



THE AP-GfK POLL

November, 2010

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 all adults

730 credit card holders

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

CREDIT CARD SECTION

[INTERVIEWER READ] The following set of questions ask about your [and your spouse/partner’s] use of credit cards. When we say credit cards in these questions, we do NOT include any debit cards which merely subtract funds from a bank account.

CC1. Do you [and your spouse/partner] have any credit cards?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Yes	63	70	64	67
No	36	29	35	33
Don't know (DO NOT READ)	*	-	*	-
Refused (DO NOT READ)	2	1	1	*
<i>Based on:</i>	<i>N=1,000</i>	<i>N=940</i>	<i>N=1,006</i>	<i>N=1,000</i>

[ASK IF “YES” TO CC1, ASK CC2-CC10]

CC2. Last month, did you [and your spouse/partner] make any charges or take any cash advances on a credit card?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Yes	64	61	60	58
No	35	39	39	41
Don't know (DO NOT READ)	1	*	1	*
Refused (DO NOT READ)	1	-	*	*
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

[IF CC2 = “YES” ASK:]

CC3. Have you or will you pay off all of last month’s charges and/or cash advances, or will you carry some of them over? (ENTER SINGLE RESPONSE. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Paid/pay off all	71	70	63	61
Carry some over	28	31	36	37
Don't know (DO NOT READ)	1	*	*	2
Refused (DO NOT READ)	1	-	*	*
<i>Based on:</i>	<i>N=477</i>	<i>N=488</i>	<i>N=474</i>	<i>N=487</i>

CC4. Right now, approximately what is the total amount you [and your spouse/partner] owe on all your credit cards after your most recent payments? (ENTER AMOUNT IN DOLLARS. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
0	27	25	24	23
\$1-\$249	7	10	6	7
\$250-\$499	4	5	5	6
\$500-\$999	6	10	5	7
\$1,000-\$2,999	13	13	12	13
\$3,000-\$9,999	19	18	19	20
\$10,000 or more	10	11	13	14
Mean	\$3.8K	\$3.9K	\$4.6K	\$4.7K
Median	\$800	\$900	\$1.0K	\$1.0K
Don't know (DO NOT READ)	6	4	7	4
Refused (DO NOT READ)	8	5	8	8

Based on: *N=730* *N=729* *N=750* *N=766*

CC5. Have you currently reached the credit limit on any of your credit cards, or not?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Yes	6	9	8	10
No	92	90	91	89
Don't know (DO NOT READ)	1	-	*	-
Refused (DO NOT READ)	1	1	1	1

Based on: *N=730* *N=729* *N=750* *N=766*

CC7. In the past six months, how many times did you did NOT pay off AT LEAST the MINIMUM amount due on any of your credit cards? (CODE "Never" as "0". ENTER EXACT AMOUNT. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
0	89	90	92	90
1	4	3	2	3
2 or more	3	6	4	7
Don't know (DO NOT READ)	3	1	1	1
Refused (DO NOT READ)	1	*	2	*

Based on: *N=730* *N=729* *N=750* *N=766*

CC8. Just to confirm, you said that in the past six months you did not pay off AT LEAST THE MINIMUM AMOUNT DUE on any of your credit cards [INSERT RESPONSE FROM CC7] different times?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09
Yes	84	72	77
No	16	29	23
Don't know (DO NOT READ)	-	-	-
Refused (DO NOT READ)	-	-	-

Based on: *N=40* *N=47* *N=38*

CC9. In the past six months, how many times did you did NOT pay off AT LEAST the MINIMUM amount due on any of your credit cards?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09
0	98	100	100
1	-	-	-
2 or more	2	-	-
Don't know (DO NOT READ)	-	-	-
Refused (DO NOT READ)	-	-	-

Based on: *N=9* *N=13* *N=11*

CC10. For each of the following, please tell me whether the statement describes you very well, describes you somewhat or does not describe you at all. How about ... (INSERT & RANDOMIZE)? (READ AS NECESSARY:) Please tell me whether the statement describes you very well, describes you somewhat or does not describe you at all.

<i>I often use credit cards to finance major purchases...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	19	15	18	19
Describes somewhat	30	25	27	26
Does not describe	50	60	54	55
Don't know [VOL.]	*	-	*	*
Refused [VOL.]	*	*	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

<i>I only put purchases on a credit card if I can pay the bill in full when it comes ...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	53	54	49	53
Describes somewhat	25	25	25	21
Does not describe	21	22	25	26
Don't know [VOL.]	1	-	*	-
Refused [VOL.]	1	*	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

<i>I only use credit cards in emergencies, such as for medical expenses or car repairs...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	16	16	15	16
Describes somewhat	25	28	27	33
Does not describe	59	56	58	51
Don't know [VOL.]	1	-	*	*
Refused [VOL.]	*	*	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

CC10. (Continued) For each of the following, please tell me whether the statement describes you very well, describes you somewhat or does not describe you at all. How about ... (INSERT & RANDOMIZE)? (READ AS NECESSARY:) Please tell me whether the statement describes you very well, describes you somewhat or does not describe you at all.

<i>I don't trust myself to manage my credit card debt ...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	6	7	8	8
Describes somewhat	3	5	5	7
Does not describe	90	89	86	84
Don't know	*	*	*	*
Refused	*	-	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

<i>I use credit cards to buy what I want even if I don't have enough money at that moment ...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	5	5	6	6
Describes somewhat	8	12	15	13
Does not describe	87	83	79	82
Don't know	*	-	*	-
Refused	*	*	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

<i>I use credit cards because they are more convenient than paying with cash ...</i>	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Describes very well	38	37	35	42
Describes somewhat	26	26	29	25
Does not describe	36	37	36	33
Don't know	*	-	*	*
Refused	*	*	*	-
<i>Based on:</i>	<i>N=730</i>	<i>N=729</i>	<i>N=750</i>	<i>N=766</i>

CC11. Thinking about all of the credit card debt, if any, you now owe, how much, if any, is due to medical expenses you've had to take on? Is it...

	11/3-8/10	5/7-11/10	11/5/09-11/9/09
All or almost all of it	2	2	2
Most of it	1	2	1
About half of it	2	3	3
Only some of it, or	18	16	19
None of it	75	74	73
I don't have any debt [VOL.]	2	3	2
Don't Know [VOL.]	*	*	*
Refused (DO NOT READ)	1	*	*

Based on:

N=730

N=729

N=750

DEBT STRESS SECTION

Now, I'd like you to think about your overall debt, including any that is on credit cards, store credit, a mortgage or home equity loan, a car loan, or any other outstanding loan you [and your spouse/partner] may have.

DS1. Now thinking about those debts you owe, how often do you worry about the total amount you [and your spouse/partner] owe in overall debt? Would you say you worry ... (READ LIST. ENTER SINGLE RESPONSE. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Total All/Most of the Time	20	21	23	19
All of the time	9	10	11	9
Most of the time	11	11	12	10
Some of the time	25	28	27	29
Hardly Ever/Not At All	52	49	45	47
Hardly ever, or	23	23	20	26
Not at all	29	25	25	22
(DO NOT READ) No debt	3	2	4	5
(DO NOT READ) Don't know	*	*	*	*
(DO NOT READ) Refused	*	*	*	*

Based on:

N=1,000

N=1,002

N=1,006

N=1,000

[IF "0/NO DEBT" IN DS1, ASK DS1a; OTHERWISE, SKIP TO DS2]

DS1a. Now just to make certain, when you say that you [and your spouse/partner] have no debt, does that mean that you owe absolutely no money to anyone or for anything?

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Yes, absolutely no debt	89	80	93	96
No, not what I mean	11	20	7	2
(DO NOT READ) Don't know	-	-	-	1
(DO NOT READ) Refused	-	-	-	-

Based on: *N=30* *N=27* *N=42* *N=59*

DS2. How much stress does the total debt you are carrying cause to you [and your spouse/partner]? Is it... (READ LIST. ENTER SINGLE RESPONSE. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Total Great Deal/Quite a Bit of Stress	18	20	22	17
A great deal of stress	7	10	12	8
Quite a bit of stress	11	10	11	9
Some stress	23	26	28	29
Not Very Much/No Stress At All	59	53	49	54
Not very much stress, or	26	25	23	28
No stress at all	33	28	26	27
(DO NOT READ) Don't know	*	*	*	*
(DO NOT READ) Refused	*	*	1	-

Based on: *N=973* *N=976* *N=964* *N=941*

DS3. Now, thinking ahead over the next five years, how much of a problem, if any, will the total debt you [and your spouse/partner] have taken on be for you? Will it be ... (READ LIST. ENTER SINGLE RESPONSE. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
An Extreme/Large Problem	10	16	13	11
An extreme problem	4	5	5	3
A large problem	7	10	8	8
Medium	22	19	24	22
A Small Problem/No Problem At All	66	64	63	68
Small, or	22	24	23	26
No problem at all	44	40	40	41
(DO NOT READ) Don't know	1	1	*	1
(DO NOT READ) Refused	*	1	1	-

Based on: *N=973* *N=976* *N=964* *N=941*

DS4. How concerned are you that you [and your spouse/partner] never will be able to pay off these debts? Are you ... (READ LIST. ENTER SINGLE RESPONSE. IF UNSURE, ENCOURAGE BEST GUESS.)

	11/3-8/10	5/7-11/10	11/5/09-11/9/09	5/28/09-6/1/09
Total Very/Quite Concerned	13	17	14	12
Very concerned	9	11	8	8
Quite concerned	4	6	6	4
Somewhat concerned	18	18	17	15
Not very/Not At All Concerned	69	65	69	73
Not very concerned, or	21	23	22	22
Not at all concerned	47	42	47	51
(DO NOT READ) Don't know	*	*	*	*
(DO NOT READ) Refused	*	*	1	-

Based on: *N=973* *N=976* *N=964* *N=941*

ECO21. Do you expect that you will spend more money on holiday shopping this year than you did last year, less money or about the same amount?

	11/3/10- 11/8/10	11/5/09- 11/9/09	12/03/08- 12/08/08
More money	9	5	7
Less money	37	42	53
About the same amount	53	51	40
Don't know	1	1	*
Refused	*	1	*

Based on: *N=1,000* *N=1,006* *N=1,000*

ECO22. Do you expect to pay for most of your holiday season expenses using credit cards or cash?

	11/3/10- 11/8/10	11/5/09- 11/9/09	12/03/08- 12/08/08
Credit Cards	20	17	20
Cash	78	80	77
Don't know	1	1	2
Refused	1	2	1

Based on: *N=1,000* *N=1,006* *N=1,000*

Based on "Credit Cards in ECO22":

ECO23. Do you expect you will pay off all of your holiday season charges in full when the bill arrives, or will you carry some of them over next month?

	11/3/10- 11/8/10	11/5/09- 11/9/09	12/03/08- 12/08/08
Pay off charges	84	75	66
Carry some over	15	25	32
Not sure	1	*	1
Don't know	*	-	*
Refused	1	-	0

Based on: *N=264* *N=244* *N=219*

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?

	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	9/3-8/09	7/16-20/09	5/28-6/1/09	4/16-20/09	2/12-17/09	1/9-14/09
Total Democrat	39	43	42	44	43	46	45	41	45	44	37	43	43	39	44	46	46	46	47
Democrat – strong	14	16	20	16	14	15	15	14	15	14	12	18	17	14	14	20	16	18	19
Democrat – moderate	17	16	13	15	18	19	20	18	18	18	16	17	16	16	20	15	20	20	18
Independent – lean Democratic	9	11	9	13	12	12	10	9	12	12	9	8	10	9	9	11	10	9	9
None – lean Democratic	*	*	*	1	*	-	*	-	*	-	*	*	*	-	*	*	*	*	1
Total Republican	38	40	48	40	39	35	39	40	34	33	32	31	32	33	33	32	28	30	27
Republican – strong	13	12	18	12	11	9	10	14	11	9	9	11	10	9	11	11	9	9	8
Republican – moderate	15	13	14	13	14	15	16	12	12	12	13	10	11	11	12	12	9	13	12
Independent – lean Republican	11	14	15	15	14	11	13	14	12	12	11	10	11	13	10	9	9	8	7
None – lean Republican	-	*	1	-	-	*	*	-	*	-	-	*	*	-	*	*	*	*	1
[VOL] Independent – don't lean	6	3	2	3	5	4	2	4	5	5	7	6	5	8	5	5	7	6	7
[VOL] None – don't lean	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[VOL] Other	*	*	*	-	*	*	*	*	1	1	*	*	*	*	1	*	*	*	*
Don't know	16	15	7	13	14	15	14	15	15	18	24	19	21	19	18	17	19	17	18
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Based on: N=1,000 N=1,501 N=846 N=1,000 N=1,007 N=1,044 N=1,002 N=1,001 N=1,002 N=1,008 N=1,001 N=1,006 N=1,003 N=1,001 N=1,006 N=1,000 N=1,000 N=1,001 N=1,001

[ASK DEMOCRATS/DEMOCRATIC LEANING INDEPENDENTS: pid1=1 or pid2=5, 8]

ELE21b. Thinking ahead to 2012, would you like to see Barack Obama face a serious challenge in the 2012 presidential primaries from another Democratic candidate, or not?

	11/3-8/10
Yes	38
No	58
Don't know [VOL]	4
Refused [VOL]	*

Based on:

N=449

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?

		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	10/16-20/08		9/27-30/08
	Total	Total	Likely Voters	Total	Total	Total	Total	Total	Total	Likely Voters	Likely Voters
Liberal - strongly	8	9	10	10	10	11	8	6	9	11	10
Liberal - somewhat	11	14	11	12	15	11	15	14	14	14	11
Conservative - strongly	22	22	29	20	20	21	21	21	18	20	24
Conservative - somewhat	24	22	18	25	21	23	23	23	21	18	14
Moderate	33	31	31	31	33	32	31	32	35	35	39
Don't know	1	2	1	3	2	1	3	3	2	2	2
Refused	1	1	*	1	*	1	1	1	1	*	--

Based on:

N=1,000

N=1,501

N=846

N=1,000

N=1,007

N=1,044

N=1,002

N=1,001

N=1,001

N=800

N=808

EM1. Are you, yourself, currently employed... [READ LIST. RECORD ONLY ONE RESPONSE]

	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	9/3-8/09	7/16/-20/09	5/28-1/09
Full-time	47	46	46	46	47	48	49	45	43	44	46	44	44	47	50
Part-time	12	13	13	16	11	13	11	14	13	15	11	10	12	13	13
Not employed	40	41	40	38	42	39	39	41	44	41	42	45	42	39	37
Don't know	*	*	*	*	*	*	-	*	-	*	*	*	-	1	*
Refused	1	*	*	*	*	-	*	*	*	1	1	1	1	1	1

Based on: N=1,000 N=1,501 N=1,000 N=1,007 N=1,044 N=1,002 N=1,001 N=1,002 N=1,008 N=1,001 N=1,006 N=1,003 N=1,001 N=1,006 N=1,000

EM2. [IF "NOT EMPLOYED" IN EM1, ASK:] Are you... [READ LIST. RECORD ONLY ONE RESPONSE]

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

Based on: N=421 N=655 N=414 N=400 N=472 N=416 N=415 N=420 N=420 N=423 N=404 N=451 N=438 N=415 N=402

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

	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	9/3-8/09	7/16-20/09	High 2/12-17/09	Low 5/28-6/1/09	1 Year Ago 11/5-9/09
Yes (self lost job)	6	7	6	6	7	8	6	8	7	9	5	8	10	7	9
Yes (someone in family)	18	16	25	25	29	21	23	23	28	22	26	21	25	21	21
No	72	76	68	67	61	69	69	67	63	66	65	65	65	70	66
Both (self and family member) [VOL]	3	1	1	2	4	1	3	2	1	3	2	4	1	1	3
Don't know	-	*	*	*	*	*	-	*	-	*	*	1	*	1	-
Refused	*	*	*	*	-	-	*	*	-	*	1	1	-	*	*

Based on: N=1,000 N=1,501 N=1,000 N=1,007 N=1,044 N=1,002 N=1,001 N=1,002 N=1,008 N=1,001 N=1,001 N=1,006 N=1,001 N=1,000 N=1,006

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

	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	10/1-5/09	High 1/12-17/10	Low 5/28-6/1/09	1 Year Ago 11/5-9/09
Yes	55	54	65	65	70	63	64	64	71	69	65	71	60	66
No	44	46	35	35	29	36	36	35	29	30	34	29	39	34
Don't know	1	*	1	*	1	*	*	1	1	*	1	1	1	*
Refused	*	*	*	*	-	-	*	-	-	*	*	-	-	-

Based on: N=1,000 N=1,501 N=1,000 N=1,007 N=1,044 N=1,002 N=1,001 N=1,002 N=1,008 N=1,001 N=1,003 N=1,008 N=1,000 N=1,006

[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-habiting	59
Separated	3
Divorced	11
Widowed	6
Never Married	20
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

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

Less than high school graduate	8
High school graduate	35
Technical/trade school	4
Some college	25
College graduate	15
Some graduate school	3
Graduate degree	10
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

DM4. In what year were you born?

Age group:

18-29	21
30-49	37
50-64	22
65+	17
Refused [VOL]	3

Based on:

N=1,000

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

Urban area	23
Suburban area	41
Rural area	33
Don't know [VOL]	1
Refused [VOL]	1

Based on:

N=1,000

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

Own	64
Rent	23
Other arrangement	12
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

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

Yes	40
No	59
Don't know [VOL]	-
Refused [VOL]	1

Based on:

N=1,000

DM8. How many different landline telephone numbers, if any, are there in your home that I could have 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	24
One Line	71
Two lines	3
Three or more lines	1
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

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

None	10
One	66
Two	18
Three or more	5
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

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	39
Both equally	33
Don't know [VOL]	-
Refused [VOL]	*

Based on:

N=652

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	53
One	32
Two	9
Three or more	5
Don't know [VOL]	-
Refused [VOL]	1

Based on:

N=300

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

Yes, born-again/evangelical	37
No	59
Don't know [VOL]	1
Refused [VOL]	3

Based on:

N=1,000

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	25
Catholic	23
Mormon	1
Jewish	2
Muslim	1
Other religion [SPECIFY]	24
Don't belong to religious denomination	21
Don't know [VOL]	*
Refused [VOL]	3

Based on:

N=1,000

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=198

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	11
A few times a year	19
Once or twice a month	12
Once a week	28
More than once a week	11
Don't know [VOL]	*
Refused [VOL]	2

Based on:

N=1,000

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

Yes	12
No	86
Don't know [VOL]	*
Refused [VOL]	1

Based on:

N=1,000

- 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	71
Black, African-American, or Negro	12
American Indian or Alaska Native	2
Asian Indian	1
Vietnamese	*
Chinese	*
Filipino	*
Korean	*
Native Hawaiian	-
Guamanian or Chamorro	-
Samoan	-
Japanese	*
Other Asian	*
Other Pacific Islander	-
Some other race [SPECIFY]	9
Multiple races [VOL]	2
Don't know [VOL]	1
Refused [VOL]	3

Based on:

N=1,000

- 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	47
\$50,000+	46
Don't know [VOL]	1
Refused [VOL]	6

Based on:

N=1,000

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

Under \$10,000	10
\$10,000 to under \$20,000	10
\$20,000 to under \$30,000	9
\$30,000 to under \$40,000	8
\$40,000 to under \$50,000	7
\$50,000 to under \$75,000	16
\$75,000 to under \$100,000	11
\$100,000 to under \$150,000	8
\$150,000 or more	8
Don't know [VOL]	3
Refused [VOL]	10

Based on:

N=1,000

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

Yes	42
No	53
Don't know [VOL]	*
Refused [VOL]	5

Based on:

N=1,000

[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	16
2	11
3	3
4	3
5-9 times	5
10-14 times	4
15-19 times	1
20-24 times	1
25 times or more	1
Don't know [VOL]	5
Refused [VOL]	*

Based on:

N=509

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

Male	49
Female	51

Based on:

N=1,000

DMINT: POST THIS?

REGION:

	Total
Northeast	19
Midwest	22
South	37
West	22

Based on:

N=1,000

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>.