

Thinking about your level of debt, would you say you have...

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>944</b>	<b>466</b>	<b>494</b>	<b>99</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>853</b>	<b>490</b>	<b>558</b>	<b>101</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	1000	568	106	285	41	299	254	121	554	316	238	274	173	227	142	533
	50%	67%	22%	51%	41%	51%	55%	44%	53%	56%	49%	50%	83%	40%	73%	47%
		BCD		B	B*		G		G			M	KM		O	
A lot of debt	219	131	21	58	10	61	51	26	112	76	35	48	58	32	45	94
	11%	15%	4%	10%	10%	10%	11%	10%	11%	14%	7%	9%	28%	6%	23%	8%
		BC		B	*					J			KM		O	
Some debt	781	437	85	227	31	238	204	94	442	240	202	226	115	195	97	439
	39%	51%	17%	41%	31%	41%	44%	35%	42%	42%	41%	42%	55%	34%	50%	39%
		BCD		B	B*		G					M	KM		O	
Bottom 2 Box (Net)	1003	285	384	273	60	287	212	153	498	248	251	270	36	346	51	600
	50%	33%	78%	49%	59%	49%	45%	56%	47%	44%	51%	50%	17%	60%	27%	53%
			ACD	A	A*			FH				L		KL		N
Very little debt	543	225	151	142	25	153	129	74	281	132	149	163	26	166	39	316
	27%	26%	31%	26%	25%	26%	28%	27%	27%	23%	31%	30%	13%	29%	20%	28%
					*					I		L		L		
I don't have any debt	460	61	234	131	35	134	83	79	217	116	101	107	9	180	12	284
	23%	7%	48%	23%	34%	23%	18%	29%	21%	21%	21%	20%	5%	31%	6%	25%
			AC	A	A*			FH				L		KL		N
Sigma	2003	853	490	558	101	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Debt is causing issues in my relationship with my significant other

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1076</b>	<b>666</b>	<b>195</b>	<b>204</b>	<b>11</b>	<b>354</b>	<b>276</b>	<b>169</b>	<b>630</b>	<b>358</b>	<b>272</b>	<b>352</b>	<b>137</b>	<b>310</b>	<b>144</b>	<b>655</b>
<b>Base: All Answering (wtd)</b>	<b>1080</b>	<b>614</b>	<b>211</b>	<b>245</b>	<b>10</b>	<b>314</b>	<b>275</b>	<b>148</b>	<b>589</b>	<b>329</b>	<b>260</b>	<b>317</b>	<b>133</b>	<b>287</b>	<b>123</b>	<b>614</b>
Top 2 Box (Net)	274 25%	156 25%	41 20%	74 30%	2 21%	76 24%	68 25%	30 20%	145 25%	109 33%	36 14%	79 25%	59 44%	37 13%	55 45%	120 20%
Strongly agree	73 7%	48 8%	6 3%	19 8%	* 3%	24 8%	15 6%	7 5%	40 7%	30 9%	9 4%	23 7%	15 11%	10 3%	18 15%	29 5%
Somewhat agree	201 19%	108 18%	35 17%	55 22%	2 19%	52 17%	53 19%	22 15%	105 18%	78 24%	27 10%	56 18%	44 33%	27 10%	36 30%	91 15%
Bottom 2 Box (Net)	806 75%	458 75%	170 80%	171 70%	8 79%	238 76%	207 75%	118 80%	444 75%	220 67%	224 86%	238 75%	74 56%	250 87%	68 55%	494 80%
Somewhat disagree	313 29%	177 29%	56 27%	76 31%	4 38%	87 28%	72 26%	51 34%	158 27%	87 27%	71 27%	92 29%	41 31%	76 26%	40 32%	169 28%
Strongly disagree	493 46%	281 46%	113 54%	95 39%	4 41%	151 48%	135 49%	67 45%	286 49%	133 40%	154 59%	146 46%	33 25%	174 61%	28 23%	325 53%
Sigma	1080 100%	614 100%	211 100%	245 100%	10 100%	314 100%	275 100%	148 100%	589 100%	329 100%	260 100%	317 100%	133 100%	287 100%	123 100%	614 100%

Statistics:

Overlap formulae used

- Column Proportions:

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My significant other doesn't know how much debt I am in

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1076</b>	<b>666</b>	<b>195</b>	<b>204</b>	<b>11</b>	<b>354</b>	<b>276</b>	<b>169</b>	<b>630</b>	<b>358</b>	<b>272</b>	<b>352</b>	<b>137</b>	<b>310</b>	<b>144</b>	<b>655</b>
<b>Base: All Answering (wtd)</b>	<b>1080</b>	<b>614</b>	<b>211</b>	<b>245</b>	<b>10</b>	<b>314</b>	<b>275</b>	<b>148</b>	<b>589</b>	<b>329</b>	<b>260</b>	<b>317</b>	<b>133</b>	<b>287</b>	<b>123</b>	<b>614</b>
Top 2 Box (Net)	173 16%	95 16%	35 17%	40 16%	2 21%	60 19%	29 10%	19 13%	88 15%	68 21%	21 8%	54 17%	31 23%	22 8%	36 30%	71 12%
Strongly agree	53 5%	23 4%	14 7%	15 6%	- -	20 6%	4 1%	8 5%	24 4%	22 7%	2 1%	12 4%	11 8%	9 3%	15 13%	16 3%
Somewhat agree	120 11%	72 12%	21 10%	25 10%	2 21%	40 13%	24 9%	11 8%	64 11%	46 14%	18 7%	43 13%	20 15%	13 4%	21 17%	54 9%
Bottom 2 Box (Net)	907 84%	519 84%	176 83%	205 84%	8 79%	254 81%	246 90%	129 87%	501 85%	261 79%	240 92%	262 83%	102 77%	265 92%	86 70%	543 88%
Somewhat disagree	234 22%	127 21%	47 22%	57 23%	4 38%	69 22%	58 21%	37 25%	126 21%	73 22%	53 21%	87 27%	33 25%	44 15%	35 28%	129 21%
Strongly disagree	673 62%	392 64%	129 61%	148 60%	4 41%	186 59%	189 69%	92 62%	375 64%	188 57%	186 72%	175 55%	69 52%	222 77%	51 42%	415 68%
Sigma	1080 100%	614 100%	211 100%	245 100%	10 100%	314 100%	275 100%	148 100%	589 100%	329 100%	260 100%	317 100%	133 100%	287 100%	123 100%	614 100%

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Overlap formulae used

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I worry about paying my bills, including debt payments, each month

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	627	303	56	235	33	180	158	65	338	218	120	176	127	100	114	288
	41%	38%	22%	55%	49%	40%	41%	33%	40%	49%	31%	40%	63%	25%	63%	34%
		B		AB	B*					J		M	KM		O	
Strongly agree	196	83	24	75	15	48	45	18	93	69	24	49	39	23	41	70
	13%	10%	9%	18%	22%	11%	12%	9%	11%	15%	6%	11%	20%	6%	23%	8%
				AB	AB*					J		M	KM		O	
Somewhat agree	431	220	32	161	18	132	113	47	245	149	96	127	88	77	73	218
	28%	28%	12%	38%	27%	29%	30%	24%	29%	33%	25%	29%	44%	20%	41%	26%
		B		AB	B*					J		M	KM		O	
Bottom 2 Box (Net)	916	490	201	192	34	272	225	130	497	230	267	261	73	293	67	560
	59%	62%	78%	45%	51%	60%	59%	67%	60%	51%	69%	60%	37%	75%	37%	66%
		C	ACD		*						I	L		KL		N
Somewhat disagree	505	279	84	125	17	144	120	67	264	144	121	150	55	126	50	282
	33%	35%	33%	29%	25%	32%	31%	34%	32%	32%	31%	34%	27%	32%	27%	33%
					*											
Strongly disagree	410	210	116	67	17	128	105	63	233	87	146	111	18	167	17	278
	27%	27%	45%	16%	25%	28%	27%	32%	28%	19%	38%	25%	9%	42%	10%	33%
		C	ACD		*						I	L		KL		N
Sigma	1543	793	256	427	66	452	383	195	835	448	387	437	200	393	181	849
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is impacting my ability to save for retirement

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	818 53%	415 52%	82 32%	287 67%	35 52%	224 50%	209 55%	94 48%	433 52%	282 63%	150 39%	235 54%	148 74%	144 37%	130 72%	397 47%
Strongly agree	322 21%	142 18%	33 13%	128 30%	20 30%	85 19%	71 19%	41 21%	156 19%	97 22%	59 15%	75 17%	76 38%	47 12%	61 33%	137 16%
Somewhat agree	496 32%	273 34%	50 19%	159 37%	15 22%	139 31%	137 36%	53 27%	277 33%	185 41%	92 24%	161 37%	72 36%	97 25%	69 38%	261 31%
Bottom 2 Box (Net)	725 47%	378 48%	174 68%	141 33%	32 48%	228 50%	174 45%	100 52%	402 48%	166 37%	237 61%	202 46%	52 26%	249 63%	51 28%	451 53%
Somewhat disagree	389 25%	210 27%	83 32%	81 19%	15 23%	117 26%	89 23%	56 29%	207 25%	96 21%	111 29%	124 28%	28 14%	110 28%	39 21%	224 26%
Strongly disagree	336 22%	168 21%	91 36%	60 14%	17 25%	111 24%	85 22%	45 23%	195 23%	70 16%	126 32%	78 18%	24 12%	139 35%	13 7%	227 27%
Sigma	1543 100%	793 100%	256 100%	427 100%	66 100%	452 100%	383 100%	195 100%	835 100%	448 100%	387 100%	437 100%	200 100%	393 100%	181 100%	849 100%

Statistics:

Overlap formulae used

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is negatively impacting my mental health (e.g. anxiety, depression)

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	549 36%	268 34%	55 22%	200 47%	27 40%	157 35%	130 34%	57 29%	287 34%	202 45%	85 22%	153 35%	111 56%	80 20%	100 55%	245 29%
Strongly agree	164 11%	74 9%	17 7%	62 14%	11 17%	53 12%	30 8%	13 7%	83 10%	61 14%	22 6%	43 10%	35 18%	17 4%	44 24%	52 6%
Somewhat agree	385 25%	194 24%	38 15%	138 32%	15 23%	104 23%	100 26%	44 23%	204 24%	141 32%	63 16%	110 25%	76 38%	63 16%	56 31%	193 23%
Bottom 2 Box (Net)	993 64%	525 66%	201 78%	228 53%	40 60%	295 65%	253 66%	137 71%	548 66%	246 55%	302 78%	284 65%	88 44%	313 80%	82 45%	604 71%
Somewhat disagree	477 31%	252 32%	83 32%	121 28%	23 34%	131 29%	129 34%	63 32%	260 31%	128 29%	132 34%	142 32%	60 30%	121 31%	45 25%	278 33%
Strongly disagree	516 33%	273 34%	119 46%	107 25%	17 26%	164 36%	124 32%	74 38%	288 35%	118 26%	170 44%	142 33%	28 14%	192 49%	36 20%	326 38%
Sigma	1543 100%	793 100%	256 100%	427 100%	66 100%	452 100%	383 100%	195 100%	835 100%	448 100%	387 100%	437 100%	200 100%	393 100%	181 100%	849 100%

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Worrying about my debt keeps me up at night

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	433	215	42	150	26	129	110	40	239	169	71	128	100	51	90	189
	28%	27%	16%	35%	39%	29%	29%	21%	29%	38%	18%	29%	50%	13%	50%	22%
		B		AB	B*					J		M	KM		O	
Strongly agree	117	49	11	45	12	39	20	8	60	42	18	39	23	5	30	38
	8%	6%	4%	11%	17%	9%	5%	4%	7%	9%	5%	9%	12%	1%	16%	4%
				AB	AB*					J		M	M		O	
Somewhat agree	316	165	32	105	15	90	90	32	179	127	53	89	77	46	60	151
	20%	21%	12%	25%	22%	20%	23%	17%	21%	28%	14%	20%	39%	12%	33%	18%
		B		B	*					J		M	KM		O	
Bottom 2 Box (Net)	1110	578	214	277	40	323	273	155	596	279	317	309	99	342	91	660
	72%	73%	84%	65%	61%	71%	71%	79%	71%	62%	82%	71%	50%	87%	50%	78%
		C	ACD		*						I	L		KL		N
Somewhat disagree	526	264	81	158	23	147	123	71	270	142	128	154	64	123	57	284
	34%	33%	32%	37%	35%	32%	32%	36%	32%	32%	33%	35%	32%	31%	31%	33%
					*											
Strongly disagree	584	314	133	120	17	176	149	84	326	137	189	156	35	219	34	376
	38%	40%	52%	28%	26%	39%	39%	43%	39%	31%	49%	36%	18%	56%	19%	44%
		C	ACD		*						I	L		KL		N
Sigma	1543	793	256	427	66	452	383	195	835	448	387	437	200	393	181	849
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My debt is preventing me from doing the things I want

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	826	427	85	278	36	230	213	93	444	276	168	238	151	148	129	408
	54%	54%	33%	65%	55%	51%	56%	48%	53%	62%	43%	55%	76%	38%	71%	48%
		B		AB	B*					J		M	KM		O	
Strongly agree	290	129	21	117	23	72	61	38	133	87	46	70	61	40	54	117
	19%	16%	8%	27%	35%	16%	16%	19%	16%	19%	12%	16%	30%	10%	30%	14%
		B		AB	AB*					J		M	KM		O	
Somewhat agree	537	298	64	162	13	158	152	56	310	189	122	168	91	107	75	291
	35%	38%	25%	38%	20%	35%	40%	29%	37%	42%	31%	38%	45%	27%	42%	34%
		BD		BD	*		G			J		M	M			
Bottom 2 Box (Net)	716	366	172	149	30	222	170	101	391	172	219	199	48	245	52	441
	46%	46%	67%	35%	45%	49%	44%	52%	47%	38%	57%	45%	24%	62%	29%	52%
		C	ACD		*						I	L		KL		N
Somewhat disagree	417	218	81	101	16	124	104	54	228	120	108	130	34	118	42	240
	27%	28%	32%	24%	24%	27%	27%	28%	27%	27%	28%	30%	17%	30%	23%	28%
					*							L		L		
Strongly disagree	300	147	90	48	14	97	66	47	164	52	111	69	14	127	10	201
	19%	19%	35%	11%	21%	22%	17%	24%	20%	12%	29%	16%	7%	32%	5%	24%
		C	AC		*						I	L		KL		N
Sigma	1543	793	256	427	66	452	383	195	835	448	387	437	200	393	181	849
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is causing me stress

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	741 48%	375 47%	73 28%	256 60%	37 55%	216 48%	189 49%	80 41%	405 48%	261 58%	144 37%	207 47%	153 77%	124 32%	125 69%	359 42%
		B		AB	B*					J		M	KM		O	
Strongly agree	218 14%	90 11%	19 7%	90 21%	18 27%	57 13%	42 11%	23 12%	99 12%	69 15%	30 8%	54 12%	49 25%	18 5%	45 25%	77 9%
				AB	AB*					J		M	KM		O	
Somewhat agree	523 34%	285 36%	54 21%	166 39%	18 28%	159 35%	147 38%	57 29%	306 37%	192 43%	114 29%	153 35%	104 52%	106 27%	80 44%	283 33%
		B		B	*					J		M	KM		O	
Bottom 2 Box (Net)	802 52%	418 53%	183 72%	171 40%	30 45%	236 52%	194 51%	115 59%	430 52%	187 42%	244 63%	230 53%	46 23%	269 68%	56 31%	489 58%
		C	ACD		*						I	L		KL		N
Somewhat disagree	431 28%	231 29%	85 33%	97 23%	18 26%	116 26%	107 28%	61 31%	224 27%	116 26%	108 28%	127 29%	29 15%	129 33%	34 19%	251 30%
			C		*							L		L		N
Strongly disagree	372 24%	187 24%	98 38%	74 17%	12 19%	119 26%	87 23%	54 28%	207 25%	71 16%	136 35%	104 24%	17 9%	140 36%	22 12%	238 28%
			ACD		*						I	L		KL		N
Sigma	1543 100%	793 100%	256 100%	427 100%	66 100%	452 100%	383 100%	195 100%	835 100%	448 100%	387 100%	437 100%	200 100%	393 100%	181 100%	849 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I often feel overwhelmed by my financial situation

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	715 46%	360 45%	71 28%	248 58%	36 54%	196 43%	192 50%	80 41%	387 46%	253 57%	134 35%	199 45%	144 72%	124 32%	119 65%	348 41%
		B		AB	B*					J		M	KM		O	
Strongly agree	209 14%	88 11%	22 8%	81 19%	18 28%	56 12%	43 11%	26 13%	99 12%	74 16%	25 7%	49 11%	49 25%	27 7%	49 27%	76 9%
				AB	AB*					J			KM		O	
Somewhat agree	506 33%	272 34%	49 19%	167 39%	18 27%	139 31%	149 39%	54 28%	288 35%	179 40%	109 28%	150 34%	95 47%	98 25%	70 38%	272 32%
		B		B	*		G		E	J		M	KM			
Bottom 2 Box (Net)	827 54%	432 55%	185 72%	179 42%	30 46%	256 57%	192 50%	115 59%	448 54%	195 43%	253 65%	239 55%	56 28%	269 68%	62 35%	500 59%
		C	ACD		*						I	L		KL		N
Somewhat disagree	465 30%	231 29%	83 32%	124 29%	26 40%	138 30%	116 30%	56 29%	253 30%	123 27%	131 34%	147 34%	39 19%	123 31%	47 26%	262 31%
					*							L		L		
Strongly disagree	363 24%	201 25%	103 40%	55 13%	4 6%	119 26%	76 20%	59 30%	194 23%	72 16%	122 32%	91 21%	17 8%	145 37%	15 8%	238 28%
		CD	ACD		*		F			I		L		KL		N
Sigma	1543 100%	793 100%	256 100%	427 100%	66 100%	452 100%	383 100%	195 100%	835 100%	448 100%	387 100%	437 100%	200 100%	393 100%	181 100%	849 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	788 51%	388 49%	78 30%	281 66%	40 61%	215 48%	209 54%	80 41%	424 51%	261 58%	163 42%	230 53%	146 73%	129 33%	119 66%	385 45%
Strongly agree	295 19%	125 16%	25 10%	119 28%	26 40%	77 17%	69 18%	36 19%	147 18%	86 19%	61 16%	76 17%	63 32%	44 11%	60 33%	123 14%
				AB AB*			G			J		M	KM		O	
Somewhat agree	493 32%	263 33%	53 20%	163 38%	14 21%	138 30%	139 36%	44 22%	277 33%	174 39%	103 26%	154 35%	82 41%	85 22%	59 33%	262 31%
		B		BD	*		G		G	J		M	M			
Bottom 2 Box (Net)	755 49%	404 51%	179 70%	146 34%	26 39%	237 52%	174 46%	115 59%	411 49%	187 42%	224 58%	208 47%	54 27%	264 67%	62 34%	464 55%
Somewhat disagree	470 30%	263 33%	93 36%	95 22%	17 26%	143 32%	106 28%	72 37%	249 30%	129 29%	120 31%	138 32%	39 20%	143 36%	50 28%	271 32%
		C	ACD		*		F			I		L		KL		N
Strongly disagree	286 19%	141 18%	85 33%	51 12%	9 13%	94 21%	68 18%	43 22%	163 19%	58 13%	104 27%	69 16%	15 7%	121 31%	12 7%	193 23%
		C	ACD		*					I		L		KL		N
Sigma	1543 100%	793 100%	256 100%	427 100%	66 100%	452 100%	383 100%	195 100%	835 100%	448 100%	387 100%	437 100%	200 100%	393 100%	181 100%	849 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I don't think I will every be debt-free

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	595	314	66	193	22	177	137	65	314	214	100	159	128	91	105	274
	39%	40%	26%	45%	34%	39%	36%	33%	38%	48%	26%	36%	64%	23%	58%	32%
		B		B	*				J			M	KM		O	
Strongly agree	168	91	18	51	8	45	29	24	74	51	23	37	38	23	42	57
	11%	11%	7%	12%	12%	10%	8%	12%	9%	11%	6%	8%	19%	6%	23%	7%
					*					J			KM		O	
Somewhat agree	427	223	48	141	14	132	108	41	240	163	77	123	90	68	63	217
	28%	28%	19%	33%	21%	29%	28%	21%	29%	36%	20%	28%	45%	17%	35%	26%
		B		B	*					J		M	KM		O	
Bottom 2 Box (Net)	947	479	190	235	44	274	246	130	521	233	287	278	72	301	76	574
	61%	60%	74%	55%	66%	61%	64%	67%	62%	52%	74%	64%	36%	77%	42%	68%
			AC		*						I	L		KL		N
Somewhat disagree	487	256	79	131	21	113	114	79	227	118	109	134	44	128	49	257
	32%	32%	31%	31%	32%	25%	30%	40%	27%	26%	28%	31%	22%	32%	27%	30%
					*			EFH						L		
Strongly disagree	461	223	111	104	23	161	132	51	293	115	178	144	28	174	28	317
	30%	28%	43%	24%	35%	36%	35%	26%	35%	26%	46%	33%	14%	44%	15%	37%
			AC		*						I	L		KL		N
Sigma	1543	793	256	427	66	452	383	195	835	448	387	437	200	393	181	849
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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11. Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Top 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Debt is causing issues in my relationship with my significant other	274	156	41	74	2	76	68	30	145	109	36	79	59	37	55	120
	25%	25%	20%	30%	21%	24%	25%	20%	25%	33%	14%	25%	44%	13%	45%	20%
My significant other doesn't know how much debt I am in	173	95	35	40	2	60	29	19	88	68	21	54	31	22	36	71
	16%	16%	17%	16%	21%	19%	10%	13%	15%	21%	8%	17%	23%	8%	30%	12%
					**	FH			F	J		M	M*		O*	
I worry about paying my bills, including debt payments, each month	627	303	56	235	33	180	158	65	338	218	120	176	127	100	114	288
	41%	38%	22%	55%	49%	40%	41%	33%	40%	49%	31%	40%	63%	25%	63%	34%
		B		AB	B*					J		M	KM		O	
My level of debt is impacting my ability to save for retirement	818	415	82	287	35	224	209	94	433	282	150	235	148	144	130	397
	53%	52%	32%	67%	52%	50%	55%	48%	52%	63%	39%	54%	74%	37%	72%	47%
		B		AB	B*					J		M	KM		O	
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	549	268	55	200	27	157	130	57	287	202	85	153	111	80	100	245
	36%	34%	22%	47%	40%	35%	34%	29%	34%	45%	22%	35%	56%	20%	55%	29%
		B		AB	B*					J		M	KM		O	
Worrying about my debt keeps me up at night	433	215	42	150	26	129	110	40	239	169	71	128	100	51	90	189
	28%	27%	16%	35%	39%	29%	29%	21%	29%	38%	18%	29%	50%	13%	50%	22%
		B		AB	B*					J		M	KM		O	
My debt is preventing me from doing the things I want	826	427	85	278	36	230	213	93	444	276	168	238	151	148	129	408
	54%	54%	33%	65%	55%	51%	56%	48%	53%	62%	43%	55%	76%	38%	71%	48%
		B		AB	B*					J		M	KM		O	
My level of debt is causing me stress	741	375	73	256	37	216	189	80	405	261	144	207	153	124	125	359
	48%	47%	28%	60%	55%	48%	49%	41%	48%	58%	37%	47%	77%	32%	69%	42%
		B		AB	B*					J		M	KM		O	
I often feel overwhelmed by my financial situation	715	360	71	248	36	196	192	80	387	253	134	199	144	124	119	348
	46%	45%	28%	58%	54%	43%	50%	41%	46%	57%	35%	45%	72%	32%	65%	41%
		B		AB	B*					J		M	KM		O	
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	788	388	78	281	40	215	209	80	424	261	163	230	146	129	119	385
	51%	49%	30%	66%	61%	48%	54%	41%	51%	58%	42%	53%	73%	33%	66%	45%
		B		AB	B*		G			J		M	KM		O	
I don't think I will every be debt-free	595	314	66	193	22	177	137	65	314	214	100	159	128	91	105	274
	39%	40%	26%	45%	34%	39%	36%	33%	38%	48%	26%	36%	64%	23%	58%	32%
		B		B	*					J		M	KM		O	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Bottom 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Debt is causing issues in my relationship with my significant other	806	458	170	171	8	238	207	118	444	220	224	238	74	250	68	494
	75%	75%	80%	70%	79%	76%	75%	80%	75%	67%	86%	75%	56%	87%	55%	80%
My significant other doesn't know how much debt I am in	907	519	176	205	8	254	246	129	501	261	240	262	102	265	86	543
	84%	84%	83%	84%	79%	81%	90%	87%	85%	79%	92%	83%	77%	92%	70%	88%
					**		EH		E		I		*	KL	*	N
I worry about paying my bills, including debt payments, each month	916	490	201	192	34	272	225	130	497	230	267	261	73	293	67	560
	59%	62%	78%	45%	51%	60%	59%	67%	60%	51%	69%	60%	37%	75%	37%	66%
		C	ACD		*						I	L		KL		N
My level of debt is impacting my ability to save for retirement	725	378	174	141	32	228	174	100	402	166	237	202	52	249	51	451
	47%	48%	68%	33%	48%	50%	45%	52%	48%	37%	61%	46%	26%	63%	28%	53%
		C	ACD		*						I	L		KL		N
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	993	525	201	228	40	295	253	137	548	246	302	284	88	313	82	604
	64%	66%	78%	53%	60%	65%	66%	71%	66%	55%	78%	65%	44%	80%	45%	71%
		C	ACD		*						I	L		KL		N
Worrying about my debt keeps me up at night	1110	578	214	277	40	323	273	155	596	279	317	309	99	342	91	660
	72%	73%	84%	65%	61%	71%	71%	79%	71%	62%	82%	71%	50%	87%	50%	78%
		C	ACD		*						I	L		KL		N
My debt is preventing me from doing the things I want	716	366	172	149	30	222	170	101	391	172	219	199	48	245	52	441
	46%	46%	67%	35%	45%	49%	44%	52%	47%	38%	57%	45%	24%	62%	29%	52%
		C	ACD		*						I	L		KL		N
My level of debt is causing me stress	802	418	183	171	30	236	194	115	430	187	244	230	46	269	56	489
	52%	53%	72%	40%	45%	52%	51%	59%	52%	42%	63%	53%	23%	68%	31%	58%
		C	ACD		*						I	L		KL		N
I often feel overwhelmed by my financial situation	827	432	185	179	30	256	192	115	448	195	253	239	56	269	62	500
	54%	55%	72%	42%	46%	57%	50%	59%	54%	43%	65%	55%	28%	68%	35%	59%
		C	ACD		*						I	L		KL		N
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	755	404	179	146	26	237	174	115	411	187	224	208	54	264	62	464
	49%	51%	70%	34%	39%	52%	46%	59%	49%	42%	58%	47%	27%	67%	34%	55%
		C	ACD		*			F			I	L		KL		N
I don't think I will every be debt-free	947	479	190	235	44	274	246	130	521	233	287	278	72	301	76	574
	61%	60%	74%	55%	66%	61%	64%	67%	62%	52%	74%	64%	36%	77%	42%	68%
			AC		*						I	L		KL		N

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Have you ever made a large purchase and hidden the cost from loved ones?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1547</b>	<b>871</b>	<b>244</b>	<b>367</b>	<b>65</b>	<b>513</b>	<b>388</b>	<b>215</b>	<b>901</b>	<b>492</b>	<b>409</b>	<b>493</b>	<b>195</b>	<b>428</b>	<b>196</b>	<b>920</b>
<b>Base: All Answering (wtd)</b>	<b>1543</b>	<b>793</b>	<b>256</b>	<b>427</b>	<b>66</b>	<b>452</b>	<b>383</b>	<b>195</b>	<b>835</b>	<b>448</b>	<b>387</b>	<b>437</b>	<b>200</b>	<b>393</b>	<b>181</b>	<b>849</b>
Top 2 Box (Net)	300	143	37	92	28	120	64	39	184	138	46	100	72	51	83	140
	19%	18%	14%	21%	43%	27%	17%	20%	22%	31%	12%	23%	36%	13%	46%	16%
					ABC*	FH			F	J		M	KM		O	
Yes, I hid the purchase completely	141	81	14	39	7	68	19	19	88	66	21	46	37	24	51	55
	9%	10%	6%	9%	11%	15%	5%	10%	10%	15%	5%	10%	19%	6%	28%	7%
					*	FH			F	J			KM		O	
Yes, I lied about the real cost	159	62	22	53	21	52	44	20	97	72	25	54	35	27	32	85
	10%	8%	9%	12%	32%	12%	12%	10%	12%	16%	6%	12%	17%	7%	17%	10%
				A	ABC*					J		M	M		O	
No	1243	650	220	336	38	332	319	156	651	310	341	337	128	342	98	709
	81%	82%	86%	79%	57%	73%	83%	80%	78%	69%	88%	77%	64%	87%	54%	84%
		D	D	D	*		EH		E		I	L		KL		N
Sigma	1543	793	256	427	66	452	383	195	835	448	387	437	200	393	181	849
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Approximately how much was the total cost of the purchase?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>328</b>	<b>174</b>	<b>41</b>	<b>88</b>	<b>25</b>	<b>139</b>	<b>66</b>	<b>47</b>	<b>205</b>	<b>152</b>	<b>53</b>	<b>126</b>	<b>67</b>	<b>59</b>	<b>92</b>	<b>160</b>
<b>Base: All Answering (wtd)</b>	<b>300</b>	<b>143</b>	<b>37</b>	<b>92</b>	<b>28</b>	<b>120</b>	<b>64</b>	<b>39</b>	<b>184</b>	<b>138</b>	<b>46</b>	<b>100</b>	<b>72</b>	<b>51</b>	<b>83</b>	<b>140</b>
Under \$500	98 33%	44 31%	7 19%	34 37%	12 43%	21 17%	31 49%	17 43%	52 28%	34 25%	18 39%	30 30%	16 22%	23 45%	11 13%	57 41%
			**	*	**	*	EH*	**	E	*	*	*	*	L*	*	N*
\$500 to \$999	51 17%	19 13%	7 19%	20 21%	6 20%	18 15%	12 18%	7 19%	30 16%	24 18%	6 12%	15 15%	11 15%	12 23%	14 17%	23 17%
			**	*	**	*	*	**	*	*	*	*	*	*	*	*
\$1000 to \$2,999	70 23%	34 24%	9 23%	26 29%	1 3%	31 26%	12 19%	3 8%	43 23%	30 22%	13 28%	21 21%	19 26%	6 12%	21 25%	25 18%
			**	*	**	*	*	**	*	*	*	*	*	*	*	*
\$3,000 to \$4,999	25 8%	16 11%	4 10%	3 4%	2 7%	15 12%	3 5%	3 7%	18 10%	16 12%	2 4%	12 12%	9 13%	*	7 9%	13 10%
			**	*	**	*	*	**	*	*	*	M*	M*	*	*	*
\$5,000 to \$9,999	14 5%	9 6%	1 4%	4 4%	- -	11 9%	1 1%	* 1%	12 7%	9 7%	3 6%	9 9%	3 4%	*	7 9%	5 4%
			**	*	**	*	*	**	*	*	*	*	*	*	*	*
\$10,000 to \$14,999	17 6%	12 8%	4 10%	- -	2 6%	10 9%	1 1%	4 9%	11 6%	11 8%	- -	6 6%	7 10%	1 3%	13 16%	2 1%
		C	**	*	**	*	*	**	*	*	*	*	*	*	O*	*
\$15,000+	20 7%	8 5%	3 9%	3 4%	5 18%	13 11%	* 1%	4 11%	14 7%	10 7%	4 8%	6 6%	6 8%	6 12%	9 11%	9 7%
			**	*	**	F*	*	**	F	*	*	*	*	*	*	*
Don't know	6 2%	1 1%	2 6%	1 1%	1 3%	1 1%	4 6%	1 2%	5 2%	4 3%	1 2%	1 1%	2 3%	2 3%	1 1%	5 3%
			**	*	**	*	*	**	E	*	*	*	*	*	*	*
Sigma	300 100%	143 100%	37 100%	92 100%	28 100%	120 100%	64 100%	39 100%	184 100%	138 100%	46 100%	100 100%	72 100%	51 100%	83 100%	140 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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What type of purchase did you hide/lie about the real cost?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>328</b>	<b>174</b>	<b>41</b>	<b>88</b>	<b>25</b>	<b>139</b>	<b>66</b>	<b>47</b>	<b>205</b>	<b>152</b>	<b>53</b>	<b>126</b>	<b>67</b>	<b>59</b>	<b>92</b>	<b>160</b>
<b>Base: All Answering (wtd)</b>	<b>300</b>	<b>143</b>	<b>37</b>	<b>92</b>	<b>28</b>	<b>120</b>	<b>64</b>	<b>39</b>	<b>184</b>	<b>138</b>	<b>46</b>	<b>100</b>	<b>72</b>	<b>51</b>	<b>83</b>	<b>140</b>
Electronics (TV, computer, tablet, etc.)	94	42	10	25	17	43	16	13	59	39	20	37	22	13	26	46
	31%	29%	28%	27%	60%	36%	25%	34%	32%	28%	43%	37%	31%	25%	32%	33%
		**	*	**	*	*	*	**	*	*	*	*	*	*	*	*
Vehicle	39	13	7	11	8	26	1	4	27	24	4	15	9	7	20	12
	13%	9%	19%	12%	27%	22%	2%	10%	15%	17%	8%	15%	13%	14%	24%	8%
		**	*	**	FH*	*	*	**	F	*	*	*	*	*	O*	*
Beauty products	48	28	5	15	1	21	17	5	38	35	3	14	20	9	21	21
	16%	19%	14%	16%	2%	18%	27%	12%	21%	25%	7%	14%	28%	17%	26%	15%
		**	*	**	*	*	*	**	J*	*	*	*	*	*	*	*
Jewelry	33	22	3	5	3	23	5	4	28	21	7	12	16	4	22	9
	11%	15%	8%	6%	9%	19%	7%	10%	15%	15%	14%	12%	22%	8%	27%	7%
		**	*	**	*	*	*	**	*	*	*	*	*	*	O*	*
Clothes	75	35	8	25	6	23	28	10	51	45	6	26	20	15	24	36
	25%	25%	22%	27%	22%	19%	44%	25%	28%	33%	13%	26%	27%	30%	29%	26%
		**	*	**	*	EH*	**	E	J*	*	*	*	*	*	*	*
Entertainment (dining out, movies, bars, etc.)	62	25	13	18	7	22	11	11	33	28	5	18	12	15	17	27
	21%	17%	35%	20%	23%	18%	17%	29%	18%	20%	11%	18%	16%	29%	21%	19%
		**	*	**	*	*	*	**	*	*	*	*	*	*	*	*
Gambling, not including small lottery purchases (Casinos, online gambling, poker, etc.)	40	21	5	13	2	18	8	4	26	21	5	12	12	6	20	10
	13%	14%	14%	14%	5%	15%	13%	10%	14%	15%	12%	12%	17%	11%	25%	7%
		**	*	**	*	*	*	**	*	*	*	*	*	*	O*	*
Other	65	39	6	17	3	19	10	13	29	21	8	21	13	8	12	30
	22%	27%	17%	18%	10%	16%	16%	33%	16%	15%	18%	21%	19%	16%	15%	21%
		**	*	**	*	*	*	**	*	*	*	*	*	*	*	*
Sigma	456	225	58	129	45	196	96	63	292	234	58	154	124	77	164	191
	152%	157%	157%	140%	159%	163%	151%	163%	159%	169%	126%	154%	172%	151%	198%	137%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Thinking about the upcoming winter holiday season (Christmas, Hanukkah, New Years, Kwanzaa, etc.), do you plan on buying gifts, or spending money on things like travelling to see loved ones, parties, etc.?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>944</b>	<b>466</b>	<b>494</b>	<b>99</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>853</b>	<b>490</b>	<b>558</b>	<b>101</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	66%	68%	70%	59%	69%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No		C	C		*											
	677	272	148	226	31	-	-	-	-	-	-	-	-	-	-	-
	34%	32%	30%	41%	31%	-	-	-	-	-	-	-	-	-	-	-
			AB		*											
Sigma	2003	853	490	558	101	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Do you have a budget in mind for how much you plan to spend on gifts, travel, parties, etc.?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes/Plan to (Net)	1052	465	253	281	53	586	466	-	1052	564	488	494	163	395	157	895
	79%	80%	74%	85%	76%	100%	100%	-	100%	100%	100%	91%	78%	69%	81%	79%
			B	*	G	G		G				LM				
Yes	586	269	142	147	29	586	-	-	586	298	289	329	79	178	110	476
	44%	46%	41%	44%	42%	100%	-	-	56%	53%	59%	60%	38%	31%	57%	42%
					*	FGH			FG			LM			O	
Not yet, but I will have one	466	196	112	135	23	-	466	-	466	267	200	165	84	217	47	419
	35%	34%	33%	41%	33%	-	100%	-	44%	47%	41%	30%	40%	38%	24%	37%
					*		EGH		EG				K	K		N
No	274	117	89	50	17	-	-	274	-	-	-	50	46	177	36	237
	21%	20%	26%	15%	24%	-	-	100%	-	-	-	9%	22%	31%	19%	21%
			C		*			EFH					K	K		
Sigma	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How likely do you think it is you'll overspend your budget for the holiday season?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1132</b>	<b>557</b>	<b>248</b>	<b>273</b>	<b>54</b>	<b>656</b>	<b>476</b>	<b>-</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>543</b>	<b>156</b>	<b>433</b>	<b>174</b>	<b>958</b>
<b>Base: All Answering (wtd)</b>	<b>1052</b>	<b>465</b>	<b>253</b>	<b>281</b>	<b>53</b>	<b>586</b>	<b>466</b>	<b>-</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>494</b>	<b>163</b>	<b>395</b>	<b>157</b>	<b>895</b>
Top 2 Box (Net)	564	259	116	158	31	298	267	-	564	564	-	280	122	162	136	428
	54%	56%	46%	56%	58%	51%	57%	-	54%	100%	-	57%	75%	41%	87%	48%
					*					J		M	KM*		O	
Very likely	110	53	20	28	10	72	38	-	110	110	-	67	21	23	49	61
	10%	11%	8%	10%	19%	12%	8%	-	10%	20%	-	13%	13%	6%	31%	7%
					*					J		M	M*		O	
Somewhat likely	454	206	96	131	21	226	228	-	454	454	-	213	101	140	88	366
	43%	44%	38%	46%	40%	38%	49%	-	43%	80%	-	43%	62%	35%	56%	41%
					*		EH		E	J			KM*		O	
Bottom 2 Box (Net)	488	206	137	123	22	289	200	-	488	-	488	214	41	233	21	468
	46%	44%	54%	44%	42%	49%	43%	-	46%	-	100%	43%	25%	59%	13%	52%
					*					I		L	*	KL		N
Not very likely	401	177	109	98	17	238	163	-	401	-	401	179	36	186	17	384
	38%	38%	43%	35%	33%	41%	35%	-	38%	-	82%	36%	22%	47%	11%	43%
					*					I		L	*	KL		N
Not at all likely	87	30	28	25	5	50	37	-	87	-	87	35	5	47	3	84
	8%	6%	11%	9%	9%	9%	8%	-	8%	-	18%	7%	3%	12%	2%	9%
					*					I		*	KL		N	
Sigma	1052	465	253	281	53	586	466	-	1052	564	488	494	163	395	157	895
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Taking a vacation over the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	463 35%	215 37%	109 32%	112 34%	26 37%	216 37%	153 33%	94 34%	369 35%	255 45%	114 23%	204 37%	79 38%	180 31%	115 60%	347 31%
Totally willing	157 12%	77 13%	27 8%	40 12%	13 19%	93 16%	39 8%	25 9%	132 13%	95 17%	37 8%	77 14%	32 15%	49 9%	60 31%	97 9%
Somewhat willing	305 23%	138 24%	83 24%	72 22%	12 18%	123 21%	114 24%	69 25%	236 22%	160 28%	77 16%	127 23%	47 23%	131 23%	55 29%	250 22%
Bottom 2 Box (Net)	863 65%	367 63%	233 68%	219 66%	44 63%	371 63%	313 67%	179 66%	684 65%	309 55%	374 77%	340 63%	130 62%	393 69%	78 40%	785 69%
Not very willing	401 30%	180 31%	99 29%	102 31%	21 29%	173 29%	145 31%	83 30%	318 30%	159 28%	159 33%	165 30%	72 34%	164 29%	48 25%	354 31%
Not at all willing	462 35%	187 32%	134 39%	118 36%	23 33%	198 34%	168 36%	96 35%	366 35%	151 27%	215 44%	175 32%	58 28%	229 40%	30 16%	432 38%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Buying presents for family/friends

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	803	366	160	224	54	374	276	153	650	415	235	360	174	269	168	635
	61%	63%	47%	67%	77%	64%	59%	56%	62%	74%	48%	66%	83%	47%	87%	56%
		B		B	B*					J		M	KM		O	
Totally willing	296	125	56	89	25	157	90	48	247	156	92	125	58	113	79	217
	22%	21%	16%	27%	36%	27%	19%	18%	23%	28%	19%	23%	28%	20%	41%	19%
				B	AB*	FGH			F	J					O	
Somewhat willing	507	241	103	134	29	217	186	105	402	260	143	235	116	157	90	418
	38%	41%	30%	41%	41%	37%	40%	38%	38%	46%	29%	43%	55%	27%	46%	37%
		B		B	*					J		M	KM		O	
Bottom 2 Box (Net)	523	216	183	108	16	212	190	120	403	149	254	185	35	303	25	498
	39%	37%	53%	33%	23%	36%	41%	44%	38%	26%	52%	34%	17%	53%	13%	44%
			ACD		*						I	L		KL		N
Not very willing	311	149	77	76	9	126	124	62	250	96	154	112	31	168	21	291
	23%	26%	22%	23%	13%	21%	27%	23%	24%	17%	32%	21%	15%	29%	11%	26%
					*						I			KL		N
Not at all willing	212	67	106	32	7	86	67	58	153	53	100	72	4	135	4	207
	16%	12%	31%	10%	10%	15%	14%	21%	15%	9%	20%	13%	2%	24%	2%	18%
			ACD		*			EFH			I	L		KL		N
Sigma	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Travelling to visit family/friends

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	638 48%	295 51%	135 39%	170 51%	38 54%	305 52%	202 43%	130 48%	507 48%	320 57%	187 38%	272 50%	131 63%	234 41%	144 75%	494 44%
		B		B	*	FH			F	J		M	KM		O	
Totally willing	195 15%	81 14%	36 11%	58 17%	20 28%	106 18%	51 11%	38 14%	157 15%	102 18%	55 11%	101 19%	31 15%	63 11%	58 30%	137 12%
				B	AB*	FH			F	J		M			O	
Somewhat willing	443 33%	215 37%	99 29%	112 34%	18 26%	200 34%	151 32%	92 34%	351 33%	218 39%	133 27%	171 32%	100 48%	172 30%	86 44%	357 32%
					*					J			KM		O	
Bottom 2 Box (Net)	688 52%	286 49%	208 61%	162 49%	32 46%	281 48%	264 57%	143 52%	545 62%	244 43%	301 62%	272 50%	78 37%	338 59%	49 25%	639 56%
			AC		*		EH		E		I	L		KL		N
Not very willing	372 28%	178 31%	83 24%	92 28%	20 28%	148 25%	163 35%	61 22%	311 30%	159 28%	152 31%	152 28%	55 27%	165 29%	30 16%	342 30%
					*		EGH		EG							N
Not at all willing	316 24%	109 19%	125 37%	70 21%	12 18%	133 23%	101 22%	82 30%	233 22%	85 15%	149 30%	120 22%	23 11%	174 30%	19 10%	297 26%
			ACD		*			FH			I	L		KL		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Hosting holiday parties

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	389 29%	191 33%	98 29%	76 23%	23 33%	191 33%	119 26%	79 29%	311 30%	220 39%	90 18%	161 30%	91 43%	137 24%	110 57%	279 25%
		C			*	FH				J			KM		O	
Totally willing	96 7%	48 8%	21 6%	19 6%	7 10%	56 10%	19 4%	21 8%	75 7%	51 9%	24 5%	42 8%	13 6%	41 7%	35 18%	60 5%
					*	FH			F	J					O	
Somewhat willing	293 22%	143 25%	77 22%	58 17%	16 23%	135 23%	101 22%	57 21%	236 22%	169 30%	66 14%	119 22%	78 37%	96 17%	75 39%	219 19%
		C			*					J			KM		O	
Bottom 2 Box (Net)	937 71%	390 67%	245 71%	255 77%	47 67%	395 67%	347 74%	195 71%	742 70%	344 61%	398 82%	383 70%	118 57%	435 76%	83 43%	854 75%
			A	*			E		E		I	L		L		N
Not very willing	457 34%	222 38%	97 28%	120 36%	18 26%	208 35%	173 37%	77 28%	380 36%	187 33%	193 40%	195 36%	70 33%	192 34%	54 28%	404 36%
		B			*		G		G							
Not at all willing	480 36%	169 29%	147 43%	135 41%	28 40%	187 32%	174 37%	118 43%	361 34%	157 28%	205 42%	188 35%	48 23%	243 42%	29 15%	450 40%
			A	A	*			EH			I	L		KL		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Dining out/attending parties

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	506 38%	243 42%	99 29%	132 40%	31 45%	245 42%	163 35%	98 36%	408 39%	282 50%	126 26%	219 40%	102 49%	185 32%	129 67%	377 33%
		B		B	B*					J		M	M		O	
Totally willing	124 9%	55 9%	27 8%	27 8%	14 21%	65 11%	36 8%	23 8%	101 10%	59 11%	41 8%	57 10%	10 5%	57 10%	42 22%	82 7%
					ABC*										O	
Somewhat willing	383 29%	188 32%	72 21%	105 32%	17 24%	180 31%	127 27%	75 27%	308 29%	223 40%	85 17%	162 30%	91 44%	129 22%	87 45%	295 26%
		B		B	*					J		M	KM		O	
Bottom 2 Box (Net)	820 62%	339 58%	243 71%	199 60%	38 55%	341 58%	303 65%	175 64%	644 61%	282 50%	363 74%	325 60%	108 51%	387 68%	64 33%	756 67%
			ACD		*						I			KL		N
Not very willing	402 30%	181 31%	98 28%	97 29%	27 39%	184 31%	141 30%	77 28%	325 31%	158 28%	166 34%	158 29%	71 34%	173 30%	47 24%	355 31%
					*											
Not at all willing	418 32%	158 27%	146 43%	103 31%	11 16%	158 27%	162 35%	98 36%	320 30%	124 22%	196 40%	167 31%	36 17%	214 37%	17 9%	401 35%
			ACD	D	*		EH	E	E		I	L		L		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Top 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Taking a vacation over the holiday season	463	215	109	112	26	216	153	94	369	255	114	204	79	180	115	347
	35%	37%	32%	34%	37%	37%	33%	34%	35%	45%	23%	37%	38%	31%	60%	31%
					*					J					O	
Buying presents for family/friends	803	366	160	224	54	374	276	153	650	415	235	360	174	269	168	635
	61%	63%	47%	67%	77%	64%	59%	56%	62%	74%	48%	66%	83%	47%	87%	56%
		B		B	B*					J		M	KM		O	
Travelling to visit family/friends	638	295	135	170	38	305	202	130	507	320	187	272	131	234	144	494
	48%	51%	39%	51%	54%	52%	43%	48%	48%	57%	38%	50%	63%	41%	75%	44%
		B		B	*	FH			F	J		M	KM		O	
Hosting holiday parties	389	191	98	76	23	191	119	79	311	220	90	161	91	137	110	279
	29%	33%	29%	23%	33%	33%	26%	29%	30%	39%	18%	30%	43%	24%	57%	25%
		C			*	FH				J			KM		O	
Dining out/attending parties	506	243	99	132	31	245	163	98	408	282	126	219	102	185	129	377
	38%	42%	29%	40%	45%	42%	35%	36%	39%	50%	26%	40%	49%	32%	67%	33%
		B		B	B*					J		M	M		O	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Bottom 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Taking a vacation over the holiday season	863	367	233	219	44	371	313	179	684	309	374	340	130	393	78	785
	65%	63%	68%	66%	63%	63%	67%	66%	65%	55%	77%	63%	62%	69%	40%	69%
					*						I					N
Buying presents for family/friends	523	216	183	108	16	212	190	120	403	149	254	185	35	303	25	498
	39%	37%	53%	33%	23%	36%	41%	44%	38%	26%	52%	34%	17%	53%	13%	44%
			ACD		*						I	L		KL		N
Travelling to visit family/friends	688	286	208	162	32	281	264	143	545	244	301	272	78	338	49	639
	52%	49%	61%	49%	46%	48%	57%	52%	52%	43%	62%	50%	37%	59%	25%	56%
			AC		*		EH		E		I	L		KL		N
Hosting holiday parties	937	390	245	255	47	395	347	195	742	344	398	383	118	435	83	854
	71%	67%	71%	77%	67%	67%	74%	71%	70%	61%	82%	70%	57%	76%	43%	75%
			A		*		E		E		I	L		L		N
Dining out/attending parties	820	339	243	199	38	341	303	175	644	282	363	325	108	387	64	756
	62%	58%	71%	60%	55%	58%	65%	64%	61%	50%	74%	60%	51%	68%	33%	67%
			ACD		*						I			KL		N

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Taking a vacation over the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	319 24%	167 29%	58 17%	76 23%	18 26%	164 28%	96 21%	58 21%	261 25%	193 34%	68 14%	138 25%	84 40%	96 17%	106 55%	213 19%
No	1007 76%	415 71%	285 83%	256 77%	51 74%	422 72%	370 79%	215 79%	792 75%	371 66%	421 86%	406 75%	125 60%	476 83%	87 45%	920 81%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Buying presents for family/friends

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	663 50%	340 58%	103 30%	186 56%	34 49%	293 50%	244 52%	125 46%	538 51%	370 66%	168 34%	281 52%	174 83%	207 36%	160 83%	503 44%
No	663 50%	242 42%	240 70%	146 44%	35 51%	293 50%	222 48%	149 54%	515 49%	194 34%	321 66%	263 48%	35 17%	365 64%	33 17%	630 56%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Travelling to visit family/friends

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	357 27%	180 31%	64 19%	91 27%	22 32%	178 30%	110 23%	69 25%	288 27%	208 37%	80 16%	170 31%	107 51%	80 14%	114 59%	243 21%
No	969 73%	402 69%	279 81%	241 73%	47 68%	408 70%	357 77%	205 75%	764 73%	357 63%	408 84%	375 69%	102 49%	492 86%	79 41%	890 79%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Hosting holiday parties

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	206 16%	110 19%	37 11%	43 13%	16 22%	115 20%	57 12%	34 12%	172 16%	132 23%	40 8%	97 18%	63 30%	46 8%	84 43%	122 11%
No	1120 84%	472 81%	306 89%	288 87%	54 78%	471 80%	409 88%	240 88%	881 84%	432 77%	449 92%	447 82%	146 70%	527 92%	109 57%	1011 89%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Dining out/attending parties

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	280 21%	149 26%	46 13%	71 21%	15 21%	138 24%	95 20%	48 18%	233 22%	182 32%	51 10%	117 22%	84 40%	79 14%	95 49%	186 16%
No	1045 79%	433 74%	297 87%	261 79%	55 79%	448 76%	371 80%	226 82%	820 78%	382 68%	437 90%	427 78%	125 60%	493 86%	98 51%	947 84%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Are you planning to go into debt for the upcoming holiday season (gifts, travel, parties, etc.)?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Yes	193	108	24	53	8	110	47	36	157	136	21	73	94	27	193	-
	15%	19%	7%	16%	12%	19%	10%	13%	15%	24%	4%	13%	45%	5%	100%	-
		B		B	*	FH			F	J		M	KM		O	
No	1133	474	319	278	62	476	419	237	895	428	468	472	115	546	-	1133
	85%	81%	93%	84%	88%	81%	90%	87%	85%	76%	96%	87%	55%	95%	-	100%
			AC		*		EH		E	I	L		KL		N	
Sigma	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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You mentioned you plan on using debt for the upcoming holiday season, what types of credit do you plan on using?

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>211</b>	<b>128</b>	<b>26</b>	<b>50</b>	<b>7</b>	<b>127</b>	<b>47</b>	<b>37</b>	<b>174</b>	<b>153</b>	<b>21</b>	<b>93</b>	<b>86</b>	<b>32</b>	<b>211</b>	<b>-</b>
<b>Base: All Answering (wtd)</b>	<b>193</b>	<b>108</b>	<b>24</b>	<b>53</b>	<b>8</b>	<b>110</b>	<b>47</b>	<b>36</b>	<b>157</b>	<b>136</b>	<b>21</b>	<b>73</b>	<b>94</b>	<b>27</b>	<b>193</b>	<b>-</b>
Credit card	142 74%	86 80%	15 61%	37 69%	4 55%	75 68%	38 82%	29 81%	113 72%	100 73%	13 62%	51 70%	73 78%	18 68%	142 74%	-
		*	**	*	**	*	*	**			**	*	*	**		
Line of credit	41 21%	25 23%	3 12%	9 16%	5 59%	25 23%	10 21%	7 18%	35 22%	33 24%	2 10%	16 22%	17 18%	8 30%	41 21%	-
		*	**	*	**	*	*	**			**	*	*	**		
Home equity line of credit	20 11%	16 15%	4 15%	1 2%	-	14 12%	2 4%	5 13%	16 10%	15 11%	1 3%	11 15%	8 9%	1 5%	20 11%	-
		*	**	*	**	*	*	**			**	*	*	**		
Loans	22 12%	15 14%	2 10%	4 8%	1 11%	18 17%	3 6%	1 2%	21 14%	19 14%	3 13%	12 17%	8 9%	1 6%	22 12%	-
		*	**	*	**	*	*	**			**	*	*	**		
Payday loans	20 10%	11 11%	1 6%	7 13%	-	14 13%	4 9%	2 4%	18 12%	15 11%	3 14%	10 14%	10 11%	-	20 10%	-
		*	**	*	**	*	*	**			**	*	*	**		
Other	5 3%	1 1%	2 10%	2 4%	-	5 5%	-	-	5 3%	5 3%	1 4%	4 5%	-	1 6%	5 3%	-
		*	**	*	**	*	*	**			**	*	*	**		
Sigma	251 130%	154 143%	27 115%	60 112%	10 124%	151 137%	58 123%	43 119%	208 133%	186 137%	22 107%	104 143%	117 125%	31 115%	251 130%	-

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - I often get stressed/anxious before the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	579	257	109	181	32	254	216	108	471	308	163	270	128	181	118	460
	44%	44%	32%	55%	45%	43%	46%	40%	45%	55%	33%	50%	61%	32%	61%	41%
		B		AB	*					J		M	KM		O	
Strongly agree	129	59	13	47	9	63	49	17	112	81	31	76	31	22	47	82
	10%	10%	4%	14%	14%	11%	11%	6%	11%	14%	6%	14%	15%	4%	24%	7%
		B		B	B*					J		M	M		O	
Somewhat agree	450	198	96	134	22	191	167	91	359	226	132	194	97	159	71	378
	34%	34%	28%	40%	32%	33%	36%	33%	34%	40%	27%	36%	46%	28%	37%	33%
				B	*					J		M	KM			
Bottom 2 Box (Net)	747	325	234	150	38	332	250	165	582	256	325	275	81	392	75	672
	56%	56%	68%	45%	55%	57%	54%	60%	55%	45%	67%	50%	39%	68%	39%	59%
		C	AC		*						I	L		KL		N
Somewhat disagree	356	176	85	78	17	162	121	73	283	148	135	139	68	148	51	304
	27%	30%	25%	23%	24%	28%	26%	27%	27%	26%	28%	26%	33%	26%	27%	27%
					*											
Strongly disagree	391	149	149	73	21	171	129	92	299	109	191	136	12	243	24	368
	30%	26%	43%	22%	30%	29%	28%	34%	28%	19%	39%	25%	6%	43%	12%	32%
			AC		*						I	L		KL		N
Sigma	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - I often struggle to pay off debt after the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	382	190	32	132	28	175	143	63	318	236	82	165	148	68	124	258
	29%	33%	9%	40%	39%	30%	31%	23%	30%	42%	17%	30%	71%	12%	64%	23%
		B		B	B*					J		M	KM		O	
Strongly agree	100	52	7	31	11	51	33	16	84	68	16	49	36	15	48	52
	8%	9%	2%	9%	15%	9%	7%	6%	8%	12%	3%	9%	17%	3%	25%	5%
		B		B	B*					J		M	KM		O	
Somewhat agree	282	138	25	102	17	124	110	47	234	168	66	116	113	53	76	206
	21%	24%	7%	31%	24%	21%	24%	17%	22%	30%	14%	21%	54%	9%	39%	18%
		B		B	B*					J		M	KM		O	
Bottom 2 Box (Net)	944	392	311	199	42	411	323	210	734	328	406	379	61	505	69	875
	71%	67%	91%	60%	61%	70%	69%	77%	70%	58%	83%	70%	29%	88%	36%	77%
			ACD		*						I	L		KL		N
Somewhat disagree	418	201	92	107	17	166	161	91	327	181	146	203	42	173	51	367
	31%	35%	27%	32%	24%	28%	34%	33%	31%	32%	30%	37%	20%	30%	26%	32%
					*							LM		L		
Strongly disagree	527	191	218	92	25	245	163	119	407	147	261	176	19	332	19	508
	40%	33%	64%	28%	36%	42%	35%	44%	39%	26%	53%	32%	9%	58%	10%	45%
			ACD		*						I	L		KL		N
Sigma	1326	582	343	332	70	586	466	274	1052	564	488	544	209	573	193	1133
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - My level of debt prevents me from spending what I'd like to over the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	468 35%	240 41%	55 16%	150 45%	23 32%	210 36%	179 38%	78 29%	389 37%	266 47%	124 25%	204 37%	146 70%	117 20%	119 61%	349 31%
Strongly agree	135 10%	55 9%	16 5%	52 16%	12 18%	76 13%	45 10%	13 5%	122 12%	87 15%	34 7%	59 11%	47 23%	29 5%	47 24%	88 8%
Somewhat agree	333 25%	185 32%	39 11%	98 30%	10 15%	134 23%	65 29%	134 24%	268 25%	179 32%	89 18%	145 27%	99 47%	88 15%	72 37%	261 23%
Bottom 2 Box (Net)	858 65%	342 59%	288 84%	182 55%	47 68%	376 64%	287 62%	195 71%	663 63%	298 53%	365 75%	340 63%	63 30%	455 80%	75 39%	784 69%
Somewhat disagree	378 28%	176 30%	86 25%	99 30%	17 25%	173 30%	138 30%	66 24%	311 30%	155 28%	156 32%	173 32%	49 23%	157 27%	54 28%	324 29%
Strongly disagree	480 36%	166 29%	201 59%	83 25%	30 43%	203 35%	148 32%	129 47%	352 33%	143 25%	208 43%	168 31%	14 7%	299 52%	20 11%	460 41%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - The holiday season has become too focused on spending money

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	1037 78%	457 79%	247 72%	282 85%	52 74%	448 76%	382 82%	208 76%	829 79%	460 82%	369 76%	431 79%	171 82%	435 76%	145 75%	892 79%
Strongly agree	491 37%	205 35%	117 34%	141 42%	28 40%	206 35%	186 40%	99 36%	392 37%	215 38%	177 36%	209 38%	83 40%	199 35%	70 36%	421 37%
Somewhat agree	546 41%	252 43%	129 38%	141 43%	24 34%	242 41%	196 42%	109 40%	437 42%	245 43%	193 39%	222 41%	89 42%	236 41%	74 38%	472 42%
Bottom 2 Box (Net)	289 22%	125 21%	96 28%	50 15%	18 26%	138 24%	85 18%	66 24%	223 21%	104 18%	119 24%	113 21%	38 18%	138 24%	48 25%	240 21%
Somewhat disagree	156 12%	74 13%	51 15%	25 8%	6 8%	76 13%	41 9%	39 14%	117 11%	64 11%	53 11%	62 11%	31 15%	64 11%	37 19%	120 11%
Strongly disagree	132 10%	50 9%	44 13%	25 7%	13 18%	62 11%	44 9%	26 10%	106 10%	40 7%	66 13%	51 9%	7 3%	74 13%	12 6%	120 11%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - I feel pressure to buy gifts for certain people in my life

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	747 56%	351 60%	143 42%	213 64%	40 58%	319 54%	275 59%	153 56%	594 56%	387 69%	207 42%	305 56%	164 78%	278 49%	153 79%	594 52%
Strongly agree	208 16%	83 14%	39 11%	66 20%	19 27%	92 16%	75 16%	41 15%	167 16%	125 22%	42 9%	99 18%	36 17%	73 13%	49 25%	159 14%
Somewhat agree	539 41%	267 46%	103 30%	147 44%	22 31%	227 39%	200 43%	112 41%	427 41%	262 46%	165 34%	206 38%	127 61%	205 36%	104 54%	435 38%
Bottom 2 Box (Net)	579 44%	231 40%	200 58%	119 36%	29 42%	267 46%	191 41%	121 44%	458 44%	178 31%	281 58%	239 44%	46 22%	294 51%	40 21%	539 48%
Somewhat disagree	279 21%	117 20%	86 25%	62 19%	14 21%	126 21%	91 20%	62 23%	217 21%	93 16%	125 26%	114 21%	32 15%	134 23%	24 13%	255 23%
Strongly disagree	300 23%	114 20%	114 33%	57 17%	15 22%	141 24%	100 21%	59 22%	241 23%	85 15%	156 32%	126 23%	14 7%	161 28%	16 8%	284 25%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - I feel more stressed about my finances over the holidays than I do throughout the rest of the year

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	555 42%	254 44%	77 22%	189 57%	36 52%	238 41%	219 47%	98 36%	457 43%	325 58%	132 27%	251 46%	144 69%	161 28%	135 70%	420 37%
		B		AB	B*		G			J		M	KM		O	
Strongly agree	100 8%	46 8%	8 2%	37 11%	9 13%	50 8%	37 8%	13 5%	87 8%	64 11%	23 5%	61 11%	24 12%	14 3%	29 15%	71 6%
		B		B	B*					J		M	M		O	
Somewhat agree	456 34%	208 36%	69 20%	152 46%	27 38%	189 32%	182 39%	85 31%	370 35%	261 46%	110 22%	189 35%	120 57%	147 26%	106 55%	350 31%
		B		AB	B*					J		M	KM		O	
Bottom 2 Box (Net)	770 58%	328 56%	266 78%	143 43%	34 48%	348 59%	247 53%	175 64%	595 57%	239 42%	356 73%	294 54%	65 31%	412 72%	58 30%	712 63%
		C	ACD		*			F			I	L		KL		N
Somewhat disagree	348 26%	179 31%	89 26%	63 19%	16 23%	151 26%	124 27%	73 27%	275 26%	130 23%	145 30%	146 27%	50 24%	152 27%	37 19%	311 27%
		C			*											
Strongly disagree	423 32%	149 26%	176 51%	80 24%	17 25%	197 34%	123 26%	102 37%	320 30%	109 19%	211 43%	148 27%	15 7%	260 45%	21 11%	402 35%
			ACD		*	FH		F	F		I	L		KL		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - The holiday season undoes all of the good financial decisions I've made throughout the year

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	388 29%	192 33%	51 15%	121 36%	24 34%	183 31%	142 30%	63 23%	325 31%	240 43%	85 17%	181 33%	119 57%	88 15%	118 61%	270 24%
Strongly agree	83 6%	37 6%	13 4%	26 8%	8 11%	43 7%	24 5%	17 6%	66 6%	46 8%	20 4%	40 7%	30 14%	13 2%	37 19%	46 4%
Somewhat agree	305 23%	155 27%	38 11%	95 29%	16 23%	140 24%	118 25%	46 17%	258 25%	194 34%	65 13%	141 26%	89 42%	75 13%	81 42%	224 20%
Bottom 2 Box (Net)	938 71%	390 67%	292 85%	211 64%	46 66%	403 69%	324 70%	210 77%	728 69%	324 57%	403 83%	363 67%	90 43%	485 85%	75 39%	863 76%
Somewhat disagree	471 35%	218 38%	105 31%	125 38%	22 32%	192 33%	182 39%	97 35%	374 36%	196 35%	178 36%	196 36%	75 36%	200 35%	57 29%	414 37%
Strongly disagree	468 35%	171 29%	186 54%	86 26%	24 34%	212 36%	142 30%	114 42%	354 34%	128 23%	226 46%	167 31%	15 7%	285 50%	19 10%	449 40%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - Each year I end up regretting the amount of money I've spent over the holiday season

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	430 32%	200 34%	55 16%	152 46%	24 34%	197 34%	156 33%	78 29%	352 33%	267 47%	85 17%	199 37%	132 63%	99 17%	109 57%	321 28%
		B		AB	B*					J		M	KM		O	
Strongly agree	99 7%	46 8%	11 3%	31 9%	11 15%	49 8%	31 7%	18 7%	81 8%	70 12%	11 2%	47 9%	37 18%	14 3%	37 19%	61 5%
		B		B	B*					J		M	KM		O	
Somewhat agree	332 25%	153 26%	44 13%	121 36%	13 18%	147 25%	124 27%	60 22%	272 26%	197 35%	74 15%	152 28%	95 45%	85 15%	72 37%	259 23%
		B		ABD	*					J		M	KM		O	
Bottom 2 Box (Net)	896 68%	382 66%	287 84%	180 54%	46 66%	390 66%	310 67%	196 71%	700 67%	297 53%	403 83%	345 63%	77 37%	473 83%	84 43%	812 72%
		C	ACD		*					I		L		KL		N
Somewhat disagree	456 34%	226 39%	116 34%	93 28%	21 30%	199 34%	161 35%	95 35%	361 34%	169 30%	191 39%	183 34%	57 27%	216 38%	61 32%	395 35%
		C			*					I		L		KL		N
Strongly disagree	440 33%	156 27%	171 50%	87 26%	25 36%	190 32%	149 32%	101 37%	339 32%	127 23%	212 43%	162 30%	20 10%	257 45%	23 12%	417 37%
		AC			*					I		L		KL		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - Financial stress often ruins the holidays for me

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	290 22%	145 25%	35 10%	93 28%	18 26%	139 24%	101 22%	50 18%	240 23%	185 33%	55 11%	143 26%	85 40%	62 11%	88 46%	202 18%
Strongly agree	84 6%	45 8%	6 2%	24 7%	9 13%	56 10%	13 3%	15 6%	68 7%	56 10%	13 3%	50 9%	25 12%	9 2%	36 19%	48 4%
Somewhat agree	206 16%	100 17%	29 8%	68 21%	9 13%	83 14%	88 19%	35 13%	171 16%	129 23%	42 9%	93 17%	60 29%	53 9%	52 27%	154 14%
Bottom 2 Box (Net)	1036 78%	437 75%	308 90%	239 72%	52 74%	447 76%	365 78%	223 82%	812 77%	379 67%	433 89%	401 74%	124 60%	511 89%	105 54%	931 82%
Somewhat disagree	470 35%	223 38%	93 27%	134 40%	20 29%	201 34%	176 38%	93 34%	377 36%	201 36%	176 36%	193 35%	87 42%	190 33%	68 35%	401 35%
Strongly disagree	566 43%	214 37%	215 63%	105 32%	32 45%	247 42%	189 40%	130 48%	435 41%	178 32%	257 53%	208 38%	37 18%	321 56%	37 19%	529 47%
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - I can't afford to spend the amount of money that I'm expected to spend on the holidays

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	532 40%	251 43%	74 21%	173 52%	35 50%	234 40%	194 42%	105 38%	428 41%	301 53%	127 26%	233 43%	150 72%	149 26%	143 74%	390 34%
		B		AB	B*					J		M	KM		O	
Strongly agree	130 10%	71 12%	13 4%	34 10%	12 17%	73 12%	39 8%	18 6%	112 11%	77 14%	35 7%	70 13%	35 17%	24 4%	47 24%	83 7%
		B		B	B*	G				J		M	M		O	
Somewhat agree	402 30%	180 31%	60 18%	139 42%	23 33%	161 27%	154 33%	87 32%	315 30%	224 40%	92 19%	162 30%	115 55%	125 22%	96 50%	306 27%
		B		AB	B*					J		M	KM		O	
Bottom 2 Box (Net)	794 60%	330 57%	269 79%	159 48%	35 50%	352 60%	273 58%	169 62%	625 59%	263 47%	361 74%	311 57%	59 28%	423 74%	51 26%	743 66%
		C	ACD		*						I	L		KL		N
Somewhat disagree	401 30%	187 32%	107 31%	92 28%	15 22%	178 30%	153 33%	70 26%	331 31%	153 27%	178 36%	178 33%	43 20%	181 32%	32 16%	370 33%
					*					I	L		L		N	
Strongly disagree	392 30%	143 25%	162 47%	67 20%	20 29%	174 30%	120 26%	99 36%	293 28%	110 19%	183 38%	133 25%	16 8%	243 42%	19 10%	373 33%
			ACD		*		FH			I	L		KL		N	
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - The financial stress of the holidays negatively affects my mental health

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
<b>Base: All Answering (unwtd)</b>	<b>1439</b>	<b>694</b>	<b>341</b>	<b>333</b>	<b>71</b>	<b>656</b>	<b>476</b>	<b>307</b>	<b>1132</b>	<b>607</b>	<b>525</b>	<b>598</b>	<b>205</b>	<b>636</b>	<b>211</b>	<b>1228</b>
<b>Base: All Answering (wtd)</b>	<b>1326</b>	<b>582</b>	<b>343</b>	<b>332</b>	<b>70</b>	<b>586</b>	<b>466</b>	<b>274</b>	<b>1052</b>	<b>564</b>	<b>488</b>	<b>544</b>	<b>209</b>	<b>573</b>	<b>193</b>	<b>1133</b>
Top 2 Box (Net)	346 26%	172 29%	35 10%	117 35%	22 32%	163 28%	118 25%	66 24%	280 27%	200 35%	80 16%	165 30%	101 48%	81 14%	96 50%	251 22%
		B		B	B*					J		M	KM		O	
Strongly agree	73 5%	35 6%	8 2%	22 7%	8 11%	41 7%	19 4%	12 4%	61 6%	43 8%	18 4%	47 9%	18 9%	7 1%	26 14%	46 4%
		B		B	B*					J		M	M		O	
Somewhat agree	274 21%	137 24%	27 8%	95 29%	14 21%	122 21%	98 21%	54 20%	220 21%	157 28%	63 13%	118 22%	82 39%	74 13%	69 36%	205 18%
		B		B	B*					J		M	KM		O	
Bottom 2 Box (Net)	980 74%	410 71%	307 90%	214 65%	48 68%	423 72%	349 75%	208 76%	772 73%	364 65%	408 84%	379 70%	109 52%	492 86%	97 50%	882 78%
			ACD		*						I	L		KL		N
Somewhat disagree	446 34%	201 35%	102 30%	122 37%	20 29%	191 33%	173 37%	81 30%	364 35%	200 36%	164 34%	205 38%	79 38%	162 28%	60 31%	385 34%
					*							M	M			
Strongly disagree	534 40%	209 36%	205 60%	93 28%	27 39%	232 40%	175 38%	126 46%	408 39%	164 29%	244 50%	175 32%	29 14%	330 58%	37 19%	497 44%
		C	ACD		*						I	L		KL		N
Sigma	1326 100%	582 100%	343 100%	332 100%	70 100%	586 100%	466 100%	274 100%	1052 100%	564 100%	488 100%	544 100%	209 100%	573 100%	193 100%	1133 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1002</b>	<b>543</b>	<b>279</b>	<b>170</b>	<b>10</b>	<b>444</b>	<b>328</b>	<b>230</b>	<b>772</b>	<b>430</b>	<b>342</b>	<b>413</b>	<b>142</b>	<b>447</b>	<b>152</b>	<b>850</b>
<b>Base: All Answering (wtd)</b>	<b>938</b>	<b>467</b>	<b>281</b>	<b>180</b>	<b>10</b>	<b>404</b>	<b>329</b>	<b>204</b>	<b>734</b>	<b>408</b>	<b>326</b>	<b>381</b>	<b>139</b>	<b>419</b>	<b>129</b>	<b>809</b>
Top 2 Box (Net)	202 22%	118 25%	31 11%	52 29%	- -	93 23%	65 20%	44 21%	158 22%	116 28%	42 13%	100 26%	52 37%	51 12%	52 40%	150 19%
		B		B	**					J		M	M*		O*	
Strongly agree	46 5%	34 7%	5 2%	7 4%	- -	26 6%	11 3%	9 4%	37 5%	33 8%	4 1%	32 8%	10 7%	3 1%	18 14%	28 3%
		B		B	**					J		M	M*		O*	
Somewhat agree	156 17%	84 18%	27 9%	45 25%	- -	67 17%	54 17%	35 17%	121 17%	83 20%	38 12%	67 18%	41 30%	47 11%	34 26%	122 15%
		B		B	**					J		M	KM*		O*	
Bottom 2 Box (Net)	736 78%	348 75%	250 89%	127 71%	10 100%	311 77%	264 80%	161 79%	575 78%	292 72%	284 87%	281 74%	87 63%	368 88%	77 60%	659 81%
			AC		**						I		*	KL	*	N
Somewhat disagree	302 32%	162 35%	68 24%	69 38%	3 27%	132 33%	113 34%	56 28%	246 33%	144 35%	102 31%	136 36%	52 38%	113 27%	45 35%	257 32%
		B		B	**							M	*		*	
Strongly disagree	434 46%	187 40%	182 65%	58 32%	8 73%	179 44%	151 46%	104 51%	330 45%	148 36%	182 56%	145 38%	35 25%	255 61%	32 25%	402 50%
			AC		**						I	L	*	KL	*	N
Sigma	938 100%	467 100%	281 100%	180 100%	10 100%	404 100%	329 100%	204 100%	734 100%	408 100%	326 100%	381 100%	139 100%	419 100%	129 100%	809 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - The financial stress of the holidays affects my productivity at work

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage A	Own no Mortgage B	Rent C	Other D	Yes E	Plan F	No G	Yes/Plan H	T2B I	B2B J	Saver K	Debt L	Manages M	Yes N	No O
<b>Base: All Answering (unwtd)</b>	<b>1097</b>	<b>585</b>	<b>207</b>	<b>257</b>	<b>48</b>	<b>508</b>	<b>365</b>	<b>224</b>	<b>873</b>	<b>492</b>	<b>381</b>	<b>478</b>	<b>169</b>	<b>450</b>	<b>185</b>	<b>912</b>
<b>Base: All Answering (wtd)</b>	<b>962</b>	<b>482</b>	<b>195</b>	<b>242</b>	<b>43</b>	<b>436</b>	<b>335</b>	<b>191</b>	<b>771</b>	<b>442</b>	<b>328</b>	<b>414</b>	<b>165</b>	<b>383</b>	<b>165</b>	<b>797</b>
Top 2 Box (Net)	183 19%	93 19%	20 10%	61 25%	9 21%	104 24%	50 15%	29 15%	154 20%	116 26%	38 11%	92 22%	56 34%	35 9%	68 41%	115 14%
Strongly agree	46 5%	21 4%	6 3%	17 7%	2 4%	31 7%	10 3%	5 3%	41 5%	33 7%	8 2%	29 7%	11 7%	5 1%	27 16%	18 2%
Somewhat agree	137 14%	72 15%	14 7%	44 18%	7 17%	73 17%	40 12%	24 13%	113 15%	83 19%	30 9%	63 15%	45 27%	30 8%	40 25%	97 12%
Bottom 2 Box (Net)	779 81%	389 81%	174 90%	181 75%	34 79%	332 76%	285 85%	162 85%	617 80%	326 74%	291 89%	322 78%	109 66%	347 91%	97 59%	681 86%
Somewhat disagree	355 37%	196 41%	56 29%	83 34%	20 46%	152 35%	134 40%	69 36%	285 37%	163 37%	123 37%	149 36%	82 50%	124 32%	57 35%	297 37%
Strongly disagree	424 44%	194 40%	119 61%	98 40%	14 33%	180 41%	151 45%	92 48%	332 43%	164 37%	168 51%	173 42%	27 16%	224 58%	40 24%	384 48%
Sigma	962 100%	482 100%	195 100%	242 100%	43 100%	436 100%	335 100%	191 100%	771 100%	442 100%	328 100%	414 100%	165 100%	383 100%	165 100%	797 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - Top 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
I often get stressed/anxious before the holiday season	579	257	109	181	32	254	216	108	471	308	163	270	128	181	118	460
	44%	44%	32%	55%	45%	43%	46%	40%	45%	55%	33%	50%	61%	32%	61%	41%
I often struggle to pay off debt after the holiday season	382	190	32	132	28	175	143	63	318	236	82	165	148	68	124	258
	29%	33%	9%	40%	39%	30%	31%	23%	30%	42%	17%	30%	71%	12%	64%	23%
My level of debt prevents me from spending what I'd like to over the holiday season	468	240	55	150	23	210	179	78	389	266	124	204	146	117	119	349
	35%	41%	16%	45%	32%	36%	38%	29%	37%	47%	25%	37%	70%	20%	61%	31%
The holiday season has become too focused on spending money	1037	457	247	282	52	448	382	208	829	460	369	431	171	435	145	892
	78%	79%	72%	85%	74%	76%	82%	76%	79%	82%	76%	79%	82%	76%	75%	79%
I feel pressure to buy gifts for certain people in my life	747	351	143	213	40	319	275	153	594	387	207	305	164	278	153	594
	56%	60%	42%	64%	58%	54%	59%	56%	56%	69%	42%	56%	78%	49%	79%	52%
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	555	254	77	189	36	238	219	98	457	325	132	251	144	161	135	420
	42%	44%	22%	57%	52%	41%	47%	36%	43%	58%	27%	46%	69%	28%	70%	37%
The holiday season undoes all of the good financial decisions I've made throughout the year	388	192	51	121	24	183	142	63	325	240	85	181	119	88	118	270
	29%	33%	15%	36%	34%	31%	30%	23%	31%	43%	17%	33%	57%	15%	61%	24%
Each year I end up regretting the amount of money I've spent over the holiday season	430	200	55	152	24	197	156	78	352	267	85	199	132	99	109	321
	32%	34%	16%	46%	34%	34%	33%	29%	33%	47%	17%	37%	63%	17%	57%	28%
Financial stress often ruins the holidays for me	290	145	35	93	18	139	101	50	240	185	55	143	85	62	88	202
	22%	25%	10%	28%	26%	24%	22%	18%	23%	33%	11%	26%	40%	11%	46%	18%
I can't afford to spend the amount of money that I'm expected to spend on the holidays	532	251	74	173	35	234	194	105	428	301	127	233	150	149	143	390
	40%	43%	21%	52%	50%	40%	42%	38%	41%	53%	26%	43%	72%	26%	74%	34%
The financial stress of the holidays negatively affects my mental health	346	172	35	117	22	163	118	66	280	200	80	165	101	81	96	251
	26%	29%	10%	35%	32%	28%	25%	24%	27%	35%	16%	30%	48%	14%	50%	22%
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	202	118	31	52	-	93	65	44	158	116	42	100	52	51	52	150
	22%	25%	11%	29%	-	23%	20%	21%	22%	28%	13%	26%	37%	12%	40%	19%
The financial stress of the holidays affects my productivity at work	183	93	20	61	9	104	50	29	154	116	38	92	56	35	68	115
	19%	19%	10%	25%	21%	24%	15%	15%	20%	26%	11%	22%	34%	9%	41%	14%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How much do you agree or disagree with the following? - Bottom 2 Box Summary

	Total	Living Situation				Holiday Budget				Likelihood to Overspend		Type of Holiday Spender			Planning Holiday Debt	
		Own w/Mortgage	Own no Mortgage	Rent	Other	Yes	Plan	No	Yes/Plan	T2B	B2B	Saver	Debt	Manages	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
I often get stressed/anxious before the holiday season	747	325	234	150	38	332	250	165	582	256	325	275	81	392	75	672
	56%	56%	68%	45%	55%	57%	54%	60%	55%	45%	67%	50%	39%	68%	39%	59%
I often struggle to pay off debt after the holiday season	944	392	311	199	42	411	323	210	734	328	406	379	61	505	69	875
	71%	67%	91%	60%	61%	70%	69%	77%	70%	58%	83%	70%	29%	88%	36%	77%
			ACD		*						I	L		KL		N
My level of debt prevents me from spending what I'd like to over the holiday season	858	342	288	182	47	376	287	195	663	298	365	340	63	455	75	784
	65%	59%	84%	55%	68%	64%	62%	71%	63%	53%	75%	63%	30%	80%	39%	69%
The holiday season has become too focused on spending money	289	125	96	50	18	138	85	66	223	104	119	113	38	138	48	240
	22%	21%	28%	15%	26%	24%	18%	24%	21%	18%	24%	21%	18%	24%	25%	21%
			C		*											
I feel pressure to buy gifts for certain people in my life	579	231	200	119	29	267	191	121	458	178	281	239	46	294	40	539
	44%	40%	58%	36%	42%	46%	41%	44%	44%	31%	58%	44%	22%	51%	21%	48%
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	770	328	266	143	34	348	247	175	595	239	356	294	65	412	58	712
	58%	56%	78%	43%	48%	59%	53%	64%	57%	42%	73%	54%	31%	72%	30%	63%
			C	ACD	*			F			I	L		KL		N
The holiday season undoes all of the good financial decisions I've made throughout the year	938	390	292	211	46	403	324	210	728	324	403	363	90	485	75	863
	71%	67%	85%	64%	66%	69%	70%	77%	69%	57%	83%	67%	43%	85%	39%	76%
			ACD		*			EH			I	L		KL		N
Each year I end up regretting the amount of money I've spent over the holiday season	896	382	287	180	46	390	310	196	700	297	403	345	77	473	84	812
	68%	66%	84%	54%	66%	66%	67%	71%	67%	53%	83%	63%	37%	83%	43%	72%
			C	ACD	*						I	L		KL		N
Financial stress often ruins the holidays for me	1036	437	308	239	52	447	365	223	812	379	433	401	124	511	105	931
	78%	75%	90%	72%	74%	76%	78%	82%	77%	67%	89%	74%	60%	89%	54%	82%
			ACD		*						I	L		KL		N
I can't afford to spend the amount of money that I'm expected to spend on the holidays	794	330	269	159	35	352	273	169	625	263	361	311	59	423	51	743
	60%	57%	79%	48%	50%	60%	58%	62%	59%	47%	74%	57%	28%	74%	26%	66%
			C	ACD	*						I	L		KL		N
The financial stress of the holidays negatively affects my mental health	980	410	307	214	48	423	349	208	772	364	408	379	109	492	97	882
	74%	71%	90%	65%	68%	72%	75%	76%	73%	65%	84%	70%	52%	86%	50%	78%
			ACD		*						I	L		KL		N
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	736	348	250	127	10	311	264	161	575	292	284	281	87	368	77	659
	78%	75%	89%	71%	100%	77%	80%	79%	78%	72%	87%	74%	63%	88%	60%	81%
			AC		**						I		*	KL	*	N
The financial stress of the holidays affects my productivity at work	779	389	174	181	34	332	285	162	617	326	291	322	109	347	97	681
	81%	81%	90%	75%	79%	76%	85%	85%	80%	74%	89%	78%	66%	91%	59%	86%
			AC		**			EH	E	E		I	L		KL	N

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D,E/F/G/H,I/J,K/L/M,N/O

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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