

1. 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	3150	1518	1632	660	1271	1219	230	909	1400	611
Weighted	3150	1528	1622	879	1166	1106	288	1142	1235	485
Yes	977	440	537	396	350	230	98	338	401	139
	31.0%	29.0%	33.0%	45.0%	30.0%	21.0%	34.0%	30.0%	32.0%	29.0%
			A	DE	E					
No	2173	1088	1086	483	815	876	190	803	834	346
	69.0%	71.0%	67.0%	55.0%	70.0%	79.0%	66.0%	70.0%	68.0%	71.0%
		B			C	CD				

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

2. 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	927	412	515	291	379	257	70	258	433	166
Weighted	968	431	537	390	349	229	97*	338	395	137
\$0	9	5	4	2	4	3	1	2	5	1
	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
\$1-100	157	62	95	101	45	12	16	62	64	16
	16.0%	14.0%	18.0%	26.0%	13.0%	5.0%	16.0%	18.0%	16.0%	11.0%
				DE	E					
\$101-200	195	73	122	92	60	43	14	71	85	25
	20.0%	17.0%	23.0%	23.0%	17.0%	19.0%	15.0%	21.0%	21.0%	18.0%
\$201-300	158	62	96	57	60	42	12	56	68	23
	16.0%	14.0%	18.0%	15.0%	17.0%	18.0%	12.0%	16.0%	17.0%	17.0%
\$301-400	53	21	32	21	23	10	8	11	20	14
	5.0%	5.0%	6.0%	5.0%	6.0%	4.0%	8.0%	3.0%	5.0%	10.0%
										GH
\$401-500	176	79	97	48	82	47	25	64	71	17
	18.0%	18.0%	18.0%	12.0%	23.0%	20.0%	25.0%	19.0%	18.0%	13.0%
					C	C	I			
\$501-600	41	21	20	18	11	12	7	16	13	5
	4.0%	5.0%	4.0%	5.0%	3.0%	5.0%	7.0%	5.0%	3.0%	4.0%
\$601-700	7	1	6	3	2	2	0	3	4	0
	1.0%	0	1.0%	1.0%	0	1.0%	-	1.0%	1.0%	0
\$701-800	14	8	6	4	9	1	0	10	1	3
	1.0%	2.0%	1.0%	1.0%	3.0%	0	-	3.0%	0	2.0%
								H		H
\$801-900	4	2	3	0	0	4	0	0	4	0
	0	0	1.0%	-	-	2.0%	-	-	1.0%	0
						CD				
\$901-1000	105	62	43	30	37	37	13	30	41	21
	11.0%	14.0%	8.0%	8.0%	11.0%	16.0%	13.0%	9.0%	10.0%	15.0%
		B				C				
\$1001+	48	35	13	15	16	17	2	14	19	12
	5.0%	8.0%	2.0%	4.0%	4.0%	8.0%	2.0%	4.0%	5.0%	9.0%

2. How much over budget did you spend?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		B								
Summary										
Mean	463.3	547.7	395.5	380.5	477.4	582.7	446.3	433	454.7	574.5
		B			C	CD				GH
Standard Deviation	449.5	530.3	358.5	410.6	434.8	504.2	339.3	405.6	455.2	574.7
Median	300	400	300	250	400	500	400	300	300	400

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

3. 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	934	419	515	295	381	258	72	258	437	167
Weighted	977	440	537	396	350	230	98*	338	401	139
My day to day living expenses (groceries, phone, cable, etc)	422	170	251	153	153	116	37	143	177	66
	43.0%	39.0%	47.0%	39.0%	44.0%	50.0%	37.0%	42.0%	44.0%	48.0%
Entertainment			A			C				
	400	184	217	174	152	75	30	141	164	66
	41.0%	42.0%	40.0%	44.0%	43.0%	32.0%	30.0%	42.0%	41.0%	47.0%
Using my credit card				E	E					F
	369	165	204	142	136	91	26	119	172	52
	38.0%	38.0%	38.0%	36.0%	39.0%	40.0%	27.0%	35.0%	43.0%	37.0%
Lunch and coffee money									F	
	316	119	197	162	114	40	35	90	150	42
	32.0%	27.0%	37.0%	41.0%	33.0%	17.0%	35.0%	27.0%	37.0%	30.0%
Using my line of credit			A	DE	E				G	
	145	77	68	49	54	41	7	53	60	24
	15.0%	17.0%	13.0%	12.0%	15.0%	18.0%	7.0%	16.0%	15.0%	17.0%
I have no idea where to start										
	119	62	57	66	44	9	18	48	46	8
	12.0%	14.0%	11.0%	17.0%	12.0%	4.0%	18.0%	14.0%	11.0%	6.0%
I won't cut back, and won't get back on track				E	E		I	I		
	42	30	12	12	14	16	7	11	14	10
	4.0%	7.0%	2.0%	3.0%	4.0%	7.0%	7.0%	3.0%	3.0%	7.0%
		B								

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

4. 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	2216	1099	1117	365	890	961	158	651	963	444
Weighted	2173	1088	1086	483	815	876	190	803	834	346
I didn't want to go into debt or increase my debt load	898	459	439	198	344	356	82	311	363	142
	41.0%	42.0%	40.0%	41.0%	42.0%	41.0%	43.0%	39.0%	44.0%	41.0%
Keeping track of my spending by making a budget and sticking to it	677	331	347	178	231	268	44	260	264	109
	31.0%	30.0%	32.0%	37.0%	28.0%	31.0%	23.0%	32.0%	32.0%	31.0%
				DE				F	F	
Knowing how much I had to spend, and once the money was gone that was it	602	297	304	170	220	212	66	212	230	94
	28.0%	27.0%	28.0%	35.0%	27.0%	24.0%	35.0%	26.0%	28.0%	27.0%
				DE						
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	282	154	128	92	101	89	15	98	91	78
	13.0%	14.0%	12.0%	19.0%	12.0%	10.0%	8.0%	12.0%	11.0%	23.0%
				DE						FGH
Other	237	116	121	66	86	85	13	82	101	42
	11.0%	11.0%	11.0%	14.0%	11.0%	10.0%	7.0%	10.0%	12.0%	12.0%

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