

17. Did you spend more than you intended to during the holiday season?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	4479	2437	2042	1093	1861	1525	399	1472	2024	584
Weighted	4479	2168	2311	1250	1778	1451	458	1750	1460	811
Yes	1385	569	816	541	532	311	135	521	473	256
	31%	26%	35%	43%	30%	21%	29%	30%	32%	32%
			A	DE	E					
No	3094	1599	1495	708	1246	1140	323	1229	987	555
	69%	74%	65%	57%	70%	79%	71%	70%	68%	68%
		B			C	CD				

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used.

18. How much over budget did you spend?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Spent more than intended during holiday season	1355	636	719	469	555	331	115	429	641	170
Weighted	1360	553	807	532	524	305	132	516	467	246
\$0	15	10	4	2	8	5	3	8	5	0
	1%	2%	1%	0	2%	2%	2%	1%	1%	-
		B								
\$1-100	203	71	133	129	53	21	15	76	80	32
	15%	13%	16%	24%	10%	7%	12%	15%	17%	13%
				DE						
\$101-200	295	105	190	136	112	47	36	98	107	54
	22%	19%	23%	26%	21%	15%	27%	19%	23%	22%
				E						
\$201-300	218	84	134	81	88	49	15	92	76	35
	16%	15%	17%	15%	17%	16%	11%	18%	16%	14%
\$301-400	95	31	63	37	40	18	6	44	27	17
	7%	6%	8%	7%	8%	6%	5%	9%	6%	7%
\$401-500	258	122	136	65	112	81	28	95	79	56
	19%	22%	17%	12%	21%	27%	21%	18%	17%	23%
		B			C	C				
\$501-600	21	12	9	8	8	4	4	6	8	3
	2%	2%	1%	2%	2%	1%	3%	1%	2%	1%
\$601-700	13	7	6	5	5	4	4	5	5	0
	1%	1%	1%	1%	1%	1%	3%	1%	1%	-
							I			
\$701-800	13	6	7	2	8	4	2	4	8	0
	1%	1%	1%	0	2%	1%	2%	1%	2%	-
\$801-900	1	0	1	0	0	1	0	0	1	0
	0	-	0	-	-	0	-	-	0	-
\$901-1000	153	63	90	49	60	44	10	64	44	35
	11%	11%	11%	9%	12%	14%	8%	12%	9%	14%
						C				
	76	42	33	20	29	27	10	25	28	13

18. How much over budget did you spend?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
\$1001+	6%	8%	4%	4%	6%	9%	8%	5%	6%	5%
		B				C				
Summary										
Mean	467.1	517	433	381.2	479.3	596.1	482.7	467.3	453	485.1
		B			C	CD				
Standard Deviation	467.2	525.2	419.8	414.4	434.9	566.9	493.5	466.2	467.9	455.4
Median	300	400	300	200	350	500	300	300	300	350

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used.

19. What do you plan to cut back on in order to get back on track?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Spent more than intended during holiday season	1376	650	726	476	563	337	118	433	649	176
Weighted	1385	569	816	541	532	311	135	521	473	256
Entertainment	586	241	345	272	215	99	44	203	214	125
	42%	42%	42%	50%	40%	32%	32%	39%	45%	49%
				DE	E				FG	FG
My day to day living expenses (groceries, phone, cable, etc)	573	210	362	212	222	139	46	209	207	110
	41%	37%	44%	39%	42%	45%	34%	40%	44%	43%
			A							
Using my credit card	486	205	281	172	199	115	38	190	168	89
	35%	36%	34%	32%	37%	37%	28%	36%	36%	35%
Lunch and coffee money	434	158	276	244	131	58	26	151	153	104
	31%	28%	34%	45%	25%	19%	19%	29%	32%	40%
			A	DE				F	F	FG
Using my line of credit	154	75	79	37	73	43	12	61	56	24
	11%	13%	10%	7%	14%	14%	9%	12%	12%	9%
					C	C				
I have no idea where to start	126	48	78	68	48	10	17	57	35	16
	9%	9%	10%	13%	9%	3%	13%	11%	7%	6%
				E	E					
I won't cut back, and won't get back on track	75	49	26	14	36	24	14	28	19	14
	5%	9%	3%	3%	7%	8%	10%	5%	4%	5%
		B			C	C	H			
Don't know	1	1	0	0	0	1	0	0	1	0
	0	0	-	-	-	0	-	-	0	-

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used.

20. Which of the following helped you stick to your budget?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Did not spend more than intended during holiday season	3103	1787	1316	617	1298	1188	281	1039	1375	408
Weighted	3094	1599	1495	708	1246	1140	323	1229	987	555
I didn't want to go into debt or increase my debt load	1231	642	588	263	494	473	109	458	409	254
	40%	40%	39%	37%	40%	41%	34%	37%	41%	46%
									FG	FG
Keeping track of my spending by making a budget and sticking to it	831	422	409	245	290	297	75	295	283	178
	27%	26%	27%	35%	23%	26%	23%	24%	29%	32%
				DE					G	FG
Knowing how much I had to spend, and once the money was gone that was it	809	404	405	220	346	243	82	334	271	122
	26%	25%	27%	31%	28%	21%	25%	27%	27%	22%
				E	E				I	
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	279	159	119	110	106	63	24	98	83	74
	9%	10%	8%	16%	8%	5%	7%	8%	8%	13%
				DE	E					FGH
Other	404	199	205	104	145	155	51	159	124	70
	13%	12%	14%	15%	12%	14%	16%	13%	13%	13%
Don't know	1	0	1	0	1	0	0	1	0	0
	0	-	0	-	0	-	-	0	-	-

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used.

21. How did you finance most of your holiday spending?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	4479	2437	2042	1093	1861	1525	399	1472	2024	584
Weighted	4479	2168	2311	1250	1778	1451	458	1750	1460	811
Cash/ Debit (Net)	3467	1628	1839	951	1402	1114	387	1409	1123	548
	77%	75%	80%	76%	79%	77%	84%	81%	77%	68%
			A				HI	HI	I	
Cash	2780	1358	1421	728	1146	906	319	1127	898	436
	62%	63%	62%	58%	64%	62%	70%	64%	62%	54%
					C	C	HI	I	I	
Debit Card	1239	491	748	471	443	325	124	493	414	209
	28%	23%	32%	38%	25%	22%	27%	28%	28%	26%
			A	DE						
Credit card(s)	1394	687	707	467	464	463	98	451	451	394
	31%	32%	31%	37%	26%	32%	21%	26%	31%	49%
				DE		D			FG	FGH
Rewards points	253	113	141	75	95	83	21	83	86	64
	6%	5%	6%	6%	5%	6%	4%	5%	6%	8%
										FG
Line of credit	164	84	80	50	69	45	16	66	54	28
	4%	4%	3%	4%	4%	3%	3%	4%	4%	3%
Annual bonus	92	39	52	36	45	11	6	38	28	20
	2%	2%	2%	3%	3%	1%	1%	2%	2%	2%
				E	E					

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