

The Internet and the Recession

Some 69% of Americans have used the internet to cope with the recession as they hunt for bargains, jobs, ways to upgrade their skills, better investment strategies, housing options, and government benefits.

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Summary of findings

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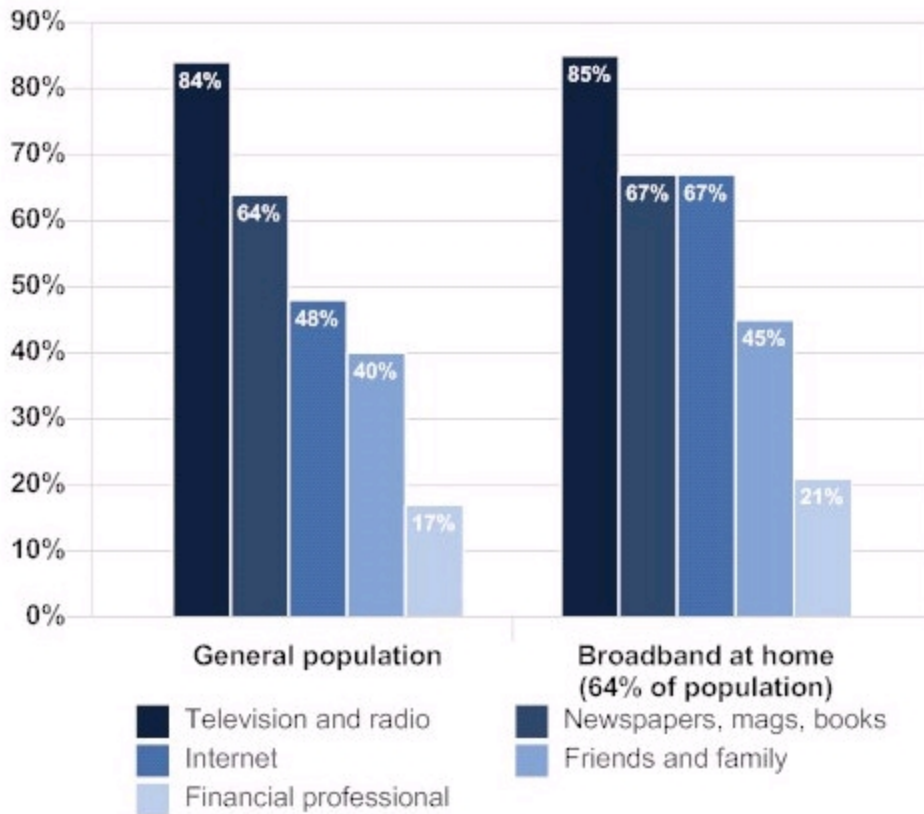
69% of all Americans have used the internet in the past year for help in coping with the recession and understanding it.

More than two-thirds of Americans – 69% – have used the internet to help them with personal economic issues that have arisen in the recession and to gather information about the origins and solutions to national economic problems. That amounts to 88% of the adult internet users in the country.

The internet ranks high among sources of information and advice that people are seeking during hard times, especially when it comes to their personal finances and economic circumstances. At the same time, broadcast media outpace the internet as sources of news about national economics and broadcast sources still overshadow the internet among all Americans for information and advice related to their personal financial circumstances.

General economy information sources

For broadband users, the internet rivals print media, but still lags behind broadcasters.

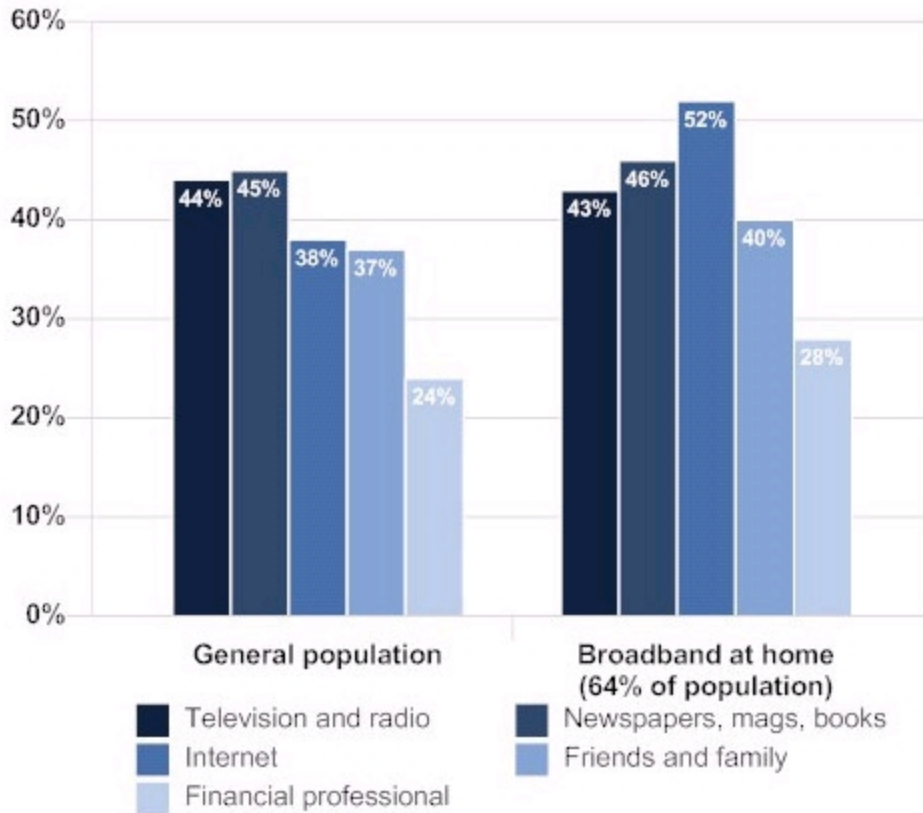


Source: Pew Internet & American Life Project survey conducted from March 26-April 19, 2009. N=2,253. Margin of error is +/- 2.



Personal finance information sources

For broadband users, the internet is the most important source



Source: Pew Internet & American Life Project survey conducted March 26-April 19, 2009. N=2,253. Margin of error is +/-2%.



For most of those interested in learning about personal and global finances, though, the quest for understanding and meaning is not an “either/or” matter. People do not either talk to others or consult a single media platform. They forage among sources and communicate with a range of people.

The average American is using two-to-three sources of information to make sense of what is happening and plan personal coping strategies. The process is best understood as

networked individuals interacting with networked information. They talk to people, seek updates from media sources like newspapers and broadcast media, and actively search for insights that will help them explain what has happened to the economy and how they might adjust to those changes. Sometimes, they also launch an online conversation or otherwise pitch their ideas into the debate.

Still, the quest for information and advice online is not very intense for most Americans. About a fifth of online adults (18%) say they search at least once a day for recession-related material. About half of internet users say they get such material every few days or less frequently than that.

52% of Americans have been hard hit by economic troubles.

Many of the most active searchers and communicators are those who have been stung badly by the recession. Some 52% of Americans have been hard hit in at least one of these ways:

- 35% of Americans have seen their investments lose more than half their value.
- 27% of those who are employed full time or part time have had their pay cut, their hours reduced or lost benefits.
- 27% of homeowners have seen the value of their home reduced by at least half.
- 14% of Americans have been laid off or lost their jobs in the recession.

Bargains and job-related searches lead the way among the kinds of information “online economic users” have sought.

Much of this report deals with a subpopulation we call “online economic users.” They are the 69% of all Americans (and 88% of internet users) who have used the internet for recession-related purposes. Here are the main activities of online economic users in the past year – and in most cases, the hard-hit significantly outpace those who have avoided major economic problems in the past year:

- **Price comparisons:** 67% of online economic users have used the internet to find the lowest price available for something they need to buy.
- **New jobs:** 41% of online economic users have sought information in the past year about jobs that might be available.
- **Seeking online coupons for savings:** 40% of online economic users searched on the internet for cost-saving coupons.
- **Help in spending less on everyday items:** 27% of online economic users have used the internet to get material on the cost of everyday purchases.
- **Earning more money and second jobs:** 27% of online economic users have been online hunting for tips about ways to earn more money or exploring the prospects for getting a second job.
- **Advice about protecting personal finances:** 25% of online economic users have gone online seeking information about ways to protect their finances in a difficult economy.
- **Improving skills for a better job:** 25% of online economic users have used the internet to seek material about how to improve their skills to qualify for better jobs.
- **Sell personal items online:** 23% of online economic users have used auction sites or classified ad sites to sell personal items to raise money.
- **Unemployment benefits:** 22% of online economic users sought material online about unemployment and other government benefits.
- **The value of my house:** 18% of online economic users have used the internet to check up on the value of their house.
- **Rankings or reviews of financial companies and professionals:** 17% of online economic users went online to check reviews of financial firms and professionals.
- **Information about getting a loan:** 13% of online economic users went online to check out ways to get loans.
- **Filing for bankruptcy:** 3% of online economic users used the internet to look for information about filing for bankruptcy.

The impact of the internet on people's views and strategies for coping with the recession.

Most online Americans say their internet use had not changed much and the things they did online did not have tremendous influence on their beliefs and actions.

Still, a sizeable portion of online economic users – the 69% of Americans who have gone online for economic-related purposes during the recession – have reported changes in their views and their actions:

More worried, less confident: Asked whether the things they have learned online have made them more confident or more worried about certain things, more said they were made more anxious than the opposite:

- 39% of online economic users said they were more worried about the stability of banks by what they read online, compared with 5% who said they were more confident.
- 37% of online economic users said they were more worried about the nation's economic future by what they read online, compared with 10% who said they were more confident.
- 36% of online economic users said they were more worried about their family's future by what they read online, compared with 6% who said they were more confident.

On a personal level, though, online economic users were not dejected after their online searches about their own ability to make good decisions about their finances and career. Some 17% said they were more confident about their ability after their internet searches and 14% said they were more worried.

Improved understanding: 36% of online economic users say the things they have learned online have improved their understanding of the nation's financial crisis,

compared with 11% who say they are now more confused because of what they have encountered online.

Going online more often: 31% of online economic users say they have been using the internet more often to get information about the economy in the past year; 10% of online economic users say they are going online less.

Going on alert: 13% of online economic users have signed up to receive updates about general economic news or personal financial issues.

34% of online economic users have contributed their own reactions and ideas about the recession on the internet. Their contributions include activities on social network sites and Twitter.

Some 34% of online economic users – about 30% of the online population and 23% of the entire adult population -- have contributed content and commentary about the recession online. We calculate the 34% figure by adding up all the online economic users who said “yes” they had done any of the following things:

- 12% of online economic users say they have tagged or categorized content about the nation’s economic problems.
- 11% of online economic users have shared photo, video, or audio files about economic issues on the internet.
- 9% of online economic users have posted comments about economic issues on any kind of website such as a financial or news site.
- 8% of online economic users have used social network sites such as Facebook to contact others about job possibilities. That amounts to 17% of online economic users who use social network sites.
- 8% of online economic users have contributed their comments about financial matters to online discussions, listservs or other online discussion forums.
- 7% of online economic users have contributed comments about the nation’s

financial matters on a social network site such as Facebook. That amounts to 15% of the online economic users who use social network sites.

- 7% of online economic users have used social network sites such as Facebook to discuss the possibility that they or someone they know might lose their job. That amounts to 15% of the online economic users who use social network sites.
- 6% of online economic users have contributed such comments on a blog.
- 5% of online economic users have shared their own stories about their financial experiences on social network sites such as Facebook. That amounts to 9% of online economic users who use social networking sites.
- 2% of online economic users have posted comments about the nation's economic matters using a micro-blogging service such as Twitter. That amounts to 15% of all Twitter users who are also online economic users.
- 2% of online economic users have started or joined a finance-related group on a social network site such as Facebook. That amounts to 4% of all the online economic users who use social network sites.

The state of the economy

Introduction

The American economy has been staggered by financial problems that started in the housing industry and financial sectors but have now spread to most other parts of the domestic and global economy. Families are struggling as large numbers of jobs are being lost or being put at risk, as their ability to keep their houses is challenged, and as their investments lose significant value. Citizens also have to assess the consequences of the massive government bailout of the banking industry and a gigantic portfolio of federal stimulus spending.

This is the most significant economic crisis in the internet era and a unique period of information seeking and communication. There have been other economic crises since the mid-1990s and the beginning of mass adoption of the internet, but none have taken place when the internet was so widely deployed or when the particulars of the crisis have been so extreme. The Pew Research Center's Internet & American Life Project wanted to examine how Americans were gathering and sharing information in their quest to cope with economic woes. The Project fielded a nationally representative phone survey between March 26 and April 19 to see how Americans were using the internet and other channels for two purposes: first, in seeking information that might help them cope with personal economic tribulations and, second, in getting material to help them understand the causes and proposed policy solutions to the crisis. In all, 2,253 adults were canvassed in the phone survey, including 561 via their cell phones.

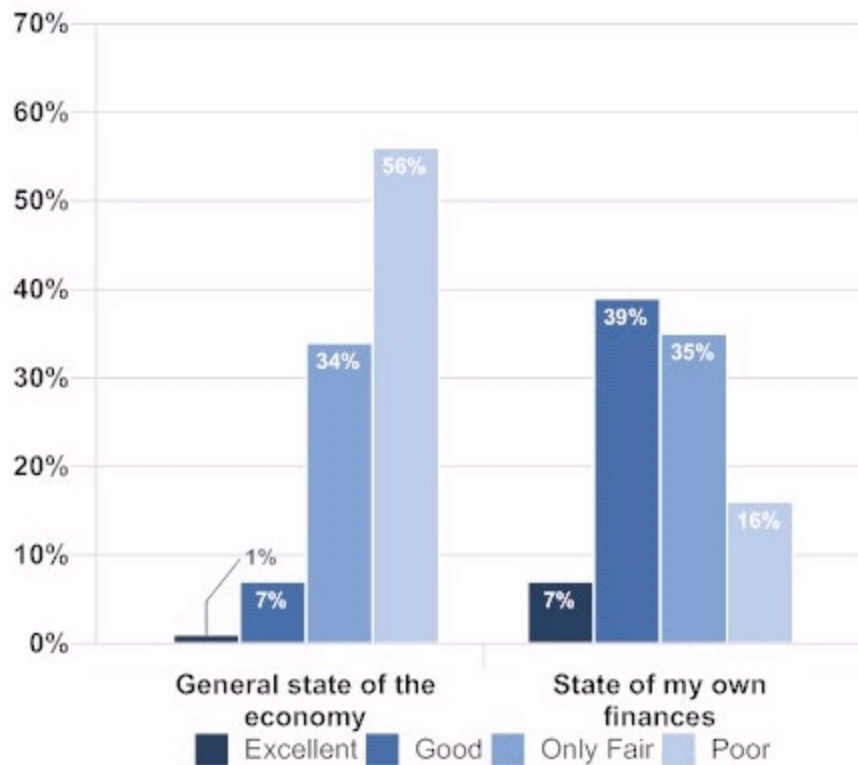
In addition to the phone survey, the Project sought extra insight and commentary from Americans in an online survey that was completed by 172 respondents. The respondents were part of a panel of volunteers who have agreed to answer questions from us in occasional surveys. They were asked some, but not all, the same questions as those in the general phone survey and a number of open-ended questions designed to gather

qualitative insights into how people were using the internet in the recession. The online survey is not representative of the general population. It was conducted to gather reactions and details that could be included in this report as the “human voice” of the online community. This report will quote from the answers people gave about their searching and coping strategies as they try to make sense of the recession and figure out how to adjust to it.

The starting point for our phone survey was to assess people’s sense of their personal economic circumstances and the nation’s situation. And there was a notable gap between people’s sense of their own lives compared with what they thought was going on in the rest of the nation. They were more upbeat about their own situation than the nation’s as the Infographic below demonstrates:

Americans' views about the economy

What they think about the nation and their own finances



Source: Pew Internet & American Life Project survey conducted from March 26-April 19, 2009. N=2,253. Margin of error is +/- 2.



The general pattern to these judgments is easily explained: Those who live in poorer households are more likely to express concern than those who live in upper-income households. Those who have been seriously affected by the economic downturn are more likely to be downcast than those who have been relatively untouched. (See discussion of the “hard hit” below.)

One notable trend comes in the judgments of “worried well-off” about the national economy relative to their own circumstances: 45% of those in households earning more

than \$75,000 say the state of the national economy is “only fair” while 73% of them describe their own circumstances as excellent or good. Another noteworthy pattern is that the employed report their own financial situation is in decent shape (52% say it is excellent or good), but they are just as likely as the unemployed or retired to say they think the overall economy is troubled. Some 55% of the employed say general economic conditions are poor and 59% of non-workers feel the same way.

Furthermore, compared with non-internet users, those who use the internet were a bit more downcast about the overall economy, but somewhat more upbeat about their own economic situation. Internet users were more likely to say that the general condition of the economy was “only fair” (37% vs. 24% of non-users). Still, 43% of internet users said their personal financial situation was in good shape compared with 28% of non-users who said the same thing. These answers were likely driven by the fact that internet users are more likely than non-users to be employed and to have relatively high income and higher levels of education.

One respondent to our qualitative online survey described the exact moment that the seriousness of the crisis hit home for him: *“My big ‘break through the clutter’ moment was September 29 [2008]. I was giving a presentation to a group of co-workers about ‘writing for the web,’ and was bringing up various sites on a big screen to make comments related to their presentation of material. At one point I opened CNN.com and the site had a big red headline ‘Breaking News: Market Drops 600 points’ (or whatever the big drop was at the moment). Everyone in the room gasped or groaned. The impact of that headline on everybody in the room was palpable. I’ve felt similar shudders when I’ve seen similar headlines on smaller screens since that day.”*

52% of American adults have suffered a major economic loss during this recession.

More than half of Americans – 52% – have been hit hard in one way or another by the

recession. Throughout this report this group will be called the “hard hit.” Those who have suffered major blows include:

- 35% of Americans who say they have seen their investments lose more than half their value.
- 27% of those who are employed full time or part time have had their pay cut, their hours reduced or lost benefits. In this sample, 46% of adults have full-time jobs, 13% have part-time jobs, 19% are retired, and 17% are not employed for pay.
- 27% of homeowners who have seen the value of their home reduced by at least half. In this sample, 63% of adults are homeowners and 28% rent their housing, while 8% have other living arrangements.
- 14% of Americans who have been laid off or lost their jobs in the recession.

A comparison of the impact of the recession on internet users and non-users shows the following: They were equally likely to report being laid off or losing a job; internet users were more likely to report investment losses and a major drop in the value of their homes; and non-internet users were more likely to report cuts in hours and benefits. Overall, 55% of internet users have been hard hit by the recession because at least one of these four major blows had befallen them and 41% of non-users had suffered such a blow. This is mostly a reflection of the fact that internet users are more likely than non-users to be home-owners and investors and to have been hit by major financial losses in those realms.

Hard hit by the recession

52% of Americans have been seriously affected by economic troubles

	Seen investments lose more than half their value	Had cut in pay, reduced hours, lost benefits	Seen value of home drop a third or more	Lost job
	35% of all adults have suffered this (% of all adults)	27% of all workers suffered this (% of employed)	27% of homeowners suffered this (% of home owners)	14% of adults suffered this (% of all adults)
All Americans	35%	27%	27%	14%
Men	34%	29%	26%	18%
Women	35%	24%	29%	12%
Whites	35%	25%	27%	11%
Blacks	31%	36%	31%	15%
Hispanics*	38%	30%	29%	21%
Ages 18-29	23%	26%	24%	20%
Ages 30-49	40%	27%	28%	16%
Ages 50-64	39%	28%	28%	12%
Age 65 and older	31%	20%	28%	3%
Less than \$30,000	27%	38%	30%	21%
\$30,000-\$49,999	35%	35%	32%	18%
\$50,000-\$74,999	38%	25%	28%	13%
\$75,000 or more	44%	20%	26%	7%
Urban	34%	24%	28%	11%
Suburban	35%	25%	27%	11%
Rural	33%	33%	20%	14%

* This survey was conducted in English, so these are English-speaking Hispanics

Source: Pew Internet & American Life Project survey conducted from March 26-April 19, 2009. N=2,253.

Margin of error is +/- 2.



69% of Americans have used the internet to get news,

information, and advice about the recession. We call them “online economic users.”

The impact of the recession has been widespread and many Americans are worried about the future. That would give them some incentive to use online resources to stay on top of economic events and interact with others to share news and tips. Indeed, the majority of Americans are using the internet at least modestly for those purposes. Asked a series of questions about whether they have used the internet to get news, information, or advice about the recession, 69% of Americans say they have used the internet for these reasons. This cohort of “online economic users” amounts to 88% of the online population.

A profile of online economic users shows that Americans in these groups are *less likely* to be in the online economic user population: women, blacks, those over age 65 (and the retired), those with less education, those who live in households with less than \$30,000 income, and those in rural areas.

One respondent to our qualitative online survey described her reaction to the news that began to break during the summer of 2008: *“I am having more alerts sent to me via email or SMS. I have a very secure position with the State of Maryland, and am not monitoring my own situation more, but I am monitoring my spending more closely than previously. I will probably delay my retirement by a few years because my 401(k) supplemental plan has lost a lot of value. I am old enough to remember my parent's reaction/response to the 1974 recession, when I was fresh out of college, and see parallels between now and then.”*

Overall, internet users are not intensely monitoring breaking economic news, market conditions, or soliciting advice for coping with economic challenges. Some 18% of internet users have gone online for recession-related material at least once a day and for the rest of “online economic users” the frequency of online activity is episodic. Here is

the breakdown of how frequently internet users go online for information, news, or advice:

- 6% of online Americans use the internet several times a day to get recession-related material.
- 12% use the internet about once a day.
- 18% use it every few days.
- 14% use it once a week.
- 22% use it less often than that (the figures do not add up to 88% because this question is only one component of our definition of an online economic user).

Online economic users

A portrait of the Americans who have used the internet to get news or advice about coping with the recession in the past year

% of all adults who are online economic users

Total American adults	69%
Sex	
Men	72%*
Women	67%
Race/ethnicity	
White	71%
Black	55%*
Hispanic**	72%
Age	
Ages 18-29	85%*
Ages 30-49	78%
Ages 50-64	68%
Ages 65+	32%
Community type	
Urban	65%
Suburban	68%
Rural	56%*

* Statistically significant difference with other groups.

** Survey in English.

Source: Pew Internet & American Life Project survey conducted from March 26-April 19, 2009. N for total adults=2,253. Margin of error is +/- 2%.



Online economic users

A portrait of the Americans who have used the internet to get news or advice about coping with the recession in the past year

% of all adults who are online economic users

Total American adults	69%
Education	
Less than High School	40%
HS diploma	56%
Some college	78%
College degree +	89%*
Household income	
Less than \$30K	50%
\$30K-\$50K	70%
\$50K-\$75K	85%
\$75K or more	91%*
Employment status	
Employed full-time	82%
Employed part-time	75%
Retired	40%*

* Statistically significant difference with other groups

Source: Pew Internet & American Life Project survey conducted from March 26-April 19, 2009. N for total adults=2,253. Margin of error is +/- 2%.



Interestingly, there is no distinct pattern of online activity by those who have been hard hit by the recession. The internet users who have suffered serious setbacks in their jobs and investments are no more likely to be frequent searchers than those who have skirted trouble. Similarly, the online Americans who have a dour sense of the national economy are no more or less likely to do recession-related online activities than those who are relatively sanguine. However, the internet users who describe their own financial situation as good are somewhat more likely to do recession-related searches daily than those who describe their situation as troubled (23% vs. 14%).

In overall terms, people's frequency of online use for economic searches is quite similar to the patterns Pew Internet has seen in other research about online Americans' use of the internet for general news and political news. Online men are more likely than wired women to be daily users (22% vs. 13%); well-educated internet users are more likely than those with high school diplomas to be daily users (28% vs. 13%); and well-off internet users are more likely than those who are less well off to be daily users (27% of those living in households earning more than \$75,000 vs. 13% of those in households earning less than \$50,000). Suburban and urban internet users are online more frequently getting recession news than wired rural residents. And internet users who are employed are a bit more vigilant than those out of the workforce.

Despite the familiarity of the pattern, though, for some online economic users, the recession has spurred them into greater vigilance and more wide-ranging searches. Lynda Armbruster, a business teacher at Santiago Canyon College in Orange, California is emblematic. She says she has started subscriptions to several sources of economic information this year, set up alerts to monitor developments in the real estate and credit industries, and bookmarked a number of new sites that contain information on general financial news, economic trends at various levels (local, national and international). *"I have paid much more attention to financial and economic news since the crisis began because I'm nearing retirement age and we have less time to recover from mistakes or downturns,"* she wrote in our non-representative online survey. *"Since the US started talking about bailouts, I've increased my focus on these topics, doing research into historic economic fluctuations (online, of course) and trying to understand all of the complex issues we're facing in these uncertain times."*

She noted that most of her friends or acquaintances have an interest in these topics, so *"perhaps because we are all affected by them so deeply so we communicate via email, phone and in some cases, in person. Some friends are 'far away' so our entire conversation on the topics is conducted via email."*

In general, more and more people are handling their financial affairs, economic activity, and financially-related information searches online.

All this activity in the midst of the recession takes place amidst other trends showing that Americans are increasingly likely to perform financial and commercial transactions online and turn to the internet for information about economic matters. This survey included questions about a number of online activities related to personal finances to measure the change in the size of the user population over time. These questions have been asked during times of national economic growth and prosperity as well as more recently in the recession. In this survey:

- **Buy products:** 59% of adult Americans said they have used the internet to buy products such as books, music, toys or clothing. We first asked about this activity in March 2000 and at that time 22% of adults had used the internet this way.
- **Travel arrangements:** 52% of adult Americans said they have used the internet to book travel reservations like hotels, airline tickets, or rental cars. We first asked about this activity in March 2000 and at that time 17% of adults had used the internet this way.
- **Online banking:** 45% of adult Americans said they have used the internet to do banking and bill paying. We first asked about this activity in June 2000 and at that time 8% of adults had used the internet this way. On a typical day online now, about 880% more people are doing online banking than was the case in 2000.
- **Online classified ads:** 39% of adult Americans said they have used online classified ads such as Craigslist.¹ We first asked about this activity in February 2005 and at that time 24% of adults had used the internet this way.
- **Market information:** 31% of adult Americans said they have used the internet to get financial information online such as stock quotes or mortgage information. We first asked about this activity in March 2000 and at that time 20% of adults had used the internet this way.

- **Online auctions:** 21% of adult Americans said they have used the internet to participate in online auctions. We first asked about this activity in March 2000 and at that time 7% of adults had used the internet this way.
- **Charitable donations:** 15% of adult Americans said they have used the internet to make a donation to a charity. We first asked about this activity just after the September 11, 2001 terror attacks and at that time 4% of adults had used the internet this way.
- **Stock and bond transactions:** 9% of adult Americans said they have used the internet to buy and sell stocks and bonds. We first asked about this activity in March 2000 and at that time 6% of adults had used the internet this way.

Clearly, people see the internet as an increasingly useful medium for conducting transactions, making purchases, and seeking information. But they have other choices, too, for all these activities and it is time to turn to a fuller understanding of the sources of information and advice people have used during the past year as they encountered more economic trials.

Though he might not be typical of the entire population, an internet enthusiast like William Kuhns describes why the internet increasingly makes sense as a place for him to manage his finances and act as a consumer:

First and foremost, I use the net, with rare exception, to access and manage all of my/our Life expenses, utility bills, banking etc., and have for many years. As more and more companies and institutions evolved to user-friendly, well-thought-out and secure "store fronts," the more I was inclined to interact and operate at the cyber level. Financially personally, the net has been an on-demand, critical tool over the last 15 or so years. I rely on easy access to content and easy comparability of information.

I constantly monitor all of my banking and expense issues. I started a while back to re-do our personal budgeting in a more granular way in MS Excel, week by week, and sticking to it. I customize all the pages I can for specific emphasis on world news-world

financial news-science and discovery, among other less serious stuff.

My one last wild observation: I think because it is a 7x24, space- and time-independent, flattened, truly connected world, the speed at which “the chickens come home to roost” has increased. It’s hard to deny there are problems when they are in your lap in an instant.

NOTES

¹ See Sydney Jones. “Online Classifieds,” available at <http://www.pewinternet.org/Reports/2009/7-Online-Classifieds.aspx>

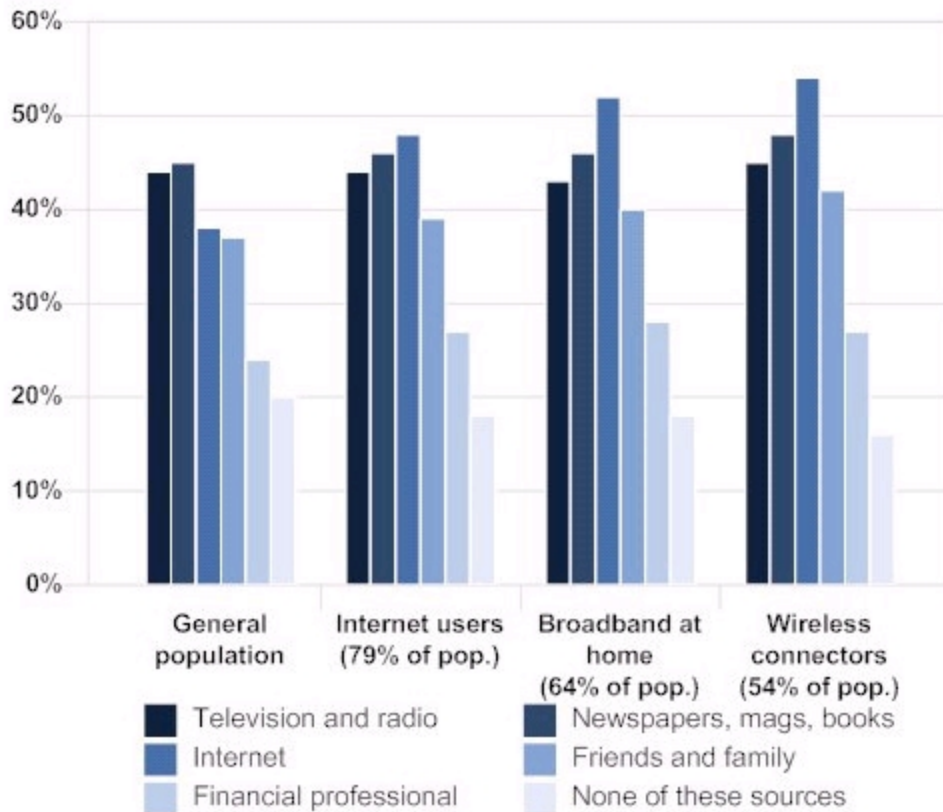
How the internet, and other sources, have helped people cope with the recession

Americans have used several sources of information and advice in the recession.

People have a range of options when it comes to seeking information and advice about their personal economic circumstances and how to change them. We asked everyone in our survey about the places they had gotten information and advice in the past 12 months about their financial or job situation.

The sources people use for information about their personal finances

For broadband and wireless users, the internet is the most important source



Source: Pew Internet & American Life Project survey conducted March 26-April 19, 2009. N=2,253. Margin of error is +/-2%.



For the general population – internet users and non-users alike – we found that traditional media outlets were the most important resources. Printed news media, television, and radio were at the top of the list, ahead of the internet, friends and family members, and professionals. At the same time, we found that for the 79% of Americans who are online, the internet was an equally important source to traditional media and for the 63% of Americans who have high-speed broadband connections at home, the

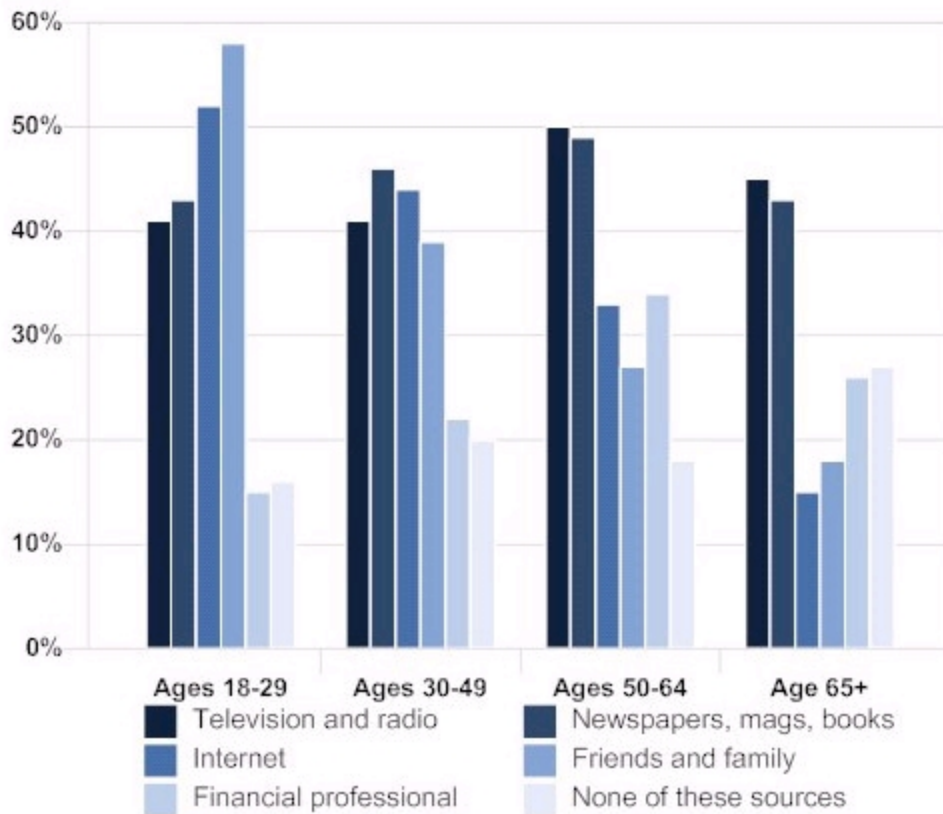
internet was the topmost source. That also holds true for the 54% of Americans who connect to the internet through wireless links.

It was notable that people did not seem to use the internet as a substitute for other kinds of information and personal encounters. The segment of the online economic user cohort that used the internet at least daily to get financial and personal economic information was just as likely as those who used the internet less to cite the newspapers/magazines, family/friends, and professionals as sources of information. Heavier uses among the economic user cohort were somewhat more likely than lighter users to cite the internet than radio and television as a primary resource.

The internet was more likely to be cited as a key source by men, younger adults and upscale Americans than by other groups. At the same time, there were shifting patterns among different age cohorts and socio-economic groups.

Different generational search patterns

Younger Americans rely on different information sources to cope with their personal economic situation than older Americans

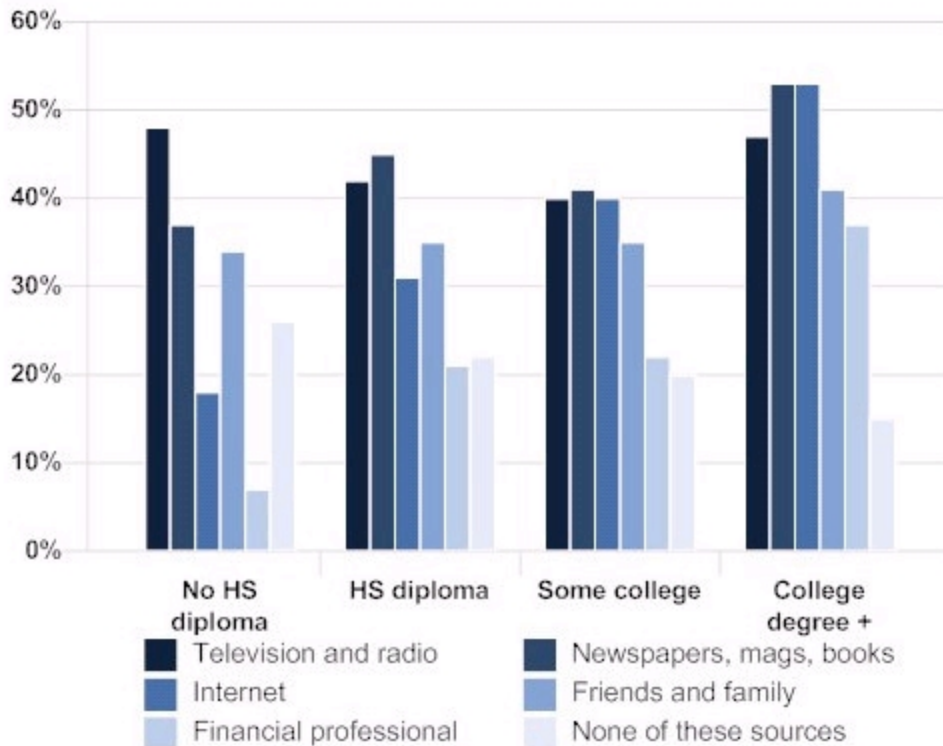


Source: Pew Internet & American Life Project survey conducted March 26-April 19, 2009. N=2,253. Margin of error is +/-2%.



Different search tactics by different classes

Those with different levels of education rely on different sources to understand and cope with the recession



Source: Pew Internet & American Life Project survey conducted March 26-April 19, 2009. N=2,253. Margin of error is +/-2%.



Those who have been seriously hurt by the recession in their job situation or their investments are considerably more likely to have sought information from several kinds of sources compared with those who have not been hurt. They are more likely than those who have been less severely affected to have used printed material (51% vs. 39%), the internet (44% vs. 31%), and financial professionals (31% vs. 18%). Indeed 27% of those who have not been seriously hurt by the recession have consulted none of the sources that we queried in our survey.

Many information seekers turned to multiple sources of information and aid.

It is also striking to note how extensively people were consulting several sources and reaching out to multiple players in their quest for help. Internet users' search for advice and understanding was very much a networking activity as people got information and ideas from multiple places and batted them around with the members of their network.

The average American has turned to 1.94 of the sources for information and advice about their personal financial and economic situation during the recession in the past year. Home broadband and wireless users are more intense and broad-ranging searchers than others: broadband users used an average of 2.2 sources and wireless users also used an average of 2.2 sources, while those without internet connections used 1.3 sources. And these heavily connected Americans are more likely to have turned to human sources – that is, friends and family members and professionals – than those who do not have broadband or wireless connections. For instance, 42% of those who connect wirelessly said they have talked to family and friends about their personal financial situation, compared with 25% of those who have no internet connection who have talked to family and friends.

Here is one of the stories from our online survey showing how people networked through their personal and informational sources to help make a decision: *“We had been in the market to buy a home for a little less than a year. As the housing bubble burst our neighborhood (Park Slope, Brooklyn) saw a stagnation in housing prices. We felt with our rental lease up we should pounce. We used NYTimes.com to check out open houses. That came after a year in which we had talked to a lot of brokers to get a sense of what we needed to ask. We used online forums (Brooklynian.com and others) to find out about the area and get recommendations for our lawyer. We talked with our parents and siblings (home owners) and we talked with friends working in finance to*

determine if it really did make sense to buy. After all this work, we decided it did. We found a place being sold by someone not using a broker. We got approved for the mortgage and got the place.”

The population can be split into four categories of information and advice seekers when it comes to their own personal situation during the recession:

- **Non-seekers:** 20% of Americans have consulted none of the five specific sources we mentioned. They tend to be the retired, those who live in households earning less than \$30,000, rural residents, those with no internet connection, those who think the overall economy is in “good” or “excellent” shape, and those who have not suffered a major economic hit during the recession.
- **Low-level seekers:** 21% have consulted one of the sources. There are not many demographically distinguishing traits in this group. It is somewhat oriented to those who have a high-school diploma or did not complete high school. It also tends a bit towards those who have not personally suffered a major economic blow and it is somewhat more centered among urban residents, compared with other community types.
- **Medium-level seekers:** 43% have consulted two or three of the sources. Hispanics are somewhat more likely than other groups to fall into this group. Otherwise, there is no major demographic characteristic of the cohort.
- **High-level seekers:** 16% have consulted four or five of the sources. These omnivores are more likely to have broadband at home and wireless connections. They have notably higher levels of education and household income than other groups (e.g. 28% of those with college degrees have consulted many sources), and they are more likely to have been hit hard by the recession.

The 59% of Americans who are either medium- or high-level seekers show obvious signs of “networking” behavior. They talk to people, seek updates from media sources like newspapers and broadcast media, and actively search for insights that will help them explain what has happened to the economy and how they might adjust to those

changes.

These seekers are like recent grad student Candice Landry, who got her PhD right in the midst of the recession and reached out in every direction she could for insights and advice into the job market. She wrote: *“I consumed as much information as possible about which job markets were the most stable, lucrative, and accessible for someone who may be educated though not very experienced in the field. I rallied family, friends, and former colleagues to aid in covering as much ground as possible. This was somewhat beneficial because I learned that alone I had not [located] as many opportunities as I thought I had. Together we used: job databases, scientific journal career pages, newspaper, word or mouth, and even cold solicited companies that we heard about or researched online.”*

The kinds of information economic users seek out online

Online economic users – the 69% of adults who search for recession-related material at least occasionally – have been seeking out all kinds of information on the internet to help them cope with the impact of the recession directly on their lives. In descending order, here are the broad categories of information that online economic users have been seeking in their internet searches in the past year:

Price comparisons: 67% of online economic users have used the internet to find the lowest price available for something they need to buy. There were no notable differences in these kinds of searches that were driven by economic circumstances. The hard hit and those not hard hit were equally likely to perform such searches and there were no appreciable differences among households with different income levels. At the same time, younger online economic users (those ages 18-29) were especially active in this area. This was also an area where those with wireless internet connections stood out.

New jobs: 41% of online economic users have sought information in the past year about jobs that might be available. This type of search is especially prevalent among those who had been hard hit by the recession. Job-searches were also popular with young users: 64% of online economic users ages 18-29 have done such searches. Blacks and Hispanics are more likely than whites to have conducted such searches, as are those earning less than \$70,000 in household income.

Job searches were a commonplace internet activity even before the recession. In this survey, we found that 41% of all Americans have searched online for jobs, up from 17% when we first asked about the activity in March 2000. On any given day, 9% of internet users were looking for information about a job during the course of this survey.

Seeking online coupons for savings: 40% of online economic users searched on the internet for cost-saving coupons. The hard hit were more likely than those not severely affected by the recession to have sought coupons. And this was an activity that female online economic users were more likely than men to have performed (47% vs. 33%). Similarly, middle-aged online economic users were more likely than younger or older users to have been coupon hunting.

Help in spending less on everyday items: 27% of online economic users have used the internet to get material on the cost of everyday purchases. Among online economic users, women were more likely than men to have done this in the past year (33% vs. 21%) and younger online economic users were more likely to have done this than older users. It was also a particularly popular use of the internet for parents: 32% of such online economic users had done such searches, compared with 24% of non-parents.

Earning more money and second jobs: 27% of online economic users have been online hunting for tips about ways to earn more money or exploring the prospects for getting a second job. The hard hit were more likely than those less affected by the recession to have conducted such searches. Those living in households earning less than

\$50,000 were more likely to have looked for ways to earn more money than those earning more than that. In addition, blacks and Hispanics were more likely than whites to have searched for information about earning more money and second jobs.

Advice about protecting personal finances: 25% of online economic users have gone online seeking information about ways to protect their finances in a difficult economy. Again, the hard-hit are more likely to have conducted such searches, as are those on the higher end of the socio-economic spectrum. Those in households earning more than \$75,000 and those with college degrees or more are more likely than those with less household income or education to have searched for advice about protecting their personal finances.

Improving skills for a better job: 25% of online economic users have used the internet to seek material about how to improve their skills to qualify for better jobs. This is an especially popular search with younger adults: 43% of the economic users ages 18-29 have done such searches, compared with 19% of those between the ages of 30 and 64. Searches for improving skills were also popular among those in households earning less than \$50,000.

Here is a story from our qualitative online survey about how a respondent worked through the process of deciding how to upgrade his skills while seeking the job of an insurance analyst: *“I applied for, was interviewed for (a 4-step process), and was offered a new position at my company. Many of the responsibilities of this new position are familiar, but there is one subject area that I wasn't very familiar with, so I researched this online, gathered information, saved information for later review and analysis, and made my decision accordingly. There are professional/educational organizations that deal with this topic (Data Quality), and an industry-standard certification process sponsored by one of these organizations, so I sought out materials online from these groups and reviewed these more carefully. In addition, I reviewed vendor materials about the data quality tools and resources they offer, although I gave*

these less importance than I did the trade organization information because of the fact that they are in essence marketing materials and may not be as factual. And finally I researched the topic of data quality control and assessment in general through science and technology articles in sources such as periodicals and newspapers. All of this research was done online.”

Sell personal items online: 23% of online economic users have used auction sites or classified ad sites to sell personal items to raise money. Interestingly, there do not appear to be any economic drivers of this behavior. The hard hit and not hard hit, the well to do and the less well off, the employed and not employed are all equally likely to have used the internet to sell goods during the recession. Online economic users under age 50 are somewhat more likely to have done this than their older counterparts.

Unemployment benefits: 22% of online economic users sought material online about unemployment and other government benefits. The hard hit (29%) and those not in the labor force (43%) were especially active doing these searches. And those in lower-income households were also more likely than those in higher income households to have conducted such searches, as were those who only have high school educations or less education than that.

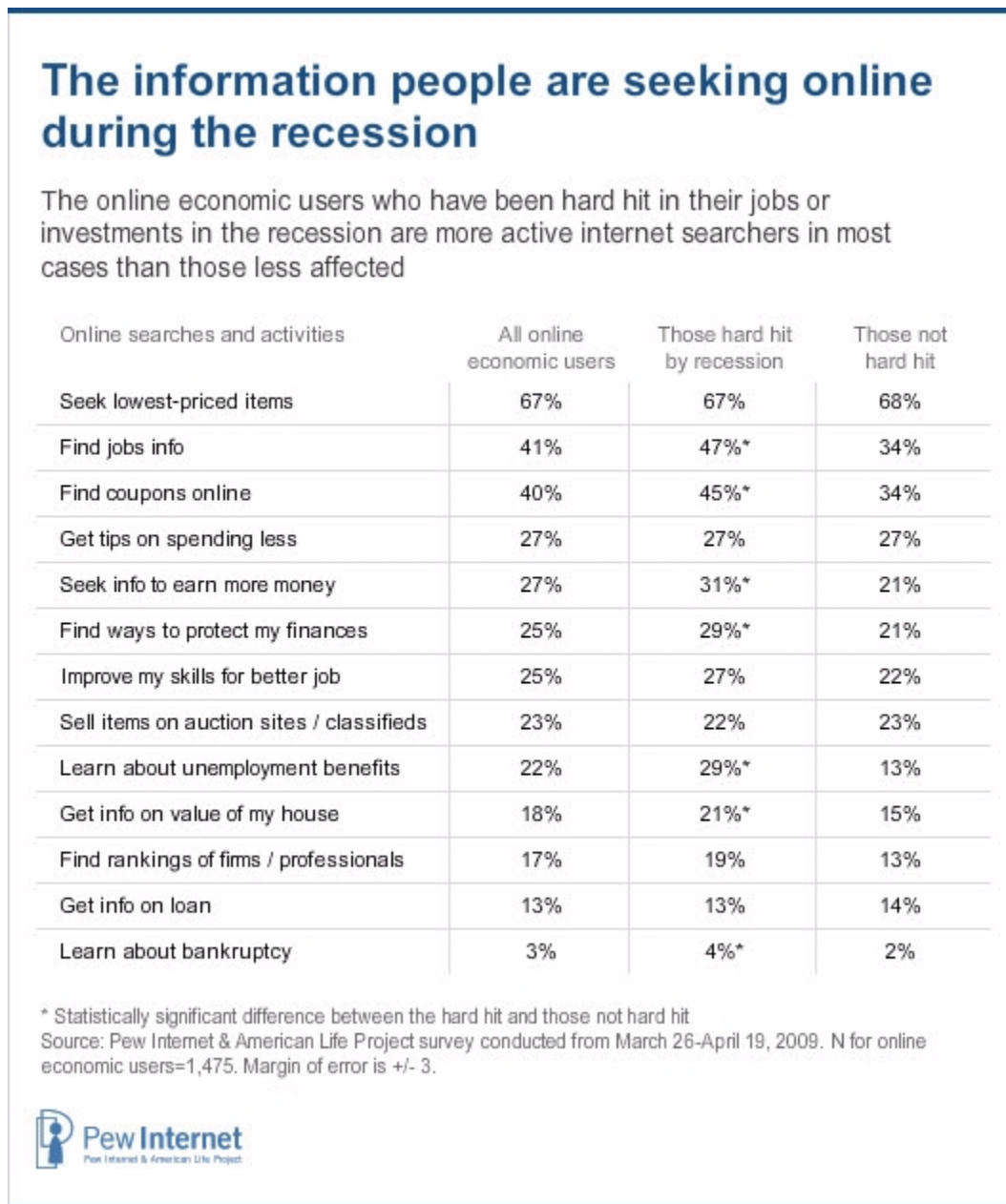
The value of my house: 18% of online economic users have used the internet to check up on the value of their house. Some 64% of economic users are homeowners and 24% of them used the internet to see about their property’s value and perhaps compare it to other housing.

Rankings or reviews of financial companies and professionals: 17% of online economic users went online to check reviews of financial firms and professionals. Male online economic users were more likely than women to have done this.

Information about getting a loan: 13% of online economic users went online to check out ways to get loans. Those under age 50 were more likely than older online

economic users to have done such searches. And those who are employed were more likely than those outside the labor market to have sought such information.

Filing for bankruptcy: 3% of online economic users used the internet to look for information about filing for bankruptcy. Those younger than age 50 were more likely than others to have done used the internet this way.



The average online economic user got material on 3.5 of the 13 items which we queried

and there were some notable differences between those who were low-level seekers and those who were high level. About 15% of online economic users did not get any material online about the issues that we queried. Presumably they got news and general information about the recession, but were not hunting for any information related to these personal financial issues that we queried.

Some 27% of online economic seekers are “low-level” seekers who have gotten information on one or two of the 13 items. These seekers are somewhat more likely to have avoided a major economic blow during the recession and they are more likely to be male, have high school diplomas or less, and be over age 50.

“Medium-level” seekers are those who have gotten information on three or four of the items on our list. These make up 27% of online economic seekers. They are more likely to be female and have some college courses under their belt but no degree. Otherwise, their demographic profile has no striking elements.

Some 32% of online economic users are “high-level” seekers who have found information about five or more of the items on our list. They are much more likely to be under age 30, have wireless connectivity, have been hard hit by the recession than to have skirted problems (42% vs. 31%), live in households earning \$30,000-\$50,000.

The role the internet plays as people try to make sense of the recession and react to it

Americans have used multiple sources to try to make sense of what is happening in the general economy.

Just as people have options in getting material that helps them cope with stressful circumstances, they also can consult a variety of sources as they try to understand what has happened to the economy and the policies that are being proposed as remedies. So, we also asked respondents in our survey about the methods they had used to try to comprehend what had happened to the financial system and economy.

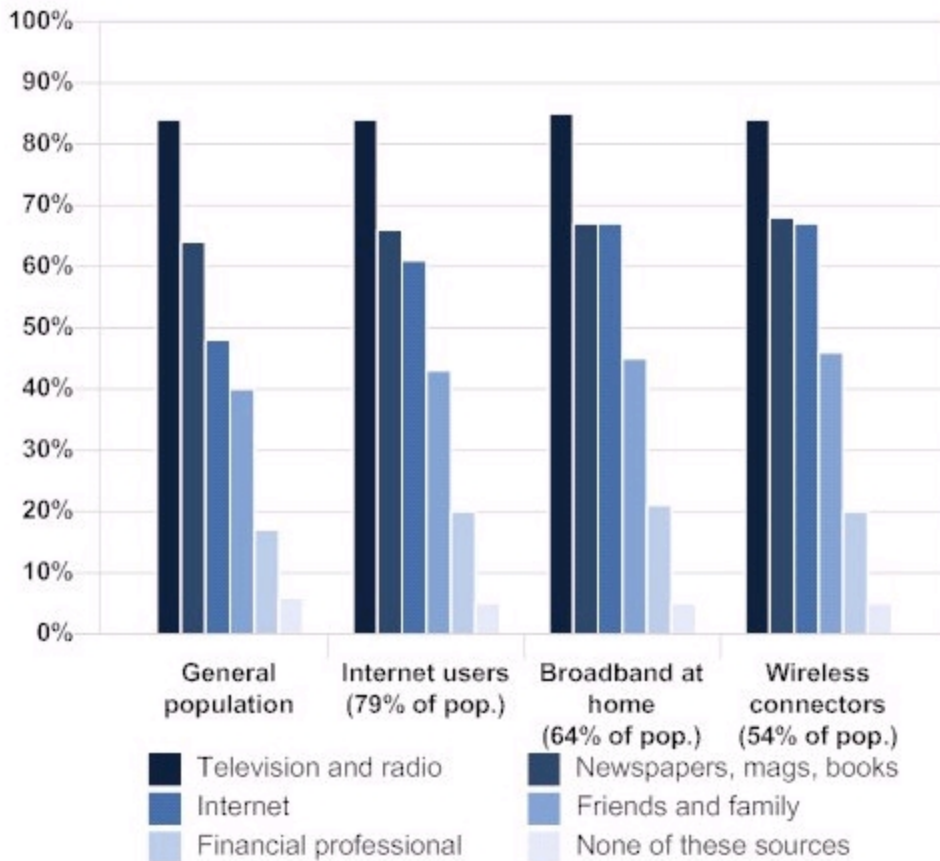
For the general population – internet users and non-users alike – we found that traditional media outlets were even more important to people as they tried to understand the nation’s economic problems than they were in helping people cope with their own financial issues. For all Americans, printed news media, television, and radio were at the top of the list, ahead of the internet, friends and family members, and professionals. At the same time, we found that for the 79% of Americans who are online, the internet rivaled newspapers as a significant source of information, though internet users still cited television and radio as their top sources. For the 63% of Americans who have high-speed broadband connections at home, the internet again was behind broadcast media, but it ranks aside printed media such as newspapers and magazines as a source of information. That was also the case for the 54% of Americans who connect wirelessly.

In the answers to the online survey among volunteer panelists, there is a pervasive sense that people became more and more transfixed over time by the story of the financial storm that was sweeping the nation through 2008. A typical response came from GeorgeAnn Wence:

I have occasionally monitored the stock market. As it began to tumble dramatically I took a much more close interest by monitoring every day. Prior to that, the particular moment for me that caused me to begin to worry about the turn the economy was taking was learning about the shenanigans the financial institutions were up to and how it was destroying some families' lives.... Now I watch what is happening with the mortgage companies, loan lenders, automakers, etc. worrying about the devaluation my house is undergoing because of this situation. I check throughout each week for what major company/corporation is going bankrupt, being consumed by larger sharks, and dread what might happen to my own financial institution. I pay closer attention to how rapidly the dollar is devaluating. I worry about where all this will end, knowing that even when it does it will take a very long time for the American economy to recover.

The sources people use for information about the general economy

For broadband and wireless users, the internet rivals print media



Source: Pew Internet & American Life Project survey conducted March 26-April 19, 2009. N=2,253. Margin of error is +/-2%.



Many seekers turned to multiple sources to comprehend the national problem.

Like Wence, many consulted several sources and reaching out to multiple players in their quest for understanding about what had befallen the national economy and the

proposals offered to fix it. The average American has turned to 2.6 of the sources for information and advice about the national economy. Non-internet users averaged 1.8 sources, while home broadband users and wireless connectors averaged 2.9 sources.

The pattern of search and chatter aimed at comprehending the national economy mirrored the networking pattern people pursued when they were trying to meet their personal needs on financial matters. These heavily-connected Americans are more likely to have turned to human sources – e.g. friends and family members and professionals – than those who do not have broadband or wireless connections. For instance, 46% of those who connect wirelessly said they have talked to family and friends about their personal financial situation, compared with 26% of those who have no internet connection who have talked to family and friends about the national economy.

The population can be split into four categories of information and advice seekers when it comes to getting information from various sources about the national economy:

- **Non-seekers:** 6% of Americans have consulted none of the five specific sources we mentioned. They tend to be senior citizens and those who live in less well-off households. Many do not have internet connections.
- **Low-level seekers:** 15% have consulted one of the sources. There are not many demographically distinguishing traits in this group. This group is somewhat overrepresented in rural areas, and among those living in households earning less than \$30,000. It is somewhat oriented to those who have a high-school diploma or did not complete high school. It also tends a bit towards those who have not personally suffered a major economic blow.
- **Medium-level seekers:** 55% have consulted two or three of the sources. This group is slightly more urban, and overrepresented by those living in households earning between \$50,000 and \$75,000.
- **High-level seekers:** 25% have consulted four or five of the sources. These omnivores are more likely to have broadband at home and wireless connections.

They have notably higher levels of education and household income than other groups. For instance, 40% of those with college degrees have consulted many sources and 41% of those in households above \$75,000 in income have done so. And those who have been hit hard by the recession are more likely than those not hit hard to have used four or five sources (29% vs. 20%).

The 80% of Americans who are either medium- or high-level seekers are also networkers. They consume media, do online searches, and talk to people all in a quest to understand what has befallen the economy.

52% of online economic users have used the internet to try to help them understand the nation's economic woes.

We asked the 69% of American adults whom we call online economic users whether they had specifically turned to the internet to help them try to understand nation's economic problems. More than half – 52% – said they had. Those who were the most likely to have done so included online economic users who had full- or part-time jobs, those under age 50, and those with college educations and relatively high household income.

It was striking that there were no notable distinctions between those who had been hard hit by the recession and those who had so avoided the worst in their personal economic lives. There was a general sense in some of the written responses to our online survey that the internet was important as an antidote to traditional media. For instance, Barbara Ellestad wrote: “I rely on Internet sources of information and news more than traditional sources. I think it's more complete and not based on 30-second blips of filtered news. I can access many different sources of information on the Internet. If I feel any source is biased - as is the main stream media - I can easily go to another source.”

Mary Ann Remnet described a similar motive in the online survey: *“Since we live in a ‘sound bite’ society, it is difficult to grasp what is being talked about. I don’t trust analysts and commentators because their job is to ‘spin’ the news. So if I listen to them, I usually go to actual text of legislation, and see if there is anything i can or need to do to protect myself. I don’t believe that the legislators protect my interests as much as they protect their careers.”*

It was also interesting to note that those who voted for Barack Obama in the last election were more likely than backers of John McCain to use the internet to try to understand the nation’s economic problems (61% vs. 51%).

The quest for understanding and meaning is also a networking process. Online survey respondent Sharon Hockensmith wrote about the way she searches and then seeks to comprehend: *“I have a friend who is an economist and I email him with questions and comments since he writes a blog. I have friends whose intellect I admire and we talk and email about financial, economic, and news events. I also listen to commentators on Fox Financial News such as Cramer and those on Fox programs like Opening Bell and Happy Hour. I’ve been listening and talking to them about the automakers bailout and have pretty much decided that bankruptcy would be a better route since it would allow the companies to renegotiate labor and vendor contracts to more sustainable levels.”*

34% of online economic users have contributed their own reactions and ideas about the recession on the internet. Their contributions include activities on social network sites and Twitter.

Some 34% of online economic users – about 30% of the online population and 23% of the entire adult population -- have contributed content and commentary about the recession online. We calculate the 34% figure by adding up all the online economic users who said “yes” they had done any of the following things:

- 12% of online economic users say they have tagged or categorized content about the nation's economic problems.
- 11% of online economic users say they have shared photo, video, or audio files about economic issues on the internet.
- 9% of online economic users have posted comments about economic issues on any kind of website such as a financial or news site.
- 8% of online economic users have used social network sites such as Facebook to contact others about job possibilities. That amounts to 17% of all those who use social network sites.
- 8% of online economic users have contributed their comments about financial matters to online discussions, listservs or other online discussion forums.
- 7% of online economic users have contributed comments about the nation's financial matters on a social network site such as Facebook. That amounts to 15% of those who use social network sites.
- 7% of online economic users have used social network sites such as Facebook to discuss the possibility that they or someone they know might lose their job. That amounts to 15% of social network site users.
- 6% of online economic users have contributed such comments on a blog.
- 5% of online economic users have shared their own stories about their financial experiences on social network sites such as Facebook. That amounts to 9% of all those who use social networking sites.
- 2% of online economic users have posted comments about the nation's economic matters using a micro-blogging service such as Twitter. That amounts to 15% of all Twitter users.
- 2% of online economic users have started or joined a finance-related group on a social network site such as Facebook. That amounts to 4% of all users of social network sites.

This participatory class on economic matters, like many other online groups of participators, is overrepresented in several groups. It is predominantly made up of

younger internet users: 40% of online economic users ages 18-29 are participators, compared with 30% of those who are over age 30. It is also more male and more upscale than the general internet population.

A good example of a participator – and influencer – in our online survey is commercial real estate agent Roy Fuchs who has been an active contributor to an extensive group-email discussion that has unfolded over several months:

When I hear something new I first consider the source when I analyze it, then try to place each source or opinion into context. I have no qualms about passing on a thought to friends, then revising it as I learn more. I spent entirely too much time with a wrench in my hand in high school, 50 years ago, and have retained an interest in the automobile industry ever since. I remember when GM was the powerhouse of the US auto market. No more.

So the auto industry bailout story is particularly riveting. Part of my career has been in finance and strategic planning, so I have the context to understand and evaluate the bailout story. I have believed from the outset that it should seek a pre-packaged Chapter 11 because its first need is to downsize (fewer dealerships, fewer factories, lower costs for its retirees...), and many stories were to the effect that many contracts were voidable only under the protection of the Court.

I have also believed from the outset that blaming their problems on an absence of credit is an act of denial and an easy way to avoid responsibility for over 30 years of poor and in-bred management. As I heard the CEO testify I came to believe that a process that takes a certain amount of control out of hands would also serve the taxpayer/lender better. The single point I heard argued against bankruptcy was that no one will buy a car from a bankrupt company. On one hand I was struck by the fact that too many people in this country don't know the difference between Barack Obama, Saddam Hussein and Osama bin Laden, so how would they begin to understand the difference

between Chapter 11 and Chapter 7?

Still, the participators are not necessarily high-tech or highly-specialized experts. They are moved in some way to use the tools they have to share information or spotlight a cause that matters to them. One illustrative story in our online survey came from Iowan Glenn Leach, who is a Catholic Church volunteer focused on social justice issues: *“I have large mailing lists and several listservs devoted to social justice, and economics is certainly central to social justice. I use these tools to pass on information, to receive information, to communicate with other organizations (non-government organizations, faith-based groups, and legislators) to evaluate issues and respond to them in action or advocacy.”*

He says one major catalyst for his postings was the raid by federal agents on a kosher slaughterhouse run by Agriprocessors in Postville, Iowa, in May 2008. More than 300 undocumented workers were rounded up and deported or threatened with deportation. Leach says he posted material on the web commenting on the law, the tactics of authorities, and the plight of families of undocumented immigrants: *“Many immigrant women still sit in Postville with GPS [global positioning] devices locked to their ankles, trying to care for their children, trying to simply exist, because as openly undocumented, they cannot work nor qualify for any state or federal aid. They exist solely on the donations of the people of the town and people from across the U.S. who are responding to the needs created by our government in its blind implementation of broken immigration rules.”*

The impact of the internet

The impact of the internet

There are any number of ways to assess the impact of the internet during a big, ongoing event like the recession. Our survey attempted to get at some them. The response from the majority of online Americans is that their internet use had not changed much and the things they did online did not have tremendous influence on their beliefs and actions.

For instance: 76% of online economic users say their use of the internet has had no impact on whether to change jobs; 73% say their internet use has had no impact on helping them upgrade their job skills; 56% say they are going online for economic news at about the same frequency as they usually have; and 51% say their online activities have made no difference to their understanding of the nation's financial crisis.

Still, a notable portion of online economic users – the 69% of adults and 88% of internet users who have gone online for economic-related purposes during the recession – have reported changes in their views and their actions:

More worried, less confident: Asked whether the things they have learned online have made them more confident or more worried about certain things, more said they were made more anxious than the opposite. That is probably a reflection of the general tenor of public and private conversation about the state of the economy as much as it reflects the tone of online material itself:

- 39% of online economic users said they were more worried about the stability of banks by what they read online, compared with 5% who said they were more confident. Some 54% said the online information made no difference in their views.
- 37% of online economic users said they were more worried about the nation's economic future by what they read online, compared with 10% who said they were

more confident. Some 50% said the online information made no difference in their views.

- 36% of online economic users said they were more worried about their family's family future by what they read online, compared with 6% who said they were more confident. Some 56% said the online information made no difference in their views.

On a personal level, though, online economic users were not dejected after their online searches about their own ability to make good decisions about their finances and career. Some 17% said they were more confident about their ability after their internet searches and 14% said they were more worried, while 67% said their online searches made no difference to their views.

Improved understanding: 36% of online economic users say the things they have learned online have improved their understanding of the nation's financial crisis, compared with 11% who say they are now more confused because of what they have encountered online. Interestingly, those who have been hard hit during the recession are more likely than the unaffected to say internet information has left them more confused (13% vs. 8%), while those unaffected by the recession are more likely to say their internet searches have improved their understanding (34% vs. 25%).

The online economic users who have college educations are more likely than those with high school diplomas to report their internet use has been helpful and those younger than 50 are more likely than older internet users to say the same.

Going online more often: 31% of online economic users say they have been using the internet more often to get information about the economy in the past year. At the same time, 10% of online economic users say they are going online less. People's economic circumstances do not appear to be a significant influence on whether they are going online more often or not. Those who rate the overall economic situation as "only fair" or "poor" are more likely than those with positive views to be going online more often (33% vs. 16%). Those who are employed are more likely than those outside the

labor market to be checking on things more often (34% vs. 26%). Those who voted for Obama are more likely than those who voted for McCain to be logging on more often for economic updates (41% vs. 29%). And those under age 50 are more likely than older Americans to be logging on more often.

The flow of economic coverage on every channel is so abundant that some respondents cannot avoid near-constant exposure. Here is how one respondent to our qualitative online survey described things: *“Usually heard about bailouts from online sources and TV. Since the flow is so constant, I can't really recall where I heard it first because it all blurs together -- each builds on the other and it circles around and around as each piece or story grows. Truthfully, I wouldn't want only one source. I like the different levels of detail and the different perspectives from the different sources. Also, magazines are good for the BIG picture summaries and analysis at different milestones. Online gives the cliff notes, but detail comes from paper and TV news series -- not the nightly news, but the analysts talking about a subject.”*

Some people followed a mixed strategy of paying less attention to their personal finances but more attention to national news. A respondent to our online survey named Eliza explained her reaction this way: *“I am hardly monitoring my personal financial situation now at all. When I get letters in the mail that look like they contain statements from my IRAs and other accounts, I throw them out. I'm not going to fix it, so why look at it? I am, however, monitoring the general financial status of the country and world through NYTimes.com and WSJ.com and ABA.com - all of whom email me alerts.”*

Going on alert: 13% of online economic users have signed up to receive updates about general economic news or personal financial issues. Those hard hit by the recession in their job situation or investments are twice as likely to have signed up for alerts as those who have been relatively unscathed (16% vs. 8%). College graduates are more likely than those with high school educations to have arranged for economic

alerts; as are those with wireless internet connections compared with those who just have wired internet connections.

About Us, Methodology

About the Pew Research Center's Internet & American Life Project

The Pew Internet Project is an initiative of the Pew Research Center, a nonprofit “fact tank” that provides information on the issues, attitudes and trends shaping America and the world. The Pew Internet Project explores the impact of the internet on children, families, communities, the work place, schools, health care and civic/political life. The Project is nonpartisan and takes no position on policy issues. Support for the Project is provided by The Pew Charitable Trusts. More information is available at www.pewinternet.org

Methodology

This report is based on the findings of a daily tracking survey on Americans' use of the Internet. The results in this report are based on data from telephone interviews conducted by Princeton Survey Research International between March 26 to April 19, 2009, among a sample of 2,253 adults, 18 and older. For results based on the total sample, one can say with 95% confidence that the error attributable to sampling and other random effects is plus or minus 2.4 percentage points. For results based Internet users (n=1,687), the margin of sampling error is plus or minus 2.7 percentage points. In addition to sampling error, question wording and practical difficulties in conducting telephone surveys may introduce some error or bias into the findings of opinion polls.

A combination of landline and cellular random digit dial (RDD) samples was used to represent all adults in the continental United States who have access to either a landline or cellular telephone. Both samples were provided by Survey Sampling International, LLC (SSI) according to PSRAI specifications. Numbers for the landline sample were selected with probabilities in proportion to their share of listed telephone households from active blocks (area code + exchange + two-digit block number) that contained

three or more residential directory listings. The cellular sample was not list-assisted, but was drawn through a systematic sampling from dedicated wireless 100-blocks and shared service 100-blocks with no directory-listed landline numbers.

New sample was released daily and was kept in the field for at least five days. The sample was released in replicates, which are representative subsamples of the larger population. This ensures that complete call procedures were followed for the entire sample. At least 5 attempts were made to complete an interview at sampled telephone number. The calls were staggered over times of day and days of the week to maximize the chances of making contact with a potential respondent. Each number received at least one daytime call in an attempt to find someone available. For the landline sample, interviewers asked to speak with the youngest male currently at home. If no male was available, interviewers asked to speak with the youngest female at home. This systematic respondent selection technique has been shown to produce samples that closely mirror the population in terms of age and gender. For the cellular sample, interviews were conducted with the person who answered the phone. Interviewers verified that the person was an adult and in a safe place before administering the survey. Cellular sample respondents were offered a post-paid cash incentive for their participation. All interviews completed on any given day were considered to be the final sample for that day.

Non-response in telephone interviews produces some known biases in survey-derived estimates because participation tends to vary for different subgroups of the population, and these subgroups are likely to vary also on questions of substantive interest. In order to compensate for these known biases, the sample data are weighted in analysis. The demographic weighting parameters are derived from a special analysis of the most recently available Census Bureau's March 2008 Annual Social and Economic Supplement. This analysis produces population parameters for the demographic characteristics of adults age 18 or older. These parameters are then compared with the sample characteristics to construct sample weights. The weights are derived using an

iterative technique that simultaneously balances the distribution of all weighting parameters.

Following is the full disposition of all sampled telephone numbers:

Methodology: Sample Disposition

Landline	Cell	
21994	8500	Total Numbers Dialed
865	120	Non-residential
910	3	Computer/Fax
7	--	Cell phone
8195	2862	Other not working
2477	580	Additional projected not working
9540	4935	Working numbers
43.40%	58.10%	Working Rate
826	193	No Answer / Busy
1296	1120	Voice Mail
47	5	Other Non-Contact
7371	3617	Contacted numbers
77.30%	73.30%	Contact Rate
483	423	Callback
4575	2133	Refusal
2313	1061	Cooperating numbers
31.40%	29.30%	Cooperation Rate
325	152	Language Barrier
--	246	Child's cell phone
1988	663	Eligible numbers
85.90%	62.50%	Eligibility Rate
296	102	Break-off
1692	561	Completes
85.10%	84.60%	Completion Rate
20.60%	18.20%	Response Rate

The disposition reports all of the sampled telephone numbers ever dialed from the original telephone number samples. The response rate estimates the fraction of all eligible respondents in the sample that were ultimately interviewed. At PSRAI it is calculated by taking the product of three component rates:

- Contact rate – the proportion of working numbers where a request for interview was made
- Cooperation rate – the proportion of contacted numbers where a consent for interview was at least initially obtained, versus those refused
- Completion rate – the proportion of initially cooperating and eligible interviews that were completed

Thus the response rate for the landline sample was 20.6 percent. The response rate for the cellular sample was 18.2 percent.

Spring Tracking Survey 2009

Final Topline

4/28/09

Data for March 26 – April 19, 2009

Princeton Survey Research Associates International
for the Pew Internet & American Life ProjectSample: n= 2,253 national adults, age 18 and older, including 561 cell phone interviews
Interviewing dates: 03.26.09 – 04.19.09

Margin of error is plus or minus 2 percentage points for results based on Total [n=2,253]

Margin of error is plus or minus 3 percentage points for results based on internet users [n=1,687]

Margin of error is plus or minus 3 percentage points for results based on online economic users [n=1,475]

Q1 Overall, how would you rate the quality of life for you and your family today? Would you say it is... excellent, very good, good, fair or poor?

	CURRENT		DECEMBER 2008 ⁱ
%	17	Excellent	15
	26	Very good	26
	34	Good	34
	16	Fair	19
	5	Poor	5
	*	Don't know	*
	1	Refused	1

Q6a Do you use the internet, at least occasionally?**Q6b** Do you send or receive email, at least occasionally?¹

	USES INTERNET	DOES NOT USE INTERNET
Current	79	21
December 2008	74	26
November 2008	74	26
August 2008	75	25
July 2008 ⁱⁱ	77	23
May 2008	73	27
April 2008 ⁱⁱⁱ	73	27
January 2008 ^{iv}	70	30
December 2007	75	25
September 2007	73	27
February 2007	71	29

¹ Prior to January 2005, question wording was "Do you ever go online to access the Internet or World Wide Web or to send and receive email?"

December 2006	70	30
November 2006	68	32
August 2006	70	30
April 2006	73	27
February 2006	73	27
December 2005	66	34
September 2005	72	28
June 2005	68	32
February 2005	67	33
January 2005	66	34
	USES INTERNET	DOES NOT USE INTERNET
Nov 23-30, 2004	59	41
November 2004	61	39
June 2004	63	37
February 2004	63	37
November 2003	64	36
August 2003	63	37
June 2003	62	38
May 2003	63	37
March 3-11, 2003	62	38
February 2003	64	36
December 2002	57	43
November 2002	61	39
October 2002	59	41
September 2002	61	39
July 2002	59	41
March/May 2002	58	42
January 2002	61	39
December 2001	58	42
November 2001	58	42
October 2001	56	44
September 2001	55	45
August 2001	59	41
February 2001	53	47
December 2000	59	41
November 2000	53	47
October 2000	52	48
September 2000	50	50
August 2000	49	51
June 2000	47	53
May 2000 ^v	48	52

Q7 Did you happen to use the internet YESTERDAY?²

Based on internet users [N=1,687]

	YES, USED INTERNET YESTERDAY	NO, DID NOT USE INTERNET YESTERDAY	DON'T KNOW	REFUSED
Current	73	26	1	*
December 2008	72	28	*	--
November 2008	72	27	*	--
August 2008	72	27	1	--
July 2008	71	28	1	--
May 2008	70	30	1	--
April 2008	72	28	*	--
December 2007	72	27	*	--
September 2007	68	32	*	--
February 2007	69	31	*	--
December 2006	65	34	*	--
November 2006	64	36	*	--
August 2006	66	34	*	--
April 2006	66	33	*	--
December 2005	63	36	*	--
September 2005	65	34	*	--
February 2005	60	40	*	--
January 2005	58	42	*	--
November 2004	61	39	*	--
June 2004	53	46	1	--
February 2004	55	44	*	--
November 2003	54	45	*	--
July 2003	52	47	1	--
June 2003	55	44	*	--
May 2003	58	42	*	--
March 3-11, 2003	60	40	0	--
February 2003	60	40	*	--
December 2002	56	44	*	--
November 2002	57	43	*	--
October 2002	57	43	0	--
September 2002	58	42	*	--
July 2002	53	47	*	--
March/May 2002	57	43	*	--
January 2002 ³	59	41	*	--

Q7 continued...

² Prior to January 2005, question wording was "Did you happen to go online or check your email **yesterday?**"

³ Internet user defined as Q5=1 and Q6=1 from Aug. 2001 until Jan 2002.

Q7 continued...

	YES, USED INTERNET YESTERDAY	NO, DID NOT USE INTERNET YESTERDAY	DON'T KNOW	REFUSED
Dec. 17-23, 2001	58	42	*	--
Nov. 19-Dec. 16 2001	60	40	*	--
Oct. 19-Nov. 18 2001	61	39	*	--
Oct. 8-18 2001	51	49	1	--
October 2-7 2001	56	43	1	--
Sept 20-Oct 1 2001	57	42	1	--
Sept 12-19 2001	51	49	*	--
August 2001	56	44	*	--
February 2001 ⁴	59	41	*	--
Fall 2000 ^{vi}	56	44	*	--
August 2000	50	50	*	--
June 2000	52	48	*	--
April 2000	55	45	0	--
March 2000 ^{vii}	60	40	*	--

WEB1 Please tell me if you ever use the internet to do any of the following things. Do you ever use the internet to.../Did you happen to do this **yesterday**, or not?⁵

Based on all internet users [N=1,687]

	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED
Send or read e-mail					
Current	90	57	9	*	0
December 2008	91	58	9	*	--
November 2008	89	56	11	0	*
August 2008	92	60	8	*	--
December 2007	92	60	8	*	--
September 2007	90	56	10	*	--
February 2007	91	56	9	*	--
December 2006	91	54	8	*	--
November 2006 ⁶	91	52	9	*	--
August 2006 ⁷	90	53	10	*	--
December 2005	91	53	9	*	--
September 2005	91	54	9	*	--
February 2005	91	52	9	*	--
January 2005	90	49	9	*	--
November 23-30, 2004	92	48	8	*	--
November 2004	93	54	7	*	--
June 2004	93	45	7	*	--

⁴ Internet user for Feb. 2001 defined as Q5=1 and (Q6=1 or Q6A=1-7).

⁵ Prior to January 2005, question wording was "Please tell me if you ever do any of the following when you go online. Do you ever...?/Did you happen to do this yesterday, or not?"

⁶ November 2006 results for this activity series reflect the landline respondents only [N=1,578].

⁷ August 2006 WEB1 trends were asked of internet users based on split form. Results shown for "Send or read e-mail" reflect combined responses for total internet users.

February 2004	91	48	8	*	--
Nov 2003	91	48	8	*	--
June 2003	91	49	9	*	--
May 2003	93	52	7	*	--
March 20-25, 2003	94	50	6	*	--
March 12-19, 2003 ^{viii}	91	52	9	0	--
March 3-11, 2003	94	54	6	*	--
February 2003	91	50	9	*	--
Dec 2002	93	49	7	0	--
Nov 2002	94	51	6	*	--
Oct 2002	93	50	7	0	--
Sept 2002	93	51	7	*	--
July, 2002	93	46	7	*	--
March/May 2002	93	50	7	*	--
Jan 2002	95	52	5	0	--
	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED
Dec 17-23, 2001	95	54	5	*	--
Nov 19-Dec 16, 2001	95	53	5	*	--
Oct 19-Nov 18, 2001	94	52	6	*	--
Oct 8-18, 2001	95	44	5	*	--
Oct 2-7, 2001	92	46	7	*	--
Sept 20-Oct 1, 2001	94	49	6	0	--
Sept 12-19, 2001	93	42	7	*	--
Aug 2001	93	52	7	*	--
Feb 2001	93	53	7	*	--
Fall 2000	92	49	8	*	--
August 2000	93	43	7	*	--
Get news online					
Current	72	38	28	*	*
November 2008	70	36	30	*	*
August 2008	75	42	25	*	--
May 2008	73	39	27	*	--
December 2007	71	37	29	*	--
February 2007	72	37	28	0	--
December 2006	67	31	33	*	--
November 2006	65	31	35	*	--
December 2005	68	31	31	*	--
February 2005 ⁸	72	30	28	*	--
January 2005 ⁹	73	31	27	*	--
November 2004	70	31	30	*	--
June 2004	72	27	28	*	--
February 2004	70	27	29	*	--
June 2003	69	26	30	*	--
May 2003	73	30	27	*	--

⁸ In February 2005 Tracking, half the sample was asked old WEB1 and half the sample was asked new WEB1. Current results are for both forms combined.

⁹ In January 2005 Tracking, half the sample was asked old WEB1 and half the sample was asked new WEB1. Current results are for both forms combined.

March 20-25, 2003	72	33	28	*	--
March 12-19, 2003	77	37	23	0	--
March 3-11, 2003	71	28	29	0	--
February 2003	70	26	30	0	--
Dec 2002	71	26	29	*	--
Nov 2002	67	28	33	*	--
Oct 2002	68	26	32	*	--
Sept 2002	70	25	30	*	--
July, 2002	66	22	34	*	--
March/May 2002	66	24	34	*	--
Jan 2002	71	26	29	*	--
	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED

Get financial information online, such as stock quotes or mortgage interest rates

Current	39	12	61	*	0
December 2008	38	11	62	0	--
September 2007	36	10	64	*	--
August 2006	41	9	59	*	--
November 23-30, 2004	44	8	56	0	--
May 2003 ¹⁰	44	12	56	*	--
March 20-25, 2003	45	12	55	*	--
March 12-19, 2003	44	13	55	*	--
Sept 9-Oct 9, 2002	42	10	58	*	--
Jan 2002	47	13	53	*	--
Dec 17-23, 2001	44	13	56	*	--
Nov 19-Dec 16, 2001	47	15	53	*	--
Oct 19-Nov 18, 2001	44	13	56	*	--
Oct 8-18, 2001 ¹¹	47	13	53	*	--
Feb 2001	44	13	56	*	--
Fall 2000	44	13	56	*	--
August 2000	45	11	55	*	--
June 2000	43	12	57	*	--
April 2000	47	14	53	*	--
March 2000	44	15	56	*	--

Buy or make a reservation online for a travel service, like an airline ticket, hotel room, or rental car

Current	66	3	33	*	*
August 2008	68	3	32	*	--
September 2007	64	4	36	*	--
gAugust 2006	63	3	37	*	--
September 2005	63	3	37	0	--
Nov 23-30, 2004	62	3	38	*	--
June 2004	55	3	44	*	--
May 2003	56	4	43	*	--
March 12-19, 2003	57	3	43	0	--

¹⁰ In April/May 2003, this item read "Get financial information, such as the value of your stocks, mutual funds, or mortgage rates."

¹¹ This item based on those interviewed starting 10/9/01.

December 2002	53	1	47	0	--
July, 2002	50	1	50	0	--
June 2000	38	3	62	*	--
April 2000	35	2	65	0	--
March 2000	36	1	64	*	--
	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED
Do any banking online					
Current	57	24	43	*	*
December 2008	55	19	45	*	--
September 2007	53	21	47	*	--
February 2005	41	12	58	*	--
January 2005	44	15	56	0	--
November 23-30, 2004	44	11	55	1	--
October 2002	30	7	70	*	--
Sept 2002	32	10	68	*	--
July 2002	32	8	68	*	--
March/May 2002	30	9	70	*	--
June 2000	18	4	82	*	--
	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED
Use online classified ads or sites like Craig's list					
Current	49	9	51	*	0
September 2007	32	6	67	*	--
August 2006	30	4	69	1	--
September 2005	22	4	77	1	--
February 2005 ¹²	36	6	64	*	--
Dec 17-23, 2001	64	20	36	*	--
Nov 19-Dec 16, 2001	64	21	35	*	--
Oct 19-Nov 18, 2001	67	23	33	*	--
Oct 8-18, 2001	65	19	35	*	--
Oct 2-7, 2001	63	22	37	0	--
Sept 20-Oct 1, 2001	62	20	38	*	--
Sept 12-19, 2001	60	13	39	1	--
Aug 2001	61	20	39	*	--
Feb 2001	63	23	37	1	--
Fall 2000	65	21	35	*	--
August 2000	66	19	34	*	--
June 2000	61	17	39	*	--
April 2000	60	18	40	*	--
March 2000	63	21	37	0	--
Buy a product online, such as books, music, toys or clothing					
Current	75	8	25	0	0

¹² In February 2005, item wording as follows: "Use online classified ads or sites like Craig's list to sell or buy items, find a job, or meet other people online."

December 2007 ¹³	71	7	29	0	--
Sept 2007	66	6	34	*	--
August 2006	71	6	29	0	--
June 2005	67	n/a	33	*	--
November 23-30, 2004	67	6	33	0	--
Feb 2004	65	3	35	0	--
	TOTAL HAVE EVER DONE THIS	----- DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW	REFUSED
May 2003	62	5	38	0	--
March 20-25, 2003	61	4	39	*	--
March 12-19, 2003	60	3	40	0	--
March 3-11, 2003	57	5	43	0	--
February 2003	61	3	39	*	--
Dec 2002	61	5	39	0	--
Nov 2002	60	4	40	0	--
Oct 2002	61	3	39	0	--
Sept 2002	62	4	38	*	--
March/May 2002	55	3	45	0	--
Jan 2002	57	4	43	0	--
Dec 17-23, 2001	56	4	44	*	--
Nov 19-Dec 16, 2001	59	6	41	*	--
Oct 19-Nov 18, 2001	57	4	43	0	--
Oct 8-18, 2001	55	5	44	*	--
Oct 2-7, 2001	57	2	43	0	--
Sept 20-Oct 1, 2001	50	2	50	*	--
Sept 12-19, 2001	55	2	45	*	--
Aug 2001	55	4	45	0	--
Feb 2001	51	3	49	*	--
Fall 2000	49	4	51	*	--
August 2000	48	3	52	0	--
June 2000	46	4	54	*	--
April 2000	47	3	53	*	--
March 2000	48	4	52	*	--
Look online for information about a job ¹⁴					
Current	52	9	48	0	0
May 2008	47	6	53	*	--
August 2006	46	5	54	0	--
January 2005	44	7	56	0	--
June 2004	42	4	58	*	--
May 2003	43	6	57	0	--
March 12-19, 2003	44	8	56	0	--

¹³ In December 2007, item was asked only of landline internet users or Form 1 cell phone internet users [N=1,359].

¹⁴ In January 2005, item wording was "Look for information about a job online". Prior to January 2005, item wording was "Look for information about a job"

March/May 2002	47	4	53	*	--
March 2000	38	5	62	0	--
Buy or sell stocks, mutual funds, or bonds online ¹⁵					
Current	11	1	89	0	*
December 2008	11	1	89	*	--
September 2007	11	1	88	*	--
November 23-30, 2004	13	1	87	0	--
Feb 2004	12	1	88	*	--
Sept 2002	12	1	87	*	--
March/May 2002	13	1	86	*	--
Feb 2001	12	1	88	*	--
Fall 2000	13	2	86	*	--
June 2000	12	2	88	*	--
April 2000	11	2	89	0	--
March 2000	12	3	88	*	--
Participate in an online auction					
Current	27	3	73	0	0
September 2007	26	3	74	*	--
August 2006	27	3	73	0	--
February 2005	24	2	76	*	--
February 2004	23	3	76	*	--
Dec 2002	22	4	78	0	--
March/May 2002	20	2	80	*	--
August 2000	15	2	85	*	--
April 2000	15	2	85	0	--
March 2000	15	3	85	*	--
Use an online search engine to help you find information on the Web					
Current	88	50	12	*	0
May 2008	89	49	10	*	--
December 2006	91	41	9	1	--
August 2006	88	42	11	*	--
Dec 2005	91	38	9	1	--
September 2005	90	41	9	*	--
June 2004	84	30	16	*	--
June 2003	89	31	10	1	--
Jan 2002	85	29	14	1	--
Rate a product, service or person using an online rating system					
Current	31	3	68	1	0
September 2007	32	4	67	*	--
December 2006	32	3	67	1	--
August 2006	28	3	71	1	--
September 2005	30	3	69	1	--
June 2004	26	2	74	*	--

¹⁵ Through the November 23-30, 2004 trend, item wording was "Buy or sell stocks, mutual funds, or bonds"

Now thinking about the nation's economy...

Q21 How would you rate economic conditions in this country today... excellent, good, only fair, or poor?

	CURRENT	
%	1	Excellent
	7	Good
	34	Only fair
	56	Poor
	1	Don't know
	*	Refused

Now thinking about your own personal finances...

Q22 How would you rate your own personal financial situation? Would you say you are in excellent shape, good shape, only fair shape or poor shape financially?

	CURRENT	
%	7	Excellent shape
	39	Good shape
	35	Only fair shape
	16	Poor shape
	*	Don't know
	2	Refused

EMPL Are you now employed full-time, part-time, retired, or are you not employed for pay?

	CURRENT	
%	46	Employed full-time
	13	Employed part-time
	19	Retired
	17	Not employed for pay
	3	(VOL.) Disabled
	1	(VOL.) Student
	1	(VOL.) Other
	*	Refused

OWNRENT Do you own or rent your home?

	CURRENT	
%	63	Own
	28	Rent
	8	(VOL.) Other arrangement
	*	Don't know
	*	Refused

Q23 For each of the following, please tell me whether or not it is something that happened to you in the past 12 months. Have you [INSERT ITEMS IN ORDER] in the past 12 months?

	YES	NO	(VOL) DOESN'T APPLY	DON'T KNOW	REFUSED
a. Been laid off or lost your job	14	82	5	*	*
b. Seen your investments lose more than half their value	35	58	5	2	1
<i>Item C: Based on those who are employed [N=1,171]</i>					
c. Had a cut in pay, reduction in hours, or loss of benefits at work	27	72	1	*	*
<i>Item D: Based on homeowners [N=1,611]</i>					
d. Seen the value of your home drop by one-third or more	27	59	1	13	1

Q24 Thinking about your personal finances, have you done any of the following in the past 12 months? Have you [INSERT ITEM; RANDOMIZE] in the past 12 months, or not?

	YES	NO	(VOL) DOESN'T APPLY	DON'T KNOW	REFUSED
a. Cancelled a landline phone at home to save money	11	86	3	*	*
<i>Item B: Based on cell phone users [N=1,818]</i>					
b. Cancelled your cell phone service or cut back to a cheaper plan	22	77	*	*	*
<i>Item C: Based on internet users [N=1,687]</i>					
c. Cancelled or cut back on your internet service	9	88	3	*	*
d. Cancelled or cut back on cable TV services	22	73	4	*	*

Q25 I'd like to ask how you are dealing with the PERSONAL impact of the nation's economic problems. In the past 12 months, did you use any of the following sources to get information and advice about your financial situation or your job situation? Did you [INSERT ITEM; Q25a ALWAYS FIRST; RANDOMIZE b-e; Q25f ALWAYS LAST] when you needed information or advice about YOUR financial or job situation?

	YES, USED THIS SOURCE	NO, DID NOT USE THIS SOURCE	DON'T KNOW	REFUSED
a. Ask friends and family members	37	62	*	1
b. Ask a financial professional such as a broker or accountant	24	75	*	*
c. Use the internet	38	62	*	*
d. Use newspapers, magazines and books	45	54	*	*
e. Use television and radio	44	55	*	*
f. Use another source not mentioned already (SPECIFY)	6	93	1	1

Q27 Now I'd like to ask about how you are getting information about the NATION'S ECONOMIC PROBLEMS in general. In the past 12 months, did you use any of the following sources to get information, news and analysis about the nation's economic problems and the debates over how to fix the economy? Did you [INSERT ITEM; Q27a ALWAYS FIRST; RANDOMIZE b-e; Q27f ALWAYS LAST] when you needed information, news and analysis about the nation's economic problems and the efforts to fix them?

	YES, USED THIS SOURCE	NO, DID NOT USE THIS SOURCE	DON'T KNOW	REFUSED
a. Ask friends and family members	40	60	*	*
b. Ask a financial professional such as a broker or accountant	17	83	*	*
c. Use the internet	48	52	*	*
d. Use newspapers, magazines and books	64	36	*	*
e. Use television and radio	84	16	*	*
f. Use another source not mentioned already (SPECIFY)	2	97	*	*

Q29 Thinking about all the ways you can use the internet to keep up with the news about the nation's economy... or to deal with your own financial situation... or to share your own thoughts about what is happening... About how often do you go online and do something related to the economy or your own situation... several times a day, about once a day, every few days, once a week, less often or never?

Based on internet users [N=1,687]

	CURRENT	
%	6	Several times a day
	12	About once a day
	18	Every few days
	14	Once a week
	22	Less often
	28	Never
	*	Don't know
	*	Refused

ONLINE ECONOMIC USER

	CURRENT	
%	69	Yes, online economic user
	31	All others

- Q30** In the last 12 months, have you been going online to check information about the economy and your finances MORE OFTEN, LESS OFTEN or about as often as you have been doing in the past?

Based on Form A online economic users [N=713]

	CURRENT	
%	31	More often
	10	Less often
	56	About as often as in the past
	1	Don't know
	1	Refused

- Q31** Now, we'd like to ask if you've looked for information and help ONLINE about various economic and financial issues. In the last 12 months, have you looked online for... [INSERT ITEM: ASK a-c IN ORDER, then RANDOMIZE d-k]?

Based on Form A online economic users [N=713]

	YES, HAVE DONE THIS	NO, HAVE NOT	(VOL) DOESN'T APPLY	DON'T KNOW	REFUSED
a. Help and information about how to spend less on everyday necessities such as food and clothing	27	73	0	0	*
b. Advice about how to protect your personal finances in this difficult economy	25	74	*	*	*
c. Information to help you understand the nation's economic problems	52	47	0	*	*
d. Information about the value of your house	18	77	4	0	0
e. Information about jobs that might be available	41	58	1	0	0
f. Information about unemployment or other government benefits	22	78	*	*	*
g. Information about getting a loan, such as an auto loan	13	86	*	0	0
h. Information about ways to earn more money, including taking a 2 nd job	27	73	1	0	0
i. Information about how to improve your skills to qualify for a better job	25	74	2	0	*
j. Information about filing for bankruptcy	3	97	0	0	0
k. Rankings or reviews online of financial companies or professionals	17	83	0	*	*

Q32 In the last 12 months, have you gone online to... [INSERT ITEMS IN ORDER]?

Based on Form A online economic users [N=713]

	YES, HAVE DONE THIS	NO, HAVE NOT	(VOL) DOESN'T APPLY	DON'T KNOW	REFUSED
a. Sell personal items through auction sites such as E-Bay or online classified sites like Craigslist	23	77	*	0	0
b. Find and use online coupons to save money on something you needed to buy	40	60	0	0	0
c. Find the lowest price available for something you needed to buy	67	33	0	0	0

Q33 I'm going to read a list of things you may or may not have ever done online related to economic issues or personal finances. Just tell me if you happened to have done each one, or not, in the last 12 months. Have you... [INSERT ITEM; RANDOMIZE] in the last 12 months?

Based on Form A online economic users [N=713]

	YES	NO	DON'T KNOW	REFUSED
a. Signed up to receive online updates about general economic news or personal financial issues	13	87	0	*
b. Shared photos, videos or audio files online about economic or financial issues	11	88	0	*
c. Tagged or categorized online content about economic or financial issues	12	87	*	*

Q34 Have you ever posted comments, queries or information about the economy or personal finances in any of these places online? [INSERT ITEM; RANDOMIZE] – have you ever posted there about general economic or personal financial matters?

Based on Form A online economic users [N=713]

	YES	NO	DON'T KNOW	REFUSED
a. In an online discussion, a listserv, or other online group forum	8	92	0	0
b. On a blog	6	93	*	*
<i>Item C: Based on Form A online economic users who use social networking sites [N=293]</i>				
c. On a social networking site such as Facebook, MySpace or LinkedIn	15	85	0	0
d. On a website of any kind, such as a financial site or news site that allows comments and discussion	9	91	0	0
<i>Item E: Based on Form A online economic users who use Twitter [N=66]</i>				
e. On Twitter or other status updates	15	85	0	0

Q35 Thinking about what you have done on social networking sites like Facebook and MySpace, have you... [INSERT ITEM; ROTATE]?

Based on Form A SNS users [N=307]

	YES	NO	DON'T KNOW	REFUSED
a. Started or joined a finance-related group on a social networking site	4	95	1	0
b. Followed your friends' personal financial experiences on a social networking site	9	91	0	0
c. Shared your own financial experiences on a social networking site	9	91	0	0
d. Contacted others through the site about the possibility of a new job	17	83	0	0
e. Discussed the possibility on a social networking site that you or others might lose their jobs	15	84	1	0

Q36 What impact, if any, has the information and advice you found online had on your personal finances and decisions? Has what you found online had a MAJOR impact, a MINOR impact or no impact at all on... [INSERT ITEM; ROTATE]?

Based on Form A online economic users [N=713]

	MAJOR	MINOR	NO IMPACT	DON'T KNOW	REFUSED
a. Helping you cut back on everyday expenses such as food, gas and clothing	10	34	54	1	1
b. Helping you decide whether to change jobs	5	18	76	*	1
c. Helping you decide whether to move to a new city or town	6	15	79	*	*
d. Helping you upgrade your job skills	6	21	73	*	*
e. Helping you decide whether to start a new business	5	12	83	0	*

MODEM At home, do you connect to the internet through a dial-up telephone line, or do you have some other type of connection, such as a DSL-enabled phone line, a cable TV modem, a wireless connection, a fiber optic connection such as FIOS or a T-1?¹⁶

Based on those who use the internet from home

	DIAL-UP	TOTAL HIGH SPEED	----- DSL	----- CABLE MODEM	----- WIRELESS	----- FIBER OPTIC ¹⁷	----- T-1	OTHER	DK	REF.
Current [N=1,567]	9	86	29	36	15	4	1	2	3	1
Dec 2008 [N=1,538]	13	80	30	32	15	3	*	1	5	--
Nov 2008 [N=1,481]	12	82	33	34	13	3	*	1	5	--
Aug 2008 [N=1,543]	13	81	37	30	10	3	1	1	5	--
July 2008 [N=1,797]	14	81	35	30	13	3	1	1	4	--
May 2008 [N=1,463]	15	79	36	31	9	2	*	1	5	--
Dec 2007 [N=1,483]	18	77	34	31	10	2	1	1	3	--
Sept 2007 [N=1,575]	20	73	34	30	8	2	n/a	1	6	--
Feb 2007 [N=1,406]	23	70	35	28	6	1	n/a	1	6	--
Aug 2006 [N=1,787]	28	68	34	30	3	1	n/a	1	3	--
Dec 2005 [N=1,715]	35	61	29	27	4	1	n/a	1	3	--
June 2005 [N=1,204]	44	53	24	25	3	1	n/a	1	1	--
Feb 2005 [N=1,287]	47	50	22	25	3	1	n/a	1	3	--
Jan 2005 [N=1,261]	48	50	21	26	2	1	n/a	1	1	--
Feb 2004 [N=1,241]	55	42	18	23	1	1	n/a	1	2	--
Nov 2003 [N=1,199]	62	35	13	21	1	*	n/a	1	2	--

¹⁶ In November 2003, question wording was "Does the computer you use at home connect to the internet through a *standard telephone line*, or do you have...?" February 2004 thru September 2007, question wording was "Does the computer you use at home connect to the Internet through a dial-up telephone line, or do you have some other type of connection, such as a DSL-enabled phone line, a cable TV modem, a wireless connection, or a T-1 or fiber optic connection?" From December 2007 thru December 2008, question wording was "Does the computer you use at home connect to the internet through a dial-up telephone line, or do you have some other type of connection, such as a DSL-enabled phone line, a cable TV modem, a wireless connection, a fiber optic connection such as FIOS or a T-1?"

¹⁷ In Sept. 2007 and before, "Fiber optic connection" and "T-1 connection" were collapsed into one category. Percentage for "Fiber optic connection" reflects the combined "Fiber-optic/T-1" group.

Endnotes

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- ⁱ December 2008 trends based on the Fall Tracking survey, conducted November 19-December 20, 2008 [N=2,253, including 502 cell phone users]. Trends do not include California oversample.
- ⁱⁱ July 2008 trends based on the Personal Networks and Community survey, conducted July 9-August 10, 2008 [N=2,512, including 505 cell phone respondents]
- ⁱⁱⁱ April 2008 trends based on the Networked Workers survey, conducted March 27-April 14, 2008. Most questions were asked only of full- or part-time workers [N=1,000], but trend results shown here reflect the total sample [N=2,134].
- ^{iv} January 2008 trends based on the Networked Families survey, conducted December 13, 2007-January 13, 2008 [N=2,252].
- ^v May 2000 trends based on a daily tracking survey conducted March 1 – May 1, 2000 [N=6,036].
- ^{vi} Fall 2000 figures based on a daily tracking survey conducted September 15 – December 22, 2000 [N=13,342].
- ^{vii} March 2000 figures based on a daily tracking survey conducted March 1 – March 31, 2000 [N=3,533].
- ^{viii} March 12-19, 2003 trends based on daily tracking survey conducted March 12-19, 2003 [N=883].