

## Red Rocks Credit Union - Cost of Living Summer Survey

Sample size: 300

Margin of error for the sample:  $\pm 5.66\%$

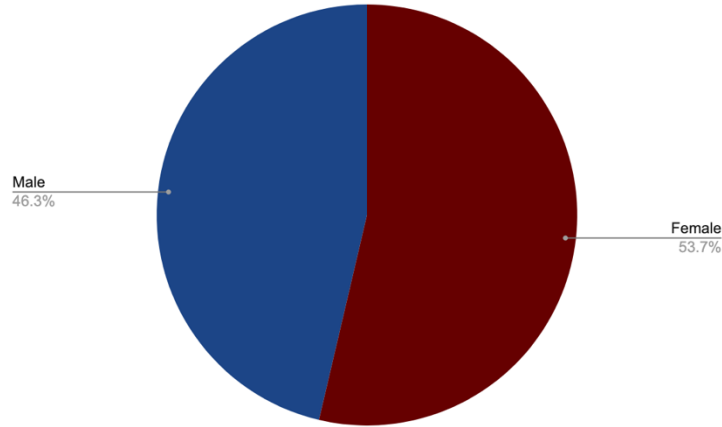
### Methodology Summary:

This survey was conducted using the online survey platform Pollfish. The sample of 300 individuals in the United States was surveyed between June 02, 2026 and June 04, 2026.

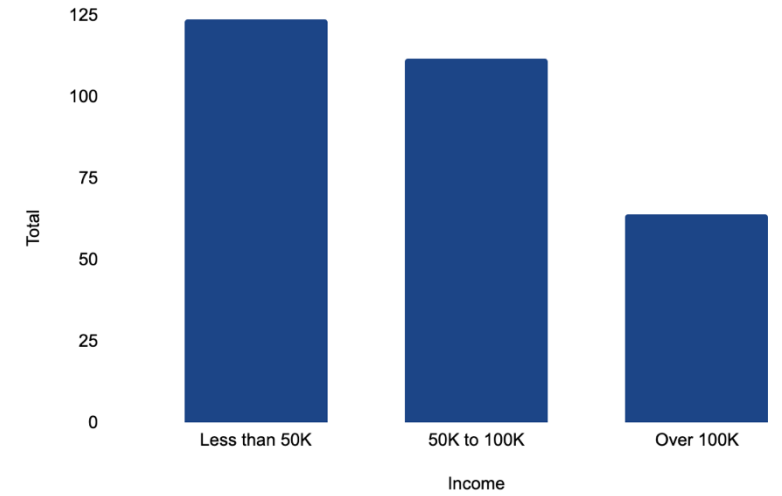
The margin of error is  $\pm 5.66\%$  and no additional weighting was done to the initial sample. Pollfish's survey platform delivers online surveys globally through mobile apps and the mobile web along with the desktop web.

# Survey Overview and Demographics

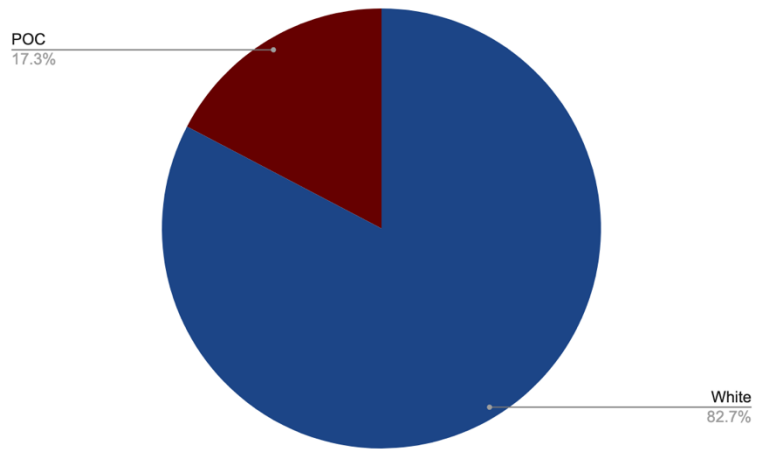
## Gender



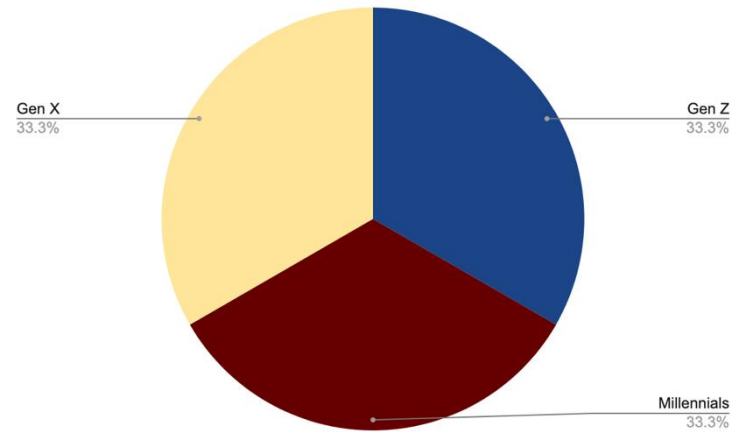
## Income



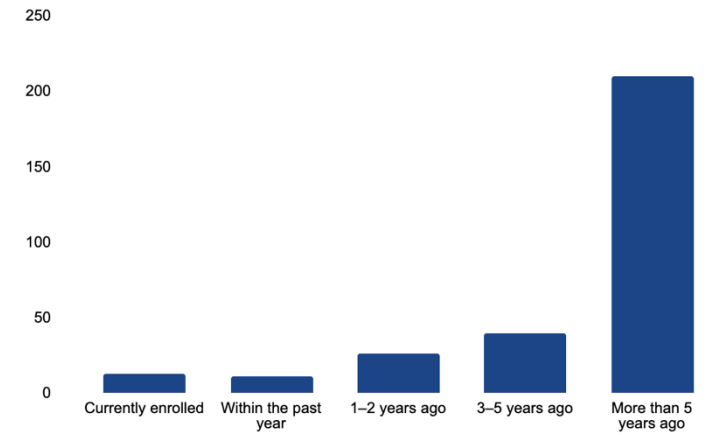
## Race



## Age



## Education



# Q1. Compared to last summer, how much has the rising cost of living in Colorado affected your household finances?

Frequency Table

Answer	Key	Total	%
Not at all	1	8	2.7%
A little	2	46	15.3%
Somewhat	3	90	30.0%
A lot	4	156	52.0%
Not sure	5	0	0.0%

Crosstab with Age

	1	2	3	4
Gen Z	2.0%	15.0%	39.0%	44.0%
Millennial	4.0%	14.0%	23.0%	59.0%
Gen X	2.0%	17.0%	28.0%	53.0%

Crosstab with Q7

	1	2	3	4
Enrolled	7.7%	7.7%	30.8%	53.8%
0-1 Years	0.0%	18.2%	45.5%	36.4%
1-2 Years	0.0%	7.7%	50.0%	42.3%
3-5 Years	0.0%	17.5%	32.5%	50.0%
Over 5	3.3%	16.2%	26.2%	54.3%

Crosstab with Income

	1	2	3	4
Less than 50K	2.4%	8.9%	24.2%	64.5%
50K to 100K	2.7%	16.1%	34.8%	46.4%
Over 100K	3.1%	26.6%	32.8%	37.5%

Crosstab with Gender

	1	2	3	4
Female	2.5%	15.5%	26.7%	55.3%
Male	2.9%	15.1%	33.8%	48.2%

## Q2. When planning major life events or summer activities this year, which best describes your approach?

Frequency Table

Answer	Key	Total	%
Spending as normal	1	37	12.3%
Cutting back somewhat	2	107	35.7%
Significantly scaling back	3	102	34.0%
Postponing or canceling plans	4	46	15.3%
Going into debt to make it happen	5	8	2.7%

Crosstab with Age

	1	2	3	4	5
Gen Z	14.0%	39.0%	31.0%	14.0%	2.0%
Millennial	15.0%	32.0%	36.0%	13.0%	4.0%
Gen X	8.0%	36.0%	35.0%	19.0%	2.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	7.7%	53.8%	30.8%	7.7%	0.0%
0-1 Years	27.3%	36.4%	36.4%	0.0%	0.0%
1-2 Years	11.5%	38.5%	30.8%	11.5%	7.7%
3-5 Years	17.5%	35.0%	35.0%	12.5%	0.0%
Over 5	11.0%	34.3%	34.3%	17.6%	2.9%

Crosstab with Income

	1	2	3	4	5
Less than 50K	7.3%	30.6%	36.3%	23.4%	2.4%
50K to 100K	11.6%	37.5%	33.9%	13.4%	3.6%
Over 100K	23.4%	42.2%	29.7%	3.1%	1.6%

Crosstab with Gender

	1	2	3	4	5
Female	8.7%	35.4%	32.3%	19.3%	4.3%
Male	16.5%	36.0%	36.0%	10.8%	0.7%

### Q3. Which wedding-related events or expenses, if any, have you participated in this year, or expect to participate in over the next year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Planning or paying for a wedding	1	24	8.0%
Part of a wedding party	2	35	11.7%
Attending wedding(s) as a guest	3	85	28.3%
Attending wedding-related events (showers, bachelor/bachelorette parties, engagement parties, etc.)	4	62	20.7%
Traveling for a wedding or related event	5	51	17.0%
Paying for gifts, attire, or other wedding-related expenses	6	79	26.3%
Financially supporting a wedding or related event	7	13	4.3%
None of the above	8	147	49.0%

Crosstab with Age

	1	2	3	4	5	6	7	8
18 - 29	8.0%	18.0%	31.0%	27.0%	19.0%	34.0%	5.0%	38.0%
30 - 45	11.0%	12.0%	30.0%	22.0%	21.0%	29.0%	4.0%	44.0%
46 - 61	5.0%	5.0%	24.0%	13.0%	11.0%	16.0%	4.0%	65.0%

Crosstab with Q7

	1	2	3	4	5	6	7	8
Enrolled	15.4%	38.5%	46.2%	30.8%	23.1%	30.8%	7.7%	23.1%
0-1 Years	18.2%	27.3%	45.5%	0.0%	18.2%	27.3%	0.0%	18.2%
1-2 Years	3.8%	15.4%	38.5%	23.1%	11.5%	30.8%	11.5%	46.2%
3-5 Years	10.0%	15.0%	15.0%	40.0%	20.0%	40.0%	5.0%	42.5%
Over 5	7.1%	8.1%	27.6%	17.1%	16.7%	22.9%	3.3%	53.8%

Q3. Which wedding-related events or expenses, if any, have you participated in this year, or expect to participate in over the next year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Planning or paying for a wedding	1	24	8.0%
Part of a wedding party	2	35	11.7%
Attending wedding(s) as a guest	3	85	28.3%
Attending wedding-related events (showers, bachelor/bachelorette parties, engagement parties, etc.)	4	62	20.7%
Traveling for a wedding or related event	5	51	17.0%
Paying for gifts, attire, or other wedding-related expenses	6	79	26.3%
Financially supporting a wedding or related event	7	13	4.3%
None of the above	8	147	49.0%

Crosstab with Income

	1	2	3	4	5	6	7	8
Less than 50K	8.1%	10.5%	27.4%	14.5%	12.1%	19.4%	5.6%	54.0%
50K to 100K	7.1%	12.5%	30.4%	27.7%	19.6%	33.0%	4.5%	41.1%
Over 100K	9.4%	12.5%	26.6%	20.3%	21.9%	28.1%	1.6%	53.1%

Crosstab with Gender

	1	2	3	4	5	6	7	8
Female	8.1%	10.6%	28.0%	21.1%	16.8%	28.0%	3.1%	50.9%
Male	7.9%	12.9%	28.8%	20.1%	17.3%	24.5%	5.8%	46.8%

# Q4. Have rising wedding-related costs caused you to change or skip any wedding plans or activities in the past year?

Frequency Table

Answer	Key	Total	%
Yes, significantly	1	35	11.7%
Yes, somewhat	2	55	18.3%
No, but I considered it	3	56	18.7%
No, not at all	4	46	15.3%
Not applicable / have not participated in any weddings	5	108	36.0%

Crosstab with Age

	1	2	3	4	5
Gen Z	11.0%	24.0%	23.0%	17.0%	25.0%
Millennial	15.0%	20.0%	19.0%	15.0%	31.0%
Gen X	9.0%	11.0%	14.0%	14.0%	52.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	23.1%	30.8%	23.1%	15.4%	7.7%
0-1 Years	36.4%	27.3%	9.1%	18.2%	9.1%
1-2 Years	23.1%	23.1%	15.4%	3.8%	34.6%
3-5 Years	7.5%	27.5%	22.5%	22.5%	20.0%
Over 5	9.0%	14.8%	18.6%	15.2%	42.4%

Crosstab with Income

	1	2	3	4	5
Less than 50K	15.3%	20.2%	13.7%	11.3%	39.5%
50K to 100K	10.7%	17.9%	26.8%	13.4%	31.2%
Over 100K	6.2%	15.6%	14.1%	26.6%	37.5%

Crosstab with Gender

	1	2	3	4	5
Female	9.3%	17.4%	20.5%	13.7%	39.1%
Male	14.4%	19.4%	16.5%	17.3%	32.4%

# Q5. Have you ever used credit, loans, payment plans, or buy-now-pay-later services to cover wedding-related costs?

Frequency Table

Answer	Key	Total	%
Yes, for my own wedding or celebration	1	21	7.0%
Yes, for someone else's wedding or related events	2	39	13.0%
Yes, for travel, gifts, clothing, or accommodations	3	44	14.7%
No	4	186	62.0%
Not sure	5	10	3.3%

Crosstab with Age

	1	2	3	4	5
Gen Z	8.0%	15.0%	22.0%	51.0%	4.0%
Millennial	9.0%	14.0%	13.0%	62.0%	2.0%
Gen X	4.0%	10.0%	9.0%	73.0%	4.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	7.7%	15.4%	7.7%	53.8%	15.4%
0-1 Years	9.1%	36.4%	27.3%	27.3%	0.0%
1-2 Years	7.7%	23.1%	30.8%	38.5%	0.0%
3-5 Years	5.0%	15.0%	22.5%	52.5%	5.0%
Over 5	7.1%	10.0%	11.0%	69.0%	2.9%

Crosstab with Income

	1	2	3	4	5
Less than 50K	4.8%	10.5%	16.9%	63.7%	4.0%
50K to 100K	6.2%	17.0%	15.2%	58.9%	2.7%
Over 100K	12.5%	10.9%	9.4%	64.1%	3.1%

Crosstab with Gender

	1	2	3	4	5
Female	7.5%	6.2%	18.6%	63.4%	4.3%
Male	6.5%	20.9%	10.1%	60.4%	2.2%

# Q6. Which of the following did you use to help cover wedding-related expenses? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Credit card	1	68	65.4%
Buy Now, Pay Later (BNPL) service (Affirm, Klarna, Afterpay, etc.)	2	30	28.8%
Personal loan	3	16	15.4%
Borrowed money from family or friends	4	24	23.1%
Savings	5	42	40.4%
Took on extra work or side income	6	22	21.2%
Not sure	7	3	2.8%
Other	8	0	0.0%

Crosstab with Age

	1	2	3	4	5	6	7	8
Gen Z	57.8%	28.9%	15.6%	15.6%	37.8%	20.0%	4.4%	0.0%
Millennial	69.4%	30.6%	16.7%	38.9%	50.0%	25.0%	0.0%	0.0%
Gen X	73.9%	26.1%	13.0%	13.0%	30.4%	17.4%	4.3%	0.0%

Crosstab with Q7

	1	2	3	4	5	6	7	8
Enrolled	50.0%	25.0%	0.0%	0.0%	75.0%	25.0%	0.0%	0.0%
0-1 Years	62.5%	12.5%	37.5%	37.5%	37.5%	12.5%	0.0%	0.0%
1-2 Years	37.5%	43.8%	12.5%	18.8%	37.5%	25.0%	6.2%	0.0%
3-5 Years	76.5%	29.4%	23.5%	17.6%	29.4%	11.8%	0.0%	0.0%
Over 5	71.2%	27.1%	11.9%	25.4%	42.4%	23.7%	3.4%	0.0%

# Q6. Which of the following did you use to help cover wedding-related expenses? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Credit card	1	68	65.4%
Buy Now, Pay Later (BNPL) service (Affirm, Klarna, Afterpay, etc.)	2	30	28.8%
Personal loan	3	16	15.4%
Borrowed money from family or friends	4	24	23.1%
Savings	5	42	40.4%
Took on extra work or side income	6	22	21.2%
Not sure	7	3	2.8%
Other	8	0	0.0%

Crosstab with Income

	1	2	3	4	5	6	7	8
Less than 50K	47.5%	27.5%	20.0%	30.0%	40.0%	20.0%	5.0%	0.0%
50K to 100K	74.4%	32.6%	9.3%	16.3%	44.2%	20.9%	2.3%	0.0%
Over 100K	81.0%	23.8%	19.0%	23.8%	33.3%	23.8%	0.0%	0.0%

Crosstab with Gender

	1	2	3	4	5	6	7	8
Female	71.2%	30.8%	13.5%	28.8%	44.2%	26.9%	3.8%	0.0%
Male	59.6%	26.9%	17.3%	17.3%	36.5%	15.4%	1.9%	0.0%

# Q7. When did you last graduate from school or another degree program?

Frequency Table

Answer	Key	Total	%
Currently enrolled	1	13	4.3%
Within the past year	2	11	3.7%
1–2 years ago	3	26	8.7%
3–5 years ago	4	40	13.3%
More than 5 years ago	5	210	70.0%

Crosstab with Age

	1	2	3	4	5
Gen Z	9.0%	8.0%	21.0%	32.0%	30.0%
Millennial	3.0%	2.0%	3.0%	5.0%	87.0%
Gen X	1.0%	1.0%	2.0%	3.0%	93.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	100.0%	0.0%	0.0%	0.0%	0.0%
0-1 Years	0.0%	100.0%	0.0%	0.0%	0.0%
1-2 Years	0.0%	0.0%	100.0%	0.0%	0.0%
3-5 Years	0.0%	0.0%	0.0%	100.0%	0.0%
Over 5	0.0%	0.0%	0.0%	0.0%	100.0%

Crosstab with Income

	1	2	3	4	5
Less than 50K	8.9%	3.2%	10.5%	9.7%	67.7%
50K to 100K	0.9%	4.5%	9.8%	18.8%	66.1%
Over 100K	1.6%	3.1%	3.1%	10.9%	81.2%

Crosstab with Gender

	1	2	3	4	5
Female	3.1%	3.1%	9.3%	12.4%	72.0%
Male	5.8%	4.3%	7.9%	14.4%	67.6%

# Q8. How concerned are you about your or your family's ability to afford education or graduation-related costs going forward?

Frequency Table

Answer	Key	Total	%
Not concerned	1	71	23.7%
Somewhat concerned	2	82	27.3%
Very concerned	3	76	25.3%
Extremely concerned	4	48	16.0%
Not sure	5	23	7.7%

Crosstab with Age

	1	2	3	4	5
Gen Z	29.0%	32.0%	27.0%	7.0%	5.0%
Millennial	14.0%	30.0%	23.0%	24.0%	9.0%
Gen X	28.0%	20.0%	26.0%	17.0%	9.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	23.1%	23.1%	46.2%	0.0%	7.7%
0-1 Years	27.3%	45.5%	18.2%	9.1%	0.0%
1-2 Years	19.2%	38.5%	23.1%	15.4%	3.8%
3-5 Years	27.5%	37.5%	27.5%	7.5%	0.0%
Over 5	23.3%	23.3%	24.3%	19.0%	10.0%

Crosstab with Income

	1	2	3	4	5
Less than 50K	23.4%	29.8%	24.2%	14.5%	8.1%
50K to 100K	24.1%	25.9%	25.9%	18.8%	5.4%
Over 100K	23.4%	25.0%	26.6%	14.1%	10.9%

Crosstab with Gender

	1	2	3	4	5
Female	26.1%	22.4%	28.6%	15.5%	7.5%
Male	20.9%	33.1%	21.6%	16.5%	7.9%

# Q9. Which of the following best reflects how you feel about building financial security today?

Frequency Table

Answer	Key	Total	%
Traditional financial goals like saving for retirement and buying a home still feel achievable	1	44	14.7%
Traditional financial goals like saving for retirement and buying a home seem harder than they used to, but still worth pursuing	2	96	32.0%
Traditional financial goals like saving for retirement and buying a home feel increasingly unrealistic	3	103	34.3%
It feels more important to enjoy life now because long-term financial security feels out of reach	4	43	14.3%
Not sure	5	14	4.7%

Crosstab with Age

	1	2	3	4	5
Gen Z	16.0%	35.0%	29.0%	15.0%	5.0%
Millennial	13.0%	33.0%	40.0%	10.0%	4.0%
Gen X	15.0%	28.0%	34.0%	18.0%	5.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	15.4%	53.8%	15.4%	7.7%	7.7%
0-1 Years	18.2%	36.4%	27.3%	18.2%	0.0%
1-2 Years	3.8%	26.9%	34.6%	30.8%	3.8%
3-5 Years	22.5%	35.0%	27.5%	7.5%	7.5%
Over 5	14.3%	30.5%	37.1%	13.8%	4.3%

Crosstab with Income

	1	2	3	4	5
Less than 50K	14.5%	27.4%	34.7%	16.1%	7.3%
50K to 100K	12.5%	28.6%	41.1%	15.2%	2.7%
Over 100K	18.8%	46.9%	21.9%	9.4%	3.1%

Crosstab with Gender

	1	2	3	4	5
Female	10.6%	28.0%	41.6%	14.3%	5.6%
Male	19.4%	36.7%	25.9%	14.4%	3.6%

# Q10. To what extent has the cost of travel affected your summer plans this year?

Frequency Table

Answer	Key	Total	%
I'm still planning multiple trips	1	22	7.3%
I'm planning one trip instead of multiple	2	51	17.0%
I'm choosing shorter or closer trips to save on travel	3	55	18.3%
I'm waiting for better prices before booking	4	32	10.7%
I've delayed or canceled travel because of cost	5	51	17.0%
I'm not planning to travel this summer	6	81	27.0%
Not sure	7	8	2.7%

Crosstab with Age

	1	2	3	4	5	6	7
Gen Z	11.0%	17.0%	21.0%	13.0%	17.0%	18.0%	3.0%
Millennial	6.0%	19.0%	12.0%	10.0%	17.0%	35.0%	1.0%
Gen X	5.0%	15.0%	22.0%	9.0%	17.0%	28.0%	4.0%

Crosstab with Q7

	1	2	3	4	5	6	7
Enrolled	23.1%	7.7%	23.1%	0.0%	23.1%	15.4%	7.7%
0-1 Years	9.1%	36.4%	18.2%	0.0%	18.2%	9.1%	9.1%
1-2 Years	3.8%	15.4%	19.2%	7.7%	23.1%	30.8%	0.0%
3-5 Years	17.5%	15.0%	17.5%	17.5%	20.0%	12.5%	0.0%
Over 5	4.8%	17.1%	18.1%	11.0%	15.2%	31.0%	2.9%

# Q10. To what extent has the cost of travel affected your summer plans this year?

Frequency Table

Answer	Key	Total	%
I'm still planning multiple trips	1	22	7.3%
I'm planning one trip instead of multiple	2	51	17.0%
I'm choosing shorter or closer trips to save on travel	3	55	18.3%
I'm waiting for better prices before booking	4	32	10.7%
I've delayed or canceled travel because of cost	5	51	17.0%
I'm not planning to travel this summer	6	81	27.0%
Not sure	7	8	2.7%

Crosstab with Income

	1	2	3	4	5	6	7
Less than 50K	8.1%	12.9%	16.1%	7.3%	22.6%	32.3%	0.8%
50K to 100K	4.5%	19.6%	13.4%	14.3%	16.1%	29.5%	2.7%
Over 100K	10.9%	20.3%	31.2%	10.9%	7.8%	12.5%	6.2%

Crosstab with Gender

	1	2	3	4	5	6	7
Female	6.8%	17.4%	16.1%	8.1%	19.3%	29.8%	2.5%
Male	7.9%	16.5%	20.9%	13.7%	14.4%	23.7%	2.9%

# Q11. If you travel this summer, which type of trip are you most likely to take?

Frequency Table

Answer	Key	Total	%
Overnight travel within Colorado (mountains, camping, state parks, local destinations)	1	91	30.3%
Drive to a nearby state or regional destination	2	44	14.7%
Fly somewhere within the U.S.	3	70	23.3%
Travel internationally	4	11	3.7%
Mostly local or day trips without overnight stays	5	20	6.7%
I am not planning to travel this summer	6	56	18.7%
Not sure	7	8	2.7%

Crosstab with Age

	1	2	3	4	5	6	7
Gen Z	28.0%	14.0%	33.0%	5.0%	6.0%	11.0%	3.0%
Millennial	31.0%	15.0%	20.0%	4.0%	8.0%	21.0%	1.0%
Gen X	32.0%	15.0%	17.0%	2.0%	6.0%	24.0%	4.0%

Crosstab with Q7

	1	2	3	4	5	6	7
Enrolled	23.1%	23.1%	30.8%	0.0%	0.0%	15.4%	7.7%
0-1 Years	54.5%	0.0%	36.4%	0.0%	0.0%	9.1%	0.0%
1-2 Years	23.1%	23.1%	30.8%	0.0%	15.4%	7.7%	0.0%
3-5 Years	25.0%	17.5%	30.0%	12.5%	5.0%	5.0%	5.0%
Over 5	31.4%	13.3%	20.0%	2.9%	6.7%	23.3%	2.4%

# Q11. If you travel this summer, which type of trip are you most likely to take?

Frequency Table

Answer	Key	Total	%
Overnight travel within Colorado (mountains, camping, state parks, local destinations)	1	91	30.3%
Drive to a nearby state or regional destination	2	44	14.7%
Fly somewhere within the U.S.	3	70	23.3%
Travel internationally	4	11	3.7%
Mostly local or day trips without overnight stays	5	20	6.7%
I am not planning to travel this summer	6	56	18.7%
Not sure	7	8	2.7%

Crosstab with Income

	1	2	3	4	5	6	7
Less than 50K	29.0%	10.5%	26.6%	2.4%	6.5%	22.6%	2.4%
50K to 100K	29.5%	18.8%	19.6%	1.8%	8.9%	19.6%	1.8%
Over 100K	34.4%	15.6%	23.4%	9.4%	3.1%	9.4%	4.7%

Crosstab with Gender

	1	2	3	4	5	6	7
Female	33.5%	12.4%	20.5%	3.7%	7.5%	20.5%	1.9%
Male	26.6%	17.3%	26.6%	3.6%	5.8%	16.5%	3.6%

# Q12. In your opinion, what factors are making summer travel harder to afford this year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Airfare prices	1	143	47.7%
Gas prices	2	235	78.3%
Hotel & Lodging	3	148	49.3%
Food & dining	4	165	55.0%
Everyday expenses take more of my income	5	194	64.7%
General economic uncertainty	6	135	45.0%
Not sure	7	1	0.3%
None of the above	8	8	2.7%

Crosstab with Age

	1	2	3	4	5	6	7	8
Gen Z	40.0%	75.0%	45.0%	54.0%	56.0%	45.0%	1.0%	1.0%
Millennial	52.0%	75.0%	53.0%	54.0%	66.0%	42.0%	0.0%	3.0%
Gen X	51.0%	85.0%	50.0%	57.0%	72.0%	48.0%	0.0%	4.0%

Crosstab with Q7

	1	2	3	4	5	6	7	8
Enrolled	53.8%	69.2%	61.5%	46.2%	69.2%	61.5%	0.0%	0.0%
0-1 Years	27.3%	63.6%	81.8%	54.5%	36.4%	36.4%	0.0%	0.0%
1-2 Years	30.8%	80.8%	46.2%	61.5%	42.3%	34.6%	0.0%	0.0%
3-5 Years	52.5%	82.5%	50.0%	55.0%	62.5%	45.0%	2.5%	0.0%
Over 5	49.5%	78.6%	47.1%	54.8%	69.0%	45.7%	0.0%	3.8%

# Q12. In your opinion, what factors are making summer travel harder to afford this year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Airfare prices	1	143	47.7%
Gas prices	2	235	78.3%
Hotel & Lodging	3	148	49.3%
Food & dining	4	165	55.0%
Everyday expenses take more of my income	5	194	64.7%
General economic uncertainty	6	135	45.0%
Not sure	7	1	0.3%
None of the above	8	8	2.7%

Crosstab with Income

	1	2	3	4	5	6	7	8
Less than 50K	39.5%	72.6%	50.8%	53.2%	68.5%	44.4%	0.0%	4.0%
50K to 100K	49.1%	85.7%	48.2%	59.8%	65.2%	43.8%	0.0%	2.7%
Over 100K	60.9%	76.6%	48.4%	50.0%	56.2%	48.4%	1.6%	0.0%

Crosstab with Gender

	1	2	3	4	5	6	7	8
Female	46.0%	80.7%	49.7%	62.1%	70.8%	50.3%	0.6%	2.5%
Male	49.6%	75.5%	48.9%	46.8%	57.6%	38.8%	0.0%	2.9%

# Q13. Compared to last summer, how do you expect your travel plans to change this year?

Frequency Table

Answer	Key	Total	%
Travel more than last summer	1	12	4.0%
Travel somewhat more	2	28	9.3%
About the same	3	83	27.7%
Travel somewhat less	4	90	30.0%
Travel much less than last summer	5	87	29.0%

Crosstab with Age

	1	2	3	4	5
Gen Z	3.0%	15.0%	28.0%	33.0%	21.0%
Millennial	5.0%	9.0%	24.0%	27.0%	35.0%
Gen X	4.0%	4.0%	31.0%	30.0%	31.0%

Crosstab with Q7

	1	2	3	4	5
Enrolled	15.4%	7.7%	15.4%	30.8%	30.8%
0-1 Years	27.3%	18.2%	36.4%	9.1%	9.1%
1-2 Years	3.8%	11.5%	30.8%	23.1%	30.8%
3-5 Years	5.0%	15.0%	27.5%	32.5%	20.0%
Over 5	1.9%	7.6%	27.6%	31.4%	31.4%

Crosstab with Income

	1	2	3	4	5
Less than 50K	3.2%	9.7%	29.8%	25.0%	32.3%
50K to 100K	6.2%	8.0%	23.2%	33.0%	29.5%
Over 100K	1.6%	10.9%	31.2%	34.4%	21.9%

Crosstab with Gender

	1	2	3	4	5
Female	3.1%	8.1%	24.2%	30.4%	34.2%
Male	5.0%	10.8%	31.7%	29.5%	23.0%

# Q14. Do you plan to attend any festivals, concerts, or major summer events in Colorado this year?

Frequency Table

Answer	Key	Total	%
Yes, several	1	21	7.0%
Yes, at least one	2	66	22.0%
Maybe / undecided	3	72	24.0%
No, mostly due to cost	4	89	29.7%
No, for other reasons	5	32	10.7%
Not sure	6	20	6.7%

Crosstab with Age

	1	2	3	4	5	6
Gen Z	7.0%	23.0%	26.0%	31.0%	8.0%	5.0%
Millennial	7.0%	25.0%	21.0%	30.0%	9.0%	8.0%
Gen X	7.0%	18.0%	25.0%	28.0%	15.0%	7.0%

Crosstab with Q7

	1	2	3	4	5	6
Enrolled	15.4%	30.8%	15.4%	30.8%	7.7%	0.0%
0-1 Years	45.5%	27.3%	18.2%	9.1%	0.0%	0.0%
1-2 Years	7.7%	23.1%	23.1%	34.6%	11.5%	0.0%
3-5 Years	7.5%	20.0%	32.5%	32.5%	2.5%	5.0%
Over 5	4.3%	21.4%	23.3%	29.5%	12.9%	8.6%

Crosstab with Income

	1	2	3	4	5	6
Less than 50K	5.6%	20.2%	23.4%	35.5%	9.7%	5.6%
50K to 100K	8.0%	25.9%	24.1%	25.9%	11.6%	4.5%
Over 100K	7.8%	18.8%	25.0%	25.0%	10.9%	12.5%

Crosstab with Gender

	1	2	3	4	5	6
Female	5.6%	20.5%	24.8%	30.4%	10.6%	8.1%
Male	8.6%	23.7%	23.0%	28.8%	10.8%	5.0%

Q15. Which of the following event-related costs are the biggest potential barriers to attending summer events this year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Ticket prices	1	176	58.7%
Gas or travel costs	2	193	64.3%
Food and drink prices at events	3	137	45.7%
Hotel or lodging costs	4	105	35.0%
General cost of living leaving less money for entertainment	5	163	54.3%
Not sure	6	8	2.7%
None of the above	7	16	5.3%

Crosstab with Age

	1	2	3	4	5	6	7
Gen Z	59.0%	66.0%	38.0%	36.0%	47.0%	3.0%	5.0%
Millennial	59.0%	65.0%	53.0%	36.0%	53.0%	2.0%	5.0%
Gen X	58.0%	62.0%	46.0%	33.0%	63.0%	3.0%	6.0%

Crosstab with Q7

	1	2	3	4	5	6	7
Enrolled	76.9%	61.5%	23.1%	46.2%	38.5%	7.7%	0.0%
0-1 Years	45.5%	63.6%	63.6%	36.4%	27.3%	0.0%	0.0%
1-2 Years	42.3%	65.4%	46.2%	46.2%	30.8%	3.8%	3.8%
3-5 Years	65.0%	65.0%	37.5%	35.0%	50.0%	2.5%	10.0%
Over 5	59.0%	64.3%	47.6%	32.9%	60.5%	2.4%	5.2%

Q15. Which of the following event-related costs are the biggest potential barriers to attending summer events this year? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Ticket prices	1	176	58.7%
Gas or travel costs	2	193	64.3%
Food and drink prices at events	3	137	45.7%
Hotel or lodging costs	4	105	35.0%
General cost of living leaving less money for entertainment	5	163	54.3%
Not sure	6	8	2.7%
None of the above	7	16	5.3%

Crosstab with Income

	1	2	3	4	5	6	7
Less than 50K	54.8%	62.9%	47.6%	37.1%	56.5%	4.0%	4.8%
50K to 100K	64.3%	69.6%	47.3%	35.7%	55.4%	0.0%	3.6%
Over 100K	56.2%	57.8%	39.1%	29.7%	48.4%	4.7%	9.4%

Crosstab with Gender

	1	2	3	4	5	6	7
Female	62.7%	65.8%	47.8%	31.7%	57.8%	4.3%	5.6%
Male	54.0%	62.6%	43.2%	38.8%	50.4%	0.7%	5.0%

# Q16. Which of the following summer activities or experiences feel like “must-haves” for you, even when money is tight?

Frequency Table

Answer	Key	Total	%
Travel or vacations	1	43	14.3%
Concerts or festivals	2	31	10.3%
Outdoor recreation and adventure	3	77	25.7%
Dining out and social outings	4	54	18.0%
Weddings or celebrations	5	15	5.0%
Sporting events	6	15	5.0%
None of the above	7	65	21.7%

Crosstab with Age

	1	2	3	4	5	6	7
Gen Z	18.0%	12.0%	25.0%	26.0%	2.0%	3.0%	14.0%
Millennial	12.0%	11.0%	28.0%	10.0%	9.0%	11.0%	19.0%
Gen X	13.0%	8.0%	24.0%	18.0%	4.0%	1.0%	32.0%

Crosstab with Q7

	1	2	3	4	5	6	7
Enrolled	23.1%	38.5%	7.7%	7.7%	7.7%	0.0%	15.4%
0-1 Years	27.3%	36.4%	18.2%	9.1%	0.0%	9.1%	0.0%
1-2 Years	11.5%	11.5%	23.1%	26.9%	7.7%	3.8%	15.4%
3-5 Years	17.5%	10.0%	27.5%	22.5%	5.0%	2.5%	15.0%
Over 5	12.9%	7.1%	27.1%	17.1%	4.8%	5.7%	25.2%

# Q16. Which of the following summer activities or experiences feel like “must-haves” for you, even when money is tight?

Frequency Table

Answer	Key	Total	%
Travel or vacations	1	43	14.3%
Concerts or festivals	2	31	10.3%
Outdoor recreation and adventure	3	77	25.7%
Dining out and social outings	4	54	18.0%
Weddings or celebrations	5	15	5.0%
Sporting events	6	15	5.0%
None of the above	7	65	21.7%

Crosstab with Income

	1	2	3	4	5	6	7
Less than 50K	10.5%	10.5%	29.0%	15.3%	4.0%	6.5%	24.2%
50K to 100K	15.2%	12.5%	23.2%	18.8%	4.5%	4.5%	21.4%
Over 100K	20.3%	6.2%	23.4%	21.9%	7.8%	3.1%	17.2%

Crosstab with Gender

	1	2	3	4	5	6	7
Female	16.8%	9.9%	19.3%	21.7%	7.5%	3.7%	21.1%
Male	11.5%	10.8%	33.1%	13.7%	2.2%	6.5%	22.3%

Q17. If the cost of enjoying summer experiences exceeded your monthly budget, would you consider any of the following options in order to still afford it? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Credit card	1	117	39.0%
Buy Now, Pay Later (BNPL) service (Affirm, Klarna, Afterpay, etc.)	2	64	21.3%
Personal loan	3	32	10.7%
Borrowed money from family or friends	4	42	14.0%
Savings	5	93	31.0%
Took on extra work or side income	6	108	36.0%
Other	7	11	3.7%
Not sure	8	62	20.7%

Crosstab with Age

	1	2	3	4	5	6	7	8
Gen Z	40.0%	26.0%	10.0%	17.0%	37.0%	39.0%	2.0%	12.0%
Millennial	35.0%	21.0%	16.0%	16.0%	27.0%	33.0%	6.0%	24.0%
Gen X	42.0%	17.0%	6.0%	9.0%	29.0%	36.0%	3.0%	26.0%

Crosstab with Q7

	1	2	3	4	5	6	7	8
Enrolled	38.5%	30.8%	15.4%	23.1%	23.1%	46.2%	7.7%	23.1%
0-1 Years	36.4%	27.3%	27.3%	18.2%	36.4%	45.5%	0.0%	0.0%
1-2 Years	26.9%	30.8%	11.5%	19.2%	42.3%	30.8%	0.0%	19.2%
3-5 Years	52.5%	20.0%	15.0%	15.0%	35.0%	35.0%	0.0%	7.5%
Over 5	38.1%	19.5%	8.6%	12.4%	29.0%	35.7%	4.8%	24.3%

Q17. If the cost of enjoying summer experiences exceeded your monthly budget, would you consider any of the following options in order to still afford it? (Select all that apply)

Frequency Table

Answer	Key	Total	%
Credit card	1	117	39.0%
Buy Now, Pay Later (BNPL) service (Affirm, Klarna, Afterpay, etc.)	2	64	21.3%
Personal loan	3	32	10.7%
Borrowed money from family or friends	4	42	14.0%
Savings	5	93	31.0%
Took on extra work or side income	6	108	36.0%
Other	7	11	3.7%
Not sure	8	62	20.7%

Crosstab with Income

	1	2	3	4	5	6	7	8
Less than 50K	32.3%	28.2%	12.1%	16.9%	23.4%	37.1%	4.8%	25.0%
50K to 100K	44.6%	18.8%	11.6%	12.5%	35.7%	31.2%	1.8%	18.8%
Over 100K	42.2%	12.5%	6.2%	10.9%	37.5%	42.2%	4.7%	15.6%

Crosstab with Gender

	1	2	3	4	5	6	7	8
Female	37.9%	22.4%	8.7%	14.9%	29.2%	40.4%	3.7%	24.8%
Male	40.3%	20.1%	12.9%	12.9%	33.1%	30.9%	3.6%	15.8%