

Siena College Poll Conducted by the Siena College Research Institute
 February 20 - March 5, 2024
 801 New York State Residents
 MOE +/- 3.8%

Q1. How about housing costs (rent, mortgage, property taxes, and repairs)? Would you say that this is having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Very serious	36%	38%	34%	44%	32%	39%	23%	37%	41%	32%	36%	36%	34%	33%	37%	38%	44%	32%	31%	34%	45%	36%	34%	33%	38%
Somewhat serious	31%	30%	32%	31%	38%	27%	27%	31%	29%	33%	36%	29%	36%	22%	29%	31%	33%	35%	27%	31%	27%	34%	28%	40%	34%
Total Serious	67%	68%	66%	75%	70%	66%	50%	68%	70%	65%	72%	65%	70%	55%	66%	69%	77%	67%	58%	65%	72%	70%	62%	73%	72%
Not very serious	17%	18%	18%	15%	18%	18%	19%	19%	14%	18%	17%	18%	15%	17%	17%	19%	14%	19%	20%	16%	18%	18%	15%	14%	
Not at all serious	14%	13%	15%	8%	10%	15%	28%	11%	14%	17%	10%	16%	13%	23%	17%	11%	8%	13%	21%	18%	7%	9%	17%	10%	11%
Total Not Serious	31%	31%	33%	23%	28%	33%	47%	30%	28%	35%	27%	34%	28%	40%	34%	30%	22%	32%	41%	34%	25%	27%	37%	25%	25%
Don't know	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%	0%	2%	2%	2%	0%	1%	2%	1%	1%	1%	2%	1%	0%	1%	2%
No opinion	1%	1%	0%	1%	0%	1%	1%	1%	0%	0%	1%	0%	1%	3%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%

Q2. How about your cell phone? Would you say that this is having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Very serious	8%	8%	8%	9%	8%	10%	7%	9%	8%	8%	11%	7%	11%	5%	10%	6%	13%	4%	8%	9%	13%	8%	7%	10%	7%
Somewhat serious	21%	18%	23%	27%	15%	24%	14%	23%	17%	20%	23%	20%	21%	10%	25%	20%	26%	19%	17%	19%	30%	25%	22%	24%	16%
Total Serious	29%	26%	31%	36%	23%	34%	21%	32%	25%	28%	34%	27%	32%	15%	35%	26%	39%	23%	25%	28%	43%	33%	29%	34%	23%
Not very serious	33%	32%	34%	37%	37%	30%	29%	33%	36%	32%	29%	35%	34%	26%	31%	35%	34%	37%	28%	32%	33%	33%	30%	34%	43%
Not at all serious	36%	39%	33%	26%	39%	36%	47%	33%	37%	38%	36%	36%	32%	56%	32%	37%	24%	38%	46%	39%	21%	32%	40%	30%	30%
Total Not Serious	69%	71%	67%	63%	76%	66%	76%	66%	73%	70%	65%	71%	66%	82%	63%	72%	58%	75%	74%	71%	54%	65%	70%	64%	73%
Don't know	1%	1%	0%	1%	0%	1%	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	2%	0%	0%	0%	2%	0%	0%	0%	1%
No opinion	1%	1%	1%	1%	0%	1%	4%	1%	0%	2%	1%	1%	1%	3%	1%	1%	2%	1%	0%	1%	1%	2%	0%	2%	2%

Q3. How about utilities (including heat, electricity and water)? Would you say that this is having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Very serious	25%	25%	25%	26%	25%	27%	20%	23%	30%	25%	28%	24%	29%	12%	26%	25%	31%	22%	21%	23%	31%	27%	21%	26%	31%
Somewhat serious	35%	36%	35%	41%	33%	35%	28%	34%	36%	35%	38%	34%	38%	30%	35%	34%	34%	41%	30%	36%	29%	34%	31%	44%	32%
Total Serious	60%	61%	60%	67%	58%	62%	48%	57%	66%	60%	66%	58%	67%	42%	61%	59%	65%	63%	51%	59%	60%	61%	52%	70%	63%
Not very serious	22%	20%	23%	20%	24%	21%	23%	20%	20%	24%	20%	23%	16%	29%	23%	24%	18%	22%	27%	22%	20%	20%	24%	20%	23%
Not at all serious	17%	17%	16%	10%	17%	17%	27%	21%	12%	15%	14%	19%	17%	25%	15%	16%	14%	14%	22%	18%	17%	17%	23%	9%	11%
Total Not Serious	39%	37%	39%	30%	41%	38%	50%	41%	32%	39%	34%	42%	33%	54%	38%	40%	32%	36%	49%	40%	37%	37%	47%	29%	34%
Don't know	1%	1%	1%	1%	1%	1%	0%	0%	1%	1%	0%	1%	1%	0%	0%	1%	2%	0%	0%	1%	2%	1%	0%	0%	2%
No opinion	1%	1%	0%	1%	0%	0%	1%	1%	0%	0%	1%	0%	0%	4%	1%	0%	0%	1%	0%	0%	1%	2%	0%	0%	1%

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Q4. How about Entertainment services such as internet, cable and streaming services? Would you say that this is having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Very serious	15%	14%	15%	8%	11%	24%	18%	14%	13%	17%	12%	16%	19%	6%	16%	13%	21%	11%	11%	16%	21%	10%	15%	17%	11%
Somewhat serious	30%	27%	34%	33%	27%	30%	31%	29%	35%	29%	29%	31%	32%	21%	36%	28%	31%	32%	26%	29%	39%	32%	26%	33%	37%
Total Serious	45%	41%	49%	41%	38%	54%	49%	43%	48%	46%	41%	47%	51%	27%	52%	41%	52%	43%	37%	45%	60%	42%	41%	50%	48%
Not very serious	32%	32%	33%	39%	37%	29%	22%	35%	29%	30%	34%	31%	31%	33%	26%	36%	31%	36%	31%	31%	25%	38%	36%	31%	27%
Not at all serious	22%	26%	18%	20%	24%	16%	29%	21%	23%	22%	24%	21%	17%	37%	21%	22%	15%	20%	31%	23%	14%	18%	22%	17%	23%
Total Not Serious	54%	58%	51%	59%	61%	45%	51%	56%	52%	52%	58%	52%	48%	70%	47%	58%	46%	56%	62%	54%	39%	56%	58%	48%	50%
Don't know	1%	1%	1%	0%	1%	1%	0%	1%	1%	0%	0%	1%	1%	1%	1%	1%	0%	0%	1%	1%	0%	0%	1%	1%	
No opinion	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	2%	0%	0%	3%	0%	1%	0%	1%	0%	1%	0%	2%	0%	1%	1%

Q5. Do you and your household have a monthly budget, either written, on your computer or through an app, that you use to keep track of your income and expenses?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	47%	49%	46%	58%	56%	35%	31%	47%	48%	48%	63%	40%	44%	37%	49%	51%	42%	55%	47%	48%	38%	53%	49%	47%	48%
No	52%	51%	53%	41%	43%	64%	68%	53%	52%	51%	36%	60%	55%	62%	51%	48%	57%	45%	52%	50%	61%	47%	50%	53%	50%
Don't Know/Refused	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	0%	1%	1%	1%	0%	0%	0%	2%

Q6. Would you say that your total monthly household income has increased, decreased or stayed about the same today as compared with two years ago?

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Increased	49%	52%	46%	57%	51%	43%	43%	50%	49%	47%	54%	46%	46%	45%	54%	49%	41%	49%	61%	47%	52%	55%	50%	40%	
Decreased	20%	18%	22%	18%	22%	24%	17%	18%	19%	22%	20%	20%	19%	22%	21%	20%	30%	17%	12%	20%	21%	17%	14%	22%	27%
Stayed the same	30%	30%	30%	24%	27%	33%	40%	31%	29%	30%	25%	32%	34%	33%	24%	30%	28%	34%	25%	32%	24%	28%	30%	27%	32%
Don't Know/Refused	1%	0%	2%	1%	1%	1%	1%	1%	3%	1%	1%	1%	1%	0%	1%	1%	0%	2%	1%	1%	3%	0%	1%	1%	1%

Q7KEY. And now, thinking about the following expenses that many people have on a monthly basis, for each are you currently spending more, less or about the same today as compared to two years ago? (ROTATE Q7-Q13)

Q7. Groceries

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Spending more	81%	80%	81%	75%	80%	84%	86%	76%	84%	85%	85%	79%	85%	87%	78%	78%	80%	82%	79%	84%	76%	76%	78%	85%	81%
Spending less	5%	6%	4%	7%	4%	5%	2%	5%	6%	4%	4%	5%	4%	2%	9%	4%	7%	4%	4%	4%	8%	6%	5%	6%	3%
Spending about the same	14%	14%	14%	17%	16%	11%	12%	19%	9%	11%	10%	16%	11%	10%	14%	18%	13%	15%	16%	12%	17%	19%	17%	9%	16%
Don't Know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q8. Transportation including gas, car or truck payments, maintenance, insurance or paid forms of transportation like subways, trains, busses or ride sharing

	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Spending more	65%	64%	66%	65%	70%	68%	52%	63%	70%	65%	73%	61%	72%	64%	66%	60%	62%	66%	67%	67%	58%	64%	60%	69%	70%
Spending less	9%	9%	10%	13%	6%	9%	8%	10%	7%	10%	7%	11%	10%	8%	11%	8%	14%	8%	6%	8%	14%	10%	10%	9%	8%
Spending about the same	24%	26%	23%	22%	23%	21%	36%	26%	23%	24%	21%	27%	17%	28%	21%	31%	22%	26%	26%	23%	27%	23%	29%	21%	22%
Don't Know/Refused	1%	1%	2%	0%	1%	1%	4%	2%	0%	2%	0%	2%	1%	0%	2%	1%	2%	0%	1%	1%	1%	2%	1%	2%	1%

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Q9. Housing including mortgage or rent payments, insurance, maintenance, property taxes and utilities																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Spending more	66%	68%	64%	62%	68%	71%	63%	65%	71%	63%	67%	65%	69%	67%	68%	63%	64%	67%	65%	66%	64%	62%	61%	72%	67%
Spending less	5%	5%	4%	7%	4%	4%	2%	4%	4%	5%	4%	5%	5%	4%	3%	5%	5%	4%	5%	5%	4%	5%	3%	6%	6%
Spending about the same	25%	26%	25%	25%	24%	24%	32%	26%	18%	29%	24%	26%	21%	27%	27%	28%	23%	27%	28%	26%	26%	26%	31%	21%	22%
Does not apply - Don't pay for housing	4%	1%	6%	5%	4%	2%	3%	3%	6%	2%	4%	4%	4%	2%	2%	4%	7%	2%	1%	3%	5%	6%	5%	1%	4%
Don't Know/Refused	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	2%	0%	0%	1%

Q10. Cell phone service																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Spending more	30%	29%	30%	27%	30%	31%	29%	28%	29%	32%	32%	28%	39%	17%	33%	24%	25%	28%	33%	31%	25%	28%	27%	36%	27%
Spending less	11%	12%	10%	12%	13%	11%	5%	11%	11%	10%	12%	10%	12%	6%	11%	10%	16%	9%	8%	10%	10%	18%	11%	13%	10%
Spending about the same	56%	57%	57%	56%	57%	56%	59%	57%	58%	53%	54%	58%	47%	69%	53%	61%	55%	61%	56%	56%	62%	51%	59%	48%	58%
Does not apply - Don't have a cell phone	3%	3%	3%	4%	0%	1%	7%	2%	2%	5%	2%	4%	2%	7%	3%	4%	4%	2%	2%	3%	3%	3%	2%	3%	4%
Don't Know/Refused	1%	0%	1%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	1%

Q11. Entertainment services including internet, cable, streaming services																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Spending more	51%	47%	54%	47%	51%	55%	52%	51%	49%	53%	57%	48%	56%	39%	51%	50%	48%	51%	54%	53%	48%	46%	51%	56%	48%
Spending less	12%	11%	12%	16%	12%	10%	7%	12%	7%	13%	10%	12%	12%	10%	15%	10%	15%	12%	9%	11%	11%	13%	10%	15%	13%
Spending about the same	35%	39%	32%	35%	37%	32%	39%	35%	41%	32%	31%	37%	30%	43%	33%	38%	35%	35%	36%	34%	38%	38%	37%	27%	37%
Don't Know/Refused	2%	2%	2%	2%	1%	3%	2%	2%	2%	2%	2%	2%	2%	7%	1%	1%	3%	2%	1%	2%	3%	3%	1%	3%	2%

Q12. Child care																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Spending more	16%	19%	14%	24%	24%	6%	7%	20%	20%	11%	34%	8%	13%	23%	21%	16%	13%	18%	20%	13%	19%	25%	16%	14%	20%
Spending less	4%	6%	3%	7%	6%	2%	1%	4%	4%	6%	8%	3%	3%	5%	8%	4%	4%	4%	6%	5%	5%	3%	4%	6%	3%
Spending about the same	14%	18%	10%	19%	17%	11%	4%	16%	9%	13%	22%	9%	10%	8%	15%	16%	11%	19%	12%	12%	18%	10%	17%	10%	12%
Does not apply - Don't need/use child care	65%	56%	72%	50%	52%	79%	87%	60%	67%	69%	35%	79%	73%	63%	57%	63%	72%	59%	60%	68%	57%	62%	63%	68%	64%
Don't Know/Refused	1%	1%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	0%	0%	0%	2%	1%	0%	1%	1%	1%	0%	0%	1%	1%

Q13. Health care including insurance, medical appointments and prescription medications																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K-\$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/Oth
Spending more	44%	46%	42%	44%	38%	48%	46%	46%	46%	42%	46%	43%	52%	52%	38%	40%	30%	46%	56%	46%	32%	47%	43%	52%	43%
Spending less	8%	8%	8%	11%	8%	7%	6%	8%	8%	8%	7%	9%	7%	4%	10%	9%	12%	6%	7%	7%	14%	8%	9%	6%	6%
Spending about the same	45%	45%	46%	42%	53%	42%	45%	45%	41%	48%	43%	46%	37%	41%	50%	50%	53%	47%	36%	44%	50%	43%	47%	39%	48%
Don't Know/Refused	3%	2%	3%	4%	1%	3%	3%	1%	5%	2%	4%	2%	4%	4%	2%	2%	5%	1%	2%	3%	4%	2%	1%	3%	2%

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Q14. Do you use a credit card or cards during the month to make routine household purchases?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	72%	75%	70%	79%	68%	69%	74%	74%	77%	67%	79%	70%	73%	84%	72%	70%	62%	74%	82%	76%	64%	66%	78%	72%	68%
No	27%	23%	29%	19%	31%	30%	25%	25%	22%	32%	21%	29%	27%	14%	28%	29%	36%	26%	17%	24%	33%	34%	22%	28%	29%
Don't Know/Refused	1%	2%	0%	2%	0%	0%	1%	1%	1%	1%	0%	1%	0%	2%	0%	2%	2%	0%	1%	1%	3%	0%	0%	0%	3%

Q15. (If uses credit card) Do you pay the total balance on your credit card each month or do you carry a balance due on your credit cards?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Pay total balance	61%	62%	60%	57%	58%	55%	77%	64%	56%	59%	57%	63%	61%	74%	49%	63%	48%	59%	71%	63%	43%	60%	60%	67%	64%
Carry a balance	38%	37%	38%	41%	40%	42%	21%	34%	43%	39%	43%	34%	38%	25%	51%	34%	48%	40%	29%	36%	50%	39%	38%	32%	36%
Don't Know/Refused	2%	2%	2%	1%	2%	2%	2%	2%	1%	2%	0%	3%	1%	2%	0%	3%	5%	0%	0%	2%	7%	1%	2%	1%	0%

Q16. Do you use a debit card during the month to make routine household purchases?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	69%	69%	68%	81%	78%	66%	42%	68%	70%	69%	81%	63%	64%	55%	75%	72%	78%	71%	61%	65%	81%	77%	71%	62%	70%
No	30%	30%	31%	18%	22%	34%	57%	32%	30%	29%	19%	36%	36%	44%	24%	27%	22%	29%	38%	34%	17%	23%	29%	37%	29%
Don't Know/Refused	1%	1%	0%	1%	1%	0%	1%	0%	0%	2%	0%	1%	0%	1%	1%	1%	1%	0%	1%	1%	2%	0%	0%	1%	1%

Q17. Have you written a personal check to pay for routine household purchases in the last 90 days, or not?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	25%	27%	24%	18%	19%	28%	42%	19%	28%	31%	28%	23%	32%	34%	24%	19%	13%	29%	32%	33%	10%	12%	22%	33%	25%
No	74%	73%	76%	82%	81%	72%	58%	81%	72%	68%	71%	77%	68%	66%	76%	80%	86%	71%	68%	67%	89%	88%	78%	67%	74%
Don't Know/Refused	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	2%	0%	0%	0%	1%

Q18. Have you or a household member had a debt placed into collections over the last two years?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	18%	19%	18%	21%	25%	18%	5%	21%	18%	15%	25%	15%	20%	8%	25%	16%	27%	17%	14%	16%	27%	23%	18%	17%	18%
No	79%	79%	78%	76%	70%	80%	93%	77%	77%	82%	72%	82%	76%	90%	73%	82%	67%	81%	86%	82%	65%	72%	79%	82%	78%
Don't Know/Refused	3%	3%	4%	4%	5%	2%	1%	3%	5%	3%	3%	3%	4%	3%	3%	3%	7%	2%	0%	3%	8%	5%	3%	1%	4%

Q19. Do you have a savings account with \$2000 or more in it that you could use in case of an emergency?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	55%	58%	52%	48%	51%	56%	69%	58%	50%	53%	54%	55%	58%	77%	48%	51%	22%	65%	81%	63%	23%	48%	55%	62%	53%
No	43%	39%	46%	50%	48%	43%	25%	40%	45%	43%	44%	42%	40%	22%	51%	44%	74%	34%	19%	35%	74%	50%	43%	35%	44%
Don't Know/Refused	3%	3%	2%	3%	1%	1%	6%	2%	4%	4%	2%	3%	2%	2%	1%	5%	4%	1%	0%	2%	3%	2%	2%	2%	3%

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 MOE +/- 3.8%

Q20. Do you have a traditional pension plan through an employer that provides a guaranteed monthly income?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	37%	38%	36%	28%	32%	42%	52%	35%	34%	40%	37%	37%	43%	45%	32%	33%	18%	47%	45%	42%	29%	29%	36%	49%	29%
No	61%	60%	62%	68%	67%	58%	46%	62%	62%	59%	62%	61%	56%	54%	64%	65%	79%	52%	53%	57%	68%	65%	62%	48%	69%
Don't know/Refused	2%	3%	2%	4%	1%	1%	3%	3%	4%	1%	1%	3%	1%	2%	5%	2%	2%	1%	3%	1%	3%	5%	2%	3%	2%

Q21. Do you have a retirement account like a 401K or an I-R-A?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Yes	57%	61%	55%	54%	59%	58%	61%	56%	54%	61%	62%	55%	59%	66%	56%	55%	26%	69%	79%	65%	36%	51%	63%	66%	51%
No	41%	37%	44%	44%	40%	42%	38%	43%	44%	38%	37%	43%	40%	32%	43%	43%	71%	30%	21%	35%	62%	46%	37%	32%	46%
Don't know/Refused	2%	2%	1%	2%	2%	0%	1%	2%	2%	2%	1%	2%	1%	2%	1%	2%	2%	1%	1%	1%	3%	3%	0%	1%	3%

Q22. Overall when it comes to money, would you say you are getting ahead, staying about even or falling behind?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Getting ahead	19%	24%	14%	24%	19%	15%	12%	20%	15%	19%	22%	17%	19%	22%	19%	18%	6%	21%	31%	20%	16%	16%	22%	20%	13%
Staying even	47%	44%	49%	41%	46%	44%	63%	48%	50%	44%	42%	49%	48%	53%	44%	46%	42%	50%	45%	49%	48%	47%	49%	46%	44%
Falling behind	33%	30%	35%	35%	32%	38%	24%	29%	33%	36%	35%	32%	31%	23%	37%	33%	49%	28%	21%	30%	35%	37%	27%	33%	39%
Don't Know/Refused	2%	1%	2%	1%	2%	3%	1%	2%	3%	1%	1%	2%	2%	2%	1%	3%	2%	0%	2%	2%	1%	1%	1%	1%	4%

Q23. There has been a lot of talk over the past couple of years about inflation. Now after thinking about your income and expenses, would you say inflation has had a very positive impact on your finances, a somewhat positive impact, a somewhat negative impact or a very negative impact on your finances.																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Very positive impact	5%	7%	4%	5%	6%	4%	5%	7%	1%	4%	7%	4%	8%	4%	5%	2%	6%	4%	6%	6%	6%	6%	5%	2%	
Somewhat positive impact	9%	9%	9%	9%	10%	8%	10%	10%	9%	9%	10%	9%	9%	6%	9%	10%	9%	11%	7%	7%	16%	12%	10%	6%	8%
Total Positive	14%	16%	13%	14%	16%	12%	15%	17%	10%	13%	17%	13%	17%	10%	14%	12%	15%	15%	13%	13%	22%	16%	16%	11%	10%
Somewhat negative impact	39%	37%	41%	33%	39%	37%	52%	38%	30%	45%	34%	42%	34%	46%	43%	39%	30%	45%	42%	41%	32%	36%	42%	38%	37%
Very negative impact	40%	42%	39%	49%	37%	45%	25%	37%	49%	38%	45%	38%	43%	35%	38%	40%	48%	38%	35%	40%	40%	41%	33%	47%	48%
Total Negative	79%	79%	80%	82%	76%	82%	77%	75%	79%	83%	79%	80%	77%	81%	81%	79%	78%	83%	77%	81%	72%	77%	75%	85%	85%
No impact	3%	3%	3%	2%	2%	3%	6%	5%	2%	2%	2%	3%	3%	4%	2%	3%	1%	2%	6%	3%	0%	5%	1%	2%	
Don't Know/Refused	4%	2%	5%	2%	6%	3%	3%	3%	9%	2%	2%	4%	3%	5%	3%	5%	6%	0%	4%	3%	7%	1%	3%	3%	3%

Q24. At present, do you think inflation is still a big problem, now only a small problem, no longer very much of a problem or not at all a problem anymore?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Still a big problem	70%	68%	73%	76%	74%	69%	60%	65%	73%	74%	76%	68%	73%	57%	73%	69%	79%	69%	64%	69%	74%	72%	62%	79%	79%
Now only a small problem	19%	18%	18%	16%	13%	19%	28%	22%	17%	16%	15%	20%	21%	27%	17%	16%	12%	20%	22%	20%	15%	18%	24%	12%	14%
Total Problem	89%	86%	91%	92%	87%	88%	88%	87%	90%	90%	91%	88%	94%	84%	90%	85%	91%	89%	86%	89%	89%	90%	86%	91%	93%
No longer very much of a problem	6%	7%	5%	4%	7%	7%	6%	7%	3%	7%	5%	6%	3%	8%	6%	7%	4%	6%	8%	6%	4%	4%	7%	5%	4%
Not at all a problem anymore	3%	4%	2%	1%	3%	3%	5%	4%	4%	2%	1%	3%	2%	2%	2%	4%	2%	3%	4%	2%	3%	4%	5%	0%	1%
Total Not a Problem	9%	11%	7%	5%	10%	10%	11%	11%	7%	9%	6%	9%	5%	10%	8%	11%	6%	9%	12%	8%	7%	8%	12%	5%	5%
Don't Know/Refused	2%	3%	2%	3%	3%	2%	1%	3%	3%	2%	3%	2%	1%	6%	2%	3%	3%	2%	2%	2%	4%	2%	1%	3%	3%

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Q25. As you look to the future and think about your finances would you say that you are very optimistic, somewhat optimistic, neither optimistic nor pessimistic, somewhat pessimistic or very pessimistic?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Very optimistic	18%	22%	14%	22%	20%	14%	15%	25%	16%	12%	26%	15%	18%	23%	17%	18%	14%	19%	25%	16%	24%	21%	22%	12%	14%
Somewhat optimistic	33%	36%	29%	35%	32%	33%	30%	33%	28%	34%	33%	32%	26%	37%	39%	33%	31%	32%	35%	31%	40%	38%	36%	33%	29%
Total Optimistic	51%	58%	43%	57%	52%	47%	45%	58%	44%	46%	59%	47%	44%	60%	56%	51%	45%	51%	60%	47%	64%	59%	58%	45%	43%
Neither optimistic nor pessimistic	23%	18%	27%	21%	22%	23%	25%	20%	21%	27%	21%	23%	26%	14%	21%	23%	24%	26%	17%	24%	14%	19%	20%	28%	25%
Somewhat pessimistic	16%	14%	19%	18%	17%	15%	16%	14%	22%	16%	13%	19%	19%	18%	13%	16%	18%	17%	15%	18%	12%	16%	15%	15%	21%
Very pessimistic	8%	8%	9%	3%	8%	12%	10%	6%	10%	9%	7%	9%	9%	6%	7%	9%	11%	7%	6%	9%	8%	5%	7%	10%	9%
Total Pessimistic	24%	22%	28%	21%	25%	27%	26%	20%	32%	25%	20%	28%	28%	6%	20%	25%	29%	24%	21%	27%	20%	21%	22%	25%	30%
Don't Know/Refused	2%	1%	2%	0%	1%	2%	5%	2%	3%	2%	1%	2%	2%	3%	2%	2%	2%	1%	2%	2%	2%	1%	1%	2%	2%

Q26. Would you describe yourself now as retired, retired and working, or not retired?																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Retired	20%	17%	23%	1%	3%	22%	78%	16%	19%	26%	4%	28%	28%	21%	22%	14%	24%	17%	14%	25%	12%	13%	19%	26%	16%
Retired and working	6%	8%	4%	4%	2%	7%	12%	6%	4%	8%	5%	7%	5%	12%	7%	5%	6%	5%	6%	6%	9%	4%	5%	6%	7%
Not retired	72%	74%	70%	93%	94%	68%	10%	76%	76%	64%	90%	64%	65%	67%	67%	80%	66%	76%	80%	68%	77%	78%	74%	66%	76%
Refused	2%	1%	2%	2%	1%	3%	0%	2%	1%	2%	1%	2%	2%	0%	3%	2%	4%	1%	0%	1%	2%	5%	1%	2%	1%

Q27. (If Retired) How confident are you that you will have enough money to maintain your quality of life throughout your retirement? Are you...																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Very confident	29%	39%	23%	28%	35%	19%	33%	27%	36%	29%	23%	31%	27%	41%	23%	33%	15%	31%	47%	30%	24%	30%	36%	23%	30%
Somewhat confident	40%	38%	41%	27%	20%	42%	42%	34%	37%	45%	25%	41%	40%	41%	42%	36%	36%	47%	39%	43%	42%	19%	40%	41%	40%
Total Confident	69%	77%	64%	55%	55%	61%	75%	61%	73%	74%	48%	72%	67%	82%	65%	69%	51%	78%	86%	73%	66%	49%	76%	64%	70%
Not very confident	15%	12%	18%	27%	16%	15%	15%	20%	10%	14%	24%	15%	19%	5%	17%	14%	27%	11%	4%	14%	22%	30%	15%	19%	10%
Not at all confident	11%	8%	13%	18%	21%	20%	5%	14%	7%	10%	24%	10%	9%	12%	16%	9%	20%	9%	6%	10%	11%	22%	8%	15%	11%
Total Not Confident	26%	20%	31%	45%	37%	35%	20%	34%	17%	24%	48%	25%	28%	17%	33%	23%	47%	20%	10%	24%	33%	52%	23%	34%	21%
Don't Know/Refused	4%	3%	3%	0%	8%	4%	3%	4%	10%	2%	4%	3%	4%	2%	2%	7%	3%	2%	3%	4%	2%	0%	1%	2%	10%

Q28. (If not Retired) How confident are you that you will be able to retire and have enough money to maintain your quality of life throughout your retirement? Are you...																									
	Gender			Age				Region			Child in HH		Religion				Income			Ethnicity			Party		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Subs	Upst	Yes	No	Cath	Jewish	Prot	Other	<\$50K	\$50K- \$100K	\$100K+	White	Afr Amer/Black	Latino	Dem	Rep	Ind/ Oth
Very confident	21%	26%	16%	24%	17%	19%	29%	27%	23%	10%	26%	17%	23%	32%	21%	17%	11%	17%	35%	19%	14%	28%	27%	18%	12%
Somewhat confident	33%	35%	31%	39%	29%	31%	29%	30%	29%	38%	33%	33%	31%	39%	40%	30%	23%	42%	33%	35%	41%	29%	33%	42%	29%
Total Confident	54%	61%	47%	63%	46%	48%	58%	57%	52%	48%	59%	50%	54%	71%	61%	47%	34%	59%	68%	54%	55%	57%	60%	60%	41%
Not very confident	25%	23%	27%	22%	28%	27%	21%	23%	26%	27%	23%	27%	24%	16%	22%	29%	32%	23%	18%	22%	28%	25%	23%	28%	26%
Not at all confident	17%	13%	21%	10%	22%	22%	16%	13%	16%	23%	16%	18%	19%	8%	13%	19%	27%	16%	10%	20%	13%	12%	16%	11%	23%
Total Not Confident	42%	36%	48%	32%	50%	49%	37%	36%	42%	50%	39%	45%	43%	24%	35%	48%	59%	39%	28%	42%	41%	37%	39%	39%	49%
Don't Know/Refused	5%	3%	5%	4%	4%	2%	6%	6%	6%	1%	2%	5%	3%	5%	4%	6%	7%	2%	3%	4%	5%	7%	2%	1%	10%

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 February 20 - March 5, 2024
 801 New York State Residents
 MOE +/- 3.8%

Nature of the Sample	
New York State Residents	
Gender	47%
Male	52%
Female	
Age	
18-34	30%
35-49	26%
50-64	24%
65+	17%
Region	
NYC	43%
Subs	21%
Upst	36%
Child in HH	
Yes	32%
No	66%
Religion	
Catholic	30%
Jewish	8%
Protestant / Christian	20%
Other	42%
Income	
<\$50K	32%
\$50K-\$100K	34%
\$100K+	27%
Ethnicity	
White	58%
Afr Amer/Black	13%
Latino	16%
Party	
Democrat	43%
Republican	21%
Independent & Other Parties	23%

This Sienna College Poll was conducted February 20 - March 5, 2024, among 801 New York State Residents. Of the 801 respondents, 401 were contacted through a dual frame (landline and cell phone) mode and 400 respondents were drawn from a proprietary online panel (Lucid). Telephone calls were conducted in English and respondent sampling was initiated by asking for the youngest person in the household. Telephone sampling was conducted via a stratified dual frame probability sample of landline and cell phone telephone numbers weighted to reflect known population patterns. The landline telephone sample was obtained from ASDE and the cell phone sample was obtained from Dynata. Data from collection modes was statistically adjusted by age, party registration, region, race/ethnicity, education, and gender to ensure representativeness. It has an overall margin of error of +/- 3.8 percentage points including the design effects resulting from weighting.

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For more information, call Don Levy at (518) 783-2901. For survey crosstabs: www.Sienna.edu/SCRI/CCI.