

Los Angeles Times / Bloomberg

NATIONAL POLITICAL AND ECONOMIC SURVEY – DECEMBER 2008

Field dates: December 6-8, 2008

Press Release: **The National Economy**

Public Supports Government Stimulus Spending Despite Massive Expense

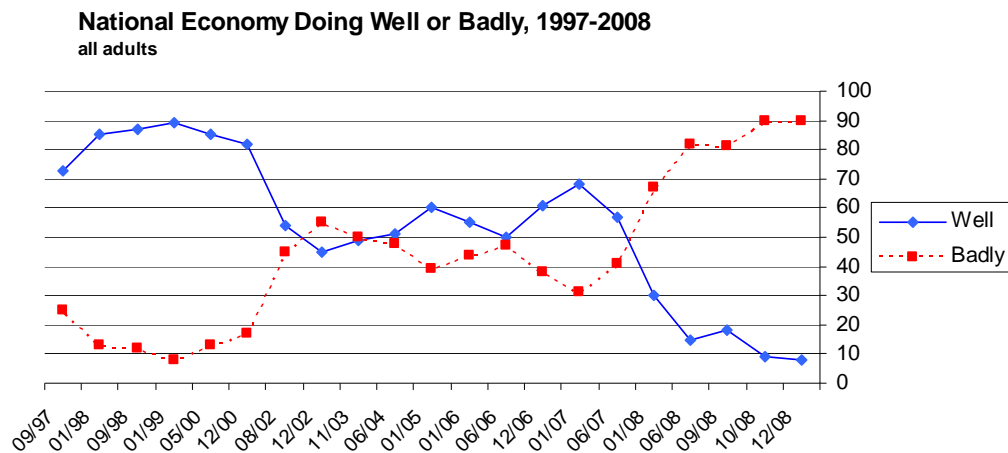
Cuts in Luxury and Holiday Spending Due to Worry Over Bad Economy

Americans, worried about the troubled economy, are cutting back on holiday and luxury spending, but many predict improvement in the national economy in the coming year, according to the latest Los Angeles Times/Bloomberg national poll. The proportion who said the country is off on the wrong track dropped twenty points from a dramatic 84% high last October, influenced by the public's overwhelmingly positive reaction to the pending presidency of Barack Obama. Even though the economic news has been relentlessly negative and nine out of 10 in the survey agreed that the economy is doing poorly, there was some hope that it may have hit bottom - fewer than one in five said they think there is worse news to come.

The survey found public support for an Obama-style plan to combine tax cuts with infrastructure spending and an extension of unemployment funds despite the enormous expense, and public support as well for tightening regulations on the financial industry. Most blamed deregulation, at least in part, for the current dismal U.S. economy. They are looking to the government to aid homeowners facing foreclosure, and are skeptical of government support of the U.S. automakers. Their inclination is to allow financial firms that cannot support themselves to fail and see federal intervention in the financial affairs of private banks as a necessary but possibly worrisome step toward socialism. Most think that wall street firms who have accepted government money should cancel employees year-end bonuses for a job well done, and many think that all wall street firms should do so.

National Economy

Nine out of 10 respondents said the economy is doing poorly and 8% said it is doing well. This finding is similar to the downbeat assessment of respondents in a Times/Bloomberg survey taken last October, and represents the most negative view of the economy since the poll began asking the question in 1991.



source: Los Angeles Times and LAT/Bloomberg polls

Included in that nine out of 10 who said that economy is doing badly were six in 10 who said it is doing *very* badly. However, when asked to predict what the economy might be like six months from now, four in five said they think it won't degrade any further. This includes a 45% plurality who said it probably won't be much different next summer, and roughly twice as many said it will get better as said it will continue to get worse. Last October, there was even more optimism – 42% said it would get better within six months. But six months ago, 31% predicted – and they were right - that the economy would be worse now, and only 18% at that time predicted better days ahead.

Six months from now, do you expect the nation's economy will be better than it is now, worse than it is now or about the same as it is now?

	<u>12/08</u>	<u>10/08</u>	<u>06/08</u>
Better	35	42	18
Worse	18	15	31
About the same	45	36	45
Don't know	2	7	6

Source: Los Angeles Times/Bloomberg polls

There are other signs that with the election behind them, the public is feeling somewhat more optimistic. While nearly two out of three said the economy is off on the wrong track, that is down sharply from the 84% who said it was on the wrong track in a Times/Bloomberg survey taken in October just before the election. And among the 74% who reported positive feelings about the election of Barack Obama, 27% said that the country is on the right track, compared to only 10% among those who reported negative feelings about the President-elect.

Rescues, Bailouts and Stimulus Spending

In past Times Poll surveys, Americans have tended to consider infrastructure spending more effective than tax cuts in stimulating the economy, and respondents in this survey were no exception. When asked if an economic agenda focused on returning money to taxpayers through tax cuts, or one focused on spending for improvements to roads, bridges and schools would be more effective, 54% chose the latter, compared to 33% who picked tax cuts. The usual partisan divide applied – 50% of Republicans picked tax cuts, and 55% of Democrats picked infrastructure spending. Independents were even more likely to choose spending over tax cuts - 61% to 22%.

A stimulus package like the one President-Elect Obama has proposed that combines tax cuts *and* infrastructure spending with an extension of unemployment benefits was supported by a margin of 56% to 29%. Supporting the idea were 70% of Democrats, 57% of independents and more than a third of Republicans. More than half of Republicans were opposed. Respondents were told that the stimulus package could cost up to half a trillion dollars and increase the budget deficit but, but most consider the economic straits the country is in dire enough to overcome the worry of higher national debt. In a separate question, by nearly three to one, the public said they were more concerned about the threat of a deepening recession than about incurring more debt keeping the economy afloat, although roughly one in six volunteered that each situation was equally worrisome.

When it comes to who Americans think the government should help out in these troubled economic times, there was a great deal of support for government assistance to homeowners facing foreclosure – such assistance was favored by more than three to one – but more resistance to helping the three U.S. carmakers even though 62% said that not doing so would spell major trouble for the U.S. economy.

The public was also less than pleased about government bailouts in the banking sector. Nearly half agreed with the statement that such institutions should be allowed to fail if they cannot support themselves, compared to just over a third who favored using taxpayer dollars for rescuing banks and other financial companies in need. While one in two saw the government's new ownership stake in private banks as a necessary step to save the private sector, more than that said it is a step toward socialism and some, including a plurality of independents and nearly three out of five Republicans found that step at least a little worrisome.

Regardless of whether you think the government's partial ownership of banks and other industries is necessary, do you think it is a step toward socialism, or not? (IF YES) Does that worry you a lot, a little, not too much or not at all?

	<u>ALL</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>
Not a step toward socialism	34	45	30	24
Yes a step toward socialism (net)	<u>52</u>	<u>38</u>	<u>59</u>	<u>70</u>
Worried at least a little	38	22	45	58
Not much/not sure how worried	14	16	15	11
Don't know	14	17	10	6

While some worried about socialism, most felt that the federal government should exert more control over the banking industry. By 55% to 36%, they said that the government's ownership stake should

give it a say in how private banks are run. Majorities of Democrats (56%) and Independents (62%) felt this way, but Republicans split 48% to 45% over whether the government should participate or butt out.

Although government intervention in the business affairs of rescued private banks was appealing to a majority, most of the public stopped short of advocating limits on CEO wages. More than half - 53% - opposed holding the wages of the CEOs of rescued financial companies at or below \$400,000 a year - the wage level of the President of the United States. More than two in five were strongly opposed. A majority did think that financial firms should curtail good-job bonuses this year and 39% thought that all Wall Street firms should cancel bonuses, while 37% said only those who took government money should do so. Only 14% said that bonuses should be given as usual.

Personal Financial Situation and Holiday Spending

Unemployment is up sharply after businesses shed 533,000 jobs in November, bringing the recession-long total job loss to about 2.7 million since December of last year, according to Labor Department figures. Retailers and other industries are reporting much lower than average earnings as consumers hold back on spending.

In this survey, the proportion who said they felt secure financially - 56% - is at its lowest point since the Times Poll began asking the question in 1991. This fairly stable measure reached its apex in 2000, when 80% reported feeling financially secure. That changed after 9/11, falling to the low seventies, then into the high sixties in 2002, and below 60% for the first time in May of this year, when high gas prices were squeezing the country's collective wallet. Still, more than half of respondents in this survey said they were feeling fairly (42%) or very (13%) secure financially.

When asked about loss of income and work, two-fifths reported having lost either work or hours and about a fifth said their income has gone down. Sixteen percent said they'd been fired or laid off from full or part time work, another 5% reported temporary lay-offs. Just under a fifth said they'd had their hours or overtime trimmed back or taken a lower-paying position.

Nearly half of those under age 45 said that they were coping with cutbacks or layoffs at work and a quarter said their income has gone down. In the same rocky financial boat are non-white respondents - more than half said they had lost work, and 24% have lower incomes this year. Even nearly one in five of those who said their financial situation is secure reported losing income this year, and 29% of that group lost work or had their hours trimmed.

It is not only work and income that is convincing the public to keep its wallet closed - more than three-fifths said their expenses are higher this year than last. Almost half said they have cut back on non-necessary purchases and nearly half also said they are spending less on presents this time around. A third of the public said they are spending less on both. Among the more than six in 10 who have a credit card, about three in 10 reported that they are carrying less debt this year, while 51% said it is about the same. Nearly three out of five of those who have a card said they pay their balances each month.

In addition to paying down debt and cutting spending, over a third said they are stepping up their saving this year, compared to 15% who said they are saving less and 42% who said it is the same amount as last year.

The survey found that worry about the economy is causing people to change their spending habits - nearly four in 10 of those who are feeling financially secure said that they are spending less on the holidays this year, and it is not only loss of income, loss of work, and higher expenses that are causing people to cut back on spending in general. About the same proportion (31%) of those spending less on presents this year said they were cutting back or economizing due to worry over the economy as reported it was due to loss of income (15%), or higher expenses (15%). More than two-fifths of those making between \$60,000 and \$100,000 a year in household income reported cutting back due to worry or not wanting to spend money lavishly in the down economy. Another group reported spending less due to lower prices - retailers are not waiting until after Christmas to put their items on sale, and about one in six in the survey reported that they were able to economize this year by shopping wisely.

Analysis by Jill E Darling

Los Angeles Times / Bloomberg

Data Tables – Survey 564 – Release 2 of 2 – December 10, 2008

Guide to column headings:

ALL	All adults
L/\$40K, \$40-59K, etc.	Household annual income range
DEM,IND,REP	Affiliated Democrats, Independents and Republicans
MALE, FEMALE	Sex
18-44, 45+	Age
SECURE, SHAKY	Self-reported personal financial situation
WHITE, NON-WHITE	White non-Hispanic, Non-white (includes Hispanic)
EAST, MIDWEST, etc.	National regions

Survey Notes:

- (vol) indicates a volunteered response
- ‘-’ indicates that a response added up to less than 0.5% of the question base
- Numbers are percentages, tables are read vertically
- Tables are among all respondents unless otherwise noted.
- Unless otherwise noted, missing questions are operational, or are published in a previous release

The order of candidate names and the order of any choices, arguments, or statements are rotated in all questions that mention them. Question and group order is also rotated, whenever required to eliminate order bias.

Survey Methodology

How the Poll Was Conducted: The Los Angeles Times / Bloomberg Poll contacted 1,000 adults nationwide by telephone December 6-8, 2008. Telephone numbers were chosen randomly in a sample of landline exchanges in the nation, allowing listed and unlisted numbers to be contacted. Ported cell phone numbers were hand-dialed and multiple attempts were made to contact each number. The sample was adjusted to census proportions of sex, ethnicity, age, education, and national region. The margin of sampling error is plus or minus 3 percentage points. For smaller subgroups, the error margin may be higher. Survey results may also be affected by factors such as question wording and the order in which questions are asked. Interviews were conducted by Interviewing Service of America, Inc. of Van Nuys.

Los Angeles Times and Times/Bloomberg polls may be accessed online at <http://latimes.com/timespoll>

Q1. Do you think things in this country are generally going in the right direction or are they seriously off on the wrong track?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Right direction	<u>23</u>	<u>26</u>	<u>19</u>	<u>16</u>	<u>24</u>	<u>29</u>	<u>21</u>	<u>16</u>	<u>24</u>	<u>22</u>
Wrong track	<u>64</u>	<u>64</u>	<u>73</u>	<u>67</u>	<u>70</u>	<u>65</u>	<u>63</u>	<u>74</u>	<u>64</u>	<u>65</u>
Don't know	<u>13</u>	<u>10</u>	<u>8</u>	<u>17</u>	<u>6</u>	<u>6</u>	<u>16</u>	<u>10</u>	<u>12</u>	<u>13</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Right direction	<u>25</u>	<u>20</u>	<u>23</u>	<u>22</u>	<u>21</u>	<u>27</u>	<u>23</u>	<u>30</u>	<u>22</u>	<u>18</u>
Wrong track	<u>64</u>	<u>67</u>	<u>64</u>	<u>66</u>	<u>66</u>	<u>61</u>	<u>62</u>	<u>57</u>	<u>68</u>	<u>69</u>
Don't know	<u>11</u>	<u>13</u>	<u>13</u>	<u>12</u>	<u>13</u>	<u>12</u>	<u>15</u>	<u>13</u>	<u>10</u>	<u>13</u>

Q26. Generally speaking, do you think the nation's economy these days is doing very well, or fairly well, or fairly badly, or very badly?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Well (net)	<u>8</u>	<u>8</u>	<u>8</u>	<u>1</u>	<u>11</u>	<u>8</u>	<u>8</u>	<u>11</u>	<u>7</u>	<u>9</u>
Very well	<u>1</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>-</u>	<u>1</u>	<u>1</u>
Fairly well	<u>7</u>	<u>8</u>	<u>8</u>	<u>1</u>	<u>8</u>	<u>7</u>	<u>7</u>	<u>11</u>	<u>6</u>	<u>8</u>
Badly (net)	<u>90</u>	<u>90</u>	<u>91</u>	<u>97</u>	<u>89</u>	<u>92</u>	<u>89</u>	<u>88</u>	<u>92</u>	<u>89</u>
Fairly badly	<u>31</u>	<u>34</u>	<u>23</u>	<u>36</u>	<u>27</u>	<u>25</u>	<u>34</u>	<u>37</u>	<u>36</u>	<u>26</u>
Very badly	<u>60</u>	<u>56</u>	<u>68</u>	<u>61</u>	<u>62</u>	<u>66</u>	<u>55</u>	<u>51</u>	<u>56</u>	<u>63</u>
Don't know (net)	<u>2</u>	<u>2</u>	<u>1</u>	<u>2</u>	<u>-</u>	<u>-</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>2</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Well (net)	<u>7</u>	<u>10</u>	<u>10</u>	<u>5</u>	<u>6</u>	<u>13</u>	<u>11</u>	<u>5</u>	<u>11</u>	<u>5</u>
Very well	<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>1</u>	<u>2</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>2</u>
Fairly well	<u>5</u>	<u>10</u>	<u>9</u>	<u>5</u>	<u>6</u>	<u>12</u>	<u>11</u>	<u>5</u>	<u>9</u>	<u>3</u>
Badly (net)	<u>92</u>	<u>88</u>	<u>88</u>	<u>94</u>	<u>93</u>	<u>83</u>	<u>87</u>	<u>94</u>	<u>88</u>	<u>92</u>
Fairly badly	<u>43</u>	<u>18</u>	<u>30</u>	<u>33</u>	<u>33</u>	<u>23</u>	<u>28</u>	<u>40</u>	<u>31</u>	<u>23</u>
Very badly	<u>50</u>	<u>70</u>	<u>58</u>	<u>61</u>	<u>60</u>	<u>59</u>	<u>59</u>	<u>54</u>	<u>58</u>	<u>69</u>
Don't know (net)	<u>1</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>4</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>3</u>

Q27. Six months from now, do you expect the nation's economy will be better than it is now, worse than it is now or about the same as it is now?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Better	<u>35</u>	<u>47</u>	<u>27</u>	<u>18</u>	<u>37</u>	<u>49</u>	<u>29</u>	<u>25</u>	<u>39</u>	<u>30</u>
Worse	<u>18</u>	<u>12</u>	<u>27</u>	<u>27</u>	<u>11</u>	<u>12</u>	<u>16</u>	<u>29</u>	<u>17</u>	<u>19</u>
About the same	<u>45</u>	<u>39</u>	<u>43</u>	<u>54</u>	<u>52</u>	<u>36</u>	<u>54</u>	<u>45</u>	<u>42</u>	<u>48</u>
Don't know	<u>2</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>-</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>3</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Better	<u>32</u>	<u>36</u>	<u>30</u>	<u>40</u>	<u>31</u>	<u>44</u>	<u>26</u>	<u>38</u>	<u>35</u>	<u>40</u>
Worse	<u>20</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>18</u>	<u>18</u>	<u>10</u>	<u>18</u>	<u>17</u>	<u>27</u>
About the same	<u>46</u>	<u>46</u>	<u>50</u>	<u>41</u>	<u>48</u>	<u>36</u>	<u>61</u>	<u>42</u>	<u>45</u>	<u>32</u>
Don't know	<u>2</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>3</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>3</u>	<u>1</u>

Q28. Which do you think is more effective in stimulating the nation's economy and creating jobs: An economic agenda focused on returning money to taxpayers through tax cuts, or an economic agenda focused on spending for improvements to the country's infrastructure such as roads, bridges and schools?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Tax cuts	33	48	29	22	26	37	22	50	31	35
Infrastructure	54	42	61	62	67	55	61	39	58	50
Don't know	13	10	10	16	7	8	17	11	11	15

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Tax cuts	34	32	27	40	34	32	27	38	37	28
Infrastructure	53	55	60	48	52	58	60	47	52	58
Don't know	13	13	13	12	14	10	13	15	11	14

Q29. Which of the following worries you more: the threat of the country falling into a deep recession, maybe even a depression, or the threat of more than a trillion dollars of debt spent on boosting the economy?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Deep recession	58	65	68	50	57	66	53	51	64	52
Trillion dollars of debt	21	14	17	28	26	14	24	28	20	23
Both equally (vol)	16	15	12	16	12	14	19	17	12	19
Don't know	5	6	3	6	5	6	4	4	4	6

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Deep recession	61	55	56	61	57	60	48	64	55	64
Trillion dollars of debt	19	22	25	17	23	16	28	18	21	20
Both equally (vol)	15	17	13	18	16	16	17	13	19	14
Don't know	5	6	6	4	4	8	7	5	5	2

Q30. As you may know, faced with what some experts say could be a deep and long lasting economic recession, Barack Obama is considering an economic stimulus package that would include tax cuts, an extension of unemployment benefits, and job creation through government spending on such things as rebuilding roads, bridges and schools. Such a plan would cost up to half a trillion dollars, and would increase the already record U.S. budget deficit to even higher levels. Generally speaking, do you favor or oppose a package like this that would stimulate the economy but cause the budget deficit to increase? (IF FAVOR/OPPOSE) Are you strongly (in favor/opposed to) such a stimulus package, or only somewhat?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Favor (net)	56	54	59	61	57	70	57	35	55	58
Strongly favor	25	23	29	19	31	38	21	11	25	25
Somewhat favor	31	32	30	42	25	33	35	24	30	32
Oppose (net)	29	34	27	24	33	20	27	55	32	26
Somewhat oppose	16	21	11	14	15	15	15	20	21	11
Strongly oppose	13	12	16	11	18	4	12	35	11	15
Don't know (net)	15	12	14	15	10	10	16	10	13	16

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Favor (net)	55	58	53	62	53	63	59	51	52	65
Strongly favor	19	31	27	24	24	27	35	21	21	26
Somewhat favor	36	26	27	38	29	36	24	30	32	39
Oppose (net)	34	24	31	27	34	18	22	37	33	22
Somewhat oppose	21	11	15	17	19	8	7	22	19	12
Strongly oppose	13	14	16	10	15	9	15	15	13	10
Don't know (net)	11	18	16	11	13	19	19	12	15	13

Q31. As you may know, the three U.S. automakers -- General Motors, Ford and Chrysler -- appeared before Congress to say that their companies are on the verge of bankruptcy and to ask for taxpayer-funded loans to help them survive. Do you think the government should or should not rescue the three U.S. automakers? (IF SHOULD RESCUE) In your opinion should the Treasury use a portion of the \$700 billion bailout fund Congress created in October to make loans to the carmakers, or should they fund it some other way?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Rescue with bailout \$	30	31	28	32	35	29	37	25	28	31
Rescue with other \$	17	21	13	11	21	21	20	8	20	15
Do not rescue	42	42	48	48	36	39	32	59	43	41
Don't know	11	6	11	9	8	11	11	8	9	13

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Rescue with bailout \$	26	34	28	31	28	35	34	32	30	22
Rescue with other \$	20	16	19	16	15	23	18	15	18	18
Do not rescue	46	38	41	43	47	31	38	41	42	48
Don't know	8	12	12	10	10	11	10	12	10	12

Q32. If the federal government does not provide assistance to the three automakers and the American automobile companies go out of business, would that be a major problem, or a minor problem or not a problem at all for the country?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Problem (net)	88	84	88	91	91	90	90	88	89	88
Major problem	62	54	66	63	63	63	65	63	62	62
Minor problem	26	30	22	28	28	27	25	25	27	26
Not a problem at all	8	9	10	8	7	7	8	9	9	8
Don't know (net)	4	7	2	1	2	3	2	3	3	4

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Problem (net)	89	88	91	86	90	84	90	96	88	80
Major problem	54	70	66	56	62	62	65	70	60	54
Minor problem	35	18	25	30	28	22	25	27	28	25
Not a problem at all	8	8	7	10	7	11	6	2	10	13
Don't know (net)	3	4	2	4	3	5	4	1	2	8

Q33. As you may know, the federal government has spent billions of dollars of taxpayer money to support private U.S. banks, and now owns part of all major U.S. banks. Should the government have a say in how these banks run their business, or should the government stay out of how the banks are run?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Have a say	55	47	54	56	72	56	62	48	55	55
Stay out of running banks	36	45	36	38	24	33	32	45	38	35
Don't know	9	8	10	6	4	11	6	7	7	10

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Have a say	50	61	58	53	57	50	59	61	50	54
Stay out of running banks	45	28	33	40	37	34	32	31	44	34
Don't know	5	11	9	7	6	16	9	8	6	12

Q34. Which of the following statements comes closer to your view: "The federal government should use taxpayers' dollars to rescue failing financial institutions," or "The federal government should let financial institutions fail if they cannot support themselves"?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Rescue financial firms	34	32	29	39	44	39	34	26	32	36
Let fin'cl institutions fail	48	53	54	43	43	45	45	59	51	45
Don't know	18	15	17	18	13	16	21	15	17	19

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Rescue financial firms	38	33	36	32	32	41	56	32	31	21
Let fin'cl institutions fail	49	47	48	48	50	42	31	52	50	57
Don't know	13	20	16	20	18	17	13	16	19	22

Q35. Are you in favor of or opposed to the federal government providing assistance to individual homeowners who are facing foreclosure? (IF FAVOR/OPOSED) Are you strongly or only somewhat (in favor of/opposed to) this?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Favor (net)	60	68	53	59	55	73	59	42	61	58
Favor strongly	37	48	28	41	29	49	35	22	37	37
Favor somewhat	22	20	25	18	27	24	24	20	24	21
Oppose (net)	29	26	37	23	41	23	26	53	30	29
Oppose somewhat	9	7	9	9	10	8	6	19	9	9
Oppose strongly	21	19	28	14	30	15	21	34	22	20
Don't know (net)	11	6	10	18	4	4	15	5	9	13

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Favor (net)	59	61	52	69	52	79	64	52	58	64
Favor strongly	38	36	30	46	28	60	41	32	38	37
Favor somewhat	21	25	23	24	24	19	23	21	21	27
Oppose (net)	31	29	36	21	36	12	22	38	30	27
Oppose somewhat	7	10	12	5	10	5	5	11	9	10
Oppose strongly	24	18	24	16	26	7	17	27	21	17
Don't know (net)	10	10	12	10	12	9	14	10	12	9

Q36. As you may know, government has loosened regulations governing banks and other financial institutions in recent years. This has allowed them to expand nationwide and merge into bigger institutions. Based on what you know about the subject, are you in favor of or opposed to the government tightening regulation of the banking industry and financial institutions? (IF IN FAVOR OF/OPPOSED TO) Are you strongly or only somewhat (in favor of/opposed to) this?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Favor (net)	<u>64</u>	<u>59</u>	<u>67</u>	<u>65</u>	<u>75</u>	<u>64</u>	<u>72</u>	<u>58</u>	<u>61</u>	<u>67</u>
Favor strongly	<u>41</u>	<u>31</u>	<u>49</u>	<u>39</u>	<u>56</u>	<u>42</u>	<u>48</u>	<u>36</u>	<u>41</u>	<u>40</u>
Favor somewhat	<u>23</u>	<u>28</u>	<u>18</u>	<u>26</u>	<u>19</u>	<u>23</u>	<u>24</u>	<u>22</u>	<u>20</u>	<u>27</u>
Oppose (net)	<u>22</u>	<u>29</u>	<u>18</u>	<u>21</u>	<u>20</u>	<u>20</u>	<u>19</u>	<u>32</u>	<u>29</u>	<u>15</u>
Oppose somewhat	<u>13</u>	<u>17</u>	<u>10</u>	<u>13</u>	<u>7</u>	<u>12</u>	<u>12</u>	<u>13</u>	<u>20</u>	<u>6</u>
Oppose strongly	<u>9</u>	<u>12</u>	<u>7</u>	<u>8</u>	<u>13</u>	<u>8</u>	<u>7</u>	<u>18</u>	<u>9</u>	<u>9</u>
Don't know (net)	<u>14</u>	<u>12</u>	<u>15</u>	<u>14</u>	<u>5</u>	<u>16</u>	<u>9</u>	<u>10</u>	<u>10</u>	<u>18</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Favor (net)	<u>62</u>	<u>67</u>	<u>71</u>	<u>56</u>	<u>64</u>	<u>64</u>	<u>66</u>	<u>64</u>	<u>64</u>	<u>62</u>
Favor strongly	<u>37</u>	<u>46</u>	<u>48</u>	<u>31</u>	<u>41</u>	<u>41</u>	<u>41</u>	<u>34</u>	<u>40</u>	<u>48</u>
Favor somewhat	<u>25</u>	<u>21</u>	<u>23</u>	<u>25</u>	<u>23</u>	<u>23</u>	<u>25</u>	<u>30</u>	<u>23</u>	<u>14</u>
Oppose (net)	<u>27</u>	<u>17</u>	<u>16</u>	<u>30</u>	<u>23</u>	<u>18</u>	<u>15</u>	<u>20</u>	<u>26</u>	<u>25</u>
Oppose somewhat	<u>17</u>	<u>9</u>	<u>7</u>	<u>20</u>	<u>14</u>	<u>10</u>	<u>10</u>	<u>14</u>	<u>14</u>	<u>14</u>
Oppose strongly	<u>10</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>9</u>	<u>8</u>	<u>5</u>	<u>6</u>	<u>13</u>	<u>11</u>
Don't know (net)	<u>11</u>	<u>16</u>	<u>13</u>	<u>14</u>	<u>13</u>	<u>18</u>	<u>19</u>	<u>16</u>	<u>10</u>	<u>13</u>

Q37. How much of the blame do you think deregulation of the banking and financial institutions should take for the current financial crisis: All, most, some, or no blame at all?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
All/Most (net)	<u>49</u>	<u>46</u>	<u>47</u>	<u>58</u>	<u>47</u>	<u>50</u>	<u>51</u>	<u>51</u>	<u>47</u>	<u>51</u>
All	<u>17</u>	<u>19</u>	<u>15</u>	<u>16</u>	<u>15</u>	<u>17</u>	<u>17</u>	<u>20</u>	<u>17</u>	<u>17</u>
Most	<u>32</u>	<u>27</u>	<u>32</u>	<u>42</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>31</u>	<u>30</u>	<u>34</u>
Some/None (net)	<u>43</u>	<u>48</u>	<u>42</u>	<u>31</u>	<u>53</u>	<u>43</u>	<u>43</u>	<u>46</u>	<u>47</u>	<u>40</u>
Some	<u>38</u>	<u>42</u>	<u>35</u>	<u>27</u>	<u>45</u>	<u>41</u>	<u>38</u>	<u>35</u>	<u>40</u>	<u>36</u>
None at all	<u>6</u>	<u>6</u>	<u>7</u>	<u>4</u>	<u>7</u>	<u>2</u>	<u>5</u>	<u>11</u>	<u>7</u>	<u>4</u>
Don't know (net)	<u>8</u>	<u>6</u>	<u>11</u>	<u>11</u>	-	<u>7</u>	<u>6</u>	<u>3</u>	<u>6</u>	<u>9</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
All/Most (net)	<u>44</u>	<u>56</u>	<u>52</u>	<u>47</u>	<u>47</u>	<u>55</u>	<u>53</u>	<u>48</u>	<u>44</u>	<u>55</u>
All	<u>16</u>	<u>19</u>	<u>19</u>	<u>16</u>	<u>15</u>	<u>22</u>	<u>15</u>	<u>17</u>	<u>15</u>	<u>22</u>
Most	<u>28</u>	<u>37</u>	<u>34</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>37</u>	<u>31</u>	<u>29</u>	<u>33</u>
Some/None (net)	<u>51</u>	<u>35</u>	<u>39</u>	<u>49</u>	<u>47</u>	<u>34</u>	<u>36</u>	<u>44</u>	<u>49</u>	<u>41</u>
Some	<u>44</u>	<u>31</u>	<u>34</u>	<u>43</u>	<u>41</u>	<u>30</u>	<u>33</u>	<u>42</u>	<u>41</u>	<u>34</u>
None at all	<u>7</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>8</u>	<u>7</u>
Don't know (net)	<u>5</u>	<u>9</u>	<u>9</u>	<u>4</u>	<u>6</u>	<u>11</u>	<u>11</u>	<u>8</u>	<u>7</u>	<u>4</u>

COMBINED RESPONSES FROM Q37

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Some+	<u>87</u>	<u>88</u>	<u>83</u>	<u>85</u>	<u>93</u>	<u>91</u>	<u>89</u>	<u>86</u>	<u>87</u>	<u>87</u>
None	<u>5</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>7</u>	<u>2</u>	<u>5</u>	<u>11</u>	<u>7</u>	<u>4</u>
Don't know	<u>8</u>	<u>6</u>	<u>11</u>	<u>11</u>	-	<u>7</u>	<u>6</u>	<u>3</u>	<u>6</u>	<u>9</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Some+	<u>88</u>	<u>87</u>	<u>87</u>	<u>90</u>	<u>88</u>	<u>85</u>	<u>86</u>	<u>89</u>	<u>85</u>	<u>89</u>
None	<u>7</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>8</u>	<u>7</u>
Don't know	<u>5</u>	<u>9</u>	<u>9</u>	<u>4</u>	<u>6</u>	<u>11</u>	<u>11</u>	<u>8</u>	<u>7</u>	<u>4</u>

Q38. Do you think the government's partial ownership of banks and other industries is a necessary step to save the private sector, or not?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Necessary step	50	47	52	53	54	56	53	40	52	49
Not a necessary step	33	42	27	31	39	32	29	47	36	31
Don't know	17	11	21	16	7	12	18	13	12	20

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Necessary step	50	51	48	53	47	58	57	42	47	57
Not a necessary step	37	31	33	34	36	27	29	42	32	30
Don't know	13	18	19	13	17	15	14	16	21	13

Q39. Regardless of whether you think the government's partial ownership of banks and other industries is necessary, do you think it is a step toward socialism, or not? (IF YES) Does that worry you a lot, or a little, or not too much or not at all?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Not socialism	34	38	35	31	32	45	30	24	33	35
Yes, socialism (net)	52	52	52	53	66	38	59	70	56	48
Socialism/a lot	20	17	19	17	33	7	21	43	19	20
Socialism/a little	18	20	17	20	20	15	24	15	20	17
Socialism/not much	4	3	6	7	5	4	4	4	5	3
Socialism/not at all	7	10	8	8	5	10	8	5	10	5
Socialism/don't know	3	3	2	1	2	2	3	2	2	3
Don't know (net)	14	10	13	16	2	17	10	6	11	17

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Not socialism	31	38	32	37	31	42	30	29	38	38
Socialism (net)	56	47	56	46	56	40	53	55	49	51
Socialism/a lot	16	23	25	13	23	11	16	17	24	19
Socialism/a little	24	11	19	18	18	19	24	20	11	22
Socialism/not much	5	3	6	1	5	3	4	4	4	4
Socialism/not at all	8	7	5	11	8	5	4	14	7	6
Socialism/don't know	3	3	1	3	3	3	6	1	3	-
Don't know (net)	13	15	12	17	13	17	17	16	13	11

FURTHER COMBINED RESPONSES FROM Q39

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Not Socialism	34	38	35	31	32	45	31	24	34	35
Socialism/Worried Some	38	36	36	38	53	22	45	59	38	37
Socialism/Not too worried	11	13	14	15	11	14	11	9	15	8
Socialism/not sure	3	3	2	-	2	2	3	2	2	3
Don't know	14	10	13	16	2	17	10	6	11	17

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Not Socialism	31	38	32	37	31	43	30	29	38	38
Socialism/Worried Some	41	34	44	31	40	30	39	36	36	41
Socialism/Not too worried	13	10	11	12	13	7	8	18	10	10
Socialism/not sure	2	3	1	3	3	3	6	1	3	-
Don't know	13	15	12	17	13	17	17	16	13	11

Q40. Are you in favor of or opposed to prohibiting companies that receive assistance from the Treasury Department rescue plan from paying CEOs or executives more than \$400,000 dollars a year, the same salary the President of the United States receives? (IF IN FAVOR OF/OPPOSED TO) Would you be strongly or only somewhat (in favor of/opposed to) this?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Favor (net)	<u>36</u>	<u>35</u>	<u>33</u>	<u>45</u>	<u>46</u>	<u>33</u>	<u>42</u>	<u>40</u>	<u>38</u>	<u>35</u>
Favor strongly	<u>26</u>	<u>19</u>	<u>25</u>	<u>35</u>	<u>37</u>	<u>22</u>	<u>33</u>	<u>27</u>	<u>26</u>	<u>25</u>
Favor somewhat	<u>11</u>	<u>16</u>	<u>7</u>	<u>10</u>	<u>9</u>	<u>11</u>	<u>9</u>	<u>13</u>	<u>12</u>	<u>10</u>
Oppose (net)	<u>53</u>	<u>55</u>	<u>59</u>	<u>43</u>	<u>46</u>	<u>55</u>	<u>50</u>	<u>54</u>	<u>52</u>	<u>54</u>
Oppose somewhat	<u>11</u>	<u>9</u>	<u>11</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>16</u>	<u>9</u>	<u>11</u>	<u>12</u>
Oppose strongly	<u>41</u>	<u>46</u>	<u>49</u>	<u>37</u>	<u>39</u>	<u>46</u>	<u>34</u>	<u>45</u>	<u>41</u>	<u>42</u>
Don't know (net)	<u>11</u>	<u>10</u>	<u>8</u>	<u>12</u>	<u>8</u>	<u>12</u>	<u>8</u>	<u>6</u>	<u>10</u>	<u>11</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Favor (net)	<u>41</u>	<u>33</u>	<u>41</u>	<u>32</u>	<u>36</u>	<u>38</u>	<u>32</u>	<u>39</u>	<u>33</u>	<u>44</u>
Favor strongly	<u>25</u>	<u>27</u>	<u>31</u>	<u>19</u>	<u>28</u>	<u>20</u>	<u>28</u>	<u>31</u>	<u>18</u>	<u>29</u>
Favor somewhat	<u>16</u>	<u>6</u>	<u>10</u>	<u>13</u>	<u>8</u>	<u>18</u>	<u>5</u>	<u>7</u>	<u>15</u>	<u>15</u>
Oppose (net)	<u>49</u>	<u>57</u>	<u>47</u>	<u>61</u>	<u>57</u>	<u>41</u>	<u>49</u>	<u>56</u>	<u>56</u>	<u>49</u>
Oppose somewhat	<u>11</u>	<u>12</u>	<u>8</u>	<u>16</u>	<u>12</u>	<u>11</u>	<u>8</u>	<u>11</u>	<u>17</u>	<u>7</u>
Oppose strongly	<u>38</u>	<u>45</u>	<u>39</u>	<u>44</u>	<u>45</u>	<u>30</u>	<u>40</u>	<u>45</u>	<u>39</u>	<u>42</u>
Don't know (net)	<u>10</u>	<u>10</u>	<u>12</u>	<u>7</u>	<u>7</u>	<u>21</u>	<u>19</u>	<u>5</u>	<u>11</u>	<u>7</u>

Q41. As you may also know, many Wall Street financial firms give year-end bonuses to their employees for a job well done. Do you think all of these Wall Street firms should cancel year-end bonuses this year, or just the firms that took rescue money from the government, or shouldn't Wall Street firms cancel their employee's year -end bonuses?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
All firms	<u>39</u>	<u>42</u>	<u>52</u>	<u>27</u>	<u>30</u>	<u>44</u>	<u>37</u>	<u>38</u>	<u>37</u>	<u>40</u>
Rescued firms	<u>37</u>	<u>33</u>	<u>30</u>	<u>47</u>	<u>56</u>	<u>33</u>	<u>41</u>	<u>38</u>	<u>39</u>	<u>35</u>
No firms	<u>14</u>	<u>20</u>	<u>13</u>	<u>14</u>	<u>7</u>	<u>14</u>	<u>13</u>	<u>16</u>	<u>14</u>	<u>15</u>
Don't know	<u>10</u>	<u>5</u>	<u>5</u>	<u>12</u>	<u>7</u>	<u>9</u>	<u>9</u>	<u>8</u>	<u>10</u>	<u>10</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
All firms	<u>29</u>	<u>49</u>	<u>40</u>	<u>39</u>	<u>41</u>	<u>32</u>	<u>38</u>	<u>50</u>	<u>35</u>	<u>34</u>
Rescued firms	<u>45</u>	<u>30</u>	<u>39</u>	<u>36</u>	<u>39</u>	<u>34</u>	<u>39</u>	<u>30</u>	<u>39</u>	<u>40</u>
No firms	<u>16</u>	<u>13</u>	<u>12</u>	<u>16</u>	<u>11</u>	<u>22</u>	<u>10</u>	<u>11</u>	<u>16</u>	<u>18</u>
Don't know	<u>10</u>	<u>8</u>	<u>9</u>	<u>9</u>	<u>9</u>	<u>12</u>	<u>13</u>	<u>9</u>	<u>10</u>	<u>8</u>

Q42. Would you describe the state of your own personal finances these days as very secure, fairly secure, fairly shaky or very shaky?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Secure (net)	<u>56</u>	<u>32</u>	<u>62</u>	<u>61</u>	<u>87</u>	<u>47</u>	<u>57</u>	<u>71</u>	<u>57</u>	<u>55</u>
Very secure	<u>13</u>	<u>8</u>	<u>14</u>	<u>11</u>	<u>18</u>	<u>10</u>	<u>11</u>	<u>23</u>	<u>12</u>	<u>14</u>
Fairly secure	<u>42</u>	<u>23</u>	<u>48</u>	<u>50</u>	<u>69</u>	<u>37</u>	<u>46</u>	<u>48</u>	<u>44</u>	<u>41</u>
Shaky (net)	<u>42</u>	<u>66</u>	<u>38</u>	<u>38</u>	<u>12</u>	<u>50</u>	<u>41</u>	<u>28</u>	<u>43</u>	<u>42</u>
Fairly shaky	<u>23</u>	<u>23</u>	<u>22</u>	<u>30</u>	<u>10</u>	<u>25</u>	<u>25</u>	<u>15</u>	<u>25</u>	<u>22</u>
Very shaky	<u>19</u>	<u>43</u>	<u>16</u>	<u>8</u>	<u>2</u>	<u>25</u>	<u>16</u>	<u>13</u>	<u>18</u>	<u>19</u>
Don't know (net)	<u>2</u>	<u>2</u>	-	<u>1</u>	<u>1</u>	<u>3</u>	<u>2</u>	<u>1</u>	-	<u>3</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Secure (net)	<u>55</u>	<u>57</u>	<u>100</u>	-	<u>60</u>	<u>45</u>	<u>58</u>	<u>61</u>	<u>48</u>	<u>59</u>
Very secure	<u>13</u>	<u>14</u>	<u>24</u>	-	<u>12</u>	<u>16</u>	<u>14</u>	<u>13</u>	<u>13</u>	<u>13</u>
Fairly secure	<u>42</u>	<u>42</u>	<u>76</u>	-	<u>48</u>	<u>29</u>	<u>44</u>	<u>48</u>	<u>36</u>	<u>46</u>
Shaky (net)	<u>45</u>	<u>40</u>	-	<u>100</u>	<u>39</u>	<u>49</u>	<u>38</u>	<u>38</u>	<u>49</u>	<u>40</u>
Fairly shaky	<u>25</u>	<u>22</u>	-	<u>56</u>	<u>24</u>	<u>24</u>	<u>25</u>	<u>20</u>	<u>24</u>	<u>24</u>
Very shaky	<u>20</u>	<u>18</u>	-	<u>44</u>	<u>16</u>	<u>25</u>	<u>12</u>	<u>19</u>	<u>25</u>	<u>16</u>
Don't know (net)	-	<u>3</u>	-	-	<u>1</u>	<u>6</u>	<u>4</u>	<u>1</u>	<u>3</u>	<u>1</u>

Q43 Do you plan to save more or less money within the coming year than you did last year, or do you plan to save about the same amount?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
More	<u>34</u>	<u>27</u>	<u>31</u>	<u>49</u>	<u>46</u>	<u>33</u>	<u>38</u>	<u>34</u>	<u>32</u>	<u>36</u>
Less	<u>15</u>	<u>24</u>	<u>13</u>	<u>6</u>	<u>8</u>	<u>18</u>	<u>14</u>	<u>15</u>	<u>15</u>	<u>15</u>
Same	<u>42</u>	<u>38</u>	<u>53</u>	<u>39</u>	<u>45</u>	<u>40</u>	<u>37</u>	<u>48</u>	<u>44</u>	<u>40</u>
Don't save (vol)	<u>5</u>	<u>8</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>3</u>	<u>5</u>
Don't know	<u>4</u>	<u>3</u>	<u>1</u>	<u>4</u>	-	<u>5</u>	<u>6</u>	<u>1</u>	<u>6</u>	<u>4</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
More	<u>43</u>	<u>26</u>	<u>36</u>	<u>33</u>	<u>29</u>	<u>46</u>	<u>40</u>	<u>29</u>	<u>33</u>	<u>35</u>
Less	<u>14</u>	<u>18</u>	<u>10</u>	<u>21</u>	<u>15</u>	<u>17</u>	<u>13</u>	<u>14</u>	<u>16</u>	<u>18</u>
Same	<u>38</u>	<u>45</u>	<u>49</u>	<u>34</u>	<u>49</u>	<u>25</u>	<u>42</u>	<u>47</u>	<u>40</u>	<u>39</u>
Don't save (vol)	<u>2</u>	<u>6</u>	<u>3</u>	<u>6</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>5</u>	<u>5</u>	<u>5</u>
Don't know	<u>3</u>	<u>5</u>	<u>2</u>	<u>6</u>	<u>3</u>	<u>7</u>	<u>3</u>	<u>5</u>	<u>6</u>	<u>3</u>

Q44. Thinking about your personal financial situation, compared to last year, has your income gone up or gone down, or has your income remained the same?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Income up	<u>30</u>	<u>23</u>	<u>25</u>	<u>49</u>	<u>40</u>	<u>34</u>	<u>24</u>	<u>33</u>	<u>32</u>	<u>29</u>
Income down	<u>24</u>	<u>32</u>	<u>29</u>	<u>16</u>	<u>23</u>	<u>19</u>	<u>29</u>	<u>21</u>	<u>23</u>	<u>25</u>
Income the same	<u>44</u>	<u>45</u>	<u>46</u>	<u>34</u>	<u>37</u>	<u>47</u>	<u>46</u>	<u>45</u>	<u>44</u>	<u>44</u>
No income (vol)	-	-	-	-	-	-	-	-	-	<u>1</u>
Don't know	<u>2</u>	-	-	<u>1</u>	-	-	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Income up	<u>37</u>	<u>24</u>	<u>34</u>	<u>26</u>	<u>31</u>	<u>29</u>	<u>35</u>	<u>34</u>	<u>29</u>	<u>24</u>
Income down	<u>24</u>	<u>25</u>	<u>18</u>	<u>32</u>	<u>25</u>	<u>22</u>	<u>25</u>	<u>22</u>	<u>23</u>	<u>26</u>
Income the same	<u>38</u>	<u>50</u>	<u>47</u>	<u>40</u>	<u>43</u>	<u>45</u>	<u>37</u>	<u>43</u>	<u>47</u>	<u>48</u>
No income (vol)	<u>1</u>	-	<u>1</u>	-	-	<u>1</u>	-	-	-	<u>2</u>
Don't know	-	<u>1</u>	-	<u>2</u>	-	<u>3</u>	<u>3</u>	-	-	-

Q45. Again thinking about your personal financial situation... Compared to last year, have your expenses gone up or gone down, or have your expenses remained the same?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Expenses up	63	67	71	66	64	64	65	66	58	68
Expenses down	9	13	7	9	6	13	4	10	10	9
Expenses the same	26	20	20	24	30	23	30	24	30	22
Not sure	2	0	2	1	0	0	1	0	2	1

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Expenses up	57	72	62	66	67	54	66	64	66	56
Expenses down	12	7	6	13	8	12	4	14	10	8
Expenses the same	30	20	31	19	24	31	29	21	23	32
Not sure	1	1	1	2	1	3	1	1	1	4

Q46. And thinking about shopping for the holidays, would you say that this holiday season you will spend more, less, or about the same on presents for friends and family as you did last year? (IF MORE OR LESS) Will you be spending a lot (more/less) or a little (more/less)?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
More (net)	10	8	8	11	21	6	14	10	11	9
A lot more	5	4	2	5	12	4	6	3	3	6
A little more	6	4	7	7	9	2	8	6	8	4
Less (net)	49	55	47	51	35	64	42	42	43	55
A little less	23	23	23	22	22	29	20	24	22	24
A lot less	26	32	24	28	13	35	22	19	20	30
Same	38	33	43	37	44	28	42	45	44	33
Don't buy presents (vol)	2	4	1	1	-	2	1	2	1	3
Don't know (net)	1	-	-	-	-	-	1	1	1	1

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
More (net)	15	6	13	7	10	10	18	10	7	7
A lot more	7	3	7	2	5	3	7	7	3	2
A little more	8	3	6	5	5	7	11	3	4	5
Less (net)	44	55	37	64	46	57	47	41	55	51
A little less	22	24	22	25	22	28	25	20	24	24
A lot less	22	31	15	39	24	29	21	21	31	27
Same	41	34	49	26	42	28	33	44	36	40
Don't buy presents (vol)	-	4	1	3	2	3	1	4	2	1
Don't know (net)	-	1	-	-	-	2	1	1	1	1

AMONG THOSE WHO SAID THEY WILL SPEND LESS

Q47. What is the main reason you will be spending less money on presents during the holiday season? (One Response)

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K*</u>	<u>M/\$100K*</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
No particular reason	<u>5</u>	<u>8</u>	-	<u>2</u>	<u>9</u>	<u>4</u>	<u>10</u>	<u>4</u>	<u>8</u>	<u>4</u>
Economic worries (net)	<u>31</u>	<u>21</u>	<u>30</u>	<u>42</u>	<u>31</u>	<u>29</u>	<u>35</u>	<u>35</u>	<u>32</u>	<u>30</u>
Making gifts/										
service/volunteering	1	-	-	2	1	1	1	1	1	1
Saving/investing instead	5	4	3	6	4	5	5	1	7	3
Spending wrong in bad										
economy/no spirit	6	2	3	5	13	6	5	9	4	7
Worried/cutting back	17	14	21	29	12	14	23	20	17	17
Other Personal Issues (net)	<u>10</u>	<u>20</u>	<u>5</u>	<u>6</u>	<u>8</u>	<u>14</u>	<u>6</u>	<u>11</u>	<u>10</u>	<u>10</u>
Fewer to buy for	4	9	1	2	4	6	1	4	3	5
Other issues	6	10	4	5	3	8	4	5	7	5
Debt/Overspent (net)	<u>4</u>	<u>4</u>	<u>8</u>	<u>1</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>1</u>	<u>2</u>	<u>5</u>
Paying off last year	3	3	7	-	-	3	4	-	1	4
Cash only/paying down										
credit card debt	1	-	-	1	3	-	1	1	-	1
Increased Expenses (net)	<u>15</u>	<u>15</u>	<u>14</u>	<u>20</u>	<u>9</u>	<u>17</u>	<u>12</u>	<u>12</u>	<u>9</u>	<u>19</u>
Energy prices higher	4	8	3	-	5	4	3	3	2	5
Expenses higher	10	5	10	19	4	11	9	6	5	13
Health issues/bills	-	1	-	-	-	-	-	2	1	-
Decreased Income (net)	<u>15</u>	<u>16</u>	<u>19</u>	<u>15</u>	<u>12</u>	<u>15</u>	<u>14</u>	<u>11</u>	<u>18</u>	<u>13</u>
Less wage income	12	14	16	12	9	11	12	9	13	12
Less invstmnt/retrmnt inc	2	1	1	3	2	2	2	1	3	1
Good sales/lower prices	<u>16</u>	<u>14</u>	<u>17</u>	<u>13</u>	<u>26</u>	<u>12</u>	<u>17</u>	<u>18</u>	<u>13</u>	<u>17</u>
Other (net)	<u>1</u>	-	<u>3</u>	-	-	<u>1</u>	-	<u>3</u>	<u>2</u>	-
Home value issues	-	-	1	-	-	1	-	-	1	-
Voluntary change	-	-	2	-	-	-	-	3	1	-
Don't know (net)	<u>1</u>	-	<u>1</u>	<u>1</u>	-	<u>3</u>	<u>1</u>	<u>1</u>	<u>3</u>	<u>1</u>

* = Small N for \$60-100K and m/\$100K household income categories.

Q47 tables continued on next page...

Q47. What is the main reason you will be spending less money on presents during the holiday season? (One Response)

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
No particular reason	<u>9</u>	<u>3</u>	<u>5</u>	<u>6</u>	<u>3</u>	<u>10</u>	<u>1</u>	<u>6</u>	<u>10</u>	<u>2</u>
Economic worries (net)	<u>29</u>	<u>31</u>	<u>35</u>	<u>29</u>	<u>32</u>	<u>27</u>	<u>38</u>	<u>30</u>	<u>25</u>	<u>33</u>
Making gifts/ service/volunteering	-	1	1	-	1	1	2	1	-	-
Saving/investing instead	5	4	5	4	4	5	2	6	3	8
Spending wrong in bad economy/no spirit	7	5	8	5	7	4	12	7	3	4
Worried /cutting back	15	18	17	18	18	15	21	16	16	16
Other Personal Issues (net)	<u>13</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>7</u>	<u>17</u>	<u>5</u>	<u>5</u>	<u>14</u>	<u>15</u>
Fewer to buy for	5	3	3	5	3	7	1	2	8	1
Other issues	7	5	5	5	4	9	4	3	5	12
Debt / Overspent (net)	<u>4</u>	<u>4</u>	<u>8</u>	<u>1</u>	<u>2</u>	<u>8</u>	<u>6</u>	<u>9</u>	<u>1</u>	<u>2</u>
Paying off last year	3	3	6	1	1	7	6	7	-	1
Cash only/paying down credit card debt	-	1	1	-	1	-	-	1	1	1
Increased Expenses (net)	<u>12</u>	<u>18</u>	<u>14</u>	<u>14</u>	<u>15</u>	<u>14</u>	<u>11</u>	<u>19</u>	<u>13</u>	<u>17</u>
Energy prices higher	1	6	4	4	5	2	2	10	2	3
Expenses higher	10	10	8	9	9	12	9	10	9	11
Health issues/bills	-	1	1	-	1	-	-	-	1	-
Decreased Income (net)	<u>16</u>	<u>14</u>	<u>12</u>	<u>18</u>	<u>18</u>	<u>9</u>	<u>13</u>	<u>19</u>	<u>17</u>	<u>10</u>
Less wage income	13	12	9	15	14	7	9	16	15	8
Less investmnt/retrmnt inc	3	1	3	1	2	-	4	3	1	1
Good sales/prices lower	<u>13</u>	<u>17</u>	<u>13</u>	<u>18</u>	<u>19</u>	<u>9</u>	<u>19</u>	<u>11</u>	<u>17</u>	<u>14</u>
Other (net)	<u>2</u>	-	<u>1</u>	<u>1</u>	<u>1</u>	-	-	-	-	<u>4</u>
Home value issues	1	-	-	1	1	-	-	-	-	2
Voluntary changes	1	-	1	-	1	-	-	-	-	2
Don't know (net)	-	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>4</u>	<u>6</u>	-	<u>1</u>	-

Q48. Thinking about how much you are spending these days on things you don't consider to be necessities, such as new furniture, cars, dining out, toys, household items, and electronic items... Would you say that compared to this time last year you have cut back, increased, or are spending about the same amount on those things? (IF INCREASED OR CUT BACK) Have you (cut back/increased) your spending on those items a lot or a little?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
No change in spending	<u>36</u>	<u>34</u>	<u>34</u>	<u>31</u>	<u>34</u>	<u>34</u>	<u>33</u>	<u>40</u>	<u>38</u>	<u>34</u>
Increasd (net)	<u>12</u>	<u>17</u>	<u>10</u>	<u>13</u>	<u>10</u>	<u>10</u>	<u>14</u>	<u>12</u>	<u>15</u>	<u>10</u>
Increased a lot	5	5	3	10	6	2	9	4	5	5
Increased a little	7	12	7	2	5	8	5	8	10	5
Cutback (net)	<u>49</u>	<u>49</u>	<u>52</u>	<u>53</u>	<u>56</u>	<u>54</u>	<u>50</u>	<u>48</u>	<u>45</u>	<u>53</u>
Cut back a little	23	18	26	26	25	23	21	26	25	21
Cut back a lot	26	31	26	28	30	31	29	22	20	32
Don't know (net)	<u>3</u>	<u>1</u>	<u>4</u>	<u>3</u>	-	<u>2</u>	<u>3</u>	-	<u>2</u>	<u>3</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
No change in spending	<u>32</u>	<u>40</u>	<u>42</u>	<u>29</u>	<u>37</u>	<u>33</u>	<u>34</u>	<u>30</u>	<u>45</u>	<u>29</u>
Increasd (net)	<u>18</u>	<u>7</u>	<u>13</u>	<u>11</u>	<u>12</u>	<u>14</u>	<u>13</u>	<u>15</u>	<u>13</u>	<u>8</u>
Increased a lot	7	3	7	2	4	8	5	2	8	5
Increased a little	11	4	6	9	8	6	9	13	5	4
Cutback (net)	<u>50</u>	<u>50</u>	<u>43</u>	<u>58</u>	<u>49</u>	<u>48</u>	<u>49</u>	<u>51</u>	<u>41</u>	<u>59</u>
Cut back a little	27	19	25	21	25	15	23	27	15	30
Cut back a lot	23	30	18	37	24	33	26	24	26	29
Don't know (net)	-	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>5</u>	<u>4</u>	<u>4</u>	<u>1</u>	<u>3</u>

Q49. Do you personally have one or more credit cards, or not? (IF YES) Do you usually pay off your credit cards each month so as to not have a balance, or do you sometimes leave a balance to be paid the following month?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
Don't have credit card	<u>34</u>	<u>62</u>	<u>23</u>	<u>29</u>	<u>5</u>	<u>40</u>	<u>30</u>	<u>23</u>	<u>42</u>	<u>26</u>
Usually pay off credit cards each month	<u>36</u>	<u>19</u>	<u>36</u>	<u>41</u>	<u>63</u>	<u>30</u>	<u>43</u>	<u>42</u>	<u>30</u>	<u>42</u>
Sometimes leave balance	<u>27</u>	<u>19</u>	<u>37</u>	<u>29</u>	<u>28</u>	<u>28</u>	<u>24</u>	<u>32</u>	<u>24</u>	<u>29</u>
Don't know	<u>3</u>	<u>-</u>	<u>4</u>	<u>1</u>	<u>4</u>	<u>2</u>	<u>3</u>	<u>3</u>	<u>4</u>	<u>3</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
Don't have credit card	<u>42</u>	<u>26</u>	<u>21</u>	<u>50</u>	<u>30</u>	<u>43</u>	<u>25</u>	<u>34</u>	<u>40</u>	<u>33</u>
Usually pay off credit cards each month	<u>30</u>	<u>43</u>	<u>48</u>	<u>22</u>	<u>41</u>	<u>24</u>	<u>44</u>	<u>42</u>	<u>29</u>	<u>34</u>
Sometimes leave balance	<u>25</u>	<u>28</u>	<u>27</u>	<u>26</u>	<u>26</u>	<u>27</u>	<u>25</u>	<u>22</u>	<u>29</u>	<u>28</u>
Don't know	<u>3</u>	<u>3</u>	<u>4</u>	<u>2</u>	<u>3</u>	<u>6</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>5</u>

AMONG THOSE WHO HAVE CREDIT CARDS

Q50. Compared to last year at this time, would you say your credit card debt is more, or less, or about the same? (IF MORE/LESS) Is your credit card debt much (more/less) or only somewhat (more/less) than it was a year ago?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
More (net)	<u>19</u>	<u>33</u>	<u>23</u>	<u>8</u>	<u>19</u>	<u>19</u>	<u>25</u>	<u>14</u>	<u>12</u>	<u>24</u>
Much more	<u>8</u>	<u>16</u>	<u>7</u>	<u>1</u>	<u>13</u>	<u>4</u>	<u>13</u>	<u>8</u>	<u>4</u>	<u>11</u>
Somewhat more	<u>11</u>	<u>18</u>	<u>16</u>	<u>7</u>	<u>6</u>	<u>14</u>	<u>12</u>	<u>5</u>	<u>8</u>	<u>13</u>
Less (net)	<u>29</u>	<u>26</u>	<u>22</u>	<u>39</u>	<u>33</u>	<u>27</u>	<u>27</u>	<u>31</u>	<u>30</u>	<u>27</u>
Somewhat less	<u>16</u>	<u>7</u>	<u>15</u>	<u>26</u>	<u>16</u>	<u>14</u>	<u>19</u>	<u>15</u>	<u>18</u>	<u>14</u>
Much less	<u>13</u>	<u>19</u>	<u>7</u>	<u>14</u>	<u>17</u>	<u>14</u>	<u>8</u>	<u>17</u>	<u>12</u>	<u>13</u>
About the same	<u>51</u>	<u>36</u>	<u>55</u>	<u>51</u>	<u>48</u>	<u>53</u>	<u>46</u>	<u>55</u>	<u>58</u>	<u>47</u>
Don't know (net)	<u>1</u>	<u>4</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>1</u>	<u>2</u>	<u>-</u>	<u>-</u>	<u>2</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
More (net)	<u>18</u>	<u>20</u>	<u>14</u>	<u>29</u>	<u>19</u>	<u>17</u>	<u>18</u>	<u>15</u>	<u>21</u>	<u>21</u>
Much more	<u>8</u>	<u>8</u>	<u>6</u>	<u>12</u>	<u>9</u>	<u>4</u>	<u>12</u>	<u>4</u>	<u>9</u>	<u>7</u>
Somewhat more	<u>10</u>	<u>12</u>	<u>8</u>	<u>17</u>	<u>10</u>	<u>13</u>	<u>6</u>	<u>11</u>	<u>12</u>	<u>14</u>
Less (net)	<u>29</u>	<u>28</u>	<u>27</u>	<u>30</u>	<u>28</u>	<u>30</u>	<u>22</u>	<u>33</u>	<u>32</u>	<u>27</u>
Somewhat less	<u>16</u>	<u>14</u>	<u>15</u>	<u>18</u>	<u>16</u>	<u>15</u>	<u>15</u>	<u>15</u>	<u>17</u>	<u>15</u>
Much less	<u>13</u>	<u>14</u>	<u>13</u>	<u>12</u>	<u>12</u>	<u>15</u>	<u>7</u>	<u>17</u>	<u>15</u>	<u>12</u>
About the same	<u>52</u>	<u>50</u>	<u>57</u>	<u>40</u>	<u>51</u>	<u>53</u>	<u>58</u>	<u>51</u>	<u>46</u>	<u>52</u>
Don't know (net)	<u>1</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>2</u>	<u>-</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>-</u>

Q51. Have any of the following things happened to you, or to any member of your household, within the last 12 months: Has anyone been fired or laid off work, or lost part-time work, or temporarily laid off, or had to accept a lower-paying position at work, or had work hours cut back, or had overtime work cut back?

	<u>ALL</u>	<u>L/40K</u>	<u>\$40-\$59K</u>	<u>\$60-100K</u>	<u>M/\$100K</u>	<u>DEM</u>	<u>IND</u>	<u>REP</u>	<u>MALE</u>	<u>FEMALE</u>
None of those (vol)	<u>59</u>	<u>49</u>	<u>53</u>	<u>64</u>	<u>67</u>	<u>62</u>	<u>52</u>	<u>75</u>	<u>61</u>	<u>58</u>
Something (net)	<u>39</u>	<u>50</u>	<u>45</u>	<u>36</u>	<u>33</u>	<u>38</u>	<u>47</u>	<u>25</u>	<u>38</u>	<u>40</u>
Fired or laid off	<u>15</u>	<u>22</u>	<u>11</u>	<u>20</u>	<u>6</u>	<u>18</u>	<u>17</u>	<u>7</u>	<u>14</u>	<u>16</u>
Lost part-time work	<u>1</u>	<u>1</u>	-	-	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
Temporarily laid off	<u>5</u>	<u>3</u>	<u>7</u>	<u>4</u>	<u>12</u>	<u>4</u>	<u>5</u>	<u>1</u>	<u>6</u>	<u>4</u>
Lower-paying position	<u>2</u>	<u>2</u>	<u>2</u>	-	<u>3</u>	<u>2</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>3</u>
Work hours cut back	<u>10</u>	<u>15</u>	<u>11</u>	<u>7</u>	<u>10</u>	<u>8</u>	<u>12</u>	<u>10</u>	<u>8</u>	<u>11</u>
Overtime cut back	<u>6</u>	<u>7</u>	<u>14</u>	<u>5</u>	<u>1</u>	<u>5</u>	<u>10</u>	<u>3</u>	<u>8</u>	<u>5</u>
Don't know (net)	<u>1</u>	<u>1</u>	<u>2</u>	-	-	-	<u>1</u>	-	<u>1</u>	<u>2</u>

	<u>18-44</u>	<u>45+</u>	<u>SECURE</u>	<u>SHAKY</u>	<u>WHITE</u>	<u>NON/WHT</u>	<u>EAST</u>	<u>MIDWEST</u>	<u>SOUTH</u>	<u>WEST</u>
None of those (vol)	<u>51</u>	<u>68</u>	<u>71</u>	<u>45</u>	<u>64</u>	<u>47</u>	<u>62</u>	<u>66</u>	<u>58</u>	<u>52</u>
Something (net)	<u>49</u>	<u>31</u>	<u>29</u>	<u>53</u>	<u>34</u>	<u>51</u>	<u>37</u>	<u>33</u>	<u>41</u>	<u>45</u>
Fired or laid off	<u>22</u>	<u>9</u>	<u>7</u>	<u>25</u>	<u>12</u>	<u>23</u>	<u>14</u>	<u>14</u>	<u>13</u>	<u>20</u>
Lost part-time work	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>2</u>	-
Temporarily laid off	<u>4</u>	<u>5</u>	<u>4</u>	<u>6</u>	<u>5</u>	<u>4</u>	<u>5</u>	<u>3</u>	<u>3</u>	<u>8</u>
Lower-paying position	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>4</u>
Work hours cut back	<u>13</u>	<u>8</u>	<u>9</u>	<u>11</u>	<u>9</u>	<u>12</u>	<u>14</u>	<u>6</u>	<u>11</u>	<u>7</u>
Overtime cut back	<u>7</u>	<u>6</u>	<u>6</u>	<u>8</u>	<u>6</u>	<u>8</u>	<u>2</u>	<u>6</u>	<u>10</u>	<u>6</u>
Don't know (net)	-	<u>1</u>	-	<u>2</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>3</u>