



Family Finances: Steady as They Go for Majority
*** Complete Tables for Poll Appended ***

For Immediate Release: Thursday, July 7, 2011

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This McClatchy-Marist Poll Reports:

Overall, 52% of Americans think their personal family finances will remain the same in the coming year. 28% say they will get better while one in five -- 20% -- believe they will get worse.

When McClatchy-Marist last reported this question in April, nearly half -- 48% -- said their financial picture would remain about the same, 27% thought it would improve, and one in four -- 25% -- reported it would get worse.

“Through all the ups and downs of the economy, Americans’ expectations about their personal finances have remained essentially unchanged,” says Dr. Lee M. Miringoff, Director of The Marist College Institute for Public Opinion. “People are slightly more positive than negative about their future family income, but most tell us things are likely to remain the same.”

There’s No Place Like Home...Nearly Eight in Ten Americans Plan to Stay Local, But a Notable Proportion Call Area Unaffordable

When it comes to their future plans, 78% of Americans say they do not plan to move out of state in the next five years. However, nearly one in five American adults -- 17% -- report they will move away, and 5% are unsure.

There are age differences on this question. The youngest members of the population are the *least* likely to stay put. While 56% of 18 to 29 year olds report they will remain where they currently live, 36% say they will bid it farewell. Among residents 30 to 44 years old, 82% will stay while 13% plan to go. Similar proportions of those 45 to 59 share these views. Here, 80% of these residents think they will not move to another state while 16% will. Americans who are 60 and older are the most likely to stay local. 89% say they will *not* pack up and move out of state, while only 7% report they will.

Among American adults who *do* plan to move out of state, the leading reason they cite is jobs. 17% report this to be the case. 13%, however, say the cost of living is their motivating factor while the desire to move near family -- 12% -- rounds out the top three reasons.

When it comes to the cost of living in the place where they live, 62% of American adults view their local area as affordable. A notable 39% say it is not. There are age differences on this question. Younger Americans are the most likely to consider their local region to be affordable. 68% of these residents have this view. Looking at older Americans, 59% of those age 30 to 44, 58% between 45 and 59 years old, and 62% of those 60 and older agree.

How the Survey was Conducted

Nature of the Sample: National Poll of 1,003 Adults

This survey of 1,003 adults was conducted on June 15th through June 23rd, 2011. Adults 18 years of age and older residing in the continental United States were interviewed by telephone. Telephone numbers were selected based upon a list of telephone exchanges from throughout the nation. The exchanges were selected to ensure that each region was represented in proportion to its population. To increase coverage, this land-line sample was supplemented by respondents reached through random dialing of cell phone numbers. The two samples were then combined. Results are statistically significant within ± 3.0 percentage points. There are 165 adults planning to move out of the state where they currently live. Results for this subset are statistically significant within ± 8.0 percentage points. The error margin increases for cross-tabulations.

Nature of the Sample: Adults

Nature of the Sample - National Adults		
		National Adults
		Col %
National Adults		100%
Registered Voters		80%
Region	Northeast	19%
	Midwest	22%
	South	37%
	West	22%
Household Income	Less than \$50,000	51%
	\$50,000 or more	49%
Race	White	67%
	African American	10%
	Latino	11%
	Other	11%
Race	White	67%
	Non-white	33%
Age	Under 45	42%
	45 or older	58%
Generation	Millennials (18-30)	21%
	Gen X (31-46)	25%
	Baby Boomers (47-65)	33%
	Silent-Greatest (Over 65)	21%
Gender	Men	49%
	Women	51%
Interview Type	Landline	74%
	Cell Phone	26%

Marist Poll National Adults: Interviews conducted June 15th through June 23rd, 2011, N=1003 MOE +/- 3%.
Totals may not add to 100 due to rounding.

Your Personal Finances – Better, Worse, or the Same?

Asked of National Adults

Question Wording: In the coming year, do you expect your personal family finances to get better, get worse, or stay about the same?

		National Adults		
		In the coming year, do you expect your personal family finances to get better, get worse, or stay about the same?		
		Get better	Get worse	Stay about the same
		Row %	Row %	Row %
National Adults		28%	20%	52%
Region	Northeast	33%	14%	53%
	Midwest	20%	23%	57%
	South	29%	24%	47%
	West	31%	16%	53%
Household Income	Less than \$50,000	22%	25%	53%
	\$50,000 or more	31%	16%	53%
Education	Not college graduate	26%	23%	50%
	College graduate	32%	15%	53%
Age	Under 45	41%	15%	44%
	45 or older	19%	24%	57%
Age	18 to 29	44%	14%	43%
	30 to 44	39%	15%	46%
	45 to 59	26%	22%	53%
	60 or older	13%	26%	61%
Race	White	23%	21%	56%
	Non-white	42%	18%	40%
Gender	Men	27%	19%	54%
	Women	29%	21%	49%
Interview Type	Landline	24%	21%	55%
	Cell Phone	42%	17%	41%

Marist Poll National Adults: Interviews conducted June 15th through June 23rd, 2011, N=1003 MOE +/- 3%. Totals may not add to 100 due to rounding.

Your Personal Finances – Better, Worse, or the Same? (Over Time)

Asked of National Adults

Question Wording: In the coming year, do you expect your personal family finances to get better, get worse, or stay about the same?

	National Adults		
	In the coming year, do you expect your personal family finances to get better, get worse, or stay about the same?		
	Get better	Get worse	Stay about the same
	Row %	Row %	Row %
July 2011	28%	20%	52%
April 2011	27%	25%	48%
December 2010	29%	19%	52%
September 21, 2010	30%	18%	52%
June 9, 2010	33%	15%	52%
April 15, 2009	28%	22%	50%

Marist Poll National Adults

Plan to Move Out of State

Asked of National Adults

Question Wording: Thinking about five years from now, do you plan to stay in <state of residence> or do you plan to move someplace else?

		National Adults		
		Thinking about five years from now, do you plan to stay in <state of residence> or do you plan to move someplace else?		
		Plan to stay	Plan to move someplace else	Unsure
		Row %	Row %	Row %
National Adults		78%	17%	5%
Region	Northeast	81%	13%	6%
	Midwest	75%	18%	7%
	South	78%	16%	6%
	West	79%	18%	2%
Household Income	Less than \$50,000	79%	18%	4%
	\$50,000 or more	79%	17%	4%
Education	Not college graduate	78%	17%	6%
	College graduate	78%	17%	5%
Age	Under 45	70%	24%	6%
	45 or older	84%	12%	4%
Age	18 to 29	56%	36%	8%
	30 to 44	82%	13%	5%
	45 to 59	80%	16%	4%
	60 or older	89%	7%	5%
Race	White	84%	12%	4%
	Non-white	68%	26%	7%
Gender	Men	77%	18%	5%
	Women	79%	15%	5%
Interview Type	Landline	82%	14%	4%
	Cell Phone	68%	24%	7%

Marist Poll National Adults: Interviews conducted June 15th through June 23rd, 2011, N=1003 MOE +/- 3%. Totals may not add to 100 due to rounding.

Reason Behind Plans to Move Out of State

Asked of National Adults Planning to Leave the State Where They Currently Live

Question Wording: What is the main reason you plan to move away from <state of residence>?

		Adults Planning to Leave the State Where They Currently Live
		Col %
What is the main reason you plan to move away from <state of residence>?	Jobs	17%
	Cost of living	13%
	Move near family	12%
	Climate	9%
	In Army	7%
	Finish college-school	5%
	Time for change	5%
	Quality of life	5%
	Retirement	3%
	Not convenient-Location	3%
	Taxes	3%
	Overcrowded	2%
	Housing costs	1%
	No specific reason	3%
Other	12%	

Marist Poll National Adults Planning to Leave the State Where They Currently Live: Interviews conducted June 15th through June 23rd, 2011, N=165 MOE +/- 8%. Totals may not add to 100 due to rounding.

Cost of Living

Asked of National Adults

Question Wording: Overall, would you describe the cost of living in <state of residence> for the average family as very affordable, affordable, not very affordable, or not affordable at all?

		National Adults			
		Overall, would you describe the cost of living in <state of residence> for the average family as very affordable, affordable, not very affordable, or not affordable at all?			
		Very affordable	Affordable	Not very affordable	Not affordable at all
		Row %	Row %	Row %	Row %
National Adults		6%	56%	30%	9%
Region	Northeast	2%	40%	47%	11%
	Midwest	7%	61%	27%	4%
	South	7%	65%	20%	9%
	West	5%	49%	35%	11%
Household Income	Less than \$50,000	6%	53%	30%	11%
	\$50,000 or more	6%	56%	32%	7%
Education	Not college graduate	5%	53%	32%	10%
	College graduate	7%	59%	28%	6%
Age	Under 45	6%	57%	27%	9%
	45 or older	5%	55%	32%	8%
Age	18 to 29	8%	60%	23%	8%
	30 to 44	5%	54%	30%	11%
	45 to 59	3%	55%	33%	8%
	60 or older	7%	55%	30%	8%
Race	White	5%	57%	32%	6%
	Non-white	7%	54%	25%	15%
Gender	Men	6%	57%	28%	9%
	Women	5%	55%	32%	9%
Interview Type	Landline	5%	55%	32%	8%
	Cell Phone	7%	59%	24%	11%

Marist Poll National Adults: Interviews conducted June 15th through June 23rd, 2011, N=1003 MOE +/- 3%. Totals may not add to 100 due to rounding.