





THE AP-GfK POLL June, 2011

Conducted by GfK Roper Public Affairs & Corporate Communications

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

Interview dates: June 16 – 20 2011

Number of interviews:

1,001 all adults

715 credit card holders

706 debit card holders

Margin of error for the total sample: +/- 4.1 percentage points at the 95% confidence level Margin of error for the credit card holders: +/- 4.8 percentage points at the 95% confidence level Margin of error for the debit card holders: +/- 4.8 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.







Some questions held for later release

CL1. [ASK IF "YES" TO CC1] Thinking about changes that have happened to your credit card accounts during the past TWO YEARS, please tell me if you personally have experienced any of the following changes to any of your credit cards in the past TWO YEARS. How about [ITEM]. Have you experienced this change, or not?

		6/16-20	0/11	
	Have	Have not		
	experienced	experienced	[VOL]	[VOL]
	change	change	DK	REF
Your credit card statement is easier to understand	48	50	2	1
The interest rate you pay has dropped	14	81	4	1
The bank issuing your credit card has	37	57	6	1
INCREASED the amount you could be				
charged in penalties or fees				
The bank issuing your credit card has	14	80	5	1
DECREASED the amount you could be				
charged in penalties or fees				
You are being charged penalties or fees	15	82	3	1
on your card LESS often				
You are being charged penalties or fees	12	86	1	1
on your card MORE often				
The interest rate you pay has increased	30	65	5	*

Based on: N=715







CL2. [ASK IF EXPERIENCED MORE THAN ONE OF THE CHANGES IN CL1] And which of those changes you've experienced would you say has had the biggest impact on you, personally? [READ LIST]

PROGRAMMER: DISPLAY ONLY THOSE ITEMS PUNCHED '2' IN CL1.

	6/16-20/11
Your credit card statement is easier to understand	23
The interest rate you pay has dropped	14
The bank issuing your credit card has INCREASED the amount you could be charged in penalties or fees	15
The bank issuing your credit card has DECREASED the amount you could be charged in penalties or fees	1
You are being charged penalties or fees on your card LESS often	6
You are being charged penalties or fees on your card MORE often	6
The interest rate you pay has increased	28
(DO NOT READ) Don't know	5
(DO NOT READ) Refused	1

Based on N=337







CL3. [ASK IF "YES" TO CC1] And in the next six months, how likely are you to change your credit card in order to get a better deal or different rewards - extremely likely, very likely, somewhat likely, not too likely or not at all likely?

	6/16-20/11
Extremely/Very likely	8
Extremely likely	6
Very likely	2
Somewhat likely	13
Not too/Not at all likely	78
Not too likely	23
Not at all likely	56
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	1

Based on N=715

CL4. [ASK IF "YES" TO CC1; RANDOMIZE ORDER OF ITEMS IN PARENTHESES] Considering the services that the banks which issue your credit cards provide, in general, do you think the fees and penalties your banks may charge for your credit cards are (fair), (unfair), or neither fair nor unfair? [IF FAIR/UNFAIR: Is that very fair/unfair or somewhat fair/unfair?]

	1	
		6/16-20/11
Very/somewhat fair		23
Very fair		6
Somewhat fair		16
Neither fair nor unfair		32
Somewhat/very unfair		42
Somewhat unfair		20
Very unfair		22
(DO NOT READ) Don't know		3
(DO NOT READ) Refused		1

N=715 Based on







CL5. [ASK IF "YES" TO CC1; RANDOMIZE ORDER OF ITEMS IN PARENTHESES] Are the interest rates your banks charge for your credit cards (fair), (unfair), or neither fair nor unfair? [IF FAIR/UNFAIR: Is that very fair/unfair or somewhat fair/unfair?]

	6/16-20/11
Very/somewhat fair	23
Very fair	8
Somewhat fair	15
Neither fair nor unfair	28
Somewhat/very unfair	47
Somewhat unfair	23
Very unfair	23
(DO NOT READ) Don't know	3
(DO NOT READ) Refused	1

Based on N=715

DC1. Do you [and your spouse/partner] have any debit cards, that is a card that you can use like a credit card but that deducts the amount of your purchases directly from your bank account?

	6/16-20/11
Yes	74
No	24
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	1

Based on N=1,001







DC2. [ASK IF HAVE BOTH CREDIT AND DEBIT CARD: DC1=1 and CC1=1] Which type of card do you use more often for purchases, debit cards or credit cards? [IF RESPONDENT SAYS NEITHER/ABOUT THE SAME, PROBE FOR WHICH ONE THEY USE "MORE" OFTEN, ONLY USE VOLS AFTER PROBING]

	6/16-20/11
Debit	68
Credit	29
(DO NOT READ) Use both about the same	2
(DO NOT READ) Have them but don't use them	*
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

Based on N=527

SPLIT SAMPLE: ONE-THIRD OF SAMPLE EACH SHOULD GET DC3a, DC3b, DC3c:

DC3a. [IF HAVE DEBIT CARD: DC1=1] If your bank charged you an additional fee of three dollars each month in order to have a debit card, would you keep the debit card, or would you switch to another form of payment?

	6/16-20/11
Keep the debit card	38
Switch to another form of payment	61
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

Based on N = 241







DC3b. [IF HAVE DEBIT CARD: DC1=1] If your bank charged you an additional fee of five dollars each month in order to have a debit card, would you keep the debit card, or would you switch to another form of payment?

	6/16-20/11
Keep the debit card	32
Switch to another form of payment	66
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

N=255 Based on

DC3c. [IF HAVE DEBIT CARD: DC1=1] If your bank charged you an additional fee of seven dollars each month in order to have a debit card, would you keep the debit card, or would you switch to another form of payment?

	6/16-20/11
Keep the debit card	17
Switch to another form of payment	81
Don't know (DO NOT READ)	3
Refused (DO NOT READ)	-

Based on N=210







DC4. [IF WOULD SWITCH: DC3=2] How likely would you be to switch to [ITEM] as a form of payment, extremely likely, very likely, somewhat likely, not too likely or not at all likely?

	6/16-20/11												
	Extremely	Extremely Very Somewhat Not too Not at all [VOL]											
[RANDOMIZE]	likely	likely	likely	likely	likely	DK	REF						
Cash	28	25	27	11	10	-	-						
Credit cards	11	10	19	15	44	*	-						
Checks	23	19	24	11	22	1	-						
Pre-paid													
spending card	5	7	17	17	53	1	-						

Based on N=500

PID1. Do you consider yourself a Democrat, a Republican, an independent, or none of these?

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	TOTAL 10/13-18/10	LIKELY VOTERS 10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	3/3-8/10	1/12-17/10	12/10-14/09	11/5-9/09	10/1-2/09	60/8-ε/6	7/16-20/09	5/28-6/1/09	4/16-20/09
Democrat	31	35	29	29	31	32	33	32	31	34	35	32	32	32	28	35	33	31	35	36	36
Independent	27	27	34	31	26	28	27	31	30	28	25	27	27	29	27	24	26	30	25	25	26
Republican	25	18	19	25	28	26	32	25	25	24	26	26	26	21	21	22	21	21	23	23	18
None of these	16	20	17	15	16	14	7	12	13	15	14	15	15	17	23	18	19	18	17	16	18
Refused	*	-	-	*	-	-	-	1	*	*	-	-	-	*	-	1	1	1	1	1	1

Based on: N=1,001 N=1,001 N=1,001 N=1,001 N=1,000 N=1,







PID1/ PID2.

Do you consider yourself a Democrat, a Republican, an Independent, or none of these? [IF "DEMOCRAT," ASK:] Do you consider yourself a strong or moderate Democrat? [IF "REPUBLICAN," ASK:] Do you consider yourself a strong or moderate Republican? [IF "INDEPENDENT" OR "NONE," ASK:] Do you lean more toward the Democrats or the Republicans?

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	TOTAL 10/13-18/10	LIKELY VOTERS 10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	3/3-8/10	1/12-17/10	12/10-14/09	11/5-9/09	10/1-5/09	60/8-8/6	7/16-20/09	5/28-6/1/09
Total Democrat	43	46	45	42	39	43	42	44	43	46	45	41	45	44	37	43	43	39	44	46
Democrat – strong	12	14	14	12	14	16	20	16	14	15	15	14	15	14	12	18	17	14	14	20
Democrat – moderate	19	21	15	16	17	16	13	15	18	19	20	18	18	18	16	17	16	16	20	15
Independent – lean Democratic	11	12	16	14	9	11	9	13	12	12	10	9	12	12	9	8	10	9	9	11
None – lean Democratic	*	-	*	ı	*	*	*	1	*	-	*	ı	*	ı	*	*	*	1	*	*
Total Republican	37	29	33	36	38	40	48	40	39	35	39	40	34	33	32	31	32	33	33	32
Republican – strong	11	6	9	9	13	12	18	12	11	9	10	14	11	9	9	11	10	9	11	11
Republican – moderate	14	12	11	16	15	13	14	13	14	15	16	12	12	12	13	10	11	11	12	12
Independent – lean Republican	13	11	14	11	11	14	15	15	14	11	13	14	12	12	11	10	11	13	10	9
None – lean Republican	-	*	*	-	-	*	1	-	-	*	*	-	*	-	-	*	*	-	*	*
[VOL] Independent – don't lean	3	4	4	6	6	3	2	3	5	4	2	4	5	5	7	6	5	8	5	5
[VOL] None – don't lean	1	-	1	1	ı	-	-	-	1	-	1	-	1	1	-	1	-	1	-	-
[VOL] Other	*	*	1	*	*	*	*	-	*	*	*	*	1	1	*	*	*	*	1	*
Don't know	17	20	17	16	16	15	7	13	14	15	14	15	15	18	24	19	21	19	18	17
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-







G11a. Generally speaking, do you consider yourself a liberal, moderate, or conservative? [IF "Liberal," ASK: Would you say you are strongly or somewhat liberal?] [IF "Conservative," ASK: Would you say you are strongly or somewhat conservative?]

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	TOTAL 10/13-18/10	LIKELY VOTERS 10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7/10-12/10	TOTAL 10/16-20/08	LIKELY VOTERS 10/16-20/08
Liberal - strongly	9	9	8	8	8	9	10	10	10	11	8	6	9	11
Liberal - somewhat	14	14	15	14	11	14	11	12	15	11	15	14	14	14
Conservative - strongly	21	16	18	20	22	22	29	20	20	21	21	21	18	20
Conservative - somewhat	22	22	23	19	24	22	18	25	21	23	23	23	21	18
Moderate	33	36	32	36	33	31	31	31	33	32	31	32	35	35
Don't know	2	3	3	2	1	2	1	3	2	1	3	3	2	2
Refused	1	1	*	2	1	1	*	1	*	1	1	1	1	*

N=1,001 N=1,001 N=1,001 N=1,001 N=1,000 N=1,501 N=1,000 N=1,007 N=1,002 N=1,001 N=1,001 N=800 Based on: N=1,044







EM1. Are you, yourself, currently employed...

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	3/3-8/10	1/12-17/10	12/10-14/09	11/5-/09	10/1-5/09	60/8-8/6
Full-time	44	49	45	44	47	46	46	46	47	48	49	45	43	44	46	44	44
Part-time	14	13	15	17	12	13	13	16	11	13	11	14	13	15	11	10	12
Not employed	42	37	39	38	40	41	40	38	42	39	39	41	44	41	42	45	42
Don't know	*	*	*	-	*	*	*	*	*	*	-	*	1	*	*	*	-
Refused	*	*	*	1	1	*	*	*	*	-	*	*	*	1	1	1	1

[IF "NOT EMPLOYED" IN EM1, ASK:] Are you... EM2.

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	3/3-8/10	1/12-17/10	12/10-14/09	11/5-/09	10/1-5/09	60/8-8/6
Retired	46	51	40	48	48	46	47	44	47	42	50	49	48	47	49	52	52
Homemaker	17	16	17	16	21	18	16	21	15	16	18	19	15	13	16	18	15
Student	10	12	16	14	11	12	11	14	12	11	9	9	8	7	9	10	8
Temporarily unemployed	24	19	27	19	17	22	21	20	25	27	21	23	27	32	24	18	22
Don't know	2	1	1	2	2	2	4	1	2	4	2	*	1	1	1	2	2
Refused	1	*	1	*	1	*	*	1	*	-	1	-	1	*	1	*	*







CUR38. Thinking of the last 6 months – that is, since December of 2010 – have you or has someone in your family lost a job as a result of economic conditions, or not?

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	12/10-14/09	60/8-8/6	7/16-20/09	High 2/12-17/09	Low 9/3-8/09	1 Year Ago 6/9-14/10
Yes (self lost job)	6	7	6	8	6	7	6	6	7	8	6	9	5	8	10	5	7
Yes (someone in family)	18	23	22	27	18	16	25	25	29	21	23	22	26	21	25	26	29
No	74	67	70	62	72	76	68	67	61	69	69	66	65	65	65	65	61
Both (self and family member) [VOL]	2	3	1	4	3	1	1	2	4	1	3	3	2	4	1	2	4
Don't know	*	-	*	*	-	*	*	*	*	*	-	*	*	1	*	*	*
Refused	*	*	-	*	*	*	*	*	-	-	*	*	1	1	-	1	-

CUR39. And thinking of the last 6 months – that is, since December of 2010 – has someone you know personally, other than a family member, lost a job as a result of economic conditions, or not?

	6/16-20/11	5/5-9/11	3/24-28/11	1/5-10/11	11/3-8/10	10/13-18/10	9/8-13/10	8/11-16/10	6/9-14/10	5/7-11/10	4/7-12/10	12/10-14/09	10/1-5/09	High 1/12-17/10	Low 6/16-20/11	1 Year Ago 6/9-14/10
Yes	57	62	60	65	55	54	65	65	70	63	64	69	65	71	57	70
No	43	38	40	35	44	46	35	35	29	36	36	30	34	29	43	29
Don't know	*	*	*	*	1	*	1	*	1	*	*	*	1	1	*	1
Refused	-	*	*	*	*	*	*	*	-	-	*	*	*	-	-	-

Ap Associated Press POPER





[INTERVIEWER READ:] The following questions are for classification purposes only. Be assured that your responses will be aggregated with those of other participants to this survey.

DM1. What is your marital status? Are you... [READ EACH ITEM]

Married/Living as Married/Co-habitating	62
Separated	2
Divorced	9
Widowed	6
Never Married	21
Don't know [VOL]	*
Refused [VOL]	1

Based on: N=1,001

What is the last grade of school you completed? [READ EACH ITEM] DM2.

Less than high school graduate	7
High school graduate	32
Technical/trade school	5
Some college	26
College graduate	15
Some graduate school	4
Graduate degree	11
Don't know [VOL]	1
Refused [VOL]	-

N=1,001 Based on:

DM4. In what year were you born?

Age group:

<u> </u>	
18-29	19
30-49	37
50-64	25
65+	18
Refused [VOL]	1







DM5. Which one of the following best describes where you live? [READ EACH ITEM]

Urban area	24
Suburban area	45
Rural area	29
Don't know [VOL]	2
Refused [VOL]	*

N=1,001 Based on:

Do you currently own your home, rent it, or do you have some other arrangement? DM6.

Own	60
Rent	25
Other arrangement	13
Don't know [VOL]	*
Refused [VOL]	1

N=1,001 Based on:

DM7. Are you the parent or guardian of one or more children under the age of 18, or not?

Yes	36
No	64
Don't know [VOL]	*
Refused [VOL]	*







How many different landline telephone numbers, if any, are there in your home that I could have DM8. reached you on for this call? This includes listed or unlisted numbers. To answer this question, please don't count cell phones or landlines used ONLY for faxes or modems.

None	26
One Line	69
Two lines	3
Three or more lines	1
Don't know [VOL]	-
Refused [VOL]	1

Based on:

DM9. And on how many different <u>cell</u>-phone numbers, if any, could I have reached you for this call?

N=1,001

None	9
One	67
Two	17
Three or more	6
Don't know [VOL]	*
Refused [VOL]	1

N=1,001 Based on:

DM10. [IF BOTH LAND AND CELLPHONE, ASK:] Generally speaking, would you say you use your landline phone most of the time, your cell phone most of the time, or would you say you use both about equally?

Landline	28
Cell phone	40
Both equally	32
Don't know [VOL]	*
Refused [VOL]	*

N=634 Based on:







DM10a. [ASK CELL-PHONE SAMPLE ONLY] How many adults, in addition to you, carry and use this cell phone at least once a week or more?

None	44
One	38
Two	9
Three or more	9
Don't know [VOL]	1
Refused [VOL]	1

N=301 Based on:

DM12. Do you consider yourself a born-again or evangelical Christian, or not?

Yes, born-again/evangelical	38
No	59
Don't know [VOL]	2
Refused [VOL]	1

N=1,001 Based on:

DM13. What is your religious preference? Is it Protestant, Catholic, Mormon, Jewish, Muslim, some other religion, or don't you belong to any religious denomination?

Protestant	30
Catholic	21
Mormon	2
Jewish	2
Muslim	1
Other religion	22
Don't belong to religious denomination	21
Don't know [VOL]	-
Refused [VOL]	*







DM14. [IF "OTHER RELIGION" IN DM13, ASK:] Do you consider yourself a Christian, or not?

Yes, a Christian	84
No, not a Christian	16
Don't know [VOL]	-
Refused [VOL]	-

Based on: N=192

DM15. Aside from weddings and funerals, how often do you attend religious services? Would you say more than once a week, once a week, once or twice a month, a few times a year, less often than a few times a year, or never?

Never	17
Less often than a few times a year	12
A few times a year	21
Once or twice a month	14
Once a week	23
More than once a week	11
Don't know [VOL]	*
Refused [VOL]	2







DM16. Are you of Hispanic, Latino or Spanish origin?

Yes	11
No	88
Don't know [VOL]	*
Refused [VOL]	1

N=1,001 Based on:

DM17. [IF SPANISH/HISPANIC/LATINO (D16=1), ASK:] In addition to being Hispanic, Latino or Spanish, what race or races do you consider yourself to be? [DO NOT READ. ACCEPT MULTIPLE RESPONSES.]

DM18. [IF NOT SPANISH/HISPANIC/LATINO (D16=2), ASK:] What race or races do you consider yourself to be? [DO NOT READ. ACCEPT MULTIPLE RESPONSES.]

White	74
Black, African-American, or Negro	12
American Indian or Alaska Native	1
Asian Indian	1
Vietnamese	-
Chinese	-
Filipino	*
Korean	-
Native Hawaiian	-
Guamanian or Chamorro	-
Samoan	-
Japanese	*
Other Asian	1
Other Pacific Islander	-
Some other race [SPECIFY]	8
Multiple races [VOL]	2
Don't know [VOL]	2
Refused [VOL]	2







DM19. Does your total household [IF SINGLE: "PERSONAL"] income fall below \$50,000 dollars, or is it \$50,000 or higher? [READ LIST]

Below \$50,000	49
\$50,000+	46
Don't know [VOL]	1
Refused [VOL]	4

Based on: N=1,001

DM20. And in which group does your total household [IF SINGLE: "PERSONAL"] income fall? [READ LIST]

Under \$10,000	9
\$10,000 to under \$20,000	10
\$20,000 to under \$30,000	9
\$30,000 to under \$40,000	11
\$40,000 to under \$50,000	8
\$50,000 to under \$75,000	17
\$75,000 to under \$100,000	12
\$100,000 to under \$150,000	9
\$150,000 or more	6
Don't know [VOL]	3
Refused [VOL]	6

Based on: N=1,001

DM21. Do you currently own stocks, bonds, or mutual funds?

Yes	39
No	57
Don't know [VOL]	1
Refused [VOL]	3

Based on: N=1,001







[ASK DM22 ONLY IF "YES" IN DM21:]

DM22. In the past 12 months, how many times did you make changes in your investments—buying or selling stocks or mutual funds either within or outside an employer-sponsored 401K plan? Would you say...

None	51
1	14
2	11
3	4
4	4
5-9 times	6
10-14 times	3
15-19 times	-
20-24 times	1
25 times or more	2
Don't know [VOL]	4
Refused [VOL]	1

Based on: N=482

DM25. [INTERVIEWER RECORD:] Respondent's Gender:

Male	49
Female	51

N=1,001 Based on:

REGION:

Northeast	19
Midwest	23
South	36
West	22

Based on: N=1,001







AP-GfK Poll Methodology

The **Associated Press-GfK Poll** was conducted from June 16 through June 20, 2011, 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 1,001 general population adults age 18 or older.

Interviews were conducted with 700 respondents on landlines and 301 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-gfkpoll.com.





