

**GALLUP NEWS SERVICE**

**GALLUP POLL SOCIAL SERIES:  
ECONOMY AND PERSONAL FINANCE**

**-- FINAL TOPLINE --**

Timberline: 937614  
T: 535  
Princeton Job #: 23-04-004

April 3-25, 2023

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Results are based on telephone interviews conducted April 3-25, 2023, with a random sample of –1,013—adults, ages 18+, living in all 50 U.S. states and the District of Columbia. For results based on this sample of national adults, the margin of sampling error is  $\pm 4$  percentage points at the 95% confidence level.

Interviews are conducted with respondents on landline telephones and cellular phones, with interviews conducted in Spanish for respondents who are primarily Spanish-speaking. Each sample of national adults includes a minimum quota of 75% cell phone respondents and 25% landline respondents, with additional minimum quotas by time zone within region. Landline and cell phone telephone numbers are selected using random digit dial methods. Gallup obtained sample for this study from Dynata. Landline respondents are chosen at random within each household on the basis of which member has the next birthday.

Samples are weighted to correct for unequal selection probability, non-response, and double coverage of landline and cell users in the two sampling frames. They are also weighted to match the national demographics of gender, age, race, Hispanic ethnicity, education, region, population density, and phone status (cell phone-only/landline only/both and cell phone mostly). Demographic weighting targets are based on the most recent Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the most recent National Health Interview Survey. Population density targets are based on the 2020 census. All reported margins of sampling error include the computed design effects for weighting.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls. For questions about how this survey was conducted, please contact [galluphelp@gallup.com](mailto:galluphelp@gallup.com).

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Thinking about your personal financial situation,

10. What is the most important financial problem facing your family today? [OPEN-ENDED]

| <b><u>Recent Trend:</u></b>                      | Apr<br>3-25,<br>2023 | Apr<br>1-19,<br>2022 | Apr<br>1-21,<br>2021 | Apr<br>1-14,<br>2020 | Apr<br>17-30,<br>2019 | Apr<br>2-11,<br>2018 |
|--|----------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|
| High cost of living/inflation                    | 35                   | 32                   | 8                    | 3                    | 6                     | 7                    |
| Cost of owning/renting a home                    | 11                   | 8                    | 9                    | 9                    | 8                     | 7                    |
| Too much debt/Not enough money to pay debts      | 9                    | 7                    | 6                    | 7                    | 6                     | 11                   |
| Lack of money/Low wages                          | 7                    | 11                   | 10                   | 11                   | 11                    | 13                   |
| Energy costs/oil and gas prices                  | 5                    | 10                   | 1                    | *                    | --                    | 1                    |
| Health care costs                                | 4                    | 7                    | 8                    | 8                    | 17                    | 12                   |
| College expenses/Student loans/Student loan debt | 4                    | 4                    | 7                    | 5                    | 8                     | 8                    |
| Retirement savings                               | 4                    | 2                    | 3                    | 4                    | 5                     | 5                    |
| Taxes  | 3                    | 2                    | 7                    | 1                    | 8                     | 5                    |
| State of the economy                             | 2                    | 2                    | 2                    | 3                    | 1                     | 1                    |
| Unemployment/Loss of job                         | 2                    | 4                    | 7                    | 12                   | 3                     | 5                    |
| Interest rates                                   | 2                    | 1                    | *                    | *                    | 1                     | *                    |
| Lack of savings                                  | 1                    | 2                    | 2                    | 2                    | 1                     | 2                    |
| Stock market/investments                         | 1                    | 1                    | 2                    | 4                    | *                     | 2                    |
| Transportation/commuting costs                   | 1                    | *                    | *                    | *                    | *                     | 1                    |
| Supporting parents/children/grandchildren        | 1                    | 1                    | 2                    | 2                    | --                    | 1                    |
| Insurance/Life insurance                         | 1                    | --                   | 2                    | --                   | --                    | 3                    |
| Childcare/Daycare costs                          | 1                    | --                   | --                   | --                   | --                    | --                   |
| Social Security                                  | *                    | --                   | 1                    | *                    | 1                     | 1                    |
| Credit card debt                                 | *                    | 1                    | 1                    | 1                    | --                    | --                   |
| Controlling spending                             | *                    | *                    | *                    | *                    | *                     | *                    |
| Effects of coronavirus situation                 | --                   | 1                    | 3                    | 5                    | --                    | --                   |
| Other  | 4                    | 4                    | 2                    | 7                    | 5                     | 5                    |
| None   | 9                    | 10                   | 16                   | 18                   | 20                    | 14                   |
| No opinion                                       | 2                    | 1                    | 4                    | 1                    | 2                     | 4                    |

Percentages total more than 100% due to multiple responses.

## GALLUP POLL SOCIAL SURVEY

April 2023

Public Release Data

**\$QN10: What is the most important financial problem facing your family today? BY Total + Gender + Race I + Age + Education + Party I.D. + Ideology**

|                                |              | Total | Gender |        | Race I |           | Age   |       |     | Education    |              |                 | Party I.D. |             |          | Ideology     |          |         |
|--------------------------------|--------------|-------|--------|--------|--------|-----------|-------|-------|-----|--------------|--------------|-----------------|------------|-------------|----------|--------------|----------|---------|
|                                |              |       | Male   | Female | White  | Non-white | 18-34 | 35-54 | 55+ | College Grad | Some College | HS Grad or Less | Republican | Independent | Democrat | Conservative | Moderate | Liberal |
| Total                          | Unweighted n | 1012  | 550    | 457    | 746    | 249       | 189   | 262   | 538 | 462          | 299          | 243             | 328        | 402         | 253      | 430          | 311      | 232     |
|                                | Weighted n   | 1013  | 498    | 506    | 665    | 337       | 260   | 319   | 410 | 362          | 277          | 369             | 303        | 415         | 269      | 415          | 329      | 230     |
| High cost of living/inflation  |              | 357   | 185    | 172    | 258    | 97        | 85    | 115   | 155 | 112          | 110          | 133             | 137        | 137         | 73       | 167          | 105      | 68      |
|                                |              | 35%   | 37%    | 34%    | 39%    | 29%       | 33%   | 36%   | 38% | 31%          | 40%          | 36%             | 45%        | 33%         | 27%      | 40%          | 32%      | 29%     |
| Costs of owning/renting a home |              | 107   | 51     | 54     | 45     | 62        | 41    | 40    | 26  | 35           | 24           | 48              | 14         | 53          | 37       | 28           | 36       | 34      |
|                                |              | 11%   | 10%    | 11%    | 7%     | 18%       | 16%   | 13%   | 6%  | 10%          | 9%           | 13%             | 5%         | 13%         | 14%      | 7%           | 11%      | 15%     |
| Not enough money to pay debts  |              | 95    | 35     | 57     | 64     | 30        | 26    | 32    | 37  | 16           | 33           | 47              | 27         | 45          | 21       | 35           | 39       | 18      |
|                                |              | 9%    | 7%     | 11%    | 10%    | 9%        | 10%   | 10%   | 9%  | 4%           | 12%          | 13%             | 9%         | 11%         | 8%       | 8%           | 12%      | 8%      |
| Healthcare costs               |              | 45    | 22     | 23     | 34     | 11        | 8     | 8     | 28  | 16           | 19           | 10              | 5          | 24          | 14       | 15           | 12       | 18      |
|                                |              | 4%    | 5%     | 4%     | 5%     | 3%        | 3%    | 3%    | 7%  | 4%           | 7%           | 3%              | 2%         | 6%          | 5%       | 4%           | 4%       | 8%      |
| Energy costs                   |              | 47    | 18     | 26     | 32     | 16        | 9     | 14    | 24  | 8            | 12           | 26              | 21         | 19          | 5        | 24           | 7        | 13      |
|                                |              | 5%    | 4%     | 5%     | 5%     | 5%        | 3%    | 5%    | 6%  | 2%           | 4%           | 7%              | 7%         | 5%          | 2%       | 6%           | 2%       | 6%      |
| Lack of money/cash flow        |              | 43    | 21     | 21     | 20     | 19        | 7     | 11    | 21  | 14           | 10           | 19              | 10         | 17          | 15       | 23           | 12       | 5       |
|                                |              | 4%    | 4%     | 4%     | 3%     | 6%        | 3%    | 4%    | 5%  | 4%           | 3%           | 5%              | 3%         | 4%          | 5%       | 6%           | 4%       | 2%      |
| Retirement savings             |              | 37    | 15     | 22     | 28     | 9         | 7     | 11    | 15  | 20           | 10           | 7               | 9          | 16          | 9        | 13           | 12       | 10      |
|                                |              | 4%    | 3%     | 4%     | 4%     | 3%        | 3%    | 3%    | 4%  | 5%           | 4%           | 2%              | 3%         | 4%          | 3%       | 3%           | 4%       | 4%      |
| Taxes                          |              | 34    | 17     | 17     | 21     | 12        | 9     | 13    | 9   | 12           | 5            | 17              | 18         | 10          | 5        | 20           | 11       | 2       |
|                                |              | 3%    | 3%     | 3%     | 3%     | 3%        | 3%    | 4%    | 2%  | 3%           | 2%           | 5%              | 6%         | 2%          | 2%       | 5%           | 3%       | 1%      |
| State of the economy           |              | 24    | 6      | 18     | 20     | 4         | 3     | 7     | 11  | 7            | 9            | 8               | 9          | 13          | 2        | 7            | 12       | 5       |
|                                |              | 2%    | 1%     | 4%     | 3%     | 1%        | 1%    | 2%    | 3%  | 2%           | 3%           | 2%              | 3%         | 3%          | 1%       | 2%           | 4%       | 2%      |
| Interest rates                 |              | 22    | 13     | 8      | 17     | 5         | 4     | 10    | 7   | 12           | 5            | 5               | 6          | 9           | 6        | 7            | 7        | 4       |
|                                |              | 2%    | 3%     | 2%     | 3%     | 1%        | 2%    | 3%    | 2%  | 3%           | 2%           | 1%              | 2%         | 2%          | 2%       | 2%           | 2%       | 2%      |
| Low wages                      |              | 28    | 17     | 10     | 13     | 14        | 15    | 8     | 4   | 8            | 11           | 9               | 7          | 16          | 5        | 12           | 9        | 6       |
|                                |              | 3%    | 3%     | 2%     | 2%     | 4%        | 6%    | 2%    | 1%  | 2%           | 4%           | 2%              | 2%         | 4%          | 2%       | 3%           | 3%       | 3%      |
| College expenses               |              | 18    | 13     | 5      | 12     | 6         | 3     | 11    | 4   | 15           | 0            | 3               | 4          | 10          | 5        | 7            | 9        | 3       |
|                                |              | 2%    | 3%     | 1%     | 2%     | 2%        | 1%    | 4%    | 1%  | 4%           | 0%           | 1%              | 1%         | 2%          | 2%       | 2%           | 3%       | 1%      |

|   |              | Total | Gender |        | Race I |           | Age   |       |     | Education    |              |                 | Party I.D. |             |          | Ideology     |          |         |
|---|--------------|-------|--------|--------|--------|-----------|-------|-------|-----|--------------|--------------|-----------------|------------|-------------|----------|--------------|----------|---------|
|   |              |       | Male   | Female | White  | Non-white | 18-34 | 35-54 | 55+ | College Grad | Some College | HS Grad or Less | Republican | Independent | Democrat | Conservative | Moderate | Liberal |
| Total                                     | Unweighted n | 1012  | 550    | 457    | 746    | 249       | 189   | 262   | 538 | 462          | 299          | 243             | 328        | 402         | 253      | 430          | 311      | 232     |
|   | Weighted n   | 1013  | 498    | 506    | 665    | 337       | 260   | 319   | 410 | 362          | 277          | 369             | 303        | 415         | 269      | 415          | 329      | 230     |
| Stock market/investments                  |              | 11    | 5      | 6      | 10     | 2         | 1     | 3     | 7   | 7            | 2            | 2               | 4          | 2           | 5        | 5            | 2        | 4       |
|   |              | 1%    | 1%     | 1%     | 1%     | 0%        | 1%    | 1%    | 2%  | 2%           | 1%           | 1%              | 1%         | 1%          | 2%       | 1%           | 1%       | 2%      |
| Unemployment/loss of job                  |              | 22    | 10     | 12     | 9      | 13        | 9     | 8     | 3   | 8            | 4            | 10              | 2          | 9           | 11       | 4            | 4        | 13      |
|   |              | 2%    | 2%     | 2%     | 1%     | 4%        | 3%    | 3%    | 1%  | 2%           | 1%           | 3%              | 1%         | 2%          | 4%       | 1%           | 1%       | 6%      |
| Student loan debt                         |              | 17    | 7      | 10     | 12     | 5         | 10    | 5     | 2   | 12           | 6            | -               | 6          | 7           | 4        | 5            | 6        | 7       |
|   |              | 2%    | 1%     | 2%     | 2%     | 1%        | 4%    | 1%    | 1%  | 3%           | 2%           | -               | 2%         | 2%          | 2%       | 1%           | 2%       | 3%      |
| Supporting parents/children/grandchildren |              | 9     | 5      | 4      | 7      | 1         | 1     | 2     | 6   | 2            | 1            | 6               | 3          | 4           | 3        | 2            | 5        | 2       |
|   |              | 1%    | 1%     | 1%     | 1%     | 0%        | 0%    | 1%    | 1%  | 1%           | 0%           | 2%              | 1%         | 1%          | 1%       | 0%           | 2%       | 1%      |
| Lack of savings                           |              | 11    | 4      | 6      | 6      | 3         | 3     | 6     | 2   | 3            | 5            | 2               | 2          | 7           | 2        | 6            | 5        | -       |
|   |              | 1%    | 1%     | 1%     | 1%     | 1%        | 1%    | 2%    | 0%  | 1%           | 2%           | 1%              | 1%         | 2%          | 1%       | 1%           | 1%       | -       |
| Insurance/Life insurance                  |              | 8     | 4      | 4      | 8      | -         | 2     | 3     | 4   | 4            | 1            | 3               | 3          | 2           | 3        | 1            | 2        | 6       |
|   |              | 1%    | 1%     | 1%     | 1%     | -         | 1%    | 1%    | 1%  | 1%           | 0%           | 1%              | 1%         | 1%          | 1%       | 0%           | 1%       | 2%      |
| Transportation/Commuting costs            |              | 10    | 6      | 4      | 1      | 9         | 2     | 7     | 2   | 1            | 3            | 6               | 1          | 6           | 4        | 1            | 4        | 5       |
|   |              | 1%    | 1%     | 1%     | 0%     | 3%        | 1%    | 2%    | 0%  | 0%           | 1%           | 2%              | 0%         | 1%          | 1%       | 0%           | 1%       | 2%      |
| Social Security                           |              | 5     | 1      | 4      | 4      | 1         | -     | 2     | 3   | 3            | 1            | 1               | 1          | 3           | 1        | 1            | 1        | 2       |
|   |              | 0%    | 0%     | 1%     | 1%     | 0%        | -     | 1%    | 1%  | 1%           | 0%           | 0%              | 0%         | 1%          | 0%       | 0%           | 0%       | 1%      |
| Credit card debt                          |              | 4     | 2      | 3      | 3      | 1         | -     | 2     | 3   | 2            | 3            | -               | 1          | 1           | 2        | 3            | -        | 1       |
|   |              | 0%    | 0%     | 1%     | 1%     | 0%        | -     | 1%    | 1%  | 0%           | 1%           | -               | 0%         | 0%          | 1%       | 1%           | -        | 0%      |
| Childcare/Daycare costs                   |              | 8     | 1      | 7      | 4      | 3         | 3     | 4     | -   | 1            | 3            | 3               | 3          | 1           | 4        | 1            | 3        | 4       |
|   |              | 1%    | 0%     | 1%     | 1%     | 1%        | 1%    | 1%    | -   | 0%           | 1%           | 1%              | 1%         | 0%          | 1%       | 0%           | 1%       | 2%      |
| Controlling spending                      |              | 2     | 1      | 1      | 2      | -         | 1     | 1     | -   | 1            | 1            | -               | 1          | 1           | -        | 1            | 1        | -       |
|   |              | 0%    | 0%     | 0%     | 0%     | -         | 0%    | 0%    | -   | 0%           | 0%           | -               | 0%         | 0%          | -        | 0%           | 0%       | -       |
| OTHER (list)                              |              | 37    | 19     | 18     | 26     | 10        | 9     | 13    | 14  | 9            | 9            | 19              | 11         | 14          | 10       | 15           | 11       | 11      |
|   |              | 4%    | 4%     | 3%     | 4%     | 3%        | 3%    | 4%    | 3%  | 2%           | 3%           | 5%              | 3%         | 3%          | 4%       | 4%           | 3%       | 5%      |
| None                                      |              | 89    | 44     | 44     | 46     | 41        | 16    | 14    | 56  | 44           | 18           | 26              | 18         | 34          | 32       | 32           | 29       | 23      |
|   |              | 9%    | 9%     | 9%     | 7%     | 12%       | 6%    | 4%    | 14% | 12%          | 7%           | 7%              | 6%         | 8%          | 12%      | 8%           | 9%       | 10%     |
| DON'T KNOW                                |              | 23    | 9      | 13     | 8      | 14        | 13    | 6     | 2   | 5            | 2            | 15              | 3          | 9           | 11       | 12           | 6        | 4       |
|   |              | 2%    | 2%     | 3%     | 1%     | 4%        | 5%    | 2%    | 0%  | 1%           | 1%           | 4%              | 1%         | 2%          | 4%       | 3%           | 2%       | 2%      |
| REFUSED                                   |              | 2     | 1      | 2      | 1      | 1         | -     | 1     | 1   | 2            | 1            | -               | 1          | 1           | -        | 1            | 1        | -       |
|   |              | 0%    | 0%     | 0%     | 0%     | 0%        | -     | 0%    | 0%  | 1%           | 0%           | -               | 0%         | 0%          | -        | 0%           | 0%       | -       |