

**GALLUP NEWS SERVICE**

**GALLUP POLL SOCIAL SERIES:  
ECONOMY AND PERSONAL FINANCE**

-- FINAL TOPLINE --

Timberline: 937008  
HR: 959  
Princeton Job #: 14-04-004

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April 3-6, 2014

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Results are based on telephone interviews conducted April 3-6, 2014 with a random sample of –1,026—adults, aged 18+, living in all 50 U.S. states and the District of Columbia. For results based on this sample of national adults, the margin of sampling error is  $\pm 4$  percentage points at the 95% confidence level.

For results based on the sample of –509— adults employed full- or part-time, the margin of sampling error is  $\pm 5$  percentage points.

For results based on the sample of –614—stock owners, the margin of sampling error is  $\pm 5$  percentage points.

For results based on the sample of –765—credit card owners, the margin of sampling error is  $\pm 4$  percentage points.

For results based on the sample of –334—retirees, the margin of sampling error is  $\pm 7$  percentage points.

For results based on the sample of –692—non-retirees, the margin of sampling error is  $\pm 5$  percentage points.

For results based on the sample of –737—homeowners, the margin of sampling error is  $\pm 5$  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 of national adults includes a minimum quota of 50% cell phone respondents and 50% landline respondents, with additional minimum quotas by region. Landline and cell phone telephone 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 to correct for unequal selection probability, non-response, and double coverage of landline and cell users in the two sampling frames. They are also weighted to match the national demographics of gender, age, race, Hispanic ethnicity, education, region, population density, and phone status (cell phone-only/landline only/both and cell phone mostly). Demographic weighting targets are based on the March 2013 Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the January-June 2013 National Health Interview Survey. Population density targets are based on the 2010 census. All reported margins of sampling error include the computed design effects for weighting.

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.

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18. Thinking about all credit cards including department stores, retail chain stores as well as general bank credit cards such as Visa and MasterCard, how many credit cards do you have?

	<u>None</u>	<u>1-2</u>	<u>3-4</u>	<u>5-6</u>	<u>7 or more</u>	<u>No opinion</u>	<i>Mean (with zero) †</i>	<i>Median (with zero) †</i>	<i>Mean (w/o zero) ‡</i>	<i>Median (w/o zero) ‡</i>
2014 Apr 3-6	29	33	18	9	7	3	2.6	2	3.7	3
2008 Apr 6-9	22	35	22	11	9	1	2.9	2	3.7	3
2006 Apr 10-13	20	35	23	11	8	2	2.9	2	3.6	3
2004 Apr 5-8	21	33	25	11	8	2	2.9	2	3.6	3
2002 Apr 8-11	17	35	23	12	11	2	3.3	2	4.0	3
2001 Apr 6-8	22	33	23	11	9	2	3.1	2	4.0	3

† Mean/median for national adults.

‡ Mean/median for credit card owners

19. How do you generally pay your credit card(s) each month -- [RANDOM ORDER: do you always pay the full amount, do you usually pay the full amount, but not always, do you always pay as much as you can, but usually leave balances, do you usually pay the minimum amount due, but not much more, (or) do you sometimes pay less than the minimum amount due]?

**BASED ON -765—CREDIT CARD OWNERS**

	Always pay full <u>amount</u>	Usually pay full <u>amount</u>	Usually leave <u>balances</u>	Usually pay minimum <u>amount</u>	Pay less than minimum <u>amount</u>	Other <u>(vol.)</u>	No <u>opinion</u>
2014 Apr 3-6	48	16	20	12	1	2	1
2008 Apr 6-9	43	17	25	12	1	1	2
2006 Apr 10-13	42	17	27	11	2	1	1
2004 Apr 5-8	37	16	31	12	2	1	1
2002 Apr 8-11	41	14	28	13	2	1	1
2001 Apr 6-8	42	16	29	11	1	1	*

20. Using your best estimate, what is the total amount of money you owe on all of your credit cards, that you do not intend to pay off this month?

	National adults			Credit Card Owners		
	2014 Apr 3-6	2008 Apr 6-9	2006 Apr 10-13	2014 Apr 3-6	2008 Apr 6-9	2006 Apr 10-13
None/do not own credit card	29	22	21	--	--	--
None/own credit card	30	33	29	45	42	40
\$500 or less	7	6	8	10	8	10
\$501-\$1,000	3	4	4	5	6	7
\$1,001-\$2,000	5	4	7	8	6	8
\$2,001-\$5,000	6	9	10	9	11	12
\$5,001-\$10,000	4	7	8	6	10	9
More than \$10,000	6	7	6	8	9	7
No opinion	9	8	7	8	8	6
<i>Mean (including zero)</i>	<i>\$2,426</i>	<i>\$2,941</i>	<i>\$2,947</i>	<i>\$3,573</i>	<i>\$3,848</i>	<i>\$3,426</i>
<i>Median (including zero)</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$50</i>	<i>\$200</i>	<i>\$400</i>