**Economy**

**National Economy**

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

![Graph showing the state of the nation's economy from July 2001 to May 2002.](image)

**Personal Finances**

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

![Graph showing the state of personal finances from July 2001 to May 2002.](image)

**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?

![Graph showing the cost of buying items from July 2001 to May 2002.](image)

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

- None: 22%
- 1-2: 33%
- 3-4: 23%
- 5-6: 11%
- 7 or more: 9%

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?

- Always pay the full amount: 42%
- Usually pay the full amount: 16%
- Always pay as much as you can: 29%
- Usually pay the minimum amount: 11%
- Sometimes pay less than the minimum amount: 1%

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

- Doesn't apply (vol.): 19%
- Not worried at all: 41%
- Not too worried: 22%
- Moderately worried: 9%
- Very worried: 9%

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

- No credit cards or loans (vol.): 10%
- Do not have any debts (vol.): 12%
- Owe less than you can afford: 18%
- Owe about what you can afford: 31%
- Owe a little more than you can afford: 15%
- Owe a lot more than you can afford: 13%

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?

- More: 44%
- Less: 46%
- About the same: 9%
- Don't know: 1%

[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?

- Very well: 25%
- Well: 39%
- Not too well: 27%
- Not at all: 9%

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

- More than 50%: 3%
- 26-50%: 4%
- 11-25%: 20%
- 6-10%: 23%
- 1-5%: 16%
- None: 16%

Note: Asked of registered voters.


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