

ALLSTATE/NATIONAL JOURNAL HEARTLAND MONITOR POLL X
National Sample of 1000 ADULTS AGE 18+
(Margin of Error = +/-3.1% in 95 out of 100 cases)
Conducted September 28th - October 2nd, 2011 Via Landline and Cell Phone

Mood of the Country Questions

1. Now, 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?

Direction of Country (Trend Data among Total Sample)	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11	10/11
Right direction	47%	38%	38%	34%	34%	27%	30%	26%	28%	20%
Wrong track	42%	50%	50%	55%	54%	62%	60%	60%	58%	70%
Neither	2%	3%	4%	4%	4%	6%	4%	6%	4%	4%
Don't Know / Refused	9%	9%	8%	6%	8%	4%	6%	8%	10%	6%

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

Obama Approval/Disapproval (Trend Data among Total Sample)	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11	10/11
Strongly approve	38%	32%	31%	26%	26%	25%	26%	24%	27%	24%
Somewhat approve	23%	24%	21%	21%	22%	21%	22%	25%	24%	20%
TOTAL APPROVE	61%	56%	52%	47%	48%	46%	48%	49%	51%	44%
Somewhat disapprove	8%	9%	11%	13%	11%	10%	12%	14%	13%	11%
Strongly disapprove	20%	27%	29%	32%	35%	39%	35%	30%	28%	39%
TOTAL DISAPPROVE	28%	36%	40%	45%	46%	49%	46%	44%	41%	50%
Don't Know / Refused	11%	9%	8%	8%	7%	4%	6%	8%	8%	6%

3. And, if next year's election for President were held today, would you...

Obama Re-elect (Trend Data among Total Sample)	1/10	4/10	8/10	3/11	5/11	Total 10/11	REG. VOTERS 10/11
Definitely vote to re-elect Barack Obama	23%	25%	23%	21%	27%	28%	28%
Probably vote to re-elect Barack Obama	16%	14%	15%	18%	15%	13%	14%
TOTAL VOTE FOR RE-ELECT	39%	39%	39%	39%	42%	41%	42%
Probably vote for someone else	13%	13%	14%	16%	14%	12%	11%
Definitely vote for someone else	37%	37%	38%	33%	33%	39%	41%
TOTAL VOTE FOR SOMEONE ELSE	50%	50%	52%	49%	47%	51%	52%
Don't Know / Refused	10%	12%	9%	12%	11%	8%	6%

4. And, in general, who do you trust more to develop solutions to the country's economic challenges...

Trust to Develop Solutions (Trend Data among Total Sample)	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11	10/11
President Obama	55%	46%	48%	41%	39%	42%	42%	40%	40%	40%
Republicans in Congress	26%	28%	27%	33%	32%	37%	36%	36%	37%	33%
Both	3%	2%	3%	2%	2%	3%	3%	2%	2%	2%
Neither	12%	17%	16%	19%	19%	14%	15%	15%	14%	20%
Don't Know / Refused	5%	7%	6%	5%	8%	5%	4%	8%	8%	5%

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

Obama Administration's Actions (Trend Data among Total Sample)	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11	10/11
Increase opportunity for people like you to get ahead	40%	39%	37%	34%	32%	32%	31%	29%	31%
Decrease opportunity for people like you to get ahead	30%	30%	34%	36%	38%	35%	34%	32%	37%
Have no impact	23%	25%	25%	25%	26%	27%	30%	31%	26%
Don't Know / Refused	8%	7%	4%	5%	5%	5%	5%	7%	5%

6. Thinking back over the policies that President Obama has pursued during his Presidency, would you say that the country is...

Impact of Obama's Policies (Trend Data among Total Sample)	1/10	4/10	8/10	12/10	3/11	5/11	10/11
Significantly better off because of the policies Obama has pursued	13%	11%	11%	14%	13%	12%	11%
Not significantly better off yet, but beginning to move in the right direction because of the policies Obama has pursued	52%	46%	44%	44%	44%	46%	42%
Significantly worse off because of the policies Obama has pursued	31%	37%	41%	37%	36%	35%	41%
Don't Know / Refused	3%	6%	5%	5%	6%	7%	6%

7. And, in your opinion did President Obama's economic policies over the past few years...

Obama Economic Policies Over Last 12 Months (Trend Data among Total Sample)	9/09*	1/10*	4/10*	8/10*	10/11
Run up a record federal deficit while failing to end the recession or slow the record pace of job losses.	43%	46%	46%	48%	48%
Help avoid an even worse economic crisis, and are laying the foundation for our eventual economic recovery.	43%	43%	42%	39%	43%
Don't know/ Refused	14%	11%	11%	12%	9%

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

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

Economic Trend (Trend Data among Total Sample)	4/10	8/10	5/11	10/11
Significantly improve	11%	8%	9%	7%
Somewhat improve	59%	47%	51%	43%
TOTAL IMPROVE	70%	55%	61%	50%
Somewhat worsen	15%	23%	20%	29%
Significantly worsen	12%	17%	12%	17%
TOTAL WORSEN	27%	40%	32%	46%
Don't Know / Refused	3%	5%	7%	4%

9. When you think about the causes of the economic downturn that has affected the United States for the past three years, which do you think has been the biggest contributing factor? **[IF 1-5 SELECTED, ASKED: And, which do you think has been the next biggest contributing factor?]**

Biggest Contributing Factor to the Economic Downturn (Sorted by 1 st Choice)	1 st Choice	2 nd Choice	1 st or 2 nd
Investment firms and banks making risky loans and investments, especially in home mortgages	26%	25%	51%
The economic policies under former President Bush, including tax cuts for the wealthiest families	22%	15%	37%
American companies not investing their profits in creating jobs in America	19%	20%	39%
Families taking on too much debt that they couldn't afford	14%	21%	35%
The economic policies under President Obama, including tax cuts and new spending designed to stimulate the economy	13%	13%	26%
Don't Know / Refused	7%	5%	--

10. Now, which of the following comes CLOSEST to your view regarding the proper role of government in the economy?

Proper Role of Government in the Economy (Trend Data among Total Sample)	1/10	4/10	8/10	5/11	10/11
In the current economic environment, government is not the solution to our economic problems; government is the problem.	35%	33%	35%	36%	40%
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.	33%	28%	33%	34%	29%
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.	29%	32%	28%	27%	27%
Don't Know/ Refused	3%	7%	3%	3%	4%

11. As you may know, the national debt is nearly \$15 trillion dollars and the federal government is currently running a yearly budget deficit of over \$1 trillion dollars. Economists generally agree that, over the long-term, this is not a sustainable path for the U.S. economy.

At the same time, the current unemployment rate is 9.1% and many economists worry that the United States could enter into another recession. They also agree that policies to jump-start economic growth may increase the deficit in the short-term.

I would like to read you three different opinions on the policies our elected officials might focus on. After I read them, please tell me which ONE comes CLOSEST to your opinion...

Government Spending and Budget Deficit Policy	8/10	10/11
Government should reduce taxes on individuals and businesses, reduce regulation and spending, even if it means that the deficit will increase temporarily.	39%	32%
Government should focus on reducing the federal budget deficit, even if that means raising taxes and reducing spending on programs like Medicare and education so we stop adding to our national debt.	20%	20%
Government should increase government spending on infrastructure, education, scientific research and programs like unemployment insurance for those out of work, even if that means increasing taxes to pay for this increased spending so that we stop adding to our national debt.	33%	40%
Don't Know / Refused	9%	7%

12. Now, as you may know, the federal budget ran a surplus for each year from 1998 to 2001. Since then, the federal budget has been running deficits and the total federal debt has increased from about 6 trillion dollars to nearly 15 trillion dollars today.

What do you think was the biggest reason why the federal budget went from surplus to large deficits over the past decade? **[IF 1-5 SELECTED, ASKED: And, which do you think was the next biggest reason?]**

Biggest Cause of Federal Budget Deficit (Sorted by 1 st Choice)	1st Choice	2nd Choice	1st or 2nd
The cost of the wars in Iraq and Afghanistan	47%	27%	74%
The cost of domestic spending programs and President Obama's stimulus plan	17%	13%	30%
The tax cuts passed under President Bush	16%	21%	37%
The economic slowdown that began in 2007	11%	21%	32%
The growing cost of Social Security and Medicare as more baby boomers retire	6%	13%	19%
Don't Know / Refused	4%	5%	--

13. And, when it comes to government spending, which of the following statements do you agree with more?

Government Spending Policy During an Economic Downturn	Total
Government spending is critical during an economic downturn, even if the government is already running a deficit because government has the unique ability to stimulate the economy through public investment and infrastructure improvement projects that lower unemployment and encourage consumer spending.	38%
Government spending when the government is already running a deficit is the wrong approach during an economic downturn because it is only a temporary solution that increases long-term debt. The economy is more likely to grow and create jobs if the government reduces the deficit by cutting government spending without raising taxes.	56%
Don't Know / Refused	6%

14. Now, economists frequently talk about a country's debt in terms of the amount of debt it carries as a percentage of its Gross Domestic Product, or the value of the goods and services it produces each year.

While the current federal debt is indeed high, there have been times where the U.S. has gone more deeply in debt in order to stimulate more economic growth during the Great Depression and to finance World War II. There have also been times when the U.S. has focused on reducing its debt and cutting government spending. Do you believe that...

Debt vs. GDP	Total
The current economic situation merits additional spending by the federal government to stimulate economic growth.	30%
The focus should be on reducing debt and cutting government spending.	65%
Don't Know / Refused	5%

15. And, if government and individuals all tried to reduce their debt by paying off loans and reducing their spending...

Impact of Reducing Debt and Spending	Total
This would help the economy as it would create more savings that could be invested to create or expand businesses.	61%
This would hurt the economy as it would result in less money spent buying goods and services from businesses.	29%
Don't Know / Refused	10%

16. Now, oftentimes in the public debate about the federal budget, the comparison is made between the federal government's budget and Americans' household budgets.

Do you believe that the American household budget is an appropriate comparison point for how the federal budget should be managed?

Government and House Hold Analogy – Appropriate Analogy	Total
Yes	47%
No	46%
Don't Know / Refused	7%

17. Now, thinking some more about this comparison, which of the following statements do you agree with more?

Government and Household Analogy	Total
The federal government should manage its budget like American families run their household budgets. Households take on debt to pay for a house or a college education or pay everyday expenses, but there are limits on how much households can borrow and they are obligated to pay back the loans they take out. The government, like households, should invest and save for future needs and emergencies and at the same time live within its means by not spending more than it takes in while limiting and paying off its debt.	60%
The federal government should not be expected to manage its budget like American families run their household budgets. The government has the unique ability, resources and responsibility to stimulate economic activity to lessen the effects of a recession and to invest in things like education and research that can help the country in the future. Given these responsibilities and the government's ability to borrow money at lower rates and on a much longer timeline, there are times when government has to spend more than it takes in.	36%
Don't Know / Refused	4%

18. As you may know, elected officials in Washington are trying to identify ways to reduce the federal budget deficit. How confident are you that they will reach an agreement...

Confidence in Budget Deficit Compromise	Total
Very confident	4%
Somewhat confident	24%
TOTAL CONFIDENT	28%
Not too confident	33%
Not confident at all	38%
TOTAL NOT CONFIDENT	71%
Don't Know / Refused	1%

19. Let's assume for a moment that elected officials in Washington are able to reach an agreement to reduce the federal budget deficit mostly by reducing spending, but also by increasing the revenue government collects, including some tax increases. Under this agreement, do you believe that government efforts to reduce the budget deficit will...

Impact of Budget Deficit Compromise	Total
Have a positive impact on the economy because it will instill confidence among consumers, investors, and businesses who will then increase economic activity, resulting in more employment opportunities.	49%
Have a negative impact on the economy because higher taxes on individuals and businesses will limit job creation and consumer spending, and because budget cuts will result in layoffs for government employees, and less government spending in the economy.	43%
Don't Know / Refused	8%

Now, switching topics and thinking for a moment about your personal financial situation...

20. How would you rate your own personal financial situation? Would you say you are in...

Personal Financial Situation Rating	4/09	10/11
Excellent shape	6%	10%
Good shape	36%	29%
EXCELLENT / GOOD SHAPE	42%	39%
Only fair shape	37%	39%
Poor shape	19%	21%
ONLY FAIR / POOR SHAPE	56%	60%
Don't Know / Refused	1%	1%

21. Thinking ahead to this time next year, do you expect that your personal financial situation will...

Change in Personal Financial Situation	1/10	12/10	3/11	10/11
Improve	37%	30%	35%	38%
Stay the same	41%	42%	39%	46%
Become worse	20%	25%	23%	14%
Don't Know / Refused	3%	3%	3%	2%

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

Financial Situation	7/09	8/10	10/11
I can live comfortably and save an adequate amount for retirement or other needs.	27%	30%	26%
I can get by every month but I find it difficult to save and invest, whether for retirement or other purposes.	50%	45%	50%
I find it hard to make ends meet every month.	22%	22%	22%
Don't Know / Refused	2%	3%	2%

To what extent do you trust the following people or institutions to offer advice or solutions for how to improve your personal financial situation? The (first/next) one is... **[PROMPTED: Would you say you trust them A Great Deal, Only some, Not Very Much, or Not At All?]**

Confidence in Financial Actions (Sorted by Great Deal / Only Some)	Great Deal	Only Some	GREAT DEAL / ONLY SOME	Not Very Much	Not At All	NOT VERY / NOT AT ALL	DK / Ref
23a. Your Friends and family members	39%	36%	75%	11%	11%	23%	2%
23f. Non-profit or community organizations, including religious, membership, and service organizations	14%	45%	59%	18%	20%	37%	3%
23c. Financial and investment advisors at banks or investment firms	10%	44%	54%	20%	24%	44%	2%
23b. Your employer	14%	31%	45%	10%	19%	28%	26%
23e. Financial experts in the media	4%	35%	39%	25%	35%	60%	1%
23d. Elected officials	3%	25%	28%	26%	44%	71%	2%

24. What would you say is the biggest worry or concern you have about you and your family's personal financial situation? Is it... **[IF1-8 SELECTED, ASKED: And, what would you say is the NEXT biggest worry or concern you have?]**

Financial Worries	1st Worry	2nd Worry	1st or 2nd
Expenses are too high	19%	17%	36%
Can't save enough for retirement	14%	13%	27%
Earning too little money	12%	15%	27%
Finding or keeping a job	12%	9%	21%
Home value has gone down	11%	11%	22%
Carrying too much debt	8%	8%	16%
Investments are struggling	8%	7%	15%
None of these	8%	5%	13%
Can't save enough for children's education	7%	13%	20%
Don't Know / Refused	2%	2%	4%

25. And, how much do you believe the federal government's budget deficit and debt impacts your personal financial situation? Would you say...

Personal Financial Situation Rating	Total
A great deal	46%
Only some	32%
GREAT DEAL / ONLY SOME	79%
Not too much	12%
Not at all	8%
NOT TOO MUCH / NOT AT ALL	20%
Don't Know / Refused	2%

Now, I'd like ask you a series of questions about personal debt...

26. Which of the following statements about personal debt to you agree with more?

Personal Debt and the American Dream	Total
Personal debt provides a path to achieving the American Dream by making it possible for people to borrow against their future earnings to pay for college, start a business, finance a car, and buy a home.	39%
Personal debt creates an obstacle to achieving the American Dream by encouraging people to spend beyond their means, burdening them with high levels of debt and many years of interest payments.	56%
Don't Know / Refused	5%

27. And, in your own life, do you think that personal debt has...

Personal Debt and Opportunity	Total
Expanded your opportunities by allowing you to make purchases you couldn't afford from your income at the time.	43%
Reduced your opportunities by burdening you with bills that you couldn't really afford to pay.	42%
Don't Know / Refused	15%

28. And, which do you think would be better for you personally?

Own Situation With Personal Debt	Total
Carry no debt by paying off all your loans right now or by not taking on any new debt.	75%
Carry some debt since it allows for you to in effect borrow from your future income to obtain things you could not buy from your current income and savings.	22%
Don't Know / Refused	3%

Now, thinking some more about any personal loans or debt you may have in your household, including your own personal debt and also that of your spouse or partner...

29. How many credit cards do you have in your household?

<u>Number of Credit Cards in the Household</u>	Total
0	25%
1	21%
2	19%
3	10%
4+	21%
Don't Know / Refused	4%

30. And, to the best of your knowledge, how would you describe your credit rating? Would you say it is...

<u>Credit Rating</u>	Total
Excellent	37%
Good	29%
EXCELLENT / GOOD	66%
Only fair	17%
Poor	13%
ONLY FAIR / POOR	30%
Don't Know / Refused	4%

31. Have you checked your credit score or seen your credit report within the past 12 months?

<u>Checked Credit Score</u>	Total
Yes	52%
No	47%
Don't Know / Refused	1%

32. Which of the following types of personal debt do you currently hold? **[ACCEPTED MULTIPLE RESPONSES]**

<u>Types of Debt Held</u>	Total
Credit card	42%
Mortgage	38%
Car loans	32%
Unpaid medical expenses	22%
Student loans	21%
Other personal debt	13%
Home equity loan	12%
Tax debt owed to the IRS, state, or local government	5%
Small business loan	3%
Farm loan	1%
None of these	16%
Don't Know / Refused	1%

33. **[ASKED Q33 IF Q32:1-10 – WITH TWO OR MORE TYPES OF DEBT: N = 540, MOE = +/-4.22%]** And, of the **[INSERTED NUMBER OF TYPES OF DEBT FROM Q32]** different types of debt you hold, please rank them in order of the size of the debt, from largest to smallest.

<u>Biggest Debt Held</u>	Largest Debt	2nd Largest Debt	3rd Largest Debt
Mortgage	50%	3%	2%
Student loans	14%	12%	11%
Car loans	9%	28%	20%
Unpaid medical expenses	9%	10%	12%
Home equity loan	6%	9%	3%
Credit card	4%	26%	41%
Other personal debt	3%	7%	8%
Tax debt owed to the IRS, state, or local government	2%	3%	2%
Small business loan	1%	1%	2%
Farm loan	1%	*	--
Don't Know / Refused	2%	--	--

34. Has the level of debt you currently hold increased, decreased, or stayed about the same over the past few years?

<u>Level of Debt</u>	Total
Increased	25%
Decreased	31%
Stayed about same	41%
Don't Know / Refused	3%

35. **[ASKED Q35 IF Q32:1-10 – HOLDS DEBT: N = 825, MOE = +/-3.41%]** Which of the following statements best describes your feelings on the amount and type of debt you currently hold?

<u>Ability to Manage Debt</u>	Total
The debt I have is manageable and I have little concern about being able to pay it off.	41%
The debt I have is somewhat worrisome, but as long as nothing bad happens, I should be able to pay it off.	47%
The debt I have is dangerous and I have serious concerns about being able to pay it off.	11%
Don't Know / Refused	1%

36. And, has the economic downturn of the past few years...

<u>Economic Downturn Effect on Debt</u>	Total
Required you to take on more debt to meet your daily expenses.	12%
Encouraged you to pay off as much debt as possible or not take on any new debt, even if that meant cutting back on spending.	47%
Or has it not changed the way you allocate your money between spending and debt.	38%
Don't Know / Refused	3%

37. And, has the economic downturn required you to cut back on spending on things such as clothing, vacations, and dinners out in order to pay down your debt or not acquire any new debt?

<u>Economic Downturn Effect on Lifestyle</u>	Total
Yes	63%
No	35%
Don't Know / Refused	2%

38. And, has the economic downturn of the past few years...

<u>Economic Downturn Effect on Investment</u>	Total
Required you to cut back on saving and investing for the future, including retirement, paying for your children's education, or passing on money to your family.	38%
Encouraged you to save and invest more for the future, even if that meant cutting back on spending.	22%
Has not changed the way you save and invest money.	37%
Don't Know / Refused	3%

39. And, still thinking about personal debt and loans, which of the following have you ever done... **[ACCEPTED MULTIPLE RESPONSES]**

<u>Debt and Loan Actions</u>	Total
Lent money to a friend or family member so they could pay their bills	47%
Borrowed money from a friend or family member to pay your bills	25%
Argued with family members about debt	22%
Been denied for a loan because of inadequate credit	20%
Missed more than one payment in a row on a loan, credit card, or mortgage	18%
Defaulted on a credit card or other loan	13%
Used one credit card to pay off another	13%
Incurred debt for which you were misled or didn't understand the terms	12%
Declared bankruptcy	9%
Taken a pay-day loan	8%
Defaulted on a mortgage	5%
None of these	27%
Don't Know / Refused	1%

Demographics

A. Gender

<u>Gender</u>	Total
Male	48%
Female	52%

B. Region

<u>Region</u>	Total
Northeast	11%
Midatlantic	12%
Deep South	22%
Outer South	9%
Upper Midwest	17%
Great Plains	6%
Mountain	7%
Pacific	16%

C. Age

<u>Age</u>	Total
18-29	20%
30-44	26%
45-54	17%
55-64	19%
65+	18%
Don't Know / Refused	--

D1. First, what is the last grade of formal education you have completed?

<u>Education</u>	Total
Less than high school	5%
High school graduate	43%
Some college / vocational school	31%
College graduate	24%
Post-graduate	13%
Don't Know / Refused	1%

D2. And, are you currently employed?

<u>Employed</u>	Total
Yes	55%
No	43%
Don't Know / Refused	1%

D2X. **[ASKED D2X ONLY IF QD2:1 – EMPLOYED: N = 553, MOE = +/-4.17%]** Do you happen to own your own business?

<u>Own a Business</u>	Total
Yes	22%
No	78%
Don't Know / Refused	*

D2Y. **[ASKED QD2Y ONLY IF QD2:1 – YES, EMPLOYED: N = 553, MOE = +/-4.17%]** And are you employed full-time or part-time?

<u>Employment Status</u>	Total
Full-time	70%
Part-time	30%
Don't Know / Refused	1%

D2Z. **[ASKED QD2Z ONLY IF QD2:2 – NOT EMPLOYED: N = 435, MOE = +/-4.70%]** Are you a student, a homemaker, retired, active duty military, or unemployed and looking for work?

<u>Employment Status</u>	Total
Student	11%
Homemaker	17%
Retired	47%
Active duty military	*
Looking for work	16%
Don't Know / Refused	8%

- D3. Over the past few years, have you, or has anyone in your household lost their job or had their pay significantly reduced? **[ACCEPTED MULTIPLE RESPONSES]**

<u>Job Loss / Pay Reduction</u>	Total
Self, lost job	16%
Self, pay reduced	8%
Other in household, lost job	18%
Other in household, pay reduced	8%
Total Yes	38%
No	60%
Don't Know / Refused	2%

- D4. And, please tell me which of the following categories best applies to your total household income for 2010...

<u>Income</u>	Total
Less than \$15,000	14%
\$15,000 to less than \$30,000	20%
\$30,000 to less than \$50,000	16%
\$50,000 to less than \$75,000	15%
\$75,000 to less than \$100,000	12%
\$100,000 to less than \$200,000	8%
\$200,000 or more	3%
Don't Know / Refused	12%

- D5. Would state records show that you are CURRENTLY registered to vote?

<u>Registered Voter</u>	Total
Yes	87%
No	11%
Don't Know / Refused	2%

- D6. And, generally speaking, do you think of yourself as...

<u>Political Party</u>	Total
Democrat	32%
Independent	27%
Republican	24%
Something else	12%
Other	2%
Don't Know / Refused	3%

D7. Which of the following best describes your current relationship status?

<u>Marital Status</u>	Total
Single	22%
Married	53%
Not married, but living together	8%
Divorced	6%
Separated	2%
Widowed	6%
Don't Know / Refused	2%

D8. And, do you have any children of any age? **[ACCEPTED MULTIPLE RESPONSES]**

<u>Children</u>	Total
Yes, under 18	35%
Yes, over 18	47%
No children	24%
Don't Know / Refused	1%

D9. Thinking about your current living situation, do you own your home, or pay rent?

<u>Living Situation</u>	Total
Own home (also accept "pay a mortgage")	63%
Pay rent	29%
Live with parents / Other family	5%
Own a home but live in rental	1%
Live in a dorm / barracks / nursing home / other	*
Don't Know / Refused	2%

D10. **[ASKED QD10 ONLY IF QD9:1 or 4 – OWN A HOME: N = 637, MOE = +/-3.88%]** Do you hold a mortgage on the home you own or is it paid off?

<u>Home Mortgage Vs. Own Outright</u>	Total
Hold Mortgage	60%
Paid Off	39%
Don't Know / Refused	1%

- D11. **[ASKED QD11 ONLY IF QD10:1 – HOLD MORTGAGE: N = 383, MOE = +/-5.01%]**
And, to the best of your knowledge, is your home mortgage currently underwater, meaning you owe more on the mortgage than the home is worth?

<u>Underwater Mortgage</u>	Total
Yes, it is under water	23%
No, it is not under water	75%
Don't Know / Refused	2%

- D12. For statistical purposes only, could you please tell me your main ethnic or racial background?

<u>Ethnicity</u>	Total
White/Caucasian	70%
African-American/Black	12%
Hispanic/Latino	10%
Asian-American/Asian	1%
Native American	1%
Other	4%
Don't Know / Refused	2%

- D13. And, thinking about where you live, would you describe it as an Urban area, a Suburban area or a Rural area?

<u>Geography</u>	Total
Urban	25%
Suburban	38%
Rural	32%
Don't Know / Refused	4%