

# **Fannie Mae National Housing Survey – Q1-2013 Data Summary**

In Partnership with Penn Schoen Berland

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Table q122 - Which of the following categories best describes your age? READ CHOICES

GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
18-20	5% BC DE JKL PS T	.% K	1% JKL	3% BcJK LP	1% JKL	11% ABCDE HJKLM NoPRS T	10% ABC DEHJ KLM PRST	6% BC dEJ KLP T	17% ABCDE FGHJK LMNO PQRST	0%	0%	0%	3% BcJK LP	7% AB CD EJK LPS T	8% ABC DEJ KL mP ST	1% JKL	9% ABCD EJKL MPST	6% BCD EJKL PT	3% BC EJK LP	2% JKL
21-24	8% BC DE JKL ST	.%	2% BJKL	2% bJKL	5% BCDJK LT	17% ABCDE GHJKL NOPR ST	9% BCD EJKL ST	7% BC DJK LST	25% ABCDE FGHJK LMNO PQRST	0%	0%	0%	12% aBC DEJ KLN opS T	7% BC DJK LST	7% BCD eJK LST	7% BC DEJ KLS T	16% ABCD EGHJ KLNO PRST	10% aBC DEJ KLN opS T	4% BCJ KL	2% BJKL
25-29	9% BC DE JKL T	2% JKL	7% BdEJ KL	5% BeJK L	2% JKL	16% ABCDE GHJKL MNOP QRST	8% BdEJ KLt	8% BEJ KL	29% ABCDE FGHJK LMNO PQRST	0%	0%	0%	8% BEJ KL	9% BD EJK LT	8% BDE JKL T	10% % AB CD EJK LT	10% BcDE JKLT	11% BCD EJKL T	11% % aB CD EJK LT	5% BEJK L
30-34	9% BEJ KL q	4% JKL	11% ABEJ KLO Qr	12% BEJK LOQ r	4% JKL	10% BEJKL oQ	10% BEJK Lq	9% BEJ KL	29% ABCDE FGHJK LMNO PQRST	0%	0%	0%	7% JKL	10% % BEJ KL Q	7% bEJ KL	11% % AB EJK LO QR	7% eJKL	8% BEJ KL	12% % AB EJK Lm OQ R	10% BEJK Lq
35-39	9% EhI KL nQ	9% EIKLq	12% AbE FHIK LmN OQR	14% AbE FHIK LMN OQR	4% IKL	8% EIKLq	13% AEF HIKL MNo QR	6% IKL	0%	50% ABCDE FGHIKL MNOP QRST	0%	0%	7% eIKL	7% EIK L	9% EhI KLQ	12% % AE FHI KL NQ R	6% IKL	8% EIKL	12% % AEf HIK LN Q	11% EHIK LNQ

GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
40-44	9% Efi KL Q	8% eIKL	13% ABE FIKL NOP QR	11% EFIK LQ	5% IKL	7% IKL	11% EFIK LnQr	10% Efi KL Q	0%	50% ABCDE FGHIKL MNOP QRST	0%	0%	8% IKL	8% EIK L	10% EfiK LQ	10% % aEF IKL Q	6% IKL	8% EIKL	11% % Ab EFI KL NQ	14% ABE FIKL NOP QR
45-49	9% EFI JLQ R	14% AEFGI JLnOP QRS	13% AEF GIJL NOP QRS	14% AEF GIJL nOP QRS	6% IJL	6% IJL	9% fiJL	12% % EFI JLo QR	0%	0%	26% ABCDE FGHIJL MNOP QRST	0%	9% IJL	10% % EFIJ LQ R	8% IJL	10% % EFI JLQ R	6% IJL	6% IJL	9% EFIJ Lqr	15% AEF GIJL mN OPQ RS
50-54	9% fiJL	23% ACDEF GHIJL MNOP QRST	10% AFIJ LP	13% AFIJ LnOP Q	10% IJL	7% IJL	9% IJL	9% IJL	0%	0%	26% ACDEF GHIJL MNOP QRST	0%	11% IJL	9% IJL	9% IJL	8% IJL	8% IJL	9% IJL	10% % fiJL p	11% FIJLP
55-59	9% FGI JLp	11% FGIJLP Q	11% AFGI JLPQ S	12% AFGI JLPQ S	10% fGIJLp	6% IJL	5% IJL	14% % AF GIJ LnP QR S	0%	0%	26% ABCDE FGHIJL MNOP QRST	0%	9% gIJL	9% fGIJ L	10% FGIJ L	8% gIJ L	7% IJL	9% GIJL	8% gIJL	11% FGIJ LP
60-64	7% FhI JL	13% ACDF GHIJL MNOP QRSt	8% AFg HIJL qs	7% FIJL	11% AcDFG HIJLM NOPQ RS	3% IJL	5% fiJL	4% IJL	0%	0%	21% ABCDE FGHIJL MNOP QRST	0%	6% IJL	6% FIJL	7% FhIJ L	8% AF HIJ Lqs	6% FIJL	7% FIJL	6% FIJL	9% FHIJ L
65-69	5% gIJ K	7% cFGIJK t	4% IJK	4% IJK	9% ACDF GHIJK mNOP RST	4% IJK	3% IJK	4% IJK	0%	0%	0%	29% ABCDE FGHIJK MNOP QRST	4% IJK	5% IJK	6% GIJK	5% gIJ K	6% FGIJK	5% IJK	4% IJK	4% IJK
70-74	4% cdF gIJ KP S	4% IJK	3% IJK	2% IJK	9% ABCDF GhIJK NOPQ RST	2% IJK	2% IJK	5% dFg IJKs	0%	0%	0%	24% ABCDE FGHIJK MNOP QRST	7% aCD FGIJ KOP S	4% dFg IJK S	3% IJK	3% IJK	5% FgIJK s	5% dFG IJKo pS	2% IJK	4% IJK



GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<b>75+</b>	8% BC DF gIJ KP sT	5% IJK	4% IJK	4% IJK	25% ABCDF GHIJK MNOP QRST	3% IJK	5% fIJK	7% cFIJ KT	0%	0%	0%	47% ABCDE FGHIJK MNOP QRST	8% CdFI JKT	10% BC DF GIJ KPS T	8% bCD FIJK T	6% CD FIJ KT	10% BCDF GIJKP sT	8% bCD FIJK T	6% CdF IJK T	3% IJK
<b>Don't know VOL</b>	.%	.% A	.%	.%	.%	.%	.%	.%	0%	0%	0%	0%	0%	.%	.%	.%	0%	.%	.%	0%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q139 - For statistical purposes only, could you please tell me your race?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>White / Caucasian</b>	63% BF GH M QR	49% GHM	67% ABF GHI JKM QR	66% BF GH jM QR	72% ABcF GHIJ KMN QR	54% GHM Q	3% H	0%	60% BFG HM Q	60% BFG HM Q	63% BFG HM QR	71% ABF GHIJ KM NQR	37% GH	63% BF GH M Qr	69% ABF GHIJ KM nQR	70% ABCFG HIJKM NQR	44% GH	58% BGH MQ	74% ABCD FGHIJ KMN OpQR	73% ABCD FGHIJ KMN QR
<b>Black / African - American</b>	12% CE GP ST	32% ACDEF GHIJL MNOP QRST	9% Gt	12% ce Gp sT	8% G	18% ACDE GHIJKL mNO PRST	.%	100% ABCDE FGIJKL MNOP QRST	12% eGp T	10% GT	14% aCE GPST	11% EGp T	12% Gt	14% CE GP ST	14% CEG jPST	9% G	19% ACDE GHIJKL MNO PRST	13% CEG PST	9% G	7% G
<b>Hispanic / Latino</b>	17% BcE HK LO PST	9% H	15% BHL OPS T	15% BH Lo PSt	13% BHL PS	21% ABCd EHKL OPST	95% ABCDE FHIJKL MNOP QRST	0%	20% aBC dEH KLO PST	23% ABC DEH KLN OPS T	14% BHL OPS T	10% H	47% ABCD EFHIJK LNOP QRST	18% BE Hk LO PS T	11% HP	8% H	29% ABCD EFHIJ KLNO PrST	23% ABC DEH KLN OPS T	9% H	10% HP
<b>Asian</b>	5% GH mN oR	3% GH	6% bD GHj MN OR	3% GH	4% GH	4% GH	0%	0%	4% GH	4% GH	6% abD eFG HjM NOq R	5% GH mN R	2% Gh	3% GH	3% GH	10% ABCDE FGHIJK LMNO QRSt	4% GH	3% GH	5% GHm Nr	8% ABcD EFGHI JMNO QRs

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Middle Eastern	.%	.%	.%	1%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%	1%	.%	.%	.%	1%
American Indian or Alaska Native	1%h	2%GH	1%	1%	1%gh	1%h	.%	0%	1%	1%	1%h	1%h	1%	1%	1%h	1%gh	1%gh	1%	1%	1%
Native Hawaiian or Pacific Islander	.%	.%Ac	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Other	2% H	4% ACEFG HIJKIM noPqR T	2% H	2% H	1% h	2% H	1%	0%	2% H	1% H	1% H	2% H	1%	2% H	2% H	2% H	2% H	1% h	2% H	1%
Don't know VOL	.%	.% Ac	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q142 - For statistical purposes only, we need to know your total family income for 2011. Will you please tell me which of the following categories best represents your total family income? READ CHOICES

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mort gage	Und erwa ter	Owne r	Rent er	Hisp anic	Afric an Ame rica n	Ge n Y	Gen X	Boo mer	Pre- boom er	Less Than High Scho ol	Hig h Sch ool	Som e Coll ege	Colle ge/gr ad Scho ol	<\$25k	\$25- 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Les sth an \$1 0, 00 0	7% CDj KO PRS T	5% CPRS T	2% RST	3% RST	6% CdPRS T	14% ABC DEIJ KLN OPR ST	12% ABC DEJK OPR ST	14% ABC DEIJ KLN OPR ST	9% aBC DEJ KO PRS T	5% CPRS T	5% CdP RST	8% CDEjk OPRS T	19% ABCD EgIJK LNOP RST	9% aBC DEJ KO PRS T	4% CPR ST	2% RST	32% ABCD EFGHI JKLM NOPR ST	0%	0%	0%
\$1 0, 00 0- \$1 4, 99 9	5% CDj KP RST	6% CDJK PRST	1% RST	2% RST	5% CDPR ST	10% ABC DEIJ KLN OPR ST	7% aCDJ KPRS T	9% ACD EJK OPR ST	7% aC DJK PRS T	3% CPRS T	3% CPR ST	6% CDJKP RST	8% CDJK PRST	7% AC DeJ KPR ST	5% CDk PRS T	2% RST	23% ABCD EFGHI JKLM NOPR ST	0%	0%	0%
\$1 5, 00 0- \$2 4, 99 9	10% CDJ KO PRS T	12% CDJK OPR ST	5% PRST	4% RST	10% CDJoP RST	16% ACD EJKn OPR ST	18% AbC DEhi JKIN OPR ST	12% CDJK OPR ST	13% AC DJK OP RST	6% PRST	8% CDP RST	13% ACDeJ KOPR ST	25% ABCD EFgHI JKLN OPRS T	12% aC DJK OP RST	7% CdP RST	3% RST	45% ABCD EFGHI JKLM NOPR ST	0%	0%	0%

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mort gage	Und erwa ter	Owne r	Rent er	Hisp anic	Afric an Ame rica n	Ge n Y	Gen X	Boo mer	Pre- boom er	Less Than High Scho ol	Hig h Sch ool	Som e Coll ege	Colle ge/gr ad Scho ol	<\$25k	\$25- 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$2 5, 00 0- \$3 4, 99 9	10 % CP QS T	15% ACD EJKL PQS T	7% QST	8% QST	10% cPQST	14% ACD eJKL PQS T	15% ACD EJKL PQS T	12% CdP QST	12 % CP QS T	9% cQST	9% cpQ ST	10% cpQST	10% QST	11 % CP QS T	11% CkP QST	7% QST	0%	43% ABCD EFGHI JKLM NOPQ ST	0%	0%
\$3 5, 00 0- \$4 9, 99 9	13 % CP QS T	20% ACD EFHI JKLn OPQ ST	11% PQST	12% pQST	14% cPQST	14% PQS T	17% aCk PQS T	13% PQS T	14 % PQ ST	12% pQST	12% PQS T	14% PQST	14% pQST	15 % aCj kP QS T	14% PQS T	9% QST	0%	57% ABCD EFGHI JKLM NOPQ ST	0%	0%
\$5 0, 00 0- \$7 4, 99 9	16 % FG MQ RT	18% FGM nQR T	19% AFGh KLM NQR T	21% AFG HKL MNQ RT	17% GMQ RT	13% QRT	11% QRT	14% mQ RT	17 % FG MQ RT	17% fGM QRT	16% fGM QRT	14% mQRT	8% QRT	14 % mQ RT	21% AEF GHJ KLM NQR T	17% aFGI MnQ RT	0%	0%	59% ABCD EFGHI JKLM NOPQ RT	0%
\$7 5, 00 0- \$9 9, 99 9	11 % EF GH LM QR T	11% eFG HIM QRT	17% ABEF GHIK LMN OPQ RT	17% ABEF GHIK LMN OQR T	8% mQRT	5% QRT	5% QRT	5% QRT	9% FG hM QR T	18% ABEF GHIK LMN OQR T	11% EFG HLM QRT	7% mQRT	3% QRT	10 % FG HM QR T	12% EFG HL MQ RT	15% ABEF GHIK LMN oQRT	0%	0%	41% ABCD EFGHI JKLM NOPQ RT	0%
\$1 00 ,0 00 - \$1 49 ,9 99	11 % BF GhI LM NQ RS	6% mQRS	17% ABEF GHIL MNO QRS	18% ABEF GHIL MNO QRS	10% bFGiL MQRS	4% QRS	6% mQRS	7% FM QRS	6% fm QRS	15% ABEF GHIL MNO QRS	15% ABE FGHI LMN OQRS	7% FMQRS	3% QRS	8% FM QRS	9% Fgi MQ RS	20% ABCE FGHIJ KLM NOQ RS	0%	0%	0%	58% ABCD EFGHI JKLM NOPQ RS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$150,000 - \$199,999	4% BEF GL MN QRS	1% QRS	7% ABEF GHIK LMN OQRS	5% BEFG ILMN QRS	2% MQRS	1% QRS	2% mQRS	3% MQRS	3% fM QRS	7% ABEF GHIL MNO QRS	5% aBEF GhiL MN QRS	2% mQRS	.%	2% QRS	4% BFg LM NQRS	8% ABcd EFGH IKLM NOQ RS	0%	0%	0%	21% ABCD EFGHI JKLM NOPQ RS
\$200,000 +	4% bF HiN QRS	2% QRS	6% ABdF HINO QRS	3% fHnQ RS	4% FHNQ RS	1% QRS	3% Fhn QRS	1% QrS	2% QRS	5% bFHi NQRS	5% ABF HIN oQRS	4% FHNQ RS	4% hQRS	2% QRS	3% FHn QRS	7% ABCD EFGH IJKLN OQRS	0%	0%	0%	21% ABCD EFGHI JKLM NOPQ RS
Don't know	9% BC dGJ QR ST	3% QRS T	8% BgJQ RST	6% QRST	15% ABCD FGHIJ KMN OPQR ST	7% BQR ST	5% QRS T	9% BgJ QRS T	7% BQ RST	5% QRST	9% BdGJ QRS T	16% ABCD FGHIJ KMN OPQR ST	6% QRST	11% BcD FGi JQR ST	9% BGJ QRS T	9% BdGJ QRST	0%	0%	0%	0%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q10 - In general do you think our economy is on the right track or is it off on the wrong track?

	GP	DELIN QUE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delin quent	Mor tgage	Unde rwat er	Owner	Rent er	Hispani c	African American	G e n Y	G e n X	Boo mer	Pre - bo mer	Les s Th an Hig h Sc hol	Hig h Sch ool	Som e Colle ge	College/ grad School	<\$25k	\$2 5- 50 k	\$50 - 100 k	>\$1 00k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Ri gh t tra ck</b>	37 % EKO	42% EKNo	37% EKO	36%	31%	41% aEKN Or	45% ACDEJKI MNOqR sT	66%	4 1 % E K n O	38 % Eo	34%	38 % Eo	36 %	35 % e	33%	45% ACDEJKL MNOQR ST	38% Eo	36 % e	38 % EK O	37 % E		
<b>Wr on g tra ck</b>	55 % BFG HiP Q	49% H	56% BFG HIP Q	58% BFG HIPQ	64% ABCFGHIJ kLMNPQ Rst	48% H	46% H	24%	5 1 % H	54 % F G H P	59% ABF GHI PQ	56 % bF GH Pq	53 % H	56 % BFG HiP Q	60% ABF GHij PQ	50% H	50% H	56 % bF GH P	56 % BF GHi Pq	58 % BFG HIP Q		
<b>Do n't kn o w VO L</b>	8% CEP ST	9% cdEPS T	6% P	5%	5%	10% ACDE KloPS T	9% ePst	10% CDEkPST	9 % e PS T	8 % Ps t	7% Pst	7%	11 % Cd EP ST	8% EPS t	7% p	5%	12% ACDEJ KLNOP ST	8% eP st	5%	5%		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results





Table q11 - 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?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Much better</b>	14% CE KL PS T	25% ACDE FJKLN OPQRST	13% eLt	13% eL	9% I	19% ACdEJ KLNO PST	24% ACDEJ KLNO PRST	31% ACDEF gJKLm NOPQRST	20% ACDEJ KLNO PRST	13% Elt	12% eL	7%	22% ACDE JKLN OPrS T	14% ELt	13% eL	12% eL	19% ACdE JKLN OPST	16% Ek LP sT	11% L	10%		
<b>Somewhat better</b>	27% CE KL PT	33% ACDE KLNPS T	25% EKL	23% EL	16% L	35% ACDE KLMN oPqR ST	38% ACDEj KLMN OPQR ST	36% ACDEK LmNPr ST	38% ACDEj KLMN OPQR ST	32% ACD EKL NPS T	21% EL	11%	26% EL	25% EKL	30% AC DE KLn PT	24% EKL	31% aCDE KLNP T	29% cd EK Lp T	27% EKL	22% EL		
<b>Stay about the same</b>	39% BF GH IM Q	25%	42% ABF GHIJ MO QR	42% BF GHI MQ r	47% ABcF GHIJK MNO QR	30% g	24%	27%	29%	37% BFG HIM Q	42% ABF GHIj MO QR	53% ABCDEF GHIJKM NOPQR St	23%	42% BF GHI M QR	37% BF GHI MQ	46% ABCF GHIJK MOQ R	30% Gm	36% BF GHI M	43% ABF GHIJ MO QR	47% ABcF GHIJK MOQ R		
<b>Somewhat worse</b>	12% Fg HI Q	9% hi	14% ABF GHIP Qs	13% FgH Iq	15% ABFG HINo PQS	8%	9%	5%	6%	12% FgH Iq	15% ABF GHI NOP QS	17% ABcFGH IjNOPQr S	14% FGHI Q	11% FHI q	12% FHI q	12% FgHIq	8%	13% Fg HI q	11% fHI	15% ABFG HIPQ s		
<b>Much worse</b>	7% HJ PT	5% H	7% HjP	8% bHJ PT	10% ABCF GHJN oPRsT	6% H	5% H	1%	6% H	5% H	9% ABCf GHJ PRT	9% BgHJPrT	13% ABCF GHJ noPR sT	7% Hj	7% HJ	5% H	10% ABCF GHJ noPR T	6% % H	8% HJpT	5% H		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Do n't know VO L	1% CS	2% CijS	.%	1%	2% CIS	2% CljoS	1%	1%	1%	1%	1% c	3% ACDEG HIJKNO PQRSt	2% CijS	1% c	1%	1% Cs	1% c	1% c	.%	2% Cs

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q11b - 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?

		G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinque nt	Mor tgage	Und erw ater	Owner	Ren ter	Hispani c	Afric an Ameri can	Gen Y	Gen X	Boo mer	Pre- boomer	Less Than High Scho ol	Hi gh Sc ho ol	Som e Col lege	Colle ge/gr ad Scho ol	<\$25 k	\$2 5- 50 k	\$50 - 100 k	>\$ 10 Ok
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
	Much bet ter	8 % B C KL	4% L	6% L	8% BKL	7% bkL	11% ABC EKL NPQ t	10% BCeKLN p	11% ABC EKL Pqt	12% ABCd EKL oPQrs T	10% aBCe KLNP t	5%	3%	10% BcKL	6% L	9% BCK L	7% BKL	7% bkL	8 % Bc KL	9% BCK Lp	7 % bk L
	Some wh at bet ter	21 % Ek L	18% L	21% EL	18% L	16% L	24% aBD EKL Nos	34% ABCDEF hIJKLN OPQRS T	26% ABc DEKL NOp S	26% ABCD EKL OPrS	25% ABC DEKL NOp S	19% L	12%	27% aBcD EKL os	19 % L	20% eL	21% EL	24% bdEk LN	21 % EL	20 % eL	22 % dE L
	Stay ed abo ut the sa me	47 % BF GJ Q	35%	47% BGJ q	48% BGJ q	55% ABCdFG hIJKMN OPQRsT	42% B	38%	48% BfGJ q	44% Bg	39%	46% BGJ	62% ABCDEF GHIJKM NOPQRS T	40%	49 % BF GJ m Q	44% Bgj	50% ABCF GIJK MOQ r	41% b	45 % BG J	49 % BFG ijk mO Q	48 % Bf GJ q
	Some wh at wo rse	18 % E G HI M	22% aEFGHII MPs	21% AEF GHII MPS	19% GHI M	14%	15% i	13%	12% 12%	21% AEFG HIM Ps	21% AEFG HILM PqrSt	17% him	10%	19 % Ef G HI M	21% AEF GHII Mps	17% HIM	17% gHI M	17 % gh IM	17 % HI M	18 % g HI M	
	Much wo rse	7 % C H PS T	21% ACDEFG HIJKLMN OPQRST	6% ht	8% Hps T	8% HIPST	8% HPS T	5%	3%	7% ht	6%	9% ACG HjIps T	6%	12% ACG HIJL NoPS T	7% Ht	7% HsT	5%	10% ACG HIJL NoPS T	8 % Cg HI PS T	5%	4 %

	<b>G P</b>	<b>DELINQ UENT</b>	<b>OWNER STATUS</b>				<b>RACE</b>		<b>GENERATION</b>				<b>EDUCATION</b>				<b>INCOME</b>			
	G P	Delinque nt	Mor tgag e	Und erw ater	Owner	Ren ter	Hispani c	Afric an Ame rican	Gen Y	Gen X	Boo mer	Pre- boomer	Less Than High Scho ol	Hi gh Sc ho ol	Som e Coll ege	Colle ge/gr ad Scho ol	<\$25 k	\$2 5- 50 k	\$50 - 100 k	>\$ 10 0k
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>
<b>Do n't kno w VO L</b>	.%	1% AdFIOPR s	.% o	0%	.% o	0%	.%	0%	0%	.%	1% fOr	.%	0%	1% aFI oR	0%	.%	.%	0%	.%	1 % AF IO Pr

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q12 - 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?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Very good time	29% FGMNQ	36% AeFG hJLM NOQR	35% AEFGH IJKLM NOQR	40% AcEFG HIJKLM NOQRS	30% FGMNQ	20%	21%	29% FGmQ	25% FQ	30% FGMNQ	31% % AF GI MNQ	29% FGmQ	21%	25% % FQ	29% % FGmQ	37% AEFGH IJKLM NOQRs	18%	29% % FGmQ	34% AFGII MNO Qr	36% AeFGH IJKLM NOQR
Somewhat good time	42% BEHLMQ	35%	46% ABEG HJKLM NQ	42% bEmQ	34%	42% BELMQ	38% Q	37% %	46% aBE GHK LMNQ	42% % BE IM Q	41% % BEI M Q	36% q	32%	40% % bE mQ	44% % BE hL MQ	46% ABEGH jKLMN Q	31%	43% % BE hL MQ	46% ABEG HjKL MNQ	46% aBEG HkLM nQ
Somewhat bad time	15% CDPST	13%	11%	11%	19% ABC DiK OPST	18% bCDk PST	23% ABCd fIJkln OPRST	19% % bC Dk PST	15% CPst	17% % C DP ST	15% % Cd PST	17% CDPST	22% ABCdE KoPST	18% % bC Dk PST	15% % Cd PS T	10%	24% ABCdEF IJKLNO PRST	16% % CD PS T	11%	10%
Very bad time	9% CDPST	13% ACDJ OPRST	5%	5%	10% CDPST	14% ACDe IJKnO PRST	14% ACDel JKOPR ST	11% % CDj PrST	9% CDPs T	7% % CP	10% % CD PST	10% CDPST	19% AbCDE HIJKLN OPRST	10% % CDj PrST	8% % CP t	4%	19% ABCDEF gHIJKLN OPRST	7% % cP	6% % P	5%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Do n't know VO L</b>	5% CD KP St	4% P	3% p	2%	6% ACD KPrS T	6% CDKP ST	4% Ps	4% Ps	4% Ps	4% % cP S	3% P	8% ABCD GHIJK OPRS T	6% cPs	6% AC DjK PrS T	5% CD kP St	2%	9% ABCDFG HIJKOP RST	4% P	2%	3%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q13 - 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?

	G P	DELINQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinque nt	Mo rtg age	Unde rwate r	Ow ner	Re nte r	Hispani c	African America n	G en Y	G en X	Bo om er	Pre- boomer	Less Than High School	Hi gh Sc hol ol	So me Co lle ge	Colleg e/gra d Schoo l	<\$25k	\$ 2 5 - 5 0 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Ver y goo d tim e	5 % i	4%	5% i	4%	7% Abd Flnp RS	3%	5% i	9% ABCDFgl JKmNOP QRST	3 %	5 %	5%	7% aFlnRs	5%	4 %	5 % i	5% i	5% fi	3 %	4%	5% i
So me wha t goo d tim e	20 % bg	16%	21 % Bd Go qS	17%	19%	20 %	16%	23% bdgoQ	18 %	20 %	20 % b	24% ABDEGI nOQS	17%	20 %	18 %	23% ABCD EGljk OQS	17%	2 1 % b g	18%	23 % BD Gi OQ s
So me wha t bad tim e	41 % B	35%	40 % B	41% b	40%	44 % Bhl Q	48% ABCdEH JKLMnO QRT	38%	45 % Bc hL Q	41 % b	40 % b	38%	39%	42 % B	41 % b	43% aBCe kLq	38%	4 1 % b	48% ABCdEH JKLMNO PQRT	40 %
Ver y bad tim e	29 % GL P	42% ACEFGHIJ KLMNOP QRST	31 % GLP	36% ACeF GHijL nPST	29% GL	27 %	23%	26%	29 % G L	29 % G L	32 % AF GH LPS	22%	28%	30 % GL	32 % FG hL Ps	27% l	30% GL	3 1 % G L P	28% gL	29 % gL



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know VOL	5% CDKP S	3%	3% P	2%	6% bCD KPS t	6% bC DK PrS t	8% ABCDJK NOPRST	4% kps	5% cD KP S	5% c D K PS	2%	9% ABCDEF HIJKNO PRST	11% ABCDEF HIJKNO PRST	5% dK PS	4% dK PS	2%	10% ABCDEF HIJKNO PRST	4% k p	2%	3%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q13bb - When do you expect to move next?

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mortg age	Unde rwate r	Owner	Renter	Hispa nic	Africa n Ameri can	Gen Y	Gen X	Boo me r	Pre- boome r	Less Tha n Hig h Sch ool	Hig h Sc ho ol	So me Col leg e	Coll ege/ grad Sch ool	<\$25 k	\$2 5- 50 k	\$5 0- 10 0k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Neve r</b>	38 % FG IJP Q	39% FgIpq	44% AFGH IJOPQ ST	41% FGIJP q	63% ABCDF GHIJK MNOP QRST	17%	33% FI	35% FI	17%	34% FI	44 % AF GHI JOP QST	72% ABCDE FGHIJK MNOP QRST	37% FI	43 % AF GH IJP Qs t	39 % FgIj pq	34% FI	33% FI	41 % FG hIJ PQ	38 % Flp	37% FI
<b>Less than 1year</b>	12 % CD EK LT	17% ACDE gJKL NPST	5%	6%	5%	26% ABCDE GhJKL MNOP QRST	12% CDEK L	20% ACDE GJKL MN OPRS T	23% ABCD EGJKL MNOP QRST	11% CDEK L	7% c	6%	11% CdE kL	11 % CD EK L	15 % AC DEJ KL Np T	12% CDE KLT	14% CDEK LnT	15 % CD EJK LN pT	13 % CD EKL t	9% CEI
<b>1-3 years</b>	16 % BC DE jKL nT	9% l	9% L	9% l	7%	30% ABCDE GHIJKL MNOP QRST	17% BCDE jklNt	23% ABCD EJKLN OPRS T	26% ABCD EGJKL NOPR ST	13% BCdE L	13 % BCd EL	6%	19% BCD EjKL T	13 % BC dE L	17 % BC DEj KLT	15% BCD ELT	22% ABCDE EJKL NoPR ST	16 % BC DE Lt	15 % BC DE L	12% cEL
<b>3-5 years</b>	8% Ek L	6% L	10% ABEG KLMn oQ	10% bEGkL mq	4% l	9% ELq	6% L	8% EL	12% ABEFG hKLM NOQR s	10% bEGL mq	7% EL	2%	5%	8% EL	8% EL	11% ABE GKL MN oQr	6% eL	8% EL	9% bE gkL	11% aBEG KLMQ
<b>5+ye ars</b>	16 % EF HL Qr	13% fL	24% ABEF GHIKL MNO PQRS	26% ABEF GHIKL MNO PQRS	12% fL	9%	16% FHLQ	9%	15% FHLQ	22% ABEF GHIL MNO QRs	18 % ABE FHL mo QR	7%	12% L	16 % eF HL Q	15 % FH LQ	20% ABE FHIL MN OQR	10% l	13 % FL	18 % BE FH Lm oQ R	26% ABEF GHIKL MNO PQRS

GP		DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delin quen t	Mortg age	Unde rwate r	Owner	Renter	Hispa nic	Africa n Ameri can	Gen Y	Gen X	Boo me r	Pre- boome r	Less Tha n Hig h Sch ool	Hig h Sc ho ol	So me Col leg e	Coll ege/ grad Sch ool	<\$25 k	\$2 5- 50 k	\$5 0- 10 0k	>\$100 k
A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know	9% cH iO St	16% ACDE FHIJK LNOP RST	8% o	8%	9% HOs	10% HIOrSt	16% ACDE FHIJK LNOP RST	5%	7%	10% cHiO rST	11% AC HII OP RST	8%	15% ACD eHI LOP RST	10% Hi Or St	6%	8% hos	15% ACDE FHIJK LNOP RST	7%	6%	6%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- Column Percentage

- Statistical Test Results

Table q15 - 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?

	GP	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinq uent	Mort gage	Under water	Owner	Re nte r	Hisp anic	Afric an Ame rican	Ge n Y	Ge n X	Boo mer	Pre- boomer	Less Than High Scho ol	Hig h Sch ool	So me Coll ege	College/ grad School	<\$25k	\$25 - 50k	\$5 0- 10 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Pric es will go up	46 %	42%	44%	46%	51% ABCfHIJ knOqRs	45 %	48% ior	43%	42 %	44 %	46% o	53% ABCDFHIJK MNOQRSt	43%	46 %	42 %	50% ABCfHIJ KnORSt	45%	42 %	46 %	46 %
Pric es will go do wn	10 %	9%	11% gKLP	13% eGKLP	9%	9%	8%	10%	12 %	11 %	9%	7%	11%	12 %	11 %	7%	11% lp	10 %	10 %	10 %
Pric es will re mai n abo ut the sa me	40 %	44% ELnpq	42% aELn P	39%	34%	41 %	39% l	45% aELN pQ	42 %	43 %	41% EL	33%	39%	38 %	44 %	39% EL	37%	44 %	41 %	41 %
Do n't kno w VO L	4% CH JPt	5% CHJt	3%	3%	7% ACDHJK OPrST	5% cHJ	5% CHJ pt	2%	4% h	2%	4% Chjt	7% ACDHJkOPr ST	7% CdHJ oPST	5% CHJ t	3%	3%	7% ACdHJ kOPST	4% h	3 %	3%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table q16 - By about what percent do you think home prices in general will go down on the average over the next 12 months?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renters	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	2%	0%*	3%*	5% <sup>†</sup> *	6%**	0%*	4%**	6%**	0%*	6% <sup>afl</sup> n*	4%*	0%**	7%**	1%*	2%*	2%*	5%**	1%*	3%*	1%*
<b>2</b>	3%	0%*	3%*	4%*	2%**	5%*	4%**	0%**	2%*	4%*	3%*	6%**	0%**	4%*	1%*	7% <sup>AbCko</sup> *	2%**	3%*	3%*	4%*
<b>3</b>	5%	3%*	8% <sup>Afo</sup> *	3%*	3%**	0%*	0%**	2%**	4%*	3%*	8% <sup>F</sup> *	3%**	0%**	6% <sup>f</sup> *	3%*	9% <sup>AFjr</sup> *	1%**	2%*	9% <sup>f</sup> *	6% <sup>f</sup> *
<b>4</b>	3% <sup>CK</sup>	6% <sup>ckO</sup> *	1%*	1%*	2%**	6% <sup>ko</sup> *	2%**	.% <sup>**</sup>	5%*	1%*	0%*	5%**	2%**	7% <sup>aCKot</sup> *	0%*	1%*	1%**	2%*	7% <sup>CjKOp</sup> *	0%*
<b>5</b>	20%	12%*	22%*	26%*	18%**	20%*	20%**	8%**	28% <sup>n</sup> *	23%*	15%*	1%**	0%**	16%*	34% <sup>ABCKnSt</sup> *	23%*	22%**	29% <sup>bk</sup> n*	15%*	18%*
<b>6</b>	1%	0%*	1%*	1%*	1%**	0%*	0%**	1%**	.%*	0%*	3%*	2%**	0%**	0%*	2%*	2%*	.%**	1%*	0%*	4% <sup>an</sup> *
<b>7</b>	1%	3%*	1%*	0%*	0%**	0%*	0%**	0%**	0%*	3% <sup>Ap</sup> *	0%*	0%**	0%**	2%*	0%*	0%*	0%**	0%*	0%*	3% <sup>akp</sup> *
<b>8</b>	.%	3% <sup>a</sup> *	.%*	0%*	0%**	.%*	0%**	3%**	.%*	1%*	0%*	0%**	0%**	1%*	0%*	1%*	2%**	0%*	0%*	0%*
<b>9</b>	.%	0%*	1%*	0%*	0%**	0%*	0%**	0%**	0%*	0%*	1%*	0%**	0%**	0%*	1%*	0%*	0%**	2%*	0%*	0%*
<b>10</b>	24%	26%*	24%*	25%*	21% <sup>**</sup>	28%*	18%**	24%**	26%*	25%*	29%*	5%**	12% <sup>**</sup>	20%*	30%*	31% <sup>ac</sup> *	12% <sup>**</sup>	25%*	36% <sup>acn</sup> *	24%*
<b>12</b>	1%	3%*	1%*	5% <sup>AcLjor</sup> *	1%**	0%*	0%**	6%**	0%*	0%*	3% <sup>Ao</sup> *	0%**	0%**	2%*	0%*	1%*	0%**	0%*	1%*	4%*
<b>14</b>	.%	0%*	1%*	4% <sup>Akp</sup> *	0%**	0%*	0%**	0%**	1%*	0%*	0%*	0%**	0%**	0%*	2%*	0%*	0%**	0%*	2%*	0%*

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
15	5%	0%*	7% j*	2%*	1%**	4%*	6%**	17%**	7%*	2%*	5%*	1%**	8%**	6%*	2%*	5%*	1%**	5%*	5%*	7%*
17	.%	0%*	0%*	0%*	0%**	0%*	0%**	0%**	1%*	0%*	0%*	0%**	0%**	0%*	1%*	0%*	2%**	0%*	0%*	0%*
20	9% Ck	15% ckr*	5%*	12% c*	7%**	18% aCKno pR*	17%**	9%**	13% c*	7%*	5%*	12%**	26% **	5%*	6%*	6%*	22% **	4%*	8%*	5%*
22	1% C	0%*	0%*	0%*	0%**	3%*	0%**	0%**	3%*	0%*	0%*	0%**	7%**	0%*	0%*	0%*	5%**	0%*	0%*	0%*
25	3% p	0%*	2%*	0%*	12% **	1%*	2%**	3%**	1%*	7% CP*	4%*	4%**	6%**	5%*	2%*	1%*	5%**	3%*	5%*	1%*
30	1% p	3%*	2% p*	7% ACljkO Prst*	2%**	1%*	2%**	9%**	1%*	0%*	1%*	8%**	6%**	2%*	0%*	0%*	1%**	0%*	1%*	0%*
33	1%	0%*	1%*	0%*	0%**	0%*	0%**	5%**	0%*	3% ap*	0%*	0%**	0%**	2%*	0%*	0%*	0%**	2%*	0%*	0%*
Don't Know VOL	18% DIPS	26% DIPS*	16% DpS*	5%*	25% **	13%*	25%**	8%**	8%*	15% s*	20% DiPS*	54%**	28% **	22% DIS*	15%*	10%*	19% **	21% Dip s*	6%*	22% DiPS*
Mean	10.25	11.12	9.43	10.63	11.23	11.10	11.25	14.17	10.22	9.98	9.40	15.13	17.08	10.25	8.79	8.15	12.37	9.22	9.73	8.62
Standard Deviation	7.05	6.79	6.79	7.79	8.51	6.73	7.49	8.95	6.27	7.92	6.28	10.66	7.88	7.78	5.24	5.21	8.11	6.82	6.55	5.03

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage





Table q17 - By about what percent do you think home prices in general will go up on the average over the next 12 months?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	3%	4%	3%	6% aEkLnr	2%	3%	3%	2%*	3%	5% AEInR	3%	2%	3%*	2%	4%	3% e	2%	2%	5% EI	3%
2	8% Fq	13% AFGI mQr	10% AFg iQ	17% ACEFGIJ KLMNO PQRs	9% fQ	5%	6%	11% FQ*	6%	9% fq	9% FQ	9% fq	6%*	8%	9% Fq	9% FQ	4%	7%	11% aFi Q	12% aFg iQ
3	10% GR	7%	12% ab Gn qR	10% gr	9%	10% r	5%	8%*	10%	13% b G nq R	10% GR	9% r	7%*	8%	11% GR	13% ABEGnQ R	7%	5%	13% aBe GN qR	14% aB eG nq R
4	2%	4% dhm	2%	1%	2%	2%	1%	.%*	2%	2%	3%	2%	0%*	2%	3% h	2%	2%	2%	3% h	1%
5	22% MO q	21% m	26% AEf MO Q	22% M	19% m	18%	20% M	25% MoQ*	21% m	22% M	22% M Oq	22% M	10%*	21% m	17%	33% ABCDEFG IJKLMNO QRST	16%	22% M	25% Ef MO Q	27% aEf M OQ
6	1% S	4% ACFGI JNoqS	1% S	1% s	1% s	1%	.%	3% afglj NS*	.%	1% S	2% an S	1%	2%*	.%	1% S	2% S	1%	1%	.%	2% S
7	1% adLor	2% adLor	1%	0%	1%	1%	1%	2% Lor*	1%	1% Lor	1%	.%	1%*	1% Lor	.%	2% AL	1%	.%	1% Lor	2% Lor

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>8</b>	2%	4% ACdef GIKm NQRt	2%	1%	1%	2%	0%	2%*	.%	3% aG Ikn	1%	3% aG Ikn	0%*	1%	2% gi	2% glk	1%	1%	2% glk	1%
<b>9</b>	.%	0%	.%	.%	.%	.%	0%	1%*	.%	0%	.%	.%	0%*	0%	0%	1% A	.%	.%	.%	1%
<b>10</b>	19% bPs	13%	18% p	23% bPs	24% ABCj KPq S	18%	18%	16%*	20%	17%	19% p	22% BP S	22%*	22% bps	20%	15%	17%	22% bp	16%	23% Bcj Ps
<b>11</b>	.%	0%	.%	1% Aks	.%	0%	0%	0%*	.%	0%	.%	0%	.%*	0%	0%	.% a	0%	0%	0%	.%
<b>12</b>	.%	0%	.%	0%	1%	.%	.%	1%*	.%	0%	.%	.%	.%*	0%	.%	.%	.%	.%	.%	0%
<b>15</b>	3%	3%	3%	2%	3%	4%	4%	7% Acde kLm NPs*	4%	4%	3%	3%	1%*	2%	6% ACd ekL nPs	3%	3%	4%	3%	4%
<b>16</b>	.%	0%	.%	0%	0%	0%	0%	0%*	.%	0%	0%	.%	0%*	0%	.%	.%	.%	0%	.%	0%
<b>19</b>	0%	1% Ac	0%	0%	0%	0%	0%	0%*	0%	0%	0%	0%	0%*	0%	0%	0%	0%	0%	0%	0%
<b>20</b>	6% cD Ep t	3%	4% d	1%	3%	10% ABCD EjkLm PST	10% ABCDEJ KLMPS T	5%*	9% bC DEp ST	5% d	5% d	4%	3%*	8% bc DE st	7% DEs t	5% d	8% bDEt	9% aBC DEKL PST	4%	3%
<b>25</b>	3% Cd gK Pt	1%	1%	.%	5% ABC DGJ KPT	4% CGkp	.%	2%*	5% bC DGj KPT	1%	1%	3% Cg p	5% CdGk*	4% Cd Gk	3% C	1% C	3% Cg	4% CdGj KPt	4% CD GjK Pt	1%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>30</b>	1% P	2% cPST	1%	1%	1% pt	1%	3% aCjkPST	1% *	1%	1%	1%	2% pt	1% *	2% t	1%	.%	2%	1%	.%	0%
<b>Do n't Know VOL</b>	18% CPST	16% PT	14% PT	13% pT	18% PST	22% aCdh oPST	27% ABCDE HIJKLn OPRST	14% pT*	18% % PsT	16% % Ps T	18% % CP ST	18% % PS T	39% ABCDEFg HIJKLNO PRST*	20% % cP ST	16% PT	8%	32% ABCDEF HIJKLNO PRST	18% PsT	12% % Pt	6%
<b>Mean</b>	8.05	7.20	6.89	6.21	8.63	9.24	9.58	7.96	9.26	7.13	7.42	8.24	9.34	8.92	8.39	6.79	9.50	9.36	7.13	6.62
<b>Standard Deviation</b>	6.38	6.33	5.34	4.94	6.77	7.07	7.31	6.04	7.15	5.73	5.79	6.48	7.18	7.03	6.53	5.27	7.20	6.87	6.07	4.66

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q18 - 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?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Pri ces wil l go up	50% Pt	51%	49%	48%	50%	53% iPt	55% aCijl NPs T	56% ACdlj LNPr ST	48% %	49%	54% ACdi INPS T	48%	56% % pt	48% %	53% % cP T	47%	58% AbCDEF IJLNoPR ST	50% %	49% %	46%		
Pri ces wil l go do wn	4% kP	5% p	4%	6% aCGj KPR	5% p	5% pr	3%	4%	6% cgk Pr	4%	4%	4%	5%	5%	4%	3%	5%	3%	5% CK P	4%		
Pri ces wil l re ma in ab ou t th e sa me	41% Eh Km Q	39% q	44% AbEg HKM Q	42% hmQ	37%	39% % Q	38% q	35%	43% % eH kM Q	45% AbEFG HKIMo Q	37% q	39% Q	33% %	42% % eh km Q	40% % Q	45% ABEF GHKL MQ	32%	43% % Eh Km Q	43% % EH Km Q	46% ABEFG HKIMo Q		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Rentier	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Do n't know VO L</b>	5% fJO	5% Jo	4% J	3%	8% ABCDEFGH IJKNOPQR ST	3%	4%	4% j	3%	2%	5% cDFi JOS	8% ABCDEFGH IJKNOPQR ST	6% fj	5% dFi JOs	3%	5% CDFIJ OS	4% J	5% Jo	3% j	4% j

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q19 - By about what percent do you think home rental prices in general will go down on the average over the next 12 months?

	GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinque nt	Mortg age	Underw ater	Own er	Ren ter	Hispa nic	Africa n Ameri can	Gen Y	Gen X	Boo mer	Pre- boo mer	Less Tha n Hig h Sch ool	Hig h Sch ool	Som e Coll ege	College/ grad School	<\$2 5k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	6 % *	0% **	10% p*	17% **	1% **	5% **	12% **	0% **	0% **	13 % **	7% **	13% **	8% **	0% **	15% **	3% *	6% **	3% **	2% **	21% **
<b>2</b>	9 % p*	14% **	15% ap*	14% **	.% **	8% **	0% **	15% **	9% **	22 % **	2% **	4% **	21% **	5% **	10% **	3% *	6% **	5% **	15 % **	3% **
<b>3</b>	4 % *	10% **	4% *	6% **	3% **	5% **	8% **	0% **	0% **	0 % **	14% **	4% **	11% **	3% **	3% **	4% *	8% **	2% **	5% **	3% **
<b>4</b>	4 % C*	0% **	0% *	0% **	16% **	1% **	0% **	0% **	9% **	0 % **	0% **	3% **	0% **	10% **	0% **	5% C*	2% **	19 % **	1% **	0% **
<b>5</b>	21 % *	10% **	30% a*	31% **	11% **	20% **	13% **	34% **	23 % **	24 % **	23% **	12% **	0% **	21% **	23% **	30% A*	26 % **	2% **	31 % **	27% **
<b>6</b>	.% *	0% **	1% *	2% **	0% **	0% **	0% **	0% **	0% **	0 % **	0% **	2% **	0% **	0% **	0% **	1% *	0% **	2% **	0% **	0% **
<b>7</b>	1 % *	0% **	0% *	0% **	1% **	2% **	0% **	0% **	2% **	0 % **	0% **	2% **	0% **	1% **	0% **	4% AC*	1% **	0% **	0% **	5% **
<b>8</b>	0 % *	5% **	0% *	0% **	0% **	0% **	0% **	0% **	0% **	0 % **	0% **	0% **	0% **	0% **	0% **	0% *	0% **	0% **	0% **	0% **
<b>10</b>	23 % *	14% **	19% *	19% **	38% **	18% **	55% **	29% **	21 % **	24 % **	25% **	26% **	30% **	19% **	13% **	39% AC*	8% **	37 % **	16 % **	30% **
<b>11</b>	0 % *	5% **	0% *	0% **	0% **	0% **	0% **	0% **	0% **	0 % **	0% **	0% **	0% **	0% **	0% **	0% *	0% **	0% **	0% **	0% **

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>15</b>	3% cp*	5%**	0%*	0%**	0%**	7%**	0%**	0%**	5%**	0%**	0%**	4%**	0%**	0%**	11%**	0%*	3%**	13%**	0%**	0%**
<b>16</b>	.%*	0%**	1%*	1%**	0%**	0%**	0%**	0%**	0%**	1%**	0%**	0%**	0%**	0%**	.%**	1%*	1%**	0%**	.%**	0%**
<b>20</b>	12% p*	10%**	10%*	9%**	5%**	18%**	3%**	9%**	19%**	5%**	11%**	0%**	7%**	24%**	7%**	5%*	8%**	14%**	21%**	2%**
<b>22</b>	2%*	0%**	0%*	0%**	0%**	6%**	0%**	0%**	5%**	0%**	0%**	0%**	13%**	0%**	0%**	0%*	9%**	0%**	0%**	0%**
<b>25</b>	2%*	0%**	0%*	0%**	6%**	0%**	0%**	0%**	0%**	0%**	6%**	0%**	0%**	5%**	0%**	0%*	2%**	0%**	0%**	6%**
<b>30</b>	1%*	0%**	0%*	0%**	0%**	2%**	0%**	8%**	0%**	0%**	3%**	0%**	0%**	3%**	0%**	0%*	4%**	0%**	0%**	0%**
<b>Don't Know VOL</b>	12% p*	29%**	11%*	0%**	18%**	8%**	9%**	5%**	6%**	9%**	9%**	31%**	10%**	8%**	19%**	6%*	16%**	4%**	9%**	4%**
<b>Mean</b>	9.01	8.40	6.74	6.19	9.44	10.85	7.76	9.54	10.41	6.09	9.77	6.40	8.98	11.46	7.21	7.72	10.23	9.93	8.68	7.16
<b>Standard Deviation</b>	6.86	6.16	5.63	5.50	6.17	7.72	4.24	8.05	6.83	5.15	8.10	4.22	7.69	8.07	6.10	4.19	8.79	5.84	6.84	6.20

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage





Table q20 - By about what percent do you think home rental prices in general will go up on the average over the next 12 months?

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinq uent	Mortg age	Underw ater	Ow ner	Re nt er	Hisp anic	Africa n Ameri can	Ge n Y	Gen X	Bo om er	Pre - boo mer	Less Than High School	Hi gh Sc ho ol	Som e Coll ege	College/ grad School	<\$25k	\$25 - 50k	\$50- 100k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	3 % K	2%	3% Kt	4% KT	1%	3 % K	4% K	2%	3%	4% aEKop T	1%	3% ek	2% *	4 % eK t	2%	2% K	3% K	3% k	3% K	1%
<b>2</b>	5 %	11% ACEFG IJKLNP QRS	6%	8% n	4%	5 %	4%	7%	5%	5%	7% n	5%	5% *	4 %	7%	6%	5%	5%	6%	7%
<b>3</b>	8 % B Q	4%	8% bQ	5%	8% bm Q	8 % b Q	5%	11% Bdgjl MQ	10 % Bd g m Q	6% q	8% B m Q	6% q	3% *	8 % b Q	10% aBD GJL MQ	8% BQ	3%	9% Bm Q	10% Bdj mQ	11 % BD gJ M Q
<b>4</b>	1 %	4% AFGIk mQr	2%	2%	2%	1 %	.%	1%	1%	2% fgq	1%	2% q	0% *	1 %	1%	2% Afiq	1%	1%	2%	3%
<b>5</b>	25 % eg kN Q	23%	30% AbEFG HKNO QR	29% eGhkNQ	20%	22 %	18%	20%	26 % gn Q	31% AbEF GHKN OQR	22 %	24 % q	22% *	19 %	24% q	33% ABCEFG HIKLmN OQR	18%	22 %	30% AbEF GHKN OQR	29 % EG hK NQ
<b>6</b>	1 %	2% glr	1% i	2% gIR	1%	1 %	0%	1% i	0%	1%	1% ir	2% gIR	1% *	1 %	1% ir	1%	1% i	0%	1%	1%
<b>7</b>	1 %	1%	2% r	4% AbCEFGJ KLMNoP qRSt	.%	1 %	.%	1%	2%	.%	1%	1%	0% *	1 %	1%	1%	1%	.%	1%	1%
<b>8</b>	1 %	2%	1%	0%	1%	1 %	1%	1%	.%	1%	1%	1%	0% *	2 %	1%	1%	1%	2%	1%	1%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
9	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%*	0%	0%	.%	.%	0%	.%	0%
10	24%	25%	22%	18%	25%	25%	29% cDhs	19%	22%	27% cdhs	24%	25%	20%*	28% aC D HS	23%	23%	26% h	24%	21%	25%
12	1%	1%	1%	2% ACfJInO PqSt	1%	1%	1%	1%	.%	.%	1% Ap S	.%	1%*	1%	.%	.%	.%	1% i	.%	.%
15	6% cP	4%	4%	6%	7% p	7% j	5%	11% ABCgi JkLNo PrSt	6%	4%	7% CP s	5%	9%*	4%	6%	4%	8% bcjnp	5%	4%	5%
17	.%	0%	0%	0%	1% a	0%	0%	0%	0%	0%	.% c	0%	0%*	0%	0%	.% ACs	0%	0%	0%	1% C
18	.%	0%	0%	0%	.%	.%	0%	0%	.%	0%	.%	0%	0%*	0%	.% c	.%	0%	0%	1% aC	0%
20	5% t	4%	5%	7% T	6% t	6%	7% t	5%	4%	4%	7% co T	6%	5%*	7% T	4%	5% t	7% t	6%	5%	3%
23	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%*	0%	0%	.% a	0%	0%	0%	.%
25	3% D P	3% d	2% D	0%	5% AcD hLN PsT	2%	3% d	1%	2%	3% DPt	3% DP t	1%	8% ACDFh ikLNoP ST*	1%	2% d	1%	3% dn	5% aC DFL NPt	2% d	1%
27	0%	1% Ac	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%*	0%	0%	0%	0%	0%	0%	0%
30	1% p	3% acEKP Q	1%	1%	.%	1% q	1%	3% ACEK moPQ s	1%	1%	1%	1%	0%*	2% aE kp Q	1%	.%	.%	2%	1%	1%

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinq uent	Mortg age	Underw ater	Ow ner	Re nt er	Hisp anic	Africa n Ameri can	Ge n Y	Gen X	Bo om er	Pre - bo om er	Less Than High School	Hi gh Sc ho ol	Som e Coll ege	College/ grad School	<\$25k	\$25 - 50k	\$50- 100k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>33</b>	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1% ACE kno Ps	1% *	0 %	0%	0%	1%	0%	0%	0%
<b>Do n't Know VOL</b>	15 % JP St	14% p	13% P	11%	17% JPSt	15 % jP	22% ACDf JKoP rST	14%	17 % jPs t	10%	15 % Pst	18 % djP ST	23% acDJkP ST*	16 % JP st	15% P	9%	23% ABCDEF HiJKNO PRST	14 % p	11%	10 %
<b>Me an</b>	8. 61	8.67	7.89	8.03	9.43	9. 03	9.44	9.09	8. 31	8.19	9.0 3	8.7 2	10.51	9. 07	8.27	7.72	9.89	9.2 8	7.92	7.5 9
<b>Sta nda rd Dev iati on</b>	6. 16	6.72	5.75	5.84	6.31	6. 52	6.24	6.95	6. 12	6.04	6.1 8	6.3 4	7.35	6. 40	5.98	5.36	6.48	6.8 6	5.92	5.2 2

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q20b - 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?

		GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Rates will go up	Rates will go up	44% BK P	38%	45% BDK P	40%	44% b	43%	54% ABCDEFH ijklNOPq RST	40%	47% BDfh kPs	44%	41%	45% b	54% ABCDEF HJKINOP RST	43%	43%	42%	48% BDfHKn P	44%	42%	43%
	Rates will go down	6% Lo	9% ACEh KLOP QS	6% L	7% L	5% L	8% kLO Q	8% Loq	6%	8% aCek LOp Qs	7% cL O	5% l	3%	7% l	8% aCE KLO Q	5%	6% L	5%	9% ACE KLO PQs	6% L	7% Lo
	Rates will remain about the same	44% GIM Q	48% GIM Q	47% AeG IM Q	52% AcEFG IjIMN QR	42% GMq	42% GMq	34%	48% GI MQ	39% gm	46% GI MQ	48% AEF GIM Qr	45% GM Q	31%	44% GM Q	47% ef GIM Q	49% AEFG IMn QR	37%	43% GMq	50% AEFG IMN QR	47% GI MQ

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$10k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Don't know VO L</b>	5% CD JP ST	5% CDSt	2%	1%	8% AbCDGI JkNOPR ST	7% ACD giJPR ST	4% CD	7% CDJ PST	5% CDSt	3% d	6% CDj PST	7% aCD JPR ST	9% aCDGJP RST	5% CDS T	5% CDj ST	4% CDS	10% ABCDfG IJKINOP RST	4% CD	2%	3%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q20c - By about what percent do you think home mortgage interest rates will go down on the average over the next 12 months?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	27% b*	12% *	41% ABkP*	31% **	13% **	21% **	15% **	4% **	27% **	36% **	26% *	8% **	16% **	26% **	39% **	20% *	17% **	23% **	29% **	37% **
<b>2</b>	18% *	24% *	12% *	21% **	15% **	25% **	17% **	18% **	22% **	15% **	14% *	22% **	0% **	22% **	29% **	12% *	21% **	25% **	9% **	15% **
<b>3</b>	8% *	9% *	14% ak*	0% **	5% **	1% **	0% **	11% **	11% **	11% **	4% *	2% **	0% **	9% **	4% **	15% ak*	3% **	6% **	15% **	10% **
<b>4</b>	2% *	3% *	4% *	15% **	0% **	1% **	0% **	0% **	1% **	7% **	0% *	0% **	0% **	5% **	0% **	1% *	2% **	0% **	0% **	7% **
<b>5</b>	13% C*	15% *	5% *	0% **	25% **	17% **	24% **	25% **	16% **	7% **	16% c*	6% **	13% **	18% **	5% **	15% C*	28% **	9% **	15% **	6% **
<b>6</b>	1% *	0% *	0% *	0% **	0% **	2% **	4% **	0% **	2% **	0% **	0% *	0% **	0% **	2% **	0% **	0% *	0% **	3% **	0% **	0% **
<b>7</b>	.% *	3% *	0% *	0% **	1% **	0% **	1% **	1% **	.% **	0% **	0% *	3% **	0% **	1% **	0% **	.% *	2% **	0% **	0% **	0% **
<b>8</b>	1% *	0% *	0% *	0% **	0% **	0% **	0% **	0% **	3% **	0% **	0% *	0% **	0% **	3% **	0% **	0% *	0% **	0% **	0% **	5% **
<b>10</b>	8% *	9% *	5% *	19% **	4% **	14% **	3% **	9% **	11% **	2% **	11% *	4% **	0% **	6% **	7% **	15% aC*	5% **	3% **	20% **	7% **
<b>12</b>	1% *	3% *	1% *	0% **	0% **	0% **	0% **	5% **	0% **	0% **	2% *	0% **	0% **	1% **	0% **	0% *	3% **	0% **	0% **	0% **

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>15</b>	1%*	0%*	2%*	0%**	0%**	1%**	2%**	8%**	0%**	4%**	1%*	0%**	0%**	0%**	3%**	2%*	2%**	3%**	0%**	0%**
<b>20</b>	2%*	3%*	1%*	3%**	5%**	1%**	4%**	3%**	2%**	0%**	1%*	3%**	0%**	0%**	0%**	5%Ac*	0%**	3%**	2%**	0%**
<b>25</b>	1%*	6%a*	1%*	5%**	4%**	0%**	0%**	0%**	0%**	2%**	2%*	0%**	0%**	0%**	3%**	2%*	0%**	2%**	0%**	2%**
<b>Don't Know VOL</b>	17%*	15%*	13%*	7%**	28%**	17%**	30%**	15%**	4%**	15%**	24%cp*	52%**	70%**	7%**	9%**	12%*	18%**	24%**	9%**	11%**
<b>Mean</b>	4.12	6.10	3.32	5.37	6.00	4.29	4.83	6.36	4.03	3.53	4.76	4.32	2.78	3.52	3.61	5.64	4.07	4.47	4.58	3.60
<b>Standard Deviation</b>	4.58	6.73	4.35	6.52	6.78	3.89	4.87	5.18	3.91	4.79	5.32	5.23	2.21	2.79	5.18	5.83	3.24	5.82	4.28	4.41

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q20d - By about what percent do you think home mortgage interest rates will go up on the average over the next 12 months?

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mort gage	Und erw ater	Owne r	Rente r	Hispa nic	Afric an Amer ican	Gen Y	Gen X	Boo mer	Pre- boo mer	Less Than High Scho ol	Hig h Sch ool	So me Col leg e	College /grad School	<\$25k	\$25 - 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	17 % FG HI M NQ	20% FGH IMN Q	26% AEFG HIKL MNO QR	22% eFG HII MN Qr	13% FMQ	7%	10% MQ	9% mq*	9% mQ	27% AEFG HILM NOQ R	21% AEF GHII MN QR	14% FMQ	2% *	10 % MQ	18 % FG HI M NQ	32% ABCDE FGHIK LMNO PQRS	4%	14% FM Q	23% AEF GHIL MN QR	29% AbEFG HIKLM NOQR
<b>2</b>	22 % Fg Hi m Q	25% FgHi mQ	28% AFGH ILMP QR	30% aFG HII MQ R	24% FgHi mQ	14%	16%	12% *	17%	23% FHm Q	29% AFG HIL MPQ R	20% Q	13% *	24 % FgH im Q	25 % FG HI m Qr	24% FgHIm Q	12%	19%	25% FGHI MQ	33% AcEFG HIILM NoPQ R
<b>3</b>	9% f	8%	10% f	8%	11% f	5%	7%	13% Fiq*	7%	10% f	10% F	9%	11% *	9%	9%	9%	7%	10% F	9%	10%
<b>4</b>	3%	3%	3% jo	2%	3%	2%	2%	7% AdeF giJKN Opqt *	3%	1%	3%	5% jNO	7% afgjn O*	2%	1%	3%	3%	3%	4% o	2%
<b>5</b>	16 % bC KIP T	10%	11% K	12%	13% K	24% ABCD EJKL OPQS T	17% bCK pT	18% bcKT *	25% ABCD EgJKL NOPQ ST	16% CKT	8%	11%	18% Kt*	17 % bC Klp T	17 % bC Klp T	12% K	13% k	21% ABC dEK LPq T	16% CKpt	9%
<b>6</b>	.% k	3% ACfl KNO qS	.%	1% k	1% k	.%	1%	0% *	.%	1% k	0%	1% K	.% *	.%	.%	1% acK	.%	1%	.%	1%
<b>7</b>	2% CPt	3% ckm PT	1% p	1%	1% p	3% kPt	1%	2% pt*	3% cPT	1% pt	1%	1%	0% *	3% aCK IPT	2% ckP t	.%	3% aCKIm PT	2% p	1%	0%



	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mort gage	Und erw ater	Own er	Rente r	Hisp anic	Afric an Amer ican	Gen Y	Gen X	Boo mer	Pre- boo mer	Less Than High Scho ol	Hig h Sch ool	So me Col leg e	College /grad School	<\$25k	\$25 - 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>8</b>	1%	1%	1%	3% ACF gJK NPq RT	1% n	.%	.%	2% fnt*	1%	1%	.%	1%	.% *	.%	1%	1% t	1%	1%	2% kn	0%
<b>9</b>	.%	0%	.%	0%	.%	0%	0%	1% a*	0%	0%	.%	0%	0% *	.%	0%	.%	.%	0%	0%	0%
<b>10</b>	10% BC PS	5%	7%	12% BCP S	8%	16% ABCEJ KNoP RST	12% BCP S	14% BCjPS t*	11% BCPS	7%	9% bcPs	10% bP	16% aBC EJKP rST*	10% bp	10% bC Ps	6%	18% ABCEIJ KLNOP RST	8%	6%	7%
<b>12</b>	1% CP	1% c	.%	0%	1% clp	2% c	3% ACIn oPR S	2% Cpr*	1%	1%	1% Cps	.%	3% aClp rs*	.%	.%	.%	1% c	.%	.%	2% CP
<b>15</b>	3% bD KO PT	1%	3% DKPT	0%	2%	5% BDKO PT	9% ABC DEKL OPT	4% bDKo PT*	5% bDKO PT	4% BDeK OPT	1%	4% bDe KOP T	8% ABC DEK OPS T*	5% BD eK OP T	1%	1%	7% ABCDE KOPST	4% BDe KOP T	2% dkp	.%
<b>17</b>	.%	0%	0%	0%	0%	.%	0%	0% *	.%	0%	0%	0%	0% *	0%	.%	0%	1%	0%	0%	0%
<b>20</b>	4% CDj Ps	5% CDj Pt	1%	0%	8% ACD HIJK LOP ST	4% Cdp	6% CDJ OPst	2% *	4% Cdp	1%	4% CDo Pst	4% CDp	6% CDjp t*	6% aC DhJ OP ST	2%	2%	5% CDjOP st	5% CDJ OPs t	2%	1%
<b>25</b>	2% cPt	1%	1% p	1%	1%	3% cPsT	3% cPsT	1% *	2% pt	1%	2% Pt	2% pt	2% *	2% pt	2% cp T	.%	4% ACEjkP ST	2% pt	1%	0%
<b>30</b>	.%	1% a	.%	0%	0%	.%	.%	.% *	.%	0%	.%	0%	.% *	0%	0%	.%	.%	.%	0%	0%
<b>Do n't Know VO L</b>	11% CJT	16% aCdJ OPR ST	8% j	9%	13% CJsT	14% CJT	12% Jt	14% cJT*	11% j	5%	11% cJT	18% ACDi JKnO PRST	11% *	12% cJT	9% j	10% CJT	19% ACDef GIJKm NOPRS T	9% j	9% j	6%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Mean	5.32	4.86	3.90	3.80	5.67	7.37	7.48	5.81	6.40	4.32	4.62	5.63	7.84	6.14	4.89	3.47	8.45	5.86	4.07	3.24
Standard Deviation	5.48	5.80	4.42	3.49	5.87	6.08	6.59	4.67	5.68	4.68	5.37	5.76	6.09	6.00	5.16	4.03	6.54	5.88	4.32	3.45

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q22 - Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Mort gage	Un der wat er	Owner	Rente r	Hispa nic	Af ric an A m er i c a n	Gen Y	Ge n X	Boo mer	Pre - boomer	Less Tha n High Sch ool	Hig h Sc ho l	So me Coll ege	Colleg e/grad School	<\$25k	\$2 5- 50 k	\$50- 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Ve ry dif fic ult</b>	22 % C EP ST	55% ACDEF GHIJKL MNOP QRST	15% PT	20 % CPT	17% PT	34% ACDE gHIJK LNOP RST	28% ACDE JKPrS T	25 % CE jPS T	24% CEPS T	19 % CP T	21% CEPS T	23% CEPST	31% ACD EiJKI oPR ST	26 % AC dEJ KP ST	23 % CEj PST	12% t	38% ACDE GHIJK LNOP RST	23 % CE PsT	18% cPT	9%
<b>So me wh at dif fic ult</b>	29 % C EK LP T	33% CEKLOP ST	27% ELT	30 % EKL T	21%	37% ACdE HjKLN OPST	42% ABCD EHJKL NOPR ST	28 % EL t	38% ACD EHJK LNO PST	32 % CE KL oP sT	25% EI	20%	37% ACE hKL OPS T	32 % CE KL oP T	27 % Elt	26% ELT	37% ACdE HKLn OPST	33 % AC EKL OP sT	28% ELt	22%
<b>So me wh at eas y</b>	25 % BF G M Q	5%	31% ABEF Gijkl MNQ R	27 % BF GM Q	23% BGMQ	18% BQ	16% B	27 % BF G M Q	24% BFG MQ	27 % BF GI M nQ	26% BFG MnQ	22% BgMQ	13% B	22 % Bf G M Q	28 % aBE FGL Mn Qr	31% ABEFG IJKLM NQR	14% B	23 % BF G M Q	31% ABEF GIKL MN QR	30% ABEFGi KLMNQ R
<b>Ve ry eas y</b>	21 % BF GI N Q	4%	25% ABFG HIJM NOQ RS	21 % BF Gln Q	33% ABCDF GHIJKL MNOP QRS	8% B	11% BfQ	18 % BF Gi Q	13% BFQ	20 % BF GI Q	26% ABdF GHIJ MNO QRS	26% ABFGHI JMNOQ Rs	16% BFQ	16 % BF Gi Q	20 % BFG IQ	29% ABCDF GHIJK MNO QRS	7% b	18 % BF GI Q	21% BFGI NQ	38% ABCDF GHIJKL MNOP QRS
<b>Do n't kn ow VO L</b>	3 % C DI T	3%	2%	1%	6% ABCDF GHIJK mNOP qRST	2%	2%	2%	1%	2%	2%	8% ABCDeF GHIJKM NOPQR ST	3%	4% CD fijk T	2%	3% cDIT	4% cDFglj koT	2%	3% di	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q23bmp - What are the major obstacles to your getting a mortgage to purchase or refinance a home? OPEN END WITH PRE-CODES, SELECT UP TO 3

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Qualifying/getting approved</b>	35% CEKLPST	65% ACDEF GHIJKL MNOP QRST	30% ELPT	36% CE LP T	24% t	46% ACDE hJKLN OPrST	46% ACDEJ KLNO PST	40% CEKL PST	44% ACD EJKL OPST	35% CEL PT	32% ELPT	24%	42% aCEK LPST	39% % AC EKL PST	37% % CE KL PS T	25% T	47% ACDEh JKLNO PST	41% % AC EJK LPS T	32% % ELP T	19%		
<b>Insufficient income/salary</b>	29% CEJ PST	43% ACDEH IJKLNO PRST	22% PST	25% PS T	25% PST	41% ACDE HIJKL NOPR ST	39% ACDEJ KLOP ST	33% CdEJ oPST	34% ACD EJKO PST	24% % PST	28% CPST	29% CEjPST	44% ACD EHIJ KLN OPR ST	34% % AC DEJ KIO PST	27% % CP ST	18% T	57% ABCDE FGHIJK LMNO PRST	34% % AC DEJ KO PS T	19% % T	10%		
<b>Personal debt</b>	22% ELP t	41% ACDEF GHIJKL MNOP QRST	23% aELP T	27% Ac Eik Lo PT	13%	26% AEiLP T	27% AEiKL noPrT	32% ACEF IKLM NOP QRST	22% EL	29% % ACE IKL NO PRS T	23% ELPT	12%	23% EL	22% % EL	22% % EL	19% EL	24% ELPT	22% % EL	23% % ELP t	18% EL		
<b>The economy/interest rates</b>	22% eKL	19%	24% beKL OPt	23% %	19%	22%	33% ABCD EFHIJ KLNO PQRS T	22%	26% BEKL OPt	24% % bek Lop	20%	19%	26% ekl	24% % bE KL	20% %	21%	21%	25% % bE KL Op	24% % eKL op	20%		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Affording a down payment</b>	28% CdEKL T	30% cdEKL T	25% El	23%	20%	37% ABCD EGHJK LNOP QRST	27% El	27% El	34% ACD EGhj KLN OPrs T	29% % cdE LT	25% E	21%	31% ELt	26% % EL	28% % ELt	28% CdEKL T	31% CDEKL nT	29% % dEL t	30% % CD EKL T	23%
<b>Others</b>	9% im	12% ACFGIJ KMnp Qrs	9% m	9%	12% AcFGI JKMN PQRS	7%	6%	9% m	6%	8%	8%	15% ACDeF GHIJK MNOP QRST	5%	8%	11% % aF GIK Mq	9% im	7%	8%	9%	10% fim
<b>Non-obstacles</b>	19% BF GH IM NQ R	1%	24% ABDF GHIJ MNO QRS	17% % BF Gh IM Q	30% ABCD FGHIJ KMN OQRS	6% BQ	7% BQ	12% BFQ	10% BFQ	17% % BFG HI MQ	23% ABD FGHI JMN OQR s	27% ABDF GHIJM NOQR S	9% BQ	14% % BF Gi Q	18% % BF GH IM nQ R	30% ABCD FGHIJ KMN OQRS	4% b	14% % BF GQ	20% % BF GH IM NQ R	36% ABCDE FGHIJK LMNO PQRS
<b>Don't know/No response</b>	2% BC dIP	.%	1%	1%	4% ABCD FGHIj KOPR ST	2%	2%	2%	1%	3% Bcd iP	2% b	5% ABCDF GHijk OPqRS T	2%	3% BC DIP	2% Bc di	1%	3% Bdlp	2%	2% b	2% b

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q24c - Do you own your primary residence?

	GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<b>Yes</b>	65% FGHI MoQR	100% AFGHI JKLM NOPQ RST	100% AFGHI JKLM NOPQ RST	100% AFGHI JKLM NOPQ RST	100% AFGHI JKLM NOPQ RST	0%	57% FHI Q	47% FIQ	37% F	72% AFG HIM NO QR	78% AFG HIJ MN OQ R	82% AFGH IJKM NOP QRS	54% FIQ	62% FHI Qr	62% FHI Q	76% AFG Hij MN OQ R	36% F	58% FHI Q	77% AFG HIJ MN OQ R	87% AFGH IJKIM NOP QRS	
<b>No</b>	35% BC DEJ KLP ST	0%	0%	0%	0%	100% ABCDE GHIJKL MNOP QRST	43% AB CDE JKL PST	53% ABCD EGJKL NOPR ST	63% ABCDE GHJKL MNOP RST	28% BCD EKL pST	22% BCD EIT	18% BCDE t	46% AB CDE JKL PST	38% BC DEJ KLP ST	38% aBC DEJ KLP ST	24% BCD ELT	64% ABCDE GHJKL MNOP RST	42% ABC DEJ KLn PST	23% BCD ELT	13% BCDE	
<b>Don't know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q24d - Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Have a mortgage</b>	68% EL M NQ R	100% AEGHIJ KLMN OPQRS T	100% AEGHIJ KLMN OPQRS T	100% AEGHIJ KLMN OPQRS T	0% 0	0% 69%	71% EL M N Qr	71% EL M NQ R	77% AEg kLM NoQ R	86% AEGHI KLMN OPQR ST	71% AE LM NQ R	37% E	56% ELq*	61% ELQ	70% EL M N QR	75% AEK LM No QR	45% EL	62% ELQ	76% AEg KLM NOQ R	79% AEGh KLM NOP QR
<b>Own home outright</b>	32% BC DIJ KP ST	0%	0%	0%	100% ABCDG HIJKLM NOPQR ST	0% 31%	31% BC Dij sT	29% BC DJt	23% BCD J	14% BCD	29% BC Dij PS T	63% ABCDG HIJKMN OPQRS T	44% ABCD GHIJK OPST *	39% ABCD GHIJ KOPS T	30% BC Dij pS T	25% BCD JT	55% ABCDG HIJKm NOPRS T	38% ABC DgHI JKOP ST	24% BCD J	21% BCDJ
<b>Don't know VO L</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0% *	0%	0%	0%	0%	0%	0%	0%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results





Table q24e - Do you have a first mortgage on your primary residence?

		<b>G P</b>	<b>DELINQ UENT</b>	<b>OWNER STATUS</b>			<b>RACE</b>		<b>GENERATION</b>				<b>EDUCATION</b>				<b>INCOME</b>				
		G P	Delinqu ent	Mort gage	Under water	Ow ner	Ren ter	Hisp anic	Africa n Amer ican	G en Y	G en X	Boo mer	Pre- boomer	Les s Than High School	High Sch ool	Som e Coll ege	College /grad School	<\$25k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>
<b>Yes</b>	<b>Yes</b>	94 % Ln Q	95% LQ	94% LnQ	94% Lq	0%	0%	94% lq	94% *	96 % Ln Q	95 % Lq	95% LNQ	88%	96 % lq*	92%	96% LnQ	95% LQ	88% *	93 % l	96 % LN Q	96% LnQ
	<b>No</b>	6 %	5%	6%	6%	0%	0%	6%	6% *	4 %	5 %	5%	12% ABCdglJK mOPrST	4% *	8% aciK oSt	4%	5%	12% ABCdglJK mOPST*	7 %	4%	4%
	<b>Do n't kn ow VO L</b>	0 %	0%	0%	0%	0%	0%	0%	0% *	0 %	0 %	0%	0%	0% *	0%	0%	0%	0% *	0 %	0%	0%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q24f - Do you have a Second mortgage or Home Equity Line of Credit?

		G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinquent	Mort gage	Under water	Ow ner	Ren ter	His panic	Afric an Amer ican	Gen Y	Gen X	Boo mer	Pre- boomer	Les s Than High School	High School	Some College	College /grad School	<\$25 k	\$25- 50k	\$50- 100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	20%	29%	20%	23%	0%	0%	15%	24%	14%	17%	22%	27%	14%	19%	20%	21%	12%	18%	20%	23%	
	ACdGIJKM NOPQRSt	ACdGIJKM NOPQRSt	i	GIJQ				gljQ*			gljQ	ACGIJm noQRs	*			acgIJq	*	%	%	i	gIJq
	80%	71%	80%	77%	0%	0%	85%	76%	86%	83%	78%	73%	86%	81%	80%	79%	88%	82%	80%	77%	
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	BLp	BLp	BLp	b			BDh kLpt	*	aBcDH KLpST	BDh kLPT	B		Bl*	Bl	Bl	B	BDHK Lpt*	BL	Bl	b	
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q24g - Do you rent your primary residence or do you live with someone else and not pay for housing?

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinqu ent	Mort gage	Under water	Ow ner	Renter	Hisp anic	Africa n Ameri can	G en Y	Gen X	Boo mer	Pre- boo mer	Less Tha n Hig h Sch ool	Hig h Sch ool	Som e Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Rent</b>	94 %	0%	0%	0%	0%	100% AGHIJKLMN OPQRS	93% *	96% *	92 %	98 % AGI Nq	96% N	96% *	95 % *	91 %	95%	97% In	94 %	95 %	97 % *	88% **
<b>Live with some one else and don't pay for housi ng</b>	6 % FJ	0%	0%	0%	0%	0%	7% FJ*	4% F*	8 % FJ P	2% F	4% F	4% F*	5% F*	9% aFJ Kp	5% F	3% F	6% Fj	5 % F	3% F*	12% **
<b>Don't know VOL</b>	0 %	0%	0%	0%	0%	0%	0% *	0% *	0 %	0%	0%	0% *	0% *	0%	0%	0%	0%	0 %	0% *	0% **

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q24 - HOMEOWNERSHIP STATUS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Own your home outright and do not have any debt on it	21% BCDF HIJP	0%	0%	0%	100% ABCDEF GHIJKL MNOP QRST	0%	17% BCDFIJ	14% BCDFI	8% BCDF	10% BCDF	23% aBCDFG HIJOPST	52% ABCDFGHIJK MNOPQRST	24% % BCDFg HIJ	24% aBCDFG HIJO PqST	19% % BCDF hiJ	19% BCDF FHIJ	20% BCDF HIJ	22% % BCDFg HIJ	19% BCDF FhIJ	18% BCDFI J

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Have a mortgage on your home, such as a first mortgage or Home Equity Line of Credit	44% EFHILMNQR	100% AEFGHIJKLMNOPQRST	100% AEFGHIJKLMNOPQRST	100% AEFGHIJKLMNOPQRST	0%	0%	40% EFILMQ	34% EFQ	29% EFQ	62% AEFGHIKLMNOPQR	55% AEFGHILMNOR	30% EFQ	30% EFQ	38% EFILmQ	43% EFHILMQR	57% AEFGHILMNOR	16% EF	36% EFILQ	59% AEFGHILMNOR	68% AEFGHIJKLMNOPQRS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Rent	33% BCDE JKL PST	0%	0%	0%	0%	100% ABCDE GHIJKL MNOP QRST	40% ABC DEJ KLn PST	51% ABC DEGJ KLN OPRS T	58% ABCD EGhJK LMNO PRST	28% BCDE KLPS T	21% BCD EIT	17% BCDET	43% ABC DEJ KLn PST	34% BCD EJKL PST	36% % aB CD EJK LPS T	23% BCD ELT	60% ABCD EGHJK LMNO PRST	40% % ABC DEJ KLN PST	22% BCD ELT	12% BCDE	
Live with someone else and don't pay for housing	2% BCDE FJK LP S	0%	0%	0%	0%	0%	3% BC DEF JKL PS	2% BCDE FJklp s	5% ABCD EFhJK LOPRS T	.% Cf	1% bCd EF	1% CEF	2% BC DEF j	3% ABC DEFJ KLPS	2% BC DE FJKI s	1% bCd EF	4% ABCD EFJKL OPSt	2% BCD EFJ klp	1% CEF	2% BCDE Fj	
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Statistics:  
Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table q25 - Is this the first home you've owned?

	GP		DELI NQ UEN T		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinqu ent	Mortg ag e	Und erw ater	Ow ner	R e nter	Hispan ic	Afric an American	Gen Y	Gen X	Boome r	Pre-boomer	Less Than High Schoo l	Hig h Sc hool	So me Col leg e	College /grad School	<\$25k	\$25 - 50k	\$5 0- 10 0k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<b>Yes</b>	49 % KL PT	53% eKLP T	50 % KL PT	52% KLP T	47 % kLP T	0 %	70% ABCD EJKLN OPRS T	64% ABCD EKLN OPST	76% ABCDE HJKLN OPqRS T	58% ACd EKLN OPS T	43% LT	30%	66% ABCD EKLN OPST *	50 % KL PT	48 % KL PT	42% LT	67% ABCD EJKLN OPRS T	57% ACE KLN OPT	51 % KL PT	34%	
<b>No</b>	51 % GH IJ M QR	47% GHI MQ	50 % GH IJM QR	48% GHij MQ	53 % bG HIJ MQ R	0 %	30%	36% I	24%	42% GIQ	57% ABCDe GHIJM NOQRS	70% ABCDEG HIJKMN OPQRS	34% *	50 % GH IJ M QR	51 % GH IJ M QR	58% ABCDE GHIJM NOQRS	33% i	42% GIq	49 % GH IJ M Qr	66% ABCDEG HIJKMN OPQRS	
<b>Don't know VOL</b>	.%	0%	.%	0%	.%	0 %	0%	0%	0%	.%	.%	0%	0% *	0%	.%	.%	0%	.%	0%	0%	

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q26a - How long have you owned your current home? NOTE TO INTERVIEWER: IN YEARS

	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			GP	Delinq uent	Mortg age	Und erw ater	Owner	Re nt er	His pa nic	Africa n Ameri can	Gen Y	Gen X	Boom er	Pre- boomer	Less Than High School	Hig h School	So me Co llege	Coll ege/ grad School	<\$25k	\$2 5- 50 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>1</b>	6 % Be KL	2%	6% Be KL	7% BKL	4% BL	0 %	4% b	6% BL	13% ABCDEG HJKLMN OPQRST	6% BkL	4% b	2%	3% *	5% BL	7 % Be KL	6% BEK L	4% b	5 % Bl	7% aB EKL	5% BL
<b>2</b>	5 % Bh KL	1%	5% Bh KL	4% B	5% BhKL	0 %	3%	2%	13% ABCDEG HJKLMN OPQRST	5% BhKL	2%	2%	5% b*	5% BKL	6 % Bg HK L	5% BhK L	6% BghK L	5 % Bh KL	5% BKL	5% BhK L
<b>3</b>	7 % BE KL	4%	8% AB EKL m	8% BEK Lm	5%	0 %	6%	8% bkl	16% ABCDEG HJKLMN OPQRST	8% BEKLm	4%	4%	3% *	8% BEK L	8 % BE KL	8% BEK L	7%	8 % Be KL	7% Be KL	8% BEK Lm
<b>4</b>	4 % BK Lp	2%	4% bKL	5% BKL	4% bKL	0 %	6% aBc KL NP t	3%	9% ABCDEHJ KLNOPRS T	5% BKLnpt	2%	1%	8% aBcKL Nprt*	3%	4 % bK L	3% KI	7% ABCE hKLN oPrsT	3 % l	4% bKL	3%
<b>5</b>	5 % KL o Q	6% LQ	6% KL OQ	7% KLo Q	4% IQ	0 %	6% LQ	5% Q	12% ABCDEG HJKLMN OPQRST	5% IQ	4% q	2%	3% *	7% EKL oQ	4 % q	7% AEK LOQ	1%	6 % LQ	6% KL OQ	6% KLo Q
<b>6</b>	5 % eK	5% k	5% eK	5% k	3%	0 %	5%	4%	7% eKr	8% AbCEKL NORS	3%	4%	4% *	4%	5 % k	6% AEKI r	4%	3 %	5% eK	6% EK
<b>7</b>	5 % eL	11% ACDEg hIJKLN OPRSt	6% eLns	6% L	4% l	0 %	6% L	5% l	5% l	6% eLn	6% ELn	2%	8% eL*	4%	5 % L	6% aELn S	9% AELN ORS	4 %	4% l	7% ELn

	GP	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
8	6% Enr	9% AEHIKLNPRt	7% AEiNR	7% enr	4%	0%	6% e	4%	4%	10% ACEHIKLNOPRT	5%	4%	8% enr*	3%	6% e	6% Er	6%	3%	8% AEIKLNpR	6%
9	3% in	3% i	3% IN	4% INq	2%	0%	3% i	1%	1%	5% ACEHIKLNPQRs	3% in	2%	2% *	1%	4% elNQ	3% In	1%	3% i	3% I	4% INq
10	7% k	8%	8% Ko	7%	6%	0%	6%	8%	6%	11% ABCDEGIKLMnOQRsT	6%	6%	4% *	7%	5%	9% ACEiKmqOqrT	5%	6%	8% KO	7%
11	3% EIP	4% EI	4% AEIP	5% EIP	1%	0%	4% EI	3% I	.%	4% EIP	4% aEIP	2% I	4% I*	3% I	4% EI p	2% I	2% I	3% el	4% EIP	
12	5% I	5% I	6% I	5% I	4% I	0%	8% ehlq	3% i	1%	8% ABCEHIIOPQsT	6% ehlo	4% I	5% I*	7% ehlq	4% I	5% I	4% I	6% I	6% I	5% I
13	3% Os	4% o	4% OS	4% o	2%	0%	3%	4% o	2%	3%	4% AEOSt	2%	3% *	5% aEiLOst	2%	3% oS	4% O	5% elOs	2%	2%
14	3% cIS	4% IS	2% I	2% I	4% acInS	0%	5% aClNoS	2% I	.%	3% cIS	3% IS	4% IS	5% cIS*	2% i	2% I	3% IS	2% i	3% I	1%	4% aClnpS
15	5% glPs	5% gl	5% glPs	5% GI	4% I	0%	2% I	6% glI	0%	3% I	8% ABCEGIJLmOPQRS	3% I	3% I*	6% GIjLS	5% gl	4% I	4% I	4% I	3% I	7% ACeGIJLPs
16	2% lr	2% lr	2% I	2% lr	2% i	0%	1% i	1% i	0%	2% I	2% IR	2% lr	1% *	1%	2% IR	2% lr	2% I	.%	2% lr	2% lr
17	1% j	3% AcIJpt	1% j	2% ij	1%	0%	2% ij	1%	.%	.%	2% j	3% AcEIJpt	1% *	1%	2% ij	1% j	1%	2% ij	2% ij	1%

	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinq uent	Mo rtg age	Und erw ater	Owner	Re nt er	His pa nic	Afric an Amer ican	Gen Y	Gen X	Boom er	Pre- boomer	Less Than High School	Hig h School	So me Col lege	Coll ege/ grad School	<\$25k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
18	2 % PT	2% pT	2% PT	4% aCIJ PsT	2% pT	0 %	3% pT	2% T	1%	1% t	3% ACijPs T	1% T	3% T*	3% iPT	2 % T	1% T	3% pT	4 % Ac IJL PT	2% pT	.%
19	1 %	2% ACEJKL PqsT	1%	2% ACe JLPq T	.%	0 %	2% Ac eJL Pqt	.%	1%	.%	1% p	0%	0% *	1% l	1 %	.%	0%	1 % jl	1%	.%
20	4 % CJ	5% cj	3% J	3% j	7% ACDG hiJkN OrT	0 %	2% 2%	3%	3%	1%	5% CJo	7% ACDGhJ NORt	4% *	3% J	3 % j	5% ACd gJot	5% J	4 % J	5% CJo	3% J
21	1 %	1%	1% d	0%	.%	0 %	1% AcDEI jnpRs	2% AcDEI jnpRs	0%	.%	1% d	1%	.% *	.%	1 %	1%	.%	.%	.%	1%
22	1 % dJ PT	1% j	1% dJt	.%	2% dJPT	0 %	2% dJT	3% cDJPT	1%	.%	2% aCDJP T	1% jt	2% j*	2% dJt	1 % dJ t	1% J	4% ABCD JloPS T	1 % J	1% J	.%
23	1 % t	1%	1%	1%	2% it	0 %	1%	1%	.%	1%	2% cipT	2% iT	1% *	1%	1 %	1%	2% i	2 % ijt	1%	.%
24	.%	2% ACEIJL NPqST	1%	1%	.%	0 %	.%	1%	0%	.%	1% Aet	.%	0% *	.%	1 %	1%	0%	1 %	1%	.%
25	3 % DJ T	2% j	3% dJt	1%	5% bDJNT	0 %	6% bc Dij NT	5% DJt	2%	1%	4% DJnT	7% ABCDeIJ kNOPQS T	8% ABCDI JknOP qST*	2%	3 % J	3% dJT	3% J	5 % bc DJ NT	3% J	2%
26	1 % j	2% aCdJl	.% j	.%	1% jl	0 %	.%	.%	.%	0%	1% ACdJ	.%	0% *	1%	1 % j	1% J	0%	1 %	1% J	1% j
27	1 % j	1% j	1% J	.%	1%	0 %	.%	1% j	0%	0%	1% jT	1% ijt	1% *	1%	.%	1% Jt	1%	1 % iJt	1% j	.%
28	1 % c	.%	1%	.%	2% BcdGlj p	0 %	0%	1%	0%	.%	1% d	3% ABCDGIJ kmOPST	0% *	2% aBC DGI Jpst	1 %	1%	2% bdGI	1 % i	1%	1%

	GP	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinq uent	Mo rtgage	Und erw ater	Owner	Re nt er	His pa nic	Africa n Ameri can	Gen Y	Gen X	Boom er	Pre-boom er	Less Than High Schoo l	Hig h School	So me Colle ge	Coll ege/grad Schoo l	<\$25k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
29	.%	1%	.%	.%	.%	0 %	0%	1%	0%	0%	1% s	.%	0% *	.%	.%	.% jS	0%	1 %	.%	.%
30	3 % CD gIJ P	3% ij	2%	1%	8% ABCD GIJKN OPRST	0 %	1%	8% ABCD GIJKo PRST	1%	1%	4% CDGIJ Ps	8% ABCDGIJ KNOPRS T	5% CgIJ*	4% CD GIJP	4 % CD GI JP	2% j	5% CDGIJ P	2 % j	3% CiJ	3% CiJ
31	.%	.%	.%	0%	.%	0 %	.%	0%	0%	0%	1%	.%	1% *	0%	1 %	.%	0%	0 %	.%	1%
32	1 %	.%	.%	1%	1%	0 %	1%	.%	0%	.%	.%	2% ABCIJKO PRST	1% *	1%	.%	.%	2% ABCIJ KOPRst	.%	.%	.%
33	1 % Cj	1% cj	.%	.%	2% ACdiJk PqT	0 %	.%	.%	0%	0%	1% C	2% ACdiJPq T	0% *	1% Cj	1 % c	.% c	.%	1 % Cj	1% CJ	.%
34	.%	.%	.%	0%	.%	0 %	.%	1%	0%	0%	.%	1% o	.% *	.%	.%	.% Cj	.%	.%	.%	.%
35	1 % CiJ P	1%	1% j	.%	2% ABCDI JmPT	0 %	1%	1% j	0%	0%	2% abCDiJ Pt	2% abCDIJm PT	0% *	2% CdIJ P	2 % bC DI JPt	.% j	1% j	2 % cdiJp	1% ciJP	1%
36	.%	.%	.%	.%	.%	0 %	.%	.%	0%	0%	.%	1%	.% *	.%	0 %	.%	1% co	.%	.%	.%
37	.%	1% jk	.%	1% jk	1%	0 %	.%	0%	0%	0%	.%	2% ACEIJKN oPST	.% *	.%	.%	.%	.%	.%	.%	.%
38	.% Ck	.%	.%	.%	1% aCKoS t	0 %	0%	0%	0%	0%	0%	1% ACiJKOP qST	0% *	1% CKs	0 %	.% Ck	0%	.% ck	0%	0%
39	.%	.% ac	0%	0%	.%	0 %	0%	0%	0%	0%	0%	.%	0% *	0%	0 %	0%	0%	0 %	.%	0%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>40</b>	2% BC gij KS	.%	1%	1%	3% ABCD GIJKN PSt	0%	.%	2% BgIjk	0%	.%	1%	7% ABCDEG HIJKmN OPQRST	2% gij*	1%	2% BC gIJ KS	1% BCIJ ks	2% gij	2% BC GIJ Ks	1%	1% biJ
<b>41</b>	.% P	0%	.%	0%	.% p	0%	0%	0%	0%	0%	.%	1% ACPS	0% *	.%	.%	0%	0%	.%	0%	.% cP
<b>42</b>	.% c	0%	0%	0%	.%	0%	.% c	0%	0%	0%	.% c	0%	.% *	0%	0%	0%	.% aC	0%	0%	0%
<b>Do n't Know VOL</b>	.%	.%	.%	.%	1%	0%	.%	.%	1%	.%	.%	.%	0% *	.%	.%	1% C	0%	.%	.%	1%
<b>Mean</b>	12.48	13.16	10.95	10.52	16.22	0	11.83	14.18	6.17	8.68	14.40	19.44	13.69	13.24	12.55	11.47	13.43	13.61	11.65	11.17
<b>Standard Deviation</b>	9.56	8.27	8.30	7.85	11.24	0	8.30	10.14	6.06	5.59	9.02	11.58	9.76	9.90	9.95	8.86	10.20	10.03	8.97	8.70

Statistics:  
Overlap formulae used  
- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
- Column Percentage  
- Statistical Test Results



Table q28cc - Which of the following describes the type of home you currently live in? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
One family house detached from any other house	73% FHI Q	89% AFGHI JKLMN OPQR St	89% AFGHI JKLMN OPQR ST	86% AFGHI JKLM NOPQ RS	90% AFGHI JKLMN OPQR ST	42%	70% FHI Q	50% F	62% FHq	75% Fg HI Q	80% AFG HIJM NOP QR	80% AFG HIM NOP QR	71% FHI Q	73% FH IQ	73% FHI Q	75% FHI Q	56% F	71% FHI Q	81% AFG HIJM NOP QR	84% AFGH IJKM NOP QR



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
One family house attached to one or more houses	8% EKL	9% EI	8% E	11% cEKLT	5%	11% AcEKLn OST	11% acEKLo sT	13% ACEKL NOpST	10% Elt	11% % ACEK Lo sT	7% e	6%	9% e	8% % E	8% E	9% EkLt	10% EKLt	9% EI	8% E	7%
Studio apartment	1% CE	0%	.%	0%	.%	1% ABCdEij rs	.%	1% bCdE	.%	.%	1% bCE	1% bcE	0%	1% % bc E	1% % bc d E	1% aBCdE gm	.%	.%	.%	1%
One-bedroom apartment	5% BC DEj ST	0%	.%	.%	.%	14% ABCDE GHIJKL MNOPq RST	3% BC DE	8% ABCDE GJKlnP ST	6% BCDE GjpST	3% BC DE s	4% BCDE ST	5% BCD Est	5% BC DE s	5% % BC DE St	5% BC DE gjS T	4% BCD EST	10% ABCDE GIJKL MNOP RST	5% BC DEg jST	2% BCDE	2% BCDE

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Two-bedroom apartment	8% BC DEJ KLP ST	.%	1%	1%	2% Bc	20% ABCDE GJKLM NOPQR ST	9% BC DEJ KLp ST	18% ABCDE GJKLM NOPQR ST	14% ABCD EGJKL NOPR ST	5% BC DE	4% BCDE	5% BCD E	10% BC DEj KLs T	7% BC DE Kt	8% BC DE JKL sT	6% BCD EKT	13% ABCDE JKLNO PrST	9% BC DEJ KLp sT	6% BCDE	4% BCDE
Three or more bedroom apartment	3% BC DE KLT	1%	1%	1%	1%	8% ABCDE GJKLM NOPQR ST	4% BC DEk Lmt	5% aABCDE KLMST	6% ABCD EJKLM nOST	3% BC DE L	2% CE	1%	1%	4% BC DE kL t	3% BC DE L	4% ABC DEK LST	5% BCDEK LmT	4% BC DEk Lt	3% bCdE l	2% c
Other VOL	2% bCP St	1%	1%	1%	2% bCpSt	3% BCdPrS T	2% s	4% BCDPrS T	2% s	2% cS	2% CS	3% BCd PST	4% bC dp St	2% % bC St	2% cS	1%	5% ABCDE FGIJKL NOPRS T	1%	1%	1%
Don't know VOL	.%	0%	.%	.% aos	0%	0%	0%	.% Afios	0%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%

Statistics:  
Overlap formulae used  
- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q31 - If you were going to move, would you be more likely to: READ CHOICES

GP		DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Rent</b>	30% CD EJK PST	41% ACD EgJK INO PST	14%	14%	19% Ct	58% ABCDE GHIJKL MNOP QRST	34% CD EJ KP ST	37% AC DEJ KnP ST	40% ACD EgJK NOP ST	20% CDT	25% CDEj ST	35% ACDEJK PST	39% AC DEJ KnP ST	31% CD EJ KP ST	32% CD EJ KP ST	23% CDEj sT	51% ABCDE GHIJKL MNOP RST	37% ACD EJK NoP ST	20% CDT	15%
<b>Buy</b>	66% BF HIL M QR	52% FQ	82% ABEFG HIJKL MNOP QRS	81% ABEF GHIKL MNO PQR	74% ABF GHIL MNO QR	39%	62% BF Lm Q	59% bF Q	59% bFQ	77% ABFG HIKL MNO PQR	71% ABF GHIL MN OQR	53% FQ	54% FQ	65% BF iL M QR	66% BF hIL M QR	73% ABF GHIL MN OQR	44%	59% BFI Q	76% ABFG HIKL MNO PQR	83% ABEFG HIJKL MNOP QRS
<b>Don't know VOL</b>	4% fij OT	7% ACFI JKOP RST	3% It	5% fijOT	7% ACFG hIJK NOP RST	2% I	4% I	4% I	1% I	3% I	4% IoT	12% ABCDE FGHIJK mNOP QRST	6% FIJ OsT	4% fit	2% I	4% IT	6% cFIJOsT	4% I	3% I	2% i


Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table g32b[{{q32b}}].mA - Being better off financially overall To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	81% BFhmQ	73% F	88% ABDFG Hijklm NOPQR	84% BFHI IMQ	89% ABDFG HIJKLM NOPQR	66%	82% BFMQ	76% FQ	78% FQ	85% ABFHI klmN OQR	81% BFhmQ	79% bFQ	74% f	81% BFQ	80% BFQ	85% ABFHI KLMn OQR	69%	80% BFQ	87% IKLMN OpQR	88% HIKLM NOPQR
<b>Renting</b>	15% CdEJ PST	23% ACDEG IJKLNO PRST	9% e	12% Et	6%	28% AbCDEG HIJKLmN OPRST	13% CE T	20% ACD EGJK oPST	18% CD EgJ PST	11% Et	15% CE jPS T	16% CEj PS T	21% aCD EGJk PST	16% CE JP ST	15% CE JP ST	11% CET	26% ACDEG hIJKLN OPRST	16% CE JP ST	10% E	8%
<b>Same/Neither/OL</b>	3% Cj	2%	2%	3%	2%	4% aBCJNpS	3%	2%	3%	2%	3% C	3%	3%	2% %	4% % bC Jn S	3% c	3%	3% %	2%	3% c
<b>Don't know/VOL</b>	1%	2% t	1%	1%	2% kt	2%	2%	1%	1%	2% CksT	1%	2% ACIK OST	2%	1% %	1% %	1% t	2% cikost	1% %	1%	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q33b}}].mA - Having the best investment plan To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	86% BFhLQ	80%	93% ABFGH IJKLMN OPQT	91% ABFG HIKL MNQ	92% ABFG HIKLM NOPQ	76%	85% FQ	83% FQ	86% % BFQ	90% ABF GHIL MNQ	87% % BFhLmQ	82% FQ	82% % q	85% % bFQ	88% % BFHLQ	89% ABFg HiL MNQ	75%	90% ABFG HiKL MNQ	92% ABFG HIKLM NOPQ	89% aBFg HLMnQ
<b>Renting</b>	10% CD EJP RST	13% aCDEJ KoPR ST	4%	5%	5%	19% ABCDE GIJKLm NOPRST	12% % CD EJP RST	15% ACD EJKO PRST	12% % CD EJP RST	6% C	9% CD EJP rST	12% CDEJP RST	13% % CD EJP RST	11% % CD EJP RST	9% % C DE jSt	7% CdE	21% ABCDEG hJKLMN OPRST	7% C	6% c	6%
<b>Same/Neither</b>	2% es	4% EhQS	3% s	3% eS	1%	3% qs	2%	2%	2%	2%	2%	3% Es	3%	2%	2% %	3% ES	2%	2%	2%	4% ACEg hiKn opQS
<b>Don't know</b>	1% Clit	3% ACDg hiKnO PRST	1%	1%	2% ClprT	2% clrt	1%	1%	.%	1% cit	1% ci	3% ACDeG HijKN OPRST	2% i	1% l	1% % i	1% i	2% Clit	1%	1% i	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- Column Percentage
- Statistical Test Results



Table g32b[{{q34b}}].mA - Having the best overall tax situation To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	71% FI M Q	70% Flm Q	79% ABeFG IJLMN OQR	80% ABFGI jLMN OQR	75% AFI Mn OQR	59%	72% FI M Q	75% FI Mo Qr	63%	74% FI M oQ r	77% ABFI MN OQR	71% FIMQ	62%	70% FI m Q	69% FI m Q	78% ABeFg IJLMN OQR	59%	69% FI Q	77% ABFI LMN OQR	78% ABFgI jLMN OQR
<b>Renting</b>	23% CD EK PS T	24% CDK PsT	16%	16%	19%	33% ABCDEG HJKLNO PRST	21% Cd	22% Cd pt	30% AbCDE GHJKLN OPrST	20% Cd t	19% C	20% C	30% ACDE GhJK LPST	24% CD EK PS T	24% CD eK PS T	18%	32% ABCDE GHJKLN OPrST	25% CD EjKl PST	19% c	16%
<b>Same/Neither</b>	3% s	3%	2%	2%	2%	4% s	3%	2%	4% S	2%	2%	2%	2%	2%	3% kS	2%	4% s	3%	2%	2%
<b>Don't know</b>	3% cH KPs	3% H	3% H	2% h	4% HkP s	4% Hkp	4% H	1%	3% H	4% Hp	2% H	6% AbCD eHKN oPRS	6% aCdH KPrS	3% H	4% H	2% h	6% AbCdHi KnPrS	3% H	2% h	4% Hp

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g32b[{{q35b}}].mA - Building up wealth To achieve this, are you better off owning or better off renting?

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mortgag e	Und erw ater	Owner	Renter	His pa nic	Afric an Ame rica n	Ge n Y	Gen X	Boo mer	Pre- boom er	Le ss Th an Hi gh Sc ho ol	Hig h Sch ool	So me Col leg e	Colleg e/grad School	<\$25k	\$2 5- 50 k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
O w n i n g	82 % BF LQ	74% f	90% ABDFGH IJKLMN OPQRS	86% aBFg HiLN OQ	88% ABFGH IKLMN OQR	68%	81 % bF Q	78% Fq	81 % BF Q	86% ABF GHIL NOQ	84% ABF HLN OQ	77% F	80 % Fq	80 % BF Q	81 % BFI Q	87% ABFG HIKLm NOQr	73% f	84 % BF hL Q	86% ABFG HILm NOQ	88% ABFG HIKLM NOQ
Re n t i n g	13 % CD EJP ST	18% ACDE JKoP RST	6%	8%	6%	26% ABCDEGH IJKLMNO PQRST	16 % CD EJK PST	18% ACD EJKP RST	15 % CD EJK PST	10% CE	12% CdE PsT	15% CDEJk PST	15 % CD EJP sT	15 % CD EJK PST	14 % CD EJK PST	9% CE	21% ACDEgl JKLmN OPRST	13 % C dE Pt	9% CE	8% c
Sam e/ Ne ith er V OL	3% c	4%	2%	3%	3%	4% g	2%	2%	3%	3%	3%	4% cgs	3%	3%	3%	3% c	3%	3 %	2%	3%
Do n't kn o w V OL	2% PR t	4% ACFg IJKO PRsT	1% r	3% cikP RT	2% PRT	2% r	2% r	2%	1%	1%	1% r	4% ACEF gIJKO PRsT	2%	2% pRt	2% R	1%	3% ACfJkO PRT	.%	2% PR	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)


Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q36b}}].mA - Saving for retirement To achieve this, are you better off owning or better off renting?

	GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	81% BFNQ	71%	87% ABFGHI KLmNO PQS	84% BFIN Q	91% ABCDGHI JKLMNOP QRST	68%	81% BFQ	80% BFq	80% BFQ	86% ABFg HIKL NoQ	81% BFn Q	78% BF	81% BFq	78% BF	82% BFQ	84% ABFh IKLN Q	74% F	84% BF LN Q	84% aB FL NQ	85% aBF ikL NQ
<b>Renting</b>	13% CEJPST	20% ACDEhI JKLnOP RST	9% E	11% E	5%	24% ACDEGHI JKLMNO PRST	16% CdE JPR ST	14% CEj pt	13% CEp	10% E	15% aCdE JoPR ST	13% CEp	16% CE jpt	16% aCd EJPR ST	12% CE	10% CE	20% ACDEHI JKLNOP RST	11% cE	11% cE	10% E
<b>Same / Neither VO L</b>	4% Eg	5% EG	4%	4% g	2%	6% aEGjkoQ	2%	4%	4%	3%	3%	6% ACE GjKO pQ	3% %	5% EGq	4%	4% Eg	3%	5% EG	4% Eg	4% Eg
<b>Don't know VO L</b>	2% CKr	4% ACDEGJ KMNPR ST	1%	1%	2%	3% CdGjKpRs	1%	2% Kr	3% Cd gK pRs	1%	1%	3% Cdeg KpRs	1% %	2% Kr	3% Cd gK Rs	1% K	3% CdGKR	1% %	1%	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g32b[{{q37b}}].mA - Living within your budget To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	64% FIQ	61% FIQ	76% ABDFG HIJKMN OPQRST	70% ABF IOQ r	83% ABCDG HIJKLMN OPQRST	39%	66% FI Q	64% FIQ	50% F	69% AB FIO pQ r	71% ABFH ImN OPQ R	72% ABFH ImN OPQ R	63% FI Q	66% FI Q	63% FIQ	66% FIQ	51% F	64% FIQ	71% ABF hIn OPQ R	71% ABF hIO PQ R
<b>Renting</b>	29% CD EJK LPS T	31% CDEJ KLPS T	17% E	21% cE	11%	53% ABCDEG HIJKLMN OPQRST	28% Cd EJ KL st	31% CD EJK LPS T	43% ABCDEG HIJKLMN OPRST	22% CE	23% CE	21% cE	31% CD EJK LST	28% CD EJK LST	30% CD EJK LPS T	25% CE	42% ABCDEG HIJKLMN OPRST	29% CD EJK LpS T	23% CE	22% CE
<b>Same / Neither VOL</b>	6% egl	6% gm	5%	7% eGL Mn	4%	7% eGIMNq	3%	4%	6%	7% EG LM Nq	6%	4%	3%	4%	6%	8% ACEG HIKLM NOQRS	4%	5%	6%	7% egl m

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>D o ' n t k n o w v o l</b>	1% Ht	2% Ht	2% Hst	2% Ht	2% AFHiKoP ST	1%	2% fH sT	0%	1%	2% Hs T	1% h	3% AcFH iKnO PST	3% fHt	1% h	1% h	1% h	2% fHt	2% fHt	1%	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table g32b[{{q38b}}].mA - Making the best decision given the current economic climate To achieve this, are you better off owning or better off renting?

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quent	Mortga ge	Unde rwater	Owner	Renter	Hisp anic	Afric an Ame rica n	Gen Y	Ge n X	Boom er	Pre- boom er	Les s Tha n Hig h Sch ool	Hi gh Sc hol ol	So me Co llege	Coll ege/ grad Scho ol	<\$25k	\$2 5- 50 k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>O w n i n g</b>	69 % Fgl Q	66% FiQ	79% ABFGHI JKLMN OPQRS	76% ABFG HIM NoQ R	82% ABdFGH IJKLMN OPQRS	48%	64% Fq	64% FQ	59% F	71 % FG h l m Q	75% ABFG HIjMN OPQR	72 % bFG HI MQ r	63 % F	68 % FI Q	70 % FG h l Q	72% ABF GHI MQr	57% F	67 % FI Q	74% ABFG HIM NoQ R	79% ABFGH IJLMN OPQR
<b>Re n t i n g</b>	25 % CD EKL PST	30% aCD EjKL OPS T	16% E	18% E	12%	44% ABCDEG HIJKLMN OPQRST	30% aCD EJKL OPS T	30% aCD EjKL oPS T	35% ACDE JKLN OPRS T	24 % Cd ET	20% CET	20 % E	31 % CD EKL pST	27 % CD EK Ls T	24 % Cd Ek IT	23% CdE kT	37% ABCDE GhJKLN OPRST	26 % C DE KL T	22% CET	16%
<b>Sam e/ Ne ith er V OL</b>	3% Cs	2%	3%	5% bCkp S	3%	5% bcjKpS	4%	3%	4% s	3%	3%	5% bCk pS	4%	3%	4 % ck S	3%	4%	4 %	2%	4% c
<b>Do n't kn ow V OL</b>	2% Cs	2%	2%	1%	3% s	3% s	3%	3%	2%	3% cd s	2%	4% AC Dik OpS T	3%	2%	2 %	2% cs	3%	3 % cd	1%	2%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g32b[{{q39b}}].mA - Living in a convenient location To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Owning	63% FIPQ	65% FIPQ	69% AFIJ OP QST	68% aFIJ OPQ s	77% ABCDFgHI JKLMN OP QRST	47%	72% AbFIJ OPQ rST	66% FIP Q	55% F	61% FP	68% AFIJ OP QS	70% AFIJ OP QSt	65% FI ppq	70% AbFI JOP QST	62% Flp	57% F	57% F	66% FI jP Q	63% FIP q	64% FIPq
Renting	27% bCD EKL Nr	22% E	21% E	20%	16%	40% ABCDEGH JKLMN OP QRST	23% E	29% bC DE KLN	36% ABCDEG hJKLmN OPRST	26% CDE kLN	22% E	19% E	27% cd EL	21% E	27% CD EK LN	31% ABCDE GJKLN RsT	34% ABCDEG hJKLmN ORST	23% E	28% bC DE KL N	25% cEI
Same / Neither	9% EG H	11% EGHi NQ	8% Gh	9% GH	7%	11% acEGHIm NQs	4%	5%	7% G	11% CE GH NQ s	9% eG H	9% eGh	6%	7% G	9% eG H	11% ACEG HIKIm NQS	7% g	9% G h	8% Gh	11% aCE GH NQ
Don't know	1%	2% ht	2% psT	3% ehkp sT	1%	1%	1%	1%	1%	2%	1%	2% Eht	1%	1%	2% t	1%	1%	2%	1%	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q40b}}].mA - Having a good place for your family or to raise your children To achieve this, are you better off owning or better off renting?

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delin quent	Mortga ge	Und erw ater	Owner	Renter	Hisp anic	Africa n Ameri can	Ge n Y	Gen X	Bo o mer	Pre- boome r	Less Than High School	Hi gh Sc ho ol	Som e Colle ge	Colle ge/g rad Scho ol	<\$25k	\$ 2 5- 5 0k	\$50- 100 k	>\$10 0k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>O w n i n g</b>	87 % FL mQ	86% FQ	93% ABdFHI JKLMN OPQRS	90% bFh LMo Q	94% ABDFHI JKLMN OPQRS	76%	92% ABF HIkL MO Q	85% FQ	87 % FQ	90% abF hL MO Q	88 % FL M Q	83% F	82%	89 % FL M Q	86% FQ	90% ABF HIkL MO Q	79%	8 9 % FL M Q	90% ABF HIkL MO Q	92% ABFH IKLM nOQr		
<b>Re nti ng</b>	5% CD EJK PST	4% CdE PT	2%	2%	1%	13% ABCDE GHIJK N OPRST	5% CDE PT	8% abCD EJKnO PRST	6% CD EjP ST	3% cEt	4% Cd EP T	10% ABCDE GIJKN OPRST	13% ABCDE GIJKN OPRST	5% CD Ej Ps T	4% CdEP T	2% E	13% ABCDE GHIJK N OPRST	4 % C d E P T	3% CE	1%		
<b>Sam e/ Ne ith er V OL</b>	6% CE GL m	8% CEG LMn t	4% g	6% Gm	4%	9% ACEGHI JKLMN PQRST	2%	5% g	7% ce Gl m	6% ceG m	6% CE Gl m	4%	2%	5% g	8% ACEG kLM NqsT	6% CEGL m	5% Gm	6 % e Gl m	6% eG	5% g		
<b>Do n't kn ow V OL</b>	1% i	2% cgl	1%	2% cgl	1%	2% gl	1%	1%	.%	1%	1%	4% ACEGH IJKNOP RST	3% gl	1%	2% i	1%	2% cgl	1 %	1%	1%		

Statistics:  
Overlap formulae used



- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g32b[{{q41b}}].mA - Feeling engaged in your community To achieve this, are you better off owning or better off renting?

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	81% Fh LQ	79% FQ	89% ABFGHI JKLMN OPQRS	89% ABFGH IJKLM NOPQR	87% ABFGH IJKLM NOpQR	68%	82% Flm Q	77% FQ	81% FQ	83% FhL mQ	83% FH L m Q	77% FQ	76% fq	81% FIQ	81% FI Q	85% ABF HiL Mno Q	69%	82% FI Q	86% ABFH ijkLM NOQR	89% ABFGH IJKLM NOPQ R
<b>Renting</b>	9% CD EJ PS T	8% CDE PST	3%	3%	4%	19% ABCDE GIJKN OPRST	11% CD EJk oPS T	16% ABCD EgIJKN OPRST	9% CD EJ PS T	5% CT	8% CD EP ST	12% AbCDE JKOPRS T	15% AbCD EiJKO PRST	11% aCD EJK oPS T	7% C DE pS T	5% CT	21% ABCDE GIJKLm NOPRS T	8% CD Ej PS T	4%	2%
<b>Same / Neither</b>	8% Cehl	9% cehl n	6%	6%	6%	11% ACdEG HKLm Nst	6%	5%	8%	10% aCd EGH LmN t	7% %	6%	6%	6%	9% CE gH Ln	8% CEg HL	8% h	8% h	7%	7%
<b>Don't know</b>	2% cp	3% cGip	2%	1%	3% g	3% gi	1%	2%	1%	2%	2% %	5% ACDEG HIJKNO PQRSt	4% G	2%	2% %	2%	2%	2% %	3%	3%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table g32b[{{q42b}}].mA - Living in a place where you and your family feel safe To achieve this, are you better off owning or better off renting?

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mortga ge	Under water	Owner	Renter	His pan ic	African Americ an	Ge n Y	Ge n X	Bo o mer	Pre- boome r	Less Than High School	Hi gh Sc h ool	Som e Colle ge	Coll ege/ grad Scho ol	<\$25k	\$2 5- 50 k	\$5 0- 10 Ok	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>O w n i n g</b>	83 % FL Q	81% FQ	91% ABFGHI JKLMN OPQRSt	90% ABFHij KLMN OPQRs	92% ABFGHI JKLMN OPQRS	66%	87 % aBF ILM OQ	82% FQ	81 % FQ	86 % AB FiL OQ	84 % FL oQ	79% Fq	80% F	8 5 % FL Q	81% FQ	83% FLQ	75% F	83 % FI Q	86 % Ab FiL O Q	89% ABFHI KLMn OPQR
<b>Re n t i n g</b>	8% CD EJ PS T	8% CDEJ sT	2%	1%	3%	18% ABCDEG hIJKLNOP RST	7% CD ET	13% ABCDE GIJKN OPRST	8 % CD Ej T	5% CD	7 % CD EjT	13% ABCDE GIJKN OPRST	15% AbCDE GIJKN OPRST	7 % C D ET	8% CDEJ T	6% CDE T	16% ABCDE GIJKN OPRST	7 % C D ET	6% CD Et	3%
<b>Sam e/ Ne ith er V OL</b>	9% CE gH	9% CEg Hm	6%	8% eh	5%	14% ABCDEG HIJKLMN OPQRST	6%	4%	10 % CE G H m	8% cE H	8 % CE H	7% E	5%	7 % e	10% aCE GHk LMn q	10% ACE GHI mn	7%	9 % CE gH m	8% CE H	8% Eh
<b>Do n't kn o w V OL</b>	1% CT	1% CT	.%	1%	1%	2% aChKprsT	1%	.%	1 % t	1% CT	1 % t	1% ct	.%	2 % Ck T	1% t	1% cT	2% ACegh KmpsT	1 % t	1% t	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T,

(10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Table g32b[{{q43b}}].mA - Having control over what you do with your living space To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	93% FHLMLQ	94% FHLmQ	97% ABFGHIJKLMNOQRS	97% AbFGHiKLMNOQR	97% ABFGHIKLMNOQR	85%	92% FIQ	88%	94% FHLmQ	95% AFgHLMNoQ	94% FHLmQ	88%	88%	92% FHLQ	93% FHLmQ	97% ABFGHIKLMNOQR	86%	93% FHLmQ	96% AFGHKLMNOQR	97% IJKLMNOQR
<b>Renting</b>	5% CD EJPST	5% CDePT	2%	2%	3% t	11% ABCDEGHIJKNOQRST	6% CD EJPST	9% AbCDEIJKOPrST	4% Cd pT	3% CT	5% CD EPsT	9% ABCD EIJKn OPRST	7% CDEj PST	6% CD Eijk PST	5% CD EPsT	2% t	11% ABCDEGHIJKNOQRST	5% CD EPsT	3% Ct	1%
<b>Same/Neither VOL</b>	1% CE Jk NP	1% CEn	.%	1%	.%	4% AbCDEGJKINO PRST	1%	2% CEJNP	2% Cd EJK NPs	1%	1% CE	2% CEjNP	3% aCdE GJK NPrs	.%	2% CE Jk Np	1% Ce	3% ACDEgJKNPrs	1% ce	1% Ce	1% Ce
<b>Don't know VOL</b>	1% i	0%	.% i	1% bl	1% i	1% l	1% i	1% bl	0%	1% i	1% bi p	1% BIPs	1%	1% bl	.%	.%	1% l	1% i	.%	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q44b}}].mA - Having a sense of privacy and security To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Owning	90% FLQ	89% FQ	96% ABFGHI JKLMN OPQRS	94% ABFHI KLMn OPQr	94% ABFHI KLMN OPQR	78%	91% FLMQ	88% FQ	89% FQ	92% AbF HiL MoQ	91% FLQ	86% Fq	86% F	91% FLQ	90% FIQ	91% AFLQ	82% f	91% % FLQ	92% ABF HIL MoQ	95% ABFgHI KLMN OPQR
Renting	6% CDEJ PST	7% CDEJ PST	2%	2%	3%	13% ABCDEGI JKNOPRS T	6% CDEJ PsT	10% ACDEI JKNO PRST	5% CDET	3% C	5% CDEJ PsT	10% ACDEg IJKNO PRST	11% ACDE GIJKN OPRST	5% % C D Ej sT	4% Cd eT	3% Ct	12% ABCDE GIJKN OPRST	5% % C d e t	3% C	2%
Same / Neither VOL	4% CEgl	4% c	2%	3%	2%	8% ABCDEFG HJKLMN OPQRST	2%	2%	6% aCEG HkL mNs T	4% C	4% C	3%	2%	3% % CE Gh kLt	5% ACE GHK LnST	5% CEgl	5% % C E	4% C	3%	
Don't know VOL	1% C	.%	.%	.%	1% i	1% l	0%	.%	.%	1% % Cgi p	1% % cgi	1% % cgi	1% % cgi	1% % cgi	1% % cgi	.%	1% % cgi	.%	1% % cgi	.%

Table g32b[{{q44b}}].mA - Having a sense of privacy and security To achieve this, are you better off owning or better off renting?

Cell Contents:


- 
- Column Percentage
  - Statistical Test Results

Table g32b[{{q45b}}].mA - Having flexibility in future decisions To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	< \$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Owning	64% FIPT	67% FIPs T	65% FIP ST	66% FIPT	79% ABCDFgI JKLMNO PQRST	52%	74% AbCD FIJKO PQrST	75% ABCDF IJKOP QRST	55%	62% FIP	68% AcF IJo PST	71% ACF IJO PST	70% FI Ps T	70% ACF IJo PST	65% FI Pt	54%	66% FI Pt	67% aF IP sT	62% FIP	59% FP
Renting	33% EGH KLm Nq	29% EGH	32% EG HL N	31% EGH I	19% ABCDEG HJKLMN OQRS	43%	22%	22%	40% ABCDE GHJKL MNOQ R	33% EGH LN	30% EG HIn	25% E	26% e	26% E	32% EG HL N	43% ABCDEG HJKLMN OQRST	29% EG h	29% EG HI	36% ABCEG HKLM NoQR	37% ABCdE GHKLM NoQR
Same/Neither	2% EKs	2% e	2% e	2% e	1% AcEJKpR S	4%	2%	2% e	3% cEKs	2%	2%	2% E	2%	3% Eks	2% E	2% E Ks	3% E Ks	2%	1%	3% cEKs
Don't know	1% KPT	1% t	1% t	.%	1% Kpt	2%	2% dKPT	1%	1%	2% ACD eHK oPST	1%	2% acd EhK PsT	2% kt	2% Kt	1%	1%	2% h K p T	1%	1%	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage


- Statistical Test Results



Table g32b[{{q46bb}}].mA - Living in a nicer home To achieve this, are you better off owning or better off renting?

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinqu ent	Mortg age	Unde rwater	Owner	Renter	Hisp anic	Afric an Ame rica n	G e n Y	Ge n X	Boo me r	Pre- boomer	Les s Th an Hig h Sc ho ol	High Scho ol	So me Col leg e	Colleg e/gra d Schoo l	<\$25k	\$ 2 5- 5 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Ow nin g</b>	81 % BF L	76%	85% ABFIL NOPQ R	83% BFL	87% ABFHIKL mNOPQ R	73%	85% aBFiL noQ R	80% F	80 % F	84 % BF LQ r	83 % ABF LQ R	76%	81 % F	80% FL	81 % FL	82% aBFLq	78% F	7 9 % F	84% ABF LoQ r	84 % aBF LQr
<b>Ren ting</b>	12 % C EK T	16% ACDEGJ KnOPST	10% E	11% e	7%	18% ACDEGIJ KINOPRS T	11% E	15% CEK T	14 % C EK T	11 % E	10 % E	14% CEKT	14 % Et	12% Et	11 % E	12% CEKT	16% ACdEGJ KNOPs T	1 3 % cE K T	11% E	8%
<b>Sam e / Nei the r VO L</b>	5 % C eS	5%	4%	6%	4%	8% AbCEGHI JknPQS	4%	5%	5 %	4%	6% ceS	7% aCEGJPQ S	5%	5%	6% CEg jS	5%	4%	6 %	4%	6% Ce gjp s
<b>Do n't kno w VO L</b>	1 % h p	3% ACDfGH IjKMPS T	1%	1%	2% ACdfGHI KMPSt	1%	.%	.%	1 %	1%	1%	3% ACDFGHI JKMOPrS T	.%	2% cGHI kmps	2% gh	1%	2% gHm	2 % g h	1%	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q47b}}].mA - Living in your preferred school district To achieve this, are you better off owning or better off renting?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	71% FLQ	71% FQ	78% ABDFIJ KLMn OPQr	73% Flm Q	81% ABDFGHI JKLMNO PQRST	57%	74% FLMQ	74% FLmQ	69% FQ	73% AFi FLm Q	75% AFi LMop Q	67% Fq	65% f	74% Fi LMQ	71% FQ	72% FLQ	61%	74% 4% FLMMQ	76% AbFi LMOPQ	75% aFi LMQ
<b>Renting</b>	17% CD EK LS	14% E	12% E	12% E	7%	29% ABCDE GHIJKL NOPRST	21% aABCDE jKLN PRST	18% CD EKI S	23% ABCDE JKLNO PRST	16% Cd Ek S	12% E	13% E	26% ABCDE hJKLN OPRST	15% CE k	14% cE	15% CdE KS	26% ABCDE gHJKLN OPRST	15% 5% cE	12% E	14% E
<b>Same/Neither</b>	9% C G Hi	12% ACEG HIJm NpqR s	7% G	11% CGH In	8% G	11% ACeGHI JNqr	4%	5%	6%	8% G	10% CG Hin	13% ACEGHIJ MNPQRS	7%	7% G	11% ACE GHI JNr	9% CGH i	8% G	8% G	9% Gh	9% Gh i
<b>Don't know</b>	3% GIT	3% gIT	3% gIT	4% GIT	4% GIT	3% gIt	1%	2%	1%	3% git	3% gIT	7% ABCdEFG HIJKMNO PQRST	2%	3% gl t	4% GIT	4% cGIT	4% GIT	3% gi	3% Git	1% %

Statistics:  
Overlap formulae used  
- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g32b[{{q48b}}].mA - Having less stress To achieve this, are you better off owning or better off renting?

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Mortgage	Undertaker	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Owning</b>	52% BFJP	44%	54% BFJPT	51% bFp	67% ABCDFHIJKLmNOPQRST	41%	64% ABCDFIJKNOPQRST	60% ABcDfIJKoP RST	50% F	48% F	53% BFjPt	60% ABCDFIJKnOP RST	59% BFiJPt	54% BFJPt	53% BFjP	46% f	56% BFIJPT	52% BFP	5% BFjP	48% F
<b>Renting</b>	42% EGHL	50% ACEGHJKLMNOQRS	42% EGhL	46% EGHlMnq	27%	51% ACEGHJKLMNOQRS	32%	36% E	45% EGHLmnQr	44% EGHL	43% EGHL	34% E	36% E	40% EGL	42% EGL	48% ACEGHjKLMNOQRS	38% EG	40% EGL	4% EGHL	47% ACEGHkLMNoQR
<b>Same/Neither</b>	5% CDK	3%	3%	2%	4%	7% ABCDGhiKnoqSt	3%	4%	5%	7% ABCDEGhKnOpqST	3%	5% d	5% %	5% %	4%	5% CDKs	4% %	7% abCDGks	4% %	4% %
<b>Don't know</b>	1%	2% IT	1%	1%	1% it	1%	1%	1%	.% .	2% iT	1%	2% IT	1% %	1% %	1% %	1% t	1% %	1% i	1% %	.% .

Statistics:  
 Overlap formulae used  
 - Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q46b - Which of the following is the best reason to buy a house? READ CHOICES

G P	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortg age	Und erw ater	O w ne r	Rent er	His pa nic	Afri can Am eric an	Ge n Y	G e n X	Boo mer	Pre- boome r	Less Than High School	Hi gh Sc hol ol	So m e Co lle ge	College/g rad School	<\$25k	\$ 2 5- 5 0 k	\$50 - 100 k	>\$100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
The financial benefits of home ownership, such as its value as an investment (especially compared to paying rent), its value as a way to build up wealth for retirement or to pass on to your family, and the tax benefit	37% FMNQ	38% FMQ	42% AdFGH IJLMN OQr	37% fMQ	38% FMNQ	30% Q	34% MQ	33% mQ	34% mQ	37% FMQ	41% AFG HIIM NOQ	36% fMQ	25%	33% mQ	36% FMQ	47% ABCDEF GHIJKLMN OQRS	25%	37% FMQ	40% Fgh IM NQ	48% ABCDEF GHIJKLMN OQRS



	Fannie Mae																			
	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
The broad er security and lifestyle benefits of home ownership, such as providing a good and secure place for your family and children, where you have the control to make renovations and updates if you want, and in a place that's in a community	59% PT	56% PT	54% PT	59% PT	57% PT	65% ABCE jKLO PrST	63% CK Ps T	63% CKP sT	63% abC eKP ST	59% % C P T	55% PT	58% PT	72% ABCDEG hiJKLNO PRST	62% Ce KP sT	59% Ck PT	50%	70% ABCDEF GhIJKLN OPRST	60% C K P T	56% PT	48%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Don't know - VOLUNTEERED ONLY - DO NOT READ</b>	4% cPr	6% CIPR	3%	4%	5% Pr	5% lpr	3%	3%	3%	4%	4%	7% ACdEG HIjKmo PRST	3%	5% ipR	5% cipR	3%	5% cIPr	3%	4%	4%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q47 - Which is closer to your view? READ CHOICES

GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP	Delin quen t	Mortga ge	Unde rwate r	Owner	Renter	His pa nic	Africa n Ameri can	Gen Y	G e n X	Bo o m er	Pre - bo om er	Les s Tha n Hig h Sch ool	Hi gh Sc ho ol	So me Col leg e	Colle ge/g rad Scho ol	<\$25k	\$2 5- 50 k	\$50- 100k	>\$100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<p>Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.</p>	15% CD Ek PS T	18% CDEK IPST	8%	10% e	6%	30% ABCDEFGH IJKLMNO PqRST	15% Cd Es T	21% JKLnO PrST	18% aCD EKL PST	1 4 % Cd ES T	13% Cd Es T	13% CE	20% CD EKI PST	16% CD EP ST	15% CD EST	12% CE	25% ABCDE GIJKLMN OPRST	15% CD Ep ST	11% CE	10% E

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<p> <b>Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term.</b> </p>	83% bF Hi Q	79% FQ	91% ABFGHIJ KLMNO PQRS	88% ABFHI jkmn OQr	93% ABdFGHI JKLMNO PQRSt	67%	84% % bF hQ	77% Fq	80% FQ	8% % bF H Q	84% % BF Hi Q	86% % aBF HI mQ	79% % Fq	83% % Fh Q	82% % Fh Q	86% ABF HIm oQ	72% f	84% % FH Q	87% ABFH IJKM NOQ	89% ABFgHI JKMNO PQR

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know VOL	2%	3% CEGLNRT	2%	2%	1%	3% gnr	1%	2%	2%	2% g	2% gn	1%	1%	1%	3% aCeGLnrT	2% CgT	3% cEGLNrt	1%	2%	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q47bb - Which is closer to your view? READ CHOICES

GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP	Delin quen t	Mortga ge	Unde rwat er	Owner	Renter	Hisp anic	Afric an Ame rica n	Gen Y	Ge n X	Bo om er	Pre- boo mer	Le ss Th an Hi gh Sc ho ol	Hig h Sch ool	So m e Co lle ge	Colle ge/gr ad Schoo l	<\$25k	\$2 5- 50 k	\$5 0- 10 0k	>\$10 0k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Re nt ing ma kes mo re sen se bec aus e it is les s str ess ful and giv es yo u mo re flex ibility in fut ure dec isio ns	21% CDE gJkL NT	25% CDE GJKL NsT	12%	13%	10%	40% ABCDEFGH IJKLMNO PQRST	17% CE	25% CDE GJKL NsT	29% ACDEG JKLMN ORST	18% %Cd E	18% %CD E	16% CE	20% % Cd E	18% CdE	21% % CD EL T	25% ACDE GJKL NoST	28% ACDEG JKLMN ORST	21% % CD Eg Lnt	19% % CD E	16% CE



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<p>Owning makes more sense because you have more control over where you live and a better sense of privacy and security</p>	77% FIP Q	74% F	86% ABFHJK LMNOP QRSt	84% ABFH IKOP QRS	89% ABdFGHI JKLMNO PQRST	59%	83% ABF HIO PQrs	74% F	70% F	80% aB FhI PQ	80% AB FHI PQ	82% ABF HIO PQrs	79% FI Q	81% ABF HIo PQr	77% FI Q	74% F	70% F	77% FI Q	78% FIP Q	83% ABF HIOP QRS	
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	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mortga ge	Unde rwat er	Owner	Renter	Hisp anic	Afric an Ame rica n	Gen Y	Ge n X	Bo om er	Pre- boo mer	Le ss Th an Hi gh Sc ho ol	Hig h Sch ool	So m e Co lle ge	Colle ge/gr ad Schoo l	<\$25k	\$2 5- 50 k	\$5 0- 10 0k	>\$10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Do n't Kn ow VO L</b>	2% g	2% g	2% gt	3% GinrT	1%	2%	.%	1%	1%	2% G	2% g	2% g	1 %	1%	2 % Gt	2% g	2% g	1%	3% Ae Gi np t	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q50 - In the future, are you more likely to: READ CHOICES

	G P	DELIN QU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delin quen t	Mo rtga ge	Und erwa ter	Owner	Re nte r	His pan ic	Afri can Am eric an	Gen Y	Ge n X	Boome r	Pre- boomer	Le ss Th an Hi gh Sc ho ol	High Scho ol	So me Coll ege	Colle ge/gr ad Scho ol	<\$25 k	\$ 2 5 - 5 0 k	\$50- 100k	>\$1 00k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Al wa ys re nt	32 % IO S	34% IOs	32 % dlo S	22% *	35% IOpS	31 % IOs	28 % I*	29 % I*	14%	25 % I*	43% AbCDF GHIJOP RST	56% ABCDEFGH IJKLMNOPQ RST	38 % di Os *	38% Adf gIJO PSt	23 % I	27% I	39% ADFG hIJOP St	3 2 % lo	22% i*	22 % *		
Bu y at so me po int in th e fut ure	61 % EK Ln Q	54% L	62 % EKL	71% BcEK LNQ *	45% L	64 % bE KL NQ	68 % BEK LN Q*	66 % bEK LnQ *	82% ABCdEFG HJKLMNO PQRS	68 % BEK LN Q*	50% L	30%	58 % L*	55% eL	69 % ABE KLN Q	64% bEKL Q	54% eL	6 2 % E K L	70% aBcE KLN Q*	74 % BEK LN Q*		
Do n't kn ow VO L	7 % Fi	12% AFGh lmr	6%	7% *	20% AbCDFGHI JKLMNQP QRST	5%	4% *	5% *	4%	7% *	7%	13% ACFGHIkM NopQRt	4 % *	7%	8%	8% FI	7% fi	6 %	7% *	3% *		

Statistics:  
Overlap formulae used  
- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q50a - Based on your personal situation, how soon do you expect to be buying a home? READ CHOICES

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quent	Mortga ge	Underw ater	Owner	Rente r	His pa nic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boomer	Le ss Th an Hi gh Sc ho ol	Hi gh Sc ho ol	Som e Colle ge	Colle ge/gr ad Scho ol	<\$2 5k	\$2 5- 50 k	\$50- 100 k	>\$ 10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>N ev er</b>	13 % Flp	25% AFgIJ OPQS *	36% AFGHJ kNOPQ RS*	28% AFgIJOP QS*	59% ABCDFGH IJKNOPQ RS*	1%	13 % FI*	16 % FI*	1%	8% FI*	24% AFIJ OPQ S*	65% ABCDFGH IJKNOPQ RS*	27 % **	16 % FI *	8% FI*	9% FI*	13 % FI*	17 % Flj op *	9% FI*	11 % **
<b>Le ss th an 1 ye ar</b>	2% lq	2% lq*	5% aIPQ*	10% AbcEFg HIINOP QS*	0% *	1% i	2% lq*	1% *	0%	4% flpQ *	5% AFIP Q*	1% *	3 % **	1 % *	2% lq*	1% *	0% *	4 % flq *	2% i*	1% **
<b>1- 2 ye ar s</b>	10 % c	10% *	5% *	6% *	6% *	13% ciq	8% *	13 % c*	9%	12% c*	14% C*	9% *	7 % **	9 % *	13% c*	10% C*	8% *	11 % *	11% c*	20 % **
<b>3- 5 ye ar s</b>	31 % bC dE kLr	22% c*	11% *	18% c*	14% *	41% ABCD EgKLn OR	29 % CeL *	34 % CdE L*	37% BCDEk LoR	38% BCD EkLO R*	24% C*	10% *	37 % **	31 % CE L*	25% CL*	36% BCDE KLR*	34 % bCd EkL r*	22 % c*	38% bCD EkLo r*	33 % **

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quent	Mortga ge	Underw ater	Owner	Rente r	His pa nic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boomer	Le ss Th an Hi gh Sc ho ol	Hi gh Sc ho ol	Som e Colle ge	Colle ge/gr ad Scho ol	<\$2 5k	\$2 5- 50 k	\$50- 100 k	>\$ 10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>M o r e t h a n 5 y e a r s</b>	39 % bE KL	27% eL*	32% EL*	28% L*	14% *	42% BEJKL	41 % EkL *	33 % EL*	51% ABCDE FHJKLn PS	31% EL*	27% eL*	8% *	24 % **	39 % EL *	47% BCdE hJKL s*	38% EKL*	42 % BEK L*	40 % EK L*	31% EL*	32 % **
<b>D o n ' t k n o w V O L</b>	4% Fq	13% AFhIn opQr *	12% AFhIno PQ*	9% FiQ*	8% Fq*	2%	6% *	4% *	3%	7% Fq*	6% Fq*	7% f*	1 % **	5 % *	5% f*	6% Fq*	2% *	5 % *	9% Fiq*	3% **

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q50b - In the future, are you more likely to: READ CHOICES

		G P	DELINQ UENT	OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME				
		G P	Delinqu ent	Mort gage	Under water	Own er	Renter	Hisp anic	Africa n Amer ican	Ge n Y	G en X	Boo mer	Pre- boome r	Les s Than High School	Hig h Sch ool	Som e Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Always own  Rent at some point in the future  Don't know VOL	88 % F	87%	90% AFP	90% F	91% AFkl nPq	81%	89% F	93% abFik npq	87 % f	90 % F	88% F	88% f	88 % *	88 % F	89% F	88% F	86 %	89 % F	90 % Fp	88% F	
	9 % CE	9%	8%	9%	6%	16% AbCdEGHJKL NOPRST	9%	6%	12 % CE hos	8 %	9% E	7%	10 % *	10 % E	7%	10% aCEhjIS	12 % Eh	9 %	8 %	10% e	
	2 %	4% dhi	2%	1%	3%	3%	2%	1%	1%	2 %	3%	5% AcDegH InPst	3% *	2%	3% d	2%	2%	3 %	2 %	2%	

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q61b - Which of the following is the best reason to rent? READ CHOICES

	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Mort gage	Under water	Own er	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	Gen X	Boo mer	Pre- boomer	Les s Than High School	High School	Some College	College /grad School	<\$2 5k	\$2 5- 50 k	\$50-100k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
The financial benefits of renting, such as lower upfront and ongoing costs, predictable monthly housing expenses, and the ability to use the money for purposes other than buying a home	32% LS	0%	0%	0%	0%	31% LS	37% jLpS*	31% I*	33% IS	26%	37% afjLPS	19% *	29% *	37% JLpS	30%	27%	32% L	32% I	21% *	37% **



	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinq uent	Mort gage	Under water	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	Gen X	Boo mer	Pre- boomer	Les s Than High School	Hig h Sch ool	So me Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k	\$50-100k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
The broader lifestyle benefits of renting, such as it being easier to move when you want to, fewer hassles of upkeep and maintenance, and the process of renting being easier, faster, and more straightforward than the process of buying a home	65% gK	0%	0%	0%	0%	65% gK	57% *	66% *	65% g	67% g	57%	80% AFGhijK mNoQr*	65% *	62% g	67% gK	69% GK	62% g	66% gk	79% AFGHIJK NOpQr*	62% **

	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinq uent	Mort gage	Under water	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	Gen X	Boo mer	Pre- boomer	Les s Than High School	Hig h Sch ool	So me Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k	\$50-100k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Don't know VOLUNT EERED ONLY - DO NOT READ</b>	3 %	0%	0%	0%	0%	3% s	6% InrS *	3% *	2 %	7% AFIN oRS	6% aFIN RS	1% *	6% is*	2%	3% s	3% S	6% AFI NrS	2 %	.% *	1% **

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q70e - Do you plan on buying any big household items, such as furniture, major appliances, or a TV in the next twelve months?

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delin quent	Mor tgag e	Unde rwat er	Ow ner	Re nte r	His pan ic	African American	Gen Y	Gen X	Boom er	Pre- boomer	Less Than High School	Hig h Sch ool	Som e Colle ge	Colle ge/gr ad Scho ol	<\$ 25 k	\$ 25- 50 k	\$5 0- 10 k	>\$100 k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	26% eK L m	23% L	25% L	29% beKL M	23% L	29% Be KL Ms	29% bek LM	41% ABCDEF GHI JKLMN OPQR ST	33% ABCEKL MNPQ RS	29% BcE KL Ms	24% L	16%	19%	27% Lm	30% ABCE KL M RS	26% Lm	27% L M	2% 5% L	24% L	32% ABCEK LMn P RS		
<b>No</b>	73% HI O T	75% HijOT	73% Hlo T	69% H	75% dHI jnO T	70% Hi	70% H	58%	65% h	70% H	76% AcDFg HIJNO T	82% ABCDEF GHIJK NOPQ RST	80% AcDFG HIJNO P QT	71% HI	69% H	73% HIT	73% HI	7% 4% HI o T	74% dH ljO T	67% H		
<b>Don't know</b>	1% fp	2% Fgkp	2% AFg KP	1%	1%	.%	.%	1%	1% f	1%	1%	2% Fgpq	1%	2% aFG Kp Qr	1%	1%	1% %	1% %	1%	1%		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results



Table q70f - Do you plan on making improvements to your home in the next twelve months? This includes remodeling, additions, and major replacements to your property, though excludes maintenance and repair work.

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinq uent	Mort gage	Under water	Owne r	Re nte r	Hisp anic	Afric an Ame rican	Gen Y	Gen X	Boo mer	Pre-boomer	Les s Th an Hig h Sch ool	Hig h Sch ool	So me Coll ege	Colleg e/grad School	<\$ 25 k	\$ 2 5- 5 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	38% BEL	30% L	40% ABEL ns	41% BEL	32% L	0%	36% L	39% bL	46% ABEGL mNpqr S	44% ABcEGL mNpqrS	39% BEL	22%	35% L*	36% L	39% BEL	40% ABEL	36% L	3% bL	37% Be L	44% ABcEgK LNPqrS
No	61% CIJ PT	68% ACDIJK OPsT	59% jt	58%	67% ACDIJ KOPsT	0%	64% IJT	61%	53%	55%	60% jT	76% ABCDEFGHIJK MNOPQRST	65% ijt*	63% cIJ T	60% %	59% jt	64% IJt	6% % iJt	62% cIJ T	55%
Do n't kn o w V OL	1% %	2% AcGKn qr	1%	1%	1%	0%	.% %	1%	1%	1%	1%	2% gq	0% *	1%	1%	1%	.% %	1% %	1% %	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q70g - Approximately how much do you expect to spend on these improvements? READ CHOICES

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delinq uent	Mor tgag e	Unde rwate r	Owne r	Re nte r	His pani c	Afric an Ame rica n	Gen Y	Ge n X	Boo mer	Pre- boo mer	Les s Th an Hig h Scho ol	Hig h Scho ol	So me Coll ege	Colleg e/gra d Schoo l	<\$25k	\$25 - 50k	\$50- 100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Less than \$5,000	37% P T	47% acdJKo PST	37% PT	34% *	37% T	0%	38% T*	40% T*	45% cdjk PST *	33% t	35% T	40% T*	43% %**	44% % jkP sT	35% T	32% T	62% ABCDEFGHIJ KLNOPRST*	42% PT*	34% t	26%		
\$5,000- \$10,000	35% h Q	29%	36% hQt	41% bHln QT*	32%	0%	37% Q*	25% *	28% *	37% % hQ	35% % Q	42% bEHi NQ* *	33% %**	29% %	35% % q	39% ABcEH lnQT	24% *	36% % q*	43% ABCEHI KNoQT	30%		
\$10,000- \$25,000	17% q R	16%	18% qR	17% *	16% q	0%	16% *	25% QRs *	17% *	16% %	19% % QR	15% *	5% %**	21% % QR	18% % qR	18% qR	9% *	10% % *	16%	27% ABCDEgIJ KLOPQRS		
\$25,000- \$50,000	7% Cl S	3%	6% S	6% *	11% aBCG LnPQ S	0%	3% *	6% *	7% s*	9% bC Glq S	8% S	3% *	17% %**	6% %	7% S	6% S	3% *	10% % bc GLS *	3%	12% ABCGkLn oPQS		
More than \$50,000	2% d N	2%	2% Dn	0% *	2% n	0%	4% DN q*	1% *	2% n*	3% DN	2% dn	1% *	3% %**	0% %	3% Dn	3% DN	.% *	1% % *	2% dn	4% aDN		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know VOL	1%	4% ACilnr T	1%	1%*	2%	0%	2%*	2%*	.%*	1%	2% c	.%*	0% **	1%	1%	2% aC	2%*	1%*	1%	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q70h - Have you made any improvements to your home in the last twelve months? This includes remodeling, additions, and major replacements to your property, though excludes maintenance and repair work.

	G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	46% BeL	35%	47% aBejLqS	47% BL	42% BL	0%	53% aBEHjLopQS	42%	60% ABCDEHJKL MNOPQRST	43% BL	46% BeL	35%	44% %bl*	46% %BL	45% %BL	46% BeL	40%	48% %BeL	43% %BL	51% ABEHjkLoPQS
<b>No</b>	54% cgIT	65% ACDEGIJK mNOPRST	53% I	52% I	58% acG lkpT	0%	47%	58% glT	40%	57% %c %GI %T	53% It	65% ACDEGHJK mNOPRST	56% %I*	54% %gl	55% %glT	54% gIT	60% %cGI %kT	52% %I	57% %C %GI %T	49% I
<b>Don't know</b>	.%	0%	.%	.%	.%	0%	.%	1%	.%	.%	.%	.%	0% *	0%	.%	.%	.%	0%	.%	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results





Table q70i - Approximately how much did you spend on these improvements? READ CHOICES

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
			Delinq uent	Mor tgage	Unde rwate r	O wn er	Re nte r	His pan ic	African American	Gen Y	G e n X	Boo me r	Pre - boo me r	Less Than High Scho ol	Hig h Sc ho ol	So me Col leg e	Colleg e/gra d Schoo l	<\$25k	\$25-50k	\$5 0- 10 0k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Less tha n \$5,0 00	4 7 %	51% oT	47% T	48% T	47 %	0% T	47 % T*	42% *	56% achJK OPST *	4 3 %	43 % T	47 % T	61% achJK OpST *	49 % T	41 % t	45% T	57% acehJ KOpST *	64% AbCDEGH JKLNOPST *	43 % T	33%	
\$5,0 00- \$10, 000	2 4 %	29% eR	25% r	30% aemR	21 %	0%	22 % *	39% ACEGIJKL MNOPQR T*	23% *	2 4 %	25 %	23 %	16% *	23 %	24 %	27% AER	22% *	18% *	29 % AE m R	24%	
\$10, 000 - \$25, 000	1 9 % B D	11%	18% bD	12%	20 % Bd q	0%	16 % *	13% *	15% *	2 0 % B D q	19 % BD	21 % BD qr	13% *	18 %	22 % BD qR	19% BD	12% *	13% *	19 % bd	25% ABCDghJk PQR	
\$25, 000 - \$50, 000	6 % iP	6%	5%	6% i	7% hip	0%	9% hlp *	2% *	3% *	8 % hi P	7% hiP	6%	7% *	7% i	7% i	4%	7% h*	4% *	5 %	8% chIP	
More tha n \$50, 000	4 %	1%	3%	2%	4% qr	0%	3% *	1% *	4% *	2 %	4% nqR	3%	0% *	2%	5% bdj nQ R	4% qr	.% *	1% *	3 %	8% ABCDghJk LmNPQR S	
Don't know VOL	1 % P	1%	2% P	1%	1%	0%	3% ir*	2% IR*	0% *	3 % ei P R	2%	1%	3% *	1%	2%	1%	1% *	0% *	1 %	2% ip	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q71b - Have you ever refinanced the mortgage on your current home?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	54% HIQ	52% HIQ	54% HIQ	54% HIQ	0%	0%	52% IQ	41% *	38%	50% HIQ	62% ABCDGHJMNQRS	60% HIjmnQR	46% *	51% HIQ	51% HIQ	61% ABCDGHJMNQRS	34% *	49% HIQ	53% HIQ	61% ABCdGHJmNOQRS
No	46% KPT	48% KPT	46% KPT	46% KPT	0%	0%	48% KPt	59% ABCDJK LnoPrST *	62% ABCDGJ KLNOPRST	49% KIPt	37%	40%	52% Kp*	49% KIPt	49% KIPt	39%	66% ABCDGJKL mNOPRST *	50% KIPt	47% KIPt	39%
Don't know	.%	.%	.%	0%	0%	0%	0%	0% *	0%	.%	1%	0%	2% acdgnos*	0%	0%	.%	0% *	1% dno	.%	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q71c - What was the most recent year you refinanced your mortgage?

	GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1963	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%	.%	0%	0%**	.%	0%	0%
1987	.%	.%	.%	0%	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%	0%	.%	0%**	0%*	0%	.%
1990	.%	1%	.%	1s	0%	0%	1%*	0%*	0%*	0%	1s	0%*	0%**	0%	1s	.%	0%**	0%*	0%	1%
1993	.% kP	.%	.% kP	2% ACJK oPST	0%	0%	0%*	5% ABCGIJK NOPRST*	0%*	0%	0%	3% ACJKN OPRST*	5%**	0%	0%	0%	0%**	0%*	0%	0%
1994	.%	.%	.%	0%	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%	0%	.%	0%**	0%*	0%	.%
1995	1%	0%	1%	0%	0%	0%	0%*	0%*	0%*	.%	1%	0%*	0%**	1%	0%	1%	0%**	0%*	.%	1% acd
1996	1% P	0%	1% P	1%	0%	0%	.%*	4% ABCdgiJ KnOPST*	0%*	0%	.%	2% ABCjk PST*	3%**	1%	.%	.%	2%**	1%*	.%	0%
1998	1%	3% ACJKoPT	1%	1%	0%	0%	1%*	0%*	1%*	0%	1%	1%*	0%**	2% t	.%	.%	3%**	1%*	1%	0%
1999	.%	0%	.%	0%	0%	0%	0%*	2% ABCDjnp S*	0%*	0%	1%	0%*	0%**	0%	1%	.%	0%**	1%*	0%	.%
2000	2% Jp	4% acJP	2% Jp	1%	0%	0%	1%*	8% ACDGIJKI OPRST*	0%*	0%	3% acJP	2% j*	0%**	3% J	2% j	1% j	3%**	2%*	2% J	2% j
2001	1%	.%	1%	2% t	0%	0%	2%*	1%*	0%*	.%	2% ACoT	0%*	3%**	1%	.%	1%	6%**	2%*	1%	.%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2002	2% P	3%	2% P	1%	0%	0%	2% *	3% *	3% *	3%	2%	5% dpT*	4% **	3%	4% t	1%	1% **	4% *	3% p	1%
2003	4% Dij	3%	4% Dij	1%	0%	0%	5% di*	2% *	0% *	2%	7% ABC DIJIn PT	2% *	8% **	3%	5% Dij	4% di	0% **	6% Dj*	6% DIJ p	3%
2004	2%	4% ACiKnPT	2%	1%	0%	0%	2% *	0% *	0% *	2%	1%	4% aciknp T*	0% **	1%	3% ack t	1%	1% **	2% *	3% kp	1%
2005	5% t	8% acnT	5% t	7% nT	0%	0%	9% nt*	8% nt*	3% *	5%	6% t	5% *	9% **	3%	5%	5% T	16% **	6% *	5%	3%
2006	3% P	8% ACGijkn PST	3% P	8% ACGij KnPST	0%	0%	0% *	15% ACdGIJK LNOPRS T*	1% *	3%	4% gP	4% g*	7% **	3%	6% GiPS	2%	8% **	5% gp*	2%	3% p
2007	6%	17% ACDgHIJ KLNOPRST	6%	5%	0%	0%	8% *	4% *	4% *	8%	5%	7% *	11% **	6%	4%	6%	9% **	6% *	5%	5%
2008	6%	11% ACDkPt	6%	5%	0%	0%	7% *	3% *	7% *	6%	6%	6% *	4% **	6%	8%	5%	9% **	5% *	8% p	5%
2009	6%	13% ACDgIJKL oPrST	6%	7%	0%	0%	5% *	7% *	2% *	6%	8%	5% *	0% **	8%	7%	6%	10% **	5% *	6%	7%
2010	11% hk	8%	11% hk	10% h	0%	0%	8% *	3% *	19% aBcdg HKOps t*	11% h	9%	12% h*	4% **	16% BH Ko	8%	12% h	8% **	13% h*	11% h	11% h
2011	14% B	5%	14% B	12% B	0%	0%	15% B*	9% *	18% Bn*	16% Bn	12% B	10% *	9% **	9% B	15% B	16% ABCK n	5% **	13% B*	15% B	15% B
2012	25% BgR	4%	25% BgR	25% Bgr	0%	0%	14% B*	19% B*	25% B*	27% BGR	24% Bgr	23% B*	17% **	23% B	22% B	28% ABCG kRs	12% **	15% B*	24% B	31% ABCOR s

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>2013</b>	6% BK	.%	6% BK	9% BKLo	0%	0%	12% aBcKL nOpt*	4% b*	13% ABCKL nOPsT*	9% BKl	4% B	3% *	16% **	5% B	4% B	6% B	4% **	11% aBc KLn o*	6% B	5% B
<b>Don't Know VOL</b>	4% D	5% D	4% D	1%	0%	0%	7% Dr*	2% *	4% *	3%	4% d	5% D*	0% **	7% acDrs	4%	3% d	4% **	2% *	3%	4% d
<b>Mean</b>	2008.73	2006.44	2008.73	2008.70	0	0	2008.60	2006.18	2010.30	2009.65	2008.09	2007.78	2007.44	2008.61	2008.34	2009.26	2007.02	2008.41	2008.80	2009.25
<b>Standard Deviation</b>	4.12	4.13	4.12	4.42	0	0	4.05	5.64	2.71	3.02	4.50	4.81	5.30	4.10	4.19	3.79	4.19	3.96	3.73	4.18

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q71d - What year did you get your original mortgage on your CURRENT home?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1960	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1962	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1963	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	0%	2% AbCkps*	0%**	0%*	1%	0%	2% ac*	0%*	0%	0%*
1964	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	0%	2% AbCdjkoPS*	0%**	1%*	0%	0%	2% abckops*	0%*	0%	0%*
1965	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1967	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1969	.%	0%	.%	1% p	0%	0%	0%*	0%*	0%*	0%	0%	3% ABCijKnPrt*	0%**	0%*	1%	0%	0%*	0%*	1% p	0%*
1970	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1973	1%	1%	1%	.%	0%	0%	2% acjo*	0%*	0%*	0%	.%	4% AbCdIJKNOPRST*	3%**	0%*	0%	1%	3% ACijknoSt*	0%*	.%	0%*
1974	0%	1% ac	0%	0%	0%	0%	0%*	0%*	0%*	0%	0%	0%*	0%**	0%*	0%	0%	0%*	0%*	0%	0%*
1975	.%	1%	.%	.%	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%*	0%	.%	0%*	0%*	.%	0%*



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1978	.%	1%	.%	0%	0%	0%	0%*	0%*	0%*	0%	1%	0%*	0%**	0%*	1%	0%	0%*	1%*	0%	0%*
1979	.%	1%	.%	0%	0%	0%	0%*	0%*	0%*	0%	0%	1%ac*	0%**	0%*	.%	0%	0%*	1%*	0%	0%*
1980	.%	1%	.%	1%	0%	0%	0%*	2%ACjoPS*	0%*	0%	1%	0%*	2%**	0%*	0%	0%	0%*	1%*	0%	0%*
1981	.%	0%	.%	1%	0%	0%	0%*	1%*	0%*	0%	.%	0%*	0%**	1%*	0%	0%	0%*	1%*	0%	0%*
1982	.%p	0%	.%p	0%	0%	0%	0%*	0%*	0%*	0%	1%ps	0%*	0%**	2%*	0%	0%	0%*	0%*	0%	2%p*
1983	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	0%	1%acp*	0%**	1%*	0%	0%	0%*	0%*	.%	0%*
1984	.%	1%	.%	0%	0%	0%	0%*	.%*	0%*	0%	.%	0%*	0%**	0%*	0%	.%	.%*	0%*	.%	0%*
1985	.%	1%	.%	.%	0%	0%	1%*	0%*	0%*	0%	1%ps	0%*	0%**	0%*	1%	1%	.%*	1%*	0%	.%*
1986	1%p	0%	1%p	0%	0%	0%	2%*	5%ABCDIJKnOPqST*	0%*	.%	1%	5%ABCDIJKNOPqST*	5%**	1%*	1%	.%	0%*	3%ABC DIjoPt*	1%	0%*
1987	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	1%	1%*	0%**	0%*	0%	1%ACJS	0%*	.%*	0%	1%*
1988	.%	1%	.%	0%	0%	0%	0%*	1%*	0%*	.%	1%	1%*	0%**	0%*	1%	1%	.%*	.%*	.%	1%*
1989	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	1%	0%*	0%**	0%*	1%	0%	1%*	0%*	0%	0%*
1990	1%	2%	1%	1%	0%	0%	0%*	2%jst*	0%*	0%	2%ps	3%ijst*	0%**	1%*	1%	1%	3%ijs*	2%j*	.%	0%*
1991	.%	0%	.%	0%	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%*	.%	0%	0%*	0%*	.%	0%*

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1992	1%	0%	1%	1%	0%	0%	4% aBclo pT*	2% b*	0% *	1%	2% b	4% BIT*	2% **	2% *	1%	1%	3% bi*	3% Bi*	1%	0% *
1993	.%	1%	.%	.%	0%	0%	2% aco*	0% *	0% *	1%	.%	1% *	0% **	1% *	0%	.%	.% *	0% *	1%	0% *
1994	.%	2% AC	.%	0%	0%	0%	0% *	1% *	0% *	0%	1%	0% *	0% **	0% *	.%	.%	0% *	0% *	.%	.% *
1995	1%	3% it	1%	1%	0%	0%	1% *	0% *	0% *	1%	1%	5% ACdIkn PqRT*	0% **	1% *	2%	1%	0% *	0% *	3% ACi P	0% *
1996	.%	0%	.%	0%	0%	0%	1% *	0% *	0% *	1%	0%	0% *	0% **	0% *	1%	0%	0% *	0% *	0%	1% *
1997	1%	2%	1%	2%	0%	0%	1% *	4% Ir*	0% *	2%	2%	1% *	1% **	1% *	1%	1% i	1% *	0% *	1%	3% j*
1998	2%	4% ACijPS	2%	2% i	0%	0%	4% IjPS*	2% *	0% *	1%	2% s	4% IjPS*	2% **	1% *	2%	1%	2% *	3% I*	1%	1% *
1999	2% iS	4% IS	2% iS	5% acloP S	0%	0%	4% IS*	5% IopS*	0% *	2% s	4% aclo PS	1% *	4% **	3% is*	1%	1% i	1% *	5% aclo pS*	.%	3% Is*
2000	5% DiP	3%	5% DiP	1%	0%	0%	7% Di*	7% Di*	2% *	6% D	7% bDi p	10% BDIP*	9% **	7% Di*	5% D	3% D	4% *	6% Di*	5% Di	4% d*
2001	2% ipt	4% IpT	2% ipt	2%	0%	0%	6% IPrT*	1% *	.% *	4% ipT	3% T	3% t*	0% **	4% IT*	3% it	1% t	2% *	1% *	4% IPt	0% *
2002	4% p	4%	4% P	4% p	0%	0%	3% *	6% Ip*	3% *	7% aclo Pt	4% p	.% *	12% **	5% *	3%	2%	5% *	4% *	5% P	3% *
2003	5% l	4% l	5% l	6% l	0%	0%	4% I*	4% I*	0% *	10% ABC gInP RS	5% l	5% I*	0% **	5% I*	7% ls	5% l	4% I*	3% I*	3% l	9% abc Ips *
2004	5% i	5%	5% i	5% i	0%	0%	4% *	5% *	2% *	5%	6% io	3% *	4% **	3% *	3%	7% ACIort	5% *	2% *	7% aclo	3% *

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2005	6% l	17% ACDGH JKINOP RST	6% l	7% l	0%	0%	4% *	4% *	1% *	5% i	10% ACI noP sT	7% j*	12% **	4% *	5% i	5% l	12% lnpt*	7% l*	6% l	3% *
2006	8%	11% i	8%	8%	0%	0%	8% *	10% *	5% *	10%	9%	5% *	4% **	8% *	9%	8%	4% *	9% *	8%	10% *
2007	6% k	3%	6% k	5%	0%	0%	5% *	4% *	11% ABCdKO *	5%	3%	3% *	2% **	8% bk*	4%	7% bK	5% *	5% *	6%	7% *
2008	5% n	7% N	5% n	7% N	0%	0%	6% n*	7% n*	10% ACjknST *	3%	4%	4% *	7% **	1% *	7% jn	6% nt	6% n*	7% N*	5% n	3% *
2009	8% BG	4%	8% BG	9% bG	0%	0%	2% *	3% *	13% aBcGHkl PQ*	8% G	6%	2% *	1% **	12% BGh klQ*	8% bG	7% g	2% *	6% g*	9% BG	11% BG hlp q*
2010	10% dg K	6%	10% dgK	6%	0%	0%	4% *	9% *	14% aBcDGK n*	11% g	5%	9% *	10% **	7% *	9%	13% ABCD GK	7% *	9% *	10% k	11% dgk *
2011	9% Bh L	3%	9% BhL	10% BhL	0%	0%	4% *	3% *	17% ABCdGH JKLNQ RS*	6%	7%	1% *	0% **	6% *	10% % Bh L	13% ABCG HJKLn qRs	4% *	6% *	9% BL	13% % Bg HJK L*
2012	10% % Bl	2%	10% Bl	9% B	0%	0%	8% B*	8% B*	16% ABCdjkL or*	9% B	9% B	3% *	11% **	9% B*	9% B	11% BL	8% b*	8% B*	10% % Bl	11% % B*
2013	.% p	0%	.% p	0%	0%	0%	0% *	2% kp*	0% *	2% acP	0%	0% *	0% **	0% *	1% ack	0%	0% *	1% *	1% *	0% *

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rent	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Don't Know VOL</b>	3% KPt	4% KPt	3% KPt	7% ACJK OPST	0%	0%	12% ABChJ KOPrS T*	3% *	6% acjKOPST*	2%	1%	6% KoPsT*	8% **	7% acjKOPST*	1%	1%	12% ABChJ KOPST*	4% KoPt*	2%	.% *
<b>Mean</b>	2004.70	2001.66	2004.70	2004.73	0	0	2002.64	2002.62	2009.02	2005.51	2003.15	1996.52	2002.33	2004.21	2004.51	2006.03	2001.42	2003.58	2005.37	2005.96
<b>Standard Deviation</b>	7.70	9.59	7.70	7.70	0	0	7.85	8.09	2.69	4.86	7.68	13.20	9.19	7.77	8.21	6.43	11.74	8.13	6.77	6.07

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q71i - How likely are you to refinance the mortgage on your primary home in the next 12 months? READ CHOICES

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delinque nt	Mort gage	Under water	Ow ner	Re nte r	Hispa nic	Afric an Ame rican	Ge n Y	G e n X	Boo mer	Pre- boom er	Less Than High School	Hig h Sch ool	Some Colleg e	Colleg e/grad School	<\$ 25 k	\$25- 50k	\$5 0- 10 0k	>\$1 00k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Very likely</b>	8%	14% ACDGIKI MNPqRS	8%	7%	0%	0%	6%	12% MR*	7%	10% mmr	8%	7%	2% *	8%	10% mR	9% m	6% *	5%	9% *	11% acd gm R		
<b>Some what likely</b>	10% IM	10% M	10% IM	11% M	0%	0%	10% M	11% M*	13% IMr	10% M	10% M	6% m	1% *	12% IMr	11% IM	11% LMr	9% M*	7% m	11% IM	12% IM		
<b>Some what unlikely</b>	14% BHn	9%	14% BHn	14% Bh	0%	0%	11%	8% *	18% Bg HIN R	13% b	14% Bh	11%	11% *	10% %	18% ABCG HjklN R	15% BHnr	11% *	11%	16% B H N	16% BHn		
<b>Very unlikely</b>	66% OPT	64%	66% OPT	67% o	0%	0%	74% aBcljk OPST	68% *	63% %	66% %	66% o	75% ABCdIj KOPST	87% ABCDGHIJKI NOPQRST*	69% %	61% %	63%	73% %	76% %	64% %	61% %		
<b>Don't know VOL</b>	1%	3% ACgIJOp ST	1%	1% i	0%	0%	.%	1% *	0%	.%	2% ACi oS	1%	0% *	1%	1%	1% acijS	1% *	1%	1% %	1% %		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results



Table q71aa - Did you do any of the following as a result of your refinance? Please tell me all that apply. READ CHOICES

		<b>G P</b>	<b>DELINQUENT</b>	<b>OWNER STATUS</b>			<b>RACE</b>		<b>GENERATION</b>				<b>EDUCATION</b>				<b>INCOME</b>				
		G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>
	<b>Lower your monthly mortgage payments</b>	65% K	59%	65% K	65%	0%	0%	61% *	67% *	79% ABCDGjK InOprS*	65%	61%	66% *	53% **	67%	61%	69% ABCK	51% **	65% *	64%	69% BKo
	<b>Receive cash back from your new mortgage</b>	13%	32% ACDGHJK LNOPRST	13%	12%	0%	0%	17% *	7% *	16% *	16% lt	13%	8% *	11% **	13%	16% 	13%	27% **	15% *	13%	11%

	G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Roll your closing costs into the new mortgage rather than paying them upfront	38% G	53% ACDGIKLN OPRST	38% G	39% G	0%	0%	23% *	39% g*	35% *	44% acGR	37% G	33% *	12% **	36% g	40% G	43% ACGKLR	15% **	31% *	42% G	43% acGr
Obtain a mortgage with a shorter term than your previous mortgage	37% BdlS	12%	37% BdlS	31% B	0%	0%	45% BdlS*	29% B*	23% b*	44% ABCD hILnPS	40% BDIS	30% B*	51% **	34% B	37% BI	37% BlS	15% **	47% aBcDHLNpS*	32% B	43% ABCD hILpS
None of the above	9% JP	9%	9% JP	10% Jp	0%	0%	13% J*	9% *	8% *	5%	11% JPt	14% JnPt*	17% **	7%	12% Jpt	7%	16% **	10% *	10% Jp	7%



		G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know VOL		1%	3% ACdKoPsT	1% k	.%	0%	0%	0% *	0% *	.% *	2% t	.%	2% *	0% **	2% k	.%	1%	4% **	0% *	1% %	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g71ab[Q71ab].mA - You do not qualify for a refinance How much does this apply to your decision NOT to refinance?

GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Greatly applies	14%	38% ACDGHJKL NOPQRST	14%	16%	0%	0%	21% aclOpS*	16%*	10%*	14%	16%	17%*	21% **	15%*	11%	13%	18%*	21% pS*	11%	13%*
Some what applies	7% Pt	9% Pt	7% Pt	7%	0%	0%	8%*	14% acKL nPT*	8% p*	10% PT	7%	3%*	8% **	6%*	12% ACK IPT	4%	5%*	10% Pt*	10% Pt	3%*
Does not apply very much	9%	6%	9%	12% b	0%	0%	17% ABCJL oPSt*	10%*	14% aBcjl Ps*	6%	10%	4%*	7% **	14% Bjlp*	9%	8%	10%*	12% bl*	8%	8%*
Does not apply at all	66% BG hR	38%	66% BGhR	63% Bg	0%	0%	50% b*	56% B*	64% Bg*	68% % BG hR	64% BGr	71% BGr*	65% % **	62% % B*	64% BG	71% ABCdG HkR	64% % B*	54% B*	68% % BG hR	73% BdG HR*
Don't know VOL	3%	9% ACDgJKNopr ST	3%	3%	0%	0%	3%*	4%*	4%*	2%	3%	6%*	0% **	2%*	4%	5% acj	2%*	3%*	3%	3%*

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results



Table g71ab[Q71ac].mA - Closing costs are too high How much does this apply to your decision NOT to refinance?

		G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Greatly applies	21%	27% aciNS	21%	19%	0%	0%	31% ACDIj NPST*	18% *	17% *	22%	24% s	21% *	23% **	16% *	24% s	21%	32% acdI NS*	26% in*	17%	19% *	
Some what applies	22% BH	15%	22% BH	22% H	0%	0%	23% h*	10% *	26% BH*	24% BH	19% h	17% *	16% **	24% bH*	23% bH	23% BH	16% *	22% H*	25% BHk	21% h*	
Does not apply very much	11% j	7%	11% j	12%	0%	0%	14% bj*	15% bj*	17% ABCJI OS*	7%	10%	6% *	10% **	12% *	8%	11% bjs	8% *	15% BJ os*	8%	11% *	
Does not apply at all	43% Gr	40%	43% Gr	44% g	0%	0%	31% *	53% bGiR *	38% *	46% Gr	44% G	47% g*	51% **	43% g*	42% g	43% g	42% *	35% *	47% Gr	49% Gir*	
Don't know VOL	3% t	11% ACDGIJKn OPqRST	3% t	3% t	0%	0%	1% *	4% t*	2% *	1%	3%	10% ACdGIJko PqRST*	0% **	4% jt*	3%	2%	3% *	2% *	3%	.% *	

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results



Table g71ab[Q71ad].mA - You don't want to lengthen your loan term How much does this apply to your decision NOT to refinance?

	G P	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinq uent	Mort gage	Under water	Own er	Re nte r	Hispan ic	Afric an Ame rican	Gen Y	G e n X	Boo mer	Pre- boomer	Les s Than High School	High School	Some College	Colleg e/grad School	<\$2 5k	\$2 5- 50 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Greatly applies</b>	26% N	37% ACDIKI NPST	26% N	22%	0%	0%	38% ACDIKI NpsT*	28% n*	22% *	29% Nt	26% N	23% *	29% **	15% *	31% acdi NT	27% Nt	29% N*	32% di Nt*	27% N	20% *
<b>Some what applies</b>	16% DL	11%	16% DL	10%	0%	0%	15% I*	20% dL*	27% ABCdGJKL OPqRSt*	13% %	14% l	4% *	18% **	20% bD L*	15% L	15% L	14% I*	12% *	17% dL	17% dL*
<b>Does not apply very much</b>	10% %	7%	10%	14% aBcLp S	0%	0%	9% *	8% *	12% I*	9% %	10%	3% *	10% **	12% I*	9%	8%	17% aBc Lps*	12% I*	8% %	9% *
<b>Does not apply at all</b>	46% G	40%	46% G	53% BGIr	0%	0%	33% *	45% *	39% *	46% g	46% g	65% ABCdGHIJK nOPQRS*	39% **	49% G*	45% g	48% bGi	39% *	40% *	47% G	54% aBc GIr*
<b>Don't know VOL</b>	2% io	6% ACdhIO PST	2% io	2%	0%	0%	5% hIOSt*	0% *	0% *	3% io	3% io	5% hIOt*	3% **	4% I*	1%	2% l	.% *	3% io *	2% %	.% *

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results




Table g71ab{{Q71ae}}.mA - You would need to put money down to make up for value lost since you bought your home How much does this apply to your decision NOT to refinance?

	G P	DELINQUE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinquen t	Mort gage	Under water	Own er	Re nte r	His pan ic	Afric an Amer ican	Gen Y	G e n X	Boo mer	Pre- boomer	Les s Tha n Hig h Sch ool	Hig h Sch ool	So me Coll ege	Colleg e/grad School	<\$ 25 k	\$2 5- 50 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Great ly appli es</b>	16 % l	30% ACDgIJKLN OPQRST	16% l	16% l	0%	0%	20% L*	25% ackL NPq*	16% l*	1 9 % L	15%	6% *	13 % **	12 % *	20 % acL	14% l	12 % *	18 % L*	16% l	15 % *
<b>Some what appli es</b>	12 %	15% kl	12%	14% kl	0%	0%	14% *	14% *	15% l*	1 6 % kl os	9%	5% *	8% **	17 % Kls *	10 %	13% l	9% *	17 % KL o*	10%	12 % *
<b>Does not apply very much</b>	9 % jk	6%	9% jk	14% aBcJK pS	0%	0%	12% jk*	8% *	16% ABCJK oPrS*	6 %	6%	11% *	3% **	13 % bJK s*	9%	8%	10 % *	8 % *	7%	12 % jK*
<b>Does not apply at all</b>	59 % B G hi	44%	59% BGhi	53%	0%	0%	48% *	48% *	51% *	5 9 % B g	65% aBcD GHIN R	63% B*	66 % **	54 % *	59 % Bg	61% BdGHlr	61 % B*	52 % *	64% BDG Hlnr	59 % B*
<b>Don't know VOL</b>	4 % ij	5% ij	4% ij	3%	0%	0%	6% lJot*	5% ij*	1% *	1 %	5% ijo	15% ABCDghIJK NOPRST*	10 % **	3% *	2%	4% ij	7% lJot*	5 % lJo *	2%	1% *

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)





Cell Contents:

- Column Percentage
- Statistical Test Results

Table g71ab[{{Q71af}}].mA - The refinancing process is too complicated How much does this apply to your decision NOT to refinance?

G P	DELIN QUENT	OWNER STATUS					RACE		GENERATION				EDUCATION				INCOME			
		Delinq uent	Mort gage	Under water	Own er	Re nte r	Hispani c	African Americ an	Gen Y	Gen X	Boo mer	Pre- boom er	Les s Th an Hig h Sch ool	Hig h Sch ool	Som e Colle ge	Colleg e/grad School	<\$2 5k	\$25- 50k	\$5 0- 10 0k	>\$1 00k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Great ly appli es	1 3 % Pt	26% ACDIJK NOPST	13% Pt	11%	0%	0%	29% ACDIJK NOPST *	27% ACDIJK NOPST *	10% *	9%	14% Pt	22% acdijn oPST*	30% **	10% *	11%	8%	20% dijn PsT *	21% ACDIJN OPST*	11% *	7% *
Some what appli es	1 8 % K Lr	14%	18% KLr	19% kL	0%	0%	18% L*	12% *	24% aBch KLqR *	23% ABCH KLqR	12%	5% *	2% **	18% L*	23% aBch KLqR	18% KLr	11% *	12% *	21% bK Lr	20% KL*
Does not apply very much	1 1 %	10%	11%	11%	0%	0%	11% *	11% *	15% q*	11%	9%	8% *	5% **	12% *	9%	15% ACKqs	5% *	17% ackoq*	10% *	11% *
Does not apply at all	5 7 % B G r	44%	57% BGr	57% BG	0%	0%	40% *	47% *	50% *	55% bG	62% aBc GH iR	61% BG*	64% **	57% bG *	55% bG	57% BG	62% BG*	48% *	57% B G	61% BG hir *
Don't know VOL	2 %	5% ACijST	2%	2%	0%	0%	2% *	3% *	1% *	1%	3%	4% t*	0% **	2% *	2%	2% t	2% *	3% *	1% *	.% *

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)


Cell Contents:  
 - Column Percentage



Table g71ab[Q71ag].mA - You are not sure what to trust with lending institutions How much does this apply to your decision NOT to refinance?

	GP	DELINQUE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Greatly applies</b>	14%	37% ACDGHJKL NOPQRST	14%	10%	0%	0%	18% dlt*	20% DLpT*	14% %*	14%	15%	6% *	8% **	16% % I*	15%	12%	19% % Lt*	17% % I*	13%	9% *
<b>Some what applies</b>	18% % pT	15% t	18% % pT	21% % T	0%	0%	24% % npT*	25% % npT*	18% % T*	20% % pT	17% % T	16% % *	27% % **	14% % *	22% % T	15% % T	18% % t*	28% % ABCIK NPT*	20% % PT	8% % *
<b>Does not apply very much</b>	11% %	9%	11%	12%	0%	0%	11% % *	11% % *	15% % lp*	10%	11%	5% % *	8% % **	14% % *	12%	10%	6% % *	14% % *	11%	10% % *
<b>Does not apply at all</b>	55% % BgHR	34%	55% % BgHR	56% % BHR	0%	0%	45% % *	38% % *	52% % BhR*	55% % BHR	54% % BHR	67% % aBCGH inOR*	57% % **	53% % BhR*	50% % Br	61% % ABCGH ikORs	53% % B*	38% % *	55% % BHR	72% % ABCDGHIJK NOPQRS*
<b>Don't know VOL</b>	2%	5% % aciJSt	2%	2%	0%	0%	2% % *	5% % js*	1% % *	1%	3%	5% % s*	0% % **	3% % *	1%	2%	3% % *	2% % *	1%	1% % *

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g71ab[Q71ah].mA - The lenders you contacted would not refinance your mortgage How much does this apply to your decision NOT to refinance?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Greatly applies	11% lp	29% ACDGHJK LNOPQRST	11% lp	14% lp	0%	0%	16% lp*	17% lp*	5% *	16% ac IPs	14% lp	7% *	8% **	12% j*	14% l	9%	15% l*	14% l*	10% i	11% i*
Somewhat applies	9% KP	10% kP	9% KP	7%	0%	0%	17% ACDJK LOPST*	7% *	18% AbCDHj KLOPST*	7% %	5%	3% *	12% **	16% ACDJK LOPST*	7%	4%	13% kL p*	13% jKL OPs*	7%	7% *
Does not apply very much	8% %	5%	8%	9%	0%	0%	7% *	4% *	10% *	8% %	7%	2% *	8% **	6% *	10% bl	6%	13% bh Lt*	11% bl*	7%	5% *
Does not apply at all	71% BGQR	48%	71% BGQR	68% B	0%	0%	58% *	68% B*	66% B*	68% Bg	73% % BGnQR	82% aBcdGij NOQR*	73% % **	63% B*	67% % B	79% ABCDGh IJKNOQR	56% % *	60% % b*	75% BGij NOQR	77% BGij NoQR*
Don't know VOL	2% %	7% ACdIJKoPr ST	2%	2%	0%	0%	2% *	3% *	1% *	2% %	2%	7% ACIKPs T*	0% **	3% *	3%	1%	2% *	2% *	2%	.% *

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g71ab{{Q71ai}}.mA - You wouldn't be able to reduce your monthly mortgage payment enough to make it worth refinancing How much does this apply to your decision NOT to refinance?

	GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Greatly applies</b>	27% L	38% ACDjLn OT	27% L	24% l	0%	0%	34% L*	27% L*	28% L*	27% L	31% L	12% *	23% **	26%  *	27% L	31% acLt	29% L*	28% L*	30% L	23% *
<b>Some what applies</b>	23% BL pQ	12%	23% BLpQ	24% BIQ	0%	0%	20% *	18% *	26% Bl Q*	28% aBc LPQ	20% b	11% *	19% **	23% BlQ *	27% BkL Q	20% Bq	10% *	23% Bl q*	25% BL pQ	25% Blq *
<b>Does not apply very much</b>	6%	9% s	6%	7%	0%	0%	7% *	5% *	8% *	6%	6%	4% *	8% **	6% *	6%	7%	7% *	9% *	4%	4% *
<b>Does not apply at all</b>	39% B	29%	39% B	41% B	0%	0%	34% *	46% B*	35% *	37%	37%	65% ABCDGHIJKN OPQRST*	40% **	41% % b*	37%	39% B	42% *	35% *	38% % b	46% Bgij kp*
<b>Don't know VOL</b>	5%	12% ACDIJKN OPRST	5%	4%	0%	0%	5% *	5% *	2% % *	3%	6% st	9% iosT*	11% % **	4% *	3%	4%	12% ACdIJN OPST*	4% % *	3%	2% *

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:




- 
- Column Percentage
  - Statistical Test Results

Table q71aj - Have you tried to refinance your mortgage in the past 2-3 years?

		G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	16%	28%	16%	19%	0%	0%	16%	13%	10%	19%	18%	12%	6%	15%	19%	16%	17%	6%	19%	21%	
	iR	ACdgHljk LNoPRS	iR	IR			R*	*	*	iR	R	*	**	R*	IR	R	r*	*	IR	IR*	
	84%	72%	84%	81%	0%	0%	84%	87%	90%	81%	82%	88%	94%	85%	81%	84%	83%	94%	81%	79%	
Do not know	.%	1%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	
							*	*	*	%		*	**	*			*	*	*	%	*

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q71ak - Would you be most likely to refinance if you could... READ CHOICES WITH AN "OR" BETWEEN THE LAST TWO

	G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Lower your monthly mortgage payments	43% hL	60% ACDGHJKL NOPRST	43% hL	41%	0%	0%	40% *	32% *	50% % HL*	43% l	43% l	27% *	35% %**	43% % l*	42% l	48% ACHL	47% % hL*	40% % *	44% % L	47% % hL*
Receive cash back from your new mortgage	8%	10%	8%	10% o	0%	0%	9% *	8% *	7% % *	5%	9%	10% *	9% %**	10% % *	5%	7%	5% *	9% % *	6% %	9% *

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Obtain a mortgage with a shorter term than your previous mortgage	23% BK	12%	23% BK	29% aBcKlnq	0%	0%	26% Bk*	21% *	28% BK*	31% ABCKlNqt	16%	16% *	18% **	19% *	27% BKl	25% BK	17% *	23% B*	26% BK	21% B*
Don't know VOL	6% BlP	18%	26% BIP	20%	0%	0%	24% i*	40% ABCDgIjOPST*	15% *	21%	32% ABCDlJPSt	47% ABCDGIljKNOPqRST*	38% **	28% bl*	25% l	20%	30% bl*	29% Blp*	24% l	22% *

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q72 - Which of the following best describes the value of your home? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Less than \$100,000	18% CjPST	22% CdJk oPST	14% PT	16% PsT	27% AbC DJKL OPS T	0%	29% AbC DJKL OPS T	31% ABC DIJK LOP ST	22% % Cd Jko PST	15% PT	17% % CPS T	20% CjoPST	41% ABCDE GHIJLN OPRST *	25% % AC DJK IOP ST	16% PST	7% T	54% ABCDE GHIJKL MNOPR ST	29% ABCD iJKLO PST	12% PT	2%
\$100,000-\$249,999	44% EMPQT	42% QT	46% AEKl MPQT	46% eMp QT	39% QT	0%	40% QT	39% t	45% % m QT	49% AbE GHK LMP QT	42% % mQ T	41% QT	33% *	47% % Ehk lMp QT	49% AbE GHK LMP QT	41% QT	31%	51% ABcE GHKL MPQ T	55% ABCDE GHijkl MNOP QT	31%
\$250,000-\$499,999	26% EgLMNQ R	28% EGL MN QR	30% AEG hLM NOQ RS	30% aEG hLM NQR s	19% Q	0%	20% mQ	22% mQ R	26% % E M QR	28% EGL MN QR	29% % aEG LM NQ R	19% Qr	13% Q*	20% % QR	25% ELM nQR	36% ABCdE GHIJKL MNOQ RS	5%	15% Q	25% ELMNQ R	47% ABCDE GHIJKL MNOPQ RS
\$500,000-\$749,999	5% iNQRS	4% q	6% imNQRS	4%	4% Q	0%	4% q	3%	3%	4% q	6% ehi mN oQ RS	7% EhiM NoQ RS	2% *	3%	4% q	10% ABCDE GHIJKL MNOQ RS	2%	3%	3%	13% ABCDE GHIJKL MNOPQ RS

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mort gage	Und erw ater	Ow ner	Re nt er	Hisp anic	Afric an Ame rican	Ge n Y	Gen X	Boo mer	Pre- boo mer	Less Than High School	Hig h Sch ool	Som e Colle ge	College /grad School	<\$25k	\$25- 50k	\$50- 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$7 50, 00 0 or mo re	4% CdI JN R	3% r	4% jR	2%	6% ABC DhIJ NOR S	0 %	4% r	2%	2%	2%	5% CDI JNR	7% ABCD gHIJN OpRS	8% bcdghI JNRs*	2%	4% R	5% CDIJNR	4% iR	1%	4% iR	8% ABCDgH IJkNOP RS
Do n't kn ow VO L	2% BC dJK PS T	.%	1% T	1% t	4% ABC DJK OPR ST	0 %	3% bsT	3% BcDj KrST	3% Bc dS T	1% T	1% T	5% ABCD JkNO PRST	3% BdksT*	3% BC DJK rST	2% bsT	2% sT	4% BCDJKp rST	1% t	1% t	0%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g75[{}q75].mA - Buying a home Do you think this investment is... READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50 - 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Safe investment with a lot of potential	43% Flm	47% FIM Qr	45% AFIMQ r	45% fIM	46% aFIL M Qr	37%	43% im	54% AbCDEF GHIJKL NOPQRs T	37%	45% FI M Q	47% AFI MP QR	42%	35%	44% FI m Q	45% FIM Qr	43% Flm	39%	40% %	48% % AFIL MP QR	45% FIMq
Safe investment with very little potential	24% bF GH MN Q	20% hQ	29% ABdeF GHIJKL MNoQ Rs	25% % FG HM Q	25% % bF GH MN Q	16%	16%	14%	21% FgHm Q	25% % bF GH Mn Q	26% aBF GHi MN Q	23% FGH MQ	14%	20% % FH Q	26% % BF GHi MN Q	30% ABdeF GHIJKL MNQR S	13%	24% % FG HM nQ	26% % BF GHi MN Q	31% ABdeF GHIJKL MNoQ r

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Rentier	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50 - 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Risky investment with very little potential	16% CJK PST	17% CjkP ST	11%	15% c	14% %	23% ABCD EHJKI NOPR ST	20% ACd EJK OPST	15% c	20% ACdEJ KOPST	13% %	13%	19% CEJKo PST	23% ACDEh JKOPrS T	19% % CE JK PS T	15% % C	12%	25% ABCDE HiJKLN OPRST	16% % CkP st	12% %	12%
Risky investment with a lot of potential	14% CE KLOS T	13%	11%	11% %	10% %	20% ABCD EHJKL NOPrS T	15% CEK LOs T	12%	20% ABCDE gHJKL NOPrS T	13% % cek lt	10%	9%	22% ABCDE GHJKL NOPrS T	13% % EK Lt	11% %	13% CEKLT	17% aCDEh KLnOP ST	16% % CdE KL Op ST	11% %	9%
Don't know VOL	4% iPs	3%	3%	5% i	5% IPSt	4% i	6% ciPr St	4%	2%	4%	4% P	7% ABCe FIJKN OPRS T	6% lpst	4% %	4% i	3%	7% AbCFIJ KNOPR ST	3%	3%	3%

Statistics:


Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)





Cell Contents:


- Column Percentage
- Statistical Test Results

Table g75[{{q76}}].mA - Buying stocks Do you think this investment is... READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Safe investment with a lot of potential	10% OR	8%	10% OR	9%	10% r	9%	8%	18% ABCDEFGH IJKLMNO PQRST	9%	10% r	9%	12% aBeGk OR	11% %	11% % R	8%	11% ABgKOR	12% bgO R	7% %	10% or	11% oR
Safe investment with very little potential	7% BO	4%	8% BOp	8% B	8% BO	6%	7% b	10% BFikOp	6%	9% BfOp	7% b	10% aBFik OPs	10% % Bo	9% Bo	5%	7% B	7% b	9% % Bfi k O p	7% b	7%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Risk investment with very little potential</b>	31% CJPST	35% CiJPST	28%	29%	36% ACd HIJPST	33% iJPT	33% JPT	29%	28%	25%	36% ACD HIJPST	34% CiJPST	33% j	34% CiJPST	34% CiJPST	26%	38% ACD fHIJ PST	34% CI JPST	29%	25%
<b>Risk investment with a lot of potential</b>	43% EHK Lm NQ	40% LQ	46% AbE HKL MN Q	46% EHK LMN Q	35% L	44% EHk LM NQ	42% eL nQ	35%	51% ABcEFG HKLMN oQR	47% ABEg HKLM NQr	39% eLQ	31%	35% %	36% L	45% EHK LM NQ	51% ABCdEF GHKLM NOQRs	33%	42% Eh LN Q	47% ABEg HKL MNQ	51% ABCEfG HKLMN oQR
<b>Don't know VOL</b>	8% IPSt	14% ACDF HIJKO PRST	8% IPs	8% P	11% AcfI koP rST	7% P	10% IPS T	8% P	5%	9% iPst	8% iPst	13% ACDeF HIJKO PRST	11% IP st	11% ACF IkP RST	8% iP	5%	11% fIPST	8% P	6%	6%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g75[{{q77}}].mA - Buying government or corporate bonds Do you think this investment is... READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Safe investment with a lot of potential	12% C	15% Ct	10%	12%	13%	16% ACg IJNo T	11%	20% ACDE GIJKN OPQR ST	11%	11%	13% C	16% ACegi jNopT	13%	12%	12%	13% Ct	14% C	13% c	13% C	10%
Safe investment with very little potential	31% EF GHi MN Qr	27% fGM nQ	40% ABdEF GHIJKL MNOQ Rs	35% BEF GHIL MN QR	28% fGM NQ	22% MQ	20% MQ	23% MQ	27% FGM nQ	35% ABEF GHIL MN QR	34% ABE FGHI IMN QR	29% FGh MNQ	11%	22% MQ	33% bEF GHi MN QR	48% ABCDE FGHIJK LMNO QRS	13%	27% % FG M NQ	36% ABEF GHIL MN QR	50% ABCDE FGHIJK LMNO QRS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Risky investment with very little potential	29% CLPT	26%	27% P	31% cLPT	29% LPt	32% BCh JLPT	29% lp	27%	34% ABCgHJK LoPR ST	26%	29% cLPT	23%	29%	35% ABCEGHJK LoPR ST	29% LPt	24%	35% ABCEGHJK LoPR ST	28% Lp	28% LP	24%
Risky investment with a lot of potential	13% CKPST	12% PT	9% PT	11% PT	12% PT	17% ABCDEK LOPST	17% AbCDEKLO PST	20% ABCDEJKLn OPST	17% AbCDEK LOPST	14% CKPST	9% Pt	11% PT	23% ABCDEgIJKL NOPR ST	15% CeKLPST	12% PT	7%	18% ABCDEJK LOPST	15% Cd eK Lo PST	10% P	7%
Don't know VOL	14% diPT	20% ACD FHIJ KOPST	14% diPT	11%	19% ACD FHIJ KOPST	13% Pt	23% ACDFHIJK NOPRST	11%	11%	13% PT	15% diPT	22% ACDFHIJK NOPRST	23% ACDFHIJKn OPRST	16% DfhIPST	14% iPT	8%	19% ACDFHIJK OPST	16% dhIPT	13% Pt	9%


Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g75[{{q79}}].mA - Investing in a mutual fund Do you think this investment is... READ CHOICES

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mortg age	Unde rwat er	Ow ner	Ren ter	Hisp anic	African Americ an	G e n Y	Gen X	Boo mer	Pre- boo mer	Less Than High School	Hig h Sch ool	So me Coll ege	College /grad School	<\$25 k	\$25 -50k	\$50- 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Saf e inv est me nt wit h a lot of pot ent ial	20% N	19%	21% N	21%	22 % N	20 %	20%	30% ABCDE FGIJKL MNOQ RS	2 0 %	22% Nr	20%	21% n	16%	17%	21% n	26% ABCDE FgIJKL MNOQ RS	20%	18%	21% N	25% ABCfKM NR
Saf e inv est me nt wit h ver y littl e pot ent ial	26% BEF GHL Mn Qr	22% mQ	33% ABEFG HIKLM NOQR	31% aBEF GHIL MNQ R	21 % mQ	22 % MQ	18%	20% q	2 5 % G M Q	31% ABEF GHIL MNQ R	27% BEF GHI Mn Qr	23% MQ	14%	23% gM Q	28% BEF GHL MQ r	34% ABEFG HIKLM NOQRs	15%	23% MQ	31% ABEF GHIL MNQ R	38% ABCDEF GHIJKL MNOpQ RS



	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mortg age	Unde rwat er	Ow ner	Ren ter	Hisp anic	African Americ an	G e n Y	Gen X	Boo mer	Pre- boo mer	Less Than High School	Hig h Sch ool	So me Coll ege	College /grad School	<\$25 k	\$25 -50k	\$50- 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Ris ky inv est me nt wit h ver y littl e pot ent ial	22% CJPS T	22% CJPT	17%	19%	25 % AC DJP ST	25 % aCd JPS T	21% p	25% CJPST	2 3 % C J P S T	17%	23% CdJ PST	23% CJPS T	20%	24% CdJ PST	25% ACD JPS T	17%	27% ACD GJm PST	24% CdJ PST	18%	16%
Ris ky inv est me nt wit h a lot of pot ent ial	14% IO	15% lo	14% IO	19% ACEFi KLnO PqrsT	13 % l	13 %	19% ACEF ikLn OPqr T	14% O	1 4 %	16% LO	14% O	11%	20% AcEFik LnOP QrT	14% lo	11%	13%	14% o	14% O	15% IO	13%
Do n't kno w VO L	17% CDH kPsT	23% ACD HJK OPS T	15% DPT	10%	19 % cD Hjk oPs T	20 % CD HJK OP ST	21% aCD HJKO PST	12%	1 8 % D H P T	15% dPT	15% DPT	22% ACD eHJK OPS T	29% ACDEF gHIJKn OPRST	21% ACD HJK OPS T	15% DPT	10%	25% ACDE FHIJK OPST	21% aCD HJK OPS T	15% DPT	8%


Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:


- Column Percentage
- Statistical Test Results

Table g75[{{q80}}].mA - Putting money into a savings or money market account Do you think this investment is... READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Safe investment with a lot of potential</b>	25% bcDE KLPST	21% PT	20% PT	16%	21% PT	35% ABC DEJ KLO PST	34% ABC DEJ KLO PST	43% ABCDE FgIJKL MNOP qRST	33% ABC DEJ KLO PST	23% cDP T	21% dPT	20% PT	31% BCDE jKLPS T	31% ABC DEJ KLO PST	25% CD eKL PST	16% T	36% ABCD EJKLn OPST	31% ABC DEJ KLO PST	21% dPT	13%
<b>Safe investment with very little potential</b>	50% BF GHI MN QR	45% FGH MQ	60% ABEF GHIJK LMN OQR	62% ABEF GHIJK LMN OQR	52% BF GHI MN QR	37% gH MQ	31% Q	31% q	44% FGH MQ	54% BF GHI MN QR	53% ABF GHI MN QR	52% BFG HI MN QR	28%	39% GH MQ	53% BF GHI MN QR	69% ABCDE FGHIJK LMNO QRS	24%	45% FGH MN Q	58% ABEF GHIJK LMN OQR	74% ABCDE FGHIJK LMNOP QRS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Risky investment with very little potential	13% CoP sT	19% ACDef IJkOP rST	12% PT	11% pt	14% oPs T	14% ioPT	19% ACD efIJK OPr ST	15% PT	11% pt	13% % PT	14% CiO PST	15% % CiO PST	21% ACDe FIJKI OPRS T	16% ACD IOPS T	11% % pt	8%	21% ACDE FHIJK LNOP RST	14% PT	11% Pt	7%
Risky investment with a lot of potential	7% CPT	6% pT	5% PT	7% PT	6% PT	9% ACK LOP rT	9% aCK LoPr T	7% PT	8% CIPT	6% cPT	6% PT	5% T	13% ABCd EhJKL nOPR ST	7% CPT	6% PT	4%	10% ABCEJ KLnO PRST	6% PT	6% CPT	2%
Don't know VOL	5% PSt	10% ACDe FgHIJ KNOP RST	4% Ps	4%	6% acij PrS T	5% p	6% iPSt	5%	4%	4%	5% PSt	8% AC DfIJ OP RST	7% PSt	6% PrSt	5% ps	3%	8% ACDF hIJKO PRST	4%	3%	3%

Statistics:  
Overlap formulae used  
- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table g75[{}q81].mA - Putting money into an IRA or 401(k) plan Do you think this investment is... READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Safe investment with a lot of potential	41% EMQ	41% eM	42% EMQ	44% EMQ	35%	42% EMQ	38% m	46% EklMQR	4% EMQ	41% EMq	40% eM	38% m	30%	41% EMQ	41% EMq	45% ACEGjKLMQR	36%	38%	45% AEgKLMQR	43% EMQ
Safe investment with very little potential	28% BGHMq	18%	31% ABfGHMnQ	27% Bhq	29% BGHQ	25% BhQ	22%	20%	2% BGHq	29% BGHmQ	29% BGHmQ	29% BGHQ	22%	26% BhQ	30% BfGHmQ	32% ABdeFGHIkMNQ	20%	28% BgHQ	30% BfGHmQ	35% ABCDEFGHIJKLMNoQRs
Risky investment with very little potential	15% cPST	20% ACdFiJKLOPST	13% PT	15% PsT	17% ACLOPST	14% Pt	19% aCfjLoPST	17% cPST	1% PST	14% PT	15% PST	13% p	20% cIPST	17% ACLPST	14% PT	10%	20% ACFIJKL OPST	17% ClPST	11%	10%

		GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Risk y invest ment with a lot of pot ential		9% L	13% ACEFJ KLNO PST	9% I	11% L	8%	10% I	10% L	9%	10% L	9%	9%	6%	12% L	8%	8%	9% L	10% L	10% L	9% I	7%
	Don't know VOL	8% CDI PS T	8% cDIPS T	5% P	4%	11% ACDIJ KNOP RST	9% CD IPST	11% aCDI joPr ST	8% cDI PsT	5% %	7% dP T	8% CDI PS T	14% ABCDEF HIJKNOP RST	16% ABCDeFg HIJKNOP RST	8% cDI Ps T	7% DiP sT	4%	14% ABCDFH IJKNOP RST	7% % di Pt	5%	4%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q82 - Which of the following best describes the type of mortgage you have? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>A</b> fixed rate mortgage with fixed payments for the life of the loan	88% BdgnQ	80%	88% BdgnQ	84% q	0%	0%	83%	87% bQ*	91% BDGINQ	88% % BQ	88% % BQ	84%	87% % q*	84% q	91% ABCDGKLNQ	89% BDglnQ	75% *	88% % BQ	89% % BDgINQ	91% ABCDGKLNQ



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting	5% O	6% O	5% O	7% ACIOs t	0%	0%	6% o	6% o*	4%	5% O	5% O	4%	5% *	6% o	2%	6% acO	4% *	5% o	5% o	4%
An adjustable rate mortgage or ARM, where the payment adjusts at least every year	3% P	7% ACDHIJKI NOPRST	3% P	3%	0%	0%	4% ip	3% *	1%	3% %	3% iP	3%	3% *	3%	3% i	2%	4% i*	3% %	3% p	2%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>An interest-only mortgage</b>	1%	1%	1%	1%	0%	0%	1%	2% O*	.%	.%	1%	1%	0%*	1%	0%	1%	.%*	1%	1%	.%
<b>A negative amortization mortgage where the outstanding balance can grow</b>	.% k	0%	.% k	1% ABCK OPT	0%	0%	1% k	0%*	1% abc Kopt	.%	0%	0%	0%*	1% K	0%	.%	2% aBcKOpT*	0%	.% k	0%
<b>Some other type of mortgage VOL</b>	2%	2%	2%	2% r	0%	0%	3%	2%*	2%	1%	2%	3% rs	2%*	2%	2%	1%	8% ABCDGHIJ KINOPRST*	1%	1%	2%
<b>Don't know VOL</b>	2% PT	3% psT	2% PT	1%	0%	0%	3% T	1%*	2%	2% T	1%	5% ACDh KOPST	2%*	4% acD KPS T	2%	1% t	6% ACDHijKOP ST*	3% t	1%	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- 
- Column Percentage
  - Statistical Test Results

Table q87 - 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?

		GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Delinquent	Mortgage	Underwater	Owner	Rentner	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Y e s	10%	19%	10%	13%	10%	10%	18%	9%	8%	8%	11%	12%	15%	9%	9%	9%	15%	10%	9%	6%	
	%	ACDEFHI	T	aCIJ	T	%	ACEFHI				%	aijNopST	achI			T	ACEFH	t			
	T	JKLNOPq	RST	NoP	ST	t	JKLNOP				sT		Jnop	ST			IJKNO	PrST			
N o	86%	75%	88%	84%	84%	84%	76%	87%	89%	88%	85%	78%	78%	87%	87%	87%	79%	86%	88%	90%	
	%		ABDE	BGI	BGL	%		%	ABDE	aBdE	%			%	%	ABdE		%	ABDE	ABcDEF	
	BG		GKL		BG	BG	BGL	BGL	FGKL	fGkL	BG			BG	Be	GKL		BG	fgKL	GKLMno	
D o n' t k n o w v o l	4%	5%	3%	3%	6%	6%	6%	4%	2%	3%	4%	10%	7%	5%	4%	3%	6%	4%	3%	3%	
	CIP	Cips			ACdI	Clj	CdIjPSt				Ci	ABCDEF	CljP	CI	c	c	aCdIlo	Ci			
	s				JKOP	PS						HIJKNOP	st				PSt				

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q88 - If a person is facing financial distress, do you think it's okay for them to stop paying their mortgage?

		G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		G P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	15%	36%	15%	20%	14%	16%	17%	16%	14%	15%	17%	15%	15%	13%	16%	17%	16%	14%	16%	15%	
	ACDEFGHIJKLM NOPQRST			ACEIjIN RsT		n					N				aen		%	%	%	%	
	79%	58%	79%	77%	81%	79%	78%	80%	81%	81%	78%	77%	78%	81%	80%	78%	78%	80%	79%	82%	
Do n't know VOL	5%	5%	6%	3%	5%	5%	6%	5%	4%	4%	6%	8%	7%	6%	4%	5%	5%	6%	6%	3%	
			DjT								dT	AcDEfIJ OPT	t	t		T		% dt	% djt		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q89 - Do you know of people in your area or neighborhood who have defaulted on their mortgage?

GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	37% eFHLQ	54% ACEFGHIJKLMN OPQRST	44% AEFGHIKLMN OPQR	49% ACEFGHIJKLMN NOPQR	34% HLQ	32% Hlq	37% HLQ	22%	37% FHLQ	43% AEFGHLMNQR	40% AEFHNLQ	26%	33% HI	34% HLQ	39% EFHLnQ	40% AEFHLNQ	27%	37% FHLQ	44% AEFGHIkLMN oPQR	44% AEFGHILMN NpQr
<b>No</b>	60% BCDJKPST	44%	55% Bd	50%	64% ABC DJK oPS T	65% ABC DJK OPS T	61% BC DJS	75% ABCDEF GHIJKMN OPqRST	62% BC C DJ St	54% B	57% BD	72% ABCDEF GHIJKMN OPRST	61% BD	64% BC DJ KP ST	60% BC DJ S	58% BCD jS	69% ABC DJKm nOPRS T	61% BC C DJ St	54% B	55% B
<b>Don't know VOL</b>	2% cdO	2% do	2%	1%	2%	3% cDI Ort	2%	3% dO	1%	3% aCDI OpR sT	3% CD OT	2%	6% ACDe GILn OPRS T	2%	1%	2% d	4% ACDEg ILNOP RST	2%	2%	1%


Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q90 - 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 investment?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	18% EHLr	24% AEFHI LmoP QR	22% AEFH ILOP QR	25% AEFHIL MnOP QRs	14% L	16% L	26% AcEFHIk LMNOP QRS	12%	17% L	23% AEFH ILOP QR	21% AEFH iLoP QR	11%	16%	19% EH Lr	18% EH L	18% EHLr	16% L	15% l	20% EHLR	23% AEFH ILOP QR		
<b>No</b>	79% BCDG JKT	74%	76%	73%	83% ABCD GJKN pST	81% BC DG JKT	72%	85% ABCD GJKNp qST	83% aBC DGJ KST	75%	77%	83% ABCDGJK npST	79% g	79% bd G	80% BC DG Jkt	80% BCD GJKT	80% bDGj	83% ABCD GJKn pST	78% d g	76%		
<b>Don't know</b>	2% l	2% l	2% l	2% l	3% l	2% l	1%	3% l	1%	2% l	2% i	6% ABCDEF GhIJKNO PRST	5% acGI KOp rt	2% l	2%	2% l	4% ACfGI KNOP rst	2% i	2% l	2%		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:

- Column Percentage
- Statistical Test Results



Table q90b - Do you know anyone who has stopped making their mortgage payments within the last 3 months?

		GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Do you know	Yes	25% CLST	42% ACDEFHIJ KLNOPQST	21% L	27% cLs	27% % Ls	31% % CL OpS	43% ACDEFHIJK LNOPQST*	25% L*	27% % Ls	30% % aCL OpS	25% % cLs	13%	42% ACdehiK LNOPST*	24% % L	22% % L	24% L	29% % cLs *	35% ACKL NOPSt	20% % l	24% % L
	No	74% BGjMR	57%	77% ABdf GJM R	71% BGm	73% % BG M	68% % Bg	57% *	75% BG M*	72% % B G M	69% % BG	74% % BG MR	84% ABCDEFGI JKMnpQR t	55% *	75% % BG M R	77% % BfG JM R	76% aBfGJ MR	70% % BG m *	65%	78% aBdF GJM R	76% % BGj MR
	Don't know	1% Pt	1%	2% AePT	2% egPT	0%	1%	0% *	0% *	1% %	1% t	1%	4% AbEfGhiK NPQRT	4% egt*	1%	2% et	.%	.% *	1%	2% EPt	0%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q91 - 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 home today, would you say the total amount you owe on your home is: READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
At least 20% more than the value of your home	14%	37% ACGHIJ KLMNO PQRST	14%	56% ABCGHIJ KLMNOP QRST	0%	0%	16% i	14% *	10%	14%	15% it	14%	17% *	14%	12%	13%	18% i*	15%	14%	11%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>A</b> <b>b</b> <b>o</b> <b>u</b> <b>t</b> <b>5-</b> <b>20</b> <b>%</b> <b>m</b> <b>o</b> <b>r</b> <b>e</b> <b>t</b> <b>h</b> <b>a</b> <b>n</b> <b>t</b> <b>h</b> <b>e</b> <b>v</b> <b>a</b> <b>l</b> <b>u</b> <b>e</b> <b>o</b> <b>f</b> <b>y</b> <b>o</b> <b>u</b> <b>r</b> <b>h</b> <b>o</b> <b>m</b> <b>e</b>	11% L	12% L	11% L	44% ABCDEFGHIJ KLMNOP QRST	0% %	0% %	8% %	18% ACGJK LmNo pst*	15% acgL	10% %	11% l	6% %	8% *	10% %	11% L	12% L	10% *	11% l	12% L	11% l

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>A</b> <b>b</b> <b>o</b> <b>u</b> <b>t</b> <b>t</b> <b>h</b> <b>e</b> <b>s</b> <b>a</b> <b>m</b> <b>e</b> <b>a</b> <b>s</b> <b>t</b> <b>h</b> <b>e</b> <b>v</b> <b>a</b> <b>l</b> <b>u</b> <b>e</b> <b>o</b> <b>f</b> <b>y</b> <b>o</b> <b>u</b> <b>r</b> <b>h</b> <b>o</b> <b>m</b> <b>e</b>	19% DKP T	18% D	19% DKP T	0%	0%	0%	26% aBc DKL PT	23% DKpT*	28% ABC DKL OPT	22% DKPT	15% D	15% D	24% Dt*	22% DK pT	20% DKp T	16% D	19% D*	23% DK IP T	23% Ab CD KIP T	14% D

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>A</b> <b>b</b> <b>o</b> <b>u</b> <b>t</b> <b>5-</b> <b>20</b> <b>%</b> <b>l</b> <b>e</b> <b>s</b> <b>s</b> <b>t</b> <b>a</b> <b>n</b> <b>t</b> <b>h</b> <b>e</b> <b>v</b> <b>a</b> <b>l</b> <b>u</b> <b>e</b> <b>o</b> <b>f</b> <b>y</b> <b>o</b> <b>u</b> <b>r</b> <b>h</b> <b>o</b> <b>m</b> <b>e</b>	17% BDKI	9% D	17% BDKI	0%	0%	0%	15% BD	20% BDk*	21% BDK Ln	22% ABCD gKLN opS	14% BD	12% D	18% bD*	15% BD	17% BDk	18% BDKL	16% bD*	16% BD	17% BD	19% BDKI

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$ 25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
At least 20% less than the value of your home	34% BDG HIJ mqR	21% D	34% BDG HIJ mqR	0%	0%	0%	25% Dh	16% D*	25% Dh	28% BDH	41% ABCDG HIJMN OQRS	42% aBcDG HIJMn QRs	22% D*	32% % BD Hi	34% BDG Hij mqR	40% ABCD GHIJ nQRS	24% D*	28% % DH	34% % BD gHI j	42% ABCDG HIJMN OQRS
Don't know VOL	5% DIPST	4% DP	5% DIPST	0%	0%	0%	8% aBc DIJo PST	9% ABCDI JoPST *	1% d	4% DPs	5% DIPST	11% ABCDI JKOPST	12% ABCD IJKoP ST*	7% bD IjP ST	4% DiP S	1% D	15% ABCDI JKnOP rST*	7% % DIP ST	2% D	3% Dp

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- 
- Column Percentage
  - Statistical Test Results

Table q92 - Is that because: READ CHOICES

		G P	DELINQU ENT	OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME				
		G P	Delinque nt	Mort gage	Under water	Ow ner	Re nte r	Hispanic	African Americ an	Ge n Y	Gen X	Boo mer	Pre- boo mer	Les s Th an Hig h Sch ool	Hig h Sch ool	So me Coll ege	Colleg e/grad School	<\$ 25 k	\$25-50k	\$5 0- 10 0k	>\$10 0k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
You did not have enoug h infor matio n about your mortg age when you got it	8 % T	12% jpT	8% T	8% T	0%	0%	15% JprT*	17% acdJKO PRsT*	8% *	4% *	7% t	26% **	24% **	7% *	6% *	6% T	31% **	5% *	7% %	2% *	
	2 0 % BJ	5%	20% BJ	20% BJ	0%	0%	38% ABCDHJK NOPST*	12% *	28% % Bh JS*	11% b*	22% Bjs	15% **	29% **	17% % B*	21% % Bj*	20% BJ	19% **	34% ABCDHJ kNoPSt*	15% % B	18% % B*	



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>The housing market changed in a way you could not have predicted</b>	51% G	75% ACDGHJK NOPRST	51% G	51% G	0%	0%	32% *	60% G*	49% % g*	64% ACDG KPrT*	48% g	35% **	31% % **	55% % G*	53% % G*	51% G	33% % **	49% g*	56% % G	51% G*
<b>Don't know VOL</b>	21% Br	9%	21% Br	21% Br	0%	0%	16% *	12% *	16% % *	21% B*	23% Br	24% **	17% % **	20% % B*	20% % B*	23% BR	17% % **	12% *	21% % B	29% aBcd HiR*

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q95 - 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 because you were at risk of that?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	6% LPT	41% ACDGHJKL MNOPQRST	6% LPT	11% ACJKL OPT	0%	0%	9% LoP T	13% ACJKL OPsT *	10% ACK LOP T	6% IPT	5% pT	2%	14% ACJK LOPT *	8% KL oP T	4% T	4% T	9% Lo PT *	8% L O PT	8% ACK LOP T	1%
<b>No</b>	93% BD Hi MS	57%	93% BDH iMS	88% B	0%	0%	91% Bm	87% B*	89% B	93% BD HM S	94% BDHi Mnqr S	95% BDH Mqs	83% B*	90% B	94% BDHi Mqr S	96% ABCDGHI JKMNQR S	88% B*	90% B	90% B	99% ABCDGHIJK LMNOPQR S
<b>Don't know</b>	1% PT	2% gPT	1% PT	1% T	0%	0%	.%	0% *	1% t	1% T	1% T	3% ACd Ghjk PT	3% gT*	1% t	2% T	1% T	3% GT *	1% t	2% acgj kPT	.%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q99 - 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

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delinque nt	Mort gage	Under water	Owner	Re nt er	His pa nic	Afri can Am eri can	Gen Y	Gen X	Boom er	Pre- boomer	Les s Than High School	High Scho ol	So me Col lege	Colle ge/g rad Scho ol	<\$25k	\$ 2 5- 5 0k	\$50- 100k	>\$ 10 0k
At le as t 2 0 % m or e th a n wh at yo u p ai d fo r it	44 % B C DI JP	31% i	38% BIJ	38% blj	56% ABCDGH IJKMNO PQRST	0 %	40 % blJ	42 % BIJ	24%	32% i	49% ABCD GhIJP qRSt	62% ABCDEG HIJKMN OPQRST	43 % Blj *	49% ABC DGIJ PqRS	46 % BC DI JP	40% BIJ	43% BIJ	4 2 % BI J	42% BCIJ	44 % BC dIJ p		

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinque nt	Mort gage	Under water	Owner	Re nt er	His pa nic	Afri can Am eri can	Gen Y	Gen X	Boom er	Pre- boomer	Les s Tha n Hig h Sch ool	High Scho ol	So me Co lle ge	Colle ge/g rad Scho ol	<\$25k	\$ 2 5- 5 0k	\$50- 100k	>\$ 10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
A b o u t 5- 2 0 % m o r e th a n w h at y o u p a i d f o r it	20 % BL	13%	20% BL	22% BLno	18% bL	0 %	20 % BL	24 % BeL no	27% ABCEjKL NOpqrS	20% BL	19% BL	13%	21 % bl*	17% l	18 % bL	22% ABEk LnoS	20% BL	2 0 % BL	19% BL	21 % BL

	G	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	P																			
	G	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
About the same as you paid for it	19% DEKL	16% L	21% ABDEKLP	13%	13%	0% %	23% bDEKLq	17% I	31% ABCDEFGHIJKL MNOPQRST	26% ABCDE HKLmN OPQST	14%	11%	17% % I*	19% dEKL	18% % dEKL	19% DEKL	16% L	22% % bDEKL	19% DEKL	19% % DEKL

	G	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	P	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
About 5-20% less than what you paid for it	9%	12% aEGKLM NQrt	11% AEG KLm NQrt	15% ACEGh KLMN OPQRT	5%	0%	5%	9%	13% aEGKLM NQRT	12% AEGKL MNQRT	8% e	5%	5% *	7%	9% EG Lq	11% AEG KLm NQr T	5%	7%	12% AEGK LMN QRT	8%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
At least 20% less than what you paid for it	7% Ei	26% ACDEGHI JKLMNO PQRST	8% AEIn PT	11% ACEHIK LNOPrS T	5%	0%	9% EIn t	5%	4%	8% EInpT	8% Eit	6%	12% % aEIl Np sT*	5%	7% % e	6% e	12% ACEHI KLNO PrST	7% %	6% %	5% %
Don't know VOL	2% S	1%	2%	1%	3% diS	0% %	3% diS	3% dis	1%	2%	2% cdS	3% diS	2% *	2% is	1% %	2% s	4% abCDI oS	2% %	1% %	2% %

Statistics:  
Overlap formulae used  
- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- Column Percentage
- Statistical Test Results



Table q100 - Have you seriously considered, somewhat considered, not seriously considered, or not considered at all stopping or incompletely paying your mortgage?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Considered it seriously</b>	1%	25% ACDGHJKLMNOQRST	1%	4% ACIKNPST	0%	0%	2%	4% aclkPt*	.%	2%	1%	2%	0%*	1%	2% i	1%	1%*	2%	1%	1%
<b>Considered it somewhat</b>	2% Pt	9% ACDgIJKLN OPRST	2% Pt	5% ACIJO PrST	0%	0%	5% ljoPs T	5% ljoPs T*	1%	2%	3% iPT	3%	7% acljo PrsT*	2%	2%	2%	8% ACIJkN OPRST*	2%	2%	1%
<b>Not seriously considered it</b>	4% oPt	5% opT	4% oPt	6% kOPT	0%	0%	8% ACHJ KOPST	2%*	6% OPT	3%	3%	4%	7% t*	6% acjK OPT	2%	3%	8% achjKO PT*	5% O pt	4%	2%
<b>Not considered it at all</b>	92% BDG Q	57%	92% BDG Q	86% B	0%	0%	85% B	88% B*	93% BDG Q	93% BDG Q	92% BDG GQ	89% B	86% B*	90% Bq	93% BDG Ghl Q	94% ABCDGH kLmnQrs	83% B*	9% B	92% BDG Q	95% ABCDGH KLMNQR s
<b>Don't know VOL</b>	1%	4% ACDGIJKNO PRST	1%	.%	0%	0%	.%	1%*	.%	.%	.%	2% AC DJo	0%*	1%	.%	1%	1%*	.%	1%	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table Q104 - When people get home loans that are more than they can afford, whose fault do you think it is: READ CHOICES

	G P	DELINQUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Mor tgag e	Unde rwate r	Owner	Ren ter	His pan ic	Afric an Ame rica n	Gen Y	G en X	Boom er	Pre- boomer	Les s Than High School	High School	Some College	College/grad School	<\$ 25 k	\$ 25- 50 k	\$ 50- 100 k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
The mortgage company, because they know better what people can afford and should help guide people	37% ljt	56% ACDEFGHIJK LMNOPQRS T	36% l	39% ljt	44% ACFHIJ NOPqs T	35% i	40% hlJt	33%	31%	34% %	42% ACFHI JNOp T	45% ACFHIJ NOPQrs T	41% %	35% %	36% %	39% ChIJT	38% %	39% hljt	39% hljt	33% %

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
The person taking out the mortgage, because it's their own responsibility to know if they can pay their bills or not	54% BEKL	31%	54% BEKL	51% BL	48% BL	57% aBE KLprs	53% % BL	58% BE KL	63% ABCDEFGHIJK LMNOPQRS t	56% % BE KL	49% B	44% B	50% % B	57% % BE KLr	54% % BE KL	53% BEKL	54% % BE KL	5% % B L	5% % BL	57% % Bd EKL p
Don't know VOL	9% I	12% AEFGIKNPQs	10% AgIP	10% i	8%	8%	7%	9%	6%	11% % fgl Pq	9% i	11% aEFGIn PQ	9%	8%	10% % I	8%	8%	9% % i	9% %	10% % I

Statistics:  
Overlap formulae used  
- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
- Column Percentage  
- Statistical Test Results

Table q107 - Which if any of the following do you currently have? Please tell me all that apply. READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>DO NOT ASK: First Home mortgage AUTOPULATED IF 24 E=C1</b>	42%	95%	94%	94%	0%	0%	37%	31%	28%	59%	53%	27%	29%	35%	41%	54%	14%	33%	56%	65%
	EF	AEFGH	AEFG	AEFG			EFIL	EFQ	EFQ	AEFG	AEF	EFQ	EFQ	EFIL	%	AEFG	EF	%	AEFG	AEFG
	HIL	IJKLM	HIJKL	HIJKL			MQ			HIL	GHI			Q	EF	HILM		Efi	HILM	HUJKL
	M	NOPQ	MNO	MNO						MNO	LM				HILM	NOQR	LQ	NOQR	NOQR	MNO
	NQ	RST	PQRS	PQRS						PQR	NO				NR					PQRS
	R		T	T							QR									

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>DO NOT ASK: Secondary line of credit</b> <b>AUTO POLARITE IF 24 F=C1</b>	9% EF gl m Qr	29% ACDEF GHIJKL MNOP QRST	20% AEFG HIJKL MNO PQRS T	23% AEFG HIJKL MNO PQRS T	0%	0%	6% EFQ	8% EFIQ	4% EFq	10% EFGI MnQ R	12% AEF GhIL MN OQ R	8% EFImQ	4% EF	7% EFIQ	9% EFIm Q	12% AEFG hILM NOQ R	2% EF	6% EF Q	11% AEFG IIMN oQR	15% AEFG HIJKL MNO PQRs

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Credit Card Debt that you don't pay off every month</b>	25% EFI LQ	38% AEFGH IJKLM NOPQ RsT	35% AEFG HIJKL MNO PQRT	37% AEFG HIJKL MNO PQRT	14%	19% eq	26% EFILQ	24% EfIQ	20% EQ	31% AEFH ILMN PQR	29% AEF hIL mN PQr	17% E	22% EQ	24% EFL Q	28% % aE FIL Q	24% EFILQ	15%	25% % EFi LQ	33% AEFG HIKL MNO PQR	28% aEFIL pQ
<b>Car Loans</b>	31% EF HL M Q	35% EFgHL MQr	44% ABEF GHIKL MNO PQR	47% ABEF GHIKL MNO PQRs	19% LQ	22% % LQ	28% EfLM Q	23% LQ	31% EFHL MQ	41% AbEF GHIK LMN OPQ R	34% AEF gHL Mn Qr	15%	19% Q	30% EFH LMQ	34% % EF gH LM Qr	36% AEFG HILM NQR	13%	29% % EF hL M Q	41% AbEF GHIK LMN OPQ R	43% ABEF GHIK LMN OPQ R
<b>School Loans</b>	19% EK LM Nq	21% EKLM NQ	21% AEGK LMN Q	26% ACEG KLMN QR	6% L	24% % AE GK LM NQ R	16% ELMn	22% EgKL MN Q	31% ABCE FGHJK LMN OQRS T	25% ACEG KLM NQR	12% ELM	2%	6% L	12% ELm	22% % AE GK LM NQ	28% ABCE FGHK LMN OQRS T	15% ELMn	18% % EKL M N	22% AEGK LMN Q	22% aEGK LMN Q
<b>Back taxes</b>	6% CL OP T	18% ACDEF HIJKLN OPQR ST	5% LPT	5% LT	4% Lt	8% AC Eik LO PsT	18% ACDE FHIJK LNOP QRST	5% LT	5% LpT	10% ACDE HIKL NOP qST	6% cLo PT	2%	14% ACDE fHIKL NOP QrST	6% eLPT	4% I	3%	7% ceLO PT	9% AC dEi kL OP ST	5% LPT	2%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Other Loans/Debt</b>	10% EkLp	16% ACDEj KLNoP QrST	10% ELp	10% e	6%	12% aE KL NP s	13% EKLn Ps	12% EL	13% aEkLn Ps	12% ELP	9% e	7%	11% e	9% e	12% aE KL nP S	9% El	11% EL	12% % EK L np	9% e	9%
<b>Don't have any debt</b>	40% BC DJ KO PS T	22%	27% B	25%	63% ABCD FGHIJ KMNO PQRST	42% % BC Dij OP ST	39% BCDJ S	39% BCDJ S	37% BCDJS	27%	38% BCD JSt	66% ABCD FGHIJ KMNO PQRST	48% aBCD gIJK OPRS T	47% ABC DGh IJKO PRS T	36% % BC DJ S	36% BCDJS	56% ABCD FGHIJ KmN OPRS T	38% % BC DJS	30% Bd	33% BCDJ
<b>Don't know VOL</b>	1% gO pt	1% gO	1% gOpT	.%	1% O	1% O	.%	3% AbC DEF GIJL NOP rST	1% o	1% O	2% AdG NOP T	1% O	2% GinO pT	.%	0%	1% O	2% GnOt	1% gO	1% O	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table Q108 - 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

	G P	DEL INQ UE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Car loans	5% Ce Kl T	3%	3%	4%	3%	8% ABCD EGHJ KLNo PsT	4%	4%	7% ABCd EghK LPT	5% CT	4% c	3%	5%	5% CT	5% Ck IT	5% CT	6% bCek LT	6% BC dE KLT	5% CT	2%		
Credit Card	5% bC J	3%	4%	4%	7% ABChJK oS	5% bj	6% BCJs	4%	6% b	3%	4%	7% ABCdHJ kOS	6%	5% b	4%	5% BCJs	6% BcJ	6% BcJ	4%	6% BCJ		
Cell phone	3% CK It	3% Cklt	1%	2% c	2%	6% ACDE gJKLN OPRS T	3% C	5% aCE jKL opS T	5% ACdEj KLnO PST	2% C	2%	2%	4% Ck	3% Ck	3% C	3% Ckt	4% aCEK LpsT	3% Ckl	2% C	1%		
First home Mortgage	48% EF gIL MQ	51% EFG ILM Q	65% ABEFG HIJKL MNOP QRS	66% ABEFG HIJKL MNOP QRS	34%	35%	43% EFQ	48% EFI mQ	39%	56% AEFG HILM NoQ Rs	55% AEFG HILM NOp QRs	43% EFQ	39%	47% EF IQ	51% EF GIL LM Q	52% AEF GIL Mn Q	34%	48% EFIL mQ	51% aE FGI LM Q	62% ABEFG HIJKL MNOP QRS		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Second mortgage or home equity line of credit	3% P	2%	3% P	4% P	3% p	2%	6% ABCEF HIJkLN OPQR ST	2%	2%	2%	4% AbFiO PT	2%	5% abFilo Pqt	3% %	2% %	2%	2%	3% P	2%	2%
Utility bills	23% CD KP T	29% ACD GjK oPR sT	17%	14%	34% ACDFG HIJKLM NOPRS T	26% CDgK PRT	21% cD	23% % CD	25% CDKP T	23% CDT	20% CD	27% ACDgK PRT	25% CD	26% % CD gK PR T	24% % CD KT	20% CD	31% ACDf GHijk nOPR ST	21% % CD	24% % CD KP T	18%
Student loans	2% CD KL NS T	1%	1%	.%	2% CdKL	5% ABCD EHjKL NOQS T	4% ABCD ehKLN OQST	1%	5% ABCD EHjKL NOQ ST	2% CDKL nsT	1%	.%	3% CdkL	1% %	2% % Cd KL	3% ABC DhK LNo ST	2% CkL	3% BC DK LN oST	1% c	1%
Internet	1% % l	1%	1%	1%	1% l	2% lmr	1%	2% lm	2% cgImr	1%	1%	.%	0%	1% %	2% % cL mr	2% ACgj LmR	1%	1%	2% l	1%

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Cable</b>	2% c	2%	2%	2%	1%	3% celNO pR	3% nr	4% aCE kLN OP Rs	3% nor	2%	2%	1%	6% ABCd EgIJKL NOPR ST	1% %	1% %	2%	4% AbCE JKLN OPRS t	1% %	2% %	2% %
<b>Other loan payments</b>	3% BC DJ P	1%	2%	1%	3% BCDjp	5% ABCD JKPrs T	4% BCDj	4% BC DJP t	4% BCDp	2%	2% bcd	5% ABCJK PrST	4% bcd	3% BC d	4% BC DJ p	2%	5% aBCD JKPt	3% bd	3% bc d	2% %
<b>Don't know VOL</b>	4% CD iJo	4% dJ	3%	2%	9% ABCDF GHIJK MNOP QRST	3%	5% cDiJ	3%	3%	2%	5% CDiO t	9% ABCDF GHIJK MNOP QRST	3%	5% cD J	3% %	4% CDiJ t	5% dJ	5% cDJ	4% CD J	3% %

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q109 - Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?

	G P	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Very stressed	8% CELPST	42% ACDEFGH IJKLMNOPQRST	6% ELPST	9% CELPST	3%	14% ACdEH IJKLNO PRST	12% ACE KLP rST	9% cEL PST	10% CELPS T	10% CELPS T	8% CE LP ST	3%	13% ACE KLP rST	9% CE LP ST	9% CEL PST	4%	18% ACDEFG HIJKLN OPRST	8% cE LP ST	4%	4%
Somewhat stressed	19% ELT	30% ACDEFGH IKLMNOP QRST	21% AEL PT	24% AEL mnP T	11% L	21% ELpT	19% EL	20% ELt	19% ELt	25% ACEG hILM NPRT	21% aE LP T	8%	16% L	18% EL	24% AEiL mN PrT	18% ELT	21% ELT	19% EL t	23% AEL mN PT	14% L
Not very stressed	18% BeGLq	7%	19% aBD EGh LQ	14% B	15% BL	17% BGL	12% B	14% B	22% ABDE FGHk LMQ	18% BGL	18% BG L	11% b	14% B	18% B GL q	18% BGL q	20% ABD EGH kLQ	14% Bl	18% B GL	19% Bd EG hLq	22% ABDE GHkL mQ
Not at all stressed	54% BFIOQ	20%	52% BFiJ Q	51% B	69% ABCDFG HIJKMN OPQRST	46% B	56% BFiJ OQ	56% BFi JO Q	47% B	46% B	52% BF JQ	76% ABCDEFG HIJKMNO PQRST	57% BFiJ Q	54% BF IJ Q	49% B	57% ABC DFIJ KOQ S	46% B	53% BF ij Q	52% BFJ q	60% ABCD FIJKn OQrS
Don't know VOL	1% P	1%	1% p	1% Pt	1% oPt	1%	1%	1%	1%	1%	1% P	1%	.%	1% %	1%	.%	1%	1% %	1% oP	.%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q109b - Which type of debt is your primary source of stress? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>First Home mortgage</b>	22% EFI oQ	76% ACDEFG HIJKLMN OPQRST	41% AEFGHI JKLMN OPQRS	46% AEFGHIJ KLMNO PQRSt*	2% *	8% e	25% EFI oQ *	19% EF*	13% Ef	27% aE FI O Q	27% AE Fh O Q	21% EFq *	22% EF*	25% EFI oQ	17% EF	25% aEFloQ	13% EF	2% 4% % EF lo Q	25% EFI OQ	33% aEF hIO Q*
<b>Second mortgage or home equity line of credit</b>	2% F	5% AFhnO	4% AFhjO	7% AFHIJkN OqRst*	2% *	.%	5% Fo *	.% *	2%	2% %	3% F	3% F*	3% *	2% %	1% %	4% AFhjo	3% F	2% %	3% f	2% *

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Credit Card Debt that you don't pay off every month</b>	19% BfHIQ	3%	23% ABFHInQ	20% BHiq*	22% BHIQ*	15% BH	18% BH*	6%*	12% B	22% BFHIQ	22% BFHIQ	28% aBFHINQ*	16% Bh*	16% BH	19% BHIQ	25% ABFHINQ	12% B	20% BfHIq	25% ABFHINQ	27% BfHIQ*
<b>Car Loans</b>	8% BcP	1%	6% B	5% B*	16% ABCDfHIKmnPQt*	8% B	9% B*	6% B*	7% B	10% BCp	8% Bp	8% B*	6% B*	9% B	11% BCp	5% B	6% B	11% BcP	9% BcP	7% B*
<b>School Loans</b>	15% BCeGKLm	1%	8% BkL	10% BkL*	8% BL*	23% ABCDEGJKLMNOQR	6% B*	23% ABCDEGJKLMNoQR*	29% ABCDEGJKLMNOQRS	13% BcGKL	5% B	1%*	6% b*	11% BKl	15% BCeGKL	23% ABCDEGJKLMNoQRS	14% BcGKLm	12% BgKL	16% BCeGKLm	19% BCdeGKLm*
<b>Back taxes</b>	2% C	3% c	1%	1%*	6% aClnQ*	3%	2%*	4% c*	1%	3% C	3% C	3%*	3%*	2%	3% c	2% c	1%	5% aCi	3% c	1%*
<b>Other Loans/Debt</b>	19% BC DJ PST	9%	10% Dt	5%*	26% aBCDJkPrST*	25% ABCDJKPRST	21% BC DjPT*	25% BCDJPS T*	25% aBCDJPrST	13% DpT	18% BC DP T	19% BcD PT*	25% BCDJ PsT*	21% BC DJ PST	23% BC DJk PS T	8%	30% ABCDgJKINoPRST	17% BCDPT	13% DPt	4%*

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't have any debt	9% BC DP sT	.%	3% B	1% *	15% aBCDJ OPrST *	14% ABCDiJ nOPRS T	12% BC Dp sT *	11% BCDT*	9% BCDt	6% BC Dt	10% BC DP ST	14% BC Djo PST *	18% ABC DJO PrST *	9% BC Dt	7% BC D	6% BCDt	14% ABCDi JnOPr ST	7% BC D	5% BC D	1% *
Don't know VOL	4% BS	1%	3% bS	5% BS*	4% b*	4% bs	3% *	7% BmpS*	3%	5% BS	4% BS	3% *	1% *	6% BS	4% bs	3% s	6% BmS	3%	1%	7% Bm pS*

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table q111 - Do you feel you have sufficient savings?

GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Yes	46%	14%	47%	41%	62%	36%	37%	41%	48%	34%	43%	63%	37%	47%	41%	57%	35%	41%	47%	63%
	BdFG		BDF	41	ABCDF	%	%	%	BdF	B	%	ABCDF	%	BdF	%	ABCDF	B	%	BdF	ABCDF
	hJK MO QR		GhJK MOQ R	BJ	GHIJKM NOPQR S	B	B	Bj	GhJ MO QR		BF gJ Q	GHIJKM NOPQR S	B	GhJ Mo QR	BfJ q	GHIJK MNOQ RS		BfJ q	GJ MO Qr	GHIJKM NOPQR S
No	52%	85%	52%	58%	36%	62%	62%	58%	51%	64%	55%	35%	63%	52%	58%	42%	64%	58%	51%	36%
	ELPT	ACDEFG HIJKLM NOPQRS T	ELPT	58	ACE	%	%	%	ELPT	ACdE	%	35%	%	ELPT	%	ELT	ACEI	%	ELP	ACEI
		ACE iLPs T	ACE	ACE	IKL NPS T	ACE	ACE	ac	EL	hIKLN OPRS T	AC	35%	ACE	ACE	AC	KLN	ACEI	AC	ELP	ACEI
Don't know VOL	2%	1%	2%	1%	2%	1%	1%	2%	1%	2%	2%	2%	1%	1%	1%	1%	1%	1%	2%	2%
	N		n		Np						N	N							N	

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q112 - Do you feel that your current household income is sufficient for the amount of expenses you have, including any payments on debt and mortgages?

GP		DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<b>Yes</b>	74% BF GH Jk MQ	32%	79% ABDF GHIJK MNO QR	72% BFH MQ	83% ABcDF GHIJK MNOQ R	61% BQ	67% BfQ	64% BQ	74% BF GH JM Q	67% BF Q	72% BF Hj M Q	84% ABCDF GHIJK MNOQ R	62% B	72% BF Hj M Q	74% BF GH JM Q	82% ABCDF GHIJK MNOQ R	55% B	71% BF h m Q	81% ABcDF GHIJK MNOQ R	87% ABCDEF GHIJKM NOPQR S
<b>No</b>	24% CEL PST	66% ACDEFG HIJKLM NOPQR ST	19% ELPT	27% CEL PST	15%	37% ACDE IJKLN OPRS T	32% ACEI KLN OPS T	33% ACEI KLN OPS T	24% CE LP ST	30% AC EiL oP ST	26% aC EL PS T	14%	35% ACd EIKL NOP ST	26% CE LP ST	25% CE LP ST	17% IT	42% ACDef GHIJKL NOPRS T	28% aC EL PS T	17% T	12%
<b>Don't know VOL</b>	2% OP T	2% oP	2% Opt	1%	2% OPT	2% OP	1%	3% OPT	1% p	3% dG OP rsT	2% O Pt	2% OPT	3% goPt	2% oP	1%	.%	4% AcdGik nOPRs T	1% %	2% P	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q112b - 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 that you will lose your job in the next twelve months?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Very concerned</b>	7% CELP T	16% ACDEF HIJKLN OPQRS T	5% LT	7% eLT	4% L	10% ACE KLN OPST	12% ACDEI JKLNO PRST	8% cELP T	9% aCE LoP sT	8% CELPT	6% ELPT	2%	12% ACE KLn OPST	6% ELT	6% eL T	5% Lt	10% ACEKL NOPST	8% CEL PT	6% ELt	3%
<b>Somewhat concerned</b>	10% EHLQ	8% L	11% AbE HIL Qs	16% ABCEF HILMN OPQST	6% L	10% EHL Q	15% ABcEF HILM NOpQ St	5% L	8% L	15% ABCEF HILmN OPQST	13% ABCE fHILN OPQSt	1%	9% L	10% EHL Q	9% eh L	11% EHIL Q	7% L	13% ABEf HILn OQS	9% EhL	10% EH Lq
<b>Not very concerned</b>	17% BE Ln Q	13% L	20% ABE HKL NQr	16% EL	10% L	17% bEL Q	17% ELQ	14% eL	21% ABE fHK LNQ r	22% ABDEF gHKL mNOQ R	16% ELQ	4%	16% eL	14% EL	18% BE LQ	20% ABE HKL NQ	12% L	16% EL	20% AB EH KL NQ	20% aB Ehk LN Q
<b>Not at all concerned</b>	62% cd FG IJK r	60% GJ	60% GJ	58% gJ	75% ABCDFG HIJKMN OPQRST	57% gJ	50%	67% bcd FGI KMR s	57% gj	51%	60% GJ	88% ABCDEF GHIJKM NOPQRS T	57%	65% CDF GIJ K m R	64% cd FG IJK r	63% cdF GIJ	63% FGIJ	59% GJ	61% GJ	65% cD FGI JKr

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Don't know VOL	5% CPT	4% P	4% P	3%	5% cPT	6% ckPrT	5% Pt	5% Pt	5% PT	5% PT	4% Pt	5% PT	7% CkPrsT	4% p	4% p	2%	8% ABCDe fghiJKL NOPRS T	4%	4% P	2%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q116 - How does your current monthly household income compare to what it was twelve months ago? Would you say it is: READ CHOICES

		GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$ 25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Significantly higher now	21% CE KL	19% L	18% KL	18%	17% L	27% ABCD EGKL NoPrs T	20% L	26% abC DEK LnP T	29% ABCDE GjKLN OPQRS T	24% % Cd EK LPt	16%	14%	25% cEKL	21% % KL	22% % CE KL	20% KL	23% CEKL	2% 2% % cE KL	22% % CE KL	19% L	
	61% BF Gij M Q	47%	65% ABF GIJ Mo Q	67% ABF GIJ Mo Qr	67% ABFG hJkM NOQR s	53% b	55% B	61% BF MQ	55% B	58% % B	63% BFGlj MQ	75% ABCDEF GHIJKM NOPQRS T	50%	62% % BF GI M Q	61% % BF gl M Q	68% ABCFG HIJKM NOQR S	53%	6% 1% % B Fi M Q	62% % BF glj M Q	68% ABFG hJkM nOQr s	
	16% eH LP T	32% ACDEFG HIJKLmN OPQRST	16% % LPt	14%	14% L	19% dEHl PsT	25% ACDEF HIJKLN OPRST	12%	15% L	17% % hL Pt	20% ACDE HlLn OPrS T	10%	24% ACDE HIJLn OPRS T	17% % hL Pt	16% % hL P	12%	22% ACDE HIJLN OPRS T	1% 6% % hL P	15% % Lp	13%	
	1% oP	1%	1% P	1%	2% gmNO P	1%	1%	2% mo p	1%	2% CG m NO P	1% P	1% p	.%	1% %	1% %	1%	1%	1% %	1% P	1% P	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q117 - How do your current monthly household expenses compare to what they were twelve months ago? Would you say they are: READ CHOICES

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Significantly higher now	34%	38% kPs	34%	37% p	33%	34%	33%	33%	32%	37% akP St	33%	34%	35%	34%	36%	32%	35%	34%	32%	32%
About the same vs. twelve months ago	55% Bj	49%	55% Bj	52%	55% b	53%	55%	56%	55% b	51%	55% B	57% Bjo	52%	55% B	52%	59% ABCDEFJ KOQR	52%	52%	57% BJ O	56% Bj
Significantly lower now	10% LP	11% Lp	10% p	9%	10% L	12% LP	12% LP	9%	12% IP	10%	11% LP	7%	13% l	9%	12% cLPs	8%	11% Lp	12% cL nP	9%	11% IP
Don't know VOL	1% OP	2% mnOP	1% oP	2% moP	2% mN OP	1%	1%	2% mOP	1%	2% mn OP	1% OP	2% OP	.%	1%	.%	.%	1%	1%	2% OP	1%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results





Table q118 - 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? Would you say it is: READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Significantly higher now</b>	8% oP	28% ACDGHJ KLNOPqR ST	8% oP	8%	0%	0%	11% ot	6% *	9% %	8% %	8% o	6%	20% ACDgHIJK LNOPRST *	8%	6%	7%	17% ACDHIJK LNOPRS T*	8% %	8% %	6%
<b>About the same as twelve months ago</b>	63% B	57%	63% B	72% ABCIJ KIOpQ ST	0%	0%	70% BO T	66% *	62% %	63% %	64% % B	63%	71% b*	68% % Bo T	60%	63%	61% *	6% % B O t	64% % b	59%
<b>Significantly lower now</b>	27% BD G M	11%	27% BDG M	17% B	0%	0%	19% Bm	26% BD M*	27% % BD g M	27% % BD g M	25% % BD M	30% BDG Mnq r	10% *	22% % B m	33% ABCDGj KMNQR S	30% ABCDG KMNQ R	18% *	2% % B M	26% % BD g M	33% ABCDGj KMNQR s
<b>Don't know VOL</b>	2% OP	4% acgOPt	2% OP	2% OP	0%	0%	1%	1% *	2% %	2% %	2% Op	2% o	0% *	1%	1%	1%	3% o*	2% %	2% % OP	2%

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage



Table q119 - 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 debt on your house, compare to what it was twelve months ago? Would you say it is: READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Significantly higher now	15% EL	23% ACDEFHK LmNOPQ RST	15% eL	16% L	12% L	18% EL	20% AcE hKL oPT	14% L	18% a EL pt	18% ACE hKL PT	15% eL	8%	16% L	17% EL	15% eL	15% EL	16% eL	17% EL	17% EL	14% L
About the same vs. twelve months ago	60% bc J	55%	58%	61%	67% ABCFG HIJKnO PRST	57% %	57%	59%	57% %	56% %	60% bj	68% ABCFG HIJKNOP qRST	62% %	62% BJ t	57%	62% ABCf IJoST	63% BfgiJot	61% %	58% %	56% %
Significantly lower now	19% EL N Q	18% Elq	23% ABEfg hKLm NPQr	20% ELQ	13%	19% EL Q	18% EIQ	18% EIQ	20% EL n Q	22% aEL NQ	20% EL NQ	14%	17% %	15% %	25% ABEFG HiKLMN PQR	20% ELN Q	13%	20% EL LN Q	22% aE LN Q	26% ABDEFG HIKLMN PQR

	<b>G P</b>	<b>DELINQ UENT</b>	<b>OWNER STATUS</b>				<b>RACE</b>		<b>GENERATION</b>				<b>EDUCATION</b>				<b>INCOME</b>			
	G P	Delinque nt	Mortg age	Und erwa ter	Owner	Re nt er	Hisp anic	Africa n Ameri can	G e n Y	Gen X	Bo om er	Pre- boomer	Le ss Th an Hi gh Sc ho ol	Hi gh Sc ho ol	Some College	Colle ge/gr ad Scho ol	<\$25k	\$ 2 5- 5 0 k	\$5 0- 10 0k	>\$100k
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>
<b>Don' t know VOL</b>	6 % Cj O PS	4%	4%	4%	9% ABCDGI JKNOPR ST	6 % Cj O Pr s	5% o	9% ABCDg IJKOP RST	5 % o p	4%	5% cO P	10% ABCDfGI JKmNOP RST	6 % o	6 % C O PS	3%	3%	9% ABCdf GIJKnO PRST	4 %	4 %	4%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q121 - What is the last grade that you completed? READ CHOICES

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mort gage	Und erwa ter	Ow ner	Ren ter	Hispa nic	Afri can Am eri can	Ge n Y	Gen X	Bo mer	Pre - bo mer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25 -50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Gr ad e sc ho ol</b>	4% BC NO PST	1% NOP	3% BNO PST	4% BNO PST	5% BCh NO PST	5% Bch NOP ST	14% ABCD EFHIJK LNOP qRST	2% NO PT	3% BN OP ST	6% ABC HikN OPS T	4% BN OP ST	4% BN OP ST	28% ABCDE FGHIJK LNOPQ RST	0%	0%	0%	10% ABCD EFHIJ KLNO PRST	5% BCh NO PST	1% NOP	.%
<b>So m e hi gh sc ho ol</b>	10% bC DJ NO PST	7% NOP	7% NOPS T	6% NOP	11% BCD JNO PST	14% ABC Djk NOP rST	25% ABCD EFHIJK LNOP RST	12% BC DJ NO PST	11% % bC DJN OP ST	6% NOP	11% % BC DJ NO PS T	12% % BC DJ NO PST	72% ABCDE FGHIJK LNOPQ RST	0%	0%	0%	23% ABCD EFHIJ KLNO PRST	10% CDJ NO PST	5% NOP	4% NOP
<b>Hi gh sc ho ol gr ad ua te</b>	28% CJ M OP ST	25% MOP T	24% MOP T	24% MOP T	32% ABC Djk MO PST	29% cJM OPs T	28% jMOP T	32% % bC DJ M OP ST	29% % Cj MO PsT	23% MOP T	28% % Cj M OP sT	31% % BC DJ M OP ST	0%	100% ABCDE FGHIJK LMOP QRST	0%	0%	36% ABCD FGIJK MOPs T	32% ABC Djk MO PST	24% MOP T	17% MOP
<b>So m e co lle ge</b>	24% EG M NP QT	26% EGM NPQ T	23% GMN PQt	23% GM NPQ	20% MN P	27% EG MN PQT	16% MNP	28% % EG M NP QT	24% % GM NP Q	25% EGM NPQ T	23% % eG M NP Q	23% % eG M NP Q	0%	0%	85% ABCDE FGHIJK LMNP QRST	0%	16% MNP	25% EG MN PQt	31% AbCD EGIJK LMNP QrT	20% MNP

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mort gage	Und erwa ter	Ow ner	Ren ter	Hispa nic	Afri can Am eri can	Ge n Y	Gen X	Bo om er	Pre - bo om er	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25 -50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Col le ge gr ad ua te</b>	17 % eG HL M NO Q	23% AEF GHK LMN OQR	21% AEFG HKL MNO QR	22% aEFG HKL MN OQR	15% GM NO Q	15% GM NO Q	9% MNO	12 % M NO Q	19 % eFG HL MN OQ	21% AEF GHK LMN OQR	16 % Gh M NO Q	13 % M NO Q	0%	0%	0%	62% ABCDE FGHIJK LMNO QRST	7% MNO	15% GM NO Q	21% AEFG HKLM NOQ R	29% AbCDE FGHIJK LMNO QRS
<b>Gr ad ua te sc ho ol</b>	11 % FGi M NO QR	12% FGi MN OQR	15% AbEF GHK LMN OQR	15% AeF GHik MN OQR	11% FG MN OQ R	5% MN OQ	3% MNO	8% fg M NO Q	8% FG MN OQ r	13% AFG HIM NOQ R	11 % FGi M NO QR	11 % FG M NO QR	0%	0%	0%	38% ABCDE FGHIJK LMNO QRST	2% MNO	5% MN OQ	13% AFGH IMNO QR	23% ABCDE FGHIJK LMNO QRS
<b>Te ch ni ca l sc ho ol</b>	4% M NP	4% MNP	4% MNP	4% MNP	5% MN Ps	4% MN P	3% MNP	3% M NP	4% MN P	4% MNP	5% M NP s	4% M NP	0%	0%	15% ABCDE FGHIJK LMNP QRST	0%	5% MNP	5% gM NPs	3% MNP	5% MNP
<b>D on 't kn o w V OL</b>	2% mN OP	3% MN OP	2% mNO P	3% MN OP	2% mN OP	2% mN OP	1% mNOP	2% mN OP	2% mN OP	2% mN OP	2% m NO P	2% mN OP	0%	0%	0%	0%	2% mNO P	2% mN OP	2% mNO P	2% MNOP

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table q123 - Would you say the area you live in is ...? READ CHOICES

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quen t	Mort gage	Und erwa ter	Owner	Rente r	Hispan ic	Africa n Amer ican	Gen Y	Gen X	Bo mer	Pre - bo mer	Less Tha n High Scho ol	High Scho ol	So me Coll ege	Colleg e/gra d Schoo l	<\$25 k	\$25 -50k	\$50- 100 k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Su bu rb an</b>	39 % eF GI Mn QR	47% AEFG HIKL MN QR	47% AEFG HIKL MNO QRS	48% AEFG HIKL MN QR	35% FGMQ	29%	24%	37% FGM Q	34% fGm Q	44% AEF GhI MN QR	40 % EF GI M NQ R	40 % EF Gi Mn QR	25%	35% FGM Q	42 % aEF GI MN QR	48% AEFG HijKL MNO QRS	26%	32% Gq	42% AEF GIM NQR	54% AbCEF GHIJKL MNOP QRS
<b>Ru ral</b>	23 % BF GH PT	16% h	23% BFGH PT	23% BFG HPt	34% ABCDF GHIJKL mNOPQ RST	16% H	16%	11%	21% bFgH	22% BFG HP	25 % AB FG HiP qT	24 % BF GH PT	26% BFG HPt	28% ABC FGHI JloP QT	23 % BF GH PT	18% H	21% bFGH	26% BFG HijP T	27% ABC FGH IJoP qT	18% H
<b>Ur ba n or cit y</b>	34 % CD EJK ST	33% Cdes T	26%	26%	27%	50% ABCD EIJKL NOPR ST	55% ABCDE IJKLM NOPQ RST	48% ABCD Eijkl NOPR ST	41% ABC DEJK LNO PST	31% CT	31 % CT	33 % Cd EsT	43% AbC DEJK LOP ST	35% CDE kST	33 % CD EST	33% CDEkS T	47% ABCD Eijkl NOPR ST	39% ACD EJKL OPS T	28%	26%
<b>Do n't kn ow VO L</b>	4% NO P	4% NOP	4% NOP	3% P	4% NOP	4% NOP	5% NOP	4% NOP	4% NOP	4% NOP	4% NO P	3% No P	6% NOP	2%	2% p	1%	5% NOPs	3% nP	3% nP	3% P

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:




- 
- Column Percentage
  - Statistical Test Results

Table q124 - Do you own a second home or investment home?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	13% FghjQR	15% FghlQR	16% AFGHIJNOQR	16% FGHIJNOQR	25% ABCDFGHIJKLMNOPS	3%	10% FIQ	10% FQ	6% F	11% FIQ	18% AcFGHIJNOQR	19% AFGHIJNOQR	16% FGHIQR	11% FIQ	12% FIQR	16% AFGHIJNOQR	5% F	9% Fq	16% AFGHIJNOQR	23% ABCDFGHIJKmNOPQRS
<b>No</b>	84% CEKLST	82% ET	81% ET	81% ET	73% ABCDEFHIJKLMNOPS	95% ABCDEFHIJKLMNOPS	88% ABCDEKLPS	88% abcDEKLPS	91% ABCD EJKLMOPS	87% %bcDEKLPS	79% ET	79% E	84% %ET	88% ABCDEKLPS	87% ABCDEKLPS	83% CEKLST	93% ABCDEGHIJKLMNOPrST	89% ABCDEKLPS	81% ET	75%
<b>Don't know VOL</b>	2% MNOP	3% MNOP	3% MNOP	3% MNOP	2% mNOP	3% MNOP	2% Mp	2% MnOp	3% MNO P	3% MNOP	2% mNOP	2% MNOP	0%	1%	1%	1%	2% MnoP	2% mNOP	3% MNOP	2% mnOP

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results



Table q125 - What is your current marital status - are you: READ CHOICES

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delin quent	Mortg age	Und erwa ter	Owner	Renter	His pan ic	Africa n Ameri can	Gen Y	Gen X	Boo mer	Pre- boome r	Les s Th an Hig h Sch ool	Hig h Sch ool	Some Col leg e	Coll ege / gra d Sch ool	<\$25k	\$25 - 50k	\$50- 100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>M arr ied or ha ve an un m arr ied pa rtn er</b>	62 % FHI LN QR	63% FHIL QR	79% ABDEF GHIKL MNOP QRS	73% ABEF gHIL mNO QR	62% FHILQ R	43%	66 % FHI LN QR	39%	49% FHQ	78% ABEF GHIKL MNO PQRS	70% ABE FHI LNO QR	54% FHQ	65 % FHI LQ R	58 % FHI Q	62 % FHI LQ R	69% ABE FHI LNO QR	38%	55 % FHI Q	73% ABEF gHIL mNO pQR	83% AbcDE FGHIJK LMNO PQRS		
<b>Sin gle</b>	21 % BC DEJ KL pS T	13% CL	8%	11% L	15% CdLT	40% ABCDE GJKLM NOPq RST	25 % BC DEJ KL pS T	37% ABCD EGJKL MNO PRST	43% ABCDE GJKLM NOPQ RST	12% CL	14% CLT	6%	20 % bC DJ kLT	23 % BC DEJ KLS T	24 % BC DEJ KL pS T	20% BCD EJK LST	35% ABCD EGJKL MNO PRST	25 % aBC DEJ KLP ST	16% CDjL T	10% I		
<b>Wi do we d</b>	7% CF GIJ KP ST	7% CfGI JKpS T	4% IJSt	6% gIJKS T	16% ABCDF GHIJK mNOP qRST	5% IJ	3% Ij	10% aCFGI JKOPS T	1%	1%	4% IJ	30% ABCDE FGHIJK MNOP QRST	10 % CF GIJ Ko PS T	9% ACF GIJ KO PST	6% IJK ST	5% IJKS T	12% AbCD FGIJK OPST	9% CF GIJ KO PST	3% IJ	3% j		

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quent	Mortg age	Und erwa ter	Owner	Renter	His pa nic	Africa n Ameri can	Gen Y	Gen X	Boo mer	Pre- boome r	Les s Th an Hig h Sch ool	Hig h Sch ool	So me Col leg e	Coll ege /gra d Sch ool	<\$25k	\$25 - 50k	\$50- 100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Di vo rce d	7% Cgl PT	12% ACD EGIJ LMO PST	5% T	7% cglT	5% T	9% ACEGI JMoPS T	4% t	10% ACEGI JMoP ST	3%	6% iT	9% ACE GIJ MO PST	7% cegIT	4%	9% AC EGI Jm PST	7% IT	5% IT	11% ACEGI JIMOP ST	9% AC EGI jmP sT	6% iT	2%
Ot he r VO L	1% dP	1% de	1% d	0%	.%	1%	.%	2% ACDE GjLN PrSt	1%	1%	1% DEP	1%	1%	1% de	.%	.%	2% acDEg InPs	1%	1%	1%
Do n't kn ow VO L	2% mN OP	3% MN OP	2% mNOP	3% MN OP	2% mNOP	2% mNOP	1% mP	2% mNO P	3% MNOP	2% MNO P	2% mN OP	2% MNOP	0%	1%	.%	.%	2% MNO P	2% mN OP	2% MNO P	2% mNOP

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g126[{{q126}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Children under age 18

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinqu ent	Mort gage	Under water	Owner	Re nt er	Hisp anic	Afr ican American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25 k	\$25-50 k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	63% BCD GIJ t	56% J	55% IJ	53% J	78% ABCDEFGH IJKLMN OPQRST	62% bC D GI J	52% J	61% % dgl J	50% J	32%	71% ABCDF GHIJm NOPRS T	92% ABCDEFGH IJKLMNO PQRST	64% cdGI J	62% % bC D GI J	65% % BC DG IJS T	64% BCD GIJS T	67% aBC DfGh IjnST	62% % bC D GI J	60% % C D glJ	58% IJ
<b>1</b>	17% Ek L	19% EL	20% AEKL moP Q	21% aEKlm Q	10% L	17% % EL	19% ELm q	21% % EKL m Q	25% AbCEfg KLMnO PQRS	24% AcEFKLM OPQRS	15% EL	2%	13% L	20% % aE KL Q	17% % EL	17% EL	14% EL	18% % EL	19% % EK L	20% EKLq
<b>2</b>	10% EK Lq	13% aEF HKL NQR	13% AEFH KLNO QRS	16% AEFHi KLMN OpQRS	6% L	8% % L	13% aEF HKL NQ R	7% L	11% EfKLQr	27% ABCDEFGH HIKLMN OPQRST	6% L	1%	9% L	9% % EK L	10% % EKL	12% AEF HKL nQR	7% L	8% % L	11% % EK L	14% AEF HKL NOQ R
<b>3</b>	6% EK LP	7% EKLP t	7% aEKL oPT	6% EKL	3%	6% % EK Lp	9% AEK LnO PT	6% EKL	8% AEKLO PT	12% ABCDEFGH KLNOPQ RST	3%	2%	11% AcE KLn OPq T	6% % EK L	5% EKL	4% EKL	6% EKL	7% % EK Lp	7% % EK Lo Pt	4% I
<b>4</b>	1% EK L	1% EKlt	1% ekl	1% EKlt	0%	1% % EK Lt	2% EKL pT	1% EI	2% aEKLpt	1% EKLT	.%	0%	1% % Ek L	1% % EKL	1% EI	1% EKlt	1% % EK Lt	1% % el	.%	

	GP	DELI NQU ENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Rentier	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Do n't Know VOL</b>	4 % N OP	4% P	4% oP	4% P	4% nP	4 % P	4% P	3%	4% P	4% P	4% nOP	4% P	3%	2 %	2%	2%	4% P	4 % P	4 % P	4% P
<b>Mean</b>	0.59	0.74	0.72	0.77	0.30	0.61	0.84	0.61	0.82	1.23	0.38	0.09	0.68	0.60	0.55	0.58	0.54	0.61	0.65	0.63
<b>Standard Deviation</b>	0.95	1.03	0.99	1.00	0.70	0.99	1.09	0.96	1.05	1.08	0.75	0.45	1.08	0.94	0.92	0.91	0.97	0.99	0.97	0.89

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g126[{{q127}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Children age 18-22

	GP	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	85% BcdGK	80%	83% K	81%	89% ABCDFG JKmNQ RS	85% bGK	79%	86% bgK	86% BD GKn	84% % gK	79%	93% ABCDEFGHI JKMNOPQR ST	83% %	83% k	88% ABC DGjK NS	90% ABCDFGh iJKMNQR ST	85% bgK	84% % bGK	86% % DGK	
<b>1</b>	10% ELoP	16% ACEFHI JLOPQR ST	11% EiLO Pt	12% EiLO PT	7% L	9% L	14% AcEFHI jLOPq RT	8% L	8% L	10% % eLp	15% ACEFHI JLOPQR ST	3% %	11% % eL	14% AcEFHI jLOPqR sT	8% L	7% L	10% % eL	9% % L	10% % EiL OP	8% L
<b>2</b>	1% ELP	1% EL	1% ELP	2% ELP	.% P	2% EL	2% ELPQt	1% EL	2% EL	2% % ELp	1% ELp	0% %	2% el	1% EL	2% ELp	1% EL	1% % el	2% % ELP	2% % ELP	1% el
<b>Don't Know VOL</b>	5% NOP	3% %	5% NOP	5% noP	4% P	4% P	4% p	4% P	4% P	4% % P	5% NOP	4% P	4% %	3% %	3% %	2% %	4% % nP	4% % p	4% % P	5% noP
<b>Mean</b>	0.13	0.18	0.14	0.17	0.07	0.13	0.20	0.11	0.11	0.14	0.18	0.03	0.15	0.16	0.11	0.09	0.12	0.14	0.14	0.10



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Standard Deviation</b>	0.37	0.41	0.39	0.43	0.26	0.38	0.46	0.36	0.37	0.39	0.42	0.17	0.40	0.40	0.37	0.31	0.35	0.40	0.40	0.32

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g126[{{q128}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Children age 23 or older

	G P	DELINQ UENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			Mor tgag e	Unde rwat er	O wn er	Renter	Hisp anic	Afric an Ame rican	Gen Y	Gen X	Boome r	Pre - boome r	Le ss Th an Hi gh Sc hol	Hi gh Sc hol	Some Colleg e	College/ grad School	<\$ 25 k	\$2 5- 50 k	\$5 0- 10 0k	>\$ 10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	85% BK DK	78%	84% BK	81%	84% BK	89% ABCDe GHKLn Q	83%	82%	90% ABCDE GHKLm NQ	92% ABCDEFGH KLMNoQR ST	79%	83%	83%	85% BK	88% ABCDE GHKLn q	89% ABCDEG HKLMNQ ST	85% BK	87% Bc Dh KL	87% Bc Dh KL	86% Bd K
<b>1</b>	10% fij JP	17% ACEFIJL NOPQR ST	10% fijP S	13% aFIJo PrSt	11% fij Ps	7% J	13% aFIJ oPR St	12% FIJPr s	6%	4%	15% ACEFIJ NOPQR ST	12% FIJ Prs	12% fij	12% aFI JPr S	9% IJ	8% J	11% FIJ P	8% J	8% J	9% ij
<b>2</b>	1% o	1% jO	1% o	1% JO	1% jO	1%	1%	2% ACFIJ OPrS T	.%	.%	1% O	1% jO	2% o	1%	.%	1%	1% o	1%	1%	.%
<b>Don't Know VOL</b>	4% NOP	3%	5% NOP	5% OP	4% oP	4%	3%	3%	4% oP	4% oP	4% nOP	4% nOP	3%	3%	2%	2%	3% %	4%	5% nOP	5% nOP
<b>Mean</b>	0.112	0.21	0.12	0.16	0.14	0.09	0.15	0.17	0.07	0.05	0.18	0.15	0.15	0.14	0.10	0.09	0.14	0.10	0.10	0.10

		GP	DELINQUENT	OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME				
		GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Standard Deviation		0.34	0.44	0.35	0.40	0.37	0.30	0.38	0.44	0.27	0.23	0.41	0.39	0.40	0.38	0.30	0.32	0.38	0.32	0.32	0.32

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g126[{{q129}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Parents of you or your spouse or partner

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	89% FGIm	90% fGim	92% AFGI KMQRs	91% FGI Mq	90% FG IMq	86%	82%	90% fGim	86%	90% FG IMq	89% fG m	94% ABEFGH IJKMNQ RS	84%	90% FG im	92% AFGI KM Qr	94% ABCDEFG HIJKMN QRS	87%	89% G	90% f G I m	92% AFGI KM Qr
<b>1</b>	7% CD LP T	7% CdLP T	4% I	4%	6% Lt	11% AbCDEh JKLNOP rST	14% ABCDEHJ KLNOPq RST	7% CLp T	10% ACDE JkLOP ST	6% C L P T	7% Cd LPT	2%	13% AbCDEH JKLnOPr ST	7% CD LP T	6% CLT	4% L	10% ACDE jkLOP sT	8% CD LP T	6% C L P T	3%
<b>Don't Know</b>	4% OP	3%	5% nOP	5% OP	4% OP	4% p	4%	3%	4% oP	4% OP	5% OP	4% OP	3%	3%	2%	2%	4% p	4% oP	4% OP	5% OP
<b>Mean</b>	0.07	0.07	0.04	0.04	0.06	0.11	0.15	0.07	0.11	0.06	0.07	0.02	0.14	0.08	0.06	0.04	0.10	0.08	0.06	0.03

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Standard Deviation</b>	0.26	0.26	0.19	0.19	0.23	0.31	0.35	0.25	0.31	0.24	0.25	0.15	0.34	0.26	0.24	0.20	0.30	0.27	0.24	0.18

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g126[{{q130}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Other relatives like siblings or cousins

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delin quent	Mor tgag e	Unde rwat er	O wn er	Rent er	Hispa nic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boo mer	Les s Than High School	High School	Some Col leg e	College/gra d School	<\$25 k	\$25- 50k	\$5 0- 10 0k	>\$1 00k
<b>0</b>	89 % FI	90% I	91% AFGI NQR S	91% fl	90 % fl	86%	87%	88%	84%	92 % AFG INQ r	91 % AFG INQ r	92 % aFG INQ r	89 %	88% i	91 % Flq	95% ABCDEF GHI JKLMNO QRST	87%	88% i	89 % I	92% AFG hIN Qr		
<b>1</b>	5 % CK IP T	6% CKPT	3%	3%	5% CKI PT	8% ACDJ KLPS T	8% ACDe JKLPS T	7% CdjK IPT	10% AbCDEJ KLNOPS T	4%	3%	4%	8% Cdj KLP T	6% CdjKLP T	6% Cdj KIP T	3%	7% CdjKL PT	7% aCDJ KLPs T	5 % Ck Pt	2%		
<b>2</b>	1 % jP	1%	1% P	1%	1%	2% JmPr	2% jmp	1%	3% ACdEJKI mPRT	.%	1%	1%	0%	3% AbCdEJ KLMPR T	1%	.%	2% aCEJK LMPR t	1%	2 % ce Jkl P	1%		
<b>Don't Know VOL</b>	4 % OP	3%	5% OP	5% OP	4% oP	4% oP	3%	4% p	4% oP	4% oP	5% OP	4% oP	3%	3%	2%	2%	3%	4% oP	4 % OP	4% OP		
<b>Mean</b>	0. 08	0.08	0.05	0.05	0.0 7	0.12	0.12	0.09	0.15	0.0 5	0.0 5	0.0 5	0.0 8	0.12	0.0 9	0.04	0.12	0.09	0. 08	0.04		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Standard Deviation</b>	0.32	0.31	0.26	0.25	0.28	0.38	0.37	0.33	0.43	0.23	0.26	0.24	0.28	0.40	0.32	0.21	0.40	0.30	0.34	0.22

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:


- Column Percentage

- Statistical Test Results

Table g126[{{q131}}].mA - We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: Other non-relatives

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	90% % fi	92% FI	92% afl	93% fl	92% % FI	88%	93% FI	91%	88%	93% % A % FI % r	91%	92% FI	94% % Fi	90%	91% fi	94% ACFHIK NOQRSt	90% %	90%	91% i	92% % fi
<b>1</b>	4% % ce % Jp % s	4%	4%	3%	3%	6% aCdEg JLPSt	3%	5%	6% aCDE gJIPSt	3% %	4%	3%	4%	6% CdE JLpS	4% j	4%	5% eJl % s	6% cdE JLpS	3%	3%
<b>2</b>	1% % Clr	.%	.%	0%	.%	1% aCdG KLRT	0%	1% glr	1% aCdG klpRt	1% %	.%	.%	0%	1%	1% AbCDe GKLpRT	1%	1%	.%	1% AbCDEG KLnPRT	.%
<b>Don't Know VOL</b>	4% % oP	3%	5% oP	5% P	4% P	4% P	4% p	3%	5% P	4% % P	5% oP	4% P	3%	3% p	3%	2%	4% P	5% P	4% P	4% P
<b>Mean</b>	0.06	0.05	0.04	0.03	0.04	0.09	0.03	0.07	0.10	0.044	0.05	0.03	0.04	0.07	0.07	0.05	0.07	0.06	0.06	0.04
<b>Standard Deviation</b>	0.27	0.22	0.22	0.17	0.22	0.34	0.18	0.29	0.34	0.222	0.24	0.18	0.19	0.28	0.31	0.24	0.28	0.24	0.30	0.20





Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q132 - Which of the following best describes your current employment status? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Employed full-time	51% bEf LM NQ	47% ELQ	63% ABEF GHJK LMN OQR	66% ABEF GHJK LMN OQR	35% LQ	47% ELQ	49% ELm Q	47% EL Q	56% ABEF gHLM NoQr	68% ABCEf GHJKL MNO QRS	59% ABEF GHL MN OQR	10%	42% LQ	46% ELQ	51% EL m Q	65% ABEF GHJK LMN OQR	28% L	50% EL mQ	63% ABEF GHJK LMN OQR	71% ABCEf GHJKL MNOP QRS
Employed part-time	12% CD EK LPS	10% el	10% el	8%	7%	16% ABC DEhJ KLnP ST	14% CDEj KLPS t	12% EL	18% ABCD EHJKL mNo PST	10% e	9% E	7%	12% el	13% CD EKL PS	14% aC DEJ KL PS T	9% El	14% bCDEj KLPST	15% AB CD EJK LPS T	9% e	9%

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nqu ent	Mort gage	Unde rwat er	Owner	Rent er	Hisp anic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boome r	Less Than High Scho ol	Hig h Sch ool	So me Col leg e	Colle ge/gr ad Scho ol	<\$25k	\$25 - 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>No t cu rre ntl y e m pl oy ed in a pa yi ng jo b</b>	15 % CE LP RS T	21% ACD EhK LoP RST	10% LPT	12% LPT	10% LPT	22% ACD EHJK LNO PRST	21% ACD EhJK LnO PRST	15 % CEL PST	22% ACDE HjKLn OPRS T	17% CdELP RST	13% CELP ST	3%	24% ACD EHJK LnOP RST	17 % CdE kLP RST	16 % Cd ELP RS T	7% L	29% ABCDE FGHIJ KLNO PRST	11 % LPT	10% LP	7% L
<b>Re tir ed</b>	19 % CD FGI JKP ST	18% CDF GIJT	14% IJT	11% IJ	45% ABCDF GHIJK MNOP QRST	11% IJ	11% IJ	23 % CD FGI JKo PST	1%	2%	15% dFgIJ T	78% ABCDE FGHIJK MNOP QRST	20% CDF GIJT	23 % AC DF GIJ KPS T	18 % CD FGI Jks T	17% CDFG IJsT	26% ABCDF GIJKO PST	21 % CDF GIJ KpS T	15% fIJT	9% IJ
<b>Do n't kn ow V OL</b>	3% NO P	5% NOP r	3% NOP	4% nOP	3% NOP	3% nOP	4% NOP	3% O	3% nOP	3% NOP	3% NOP	3% nOP	2%	2%	1%	1%	4% NOP	3% O	4% NOP	3% OP

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:



- 
- Column Percentage
  - Statistical Test Results

Table Q132b - Which of the following best describes why you are working part-time rather than full-time: READ CHOICES

	G P	DELINQUE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
			G P	Delinquent	Mort gage	Under water	Own er	Ren ter	Hispa nic	Africa n Amer ican	Ge n Y	Gen X	Boom er	Pre- boom er	Les s Than High School	High School	Som e Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
You are unable to work full-time due to a disability	10% CJ PR	7% jpr*	6% JP*	0% **	5% *	14% JPq R*	7% j*	6% **	14% JP R*	0% *	11% CJPR*	5% **	10% **	13% CJP R*	13% JPR *	1% *	8% jp*	1% *	16% CJP R*	17% **
You prefer to work part-time for personal or other reasons	62% BK	24% *	67% BJKs*	55% **	76% aBfJK qs*	55% B*	63% B*	73% **	66% Bf *	52% B*	52% B*	87% **	53% **	63% B*	63% B*	65% BJK*	59% B*	69% Bfj K*	56% B*	62% **

	<b>G P</b>	<b>DELINQUENT</b>	<b>OWNER STATUS</b>				<b>RACE</b>		<b>GENERATION</b>				<b>EDUCATION</b>				<b>INCOME</b>			
	G P	Delinquent	Mort gage	Under water	Own er	Ren ter	Hispa nic	Africa n Amer ican	Ge n Y	Gen X	Boom er	Pre- boom er	Les s Than High School	High School	Som e Coll ege	College /grad School	<\$2 5k	\$2 5- 50 k	\$5 0- 10 0k	>\$1 00k
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>
<b>You are actively looking for full-time work but cannot find anything right</b>	16 %	44% ACEFGIKN OPQRS*	11% *	17% **	5% *	22% * ein *	12% *	20% **	13% * *	27% ACEgi Ns*	19% cEn*	4% **	20% * **	9% *	16% *	22% ACEN*	21% * EN *	18% * e*	14% * *	8% * **
<b>You have given up looking for a full-time job for now because of the job market</b>	6 %	15% AefGlnR*	8% g*	21% **	2% *	5% *	1% *	0% **	4% * *	11% GR*	6% *	3% **	5% * **	5% *	6% *	6% *	9% G*	2% *	10% * g*	4% * **
<b>Don't know VOL</b>	7 %	10% o*	8% o*	7% **	12% iOq*	4% *	18% AFIOp Qs*	0% **	3% * *	11% fiO*	13% AFIO Pqs*	0% **	12% * **	10% * iq*	2% *	5% *	4% * *	9% o*	4% * *	8% * **



Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage


- Statistical Test Results

Table Q132c - Which of the following best describes why you are not currently employed in a paying job: READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$10k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
You are unable to work due to a disability	27% CIO PS	37% aC IOPRS*	13% *	11% **	36% aC IOPRS*	33% aC IOPRS*	35% % C IOPRS*	34% **	14% *	26% C IPs*	44% A C F I N O P R S	50% % **	46% A C I N O P R S*	26% % C I*	19% *	13% *	41% A C F I N O P R S*	16% *	15% *	6% **		
You prefer not to work for personal or other reasons	33% B f G K m Q	11% *	44% A B F G K M N Q*	37% **	34% B k m Q*	26% B Q*	22% % b*	14% **	40% B F G K M Q*	35% B g k m Q*	23% B	24% % **	19% *	29% % B Q *	41% a B F G K M Q *	49% A B e F G J K M N Q *	17% *	39% B G K M Q *	43% B F G K M n Q *	66% % **		



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
You are actively looking for work but can not find anything right	28%	46% ACEFGJ KMnoP Q*	31% *	38% **	18% *	28% *	28% m*	49% **	34% em*	25% *	23%	16% **	17% *	32% ek*	32% ek*	27% *	24% *	36% Ekm*	36% Ejkm*	11% **
You have given up looking for a job for now because of the job market	8% O	5% *	8% O*	10% **	8% *	8% o*	9% o*	3% **	5% *	14% Abci NOps*	7% o	1% **	18% Abflik nOs*	5% *	3% *	6% *	11% O*	8% *	5% *	5% **
Don't know VOL	5% J	1% *	5% Js*	4% **	4% *	5% j*	5% jM*	1% **	7% jms*	1% *	3%	10% **	0% *	8% bJk mrs*	5% j*	5% js*	7% bJM*	1% *	1% *	12% **



Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table QEMPLOYMENT - EMPLOYMENT TYPE

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delinq uent	Mort gage	Unde rwat er	Own er	Ren ter	His pan ic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boomer	Less Than High School	Hi gh Sc hol e	So me Col leg e	Colleg e/grad School	<\$25k	\$25 - 50k	\$50- 100k	>\$100k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Em plo yed full- tim e</b>	75 % BF gl N Q	69% IQ	82% ABFG HILM NOQ R	83% ABFG HILM NOQ R	79% BFG hIL MN oQR	66 % Q	69 % Q	71 % IQ	68 % Q	81% ABFG HILM NOQ R	81% ABFG HILM NOQ R	58% *	67% Q*	71 % IQ	72 % FL Q	85% ABCEF GHIJKL MNOQ R	54%	71 % fLQ	83% ABFG HILM NOQ R	87% ABCEF GHIJKL MNOQ Rs		
<b>Em plo yed part - tim e</b>	16 % C DJ KP ST	13% d	12% D	8%	15% D	22 % ABC DeJ KPS T	19 % bC DJ KP ST	18 % CDJ kPS T	21 % ABC DeJ KPS T	11%	12% D	39% ABCDEF GHIJKM NOPQRS T*	18% Dj*	19 % bC DJ KP ST	18 % bC DJ KP ST	11% d	25% ABCDE hJKno PST	21 % ABC DeJ KPS T	11%	11%		
<b>Une mpl oye d</b>	6 % CK PT	14% ACDEF gIJKLm NOPRS T	4% PT	6% PT	4% T	9% aCe JKP ST	9% Cej KP sT	11 % ACd EJK LPr ST	9% ACe jKP ST	5% PT	4% PT	2% *	7% pT*	8% aC EjK PS T	7% CK Ps T	3% T	13% ACDEfi JKLnO PRST	6% PT	5% PT	1%		
<b>Disc our age d wor ker</b>	2 % Co Ps T	1%	1% p	2%	2% pt	2% OPs t	3% cO Ps T	1%	1%	3% aChO PST	1% p	.% *	7% ABCdef gHIjKIN OPRST *	1%	1%	1%	6% ABCDE FHijKI NOPR ST	1%	1%	.%		

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Employed - time for economic reasons	1%	2% aeGhk pRt	1%	2% Ghprt	.%	1%	.%	0%	1%	1%	1%	1% *	1% *	1%	1%	1%	2% eGH	.%	1%	1%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q133 - How would you describe the work you do? READ CHOICES

	GP	DEL INQ UE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person	31% FGI MN OQ R	34% fGhI MN OQ R	36% AdEF GHIM NOQ RS	31% GM NQ R	28% GM NQ R	26% G M N Q R	16%	25% gmN Q	26% G m N Q R	33% FGh IM NO QR	34% aeFG HIM NOQ Rs	46% AbDEF GHJk MNOQ RS*	14% *	17%	25% G m N Q R	55% ABCDE FGHIJK MNOQ RS	15%	19%	30% GMN QR	55% ABCDE FGHIJK MNOQ RS

	GP	DEL INQ UE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Reenter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
White collar office or support person, like a secretary, assistant, receptionist	14%	15%	15% agmPT	14%	14%	12%	10%	12%	12%	14%	15% gmt	17% m*	7% *	15%	17% fGim qT	13%	11%	17% fGiM t	15%	12%
White collar government, law enforcement, or education	9% eM nQ R	12% EIM No QR	12% AEIM NOQ R	12% EIM NO QR	6%	8% m Q	9% MQ	12% eIM NQR	10% M Q	10% eM nQr	10% eMn Qr	4% *	2% *	6%	8% m q	16% AbCEF GIJKLM NOQR T	3%	6%	14% AcEF gIJKL MNO QR	11% EIMNo Qr
Fine arts, like artist, singer, dancer, actor	1%	0%	1% abjP	1% b	.%	.%	.%	4% ABC EFGI JKOP RS	1% %	.%	1% p	3% Befgr*	.% *	1%	1% %	1%	1%	.%	1%	2% bjP

	GP	DEL INQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Blue collar/trade worker, like carpenter, electrician, trucker, farming, fishing, manufacturing worker, retail, security guard, food service/waiter	34% CLPT	31% IPT	28% PT	30% PT	41% AB CDj KLP sT	39% ab Cd KL PT	47% ABC DfHIJ KLOP ST	33% IPT	38% bC dk LP T	34% CLPT	32% CIPT	19% P*	64% ABCDEF GHIJKL NOPQR ST*	49% ABCD EFHIJ KLOP ST	36% CL PT	10%	46% ABCDHi JKLOPS T	46% ABC DfHIJ KLOP ST	33% CLPT	15% P
Military	1% Kt	0%	1%	1%	1%	1% k	.% ABC gKnT	3% ABC gKnT	2% % bk t	1% t	.%	2% bKT*	0% *	1%	2% % bK T	1% bcKT	1%	2% bkt	1% bcKt	.%

	GP	DEL INQ UE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Deli nquent	Mort gage	Un der wate r	Ow ner	Re nt er	Hisp anic	Afric an Ame rican	G en Y	Gen X	Boo mer	Pre-boome r	Less Than High School	High Scho ol	So me Colle ge	College /grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Other</b>	8% CJP ST	9% cPs	6% P	9% CjP St	9% PS	12% AC JK Pr ST	14% ACeJ KnPR ST	12% CJKP ST	11% aC Jk PS T	6%	7% P	9% p*	9% p*	9% CjPSt	11% A CJ KP ST	4%	22% ABCDE FgHIJKL MNOP RST	8% P	5%	5%
<b>Don't know VOL</b>	1% PT	.%	1% kPT	1%	2% hkP T	1%	2% fkPT	0%	1% t	2% fhk PT	1% t	0% *	2% t*	1% t	1% t	.% t	1%	2% aFhK PT	1% pt	0%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results



Table q134 - How many people, other than yourself, are employed full time in your household?

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>0</b>	43% CD IJK pST	47% CDG IJKP ST	33% JT	29%	55% ABCDF GIJKM NOPR ST	49% ACD GIJK OPST	39% CDJT	52% ACD GIJK OPST	37% % cDJ T	29%	40% % CD JST	72% ABCDEF GHIJKM NOPQR ST	4 5 % C Di JST	46% % aC DGI JKp ST	42% % CD JST	41% CDJS T	59% ABCDF GhIJK MNOP RST	48% ACD GIJK OPST	36% cDJT	27%
<b>1</b>	43% EF HL QR	40% ELQ	52% ABEFG HIKLM NOPQR	53% ABEF GHikL MNO QR	33% L	37% LQ	44% EfHLQ R	34% L	46% % bE FH LN QR	59% ABCdEF GHIKL MNOP QRS	43% % EF HL QR	21%	3 9 % L Q	40% % EhL Qr	46% % bE FH Ln QR	48% ABEF HKL mN QR	30% L	35% L	51% ABEF gHKL MNo QR	58% ABCEF GHIKL MNOP QRS
<b>2</b>	10% % EL Q	9% L	11% AELPQ	14% ABcEF JLOPQ S	6% L	9% L	11% ELQ	11% ELQ	11% % EL Q	9% L	12% % AE fL OP Qs	3%	1 1 % e L q	10% % ELQ	9% eL	9% ELq	6% L	12% EfL Q	9% EL	11% ELQ
<b>3</b>	1% % IPs	.% .	.% p	.% .	.% .	1% hLP St	3% ABCD EHJKL nOPq ST	.% .	1% cel PSt	.% .	1% % p	.% .	1 % %	1% eLP st	1% % l	.% .	1% lp	1% cEhj LPSt	.% .	.% .

	GP	DELI NQ UEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Do n't Know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Do n't Know VOL</b>	4% NOP	4% P	4% noP	3% P	5% jNOP	4% P	4% noP	3% p	4% P	3% P	5% NOP	5% NOP	4% p	2%	2%	1%	4% P	4% NoP	4% noP	3% P
<b>Mean</b>	0.67	0.61	0.78	0.85	0.49	0.61	0.76	0.58	0.76	0.80	0.71	0.28	0.65	0.65	0.68	0.47	0.65	0.73	0.84	
<b>Standard Deviation</b>	0.68	0.67	0.65	0.67	0.63	0.70	0.75	0.69	0.71	0.60	0.70	0.51	0.70	0.71	0.67	0.65	0.66	0.74	0.64	0.61

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q138 - Does anyone in your household have more than one job?

	G P	DELIN QUEN T	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME					
			G P	Delinq uent	Mort gage	Unde rwate r	Owner	Re nt er	His pan ic	Afri can Ame rica n	Gen Y	Gen X	Bo om er	Pre-boomer	Les s Th an Hig h Sch ool	High Scho ol	Som e Colle ge	Colleg e/gra d Schoo l	<\$25 k	\$25 -50k	\$50- 100k	>\$ 10 0k
			A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>Yes</b>	9 %	11% EGLm Q	12% AEGk LMN Q	11% EGLm Q	5% L	9% EL q	6% L	11% Eg Lm Q	11 %	13% AEFGK LMNp QT	10 %	1%	6% L	8% EL	12% AEfG LMn Q	11% AEGL mnQ	6% L	12% EGL MN Q	12% AEG LMN Q	10 %		
<b>No</b>	8 7 %	84%	84%	85%	92% ABCdfH IJKOPRS T	88 %	89 %	87%	85 %	83%	87 %	96% ABCDEFGHI JKmNOPQR ST	91 %	90% ABCD IJKoR S	87% j	88% BCiJS	90% aBCD IJKoR S	85%	84%	87 %		
<b>Don't know VOL</b>	4 %	5% NOP	4% NOP	4% nOP	4% NOP	3% P	4% NO P	2%	4% NO P	3% noP	4% NO P	3% oP	3%	2%	2%	1%	4% NOP	3% noP	4% NOP	3% P		

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q140 - Did you immigrate to the United States from another country?

GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
<b>Yes</b>	15% EHLNOST	19% acEHLNOST	15% %HLNOST	17% EHLNOST	12% %H	17% %EHLNOST	53% ABCDEFHIJKLMNQRST	6%	14% %H	20% %ACEHIKLNOST	16% %EHLNOST	11% %H	33% ABCDEFHIJKLNOPQRST	12% %H	11% %H	14% %HloT	20% %ACEHIKLNOST	19% %ACEHILNOST	12% %H	11% %h
<b>No</b>	81% %bGJMQR	77% %GM	81% %bGJMQR	79% %GM	84% %ABdfGJKMQR	79% %GM	43%	91% %ABCDEFGHIJKLMNPQRST	82% %bGjMQR	76% %GM	80% %GDMQR	86% %ABCDFGJKMQR	63% %G	85% %ABCDFGJKMQR	88% %ABCDFGIJKMQR	85% %ABCDFGJKMQR	76% %GM	78% %GM	84% %aBcdFGJKMQR	86% %ABCDFGJKMQR
<b>Don't know VOL</b>	4% %nOP	5% %nOP	4% %nOP	4% %OP	4% %nOP	3% %oP	4% %OP	3%	4% %OP	3% %OP	4% %OP	3% %OP	3%	3%	2%	1%	4% %OP	4% %OP	4% %OP	4% %OP

Statistics:  
 Overlap formulae used  
 - Column Proportions:  
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:  
 - Column Percentage  
 - Statistical Test Results

Table q141 - When did you arrive in this country? READ CHOICES

		GP	DELIN QUENT	OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME				
		GP	Delinq uent	Mor tgag e	Unde rwat er	Own er	Renter	His pan ic	Afri can Am eric an	Gen Y	Ge n X	Boo mer	Pre- boomer	Le ss Th an Hi gh Sc hol	Hi gh Sc hol	Some Colle ge	College/ grad School	<\$ 25 k	\$25- 50k	\$ 5 0- 1 0 0 k	>\$ 10 0k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
	<b>Th is ye ar</b>	0%	0% *	0%	0% *	0% *	0% *	0%	0% **	0% *	0% *	0% *	0% *	0% *	0% *	0% *	0% *	0% *	0% *	0% *	0% *
	<b>La st ye ar</b>	1% g	0% *	1%	0% *	0% *	0% *	.%	0% **	2% *	0% *	1% *	0% *	0% *	2% G*	0% *	1% *	.% *	1% *	0% *	3% af G*
	<b>Tw o to fiv e ye ars ago</b>	6% BCG jkl Mt	0% *	1%	2% *	4% Gkm *	11% ABCdGJ KLMNQ sT*	1%	14% **	18% ABCDEFGJ KLMNQS T*	2% *	.% *	0% *	.% *	3% g*	9% BCGJ KLMq T*	12% ABCDEFGJ KLMNQS T*	2% *	11% ABCdGJ KLMNQ T*	4% G K *	0% *
	<b>Six to ten ye ars ago</b>	10% E	4% *	8% E	6% e*	.% *	15% BEKpt*	10% E	6% **	16% BEKpt*	10% E*	6% E*	6% e*	13% E*	9% E*	10% E*	7% E*	12% bE *	8% E*	1% 1% E *	5% *

	GP	DELIN QUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinq uent	Mor tgag e	Unde rwat er	Own er	Renter	His pan ic	Afri can Am eric an	Gen Y	Ge n X	Boo mer	Pre- boomer	Le ss Th an Hi gh Sc ho ol	Hi gh Sc ho ol	Some Colle ge	College/ grad School	<\$ 25 k	\$25- 50k	\$ 5 0- 1 0 0 k	>\$ 10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Ele ve n or m or e ye ars ag o	80% Fl	93% AdFILm nOPQR s*	86% AFI OP	83% l*	91% AFIL OPQ r*	70% *	87% AFI OP qr	51% **	62% *	88% AFI OP r*	89% AFI OPq r*	79% *	82% fl*	83% Fl*	76% i*	77% l*	79% l*	79% l*	83% fl*	83% l*
Do n't kn o w V OL	4% gJr	3% *	4% J	9% acGiJ pRs*	5% J*	4% j*	2% j	29% **	3% *	0% *	4% j*	16% ABCEFGIJ KMNoPq RS*	5% j*	3% j*	5% Jr*	3% j*	6% gJ *	1% *	3% *	9% GJ PR *

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q143b - 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 available for investing, in terms of checking or savings accounts, investment accounts, and brokerage accounts, but not including the value of any real estate or employer-sponsored retirement plan such as a 401k? READ CHOICES

	GP	DELIN QUE NT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delin quent	Mor tgag e	Unde rwat er	Owner	Rente r	His pan ic	Afri can Am eric an	Gen Y	Gen X	Boo mer	Pre- boome r	Less Than High Scho ol	Hig h Sch ool	Som e Coll ege	Colle ge/gr ad Scho ol	<\$25k	\$25 - 50k	\$50- 100k	>\$100 k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Less than \$10,000	42% CE KL PS T	69% ACDE GHIJK LNOP RST	33% EIPT	39% CELP T	23% T	64% ACDE GHIJK LNOP RST	52% AC DEJ KLO PST	52% AC DEJ KLO PST	54% ACD EJKL nOP ST	44% CEKL PST	35% ELPT	29% ET	64% ACDE GHijk LNOP RST	48% AC DE KLo PST	43% CEK LPS T	26% eT	70% ACDE FGHIJ KLNO PRST	50% AC DEj KLO PST	35% ELPT	17%
\$10,000 - \$49,999	18% BE LM Q	10%	21% ABE KLM NQ	19% BeL MQ	14% BL	17% BLmQ	21% BEk LM Q	16% BL	21% BEfL Mn Q	23% ABEF HKL MNp QRt	17% BLm Q	10%	11%	17% BL Q	22% ABE FhK LM NQr	20% ABEK LMQ	12%	17% BL mq	27% ABCDE FGHijk LMNO PQRT	19% BELM Q
\$50,000 - \$99,999	8% BF gQ	5%	11% ABF GHij MN Qs	12% ABFG HijM NQs	10% ABFGH IMNQ	4%	6% 6% q	6% 6% q	6% FQ	8% bFQ	10% aBFG him NQ	8% bFQ	5%	7% FQ	9% BFg Q	11% ABFG HIJKI MNQ S	3%	10% BFG him nQ	8% BFQ	14% ABCFG HIJKL MNOQ rS



	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renters	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/graduate School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$100,000 - \$149,999	4% FIQ	3% FQ	6% ABFGHIJmNOQ	5% FIQ	7% ABFGHIJMNOQ	1%	3% FQ	3% FQ	2% f	4% FQ	6% ABFgHIjmNoQ	7% ABFGHIJMNOQr	2%	4% FQ	4% FIQ	7% ABFGHIJMNOQRS	1%	5% FIQ	5% bFhIQ	8% ABcdFGHIJKMNOQRs
\$150,000 - \$249,999	4% BFGIMQ	.%	5% ABFGHIJmNQQR	4% BFGiMQ	6% ABFGHIJMNR	.%	.%	3% BFGMQ	2% Fgm	3% BFGMQ	4% BFGIMQ	6% ABFGHIJMNOQR	0%	3% BFGMQ	4% BFGiMQ	6% ABcFGHIJKMNOQR	1%	3% BFGMq	5% aBFGIMQr	8% ABCDFGHIJKMNOQRs
\$250,000 - \$499,999	3% BdfhJNoQ	1%	3% BdhjNQ	1%	6% ABCDFGHIJNOQRS	2% Q	2% Q	1%	2% q	2% Q	4% ABCDFGHIJNOQR	5% ABCDFGHIJNOQR	4% bhnQ	2% Q	2% Q	6% ABCDFGHIJKNOQRS	.%	2% Q	4% BdfHijNoQ	8% ABCDFGHIJKImNOPQRS
\$500,000 - \$999,999	2% BFGIQR	.%	4% ABFGHIJmNOQRs	5% ABFGHIJKMNOQRs	4% ABFGHIJMnoQR	.%	.%	1% fq	.%	1% FQ	3% BFGHIjmQR	6% ABCEFGHIJKMNOQRS	1%	2% bFgIQ	2% bFglQr	4% ABFGHIJKMNOQRs	.%	1% f	3% BFGIjQR	7% ABCEFGHIJKMNOPQRS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
<b>\$1 - \$2 million</b>	1%	0%	.%	.%	2% ABCDFG hJKmn OQR	.%	.%	.%	.%	.%	1%	2% ABCdF GhJK mNOQ R	.%	1%	.%	2% ABCd FGHIJ KOQ R	.%	.%	1% b	2% ABCdF GhJK mnOQ R
<b>\$2 - \$5 million</b>	.%	.%	.%	.%	1% AcfijNq rs	0%	0%	0%	0%	0%	.%	1% acfiNq rs	0%	0%	.% f	.%	0%	0%	.%	1% ACFgJ kNPqr s
<b>More than \$5 million</b>	.% C	0%	.%	0%	1% AbCFg hijLNO pQRS	0%	0%	0%	.%	.%	1% aCfN OrS	.%	1% CFgin oqrs	0%	0%	.% CfS	0%	0%	0%	1% ABCDF GhIJK NOPQ RS
<b>Don't know</b>	17% BFI JO QRS	12%	17% BFIJ oQRS	15%	27% ABCDF GHIJK MNOP QRST	12%	15%	18% BFI QrS	12%	14%	19% aBcD FIJM OpQ RST	27% ABCDF GHIJK MNOP QRST	13%	18% BFIj QRS	14%	17% BFIjQ RS	12%	13%	12%	15%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q144b - Finally, for statistical purposes only, please tell me which of the following categories represents how much total debt your household currently have, including first mortgage, second mortgage, home equity line of credit, credit card, auto and student loan, and any other debt? READ CHOICES

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Less than \$10,000	37% BCDJK ST	13% C	8%	11%	64% ABCDF GHIJKL MNOP RST	57% ABCD GHIJK NOP RST	41% BC DJ KP ST	48% ABC DJK OP RST	43% AB CDJ KO PST	22% BCD	30% BCD JpsT	58% ABCD GHIJK NOP RST	52% ABC DGij KOP RST	44% % AB CDJ KO PST	36% BCD JKP ST	27% BCDJ T	63% ABCDF GHIJKI MNOP RST	40% BCDJK PST	26% BCDjt	21% BCD
\$10,000 - \$49,999	15% CLPT	12% t	13% IT	13% T	14% LT	20% ABCD EHKL NPqS T	18% % BC dL PT	13% % t	17% % bCL pT	18% aBCd ehLP ST	16% CLT	10%	17% LT	15% % LT	18% aBC deh LPs T	14% LT	16% LT	24% ABCDE fgHIJKL mNOP QST	14% LT	8%
\$50,000 - \$99,999	11% EF LN Q	11% EIQ	17% ABDE FHIJK LNOP QST	11% EIQ	4%	8% Eq	13% % EF LN Q	10% % EQ	11% % Efl Q	10% EQ	13% AEF LNQ	7% E	15% aEFL NQ	8% Eq	11% EFL nQ	12% EFLN Q	5%	15% AEFhij LNopQ t	14% AEFJL NpQ	10% EQ

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$100,000 - \$149,999	6% EFLMQR	12% AEFG HIJKL MNO QRt	14% AEFG HIJKL MNO PQRT	15% AEFG HIJKL MNOP QRT	1%	1%	4% EFQ	5%	5% EFQ	8% EFGIL MQR	9% AEFGHI LMNQR	3% EFQ	2%	6% EFLmQ	7% EFLMQ	9% AEFG HILM NQR	1%	5% EFQ	12% AEFG HIJKL MNO PQRT	8% EFGIL MQR
\$150,000 - \$249,999	8% EFLMnQR	15% AEFG HIKLM NOQR	16% AEFG HIKL MNO PQRs	16% AEFG HIKLM NOQR	2%	3%	5% EFMQR	6% EFMQ	7% EFLMQ	16% AEFG HIKL MNO PQR	8% EFLMQR	4% EmQ	1%	7% EFLMQ	10% EFG HikL MNQR	13% AEFG HIKL MNQR	2%	5% EFMQ	14% AEFG HIKL MNO QR	14% AEFG HIKLM NOQR
\$250,000 - \$499,999	7% EFLMQR	19% ACEFG HIJKL MNOP QRS	14% AEFG HIJKL MNO PQRS	19% ACEFG HIJKL MNOP QRS	1% Fq	.%	6% EFLMQR	3% EFQ	6% EFLMQr	11% AEFG HIKL MNO QRS	8% EFHLM OQR	2% EFQ	1%	6% EFLMQR	6% EFLMQR	12% AEFG HIKL MNO QRS	.%	3% EFQ	8% EFHLMo QR	19% ACEFG HIJKL MNOP QRS
\$500,000 - \$999,999	2% EFiRS	7% ACEFG HIJKL MNOP QRS	3% AEFG HikLm nOPQ RS	4% AEFG HILMn OQRS	.%	.%	1% efR	1%	1%	3% aEFhL LOQRS	2% AEFhI OQRS	1% Er	1%	2% EFiRs	1% Efr	2% AEFhL LoQRS	1%	.%	1%	6% ACEFG HIJKL MNOP QRS

	GP	DELINQUENT	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Delinquent	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
\$1 - \$2 million	.%	.%	.%	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	.% A	0%	0%	0%	.%	
\$2 - \$5 million	.%	.% Aefins	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	0%	0%	.% a	
More than \$5 million	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Don't know VOL	13% BoPRS	9%	14% BgJOPRSt	11%	14% BoPRS	11%	10%	14% bR	11%	11%	15% aBfgiOPRSt	15% BfgOPRS	11%	13% R	11%	11%	12%	9%	10%	11%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T, (10%): a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Cell Contents:

- Column Percentage

- Statistical Test Results

