

**Princeton
Survey
Research
Associates
International**

**February
2005**



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This presentation includes findings from two separate sources: A nationwide survey of 1546 families, including 277 very low-income families, 728 moderately low-income families and 541 higher income families conducted by Princeton Survey Research Associates International between December 9 2004 and February 12 2005 and a national omnibus of 1000 adults conducted by Lake Snell Perry Mermin/Decision Research from September 30 through October 3 2005.



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Methodology

On behalf of Marguerite Casey Foundation, the 2005 Survey of low-income families was conducted by **Princeton Survey Research Associates International** between December 9 2004, and February 12 2005. The survey uses a nationally representative sample of 1546 families, meaning every household surveyed has at least one child under the age of 18 years living at home. Of the 1546 families, 277 are very low-income (below 100% of the federal poverty guideline), 728 are moderately low-income (between 100% and 200% of the poverty line), and 541 are higher-income families (above 200% of the poverty line). To compare all families in America regardless of income the low-income sample was weighted down to reflect their actual proportion within the national population of families. The margin of error for this survey is +/- 3 %.

Lake Snell Perry Mermin/Decision Research on behalf of Marguerite Casey Foundation designed and administered this nationwide omnibus survey of 1042 adults at least 18 years of age. Interviews for this survey were conducted between September 30 - October 3 2005, using professionally trained interviews and a computer assisted telephone interviewing (CATI) system. Telephone calls were generated using (RDD) random-digit-dial and fully replicated and stratified by region. The data is weighted slightly by age, sex, geographic region and race to ensure an accurate representation of the total population. For all families comparisons a subset of the sample among respondent who report having at least one child under 18 years of age living at home is used. Overall, the margin of error for this survey is +/-3.1%.



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Overview

In the most comprehensive look at attitudes around poverty we found:

- Low-income American families are worried about money and tentative about their current economic state. More than eight out of ten (85%) of very low-income and nearly as many moderately low-income (71%) families say their financial shape is poor or only fair.
- Nine out of ten American families, for some time now, have believed poverty is a problem in this country and since Katrina; virtually all Americans, regardless of income, believe there is a gap between the rich and the poor. Nearly eight out of ten say it is a very big gap.
- Over a third of American families who consider themselves among the “haves” worry that they might be poor someday.
- Fifty-five percent of very low-income families can’t pay their bills each month.
- At least eight out of ten American families in all income groups support subsidized day care, making public transportation more affordable, help with health insurance and increasing the minimum wage.

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Mood of the Country

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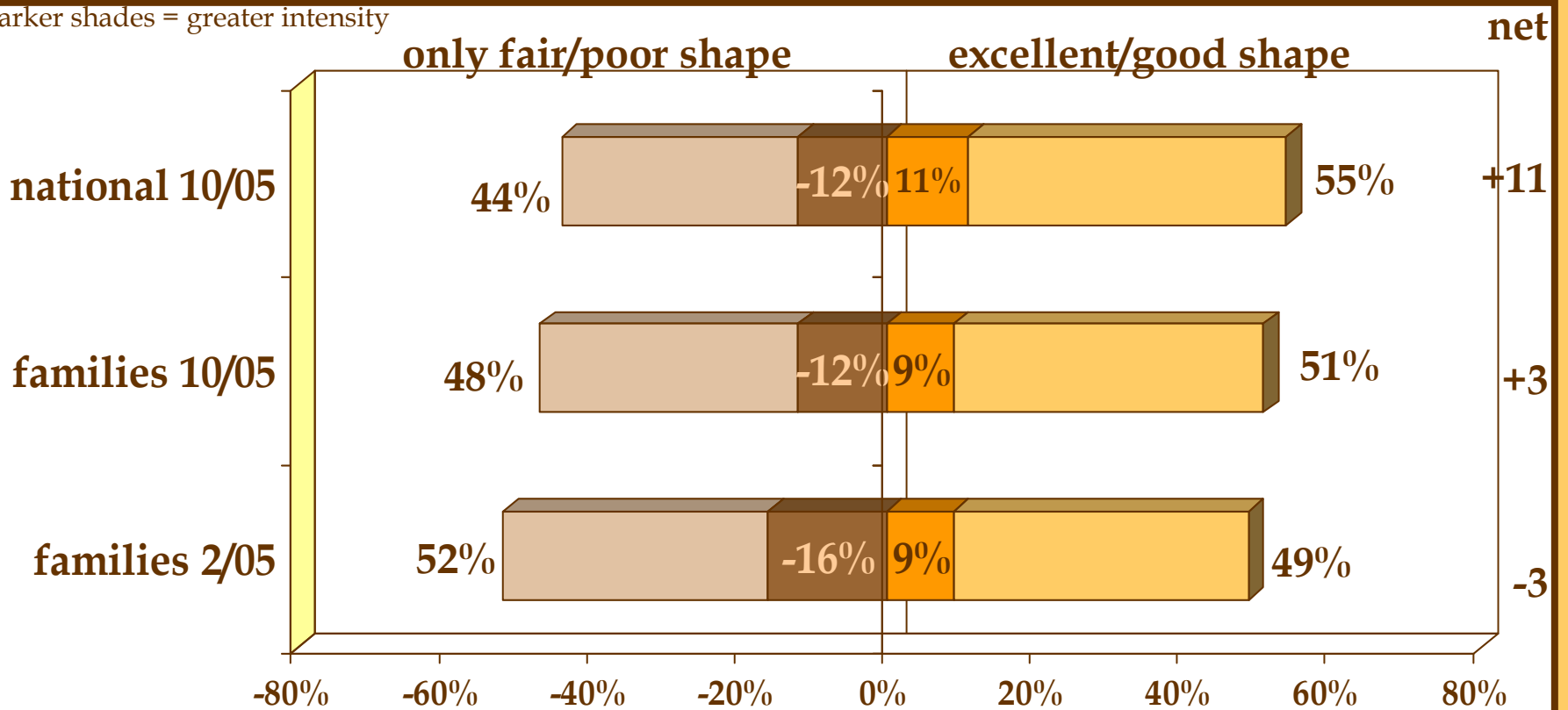
**Lower income and higher income families share many
of the same concerns, but have distinctly different
outlooks.**



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Overall, families are divided about their financial shape. The public as a whole is slightly more optimistic.

darker shades = greater intensity

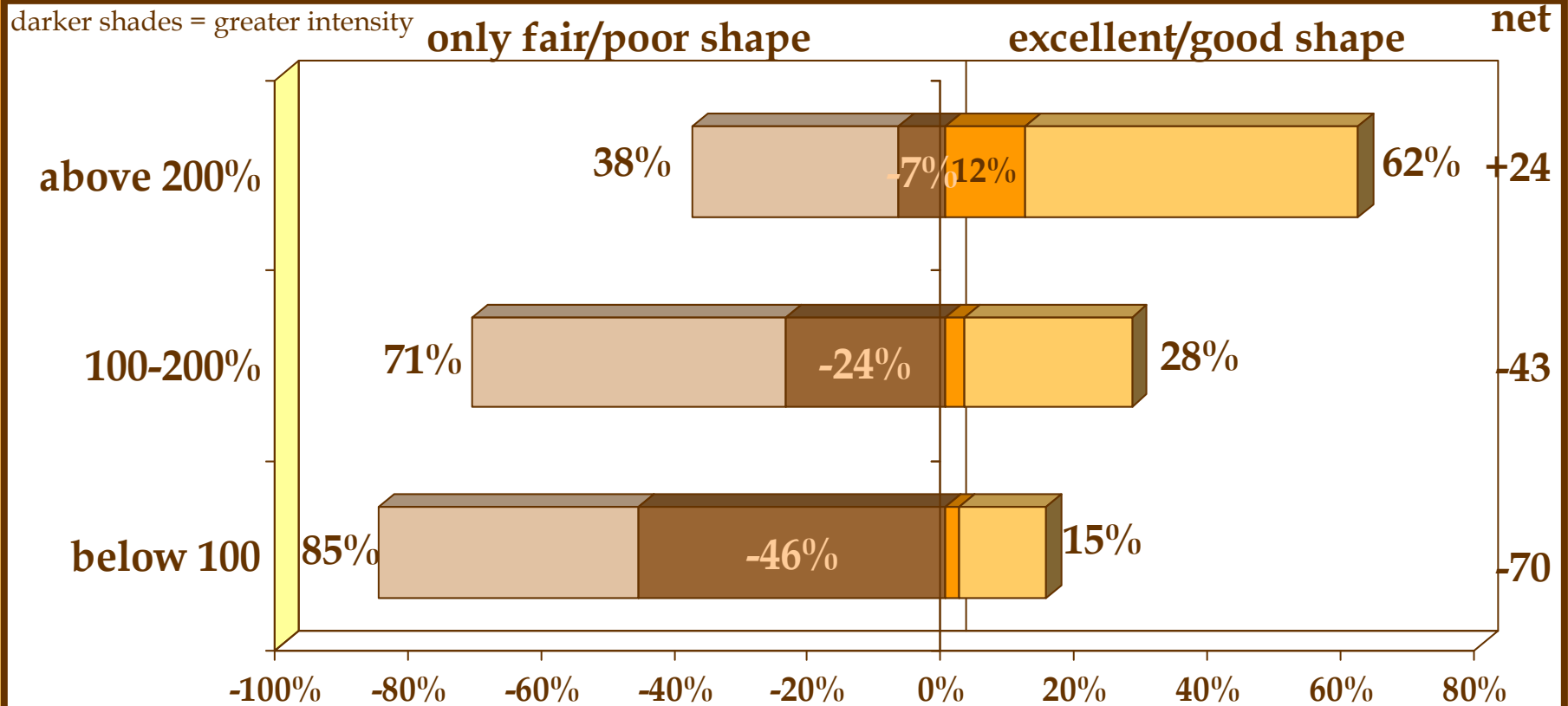


Now thinking about your finances, how would you rate the financial situation of you and your family, would you say you are in excellent financial shape, good shape, only fair shape or poor shape?



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As income decreases, American families are significantly less satisfied with their financial situation.

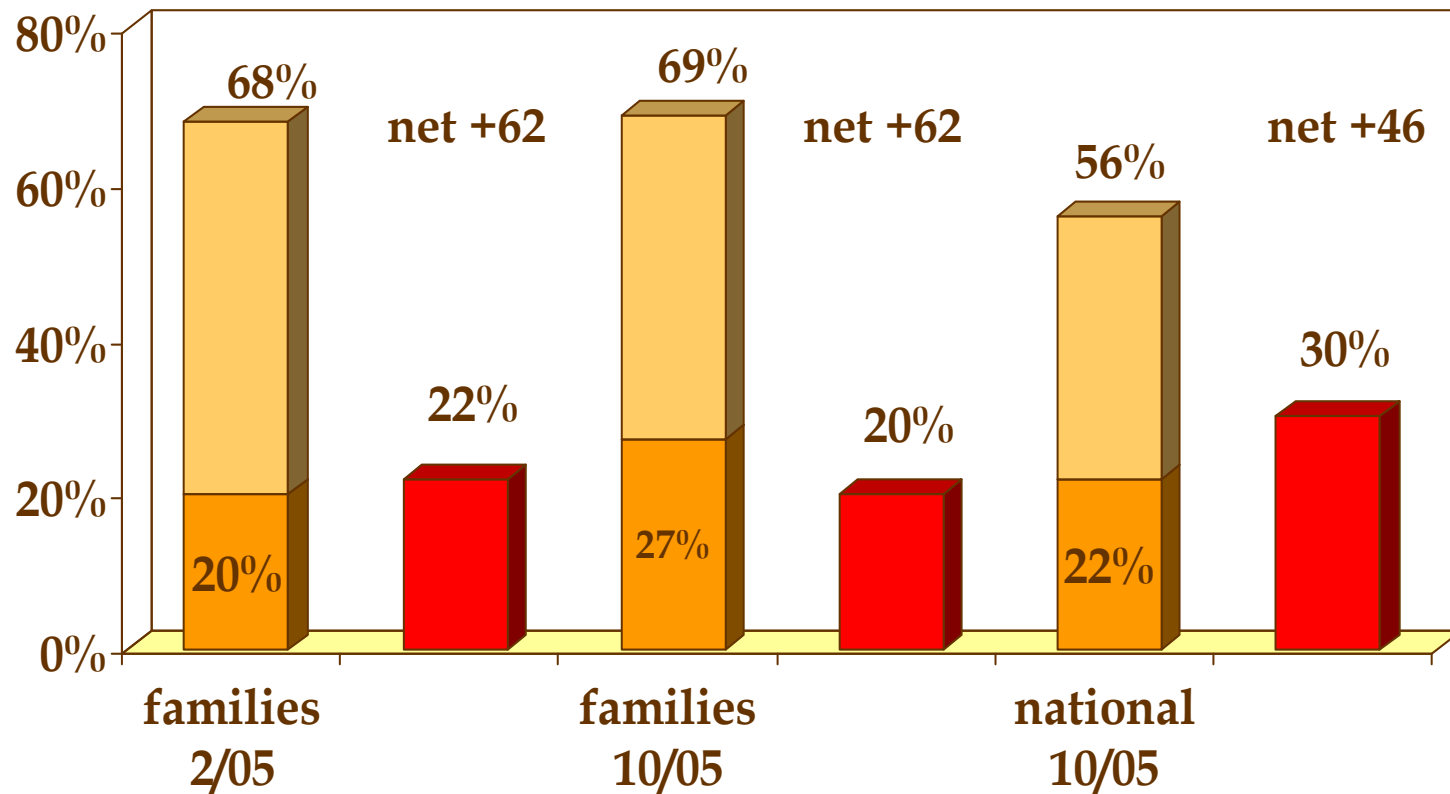


Now thinking about your finances, how would you rate the financial situation of you and your family, would you say you are in excellent financial shape, good shape, only fair shape or poor shape?



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Families are more optimistic than the public overall, though few people see a lot of improvement over the next five years.



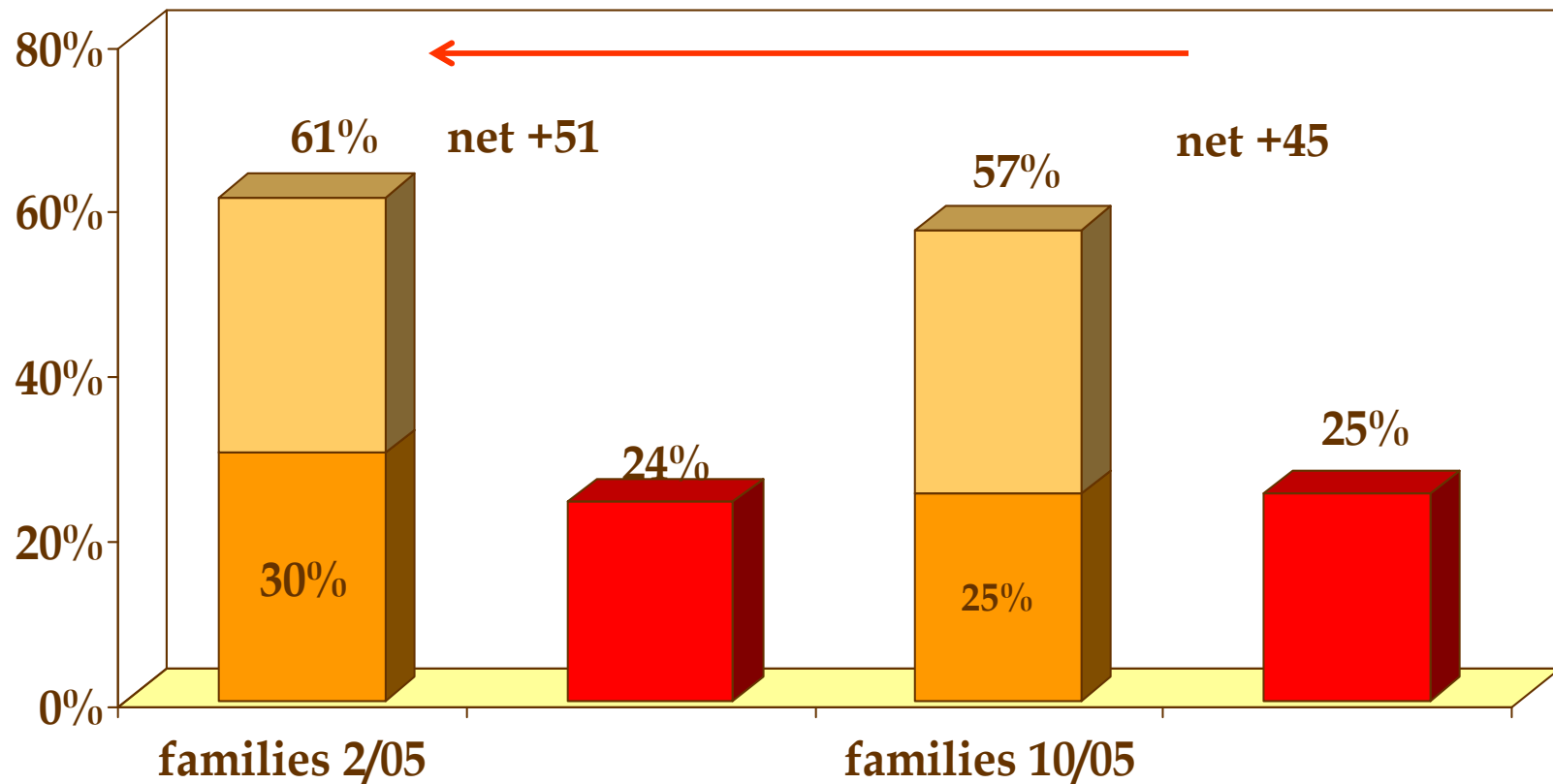
Over the course of the next five years, do you think the financial situation of you and your family will improve a lot, improve some, get a little worse, get a lot worse or stay about the same?

improve a lot improve some same



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Families are slightly less optimistic about their children's future.



When the [child/children] in your home [grows/grow] up, do you think [he or she/they] will be much better off, somewhat better off, somewhat worse off, much worse off or about the same as people are now?

■ much better off ■ somewhat better off ■ same

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Gap Between Rich and Poor

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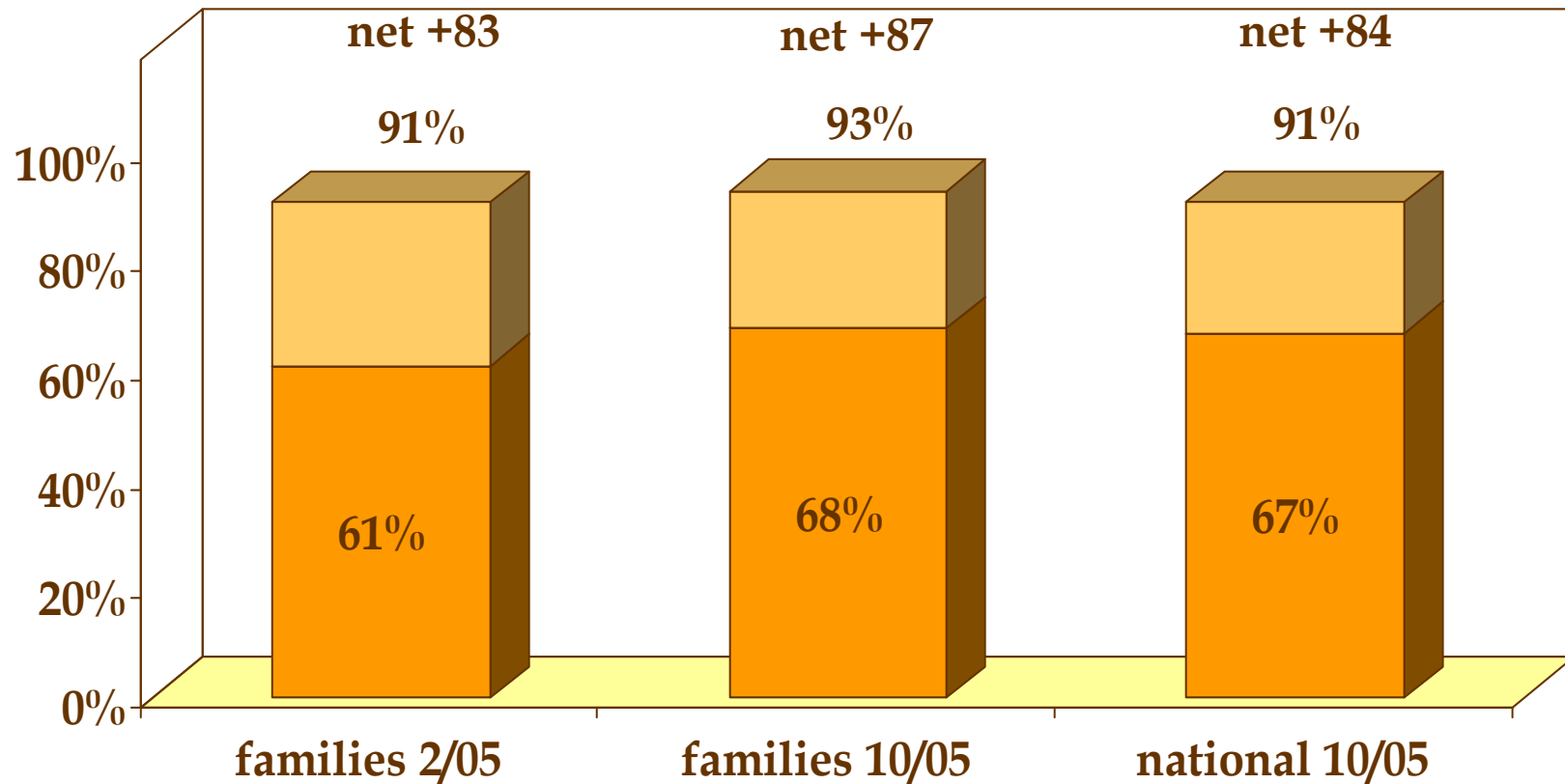
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For some time, Americans have agreed that there is a growing gap between rich and poor, and that poverty is a big problem.



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Whether living in it or just observing it, virtually all Americans have agreed for some time that poverty is a problem for the country.



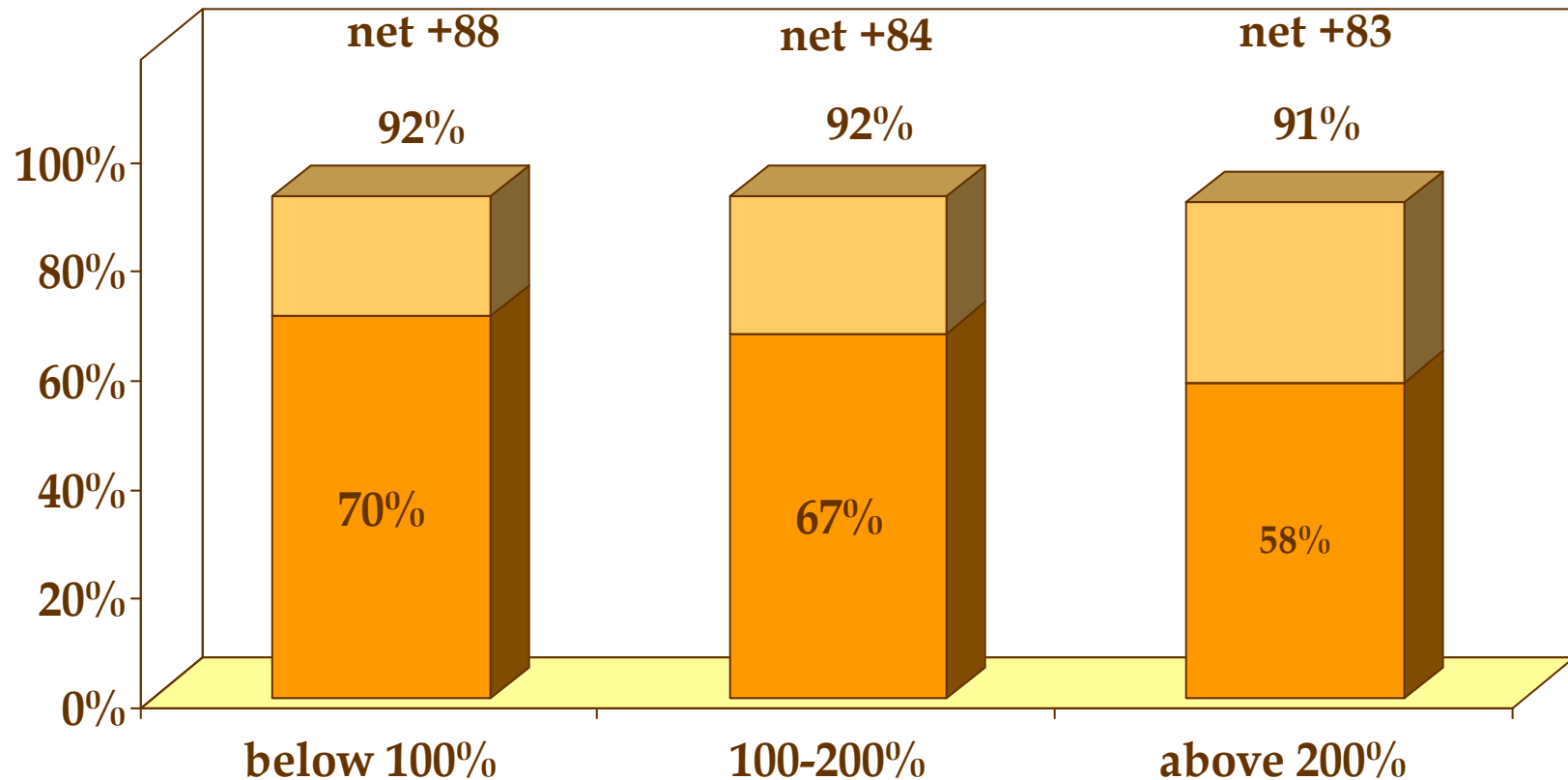
In your opinion, how big a problem is poverty in our country today? Is it a big problem, a moderate problem, a small problem, or not a problem at all?

■ big problem ■ moderate problem



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Overwhelming majorities of all income levels feel that poverty is a problem, the very poor express the greatest intensity.



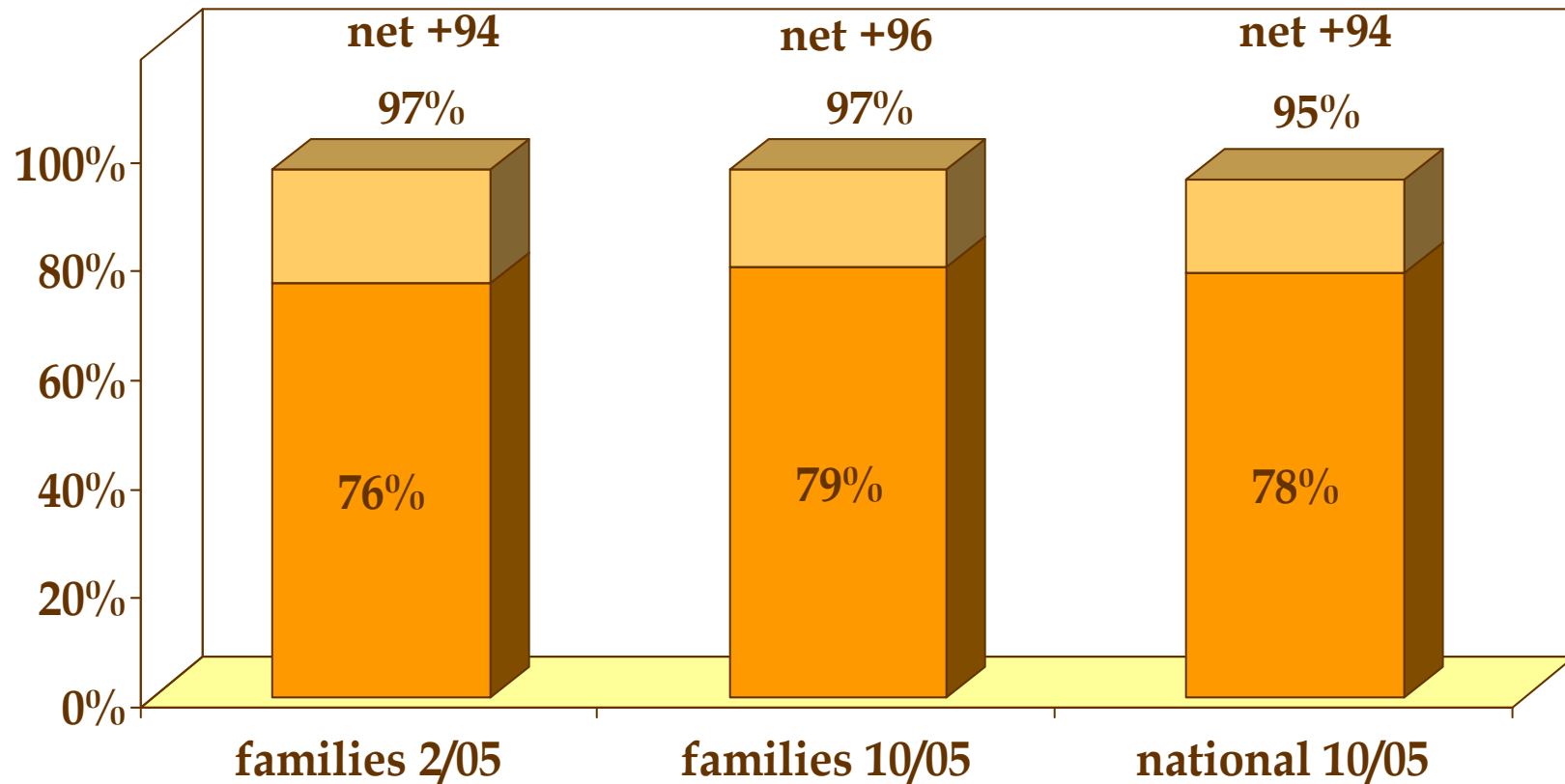
In your opinion, how big a problem is poverty in our country today? Is it a big problem, a moderate problem, a small problem, or not a problem at all?

■ big problem ■ moderate problem



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Americans, for some time, have universally agreed that there is a gap between rich and poor; over three quarter believe it is a very big gap.



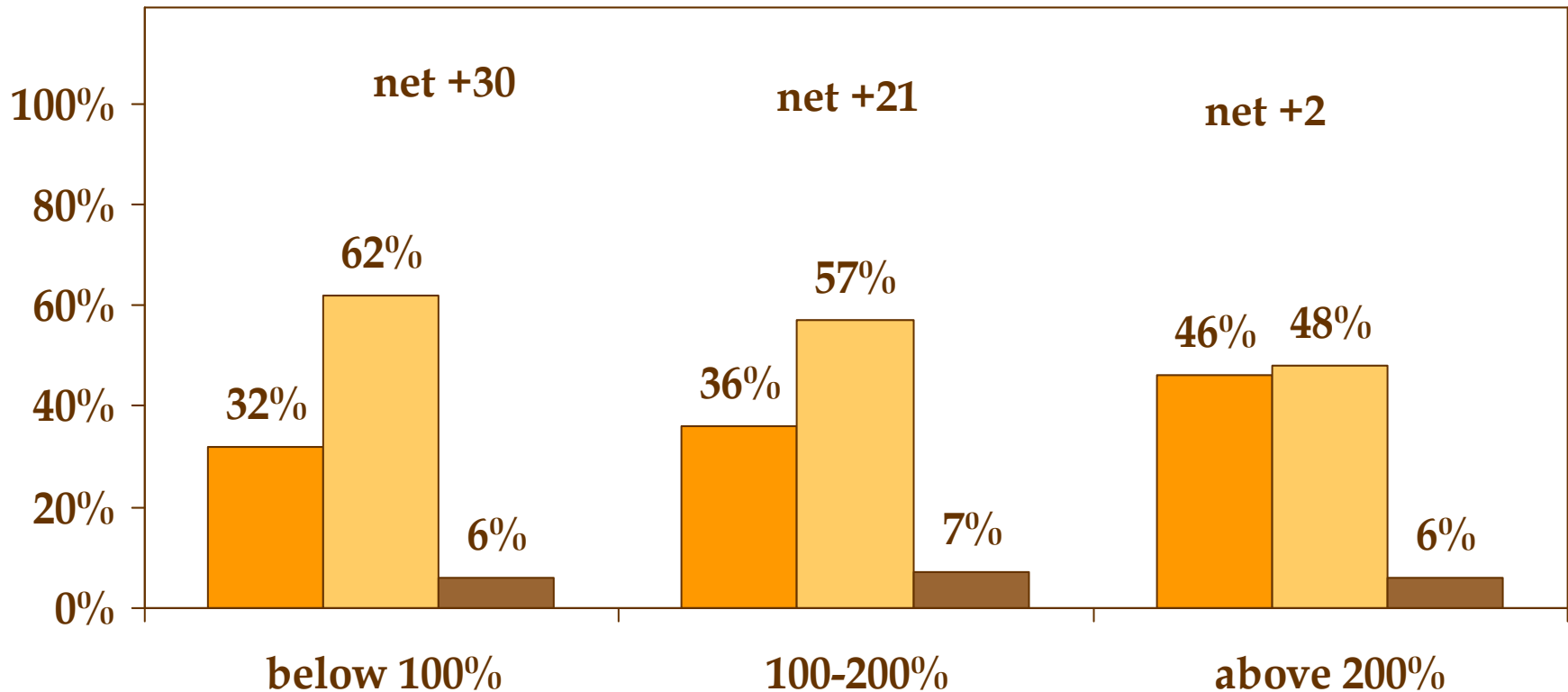
How much of a gap do you think there is between rich people and poor people in America today – a very big gap between rich and poor, a moderate gap, a small gap or is there no gap at all between rich and poor?

■ very big gap ■ moderate gap



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Lower income respondents believe poverty is the result of factors beyond their control, while those higher incomes are split between systemic causes and people not doing enough for themselves.



In your opinion, which is the bigger cause of poverty today - that people are not doing enough to help themselves out of poverty, or that factors beyond their control, such as the economy or discrimination, cause them to be poor?

not helping themselves beyond their control don't know

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**Problems Facing
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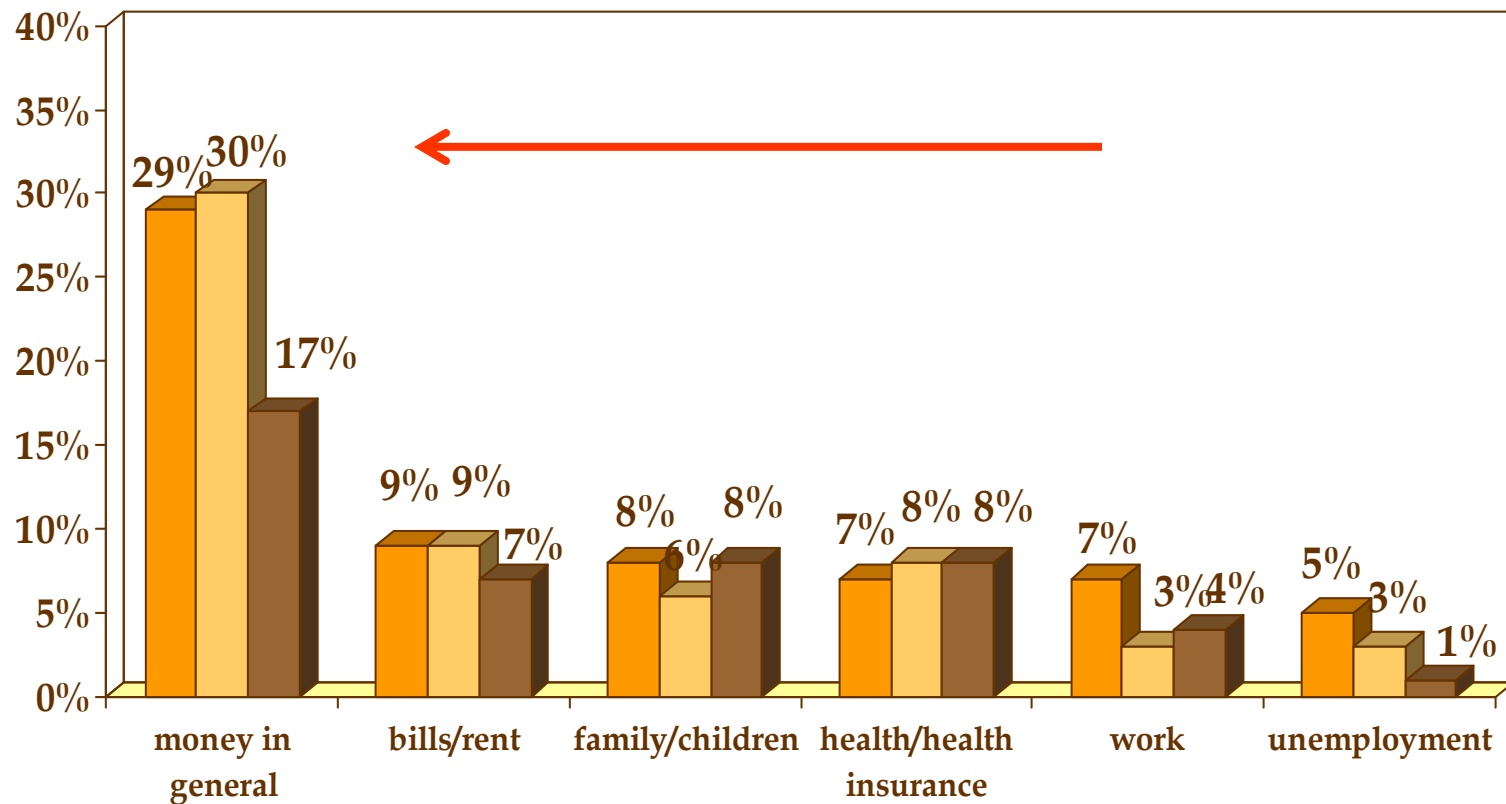
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Money is a concern for all.



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Across income levels money is the biggest problem facing families.



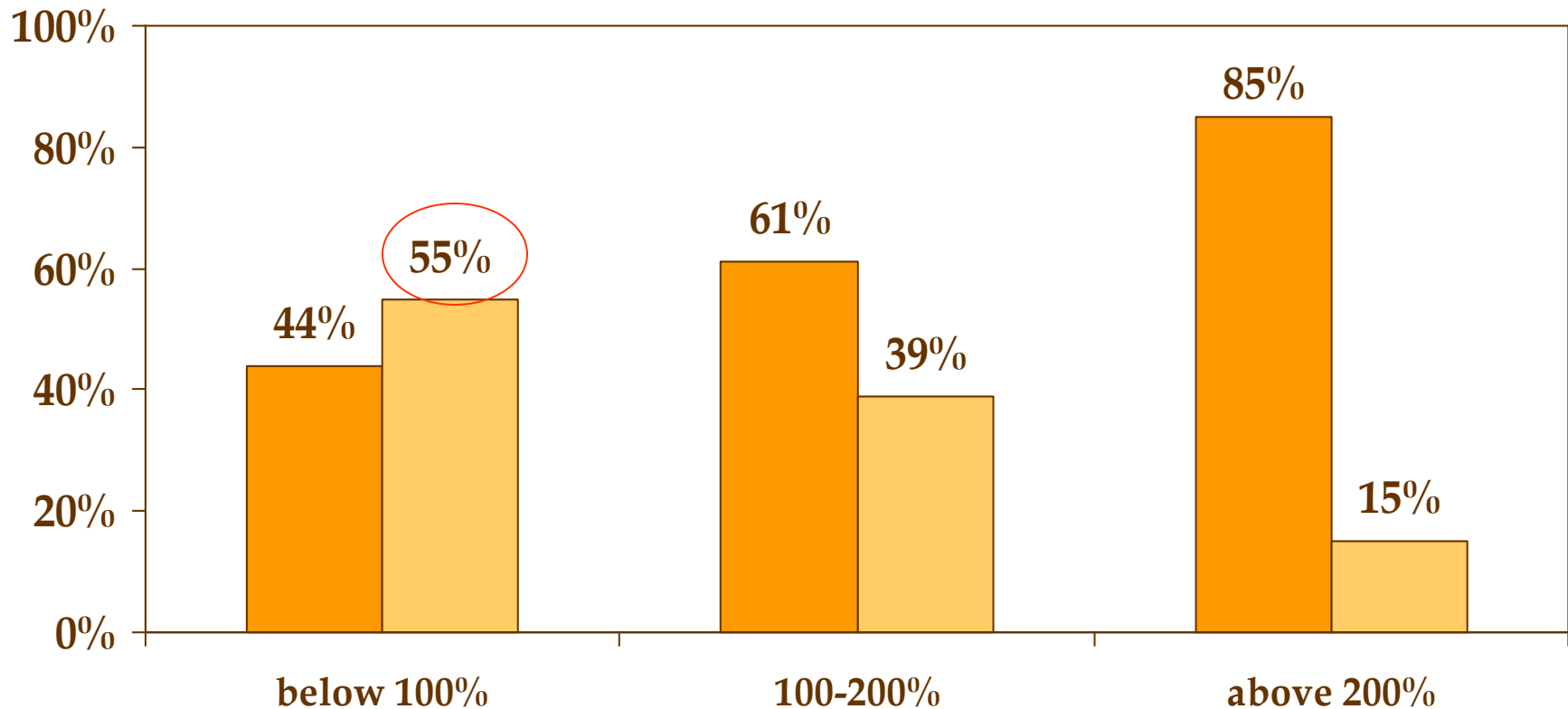
In general, what is the ONE biggest problem facing you and your family these days?

■ below 100% ■ 100-200% ■ above 200%



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A majority of the very poor cannot fully pay their bills each month.



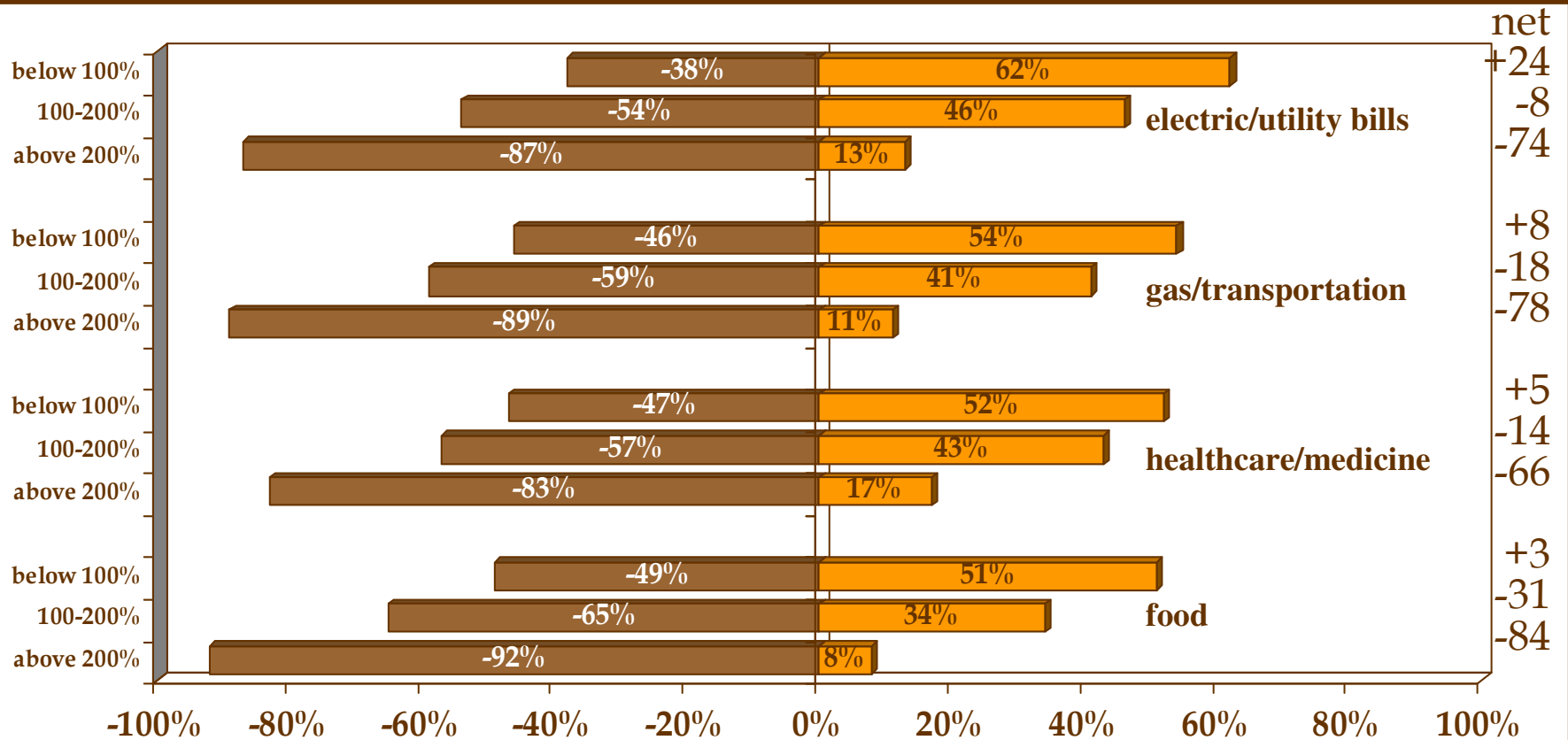
At the end of each month are you usually able to fully pay all your bills or do you often not have enough money to pay all your bills?

■ can pay ■ can't pay



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A majority of very low-income families experienced not being able to pay utility bills, pay for gas or other transportation, pay for healthcare or medicine and food.



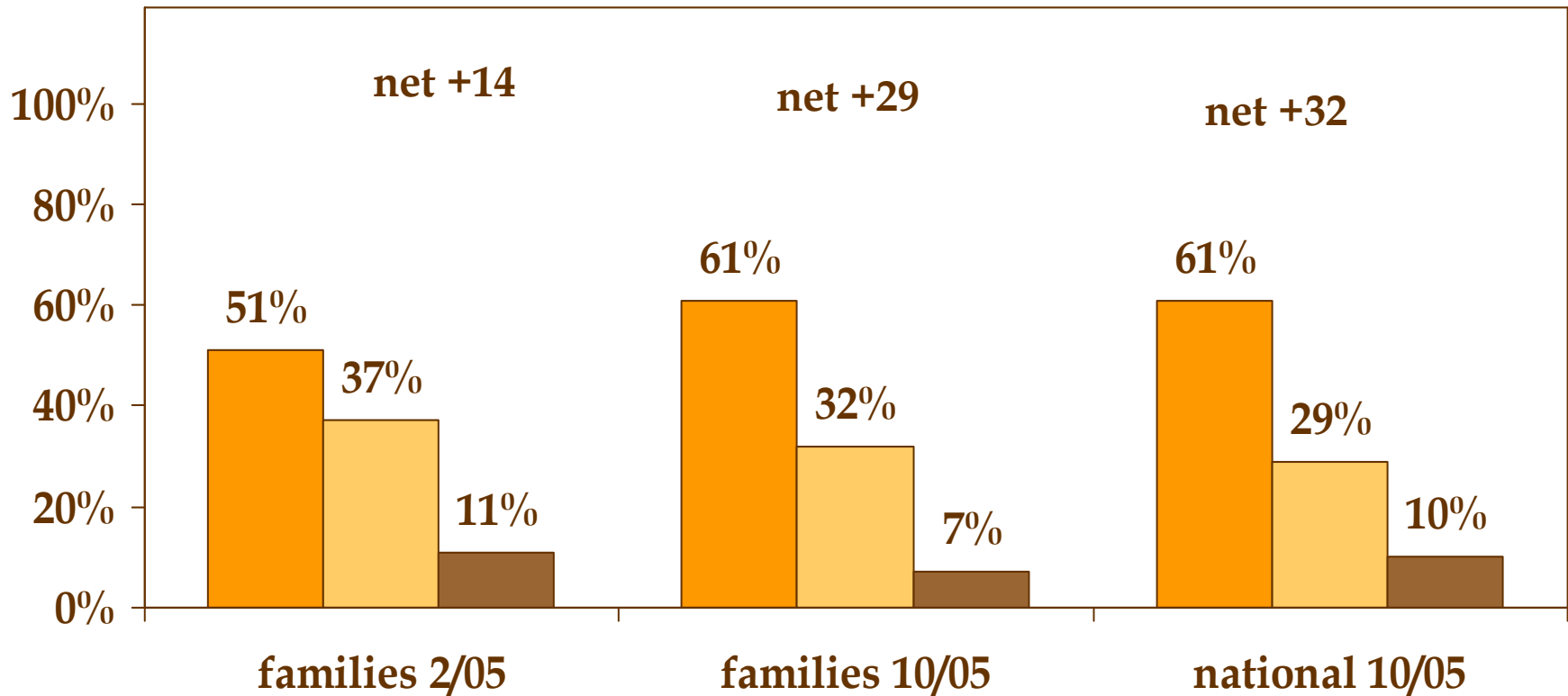
Have there been times during the last year when you did not have enough money to [provide] for your family?

yes no



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Since February, there has been a significant increase in the number of Americans who consider themselves among the “haves.” Possibly, this is a result of the public being inundated with images of people left with nothing after Katrina.



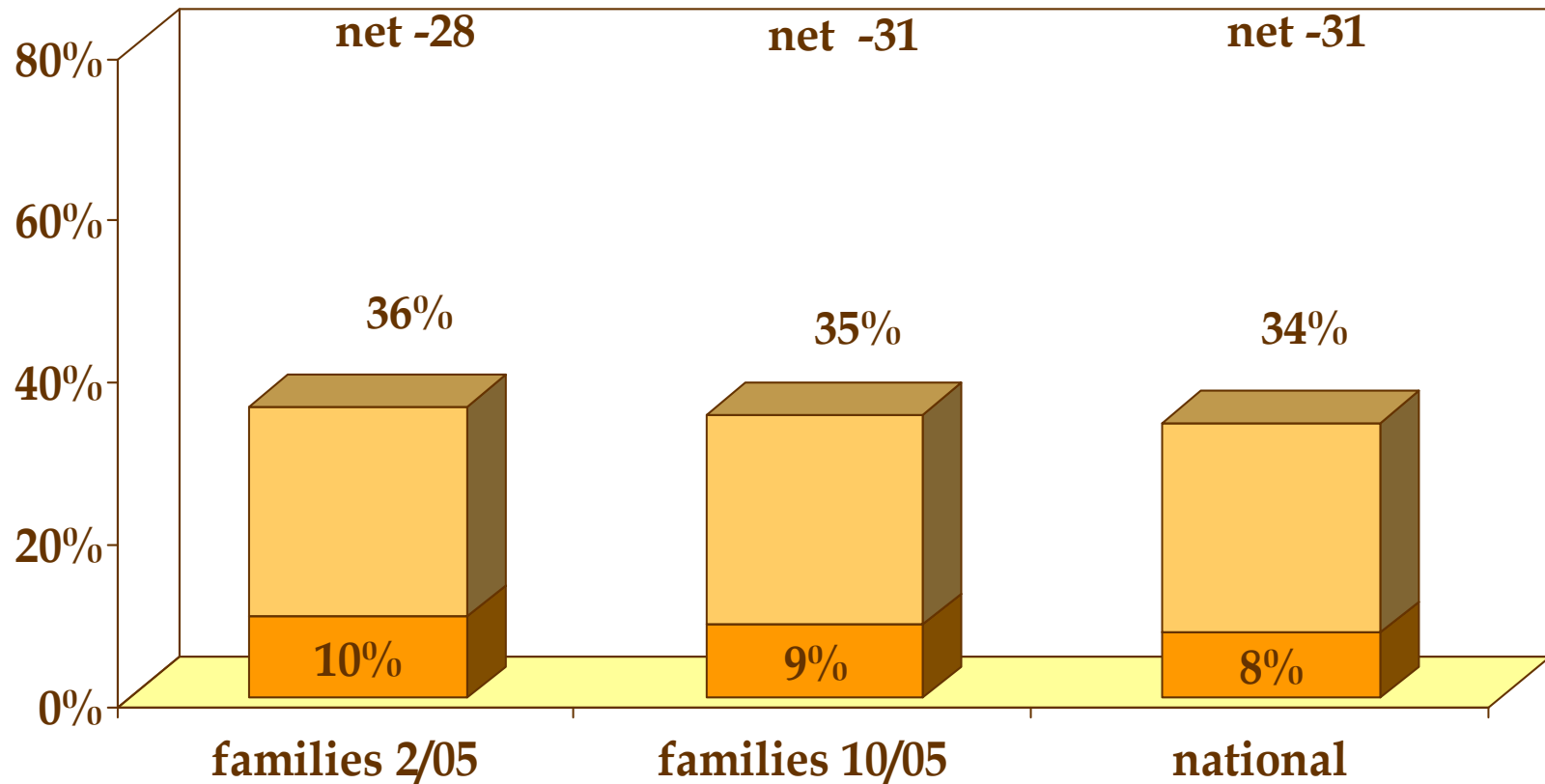
If you had to choose, which of these groups are you in, the haves or the have-nots?

■ haves ■ have nots ■ neither/don't know



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One third of Americans who label themselves “haves” are concerned that they might find themselves poor someday.



How concerned are you that you might be poor at some point in your life – very concerned, somewhat concerned, not too concerned, not concerned at all?

very concerned somewhat concerned

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Policies

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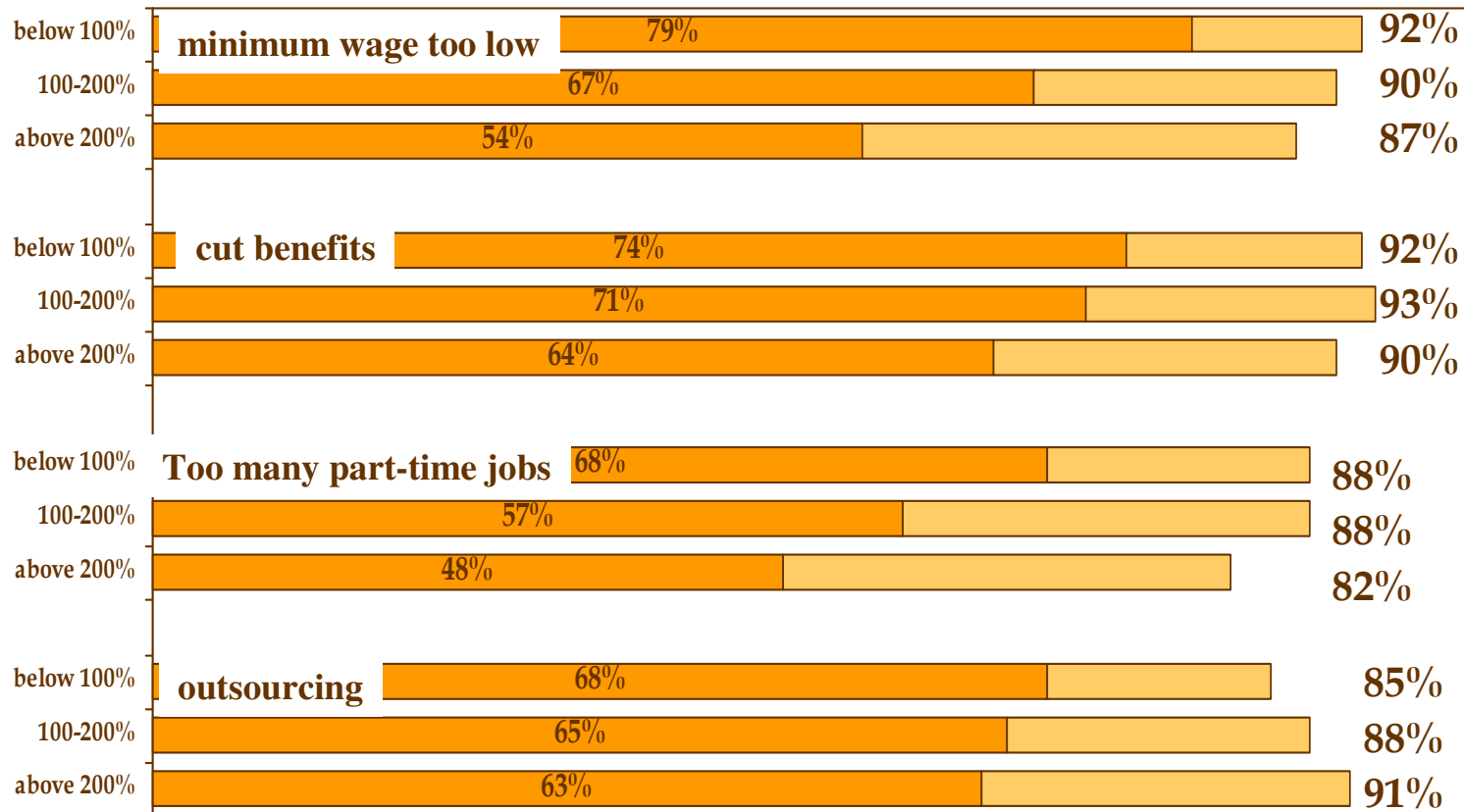
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**Americans have been ready to move on policies to
deal with poverty for some time.**



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Top reasons for poverty include the minimum wage being too low, benefit cuts, too many part-time jobs and too many jobs going to other countries.



not reason/ dk



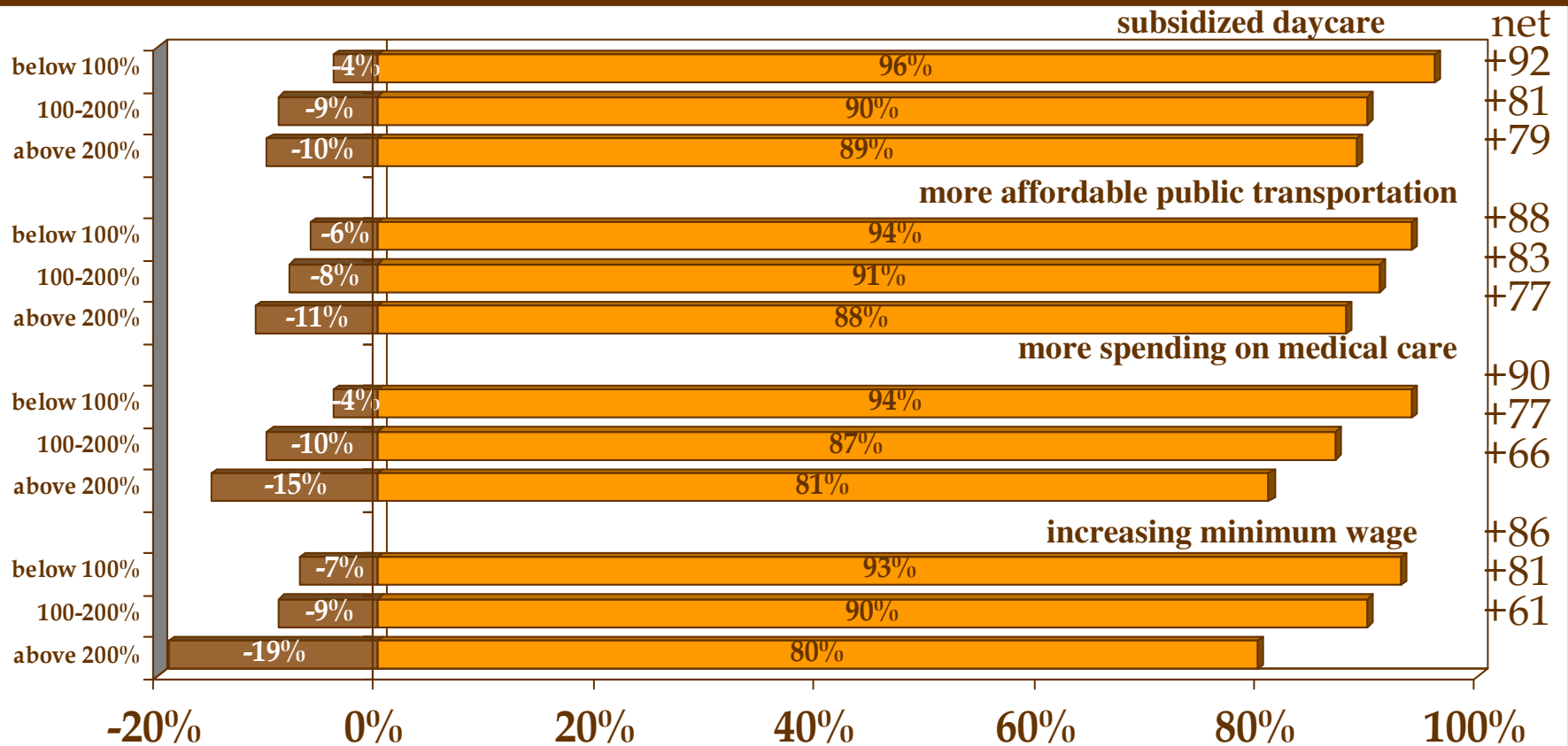
In your opinion is/are [response] a major reason, a minor reason, or not a reason at all why some families don't have enough money to make ends meet even if the parent or parents are working full-time?

major reason minor reason



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Overwhelming majorities of all income groups support poverty reduction measures such as subsidized daycare, affordable transportation, medical care and an increased minimum wage.



I'm going to read a list of things some people say the government could do to directly help the poor in America. Please tell me if you support or oppose the following [measure]?

support oppose

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Conclusion