



GfK Custom Research
North America



THE AP-GfK POLL

The Debt Stress Index

Conducted by GfK Roper Public Affairs & Corporate Communications

A telephone survey of the American general population (ages 18+)

Interview dates: November 3 – 8, 2010

Number of interviews: 1,000

Margin of error for the total sample: +/- 4.1 percentage points at the 95% confidence level

*NOTE: All results show percentages among all respondents, unless otherwise labeled.
Please refer to the exact sample number at the bottom of each table.*

All results shown are percentages unless otherwise labeled.

THE AP-GFK POLL: ABOUT THE DEBT STRESS INDEX

The Debt Stress Index was developed by research psychologist Paul J. Lavrakas and his colleagues at The Ohio State University in the 1990s. It has been used in many surveys, including several Associated Press polls, to track the impact of worry about financial debt on health and well-being.

The index is made up of four questions that are combined together and scaled from zero to 100, so that zero indicates no debt stress whatsoever and 100 indicates extreme debt stress.

The median debt stress scores as measured by national AP telephone polls in 2004, 2008, 2009 and 2010 are shown below:

	Median Debt Stress Index Score	Mean Debt Stress Index Score
2004	25.0	29.8
2008	33.3	33.9
May/June 2009	29.2	31.6
November 2009	29.2	34.5
May 2010	29.2	34.8
November 2010	25.0	30.9

For more information about the index, please contact AP’s Polling Unit at polling@ap.org.

AP-GfK Poll Methodology

The **Associated Press-GfK Poll** was conducted from November 3 through November 8, 2010, by GfK Roper Public Affairs & Corporate Communications – a division of GfK Custom Research North America. This telephone poll is based on a nationally-representative probability sample of 1,000 general population adults age 18 or older.

Interviews were conducted with 700 respondents on landlines and 300 respondents on cellular telephones. Both the landline and cell phone samples were provided by Survey Sampling International. The sample included the contiguous 48 states, Alaska, and Hawaii. Interviews were conducted in both English and Spanish, depending on respondent preference.

The combined landline and cell phone data were weighted to account for probabilities of selection, as well as age, sex, education and race, using targets from the March 2009 supplement of the Current Population Survey. In addition to these factors, the weighting takes into account the patterns of land and cell phone usage by region from the 2009 Fall estimates provided by Mediamark Research Inc.

The margin of sampling error is plus or minus 4.1 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error is higher and varies for results based on sub-samples. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total significantly more than 100%, depending on the number of different responses offered by each respondent.

Trend data are displayed for selected questions from previous AP-GfK Polls that also consisted of telephone interviews with nationally-representative probability samples of adults age 18 or older. Details about all AP-GfK Polls are available at <http://www.ap-gfkipoll.com>.