

GALLUP NEWS SERVICE

GALLUP POLL SOCIAL SERIES: ECONOMY AND PERSONAL FINANCE

-- FINAL TOPLINE --

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Results are based on telephone interviews conducted April 9-12, 2012 with a random sample of **-1,016—adults**, aged 18+, living in all 50 U.S. states and the District of Columbia.

For results based on the total sample of national adults, one can say with 95% confidence that the margin of error is ± 4 percentage points.

For results based on the sample of **-500—national adults in Form A** and **-516—national adults in Form B**, the maximum margins of sampling error are ± 5 percentage points.

For results based on the sample of **-468—adults employed full- or part-time**, the maximum margin of sampling error is ± 6 percentage points.

For results based on the sample of **-631—stock owners**, the maximum margin of sampling error is ± 5 percentage points.

For results based on the sample of **-344—retirees**, the maximum margin of sampling error is ± 7 percentage points.

For results based on the sample of **-672—non-retirees**, the maximum margin of sampling error is ± 5 percentage points.

For results based on the sample of **-752—homeowners**, the maximum margin of sampling error is ± 4 percentage points.

Interviews are conducted with respondents on landline telephones and cellular phones, with interviews conducted in Spanish for respondents who are primarily Spanish-speaking. Each sample includes a minimum quota of 400 cell phone respondents and 600 landline respondents, with additional minimum quotas among landline respondents by region. Landline numbers are chosen at random among listed telephone numbers, cell phone numbers are selected using random-digit dial methods. Landline respondents are chosen at random within each household on the basis of which member had the most recent birthday.

Samples are weighted by gender, age, race, Hispanic ethnicity, education, region, adults in the household, and phone status (cell phone only/landline only/both, having an unlisted landline number, and being cell phone mostly). Demographic weighting targets are based on the March 2011 Current Population Survey figures for the age 18+ non-institutionalized population living in U.S. telephone households. All reported margins of sampling error include the computed design effects for weighting and sample design.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

10. What is the most important financial problem facing your family today? [OPEN-ENDED]

	Apr 9-12, 2012	Oct 6-9, 2011	Jul 7-10, 2011	Jan 7-9, 2011	Jul 8-11, 2010	Apr 8-11, 2010
<u>Recent Trend:</u>						
Lack of money/Low wages	18	14	17	16	13	15
Health care costs	12	12	12	14	10	15
Cost of owning/renting a home	12	7	6	8	8	12
High cost of living/inflation	11	13	9	8	6	7
Energy costs/oil and gas prices	11	4	7	6	2	3
Too much debt/Not enough money to pay debts	9	13	11	11	11	13
Unemployment/Loss of job	9	10	9	8	11	10
College expenses	7	7	7	6	5	7
Taxes	5	3	4	4	4	4
Retirement savings	4	5	6	6	5	4
Lack of savings	3	3	2	2	3	3
Transportation/commuting costs	1	*	1	1	1	1
Social Security	1	2	2	2	1	1
State of the economy	1	2	2	2	2	2
Stock market/investments	1	2	1	1	3	1
Controlling spending	1	--	*	1	*	1
Interest rates	*	1	1	1	1	1
Other	4	2	2	2	3	2
None	11	11	16	14	20	11
No opinion	4	3	3	3	4	4

Percentages total more than 100% due to multiple responses.

18. Right now, do you have enough money to live comfortably, or not?

	<u>Yes</u>	<u>No</u>	<u>No opinion</u>
2012 Apr 9-12	60	39	1
2011 Apr 7-11	65	34	*
2010 Apr 8-11	68	31	1
2009 Apr 6-9	65	33	1
2008 Apr 6-9	69	30	1
2007 Apr 2-5	73	26	1
2006 Apr 10-13	71	28	1
2005 Apr 4-7	72	28	*
2004 Apr 5-8	74	25	1
2003 Apr 7-9	73	26	1
2002 Apr 8-11	75	24	1