

Did you end up spending more than you intended to during the holiday season?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	910	1090	458	795	747
Base: All Respondents (wtd)	2000	970	1030	558	740	702
Yes	661	311	350	255	259	148
	33%	32%	34%	46%	35%	21%
				DE	E	
No	1339	659	680	303	481	554
	67%	68%	66%	54%	65%	79%
					C	CD

How much over your originally-intended budget did you go?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Spent More Than Intended During Holiday Season (unwtd)	649	281	368	212	276	161
Base: Spent More Than Intended During Holiday Season (wtd)	661	311	350	255	259	148
0	8	5	3	1	5	2
	1%	2%	1%	*	2%	1%
1-100	163	87	76	73	55	36
	25%	28%	22%	29%	21%	24%
101-200	127	61	66	49	45	33
	19%	20%	19%	19%	18%	22%
201-300	71	28	43	30	29	12
	11%	9%	12%	12%	11%	8%
301-400	27	10	17	8	11	8
	4%	3%	5%	3%	4%	5%
401-500	54	24	30	18	28	9
	8%	8%	9%	7%	11%	6%
501-600	14	4	10	3	7	4
	2%	1%	3%	1%	3%	3%
601-700	9	8	1	4	4	1
	1%	2%	*	2%	1%	1%
701-800	13	4	9	4	7	2
	2%	1%	3%	2%	3%	1%
801-900	1	-	1	-	*	*
	*	-	*	-	*	*
901-1000	27	16	11	5	15	7
	4%	5%	3%	2%	6%	4%
1000+	28	13	16	16	10	3
	4%	4%	5%	6%	4%	2%
I don't know	118	52	67	45	42	31
	18%	17%	19%	18%	16%	21%
Summary						
Mean (Incl. 0)	407.3	444	373.8	443.5	401.6	353.3
						*
Std. Dev.	677.51	853.04	460.74	859.44	536.04	527.75
Std. Err.	29.37	55.53	26.78	64.6	35.5	46.83
Mean (Excl. 0)	413.6	452.4	378.4	446.1	411.6	358.8
						*
Std. Dev.	680.82	858.88	461.69	861.29	538.88	530.01
Std. Err.	29.44	53.81	27.6	59.71	37.08	49.35
Median	200	200	200	200	250	200

In general, when you think of your holiday spending, how do you pay for most of it?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	910	1090	458	795	747
Base: All Respondents (wtd)	2000	970	1030	558	740	702
Cash/ Debit (Net)	966	475	491	268	382	316
	48%	49%	48%	48%	52%	45%
					E	
Cash	365	191	173	70	146	149
	18%	20%	17%	13%	20%	21%
					C	C
Debit Card	601	283	318	199	236	166
	30%	29%	31%	36%	32%	24%
				E	E	
Annual bonus	22	8	14	6	15	-
	1%	1%	1%	1%	2%	-
				E	E	
Credit card(s)	866	421	445	218	290	358
	43%	43%	43%	39%	39%	51%
						CD
Line of credit	19	9	10	7	7	5
	1%	1%	1%	1%	1%	1%
Redeem rewards points for gift cards and merchandise	52	23	29	24	19	9
	3%	2%	3%	4%	3%	1%
				E		
Gift cards	75	34	41	34	26	15
	4%	4%	4%	6%	4%	2%
				E		

How much "extra" do you think you could save each month, on top of what you already regularly save (if anything), without having to make any lifestyle changes?

	Total	Gender		AGE		
		Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwt'd)	2000	910	1090	458	795	747
Base: All Respondents (wt'd)	2000	970	1030	558	740	702
0	66 3%	29 3%	37 4%	6 1%	29 4%	30 4%
1	3 *	3 *	-	-	3 *	-
2	1 *	1 *	-	-	1 *	-
4	1 *	1 *	-	1 *	-	-
5	4 *	4 *	-	3 *	1 *	-
10	7 *	3 *	4 *	6 1%	1 *	1 *
15	1 *	-	1 *	1 *	-	-
20	19 1%	8 1%	11 1%	8 1%	7 1%	4 1%
22	1 *	1 *	1 *	1 *	-	-
25	7 *	4 *	3 *	2 *	2 *	3 *
28	2 *	-	2 *	2 *	-	-
30	5 *	1 *	4 *	-	3 *	2 *
35	1 *	1 *	-	1 *	-	-
40	5 *	4 *	4 *	3 1%	1 *	-
44	1 *	1 *	-	1 *	-	-
50	94 5%	45 5%	49 5%	30 6%	33 4%	26 4%
55	1 *	1 *	-	1 *	-	-
58	1 *	-	1 *	-	1 *	-
60	4 *	4 *	1 *	4 1%	1 *	4 *
74	3 *	3 *	-	-	3 *	-
75	7 *	4 *	3 *	1 *	3 *	4 1%
85	4 *	4 *	-	4 *	-	-
90	1 *	-	1 *	1 *	-	-
100	143 7%	72 7%	71 7%	44 8%	56 8%	43 6%
102	1 *	1 *	-	-	-	1 *
120	1 *	1 *	-	-	1 *	-
125	1 *	1 *	-	-	1 *	-
150	23 1%	14 1%	9 1%	5 1%	12 2%	6 1%
190	1 *	1 *	-	-	1 *	-
200	90 4%	45 5%	45 4%	24 4%	38 5%	27 4%
231	1 *	1 *	-	1 *	-	-
250	20 1%	10 1%	9 1%	9 2%	4 1%	7 1%
275	2 *	-	2 *	-	2 *	-
290	3 *	3 *	-	3 *	-	-
300	26 1%	11 1%	15 1%	7 1%	11 1%	8 1%
350	2 *	2 *	-	2 *	-	-
400	11 1%	6 1%	4 *	1 *	4 1%	5 1%
425	1 *	1 *	-	-	1 *	-
500	41 2%	22 2%	19 2%	8 1%	15 2%	19 3%
502	3 *	-	3 *	3 *	-	-
534	1 *	-	1 *	1 *	-	-
550	1 *	1 *	-	1 *	-	-
600	6 *	3 *	3 *	3 *	1 *	2 *
700	1 *	1 *	-	1 *	-	-
800	2 *	1 *	1 *	2 *	-	-
1000	19 1%	15 2%	4 *	5 1%	6 1%	8 1%
1100	1 *	-	1 *	-	-	1 *
1200	1 *	1 *	1 *	-	1 *	1 *
1500	3 *	2 *	1 *	1 *	1 *	1 *
2000	3 *	2 *	2 *	-	2 *	2 *
2500	2 *	2 *	-	-	1 *	2 *
3000	3 *	1 *	1 *	1 *	-	1 *
4000	4 *	-	4 *	-	-	4 *
5000	5 *	5 1%	-	-	5 1%	4 *
No idea	900 45%	440 45%	461 45%	254 46%	339 46%	307 44%
I'm not saving regularly now, so not expecting to save anything "extra"	450 22%	189 19%	261 25%	107 19%	153 21%	190 27%
Summary			A			CD
Mean (incl. 0)	82.7	109.6	57.3	71.4	95.4	78.2
Std. Dev.	341.85	445.55	196.86	217.28	445.68	293.32
Std. Err.	7.64	14.77	5.96	10.15	15.81	10.73
Mean (Excl. 0)	283.1	339.9	217.5	208.9	323.1	313.9
Std. Dev.	562.4	708.34	322.56	328.23	734.93	494.48
Std. Err.	21.11	38.47	16.75	24.6	42.5	32.39
Median	100	100	100	100	100	100

Considering your holiday-season spending, how do you feel about your financial health for the coming year?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	910	1090	458	795	747
Base: All Respondents (wtd)	2000	970	1030	558	740	702
Great - I stuck to what I planned to spend; I stayed on track	839	407	431	155	285	398
	42%	42%	42%	28%	39%	57%
					C	CD
Good - I spent a bit more than anticipated, but I'm back on track	512	258	254	164	190	157
	26%	27%	25%	29%	26%	22%
				E		
Okay - I spent more than expected, but I've got a plan to get back on track by or before April	475	227	248	170	192	113
	24%	23%	24%	30%	26%	16%
				E	E	
Bad - I spent more than expected, and it will take me until May or June or longer to get back on track	112	53	60	40	52	20
	6%	5%	6%	7%	7%	3%
				E	E	
Terrible - I spent more than expected, and I don't know how I will ever get back on track	62	25	37	28	20	14
	3%	3%	4%	5%	3%	2%
				E		

Appreciating all of the competing financial demands everyone has, are you planning to do any of the following to help you pay off your holiday expenses?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Answering (unwtd)	649	281	368	212	276	161
Base: All Answering (wtd)	661	311	350	255	259	148
Rely on my credit card as much as possible and pay off the balance right away	106	55	51	42	42	23
	16%	18%	15%	16%	16%	15%
Rely on my credit card as much as possible and pay off the balance within two months or more	84	43	41	42	33	8
	13%	14%	12%	17%	13%	6%
Use my line of credit	48	30	18	24	14	10
	7%	10%	5%	10%	5%	7%
Try to save in other areas and put what I save towards my other expenses	183	85	98	79	71	34
	28%	27%	28%	31%	28%	23%
Spend less on entertainment and/or other discretionary items and put what I save towards my other expenses	182	75	107	91	66	24
	27%	24%	31%	36%	26%	16%
No changes necessary, I've been able to pay off my holiday expenses already	216	100	115	62	82	71
	33%	32%	33%	24%	32%	48%
I don't know how I will pay my holiday season over-expenditures yet	48	20	28	19	23	6
	7%	6%	8%	8%	9%	4%

If you found some extra money during the upcoming year, what would you do with it?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	910	1090	458	795	747
Base: All Respondents (wtd)	2000	970	1030	558	740	702
Put it into general savings	658	308	350	202	232	225
	33%	32%	34%	36%	31%	32%
Save for a particular purpose or objective	510	210	300	179	174	157
	25%	22%	29%	32%	24%	22%
			A	DE		
Pay down debt	644	306	338	170	290	183
	32%	32%	33%	31%	39%	26%
Invest it					CE	
	422	264	158	167	150	106
	21%	27%	15%	30%	20%	15%
Treat myself (or family/friends) to something I otherwise couldn't afford		B		DE	E	
	403	210	192	119	139	145
	20%	22%	19%	21%	19%	21%
Give to charity						
	131	75	57	31	51	49
	7%	8%	5%	6%	7%	7%
No idea						
	115	56	59	16	54	45
	6%	6%	6%	3%	7%	6%
					C	C

How much did you spend across the following gift categories this holiday season (December 2021)?

		Gender		AGE			EDUCATION				Q17	
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Yes	No
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents (unwtd)	2000	910	1090	458	795	747	98	355	836	711	649	1351
Base: All Respondents (wtd)	2000	970	1030	558	740	702	195	713	784	308	661	1339
0	1269	605	664	295	443	531	144	451	489	185	310	960
	63%	62%	64%	53%	60%	76%	74%	63%	62%	60%	47%	72%
					C	CD	HI*					J
1-100	542	269	273	201	212	129	40	198	214	90	253	289
	27%	28%	27%	36%	29%	18%	20%	28%	27%	29%	38%	22%
				DE	E		*				K	
101-200	93	43	50	31	46	17	7	29	42	16	47	46
	5%	4%	5%	5%	6%	2%	3%	4%	5%	5%	7%	3%
				E	E		*				K	
201-300	44	22	22	12	23	9	4	17	16	7	21	23
	2%	2%	2%	2%	3%	1%	2%	2%	2%	2%	3%	2%
					E		*					
301-400	9	1	8	5	3	1	-	4	2	3	2	7
	*	*	1%	1%	*	*	-	1%	*	1%	*	1%
							*			H		
401-500	22	15	8	7	9	6	-	9	11	3	13	10
	1%	2%	1%	1%	1%	1%	-	1%	1%	1%	2%	1%
							*				K	
501-600	7	5	2	3	*	3	-	3	3	1	5	1
	*	1%	*	1%	*	*	-	*	*	*	1%	*
							*				K	
601-700	1	-	1	1	-	-	-	-	1	-	-	1
	*	-	*	*	-	-	-	-	*	-	-	*
							*					
701-800	4	4	1	3	-	2	-	3	2	-	4	1
	*	*	*	*	-	*	-	*	*	-	1%	*
							*					
901-1000	5	3	2	1	2	3	-	-	4	1	5	-
	*	*	*	*	*	*	-	-	1%	*	1%	-
							*				K	
1000+	3	3	-	-	2	*	-	-	1	1	1	1
	*	*	-	-	*	*	-	-	*	*	*	*
							*					
Summary												
Mean	58.1	78.6	38.9	52.5	86.9	32.3	20	42.5	51.6	135	110.9	32.1
				E			*	F				
Std. Dev.	807.87	1155.89	94.59	114.3	1319.73	114.33	50.46	99.22	163.88	2036.96	1394.32	116.35
Std. Err.	18.06	38.32	2.87	5.34	46.81	4.18	5.1	5.27	5.67	76.39	54.73	3.17
Median	-	-	-	-	-	-	-	-	-	-	10	-

Overlap formulae used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K

22C_4. [Gifts for your pets (your own, those of family and friends)]

How much did you spend across the following gift categories this holiday season (December 2021)?

		Gender		AGE			EDUCATION				Q17	
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Yes	No
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents (unwtd)	2000	910	1090	458	795	747	98	355	836	711	649	1351
Base: All Respondents (wtd)	2000	970	1030	558	740	702	195	713	784	308	661	1339
0	1391	710	681	366	480	544	126	520	531	213	361	1030
	70%	73%	66%	66%	65%	78%	65%	73%	68%	69%	55%	77%
		B				CD	*					J
1-100	521	224	297	152	226	144	50	173	218	81	243	278
	26%	23%	29%	27%	31%	20%	26%	24%	28%	26%	37%	21%
101-200			A	E	E		*				K	
	49	18	31	18	20	11	11	15	17	6	28	21
	2%	2%	3%	3%	3%	2%	6%	2%	2%	2%	4%	2%
201-300							*				K	
	13	7	7	6	6	1	3	3	5	2	9	4
	1%	1%	1%	1%	1%	*	1%	*	1%	1%	1%	*
301-400							*				K	
	9	6	3	4	4	1	2	3	2	2	6	3
	*	1%	*	1%	1%	*	1%	*	*	1%	1%	*
401-500							*					
	7	3	4	4	4	-	-	-	6	2	6	1
	*	*	*	1%	*	-	-	-	1%	1%	1%	*
501-600							*			G	K	
	1	-	1	1	-	-	-	-	1	-	1	-
	*	-	*	*	-	-	-	-	*	-	*	-
601-700							*					
	1	-	1	1	-	-	-	-	1	-	1	-
	*	-	*	*	-	-	-	-	*	-	*	-
701-800							*					
	1	-	1	1	-	-	-	-	1	-	1	-
	*	-	*	*	-	-	-	-	*	-	*	-
901-1000							*					
	2	1	2	2	-	1	-	-	2	1	1	1
	*	*	*	*	-	*	-	-	*	*	*	*
1000+							*					
	3	1	3	3	-	-	3	-	-	1	3	-
	*	*	*	1%	-	-	1%	-	-	*	*	-
							GH*				K	
Summary												
Mean	25.6	20.4	30.4	45.9	24.6	10.5	56.5	15.3	26.8	26.8	50	13.5
				DE	E		GH*		G	G	K	
Std. Dev.	104.97	72.09	128.3	176.96	62.76	42.73	238.42	43.16	89.69	100.94	165.78	49.57
Std. Err.	2.35	2.39	3.89	8.27	2.23	1.56	24.08	2.29	3.1	3.79	6.51	1.35
Median	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used

- Column Proportions:

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

22C_7. [Giving to charities on behalf of yourself and/or family/friends.]

How much did you spend across the following gift categories this holiday season (December 2021)?

[illegible]