

The housing market and credit crunch are impacting citizens severly- limiting our options to get out from under the financial burdens.

No economist will ever admit there is a "recession" until unemployment reaches 10 percent... among economists.

Even though there was no loss of income my dollars have deflated in value a lot and coupled with loss of equity I am getting screwed. Thank you Liberal Democratic Congress (a bunch of idiots).

Thanks Nancy P.

I was laid off due to the houseing slow-down in California. After 10 years in the home warranty industry.

It is simply inexcusable that President bush did not attack the current economic situation- the current energy situation- and the mortgage meltdown with the full resolve of the nation. Instead he spent his time trying to explain why things weren't as bad

The cost of our health care coverage has skyrocketed in two years. The cost is now about \$1300.00 per month for two of us.

making less- spending more due to gas prices- fear of lost investments preventing retirement and outrageous medical insurance costs. I blame Congress for not working together. Pelosi is a disaster as a leader -all negative.

We retired and low income are being effected the most...yet no one seems to care. Our nation has become a "me" nation- and it's shameful.

Par "D" for meds is an absolute joke if one is a member of Kaiser

I still need a full-time job and help our family make our ends meet. Washington- are you listening?

The first step in dealing with all types of economies is to spend less than you earn- and invest what is left over. My first obligation to society is to not be a burden upon it.

We have nobody but ourselves to blame. We shop at Walmart for cheap stuff. They treated their vendors- employees and neighbors like dirt. Use slave labor in China. Then American laborers lose good paying jobs....

The economy is in a downward spiral and its tough to see an end.

This economy sucks and living where we do- in the SF Bay area- there are still enough 'have's' around to keep prices high and cause us less fortunate people more misery. Back in '91 that slump was a great equalizer. Not this time- unfortunately.

We are all linked to a failing economy and high fuel prices.

Our lives depend on oil . Until something comes along to replaces oil- we need to drill for our own. Everything in my life has gone up because of the price on oil. Its not hard to see that.DRILL- DRILL- DRILL.

People on a fixed income and low income people are basically screwed! We have always been frugal but you can only tighten your belt so much. With the threat of higher energy prices (+ the trickle down effect) and higher taxes - what can we do?

My husband works for a company that makws asfault and he has to commute across the dumbarton bridge everyday to redwood city from fremont. I am a realtor and have to use my car to take clients to see homes so the gas prices affect us as well as our mortgage

It's going to be tough for all but the wealthy

stop out sorceomg jobs to forighn contries- and bring backing higher wage jobs

Government should cut out all the PORK in their pet projects to help the average tax payer.

The Bush administrations decision to devalue the dollar will be good for compaies that sell wheel barrows (to get our dollars to the market to buy bread)- but nobody else. Inflation now is dizzyingly meteoric.

Everything costs more these days. Taxes MUST be increased to cover the increased costs. We cannot continue to put our heads in the sand re this issue.

When the countries wealth is concentrated in too few hands- it will give you a Great Depression every time. Too bad greedy fat cats don't get it until they are selling pencils on the street.

it is a sad time and i see a lot of people being depressed over everything happening in this country today. it's more than just the high cost of gas or food - it goes deeper. there's a sense of lost hope almost...

The economy is in a literal free fall. All the Gov is doing is band-aid fixes. The problems aren't going to be solved one by one- but by taking a look at the situation - muti-faceted - and developing a "global" approach to fixing the mess!

Can't wait to get Bush out of office so that the country can get back on track again. Every time there's a Republican in office- this happens!!!!

I have not had a raise in three years. I now have to pay towards health insurance when it used to be free. My rent and other expenses continue going up. I'm a single person who lives alone so as long as I'm employed I can manage.

See previous comments. I live alone and don't get out to meet people near as much- something that is important for retired single people.

I sold my mobile home and having to rent. Because of all the people losing their homes- rentals have risen rapidly. 10% last year and 10% so far this year. Greed begets greed.

We have a small business refurbishing furniture. The slow economy has helped our business. People who would have shopped Pottery Barn are looking for lower cost furniture. we didn't see a big increase until gas went so high.

We must stop importing Oil and sending US dollars to countries that support terror. The US must become energy independant.

It's kind of scary when your house is worth less than what you paid for it 4 years ago! We can ride it out but if wer had to move for any reason we'd be in big trouble trying to sell our house! Food & dental expenses are 'way too high.

The security of our retirement depends very much on the value of our stock market investments - now quite uncertain. These investments also finance my husband's small business.

I support the idea of lowering the gas tax for the summer because it will help small business and make the government help out with high fuel costs. Any plan must protect us from the oil companies rising their rates into the vacumn left by the lower tax

Again- the poll said just about all.

We are both retired- and living on a fixed income. Price increases in any necessity make life harder.

It's frightening that the dollar's sliding- especially knowing it is happening because the government is deeply in debt and continues into the red with Iraq spending - and building for war in Iran! Privatizing profit/socializing loss.

I am worried about losing public services that I depend on as a disabled worker. We have always had our expenses under control along with a good family budget and savings program. We planned- saved and seldom used credit to live beyond our means.

I use fans instead of air conditioning and if it gets too hot- spend the day in the library. I'm not sure how I'll handle this winter's heating costs. I buy less expensive food and shop less often for food.

We grow an increasing amount of our own food. Safeway may not like us. The economy is in its current state because of the "Wild West" shenanigans of Bush- Wall Street and financial institutions. I favor bringing back regulation of these financial instituions and sending Bush back to Texas.

I wish that our government would stop with all the draconian regulations that is preventing our economy from growing. Our national debt is fast approaching TEN Trillion dollars. Our government is spending taxpayer dollars faster than ever before.

We don't purchase or go anywhere unless it's a necessity. We don't cook indoors and don't use the heater at all. We use lights when we have to. We grow a lot of our food and go picking. Meat is now a luxury.

Why buy a house when you don't have enough \$ ? Why use credit cards like you don't have to pay them off? Why buy things you don't need just cause you can? What goes around- comes around. Life is tuf. Grow up.

i'm going through a divorce and am a full-time student. It is impossible for me to make ends meet. My health insurance has gone up to over \$600.

This election is wrongly affected by a gasoline price situation which cannot be controlled by political means.

I am highly educated and have years of business experience. I am willing to take starting jobs- far below my experience- but am being overlooked. Even in municipal jobs. I had the 6th highest score on a test an have only had 2 interviews- no second on

I am retired but I really feel for the people who are budgeting on a salary with high gas prices- high food prices and the threat of losing their job.

The current economic conditions are the fault of the conservatives like Bush that only care about rich people. We are in recession like economy and it could get worst. There isn't any short term solutions for high prices- but only long term solutions.

Student assitance needs to be greatly increased- especially for those with disabilities trying to get off of government subsidies like SSI. If we could get more funding we could get a good education and good jobs thus decreasing our financial need.

My family is lucky enough to have purchased a home 21 years ago in the bay area. Otherwise we wouldn't be able to pay our bills.

the only way i see this changing is if we elect a democratic administration. I do not see any change if john mccain is elected!

The mortgage mess will have to run its course before I see any improvement in my financial situation.

IF WE GET RID OF THAT PRESIDENT AND QUIT SPENDING SO MUCH MONEY OUT OF OUR COUNTRY THIS COUNTRY MIGHT BE IN BETTER SHAPE. IT'S SO BAD HERE NOW ILLEGALS DON'T EVEN WANT TO COME- SAYS SOMETHING

The Bush administrations policies of war and tax reduction is directly responsible for the current economic crisis.

If we quit supporting all the illegales in this country there would be money for the state budgets and housing wouldn't be in the tank. The list goes on for days.

I'm retired-but live with my son who's a realtor.The downward spiral of the real estate market significantly impacted earned wages.It caused foreclosures of

neighbors homes-affected home value-and impacted saving ability. I shop at outlets for everything

I work for the City and County of San Francisco City College and the governor's recent decision to lay off workers and cut pay to \$6.55 has sent a chill throughout all of us- he should cut the pay of the persons holding up the signing of the budget!!!

I am retired so do not have any income from working.

You know the high gas prices don't bother all the people that are in the high money bracket-but it's the people who struggle all the time to make it. Why don't you people think about that for once. This really makes me so MAD.

As previously stated- those of us on a fixed income are being hit pretty hard I will vote for Obama in hopes he will bring about better economic stability than the Republican administration has done.

I read an article about a small nuclear power plant that is in a village in Alaska. It is similar in construction to a missile silo and runs a steam generator to create electricity. Could you investigate this and see why they aren't being used elsewhere?

I prepared with 90 days of emergency food and water- and am self-sustaining almost indefinitely.

The economic gloom and doom isn't supported by data. A recession is two consecutive quarters of neg growth - but our GDP is \*growing\*... Quit the gloom and doom in an election year that is a transparent political ploy.

Congress should pass tax incentives for companies to create energy alternatives to oil and gas. We need to subsidize the beginning of a new source of energy.

The failing economy impacts retired people because investment accounts plummet in value - we rely on these accounts to live.

I am retired and very nervously watching my managed 401K which so far is doing very well (8-9% annualized growth)

Hoping (1) the DOW average won't go down much lower than the current figures.  
(2) steady annuities will prevail.

CATASTROPHY. NEEDS IMMEDIATE ATTENTION

The war in Iraq greatly harmed our economy. This war was not necessary. Retirement is great! I'm glad I planned ahead and have a good pension and investments.

I am \$1000 behind on rent- been going to food banks (which are drying up) to feed my children and paying bills on alternate months to get by. It is not easy being a single father with 3 kids at home.

I actually had to go back to work because we were having a hard time paying all of our bills.

if we stop driving then they will see we mean business and lower the prices. but americans are all a bunch of lazy ass mother -----. i suffer from blood clots in my legs and still walk everywhere i want to go.

WE NEED TO TAKE AWAY ALL THE TAX BREAKS FROM THE OIL COMPANYS AND CHARGE A WINFALL TAX ON THEIR PROFITS

My house was in the middle of renovation when the mortgage "crisis" hit and the impact on my line of credit has severely affected my financial ability to complete the project.

Isn't that something- SF sups are more worried about trans fats than trans sexuals. I was born in SF...now I'm a forigner!

Drill Here! Drill Now! Save Money! Get busy getting the energy we have here and we can tell those Saudi and Venezulan jerks to stuff it where the sun don't shine. Congress for the past 40 years should be ashamed of the legacy of oil dependence they cause

Our economy is in a bind - can't afford a tax hike because of the downturn- yet can't afford a tax cut because of the deficit. Thanks to those who voted for W. What can we expect when the economy was run by idiots believing in borrow and spend.

the economy has been built on a lot of hype for needless consumer items and it is only a matter of time before it contracts more as income will not keep up with costs for more than just the basics for many

I am a Registered Nurse and there is a significant shortage of nurses so- I am not concerned about my living expenses however- I do watch what happens to my investments and I watch the market for that reason.

Every single person involved in the real estate subprime loan tragedy belongs behind bars. . .for a LONG time.

Our government does not listen to it's voters- they are only concerned about themselves. Plus- they never learn (or ignore) past history. The amount of Pork spending and self inducement is a scam on the American public.

No longer have a car. No longer go to regular doctor or buy medications. No longer have a job. Just barely make the rent.

Preventive measures could be taken to correct the problem. Information often is finessed to make the voter chose a costly and ineffective outcome to benefit the oil companies rather than the end-user.

I was laid off in June because sales were down at our company. While I had nothing to do with sales- I was also considered "non-essential" to the daily business of the company- so I was let go.

I'm living on Social Security- a modest annuity- and modest Dividends from an inherited Schwab portfolio.

I can't believe how much PG&E has gone up in the past year. It's like a mortgage payment.

Food prices have gone sky high. It doesn't cost that much more to transport an item or produce it compared to how much more they are charging for everything. FOOD is the hardship- not gas.

the stock market swings have affected my retirement income in a negative way

I am sure many people who say they are hurting spend unnecessarily. Examples are going out to eat instead of cooking- buying snacks- soda- cable for TV- cigarettes-beer- etc.

The California state budget crisis is badly hurting many people--and all because the governor refuses to raise taxes!! That's both immoral and insane. He should be ashamed of himself.

The current economic situation is a direct result of 8 years of Republican control. Iraq- tax cuts for the wealthy- lack of regulation and partisan politics. Democrats are almost equally to blame for partisan politics- but Reps control the Senate.

Impending layoffs with the City of Oakland could very much affect our family income. If I get bumped back to a previous positions with the resulting pay cut- it will be very hard. If I get laid off - it will be impossible.

Fortunately for my family not bad....actually ok...for those less fortunate with large families and those not working...feel sorry for them.....we have six to nine months to go before things turn better....MAYBE

My husband has recently retired and our investments are not earning what we had hoped. Luckily I still have an income- but it's definitely tighter than we planned due to increased costs across the board.

Health insurance costs- medical costs and prescription costs are not burden being I can't AFFORD any of them - I HAVE no access to healthcare at all - I just have to pay for all the illegals and welfare recipients get theirs...

We are not able to visit each other as often as we'd like do the cost of gasoline.

HELP

When the economy is slow entertainers are the first to be cut from a budget- but this never comes up in the news media.

I am disabled- many of these criteria do not apply. The costs of daily living do not go away- simply because I am unwell. Food- phone- cable- books (I read a lot!)- postage- computer service- all these things keep escalating. How do families stay sane?

We are on a fixed income as retirees and the government isn't increasing the dollar amount.

I think that Congress & The Bush Administration did not have their "eye on the ball"- especially when it came to lending practices that created the mess we are in now. Coupled with higher gas- & food prices our wonderful country is a disaster!!

Tell all the DUMocraps to jump off a bridge. All our countries problems would instantly be over !!

The current economy rewards the rich corporate execs- everyone else contributes to their riches.

As a professional- the thirty years prior to the current administration there was never a problem finding work. The republicans enjoying an economic windfall are not likely to relinquish office under any circumstances - this economy is here to stay.

I am a housewife and have been for the last forty years. I am concerned that we will have enough money when my husband retires.

The last question doesn't apply to me. You need to fix that to show it. its time for a revolution- social- political and economic. Throw the bums out and start all over again.

I am retired and my IRA is invested in the stock market. I am concerned about the future of my investments.

Child care costs are also a bit impact on our family budget.

I retired in January 2007. The calculations that were done at that time for expenses- etc have become outdated. When working with a fixed income this means disaster...

Bush is a Moron- and anyone that voted for him or plans to vote for McCain is unconscious!!!

For retired people this economy and stock market really hurts us.

This is the first time the economy is getting "hit" from different front. I don't think the government nor the business sector knows how to deal with it. This current situation will last many years before getting better. Illegal immigration and San Francisco's Sanctuary policies are killing my families livlihood

We don't take trips because of gas costs- yet- here in the Bay Area- we also can't compensate by enjoying our gardens because of the water crisis!

If the 'big boys' in Washington DC would start charging more taxes for those companies that took the jobs overseas we might just see an influx of new jobs here- also we need to get back to finding Osama and get the hell out of Iraq!

Nothing to add.

I never thought that I would HAVE to find a job at my age just to be able to afford necessities.



If we cannot solve the energy problem- our economy will just get worse and worse. Only countries who can control its energy resources can stay strong for centuries to come. To continue this way- US will no longer be a superpower.

LOOK AT THE PAST 40 YEARS UNEMPLOYMENT AVERAGE AND ITS ABOUT 5 PERCENT. STOP TRYING TO HELP OBAMA- LIBERAL MEDIA

Actually- the economic downturn has helped me ..... after 30 years of renting- I was just recently able to buy a house. Because of foreclosures & all the bank owned property on the market- I was finally able to financially become a home owner.

This gas crisis has changed our whole lifestyle. How can you survive when everything is going up except your wages. Life has become existence not enjoyment. No vacations for us for quite awhile. We have been having to take money from savings to keep up

Harsh economy is the direct result of 35 years of self destructive liberal left domestic policies- from self-restrictive energy obstacles to extremely excessive social entitlement programs and income redistribution (socialism).

Our city is proposing to raise WATER RATES 17%!!!! Come on who gets a raise for at least 4 or 5%? Poor planning or just greedy? But they are getting over a million dollar re model job on city hall!! Ha- let them eat cake!

I have recently refinanced my mortgage to a fixed rate. I think the Escrow & Title Co. costs are excessive and need to be regulated. Credit card rates also should be regulated. New public buildings and new home construction should have SOLAR PANELS .

Watch out for unethical mortgage brokers. They will get you to sign anything and tell you it is in your best interest.

We have no one to blame but ourselves. We are greedy and short-sighted. People should have known better than to take out the loans they did & the banks should have known better than to lend money to people who could not afford the loans they took out.

Soaring health insurance costs have seriously impacted my family just as they have so many in our community.

It is a sad statement that a country such as the United States which supports and helps every other country and nation cannot help its own people with a simple thing like health insurance.

Lack of consumer education left people vulnerable to bad loan practices.

Bailing out financial institutions instead of individual borrowers is reinforcing risky investing and rewarding bad leadership.

(Terrible survey.) The economic pinch we feel is caused by the mutual funds that have medical and banking firms more so than oil. It's our retirement that's been

affected. We cut back on nonessentials to make sure we can get through to retirement.

Being a senior on a fixed income- all my social activities have been curtailed. Thankfully my medical is covered and I'm grateful for my subsidized housing- but I have reached the point of food or medications.

The economy is not all that bad..... unless you watch the news every night. market value of home has gone down; stock market has affected my retirement planning; less financial options.

I did not receive a stimulus check - even though I am retired and living on my IRA. Most of what I withdraw goes for my mortgage and that put me into a bracket that was above the limit for the check. Fair? Hardly.

I'm on disability- back injury. Food is up over 25%- housing up 5%- but I get no 'raise' every year. GovArnold cut our meager Cost of living increase to "balance the budget". I live on way below minwage to begin. I am now broke by 15th of the month!

Once again- Congress is not listening to the people and what's more- they don't care what we say or want anyway.

Congress doesn't care about us. They mostly want to discredit this administration and don't care how high the cost is. Don't care if we lose the war- if we lose our jobs- the cost of gas or food or medicine. Don't have to live by the same rules we do.

California is the 5th largest economy in the world. The liberals will trash CA to create an environment to push their socialist agenda down the throats of free Americans. At least the illegal aliens are leaving CA because the economy is horrible.

The Media is making the economy look bad- the truth is elsewhere.

Everything keeps going up except my income.

the major impact on my family is just how lame it is that so many people are wanting to make money over the need to keep this nation strong... profits before all else is not looking out for this country's needs.

I want to know when instead of balancing budgets- taxes and fines are raised or imposed instead? when did that become acceptable economic practice?

Previous failures of republican-dominated governments to properly regulate our economic institutions depresses and annoys me. I have little confidence that we will be able to restructure

This Bush Administration has driven the economy into the ground with the unnecessary war in Iraq- and poor energy policy and poor economic policy. George Bush has all the blame squarely on his shoulders

My daughter is a senior in high school & it's worrisome that college costs are rising & what career path should she choose. I fear that she won't find her way

in this crazy world & it's very stressful. So much is being cut back in the high schools too.

I am a CA state worker now on minimum wage until the budget is passed. This is an outrage! We are paid low wages to begin with and now are being used as pawns by the Governor.

I wonder if the damage done to our country by the present administration will be repaired in my children's lifetime. I know I will not live to see it repaired in mine.

It is especially hard on a fixed income- prices go up but our income does not match that. If we withdraw more from our portfolio we pay more taxes- becoming a vicious circle.

rents are the same but income is going down

my kids will never be able to afford their own place so they'll have to stay with us well into their twenties.

I work in education in a support position. I am concerned about losing my job. I did 5 years ago but was eventually hired back. My college aged son was not able to find a job this summer.

I am afraid the election of Obama will bankrupt the US of A. Sure- GWBush has spent a trillion dollars (half on the war and half on giveaways to the world); but- Obama's promises total close to 17 trillion dollars only in what he has promised so far.

The significant loss of our 401K savings due to market corruption and high cost of health insurance has delayed my spouses retirement .

We wouldn't be in this predicament if it weren't for the main stream media- owned by and run by the Bush administration- feeding us scripted news and opinions...scripted by Rove et al.

The United States needs a change of direction and the American people can not afford to sit back and listen to the lies of this administration and big corporations if our children are to inherit a nation at least as affluent as we did.

I have taken most of my assets out of the stock market because it is managed for the benefit of the bankers. We no longer have a free and transparent market- if we ever had any such market.

Reduce the size of government to fix the economy! The latest jobs report showed a loss of over 50-000 jobs- but an INCREASE of 25-000 government jobs.

I am frightened for my family and myself. We may become homeless and the country- (neocons) will just label me- a person who doesn't want to work "hard"- even though I have worked all my life. Or- I will become a skeleton who has paid her bills.

My daughter works for just over minimum wage. She drives a Volvo that gets about 18 mpg. Her entire paycheck goes into her gas tank!! How do people manage?? Something's got to give!!!

My family is coping with increased prices easily enough- but that is only because I am 64 years old and I no longer have to raise a family. I( am very concerned about the younger generation which I know is facing more severe economic challenges.

Its a snowball effect - one raises prices and everyne follows suit in order to keep making great profits. Congress has to do something as we were promised by the Democrats when they took control. I'm waiting

Dispite all the negative comments in the media- our basic economy is good and will be stronger next year.

We need to be revolutionarily innovative and committed to reform. LISTEN to Al Gore and the scientists who can help shape solutions- and MANDATE that your government show the political will.

More needs to be done to help first time home buyers- not just those in danger of foreclosure. We are trying to buy now that prices are down but can't find a lender.

If things stay the way they are I'll have to sell my mobile home and live off the state.

We can't keep giving tax cuts to the wealthiest in our country without penalizing the rest. 8 years ago we had a \$200+ billion surplus- now we have a \$9.5+ trillion deficit. How are we ever going to get out from this debt & will I ever be able to retire?

Seems like there is alot of complaining about gas prices- but it doesn't seem to bother people enough to slow down or get a smaller car. Go figure

We are smart & have cut out things we don't need to cover for things we do need. We don't need the biggest or the best. They are things that can be lost. We need to take care of our family (& others) because that's what is important.

My partner and I are lucky we are not as affected as my adult children who are really suffering! We may see many more uprisings like the recent protest in Sacto. . Our legislators and other leaders seem to have a dangerous"public be damned" attitude.

We audit so called "Non Profit" organizations- and tax them as well.

This government doesn't really care about the average middle class person. Only people with \$\$\$\$\$\$ & the accompanying power speaks.

Well- when you line the pockets of the OIL lords- who cares about the everyday joe- unless the everyday joe can't pay their taxes... let me guess - NO ONE!

Everything is going up- while the income of most families is not. The federal government could care less- and is doing little that will have any significant impact in the long term.

Already made them at the space offered up to do so earlier in this questionnaire.

At age 65- i work a full- and a part-time job to keep going. My son has lost several jobs in the last couple of years due to layoffs due to loss of business and the economy. This country must stop out-sourcing jobs to other countries! Americans can work

Why did you not list TAXES among the prime reasons people cannot make ends meet. Californians are grossly overtaxed. People can make house payments but not insane property taxes

Take care of HOME FIRST! stop sticking out nose in everybody's business at least financially!

Searching for a job and may have to leave California- but it's a bad time to sell a house.

Another thing that won't get better in post-oil-peak reality -- it now costs more to ship a container of Chinese tchotchkes than it does to fill it- so I'm shopping for a spinning wheel- a reloading bench- and other new necessities. Life is change.

Americans need to stop living on credit cards; I don't feel sorry for those who have been living on credit to buy luxuries and are now frantic to pay debts!

We are thankful to the grace of God that we are able to continue to live in our home & frankly- leave a lot of those worries to Him.

It reminds me of the mid 70's when there were few jobs and all the prices went up.

Although learning fiscal restraint and planning is something that needs to be taught throughout life- it is much needed at the high school level- now more than ever.

If good or improvement can happen- it can only happen after GW leaves office. If the media would shut up and quick putting panic in people's heads. Our economy is always a peak and valley....it goes down and it goes up and has for years and years

AT&T is my employer. They are outsourcing more & more jobs to lesser paid workers outside of the United States. That will be the end of my job. What can we do about AMERICAN companies ignoring AMERICAN workers? BTW -- plan on a 120 day strike in 2009!

I shop more carefully for basic needs- but treat myself occasionally.

The barrage of news about the deteriorating economy makes even those who have money want to curtail spending. You watch stock prices go down and you don't know when it will stop.

Oil companies shouldn't be allowed to make such huge profits. They should be required to lower their prices to levels of at least 1 year ago- then all other prices like food would drop as trucking them to market would also cost less.

I have no current costs of prescriptions but I can't afford the hearing aids I need- and I'm concerned about an upcoming operation and new glasses prescription.

Anyone who is on workman's Comp. I feel for us all.. I have been off work due to a work related injury and Worker's Comp. has made it so hard for me to receive the medical care I need to heal and get through this... THANKS ARNOLD...

I'm worried! November 2008 is ???

My 401k has lost \*\*\* over \$40-000 \*\*\* in 8 months! My IRA has lost \$5000. You bet it's impacting me.

Being retired and on a fixed income my wife and I barely make it. At the rate gas- food and utilities are climbing we are no longer able to afford the medications my wife needs. I have nothing but contempt for the politicians.

We have to be a lot more careful about the unnecessaries we would like. My husband still works.

I am self-employed (for 15 years)- and established. However- ultimately when my clients are hurting for too long- they will not be able to afford to hire me. We will all be in trouble if this economy continues downward!

I believe the "working poor" as a group is sick and tired of paying taxes on the little they have to provide services that they can't even qualify for to illegal aliens. My ancestors had to be able to support themselves in America.

I think that the government should take a pay cut- drive economy vehicles and not hide from the ordinary person

At the downturn in the economy- my husband and I have just "tightened our belt". We have never spent more than we could afford. We have never gone anywhere or done anything we couldn't pay cash for. Credit is TOO EASY to get and abuse.

If all the Illegals left this country all the surplus money we did not spend on them we will free up for Legals Americans. The Candidates never or rarely speak about these huge costs. Our government is full of wasteful spenders and Elite do nothings.

Groceries and gas and electric have taken a huge percentage of our income. Being [www.phantomsf.com](http://www.phantomsf.com) - an eBay Drop Off Location- there's actually an upswing in business. People more frequently come to us to sell their items they no longer have a need for.

With the exception of the housing market - and much of that is justified and overdue - economic conditions are not bad. This is starting to sound like an issue created by the media.

I'm in bankruptcy and foreclosure. I worked for last few years in real estate lending industry. Most of that time working for a major bank. I am a single woman in my 50's having to start all over. Scared to death!

I live with my parents that are in their 80's the price of medicine is over the top.