How much money do you anticipate spending on gifts this coming holiday season, compared to previous years?

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
More than in previous years	133	63	69	1	58	60	15	22	33	40	38	37	59	26	12
	13%	13%	14%	15%	21%	17%	4%	15%	12%	12%	16%	27%	20%	10%	4%
				**	F	F		*				MN*	MN	N	
About the same as in previous years	488	228	256	5	142	148	198	60	144	154	130	64	135	113	177
	49%	47%	51%	55%	51%	43%	53%	41%	52%	46%	53%	46%	47%	45%	55%
				**			E	*			I	*			M
Less than in previous years	294	143	150	1	60	121	112	38	76	116	64	27	76	96	95
	29%	29%	30%	11%	21%	35%	30%	26%	27%	35%	26%	19%	27%	38%	29%
				**		D		*		J		*		KL	
I don't spend money on holiday gifts	85	52	32	2	21	17	47	26	23	25	11	11	17	18	39
	8%	11%	6%	19%	7%	5%	13%	18%	8%	7%	5%	8%	6%	7%	12%
				**			E	J*				*			L
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Why do you plan to spend less on gifts this holiday season compared to previous years?

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Answering (unwtd)	**297**	**132**	**164**	**1**	**59**	**131**	**107**	**9**	**36**	**144**	**108**	**20**	**86**	**105**	**86**
Base: All Answering (wtd)	**294**	**143**	**150**	**1**	**60**	**121**	**112**	**38**	**76**	**116**	**64**	**27**	**76**	**96**	**95**
I have to spend more on everyday necessities due to rising costs and can't spare extra money	146	69	76	1	29	67	50	18	31	60	37	8	42	56	39
	50%	48%	51%	100%	48%	55%	45%	47%	41%	52%	58%	32%	55%	59%	41%
		*		**	*	*	*	**	*			**	*	*	*
I earn less money now than I did in previous years	83	43	40	-	18	24	42	7	31	30	16	12	16	21	34
	28%	30%	27%	-	29%	19%	38%	19%	40%	26%	25%	44%	21%	22%	36%
		*		**	*	*	E*	**	*			**	*	*	*
I have fewer gifts to buy than in previous years	38	21	18	-	4	19	16	5	6	15	12	2	7	15	14
	13%	14%	12%	-	7%	15%	14%	13%	8%	13%	19%	8%	9%	15%	15%
		*		**	*	*	*	**	*			**	*	*	*
I am budgeting my finances more carefully now than in previous years	151	66	85	-	26	56	68	17	38	60	35	11	38	42	60
	51%	46%	57%	-	44%	46%	60%	45%	51%	52%	56%	40%	50%	44%	63%
		*		**	*	*	*	**	*			**	*	*	M*
Buying gifts isn't as important now as it has been in previous years	53	27	26	-	14	14	25	-	16	24	14	4	14	13	23
	18%	19%	17%	-	23%	12%	22%	-	21%	21%	21%	15%	18%	13%	24%
		*		**	*	*	*	**	*			**	*	*	*
I saved less during the year	45	29	16	-	16	14	15	-	14	19	12	7	13	10	15
	15%	20%	11%	-	26%	12%	14%	-	18%	16%	19%	26%	18%	10%	15%
		*		**	E*	*	*	**	*			**	*	*	*
Some other reason	5	4	1	-	1	3	1	-	-	5	*	1	2	1	1
	2%	3%	1%	-	2%	2%	1%	-	-	4%	1%	4%	2%	1%	1%
		*		**	*	*	*	**	*			**	*	*	*
Sigma	522	258	263	1	107	197	218	47	135	213	127	45	132	158	187
	178%	181%	176%	100%	179%	162%	194%	124%	179%	183%	199%	168%	174%	165%	196%

How significant of an impact has inflation and rising interest rates had on your holiday spending budget?

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
	784	373	403	8	236	290	259	119	219	269	176	114	245	202	224
Top 2 Box (Net)	78%	77%	80%	94%	84%	84%	69%	82%	79%	80%	73%	82%	86%	80%	69%
				**	F	F		*		J		*	N	N	
	359	176	179	5	113	147	99	62	101	126	70	54	118	105	83
Very significant	36%	36%	35%	52%	40%	42%	27%	42%	37%	38%	29%	39%	41%	42%	26%
				**	F	F		*		J		N*	N	N	
	425	197	224	4	122	143	159	57	118	143	106	60	127	97	141
Somewhat significant	42%	41%	44%	42%	44%	41%	43%	39%	43%	43%	44%	43%	44%	38%	44%
				**				*				*			
	216	111	104	1	45	56	114	27	57	66	67	25	41	50	99
Bottom 2 Box (Net)	22%	23%	20%	6%	16%	16%	31%	18%	21%	20%	27%	18%	14%	20%	31%
				**			DE	*			I	*			LM
	160	82	78	1	41	44	75	24	39	45	52	22	37	35	67
Not very significant	16%	17%	15%	6%	15%	13%	20%	16%	14%	14%	21%	16%	13%	14%	21%
				**			E	*			I	*			L
	55	29	26	-	5	12	39	3	17	20	15	3	5	15	32
Not at all significant	6%	6%	5%	-	2%	3%	10%	2%	6%	6%	6%	2%	2%	6%	10%
				**			DE	*				*		L	KL
	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you will get in over your head with holiday spending

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
Top 2 Box (Net)	478	245	227	6	165	197	117	84	129	159	107	71	176	130	101
	48%	50%	45%	70%	59%	57%	31%	57%	47%	47%	44%	51%	62%	52%	31%
				**	F	F		*				N*	MN	N	
Very concerned	138	66	70	2	56	63	18	16	42	49	31	24	52	51	11
	14%	14%	14%	23%	20%	18%	5%	11%	15%	15%	13%	18%	18%	20%	3%
				**	F	F		*				N*	N	N	
Somewhat concerned	340	178	158	4	109	133	98	67	87	110	76	46	125	79	90
	34%	37%	31%	47%	39%	39%	26%	46%	32%	33%	31%	33%	44%	31%	28%
				**	F	F		*				*	MN		
Bottom 2 Box (Net)	522	240	279	3	116	149	256	62	147	176	136	68	110	122	222
	52%	50%	55%	30%	41%	43%	69%	43%	53%	53%	56%	49%	38%	48%	69%
				**			DE	*				*		L	KLM
Not very concerned	300	138	159	3	81	97	121	41	77	104	79	50	72	75	104
	30%	29%	31%	30%	29%	28%	33%	28%	28%	31%	32%	36%	25%	30%	32%
				**				*				*			
Not at all concerned	222	102	120	-	35	52	135	21	71	73	57	19	38	47	118
	22%	21%	24%	-	12%	15%	36%	15%	26%	22%	23%	13%	13%	19%	37%
				**			DE	*				*			KLM
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you might not have enough money to feed your family

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
Top 2 Box (Net)	378	193	182	3	131	148	99	63	109	121	85	61	141	90	85
	38%	40%	36%	31%	47%	43%	27%	43%	39%	36%	35%	44%	49%	36%	26%
				**	F	F		*				N*	MN	N	
Very concerned	150	65	85	1	63	62	26	21	57	45	28	36	57	39	18
	15%	13%	17%	11%	22%	18%	7%	14%	21%	13%	11%	26%	20%	16%	5%
				**	F	F		*	IJ			N*	N	N	
Somewhat concerned	228	129	97	2	68	86	73	42	52	77	57	25	84	51	67
	23%	27%	19%	19%	24%	25%	20%	29%	19%	23%	23%	18%	29%	20%	21%
		B		**				*				*	M		
Bottom 2 Box (Net)	622	291	325	6	150	198	274	83	167	214	158	78	145	162	238
	62%	60%	64%	69%	53%	57%	73%	57%	61%	64%	65%	56%	51%	64%	74%
				**			DE	*				*		L	KLM
Not very concerned	318	139	176	3	78	115	126	45	84	110	80	34	81	98	105
	32%	29%	35%	35%	28%	33%	34%	31%	30%	33%	33%	24%	28%	39%	32%
				**				*				*		KL	
Not at all concerned	304	152	149	3	73	84	148	39	83	104	79	44	63	64	133
	30%	31%	29%	34%	26%	24%	40%	26%	30%	31%	32%	32%	22%	25%	41%
				**			DE	*				*			LM
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you might not have enough money to buy holiday gifts for family or loved ones

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
Top 2 Box (Net)	491	229	256	6	165	195	131	84	142	160	105	72	177	131	110
	49%	47%	51%	65%	59%	56%	35%	58%	51%	48%	43%	52%	62%	52%	34%
				**	F	F		*				N*	N	N	
Very concerned	162	58	102	2	62	72	28	27	42	58	35	30	58	55	20
	16%	12%	20%	19%	22%	21%	7%	19%	15%	17%	14%	22%	20%	22%	6%
			A	**	F	F		*				N*	N	N	
Somewhat concerned	329	171	154	4	102	123	104	57	100	102	71	42	119	77	91
	33%	35%	30%	45%	36%	36%	28%	39%	36%	30%	29%	30%	42%	30%	28%
				**				*				*	MN		
Bottom 2 Box (Net)	509	255	250	3	116	151	242	62	134	175	138	66	109	121	213
	51%	53%	49%	35%	41%	44%	65%	42%	49%	52%	57%	48%	38%	48%	66%
				**			DE	*				*			KLM
Not very concerned	298	156	140	1	77	95	126	43	80	92	83	48	60	77	112
	30%	32%	28%	16%	27%	27%	34%	29%	29%	27%	34%	35%	21%	31%	35%
				**				*			I	L*		L	L
Not at all concerned	211	99	110	2	39	56	115	19	54	83	55	18	48	44	100
	21%	20%	22%	19%	14%	16%	31%	13%	20%	25%	23%	13%	17%	17%	31%
				**			DE	*				*			KLM
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you won't be able to afford your holiday traditions

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
Top 2 Box (Net)	468	219	245	4	154	191	123	75	137	151	105	65	172	129	101
	47%	45%	48%	41%	55%	55%	33%	51%	50%	45%	43%	47%	60%	51%	31%
				**	F	F		*				N*	N	N	
Very concerned	146	69	76	1	53	71	22	18	45	57	26	28	54	51	14
	15%	14%	15%	15%	19%	21%	6%	13%	16%	17%	11%	20%	19%	20%	4%
				**	F	F		*		J		N*	N	N	
Somewhat concerned	322	150	169	2	100	120	102	56	92	94	79	37	119	78	87
	32%	31%	33%	26%	36%	35%	27%	39%	33%	28%	33%	27%	42%	31%	27%
				**				*				*	KMN		
Bottom 2 Box (Net)	532	266	261	5	127	155	250	71	139	184	138	74	114	123	222
	53%	55%	52%	59%	45%	45%	67%	49%	50%	55%	57%	53%	40%	49%	69%
				**			DE	*				*			KLM
Not very concerned	304	150	151	4	78	101	125	36	73	112	84	39	75	79	111
	30%	31%	30%	40%	28%	29%	34%	25%	26%	33%	35%	28%	26%	31%	34%
				**				*				*			
Not at all concerned	228	116	110	2	50	54	124	35	66	73	54	34	39	44	111
	23%	24%	22%	19%	18%	16%	33%	24%	24%	22%	22%	25%	13%	17%	34%
				**			DE	*				L*			LM
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you will need to use additional credit (i.e., a new credit card, line of credit, or loan) to afford holiday spending this year

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
	369	174	193	1	122	164	83	56	103	125	86	54	136	110	69
Top 2 Box (Net)	37%	36%	38%	16%	44%	47%	22%	38%	37%	37%	35%	39%	48%	43%	21%
				**	F	F		*				N*	N	N	
	129	65	64	-	48	64	17	19	30	51	29	21	48	50	10
Very concerned	13%	13%	13%	-	17%	19%	4%	13%	11%	15%	12%	15%	17%	20%	3%
				**	F	F		*				N*	N	N	
	240	109	129	1	74	100	66	37	73	74	57	33	89	60	59
Somewhat concerned	24%	22%	26%	16%	26%	29%	18%	25%	26%	22%	23%	23%	31%	24%	18%
				**	F	F		*				*	N		
	631	310	313	8	159	182	290	90	173	210	157	85	150	143	254
Bottom 2 Box (Net)	63%	64%	62%	84%	56%	53%	78%	62%	63%	63%	65%	61%	52%	57%	79%
				**			DE	*				*			KLM
	300	156	138	7	87	104	108	48	69	100	83	50	82	74	94
Not very concerned	30%	32%	27%	73%	31%	30%	29%	33%	25%	30%	34%	36%	29%	29%	29%
				**				*			H	*			
	331	155	175	1	71	77	182	43	104	110	74	35	68	68	160
Not at all concerned	33%	32%	35%	11%	25%	22%	49%	29%	38%	33%	30%	25%	24%	27%	49%
				**			DE	*				*			KLM
	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - That you won't be able to pay off your credit card after the holidays

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents (unwtd)	**1000**	**465**	**526**	**9**	**253**	**396**	**351**	**36**	**139**	**424**	**401**	**107**	**307**	**294**	**292**
Base: All Respondents (wtd)	**1000**	**485**	**506**	**9**	**281**	**346**	**373**	**146**	**276**	**335**	**243**	**139**	**286**	**252**	**323**
Top 2 Box (Net)	414	195	215	4	122	184	108	73	104	137	99	51	146	125	93
	41%	40%	42%	47%	44%	53%	29%	50%	38%	41%	41%	37%	51%	50%	29%
				**	F	F		*				*	KN	N	
Very concerned	150	65	85	-	48	72	30	21	43	52	33	15	58	55	21
	15%	13%	17%	-	17%	21%	8%	15%	16%	16%	14%	11%	20%	22%	7%
				**	F	F		*				*	N	KN	
Somewhat concerned	264	130	130	4	74	112	78	52	61	85	66	36	87	70	71
	26%	27%	26%	47%	26%	32%	21%	36%	22%	25%	27%	26%	30%	28%	22%
				**		F		*				*			
Bottom 2 Box (Net)	586	290	291	5	159	162	265	73	172	198	144	88	141	127	230
	59%	60%	58%	53%	56%	47%	71%	50%	62%	59%	59%	63%	49%	50%	71%
				**			DE	*				L*			LM
Not very concerned	288	149	136	4	95	88	104	37	80	99	72	50	85	68	86
	29%	31%	27%	45%	34%	26%	28%	26%	29%	30%	30%	36%	30%	27%	26%
				**				*				*			
Not at all concerned	298	141	156	1	63	73	161	35	92	99	72	38	56	59	145
	30%	29%	31%	9%	23%	21%	43%	24%	33%	30%	29%	28%	19%	23%	45%
				**			DE	*				*			KLM
Sigma	1000	485	506	9	281	346	373	146	276	335	243	139	286	252	323
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How concerned are you about the following: - Top 2 Box Summary

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
That you will get in over your head with holiday spending	478	245	227	6	165	197	117	84	129	159	107	71	176	130	101
	48%	50%	45%	70%	59%	57%	31%	57%	47%	47%	44%	51%	62%	52%	31%
				**	F	F		*				N*	MN	N	
That you might not have enough money to feed your family	378	193	182	3	131	148	99	63	109	121	85	61	141	90	85
	38%	40%	36%	31%	47%	43%	27%	43%	39%	36%	35%	44%	49%	36%	26%
				**	F	F		*				N*	MN	N	
That you might not have enough money to buy holiday gifts for family or loved ones	491	229	256	6	165	195	131	84	142	160	105	72	177	131	110
	49%	47%	51%	65%	59%	56%	35%	58%	51%	48%	43%	52%	62%	52%	34%
				**	F	F		*				N*	N	N	
That you won't be able to afford your holiday traditions	468	219	245	4	154	191	123	75	137	151	105	65	172	129	101
	47%	45%	48%	41%	55%	55%	33%	51%	50%	45%	43%	47%	60%	51%	31%
				**	F	F		*				N*	N	N	
That you will need to use additional credit (i.e., a new credit card, line of credit, or loan) to afford holiday spending this year	369	174	193	1	122	164	83	56	103	125	86	54	136	110	69
	37%	36%	38%	16%	44%	47%	22%	38%	37%	37%	35%	39%	48%	43%	21%
				**	F	F		*				N*	N	N	
That you won't be able to pay off your credit card after the holidays	414	195	215	4	122	184	108	73	104	137	99	51	146	125	93
	41%	40%	42%	47%	44%	53%	29%	50%	38%	41%	41%	37%	51%	50%	29%
				**	F	F		*				*	KN	N	

How concerned are you about the following: - Bottom 2 Box Summary

		Gender			AGE			EDUCATION				Generation			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
That you will get in over your head with holiday spending	522	240	279	3	116	149	256	62	147	176	136	68	110	122	222
	52%	50%	55%	30%	41%	43%	69%	43%	53%	53%	56%	49%	38%	48%	69%
				**			DE	*				*		L	KLM
That you might not have enough money to feed your family	622	291	325	6	150	198	274	83	167	214	158	78	145	162	238
	62%	60%	64%	69%	53%	57%	73%	57%	61%	64%	65%	56%	51%	64%	74%
				**			DE	*				*		L	KLM
That you might not have enough money to buy holiday gifts for family or loved ones	509	255	250	3	116	151	242	62	134	175	138	66	109	121	213
	51%	53%	49%	35%	41%	44%	65%	42%	49%	52%	57%	48%	38%	48%	66%
				**			DE	*				*			KLM
That you won't be able to afford your holiday traditions	532	266	261	5	127	155	250	71	139	184	138	74	114	123	222
	53%	55%	52%	59%	45%	45%	67%	49%	50%	55%	57%	53%	40%	49%	69%
				**			DE	*				*			KLM
That you will need to use additional credit (i.e., a new credit card, line of credit, or loan) to afford holiday spending this year	631	310	313	8	159	182	290	90	173	210	157	85	150	143	254
	63%	64%	62%	84%	56%	53%	78%	62%	63%	63%	65%	61%	52%	57%	79%
				**			DE	*				*			KLM
That you won't be able to pay off your credit card after the holidays	586	290	291	5	159	162	265	73	172	198	144	88	141	127	230
	59%	60%	58%	53%	56%	47%	71%	50%	62%	59%	59%	63%	49%	50%	71%
				**			DE	*				L*			LM

Statistics: