

**Poll: Majority Think Buying a House in Sacramento Region in 2009 Is a Good Investment Despite Increased Concern about the Housing Market and Personal Finances**

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Sacramento's housing market has been hit hard in recent years. From February 2007 to February 2008, Sacramento's median home prices dropped steeply: 30.9 percent (California Association of Realtors March 2008). This decrease in housing value continued throughout 2008. In February of 2009 the median price was \$160,000, down 38.5 percent from the same month in 2008 (California Association of Realtors March 2009). The median price in Sacramento County has plunged 59 percent since its peak in 2005. Housing prices in Yolo, El Dorado, and Placer counties have followed similar downward trend. Such sharp price declines in the Sacramento region are the direct results of a large number of foreclosed homes.

Many jobs in the region have also disappeared in recent months as the current recession continues. Sacramento County's unemployment rate was 10.4 percent in January 2009, up from 6.4 percent a year ago (Patterson March 5, 2009). In February 2009, it increased to 10.7 percent. El Dorado (10.9%), Placer (10.3%), and Yolo (12.0%) counties had similarly high unemployment rates in February (State of California Employment Development Department March 20, 2009).

How concerned are residents about the weak housing market and their ability to pay for their bills and expenses? Do these concerns affect their willingness to buy homes in the region for themselves and/or for long-term investment? Is 2009 a good time to buy? How many can afford to buy in the near future?

According to *The 2009 Sacramento State Annual Survey of the Region*, 92 percent of residents in the Sacramento region think the current housing market is a problem with 72 percent considering it a big concern. This is an 18 percentage point increase from last year (72% in 2009 vs. 54% who felt it was a big problem in 2008). However, such widespread concern with the weak housing market does not appear to have a negative impact on residents' desire for housing in the region. About 60 percent of area residents think that purchasing houses in the Sacramento region in 2009 is a good long-term investment (59%), and that it is better than buying stocks (30%). Sixty percent of current non-homeowners also hope to buy a home in the region someday. Moreover, more than 60 percent say they are likely to find a home that they can afford and would like to buy (61%) and 2009 is a good time to make this purchase (64%).

For the first time in the last eight years since the annual survey started in 2002, the majority of area residents (52%) think affordable housing is no longer a problem and only 23 percent think it is a big concern (Liu, Ramirez-Valenzuela, Valkenburgh, Schulz, Paone, and Scott 2008). However, compared to last year, more Sacramento residents worry that their total family income

will not be enough to meet their expenses and bills this year (36% in 2009 vs. 25% in 2008). In fact, those with a family income of less than \$30,000 (63%) and the unemployed (62%) are the most concerned about their personal finances. The majority of non-homeowners (57%) and Hispanics (55%), and almost half of those with a household income between \$30,000 and \$50,000 (49%) and those aged 40 or younger (48%) also worry about paying their expenses all or most of the time.

Thus many area residents still think affordable housing is a problem even with the deep decline in housing prices in recent years. This is especially the case for Hispanic residents (74%), those who are unemployed (72%), those with a household income of \$30,000 or less (70%), those aged 18 to 35 (70%), and those who worry about their family finances most or all of the time (66%). The majority of those never married (61%), living in Yolo County (58%), employed part-time (57%), those with a household income between \$30,000 and \$50,000 (51%), and residents aged between 35 and 50 (50%) share similar concerns.

What follows are more detailed results from *The 2009 Sacramento State Annual Survey of the Region*, conducted from February 14 to March 4, 2009, by the Institute for Social Research (ISR), California State University, Sacramento.

### **More than 90 percent are concerned about the weak housing market**

Almost all area residents (92%) think the weak housing market is a problem: 72 percent feel it is a big problem, while 20 percent regard it somewhat problematic. Only five percent do not think so. Deep concern for the weak housing market is up significantly from last year: 72 percent in 2009 think the housing market is very problematic compared to only 54 percent who believed this was the case in 2008.

The worry for the weak housing market in the region is shared by more than 90 percent of the general public regardless of their county of residence (94% in Yolo and Placer counties, 92% in Sacramento County, and 91% in El Dorado County), ethnicity (97% for Hispanics, 92% for white residents, and 92% for other racial groups), or annual household income (94% for \$50,000 or more, and 93% for less than \$30,000, and 90% for families who make between \$30,000 and \$50,000). Homeownership (93% homeowners and 90% non-homeowners) and employment status (95% unemployed, 93% employed, and 92% other) has little impact on area residents' concern for the weak housing market. This feeling is also shared by the registered voters regardless of whether they are Democrats (95%), Republicans (92%), or other voters (94%).

**“I am going to read you a list of issues in the Sacramento region. For each one please tell me if you think it is a big problem, somewhat of a problem, or not a problem...  
The weak housing market?”**

*Comparison between 2009 and 2008*

	2009	2008 <sup>1</sup>
Big problem	72%	54%
Somewhat problematic	20	25
Not a problem	5	17
Don't know	3	4

  

	2009	2008 <sup>1</sup>
A problem	92%	79%
Not a problem	5	17
Don't know	3	4

<sup>1</sup> Liu, Ramirez-Valenzuela, Valkenburgh, Schulz, Paone, and Scott 2008.

*Comparison among the Four Counties in the Sacramento Region*

	El Dorado County	Placer County	Sacramento County	Yolo County
A problem	91%	94%	92%	94%
Not a problem	8	4	5	4
Don't know	1	2	3	2

*Comparison among Different Racial Groups*

	White	Non-white
A problem	92%	94%
Not a problem	6	2
Don't know	2	4

	White/ Caucasian	Hispanic/ Latino	Other Groups
A problem	92%	97%	92%
Not a problem	6	1	3
Don't know	2	2	5

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
A problem	93%	90%	94%	94%
Not a problem	3	7	4	4
Don't know	4	3	2	2

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners
A problem	90%	93%
Not a problem	6	5
Don't know	4	2

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
A problem	90%	94%	91%
Not a problem	6	4	5
Don't know	4	2	4

*Comparison among People with Different Employment Status*

	Full time Employed	Part time Employed	Unemployed	Other
A problem	93%	93%	95%	91%
Not a problem	6	4	3	5
Don't know	1	3	2	4

*Comparison among Registered Voters*

	Republicans	Democrats	Others
A problem	92%	95%	94%
Not a problem	6	3	4
Don't know	2	2	2

**Almost 60 percent believe buying a house in the region in 2009 is a good investment**

The deep and wide concern about the housing market does not seem to affect the majority of area residents' willingness to invest in the housing market in the Sacramento region. Fifty-nine percent of area residents feel that buying a house in 2009 in the Sacramento region is a good long-term investment while 23 percent think such a purchase is an average investment. Only 14 percent believe it would be a poor investment. This contrasts sharply with attitudes towards the stock market: only 30 percent believe that buying stocks in 2009 would be a good investment, while 21 percent see it as an average investment. Moreover, 38 percent believe purchasing stocks in 2009 to be a poor investment.

Opinions regarding housing investment in the Sacramento region vary significantly based on residents' homeownership status, household income, and racial and political backgrounds. Almost two-thirds of the homeowners with mortgages (65%) believe that buying a house in 2009 in the region is a good investment, while only 46 percent of non-homeowners share this positive assessment. Those with higher incomes are more likely than those with lower incomes to think that purchasing a house in 2009 is a good investment: 68 percent for those with a household

income between \$50,000 and \$100,000, 69 percent for those with a household income of \$100,000 or more, and 42 percent for those with a household income of \$30,000 or less.

Republicans (70%) and whites (65%) are among the most likely to feel that buying a house in the region in 2009 is good investment, whereas non-homeowners (46%) and Hispanic/Latinos (45%) are among the least likely to think this is the case.

**“Do you feel buying a home in the Sacramento region in 2009 is a good long-term investment, an average investment or a poor investment?”**

	Sacramento Region
Good investment	59%
Average investment	23
Poor investment	14
Don't know	4

*Comparison between People with Different Perception of the Weak Housing Market*

	A Problem	Not A Problem
Good investment	59%	65%
Average investment	24	14
Poor investment	13	18
Don't know	4	3

*Comparison between Stock Investment and Housing Investment*

	Housing	Stocks
Good investment	59%	30%
Average investment	23	21
Poor investment	14	38
Don't know	4	11

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
Good investment	42%	58%	68%	69%
Average investment	29	21	21	21
Poor investment	21	17	9	8
Don't know	8	4	2	2

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners
Good investment	46%	64%
Average investment	27	22
Poor investment	21	10
Don't know	6	4

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
Good investment	46%	65%	62%
Average investment	27	23	18
Poor investment	21	9	15
Don't know	6	3	5

*Comparison among Different Racial Groups*

	White	Hispanic/ Latino	Other Groups
Good investment	65%	45%	53%
Average investment	22	31	21
Poor investment	10	18	22
Don't know	3	6	4

*Comparison among Registered Voters*

	Republicans	Democrats	Others
Good investment	70%	62%	57%
Average investment	19	21	26
Poor investment	9	13	15
Don't know	2	4	2

**Sixty percent of non-homeowners hope to buy a home in the region someday**

Concern over the weak housing market has little significant impact on the desires of non-homeowners to buy a home in the region. This American dream is widely shared despite the steep decline of home values since housing prices reached their peak in 2005. Sixty percent of non-homeowners in the area hope to own a home in the four-county region someday, as they did in 2005 during the height of the housing boom. This attitude is widely shared across county of residence, length of residence in the Sacramento region, and political party affiliation. However, the hope of owning a home is highest among those with a household income of \$50,000 or more (72%), residents aged 40 or younger (71%), people from racial groups other than white and Hispanics (70%), and those who are married (69%). The only exception is for those aged 65 or older: 71 percent of elderly non-homeowners are not interested in owning a home in the region.

**“Do you hope to someday own a home in the four-county Sacramento region?”**

*Comparison between 2009 and 2005*

	2009	2005 <sup>1</sup>
Yes	60%	60%
No	33	37
Don't know	7	3

<sup>1</sup> Liu, Amy Qiaoming and Britte H. Livingston. 2005.

*Comparison between People with Different Perception of the Weak Housing Market*

	A Problem	Not A Problem
Yes	60%	64%
No	33	32
Don't know	7	4

*Comparison among People with Different Household Income*

	Under \$50,000	\$50,000 or more
Yes	58%	72%
No	37	20
Don't know	5	8

*Comparison among People with Different Age*

	40 and younger	41 to 64	65+
Yes	71%	55%	24%
No	22	39	71
Don't know	7	6	5

*Comparison among People with Different Racial Groups*

	White	Hispanic	Others
Yes	54%	63%	70%
No	41	30	20
Don't know	5	7	10

*Comparison among People with Marital Status*

	Married	Once Married	Never Married
Yes	69%	46%	62%
No	25	51	27
Don't know	6	3	11

**More than 60 percent say they are likely to find a home to buy in the near future**

Sixty-one percent of area residents think they are very or somewhat likely to be able to find a home that they can afford and would like to buy in the Sacramento region (36% very likely and 25% somewhat likely). More than two-thirds share this positive view, including those with a household income of \$50,000 or more (80% for those with \$100,000 or more and 72% for those between \$50,000 and \$100,000), those employed full time (71%), those living in Placer County (70%), married residents (68%), those between the ages of 35 and 50 (68%), and homeowners with mortgages (66%).

Despite the large decrease in home values in the Sacramento region, a large number of residents still think they cannot find a home they can afford and would like to buy in the area they would like to live. Those who have a household income of \$30,000 or less (57%) are the least likely. More than 40 percent of those who are widowed (48%), separated or divorced (43%), or never married (42%), those unemployed (44%), those with a household income between \$30,000 and \$50,000 (41%), residents from Yolo County (41%), and non-homeowners (44%) report they cannot afford to buy a house in which they prefer to live.

**“If you decide to buy a house in the near future, how likely is it that you would be able to find a home that you can afford and would like to buy in a part of the Sacramento region where you would like to live?”**

	Sacramento Region
Very likely	36%
Somewhat likely	25
Not very likely	17
Not at all likely	17
Don't know	5

  

	Sacramento Region
Likely	61%
Unlikely	34
Don't know	5

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
Very likely	18%	23%	39%	61%
Somewhat likely	19	30	33	19
Not very likely	24	22	15	8
Not at all likely	33	19	9	9
Don't know	6	6	4	3

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
Likely	37%	53%	72%	80%
Unlikely	57	41	24	17
Don't know	6	6	4	3

*Comparison among People with Different Employment Status*

	Full-time Employed	Part-time Employed	Unemployed	Other
Very likely	43%	33%	22%	32%
Somewhat likely	28	28	29	20
Not very likely	15	17	24	16
Not at all likely	10	16	20	25
Don't know	4	6	5	7

	Full-time Employed	Part-time Employed	Unemployed	Other
Likely	71%	61%	51%	52%
Unlikely	25	33	44	41
Don't know	4	6	5	7

*Comparison among the Four Counties in the Sacramento Region*

	El Dorado County	Placer County	Sacramento County	Yolo County
Very likely	39%	47%	34%	23%
Somewhat likely	21	23	26	29
Not very likely	20	9	17	22
Not at all likely	16	15	18	19
Don't know	5	6	5	7

	El Dorado County	Placer County	Sacramento County	Yolo County
Likely	60%	70%	60%	52%
Unlikely	36	24	35	41
Don't know	4	6	5	7

*Comparison among People with Different Marital Status*

	Married	Widowed	Separated/Divorced	Never Married
Very likely	41%	25%	32%	24%
Somewhat likely	27	14	20	30
Not very likely	14	17	22	21
Not at all likely	13	31	21	21
Don't know	5	13	5	4

	Married	Widowed	Separated/Divorced	Never Married
Likely	68%	39%	52%	54%
Unlikely	27	48	43	42
Don't know	5	13	5	4

*Comparison among People with Different Age*

	18 to 35	36 to 50	51 to 64	65 or Plus
Very likely	24%	41%	38%	32%
Somewhat likely	37	27	22	19
Not very likely	18	17	18	12
Not at all likely	16	11	17	24
Don't know	5	4	5	13

	18 to 35	36 to 50	51 to 64	65 or Plus
Likely	61%	68%	60%	51%
Unlikely	34	28	35	36
Don't know	5	4	5	13

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
Very likely	24%	40%	40%
Somewhat likely	26	26	21
Not very likely	22	16	11
Not at all likely	22	14	21
Don't know	6	4	7

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
Likely	50%	66%	61%
Unlikely	44	30	32
Don't know	6	4	7

**Approximately two-thirds of area residents believe this year is a good time to buy**

Despite the continuing decline in housing prices, the percentage of those who would consider purchasing a house in the Sacramento region this year (64%) is very similar to that of last year (63% now or in 6 months). Sixty-four percent of area residents believe that 2009 is a good time to purchase a house in the Sacramento region, 46 percent say now is a good time and 18 percent claim six months from now would be a good time. This is especially the case for homeowners with mortgages (71%), those with a household income of \$50,000 or more (71% between \$50,000 and \$100,000 and 73% with \$100,000 or more), those aged 51 to 64 (70%), Democrats (70%), and white residents (67%).

**“If you want to buy a house in the Sacramento region, when do you think would be a good time to buy -- now, in six months, in one year, in two to three years, or in four or more years?”**

*Comparison between 2008 and 2009*

	2009	2008 <sup>1</sup>
Now	46%	47%
6 months	18%	16
1 year	11	13
2 to 3 years	9	11
4 or more years	8	6
Don't know	8	7

<sup>1</sup> Liu, Ramirez-Valenzuela, Valkenburgh, Schulz, Paone, and Scott 2008.

	2009	2008
Now or 6 months	64%	63%
One or more years	28	30
Don't know	8	7

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners
Now or 6 months	51%	69%
One or more years	37	24
Don't know	12	7

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
Now or 6 months	51%	71%	61%
One or more years	37	24	26
Don't know	12	5	13

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
Now or 6 months	52%	59%	71%	73%
One or more years	33	34	23	25
Don't know	15	7	6	2

*Comparison among People with Different Age*

	18 to 35	36 to 50	51 to 64	65+
Now or 6 months	52%	65%	70%	59%
One or more years	41	30	24	18
Don't know	7	5	6	23

*Comparison among Different Racial Groups*

	Hispanic/Latino	White/ Caucasian	Other Groups
Now or 6 months	58%	67%	56%
One or more years	33	25	35
Don't know	9	8	9

*Comparison among Registered Voters*

	Republicans	Democrats	Others
Now or 6 months	64%	70%	64%
One or more years	29	22	28
Don't know	7	8	8

**Area residents divided regarding their ability to pay bills**

As the housing crisis and unemployment rate continue to get worse, more area residents worry that their total family income will not be enough to meet their expenses and bills this year (36%) than they did in 2008 (25%). This is an increase of 11 percentage points among area residents who claim that they are worried all or most of the time.

However, the region is sharply split with respect to concerns about finances: about one-third (30%) are almost never worried, one-third (34%) worry some of the time, and more than one-third (36%) worry all or most of the time. Those with a household income of \$100,000 or more (50%), people who own their homes free and clear (48%), and those aged 65 or above (48%) are the most likely to say they are almost never concerned about their financial situation. In sharp contrast, more than 60 percent of those with a family income of less than \$30,000 (63%) and who are unemployed (62%) are concerned about their family finances most or all of the time. This deep financial concern is also shared by the majority of non-homeowners (57%) and Hispanics (55%) and by almost half of those with a household income between \$30,000 and \$50,000 (49%) and those aged 40 or younger (48%).

**How often do you worry that your total family income will not be enough to meet your family's expenses and bills -- all of the time, most of the time, some of the time, or almost never?**

*Comparison between 2009 and 2008*

	2009	2008 <sup>1</sup>
All or most of the time	36%	25%
Some of the time	34	33
Almost never	30	42

<sup>1</sup> Liu, Ramirez-Valenzuela, Valkenburgh, Schulz, Paone, and Scott 2008.

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
All or most of the time	63%	49%	27%	17%
Some of the time	24	32	43	33
Almost never	13	19	30	50

*Comparison among People with Different Employment Status*

	Employed Full-time	Employed Part-time	Unemployed	Other
All or most of the time	34%	40%	62%	28%
Some of the time	39	39	26	30
Almost never	27	21	12	42

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners
All or most of Time	57%	29%
Some of the Time	29	37
Almost Never	14	34

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
All or most of the time	57%	31%	21%
Some of the time	29	39	31
Almost never	14	30	48

*Comparison among Different Racial Groups*

	White	Non-white
All or most of the time	31%	48%
Some of the time	35	34
Almost never	34	18

	White/ Caucasian	Hispanic/Latino	Other Groups
All or most of the time	31%	55%	43%
Some of the time	35	33	34
Almost never	34	12	23

*Comparison among People with Different Age*

	18 to 35	36 to 50	51 to 64	65+
All or most of the time	48%	39%	32%	24%
Some of the time	33	39	35	28
Almost never	19	22	33	48

**Many still regard affordable housing as a problem although most no longer consider it a concern**

As housing prices continue to decline, more and more residents think affordable housing is no longer a problem in the region. In fact, this is the first time that the majority of the public (52%) think affordable housing is not a concern since the inception of the annual survey in 2002: 35 percent in 2008, 22 percent in 2006, 23 percent in 2005, 16 percent in 2004, 14 percent in 2003, and 18 percent in 2002 (Liu et al. 2008). This year, only 23 percent of area residents think that affordable housing is a big problem, even though another 23 percent regard it as somewhat of a problem.

However, detailed analysis of the data in the region reveals different perceptions of affordable housing in the region. Almost two-thirds of the homeowners without any mortgages (68%) do not think affordable housing is a problem. In sharp contrast, 71 percent of non-homeowners think affordable housing remains a concern. Rising unemployment and underemployment are also taking their toll: 72 percent of those unemployed and 57 percent of those who are employed part-time consider affordable housing a problem.

In addition, residents' household income, marital status, race and age affect whether they can afford housing in the region. More than two-thirds of Hispanic residents (74%), those aged 18 to 35 (70%), those with a household income of \$30,000 or less (70%), and those who are concerned about their family finances most or all of the time (66%) also worry about affordable housing. The majority of those who are never married (61%), living in Yolo County (58%), with a household income between \$30,000 and \$50,000 (51%), residents between age 35 and 50 (50%), and those who are divorced or separated (50%) share similar concerns.

However, more than two-thirds of those residents with a household income of \$100,000 or more (73%), those who are seldom or never concerned about their finances (70%), and elderly residents age 65 or older (67%) feel that affordable housing is not a problem. About 60 percent of white residents (61%), those who are widowed (64%), and people from Placer (63%) and El Dorado (61%) counties do not believe affordable housing to be problematic. Among registered voters, Republicans (67%) are the most likely to feel there is no problem with affordable housing.

**“I am going to read you a list of issues in the Sacramento region. For each one please tell me if you think it is a big problem, somewhat of a problem, or not a problem... Availability of housing you can afford.”**

	Sacramento Region
Big problem	23%
Somewhat problematic	23
Not a problem	52
Don't know	2

	Sacramento Region
A problem	46%
Not a problem	52
Don't know	2

*Historical Comparison*

	Big Problem	Somewhat Problematic	Not a Problem	Don't Know
2009	23%	23%	52%	2%
2008 <sup>1, 2</sup>	36	26	35	3
2006 <sup>3</sup>	51	26	22	1
2005 <sup>4</sup>	48	27	23	2
2004 <sup>5</sup>	50	31	16	3
2003 <sup>6</sup>	51	33	14	2
2002 <sup>7</sup>	47	33	18	2

<sup>1</sup>The wording in our 2005, 2006, 2008, 2009 surveys is slightly different from our 2002, 2003, and 2004 surveys. The exact wording in the previous years is, “I am going to read you a list of issues in the Sacramento region. For each one please tell me if you think it is a big problem, somewhat of a problem, or not a problem . . . the availability of affordable housing?” However, in 2005, 2006, and 2008 we ask about “the availability of housing you can afford?”

<sup>2</sup>Liu, Ramirez-Valenzuela, Valkenburgh, Schulz, Paone, and Scott. 2008.

<sup>3</sup>Liu, Amy Qiaoming and Lana Sumati. 2006.

<sup>4</sup>Liu, Amy Qiaoming and Britte H.Livingston. 2005.

<sup>5</sup>Liu, Amy Qiaoming and Joseph Sheley. 2004.

<sup>6</sup>Liu, Amy Qiaoming and Joseph Sheley. 2003.

<sup>7</sup>Liu, Amy Qiaoming. 2002.

*Comparison between Homeowners and Non-homeowners*

	Non-homeowners	Homeowners
A problem	71%	37%
Not a problem	26	61
Don't know	3	2

	Non-homeowners	Homeowners With Mortgages	Homeowners Without Mortgage
A problem	71%	40%	28%
Not a problem	26	59	68
Don't know	3	1	4

*Comparison among People with Different Employment Status*

	Full-time Employed	Part-time Employed	Unemployed	Other
A problem	45%	57%	72%	37%
Not a problem	54	42	26	59
Don't know	1	1	2	4

*Comparison among Different Racial Groups*

	White	Non-white
A problem	37%	70%
Not a problem	61	28
Don't know	2	2

	White/Caucasian	Hispanic/Latino	Other Groups
A problem	37%	74%	66%
Not a problem	61	24	32
Don't know	2	2	2

*Comparison among People with Different Age*

	18 to 35	36 to 50	51 to 64	65+
A problem	70%	51%	39%	26%
Not a problem	28	48	60	67
Don't know	2	1	1	7

*Comparison among People with Different Household Income*

	Less than \$30,000	\$30,000 to Less Than \$50,000	\$50,000 to Less Than \$100,000	\$100,000 or More
A problem	70%	50%	43%	26%
Not a problem	28	46	56	73
Don't know	2	4	1	1

*Comparison among People with Different Financial Worries*

	All/Most of the Time	Some of the Time	Almost Never
A problem	66%	41%	27%
Not a problem	33	57	70
Don't know	1	2	3

*Comparison among People with Different Marital Status*

	Married	Widowed	Separated/Divorced	Never Married
A problem	44%	30%	50%	61%
Not a problem	55	64	48	36
Don't know	1	6	2	3

*Comparison among the Four Counties in the Sacramento Region 2009*

	El Dorado County	Placer County	Sacramento County	Yolo County
A problem	38%	35%	48%	58%
Not a problem	61	63	49	40
Don't know	1	2	3	2

*Comparison among Registered Voters*

	Republicans	Democrats	Others
A problem	32%	48%	46%
Not a problem	67	49	53
Don't know	1	3	1

**Survey methods**

The above results are based on part of our eighth annual survey, *The 2009 Sacramento State Annual Survey of the Region*. This project is a computer-assisted telephone interview of 1,353 adult residents age 18 and older from randomly selected households in the Sacramento region, which includes Sacramento, Yolo, Placer, and El Dorado counties. The objective of this project

is to assess the perception of the quality of life and public opinion in the Sacramento region on a wide range of important local and national issues.

More than 40 students conducted phone interviews in English and Spanish from February 14 to March 4, 2009, at the Institute for Social Research, California State University, Sacramento. The sample is quite representative of the four counties in the Sacramento region when compared with the 2007 U.S. Census estimates (9.4% in the Census vs. 9.3% in the sample in Yolo County; 8.4% in the Census vs. 10.7% in the sample in El Dorado County, 16% in the Census vs. 15.3% in the sample in Placer County, and 66.3% residents in the Census vs. 64.7% in the sample in Sacramento County). The small differences may reflect the changes in the population of the region. The margin of error for the survey in the region is approximately  $\pm 3$  percentage points at the 95 percent confidence level. The error for the City of Sacramento and group comparison would be higher than  $\pm 3$  percentage points at the 95 percent confidence level.

This survey has compared the Sacramento regional findings with those from other California regions, as well as those from the state and the nation. Data cited regarding the state and other California regions often comes from the Public Policy Institute of California (PPIC) Statewide Surveys. Nationwide data often comes from Gallup polls. The College of Social Sciences and Interdisciplinary Studies (SSIS), the Department of Sociology, and the Office of Public Affairs sponsored this project.

This research is directed by Amy Liu, Ph.D., Department of Sociology and Institute for Social Research, California State University, Sacramento. Dr. Liu is an expert in public opinion polls, and has conducted over 20 surveys in the past ten years, including:

- 2002, 2003, 2004, 2005, 2006, 2007, and 2008 Sacramento State Annual Survey of the Region
- Survey of Iowa Business about Eldercare and Eldercare Needs
- Story County Conservation Board Survey
- Grundy County Youth Needs Assessment

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