

## 2001 JA Interprise Poll on Teens and Holiday Spending™ America's Future Workforce Speaks Out

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### Executive Summary

#### Introduction

*Just like the 78 million-strong Baby Boomers once did, a new generation of some 71 million young people are quickly coming to age as a powerful group of consumers ready to transform spending patterns in the United States. Generation Y, sometimes known as the "Echo Boomers," are largely the children of Baby Boomers themselves. Already, they are a forceful group of potential buyers: As you will note in this report, most of them exert influence over their parents' spending decisions. Labor Department statistics show that as recently as 1998, teen-agers in the United States spent \$141 billion — up 60 percent from just five years before. That number climbed to more than \$160 billion last year, or approximately four percent of total consumer spending of \$3.9 trillion.*

*These students may be young, but they are great in number. According to [AmericanDemographics.com](http://AmericanDemographics.com), 34 percent of Generation Y members are currently between the ages of 12 and 17-years-old. This core, sub-group of Generation Y numbers 24 million, itself larger than the immediately preceding generation commonly known as Generation X. The 2001 Junior Achievement Interprise Poll on Teens and Holiday Spending™ focused on this core group of "tweens" and teens, with all respondents between the ages of 12-18.*

- Junior Achievement Inc.

Shaky, often conflicting signs point to the possibility of a painfully slow economic recovery in the United States. Teen-agers must not have taken notice. This is a good thing, as consumer spending underpins about two-thirds of U.S. economic activity. Young people say they plan to spend plenty this holiday season. How much? According to *the 2001 JA Interprise Poll on Teens and Holiday Spending™*, it might depend on where teen consumers live. Nearly one-third of students in Maryland, for example, say they will spend more than \$200 this year, while only 10 percent of students in Ft. Wayne, Indiana and Columbia, South Carolina say they will do the same. Age, of course, also plays a factor. One out of two teens ages 17-18 say they will spend more than \$125 this holiday season (45.8 percent of 17-year-olds, and 56.4 percent of 18 year-olds). By contrast, only one out of five students younger than age 14 say they plan to spend more than \$125 this holiday season (20 percent of students 12 and younger, and 19.7 percent of students younger than 14).

All of the planned spending is set against an unpredictable background of economic activity, reports, and predictions. The University of Michigan's closely watched consumer sentiment index, for example, rose for a second straight month in November. (The index rose to 83.9 in November from 82.7 in October. Its previous high was 112.0 in early 2000).

But how do teens compare to adults when it comes to holiday spending? More than half of adult consumers (57 percent) say they plan to spend the same amount for the holidays as they did last year, according to a November 2001 survey released by the Consumer Federation of America and the National Credit Union Association. Last year 56 percent of adult consumers said the same thing.

That's not the only thing that seemingly remains unchanged from last year. A November 30, 2001 report released by the International Council of Shopping Centers (ICSC) indicates that retail sales over the Thanksgiving weekend were essentially the same as last year, but that general merchandise sales this holiday season will increase by three percent.

Teens are very much a part of that spending, too - according to the latest *Junior Achievement Interprise Poll™*. The survey results listed in this report show a young but robust generation of consumers. In fact, one third of teens say they will spend more than \$125 this holiday season on presents. But that's not all. They will largely be spending their own money (52 percent of them work, while 44 percent of all teens – those who work and those who do not - say they earn an allowance). Just as importantly, two-thirds of teens say they influence their parents' buying decisions. And their parents buy a lot. The average (adult) consumer is expected to spend \$940 per household this holiday season, according to the National Retail Federation's 2001 Consumer Holiday Outlook survey. The survey of 1,000 respondents across the country was taken between Oct. 19 and 21, 2001.

This is the first survey on this particular topic conducted by Junior Achievement Inc. A detailed report on teen spending this holiday season is contained in the following section, "Survey Results."

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The *JA Interprise Poll™ on Holiday Spending by Teens* was conducted in October 2001 by Junior Achievement in the classrooms of Atlanta, Baltimore, Columbia, S.C., Detroit, Kingsport, Tenn., Ft. Wayne, Ind., Lancaster, Pa., Midland, Mich., Reading, Pa., San Antonio, San Diego, St. Louis, Stamford, Conn., and Wisconsin. Based on the total sample of middle grades and high school students nationwide, the margin of sampling error is +/- 2.5 percentage points. The survey is part of an ongoing series of surveys on students' views of economic issues.

### **About Junior Achievement**

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### Survey Results

The 2001 JA Interprise Poll on Teens and Holiday Spending™ asked teens how much they planned to spend on presents this year, as well as whether students planned to buy most of their presents online or in stores. The survey also asked students if they worked during the school year, earned an allowance, and influenced their parents' buying decisions, among a few other key questions.

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Whether it is done online or in stores, this year the average American household plans to spend more than \$900 on holiday presents. But how much of it will be done by America's teens? In the *Junior Achievement Interprise Poll on Holiday Spending™*, we learn that half of all teens plan to spend between \$35 and \$125 this holiday season (25 percent say they will spend between \$35 and \$75, while 26 percent say they will spend between \$75 and \$125). Some teens plan to spend even more. Another 32 percent of teens plan to spend more than \$125 this holiday season, of which 16 percent plan to drop more than \$200 on presents. By comparison, one third of teens will spend more on presents this holiday season than they did on school supplies this past fall (which was an average of \$118, according to a recent survey by Capital One).

#### ***Holiday Spending by Location***

The location of respondents may influence spending levels, but no clear pattern emerges from the data. We do know, however, that students in Baltimore are much more likely to spend more than \$200 on holiday gifts (30.28 percent of Baltimore-area students said so) than are students in Reading, Pa. (4.95 percent of students from that area said so). Students from Reading, Pa. and St. Louis are also more likely to spend less than \$35 on presents this holiday season (24.75 percent and 25 percent, respectively). Less than six percent of students from Baltimore said they planned to spend less than \$35.

San Antonio also seems to be a hotbed for teen spending. Students from San Antonio are the least likely to spend less than \$35 on holiday gifts. They are also the second most likely group of students to spend more than \$200 (26.56 percent of respondents from that area said they planned to do so).

How much do you plan on spending on presents this holiday season?	0 to \$35	Percent	\$35 to \$75	Percent	\$75 to \$125	Percent	\$125 to \$200	Percent	More than \$200	Percent	Totals
Atlanta, GA	36	20.22%	47	26.40%	31	17.42%	28	15.73%	36	20.22%	178
Baltimore, MD	6	5.50%	20	18.35%	23	21.10%	27	24.77%	33	30.28%	109
Detroit, MI	30	18.87%	36	22.64%	46	28.93%	22	13.84%	25	15.72%	159
Kingsport, TN	17	13.71%	25	20.16%	36	29.03%	28	22.58%	18	14.52%	124
Ft. Wayne, IN	15	17.86%	21	25.00%	27	32.14%	12	14.29%	9	10.71%	84
Lancaster, PA	19	19.79%	23	23.96%	26	27.08%	17	17.71%	11	11.46%	96
Midland, MI	9	11.54%	22	28.21%	29	37.18%	9	11.54%	9	11.54%	78
Reading, PA	25	24.75%	37	36.63%	28	27.72%	6	5.94%	5	4.95%	101
San Antonio, TX	2	3.13%	17	26.56%	17	26.56%	11	17.19%	17	26.56%	64
San Diego, CA	24	23.08%	19	18.27%	28	26.92%	17	16.35%	16	15.38%	104
Stamford, CT	22	17.74%	26	20.97%	30	24.19%	18	14.52%	28	22.58%	124
Wisconsin (state-wide sample)	14	15.38%	29	31.87%	19	20.88%	15	16.48%	14	15.38%	91
St. Louis	9	25.00%	9	25.00%	8	22.22%	5	13.89%	5	13.89%	36
Columbia, SC	18	16.36%	30	27.27%	38	34.55%	13	11.82%	11	10.00%	110
<b>Totals</b>	<b>246</b>	<b>16.87%</b>	<b>361</b>	<b>24.76%</b>	<b>386</b>	<b>26.47%</b>	<b>228</b>	<b>15.64%</b>	<b>237</b>	<b>16.26%</b>	<b>1458</b>

### ***Holiday Spending by Gender***

According to survey results, girls are more likely to spend money on holiday presents this year than are boys. Nearly 45 percent of boys say they will spend less than \$75 on presents this year, while 38 percent of girls said so. On the other end of the spending spectrum, 17.5 percent of girls answering this question (127 out of 725) said they planned to spend more than \$200 this holiday season, while 15.2 percent of boys said so (109 out of 717).

How much do you plan on spending on presents this holiday season?	Male	Percent	Female	Percent	Totals
0 to \$35	139	57.20%	104	42.80%	243
\$35 to \$75	182	50.98%	175	49.02%	357
\$75 to \$125	185	48.43%	197	51.57%	382
\$125 to \$200	102	45.54%	122	54.46%	224
More than \$200	109	46.19%	127	53.81%	236
<b>Totals</b>	<b>717</b>	<b>49.72%</b>	<b>725</b>	<b>50.28%</b>	<b>1442</b>

### ***Holiday Spending by Age***

Not surprisingly, there is a clear relationship between the age of student respondents and planned holiday spending levels. The younger the student, the less likely they plan to spend.

How much do you plan on spending on presents this holiday season?	0 to \$35	Percent	\$35 to \$75	Percent	\$75 to \$125	Percent	\$125 to \$200	Percent	More than \$200	Percent	Totals
12 or under	74	27.92%	91	34.34%	47	17.74%	22	8.30%	31	11.70%	265
13 to 14	86	22.63%	128	33.68%	91	23.95%	45	11.84%	30	7.89%	380
15 to 16	44	12.79%	74	21.51%	108	31.40%	53	15.41%	65	18.90%	344
17	28	7.37%	58	15.26%	120	31.58%	83	21.84%	91	23.95%	380
18+	9	11.54%	8	10.26%	17	21.79%	24	30.77%	20	25.64%	78
<b>Totals</b>	<b>241</b>	<b>16.66%</b>	<b>359</b>	<b>24.81%</b>	<b>383</b>	<b>26.47%</b>	<b>227</b>	<b>15.69%</b>	<b>237</b>	<b>16.38%</b>	<b>1447</b>

### ***Holiday Spending by Race / Ethnicity***

Hispanic students are the most likely to spend more than \$200 on holiday presents. At the same time, the student group *least* likely to spend more than \$200 are those of mixed race, followed by white students.

Conversely, black students are most likely to spend less than \$35 on holiday gifts, followed by those of mixed race. Students

identifying themselves as of Asian/Pacific Island descent were least likely to spend less than \$35.\*

How much do you plan on spending this holiday season?	0 to \$35	Percent	\$35 to \$75	Percent	\$75 to \$125	Percent	\$125 to \$200	Percent	More than \$200	Percent	Totals
Asian/Pacific Islands	8	15.38%	17	32.69%	12	23.08%	7	13.46%	8	15.38%	52
Hispanic/Latino	13	12.62%	29	28.16%	22	21.36%	14	13.59%	25	24.27%	103
White	159	15.56%	258	25.24%	290	28.38%	160	15.66%	155	15.17%	1022
Black/African American	41	23.84%	29	16.86%	34	19.77%	29	16.86%	39	22.67%	172
Native American	2	33.33%	0	0	2	33.33%	1	16.67%	1	16.67%	6
Mixed Race	16	19.75%	22	27.16%	19	23.46%	14	17.28%	10	12.35%	81
<b>Totals</b>	<b>239</b>	<b>16.64%</b>	<b>355</b>	<b>24.72%</b>	<b>379</b>	<b>26.39%</b>	<b>225</b>	<b>15.67%</b>	<b>238</b>	<b>16.57%</b>	<b>1436</b>

\*The sample size for students identifying themselves as Native American is not large enough to be considered valid here.

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#### About the *JA Interprise Poll*™

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**Online Holiday Shopping**

Last year, holiday spending met most expectations. Online buying during last year's holiday season was on target, too. Estimated at more than \$10 billion, according to a Goldman Sachs/PC Data study released in January 2001, the numbers are expected to be equally large this year. In the last week of December 2000 alone, consumer online buying was way up: \$878 million compared to \$542 million in 1999.

While teens were not asked last year if they planned to conduct most of their shopping online, Junior Achievement did start compiling this data as part of the 2001 poll. In "Next: Trends for the Near Future," Ira Matathia and Marian Salzman point out that Generation Y has grown up with all the "symptoms of an Information Age in which kids are weaned on computers, consumer electronics and the high-octane programming of MTV." That may be so, but when it comes to shopping online this holiday season, nearly every teen surveyed said they preferred to buy most of their presents in stores. Results to this question follow, broken down by location of respondent.

There is little statistical difference among answers to this question when sorting respondents by location. In all cases, more than nine out of 10 teens say they will do most of their holiday shopping in stores.

Will you do more holiday shopping in stores or online?	In stores	Percent	Online	Percent	Totals
Atlanta, GA	165	92.18%	14	7.82%	<b>179</b>
Baltimore, MD	108	96.43%	4	3.57%	<b>112</b>
Detroit, MI	146	91.82%	13	8.18%	<b>159</b>
Kingsport, TN	118	93.65%	8	6.35%	<b>126</b>
Ft. Wayne, IN	84	96.55%	3	3.45%	<b>87</b>
Lancaster, PA	94	95.92%	4	4.08%	<b>98</b>
Midland, MI	72	92.31%	6	7.69%	<b>78</b>
Reading, PA	103	97.17%	3	2.83%	<b>106</b>
San Antonio, TX	68	98.55%	1	1.45%	<b>69</b>
San Diego, CA	103	99.04%	1	0.96%	<b>104</b>
Stamford, CT	122	93.13%	9	6.87%	<b>131</b>
Wisconsin (state-wide sample)	87	98.86%	1	1.14%	<b>88</b>
St. Louis	32	91.43%	3	8.57%	<b>35</b>
Columbia, SC	105	92.11%	9	7.89%	<b>114</b>
<b>Totals</b>	<b>1407</b>	<b>94.68%</b>	<b>79</b>	<b>5.32%</b>	<b>1486</b>

**Online Holiday Shopping by Gender of Respondent**

Examined by gender, shopping online vs. shopping in stores this holiday season yields a slight variation between boys and girls. While both sexes are overwhelmingly more likely to shop more in stores this holiday season, 8.4 percent of boys said they would do more shopping online vs. only 2.3 percent of girls.

Will you do more holiday shopping in stores or online?	In stores	Percent	Online	Percent	Totals
Male	669	91.64%	61	8.36%	<b>730</b>
Female	722	97.70%	17	2.30%	<b>739</b>
<b>Totals</b>	<b>1391</b>	<b>94.69%</b>	<b>78</b>	<b>5.31%</b>	<b>1469</b>

### **Online Holiday Shopping by Age of Respondent**

Age does not appear to play a role in determining who is more likely to shop online vs. in stores this holiday season.

Will you do more holiday shopping in stores or online?	In stores	Percent	Online	Percent	Totals
12 or under	257	93.80%	17	6.20%	274
13 to 14	369	94.62%	21	5.38%	390
15 to 16	323	93.08%	24	6.92%	347
17	372	97.13%	11	2.87%	383
18+	75	93.75%	5	6.25%	80
<b>Totals</b>	<b>1396</b>	<b>94.71%</b>	<b>78</b>	<b>5.29%</b>	<b>1474</b>

### **How Do Teens Afford all the Spending?**

In short, they work. When asked if they have a job during the school year, 52 percent of teens said yes. What about other sources of teen-age income, like allowance? Slightly less than half of teens say they receive an allowance (44 percent of respondents). It's tax-free money, too. By comparison, an adult working a 40-hour week job for the federal minimum wage of \$5.15 an hour earns \$206 per week, *before* taxes. Thirty five percent of teens in the survey, meanwhile, say that they "earn" between \$10 to 20 per week, with another 12 percent saying they earn between \$20-\$30 per week in allowance, and another eight percent of respondents saying they earn more than \$30 of allowance each week.

Responses to the question, "Do you have a job during the school year?" follows, broken down by location of respondent. Students in Reading, Pa. and in Wisconsin are slightly more likely to work than students in Atlanta and Baltimore. Students in Midland, Mich. and San Antonio, Texas are least likely to work during the school year.

"Do you have a job during the school year?"	Yes	Percent	No	Percent	Totals
Atlanta, GA	113	59.79%	76	40.21%	189
Baltimore, MD	68	59.65%	46	40.35%	114
Detroit, MI	82	50.62%	80	49.38%	162
Kingsport, TN	68	53.13%	60	46.88%	128
Ft. Wayne, IN	50	56.82%	38	43.18%	88
Lancaster, PA	39	39.00%	61	61.00%	100
Midland, MI	25	30.86%	56	69.14%	81
Reading, PA	66	61.11%	42	38.89%	108
San Antonio, TX	26	37.68%	43	62.32%	69
San Diego, CA	48	44.86%	59	55.14%	107
Stamford, CT	78	57.35%	58	42.65%	136
Wisconsin (state-wide sample)	61	60.40%	40	39.60%	101
St. Louis	17	45.95%	20	54.05%	37
Columbia, SC	54	45.00%	66	55.00%	120
<b>Totals</b>	<b>795</b>	<b>51.62%</b>	<b>745</b>	<b>48.38%</b>	<b>1540</b>

### **Favorite Activity: Shopping vs. hiking or on a family outing (broken down by gender)**

Girls are much more likely than boys to prefer shopping over going on a family outing or going hiking. Nearly 70 percent (69.3 percent) of girls said they preferred to go shopping over hiking or a family outing, while less than half of boys (47.6 percent) said so.

Shop at the mall vs. go hiking by gender	Male	Percent	Female	Percent	Totals
Shop at the mall	351	40.48%	516	59.52%	<b>867</b>
Go hiking or on a family outing	385	62.70%	229	37.30%	<b>614</b>
<b>Totals</b>	<b>736</b>	<b>49.70%</b>	<b>745</b>	<b>50.30%</b>	<b>1481</b>

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**Demographic Information**

**Responses by Location and Gender**

Responses by Gender	Male	Percent	Female	Percent	Totals
Atlanta, GA	101	54.89%	83	45.11%	<b>184</b>
Baltimore, MD	49	42.24%	67	57.76%	<b>116</b>
Detroit, MI	93	56.71%	71	43.29%	<b>164</b>
Kingsport, TN	56	44.44%	70	55.56%	<b>126</b>
Ft. Wayne, IN	47	52.81%	42	47.19%	<b>89</b>
Lancaster, PA	46	46.46%	53	53.54%	<b>99</b>
Midland, MI	45	55.56%	36	44.44%	<b>81</b>
Reading, PA	42	39.25%	65	60.75%	<b>107</b>
San Antonio, TX	24	34.78%	45	65.22%	<b>69</b>
San Diego, CA	53	48.62%	56	51.38%	<b>109</b>
Stamford, CT	74	54.01%	63	45.99%	<b>137</b>
Wisconsin (state-wide sample)	55	55.56%	44	44.44%	<b>99</b>
St. Louis	25	69.44%	11	30.56%	<b>36</b>
Columbia, SC	58	48.33%	62	51.67%	<b>120</b>
<b>Totals</b>	<b>768</b>	<b>50.00%</b>	<b>768</b>	<b>50.00%</b>	<b>1536</b>

**Responses by Location and Age**

Responses by Age	12 or under	Percent	13 to 14	Percent	15 to 16	Percent	17	Percent	18+	Percent	Totals
Atlanta, GA	127	68.28%	6	3.23%	13	6.99%	35	18.82%	5	2.69%	<b>186</b>
Baltimore, MD	4	3.45%	56	48.28%	28	24.14%	26	22.41%	2	1.72%	<b>116</b>
Detroit, MI	44	26.83%	11	6.71%	102	62.20%	6	3.66%	1	0.61%	<b>164</b>
Kingsport, TN	2	1.56%	12	9.38%	44	34.38%	58	45.31%	12	9.38%	<b>128</b>
Ft. Wayne, IN	7	7.95%	28	31.82%	0	0.00%	34	38.64%	19	21.59%	<b>88</b>
Lancaster, PA	14	14.29%	37	37.76%	20	20.41%	22	22.45%	5	5.10%	<b>98</b>
Midland, MI	0	0.00%	39	48.15%	34	41.98%	7	8.64%	1	1.23%	<b>81</b>
Reading, PA	19	17.43%	75	68.81%	6	5.50%	5	4.59%	4	3.67%	<b>109</b>
San Antonio, TX	0	0.00%	0	0.00%	1	1.45%	60	86.96%	8	11.59%	<b>69</b>
San Diego, CA	8	7.34%	38	34.86%	4	3.67%	53	48.62%	6	5.50%	<b>109</b>
Stamford, CT	3	2.19%	53	38.69%	45	32.85%	31	22.63%	5	3.65%	<b>137</b>
Wisconsin (state-wide sample)	9	9.09%	37	37.37%	15	15.15%	34	34.34%	4	4.04%	<b>99</b>
St. Louis	16	43.24%	1	2.70%	7	18.92%	8	21.62%	5	13.51%	<b>37</b>
Columbia, SC	40	33.33%	23	19.17%	39	32.50%	14	11.67%	4	3.33%	<b>120</b>
<b>Totals</b>	<b>293</b>	<b>19.01%</b>	<b>416</b>	<b>27.00%</b>	<b>358</b>	<b>23.23%</b>	<b>393</b>	<b>25.50%</b>	<b>81</b>	<b>5.26%</b>	<b>1541</b>

**Responses by Location and Race/Ethnicity**

Responses by Race / Ethnicity	Asian/Pacific Islands	Percent	Hispanic/Latino	Percent	White	Percent	Black/African American	Percent	Native American	Percent	Mixed Race	Percent	Totals
Atlanta, GA	17	8.99%	5	2.65%	93	49.21%	61	32.28%	1	0.53%	12	6.35%	<b>189</b>
Baltimore, MD	1	0.88%	1	0.88%	48	42.11%	52	45.61%	1	0.88%	11	9.65%	<b>114</b>
Detroit, MI	3	1.86%	4	2.48%	145	90.06%	0	0.00%	0	0.00%	9	5.59%	<b>161</b>
Kingsport, TN	0	0.00%	1	0.79%	124	97.64%	2	1.57%	0	0.00%	0	0.00%	<b>127</b>
Ft. Wayne, IN	1	1.12%	2	2.25%	81	91.01%	0	0.00%	1	1.12%	4	4.49%	<b>89</b>
Lancaster, PA	2	2.04%	1	1.02%	92	93.88%	0	0.00%	0	0.00%	3	3.06%	<b>98</b>
Midland, MI	4	5.06%	4	5.06%	66	83.54%	1	1.27%	1	1.27%	3	3.80%	<b>79</b>
Reading, PA	0	0.00%	1	0.92%	106	97.25%	1	0.92%	0	0.00%	1	0.92%	<b>109</b>
San Antonio, TX	1	1.45%	51	73.91%	9	13.04%	2	2.90%	0	0.00%	6	8.70%	<b>69</b>
San Diego, CA	13	12.26%	16	15.09%	49	46.23%	9	8.49%	0	0.00%	19	17.92%	<b>106</b>
Stamford, CT	4	2.96%	22	16.30%	80	59.26%	21	15.56%	0	0.00%	8	5.93%	<b>135</b>
Wisconsin (state-wide sample)	7	7.22%	1	1.03%	70	72.16%	10	10.31%	2	2.06%	7	7.22%	<b>97</b>
St. Louis	0	0.00%	2	5.41%	34	91.89%	0	0.00%	0	0.00%	1	2.70%	<b>37</b>
Columbia, SC	3	2.54%	3	2.54%	78	66.10%	31	26.27%	0	0.00%	3	2.54%	<b>118</b>
<b>Totals</b>	<b>56</b>	<b>3.66%</b>	<b>114</b>	<b>7.46%</b>	<b>1075</b>	<b>70.35%</b>	<b>190</b>	<b>12.43%</b>	<b>6</b>	<b>0.39%</b>	<b>87</b>	<b>5.69%</b>	<b>1528</b>

#### About the JA Interprise Poll™

The JA Interprise Poll™ on Holiday Spending by Teens was conducted in October 2001 by Junior Achievement in the classrooms of Atlanta, Baltimore, Columbia, S.C., Detroit, Kingsport, Tenn., Ft. Wayne, Ind., Lancaster, Pa., Midland, Mich., Reading, Pa., San Antonio, San Diego, St. Louis, Stamford, Conn., and Wisconsin. Based on the total sample of middle grades and high school students nationwide, the margin of sampling error is +/- 2.5 percentage points. The survey is part of an ongoing series of surveys on students' views of economic issues.

#### About Junior Achievement

Junior Achievement is the world's largest and fastest-growing organization dedicated to educating young people about business, economics and free enterprise. Through age-appropriate curricula, JA programs begin at the elementary school level, teaching children how they can impact the world around them as individuals, workers and consumers. JA programs continue through the middle and high school grades, preparing students for additional key economic and workforce issues they will face in the future. Today JA reaches more than four million students through 156 offices nationwide and nearly two million students in 112 countries worldwide. For more information, visit [www.ja.org](http://www.ja.org). For more information, contact Edwin Bodensiek at (719) 540-6297 or [ebodensiek@ja.org](mailto:ebodensiek@ja.org).

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