

## 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	\$50K-\$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 31%	4418 35% C	3669 28%	5945 37% EF	692 23%	669 17%	1990 38% HI	2337 28%	1786 27%	1627 34%	418 13%	1938 27% K	2114 27% K	3605 49% KLM	888 11%	1059 25% O	950 33% O	3730 59% OPQ	1596 14%	5888 48% S	432 8%	6871 39% U	1931 28%	6119 33%	
Meet your basic expenses with a little left over for extras	6957 27%	3560 28%	3397 26%	4815 30% EF	553 18%	909 23%	1451 28%	2617 31% IJ	1613 25%	1050 22%	459 14%	2147 30% K	2190 28% K	2086 28% K	1623 19%	1407 34% O	1168 40% OR	1774 28% O	2655 23%	3909 32% S	993 19%	5328 30% U	1871 27%	5068 27%	
Just meet your basic expenses	6701 26%	3072 24%	3629 27%	3428 21%	991 33% D	1630 41% D	1142 22%	2136 25%	1788 27%	1450 30% G	1301 40% LMN	1923 27% N	2237 29% N	1146 15%	3224 39% QR	1370 33% QR	634 22% R	521 8%	4304 37% T	1881 15%	1915 37% V	4002 23%	1893 28%	4786 25%	
Don't even have enough to meet basic expenses	3537 14%	1178 9%	2360 18% B	1819 11%	696 23% D	655 16%	414 8%	1205 14% G	1284 20% GJ	563 12%	883 27% LMN	1061 15% N	1122 15% N	448 6%	2457 29% PQR	345 8% R	134 5%	221 4%	2815 24% T	528 4%	1774 34% V	1396 8%	1109 16%	2428 13%	
Don't know (VOL.)	291 1%	191 2%	100 1%	68 1% *	95 3% D	105 3% D	145 3% HI	23 1% *	27 1% *	85 2%	143 4% LMN	65 1%	12 1% *	63 1%	131 2% R	12 1% *	10 1% *	15 1% *	153 1% T	26 1% *	101 2% V	66 1% *	15 1% *	264 1% W	
Refused (VOL.)	209 1%	150 1%	59 1% *	114 1% 1	9 1% *	54 1%	46 1%	76 1%	54 1%	15 1% *	50 2%	35 1% *	55 1%	62 1%	18 1% *	- 1% *	5 1% *	45 1%	19 1% *	87 1% 1	16 1% *	89 1%	55 1%	117 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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