

Did you spend 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	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
Yes	821	369	452	325	317	179
	41%	38%	44%	58%	43%	25%
			A	DE	E	
No	1181	602	579	234	423	524
	59%	62%	56%	42%	57%	75%
		B			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
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How much over budget did you spend?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Spent More Than Intended During Holiday Season	813	358	455	313	316	184
Weighted	821	369	452	325	317	179
0	5	4	1	2	1	2
	1%	1%	*	1%	*	1%
1-100	181	82	100	101	55	25
	22%	22%	22%	31%	17%	14%
				DE		
101-200	229	94	134	91	92	45
	28%	25%	30%	28%	29%	25%
201-300	124	47	77	37	57	30
	15%	13%	17%	11%	18%	17%
					C	
301-400	47	20	27	12	20	15
	6%	6%	6%	4%	6%	9%
						C
401-500	113	50	63	33	56	24
	14%	13%	14%	10%	18%	13%
					C	
501-600	14	5	9	6	7	1
	2%	1%	2%	2%	2%	*
601-700	11	8	3	8	3	-
	1%	2%	1%	3%	1%	-
701-800	12	6	6	4	1	7
	1%	2%	1%	1%	*	4%
						D
901-1000	55	32	23	17	16	21
	7%	9%	5%	5%	5%	12%
						CD
1000+	31	22	9	13	9	9
	4%	6%	2%	4%	3%	5%
		B				
Summary						

Mean	397.1	477.1	331.8	361.6	368.9	511.7
		B				CD
Std. Dev.	611.85	825.95	338.09	631.01	444.6	795
Std. Err.	21.46	43.65	15.85	35.67	25.01	58.61
Median	200	250	200	200	250	300

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

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Spent More Than Intended During Holiday Season	813	358	455	313	316	184
Weighted	821	369	452	325	317	179
Entertainment	320	145	175	135	123	62
	39%	39%	39%	41%	39%	35%
My day to day living expenses (groceries, phone, cable, etc)	287	127	161	91	111	85
	35%	34%	36%	28%	35%	47%
						CD
Using my credit card	242	115	128	88	93	62
	30%	31%	28%	27%	29%	35%
Lunch and coffee money	238	100	139	134	81	23
	29%	27%	31%	41%	26%	13%
				DE	E	
I have no idea where to start	88	42	46	38	39	10
	11%	11%	10%	12%	12%	6%
				E	E	
Using my line of credit	64	29	35	22	27	15
	8%	8%	8%	7%	9%	8%
I won't cut back, and won't get back on track	36	18	17	12	11	12
	4%	5%	4%	4%	3%	7%

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Which of the following helped you stick to your budget?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Did Not Spend More Than Intended During Holiday Season	1189	595	594	227	438	524
Weighted	1181	602	579	234	423	524
I didn't want to go into debt or increase my debt load	429	227	202	89	166	173
	36%	38%	35%	38%	39%	33%
Keeping track of my spending by making a budget and sticking to it	385	199	186	84	134	168
	33%	33%	32%	36%	32%	32%
Knowing how much I had to spend, and once the money was gone that was it	308	145	163	88	112	108
	26%	24%	28%	38%	27%	21%
				DE		
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	155	84	70	51	57	46
	13%	14%	12%	22%	14%	9%
				DE	E	
Other	149	70	78	24	53	71
	13%	12%	14%	10%	13%	14%

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What would you do differently this upcoming year, to be ready for holiday gift-giving/spending?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
Set aside savings on a regular basis for holiday/gift expenses	614	269	345	221	247	146
	31%	28%	33%	40%	33%	21%
			A	DE	E	
Create a budget earlier in the year that includes savings for holiday/gift expenses	484	218	266	198	157	129
	24%	22%	26%	35%	21%	18%
				DE		
Redeem my rewards points for holiday/gift expenses	295	115	180	102	121	71
	15%	12%	17%	18%	16%	10%
			A	E	E	
Nothing - I was ready	874	474	400	159	311	404
	44%	49%	39%	29%	42%	57%
		B			C	CD

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[Toys]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2015)?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
0	838	438	400	192	297	349
	42%	45%	39%	34%	40%	50%
		B				CD
1-100	673	314	359	233	254	186
	34%	32%	35%	42%	34%	26%
				DE	E	
101-200	255	114	141	67	96	92
	13%	12%	14%	12%	13%	13%
201-300	100	38	62	23	44	33
	5%	4%	6%	4%	6%	5%
301-400	52	27	25	15	21	16
	3%	3%	2%	3%	3%	2%
401-500	50	20	30	14	19	17
	2%	2%	3%	3%	2%	2%
501-600	15	8	6	5	3	7
	1%	1%	1%	1%	*	1%
601-700	5	2	3	3	2	1
	*	*	*	*	*	*
701-800	3	2	1	1	2	-
	*	*	*	*	*	-
801-900	1	1	-	1	-	-
	*	*	-	*	-	-
901-1000	2	1	1	1	1	-
	*	*	*	*	*	-
1000+	8	6	3	4	2	3

	*	1%	*	1%	*	*
Summary						
Mean	94.2	93.1	95.3	100.2	99.4	84
Std. Dev.	186.12	219.14	148.57	179.76	212.65	158.98
Std. Err.	4.16	7.1	4.59	7.74	7.74	5.97
Median	25	20	35	38.1	40	1

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[Electronics]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2015)?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
0	970	398	572	229	320	422
	48%	41%	56%	41%	43%	60%
			A			CD
1-100	407	205	202	147	150	110
	20%	21%	20%	26%	20%	16%
				DE	E	
101-200	217	125	92	65	81	71
	11%	13%	9%	12%	11%	10%
		B				
201-300	107	57	50	32	55	20
	5%	6%	5%	6%	7%	3%
				E	E	
301-400	88	56	32	24	38	26
	4%	6%	3%	4%	5%	4%
		B				
401-500	80	50	30	23	36	21
	4%	5%	3%	4%	5%	3%
		B				
501-600	36	19	17	15	17	4
	2%	2%	2%	3%	2%	1%
				E	E	
601-700	19	9	10	3	13	3
	1%	1%	1%	*	2%	*
					E	
701-800	13	11	2	3	5	5
	1%	1%	*	*	1%	1%
		B				
801-900	7	4	3	5	2	-
	*	*	*	1%	*	-
				E		
901-1000	17	11	6	2	10	6
	1%	1%	1%	*	1%	1%
1000+	41	26	15	12	14	15

	2%	3%	1%	2%	2%	2%
Summary						
Mean	171.7	230.6	116.3	227.8	176.7	121.9
		B		E	E	
Std. Dev.	689.14	953.42	245.45	1198.18	335.08	300.3
Std. Err.	15.4	30.88	7.58	51.56	12.2	11.29
Median	15	50	-	50	50	-

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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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[Entertainment items (eBooks, iTunes, etc.)]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2015)?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
0	1049	494	554	250	350	449
	52%	51%	54%	45%	47%	64%
						CD
1-100	648	317	330	216	263	169
	32%	33%	32%	39%	36%	24%
				E	E	
101-200	179	89	90	54	75	49
	9%	9%	9%	10%	10%	7%
201-300	65	38	27	23	24	17
	3%	4%	3%	4%	3%	2%
301-400	26	13	13	3	17	7
	1%	1%	1%	*	2%	1%
					C	
401-500	24	12	12	10	9	6
	1%	1%	1%	2%	1%	1%
501-600	3	1	2	1	-	2
	*	*	*	*	-	*
601-700	1	-	1	-	-	1
	*	-	*	-	-	*
701-800	*	-	*	*	-	-
	*	-	*	*	-	-
801-900	1	1	-	-	1	-
	*	*	-	-	*	-
901-1000	4	3	1	-	2	1
	*	*	*	-	*	*
1000+	3	3	-	1	*	1

	*	*	-	*	*	*
Summary						
Mean	63.6	73.2	54.7	71.9	70.3	50
					E	
Std. Dev.	195.66	261.48	99.1	256.47	190.37	135.68
Std. Err.	4.37	8.47	3.06	11.04	6.93	5.1
Median	-	-	-	20	20	-

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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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[Home decor]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2015)?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
0	1057	564	493	260	381	416
	53%	58%	48%	47%	51%	59%
		B				CD
1-100	652	280	372	206	248	198
	33%	29%	36%	37%	33%	28%
			A	E	E	
101-200	147	53	94	53	58	37
	7%	5%	9%	9%	8%	5%
			A	E		
201-300	66	27	39	23	24	19
	3%	3%	4%	4%	3%	3%
301-400	23	13	10	3	12	8
	1%	1%	1%	*	2%	1%
401-500	16	9	7	4	3	9
	1%	1%	1%	1%	*	1%
501-600	6	6	-	2	3	1
	*	1%	-	*	*	*
		B				
601-700	3	1	2	1	-	3
	*	*	*	*	-	*
701-800	5	3	2	2	-	4
	*	*	*	*	-	*
801-900	1	1	-	-	1	-
	*	*	-	-	*	-
901-1000	9	3	6	3	4	2
	*	*	1%	1%	1%	*
1000+	14	9	6	2	6	7

	1%	1%	1%	*	1%	1%
Summary						
Mean	79.6	87.6	72	73.5	79.5	84.4
Std. Dev.	319.66	417.29	185.51	222.81	285.38	407.47
Std. Err.	7.14	13.52	5.73	9.59	10.39	15.31
Median	-	-	10	10	-	-

- Column Proportions:

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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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How did you maximize your rewards points when you purchased holiday gifts?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	2002	953	1049	540	754	708
Weighted	2002	971	1031	559	741	703
I looked for bonus point promotions and/or accelerators to earn more points	468	216	252	117	196	155
	23%	22%	24%	21%	26%	22%
					C	
I shopped at stores that offered additional points when I used my card	440	198	243	115	185	141
	22%	20%	24%	21%	25%	20%
					E	
I shopped only on bonus points days	162	81	81	64	59	39
	8%	8%	8%	11%	8%	6%
				E		
I did not look for ways to maximize my points	536	292	244	104	200	232
	27%	30%	24%	19%	27%	33%
		B			C	CD
I did not look for ways to maximize my points, but I wish I did	273	115	159	88	109	76
	14%	12%	15%	16%	15%	11%
			A	E	E	
Not applicable -- I don't collect rewards points	512	240	272	190	157	165
	26%	25%	26%	34%	21%	24%
				DE		

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

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Yes/No In Q23	784	361	423	203	329	252
Weighted	732	344	388	193	301	238
Yes	373	163	210	113	160	100
	51%	47%	54%	59%	53%	42%
				E	E	
No	359	181	178	80	141	138
	49%	53%	46%	41%	47%	58%
						CD

- Column Proportions:
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How much money do you think you saved by redeeming your rewards points to offset holiday costs?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: Yes In Q25	397	173	224	112	173	112
Weighted	373	163	210	113	160	100
0	1	-	1	-	-	1
	*	-	*	-	-	1%
				*		*
1-100	178	79	98	69	66	43
	48%	49%	47%	61%	41%	43%
				DE*		*
101-200	96	47	49	24	44	27
	26%	29%	23%	22%	28%	27%
				*		*
201-300	46	15	31	12	21	13
	12%	9%	15%	10%	13%	13%
				*		*
301-400	22	6	15	5	14	3
	6%	4%	7%	5%	9%	3%
				*		*
401-500	13	6	7	1	8	4
	4%	4%	4%	*	5%	4%
				*	C	*
501-600	3	1	2	-	1	2
	1%	*	1%	-	*	2%
				*		*
601-700	2	2	*	-	1	1
	1%	1%	*	-	1%	1%
				*		*
701-800	3	1	2	-	1	2
	1%	1%	1%	-	1%	2%
				*		*
801-900	3	2	2	-	1	3
	1%	1%	1%	-	*	3%
				*		*
901-1000	1	1	-	1	1	-
	*	1%	-	1%	*	-
				*		*
1000+	5	3	2	1	3	1
	1%	2%	1%	1%	2%	1%

				*		*
Summary						
Mean	205.5	212.5	200	166.4	221.8	223.8
				*		*
Std. Dev.	314.76	389.41	242.11	415.89	266.98	243.27
Std. Err.	15.8	29.61	16.18	39.3	20.3	22.99
Median	140	125	150	100	150	150

- Column Proportions:

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- Column Means:

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

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