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Majority of NY'ers Say USA's Best Economic Days are Over

Gas and Food Prices Changing Behaviors: Driving, Saving, and Frills Down; Debt, Worries and Coupon Cutting Up

34% Add Overtime or Second Job

Loudonville, NY. Fifty-two percent of state residents believe the country's best economic days are behind us and that the next generation will have to accept a lower standard of living as opposed to 40% that see a strong national economy making adjustments to return the U.S. to financial health, according to a new poll released today by the Siena Research Institute. Seventy-four percent of New York households say that food prices are seriously affecting their financial condition, and 67% continue to feel the pinch at the pump. As a result, a majority of consumers are buying less expensive foods, generic brands, avoiding treats in the grocery and driving, saving and enjoying pleasures less. Sixty-five percent of state residents admit to worrying more than ever about money and 62% are concerned about their ability to maintain their current standard of living. One of every three residents, and 13% of retirees, have sought overtime or another job over the last six months.

“With nearly three New Yorkers saying they are worse off today to every one that feels better off financially than they were a year ago, it is no wonder that a majority of all state residents doubt the strength of our country's economy” according to SRI Director, Dr. Don Levy. “But few are ready to throw in the towel. Even though more New Yorkers expect the economy to decline than to improve over the next twelve months, by a margin of 49% to 32%, residents think their personal situation will improve.”

Sixty-seven percent continue to say that gasoline prices are having a somewhat or very serious impact on their financial condition. Hardest hit are Upstaters (79%), unemployed or part-time workers (73%), and lower income households (78%). One third of New Yorkers have benefitted from the recent decline in gasoline prices, but looking ahead, only 25% expect prices to decrease somewhat or a great deal from today's cost.

Across every demographic, nine of every ten state residents are paying more for groceries than ever before. Seventy-four percent say those increased prices are having a somewhat (42%) or very (32%) serious impact on their household. Lower income and retirees are most concerned about food prices. Only 9% of residents expect their grocery prices to decline by the beginning of 2009.

“Gas and food prices have most people’s attention and many are driving less, juggling spending or rewriting the family shopping list to include more store brands and fewer cookies, but everyone is bracing for heating bills this winter. Upstate, downstate; all incomes, nearly 80% of New Yorkers are concerned about the bite energy will take when the weather turns,” Levy noted.

With nearly two-thirds of residents spending more time worrying about money (78% of those with incomes under \$50,000 and 52% of those earning over \$100,000), and 62% concerned about maintaining their current standard of living, New Yorkers are making changes in their economic lifestyle. Thirty-four percent of all residents including 43% of lower income and 13% of retirees have during the last six months started a second job or added overtime in order to make ends meet. In the grocery store, 67% of shoppers are buying less expensive items, 60% have cut back on treats like cookies or candy in favor of needed items, and 60% are choosing store brands or generic items over name brands. Forty-four percent of consumers say they are using coupons more now than previously with lower income shoppers leading the way (55%) but joined by 37% of citizens earning over \$100,000. On the roads, 68% of New Yorkers are driving less in order to save money. And in response to filling the tank, 57% are putting fewer dollars in savings, 50% are cutting back on pleasures like dining out, 29% are delaying home maintenance and 16% are falling behind on bills.

Forty-three percent of state residents report having a written monthly budget they use to track income and expenses. Women, households with children and Upstaters are most likely to keep a monthly record of their finances. Of those that do not maintain a budget, 24% have tried and failed while 75% or 41% of all New Yorkers have never had a written monthly budget. Among the budget keepers, 13% have started this year.

Forty-two percent of New Yorkers have put some money in savings over the last six months over and above any employer contribution. Most (75%) of those that have saved describe it as a “small amount.” Nearly one-third have not saved and 8% of state residents have had to withdraw money from savings in order to live.

More New Yorkers have increased their debt this year than those that have succeeded in lessening their debt. Forty percent are carrying more debt as compared to 35% that have decreased the amount they owe.

Republicans as a group more so than even those earning over \$100K are most optimistic about the economy. Seventy-one percent of Republicans believe the economy is strong and will return to health, and by a margin of 52% to 29%, Republicans predict economic improvement to take place over the next year. Overall only 40% of residents see the economy as strong and 36% expect to witness an economic rebound this year.

This SRI survey was conducted from August 27 -September 7, 2008 by telephone calls to 513 New York State households. Data was weighted by region and age to be validly representative of the state’s population. It has a margin of error of \pm 4.3 percentage points. For more information, please call Dr. Don Levy at 518-783-2901 (off), or dlevy@siena.edu. Survey cross-tabulations and frequencies can be found at: www.siena.edu/sri/gas_prices_08_08

Siena Research Institute - 08/27/08 - 09/07/08 513 completes +/- 4.3%

Would you say that you are better off, the same, or worse off financially than you were a year ago?

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Better off	16%	20%	12%	18%	9%	10%	13%	25%	20%	11%	6%	17%	14%	18%	16%	14%	20%	14%	12%
Same	39%	35%	42%	37%	43%	25%	43%	44%	38%	35%	49%	37%	40%	37%	46%	33%	36%	42%	39%
Worse off	45%	44%	45%	44%	47%	64%	42%	31%	42%	53%	44%	45%	45%	44%	37%	53%	43%	42%	48%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	1%	0%	2%	1%	1%	1%	1%	0%	0%	0%	2%	1%

Gasoline prices affect us all to different degrees. Would you say that gasoline prices are having...

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Very serious	32%	32%	32%	33%	29%	50%	30%	15%	31%	40%	28%	30%	33%	31%	28%	36%	32%	28%	34%
Somewhat serious	35%	31%	38%	35%	34%	28%	36%	44%	34%	33%	35%	38%	32%	33%	37%	34%	25%	37%	45%
Not very serious	22%	21%	24%	24%	19%	7%	27%	31%	25%	20%	18%	26%	21%	24%	28%	17%	24%	28%	18%
Not at all serious	8%	13%	5%	8%	12%	8%	8%	11%	8%	5%	12%	6%	10%	7%	6%	12%	14%	6%	3%
Don't know	1%	2%	1%	1%	3%	3%	0%	0%	1%	0%	4%	0%	2%	2%	0%	1%	2%	1%	1%
No opinion	1%	2%	1%	1%	4%	3%	0%	0%	0%	2%	4%	0%	2%	2%	1%	1%	2%	0%	1%

And now thinking about food prices and the amount of money you spend on groceries for your household. Would you say that current food prices are having...

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Very serious	32%	30%	33%	33%	31%	54%	27%	15%	28%	40%	29%	35%	29%	34%	28%	33%	42%	23%	26%
Somewhat serious	42%	43%	40%	41%	42%	36%	46%	48%	44%	36%	48%	43%	41%	40%	46%	39%	34%	44%	49%
Not very serious	20%	18%	21%	19%	20%	8%	22%	25%	21%	15%	19%	16%	23%	21%	21%	18%	17%	25%	19%
Not at all serious	6%	8%	5%	6%	5%	1%	4%	12%	6%	8%	4%	7%	5%	4%	4%	9%	6%	7%	5%
Don't know	0%	0%	1%	0%	1%	1%	1%	0%	0%	1%	1%	0%	1%	1%	0%	0%	0%	1%	1%
No opinion	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

Has the recent decline in gasoline prices benefited you a great deal, somewhat, not very much, or not at all?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
A great deal	5%	5%	5%	5%	5%	7%	4%	2%	3%	8%	7%	3%	6%	7%	3%	4%	2%	8%	5%
Somewhat	28%	26%	31%	27%	31%	21%	34%	27%	29%	27%	29%	26%	30%	24%	31%	31%	20%	36%	35%
Not very much	37%	34%	40%	39%	32%	38%	35%	37%	41%	35%	31%	42%	34%	34%	50%	37%	36%	34%	41%
Not at all	29%	35%	23%	29%	30%	32%	27%	34%	26%	30%	30%	29%	29%	34%	14%	28%	41%	21%	19%
Refused	1%	0%	1%	0%	4%	2%	0%	0%	0%	0%	4%	0%	1%	1%	1%	1%	1%	1%	0%

Looking ahead to January 2009, do you expect gasoline prices to increase a great deal from todays price,...																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Increase a great deal	16%	14%	18%	18%	12%	15%	18%	17%	18%	18%	12%	20%	14%	18%	11%	17%	14%	12%	22%
Increase somewhat	29%	29%	29%	29%	29%	30%	27%	34%	29%	24%	30%	24%	33%	32%	20%	33%	20%	31%	38%
Stay about the same	23%	24%	23%	24%	22%	21%	21%	27%	23%	28%	17%	28%	19%	22%	24%	27%	26%	25%	18%
Decrease somewhat	20%	19%	20%	19%	21%	21%	21%	15%	18%	22%	23%	16%	23%	16%	29%	18%	24%	20%	14%
Decrease a great deal	5%	7%	3%	5%	6%	7%	6%	2%	6%	4%	5%	6%	5%	5%	6%	2%	8%	3%	3%
Refused	7%	7%	7%	6%	11%	7%	7%	4%	6%	4%	14%	7%	7%	7%	10%	4%	8%	8%	5%

And thinking about what you expect to happen to food prices, do you think that by January 2009, food prices will have increased a great deal...																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Increase a great deal	18%	17%	19%	18%	18%	21%	17%	15%	19%	17%	16%	16%	20%	20%	14%	17%	17%	14%	20%
Increase somewhat	49%	49%	49%	51%	45%	47%	50%	53%	48%	41%	55%	44%	52%	54%	37%	50%	47%	51%	50%
Stay about the same	21%	19%	23%	21%	23%	16%	23%	23%	20%	29%	17%	25%	18%	16%	30%	23%	20%	25%	20%
Decrease somewhat	7%	8%	5%	7%	7%	11%	6%	2%	6%	9%	5%	9%	5%	5%	11%	6%	9%	6%	5%
Decrease a great deal	2%	3%	1%	1%	3%	2%	1%	2%	3%	0%	1%	1%	2%	2%	1%	2%	4%	0%	1%
Refused	4%	4%	4%	3%	5%	3%	3%	4%	4%	3%	6%	5%	3%	3%	7%	2%	4%	5%	3%

And as you think about this winter, how concerned are you about the impact that energy costs will have on your financial condition as you heat your home this next winter?

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
		Very concerned	44%	43%	45%	43%	46%	63%	38%	31%	44%	46%	47%	47%	43%	48%	42%	40%	42%
Somewhat concerned	35%	31%	38%	37%	29%	18%	40%	50%	33%	34%	36%	35%	34%	36%	29%	37%	32%	39%	36%
Not very concerned	9%	10%	9%	9%	13%	5%	11%	11%	10%	10%	7%	10%	9%	7%	16%	8%	8%	10%	11%
Not at all concerned	11%	14%	8%	11%	11%	13%	9%	8%	12%	10%	8%	8%	13%	9%	9%	14%	17%	4%	8%
Refused	1%	2%	0%	1%	2%	1%	2%	0%	1%	1%	1%	0%	1%	0%	3%	1%	2%	0%	0%

The current cost of gasoline has led me to reduce the amount of driving I do

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
		Applies	68%	63%	73%	71%	60%	78%	66%	61%	71%	66%	66%	75%	63%	66%	62%	76%	56%
Does not apply	31%	37%	26%	29%	38%	21%	34%	39%	29%	34%	31%	24%	36%	34%	37%	23%	42%	22%	23%
Refused	1%	1%	1%	0%	3%	1%	0%	0%	0%	1%	2%	0%	1%	0%	1%	1%	1%	1%	1%

In order to pay for gas, I have to cut back on some pleasures like going out to dinner

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
		Applies	50%	44%	55%	52%	40%	66%	48%	32%	49%	60%	37%	55%	45%	50%	44%	54%	39%
Does not apply	50%	55%	45%	48%	59%	33%	52%	68%	51%	40%	61%	45%	54%	49%	56%	46%	59%	50%	38%
Refused	1%	1%	0%	0%	2%	1%	0%	0%	0%	0%	2%	0%	1%	0%	0%	1%	1%	0%	0%

I just cant save as much as I used to because of the cost of gasoline

	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
		Applies	57%	53%	61%	59%	50%	69%	63%	44%	61%	60%	49%	62%	56%	63%	53%	54%	46%
Does not apply	41%	46%	37%	40%	46%	30%	36%	55%	39%	38%	46%	37%	43%	37%	46%	45%	52%	40%	30%
Refused	1%	1%	2%	1%	4%	1%	2%	1%	0%	1%	5%	1%	1%	0%	1%	2%	2%	0%	2%

In order to pay for gasoline, I've had to postpone spending money on things like auto maintenance or home repair																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Applies	29%	27%	31%	31%	23%	49%	25%	18%	31%	36%	20%	33%	28%	33%	22%	32%	25%	28%	35%
Does not apply	69%	71%	66%	66%	76%	47%	73%	81%	68%	60%	77%	65%	70%	65%	75%	66%	73%	70%	63%
Refused	2%	2%	3%	2%	2%	4%	1%	2%	1%	4%	2%	2%	2%	1%	3%	2%	2%	2%	2%

I've fallen behind on my bills due to the cost of gasoline																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Applies	16%	15%	17%	19%	8%	29%	13%	7%	16%	21%	10%	20%	13%	16%	14%	17%	18%	17%	14%
Does not apply	83%	84%	82%	81%	89%	69%	87%	93%	84%	79%	87%	80%	86%	83%	85%	82%	81%	82%	86%
Refused	1%	1%	1%	0%	3%	1%	0%	0%	0%	0%	4%	0%	1%	0%	1%	1%	1%	1%	0%

If gas prices remain this high, the next car I get will be a hybrid																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Applies	41%	37%	46%	44%	32%	41%	40%	47%	42%	47%	33%	50%	36%	46%	42%	40%	30%	56%	46%
Does not apply	54%	60%	49%	53%	61%	51%	59%	51%	56%	47%	62%	48%	58%	53%	54%	55%	66%	37%	51%
Refused	4%	3%	5%	4%	6%	8%	1%	2%	3%	6%	5%	1%	6%	1%	4%	5%	4%	7%	2%

The cost of gas has led me to look into using public transportation																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Applies	34%	38%	31%	38%	23%	41%	35%	25%	37%	32%	28%	38%	31%	43%	22%	30%	56%	23%	15%
Does not apply	65%	61%	69%	62%	75%	58%	65%	74%	62%	68%	71%	62%	68%	57%	77%	69%	43%	77%	85%
Refused	1%	1%	0%	0%	2%	1%	0%	1%	0%	0%	1%	0%	1%	0%	1%	1%	1%	0%	0%

Because of gas prices, I'm going to see if I can car pool to work																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	17%	17%	16%	19%	8%	22%	18%	10%	22%	17%	4%	22%	12%	22%	15%	13%	18%	17%	15%
Does not apply	82%	81%	83%	80%	87%	75%	81%	90%	77%	83%	92%	77%	86%	76%	84%	86%	80%	81%	85%
Refused	2%	2%	1%	1%	5%	3%	1%	0%	1%	1%	5%	1%	2%	2%	1%	1%	2%	3%	1%

It seems like my normal groceries cost more now than ever before																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	89%	90%	89%	90%	87%	91%	89%	93%	88%	89%	88%	91%	88%	89%	87%	88%	91%	87%	88%
Does not apply	11%	10%	11%	10%	12%	8%	11%	7%	12%	11%	11%	9%	11%	11%	12%	12%	9%	12%	12%
Refused	0%	1%	0%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%

I have cut back on buying name brand products in the grocery store and now buy store brand or generic items																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	60%	56%	63%	60%	59%	79%	58%	46%	57%	73%	51%	68%	53%	64%	52%	62%	55%	56%	68%
Does not apply	39%	43%	36%	39%	41%	20%	41%	54%	42%	27%	48%	31%	47%	36%	48%	37%	45%	42%	32%
Refused	1%	1%	0%	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%	0%	0%	1%	1%	2%	0%

I use coupons more now than I used to in order to cut my grocery bills																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	44%	42%	45%	44%	42%	55%	45%	37%	43%	44%	48%	49%	40%	48%	34%	48%	44%	39%	46%
Does not apply	55%	56%	55%	55%	56%	45%	54%	63%	56%	56%	51%	50%	59%	52%	65%	50%	55%	59%	54%
Refused	1%	2%	0%	1%	2%	1%	1%	1%	1%	0%	1%	1%	1%	0%	1%	1%	1%	2%	0%

I have cut back on buying treats in the store like cookies or candy and now try to only buy what I really need																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	60%	54%	66%	62%	55%	78%	63%	37%	59%	68%	54%	59%	61%	65%	54%	62%	61%	50%	66%
Does not apply	38%	43%	34%	37%	45%	22%	35%	62%	40%	32%	45%	39%	39%	35%	43%	37%	37%	49%	34%
Refused	1%	2%	0%	1%	1%	0%	2%	1%	2%	0%	1%	2%	0%	0%	3%	1%	2%	2%	0%

I try to select less expensive foods more than I used to																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Applies	67%	62%	72%	69%	63%	84%	69%	49%	64%	78%	60%	70%	66%	67%	61%	74%	65%	63%	71%
Does not apply	32%	35%	28%	30%	37%	16%	30%	48%	34%	22%	40%	27%	34%	31%	39%	25%	33%	34%	29%
Refused	1%	3%	0%	2%	0%	0%	1%	3%	2%	0%	0%	3%	0%	1%	0%	1%	2%	3%	0%

Do you and your household have a written monthly budget that you use to keep track of your income and expenses?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Yes	43%	38%	48%	45%	36%	48%	45%	37%	46%	42%	37%	54%	35%	43%	42%	44%	37%	45%	49%
No	55%	59%	51%	53%	64%	48%	54%	63%	53%	54%	63%	44%	63%	55%	55%	55%	58%	53%	51%
Don't know	2%	3%	1%	3%	0%	3%	2%	0%	1%	4%	0%	3%	1%	2%	3%	2%	4%	2%	0%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

How long have you and your household been keeping a written monthly budget?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Less than one year	13%	13%	13%	15%	8%	18%	11%	6%	11%	24%	3%	14%	12%	16%	20%	7%	12%	20%	10%
Between one and three years	20%	23%	17%	22%	13%	26%	22%	11%	21%	15%	23%	21%	19%	24%	7%	23%	23%	12%	22%
More than three years	65%	61%	68%	63%	75%	54%	64%	83%	66%	61%	68%	63%	67%	60%	71%	67%	63%	63%	68%
Don't know	1%	2%	1%	1%	3%	1%	2%	0%	2%	0%	3%	2%	1%	0%	2%	3%	1%	4%	0%
Refused	0%	1%	0%	0%	3%	1%	0%	0%	0%	0%	3%	0%	1%	0%	0%	0%	1%	0%	0%

Have you and your household ever tried to keep a written monthly budget but failed to maintain it?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Yes	24%	15%	33%	25%	21%	27%	28%	17%	27%	24%	15%	30%	20%	21%	15%	32%	20%	28%	27%
No	75%	83%	67%	74%	77%	71%	72%	83%	71%	76%	85%	70%	79%	78%	85%	68%	80%	68%	73%
Don't know	1%	1%	0%	1%	0%	3%	0%	0%	1%	0%	0%	0%	1%	2%	0%	0%	0%	3%	0%
Refused	0%	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%

Have you or any other member of your household over the last six months contributed a great deal to your retirement savings,...																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
A great deal	11%	12%	11%	12%	9%	4%	13%	19%	15%	9%	4%	9%	13%	11%	12%	9%	10%	14%	12%
A small amount	31%	33%	30%	35%	19%	19%	42%	32%	41%	26%	13%	36%	28%	35%	37%	27%	25%	31%	39%
No money at all	31%	32%	31%	32%	29%	45%	24%	29%	31%	38%	24%	32%	33%	23%	30%	43%	33%	34%	28%
Withdrawn	8%	8%	8%	8%	7%	12%	4%	7%	3%	11%	14%	10%	6%	12%	3%	5%	9%	6%	7%
Don't know	11%	8%	13%	10%	14%	10%	10%	9%	7%	12%	18%	11%	10%	10%	12%	10%	15%	7%	8%
Refused	8%	8%	7%	3%	23%	10%	7%	4%	3%	4%	27%	2%	11%	9%	8%	5%	8%	7%	6%

Have you or any other member of your household gotten a second job or pursued additional overtime in order to make ends meet over the last six months?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Yes	34%	31%	38%	40%	16%	43%	35%	22%	38%	45%	13%	42%	29%	35%	26%	41%	38%	32%	31%
No	63%	67%	59%	59%	78%	54%	63%	78%	61%	54%	81%	57%	69%	64%	73%	57%	59%	65%	67%
Don't know	1%	1%	2%	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%	0%	0%	1%	1%	2%	1%
Refused	1%	1%	1%	0%	5%	2%	1%	0%	0%	1%	5%	0%	2%	0%	1%	1%	2%	1%	1%

I am less in debt today than I was a year ago																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Completely true	21%	28%	16%	21%	24%	27%	22%	15%	22%	21%	26%	22%	21%	23%	17%	21%	19%	25%	23%
Somewhat true	14%	13%	16%	15%	14%	15%	19%	8%	15%	14%	11%	15%	14%	15%	13%	14%	12%	10%	20%
Neither true nor false	18%	16%	20%	18%	21%	12%	14%	27%	18%	16%	20%	17%	20%	20%	18%	15%	18%	21%	16%
Somewhat false	18%	19%	17%	19%	12%	18%	18%	20%	22%	11%	16%	21%	16%	12%	19%	25%	20%	16%	16%
Completely false	22%	19%	25%	23%	21%	22%	24%	21%	18%	31%	17%	24%	22%	26%	22%	19%	25%	23%	18%
Does not apply	4%	4%	4%	3%	6%	5%	3%	7%	2%	6%	9%	2%	5%	3%	6%	4%	3%	5%	5%
Don't know	1%	0%	1%	1%	2%	1%	0%	2%	1%	1%	2%	0%	1%	0%	2%	1%	0%	1%	2%
Refused	1%	1%	1%	1%	1%	0%	0%	1%	1%	0%	0%	0%	0%	0%	3%	1%	2%	0%	0%

I'm concerned about my ability to continue to live at my current standard of living																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Completely true	32%	33%	31%	34%	23%	43%	29%	24%	32%	36%	22%	38%	28%	30%	32%	33%	34%	37%	27%
Somewhat true	30%	27%	32%	30%	30%	37%	31%	24%	27%	37%	33%	35%	26%	32%	21%	30%	29%	21%	35%
Neither true nor false	9%	9%	9%	9%	9%	7%	9%	11%	10%	6%	8%	6%	12%	8%	12%	10%	8%	9%	10%
Somewhat false	13%	12%	14%	12%	17%	7%	16%	17%	16%	8%	16%	9%	16%	14%	17%	11%	10%	17%	14%
Completely false	15%	17%	13%	14%	18%	5%	14%	24%	14%	12%	20%	13%	16%	15%	15%	16%	16%	16%	13%
Does not apply	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%
Don't know	0%	0%	1%	1%	1%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	2%
Refused	1%	0%	1%	1%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	2%	0%	0%

I spend more time than before worrying about money																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/Unem	Ret	Yes	No	Dem	Rep	Ind./Other	NYC	Suburbs	Upstate
Completely true	39%	36%	42%	43%	27%	54%	35%	31%	38%	46%	29%	50%	32%	40%	37%	41%	45%	34%	36%
Somewhat true	26%	26%	26%	26%	25%	24%	31%	21%	27%	26%	24%	22%	29%	25%	27%	26%	21%	28%	31%
Neither true nor false	6%	10%	2%	6%	6%	4%	5%	11%	8%	0%	5%	4%	8%	6%	6%	7%	6%	9%	4%
Somewhat false	11%	10%	13%	10%	16%	10%	14%	12%	11%	11%	18%	12%	12%	15%	10%	8%	11%	9%	14%
Completely false	16%	17%	14%	13%	23%	7%	14%	25%	14%	16%	22%	12%	19%	15%	17%	16%	15%	17%	16%
Does not apply	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	0%	0%	1%	0%	3%	0%
Don't know	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%
Refused	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	2%	0%	0%

I believe the economy in general is going to improve over the next twelve months																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Completely true	11%	16%	6%	10%	14%	11%	9%	11%	13%	9%	10%	14%	8%	11%	19%	7%	11%	15%	9%
Somewhat true	25%	24%	25%	24%	25%	18%	30%	30%	25%	22%	28%	22%	27%	22%	33%	23%	21%	30%	26%
Neither true nor false	10%	9%	11%	10%	11%	10%	10%	5%	9%	12%	7%	9%	9%	11%	9%	8%	14%	7%	6%
Somewhat false	27%	27%	27%	31%	15%	32%	27%	24%	30%	28%	16%	30%	25%	27%	16%	36%	33%	11%	30%
Completely false	21%	21%	22%	21%	23%	22%	18%	28%	18%	24%	24%	20%	23%	25%	13%	20%	17%	24%	25%
Don't know	6%	3%	9%	4%	12%	6%	5%	2%	4%	6%	14%	4%	7%	4%	7%	7%	3%	13%	5%
Refused	1%	0%	1%	1%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	3%	0%	2%	0%	1%

I think my personal financial situation will get better over the next year																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
Completely true	18%	23%	13%	19%	14%	16%	21%	18%	25%	14%	8%	21%	16%	13%	22%	21%	20%	13%	19%
Somewhat true	31%	34%	28%	32%	25%	25%	35%	34%	33%	26%	27%	33%	29%	30%	30%	32%	30%	31%	30%
Neither true nor false	15%	10%	19%	15%	13%	15%	18%	14%	12%	21%	13%	14%	15%	15%	10%	18%	12%	18%	16%
Somewhat false	16%	13%	19%	16%	17%	16%	13%	18%	19%	9%	22%	17%	16%	18%	13%	17%	14%	24%	15%
Completely false	16%	16%	16%	14%	23%	23%	11%	14%	9%	23%	23%	12%	19%	20%	14%	11%	18%	9%	17%
Does not apply	1%	0%	1%	1%	2%	1%	1%	1%	0%	1%	2%	1%	1%	1%	2%	0%	1%	2%	0%
Don't know	3%	4%	3%	2%	6%	5%	2%	2%	1%	6%	5%	1%	4%	3%	6%	1%	3%	3%	3%
Refused	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	2%	0%	0%

Which of the following two statements more closely matches your thinking about the economy?																			
	Total	Gender		Age		Income			Employed			Children in HH		Party			Region		
		M	F	18-55	55+	< \$50,000	\$50,000 - \$100,000	> \$100,000	FT	PT/ Unem	Ret	Yes	No	Dem	Rep	Ind./ Other	NYC	Suburbs	Upstate
I believe the country's economy is strong and we will make adjustments to return us to financial health.	40%	42%	39%	41%	38%	29%	42%	48%	46%	34%	36%	38%	42%	31%	71%	35%	38%	43%	41%
Our country's best economic days are behind us. The next generation will have to accept a lower standard of living.	52%	50%	54%	52%	56%	65%	49%	45%	47%	57%	58%	53%	52%	63%	23%	57%	54%	46%	54%
Don't know/Refused	7%	8%	7%	8%	6%	6%	8%	7%	7%	9%	6%	9%	6%	6%	7%	8%	8%	11%	5%