

## Economic Concerns in the Land of “Live Free or Die”

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### *An Analysis of the Rockefeller Center 2009 “New Hampshire State of the State” Poll*

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## **EXECUTIVE SUMMARY**

The following report analyzes the results of the 2009 “New Hampshire State of the State” poll conducted by the Rockefeller Center at Dartmouth College in May of 2009. Specifically, this report studies respondents’ answers to questions in the poll relating to political activism, the current national and state economic climates, perceptions of their own personal financial situations, and social policy issues. Although the respondents provided a wide spectrum of answers on political activism and social policy questions, most respondents showed concern for the state of the national economy, state economy, and their own personal financial situations. From the poll’s results, it is clear that the current economic crisis is directly affecting New Hampshire residents.

The Rockefeller Center’s second annual State of the State poll of New Hampshire registered voters (N=403) indicates that only 4.2 percent of respondents find the stimulus package to be “very effective” while over half of the respondents find it to be “not very effective” (33.3 percent) or “not effective at all” (19.1 percent). In addition, Rep. Paul Hodes polls slightly better among respondents regarding the 2010 U.S. Senate race for retiring Sen. Judd Gregg’s seat than Republican challengers former Rep. Charlie Bass and former Sen. John Sununu, but it also within the margin of error.

In addition to reporting the overall opinions on these subject areas, as reflected directly in the poll results, this report also examines how different demographic variables such as age, gender, education, personal income, party affiliation, and media consumption influenced respondents’ answers. Very few holistic trends emerged from these demographic variable correlations that can be applied to the whole report as different demographic variables correlated with answers to different types of questions. However, both income and education correlated with respondents’ level of political activism, opinions of the federal economic stimulus effort, and opinions on social policy. Age also influenced respondents’ answers regarding national and state economic policies, perceptions of personal financial situations, and opinions on social policy.

The following methods were used to conduct the poll. During the week of April 27-May 1, 2009, students from The Nelson A. Rockefeller Center at Dartmouth College conducted a telephone survey of registered voters in New Hampshire. Survey respondents were asked a wide range of questions relating to the current political, economic, and social state of affairs in New Hampshire and, to a lesser extent, the country as a whole. Calls were made between the hours of 6:30pm and 9:30pm Monday through Friday evenings. Additional call-backs were made during daytime hours on Friday and Saturday when specified by poll participants. Over the course of the week, callers made at least three attempts to contact each of the registered voters drawn in the sample. Callers made four attempts in the case of a small number of sampled voters who had been contacted by callers but were unable to complete the survey at the time of the initial contact. A total of 403 survey interviews were completed during the week, yielding an error rate of +/- 5.0 percent at a 95 percent confidence interval.

## **1. POLITICAL ACTIVISM**

A General Assembly of 424 members answering to small constituencies numbering a few thousand combined with frequent public town meetings means that individuals political activism can affect state policy decisions more than in other states. We examined how age, education, gender, party affiliation, and income influenced the levels of political activism among New Hampshire citizens. In our study, we created a composite active variable that measured respondents overall level of activism based on their combined slate of answers to the eight political activism questions.

### *1.1 Creating an Activism Variable*

The 2009 State of the State poll asked eight questions regarding political activism. Participants were asked if they had attended a public meeting on town or school affairs, performed community service, made a charitable donation to a nonprofit organization, contributed to a political candidate or party, worked or volunteered for a political campaign or advocacy group, contacted a government official, signed a petition, or participated in an online meeting to discuss political or social issues. Each question had four possible responses: “Never”, “Once”, “A couple of times”, and “Regularly.” To better gauge the overall activism, we created a scale that incorporated the values associated with each question. The values were assigned as one through four respectively, creating a possible scale of eight to thirty-two for the participant’s political activism level.

In terms of the scale, a political activism level of thirty-two indicates very high political activism. Political activism among respondents (N=403) then was divided into three categories: low activism, moderate activism, and high activism. Again, participants scoring 8-15 were considered to have low, 16-23 moderate and 24-32 high level of political activism respectively. The sample mean for activism, 15.37, indicated low to moderate activism levels. Only 3.41 percent of respondents had high activism rankings, while 52.76 percent had low political activism levels.

### *1.2 Gender and the Activism Variable*

The poll revealed that on average, men were somewhat more politically active than women. Among men surveyed, 11 percent had high levels of political activism, 42 percent were moderately active, and 47 percent had low levels of political activism. Conversely, 7.5 percent of women were highly involved, 39 percent to a moderate degree, with over half- 53 percent- reporting a low level of involvement.

### *1.3 Income Level and the Activism Variable*

Respondents’ level of income proved to have a significant relationship with the level of political activism. Individuals with higher incomes tended to be more politically active, while individuals with lower incomes tend to be less politically active. Of the respondents reporting income of \$100,000 or higher, 64 percent reported moderate or high levels of

political activism. Conversely, 70 percent those with incomes of less than \$50,000 reported a low level of political activism. However, it is worth noting that questions asking whether respondents donated to a nonprofit organization and contributed to political campaign were both included in the political activism composite score. Understandably, those with higher incomes are able to contribute more regularly, while those with lower incomes are less able to contribute to these causes.

#### *1.4 Educational Attainment and the Activism Variable*

Participants' level of education also influenced their level of political activism. Approximately 60 percent of college graduates and post-graduates were moderately to highly politically active compared to only 23 percent of respondents with high school degree or less. Since educational attainment is positively correlated with income, we believe that educational attainment is the root cause of higher political activism.

#### *1.5 Party Affiliation and the Activism Variable*

Democrats were the most politically active group; 8 percent were characterized as having high levels of activism, 44 percent were moderately active, and 47 percent had low involvement. Republicans were the second most politically active group, with 8 percent highly involved, 43 percent moderately active, and 49 percent, still less than half, at a low level of political activism. Independents and undecided respondents were least involved, with only 3 percent at a high level of activism, 40 percent involved to a moderate degree, and 58 percent at a low level.

#### *1.6 Media and the Activism Variable*

Because media has become such a large part of the political process, we wondered if media would influence political activism. To determine this, we correlated one's level of political activism with the "State of the State" Poll's four questions regarding media viewing habits. The survey asked respondents how often they read the paper, how many days a week they watched the local evening television news, how much time they spent on the Internet during a typical day and whether or not they had access to Broadband Internet Service. We found a statistically significant relationship between political activism and how often one reads the newspaper, suggesting that people who read the newspaper regularly are also more politically active.

## **2. STATE OF THE ECONOMY**

Overall, opinions on the current economic climate remain bleak as a majority of respondents characterized the state of the national economy as "poor." Various demographic variables did correlate with questions asking opinions about specific national economic stimulus initiatives. Similarly, different demographic variables also affected respondents' feelings toward specific state economic policies. Respondents' ages correlated with how respondents felt about the bank bailout and what respondents

believed state lawmakers should prioritize in Concord. Finally we explored how demographic variables correlated with unsure responses.

### *2.1 Perceptions of the National Economy*

In general, the respondents to the State of the State Poll are not confident about the New Hampshire economy or the United States economy, with 59 percent labeling the NH economy as “weak” and 59 percent labeling the US economy as “poor.” Each of these questions also included an “unsure” option. Unfortunately, the questions were asked differently: three options were given in the question about the US economy and four were given in the question about the state economy. This makes a direct comparison difficult, but respondents appear to be more confident with the NH economy than with the US economy: over 40 percent rated the NH economy as “strong” or “stable” while only five percent rated the US economy as “excellent” or “good”. A summary of the survey results from the questions regarding confidence in the economy is given in Table 1, below.

**Table 1. Summary of Economy Questions**

<b>NH Economy Opinion</b>	<b>Frequency</b>	<b>Percent</b>
Strong	10	2.48
Stable	159	39.45
Weak	213	58.71
Unsure	21	5.21
<b>US Economy Opinion</b>		
Excellent	1	0.25
Good	20	4.98
Fair	139	34.58
Poor	236	58.71
Unsure	6	1.49
<b>Stimulus Opinion</b>		
Very Effective	17	4.22
Somewhat Effective	136	33.75
Not Very Effective	134	33.25
Not Effective At All	77	19.11
Unsure/Don't Know	39	9.68
<b>Banking Assistance Opinion</b>		
Support	95	23.57
Oppose	180	44.67
Unsure	127	31.51
<b>Auto Assistance Opinion</b>		
Support	83	20.60
Oppose	221	54.84
Unsure	99	24.57

### *2.1.1 Perceptions of the National Economy and Income*

Income has a major influence on how people feel about federal macroeconomic policies. For example, there is a significant relationship between individuals' opinions on the effectiveness of the federal stimulus package and level of income.<sup>1</sup> Analysis of poll results also showed that wealthy people tend to support federal assistance for the banking industry.<sup>2</sup> Overall, these findings suggest that the wealthy have a vested interest in maintaining the stability of America's financial system and thus support government intervention that will keep their stock portfolios afloat.

### *2.1.2 Perceptions of the National Economy and Education*

In addition to income, level of education also influences individuals' support for the bank bailout. Generally, people who have been formally educated beyond a college degree are more likely to support the bank bailout.<sup>3</sup> This trend may be explained in that those with higher levels of education may better understand the complex nature of the banking sector and its desperate need for capital.

### *2.1.3 Perceptions of the National Economy and Age*

Regarding age, there is a significant difference between the proportion of people younger than 65 who support the bail out and the proportion of people 65 and older who support the bail out.<sup>4</sup> This difference is accounted for by the fact that senior citizens are more likely to support the auto bail out and those younger than 65 are less likely to support the auto bail out.<sup>5</sup> However, there is no significant relationship between support for the auto bail out and whether or not an individual is retired.<sup>6</sup>

Some interesting conclusions emerged from comparing these findings. First, age (older or younger than 65) is related to support for the auto bailout, but not for the bank bailout. Second, education is related to support for the bank bailout, but not for the auto bailout. These conclusions suggest that even though the bail outs are similar policies, demographic variables affect the auto and banking industries differently. Lastly, the significant relationship between age and support for the auto bail out is unique because it is the only instance (out of eight questions) where age is relevant.

## *2.2 Creating variables to measure economic opinions*

To further study respondents' opinions about national economic policy, we created four different indices to use as dependent variables. These indices summarized the answers to a group of questions rather than just one question, making it easier and more efficient to draw generalizations from the data. In creating these indexes, we omitted all responses of unsure for the questions considered.

*Econ* was formed from the three questions regarding confidence in the NH economy, the US economy, and the stimulus package. This simplified variable omitted stratified the responses into three levels: Strong Confidence in Economy, Moderate Confidence in Economy, and Less Confidence in Economy. As expected from Table 1, most of the respondents (over 90 percent) had fair or poor opinions of the economy.

*Govsupport*, summarizes respondents’ opinions about the government’s assistance to the banking and automobile industries. Of the respondents, 18 percent support the government’s assistance in both industries, 19 percent support the government’s assistance in only one of the industries, and 62 percent oppose the government’s assistance in both of the industries.

Finally, we created an index to analyze approval for raising taxes. The five taxes we included in this analysis were: raising the gas tax five cents per gallon, a five percent increase on the annual motor vehicle tax, a two percent increase on the Interest and Dividends tax, a one-percent sales tax, and an additional 25-cent increase to the cigarette tax. The index *taxopinion* shows how many of the taxes listed in the previous sentence that each respondent would approve. The range of the number of taxes respondents would approve of is fairly consistent, with more supporting two or three and only a few supporting none or all five. Table 2 summarizes the results of this index.

**Table 2. Tax Opinion Summary**

<b>Number Taxes In Support Of</b>	<b>Frequency</b>	<b>Percent</b>
0	31	8.29
1	56	14.97
2	94	25.13
3	87	23.26
4	64	17.11
5	42	11.23

### 2.3 Perceptions of the State Economy and Demographic Variables

In addition to questions about federal economic policies, the “State of the State” poll also asked respondents about specific local economic policies in New Hampshire. The tables included in this section summarize respondents’ answers for these questions. The text provides additional analysis on how different demographic variables correlated with respondents’ answers.

**Table 3. “Currently many towns in New Hampshire are facing budget problems. In order to provide the same level of service they might have to raise taxes. If you had to choose between raising taxes or cutting services, which would you choose?”**

	<b>Frequency (percent)</b>
<b>Increase Taxes, Maintain Services</b>	30.42
<b>Maintain Taxes, Decrease Services</b>	47.88
<b>Depends</b>	15.71
<b>Don’t Know/No Opinion</b>	5.99

There is a significant relationship between level of education and opinions about the appropriate balance between taxes and services. Highly educated people are more likely to want to increase taxes and maintain services, while people with some college education (but no degree) are less likely to want to increase taxes to maintain services.<sup>7</sup> Because higher levels of education are correlated to higher incomes, well-educated people may not suffer economic hardship if taxes were increased.<sup>8</sup> Thus, these individuals accept the need to raise taxes for the sake of maintaining the current level of services. However, those with some college education are concentrated in the middle class and thus may not rely on government services to survive, but would be hard hit by an increase in taxes and therefore oppose higher taxes to maintain services.<sup>9</sup>

**Table 4. “How important is it to you personally that candidates for elective office in New Hampshire sign the ‘Pledge’ not to create an income tax or to create a sales tax?”**

	<b>Frequency (percent)</b>
<b>Very Important</b>	41.27
<b>Somewhat Important</b>	22.53
<b>Not Very Important</b>	12.91
<b>Not Important at All</b>	17.96
<b>Unsure</b>	5.32

The other question about specific local economic policies addressed the “pledge” that New Hampshire elected officials take to not create an income or a sales tax. There was a significant relationship between responses to this question and level of education. Generally, more highly educated people are likely to think the pledge is “not important at all.”<sup>10</sup> This pattern could be explained by the fact that people with a higher level of education may better understand the negative consequences of keeping New Hampshire’s tax revenues so low.

These findings support the conclusion that as economic questions get “closer to home,” life experience as reflected by demographic variables is more likely to influence people’s opinions.

### *2.3.1 Perceptions of the State Economy and Age*

We investigated how respondents’ opinions of what New Hampshire policy makers should prioritize varied with age by dividing up survey respondents into three age cohorts. Each cohort contained an equal number of respondents and divided as follows: 1. Under 50; 2. Between 50 and 64; 3. 65 and over. The survey gave seven options for what the respondent felt was most important that NH policy makers to focus on in Concord: 1. Building and maintaining a strong economy, 2. Improving education across the state, 3. Maintaining a clean and livable environment, 4. Providing for healthcare needs of New Hampshire citizens, 5. Maintaining roads, highways, and bridges across the state, 6. Relieving the property tax burdens on the citizens of New Hampshire, or 7. Something else.

When broken up into age categories, however, these priorities greatly changed. The majority of respondents in all three age groups still declared that a strong economy should be the top priority for NH policy makers. The next two highest responses for the under 50 age group were improving education (30 percent) and relieving the property tax burden (12 percent). Of the 50-65 age group, 42 percent ranked strong economy, 24 percent ranked providing healthcare, and only 11 percent ranked relieving the property tax burden as the highest priorities. Finally, the top three responses from the over 65 group were focusing on a strong economy (36 percent), relieving property tax burden (19 percent) and providing for healthcare needs (13 percent).

The following table provides an in-depth summary of the responses to the New Hampshire policy priorities question. The top number in each cell gives the number of respondents; the second number gives the number of respondents proportional to the total number of people who chose that policy as the top priority; the third number gives the number of respondents proportional to the total number of people in their age group.

**Table 5. Policy Maker Priorities**

	<b>Under 50</b>	<b>50 – 65</b>	<b>Over 65</b>	<b>Total</b>
<b>Strong economy</b>	44	50	47	141
	31.21%	35.46%	33.33%	100.00%
	37.29%	41.67%	36.43%	38.42%
<b>Improving education</b>	35	11	16	62
	56.45%	17.74%	25.81%	100.00%
	29.66%	9.17%	12.40%	16.89%
<b>Maintaining a clean environment</b>	3	5	2	10
	30.00%	50.00%	20.00%	100.00%
	2.54%	4.17%	1.55%	2.72%
<b>Providing for healthcare needs</b>	11	29	17	57
	19.30%	50.88%	29.82%	100.00%
	9.32%	24.17%	13.18%	15.53%
<b>Maintaining roads/bridges</b>	4	6	8	18
	22.22%	33.33%	44.44%	100.00%
	3.39%	5.00%	6.20%	4.90%
<b>Relieving property tax burden</b>	14	13	24	51
	27.45%	25.49%	47.06%	100.00%
	11.86%	10.83%	18.60%	13.90%
<b>Other</b>	7	6	15	28
	25.00%	21.43%	53.57%	100.00%
	5.93%	5.00%	11.63%	7.63%
<b>Total</b>	118	120	129	367
	32.15%	32.70%	35.15%	100.00%
	100.00%	100.00%	100.00%	100.00%

*2.4 Exploring Unsure Responses on Economy Questions*

Although the analysis up to this point has focused solely on respondents with definitive points of view, it is equally important to understand those who are either unsure or have no opinion. In a political environment typically dominated by divisively partisan rhetoric, it is interesting that such a large percentage of respondents are unsure. In the following analysis, two closely related questions are answered: first, in which situations are people more likely to answer unsure; and secondly, what is the demographic profile of these respondents who claim to be uncertain?

**Table 6. Frequency of Unsure Respondents**

<b>Question</b>	<b>Frequency (percent)</b>
<b>N.H. Budget</b>	10.2
<b>N.H. Economy</b>	5.2
<b>U.S. Economy</b>	1.9
<b>Bank Bail Out</b>	31.6
<b>Auto Bail Out</b>	24.6
<b>Stimulus</b>	9.7
<b>Taxes v. Services</b>	6.0
<b>Pledge</b>	5.3

*2.4.1 Unsure Responses and Question Type*

From the raw data depicted in Table 9, the trend emerged that respondents were more likely to be unsure about general perceptions of the New Hampshire economy than about general perceptions of the U.S. economy; but at the same time, respondents were more likely to be unsure about specific U.S. policies than specific New Hampshire policies.

Additionally, the number of survey options respondents had available to them may have affected when people are most unsure. In binary situations in which one could either support or oppose a policy, specifically the bank and auto bail outs, the percentage of unsure respondents skyrocketed to 31.6 percent and 24.6 percent respectfully. Compared to the other percentages, these percentages are anywhere from three to fifteen times greater than in questions where more options were available to the respondent. No statistical conclusions can be drawn from this informal observation, but it would be of interest to test the same question in both binary and expanded answer form to see if such a relationship does in fact exist.

*2.4.2 Unsure Responses and Demographic Variables*

In addition to understanding when people are unsure, it is important to understand the demographic profile of the stereotypical unsure respondent. In many cases, the significance of a relationship was the result of either too many or too few people of a certain demographic being unsure about their opinion. Demographic variables that played a role in this uneven distribution of uncertainty include gender, income, education, and

age, with the trend being that less privileged groups of people (as defined by income and education levels) were more likely to be unsure than more privileged groups of people.

Income played a role in the percentage of uncertain respondents in both the New Hampshire budget question and the taxes/services question.<sup>11</sup> Lower-income respondents (annual income less than \$20,000) were more likely to be unsure about their opinions on the New Hampshire budget.<sup>12</sup> Similarly, lower-income respondents were more likely to be unsure about their opinions on the trade-off between taxes and services.<sup>13</sup> There was also a significant relationship between level of education and uncertainty. Generally, poorly educated people (defined as a high school diploma or less) were more likely to be unsure about the bank bailout.<sup>14</sup>

Additionally, age played a role in the percentage of unsure respondents who answered the taxes versus services question.<sup>15</sup> Senior citizens (age 65 and above) were more likely to respond that they did not have an opinion or were unsure.<sup>16</sup> This same phenomenon was observed in other variables related to age, such as retired/not retired and whether or not individuals lived through the depression. Finally, gender affected one's tendency towards uncertainty. When asked about the New Hampshire pledge, women were more likely to answer "unsure."<sup>17</sup> As previously explained, this data set does not provide enough evidence to speculate about this relationship.

### **3. PERSONAL FINANCE**

In this section, we examine how respondents viewed their own personal financial situations. We looked at whether respondents' of their personal financial health varied with age, finding some correlation. We additionally studied how specific demographic variables correlated with respondents of personal financial health. Finally, we designed a personal financial wellbeing composite measure that encompassed respondents help and examined how different demographic variables correlated with overall financial health.

#### *3.1 Perception of Personal Economic Situation*

Survey respondents were asked to compare their current personal economic situation to their personal economic situation one year ago. Just over seven percent identified their financial situation as "better off," while about 43 percent said they were "worse off" than one year ago. The remaining 50 percent of those surveyed responded that their financial situation was "about the same."

After analyzing the data in its aggregate form, we divided the survey respondents into three age cohorts: 1) under 50, 2) between 50 and 64, and 3) 65 and older. We then compared the relative personal financial situations of the three aforementioned age cohorts. These findings are summarized in Table 7. Dividing respondents into age cohorts revealed that respondents who are 65 or older were least likely to view their current financial situations as being better than the previous year. Respondents in the youngest age cohort were comparatively more positive about their current financial

situation as around 10 percent viewed themselves as better off and 55 percent viewed their financial situations as being about the same compared to one year ago.

**Table 7. Financial Situations of Respective Age Cohorts**

<b>Age Cohort</b>	<b>Better Off (%)</b>	<b>Worse Off (%)</b>	<b>About the Same (%)</b>
<b>Under 50</b>	10.17	34.75	55.08
<b>Between 50 and 64</b>	8.94	47.97	43.09
<b>65 and Older</b>	3.82	46.56	49.62

We then examined the relationship between residence ownership and the current mortgage crisis. The large majority (about 86 percent) of those who responded that they or a family member have been negatively affected by the mortgage crisis own their current residence. Just over 10 percent of those who identify having been negatively affected by the mortgage crisis rent their current residence, and the remaining four percent who have been negatively affected by the mortgage crisis have some other form of residence.

Although more respondents who own their current residence reported being negatively affected by the current mortgage crisis, Table 8 illustrates that a similar percentage of those whom own, rent, or have some other form of residence have been, or have a family member who has been negatively affected by the mortgage crisis. We can then conclude that while most people who have been negatively affected by the mortgage crisis own their current residence, those who rent their current residence or have some other form of residence have been proportionally negatively affected.

**Table 8. Those Negatively Affected by the Current Mortgage Crisis as a Function of Residence Ownership**

<b>Ownership Status</b>	<b>Negatively Affected by Mortgage Crisis (%)</b>
<b>Owns Current Residence</b>	19.76
<b>Rents Current Residence</b>	15.69
<b>Other</b>	18.18

Respondents were asked whether or not they are currently investing in a retirement savings plan. Just over 58 percent of respondents answered “yes” and the remaining 42 percent answered “no.” Of those respondents who are currently investing in a retirement savings plan, 37 percent are investing only through their employer, 20 percent are saving only through personal investments, and 43 percent are saving for retirement with some combination of personal investments and investments through their employer.

### 3.1.1 Personal Credit Card Situation

Survey respondents were asked to describe their personal credit card situation, and whether or not they considered it to be among their top personal financial concerns. Over 18 percent of respondents answered that their credit card situation was among their top personal concerns, while the remaining 82 percent answered that it was not. Splitting the data into the three age cohorts of 1) under 50, 2) between 50-64, and 3) 65 and older revealed that respondents in the oldest age cohort were somewhat less concerned about their credit situations than respondents in the other two age cohorts. Only 10 percent of respondents over 65 felt that their credit situation was their top financial concern while 25 percent of those under 50 and 21 percent of those between ages 50 and 64 named their credit situations as their top financial priority.

### 3.2 Perception of Future Financial Situation

One question on the survey asked respondents to comment on their perception of their personal financial situation a year from now, compared to their current situation. In terms of the aggregate data, about 22 percent of respondents answered that their financial situation would be better a year from now, 15 percent answered that they would be worse off, 46 percent thought they would be about the same, and eight percent said that they were unsure.

We then compared the expectations of respondents' future financial situations across the three aforementioned age cohorts. Table 9 summarizes these results.

**Table 9. Expectation of Personal Financial Situation a year from now as a Function of Age**

<b>Age Cohort</b>	<b>Better (%)</b>	<b>Worse (%)</b>	<b>About the Same (%)</b>	<b>Unsure (%)</b>
<b>Under 50 Years</b>	31.36	13.56	50.00	5.08
<b>Between 50 and 64</b>	39.02	14.63	38.21	8.13
<b>65 and Older</b>	27.27	15.15	50.76	6.82

As the above data demonstrates, while the first and third cohort showed remarkable similarities throughout the responses, the middle cohort diverged significantly, especially in terms of the responses for “better” and “about the same.” There appears to be a clear shift from “about the same” toward “better” perceptions about one’s financial situation in the population of respondents aged 50 to 64.

### 3.4 Introduction of the Personal Financial Health Composite

As a means of evaluating the personal finances of New Hampshire respondents, we developed a composite containing four metrics, covering both respondents' opinions on their current and future situations:

- Assessment of this year's personal finances compared to last year's
- Effect of current mortgage crisis on personal finances
- Assessment of next year's personal finances compared to this year's
- Investment in a retirement savings plan

The four inputs were aggregated to create a financial health score ranging from one to seven, where a score of seven represents the greatest financial wellbeing while a score of one represents the lowest financial wellbeing.

Table 10 illustrates the breakdown of New Hampshire respondents' wellbeing scores. Note the respondents are fairly normally distributed across the range of scores.

**Table 10. New Hampshire Respondents' Wellbeing Scores**

<b>Personal Financial Wellbeing Score</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>1</b>	7	2.03 percent
<b>2</b>	28	8.12 percent
<b>3</b>	52	15.07 percent
<b>4</b>	99	28.70 percent
<b>5</b>	115	33.33 percent
<b>6</b>	31	8.99 percent
<b>7</b>	13	3.77 percent

#### 3.4.1 Personal Financial Health Composite and Demographic Variables

After constructing a personal financial health composite, we regressed the composite on several demographic variables to observe their effect on personal financial health. This regression supported the following conclusions:

- Age has a small, negative influence, while Education has a small, positive influence on personal financial wellbeing
- Having health insurance has a very statistically significant and strongly positive effect on a respondent's personal financial wellbeing
- Income has a statistically insignificant influence on a respondent's personal financial wellbeing. While at first this may seem counterintuitive, it makes sense when one considers that an individual's personal financial wellbeing is not

determined by absolute, but rather relative changes to his or her existing socioeconomic position.

#### **4. SOCIAL POLICY**

The issues of a seat belt requirement, medicinal marijuana, the death penalty, and same-sex marriage are, generally speaking, controversial issues of concern in state legislatures nation-wide. Yet in the unique political and social atmosphere of New Hampshire, they take on additional significance. New Hampshire is the only state in the nation without a seatbelt law that requires both drivers and passengers to wear seatbelts while in an automobile. This anomaly can be explained by the mentality that accompanies the state motto, “Live Free or Die,” and emphasizes personal liberties and little government intervention in the lives of the people. Similarly reflecting this attitude is the fact that New Hampshire has one of the highest marijuana usage rates in the country, with fourteen percent of residents reporting that they used marijuana in the past year.<sup>18</sup> This is noteworthy in considering the possibility of legalization of medicinal marijuana. Recently, the New Hampshire Legislature passed legislation permitting the use of prescribed medicinal marijuana for chronically ill patients, but the governor vetoed the bill. Capital punishment is legal in the state, but the last execution occurred in 1939.<sup>19</sup> New Hampshire recently legalized gay marriage and became the sixth state in the country to do so. Given these circumstances, studying citizens’ responses to these four policy questions in order to reveal general attitudes on these important issues is particularly interesting in the state of New Hampshire.

##### *4.1 Age and Social Policy Opinions*

Opposition to same-sex marriage generally increased as age increased. There was almost a thirty percent increase in opposition from the 50-64 to 65 and over age cohorts. It seems that generational differences may account for the respondents’ varying attitudes toward same-sex marriage. Support for same-sex marriage peaked in the youngest age bracket and opposition to same-sex marriage was at its highest in the oldest age bracket.<sup>20</sup>

While the under 50 and 50-64 age cohorts held comparable views on the death penalty, support for the death penalty increased 20 percent in the 65 and over age bracket. Approximately half of the respondents in the survey opposed the death penalty in the state of New Hampshire.

Approximately fifty percent of those below fifty and above sixty-five years old supported the legalization of medicinal marijuana. More noteworthy, 72 percent of those in the 50 through 64 age group supported medicinal marijuana. This large jump in support for medicinal marijuana among the baby boomer generation reflects their coming of age in the 1960s amongst a background of hippie culture.

#### *4.2 Gender and Social Policy Opinions*

The above data shows that there are statistically significant variations in the responses among men and women to the four issue questions. On the issue of medicinal marijuana, more women than men support the use of medicinal marijuana: 63 percent of women supported the legalization of medicinal marijuana while only 55 percent of men supported its legalization. Women supported the enactment of law requiring the use of seatbelts to a much greater extent compared to men: 38 percent of men opposed a seat belt requirement while only 24 percent of women opposed such a law. In addition, more women supported same-sex marriage compared to men: 45 percent of women favored its legalization and 34 percent of men supported same-sex marriage.

#### *4.3 Party Affiliation and Social Policy Opinions*

For the question of legalizing same-sex marriage, party identification played a strong role in predicting support and opposition. Self-identified Democrats showed the strongest support for same-sex marriage (63 percent) with twenty percent more support than the second highest group of supporters, undeclared/independents. Republicans represented the strongest opposition of all other reporting groups (71 percent).

A Republican was nearly three times more likely to oppose abolishing the death penalty than he/she was to support abolishing it. At the same time, being a Democrat did not seem to serve as an effective predictor of opinions on this question. Democrats were largely split, with supporting abolishing the death penalty being more likely than opposing the abolition.

#### *4.4 Education and Social Policy Opinions*

As education increased, support for same-sex marriage generally increased. The strongest level of support occurred at the highest level of education (64 percent) and the strongest opposition at the lowest level of education (67 percent). Support for the abolition of the death penalty generally increased as level of education increased. Both opposition to the use of medicinal marijuana and uncertainty about the issue decreased with increased levels of education. At the higher levels of education, support for the use of medicinal marijuana reached its highest level (75 percent)

#### *4.5 Attendance of Religious Services and Social Policy Opinions*

The strongest opposition to same-sex marriage came from individuals who attend religious services at least once a week (71 percent). Decreased attendance of religious services was linked to stronger levels of support for the legalization of medicinal marijuana. The strongest supporters were those who “rarely or never attend” religious services (72 percent).

## **5. CONCLUSION**

The results from the Rockefeller Center 2009 “New Hampshire State of the State” poll demonstrate that different demographic variables affected respondents’ answers to certain types question. However no specific demographic trends emerged that can be applied to respondents answers overall. According to the poll, New Hampshire residents are, on average, moderately politically active with different demographics correlating with higher or lower levels of political activism. Similarly, respondents provided a wide range of opinions on social policy questions with specific demographic variables also affecting responses to certain questions.

Respondents were united in their opinions about the current economic climate. Poll results show that the majority of New Hampshire residents are worried about the health of both the national and state economies. Over half of respondents remained skeptical about the effectiveness of the Federal stimulus package. Respondents also expressed concern about their personal financial situations as very few answered that they were better off financially than the previous year or that they expected to be better off next year. The results of next year’s poll will help to further gauge the extent and duration of the economic downturn in New Hampshire and if economic recovery has begun.

## REFERENCES

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<sup>1</sup> For this specific question, only the expanded version of the income variable resulted in a significant relationship; this significance was lost when income levels were collapsed into broader categories.

<sup>2</sup> The most dramatic deviation from expected counts (given no relationship between the two variables) came from individuals who support the bank bail out and make over \$200,000 per year (observed = 15, expected = 8).

<sup>3</sup> For this cell the observed count is 36, while the expected count is 25.

<sup>4</sup> For this two-sample proportions test,  $p = 0.0247$  and  $\alpha = 0.05$ .

<sup>5</sup> From the chi-squared analysis, the observed count for this cell is 34, while the expected count is 26.

<sup>6</sup> For this two-sample proportions test,  $p = 0.0820$  and  $\alpha = 0.05$ .

<sup>7</sup> The observed count for highly educated people who want to increase taxes/maintain services is 38, while the expected count is 29. The observed count for people with some college education who want to increase taxes/maintain services is 21, while the expected count is 29.

<sup>8</sup> See note 10. 40% of respondents who have an education beyond a college degree make over \$100,000 per year.

<sup>9</sup> 57% of respondents with some college education make between \$20,000 and \$75,000 per year.

<sup>10</sup> The observed count for this cell was 32, while the expected count was 18 (given the variables are independent of each other).

<sup>11</sup> When the unsure category was excluded, both of these tests were no longer significant. This highlights the concentration of significance within “unsure” responses.

<sup>12</sup> Given views on the New Hampshire budget were independent of income, the expected count for people in this category was 2; the observed count was 7.

<sup>13</sup> If the variables were independent, only 2 people would have been expected to be unsure (or have no opinion) about this question, but instead 6 were.

<sup>14</sup> If the two variables were independent, there should have been 22 unsure poorly educated respondents, but instead there were 38 observed. In this case, the relationship was also significant when the unsure respondents were excluded from the analysis. This is because education also affected people’s opinions about the bail out, as was discussed in the previous section.

<sup>15</sup> This test was only significant when unsure respondents were included; the test lost significance when these respondents were removed from the data set.

<sup>16</sup> If these two variables were independent, 7 elderly people would have responded in this way, but instead 12 senior citizens did.

<sup>17</sup> Given that these two variables are not related, the expected count for this category was 10. The observed count was 17. Additionally, when the unsure category was excluded the test was no longer significant.

<sup>18</sup> Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health, 2006-2007. Published 2008. <[www.oas.samhsa.gov](http://www.oas.samhsa.gov)>

<sup>19</sup> The Death Penalty in New Hampshire. Published 2006. <<http://www.nhpr.org/node/11721>>

<sup>20</sup> All trends referred to in this section were significant to at least the ten percent level, except for ones relating to income and age which had varying levels of significance.