

## **4 out of 10 Americans Already Spending Less Before Presidential Election**

2012 NetCredit Survey



Q445. What impact is the upcoming U.S. presidential election having on the management of your current personal finances?

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59
Total	Male	Female	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
<b>Weighted Base</b>	<b>1000</b> <b>100.0%</b>	<b>500</b> <b>100.0%</b>	<b>500</b> <b>100.0%</b>	<b>324</b> <b>100.0%</b>	<b>676</b> <b>100.0%</b>	<b>367</b> <b>100.0%</b>	<b>184</b> <b>100.0%</b>	<b>217</b> <b>100.0%</b>	<b>232</b> <b>100.0%</b>	<b>243</b> <b>100.0%</b>	<b>182</b> <b>100.0%</b>	<b>189</b> <b>100.0%</b>	<b>386</b> <b>100.0%</b>	<b>221</b> <b>100.0%</b>	<b>171</b> <b>100.0%</b>	<b>184</b> <b>100.0%</b>	<b>180</b> <b>100.0%</b>	<b>244</b> <b>100.0%</b>
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
I'm spending less because I'm concerned that the outcome will negatively impact my paycheck	404 40.4%	204 40.9%	200 39.9%	136 42.0%	268 39.6%	147 40.2%	71 38.8%	87 40.1%	98 42.3%	99 40.9%	89 49.1% M	79 42.0%	136 35.2%	77 34.7%	75 43.7% R	76 41.5%	95 52.7% NpR	81 33.3%
I'm comfortable spending more as I feel that the outcome will have a positive impact on my paycheck	43 4.3%	25 5.0%	18 3.7%	23 7.0% E	21 3.0%	20 5.5%	7 4.0%	7 3.2%	9 3.8%	8 3.2%	6 3.3%	12 6.1%	18 4.6%	16 7.4% QR	11 6.6% qR	7 3.7%	4 2.0%	5 2.1%
My spending is the same because there is no impact on my paycheck	404 40.4%	210 42.1%	194 38.7%	112 34.6%	292 43.2% D	142 38.8%	74 40.1%	92 42.2%	96 41.4%	82 33.9%	63 34.8%	70 36.8%	188 48.8% JKL	84 37.8%	59 34.5%	70 38.0%	72 40.0%	119 48.9% NOPq
Don't know/Does Not Apply	149 14.9%	61 12.1%	89 17.7% B	53 16.5%	96 14.2%	57 15.6%	31 17.1%	31 14.5%	29 12.5%	53 22.0% KM	23 12.8%	29 15.1%	44 11.4%	44 20.0% Q	26 15.2% Q	31 16.7% Q	10 5.3%	39 15.8% Q
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q446\_01. What impact do you anticipate the outcome of the U.S. Presidential election will have on your personal finances?

\*\* Group 1 \*\*

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
<b>Weighted Base</b>	<b>1000</b> 100.0%	<b>500</b> 100.0%	<b>500</b> 100.0%	<b>324</b> 100.0%	<b>676</b> 100.0%	<b>367</b> 100.0%	<b>184</b> 100.0%	<b>217</b> 100.0%	<b>232</b> 100.0%	<b>243</b> 100.0%	<b>182</b> 100.0%	<b>189</b> 100.0%	<b>386</b> 100.0%	<b>221</b> 100.0%	<b>171</b> 100.0%	<b>184</b> 100.0%	<b>180</b> 100.0%	<b>244</b> 100.0%
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Taxes will go up	491 49.1%	246 49.3%	245 49.0%	155 47.7%	337 49.8%	174 47.3%	105 57.2% FHi	101 46.5%	111 48.0%	107 43.8%	84 46.4%	98 51.8%	203 52.5% j	84 38.0%	66 38.6%	88 47.8% n	115 63.8% NOP	139 56.8% NOp
Taxes stay the same	194 19.4%	110 22.1% C	84 16.7%	60 18.5%	134 19.8%	72 19.5%	34 18.6%	46 21.2%	42 18.1%	39 16.0%	43 23.4% I	27 14.5%	85 22.0% L	56 25.2% Qr	37 21.7% Q	37 20.4% Q	21 11.6%	43 17.4%
Taxes will go down	41 4.1%	22 4.4%	19 3.7%	12 3.8%	28 4.2%	16 4.2%	5 2.9%	10 4.8%	9 4.0%	12 4.8%	9 4.8%	4 2.3%	16 4.1%	13 6.1% Q	9 5.3% Q	7 3.8% q	1 0.5%	10 4.2% Q
Don't know/Does Not Apply	274 27.4%	121 24.3%	153 30.6% B	97 29.9%	177 26.2%	106 28.9% g	39 21.3%	59 27.4%	69 29.8% g	86 35.4% kM	46 25.4%	59 31.4% M	83 21.4%	68 30.7% R	59 34.3% qR	52 28.1%	43 24.1%	53 21.5%
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q446\_02. What impact do you anticipate the outcome of the U.S. Presidential election will have on your personal finances?

\*\* Group 2 \*\*

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59
Total	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
<b>Weighted Base</b>	<b>1000</b> <b>100.0%</b>	<b>500</b> <b>100.0%</b>	<b>500</b> <b>100.0%</b>	<b>324</b> <b>100.0%</b>	<b>676</b> <b>100.0%</b>	<b>367</b> <b>100.0%</b>	<b>184</b> <b>100.0%</b>	<b>217</b> <b>100.0%</b>	<b>232</b> <b>100.0%</b>	<b>243</b> <b>100.0%</b>	<b>182</b> <b>100.0%</b>	<b>189</b> <b>100.0%</b>	<b>386</b> <b>100.0%</b>	<b>221</b> <b>100.0%</b>	<b>171</b> <b>100.0%</b>	<b>184</b> <b>100.0%</b>	<b>180</b> <b>100.0%</b>	<b>244</b> <b>100.0%</b>
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Health care expenses will go up	577 57.7%	274 54.8%	303 60.5%	170 52.5%	407 60.1% D	208 56.6%	122 66.4% FhI	124 57.2%	123 53.0%	135 55.7%	104 57.1%	112 59.0%	226 58.5%	90 40.7%	78 45.9%	108 58.9% NO	131 72.6% NOP	169 69.5% NOP
Health care expenses stay the same	137 13.7%	83 16.6% C	54 10.7%	44 13.7%	92 13.6%	47 12.7%	22 12.2%	29 13.6%	38 16.4%	31 12.7%	18 9.9%	19 10.1%	69 17.8% KL	43 19.5% Qr	24 14.0% q	26 14.1% q	13 7.3%	30 12.4%
Health care expenses will go down	67 6.7%	38 7.7%	28 5.6%	25 7.7%	42 6.2%	31 8.5% G	6 3.4%	14 6.6%	15 6.4%	13 5.4%	18 9.7%	12 6.3%	24 6.2%	24 11.0% PqR	14 8.4%	8 4.5%	10 5.5%	10 4.0%
Don't know/Does Not Apply	220 22.0%	104 20.9%	116 23.1%	84 26.1% E	136 20.1%	82 22.2%	33 18.0%	49 22.7%	56 24.2%	64 26.2% M	42 23.3%	46 24.5% m	68 17.5%	64 28.8% QR	54 31.8% pQR	41 22.5% qR	26 14.6%	34 14.1%
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q446\_03. What impact do you anticipate the outcome of the U.S. Presidential election will have on your personal finances?

\*\* Group 3 \*\*

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
<b>Weighted Base</b>	<b>1000</b> 100.0%	<b>500</b> 100.0%	<b>500</b> 100.0%	<b>324</b> 100.0%	<b>676</b> 100.0%	<b>367</b> 100.0%	<b>184</b> 100.0%	<b>217</b> 100.0%	<b>232</b> 100.0%	<b>243</b> 100.0%	<b>182</b> 100.0%	<b>189</b> 100.0%	<b>386</b> 100.0%	<b>221</b> 100.0%	<b>171</b> 100.0%	<b>184</b> 100.0%	<b>180</b> 100.0%	<b>244</b> 100.0%
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Paycheck will be negatively impacted	312 31.2%	159 31.8%	153 30.6%	111 34.2%	201 29.7%	113 30.7%	62 33.7%	66 30.6%	71 30.5%	68 27.9%	61 33.6%	64 33.7%	119 30.9%	60 27.1%	44 25.5%	61 33.2%	78 43.5%	69 28.2%
Paycheck will stay the same	352 35.2%	191 38.2% c	162 32.3%	99 30.6%	253 37.5% D	128 34.9%	66 36.0%	83 38.2%	75 32.3%	72 29.6%	61 33.4%	62 33.0%	157 40.7% Jl	87 39.5% q	63 36.6%	69 37.6%	54 29.9%	80 32.6%
Paycheck will be positively impacted	51 5.1%	29 5.8%	22 4.5%	19 5.8%	32 4.8%	25 6.7% i	10 5.5%	10 4.8%	6 2.6%	20 8.1% M	12 6.8% m	8 4.5%	11 2.7%	19 8.7% pqr	10 5.9%	7 3.5%	6 3.3%	9 3.9%
Don't know/Does Not Apply	285 28.5%	122 24.3%	163 32.6% B	95 29.4%	190 28.0%	102 27.7%	46 24.8%	57 26.4%	80 34.6% Gh	83 34.4% M	48 26.2%	54 28.8%	99 25.7%	55 24.7%	55 32.0%	47 25.7%	42 23.4%	86 35.3% NpQ
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q448. Are you concerned that the economic problems in Europe will have a negative impact on your personal finances?

Base: Total Respondents

Total	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
<b>Weighted Base</b>	<b>1000 100.0%</b>	<b>500 100.0%</b>	<b>500 100.0%</b>	<b>324 100.0%</b>	<b>676 100.0%</b>	<b>367 100.0%</b>	<b>184 100.0%</b>	<b>217 100.0%</b>	<b>232 100.0%</b>	<b>243 100.0%</b>	<b>182 100.0%</b>	<b>189 100.0%</b>	<b>386 100.0%</b>	<b>221 100.0%</b>	<b>171 100.0%</b>	<b>184 100.0%</b>	<b>180 100.0%</b>	<b>244 100.0%</b>
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Yes	467 46.7%	262 52.3% <b>C</b>	205 41.1%	131 40.3%	336 49.7% <b>D</b>	170 46.5%	96 52.1%	94 43.4%	106 45.8%	92 38.0%	72 39.3%	93 49.4% <b>JK</b>	210 54.3% <b>JK</b>	77 34.7%	60 35.3%	92 49.8% <b>NO</b>	105 58.3% <b>NO</b>	133 54.5% <b>NO</b>
No	304 30.4%	171 34.2% <b>C</b>	133 26.6%	109 33.6%	196 28.9%	114 31.1%	54 29.4%	73 33.4%	64 27.4%	80 33.0%	66 36.1% <b>m</b>	54 28.4%	105 27.2%	86 38.9% <b>PQR</b>	68 39.7% <b>PQR</b>	48 26.0%	37 20.6%	66 26.9%
Don't know/Does Not Apply	229 22.9%	67 13.5%	161 32.3% <b>B</b>	84 26.1%	144 21.3%	82 22.4%	34 18.5%	50 23.1%	62 26.8% <b>g</b>	71 29.1% <b>M</b>	45 24.6%	42 22.2%	71 18.5%	58 26.4% <b>r</b>	43 25.0%	44 24.1%	38 21.1%	45 18.6%
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

