

## How to Read Crosstabs

As you will see, there are quite a few tables. There is a table for each question (or individual items in list questions) in the survey. There are also several “summary tables,” which are tables listing a single response (e.g., “yes” responses) for a series of items in a list. Each table is run by the five (5) standard banners made up of demographic subgroups and other subgroups of interest. The results are percentaged by these banner points, i.e., columns. The first column on all tables is the “Total” column, i.e., results for the total base for that question. If you want to know results for a specific subgroup such as white, non-Hispanic respondents (Banner A), you go to the column labeled “White” (column D) and read down. Looking at an example table (Table Q2) this way, you see that 37% of white respondents say their household financial situation allows them to live comfortably.

Statistically significant differences are denoted in the cross tabulations. Statistical significance means the difference is not likely to have occurred by chance. You will notice that there are upper case letters under many of the percentages. These letters help us determine when one group is significantly different from another on any given response to a question. Here is how it works. Each of the upper case letters corresponds to a column, i.e., a subgroup. These letters indicate that the percentage above them is significantly higher than the percentages in the columns with those letters.

The table on page 3 will be used to illustrate how these differences are denoted. First, note the comparison groups outlined at the bottom left corner of the page. This tells us that statistical tests are being conducted among the following eight (8) comparison groups:

GROUP DEFINITION	GROUPS BEING COMPARED
BC	<ul style="list-style-type: none"> <li>▪ Male</li> <li>▪ Female</li> </ul>
DEF	<ul style="list-style-type: none"> <li>▪ White, non-Hispanic</li> <li>▪ Black, non-Hispanic</li> <li>▪ Hispanic</li> </ul>
GHIJ	<ul style="list-style-type: none"> <li>▪ 18-29</li> <li>▪ 30-49</li> <li>▪ 50-64</li> <li>▪ 65 or older</li> </ul>
KLMN	<ul style="list-style-type: none"> <li>▪ Less than high school</li> <li>▪ High graduate</li> <li>▪ Some college</li> <li>▪ College graduate or more</li> </ul>
OPQR	<ul style="list-style-type: none"> <li>▪ Less than \$30,000</li> <li>▪ \$30,000 - \$49,999</li> <li>▪ \$50,000 - \$74,999</li> <li>▪ \$75,000 or more</li> </ul>
ST	<ul style="list-style-type: none"> <li>▪ Less than \$40,000</li> <li>▪ \$40,000 or more</li> </ul>
UV	<ul style="list-style-type: none"> <li>▪ Less than \$20,000</li> <li>▪ \$20,000 or more</li> </ul>
WX	<ul style="list-style-type: none"> <li>▪ Parent</li> <li>▪ Not a parent</li> </ul>

Statistically significant differences are denoted by letters under percentages in the table, with the letter appearing under the larger of the percentages. In our example, the "EF" in the fourth column (D) under the 37% tells us this percentage is significantly different compared with the corresponding 23% in column E and 17% in column F. This allows us to draw the following conclusion:

Whites are more likely than blacks or Hispanics to say that their household financial situation allows them to live comfortably (37% vs. 23% and 17% respectively).

All statistical testing in the cross tabulations is carried out at the 95% level of confidence and takes into account the design effect caused by weighting the data. Please note that because the statistical testing in the cross tabulations is done automatically for every table among all defined groups, there are many differences denoted. Just because a difference is statistically significant does not necessarily make it meaningful. As a general rule, differences should be reported only if they are statistically significant **and** they are meaningful to specific analytical purposes.

As you may know, it is not appropriate to compare the results of a subgroup to the total results because each subgroup is a part of the total.

**All crosstabs for this study have been run using the non-standardized weighting variable (WEIGHT). The N's in the crosstabs should not be used to do statistical analyses like regressions or factor analyses.**

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Q2. How would you describe your household's financial situation? Would you say you... [READ IN ORDER]

	BAN A		SEX			RACE			AGE				EDUCATION			HOUSEHOLD INCOME				HH INCOME		HH INCOME		PARENT	
	TOTAL	MALE	FEMALE	WHITE	BLACK	HISP	18-29	30-49	50-64	65+	LT HS	HS GRAD	SOME COLL.	COLL. GRAD+	<\$30K	\$30K-\$49.9K	\$49.9K-\$74.9K	\$75K+	<\$40K	\$40K+	<\$20K	\$20K+	PARENT	NOT A PARENT	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	
TOTAL	25782	12569	13213	16190	3036	4023	5188	8394	6553	4791	3255	7168	7730	7409	8341	4192	2901	6306	11541	12320	5231	17752	6874	18782	
UNWEIGHTED BASE	3000	1573	1427	1743	419	560	490	738	865	809	384	823	721	1039	1005	446	338	705	1385	1375	669	1963	655	2335	
Live comfortably	8087	4418	3669	5945	692	669	1990	2337	1786	1627	418	1938	2114	3605	888	1059	950	3730	1596	5888	432	6871	1931	6119	
	31%	35%	28%	37%	23%	17%	38%	28%	27%	34%	13%	27%	27%	49%	11%	25%	33%	59%	14%	48%	8%	39%	28%	33%	
		C		EF			HI					K	K	KLM		0	0	OPQ		S		U			
Meet your basic expenses with a little left over for extras	6957	3560	3397	4815	553	909	1451	2617	1613	1050	459	2147	2190	2086	1623	1407	1168	1774	2655	3909	993	5328	1871	5068	
	27%	28%	26%	30%	18%	23%	28%	31%	25%	22%	14%	30%	28%	28%	19%	34%	40%	28%	23%	32%	19%	30%	27%	27%	
				EF				IJ				K	K	K		0	OR	0		S		U			
Just meet your basic expenses	6701	3072	3629	3428	991	1630	1142	2136	1788	1450	1301	1923	2237	1146	3224	1370	634	521	4304	1881	1915	4002	1893	4786	
	26%	24%	27%	21%	33%	41%	22%	25%	27%	30%	40%	27%	29%	15%	39%	33%	22%	8%	37%	15%	37%	23%	28%	25%	
					D	D				G	LMN	N	N		QR	QR	R		T		V				
Don't even have enough to meet basic expenses	3537	1178	2360	1819	696	655	414	1205	1284	563	883	1061	1122	448	2457	345	134	221	2815	528	1774	1396	1109	2428	
	14%	9%	18%	11%	23%	16%	8%	14%	20%	12%	27%	15%	15%	6%	29%	8%	5%	4%	24%	4%	34%	8%	16%	13%	
			B		D			G	GJ		LMN	N	N		PQR	R			T		V				
Don't know (VOL.)	291	191	100	68	95	105	145	23	27	85	143	65	12	63	131	12	10	15	153	26	101	66	15	264	
	1%	2%	1%	*%	3%	3%	3%	*%	*%	2%	4%	1%	*%	1%	2%	*%	*%	*%	1%	4%	*%	2%	*%	1%	
					D	D	HI				LMN				R				T		V			W	
Refused (VOL.)	209	150	59	114	9	54	46	76	54	15	50	35	55	62	18	-	5	45	19	87	16	89	55	117	
	1%	1%	*%	1%	*%	1%	1%	1%	1%	*%	2%	*%	1%	1%	*%		*%	1%	*%	1%	*%	1%	1%	1%	

Comparison Groups: BC/DEF/GHIJ/KLMN/OPQR/ST/UV/WX  
 Independent Z-Test for Percentages (unpooled proportions)  
 Uppercase letters indicate significance at the 95% level.

PRINCETON SURVEY RESEARCH ASSOCIATES INTERNATIONAL  
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