



Holiday Debt
Fieldwork Dates: 6th - 7th November 2018

Conducted by YouGov
On behalf of Editorial

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BACKGROUND

This spreadsheet contains survey data collected and analysed by YouGov plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

Methodology: This survey has been conducted using an online interview administered to members of the YouGov Plc panel of 1.2 million individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "US adult population" or a subset such as "US adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For further information about the results in this spreadsheet, please contact YouGov Plc +1 888.729.0773 or email omnibus.us@yougov.com quoting the survey details

EDITOR'S NOTES - all press releases should contain the following information

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1243 adults. Fieldwork was undertaken between 6th - 7th November 2018. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged 18+).

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissioner
- YouGov is a member of the British Polling Council

Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures will be italicised.

Editorial

Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
	A	B	C	D	E	F	G	H	I	J	K	L	M	

Thinking about your spending throughout the holiday season (e.g., Thanksgiving, Christmas, Hannukah, New Years, etc.)...How would you characterize the typical balance between how you use credit cards vs. cash / debit cards for each of the following categories? Please select one option on each COLUMN.

HYH_q1_1. Travel

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
I only use credit cards	22%	23%	20%	19%	22%	23%	22%	20%	22%	22%	25%	13%	19%	19%	17%
I use credit cards more than cash / debit cards	13%	12%	14%	11%	16%	13%	11%	13%	13%	16%	14%	6%	14%	19%	9%
I use credit cards and cash / debit cards about equally	9%	10%	8%	11%	9%	6%	9%	7%	10%	9%	8%	9%	11%	12%	8%
I use cash / debit cards more than credit cards	11%	11%	11%	10%	12%	10%	8%	10%	12%	11%	10%	14%	11%	10%	12%
I only use cash / debit cards	19%	21%	18%	22%	20%	17%	20%	19%	19%	19%	18%	21%	22%	18%	19%
Not applicable - I don't spend on this at all throughout the holiday season	26%	23%	29%	26%	21%	31%	30%	30%	22%	24%	25%	36%	24%	22%	34%
Net: Any credit	55%	56%	A	52%	59%	53%	H	H	58%	58%	56%	J.L.M	54%	61%	O.P.Q
Net: More credit	35%	36%	34%	31%	38%	36%	33%	33%	35%	38%	K	19%	32%	39%	26%
Net: More cash/debit	30%	32%	29%	32%	32%	27%	28%	30%	32%	29%	29%	35%	33%	28%	31%

HYH_q1_2. Gifts

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
I only use credit cards	19%	20%	17%	17%	20%	19%	22%	21%	16%	19%	20%	10%	19%	22%	16%
I use credit cards more than cash / debit cards	13%	13%	13%	13%	13%	13%	11%	12%	16%	11%	13%	13%	13%	16%	12%
I use credit cards and cash / debit cards about equally	14%	13%	15%	14%	16%	12%	17%	12%	12%	17%	14%	14%	13%	17%	12%
I use cash / debit cards more than credit cards	18%	19%	16%	15%	20%	18%	15%	17%	21%	16%	18%	23%	12%	13%	17%
I only use cash / debit cards	25%	23%	26%	26%	21%	26%	24%	27%	23%	26%	26%	21%	23%	25%	26%
Not applicable - I don't spend on this at all throughout the holiday season	12%	12%	12%	14%	9%	12%	12%	11%	12%	12%	9%	19%	21%	7%	18%
Net: Any credit	63%	65%	62%	60%	69%	62%	65%	61%	65%	62%	65%	J.M	J.M	68%	O.P.Q
Net: More credit	32%	33%	31%	30%	34%	32%	33%	33%	32%	30%	33%	22%	32%	38%	27%
Net: More cash/debit	42%	42%	43%	41%	41%	44%	39%	44%	44%	41%	44%	44%	35%	38%	43%

HYH_q1_3. Entertaining (e.g., food, drinks, etc.)

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
I only use credit cards	15%	17%	13%	13%	14%	18%	17%	15%	13%	17%	18%	8%	11%	11%	13%

Editorial

Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB

Thinking about your spending throughout the holiday season (e.g., Thanksgiving, Christmas, Hannukah, New Years, etc.)...How would you characterize the typical balance between how you use credit cards vs. cash / debit cards for each of the following categories? Please select one option on each COLUMN.

HYH_q1_1. Travel

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
I only use credit cards	22%	16%	32%	43%	26%	13%	20%	19%	17%	16%	24%	21%	14%	25%	35%
			N.O	N.O	V	**	*	*	*	*	*	*	Z.AC	Z.AA.AC	
I use credit cards more than cash / debit cards	13%	16%	16%	16%	16%	18%	11%	11%	10%	11%	15%	13%	11%	13%	19%
		N	N	N	V	**	*	*	*	*	*	*	*	*	Z.AA
I use credit cards and cash / debit cards about equally	9%	9%	11%	7%	10%	21%	6%	2%	8%	12%	10%	8%	5%	12%	11%
				U	**	*	*	*	U*	*	*	*	Z	Z	
I use cash / debit cards more than credit cards	11%	11%	6%	10%	12%	15%	8%	10%	9%	11%	13%	10%	12%	12%	9%
		P			**	*	*	*	*	*	*	*	AC	AC	
I only use cash / debit cards	19%	23%	20%	7%	17%	9%	28%	13%	22%	24%	22%	18%	23%	19%	12%
		Q	Q		**	R.U	*	*	*	*	*	*	AB	AB	
Not applicable - I don't spend on this at all throughout the holiday season	26%	24%	15%	17%	20%	24%	27%	44%	35%	27%	17%	30%	35%	19%	14%
		P			**	*	R.T*	R	*	*	X	AA.AB	AA.AB		
Net: Any credit	53%	53%	65%	76%	64%	67%	45%	43%	43%	49%	61%	51%	41%	62%	74%
			N.O	N.O.P	T.U.V.W	**	*	*	*	*	Y	Z.AC	Z.AC	Z.AA.AC	
Net: More credit	35%	33%	48%	59%	42%	31%	31%	31%	26%	27%	38%	33%	25%	37%	54%
		N	N.O	N.O	T.V.W	**	*	*	*	*	*	*	Z.AC	Z.AC	Z.AA.AC
Net: More cash/debit	30%	34%	26%	17%	29%	24%	36%	23%	31%	35%	34%	28%	35%	31%	22%
		P.Q			**	*	*	*	*	*	Y	AB	AB		

HYH_q1_2. Gifts

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
I only use credit cards	19%	16%	24%	33%	21%	19%	17%	18%	16%	16%	21%	18%	13%	22%	25%
			N.O	N.O	*	*	*	*	*	*	*	*	Z	Z	
I use credit cards more than cash / debit cards	13%	13%	14%	15%	13%	14%	13%	12%	12%	19%	14%	13%	12%	12%	18%
					**	**	*	*	*	*	*	*	*	*	Z.AA
I use credit cards and cash / debit cards about equally	14%	15%	17%	16%	16%	9%	10%	16%	13%	8%	15%	14%	12%	14%	19%
					**	*	*	*	*	*	*	*	*	*	Z
I use cash / debit cards more than credit cards	18%	19%	15%	18%	21%	39%	13%	19%	12%	12%	18%	17%	15%	24%	16%
				T.V	**	*	*	*	*	*	*	*	Z.AB.AC	Z.AB.AC	
I only use cash / debit cards	25%	28%	22%	15%	21%	7%	31%	21%	31%	27%	24%	25%	30%	21%	18%
		Q			**	R	*	R	*	*	*	AA.AB	AA.AB		
Not applicable - I don't spend on this at all throughout the holiday season	12%	9%	8%	2%	8%	12%	15%	14%	17%	18%	8%	13%	18%	7%	4%
		Q	Q		**	R	*	R	R*	*	X	AA.AB	AA.AB		
Net: Any credit	63%	63%	70%	83%	71%	81%	53%	65%	52%	55%	67%	62%	52%	72%	78%
		N	N.O.P	N.O.P	T.V.W	**	*	*	*	*	Y	Z.AC	Z.AC	Z.AC	
Net: More credit	32%	29%	38%	48%	34%	33%	30%	30%	28%	35%	34%	31%	25%	34%	42%
		N.O	N.O	N.O	**	*	*	*	*	*	*	*	Z	Z	Z.AA.AC
Net: More cash/debit	42%	48%	36%	33%	42%	47%	44%	40%	42%	40%	42%	42%	46%	45%	34%
		P.Q			**	*	*	*	*	*	*	AB	AB		

HYH_q1_3. Entertaining (e.g., food, drinks, etc.)

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
I only use credit cards	15%	13%	18%	27%	17%	12%	13%	15%	12%	17%	14%	16%	11%	17%	20%

Editorial

Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Social networks membership		Credit vs Debit/Cash Use			I am still paying off holiday debt from 2017		Generation						
	Prefer not to say	Facebook	Use any credit	Only use debit/cash	Don't use any credit	Agree	Disagree	Gen Z (2000 and later)	Millennial (1982-1999)	Gen X (1965-1981)	Baby Boomer (1946-1964)	Silent Generation (1928-1945)	Pre-Silent Generation (1927 and earlier)	Other
	AC	AD	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ	BA	BB

Thinking about your spending throughout the holiday season (e.g., Thanksgiving, Christmas, Hannukah, New Years, etc.)...How would you characterize the typical balance between how you use credit cards vs. cash / debit cards for each of the following categories? Please select one option on each COLUMN.

HYH_q1_1. Travel

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
I only use credit cards	22%	15%	22%	29%	-	-	16%	24%	19%	20%	22%	22%	35%	-	-
				AR_AS				AT	*				AW_AY*	**	**
I use credit cards more than cash / debit cards	13%	12%	14%	18%	-	-	15%	14%	7%	12%	16%	12%	15%	-	-
				AR_AS					*				*	**	**
I use credit cards and cash / debit cards about equally	9%	9%	9%	12%	-	-	15%	8%	7%	12%	9%	7%	-	-	-
				AR_AS			AU		*	AY_AZ			AZ	*	**
I use cash / debit cards more than credit cards	11%	6%	11%	14%	-	-	9%	11%	19%	8%	13%	12%	2%	-	-
				AR_AS					AW_AZ*		AZ		AZ	*	**
I only use cash / debit cards	19%	21%	20%	8%	100%	53%	21%	19%	26%	21%	21%	17%	14%	-	-
		AB	AP		AQ_AS	AQ			*				*	**	**
Not applicable - I don't spend on this at all throughout the holiday season	26%	38%	24%	19%	-	47%	25%	24%	22%	27%	19%	30%	34%	-	-
		AA_AB	AE	AR		AQ_AR			*	AX		AX	AX*	**	**
Net: Any credit	55%	41%	56%	73%	-	-	55%	56%	52%	52%	60%	53%	52%	-	-
				AR_AS					*			*	*	**	**
Net: More credit	35%	27%	36%	47%	-	-	31%	38%	26%	32%	38%	34%	50%	-	-
			AH	AR_AS					*				AV_AW_AY*	**	**
Net: More cash/debit	30%	26%	31%	23%	100%	53%	30%	30%	45%	29%	33%	28%	16%	-	-
			AP		AQ_AS	AQ			AW_AY_AZ*	AZ	AZ		*	**	**

HYH_q1_2. Gifts

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
I only use credit cards	19%	18%	19%	25%	-	-	19%	20%	6%	20%	19%	18%	27%	-	-
			AP	AR_AS					*	AV	AV	AV	AV*	**	**
I use credit cards more than cash / debit cards	13%	11%	13%	17%	-	-	17%	12%	13%	12%	15%	12%	12%	-	-
				AR_AS					*				*	**	**
I use credit cards and cash / debit cards about equally	14%	12%	14%	19%	-	-	16%	14%	14%	15%	14%	12%	17%	-	-
				AR_AS					*				*	**	**
I use cash / debit cards more than credit cards	18%	10%	18%	23%	-	-	17%	18%	22%	14%	21%	18%	16%	-	-
				AR_AS					*		AW		*	**	**
I only use cash / debit cards	25%	30%	25%	9%	100%	72%	18%	26%	34%	24%	23%	27%	18%	-	-
		AA_AB			AQ_AS	AQ		AT	*				*	**	**
Not applicable - I don't spend on this at all throughout the holiday season	12%	19%	11%	6%	-	28%	13%	9%	11%	14%	8%	12%	10%	-	-
		AA_AB	AF	AR		AQ_AR			*	AX			*	**	**
Net: Any credit	63%	51%	64%	89%	-	-	69%	65%	55%	61%	69%	61%	72%	-	-
				AR_AS					*		AV_AW_AY		*	**	**
Net: More credit	32%	29%	32%	43%	-	-	36%	33%	19%	33%	34%	30%	39%	-	-
			AR_AS						*		AV		AV*	**	**
Net: More cash/debit	42%	40%	43%	32%	100%	72%	35%	44%	56%	38%	44%	45%	34%	-	-
				AQ_AS	AQ			AT	AW_AZ*			AW	*	**	**

HYH_q1_3. Entertaining (e.g., food, drinks, etc.)

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
I only use credit cards	15%	15%	15%	20%	-	-	11%	17%	7%	15%	13%	15%	31%	-	-

Editorial Holiday Debt

US_nat Sample: 6th - 7th November 2018



	Total	Gender		Age			Region				Race				No HS, High school graduate	
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)		
I use credit cards more than cash / debit cards	11%	12%	11%	10%	13%	11%	11%	12%	11%	11%	11%	10%	11%	*	19%	9%
I use credit cards and cash / debit cards about equally	11%	10%	13%	11%	12%	11%	16%	9%	11%	12%	12%	10%	10%	J.K*	12%	9%
I use cash / debit cards more than credit cards	19%	18%	20%	16%	23%	18%	14%	18%	21%	20%	18%	24%	19%	*	18%	20%
I only use cash / debit cards	29%	29%	29%	33%	26%	29%	24%	34%	29%	28%	29%	27%	34%	*	25%	29%
Not applicable - I don't spend on this at all throughout the holiday season	14%	14%	14%	17%	11%	14%	19%	12%	14%	11%	12%	21%	15%	*	15%	20%
Net: Any credit	57%	57%	56%	50%	63%	58%	58%	53%	57%	60%	59%	52%	52%	*	60%	51%
Net: More credit	27%	29%	24%	23%	28%	29%	28%	27%	25%	28%	29%	18%	22%	*	30%	21%
Net: More cash/debit	48%	47%	49%	49%	49%	46%	38%	52%	50%	49%	47%	51%	52%	*	43%	49%
HYH_q1_4. Other holiday season spending																
Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494	
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518	
I only use credit cards	17%	18%	15%	14%	17%	18%	18%	18%	14%	18%	18%	10%	14%	*	15%	14%
I use credit cards more than cash / debit cards	12%	12%	13%	9%	14%	14%	11%	12%	13%	13%	13%	9%	12%	*	15%	12%
I use credit cards and cash / debit cards about equally	11%	11%	11%	11%	14%	8%	14%	11%	9%	10%	11%	9%	13%	*	11%	10%
I use cash / debit cards more than credit cards	21%	21%	20%	20%	22%	20%	18%	17%	24%	22%	20%	30%	20%	*	16%	21%
I only use cash / debit cards	25%	24%	25%	29%	23%	23%	21%	29%	24%	24%	26%	19%	22%	*	26%	24%
Not applicable - I don't spend on this at all throughout the holiday season	15%	14%	16%	17%	11%	16%	18%	13%	15%	14%	12%	23%	19%	*	17%	21%
Net: Any credit	60%	62%	59%	54%	66%	61%	61%	57%	61%	63%	62%	59%	59%	*	57%	56%
Net: More credit	29%	30%	28%	23%	31%	32%	29%	29%	27%	31%	31%	20%	26%	*	31%	25%
Net: More cash/debit	45%	46%	45%	49%	45%	43%	38%	46%	49%	45%	46%	49%	42%	*	42%	44%
HYH_q1_Merge. Credit vs Debit/Cash Use																
Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494	
Base	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518	
Use any credit	75%	76%	74%	71%	79%	75%	75%	72%	76%	77%	75%	73%	75%	*	78%	72%
Only use debit/cash	13%	13%	13%	15%	12%	12%	11%	14%	13%	13%	14%	8%	12%	*	12%	11%
Don't use any credit	25%	24%	26%	29%	21%	25%	25%	28%	24%	23%	25%	27%	25%	*	22%	28%
HYH_q2. And when you use credit cards/incur debt for any of your holiday season spending, how long into the new year does it typically take you to pay off the holiday season debt you've incurred?																
Unweighted base	933	433	500	287	304	342	174	215	328	216	595	120	140	78	351	
Base: All US adults who use credit cards for holiday spending	930	469	461	276	312	342	174	216	327	213	598	113	143	76	370	

Editorial Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
			N.O.P	V	**		*		*				Z	Z
I use credit cards more than cash / debit cards	11%	10%	17%	19%	5%	11%	17%	9%	11%	13%	11%	9%	12%	16%
			N.O	V	**		V*		*					Z
I use credit cards and cash / debit cards about equally	11%	12%	16%	13%	6%	8%	8%	10%	11%	11%	11%	11%	11%	13%
			N		**		*		*					
I use cash / debit cards more than credit cards	19%	20%	13%	18%	37%	18%	15%	15%	13%	21%	18%	16%	22%	22%
			P	V	**		*		*				Z.AC	AC
I only use cash / debit cards	29%	33%	28%	18%	15%	33%	23%	34%	30%	29%	29%	35%	26%	23%
			Q	Q	**		*	R	*			AA.AB		
Not applicable - I don't spend on this at all throughout the holiday season	14%	11%	9%	6%	9%	25%	17%	22%	17%	11%	16%	19%	11%	7%
					**	R	R*	R	R*		X	AA.AB	AB	
Net: Any credit	57%	56%	63%	76%	60%	50%	55%	46%	53%	60%	56%	47%	63%	70%
			N	N.O.P	**		*		*				Z.AC	Z.AA.AC
Net: More credit	27%	24%	34%	46%	17%	24%	32%	21%	28%	28%	28%	20%	29%	36%
			N.O	N.O.P	**		*		*				Z	Z.AC
Net: More cash/debit	48%	53%	41%	35%	48%	51%	38%	49%	43%	50%	47%	51%	48%	44%
			P.Q		**		*		*					

HYH_q1_4. Other holiday season spending

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
I only use credit cards	17%	14%	21%	30%	19%	15%	17%	13%	14%	15%	16%	17%	12%	20%	22%
			N.O	N.O	V	**		*		*			Z	Z.AC	
I use credit cards more than cash / debit cards	12%	11%	16%	14%	14%	18%	10%	18%	9%	15%	12%	9%	14%	16%	
				V	**		V*		*				Z	Z	
I use credit cards and cash / debit cards about equally	11%	13%	11%	9%	12%	-	9%	11%	11%	9%	13%	11%	11%	11%	
					**		*		*						
I use cash / debit cards more than credit cards	21%	19%	21%	25%	22%	46%	20%	24%	16%	16%	25%	19%	22%	22%	
				V	**		*		*		Y				
I only use cash / debit cards	25%	30%	23%	17%	23%	7%	26%	16%	29%	31%	25%	24%	29%	21%	
			N.Q		**		*	U	*			AA.AB			
Not applicable - I don't spend on this at all throughout the holiday season	15%	13%	9%	6%	11%	15%	19%	18%	22%	13%	9%	18%	20%	7%	
			Q		**	R	*	R	*		X	AA.AB			
Net: Any credit	60%	57%	68%	78%	66%	79%	55%	66%	50%	66%	58%	51%	67%	72%	
			N.O	N.O	T.V	**	V*	*	*		Y		Z.AC	Z.AC	
Net: More credit	29%	25%	37%	44%	32%	33%	27%	31%	22%	31%	29%	20%	34%	38%	
			N.O	N.O	V	**	*	*	*				Z	Z.AC	
Net: More cash/debit	45%	49%	44%	42%	46%	52%	45%	40%	45%	48%	50%	43%	48%	43%	
					**		*	*	*	Y					

HYH_q1_Merge. Credit vs Debit/Cash Use

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
Use any credit	75%	73%	79%	90%	82%	89%	65%	80%	63%	71%	81%	72%	67%	82%	85%
			N	N.O.P	T.V.W	**	T.V*	*	*		Y		Z.AC	Z.AC	
Only use debit/cash	13%	17%	14%	5%	11%	3%	18%	6%	16%	14%	13%	13%	16%	10%	
			N.Q	Q		**	R.U	*	R.U	*			AB		
Don't use any credit	25%	27%	21%	10%	18%	11%	35%	20%	37%	28%	19%	28%	33%	15%	
			Q	Q		**	R.U	*	R.U	R*		X	AA.AB		

HYH_q2. And when you use credit cards/incur debt for any of your holiday season spending, how long into the new year does it typically take you to pay off the holiday season debt you've incurred?

Unweighted base	933	295	176	111	521	26	78	49	218	41	328	605	312	302	228
Base: All US adults who use credit cards for holiday spending	930	283	170	107	522	26	80	49	210	45	324	606	312	309	224

**Editorial
Holiday Debt**

US_nat Sample: 6th - 7th November 2018



	Total	Social networks membership		Credit vs Debit/Cash Use			I am still paying off holiday debt from 2017		Generation						
		Prefer not to say	Facebook	Use any credit	Only use debit/cash	Don't use any credit	Agree	Disagree	Gen Z (2000 and later)	Millennial (1982-1999)	Gen X (1965-1981)	Baby Boomer (1946-1964)	Silent Generation (1928-1945)	Pre-Silent Generation (1927 and earlier)	Other
				AR,AS					*				AV,AW,AX,AY*	**	**
I use credit cards more than cash / debit cards	11%	10%	12%	15%	-	-	14%	12%	9%	10%	15%	10%	20%	-	-
				AR,AS					*	AY			AW,AY*	**	**
I use credit cards and cash / debit cards about equally	11%	11%	12%	15%	-	-	15%	11%	6%	12%	12%	12%	2%	-	-
				AR,AS					*	AZ	AZ	AZ	*	**	**
I use cash / debit cards more than credit cards	19%	12%	18%	25%	-	-	18%	19%	33%	14%	23%	20%	11%	-	-
				AR,AS					AW,AY,AZ*		AW,AZ	AW	*	**	**
I only use cash / debit cards	29%	31%	30%	16%	100%	70%	28%	29%	30%	32%	26%	30%	16%	-	-
				AQ,AS	AQ	AQ			*	AZ		AZ	*	**	**
Not applicable - I don't spend on this at all throughout the holiday season	14%	20%	13%	9%	-	30%	15%	12%	15%	17%	11%	13%	20%	-	-
		AA,AB	AE	AR		AQ,AR			*	AX			*	**	**
Net: Any credit	57%	49%	57%	76%	-	-	57%	59%	55%	51%	64%	57%	64%	-	-
				AR,AS					*	AW			*	**	**
Net: More credit	27%	26%	27%	36%	-	-	25%	28%	16%	25%	28%	25%	51%	-	-
			AL	AR,AS					*				AV,AW,AX,AY*	**	**
Net: More cash/debit	48%	44%	48%	41%	100%	70%	45%	49%	63%	46%	49%	50%	26%	-	-
				AQ,AS	AQ	AQ			AW,AZ*	AZ	AZ	AZ	*	**	**

HYH_q1_4. Other holiday season spending

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
I only use credit cards	17%	12%	17%	22%	-	-	14%	18%	11%	16%	16%	17%	28%	-	-
				AR,AS					*				AV,AW*	**	**
I use credit cards more than cash / debit cards	12%	13%	13%	17%	-	-	12%	12%	-	9%	16%	13%	20%	-	-
				AR,AS					*	AV	AV,AW	AV	AV,AW*	**	**
I use credit cards and cash / debit cards about equally	11%	8%	12%	14%	-	-	14%	11%	13%	12%	13%	9%	3%	-	-
				AR,AS					*				*	**	**
I use cash / debit cards more than credit cards	21%	18%	20%	28%	-	-	23%	20%	25%	19%	22%	21%	21%	-	-
				AR,AS					*				*	**	**
I only use cash / debit cards	25%	26%	25%	11%	100%	67%	21%	26%	34%	27%	24%	24%	12%	-	-
				AQ,AS	AQ	AQ			AZ*	AZ			*	**	**
Not applicable - I don't spend on this at all throughout the holiday season	15%	22%	14%	9%	-	33%	15%	13%	17%	17%	10%	17%	16%	-	-
		AA,AB	AF	AR		AQ,AR			*	AX		AX	*	**	**
Net: Any credit	60%	52%	61%	80%	-	-	64%	61%	49%	56%	67%	59%	72%	-	-
				AR,AS					*		AV,AW,AY		AV,AW*	**	**
Net: More credit	29%	25%	29%	39%	-	-	26%	31%	11%	25%	32%	30%	48%	-	-
			AG	AR,AS					*	AV	AV,AW	AV	AV,AW,AX,AY*	**	**
Net: More cash/debit	45%	45%	45%	38%	100%	67%	45%	46%	59%	46%	46%	45%	33%	-	-
				AQ,AS	AQ	AQ			AZ*				*	**	**

HYH_q1_Merge. Credit vs Debit/Cash Use

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
Use any credit	75%	63%	75%	100%	-	-	88%	74%	62%	73%	79%	74%	86%	-	-
				AR,AS			AU		*		AV,AW		AV*	**	**
Only use debit/cash	13%	12%	13%	-	100%	51%	8%	14%	18%	13%	13%	13%	4%	-	-
				AQ,AS	AQ	AQ		AT	AZ*				*	**	**
Don't use any credit	25%	37%	25%	-	100%	100%	12%	26%	38%	27%	21%	26%	14%	-	-
		AA,AB	AF		AQ	AQ		AT	AX,AZ*	AX			*	**	**

HYH_q2. And when you use credit cards/incur debt for any of your holiday season spending, how long into the new year does it typically take you to pay off the holiday season debt you've incurred?

Unweighted base	933	91	768	933	-	-	166	717	31	287	259	313	43	-	-
Base: All US adults who use credit cards for holiday spending	930	86	760	930	-	-	169	711	27	282	266	312	44	-	-

Editorial Holiday Debt

US_nat Sample: 6th - 7th November 2018



	Total	Gender		Age			Region				Race				No HS, High school graduate
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
Less than one month	36%	37%	36%	34%	29%	45%	39%	39%	31%	40%	41%	24%	21%	44%	30%
One to three months	26%	27%	24%	22%	31%	25%	28%	24%	27%	25%	26%	28%	31%	12%	26%
Four to six months	14%	14%	14%	16%	14%	12%	9%	13%	17%	14%	13%	16%	16%	15%	13%
Seven to twelve months	7%	6%	8%	8%	8%	6%	7%	5%	10%	5%	6%	12%	6%	13%	9%
Over twelve months	4%	3%	4%	2%	5%	4%	2%	6%	4%	3%	4%	4%	3%	4%	5%
Don't know	13%	12%	14%	18%	13%	9%	15%	13%	11%	14%	10%	16%	23%	13%	16%
Net: A month or more	51%	51%	50%	48%	58%	46%	46%	47%	58%	47%	49%	59%	56%	44%	54%
Net: Over three months	25%	23%	26%	26%	27%	21%	18%	24%	30%	22%	22%	32%	25%	32%	28%
Net: Over six months	11%	10%	12%	10%	13%	10%	9%	11%	14%	8%	10%	16%	9%	17%	15%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.
HYH_q3_1. I'm planning to spend less this holiday season than I did last year

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
Strongly agree	31%	30%	32%	24%	33%	36%	38%	24%	33%	30%	29%	33%	36%	32%	33%
Somewhat agree	26%	27%	25%	22%	28%	28%	26%	26%	30%	22%	26%	29%	29%	17%	25%
Somewhat disagree	19%	18%	20%	26%	14%	17%	15%	24%	14%	24%	20%	12%	15%	24%	15%
Strongly disagree	10%	9%	10%	11%	12%	7%	8%	11%	10%	9%	9%	11%	8%	11%	10%
Don't know	14%	16%	12%	17%	13%	12%	13%	16%	13%	15%	14%	14%	12%	15%	17%
Net: Agree	58%	57%	58%	46%	61%	64%	64%	50%	63%	52%	56%	62%	65%	49%	58%
Net: Disagree	29%	27%	30%	37%	26%	24%	23%	35%	24%	33%	30%	24%	23%	36%	25%

HYH_q3_2. I'm hoping to use credit cards less this holiday season than I did last year

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
Strongly agree	38%	35%	40%	25%	40%	46%	38%	36%	41%	33%	38%	42%	36%	30%	40%
Somewhat agree	20%	23%	18%	21%	22%	17%	24%	19%	20%	19%	20%	19%	24%	16%	19%
Somewhat disagree	11%	12%	10%	13%	10%	10%	9%	11%	9%	15%	11%	11%	11%	15%	9%
Strongly disagree	16%	15%	17%	19%	15%	14%	13%	13%	18%	18%	17%	12%	11%	22%	15%
Don't know	15%	16%	15%	22%	12%	12%	15%	20%	12%	16%	14%	16%	19%	17%	18%
Net: Agree	58%	58%	58%	46%	63%	64%	62%	56%	61%	51%	58%	61%	60%	46%	59%
Net: Disagree	27%	27%	27%	32%	25%	24%	23%	24%	27%	33%	28%	23%	21%	37%	24%

Editorial Holiday Debt

US_nat Sample: 6th - 7th November 2018



	Total	Education			Marital Status						Children under the age of 18		Income		
		Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
Less than one month	36%	32%	43%	60%	37%	22%	34%	49%	37%	28%	30%	40%	34%	30%	45%
			N.O	N.O.P		**	*	*	*	*		X			Z.AA
One to three months	26%	26%	24%	29%	29%	32%	19%	24%	21%	25%	35%	21%	23%	30%	30%
					V	**	*	*	*	*	Y		AC	Z.AC	Z.AC
Four to six months	14%	17%	14%	7%	15%	18%	14%	11%	11%	12%	12%	15%	14%	14%	12%
		Q				**	*	*	*	*					
Seven to twelve months	7%	7%	6%	2%	6%	20%	12%	5%	7%	6%	6%	8%	8%	7%	7%
		Q				**	R*	*	*	*					
Over twelve months	4%	3%	4%	1%	4%	-	8%	-	3%	7%	5%	3%	6%	4%	2%
					**	**	*	*	*	*			AB.AC		
Don't know	13%	16%	8%	2%	9%	8%	14%	10%	21%	22%	12%	13%	16%	14%	4%
		P.Q	Q			**	*	*	R	R*			AB	AB	
Net: A month or more	51%	52%	48%	39%	54%	70%	52%	41%	42%	50%	58%	47%	50%	56%	51%
		Q		V	**	**	*	*	*	*	Y		AC	AC	AC
Net: Over three months	25%	27%	24%	10%	25%	39%	34%	16%	21%	28%	23%	28%	28%	26%	21%
		Q	Q			**	U.V*	*	*	*					
Net: Over six months	11%	10%	10%	2%	10%	20%	20%	5%	9%	13%	11%	11%	14%	11%	9%
		Q	Q			**	R.U.V*	*	*	*			AC		

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.
 HYH_q3_1. I'm planning to spend less this holiday season than I did last year

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
Strongly agree	31%	32%	26%	29%	33%	38%	35%	37%	27%	24%	29%	32%	37%	31%	25%
					**	**	*	*	*	*			AB.AC		
Somewhat agree	26%	26%	31%	21%	29%	21%	27%	29%	19%	33%	28%	25%	25%	27%	30%
			Q		V	**	*	*	*	V*					
Somewhat disagree	19%	20%	21%	30%	18%	26%	20%	15%	20%	21%	22%	17%	14%	21%	23%
			N	N.O	**	**	*	*	*	*			Z	Z	
Strongly disagree	10%	9%	11%	7%	9%	15%	6%	8%	13%	10%	10%	10%	10%	8%	12%
					**	**	*	*	R.T	*					
Don't know	14%	13%	10%	13%	12%	-	12%	11%	21%	12%	11%	15%	13%	13%	10%
					**	**	*	*	R.T	*					
Net: Agree	58%	59%	58%	50%	62%	59%	62%	66%	46%	57%	57%	58%	63%	57%	55%
			V		V	**	V	V*	*	*			AC	AC	
Net: Disagree	29%	29%	32%	37%	26%	41%	26%	23%	34%	30%	32%	27%	25%	30%	35%
			N		**	**	*	*	R	*					Z.AC

HYH_q3_2. I'm hoping to use credit cards less this holiday season than I did last year

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
Strongly agree	38%	41%	32%	28%	41%	55%	46%	46%	25%	34%	38%	38%	40%	40%	37%
		P.Q		V	**	**	V	V*	*	*			AC	AC	
Somewhat agree	20%	20%	24%	20%	20%	16%	22%	16%	21%	22%	23%	19%	22%	23%	16%
					**	**	*	*	*	*				AB	
Somewhat disagree	11%	11%	14%	17%	12%	13%	6%	6%	11%	9%	12%	10%	7%	10%	19%
			N	N	T	**	*	*	*	*					Z.AAAC
Strongly disagree	16%	14%	15%	25%	15%	16%	12%	22%	18%	17%	14%	17%	15%	15%	19%
			N.O.P		**	**	*	*	*	*					
Don't know	15%	14%	14%	10%	12%	-	14%	10%	24%	17%	14%	16%	17%	12%	10%
					**	**	*	*	R.T.U	*			AB		
Net: Agree	58%	61%	57%	48%	61%	71%	68%	62%	47%	56%	60%	57%	61%	62%	53%
		Q		V	V	**	V	V*	*	*			AB.AC	AB.AC	
Net: Disagree	27%	25%	29%	42%	27%	29%	18%	28%	30%	27%	26%	27%	22%	25%	38%
			N.O.P		T	**	*	*	T	*					Z.AAAC

Editorial
Holiday Debt

US_nat Sample: 6th - 7th November 2018



	Total	Social networks membership		Credit vs Debit/Cash Use			I am still paying off holiday debt from 2017		Generation						
		Prefer not to say	Facebook	Use any credit	Only use debit/cash	Don't use any credit	Agree	Disagree	Gen Z (2000 and later)	Millennial (1982-1999)	Gen X (1965-1981)	Baby Boomer (1946-1964)	Silent Generation (1928-1945)	Pre-Silent Generation (1927 and earlier)	Other
Less than one month	36%	46% Z_AA*	36% AK	36%	- **	- **	14%	44% AT	42% **	34%	28%	42% AW_AX	58% AW_AX*	- **	- **
One to three months	26%	10% *	27%	26%	- **	- **	23%	27%	9% **	25%	29%	26%	20% *	- **	- **
Four to six months	14%	16% *	14%	14%	- **	- **	20%	13%	8% **	15%	15%	13%	7% *	- **	- **
Seven to twelve months	7%	5% *	7%	7%	- **	- **	16%	5%	9% **	7%	8%	6%	5% *	- **	- **
Over twelve months	4%	- *	4%	4%	- **	- **	13%	1%	- **	3%	5%	4%	- *	- **	- **
Don't know	13%	23% AA_AB*	12% AF	13%	- **	- **	15% AU	9%	31% **	16% AY	14% AY	8%	10% *	- **	- **
Net: A month or more	51%	30% *	52%	51%	- **	- **	72% AU	47%	27% **	50% AZ	58% AY_AZ	49% AZ	31% *	- **	- **
Net: Over three months	25%	20% *	25%	25%	- **	- **	48% AU	20%	18% **	25%	29%	24%	11% *	- **	- **
Net: Over six months	11%	5% *	11%	11%	- **	- **	28% AU	7%	9% **	10%	14%	10%	5% *	- **	- **

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.
HYH_q3_1. I'm planning to spend less this holiday season than I did last year

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
Strongly agree	31%	23%	31%	32% AR	23%	30% AR	46% AU	30%	16% *	25%	34% AV_AW	36% AV_AW	35% AV*	- **	- **
Somewhat agree	26%	22%	27%	29% AH	26% AS	20% AS	33% AU	26%	20% *	24%	26% *	28% *	33% *	- **	- **
Somewhat disagree	19%	19%	20% AP	20% AS	19%	16%	15%	21%	19% *	25% AX_AY_AZ	15%	18%	8% *	- **	- **
Strongly disagree	10%	6%	10%	9%	13%	12%	4%	12%	20% AY_AZ*	10%	12%	7%	5% *	- **	- **
Don't know	14%	29% Z_AA_AB	13%	11%	18% AQ	23% AQ	1%	11% AT	24% AX_AY*	16%	13%	12%	19% *	- **	- **
Net: Agree	58%	46%	58%	60% AR_AS	49%	49%	79% AU	56%	37% *	49%	61% AV_AW	64% AV_AW	68% AV_AW*	- **	- **
Net: Disagree	29%	25%	30% AP	29%	33%	28%	19%	33% AT	39% AY_AZ*	35% AX_AY_AZ	27% AZ	25% AZ	13% *	- **	- **

HYH_q3_2. I'm hoping to use credit cards less this holiday season than I did last year

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
Strongly agree	38%	27%	39%	37% AE	46% AQ_AS	40%	46% AU	38%	21% *	25%	42% AV_AW	48% AV_AW_AZ	32% *	- **	- **
Somewhat agree	20%	17%	20%	24% AR_AS	14% AS	9%	30% AU	19%	17% *	22% AY	23% AY	16% AY	27% AY*	- **	- **
Somewhat disagree	11%	11%	11%	14% AR_AS	3%	3%	15%	11%	8% *	14%	10%	10%	9% *	- **	- **
Strongly disagree	16%	15%	16%	14%	16%	20% AQ	5%	19% AT	28% AX_AY*	18%	14%	14%	17% *	- **	- **
Don't know	15%	30% Z_AA_AB	14%	11%	22% AQ	28% AQ_AR	4%	12% AT	26% AX_AY*	22% AX_AY	12%	12%	14% *	- **	- **
Net: Agree	58%	44%	59% AJ	61% AS	60% AS	49%	76% AU	57%	38% *	47%	65% AV_AW	64% AV_AW	59% AV*	- **	- **
Net: Disagree	27%	26%	27%	28% AR	18%	23%	20%	30% AT	36% *	32% AX_AY	24% AZ	24% AZ	26% *	- **	- **

Editorial
Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

HYH_q3_3. I'm still paying off holiday debt from last year

Unweighted base	1243	564	679	409	383	451	230	302	432	279	800	162	181	100	494
Base: All US adults	1240	616	624	389	396	455	231	299	433	277	797	154	191	98	518
Strongly agree	7%	7%	7%	6%	8%	7%	8%	5%	7%	7%	5%	10%	11%	5%	9%
												J	J	*	O
Somewhat agree	9%	10%	7%	13%	8%	5%	10%	5%	10%	9%	7%	10%	13%	14%	10%
				D,E	E		G	5%	G	G		J	J*	Q	
Somewhat disagree	9%	9%	8%	11%	10%	6%	14%	8%	9%	4%	8%	10%	11%	9%	10%
				E	E		G,I	I	I					*	
Strongly disagree	69%	67%	71%	60%	68%	76%	61%	74%	68%	71%	75%	59%	51%	63%	62%
				C	C,D		F	F	F		K,L,M			*	
Don't know	7%	8%	7%	10%	6%	7%	7%	8%	6%	9%	5%	11%	14%	9%	10%
				D								J	J	*	Q
Net: Agree	15%	17%	14%	19%	16%	12%	18%	10%	17%	16%	12%	20%	25%	19%	19%
				E			G		G	G		J	J	J*	Q
Net: Disagree	77%	76%	79%	71%	78%	81%	75%	82%	77%	75%	83%	70%	62%	72%	72%
				C	C		F,I		F,I		K,L,M			*	

Cell Contents (Column Percentages, Statistical Test Results), Statistics (Column Proportions, (95%): A/B, C/D/E, F/G/H/I, J/K/L/M, N/O/P/Q, R/S/T/U/V/W, X/Y, Z/AA/AB/AC, AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP, AQ/AR/AS, AT/AU, AV/AW/AX/AY/AZ/BA/BB, Minimum Base:

Editorial
Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

HYH_q3_3. I'm still paying off holiday debt from last year

Unweighted base	1243	406	220	123	629	29	122	61	344	58	405	838	461	373	264
Base: All US adults	1240	390	214	118	634	29	122	61	332	63	403	837	462	379	263
Strongly agree	7%	5%	6%	5%	7%	3%	6%	5%	6%	10%	7%	7%	10%	7%	4%
						**		*		*			AB,AC	AC	
Somewhat agree	9%	9%	8%	4%	8%	16%	11%	3%	7%	14%	11%	7%	11%	9%	7%
						**		*		U*	Y		AC	AC	
Somewhat disagree	9%	9%	6%	7%	8%	18%	8%	8%	11%	4%	9%	8%	8%	9%	9%
						**		*		*					
Strongly disagree	69%	70%	75%	82%	70%	63%	67%	78%	66%	64%	66%	70%	62%	70%	77%
		N	N	N.O		**		*		*			Z	Z	Z
Don't know	7%	7%	6%	3%	6%	-	8%	6%	10%	8%	6%	8%	9%	6%	3%
						**		*		*			AB		
Net: Agree	15%	14%	14%	8%	16%	19%	17%	8%	13%	24%	19%	14%	21%	16%	11%
						**		*		U,V*	Y		AB,AC	AC	AC
Net: Disagree	77%	79%	80%	89%	78%	81%	75%	86%	77%	68%	75%	78%	70%	79%	86%
		N	N	N.O,P		**		W*		*			Z	Z	Z,AA

Cell Contents (Col 30 (**), Small Base: 100 (*))

Editorial
Holiday Debt

US_nat Sample: 6th - 7th November 2018



Total	Social networks membership		Credit vs Debit/Cash Use			I am still paying off holiday debt from 2017		Generation						
	Prefer not to say	Facebook	Use any credit	Only use debit/cash	Don't use any credit	Agree	Disagree	Gen Z (2000 and later)	Millennial (1982-1999)	Gen X (1965-1981)	Baby Boomer (1946-1964)	Silent Generation (1928-1945)	Pre-Silent Generation (1927 and earlier)	Other

HYH_q3_3. I'm still paying off holiday debt from last year

Unweighted base	1243	145	1021	933	157	310	189	962	52	396	325	419	51	-	-
Base: All US adults	1240	136	1010	930	159	310	191	957	43	387	336	423	52	-	-
Strongly agree	7%	1%	7%	8%	4%	4%	44%	-	-	6%	8%	7%	4%	-	-
							AU		*		AV		*	**	**
Somewhat agree	9%	4%	8%	11%	5%	3%	56%	-	13%	13%	8%	5%	2%	-	-
				AR,AS	AS		AU		AY,AZ*	AY,AZ			*	**	**
Somewhat disagree	9%	7%	9%	10%	4%	4%	-	11%	8%	11%	9%	5%	8%	-	-
			AI	AR,AS				AT	*	AY			*	**	**
Strongly disagree	69%	73%	69%	66%	81%	76%	-	89%	67%	60%	69%	75%	81%	-	-
		Z		AQ,AS	AQ			AT	*		AW	AW	AW*	**	**
Don't know	7%	15%	6%	5%	5%	13%	-	-	12%	9%	5%	7%	5%	-	-
		Z,AA,AB				AQ,AR			*	AX			*	**	**
Net: Agree	15%	5%	15%	18%	9%	7%	100%	-	13%	19%	17%	12%	6%	-	-
				AR,AS			AU		*	AY,AZ			*	**	**
Net: Disagree	77%	80%	78%	76%	86%	80%	-	100%	75%	71%	78%	81%	89%	-	-
		Z	AG		AQ,AS			AT	*		AW	AW	AW*	**	**

Cell Contents (Col