

HEARTLAND MONITOR POLL

ALLSTATE/NATIONAL JOURNAL HEARTLAND MONITOR POLL TOPLINE: GENERATION Y
 National Sample of 1021 ADULTS AGE 18-29
 (Margin of Error = +/-3% in 95 out of 100 cases)
 Interviews Conducted Online April 22-26, 2010

Core Questions – Mood of the Country

1. And, to start with, do you feel that **THE COUNTRY**, in general, is headed in the right direction, or do you think things are seriously off on the wrong track?

<u>Direction of Country</u>	Total
Wrong track	39%
Right direction	30%
Neither	19%
Don't Know / Refused	12%

2. And, overall, do you approve or disapprove of the way Barack Obama is handling his job as president? Do you approve/disapprove strongly or somewhat?

<u>Obama Approval/ Disapproval</u>	Total
Strongly approve	18%
Somewhat approve	38%
TOTAL APPROVE	56%
Somewhat disapprove	20%
Strongly disapprove	16%
TOTAL DISAPPROVE	36%
Don't Know / Refused	8%

3. And, if the election for President in 2012 were held today, would you ...?

<u>Obama Reelect</u>	Total
Definitely vote to re-elect Obama	23%
Probably vote to re-elect Obama	23%
TOTAL RE-ELECT	46%
Probably vote for someone else	15%
Definitely vote for someone else	24%
TOTAL SOMEONE ELSE	39%
Don't Know / Refused	14%

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4. And, in general, who do you trust more to develop solutions to the country's economic challenges... President Obama OR Republicans in Congress?

<u>Trust to Develop Solutions</u>	Total
President Obama	36%
Republicans in Congress	12%
Both	12%
Neither	27%
Don't Know / Refused	13%

5. If the elections for U.S. Congress were held today, would you be voting for the...?

<u>Generic Ballot</u>	Total
Democratic Candidate	39%
Republican Candidate	20%
Neither	11%
Undecided	29%
Refused	2%

6. And, in your opinion did President Obama's economic policies over the last 12 months...

<u>Obama Economic Policies Over Last 12 Months</u>	Total
Help avoid an even worse economic crisis, and are laying the foundation for our eventual economic recovery.	44%
Run up a record federal deficit while failing to end the recession or slow the record pace of job losses.	36%
Don't know / Refused	20%

7. Which of the following comes CLOSEST to your view regarding the proper role of government in the economy?

<u>Proper Role of Government in the Economy</u>	Total
I would like to see government play an active role in the economy to ensure it benefits people like me, but I am not sure that I can trust government to do this effectively.	37%
In the current economic environment, government is not the solution to our economic problems; government is the problem.	26%
In the current economic environment, the government must play an active role in regulating the marketplace and ensuring that the economy benefits people like me.	24%
Don't Know / Refused	13%

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8. Thinking back over the policies that President Obama has pursued over the last 12 months, would you say that the country is...

Obama Policies Over the Last 12 Months	Total
Not significantly better off yet, but beginning to move in the right direction because of the policies Obama has pursued	43%
Significantly worse off because of the policies Obama has pursued	24%
Significantly better off because of the policies Obama has pursued	16%
Don't Know / Refused	17%

9. And, in general, what is your opinion on how services such as basic health care and ensuring retirement income for senior citizens be provided for?

Healthcare and Retirement Income Policy	Total
These choices should be paid for by the government and provided by the government	31%
These services should be paid for by the government but provided by the private sector	29%
These services should be solely provided by the private sector	15%
Don't Know / Refused	25%

10. I'm going to read you two statements regarding potential government agendas. Please tell me which government agenda you think would create more opportunity for people like yourself...?

Government Agenda to Create Opportunity	Total
A government agenda focused on investment in education and training, infrastructure projects like roads, and scientific research into areas like alternative energy	45%
A government agenda focused on cutting taxes, reducing regulation of business, and helping people start their own businesses	36%
Don't Know / Refused	19%

11. As you may know, Congress recently passed and President Obama signed into law a bill to reform the American healthcare system. Do you think this will be a...

Public Opinion on Healthcare	Total
Good thing for the country	46%
Bad thing for the country	31%
Don't Know / Refused	23%

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12. In responding to the crisis in the financial markets of the last two years, the government has increased regulation of banks, brokerage houses and other financial institutions. Do you think this should be a...

Length of Policy	Total
Temporary Policy	37%
Lasting Policy	36%
Don't Know / Refused	27%

13. And, overall, do you think that the actions being taken by the Obama Administration will...

Obama Administration Actions	Total
Increase opportunity for people like you to get ahead	41%
Decrease opportunity for people like you to get ahead	27%
Have no impact	15%
Don't know / Refused	17%

Now I'd like to read you a short list of institutions and groups of people. For each one, please tell me, compared to twelve months ago, whether you are more confident or less confident that they are making good financial and economic choices on decisions that affect your personal financial situation. Or do you feel the same as you did twelve months ago?

Institutions & Groups of People	More Confident	Same	Less Confident	Don't know/ Refused
14. Elected officials in Washington, D.C.	17%	36%	32%	14%
15. Major corporations	15%	40%	31%	14%
16. National banks	14%	41%	31%	13%
17. Investment banks	13%	38%	33%	16%
18. Labor unions	14%	42%	23%	20%
19. The American consumer	23%	43%	20%	14%

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20. And, in general, over the next 12 months, do you think the economy, overall will...

<u>Economic Trend</u>	Total
Significantly Improve	12%
Somewhat Improve	52%
TOTAL IMPROVE	64%
Somewhat Worsen	16%
Significantly Worsen	7%
TOTAL WORSEN	23%
Don't Know / Refused	13%

21. And, do you believe your own financial well-being depends more on...

<u>Financial Well-Being</u>	Total
Your own actions, like working hard, doing a good job, leading a healthy life and saving and investing carefully	60%
Events mostly out of your control, like what happens in the economy, decisions by your employer, an unexpected illness, and what happens in the stock market	30%
Don't Know / Refused	11%

You will now be asked some additional questions about your feelings regarding the economy, your career ambitions, education, and your personal financial situation. As a young adult, we are particularly interested in your opinions on these issues.

Economy

22. Which of the following comes closer to your view regarding the impact of the current economic recession on people your age?

<u>Impact of the Recession</u>	Total
The recession has been tough on people my age, but the impact of the recession on the middle-aged and the elderly has been just as bad or even worse.	57%
The recession has been especially tough on people my age and has hurt us more than the middle-aged and the elderly.	29%
Don't Know / Refused	14%

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23. Which of the following comes closer to your view?

<u>Personal View of the Recession's Impact</u>	Total
The tough job market facing people my age will eventually improve, and in the long-term the effects of the current jobs slump will not have a lasting negative impact on our earnings potential or career opportunities.	44%
The tough job market facing people my age has set us back for years, and in the long term we are unlikely to have the same earnings or career opportunities we otherwise would have had.	42%
Don't Know / Refused	14%

24. Thinking about the ways the U.S. economy might change as a result of the recession, how likely do you think it is that that, over the next 5-10 years, the American economy will experience more severe cycles of boom and bust than in previous decades?

<u>Likelihood of More Severe Boom and Bust</u>	Total
Very likely	17%
Somewhat likely	44%
TOTAL LIKELY	61%
Not too likely	19%
Not likely at all	3%
TOTAL NOT LIKELY	22%
Don't Know / Refused	17%

25. Do you think the globalization of the world economy has increased or decreased opportunity for people like you?

<u>Impact of Globalization</u>	Total
Decreased opportunity	42%
Increased opportunity	31%
Don't Know / Refused	27%

26. Compared to your parents, do you think you will eventually obtain...?

<u>Standard of Living</u>	Total
A higher standard of living	36%
A lower standard of living	23%
About the same standard of living	31%
Don't Know / Refused	10%

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26W. Would you be willing to relocate to another part of the country where there are more jobs?

Relocation Willingness	Total
Yes – I have relocated in the last two years to find work	11%
Yes – I have not relocated yet but plan to do so in order to find work	14%
Yes – I have no plans to relocate, but I’m open to the idea	33%
No – Although other parts of the country have more jobs, I would prefer not to relocate	23%
No – There are enough jobs in the area where I’m currently living	9%
Don’t Know / Refused	10%

26X. (IF HAVE RELOCATED, PLANNING TO, OR OPEN TO) (N=595, Margin of Error = +/- 4.0%) If you have relocated, which region of the country did you relocate to? And, if you are considering relocating, which region would be MOST likely to consider relocating to?

Region	Total
Pacific	20%
Deep South	15%
Northeast	14%
Upper Midwest	12%
Midatlantic	11%
Mountain	7%
Outer South	5%
Great Plains	3%
Don’t Know / Refused	13%

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Careers

Next, you will be asked some questions about your professional and personal priorities.

You will now see a series of dimensions of career success, and be asked to indicate how important each is to you. You will have 100 total points to assign to these factors; please assign more points to the factors that are more important to you, and fewer points to those that are less important to you. If a factor is not important to you at all, you can assign it zero points.

<u>Lifestyle and Financial Priorities</u>	Average Amount
27. Earning the highest pay possible	15.7
28. Opportunities for creativity and personal expression	8.6
29. A flexible work schedule to pursue outside interests and spend time with your family	15.2
30. Work that you find intellectually interesting	11.4
31. Making a difference in society	9.3
32. Job security	17.1
33. Strong benefits (such as healthcare and 401k savings)	12.8
34. A pension or other guaranteed retirement plan	9.9

35. Which of the following types of employers do you think offer the best chance to achieve the dimensions of career success that are most important to you?

<u>Employers that Offer Best Chance for Success</u>	Total
Starting your own business	18%
Large companies	17%
Education	11%
Small companies	10%
Government	10%
Non-profits / public service	6%
Military	7%
Don't Know / Refused	22%

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36. (IF EMPLOYED) (N=509, Margin of Error = +/-4.3%) Do you hope to stay for a long-term, say ten years or more, in the job you now hold?

Hope to Stay Long-term in Current Job	Total
Yes	42%
No	42%
Don't know / Refused	16%

37. (IF EMPLOYED) (N=509, Margin of Error = +/-4.3%) Generally speaking, is your goal to have long-term employment with a single employer or would you prefer the opportunity to change employers and even professions through your career?

Long-term Employment vs. Changing Employers/Professions	Total
Long term employment with a single employer	55%
Opportunity to change employers/ professions	34%
Don't Know / Refused	11%

38. Do you currently volunteer for any activity outside of work for five hours a week or more on average?

Volunteerism	Total
Yes	21%
No	73%
Don't Know / Refused	7%

Education

39. (IF NOT ACHIEVED COLLEGE OR HIGHER AND NOT CURRENTLY A COLLEGE STUDENT) (N=696, Margin of Error = +/-3.7%) Earlier in the survey you indicated that you do not have a college degree. Do you intend to pursue a 4-year college degree?

Intend to Pursue a 4 Year Degree	Total
Yes	44%
No	35%
Don't Know / Refused	21%

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40. (IF NO) (N=240, Margin of Error = +/-6.3%) Which of the following reasons best describes why you do not intend to pursue a 4-year college degree?

Reasons For Not Pursuing a 4 Year Degree	Total
I cannot afford it	26%
I don't think it's worth the cost / getting into debt	16%
Life events such as marriage or children have gotten in the way	14%
I prefer to have a job and be out in the real world	9%
I'm unsure what I would go back and study	9%
I'm not sure that I can succeed at the next education level	6%
My previous academic performance prevents me from pursuing a 4-year college degree	2%
Other	14%
Don't Know / Refused	3%

41. (IF HAVE ACHIEVED COLLEGE OR HIGHER OR CURRENTLY A COLLEGE STUDENT) (N=325, Margin of Error = +/-5.4%) Earlier in the survey you indicated that you either have obtained a college degree or are currently working toward it. Do you believe your college education has, or will, advance your career enough to justify the cost and time commitment of attending?

Value of 4 Year Degree	Total
Yes	72%
No	20%
Don't Know / Refused	9%

42. (IF CURRENTLY STUDYING EDUCATION ABOVE HIGH SCHOOL) (N=300, Margin of Error = +/-5.7%) Earlier in the survey you indicated that you are currently a student. If the economy were better, would you have chosen to be in the workforce now rather than pursue more education?

Employment vs Education	Total
Yes	26%
No	62%
Don't Know / Refused	12%

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43. (IF EMPLOYED) (N=509, Margin of Error = +/-4.3%) Which of the following is closer to your view regarding the value of your education as it relates to your current job?

Utility of Education	Total
I could perform my job responsibilities just as well had I not obtained as much education	55%
The responsibilities of my job frequently require me to use the skills and knowledge I gained through my education	39%
Don't Know / Refused	6%

44. Would you say that a 4-year college education today is more of...?

Value of a 4 Year Degree	Total
An economic burden that is often too expensive and requires taking on debt to pay for	46%
A ticket to the middle class that helps people get good jobs and build successful careers	42%
Don't Know / Refused	12%

Finances

45. Thinking some more about you, you will now see a short list of various institutions and people. After each one, please indicate how much trust you have in each one to help you as you determine the best way to manage the financial risks you face in your life.

Trust to Manage Financial Risks	A lot	Some	None At All	DK/Refused
A. A spouse or close family member	55%	27%	8%	10%
B. A financial advisor	14%	43%	23%	19%
C. Elected officials in Washington, D.C.	8%	31%	43%	17%
D. Major corporations	7%	30%	42%	21%
E. National banks	10%	41%	31%	18%
F. Labor unions	9%	33%	34%	24%
G. Yourself	62%	24%	5%	9%

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46. Which of the following types of debt are you currently carrying?

Types of Debt	Total
Credit card debt	32%
Student loan debt	28%
Debt from a car, truck, or recreational vehicle loan	21%
Mortgage debt	13%
Other debt	7%
None of the above	34%
Don't Know / Refused	7%

IF HAVE DEBT: Roughly how much debt are you carrying in...?

Median Amount of Debt, in Thousands (ASKED ONLY AMONG THOSE WITH THIS TYPE OF DEBT)	Median Amount of Debt	DK	Prefer not to Say
47. Student loan debt	\$10.0K	14%	7%
48. Credit card debt	\$4.3	8%	11%
49. Mortgage debt	\$100.0K	11%	9%
50. Debt from a car, truck, or recreational vehicle loan	\$8.0K	8%	11%
51. Other debt	\$5.8	0%	0%

Debt Profile	Total
Total % with debt	59%
<i>Total % with student debt only</i>	11%
<i>Total % with student loan debt and other debt</i>	17%
<i>Total % with debt but no student loan debt</i>	31%

52. Which of the following statements best describes your situation?

Financial Status	Total
I can get by every month but I find it difficult to save and invest, whether for retirement or other purposes	40%
I find it hard to make ends meet every month	32%
I can live comfortably and save an adequate amount for retirement or other needs	16%
Don't know / Refused	12%

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53. Which of the following statements is closer to your view on the stock market?
(ROTATED)

Opinion of the Stock Market	Total
The stock market is not the best way to save for retirement because it's simply too risky	52%
The stock market is the best way to save for retirement, because in the long-run, it always has a strong rate of return	19%
Don't know / Refused	29%

54. At what age do you believe people need to begin saving a significant amount of money for retirement?

Median Age to Begin Saving for Retirement	Total / Average
Median Age	25 years
I do not believe it is important to save a significant amount of money for retirement	8%
Don't know / Refused	24%

Imagine you had 100 dollars to spend or save to help you build a solid financial foundation. How many dollars would you allocate to each of the following? You will have 100 total dollars to assign to the options below. Feel free to assign zero dollars to any options that you are not interested in.

Spending Priorities	Average
55. Buying a house or condominium	19.6
56. Investing in the stock market	8.3
57. Saving the money in a bank	28.9
58. Paying off outstanding debt	26.9
59. Investing in a retirement savings program (like an IRA or 401k)	16.3

60. Do you regularly receive financial help from parents or other relatives to help you meet your ordinary expenses?

Financial Assistance	Total
Yes	39%
No	53%
Don't know	6%
Refused	2%

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61. (IF NOT IN HIGH SCHOOL) (N=911, Margin of Error = +/-3.3%) Which of the following best describe your living situation?

Living Situation	Total
I have never lived at home with my parents or other relatives for a stretch of longer than three months since leaving high school	33%
I am currently living at home with my parents or other relatives	33%
Since high school, I have lived at home with my parents or other relatives for a stretch of longer than three months, but am not currently living with them	27%
Don't Know / Refused	6%

62. Which of the following information sources to you regularly consult to inform your personal financial decisions? (MULTIPLE RESPONSES ACCEPTED)

Information Sources	Total
Parents	49%
Friends	39%
Internet websites	37%
TV news	27%
Newspapers (either print or online editions)	19%
Social media (such as Facebook or LinkedIn)	12%
Radio news	12%
Don't Know / Refused	16%

63. Which of the following best describes your primary health insurance?

Source of Healthcare Coverage	Total
I do not have health insurance	28%
I have healthcare coverage through work	20%
I have healthcare coverage through my parents	18%
I have government-sponsored healthcare coverage (Medicaid)	17%
I have purchased healthcare coverage separately from work	8%
Don't Know / Refused	8%

64. (IF UNINSURED) (N=291, Margin of Error = +/-5.7%) Why do you not have health insurance?

Reasons for Being Uninsured	Total
I wish I could have it but I can't afford it	86%
I do not believe I need it	8%
Don't Know / Refused	6%

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Screeners

A. Gender

<u>Gender</u>	Total
Female	51%
Male	49%

B. Region

<u>Region</u>	Total
Deep South	20%
Upper Midwest	18%
Pacific	18%
Northeast	13%
Midatlantic	13%
Great Plains	6%
Mountain	6%
Outer South	5%

C. In what year were you born?

<u>Age</u>	Total
18-21	32%
22-25	34%
26-29	34%

Cx3. First, what is the last grade of formal education you have completed?

<u>Education</u>	Total
Less than high school	16%
High school graduate	33%
Some college/vocational school	31%
College graduate	16%
Post-graduate	3%
Don't Know / Refused	1%

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Cx4. What is the highest level of education achieved by your parents?

<u>Education</u>	Total
Less than high school	10%
High school graduate	29%
Some college/vocational school	22%
College graduate	28%
Post-graduate	7%
Don't Know / Refused	4%

D. And, are you currently employed?

<u>Employment</u>	Total
Yes	50%
No	49%
Refused	2%

Dx. (IF EMPLOYED) (N=509, Margin of Error = +/-4.3%) In addition to being employed, are you also currently a student?

<u>Concurrent Student/Worker</u>	Total
Yes	40%
No	59%
Refused	*

E. (ASKED ONLY OF THOSE WHO ARE NOT EMPLOYED) (N=496, Margin of Error = +/- 4.4%) Are you a student, a homemaker, retired, active duty military, or unemployed and looking for work?

<u>Employment Status</u>	Total
Student	42%
Homemaker	28%
Looking for work	27%
Retired	1%
Active Duty Military	*
Refused	2%

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F. (ASKED ONLY OF THOSE WHO ARE EMPLOYED) (N=509, Margin of Error = +/-4.3%)
Are you employed full-time or part-time?

Full/Part Time	Total
Full-time	60%
Part-time	40%

Fx. (IF PART-TIME) (N=205, Margin of Error = +/-6.8%) Would you prefer to be working full-time, or are you satisfied working part-time?

Full/Part Time	Total
Prefer Full-time	51%
Part-time	47%
Refused	2%

G. (IF STUDENT) (N=413, Margin of Error = +/-4.8%) Are you currently...

Type of Student	Total
High School Student	26%
Student in a 2-Year Junior College, Vocational, or Associate's Degree Program	28%
Student in a 4-Year Program	35%
Postgraduate Student	9%
Don't know / Refused	1%

STUDENT/ WORK CATEGORIES	Total
Working Only	30%
Student Only	20%
Working & Student	20%
Homemaker	14%
Looking for Work	13%
Other	3%

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H. Would state records show that you are currently registered to vote?

<u>Registered to Vote</u>	Total
Yes	66%
No	28%
Don't know/ Refused	7%

I. Is the community you live in...

<u>Community Density</u>	Total
Suburban	40%
Urban	36%
Rural	17%
Don't know/ Refused	7%

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Demographic Questions

D1. And, please tell me which of the following categories best applies to your total household income for 2009...

Income	Total
Less than \$15,000	20%
\$15,000 to less than \$30,000	22%
\$30,000 to less than \$50,000	21%
\$50,000 to less than \$75,000	15%
\$75,000 to less than \$100,000	8%
\$100,000 to less than \$200,000	5%
\$200,000 or more	1%
Don't Know / Refused	8%

D2. And, generally speaking, do you think of yourself as a Republican, a Democrat, an Independent, or something else?

Political Party	Total
Democratic	36%
Independent	26%
Republican	19%
Other	2%
Don't Know / Refused	17%

D3. For statistical purposes only, could you please tell me your ethnic background?

Ethnicity	Total
White/Caucasian	60%
Hispanic/Latino	18%
African-American/Black	14%
Asian-American/Asian	5%
Native American	1%
Other	1%
Don't Know / Refused	1%

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D4. What is your marital status? Are you...

<u>Marital Status</u>	Total
Single	68%
Married	24%
Divorced	3%
Separated	1%
Widowed	*
Don't Know / Refused	4%

D5. As you know, some people have time to vote in elections and others do not. Did you vote in the 2008 Presidential election, and if so for whom did you vote?

<u>2008 Presidential Vote</u>	Total
Barack Obama	40%
John McCain	17%
Other	4%
Did not vote	36%
Don't Know / Refused	4%

(ASK ONLY OF THOSE WHO ARE EMPLOYED) (N=509, Margin of Error = +/-4.3%)

D6. Are you self-employed?

<u>Self-Employed</u>	Total
Yes	15%
No	83%
Refused	2%

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(ASK ONLY OF THOSE WHO ARE EMPLOYED) (N=509, Margin of Error = +/-4.3%)

D7. What industry do you work in? (OPEN-ENDED)

Industry	Total
Retail / Store	13%
Food Services	9%
Academic or educational institution	5%
Manufacturing	5%
Telecommunications / IT	4%
Construction	4%
Engineering	3%
Financial Services	3%
Medical Services	3%
Fitness / Health	3%
Professional services (accounting, consulting, design, marketing)	3%
Non-profit	3%
Child Care	3%
Local, State or Federal Government	2%
Science / Technology	2%
Leisure / Hospitality / Hotel	2%
Media / Entertainment	2%
Transportation	1%
Agriculture	1%
Real estate	1%
Civil Service (emergency, fire, police)	1%
Pharmaceutical / Biotechnology	1%
Home / Business Services (electrical, plumbing)	1%
Energy	1%
Legal	1%
Military	1%
Travel	1%
Other	14%
Refused	7%

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(ASK ONLY OF THOSE WHO ARE EMPLOYED) (N=509, Margin of Error = +/-4.3%)

D8. What is your role in the organization? (OPEN-ENDED)

<u>Role in Organization</u>	Total
Staff, Non-Management	29%
Administrative / Clerical	13%
Middle Management, Non-Executive	8%
Associate	8%
Engineer	5%
Executive / Management	5%
Marketing / Sales	5%
Teacher	3%
Owner	3%
Doctor	1%
Professor	1%
Lawyer	*
Other	10%
Don't Know / Refused	9%

(ASK ONLY OF THOSE WHO ARE EMPLOYED) (N=509, Margin of Error = +/-4.3%)

D9. And, about how many people are employed by your organization? (OPEN-ENDED)

<u>Number of People Employed by your Organization</u>	Total
1-10	16%
11-50	16%
51-100	12%
101-999	17%
1000-4999	8%
5000+	16%
Don't Know / Refused	14%