

Data Summary – National Housing Survey – Q4 2011

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Current Environment

Table 10
In general do you think our economy is on the right track or is it off on the wrong track?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col /		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+	
										Pre- omer	than Schl			Grad Schl	25K 50K					
Right track	18%	17%	15%	15%	20%	19%	35%	21%	16%	17%	17%	12%	19%	19%	18%	20%	19%	18%	13%	
Wrong track	74%	76%	78%	76%	69%	71%	53%	69%	76%	76%	73%	75%	72%	72%	76%	69%	73%	75%	81%	
Don't know	8%	7%	7%	8%	11%	10%	12%	10%	8%	7%	10%	13%	10%	9%	6%	12%	8%	6%	5%	

Table 11
Looking ahead one year, do you expect your personal financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col /		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+	
										Pre- omer	than Schl			Grad Schl	25K 50K					
Much better	12%	9%	11%	8%	18%	20%	22%	21%	12%	8%	5%	12%	13%	13%	10%	18%	12%	11%	10%	
Somewhat better	25%	23%	24%	18%	36%	35%	35%	35%	28%	23%	13%	32%	24%	27%	23%	32%	28%	22%	21%	
Stay about the same	43%	48%	47%	49%	31%	32%	31%	32%	44%	45%	53%	29%	41%	41%	49%	30%	40%	48%	55%	
Somewhat worse	12%	13%	12%	16%	8%	7%	7%	9%	9%	15%	16%	12%	13%	12%	13%	11%	11%	15%	12%	
Much worse	6%	5%	5%	8%	5%	3%	3%	2%	5%	7%	9%	10%	7%	6%	3%	7%	8%	4%	2%	
Don't know	2%	1%	1%	2%	2%	2%	1%	.%	2%	2%	3%	5%	2%	1%	1%	2%	1%	1%	1%	

Table 11B
Now looking back over the past year, has your personal financial situation gotten much better, somewhat better, stayed about the same, gotten somewhat worse, or gotten much worse?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col /		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+	
										Pre- omer	than Schl			Grad Schl	25K 50K					
Much better	6%	4%	6%	4%	11%	9%	9%	13%	5%	4%	1%	6%	6%	7%	6%	8%	7%	6%	5%	
Somewhat better	17%	17%	18%	11%	23%	23%	21%	26%	17%	15%	8%	16%	15%	16%	19%	17%	18%	16%	21%	
Stayed about the same	46%	48%	43%	51%	40%	42%	45%	40%	47%	45%	59%	47%	46%	45%	48%	43%	42%	47%	51%	
Somewhat worse	22%	23%	23%	24%	19%	18%	17%	17%	21%	27%	21%	18%	24%	24%	20%	21%	22%	25%	19%	
Much worse	8%	8%	9%	10%	7%	7%	7%	4%	10%	9%	12%	12%	9%	8%	7%	11%	12%	6%	3%	
Don't know VOL	.%	.%	1%	0%	.%	.%	.%	0%	1%	.%	0%	0%	1%	.%	.%	0%	.%	.%	.%	

Climate for Homeownership

Table 12

In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +	
										Pre- omer	than Schl								
Very good time	34%	43%	45%	33%	24%	26%	29%	31%	39%	33%	35%	15%	30%	36%	42%	20%	32%	40%	52%
Somewhat good time	34%	35%	31%	31%	34%	35%	29%	40%	37%	34%	25%	29%	32%	36%	36%	31%	35%	39%	34%
Somewhat bad time	16%	12%	15%	17%	22%	21%	21%	17%	13%	17%	17%	25%	18%	15%	13%	22%	18%	14%	9%
Very bad time	12%	7%	8%	14%	16%	14%	17%	9%	8%	14%	15%	24%	15%	11%	6%	21%	13%	5%	4%
Don't know	4%	2%	1%	5%	4%	3%	4%	3%	3%	2%	7%	6%	4%	3%	3%	5%	2%	2%	1%

Table 13

In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +	
										Pre- omer	than Schl								
Very good time	2%	2%	2%	1%	2%	2%	4%	2%	2%	2%	1%	3%	2%	2%	1%	3%	2%	2%	2%
Somewhat good time	8%	7%	5%	8%	10%	8%	15%	12%	6%	7%	6%	9%	10%	9%	7%	11%	9%	8%	5%
Somewhat bad time	33%	31%	25%	34%	36%	33%	31%	37%	32%	30%	35%	33%	33%	31%	35%	32%	36%	33%	33%
Very bad time	54%	59%	66%	53%	48%	55%	45%	46%	57%	59%	53%	50%	52%	56%	55%	50%	52%	57%	59%
Don't know	3%	1%	1%	3%	4%	3%	5%	2%	2%	2%	5%	5%	3%	2%	2%	4%	2%	1%	1%

Table 13B

When do you expect to move next? OPEN END WITH PRECODES DO NOT READ ANSWER CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +	
										Pre- omer	than Schl								
1-6 months	5%	2%	3%	2%	11%	4%	8%	10%	5%	3%	2%	5%	5%	6%	4%	8%	5%	5%	4%
6-12 months	6%	3%	3%	2%	12%	5%	9%	12%	4%	3%	2%	5%	6%	5%	6%	7%	7%	5%	2%
1-2 years	11%	7%	12%	5%	20%	15%	13%	19%	15%	6%	4%	12%	9%	13%	11%	13%	14%	10%	12%
3-5 years	10%	12%	11%	6%	12%	10%	10%	17%	11%	9%	3%	4%	9%	11%	13%	9%	8%	13%	15%
6-10 years	6%	9%	8%	3%	3%	5%	4%	7%	8%	6%	%	4%	5%	5%	7%	2%	4%	9%	10%
10+ years	8%	14%	12%	6%	3%	8%	5%	7%	12%	10%	3%	5%	6%	7%	11%	4%	4%	10%	16%
Never	44%	44%	43%	68%	24%	36%	41%	18%	35%	50%	79%	49%	48%	44%	39%	43%	48%	41%	34%
Don't know VOL	11%	9%	9%	7%	16%	17%	10%	11%	10%	12%	7%	16%	13%	8%	9%	13%	10%	8%	8%

Table 14B

How likely is it that you will buy a home in the next 12 months?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +
										Pre- omer	than Schl							

Very likely	5%	3%	2%	4%	7%	6%	5%	6%	6%	4%	3%	4%	5%	4%	5%	3%	4%	5%	7%
Somewhat likely	6%	5%	5%	5%	10%	10%	6%	9%	9%	5%	3%	9%	8%	5%	5%	7%	7%	6%	7%
Not very likely	14%	11%	13%	10%	20%	16%	19%	19%	13%	12%	8%	18%	14%	12%	16%	16%	13%	10%	10%
Not at all likely	75%	81%	80%	82%	62%	67%	69%	65%	72%	79%	86%	69%	74%	77%	77%	73%	73%	76%	75%
Don't know VOL	.%	.%	.%	.%	1%	1%	2%	1%	.%	.%	.%	.%	0%	1%	.%	1%	.%	.%	.%

Table 15

During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
Prices will go up	22%	17%	14%	23%	28%	26%	30%	25%	19%	20%	25%	32%	26%	22%	17%	33%	22%	18%	17%
Prices will go down	21%	23%	27%	22%	17%	19%	19%	21%	20%	23%	19%	21%	22%	18%	22%	17%	22%	23%	22%
Prices will remain about the same	53%	58%	56%	50%	51%	51%	46%	53%	58%	54%	48%	39%	49%	57%	59%	45%	53%	57%	60%
Don't know	3%	2%	3%	5%	4%	3%	5%	2%	2%	3%	7%	9%	3%	3%	5%	3%	2%	2%	2%

Table 16

IF DOWN (Q15=C2) 16. By about what percent do you think home prices in general will go down on the average over the next 12 months? NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
0	2%	2%	2%	3%	2%	0%	5%	1%	4%	2%	2%	9%	1%	3%	1%	5%	2%	1%	2%
1	2%	2%	1%	.%	5%	3%	3%	2%	4%	2%	1%	3%	2%	5%	1%	2%	3%	3%	0%
2	7%	7%	9%	5%	8%	5%	5%	12%	5%	4%	5%	5%	8%	3%	9%	8%	5%	8%	6%
3	8%	8%	6%	9%	7%	3%	3%	8%	9%	7%	10%	5%	10%	9%	7%	7%	10%	5%	5%
4	3%	3%	1%	4%	2%	5%	3%	3%	4%	2%	5%	4%	4%	3%	3%	4%	2%	3%	4%
5	23%	27%	19%	24%	16%	14%	10%	27%	21%	23%	17%	19%	15%	23%	29%	11%	19%	29%	30%
6	2%	2%	3%	3%	0%	3%	0%	0%	1%	2%	6%	5%	0%	2%	1%	1%	2%	1%	2%
7	2%	1%	1%	.%	4%	3%	0%	4%	1%	1%	0%	0%	2%	0%	3%	1%	1%	3%	1%
8	2%	1%	1%	2%	4%	2%	6%	4%	1%	2%	1%	2%	1%	4%	2%	5%	2%	2%	1%
9	1%	.%	0%	3%	.%	0%	0%	0%	2%	.%	1%	3%	1%	1%	0%	0%	.%	1%	1%
10	23%	24%	24%	25%	22%	23%	20%	16%	20%	27%	32%	16%	26%	21%	24%	25%	22%	18%	30%
11	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
12	1%	.%	0%	1%	2%	1%	1%	0%	1%	1%	0%	0%	0%	1%	1%	0%	1%	0%	2%
13	.%	0%	0%	1%	0%	0%	0%	0%	0%	0%	2%	0%	1%	0%	0%	0%	1%	0%	0%
14	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	8%	8%	7%	9%	6%	7%	6%	10%	7%	8%	7%	1%	10%	10%	7%	10%	7%	8%	10%
16	.%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%
17	.%	0%	0%	0%	1%	1%	0%	0%	0%	.%	0%	1%	0%	0%	0%	1%	0%	0%	0%
18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	8%	9%	14%	5%	6%	13%	15%	8%	9%	9%	4%	7%	10%	6%	7%	14%	7%	5%	5%
22	.%	1%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%
23	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25	2%	2%	2%	1%	6%	3%	9%	1%	2%	4%	3%	9%	3%	2%	1%	4%	3%	1%	2%
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
28	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	1%	2%	3%	1%	2%	1%	8%	1%	1%	3%	0%	0%	3%	2%	1%	2%	1%	1%	1%
33	.%	0%	0%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	1%	0%	0%	0%
34	.%	.%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	.%	0%	0%	1%	0%	0%
35	.%	0%	0%	0%	.%	1%	0%	.%	0%	0%	0%	0%	.%	0%	0%	1%	0%	0%	0%
36	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
37	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40	1%	0%	0%	1%	2%	1%	5%	3%	1%	0%	1%	0%	1%	2%	1%	1%	1%	0%	0%
42	.%	0%	0%	0%	1%	0%	2%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%
45	.%	0%	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%

50	1%	1%	2%	3%	0%	4%	0%	1%	1%	1%	2%	6%	2%	0%	1%	2%	2%	.%	0%
52	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
58	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60	.%	0%	0%	0%	1%	1%	0%	1%	0%	0%	2%	0%	0%	0%	1%	0%	0%	0%	0%
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
75	.%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%
80	.%	1%	2%	0%	1%	1%	0%	0%	2%	0%	0%	2%	0%	0%	1%	1%	0%	1%	0%
85	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
90	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
100	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%

Table 17

IF UP (Q15=C1) 17. By about what percent do you think home prices in general will go up on the average over the next 12 months? NUMERIC OPEN END RECORD EXACT NUMBER:
OWNER STATUS RACE GENERATION EDUCATION INCOME

	Mortgage		Underwater	Owner	Renter	Hispanic	Race			Generation			Education			<\$25K	-\$25K-\$50K	-\$50K-\$100K	>\$100K+
	GP	gage					AA	GenY	GenX	Boomer	Pre-Boomer	High School	Some College	Graduate School					
0	1%	1%	0%	1%	2%	1%	1%	.%	2%	2%	1%	2%	1%	1%	2%	2%	0%	1%	
1	4%	5%	11%	4%	2%	2%	2%	2%	3%	5%	5%	1%	2%	5%	4%	4%	3%	3%	
2	8%	11%	3%	6%	6%	4%	7%	7%	9%	8%	7%	4%	6%	4%	12%	5%	3%	16%	
3	8%	7%	11%	11%	6%	3%	9%	4%	8%	11%	9%	7%	10%	5%	8%	8%	9%	7%	
4	3%	5%	3%	2%	2%	1%	5%	3%	3%	1%	5%	2%	2%	3%	4%	1%	2%	5%	
5	29%	30%	15%	27%	28%	21%	26%	36%	27%	29%	23%	20%	24%	32%	36%	23%	25%	41%	
6	1%	1%	3%	4%	0%	1%	1%	0%	1%	1%	4%	1%	1%	2%	1%	.%	2%	3%	
7	1%	1%	0%	2%	.%	0%	1%	.%	3%	1%	0%	0%	1%	0%	2%	1%	0%	3%	
8	1%	2%	6%	1%	2%	5%	1%	1%	4%	2%	0%	0%	2%	1%	2%	1%	4%	1%	
9	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
10	23%	20%	24%	21%	28%	34%	18%	24%	16%	25%	25%	28%	29%	27%	14%	33%	21%	11%	
11	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
12	1%	1%	0%	1%	2%	2%	0%	2%	1%	1%	1%	7%	0%	1%	.%	3%	0%	0%	
13	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
14	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
15	5%	3%	4%	4%	7%	6%	9%	7%	6%	4%	2%	10%	3%	4%	5%	4%	4%	4%	
16	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
17	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
20	8%	8%	16%	9%	8%	11%	8%	8%	9%	6%	12%	12%	11%	9%	9%	15%	6%	5%	
21	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
22	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
23	.%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	
24	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
25	6%	5%	4%	6%	4%	8%	13%	6%	8%	5%	5%	6%	6%	6%	5%	7%	8%	0%	
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
27	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
30	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
32	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
33	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
35	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
40	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
45	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
46	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
47	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
50	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
60	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
80	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
90	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
100	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 18
During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort Gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+
Prices will go up	42%	39%	37%	43%	47%	44%	49%	43%	38%	43%	44%	46%	43%	40%	47%	43%	41%	39%
Prices will go down	6%	6%	7%	5%	5%	6%	7%	7%	5%	6%	4%	6%	5%	6%	5%	6%	6%	5%
Prices will remain about the same	47%	50%	50%	43%	46%	46%	39%	48%	52%	46%	41%	43%	46%	49%	43%	45%	49%	52%
Don't know	5%	6%	6%	10%	2%	4%	4%	2%	5%	5%	11%	5%	6%	5%	4%	5%	4%	4%

Table 19
IF DOWN (Q18=C2) 19. By about what percent do you think home rental prices in general will go down on the average over the next 12 months? NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort Gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+
0	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	1%
1	.%	.%	0%	0%	0%	.%	.%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	.%
2	.%	.%	1%	1%	.%	1%	.%	1%	.%	.%	.%	0%	1%	.%	1%	.%	1%	0%
3	.%	.%	1%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%	1%	.%
4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5	1%	1%	2%	1%	1%	1%	.%	1%	1%	1%	1%	.%	1%	2%	.%	1%	2%	1%
6	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7	.%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	.%	.%	0%	.%	0%
8	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%
9	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10	1%	2%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	2%	1%	2%
12	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%
16	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18	.%	0%	0%	0%	.%	0%	1%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%
20	.%	.%	.%	.%	.%	1%	.%	.%	.%	1%	1%	.%	.%	.%	1%	.%	.%	0%
22	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
23	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25	.%	.%	0%	.%	0%	1%	0%	.%	0%	.%	0%	.%	1%	.%	.%	.%	.%	0%
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
33	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
35	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
36	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%
41	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
46	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50	.%	0%	0%	.%	.%	.%	1%	.%	0%	.%	0%	0%	.%	.%	.%	0%	.%	0%
55	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
80	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	.%	0%	0%	0%
99	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%
100	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Undefined	95%	95%	95%	96%	96%	95%	95%	94%	96%	95%	97%	96%	97%	95%	95%	96%	95%	96%

Table 20

IF UP (Q18=C1) 20. By about what percent do you think home rental prices in general will go up on the average over the next 12 months? NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than Bo High	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
0	1%	.%	1%	1%	1%	.%	1%	.%	.%	1%	2%	.%	.%	1%	1%	.%	.%	
1	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
2	2%	2%	2%	2%	3%	3%	2%	3%	2%	2%	2%	1%	2%	2%	2%	2%	3%	
3	3%	3%	2%	2%	4%	2%	4%	3%	4%	2%	3%	4%	3%	2%	3%	3%	2%	
4	1%	1%	.%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	
5	10%	10%	9%	10%	9%	8%	9%	12%	9%	9%	9%	5%	11%	8%	11%	8%	12%	
6	.%	.%	.%	1%	.%	1%	.%	.%	.%	1%	.%	1%	.%	1%	.%	.%	1%	
7	1%	.%	0%	1%	1%	.%	.%	.%	1%	1%	.%	.%	1%	1%	.%	.%	1%	
8	1%	.%	1%	.%	1%	.%	.%	1%	1%	.%	.%	0%	1%	1%	.%	.%	1%	
9	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	0%	0%	.%	0%	0%	0%	.%	
10	10%	10%	7%	10%	11%	10%	11%	10%	8%	12%	10%	6%	10%	12%	10%	10%	11%	
11	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	
12	.%	.%	1%	.%	1%	1%	.%	0%	.%	1%	.%	2%	.%	0%	0%	1%	.%	
13	.%	0%	0%	.%	.%	.%	.%	.%	.%	0%	0%	.%	0%	.%	.%	.%	0%	
14	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
15	3%	2%	2%	3%	2%	3%	3%	4%	3%	2%	2%	.%	2%	4%	2%	3%	2%	
16	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
17	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
20	3%	3%	3%	2%	3%	5%	1%	2%	2%	4%	2%	6%	3%	2%	4%	4%	2%	
22	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
23	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
24	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
25	1%	1%	2%	2%	1%	2%	2%	1%	2%	1%	2%	2%	1%	2%	2%	1%	1%	
27	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
30	1%	1%	1%	1%	1%	1%	3%	1%	1%	1%	1%	2%	1%	1%	2%	1%	.%	
32	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
33	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
35	.%	.%	0%	.%	.%	0%	1%	.%	.%	0%	0%	.%	.%	.%	.%	0%	0%	
37	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
40	.%	.%	1%	1%	.%	0%	1%	.%	.%	1%	.%	1%	.%	.%	1%	.%	.%	
41	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
45	.%	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	
49	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	
50	1%	.%	.%	1%	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%	2%	.%	.%	
53	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
54	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	
55	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	
58	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
60	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	
61	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
67	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
77	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 20 (Continuation)

IF UP (Q18=C1) 20. By about what percent do you think home rental prices in general will go up on the average over the next 12 months? NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than Bo High	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	

80	.%	0%	0%	0%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	0%	0%	0%
82	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
85	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%
87	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%
90	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%	0%
95	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
98	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
99	.%	1%	1%	.%	.%	1%	0%	0%	1%	.%	1%	2%	1%	.%	1%	1%	1%	.%	.%
100	.%	0%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%
Undefined	61%	64%	65%	61%	57%	60%	55%	59%	64%	59%	62%	61%	60%	58%	62%	56%	60%	61%	63%

Table 20B
During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col /		<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
										Bo omer	High Schl			Grad Schl	Grad Schl					
Rates will go up	35%	34%	32%	33%	38%	34%	38%	34%	34%	34%	42%	33%	35%	35%	38%	31%	37%	34%		
Rates will go down	11%	12%	13%	8%	11%	15%	15%	11%	10%	8%	13%	10%	11%	11%	12%	11%	11%	12%		
Rates will remain about the same	49%	51%	52%	51%	44%	45%	42%	43%	51%	52%	49%	36%	51%	49%	42%	52%	50%	53%		
Don't know VOL	5%	3%	3%	8%	7%	6%	4%	4%	4%	9%	9%	6%	5%	4%	9%	6%	2%	2%		

Table 20C
20c. By about what percent do you think home mortgage interest rates will go down on the average over the next 12 months?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col /		<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
										Bo omer	High Schl			Grad Schl	Grad Schl					
0	.%	.%	1%	.%	.%	1%	.%	.%	1%	0%	1%	.%	.%	.%	1%	.%	.%	.%		
1	3%	4%	4%	2%	3%	3%	1%	5%	3%	1%	2%	3%	3%	4%	1%	3%	5%	5%		
2	1%	2%	3%	1%	1%	1%	2%	2%	2%	1%	1%	.%	1%	2%	1%	2%	1%	1%		
3	1%	1%	.%	1%	2%	2%	2%	1%	1%	1%	2%	2%	1%	1%	2%	1%	1%	1%		
4	.%	.%	1%	0%	.%	1%	.%	.%	.%	0%	1%	.%	.%	.%	.%	.%	0%	.%		
5	1%	1%	1%	1%	2%	1%	3%	2%	1%	1%	1%	1%	2%	1%	1%	2%	1%	1%		
6	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%		
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
8	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
10	1%	1%	1%	1%	1%	1%	3%	2%	1%	1%	.%	1%	.%	1%	1%	.%	1%	1%		
12	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%		
15	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%	1%	0%	0%	.%	.%	0%	.%	.%		
18	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%		
20	.%	.%	1%	.%	1%	1%	1%	.%	1%	.%	1%	1%	.%	.%	1%	1%	0%	0%		
21	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%		
22	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
25	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%		
30	.%	0%	0%	.%	.%	0%	.%	.%	0%	.%	1%	0%	0%	.%	1%	0%	0%	0%		
35	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
37	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
40	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%		
50	.%	.%	0%	0%	0%	.%	0%	.%	0%	.%	.%	.%	0%	.%	.%	0%	0%	1%		
60	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
74	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
99	.%	.%	0%	.%	.%	.%	0%	.%	.%	0%	0%	0%	.%	.%	.%	.%	.%	.%		
100	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%		
Undefined	90%	89%	88%	93%	90%	87%	86%	86%	90%	91%	94%	89%	91%	90%	90%	90%	90%	89%		

Table 20D

20d. By about what percent do you think home mortgage interest rates will go up on the average over the next 12 months?

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME					
	Mortgage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than Bo omer	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K - \$50K	\$50K - \$100K	\$100K+		
0	1%	1%	1%	1%	1%	2%	1%	2%	.%	1%	1%	1%	1%	1%	1%	1%	1%		
1	6%	9%	6%	6%	3%	3%	2%	4%	8%	7%	5%	3%	4%	5%	9%	2%	5%	8%	11%
2	8%	9%	7%	8%	7%	5%	5%	8%	8%	8%	9%	7%	6%	9%	10%	6%	6%	11%	9%
3	3%	3%	5%	3%	3%	2%	3%	4%	2%	3%	2%	2%	3%	3%	2%	3%	3%	3%	
4	1%	1%	2%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
5	4%	3%	2%	4%	6%	6%	5%	5%	3%	4%	3%	5%	4%	5%	3%	5%	4%	2%	
6	.%	.%	.%	.%	.%	1%	.%	0%	1%	.%	1%	1%	.%	.%	.%	1%	1%	0%	
7	1%	.%	1%	1%	1%	0%	1%	1%	.%	.%	1%	.%	2%	1%	.%	1%	.%	1%	
8	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%	0%	0%	.%	.%	0%	.%	0%	
9	.%	0%	0%	.%	.%	.%	.%	.%	0%	.%	0%	.%	.%	0%	1%	0%	0%	0%	
10	3%	3%	3%	3%	5%	4%	5%	4%	3%	3%	4%	5%	3%	4%	3%	5%	4%	2%	
11	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
12	.%	.%	.%	.%	0%	0%	0%	.%	0%	.%	0%	0%	1%	0%	0%	.%	.%	0%	
13	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	0%	0%	.%	.%	0%	
14	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
15	1%	1%	.%	1%	1%	1%	2%	2%	1%	1%	.%	2%	1%	1%	2%	1%	1%	1%	
16	.%	.%	0%	0%	.%	0%	1%	0%	0%	.%	0%	.%	.%	0%	.%	.%	0%	0%	
17	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	1%	0%	0%	.%	0%	0%	0%	
18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
19	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	
20	1%	1%	1%	.%	2%	2%	2%	2%	1%	1%	1%	2%	2%	1%	.%	2%	1%	1%	
22	.%	.%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	.%	0%	.%	0%	
23	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	
25	1%	1%	.%	1%	1%	1%	1%	.%	1%	1%	2%	1%	1%	.%	.%	1%	.%	1%	
27	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	
30	.%	.%	1%	.%	.%	.%	1%	1%	.%	.%	0%	1%	.%	1%	.%	1%	.%	0%	
32	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
33	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
34	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
35	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	0%	
36	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	
40	.%	0%	0%	.%	.%	0%	1%	.%	.%	.%	0%	1%	.%	0%	.%	1%	.%	0%	
41	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
45	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
48	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	
49	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	
50	.%	.%	0%	.%	1%	.%	1%	.%	.%	1%	.%	1%	0%	.%	1%	0%	.%	0%	
52	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
54	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
55	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	
56	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
57	.%	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	
58	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
60	.%	0%	0%	0%	.%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%	.%	0%	0%	
63	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
65	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	
70	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	

Table 20D (Continuation)

20d. By about what percent do you think home mortgage interest rates will go up on the average over the next 12 months?

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME			
	Mortgage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than Bo omer	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K - \$50K	\$50K - \$100K	\$100K+

75	.%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%
80	.%	0%	0%	0%	.%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%
85	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%
90	.%	0%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	0%	0%	.%	0%	0%	.%	
99	1%	1%	1%	1%	1%	2%	.%	1%	1%	.%	1%	2%	1%	1%	1%	2%	1%	1%	1%
100	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	.%	0%	0%
Undefined	67%	67%	70%	69%	65%	68%	65%	63%	69%	68%	70%	63%	69%	67%	67%	66%	71%	64%	67%

Table 22

Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gage	Ow watr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- Bo omer	Less than High Schl	Some High Coll ege	Col / Grad Schl	<\$ 25K	\$25K - \$50K	\$50K - \$100K	\$100K+		
Very difficult	26%	19%	25%	21%	39%	34%	33%	24%	26%	27%	29%	50%	30%	28%	16%	47%	30%	17%	10%
Somewhat difficult	29%	28%	30%	26%	33%	37%	36%	34%	28%	29%	23%	26%	31%	31%	28%	28%	35%	28%	23%
Somewhat easy	23%	27%	24%	22%	19%	16%	21%	26%	24%	21%	21%	13%	20%	21%	29%	15%	20%	29%	31%
Very easy	19%	24%	21%	25%	7%	11%	7%	14%	20%	21%	21%	8%	16%	17%	25%	6%	14%	24%	35%
Don't know	3%	1%	.%	6%	2%	2%	2%	1%	2%	2%	7%	4%	3%	3%	3%	4%	2%	2%	1%

Table 23

Which of the following is or would be the biggest obstacle to your getting a home mortgage? READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gage	Ow watr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- Bo omer	Less than High Schl	Some High Coll ege	Col / Grad Schl	<\$ 25K	\$25K - \$50K	\$50K - \$100K	\$100K+		
Your income	19%	12%	12%	22%	24%	20%	21%	19%	10%	16%	33%	24%	25%	21%	13%	37%	23%	10%	3%
Your total debt	7%	12%	12%	4%	4%	7%	8%	6%	11%	8%	3%	3%	4%	8%	10%	3%	7%	10%	11%
Your job or job security	14%	12%	12%	12%	16%	22%	13%	16%	14%	16%	6%	22%	15%	13%	11%	15%	15%	12%	11%
Finding an affordable rate	11%	12%	10%	15%	7%	11%	13%	12%	8%	12%	12%	13%	10%	9%	13%	7%	8%	14%	14%
Having enough for a down payment	19%	25%	24%	10%	20%	16%	13%	24%	26%	17%	10%	13%	16%	18%	24%	14%	17%	25%	24%
Your credit history	14%	11%	15%	9%	23%	16%	23%	17%	16%	15%	6%	16%	18%	16%	10%	18%	18%	11%	11%
Don't know	16%	16%	14%	27%	7%	8%	10%	7%	14%	16%	30%	9%	12%	15%	21%	7%	11%	17%	26%

Owning and Renting

Table 24
Do you currently: READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Own your home outright and do not have any debt on it, like a first ~ mortgage, second mortgage or Home Equity Line of Credit or HELOC	25%	0%	0%	100%	0%	22%	17%	9%	11%	25%	62%	28%	27%	28%	21%	26%	30%	20%	19%
Have a mortgage	42%	100%	100%	0%	0%	34%	32%	33%	60%	50%	22%	21%	34%	34%	58%	14%	32%	60%	69%
Rent	28%	0%	0%	0%	100%	38%	45%	47%	25%	22%	15%	43%	33%	32%	18%	51%	33%	16%	11%
Live with someone else and don't pay for housing	5%	0%	0%	0%	0%	6%	7%	11%	4%	3%	2%	8%	6%	5%	4%	9%	5%	4%	2%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 24C
Do you own your primary residence?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Yes	67%	100%	100%	100%	0%	56%	48%	43%	71%	75%	84%	49%	62%	62%	79%	40%	62%	80%	88%
No	33%	0%	0%	0%	100%	44%	52%	57%	29%	25%	16%	51%	38%	38%	21%	60%	38%	20%	12%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 24D
Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Have a mortgage	63%	100%	100%	0%	0%	61%	66%	78%	84%	66%	26%	43%	56%	55%	73%	36%	52%	75%	78%
Own home outright	37%	0%	0%	100%	100%	39%	34%	22%	16%	34%	74%	57%	44%	45%	27%	64%	48%	25%	22%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 24E
Do you have a first mortgage on your primary residence?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Yes	96%	96%	96%	0%	0%	94%	96%	96%	96%	96%	94%	92%	96%	96%	97%	91%	95%	96%	98%
No	4%	4%	4%	0%	0%	6%	4%	4%	4%	4%	6%	8%	4%	4%	3%	9%	5%	4%	2%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 24F
Do you have a Second mortgage or Home Equity Line of Credit?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Yes	21%	21%	22%	0%	0%	18%	18%	15%	24%	22%	21%	23%	21%	21%	15%	18%	22%	24%	
No	79%	79%	78%	0%	0%	82%	82%	85%	76%	78%	79%	77%	79%	79%	85%	82%	78%	76%	
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 24G
Do you rent your primary residence or do you live with someone else and not pay for housing?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Rent	85%	0%	0%	0%	100%	86%	87%	81%	87%	88%	90%	84%	85%	86%	83%	86%	87%	84%	
Live with someone else and don't pay for housing	15%	0%	0%	0%	0%	14%	13%	19%	13%	12%	10%	16%	15%	14%	17%	14%	18%	16%	
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 25
Is this the first home you've owned?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Yes	47%	48%	52%	44%	0%	60%	61%	73%	53%	40%	31%	58%	50%	41%	46%	57%	54%	35%	
No	53%	52%	48%	56%	0%	40%	38%	26%	46%	60%	69%	40%	50%	59%	54%	43%	46%	65%	
Don't know	.%	.%	0%	.%	0%	1%	1%	.%	.%	0%	2%	.%	0%	.%	.%	0%	0%	.%	

Table 26
How long have you owned your current home? OPEN END WITH PRE-CODES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Less than a year	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
1-3 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
3-5 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
More than 5 years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 27
How likely is that you will sell your home in the next three years?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								

Very likely	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Somewhat likely	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Not very likely	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Not at all likely	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 27B
IF OWNER OR MORTGAGE (Q24=C1,2) How likely is that you will sell your home in the next twelve months?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Very likely	3%	4%	4%	3%	0%	3%	4%	5%	3%	3%	2%	4%	3%	2%	3%	4%	2%	4%	2%
Somewhat likely	5%	5%	8%	5%	0%	5%	2%	6%	6%	4%	4%	6%	6%	5%	4%	8%	5%	5%	
Not very likely	10%	11%	11%	9%	0%	12%	9%	11%	12%	9%	10%	13%	9%	11%	11%	9%	9%	13%	
Not at all likely	81%	80%	76%	83%	0%	80%	84%	77%	78%	84%	83%	77%	81%	82%	81%	80%	80%	80%	
Don't know VOL	.%	.%	.%	1%	0%	.%	1%	0%	.%	1%	1%	2%	0%	1%	.%	.%	1%	.%	

Table 28B
Do you currently live in a: READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Single family home or townhouse	84%	96%	97%	96%	54%	78%	71%	74%	88%	87%	85%	79%	83%	81%	87%	71%	79%	90%	94%
A multi-unit building with 4 or fewer units	5%	2%	2%	1%	14%	9%	10%	8%	4%	5%	3%	8%	5%	7%	4%	11%	7%	3%	2%
A multi-unit building with 5 to 50 units	7%	2%	1%	2%	21%	9%	11%	13%	5%	5%	6%	9%	8%	6%	14%	9%	4%	1%	
A multi-unit building with more than 50 units	4%	1%	0%	1%	11%	4%	7%	5%	2%	3%	5%	4%	4%	3%	4%	5%	3%	3%	
Don't know VOL	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	.%	.%	0%	0%	

Table 28C
Do you currently live in a: READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
A mobile home	6%	4%	4%	9%	8%	9%	4%	7%	5%	7%	7%	15%	8%	6%	2%	13%	8%	3%	1%
A one-family house detached from any other house	69%	85%	88%	81%	35%	59%	53%	53%	77%	75%	73%	55%	68%	67%	74%	49%	64%	81%	84%
A one-family house attached to one or more houses	7%	7%	6%	5%	10%	9%	8%	10%	6%	6%	5%	9%	6%	7%	8%	8%	7%	7%	8%
A building with 2 apartments	2%	1%	.%	1%	5%	3%	4%	3%	1%	1%	1%	4%	2%	2%	1%	4%	3%	1%	0%
A building with 3 or 4 apartments	3%	1%	1%	1%	8%	5%	5%	4%	3%	3%	2%	1%	3%	4%	3%	6%	4%	2%	2%
A building with 5 to 9 apartments	3%	1%	.%	1%	9%	4%	6%	6%	3%	2%	2%	4%	3%	4%	2%	6%	3%	3%	1%
A building with 10 to 19 apartments	3%	1%	1%	1%	7%	2%	5%	5%	2%	2%	2%	2%	2%	3%	3%	3%	4%	1%	0%
A building with 20 to 49 apartments	2%	1%	.%	.%	5%	3%	2%	3%	1%	2%	2%	3%	2%	2%	4%	2%	1%	.%	
A building with 50 or more apartments	4%	.%	0%	1%	12%	5%	9%	6%	2%	2%	6%	4%	5%	4%	4%	6%	2%	4%	
Boat, RV, or van	.%	0%	0%	.%	.%	.%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%	0%	.%	
Don't know VOL	1%	.%	.%	1%	1%	.%	2%	2%	.%	.%	.%	2%	1%	.%	1%	2%	1%	.%	1%

Table 29
Has homeownership been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Bo omer	High Schl	High Schl	Coll ege	Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+	
Very positive	72%	68%	61%	79%	0%	72%	62%	64%	69%	72%	81%	67%	69%	73%	74%	67%	72%	72%	73%
Somewhat positive	22%	26%	28%	16%	0%	22%	29%	28%	25%	22%	16%	23%	24%	20%	22%	26%	22%	23%	19%
Somewhat negative	4%	5%	8%	2%	0%	5%	4%	8%	4%	4%	1%	8%	5%	4%	2%	4%	4%	3%	6%
Very negative	1%	1%	3%	1%	0%	1%	3%	1%	1%	2%	1%	1%	2%	1%	1%	2%	2%	1%	2%
Don't know	.%	.%	1%	1%	0%	.%	1%	.%	1%	.%	1%	0%	1%	1%	.%	1%	.%	.%	.%

Table 30

Has renting been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Very positive	36%	0%	0%	0%	36%	30%	32%	35%	26%	36%	58%	35%	42%	28%	39%	35%	34%	35%	37%
Somewhat positive	45%	0%	0%	0%	45%	49%	46%	48%	48%	45%	30%	46%	39%	51%	48%	45%	46%	49%	44%
Somewhat negative	11%	0%	0%	0%	11%	11%	15%	12%	17%	10%	4%	11%	13%	11%	10%	12%	11%	13%	8%
Very negative	4%	0%	0%	0%	4%	7%	6%	4%	6%	6%	2%	5%	5%	6%	1%	5%	5%	1%	12%
Don't know	3%	0%	0%	0%	3%	3%	1%	2%	4%	3%	6%	3%	2%	4%	2%	4%	2%	0%	

Table 31

If you were going to move, would you be more likely to: READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Rent	32%	17%	24%	19%	59%	33%	43%	42%	21%	26%	35%	47%	36%	33%	24%	52%	34%	23%	13%
Buy	64%	79%	74%	72%	39%	65%	53%	57%	76%	70%	53%	47%	60%	63%	72%	42%	62%	75%	86%
Don't know	4%	3%	3%	9%	2%	2%	4%	1%	3%	3%	12%	6%	4%	4%	4%	5%	4%	2%	2%

Table 31C

If you were going to move, would you be more likely to move to a: READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Single family home or townhouse	59%	71%	78%	57%	56%	58%	60%	58%	68%	62%	49%	58%	61%	57%	58%	59%	56%	59%	73%
A multi-unit building with 4 or fewer units	15%	10%	11%	16%	16%	15%	16%	15%	11%	15%	15%	16%	16%	15%	13%	14%	19%	13%	4%
A multi-unit building with 5 to 50 units	14%	11%	8%	12%	14%	15%	12%	15%	13%	13%	15%	14%	13%	14%	15%	14%	12%	14%	15%
A multi-unit building with more than 50 units	7%	4%	2%	7%	8%	5%	9%	8%	3%	4%	11%	4%	7%	10%	7%	7%	7%	8%	7%
Don't know VOL	6%	3%	1%	8%	6%	6%	3%	5%	5%	5%	9%	8%	4%	5%	7%	6%	6%	5%	2%

Table 32

Owning a home provides tax benefits Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Major reason	45%	51%	58%	38%	43%	53%	50%	40%	47%	50%	43%	48%	42%	41%	48%	44%	41%	46%	51%
Minor reason	35%	34%	28%	33%	36%	27%	29%	42%	37%	32%	27%	26%	33%	36%	39%	31%	37%	37%	35%

Not a reason at all	18%	14%	13%	25%	18%	18%	18%	16%	16%	17%	24%	21%	23%	20%	12%	21%	21%	16%	13%
Don't know	2%	1%	1%	4%	3%	2%	3%	2%	1%	1%	5%	5%	3%	2%	1%	4%	2%	1%	1%

Table 33

Paying rent is not a good investment Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
																			gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<$ 25K	$25K -$50K	$50K -$1 00K	$1 00K+
Major reason	61%	69%	69%	64%	48%	63%	54%	54%	64%	67%	57%	56%	58%	65%	62%	53%	63%	65%	65%
Minor reason	19%	17%	17%	13%	27%	15%	21%	27%	20%	17%	12%	17%	18%	22%	23%	16%	19%	21%	21%
Not a reason at all	18%	14%	14%	20%	23%	20%	23%	18%	15%	15%	26%	25%	22%	16%	15%	22%	20%	15%	13%
Don't know	2%	1%	1%	3%	2%	2%	2%	1%	2%	1%	4%	3%	2%	2%	2%	2%	2%	1%	1%

Table 34

Owning a home gives me something I can borrow against if I need it Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
																			gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<$ 25K	$25K -$50K	$50K -$1 00K	$1 00K+
Major reason	33%	30%	32%	35%	35%	52%	45%	28%	32%	38%	33%	52%	35%	34%	25%	44%	35%	29%	23%
Minor reason	36%	40%	36%	32%	34%	26%	28%	41%	40%	34%	27%	20%	35%	34%	42%	29%	34%	39%	46%
Not a reason at all	30%	30%	33%	32%	30%	23%	26%	31%	27%	28%	37%	27%	30%	30%	32%	27%	30%	32%	31%
Don't know	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%

Table 35

Owning a home is a good way to build up wealth that can be passed along to my family Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
																			gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<$ 25K	$25K -$50K	$50K -$1 00K	$1 00K+
Major reason	56%	54%	52%	56%	58%	73%	69%	59%	55%	55%	52%	70%	58%	59%	48%	64%	61%	53%	47%
Minor reason	29%	32%	32%	27%	27%	17%	19%	30%	29%	30%	25%	13%	25%	28%	36%	23%	23%	33%	37%
Not a reason at all	15%	14%	16%	16%	14%	10%	12%	11%	15%	15%	22%	15%	16%	12%	16%	12%	15%	14%	16%
Don't know	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%

Table 36

It is a good retirement investment Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
																			gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<$ 25K	$25K -$50K	$50K -$1 00K	$1 00K+
Major reason	53%	49%	45%	58%	54%	67%	55%	53%	50%	55%	53%	69%	54%	53%	48%	62%	55%	52%	44%
Minor reason	27%	30%	30%	23%	25%	17%	22%	29%	31%	25%	22%	12%	25%	29%	31%	21%	24%	30%	33%
Not a reason at all	18%	20%	23%	18%	19%	14%	21%	17%	17%	18%	22%	16%	19%	16%	20%	16%	19%	16%	22%
Don't know	1%	1%	2%	2%	1%	2%	2%	1%	1%	1%	3%	3%	1%	2%	1%	1%	1%	1%	1%

Table 37

It means having a good place to raise children and provide them with a good education Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
																			gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<$ 25K	$25K -$50K	$50K -$1 00K	$1 00K+
Major reason	53%	49%	45%	58%	54%	67%	55%	53%	50%	55%	53%	69%	54%	53%	48%	62%	55%	52%	44%
Minor reason	27%	30%	30%	23%	25%	17%	22%	29%	31%	25%	22%	12%	25%	29%	31%	21%	24%	30%	33%
Not a reason at all	18%	20%	23%	18%	19%	14%	21%	17%	17%	18%	22%	16%	19%	16%	20%	16%	19%	16%	22%
Don't know	1%	1%	2%	2%	1%	2%	2%	1%	1%	1%	3%	3%	1%	2%	1%	1%	1%	1%	1%

	Mortgage		Ownership		Renter		Race		Generation			Education		Income		Income		Income	
	GP	gag	watr	ner	ter	Hisp	AA	GenY	GenX	Boomer	Pre-Boomer	than-High	High	Some Coll	Col / Grad	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+
Major reason	80%	82%	84%	81%	77%	85%	80%	84%	83%	77%	78%	81%	78%	81%	81%	78%	80%	83%	81%
Minor reason	9%	9%	7%	7%	12%	8%	8%	10%	9%	11%	6%	9%	10%	9%	9%	10%	9%	10%	
Not a reason at all	10%	9%	9%	10%	11%	7%	11%	7%	8%	11%	15%	9%	11%	9%	10%	11%	10%	7%	9%
Don't know	1%	.%	.%	2%	.%	.%	1%	0%	.%	1%	2%	1%	1%	1%	.%	1%	.%	.%	

Table 38

It allows you to select a community where people share your values Is this a major reason, minor reason or not a reason at all to buy a home?

	Mortgage		Ownership		Renter		Race		Generation			Education		Income		Income		Income	
	GP	gag	watr	ner	ter	Hisp	AA	GenY	GenX	Boomer	Pre-Boomer	than-High	High	Some Coll	Col / Grad	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+
Major reason	53%	54%	56%	58%	46%	58%	53%	45%	50%	57%	59%	60%	50%	53%	52%	53%	53%	53%	50%
Minor reason	29%	31%	28%	21%	31%	24%	26%	36%	35%	26%	19%	18%	29%	28%	34%	26%	29%	32%	33%
Not a reason at all	18%	14%	15%	19%	22%	17%	21%	19%	14%	17%	20%	21%	21%	18%	14%	20%	17%	15%	17%
Don't know	1%	.%	1%	2%	1%	1%	1%	.%	1%	1%	2%	2%	1%	1%	.%	1%	.%	.%	

Table 39

It motivates you to become a better citizen and engage in important civic activities, such as voting, volunteering, and contributing to charities Is this a major reason, minor reason or not a reason at all to buy a home?

	Mortgage		Ownership		Renter		Race		Generation			Education		Income		Income		Income	
	GP	gag	watr	ner	ter	Hisp	AA	GenY	GenX	Boomer	Pre-Boomer	than-High	High	Some Coll	Col / Grad	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+
Major reason	30%	25%	28%	38%	29%	50%	33%	24%	27%	32%	38%	48%	36%	28%	22%	39%	34%	23%	21%
Minor reason	31%	37%	34%	28%	26%	20%	26%	35%	32%	31%	25%	17%	28%	30%	38%	22%	28%	37%	39%
Not a reason at all	38%	37%	38%	33%	45%	28%	39%	41%	40%	37%	35%	34%	36%	42%	39%	38%	36%	39%	39%
Don't know	1%	.%	.%	2%	1%	1%	2%	.%	1%	1%	3%	1%	1%	1%	1%	1%	1%	.%	.%

Table 40

You have a physical structure where you and your family feel safe Is this a major reason, minor reason or not a reason at all to buy a home?

	Mortgage		Ownership		Renter		Race		Generation			Education		Income		Income		Income	
	GP	gag	watr	ner	ter	Hisp	AA	GenY	GenX	Boomer	Pre-Boomer	than-High	High	Some Coll	Col / Grad	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+
Major reason	79%	81%	83%	82%	73%	81%	81%	80%	78%	79%	77%	77%	79%	80%	78%	79%	79%	79%	77%
Minor reason	13%	12%	11%	9%	16%	9%	10%	13%	15%	12%	9%	11%	11%	12%	15%	10%	13%	14%	15%
Not a reason at all	8%	6%	6%	8%	10%	9%	9%	6%	7%	8%	12%	8%	10%	7%	7%	10%	8%	7%	8%
Don't know	1%	.%	0%	1%	1%	1%	1%	0%	.%	1%	3%	4%	.%	1%	.%	1%	.%	.%	

Table 41

It gives you control over what you do with your living space, like renovations and updates Is this a major reason, minor reason or not a reason at all to buy a home?

	Mortgage		Ownership		Renter		Race		Generation			Education		Income		Income		Income	
	GP	gag	watr	ner	ter	Hisp	AA	GenY	GenX	Boomer	Pre-Boomer	than-High	High	Some Coll	Col / Grad	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+
Major reason	70%	74%	72%	72%	65%	74%	69%	71%	69%	73%	67%	70%	68%	70%	73%	68%	70%	72%	73%

Minor reason	20%	20%	23%	15%	22%	14%	15%	24%	24%	18%	12%	12%	21%	19%	21%	18%	18%	21%	21%
Not a reason at all	9%	6%	4%	12%	12%	11%	14%	6%	7%	9%	18%	17%	11%	10%	5%	13%	11%	6%	5%
Don't know	1%	.%	.%	1%	1%	.%	1%	.%	.%	.%	3%	2%	1%	1%	.%	1%	1%	.%	.%

Table 42

It allows you to live in a more convenient location that is closer to work, family, or friends Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$100K+	
										Bo omer	High Schl								
Major reason	55%	53%	54%	61%	51%	62%	51%	56%	50%	53%	61%	61%	55%	53%	53%	56%	56%	53%	54%
Minor reason	28%	31%	31%	21%	28%	22%	26%	28%	35%	29%	18%	23%	23%	28%	32%	23%	28%	30%	30%
Not a reason at all	17%	15%	15%	16%	20%	16%	21%	16%	15%	17%	19%	15%	21%	17%	14%	20%	14%	16%	16%
Don't know	1%	.%	0%	2%	1%	.%	2%	.%	1%	.%	2%	1%	1%	1%	.%	1%	1%	.%	0

Table 43

It allows you to live in a nicer home Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$100K+	
										Bo omer	High Schl								
Major reason	59%	60%	58%	61%	57%	74%	69%	57%	61%	59%	61%	67%	59%	57%	58%	62%	60%	57%	59%
Minor reason	27%	27%	29%	23%	29%	16%	18%	34%	26%	27%	17%	16%	25%	29%	29%	24%	24%	31%	30%
Not a reason at all	13%	13%	13%	15%	14%	10%	12%	8%	12%	13%	21%	16%	15%	13%	12%	13%	16%	11%	11%
Don't know	1%	.%	1%	1%	.%	1%	.%	.%	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%	.%

Table 44

It allows you to have more space for your family Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$100K+	
										Bo omer	High Schl								
Major reason	74%	75%	75%	74%	73%	80%	78%	78%	79%	70%	71%	76%	72%	77%	74%	75%	73%	77%	72%
Minor reason	15%	17%	19%	12%	15%	10%	10%	15%	14%	19%	10%	12%	14%	14%	18%	12%	14%	15%	21%
Not a reason at all	10%	7%	6%	13%	12%	10%	11%	7%	7%	11%	17%	12%	13%	10%	8%	12%	12%	8%	7%
Don't know	.%	.%	0%	1%	.%	.%	1%	.%	.%	.%	1%	1%	1%	.%	1%	.%	.%	.%	.%

Table 45

It's a symbol of your success or achievement Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$100K+	
										Bo omer	High Schl								
Major reason	31%	26%	32%	32%	37%	55%	45%	35%	30%	30%	29%	52%	38%	30%	21%	46%	32%	26%	18%
Minor reason	36%	41%	33%	30%	32%	22%	28%	37%	37%	38%	28%	24%	28%	36%	44%	27%	33%	40%	47%
Not a reason at all	32%	33%	34%	36%	29%	22%	25%	28%	32%	32%	40%	23%	32%	33%	34%	25%	33%	35%	35%
Don't know	1%	.%	.%	1%	1%	1%	2%	.%	.%	1%	2%	1%	1%	1%	1%	1%	1%	.%	.%

Table 46

Buying a home provides a good financial opportunity Is this a major reason, minor reason or not a reason at all to buy a home?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo omer	than High Schl								
Major reason	55%	57%	56%	56%	53%	70%	62%	54%	57%	57%	52%	60%	57%	58%	51%	56%	59%	56%	52%
Minor reason	28%	27%	28%	28%	27%	16%	23%	31%	29%	27%	22%	18%	26%	28%	31%	24%	26%	31%	31%
Not a reason at all	15%	15%	15%	15%	17%	12%	13%	13%	13%	15%	22%	19%	16%	13%	16%	18%	13%	14%	16%
Don't know	1%	1%	1%	2%	2%	1%	1%	1%	1%	3%	2%	2%	1%	1%	2%	2%	.	1%	1%

Table 46B

Which of the following is the best reason to buy a house? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo omer	than High Schl								
retirement or to pass on to your family, and the tax ~ benefits to make renovations and updates if you want, and in a ~ place that's in a community and location that you prefer	31%	33%	32%	28%	30%	28%	34%	31%	29%	34%	27%	31%	28%	29%	33%	25%	28%	35%	37%
Don't know - VOLUNTEERED ONLY - DO NOT READ	66%	64%	65%	67%	66%	69%	60%	68%	68%	61%	67%	65%	68%	67%	63%	70%	69%	63%	60%
	4%	3%	3%	5%	3%	2%	5%	1%	2%	5%	6%	3%	5%	3%	3%	5%	3%	3%	3%

Table 47

Which is closer to your view? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo omer	than High Schl								
Renting makes more sense because it protects you against house price ~ declines and is actually a better deal than owning.	13%	7%	11%	6%	27%	12%	15%	17%	11%	13%	10%	16%	15%	12%	12%	17%	12%	12%	12%
Owning makes more sense because you're protected against rent increases ~ and owning is a good investment over the long term .	84%	90%	84%	91%	70%	85%	82%	80%	88%	84%	86%	81%	82%	85%	85%	79%	85%	86%	85%
Don't know	3%	3%	5%	3%	4%	3%	3%	3%	2%	3%	4%	3%	3%	3%	3%	3%	2%	3%	3%

Table 48

How much financial sacrifice would you say you are making to own your home? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo omer	than High Schl								
A great deal	25%	28%	39%	19%	0%	41%	36%	22%	28%	30%	15%	44%	31%	22%	19%	34%	30%	22%	20%
Some	34%	39%	39%	25%	0%	28%	30%	37%	41%	35%	23%	20%	30%	33%	38%	22%	30%	39%	38%
Not very much	21%	22%	15%	20%	0%	17%	24%	24%	19%	20%	22%	16%	17%	22%	24%	19%	18%	21%	23%
None at all	20%	11%	7%	35%	0%	14%	10%	17%	11%	15%	37%	18%	21%	23%	18%	25%	21%	18%	18%
Don't know	1%	.	.	1%	0%	.	.	0%	.	.	2%	2%	1%	.	1%	1%	.	1%	.

Table 49
How much financial sacrifice would you have to make to own your home? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- omer	than Schl								
A great deal	55%	0%	0%	0%	54%	61%	61%	52%	52%	62%	58%	71%	57%	56%	43%	69%	52%	38%	30%
Some	27%	0%	0%	0%	28%	25%	24%	31%	30%	22%	16%	18%	23%	28%	38%	18%	31%	38%	44%
Not very much	11%	0%	0%	0%	12%	9%	10%	11%	13%	9%	16%	7%	12%	12%	12%	7%	14%	16%	15%
None at all	5%	0%	0%	0%	5%	4%	3%	4%	3%	7%	6%	3%	7%	2%	7%	4%	2%	8%	10%
Don't know	2%	0%	0%	0%	1%	1%	2%	2%	1%	1%	4%	1%	2%	3%	1%	2%	1%	.	1%

Table 50
In the future, are you more likely to: READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- omer	than Schl								
Always rent	30%	23%	24%	31%	34%	26%	30%	12%	18%	46%	51%	38%	35%	31%	20%	31%	34%	20%	21%
Buy at some point in the future	61%	65%	70%	43%	64%	67%	65%	86%	79%	42%	30%	54%	55%	62%	71%	61%	57%	72%	71%
Don't know	9%	12%	6%	27%	2%	6%	5%	2%	3%	12%	19%	8%	10%	7%	9%	8%	10%	8%	8%

Table 50B
In the future, are you more likely to: READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- omer	than Schl								
Always own	90%	95%	95%	92%	75%	91%	91%	88%	91%	90%	92%	87%	89%	92%	90%	82%	92%	92%	90%
Rent at some point in the future	8%	4%	4%	6%	21%	7%	7%	10%	6%	8%	6%	11%	9%	6%	8%	14%	7%	6%	8%
Don't know VOL	2%	2%	1%	2%	4%	2%	2%	2%	2%	2%	2%	2%	2%	3%	4%	1%	2%	3%	3%

Table 51
Which of the following types of mortgage loans would you prefer to get? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- omer	than Schl								
A fixed rate mortgage with fixed payments for the life of the loan	76%	91%	93%	68%	64%	71%	68%	70%	85%	80%	69%	63%	70%	78%	83%	60%	78%	85%	86%
A hybrid adjustable rate mortgage or ARM, with fixed payments for a ~ certain period, usually 2-7 years, before adjusting An adjustable rate mortgage or ARM, where the payment adjusts at least ~ every year	4%	2%	2%	4%	6%	7%	4%	6%	3%	3%	3%	5%	4%	4%	3%	6%	3%	3%	4%
An interest-only mortgage	4%	2%	2%	3%	9%	7%	7%	8%	3%	3%	3%	7%	5%	4%	3%	8%	4%	4%	2%
A negative amortization mortgage where the outstanding balance can grow	2%	1%	1%	2%	3%	2%	3%	2%	1%	2%	2%	4%	3%	2%	1%	5%	2%	1%	1%
Some other type of mortgage VOL --- SPECIFY	.%	.%	0%	1%	1%	1%	1%	.%	1%	1%	1%	1%	1%	.%	1%	1%	1%	.%	0%
You would not take out a loan VOL	1%	1%	.%	2%	1%	2%	2%	2%	1%	1%	2%	2%	1%	1%	2%	1%	1%	1%	2%
Don't know	5%	1%	1%	10%	6%	4%	7%	4%	2%	5%	8%	6%	7%	3%	4%	7%	5%	3%	2%
	7%	2%	1%	11%	10%	6%	9%	6%	4%	6%	13%	11%	9%	7%	4%	13%	6%	3%	3%

Table 52

It is cheaper per month to rent than to buy Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
major reason	35%	0%	0%	0%	36%	36%	37%	31%	27%	45%	43%	42%	41%	27%	32%	41%	30%	25%	20%
minor reason	26%	0%	0%	0%	26%	22%	23%	28%	29%	23%	22%	20%	26%	28%	29%	21%	32%	24%	41%
not a reason at all	37%	0%	0%	0%	36%	39%	38%	38%	43%	31%	32%	35%	31%	43%	37%	35%	36%	50%	40%
Don't know	2%	0%	0%	0%	2%	3%	1%	2%	1%	2%	2%	3%	2%	2%	1%	3%	1%	1%	0%

Table 53

Purchasing a home makes you feel like you will have limited flexibility in your future choices Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
major reason	28%	0%	0%	0%	28%	26%	29%	27%	21%	33%	27%	28%	28%	23%	33%	29%	26%	28%	29%
minor reason	28%	0%	0%	0%	28%	30%	25%	30%	31%	27%	18%	33%	24%	32%	27%	28%	28%	24%	37%
not a reason at all	42%	0%	0%	0%	43%	42%	45%	42%	48%	38%	49%	36%	47%	44%	39%	41%	45%	48%	34%
Don't know	2%	0%	0%	0%	1%	1%	2%	1%	1%	2%	5%	3%	2%	1%	1%	2%	1%	0%	0%

Table 54

You don't think you can afford the purchase or upkeep of a home. Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
major reason	48%	0%	0%	0%	47%	41%	54%	46%	45%	53%	52%	52%	51%	44%	47%	58%	44%	32%	36%
minor reason	25%	0%	0%	0%	26%	26%	19%	29%	22%	22%	21%	26%	22%	31%	23%	21%	29%	30%	39%
not a reason at all	26%	0%	0%	0%	27%	32%	26%	25%	32%	25%	26%	20%	27%	24%	29%	20%	27%	38%	25%
Don't know	.%	0%	0%	0%	.%	2%	1%	.%	1%	.%	1%	1%	0%	1%	.%	1%	.%	0%	0%

Table 55

The process of buying a home seems too complicated Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
major reason	26%	0%	0%	0%	26%	38%	35%	21%	28%	34%	28%	44%	32%	17%	17%	32%	21%	20%	18%
minor reason	32%	0%	0%	0%	31%	31%	32%	40%	24%	27%	24%	28%	30%	37%	34%	34%	32%	28%	32%
not a reason at all	41%	0%	0%	0%	43%	31%	32%	39%	47%	38%	45%	27%	37%	45%	49%	32%	47%	52%	50%
Don't know	1%	0%	0%	0%	.%	.%	1%	0%	1%	1%	3%	.%	1%	.%	.%	1%	0%	0%	0%

Table 56

You don't have good enough credit for a mortgage Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- Bo	than High Schl								
major reason	26%	0%	0%	0%	26%	38%	35%	21%	28%	34%	28%	44%	32%	17%	17%	32%	21%	20%	18%
minor reason	32%	0%	0%	0%	31%	31%	32%	40%	24%	27%	24%	28%	30%	37%	34%	34%	32%	28%	32%
not a reason at all	41%	0%	0%	0%	43%	31%	32%	39%	47%	38%	45%	27%	37%	45%	49%	32%	47%	52%	50%
Don't know	1%	0%	0%	0%	.%	.%	1%	0%	1%	1%	3%	.%	1%	.%	.%	1%	0%	0%	0%

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Bo omer	High Schl	High Schl	Coll ege	Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+
major reason	47%	0%	0%	47%	51%	59%	46%	50%	55%	32%	58%	52%	42%	42%	53%	48%	38%	36%
minor reason	22%	0%	0%	22%	23%	17%	25%	20%	20%	17%	21%	21%	27%	17%	22%	23%	20%	21%
not a reason at all	30%	0%	0%	31%	25%	23%	29%	30%	24%	48%	18%	26%	31%	40%	23%	29%	42%	44%
Don't know	1%	0%	0%	1%	1%	1%	.	1%	1%	3%	2%	1%	.	1%	2%	0%	0%	0%

Table 57
You don't think you will be in a certain area for an extended period of time Is this a major reason you have not bought a house, minor reason or not a reason at all?

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo than omer High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+	
major reason	33%	0%	0%	32%	31%	31%	39%	27%	30%	25%	29%	28%	33%	45%	35%	28%	40%	37%
minor reason	27%	0%	0%	27%	20%	28%	27%	29%	30%	17%	28%	28%	29%	25%	28%	24%	24%	37%
not a reason at all	38%	0%	0%	40%	47%	40%	33%	42%	40%	54%	40%	44%	38%	29%	36%	47%	36%	26%
Don't know	1%	0%	0%	1%	2%	1%	.	1%	1%	3%	3%	.	1%	.	1%	0%	0%	0%

Table 58
You don't think it's a good time economically to buy a home Is this a major reason you have not bought a house, minor reason or not a reason at all?

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo than omer High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+	
major reason	45%	0%	0%	44%	55%	50%	42%	47%	51%	48%	50%	50%	42%	40%	48%	42%	41%	48%
minor reason	22%	0%	0%	22%	16%	23%	25%	23%	20%	13%	21%	23%	21%	25%	23%	24%	19%	21%
not a reason at all	31%	0%	0%	33%	28%	25%	33%	29%	27%	36%	26%	26%	35%	35%	27%	35%	39%	31%
Don't know	1%	0%	0%	1%	1%	2%	.	1%	2%	4%	2%	1%	2%	1%	2%	0%	1%	0%

Table 59
You don't want to be concerned with doing the upkeep Is this a major reason you have not bought a house, minor reason or not a reason at all?

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo than omer High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+	
major reason	24%	0%	0%	24%	23%	28%	17%	22%	32%	40%	26%	25%	20%	25%	24%	23%	19%	18%
minor reason	29%	0%	0%	28%	22%	32%	34%	26%	25%	18%	26%	28%	34%	28%	29%	28%	32%	34%
not a reason at all	46%	0%	0%	47%	53%	39%	48%	50%	42%	40%	44%	46%	46%	47%	45%	49%	48%	49%
Don't know	1%	0%	0%	1%	2%	1%	.	2%	1%	1%	4%	1%	1%	0%	2%	0%	.	0%

Table 60
You'd rather use the money for other investments than a home Is this a major reason you have not bought a house, minor reason or not a reason at all?

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo than omer High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	- \$50K	-\$1 00K	\$1 00K+
--	-----------------	--------------	-----------	------------	------	----	------	------	------------	--	--------------	---------------------	--------------------------	------------	------------	-------------	-------------

major reason	28%	0%	0%	0%	28%	30%	29%	30%	18%	32%	33%	33%	28%	27%	27%	31%	23%	32%	25%
minor reason	27%	0%	0%	0%	25%	24%	21%	29%	28%	25%	20%	20%	31%	22%	33%	23%	31%	26%	41%
not a reason at all	44%	0%	0%	0%	46%	46%	50%	41%	52%	43%	45%	47%	40%	50%	40%	45%	46%	41%	34%
Don't know	1%	0%	0%	0%	1%	0%	1%	0%	2%	1%	3%	0%	.%	2%	1%	1%	0%	1%	0%

Table 61

You can live in a better neighborhood by renting Is this a major reason you have not bought a house, minor reason or not a reason at all?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
major reason	20%	0%	0%	0%	20%	31%	22%	18%	14%	29%	23%	28%	23%	15%	17%	22%	20%	15%	16%
minor reason	27%	0%	0%	0%	27%	21%	31%	28%	30%	24%	26%	29%	28%	26%	27%	28%	31%	25%	30%
not a reason at all	52%	0%	0%	0%	52%	48%	47%	54%	55%	46%	51%	42%	49%	58%	55%	49%	49%	60%	54%
Don't know	1%	0%	0%	0%	1%	.%	1%	.%	1%	1%	1%	.%	1%	1%	.%	.%	.%	.%	0%

Table 61B

Which of the following is the best reason to rent? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
other than buying a home being easier, faster, and more straightforward than ~ the process of buying a home	31%	0%	0%	0%	31%	32%	31%	33%	37%	25%	23%	29%	31%	28%	35%	29%	30%	36%	24%
Don't know - VOLUNTEERED ONLY - DO NOT READ	62%	0%	0%	0%	62%	61%	63%	61%	54%	68%	68%	67%	61%	64%	60%	63%	65%	60%	62%
	7%	0%	0%	0%	7%	7%	6%	5%	8%	7%	9%	4%	8%	7%	5%	7%	6%	4%	14%

Table 65

Do you think it will be easier or harder for your children or the next generation in general to buy a home than it is today?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Easier	21%	16%	16%	13%	34%	31%	32%	31%	21%	15%	15%	32%	20%	21%	19%	29%	21%	16%	17%
Harder	74%	79%	80%	82%	62%	63%	64%	65%	73%	81%	77%	60%	78%	74%	76%	67%	75%	79%	78%
Don't know	5%	5%	4%	5%	4%	6%	4%	4%	6%	4%	8%	7%	2%	6%	5%	4%	3%	5%	5%

Home Finances & Refinancing

Table 66

66. What year did you get your current first mortgage on your home? NOTE TO INTERVIEWERS: ENTER 99 FOR DON'T KNOW NUMERIC OPEN END RECORD EXACT NUMBER:
OWNER STATUS RACE GENERATION EDUCATION INCOME

	OWNER STATUS					RACE			GENERATION			EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo omer	Less than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
0	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
99	2%	5%	6%	0%	0%	2%	2%	1%	2%	3%	5%	3%	3%	2%	2%	2%	1%	2%	
1980	.%	1%	1%	0%	0%	0%	1%	0%	0%	1%	1%	0%	.%	.%	1%	1%	.%	.%	
1981	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	
1982	.%	1%	.%	0%	0%	0%	.%	0%	0%	1%	.%	.%	.%	.%	0%	.%	.%	.%	
1983	.%	1%	1%	0%	0%	.%	.%	0%	0%	1%	.%	0%	.%	1%	.%	.%	.%	0%	
1984	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	.%	0%	0%	.%	.%	
1985	.%	1%	.%	0%	0%	.%	.%	0%	.%	1%	.%	.%	.%	.%	.%	0%	1%	.%	
1986	.%	.%	0%	0%	0%	1%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	
1987	.%	1%	1%	0%	0%	.%	0%	0%	.%	1%	.%	1%	.%	.%	.%	.%	.%	.%	
1988	.%	1%	1%	0%	0%	.%	.%	0%	0%	1%	.%	.%	.%	.%	0%	1%	1%	.%	
1989	.%	1%	1%	0%	0%	.%	1%	0%	.%	1%	0%	.%	0%	.%	.%	.%	.%	.%	
1990	.%	1%	.%	0%	0%	.%	1%	0%	.%	1%	0%	1%	.%	1%	.%	1%	1%	.%	
1991	.%	1%	1%	0%	0%	.%	1%	0%	0%	1%	.%	0%	1%	.%	.%	.%	1%	.%	
1992	.%	1%	2%	0%	0%	1%	0%	.%	.%	1%	.%	0%	.%	1%	1%	.%	.%	1%	
1993	1%	2%	2%	0%	0%	0%	1%	.%	.%	1%	0%	1%	1%	1%	1%	.%	1%	2%	
1994	.%	1%	1%	0%	0%	.%	1%	.%	.%	1%	.%	.%	1%	1%	1%	.%	.%	1%	
1995	1%	3%	3%	0%	0%	.%	1%	.%	1%	2%	1%	1%	1%	2%	1%	.%	2%	2%	
1996	1%	2%	2%	0%	0%	.%	1%	0%	1%	1%	1%	.%	1%	1%	.%	1%	1%	1%	
1997	1%	2%	1%	0%	0%	1%	1%	.%	1%	1%	.%	0%	1%	1%	.%	1%	1%	1%	
1998	1%	3%	5%	0%	0%	1%	1%	0%	3%	2%	1%	1%	2%	1%	2%	1%	2%	2%	
1999	1%	4%	4%	0%	0%	1%	2%	.%	3%	2%	1%	1%	1%	2%	2%	.%	2%	1%	3%
2000	2%	6%	6%	0%	0%	2%	2%	1%	3%	4%	1%	3%	2%	2%	3%	1%	2%	4%	3%
2001	2%	5%	3%	0%	0%	2%	.%	2%	3%	3%	1%	2%	2%	2%	2%	1%	1%	3%	2%
2002	1%	3%	3%	0%	0%	1%	1%	1%	3%	2%	1%	.%	1%	2%	.%	1%	2%	3%	3%
2003	2%	4%	3%	0%	0%	1%	1%	1%	3%	2%	.%	1%	1%	3%	1%	1%	3%	3%	3%
2004	3%	6%	6%	0%	0%	3%	1%	2%	5%	2%	1%	.%	3%	2%	4%	.%	2%	4%	4%
2005	3%	6%	9%	0%	0%	2%	1%	3%	6%	2%	1%	.%	1%	2%	5%	0%	2%	4%	6%
2006	3%	7%	10%	0%	0%	3%	2%	4%	5%	3%	2%	1%	3%	3%	4%	1%	2%	5%	6%
2007	2%	6%	7%	0%	0%	1%	2%	2%	5%	2%	1%	1%	2%	4%	1%	2%	4%	4%	4%
2008	3%	8%	9%	0%	0%	2%	2%	5%	4%	3%	1%	1%	2%	3%	5%	1%	1%	6%	6%
2009	3%	7%	5%	0%	0%	2%	1%	4%	5%	2%	1%	1%	2%	1%	5%	1%	2%	5%	6%
2010	2%	6%	4%	0%	0%	2%	2%	4%	3%	2%	.%	1%	2%	1%	4%	.%	1%	4%	4%
2011	2%	6%	5%	0%	0%	2%	2%	4%	3%	2%	1%	.%	2%	4%	1%	2%	3%	5%	5%
Undefined	58%	0%	0%	100%	100%	66%	68%	67%	40%	50%	78%	79%	66%	66%	42%	86%	68%	40%	31%

Table 70

How did you decide how much to spend on your home? Please tell me all that apply. READ CHOICES MULTIPLE RESPONSE
OWNER STATUS RACE GENERATION EDUCATION INCOME

	OWNER STATUS					RACE			GENERATION			EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo omer	Less than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
You calculated it yourself	70%	70%	67%	70%	0%	66%	63%	70%	72%	70%	70%	64%	66%	67%	76%	62%	66%	75%	77%
Your mortgage lender advised you what you could afford	33%	39%	44%	24%	0%	42%	33%	41%	42%	31%	23%	31%	32%	32%	34%	28%	35%	34%	34%

Your realtor helped you decide	24%	26%	32%	20%	0%	35%	30%	28%	25%	23%	19%	38%	23%	21%	23%	27%	26%	22%	23%
You took advice from friends, family or co-workers	27%	28%	27%	27%	0%	32%	26%	40%	31%	24%	20%	30%	27%	23%	29%	37%	25%	28%	26%
You talked to a financial advisor	17%	18%	21%	15%	0%	26%	22%	25%	17%	15%	14%	26%	15%	16%	17%	18%	17%	15%	17%
You talked to a mortgage counselor	17%	19%	23%	12%	0%	27%	22%	22%	22%	15%	11%	20%	13%	16%	18%	16%	18%	18%	15%
Other VOL --- SPECIFY	5%	4%	4%	7%	0%	5%	6%	3%	2%	7%	8%	4%	7%	7%	4%	7%	7%	5%	3%
Don't know	2%	1%	1%	2%	0%	2%	1%	1%	2%	2%	2%	4%	3%	2%	1%	2%	3%	1%	1%

Table 71

Have you refinanced your mortgage in the past three years?

	OWNER STATUS				RACE Hispanic	GENERATION			EDUCATION				INCOME						
	Mort GP gage	Undr watr	Ow ner	Ren ter		AA	GenY	GenX	Bo omer	Less Pre- than		Some Coll	Col / Grad	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +		
										Bo omer	High Schl								
Yes	29%	29%	29%	0%	0%	26%	21%	24%	33%	30%	20%	20%	25%	26%	33%	17%	27%	28%	34%
No-Refinanced over three years ago	31%	31%	34%	0%	0%	34%	32%	24%	25%	36%	44%	36%	27%	35%	30%	33%	31%	31%	29%
No-Have never refinanced	40%	40%	37%	0%	0%	40%	46%	52%	40%	34%	36%	43%	48%	39%	36%	50%	42%	41%	36%
Don't know	.%	.%	.%	0%	0%	.%	1%	0%	1%	.%	.%	.%	1%	0%	1%	.%	.%	.%	1%

Table 71B

Have you ever refinanced the mortgage on your current home?

	OWNER STATUS				RACE Hispanic	GENERATION			EDUCATION				INCOME						
	Mort GP gage	Undr watr	Ow ner	Ren ter		AA	GenY	GenX	Bo omer	Less Pre- than		Some Coll	Col / Grad	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +		
										Bo omer	High Schl								
Yes	51%	51%	54%	0%	0%	40%	52%	28%	52%	58%	59%	45%	42%	54%	54%	44%	51%	45%	54%
No	49%	49%	46%	0%	0%	60%	48%	72%	48%	42%	41%	55%	58%	46%	46%	56%	49%	55%	46%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 72

Which of the following best describes the value of your home? READ CHOICES

	OWNER STATUS				RACE Hispanic	GENERATION			EDUCATION				INCOME						
	Mort GP gage	Undr watr	Ow ner	Ren ter		AA	GenY	GenX	Bo omer	Less Pre- than		Some Coll	Col / Grad	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +		
										Bo omer	High Schl								
Less than \$100,000	19%	15%	18%	27%	0%	27%	25%	21%	15%	19%	23%	43%	25%	23%	10%	46%	29%	13%	3%
\$100,000-\$249,000	45%	47%	50%	42%	0%	40%	44%	49%	47%	43%	42%	30%	47%	47%	46%	37%	49%	54%	33%
\$250,000-\$499,999	26%	29%	26%	20%	0%	22%	20%	25%	30%	26%	22%	20%	20%	23%	32%	10%	17%	28%	44%
\$500,000-\$749,999	5%	5%	4%	4%	0%	4%	4%	2%	6%	6%	5%	3%	3%	3%	7%	3%	3%	2%	14%
\$750,000 or more	2%	2%	2%	2%	0%	3%	2%	1%	1%	3%	2%	1%	2%	1%	3%	1%	1%	1%	6%
Don't know	3%	2%	1%	4%	0%	4%	6%	2%	1%	3%	5%	4%	4%	3%	2%	2%	1%	1%	0%

Table 74

If you were buying or refinancing your house today, how confident are you that you would get the information you need to choose the loan that is right for you? READ

	OWNER STATUS				RACE Hispanic	GENERATION			EDUCATION				INCOME						
	Mort GP gage	Undr watr	Ow ner	Ren ter		AA	GenY	GenX	Bo omer	Less Pre- than		Some Coll	Col / Grad	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +		
										Bo omer	High Schl								
Very confident	44%	57%	49%	42%	29%	27%	33%	38%	50%	48%	42%	22%	35%	42%	59%	25%	38%	54%	65%
Somewhat confident	31%	29%	33%	29%	36%	34%	36%	40%	31%	28%	25%	27%	37%	36%	26%	33%	38%	30%	24%
Not very confident	11%	7%	8%	10%	17%	19%	12%	12%	9%	11%	10%	23%	11%	9%	9%	19%	11%	8%	6%
Not at all confident	11%	7%	9%	14%	16%	18%	16%	8%	9%	11%	17%	24%	14%	11%	6%	20%	12%	8%	4%
Don't know	2%	1%	.%	5%	3%	2%	3%	2%	1%	1%	5%	4%	3%	2%	1%	3%	2%	1%	.%

Table 75
Buying a home Do you think this investment is... READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$1 -\$50K	\$1 00K	\$1 00K+
										Pre- omer	than Schl								
Safe investment with a lot of potential	39%	42%	42%	44%	32%	43%	42%	37%	42%	40%	39%	34%	40%	44%	38%	38%	41%	43%	36%
Safe investment with very little potential	24%	29%	22%	22%	20%	18%	14%	23%	28%	24%	23%	14%	21%	21%	32%	17%	21%	27%	37%
Risky investment with very little potential	19%	15%	19%	18%	25%	20%	21%	19%	15%	20%	20%	25%	23%	17%	15%	23%	20%	16%	14%
Risky investment with a lot of potential	14%	11%	14%	10%	20%	15%	18%	19%	13%	13%	9%	21%	13%	15%	12%	19%	15%	12%	10%
Don't know	3%	3%	2%	6%	3%	3%	5%	2%	2%	3%	8%	6%	3%	3%	3%	4%	3%	2%	3%

Table 76
Buying stocks Do you think this investment is... READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$1 -\$50K	\$1 00K	\$1 00K+
										Pre- omer	than Schl								
Safe investment with a lot of potential	7%	5%	4%	7%	8%	7%	11%	8%	5%	7%	7%	6%	10%	6%	6%	7%	8%	6%	7%
Safe investment with very little potential	7%	7%	10%	6%	7%	7%	7%	7%	7%	6%	7%	8%	7%	7%	7%	7%	7%	7%	7%
Risky investment with very little potential	39%	36%	41%	46%	36%	40%	40%	29%	36%	41%	50%	43%	41%	43%	32%	43%	41%	35%	33%
Risky investment with a lot of potential	42%	45%	42%	34%	44%	36%	38%	52%	46%	40%	25%	31%	35%	40%	51%	35%	38%	48%	49%
Don't know	6%	6%	4%	8%	5%	9%	4%	4%	6%	6%	11%	12%	7%	5%	4%	8%	5%	5%	4%

Table 77
Buying government or corporate bonds Do you think this investment is... READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$1 -\$50K	\$1 00K	\$1 00K+
										Pre- omer	than Schl								
Safe investment with a lot of potential	14%	10%	13%	15%	18%	17%	20%	12%	10%	15%	19%	14%	19%	14%	10%	19%	17%	12%	10%
Safe investment with very little potential	36%	43%	34%	34%	29%	23%	22%	37%	40%	36%	28%	17%	25%	35%	49%	22%	31%	44%	51%
Risky investment with very little potential	28%	27%	29%	28%	28%	30%	33%	31%	28%	28%	27%	34%	30%	28%	26%	30%	29%	27%	26%
Risky investment with a lot of potential	10%	8%	8%	9%	13%	12%	15%	13%	9%	9%	7%	15%	11%	11%	7%	14%	10%	8%	7%
Don't know	12%	12%	15%	14%	12%	18%	9%	8%	12%	13%	18%	21%	14%	12%	8%	15%	12%	9%	7%

Table 78
Buying an insurance annuity Do you think this investment is... READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$1 -\$50K	\$1 00K	\$1 00K+
										Pre- omer	than Schl								
Safe investment with a lot of potential	18%	15%	21%	18%	23%	21%	31%	20%	17%	19%	17%	20%	19%	22%	14%	22%	20%	17%	15%
Safe investment with very little potential	30%	36%	27%	29%	24%	20%	18%	29%	35%	31%	26%	16%	26%	26%	41%	21%	24%	35%	46%
Risky investment with very little potential	23%	20%	21%	25%	23%	26%	26%	21%	21%	24%	26%	25%	25%	25%	20%	23%	28%	22%	17%
Risky investment with a lot of potential	7%	6%	6%	8%	10%	9%	11%	8%	5%	8%	8%	12%	10%	6%	5%	11%	7%	6%	4%
Don't know	21%	23%	26%	21%	20%	23%	14%	21%	23%	19%	23%	27%	20%	21%	20%	23%	21%	19%	18%

Table 79

Investing in a mutual fund Do you think this investment is... READ CHOICES
OWNER STATUS

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME					
	Mort GP	Undr gag	Ow watr	Ren ner	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Safe investment with a lot of potential	18%	18%	13%	17%	18%	17%	19%	20%	18%	15%	18%	10%	15%	16%	22%	15%	17%	20%	19%
Safe investment with very little potential	27%	32%	32%	23%	21%	18%	20%	28%	30%	27%	20%	15%	20%	28%	33%	18%	24%	31%	41%
Risky investment with very little potential	26%	23%	25%	30%	28%	27%	30%	23%	21%	29%	31%	30%	32%	24%	23%	31%	28%	24%	19%
Risky investment with a lot of potential	14%	13%	13%	15%	15%	16%	17%	14%	14%	15%	13%	16%	15%	14%	13%	15%	13%	15%	15%
Don't know	15%	14%	16%	15%	18%	23%	14%	14%	17%	14%	18%	28%	18%	17%	9%	21%	19%	10%	6%

Table 80

Putting money into a savings or money market account Do you think this investment is... READ CHOICES
OWNER STATUS

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME					
	Mort GP	Undr gag	Ow watr	Ren ner	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Safe investment with a lot of potential	21%	17%	16%	19%	29%	28%	28%	30%	17%	18%	18%	26%	26%	23%	16%	30%	22%	19%	13%
Safe investment with very little potential	52%	63%	62%	50%	39%	33%	33%	48%	61%	52%	46%	24%	39%	54%	67%	30%	46%	64%	73%
Risky investment with very little potential	16%	13%	15%	18%	20%	24%	22%	13%	13%	18%	21%	27%	21%	16%	11%	23%	20%	12%	9%
Risky investment with a lot of potential	6%	3%	2%	8%	8%	11%	10%	5%	5%	8%	7%	16%	9%	4%	4%	11%	7%	4%	2%
Don't know	4%	4%	4%	5%	4%	4%	7%	3%	4%	4%	8%	7%	6%	4%	3%	7%	5%	2%	2%

Table 81

Putting money into an IRA or 401(k) plan Do you think this investment is... READ CHOICES
OWNER STATUS

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME					
	Mort GP	Undr gag	Ow watr	Ren ner	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Safe investment with a lot of potential	35%	36%	37%	31%	34%	33%	38%	43%	34%	32%	29%	31%	30%	37%	37%	33%	35%	36%	34%
Safe investment with very little potential	27%	30%	23%	27%	23%	24%	20%	25%	31%	29%	23%	21%	26%	23%	33%	21%	24%	31%	36%
Risky investment with very little potential	21%	18%	21%	23%	23%	22%	22%	15%	19%	23%	26%	25%	24%	23%	15%	25%	22%	19%	14%
Risky investment with a lot of potential	11%	11%	14%	12%	12%	14%	13%	12%	10%	11%	11%	12%	12%	11%	11%	13%	11%	11%	12%
Don't know	7%	5%	5%	8%	8%	8%	7%	6%	6%	5%	11%	11%	7%	7%	4%	9%	8%	3%	3%

Table 82

Which of the following best describes the type of mortgage you have?

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME					
	Mort GP	Undr gag	Ow watr	Ren ner	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
A fixed rate mortgage with fixed payments for the life of the loan	89%	89%	87%	0%	0%	89%	89%	89%	90%	90%	83%	80%	84%	89%	92%	78%	85%	91%	90%
A hybrid adjustable rate mortgage or ARM, with fixed payments for a ~ certain period, usually 2-7 years, before adjusting	4%	4%	5%	0%	0%	4%	3%	4%	5%	4%	4%	4%	7%	4%	3%	3%	5%	3%	6%
An adjustable rate mortgage or ARM, where the payment adjusts at least ~ every year	3%	3%	3%	0%	0%	2%	3%	4%	1%	3%	6%	9%	5%	3%	1%	9%	2%	3%	2%
An interest-only mortgage	1%	1%	1%	0%	0%	2%	1%	1%	1%	1%	0%	1%	1%	0%	1%	1%	1%	.	1%
A negative amortization mortgage where the outstanding balance can grow	.	.	0%	0%	0%	0%	1%	0%	0%	0%	1%	2%	0%	0%	1%	0%	0%	0%	0%
Some other type of mortgage VOL --- SPECIFY	2%	2%	2%	0%	0%	1%	2%	1%	2%	2%	2%	1%	2%	1%	3%	3%	2%	2%	1%
Don't know	1%	1%	1%	0%	0%	2%	2%	1%	1%	1%	4%	3%	2%	2%	1%	5%	3%	.	.

Table 82NEW

Which of the following best describes the type of mortgage you have?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less	Pre-	than	High	Some Coll	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
										Bo omer	Bo omer	High Schl							
A fixed rate mortgage with fixed payments for the life of the loan	89%	89%	87%	0%	0%	89%	89%	89%	90%	90%	83%	80%	84%	89%	92%	78%	85%	91%	90%
A hybrid adjustable rate mortgage or ARM, with fixed payments for a ~ certain period, usually 2-7 years, before adjusting	4%	4%	5%	0%	0%	4%	3%	4%	5%	4%	4%	4%	7%	4%	3%	3%	5%	3%	6%
An adjustable rate mortgage or ARM, where the payment adjusts at least ~ every year	3%	3%	3%	0%	0%	2%	3%	4%	1%	3%	6%	9%	5%	3%	1%	9%	2%	3%	2%
An interest-only mortgage	1%	1%	1%	0%	0%	2%	1%	1%	1%	1%	0%	1%	1%	0%	1%	1%	1%	.%	1%
A negative amortization mortgage where the outstanding balance can grow	.%	.%	0%	0%	0%	0%	1%	0%	0%	0%	1%	2%	0%	0%	0%	1%	0%	0%	0%
Some other type of mortgage VOL --- SPECIFY	2%	2%	2%	0%	0%	1%	2%	1%	2%	2%	2%	1%	2%	2%	1%	3%	3%	2%	1%
You would not take out a loan	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	1%	1%	1%	0%	0%	2%	2%	1%	1%	1%	4%	3%	2%	2%	1%	5%	3%	.%	.%

Table 83

Are you very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied with the features of your current mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less	Pre-	than	High	Some Coll	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
										Bo omer	Bo omer	High Schl							
Very satisfied	62%	62%	48%	0%	0%	53%	58%	58%	61%	61%	73%	61%	56%	58%	66%	53%	57%	61%	65%
Somewhat satisfied	27%	27%	35%	0%	0%	30%	26%	34%	29%	24%	19%	19%	30%	31%	25%	28%	28%	29%	26%
Somewhat unsatisfied	4%	4%	7%	0%	0%	8%	6%	3%	3%	5%	5%	8%	5%	3%	4%	13%	5%	4%	2%
Very unsatisfied	6%	6%	11%	0%	0%	8%	7%	4%	6%	8%	2%	10%	8%	8%	4%	3%	9%	6%	5%
Don't know	1%	1%	0%	0%	0%	1%	2%	.%	.%	1%	1%	2%	1%	0%	1%	3%	1%	.%	1%

Table 84

At the time you were selecting your mortgage, were you satisfied with the information you got? READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less	Pre-	than	High	Some Coll	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
										Bo omer	Bo omer	High Schl							
Yes	87%	92%	88%	78%	0%	82%	83%	88%	89%	88%	84%	78%	86%	87%	89%	76%	85%	89%	93%
No	6%	7%	11%	3%	0%	10%	11%	6%	7%	6%	3%	9%	6%	5%	6%	8%	5%	7%	5%
Never had a mortgage VOL	6%	.%	0%	15%	0%	8%	4%	5%	3%	5%	10%	12%	6%	6%	4%	13%	8%	3%	2%
Don't know	1%	.%	1%	3%	0%	.%	1%	1%	1%	1%	3%	1%	2%	2%	1%	4%	2%	1%	.%

Table 85

Given what you now know about your mortgage and the choices you had at the time, do you feel you made a good decision in selecting your mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less	Pre-	than	High	Some Coll	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
										Bo omer	Bo omer	High Schl							
Yes	91%	91%	82%	0%	0%	88%	79%	95%	93%	87%	89%	85%	90%	89%	92%	90%	86%	91%	93%
No	8%	8%	17%	0%	0%	11%	16%	5%	7%	11%	9%	15%	7%	10%	7%	10%	13%	7%	6%
Don't know	1%	1%	1%	0%	0%	1%	4%	.%	.%	2%	2%	0%	2%	1%	1%	0%	2%	1%	.%

Table 86

When you're looking for information on home ownership and financing, what resources do you consult? Please tell me all that apply. READ CHOICES MULTIPLE RESPONSE

	OWNER STATUS				RACE			GENERATION			EDUCATION					INCOME			
	Mortgage	Underwater	Owner	Renter	AA	Hispanic	GenY	GenX	Boomer	Less than High School	High School	Some College	College Graduate	<\$25K	\$25K-\$50K	\$50K-\$100K	\$100K+		
Your financial advisor	40%	34%	38%	32%	54%	50%	43%	50%	40%	35%	32%	47%	38%	41%	38%	46%	41%	34%	37%
Spouse	58%	64%	61%	59%	50%	63%	47%	59%	66%	57%	49%	57%	57%	58%	59%	48%	57%	62%	65%
Family members	50%	46%	42%	44%	59%	52%	48%	65%	53%	42%	39%	52%	48%	51%	50%	55%	52%	49%	45%
Friends and coworkers	38%	35%	36%	28%	49%	40%	34%	49%	44%	33%	24%	39%	36%	39%	38%	42%	37%	37%	36%
Books and magazines	26%	25%	24%	19%	33%	32%	31%	30%	28%	27%	16%	27%	19%	31%	27%	29%	21%	28%	28%
Online resources	49%	54%	56%	27%	60%	46%	50%	63%	60%	48%	21%	30%	39%	53%	59%	42%	44%	54%	65%
Your lender	51%	58%	56%	44%	50%	48%	47%	51%	58%	53%	43%	44%	47%	54%	55%	45%	50%	57%	54%
An independent counselor not associated with your lender	25%	22%	24%	21%	34%	34%	32%	27%	28%	26%	19%	29%	23%	28%	25%	30%	29%	20%	24%
A realtor	47%	40%	43%	43%	60%	45%	53%	55%	45%	41%	47%	43%	45%	54%	45%	53%	47%	46%	41%
Other --- SPECIFY	2%	2%	2%	5%	1%	2%	3%	1%	2%	3%	5%	3%	4%	2%	2%	2%	3%	2%	3%
Don't know	2%	1%	.%	3%	2%	1%	3%	1%	1%	2%	3%	1%	2%	2%	1%	2%	2%	1%	1%

Homeownership Distress

Table 87

If a person's home is now worth less than what they owe on it, do you think it's okay for them to stop paying their mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+
										Pre- Bo	than High Schl			Grad Schl	/				
Yes	10%	9%	14%	11%	10%	16%	11%	9%	9%	11%	10%	13%	10%	8%	11%	13%	10%	7%	11%
No	86%	88%	83%	83%	86%	78%	82%	89%	88%	85%	82%	82%	87%	88%	86%	83%	85%	90%	86%
Don't know	4%	3%	3%	6%	4%	5%	7%	2%	3%	4%	8%	5%	4%	4%	3%	5%	5%	3%	3%

Table 88

If a person is facing financial distress, do you think it's okay for them to stop paying their mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+
										Pre- Bo	than High Schl			Grad Schl	/				
Yes	19%	21%	24%	18%	16%	19%	19%	18%	17%	20%	19%	18%	18%	17%	20%	18%	19%	18%	21%
No	76%	74%	71%	76%	78%	75%	73%	77%	79%	73%	74%	79%	77%	76%	74%	77%	77%	75%	73%
Don't know	6%	6%	5%	6%	6%	6%	8%	6%	4%	7%	7%	4%	5%	7%	6%	5%	4%	6%	6%

Table 89

Do you know of people in your area or neighborhood who have defaulted on their mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+
										Pre- Bo	than High Schl			Grad Schl	/				
Yes	43%	51%	58%	38%	39%	45%	34%	40%	54%	46%	33%	35%	44%	47%	43%	35%	46%	50%	47%
No	54%	47%	39%	60%	59%	54%	62%	58%	45%	52%	64%	61%	54%	51%	55%	62%	53%	48%	51%
Don't know	2%	2%	2%	2%	2%	2%	4%	2%	2%	2%	3%	3%	2%	2%	2%	3%	1%	2%	1%

Table 90

Do you know anyone who has stopped making their monthly mortgage payment, despite being able to afford it, because they no longer believe owning their home is a good

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col		<\$ 25K	\$25K -\$50K	-\$1 00K	\$1 00K+
										Pre- Bo	than High Schl			Grad Schl	/				
Yes	19%	21%	25%	17%	18%	28%	15%	19%	23%	20%	12%	19%	18%	21%	18%	17%	20%	20%	22%
No	79%	77%	72%	81%	80%	69%	83%	79%	75%	78%	84%	78%	80%	77%	79%	80%	78%	79%	75%
Don't know	3%	2%	3%	3%	2%	3%	2%	2%	2%	2%	4%	2%	2%	2%	3%	3%	2%	2%	3%

Table 90B

Do you know anyone who has stopped making their mortgage payments within the last 3 months?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Yes	30%	28%	32%	28%	35%	44%	31%	35%	27%	32%	22%	41%	29%	31%	28%	33%	34%	28%	28%
No	69%	71%	67%	72%	64%	55%	69%	64%	72%	68%	77%	59%	71%	68%	71%	67%	66%	72%	70%
Don't know VOL	1%	1%	1%	0%	.%	1%	0%	1%	1%	.%	1%	0%	0%	1%	1%	1%	0%	.%	2%

Table 91

Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt) compared to the value of your

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
At least 20% more than the value of your home	15%	15%	58%	0%	0%	20%	22%	14%	13%	18%	14%	14%	14%	17%	15%	13%	21%	14%	13%
About 5-20% more than the value of your home	11%	11%	42%	0%	0%	14%	12%	15%	12%	10%	4%	23%	13%	10%	10%	14%	13%	12%	9%
About the same as the value of your home	18%	18%	0%	0%	0%	22%	24%	21%	21%	16%	14%	14%	21%	20%	16%	22%	19%	18%	17%
About 5-20% less than the value of your home	19%	19%	0%	0%	0%	15%	11%	27%	21%	13%	20%	13%	14%	17%	23%	16%	13%	21%	23%
At least 20% less than the value of your home	33%	33%	0%	0%	0%	24%	24%	21%	30%	41%	41%	25%	34%	34%	33%	26%	29%	33%	35%
Don't know	4%	4%	0%	0%	0%	5%	7%	2%	4%	4%	7%	10%	4%	3%	3%	9%	4%	2%	3%

Table 92

Is that because: READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
You did not have enough information about your mortgage when you got it	9%	9%	9%	0%	0%	22%	10%	7%	4%	14%	3%	29%	7%	9%	6%	15%	15%	7%	3%
You had enough information but voluntarily took a risk	13%	13%	13%	0%	0%	18%	15%	17%	15%	11%	10%	14%	9%	17%	14%	19%	10%	13%	15%
The housing market changed in a way you could not have predicted	65%	65%	65%	0%	0%	44%	65%	69%	65%	63%	61%	47%	73%	58%	67%	58%	60%	70%	70%
Don't know	13%	13%	13%	0%	0%	16%	11%	7%	17%	12%	26%	10%	11%	16%	13%	8%	15%	10%	12%

Table 95

Have the terms of your mortgage, such as the rate, term, payment, or principal, ever been modified because you were behind on or defaulted on your mortgage, or

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								
Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
No	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 97

If you were to stop paying your mortgage, how likely is it that your lender would pursue your other assets in addition to just your home? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K +\$1	
										Pre- Bo omer	than High Schl								

	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K \$50K	\$50K -\$1 00K	\$1 00K+
Very likely	43%	43%	41%	0%	0%	36%	52%	40%	44%	43%	41%	40%	43%	41%	44%	41%	43%	43%
Somewhat likely	18%	18%	14%	0%	0%	22%	15%	25%	16%	17%	12%	16%	19%	19%	17%	14%	19%	17%
Not very likely	10%	10%	11%	0%	0%	12%	8%	11%	10%	8%	10%	15%	6%	12%	9%	15%	10%	9%
Not likely at all	15%	15%	19%	0%	0%	19%	14%	15%	13%	16%	17%	23%	17%	14%	14%	23%	13%	15%
Don't know	15%	15%	16%	0%	0%	11%	12%	10%	16%	15%	20%	6%	14%	14%	16%	7%	15%	16%

Table 98

About how often do you check the value of your home? READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K \$50K	\$50K -\$1 00K	\$1 00K+	
Never or almost never	27%	21%	20%	37%	0%	27%	23%	23%	24%	26%	36%	37%	35%	28%	21%	36%	32%	23%	21%
Once every few years	24%	24%	23%	24%	0%	18%	26%	23%	22%	26%	23%	24%	19%	29%	25%	23%	25%	25%	23%
Once or twice a year	34%	36%	40%	32%	0%	38%	37%	33%	37%	36%	31%	29%	33%	32%	37%	31%	32%	37%	37%
Every few months	9%	12%	10%	4%	0%	9%	5%	14%	10%	7%	6%	2%	7%	7%	11%	5%	6%	10%	13%
Every month or more	4%	6%	7%	2%	0%	6%	5%	7%	5%	4%	2%	5%	4%	3%	5%	3%	4%	4%	6%
Don't know	1%	1%	1%	1%	0%	1%	4%	1%	1%	1%	1%	3%	2%	1%	1%	3%	1%	1%	.%

Table 99

: Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K \$50K	\$50K -\$1 00K	\$1 00K+	
At least 20% more than what you paid for it	43%	33%	31%	59%	0%	43%	37%	21%	32%	50%	58%	50%	46%	46%	39%	48%	48%	38%	38%
About 5-20% more than what you paid for it	19%	21%	18%	16%	0%	14%	17%	21%	21%	19%	15%	15%	20%	16%	20%	17%	15%	21%	19%
About the same as you paid for it	16%	19%	12%	10%	0%	15%	16%	29%	19%	12%	9%	10%	12%	14%	20%	13%	14%	18%	16%
About 5-20% less than what you paid for it	12%	14%	18%	8%	0%	12%	13%	17%	16%	10%	8%	7%	13%	13%	11%	11%	11%	11%	16%
At least 20% less than what you paid for it	9%	11%	20%	5%	0%	13%	12%	10%	12%	7%	8%	13%	8%	8%	9%	7%	10%	9%	10%
Don't know	2%	2%	1%	3%	0%	3%	5%	2%	1%	2%	3%	5%	1%	3%	1%	3%	2%	2%	1%

Table 100

Have you seriously considered, somewhat considered, not seriously considered, or not considered at all stopping or incompletely paying your mortgage?

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K \$50K	\$50K -\$1 00K	\$1 00K+	
Considered it seriously	3%	3%	4%	0%	0%	7%	1%	2%	3%	3%	1%	2%	3%	1%	3%	4%	2%	3%	3%
Considered it somewhat	4%	4%	8%	0%	0%	7%	4%	4%	6%	3%	3%	5%	6%	4%	2%	5%	6%	2%	4%
Not seriously considered it	5%	5%	7%	0%	0%	4%	4%	8%	3%	3%	5%	0%	6%	3%	5%	6%	4%	6%	3%
Not considered it at all	88%	88%	80%	0%	0%	81%	91%	86%	88%	90%	91%	91%	84%	92%	89%	84%	87%	89%	90%
Don't know	.%	.%	1%	0%	0%	2%	1%	.%	.%	.%	1%	1%	.%	.%	.%	2%	.%	0%	.%

Table 101

If you were delinquent on your home mortgage, how long do you think it would be before you were foreclosed on? OPEN END WITH PRE-CODES

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K \$50K	\$50K -\$1 00K	\$1 00K+
										Less				Col				

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo omer	than High Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Less than a month	2%	2%	2%	0%	0%	3%	2%	1%	1%	3%	1%	8%	3%	2%	1%	5%	4%	1%	1%
1-5 months	29%	29%	29%	0%	0%	30%	34%	33%	27%	28%	30%	32%	33%	35%	25%	25%	35%	33%	21%
6-12 months	34%	34%	35%	0%	0%	28%	27%	38%	41%	32%	12%	12%	29%	31%	39%	19%	27%	36%	44%
More than 12 months	10%	10%	9%	0%	0%	8%	10%	10%	10%	10%	11%	5%	11%	7%	11%	8%	7%	10%	13%
Never	3%	3%	4%	0%	0%	7%	5%	3%	1%	3%	6%	6%	5%	3%	1%	5%	5%	2%	1%
Don't know	22%	22%	21%	0%	0%	24%	21%	15%	20%	24%	42%	37%	19%	22%	23%	38%	23%	17%	20%

Table 103

If you default on a mortgage, how long do you think it would take before your credit score would recover to its previous level? OPEN END WITH PRECODES

	OWNER STATUS			RACE			GENERATION			EDUCATION			INCOME					
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than Bo omer	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Less than a year	5%	5%	5%	5%	8%	10%	6%	5%	5%	5%	11%	5%	6%	4%	8%	6%	4%	3%
1-3 years	13%	12%	16%	10%	15%	17%	20%	17%	16%	10%	9%	16%	15%	13%	10%	14%	15%	12%
3-5 years	15%	16%	14%	9%	18%	17%	16%	21%	16%	14%	8%	13%	13%	17%	15%	16%	13%	18%
5-10 years	33%	41%	43%	27%	29%	27%	22%	32%	40%	34%	27%	23%	30%	32%	40%	23%	30%	41%
10+ years	10%	9%	9%	8%	13%	6%	7%	10%	9%	11%	8%	6%	10%	10%	11%	9%	12%	10%
Wouldn't really hurt it	2%	1%	1%	3%	1%	3%	3%	1%	1%	1%	4%	3%	3%	1%	1%	2%	1%	2%
Don't know	22%	16%	13%	37%	18%	23%	22%	13%	13%	25%	40%	28%	24%	21%	19%	27%	23%	16%

Housing Finance System

Table 104

When people get home loans that are more than they can afford, whose fault do you think it is: READ CHOICES

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo	Less than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$50K -\$100K	\$100K +\$100K+		
The mortgage company, because they know better what people can afford ~ and should help guide people	35%	35%	34%	35%	34%	40%	35%	27%	32%	39%	41%	33%	35%	35%	35%	38%	32%	35%		
The person taking out the mortgage, because it's their own ~ responsibility to know if they can pay their bills or not	57%	57%	59%	56%	58%	54%	56%	65%	60%	54%	50%	60%	57%	57%	58%	54%	59%	56%		
Don't know	8%	8%	8%	9%	8%	5%	9%	9%	8%	8%	9%	7%	7%	9%	7%	7%	9%	9%		

Table 105

Which is closer to your view regarding programs to allow homeowners to modify their loans when they are having trouble making their payments? READ CHOICES

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo	Less than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$50K -\$100K	\$100K +\$100K+		
Such programs simply encourage people to be more careless in the ~ future, because they know they'll get bailed out	24%	23%	19%	28%	24%	24%	16%	26%	27%	22%	24%	26%	26%	25%	22%	24%	24%	29%		
Such programs help protect the economy and local communities from ~ increased foreclosures and falling home prices, by helping keep people ~ in their homes	68%	69%	74%	62%	70%	68%	76%	69%	66%	70%	64%	64%	66%	67%	71%	68%	69%	67%		
Don't know	8%	8%	7%	10%	6%	8%	8%	5%	7%	8%	12%	10%	9%	7%	8%	7%	8%	4%		

Table 106

Which is closer to your view regarding different types of home mortgage choices? READ CHOICES

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- Bo	Less than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	-\$50K -\$100K	\$100K +\$100K+		
Having lots of choices means people can find just the one that suits ~ their needs	64%	64%	62%	60%	67%	55%	75%	65%	65%	65%	58%	57%	65%	63%	65%	66%	62%	64%		
More choices just raises the likelihood that people will be too ~ overwhelmed to find a plan that meets their needs	31%	31%	33%	33%	29%	39%	22%	33%	31%	30%	30%	36%	29%	32%	31%	28%	32%	33%		
Don't know	5%	4%	6%	8%	4%	6%	4%	2%	4%	5%	12%	7%	6%	5%	4%	7%	6%	3%		

Table 107

Which if any of the following do you currently have? Please tell me all that apply READ CHOICES MULTIPLE RESPONSE

	OWNER STATUS				RACE			GENERATION			EDUCATION					INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K \$50K	\$50K \$100K	\$100K \$150K	
DO NOT READ - First Home mortgage	41%	96%	96%	1%	1%	34%	31%	33%	58%	49%	21%	20%	34%	33%	56%	14%	31%	58%	67%
DO NOT READ - Second mortgage or home equity line of credit	9%	22%	24%	1%	1%	9%	6%	5%	15%	12%	5%	5%	8%	7%	13%	3%	7%	14%	17%
Credit Card Debt that you don't pay off every month	24%	34%	35%	14%	21%	23%	24%	22%	32%	28%	14%	19%	24%	24%	27%	19%	25%	30%	28%
Car Loans	31%	45%	44%	18%	25%	28%	25%	34%	45%	30%	15%	22%	29%	28%	38%	16%	29%	42%	45%
School Loans	19%	24%	23%	7%	23%	18%	26%	36%	24%	13%	1%	9%	9%	22%	28%	16%	17%	24%	23%
Back taxes	6%	5%	7%	5%	8%	14%	7%	5%	8%	7%	2%	11%	5%	6%	4%	9%	6%	5%	3%
Other Loans-Debt --- SPECIFY	5%	5%	3%	4%	5%	4%	4%	5%	6%	5%	3%	6%	4%	5%	5%	4%	5%	6%	6%
Don't have any of the above	40%	25%	27%	61%	41%	39%	39%	31%	26%	39%	67%	46%	45%	39%	34%	49%	40%	31%	31%
Don't know	2%	1%	1%	3%	2%	2%	2%	2%	1%	2%	3%	4%	2%	1%	2%	2%	1%	1%	3%

Table 108

Of the following types of bills, which is the top one that you would most try to keep paying if you were running short of money? READ CHOICES

	OWNER STATUS				RACE			GENERATION			EDUCATION					INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K \$50K	\$50K \$100K	\$100K \$150K	
Car loans	6%	3%	5%	6%	9%	6%	6%	9%	5%	4%	5%	6%	6%	6%	7%	7%	5%	5%	
Credit Card	5%	3%	2%	7%	6%	7%	4%	5%	3%	4%	7%	8%	6%	3%	5%	5%	7%	4%	
Cell phone	3%	2%	2%	2%	4%	3%	3%	5%	2%	2%	2%	3%	2%	3%	2%	4%	2%	3%	
First home Mortgage	53%	73%	71%	36%	40%	51%	53%	48%	63%	57%	41%	43%	49%	52%	58%	41%	47%	62%	
Second mortgage or home equity line of credit	2%	2%	2%	3%	2%	2%	2%	2%	2%	3%	3%	3%	2%	2%	2%	2%	2%	2%	
Utility bills	22%	13%	13%	36%	25%	17%	23%	22%	19%	21%	30%	23%	25%	25%	19%	29%	25%	18%	
Student loans	2%	1%	0%	1%	4%	5%	3%	5%	2%	2%	1%	3%	2%	3%	2%	4%	3%	1%	
Internet	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
Cable	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	3%	2%	1%	1%	2%	1%	1%	
Other loan payments --- SPECIFY	2%	1%	2%	2%	4%	2%	3%	2%	1%	3%	2%	2%	2%	2%	2%	3%	2%	3%	
Don't know	3%	1%	1%	6%	3%	3%	2%	1%	1%	2%	8%	4%	2%	2%	3%	4%	3%	2%	

Table 109

Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?

	OWNER STATUS				RACE			GENERATION			EDUCATION					INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K \$50K	\$50K \$100K	\$100K \$150K	
Very stressed	10%	8%	11%	5%	14%	12%	11%	10%	11%	10%	6%	16%	11%	12%	5%	15%	11%	7%	
Somewhat stressed	24%	27%	33%	15%	27%	24%	26%	28%	30%	25%	10%	24%	25%	24%	23%	27%	26%	25%	
Not very stressed	19%	20%	18%	16%	21%	17%	20%	21%	20%	20%	15%	15%	19%	18%	21%	18%	19%	22%	
Not at all stressed	46%	44%	38%	62%	37%	46%	42%	40%	37%	45%	67%	44%	44%	46%	50%	39%	44%	46%	
Don't know	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	0%	1%	1%	1%	1%	1%	1%	1%	

Table 111

Do you feel you have sufficient savings?

	OWNER STATUS				RACE			GENERATION			EDUCATION					INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than Bo High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K \$50K	\$50K \$100K	\$100K \$150K	

Yes	43%	41%	38%	60%	32%	37%	34%	44%	37%	38%	57%	27%	39%	40%	53%	29%	39%	48%	57%
No	56%	58%	62%	37%	67%	61%	65%	55%	62%	61%	40%	72%	59%	59%	47%	70%	60%	51%	41%
Don't know	1%	1%	1%	2%	1%	2%	1%	.%	1%	1%	2%	1%	2%	1%	1%	1%	1%	1%	2%

Table 112

Do you feel that your current household income is sufficient for the amount of expenses you have, including any payments on debt and mortgages?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
Yes	71%	75%	69%	83%	56%	62%	57%	69%	67%	68%	81%	53%	64%	69%	81%	49%	68%	80%	87%
No	28%	24%	30%	15%	43%	36%	40%	29%	32%	30%	17%	44%	33%	30%	18%	49%	31%	19%	11%
Don't know	2%	1%	1%	2%	2%	2%	3%	2%	1%	1%	2%	3%	2%	1%	.%	2%	1%	1%	1%

Table 112B

How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
Very concerned	9%	7%	10%	5%	12%	15%	11%	7%	11%	11%	3%	14%	11%	9%	5%	13%	10%	6%	5%
Somewhat concerned	12%	15%	16%	7%	14%	20%	13%	15%	16%	15%	2%	13%	12%	12%	13%	12%	13%	13%	12%
Not very concerned	16%	20%	21%	11%	15%	15%	14%	19%	21%	16%	5%	14%	15%	12%	20%	11%	16%	20%	20%
Not at all concerned	59%	56%	51%	70%	54%	47%	57%	56%	49%	55%	81%	53%	58%	64%	59%	58%	57%	59%	60%
Don't know VOL	4%	2%	2%	7%	5%	3%	5%	3%	2%	3%	9%	6%	4%	4%	3%	6%	5%	2%	2%

Table 113

113. What percent of your total pre-tax income do you think should go into savings? --- OPEN END NUMERIC RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
0	4%	3%	2%	4%	5%	3%	4%	2%	2%	3%	7%	5%	4%	3%	6%	4%	3%	.%	
1	1%	.%	0%	1%	1%	.%	1%	1%	.%	1%	1%	.%	1%	1%	1%	1%	.%	.%	
2	1%	1%	.%	.%	1%	1%	.%	2%	1%	.%	0%	0%	1%	1%	1%	1%	1%	.%	
3	2%	1%	2%	1%	3%	2%	3%	2%	2%	1%	1%	2%	3%	2%	1%	2%	2%	1%	
4	.%	1%	1%	.%	.%	0%	.%	.%	.%	.%	0%	0%	1%	.%	.%	0%	.%	1%	
5	8%	10%	9%	7%	7%	9%	8%	9%	9%	8%	6%	9%	9%	9%	7%	7%	10%	9%	
6	1%	1%	2%	.%	1%	1%	.%	1%	1%	1%	0%	1%	1%	.%	1%	.%	1%	2%	
7	.%	1%	1%	.%	.%	.%	1%	1%	.%	.%	.%	0%	0%	1%	1%	.%	1%	1%	
8	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%	.%	1%	0%	
9	.%	.%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	
10	32%	36%	36%	33%	26%	25%	27%	27%	31%	37%	32%	20%	30%	36%	35%	24%	34%	37%	
11	.%	0%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%	0%	
12	.%	1%	1%	.%	.%	1%	.%	.%	1%	.%	1%	.%	1%	.%	1%	.%	.%	1%	
13	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	
14	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	.%	0%	0%	.%	0%	0%	.%	1%	
15	9%	10%	10%	8%	7%	7%	5%	9%	11%	8%	6%	3%	5%	10%	11%	4%	8%	12%	
16	.%	.%	0%	0%	.%	0%	.%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	.%	
17	.%	.%	0%	0%	.%	0%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	
18	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	0%	0%	.%	0%	.%	.%	.%	.%	
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

20	13%	16%	15%	12%	10%	14%	14%	12%	17%	13%	9%	8%	10%	12%	18%	9%	13%	15%	18%
21	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22	.%	.%	.%	.%	0%	0%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	.%	.%	0%
23	.%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%
24	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25	5%	4%	5%	5%	6%	6%	6%	6%	6%	6%	4%	5%	5%	6%	6%	6%	6%	5%	6%
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
28	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
29	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	3%	2%	2%	4%	4%	6%	2%	5%	3%	3%	2%	6%	3%	3%	3%	5%	4%	2%	4%
33	.%	.%	.%	.%	1%	.%	1%	1%	.%	.%	1%	2%	.%	.%	.%	1%	.%	.%	.%
34	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
35	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%
36	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
37	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
38	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40	1%	.%	.%	1%	1%	2%	1%	2%	.%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%
43	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
45	.%	0%	0%	.%	1%	.%	1%	1%	0%	0%	0%	0%	.%	1%	.%	1%	0%	.%	.%
50	4%	1%	1%	4%	7%	5%	6%	5%	3%	3%	2%	8%	5%	3%	2%	7%	2%	3%	2%
51	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
55	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
57	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
66	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 113 (Continuation)

113. What percent of your total pre-tax income do you think should go into savings? --- OPEN END NUMERIC RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- than									
										Bo omer	High Schl								
68	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
80	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
85	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
90	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
92	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
95	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
99	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
100	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Undefined	14%	10%	10%	18%	17%	17%	18%	13%	10%	11%	26%	27%	20%	12%	7%	23%	13%	8%	6%

Table 114

114. What percent of your total pre-tax income would you say actually goes into savings? --- OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$100K+	
										Pre- than									
										Bo omer	High Schl								
0	21%	21%	21%	17%	26%	22%	23%	17%	23%	22%	24%	29%	25%	22%	16%	31%	28%	16%	8%
1	5%	7%	9%	3%	4%	3%	3%	6%	5%	6%	3%	3%	6%	6%	5%	3%	4%	8%	6%
2	5%	6%	5%	2%	6%	4%	4%	5%	7%	5%	3%	4%	5%	5%	6%	4%	5%	6%	5%
3	4%	5%	7%	2%	4%	3%	3%	4%	5%	4%	1%	3%	4%	4%	4%	3%	4%	6%	3%
4	1%	1%	.%	.%	1%	1%	1%	1%	.%	1%	.%	0%	1%	1%	.%	1%	1%	1%	1%
5	13%	14%	15%	11%	12%	12%	10%	14%	14%	11%	11%	9%	11%	12%	15%	10%	12%	15%	14%

6	1%	2%	2%	1%	%	%	2%	1%	1%	2%	%	1%	1%	1%	2%	%	1%	2%	3%
7	1%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	%	1%	1%	2%	1%	%	1%	2%
8	1%	2%	1%	1%	1%	1%	1%	1%	2%	%	1%	%	1%	2%	%	1%	2%	2%	
9	%	%	0%	%	%	%	0%	%	%	%	0%	%	%	%	%	%	%	%	
10	14%	15%	14%	15%	12%	15%	13%	16%	14%	14%	13%	12%	12%	16%	16%	12%	16%	14%	18%
11	%	%	0%	%	0%	0%	0%	%	0%	0%	0%	%	0%	0%	0%	%	0%	%	
12	1%	1%	%	1%	%	1%	0%	%	1%	1%	1%	0%	1%	%	1%	0%	%	1%	
13	%	%	0%	%	0%	0%	%	%	%	%	0%	%	%	%	0%	%	%	0%	
14	%	%	0%	%	%	0%	%	%	%	%	1%	0%	%	%	%	0%	%	1%	
15	5%	6%	6%	5%	3%	5%	5%	5%	6%	6%	3%	3%	3%	5%	7%	3%	4%	6%	8%
16	%	%	0%	%	0%	0%	%	%	%	0%	0%	0%	0%	%	%	0%	0%	%	
17	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18	%	1%	%	%	0%	0%	0%	%	%	1%	0%	0%	%	%	0%	0%	0%	1%	
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	7%	6%	6%	9%	6%	8%	6%	8%	5%	6%	7%	3%	6%	7%	7%	4%	6%	9%	9%
21	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22	%	%	0%	0%	0%	0%	0%	%	0%	%	0%	0%	0%	0%	0%	0%	0%	%	
23	%	0%	0%	%	0%	%	0%	%	0%	0%	0%	0%	0%	%	0%	0%	0%	%	
24	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25	3%	1%	2%	4%	3%	3%	2%	1%	3%	4%	2%	3%	3%	2%	2%	3%	2%	3%	3%
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	%	0%	0%	0%	%	0%	0%	0%	0%	%	0%	0%	0%	%	0%	0%	0%	%	0%
28	%	0%	0%	%	0%	0%	0%	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	%
29	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	3%	1%	1%	3%	3%	4%	4%	4%	2%	2%	2%	3%	3%	1%	3%	3%	2%	3%	3%
32	%	0%	0%	%	0%	0%	0%	0%	%	0%	0%	0%	0%	%	0%	0%	%	0%	0%
33	%	%	0%	%	%	%	%	%	%	%	0%	%	%	%	%	%	%	%	0%
34	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
35	%	%	%	%	%	%	0%	1%	0%	%	0%	0%	1%	%	%	1%	1%	0%	%
36	%	0%	0%	0%	%	%	0%	%	0%	0%	0%	0%	%	0%	0%	0%	0%	%	0%
37	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
38	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
42	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
45	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
47	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
52	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
53	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
55	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
58	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 114 (Continuation)

114. What percent of your total pre-tax income would you say actually goes into savings? --- OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort	Undr	Ow	Ren	AA	GenY	GenX	Bo	Pre- than	High	Some	Col	<\$	\$25K	\$50K	\$50K	\$1		
	GP	gagr	watr	ner	ter	Hisp	omer	Bo	High	Schl	Coll	Grad	Schl	25K	- \$50K	-\$100K	00K+		
60	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
62	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
65	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
66	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
70	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
75	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
80	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
84	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
85	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
90	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
95	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
99	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
100	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Undefined	15%	8%	9%	24%	18%	17%	22%	14%	8%	11%	29%	23%	18%	13%	11%	22%	12%	9%	8%

Table 115

IF HAVE MORTGAGE (Q24=C2) 115. What percent of your total income goes into your first home mortgage payments each month? NUMERIC OPEN END RECORD EXACT NUMBER:
OWNER STATUS RACE GENERATION EDUCATION INCOME

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K - \$50K	\$50K -\$1 00K	\$1 00K+
0	1%	3%	3%	0%	0%	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	
1	.%	1%	1%	0%	0%	.%	.%	.%	1%	1%	1%	0%	1%	.%	0%	.%	2%	
2	.%	1%	0%	0%	0%	.%	.%	1%	1%	.%	.%	1%	.%	0%	0%	1%	1%	
3	.%	1%	.%	0%	0%	.%	1%	.%	1%	1%	.%	1%	.%	.%	.%	.%	.%	
4	.%	1%	1%	0%	0%	0%	1%	0%	.%	1%	0%	.%	1%	.%	0%	1%	0%	
5	1%	4%	4%	0%	0%	.%	.%	1%	3%	2%	.%	1%	1%	2%	.%	1%	4%	
6	.%	.%	1%	0%	0%	0%	0%	1%	0%	0%	1%	.%	0%	.%	0%	.%	0%	
7	.%	1%	.%	0%	0%	0%	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	1%	
8	.%	1%	.%	0%	0%	.%	0%	.%	1%	.%	0%	.%	1%	.%	0%	1%	1%	
9	.%	1%	.%	0%	0%	.%	1%	1%	.%	0%	0%	0%	.%	0%	.%	.%	1%	
10	3%	9%	7%	0%	0%	2%	3%	3%	4%	5%	2%	2%	3%	2%	6%	1%	5%	9%
11	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%
12	.%	1%	1%	0%	0%	0%	.%	.%	.%	.%	0%	0%	.%	1%	.%	.%	1%	
13	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%
14	.%	.%	.%	0%	0%	0%	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
15	2%	5%	4%	0%	0%	1%	2%	2%	3%	1%	.%	2%	1%	4%	.%	1%	3%	6%
16	.%	.%	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	0%
17	.%	.%	.%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	0%	0%	0%
18	1%	1%	2%	0%	0%	.%	0%	1%	1%	0%	.%	0%	.%	1%	0%	0%	2%	.%
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	6%	14%	9%	0%	0%	3%	2%	5%	9%	6%	2%	.%	4%	4%	9%	1%	3%	12%
21	.%	.%	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	.%	0%	.%	0%	0%
22	.%	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
23	.%	.%	.%	0%	0%	0%	.%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	.%
24	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
25	6%	15%	14%	0%	0%	3%	2%	6%	8%	7%	1%	1%	5%	5%	8%	1%	5%	9%
26	.%	.%	0%	0%	0%	0%	.%	.%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
27	.%	.%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%
28	.%	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	.%
29	.%	.%	1%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
30	4%	10%	10%	0%	0%	4%	4%	4%	6%	3%	2%	2%	3%	2%	6%	1%	2%	7%
31	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%
32	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
33	1%	2%	1%	0%	0%	1%	1%	.%	0%	1%	1%	.%	1%	.%	.%	1%	1%	1%
34	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
35	1%	3%	4%	0%	0%	1%	1%	1%	1%	1%	.%	1%	.%	2%	.%	1%	1%	2%
36	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
37	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
38	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
39	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40	2%	6%	5%	0%	0%	2%	1%	1%	3%	4%	.%	1%	2%	3%	1%	1%	4%	3%
42	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
43	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%
45	.%	1%	3%	0%	0%	.%	0%	1%	1%	.%	.%	0%	.%	.%	1%	0%	.%	1%
46	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
48	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%
49	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 115 (Continuation)

IF HAVE MORTGAGE (Q24=C2) 115. What percent of your total income goes into your first home mortgage payments each month? NUMERIC OPEN END RECORD EXACT NUMBER:
OWNER STATUS RACE GENERATION EDUCATION INCOME

Mort	Undr	Ow	Ren																

	GP	g	age	wa	tr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+
50	4%	9%	13%	0%	0%	6%	5%	2%	5%	5%	1%	5%	4%	3%	3%	3%	5%	4%	2%		
51	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
52	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
55	.%	.%	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	.%	0%	0%		
56	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
57	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
60	1%	1%	1%	0%	0%	.%	1%	1%	1%	1%	.%	0%	1%	.%	1%	.%	1%	.%	1%		
62	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
65	.%	.%	1%	0%	0%	.%	.%	0%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	0%	
66	.%	.%	.%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%	
68	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
70	.%	1%	2%	0%	0%	1%	0%	.%	1%	.%	.%	0%	.%	1%	.%	.%	1%	.%	0%	0%	
73	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
75	.%	1%	1%	0%	0%	.%	0%	.%	.%	0%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	
76	.%	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	
77	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
78	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
80	.%	1%	1%	0%	0%	1%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	1%	.%	0%	0%
85	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%
88	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%
90	.%	.%	2%	0%	0%	.%	0%	.%	.%	.%	0%	.%	0%	.%	0%	.%	.%	.%	.%	.%	0%
95	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
97	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
98	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
99	.%	1%	2%	0%	0%	1%	.%	1%	.%	1%	.%	1%	.%	1%	.%	.%	0%	.%	1%	1%	1%
100	1%	2%	3%	0%	0%	.%	.%	1%	1%	1%	.%	0%	1%	1%	1%	.%	1%	.%	1%	.%	.%
Undefined	61%	0%	0%	100%	100%	69%	71%	68%	43%	53%	83%	81%	69%	69%	44%	88%	70%	43%	33%		

Table 116
How does your current monthly household income compare to what it was twelve months ago? Would you say it is: READ CHOICES

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME				
	GP	g	age	wa	tr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+
Significantly higher now	18%	16%	15%	16%	24%	22%	24%	26%	19%	14%	14%	20%	18%	17%	19%	22%	19%	16%	21%		
About the same vs. twelve months ago	63%	67%	66%	65%	57%	59%	58%	59%	60%	65%	70%	60%	63%	62%	67%	56%	60%	69%	65%		
Significantly lower now	18%	16%	19%	18%	18%	19%	18%	14%	19%	21%	16%	20%	19%	20%	14%	22%	20%	15%	13%		
Don't know	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	.%	.%	0%	.%	1%	1%	.%	1%		

Table 117
How do your current monthly household expenses compare to what they were twelve months ago? Would you say they are: READ CHOICES

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME				
	GP	g	age	wa	tr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+
Significantly higher now	38%	35%	36%	46%	34%	37%	34%	32%	32%	42%	46%	41%	38%	40%	35%	40%	39%	39%	31%		
About the same vs. twelve months ago	51%	54%	49%	44%	53%	49%	52%	56%	56%	46%	47%	46%	49%	50%	56%	47%	47%	53%	58%		
Significantly lower now	10%	10%	14%	8%	11%	12%	13%	11%	11%	11%	6%	11%	12%	9%	9%	11%	13%	8%	9%		
Don't know	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	2%	1%	.%	1%	.%	2%	1%	1%	1%		

Table 118
How does the total amount of debt on your house, including first mortgage, second mortgage, and home equity line of credit debt, compare to what it was twelve months ago?

	OWNER STATUS				RACE				GENERATION				EDUCATION				INCOME				
	GP	g	age	wa	tr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+

	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Pre- omer	than High Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Significantly higher now	9%	9%	8%	8%	19%	17%	11%	7%	8%	10%	8%	16%	9%	8%	8%	23%	12%	7%	5%
About the same as. twelve months ago	68%	69%	72%	13%	38%	60%	67%	70%	71%	65%	69%	69%	75%	71%	65%	55%	71%	70%	66%
Significantly lower now	21%	21%	19%	62%	32%	17%	16%	21%	19%	23%	20%	9%	15%	20%	26%	17%	16%	21%	27%
Don't know	2%	2%	1%	18%	10%	5%	5%	2%	2%	2%	3%	6%	1%	.%	1%	5%	1%	1%	2%

Table 119

How does the total amount of your other household debt, for example credit cards, auto loans, student loans, and any other installment loans, but not including any

	OWNER STATUS				RACE			GENERATION			EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- omer	than High Schl	High Schl	Some Coll ege	/ Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$1 00K	\$1 00K+	
Significantly higher now	15%	15%	17%	14%	17%	20%	13%	17%	15%	16%	12%	18%	15%	17%	13%	16%	19%	15%	11%
About the same vs. twelve months ago	61%	59%	58%	63%	61%	54%	65%	57%	63%	60%	66%	62%	63%	62%	60%	61%	60%	62%	59%
Significantly lower now	18%	23%	22%	14%	14%	19%	15%	20%	19%	18%	12%	10%	17%	15%	23%	14%	15%	21%	25%
Don't know	6%	3%	3%	9%	8%	7%	7%	6%	3%	6%	10%	10%	5%	5%	3%	10%	6%	2%	5%

Demographics

Table 121
What is the last grade that you completed?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
										Pre- omer	than Schl								
Grade school	3%	2%	2%	3%	4%	9%	1%	1%	2%	4%	4%	27%	0%	0%	0%	6%	2%	1%	.%
Some high school	7%	4%	5%	8%	11%	17%	9%	7%	8%	7%	8%	73%	0%	0%	0%	19%	5%	2%	1%
High school graduate	26%	21%	22%	28%	31%	27%	33%	25%	19%	29%	30%	0%	100%	0%	0%	33%	33%	22%	13%
Some college	23%	19%	20%	24%	26%	20%	25%	24%	19%	22%	25%	0%	0%	91%	0%	24%	28%	22%	15%
College graduate	25%	34%	36%	21%	17%	17%	18%	27%	31%	22%	20%	0%	0%	0%	68%	11%	20%	34%	37%
Graduate school	12%	17%	13%	10%	7%	6%	10%	12%	15%	12%	9%	0%	0%	0%	32%	2%	6%	14%	30%
Technical school	2%	1%	1%	4%	2%	2%	2%	2%	2%	2%	3%	0%	0%	9%	2%	4%	2%	1%	
Don't know	2%	2%	1%	2%	2%	3%	2%	2%	3%	2%	2%	0%	0%	0%	2%	1%	1%	3%	

Table 122
Which of the following categories best describes your age? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
										Pre- omer	than Schl								
18-20	3%	1%	.%	1%	6%	6%	3%	11%	0%	0%	0%	3%	4%	5%	1%	6%	2%	2%	2%
21-24	7%	3%	2%	3%	14%	10%	9%	25%	0%	0%	0%	7%	8%	9%	5%	14%	7%	4%	4%
25-29	9%	8%	10%	2%	15%	10%	8%	32%	0%	0%	0%	5%	7%	9%	11%	10%	9%	13%	5%
30-34	9%	11%	12%	3%	11%	8%	8%	32%	0%	0%	0%	7%	7%	6%	12%	6%	8%	11%	14%
35-39	10%	15%	12%	4%	9%	12%	7%	0%	50%	0%	0%	7%	9%	7%	13%	5%	10%	12%	16%
40-44	10%	14%	15%	5%	9%	10%	11%	0%	50%	0%	0%	13%	6%	9%	13%	6%	9%	11%	17%
45-49	10%	13%	15%	7%	8%	12%	11%	0%	0%	30%	0%	12%	10%	9%	10%	8%	10%	12%	11%
50-54	9%	10%	10%	9%	7%	9%	10%	0%	0%	27%	0%	9%	10%	10%	8%	8%	9%	11%	9%
55-59	8%	10%	10%	8%	6%	7%	7%	0%	0%	24%	0%	7%	10%	8%	7%	6%	8%	8%	11%
60-64	6%	6%	6%	9%	4%	6%	7%	0%	0%	18%	0%	7%	6%	6%	5%	6%	6%	5%	6%
65-69	6%	5%	3%	12%	3%	4%	7%	0%	0%	0%	32%	7%	6%	6%	6%	8%	7%	5%	3%
70-74	4%	2%	2%	10%	3%	3%	4%	0%	0%	0%	21%	5%	5%	4%	3%	5%	5%	3%	1%
75+	9%	3%	2%	26%	4%	3%	8%	0%	0%	0%	47%	11%	11%	10%	6%	13%	11%	5%	2%
Don't know	.%	.%	0%	.%	.%	0%	.%	0%	0%	0%	0%	.%	.%	.%	.%	0%	.%	.%	.%

Table 123
Would you say the area you live in is ...? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP	Undr gagr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 00K+	
										Pre- omer	than Schl								
Suburban	40%	49%	49%	36%	31%	29%	37%	39%	47%	39%	36%	21%	35%	41%	50%	25%	36%	47%	58%
Rural	25%	24%	20%	34%	18%	14%	14%	23%	24%	27%	26%	28%	29%	25%	22%	24%	27%	28%	20%
Urban or city	33%	25%	29%	29%	49%	54%	46%	36%	27%	33%	36%	51%	36%	33%	27%	49%	36%	23%	20%
Don't know	2%	2%	2%	2%	2%	3%	3%	2%	2%	2%	2%	.%	.%	.%	.%	3%	1%	1%	2%

Table 124
Do you own a second home or investment home?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Yes	12%	14%	16%	21%	3%	13%	8%	6%	11%	16%	18%	11%	10%	12%	15%	5%	10%	14%	22%
No	85%	83%	82%	77%	94%	84%	89%	91%	87%	83%	80%	89%	89%	87%	84%	91%	89%	84%	76%
Don't know	2%	2%	2%	2%	3%	3%	3%	3%	2%	2%	2%	1%	1%	.%	4%	1%	2%	2%	

Table 125
What is your current marital status - are you: READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Married or have an unmarried partner	61%	79%	79%	59%	41%	64%	39%	49%	76%	68%	50%	59%	59%	56%	69%	38%	57%	73%	81%
Single	22%	10%	10%	14%	41%	23%	38%	46%	15%	14%	9%	18%	24%	26%	20%	36%	23%	17%	12%
Widowed	7%	3%	2%	17%	6%	4%	7%	1%	.%	4%	29%	10%	10%	8%	4%	13%	8%	2%	2%
Divorced	7%	5%	7%	7%	9%	5%	11%	1%	5%	11%	10%	10%	6%	9%	6%	9%	9%	6%	2%
Other VOL --- SPECIFY	1%	1%	1%	.%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%
Don't know	2%	2%	2%	2%	2%	2%	4%	2%	2%	2%	3%	1%	1%	.%	.%	3%	2%	1%	2%

Table 126
126. Children under age 18 NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
0	62%	51%	44%	80%	62%	47%	64%	51%	25%	74%	96%	61%	64%	65%	57%	69%	63%	57%	51%
1	15%	19%	24%	9%	13%	16%	16%	18%	22%	13%	3%	13%	13%	13%	17%	11%	16%	16%	17%
2	15%	20%	19%	7%	13%	19%	11%	19%	32%	8%	1%	13%	13%	14%	17%	11%	11%	18%	23%
3	6%	7%	7%	3%	7%	12%	6%	8%	12%	3%	.%	9%	6%	4%	6%	5%	7%	6%	6%
4	2%	2%	2%	1%	2%	2%	2%	2%	4%	1%	.%	3%	1%	2%	1%	2%	2%	1%	1%
5	1%	1%	2%	1%	2%	3%	1%	2%	3%	.%	0%	1%	2%	2%	1%	1%	1%	1%	1%
6	.%	1%	0%	0%	.%	1%	.%	.%	1%	.%	0%	.%	1%	.%	.%	.%	.%	.%	1%
7	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
8	.%	.%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	.%	.%	0%
9	.%	0%	0%	0%	.%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%
10	.%	0%	0%	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	.%	0%	.%	0%	0%	0%
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 127
127. Children age 18-22 NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	Mort	Undr	Ow	Ren			Bo	Less Pre- Bo	than High Schl	High Schl	Some Coll	Col / Grad	<\$	\$25K	\$50K	-\$1	\$1	

	GP	gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+
0	87%	87%	86%	90%	87%	81%	83%	88%	86%	81%	97%	84%	88%	85%	89%	87%	87%	87%	89%
1	9%	9%	11%	7%	9%	14%	12%	8%	10%	13%	3%	12%	8%	11%	8%	10%	9%	9%	8%
2	3%	3%	2%	2%	3%	5%	4%	2%	3%	5%	.	4%	2%	3%	3%	3%	3%	2%	
3	.	.	1%	0%	1%	1%	.	1%	.	1%	0%	0%	1%	.	1%	1%	.	.	
4	.	.	0%	0%	0%	0%	0%	.	.	.	0%	1%	0%	1%	0%	0%	.	1%	1%
5	.	.	.	0%	0%	0%	0%	0%	0%	.	0%	0%	0%	.	0%	0%	0%	.	0%
6	.	0%	0%	0%	.	.	0%	.	0%	0%	0%	0%	.	0%	0%	.	0%	0%	0%
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 128
128. Children age 23 or older NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME						
	Mort	Undr	Ow	Ren	ter	Hisp	AA	GenY	GenX	Bo	Less		High	Some	Col		<\$	\$25K	\$50K	-\$1	\$1
											Pre-	than			Grad	/					
GP	gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+			
0	87%	88%	86%	84%	89%	81%	84%	89%	94%	80%	87%	80%	83%	87%	91%	84%	85%	88%	88%		
1	9%	9%	10%	12%	6%	11%	12%	6%	3%	14%	11%	14%	11%	9%	7%	11%	10%	9%	8%		
2	3%	2%	4%	3%	3%	4%	3%	3%	1%	5%	2%	3%	4%	3%	2%	2%	4%	2%	3%		
3	1%	.	1%	.	1%	2%	1%	1%	.	1%	.	1%	1%	1%	.	1%	1%	.	.		
4	.	.	0%	0%	1%	1%	0%	1%	.	.	0%	1%	0%	1%	.	1%	.	0%	1%		
5	.	.	0%	.	0%	.	.	0%	0%	.	0%	.	0%	.	0%	.	0%	.	0%		
6	.	0%	0%	.	0%	0%	.	0%	0%	.	0%	.	0%	0%	0%	0%	0%	0%	0%		
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
8	.	.	0%	0%	0%	.	0%	0%	0%	.	0%	0%	.	0%	0%	.	0%	0%	0%		
9	.	.	0%	0%	0%	0%	0%	.	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
10	.	0%	0%	.	0%	0%	0%	.	0%	0%	0%	0%	.	0%	0%	.	0%	0%	0%		
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		

Table 129
129. Parents of you or your spouse or partner NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME						
	Mort	Undr	Ow	Ren	ter	Hisp	AA	GenY	GenX	Bo	Less		High	Some	Col		<\$	\$25K	\$50K	-\$1	\$1
											Pre-	than			Grad	/					
GP	gagr	watr	ner	ter	Hisp	AA	GenY	GenX	omer	omer	Schl	Schl	ege	Schl	25K	\$50K	00K	00K+			
0	89%	93%	91%	91%	85%	80%	86%	81%	89%	90%	97%	86%	88%	88%	90%	84%	89%	91%	89%		
1	7%	5%	5%	6%	8%	10%	10%	9%	7%	7%	2%	10%	7%	6%	6%	11%	7%	4%	6%		
2	4%	2%	2%	3%	5%	9%	2%	10%	3%	2%	1%	3%	4%	4%	5%	3%	4%	5%			
3	.	.	.	0%	1%	.	1%	.	.	1%	0%	.	1%	1%	.	1%	.	0%			
4	.	.	1%	.	0%	.	0%	0%	.	.	0%	1%	0%	.	.	0%	.	.			
5	.	.	.	0%	0%	0%	0%	0%	0%	.	0%	0%	0%	.	0%	0%	0%	0%			
6	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
8	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
9	.	.	.	.	0%	0%	1%	0%	.	.	0%	0%	.	0%	0%	.	0%	0%
10	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		

Table 130

130. Other relatives like siblings or cousins

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
0	94%	97%	97%	96%	91%	91%	89%	90%	96%	95%	98%	93%	93%	97%	92%	93%	96%	97%
1	4%	2%	2%	3%	6%	6%	8%	7%	3%	3%	2%	5%	4%	5%	3%	5%	3%	2%
2	1%	.%	1%	.%	2%	2%	1%	3%	1%	1%	.%	1%	2%	2%	1%	1%	1%	
3	.%	.%	0%	0%	1%	1%	1%	1%	.%	.%	.%	1%	1%	.%	1%	1%	.%	
4	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	0%	
5	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
6	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
8	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
9	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
10	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Table 131

131. Other non-relatives

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
0	96%	98%	98%	98%	92%	96%	96%	92%	97%	97%	98%	96%	96%	94%	98%	92%	95%	99%
1	3%	1%	1%	2%	5%	2%	3%	4%	2%	3%	1%	2%	4%	4%	2%	5%	4%	2%
2	1%	.%	0%	0%	2%	1%	1%	2%	.%	.%	0%	1%	1%	2%	.%	2%	1%	0%
3	.%	.%	.%	0%	1%	.%	.%	1%	.%	.%	0%	0%	.%	1%	.%	1%	.%	0%
4	.%	0%	0%	0%	1%	.%	0%	.%	0%	.%	0%	.%	0%	.%	.%	0%	.%	0%
5	.%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	.%	0%	0%	0%
6	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	.%	.%	0%	0%	.%	.%	0%	.%	0%	.%	1%	0%	0%	.%	0%	.%	0%	0%
10	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 132

Which of the following best describes your current employment status?

	OWNER STATUS				RACE		GENERATION			EDUCATION				INCOME				
	Mort GP	Undr gagr	Ow natr	Ren ner	ter Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
Employed full-time	49%	64%	66%	29%	46%	46%	43%	58%	67%	54%	5%	30%	45%	41%	64%	24%	46%	65%
Employed part-time	12%	9%	11%	9%	17%	15%	12%	18%	10%	11%	7%	15%	12%	16%	9%	18%	12%	9%
Not currently employed in a paying job	15%	11%	10%	10%	22%	20%	16%	20%	19%	15%	3%	25%	17%	17%	9%	25%	14%	8%
Retired	22%	13%	10%	50%	12%	14%	24%	1%	1%	17%	83%	28%	25%	25%	16%	28%	26%	9%
Don't know	3%	3%	3%	3%	4%	4%	5%	3%	4%	4%	3%	3%	2%	1%	5%	2%	3%	3%

Table 133
How would you describe the work you do? READ CHOICES

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
White collar professional, like a doctor, lawyer, nurse, IT-computer, ~ marketing, realtor, clergy, or business person	31%	39%	37%	24%	22%	23%	25%	30%	37%	29%	22%	6%	10%	21%	52%	10%	19%	34%	58%
White collar office or support person, like a secretary, assistant, ~ receptionist	13%	14%	15%	10%	15%	13%	15%	14%	12%	14%	4%	5%	13%	17%	13%	13%	16%	14%	9%
White collar government, law enforcement, or education	10%	12%	8%	10%	8%	8%	14%	9%	11%	11%	8%	0%	7%	9%	14%	6%	7%	13%	11%
Fine arts, like artist, singer, dancer, actor	2%	1%	2%	3%	3%	2%	2%	3%	.%	1%	2%	4%	2%	2%	1%	5%	2%	1%	.%
Blue collar-trade worker, like carpenter, electrician, trucker, ~ farming, fishing, manufacturing worker, retail, security guard, ~ foodservice-waiter	31%	25%	27%	39%	38%	41%	28%	30%	28%	33%	37%	63%	54%	37%	10%	49%	40%	28%	13%
Military	1%	.%	0%	0%	2%	1%	0%	2%	.%	0%	0%	0%	.%	2%	1%	2%	1%	1%	1%
Other --- SPECIFY	11%	9%	10%	14%	13%	12%	15%	11%	9%	11%	27%	21%	13%	12%	8%	15%	15%	8%	7%
Don't know	1%	1%	1%	.%	1%	2%	1%	1%	1%	.%	0%	1%	1%	0%	1%	1%	.%	.%	1%

Table 134
134. How many people, other than yourself, are employed full time in your household? NUMERIC OPEN END RECORD EXACT NUMBER:

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
0	46%	32%	30%	64%	53%	38%	53%	34%	31%	44%	82%	53%	48%	47%	41%	65%	49%	36%	27%
1	42%	57%	60%	28%	35%	43%	34%	51%	58%	42%	15%	33%	41%	41%	47%	27%	37%	51%	58%
2	9%	9%	8%	6%	9%	13%	9%	12%	9%	11%	3%	9%	8%	10%	10%	6%	10%	11%	12%
3	2%	1%	2%	1%	2%	4%	2%	2%	2%	3%	.%	3%	3%	1%	1%	2%	3%	1%	3%
4	.%	.%	1%	.%	.%	1%	1%	1%	0%	.%	0%	0%	.%	.%	1%	0%	1%	.%	.%
5	.%	0%	0%	.%	.%	.%	0%	.%	0%	.%	0%	1%	.%	.%	0%	.%	.%	0%	0%
6	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%
7	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%
10	.%	.%	0%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	0%	.%	.%	.%	0%	.%
Undefined	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table 138
Does anyone in your household have more than one job?

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Yes	10%	12%	14%	7%	11%	11%	8%	13%	13%	11%	3%	7%	8%	13%	12%	9%	12%	12%	10%
No	87%	86%	83%	90%	85%	86%	86%	84%	84%	86%	94%	91%	91%	87%	88%	87%	86%	87%	87%
Don't know	3%	3%	2%	3%	3%	3%	6%	2%	3%	3%	3%	2%	2%	.%	1%	4%	2%	2%	3%

Table 139
For statistical purposes only, could you please tell me your race?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
										Bo omer	High Schl								
White - Caucasian	67%	75%	67%	76%	51%	18%	0%	60%	66%	68%	76%	44%	66%	67%	74%	48%	67%	76%	79%
Black - African-American	12%	9%	12%	8%	19%	2%	100%	12%	11%	13%	12%	12%	15%	13%	9%	20%	12%	9%	6%
Hispanic - Latino	13%	10%	13%	11%	19%	73%	0%	16%	15%	13%	7%	38%	14%	12%	6%	22%	17%	7%	6%
Asian	4%	4%	6%	1%	6%	3%	0%	7%	5%	2%	2%	1%	1%	3%	7%	5%	1%	5%	5%
Middle Eastern	.%	.%	.%	0%	.%	0%	0%	.%	.%	0%	0%	0%	0%	0%	.%	.%	0%	.%	.%
American Indian or Alaska Native	1%	1%	1%	1%	1%	.%	0%	1%	1%	1%	1%	2%	1%	1%	1%	2%	.%	1%	.%
Native Hawaiian or Pacific Islander	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%
Other --- SPECIFY	3%	2%	2%	4%	3%	4%	0%	3%	3%	3%	3%	3%	3%	3%	3%	2%	3%	3%	3%
Don't know	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%

Table 140
Did you immigrate to the United States from another country?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
										Bo omer	High Schl								
Yes	12%	11%	14%	9%	16%	41%	6%	12%	15%	12%	8%	31%	10%	10%	18%	14%	8%	7%	
No	85%	86%	83%	89%	81%	56%	89%	86%	81%	85%	89%	67%	89%	90%	88%	78%	84%	89%	89%
Don't know	3%	3%	3%	2%	3%	3%	5%	3%	4%	3%	3%	1%	1%	.%	1%	3%	2%	2%	4%

Table 141
When did you arrive in this country?

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
										Bo omer	High Schl								
This year	2%	1%	0%	0%	2%	2%	0%	5%	1%	0%	0%	3%	0%	.%	3%	0%	1%	3%	0%
Last year	2%	0%	0%	0%	4%	.%	7%	5%	1%	1%	0%	0%	3%	0%	4%	5%	0%	1%	0%
Two to five years ago	7%	2%	0%	0%	14%	2%	0%	22%	2%	2%	0%	1%	4%	16%	9%	10%	4%	1%	18%
Six to ten years ago	14%	9%	14%	3%	22%	16%	20%	28%	15%	6%	0%	17%	16%	14%	9%	17%	13%	11%	18%
Eleven or more years ago	74%	86%	84%	97%	57%	80%	67%	39%	79%	90%	100%	79%	76%	67%	74%	68%	82%	83%	55%
Don't know	1%	2%	2%	0%	1%	1%	6%	1%	2%	1%	0%	0%	1%	3%	1%	1%	0%	1%	8%

Table 142
For statistical purposes only, please tell me which of the following categories best represents your total family income for 2010? READ CHOICES

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- than		High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+
										Bo omer	High Schl							

Less than \$10,000	8%	2%	1%	7%	18%	13%	18%	11%	4%	8%	8%	24%	10%	8%	2%	33%	0%	0%	0%
\$10,000-\$14,999	6%	2%	2%	7%	10%	9%	7%	8%	4%	4%	9%	16%	8%	6%	2%	25%	0%	0%	0%
\$15,000-\$24,999	10%	5%	5%	11%	16%	15%	15%	11%	5%	8%	16%	22%	12%	10%	5%	42%	0%	0%	0%
\$25,000-\$34,999	10%	7%	8%	13%	12%	15%	9%	10%	9%	9%	13%	9%	13%	14%	6%	0%	43%	0%	0%
\$35,000-\$49,999	13%	11%	15%	15%	15%	14%	14%	11%	13%	13%	15%	8%	16%	16%	11%	0%	57%	0%	0%
\$50,000-\$74,999	17%	22%	20%	15%	12%	12%	12%	17%	17%	18%	14%	8%	15%	18%	20%	0%	0%	61%	0%
\$75,000-\$99,999	11%	18%	20%	8%	4%	7%	8%	12%	14%	12%	5%	1%	9%	9%	17%	0%	0%	39%	0%
\$100,000-\$149,999	9%	15%	13%	6%	3%	6%	5%	8%	16%	9%	3%	1%	4%	7%	16%	0%	0%	0%	60%
\$150,000-\$199,999	3%	5%	4%	1%	2%	1%	3%	3%	5%	3%	.	.	1%	1%	6%	0%	0%	0%	20%
\$200,000+	3%	4%	3%	3%	1%	2%	1%	2%	4%	5%	1%	.	3%	1%	6%	0%	0%	0%	20%
Don't know	10%	10%	8%	14%	7%	7%	8%	6%	9%	10%	16%	11%	9%	9%	11%	0%	0%	0%	0%

Table 143B
And again, for statistical purposes only, please tell me which of the following categories best represents how much in assets you currently have, either invested or

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Less than \$10,000	41%	34%	44%	25%	62%	50%	55%	51%	42%	39%	29%	64%	48%	47%	28%	68%	48%	34%	16%
\$10,000 - \$49,999	19%	23%	25%	16%	17%	23%	14%	23%	22%	17%	14%	15%	21%	17%	22%	13%	24%	26%	19%
\$50,000 - \$99,999	8%	11%	7%	8%	5%	5%	6%	7%	10%	8%	7%	3%	7%	8%	10%	3%	5%	13%	14%
\$100,000 - \$149,999	4%	5%	4%	6%	.	3%	2%	3%	3%	4%	4%	1%	3%	3%	5%	1%	3%	4%	10%
\$150,000 - \$249,999	4%	4%	4%	6%	2%	2%	1%	2%	3%	4%	7%	1%	2%	5%	1%	4%	6%	6%	8%
\$250,000 - \$499,999	3%	3%	1%	6%	1%	1%	1%	1%	2%	4%	5%	0%	2%	2%	5%	1%	2%	3%	8%
\$500,000 - \$999,999	2%	2%	2%	5%	1%	1%	.	1%	1%	3%	5%	.	1%	2%	4%	0%	2%	7%	7%
\$1 - \$2 million	1%	1%	0%	1%	.	.	0%	.	1%	1%	.	.	.	1%	.	0%	.	3%	3%
\$2 - \$5 million	.	.	0%	.	0%	0%	0%	.	0%	.	.	0%	0%	.	0%	0%	.	1%	1%
More than \$5 million	.	0%	0%	.	.	.	0%	.	0%	.	0%	0%	.	0%	.	0%	0%	.	1%
Don't know VOL	18%	18%	13%	27%	12%	15%	21%	12%	15%	19%	29%	14%	15%	16%	19%	12%	13%	12%	15%

Table 144B
Finally, for statistical purposes only, please tell me which of the following categories represents how much total debt your household currently have, including first

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	
Less than \$10,000	38%	6%	7%	64%	61%	47%	42%	42%	23%	32%	60%	57%	46%	42%	27%	60%	47%	25%	19%
\$10,000 - \$49,999	17%	14%	15%	13%	22%	16%	17%	20%	17%	17%	11%	17%	18%	21%	14%	18%	20%	19%	11%
\$50,000 - \$99,999	8%	14%	11%	2%	5%	7%	7%	6%	10%	11%	4%	6%	8%	8%	9%	5%	10%	11%	8%
\$100,000 - \$149,999	8%	17%	15%	2%	2%	5%	5%	8%	12%	9%	3%	4%	8%	7%	10%	4%	8%	12%	11%
\$150,000 - \$249,999	8%	18%	20%	2%	1%	6%	6%	9%	12%	9%	2%	2%	5%	6%	15%	1%	5%	15%	16%
\$250,000 - \$499,999	6%	14%	20%	.	1%	6%	5%	6%	13%	6%	1%	3%	3%	5%	11%	1%	3%	8%	19%
\$500,000 - \$999,999	1%	3%	4%	1%	.	1%	1%	.	2%	2%	1%	.	2%	1%	2%	.	1%	1%	6%
\$1 - \$2 million	.	.	0%	0%	0%	0%	.	0%	0%	.	0%	0%	0%	.	0%	0%	.	0%	0%
\$2 - \$5 million	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than \$5 million	.	0%	0%	.	0%	0%	0%	0%	0%	.	.	0%	0%	0%	0%	0%	0%	0%	0%
Don't know VOL	13%	13%	8%	16%	9%	12%	17%	9%	10%	14%	18%	10%	11%	11%	12%	11%	6%	9%	9%

Table 2
CODE GENDER

	OWNER STATUS				RACE			GENERATION				EDUCATION				INCOME			
	Mort GP gage	Undr watr	Ow ner	Ren ter	Hisp	AA	GenY	GenX	Bo omer	Less Pre- Bo omer	than High Schl	High Schl	Some Coll ege	Col / Grad Schl	<\$ 25K	\$25K -\$50K	\$50K -\$100K	\$1 100K+	



Male	48%	49%	47%	48%	47%	43%	39%	51%	51%	48%	40%	43%	51%	45%	49%	37%	48%	53%	62%
Female	52%	51%	53%	52%	53%	57%	61%	49%	49%	52%	60%	57%	49%	55%	51%	63%	52%	47%	38%