



THE AP-GfK POLL

Conducted by GfK Roper Public Affairs & Media

Interview dates: May 28-June 1, 2009
Interviews: 1,000 adults
Margin of error: +/- 3.1 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.

DM1. What is your marital status? Are you... [IF SAY "SINGLE," CLARIFY/SPECIFY BELOW:]

	5/28/09-
	6/1/09
Married/Living as Married/Co-Habitating,	58
Separated,	3
Divorced,	10
Widowed, or	7
Never Married?	22
Don't know (DO NOT READ)	-
Refused (DO NOT READ)	*

Based on: N=1,000

[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?

	5/28/09-
	6/1/09
Yes	67
No	33
Don't know (DO NOT READ)	-
Refused (DO NOT READ)	*

Based on: N=1,000

[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?

	5/28/09-
	6/1/09
Yes	58
No	41
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*



[IF CC2 = "YES" ASK:]

Based on:

CC5.

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.)

	5/28/09-
	6/1/09
Paid/pay off all	61
Carry some over	37
Don't know (DO NOT READ)	2
Refused (DO NOT READ)	*

Based on: N=487

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.)

	5/28/09-
	6/1/09
0	23
\$1-\$249	7
\$250-\$499	6
\$500-\$999	7
\$1,000-\$2,999	13
\$3,000-\$9,999	20
\$10,000 or more	14
Mean	\$4.9K
Median	\$1.0K
Don't know (DO NOT READ)	4
Refused (DO NOT READ)	8

	5/28/09-
	6/1/09
Yes	10
No	89
Don't know (DO NOT READ)	-
Refused (DO NOT READ)	1

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

Based on: N=766



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.)

	5/28/09-
	6/1/09
0	90
1	3
2 or more	7
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

Based on: N=766

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.

	5/28/09-6/1/09				
		Describes			
	Describes	Some-	Does not	[VOL]	[VOL]
[RANDOMIZE]	Very well	what	describe	DK	REF
I often use credit cards to finance major	19	26	55	*	_
purchases	1,7	17 20			
I only put purchases on a credit card if I can pay the bill in full when it comes	51	23	26	-	-
I only use credit cards in emergencies,					
such as for medical expenses or car	16	33	51	*	-
repairs					
I don't trust myself to manage my credit	8	7	84	*	
card debt	O	8 /			-
I use credit cards to buy what I want					
even if I don't have enough money at that	6	13	82	-	-
moment					
I use credit cards because they are more	42	25	33	*	_
convenient than paying with cash	72	23	55		_



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.)

	5/28/09- 6/1/09
Total All/Most of the Time	19
All of the time	9
Most of the time	10
Some of the time	29
Hardly Ever/Not At All	47
Hardly ever, or	26
Not at all	22
(DO NOT READ) No debt	5
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	*

Based on: N=1,000

[IF "O/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?

	5/28/09-
	6/1/09
Yes, absolutely no debt	96
No, not what I mean	2
(DO NOT READ) Don't know	1
(DO NOT READ) Refused	-



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.)

	5/28/09- 6/1/09
Total Great Deal/Quite a Bit of Stress	17
A great deal of stress	8
Quite a bit of stress	9
Some stress	29
Not Very Much/No Stress At All	54
Not very much stress, or	28
No stress at all	27
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	-

Based on: 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.)

	5/28/09- 6/1/09
An Extreme/Large Problem	11
An extreme problem	3
A large problem	8
Medium	22
A Small Problem/No Problem At All	68
Small, or	26
No problem at all	41
(DO NOT READ) Don't know	1
(DO NOT READ) Refused	-



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.)

	5/28/09-
	6/1/09
Total Very/Quite Concerned	12
Very concerned	8
Quite concerned	4
Somewhat concerned	15
Not very/Not At All Concerned	73
Not very concerned, or	22
Not at all concerned	51
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	-

Based on: N=941

GENERAL HEALTH QUESTIONS

Now I have some questions about health-related matters.

H1. Compared to other persons your age, would you say your health is...

	5/28/09- 6/1/09
Total Excellent/Good	78
Excellent	33
Good	44
Total Fair/Poor	23
Fair	16
Poor	7
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	-



H2. During an average week, how many times do you exercise aerobically; that is, engage in physical activity lasting at least 20 minutes, which raises your heart rate and breathing?

	5/28/09- 6/1/09
0	19
1	4
2	13
3	22
4	9
5-9	30
10 or more	3
Mean	3.6
Median	3.0
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	-

Based on: N=1,000

H3. Considering your height and build, would a DOCTOR consider you overweight or underweight, or would a DOCTOR consider you to be within a few pounds of your ideal weight?

	5/28/09-
	6/1/09
Overweight	35
Underweight	6
Within a few pounds of my ideal weight	59
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	-



Which of the following illnesses and other health problems, if any, have you had in the past 12 months? Please just answer "Yes" or "No" to each. How about...
 (ITEMS TO INSERT, RANDOMIZE – NOTE THAT "SKIN CANCER" MUST ALWAYS COME RIGHT BEFORE "OTHER TYPES OF CANCER")

	5/28/09-6/1/09			
			DK	REF
[RANDOMIZE]	Yes	No	(VOL)	(VOL)
Migraines or other types of headaches	25	75	-	*
Severe anxiety	11	89	*	*
Ulcers or other digestive tract problems	9	91	-	*
Muscle tension, including pains in your lower back	38	63	-	*
High blood pressure or hypertension	27	74	-	*
A heart attack or arrhythmia	4	96	-	*
Rheumatoid arthritis	14	85	*	*
Insomnia or other sleeping problems	24	76	*	*
Severe depression	11	89	-	*
Skin cancer	3	97	*	*
Other forms of cancer	2	98	1	*
Diabetes	10	90	-	*

Based on: N=1,000

H5. Have you, yourself, smoked any cigarettes in the past week, or not?

	5/28/09-
	6/1/09
Yes	28
No	72
(DO NOT READ) Don't know	-
(DO NOT READ) Refused	*

Based on: N=1,000

H6. Do you ever drink alcoholic beverages such as beer, wine or liquor, or are you a total abstainer?

	5/28/09-
	6/1/09
Yes, drink alcohol	64
No, total abstainer	36
(DO NOT READ) Don't know	-
(DO NOT READ) Refused	-



[IF H6="YES" ASK:]

H7. Approximately how many drinks of any kind of alcoholic beverages did you drink in the past SEVEN days?

	5/28/09-
	6/1/09
0	30
1	14
2	12
3-4	15
5-9	17
10 or more	13
Mean	5.0
Median	2.0
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	*

Based on: N=657

H8. Now I'm going to read a list of different feelings that people sometimes have. After each one I would like you to tell me on how many days you have felt this way during the past 7 days. How about...

(PROBE AS NEEDED: In the PAST 7 DAYS, On how many different days have you...) (PROBE FOR ESTIMATE IF RESPONDENT IS UNCERTAIN. "NONE" = 0)

	5/28/09-6/1/09				
[RANDOMIZE:]	Mean #/days	DK (VOL)	REF (VOL)		
Worried about a lot of things	1.9	-	-		
Felt tense or anxious	1.4	*	-		
Felt restless	1.4	*	-		
Had all sorts of aches and pains	1.4	*	-		
Had headaches	0.7	1	-		
Had back aches	1.6	*	-		
Had lots of energy	3.3	*	-		



H9. Thinking about all of the financial debt, if any, you now owe, how much, if any, is due to medical expenses you've had to take on? Is it. . .

	5/28/09- 6/1/09
Total All/Most	8
All or almost all of it	4
Most of it	4
About half of it	5
Total Some/None of it	83
Only some of it, or	22
None of it	61
(DO NOT READ) I don't have any debt	4
(DO NOT READ) Don't know	*
(DO NOT READ) Refused	*



STRESS MEASURES

PS1. Please think back over the last 7 days in terms of how you've been feeling and what's been on your mind... (INTERVIEWER, PLEASE PAUSE FOR A MOMENT)

For each of the following statements, please tell me how often you have felt this way in the last 7 days. Please tell me whether you never felt this way, felt this way some of the time, felt this way about half of the time, felt this way most of the time, or felt this way all of the time.

(FOR EACH, PROMPT AS NEEDED: "How often were you like this in the past 7 days?" PLEASE MAKE CERTAIN THE RESPONDENT IS ANSWERING ABOUT THE LAST 4 OR 5 DAYS.)

	5/28/09-6/1/09						
[RANDOMIZE:]			About			DK	REF
	Never	Some	half	Most	All	(VOL)	(VOL)
I've felt rushed; I did not	37	32	9	11	9	*	*
seem to have enough time.							
I've felt preoccupied,	49	36	6	5	4	*	*
tormented, or worried.	.,				·		
I've felt confused; my							
thoughts were mixed up; I	65	25	5	3	1	*	*
lacked concentration; I could	00	25	5	3	ı		
not focus.							
I've felt a great weight on my	45	20	7	0	7	*	
shoulders.	45	32	7	9	7	^	-
I had difficulty controlling my							
reactions, emotions, moods,	69	22	3	4	2	*	-
or gestures.							



PS2. Please tell me if any of the following happened to you in the past 12 months, or not. You can just say yes or no to each one. How about... [READ EACH ITEM.]

		5/28/09-6/1/09			
			DK	REF	
[RANDOMIZE]	Yes	No	(VOL)	(VOL)	
Divorce	3	97	-	-	
Marital separation	5	95	-	-	
Death of a close family member	25	76	-	-	
Personal injury or illness	25	75	-	-	
Got fired at work	6	94	-	-	
Death of a close friend	22	78	-	-	
Foreclosure of mortgage	3	97	-	1	
Trouble with in-laws	8	92	-	-	
Trouble with your boss	13	87	*	*	



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?

	5/28/09-	4/16/09-	2/12/09-	1/09/09-	12/03/08-	11/06/08-
Total Democrat	46	46	46	47	44	48
Democrat - strong	20	16	18	19	17	21
Democrat – moderate	15	20	20	18	19	19
Independent – lean Democratic	11	10	9	9	8	8
None – lean Democratic	*	*	*	1	1	-
Total Republican	32	28	30	27	33	34
Republican – strong	11	9	9	8	13	13
Republican – moderate	12	9	13	12	13	11
Independent – lean Republican	9	9	8	7	7	10
None – lean Republican	*	*	*	1	*	-
[VOL] Independent – don't lean	5	7	6	7	8	5
[VOL] None – don't lean	1	-	-	-	-	-
[VOL] Other	*	*	*	*	*	-
Don't know	17	19	17	18	15	14
Refused	-	-	-	-	-	-

Based on: $N=1,000 \quad N=1,000 \quad N=1,001 \quad N=1,000 \quad N=1,001$



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

	5/28/09-
	6/1/09
Full-time	50
Part-time	13
Not employed	37
[DO NOT READ] Don't know	*
[DO NOT READ] Refused	1

Based on: N=1,000

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

	5/28/09-
	6/1/09
Retired	50
Homemaker	17
Student	7
Temporarily unemployed	22
[DO NOT READ] Don't know	2
[DO NOT READ] Refused	2

Based on: N=402

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

	- 10 0 10 0		
	5/28/09-	4/16/09-	2/12/09-
	6/1/09	4/20/09	2/17/09
Yes (self lost job)	7	8	10
Yes (someone in family)	21	25	25
No	70	62	65
Both (self and family member) [DO NOT READ]	1	4	1
Don't know [DO NOT READ]	1	*	*
Refused [DO NOT READ]	*	*	-

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



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

	5/28/09-	4/16/09-	2/12/09-
	6/1/09	4/20/09	2/17/09
Yes	60	67	65
No	39	33	35
Don't know [DO NOT READ]	1	1	1
Refused [DO NOT READ]	-	-	-
Based on:	N=1,000	N=1,000	N=1,001

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

DM2. What is the last grade of school you completed?

Less than high school graduate	12
High school graduate	31
Technical/trade school	4
Some college	24
College graduate	14
Some graduate school	2
Graduate degree	11
Don't know	*
Refused	1

Based on: N=1,000

DM4. In what year were you born?

Age group:

rige group.	
18-29	20
30-49	37
50-64	24
65+	17
Refused	3



DM5. Which one of the following best describes where you live?

Urban area	23
Suburban area	42
Rural area	33
Don't know	1
Refused	2

Based on: N=1,000

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

Own	64
Rent	26
Other arrangement	8
Don't know	1
Refused	2

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	35
No	65
Don't know	-
Refused	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.

No lines	21
One Line	73
Two lines	4
Three or more lines	1
Don't know	*
Refused	1



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

None	16
One	61
Two	14
Three or more	7
Don't know	1
Refused	2

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	30
Cell phone	38
Both equally	32
Don't know	*
Refused	-

Based on: N=663

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	57
One	27
Two	9
Three or more	6
Don't know	-
Refused	*



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

Yes, born-again/evangelical	40
No	56
Don't know	2
Refused	2

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	29
Catholic	20
Mormon	2
Jewish	1
Muslim	1
Other religion [SPECIFY]	22
Don't belong to religious denomination	23
Don't know	*
Refused	3

Based on: N=1,000

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

Yes, a Christian	86
No, not a Christian	14
Don't know	*
Refused	-

Based on: N=180

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	14
A few times a year	19
Once or twice a month	12
Once a week	23
More than once a week	12
Don't know	*
Refused	3



DM16. [ASK EVERYONE] Are you Spanish, Hispanic, or Latino?

Yes	13
No	86
Don't know	-
Refused	2

Based on: N=1,000

- DM17. [IF SPANISH/HISPANIC/LATINO [D16=1], ASK:] In addition to being Spanish, Hispanic, or Latino, what race or races do you consider yourself to be? [DO NOT READ. ACCEPT MULTIPLE RESPONSES.]
- DM18. [IF <u>NOT</u> SPANISH/HISPANIC/LATINO [D16=2], ASK:] What race or races do you consider yourself to be? [DO NOT READ. ACCEPT MULTIPLE RESPONSES.]

White	73
Black, African-American, or Negro	12
American Indian or Alaska Native	2
Asian Indian	1
Native Hawaiian	*
Chinese	*
Guamanian or Chamorro	-
Filipino	*
Samoan	-
Japanese	-
Korean	*
Vietnamese	*
Other Asian	1
Other Pacific Islander	*
Some other race [SPECIFY]	6
Don't know	1
Refused	3
Multiple races [DO NOT READ]	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	47
\$50,000+	47
Don't know	1
Refused	5

Based on: N=1,000

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

	r
Under \$10,000	10
\$10,000 to under \$20,000	9
\$20,000 to under \$30,000	10
\$30,000 to under \$40,000	9
\$40,000 to under \$50,000	6
\$50,000 to under \$75,000	16
\$75,000 to under \$100,000	12
\$100,000 to under \$150,000	8
\$150,000 or more	7
Don't know	3
Refused	9

Based on: N=1,000

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

Yes	40
No	56
Don't know	*
Refused	3



[ASK DM21 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	12
2	10
3	6
4	4
5-9 times	5
10-14 times	3
15-19 times	1
20-24 times	2
25 times or more	3
Don't know	4
Refused	1

Based on: N=511

DM25. INTERVIEWER RECORD Respondent's Gender:

Male	49
Female	51

Based on: N=1,000

REGION:

Northeast	19
Midwest	23
South	37
West	22



AP-GfK Poll Methodology

The **Associated Press-GfK Poll** was conducted April May 28th – June 1st, 2009, by GfK Roper Public Affairs & Media – a division of GfK Custom Research North America. This telephone poll is based on a nationally-representative probability sample of 1000 adults age 18 or older. The interviews were conducted with 800 respondents on landlines and 200 on cellular telephones. Both the landline and cell phone samples were provided by Survey Sampling International. The survey sample included the contiguous 48 states, Alaska and Hawaii. Interviews were conducted in both English and Spanish.

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 2008 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 2008 Spring estimates provided by Mediamark Research Inc.

The margin of sampling error is plus or minus 3.1 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.

