



CARAVAN[®]

HOLIDAY SPENDING PLANS

Prepared for:
Consumer Federation of America
Credit Union National Association

November 9, 2006

OPINION RESEARCH CORPORATION



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INTRODUCTION

This report presents the findings of a telephone survey conducted among a national probability sample of 1,016 adults comprising 509 men and 507 women 18 years of age and older, living in private households in the continental United States. Interviewing for this CARAVAN® Survey was completed during the period November 9-12, 2006.

All CARAVAN interviews are conducted using Opinion Research Corporation's computer assisted telephone interviewing (CATI) system. The system is state-of-the-art and offers several distinct advantages such as: full-screen control which allows multi-question screens, fully-programmable help and objection screens to aid interviewing, an extremely flexible telephone number management system and powerful data checking facilities. CATI ensures that interviews are conducted in the most efficient manner and allows interviewers easy response recording. This interviewing method also allows for the most accurate form of data entry by guiding the interviewer through the programmed question flow and by providing on-screen interviewer instructions.

The most advanced probability sampling techniques are employed in the selection of households for telephone interviewing. Opinion Research Corporation utilizes an unrestricted random sampling procedure that controls the amount of serial bias found in systematic sampling to generate its random-digit-dial sample. The sample is fully replicated and stratified by region. Only one interview is conducted per household. All sample numbers selected are subject to up to four attempts to complete an interview.

Completed interviews are weighted by four variables: age, sex, geographic region, and race, to ensure reliable and accurate representation of the total population, 18 years of age and older. The raw data are weighted by a custom designed program which automatically develops a weighting factor for each respondent. Each respondent is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, geographic characteristics and race and the proportion in our CARAVAN sample that week. Tabular results show both weighted and unweighted bases.

The use of replicable sampling, standardized interviewing procedures and representative weighting provides that all CARAVAN studies are parallel to one another. Thus, CARAVAN usage is appropriate both for point-in-time analysis as well as tracking and trend comparisons.

Included in the Technical Information which follows are tables of sampling tolerances of survey results, and a copy of the question series as it appeared in the survey questionnaire.

As required by the Code of Standards of the Council of American Survey Research Organizations, we will maintain the anonymity of our respondents. No information will be released that in any way will reveal the identity of a respondent. Our authorization is required for any publication of the research findings or their implications.

Opinion Research Corporation's CARAVAN is a shared-cost data collection vehicle. Opinion Research Corporation has exercised its best efforts in the preparation of this information. In any event, Opinion Research Corporation assumes no responsibility for any use which is made of this information or any decisions based upon it.

CARAVAN Telephone Sampling Methodology

Opinion Research Corporation's national probability telephone sample is an efficient form of random-digit-dialing. The sample is designed to be a simple random sample of telephone households. Unlike published directories, Opinion Research Corporation's national probability telephone sample includes both unlisted numbers and numbers issued after publication of the directories. The following procedure was used to create the sample:

- Opinion Research Corporation has an annual license for GENESYS, a custom RDD sample generation system developed by Marketing Systems Groups.
- The methodology for generating random digit dialing (RDD) telephone samples in the GENESYS system provides for a single stage, EPSEM (Equal Probability of Selection Method) sample of residential telephone numbers. It is updated twice a year.
- When a national probability sample is needed, a random selection is made from approximately 40,000 exchanges in two million working banks.
- Each telephone number is transferred to a separate call record. The record shows the computer-generated telephone number to be called, as well as the county, state, MSA (if applicable), band and time zone into which the telephone number falls. Our computerized interviewing system (CATI) uses this information to keep track of regional quotas. The CATI interviewing program also keeps track of the disposition categories for each call attempt.

Reliability Of Survey Percentages

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results.

The table below shows the possible sample variation that applies to percentage results reported from Opinion Research Corporation's CARAVAN sample. The chances are 95 in 100 that a CARAVAN survey result does not vary, plus or minus, by more than the indicated number of percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

Size of Sample on Which Survey Results Are Based	Approximate Sampling Tolerances Applicable to Percentages At or Near These Levels				
	<u>10% or 90%</u>	<u>20% or 80%</u>	<u>30% or 70%</u>	<u>40% or 60%</u>	<u>50%</u>
2,000 interviews	1%	2%	2%	2%	2%
1,000 interviews	2%	2%	3%	3%	3%
500 interviews	3%	4%	4%	4%	4%
250 interviews	4%	5%	6%	6%	6%
100 interviews	6%	8%	9%	10%	10%

Additional Sampling Tolerances for Samples of 1,000 Interviews

<u>9% or 91%</u> 2%	<u>8% or 92%</u> 2%	<u>7% or 93%</u> 2%	<u>6% or 94%</u> 1%	<u>5% or 95%</u> 1%
<u>4% or 96%</u> 1%	<u>3% or 97%</u> 1%	<u>2% or 98%</u> 1%	<u>1% or 99%</u> .2%	

Sampling Tolerances When Comparing Two Samples

Tolerances are also involved in the comparison of results from independent parts of any one Opinion Research Corporation's CARAVAN sample and in the comparison of results between two independent CARAVAN samples. A difference, in other words, must be of at least a certain number of percentage points to be considered statistically significant. The table below is a guide to the sampling tolerances in percentage points applicable to such comparisons, based on a 95% confidence level.

Size of Samples Compared	Differences Required for Significance At or Near These Percentage Levels				
	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
1,000 and 1,000	3%	4%	4%	4%	4%
1,000 and 500	3%	4%	5%	5%	5%
1,000 and 250	4%	6%	6%	7%	7%
1,000 and 100	6%	8%	9%	10%	10%
500 and 500	4%	5%	6%	6%	6%
500 and 250	5%	6%	7%	7%	8%
500 and 100	6%	9%	10%	11%	11%
250 and 250	5%	7%	8%	9%	9%
250 and 100	7%	9%	11%	11%	12%
100 and 100	8%	11%	13%	14%	14%

How To Read The Tables

The following pages present the detailed tabulations of survey results. The data are percentaged vertically and, therefore, should be read from top-to-bottom. The total number of interviews, both weighted and unweighted, appears at the top of each column. Percentages are calculated on the weighted bases. Percentages may not add to 100% due to weighting factors or multiple responses. Where an asterisk (*) appears, it signifies any value of less than one-half percent.

Definition Of Classification Terms

The following definitions are provided for some of the standard demographics by which the results are tabulated. Other demographics are self-explanatory.

Income

The income groupings refer to the total household income for 2005 before taxes.

Metro Size

Metro -- In Center City of Metropolitan Area
 Outside Center City, Inside Center City County
 Inside Suburban County of Metropolitan Area
 In Metropolitan Area with No Center City

Non-Metro -- In Non-Metropolitan Area

Children in Household

None -- No children under 18 years of age living in household
Total -- Have children under 18 years of age living in household
Under 12 -- Have children under 12 years of age living in household
12 - 17 -- Have children ages 12 to 17 living in household

Geographic Region

The continental states are contained in four geographic regions as follows:

North East

New England: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut

Middle Atlantic: New York, New Jersey, Pennsylvania

North Central

East North Central: Ohio, Indiana, Illinois, Michigan, Wisconsin

West North Central: Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas

South

South Atlantic: Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida

East South Central: Kentucky, Tennessee, Alabama, Mississippi

West South Central: Arkansas, Louisiana, Oklahoma, Texas

West

Mountain: Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada

Pacific: Washington, Oregon, California

Occupation (Optional)

The occupation classification refers to the occupation of the respondent. The types of positions included in each category are:

Professional/Manager/Owner	-	Executives, Professionals, Technical and Kindred Workers, Managers, Officials, and Proprietors
White Collar - Sales/Clerical	-	Clerical, Office and Secretarial Workers, and Sales Agents and Workers
Blue Collar - Craftsmen/Foremen	-	Craftsmen, Foremen, Kindred Workers, Carpenters, Plumbers, Electricians, Mechanics, and Bakers
Blue Collar - Semi-Skilled/Unskilled	-	Apprentices, Laborers, Assembly Line Workers, Motormen and Fishermen
Service Workers	-	Housekeepers in Private Households, Police, Beauticians, Barbers, Security Guards, Waitresses and Waiters

Significance Testing

When results from sub-groups of a CARAVAN sample appear in the detailed tabulations, an indicator of statistically significant differences is added to the tables run on our standard demographic banners. The test is performed on percentages as well as mean values. Each sub-sample is assigned a letter. When the percentage of one sub-sample is significantly different from the percentage of another sub-sample, the letter representing one of the two samples appears next to the percentage (or mean) of the other sample.

For instance the percentage of males answering yes to a particular question may be compared to the percentage of females answering yes to the same question. In the example on the next page, the male sample is assigned the letter B, and the female sample is assigned the letter C. Here, respondents were asked whether a certain business practice is acceptable. 67% of women said that it was -- a proportion significantly greater than the 57% of males who believe that the practice is acceptable. To indicate that women are significantly more likely to find the practice acceptable than are men, the letter B -- the letter assigned to the male sub-sample -- appears next to the "67%" in the female column. Similarly, the 37% of men that find the practice unacceptable is significantly greater than the 29% of women who do so and, therefore, the letter C -- the letter assigned to the female sub-sample -- appears next to the "37%" in the male column.

Significance Testing (continued)

Acceptability of [practice]

	Total (A)	Sex	
		Male (B)	Female (C)
Unweighted Total	977	488	489
Weighted Total	967	464	503
Acceptable	611 63%	274 59%	337 67%B
Not Acceptable	319 33%	171 37%C	148 29%
Don't Know	37 4%	18 4%	19 4%

Significance testing is done to the 95% confidence level. The columns compared are listed at the bottom of each table.

A number of factors need to be considered when determining which type of t-test should be applied, such as whether the samples being compared overlap, whether they are means or percentages, etc. Opinion Research Corporation's software has the capability to perform the appropriate test.

Note that any statistical test becomes less reliable when the sample sizes are small. Even though the test mathematically can be performed on samples as low as thirty, sixty respondents is the reasonable lower bound on the size of the sample.

DETAILED TABULATIONS

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K1

Thinking about your holiday spending plans this year, do you intend to spend...

	Race																	
	Sex			Age						Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Much more/Somewhat more (Net)	143 14%	76 16%	66 13%	38 30% FG HI	37 21% GH I	27 14% H	17 9%	8 6%	14 9%	21 11%	29 13%	59 16%	34 15%	111 15%	32 13%	74 11%	18 16%	42 33% P
Much more than last year	47 5%	30 6%	18 3%	13 10%	9 5%	10 5%	8 4%	3 2%	5 3%	9 4%	7 3%	22 6%	10 5%	37 5%	11 5%	26 4%	6 5%	15 12% P
Somewhat more than last year	95 10%	47 10%	49 9%	26 20% GH I	29 16% GHI	17 9%	9 5%	5 4%	9 6%	12 6%	22 10%	37 10%	24 11%	74 10%	21 9%	48 7%	12 11%	27 21% P
About the same as last year	517 52%	263 55%	254 49%	62 48%	89 49%	105 53%	97 51%	71 53%	91 57%	104 54%	117 52%	172 47%	125 56%	396 52%	122 50%	393 56% Q	45 41%	54 42%
Somewhat less/Much less (Net)	324 32%	137 28%	187 36% B	28 22%	54 30%	61 31%	74 39% D	53 39% D	52 32%	64 34%	73 33%	126 35%	61 27%	243 32%	82 34%	220 32%	44 40%	31 25%
Somewhat less than last year	143 14%	60 12%	83 16%	7 6%	22 12%	33 16%	40 21% D	18 13%	22 14%	25 13%	29 13%	58 16%	31 14%	111 15%	32 13%	109 16%	12 11%	10 8%
Much less than last year	182 18%	77 16%	104 20%	21 16%	32 18%	29 14%	35 18%	34 25% F	30 19%	39 21%	44 20%	68 19%	29 13%	132 17%	50 21%	111 16%	32 29% P	21 17%
Don't spend for holidays (vol.)	11 1%	4 1%	7 1%	0 0	0 0	3 1%	2 1%	3 2%	3 2%	1 1%	3 1%	4 1%	2 1%	7 1%	4 2%	7 1%	3 3%	0 0
Don't know	5 *	2 *	3 1%	0 0	0 0	2 1%	1 *	1 *	1 *	1 *	3 1%	1 *	1 *	3 *	2 1%	4 1%	0 0	0 0

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K1

Thinking about your holiday spending plans this year, do you intend to spend...

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	-----			-----				HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)										
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Much more/Somewhat more (Net)	143 14%	37 21%EF	21 22%EF	27 14%	21 11%	25 11%	35 10%	21 13%	39 12%	81 16%	64 11%	78 19%K	56 18%	41 21%	15 18%	47 16%	27 10%	53 15%
Much more than last year	47 5%	7 4%	7 8%	11 6%	6 3%	10 5%	12 3%	7 5%	18 6%	22 4%	31 5%	16 4%	14 4%	5 3%	8 10%Q	17 6%	5 2%	17 5%
Somewhat more than last year	95 10%	29 17%DEF	14 15%F	15 8%	14 7%	14 7%	23 6%	14 8%	21 7%	60 12%I	33 6%	62 15%K	42 14%	36 18%	6 8%	30 10%	21 8%	37 10%
About the same as last year	517 52%	69 40%	48 50%	95 50%	101 52%B	129 60%B	193 53%	84 51%	165 52%	265 52%	303 52%	211 51%	154 51%	110 56%	34 41%	138 47%	144 57%	197 54%
Somewhat less/Much less (Net)	324 32%	62 36%	25 26%	68 36%	67 35%	61 28%	128 35%	56 35%	106 33%	159 31%	199 34%	119 29%	92 30%	45 23%	31 38%	100 34%	79 31%	110 30%
Somewhat less than last year	143 14%	16 9%	7 8%	31 16%	33 17%	34 16%	65 18%	18 11%	40 13%	81 16%	79 14%	59 14%	44 15%	30 15%	9 11%	43 15%	33 13%	54 15%
Much less than last year	182 18%	46 27%F	17 18%	37 19%	34 17%	27 12%	63 17%	38 23%J	66 21%	78 15%	120 21%L	59 15%	48 16%	16 8%	23 28%R	57 20%	45 18%	56 15%
Don't spend for holidays (vol.)	11 1%	4 2%	1 1%	1 *	3 2%	0 0	3 1%	1 1%	5 1%	4 1%	9 2%	1 *	1 *	0 0	1 2%	5 2%	2 1%	3 1%
Don't know	5 *	1 *	1 1%	0 0	1 1%	1 *	3 1%	1 *	3 1%	1 *	4 1%	1 *	0 0	1 1%	1 1%	1 *	2 1%	1 *

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

Question K2 -- Greatly increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Sex		Age							Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West (M)	Metro (N)	Metro (O)	White	Black	His- panic (Any Race) (R)	
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)					Only (Non- Hisp) (P)	Only (Non- Hisp) (Q)		
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50	
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*	
The cost of gasoline and home heating	111 11%	56 12%	55 11%	22 17%	22 12%	15 8%	20 11%	14 11%	17 10%	24 13%	19 9%	39 11%	29 13%	78 10%	33 14%	55 8%	16 14%	32 25%P	
Your general household expenses	58 6%	30 6%	28 5%	8 6%	8 4%	14 7%	12 6%	7 6%	9 6%	20 10%KL	8 3%	18 5%	12 5%	46 6%	12 5%	29 4%	16 14%P	5 4%	
How you expect your family's finances to change during the coming year	52 5%	32 7%	21 4%	6 4%	20 11%FHI	7 3%	10 5%	6 4%	5 3%	4 2%	8 4%	28 8%J	12 6%	41 5%	11 5%	32 5%	7 6%	6 5%	
Your family's current finances	51 5%	29 6%	22 4%	8 6%	13 7%HI	15 8%HI	10 5%H	1 1%	3 2%	10 5%	16 7%	16 4%	9 4%	41 5%	10 4%	35 5%	11 10%	4 3%	
The number of people you plan to give to	48 5%	23 5%	25 5%	16 13%GHI	13 7%HI	10 5%	5 3%	2 1%	2 2%	15 8%K	5 2%	21 6%	7 3%	36 5%	13 5%	21 3%	7 6%	13 10%P	
The price of gifts	46 5%	26 5%	20 4%	6 5%	13 7%	9 4%	9 5%	5 4%	4 3%	11 6%	9 4%	20 6%	6 3%	39 5%	8 3%	27 4%	8 8%	7 5%	

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

Question K2 -- Greatly increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
The cost of gasoline and home heating	111 11%	27 16%F	11 12%F	33 17%F	20 10%F	9 4%	35 10%	13 8%	25 8%	72 14%I	55 9%	56 14%	38 12%	26 13%	11 13%	33 11%	27 11%	40 11%
Your general household expenses	58 6%	13 7%	3 3%	9 5%	15 8%	7 3%	18 5%	8 5%	12 4%	37 7%	30 5%	27 7%	16 5%	15 7%	5 6%	23 8%	12 5%	16 4%
How you expect your family's finances to change during the coming year	52 5%	18 10%DF	6 6%	5 3%	11 6%	9 4%	18 5%	8 5%	9 3%	35 7%I	25 4%	27 7%	23 8%	9 4%	4 5%	16 6%	12 5%	20 5%
Your family's current finances	51 5%	13 7%D	4 4%	3 2%	10 5%	8 4%	19 5%	5 3%	12 4%	34 7%	25 4%	26 6%	20 7%	11 6%	8 10%	12 4%	15 6%	16 4%
The number of people you plan to give to	48 5%	8 5%	6 7%	15 8%	10 5%	7 3%	11 3%	1 *	14 5%H	33 7%H	23 4%	25 6%	20 6%	12 6%	11 13%PQR	15 5%	12 5%	11 3%
The price of gifts	46 5%	15 9%F	2 2%	6 3%	11 5%	7 3%	19 5%	2 1%	12 4%	32 6%H	22 4%	25 6%	18 6%	13 7%	9 11%R	15 5%	15 6%R	8 2%

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

Question K2 -- Greatly/Somewhat increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Race																	
	Sex			Age						Region					----- White Only Black Only His-panic (Non- (Non- (Any Hisp) Hisp) Race) -----			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (P)	Black Only (Q)	His- panic (R)
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
How you expect your family's finances to change during the coming year	297 30%	149 31%	148 29%	65 51% FG HI	67 37% HI	59 30% I	55 29% I	28 21%	23 14%	56 30%	60 27%	109 30%	71 32%	228 30%	70 29%	174 25%	38 34%	62 49% P
The cost of gasoline and home heating	265 26%	138 29%	127 25%	43 33%	54 30%	58 29%	39 21%	29 21%	40 25%	53 28%	42 19%	112 31% K	58 26%	190 25%	75 31%	147 21%	44 40% P	58 45% P
Your general household expenses	238 24%	118 25%	119 23%	45 35%	41 22%	50 25%	38 20%	29 22%	33 21%	53 28% K	42 19%	86 24%	57 26%	175 23%	62 26%	138 20%	37 33% P	38 30%
The price of gifts	229 23%	116 24%	113 22%	70 54% EF GHI	48 26% HI	35 17%	32 17%	19 14%	24 15%	50 26% K	37 17%	80 22%	62 28% K	180 24%	48 20%	117 17%	35 31% P	58 46% P
The number of people you plan to give to	205 21%	94 19%	112 22%	57 44% EF GHI	42 23% HI	42 21% HI	30 16%	16 12%	18 11%	42 22%	32 14%	85 23% K	46 21%	153 20%	52 22%	119 17%	21 19%	51 40% PQ
Your family's current finances	189 19%	99 20%	90 17%	34 27% HI	44 25% HI	42 21% HI	38 20% HI	15 11%	16 10%	30 16%	43 19%	64 18%	52 23%	142 19%	47 20%	106 15%	28 25%	43 34% P

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

Question K2 -- Greatly/Somewhat increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Household Income						Dual Income	H.H. Size			Children In H.H.				Education			
	Total	\$25K-		\$35K-		\$50K-		\$75K	Or	H.H.		3 Or	Children In H.H.		HS Incom- plete	Coll		Coll
		LT	LT	LT	LT	Or		1		2	More		None	Total		Under	12-	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
How you expect your family's finances to change during the coming year	297 30%	54 31%	34 35%	64 33%	49 25%	65 30%	99 27%	45 28%	71 22%	179 35%I	146 25%	149 36%K	111 37%	73 37%	22 27%	77 26%	70 28%	126 34%
The cost of gasoline and home heating	265 26%	63 37%EF	27 28%	57 30%	44 23%	44 20%	89 24%	40 24%	65 20%	158 31%I	136 24%	126 31%K	90 30%	69 35%	30 36%	86 30%	58 23%	88 24%
Your general household expenses	238 24%	36 21%	26 27%	57 30%F	53 28%F	39 18%	77 21%	40 25%	56 18%	141 28%I	121 21%	116 28%K	79 26%	68 35%	23 28%	68 23%	55 22%	91 25%
The price of gifts	229 23%	48 28%EF	28 29%EF	55 29%EF	32 17%	35 16%	65 18%	25 15%	56 18%	147 29%HI	101 17%	127 31%K	91 30%	75 38%	25 31%R	78 27%R	61 24%	64 18%
The number of people you plan to give to	205 21%	46 27%E	17 18%	55 29%E	29 15%	46 21%	52 14%	31 19%	48 15%	127 25%I	97 17%	108 27%K	76 25%	56 28%	26 32%R	58 20%	54 21%	67 18%
Your family's current finances	189 19%	29 17%	15 16%	47 25%	37 19%	37 17%	62 17%	35 21%I	33 10%	119 23%I	96 17%	91 22%	64 21%	48 24%	20 25%	44 15%	42 16%	82 22%P

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

Question K2A

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

A. The number of people you plan to give to

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	North-east	North-Central	South	West	Metro	Non-Metro	White Only (Non-Hisp)	Black Only (Non-Hisp)	Hispanic (Any Race)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Greatly/Somewhat increase (Net)	205 21%	94 19%	112 22%	57 44% GHI	42 23% HI	42 21% HI	30 16%	16 12%	18 11%	42 22%	32 14%	85 23% K	46 21%	153 20%	52 22%	119 17%	21 19%	51 40% PQ
Greatly increase your holiday spending	48 5%	23 5%	25 5%	16 13% GHI	13 7% HI	10 5%	5 3%	2 1%	2 2%	15 8% K	5 2%	21 6%	7 3%	36 5%	13 5%	21 3%	7 6%	13 10% P
Somewhat increase your holiday spending	157 16%	71 15%	86 17%	41 32% EF GHI	29 16%	32 16%	25 13%	14 10%	15 9%	27 14%	27 12%	64 18%	39 17%	117 15%	40 16%	98 14%	14 12%	38 30% PQ
Have no effect on your holiday spending	552 55%	274 57%	278 54%	38 29%	102 57% D	103 52% D	121 63% DF	79 59% D	107 66% DF	102 54%	133 59%	183 51%	134 60%	422 56%	130 54%	422 61% R	53 48%	42 33%
Somewhat/Greatly decrease (Net)	225 23%	107 22%	119 23%	32 25%	35 20%	50 25%	38 20%	35 26%	34 21%	43 23%	57 26% M	90 25% M	35 16%	170 22%	55 23%	145 21%	36 32%	31 24%
Somewhat decrease your holiday spending	146 15%	66 14%	79 15%	29 22%	26 14%	34 17%	22 12%	19 14%	16 10%	29 15%	36 16%	58 16%	22 10%	114 15%	31 13%	101 14%	20 18%	20 16%
Greatly decrease your holiday spending	80 8%	40 8%	39 8%	3 3%	10 5%	16 8%	16 8%	16 12% DE	18 11%	14 7%	21 10%	32 9%	13 6%	56 7%	24 10%	45 6%	16 14% P	11 9%
Don't know	17 2%	8 2%	9 2%	2 2%	1 *	4 2%	2 1%	5 4% E	3 2%	2 1%	3 1%	5 1%	8 3%	14 2%	4 2%	11 2%	2 1%	3 2%

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

Question K2A

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

A. The number of people you plan to give to

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	12- (M)	17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	205 21%	46 27%E	17 18%	55 29%E	29 15%	46 21%	52 14%	31 19%	48 15%	127 25%I	97 17%	108 27%K	76 25%	56 28%	26 32%R	58 20%	54 21%	67 18%
Greatly increase your holiday spending	48 5%	8 5%	6 7%	15 8%	10 5%	7 3%	11 3%	1 *	14 5%H	33 7%H	23 4%	25 6%	20 6%	12 6%	11 13%PQR	15 5%	12 5%	11 3%
Somewhat increase your holiday spending	157 16%	38 22%E	11 11%	40 21%E	19 10%	40 18%E	40 11%	30 19%I	33 10%	93 18%I	74 13%	83 20%K	57 19%	44 22%	16 19%	43 15%	42 16%	57 16%
Have no effect on your holiday spending	552 55%	73 43%	51 53%	95 50%	120 62%BD	130 60%B	227 63%	84 52%	199 63%HJ	260 51%	329 57%	214 52%	155 51%	107 54%	26 32%	150 51%O	135 53%O	233 64%OPQ
Somewhat/Greatly decrease (Net)	225 23%	49 28%F	26 27%	38 20%	40 21%	37 17%	77 21%	42 26%	66 21%	118 23%	137 24%	85 21%	71 23%	35 18%	28 34%R	80 27%R	55 22%	61 17%
Somewhat decrease your holiday spending	146 15%	29 17%	18 19%	27 14%	25 13%	25 12%	52 14%	24 15%	34 11%	87 17%I	80 14%	64 16%	54 18%	27 14%	18 22%R	53 18%R	37 15%	38 10%
Greatly decrease your holiday spending	80 8%	20 12%	8 8%	11 6%	14 7%	12 6%	25 7%	18 11%	31 10%	30 6%	57 10%L	21 5%	16 5%	8 4%	10 12%	27 9%	19 7%	23 6%
Don't know	17 2%	4 2%	1 2%	2 1%	4 2%	2 1%	7 2%	6 4%	6 2%	6 1%	16 3%L	1 *	1 *	0 0	2 2%	4 1%	9 3%R	3 1%

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

Question K2B

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

B. Your family's current finances

	Race																	
	Sex			Age						Region					-----			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Greatly/Somewhat increase (Net)	189 19%	99 20%	90 17%	34 27%HI	44 25%HI	42 21%HI	38 20%HI	15 11%	16 10%	30 16%	43 19%	64 18%	52 23%	142 19%	47 20%	106 15%	28 25%	43 34%P
Greatly increase your holiday spending	51 5%	29 6%	22 4%	8 6%	13 7%HI	15 8%HI	10 5%H	1 1%	3 2%	10 5%	16 7%	16 4%	9 4%	41 5%	10 4%	35 5%	11 10%	4 3%
Somewhat increase your holiday spending	138 14%	70 14%	68 13%	26 20%I	31 17%I	27 13%	28 15%I	13 10%	13 8%	19 10%	27 12%	48 13%	43 20%J	101 13%	37 15%	71 10%	16 15%	39 31%P
Have no effect on your holiday spending	523 52%	250 52%	273 53%	44 34%	100 55%D	102 52%D	99 52%D	73 54%D	104 64%DF GH	101 53%	110 49%	191 53%	120 54%	399 53%	124 52%	402 58%QR	42 38%	51 40%
Somewhat/Greatly decrease (Net)	267 27%	124 26%	144 28%	47 36%E	36 20%	51 26%	51 27%	45 33%EI	36 22%	56 30%M	68 30%M	102 28%M	41 19%	200 26%	68 28%	178 26%	40 36%	29 23%
Somewhat decrease your holiday spending	180 18%	92 19%	88 17%	38 30%EI	25 14%	39 20%I	33 17%I	28 21%I	15 9%	36 19%	43 19%	73 20%	29 13%	138 18%	42 17%	116 17%	31 28%P	22 17%
Greatly decrease your holiday spending	87 9%	32 7%	56 11%B	9 7%	10 6%	12 6%	18 9%	17 12%EF	21 13%EF	20 11%	25 11%	29 8%	13 6%	62 8%	26 11%	62 9%	8 8%	7 6%
Don't know	20 2%	10 2%	10 2%	4 3%	1 *	3 1%	3 2%	3 2%	6 4%E	3 1%	4 2%	5 2%	9 4%	18 2%	2 1%	11 2%	2 1%	3 3%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2B

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

B. Your family's current finances

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	189 19%	29 17%	15 16%	47 25%	37 19%	37 17%	62 17%	35 21%I	33 10%	119 23%I	96 17%	91 22%	64 21%	48 24%	20 25%	44 15%	42 16%	82 22%P
Greatly increase your holiday spending	51 5%	13 7%D	4 4%	3 2%	10 5%	8 4%	19 5%	5 3%	12 4%	34 7%	25 4%	26 6%	20 7%	11 6%	8 10%	12 4%	15 6%	16 4%
Somewhat increase your holiday spending	138 14%	16 9%	11 12%	44 23%BF	27 14%	28 13%	43 12%	30 18%I	22 7%	85 17%I	71 12%	65 16%	44 14%	37 19%	12 15%	32 11%	27 11%	66 18%PQ
Have no effect on your holiday spending	523 52%	73 43%	36 38%	93 49%	110 57%BC	139 65%BC	223 61%D	75 46%	202 63%HJ	242 47%	318 55%	198 48%	147 49%	102 51%	28 34%	150 51%O	139 55%O	202 55%O
Somewhat/Greatly decrease (Net)	267 27%	65 38%DEF	41 43%DEF	48 25%	40 21%	39 18%	72 20%	47 29%	76 24%	142 28%	148 26%	117 29%	90 30%	47 24%	29 36%R	92 32%R	66 26%	77 21%
Somewhat decrease your holiday spending	180 18%	42 25%EF	26 28%EF	34 18%	24 12%	33 15%	48 13%	26 16%	49 15%	104 20%	91 16%	86 21%	67 22%	38 19%	18 22%	63 22%	43 17%	54 15%
Greatly decrease your holiday spending	87 9%	23 13%F	14 15%F	14 8%	16 8%F	6 3%	24 6%	21 13%	28 9%	38 8%	57 10%	30 7%	24 8%	8 4%	12 14%	29 10%	23 9%	23 6%
Don't know	20 2%	4 3%	3 3%	2 1%	6 3%	1 *	6 2%	7 4%J	7 2%	7 1%	17 3%	3 1%	2 *	2 1%	5 6%R	6 2%	6 3%	4 1%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2C

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

C. How you expect your family's finances to change during the coming year

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe- male	18- 24	25- 34	35- 44	45- 54	55- 64	65+ 65+	North- east	North Central	South South	West	Metro Metro	Non- Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Greatly/Somewhat increase (Net)	297 30%	149 31%	148 29%	65 51% FG HI	67 37% HI	59 30% I	55 29% I	28 21%	23 14%	56 30%	60 27%	109 30%	71 32%	228 30%	70 29%	174 25%	38 34%	62 49% P
Greatly increase your holiday spending	52 5%	32 7%	21 4%	6 4%	20 11% FHI	7 3%	10 5%	6 4%	5 3%	4 2%	8 4%	28 8% J	12 6%	41 5%	11 5%	32 5%	7 6%	6 5%
Somewhat increase your holiday spending	245 25%	118 24%	128 25%	60 46% EF GHI	47 26% I	52 26% HI	45 24% I	23 17%	18 11%	53 28%	52 23%	82 23%	59 26%	187 25%	58 24%	143 20%	31 28%	56 44% P
Have no effect on your holiday spending	461 46%	222 46%	240 46%	42 32%	78 43%	90 45%	91 47%	64 47%	95 59% DE FGH	88 46%	107 48%	164 45%	103 46%	352 46%	109 45%	360 52% Q	33 30%	46 36%
Somewhat/Greatly decrease (Net)	215 22%	100 21%	115 22%	18 14%	36 20%	44 22%	41 21%	40 29% D	35 22%	38 20%	55 24%	82 23%	41 18%	155 20%	60 25%	146 21%	37 33% PR	14 11%
Somewhat decrease your holiday spending	139 14%	69 14%	70 14%	12 9%	23 13%	34 17%	24 12%	24 18%	21 13%	22 12%	35 15%	56 15%	27 12%	99 13%	40 17%	95 14%	27 24% PR	6 4%
Greatly decrease your holiday spending	76 8%	31 6%	45 9%	6 5%	13 7%	10 5%	17 9%	15 11% F	14 9%	16 8%	20 9%	26 7%	14 6%	55 7%	20 8%	51 7%	10 9%	8 7%
Don't know	26 3%	12 2%	14 3%	4 3%	0 0%	5 3%	5 3%	4 3% E	8 5% E	8 4%	3 1%	8 2%	8 3%	25 3% O	1 1%	17 2%	4 3%	5 4%

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

Question K2C

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

C. How you expect your family's finances to change during the coming year

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	297 30%	54 31%	34 35%	64 33%	49 25%	65 30%	99 27%	45 28%	71 22%	179 35%I	146 25%	149 36%K	111 37%	73 37%	22 27%	77 26%	70 28%	126 34%
Greatly increase your holiday spending	52 5%	18 10%DF	6 6%	5 3%	11 6%	9 4%	18 5%	8 5%	9 3%	35 7%I	25 4%	27 7%	23 8%	9 4%	4 5%	16 6%	12 5%	20 5%
Somewhat increase your holiday spending	245 25%	36 21%	28 29%	59 31%E	38 20%	56 26%	81 22%	37 23%	62 19%	143 28%I	120 21%	122 30%K	88 29%	64 32%	18 22%	60 21%	58 23%	106 29%P
Have no effect on your holiday spending	461 46%	68 40%	32 34%	81 43%	99 52%C	110 51%C	182 50%	65 40%	177 56%HJ	214 42%	279 48%	176 43%	129 43%	91 46%	27 33%	136 47%	123 49%	170 47%
Somewhat/Greatly decrease (Net)	215 22%	48 28%F	27 29%	42 22%	36 19%	39 18%	72 20%	44 27%	61 19%	108 21%	131 23%	81 20%	61 20%	33 16%	26 32%R	71 24%R	53 21%	62 17%
Somewhat decrease your holiday spending	139 14%	28 16%	17 18%	30 16%	23 12%	28 13%	52 14%	23 14%	37 12%	78 15%	80 14%	58 14%	47 16%	23 11%	15 18%	44 15%	33 13%	46 13%
Greatly decrease your holiday spending	76 8%	21 12%F	10 11%	12 6%	13 7%	11 5%	21 6%	21 13%J	24 8%	30 6%	51 9%	23 6%	14 5%	10 5%	11 14%R	28 10%R	20 8%	16 4%
Don't know	26 3%	2 1%	2 2%	3 2%	8 4%F	1 1%	9 2%	8 5%J	9 3%	9 2%	23 4%L	3 1%	2 1%	1 1%	6 7%R	7 2%	7 3%	6 2%

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

Question K2D

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

D. The price of gifts

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe- male	18- 24	25- 34	35- 44	45- 54	55- 64	65+ 65+	North- east	North Central	South South	West	Metro Metro	Non- Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Greatly/Somewhat increase (Net)	229 23%	116 24%	113 22%	70 54% GHI	48 26% HI	35 17%	32 17%	19 14%	24 15%	50 26% K	37 17%	80 22%	62 28% K	180 24%	48 20%	117 17%	35 31% P	58 46% P
Greatly increase your holiday spending	46 5%	26 5%	20 4%	6 5%	13 7%	9 4%	9 5%	5 4%	4 3%	11 6%	9 4%	20 6%	6 3%	39 5%	8 3%	27 4%	8 8%	7 5%
Somewhat increase your holiday spending	183 18%	90 19%	93 18%	64 49% GHI	35 19% H	26 13%	23 12%	14 11%	20 12%	38 20%	28 13%	60 16%	56 25% KL	142 19%	41 17%	90 13%	26 23% P	51 40% P
Have no effect on your holiday spending	494 49%	238 49%	256 50%	29 23%	94 52% D	102 51% D	94 49% D	77 57% D	97 60% DG	89 47%	116 52%	171 47%	118 53%	382 50%	112 46%	384 55% QR	38 34%	46 36%
Somewhat/Greatly decrease (Net)	264 26%	123 25%	141 27%	30 23%	39 21%	59 30%	62 32% E	35 26%	39 24%	50 26% M	69 31% M	110 30% M	36 16%	186 24%	78 32% N	188 27%	37 34%	22 17%
Somewhat decrease your holiday spending	193 19%	87 18%	105 20%	26 21%	30 16%	46 23% I	45 24% I	22 17%	23 14%	37 19%	46 21% M	82 23% M	28 12%	142 19%	51 21%	141 20%	29 26%	13 11%
Greatly decrease your holiday spending	71 7%	36 7%	36 7%	3 3%	9 5%	13 6%	17 9%	12 9%	17 10%	13 7%	22 10% M	28 8%	8 4%	44 6%	28 11% N	46 7%	9 8%	8 7%
Don't know	13 1%	7 1%	7 1%	0 0	1 *	3 1%	3 2%	5 4% E	1 1%	2 1%	3 1%	2 1%	6 3%	11 1%	2 1%	9 1%	2 1%	2 1%

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

Question K2D

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

D. The price of gifts

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	229 23%	48 28%EF	28 29%EF	55 29%EF	32 17%	35 16%	65 18%	25 15%	56 18%	147 29%HI	101 17%	127 31%K	91 30%	75 38%	25 31%R	78 27%R	61 24%	64 18%
Greatly increase your holiday spending	46 5%	15 9%F	2 2%	6 3%	11 5%	7 3%	19 5%	2 1%	12 4%	32 6%H	22 4%	25 6%	18 6%	13 7%	9 11%R	15 5%	15 6%R	8 2%
Somewhat increase your holiday spending	183 18%	33 19%	26 27%EF	49 26%EF	22 11%	28 13%	46 13%	23 14%	44 14%	115 22%HI	79 14%	103 25%K	73 24%	62 31%	17 20%	63 22%	46 18%	56 15%
Have no effect on your holiday spending	494 49%	73 42%	41 43%	90 47%	100 52%	124 58%BC	192 53%	92 56%J	188 59%J	208 41%	322 56%L	162 40%	127 42%	67 34%	38 46%	115 39%	123 49%	210 58%P
Somewhat/Greatly decrease (Net)	264 26%	48 28%	25 26%	45 23%	58 30%	54 25%	98 27%	43 26%	68 21%	153 30%I	144 25%	120 29%	85 28%	56 28%	16 20%	94 32%R	66 26%	88 24%
Somewhat decrease your holiday spending	193 19%	29 17%	16 17%	37 20%	43 22%	45 21%	76 21%	24 15%	46 14%	122 24%HI	96 17%	96 24%K	64 21%	49 25%	9 11%	63 22%	51 20%	70 19%
Greatly decrease your holiday spending	71 7%	19 11%DF	9 10%	7 4%	15 8%	10 4%	22 6%	19 11%J	22 7%	31 6%	48 8%	23 6%	20 7%	8 4%	7 9%	32 11%R	15 6%	18 5%
Don't know	13 1%	2 1%	2 2%	1 *	3 1%	2 1%	7 2%	4 2%	6 2%	3 1%	13 2%L	0 0	0 0	0 0	3 3%	4 1%	3 1%	3 1%

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

Question K2E

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

E. Your general household expenses

	Race																			
	Sex			Age						Region					White Only				Black Only	Hispanic
	Total	Male	Fe- male	18- 24	25- 34	35- 44	45- 54	55- 64	65+ 65+	North- east	North Central	South	West	Metro	Non- Metro	Non- (Non- Hisp)	Non- (Non- Hisp)	Hispanic (Any Race)		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)			
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50		
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*		
Greatly/Somewhat increase (Net)	238 24%	118 25%	119 23%	45 35%	41 22%	50 25%	38 20%	29 22%	33 21%	53 28%K	42 19%	86 24%	57 26%	175 23%	62 26%	138 20%	37 33%P	38 30%		
Greatly increase your holiday spending	58 6%	30 6%	28 5%	8 6%	8 4%	14 7%	12 6%	7 6%	9 6%	20 10%KL	8 3%	18 5%	12 5%	46 6%	12 5%	29 4%	16 14%P	5 4%		
Somewhat increase your holiday spending	180 18%	88 18%	92 18%	38 29%GI	33 18%	36 18%	26 14%	22 16%	24 15%	33 18%	34 15%	68 19%	45 20%	129 17%	51 21%	109 16%	21 19%	33 26%		
Have no effect on your holiday spending	476 48%	242 50%	234 45%	51 39%	91 50%	86 43%	89 46%	67 50%	92 57%DF	85 45%	112 50%	165 45%	115 51%	375 49%	102 42%	374 54%Q	30 27%	49 39%		
Somewhat/Greatly decrease (Net)	273 27%	113 23%	160 31%B	31 24%	46 25%	61 31%	62 33%I	37 27%	35 22%	50 26%	67 30%M	112 31%M	44 20%	199 26%	74 31%	179 26%	42 38%	38 30%		
Somewhat decrease your holiday spending	186 19%	79 16%	107 21%	25 19%	33 18%	42 21%I	47 25%HI	21 16%	17 11%	32 17%	47 21%	72 20%	35 16%	136 18%	50 21%	131 19%	25 23%	24 19%		
Greatly decrease your holiday spending	86 9%	33 7%	53 10%	6 5%	12 7%	19 9%	15 8%	15 11%	18 11%	18 9%	20 9%	40 11%M	9 4%	63 8%	24 10%	48 7%	17 15%P	14 11%		
Don't know	13 1%	10 2%	3 1%	2 2%	4 2%	2 1%	2 1%	3 2%	1 *	2 1%	4 2%L	0 0	7 3%L	10 1%	3 1%	7 1%	2 2%	2 1%		

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

Question K2E

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

E. Your general household expenses

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	238 24%	36 21%	26 27%	57 30%F	53 28%F	39 18%	77 21%	40 25%	56 18%	141 28%I	121 21%	116 28%K	79 26%	68 35%	23 28%	68 23%	55 22%	91 25%
Greatly increase your holiday spending	58 6%	13 7%	3 3%	9 5%	15 8%	7 3%	18 5%	8 5%	12 4%	37 7%	30 5%	27 7%	16 5%	15 7%	5 6%	23 8%	12 5%	16 4%
Somewhat increase your holiday spending	180 18%	23 13%	23 24%	48 25%BF	39 20%	32 15%	58 16%	32 19%	44 14%	104 20%I	91 16%	89 22%K	63 21%	54 27%	18 22%	45 15%	42 17%	75 21%
Have no effect on your holiday spending	476 48%	79 46%	38 40%	78 41%	87 45%	127 59%BC DE	187 52%	75 46%	178 56%J	219 43%	297 51%L	174 43%	133 44%	78 40%	34 41%	137 47%	119 47%	182 50%
Somewhat/Greatly decrease (Net)	273 27%	54 31%	30 31%	55 29%	49 26%	47 22%	96 27%	47 29%	79 25%	145 28%	151 26%	117 29%	89 29%	51 26%	23 28%	86 29%	72 28%	89 25%
Somewhat decrease your holiday spending	186 19%	29 17%	23 24%	38 20%	36 19%	37 17%	65 18%	27 16%	45 14%	113 22%I	96 17%	89 22%	64 21%	44 22%	8 10%	61 21%	52 20%	64 17%
Greatly decrease your holiday spending	86 9%	25 14%EF	7 8%	16 9%	13 7%	10 5%	31 9%	20 12%J	34 11%J	32 6%	55 10%	28 7%	24 8%	6 3%	14 18%R	25 8%	20 8%	26 7%
Don't know	13 1%	3 2%	1 1%	0 0%	3 1%	2 1%	2 1%	1 1%	5 2%	6 1%	10 2%	2 *	2 1%	1 *	2 2%	1 *	7 3%P	2 1%

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

Question K2F

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

F. The cost of gasoline and home heating

	Sex		Age							Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	North- east (J)	North (K)	South (L)	West (M)	Metro (N)	Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)		
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)										65+ (I)	
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50	
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*	
Greatly/Somewhat increase (Net)	265 26%	138 29%	127 25%	43 33%	54 30%	58 29%	39 21%	29 21%	40 25%	53 28%	42 19%	112 31%K	58 26%	190 25%	75 31%	147 21%	44 40%P	58 45%P	
Greatly increase your holiday spending	111 11%	56 12%	55 11%	22 17%	22 12%	15 8%	20 11%	14 11%	17 10%	24 13%	19 9%	39 11%	29 13%	78 10%	33 14%	55 8%	16 14%	32 25%P	
Somewhat increase your holiday spending	154 15%	82 17%	72 14%	21 16%	32 18%	43 22%GH	19 10%	15 11%	24 15%	29 15%	23 10%	74 20%K	29 13%	112 15%	41 17%	91 13%	29 26%P	26 20%	
Have no effect on your holiday spending	408 41%	197 41%	211 41%	37 29%	76 42%	73 37%	87 45%	55 41%	79 49%DF	77 40%	86 38%	136 38%	109 49%L	328 43%O	80 33%	330 47%QR	23 21%	31 24%	
Somewhat/Greatly decrease (Net)	315 32%	140 29%	175 34%	48 38%	51 28%	65 33%I	62 32%I	50 37%I	38 23%	58 31%	96 43%JLM	110 30%	51 23%	232 31%	83 35%	214 31%	42 38%	35 27%	
Somewhat decrease your holiday spending	210 21%	90 19%	120 23%	28 22%	37 20%	49 25%I	42 22%I	32 24%I	23 14%	38 20%	63 28%M	78 22%	31 14%	160 21%	50 21%	143 21%	30 27%	24 19%	
Greatly decrease your holiday spending	105 11%	50 10%	55 11%	20 16%	15 8%	16 8%	20 11%	17 13%	15 9%	20 11%	33 15%	32 9%	20 9%	72 9%	34 14%	71 10%	12 11%	11 9%	
Don't know	11 1%	8 2%	4 1%	0 0	0 0	2 1%	3 2%	2 1%	4 2%	2 1%	1 *	4 1%	4 2%	9 1%	3 1%	6 1%	2 1%	3 3%	

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2F

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

F. The cost of gasoline and home heating

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Greatly/Somewhat increase (Net)	265 26%	63 37%EF	27 28%	57 30%	44 23%	44 20%	89 24%	40 24%	65 20%	158 31%I	136 24%	126 31%K	90 30%	69 35%	30 36%	86 30%	58 23%	88 24%
Greatly increase your holiday spending	111 11%	27 16%F	11 12%F	33 17%F	20 10%F	9 4%	35 10%	13 8%	25 8%	72 14%I	55 9%	56 14%	38 12%	26 13%	11 13%	33 11%	27 11%	40 11%
Somewhat increase your holiday spending	154 15%	36 21%	16 16%	23 12%	24 12%	34 16%	54 15%	27 16%	39 12%	86 17%	82 14%	70 17%	53 17%	42 21%	19 23%	53 18%	31 12%	48 13%
Have no effect on your holiday spending	408 41%	53 31%	27 28%	74 39%	76 39%	114 53%BC DE	163 45%	59 36%	161 51%HJ	183 36%	250 43%	150 37%	111 37%	73 37%	18 22%	102 35%	103 41%O	179 49%OP
Somewhat/Greatly decrease (Net)	315 32%	54 32%	39 41%F	59 31%	70 36%F	56 26%	105 29%	60 37%I	88 28%	167 33%	182 31%	133 32%	102 34%	56 28%	30 37%	101 35%R	88 35%R	96 26%
Somewhat decrease your holiday spending	210 21%	32 18%	21 22%	44 23%	53 27%F	38 18%	76 21%	36 22%	59 19%	115 22%	118 20%	92 22%	68 23%	43 22%	21 25%	67 23%	52 21%	70 19%
Greatly decrease your holiday spending	105 11%	23 13%	18 19%DEF	15 8%	18 9%	18 8%	29 8%	24 15%	28 9%	52 10%	64 11%	41 10%	34 11%	14 7%	9 12%	34 12%	36 14%R	25 7%
Don't know	11 1%	1 1%	2 2%	1 *	3 2%	1 1%	5 1%	4 3%J	4 1%	2 *	11 2%L	0 0	0 0	0 0	3 4%R	3 1%	4 1%	1 *

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K3

How concerned or unconcerned are you about being able to pay off the credit card balances from this holiday season's spending? Would you say...

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	24	34	44	54	64	65+	east	Central	South	West	Metro	Metro	Only	Only	panic	
			(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(Non-	(Non-	(Any	
															Hisp)	Hisp)	Race)	
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
Very/Somewhat Concerned (Net)	329 33%	133 27%	197 38%B	67 52%EF HI	60 33%I	64 32%I	68 35%I	38 28%	32 20%	73 39%K	60 27%	126 35%	70 32%	261 34%	68 28%	195 28%	54 49%P	60 47%P
Very concerned	153 15%	66 14%	87 17%	38 29%EH I	21 12%	32 16%I	30 16%I	18 13%	14 9%	40 21%K	19 8%	66 18%K	28 13%	114 15%	39 16%	86 12%	29 27%P	29 22%
Somewhat concerned	177 18%	67 14%	110 21%B	29 23%	39 21%I	32 16%	37 19%I	20 15%	18 11%	34 18%	41 18%	59 16%	42 19%	147 19%O	29 12%	109 16%	25 22%	31 25%
Neither concerned nor unconcerned	81 8%	37 8%	45 9%	8 6%	14 8%	15 7%	21 11%	10 8%	13 8%	14 8%	21 9%	35 10%	11 5%	66 9%	15 6%	51 7%	14 13%	8 7%
Somewhat/Very Unconcerned (Net)	455 46%	258 53%C	197 38%	43 34%	85 47%	90 45%	80 42%	67 49%	89 55%DG	78 41%	103 46%	153 42%	122 55%JL	342 45%	114 47%	350 50%Q	29 26%	48 38%
Somewhat unconcerned	132 13%	66 14%	66 13%	9 7%	23 13%	30 15%	21 11%	18 13%	30 19%DG	21 11%	33 15%	38 11%	40 18%L	98 13%	34 14%	106 15%Q	6 5%	10 8%
Very unconcerned	323 32%	192 40%C	131 25%	34 27%	62 34%	60 30%	58 30%	49 37%	58 36%	57 30%	70 31%	114 31%	82 37%	244 32%	80 33%	244 35%Q	23 21%	37 29%
Don't know/Won't use credit cards/Won't spend for holidays	134 13%	55 11%	79 15%	11 9%	23 12%	30 15%	23 12%	20 15%	28 17%	24 13%	40 18%M	49 14%	20 9%	90 12%	44 18%N	101 15%	14 12%	11 9%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K3

How concerned or unconcerned are you about being able to pay off the credit card balances from this holiday season's spending? Would you say...

	Household Income							H.H. Size			Children In H.H.				Education			
	LT	\$25K- LT	\$35K- LT	\$50K- LT	\$75K Or	Dual Income		1	2	3 Or More	None	Total	Under 12	12- 17	HS Incom- plete	HS Grad	Incom- plete	Coll Grad
	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Very/Somewhat Concerned (Net)	329 33%	56 33%	38 40%F	81 42%F	66 34%F	53 25%	109 30%	57 35%	85 27%	187 37%I	173 30%	155 38%K	106 35%	89 45%	33 41%	97 33%	71 28%	128 35%
Very concerned	153 15%	37 21%F	19 20%	29 15%	24 13%	25 12%	47 13%	33 20%I	36 11%	84 16%	85 15%	68 17%	41 14%	39 20%	19 23%	45 15%	34 13%	55 15%
Somewhat concerned	177 18%	20 11%	19 20%	52 27%BF	42 22%BF	28 13%	62 17%	24 15%	49 15%	103 20%	88 15%	87 21%K	64 21%	50 25%	14 17%	52 18%	37 15%	72 20%
Neither concerned nor unconcerned	81 8%	11 7%	8 8%	13 7%	20 10%	14 6%	37 10%	12 7%	25 8%	42 8%	47 8%	29 7%	23 8%	14 7%	2 2%	19 6%	20 8%	37 10%
Somewhat/Very Unconcerned (Net)	455 46%	69 40%	35 37%	76 40%	85 44%	132 61%BC DE	177 49%	62 38%	168 53%HJ	221 43%	276 48%	174 43%	134 44%	79 40%	35 43%	117 40%	121 48%	178 49%
Somewhat unconcerned	132 13%	18 11%	17 18%	30 16%	22 12%	32 15%	54 15%	15 9%	58 18%HJ	58 11%	84 15%	47 11%	34 11%	24 12%	10 12%	44 15%	25 10%	53 14%
Very unconcerned	323 32%	50 29%	18 19%	47 25%	63 33%C	100 47%BC DE	123 34%	48 29%	110 35%	163 32%	192 33%	127 31%	100 33%	56 28%	25 31%	73 25%	96 38%P	125 34%P
Don't know/Won't use credit cards/Won't spend for holidays	134 13%	35 21%DEF	15 15%	20 10%	21 11%	16 8%	39 11%	32 20%J	40 13%	61 12%	83 14%	51 12%	40 13%	16 8%	11 14%	58 20%R	41 16%R	23 6%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K4

In general, how concerned or unconcerned would you say you are about meeting your monthly payments on ALL TYPES of debt? Debt includes credit cards, auto loans, mortgages, home equity loans and other installment loans. Would you say you are...

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North-Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	White (P)	Black (Q)	Hispanic (R)		
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50		
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*		
Very/Somewhat Concerned (Net)	426 43%	184 38%	242 47%B	62 48%I	84 47%I	99 50%I	87 45%I	55 41%I	38 24%	91 48%	85 38%	153 42%	98 44%	327 43%	99 41%	269 39%	66 59%P	65 51%		
Very concerned	210 21%	102 21%	107 21%	44 34%I	40 22%I	42 21%I	38 20%I	32 24%I	14 9%	43 22%	32 14%	86 24%K	49 22%	159 21%	51 21%	122 18%	40 36%P	35 27%		
Somewhat concerned	217 22%	82 17%	135 26%B	18 14%	45 25%I	56 28%HI	49 26%HI	23 17%	24 15%	48 25%	52 23%	67 18%	49 22%	169 22%	48 20%	147 21%	26 24%	30 23%		
Neither concerned nor unconcerned	110 11%	51 10%	59 11%	21 16%	13 7%	26 13%	20 10%	17 12%	13 8%	20 10%	28 12%	42 12%	20 9%	86 11%	23 10%	76 11%	9 8%	16 13%		
Somewhat/Very unconcerned (Net)	437 44%	239 49%C	199 38%	46 36%	81 45%	71 36%	82 43%	58 43%	99 61%DE FGH	76 40%	105 47%	160 44%	96 43%	327 43%	110 46%	330 47%Q	35 32%	46 36%		
Somewhat unconcerned	157 16%	87 18%	70 14%	24 19%	26 14%	24 12%	32 17%	21 15%	29 18%	27 14%	36 16%	56 15%	38 17%	121 16%	35 15%	116 17%	11 10%	20 15%		
Very unconcerned	281 28%	152 31%C	129 25%	22 17%	55 31%	47 24%	49 26%	37 27%	70 43%DE FGH	50 26%	69 31%	104 29%	58 26%	206 27%	75 31%	215 31%	24 22%	26 21%		
Don't know/Don't have debt	27 3%	9 2%	18 3%	0 0	2 1%	3 1%	3 2%	6 4%	11 7%DEF	4 2%	7 3%	8 2%	8 4%	19 2%	8 3%	22 3%	1 1%	0 0		

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K4

In general, how concerned or unconcerned would you say you are about meeting your monthly payments on ALL TYPES of debt? Debt includes credit cards, auto loans, mortgages, home equity loans and other installment loans. Would you say you are...

	Household Income						H.H. Size			Children In H.H.				Education				
	LT	LT	LT	LT	Or	Dual	-----			-----		-----		HS	Coll			
	\$25K	\$25K-	\$35K-	\$50K-	\$75K	Income	1	2	3 Or	None	Total	Under	12-	Incom-	HS	Incom-	Coll	
Total	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Very/Somewhat Concerned (Net)	426	84	52	103	81	67	150	66	106	254	218	206	148	103	40	126	111	148
	43%	49%F	54%F	54%EF	42%F	31%	41%	40%	33%	50%I	38%	50%K	49%	52%	49%	43%	44%	41%
Very concerned	210	45	31	44	38	33	69	36	54	120	110	100	72	48	20	63	55	71
	21%	26%F	32%EF	23%	20%	15%	19%	22%	17%	24%I	19%	24%	24%	24%	25%	22%	22%	20%
Somewhat concerned	217	39	21	59	44	34	80	30	52	134	108	106	76	55	20	63	57	77
	22%	23%	22%	31%F	23%	16%	22%	19%	16%	26%I	19%	26%K	25%	28%	24%	21%	22%	21%
Neither concerned nor unconcerned	110	17	8	13	27	27	46	10	35	61	61	46	30	26	5	31	32	38
	11%	10%	8%	7%	14%	12%	13%	6%	11%	12%	10%	11%	10%	13%	6%	11%	13%	11%
Somewhat/Very unconcerned (Net)	437	64	34	73	78	118	160	79	164	190	277	155	123	68	36	123	101	173
	44%	37%	35%	38%	40%	55%BC	44%	48%J	52%J	37%	48%L	38%	41%	34%	44%	42%	40%	47%
						DE												
Somewhat unconcerned	157	17	19	37	29	32	54	24	56	74	91	63	46	34	13	52	35	54
	16%	10%	19%	20%B	15%	15%	15%	15%	18%	14%	16%	15%	15%	17%	16%	18%	14%	15%
Very unconcerned	281	47	15	35	48	85	106	55	108	116	185	92	77	34	23	71	66	119
	28%	27%	16%	19%	25%	40%BC	29%	34%J	34%J	23%	32%L	23%	26%	17%	28%	24%	26%	33%P
						DE												
Don't know/Don't have debt	27	7	2	1	6	4	6	8	13	6	24	2	2	1	1	12	8	5
	3%	4%D	2%	*	3%	2%	2%	5%J	4%J	1%	4%L	*	1%	*	1%	4%	3%	1%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K5

If you received an unexpected windfall of \$5,000, how would you MOST likely use MOST OF IT? Would you... - Aided

	Sex		Age							Region					Race				
	-----		-----							-----					-----				
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-	
(A)	(B)	male	24	34	44	54	64	65+	east	Central	South	West	Metro	Metro	Only	Only	panic		
			(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(Non-	(Non-	(Any		
															Hisp)	Hisp)	Race)		
															(P)	(Q)	(R)		
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50	
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*	
Pay down some debt	443 44%	193 40%	250 48%B	55 43%I	102 56%HI	99 50%HI	104 54%HI	52 38%I	30 19%	83 44%	95 42%	157 43%	107 48%	344 45%	98 41%	278 40%	60 54%P	79 63%P	
Add to savings or investments	407 41%	212 44%	195 38%	56 43%	59 33%	74 37%	65 34%	61 45%EG	90 56%EF	73 38%	95 42%	158 44%	81 36%	299 39%	108 45%	312 45%QR	32 29%	37 29%	
Spend it	126 13%	65 13%	61 12%	18 14%	18 10%	25 13%	20 11%	17 12%	27 17%	31 16%	24 11%	44 12%	27 12%	97 13%	29 12%	84 12%	17 16%	11 8%	
Other	14 1%	7 1%	7 1%	0 0	1 1%	1 *	1 *	3 2%	8 5%EFG	1 1%	5 2%	3 1%	4 2%	9 1%	5 2%	13 2%	0 0	0 0	
Don't know	11 1%	6 1%	5 1%	0 0	0 0	0 0	2 1%	3 2%F	6 4%EF	2 1%	5 2%L	1 *	3 1%	9 1%	1 1%	9 1%	1 1%	0 0	

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K5

If you received an unexpected windfall of \$5,000, how would you MOST likely use MOST OF IT? Would you... - Aided

	Household Income						H.H. Size			Children In H.H.				Education				
	LT	\$25K- LT	\$35K- LT	\$50K- LT	\$75K Or	Dual Income	3 Or			Under		12-	HS	Coll		Coll		
	Total (A)	\$25K (B)	\$35K (C)	\$50K (D)	\$75K (E)	More (F)	H.H. (G)	1 (H)	2 (I)	More (J)	None (K)	Total (L)	12 (M)	17 (N)	Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Pay down some debt	443 44%	81 47%F	49 52%F	98 52%F	101 52%F	76 35%	173 48%	64 39%	125 39%	253 50%HI	228 39%	213 52%K	167 55%	104 52%	42 51%	128 44%	120 47%	152 42%
Add to savings or investments	407 41%	66 38%	36 37%	73 38%	70 36%	98 46%	143 40%	68 42%	152 48%J	180 35%	260 45%L	139 34%	94 31%	72 36%	29 35%	117 40%	100 40%	154 42%
Spend it	126 13%	22 13%	7 7%	17 9%	18 10%	38 18%CD	41 11%	21 13%	33 10%	72 14%	71 12%	55 13%	41 13%	21 11%	10 12%	42 14%	26 10%	49 13%
Other	14 1%	2 1%	2 2%	1 1%	1 1%	3 1%	3 1%	4 3%J	6 2%	3 1%	11 2%	2 *	1 *	1 *	1 1%	1 *	3 1%	8 2%
Don't know	11 1%	2 1%	1 1%	1 *	2 1%	0 0	2 *	5 3%IJ	2 1%	3 1%	10 2%	1 *	0 0	1 *	1 1%	4 1%	4 1%	2 1%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K6

If you were faced with an unexpected, emergency expense of \$5,000, how would you pay for it? Would you say... - Aided

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	24	34	44	54	64	65+	east	Central	(L)	(M)	(N)	Metro	(Non-	(Non-	(Any	
			(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	Hisp)	Hisp)	Race)	
			(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*
From your savings	549	258	291	73	89	96	102	82	105	102	112	207	128	423	126	383	60	71
	55%	54%	56%	57%	49%	48%	53%	61%EF	65%EF	54%	50%	57%	57%	56%	52%	55%	54%	56%
								G										
From your checking account	393	225	168	67	64	66	73	53	69	69	82	154	88	304	89	260	45	59
	39%	47%C	32%	52%F	35%	33%	38%	39%	43%	36%	36%	42%	40%	40%	37%	37%	41%	46%
From your investments	323	171	152	53	54	56	51	43	66	54	64	119	86	249	74	217	31	48
	32%	35%	29%	41%	30%	28%	26%	32%	41%EF	28%	28%	33%	39%	33%	31%	31%	28%	37%
									G									
A gift or loan from a friend or family member	298	150	149	92	68	52	41	25	20	63	60	99	77	229	69	162	47	62
	30%	31%	29%	72%EF	37%GH	26%I	21%I	18%	12%	33%	27%	27%	34%	30%	29%	23%	42%P	49%P
				GHI	I													
You'd take out a special loan for this purpose	290	145	145	62	63	60	53	28	23	59	65	107	60	216	74	179	36	57
	29%	30%	28%	48%FG	35%HI	30%HI	28%I	21%	14%	31%	29%	29%	27%	29%	31%	26%	33%	45%P
				HI														
You'd put it on your credit card	222	113	109	37	48	46	37	27	26	36	49	74	63	179	43	136	34	32
	22%	23%	21%	29%	26%I	23%	19%	20%	16%	19%	22%	20%	28%	24%	18%	19%	31%	26%
You'd add it to your home equity loan	143	75	68	22	26	32	36	15	11	30	32	53	27	109	34	85	14	29
	14%	15%	13%	17%	15%I	16%I	19%HI	11%	7%	16%	14%	15%	12%	14%	14%	12%	13%	23%
Don't know/None of these	41	19	22	2	5	7	7	8	11	5	11	20	5	28	13	30	6	0
	4%	4%	4%	2%	3%	4%	3%	6%	7%	3%	5%	5%	2%	4%	5%	4%	5%	0

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K6

If you were faced with an unexpected, emergency expense of \$5,000, how would you pay for it? Would you say... - Aided

	Household Income						H.H. Size			Children In H.H.				Education				
	LT \$25K (A)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)	
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
From your savings	549 55%	75 44%	43 45%	113 60%B	97 51%	138 64%BC E	209 58%	96 59%	190 60%J	257 50%	336 58%L	206 50%	136 45%	114 57%	28 35%	145 50%	138 55%O	232 64%OP
From your checking account	393 39%	64 37%	37 38%	64 33%	78 41%	95 44%	131 36%	64 39%	125 39%	200 39%	240 41%	146 36%	112 37%	69 35%	30 37%	115 40%	97 38%	146 40%
From your investments	323 32%	57 33%	30 32%	57 30%	58 30%	75 35%	121 33%	54 33%	109 34%	156 31%	189 33%	126 31%	94 31%	65 33%	28 34%	99 34%	73 29%	118 32%
A gift or loan from a friend or family member	298 30%	76 44%EF	43 45%EF	65 34%F	52 27%F	36 17%	85 24%	25 16%	75 24%H	196 38%HI	133 23%	163 40%K	122 40%	79 40%	32 39%R	102 35%R	80 32%R	83 23%
You'd take out a special loan for this purpose	290 29%	58 34%F	43 45%F	64 34%F	62 32%F	31 14%	98 27%	32 19%	77 24%	178 35%HI	143 25%	143 35%K	107 35%	74 37%	29 36%	110 38%QR	60 24%	86 24%
You'd put it on your credit card	222 22%	39 23%	23 24%	37 20%	50 26%	52 24%	74 20%	31 19%	59 18%	133 26%I	114 20%	106 26%	78 26%	50 25%	20 24%	60 20%	52 21%	89 25%
You'd add it to your home equity loan	143 14%	26 15%	11 12%	29 15%	30 15%	31 14%	55 15%	20 12%	30 10%	91 18%I	66 11%	75 18%K	56 19%	36 18%	21 26%Q	47 16%Q	20 8%	54 15%Q
Don't know/None of these	41 4%	14 8%EF	4 4%	5 3%	3 2%	6 3%	7 2%	10 6%	13 4%	17 3%	26 4%	14 3%	7 2%	10 5%	4 5%	15 5%	10 4%	10 3%

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

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K7

How many times over the PAST YEAR did you fully pay the entire balance on all of your credit cards, not just the minimum payments, the full balances?
Would you say you... - Aided

	Sex		Age							Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West	Metro	Metro	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)	
				(D)	(E)	(F)	(G)	(H)		east (J)	Central (K)		(M)	(N)	(O)				
Unweighted Total	1016	509	507	48	128	176	213	206	240	195	227	368	226	754	262	823	62	50	
Weighted Total	1000	483	517	129*	181	199	191	135	161	190	225	363	222	759	241	697	111*	127*	
Always paid the full balance	355 36%	184 38%	171 33%	48 37%	49 27%	52 26%	57 30%	53 39%EF	94 58%DE	86 45%LM	80 36%	124 34%	65 29%	277 36%	78 32%	273 39%QR	29 26%	24 19%	
Carried balance (Net)	483 48%	221 46%	262 51%	53 41%I	105 58%I	112 57%I	113 59%DH	64 48%I	35 21%	78 41%	109 48%	173 48%	123 55%J	384 51%O	99 41%	312 45%	61 55%	82 64%P	
Fully paid 6 to 11 months (Subnet)	105 10%	52 11%	53 10%	19 15%	18 10%	25 13%	21 11%	11 8%	11 7%	17 9%	31 14%	33 9%	23 10%	83 11%	22 9%	75 11%	8 7%	16 13%	
Fully paid 10 or 11 of the past twelve months	44 4%	18 4%	27 5%	9 7%	10 5%	7 3%	9 5%	7 5%	4 2%	9 5%	15 7%L	10 3%	11 5%	35 5%	10 4%	28 4%	4 3%	10 8%	
Fully paid 6 to 9 of the past twelve months	60 6%	35 7%	26 5%	10 7%	8 5%	18 9%H	12 6%	5 3%	7 5%	8 4%	16 7%	23 6%	12 6%	48 6%	12 5%	47 7%	5 4%	6 5%	
Fully paid 1 to 5 of the past twelve months	107 11%	50 10%	57 11%	14 11%	32 17%HI	24 12%I	21 11%I	11 8%I	4 3%	18 9%	12 5%	48 13%K	30 13%K	87 11%	20 8%	55 8%	16 15%	30 24%P	
You always carried a balance on at least one card	271 27%	118 25%	153 29%	20 16%	55 31%I	63 32%DI	71 37%DI	42 31%DI	19 12%	43 23%	66 29%	92 25%	70 31%	215 28%	56 23%	182 26%	37 33%	36 28%	
Have no credit cards (vol.)	150 15%	75 16%	76 15%	23 18%	27 15%	31 16%	21 11%	16 12%	31 19%GH	25 13%	34 15%	60 17%	31 14%	87 11%	63 26%N	107 15%	21 19%	15 12%	
Don't know	12 1%	3 1%	9 2%	5 4%	0 0%	3 1%	0 0%	2 1%	2 1%	1 1%	1 1%	5 2%	4 2%	11 1%	1 *	5 1%	0 0%	7 5%P	

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

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Question K7

How many times over the PAST YEAR did you fully pay the entire balance on all of your credit cards, not just the minimum payments, the full balances?
Would you say you... - Aided

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	LT \$35K (C)	LT \$50K (D)	LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1016	167	97	175	198	230	388	194	381	432	681	323	238	151	69	295	244	397
Weighted Total	1000	172	95*	190	193	216	362	163	318	510	579	409	303	198	82*	291	253	364
Always paid the full balance	355 36%	53 31%	26 27%	59 31%	64 33%	97 45% BC	126 35% DE	73 45% J	138 43% J	142 28%	239 41% L	113 28%	84 28%	46 23%	17 21%	92 32%	83 33%	159 44% OPQ
Carried balance (Net)	483 48%	69 40%	52 54%	105 55% B	111 58% BF	99 46%	201 55%	57 35%	137 43%	284 56% HI	252 44%	224 55% K	171 57%	113 57%	47 57%	122 42%	128 51%	181 50%
Fully paid 6 to 11 months (Subnet)	105 10%	13 8%	11 12%	22 11%	14 7%	27 12%	43 12%	16 10%	31 10%	55 11%	53 9%	47 11%	32 11%	23 12%	6 7%	23 8%	27 11%	46 13%
Fully paid 10 or 11 of the past twelve months	44 4%	5 3%	2 2%	11 6%	4 2%	13 6%	21 6%	6 3%	13 4%	23 4%	20 3%	21 5%	13 4%	12 6%	4 5%	7 2%	8 3%	22 6%
Fully paid 6 to 9 of the past twelve months	60 6%	8 5%	9 10%	11 6%	11 6%	14 7%	23 6%	10 6%	18 6%	32 6%	33 6%	25 6%	20 6%	11 6%	2 3%	15 5%	19 7%	24 7%
Fully paid 1 to 5 of the past twelve months	107 11%	10 6%	12 12%	27 14% B	30 15% B	24 11%	47 13%	6 4%	28 9%	73 14% HI	47 8%	60 15% K	46 15%	34 17%	8 10%	27 9%	33 13%	39 11%
You always carried a balance on at least one card	271 27%	46 26%	29 30%	57 30%	67 35% F	48 22%	111 31%	35 22%	79 25%	156 30%	152 26%	117 29%	93 31%	56 28%	33 41% PR	72 25%	69 27%	96 26%
Have no credit cards (vol.)	150 15%	45 26% DEF	18 19% EF	26 14%	17 9%	17 8%	32 9%	33 20% I	39 12%	76 15%	83 14%	66 16%	46 15%	33 17%	15 19% R	70 24% QR	40 16% R	23 6%
Don't know	12 1%	5 3%	0 0	1 *	1 *	2 1%	3 1%	0 0	3 1%	9 2%	5 1%	7 2%	2 1%	6 3%	3 3%	6 2%	2 1%	1 *

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

Question K1

Thinking about your holiday spending plans this year, do you intend to spend...

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Much more/Somewhat more (Net)	143 14%	47 100%	95 100%	0 DEF 0	0 0	0 0
Much more than last year	47 5%	47 100%	0 0	0 0	0 0	0 0
Somewhat more than last year	95 10%	0 0	95 100%	0 DEF 0	0 0	0 0
About the same as last year	517 52%	0 0	0 0	517 100%	0 CEF 0	0 0
Somewhat less/Much less (Net)	324 32%	0 0	0 0	0 0	143 100%	182 CD 100%
Somewhat less than last year	143 14%	0 0	0 0	0 0	143 100%	0 CDF 0
Much less than last year	182 18%	0 0	0 0	0 0	0 0	182 CDE 100%
Don't spend for holidays (vol.)	11 1%	0 0	0 0	0 0	0 0	0 0
Don't know	5 *	0 0	0 0	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2 -- Greatly increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
The cost of gasoline and home heating	111 11%	7 15%	22 23% ^{DF}	39 8%	20 14% ^D	19 10%
Your general household expenses	58 6%	6 13%	10 11% ^D	15 3%	7 5%	19 10% ^D
How you expect your family's finances to change during the coming year	52 5%	6 12%	9 10% ^D	19 4%	9 6%	9 5%
Your family's current finances	51 5%	7 15%	10 10%	20 4%	6 5%	7 4%
The number of people you plan to give to	48 5%	21 44%	8 8% ^D	10 2%	5 4%	4 2%
The price of gifts	46 5%	5 10%	7 7%	19 4%	3 2%	11 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2 -- Greatly/Somewhat increase Summary

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	About the Same (C)	Some- what Less (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
How you expect your family's finances to change during the coming year	297 30%	21 45%	60 63% F	147 28% F	35 25%	33 18%
The cost of gasoline and home heating	265 26%	16 34%	48 50% F	123 24%	33 23%	39 22%
Your general household expenses	238 24%	17 36%	48 50% F	115 22%	24 17%	33 18%
The price of gifts	229 23%	21 44%	45 47% F	120 23% E	13 9%	29 16%
The number of people you plan to give to	205 21%	28 60%	41 43% F	96 19% E	13 9%	26 14%
Your family's current finances	189 19%	18 39%	40 42% F	92 18% F	20 14%	17 9%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2A

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

A. The number of people you plan to give to

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	205 21%	28 60%	41 43% DE F	96 19% E	13 9%	26 14%
Greatly increase your holiday spending	48 5%	21 44%	8 8% D	10 2%	5 4%	4 2%
Somewhat increase your holiday spending	157 16%	8 16%	34 35% DE F	86 17% E	7 5%	22 12% E
Have no effect on your holiday spending	552 55%	11 24%	46 48%	340 66% CF	85 59% F	65 36%
Somewhat/Greatly decrease (Net)	225 23%	6 13%	8 9%	72 14%	45 32% CD	88 49% CDE
Somewhat decrease your holiday spending	146 15%	3 7%	8 9%	63 12%	34 24% CD	37 20% D
Greatly decrease your holiday spending	80 8%	3 6%	0	9 2%	11 8% CD	51 28% CDE
Don't know	17 2%	2 4%	0	10 2%	0	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2B

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

B. Your family's current finances

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	189 19%	18 39%	40 42% F	92 18% DE	20 14%	17 9%
Greatly increase your holiday spending	51 5%	7 15%	10 10%	20 4%	6 5%	7 4%
Somewhat increase your holiday spending	138 14%	11 24%	30 32% F	72 14% DE	14 10%	10 6%
Have no effect on your holiday spending	523 52%	10 22%	41 43%	335 65% CE	69 49% F	59 32%
Somewhat/Greatly decrease (Net)	267 27%	17 35%	13 14%	83 16%	52 36% CD	100 55% CDE
Somewhat decrease your holiday spending	180 18%	15 32%	11 11%	68 13%	39 27% CD	46 25% CD
Greatly decrease your holiday spending	87 9%	2 3%	2 2%	14 3%	13 9% D	54 30% CDE
Don't know	20 2%	2 4%	2 2%	7 1%	1 1%	6 3%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2C

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

C. How you expect your family's finances to change during the coming year

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	297 30%	21 45%	60 63% F	147 28% F	35 25%	33 18%
Greatly increase your holiday spending	52 5%	6 12%	9 10% D	19 4%	9 6%	9 5%
Somewhat increase your holiday spending	245 25%	15 33%	51 53% F	128 25% F	26 18%	24 13%
Have no effect on your holiday spending	461 46%	11 23%	28 30%	295 57% CE F	60 42%	58 32%
Somewhat/Greatly decrease (Net)	215 22%	12 26%	6 6%	66 13%	44 31% CD	83 46% CDE
Somewhat decrease your holiday spending	139 14%	10 22%	4 4%	52 10%	32 22% CD	41 22% CD
Greatly decrease your holiday spending	76 8%	2 5%	2 2%	14 3%	12 8% D	42 23% CDE
Don't know	26 3%	3 6%	1 1%	9 2%	3 2%	8 5%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2D

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

D. The price of gifts

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	229 23%	21 44%	45 47% F	120 23% E	13 9%	29 16%
Greatly increase your holiday spending	46 5%	5 10%	7 7%	19 4%	3 2%	11 6%
Somewhat increase your holiday spending	183 18%	16 34%	38 40% F	100 19% EF	10 7%	18 10%
Have no effect on your holiday spending	494 49%	13 28%	35 36%	294 57% CF	69 48%	76 42%
Somewhat/Greatly decrease (Net)	264 26%	10 22%	15 16%	99 19%	59 41% CD	77 42% CD
Somewhat decrease your holiday spending	193 19%	6 12%	11 12%	89 17%	50 35% CD F	36 20%
Greatly decrease your holiday spending	71 7%	4 9%	4 4%	10 2%	9 6% D	40 22% CDE
Don't know	13 1%	3 6%	1 1%	4 1%	2 1%	1 *

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2E

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

E. Your general household expenses

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	238 24%	17 36%	48 50% F	115 22%	24 17%	33 18%
Greatly increase your holiday spending	58 6%	6 13%	10 11% D	15 3%	7 5%	19 10% D
Somewhat increase your holiday spending	180 18%	11 23%	38 40% DE F	99 19% EF	17 12%	14 8%
Have no effect on your holiday spending	476 48%	19 39%	34 36%	305 59% CE F	53 37%	56 31%
Somewhat/Greatly decrease (Net)	273 27%	10 21%	11 12%	94 18%	65 46% CD	89 49% CD
Somewhat decrease your holiday spending	186 19%	4 9%	11 12%	84 16%	51 36% CD F	35 19%
Greatly decrease your holiday spending	86 9%	6 12%	0 0	11 2%	14 10% CD	54 29% CDE
Don't know	13 1%	2 4%	2 2%	4 1%	1 *	4 2%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K2F

I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending?

F. The cost of gasoline and home heating

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Greatly/Somewhat increase (Net)	265 26%	16 34%	48 50% F	123 24%	33 23%	39 22%
Greatly increase your holiday spending	111 11%	7 15%	22 23% DF	39 8%	20 14% D	19 10%
Somewhat increase your holiday spending	154 15%	9 19%	26 27% EF	84 16%	13 9%	20 11%
Have no effect on your holiday spending	408 41%	15 31%	26 27% F	256 50% CE	53 37%	54 30%
Somewhat/Greatly decrease (Net)	315 32%	14 30%	22 23%	134 26%	56 39% CD	87 48% CD
Somewhat decrease your holiday spending	210 21%	11 24%	16 17%	113 22%	39 28% F	30 17%
Greatly decrease your holiday spending	105 11%	3 6%	5 6%	21 4%	17 12% D	56 31% CDE
Don't know	11 1%	2 4%	0 0%	4 1%	1 1%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K3

How concerned or unconcerned are you about being able to pay off the credit card balances from this holiday season's spending? Would you say...

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Very/Somewhat Concerned (Net)	329 33%	20 41%	32 34%	143 28%	59 41%D	73 40%D
Very concerned	153 15%	11 24%	13 14%	45 9%	31 22%D	50 28%CD
Somewhat concerned	177 18%	8 18%	19 20%	98 19%	28 19%	23 12%
Neither concerned nor unconcerned	81 8%	1 2%	10 11%	44 8%	13 9%	13 7%
Somewhat/Very Unconcerned (Net)	455 46%	20 43%	40 42%	264 51%F	61 43%	63 35%
Somewhat unconcerned	132 13%	9 19%	6 6%	82 16%F	20 14%	14 8%
Very unconcerned	323 32%	11 24%	34 36%	182 35%	41 29%	49 27%
Don't know/Won't use credit cards/Won't spend for holidays	134 13%	7 14%	12 13%	67 13%	10 7%	33 18%E

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K4

In general, how concerned or unconcerned would you say you are about meeting your monthly payments on ALL TYPES of debt? Debt includes credit cards, auto loans, mortgages, home equity loans and other installment loans. Would you say you are...

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Very/Somewhat Concerned (Net)	426 43%	21 45%	45 47%	182 35%	71 50%D	99 55%D
Very concerned	210 21%	14 29%	26 27%D	68 13%	35 25%D	62 34%D
Somewhat concerned	217 22%	7 16%	19 20%	114 22%	36 25%	38 21%
Neither concerned nor unconcerned	110 11%	4 8%	11 11%	67 13%	12 8%	17 9%
Somewhat/Very unconcerned (Net)	437 44%	22 47%	38 40%	257 50%F	57 40%	60 33%
Somewhat unconcerned	157 16%	5 12%	15 15%	99 19%F	22 15%	16 9%
Very unconcerned	281 28%	17 35%	23 24%	158 31%	35 25%	44 24%
Don't know/Don't have debt	27 3%	* 1%	2 2%	12 2%	3 2%	6 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K5

If you received an unexpected windfall of \$5,000, how would you MOST likely use MOST OF IT? Would you... - Aided

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Some- Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Pay down some debt	443 44%	23 48%	56 59%D	186 36%	76 53%D	96 53%D
Add to savings or investments	407 41%	14 31%	26 27%	245 47%CE F	51 36%	65 36%
Spend it	126 13%	9 19%	12 13%	70 13%	15 10%	19 10%
Other	14 1%	1 3%	1 1%	8 2%	1 *	1 1%
Don't know	11 1%	0	0	8 2%	1 1%	1 1%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K6

If you were faced with an unexpected, emergency expense of \$5,000, how would you pay for it? Would you say... - Aided

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About More Same	Some- what Less	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
From your savings	549 55%	24 51%	61 64%F	309 60%F	74 52%	75 41%
From your checking account	393 39%	27 56%	42 44%	211 41%	49 34%	62 34%
From your investments	323 32%	18 38%	35 36%	175 34%	44 31%	50 27%
A gift or loan from a friend or family member	298 30%	13 28%	45 48%DE	137 26%	43 30%	59 33%
You'd take out a special loan for this purpose	290 29%	25 53%	41 44%D	124 24%	40 28%	58 32%
You'd put it on your credit card	222 22%	10 21%	26 28%	105 20%	29 21%	48 26%
You'd add it to your home equity loan	143 14%	6 13%	13 14%	65 13%	23 16%	34 19%
Don't know/None of these	41 4%	1 2%	2 2%	17 3%	5 3%	12 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question K7

How many times over the PAST YEAR did you fully pay the entire balance on all of your credit cards, not just the minimum payments, the full balances?
Would you say you... - Aided

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	About what More (C)	Some- the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Always paid the full balance	355 36%	17 36%	28 29%	209 40%EF	42 30%	55 30%
Carried balance (Net)	483 48%	20 42%	40 42%	237 46%	89 62%CD F	89 49%
Fully paid 6 to 11 months (Subnet)	105 10%	1 3%	18 19%F	55 11%	16 11%	14 8%
Fully paid 10 or 11 of the past twelve months	44 4%	0 0%	14 15%DEF	18 4%	5 4%	6 3%
Fully paid 6 to 9 of the past twelve months	60 6%	1 3%	4 4%	36 7%	11 8%	8 4%
Fully paid 1 to 5 of the past twelve months	107 11%	9 19%	2 2%	60 12%C	23 16%CF	11 6%
You always carried a balance on at least one card	271 27%	10 20%	21 22%	122 24%	50 35%D	64 35%D
Have no credit cards (vol.)	150 15%	8 16%	22 23%E	68 13%	10 7%	37 21%DE
Don't know	12 1%	3 5%	5 5%DF	2 *	1 1%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S1

Are you the male/female head of this household?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Yes	861 86%	35 74%	75 79%	443 86%	131 92%C	166 91%C
No	138 14%	12 26%	20 21%EF	74 14%E	11 8%	16 9%
Refused/No response	1 *	0 0	0 0	1 *	1 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question 51a

Are you currently . . . ?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Employed full time	503 50%	21 43%	41 43%	264 51%	76 53%	98 54%
Employed part time	129 13%	10 21%	24 25% DE F	62 12%	14 10%	14 8%
Retired	187 19%	4 9%	13 13%	100 19%	32 22%	33 18%
Not employed	173 17%	13 27%	17 18%	87 17%	18 13%	36 20%
Not reported	8 1%	0	1 1%	4 1%	2 2%	1 *

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S2

What is your occupation?

(Asked only of those who are employed)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	632 63%	30 64%	64 68%	326 63%	90 63%	112 62%
White collar - Prof/Mngrl/ Ownr	318 32%	14 29%	18 19%	180 35%C	48 33%	54 30%
White collar - Sales/Clrcl	129 13%	2 4%	24 25%DF	59 11%	23 16%	20 11%
Blue collar - Craftsmen/ Foreman	63 6%	6 13%	7 7%	34 6%	8 5%	6 3%
Blue collar - Semi/ Unskilled	62 6%	0 0%	8 9%	29 6%	8 6%	17 9%
Service worker	53 5%	8 18%	6 7%	20 4%	3 2%	15 8%DE
Other	0 0	0 0	0 0	0 0	0 0	0 0
Not reported	6 1%	0 0	* *	5 1%	1 *	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S3

What is your current marital status? Are you . . . ?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	Some- About More the Same (C)	About the Same (D)	Some- what Less (E)	Some- Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Married	527 53%	18 39%	32 33%	280 54%C	93 65%CD F	92 51%C
Living as married	24 2%	0 0	3 3%	11 2%	6 4%	3 2%
Single and never been married	234 23%	17 37%	41 44%DE F	120 23%E	17 12%	37 20%
Divorced	113 11%	8 16%	10 11%	55 11%	14 10%	25 14%
Separated	21 2%	* 1%	2 2%	11 2%	1 1%	6 3%
Widowed	71 7%	4 8%	5 5%	35 7%	9 6%	18 10%
No response	11 1%	0 0	2 2%	5 1%	2 2%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S3a

Are you a dual-income household, where BOTH the male and female heads of the household work and contribute to total household income?

(Asked only of those who are married or living as married)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	550 55%	18 39%	35 37%	291 56%C	99 70%CD	95 52% F
Yes	362 36%	12 25%	23 24%	193 37%	65 46%C	63 35%
No	180 18%	7 14%	12 12%	96 18%	29 20%	32 18%
Refused/No response	9 1%	0	0	3 1%	5 3%DF	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S3b

Do you own or rent the dwelling in which you live?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	Some- About More the Same (C)	About the Same (D)	Some- what Less (E)	Some- Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Own	708 71%	23 49%	49 52%	389 75%C	115 80%CF	122 67%
Rent	250 25%	22 46%	43 46%DE F	106 21%	24 17%	50 27%E
Not reported	42 4%	2 5%	3 3%	22 4%	4 3%	9 5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S4

Altogether, including you and any others, how many people regularly live in this household?

Holiday Spending This Year
Compared to Last Year

	Total	Some- Much More	About More	Some- the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
One	163 16%	7 16%	14 14%	84 16%	18 13%	38 21%
Two	318 32%	18 39%	21 22%	165 32%	40 28%	66 36%
Three	183 18%	5 11%	18 19%	99 19%	29 20%	29 16%
Four	176 18%	4 8%	15 15%	96 19%	31 21%	27 15%
Five	83 8%	9 18%	10 10%	42 8%	12 8%	10 6%
Six	36 4%	1 2%	13 14%DEF	16 3%	4 3%	2 1%
Seven	16 2%	3 6%	2 2%	4 1%	5 3%D	3 1%
Eight	6 1%	0 0	0 0	5 1%	0 0	1 1%
Nine	2 *	0 0	0 0	0 0	1 1%	1 *
Ten or more (10)	10 1%	* 1%	2 2%	2 *	1 *	5 3%D
No response	8 1%	0 0	1 1%	4 1%	3 2%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S4

Altogether, including you and any others, how many people regularly live in this household?

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About More Same	Some- the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Weighted Total	1000	47**	95*	517	143	182
Mean	3.0	3.1	3.5DF	2.9	3.1	2.8
Standard Deviation	1.7	1.9	2.0	1.5	1.6	1.9
Standard Error	0.1	0.3	0.2	0.1	0.1	0.1

 Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S5a

Children under 6 years of age

(Asked only of those with two or more household members)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	198 20%	5 12%	31 33% ^{DF}	102 20%	27 19%	30 17%
No	628 63%	35 73%	49 52%	328 63%	92 64%	113 62%
Don't know/No response	2 *	0 0	0 0	0 0	2 1%D	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S5b

Children aged 6 through 11

(Asked only of those with two or more household members)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	185 18%	12 25%	21 22%	93 18%	28 20%	31 17%
No	641 64%	28 59%	60 63%	337 65%	91 64%	111 61%
Don't know/No response	3 *	0 0	0 0	0 0	2 1%D	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S5a/S5b

Children under 12 years

(Asked only of those with two or more household members)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	303 30%	14 29%	42 44%DF	154 30%	44 31%	48 26%
No	523 52%	26 56%	39 40%	276 53%	75 53%	95 52%
Don't know/No response	2 *	0 0	0 0	0 0	2 1%D	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S6

Children aged 12 through 17

(Asked only of those with two or more household members)

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	About what More (C)	the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	198 20%	5 10%	36 38%DE F	110 21%F	30 21%F	16 9%
No	629 63%	35 74%	45 47%	320 62%C	91 64%C	126 70%C
Don't know/No response	2 *	0	0	0	0	2 1%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S5b/S6

Children aged 6 through 17

(Asked only of those with two or more household members)

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	314 31%	15 32%	48 50% DE F	161 31%	47 33%	43 24%
No	514 51%	25 53%	33 35%	269 52% C	74 52% C	100 55% C
Don't know/No response	1 *	0	0	0	0	1 *

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S5a/S5b/S6

Children under 18 years

(Asked only of those with two or more household members)

Holiday Spending This Year
Compared to Last Year

	Total	Some- Much More	About what More	the Same	Some- what Less	Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Percent asked	829 83%	40 84%	81 85%	430 83%	121 85%	144 79%
Yes	409 41%	16 34%	62 65% DE F	211 41%	59 41%	59 33%
No	419 42%	24 51%	19 20%	219 42% C	62 43% C	84 46% C
Don't know/No response	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S7

What was the last grade in school you completed?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
8th grade or less	10 1%	* 1%	0 0	6 1%	1 1%	3 2%
High school incomplete	72 7%	8 17%	6 7%	28 5%	8 6%	20 11%D
High school complete	291 29%	17 36%	30 31%	138 27%	43 30%	57 31%
Some college, but no degree	202 20%	5 11%	17 18%	117 23%	27 19%	31 17%
Associates degree	51 5%	0 0	4 4%	27 5%	6 4%	14 8%
College graduate/Bachelors degree	241 24%	12 26%	27 28%	134 26%	29 20%	36 20%
Postgraduate degree, such as a Master's, PH.D., MD, JD	124 12%	5 10%	10 11%	63 12%	25 18%	20 11%
Refused/No response	10 1%	0 0	1 1%	4 1%	3 2%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S8

What is your age?

Holiday Spending This Year
Compared to Last Year

	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
18 - 20 (19)	78 8%	7 14%	17 18%DEF	36 7%	7 5%	12 6%
21 - 24 (22.5)	51 5%	6 12%	9 10%E	27 5%E	0 0	9 5%E
25 - 29 (27)	81 8%	1 2%	13 14%E	42 8%	6 4%	19 10%E
30 - 34 (32)	100 10%	7 16%	16 17%	47 9%	17 12%	13 7%
35 - 39 (37)	96 10%	7 15%	10 11%	45 9%	17 12%	15 8%
40 - 44 (42)	102 10%	3 6%	7 8%	60 12%	16 11%	14 8%
45 - 49 (47)	83 8%	4 9%	3 3%	43 8%	15 11%	17 9%
50 - 54 (52)	108 11%	4 9%	7 7%	54 10%	24 17%D	18 10%
55 - 59 (57)	73 7%	1 1%	4 4%	39 8%	9 6%	19 11%
60 - 64 (62)	62 6%	2 5%	1 1%	32 6%	9 6%	15 8%
65 - 69 (67)	46 5%	2 5%	4 4%	28 5%	4 3%	8 4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S8

What is your age?

Holiday Spending This Year
Compared to Last Year

	Total	Some- Much More	Some- About More	Some- the Same	Some- what Less	Some- Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Weighted Total	1000	47**	95*	517	143	182
70 - 74 (72)	46 5%	1 2%	1 1%	27 5%	9 6%	7 4%
75 or older (75)	70 7%	2 4%	5 5%	36 7%	10 7%	15 8%
Refused/No response	4 *	0 0	0 0	2 *	1 *	1 *
Mean	45.2	39.2	36.3	45.9C	47.6C	46.6C
Standard Deviation	16.8	16.4	16.0	16.8	15.0	17.1
Standard Error	0.5	2.7	1.9	0.7	1.2	1.3

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S9a

Are you Spanish, Hispanic, or Latino?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Yes	127 13%	15 31%	27 28% F	54 10% DE	10 7%	21 12%
No	870 87%	33 69%	68 71%	462 89% C	132 93% C	160 88% C
Refused/No response	3 *	0 0	1 1%	1 *	0 0	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S9

Which of the following describes your race? You can select as many as apply.

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	Some- About More the (C)	About Same (D)	Some- what Less (E)	Some- Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
White/Caucasian	754 75%	35 74%	53 55%	416 80%CF	115 80%CF	126 69%
Black/African-American	120 12%	6 13%	14 15%	47 9%	16 12%	33 18%D
Asian/Asian-American	15 2%	0 0	1 1%	10 2%	2 1%	2 1%
Some other race	112 11%	7 14%	27 28%DEF	47 9%	9 7%	21 11%
Refused/No response	6 1%	0 0	1 1%	1 *	2 2%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S10

Was your TOTAL household income BEFORE taxes for 2005 less than \$40,000 or \$40,000 or more?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Some- Much More (B)	Some- About More the Same (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Less than \$40,000	369 37%	19 39%	49 52%DE	169 33%	41 28%	85 47%DE
Under \$15,000 (15.0)	90 9%	6 13%	16 16%DE	32 6%	7 5%	28 16%DE
\$15,000 - \$24,999 (20.0)	81 8%	1 3%	14 14%	37 7%	9 7%	18 10%
\$25,000 - \$29,999 (27.5)	52 5%	4 8%	10 10%F	29 6%	4 3%	5 3%
\$30,000 - \$34,999 (32.5)	43 4%	4 8%	4 4%	19 4%	3 2%	13 7%
\$35,000 - \$39,999 (37.5)	88 9%	4 8%	5 5%	44 9%	17 12%	18 10%
Less than \$40,000 (Unspecified)/No response	14 1%	0 0	1 1%	8 2%	0 0	4 2%
\$40,000 or more	540 54%	25 53%	42 44%	302 58%F	84 59%F	80 44%
\$40,000 - \$49,999 (45.0)	102 10%	7 16%	11 11%	50 10%	14 10%	19 10%
\$50,000 - \$59,999 (55.0)	98 10%	3 6%	10 11%	51 10%	12 8%	21 11%
\$60,000 - \$74,999 (67.5)	94 9%	4 7%	4 4%	50 10%	21 15%CF	13 7%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S10

Was your TOTAL household income BEFORE taxes for 2005 less than \$40,000 or \$40,000 or more?

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Weighted Total	1000	47**	95*	517	143	182
\$75,000 - \$99,999 (87.5)	81 8%	4 9%	3 4%	49 9%	16 11%	9 5%
\$100,000 or more (100.0)	134 13%	6 13%	11 11%	80 16%	19 13%	17 10%
\$40,000 or more (Unspecified)/No response	30 3%	1 1%	3 4%	21 4%F	3 2%	1 *
Don't know/Refused/No response	91 9%	4 8%	4 4%	47 9%	18 12%	17 9%
Mean	53.2	51.4	43.4	56.8C F	58.2C F	46.1
Standard Deviation	28.7	28.8	28.1	28.9	27.2	27.3
Standard Error	1.0	4.9	3.5	1.3	2.4	2.2

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question SB

I would like to ask where you, personally, USE the Internet. If YOU don't USE the Internet at all, please tell me.
Do you USE the Internet from...

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Any use (Net)	780 78%	38 80%	83 87%F	405 78%F	120 84%F	125 69%
Home/Work (Sub-net)	731 73%	36 76%	71 75%	383 74%F	118 82%F	116 64%
Home	685 68%	35 73%	70 73%	359 69%F	108 76%F	106 58%
Work	389 39%	16 33%	31 33%	213 41%F	70 49%F	55 31%
School	155 16%	11 24%	26 27%DE F	79 15%	13 9%	25 14%
Somewhere else	172 17%	9 19%	28 30%DE F	84 16%	22 15%	27 15%
Don't use the Internet	214 21%	10 20%	12 13%	106 20%	23 16%	57 31%CDE
Don't know/No response	6 1%	0 0	0 0	6 1%	0 0	0 0
Home, not work	342 34%	20 43%	40 42%	171 33%	48 33%	60 33%
Work, not home	46 5%	1 3%	2 2%	24 5%	10 7%	9 5%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question SB

I would like to ask where you, personally, USE the Internet. If YOU don't USE the Internet at all, please tell me.
Do you USE the Internet from...

Holiday Spending This Year Compared to Last Year						

	Some- Much More	Some- what More	About the Same	Some- what Less	Much Less	
Total	(A)	(B)	(C)	(D)	(E)	(F)
Weighted Total	1000	47**	95*	517	143	182
Both home and work	343	15	30	188	61	46
	34%	31%	31%	36%F	42%F	25%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question 55

Does your household currently subscribe to cable television or use a satellite dish or have both cable television and a satellite dish?

	Holiday Spending This Year Compared to Last Year					
	Total	Some- Much More	Some- About More	About the Same	Some- what Less	Some- Much Less
	(A)	(B)	(C)	(D)	(E)	(F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Yes, cable TV/satellite dish (Net)	835 83%	43 92%	78 82%	433 84%	127 89% ^F	144 79%
Cable television	547 55%	24 50%	50 52%	287 56%	88 62%	92 51%
Satellite dish	272 27%	18 38%	27 29%	139 27%	37 26%	49 27%
Both cable television and satellite dish	15 2%	2 4%	1 1%	7 1%	3 2%	3 2%
Total cable TV	563 56%	26 54%	51 54%	294 57%	91 64%	95 52%
Total satellite dish	288 29%	20 42%	29 30%	146 28%	39 28%	52 28%
No	149 15%	4 8%	16 17%	72 14%	15 10%	38 21% ^E
Don't know	16 2%	0	1 1%	12 2%	1 1%	0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

ORC STUDY #715458

CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Sex

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Male	483 48%	30 63%	47 49%	263 51%	60 42%	77 43%
Female	517 52%	18 37%	49 51%	254 49%	83 58%	104 57%

 Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Metro/Non-Metro

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
Metro (Net)	759 76%	37 77%	74 78%	396 77%	111 78%	132 73%
In Center City of Metropolitan Area	342 34%	17 35%	31 33%	168 33%	53 37%	68 37%
Outside Center City, Inside Center City County	175 18%	9 19%	17 18%	94 18%	26 18%	27 15%
Inside Suburban County of Metropolitan Area	200 20%	10 21%	21 22%	107 21%	28 20%	31 17%
In Metropolitan Area with No Center City	42 4%	1 2%	5 5%	27 5%	3 2%	5 3%
In Non-Metropolitan Area	241 24%	11 23%	21 22%	122 23%	32 22%	50 27%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Region

Region	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
New England	44 4%	2 3%	4 5%	20 4%	8 5%	9 5%
Middle Atlantic	146 15%	7 15%	8 8%	83 16%	17 12%	30 17%
East North Central	138 14%	5 10%	14 14%	74 14%	14 10%	25 14%
West North Central	87 9%	2 4%	8 9%	43 8%	14 10%	19 10%
South Atlantic	176 18%	10 21%	18 19%	83 16%	29 21%	32 18%
East South Central	76 8%	3 7%	8 8%	33 6%	21 15%DF	8 5%
West South Central	111 11%	9 18%	11 12%	56 11%	7 5%	28 15%E
Mountain	79 8%	3 7%	5 5%	47 9%	9 7%	14 8%
Pacific	143 14%	7 14%	19 20%F	78 15%F	22 15%	15 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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CARAVAN
HOLIDAY SPENDING PLANS

NOVEMBER 9, 2006

Question S11

How many total telephone numbers does your household have? Please do not include extension phones, just different telephone numbers.

	Holiday Spending This Year Compared to Last Year					
	Total (A)	Much More (B)	Some- what More (C)	About the Same (D)	Some- what Less (E)	Much Less (F)
Unweighted Total	1016	38	73	550	155	181
Weighted Total	1000	47**	95*	517	143	182
1	748 75%	38 79%	73 77%	386 75%	100 70%	137 76%
2	161 16%	7 15%	17 18%	80 15%	27 19%	29 16%
3	58 6%	0 0	2 2%	34 7%	12 8%	11 6%
4	17 2%	0 0	1 1%	10 2%	3 2%	2 1%
5 or more	11 1%	3 6%	0 0	5 1%	2 1%	2 1%
Don't know/Refused/No response	5 *	0 0	2 2%	2 *	0 0	1 1%
Mean	1.4	1.4	1.3	1.4	1.5	1.4
Standard Deviation	0.77	0.97	0.55	0.78	0.83	0.73
Standard Error	0.02	0.16	0.06	0.03	0.07	0.05

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

On another subject . . .

K1 Thinking about your holiday spending plans this year, do you intend to spend . . . [READ LIST. RECORD ONE ANSWER]

- 01 Much more than last year
- 02 Somewhat more than last year
- 03 About the same as last year
- 04 Somewhat less than last year
- 05 Much less than last year
- 98 DON'T SPEND FOR HOLIDAYS
- 99 DON'T KNOW

K2 I am going to list a few things that might have influenced your holiday spending plans, and I'd like you to tell me whether they are likely to increase, decrease, or have no effect on this spending. Would you say each of the following would greatly increase, somewhat increase, have no effect on, somewhat decrease or greatly decrease your holiday spending? [READ AND ROTATE ITEMS]

- 01 Greatly increase your holiday spending
 - 02 Somewhat increase your holiday spending
 - 03 Have no effect on your holiday spending
 - 04 Somewhat decrease your holiday spending
 - 05 Greatly decrease your holiday spending
 - 99 DON'T KNOW
- A. The number of people you plan to give to
 - B. Your family's current finances
 - C. How you expect your family's finances to change during the coming year
 - D. The price of gifts
 - E. Your general household expenses
 - F. The cost of gasoline and home heating

K3 How concerned or unconcerned are you about being able to pay off the credit card balances from this holiday season's spending? Would you say . . . [READ LIST. RECORD ONE ANSWER]

- 01 Very concerned
- 02 Somewhat concerned
- 03 Neither concerned nor unconcerned
- 04 Somewhat unconcerned
- 05 Very unconcerned
- 99 DON'T KNOW/WON'T USE CREDIT CARDS/WON'T SPEND FOR HOLIDAYS

- K4 In general, how concerned or unconcerned would you say you are about meeting your monthly payments on ALL TYPES of debt? Debt includes credit cards, auto loans, mortgages, home equity loans and other installment loans. Would you say you are . . . [READ LIST. RECORD ONE ANSWER]
- 01 Very concerned
 - 02 Somewhat concerned
 - 03 Neither concerned nor unconcerned
 - 04 Somewhat unconcerned
 - 05 Very unconcerned
 - 99 DON'T KNOW/DON'T HAVE DEBT
- K5 If you received an unexpected windfall of \$5,000, how would you MOST likely use MOST OF IT? Would you . . . [READ ENTIRE LIST BEFORE RECORDING ONE ANSWER. ROTATE]
- 01 Pay down some debt
 - 02 Add to savings or investments
 - 03 Spend it
 - 195 OTHER [SPECIFY]
 - 199 DON'T KNOW
- K6 If you were faced with an unexpected, emergency expense of \$5,000, how would you pay for it? Would you say . . . [READ AND ROTATE LIST. RECORD AS MANY AS APPLY. WAIT FOR YES OR NO FOR EACH]
- 01 From your savings
 - 02 From your investments
 - 03 You'd put it on your credit card
 - 04 You'd take out a special loan for this purpose
 - 05 You'd add it to your home equity loan
 - 06 From your checking account
 - 07 A gift or loan from a friend or family member
 - 99 DON'T KNOW/NONE OF THESE
- K7 How many times over the PAST YEAR did you fully pay the entire balance on all of your credit cards, not just the minimum payments, the full balances? Would you say you . . . [READ LIST. RECORD ONE ANSWER]
- 01 Always paid the full balance
 - 02 Fully paid 10 or 11 of the past twelve months
 - 03 Fully paid 6 to 9 of the past twelve months
 - 04 Fully paid 1 to 5 of the past twelve months
 - 05 Or, you always carried a balance on at least one card
 - 98 HAVE NO CREDIT CARDS
 - 99 DON'T KNOW