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	2006	935	1071	457	818	731	118	428	831	629
Weighted	2006	973	1033	560	742	704	204	707	786	309
Yes	705	326	379	289	281	134	59	241	292	113
	35%	33%	37%	52%	38%	19%	29%	34%	37%	36%
				DE	E					
No	1301	647	654	271	461	570	145	466	494	196
	65%	67%	63%	48%	62%	81%	71%	66%	63%	64%
					C	CD				

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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2. 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	683	308	375	243	297	143	32	142	292	217
Weighted	705	326	379	289	281	134	59	241	292	113
Entertainment	273	124	148	125	104	44	21	90	123	38
	39%	38%	39%	43%	37%	32%	36%	37%	42%	34%
							*			
My day to day living expenses (groceries, phone, cable, etc)	260	112	148	98	116	46	20	87	111	42
	37%	34%	39%	34%	41%	34%	35%	36%	38%	37%
							*			
Using my credit card	211	101	110	75	93	44	5	76	94	36
	30%	31%	29%	26%	33%	32%	8%	31%	32%	32%
							*	F	F	F
Lunch and coffee money	210	87	123	109	71	29	16	62	97	34
	30%	27%	32%	38%	25%	22%	28%	26%	33%	30%
				DE			*			
I have no idea where to start	76	35	41	36	34	6	9	28	29	11
	11%	11%	11%	12%	12%	5%	15%	12%	10%	9%
				E	E		*			
Using my line of credit	70	47	23	27	25	17	4	27	26	13
	10%	14%	6%	10%	9%	13%	7%	11%	9%	12%
		B					*			
I won't cut back, and won't get back on track	36	21	16	7	15	15	5	12	12	8
	5%	6%	4%	2%	5%	11%	8%	5%	4%	7%
						CD	*			

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

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

an

		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	1323	627	696	214	521	588	86	286	539	412
Weighted	1301	647	654	271	461	570	145	466	494	196
I didn't want to go into debt or increase my debt load	455	222	233	105	165	185	39	157	191	69
	35%	34%	36%	39%	36%	32%	27%	34%	39%	35%
							*		F	
Keeping track of my spending by making a budget and sticking to it	443	201	242	106	156	181	43	160	168	71
	34%	31%	37%	39%	34%	32%	30%	34%	34%	36%
			A				*			
Knowing how much I had to spend, and once the money was gone that was it	309	152	157	82	110	118	36	137	101	35
	24%	23%	24%	30%	24%	21%	25%	29%	20%	18%
				E			*	HI		
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	165	87	77	39	72	54	19	50	70	26
	13%	13%	12%	14%	16%	9%	13%	11%	14%	13%
					E		*			
Other	183	97	86	38	54	91	29	52	69	33
	14%	15%	13%	14%	12%	16%	20%	11%	14%	17%
							G*			G

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

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4. Did you look for ways to maximize your rewards points collection when you purchased holiday gifts?

		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	2006	935	1071	457	818	731	118	428	831	629
Weighted	2006	973	1033	560	742	704	204	707	786	309
Yes	881	401	480	237	361	283	65	281	362	174
	44%	41%	46%	42%	49%	40%	32%	40%	46%	56%
			A		E				FG	FGH
No	860	431	429	219	303	337	90	329	327	114
	43%	44%	42%	39%	41%	48%	44%	47%	42%	37%
						CD		I		
Not applicable -- I don't collect rewards points	265	141	124	103	78	84	49	97	97	22
	13%	14%	12%	18%	11%	12%	24%	14%	12%	7%
				DE			GHI	I	I	

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
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- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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5. How did you maximize your rewards points collection? cre

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Yes In Q23	941	413	528	214	419	308	37	170	386	348
Weighted	881	401	480	237	361	283	65	281	362	174
Looked for bonus points offers	519	219	300	153	246	121	39	169	204	108
	59%	55%	63%	64%	68%	43%	60%	60%	56%	62%
			A	E	E		*			
Purchased all items using one rewards credit card.	367	178	190	87	143	137	16	96	158	97
	42%	44%	39%	37%	40%	48%	24%	34%	44%	56%
						CD	*		FG	FGH
Shopped only at retailers where I could collect points	350	160	190	99	173	77	27	92	149	82
	40%	40%	40%	42%	48%	27%	41%	33%	41%	47%
				E	E		*			G
Other	58	20	38	18	18	21	9	21	21	7
	7%	5%	8%	8%	5%	8%	15%	7%	6%	4%
							I*			

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
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  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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6. Over this past holiday season, did you redeem your rewards points to offset expenses?

		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: Yes/No In Q23	1784	823	961	389	743	652	92	374	734	584
Weighted	1741	832	909	457	664	621	155	610	689	287
Yes	497	210	288	150	211	137	31	165	200	101
	29%	25%	32%	33%	32%	22%	20%	27%	29%	35%
			A	E	E		*			FGH
No	1244	622	622	307	453	484	124	445	489	186
	71%	75%	68%	67%	68%	78%	80%	73%	71%	65%
		B				CD	I*	I	I	

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  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
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  Columns Tested (5%): A/B,C/D/E,F/G/H/I
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7. What did you redeem your points for this 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: Yes In Q25	538	218	320	131	258	149	17	103	213	205
Weighted	497	210	288	150	211	137	31	165	200	101
Merchandise	220	93	127	68	101	51	11	68	102	39
	44%	45%	44%	45%	48%	37%	35%	41%	51%	38%
							**	*	I	
Groceries	207	77	130	52	90	65	12	67	83	44
	42%	37%	45%	35%	43%	47%	40%	41%	41%	44%
							**	*		
Gift cards	201	93	108	78	83	39	16	73	67	45
	40%	44%	38%	52%	39%	29%	52%	44%	33%	44%
				DE	E		**	*		H
Travel	37	16	20	16	14	7	-	12	15	10
	7%	8%	7%	11%	6%	5%	-	7%	7%	10%
							**	*		
Paying down your credit card	32	22	10	16	8	8	5	4	11	12
	6%	10%	4%	11%	4%	6%	17%	2%	6%	11%
		B		D			**	*		GH
Charitable donations	17	11	5	10	4	3	-	6	5	6
	3%	5%	2%	7%	2%	2%	-	3%	3%	6%
				D			**	*		
Other	24	9	15	8	10	6	-	4	13	7
	5%	4%	5%	5%	5%	5%	-	3%	6%	7%
							**	*		

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

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8. 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	2000	958	1042	526	779	695	100	403	854	643
Weighted	2000	970	1030	558	740	702	178	730	784	308
Cash (Net)	1379	659	719	406	521	451	134	538	545	162
	69%	68%	70%	73%	70%	64%	75%	74%	70%	53%
				E	E		I*	I	I	
Cash	989	480	510	273	376	340	111	374	392	112
	49%	49%	49%	49%	51%	48%	62%	51%	50%	37%
							HI*	I	I	
Debit Card	704	328	375	265	264	175	50	287	278	89
	35%	34%	36%	47%	36%	25%	28%	39%	35%	29%
				DE	E		*	FI	I	
Credit card(s)	930	470	460	285	325	320	46	320	358	206
	47%	48%	45%	51%	44%	46%	26%	44%	46%	67%
				D			*	F	F	FGH
Redeem rewards points for gift cards and merchandise	230	88	142	80	107	43	14	61	103	52
	12%	9%	14%	14%	14%	6%	8%	8%	13%	17%
			A	E	E		*		G	FG
Line of credit	58	27	30	21	25	12	2	13	27	16
	3%	3%	3%	4%	3%	2%	1%	2%	3%	5%
				E			*			G
Annual bonus	51	24	27	20	23	8	2	14	26	9
	3%	2%	3%	4%	3%	1%	1%	2%	3%	3%
				E	E		*			

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