

GALLUP NEWS SERVICE

GALLUP POLL SOCIAL SERIES: ECONOMY AND PERSONAL FINANCE

-- FINAL TOPLINE --

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Jeff Jones, Lydia Saad
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Results are based on telephone interviews conducted April 9-12, 2015 with a random sample of **-1,015—**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 **±4** percentage points at the 95% confidence level.

For results based on the sample of **-472--** adults employed full- or part-time, the margin of sampling error is **±6** percentage points.

For results based on the sample of **-625--** stock owners, the margin of sampling error is **±5** percentage points.

For results based on the sample of **-363--** retirees, the margin of sampling error is **±7** percentage points.

For results based on the sample of **-652--** non-retirees, the margin of sampling error is **±5** percentage points.

For results based on the sample of **-688--** homeowners, the margin of sampling error is **±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 2014 Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the January-June 2014 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.

14. Next, please tell me how concerned you are right now about each of the following financial matters, based on your current financial situation -- are you very worried, moderately worried, not too worried, or not worried at all. If a particular item does not apply to you, please say so. First, how worried are you about-- [ITEMS A-G ROTATED, ITEM H READ LAST]?

| <i>2015 Apr 9-12</i> <i>(sorted by "total worried")</i> | Very worried | Mod-erately worried | Total Worried | Total Not worried |
|--|--------------|---------------------|---------------|-------------------|
| Not having enough money for retirement | 34 | 26 | 60 | 37 |
| Not being able to pay medical costs of a serious illness/accident | 30 | 25 | 55 | 43 |
| Not being able to maintain the standard of living you enjoy | 21 | 25 | 46 | 53 |
| Not being able to pay medical costs for normal health care | 23 | 19 | 42 | 55 |
| Not having enough money to pay for your children's college | 21 | 15 | 36 | 30 |
| Not having enough to pay your normal monthly bills | 16 | 20 | 36 | 62 |
| Not being able to pay your rent, mortgage or other housing costs | 15 | 17 | 32 | 63 |
| Not being able to make the minimum payments on your credit cards | 10 | 10 | 20 | 64 |

FINANCIAL WORRY TRENDS:

A. Not being able to pay medical costs for normal health care

| | <u>Very worried</u> | <u>Mod-erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|---------------------|----------------------------|------------------------|---------------------------|-----------------------------|-------------------|
| 2015 Apr 9-12 | 23 | 19 | 25 | 30 | 2 | 1 |
| 2014 Apr 3-6 | 19 | 20 | 26 | 31 | 3 | * |
| 2013 Apr 4-14 | 24 | 20 | 24 | 28 | 3 | * |
| 2012 Apr 9-12 | 25 | 23 | 27 | 24 | 1 | * |
| 2011 Apr 7-11 | 27 | 21 | 23 | 27 | 3 | * |
| 2010 Apr 8-11 | 22 | 26 | 27 | 21 | 3 | * |
| 2009 Apr 6-9 | 26 | 20 | 28 | 26 | 1 | * |
| 2008 Dec 12-14 | 24 | 22 | 24 | 27 | 3 | * |
| 2008 Apr 6-9 | 23 | 21 | 24 | 29 | 3 | * |
| 2007 Apr 2-5 | 21 | 15 | 31 | 30 | 3 | 1 |
| 2006 Apr 10-13 | 23 | 22 | 26 | 27 | 2 | * |
| 2005 Apr 4-7 | 23 | 19 | 24 | 32 | 2 | * |
| 2004 Apr 5-8 | 21 | 16 | 24 | 36 | 3 | * |
| 2003 Apr 7-9 | 17 | 20 | 24 | 36 | 3 | * |
| 2002 Apr 8-11 | 18 | 17 | 26 | 36 | 2 | 1 |
| 2001 Apr 6-8 | 22 | 22 | 24 | 31 | 1 | -- |

Q.14 financial worry trends continued on the next page

Q.14 (FINANCIAL WORRIES) CONTINUED

B. Not being able to pay medical costs in the event of a serious illness or accident

| | <u>Very worried</u> | <u>Mod-erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|---------------------|----------------------------|------------------------|---------------------------|-----------------------------|-------------------|
| 2015 Apr 9-12 | 30 | 25 | 24 | 19 | 1 | 1 |
| 2014 Apr 3-6 | 29 | 24 | 23 | 22 | 1 | 1 |
| 2013 Apr 4-14 | 34 | 24 | 21 | 19 | 2 | 1 |
| 2012 Apr 9-12 | 35 | 27 | 20 | 16 | 1 | -- |
| 2011 Apr 7-11 | 37 | 23 | 22 | 16 | 2 | * |
| 2010 Apr 8-11 | 33 | 28 | 20 | 17 | 2 | * |
| 2009 Apr 6-9 | 34 | 24 | 22 | 18 | 2 | 1 |
| 2008 Apr 6-9 | 34 | 22 | 20 | 21 | 2 | * |
| 2007 Apr 2-5 | 28 | 21 | 27 | 23 | 2 | * |
| 2006 Apr 10-13 | 33 | 21 | 21 | 22 | 2 | 1 |
| 2005 Apr 4-7 | 30 | 22 | 25 | 22 | 1 | * |
| 2004 Apr 5-8 | 26 | 21 | 24 | 27 | 2 | * |
| 2003 Apr 7-9 | 24 | 22 | 23 | 29 | 2 | -- |
| 2002 Apr 8-11 | 21 | 24 | 25 | 28 | 1 | 1 |
| 2001 Apr 6-8 | 27 | 23 | 24 | 25 | 1 | * |

C. Not being able to pay your rent, mortgage or other housing costs

| | <u>Very worried</u> | <u>Mod-erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|---------------------|----------------------------|------------------------|---------------------------|-----------------------------|-------------------|
| 2015 Apr 9-12 | 15 | 17 | 26 | 37 | 4 | * |
| 2014 Apr 3-6 | 13 | 18 | 27 | 37 | 5 | * |
| 2013 Apr 4-14 | 16 | 19 | 23 | 35 | 6 | * |
| 2012 Apr 9-12 | 19 | 20 | 28 | 29 | 3 | -- |
| 2011 Apr 7-11 | 21 | 15 | 25 | 33 | 6 | * |
| 2010 Apr 8-11 | 18 | 20 | 28 | 28 | 7 | * |
| 2009 Apr 6-9 | 17 | 18 | 26 | 33 | 6 | * |
| 2008 Dec 12-14 | 16 | 17 | 25 | 35 | 7 | * |
| 2008 Apr 6-9 | 18 | 18 | 24 | 35 | 4 | * |
| 2007 Apr 2-5 | 11 | 15 | 31 | 38 | 5 | 1 |
| 2006 Apr 10-13 | 11 | 16 | 29 | 37 | 7 | 1 |
| 2005 Apr 4-7 | 10 | 13 | 30 | 43 | 4 | * |
| 2004 Apr 5-8 | 11 | 13 | 26 | 42 | 7 | 1 |
| 2003 Apr 7-9 | 11 | 14 | 27 | 43 | 5 | * |
| 2002 Apr 8-11 | 8 | 14 | 26 | 47 | 4 | 1 |
| 2001 Apr 6-8 | 10 | 14 | 28 | 44 | 4 | * |

Q.14 (FINANCIAL WORRIES) CONTINUED

D. Not being able to maintain the standard of living you enjoy

| | <u>Very worried</u> | <u>Mod-erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|---------------------|----------------------------|------------------------|---------------------------|-----------------------------|-------------------|
| 2015 Apr 9-12 | 21 | 25 | 29 | 24 | 1 | 1 |
| 2014 Apr 3-6 | 20 | 28 | 29 | 23 | 1 | * |
| 2013 Apr 4-14 | 20 | 31 | 26 | 22 | 1 | * |
| 2012 Apr 9-12 | 27 | 28 | 26 | 17 | 1 | * |
| 2011 Apr 7-11 | 27 | 31 | 23 | 18 | 1 | * |
| 2010 Apr 8-11 | 23 | 31 | 30 | 15 | 1 | * |
| 2009 Apr 6-9 | 21 | 32 | 28 | 18 | 1 | * |
| 2008 Dec 12-14 | 19 | 30 | 28 | 21 | 1 | * |
| 2008 Sep 26-27 | 24 | 32 | 24 | 19 | 1 | * |
| 2008 Apr 6-9 | 25 | 30 | 24 | 20 | 1 | * |
| 2007 Apr 2-5 | 18 | 23 | 32 | 26 | 1 | 1 |
| 2006 Apr 10-13 | 18 | 31 | 28 | 22 | 1 | 1 |
| 2005 Apr 4-7 | 14 | 27 | 31 | 28 | * | * |
| 2004 Apr 5-8 | 16 | 23 | 29 | 31 | 1 | * |
| 2003 Apr 7-9 | 14 | 24 | 32 | 29 | 1 | * |
| 2002 Apr 8-11 | 12 | 23 | 31 | 32 | 1 | 1 |
| 2001 Apr 6-8 | 16 | 27 | 30 | 26 | 1 | * |

E. Not being able to make the minimum payments on your credit cards

| | <u>Very worried</u> | <u>Mod-erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|---------------------|----------------------------|------------------------|---------------------------|-----------------------------|-------------------|
| 2015 Apr 9-12 | 10 | 10 | 23 | 41 | 15 | * |
| 2014 Apr 3-6 | 7 | 9 | 23 | 42 | 19 | * |
| 2013 Apr 4-14 | 9 | 10 | 20 | 41 | 19 | 1 |
| 2012 Apr 9-12 | 12 | 12 | 20 | 36 | 19 | * |
| 2011 Apr 7-11 | 14 | 10 | 21 | 39 | 15 | * |
| 2010 Apr 8-11 | 11 | 13 | 21 | 37 | 18 | * |
| 2009 Apr 6-9 | 10 | 13 | 20 | 37 | 20 | * |
| 2008 Dec 12-14 | 9 | 9 | 20 | 41 | 21 | * |
| 2008 Sep 26-27 | 13 | 12 | 19 | 39 | 17 | * |
| 2008 Apr 6-9 | 11 | 12 | 19 | 42 | 16 | * |
| 2007 Apr 2-5 | 9 | 9 | 23 | 41 | 18 | 1 |
| 2006 Apr 10-13 | 9 | 8 | 24 | 41 | 17 | 1 |
| 2005 Apr 4-7 | 7 | 9 | 22 | 45 | 17 | * |
| 2004 Apr 5-8 | 7 | 10 | 22 | 46 | 15 | * |
| 2003 Apr 7-9 | 7 | 9 | 21 | 47 | 16 | * |
| 2002 Apr 8-11 | 7 | 8 | 21 | 48 | 15 | 1 |
| 2001 Apr 6-8 | 9 | 9 | 22 | 41 | 19 | * |

Q.14 financial worry trends continued on the next page

Q.14 (FINANCIAL WORRIES) CONTINUED

F. Not having enough money for retirement

| | <u>Very worried</u> | <u>Mod- erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|-------------------------|-------------------------------------|----------------------------|-----------------------------------|-------------------------------------|-----------------------|
| 2015 Apr 9-12 | 34 | 26 | 21 | 16 | 3 | 1 |
| 2014 Apr 3-6 | 29 | 30 | 20 | 15 | 5 | 1 |
| 2013 Apr 4-14 | 34 | 27 | 18 | 17 | 3 | * |
| 2012 Apr 9-12 | 38 | 29 | 17 | 13 | 3 | 1 |
| 2011 Apr 7-11 | 36 | 30 | 17 | 13 | 4 | * |
| 2010 Apr 8-11 | 34 | 32 | 18 | 14 | 2 | * |
| 2009 Apr 6-9 | 36 | 29 | 17 | 14 | 3 | 1 |
| 2008 Dec 12-14 | 31 | 31 | 18 | 16 | 4 | * |
| 2008 Sep 26-27 | 33 | 31 | 16 | 15 | 5 | * |
| 2008 Apr 6-9 | 35 | 28 | 18 | 16 | 4 | * |
| 2007 Apr 2-5 | 27 | 29 | 24 | 18 | 3 | * |
| 2006 Apr 10-13 | 30 | 30 | 19 | 16 | 4 | * |
| 2005 Apr 4-7 | 30 | 30 | 18 | 19 | 2 | 1 |
| 2004 Apr 5-8 | 26 | 26 | 21 | 23 | 4 | * |
| 2003 Apr 7-9 | 24 | 30 | 22 | 20 | 4 | * |
| 2002 Apr 8-11 | 25 | 29 | 19 | 22 | 4 | 1 |
| 2001 Apr 6-8 | 24 | 29 | 24 | 19 | 4 | * |

G. Not having enough to pay your normal monthly bills

| | <u>Very worried</u> | <u>Mod- erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|----------------|-------------------------|-------------------------------------|----------------------------|-----------------------------------|-------------------------------------|-----------------------|
| 2015 Apr 9-12 | 16 | 20 | 30 | 32 | 1 | 1 |
| 2014 Apr 3-6 | 16 | 20 | 30 | 32 | 1 | 1 |
| 2013 Apr 4-14 | 16 | 23 | 27 | 32 | 2 | * |
| 2012 Apr 9-12 | 22 | 24 | 28 | 24 | 2 | * |
| 2011 Apr 7-11 | 22 | 21 | 26 | 29 | 1 | * |
| 2010 Apr 8-11 | 18 | 26 | 28 | 26 | 1 | * |
| 2009 Apr 6-9 | 19 | 25 | 26 | 28 | 1 | * |
| 2008 Dec 12-14 | 17 | 22 | 29 | 30 | 1 | * |
| 2008 Sep 26-27 | 20 | 24 | 24 | 30 | 1 | * |
| 2008 Apr 6-9 | 20 | 24 | 25 | 30 | 1 | * |
| 2007 Apr 2-5 | 14 | 19 | 32 | 34 | 1 | * |
| 2006 Apr 10-13 | 14 | 24 | 30 | 30 | 1 | * |
| 2005 Apr 4-7 | 13 | 17 | 32 | 37 | 1 | * |
| 2004 Apr 5-8 | 12 | 20 | 28 | 39 | 1 | * |
| 2003 Apr 7-9 | 12 | 18 | 29 | 40 | 1 | * |
| 2002 Apr 8-11 | 11 | 19 | 27 | 42 | 1 | * |
| 2001 Apr 6-8 | 12 | 20 | 29 | 39 | * | * |

Q.14 (FINANCIAL WORRIES) CONTINUED

H. Not having enough money to pay for your children's college

| | <u>Very worried</u> | <u>Mod- erately worried</u> | <u>Not too worried</u> | <u>Not worried at all</u> | <u>Doesn't apply (vol.)</u> | <u>No opinion</u> |
|---------------|-------------------------|-------------------------------------|----------------------------|-----------------------------------|-------------------------------------|-----------------------|
| 2015 Apr 9-12 | 21 | 15 | 11 | 19 | 33 | 1 |
| 2014 Apr 3-6 | 20 | 15 | 10 | 21 | 33 | 1 |
| 2013 Apr 4-14 | 22 | 16 | 9 | 19 | 34 | * |
| 2012 Apr 9-12 | 28 | 15 | 7 | 18 | 32 | * |
| 2011 Apr 7-11 | 26 | 15 | 10 | 17 | 32 | * |
| 2010 Apr 8-11 | 20 | 16 | 10 | 15 | 40 | * |
| 2009 Apr 6-9 | 21 | 15 | 8 | 16 | 39 | * |
| 2008 Apr 6-9 | 25 | 14 | 8 | 14 | 39 | * |
| 2007 Apr 2-5 | 18 | 16 | 10 | 16 | 40 | * |