

Times Union/Siena College Poll
 August 20-28, September 2-3, 2014
 751 Upstate* New York Residents
 MOE +/- 3.6%

Q1. We are interested in how people are getting along financially these days. Would you say that you and your family living there are better off, the same, or worse off financially than you were a year ago?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Better off	21%	23%	19%	33%	20%	18%	11%	26%	14%	30%	19%	20%	21%	22%	19%	21%	17%	28%	14%	28%	35%
The same	49%	52%	47%	41%	47%	51%	61%	48%	52%	45%	51%	55%	48%	50%	51%	50%	48%	51%	46%	49%	52%
Worse off	29%	25%	33%	24%	33%	31%	27%	26%	33%	23%	30%	23%	30%	28%	31%	27%	34%	21%	38%	23%	13%
Don't know/Refused	1%	0%	1%	2%	0%	0%	1%	0%	1%	3%	0%	3%	0%	0%	0%	2%	1%	0%	1%	0%	0%

Q2. Now looking ahead -- Do you think that a year from now you will be better off financially, or worse off, or just about the same as now?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Better off	28%	26%	29%	41%	35%	18%	12%	33%	21%	32%	27%	24%	29%	27%	24%	28%	26%	31%	29%	27%	34%
Worse off	15%	18%	12%	14%	16%	13%	17%	12%	18%	14%	15%	13%	15%	10%	19%	15%	16%	13%	19%	10%	11%
About the same	54%	50%	57%	42%	44%	67%	66%	51%	56%	49%	55%	58%	52%	59%	54%	53%	54%	53%	47%	60%	54%
Don't know/Refused	4%	6%	2%	3%	5%	2%	5%	4%	5%	5%	4%	5%	4%	3%	3%	5%	5%	3%	5%	2%	2%

Q3. Gasoline prices affect us all to different degrees. Would you say that gasoline prices are having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very serious	26%	27%	25%	24%	34%	23%	21%	26%	26%	26%	26%	27%	25%	26%	26%	24%	31%	17%	34%	22%	18%
Somewhat serious	38%	35%	42%	37%	40%	43%	33%	40%	36%	40%	38%	42%	38%	37%	45%	37%	38%	40%	36%	47%	29%
Not very serious	21%	23%	19%	22%	16%	21%	24%	22%	19%	22%	20%	22%	20%	24%	15%	24%	17%	26%	15%	24%	30%
Not at all serious	14%	14%	14%	14%	10%	12%	20%	11%	18%	11%	15%	8%	16%	14%	14%	13%	13%	16%	15%	7%	22%
Don't know/Refused	1%	1%	1%	2%	0%	1%	1%	1%	1%	0%	1%	1%	1%	0%	0%	2%	1%	1%	1%	0%	1%

Q4. And now thinking about food prices and the amount of money you spend on groceries for your household. Would you say that current food prices are having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all serious impact on your financial condition?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very serious	33%	24%	41%	39%	31%	32%	28%	30%	36%	25%	35%	32%	33%	37%	30%	31%	39%	23%	43%	30%	14%
Somewhat serious	41%	43%	39%	37%	46%	41%	37%	45%	35%	52%	37%	46%	39%	40%	45%	39%	39%	43%	34%	46%	44%
Not very serious	20%	26%	14%	19%	19%	21%	22%	20%	20%	19%	20%	18%	21%	17%	20%	24%	16%	26%	17%	20%	28%
Not at all serious	6%	6%	6%	4%	3%	6%	12%	4%	7%	3%	6%	3%	7%	6%	4%	4%	5%	7%	5%	4%	13%
Don't know/Refused	1%	1%	0%	2%	0%	0%	1%	0%	1%	1%	1%	1%	1%	0%	0%	2%	1%	0%	2%	0%	0%

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Q5. And as you think about this coming winter, how concerned are you about the impact that energy costs will have on your financial condition as you heat your home this next winter. Are you...																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very concerned	42%	34%	49%	30%	50%	46%	41%	42%	41%	35%	44%	45%	41%	44%	43%	32%	49%	31%	50%	38%	29%
Somewhat concerned	33%	36%	30%	37%	30%	34%	31%	32%	35%	36%	32%	28%	35%	27%	35%	44%	31%	36%	30%	39%	28%
Not very concerned	16%	20%	11%	19%	15%	13%	14%	18%	12%	18%	15%	16%	15%	18%	16%	12%	12%	21%	11%	16%	32%
Not at all concerned	10%	10%	9%	14%	5%	7%	13%	8%	12%	12%	9%	11%	9%	11%	6%	13%	8%	12%	9%	7%	11%
Don't know/Refused	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q6. Would you say that health care costs, by that we mean the cost of health care insurance, doctor visits, medications, and other related costs are having a very serious impact on your financial condition, a somewhat serious impact, not a very serious impact or not at all a serious impact on your financial condition?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very serious	28%	27%	30%	23%	33%	31%	28%	31%	26%	27%	29%	26%	29%	25%	32%	32%	31%	24%	31%	28%	16%
Somewhat serious	29%	27%	31%	25%	33%	29%	30%	29%	30%	22%	31%	24%	30%	26%	33%	28%	29%	29%	26%	35%	29%
Not very serious	27%	30%	24%	35%	20%	24%	26%	25%	29%	30%	26%	31%	26%	30%	17%	32%	26%	28%	28%	28%	23%
Not at all serious	16%	17%	15%	18%	14%	16%	15%	16%	16%	21%	14%	19%	15%	19%	18%	8%	14%	18%	15%	9%	32%
Don't know/Refused	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Now thinking about your financial situation in general, indicate for each of the following statements that some people have made whether for you it is completely true, somewhat true, neither true nor false, somewhat false, or completely false. [Q7A-Q7H ROTATED]

Q7A. I am less in debt today than I was a year ago.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	29%	29%	28%	28%	28%	29%	30%	28%	29%	33%	27%	27%	29%	31%	30%	26%	25%	34%	26%	24%	52%
Somewhat true	14%	13%	15%	7%	14%	19%	14%	15%	12%	14%	14%	16%	13%	13%	16%	10%	15%	12%	12%	19%	6%
Neither true nor false	14%	12%	15%	5%	18%	15%	22%	14%	14%	15%	14%	14%	14%	15%	13%	17%	12%	18%	9%	14%	17%
Somewhat false	11%	12%	11%	14%	8%	12%	11%	11%	12%	9%	12%	8%	12%	9%	14%	12%	12%	11%	13%	12%	5%
Completely false	32%	34%	30%	46%	32%	25%	20%	32%	31%	30%	32%	35%	31%	32%	26%	34%	36%	24%	39%	29%	20%
Don't know/Refused	1%	0%	1%	0%	0%	0%	3%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%

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Q7B. I'm concerned about my ability to continue to live at my current standard of living.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	24%	20%	28%	19%	24%	28%	25%	24%	24%	13%	28%	20%	26%	28%	18%	27%	30%	15%	36%	17%	7%
Somewhat true	28%	30%	26%	23%	29%	32%	28%	27%	28%	24%	29%	23%	29%	26%	33%	25%	29%	25%	26%	28%	28%
Neither true nor false	6%	6%	5%	4%	4%	6%	9%	6%	6%	8%	5%	11%	4%	7%	7%	4%	4%	9%	3%	9%	6%
Somewhat false	17%	20%	13%	24%	15%	13%	14%	18%	15%	22%	15%	13%	18%	12%	17%	15%	16%	17%	14%	19%	22%
Completely false	25%	23%	27%	30%	28%	19%	23%	24%	26%	33%	22%	33%	23%	27%	23%	29%	20%	34%	20%	27%	38%
Don't know/Refused	1%	1%	1%	0%	0%	2%	1%	1%	1%	0%	1%	0%	1%	0%	2%	0%	1%	0%	1%	0%	0%

Q7C. I spend more time than before worrying about money.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	36%	31%	41%	44%	42%	33%	21%	35%	38%	32%	37%	37%	35%	32%	37%	40%	45%	21%	49%	30%	21%
Somewhat true	22%	21%	23%	18%	22%	27%	23%	24%	19%	26%	21%	16%	24%	26%	24%	14%	20%	25%	18%	30%	17%
Neither true nor false	11%	15%	8%	8%	15%	11%	11%	13%	9%	15%	10%	15%	10%	9%	10%	12%	10%	14%	7%	15%	15%
Somewhat false	14%	15%	13%	16%	12%	13%	13%	14%	14%	12%	15%	16%	13%	17%	10%	15%	11%	18%	14%	12%	17%
Completely false	17%	18%	15%	14%	9%	17%	32%	14%	20%	14%	17%	16%	17%	16%	18%	19%	14%	22%	13%	14%	30%
Don't know/Refused	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q7D. I believe the economy in general is going to improve over the next twelve months.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	7%	8%	7%	9%	6%	8%	5%	6%	9%	4%	8%	6%	7%	13%	4%	5%	7%	8%	10%	4%	7%
Somewhat true	23%	29%	19%	28%	19%	21%	28%	23%	25%	23%	24%	25%	23%	32%	17%	22%	21%	28%	26%	22%	25%
Neither true nor false	13%	14%	11%	14%	13%	12%	11%	12%	13%	18%	11%	14%	12%	14%	8%	13%	10%	17%	9%	13%	17%
Somewhat false	21%	20%	21%	14%	29%	22%	17%	25%	15%	18%	21%	13%	23%	14%	27%	24%	22%	18%	17%	22%	29%
Completely false	35%	29%	41%	36%	31%	36%	37%	33%	38%	35%	35%	41%	33%	27%	42%	35%	39%	29%	38%	37%	22%
Don't know/Refused	1%	1%	1%	0%	2%	1%	2%	1%	1%	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%	2%	0%

Q7E. I think my personal financial situation will get better over the next year.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	19%	19%	18%	37%	16%	12%	7%	20%	18%	21%	18%	17%	19%	18%	14%	21%	19%	19%	21%	15%	26%
Somewhat true	29%	32%	26%	32%	38%	25%	19%	35%	21%	33%	27%	25%	30%	29%	29%	27%	28%	30%	25%	37%	26%
Neither true nor false	17%	15%	19%	16%	11%	19%	22%	16%	18%	14%	17%	19%	16%	16%	16%	16%	15%	19%	14%	16%	21%
Somewhat false	16%	15%	17%	12%	17%	19%	16%	15%	18%	14%	17%	15%	16%	16%	15%	22%	14%	19%	16%	16%	15%
Completely false	19%	18%	20%	3%	19%	25%	33%	14%	25%	15%	20%	22%	18%	19%	24%	14%	23%	12%	23%	16%	10%
Don't know/Refused	1%	1%	1%	0%	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%	2%	0%	1%	1%	1%	0%	2%

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Q7F. I have a savings account with enough money in it to pay all my expenses for six months.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	24%	28%	20%	19%	10%	31%	41%	22%	27%	24%	24%	32%	22%	24%	28%	25%	17%	34%	14%	23%	48%
Somewhat true	14%	13%	14%	9%	12%	15%	20%	14%	14%	16%	13%	10%	15%	14%	18%	9%	10%	20%	10%	17%	12%
Neither true nor false	4%	2%	5%	6%	4%	2%	2%	3%	4%	3%	4%	4%	4%	5%	3%	3%	4%	3%	2%	6%	1%
Somewhat false	8%	8%	9%	11%	11%	6%	5%	8%	9%	7%	9%	4%	10%	10%	7%	10%	10%	6%	10%	6%	10%
Completely false	49%	48%	51%	56%	63%	44%	29%	53%	46%	49%	50%	49%	50%	47%	43%	53%	59%	36%	63%	48%	29%
Don't know/Refused	1%	1%	1%	0%	0%	1%	2%	0%	1%	0%	1%	2%	0%	0%	1%	0%	1%	0%	0%	0%	0%

Q7G. I'm afraid I'm going to have to postpone my retirement because of how the economy has been over the past few years.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	26%	20%	31%	23%	36%	33%	7%	32%	18%	29%	25%	28%	25%	25%	24%	30%	29%	20%	29%	26%	19%
Somewhat true	12%	14%	10%	9%	19%	15%	3%	19%	3%	16%	11%	17%	11%	10%	14%	10%	11%	13%	10%	17%	10%
Neither true nor false	10%	12%	7%	14%	9%	9%	5%	9%	10%	15%	8%	9%	10%	5%	10%	11%	10%	9%	9%	8%	15%
Somewhat false	8%	9%	6%	11%	9%	7%	2%	11%	3%	7%	8%	6%	8%	11%	5%	10%	5%	12%	4%	11%	11%
Completely false	22%	24%	20%	35%	20%	17%	14%	24%	20%	26%	21%	22%	22%	22%	24%	20%	21%	24%	23%	18%	31%
Does not apply/Already retired	22%	18%	26%	9%	3%	18%	69%	4%	44%	7%	26%	17%	23%	25%	23%	18%	22%	22%	24%	20%	13%
Don't know/Refused	1%	1%	1%	0%	3%	1%	0%	1%	1%	0%	1%	2%	1%	2%	0%	1%	1%	1%	1%	0%	1%

Q7H. I believe either my job or another household member's job is not secure.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Completely true	20%	21%	19%	26%	22%	19%	10%	24%	16%	16%	22%	20%	21%	24%	21%	17%	24%	15%	24%	20%	16%
Somewhat true	15%	17%	12%	15%	20%	14%	8%	18%	10%	19%	13%	16%	14%	15%	14%	14%	13%	18%	14%	16%	22%
Neither true nor false	6%	5%	8%	5%	9%	6%	7%	6%	7%	9%	5%	6%	6%	3%	6%	9%	7%	6%	3%	8%	5%
Somewhat false	10%	13%	7%	12%	10%	12%	5%	14%	5%	12%	10%	12%	10%	9%	11%	13%	9%	12%	9%	13%	9%
Completely false	30%	28%	31%	34%	32%	32%	18%	36%	22%	38%	27%	32%	29%	27%	28%	31%	28%	32%	28%	28%	40%
Does not apply/No one in household has job	18%	14%	21%	5%	7%	16%	51%	0%	39%	0%	22%	13%	19%	21%	18%	16%	20%	14%	23%	12%	8%
Don't know/Refused	1%	1%	2%	2%	1%	1%	1%	2%	1%	5%	2%	0%	1%	0%	1%	0%	0%	2%	0%	3%	1%

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According to most economists, the U.S. and New York went through a recession that started in the fall of 2007 and ended in 2009. Thinking back over the seven years that have passed since the start of that recession, let me know if you or other members of your household experienced any of the following as a result of the recession. [Q8A-Q8K ROTATED]

Q8A. Fallen behind on your bills																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	36%	31%	39%	41%	54%	29%	13%	37%	35%	28%	38%	33%	37%	33%	36%	36%	43%	25%	51%	30%	15%
No	64%	68%	60%	57%	46%	70%	87%	63%	64%	70%	62%	67%	63%	67%	62%	63%	56%	75%	49%	70%	85%
Don't know/Refused	1%	1%	0%	2%	0%	1%	0%	0%	1%	2%	0%	0%	1%	0%	2%	0%	1%	0%	0%	0%	0%

Q8B. Lost a job or got laid off																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	31%	34%	28%	42%	41%	26%	8%	33%	29%	25%	33%	27%	32%	27%	35%	30%	33%	29%	39%	25%	25%
No	68%	66%	71%	58%	59%	72%	90%	67%	69%	75%	66%	73%	67%	72%	63%	69%	66%	71%	60%	74%	75%
Don't know/Refused	1%	1%	1%	0%	0%	2%	2%	0%	2%	0%	1%	1%	1%	1%	1%	1%	2%	0%	2%	0%	0%

Q8C. Gotten a new job																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	29%	36%	23%	50%	36%	18%	5%	41%	15%	42%	26%	30%	30%	27%	28%	33%	26%	35%	26%	32%	35%
No	70%	62%	77%	48%	64%	80%	93%	59%	83%	58%	73%	70%	69%	72%	71%	64%	72%	65%	72%	67%	65%
Don't know/Refused	1%	1%	1%	2%	0%	2%	1%	0%	3%	0%	1%	0%	1%	1%	2%	2%	2%	0%	2%	0%	0%

Q8D. Gave up a pastime, hobby or activity because it was too costly																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	46%	46%	46%	51%	56%	47%	25%	47%	45%	48%	46%	41%	47%	45%	46%	41%	53%	36%	55%	44%	28%
No	53%	53%	54%	47%	44%	52%	75%	53%	53%	52%	53%	59%	51%	54%	54%	57%	46%	64%	44%	56%	72%
Don't know/Refused	1%	1%	1%	2%	0%	1%	0%	0%	2%	0%	1%	0%	1%	0%	0%	2%	1%	0%	2%	0%	0%

Q8E. Moved in with friends or family in order to make ends meet																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	16%	16%	17%	30%	18%	9%	4%	14%	20%	6%	20%	6%	20%	22%	12%	11%	18%	15%	28%	9%	3%
No	84%	84%	83%	70%	82%	90%	96%	86%	80%	94%	80%	94%	80%	78%	88%	89%	82%	85%	72%	91%	97%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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Q8F. Cancelled a vacation of at least a week in duration																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	37%	35%	39%	35%	42%	40%	28%	38%	36%	35%	38%	33%	39%	34%	30%	45%	44%	26%	47%	36%	18%
No	62%	64%	60%	65%	57%	59%	70%	61%	63%	65%	61%	66%	60%	66%	69%	53%	55%	73%	51%	64%	82%
Don't know/Refused	1%	1%	1%	0%	1%	1%	2%	0%	1%	0%	1%	1%	1%	1%	0%	1%	1%	1%	2%	0%	0%
Q8G. Taken money out of your savings or retirement funds in order to meet your expenses																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	50%	49%	52%	50%	57%	51%	42%	50%	52%	49%	51%	51%	50%	50%	54%	52%	55%	44%	55%	53%	37%
No	49%	51%	47%	50%	42%	47%	58%	50%	47%	50%	48%	49%	49%	50%	45%	46%	43%	56%	44%	47%	63%
Don't know/Refused	1%	0%	1%	0%	1%	2%	0%	0%	1%	0%	1%	0%	1%	0%	1%	1%	1%	0%	1%	0%	0%
Q8H. Borrowed money from family or friends in order to pay for necessities																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	30%	25%	35%	43%	42%	22%	8%	27%	35%	26%	32%	25%	32%	32%	20%	32%	39%	17%	46%	25%	9%
No	70%	75%	65%	57%	58%	78%	91%	73%	64%	74%	68%	74%	68%	68%	80%	68%	61%	83%	53%	75%	91%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Q8I. Begun to use coupons or special offers to purchase necessities like food, clothing or household products																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	62%	55%	69%	62%	63%	67%	55%	61%	63%	61%	62%	62%	62%	66%	58%	64%	64%	59%	65%	66%	46%
No	37%	44%	31%	38%	37%	33%	45%	39%	36%	39%	37%	38%	37%	34%	42%	36%	36%	41%	35%	34%	54%
Don't know/Refused	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%
Q8J. Postponed maintenance around the home or on the car																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	57%	53%	60%	62%	66%	57%	37%	60%	53%	57%	57%	56%	57%	57%	55%	54%	61%	51%	64%	57%	37%
No	43%	46%	40%	38%	34%	43%	63%	40%	46%	43%	43%	44%	43%	43%	45%	45%	39%	49%	36%	43%	63%
Don't know/Refused	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	1%	0%	0%

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Q8K. Delayed major purchases like a car, appliance or home																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	55%	57%	53%	60%	65%	57%	34%	57%	53%	59%	55%	60%	54%	53%	54%	55%	61%	48%	64%	55%	42%
No	45%	43%	47%	40%	35%	43%	66%	43%	46%	41%	45%	40%	46%	46%	46%	45%	39%	52%	36%	45%	58%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q9. Now five years after the official end of the recession, is your personal financial situation improved compared to how you were doing during the recession, about the same as it was during the recession or actually worse than it was during the recession?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Improved	30%	35%	26%	43%	26%	29%	18%	37%	21%	45%	25%	40%	27%	34%	32%	24%	23%	40%	19%	33%	55%
Same	49%	45%	53%	50%	41%	46%	60%	45%	54%	40%	52%	41%	51%	49%	46%	48%	52%	44%	52%	50%	35%
Worse	20%	19%	21%	4%	32%	25%	21%	17%	23%	15%	21%	19%	20%	16%	22%	23%	24%	14%	28%	15%	10%
Don't know/Refused	1%	2%	0%	3%	0%	0%	0%	1%	1%	0%	1%	0%	1%	0%	0%	4%	1%	1%	1%	1%	0%

Q10. Would you say that today you are more optimistic about your financial situation than you were during the recession, that is, during the period of 2007 to 2009 or say, about 5 years ago, or that you are less optimistic than you were, or that your feelings towards your financial situation haven't really changed from five years ago?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
More optimistic	31%	30%	31%	37%	31%	31%	22%	34%	27%	33%	30%	35%	30%	37%	27%	28%	27%	37%	27%	34%	43%
Less optimistic	22%	19%	25%	18%	24%	25%	23%	23%	22%	18%	23%	19%	23%	18%	28%	26%	24%	20%	27%	20%	13%
Haven't really changed	46%	49%	42%	42%	44%	44%	55%	43%	49%	49%	45%	46%	45%	43%	44%	44%	48%	42%	45%	46%	44%
Don't know/Refused	1%	2%	1%	4%	1%	0%	1%	1%	3%	0%	2%	0%	2%	2%	0%	2%	1%	1%	2%	1%	0%

Q11. As you think about your income and expenses over the last year, which of the following best describes you and your household?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
We spent more money than we took in. We went backwards.	24%	21%	28%	20%	35%	23%	19%	24%	25%	21%	26%	23%	25%	32%	18%	24%	26%	21%	33%	23%	7%
Our income and expenses were pretty much the same. We stayed about even.	57%	56%	57%	58%	46%	58%	68%	54%	59%	55%	57%	52%	58%	50%	61%	54%	60%	51%	55%	59%	47%
Our income was greater than our expenses. We made progress.	18%	23%	14%	21%	20%	19%	11%	22%	14%	24%	16%	26%	16%	18%	21%	22%	13%	28%	11%	18%	46%
Don't know/Refused	1%	0%	1%	2%	0%	0%	1%	0%	2%	0%	1%	0%	1%	0%	0%	0%	1%	0%	2%	0%	0%

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Q12. Do you and your household have a written monthly budget that you use to keep track of your income and expenses?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	50%	46%	53%	51%	51%	52%	47%	49%	51%	51%	50%	50%	50%	47%	55%	53%	48%	54%	53%	49%	48%
No	49%	52%	47%	47%	49%	48%	53%	51%	47%	47%	50%	50%	49%	53%	43%	47%	51%	46%	46%	51%	52%
Don't know/Refused	1%	2%	0%	2%	0%	0%	1%	0%	1%	2%	0%	0%	1%	0%	2%	0%	1%	0%	0%	0%	0%
Q13. (If have budget) How long have you and your household been keeping a written monthly budget?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Less than one year	10%	13%	7%	24%	9%	1%	3%	8%	12%	16%	8%	0%	13%	10%	9%	6%	8%	12%	16%	6%	1%
Between one and three years	13%	18%	10%	20%	13%	10%	7%	12%	15%	10%	14%	17%	12%	15%	7%	14%	18%	7%	13%	16%	14%
More than three years	77%	68%	83%	56%	78%	89%	90%	79%	73%	73%	78%	82%	75%	75%	83%	80%	73%	81%	70%	78%	85%
Don't know/Refused	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%
Q14. (If don't have budget) Have you and your household ever tried to keep a written monthly budget but failed to maintain it?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	33%	28%	38%	40%	41%	27%	19%	37%	27%	25%	34%	31%	33%	40%	29%	26%	31%	34%	30%	31%	42%
No	66%	71%	61%	60%	58%	72%	78%	62%	72%	73%	65%	67%	66%	60%	69%	74%	67%	65%	69%	69%	55%
Don't know/Refused	1%	1%	1%	0%	2%	1%	3%	1%	1%	2%	1%	2%	1%	1%	2%	0%	1%	1%	1%	0%	3%
Q15. Have you or any other member of your household gotten another job, that is, a second job or pursued additional overtime in order to make ends meet over the last six months?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	33%	32%	34%	44%	45%	29%	8%	40%	25%	43%	31%	36%	33%	32%	37%	35%	36%	29%	35%	37%	25%
No	66%	68%	65%	56%	55%	70%	91%	60%	74%	57%	69%	63%	67%	67%	62%	64%	63%	70%	65%	63%	75%
Don't know/Refused	1%	0%	1%	0%	0%	1%	1%	0%	1%	0%	1%	1%	1%	0%	1%	0%	1%	0%	1%	0%	0%
Q16. Have you or any other member of your household lost a job, that is, been laid off or had your position or the need for your work eliminated, over the last six months?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	14%	11%	16%	22%	16%	10%	4%	14%	14%	10%	15%	10%	15%	15%	12%	14%	16%	10%	21%	10%	3%
No	86%	88%	83%	78%	83%	88%	95%	86%	85%	90%	84%	90%	84%	84%	88%	86%	83%	90%	77%	90%	97%
Don't know/Refused	1%	0%	1%	0%	1%	1%	1%	0%	1%	0%	1%	0%	1%	1%	0%	0%	1%	0%	2%	0%	0%

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Q17. Over the last six months, have you, or has anybody else in your household, had your hours at work cut back; or, while still being employed or working, have you or anybody else in your household had less opportunity to earn the same amount of money?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	24%	20%	28%	29%	32%	21%	10%	27%	20%	26%	23%	20%	25%	27%	25%	19%	27%	20%	33%	21%	8%
No	74%	79%	70%	70%	67%	77%	88%	72%	77%	71%	75%	79%	73%	71%	72%	81%	71%	79%	66%	78%	91%
Don't know/Refused	2%	2%	1%	2%	1%	2%	1%	0%	3%	3%	1%	1%	2%	2%	2%	0%	2%	1%	2%	1%	1%
Q18. Do you personally know anyone that has lost their home in foreclosure over the last twelve months?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Yes	22%	19%	25%	30%	22%	19%	16%	24%	21%	24%	22%	22%	22%	21%	21%	25%	24%	20%	26%	25%	10%
No	78%	81%	75%	70%	78%	80%	84%	76%	79%	76%	78%	78%	78%	79%	79%	74%	76%	80%	74%	75%	90%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
Q19. Which of the following two statements more closely matches your thinking about the economy? [CHOICES ROTATED]																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
The current economic problems our country faces are temporary. I believe the country's economy is strong and we will as a people make adjustments to return us to financial health.	33%	37%	29%	45%	33%	29%	24%	36%	30%	40%	32%	28%	35%	42%	21%	33%	30%	38%	36%	28%	41%
Unfortunately, I think our country's best economic days are behind us. I'm afraid the next generation will have to accept a lower standard of living.	64%	59%	69%	53%	66%	67%	71%	61%	68%	58%	66%	68%	63%	55%	76%	64%	67%	58%	61%	68%	59%
Don't know/Refused	3%	4%	2%	2%	2%	4%	4%	3%	3%	3%	3%	3%	3%	2%	3%	3%	2%	3%	3%	3%	0%
Q20. As you look forward, how confident are you in the government's ability to take all necessary actions that will lead the nation out of economic difficulty? Are you...																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very confident	5%	4%	7%	7%	2%	6%	5%	4%	8%	4%	6%	2%	6%	10%	2%	4%	7%	3%	8%	2%	3%
Somewhat confident	19%	21%	17%	21%	17%	18%	21%	16%	22%	21%	18%	17%	20%	27%	15%	14%	20%	17%	22%	15%	17%
Not very confident	35%	28%	41%	37%	32%	35%	34%	39%	30%	36%	34%	40%	34%	35%	37%	32%	33%	38%	26%	43%	40%
Not at all confident	40%	46%	35%	33%	48%	41%	39%	41%	39%	39%	40%	41%	40%	28%	47%	50%	39%	42%	43%	39%	40%
Don't know/Refused	1%	1%	0%	2%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%	0%	1%	0%	1%	1%	0%

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Q21. Although it is difficult, when you think about ten years from today, in the year 2024, do you think the economy of the United States will be much better than today, somewhat better, about the same as today, somewhat worse or much worse than today?

	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Much better	5%	6%	5%	7%	3%	5%	5%	4%	7%	6%	5%	7%	4%	6%	4%	2%	5%	5%	8%	3%	3%
Somewhat better	26%	27%	25%	35%	26%	21%	19%	28%	23%	27%	26%	23%	27%	31%	24%	25%	23%	32%	20%	30%	29%
About the same	24%	23%	25%	16%	27%	29%	29%	25%	24%	23%	25%	21%	26%	24%	20%	26%	21%	30%	21%	26%	31%
Somewhat worse	21%	19%	22%	16%	23%	23%	22%	21%	20%	20%	21%	21%	20%	22%	26%	18%	24%	16%	21%	18%	26%
Much worse	18%	18%	18%	20%	17%	17%	16%	18%	17%	18%	18%	23%	16%	12%	21%	20%	20%	14%	23%	17%	9%
Don't know/Refused	6%	7%	5%	7%	4%	5%	9%	4%	9%	7%	6%	5%	6%	6%	5%	9%	7%	4%	7%	6%	2%

Q22. And as you think about the future, do you think that a young person coming of age today in Upstate New York has more opportunity to be successful than someone coming of age 25 years ago, about the same opportunity for success, or less opportunity for success than someone 25 years ago?

	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
More opportunity for success	15%	16%	15%	18%	16%	13%	12%	15%	15%	15%	15%	10%	17%	16%	14%	11%	16%	13%	19%	12%	17%
About the same	15%	17%	14%	17%	9%	16%	19%	13%	18%	18%	14%	15%	15%	21%	12%	12%	13%	18%	16%	14%	18%
Less opportunity for success	68%	66%	71%	62%	74%	71%	67%	71%	65%	66%	69%	76%	66%	63%	73%	73%	68%	69%	63%	74%	65%
Don't know/Refused	1%	2%	1%	3%	0%	0%	2%	1%	2%	0%	2%	0%	2%	0%	1%	4%	2%	0%	2%	0%	0%

Q23. Aside from any money your employer may contribute to your retirement or the social security deduction from your paycheck have you, yourself or any other member of your household over the last six months contributed a great deal to your retirement savings, a small amount of money, no money at all or have you had to withdraw from your retirement savings to meet your expenses?

	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
A great deal	9%	11%	7%	9%	9%	14%	4%	14%	3%	17%	7%	14%	8%	8%	14%	9%	5%	16%	3%	7%	34%
A small amount	33%	33%	32%	33%	43%	35%	17%	48%	14%	42%	30%	40%	31%	30%	33%	40%	28%	40%	20%	47%	41%
No money at all	38%	36%	40%	46%	40%	28%	37%	29%	48%	26%	41%	25%	41%	44%	33%	31%	44%	28%	53%	30%	17%
Withdrawn	12%	12%	11%	9%	8%	14%	18%	7%	18%	6%	14%	11%	12%	11%	11%	11%	14%	7%	17%	10%	4%
Does not apply	8%	6%	9%	2%	1%	8%	22%	2%	14%	6%	8%	10%	7%	6%	7%	8%	8%	7%	7%	6%	4%
Don't know/Refused	1%	2%	1%	2%	0%	1%	3%	0%	3%	3%	1%	0%	1%	1%	2%	0%	1%	1%	1%	1%	0%

Many people plan for and save for their future in different ways. For each of the following, tell me whether you currently do or do not have it. [Q24A-Q24G ROTATED]

Q24A. A savings account with enough money to take care of six months of your household's expenses

	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Have it	38%	38%	37%	28%	21%	44%	64%	34%	42%	36%	38%	39%	37%	36%	47%	34%	28%	52%	24%	43%	59%
Do not have it	62%	61%	62%	72%	79%	55%	33%	66%	57%	63%	61%	60%	62%	64%	51%	65%	71%	47%	75%	57%	41%
Don't know/Refused	1%	1%	1%	0%	0%	1%	3%	0%	1%	0%	1%	1%	1%	0%	1%	0%	1%	0%	1%	0%	0%

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Q24B. A retirement fund like a 401K or similar that is professionally managed for which you receive regular statements																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Have it	59%	59%	59%	49%	68%	69%	51%	69%	48%	72%	55%	75%	55%	59%	69%	64%	50%	75%	43%	71%	88%
Do not have it	40%	39%	41%	49%	32%	30%	48%	30%	52%	28%	43%	25%	44%	41%	31%	34%	49%	25%	56%	29%	12%
Don't know/Refused	1%	1%	0%	2%	0%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	2%	1%	0%	1%	0%	0%
Q24C. A portfolio of individual stocks or bonds that you either manage yourself or that you work with a financial professional to manage																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Have it	36%	40%	33%	24%	34%	45%	45%	37%	36%	41%	35%	40%	35%	37%	44%	35%	27%	51%	24%	40%	64%
Do not have it	63%	60%	66%	76%	66%	54%	54%	63%	64%	59%	65%	59%	64%	63%	56%	64%	73%	48%	75%	60%	36%
Don't know/Refused	0%	0%	0%	0%	0%	1%	1%	0%	1%	0%	1%	0%	0%	0%	1%	1%	0%	0%	1%	0%	0%
Q24D. A pension through your work that will upon retirement or currently provides you with a specified income																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Have it	47%	46%	49%	28%	44%	55%	70%	48%	47%	61%	43%	73%	40%	55%	49%	46%	40%	58%	32%	58%	66%
Do not have it	51%	52%	51%	70%	56%	44%	29%	52%	52%	39%	56%	27%	59%	45%	48%	54%	58%	41%	66%	42%	33%
Don't know/Refused	1%	2%	1%	2%	0%	2%	1%	0%	2%	0%	1%	0%	1%	0%	2%	1%	1%	0%	2%	0%	1%
Q24E. Life insurance																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Have it	63%	62%	64%	44%	68%	72%	71%	67%	58%	71%	60%	80%	58%	65%	72%	66%	55%	75%	44%	77%	86%
Do not have it	37%	38%	36%	56%	32%	28%	28%	33%	42%	29%	39%	20%	42%	34%	27%	34%	44%	25%	56%	23%	14%
Don't know/Refused	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%
Q24F. A will																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Have it	45%	43%	48%	21%	32%	58%	80%	38%	53%	40%	47%	52%	43%	48%	54%	44%	38%	56%	36%	47%	61%
Do not have it	55%	57%	52%	79%	68%	42%	20%	62%	46%	60%	53%	48%	57%	52%	46%	56%	62%	44%	64%	53%	39%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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Q24G. A financial advisor with whom you discuss your finances at least once every year																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Have it	33%	32%	34%	18%	32%	43%	41%	32%	35%	35%	32%	41%	31%	33%	40%	33%	27%	43%	23%	38%	51%
Do not have it	66%	67%	66%	82%	67%	57%	58%	68%	65%	65%	67%	59%	69%	66%	60%	67%	73%	57%	77%	62%	48%
Don't know/Refused	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%

Now I'm going to read you some statements that some have made about retirement and social security. For each tell me whether you strongly agree, somewhat agree, somewhat disagree, strongly disagree, or if you simply do not have enough information in order to say. [Q25A-Q25D ROTATED]

Q25A. Unless something is done, social security will be bankrupt within the next 20 to 25 years																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Strongly agree	44%	47%	42%	56%	44%	38%	34%	49%	37%	49%	42%	52%	42%	40%	49%	50%	44%	43%	44%	50%	44%
Somewhat agree	22%	21%	23%	19%	24%	25%	19%	21%	24%	21%	22%	17%	24%	20%	24%	20%	21%	23%	20%	25%	21%
Somewhat disagree	8%	7%	8%	4%	4%	11%	15%	7%	9%	7%	8%	7%	7%	10%	5%	8%	6%	10%	6%	9%	8%
Strongly disagree	10%	10%	10%	2%	9%	13%	14%	8%	12%	8%	10%	11%	9%	14%	9%	8%	8%	12%	8%	7%	12%
Do not have enough information	16%	16%	17%	19%	18%	12%	17%	15%	18%	15%	17%	13%	17%	15%	13%	14%	20%	11%	21%	9%	15%
Refused	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%

Q25B. The full retirement age for receiving social security benefits should be increased for all Americans to age 70																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Strongly agree	12%	13%	11%	14%	10%	10%	16%	12%	12%	14%	12%	7%	14%	11%	10%	14%	12%	12%	14%	11%	13%
Somewhat agree	16%	14%	18%	14%	18%	15%	20%	16%	17%	12%	17%	9%	18%	16%	18%	17%	14%	20%	17%	13%	21%
Somewhat disagree	14%	17%	11%	10%	15%	15%	15%	13%	15%	18%	13%	17%	13%	15%	15%	12%	12%	17%	9%	19%	16%
Strongly disagree	48%	45%	50%	44%	49%	56%	38%	51%	44%	49%	47%	64%	43%	46%	50%	48%	50%	43%	46%	52%	48%
Do not have enough information	10%	10%	9%	17%	7%	4%	9%	9%	11%	7%	11%	4%	11%	11%	7%	10%	11%	7%	15%	5%	3%
Refused	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q25C. It would be better to partially privatize social security and let individuals invest some of their own money in individual accounts rather than to continue to have a totally government run program																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Strongly agree	21%	28%	14%	26%	21%	21%	14%	27%	14%	20%	22%	17%	22%	11%	31%	26%	21%	22%	22%	20%	24%
Somewhat agree	22%	23%	20%	26%	30%	18%	11%	25%	17%	25%	20%	15%	23%	15%	23%	21%	22%	21%	20%	22%	25%
Somewhat disagree	11%	8%	13%	9%	8%	11%	14%	10%	11%	10%	10%	11%	10%	13%	9%	10%	10%	11%	10%	13%	9%
Strongly disagree	28%	29%	26%	14%	25%	34%	43%	20%	36%	24%	29%	38%	25%	41%	19%	26%	26%	30%	25%	30%	31%
Do not have enough information	19%	12%	26%	25%	17%	16%	19%	17%	22%	21%	19%	18%	19%	20%	19%	16%	21%	16%	23%	16%	11%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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Q25D. We should lessen the social security benefit for those that retire with significant wealth. In other words, social security payments should be adjusted based on a person's assets.																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Strongly agree	31%	29%	33%	30%	34%	29%	32%	29%	34%	27%	33%	43%	28%	39%	26%	31%	30%	33%	32%	38%	24%
Somewhat agree	22%	24%	21%	30%	21%	18%	19%	24%	20%	28%	21%	20%	23%	18%	25%	21%	21%	24%	20%	23%	23%
Somewhat disagree	14%	12%	16%	16%	11%	14%	14%	14%	14%	12%	14%	9%	15%	14%	17%	13%	14%	13%	16%	9%	12%
Strongly disagree	22%	24%	19%	12%	21%	30%	25%	22%	21%	25%	20%	22%	22%	18%	25%	19%	20%	23%	18%	21%	35%
Do not have enough information	11%	12%	11%	12%	13%	9%	10%	11%	11%	8%	12%	8%	12%	11%	7%	17%	14%	6%	14%	9%	6%
Refused	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q27. (If not retired) Would you say you have a clear and organized plan to save for your retirement that you follow in your financial life?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Yes	50%	49%	52%	39%	53%	64%	72%	54%	37%	52%	50%	62%	47%	54%	54%	53%	38%	68%	31%	56%	83%
No	49%	51%	47%	61%	47%	35%	28%	46%	63%	48%	50%	38%	53%	46%	46%	46%	62%	32%	68%	44%	17%
Don't know/Refused	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

Q28. (If not retired) At what age do you plan on retiring?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Average Age:	65.8	65.8	65.8	65.3	66.3	65.1	71.7	66.2	64.1	64.7	66.3	63.5	66.5	67.2	64.4	66.3	65.5	66.1	67.1	65	64.5

Q29. (If not retired) And as you compare yourself to others about your age and think about how much you have saved for retirement and how well you have planned for retirement, how well prepared for retirement do you currently think you are? Would you say compared to others about your age you are much more prepared for retirement, somewhat more prepared, about the same as others, somewhat less prepared, or much less prepared than others?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/ Other	Less than college	College degree	<\$50K	\$50K- \$100K	\$100K+
Much more prepared	13%	13%	13%	13%	10%	15%	19%	14%	8%	16%	11%	17%	11%	10%	16%	11%	9%	18%	7%	10%	33%
Somewhat more prepared	21%	26%	17%	16%	24%	28%	20%	24%	11%	27%	19%	26%	20%	20%	25%	29%	17%	28%	12%	27%	31%
About the same as others	28%	27%	29%	31%	25%	27%	34%	31%	19%	24%	30%	27%	29%	38%	22%	26%	28%	29%	26%	38%	20%
Somewhat less prepared	16%	14%	18%	20%	14%	14%	11%	14%	23%	21%	14%	18%	16%	17%	13%	12%	18%	14%	18%	15%	10%
Much less prepared	21%	20%	23%	20%	26%	15%	12%	16%	39%	11%	25%	11%	24%	15%	24%	22%	28%	11%	37%	10%	5%
Refused	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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Q30. (If not retired) How confident are you that when you retire, you will be able to maintain your current standard of living? Are you...																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Very confident	25%	28%	21%	31%	21%	20%	26%	25%	26%	24%	25%	26%	25%	28%	20%	26%	22%	29%	24%	21%	34%
Somewhat confident	36%	38%	33%	31%	34%	45%	39%	37%	29%	41%	33%	34%	36%	33%	46%	35%	31%	41%	28%	42%	38%
Not very confident	22%	18%	26%	22%	21%	25%	20%	23%	18%	20%	23%	27%	21%	21%	17%	22%	23%	20%	21%	27%	20%
Not at all confident	15%	12%	19%	13%	22%	10%	12%	14%	20%	12%	16%	10%	16%	17%	14%	13%	20%	9%	26%	10%	5%
Don't know/Refused	3%	4%	1%	3%	3%	0%	4%	1%	8%	3%	2%	3%	2%	0%	4%	4%	3%	2%	2%	0%	4%

Q31. (If not retired) Although it is hard to say, do you think the quality of life you will have in retirement will be better, worse or about the same when compared to that of those that retired 15 or twenty years ago?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Better	18%	19%	17%	22%	16%	15%	15%	21%	8%	17%	19%	15%	19%	20%	18%	20%	15%	22%	19%	17%	25%
Worse	42%	39%	46%	36%	46%	47%	31%	41%	48%	36%	45%	42%	42%	41%	34%	40%	46%	38%	51%	37%	30%
About the same	38%	39%	36%	38%	37%	38%	46%	37%	38%	46%	34%	41%	36%	38%	47%	33%	35%	41%	26%	45%	45%
Don't know/Refused	2%	4%	1%	3%	1%	1%	8%	1%	5%	0%	3%	1%	2%	0%	0%	7%	3%	0%	3%	0%	0%

Q32. (If retired) When you compare your standard of living today with how you lived before you retired, would you describe your standard of living as better, not as good or the same as before you retired?																					
	Gender			Age				Public Employee HH		Union HH		Party			Education		Income				
	Total	M	F			50-64	65+			Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Better	19%	22%	16%			20%	17%			16%	19%	23%	18%	14%	21%	20%	21%	16%	18%	20%	26%
Not as good	35%	28%	40%			34%	34%			40%	35%	28%	37%	34%	33%	28%	40%	28%	43%	29%	10%
The same	46%	49%	43%			44%	49%			44%	45%	49%	44%	52%	45%	51%	39%	56%	39%	50%	62%
Don't know/Refused	1%	0%	1%			1%	0%			0%	1%	0%	1%	1%	0%	2%	1%	1%	0%	1%	3%

Q33. (If retired) Although it is hard to say, do you think the quality of life that young people today in their 30's or 40's will have in retirement will be better, worse or about the same when compared to that of people in your generation?																					
	Gender			Age				Public Employee HH		Union HH		Party			Education		Income				
	Total	M	F			50-64	65+			Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Better	10%	8%	12%			9%	10%			13%	10%	5%	12%	8%	11%	7%	11%	9%	14%	4%	7%
Worse	55%	60%	52%			53%	57%			63%	54%	71%	51%	54%	60%	58%	50%	62%	49%	65%	62%
About the same	28%	27%	29%			31%	26%			19%	29%	18%	30%	32%	21%	26%	33%	20%	33%	20%	20%
Don't know/Refused	7%	5%	7%			6%	8%			5%	7%	6%	7%	6%	8%	9%	6%	9%	4%	11%	11%

Times Union/Siena College Poll
August 20-28, September 2-3, 2014
751 Upstate* New York Residents
MOE +/- 3.6%

Q34. (If not retired) Do you plan on living in New York State when you retire:																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
Full-time	32%	25%	39%	22%	31%	44%	54%	31%	35%	31%	32%	30%	32%	36%	29%	35%	35%	26%	38%	32%	22%
Part-time	19%	23%	15%	20%	19%	19%	4%	19%	17%	22%	17%	18%	19%	22%	13%	26%	17%	22%	12%	20%	26%
Not at all	35%	39%	31%	44%	33%	26%	27%	37%	31%	34%	36%	37%	35%	26%	45%	29%	37%	33%	37%	34%	39%
Don't know/Refused	14%	13%	16%	15%	16%	11%	15%	13%	17%	14%	14%	15%	14%	16%	13%	11%	11%	19%	13%	14%	14%

Q35. (If not retired) Finally, after thinking about retirement for these few minutes, which of the following statements most closely describes your current position?																					
	Gender			Age				Employed		Public Employee HH		Union HH		Party			Education		Income		
	Total	M	F	18-34	35-49	50-64	65+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other	Less than college	College degree	<\$50K	\$50K-\$100K	\$100K+
I've got it together. I have the information I need and I'm well along my path to successfully retiring.	30%	33%	26%	20%	30%	44%	39%	35%	14%	36%	28%	39%	27%	24%	41%	34%	23%	40%	17%	29%	63%
I've made a start towards retirement but I need some help. I don't really have a complete plan and I could use some help in getting to where I'd like to be.	35%	30%	40%	30%	40%	37%	34%	37%	30%	36%	34%	38%	34%	43%	31%	37%	27%	46%	29%	44%	26%
I better get started. I guess my head has been a little in the sand and while retirement seems a long way off, I really haven't done what I should to prepare.	33%	33%	32%	49%	28%	16%	20%	26%	56%	27%	35%	21%	37%	32%	26%	26%	48%	12%	53%	24%	10%
Don't know/Refused	2%	3%	1%	2%	1%	3%	8%	3%	0%	1%	3%	1%	2%	1%	1%	3%	2%	2%	2%	3%	0%

* Counties include: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Wyoming, Yates

Times Union/Siena College Poll
 August 20-28, September 2-3, 2014
 751 Upstate* New York Residents
 MOE +/- 3.6%

Nature of the Sample	
Upstate New York Residents	
Age	
18 to 34	28%
35 to 49	25%
50 to 64	26%
65 and older	18%
Gender	
Male	49%
Female	51%
Party (Among Registered Voters)	
Democrat	35%
Republican	31%
Independent/Other	27%
Employed	
Yes	55%
No	44%
Public Employee Household	
Yes	23%
No	76%
Union Household	
Yes	21%
No	77%
Education	
Less than college	60%
College degree	39%
Income	
Less than \$50,000	43%
\$50,000 to \$100,000	32%
\$100,000 or more	15%