

Fannie Mae National Housing Survey – Q2-2013 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		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
18-20	4% BCIJKO RS	1% IJ	0%	3% BCIJKO	8% ABCDIJ KNORS	8% ABC DIJK ORS	8% BC DIJ KORS	14% ABCDEF GIJKLM NOPQRS	0%	0%	0%	5% BCIJKO	7% ABC DIJK ORS	5% BCIJKORS	1% IJK	8% ABCDIJKORS	5% % BCIJKOR	2% BCIJKO	2% BCIJKO	
21-24	9% BDIJKO Q	4% IJK	6% IJK	3% IJK	17% ABCDEF GIJKLM NOQRS	10% BDIJKQ	11% % BDIJKQ	28% ABCDEF GIJKLM NOPQRS	0%	0%	0%	6% IJK	8% BDIJK	11% ABC DIJK OQRS	7% BDIJK	16% ABCDEF IJKLM NOQRS	6% % IJK	7% BDIJK	7% BDIJK	
25-29	9% DIJKS	8% DIJK	8% DIJK	3% IJK	14% ABCDEFI JKLMNRS	7% DIJK	12% % DIJKS	29% ABCDEF GIJKLM NOPQRS	0%	0%	0%	6% IJK	8% DIJK	8% DIJK	12% ABDFI JKLMNRS	12% BDFIJK LMS	11% % DIJKS	9% DIJKS	5% DIJK	
30-34	9% DIJKMP	11% ADFIJKMP	13% % ADFIJKMP	3% IJK	10% DFIJKMP	6% DIJK	11% % DIJKMP	29% ABCDEF GIJKLM NOPQRS	0%	0%	0%	9% DIJK	6% DIJK	9% DIJKP	11% ADFIJKMP	5% IJK	9% % DIJK	12% % ADFIJKMP	9% DIJKP	
35-39	9% DHJKP	13% ADEHJKMNO	12% % DHJKP	3% HJK	9% DHJK	12% DHJKP	8% DHJK	0%	50% ABCDEF GHJKLM NOPQRS	0%	0%	9% DHJK	8% DHJK	8% DHJK	10% ADHJKP	6% DHJK	10% % DHJKP	11% % DHJKP	10% DHJKP	
40-44	9% DHJKP	13% ADEGHJKLMNPQR	12% % DEHJKMP	5% HJK	7% HJK	12% DEHJKLMNPQ	7% HJK	0%	50% ABCDEF GHJKLM NOPQRS	0%	0%	6% HJK	7% HJK	8% HJK	13% ADEGHJKLMNPQR	6% HJK	8% % HJK	10% % DHJK	13% ADEHJKLMNPQ	

	Demographic Data																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
45-49	9% HIK	10% HIKR	9% HIK	9% HIK	8% HIK	12% HIKPR	7% HIK	0%	0%	26% ABCDEFGHIKLMNOPQRS	0%	9% HIK	9% HIK	9% HIK	10% HIKR	7% HIK	10% HIK	7% HIK	13% AEGHIKNPR
50-54	9% EHIKO	11% AEHIKOP	12% EHIKOP	10% EHIKO	6% HIK	9% HIK	11% EHIK	0%	0%	26% ABCDEFGHIKLMNOPQRS	0%	12% EHIKOP	10% EHIK	9% EHIK	7% HIK	7% HIK	8% HIK	11% EHIKO	11% EHIKO
55-59	9% EHIKOP	11% AEFHIKOP	10% HIKOP	9% HIKOP	6% HIK	7% HIK	7% HIK	0%	0%	26% ABCDEFGHIKLMNOPQRS	0%	9% HIK	9% HIKOP	10% EHIKOP	8% HIK	5% HIK	11% EFHIKOP	9% HIKOP	11% EHIKOP
60-64	7% EHIK	7% HIK	7% HIK	11% ABEFGHIKMNOPQRS	4% HIK	7% HIK	5% HIK	0%	0%	21% ABCDEFGHIKLMNOPQRS	0%	8% HIK	7% EHIK	7% HIK	7% HIK	7% HIK	6% HIK	7% HIK	7% HIK
65-69	5% EHIJ	5% HIJ	6% HIJ	8% ABEFHIJNOPQRS	3% HIJ	3% HIJ	5% HIJ	0%	0%	0%	29% ABCDEFGHIJLMNOPQRS	4% HIJ	5% HIJ	5% HIJ	5% EHIJ	4% HIJ	5% HIJ	6% EHIJ	4% HIJ
70-74	4% BEFHIJ	3% HIJ	3% HIJ	10% ABCEFGHIJLMNOPQRS	2% HIJ	2% HIJ	4% HIJ	0%	0%	0%	24% ABCDEFGHIJLMNOPQRS	5% HIJ	5% BEFHIJ	3% HIJ	3% HIJ	4% EHIJ	3% HIJ	4% HIJ	3% HIJ
75+	8% BCEFHJORS	4% CHIJ	1% HIJ	23% ABCEFGHIJLMNOPQRS	5% CHIJ	5% CHIJ	6% CHIJK	0%	0%	0%	47% ABCDEFGHIJLMNOPQRS	12% BCEFGHIJORS	9% BCEFHJORS	7% BCHIJK	6% BCHIJK	12% ABCEFGHIJORS	8% BCEFHJORS	5% BCHIJK	4% CHIJ
Don't know VOL	.%	.%	.%	.%	.%	0%	.%	0%	0%	0%	0%	.%	0%	.%	.%	.%	.%	.%	0%



Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
White / Caucasian	63% EF GH LP	70% ACE FGHI JLPQ	63% EFG LP	68% AEF GHI JLP Q	51% FGLP	3% G	0%	56% FGLP	61% EFGL P	64% EF GH LP	76% ABCDEF GHIJLM NOPQS	36% FG	66% EF GH LP	67% AE FG HLP	71% ACEFG HIJLMP Q	42% FG	62% EF GL P	76% ABCDEF GHIJLM NOPQS	69% AEF GHIL P
Black / African-American	12% BD FOR	8% F	13% BFOR	8% F	20% ABCDF IJKMN OQRS	1%	100% ABCDEF HIJKLM NOPQRS	16% ABDF IJKN OQRS	10% FR	11% FR	10% FR	23% ABCDFI JKMNO QRS	11% FR	11% FR	8% F	19% ABDFIJ KMNO QRS	11% FR	7% F	11% F
Hispanic / Latino	17% BG KN ORS	14% GK RS	16% GK ORS	16% GKO RS	20% ABGK NORS	95% ABCDEF HIJKLM NOPQRS	0%	17% GKO RS	22% ABC DGK NORS	18% BG KN ORS	9% G	39% ABCDE GHIJKM NOQRS	18% BG KN ORS	13% GK O	8% G	31% ABCDE GHIJKM NOQRS	20% BG KN ORS	10% GO	10% G
Asian	5% FG KL M	5% FGK LM	5% FGL	4% FGK LM	5% FGKL M	.%	0%	7% AFGK LMQ	4% FGL	5% FG KL M	2% FGL	0%	2% FG	5% FG KL M	10% ABCDE FGIJKL MNPQ R	5% FGKLM	3% FGL	5% FGKLM	8% ABD FGIJ KLM Q
Middle Eastern	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%

	GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME				
	GP	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		
American Indian or Alaska Native	1%	1%	1%	1% F	1%	0%	0%	1%	1%	1% F	1%	1%	1% F	1%	2% F	1% F	1%	1%		
Native Hawaiian or Pacific Islander	.%	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%		
Other	2% G	2%	2% G	1%	2% G	1%	0%	2%	2% G	2% G	2%	1%	1%	2% G	2% G	2% G	2% G	2% G		
Don't know	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%		

Statistics:

Overlap formula 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

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 2012?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Less than \$10,000	7% BCJ OQ RS	2% QRS	1% QRS	6% BCOQ RS	14% ABCD HIJK MNO QRS	12% ABC DIJN OQR S	14% ABCD HIJM NOQ RS	8% BC OQ RS	6% BCOQ RS	5% BCO QRS	9% ABCDI JNOQ RS	17% ABCD HIJK MNO QRS	8% BCJ OQ RS	5% BCO QRS	2% QRS	32% ABCDE FGHIJK LMNO QRS	0%	0%	0%
\$10,000-\$14,999	5% BDI JO QRS	2% OQRS	3% OQRS	3% OQRS	10% ABCD IJMN OQRS	10% ABC DIJN OQR S	7% BIOQ RS	7% BC DIJ OQ RS	3% OQRS	4% BOQ RS	7% BCDIJ OQRS	10% ABCD IJNO QRS	6% BDIJ OQ RS	5% BO QRS	1% QRS	23% ABCDE FGHIJK LMNO QRS	0%	0%	0%
\$15,000-\$24,999	10% BCI JN OQ RS	6% OQRS	3% QRS	11% BCIJN OQRS	15% ABCIJ NOQ RS	18% ABC DIJK NOQ RS	13% BCIJ NOQ RS	14% AB CIJ NO QR S	6% OQRS	8% BCO QRS	11% BCIN OQRS	20% ABCD IJKNO QRS	14% ABC IJN OQ RS	7% CO QRS	4% QRS	45% ABCDE FGHIJK LMNO QRS	0%	0%	0%
\$25,000-\$34,999	10% BO PR S	7% OPRS	7% PRS	10% OPRS	13% ABCIK OPRS	16% ABC DHIJ KNO PRS	9% OPRS	11% BO PRS	9% OPRS	10% BOPR S	9% OPRS	12% OPRS	14% ABC DIJK OPR S	10% BOP RS	5% PRS	0%	43% ABCDE FGHIJK LMNO PRS	0%	0%
\$35,000-\$49,999	13% LO PR S	12% OPRS	15% LOPR S	13% OPRS	14% LOPR S	13% LPRS	12% PRS	12% PRS	15% LOPR S	14% LOPR S	13% LOPR S	7% PRS	15% LOP RS	17% ABD HJK LOP RS	10% PRS	0%	57% ABCDE FGHIJK LMNO PRS	0%	0%

	STATISTICS																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
\$50,000-\$74,999	16% AEFGI EF GIL PQS	19% AEFGI LOPQ S	20% EFGIL PQS	17% EFGIL PQS	12% PQS	10% PQS	9% PQS	16% % EFG LPQ S	13% PQS	17% EFGIL PQS	16% EFGIL PQS	7% PQS	18% EFG ILP QS	20% AEF GIL PQS	16% EFGIL PQS	0%	0%	59% ABCDE FGHIJK LMNO PQS	0%
\$75,000-\$99,999	11% DE FG KLP QS	18% ACDE FGHJK LMNP QS	11% EFGIL PQS	8% ELPQ S	4% PQS	6% LPQS	6% PQS	11% % EFL PQ S	18% ACDE FGHJK LMNP QS	10% EFLP QS	8% ELPQ S	2% PQ	9% ELP QS	13% DEF GJK LPQ S	16% ADEF GHJKL MPQS	0%	0%	41% ABCDE FGHIJK LMNO PQS	0%
\$100,000-\$149,999	11% EFK MP QR	16% ADEF HJKL MNP QR	20% ADEF GHIJK LMNP QR	9% MPQ R	6% PQR	7% PQR	13% EFK MPQ R	10% % EM PQ R	13% EFKM PQR	13% ADEF KMP QR	7% MPQ R	8% PQR	4% PQ R	10% EK MP QR	20% ABDEF GHIJK LMNP QR	0%	0%	0%	58% ABCDE FGHIJK LMNO PQR
\$150,000-\$199,999	4% EG KM NP QR	7% ADEF GHKL MNP QR	8% ADEF GHKL MNP QR	4% EMPQ R	.%	3% EMP QR	1% PQR	2% EP QR	5% EGHK LMNP QR	6% ADEF GHKL MNP QR	2% EMPQ R	1%	1% QR	2% EPQ R	11% ABDEF GHIJK LMNP QR	0%	0%	0%	21% ABCDE FGHIJK LMNO PQR
\$200,000+	4% EFP QR	5% AEFHL MNP QR	6% EFHL NPQR	5% EFLP QR	2% PQR	1% PQR	3% PQR	3% PQ R	6% AEFH KLMN PQR	5% EFLN PQR	3% PQR	1%	3% PQ R	3% PQR	8% ABDEF GHJKL MNPQ R	0%	0%	0%	21% ABCDE FGHIJK LMNO PQR
Don't know	9% BF PQ RS	7% PQRS	6% PQRS	14% ABCE FHIJM NOPQ RS	9% PQRS	6% PQR S	12% BCFH INPQ RS	7% PQ RS	7% PQRS	9% BPQR S	15% ABCE FHIJM NOPQ RS	14% ABCF HINO PQRS	8% PQ RS	8% PQR S	8% BPQR S	0%	0%	0%	0%

Statistics:
Overlap formula 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
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		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP	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
Right track	39% M Q	41% MNQ	43% MQ	37%	38%	40%	64% ABCDEFHIJKLM NOPQRS	40% Q	38%	38%	39%	40%	35%	36%	45% ABDEIJKM NPQR	39%	34%	39%	46% ABDEIJK MNQR
Wrong track	55% G OS	53% GO	49% G	56% GOS	55% GO	53% G	27%	53% G	56% G OS	56% CGO S	54% G	53% G	59% BCG OS	57% CGO S	50% G	54% G	59% BCG OS	56% G GO	49% G
Don't know VOL	6% O	5%	8%	7%	7%	7%	9% O	7% %	6% %	5%	7%	7%	7%	7%	5%	8%	7%	5%	5%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Much better	16% BDJKOR	14% K	15% K	12% K	22% ABDJK MNO QRS	25% ABCDIJ KMNO QRS	38% ABCDEFH IJKLMNOPQ	24% ABCDIJ KMNO QRS	17% BDJKOR	13% K	7%	26% ABCDIJ KMNO QRS	15% K	17% DJ KOR	13% K	23% ABCDJ KMNO QRS	16% DK	13% K	14% K	
Somewhat better	26% DJKL	26% DJKL	26% DKL	19% K	31% ADJKL	33% ABDJK LMRS	31% DJKL	36% ABCDJK LMNOP QRS	29% DJKL	22% K	14%	15%	26% DKL	29% DJKL	30% ABDJ KLRS	28% DJKL	29% DJKL	26% DKL	26% DKL	
Stay about the same	40% EF GH PQ	43% AEF GHI NPQ	45% EFG HINP Q	48% AEFG HIMN PQ	32% G	28%	24%	30%	37% FG H	44% AEFG HIMN PQ	56% ABCDEFGH IJKLMNOPQ	40% FGH	38% EF GH	37% EF GH	45% AEFG HIMN PQ	34% G	35% FG	44% AEF GHI NPQ	46% AEFG HIMN PQ	
Somewhat worse	11% FG HOP	11% FGH OP	9% G	14% AEFG HLOP	9% G	6%	4%	7%	11% FG	13% EFGH OP	16% ABCEFGH ILOP	8%	14% EF GH OP	12% FG HP	9% FG	7%	12% FG HP	13% EFG HOP	12% FGHP	
Much worse	5% HOS	5% HOS	5%	6% GHORS	4% O	6% GHOS	2%	3%	3%	7% ABEG HINORS	6% GHORS	8% GHINORS	7% GH IORS	4%	2%	6% GHIOS	6% GHI NORS	3%	2%	
Don't know VOL	1% BO	1%	.%	2% BORS	2%	2% BOS	1%	1%	2% BOS	1%	2% BMORS	3% BO	1%	1%	1%	2% BO	1%	1%	.%	



Statistics:

Overlap formula 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

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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Much better	9% BDJKO	7% K	8% K	7% K	13% ABDIJKNOS	11% BDJK	15% ABCDIJKLNOQRS	16% ABCDFIJKLNOQRS	9% K	6% K	3%	7%	12% ABDJKOS	9% JK	8% K	10% DJK	10% JK	9% JK	8% K
Somewhat better	21% JK	22% JKR	23% K	18%	20%	25% DJKMNPR	25% JK	24% DJKMNP R	25% ADJKMNP R	17%	16%	19%	18% %	18%	26% ABDEJKMNP R	18%	23% JK	18% %	25% ADJKMNR
Stayed about the same	48% Q	50% GIQ	52% GQ	53% AEFGHIJMPQ	44%	45%	42%	44%	45%	48%	60% ABCDEFGHIJKLMNOQRS	48%	47% %	49% Q	49% GQ	46%	44% %	52% EGHIQ	49%
Somewhat worse	16% HO	16% HO	12%	16%	16% H	13%	14%	12%	16%	21% ABCDEF GHKMOPRS	14%	16%	16% %	19% ACFHKOP	14%	14%	19% CFHKO	17% HO	15%
Much worse	6% ORS	5% ORS	5%	5% ORS	6% ORS	6% OR	4%	4%	5% O	7% ABHNORS	5% OR	10% ABGHNORS	7% ORS	5%	3%	11% ABCDEFGHIJKMNOQRS	5%	3% %	3%
Don't know VOL	.%	.%	0%	1% ABEHIJMN R	.%	.%	.%	.%	.%	.%	1% ABEHIJMN OPQR	1%	.%	.%	.% R	.%	.%	0% %	1% BJ



Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Very good time	28% EF PQ	33% AEFH IJLM NPQ	33% EFN PQ	30% EFNPQ	20% P	18%	29% EFP Q	25% EFP	26% EFP	30% EF NP Q	30% EFNPQ	24% P	27% EFP Q	25% EFP	33% AEF HINP Q	14%	21% P	35% AEFH IJLM NPQ	42% ABCDEFG HIJKLMN OPQR
Somewhat good time	45% DG KL MP	50% ADEG JKLM P	50% DGJ KLM P	41% L	42% LP	45% KLP	37%	48% DE GKL MP	51% ADE GJKL MP	42% LP	37%	31%	41%	51% ADE GJKL MP	51% ADE GJKL MP	35%	50% ADE GJKL MP	49% ADEG JKLM P	47% DGKLP
Somewhat bad time	15% BO RS	10% S	10% S	14% BOS	21% ABCD HIJKN ORS	21% ABCD HIJN ORS	21% ABC DIJN ORS	15% BO S	13% BOS	15% BO RS	16% BORS	23% ABCD HIJNO RS	18% BCD ORS	13% BOS	10% S	26% ABCDHIJ KMNOQ RS	17% BCN ORS	11% S	6%
Very bad time	7% BO RS	4% RS	5% S	7% BORS	12% ABCD HIJNO QRS	12% ABCD HIJNO QRS	9% BORS	7% BO RS	6% ORS	8% BO RS	8% BORS	15% ABCD HIJKN OQRS	10% BCI NO QRS	6% ORS	3%	19% ABCDEF GHIJKM NOQRS	6% ORS	3%	2%
Don't know VOL	5% BI OR	3%	3%	8% ABCGH IJMNO QRS	6% BIR	5% B	4%	4%	3%	5% B	9% ABCEFG HIJMNO PQRS	7% BIR	4%	5% BIR	4% B	6% BIR	5% B	3%	3%



Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mort gage	Under water	Owne r	Ren ter	Hisp anic	Afric an Ame rican	G e n Y	G e n X	Boo mer	Pre- boo mer	Less Than High School	Hig h Sch ool	So me Coll ege	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
Very good time	9%	9%	8%	11% MP	7%	8%	13% EIMP Q	8%	7%	9%	11% EM P	10%	7%	8%	10% AEIP	7%	8%	10%	10%
Some what good time	27% FL Q	29% FLQ	24%	27% FLQ	24%	20%	29% FLQ	2%	2%	26% FLQ	27% FLQ	17%	26% % Q	29% % EFL Q	29% AEFJLQ	24%	20%	26%	38% ABCDEFGHIJK LMNOPQR
Some what bad time	37% LS	36% S	34%	36% S	38% LS	38% LS	31%	3%	3%	36% S	33%	28%	40% % GK LPS	35% %	39% ABGKL S	34%	42% ABDGJ KLNPS	41% ABGJ KLNS	29%
Very bad time	24% O	24% O	30% ABDIK NORS	21%	26% % O	29% DOR S	23%	2%	2%	25% O	23% O	36% ABDEGHIJK MNOQRS	24% % O	23% % O	18%	29% ABDIK NORS	27% DORS	21%	20%
Don't know VOL	4% % B M R	3%	3%	6% ABH MOR S	5% BM R	5% BMR	5%	3%	4%	5% BM R	5% BM R	8% BHMRS	3%	5% BR	4%	6% BHMR S	4%	3%	3%


Statistics:
 Overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table q13bbnew3 - When do you expect to move next?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Never	40% EFGHIO	45% AEFGHINO PS	43% EFHIO	66% ABCEFGHIJLM NOPQRS	19%	33% EH	35% EH	16%	34% EH	51% ABCEFGHIN OPQRS	71% ABCDEF GHIJLM NOPQRS	42% EFH	48% AEFGHINO PQRS	38% EH	34% EH	38% EH	40% EFHIO	41% EFHIO	38% EH
Less than 1 year	13% BCDKM	6%	5%	6% ABCDFGHIJKM NOPQRS	25%	13% BCDJKM	18% BCDIJK MQRS	24% ABCDFI JKLMNO PQRS	10% BCDJ	7%	8%	18% BCDIJK MS	7%	16% ABC DIJK MRS	13% BCDJKM	17% ABC DIJK MRS	12% BC DJKM	12% BCDKM	11% BCDJ
1-3 years	14% BDJK	9% DK	10% DK	5% ABCDFGHIJKL NOPQRS	25%	15% BDJK	16% BDJK	23% ABCDFI JKLMN OPRS	16% BCDJ KR	9% DK	3%	11% DK	14% BDJK	14% BDJK	14% BDJK	16% BCD JK	17% ABC DJK ORS	11% BDK	12% BDK
3-5 years	8% DJK	9% DJK	8% K	5% K	10% DJK	8% K	11% DJK	15% ABCDE FIJKLM NOPQR	8% DK	6% K	2%	7% K	8% DK	8% DK	11% ABDIJ KMNR	8% DK	9% DK	8% DK	10% DJK
5+ years	14% DEGKLPQ	21% ADEF GHJKL MNPQ	20% ADEF GHKL MPQ	11% EKLP	6%	11% EKLP	8%	13% EKLP	19% ADEF GHKL MNPQ	16% DEFG KLMP Q	5%	4%	12% EKLP	15% DEG KLP Q	21% ADEF GHJKL MNPQ	7%	10% EKL	19% ADEF GHKL MNPQ	22% ADEF GHJKL MNPQ
Don't know	11% DOS	10% OS	13% DORS	7% DHNORS	14%	21% ABCDE GHIJKM NOPQRS	11%	10%	12% DORS	12% DOS	10% D	18% ABD HKN ORS	11% D	10%	8%	14% ADH NORS	12% DOS	9%	7%



Statistics:

Overlap formula 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

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?

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Pric es will go up	54%	55%	53%	53%	55%	59% IR	51%	55%	51%	55%	56%	50%	53%	54%	58% ADIQR	54%	52%	51%	63% ABCDEFGHIJLM NOPQR
Pric es will go down	8% KO	8%	9%	8% K	8%	7%	8%	10% K	8%	8%	5%	11% K	7%	9% K	7%	7%	10% KO	9% K	6%
Pric es will rem ain abo ut the sam e	34%	35% S	34%	35%	33%	31%	39%	33%	39% AEFK OS	34%	32%	34%	36%	34%	34%	35%	36%	36%	30%
Don' t kno w VOL	3% B OS	2% S	4% S	5% ABHI OQS	4% OS	3% S	3%	2%	2%	3% OS	6% ABGHIJMN OQRS	5% OS	4% S	3% S	2%	4% BH OS	2%	4% OS	1%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	1%	2%*	0%**	0%*	0%**	0%**	0%**	0%**	6%**	0%*	0%**	0%**	4%*	0%*	0%*	0%**	0%*	0%*	7%**
2	6%	11%*	7%**	1%*	4%**	2%**	4%**	9%**	10%*	4%*	0%**	0%**	2%*	9%*	13% ADJ*	4%**	6%*	10%*	2%**
3	5%	6%*	2%**	5%*	3%**	5%**	12%**	7%**	12%*	2%*	2%**	4%**	10%*	4%*	3%*	0%**	7%*	8%*	2%**
4	1%	1%*	0%**	0%*	2%**	3%**	1%**	1%**	3%**	1%*	0%**	0%**	0%*	2%*	1%*	.%**	1%*	3%*	0%**
5	21% % Q	22% % Q*	36%**	22%*	21%**	27%**	23%**	32%*	8%**	16%*	23%**	25%**	19%*	20%*	23% % Q*	10%**	9%*	37% % ABJN % Q*	21%**
6	1%	2%*	0%**	0%*	0%**	0%**	0%**	2%**	0%**	0%*	0%**	0%**	3%*	0%*	0%*	0%**	0%*	2%*	0%**
7	1%	1%*	0%**	0%*	3%**	5%**	4%**	0%**	3%**	2%*	0%**	0%**	3%*	1%*	0%*	0%**	2%*	0%*	0%**
8	1%	1%*	4%**	0%*	0%**	0%**	0%**	0%**	0%**	2%*	0%**	0%**	2%*	0%*	0%*	0%**	0%*	0%*	0%**
10	22% %	19%*	12%**	29%*	21%**	13%**	33%**	10%*	20%*	31% % B*	40%**	23%**	21%*	23%*	22%*	29%**	28%*	19%*	16%**
12	2%	3%*	0%**	2%*	0%**	3%**	0%**	0%**	0%**	5%*	0%**	6%**	0%*	1%*	0%*	0%**	4%*	0%*	3%**
13	1%	1%*	5%**	0%*	0%**	0%**	0%**	2%**	.%**	0%*	0%**	0%**	2%*	0%*	.%**	0%**	2%*	0%*	.%**
15	6%	2%*	0%**	8%*	10%**	0%**	1%**	3%**	2%**	12% % BNR*	4%**	13%**	3%*	1%*	12% % BNR*	0%**	16% % ABMN % R*	1%*	4%**
20	5%	5%*	1%**	3%*	7%**	4%**	8%**	3%**	10%*	4%*	7%**	0%**	12%*	1%*	7%*	8%**	8%*	3%*	1%**
21	2%	0%*	0%**	0%*	6%**	0%**	0%**	6%**	0%**	0%*	0%**	12%**	0%*	0%*	0%*	12%**	0%*	0%*	0%**

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
22	1%	0%*	0%**	0%*	2%**	4%**	0%**	0%**	0%**	2%*	0%**	0%**	0%*	2%*	0%*	0%**	0%*	0%*	4%**
25	3%	2%*	0%**	11% ABNO*	0%**	3%**	5%**	3%**	.%**	5%*	0%**	7%**	4%*	2%*	1%*	3%**	3%*	5%*	0%**
30	.%	.%*	1%**	0%*	0%**	1%**	0%**	0%**	0%**	0%*	1%**	0%**	0%*	0%*	.%*	1%**	0%*	0%*	0%**
Don't Know VOL	21%	22%*	32%**	18%*	20%**	30%**	10%**	23%**	26%**	16%*	23%**	9%**	16%*	33% AJQR*	17%*	32%**	14%*	12%*	39%**
Mean	9.30	7.70	6.84	11.08	10.39	9.00	9.13	8.36	7.71	10.83	9.74	11.72	9.50	7.84	8.68	12.71	10.80	7.22	8.26
Standard Deviation	6.24	5.56	4.48	6.97	6.23	6.82	6.28	6.67	6.18	5.89	5.04	6.66	6.57	5.47	5.90	7.10	5.90	5.70	5.91

Statistics:

Grid overlap formula 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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Under water	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
1	2%	3%	4% HPS	2%	1%	2%	2% *	1%	2%	3% AP	1%	3% *	2%	1%	2%	1%	3%	3%	1%
2	9% Q	10% Q	9%	11% LQ	6%	6%	10% *	11% EQ	9%	7%	7%	3% *	9% Q	7%	12% AEFJKL NQ	9%	5%	10% Q	9%
3	9% D	11% AD	10%	6%	8%	8%	6% *	8%	10%	10% D	9% D	7% *	8%	10% D	11% AD	8%	8%	10% D	11% D
4	3%	3%	4%	3%	3%	4%	1% *	2%	2%	4% O	3%	7% *	3%	2%	2%	2%	4%	2%	4%
5	24% FM P	28% ADEFJ MP	28% FMP	21%	20%	15%	23% *	24% FP	24% FP	22% F	26% FMP	17% *	18%	25% FP	30% ADEFIJL MPQ	16%	23% F	28% DEFJ MP	28% FJM P
6	1%	1%	1%	3% HQS	1%	1%	3% *	.%	2%	2%	2%	2% *	1%	1%	1%	2%	.%	2%	1%
7	2%	3%	1%	4%	1%	2%	2% *	2%	2%	3%	4%	0% *	2%	4%	2%	2%	3%	4%	2%
8	2%	2%	3%	2%	3%	1%	2% *	2%	1%	4% OR	2%	3% *	3%	2%	2%	4%	3%	1%	2%
9	.%	.%	0%	0%	0%	0%	0% *	0%	0%	.%	0%	0% *	0%	0%	.%	0%	0%	0%	0%
10	19%	18%	17%	17%	22%	23%	18% *	19%	24% R	19%	17%	16% *	22%	19%	20%	19%	22%	17%	20%
11	.%	.%	1% A	0%	0%	0%	0% *	0%	1% A O	0%	0%	0% *	0%	.%	0%	0%	0%	0%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
12	1%	1%	1%	1%	1%	1%	0%*	1%	1%	1%	.%	0%*	0%	2%	1%	.%	.%	.%	2% ABM
13	.%	0%	0%	.%	.%	.%	0%*	.%	0%	0%	.%	0%*	0%	0%	.%	0%	0%	.%	0%
14	.%	.%	0%	.%	0%	0%	0%*	0%	0%	.%	.%	0%*	0%	.%	.%	0%	.%	.%	0%
15	4%	5%	3%	4%	3%	4%	4%*	4%	4%	4%	6%	1%*	4%	5%	4%	3%	3%	7% AJO	3%
17	.%	0%	0%	.%	.%	0%	0%*	0%	0%	.%	0%	0%*	0%	.%	.%	0%	1%	0%	0%
18	.%	0%	0%	.%	0%	0%	.%*	.%	0%	0%	0%	0%*	0%	0%	.%	.%	0%	0%	0%
20	5% KOR	4% O	8% BKORS	4% K	8% KOR	10% ABDK NORS	5%*	6% O	6% K O	6% KORS	2%	8%*	8% BKORS	5%	3%	10% ABDKORS	7% KO	3%	3%
22	.%	0%	0%	0%	0%	0%	0%*	0%	0%	.%	0%	.%*	0%	0%	0%	.%	0%	0%	0%
25	2% IO	2% O	3% O	2% O	3% O	1%	4% O*	2% O	.%	3% O	1% O	3%*	3% IO	2% O	.%	4% IO	1%	2% IO	1% O
28	.%	.%	0%	0%	0%	.%	0%*	0%	0%	.%	0%	0%*	0%	0%	.%	0%	0%	0%	.%
30	.%	.%	.%	1% AJKO	0%	1% EJ	0%*	1%	.%	0%	0%	0%*	.%	1%	.%	.%	0%	1% JO	0%
Don't Know VOL	14% BCOR	9%	6%	20% ABCJNORS	19% BCJNORS	21% ABCJNORS	22% BCJNORS*	16% BCOR	13% BC	12% B	18% BCJNORS	30% ABCHIJMN OQRS*	15% BCOR	11%	10%	19% BCJNORS	17% BCNOR	9%	10%
Mean	7.79	7.17	7.71	7.98	8.65	9.29	8.18	8.04	7.55	7.95	7.25	8.59	8.65	8.15	6.58	9.25	8.02	7.46	6.96
Standard Deviation	5.69	5.29	6.09	6.12	5.91	6.51	6.11	6.13	5.16	5.89	4.86	6.42	6.33	5.88	4.41	6.77	5.51	5.78	4.75



Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table QTestSplit - RANDOMLY CODE RESPONDENT AS SPLIT 1 OR 2

		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
GP		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
	Five Years	50%	50%	54%*	50%	50%	50%*	50%*	50%*	50%	50%	50%*	50%	50%	50%	50%*	50%	50%	50%	50%
	Per Year	50%	50%	46%*	50%	50%	50%*	50%*	50%*	50%	50%	50%*	50%	50%	50%	50%*	50%	50%	50%	50%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q15b - What about the home price outlook in 5 years? Do you think home prices in general in five years will be higher, lower, or exactly the same as where they are today?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Prices will be higher	73% P	75% IP	73% *	72%	71%	67% *	75% *	76% p*	67% %	75% P	71%	71% *	72%	69%	79% ADFIKNP	64% *	75% %	75% %	77% IP
Prices will be lower	9% BFK	7%	9% *	8% FK	13% BFJKO	3% *	12% F*	14% BFKO*	9% F	7%	5%	10% *	8%	12% BFJK	7%	9% F*	13% % BFK	10% % F	6%
Prices will be exactly the same	12% H	12%	9% *	14% H	10%	20% ABCEHO QR*	10% *	6% *	16% % HO	13%	17% AHOR	11% *	14% H	13% H	10%	17% H*	10% %	10% %	13%
Don't know VOL	6% OQ	6% OQ	10% OQ*	5%	5%	10% HOQ*	3% *	4% *	9% OQ	5%	7% OQ	9% *	7% Q	6%	3%	10% AGHJO Q*	2%	5%	4%

Statistics:
 Overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

Table q15c - By about what percent do you think home prices in general will be lower in five years than where they are today?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underw ater	Own er	Rent er	Hispa nic	Africa n American	Gen Y	Gen X	Boom er	Pre-boom er	Less Than High School	High Scho ol	Som e Colle ge	College/g rad School	<\$2 5k	\$25 - 50k	\$50 - 100 k	>\$10 0k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
2	5% **	6% **	0% **	11% **	0% **	0% **	0% **	5% **	0% **	0% **	28% **	0% **	10% **	0% **	10% **	6% **	3% **	7% **	0% **
3	14% **	18% **	0% **	39% **	0% **	91% **	0% **	20% **	25% **	0% **	0% **	0% **	14% **	31% **	0% **	1% **	0% **	37% **	0% **
4	2% **	9% **	18% **	0% **	0% **	0% **	0% **	0% **	12% **	0% **	0% **	0% **	0% **	0% **	11% **	0% **	0% **	0% **	22% **
5	7% **	18% **	9% **	5% **	1% **	0% **	13% **	0% **	0% **	21% **	18% **	0% **	0% **	6% **	23% **	0% **	3% **	7% **	25% **
7	1% **	4% **	9% **	0% **	0% **	0% **	0% **	0% **	6% **	0% **	0% **	0% **	0% **	0% **	5% **	0% **	0% **	3% **	0% **
10	14% **	20% **	32% **	8% **	14% **	0% **	45% **	10% **	32% **	5% **	20% **	0% **	8% **	4% **	30% **	4% **	22% **	12% **	28% **
15	15% **	9% **	11% **	0% **	26% **	0% **	0% **	27% **	0% **	6% **	10% **	0% **	46% **	0% **	11% **	0% **	59% **	3% **	0% **
20	5% **	4% **	0% **	10% **	4% **	0% **	12% **	0% **	0% **	12% **	24% **	0% **	9% **	6% **	4% **	0% **	10% **	7% **	0% **
25	10% **	.% **	0% **	2% **	19% **	9% **	0% **	20% **	3% **	.% **	0% **	66% **	0% **	0% **	3% **	36% **	.% **	0% **	0% **
30	10% **	10% **	21% **	24% **	2% **	0% **	24% **	0% **	0% **	41% **	0% **	34% **	0% **	15% **	0% **	4% **	0% **	13% **	25% **
35	4% **	0% **	0% **	0% **	8% **	0% **	3% **	1% **	20% **	0% **	0% **	0% **	0% **	14% **	0% **	2% **	0% **	10% **	0% **
Don't Know VOL	13% **	0% **	0% **	2% **	25% **	0% **	3% **	18% **	2% **	16% **	0% **	0% **	14% **	26% **	3% **	47% **	2% **	0% **	0% **

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Mean	14.47	9.62	12.93	12.15	19.35	5.04	16.50	13.45	12.97	20.30	9.78	26.69	11.61	16.15	8.68	21.81	13.73	12.38	12.47
Standard Deviation	10.43	8.66	10.19	12.04	8.27	0	10.48	8.88	12.70	11.08	7.78	2.54	6.24	14.29	5.73	9.46	4.08	12.20	11.54

Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q15d - By about what percent do you think home prices in general will be higher in five years than where they are today?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	1%	1%	0%**	1%*	0%*	0%**	0%**	0%*	1%*	2%*	0%*	0%**	0%*	2%*	.%	0%**	0%*	2%*	0%*
2	3% O	2% O	4%**	6% O*	1%*	3%**	2%**	2%*	1%*	5% O*	6% O*	0%**	7% O*	6% O*	0%	4%**	2%*	4% O*	6% O*
3	3%	3%	4%**	3%*	2%*	5%**	3%**	3%*	6% R*	2%*	2%*	0%**	2%*	4%*	4% R	7%**	2%*	1%*	4%*
4	2%	2%	4%**	1%*	2%*	.%**	0%**	0%*	3%*	.%*	6% ABDHJNOR*	4%**	2%*	1%*	1%	.%**	2%*	1%*	1%*
5	12% M	14% M	12%**	18% M*	7%*	11%**	7%**	15%*	10%*	12%*	11%*	8%**	3%*	19% EM*	17% AEM	3%**	16% M*	16% M*	13%*
6	2% O	2%	0%**	2%*	1%*	6%**	0%**	1%*	1%*	3%*	2%*	5%**	3%*	1%*	.%	0%**	5%*	2%*	0%*
7	2%	3%	6%**	4% K*	0%*	0%**	1%**	0%*	1%*	5% AR*	0%*	0%**	3%*	3%*	2%	0%**	1%*	0%*	8% AEHK OR*
8	2%	4%	4%**	1%*	2%*	.%**	7%**	4%*	2%*	2%*	1%*	0%**	6%*	0%*	2%	0%**	1%*	5% N*	2%*
9	.%	.%	1%**	0%*	0%*	0%**	0%**	0%*	0%*	0%*	1%*	0%**	0%*	0%*	.%	0%**	1%*	0%*	0%*
10	23% %	19%	33%**	16%*	35% ABDJ KN*	39%**	23%**	28%*	31% % BN*	19%*	17%*	34%**	25%*	15%*	23%	21% % **	26%*	28% % BN*	19%*
12	1%	1%	1%**	.%*	0%*	0%**	1%**	0%*	1%*	1%*	1%*	0%**	.%*	.%*	2% A	0%**	1%*	1%*	.%*
15	11% %	11%	0%**	6%*	15%*	3%**	5%**	13%*	9%*	12%*	9%*	4%**	14%*	13%*	11%	16% % **	8%*	14%*	8%*
20	15% %	18% O	16%**	16%*	8%*	15%**	27%**	13%*	16%*	17%*	12%*	21%**	13%*	15%*	12%	12% % **	15%*	12%*	18%*

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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	
25	5%	5%	7%**	6%*	5%*	4%**	8%**	3%*	6%*	7%*	5%*	5%**	3%*	4%*	9% A	10% **	1%*	4%*	10%*	
30	4%	4%	5%**	9% KOR*	2%*	2%**	5%**	2%*	6%*	7%*	0%*	6%**	2%*	8% K*	3%	5%**	2%*	1%*	7%*	
35	3%	5% NO	0%**	1%*	1%*	3%**	2%**	5%*	1%*	2%*	0%*	0%**	7%*	0%*	2%	1%**	5%*	2%*	2%*	
Don't Know VOL	11% BJS	6%	3%**	10%*	19% BIJS*	8%**	8%**	12%*	6%*	5%*	26% ABDIJMNO QRS*	13%**	10%*	11%*	10% BS	21% **	12%*	8%*	2%*	
Mean	13.23	13.87	12.05	12.99	12.68	12.45	15.23	13.35	13.41	13.81	11.07	13.83	13.80	12.53	13.10	14.69	12.73	12.00	13.93	
Standard Deviation	8.31	8.80	7.74	9.12	6.59	7.94	8.25	8.45	8.21	8.64	6.94	7.50	8.97	8.54	8.02	8.41	8.36	7.33	8.99	

Statistics:

Grid overlap formula 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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table q15cc - By about what percent do you think home prices in general will go down on average per year during the next five years?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	5% **	10% **	0% **	9% **	0% **	0% **	23% **	8% **	0% **	0% **	11% **	0% **	0% **	9% **	5% **	0% **	9% **	5% **	0% **
2	4% **	6% **	33% **	15% **	0% **	0% **	0% **	0% **	20% **	0% **	20% **	0% **	0% **	3% **	12% **	0% **	0% **	8% **	16% **
3	4% **	10% **	0% **	0% **	0% **	0% **	0% **	9% **	0% **	0% **	0% **	0% **	25% **	0% **	0% **	0% **	0% **	23% **	0% **
5	23% **	19% **	67% **	15% **	23% **	67% **	38% **	6% **	55% **	26% **	57% **	31% **	59% **	6% **	22% **	20% **	14% **	0% **	70% **
6	16% **	0% **	0% **	0% **	34% **	0% **	0% **	33% **	0% **	0% **	0% **	0% **	0% **	36% **	0% **	0% **	34% **	0% **	0% **
10	21% **	14% **	0% **	38% **	25% **	17% **	23% **	20% **	0% **	34% **	11% **	0% **	.% **	21% **	48% **	39% **	12% **	35% **	14% **
15	5% **	0% **	0% **	0% **	11% **	17% **	0% **	7% **	0% **	5% **	0% **	0% **	0% **	8% **	8% **	23% **	4% **	0% **	0% **
Don't Know VOL	22% **	41% **	0% **	23% **	7% **	0% **	15% **	16% **	25% **	35% **	0% **	69% **	15% **	16% **	5% **	18% **	27% **	28% **	0% **
Mean	6.68	4.88	4.02	6.39	7.88	7.49	5.26	6.83	4.20	8.43	4.47	5.00	4.43	7.04	7.78	10.21	6.32	6.17	5.19
Standard Deviation	3.57	3.38	1.73	4.40	3.34	4.40	3.66	3.80	1.55	3.27	2.92	0	1.07	3.85	4.14	4.05	3.25	4.21	2.40

Statistics:
Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q15dd - By about what percent do you think home prices in general will go up on average per year during the next five years?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	3%	4%*	1%**	3%*	.%*	0%*	1%**	2%*	3%*	3%*	4%*	0%**	1%*	3%*	4%*	1%**	.%*	3%*	5%*
2	8% I	8% I*	11%**	6%*	11% I*	3%*	1%**	14% I*	1%*	8%*	6%*	0%**	11% I*	8%*	10% I*	10% **	10% I*	7% I*	9% I*
3	10%	14%*	7%**	7%*	7%*	10%*	5%**	7%*	12%*	10%*	14% D*	9%**	8%*	6%*	15% A*	6%**	8%*	9%*	10%*
4	5%	3%*	0%**	1%*	9%*	6%*	0%**	8%*	1%*	4%*	3%*	0%**	8%*	2%*	6% I*	8%**	2%*	5%*	4%*
5	20%	23%*	12%**	29% AH*	13%*	16%*	25%**	12%*	19%*	26%*	29%*	11%**	25%*	20%*	22%*	16% **	24%*	21%*	23%*
6	4% O	6% IO*	2%**	5% O*	0%*	0%*	1%**	1%*	0%*	8% AEF O*	4% O*	14%**	5%*	2%*	.%*	0%**	3%*	11% AEFH IO*	1%*
7	3%	2%*	4%**	1%*	5%*	0%*	2%**	4%*	3%*	1%*	2%*	0%**	0%*	9% ABDJ R*	1%*	0%**	9% ABDFJ MO*	1%*	2%*
8	.%	0%*	0%**	1%*	1%*	2%*	0%**	0%*	2% BO*	1%*	0%*	0%**	1%*	1%*	0%*	1%**	1%*	0%*	0%*
9	.%	1%*	0%**	0%*	0%*	0%*	0%**	0%*	1%*	0%*	0%*	0%**	0%*	1%*	0%*	0%**	0%*	1%*	0%*
10	18% D	18%*	37%**	9%*	23%*	14%*	26%**	22%*	21%*	12%*	19% D*	21%**	18%*	19%*	17%*	32% **	13%*	13%*	21%*
12	.%	0%*	0%**	0%*	.%*	0%*	0%**	0%*	0%*	0%*	1%*	0%**	0%*	0%*	1%*	0%**	0%*	1%*	0%*

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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	
15	5%	3%*	0%**	5% M*	6%*	2%*	1%**	7%*	3%*	4%*	3%*	2%**	0%*	10% BM Q*	5%*	3%**	1%*	9% BM*	6%*	
17	.%	.%*	0%**	0%*	0%*	0%*	0%**	0%*	0%*	0%*	1%*	0%**	0%*	0%*	.%*	0%**	0%*	.%*	0%*	
20	10%	9%*	17%**	15% KNO R*	7%*	29% ABEHIKMN OQRS*	23%**	8%*	16% KNO R*	12% N*	2%*	29%**	10%*	3%*	7%*	9%**	13% K*	4%*	12%*	
25	4%	4%*	0%**	2%*	2%*	3%*	2%**	6%*	4%*	3%*	3%*	5%**	5%*	5%*	2%*	1%**	7%*	6%*	1%*	
30	1%	1%*	0%**	0%*	0%*	1%*	0%**	.%*	.%*	1%*	1%*	0%**	.%*	0%*	2%*	.%**	0%*	1%*	1%*	
Don't Know VOL	10% B	6%*	8%**	14%*	14%*	13%*	12%**	10%*	15% B*	9%*	10%*	10%**	9%*	9%*	9%*	12% %**	10%*	9%*	5%*	
Mean	8.60	8.19	9.35	8.94	8.45	11.69	10.95	8.96	10.03	8.16	7.21	12.21	8.10	8.50	7.62	8.35	9.12	8.52	8.35	
Standard Deviation	6.67	6.69	5.97	6.84	5.97	7.76	6.75	6.85	6.92	6.63	5.86	7.18	6.70	6.10	6.48	5.72	7.20	6.89	6.45	

Statistics:

Grid overlap formula 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

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?

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Prices will go up	51% O	49%	50%	48%	56% ABDHI MOR	49%	57% BDIO	49%	47%	54% ABD O	51%	51%	50%	54% BDI	49%	51%	53%	49%	52%
Prices will go down	3% M	3% M	3%	3%	3% M	2%	4% M	4% % M	4% M	2%	2%	5% M	1%	4% JKM	4% M	4% M	3%	3% M	4% M
Prices will remain about the same	42% N	43% JKN	44%	41%	39%	45% N	36%	44% % N	46% EGJK NS	39%	38%	40%	45% GJK N	38%	43% JK	42%	41%	42%	39%
Don't know VOL	4% EH	5% EHQ	3%	8% ABCEFGHIJM NOPQR	2%	3%	2%	3%	3%	5% EQ	9% ABCEFGHIJL MNOPQR	4%	4% E	4% E	5% EHQ	4% E	3%	5% EH	6% EH

Statistics:
 Overlap formula 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
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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	1%*	2%*	0%**	0%**	0%**	0%**	0%**	0%**	0%**	4%**	0%**	0%**	0%**	0%**	4% A*	0%**	0%**	4%**	0%**
2	5%*	7%*	21%**	8%**	1%**	4%**	6%**	4%**	2%**	10%**	0%**	0%**	0%**	1%**	15% A*	0%**	4%**	8%**	8%**
3	3%*	2%*	0%**	5%**	5%**	6%**	11%**	4%**	3%**	3%**	0%**	0%**	7%**	4%**	2%*	0%**	7%**	0%**	6%**
4	2%*	3%*	0%**	3%**	0%**	0%**	0%**	1%**	0%**	5%**	0%**	0%**	0%**	0%**	4% A*	0%**	2%**	0%**	6%**
5	24% O*	30% O*	45%**	20%**	12%**	25%**	15%**	27%**	35% %**	8%**	24%**	11%**	27%**	38%**	14%*	21%**	9%**	34% %**	34%**
7	2%*	4%*	0%**	0%**	0%**	0%**	0%**	0%**	7%**	0%**	0%**	0%**	0%**	4%**	0%*	0%**	7%**	0%**	0%**
8	1%*	0%*	0%**	0%**	3%**	8%**	0%**	0%**	5%**	0%**	0%**	0%**	9%**	0%**	0%*	4%**	0%**	0%**	0%**
10	32%*	24%*	26%**	26%**	47%**	48%**	61%**	37%**	26% %**	32%**	26%**	49%**	19%**	28%**	30%*	41%**	43% %**	24% %**	22%**
15	6%*	8%*	0%**	4%**	4%**	6%**	0%**	6%**	0%**	11%**	7%**	0%**	0%**	7%**	12% A*	3%**	0%**	8%**	16%**
20	3% B*	0%*	0%**	3%**	7%**	0%**	7%**	0%**	0%**	13%**	0%**	0%**	0%**	4%**	5% B*	0%**	9%**	4%**	0%**
25	6% BO*	0%*	0%**	0%**	15%**	0%**	0%**	13%**	.% %**	0%**	0%**	27%**	0%**	0%**	.%*	23%**	.% %**	0%**	0%**
Don't Know VOL	15%*	20%*	8%**	31%**	6%**	3%**	0%**	7%**	23% %**	14%**	43%**	13%**	38%**	12%**	14%*	9%**	18% %**	19% %**	9%**
Mean	9.29	7.11	5.73	7.65	12.23	8.06	8.66	10.21	6.93	9.73	8.52	14.08	6.74	8.14	8.27	12.67	9.23	7.59	7.48

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Standard Deviation	5.91	3.89	3.12	4.77	6.94	3.32	4.41	6.83	2.74	6.15	3.81	7.78	2.72	4.36	5.46	7.66	4.97	4.82	4.41

Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	3% R	5% AJR	8% ADEFIJ MR	3%	2%	2%	5% R*	5% R	3%	3%	3%	3% *	3%	4% R	4% R	3%	4% R	1%	7% EJR
2	7%	9% IJNO	12% AEIJK NOR	6%	6%	6%	11% IN*	11% AEIJ NO	4%	6%	5%	14% EFIJK NP*	7%	5%	6%	6%	7% R	6%	10% INO
3	9% P	10% P	7%	9%	7%	7%	11% *	9%	11% P	7%	8%	5% *	9% P	8%	10% P	5%	10% R	8%	11%
4	2%	2%	2%	4% FHP	2%	.%	3% *	1%	4% FH	2%	5% ABFH NOP	3% *	3%	2%	2%	1%	3% R	3%	3%
5	23% GP	24% GP	19%	26% GKP	20% R	19%	13% *	18%	30% ACEFG HKMP	25% GP	20%	18% *	22%	23% GP	27% AEGHK P	16%	24% G	25% GHP	25% G
6	1%	1%	0%	1%	1%	1%	2% *	.%	.%	1%	2%	0% *	1%	1%	1%	1%	1% R	1%	.%
7	1% DQ	2% Q	1%	.%	2%	1%	1% *	2%	2% Q	1%	.%	0% *	1%	2% Q	2% DKQ	3% DKQ	.%	2%	2%
8	1%	1%	1%	2%	2%	1%	1% *	1%	1%	2%	2%	1% *	1%	2%	1%	1%	3% R	1%	1%
9	.%	.%	0%	0%	1%	.%	0% *	1%	0%	.%	.%	0% *	0%	1% BJ	.%	0%	0% R	.%	2% ABD JO
10	25% D	25%	28%	20%	27% R	26%	27% *	28%	21%	24%	24%	21% *	21%	30% ADIJ MS	25%	24%	24% R	30% ADIJ MO	21%
11	.%	.%	.%	0%	0%	0%	0% *	0%	.%	0%	0%	0% *	0%	0%	.%	0%	0% R	.%	0%
12	1% DO	1% O	2% DOS	0%	1%	2%	.% *	1%	1% O	.%	.%	0% *	1%	2% D	.%	2% D	1% R	1%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
13	.%	.%	0%	0%	0%	0%	0%*	0%	.%	.%	0%	0%*	0%	0%	1% A	0%	0%	.%	1%
15	5%	4%	4%	5%	6%	7%	3%*	6%	2%	5%	6%	4%*	6%	5%	4%	4%	4%	8% ABIO	3%
18	.%	0%	0%	0%	.%	0%	0%*	.%	0%	0%	0%	0%*	0%	.%	0%	1%	0%	0%	0%
19	.%	0%	0%	.%	0%	0%	0%*	0%	0%	0%	.%	0%*	0%	.%	0%	.%	0%	0%	0%
20	5%	4%	7%	5%	6%	6%	7%*	2%	7%	7% ABHO	3%	6%*	6%	5%	4%	9% ABHKO	4%	4%	3%
25	2%	2%	1%	3% H	2% H	2%	1%*	.%	4% HS	2%	4% ABHNOS	3%*	3% H	2%	2%	4% H	3% H	2%	1%
30	3% BIKNO	1%	1%	4% BIKNOQ	4% INO	4% BIKNOQ	5% BIKNOQ*	4% BIKNOQ	.%	3% BINO	1%	6% BIKNOQ*	4% BIKNOQR	1%	1%	6% ABCJKNOQRS	1%	1%	1%
Don't Know VOL	11% NR	9%	6%	13% NR	12% R	17% ABC HNR	9%*	9%	10%	11% NR	15% ABCNR	16% R*	12% R	7%	11% R	15% BCNR	11%	6%	10%
Mean	8.60	7.75	7.93	8.81	9.55	9.78	8.94	8.41	8.10	9.05	8.50	9.56	9.36	8.48	7.62	10.97	7.90	8.68	6.84
Standard Deviation	6.54	5.85	6.01	7.16	6.89	7.09	7.57	6.70	5.99	6.78	6.26	8.28	7.49	5.58	5.50	8.11	5.92	5.86	5.36

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Rates will go up	49% K	52% AEFK	56% AEFKP R	50% K	45%	46%	49%	48% %	50% %	52% AEK	44%	45%	50% % K	50% K	49% K	46%	48% %	48% %	54% EK
Rates will go down	5% BD KO	4%	4%	4%	7% ABDJK O	5%	7% DK	7% BD KO	6% % K	5%	3%	7%	6% K	6% K	4%	5% K	7% BDJ KO	5% % K	4%
Rates will remain about the same	42% %	41%	38%	42% %	42%	42%	41%	41% %	40% %	40%	47% ABCDIJM O	40%	41% %	42%	42%	41%	41% %	44% %	41%
Don't know VOL	4% BN RS	2%	2%	5% BC NRS	6% ABCHJ MNRS	8% ABCGHIJM NOQRS	3%	3%	4% % BS	4% BS	7% ABCGHJM NOQRS	8% ABCGHJ MNRS	3%	3%	4% BS	7% ABCGHJ MNORS	4%	3% %	2%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	16%*	27% A*	13% **	2% **	14% **	9% **	20% **	5% **	31% **	21% **	13% **	0% **	16% **	14% **	25% A*	7% **	18% **	24% **	10% **
2	24%*	20%*	39% **	21% **	23% **	18% **	5% **	35% **	18% **	18% **	11% **	7% **	14% **	36% **	29%*	33% **	17% **	10% **	54% **
3	10% B*	4%*	8% **	16% **	13% **	5% **	15% **	16% **	3% **	8% **	6% **	0% **	17% **	9% **	7%*	6% **	8% **	16% **	7% **
4	5%*	6%*	0% **	4% **	7% **	9% **	3% **	1% **	8% **	7% **	14% **	11% **	6% **	5% **	3%*	7% **	5% **	1% **	13% **
5	14%*	21%*	25% **	21% **	6% **	25% **	1% **	7% **	22% **	20% **	7% **	42% **	14% **	4% **	15%*	6% **	30% **	7% **	4% **
6	1%*	0%*	0% **	3% **	0% **	4% **	0% **	0% **	0% **	0% **	6% **	0% **	2% **	0% **	0%*	2% **	0% **	0% **	0% **
9	1%*	2%*	0% **	0% **	0% **	0% **	7% **	0% **	0% **	3% **	0% **	7% **	0% **	0% **	0%*	4% **	0% **	0% **	0% **
10	14% BO*	7%*	0% **	13% **	22% **	.% **	22% **	22% **	0% **	13% **	18% **	0% **	16% **	24% **	7%*	.% **	20% **	28% **	0% **
15	2%*	1%*	0% **	0% **	4% **	0% **	2% **	4% **	0% **	0% **	2% **	0% **	5% **	0% **	1%*	7% **	0% **	0% **	0% **
20	.%*	0%*	0% **	2% **	0% **	0% **	3% **	0% **	1% **	0% **	0% **	0% **	1% **	0% **	0%*	1% **	0% **	0% **	0% **
25	1%*	3%*	0% **	0% **	0% **	0% **	0% **	0% **	5% **	0% **	0% **	0% **	0% **	4% **	0%*	0% **	0% **	4% **	0% **
Don't Know VOL	12%*	10%*	16% **	17% **	12% **	30% **	23% **	10% **	11% **	12% **	22% **	33% **	9% **	6% **	12%*	25% **	3% **	10% **	12% **
Mean	4.53	4.21	2.81	4.86	4.88	3.53	5.82	4.95	4.19	4.06	5.06	4.97	5.07	5.07	3.16	4.55	4.54	5.66	2.40

Standard Deviation	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
	4.24	4.89	1.56	3.74	4.04	1.69	4.96	4.04	5.84	3.08	3.81	1.74	4.28	5.34	2.79	4.66	3.14	5.62	1.06

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1	21% DEF GL MP	28% ADEF GJLM NPQ	28% ADEF GJLM PQ	16% GLP	13% P	12%	6% *	19% G L P	27% ADEF GJLM PQ	19% FG LP	19% GLP	4% *	16% GP	21% EF GL P	32% ABDEFG HJKLMN PQ	7%	16% GLP	28% ADEF GJLM NPQ	28% ADEF GJLM PQ
2	20% EFM P	25% AEFHJK MP	28% AEFH KMP	19% FP	12%	11%	18% *	17% P	24% EFMP	21% EF MP	18% P	14% *	14%	22% EF MP	25% ADEFHK MP	9%	19% EFP	22% EFMP	26% AEFH MP
3	15% DO	12%	13%	11%	21% ABD FIKO P	10%	19% O*	17% O	12%	16% DO	11%	22% FO P*	16% O	14%	10%	11%	14%	18% BDIKO	15% O
4	3% I	3% I	3%	6% AEI MO QS	1%	4%	4% *	4%	1%	4%	5% EIQ	2% *	3%	4% EI	3% I	6% AEIMQ	2%	4% I	2%
5	12% BCO	9%	6%	14% BCN ORS	13%	17% BCIJNO RS	15% *	14% C	9%	11% %	13% C	17% C*	14% BCR	9%	10%	16% BCIJNOR S	19% ABCJ NORS	9%	7%
6	1% O	2% IO	1%	.%	1%	2%	4% IO*	1%	.%	2% O	1%	2% *	2%	1%	.%	1%	1%	1% IO	1%
7	1%	1%	2% S	.%	1%	3% ABDKM NORS	.% *	1%	1%	1%	.%	2% *	1%	1%	1%	1%	2%	.%	0%
8	1%	1%	1% R	1% R	.%	.%	1% *	1%	0%	1%	1%	2% *	.%	1%	.%	1%	1%	0%	.%

	OWNER STATUS		RACE		GENERATION			EDUCATION				INCOME							
	GP	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
9	.%	0%	0%	1% ABJK NR	0%	0%	1% *	1%	.%	0%	0%	0% *	.%	0%	1% BJ	.%	.%	0%	1% B
10	8% BOR	4%	3%	8% OR	13% ABC HNO RS	12% BCORS	9% *	6%	7% BR	9% BC OR	7% R	6% *	12% ABC HO RS	7%	5%	12% ABCHNO RS	9% BOR	4%	5%
12	1%	1%	1%	.%	.%	1%	.% *	1%	1%	.%	0%	3% *	0%	1%	.%	2% AJKM	.%	.%	1%
13	.%	0%	0%	.%	.%	0%	1% *	0%	.%	0%	1% B	0% *	0%	1%	0%	.%	0%	0%	.%
14	.%	.%	0%	0%	0%	0%	0% *	0%	0%	.%	0%	0% *	0%	0%	.%	0%	0%	.%	0%
15	3% BOS	1%	.%	3% OS	6% ABCI JOS	10% ABCDIJ KMNO QRS	3% OS*	4% B O S	2% OS	2% OS	3% BOS	4% *	5% BCO S	3% BO S	.%	5% BCOS	4% BOS	3% BOS	0%
16	.%	.%	0%	0%	0%	0%	0% *	0%	0%	0%	.%	0% *	0%	0%	.%	0%	0%	.%	0%
20	2%	2%	3%	3%	3%	3%	8% ABHK MNO QR*	2%	3%	3% R	1%	7% R*	2%	1%	2% R	5% ABKMNR	2%	1%	2%
23	.%	0%	0%	0%	.%	0%	0% *	0%	0%	.%	0%	0% *	0%	.%	0%	0%	.%	0%	0%
25	1%	1% O	2%	.%	1%	1%	1% *	2%	1%	1%	0%	0% *	2% DJK	1%	.%	1%	2% DJK O	1%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Don't Know VOL	12% BO	9%	9%	17% ABC JOQ RS	14%	14%	11% *	11%	12% B	10%	19% ABCH JNOQ RS	13% * *	14% B	13% B	10%	22% ABCEFG HIJMNO QRS	9%	9%	10%
Mean	4.59	3.76	3.71	4.66	5.89	6.48	6.24	4.94	4.20	4.64	4.24	6.11	5.49	4.28	3.42	6.86	5.35	3.54	3.33
Standard Deviation	4.86	4.48	4.81	4.45	5.41	5.42	5.75	5.22	4.99	4.79	4.00	5.26	5.36	4.57	4.11	5.55	5.41	4.00	3.73

Statistics:

Grid overlap formula 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

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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Undersw	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
Very difficult	22% BDORS	15% OS	17% OS	17% ORS	32% ABCDG HIJKM NOQRS	31% ABCDH IJKMN OQRS	24% BDORS	19% ORS	23% BDORS	22% BDO RS	24% BCDO RS	37% ABCDG HIJKM NOQRS	24% BC D ORS	22% BD ORS	11% S	41% ABCDEF GHIJKM NOQRS	24% BCD ORS	13% S	7%
Somewhat difficult	29% BDKORS	25% K	27%	21%	39% ABCDIJ KMNO RS	35% ABCDJ KORS	43% ABCDIJ KLMN OQRS	36% ABC DIJK ORS	29% DK OS	28% DKO S	20%	31% DKOS	31% BD KOS	32% BD JK ORS	23%	36% ABCDIJK ORS	35% ABC DIJK ORS	26% DK	21%
Somewhat easy	24% EP	28% AEFJK LMNP Q	28% EFL P	27% EFKL MP	17% P	20% P	22% P	24% EP	27% EFL MP	24% EP	22% P	17%	21% P	24% EP	31% ADEFG HJKLM NPQ	12%	23% EP	32% ABDEF GHIJKL MNPQ	29% AEFJKLM P
Very easy	23% EFGH LPQ	30% AEFG HIJL MNP Q	28% EFG HIL NPQ	31% AEFG HIJL MNP Q	8%	10%	10%	18% EFG LP	20% EFG LPQ	25% AEF GHL NPQ	29% AEFG HILM NPQ	10%	22% EFG LPQ	20% EFG LPQ	33% AEFGH IJKLMN PQR	7%	15% EFP	28% AEFGHI LMNP Q	41% ABCDEF GHIJKL NOPQR
Don't know	2% BIJR	1%	1%	5% ABCG IJMN ORS	3% B	4% BCGIJ RS	0%	3% B	1%	1%	5% ABCG IJMN OQRS	5% BCGIJ RS	2%	2%	2% B	4% BCGIJ MR	3% BG	1%	1%

Statistics:
 Overlap formula 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
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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Qualifying/getting approved	34% BDKORS	27% KOS	30% KOS	25%	48% ABCDHIJKMN OQRS	43% ABCDJKNORS	44% ABC DJK NORS	40% ABCD JKORS	36% BDK ORS	32% BDK ORS	22%	42% ABC DJK ORS	39% ABC DJK ORS	35% BD KORS	23%	49% ABCDHI JKMNO QRS	41% ABC DJK ORS	26%	21%
Insufficient income/salary	29% BCDIO RS	20% S	17% S	23% ORS	43% ABCDGHIJKM NOQRS	41% ABCDHIJKM NOQRS	35% BCD IOR S	32% BCDI ORS	25% BCO RS	29% BCD ORS	28% BCDOR S	41% ABC DIJK NORS	33% % BC DIO RS	31% % BC DI ORS	18% S	57% ABCDEF GHIJKL MNOQRS	34% ABC DIK ORS	19% S	8%
Personal debt	22% DKS	21% DKS	25% DKS	13% K	28% ABDJLMN ORS	25% DKS	29% ABD JKL ORS	26% ABDJ KOS	29% ABDJ KLM NORS	20% DKS	8%	19% K	22% % DKS	23% % DK S	20% DKS	24% DKS	28% ABD JKO RS	21% DKS	14% K
The economy/interest rates	19% KOR	18%	21% KR	17%	22% KORS	28% ABDE GHIJK MNORS	19%	20% KR	17%	21% BDK ORS	14%	26% ABDI KM ORS	17% %	18% % K	16%	23% ABDIKM ORS	23% ABD IKM ORS	15%	15%
Affording a down payment	29% BDJKS	26% DK	27% DK	19%	39% ABCDFJKLMN OPRS	24% K	33% DJK S	37% ABCD FJKM NOPRS	34% ABC DFJK MOS	25% DK	17%	28% DK	28% % DK	31% % BD FJ KS	28% DJKS	29% DK	33% ABD FJK MOS	31% BDFJ KS	24% K
Others	10% H	9%	10%	14% ABEH IJMN OQR	9%	10% H	9%	6%	8%	10%	18% ABCDEF GHIJK NOPQRS	13% H	9%	9%	9%	13% ABEHI	9%	9%	10%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
None /no obstacles	23% EFG HIL NP Q	31% AEFG HIJL MNP Q	29% AEF GHIL MNP Q	34% AEFG HIJL MNP QR	6%	10% EP	14% EP	15% EP	18% EFP	27% AEF GHIL MNP Q	32% AEFGHI LMNPQ	13% EP	20% EFP Q	20% EF PQ	34% ABEF GHIJL MNP QR	5%	14% EP	29% AEF GHIL MNP Q	42% ABCDEF GHIJKL MNOPQ R
Don't know /No response	2%	1%	1%	3% ABH MOR	2%	2%	3%	1%	1%	2%	4% ABCEHI JMNOP QRS	2%	1%	2%	2%	1%	2%	1%	2%

Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q24c - Do you own your primary residence?

GP		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		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
Yes	65% EFG HL NP Q	100% AEFGHI JKLMN OPQRS	100% AEFGHI JKLMN OPQRS	100% AEFGHI JKLMN OPQRS	0%	56% EGH P	45% E	42% E	71% AEF GHL MNP Q	76% AEF GHL MNP Q	80% AEFG HILM NPQ	52% EHP	63% EF GH LP	60% EGH P	78% AEFG HILM NPQ	39% E	58% EGH P	79% AEFG HILM NPQ	84% AEFG HIJLM NOPQ
No	35% BC DIJ KORS	0%	0%	0%	100% ABCDFG HIJKLM NOPQRS	44% ABC DIJK MORS	55% ABCD FIJKM NOQRS	58% ABCDF IJKLM NOQRS	29% BCD KORS	24% BCD S	20% BCD	48% ABC DIJK MORS	37% BC DIJ KORS	40% ABC DIJK ORS	22% BCDS	61% ABCDF IJKLM NOQRS	42% ABC DIJK ORS	21% BCD	16% BCD
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Rent er	His pa nic	Afri can Am eric an	Gen Y	Gen X	Bo om er	Pre- boomer	Less Than High Scho ol	Hig h Sch ool	So me Coll ege	Colle ge/gr ad Scho ol	<\$25k	\$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
Have a mortgage	68% DK LP	100% ADFGHIJ KLMNOP QRS	100% ADFGHIJ KLMNOP QRS	0%	0%	64% DK P	68% DK P	80% ADFGJ KLMN PQ	87% ADFGJK LMNOP QRS	68% DK LP	37% D	56% DK*	65% DK P	68% DK LP	74% ADFJ KLM NPQ	48% DK	65% DK P	75% ADFJ KLM NPQ	77% ADFJ KLM NPQ
Own home outright	32% BC HI ORS	0%	0%	100% ABCFGHI JKLMNO PQRS	0%	36% BC HI ORS	32% BC HI	20% BC	13% BC	32% BC HI ORS	63% ABCFGHI JLMNOP QRS	44% ABCH IJNO RS*	35% BC HI ORS	32% BC HI ORS	26% BCI	52% ABCFG HIJMN OQRS	35% BC HI ORS	25% BCI	23% BCI
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Statistics:
 Overlap formula 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
 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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes	95% K	95% K	96% K	0%	0%	92%	94% *	98% FK P	95% K	96% K	89%	92% *	97% FK	96% FK	95% K	92% *	95% K	97% FK	96% K
No	5%	5%	4%	0%	0%	8% HMNR	6% *	2%	5%	4%	11% ABCHIJMNO QRS	8% *	3%	4%	5%	8% H*	5%	3%	4%
Don't know VOL	0%	0%	0%	0%	0%	0%	0% *	0%	0%	0%	0%	0% *	0%	0%	0%	0% *	0%	0%	0%

Statistics:
 Overlap formula 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
 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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes	17% H	17% H	19% HP	0%	0%	12%	12% *	7%	17% H	20% HP	24% ABFGHL NPQ	10% *	17% H	15% H	19% ABHP	8% *	15% H	17% H	21% FHP
No	83% KO	83% KO	81%	0%	0%	88% KS	88% K*	93% ABCDEFGHIJKMN OQRS	83% %	80%	76%	90% K*	83%	85% K	81%	92% CJKO S*	85% K	83% %	79%
Do n't know VO L	0%	0%	0%	0%	0%	0%	0% *	0%	0%	0%	0%	0% *	0%	0%	0%	0% *	0%	0%	0%

Statistics:
 Overlap formula 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
 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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Rent	94% H	0%	0%	0%	100% AFGHIJKLMN OPQR	92% *	98% HR*	91%	98% *	98% AFH NR	97% *	94% *	94%	94%	96% H	96% H	95% %	92% *	90% **
Live with someone else and don't pay for housing	6% EJ	0%	0%	0%	0%	8% EJ*	2% E*	9% AEGJ OP	2% E*	2% E	3% E*	6% E*	6% E	6% EJ	4% E	4% E	5% E	8% EG J*	10% **
Don't know VOL	0%	0%	0%	0%	0%	0% *	0% *	0%	0% *	0%	0% *	0% *	0%	0%	0%	0%	0%	0% *	0% **

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q24 - HOMEOWNERSHIP STATUS

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Own your home outright and do not have any debt on it	21% BCE GHI	0%	0%	100% ABCEF GHIJKL MNOP QRS	0%	20% BCE HI	14% BCEH	8% BCE	9% BCE	24% ABCE GHIN ORS	50% ABCEF GHIJL MNOP QRS	23% BCE GHI	22% BC EG HI	19% BCE HI	20% BCEH I	20% BCEHI	21% BCE GHI	20% BCEH I	19% BCEHI



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELO	44% DEF GH KLP Q	100% ADEFG HIJKLM NOPQR S	100% ADEFG HIJKLM NOPQR S	0%	0%	36% DEP	31% DEP	34% DEP	62% ADEF GHJK LMN PQ	51% ADEF GHKL MNP Q	30% DEP	29% DEP	41% DE GH KLP	41% DE GH KLP	58% ADEF GHJK LMN PQ	19% DE	38% DEK P	59% ADEF GHJK LMN PQ	65% ADEF GHJK MNO PQ

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Rent	33% BC DIJ KO RS	0%	0%	0%	100% ABCDF GHIJKL MNOP QRS	41% ABC DIJ KOR S	54% ABCD FIJKM NOQRS	53% ABCDF IJKMN OQRS	29% BCDK ORS	24% BCDR S	19% BCD	45% ABC DIJK MO RS	35% BC DIJ KO RS	37% ABC DIJ KO RS	21% BCDS	59% ABCD FIJKL MNO QRS	40% ABC DIJ KO RS	20% BCD	15% BCD
Live with someone else and don't pay for housing	2% BC DEI JKO	0%	0%	0%	0%	3% BC DEI JKO	1% BE	5% ABCDE GIJKM NOPQ RS	1% BDE	1% BD	1% BD	3% BCD EJK	2% BC DEJ K	2% BC DEI JK	1% BDE	3% BCDEI JKO	2% BC DEJ K	2% BCDE J	2% BCDEJ
Don't know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes	48% JKOS	50% JKOS	56% ABDJ KNO RS	45% JKS	0%	68% ABCDIJ KMNO QRS	67% ABCDIJ KMNO QRS	77% ABCDFGI JKLMNO QRS	55% ABDJ KNO RS	39% K	32%	59% ADJ KNO S*	52% DJ KOS	47% JKS	42% KS	70% ABCDIJ KMNO QRS	53% DJ KN OS	48% JK OS	34%
No	52% CFGH IP	50% CFG HIP	44% FGH P	55% ACFG HILM PQ	0%	32% H	32%	23%	44% FGH P	61% ABCDFG HILMNP QR	68% ABCDFG HILMNO PQR	41% HP*	48% FG HP	53% CF GH IP	58% ABCDFG HILMP QR	30%	47% FG HP	52% CF GH IP	66% ABCDFG HILMNO PQR
Don't know	.%	.%	0%	.%	0%	0%	.%	0%	.%	0%	.%	0% *	0% %	1% J	.%	1%	.%	0%	.%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mortgag e	Unde rwate r	Owner	Re nt er	Hispa nic	Africa n Ameri can	Gen Y	Gen X	Boo mer	Pre- boomer	Les s Tha n Hig h Sch ool	High Sch ool	Som e Colle ge	Colleg e/gra d 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	
0	.%	.%	0%	0%	0%	.%	0%	0%	.%	.%	0%	0%*	1%	0%	0%	0%	.%	0%	.%
1	8 % FJK	8% FJK	8% JK	6% K	0%	4%	6%	20% ABCDEFGHIJK LMNOPQRS	6%	4%	3%	7% *	9% FJK	7% JK	7% JK	11% DFJK	6% K	8% % FJK	8% JK
2	6 % JK	6% JK	5% K	5% K	0%	6% K	4% K	13% ABCDEFGHIJK MNOPQRS	6% K	4% K	1%	6% K*	6% K	4% K	7% JK	3%	6% K	7% % JK N	6% K
3	6 % DK	7% ADJKS	7% K	4% K	0%	7% DK	7% K	14% ABCDEFGHIJKL MNOPQRS	4% K	5% K	1%	5% *	7% DK	6% K	6% DK	4%	8% DIJK	7% % DK	4% K
4	4 % DFK	5% DFJK	5% FK	2%	0%	1%	6% FK	6% DFK	7% ADFJKM R	3%	1%	3% *	3%	6% DFJK	5% ADFJK	3%	5% FK	4% % K	6% DFJ K
5	6 % JK	7% JK	7%	5%	0%	8% JK	4%	9% JKN	11% ABDGJK MNRS	4%	4%	5% *	6%	5%	9% ABDJ KNRS	7%	7% JK	5% %	6%
6	5 % DJL	6% JKL	7% DJKL M	3%	0%	3% L	4% L	8% DIJLM	9% ABDFJK LMOPR	2%	3%	0% *	3%	7% ADFK KLM R	6% ADJKL	3% L	5% JL	4% % J	7% DIJ LM
7	6 % DKO	7% ADJKOR	10% ADJK MOP R	2%	0%	7% DK	8% DK	6% DK	11% ABDHJK MNOPR S	5% DK	1%	9% DK *	4% K	7% DK	5% DK	4%	8% DIJK MO	5% % DK	6% DK

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
8	5% D	6%	5%	4%	0%	4%	5%	7%	6%	5%	4%	5% *	3%	5%	6% ADK	4%	6%	5% %	7% D
9	2% D	3% ADN	2%	1%	0%	1%	1%	3% D	2% D	2% D	2%	1% *	2%	1%	4% ABDJ KMN Q	1%	2%	3% D	3% D
10	7% %	7%	8%	8% H	0%	8%	6%	4%	11% ABHJOS	7%	8%	4% *	8%	8%	7%	6%	7%	8% H	7% %
11	3% %	4% N	4%	2%	0%	3%	6% DHN Q	1%	4%	4% DN	4%	7% DH NQ *	4%	2%	3%	3%	2%	3% %	4% DH N
12	4% H	4% H	4%	5% H	0%	9% ABCGH HJKN OR	2%	1%	8% ABCGHJ KNOR	4%	4%	6% H*	5% H	3%	4%	6% H	5% H	3% %	5% H
13	3% O	4% HO	6% ABDH INOQ S	2%	0%	4% H	4%	1%	2%	4% ADHOS	4%	2% *	6% ADH IOQ S	3%	2%	3%	2%	5% D HI O	2% %
14	2% H	2% H	1%	1%	0%	1%	2% H	0%	3% DHO	2% H	2% H	0% *	3% H	3% DH	2% H	1%	2% H	2% H	2% H
15	4% %	4%	2%	6% HQ	0%	5%	3%	2%	4%	6% ABCH Q	4%	3% *	4%	4%	5% BH	4%	3%	4% %	5% CH
16	1% %	1%	1%	2% H	0%	1%	1%	0%	1%	2% ABHS	1%	1% *	1%	2%	1%	2%	1%	2% H	1% %
17	1% %	1%	1%	2% M	0%	4% ABCHI MPS	.%	0%	.%	2% AIM	2% HIM	1% *	.%	1%	2% HI	1%	2% HI M	1% %	1% %
18	1% %	1%	1%	1%	0%	.%	1%	.%	.%	2% B	1%	0% *	1%	1%	2% ABI	0%	1%	1% %	1% %

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
19	1%	1%	1%	.%	0%	0%	.%	0%	.%	1%	1%	0%*	.%	1%	1% A	.%	.%	1%	1%
20	5% HIO	4% HI	4% HI	6% ABHIO	0%	4% HI	4% HI	1%	1%	8% ABCHIMQS	6% HI	5% H*	4% HI	6% BHI	4% HI	4% HI	4% HI	5% % HI	4% HI
21	1%	1%	1%	1%	0%	1%	2% H	0%	.%	1% AO	1%	0%*	1%	1%	.%	.%	1%	1%	1%
22	2% I	1% I	2% I	2% I	0%	4% BHINR	2% I	1%	0%	3% ABINOR	2% IR	3% I*	2% I	1% I	1% I	3% I	2% I	1% %	2% I
23	1% I	1% I	2% HI	2% I	0%	.%	3% HI	0%	0%	2% HIOR	3% ABFHIOR	2% I*	1% I	2% I	1% I	2% HI	1% I	1% %	2% HIO
24	1%	.%	.%	1%	0%	.%	.%	0%	0%	1% BN	1%	0%*	1%	.%	.%	1%	1%	.%	.%
25	3% HIO	3% HI	4% HI	5% HIO	0%	2% H	2% H	0%	.%	5% ABFHIO	8% ABDFGHIMNOQRS	6% FHI*	3% HI	4% HI	2% HI	5% HI	3% HI	3% % HI	4% HI
26	1%	1%	.%	1%	0%	1%	.%	0%	.%	1% O	.%	0%*	1%	1%	.%	1%	.%	1%	1%
27	1% O	1%	0%	2% O	0%	.%	2% BCHIOS	0%	.%	1%	2% ABCHIOS	2% *	1%	1%	.%	1%	1%	1%	.%
28	1% O	.%	.%	1% OS	0%	1%	0%	.%	.%	1%	2% BOS	0%*	1%	1% BS	.%	2%	.%	1% % BO	.%
29	.%	.%	.%	.%	0%	.%	.%	0%	.%	.%	.%	0%*	0%	1%	.%	.%	0%	.%	0%
30	4% BCI	2% I	1%	8% ABCFHIJMNOQRS	0%	3% I	7% ABCHORS	1%	.%	4% BCI	9% ABCFHIJMNOQRS	6% BCI*	4% BI	4% BI	3% BI	4% BI	3% I	3% % I	3% I

	Fannie Mae																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
32	.%	.%	0%	.%	0%	1% ABINR	.%	0%	0%	1% R	.%	1% *	.%	0%	.%	1%	.%	0%	.%
33	.%	.%	1%	1%	0%	.%	.%	0%	0%	1%	1%	1% *	.%	.%	.%	.%	1%	.%	.%
34	1% O	1% O	.%	1% O	0%	2% AHIJOS	0%	0%	0%	.%	3% ABCDHIJ NOQRS	2% IJNO*	1%	0%	.%	2% ABHIJ NOS	.%	1% O	.%
35	1% BI	.%	0%	3% ABCHIJN OQS	0%	1%	1%	0%	0%	1% B	4% ABCFHIJ NOQRS	1% *	2% BCI	1%	1% BI	2% BCHI	1%	2% BC HI	1%
36	.%	.%	0%	1%	0%	0%	1%	0%	0%	.%	1% ABS	0% *	.%	.%	.%	0%	.%	.%	0%
37	.% O	.%	0%	1% JO	0%	.%	3% ABCHI JNORS	0%	0%	.%	2% ABCDHIJ MNORS	2% *	1%	.%	.%	1%	1%	.%	.%
38	1% BO	.%	0%	1% ABIOS	0%	1%	1%	0%	0%	1% BO	1% ABCIOS	0% *	2% ABIOS	.%	.%	1%	1% BO	1% %	0%
39	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	.%	0% *	.%	.%	0%	.%	0%	.%	0%
40	1% BIJO	.%	.%	2% ABIJORS	0%	2% BIJORS	0%	1% O	0%	.%	3% ABCIJM NORS	3% BIJ ORS*	1%	1% J	.%	3% ABCGI JMORS	1% JO	.%	.%
41	.%	.%	0%	.%	0%	0%	.%	.%	0%	0%	.%	0% *	0%	.%	.%	0%	0%	.%	0%
43	.% B	0%	0%	1% ABO	0%	0%	1% B	0%	0%	.%	1% BO	0% *	1% B	0%	0%	.%	0%	.%	0%
Don't Know VOL	.%	.%	.%	1%	0%	0%	1%	.%	.%	.%	1% M	1% *	0%	.%	1%	1%	.%	.%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Mean	12.05	10.34	9.90	16.07	0	12.85	13.33	5.76	8.07	14.13	19.32	14.50	12.56	12.24	10.49	14.44	11.62	11.75	10.68
Standard Deviation	9.59	8.31	7.47	11.11	0	9.77	10.57	6.49	4.99	9.18	10.95	11.00	10.26	9.37	8.32	11.40	9.65	9.40	8.09

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
One family house detached from any other house	72% EF GH LP	91% A DEFGH I JKLMN O PQRS	89% A EFGHI J KLMN O PQR	85% A EFGH I JKLMN O PQ	37%	67% E GH P	54% E	58% E	79% A E F G H L N P Q	79% A E F G H L N P Q	75% E F G H L N P Q	58% E	76% E F G H L N P Q	69% E G H L P	78% A E F G H L N P Q	54% E	69% E G H L P	82% A E F G H K L M N O P Q	85% A E F G H I J K L M N O P Q
One family house attached to one or more houses	9% B O	6%	7%	7%	13% A B C D I J K M N O P R S	10% B	17% A B C D H I J K M N O P Q R S	10% B O	8% B	8%	8%	14% A B C D J K M O R S	7%	9% B	7%	9% B	9% B	7%	8%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Studio apartment	1% BK R	0%	0%	.%	2% ABCDKM NOR	1% B	2% BCKR	1% B	1% B	1% BKR	0%	2% BK	1% B	1% B	1% BK	2% BDKR	1% B K	.%	1% B
One-bedroom apartment	5% BC DIJ RS	.%	1%	1% B	14% ABCDEFG HIJKLMN OPQRS	5% BCDS	8% BCDIJ MRS	8% ABCDI JMORS	3% BCS	3% BDS	7% ABC DIJ MORS	8% BCDIJ RS	4% BC DS	5% BCD JRS	5% BCD IJS	10% ABCDF IJMNO QRS	5% B C D J S	3% BCDS	1%
Two-bedroom apartment	9% BC DJ KOS	1%	1%	1%	24% ABCDEFG HIJKLMN OPQRS	13% ABCD IJKLO QRS	13% BCDIJ KOQRS	15% ABCDI JKLM OQRS	7% BCD S	6% BCD	4% BCD	7% BCD	9% BC DJK S	11% ABC DIJK ORS	6% BCD S	15% ABCDIJ KLMN OQRS	8% B C D K S	7% BCDK	4% BCD
Three or more-bedroom apartment	3% BC DIJ R	.%	.%	1%	8% ABCDFIJ KMNOQ RS	3% BCDR	4% BCDIJR	6% ABCD FIJKM OQRS	1% B	1% B	2% BCD R	4% BCDR	2% BD R	3% BCD IJR	3% BCD JR	5% ABCDF IJKMO RS	3% B C D J R	1%	2% BC
Other VOL	2% BORS	2%	1%	5% ABCEF GHIJK MNORS	2%	2%	2%	2%	1%	3% MORS	3% BM ORS	6% ABCE FGHIJ MORS	1%	3% RS	1%	4% ABEHI MORS	3% M O R S	1%	1%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Under water	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
Do n't know VOL	.%	.% O	1% AEJNO R	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%

Statistics:

Overlap formula 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

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		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
GP		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
Rent	30% BCDIORS	13%	12%	21% BCS	56% ABCDFGHIJKLMNOQRS	32% BCDIORS	39% ABCDIJORS	38% ABCDIJORS	21% BCS	22% BCS	39% ABCDIJMOQRS	36% BCDIJORS	32% BCDIORS	35% ABC DIJORS	20% BCS	56% ABCDFGHIJKLMNOQRS	32% BCDIORS	20% BCS	10%
Buy	65% EGHKLNPS	84% ADEFGHIJKLMNOQR	84% ADEFGHIJKLMNOQR	68% EGHKLNP	41%	62% EKP	55% EP	58% EKP	77% ADEF GHKLMNPQ	74% ADEF GHKLMNPQ	50% EP	55% EP	63% EGKP	61% EKP	78% ADEF GHJKLMNPQ	38%	63% EGKP	76% ADEF GHKLMNPQ	88% ABDEFGHIJKLMNOQR
Don't know VOL	5% BEIORS	3% I	3%	11% ABCEFHIJMNOPQRS	3%	5% EIOS	7% BEIORS	3%	2%	4% IS	11% ABCEFHIJMNOPQRS	9% ABCEHIJORS	5% IS	4% IS	3%	6% BEIOS	5% EIOS	3%	2%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Owning	80% EGLP	88% AEFGHIJ KLMNO PQ	87% AEFG HIKLM PQ	89% AEFGHI JKLMN PQ	62%	75% EP	69%	78% EGP	80% EG LP	82% EF GL MP	78% EG P	71%	77% EGP	82% EF GL P	86% AEFGHI JKLMN PQ	67%	79% EG P	86% AEFGHI JKLMN PQ	85% AEFG HKL MP
Renting	17% BC DJO RS	9%	12%	7%	34% ABCDFHI JKLMNO QRS	21% BCDI JNO RS	29% ABCDHIJ KMNOQ RS	20% BC DJO RS	16% BD OR S	15% BD OR S	17% BD OR S	25% ABCD IJNO RS	21% ABCD IJNO RS	15% BD OR S	10% D	30% ABCDFHI JKMNOQ RS	17% BD OR S	11% D	11%
Same / Neither VO L	2%	3%	1%	3%	2%	2%	1%	2%	2%	3%	3%	3%	2%	2%	3%	2%	3%	2%	3%
Don't know VO L	1%	1%	.%	1%	2%	2%	1%	1%	2% B	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	86% EG KL P	93% AEFGHIJ KLMNOP QS	92% AEGHJ KLMN PS	91% AEGHJ KLMN PS	73%	87% EG KLP	77%	86% EG KL P	90% AEG KLM P	87% EG KLP	78%	76%	85% EGKL P	87% EG KL P	90% AEGH JKLM PS	76%	88% EG KL P	92% AEFGH JKLMN PS	87% EG KL P
Renting	10% BC DI OR	3%	5%	4%	23% ABCDFHI JKMNOQ RS	10% BC DO R	19% ABCDFH IJMNOQ RS	11% BC DI OR	6% B	9% BC DO R	16% ABCDF HIJNO QRS	19% ABCDF HIJNO QRS	13% BCDIJ NOQ RS	9% BD OR	5% B	21% ABCDFHI JKMNOQ RS	8% BD OR	5%	8% BD O
Same / Neither VO L	3%	3%	3%	3%	2%	2%	3%	2%	3% M	2%	3%	3%	1% 3%	3% AMQ	2%	2% %	3%	4% M	
Don't know VO L	1% M	1%	0%	2% CIMR	2% M	1%	1%	1%	.% 2% CM	2% CM	3% ABCHI MNOR S	3% CM	.% 1%	1% CIM	1% M	2% % C M	1%	1%	

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwa-ter	Own-er	Renter	His-pan-ic	Afri-can American	Gen-Y	Ge-n-X	Boo-mer	Pre-bo-omer	Les-s-Than High School	Hig-h School	So-me 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
Owning	70% EHL P	80% ADEF GHI JKLMN PQ	84% ADEF GHI JKLMNO PQ	74% AEG HLM NP	55%	69% EP	66% EP	64% EP	71% EL P	76% AEFG HLMN PQ	70% ELP	61% %	68% % EP	69% % EP	78% ADEF GHI JKLMN PQ	57%	69% % EP	78% AEFG HLMN PQ	78% AEFG HLMN PQ
Renting	24% BC DJO RS	18%	15%	19%	37% ABCDFG IJKMNO Q RS	26% % BC DJ OR	28% BCD JORS	31% ABC DJORS	24% % BC DO R	20%	23% % BC DO RS	30% % BC DJO RS	26% % BC DJO RS	26% % BC DJO RS	18%	34% ABCDFI KMNOQ RS	27% % BC DJO RS	19%	19%
Same / Neither	2% BR	1%	1%	3% BCR	3% R	2%	4% BCN R	2%	2%	2% R	3% BC R	5% BCF R	2%	2%	2% R	3% BCR	3%	1%	2%
Don't know	3% BC QS	1%	.%	4% BCJO QS	5% ABCGJO Q RS	4% BC QS	2%	4% BCQ S	3% BC S	2% BC	4% BC QS	4% BC	3% BC	3% BC	2% BC	6% ABCGJM NOQRS	2%	2% BC	1%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	83% EG KP	91% AEFGHIJ KLMNO PQR	91% AEFG HIJKL MNP	89% AEFG HJKL MNP	67%	78% EP	76% E	82% EKP	85% % EFG KL MP	85% AEF GKL MP	76% EP	76%	80% EP	83% % EG KP	88% AEFG HJKL MNP	69%	86% AEF GKL MP	88% AEFG HKLM NP	90% AEFG HIJKL MNP
Renting	13% BC DJ ORS	6%	7%	5%	28% ABCDFHI JKLMNO QRS	17% BCDI JOQ RS	21% ABCD IJNO QRS	16% BCD JOQ RS	12% % BD OS	10% BDO S	16% BCDJO QRS	19% ABCD IJNO QRS	17% ABC DIJO QRS	12% % BC DOS	7% D	26% ABCDFH IJKMNO QRS	11% BDO S	9% BD	5%
Same / Neither	3% B	2%	1%	3%	3%	2%	2%	2%	2%	3%	5% ABCD HIMN PQR	3%	2%	3%	3% ABIR	2%	2%	2%	4% BCI
Don't know	2% S	1%	1%	3% ABHORS	2%	3% BS	1%	1%	1%	2% S	3% ABCHI MNO QRS	2%	1%	2%	1% S	3% BHS	1%	1%	.%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	81% EGKLP	88% AEFGHIJ KLMNOP QS	87% AEFG KLM P	88% AEFGHJ KLMNP QS	67%	79% EP	73%	81% EGK P	84% EG KL P	84% AEG KLM P	74% E	73%	79% EKP	84% EG KL P	86% AEFG HKLM P	72%	84% EG KL P	87% AEFG HKL MP	83% EG KL P
Renting	13% BC DO QR	7%	8%	6%	27% ABCFHI JKMNOQ RS	15% BC DO R	23% ABCFHI JKMNOQ RS	15% BC DO QR	11% BD	12% BDO R	16% BCDINO QR	19% ABCD IJNO QR	16% BCDI JNO QR	11% BD	9% BD	23% ABCFHI JKMNOQ RS	10% BD	9%	13% BD O
Same / Neither	3%	3%	3%	4%	4%	3%	2%	3%	3%	6% ABDGH JMNOP RS	4%	4%	3%	4%	3%	4%	3%	2%	
Don't know	2%	2%	2%	2% M	2%	3% M	1%	1%	3% M R	1%	3% ABJMN OR	3%	1%	2%	2%	3% JM	2%	1%	2%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	61% EGHP	72% AEFGHI KLMNO PQRS	77% AEFGHI JKLMN OPQRS	79% ABEFGH IJKLMN OPQRS	35%	57% EHP	53% EP	49% E	58% EHP	70% AEFG HILM NOPQ	68% AEFG HILN OP	53% E	63% EG HLP	61% EHP	63% EGHIL P	45% E	65% EF GH ILP	68% AEF GHIL NOP	65% EF GH ILP
Renting	31% BC DJK ORS	19% D	17%	14%	58% ABCDFG HIJKLMN OPQRS	39% ABCDI JKMN OQRS	41% ABCDI JKMN OQRS	45% ABCDI JKMN OQRS	32% BCD JKO RS	23% BCD	22% D	41% ABCDI JKMN OQRS	31% BC DJ KR	31% BC DJ KR S	27% BCDJK	51% ABCDF GIJKLM NOQRS	29% BC DJ K	23% BCD	25% BC D
Same/Neither	6% FLP	8% FJLP	6% FP	5% FP	6% FP	2%	5%	6% FP	9% ADE FJL MP Q	5% FP	7% FLP	2%	5% FP	7% FL P	10% ABCDE FGHJL MPQ	2%	6% FP	8% DFJL MP	8% FL P
Don't know	1%	1%	.%	2% M	1%	2% M	1%	1%	1%	1%	3% ABC HJM NOQ R	4% ABCE HJMN OQR	1%	1%	1%	2%	1%	1%	2%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	67% EHL P	78% AEFGHIJ KLMNO PQR	81% AEFGHIJ KLMNO PQR	81% AEFGHIJ KLMNO PQR	45%	65% EP	62% E	61% E	68% % EH LP	71% AEF GHL NPQ	71% % EG HLN PQ	58% E	69% % EHL P	65% EP	73% AEFG HILN PQ	55% E	65% EP	74% AEFG HILN PQ	77% AEFG HIJLM NPQ
Renting	28% BCD JKO RS	17%	15%	13%	51% ABCDFGH IJKLMNOP PQRS	31% BCD JKO RS	35% ABC DIJK ORS	36% ABCDI JKMN ORS	26% % BC DR S	23% BCD	24% % BCD	36% ABC DIJK ORS	28% % BC DJ OR S	29% JKO RS	22% BCD	41% ABCDFI JKLMNO QRS	30% BCD JKO RS	20% D	19% D
Same / Neither VO L	2%	2%	2%	3% Q	1%	2%	2%	2%	4% AE M PQ	2%	2%	2%	1%	2%	3% AQ	1%	1%	3%	2%
Do n't know VO L	3% O	2%	1%	3% MOS	3%	2%	1%	2%	2%	3% MOS	3% M	4%	1%	3%	2%	2%	3%	3%	1%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	62% EH O	67% AEG HINO PS	68% EHN OP	77% ABCEGHJ KMNO PQRS	48%	74% ABEGHI MNOP QRS	60% E	51%	61% EH O	69% AEGH INOP QS	70% AEGHI NOPQ RS	71% AEG HINO PS	67% AE HN OP	60% EH	56% E	60% EH	63% E H O	65% EHO	61% EH
Renting	28% BD FJK R	22% D	24% D	15%	42% ABCDFIJK LMNO PQRS	22% D	36% ABCDF IJKLM QR	39% ABCDFIJ KLMNO QRS	28% BD JK R	21% D	20% D	24% D	25% D	29% BD FJK R	30% ABDFJKR	34% ABCD FJKL MR	27% B D JK	23% D	29% BD JK
Same / Neither	9% DF GL P	10% DFGL MP	7% F	6% F	9% FGLP	2%	3%	9% FGL	9% DF GL P	9% DFGL P	7% F	4%	7% F	10% DF GL P	12% ABCDEF GHIJKLM PQ	5% F	8% F G	11% ADF GKL MP	9% DF GL
Don't know	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Owning	87% EKP	92% AEFGHIJK LMNOPQ	91% AEKL NP	91% AEFJ KLN P	77%	86% EKP	85% E	8% 9% % E K P	88% % EK P	87% % EKP	80%	83%	87% % EKP	86% % EKP	89% AEKP	79%	8% 9% % E K P	90% % AEK LNP	91% % AEK LNP	
Renting	6% BCD ORS	2%	2%	3%	14% ABCDFGHI JKMNOQR S	9% ABCD HJOQRS	8% BCD ORS	5% % B	5% BD ORS	5% BCD ORS	9% ABCDHIJN OQRS	11% ABCDFHI JNOQRS	6% BCD ORS	6% BCD ORS	3% B	14% ABCDFGHI JKMNOQR S	4% % B	3% B	2%	
Same / Neither	6%	5%	6%	5%	7% FP	4%	5%	6% %	6%	6%	7%	4%	5%	7% F	7%	4%	5% %	6%	6%	
Don't know	1% I	1%	1%	1%	2% I	1%	2%	1% %	.%	1%	4% ABCDFHIJ MNOPQR S	2%	1%	2% I	1% I	2% I	2% % I	1%	1%	

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Owning	80% EGK P	89% AEFGHIJ KLMNO PQR	91% AEFGHI JKLMN PQR	87% AEFG HJKLM NPQ	64%	80% EP	73% E	78% EP	83% % EG KM NP	82% % EG KM NP	77% E	78% E	78% EP	78% EP	87% AEFGH JKLM NPQ	71% E	82% % EG K N P	84% AEG HK MN P	86% AEFG HKL MNP
Renting	9% BCD IJO QRS	3%	2%	4%	21% ABCDFH IJKMNO QRS	13% ABCD IJNO QRS	19% ABCDHI JKMNO QRS	12% BCDI JNO QRS	6% BC	7% BC DO R	12% BCDI JNO QRS	16% ABCD IJNO QRS	11% BCD IJO QRS	8% BCDO R	4% B	20% ABCDFH IJKMNO QRS	6% % BC	5% B	5% BC
Same / Neither VO L	9% BDF	7%	7%	7%	13% ABCDFG HJKLMO PQS	5%	7%	10% F	10% % BD F	9% F	9%	6%	9% F	12% ABCD FGJKL OPS	8%	7%	9% % F	11% BDF O	7%
Don't know VO L	1% B	1%	.%	2% ABCH OR	2%	2% I	1%	1%	.%	2% B	3% ABC HILO R	.%	2%	2% BCI	1%	2% % BI	1%	1%	

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Under water	Owner	Renter	His pan ic	African American	Ge n Y	G e n X	Bo om er	Pre-boomer	Less Than High School	Hig h School	Some Colleg e	Colle ge/gr ad Scho ol	<\$25k	\$ 2 5- 5 0 k	\$50- 100k	>\$ 10 0k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Owning	82% EKP	90% AEFGHIJ LMNOPQ RS	89% AEGH JKLN OP	90% AEFGHIJ KLMNOP QS	67%	85% EKP	78% E	81% EP	84% EKP	83% EKP	78% E	78% E	84% EKP	81% EP	83% EKP	75% E	84% EKP	86% AEGH KLNO P	85% EKP
Renting	8% BC DO RS	2%	4%	3%	20% ABCDFGH IJKMNOQ RS	9% BC DO RS	14% ABCDH IJNOQ RS	8% B D O R	6% B D	8% BC DO RS	12% ABCDHIJ NOQRS	13% ABCD IJOQR S	9% BC DO RS	8% BCDO R	5% BD	17% ABCDFHI JKMNOQ RS	7% B D	4% B	5% B
Same / Neither	8% DM	7%	8%	6%	11% ABDFJKM P	6%	7%	10% DF M P	9%	8%	7%	7%	6%	9% D	11% ABDF JKMP Q	6%	8%	9% D	8%
Don't know	1% B	1%	0%	2% M	2% BM	.%	1%	1%	1%	1%	4% ABCDFG HIJMOP QR	2%	1%	2% ABCF HIJM OR	1%	1%	1%	1%	2% C

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:



- Column Percentage
- Statistical Test Results

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Owning	93% EGK LP	98% AEFGIJ KLMNP QR	97% AEF GJKL MP	96% AEFGI JKLM NP	86%	92% EP	90%	97% AEFGI JKLM NP	94% EKLP	93% EKL P	88%	87%	93% % EKL P	94% % EG KLP	97% AEFGI JKLM NP	85%	96% AEF GJKL MP	96% AEFG IJKL MP	97% AEFGI JKLM NP
Renting	5% BDH OQ RS	2%	3%	2%	12% ABCDFH IJMNOQ RS	8% BCD HIO QRS	9% ABCD HINO QRS	2%	4% BDO R	6% BDH OQ RS	11% ABCDFH IJMNOQ RS	12% ABCDFH IJMNOQ RS	6% BD HO RS	5% BD OR	2%	13% ABCDFH IJMNOQ RS	3% B	2%	2%
Same / Neither	1% B	1%	.%	1%	2%	.%	1%	1%	2% ABC FNO QS	1%	1%	1%	2% B	1%	1%	1%	1%	2% BO	.%
Don't know	.% O	.%	0%	1% AO	.%	.%	.%	0%	.%	.%	1% ABO	.%	.%	.%	.%	1%	.%	.%	0%

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Owning	89% EKP	95% AEFGHIJ KLMNOP QR	96% AEFGHIJ KLMNO PR	94% AEFGHI JKLMN PR	77%	88% EP	89% EKP	90% EKP	9% EKL MP	90% EKL MP	83% E	84%	87% EKP	91% EKP	93% AEFK LMP	81%	92% AEF KL MP	91% EKL LMP	95% AEFGH IJKLM NP
Renting	6% BCDI OQRS	1%	1%	3% B	16% ABCD FGHIJK MNOP QRS	8% BCDI OQRS	8% BCDI OQRS	6% BC DO S	4% BC DO S	6% BC DO RS	12% ABCD EFGH IJKL MNOP QRS	13% ABCD EFGH IJKL MNOP QRS	8% BCDI JOQRS	5% BC DO S	2% B	15% ABCD EFGH IJKL MNOP QRS	4% BCO	3% BC	2%
Same / Neither	4% J	3%	3%	3%	6% DJLPQ	3%	3%	4%	5% S	3%	5% D	2%	4%	4%	5% ABDJ	3%	3%	6% AB DJ L	3%
Don't know	.%	.%	0%	.%	1%	1% AHM	.%	.%	.%	1%	1% H	1%	.%	.%	.%	1% H	.%	.%	.%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Owning	61% EHOS	64% AEH NOS	65% EHOS	76% ABCFHIJ KMNOPQ RS	50%	69% AEHI NORS	69% AEH INOS	51%	61% EHOS	68% ABEHI NOPRS	67% AEHNOS	73% ABEHI NOPRS	67% AEHNOS	59% EHO	53%	63% EHO	64% EHO S	6% EHO S	2% EHO S	56%
Renting	35% DFJ KLM	33% DJKL	33% D	20% ABCD FGI JKLMNP QR	46%	28% D	29% D	45% ABCD FGI JKLMNP QR	37% DFJ KLM	29% D	26% D	25%	31% D	37% BDF GJKL M	42% ABCD FGI JKLMPQ R	35% DKL	33% DK	3% DJ KL	5% FG JKL M	40%
Same / Neither	2% J	2%	1%	3% J	2%	1%	1%	3%	2%	1%	4% ABC FGIJ MPQ	2%	1%	3% J	3% ABC FGIJ MPQ	1% %	1% %	3% % J	2%	
Don't know	1%	1%	1%	1%	1%	2% H	.%	.%	1%	1%	3% ABC DGH IJM NOPQ R	1%	1%	1%	1%	1% %	1% %	1% %	1% %	

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	79% EN	84% AEHIKL NOPQ	82% EN	85% AEHKL NOPQ	70%	86% AEHIKL NOPQ	82% E	78% E	80% E	82% AEK NP	76% E	76% %	84% AEHK LNPQ	76% E	80% EK	76% E	79% E	81% EK N	82% EKN
Renting	13% BD JO	8%	11%	7%	23% ABCDEFGHIJK MNOPQRS	11%	14% BD	15% BDJ MOR	12% BD	10% D	15% BDJMOR	17% BD FJ	10% D	15% BDJ MR	11% BD	18% ABCDEFGHIJ MORS	13% BD	11% D	11% D
Same / Neither VOL	6% F	6% F	6% F	5% F	6% F	3%	3%	6% F	6% F	6% F	5%	6%	4%	7% FGP	6% F	4%	6% F	6% F	5%
Don't know VOL	2% %	1%	1%	3% AHM	2%	1%	1%	1%	1% %	2%	4% ABCEFGH IJMNQR	1%	1%	2%	2% BH	2%	2% %	1% %	2%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning	68% EHP	76% AEGHJK LMNOP QS	77% AEGH KLNO PQS	75% AEGHK LNOP	53%	72% EHL P	65% E	62% E	73% % AE HKL NP	72% % AE HKL NP	66% E	61%	71% % EHP	67% EP	70% AEHP	60% E	70% % EHP	74% AEG HKL NOP	70% % EHP
Renting	18% BD JK OR	12%	14%	10%	32% ABCDFH IJKMNO QRS	21% BCD JKO QR	28% ABCDIJ KMNO QRS	27% ABCDIJ KMNO QRS	16% % BD	14% % D	15% D	30% ABCDFIJ KMNO QRS	19% % BD JOR	17% BD	14% BD	30% ABCDFIJ KMNO QRS	15% % D	13% % BD	16% % BD
Same / Neither	10% FG MP	9% FG	7%	9% FG	11% FGMP	5%	5%	9% F	10% % FG	10% % FG MP	11% FGMP	6%	7% % ABC FGL MP	12% ABC FGHL MP	12% ABCD FGHL MP	7%	10% % FG	11% % FG M	
Don't know	4% BI	3%	2%	6% ABCFG HIJMO PRS	4% I	2%	2%	3%	2%	4%	8% ABCEFGH IJLMNOP QRS	3%	3% % BIR	5% BIR	4% BI	3%	5% % BCI	3% % BCI	3%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mort gage	Under water	Owner	Renter	Hisp anic	Afric an Ame rican	Ge n Y	Gen X	Boo mer	Pre- boomer	Les s Tha n Hig h Sch ool	High Scho ol	Some Colleg e	College/g rad School	<\$ 25 k	\$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
Ow ning	5 0 % EI O	52% EIO	56% EINO	62% ABEFHIJM NOPQRS	41%	53% EIO	57% EHIN OR	48 % E	43%	52% EIO	58% ABEHIN OPQR	57 % EIO	55% AEHI NOR	48% E	44%	50 % E	52 % EI O	49 % EO	52 % EIO
Ren ting	4 4 % D K	43% DK	40%	33%	54% ABCDGHIJK LMNPQRS	43% D	37%	46 % D GK L	51% ABCDGJ KLMNQS	43% DK	36%	36 %	42% DK	44% DK	50% ABCDGJ KLMNQS	46 % DG KL	42 % D K	46 % D GK L	44 % DK
Sam e / Neit her VOL	4 % M	4% M	5% M	3%	5% MP	3%	5% M	6% M P	5% M	4%	4%	5%	2%	7% ABDFJ KMPS	5% M	3%	6 % D M	4% M	3%
Don 't kno w VOL	1 %	1%	0%	2% ABCEHIM QR	1%	1%	1%	.%	1%	2% C	3% ABCEHI MOQR	2%	1%	1%	1%	1%	1%	1%	1%

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mort gage	Under water	Ow ner	Ren ter	Hispanic	Afric an Ame rican	G e n Y	Gen X	Boo mer	Pre- boomer	Less Than High Scho ol	Hig h Sch ool	So me Coll ege	College/g rad School	<\$25 k	\$25- 50k	\$50- 100k	>\$1 00k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
The financial benefits of homeownership, 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	4 1 % FL P	44% ADFIL MPQ	46% FILPQ	39 % F	39 % F	31%	39%	4 2 % FL P	38% F	43% FLP Q	40% F	32%	38 % F	42 % FLP	48% ABDEFGH IJKLMPQ	35%	37%	46% ADEFI KLMP Q	45 % DFI LPQ

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Mort gage	Under water	Ow ner	Ren ter	Hispanic	Afric an Ame rican	G e n Y	Gen X	Boo mer	Pre- boomer	Less Than High Scho ol	Hig h Sch ool	So me Coll ege	College/g rad School	<\$25 k	\$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
The broader security and lifestyle benefits of homeownership, 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 and location that you prefer	55% O	54% O	53%	57% KO	55% O	66% ABCDEHJ KMNORS	58% O	56% O	61% ABCJK NORS	53%	52%	64% BCJK NORS	58% OR	54% %	50%	60% ABJK NORS	59% BJK NORS	52%	51% %

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Mort gage	Under water	Ow ner	Ren ter	Hispanic	Afric an Ame rican	G e n Y	Gen X	Boo mer	Pre- boomer	Less Than High Scho ol	Hig h Sch ool	So me Coll ege	College/g rad School	<\$25 k	\$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
Don't know - VOLUNT EERED ONLY - DO NOT READ	4 % BI O	2%	2%	5% BIO R	5% BCH IOR	3%	3%	2 %	1%	4% BI	8% ABCDEFGHIJ MNOPQRS	5%	4% I	4% BI	3%	5% BHI	3%	3%	3% I

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.	15% BDORS	8%	12% BS	9%	29% ABCFHIJ KLMNOQRS	18% BDORS	22% ABCDI JKNORS	18% BDORS	13% BDORS	14% BDORS	15% BDORS	20% BDORS	17% BDORS	15% BDORS	10% B	26% ABCFHIJ KMNOQRS	16% BDORS	10% B	8%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term.	83% EGP	91% ACEFGHIJ KLMNOP QR	87% EGHLP	89% AEFGHJ KLMNP Q	68%	81% EP	74%	80% EP	86% EGHLP	85% EGLP	83% EGP	77%	82% EGP	83% EGP	88% AEFGHJ KLMNP Q	72%	82% EGP	89% AEFGHJ KLMNP Q	91% AEFGHIJ KLMNOP Q
	2% B	1%	1%	2%	3% BJ	1%	4% BFJR	2%	1%	1%	2% B	3% BF	2%	2%	2%	2%	2%	1%	1%



Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Renting makes more sense because it is less stressful and gives you more flexibility in future decisions	23% BCD IJKO S	15% D	15%	10%	42% ABCDEFGHIJ KLMNOPQ RS	23% BC DS	31% ABCDIJ KMOQ RS	33% ABCDFIJ KMNOQ RS	20% BD	19% BD	19% BD	26% BC DS	22% BD S	25% BC DIJ KS	21% BCDS	31% ABCDFI JKMOQ RS	23% % B C D S	21% % BD	16% D

	Fannie Mae																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
Owning makes more sense because you have more control over where you live and a better sense of privacy and security	75% EGHP	83% AEFGHIJKLMNOPQR	83% AEFGHLMNOPQ	88% ABEFGHIJKLMNOPQRS	56%	75% EHP	68% E	66% E	79% AEGHNP	80% AEGHNP	78% EGHNP	73% E	77% EGHP	73% EHP	77% AEGHP	67% E	76% EGHP	78% EGHNP	83% AEFGHLMNOPQ

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than 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
Don't Know VOL	2%	2%	1%	1%	2%	1%	1%	2%	1%	1%	2%	1%	2%	2%	2%	3%	1%	1%	1%

Statistics:

Overlap formula 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

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Always rent	34% FH	39% FHIN	45% FHIN*	40% FHIN*	32% H	24% H*	34% H*	7%	25% H*	50% ABEFGHI MNOPQR	67% JKLMNOPQR	47% AEFHI NOPQ*	34% H	28% H	31% H	33% H	30% H	36% H*	27% **
Buy at some point in the future	59% BDJKL	50% DK	47% K*	36% K*	65% ABC DJK L	66% BCD JKL*	60% DJK*	89% ABCDEFGHIJ KLMNOPQR	67% BCD JKL*	43% K	19%	46% K*	57% DJ K	67% ABC DJK L	62% BDJKL	59% DJ KL	62% BD JK L	57% DJ K*	70% **
Don't know	7% E	11% EH	8% *	24% ABCEFGHIJK LMNOPQR*	3%	10% E*	6% *	4%	8% E*	7% E	13% AEHNOP	7% *	10% E	6%	7% E	8% E	7% E	8% E*	4% **

Statistics:
 Overlap formula 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
 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

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Under water	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
Never	11% EH	30% AEFGHIM NOPQR*	24% **	53% ABEFGHIJ MNOPQR*	2%	14% EH*	8% EH*	1%	8% EH*	28% AEFGHIM NOPQR*	64% ABEFGHIJ MNOPQR*	20% **	12% EH*	9% EH*	9% EH*	12% EH*	10% EH*	9% EH*	9% **
Less than 1 year	2%	3% *	6% **	1% *	2%	.% *	1% *	2%	1% *	2% *	4% M*	0% **	0% *	4% *	2% *	1% *	5% M*	1% *	2% **
1-2 years	8%	9% *	0% **	7% *	8%	11% *	4% *	5%	8% *	17% AEGHNO P*	10% *	15% **	8% *	7% *	7% *	7% *	12% *	7% *	10% **
3-5 years	26% BDK	10% *	21% **	8% *	32% AB DJK P	25% BDK *	26% BDK *	28% BDK	38% BDJ KPR *	19% *	7% *	25% **	24% BD K*	25% BD K*	34% ABDJK PR*	21% K*	37% ABD JKP*	21% *	31% **
More than 5 years	48% DJK Q	38% K*	26% **	19% K*	53% DJK Q	46% DJK *	53% DJK Q*	61% ABDEFI JKNOQ	41% DK*	26% K*	4% *	34% **	55% DJK Q*	48% DJK Q*	44% DJK*	55% BDJ KQ*	32% K*	58% BDJ KQ*	45% **

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Under water	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
Do n't know VOL	5%	10% AEHM*	23% **	12% AEHM*	3%	4% *	8% *	3%	4% *	8% EM*	11% EHM*	5% **	1% *	8% E*	4% *	5% *	5% *	4% *	2% **

Statistics:

Overlap formula 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

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Always own	90%	94%	95%	92%	79%	85%	92%	87%	89%	92%	93%	90%	92%	89%	89%	84%	89%	92%	92%	
	EFHP	AEFHIN OPQ	AEFHIN OPQ	EFP			E*	E	E	EFP	EFOP	E*	EFP	E	E		E	EFH OP	EFP	
Rent at some point in the future	8%	5%	4%	6%	15%	11%	7%	9%	9%	7%	6%	8%	6%	7%	9%	13%	7%	6%	8%	
	%B				ABCDHJKM NOQRS	ABCDJ KMR	*	%B	%BCR			*			ABCDJR	ABCDJK MNR				
Don't know VOL	2%	1%	1%	2%	6%	4%	1%	4%	2%	2%	1%	2%	2%	4%	2%	3%	4%	2%	1%	
	%BS			S	ABCIJKMOS	BS	*	%BS	%S			*		BCJKS	S	S	BS			

Statistics:
 Overlap formula 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
 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

GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	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	
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	27%	0%	0%	0%	26%	30%*	30%*	24%	27%*	31%	27%*	22%*	31%	27%	24%	28%	28%	28%*	12%**

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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		
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	70%	0%	0%	0%	70%	67%*	68%*	74%	67%*	64%	64%*	73%*	65%	69%	75% AJ	68%	70%	68%*	84%**	
Don't know VOLUNTEER ONLY - DO NOT READ	4% O	0%	0%	0%	4% O	4%*	2%*	2%	6% O*	5% O	10% AEGHO PQ*	4%*	4%	4%	1%	4%	2%	4%*	4%**	

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

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		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		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
Do n't know VO L	Yes	29% KP	29% KP	29% K	28% KP	28% KP	26% K	35% AEJK MP	37% ABCDEFGHIJK MOPR	31% KP	26% K	16%	28% K	26% K	31% JKP	29% KP	23% K	31% JKP	30% KP	34% ABDFJK MOP
	No	70% GHS	69% HS	70%	70% HS	72% GHS	72% HS	63%	63%	67% %	72% GHS	83% ABCDEFGHIJKL MNOPQRS	71% %	72% GHS	68%	70% HS	77% ABDEGHI NOQRS	68% %	69% H	64%
	Do n't know VO L	1% %	2%	1%	2% E	.% %	1%	1%	1%	2% E	1%	1%	1%	1%	2%	1%	1%	1% %	1%	1%

Statistics:
 Overlap formula 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
 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.

		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
G P		Mortgage	Under water	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	
Do n't know VO L	Yes	39% DK	41% ADKM	44% DKMP	35% K	0%	38% K	45% DKP	47% ADJK MOP	47% ABDFJK MOPQ	38% K	27%	39% K*	35% K	43% DJK MP	39% DK	34% %	39% % K	42% % DK M	42% DK
	No	60% HI	58% I	55%	64% ABCGH INRS	0%	59%	53%	52%	51%	61% HIN	72% ABCDEFGHIJLM NOPQRS	58% *	64% BCG HIR	56%	60% HI	64% % HI	59% % I	57% % I	57% %
	Do n't know VO L	1% %	1%	1%	1%	0%	3% ABJN RS	2%	1%	1%	1%	1%	3% *	1%	1%	1%	2% %	2% %	1% %	1% %

Statistics:
 Overlap formula 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
 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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Less than \$5,000	38% JOS	39% JOS	43% OS*	35% S	0%	34% S*	45% OS*	44% % OS*	39% % OS	33% S	40% OS	43% **	45% JOS*	39% S	31% S	48% % JOS*	49% ABDFJ NOS	39% % OS	22%
\$5,000-\$10,000	29%	28%	23% *	32% M	0%	38% BCHMQS*	29% *	24% % *	31% %	31%	28%	31% **	22% *	29%	34% ABCMS	36% % *	25%	33% % M	25%
\$10,000-\$25,000	18%	19%	24% FP*	16%	0%	12% *	12% *	25% % FP*	15% %	18%	14%	14% **	15% *	21% P	20% P	8% *	16%	16% %	29% ABDFGIJKM OPQR
\$25,000-\$50,000	6% HQ	6%	3% *	7% HPQ	0%	6% *	2% *	1% % *	6% %	8% HPQ	8% HPQ	0% **	5% *	7% HQ	8% ABHPQ	.% *	2%	6% H	12% ABCGHIMO PQ
More than \$50,000	5% N	5% N	3% *	4%	0%	6% N*	1% *	3% % *	7% % NQ	6% NQ	2%	3% **	8% GKNQ*	2%	5%	2% *	2%	5% %	10% ABCDGHKN OQ
Don't know VOL	3% OR	2%	3% *	5% ORS	0%	4% *	11% ABCHIJN ORS*	2% % *	2% %	4% O	7% ABIN ORS	9% **	5% *	2%	2%	6% *	6% OR	1%	1%

Statistics:
 Overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

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.

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes	44% FKP	45% FKP	46% FKP	42% KP	0%	36%	50% FKP	45% P	46% FKP	46% FKP	36%	40% *	43% KP	44% FKP	46% FKP	33%	43% KP	46% FKP	48% DFP
No	56% S	55%	53%	57% S	0%	64% ABCDEFGHIJNORS	50%	55% %	54% %	54%	63% ABCDEFGHIJNOQRS	60% *	57%	55%	54%	67% ABCDEFGHIJMNORS	57% %	53% %	51%
Do n't know VO L	.%	.%	.%	.%	0%	0%	0%	0% %	0% %	.%	.%	0% *	0%	.%	.%	0%	.%	.%	.%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Less than \$5,000	41% OS	42% OS	44% S*	39% S	0%	51% DJOS*	36% S*	50% JO S*	42% S	37% S	40% S	32% **	48% DJO S	44% S	36% S	53% ADGJK OS*	56% ABCDGIJK NORS	43% OS	23%
\$5,000-\$10,000	31% H	30%	28% *	35% H	0%	34% *	30% *	21% *	30% %	37% ABHQ	32%	29% **	31% %	33% H	33% H	29% *	26%	34% H	32%
\$10,000-\$25,000	16% MP	17% MP	13% *	15% MP	0%	10% *	22% MP*	17% P*	17% MP	16% MP	17% MP	21% **	9% %	18% MP	20% ADFJMPR	4% *	14% P	13% %	28% ABCFHIJKM NOPQR
\$25,000-\$50,000	5% N	6% N	9% DNOQ*	3%	0%	3% *	6% *	7% *	6% %	5%	4%	8% **	7% DQ	3%	5%	6% *	3%	5%	9% ADNOQ
More than \$50,000	4% %	4%	6% Q*	5% Q	0%	2% *	5% *	3% *	4% %	5% Q	4%	6% **	3% %	3% %	5% Q	2% *	1%	4%	8% ABFMNQ
Don't know VOL	2% B	1%	0% *	3% ABJNO QRS	0%	.% *	1% *	2% *	.% %	1%	3% BCN QR	4% **	2% %	.% %	1%	5% BCIJNO QRS*	.% %	1%	1%

Statistics:
 Overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:


- 
- Column Percentage
 - Statistical Test Results

Table q70aa - Which of these factors had the most influence on the amount of money you borrowed through your mortgage loan? READ CHOICES

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Calculations in your head or on paper	17% HO	17% HO	16%	0%	0%	16%	21% H*	11%	18%	19% HO	24% ABHO	20% *	20% H	18% H	15%	16% *	18% %	19% % HO	18% H
Calculations using online tools or applications	9% Q	9% Q	8%	0%	0%	10% Q	10% *	9%	12% ABJ NQ	7%	6%	4% *	9%	7%	11% ABJQ	5% *	5%	9%	12% ABJNQ
Calculations using a spreadsheet program or basic calculator	13% F Q	13% FQ	11% F	0%	0%	5%	15% FQ*	17% FKQR	11% F	12% F	8%	7% *	11%	12% F	16% ABCFIJK QR	8% *	8%	11% % F	19% ABCFIJK MNQR
Advice from your mortgage lender or real estate agent	18% G O	18% GO	28% ABGHJI NORS	0%	0%	23% GOS	10% *	19%	18%	16%	22% GO	20% *	20% G	19% G	15%	23% % G*	23% % GJ OS	17% %	15%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Advice from friends, family or co-workers	5% K	5% K	6% K	0%	0%	5%	4% *	9% ABJK MNS	5% K	4%	1%	11% K*	4%	4%	6% K	5% *	7% K	5% K	4%
The cost of the home you wanted to buy	25% CK	25% CK	17%	0%	0%	23%	24% *	28% CK	24% C	26% CKS	16%	14% *	27% CK	25% CK	27% CKS	22% * *	27% CK	28% CK S	21%
Other VOL	8% MO	8% MO	9% M	0%	0%	9%	11% M*	5%	6%	10% MO	11% HMO	17% ABHIM OR*	4%	11% HIM OR	6%	10% * *	8%	6%	9% M
Don't know VOL	5% %	5%	5%	0%	0%	9% HOS	6% *	2%	5%	5%	10% ABCHJN OQRS	7% * *	5%	5%	4%	10% % HS*	5%	4%	3%

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Yes	50%	50%	52%	0%	0%	41%	39%	34%	49%	57%	62%	48%	41%	50%	58%	27%	39%	54%	60%	
	FGH MPQ	FGH MPQ	FGHM PQ			P	*		H P Q	ABFGHI MNPQ	ABCFGH IMNPQ	P*	P	HP Q	ABFGH IMPQ	*		FGH MPQ	ABFGHI MNPQ	
	JKOS	JKOS	48%	0%	0%	58%	61%	66%	51%	43%	38%	52%	59%	50%	42%	73%	60%	46%	40%	
No	JKOS	JKOS	48%	0%	0%	58%	61%	66%	51%	43%	38%	52%	59%	50%	42%	73%	60%	46%	40%	
	JKOS	JKOS	48%	0%	0%	58%	61%	66%	51%	43%	38%	52%	59%	50%	42%	73%	60%	46%	40%	
	JKOS	JKOS	48%	0%	0%	58%	61%	66%	51%	43%	38%	52%	59%	50%	42%	73%	60%	46%	40%	
Don't know	.%	.%	.%	0%	0%	.%	0%	0%	1%	.%	0%	0%	.%	.%	.%	0%	.%	0%	0%	
VO	.%	.%	.%	0%	0%	.%	0%	0%	1%	.%	0%	0%	.%	.%	.%	0%	.%	0%	0%	
L	.%	.%	.%	0%	0%	.%	0%	0%	1%	.%	0%	0%	.%	.%	.%	0%	.%	0%	0%	

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1984	.%	.%	0%	0%	0%	0%*	0%**	0%*	0%	0%	.%*	0%**	0%*	0%	.%	0%**	0%*	0%	0%
1986	.%	.%	0%	0%	0%	0%*	0%**	0%*	0%	0%	.%*	0%**	0%*	0%	.%	0%**	0%*	0%	.%
1989	.%	.%	0%	0%	0%	0%*	0%**	0%*	0%	.%	0%*	0%**	0%*	0%	.%	0%**	.%*	0%	0%
1990	.% O	.% O	1%	0%	0%	0%*	0%**	0%*	0%	.%	2% OR*	0%**	2% R*	0%	0%	4%**	0%*	0%	0%
1994	.%	.%	0%	0%	0%	0%*	0%**	0%*	0%	.%	0%*	0%**	0%*	0%	.%	1%**	0%*	0%	0%
1995	.%	.%	0%	0%	0%	0%*	1%**	0%*	0%	1%	.%*	0%**	1%*	1%	.%	0%**	1%*	1%	0%
1998	.%	.%	0%	0%	0%	0%*	0%**	0%*	0%	1%	0%*	0%**	0%*	0%	1% AB	0%**	0%*	1%	.%
1999	.% O	.% O	0%	0%	0%	1%*	0%**	0%*	.%	.%	0%*	0%**	0%*	1%	0%	0%**	0%*	1%	0%
2000	2% O	2% O	2%	0%	0%	0%*	2%**	0%*	2% O	1%	6% ABCFH JOS*	0%**	3%*	3% JO	.%	0%**	3% O*	3% O	1%
2001	1%	1%	2%	0%	0%	2%*	0%**	0%*	1%	1%	2%*	0%**	1%*	1%	.%	0%**	3% ABO S*	.%	.%
2002	1%	1%	1%	0%	0%	.%*	1%**	0%*	1%	1%	.%*	0%**	.%*	1%	2%	0%**	1%*	1%	1%
2003	4% IO	4% IO	3%	0%	0%	2%*	6%**	0%*	1%	6% IOR	7% HIOR*	0%**	5%*	7% HIO R	2%	7%**	7% HIO*	2%	5% IO
2004	2%	2%	2%	0%	0%	1%*	2%**	.%*	2%	2%	5% NS*	3%**	4%*	1%	2%	11%**	1%*	3%	1%
2005	3%	3%	4%	0%	0%	4%*	4%**	0%*	2%	4%	4%*	0%**	2%*	5% R	2%	2%**	4%*	1%	4%
2006	4%	4%	7% ABHNO S	0%	0%	7% H*	2%**	0%*	4%	4%	5%*	5%**	6%*	2%	3%	9%**	4%*	4%	2%

	GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
	GP	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
2007	7%	7%	6%	0%	0%	10%*	15%**	8%*	7%	7%	5%*	12%**	9%*	6%	5%	9%**	12% ABO S*	7%	4%
2008	5%	5%	4%	0%	0%	6%*	4%**	2%*	4%	5%	7%*	2%**	4%*	5%	5%	11%**	5%*	4%	4%
2009	7%	7%	6%	0%	0%	8%*	6%**	4%*	7%	7%	11%*	0%**	12%*	5%	8%	5%**	7%*	8%	6%
2010	11% O	11% O	12%	0%	0%	15%*	15%**	15%*	8%	13% O	8%*	21%**	13%*	11%	9%	13%**	10%*	9%	15% IO
2011	13%	13%	11%	0%	0%	18%*	13%**	11%*	20% ABCJ OR	10%	14%*	15%**	14%*	14%	12%	14%**	11%*	13%	14%
2012	21% JKM	21% JKM	20% M	0%	0%	12%*	11%**	39% ABCFJKM NQRS*	25% FJK M	16% M	12%*	16%**	7%*	23% JKM	28% ABFJK MR	9%**	20% M*	20% M	24% JKM
2013	14% KN	14% KN	18% KNQ	0%	0%	12%*	13%**	18% N*	12%	17% KNQ	7%*	27%**	15%*	7%	16% KNQ	3%**	8%*	18% KNQ	16% N
Don't Know VOL	4% S	4% S	2%	0%	0%	2%*	5%**	4%*	4%	4%	5%*	0%**	3%*	7% S	4% S	4%**	2%*	6% S	2%
Mean	2009 .32	2009 .32	2009.4 1	0	0	2009 .35	2008 .77	2011.13	2009 .85	2008 .94	2007.5 2	2010 .53	2008 .34	2008 .76	2009.8 8	2007 .28	2008 .32	2009 .55	2009 .90
Standard Deviation	3.86	3.86	3.77	0	0	2.97	3.61	1.78	3.15	4.07	4.92	2.43	4.51	3.97	3.55	4.81	4.13	3.69	3.19

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
1948	.%	.%	0%*	0%	0%	0%*	0%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	.%*	0%	0%*
1950	.%	.%	0%*	0%	0%	0%*	0%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	0%*	.%	0%*
1962	.%	.%	0%*	0%	0%	0%*	0%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	0%*	.%	0%*
1964	.%	.%	0%*	0%	0%	0%*	.%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	0%*	.%	0%*
1972	.%	.%	.%*	0%	0%	.%*	0%*	0%*	0%	.%	0%*	0%**	0%*	0%	.%	.%*	0%*	0%	0%*
1974	.%	.%	0%*	0%	0%	0%*	1%*	0%*	0%	1%	1%*	0%**	1%*	0%	.%	0%*	1%*	0%	0%*
1975	.%	.%	0%*	0%	0%	0%*	1%*	0%*	0%	0%	3% ABCJNOR*	0%**	1%*	0%	.%	0%*	0%*	0%	.%*
1976	.%	.%	0%*	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%*	0%	.%	0%*	0%*	0%	.%*
1977	.%	.%	.%*	0%	0%	0%*	1%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	.%*	0%	0%*
1978	.%	.%	.%*	0%	0%	0%*	0%*	0%*	0%	.%	0%*	0%**	0%*	0%	.%	.%*	0%*	0%	0%*
1979	1%	1%	.%*	0%	0%	3% ABHIJ MNQR*	0%*	0%*	0%	0%	8% ABCGHIJM NOQRS*	6%**	0%*	0%	.%	4% ABHJ MNR*	0%*	0%	1%*
1980	.%	.%	0%*	0%	0%	.%*	0%*	0%*	0%	0%	1%*	0%**	0%*	0%	.%	0%*	0%*	0%	0%*
1983	.%	.%	0%*	0%	0%	0%*	2% J*	0%*	0%	0%	3% ABCHIJM OQR*	2%**	0%*	0%	.%	1%*	0%*	0%	.%*
1984	.%	.%	1%*	0%	0%	0%*	0%*	0%*	0%	1%	1%*	0%**	1%*	0%	0%	0%*	0%*	1%	0%*
1985	.%	.%	0%*	0%	0%	.%*	0%*	0%*	0%	1%	3% ABCNO*	0%**	1%*	0%	.%	1%*	0%*	1%	0%*

	2013																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
1986	1%	1%	1%*	0%	0%	1%*	0%*	0%*	0%	1%	6% ABCHIJMNO RS*	5%**	1%*	0%	.%	.%*	2%*	1%	0%*
1987	.%	.%	0%*	0%	0%	1%*	0%*	0%*	0%	1%	0%*	0%**	0%*	.%	.%	0%*	0%*	1%	0%*
1988	1%	1%	0%*	0%	0%	0%*	2%*	0%*	0%	1%	1%*	2%**	1%*	0%	.%	1%*	1%*	0%	1%*
1989	1%	1%	1%*	0%	0%	0%*	0%*	0%*	0%	2%	0%*	0%**	1%*	1%	.%	.%*	0%*	1%	1%*
1990	1%	1%	.%*	0%	0%	.%*	5% ABCHIMORS*	0%*	0%	2%	2%*	2%**	0%*	2%	.%	2%*	1%*	.%	0%*
1991	1%	1%	0%*	0%	0%	3% ABCHIOR*	0%*	0%*	0%	2% OR	.%*	3%**	1%*	.%	.%	3%*	2%*	0%	0%*
1992	1%	1%	3%*	0%	0%	1%*	3% H*	0%*	1%	2%	3% H*	0%**	2%*	2%	.%	3%*	2%*	1%	1%*
1993	1% O	1% O	0%*	0%	0%	2%*	0%*	0%*	0%	3% O	4% CHIOQ*	0%**	4% IO*	.%	0%	1%*	0%*	1%	2% O*
1994	1%	1%	1%*	0%	0%	1%*	1%*	.%*	.%	.%	4% AB*	0%**	1%*	.%	1%	1%*	1%*	1%	1%*
1995	1%	1%	1%*	0%	0%	5% ABHOS*	1%*	0%*	3% OS	2%	0%*	5%**	1%*	2%	1%	1%*	4% ABHO*	1%	0%*
1996	1%	1%	0%*	0%	0%	.%*	0%*	0%*	1%	2% N	0%*	0%**	1%*	0%	2%	1%*	1%*	1%	1%*
1997	3% HO	3% HO	3% HO*	0%	0%	1%*	7% HMO*	0%*	4% O	6% ABHMOR	1%*	14%**	1%*	5% HO	.%	3%*	4% HO*	2% O	3% O*
1998	1%	1%	2%*	0%	0%	1%*	3%*	0%*	.%	3%	5% ABHIOQ*	0%**	3%*	1%	1%	2%*	.%*	2%	1%*
1999	1%	1%	0%*	0%	0%	.%*	4% CHOS*	0%*	2%	2%	2%*	0%**	1%*	3% C	1%	0%*	2%*	2%	0%*
2000	2%	2%	3%*	0%	0%	3%*	9% ABHJNOQRS*	0%*	3%	2%	10% ABCHIJMNOQRS*	4%**	3%*	2%	1%	4% H*	2%*	2%	2%*
2001	2%	2%	3%*	0%	0%	2%*	2%*	1%*	5% O	2%	0%*	0%**	3%*	4%	2%	.%*	4%*	3%	1%*
2002	2%	2%	3%*	0%	0%	2%*	3%*	0%*	2%	2%	8% ABHIJMORS*	0%**	1%*	3% H	2% H	2%*	2%*	1%	2%*

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Re nter	Hispani c	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	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	
2003	3%	3%	3%*	0%	0%	2%*	2%*	1%*	5%	4%	2%*	0%**	1%*	5%	4% H	0%*	1%*	5%	4%*
2004	5%	5%	6%*	0%	0%	3%*	3%*	5%*	4%	5%	4%*	4%**	3%*	7%	6%	1%*	8%*	4%	7%*
2005	3%	3%	5%*	0%	0%	2%*	2%*	1%*	4%	4%	5%*	0%**	2%*	4%	5% H	2%*	3%*	2%	4%*
2006	5%	5%	3%*	0%	0%	12% ABCHK MOS*	5%*	3%*	8% O	7%	0%*	16%**	4%*	6%	4%	6%*	7%*	6%	3%*
2007	8%	8%	9%*	0%	0%	7%*	4%*	6%*	14% ABJK OQR	6%	1%*	3%**	7%*	10%	7%	10%*	5%*	6%	13% ABJ K*
2008	6%	6%	9%*	0%	0%	10%*	5%*	9%*	7%	4%	3%*	.%**	6%*	7%	8%	6%*	5%*	5%	10% J*
2009	8% FJ	8% FJ	7% F*	0%	0%	.%*	8% F*	12% FJ*	9% F	4%	3%*	3%**	10% F*	6% F	9% FJ	9% F*	8% F*	8% F	5%*
2010	9%	9%	8%*	0%	0%	9%*	3%*	15% ABGJS *	7%	5%	4%*	4%**	9%*	7%	12% ABGIJS	6%*	10%*	12% GJ	6%*
2011	11% IKP	11% IKP	11% K*	0%	0%	12% KP*	10% K*	17% IKP*	7%	12% KP	0%*	6%**	14% KP*	8% K	13% IKP	2%*	12% K*	13% IKP	16% IKP*
2012	10% J	10% J	8%*	0%	0%	4%*	4%*	18% ABCFG JNQ*	9%	4%	7%*	8%**	11% J*	8%	12% FJ	12%*	7%*	12% J	12% J*
2013	4%	4%	3%*	0%	0%	3%*	2%*	5%*	4%	2%	1%*	0%**	4%*	4%	4%	5%*	3%*	4%	4%*
Don't Know VOL	3% OS	3% OS	4% S*	0%	0%	7% OS*	8% OQRS*	6% OS*	2%	3%	1%*	14%**	3%*	3%	1%	8% OS*	2%*	2%	0%*
Mean	2005.02	2005.02	2005.32	0	0	2003.66	2001.93	2009.46	2006.16	2002.82	1994.84	1999.86	2005.08	2005.25	2006.20	2002.94	2004.20	2005.84	2006.39
Standard Deviation	7.91	7.91	7.03	0	0	8.51	8.83	2.77	4.87	7.99	13.06	9.91	8.03	5.87	8.16	9.69	8.41	7.31	6.30



Statistics:

Grid overlap formula 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

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Very likely	9%	9%	12% ABJKR	0%	0%	10%	13% *	9%	12% ABOR	8%	6%	9% *	8%	10%	9%	12% *	7%	7%	11% J
Somewhat likely	10%	10%	12% KP	0%	0%	15% KMP	9% *	11%	11% P	9%	6%	12% *	8%	10%	11%	3% *	12% P	11%	10%
Somewhat unlikely	8%	8%	5%	0%	0%	6%	11% Q*	8%	8%	8%	6%	5% *	8%	6%	9% ABCQ	10% *	5%	9%	8%
Very unlikely	73% IO	73% IO	69%	0%	0%	68%	67% *	72%	68%	74%	81% ABCFGI ORS	73% *	76% I	74%	70%	73% *	76%	72%	70%
Don't know VOL	1%	1%	.%	0%	0%	1%	0% *	.%	.%	1%	1%	2% *	0%	.%	1%	2% *	.%	.%	1%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Less than \$10,000	18% BORS	14% OS	13% OS	25% ABCDEFGHIJK NORS	0%	26% ABCI JNORS	25% ABC IJO RS	22% % BCI ORS	14% OS	17% % BO RS	19% BCORS	33% ABCHI JKNORS*	23% ABC IJO RS	19% % BC ORS	7% S	44% ABCD FGHIJK MNORS	25% ABC IJKNO RS	13% OS	4% %
\$10,000-\$24,900	46% DKPS	49% ADK OPS	55% ABDF IKLO PS	41% S	0%	43% S	53% DKL DPS	50% % DK PS	46% S	47% % DK PS	40%	38% *	50% DKP S	48% % DK PS	45% KS	38%	54% ADFIJ KLOPS	55% ABDFI JKLNO PS	35%
\$25,000-\$49,999	25% DGMPQ	27% ADG HMP Q	24% GP	20% P	0%	25% GPQ	14%	20% % P	31% ADGH MNP QR	25% % DG MP Q	25% DGPQ	24% P*	20% P	24% % GP Q	30% ABDGHJ KMN PQR	12%	18%	25% GPQ	40% ABCDFGHI JKLMN OPQR
\$50,000-\$74,999	6% FLMPQ	7% FILM PQ	4% L	5% FLP	0%	2% %	3%	5% L	4% L	7% FL MP Q	8% DFGIL MPQ	0% *	4% %	5% FL P	11% ABCDFG HIJLMN PQR	1%	3%	5% FLP	12% ABCDFGHI JLMNPQR
\$75,000 or more	3% NQR	3% QR	3% Q	4% MNQR	0%	2% Q	1%	2% %	4% NQR	3% NQ R	3% QR	1% *	2% Q	2% Q	6% ABCDFGHI KMNQR	2%	.%	1%	9% ABCDFGHI JKLMN OPQR
Don't know VOL	2% BJR	1% R	.%	4% ABC IJK MN OP QRS	0%	2% R	3% BCJ QRS	1% R	1% R	1% R	5% ABCHIJ MN OP QRS	3% R*	2% R	2% BR	2% R	3% BCIQR	1%	.%	1%



Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Safe investment with a lot of potential	46% EFHP	51% AEFHI LOPQ	50% EFHP	55% AEFGHI JLMNO PQS	33%	40% E	46% EP	40% E	43% E	50% AEFHI P	52% AEFHIL OPQ	42% %	48% EFHP	47% % EHP	46% EFHP	36%	46% EP	51% AEFHIO P	49% % EFHP
Safe investment with very little potential	22% GM	25% ADEF GJKL MPQ	23% GM	20% GM	18%	18%	13%	21% GM	27% ADEF GJKL MPQ	20% % GM	19% G	16% %	16%	23% % EGMPQ	29% ABDEFG HJKLMN PQS	18%	18%	28% ADEFG HJKLM NPQ	22% % GM
Risky investment with very little potential	14% BDORS	11%	13%	9%	23% ABCDHI JKLMNO RS	19% ABDI JNORS	20% ABDIJ KNORS	15% BDOR	13% R	15% % BDORS	14% DOR	18% % BDORS	18% % BDINORS	13% % DR	10%	21% ABCDH IJKNORS	19% ABDI JKNORS	9%	10% %

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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		
Risk y invest ment with a lot of pote ntial	14% BD JK OR	9%	12% K	9% K	22% ABCDIJ KMNO QRS	16% BDJK OR	19% ABCD JKNO QR	21% ABCDIJ KMNO QR	14% BDKR	11% % K	7%	17% % BD JK R	14% BDK R	13% % BD KR	11% BK	19% ABCDIJ KMNO QR	12% K	10%	15% % BD JK OR	
Don' t know VOL	4% OR	4%	3%	7% ABCGHJ MNOR	4%	6% HJO R	2%	3%	5%	4%	8% ABCEG HIJMNO QRS	7% R	4%	4%	3%	6% GHR	5%	3%	4%	

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	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
Safe investment with a lot of potential	10%	9%	11%	12% IO	10%	9%	15% BIM OQ	9%	7%	13% ABF IM OQ	10%	13%	9%	12% I	9%	11%	9%	11% I	10%
Safe investment with very little potential	7%	7%	5%	5%	6%	8%	7%	7%	6%	7%	6%	4%	8%	7%	6%	5%	8%	7%	7%
Risky investment with very little potential	29% H ORS	27% O	33% BHO RS	31% HO RS	31% H OS	29%	25%	23%	27%	31% BH ORS	36% ABDFGH IJNORS	34% HORS	32% BH ORS	27%	24%	33% BGHN ORS	34% ABG HIN ORS	25%	24%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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	
Risk y investm ent with a lot of pote ntial	45% DFJKLP	48% ADFJKLPQ	42% KL	40% KL	44% FKLP	34%	44% FKLP	54% ABCDEF GJKLMN PQ	50% ACDE FJKLM PQ	40% KL	32%	31%	42% FKL	47% DFJKLPQ	54% ABCDEF GJKLMN PQ	36%	41% KL	51% ACDE FJKLM PQ	53% ACDE FJKLM PQ	
Don't know VOL	9% HNOR	9% OR	9%	12% AHNO QRS	9% R	20% ABCDEG HIJMNO QRS	9%	6%	9% R	9% OR	16% ABCDEG HIJMNO QRS	18% ABCEG HIJMNO QRS	10% HOR	7%	7%	14% ABEHJ MNOQ RS	8%	6%	7%	

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Safe investment with a lot of potential	13% BIO	11%	12%	15% BIO	15% BIO	14% IO	23% ABCDEF HIJKLMN OPQRS	13% O	9%	14% BIO	16% BIO	19% BIO	15% BIO	13% O	9%	14% IO	14% IO	12% O	12% O
Safe investment with very little potential	35% EFG LM PQ	44% ADEFG HIJKLM NPQ	50% ADEFG HIJKLM NPQR	32% EFL MP	24% F	17%	28% FL	33% EFL MP	37% EFG LM PQ	36% DEF GL MP Q	32% EFL MP	18%	23% F	37% DEF GL MP Q	54% ABDEFG HIJKLM NPQR	21%	30% EFL MP	40% ADEF GHKL MPQ	50% ABDEFG HIJKLM NPQR
Risky investment with very little potential	27% BC O	24% O	21%	27% O	31% BCIJ OS	27% O	24%	30% BC O	24% %	26% O	29% CO	26%	33% ABC DGIJ ORS	28% BCO	21%	28% CO	30% BC IO	27% CO	24%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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		
Risk y investm ent with a lot of potenti al	10% BCKOS	6% OS	5%	10% BKOS	13% ABCJKORS	14% ABCJKORS	13% BCJKOS	12% BCJKOS	12% ABCJKORS	8% KOS	5%	10% KOS	13% ABC DJK ORS	10% BCKOS	5%	15% ABCDJ KNORS	11% % BKOS	9% % BKOS	4%	
Don't know VOL	15% NORS	14% ORS	12%	16% NORS	17% HNORS	28% ABCDEFGHIJKMNO PQRS	12%	12% %	18% % BC HN ORS	15% ORS	19% ABC GHN ORS	27% ABCDE GHIJMN OQRS	17% HORS	12%	11%	22% ABCD EGHJ NORS	16% % ORS	11%	10%	

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Safe investment with a lot of potential	24% FKP	26% AFIKP	24%	22%	22%	19%	33% ACDEFI JKLMN PQR	27% FKP	22%	24%	20%	21%	22%	23%	28% ADEFIJ KMPQR	20%	23%	24%	30% ADEFIJ KLMN PQ
Safe investment with very little potential	25% ELMP	30% ADEFG HJKLM PQ	30% EFGH KLM PQ	25% ELP	19%	19%	21%	23% L P	32% ADEFG HJKLM PQ	26% EFL MP	22% L	14%	20%	28% EFGH KLM PQ	33% ADEFG HJKLM PQR	17%	22% L	28% EFGH KLM PQ	33% ADEFG HJKLM PQ
Risky investment with very little potential	22% BIOS	19% O	22% OS	21% OS	26% AB FIORS	21%	24% IOS	22% IOS	17%	22% IOS	29% ABDF HIJN ORS	26% IOS	27% ABD FIORS	22% IOS	16%	27% ABDFIORS	26% AB DIORS	20% O	16%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Risk y invest ment with a lot of pote ntial	13% B	11%	11%	13%	15% BN	13%	15%	15% B	12%	12% %	11%	14%	13%	11%	12%	12%	12% %	14% B	12%
Don't know VOL	16% BG OR S	14% GOS	12%	19% ABC GHN ORS	17% % GO S	28% ABCDEG HIJKMN OQRS	7%	13% % G	17% GORS	17% % BG OR S	18% BGOR S	25% ABCEG HIJNO QRS	18% BGO RS	15% GOS	11%	24% ABCDEG HIJKMN OQRS	17% % GO S	13% G	9%

Statistics:

Grid overlap formula 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

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	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
Safe investment with a lot of potential	22% BIKORS	17%	20%	22% BIKOS	28% ABC DIJK NORS	27% ABCIJK NORS	44% ABCDEF HIJKLM NOPQRS	30% ABC DIJK NORS	16%	20% BO	18%	32% ABCDIJ KNORS	26% AB DIJ KORS	21% BIO	15%	30% ABCDIJ KNORS	26% BIJK NORS	18% O	16%
Safe investment with very little potential	51% EFG HLMPQ	61% ADEF GHJKL MNPQ	57% AEF GHK LMPQ	50% EF GL MPQ	39% FGLP	29%	27%	45% FGLP	61% ADEF GHJKL MNPQ	53% EFG HLMPQ	48% EFG LM PQ	27%	40% FGL P	54% EFG HKL MPQ	71% ABCDEF GHIJKL MNPQR	32%	40% FGL P	62% ADEF GHJKL MNPQ	69% ABCDEF GHIJKL MNPQR

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
Risk y investment with very little potential	14% BOS	13% OS	11%	14% OS	17% BCHI OS	14% OS	18% OS	12% O	12% O	16% BC OS	18% ABC DHI ORS	17% OS	18% AB CHI OS	16% OS	8%	15% OS	20% ABC DFH IORS	14% OS	9%
Risk y investment with a lot of potential	6% NORS	5% OS	8% BJN ORS	6% ORS	7% NORS	13% ABDEHI JKNOQRS	8% NORS	7% ORS	6% OS	5% OS	7% NORS	10% BJNORS	9% ABJ NORS	4%	3%	10% ABDIJN ORS	9% ABJ NORS	4%	3%
Do n't know VOL	6% BORS	5% OR	4%	8% BC GN ORS	8% BORS	17% ABCDE GHIJKM NOQRS	4%	6% OR	5% OR	6% ORS	9% ABC GIN ORS	14% ABCDE GHIJM NOQRS	7% ORS	5% OR	3%	13% ABCDE GHIJKM NOQRS	6% OR	2%	3%

Statistics:

Grid overlap formula 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

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		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
Safe investment with a lot of potential	43% DF	44% F	46% F	39%	43%	36%	56% ABCDEFGHI JKLMNOPQ RS	48% AD FIJ NP Q	40%	41%	41%	38%	43% F	41%	46% ADFIJ KPQ	38%	41%	47% ADFIJ KNP	46% DF	
Safe investment with very little potential	27% FG KLP	31% AEF GHK LMP	32% EFG HKL MP	26% FGKLP	24% GP	20%	17%	23%	30% EF GK LM P	32% ADEF GHKL MPQ	22%	17%	24% G	31% ADEF GHKL MP	32% ADEF GHKL MPQ	19%	27% FGKL P	32% ADEF GHKL MP	32% ADEF GHKL MP	
Risky investment with very little potential	13% BORS	11% OR	11%	15% BHORS	15% HORS	16% BHORS	14% OR	10%	14% BORS	13% ORS	18% ABCHJ NORS	18% BHORS	16% AB HORS	12% OR	9%	16% BHNORS	19% ABCE HIJN ORS	8%	8%	

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Risk y investm ent with a lot of pot enti al	9%	9%	9%	8%	8%	9%	9%	11% K	9%	8%	6%	10%	9%	8%	8%	9%	8%	9%	10%
Don't know VOL	8% BCJ OQ RS	5% C	2%	11% ABCGI JMNO QRS	11% ABCG IJNO QRS	19% ABCDE GHIJMN OQRS	5%	8% BC OR S	7% BC OR S	6% C	14% ABCGH IJMNO QRS	17% ABCGH IJMNO QRS	8% BC OR S	8% BCOR S	5%	18% ABCDE GHIJMN OQRS	5%	4%	4%

Statistics:

Grid overlap formula 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

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

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Mort gage	Under water	Own er	Ren ter	Hispanic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre- boomer	Les s Than High School	High School	Some College	College /grad School	<\$25k	\$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
A fixed rate mortgage with fixed payments for the life of the loan	88% FLP	88% FLP	85% FP	0%	0%	77%	86% *	91% FLP	88% FP	88% FLP	85%	77% *	86% FP	94% ABCDEFGHIJK LMOPQ	89% FLP	74% *	86% FP	93% ABCDEFGHIJK LMOPQ	91% CFLP
A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting	4% N	4% N	6% ABINR	0%	0%	7% ABINR	3% *	3%	2%	5% NR	2%	8% NR*	4%	1%	4% INR	6% N*	6% INR	2%	3%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
An adjustable rate mortgage or ARM, where the payment adjusts at least every year	2%	2%	2%	0%	0%	2%	3%*	1%	3%	2%	2%	1%*	2%	2%	2%	3%*	2%	1%	1%
An interest-only mortgage	1%	1%	2%N	0%	0%	1%	1%*	.%	1%N	.%	2%N	0%*	2%	0%	1%	1%*	1%	.%	1%
A negative amortization mortgage where the outstanding balance can grow	.%	.%	.%	0%	0%	0%	.%*	0%	0%	.%	.%	0%*	.%	0%	.%	0%*	.%	.%	0%
Some other type of mortgage VOL	2%	2%	2%	0%	0%	5%JNOR	4%*	1%	2%	1%	7%ABCHIJNOQRS	6%J*	3%	1%	2%	5%J*	2%	1%	2%

		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
G P		Mort gage	Under water	Ow ner	Ren ter	Hispanic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre- boomer	Les s Tha n Hig h Sch ool	Hig h Sch ool	Some College	College /grad School	<\$25k	\$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
Don't know VOL	3 % R	3% R	2%	0%	0%	9% ABCHJKM NOQRS	3% *	3 %	4 % RS	3%	2%	7% R*	3%	2%	2% R	10% ABCHJKM NOQRS*	3 %	1%	2%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g71nn[Q71nn].mA - A real estate agent's or mortgage specialist's referral : What level of influence would this factor have on your choice of lender? READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Major influence	28%	22%	23%	28%	35%	37%	41%	32%	26%	26%	26%	42%	27%	26%	23%	40%	30%	23%	22%	
	BO			BORS	ABCDIJKMNO	ABCDIJKMNO	ABCDHIJKMNO	BCJNORS			B		ABCDIJKMNO	B	B		ABCDHIJKMNO	B	ORS	
	RS					ORS	QRS					QRS				QRS				
Minor influence	44%	48%	47%	38%	43%	38%	33%	51%	45%	42%	35%	31%	41%	47%	52%	35%	42%	52%	48%	
	DF	ADFG	DFG		GKLP			ADEF	45%	GKLP			GK	DF	ABDEF		G	ABDEF	DF	
	GK	JKLM	KLP					GJKL	DF				L	DF	GIJKLM		KL	GIJKLM		
	LP	PQ					MPQ	MPQ	GKLP				LP	GKLP	NPQ			NPQ	GKLP	
No influence	24%	27%	28%	27%	18%	20%	24%	15%	26%	29%	30%	22%	28%	24%	23%	21%	24%	23%	28%	
	EH	AEFH	EFH	AEFH		H	H		EH	AEFH	AEFHNO	H	EF	EH	EH	H	E	H	EF	
		OPR		OP						NO	PQR		HP				H		HO	
										QR									P	
Don't know	3%	2%	2%	6%	3%	5%	2%	2%	3%	2%	9%	5%	5%	3%	2%	4%	4%	2%	2%	
	BO			ABCE		BHJOR					ABCEFG	BHO	B			HO	B			
	R			GHIJN							HIJMNO		HJ				H			
				ORS							PQRS		OR				OR			

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g71nn[Q71oo].mA - Already having a mortgage or other type of account with the lending institution : What level of influence would this factor have on your choice of lender? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Maj or influence	50% F	52% FK	52%	47%	48%	44%	59% ADEFIJK LMOPQS	53% FK	47%	50%	46%	43%	49%	52% DFK	51% FK	47%	49%	53% DFIK	48%
Min or influence	28% GK P	30% GKP	27%	25% K	27% GK	26%	19%	29% GK P	32% ADG KPQ	28% GK	21%	23%	26% K	27% GK	32% ADGJK LMPQ	23%	25%	31% AD GK P	35% ABCDEFG JKLMNPQ
No influence	19% BH OR	17% R	20% R	21% BHOR	21% HOR	24% ABHNORS	17%	16%	19% OR	20% BOR	25% ABGHINORS	27% ABGH NORS	22% BH OR	18% R	15%	25% ABGH INORS	23% BHN ORS	14% %	17%
Don't know VOL	3% BCJ ORS	2%	1%	7% ABCEHIJ MNOQRS	3%	6% ABCEHIJ MNOQRS	5% BCRS	2%	2%	2%	9% ABCEHIJ MNOPQRS	7% BCHIJ ORS	3%	3%	3%	5% BCHIJ NORS	3%	2%	1%

Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g71nn[Q71p].mA - Reputation of the lending institution : What level of influence would this factor have on your choice of lender? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Major influence	65% FLP	65% FLP	62% F	65% FLP	63% FLP	53%	67% FLP	65% FLP	62% F	64% FLP	67% FLP	54%	65% FLP	68% FILP	67% AFILPS	58%	68% FILP	69% AFILP	62% F
Minor influence	22% GKQ	24% DGKQ	24% GK	19% K	21% K	27% ADEGKM NQ	16%	25% DGKQ	24% GKQ	22% K	14%	22% K	21% K	21% K	24% ADGKQ	23% GK	18% %	23% GK	27% ADGKNQ
No influence	11% BOR	10%	13% OR	11% OR	14% BHOR	14% BHOR	15% BHOR	9%	12% BOR	12% BOR	13% BOR	18% ABDHNOR	12% OR	11% %	8%	14% BHOR	12% O	8%	11%
Don't know VOL	2% BNORS	1%	1%	4% ABCEHJM NOQRS	2%	6% ABCEHIJ MNOQRS	2%	1%	2% RS	2%	5% ABCEHIJ MNOQRS	6% ABCEHJ MNORS	2%	1%	1%	5% ABCEHJ MNORS	2% R	1%	1%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g71nn[[Q71q]].mA - Competitiveness of the financial terms they quoted you : What level of influence would this factor have on your choice of lender? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Major influence	59% EFHKLM P	68% ADEF GHKL MPQ	63% EFH KLM P	58% EFKL MP	49% LP	44%	55% FLP	54% FLP	65% ADEF GHKL MPQ	65% ADEF GHKL MPQ	51% LP	38%	51% FLP	64% ADEF GHKL MPQ	73% ABCDEF GHIJKL MNPQR	42%	57% EF LP	69% ADEF GHKL MNP Q	71% ACDEF GHJKL MNPQ
Minor influence	25% BD JO R	22% O	25% O	21%	31% ABDI JKNO QRS	32% ABDIJK NOQRS	27% JO	33% ABCD IJKNO QRS	23% O	20%	23% O	32% BDIJKO RS	29% ABD IJKO RS	24% JO	18%	35% ABCDG IJKNO QRS	25% JO	21%	20%
No influence	13% BIO RS	8% O	10% O	16% ABCHI JNORS	16% ABHI NORS	16% BINORS	16% BINORS	11% O	9% O	13% BORS	18% ABCHIJ NORS	22% ABCHIJ NOQRS	17% ABCHIJ NORS	10% O	6%	17% ABCHIJ NORS	14% BINORS	9% O	8%
Don't know	3% BC NORS	2%	1%	5% ABCHI JMNO QRS	4% HRS	7% ABCEG HIJMN OQRS	2%	2%	2%	2% S	9% ABCDE GHIJM NOQRS	8% ABCEG HIJMN OQRS	3% S	2%	2% S	6% ABCEG HIJMN OQRS	3% S	1%	1%

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage

Table g71nn[Q71s].mA - 'Friends', family, or co-workers' referrals' : What level of influence would this factor have on your choice of lender? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Maj or influence	31% BCDJKS	25%	23%	26%	41% ABCDFJKMNOQRS	29% K	40% ABCDFJKMNOQRS	41% ABCDFJKMNOQRS	28% %	27% %	23%	35% BCDKS	28% %	33% BCDKRS	29% BKS	40% ABCDFJKMNOQRS	3% 1% % BC CK	28% K	24%	
Min or influence	43% EGLP	49% ADEGHJKLMP	50% EGKL P	42% GLP	37% P	44% EGLP	32%	42% GLP	48% AEGLP	44% EGLP	40% LP	29%	43% GLP	46% EGKLP	49% ADEGHJKLMP	29%	4% 4% % EGLP	51% ADEGHJKLMPQ	50% ADEGHJKLP	
No influence	24% EHNOR	25% HNOR	26% HR	29% AEHNOR	20% H	24% H	26% H	16%	24% H	28% AEHNOR	33% ABDEFHJMNOQRS	33% AEFHINOQR	28% EHNO R	20% %	21% H	27% EHNOR	2% 4% % H	20%	26% HNO	
Don't know VOL	2% IOS	1% S	1%	3% ABIJNORS	1%	2% IOS	1%	1%	.%	1%	4% ABCEGHJMNOQRS	2% S	2% IS	1%	1%	3% ABEIJNORS	2% % IS	1%	.%	

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table q24ja - What, if anything, would have made the process of getting a mortgage easier? Please select the one that would have made the process easiest for you. READ CHOICES

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mort gage	Under water	Own er	Ren ter	Hispani c	Africa n Amer ican	G en Y	G en X	Boo mer	Pre- boomer	Less Than High School	Hig h Sch ool	Som e Coll ege	College /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
Loan terms and costs that are easier to understand	16% IOS	16% IOS	14%	0%	0%	21% IOS	17% *	15%	12%	18% IOS	17% O	20% *	17%	19% IOS	11%	15% *	20% IOS	15% O	11%
The ability to shop and compare loan terms from multiple lenders at once	22% P	22% P	23% P	0%	0%	19%	26% p*	26% KP	24% KP	20%	15%	20% *	21%	20%	25% ABJKPQ	11% *	18%	25% KP	25% JKP
More responsiveness from your lender	6%	6%	7%	0%	0%	5%	6% *	6%	4%	6%	7%	2% *	8%	6%	5%	9% *	5%	7%	4%
Less paperwork	18%	18%	17%	0%	0%	18%	17% *	18%	20%	17%	17%	9% *	21%	19%	17%	23% L*	17%	16%	20%
Shorter length of time from application to closing	11%	11%	10%	0%	0%	7%	9% *	10%	11%	10%	11%	7% *	12%	9%	12%	13% *	10%	12%	10%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Less back and forth during the approval process	14%	14%	15%	0%	0%	12%	12%*	17%	13%	14%	9%	19%*	11%	11%	16% ABKNS	7%*	16%	15%	12%
Other	5%	5%	6%	0%	0%	6%	2%*	4%	6%	4%	7%	2%*	4%	7%	5%	6%*	4%	5%	5%
None	7% R	7% R	6%	0%	0%	5%	7%*	5%	7%	8% R	10% R	11%*	6%	8%	6%	8%*	8%	5%	10% HOR
Don't know VOL	2% H	2% H	1%	0%	0%	5% ABCHJ MORS	5% CHM OR*	0%	2% H	2%	8% ABCHIJM NOQRS	9% ABCHIJM OQRS*	1%	2%	2% H	7% ABCHJM OQRS*	2%	1%	2%

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes	10% OR	8% R	9%	11% OR	11% R	20% ABCDEFGHIJ KMNOQRS	8%	9%	8%	11% BOR	12% BOR	17% ABCGHI MNORS	9%	9% R	8%	16% ABCDEFGHIJ KMNOQRS	11% R	6%	8%
No	87% DF KLP	89% ADFJ KLP	88% FLP	84% F	86% FLP	75%	91% DFKL P	88% % DF KLP	90% ADF KLP	86% FLP	82% F	79%	88% % DF KLP	87% % FKL P	90% ADEFJ KLP	80%	86% % FP	91% ADEFJ KLN PQ	89% % DFK LP
Don't know	4% O	3%	3%	5% ABG IJOR	3%	5%	1%	3%	3%	3%	6% ABEGHIJ MNOQRS	5%	4%	4%	3%	4%	3%	3%	3%

Statistics:
 Overlap formula 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
 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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
	Yes	17% D	17%	16%	14%	19%	21% DHKO	18%	15%	19%	19% ADOS	15%	18%	17%	18% D	16%	19% D	17%	18%	15%
	No	79% FJ	79% F	80% F	80% F	78%	73%	79%	82% FJP	78%	76%	79%	77%	79% F	78%	80% FJ	76%	80% F	79%	81% FJ
	Don't know VOL	4%	4%	4%	6% AOQR	4%	6% QR	3%	3%	3%	3%	4%	6% ABOQR	5%	4%	4%	4%	5%	3%	3%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes	38% EGHKMP	45% ADEGHJKMOPQ	51% ABDEFGHJKL MNOPQRS	35% GK	31% G	40% EGHKMP	23%	33% G	50% ABDEFGHJKL MNOPQRS	41% ADEGHKMP	30%	38% G	32% G	42% ADEGHKMP	41% ADEGHKMP	31% G	39% EGKMP	43% ADEGHKMP	41% DEGHKMP
No	61% BCIJNOR	54% CI	47%	63% BCIJNOR	67% ABCFIJNOQRS	59% CI	76% ABCDEFGHIJKL MNOPQRS	67% ABCFIJNOQRS	49%	57% CI	67% ABCDFIJNOQRS	62% CI	66% ABCFIJNORS	57% CI	58% BCI	66% ABCFIJNORS	61% BCI	56% CI	57% CI
Don't know	1%	1%	1%	2% AHOQR	1%	2%	1%	.%	1%	2% Q	3% ABEH OQR	1%	1%	1%	1%	2% HQ	.%	1%	2%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes	21% K	23% AEKM OP	27% ADEGHK MOPR	20% K	18%	30% ABDEGHJK MNOPR	17%	19% %	26% ADEGHK MOPR	23% EKM	15%	27% EGK P	19% %	22% K	20% K	18% %	24% EG KM	21% K	23% K
No	77% BC FIJ	75% F	71%	77% F	81% BCFI JLQ	68%	82% BCFIJ L	80% BCF IJL	72%	75% F	83% ABCDEFGHIJL NOQRS	71% %	80% BCF IJL	77% F	78% BCFIJ	80% CFIJ L	75% F	77% F	75%
Do n't know VO L	2% Q	2% Q	2%	2% HQ	1%	2%	1%	1%	1%	3% AEH NQ	3% HQ	3%	1%	1%	2%	2%	1%	2%	2%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
	Yes	25% BOR	22%	25%	25% OR	31% BKN ORS	33% ABKN ORS	37% ABKN ORS*	28% OR	24% OR	26% OR	20%	41% ABCDIJK NORS*	28% OR	22%	19%	36% ABDIJKN ORS*	31% BKN ORS	18%	20%
	No	74% FG LP	77% FGLP Q	75% L	74% LP	69%	66%	62% *	71% %	75% LP	73% LP	80% EFGL PQ	59% *	72%	77% EFGL PQ	80% ADEFJH JLPQ	63% *	69%	81% ADEFJH LMPQ	79% EFGL PQ
	Do n't know VO L	1%	1%	0%	.%	.%	.%	1% *	.%	.%	1%	1%	0% *	0%	1%	1%	.% *	1%	1%	1%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
At least 20% more than the value of your home	17% O	17% O	64% ABFGHIJKL MNOPQRS	0%	0%	17%	30% ABFHJN OPQRS*	16%	16%	18% O	19%	26% O*	19% %	17% %	13%	15% *	19% %	15% %	19% %

	Fannie Mae																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
Ab out 5-20% more than the value of your home	9%	9%	36% ABFGHIJKL MNOPQRS	0%	0%	8%	11% *	14% ABJKR	9%	8%	5%	5% *	9%	9%	11% ABJKR	5% *	11% K	8%	13% ABJKR
Ab out the same as the value of your home	17% COS	17% COS	0%	0%	0%	26% ABCIJ KORS	22% COS*	23% ABCJK ORS	16% C	15% C	13% C	23% C*	17% C	18% C	14% C	35% ABCJKM NOQRS*	20% CO	14% C	13% C

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
About 5-20% less than the value of your home	17% CGJK	17% CGJK	0%	0%	0%	16% C	8% C*	26% ABCGJKNS	22% ABCGJKNS	11% C	10% C	13% C*	18% CGJK	14% C	20% ABCGJKNQS	16% C*	13% C	21% ABCGJKNQ	15% C
At least 20% less than the value of your home	35% CFGHP	35% CFGHP	0%	0%	0%	26% C	22% C*	18% C	32% CH	45% ABCFGHILMNOPQRS	41% CFGHPQ	26% C*	33% CH	37% CFGHP	37% CFGHP	22% C*	30% CH	37% CFGHP	38% CFGHP

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Do n't know VO L	4% CS	4% CS	0%	0%	0%	7% CS	8% CJS*	3% C	4% C	3% C	12% ABCHIJ MNOQRS	7% C*	4% C	4% C	4% CS	6% C*	6% C	4% C	2% C

Statistics:

Overlap formula 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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table q92 - Is that because: READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
You did not have enough information about your mortgage when you got it	8% O	8% O	8% O	0%	0%	9% **	17% **	9% *	6% *	8% *	8% *	10% **	14% Q*	5% *	4% *	36% **	4% *	5% *	8% *
You had enough information but voluntarily took a risk	18% K	18% K	18% K	0%	0%	12% **	23% **	24% K*	16% *	19% K*	4% *	22% **	27% K*	12% *	14% *	5% **	23% K*	21% K*	16% *
The housing market changed in a way you could not have predicted	49% %	49% %	49% %	0%	0%	57% **	47% **	47% *	57% M*	44% *	54% *	50% **	37% *	61% ABCJM*	50% *	53% **	51% *	49% *	46% *
Don't know VOL	25% %	25% %	25% %	0%	0%	22% **	13% **	20% *	21% *	28% *	34% *	19% **	22% *	22% *	32% ABCJ*	6% **	22% *	26% *	31% *

Statistics:
 Overlap formula 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
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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes	8% ORS	8% ORS	12% ABJKORS	0%	0%	14% ABHJKNORS	20% ABCHJKMNORS*	6%	10% ABORS	7% R	5%	15% ORS*	9% R	8% R	5%	16% ABHJKNORS*	16% ABHJKMNORS	4%	4%
No	92% FGPQ	92% FGPQ	88% G	0%	0%	85%	79% *	93% FGPQ	89% G	92% FGPQ	92% GPQ	85% *	90% G	92% GPQ	95% ABCFIGLPQ	82% *	84%	96% ABCFIGJLMNPQ	95% ABCFIGLMPQ
Don't know	1%	1%	.%	0%	0%	.%	1% *	.%	1%	1%	3% ABCHOQR	0% *	1%	1%	1%	2% *	.%	.%	1%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	P	Mor	Under	Owner	Re	His	Afric	Gen Y	Gen X	Boome	Pre-	Les	Hig	So	College/	<\$25k	\$2	\$	>\$1
	P	tgage	ater		nte	pan	an			r	boomer	s	h	me	grad		5-	5	>
		e		r	ic	Ame						Th	Sc	Col	School		0-	0-	1
					ric	rica						an	hol	lege		k	1	0	0k
					n	n						Hig	ol	e			0	0k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
At least 20% more than what you paid for it	42% BHI O	36% HI	39% HI	56% ABCDEFGHIJ MNOPQRS	0%	41% HI	44% HI	24%	25%	50% ABC FHI NOQRS	61% ABCDEFGHIJ LMNOPQRS	48% BH I*	46% BH IO	42% BHI	37% HI	42% HI	43% B HI O	4% B HI	42% BHI

	Fannie Mae																			
	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	G P	Mor tgage	Under w ater	Owner	Re nte r	His pan ic	Afric an Ame rica n	Gen Y	Gen X	Boome r	Pre- boomer	Les s Th an Hig h Sc ho ol	Hig h Sc ho ol	So me Col leg e	College/ grad School	<\$25k	\$2 5- 50 k	\$ 5 0- 1 0 0k	>\$1 00k	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Ab ou t 5- 20 % m or e th an wh at yo u pai d for it	20 % DK	21% DK	16%	17%	0%	18%	16%	26% ACDGJK MNPQ	20%	18%	15%	16 % *	18 %	17 %	25% ABCDGJ KMNPR	16%	18 %	2 1 % DK	22 % DK	
Ab ou t th e sa me as yo u pai d for it	18 % DK	21% ACD JKM	14%	14% K	0%	21% CDJ K	15%	29% ABCDGJK LMNOQR S	26% ABCDGJ KLMOQR S	13%	10%	14 % *	16 % K	21 % CDJ K	20% CDJK	21% DJK	17 % K	1 9 % DJ K	19 % DJK	

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	G P	Mor tgage	Under w ater	Owner	Re nte r	His pan ic	Afric an Ame rica n	Gen Y	Gen X	Boome r	Pre- boomer	Les s Th an Hig h Sc ho ol	Hig h Sc ho ol	So me Col leg e	College/ grad School	<\$25k	\$2 5- 50 k	\$ 5 0- 1 0 0k	>\$1 00k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Ab ou t 5- 20 % les s th an wh at yo u pai d for it	9 % D K	11% ADJ K	14% ADJK	5%	0%	9% D	10% DK	10% D	15% ABDFJKL MNOPQ S	8% D	5%	6% *	9% DK	9% DK	10% DK	8%	9 % D K	1 % D K	10 % DK
At lea st 20 % les s th an wh at yo u pai d for it	9 % D K O	10% DKO	17% ABDFHJK MNOPRS	7%	0%	9%	12% DKO	9%	13% ADKORS	9% O	6%	13 % K*	10 % DK	9%	7%	9%	12 % D K O	8 %	7%

		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
G P		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
Do n't know VOL	2% B C	1%	0%	3% ABCJNOQS	0%	2% C	3% BCJ Q	2%	2% C	1%	3% BCQ	2% C*	2%	1%	2% C	4% ABCJM NOQRS	1%	1%	1%

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Considered it seriously	3% O	3% O	6% ABIJM ORS	0%	0%	8% ABIJM ORS	7% ABIJM ORS*	3%	2%	3%	2%	10% ABIJM ORS*	2%	3%	1%	2% *	3%	3%	2%
Considered it somewhat	2% R	2% R	5% ABHJN ORS	0%	0%	1%	5% ABHJN ORS*	.%	3% ABH OR	2% R	1%	6% HOR*	2%	1%	1%	2% *	4% ABHN OR	.%	1%
Not seriously considered it	3%	3%	6% ABJKM	0%	0%	3%	4% *	6% J M	3%	2%	1%	3% *	1%	4%	4% ABJ	2% *	4%	3%	4%
Not considered it at all	92% CG LQ	92% CGLQ	83%	0%	0%	87%	83% *	91% C	91% CG	93% CFGL Q	93% CG	82% *	94% CFG LQ	92% CG	93% CFGLQ	92% *	88%	94% CFG LQ	91% CG
Don't know VOL	1% R	1% R	1%	0%	0%	2% R	1% *	.%	.%	1%	3% ABIJ OR	0% *	1%	1%	.%	2% *	1%	.%	1%

Statistics:

Overlap formula 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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table g106c[Q106c].mA - Tracked your household finances : Have you ever done this online? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes, using a smartphone	10% DFJKM	11% DFJKM	12% DFJKLM	5% K	11% DFJKMP	6% K	10% DJK	20% ABCDEFGHIJKLMNOPQRS	12% DFJKLMP	4% K	1%	5% K	6% JK	10% DFJKM	14% ABDEFJKLMNPQR	7% JK	10% DJKM	11% DFJKLMP	12% DFJKLMP
Yes, using a tablet	7% DJKMQ	9% ADFJKLMPQ	11% ADFJKLMPQ	4%	7% JKM	5%	7% JK	14% ABCDEFGHIJKLMNPQR	7% DJKM	3%	2%	4%	4%	8% DJKMQ	12% ABCDEFGHIJKLMNPQR	5% K	5%	8% DJKM	13% ABCDEFGHIJKLMNPQR
Yes, using a personal computer	36% DEFGJKLMPQ	45% ADEF GJKL MNPQ	45% ADEF GJKL MPQ	25% KL	31% FKLP	22% L	24% KL	46% ABCDEFGHIJKLMNPQ	45% ADEF GJKL MNPQ	30% DFKLP	17%	11%	26% KLP	39% DEFGJKL MNPQ	54% ABCDEFGHIJKLMNPQR	21% L	31% DFKLP	44% ADEF GJKL MPQ	51% ABCDEFGHIJKLMNPQR
No	60% BCHORS	51% OS	51% O	73% ABCEHIJNOQRS	64% BC HINORS	72% ABCEHINOQRS	69% ABC HINORS	47%	52% OS	67% ABC HINORS	80% ABCDEFGHIJMNOPQRS	85% ABCDEFGHIJMNOPQRS	69% ABC HINOPQRS	57% BHO S	42%	75% ABCEHIJMNOPQRS	63% BC HINORS	53% HOS	44%
Don't know VOL	.% O	1% O	0%	1% O	.%	.%	.%	0%	.%	1% O	1% AHMOQ	0%	.%	1%	.%	.%	.%	1% O	1% O

Statistics:
Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)


Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106c[Q106d].mA - Looked for a mortgage lender : Have you ever done this online? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes, using a smartphone	4% JK	6% ADJKP	9% ABDE GIJKM NOPQ R	3% K	3% K	6% JK	3%	8% ADEG JKMN OPQR	5% K	2%	1%	4% K	5% JK	4% JK	5% JK	3% K	4% JK	5% JK	5% JK
Yes, using a tablet	4% DEFJ KPQ	6% ADEFIJ KMNP Q	9% ADEFIJ KLMN PQR	2%	2%	1%	5% DE FJK PQ	7% ADEFJ KMNP Q	3% KP	2% P	1%	3% P	3% KP	3% KP	6% ADEFIJ KMNP Q	1%	2%	5% DEFJK PQ	8% ADEFIJ KMNP Q
Yes, using a personal computer	25% DEF GKL MP Q	38% ADEFG HIJKL MNPQ R	37% ADEFG HJKLM NPQ	13%	15% KLP	15% KLP	18% % KLP	27% DEFG KLMP Q	32% ADEF GJKL MNP Q	25% DEF GKL MP Q	10%	8%	18% DKL P	27% DEF GKL MP Q	38% ADEFG HIJKL MNPQ R	10%	19% DKL P	33% ADEF GHJKL MNP Q	41% ADEFG HIJKL MNPQ R
No	73% BCH IORS	60%	60%	85% ABCG HIJM NOQRS	81% ABC HIJN ORS	80% ABC HIJN ORS	78% % BC HIN ORS	68% BOS	66% BOS	74% BCI ORS	88% ABCEF GHIJM NOQRS	88% ABCFG HIJMN OQRS	79% ABC HIJN ORS	71% BCI ORS	60%	88% ABCEF GHIJM NOQRS	77% ABC HIN ORS	66% BOS	56%
Don't know VOL	.% O	.%	0%	1% O	1%	1%	1%	.%	.%	.%	1% ABMN OQR	0%	.%	.%	.%	1%	.%	.%	.%

Statistics:
Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)


Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106c[Q106e].mA - Obtained a mortgage quote : Have you ever done this online? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes, using a smartphone	4% DJKP	5% ADIJKOP	6% DJKP	2% K	3% K	3% K	5% JKP	7% ADEFIJKLN OPR	3% K	2% K	1%	2%	5% DJKP	4% K	4% JKP	2%	5% DJKP	4% JKP	5% DJKP
Yes, using a tablet	3% DKP	4% ADEFIK NPQ	6% ADEFI KNPQ	1%	2%	1%	5% DE FIK P	4% DEFI KNP	1%	3% DFK P	1%	2%	3% KP	2% K	4% ADEFIK PQ	1%	2%	3% DFIKP	5% ADEFI KNPQ
Yes, using a personal computer	21% DEF KL MP Q	32% ADEFG HJKLM NPQR	34% ADEF GHJKL MNPQ	9% L	13% KLP	14% LP	17% % DK LP	24% DEFK LMP Q	28% ADEF GJKL MNP Q	19% % DEF KL MP Q	9% L	4%	16% DKL P	23% % DEF KL MP Q	33% ADEFG HIJKLM NPQR	8% L	15% DKL P	28% ADEF GJKL MNP Q	34% ADEFG HIJKL MNPQ
No	77% BCH IORS	65%	63%	88% ABC HIJMN OQRS	84% ABC HIJN ORS	82% ABC HIN ORS	78% % BC ORS	72% BCOS	71% BCOS	78% % BCH IORS	89% ABCEF GHIJM NOQRS	94% ABCDEF GHIJKM NOQRS	81% ABC HIN ORS	75% % BC ORS	65%	89% ABCEF GHIJM NOQRS	81% ABC HIN ORS	70% BCOS	62%
Don't know VOL	.%	.%	.%	1%	.%	.%	1%	.%	.%	.%	1% ABHIM NOQR	0%	.%	.%	.%	.%	.%	.%	.%

Statistics:
Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106c[{{Q106f}}].mA - Calculated how much you should spend on rent or a mortgage : Have you ever done this online? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Yes, using a smartphone	7% DJK	7% DJK	8% JK	4% K	9% DJ KL	6% JK	10% DJ KL	15% ABCDEF IJKLMN OPQRS	8% DJK	3% K	.%	4% K	7% DJK	8% DJK	8% DJK	8% DJK	7% DJK	7% DJK	7% DJK	
Yes, using a tablet	4% JKP	6% ADEFJ KMN PQ	7% ADEFJ KMN PQ	3% K	3% K	3% K	6% JKP Q	8% ADEFJK MNPQ	5% EJKM NPQ	2% K	1%	4% K	3% K	3% K	7% ADEFJK MNPQ R	2%	3% K	5% JK	8% ADEFJ KMNP Q	
Yes, using a personal computer	28% DFJ KL MP Q	37% ADEF GJKL MNP Q	39% ADEF GJKL MNP Q	15% KL	26% DF KL M P	18% KL	23% DK LP	37% ADEFGJ KLMNP Q	39% ADEF GJKL MNP Q	23% DKL MP	10%	8%	19% DKL P	31% DEF GJKL MP Q	44% ABDEF GHIJKL MNPQ R	14% KL	24% DKL P	35% ADEF GJKL MPQ	43% ABDEF GJKLM NPQR	
No	67% BC HIO RS	59% HOS	56%	81% ABCEF GHIJM NOQRS	67% BC HI OS	74% ABC EHI NORS	67% CHI OS	51%	58% O	74% ABCE GHIN ORS	89% ABCDEF GHIJMN OPQRS	87% ABCEFG HIJMN OPQRS	74% ABC EHI NORS	64% CHOS	52%	78% ABCE GHIN OQRS	69% BC HIN ORS	62% HOS	53%	
Don't know VOL	1% O	.%	1%	1% AOR	.%	1%	1%	1%	.%	.%	1% OR	0%	.%	.%	.%	1% E	.%	.%	1%	



Statistics:

Grid overlap formula 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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table g106g[Q106g].mA - Track your household finances : Would you like to do this online in the future? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes, using a smartphone	18% DJKM	20% DJKMP	22% DJKMP	9% K	21% DJKMP	18% DJKM	23% DJKMP	33% ABCDEFGHIJKLMNOPQRS	22% ADJKMP	10% K	3%	17% DJK	11% K	22% ADJKMP	21% ADJKMP	15% DJK	18% DJKM	19% DJKM	23% ADJKMP
Yes, using a tablet	14% DFJKMPQ	17% ADFKMPQ	19% DFJKLMPQ	9% K	14% DJKM	10% K	13% K	24% ABCDEFGHIJKLMNPQR	18% ADEFJKLMPQ	9% K	4%	10% K	9% K	16% DFJKMPQ	21% ABCDEFGHIJKLMNPQR	11% K	10% ADFKMPQ	18% ADFKMPQ	21% ABCDEFGHIJKLMNPQR
Yes, using a personal computer	47% DJKLMP	51% ADJKLMPQ	52% DJKLMP	32% K	51% DJKLMPQ	46% DKLP	45% DK	63% ABCDEFGHIJKLMNPQR	52% ADJKLMPQ	43% DKP	22%	34% K	39% DK	49% DJKLMP	61% ABCDEFGHIJKLMNPQR	37% K	45% DJKLMP	51% DJKLMP	60% ABCDEFGHIJKLMNPQR
No	45% BCEHIOS	41% HOS	38% H	62% ABCEFGHIJMNO PQRS	40% HOS	44% HOS	42% HOS	25%	38% HOS	52% ABCEFGHINOQRS	73% ABCDEFGHIJKLMNPQRS	57% ABCEFGHINOQRS	55% ABCEFGHINOQRS	42% HOS	32% H	54% ABCEFGHINOQRS	45% HOS	43% HOS	31%
Don't Know VOL	1%	1%	1%	1% N	.%	1%	.%	.%	1%	.%	2% ABEHJMNQOR	.%	.%	.%	1%	1%	.%	.%	1%

Statistics:
Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106g[Q106h].mA - Look for a mortgage lender : Would you like to do this online in the future? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mor tgage	Und erw ater	Owner	Rent er	His pan ic	Afri can Am er ic an	Gen Y	Ge n X	Boo mer	Pre- boomer	Less Than High School	High School	Som e Colle ge	College /grad School	<\$25k	\$2 5- 50 k	\$50- 100 k	>\$100k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Yes, using a smartphone	14% DJK M	15% DJK M	17% DJK M	8% K	17% DJK MP	14% DJ K M	16% DJK M	24% ABDEFGI JKLMNO PQR	17% % DJK MR	10% K	3%	14% DK	8% K	17% ADJK MPQ R	17% ADJKM QR	13% DKM	13% % DK M	13% DJK M	21% ABDFJK MOPQ R
Yes, using a tablet	13% DJK LM PQ	15% ADJ KL MP Q	18% ADF JKL MP Q	8% K	13% DJK M	11% K	11% K	20% ABDEFGJ KLMNPQ R	15% % DJK LM PQ	9% K	3%	7%	8% K	14% DJKL MPQ	20% ABDEF GIJKLM NPQR	9% K	9% K	14% DJKL MP Q	20% ABDEF GIJKLM NPQR
Yes, using a personal computer	44% DJK LM P	46% DJK LM P	48% DJKL MP	29% K	50% ADF GJKL MP	41% DK L	39% DK L	61% ABCDEF GIJKLMN OPQRS	47% % DG JKL MP	40% DKL	18%	25%	36% DKL	50% ABD FGJK LMP	55% ABDFGI JKLMP QRS	36% DKL	45% % DJ KL M P	49% ADF GJKL MP	50% ADFGJK LMP
No	50% EHI NOS	48% HOS	43% H	68% ABCEFG HIJMNO PQRS	42% H	51% % EH IN OS	49% % HO S	30%	43% % HO	57% ABCE HINO QRS	79% ABCDEFG HIJKLMNO PQRS	67% ABCEF GHIJN OPQRS	59% ABCEF GHIN OQRS	44% HO	38% H	58% ABCEF GHIN OQRS	49% % EH OS	47% HOS	39% H
Don't Know VOL	1% N	1%	.%	.%	1% N	1% N	1%	1%	1% NR	1%	1% DNR	0%	1%	.%	1%	1%	1%	.%	1% N

Statistics:
 Grid overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)




Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106g[Q106i].mA - Obtain a mortgage quote : Would you like to do this online in the future? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Yes, using a smartphone	13% DK DJ KM	14% DK DJ M	13% DK	7% K	17% ADJ KMP R	16% % DJ KM	13% % DK	20% ABCDGJK LMOPQR	17% ABD JKM PR	10% DK	4%	11% K	10% DK	16% ADJ KM PR	15% ADJKM	11% DK	14% % DJ KM	12% % DK	17% ADJKM P
Yes, using a tablet	12% DK M P	14% ADJ KM PQ	17% ADJ KLMN PQR	7% K	12% DKP	11% % K	12% % K	18% ADEFJKL MNPQR	15% ADJ KM PQ	10% DK	4%	9% K	9% K	12% DK	18% ABDEF GJKLM NPQR	9% K	11% % K	12% % DK	20% ABDEF GIJKLM NPQR
Yes, using a personal computer	44% DK KL M P	46% DK LM P	47% DJKL MP	29% K	50% ADF GJKL MP	41% % DK L	42% % DKL	60% ABCDEFGF IJKLMNO PQRS	50% ADF JKL MP	39% DKL	18%	29% K	38% DK	49% ADF JKL MP	53% ABDFGJ KLMPQ R	36% DK	45% % DJ KL M P	48% % ADJ KL MP	53% ABDFGJ KLMPQ
No	50% EH IN OS	48% HIO S	45% H	68% ABCEFG HIJMNO PQRS	42% H	50% % EHI OS	47% % H	32%	42% H	56% ABCE GHIN OQRS	78% ABCDEFGF HIJKLMNO PQRS	63% ABCEF GHINO QRS	57% ABCE GHIN OQRS	46% H	41% H	56% ABCE GHIN ORS	49% % EH IO S	49% % EHI OS	40% H
Don't know VOL	1% NR	1% R	.%	1% R	1% NR	1% NR	1%	.%	1% R	1% R	1% NR	.%	.%	.%	1% R	1% NR	1%	0%	1%

Statistics:
 Grid overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g106g[{{Q106j}}].mA - Calculate how much you should spend on rent or a mortgage : Would you like to do this online in the future? ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mor tgag e	Unde rwat er	Owner	Ren ter	His pa nic	Afri can Am eric an	Gen Y	Gen X	Boome r	Pre- boomer	Less Than High School	High School	So me Col leg e	College /grad School	<\$25 k	\$2 5- 50 k	\$5 0- 10 0k	>\$100k
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Yes, usin g a smar tpho ne	16 % DJ K	16% DJK	20% DJKM	9% K	21 % ADJ KM PR	19 % DJ KM	20 % DJK	29% ABCDEF GHIJKL MNOPQR	19% DJK MR	10% K	3%	14% K	14% DJK	17 % DJ K	19% ABDJK MR	15% DJK	18 % DJ K	15 % DJ K	19% DJKM
Yes, usin g a tabl et	14 % DJ KM PQ	16% ADJ KM PQ	20% ADJK LMN PQR	9% K	14 % DJK MP	14 % DK M	14 % DK DK	23% ABDEF GHIJKL MNOPQR	17% ADJK MP Q	10% K	4%	12% K	9% K	15 % DJ K M P	20% ABDEF GJKLM NPQR	10% K	11 % K	15 % DJ K M	23% ABDEF GJKLM NPQR
Yes, usin g a pers onal com pute r	43 % DJ KL MP	46% ADJ KLM PQ	49% DJKL MPQ	29% K	46 % DJK LM P	42 % DK LM	44 % DKL MP	58% ABCDEF GHIJKL MNOPQR	49% ADJ KLM PQ	38% DK	17%	32% K	34% DK	46 % DJ KL M P	54% ABDEF GJKLM NPQR	36% DK	40 % DK M	45 % DJ KL M P	53% ABDFJK LMNPQ R
No	49 % CE HI OS	47% CHO S	40% H	66% ABCEFG HIJMNO PQRS	43 % H	47 % HO S	44 % H	28%	42% H	56% ABCEF GHINO QRS	79% ABCDEF GHIJKL MNOPQR	60% ABCEF GHINO QRS	58% ABCEF GHINO QRS	45 % HO S	38% H	54% BCEF GHINO S	49 % CE HI OS	48 % CH IO S	38% H
Don' t Kno w VOL	1%	1%	1%	2% ABIJNOR	1%	2% N	1%	1%	.%	1%	2% ABEIJMN OQR	1%	1%	.%	1%	1%	1%	1%	1%



Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q106k - Have you ever used social media, such as online blogs, forums, or social networks, to get input from others on any of the following?
Please tell me all that apply. ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Financing a home to rent or buy	14% BCDJ KO	10% K	8% K	8% K	23% ABCDEFGHIJK MNOPQRS	18% ABCDI JKOR	19% ABCDEFGHIJK ORS	26% ABCDFIJ KLMNOP QRS	11% K	9% K	4%	16% BC DJ K	14% % BC DJ K	15% % BC DJ K	12% BDJK	17% BCDIJ KO	16% BCDI JKO	12% % DJK	13% % DJK
Selecting a mortgage lender	4% K	4% K	2%	3% K	4% K	7% ABCD JKNR	3%	5% K	4%	4% K	2%	4% %	4% K	3%	4% K	4% K	5% KN	4% K	3%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Deciding whether to own or to rent your home	6% BCJ KO	3% K	3%	4% K	10% ABCDIJK MNORS	10% ABCDI JKMORS	6% K	11% ABCDIJK MNORS	5% BK	4% K	1%	8% BC JK	5% BK	6% BC JK	4% K	9% ABCD JKMORS	7% BCD JKOS	4% K	4%
Deciding how much you should spend on rent or a mortgage	8% BC DJ KO	6% K	4%	4%	13% ABCDIJK NORS	11% BCDIJ KOR	12% ABCDIJK OR	15% ABCDIJK MNOQRS	6%	5%	3%	10% CD JK	9% BC DJ KO	8% CD JK	6% DK	10% BCDIJ KOR	11% ABC DIJK OR	6% DK	7% DK
Don't know VOL	4% O	4% O	3%	3%	4% O	4%	8% ABCDEH IJMNOP QR	3%	3%	4%	6% ABDHO QR	4% %	4%	4%	2%	3%	3%	3%	6% DO

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
None of the above VOL	77%	82%	85%	85%	66%	73%	64%	62%	81%	84%	87%	74%	77%	75%	82%	73%	75%	80%	78%
	EGHP	AEFGHLMNPQS	AEFGHLMNPQS	AEFGHLMNOPQRS		EH			AEFGHNPQ	AEFGHLMNPQRS	ABEFGHLMNOPQRS	H	EGH	EGH		EGH		EF	EGHNP

Statistics:

Grid overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q106l - In the future, would you like to use social media to get input from others on any of the following? Please tell me all that apply. ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		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
Financing a home to rent or buy	23% BDJ KO	17% K	19% K	17% K	33% ABCDIJ KMNOP RS	32% ABCDIJK MNOPRS	28% BCDJK ORS	36% ABCDIJ KMNOP QRS	22% % BD K	18% K		9%	29% BCDJ KO	22% % BD K	24% % BDJ K	20% BK	24% BDJK	28% ABCD IJKM ORS	21% % BD K	20% % K
Selecting a mortgage lender	16% BDJ KOR	12% K	13% K	10% K	25% ABCDIJ KMNOP QRS	23% ABCDIJK MNORS	23% ABCDJ KMNO RS	26% ABCDIJ KMNOR S	17% % BDJ KOR	13% K		6%	23% BCDJ KOR	16% % DK	17% % BDJ KR	13% DK	20% ABCD JKOR	20% ABCD JKOR	12% % K	15% % DK

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Deciding whether to own or to rent your home	14% BDJKOR	9% K	10% K	10% K	23% ABCDIJ KMNO QRS	27% ABCDGIJ KMNOP QRS	18% BCDJK OR	23% ABCDIJ KMNOR S	14% % BK	11% K	5%	19% BCDJ KOR	13% % BK	16% % BC DJK OR	12% BK	19% ABCD IJKM ORS	18% ABCD JKMO RS	11% % K	12% % K
Deciding how much you should spend on rent or a mortgage	16% BCDJKOR	11% K	10% K	11% K	25% ABCDIJ KMNOP QRS	27% ABCDIJK MNOPQRS	23% ABCDI JKMN ORS	27% ABCDIJ KMNOP QRS	14% % K	13% K	6%	25% ABCD IJKM ORS	14% % DK	17% % BC DJK OR	13% K	20% ABCD IJKM ORS	20% ABCD IJKM OR	12% % K	14% % K
Don't know VOL	4% I	4% I	4%	3%	4%	6% HINQ	5%	3%	2%	5% ADIN OQ	5% INOQ	5%	4%	3%	3%	6% HIN	3%	4%	4% I

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	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	
None of the above VOL	67% EFG HLP	72% AEF GHL NPQ	70% EFG HLP	76% AEFGHIJ LMNOP QRS	55%	54%	55%	52%	70% EFG HLP Q	71% AEF GHL NPQ	83% ABCDEFG HIJLMNO PQRS	58%	68% EF GH LP	67% EFG H	72% AEFG HLNP Q	62% EFH	63% EFGH	69% EF GH LP	70% EF GH LP	

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
DO NOT ASK: First Home mortgage AU TO POPULATE IF 24E =C1	42% DEF GH KLP Q	95% ADEFG HIJKLM NOPQRS	96% ADEFG HIJKLM NOPQRS	0%	0%	33% DEKP	29% DE P	33% DEP	59% ADEF GHJKL MNP Q	49% ADEF GHKL MNP Q	26% DEP	27% DEP	40% DEG HKL P	40% % DE GH KLP	55% ADEFG HJKLM NPQ	17% DE	36% % DE KP	57% ADEF GHJK LMNP Q	62% ADEF GHJKL MNOP Q

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
DO NOT ASK: Second mortgage or home equity line of credit AUTOPULATED IF 24F=C1	7% DEF HP	17% ADEFG HIJKLM NOPQR	19% ADEFG HIJKLM NOPQR	0%	0%	4% DEP	4% DE	2% DE	11% ADEF GHLM NPQ	10% ADEF GHL MNP Q	7% DEHP	3% DE	7% DEH P	6% DE HP	11% ADEFG HKLM NPQ	2% DE	5% DE HP	10% ADEF GHLN PQ	13% ADEF GHKL MNPQ

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Credit Card Debt that you don't pay off every month	25% DEKP	35% ADEFG HJKLM NOPS	35% ADEFG HJKLM NOPS	15%	19%	26% DEKP	23% D	21% D	33% ADEF GHJK MNOPS	28% ADEH KPS	18%	25% DP	24% DEK P	26% DEHK P	25% DEHKP	17%	30% AD EH KM PS	32% ADEG HKM NOPS	21% D
Car Loans	31% DE GKLM P	42% ADEFG HJKLM NPQR	46% ADEFG HJKLM NOPQR	21% KP	22% P	30% DEKLP	23% P	32% DEGKL MP	41% ADEF GHJKL MNPQR	30% DEKL P	17%	21%	26% DKP	32% DE GKLP	39% ADEFG HJKLM NPQR	16%	33% DE GKLM P	35% ADEG JKLM P	42% ADEF GHJKL MNPQ
School Loans	18% DJK LM P	18% DJKLM P	20% DJKLM P	8% K	23% ABD JKL MP	18% DJKLM P	24% AD JKL M P	33% ABCDEF GHIJKL NOPQRS	21% DJKL MP	10% K	2%	7% K	8% K	23% AB DJK LM P	28% ABCDEF GHIJKL MNPQRS	13% DKLM	21% DJK LM P	22% ABDJ KLMP	18% DJKL M
Back taxes	5% KO	5% KO	6% KO	5% KO	6% KO	13% ABCDE HIJKM NOPQRS	8% KOR	5%	6% KO	7% AKORS	3%	9% KOR	6% KO	6% KO	3%	7% KO	8% AB KOR	4%	4%
Other Loans/Debt	11% DK	13% ADJKO	15% ADJKO P	6%	11% DK	11% D	10% D	13% DK	13% DK	10% D	7%	10%	12% DK	11% DK	10% DK	9%	12% DK	11% DK	11% D

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Do n't have any debt	42% BC HIN OQ R	29%	27%	59% ABCEF GHIJM NOQRS	47% ABC HIN OQ RS	43% BCIOR	45% % BC HI OR	37% BCI	27%	45% ABCH INOQ RS	62% ABCEF GHIJM NOPQ RS	56% ABC FHIJ NOQ RS	47% ABC HIN OQ RS	38% % BCI	35% BCI	55% ABCEF GHIJM NOQRS	37% % BCI	35% BCI	38% BCI
Do n't know VOL	1% O	2% O	1%	2% NOS	1%	2%	1%	1%	1%	1% O	3% AEHM NOQS	1%	1%	1%	1%	2%	1%	1% O	1%

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mort gage	Und erw ater	Owner	Renter	Hisp anic	Afric an Ame rican	Ge n Y	Gen X	Bo om er	Pre- boomer	Less Than High School	Hi gh Sc ho ol	So me Co lle ge	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
Ver y stre sse d	8 % BD OR S	5% O	8% BOR	6% O	13% ABDIJ KMNO QRS	9% BDO RS	12% ABDI JKN ORS	10 % BD OR S	7% O	8% BO RS	6% O	17% ABCDFH IJKMNO QRS	8 % BD OR S	7% OR	4%	16% ABCDFH IJKMNO QRS	8% BOR	5%	5%
Som ewh at stre sse d	18 % DK S	20% DKS	20% DKS	8%	23% ADKOS	18% DKS	20% DKS	21 % DK S	22% ADK OS	20 % DK S	8%	16% DK	19 % DK S	20 % DK S	18% DKS	21% DKS	25% ABDFJ KLMN OS	20% DKS	10%
Not very stre sse d	16 % DK LP	18% ADEF GJKL MP	18% GKLP	13% KLP	14% KLP	13% KLP	10%	18 % DE GK LP	20% ADEF GJKL MP	15 % KL P	8%	5%	13 % KL D GK LP	17 % D GK LP	22% ABDEFG HJKLMN PQS	8%	16% GKLP	21% ADEF GJKL MP	18% DGKLP
Not at all stre sse d	57 % EH IQ	56% EIQ	54%	72% ABCEFG HIJLMNO PQRS	49%	58% EIQ	55%	51 % %	49%	56 % EI Q	77% ABCDEFG HIJLMNO PQRS	60% EIQ	59 % EH IQ	55 % EI Q	56% EIQ	54%	50%	54%	65% ABCEG HIJNO PQR
Don 't kno w VOL	1 % B OR	1%	.%	1% O	2% BHMN OR	3% ABC HM NOR	2% BNO R	1%	1% BOR	1% BO R	2% BMNOR	1%	1 % %	1%	.%	2% O	1% O	.%	2% BOR

Statistics:
Overlap formula 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
Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q111 - Do you feel you have sufficient savings?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Yes	46% EFG IJLP Q	44% EFG JLP	39%	63% ABCEFGH IJLMNOP QR	36%	38%	35%	47% EFG IJLP Q	40% P	40% P	59% ABCEFG HIJLMNP QR	32%	45% EF GL P	42% EL P	57% ABCEFG HIJLMNP QR	33%	40% P	48% CEFG IJLNP Q	61% ABCEFG HIJLMNP QR
No	53% DK OS	54% DK OS	60% ADK ORS	35%	62% ABDH KMNO RS	59% ADK ORS	63% ABDH KMO RS	52% DK OS	58% AD KO RS	58% ABD KOR S	38%	68% ABDFHIJ KMNOQ RS	54% DK OS	56% DK OS	42% DS	66% ABDFHI JKMNO RS	59% AD HKO RS	51% DKO S	37%
Don't know	2% O	1%	1%	2%	2%	4% ABHJ LMO QR	2%	1%	2% LO	1%	3% ABDHJL MNOQR	0%	1%	2%	1%	2%	1%	1%	2% O

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
Yes	72% EFL PQ	76% AEFGI JLMN PQ	73% EFLP Q	81% ABCEF GHIJLM NPQ	60% P	59% P	67% P	73% EF LP Q	68% EFL P	69% EFL P	79% AEFGI JLMN PQ	57%	71% EFL PQ	72% EFL PQ	82% ABCEF GHIJLM NPQ	51%	65% P	82% ABCEF GHIJLM NPQ	87% ABCDEFG HIJKLMN OPQ	
No	27% BD KO RS	22% DORS	26% DKO RS	17% S	38% ABCDH IJKMN ORS	39% ABCDH IJKMN ORS	32% BD KO RS	26% DK O RS	31% AB DK ORS	29% AB DK ORS	19% S	43% ABCDG HIJKMN ORS	29% BD KO RS	27% BD KO RS	17% S	47% ABCDEFG HIJKMNO QRS	34% ABCD HKN ORS	17%	12%	
Don't know	2% O	1% O	1%	2% MO	2% O	2% O	1%	2% O	1%	1% O	2% MO	.%	1%	1%	1%	2%	2% O	1%	1%	

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Very concerned	6% KOR	5% KR	7% KORS	4% KR	8% ABDKORS	11% ABDGHJKMNORS	6% KR	7% KOR	6% KR	7% BDKORS	2%	8% KOR	6% KR	6% KR	4% KR	9% ABDIKMNORS	8% ABDKORS	2%	3%
Somewhat concerned	11% DKO	12% DKOS	9% K	6% K	13% DKOS	13% DKOS	11% DK	12% DK	16% ABCDJKNORS	11% DKOS	2%	12% DK	14% ADKNOS	9% DK	9% DK	12% DK	13% DKNOS	11% DK	8% K
Not very concerned	15% DKLP	17% ADGKLM	17% DKLP	10% K	15% KLP	14% KLP	11% K	18% DGKLM	19% ADGKLMP	16% DKLP	3%	7% K	13% KP	15% DKLP	21% ABDEFGJKLMNPQ	9% K	17% DKLP	18% ADGKLM	19% DGKLM
Not at all concerned	65% EFHIQ	63% I	65%	75% ABCEFGHIJLMNOPQRS	60%	57%	66% I	58%	58%	63% %	86% ABCDEFGHIJLMNOPQRS	67% % F	64% %	67% % EFHIQ	65% EFHIQ	65% F	59%	66% EFHIQ	67% FHIQ
Don't know VOL	4% BIOR	3% O	2%	4% IOR	5% BIOR	3% O	5% IO	4% O	2%	3% O	7% ABCDEFGHIJMNOQRS	6% BIOR	3%	4% O	2%	5% BIOR	4% O	2%	4% O

Statistics:
Overlap formula 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

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

	G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mor tgag e	Under water	Owner	Rente r	Hispani c	African American	Gen Y	G e n X	Boome r	Pre- boomer	Les s Th an Hig h Sc ho l	Hig h Sc ho l	So me Coll ege	College/g rad School	<\$2 5k	\$ 2 5- 5 0k	\$5 0- 10 0k	>\$1 00k
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Signifi cantly high er now	22 % DJ K O	21% JK	21%	17%	27% ABDFI JKOPR	19%	40% ABCDEFGHIJK LMNOPQRS	33% ABCDEFGHIJK MNOPQRS	2 1 % K	17%	15%	25 % DJ K	22 % DJ K	24 % DJK	20% K	21% K	2 3 % DJ K	22 % JK	24 % DJK
About the same vs. twelv e mont hs ago	61 % E G H	64% AEG HP	63% GH	67% AEGHI LMNP Q	55%	61% G	49%	54%	6 1 % G	64% EGHP	69% ABEFGH ILMN PQ	55 %	60 % G	61 % EG H	67% ABEFGHI JLMNPQ S	57% G	6 0 % G	65 % EG HL P	62 % EG H
Signifi cantly low er now	15 % O	15% O	15%	14%	15%	16%	10%	12%	1 7 % G O S	18% ABDGH KNORS	12%	19 % GH	17 % GH KO	14 %	12%	18% GHK ORS	1 6 % G H O	13 %	12 %
Don't know VOL	2 % B O	1% O	1%	2% O	3% BNOQ R	4% ABCHJ MNOQ R	1%	2%	2 % O	2% O	3% ABDJM NOQR	1%	1%	1%	.%	3% BM NO R	1 %	1%	2% O

Statistics:
Overlap formula 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
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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Significantly higher now	33% BIOS	30% O	32%	36% ABIORS	35% IOS	37% BIOS	36% OS	33% O	28%	33% OS	37% ABIORS	40% BIORS	33% O	36% BIORS	27%	37% BIOS	35% BIOS	30%	27%
About the same vs. twelve months ago	55% KP	58% ADEFK MNP	59% K	52%	52%	51%	52%	56%	58% FK P	55%	50%	52%	53%	54%	63% ABDEFGHJKL MNPQR	50% %	54% %	58% DF KP	62% ADEFJK MNPQ
Significantly lower now	11% %	11%	8%	10%	10%	10%	11%	9% %	12% %	11%	10%	8%	13% AC Q	10%	10%	11% %	9%	11% %	11%
Don't know VOL	1% O	1% O	1%	1% O	2% MN O	3% JLMN O	1%	1% %	1% %	1% O	3% ABDJLMN OQRS	0%	1%	1%	.% LO	2% LO	1%	1% O	1%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Significantly higher now	9% OS	9% OS	11% S	0%	0%	12% OS	12% S*	12% OS	7%	9% S	6%	8% *	11% S	9% S	7%	17% ABIJK OS*	10%	9%	5%
About the same as twelve months ago	62%	62%	64%	0%	0%	68%	57% *	63%	63%	62%	58%	67% *	64%	63%	61%	64% *	67%	61%	60%
Significantly lower now	27% FPQ	27% FPQ	24%	0%	0%	16%	27% *	24%	28% FPQ	27% FPQ	31% FPQ	23% *	24%	27% FPQ	31% ABCFPQ	15% *	19%	28% FPQ	33% ABCFHJ MPQ
Don't know VOL	2% N	2% N	2%	0%	0%	3% N	4% N*	2%	1%	2%	5% ABIMN OR	2% *	1%	1%	1%	3% *	3% N	2%	2%

Statistics:
 Overlap formula 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
 Minimum Base: 30 (**), Small Base: 100 (*)

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Under water	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
Significantly higher now	13% DKOS	13% KS	16% DKOS	11% K	15% KS	16% DKOS	14% K	16% % DKOS	15% % DKOS	12% K	8%	16% % KS	13% % KS	13% % KS	11% K	17% ADJKOS	15% % DKOS	12% K	9%	
	63% B	59%	60%	66% BIP	66% BFIP	59%	65%	63% %	59% %	63% B	65% B	64% %	61% %	65% % B	64% BI	59%	65% % B	61% %	64% % B	
	19% EP	25% ADEFGHIJ KLNOPQ	20% E	17% E	12%	16%	17%	17% % E	20% % E	20% ELP	18% E	13% %	21% % ELP	19% % E	21% AEFLP	15%	17% % E	23% ADEFG HKLPQ	22% % EFLP	
	5% BN OQR	4%	4%	7% BHN OQR	7% BHN OQR	9% ABCGHIJ MNOQRS	4%	4%	6% BN OQR	5% NQ	9% ABCGHIJ MNOQRS	7% NQ	5%	3%	3%	9% ABCGHIJ MNOQR	3% %	3%	5%	

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mort gage	Un der wat er	Ow n er	Rente r	Hispani c	Africa n Ameri can	Ge n Y	Gen X	Boo mer	Pr e- bo omer	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
Gr ad e sc ho ol	4% MN OR S	3% MNO R	4% MN OR	6% ABH IMN OQR S	4% MNO R	13% ABCDE GHIJK MNOP QRS	6% MNO QRS	3% M NO	3% MNO R	5% ABH IMN OQR S	5% M NO QR S	28% ABCDEF GHIJKM NOPQRS	0%	0%	0%	9% ABCEH IJKMN OQRS	3% MNO	1% MN O	2% MNO
So me hig h sc ho ol	10% BM NO RS	6% MNO R	7% MN OR	10% BM NOR S	15% ABCD HIJM NOQ RS	19% ABCDHI JKMNO QRS	22% ABCDE HIJKM NOQR S	9% B M NO R	9% BMN OR	10% BM NOR S	12% B M NO RS	72% ABCDEF GHIJKM NOPQRS	0%	0%	0%	21% ABCDE HIJKM NOQR S	9% BMN OR	4% MN O	6% MNO
Hi gh sc ho ol gr ad ua te	28% LN OS	26% LNOS	28% LN OS	30% LNO S	29% LNOS	30% LNOS	27% LNOS	27% LN OS	25% LNOS	29% LNO S	32% AB ILN OS	0%	100% ABCDE FGHIJK LNOPQ RS	0%	0%	36% ABCDE GHIJL NORS	35% ABCE GHIJL NORS	27% LNO S	12% LNO
So me col leg e	24% LM OP S	23% LMOS	22% LM O	22% LMO	27% FILM OPS	20% LMO	22% LMO	26% FL M OP S	21% LMO	25% LMO PS	23% LM O	0%	0%	86% ABCDEF GHIJKL MOPQ RS	0%	19% LMO	30% ABCD FGIJK LMO PS	29% ABC DFIK LMO PS	18% LMO
Co lle ge gr ad ua te	17% EFK LM NP Q	21% AEFG JKLM NPQ	20% EFL MN PQ	17% FLM NP	13% FLMN P	8% LMN	13% LMNP	18% EF LM NP	22% AEFG JKLM NPQ	16% FLM NP	14% FL M NP	0%	0%	0%	62% ABCDEF GHIJKL MNPQ RS	7% LMN	14% FLMN P	20% AEF GJKL MNP Q	30% ABCDE FGHIJK LMNP QR

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Graduate school	11% EFL MN PQ	16% ADEF GHIK LMNP Q	14% EFG LM NP Q	9% EFL MN PQ	5% LMN P	4% LMN	6% LMNP	10% EF LM NP Q	14% ADEF GJKL MNP Q	10% EFL MN PQ	9% EF LM NP Q	0%	0%	0%	38% ABCDEF GHIJKL MNPQ RS	2% MN	4% LMN	13% DEF GJKL MNP Q	26% ABCDE FGHIK LMNP QR
Technical school	4% LMO	3% LMO	4% LMO	3% LMO	5% LMO	3% LMO	3% LMO	4% LMO	4% LMO	4% LMO	3% LMO	0%	0%	14% ABCDEF GHIJKL MOPQ RS	0%	3% LMO	4% LMO	4% LMO	4% LMO
Don't know VOL	2% MNO	2% MNO	2% MNO	2% LMNO	2% MNO	3% LMNO	2% MNO	2% MNO	3% LMNO	1% MNO	2% LMNO	0%	0%	0%	0%	3% LMNO	2% MNO	2% MNO	1% MNO

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Suburban	40% EF LM P	47% ADEFG HIJLM NPQ	47% EFGL MPQ	39% EFLP	32% FP	25%	34% FP	39% % EF LP	41% % EF LP	41% EFLP	41% % EFL P	25%	36% % FLP	41% % EFL P	54% ABCDEFG HIJKLMN PQR	25%	37% % FL P	44% EFG LMP Q	56% ABCDEFG HIJKLMN PQR
Rural	25% EF GK O	27% AEFGK OPS	28% EFGK OPS	28% AEF GKO PS	20%	17%	16%	23% % FG O	24% % FG O	28% AEF GKO PS	20%	27% EFGO	27% % EF GK OP	27% % EFG KO PS	19%	21%	27% % EF GK O	29% AEF GKO PS	21%
Urban or city	32% BC JO RS	24%	22%	31% BCO RS	44% ABCDHI JKMNO QRS	54% ABCDEHI JKMNO QRS	46% ABCDHI JKMNO QRS	35% % BC OR S	31% % BC OR S	29% BCS	35% % BC OR S	45% ABCDH IJKNO QRS	36% % BCJ OR S	30% % BCS	27% BS	49% ABCDHI JKMNO QRS	33% % BC OR S	26%	21%
Don't know VOL	3% JM NO	2% MNO	3% MNO	3% MNO	4% JMNOS	4% JMNORS	4% MNO	3% % M N O	4% % M N OS	2% MNO	4% M NO RS	3% O	1%	1%	1%	5% ABDJM NORS	3% % M N O	2% O	1%

Statistics:
 Overlap formula 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
 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	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
Yes	13% EHLPQ	18% AEFGH ILMNP QR	15% EHLQ	22% ABCEFG HIJKLM NPQR	3%	10% EHLQ	11% EHP	6% E	12% EHLQ	19% ILMNP QR	19% AEFG HILM NPQ	5%	13% EHLQ	13% EHLQ	20% ABEFG HILMN PQR	4%	9% EP	15% EHLQ	29% ABCDEFGHIJKLMN OPQR
No	84% BDJKOS	80% DS	82% DS	75% ABCDFG HIJKMN OQRS	95%	85% BDJKOS	88% BDJKOS	92% ABCDF IJKMN ORS	86% BDJKOS	79% DS	79% DS	94% ABCDF IJKMN ORS	87% BDJKOS	87% BDJKOS	80% DS	93% ABCDFG IJKMNO QRS	88% ABC DJK OS	84% BD JK OS	69%
Don't know	2% MNO	2% MNO	2% MNO	3% MNO	2% MNO	5% ABJLMNORS	2% NO	2% MNO	3% MNO	2% MNO	3% MNO	2%	.%	.%	.%	3% MNO	3% MNO	2% MNO	2% NO

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Married or have an unmarried partner	59% EGHKLPQ	76% ADEFGHJKLMNOR	77% ADEF GHIJKL MNPR	63% AEGH KLMNPQ	37%	59% EGHL PQ	39%	45% EP	73% ADEF GHIJKL MNPQ	68% ADEF GHIJKL MNPQ	52% EGHP	50% EGP	57% EGHP	56% EGHP	72% ADEF GHIJKL MNPQ	35%	52% EGHP	71% ADEF GHIJKL MNPQ	79% ADEF GHIJKL MNOPQR
Single	24% BCDIJKO RS	11% K	9%	13% K	46% ABCDEF IJKLM NOPQRS	26% BCDIJKO RS	43% ABCDEF IJKLM NOQRS	49% ABCDEF IJKLM NOPQRS	15% BCK	15% BCK	8%	27% BCDIJKO RS	26% BCDIJKO RS	29% ABC DIJK ORS	18% BCDJKS	36% ABCDEF IJKLM NOQRS	29% ABC DIJK ORS	18% BCDK	14% CK
Widowed	6% BHIJORS	4% HIS	4% HI	13% ABCEF HIJMN NOQRS	4% HI	4% HI	8% BHIJORS	1%	1%	4% HI	26% ABCDEF GHIJLM NOPQRS	9% BEFH IJKL MNORS	8% BEHIJ ORS	5% HIS	3% HIS	12% ABCEF HIJMN OQRS	5% HIS	4% HI	2%
Divorced	7% HOS	6% HS	6% HS	8% HS	8% HS	6% H	7% HS	1%	7% HS	11% ABCFH IMNORS	11% ABCDFH MNORS	12% ABFH ORS	7% HS	7% HS	6% HS	11% ABCDE FHIM NORS	9% HOS	6% HS	3%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Other VO L	1% BR	1%	1%	1%	2% BIOR	1%	1%	2% BR	1%	1%	1%	1%	2%	2% BR	1%	2%	3% ABD IJORS	1%	1%
Do n't know VO L	2% MNO	2% MNO	2% NO	3% MNO	3% MNO	4% LM NOR	2% NO	2% MNO	3% MNO	2% MNO	2% MNO	1%	1%	.%	.%	3% MNO	3% MNO	1% NO	1% O

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
0	62% BC FHI OS	54% I	52% I	75% ABCEFGH IJLMNOP QRS	65% BCF GHI OS	50% I	58% I	54% I	29%	69% ABCFG HIMO PRS	93% ABCDEFGHIJ LMNOP QRS	65% BC FH I	63% BC FH IS	67% ABCF GHIO RS	60% BCFH IS	63% BC FH IS	65% BCF GHI OS	60% BC FH I	55% I
1	15% DK	17% ADKN	22% ABDE JKLNP QR	11% K	15% DK	19% DKNP	20% DK NP	18% DKN	22% ABDEJKLN OPQRS	16% DK	2%	14% K	17% DK	13% K	17% ADK N	14% K	15% DK	16% D K	16% DK
2	14% DEJ KQ	20% ADEJK LMNO PQR	17% DEJK Q	8% K	11% K	16% DEJKQ	16% DEJ KQ	18% ADE JKM PQ	32% ABCDEFGHIJ KLMNO PQRS	9% K	1%	12% K	13% DJ K	14% DEJK Q	17% ADEJ KMP Q	13% DJ K	10% K	15% DE JK Q	22% ADEFIK LMNOP QR
3	6% DJK	7% DJKO	7% JK	3% K	6% JK	11% ABDEGJ KMNOP QRS	4% K	8% DJK	14% ABCDEFGHIJ KLMNOPQ RS	3% K	.%	8% DJ K	7% DJ K	5% K	5% DJK	7% DJ K	7% DJK	6% DJ K	5% K
Don't Know VOL	3% MNO	2% MNO	2% O	3% MNO	3% MNO	4% LMNO	3% MNO	2% MNO	4% BMNOS	2% MNO	3% MNO	1% %	1%	1%	1%	3% MNO	2% MNO	2% MNO	2% O
Mean	0.63	0.79	0.79	0.38	0.57	0.87	0.66	0.79	1.32	0.45	0.06	0.63	0.63	0.58	0.68	0.62	0.57	0.67	0.76

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Standard Deviation	0.94	0.99	0.97	0.78	0.92	1.06	0.90	1.00	1.05	0.80	0.33	0.98	0.95	0.92	0.94	0.97	0.93	0.96	0.97

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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
0	86% FIJL	86% FIJ	84% F	90% ABEFG IJLPQ	84% F	77%	81%	89% EFG IJLP	81%	81%	94% ABCDEFGHIJ LMNOPQRS	79%	87% FGI JL	88% FGI JLP	91% ABCEFG IJLPQS	83% F	85% F	89% ABEF GIJLP	86% FJ	
1	11% DKO	11% DKOR	12% DKO	7% K	11% KO	16% ADEHKN OR	16% ADH KOR	9% K	13% DKOR	15% ABDEHK MNORS	2%	17% ADH KOR	11% DK O	11% DK	8% K	12% DK O	12% DK O	9% K	11% KO	
2	1% DR	1%	1%	.%	2% DH R	3% ABDHJK MNOQR	1%	1%	2% ABDH KNOR	1% DR	1%	3% BDH KR	1%	1%	1%	1% D	1% %	.%	2% DR	
Don't Know VOL	2% MNO	2% MNO	2% MNO	3% MNO	3% MNO	4% LMNOR	3% MNO	2% NO	4% BMN OR	2% MNO	3% MNO	1%	1%	1%	1%	3% MNO	2% MNO	2% MNO	2% O	
Mean	0.13	0.13	0.15	0.08	0.15	0.23	0.18	0.10	0.18	0.18	0.04	0.23	0.13	0.12	0.09	0.15	0.14	0.10	0.14	
Standard Deviation	0.37	0.37	0.39	0.28	0.41	0.49	0.40	0.32	0.44	0.42	0.22	0.49	0.36	0.35	0.32	0.40	0.38	0.30	0.40	

Statistics:
 Grid overlap formula 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
 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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
0	87% FJKKQ	88% FJKQ	84%	85%	88% FJQ	80%	88%	91% ABCDFJ KLPQR	91% ABCDFJ KLPQR	82%	84%	82%	88% FJ	88% FJKQ	93% ABCDEFGHIJKL MNOPQR	86% F	84%	87% FJ	92% ABCDF JKLPQ
1	9% HIOS	9% HIOS	11% HIOS	11% AEHIOS	7% I	14% ABEGH IOPRS	7%	5%	4%	14% ABEGHI MNOPRS	12% AEH IOS	13% HIOS	10% HIOS	10% HIOS	5%	9% HI O	13% ABEG HIOS	9% HI O	5%
2	1% O	1% O	2%	1%	2%	1%	3% O	1%	1%	1% O	1%	4% ABDFJ MNOP Q	1%	1%	1%	1%	1%	1% O	1%
Don't Know VOL	3% MNO	2% MNO	3% NO	3% MNO	3% MNO	4% LMNO	3% NO	3% NO	4% MNO	2% MNO	3% MNO	1%	1%	1%	1%	3% M NO	2% MNO	2% N O	2% O
Mean	0.12	0.12	0.15	0.13	0.11	0.17	0.12	0.08	0.07	0.17	0.15	0.21	0.12	0.12	0.07	0.12	0.15	0.12	0.08
Standard Deviation	0.36	0.36	0.40	0.35	0.36	0.41	0.40	0.32	0.30	0.41	0.39	0.50	0.35	0.36	0.27	0.36	0.39	0.37	0.32

Statistics:
 Grid overlap formula 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
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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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	
0	0	89% EGH	91% AEFGH	90% GH	92% AEFGH	86%	86%	81%	81%	91% AEFGH	91% AEFGH	94% ABCDEFGHIJLMNOPQRS	87%	90% GH	92% AEFGH	92% AEFGHQR	88% GH	89% G	89% GH	90% GH	
	1	7% BDIKO	6% K	7% K	5% K	9% DIKO	9% IK	13% ABDIJKNOPR	13% ABCDEIJKNOPQRS	4%	6% K	3%	9% K	9% BDIKO	7% K	5% K	7% K	8% DIKO	7% K	7% K	
	2	1% BDK	1%	1%	.%	2% BDIJKMQ	1%	4% ABDIJKMNPQS	3% ABDIJKMNQ	1%	1%	.%	3% DK	1%	1%	2% ABDIJKQ	1%	1% %	2% BDIKM	1%	
	Don't Know VOL	3% MNO	2% NO	2% O	3% MNO	3% MNO	4% JLMNO	3% NO	3% NO	4% MNO	2% NO	3% MNO	1%	1%	1%	1%	4% LMNO	2% NO	2% NO	2% O	
	Mean	0.10	0.08	0.09	0.06	0.14	0.12	0.21	0.19	0.06	0.08	0.03	0.15	0.10	0.09	0.09	0.09	0.09	0.10	0.11	0.10
	Standard Deviation	0.35	0.30	0.33	0.25	0.41	0.37	0.50	0.47	0.25	0.31	0.19	0.42	0.32	0.32	0.35	0.33	0.31	0.37	0.33	

Statistics:
 Grid overlap formula 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
 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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
0	91% FH	93% AFGH Q	94% FH	91%	90%	87%	87% *	87%	93% FH	93% FGH Q	94% ADEF GHQ	88% *	92% FH	93% EFG HQ	96% ABDEFGH IJLQPS	91% %	89%	95% ADEF HLPQ	91%
1	6% KOR	5%	5%	5% K	7% KOR	9% BIJK OR	10% BIJKO R*	11% ABCDIJK NOPR	4%	4%	3%	11% BIJK OR*	7% KR	5%	4%	5%	9% ABDIJK NOR	3%	6% KO
Don't Know VOL	3% MNO	2% O	1%	4% MNO	3% MNO	4% MNO	3% *	3% O	3% MNO	3% MNO	3% MNO	1% *	1%	1%	1%	4% MNO	2%	2%	2%
Mean	0.06	0.05	0.05	0.05	0.07	0.10	0.10	0.11	0.04	0.05	0.03	0.11	0.07	0.05	0.04	0.06	0.09	0.03	0.07
Standard Deviation	0.24	0.21	0.22	0.22	0.26	0.30	0.30	0.31	0.20	0.21	0.16	0.31	0.25	0.23	0.19	0.23	0.29	0.18	0.25

Statistics:
 Grid overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	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	<\$2 5k	\$2 5-10k	\$5 0-10k	>\$10 0k	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
0		93% E	94% AEN	94%	94% EN	89%	91%	93% *	91%	92% %	93% E	94% E	98% AEFHI NP*	96% AEFHI JNP	91%	94% AEH	91% %	94% % E	93% %	94%	
	1	5% DK	4%	4%	2%	7% ABDJKL MQ	5% L	4% *	7% BDK LM	4%	4% D	2%	1% *	3%	8% ABDIJKL MQS	5% DK	5% DL	4% %	5% D	3%	
	Don't Know VOL	3% M NO	2% O	2%	4% MNO	3% MNO	5% MNO	3% *	2%	3% M NO	3% MNO	3% MNO	1% *	1%	1%	1%	1%	4% MNO	2%	2%	2%
	Mean	0.05	0.04	0.04	0.02	0.08	0.05	0.04	0.07	0.04	0.04	0.03	0.01	0.03	0.08	0.05	0.06	0.04	0.05	0.04	
	Standard Deviation	0.21	0.19	0.20	0.15	0.27	0.22	0.19	0.26	0.20	0.20	0.16	0.09	0.17	0.27	0.22	0.23	0.19	0.22	0.19	

Statistics:

Grid overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
Employed full-time	52% DEKLP	65% ADEF GJKL MNPQ	65% ADEF GKLM NPQ	35% K	47% DKLP	51% DKLP	46% DKP	61% ADEF GKL MNP	66% ADEF GJKL MNPQ	59% ADEF GKL MNP	9%	36% K	51% DKLP	51% DKLP	66% ADEF GJKL MNPQ	31% K	56% DE GKLP	63% ADEF GKLM NPQ	66% ADEF GJKL MNPQ
Employed part-time	10% JKM	9% K	11% K	9% K	12% JKM	12% JKM	12% KM	15% ABDJ KMO QRS	11% KM	9% K	4%	10% K	8% K	14% ABD JKM OQR	10% K	14% ABDJ MOQR	9% K	9% K	9% K
Not currently employed in a paying job	14% BCDKORS	9% KO	8% K	7% K	23% ABCDI JKMN OQRS	19% ABC DJK OQRS	18% BC DK ORS	20% ABCD JKNO QRS	15% BCDK ORS	13% BCD KORS	2%	23% ABCDI JKMN OQRS	15% BCD KORS	15% BCD KORS	7% K	24% ABCDI JKMN OQRS	13% BC DK OR	8% K	9% K
Retired	20% BCE FHIJ OS	15% HI	14% HI	45% ABCEFG HIJLMN OPQRS	13% HI	12% HI	20% EF HIS	1%	3%	17% FHI	80% ABCDEF GHIJLMN OPQRS	29% ABCEF HIJNO QRS	23% BCE FHIJ ORS	19% BEF HIS	16% HI	26% ABCEF HIJNO RS	19% BE FH IS	17% FHI	13% HI
Don't know	3% BNO	2% O	2% O	4% NO	4% NO	6% ABJL MN OQR	4% O	3% O	4% BMNO	3% NO	4% NO	2%	2% O	1%	1%	5% BMNO	3% O	3% O	3% O



Statistics:

Overlap formula 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

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		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
You are unable to work full-time due to a disability	3%	6%*	6%**	4%*	1%*	4%**	7%**	2%*	4%*	6%*	0%**	8%**	3%**	3%*	2%*	6% E*	3%*	2%*	1%**
You prefer to work part-time for personal or other reasons	67% P	76% AEIP*	79%**	71% p*	58%*	50%**	59%**	69% p*	59%*	66% p*	83%**	52%**	73%**	66%*	72% p*	50%*	73% p*	73% p*	83%**

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
You are actively looking for full-time work but cannot find anything right	18% B	12% *	6% **	11% *	25% *	34% **	16% **	17% *	29% BO Q*	15% *	0% **	36% **	7% **	18% *	15% *	26% B*	12% *	14% *	12% **
You have given up looking for a full-time job for now because of the job market	6% B	3% *	1% **	8% *	10% *	6% **	10% **	6% *	4% *	8% B*	8% **	5% **	5% **	8% *	5% *	9% *	8% *	5% *	0% **
Don't know VOL	5%	4% *	7% **	6% *	7% *	7% **	8% **	6% *	4% *	5% *	9% **	0% **	12% **	4% *	5% *	8% *	4% *	6% *	4% **

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

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

		OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
GP		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
You are unable to work due to a disability		31% BH OR	17% *	7% **	28% O*	39% ABHN OR*	28% OR*	44% **	15% *	34% BHO R*	48% ABDFHMN OPR*	46% **	44% **	33% BHO R*	26% R*	12% *	33% BHO R*	44% ABHN OR*	11% *	4% **
	You prefer not to work for personal or other reasons	34% J	52% ADEFJN PQ*	66% **	30% *	26% *	31% J*	19% **	44% % EJ*	40% EJ*	19% *	17% **	19% **	39% EJ*	37% J*	43% AEJ*	30% J*	30% *	50% % AEJ p*	41% **
	You are actively looking for work but cannot find anything right	28% IQ	24% *	8% **	26% *	29% *	35% IQ*	35% **	32% % Q*	19% *	29% Q*	13% **	30% **	22% *	29% *	34% BIQ*	28% *	16% *	32% %*	52% **

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
You have given up looking for a job for now because of the job market	4%	3% *	7% **	12% ABJM*	3% *	3% *	1% **	5% % *	5% *	3% *	3% **	7% **	1% *	5% *	5% *	6% *	5% *	4% *	.% **
Don't know VOL	3%	4% *	13% **	4% *	2% *	3% *	1% **	4% % *	3% *	1% *	21% **	.% **	4% *	3% *	6% J*	3% *	6% *	3% *	2% **

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table QEMPLOYMENT - EMPLOYMENT TYPE

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Employed full-time	78% EHKLNP	85% ADEF GHKL NP	84% ADEF GHKL NP	76% P	71% P	72% P	71% P*	74% P	82% EFG HKL NP	82% ADEF GHKL NP	66% *	66% *	82% EFG HKL NP	73% P	84% ADEF GHKL NP	58%	83% DEFG HKLNP	84% ADEF GHKL NP	82% DEFG HKLNP
Employed part-time	14% BJOR	11%	14%	17% BJOR	16% JO	16% J	17% *	17% BJOR	13%	11%	29% ABCDEFH IJMNOQRS*	17% *	11%	18% ABJ MO QRS	12%	24% ABCEHIJ MOQRS	12%	11%	12%
Unemployed	6% BCIQOR	3%	1%	4%	10% ABCDIJ MNOQR	9% ABC DIJO QR	10% BCDI OQR*	8% BCIQOR	4% C	5% BCO	2% *	13% ABCD IJOQR*	5% C	6% BCO Q	3%	13% ABCDHIJ KMNOQRS	3%	4% C	6% BCO
Discouraged worker	1% BO	.%	1%	2% BJORS	1%	1%	.% *	1%	1%	1%	1% *	3% B*	.%	1%	.%	3% ABJMORS	1%	.%	.%
Employed part-time for economic reasons	1% B	.%	.%	1% S	2% B	1%	2% BS*	1%	1%	1% B	2% BS*	1% *	1%	2% BS	1%	2% BS	1%	1%	0%

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person	32% EFG LM PQ	38% AEFG HJLM NPQR	38% EFG LMN PQ	33% EFG LM PQ	22% LM P	18% L	20% L	30% EFG LM PQ	34% EFG LM PQ	32% EFG LM PQ	33% FGL MP Q*	8% *	14%	28% FLMP Q	56% ABCDEF GHIJKLM NPQR	15%	21% LM	31% EFG LM PQ	55% ABCDEF GHIJKLM NPQR
White collar office or support person, like a secretary, assistant, receptionist	14% FO	14% FO	14%	11% FP	15% FP	8%	20% DFH OPS	12% %	13% %	16% FO P	17% F*	9% *	13%	19% ABDF HIMO PQS	11%	8%	14% F	17% DF OP	12%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
White collar government, law enforcement, or education	10% M	11% FM	11% M	7%	11% M	6%	16% ADF MN PQ	10% M	10% M	10% M	14% FM *	8% *	5%	9%	16% ABDEFHI JMNPQRS	8%	8%	11% M	12% DFM
Fine arts, like artist, singer, dancer, actor	2% BJS	1%	0%	1% S	3% AB CIJ NOS	1%	2% CS	3% BCJ OS	1%	1%	2% S*	0% *	3% ABCJIS	1%	1% S	2% S	3% BCIJN OS	1%	0%
Blue collar/trade worker, like carpenter, electrician, trucker, farmer, fishing, manufacturing worker, retail, security guard, foodservice/waiter	33% BO S	30% OS	31% OS	36% OS	37% BG OS	52% ABCDE GHIJK NORS	28% OS	34% OS	34% OS	33% OS	25% OS *	61% ABCDEG HIJKNO QRS*	53% ABCDE GHIJKN OQRS	34% OS	9%	50% ABCDE GHIJK NORS	44% ABCDE GHIJK NORS	33% OS	15% O

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Military	1% J	1%	.%	1% J	1%	.%	1%	1%	1%	.%	0% *	0% *	1%	.%	1% ABJ	1%	.%	1%	.%
Other	8% BO RS	6% O	6%	10% OS	10% BO RS	14% ABCIJO RS	14% ABC IJO RS	10% BO RS	7% O	8% O	8% *	13% BORS*	12% BORS	9% O	4%	16% ABCHIJ NOQR S	9% O	6%	5%
Don't know VOL	.%	.%	0%	1% R	1%	.%	1% R	.%	.%	1%	.% *	0% *	.%	1%	1% BR	1%	1%	0%	.%

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
0	40% BCFHIO RS	31% IS	29%	55% ABCEF HIJLMN OQRS	44% BCF HIO RS	33% IS	49% ABCF HIJO RS	28%	26%	41% BCF HIO RS	75% ABCDEF GHIJLMN OPQRS	45% BCFHI RS	43% BCF HIO RS	42% BC FHI RS	37% BCHI RS	58% ABCEFG HIJLMN OQRS	44% BCF HIO RS	32% IS	22%
1	43% DE GKL P	53% ADEF GJKL MNP Q	56% ADEF GJKL MNP Q	33% KP	38% GK P	44% DG KLP	28% K	51% ADEG JKLM PQ	57% ADEFG JKLMN OPQ	44% DE GKL P	16%	31% K	42% DG KLP	46% DE GK LP	51% ADEF GJKL MPQ	26% K	41% DG KLP	52% ADEF GJKL MNP Q	58% ABDEFG HJKLM NOPQ
2	10% DK N	11% DKN	10% DK	5% DK	10% DK	14% AD KN OP Q	12% DKN	12% DKN	10% DK	11% DK N	4%	15% DKNP	11% DK	7% K	10% DK	9% DK	9% DK	9% DK	13% DKNO
3	3% BDJ KO	3% O	2%	2% O	5% AB DJK O	5% BDJ KO	7% ABCD IJKM OQR	7% ABCD IJKM OQR	3% O	2% O	1%	8% ABCDI JKMN OPQR	3% KO	4% JK O	1%	4% KO	3% O	3% KO	4% BDJKO
Do n't Know VO L	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Do n't Know VO L	3% MNO	3% NO	3%	4% MNO	3% MNO	5% MNO	3% N	3%	4% MNO	3% MNO	4% MNO	1%	1%	1%	1%	4% MNO	3% N	3% NO	3%

	GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Under water	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
Mean	0.76	0.85	0.86	0.52	0.75	0.91	0.76	0.96	0.90	0.73	0.28	0.87	0.74	0.73	0.75	0.57	0.70	0.83	1.00
Standard Deviation	0.77	0.72	0.69	0.70	0.84	0.83	0.93	0.83	0.70	0.74	0.60	0.96	0.78	0.76	0.67	0.82	0.77	0.73	0.73

Statistics:

Grid overlap formula 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

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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Yes	Yes	9% DK	9% DK	13% ABDFJK LM	6% K	9% K	8% K	9% K	13% ADFJK LMP	9% K	8% K	3%	6%	7% K	11% ADJ KM	10% ADJKM	8% K	9% K	10% % DK	9% K
	No	88% H	88%	84%	89% H	88%	88%	87%	85%	87% %	90% CH	92% ABCDEFGHI NOPQRS	92% CH	92% ABCEHI OPQR	88%	88%	88% %	88% %	88% %	88%
	Do n't know VO L	3% M NO	3% NO	3%	5% JMN OR	3% MN	4% MNO	4% MN	3% N	4% M NO	3% MNO	5% BMNOR	2%	1%	1%	2%	4% MNO	3% N	3% N	3% N

Statistics:
 Overlap formula 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
 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?

		G P	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	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
Yes	15%	16%	16%	14%	14%	50%	9%	14%	17%	18%	7%	32%	12%	11%	14%	25%	15%	11%	12%	
	GK NR	GKN RS	GKR	GK GR	GK GR	ABCDEFGHI KLMNOPQRS		K	GK MN RS	ABDEG KMNOR S		ABCDEFGHI JKMNOQRS	K	K	GKR	ABCDEFGHI JKMNOQRS	GK NR		K	
No	82%	82%	82%	82%	82%	46%	88%	83%	80%	79%	88%	67%	87%	88%	84%	72%	82%	87%	86%	
	FJ LP	FJLP	FLP	FL FP	FL FP		ABD FIJLP Q	F L P	FLP	FLP	ABCDE FIJLOP Q	F	ABDE FIJLP Q	ABCDE FHIJLP Q	ABFIJLP	F	FL FP	ABDE FIJLP Q	FIJLP	
Don't know	3%	3%	3%	4%	3%	4%	3%	3%	3%	3%	4%	1%	1%	1%	2%	4%	3%	2%	2%	
	M NO	N		M NO	M NO	LMNO	N	N	MN O	MN	MNO					MNO	M N	N		

Statistics:
 Overlap formula 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
 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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
This year	1%	0%	0%*	3% FJ*	.%*	.%	8%**	2%*	1%*	0%	0%*	0%*	2% BFJ*	0%*	.%	2%*	0%*	0%*	0%*
Last year	1%	0%	0%*	0%*	2%*	.%	3%**	2%*	0%*	.%	0%*	0%*	0%*	0%*	3% ABFJ	2% F*	0%*	0%*	0%*
Two to five years ago	6% FO	4%	8%*	2%*	11% FIJO*	2%	11%**	15% ABDFIJKL OQ*	.%*	4%	0%*	3%*	5%*	15% ABDFIJKL OQ*	3%	7% F*	4%*	9% FIO*	5%*
Six to ten years ago	8% J	6% J	12% JK*	5%*	11% J*	8% J	7%**	17% ABJKOS*	9%*	2%	0%*	8%*	5%*	11% JK*	6% J	10% JK*	8% J*	8%*	3%*
Eleven or more years ago	83% EHN	89% AEHNP	80%*	86% HN*	74%*	88% AEHNP	70%**	64%*	90% EHN*	90% AEHNPR	96% ACDEHNOPR*	88% EHN*	85% H*	71%*	86% EHN	78% H*	88% EHN*	80%*	89% HN*
Don't know VOL	2%	1%	0%*	5%*	1%*	1%	1%**	.%*	0%*	4%	4%*	1%*	2%*	3%*	2%	1%*	.%*	4%*	3%*

Statistics:
Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	Mortgage	Underswater	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
Less than \$10,000	41% BDJKORS	35% DKOS	37% DKOS	24% S	61% ABCDHIJKMNOQRS	55% ABC DIJKNORS	57% ABC DIJKNORS	52% ABC DJKNORS	45% % BC DJKORS	37% DKOS	26% S	61% ABCDIJKMNOQRS	50% ABC DJKNORS	43% BDJKORS	25% S	70% ABCDEFGHIJKMNOQRS	51% ABC DJKNORS	37% DKOS	16%	
\$10,000 - \$49,999	17% DJKL P	21% ADEGJKLMP	22% DEGJKLP	13%	14% P	17% LP	12%	21% DEGJKLP	19% % DE GJKLP	15% LP	13%	8%	16% LP	19% DEGJKLP	22% ADEGJKLMP	10%	18% DGKLP	24% ADEFGJKLMNP	20% DEGJKLP	
\$50,000 - \$99,999	7% ELP	9% AEGHKLN P	9% EGLP	9% EGKLN P	4% P	6% P	4%	6% P	8% ELP	10% AEFGHKLN P	6% P	3%	9% EGKLP	6% P	10% AEFGHIKLN P	2%	8% EGLP	9% EGKLN P	12% AEFGHIKLN P	
\$100,000 - \$149,999	4% EFMP	6% AEFHIKMPQR	5% EFMP	4% EFMP	1%	2%	4% EMP	2%	3% EMP	6% AEFHKMPQ	3% EMP	2%	1%	4% EFMP	7% AEFHIKLN PQR	1%	3% E	4% EMP	9% ABDEFGHIKLMNPQR	

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underswater	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	
\$150,000 - \$249,999	3% EFHP	4% EFHP	4% EP	6% AEFHILMNPQ	1%	1%	2%	1%	2%	5% AEFHLPQ	5% AEFHILMNPQ	1%	3% EP	3% EP	5% ABEFGHILMPQ	1%	2%	5% EFHIP	7% ABEFGHILMNPQ
\$250,000 - \$499,999	4% EFIP	4% EFIP	4% P	7% ABEFGHIJMNOPQR	1%	1%	2%	2%	2%	4% EFP	8% ABCEFGHIJLMNOPQR	3%	3%	4% EFP	5% ABEFGHIMP	1%	3% EP	4% EFP	8% ABCEFGHIJMNO PQR
\$500,000 - \$999,999	2% EGHMPQ	2% GHMPQ	2% P	4% AEFGHI LMPQ	1%	1% P	0%	1%	1% P	3% AEGHMPQ	4% AEGHILMPQ	1%	.%	4% AEGHIMPQ	3% ABEGHIMPQ	.%	.%	2% EGHMPQ	7% ABCDEFGHIJKL MNOPQR
\$1 - \$2 million	1% HP	1%	.%	3% ABCEFGHIJLMN PQR	1%	.%	1%	0%	1% H	2% BFHNP	2% ABCEFGH LMNPQR	0%	1% H	1%	2% ABCEFGHILNPQR	.%	1%	1% H	4% ABCEFGHIJLMN PQR
\$2 - \$5 million	.%	.%	.%	1% ABEHJMPQR	0%	.%	0%	0%	0%	.%	1% ABEHPQR	0%	.%	.%	.% BR	0%	.%	.%	1% ABEHIJMN OPQR
More than \$5 million	.%	0%	0%	1% ABJNO	0%	0%	.%	0%	0%	.%	1% ABNO	0%	.%	0%	.%	0%	0%	.%	.% B

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Do n't know VO L	20% HP QR	18% QR	18%	28% ABCEFG HIJMN OPQRS	16%	15%	19%	15%	18% %	19% PQR	31% ABCEFG HIJLMN OPQRS	21% Q	17%	17%	19% HPQR	14%	13%	14%	16%

Statistics:

Overlap formula 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

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	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
Less than \$10,000	36% BCI JORS	8%	9%	65% ABCEFG HIJKLM NOQRS	54% ABCH IJMN OQRS	48% ABC HIJN OQRS	46% % AB CIJ NORS	38% % BC JORS	24% BC	31% % BCI ORS	53% ABCH IJMN OQRS	56% ABCH IJMN OQRS	41% % BCIJ ORS	35% BCIJ ORS	23% BC	59% ABCEF GHIJK MNOQRS	39% BCIJO RS	24% BC	20% BC
\$10,000 - \$49,999	16% BDI KORS	13%	12%	12% ABCD FIKL MOPRS	22% ABCD FIKL MOPRS	13%	19% % BC DIK LS	19% % BC DFI KLOS	12%	18% % BC DFI KLOS	11%	11%	17% % DK S	21% ABC DFI KLOS	14% KS	17% DKS	23% ABCD FIJKL MOPRS	17% BDIKS	11%
\$50,000 - \$99,999	10% DE KLP	15% ADEFG HIJKLM NOPQS	11% DEKLP	4%	6%	7% D	7%	9% DP	11% DEFKLP	11% % DEF KLP	6% D	4%	11% % DE FKLP	10% DEKLP	11% DEFKLP	5%	10% DEKLP	15% ADEFG HIJKLM NOPQS	10% DKLP
\$100,000 - \$149,999	7% DE KLP	14% ADEFG HIJKLM NOPQRS	14% ADEFG HJKLM NPQR	2%	2%	5% DE	6% DE P	7% DE P	10% ADEFK LMP	8% DEF KLP	4% DE	3%	6% DE P	7% DEK LP	11% ADEFG HJKLM NP	3%	9% DEFKLP MP	9% ADEFKLP MP	9% DEFKLP

	Demographic Data																		
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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	
\$150,000 - \$249,999	9% DE FG KP Q	20% ADEFG HIJKLM NOPQR S	24% ADEFG HIJKLM NOPQR S	1%	1%	6% DEP	4% DE	9% DE GK PQ	16% ADEFG HIJKLM NOPQ	8% DE GK PQ	5% DEP	5% DEP	8% DE GK P	10% DEF GKP Q	13% ADEFG HIJKLM PQ	2%	5% DEP	16% ADEFG HIJKLM NOPQ	16% ADEFG HIJKLM NPQ
\$250,000 - \$499,999	6% DE GK MP Q	14% ADEFG HIJKLM NOPQR	15% ADEFG HIJKLM NPQR	1%	1%	7% DEG KMP Q	2%	6% DE GK PQ	11% ADEFG HIJKLM NPQR	6% DE GK MP Q	2% D	5% DEP	3% DE P	6% DEG KPQ	11% ADEFG HIJKLM NPQR	1%	3% DE	7% DEGK MPQ	17% ADEFG HIJKLM NOPQR
\$500,000 - \$999,999	1% EQ	2% ADEGH KMNPR	2% EQ	.%	.%	1%	0%	.%	3% ADEFG HKLM NPQR	1% EQ	1%	0%	1%	1%	3% ADEFG HIJKLM NPQR	.%	.%	1%	4% ABDEF GHJKL MNPQR
\$1 - \$2 million	.%	.%	.%	.%	.%	.%	0%	1%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	1% ABJO
\$2 - \$5 million	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	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
M or e th an \$5 mil lion	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Do n't know VO L	14% NQR	13% NQR	13%	15% NQR	14% NQR	15% NQR	16% % NQR	11% %	12%	16% % HM NQR	18% ABHI MNO PQRS	17% NQR	12% %	9%	14% NQR	13% N	10%	9%	12%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table qGENDER -

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION		
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
	Male	49% GKLOP	49% GKLP	45%	48% KP	49% GKLP	46%	41%	55% ABCDEFGHIJKLOP	47% P	48% KLP	42%	39%	49% GKP	56% ABCDEFGHIJKLMOP
	Female	51% HNR	51% HNR	55% HNRS	52% HNR	51% N	54% HNR	59% ABEHMNQRS	45%	53% HNR	52% HNR	58% ABDEHJMNOQRS	61% ABEHNQRS	51% NR	44%

Statistics:

Overlap formula 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

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

Cell Contents:

- Column Percentage

- Statistical Test Results