



2007 Teens and Holiday Spending

Executive Summary

**Presented by
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Notes on Methodology

This is the seventh time the “Teens and Holiday Spending” survey has been conducted; the survey was administered online from mid-September until mid-November of 2007, and 1,438 teens participated in this Poll. JA local area offices requested participation from area students, many of whom were not involved in JA programs.

In addition, the survey was available to teens through JA Worldwide’s website. www.ja.org. Because the respondents were not randomly selected, no margin of error for this report can be calculated. The survey results cannot be represented as a scientific cross-section of American students between the ages of 13 and 18+.

Survey Highlights

Detailed results of the 2007 JA Interprise Poll™ focusing on “Teens and Holiday Spending” can be found in the Survey Results section that follows.

About one-third (32.3%) of the 1,438 teens surveyed indicate that they will spend more for holiday gifts this year than they did in 2006. Overall, 22.8% of teens plan to spend more than \$200 on holiday shopping. For teens age 17, that figure rises to 27%, while 43.4% of teens 18-and-older project that level of expenditures.

More than half (54.2%) of teens set a budget for holiday spending and 39.8% put aside a portion of their income during the year for buying gifts.

When teens were asked if they would buy a friend or family member a holiday gift that exceeded their budget, 54.6% indicated they would. Only 27.1% reported they would stay within their budget and 18.4% were unsure.

Would discussing appropriate holiday spending with parents and guardians curb teens’ propensity to exceed their budget? Those teens who reported having conversations with parents or guardians about holiday spending levels were no more likely to stay within their budget than teens who had no discussions.

For teens who indicated they would purchase gifts that surpass their budget, what is the most frequently provided reason? “If I knew they really wanted that gift” was mentioned by 81.4% of those potential budget-busters. Boys were nearly twice as likely as girls to select “to impress the recipient” as their primary motivation for over-spending.

Only 33.2% of all respondents indicated that they felt pressured to spend more than they could afford during the holiday season. Female teens (36.9%) were more likely to indicate they succumbed to pressure compared to male teens (28.7%).

Of those teens who felt pressured to exceed their holiday budgets, reciprocity of gift giving was the primary reason. “If somebody buys me an expensive gift, I feel pressured to spend a lot of money on their gift” was cited by 55%, while 28.6% indicated that the costliness of gifts contributed to their overspending.

What are the criteria students use to purchase holiday gifts? The majority of teens (60.2%) reported they buy presents based on what they think their friends or family would like, without checking with the gift recipient. Another 28.2% indicated that they ask the recipient what they would want prior to making the purchase. Only 5.8% made purchases based on the season’s “hot gift” or what celebrities buy.

Fewer than a third of teens (28.9%) use a credit card for their holiday purchases. Only 20.7% pay credit card debt within a month while another 18% take between two and four months to retire their debt. For 5.8% of teens the length of payment stretches from 5-12 months. Parents pay the credit card charges of 17.1% of teens. Of teens who used credit cards for holiday gift purchases, 38.5% were unsure how long it took them to pay for their purchases.

Age is a factor in determining whether teens discuss appropriate spending levels with their

parents or guardians, with 43.9% of all teens indicating that this conversation has occurred. However, 54.1% of 13-14 year-olds have this discussion compared to only 37.0% of teens age 17.

Teens were asked whether they believed that parents spent too much on holiday gifts. More than one-fourth (27.1%) of teens answered “yes,” while 59.7% responded “no.” The remaining teens indicated that they were unsure.

A majority of teens (55.6%) thought that a class on money management offered during or after school would be useful during the holiday shopping season.

SURVEY RESULTS

Holiday Spending

Respondent Demographic Characteristics

A. Gender

	Frequency	Percent
Male	654	45.5
Female	784	54.5
Total	1,438	100.0

** Due to rounding, percentages may not add to 100%*

B. Age

Age Range	Frequency	Percent
13-14	292	20.3
15-16	633	44.0
17	370	25.7
18 or older	143	9.9
Total	1,438	100.0

** Due to rounding, percentages may not add to 100%*

C. Race or Ethnic Origin

Ethnic Origin	Frequency	Percent
Asian/Pacific Islands	101	7.1
Black/African American	311	21.7
Hispanic/Latino	147	10.3
Mixed Race	83	5.8
Native American	8	0.6
White	769	53.7
Other	12	0.8
Total	1,431	100.0
<i>No response</i>	7	

** Due to rounding, percentages may not add to 100%*

Spending Projection for Gifts

Question: “How much do you plan on spending on presents this holiday season?”

Response	Frequency	Percent
\$0-50	254	17.7
\$51-100	341	23.7
\$101-200	295	20.5
\$201-\$300	195	13.6
More than \$300	132	9.2
Not sure	221	15.4
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding percentages may not add to 100%*

	Male Frequency	Male Percent		Female Frequency	Female Percent
\$0-50	129	19.7		125	15.9
\$51-100	156	23.9		185	23.6
\$101-200	124	19.0		171	21.8
\$201-300	91	13.9		104	13.3
More than \$300	64	9.8		68	8.7
Not sure	90	13.8		131	16.7
Total	654	100.0		784	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Age Ranges	13-14	15-16	17	18 +
\$0-50	26.0	18.5	13.8	7.0
\$51-100	31.5	24.3	20.8	12.6
\$101-200	11.0	20.7	26.5	23.8
\$201-300	4.5	13.1	18.9	20.3
More than \$300	4.8	8.7	8.1	23.1
Not sure	22.3	14.7	11.9	13.3
TOTAL	100.0	100.0	100.0	100.0
<i>No response</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

** Due to rounding, percentages may not add to 100%*

Comparative Holiday Spending

Question: “Is the amount you will spend on holiday presents more, less, or about the same as last year?”

Response	Frequency	Percent
More	465	32.3
Less	139	9.7
About the same	653	45.4
Not sure	181	12.6
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding percentages may not add to 100%*

	Male Frequency	Male Percent		Female Frequency	Female Percent
More	210	32.1		255	32.5
Less	53	8.1		86	11.0
About the same	318	48.6		335	42.7
Not sure	73	11.2		108	13.8
Total	654	100.0		784	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Factors for Deciding Holiday Spending

Question: “How did you decide the dollar amount you spend on holiday gifts?”

Response	Frequency	Percent
I create a budget based on what I can afford	779	54.2
Not sure	264	18.4
My parent or guardian gives me a holiday spending allowance	212	14.7
I spend as much as I can	183	12.7
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding percentages may not add to 100%*

	Male Frequency	Male Percent		Female Frequency	Female Percent
I create a budget based on what I can afford	335	51.2		444	56.6
Not sure	151	23.1		113	14.4
My parent or guardian gives me a holiday spending allowance	80	12.2		132	16.8
I spend as much as I can	88	13.5		95	12.1
Total	654	100.0		784	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Age Ranges	13-14	15-16	17	18 +
I create a budget based on what I can afford	44.2	49.8	64.6	67.1
Not sure	17.8	19.3	18.1	16.1
My parent or guardian gives me a holiday spending allowance	26.4	16.3	6.5	5.6
I spend as much as I can	11.6	14.7	10.8	11.2
Total	100.0	100.0	100.0	100.0
<i>No response</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

** Due to rounding, percentages may not add to 100%*

Savings Process for Holiday Gifts

Question: “Do you save money for holiday gifts throughout the year?”

Response	Frequency	Percent
No	777	54.0
Yes, I set aside a percentage of my wages/allowance	465	32.3
Yes, almost all of my savings go to holiday spending	108	7.5
Not sure	88	6.1
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

	Male Frequency	Male Percent		Female Frequency	Female Percent
No	352	53.8		425	54.2
Yes, I set aside a percentage of my wages/allowance	215	32.9		250	31.9
Yes, almost all of my savings go to holiday spending	43	6.6		65	8.3
Not sure	44	6.7		44	5.6
Total	654	100.0		784	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Holiday Gifts and Budgets

Question: “Would you buy a friend or family member a holiday gift that exceeds your budget?”

Response	Frequency	Percent
Yes	785	54.6
No	389	27.1
Unsure	264	18.4
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Response	Male Frequency	Male Percent	Female Frequency	Female Percent
Yes	369	56.4	416	53.1
No	178	27.2	211	26.9
Unsure	107	16.4	157	20.0
Total	654	100.0	784	100.0
<i>No response</i>	<i>0</i>		<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Motivations for Purchasing a Gift That Teen Could Not Afford

Question: If you answered “yes” to the previous question, please tell us WHY you would buy a holiday gift you could not afford.

(Data in this table reflects only the responses from the students who answered “yes” to the prior question)

Response	Frequency	Percent
If I knew they really wanted that gift	639	81.4
Not sure	67	8.5
To impress the recipient	59	7.5
It gives me a “rush” to buy a gift I can’t afford	20	2.5
Total	785	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

	Male Frequency	Male Percent		Female Frequency	Female Percent
If I knew they really wanted that gift	281	76.2		358	86.1
Not sure	39	10.6		28	6.7
To impress the recipient	37	10.0		22	5.3
It gives me a “rush” to buy a gift I can’t afford	12	3.3		8	1.9
Total	369	100.0		416	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Perceived Pressure to Spend for Holiday Gifts

Question: Do you feel pressured to spend more than you can afford during the holiday season?

Response	Frequency	Percent
Yes	477	33.2
No	875	60.8
Unsure	86	6.0
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Response	Male Frequency	Male Percent		Female Frequency	Female Percent
Yes	188	28.7		289	36.9
No	428	65.4		447	57.0
Unsure	38	5.8		48	6.1
Total	654	100.0		784	100.0
<i>No response</i>	<i>0</i>			<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Factors for Pressure to Spend

Question: “If you answered “yes” to the previous question, why do you feel pressured to exceed your budget during the holidays?”

(Data in this table reflects only the responses from the students who answered “yes” to the prior question)

Response	Frequency	Percent
If somebody buys me an expensive gift, I feel pressured to spend a lot of money on their gift.	252	55.0
Gifts are expensive	131	28.6
I see other people spending a lot of money and I feel pressured to do the same	50	10.9
Not sure	25	5.5
Total	458	100.0
<i>No response</i>	19	

** Due to rounding, percentages may not add to 100%*

Response	Male Frequency	Male Percent		Female Frequency	Female Percent
If somebody buys me an expensive gift, I feel pressured to spend a lot of money on their gift.	98	55.4		154	54.8
Gifts are expensive	43	24.3		88	31.3
I see other people spending a lot of money and I feel pressured to do the same	27	15.3		23	8.2
Not sure	9	5.1		16	5.7
Total	177			281	
<i>No response</i>	11			8	

** Due to rounding, percentages may not add to 100%*

Criteria for Purchasing Holiday Gifts

Question: “How do you decide what to buy for holiday gifts?”

Response	Frequency	Percent
I decide what to buy each person based on what <u>I think</u> they would like (i.e., I don't ask them what they want)	866	60.2
I ask the recipient what they want and buy it for them	405	28.2
Not sure	84	5.8
I buy the season's "hot gift."	56	3.9
I look at things celebrities have, and buy those items for my friends and family members	27	1.9
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Response	Male Frequency	Male Percent	Female Frequency	Female Percent
I decide what to buy each person based on what <u>I think</u> they would like (i.e., I don't ask them what they want)	369	56.4	497	63.4
I ask the recipient what they want and buy it for them	183	28.0	222	28.3
Not sure	57	8.7	27	3.4
I buy the season's "hot gift."	31	4.7	25	3.2
I look at things celebrities have, and buy those items for my friends and family members	14	2.1	13	1.7
Total	654	100.0	784	100.0
<i>No response</i>	<i>0</i>		<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Length of Time to Pay Credit Card Debt

Question: If you use a credit card for your holiday gift purchases, how long does it take you to pay off those purchases?

Response	Frequency	Percent
1 month	86	20.7
2-4 months	75	18.0
5-12 months	24	5.8
My parents pay off my credit card for me	71	17.1
Not sure	160	38.5
Total	416	100.0
<i>No response (no use of credit card)</i>	<i>1,022</i>	

Response	Male Frequency	Male Percent		Female Frequency	Female Percent
1 month	49	26.9		37	15.8
2-4 months	28	15.4		47	20.1
5-12 months	9	4.9		15	6.4
My parents pay off my credit card for me	22	12.1		49	20.9
Not sure	74	40.7		86	36.8
Total	182	100.0		234	100.0
<i>No response</i>	<i>472</i>			<i>550</i>	

** Due to rounding, percentages may not add to 100%*

Discussions with Parents/Guardians about Holiday Spending

Question: “Do you discuss appropriate holiday spending with your parent or guardian?”

Response	Frequency	Percent
Yes	632	43.9
No	737	51.3
Unsure	69	4.8
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Age Ranges	13-14	15-16	17	18 +
Yes	54.1	44.7	37.0	37.8
No	39.0	50.7	59.2	58.0
Unsure	6.8	4.6	3.8	4.2
Total	100.0	100.0	100.0	100.0
<i>No response</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

**Due to rounding, percentages may not add to 100%*

Cross-Tabulation: Exceeding Budget and Spending Discussion with Parents

Response	Yes, discuss with parents	No, don't discuss	Unsure
Yes, exceed budget	55.2	55.0	44.9
No, don't exceed	25.0	29.4	20.3
Unsure	19.8	15.6	34.8
Total	100.0	100.0	100.0
<i>No response</i>	<i>0</i>	<i>0</i>	<i>0</i>

** Due to rounding, percentages may not add to 100%*

Perception of Parents' Holiday Spending

Question: "Do you believe that your parents spend too much money on holiday gifts?"

Response	Frequency	Percent
Yes	389	27.1
No	858	59.7
Unsure	191	13.3
Total	1,438	100.0
<i>No response</i>	<i>0</i>	

** Due to rounding, percentages may not add to 100%*

Money Management for the Holidays

Question: “Would a class during school or after school which taught you how to effectively manage your money be useful during the holiday shopping season?”

Response	Frequency	Percent
Yes	800	55.6
No	396	27.5
Unsure	242	16.8
Total	1,438	100.0

** Due to rounding, percentages may not add to 100%*

Appendix

Four JA area offices provided 100 or more responses to this 2007 JA Interprise Poll.™ Responses from these areas are segmented below for each of the major questions that were posed.

	Responses
Denver	196
Eastern Iowa*	160
Jackson, MI	130
Philadelphia	131

**Includes responses from Cedar Rapids and Waterloo.
(There were no responses from Iowa City in this survey).*

Percent Distribution of Responses by Gender

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Male	45.5	46.4	53.8	41.5	58.8
Female	54.5	53.6	46.3	58.5	41.2
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>196</i>	<i>160</i>	<i>130</i>	<i>131</i>

** Due to rounding, percentages may not add to 100%*

Percent Distribution of Responses by Age

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
13-14	20.3	10.7	18.1	1.5	12.2
15-16	44.0	40.3	41.9	60.0	66.4
17	25.7	35.2	30.0	30.0	15.3
18 or older	9.9	13.8	10.0	8.5	6.1
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>196</i>	<i>160</i>	<i>130</i>	<i>131</i>

** Due to rounding, percentages may not add to 100%*

Percent Distribution of Responses by Race/Ethnic Origin

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Asian/Pacific Islands	7.1	5.1	2.5	---	3.1
Black/African American	21.7	9.7	8.3	28.5	37.7
Hispanic/Latino	10.3	29.7	1.9	1.5	3.1
Mixed Race	5.8	3.6	3.8	10.0	4.6
Native American	0.6	0.5	0.6	---	0.8
White	53.7	51.3	81.5	60.0	50.0
Other	0.8		1.3	---	0.8
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>195</i>	<i>157</i>	<i>130</i>	<i>130</i>

* Due to rounding, percentages may not add to 100%

Question: “How much do you plan on spending on presents this holiday season?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
\$0-50	17.7	14.8	20.6	20.0	10.7
\$51-100	23.7	19.4	30.0	18.5	16.0
\$101-200	20.5	27.6	15.0	22.3	22.1
\$201-\$300	13.6	19.9	10.0	14.6	20.6
More than \$300	9.2	8.2	5.6	8.5	18.3
Not sure	15.4	10.2	18.8	16.2	12.2
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>196</i>	<i>160</i>	<i>130</i>	<i>131</i>

* Due to rounding, percentages may not add to 100%

Question: “Is the amount you will spend on holiday presents more, less, or about the same as last year?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
More	32.3	33.2	35.0	37.7	41.2
Less	9.7	9.2	5.0	10.0	9.9
About the same	45.4	46.9	43.1	40.8	41.2
Not sure	12.6	10.7	16.9	11.5	7.6
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>196</i>	<i>160</i>	<i>130</i>	<i>131</i>

* Due to rounding, percentages may not add to 100%

Question: “How did you decide the dollar amount you spend on holiday gifts?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
I create a budget based on what I can afford	54.2	58.2	37.5	56.9	55.0
Not sure	18.4	13.3	31.9	16.9	15.3
My parent or guardian gives me a holiday spending allowance	14.7	16.8	18.8	6.9	8.4
I spend as much as I can	12.7	11.7	11.9	19.2	21.4
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: “Do you save money for holiday gifts throughout the year?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
No	54.0	52.0	65.6	66.2	48.1
Yes, I set aside a percentage of my wages/allowance	32.3	36.2	16.3	22.3	36.6
Yes, almost all of my savings go to holiday spending	7.5	6.6	6.3	6.9	7.6
Not sure	6.1	5.1	11.9	4.6	7.6
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: “Would you buy a friend or family member a holiday gift that exceeds your budget?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Yes	54.6	51.0	56.9	60.0	70.2
No	27.1	30.1	23.1	23.1	19.1
Unsure	18.4	18.9	20.0	16.9	10.7
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: “If you answered “yes” to the previous question, please tell us why you would buy a holiday gift that exceeds your budget.”

(Data in this table reflects only the responses from the students who answered “yes” to the prior question)

Response	Nat'l	Denver	Eastern Iowa	Jackson MI	Philadelphia
If I knew they really wanted that gift	81.4	81.0	71.4	80.8	87.0
Not sure	8.5	8.0	15.4	7.7	7.6
To impress the recipient	7.5	9.0	12.1	7.7	4.3
It gives me a “rush” to buy a gift I can’t afford	2.5	2.0	1.1	3.8	1.1
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		100	91	78	92

** Due to rounding, percentages may not add to 100%*

Question: Do you feel pressured to spend more than you can afford during the holiday season?

Response	Nat'l	Denver	Eastern Iowa	Jackson MI	Philadelphia
Yes	33.2	34.2	30.6	29.2	29.8
No	60.8	62.2	61.9	65.4	64.9
Unsure	6.0	3.6	7.5	5.4	5.3
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

Question: “If you answered “yes” to the previous question, why do you feel pressured to exceed your budget during the holidays?”

(Data in this table reflects only the responses from the students who answered “yes” to the prior question)

Response	Nat’l	Denver	Eastern Iowa	Jackson MI	Philadelphia
If somebody buys me an expensive gift, I feel pressured to spend a lot of money on their gift.	55.0	44.4	55.3	55.6	50.0
Gifts are expensive	28.6	39.7	25.5	25.0	31.6
I see other people spending a lot of money and I feel pressured to do the same	10.9	11.1	10.6	5.6	13.2
Not sure	5.5	4.8	8.5	13.9	5.3
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		63	47	36	38

Question: “How do you decide what to buy for holiday gifts?”

Response	Nat’l	Denver	Eastern Iowa	Jackson MI	Philadelphia
I decide what to buy each person based on what <u>I think</u> they would like (i.e., I don’t ask them what they want)	60.2	65.3	49.4	51.5	61.1
I ask the recipient what they want and buy it for them	28.2	25.5	35.6	38.5	23.7
Not sure	5.8	5.1	10.6	7.7	6.1
I buy the season’s “hot gift.”	3.9	3.1	1.3	1.5	6.9
I look at things celebrities have, and buy those items for my friends and family members	1.9	1.0	3.1	0.8	2.3
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: If you use a credit card for your holiday gift purchases, how long does it take you to pay off those purchases?

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
1 month	20.7	19.6	11.1	6.3	24.0
2-4 months	18.0	28.6	15.6	15.6	20.0
5-12 months	5.8	3.6	2.2	3.1	8.0
My parents pay off my credit card for me	17.1	19.6	17.8	15.6	10.0
Not sure	38.5	28.6	53.3	59.4	38.0
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		56	45	32	50

** Due to rounding, percentages may not add to 100%*

Question: “Do you discuss appropriate holiday spending with your parent or guardian?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Yes	43.9	48.5	35.6	33.1	43.5
No	51.3	49.0	56.9	64.6	49.6
Unsure	4.8	2.6	7.5	2.3	6.9
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: “Do you believe that your parents spend too much money on holiday gifts?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Yes	27.1	26.5	26.3	26.9	31.3
No	59.7	55.1	60.0	63.1	56.5
Unsure	13.3	18.4	13.8	10.0	12.2
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		196	160	130	131

** Due to rounding, percentages may not add to 100%*

Question: “Would a class during school or after school which taught you how to effectively manage your money be useful during the holiday shopping season?”

Response	National	Denver	Eastern Iowa	Jackson MI	Philadelphia
Yes	55.6	55.6	40.6	45.4	48.9
No	27.5	27.6	35.0	34.6	28.2
Unsure	16.8	16.8	24.4	20.0	22.9
TOTAL	100.0	100.0	100.0	100.0	100.0
<i>Responses</i>		<i>196</i>	<i>160</i>	<i>130</i>	<i>131</i>

** Due to rounding, percentages may not add to 100%*