



## **Nearly Two-Thirds Plagued with Financial Woes, But Fewer See Finances Getting Worse**

\*\*\* Complete Tables for Poll Appended \*\*\*

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### **This Marist Poll Reports:**

More than six in ten adults nationally -- 64% -- worry they won't be able to pay their family's expenses and bills at least some of the time. This includes 30% who are always concerned their income won't meet their expenses and 34% who are worried some of the time. One in five -- 20% -- are seldom stressed about covering their bills while 17% never agonize over it.

Women express greater concern than men. More than seven in ten women -- 71% -- worry about not being able to pay their family's bills at least some of the time compared with 55% of men.

However, Americans are cautiously optimistic about the future of their personal family finances. Fewer residents nationally believe their personal money matters will get worse in the coming year. When it comes to the status of Americans' family finances, a majority -- 55% -- think their financial situation will remain about the same. 28% think their finances will get better while 17% report they will get worse in the next twelve months. Similar proportions of registered voters share these views.

When McClatchy-Marist last reported this question in August, 49% of residents thought their family finances would be steady, 25% thought they would get better, and 26% believed they would decline.

Regardless of income, level of education, age, race, and gender, there has been a decrease in the proportion of American adults who think their family finances will get worse in the next year.

## How the Survey was Conducted

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### **Nature of the Sample: National Poll of 1,042 Adults**

This survey of 1,042 adults was conducted on September 13<sup>th</sup> and September 14<sup>th</sup>, 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  $\pm 3.0$  percentage points. There are 825 registered voters. The results for this subset are statistically significant within  $\pm 3.5$  percentage points. The error margin increases for cross-tabulations.

## Nature of the Sample: Adults

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Nature of the Sample - National Adults		
		National Adults
		Col %
<b>National Adults</b>		<b>100%</b>
<b>Registered Voters</b>		<b>79%</b>
<b>Region</b>	<b>Northeast</b>	<b>19%</b>
	<b>Midwest</b>	<b>22%</b>
	<b>South</b>	<b>37%</b>
	<b>West</b>	<b>22%</b>
<b>Household Income</b>	<b>Less than \$50,000</b>	<b>51%</b>
	<b>\$50,000 or more</b>	<b>49%</b>
<b>Race</b>	<b>White</b>	<b>67%</b>
	<b>African American</b>	<b>10%</b>
	<b>Latino</b>	<b>11%</b>
	<b>Other</b>	<b>11%</b>
<b>Race</b>	<b>White</b>	<b>67%</b>
	<b>Non-white</b>	<b>33%</b>
<b>Age</b>	<b>Under 45</b>	<b>42%</b>
	<b>45 or older</b>	<b>58%</b>
<b>Generation</b>	<b>Millennials (18-30)</b>	<b>22%</b>
	<b>Gen X (31-46)</b>	<b>23%</b>
	<b>Baby Boomers (47-65)</b>	<b>34%</b>
	<b>Silent-Greatest (Over 65)</b>	<b>21%</b>
<b>Gender</b>	<b>Men</b>	<b>49%</b>
	<b>Women</b>	<b>51%</b>
<b>Interview Type</b>	<b>Landline</b>	<b>72%</b>
	<b>Cell Phone</b>	<b>28%</b>

**Marist Poll National Adults: Interviews conducted September 13th and September 14th, 2011, N=1042  
MOE +/- 3%. Totals may not add to 100 due to rounding.**

## Nature of the Sample: Registered Voters

Nature of the Sample - Registered Voters		
		Registered Voters
		Col %
<b>Registered Voters</b>		<b>100%</b>
<b>Party Identification</b>	Democrat	34%
	Republican	26%
	Independent	39%
	Other	1%
<b>Support Tea Party</b>	Yes	27%
<b>Political Ideology</b>	Liberal	20%
	Moderate	42%
	Conservative	38%
<b>Region</b>	Northeast	18%
	Midwest	24%
	South	38%
	West	21%
<b>Household Income</b>	Less than \$50,000	47%
	\$50,000 or more	53%
<b>Race</b>	White	70%
	African American	10%
	Latino	9%
	Other	11%
<b>Race</b>	White	70%
	Non-white	30%
<b>Age</b>	Under 45	32%
	45 or older	68%
<b>Generation</b>	Millennials (18-30)	14%
	Gen X (31-46)	22%
	Baby Boomers (47-65)	39%
	Silent-Greatest (Over 65)	25%
<b>Gender</b>	Men	48%
	Women	52%
<b>Interview Type</b>	Landline	78%
	Cell Phone	22%

**Marist Poll National Registered Voters: Interviews conducted September 13th and September 14th, 2011, N=825 MOE +/- 3.5%. Totals may not add to 100 due to rounding.**

## Concern About Meeting Family's Expenses

*Asked of National Adults*

**Question Wording:** How often do you worry that your total family income will not be enough to meet your family's expenses and bills: always, sometimes, seldom, or never?

		National Adults			
		How often do you worry that your total family income will not be enough to meet your family's expenses and bills:			
		Always	Sometimes	Seldom	Never
		Row %	Row %	Row %	Row %
National Adults		30%	34%	20%	17%
Registered Voters		31%	33%	20%	16%
Party Identification <sup>^</sup>	Democrat	27%	37%	21%	16%
	Republican	32%	37%	19%	12%
	Independent	35%	27%	21%	17%
Region	Northeast	26%	37%	21%	17%
	Midwest	26%	35%	21%	18%
	South	28%	34%	20%	18%
	West	39%	30%	18%	13%
Household Income	Less than \$50,000	43%	33%	14%	11%
	\$50,000 or more	19%	33%	27%	21%
Education	Not college graduate	33%	35%	18%	15%
	College graduate	23%	33%	24%	21%
Age	Under 45	28%	36%	24%	13%
	45 or older	31%	32%	18%	19%
Age	18 to 29	19%	40%	27%	14%
	30 to 44	36%	31%	21%	12%
	45 to 59	37%	30%	17%	16%
	60 or older	24%	35%	18%	23%
Generation	Millennials (18-30)	19%	40%	27%	14%
	Gen X (31-46)	39%	29%	19%	14%
	Baby Boomers (47-65)	33%	33%	19%	16%
	Silent-Greatest (Over 65)	25%	34%	17%	24%
Race	White	27%	34%	22%	16%
	Non-white	34%	32%	16%	19%
Gender	Men	28%	27%	24%	21%
	Women	31%	40%	16%	13%
Interview Type	Landline	29%	36%	19%	16%
	Cell Phone	31%	29%	22%	18%

Marist Poll National Adults: Interviews conducted September 13th and September 14th, 2011, N=1042 MOE +/- 3%. Totals may not add to 100 due to rounding.

<sup>^</sup>National Registered Voters: N=825 MOE +/- 3.5%. Totals may not add to 100 due to rounding.

## Your Personal Family 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 %
<b>National Adults</b>		<b>28%</b>	<b>17%</b>	<b>55%</b>
<b>Registered Voters</b>		<b>25%</b>	<b>19%</b>	<b>56%</b>
<b>Party Identification<sup>^</sup></b>	<b>Democrat</b>	<b>34%</b>	<b>11%</b>	<b>55%</b>
	<b>Republican</b>	<b>13%</b>	<b>28%</b>	<b>59%</b>
	<b>Independent</b>	<b>23%</b>	<b>21%</b>	<b>56%</b>
<b>Region</b>	<b>Northeast</b>	<b>23%</b>	<b>19%</b>	<b>58%</b>
	<b>Midwest</b>	<b>25%</b>	<b>14%</b>	<b>62%</b>
	<b>South</b>	<b>32%</b>	<b>18%</b>	<b>50%</b>
	<b>West</b>	<b>27%</b>	<b>18%</b>	<b>55%</b>
<b>Household Income</b>	<b>Less than \$50,000</b>	<b>30%</b>	<b>20%</b>	<b>51%</b>
	<b>\$50,000 or more</b>	<b>27%</b>	<b>13%</b>	<b>59%</b>
<b>Education</b>	<b>Not college graduate</b>	<b>26%</b>	<b>20%</b>	<b>54%</b>
	<b>College graduate</b>	<b>32%</b>	<b>13%</b>	<b>55%</b>
<b>Age</b>	<b>Under 45</b>	<b>37%</b>	<b>8%</b>	<b>54%</b>
	<b>45 or older</b>	<b>21%</b>	<b>23%</b>	<b>56%</b>
<b>Age</b>	<b>18 to 29</b>	<b>41%</b>	<b>7%</b>	<b>52%</b>
	<b>30 to 44</b>	<b>33%</b>	<b>10%</b>	<b>57%</b>
	<b>45 to 59</b>	<b>27%</b>	<b>24%</b>	<b>49%</b>
	<b>60 or older</b>	<b>15%</b>	<b>23%</b>	<b>62%</b>
<b>Generation</b>	<b>Millennials (18-30)</b>	<b>41%</b>	<b>7%</b>	<b>52%</b>
	<b>Gen X (31-46)</b>	<b>35%</b>	<b>12%</b>	<b>53%</b>
	<b>Baby Boomers (47-65)</b>	<b>24%</b>	<b>23%</b>	<b>54%</b>
	<b>Silent-Greatest (Over 65)</b>	<b>12%</b>	<b>25%</b>	<b>63%</b>
<b>Race</b>	<b>White</b>	<b>17%</b>	<b>20%</b>	<b>63%</b>
	<b>Non-white</b>	<b>50%</b>	<b>11%</b>	<b>39%</b>
<b>Gender</b>	<b>Men</b>	<b>33%</b>	<b>15%</b>	<b>53%</b>
	<b>Women</b>	<b>23%</b>	<b>20%</b>	<b>58%</b>
<b>Interview Type</b>	<b>Landline</b>	<b>22%</b>	<b>21%</b>	<b>58%</b>
	<b>Cell Phone</b>	<b>44%</b>	<b>7%</b>	<b>49%</b>

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<sup>^</sup>National Registered Voters: N=825 MOE +/- 3.5%. Totals may not add to 100 due to rounding.

## Your Personal Family 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 %
September 2011	28%	17%	55%
August 2011	25%	26%	49%
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