Four in 10 Americans Struggle to Pay the Bills, Anxious About Maintaining Middle Class Life

See Higher Education, Job Training and Safety Net for Seniors as Most Effective Solutions

NEW YORK – Despite signs of recovery from the “Great Recession,” 4 in 10 Americans find themselves living lives of economic struggle, and worry about whether they'll keep a middle-class life in the long term, according to a new Public Agenda survey.

Even with their short-term worries about paying the bills, the public's biggest concerns are about affording college and a secure retirement, and they put their faith in long-term solutions like making higher education affordable, job training, and preserving Social Security and Medicare, the report found.

The survey shows how widespread the struggle remains to make ends meet in America. Four in ten Americans (40 percent) say they're struggling "a lot" in the current economy, while fewer than 2 in 10 say they're not struggling at all – and those two groups live in different worlds, according to the telephone survey exploring the views of 1,004 adults, funded by the Annie E. Casey Foundation.

Half of those who say they're struggling “a lot” (52 percent) say they've had trouble paying the rent or mortgage since 2008, compared to only 4 percent of the non-struggling. More than one-third, 34 percent, have lost their job in the past two years, compared with 9 percent of the non-struggling.

Fully 77 percent of the struggling who also have children say they're "very worried" about paying for their child's college education. In addition, nearly one-third of those who are employed (32 percent) say they're "very worried" about losing their job. Of the group overall, 61 percent are very worried about being able to retire, while 45 percent say they're very worried about paying back debt.

By contrast, 8 percent of those who aren't struggling are worried about retirement, and only 2 percent are worried about paying back debt or losing their job.

When asked what would be "very effective" in helping those who are struggling economically, the public favors higher education and job training, along with preserving programs like Social Security and Medicare. These are the top three solutions among both those who are struggling and those who aren't.

"Making higher education more affordable" led the list overall (63 percent) and among those who say they're struggling (65 percent). Preserving Social Security and Medicare was next at 58 percent (62 percent among the struggling) and expanding job-training programs came in third at 54 percent (56 percent for the struggling).
One reason for the faith in education may be the public's perception of who's struggling the most in the current economy. Three-quarters of Americans say that people without college degrees are struggling "a lot" these days, compared to just half who say college graduates are struggling.

"At Public Agenda we've tracked the growing importance the public has placed on higher education over the last dozen or so years, a finding that is particularly striking in this report. People have come to recognize that affordable higher education is crucial to the economic prospects of individuals and, by extension, their communities," said Will Friedman, president of Public Agenda. "This should hearten those who are working to make high-quality, post-secondary degrees and credentials more affordable to individuals and tax-payers alike."

Many of the economic proposals discussed by political leaders don't resonate as strongly with the public. Neither cutting taxes for the middle class (48 percent) nor reducing the federal deficit (40 percent) get majority support. Despite the fact that many of the struggling people we surveyed said they had problems meeting their rent or mortgage, even fewer supported providing financial help to those "underwater," who own more on their mortgage than their house is worth. Only 22 percent of the total and 31 percent of the struggling said that idea would be "very effective."

**About the survey:**
The survey is based on a nationally representative sample of 1,004 adults living in the continental United States. Telephone interviews were conducted by landline (670) and cell phone (334) from November 18 – 21, 2010. Results are weighted to correct known demographic discrepancies, and the margin of sampling error is ±3.5 percentage points.

**Join the conversation:**
Visit us at [www.PublicAgenda.org](http://www.PublicAgenda.org), become a fan on Facebook or join the discussion on Twitter.

**Want more?**

###

**Public Agenda**
Nonpartisan and nonprofit, Public Agenda was founded by social scientist and author Daniel Yankelovich and former Secretary of State Cyrus Vance in 1975. Public Agenda's mission is to improve public problem solving through nonpartisan research, engagement and communications.

**The Annie E. Casey Foundation** is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother.

The primary mission of the Foundation is to foster public policies, human-service reforms and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities and neighborhoods fashion more innovative, cost-effective responses to these needs.