

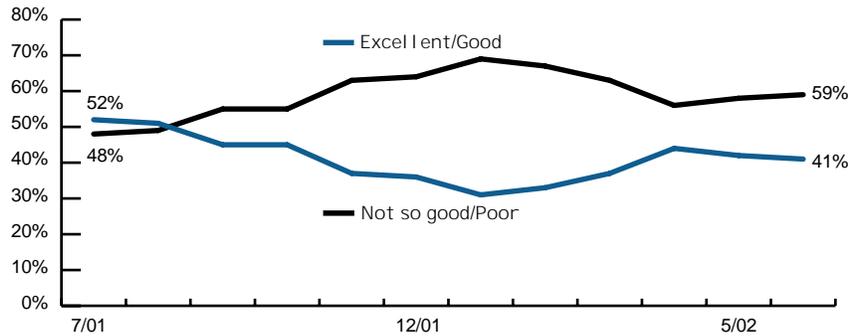
Economy

Hold the Line

NATIONAL ECONOMY

Question:

Would you describe the state of the nation's economy these days as excellent, good, not so good, or poor?



Positive ratings

2001		2002	
July 1	52%	January 6	31%
August 5	51	February 3	33
September 2	45	March 3	37
October 7	45	April 7	44
November 4	37	May 5	42
December 2	36	May 19	41

Highest recorded* (1/16/00)	80%	Lowest recorded* (2/9/92)	7%
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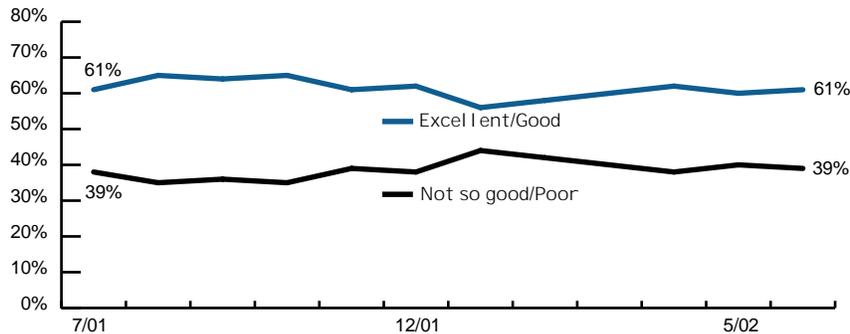
*Since 1985

Average* 42%

PERSONAL FINANCES

Question:

Would you describe the state of your own personal finances these days as excellent, good, not so good, or poor?



Positive ratings

2001		2002	
July 1	61%	January 6	56%
August 5	65	February 3	58
September 2	64	March 3	60
October 7	65	April 7	62
November 4	61	May 5	60
December 2	62	May 19	61

Highest recorded* (1/23/00)	70%	Lowest recorded* (3/14/93)	42%
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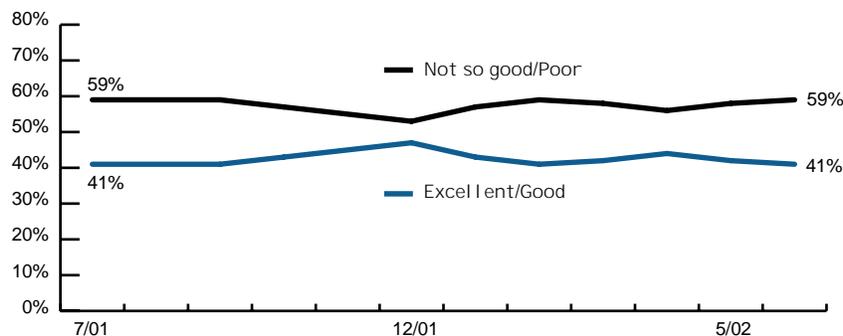
*Since 1985

Average* 57%

BUYING IT NOW

Question:

Considering the cost of things today and your own personal finances, would you say now is an excellent time, a good time, a not so good time, or a poor time to buy the things you want and need?



Positive ratings

2001		2002	
July 1	41%	January 6	43%
August 5	41	February 3	41
September 2	41	March 3	42
October 7	43	April 7	44
November 4	45	May 5	42
December 2	47	May 19	41

Highest recorded* (1/16/00)	57%	Lowest recorded* (11/2/90)	20%
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*Since 1985

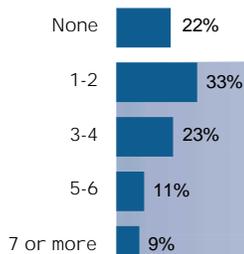
Average* 39%

Source: Surveys by ABC News/Money, latest that of May 19, 2002.

Credit Check

Question:

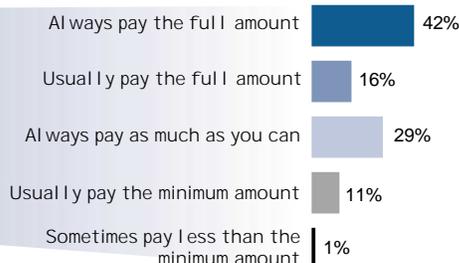
Thinking about all credit cards, including department stores, retail chain stores as well as general bank credit cards such as Visa and MasterCard, how many credit cards do you have?



Source: Survey by the Gallup Organization, April 6-8, 2001.

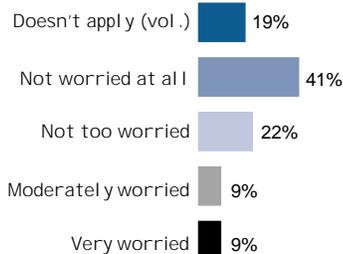
Question:

How do you generally pay your credit card(s) each month? Do you always pay the full amount, do you usually pay the full amount, but not always, do you always pay as much as you can, but usually leave balances, do you usually pay the minimum amount due, but not much more, or do you sometimes pay less than the minimum amount due?



Question:

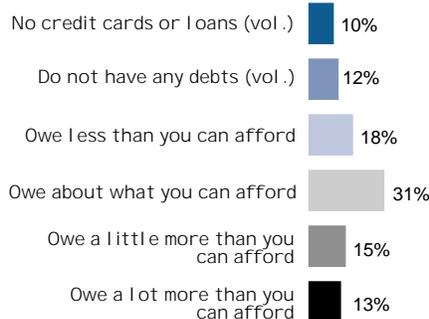
How worried are you about...not being able to make the minimum payments on your credit cards? Are you...?



Source: Survey by the Gallup Organization, April 6-8, 2001.

Question:

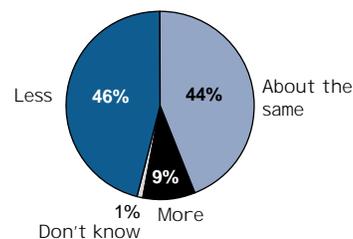
Thinking about the money you owe on credit cards and installment loans (excluding your mortgage), would you say you ...?



Source: Survey by Princeton Survey Research Associates/Pew Research Center, June 13-17, 2001.

Question:

One year from now, do you expect to have more debt than you have now, less debt, or about the same amount of debt as now?

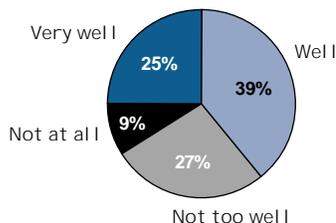


Source: Survey by the Los Angeles Times, November 10-13, 2001.

A Penny Saved

Question:

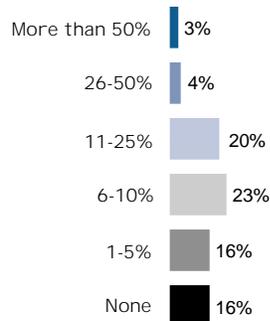
[Now I am going to ask you about how well some statements describe you.] ...I am disciplined at saving... Would you say that it describes you very well, well, not too well, or not at all?



Source: Survey by Matthew Greenwald & Associates, January 2-23, 2002.

Question:

On the average, what percentage of your income do you put into some type of savings plan?



Note: Asked of registered voters.

Source: Survey by Opinion Dynamics/Fox News, March 12-13, 2002.