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<u>7</u>	2. [SUMMARY - SHARE OF SPEND] Thinking about your summer spending so far this year, how much have you spent on each of the following:
<u>8</u>	3. Did you spend more, less or the same on summer activities as last summer?
<u>9</u>	4. Which of the following best describes your summer spending?

1. Do you have more debt now than you did in May, 2015 (credit card balances, lines of credit etc) due to summer spending?

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
No - I have not increased my debt this summer	715	353	362	182	247	285	49	273	278	116	715	-	-	388	64	263
	71%	72%	70%	65%	67%	81%	67%	71%	71%	75%	100%	-	-	83%	29%	82%
						CD	*				KL		*	N		N
Yes - between 1 - 10% more debt	230	107	122	72	106	51	21	86	95	28	-	230	-	66	118	45
	23%	22%	24%	26%	29%	15%	28%	23%	24%	18%	-	100%	-	14%	55%	14%
				E	E		*		I			JL	*		MO	
Yes - greater than 10% more debt	59	27	32	26	18	16	4	23	21	12	-	-	59	12	34	13
	6%	6%	6%	9%	5%	4%	5%	6%	5%	7%	-	-	100%	3%	16%	4%
				DE			*						JK*		MO	

- 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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2_1. [Vacations and day trips.]

Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
\$0	377	178	198	108	134	136	37	165	138	36	301	60	16	171	60	145
	38%	37%	38%	38%	36%	39%	51%	43%	35%	23%	42%	26%	26%	37%	28%	45%
							HI*	I	I		KL		*	N		MN
\$1-\$5000	608	299	310	172	229	207	36	214	247	111	397	169	42	286	150	173
	61%	61%	60%	61%	62%	59%	49%	56%	63%	72%	56%	73%	71%	61%	69%	54%
							*			FGH		J	J*		O	
\$5,001-\$10,000	15	8	7	*	9	6	-	2	6	7	14	1	-	9	3	3
	1%	2%	1%	*	2%	2%	-	1%	2%	5%	2%	*	-	2%	2%	1%
				C			*			GH			*			
\$10,001-\$15,000	3	1	2	-	-	3	-	2	1	-	1	-	2	-	2	1
	*	*	*	-	-	1%	-	*	*	-	*	-	3%	-	1%	*
							*						JK*			
\$15,001-\$20,000	1	1	-	-	-	1	-	-	1	-	1	-	-	-	1	-
	*	*	-	-	-	*	-	-	*	-	*	-	-	-	*	-
							*						*			
Summary																
Mean (Incl. 0)	701.2	755.3	650.3	381.1	726.2	929.5	225.8	585.9	757.7	1068.1	688.3	603.8	1233.6	677.9	1059	495
				C		C	*		F	FGH			JK*		MO	
Std. Dev.	1560.8	1660.17	1460.84	735.45	1396.95	2081.25	503.17	1469.95	1669.84	1734.88	1588.3	956.95	2662.4	1382.29	2167.31	1251.65
Std. Err.	49.26	76.5	63.28	46.33	70.56	109.69	76.73	97.78	81.29	98.06	59.03	64.52	343.71	63.56	149.56	69.86
Mean (Incl. 0)	1122.7	1192.3	1055.3	618.4	1133.7	1512.5	458.9	1030.3	1168.7	1395.7	1189.7	817.2	1674.3	1072.5	1466.7	902.3
				C		C	**				K		K*		O	
Std. Dev.	1560.8	1660.17	1460.84	735.45	1396.95	2081.25	503.17	1469.95	1669.84	1734.88	1588.3	956.95	2662.4	1382.29	2167.31	1251.65
Std. Err.	49.26	76.5	63.28	46.33	70.56	109.69	76.73	97.78	81.29	98.06	59.03	64.52	343.71	63.56	149.56	69.86
Sum	704048	367783	336266	106747	269755	327547	16548	224142	298213	165145	492057	138716	73275	315666	228940	159442

- 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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2_2. [Food, drink and entertainment.]

Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
\$0	70	38	32	12	29	28	3	40	19	8	54	13	4	26	13	31
	7%	8%	6%	4%	8%	8%	5%	10%	5%	5%	7%	5%	7%	6%	6%	10%
\$1-\$5000	928	445	482	266	341	321	70	339	373	145	655	217	55	435	203	290
	92%	91%	93%	95%	92%	91%	95%	89%	95%	94%	92%	95%	93%	93%	94%	90%
\$5,001-\$10,000	5	2	2	2	*	2	-	4	-	1	5	-	-	2	1	2
	*	1%	*	1%	*	1%	-	1%	-	1%	1%	-	-	1%	*	*
\$10,001-\$15,000	1	-	1	-	1	-	-	-	1	-	1	-	-	1	-	-
	*	-	*	-	*	-	-	-	*	-	*	-	-	*	-	-
\$95,001-\$100,000	1	1	-	-	-	1	-	-	1	-	1	-	-	1	-	-
	*	*	-	-	-	*	-	-	*	-	*	-	-	*	-	-
Summary							*						*			
Mean (Incl. 0)	769.9	924.7	624.1	601.4	670.1	1009	485.4	663.2	892.5	856.6	822.5	638.6	644.1	925	780.4	538.6
Std. Dev.	3325.76	4652	1037.06	1004.78	1064.7	5429.79	764.03	1145.13	5135.58	1083.51	3910.6	779.97	729.57	4784.89	842.91	922.91
Std. Err.	104.96	214.35	44.92	63.29	53.78	286.18	116.51	76.17	250	61.24	145.34	52.59	94.19	220.01	58.17	51.51
Mean (Incl. 0)	827.8	1003.2	665.4	629.4	727.7	1097.3	508.8	739.9	937.8	904.4	889.1	675.6	692.4	980.7	829.1	596.1
							*			F			*	O		
Std. Dev.	3325.76	4652	1037.06	1004.78	1064.7	5429.79	764.03	1145.13	5135.58	1083.51	3910.6	779.97	729.57	4784.89	842.91	922.91
Std. Err.	104.96	214.35	44.92	63.29	53.78	286.18	116.51	76.17	250	61.24	145.34	52.59	94.19	220.01	58.17	51.51
Sum	772965	450253	322711	168471	248932	355562	35569	253707	351247	132441	587982	146725	38257	430742	168715	173508

- 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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2_3. [Home renovations and improvements.]

Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
\$0	598	283	315	168	221	209	55	251	212	80	450	111	37	278	95	225
	60%	58%	61%	60%	59%	59%	75% HI*	66% HI	54%	52%	63% K	48%	62% *	60% N	44%	70% MN
\$1-\$5000	362	175	188	105	134	124	16	110	165	70	240	106	17	165	106	92
	36%	36%	36%	37%	36%	35%	22%	29%	42%	46%	34%	46%	28%	35%	49%	28%
							*		FG	FG		JL	*		MO	
\$5,001-\$10,000	20	13	7	3	10	6	-	14	4	1	9	8	3	8	8	4
	2%	3%	1%	1%	3%	2%	-	4%	1%	1%	1%	4%	4%	2%	4%	1%
							*	H				J	*			
\$10,001-\$15,000	4	3	1	-	2	2	-	-	3	1	2	*	2	2	2	1
	*	1%	*	-	*	1%	-	-	1%	1%	*	*	3%	*	1%	*
							*			G		J*				
\$15,001-\$20,000	5	3	2	-	2	3	-	1	3	1	3	1	-	4	1	-
	*	1%	*	-	*	1%	-	*	1%	*	*	*	-	1%	*	-
							*					*				
\$20,001-\$25,000	1	-	1	-	1	*	-	-	1	*	*	1	-	-	1	*
	*	-	*	-	*	*	-	-	*	*	*	*	-	-	*	*
							*					*				
\$25,001-\$30,000	1	1	*	-	-	1	-	-	1	*	1	-	-	1	-	-
	*	*	*	-	-	*	-	-	*	*	*	-	-	*	-	-
							*					*				
\$35,001-\$40,000	1	-	1	1	-	-	-	-	1	-	-	1	-	1	-	-
	*	-	*	*	-	-	-	-	*	-	-	*		*	-	-
							*					*				
\$40,001-\$45,000	5	3	2	-	1	4	2	2	1	-	4	-	1	1	4	-
	*	1%	*	-	*	1%	2%	1%	*	-	1%	-	2%	*	2%	-
							*					*			O	
\$45,001-\$50,000	4	4	-	3	1	-	-	2	2	-	2	1	1	3	-	1
	*	1%	-	1%	*	-	-	1%	*	-	*	*	1%	1%	-	*
							*					*				
\$95,001-\$100,000	3	3	-	-	-	3	-	2	1	-	3	-	-	3	-	-
	*	1%	-	-	-	1%	-	*	*	-	*	-	-	1%	-	-
							*					*				
Summary																
Mean (Incl. 0)	1422.2	2024.8	854.8	992.2	978.1	2232.2	1061.6	1587.6	1539.3	886.2	1368.4	1321.7	2459.6	1886.4	1813.4	488.7
		B					*					*		O	O	
Std. Dev.	7357.8	9787.93	3787.22	5672.75	4037.92	10524.15	6396.71	8600.14	7445.78	2896.88	7912.44	4871.53	8390.01	9644.77	6265.67	2624.46
Std. Err.	232.21	451	164.04	357.35	203.95	554.67	975.49	572.07	362.45	163.74	294.06	328.44	1083.15	443.47	432.37	146.48
Mean (Incl. 0)	3516.7	4841.4	2183.8	2489	2414.5	5467.1	4282.5	4622.1	3334	1832.4	3697.4	2553.2	6479	4679.4	3228.1	1625.2
		B		*		D	**	*				*	**			*
Std. Dev.	7357.8	9787.93	3787.22	5672.75	4037.92	10524.15	6396.71	8600.14	7445.78	2896.88	7912.44	4871.53	8390.01	9644.77	6265.67	2624.46
Std. Err.	232.21	451	164.04	357.35	203.95	554.67	975.49	572.07	362.45	163.74	294.06	328.44	1083.15	443.47	432.37	146.48
Sum	1427931	985929	442002	277943	363353	786635	77790	607305	605818	137018	978184	303651	146096	878486	392034	157411

- 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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2_4. [Recreational purchases (boat, motorcycle, RV etc).]

Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
\$0	906	436	470	226	340	340	66	349	350	140	669	188	49	420	177	309
	90%	89%	91%	81%	91%	96%	90%	91%	89%	91%	94%	82%	82%	90%	82%	96%
					C	CD	*				KL		*	N		MN
\$1-\$5000	87	46	41	52	27	9	8	29	38	14	38	41	8	40	36	11
	9%	9%	8%	18%	7%	3%	10%	7%	10%	9%	5%	18%	14%	9%	17%	3%
				DE	E		*				J	J*	O	MO		
\$5,001-\$10,000	3	2	2	-	3	-	-	-	3	-	2	1	-	2	1	1
	*	*	*	-	1%	-	-	-	1%	-	*	*	-	*	*	*
							*					*				
\$10,001-\$15,000	*	*	-	-	*	-	-	-	-	*	-	-	*	-	*	-
	*	*	-	-	*	-	-	-	-	*	-	-	1%	-	*	-
							*					J*				
\$25,001-\$30,000	3	-	3	-	1	2	-	3	-	-	1	-	2	3	-	-
	*	-	1%	-	*	*	-	1%	-	-	*	-	3%	1%	-	-
							*						JK*			
\$30,001-\$35,000	1	-	1	1	-	-	-	-	1	-	1	-	-	-	1	-
	*	-	*	*	-	-	-	-	*	-	*	-	-	-	*	-
							*					*				
\$40,001-\$45,000	2	2	-	-	-	2	-	2	-	-	2	-	-	-	-	2
	*	*	-	-	-	*	-	*	-	-	*	-	-	-	-	1%
							*					*				
\$65,001-\$70,000	1	1	-	1	-	-	-	-	1	-	1	-	-	1	-	-
	*	*	-	*	-	-	-	-	*	-	*	-	-	*	-	-
							*					*				
\$85,001-\$90,000	*	-	*	-	-	*	-	-	-	*	-	-	*	-	*	-
	*	-	*	-	-	*	-	-	-	*	-	-	1%	-	*	-
							*						J*			
Summary																
Mean (Incl. 0)	404	436	373.8	533.7	250.2	462.9	54.3	468.9	438.1	322.3	390.3	152.3	1542.1	457.3	486.2	271.7
							*						K*			
Std. Dev.	4049.46	4411.49	3680.19	4985.39	2091.03	4734.09	221.85	3860.59	4286.27	4795.69	4040.4	783.17	8838.34	4281.69	4608.99	3229.26
Std. Err.	127.8	203.27	159.41	314.05	105.61	249.51	33.83	256.8	208.65	271.07	150.16	52.8	1141.02	196.87	318.05	180.24
Mean (Incl. 0)	4123.3	4137.1	4108.2	2775.1	2908.7	13011.3	523.5	5398.3	3999.6	3454.5	6133.9	829.8	8555.5	4639	2684.8	6575.7
		*	*	*	**	**	**	**	*	**	*	*	**	*	*	**
Std. Dev.	4049.46	4411.49	3680.19	4985.39	2091.03	4734.09	221.85	3860.59	4286.27	4795.69	4040.4	783.17	8838.34	4281.69	4608.99	3229.26
Std. Err.	127.8	203.27	159.41	314.05	105.61	249.51	33.83	256.8	208.65	271.07	150.16	52.8	1141.02	196.87	318.05	180.24
Sum	405582	212313	193269	149494	92954	163134	3982	179357	172406	49837	278988	34997	91598	212963	105106	87514

- 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 (*)

2_5. [Other summer activities]

Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
\$0	470	230	241	93	171	206	43	202	167	58	374	80	16	219	73	179
	47%	47%	47%	33%	46%	59%	58%	53%	42%	38%	52%	35%	27%	47%	34%	56%
\$1-\$5000					C	CD	I*	HI			KL		*	N		MN
	529	256	273	183	200	146	31	176	226	96	336	150	43	246	144	139
	53%	53%	53%	65%	54%	41%	42%	46%	57%	62%	47%	65%	73%	53%	66%	43%
\$5,001-\$10,000				DE	E		*		G	FG		J	J*	O	MO	
	5	1	4	4	1	-	-	4	1	-	5	-	-	1	-	4
	*	*	1%	1%	*	-	-	1%	*	-	1%	-	-	*	-	1%
							*						*			
Summary																
Mean (Incl. 0)	249.5	271.7	228.7	360.3	268.7	141.3	135.3	271.5	241.2	270.4	213.1	308.9	458.9	222.1	397.1	190.2
Std. Dev.				E	E		*						J*		MO	
	682.98	667.46	697.28	907.47	725.75	316.34	291.02	808.82	645.24	555.87	702.82	622.59	616.77	624.82	713.93	728.81
Std. Err.																
	21.55	30.75	30.2	57.17	36.66	16.67	44.38	53.8	31.41	31.42	26.12	41.98	79.62	28.73	49.27	40.68
Mean (Incl. 0)	469.3	513.9	427.7	539.9	496.9	340.9	322.8	576.8	418.5	434.5	447.1	472.9	632	418.3	598.2	427.9
Std. Dev.				**									*			
	682.98	667.46	697.28	907.47	725.75	316.34	291.02	808.82	645.24	555.87	702.82	622.59	616.77	624.82	713.93	728.81
Std. Err.																
	21.55	30.75	30.2	57.17	36.66	16.67	44.38	53.8	31.41	31.42	26.12	41.98	79.62	28.73	49.27	40.68
Sum	250522	132282	118240	100922	99822	49777	9914	103859	94947	41802	152301	70961	27259	103407	85849	61265

- 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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2. [SUMMARY - SHARE OF SPEND] Thinking about your summer spending so far this year, how much have you spent on each of the following:

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Total Responses	3542153	1963896	1578257	696265	1217337	1628551	83325	785743	1588652	1084433	2395941	709148	437064	1862589	991393	688171
Weighted	3561048	2148560	1412488	803577	1074815	1682656	143804	1368370	1522632	526242	2489512	695051	376485	1941264	980644	639140
Vacations and day trips	704048	367783	336266	106747	269755	327547	16548	224142	298213	165145	492057	138716	73275	315666	228940	159442
	20%	17%	24%	13%	25%	19%	12%	16%	20%	31%	20%	20%	19%	16%	23%	25%
							*						*			
Food, drink and entertainment	772965	450253	322711	168471	248932	355562	35569	253707	351247	132441	587982	146725	38257	430742	168715	173508
	22%	21%	23%	21%	23%	21%	25%	19%	23%	25%	24%	21%	10%	22%	17%	27%
							*						*			
Home renovations and improvements	1427931	985929	442002	277943	363353	786635	77790	607305	605818	137018	978184	303651	146096	878486	392034	157411
	40%	46%	31%	35%	34%	47%	54%	44%	40%	26%	39%	44%	39%	45%	40%	25%
							*						*			
Recreational purchases (boat, motorcycle, RV etc)	405582	212313	193269	149494	92954	163134	3982	179357	172406	49837	278988	34997	91598	212963	105106	87514
	11%	10%	14%	19%	9%	10%	3%	13%	11%	9%	11%	5%	24%	11%	11%	14%
							*						*			
Other summer activities	250522	132282	118240	100922	99822	49777	9914	103859	94947	41802	152301	70961	27259	103407	85849	61265
	7%	6%	8%	13%	9%	3%	7%	8%	6%	8%	6%	10%	7%	5%	9%	10%
							*						*			

- 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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3. Did you spend more, less or the same on summer activities as last summer?

	Total	Gender		AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
More in 2015	331	162	169	122	115	94	31	124	124	52	178	116	37	125	135	70
	33%	33%	33%	43%	31%	27%	43%	32%	31%	34%	25%	50%	62%	27%	63%	22%
About the same as in 2014				DE			*					J	J*		MO	
	428	218	210	89	165	174	21	168	175	64	342	73	14	217	48	164
	43%	45%	41%	32%	44%	50%	29%	44%	44%	41%	48%	32%	23%	47%	22%	51%
Less in 2015				C	C		*				KL		*	N		N
	245	107	138	70	91	84	21	91	95	39	195	41	9	123	33	89
	24%	22%	27%	25%	24%	24%	28%	24%	24%	25%	27%	18%	15%	26%	15%	27%
							*				K		*	N		N

- 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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4. Which of the following best describes your summer spending?

	Gender			AGE			EDUCATION				Summer Spending (Credit Card Balances,			Summer Spending		
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	No - I have not increased my debt this summer	Yes - between 1 - 10% more debt	Yes - greater than 10% more debt	Met budget	Exceeded budget	Didn't have a budget
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1004	471	533	252	392	360	43	226	422	313	724	220	60	473	210	321
Weighted	1004	487	517	280	371	352	73	383	394	155	715	230	59	466	216	322
Met Budget (Net)	466	232	233	132	170	163	31	177	180	77	388	66	12	466	-	-
	46%	48%	45%	47%	46%	46%	42%	46%	46%	50%	54%	29%	20%	100%	-	-
Did not exceed my budget, and I have no regrets about the amount I spent this summer							*				KL		*	NO		
	377	194	182	82	144	151	22	144	144	66	327	42	8	377	-	-
Did not exceed my budget, but I still regret the amount I spent this summer	38%	40%	35%	29%	39%	43%	31%	38%	37%	43%	46%	18%	13%	81%	-	-
					C	C	*				KL		*	NO		
Exceeded Budget (Net)	89	38	51	50	27	12	9	34	36	11	61	24	4	89	-	-
	9%	8%	10%	18%	7%	3%	12%	9%	9%	7%	9%	10%	7%	19%	-	-
Exceeded my budget, but I don't regret the amount I spent this summer				DE	E		*						*	NO		
	216	105	111	79	91	46	21	75	90	30	64	118	34	-	216	-
Exceeded my budget, and I do regret the amount I spent this summer	22%	22%	22%	28%	25%	13%	29%	20%	23%	19%	9%	52%	57%	-	100%	-
				E	E		*					J	J*		MO	
I did not set a budget for my summer spending	158	81	76	57	69	31	16	57	66	19	57	89	12	-	158	-
	16%	17%	15%	21%	19%	9%	21%	15%	17%	13%	8%	39%	20%	-	73%	-
Summary				E	E		*					JL	J*		MO	
	58	23	35	22	22	15	6	18	24	11	7	30	22	-	58	-
Regret	6%	5%	7%	8%	6%	4%	8%	5%	6%	7%	1%	13%	37%	-	27%	-
							*					J	JK*		MO	
No Regret	322	150	172	69	110	143	21	130	123	47	263	45	13	-	-	322
	32%	31%	33%	25%	30%	41%	29%	34%	31%	31%	37%	20%	23%	-	-	100%
						CD	*				K		*			MN
Regret	147	62	86	72	49	27	14	52	60	21	68	54	26	89	58	-
	15%	13%	17%	26%	13%	8%	19%	14%	15%	14%	9%	23%	44%	19%	27%	-
No Regret				DE	E		*					J	JK*	O	MO	
	534	276	259	140	213	182	38	201	210	86	384	131	20	377	158	-
	53%	57%	50%	50%	57%	52%	52%	52%	53%	55%	54%	57%	33%	81%	73%	-
							*				L	L	*	NO	O	

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