

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5350 Which of the following holiday-related items, if any, will be your largest expenditure this holiday season? By "holiday season," we mean the period between Thanksgiving and New Year's.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2033	472	639	486	436	516	361	372	384	400	941	217	170	175	189	190	1092	299	191	197	195	210
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Any (Net)	1894 93%	408 93%	640 92%	406 93%	440 95%	584 94%	325 94%	306 94%	346 92%	334 92%	912 93%	290 95%	160 91%	144 93%	166 90%	151 94%	983 93%	293 93%	165 97% Vm	162 94%	180 93%	183 90%
Gifts (Sub-Net)	1282 63%	293 67% ce	416 60%	296 68% CE	277 60%	356 57%	239 69% FI	220 68% Fi	225 60%	242 66% F	597 61%	149 49%	107 61% l	117 76% LMO T	113 61% L	110 69% L	685 65%	207 66% L	133 78% RTU VM	103 60%	112 58%	131 64%
Gifts for family	1222 60%	280 64% e	404 58%	280 64% E	259 56%	333 54%	229 66% Fi	208 64% F	221 59%	232 63% F	559 57%	132 43%	99 56% L	110 71% LMO T	112 61% L	106 66% L	663 63% K	201 64% L	130 76% RTU VM	98 57%	109 56%	126 62%
Gifts for friends, co-workers, others	60 3%	14 3%	13 2%	16 4%	17 4%	23 4% i	10 3%	13 4% I	4 1%	10 3%	38 4% q	17 6% Or	8 4% o	7 5% O	1 1%	5 3%	22 2%	6 2%	3 2%	5 3%	3 2%	5 3%
Food/groceries for holiday meals	317 16%	51 12%	130 19% B	61 14%	75 16%	107 17%	49 14%	54 17%	57 15%	50 14%	153 16%	67 22% NoP R	31 18% n	14 9%	24 13%	16 10%	164 16%	39 13%	18 10%	41 24% RSN	32 17%	34 16%
Travel	174 9%	37 9%	57 8%	33 8%	47 10%	70 11% GHJ	21 6%	16 5%	47 13% GHJ	20 6%	92 9%	38 12% N	14 8%	5 3%	22 12% N	12 8%	82 8%	32 10% sV	6 4%	11 6%	25 13% StV	8 4%
Entertainment/entertaining	43 2%	10 2%	12 2%	7 2%	14 3%	21 3% h	7 2%	3 1%	5 1%	7 2%	23 2%	11 4%	3 2%	2 1%	1 1%	5 3%	20 2%	10 3%	4 2%	1 *	4 2%	2 1%
Gift wrap/decorating	23 1%	2 1%	11 2%	1 *	9 2% d	11 2% j	4 1% j	2 1%	6 2% j	- 1%	14 1%	8 3%	1 1%	1 1%	3 2%	- 1%	9 1%	3 1%	3 2%	1 1%	3 1%	- -
Holiday greeting cards	23 1%	6 1%	3 *	5 1%	9 2% c	5 1%	2 1%	3 1%	2 1%	10 3% fgi	14 1%	5 2%	2 1%	3 2%	1 1%	3 2%	8 1%	- -	1 *	- -	1 *	7 3% RTu
Other	33 2%	8 2%	12 2%	4 1%	9 2%	14 2%	3 1%	7 2%	4 1%	5 2%	19 2%	11 4%	2 1%	2 1%	1 *	3 2%	14 1%	3 1%	1 1%	5 3%	3 2%	2 1%
None	139 7%	29 7%	56 8%	29 7%	24 5%	37 6%	20 6%	20 6%	31 8%	31 8%	68 7%	16 5%	15 9% s	10 7%	18 10%	10 6%	70 7%	21 7%	5 3%	10 6%	13 7%	21 10% s
Sigma	2033 100%	437 100%	696 100%	435 100%	465 100%	620 100%	345 100%	326 100%	377 100%	365 100%	980 100%	306 100%	175 100%	154 100%	184 100%	160 100%	1053 100%	314 100%	170 100%	172 100%	193 100%	204 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
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Q5353 Given the current economic climate, how concerned are you about being able to afford expenses this holiday season compared to five years ago?

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2033	472	639	486	436	516	361	372	384	400	941	217	170	175	189	190	1092	299	191	197	195	210
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Much/Somewhat More Concerned (Net)	783 39%	183 42%D	279 40%d	147 34%	174 37%	258 42%J	126 37%	135 41%j	144 38%	120 33%	331 34%	110 36%p	63 36%	60 39%P	57 31%	41 25%	452 43%K	148 47%l	63 37%	75 43%	88 45%O	79 39%P
Much more concerned now	377 19%	90 21%de	153 22%DE	64 15%	70 15%	133 21%J	60 17%	71 22%J	63 17%	51 14%	162 17%	57 19%	28 16%	29 19%	27 14%	22 13%	215 20%k	76 24%V	32 19%	42 24%V	37 19%	29 14%
Somewhat more concerned now	406 20%	93 21%	127 18%	83 19%	103 22%	125 20%	67 19%	64 20%	81 22%	69 19%	169 17%	53 17%	35 20%	31 20%	30 16%	19 12%	237 22%K	72 23%	31 18%	33 19%	51 27%o	50 24%P
Equally as concerned	830 41%	176 40%	254 37%	215 49%BCE	185 40%	239 39%	162 47%fhi	127 39%	144 38%	158 43%	424 43%	129 42%	80 46%	62 40%	80 43%	72 45%	406 39%	110 35%	82 48%RU	65 38%	64 33%	86 42%
Much/Somewhat Less Concerned (Net)	420 21%	78 18%	162 23%bD	74 17%	107 23%d	124 20%	57 17%	64 20%	88 23%g	87 24%g	225 23%q	67 22%	32 18%	31 20%	47 26%	47 29%mv	195 19%	57 18%	25 15%	33 19%	41 21%	40 19%
Somewhat less concerned now	280 14%	55 13%	110 16%d	49 11%	66 14%	78 13%	35 10%	44 14%	62 16%G	61 17%G	144 15%	43 14%	17 10%	21 14%	34 19%m	29 18%m	136 13%	36 11%	18 11%	23 13%	28 14%	32 16%
Much less concerned now	140 7%	23 5%	52 7%	25 6%	40 9%	45 7%	23 7%	20 6%	26 7%	25 7%	81 8%q	24 8%	16 9%	10 6%	13 7%	18 11%V	59 6%	21 7%	7 4%	10 6%	13 7%	7 4%
Sigma	2033 100%	437 100%	696 100%	435 100%	465 100%	620 100%	345 100%	326 100%	377 100%	365 100%	980 100%	306 100%	175 100%	154 100%	184 100%	160 100%	1053 100%	314 100%	170 100%	172 100%	193 100%	204 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

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Q5355 Which of the following best describes how you decide how much you will spend on your holiday shopping? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2033	472	639	486	436	516	361	372	384	400	941	217	170	175	189	190	1092	299	191	197	195	210
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Don't Set/Have A Budget (Net)	1167 57%	250 57%	404 58%	260 60%	254 55%	330 53%	185 53%	197 61% _f	216 57%	239 66% _i	578 59%	153 50%	108 61% _{LS}	94 61% _L	106 57%	117 73% _{LM}	589 56% _{NOV}	177 56% _s	77 45%	103 60% _S	110 57% _s	122 60% _S
I don't set a budget but I don't spend more than I want to.	598 29%	120 27%	207 30%	138 32%	133 29%	165 27%	73 21%	103 32% _G	127 34% _{fG}	129 35% _{FG}	284 29%	70 23%	42 24%	47 31%	68 37% _{LM}	57 35% _{Lm}	314 30%	95 30% _S	32 19%	55 32% _S	60 31% _S	73 36% _S
I don't have a budget; I just buy things that seem like good ideas for recipients on my list.	428 21%	91 21%	133 19%	100 23%	104 22%	116 19%	72 21%	64 20%	87 23%	90 25% _f	214 22%	47 15%	35 20%	33 21%	42 23%	57 35% _{LM}	215 20% _{NOV}	68 22%	37 22%	31 18%	46 24%	33 16%
I don't set a budget and I often spend more than I want to.	236 12%	57 13% _{de}	105 15% _{DE}	35 8%	39 8%	84 14% _I	49 14% _I	39 12% _I	18 5%	47 13% _I	136 14% _Q	48 16% _O	36 20% _{OS}	19 12% _O	9 5%	25 15% _O	101 10%	36 11% _u	13 8%	20 12% _U	9 5%	22 11% _u
I set a budget and stick to it.	744 37%	155 35%	248 36%	154 36%	186 40%	254 41% _J	143 41% _J	113 35%	128 34%	106 29%	342 35%	128 42% _P	58 33%	55 36% _p	61 33%	40 25%	401 38%	126 40%	85 50% _{TUV}	57 33%	67 35%	66 32%
Other	133 7%	35 8%	48 7%	23 5%	27 6%	40 6%	19 6%	18 6%	33 9%	23 6%	62 6%	26 8% _{nP}	11 6%	4 3%	18 10% _{NP}	3 2%	72 7%	14 5%	9 5%	14 8% _n	15 8%	20 10% _{rP}
Sigma	2139 105%	458 105%	741 106%	451 104%	489 105%	659 106%	356 103%	336 103%	393 104%	395 108%	1037 106%	319 104%	181 103%	159 103%	196 106%	181 113%	1102 105%	340 108%	175 103%	177 103%	197 103%	213 104%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

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27 Nov 2013

Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2033	472	639	486	436	516	361	372	384	400	941	217	170	175	189	190	1092	299	191	197	195	210
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Anticipate Having Holiday Expenses This Year (Net)	1884 93%	412 94%	636 91%	399 92%	437 94%	584 94%	317 92%	301 92%	341 91%	340 93%	918 94%	293 96% _m O	159 91%	146 94%	163 89%	157 98% _{MO}	965 92% _v	290 92%	158 93%	155 91%	178 92%	183 90%
Cash	1237 61%	240 55%	422 61%	271 62% _b	303 65% _B	390 63%	206 60%	197 60%	241 64% _j	204 56%	586 60%	184 60%	104 59%	97 63%	107 58%	94 59%	651 62%	206 66% _V	102 60%	100 58%	133 69% _{tV}	110 54% _o
Credit (Sub-Net)	828 41%	215 49% _{CDE}	257 37%	170 39%	187 40%	175 28%	150 43% _F	134 41% _F	172 46% _F	197 54% _{FG}	424 43% _q	83 27%	83 47% _L	67 44% _L	88 48% _L	103 64% _{LM}	405 38% _{NOV}	91 29%	67 40% _r	67 39% _r	84 44% _R	94 46% _R
Credit, paying the full balance within the first statement cycle	607 30%	156 36% _C	171 25%	137 31% _C	142 31% _c	126 20%	105 30% _F	93 29% _F	127 34% _F	156 43% _{FG}	310 32% _{HI}	60 20%	56 32% _L	50 33% _L	66 36% _L	78 49% _{LM}	297 28% _{Nov}	67 21%	49 29%	43 25%	61 32% _R	77 38% _{RT}
Credit, not paying off the full balance within the first statement cycle	259 13%	68 16% _D	102 15% _D	39 9%	50 11%	57 9%	55 16% _F	47 15% _F	53 14% _f	46 13%	138 14%	29 10%	31 18% _l	21 14%	28 15%	29 18% _{lV}	121 11%	28 9%	24 14%	26 15% _{rv}	25 13%	18 9%
Savings	381 19%	96 22% _C	109 16%	96 22% _C	79 17%	150 24% _{HIj}	70 20% _I	48 15%	48 13%	64 18%	188 19%	84 27% _{NOp}	34 19% _O	23 15%	18 10%	29 18% _o	193 18%	66 21%	36 21%	26 15%	30 15%	35 17%
Layaway	113 6%	22 5%	54 8% _E	24 5%	13 3%	47 8% _{iJ}	27 8% _{iJ}	16 5% _j	15 4%	8 2%	53 5%	25 8% _{oP}	10 6%	9 6%	5 3%	3 2%	60 6%	22 7% _v	17 10% _{tV}	7 4%	10 5%	4 2%
Holiday or year-end bonus	109 5%	19 4%	45 6%	18 4%	28 6%	38 6% _{IJ}	27 8% _{IJ}	32 10% _{fIJ}	9 2%	3 1%	42 4%	16 5% _p	9 5% _p	13 9% _{OP}	3 1%	2 1%	66 6%	22 7% _V	18 10% _{UV}	19 11% _{UV}	6 3%	1 1%
Help from relatives or friends	79 4%	13 3%	34 5%	11 2%	22 5%	49 8% _{gHIJ}	13 4% _i	8 3%	4 1%	5 1%	38 4%	23 7% _{noP}	8 5% _p	3 2%	3 1%	1 4%	41 4%	26 8% _{stUV}	5 3%	5 3% _u	1 *	4 2%
Short-term loan (e.g., from a bank, family, friends)	48 2%	8 2%	14 2%	10 2%	15 3%	34 5% _{gHIJ}	7 2% _i	2 1%	1 *	4 1%	27 3%	21 7% _{mNOP}	3 2%	1 1%	- -	2 1%	21 2%	13 4% _{tu}	4 3%	1 1%	1 *	2 1%
Other	95 5%	20 4%	32 5%	12 3%	32 7% _D	40 7% _J	14 4%	19 6% _j	15 4%	8 2%	28 3%	11 4%	6 4%	7 4%	2 1%	2 1%	67 6% _K	29 9% _{Vl}	7 4%	12 7%	13 7% _O	6 3%
N/A - I do not anticipate having any holiday expenses this year.	149 7%	25 6%	60 9%	36 8%	28 6%	37 6%	28 8%	25 8%	36 9%	24 7%	62 6%	13 4%	17 9% _{lP}	9 6%	21 11% _{lP}	3 2%	88 8%	24 8%	11 7%	16 9%	15 8%	21 10% _P

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

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27 Nov 2013

Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North- east	South	Mid- west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Sigma	3077	668	1042	654	713	969	551	488	547	522	1473	466	278	233	253	243	1604	502	274	255	294	279
	151%	153%	150%	150%	153%	156%	160%	150%	145%	143%	150%	152%	158%	151%	138%	151%	152%	160%	161%	148%	153%	137%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

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Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: Anticipate Having Holiday Expenses This Year

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1862	432	585	442	403	486	329	337	340	370	862	204	150	161	163	184	1000	282	179	176	177	186
Weighted Base	1884	412	636	399	437	584	317	301	341	340	918	293	159*	146	163*	157*	965	290	158*	155	178	183
Cash	1237 66%	240 58%	422 66%B	271 68%B	303 69%B	390 67%	206 65%	197 65%	241 71%J	204 60%	586 64%	184 63%	104 66%	97 66%	107 66%	94 60%	651 67%	206 71%v	102 64%	100 64%	133 75%st	110 60% V
Credit (Net)	828 44%	215 52% CDE	257 40%	170 43%	187 43%	175 30%	150 47%F	134 45%F	172 50%F	197 58% FG H	424 46%	83 28%	83 52%L	67 46%L	88 54%L	103 65% LM NoV	405 42%	91 31%	67 42%r	67 43%R	84 48%R	94 51%R
Credit, paying the full balance within the first statement cycle	607 32%	156 38% C	171 27%	137 34% C	142 33%	126 22%	105 33% F	93 31% F	127 37% F	156 46% FG Hi	310 34%	60 20%	56 35% L	50 34% L	66 41% L	78 50% LM N	297 31%	67 23%	49 31%	43 28%	61 34% R	77 42% Rst
Credit, not paying off the full balance within the first statement cycle	259 14%	68 17% D	102 16% D	39 10%	50 12%	57 10%	55 17% F	47 16% F	53 16% F	46 14%	138 15%	29 10%	31 20% L	21 14%	28 17%	29 18% lv	121 12%	28 10%	24 15%	26 17% r	25 14%	18 10%
Savings	381 20%	96 23% c	109 17%	96 24% Ce	79 18%	150 26% HIj	70 22% I	48 16%	48 14%	64 19%	188 20%	84 29% NOp	34 21% o	23 16%	18 11%	29 18%	193 20%	66 23%	36 23%	26 16%	30 17%	35 19%
Layaway	113 6%	22 5%	54 8% E	24 6%	13 3%	47 8% iJ	27 9% iJ	16 5% j	15 4%	8 2%	53 6%	25 9% oP	10 6%	9 6%	5 3%	3 2%	60 6%	22 7% v	17 11% tV	7 4%	10 6%	4 2%
Holiday or year-end bonus	109 6%	19 5%	45 7%	18 4%	28 6%	38 7% IJ	27 8% IJ	32 11% fIJ	9 3%	3 1%	42 5%	16 5% p	9 6% p	13 9% OP	3 2%	2 1%	66 7%	22 8% V	18 11% UV	19 12% UV	6 3%	1 1%
Help from relatives or friends	79 4%	13 3%	34 5%	11 3%	22 5%	49 8% gHIJ	13 4% i	8 3%	4 1%	5 2%	38 4%	23 8% noP	8 5% p	3 2%	3 2%	1 1%	41 4%	26 9% stUV	5 3%	5 3% u	1 *	4 2%
Short-term loan (e.g., from a bank, family, friends)	48 3%	8 2%	14 2%	10 3%	15 3%	34 6% gHIJ	7 2% i	2 1%	1 *	4 1%	27 3%	21 7% mNOP	3 2%	1 1%	-	2 1%	21 2%	13 4% tu	4 3%	1 1%	1 1%	2 1%
Other	95 5%	20 5%	32 5%	12 3%	32 7% D	40 7% J	14 4%	19 6% j	15 4%	8 2%	28 3%	11 4%	6 4%	7 5%	2 1%	2 1%	67 7% K	29 10% VL	7 5%	12 8%	13 7% O	6 3%
Sigma	2927 155%	642 156%	982 154%	618 155%	685 157%	932 160%	523 165%	463 154%	511 150%	498 146%	1411 154%	454 155%	261 164%	224 154%	232 142%	240 152%	1516 157%	478 165%	262 165%	239 153%	279 157%	258 141%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2033	472	639	486	436	516	361	372	384	400	941	217	170	175	189	190	1092	299	191	197	195	210
Weighted Base	2033	437	696	435	465	620	345	326	377	365	980	306	175	154	184	160	1053	314	170	172	193	204
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1924 95%	416 95%	658 94%	408 94%	442 95%	596 96%	324 94%	304 93%	354 94%	346 95%	942 96%Q	297 97%	163 93%	146 95%	177 96%	159 99%MV	983 93%	300 95%	161 95%	158 92%	177 92%	187 92%
Used Credit Cards For Any Holiday-Related Expenses (Sub-Net)	1454 72%	331 76%c	483 69%	313 72%	327 70%	412 66%	250 72%	234 72%	265 70%	293 80%Fg HI	747 76%Q	221 72%R	124 71%	121 78%T	140 76%u	141 88%LM NOV	707 67%	191 61%	126 74%R	114 66%	125 65%	152 74%R
At Least Somewhat Concerned (Sub-Sub-Net)	508 25%	127 29%DE	190 27%e	94 22%	97 21%	208 34%HIJ	106 31%IJ	79 24%iJ	65 17%	49 13%	277 28%Q	124 41%NO PR	51 29%P	36 23%	39 21%	26 16%	230 22%	84 27%UV	54 32%UV	43 25%UV	26 13%	22 11%
Very/Fairly Concerned (Sub-Sub-Sub-Net)	277 14%	73 17%De	110 16%De	42 10%	51 11%	114 18%hIJ	59 17%IJ	41 13%	32 8%	32 9%	156 16%Q	75 25%NOP R	28 16%	15 10%	20 11%	17 11%	121 11%	39 12%u	31 18%UV	26 15%UV	11 6%	14 7%
Very concerned	128 6%	34 8%E	63 9%gE	22 5%E	9 2%	48 8%I	25 7%i	22 7%i	12 3%	20 5%	71 7%	31 10%o	16 9%o	7 5%	7 4%	10 6%	57 5%	17 5%	9 5%	15 9%u	6 3%	10 5%
Fairly concerned	149 7%	39 9%D	47 7%	20 5%	42 9%D	66 11%hIJ	33 10%iJ	19 6%	19 5%	12 3%	84 9%q	44 14%NoP R	12 7%	8 5%	14 7%	8 5%	64 6%	22 7%v	22 13%rUV	11 6%v	6 3%	4 2%
Somewhat concerned	231 11%	53 12%	79 11%	52 12%	46 10%	94 15%IJ	47 14%J	39 12%J	34 9%j	17 5%	122 12%	49 16%P	24 13%p	21 14%p	19 10%	9 6%	109 10%	45 14%uV	24 14%V	18 10%V	15 8%	8 4%
Not at all concerned	947 47%	204 47%	294 42%	219 50%C	230 50%c	204 33%	144 42%F	155 47%F	200 53%FG	244 67%FG HI	470 48%	97 32%	73 42%	84 55%LmT	100 55%Lm	114 71%LM NO	477 45%	107 34%	71 42%	70 41%	99 51%Rt	130 64%RSTu
N/A - I did/will not use credit cards for any holiday-related expenses.	470 23%	86 20%	174 25%	96 22%	115 25%	184 30%GHJ	74 21%j	70 22%J	89 24%J	53 15%	195 20%	75 25%P	39 22%P	26 17%	37 20%p	18 11%	276 26%K	109 35%SV1	35 21%	44 26%vn	52 27%v	35 17%
N/A - I didn't/won't have any holiday-related expenses this year.	109 5%	21 5%	38 6%	27 6%	23 5%	24 4%	21 6%	21 7%	23 6%	19 5%	38 4%	9 3%	12 7%P	8 5%	7 4%	2 1%	70 7%K	15 5%	9 5%	14 8%	16 8%	17 8%P
Sigma	2033 100%	437 100%	696 100%	435 100%	465 100%	620 100%	345 100%	326 100%	377 100%	365 100%	980 100%	306 100%	175 100%	154 100%	184 100%	160 100%	1053 100%	314 100%	170 100%	172 100%	193 100%	204 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used.

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 NEFE
 Weighted To The U.S. General Adult Population - Propensity

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Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1900	439	602	450	409	492	333	344	354	377	888	207	155	164	176	186	1012	285	178	180	178	191
Weighted Base	1924	416	658	408	442	596	324	304	354	346	942	297	163*	146	177	159	983	300	161*	158	177	187
Used Credit Cards For Any Holiday-Related Expenses (Net)	1454 76%	331 79% ^c	483 73%	313 77%	327 74%	412 69%	250 77% ^f	234 77% ^f	265 75%	293 85% ^f HI	747 79% ^Q	221 75% ^R	124 76%	121 82% ^t	140 79%	141 89% ^{LM} o	707 72%	191 64%	126 78% ^R	114 72%	125 71%	152 81% ^{Rtu}
At Least Somewhat Concerned (Sub-Net)	508 26%	127 30% ^{dE}	190 29% ^e	94 23%	97 22%	208 35% ^{HIJ}	106 33% ^{IJ}	79 26% ^{iJ}	65 18%	49 14%	277 29% ^Q	124 42% ^{NO} R	51 32% ^P	36 25%	39 22%	26 17%	230 23%	84 28% ^{UV}	54 34% ^{UV}	43 27% ^{UV}	26 15%	22 12%
Very/Fairly Concerned (Sub-Sub-Net)	277 14%	73 18% ^{De}	110 17% ^{De}	42 10%	51 12%	114 19% ^{hIJ}	59 18% ^{IJ}	41 13%	32 9%	32 9%	156 17% ^Q	75 25% ^{NO} R	28 17%	15 10%	20 11%	17 11%	121 12%	39 13% ^u	31 19% ^{UV}	26 16% ^{UV}	11 6%	14 8%
Very concerned	128 7%	34 8% ^E	63 10% ^{dE}	22 5% ^E	9 2%	48 8% ^I	25 8% ⁱ	22 7% ⁱ	12 4%	20 6%	71 8%	31 11% ^o	16 10% ^o	7 5%	7 4%	10 6%	57 6%	17 6%	9 6%	15 9% ^u	6 3%	10 5%
Fairly concerned	149 8%	39 9% ^D	47 7%	20 5%	42 10% ^D	66 11% ^{hIJ}	33 10% ^{iJ}	19 6%	19 5%	12 3%	84 9%	44 15% ^m R	12 7%	8 5%	14 8%	8 5%	64 7%	22 7% ^v	22 13% ^{rUV}	11 7% ^v	6 3%	4 2%
Somewhat concerned	231 12%	53 13%	79 12%	52 13%	46 10%	94 16% ^{IJ}	47 15% ^J	39 13% ^J	34 10% ^j	17 5%	122 13%	49 17% ^P	24 14% ^P	21 14% ^P	19 11%	9 6%	109 11%	45 15% ^{uV}	24 15% ^V	18 11% ^V	15 8%	8 4%
Not at all concerned	947 49%	204 49%	294 45%	219 54% ^C	230 52% ^c	204 34%	144 45% ^F	155 51% ^F	200 56% ^{FG}	244 71% ^{FG} HI	470 50%	97 33%	73 45% ^l	84 58% ^{Lmt}	100 57% ^{Lm}	114 72% ^{LM} NO	477 49%	107 36%	71 44%	70 44%	99 56% ^{Rs}	130 69% ^{RSTU} t
N/A - I did/will not use credit cards for any holiday-related expenses.	470 24%	86 21%	174 27% ^b	96 23%	115 26%	184 31% ^{ghJ}	74 23% ^j	70 23% ^J	89 25% ^J	53 15%	195 21%	75 25% ^P	39 24% ^P	26 18%	37 21% ^p	18 11%	276 28% ^K	109 36% ^{SVL}	35 22%	44 28% ^{vn}	52 29% ^v	35 19%
Sigma	1924 100%	416 100%	658 100%	408 100%	442 100%	596 100%	324 100%	304 100%	354 100%	346 100%	942 100%	297 100%	163 100%	146 100%	177 100%	159 100%	983 100%	300 100%	161 100%	158 100%	177 100%	187 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Used Credit Cards For Any Holiday-Related Expenses

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1390	342	418	334	296	347	241	243	247	312	682	158	116	127	127	154	708	189	125	116	120	158
Weighted Base	1454	331	483	313	327	412	250	234	265	293	747	221*	124*	121*	140*	141*	707	191	126*	114*	125*	152*
At Least Somewhat Concerned (Net)	508 35%	127 38%de	190 39%DE	94 30%	97 30%	208 51%HIJ	106 42%IJ	79 34%IJ	65 25%j	49 17%	277 37%	124 56%mnO	51 41%oP	36 30%p	39 28%	26 19%	230 33%	84 44%UV	54 43%UV	43 38%UV	26 21%	22 15%
Very/Fairly Concerned (Sub-Net)	277 19%	73 22%De	110 23%De	42 13%	51 16%	114 28%HIJ	59 23%IJ	41 17%j	32 12%	32 11%	156 21%	75 34%NOP	28 22%p	15 13%	20 14%	17 12%	121 17%	39 20%UV	31 24%UV	26 23%UV	11 9%	14 9%
Very concerned	128 9%	34 10%E	63 13%DE	22 7%E	9 3%	48 12%Ij	25 10%i	22 9%	12 5%	20 7%	71 10%	31 14%O	16 13%o	7 6%	7 5%	10 7%	57 8%	17 9%	9 7%	15 13%u	6 5%	10 7%
Fairly concerned	149 10%	39 12%d	47 10%	20 6%	42 13%D	66 16%HIJ	33 13%iJ	19 8%	19 7%	12 4%	84 11%	44 20%mnO	12 9%	8 6%	14 10%	8 5%	64 9%	22 11%uV	22 17%UV	11 10%v	6 4%	4 3%
Somewhat concerned	231 16%	53 16%	79 16%	52 17%	46 14%	94 23%IJ	47 19%J	39 17%J	34 13%J	17 6%	122 16%	49 22%P	24 19%P	21 17%P	19 14%	9 6%	109 15%	45 24%UV	24 19%V	18 16%V	15 12%	8 5%
Not at all concerned	947 65%	204 62%	294 61%	219 70%bc	230 70%bc	204 49%	144 58%	155 66%F	200 75%FG	244 83%FG	470 63%	97 44%	73 59%l	84 70%L	100 72%Lm	114 81%LM	477 67%	107 56%l	71 57%	70 62%	99 79%RS	130 85%RST
Sigma	1454 100%	331 100%	483 100%	313 100%	327 100%	412 100%	250 100%	234 100%	265 100%	293 100%	747 100%	221 100%	124 100%	121 100%	140 100%	141 100%	707 100%	191 100%	126 100%	114 100%	125 100%	152 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - L/M/N/O/P - R/S/T/U/V - L/R - M/S - N/T - O/U - P/V
 Overlap formulae used. * small base

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27 Nov 2013

Q5350 Which of the following holiday-related items, if any, will be your largest expenditure this holiday season? By "holiday season," we mean the period between Thanksgiving and New Year's.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2033	970	405	265	236	812	607	614	1100	933	97	433	579	1454	503	1530	1234	737	1060	973
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Any (Net)	1894 93%	731 91%	338 96%B	245 96%B	450 96%B	811 92%	545 94%	538 95%F	1073 95%JL	821 91%	124 99%JL	369 92%	632 97%N	1262 91%	531 97%P	1363 92%	1188 94%	656 93%	1030 96%T	865 90%
Gifts (Sub-Net)	1282 63%	458 57%	243 69%B	178 70%B	315 67%B	514 58%	378 65%F	389 69%F	760 67%J	522 58%	74 59%	263 65%J	454 70%N	828 60%	401 73%P	881 59%	841 67%R	416 59%	739 69%T	543 57%
Gifts for family	1222 60%	430 54%	230 65%B	170 67%B	307 66%B	490 55%	362 62%F	371 66%F	724 64%Jk	499 55%	65 52%	252 63%J	432 66%N	790 57%	386 71%P	837 56%	810 64%R	387 55%	719 67%T	503 53%
Gifts for friends, co-workers, others	60 3%	28 4%	13 4%	8 3%	8 2%	25 3%	16 3%	18 3%	36 3%	24 3%	9 7%jL	10 3%	22 3%	37 3%	16 3%	44 3%	31 2%	28 4%	19 2%	40 4%S
Food/groceries for holiday meals	317 16%	162 20%Cd E	48 14%	36 14%	51 11%	170 19%H	93 16%H	54 10%	147 13%	170 19%IL	23 19%	59 15%	87 13%	230 17%	61 11%	255 17%O	181 14%	127 18%q	147 14%	169 18%S
Travel	174 9%	56 7%	23 7%	20 8%	62 13%BC	63 7%	42 7%	69 12%FG	95 8%	79 9%l	19 15%iL	26 6%	52 8%	122 9%	39 7%	135 9%	97 8%	70 10%	90 8%	84 9%
Entertainment/entertaining	43 2%	7 1%	15 4%B	7 3%B	11 2%	15 2%	13 2%	14 3%	26 2%	17 2%	5 4%	9 2%	12 2%	30 2%	12 2%	31 2%	26 2%	10 1%	21 2%	21 2%
Gift wrap/decorating	23 1%	18 2%E	2 1%	2 1%	- -	17 2%H	5 1%	2 *	16 1%	7 1%	1 1%	1 *	8 1%	15 1%	6 1%	18 1%	9 1%	14 2%Q	9 1%	15 2%
Holiday greeting cards	23 1%	15 2%	3 1%	1 *	3 1%	11 1%	5 1%	7 1%	14 1%	8 1%	- -	7 2%	7 1%	15 1%	7 1%	16 1%	11 1%	11 1%	11 1%	12 1%
Other	33 2%	14 2%d	5 1%	- -	10 2%d	21 2%H	9 2%	2 *	15 1%	17 2%	2 1%	5 1%	11 2%	21 2%	6 1%	27 2%	24 2%	8 1%	13 1%	20 2%
None	139 7%	70 9%CDE	14 4%	9 4%	17 4%	74 8%H	38 6%	27 5%	57 5%	82 9%IK	1 1%	34 8%iK	21 3%	118 9%M	15 3%	124 8%O	72 6%	48 7%	48 4%	91 10%S
Sigma	2033 100%	801 100%	352 100%	254 100%	467 100%	885 100%	583 100%	565 100%	1130 100%	903 100%	125 100%	403 100%	653 100%	1380 100%	547 100%	1486 100%	1260 100%	704 100%	1077 100%	956 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

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27 Nov 2013

Q5353 Given the current economic climate, how concerned are you about being able to afford expenses this holiday season compared to five years ago?

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Ret-ired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2033	970	405	265	236	812	607	614	1100	933	97	433	579	1454	503	1530	1234	737	1060	973
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Much/Somewhat More Concerned (Net)	783 39%	369 46% CD	131 37% e	84 33%	136 29%	380 43% H	233 40% H	169 30%	403 36%	380 42% IL	58 46% il	133 33%	287 44% N	495 36%	245 45% P	538 36%	447 35%	306 43% Q	393 36%	390 41%
Much more concerned now	377 19%	212 26% CD	59 17% De	24 9%	49 11%	193 22% H	119 21% H	65 11%	182 16%	195 22% IL	24 19%	55 14%	147 23% N	230 17%	127 23% P	250 17%	201 16%	160 23% Q	173 16%	204 21% S
Somewhat more concerned now	406 20%	158 20%	71 20%	60 24%	87 19%	188 21%	113 19%	105 19%	221 20%	185 20%	34 27%	78 19%	140 21%	266 19%	117 21%	288 19%	246 20%	146 21%	220 20%	186 19%
Equally as concerned	830 41%	292 36%	136 39%	123 49% BC	207 44% b	348 39%	226 39%	256 45% fg	476 42%	354 39%	48 38%	161 40%	237 36%	593 43% M	193 35%	637 43% O	540 43% r	262 37%	442 41%	388 41%
Much/Somewhat Less Concerned (Net)	420 21%	140 17%	85 24% B	47 18%	123 26% Bd	157 18%	124 21%	139 25% F	252 22%	169 19%	20 16%	109 27% J	129 20%	291 21%	109 20%	311 21%	273 22%	136 19%	242 22% t	178 19%
Somewhat less concerned now	280 14%	88 11%	69 20% BD	31 12%	81 17% B	104 12%	78 13%	99 17% F	164 14%	117 13%	13 11%	78 19% i	93 14%	187 14%	78 14%	203 14%	187 15%	91 13%	171 16% T	109 11%
Much less concerned now	140 7%	52 6%	16 5%	16 6%	42 9% c	54 6%	46 8%	40 7%	88 8%	52 6%	6 5%	31 8% j	36 5%	104 8%	31 6%	108 7%	86 7%	45 6%	71 7%	69 7%
Sigma	2033 100%	801 100%	352 100%	254 100%	467 100%	885 100%	583 100%	565 100%	1130 100%	903 100%	125 100%	403 100%	653 100%	1380 100%	547 100%	1486 100%	1260 100%	704 100%	1077 100%	956 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

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 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5355 Which of the following best describes how you decide how much you will spend on your holiday shopping? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2033	970	405	265	236	812	607	614	1100	933	97	433	579	1454	503	1530	1234	737	1060	973
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Don't Set/Have A Budget (Net)	1167 57%	408 51%	228 65%B	153 60%B	294 63%B	472 53%	341 58%	355 63%F	679 60%J	488 54%	77 62%	250 62%J	359 55%	808 59%	297 54%	871 59%	756 60%R	372 53%	648 60%T	519 54%
I don't set a budget but I don't spend more than I want to.	598 29%	233 29%	115 33%	79 31%	133 29%	231 26%	184 32%f	183 32%F	324 29%	274 30%	47 38%	140 35%i	178 27%	419 30%	145 27%	452 30%	384 30%	196 28%	325 30%	273 29%
I don't have a budget; I just buy things that seem like good ideas for recipients on my list.	428 21%	126 16%	89 25%B	62 25%B	114 24%B	168 19%	129 22%	132 23%	274 24%Jk	155 17%	17 14%	89 22%J	105 16%	323 23%M	89 16%	339 23%O	295 23%R	119 17%	246 23%	182 19%
I don't set a budget and I often spend more than I want to.	236 12%	87 11%	42 12%	20 8%	70 15%D	102 11%	62 11%	72 13%	139 12%	97 11%	21 17%	45 11%	96 15%N	141 10%	79 14%p	157 11%	136 11%	87 12%	122 11%	114 12%
I set a budget and stick to it.	744 37%	340 42%Cd E	113 32%	89 35%	146 31%	346 39%h	213 37%	185 33%	401 36%	342 38%L	43 34%	132 33%	260 40%	484 35%	223 41%p	521 35%	436 35%	293 42%Q	378 35%	365 38%
Other	133 7%	55 7%	14 4%	12 5%	31 7%	73 8%h	32 6%	28 5%	54 5%	79 9%IL	6 5%	24 6%	42 6%	92 7%	29 5%	105 7%	74 6%	41 6%	53 5%	80 8%S
Sigma	2139 105%	840 105%	373 106%	263 103%	494 106%	920 104%	620 106%	600 106%	1192 106%	947 105%	134 107%	430 107%	680 104%	1459 106%	565 103%	1574 106%	1325 105%	735 104%	1124 104%	1015 106%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Stud-ent	Ret-ired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Base	2033	970	405	265	236	812	607	614	1100	933	97	433	579	1454	503	1530	1234	737	1060	973
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Anticipate Having Holiday Expenses This Year (Net)	1884	715	340	245	455	800	545	538	1067	817	122	374	627	1256	528	1355	1190	642	1022	862
	93%	89%	97%B	97%B	97%B	90%	94%f	95%F	94%J	90%	98%j	93%j	96%N	91%	97%P	91%	94%R	91%	95%T	90%
Cash	1237	525	214	153	260	553	400	283	680	557	85	242	419	818	340	897	759	450	640	597
	61%	65%E	61%	60%	56%	62%H	69%FH	50%	60%	62%	68%	60%	64%	59%	62%	60%	60%	64%	59%	62%
Credit (Sub-Net)	828	184	177	128	290	278	200	350	514	314	36	210	230	599	216	612	628	192	549	280
	41%	23%	50%B	50%B	62%BCD	31%	34%	62%FG	45%JK	35%	29%	52%i	35%	43%M	39%	41%	50%R	27%	51%T	29%
Credit, paying the full balance within the first statement cycle	607	103	127	99	235	189	145	273	378	229	26	163	159	448	146	460	474	129	407	200
	30%	13%	36%B	39%B	50%BCD	21%	25%	48%FG	33%JK	25%	21%	40%I	24%	32%M	27%	31%	38%R	18%	38%T	21%
Credit, not paying off the full balance within the first statement cycle	259	87	58	33	74	97	72	90	156	103	12	57	85	174	84	175	187	68	161	98
	13%	11%	16%B	13%	16%b	11%	12%	16%F	14%	11%	9%	14%j	13%	13%	15%	12%	15%R	10%	15%T	10%
Savings	381	151	64	44	97	165	114	101	217	164	55	59	134	247	99	282	235	132	187	194
	19%	19%	18%	17%	21%	19%	20%	18%	19%	18%L	44%IJL	15%	20%	18%	18%	19%	19%	19%	17%	20%
Layaway	113	65	22	4	16	56	42	14	56	56	8	13	64	49	57	55	39	69	46	66
	6%	8%DE	6%D	1%	3%	6%H	7%H	2%	5%	6%L	7%	3%	10%N	4%	11%P	4%	3%	10%Q	4%	7%S
Holiday or year-end bonus	109	39	16	21	29	40	41	27	92	16	3	1	55	54	44	64	69	39	71	38
	5%	5%	5%	8%	6%	5%	7%	5%	8%JKL	2%L	2%	*	8%N	4%	8%P	4%	5%	6%	7%T	4%
Help from relatives or friends	79	48	10	7	10	31	31	17	39	40	13	5	38	41	31	48	40	35	27	52
	4%	6%cE	3%	3%	2%	3%	5%	3%	3%I	4%L	11%IJL	1%	6%N	3%	6%p	3%	3%	5%	3%	5%S
Short-term loan (e.g., from a bank, family, friends)	48	22	4	11	7	16	24	8	34	14	6	3	21	27	18	30	21	24	22	26
	2%	3%	1%	4%ce	1%	2%	4%FH	1%	3%jL	2%	5%jL	1%	3%	2%	3%	2%	2%	3%q	2%	3%
Other	95	39	20	8	17	57	28	10	33	62	2	12	47	48	40	56	45	37	39	57
	5%	5%	6%	3%	4%	6%H	5%H	2%	3%	7%IL	2%	3%	7%N	4%	7%P	4%	4%	5%	4%	6%S
N/A - I do not anticipate having any holiday expenses this year.	149	87	12	9	12	85	37	27	63	86	3	29	26	123	19	131	71	62	56	94
	7%	11%CDE	3%	3%	3%	10%gH	6%	5%	6%	10%IkL	2%	7%	4%	9%M	3%	9%O	6%	9%Q	5%	10%S

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
 NEFE
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27 Nov 2013

Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Stud-ent	Ret-ired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Sigma	3077	1165	548	388	757	1290	935	852	1749	1328	213	584	1047	2030	878	2199	1941	1046	1655	1422
	151%	145%	156%	153%	162%	146%	161%	151%	155%	147%	171%	145%	160%	147%	161%	148%	154%	149%	154%	149%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

Harris Interactive QuickQuery
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27 Nov 2013

Q5357 How do you plan to pay for holiday expenses this year? Please select all that apply.

Base: Anticipate Having Holiday Expenses This Year

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Stud-ent	Ret-ired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	1862	856	392	253	230	715	564	583	1033	829	92	398	553	1309	484	1378	1154	659	988	874
Weighted Base	1884	715	340	245	455	800	545	538	1067	817	122*	374	627	1256	528	1355	1190	642	1022	862
Cash	1237 66%	525 73% E	214 CD 63%	153 62%	260 57%	553 69% H	400 73% H	283 53%	680 64%	557 68%	85 70%	242 65%	419 67%	818 65%	340 64%	897 66%	759 64%	450 70% Q	640 63%	597 69% S
Credit (Net)	828 44%	184 26%	177 52% B	128 52% B	290 64% BC D	278 35%	200 37%	350 65% FG	514 48% JK	314 38%	36 30%	210 56% I	230 37%	599 48% M	216 41%	612 45%	628 53% R	192 30%	549 54% T	280 32%
Credit, paying the full balance within the first statement cycle	607 32%	103 14%	127 37% B	99 41% B	235 52% BC D	189 24%	145 27%	273 51% FG	378 35% JK	229 28%	26 22%	163 43% I	159 25%	448 36% M	146 28%	460 34% o	474 40% R	129 20%	407 40% T	200 23%
Credit, not paying off the full balance within the first statement cycle	259 14%	87 12%	58 17% b	33 13%	74 16%	97 12%	72 13%	90 17% f	156 15%	103 13%	12 9%	57 15%	85 14%	174 14%	84 16%	175 13%	187 16% R	68 11%	161 16% T	98 11%
Savings	381 20%	151 21%	64 19%	44 18%	97 21%	165 21%	114 21%	101 19%	217 20%	164 20% L	55 45% IJ	59 16%	134 21%	247 20%	99 19%	282 21%	235 20%	132 21%	187 18%	194 23% s
Layaway	113 6%	65 9% DE	22 7% D	4 2%	16 3%	56 7% H	42 8% H	14 3%	56 5%	56 7% L	8 7%	13 3%	64 10% N	49 4%	57 11% P	55 4%	39 3%	69 11% Q	46 5%	66 8% S
Holiday or year-end bonus	109 6%	39 6%	16 5%	21 8%	29 6%	40 5%	41 8%	27 5%	92 9% JKL	16 2% L	3 2%	1 *	55 9% N	54 4%	44 8% P	64 5%	69 6%	39 6%	71 7% t	38 4%
Help from relatives or friends	79 4%	48 7% CdE	10 3%	7 3%	10 2%	31 4%	31 6%	17 3%	39 4% l	40 5% L	13 11% IjL	5 1%	38 6% N	41 3%	31 6% p	48 4%	40 3%	35 6% q	27 3%	52 6% S
Short-term loan (e.g., from a bank, family, friends)	48 3%	22 3%	4 1%	11 4% ce	7 1%	16 2%	24 4% fH	8 2%	34 3% l	14 2%	6 5% jL	3 1%	21 3%	27 2%	18 3%	30 2%	21 2%	24 4% Q	22 2%	26 3%
Other	95 5%	39 5%	20 6%	8 3%	17 4%	57 7% H	28 5% H	10 2%	33 3%	62 8% IKL	2 2%	12 3%	47 7% N	48 4%	40 8% P	56 4%	45 4%	37 6%	39 4%	57 7% S
Sigma	2927 155%	1079 151%	536 158%	379 155%	744 164%	1205 151%	898 165%	825 153%	1685 158%	1242 152%	210 172%	555 148%	1021 163%	1906 152%	859 163%	2068 153%	1870 157%	984 153%	1599 157%	1328 154%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

Harris Interactive QuickQuery
 Fielding Period: November 22-26, 2013
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2033	970	405	265	236	812	607	614	1100	933	97	433	579	1454	503	1530	1234	737	1060	973
Weighted Base	2033	801	352	254	467	885	583	565	1130	903	125*	403	653	1380	547	1486	1260	704	1077	956
Had/Will Have Any Holiday-Related Expenses This Year (Net)	1924	742	343	245	455	825	548	552	1076	848	122	389	628	1297	530	1395	1201	671	1032	893
	95%	93%	97%B	97%b	97%B	93%	94%	98%FG	95%	94%	98%	97%J	96%	94%	97%P	94%	95%	95%	96%t	93%
Used Credit Cards For Any Holiday-Related Expenses (Sub-Net)	1454	456	266	208	413	577	395	483	876	578	77	323	455	999	389	1065	1013	416	860	594
	72%	57%	75%B	82%B	88%BC	65%	68%	85%FG	77%JK	64%	61%	80%J	70%	72%	71%	72%	80%R	59%	80%T	62%
At Least Somewhat Concerned (Sub-Sub-Net)	508	213	95	60	103	219	151	137	317	191	37	66	229	278	190	317	294	198	276	231
	25%	27%	27%	24%	22%	25%	26%	24%	28%JL	21%L	30%L	16%	35%N	20%	35%P	21%	23%	28%q	26%	24%
Very/Fairly Concerned (Sub-Sub-Sub-Net)	277	119	53	37	52	118	85	74	171	105	15	38	123	154	107	169	164	104	160	116
	14%	15%	15%	15%	11%	13%	15%	13%	15%jL	12%	12%	9%	19%N	11%	20%P	11%	13%	15%	15%	12%
Very concerned	128	54	21	15	26	66	41	22	74	54	5	24	49	79	43	85	75	47	77	51
	6%	7%	6%	6%	6%	7%h	7%h	4%	7%	6%	4%	6%	8%	6%	8%	6%	6%	7%	7%	5%
Fairly concerned	149	66	31	21	26	53	44	52	98	51	10	14	74	75	65	84	89	57	83	65
	7%	8%	9%	8%	6%	6%	8%	9%f	9%jL	6%L	8%	3%	11%N	5%	12%P	6%	7%	8%	8%	7%
Somewhat concerned	231	94	42	23	51	101	67	63	145	86	22	28	106	125	83	148	130	94	116	115
	11%	12%	12%	9%	11%	11%	11%	11%	13%jL	9%l	18%JL	7%	16%N	9%	15%P	10%	10%	13%	11%	12%
Not at all concerned	947	243	171	148	310	358	243	346	559	387	39	257	226	721	199	748	719	218	584	363
	47%	30%	49%B	58%BC	66%BC	40%	42%	61%FG	49%JK	43%k	31%	64%I	35%	52%M	36%	50%O	57%R	31%	54%T	38%
N/A - I did/will not use credit cards for any holiday-related expenses.	470	286	77	37	42	248	153	69	200	270	46	66	172	298	141	329	188	255	172	298
	23%	36%CD	22%e	15%e	9%	28%H	26%H	12%	18%	30%IL	37%IL	16%	26%n	22%	26%	22%	15%	36%Q	16%	31%S
N/A - I didn't/won't have any holiday-related expenses this year.	109	59	9	8	12	61	34	13	54	54	3	14	26	83	17	91	59	33	46	63
	5%	7%CdE	3%	3%	3%	7%H	6%H	2%	5%	6%L	2%	3%	4%	6%	3%	6%O	5%	5%	4%	7%S
Sigma	2033	801	352	254	467	885	583	565	1130	903	125	403	653	1380	547	1486	1260	704	1077	956
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

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27 Nov 2013

Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Had/Will Have Any Holiday-Related Expenses This Year

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	1900	881	393	258	231	740	564	596	1045	855	94	411	549	1351	481	1419	1165	686	1000	900
Weighted Base	1924	742	343	245	455	825	548	552	1076	848	122*	389	628	1297	530	1395	1201	671	1032	893
Used Credit Cards For Any Holiday-Related Expenses (Net)	1454	456	266	208	413	577	395	483	876	578	77	323	455	999	389	1065	1013	416	860	594
	76%	61%	77%B	85%BC	91%BCd	70%	72%	88%FG	81%JK	68%	62%	83%J	73%	77%	73%	76%	84%R	62%	83%T	67%
At Least Somewhat Concerned (Sub-Net)	508	213	95	60	103	219	151	137	317	191	37	66	229	278	190	317	294	198	276	231
	26%	29%	28%	25%	23%	27%	28%	25%	29%JL	23%L	31%L	17%	37%N	21%	36%P	23%	24%	29%q	27%	26%
Very/Fairly Concerned (Sub-Sub-Net)	277	119	53	37	52	118	85	74	171	105	15	38	123	154	107	169	164	104	160	116
	14%	16%	15%	15%	11%	14%	15%	13%	16%jL	12%l	12%	10%	20%N	12%	20%P	12%	14%	15%	16%	13%
Very concerned	128	54	21	15	26	66	41	22	74	54	5	24	49	79	43	85	75	47	77	51
	7%	7%	6%	6%	6%	8%H	7%H	4%	7%	6%	4%	6%	8%	6%	8%	6%	6%	7%	7%	6%
Fairly concerned	149	66	31	21	26	53	44	52	98	51	10	14	74	75	65	84	89	57	83	65
	8%	9%	9%	9%	6%	6%	8%	9%	9%jL	6%L	8%	4%	12%N	6%	12%P	6%	7%	8%	8%	7%
Somewhat concerned	231	94	42	23	51	101	67	63	145	86	22	28	106	125	83	148	130	94	116	115
	12%	13%	12%	9%	11%	12%	12%	11%	13%jL	10%L	18%jL	7%	17%N	10%	16%P	11%	11%	14%	11%	13%
Not at all concerned	947	243	171	148	310	358	243	346	559	387	39	257	226	721	199	748	719	218	584	363
	49%	33%	50%B	60%BC	68%BC	43%	44%	63%FG	52%JK	46%K	32%	66%I	36%	56%M	37%	54%O	60%R	33%	57%T	41%
N/A - I did/will not use credit cards for any holiday-related expenses.	470	286	77	37	42	248	153	69	200	270	46	66	172	298	141	329	188	255	172	298
	24%	39%CD	23%DE	15%e	9%	30%H	28%H	12%	19%	32%IL	38%IL	17%	27%	23%	27%	24%	16%	38%Q	17%	33%S
Sigma	1924	742	343	245	455	825	548	552	1076	848	122	389	628	1297	530	1395	1201	671	1032	893
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base

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 NEFE
 Weighted To The U.S. General Adult Population - Propensity

27 Nov 2013

Q5359 How concerned are you, if at all, that your use of credit cards for holiday-related expenses (e.g., gifts, decorations, holiday cards, entertaining, travel) this year will affect your credit in the near future?

Base: Used Credit Cards For Any Holiday-Related Expenses

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	1390	538	318	218	212	503	386	501	815	575	64	329	382	1008	341	1049	948	420	790	600
Weighted Base	1454	456	266	208	413	577	395	483	876	578	77*	323	455	999	389	1065	1013	416	860	594
At Least Somewhat Concerned (Net)	508	213	95	60	103	219	151	137	317	191	37	66	229	278	190	317	294	198	276	231
	35%	47% ^{CD}	36% ^E	29%	25%	38% ^H	38% ^H	28%	36% ^L	33% ^L	49% ^{JL}	20%	50% ^N	28%	49% ^P	30%	29%	48% ^Q	32%	39% ^S
Very/Fairly Concerned (Sub-Net)	277	119	53	37	52	118	85	74	171	105	15	38	123	154	107	169	164	104	160	116
	19%	26% ^{cd}	20% ^e	18%	12%	21% ^h	21% ^h	15%	20% ^L	18% ^L	20%	12%	27% ^N	15%	28% ^P	16%	16%	25% ^Q	19%	20%
Very concerned	128	54	21	15	26	66	41	22	74	54	5	24	49	79	43	85	75	47	77	51
	9%	12% ^E	8%	7%	6%	11% ^H	10% ^H	4%	8%	9%	7%	7%	11%	8%	11%	8%	7%	11% ^q	9%	9%
Fairly concerned	149	66	31	21	26	53	44	52	98	51	10	14	74	75	65	84	89	57	83	65
	10%	14% ^E	12% ^e	10%	6%	9%	11%	11%	11% ^L	9% ^L	13% ^L	4%	16% ^N	8%	17% ^P	8%	9%	14% ^Q	10%	11%
Somewhat concerned	231	94	42	23	51	101	67	63	145	86	22	28	106	125	83	148	130	94	116	115
	16%	21% ^{DE}	16%	11%	12%	18%	17%	13%	17% ^L	15% ^L	29% ^{IJL}	9%	23% ^N	12%	21% ^P	14%	13%	23% ^Q	13%	19% ^S
Not at all concerned	947	243	171	148	310	358	243	346	559	387	39	257	226	721	199	748	719	218	584	363
	65%	53%	64% ^B	71% ^B	75% ^{BC}	62%	62%	72% ^{FG}	64%	67% ^K	51%	80% ^I	50%	72% ^M	51%	70% ^O	71% ^R	52%	68% ^T	61%
Sigma	1454	456	266	208	413	577	395	483	876	578	77	323	455	999	389	1065	1013	416	860	594
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J/K/L - M/N - O/P - Q/R - S/T
 Overlap formulae used. * small base