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For The People & The Press

NEWS Release

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Obama Clearer than McCain in Addressing Crisis

PUBLIC NOT DESPERATE ABOUT ECONOMY OR PERSONAL FINANCES

Also inside...

- Government can still fix globalized economy
- Less eating out, fewer vacations
- 36% very confident in safety of bank deposits
- 64% jobs are hard to find

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Obama Clearer than McCain in Addressing Crisis

PUBLIC NOT DESPERATE ABOUT ECONOMY OR PERSONAL FINANCES

Americans are concerned about the nation's economic problems almost to the exclusion of every other issue, and they register the lowest level of national satisfaction ever measured in a Pew Research Center survey. Just 11% say they are satisfied with the way things are going in the country – down 14 points in the past month alone.

However, there is little indication that the nation's financial crisis has triggered public panic or despair. Most Americans express confidence that the government still possesses the power to fix the economy, though that belief has lost adherents since July. There has been no decline in people's perceptions of their own financial situations. Looking ahead to next year, Americans are more confident than they were in July about an improvement in the national economy and in their own personal finances.

This is not to say that the public has been spared the effects of the financial crisis: over the past three weeks, there have been sharp increases in the percentages saying they plan to rein in spending in a number of areas. Moreover, for the first time in a Pew survey, more Americans say that "people should learn to live with less," rather than that "there are no limits to growth in this country."

The latest national survey by the Pew Research Center for the People & the Press, conducted Oct. 9-12 among 1,485 adults reached on landlines and cell phones, finds that an increasing number say that jobs are difficult to find locally, and views of local real estate values remain negative. In addition, fewer people than in February say that their employer is in excellent financial shape. But these perceptions notwithstanding, there are no signs that the crisis has eroded people's fundamental confidence in either their own personal financial outlook or the nation's. As in July, a solid

A Grim but Hopeful Public

	July 2008 %	Oct 2008 %
<i>Rating of nation's economy</i>		
Excellent/good	10	9
Only fair/poor	89	90
<i>Economy is*...</i>		
In a recession	54	54
In a depression	18	22
Just having few problems	14	11
<i>A year from now, nation's economy will be:</i>		
Better	30	46
Worse	21	16
Same	41	30
Don't know	8	8
	100	100
<i>Federal government...</i>		
Has power to fix economy	68	56
Can't fix it so easily	26	37
Don't know	6	7
	100	100

Unchanged Personal Assessments

<i>Rating of personal finances...</i>		
Excellent/good	42	41
Only fair/poor	56	58
Don't know	2	1
	100	100
<i>Personal finances over next year will...</i>		
Improve	51	59
Get worse	28	26
Stay the same (Vol.)	14	9
Don't know	7	6
	100	100

* Asked of those who rate economy as only fair or poor.

majority of Americans (54%) says the economy is in a recession, and the percentage saying the nation is in depression has not grown significantly (22%). Compared with this summer, more Americans think that economic conditions will improve next year (46% vs. 30%).

Continued optimism about the economy may well reflect the fact that while polls have shown that the president and Congress receive low grades for dealing with the financial crisis, most Americans continue to say that the federal government still has the power to fix the economy. A 56% majority of the public expresses this view, though that is considerably less than the percentage saying this in July (68%).

Perhaps more important, the public's personal financial ratings are no lower than they were in mid-summer; 41% rate their finances as excellent or good, which is virtually unchanged since July (42%). Notably, 59% say they expect their financial situation to improve over the next year, up from 51% in July. Declining energy prices may be playing some part in the public's resilience in the face of the financial crisis. The proportion citing fuel or gas prices as the top economic problem facing the country has fallen steeply, from 38% in July to 10% currently.

Overall, fewer people now say that their incomes are falling behind the cost of living (57% vs. 64% in July). However, while inflation concerns have eased somewhat, nearly four-in-ten (38%) say that rising prices is the economic issue that worries them most; by comparison, 31% cite problems in the financial markets. Among those who describe themselves as working class or struggling financially, far more say their biggest economic worry is rising prices rather than problems in the financial markets. By contrast, those who describe themselves as professional or business class are far more likely to cite problems in financial markets than rising prices.

The new poll finds no evidence that fundamental American optimism has eroded in the face of the financial crisis. Even after a week of some of the largest stock market declines since the Great Depression, 64% of the public say that "As Americans, we can always find ways to solve our problems and get what we want." That is up from 59% since December 2004, shortly after the last presidential election.

Optimism - With a But		
	Dec 2004	Oct 2008
<i>Which comes closer to your view?</i>	%	%
As Americans, we can always find ways to solve problems	59	64
This country can't solve many important problems	36	29
Neither/Don't know	<u>5</u> 100	<u>7</u> 100
There are no real limits to growth in this country	51	41
People should learn to live with less	41	49
Neither/Don't know	<u>8</u> 100	<u>10</u> 100

Yet the survey does show a shift in basic public values regarding the limits of growth. A 49% plurality now says that “people in this country should learn to live with less” – the highest percentage expressing this sentiment since the question was first asked in 1994.

In this regard, Americans clearly signal they intend to scale back their own spending. Nearly six-in-ten (59%) say they have delayed or cancelled vacation spending while 55% say they have been eating out at restaurants less often. Roughly half (48%) say they are changing the way their money is saved or invested, while substantial minorities are either delaying or shelving plans to make major household purchases (39%) or to buy a new car (36%). The percentages saying they are reining in spending have risen sharply in the past three weeks.

Planned Spending Cutbacks

	Sept 19-22*	Oct 9-12	Change
<i>Recent economic events have caused you to...</i>	%	%	
Cut back vacation plans	48	59	+11
Eat out less often	--	55	--
Change investments/savings	39	48	+9
Delay major purchase	30	39	+9
Delay buying home/ making improvements	29	38	+9
Delay buying a new car	23	36	+13
Adjusted retirement plans	23	26	+3

* From Pew Weekly News Interest Index survey.

Views on Regulation of Business Unchanged

As Americans’ fundamental optimism remains unabated by the financial crisis, basic views about the role of government have shown only modest changes. The public continues to be divided about the efficacy of government regulation of business. Currently, 50% believe such regulation is necessary to protect the public interest, while 38% think government regulation of business does more harm than good. The balance of opinion is largely unchanged since December 2004 (49% vs. 41%).

Overall views of government are more negative they have been since the late 1990s. Nearly six-in-ten (57%) say that “government is almost always inefficient and wasteful” – up 10 points since December 2004. And somewhat fewer

Americans say “the government should do more to help needy Americans even if it means going deeper into debt” than did so in 2004 (51% now, 57% then).

No Increase in Support For Regulation of Business

	Dec 2004	Oct 2008
<i>Which comes closer to your view?</i>	%	%
Gov’t reg of business is needed to protect public interest	49	50
Gov’t reg of business usually does more harm than good	41	38
Neither/Don’t know	10	12
	100	100
Gov’t is almost always wasteful and inefficient	47	57
Gov’t often does a better job than it is credited for	45	35
Neither/Don’t know	8	8
	100	100

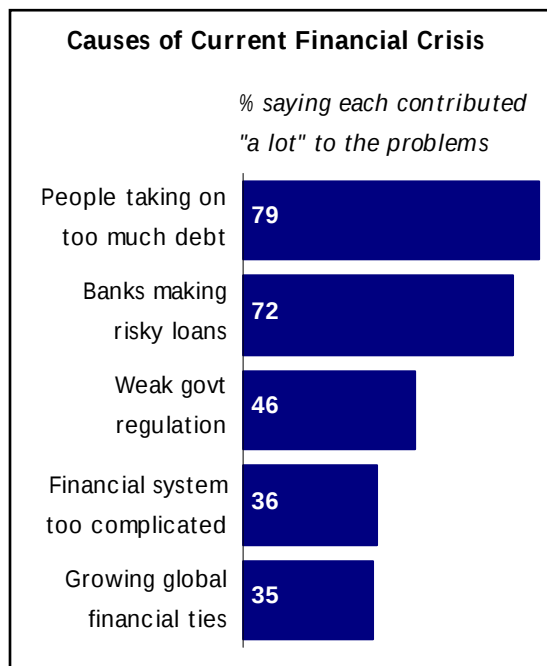
Views of business also have become more negative. Roughly eight-in-ten (78%) believe that “too much power is concentrated in the hands of a few large companies,” which is largely

unchanged from past years; but a greater percentage strongly express this sentiment (70%) than at any point since the question was first asked in 1994. In addition, there has been a modest increase in the percentage saying “business corporations make too much profit” – from 53% in December 2004 to 59% currently.

Debtors and Banks Blamed for Crisis

There is a broad public consensus regarding the causes of the current problems with financial institutions and markets: 79% say people taking on too much debt has contributed a lot to the crisis, while 72% say the same about banks making risky loans. Far fewer say weak governmental regulation of financial institutions (46%) or other factors have contributed a lot to the recent problems.

There are substantial partisan differences in opinions about the causes of the crisis. Far more Democrats than Republicans say weak government regulation is a major contributing factor (56% vs. 38%); 45% of independents express this sentiment. By contrast, fully 91% of Republicans place a lot of blame on people taking on too much debt, compared with 80% of independents and 74% of Democrats.



Crisis Favors Obama

With few Americans expressing a positive view of national conditions and President Bush's approval rating reaching a new low (25%) in a Pew survey, the political environment favors the Democrats. Barack Obama holds a sizable 50% to 40% lead over John McCain, and a greater share of his supporters back him strongly. Moreover, the percentage of voters saying they have definitely decided *not* to vote for McCain has risen steadily, from 37% in early August to 45% in the current survey.

Obama's Wide Lead					
	July	Aug	Sept 9-14	Sept 27-29	Oct 9-12
Registered voters	%	%	%	%	%
Obama/Biden	47	46	46	49	50
McCain/Palin	42	43	44	42	40
Other/DK	<u>11</u>	<u>11</u>	<u>10</u>	<u>9</u>	<u>10</u>
	100	100	100	100	100
N	1,241	2,414	2,509	1,258	1,278
Likely voters					
Obama/Biden	--	--	46	49	49
McCain/Palin	--	--	46	43	42
Other/DK	--	--	<u>8</u>	<u>8</u>	<u>9</u>
			100	100	100
N			2,307	1,181	1,191

Voters continue to express more confidence in Obama than in McCain to handle the financial crisis; 47% say Obama could best address the current problems while 33% choose McCain. Voters are especially critical of McCain's performance in explaining how he would handle the crisis. Just 29% say he has done an excellent or good job in explaining his approach to the crisis while 67% say he has done only a fair or poor job.

Obama's ratings for explaining how he would handle the crisis are much better than McCain's. Still, fewer than half (48%) say Obama has done an excellent or good job in this regard, while about as many (47%) say he has done only fair or poor.

The Financial Crisis & the Election		
	Sept <u>27-29</u>	Oct <u>9-12</u>
<i>Who can best handle it?</i>	%	%
Obama	46	47
McCain	33	33
Neither/both/DK	<u>21</u>	<u>20</u>
	100	100
<i>Job explaining how he would handle it?</i>	Ob- <u>ama</u>	Mc- <u>cain</u>
Excellent/good	48	29
Only fair/poor	47	67
Don't know	<u>5</u>	<u>4</u>
	100	100

SECTION I: THE NATIONAL ECONOMY AND PERSONAL FINANCES

The economy dominates the list of the most important problems facing the country; three-quarters of the public now cites an economic concern as the most important national problem. This is the highest percentage mentioning an economic problem as the biggest issue confronting the nation since January 1992 (76%).

While the overall economy is a greater concern than it was in July, the economic issues mentioned are far different. Currently, 26% point to an aspect of the financial crisis – including the banking situation, drops in the stock market and retirement accounts, and home foreclosures – as the most important problem facing the nation; the crisis only emerged in recent weeks and was not cited in polls earlier this year. Far fewer people cite energy or gas prices than in July. Just 5% now say energy or gas prices are the biggest national problem, down from 19% in July.

Since the beginning of the year, there has been a sharp decline in the percentage citing the war in Iraq as the most important national problem; 11% volunteer the war, compared with 17% in July and 27% in January. And health care, which was mentioned by 10% of respondents in January, dropped to 3% in July and 4% in the current poll.

Most Important National Problem			
	Jan 2008	July 2008	Oct 2008
	%	%	%
Economic problems (Net)	34	61	75
Economy (general)	20	39	55
Financial crisis	--	--	26
Unemployment	5	5	9
Energy/Gas prices	3	19	5
Inflation/Cost of living	3	6	5
Iraq	27	17	11
Health care	10	3	4
Dissatisfaction w/govt	6	3	4
Terrorism	3	3	2
Oil dependence	1	2	2
Number of respondents	1,515	737	728
Based on open-ended question, multiple responses allowed.			

Personal and National Economic Ratings

Americans continue to offer starkly negative views of national economic conditions. Nine-in-ten say the economy is in only fair (32%) or poor (58%) shape, largely unchanged from earlier in the year and near historic lows for the question's 16-year trend.

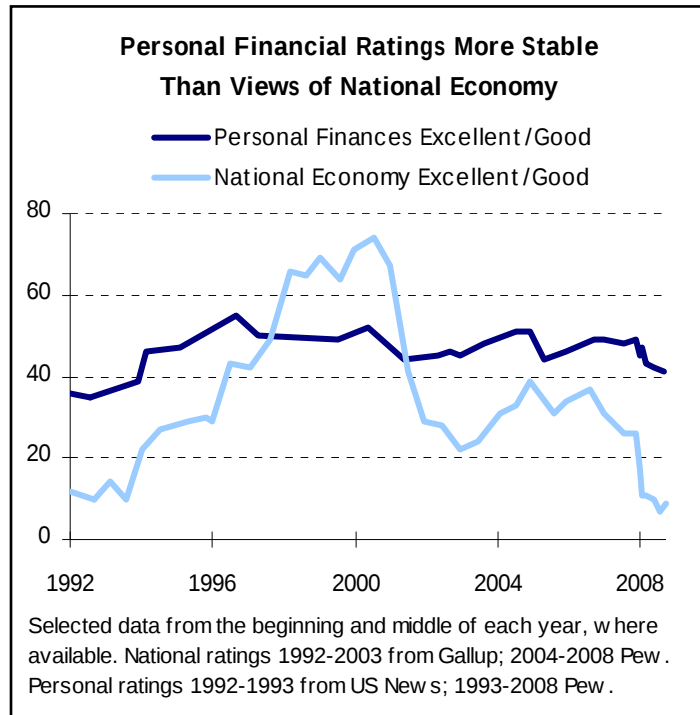
People give far more positive ratings to their own financial situation than to national economic conditions. Just more than four-in-ten (41%) rate their personal financial situation as excellent or good, compared with just 9% who say that about the nation's economy. Currently, about as many people rate their personal finances positively as did so in July (42% excellent/good).

Historically, personal financial ratings have been more stable than ratings of the national economy. During the economic boom years of the late 1990s, the share rating the nation's economy positively soared, but personal financial ratings remained largely unaffected. Today, with national economic ratings near historic lows, personal financial ratings have been more resilient.

It is worth noting, however, that the erosion in personal financial ratings over the course of the year has been notable. In January, an equal number of Americans rated their personal finances positively as negatively (49% excellent/good, 49% only fair/poor). The percentage rating their finances positively fell to 42% in July and remains low currently (41%).

Personal financial ratings vary widely across demographic and political subgroups. Most of those in households earning \$50,000 or more offer a positive assessment of their financial situations, while most in lower income households offer a negative one. Race also is a factor, with African Americans substantially less satisfied than whites with their finances.

By comparison, there is far less variation in ratings of the national economy. Overall, 58% say it is in poor shape, and while this is somewhat higher among lower-income and African American respondents,



More Positive Views of Personal Finances

	Personal Finances		National Economy			N
	Exc/ good	Only fair/ poor	Exc/ good	Only fair	Poor	
	%	%	%	%	%	
Total	41	58	9	32	58	1485
18-29	34	64	8	33	56	212
30-49	45	55	7	33	60	500
50-64	41	58	8	29	63	395
65+	40	58	11	34	54	358
<i>Family income</i>						
\$75,000 or more	68	31	8	35	57	440
\$50K-\$74,999	51	49	9	37	53	239
\$30K-\$49,999	32	68	6	29	64	296
Less than \$30K	19	81	8	31	60	320
<i>Self-described class</i>						
Prof/business	65	34	8	32	59	576
Working	39	61	10	34	55	657
Struggling	3	96	2	26	72	165
White	46	52	9	33	57	1174
Black	20	80	6	31	63	154
Republican	57	43	14	41	44	428
Democrat	35	64	5	27	68	519
Independent	37	61	6	32	62	451
<i>Voting intentions</i>						
Certain Obama	35	64	3	28	69	522
Certain McCain	59	41	13	42	45	457
Swing voters	40	58	8	31	59	299

the gaps are far smaller than on personal financial ratings.

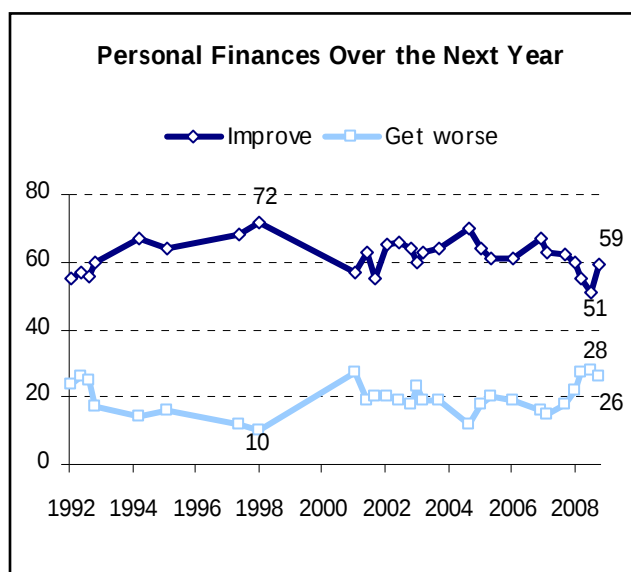
However, there are substantial political differences in ratings of both personal finances and the nation's economy. Large majorities of both Democrats (64%) and independents (61%) rate their personal finances as only fair or poor; comparable percentages rate the national economy as "poor" (68% of Democrats and 62% of independents). By contrast, most Republicans offer a positive personal financial assessment, and while few say the nation's economy is in "good" shape, only 44% offer a rating of "poor."

A majority of Americans say that the country is currently in a recession (54%); an additional 22% says the country is in a depression. Among those with annual family incomes of less than \$30,000, about three-in-ten (31%) think the country is in a depression and another 42% describe current conditions as a recession. The view that the country is in a recession, and not a depression, prevails among higher income groups. Roughly six-in-ten (62%) respondents with household incomes of \$75,000 or more say the country is in a recession, while just 15% see it as a depression.

Majorities of Republicans (54%), Democrats (56%) and independents (56%) agree that the country is in a recession, but Democrats are more than twice as likely as Republicans to say the country is in a depression (28% vs. 12%); 23% of independents say the country is in a depression.

Americans Remain Optimistic

While, on balance, most Americans offer a negative assessment of their personal financial situation today, most remain optimistic about their future finances. About six-in-ten (59%) expect their financial situation to improve over the next year, while just 26% expect it to get worse (15% volunteer that it will not change or are uncertain.) The percentage expressing personal financial optimism has rebounded from a low point over the summer; in July, 51% said they expected their financial situation to improve over the next year – the lowest proportion in 16 years of surveys.



Personal financial optimism has recovered among several demographic groups. More than four-in-ten (43%) of those ages 65 or older expect their personal finances to improve over the next year, compared with 29% in July. Optimism also has increased among those 30 to 49 (65% now vs. 55% in July). Young people, who offer somewhat more negative ratings of their current finances than do older Americans, continue to be optimistic that their situation will improve over the next year; nearly three-quarters of those younger than 30 expect that to be the case (74%).

Comparable percentages of Republicans (at 65%) and Democrats (at 62%) say they expect their financial situation to improve over the next year; fewer expressed optimism in July (56% of Republicans, 50% of Democrats). A more modest majority of independents (55%) express optimism about their future finances, virtually unchanged from July (52%).

The public's outlook for the national economy over the coming year also is broadly optimistic. Currently, 46% say they expect that economic conditions in the country a year from now will be better than they are at present – just 16% think they will be worse. In July, 30% predicted the economy would get better and 21% worse.

Financial Optimism Rebounds				
	% saying personal finances will improve			Oct
	<u>July</u>	<u>Oct</u>	<u>Change</u>	<u>N</u>
	%	%	%	
Total	51	59	+8	1485
White	50	55	+5	1174
Black	62	79	+17	154
18-29	71	74	+3	212
30-49	55	65	+10	500
50-64	48	47	-1	395
65+	29	43	+14	358
College grad	51	59	+8	610
Some college	56	62	+6	365
HS or less	50	58	+8	507
\$75,000+	58	61	+3	440
\$50-\$74,999	49	64	+15	239
\$30-\$49,999	58	58	0	296
Under \$30,000	51	61	+10	320
Republican	56	65	+9	428
Democrat	50	62	+12	519
Independent	52	55	+3	451

Americans Cut Back on Luxuries and Necessities

Americans are increasingly optimistic that the economy, and their own finances, will improve over the course of the next year. But in the short-term, many are delaying or cancelling spending on big-ticket, and smaller-ticket, items.

Most (59%) say that as a result of what has been happening with the economy lately, they have cut back on vacation spending. Three weeks ago, 48% reported doing so. Cutting back on dining out also is a common reaction to the current economic situation, with 55% eating out less often.

More Americans Feeling the Pinch			
	Sept 19-22 2008	Oct 9-12 2008	<u>Change</u>
<i>Has the recent economy lead you to...</i>	%	%	
Delay buying a new car	23	36	+13
Cut vacation spending	48	59	+10
Change the way you save	39	48	+9
Delay buying major home appliance	30	39	+9
Delay buying new home/ making improvements	29	38	+9
Adjust retirement plans	23	26	+3
Eat out less often	--	55	--

The public's belt tightening extends to other major purchases as well. Nearly four-in-ten say they have delayed or canceled plans to buy a new home or make major home improvements because of the recent economic downturn (38%) and a nearly identical percentage say they have delayed or canceled plans to buy a major home appliance such as a computer (39%). Some 36% now say they have delayed or cancelled plans to buy a new car, up 13 points over the past few weeks alone.

In addition to reduced spending, about half of the public (48%) has changed the way their money is saved or invested because of what's been happening with the economy lately. However, most do not see the current economic crunch as affecting their retirement as of yet: Just more than a quarter (26%) say they have adjusted their plans for retirement, up only three points from Sept. 19-22.

Confidence in Banks

In the midst of the current financial crisis, just 36% of Americans say they are very confident that money they have in banks is safe; an additional 38% say they are somewhat confident that their bank savings are safe. About one-in-five (21%) say they are not too or not at all confident that their bank deposits are safe.

Nearly half of college graduates (48%) say they are very confident in the security of their bank deposits compared with just 26% of those with a high school education or less. Those with relatively high annual incomes also express greater confidence in the safety of their deposits.

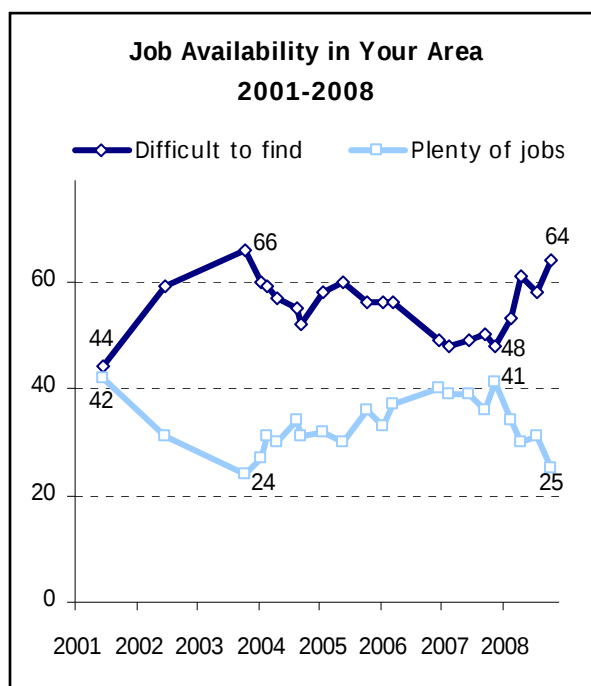
How Confident Are You in Safety of Your Bank Deposits?				
<i>Confident your money is safe...</i>	<u>Very</u> %	Some- what %	Not too/ not at all %	<u>DK</u>
Total	36	38	21	5=100
Male	41	35	19	5=100
Female	31	41	23	5=100
White	40	37	19	4=100
Black	20	42	30	8=100
Republican	47	36	15	2=100
Democrat	29	40	25	6=100
Independent	35	38	24	3=100
College grad	48	38	13	1=100
Some college	40	37	19	4=100
HS or less	26	39	27	8=100
\$75,000+	51	39	9	1=100
\$30-\$74,999	34	43	20	3=100
Less than \$30,000	26	31	34	9=100

Republicans (47%) are much more likely than either independents (35%) or Democrats (29%) to express a great deal of confidence in the security of their bank savings. About as many Democrats say they are very confident in the safety of their deposits as say they are not too or not at all confident in the safety of those deposits (29% vs. 25%).

Jobs Getting Scarce

The proportion of Americans who say jobs are difficult to find where they live has risen sharply from about a year ago, and is at its highest level since October 2003. In November 2007, fewer than half of Americans (48%) said it was tough to find work where they lived; that has grown to 64% in the current survey.

The sense that jobs have become scarce is shared across income groups and education levels. Last year, about a third (34%) of those in households with family incomes of \$100,000 or more said that jobs were difficult to find. Currently, a majority of those in this income category (54%) say that jobs are difficult to find. Substantial majorities of people at all education levels say jobs are difficult to find, but that reflects a more dramatic increase among college graduates (22 points) than among those with less education.



The perception that jobs are difficult to find has increased among people across the political spectrum. However, Democrats (70%) and independents (67%) are more likely than are Republicans (53%) to say that jobs are scarce.

Most working Americans say their employer is in excellent or good financial shape, but the proportion saying excellent has dropped eight points since early February (30% to 22%). Three-in-ten employed people say their company is in fair or poor shape, which has changed little since early February.

More See Jobs as Hard to Find			
	Jobs difficult to find		
	Nov 2007	Oct 2008	Change
Total	48	64	+16
\$100,000 or more	34	54	+20
\$50-\$99,999	48	59	+11
\$30-\$49,999	44	68	+24
Less than \$30K	61	70	+9
College grad	38	60	+22
Some College	47	60	+13
HS or less	53	68	+15
Republican	34	53	+19
Democrat	58	70	+12
Independent	49	67	+18

Inflation Concerns

Most Americans (57%) now say that their household income is falling behind the cost of living. That is down from a high of 64% in July, but notably higher than September 2007, when just 44% said they were falling behind financially.

Inflation Concerns Decline Modestly

	Sept 2007	Feb 2008	July 2008	Oct 2008
<i>Family income vs. cost of living:</i>	%	%	%	%
Income is going up faster	10	6	6	5
Income is staying about even	43	33	28	34
Income is falling behind	44	58	64	57
Don't know	<u>3</u>	<u>3</u>	<u>2</u>	<u>4</u>
	100	100	100	100

The sense that prices are outpacing incomes has eased somewhat since July across all income groups. However, two-thirds of those with household incomes of less than \$50,000 say they are not keeping up with the cost of living. More than half (57%) of those in households with incomes of \$50,000 to less than \$75,000 agree, as do 37% of those with incomes of \$100,000 or more.

More than six-in-ten of those 30 and older now say their incomes are falling behind the cost of living, a view shared by 42% of those younger than 30. Concern about inflation has declined somewhat since July among Americans younger than 50, though they remain more worried than they were a year ago. Among Americans ages 50 and older, there has been no decline since July in concern about rising prices.

While inflation concerns remain high, nearly half of Americans (49%) say it is easy to afford the things they want in life; about the same percentage says it is difficult (48%). This opinion has changed little since February (52% easy to afford). In January 1992, fewer Americans (39%) said it was easy to afford the things they want in life.

Easy to Afford Things You Want?

	Jan 1992*	June 2001	Feb 2008	Oct 2008
<i>Affording things you want...</i>	%	%	%	%
Easy	39	50	52	49
Difficult	58	48	45	48
Don't Know	<u>3</u>	<u>2</u>	<u>3</u>	<u>3</u>
	100	100	100	100

* From US News & World Report.

SECTION II: CAUSES AND CONSEQUENCES OF THE FINANCIAL CRISIS

Americans place the blame for the current problems with financial institutions and markets squarely on people who took on too much debt and banks that made risky loans. Nearly eight-in-ten (79%) say that people taking on more debt than they can afford contributed “a lot” to the current situation, and 72% say the same about banks making risky loans. By comparison, fewer than half (46%) see weak government regulation as having a lot to do with it, and even fewer blame the complexity or the growing globalization of the financial system.

Partisan Differences on Causes of Financial Problems					
<i>Percent saying contributed “a lot” to the problems</i>	<u>Total</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>	<i>R-D gap</i>
	%	%	%	%	
People taking on too much debt	79	91	74	80	+17
Banks making risky loans	72	80	69	75	+11
Weak government regulation	46	38	56	45	-18
Financial system too complicated	36	27	40	41	-13
Growing global financial ties	35	32	38	37	-6

Republicans are most likely to point to banks offering risky loans and people taking on excessive debt as the leading contributors to the current financial problems. About nine-in-ten (91%) say people taking on too much debt contributed a lot, while 80% say the same about banks making risk loans.

Nearly three-quarters of Democrats (74%) also cite people taking on too much debt, while about seven-in-ten (69%) cite banks making risky loans as a major factor. But Democrats are more likely than Republicans to see weak government regulation playing a significant role in current financial problems. More than half of Democrats (56%) say weak regulation contributed a lot to these problems, compared with 45% of independents and 38% of Republicans.

People in all income levels cite people taking on too much debt and banks making risky loans as significant factors in the financial problems. Yet wealthier people take a different view of causes of the crisis than do people with low annual incomes. For instance, 86% of those with an annual family income of \$75,000 or more cite risky loans made by banks as having a lot to do with the recent financial problems; that compares with 60% of those making less than \$30,000 annually. More than half (52%) of those in the high income category say weak regulation contributed a lot to current problems, compared with 40% for those earning less than \$30,000.

Those with lower incomes are more likely to point to the complexity of the financial system and growing global financial ties as major causes for the crisis. More than four-in-ten of those with annual family incomes below \$30,000 say each of these factors has had a lot to do with current financial problems (46% financial system too complicated; 45% growing global ties); this compares with only about a quarter of those with annual incomes of at least \$75,000 (27% and 26%, respectively).

Income Differences on Causes of Financial Problems				
<i>Percent saying contributed "a lot" to the problems</i>	<i>\$75K or More</i>	<i>\$30K to \$74,999</i>	<i>Under \$30K</i>	<i>Hi-Low gap</i>
People taking on too much debt	83	81	74	+9
Banks making risky loans	86	74	60	+26
Weak government regulation	52	47	40	+12
Financial system too complicated	27	35	46	-19
Growing global financial ties	26	36	45	-19

Greed Is ... More Prevalent

With so much attention focused on the risky practices of financial institutions as a factor in the economic crisis, many Americans see the leaders of those businesses as greedier today than they were in the past. Some six-in-ten say those executives are greedier, while 37% say they are about the same as they have always been. There are only slight partisan differences in these opinions, but those who say they are struggling in this economy are significantly more likely to see more greed today.

Solid majorities of Republicans and Democrats (62% each) say they see financial leaders as more greedy today than in the past; 60% of independents share this view. Significant differences, though, are evident among those who describe themselves as professional class, working class or struggling. Slightly more than half of those who define themselves as professionals (54%) say that leaders of financial institutions are greedier today. That increases to 61% of those who describe themselves as working class and nearly three-quarters (74%) of those who see themselves as struggling.

Are Financial Leaders Greedier Today?			
	<i>More Greedy</i>	<i>About the Same</i>	<i>DK</i>
	<i>%</i>	<i>%</i>	<i>%</i>
Total	60	37	3=100
Republican	62	34	4=100
Democrat	62	37	1=100
Independent	60	38	2=100
<i>Self-described class</i>			
Prof/business class	54	43	3=100
Working class	61	36	3=100
Struggling family	74	24	2=100
Question: Do you think leaders of financial institutions are more greedy today than in the past or about the same as they have always been?			

Rising Concern about Troubled Financial Markets

When asked to assess their own financial situations, Americans continue to put rising prices at the top the list. But worries about problems in the financial markets are not far behind, and have increased significantly since March. Close to four-in-ten (38%) cite higher prices as their top economic concern, down from nearly half (49%) in March. On the other hand, 31% now cite problems in the financial markets, more than twice the amount that cited the same concern in March (14%).

Roughly equal percentages of Republicans, Democrats and independents say that rising prices are their top concern about their own financial situations, but significantly more Republicans than Democrats point to problems in the financial markets as the economic issue that concerns them most (38% vs. 28%). Democrats, meanwhile, are more likely than Republicans to cite the job situation (22% vs. 10%).

Increasing Concern about Financial Markets					
<i>Which worries you the most now?</i>					
	Rising prices	Job situation	Financial markets	Real estate values	Other / DK
	%	%	%	%	%
October 2008	38	18	31	8	5=100
March 2008	49	19	14	12	6=100
<i>October:</i>					
Republican	38	10	38	10	4=100
Democrat	39	22	28	7	4=100
Independent	37	21	32	8	2=100
White	39	14	35	8	4=100
Black	38	31	17	8	6=100
<i>Self described class</i>					
Prof/business class	24	13	49	10	4=100
Working class	43	20	25	7	5=100
Struggling family	49	28	14	8	1=100
<i>Household Income</i>					
\$100K or more	22	12	49	15	2=100
\$75K-99,999	33	11	45	10	1=100
\$50K-74,999	40	14	36	8	2=100
\$30K-49,999	40	21	26	7	6=100
Less than \$30K	50	28	15	5	2=100

African Americans are twice as likely as whites (31% vs. 14%) to cite the job situation as their top concern. Meanwhile, whites are twice as likely as African Americans to say they are most concerned about the financial markets (35% vs. 17%).

Of those who identify their households as professional, close to half (49%) point to the financial markets as their top financial worry. Some 24% cite rising prices. Among those who say they are working class, more than four-in-ten (43%) list rising prices as the top concern, while a quarter cite the financial markets. About half (49%) of those who identify their families as struggling say rising prices are the top concern, followed by 28% who list the job situation and just 14% who cite the financial markets.

Biggest Economic Problem

As might be expected, the financial crisis is now viewed as the dominant economic problem facing the nation. More than a quarter (27%) mention some aspect of the crisis – including problems with financial institutions (8%), corporations or corporate greed (6%), or the recent government bailout (6%). None of these issues registered significantly on the public's list of top economic problems in February and July.

By contrast, far fewer volunteer prices as the most important national economic problem than did so earlier this year. Just 16% mention prices, with energy prices (at 10%) cited most frequently. In July, 45% pointed to prices as the top economic problem facing the country (with 38% specifically citing energy prices), which was far more than the percentage citing any other problem; prices were also the most frequently mentioned problem in February (at 24%).

Government's Power to Fix the Economy

As the economy continues to struggle and problems with the financial markets prove more global, a smaller majority than in July says the federal government has the power to fix the economy. During the summer, nearly seven-in-ten (68%) said that the government still had that power. Currently, 56% express that view. Meanwhile, those saying the government cannot fix the economy so easily have increased from 26% in July to 37% in the current survey.

The declines come across the political spectrum, with 56% of conservative Republicans now saying the government has the power to fix the economy, compared with 65% in July. Among liberal Democrats, that percentage has dropped even more: from 73% in July to 58%. More also are saying that the government cannot fix the economy “so easily these days.” That is the view of 36% of liberal Democrats, up significantly from 19% in July. Among conservative Republicans, 38% say government cannot fix the problems easily, up slightly from 31% in July.

Meanwhile, voters who say they are certain they will vote for Obama are more optimistic than certain McCain voters or swing voters that the government has the power to fix the economy. Close to six-in-ten certain Obama voters (59%) say the government has that power, compared with 50% each for certain McCain and swing voters.

Can the Federal Government Still Fix a Globalized Economy?

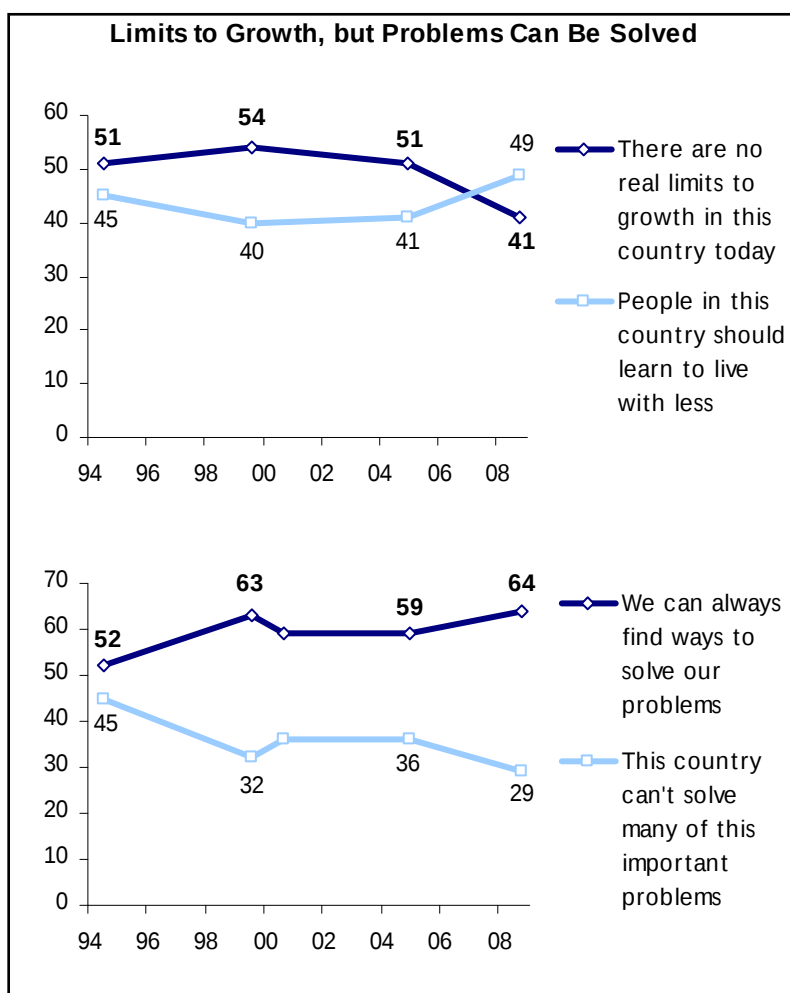
	Has power to fix it %	Cannot fix it so easily %	DK %
October 2008	56	37	7=100
July 2008	68	26	6=100
<i>October:</i>			
Conserv Rep	56	38	6=100
Mod/Lib Rep	61	36	3=100
Independent	49	46	5=100
Cons/Mod Dem	65	30	5=100
Liberal Dem	58	36	6=100
<i>Voting intentions*</i>			
Certain McCain	50	44	6=100
Certain Obama	59	36	5=100
Swing voters	50	44	6=100

* Based on registered voters

SECTION III: PUBLIC ATTITUDES TOWARD GOVERNMENT AND BUSINESS

The findings of two long-term values questions exemplify the public's nuanced, but fundamentally positive, outlook on the country's ability to weather the financial crisis. When asked whether there are "no real limits to growth in this country" or whether "people should learn to live with less" the public has shifted decidedly toward the latter. The number saying that people need to live with less has risen from 41% in 2004 to 49% today – the highest percentage saying this since the question was first asked in 1994.

Yet while many see a need for belt-tightening, the number of citizens saying that "as Americans, we can always find ways to solve our problems" has risen from 59% in 2004 to 64% today, which nearly matches the previous high in August 1999 (63%).



There is substantially less partisan division over these questions than was the case in the period immediately following the 2004 election. For example, Republicans, Democrats and independents today are all equally likely to say that people in this country should learn to live with less. In December 2004, Republicans were less likely than the others to hold this view.

Growth vs. Living with Less				
	<u>Total</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>
Oct 2008	%	%	%	%
No limits to growth	41	42	41	43
Learn to live with less	49	50	50	49
Dec 2004				
No limits to growth	51	58	49	48
Learn to live with less	41	35	44	43
<i>Change in "no limits"</i>	-10	-16	-8	-5
<i>Change in "live w/less"</i>	+8	+15	+6	+6

While Republicans are still the most optimistic that the country can always find ways to solve its problems, the number of Democrats and independents sharing this view has increased substantially since 2004. Currently, 60% of Democrats say that Americans can always find a way to solve problems while 33% say the country cannot solve many of its important problems; in 2004, opinion among Democrats was evenly divided, with nearly identical percentages expressing both sentiments (49% can solve problems; 47% country can't solve many of its problems). The belief that Americans are able to solve national problems also has increased among independents; 65% express that view in the current survey compared with 55% in December 2004.

Can We Find Ways to Solve Problems?				
	<u>Total</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>
Oct 2008	%	%	%	%
Can solve our problems	64	75	60	65
Can't solve many probs	29	21	33	30
Dec 2004				
Can solve our problems	59	74	49	55
Can't solve many probs	36	22	47	39
<i>Change in "can solve"</i>	+5	+1	+11	+10
<i>Change in "can't solve"</i>	-7	-1	-14	-9

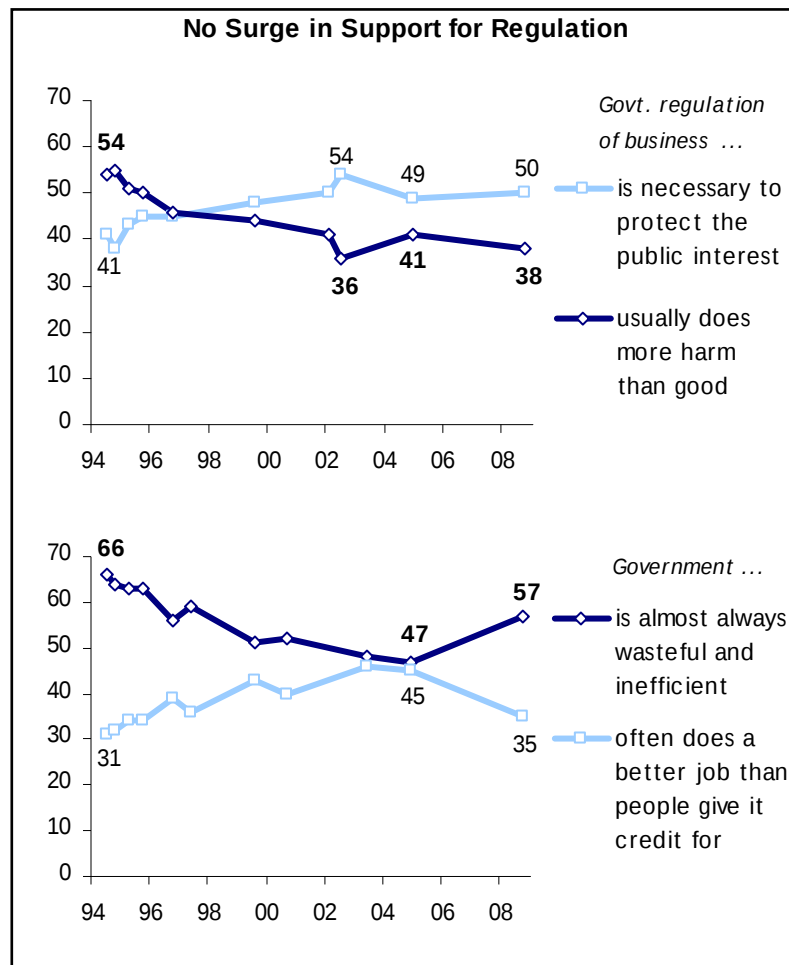
Less Support for Help to Needy

Currently, 51% say that "the government should do more to help needy Americans, even if it means going deeper into debt;" 37% take the opposing view, saying that "the government today can't afford to do much more to help the needy." In 2004, more Americans (57%) expressed the view that the government should do more for the needy, while 33% said the government could not afford increased aid.

Democrats' opinions about this issue have not changed much since 2004: 69% now say the government should do more for the needy even if it means greater indebtedness; 68% expressed that view in 2004. But fewer Republicans and independents believe that the government should provide more aid for the needy if it means increasing the debt. Only about a third of Republicans (32%) express this sentiment currently (down from 46% in 2004); there has been a comparable decline among independents (from 58% to 45%).

Regulation OK, But Doubts about Government Effectiveness

While 80% of Americans believe weak government regulation of financial institutions played at least some part in causing the current financial crisis, there is no shift in public support for regulation more generally. Overall, 50% of Americans say government regulation of business is necessary to protect the public interest, while 38% say government regulation usually does more harm than good. This is virtually unchanged from four years ago, and represents a slight drop in support for regulation from a peak of 54% in 2002.



Views of government's effectiveness have become more negative since December 2004. Fully 57% of Americans today say the government is almost always wasteful and inefficient, up from 47% four years ago. Meanwhile, the share saying the government often does a better job than people give it credit for has dropped from 45% to 35%.

The issue of regulation has also become substantially more partisan over the past four years. In 2004, Democrats were only slightly more likely than Republicans (52% vs. 47%) to say that government regulation is necessary to protect the public interest. But in the current environment, Democratic support for regulation has increased by six points while Republican support has dropped by the same amount, leading to a wider division across party lines (58% of Democrats vs. 41% of Republicans).

Government Regulation of Business...				
	<u>Total</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>
	%	%	%	%
Oct 2008				
Necessary to protect public	50	41	58	53
Does more harm than good	38	49	34	37
Dec 2004				
Necessary to protect public	49	47	52	49
Does more harm than good	41	47	37	41

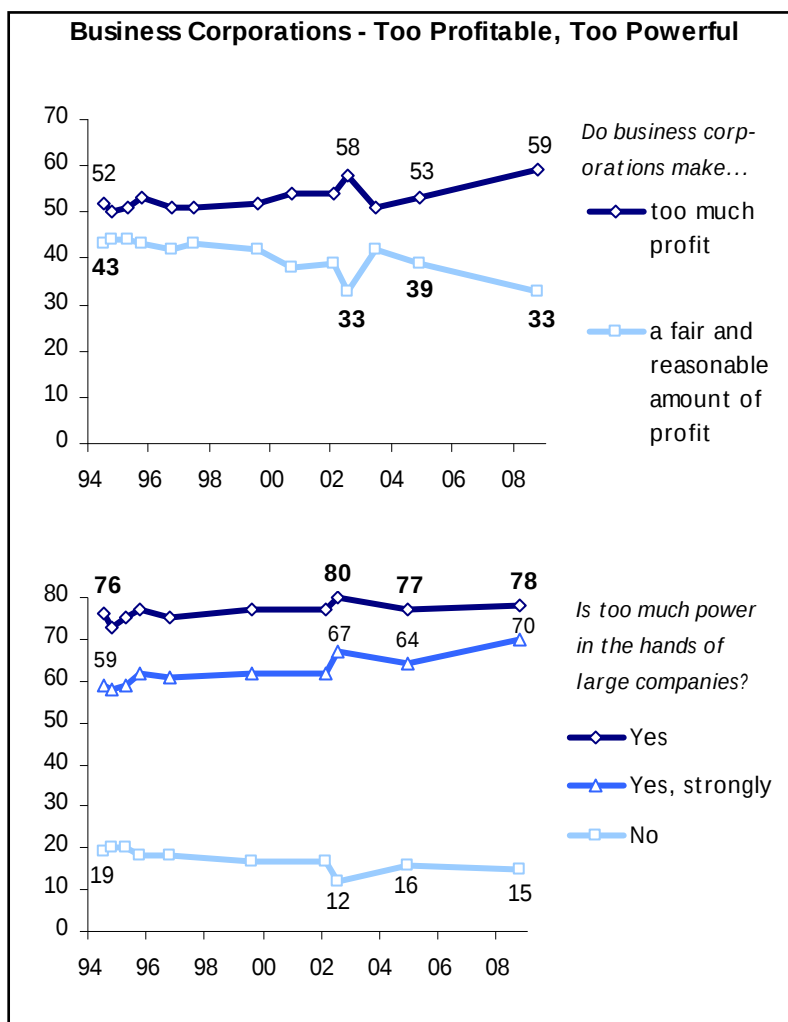
The impression that government regulation usually does more harm than good is most widespread among less educated and more economically stressed Americans. College graduates see regulation as necessary, not harmful, by more than two-to-one (65% vs. 28%). But those who have no more than a high school degree are divided, with 45% saying it does more harm than good and 41% saying it benefits the public interest. Similarly, among respondents who describe themselves as in a struggling household, half see regulation as doing more harm than good.

Not surprisingly, conservative Republicans are among the most critical of government regulation, yet even here barely half (52%) see regulation doing more harm than good, while 39% say it is necessary to protect the public interest. Liberal Democrats, by comparison, are far more one-sided in their view of regulation – fully 67% say it is necessary, while 30% say it does more harm than good.

Government Regulation Is...			
	<u>Neces-</u>	<u>Harm-</u>	<u>DK</u>
	<u>sary</u>	<u>ful</u>	
	%	%	%
Total	50	38	12=100
18-29	50	39	11=100
30-49	53	37	10=100
50-64	48	42	10=100
65+	45	39	16=100
College grad	65	28	7=100
Some college	50	38	12=100
H.S. or less	41	45	14=100
<i>HH Income</i>			
\$75,000 and over	57	38	5=100
\$50-\$74,999	50	41	9=100
\$30-\$49,999	50	37	13=100
Less than \$30,000	49	39	12=100
<i>Class</i>			
Professn'l/business	58	33	9=100
Working class	51	38	11=100
Struggling	36	50	14=100
Cons Republican	39	52	9=100
Mod/Lib Repub	47	41	12=100
Independent	53	37	10=100
Cons/Mod Dem	54	35	11=100
Liberal Democrat	67	30	3=100
Certain McCain	40	50	10=100
Certain Obama	65	28	7=100
Swing Voters	47	36	17=100

Cynicism about Business Grows

The American public is increasingly skeptical about the power and profits of large companies and business corporations. A 59% majority say that business corporations make too much profit, up from 53% in December of 2004. The percentage saying that business corporations make a fair and reasonable amount of profit fell from 39% to 33%. And while overwhelming majorities throughout the nearly 15 years of values trend measurements have said they think too much power is concentrated in the hands of a few large companies, the number who feel strongly about this has grown to 70%, up from 64% in 2004.



The biggest partisan division is on the question of business profits. Republicans are roughly divided, with 49% saying business corporations make a fair and reasonable amount of profit, while 45% say they make too much. But Democrats, by a 73% to 21% margin, believe that corporations are making too much profit. There is a similar division along educational and income lines – college graduates and those with household incomes over \$75,000 annually are

split over whether corporate profits are fair or not. But those with less education, and those with lower incomes see profits as excessive by margins of two-to-one or more.

Business Power and Profits				
	<u>Total</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>
	%	%	%	%
Business Power				
Too much in a few companies	78	69	87	78
<i>Strongly</i>	70	57	81	70
Not too much power	15	22	8	17
Business Profits				
Make too much profit	59	45	73	58
Fair & reasonable amount	33	49	21	36

SECTION IV: THE CANDIDATES AND THE CRISIS

With two well-received debate performances behind him and the public focused on the economy, Barack Obama holds a solid 10-point lead (50% to 40%) over John McCain, one of his largest advantages in Pew polls this year. Among those most likely to vote on Nov. 4, Obama's lead is seven points (49% to 42%). Just one month ago, following the party conventions, the race was tied among likely voters, 46% each.

Voters continue to express greater confidence in Obama to address the current problems with financial institutions and markets. But neither candidate receives particularly high marks for the specifics of what he has said about the economic crisis. A sizeable plurality (47%) says Obama is the candidate best able to deal with the problems in financial institutions and markets (33% say McCain would be best). Among independent voters, Obama holds a smaller 40%-30% advantage on this question.

But neither candidate is seen by a majority as having laid out a clear plan for dealing with the situation. Voters are divided on whether Obama has done so: 48% say he has done an excellent or good job explaining what he would do, while 47% rate him as only fair or poor in doing so. But McCain fares worse. Just 29% say he has done an excellent or good job in explaining his ideas, while fully two-thirds (67%) say he has done only a fair or poor job in this respect.

Obama also has an advantage in voter assessments of the tone of the campaign. Nearly half (48%) see McCain as too personally critical of Obama. By comparison, just 22% see Obama as too critical of McCain. Even among McCain's own voters, nearly one in five (19%) think he has been too critical of Obama.

The Candidates and the Financial Crisis

	All Voters	Rep	Dem	Ind
<i>Candidate best able to address financial problems</i>	%	%	%	%
Obama	47	9	85	40
McCain	33	78	4	30
Neither/Both/Either/DK	<u>20</u>	<u>13</u>	<u>11</u>	<u>30</u>
	100	100	100	100
<i>How well has Obama explained how he would handle financial situation</i>				
Excellent/Good	48	27	74	38
Only fair/Poor	47	69	24	55
Don't know	<u>5</u>	<u>4</u>	<u>2</u>	<u>7</u>
	100	100	100	100
<i>How well has McCain explained how he would handle financial situation</i>				
Excellent/Good	29	52	14	26
Only fair/Poor	67	45	84	69
Don't know	<u>4</u>	<u>3</u>	<u>2</u>	<u>5</u>
	100	100	100	100

Based on registered voters.

Are the Candidates Too Personally Critical of Each Other?

	June 2008	Oct 2008	Diff
<i>Obama critical of McCain</i>	%	%	
Too critical	19	22	+3
Not too critical	73	69	-4
Don't know	<u>8</u>	<u>9</u>	
	100	100	
<i>McCain critical of Obama</i>			
Too critical	26	48	+22
Not too critical	65	44	-21
Don't know	<u>9</u>	<u>8</u>	
	100	100	

Based on registered voters.

Fewer Obama voters (13%) think their candidate has been too hard on McCain. Perceptions about the campaign McCain is running are starkly different from what they were in June, when just 26% said he had been too personally critical of Obama. In contrast, the percentage believing that Obama has been too negative is nearly unchanged since June.

The poll addressed public reaction to two of the negative themes in the campaign – McCain’s character question (“Who is the real Barack Obama?”) and Obama’s charge that McCain has been “erratic,” which some observers have seen as a reference to McCain’s age. Comparable majorities of 57% say they do not worry about Obama’s personal character and judgment, or about McCain’s age and judgment. (Forty percent say they do worry about McCain’s age and judgment, and 38% worry about Obama’s character and judgment.)

Character, Age and Judgment				
	All			
	<u>Voters</u>	<u>Rep</u>	<u>Dem</u>	<u>Ind</u>
	%	%	%	%
<i>Worry about McCain's age and judgment?</i>				
Worry	40	12	61	41
Don't worry	57	87	36	54
Don't know	<u>3</u>	<u>1</u>	<u>3</u>	<u>5</u>
	100	100	100	100
<i>Worry about Obama's character and judgment</i>				
Worry	38	66	14	41
Don't worry	57	30	83	54
Don't know	<u>5</u>	<u>4</u>	<u>3</u>	<u>5</u>
	100	100	100	100
Based on registered voters.				

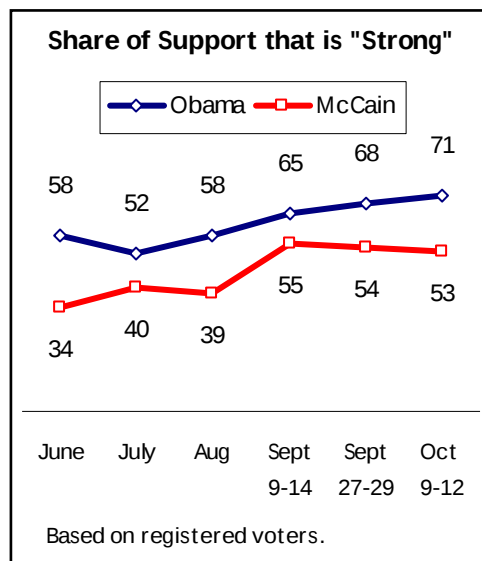
Since Pew's last poll, conducted in late September, Obama has taken the lead among white non-Hispanic Catholics. He continues to dominate John McCain among his core support groups, including a nearly two-to-one lead among young voters (65%-33%), a 19-point advantage among women (54%-35%), and a whopping 91%-1% advantage among African Americans. He has now pulled even among voters ages 65 and older, gaining 10 points among this group since last month.

There is also a somewhat greater correspondence between income and voter preferences than there was two weeks ago. Obama gained support among voters with annual incomes under \$50,000 while dropping slightly among those making \$50,000 or more.

McCain holds a very large lead among white evangelicals (74%-18%) but does not have a clear lead among any other religious group. Obama has struggled among white Catholics but now holds a significant lead of 54% to 39% among this key swing group.

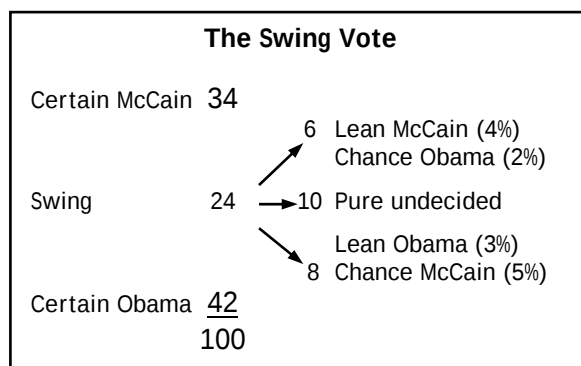
General Election Matchup								
	Sept 9-14		Sept 27-29		Oct 9-12		Obama	Oct
	Oba-	Mc-	Oba-	Mc-	Oba-	Mc-	change	N
	ma	Cain	ma	Cain	ma	Cain		
	%	%	%	%	%	%		
All voters	46	44	49	42	50	40	+1	1278
Republicans	5	90	8	86	6	91	-2	393
Democrats	87	8	92	5	91	4	-1	461
Independents	38	45	38	46	45	37	+7	370
Men	41	49	43	47	46	46	+3	592
Women	50	40	54	37	54	35	0	686
White	38	52	42	48	43	49	+1	1026
Black	89	5	95	3	91	1	-4	136
18-29	60	31	58	39	65	33	+7	133
30-49	45	47	50	42	47	43	-3	413
50-64	43	48	51	39	51	37	0	371
65+	40	45	35	48	45	44	+10	341
College grad+	48	45	53	42	54	40	+1	581
Some college	43	47	51	40	50	40	-1	315
HS or less	45	42	45	43	48	40	+3	379
\$75,000+	39	53	48	44	44	48	-4	417
\$50-\$74,999	42	49	50	47	43	49	-7	207
\$30-\$49,999	51	40	52	38	59	32	+7	239
Less than \$30,000	55	34	50	39	58	31	+8	254
Protestant	40	51	43	47	43	48	0	705
White Evangelical	21	71	21	69	18	74	-3	277
White Mainline	40	50	44	43	42	49	-2	280
Black Protestants	90	4	96	2	92	1	-4	109
Catholic	45	44	44	48	55	35	+11	263
White non-Hisp.	41	48	39	52	54	39	+15	214
Unaffiliated	62	25	65	27	67	24	+2	189
<i>Battleground analysis*</i>								
Republican states	--	--	--	--	41	51		352
Democratic states	--	--	--	--	61	29		412
Battleground states	--	--	--	--	48	41		514
Among Whites								
Men	35	56	38	53	38	56	0	480
Women	41	48	45	44	47	43	+2	546
18-49	41	51	45	48	42	52	-3	403
50-64	38	53	46	44	45	44	-1	299
65+	34	50	28	54	41	48	+13	312
College grad+	45	49	50	45	50	46	0	476
Some college	34	56	45	46	41	50	-4	248
HS or less	36	50	33	52	37	51	+4	301
Based on registered voters. Figures read horizontally.								
*Battleground states are CO, FL, IN, IA, MI, MN, MO, NV, NH, NM, NC, OH, PA, VA, and WI.								

As Obama's margin has increased so has his advantage in strong support. The percentage of voters overall who say they support him "strongly" now stands at 36%; thus he is receiving strong support from nearly three-fourths of his voters (71%). By contrast, McCain has trailed Obama in strong support throughout the campaign: just 21% of voters overall are supporting McCain strongly. About half of McCain's own backers (53%) say they support him strongly, which is largely unchanged since the GOP convention.



One-in-Four Still Swinging

About one-in-four registered voters (24%) remain in the swing vote category, with 10% completely undecided and the remainder either leaning to a candidate or saying they might change their mind before the election. The size of the swing vote is somewhat larger than at a comparable point in the campaign four years ago and about the same size as in mid-October 2000, when – as now – there was no incumbent running.



Meanwhile, Obama has a sizeable advantage among those who express certainty about their choice: 42% of voters are classified as certain to vote for him, compared with 34% certain to vote for McCain.

McCain has solidified his support among conservative Republicans, with 91% now saying they are certain to vote for him (up from just 79% last month). But he has made no progress in cementing the votes of more moderate Republicans; only 61% of moderate and liberal Republicans are classified as solidly behind McCain. By contrast, 81% of conservative and moderate Democrats are certain to vote for Obama, as are 92% of liberal Democrats.

Conservatives Now Solidly Behind McCain, But Moderate Republicans Still Wavering

	Conserv Mod/Lib			Cons/Mod Liberal	
	Rep	Rep	Ind	Dem	Dem
	%	%	%	%	%
Oct 9-12					
Certain McCain	91	61	27	3	*
Certain Obama	2	12	30	77	90
Swing vote	<u>7</u>	<u>27</u>	<u>43</u>	<u>20</u>	<u>10</u>
	100	100	100	100	100
Sept 27-29					
Certain McCain	79	64	32	6	1
Certain Obama	2	5	25	81	92
Swing vote	<u>19</u>	<u>31</u>	<u>43</u>	<u>13</u>	<u>7</u>
	100	100	100	100	100
Change in % swing vote	-12	-4	0	+7	+3

Based on registered voters.

Independents remain unsettled, with 43% still classified as swing voters, the same as last month. About one-third (32%) say they are certain to vote for McCain, and one-quarter (25%) are certain to vote for Obama.

Whither the Swing Vote?

There are few clear clues as to how swing voters might break as they reach decisions about how – and whether – to vote. Among swing voters, more are leaning or weakly committed to Obama (35%) than to McCain (25%), but 40% are completely undecided.

Swing voters are unimpressed by the economic plans put forth by both candidates. A 53% majority declines to choose between the candidates when asked which one could best address the current financial problems. Among those willing to express a preference, more pick Obama (31% overall) than McCain (16%). Majorities of swing voters give both candidates low ratings on how well they have explained their plans.

Swing voters do see a difference in how the candidates are campaigning. As with voters overall, far more swing voters see McCain as too personally critical of Obama (44%) than say the same about the Democrat's criticism of his opponent (23%).

Views of Swing and Committed Voters				
	-----Vote Preference-----			
	<u>All</u>	<u>Certain</u>	<u>Certain</u>	<u>Swing</u>
<i>Vote Preference</i>	<u>%</u>	<u>McCain</u>	<u>Obama</u>	<u>voters</u>
Lean Obama/chance McCain -	-	-	-	35
Lean McCain/chance Obama -	-	-	-	25
Completely undecided	-	-	-	<u>40</u>
				100
<i>Worry about...</i>				
McCain's age and judgment	40	12	66	32
Obama's personal character and judgment	38	70	11	39
<i>Too personally critical of opponent?</i>				
McCain has been	48	16	77	44
Obama has been	22	34	11	23
<i>Candidate best able to address financial problems</i>				
Obama	47	3	93	31
McCain	33	86	1	16
Neither/Both/Don't know	<u>20</u>	<u>11</u>	<u>6</u>	<u>53</u>
	100	100	100	100
<i>How well has Obama explained how he would handle financial situation</i>				
Excellent/Good	48	23	78	30
Only fair/Poor	47	74	20	55
Don't know	<u>5</u>	<u>3</u>	<u>2</u>	<u>15</u>
	100	100	100	100
<i>How well has McCain explained how he would handle financial situation</i>				
Excellent/Good	29	52	13	24
Only fair/Poor	67	46	85	64
Don't know	<u>4</u>	<u>2</u>	<u>2</u>	<u>12</u>
	100	100	100	100
N	1278	457	522	299
Based on registered voters.				

ABOUT THE SURVEY

Results for this survey are based on telephone interviews conducted under the direction of Princeton Survey Research Associates among a nationwide sample of 1,485 adults, 18 years of age or older, from October 9-12, 2008 (1,110 respondents were interviewed on a landline telephone, and 375 were interviewed on a cell phone, including 114 who had no landline telephone). Both the landline and cell phone samples were provided by Survey Sampling International.

The combined landline and cell phone sample are weighted using an iterative technique that matches gender, age, education, race/ethnicity, region, and population density to parameters from the March 2007 Census Bureau's Current Population Survey. The sample is also weighted to match current patterns of telephone status and relative usage of landline and cell phones (for those with both), based on extrapolations from the 2007 National Health Interview Survey. The weighting procedure also accounts for the fact that respondents with both landline and cell phones have a greater probability of being included in the sample.

The following table shows the error attributable to sampling that would be expected at the 95% level of confidence for different groups in the survey:

Group	Sample Size	Plus or minus...
Total sample	1,485	3.0 percentage points
Republicans	428	5.5 percentage points
Democrats	519	5.0 percentage points
Independents	451	5.5 percentage points
Registered voters	1,278	3.5 percentage points
Republican voters	393	5.5 percentage points
Democratic voters	461	5.5 percentage points
Independent voters	370	6.0 percentage points

In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

ABOUT THE CENTER

The Pew Research Center for the People & the Press is an independent opinion research group that studies attitudes toward the press, politics and public policy issues. We are sponsored by The Pew Charitable Trusts and are one of seven projects that make up the Pew Research Center, a nonpartisan "fact tank" that provides information on the issues, attitudes and trends shaping America and the world.

The Center's purpose is to serve as a forum for ideas on the media and public policy through public opinion research. In this role it serves as an important information resource for political leaders, journalists, scholars, and public interest organizations. All of our current survey results are made available free of charge.

All of the Center's research and reports are collaborative products based on the input and analysis of the entire Center staff consisting of:

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Scott Keeter, Director of Survey Research
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PEW RESEARCH CENTER FOR THE PEOPLE & THE PRESS
EARLY OCTOBER 2008 POLITICAL & ECONOMIC SURVEY
FINAL TOPLINE
October 9-12, 2008
N=1485

ASK ALL:

THOUGHT How much thought have you given to the coming presidential election . . . Quite a lot or only a little?

BASED ON REGISTERED VOTERS [N=1278]:

		Quite	(VOL.)	Only a	(VOL.)	(VOL.)
		A lot	Some	Little	None	DK/
		<u>A lot</u>	<u>Some</u>	<u>Little</u>	<u>None</u>	<u>Ref.</u>
2008	Early October, 2008	81	2	14	2	1=100
	Late September, 2008	80	3	14	2	1=100
	Mid-September, 2008	78	4	14	3	1=100
	August, 2008	74	6	17	2	1=100
	July, 2008	74	2	20	3	1=100
	June, 2008	72	2	23	2	1=100
	Late May, 2008	75	4	17	3	1=100
	April, 2008	77	7	13	2	1=100
	March, 2008	78	3	15	3	1=100
	Late February, 2008	74	3	19	2	2=100
2004	November, 2004	82	3	12	2	1=100
	Mid-October, 2004	76	5	15	3	1=100
	Early October, 2004	74	4	19	2	1=100
	September, 2004	71	3	22	3	1=100
	August, 2004	69	2	26	2	1=100
	July, 2004	67	2	28	2	1=100
	June, 2004	58	3	36	2	1=100
	May, 2004	59	6	30	4	1=100
	Late March, 2004	60	4	31	4	1=100
	Mid-March, 2004	65	2	31	2	*=100
2000	November, 2000	72	6	19	2	1=100
	Late October, 2000	66	6	24	4	*=100
	Mid-October, 2000	67	9	19	4	1=100
	Early October, 2000	60	8	27	4	1=100
	September, 2000	59	8	29	3	1=100
	July, 2000	46	6	45	3	*=100
	June, 2000	46	6	43	5	*=100
	May, 2000	48	4	42	5	1=100
	April, 2000	45	7	41	7	*=100
	November, 1996	67	8	22	3	*=100
1996	October, 1996	65	7	26	1	1=100
	Late September, 1996	61	7	29	2	1=100
	Early September, 1996	56	3	36	4	1=100
	July, 1996	55	3	41	1	*=100
	June, 1996	50	5	41	3	1=100
	Early October, 1992	77	5	16	1	1=100
1992	September, 1992	69	3	26	1	1=100
	August, 1992	72	4	23	1	*=100
	June, 1992	63	6	29	1	1=100
	Gallup: November, 1988	73	8	17	2	0=100
1988	Gallup: October, 1988	69	9	20	2	0=100

THOUGHT CONTINUED...

	Quite <u>A lot</u>	(VOL.) <u>Some</u>	Only a <u>Little</u>	(VOL.) <u>None</u>	(VOL.) <u>DK/</u> <u>Ref.</u>
Gallup: August, 1988	61	10	27	2	0=100
Gallup: September, 1988	57	18	23	2	0=100

ASK ALL:

REGIST These days, many people are so busy they can't find time to register to vote, or move around so often they don't get a chance to re-register. Are you NOW registered to vote in your precinct or election district or haven't you been able to register so far?

IF RESPONDENT ANSWERED '1' YES IN REGIST ASK:

REGICERT Are you absolutely certain that you are registered to vote, or is there a chance that your registration has lapsed because you moved or for some other reason?

81	Yes, Registered
78	Absolutely certain
2	Chance registration has lapsed
1	Don't know/Refused (VOL.)
19	No, not registered
*	Don't know/Refused (VOL.)
100	

ASK ALL REGISTERED VOTERS (REGICERT=1):

PRECINCT Have you ever voted in your precinct or election district?

BASED ON REGISTERED VOTERS [N=1278]:

		Late-Sept <u>2008</u>	Mid-Sept <u>2008</u>
84	Yes	86	86
16	No	14	14
*	Don't know/Refused (VOL.)	*	*
100		100	100

ASK ALL REGISTERED VOTERS (REGICERT=1):

OFTVOTE How often would you say you vote... (READ)¹

BASED ON REGISTERED VOTERS [N=1278]:

	<u>Always</u>	Nearly <u>Always</u>	Part of <u>The time</u>	<u>Seldom</u>	(VOL.) <u>Never</u> <u>Vote</u>	(VOL.) <u>Other</u>	(VOL.) <u>DK/Ref.</u>
Early October, 2008	53	27	9	6	3	1	1=100
Late September, 2008	55	27	9	6	2	1	*=100
Mid-September, 2008	54	28	10	5	2	1	*=100
July, 2008	53	30	10	4	1	1	1=100
November, 2004	62	21	7	6	3	1	*=100
Mid-October, 2004	63	22	7	5	2	1	*=100
November, 2000	57	26	8	6	2	1	*=100
Late October, 2000	52	30	9	6	1	2	0=100
Mid-October, 2000	54	27	10	6	*	3	*=100
Early October, 2000	51	29	10	6	3	1	*=100

¹ Complete trend for OFTVOTE not shown; comparable election year trends are presented.

OFTVOTE CONTINUED...

					(VOL.)	(VOL.)	(VOL.)
	Always	Nearly Always	Part of The time	Seldom	Never Vote	Other	DK/Ref.
November, 1996	55	28	8	6	2	1	*=100
October, 1996	52	30	9	5	2	2	*=100
Early October, 1992	54	33	8	4	*	1	*=100
October, 1988	51	37	8	3	1	*	*=100

ASK ALL REGISTERED VOTERS (REGICERT=1):

Q.5 If the presidential election were being held TODAY, would you vote [READ AND ROTATE] [for the Republican ticket of John McCain and Sarah Palin] OR [for the Democratic ticket of Barack Obama and Joe Biden]?

IF OTHER OR DK (Q.5 =3,9), ASK:

Q.5a As of TODAY, do you LEAN more to [READ, ROTATE IN SAME ORDER AS Q.5]?

IF CHOSE MCCAIN OR OBAMA IN Q.5 (Q.5=1,2), ASK:

Q.5b Do you support (INSERT PRESIDENTIAL CHOICE FROM Q.5—LAST NAME ONLY) strongly or only moderately?

BASED ON REGISTERED VOTERS [N=1278]:

	Mc-Cain	Strongly	Only Mod ²	DK	Oba-ma	Strongly	Only Mod	DK	Third party	Fourth party	Other/ Don't know
Early October, 2008	40	21	18	1	50	36	14	*	n/a	n/a	10=100
Late September, 2008	42	23	19	*	49	33	15	1	n/a	n/a	9=100
Mid-September, 2008 ³	44	25	19	*	46	30	15	1	n/a	n/a	10=100
August, 2008	43	17	26	*	46	27	19	*	n/a	n/a	11=100
July, 2008	42	17	24	1	47	24	22	1	n/a	n/a	11=100
June, 2008	40	14	26	*	48	28	19	1	n/a	n/a	12=100
Late May, 2008	44				47				n/a	n/a	9=100
April, 2008	44				50				n/a	n/a	6=100
March, 2008	43				49				n/a	n/a	8=100
Late February, 2008	43				50				n/a	n/a	7=100
	Bush				Kerry				Nader		
November, 2004	45	34	11	*	46	29	16	1	1	n/a	8=100
Mid-October, 2004	45	32	13	*	45	28	16	1	1	n/a	9=100
Early October, 2004	48	35	12	1	41	24	17	*	2	n/a	9=100
September, 2004	49	33	15	1	43	22	20	1	1	n/a	7=100
August, 2004	45	32	13	*	47	28	19	*	2	n/a	6=100
July, 2004	44				46				3	n/a	7=100
June, 2004	46				42				6	n/a	6=100
May, 2004	43				46				6	n/a	5=100
Late March, 2004	44				43				6	n/a	7=100
Mid-March, 2004	42				49				4	n/a	5=100
Two-way trial heats:											
June, 2004	48				46				n/a	n/a	6=100
May, 2004	45				50				n/a	n/a	5=100
Late March, 2004	46				47				n/a	n/a	7=100
Mid-March, 2004	43				52				n/a	n/a	5=100

² Includes those who say they lean to the Republican or Democratic candidate.

³ Prior to Mid-September, 2008, July, 2004, September, 2000, September, 1996, August, 1992, and September, 1988 the question did not specify vice presidential candidates.

Q.5/Q.5a/Q.5b CONTINUED...

	<u>Bush</u>	<u>Strongly</u>	<u>Only</u> <u>Mod</u>	<u>DK</u>	<u>Kerry</u>	<u>Strongly</u>	<u>Only</u> <u>Mod</u>	<u>DK</u>	<u>Nader</u>	<u>Fourth</u> <u>party</u>	<u>Don't</u> <u>know</u>
Late February, 2004	44				48				n/a	n/a	8=100
Early February, 2004	47				47				n/a	n/a	6=100
Early January, 2004	52				41				n/a	n/a	7=100
October, 2003	50				42				n/a	n/a	8=100
	Bush				Gore				Nader	Buchanan	
November, 2000	41	26	15	*	45	25	19	1	4	1	9=100
Late October, 2000	45	29	16	*	43	24	19	*	4	1	7=100
Mid-October, 2000	43	25	18	*	45	22	23	*	4	1	7=100
Early October, 2000	43	26	17	*	44	22	22	*	5	*	8=100
September, 2000	41	21	19	1	47	25	21	1	2	1	9=100
July, 2000	42				41				6	2	9=100
Late June, 2000	42				35				2	2	19=100
Mid-June, 2000	41				42				4	3	10=100
January, 2000	51				39				n/a	4	6=100
September, 1999	49				35				n/a	10	6=100
Two-way trial heats:											
July, 2000	48				46				n/a	n/a	6=100
Mid-June, 2000	45	20	25	*	46	18	27	1	n/a	n/a	9=100
May, 2000	46				45				n/a	n/a	9=100
March, 2000	43				49				n/a	n/a	8=100
February, 2000	46	19	27	*	45	18	26	1	n/a	n/a	9=100
December, 1999	55				40				n/a	n/a	5=100
October, 1999	54				39				n/a	n/a	7=100
September, 1999	54				39				n/a	n/a	7=100
July, 1999	53				42				n/a	n/a	5=100
March, 1999	54				41				n/a	n/a	5=100
January, 1999	50				44				n/a	n/a	6=100
Early September, 1998	53				40				n/a	n/a	7=100
	Dole				Clinton				Perot		
November, 1996	32	17	15	*	51	26	24	1	9	n/a	8=100
October, 1996	34	17	16	1	51	25	26	*	8	n/a	7=100
Late September, 1996	35	16	18	1	51	26	25	*	7	n/a	7=100
Early September, 1996	34	17	17	*	52	26	26	0	8	n/a	6=100
July, 1996	34				44				16	n/a	6=100
March, 1996	35				44				16	n/a	5=100
September, 1995	36				42				19	n/a	3=100
July, 1994	36				39				20	n/a	5=100
Two-way trial heats:											
July, 1996	42	11	30	*	53	20	31	1	n/a	n/a	5=100
June, 1996	40	13	23	1	55	22	29	1	n/a	n/a	5=100
April, 1996	40				54						6=100
March, 1996	41				53						6=100
February, 1996	44				52						4=100
January, 1996	41				53						6=100
July, 1994	49				46						5=100
	Bush, Sr.				Clinton				Perot		
Late October, 1992	34	20	14	--	44	26	18	--	19	n/a	3=100
Early October, 1992	35	14	21	--	48	23	25	--	8	n/a	9=100
June, 1992	31				27				36	n/a	6=100

Q.5/Q.5a/Q.5b CONTINUED...

	<u>Bush, Sr.</u>	<i>Only</i> <u>Strongly</u>	<u>Mod</u>	<u>DK</u>	<u>Clinton</u>	<i>Only</i> <u>Strongly</u>	<u>Mod</u>	<u>DK</u>	<u>Perot</u>	<u>Fourth</u> <u>party</u>	<u>Don't</u> <u>know</u>
Two-way trial heats:											
September, 1992	38	14	21	--	53	25	28	--	n/a	n/a	9=100
August, 1992	37	14	23	--	57	24	33	--	n/a	n/a	6=100
June, 1992	46	13	33	--	41	9	32	--	n/a	n/a	13=100
May, 1992	46	15	31	--	43	10	33	--	n/a	n/a	11=100
Late March, 1992	50	19	31	--	43	9	34	--	n/a	n/a	7=100
	Bush, Sr.				Dukakis						
October, 1988	50	24	26	--	42	20	22	--	n/a	n/a	8=100
September, 1988	50	26	24	--	44	19	25	--	n/a	n/a	6=100
May, 1988	40	12	28	--	53	14	39	--	n/a	n/a	7=100

NO QUESTION 6

**IF RESPONDENT DID NOT CHOOSE MCCAIN IN Q.5/5a (Q.5=2 OR Q.5a=2,3,9) ASK:
ROTATE Q.7 AND Q.8**

Q.7 Do you think there is a chance that you might vote for John McCain in November, or have you definitely decided not to vote for him?

BASED ON REGISTERED VOTERS [N=1278]:

		Chance might <u>vote for</u>	Decided not <u>to vote for</u>	Don't know/ <u>Refused</u>
McCain	Early October, 2008	10	45	5=60%
	Late September, 2008	10	42	6=58%
	Mid-September, 2008	9	40	7=56%
	August, 2008	14	37	6=57%
	July, 2008	13	38	7=58%
	June, 2008	12	41	7=60%
Bush	November, 2004	6	44	5=55%
	Mid-October, 2004	5	43	7=55%
	Early October, 2004	9	39	4=52%
	September, 2004	9	38	4=51%
	August, 2004	10	42	3=55%
	July, 2004	10	41	5=56%
	June, 2004 ⁴	9	41	2=52%
	May, 2004	9	42	4=55%
	Late March, 2004	11	40	3=54%
	Mid-March, 2004	11	44	2=57%
	Late February, 2004	10	43	3=56%
	Early February, 2004	10	41	2=53%
Bush	November, 2000	8	44	7=59%
	Late October, 2000	10	41	4=55%
	Mid-October, 2000	12	40	5=57%
	Early October, 2000	11	39	7=57%
	September, 2000	15	38	6=59%
	Mid-June, 2000	15	33	6=54%

⁴

In June 2004, May 2004, Late March 2004, Mid-March 2004, Mid-June 2000 and July 1996 the head-to-head match-up was asked both as a three-way and a two-way trial heat. In those surveys, this question followed the two-way trial heat.

Q.7 CONTINUED...

		Chance might <u>vote for</u>	Decided not <u>to vote for</u>	Don't know/ <u>Refused</u>
Dole	November, 1996	8	54	6=68%
	October, 1996	11	51	4=66%
	Late September, 1996	16	44	5=65%
	Early September, 1996	14	47	5=66%
	July, 1996	15	40	3=58%
Bush, Sr	Late October, 1992	11	53	2=66%
	Early October, 1992	13	46	6=65%
	September, 1992	12	44	6=62%
	August, 1992	15	45	4=64%
	May, 1992	8	40	5=53%

**IF RESPONDENT DID NOT CHOOSE OBAMA IN Q.5/5a (Q.5=1 OR Q.5a=1,3,9) ASK:
ROTATE Q.7 AND Q.8**

Q.8 Do you think there is a chance that you might vote for Barack Obama in November, or have you definitely decided not to vote for him?

BASED ON REGISTERED VOTERS [N=1278]:

		Chance might <u>vote for</u>	Decided not <u>to vote for</u>	Don't know/ <u>Refused</u>
Obama	Early October, 2008	7	38	5=50%
	Late September, 2008	8	37	6=51%
	Mid-September, 2008	11	38	5=54%
	August, 2008	12	36	6=54%
	July, 2008	12	34	7=53%
	June, 2008	14	32	6=52%
Kerry	November, 2004	6	43	5=54%
	Mid-October, 2004	6	42	7=55%
	Early October, 2004	9	45	5=59%
	September, 2004	11	42	4=57%
	August, 2004	11	39	3=53%
	July, 2004	13	36	5=54%
	June, 2004 ⁵	10	41	3=54%
	May, 2004	11	35	4=50%
	Late March, 2004	13	37	3=53%
	Mid-March, 2004	13	32	3=48%
	Late February, 2004	13	36	3=52%
	Early February, 2004	15	33	5=53%
Gore	November, 2000	8	41	6=55%
	Late October, 2000	9	44	4=57%
	Mid-October, 2000	10	40	5=55%
	Early October, 2000	11	38	7=56%
	September, 2000	13	35	5=53%
	June, 2000	14	34	6=54%

⁵

In June 2004, May 2004, Late March 2004, Mid-March 2004, Mid-June 2000 and July 1996 the head-to-head match-up was asked both as a three-way and a two-way trial heat. In those surveys, this question followed the two-way trial heat.

Q.8 CONTINUED...

		Chance might <u>vote for</u>	Decided not <u>to vote for</u>	Don't know/ <u>Refused</u>
Clinton	November, 1996	6	37	6=49%
	October, 1996	10	35	4=49%
	Late September, 1996	11	35	3=49%
	Early September, 1996	10	34	4=48%
	July, 1996	8	36	4=48%
Clinton	Late October, 1992	11	43	2=56%
	Early October, 1992	14	32	6=52%
	September, 1992	12	28	6=46%
	August, 1992	14	26	3=43%
	May, 1992	11	38	6=55%

NO QUESTION 9

ASK ALL REGISTERED VOTERS (REGICERT=1):

ROTATE ORDER OF Q.10 AND Q.11

Q.10 Would you say you worry about John McCain's age and judgment or don't you worry about John McCain's age and judgment?

BASED ON REGISTERED VOTERS [N=1278]:

40 Worry
57 Don't worry
3 Don't know/Refused (VOL.)
100

ASK ALL REGISTERED VOTERS (REGICERT=1):

ROTATE ORDER OF Q.10 AND Q.11

Q.11 Would you say you worry about Barack Obama's personal character and judgment or don't you worry about Barack Obama's personal character and judgment?

BASED ON REGISTERED VOTERS [N=1278]:

38 Worry
57 Don't worry
5 Don't know/Refused (VOL.)
100

NO QUESTION 12

ASK ALL REGISTERED VOTERS (REGICERT=1):

ROTATE ORDER OF Q.13 AND Q.14

Q.13 In the presidential campaign so far, do you think Barack Obama has been too personally critical of John McCain, or not?

BASED ON REGISTERED VOTERS [N=1278]:

	Too Personally <u>Critical</u>	Not too Personally <u>Critical</u>	(VOL.) Don't know/ <u>Refused</u>
Early October, 2008	22	69	9=100
Mid-September, 2008	28	65	7=100

Q.13 CONTINUED...

	Too Personally <u>Critical</u>	Not too Personally/ <u>Critical</u>	(VOL.) Don't know/ <u>Refused</u>
June, 2008	19	73	8=100
Kerry Critical of Bush			
September, 2004	52	45	3=100
June, 2004	44	48	8=100
Mid-March, 2004	48	46	6=100
Gore Critical of Bush			
Early October, 2000	29	61	10=100
Clinton Critical of Dole			
Late September, 1996	21	70	9=100
Dukakis Critical of Bush, Sr.			
October, 1988	45	50	5=100

**ASK ALL REGISTERED VOTERS (REGICERT=1):
ROTATE ORDER OF Q.13 AND Q.14**

Q.14 In the presidential campaign so far, do you think John McCain has been too personally critical of Barack Obama, or not?

BASED ON REGISTERED VOTERS [N=1278]:

	Too Personally <u>Critical</u>	Not too Personally/ <u>Critical</u>	(VOL.) Don't know/ <u>Refused</u>
Early October, 2008	48	44	8=100
Mid-September, 2008	42	52	6=100
June, 2008	26	65	9=100
Bush Critical of Kerry			
September, 2004	49	47	4=100
June, 2004	33	58	9=100
Mid-March, 2004	33	58	9=100
Bush Critical of Gore			
Early October, 2000	40	50	10=100
Dole Critical of Clinton			
Late September, 1996	53	40	7=100
Bush, Sr. Critical of Dukakis			
October, 1988	52	43	5=100

ASK ALL REGISTERED VOTERS (REGICERT=1):

PLANTO1 Do you yourself plan to vote in the election this November?

IF YES IN PLANTO1 (PLANTO1=1), ASK:

PLANTO2 How certain are you that you will vote? Are you absolutely certain, fairly certain, or not certain?

BASED ON REGISTERED VOTERS [N=1278]:

	<u>Yes, Plan To Vote</u>	<u>Absolutely Certain</u>	<u>Fairly Certain</u>	<u>Not Certain</u>	<u>No, Don't Plan To</u>	<u>Don't know/ Refused</u>
Early October, 2008	97	92	4	1	2	1=100
Late September, 2008	97	91	6	*	2	1=100
Mid-September, 2008	97	90	6	1	2	1=100
August, 2008	97	--	--	--	2	1=100

PLANTO1/PLANTO2 CONTINUED...

	<u>Yes, Plan To Vote</u>	<u>Absolutely Certain</u>	<u>Fairly Certain</u>	<u>Not Certain</u>	<u>No, Don't Plan To</u>	<u>Don't know/ Refused</u>
July, 2008	97	--	--	--	2	1=100
June, 2008	95	85	8	2	2	3=100
November, 2006 ^{6*}	90	--	--	--	8	2=100
Late October, 2006*	94	--	--	--	3	3=100
Early October, 2006*	93	75	17	1	4	3=100
Early September, 2006*	92	--	--	--	5	3=100
November, 2004	97	--	--	--	2	1=100
Mid-October, 2004	98	--	--	--	1	1=100
Early October, 2004	98	91	6	1	1	1=100
September, 2004	98	91	6	1	1	1=100
August, 2004	98	89	8	1	2	*=100
June, 2004	96	85	10	1	2	2=100
Early November, 2002*	90	--	--	--	8	2=100
Early October, 2002*	95	--	--	--	3	2=100
Early November, 2000	96	--	--	--	3	1=100
Late October, 2000	97	--	--	--	2	1=100
Mid-October, 2000	96	--	--	--	2	2=100
Early October, 2000	97	87	9	1	2	1=100
September, 2000	95	84	10	1	3	2=100
June, 2000	95	84	10	1	2	3=100
Late October, 1998*	91	--	--	--	6	3=100
Early October, 1998*	92	--	--	--	4	4=100
Early September, 1998*	95	--	--	--	2	3=100
Late August, 1998*	93	75	17	1	3	4=100
June, 1998*	95	74	19	2	3	2=100
November, 1996	96	--	--	--	2	2=100
October, 1996	98	87	10	1	1	1=100
Late September, 1996	98	89	8	1	1	1=100
Early September, 1996	96	83	11	2	2	2=100
July, 1996	95	82	12	1	3	2=100
June, 1996	96	84	11	1	2	2=100
November, 1994*	93	--	--	--	5	2=100
October, 1994*	95	--	--	--	3	2=100
October, 1992	98	91	6	1	1	1=100
September, 1992	98	85	11	2	1	1=100
August, 1992	97	89	8	*	1	2=100
June, 1992	97	88	8	1	1	2=100
Gallup: November, 1988	97	87	9	1	2	1=100
October, 1988	98	--	--	--	1	1=100

* Non-Presidential elections

NO QUESTIONS 15-19

6

From Mid-October 2004 to November 2006 and in Early November 2002, the "Yes, Plan to vote" category also includes people who volunteered that they already voted. In November 2006, Early November 2002, Early November, 2000, Late October 1998, November 1996 and November 1994 the question was worded: "Do you yourself plan to vote in the election this Tuesday, or not?"

ASK ALL FORM 1 [N=728]:

On another subject...

Q.20F1 Do you approve or disapprove of the way George W. Bush is handling his job as president? **[IF DK ENTER AS DK. IF DEPENDS PROBE ONCE WITH: Overall do you approve or disapprove of the way George W. Bush is handling his job as president? IF STILL DEPENDS ENTER AS DK]**

	App- rove	Dis- approve	Don't know		App- rove	Dis- approve	Don't know
Early October, 2008	25	67	8=100	Mid-October, 2004	44	48	8=100
August, 2008	28	66	6=100	August, 2004	46	45	9=100
July, 2008	27	68	5=100	July, 2004	46	46	8=100
April, 2008	27	65	8=100	June, 2004	48	43	9=100
March, 2008	28	63	9=100	May, 2004	44	48	8=100
Late February, 2008	33	59	8=100	Late April, 2004	48	43	9=100
Early February, 2008	31	62	7=100	Early April, 2004	43	47	10=100
January, 2008	31	59	10=100	Late March, 2004	47	44	9=100
Late December, 2007	31	60	9=100	Mid-March, 2004	46	47	7=100
November, 2007	30	59	11=100	February, 2004	48	44	8=100
October, 2007	30	63	7=100	Mid-January, 2004	56	34	10=100
September, 2007	31	59	10=100	Early January, 2004	58	35	7=100
August, 2007	31	59	10=100	December, 2003	57	34	9=100
July, 2007	29	61	10=100	November, 2003	50	40	10=100
June, 2007	29	61	10=100	October, 2003	50	42	8=100
April, 2007	35	57	8=100	September, 2003	55	36	9=100
March, 2007	33	58	9=100	Mid-August, 2003	56	32	12=100
February, 2007	33	56	11=100	Early August, 2003	53	37	10=100
Mid-January, 2007	33	59	8=100	Mid-July, 2003	58	32	10=100
Early January, 2007	33	57	10=100	Early July, 2003	60	29	11=100
December, 2006	32	57	11=100	June, 2003	62	27	11=100
Mid-November, 2006	32	58	10=100	May, 2003	65	27	8=100
Early October, 2006	37	53	10=100	<i>April 10-16, 2003</i>	72	22	6=100
September, 2006	37	53	10=100	<i>April 9, 2003</i>	74	20	6=100
August, 2006	37	54	9=100	<i>April 2-7, 2003</i>	69	25	6=100
July, 2006	36	57	7=100	<i>March 28-April 1, 2003</i>	71	23	6=100
June, 2006	36	54	10=100	<i>March 25-27, 2003</i>	70	24	6=100
April, 2006	33	56	11=100	<i>March 20-24, 2003</i>	67	26	7=100
Early April, 2006	35	55	10=100	March 13-16, 2003	55	34	11=100
March, 2006	33	57	10=100	February, 2003	54	36	10=100
February, 2006	40	52	8=100	January, 2003	58	32	10=100
January, 2006	38	54	8=100	December, 2002	61	28	11=100
December, 2005	38	54	8=100	Late October, 2002	59	29	12=100
Early November, 2005	36	55	9=100	Early October, 2002	61	30	9=100
Late October, 2005	40	52	8=100	Mid-September, 2002	67	22	11=100
Early October, 2005	38	56	6=100	Early September, 2002	63	26	11=100
September 8-11, 2005	40	52	8=100	Late August, 2002	60	27	13=100
September 6-7, 2005	40	52	8=100	August, 2002	67	21	12=100
July, 2005	44	48	8=100	Late July, 2002	65	25	10=100
June, 2005	42	49	9=100	July, 2002	67	21	12=100
Late May, 2005	42	48	10=100	June, 2002	70	20	10=100
Mid-May, 2005	43	50	7=100	April, 2002	69	18	13=100
Late March, 2005	49	46	5=100	Early April, 2002	74	16	10=100
Mid-March, 2005	45	46	9=100	February, 2002	78	13	9=100
February, 2005	46	47	7=100	January, 2002	80	11	9=100
January, 2005	50	43	7=100	Mid-November, 2001	84	9	7=100
December, 2004	48	44	8=100	Early October, 2001	84	8	8=100

Q.20F1 CONTINUED...

	App- <u>rove</u>	Dis- <u>approve</u>	Don't <u>know</u>
Late September, 2001	86	7	7=100
Mid-September, 2001	80	9	11=100
Early September, 2001	51	34	15=100
August, 2001	50	32	18=100
July, 2001	51	32	17=100
June, 2001	50	33	17=100
May, 2001	53	32	15=100
April, 2001	56	27	17=100
March, 2001	55	25	20=100
February, 2001	53	21	26=100

ASK ALL FORM 2 [N=757]:

Q.21F2 All in all, are you satisfied or dissatisfied with the way things are going in this country today?

	Satis- <u>fied</u>	Dis- <u>satisfied</u>	No <u>Opinion</u>		Satis- <u>fied</u>	Dis- <u>satisfied</u>	No <u>Opinion</u>
Early October, 2008	11	86	3=100	April, 2000	48	43	9=100
Mid-September, 2008	25	69	6=100	August, 1999	56	39	5=100
August, 2008	21	74	5=100	January, 1999	53	41	6=100
July, 2008	19	74	7=100	November, 1998	46	44	10=100
June, 2008	19	76	5=100	Early September, 1998	54	42	4=100
Late May, 2008	18	76	6=100	Late August, 1998	55	41	4=100
March, 2008	22	72	6=100	Early August, 1998	50	44	6=100
Early February, 2008	24	70	6=100	February, 1998	59	37	4=100
Late December, 2007	27	66	7=100	January, 1998	46	50	4=100
October, 2007	28	66	6=100	September, 1997	45	49	6=100
February, 2007	30	61	9=100	August, 1997	49	46	5=100
Mid-January, 2007	32	61	7=100	January, 1997	38	58	4=100
Early January, 2007	30	63	7=100	July, 1996	29	67	4=100
December, 2006	28	65	7=100	March, 1996	28	70	2=100
Mid-November, 2006	28	64	8=100	October, 1995	23	73	4=100
Early October, 2006	30	63	7=100	June, 1995	25	73	2=100
July, 2006	30	65	5=100	April, 1995	23	74	3=100
May, 2006	29	65	6=100	July, 1994	24	73	3=100
March, 2006	32	63	5=100	March, 1994	24	71	5=100
January, 2006	34	61	5=100	October, 1993	22	73	5=100
Late November, 2005	34	59	7=100	September, 1993	20	75	5=100
Early October, 2005	29	65	6=100	May, 1993	22	71	7=100
July, 2005	35	58	7=100	January, 1993	39	50	11=100
Late May, 2005	39	57	4=100	January, 1992	28	68	4=100
February, 2005	38	56	6=100	November, 1991	34	61	5=100
January, 2005	40	54	6=100	Late February, 1991 (<i>Gallup</i>)	66	31	3=100
December, 2004	39	54	7=100	August, 1990	47	48	5=100
Mid-October, 2004	36	58	6=100	May, 1990	41	54	5=100
July, 2004	38	55	7=100	January, 1989	45	50	5=100
May, 2004	33	61	6=100	September, 1988 (<i>RVs</i>)	50	45	5=100
Late February, 2004	39	55	6=100	May, 1988	41	54	5=100
Early January, 2004	45	48	7=100	January, 1988	39	55	6=100
December, 2003	44	47	9=100				
October, 2003	38	56	6=100				
August, 2003	40	53	7=100				
<i>April 8, 2003</i>	<i>50</i>	<i>41</i>	<i>9=100</i>				
January, 2003	44	50	6=100				
November, 2002	41	48	11=100				
September, 2002	41	55	4=100				
Late August, 2002	47	44	9=100				
May, 2002	44	44	12=100				
March, 2002	50	40	10=100				
Late September, 2001	57	34	9=100				
Early September, 2001	41	53	6=100				
June, 2001	43	52	5=100				
March, 2001	47	45	8=100				
February, 2001	46	43	11=100				
January, 2001	55	41	4=100				
October, 2000 (<i>RVs</i>)	54	39	7=100				
September, 2000	51	41	8=100				
June, 2000	47	45	8=100				

ASK ALL FORM 1 [N=728]:

Q.22F1 What do you think is the most important problem facing the country today? **[RECORD VERBATIM RESPONSE. PROBE FOR CLARITY – DO NOT PROBE FOR ADDITIONAL MENTIONS. IF MORE THAN ONE MENTION, RECORD ALL IN ORDER OF MENTION]**

		July	Jan	Nov	Sept	Jan	Sept	Jan	May	Jan	July	Jan	Apr	Feb	Mar	May	Feb
		08	08	07	07	07	06	06	05	05	04	04	03	03	02	01	01
		39	20	14	10	5	9	11	15	12	14	20	28	21	8	7	7
55	Economy (general)																
26	(NET) FINANCIAL CRISIS																
	Financial crisis/Credit crunch/																
9	Banking situation																
	Drop in retirement accounts (401K)/																
6	Stock market																
5	Housing market/Foreclosures																
4	Finances																
3	The financial bailout																
	Risky bank loans/Sub prime loans/																
2	People taking too much debt																
1	More regulation of markets																
1	Wall Street/Large Corporations																
11	War/War in Iraq	17	27	32	37	42	25	23	24	32	25	16	14	34	10 [▲]	--	--
9	Unemployment/Lack of jobs	5	5	4	3	5	4	7	7	7	8	13	10	6	4	5	6
5	Inflation/Difference in Wages/Costs	6	3	2	1	--	2	2	2	1	1	1	1	1	1	1	3
5	Energy Costs/Rising gas/heating	19	3	7	2	2	7	5	6	--	2	--	--	1	1	22	4
4	Health care/costs	3	10	7	7	8	4	6	7	5	5	5	3	2	2	6	7
4	Dissatisfaction with govt/politics	3	6	5	7	8	6	5	6	5	7	5	3	5	4	2	5
2	Terrorism	3	3	4	6	5	14	6	8	10	8	14	9	16	24	1	--
	Oil dependence/Energy policy and																
2	alternatives	2	1	2	2	--	--	--	--	--	--	--	--	--	--	--	--
	Defense issues/Military spending/																
1	National & homeland security	3	3	2	3	1	4	3	2	3	3	3	2	2	5	1	1
	U.S. foreign policy/International																
1	affairs	2	2	3	1	--	2	3	1	1	4	2	--	--	--	2	2
1	Immigration	2	6	6	6	5	6	3	4	1	1	3	1	--	1	1	2
1	Trade/Jobs moving overseas	1	1	--	--	--	--	2	1	1	2	1	--	--	--	--	--
	Deficit/National debt/Balanced																
1	budget	1	2	3	1	1	1	2	2	3	1	2	2	--	1	1	1
1	Morality/Ethics/Family values	3	2	2	3	3	2	4	3	5	4	3	4	5	8	6	12
1	Taxes	--	2	1	1	--	--	1	1	1	1	1	1	--	1	3	3
1	Uneven distribution of wealth	1	--	--	--	--	--	--	--	1	1	--	--	--	--	1	1
1	Many things/Everything	1	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--
	Recession/Slowing down of the																
1	economy	1	2	--	--	--	--	--	--	--	--	--	--	--	--	1	2
1	Abortion	--	1	1	--	--	--	--	--	1	1	--	--	--	--	1	1
1	Poverty/Hunger/Starvation	1	3	2	3	3	3	7	2	3	2	3	3	1	2	3	3
	Too much foreign aid/Spend money																
1	at home	--	--	--	1	--	--	--	1	--	--	--	--	--	--	--	1
	Environment/pollution/Global																
1	warming	3	1	1	1	1	--	--	--	--	--	1	--	--	1	3	1
1	Social Security	--	1	2	1	--	--	2	8	4	1	--	1	--	--	3	1
14	Other	9															
4	Don't know/No answer	4	5	6	5	7	7	7	5	5	6	4	9	4	8	8	7
	(NET) FOREIGN ISSUES/																
18	INTERNATIONAL	25	36	40	48	50	47	37	36	49	41	37	29	54	39	3	5
75	(NET) ECONOMIC	61	34	31	20	15	23	26	31	24	26	35	41	29	16	40	26

[▲] War in Afghanistan in March 2002

ASK ALL FORM 2 [N=757]:

Q.23F2 When children today in the U.S. grow up, do you think they will be better off or worse off than people are now?

		July 2008	Pew Global Attitudes Project May 2007	Pew Social & Demographic Trends Feb 2006	Pew Global Attitudes Project Sept 2002
37	Better	25	31	34	41
45	Worse	62	60	50	50
1	Same (VOL.)	2	4	4	3
17	Don't know/Refused (VOL.)	11	5	12	6
100		100	100	100	100

ASK ALL REGISTERED VOTERS (REGICERT=1):

Q.24 When it comes to the economy, how much do you think it matters who is elected president? Does it matter...

BASED ON REGISTERED VOTERS [N=1278]:

		July 2008
61	A great deal	64
22	Somewhat	23
8	Not too much	7
6	Not at all	5
1	Depends on who's elected (VOL.)	0
2	Don't know/Refused (VOL.)	1
100		100

ASK ALL REGISTERED VOTERS (REGICERT=1):

Q.25 Which candidate do you think could best address the current problems with financial institutions and markets? [READ AND ROTATE]

BASED ON REGISTERED VOTERS [N=1278]:

		Late-Sept 2008 ⁷	-NII GP- Sept. 19-22 2008 ⁸
47	Barack Obama	46	47
33	John McCain	33	35
6	Neither (VOL. DO NOT READ)	7	8
3	Both/Either (VOL. DO NOT READ)	3	3
11	Don't know/Refused (VOL. DO NOT READ)	11	7
100		100	100

⁷ In the Late September, 2008 survey the question was worded: "Which candidate do you think could best address the current problems involving investment banks and companies with ties to the housing market?"

⁸ In the Sept. 19-22, 2008, News Interest Index the question was worded: "Regardless of which candidate you prefer, which candidate do you think could best address the problems investment banks and companies with ties to the house market are having?"

ASK ALL REGISTERED VOTERS (REGICERT=1):

ROTATE ORDER OF Q.26 AND Q.27

Q.26 Do you think Barack Obama has done an excellent, good, only fair, or poor job of explaining how he would handle the current problems with financial institutions and markets?

BASED ON REGISTERED VOTERS [N=1278]:

13 Excellent
35 Good
31 Only fair
16 Poor
5 Don't know/Refused (VOL.)
100

ASK ALL REGISTERED VOTERS (REGICERT=1):

ROTATE ORDER OF Q.26 AND Q.27

Q.27 Do you think John McCain has done an excellent, good, only fair, or poor job of explaining how he would handle the current problems with financial institutions and markets?

BASED ON REGISTERED VOTERS [N=1278]:

5 Excellent
24 Good
39 Only fair
28 Poor
4 Don't know/Refused (VOL.)
100

ASK ALL:

Q.28 I'm going to read you some pairs of statements, tell me whether the FIRST statement or the SECOND statement comes closer to your own views — even if neither is exactly right. The first pair is... **(READ AND RANDOMIZE)** **(AFTER CHOICE IS MADE, PROBE: Do you feel STRONGLY about that, or not?)**

		Dec	Jun	Jul	Feb	Sep	Aug	Oct	Jun	Oct	Apr	Oct	Apr	Oct	Jul
		<u>04</u>	<u>03</u>	<u>02</u>	<u>02</u>	<u>00</u>	<u>99</u>	<u>97</u>	<u>97</u>	<u>96</u>	<u>96</u>	<u>95</u>	<u>95</u>	<u>94</u>	<u>94</u>
a.	Government is almost always														
	57 wasteful and inefficient	47	48	--	--	52	51	--	59	56	--	63	63	64	66
	50 Strongly	38	38	--	--	43	41	--	49	48	--	53	51	54	54
	7 Not Strongly	9	10	--	--	9	10	--	10	8	--	10	12	10	12
	Government often does a better														
	35 job than people give it credit for	45	46	--	--	40	43	--	36	39	--	34	34	32	31
	25 Strongly	28	28	--	--	27	28	--	23	25	--	20	19	19	17
	10 Not Strongly	17	18	--	--	13	15	--	13	14	--	14	15	13	14
	8 Neither/Don't know (VOL.)	8	6	--	--	8	6	--	5	5	--	3	3	4	3
	100	100	100			100	100		100	100		100	100	100	100

Q.28 CONTINUED...

		Dec 04	Jun 03	Jul 02	Feb 02	Sep 00	Aug 99	Oct 97	Jun 97	Oct 96	Apr 96	Oct 95	Apr 95	Oct 94	Jul 94
b.	Government regulation of business is necessary to protect the public interest	49	--	54	50	--	48	--	--	45	--	45	43	38	41
	50 Strongly	32	--	39	35	--	32	--	--	29	--	28	25	24	24
	12 Not Strongly	17	--	15	15	--	16	--	--	16	--	17	18	14	17
	Government regulation of business usually does more harm than good	41	--	36	41	--	44	--	--	46	--	50	51	55	54
	38 Strongly	30	--	27	31	--	32	--	--	33	--	37	38	41	39
	31 Not Strongly	11	--	9	10	--	12	--	--	13	--	13	13	14	15
	7 Neither/Don't know (VOL.)	10	--	10	9	--	8	--	--	9	--	5	6	7	5
	12	100		100	100		100			100		100	100	100	100
c.	The government should do more to help needy Americans, even if it means going deeper into debt	57	--	--	--	--	57	--	--	46	49	47	46	50	48
	51 Strongly	46	--	--	--	--	44	--	--	36	42	35	33	39	35
	42 Not Strongly	11	--	--	--	--	13	--	--	10	7	12	13	11	13
	The government today can't afford to do much more to help the needy	33	--	--	--	--	35	--	--	44	44	47	47	43	47
	37 Strongly	22	--	--	--	--	23	--	--	31	34	31	34	31	32
	28 Not Strongly	11	--	--	--	--	12	--	--	13	10	16	13	12	15
	9 Neither/Don't know (VOL.)	10	--	--	--	--	8	--	--	10	7	6	7	7	5
	12	100					100			100	100	100	100	100	100
d.	Too much power is concentrated in the hands of a few large companies	77	--	80	77	--	77	--	--	75	--	77	75	73	76
	78 Strongly	64	--	67	62	--	62	--	--	61	--	62	59	58	59
	70 Not Strongly	13	--	13	15	--	15	--	--	14	--	15	16	15	17
	The largest companies do NOT have too much power	16	--	12	17	--	17	--	--	18	--	18	20	20	19
	15 Strongly	9	--	7	9	--	10	--	--	10	--	9	10	10	9
	10 Not Strongly	7	--	5	8	--	7	--	--	8	--	9	10	10	10
	5 Neither/Don't know (VOL.)	7	--	8	6	--	6	--	--	7	--	5	5	7	5
	7	100		100	100		100			100		100	100	100	100
e.	Business corporations make too much profit	53	51	58	54	54	52	--	51	51	--	53	51	50	52
	59 Strongly	46	43	51	44	46	42	--	43	43	--	44	42	40	43
	52 Not Strongly	7	8	7	10	8	10	--	8	8	--	9	9	10	9
	Most corporations make a fair and reasonable amount of profit	39	42	33	39	38	42	--	43	42	--	43	44	44	43
	33 Strongly	25	27	22	24	28	29	--	28	27	--	27	26	28	27
	23 Not Strongly	14	15	11	15	10	13	--	15	15	--	16	18	16	16
	10 Neither/Don't know (VOL.)	8	7	9	7	8	6	--	6	7	--	4	5	6	5
	8	100	100	100	100	100	100		100	100		100	100	100	100

Q.28 CONTINUED...

		Dec <u>04</u>	Jun <u>03</u>	Jul <u>02</u>	Feb <u>02</u>	Sep <u>00</u>	Aug <u>99</u>	Oct <u>97</u>	Jun <u>97</u>	Oct <u>96</u>	Apr <u>96</u>	Oct <u>95</u>	Apr <u>95</u>	Oct <u>94</u>	Jul <u>94</u>
f.	There are no real limits to growth														
	41 in this country today	51	--	--	--	--	54	--	--	--	--	--	--	--	51
	31 Strongly	36	--	--	--	--	38	--	--	--	--	--	--	--	33
	10 Not strongly	15	--	--	--	--	16	--	--	--	--	--	--	--	18
	People in this country should learn														
	49 to live with less	41	--	--	--	--	40	--	--	--	--	--	--	--	45
	41 Strongly	30	--	--	--	--	30	--	--	--	--	--	--	--	30
	8 Not strongly	11	--	--	--	--	9	--	--	--	--	--	--	--	15
	<u>10</u> Neither/Don't know (VOL.)	<u>8</u>	--	--	--	--	<u>6</u>	--	--	--	--	--	--	--	<u>4</u>
	100	100					100								100

		Dec <u>04</u>	Jun <u>03</u>	Jul <u>02</u>	Feb <u>02</u>	Sep <u>00</u>	Aug <u>99</u>	Oct <u>97</u>	Jun <u>97</u>	Oct <u>96</u>	Apr <u>96</u>	Oct <u>95</u>	Apr <u>95</u>	Oct <u>94</u>	Jul <u>94</u>
g.	As Americans, we can always find ways to														
	64 solve our problems and get what we want	59	--	--	--	59	63	--	--	--	--	--	--	--	52
	56 Strongly	45	--	--	--	46	47	--	--	--	--	--	--	--	35
	8 Not strongly	14	--	--	--	13	16	--	--	--	--	--	--	--	17
	This country can't solve many of its														
	29 important problems	36	--	--	--	36	32	--	--	--	--	--	--	--	45
	25 Strongly	27	--	--	--	29	24	--	--	--	--	--	--	--	30
	4 Not strongly	9	--	--	--	7	8	--	--	--	--	--	--	--	15
	<u>7</u> Neither/Don't know (VOL.)	<u>5</u>	--	--	--	<u>5</u>	<u>5</u>	--	--	--	--	--	--	--	<u>3</u>
	100	100				100	100								100

NO QUESTION 29

ASK ALL:

ROTATE Q.30-Q.32/Q.33-Q.35 IN BLOCKS

Thinking now about the nation's economy...

Q.30 How would you rate economic conditions in this country today... as excellent, good, only fair, or poor?

	Excellent	Good	Only Fair	Poor	(VOL.) Don't Know/ Refused
Early October, 2008	1	8	32	58	1=100
Late September, 2008	*	7	27	65	1=100
July, 2008	1	9	39	50	1=100
April, 2008	1	10	33	56	*=100
March, 2008	1	10	32	56	1=100
Early February, 2008	1	16	36	45	2=100
January, 2008	3	23	45	28	1=100
November, 2007	3	20	44	32	1=100
September, 2007	3	23	43	29	2=100
June, 2007	6	27	40	25	2=100
February, 2007	5	26	45	23	1=100
December, 2006	6	32	41	19	2=100
Early November, 2006 (RVs)	9	35	37	17	2=100
Late October, 2006	6	27	40	25	2=100
September, 2006	5	32	41	20	2=100
March, 2006	4	29	44	22	1=100
January, 2006	4	30	45	19	2=100
Early October, 2005	2	23	45	29	1=100
Mid-September, 2005	3	28	44	24	1=100

Q.30 CONTINUED...

	(VOL.)				
			Only	Don't Know/	
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Refused</u>
Mid-May, 2005	3	29	47	20	1=100
January, 2005	3	36	45	15	1=100
December, 2004	3	33	43	20	1=100
Early November, 2004 (RVs)	5	31	37	26	1=100
Mid-September, 2004	4	34	40	20	2=100
August, 2004	3	30	45	21	1=100
Late April, 2004	4	34	38	22	2=100
Late February, 2004	2	29	42	26	1=100
February 9-12, 2004 (Gallup)	2	31	46	21	0=100
January 12-15, 2004 (Gallup)	3	34	42	21	0=100
January 2-5, 2004 (Gallup)	3	40	41	16	*=100
December 11-14, 2003 (Gallup)	3	34	44	19	*=100
November 3-5, 2003 (Gallup)	2	28	49	21	*=100
October 24-26, 2003 (Gallup)	2	24	44	30	*=100
October 6-8, 2003 (Gallup)	2	20	50	27	1=100
September 8-10, 2003 (Gallup)	1	20	49	30	*=100
August 4-6, 2003 (Gallup)	1	24	52	23	*=100
February 17-19, 2003 (Gallup)	1	17	48	34	*=100
February 4-6, 2002 (Gallup)	2	26	55	16	1=100
March 5-7, 2001 (Gallup)	3	43	43	10	1=100
January 7-10, 2000 (Gallup)	19	52	23	5	1=100
January 15-17, 1999 (Gallup)	14	55	27	4	*=100
March 20-22, 1998 (Gallup)	20	46	27	7	*=100
Jan 31 - Feb 2, 1997 (Gallup)	4	38	43	15	*=100
March 15-17, 1996 (Gallup)	2	31	48	18	1=100
May 11-14, 1995 (Gallup)	2	27	50	20	1=100
January 15-17, 1994 (Gallup)	*	22	54	24	*=100
February 12-14, 1993 (Gallup)	*	14	46	39	1=100
January 3-6, 1992 (Gallup)	*	12	46	41	1=100

ASK IF ECONOMIC CONDITIONS ONLY FAIR OR POOR (3,4 IN Q.30):

Q.30a Do you think the U.S. economy is just having a few problems, is in a recession, or is in a depression?

BASED ON TOTAL [N=1485]

		Late-Sept <u>2008</u>	July <u>2008</u>	March <u>2008</u>
9	Excellent/Good	7	10	11
90	Only fair/Poor	92	89	88
11	Just having a few problems	12	14	14
54	In a recession	56	54	56
22	In a depression	21	18	15
3	Don't know/refused (VOL.)	3	3	3
<u>1</u>	Don't know/Refused (VOL.)	<u>1</u>	<u>1</u>	<u>1</u>
100		<u>100</u>	100	100

ASK ALL FORM 2 [N=757]:

Q.31F2 What do you think is the most important economic problem facing the country today? **[RECORD VERBATIM RESPONSE. PROBE FOR CLARITY – DO NOT PROBE FOR ADDITIONAL MENTIONS. IF MORE THAN ONE MENTION, RECORD IN ORDER OF MENTION]**

		July 2008	Early Feb 2008
27	(NET) FINANCIAL CRISIS		
8	Banking crisis/Problems with financial institutions	1	--
6	Large corporations/corporate greed	1	1
6	The bailout of financial institutions/government intervention	--	--
5	The stock market	--	--
5	Debt/credit issues/bankruptcy	3	4
16	(NET) PRICES	45	24
10	Gasoline/oil prices/energy costs	38	11
4	Health care/medical/Medicare	2	9
3	Cost of living/not enough money/ difference between wages and costs/inflation	9	5
12	(NET) GOVERNMENT	7	11
5	Government (Bush, Congress, Democrats, lobbyists)	4	2
5	Budget/deficit/government spending or waste	2	4
2	Taxes	1	3
2	Too much going overseas/not enough spending at home	1	1
1	Social Security	1	1
12	(NET) HOUSING	10	13
8	Mortgage problems/sub-prime mortgages/foreclosures	7	6
4	Housing/real estate/affordable housing	3	9
10	(NET) JOBS	13	18
9	Unemployment/lack of (good) jobs/low wages	11	14
2	Jobs moving overseas/outourcing	2	4
4	Spending on war in Iraq	8	10
4	Too little government regulation/oversight of the economy	--	--
4	Personal (ir)responsibility/spending more than you have	2	1
4	Economy (general)	2	3
3	Gap between rich and poor/distribution of wealth/ disappearance of middle class	1	2
2	Dependence on foreign oil	2	--
1	Too much government regulation of the economy	--	--
1	Trade/imports and exports	1	2
1	Education/schools	1	2
1	Immigration	1	3
8	Other	8	11
*	None/no problem	*	1
11	No answer/not sure/don't know/refused	9	10

ASK ALL:

Q.32 A year from now, do you expect that economic conditions in the country as a whole will be better than they are at present, or worse, or just about the same as now?

	(VOL.)			
	Don't Know/			
	<u>Better</u>	<u>Worse</u>	<u>Same</u>	<u>Refused</u>
Early October, 2008	46	16	30	8=100
July, 2008	30	21	41	8=100
March, 2008	33	22	39	6=100
January, 2008	20	26	48	6=100
September, 2007	19	23	53	5=100
June, 2007	16	24	55	5=100
February, 2007	17	20	58	5=100
December, 2006	22	18	56	4=100
September, 2006	16	25	55	4=100
January, 2006	20	22	55	3=100
Early October, 2005	20	32	45	3=100
Mid-September, 2005	18	37	43	2=100
Mid-May, 2005	18	24	55	3=100
January, 2005	27	18	52	3=100
August, 2004	36	9	47	8=100
Late February, 2004	39	12	41	8=100
September, 2003	37	17	43	3=100
May, 2003	43	19	35	3=100
Late March, 2003	33	23	37	7=100
January, 2003	30	20	44	6=100
January, 2002	44	17	36	3=100
January, 2001 <i>Newsweek</i>	18	33	44	5=100
June, 2000	15	24	55	6=100
Early October, 1998 (RVs)	16	22	57	5=100
Early September, 1998	18	17	61	4=100
May, 1990	18	31	45	6=100
February, 1989	25	22	49	4=100
September, 1988 (RVs)	24	16	51	9=100
May, 1988	24	20	46	10=100
January, 1988	22	26	45	7=100
January, 1984 <i>Newsweek</i> (RVs)	35	13	49	3=100

ASK ALL:

ROTATE Q.30-Q.32/Q.33-Q.35 IN BLOCKS

Now thinking about your own personal finances...

Q.33 How would you rate your own personal financial situation? Would you say you are in excellent shape, good shape, only fair shape or poor shape financially?

	(VOL.)				
	Don't Know/				
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Refused</u>
Early October, 2008	6	35	40	18	1=100
July, 2008	9	33	37	19	2=100
April, 2008	8	35	39	16	2=100
March, 2008	8	39	34	17	2=100
Early February, 2008	9	36	37	16	2=100
January, 2008	10	39	34	15	2=100
November, 2007	9	41	34	15	1=100
September, 2007	10	38	34	16	2=100

Q.33 CONTINUED...

	(VOL.)				
	<u>Excellent</u>	<u>Good</u>	<u>Only Fair</u>	<u>Poor</u>	<u>Don't Know/Refused</u>
February, 2007	8	41	36	14	1=100
December, 2006	8	40	35	16	1=100
Late October, 2006	9	40	33	16	2=100
March, 2006	9	39	36	15	1=100
January, 2006	7	39	37	15	2=100
Mid-May, 2005	7	37	39	16	1=100
January, 2005	10	41	34	14	1=100
August, 2004	9	42	34	14	1=100
September, 2003	10	38	36	15	1=100
Late March, 2003	10	43	31	12	4=100
January, 2003	7	38	39	15	1=100
Early October, 2002	7	39	37	16	1=100
June, 2002	5	40	37	16	2=100
Late September, 2001	7	40	37	14	2=100
June, 2001	6	38	39	16	1=100
June, 2000	9	43	35	11	2=100
August, 1999	6	43	41	9	1=100
May, 1997	7	43	38	11	1=100
September, 1996 (RVs)	8	47	34	10	1=100
February, 1995	8	39	38	14	1=100
March, 1994	5	41	40	13	1=100
December, 1993	5	34	45	15	1=100
January, 1993 <i>U.S. News</i>	4	33	46	16	1=100
October, 1992 <i>U.S. News</i>	6	34	40	19	1=100
August, 1992 <i>U.S. News</i>	5	30	47	17	1=100
May, 1992 <i>U.S. News</i>	4	35	45	15	1=100
January, 1992 <i>U.S. News</i>	4	32	45	18	1=100

ASK ALL:

Q.34 Over the course of the next year, do you think the financial situation of you and your family will improve a lot, improve some, get a little worse or get a lot worse?

	(VOL.)					(VOL.)
	<u>Improve a lot</u>	<u>Improve some</u>	<u>Get a little worse</u>	<u>Get a lot worse</u>	<u>Stay the same</u>	<u>Don't Know/Refused</u>
Early October, 2008	8	51	20	6	9	6=100
July, 2008	7	44	21	7	14	7=100
March, 2008	10	45	20	7	13	5=100
January, 2008	11	49	16	6	14	4=100
September, 2007	10	52	14	4	16	4=100
February, 2007	11	52	12	3	19	3=100
December, 2006	10	57	13	3	14	3=100
January, 2006	10	51	14	5	16	4=100
Mid-May, 2005	10	51	15	5	15	4=100
January, 2005	10	54	14	4	15	3=100
August, 2004	13	57	9	3	12	6=100
September, 2003	11	53	15	4	14	3=100
Late March, 2003	12	51	15	4	11	7=100
January, 2003	9	51	18	5	13	4=100
Early October, 2002	10	54	13	5	12	6=100
June, 2002	11	55	15	4	11	4=100
January, 2002	12	53	15	5	11	4=100

Q.34 CONTINUED....

	Improve <u>a lot</u>	Improve <u>some</u>	Get a <u>little worse</u>	Get a lot <u>worse</u>	(VOL.) Stay the <u>same</u>	(VOL.) Don't Know/ <u>Refused</u>
Late September, 2001	9	46	16	4	17	8=100
June, 2001	11	52	15	4	14	4=100
January, 2001	11	46	18	9	12	4=100
January, 1999	17	55	7	3	14	4=100
May, 1997	12	56	10	2	17	3=100
February, 1995	11	53	13	3	17	3=100
March, 1994	10	57	11	3	16	3=100
October, 1992 <i>U.S. News</i>	9	51	14	3	15	8=100
August, 1992 <i>U.S. News</i>	6	50	20	5	14	5=100
May, 1992 <i>U.S. News</i>	8	49	22	4	13	4=100
January, 1992 <i>U.S. News</i>	9	46	19	5	16	5=100

NO QUESTIONS 35-38

ASK ALL:

Q.39 How much do you think each of the following has contributed to the current problems with financial institutions and markets? (First, **INSERT ITEM; RANDOMIZE**) would you say this has contributed a lot, some, not very much or not at all to the current financial problems? How about **[NEXT ITEM]...[IF NECESSARY: Has this contributed a lot, some, not very much or not at all to the current financial problems?]**

	<u>A lot</u>	<u>Some</u>	<u>Not very much</u>	<u>Not at all</u>	DK/ <u>Refused</u>
a. Banks making risky loans	72	17	4	3	4=100
b. People taking on more debt than they can afford	79	15	3	1	2=100
c. Weak government regulation of financial institutions	46	34	8	4	8=100
d. The financial system becoming too complicated	36	34	16	7	7=100
e. Growing financial ties between the United States and other countries	35	37	15	6	7=100

ASK ALL:

Q.40 Do you think the leaders of financial institutions are more greedy today than in the past, or about the same as they have always been?

60 More greedy today than in the past
 37 About the same as they have always been
3 Don't know/Refused (VOL.)
 100

NO QUESTIONS 41-43

ASK ALL:

Q.44 All in all, over the last five years, would you say that prices have been going up a lot, a little, or not much at all?

		Early Feb <u>2008</u>	June <u>2001</u>
81	A lot	79	63
16	A little	17	31
2	Not much at all	3	5
0	Prices have gone down (VOL.)	*	0
<u>1</u>	Don't know/Refused	<u>1</u>	<u>1</u>
100		100	100

ASK ALL:

EMPLOY Are you now employed full-time, part-time or not employed?

52	Full-time
14	Part-time
33	Not employed
<u>1</u>	Don't know/Refused (VOL.)
100	

ASK OF EMPLOYED ONLY (1 or 2 in EMPLOY) [N=931]:

Q.45 How would you rate the financial condition of the company or organization that employs you? Would you say it is in excellent financial shape, good shape, only fair shape or in poor shape?

		Early Feb <u>2008</u>	June <u>2001</u>	----- U.S. News & World Report -----			
				Oct <u>1992</u>	Aug <u>1992</u>	May <u>1992</u>	Jan <u>1992</u>
22	Excellent shape	30	31	27	23	25	22
44	Good shape	39	39	38	40	40	39
25	Only fair shape	21	20	23	26	22	24
5	Poor shape	6	7	10	9	11	12
2	Does not apply (VOL.)	2	2	--	--	--	--
<u>2</u>	Don't know/Refused	<u>2</u>	<u>1</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>3</u>
100		100	100	100	100	100	100

ASK ALL:

Q.46 Thinking now about job opportunities where you live, would you say there are plenty of jobs available in your community or are jobs difficult to find?

	Plenty of jobs available	Jobs are difficult to find	(VOL.) Lots of some jobs, few of others	(VOL.) DK/ Refused
Early October, 2008	25	64	4	7=100
July, 2008	31	58	4	7=100
April, 2008	30	61	4	5=100
Early February, 2008	34	53	5	8=100
November, 2007	41	48	4	7=100
September, 2007	36	50	6	8=100
June, 2007	39	49	5	7=100
February, 2007	39	48	6	7=100
December, 2006	40	49	5	6=100
March, 2006	37	56	3	4=100
January, 2006	33	56	6	5=100

Q.46 CONTINUED...

	Plenty of <u>jobs available</u>	Jobs are <u>difficult to find</u>	(VOL.) Lots of some jobs, <u>few of others</u>	(VOL.) DK/ <u>Refused</u>
Early October, 2005	36	56	4	4=100
May, 2005	30	60	6	4=100
January, 2005	32	58	5	5=100
Mid-September, 2004	31	52	6	11=100
August, 2004	34	55	4	7=100
Late April, 2004	30	57	4	9=100
Late February, 2004	31	59	5	6=100
Mid-January, 2004	27	60	6	7=100
October, 2003	24	66	5	5=100
June, 2002	31	59	4	6=100
June, 2001	42	44	8	6=100
August, 1992 <i>U.S. News & World Report</i>	15	76	6	3=100
May, 1992 <i>U.S. News & World Report</i>	16	77	4	3=100
January, 1992 <i>U.S. News & World Report</i>	12	79	6	3=100

NO QUESTION 47

ASK ALL:

Q.48 What's your impression about the real estate market in your area? Over the past year, have home prices in your area gone up a lot, gone up a little, gone down a little, or gone down a lot?

	July <u>2008</u>	Early Feb <u>2008</u>	Sept <u>2007</u>
19	Gone up a lot	20	28
14	Gone up a little	13	18
29	Gone down a little	32	23
25	Gone down a lot	24	18
4	Stayed about the same (VOL.)	5	3
2	Don't know/Refused (VOL.)	6	7
100	100	100	100

ASK ALL:

Q.49 Thinking about the money you owe on credit cards and installment loans (excluding your mortgage), would you say you...

	July <u>2008</u>	Early Feb <u>2008</u>	Sept <u>2007</u>	Jan <u>2006</u>	Mid- May <u>2005</u>	Late Feb <u>2004</u>	June <u>2001</u>	<i>U.S. News & World Report</i> Jan <u>1992</u>
10	Owe a lot more than you can afford	10	9	7	8	10	9	13
15	Owe a little more than you can afford	12	13	13	15	15	13	15
33	Owe about what you can afford	34	32	31	30	33	29	31
22	OR owe less than you can afford?	20	22	26	24	22	23	18
13	Do not have any debts (VOL.)	16	12	15	15	13	20	12
6	No credit cards or loans (VOL.)	6	9	6	6	5	5	10
1	Don't know/Refused (VOL.)	2	3	2	2	2	1	1
100	100	100	100	100	100	100	100	100

ASK ALL:

Q.50 In general, how easy is it for you to afford the things in life that you want — very easy, easy, difficult or very difficult?

		Early			U.S. News & World Report
		Feb	June	June	Jan
		<u>2008</u>	<u>2002</u>	<u>2001</u>	<u>1992</u>
8	Very Easy	9	5	7	4
41	Easy	43	44	43	35
37	Difficult	33	37	36	46
11	Very Difficult	12	11	12	12
<u>3</u>	Don't Know (VOL.)	<u>3</u>	<u>3</u>	<u>2</u>	<u>3</u>
100		100	100	100	100

ASK ALL:

Q.51 As a result of what's been happening with the economy lately, have you **[INSERT ITEM; RANDOMIZE]** or not? **[REPEAT AS NECESSARY: As a result of what's been happening with the economy lately,] Have you [NEXT ITEM] or not? [IF RESPONDENT SAYS THIS DOES NOT APPLY, CODE AS NO]**⁹

		<u>Yes</u>	<u>No</u>	<u>DK/Ref</u>
a.	Delayed or canceled plans to buy a new home or make major home improvements	38	61	1=100
	Sept. 19-22, 2008, NII	29	70	1=100
b.	Delayed or canceled plans to buy a new car	36	63	1=100
	Sept. 19-22, 2008, NII	23	77	*=100
c.	Delayed or canceled plans to make a major purchase for your household, such as a computer or appliance	39	60	1=100
	Sept. 19-22, 2008, NII	30	69	1=100
d.	Cut back on planned spending for vacation travel	59	40	1=100
	Sept. 19-22, 2008, NII	48	51	1=100
e.	Adjusted your plans for retirement	26	73	1=100
	Sept. 19-22, 2008, NII	23	75	2=100
f.	Changed the way your money is saved or invested	48	51	1=100
	Sept. 19-22, 2008, NII	39	61	*=100
g.	Been eating out at restaurants less often	55	43	2=100

⁹

In the September 19-22, 2008 New Interest Index the question was worded "As a result of what has been happening with the economy lately, have you done any of the following?"

ASK ALL:

Q.52 Do you think your family's income is going up faster than the cost of living, staying about even with the cost of living, or falling behind the cost of living?

		July 2008	Early Feb 2008	Sept 2007	Jan 2006	NBC/WSJ June 1996
5	Going up faster	6	6	10	9	9
34	Staying about even	28	33	43	41	38
57	Falling behind	64	58	44	47	50
4	Don't know/Refused (VOL.)	2	3	3	3	3
100		100	100	100	100	100

ASK ALL:

Q.53 How confident are you that any money you have in the bank is safe? **[READ]**

36	Very confident
38	Somewhat confident
14	Not too confident
7	Not at all confident
5	Don't know/Refused (VOL. DO NOT READ)
100	

ASK ALL:

Q.54 Some people think that the federal government cannot fix the economy so easily these days because the US is part of a global economy. Others believe that the government still has the power to fix the economy. Which of these comes closer to your view?

		July 2008
37	The government can't fix it so easily	26
56	The government still has the power to fix it	68
7	Don't know/Refused (VOL.)	6
100		100

ASK ALL:

Q.55 As you think about your OWN financial situation, which of the following economic issues worries you MOST right now? **[READ AND RANDOMIZE]**

		March 2008
38	Rising prices	49
31	Problems in the financial markets	14
18	The job situation	19
8	Declining real estate values	12
2	Other (VOL.)	2
1	None / not worried about any (VOL.)	2
2	Don't know/Refused (VOL.)	2
100		100

ASK ALL:

And a different kind of question...

- Q.56 Some people think of American society as divided into two groups, the “haves” and the “have-nots,” while others think it’s incorrect to think of America that way. Do you, yourself, think of America as divided into haves and have-nots, or don’t you think of America that way?

	<u>Yes, divided</u>	<u>No</u>	<u>DK/Ref</u>
Early October, 2008	44	53	3=100
January, 2008	43	54	3=100
July, 2007	48	48	4=100
September, 2006	41	55	4=100
Early October, 2005	48	50	2=100
Late March, 2005	38	59	3=100
Late February, 2004	38	59	3=100
June, 2001	44	53	3=100
April, 1998 <i>Gallup</i>	39	59	2=100
July, 1988 <i>Gallup</i>	26	71	3=100
Aug, 1984 <i>CBS/NY Times</i>	31	61	8=100

ASK ALL:

- Q.57 If you had to choose, which of these groups are you in, the haves or the have-nots?

	<u>Haves</u>	<u>Have-nots</u>	<u>Neither (VOL.)</u>	<u>DK/Ref</u>
Early October, 2008	47	38	8	7=100
January, 2008	50	34	10	6=100
July, 2007	45	34	13	8=100
September, 2006	52	29	10	9=100
Early October, 2005	47	38	11	4=100
Late March, 2005	48	34	8	10=100
Late February, 2004	59	27	7	7=100
June, 2001	52	32	10	6=100
April, 1998 <i>Gallup</i>	67	24	6	3=100
July, 1988 <i>Gallup</i>	59	17	15	9=100

ASK ALL:

PARTY In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?

IF ANSWERED 3, 4, 5 OR 9 IN PARTY, ASK:

PARTYLN As of today do you lean more to the Republican Party or more to the Democratic Party?

	<u>Republican</u>	<u>Democrat</u>	<u>Independent</u>	<u>(VOL.) No Preference</u>	<u>(VOL.) Other Party</u>	<u>(VOL.) DK/ Ref</u>	<u>Lean Rep</u>	<u>Lean Dem</u>
Early October, 2008	26	36	31	4	*	3=100	11	15
Late September, 2008	25	35	34	3	1	2=100	13	15
Mid-September, 2008	28	35	32	3	*	2=100	12	14
August, 2008	26	34	34	4	*	2=100	12	17
July, 2008	24	36	34	3	*	3=100	12	15
June, 2008	26	37	32	3	*	2=100	11	16
Late May, 2008	25	35	35	2	*	3=100	13	15
April, 2008	24	37	31	5	1	2=100	11	15
March, 2008	24	38	29	5	*	4=100	9	14
Late February, 2008	24	38	32	3	*	3=100	10	17
Early February, 2008	26	35	31	5	*	3=100	11	14
January, 2008	24	33	37	4	*	2=100	12	18

PARTY/PARTYLN CONTINUED...

				(VOL.)	(VOL.)	(VOL.)		
				No	Other	DK/	<i>Lean</i>	<i>Lean</i>
<i>Yearly Totals</i>	<u>Republican</u>	<u>Democrat</u>	<u>Independent</u>	<u>Preference</u>	<u>Party</u>	<u>Ref</u>	<u>Rep</u>	<u>Dem</u>
2007	25.4	32.9	33.7	4.6	.4	3.1=100	10.7	16.7
2006	27.6	32.8	30.3	5.0	.4	3.9=100	10.2	14.5
2005	29.2	32.8	30.3	4.5	.3	2.8=100	10.2	14.9
2004	29.5	33.1	30.0	4.0	.4	3.0=100	11.8	13.6
2003	29.8	31.4	31.2	4.7	.5	2.5=100	12.1	13.0
2002	30.3	31.2	30.1	5.1	.7	2.7=100	12.6	11.6
2001	29.2	33.6	28.9	5.1	.5	2.7=100	11.7	11.4
2001 Post-Sept 11	30.9	31.8	27.9	5.2	.6	3.6=100	11.7	9.4
2001 Pre-Sept 11	28.2	34.6	29.5	5.0	.5	2.1=100	11.7	12.5
2000	27.5	32.5	29.5	5.9	.5	4.0=100	11.6	11.6
1999	26.6	33.5	33.7	3.9	.5	1.9=100	13.0	14.5
1998	27.5	33.2	31.9	4.6	.4	2.4=100	11.8	13.5
1997	28.2	33.3	31.9	4.0	.4	2.3=100	12.3	13.8
1996	29.2	32.7	33.0	5.2=100			12.7	15.6
1995	31.4	29.7	33.4	5.4=100			14.4	12.9
1994	29.8	31.8	33.8	4.6=100			14.3	12.6
1993	27.4	33.8	34.0	4.8=100			11.8	14.7
1992	27.7	32.7	35.7	3.9=100			13.8	15.8
1991	30.9	31.4	33.2	4.5=100			14.6	10.8
1990	31.0	33.1	29.1	6.8=100			12.4	11.3
1989	33	33	34=100					
1987	26	35	39=100					

ASK ALL:

CLASS Which of the following labels best describes your household: **[READ ITEMS, IN ORDER]**

				(VOL.)	(VOL.)
	Professional or			More than one/	Don't know/
	<u>Business</u>	<u>Working</u>	<u>Struggling</u>	<u>None</u>	<u>Refused</u>
Early October, 2008	31	48	15	4	2=100
April, 2008	33	42	17	6	2=100
Early February, 2008	32	47	15	3	3=100
January, 2008	33	46	12	6	3=100
December, 2007	30	46	15	6	3=100
September, 2007	35	46	12	4	3=100
August, 2007	34	44	13	7	2=100
January, 2007	30	47	16	5	2=100
October, 2006	34	45	15	4	2=100
January, 2006	32	46	14	4	4=100
Mid-October, 2004	32	45	15	5	3=100
February, 2004 GAP	32	47	15	4	2=100
August, 2003	31	47	14	6	2=100
June, 2003	31	44	15	8	2=100
June, 2002	31	47	14	5	3=100
February, 2002	32	46	14	6	2=100
June, 2001	29	47	15	6	3=100

ASK ALL:

INVEST Which of the following best describes your own level of investment in the stock market? **[READ IN ORDER ON FORM 1, REVERSE ORDER OF OPTIONS ON FORM 2]**

		Feb <u>2008</u>	Oct <u>2007</u>	Sept <u>2007</u>
6	I trade stocks and other funds pretty regularly	6	6	7
	I have some long-term investments like			
46	retirement accounts, but don't trade stocks regularly	46	43	45
46	I don't have any money in the stock market	46	47	44
<u>2</u>	Don't know/Refused (VOL.)	<u>2</u>	<u>4</u>	<u>4</u>
100		100	100	100