



PENN
SCHOEN
BERLAND

**Fannie Mae National Housing Survey
Q2 2012 Data Summary**

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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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
18-20	3%	.%	1%	1%	5%	6%	3%	11%	0%	0%	0%	4%	5%	4%	1%	4%	2%	2%
21-24	7%	3%	4%	1%	15%	10%	6%	25%	0%	0%	0%	5%	8%	9%	6%	10%	4%	1%
25-29	9%	6%	5%	2%	17%	11%	7%	32%	0%	0%	0%	10%	6%	9%	11%	10%	10%	5%
30-34	9%	12%	13%	4%	10%	9%	8%	32%	0%	0%	0%	9%	7%	7%	12%	7%	10%	12%
35-39	10%	13%	13%	4%	12%	11%	11%	0%	50%	0%	0%	12%	7%	9%	12%	8%	12%	13%
40-44	10%	13%	15%	7%	8%	13%	10%	0%	50%	0%	0%	9%	10%	10%	10%	8%	11%	14%
45-49	10%	15%	15%	6%	7%	10%	10%	0%	0%	30%	0%	9%	12%	10%	9%	8%	10%	14%
50-54	9%	11%	9%	9%	7%	9%	10%	0%	0%	27%	0%	8%	11%	9%	8%	8%	9%	12%
55-59	8%	9%	8%	11%	4%	5%	9%	0%	0%	24%	0%	5%	8%	10%	7%	7%	8%	9%
60-64	6%	6%	7%	9%	5%	3%	8%	0%	0%	18%	0%	3%	6%	6%	6%	6%	7%	5%
65-69	6%	5%	3%	12%	3%	4%	5%	0%	0%	0%	32%	4%	6%	5%	7%	6%	5%	6%
70-74	4%	3%	2%	9%	2%	3%	5%	0%	0%	0%	21%	7%	4%	3%	4%	4%	4%	3%
75+	9%	4%	5%	23%	4%	4%	7%	0%	0%	0%	47%	15%	10%	9%	6%	12%	6%	4%
Don't know VOL	.%	0%	0%	.%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	.%	.%	.%	0%

Cell Contents:
- Column Percentage

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

	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	<\$50k	\$50 - 100k	>\$100k
White / Caucasian	65%	72%	67%	72%	49%	15%	0%	60%	64%	64%	73%	40%	63%	67%	71%	55%	72%	75%
Black / African-American	13%	9%	13%	10%	20%	2%	100%	11%	14%	15%	12%	15%	15%	13%	11%	17%	11%	7%
Hispanic / Latino	13%	10%	11%	10%	20%	77%	0%	17%	16%	11%	7%	38%	15%	11%	6%	19%	9%	5%
Asian	5%	5%	5%	3%	6%	0%	0%	7%	2%	6%	4%	3%	2%	4%	8%	3%	4%	9%
Middle Eastern	.%	.%	.%	.%	.%	0%	0%	.%	1%	.%	0%	0%	.%	.%	.%	.%	.%	.%
American Indian or Alaska Native	1%	1%	1%	1%	1%	.%	0%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%
Native Hawaiian or Pacific Islander	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
Other	3%	2%	2%	3%	3%	7%	0%	3%	3%	2%	3%	1%	4%	3%	2%	3%	3%	3%
Don't know VOL	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%

Cell Contents:

- Column Percentage

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

	GP	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	<\$50k	\$50 - 100k	>\$100k
Less than \$10,000	7%	1%	1%	7%	16%	10%	18%	10%	4%	6%	9%	23%	9%	7%	2%	16%	0%	0%
\$10,000 - \$14,999	5%	2%	2%	5%	9%	9%	6%	5%	3%	5%	9%	11%	8%	5%	2%	11%	0%	0%
\$15,000 - \$24,999	10%	5%	5%	11%	15%	16%	12%	13%	9%	9%	11%	20%	15%	12%	3%	22%	0%	0%
\$25,000 - \$34,999	10%	6%	8%	12%	15%	12%	14%	12%	7%	9%	14%	15%	15%	11%	6%	22%	0%	0%
\$35,000 - \$49,999	14%	12%	15%	14%	15%	16%	13%	14%	15%	12%	15%	12%	17%	15%	11%	29%	0%	0%
\$50,000 - \$74,999	18%	22%	20%	17%	13%	13%	16%	17%	19%	18%	16%	9%	14%	20%	20%	0%	61%	0%
\$75,000 - \$99,999	11%	17%	19%	10%	5%	8%	8%	11%	15%	12%	7%	1%	8%	10%	17%	0%	39%	0%
\$100,000 - \$149,999	11%	19%	14%	9%	3%	7%	7%	8%	15%	14%	8%	1%	7%	8%	20%	0%	0%	64%

	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	<\$50k	\$50 - 100k	>\$100k
\$150,000-\$199,999	3%	5%	6%	2%	1%	1%	1%	2%	4%	4%	3%	1%	1%	2%	6%	0%	0%	18%
\$200,000+	3%	4%	5%	4%	1%	2%	1%	2%	4%	4%	2%	0%	1%	2%	6%	0%	0%	18%
Don't know VOL	7%	6%	6%	9%	6%	6%	4%	6%	5%	7%	8%	7%	6%	8%	6%	0%	0%	0%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Right track	37%	35%	34%	36%	40%	41%	66%	36%	37%	38%	36%	41%	32%	38%	40%	37%	37%	40%
	Wrong track	56%	60%	64%	57%	52%	51%	29%	56%	57%	56%	55%	49%	61%	56%	55%	55%	58%	55%
	Don't know VOL	7%	5%	3%	7%	8%	8%	6%	8%	5%	6%	9%	10%	7%	6%	6%	9%	5%	5%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Much better	14%	11%	14%	9%	21%	23%	34%	23%	16%	10%	5%	15%	17%	13%	12%	17%	12%	9%
Somewhat better	29%	28%	28%	19%	37%	37%	36%	36%	34%	28%	15%	37%	27%	27%	29%	30%	27%	29%
Stay about the same	44%	47%	42%	54%	32%	28%	25%	33%	41%	45%	61%	31%	41%	46%	48%	39%	47%	52%
Somewhat worse	9%	9%	12%	12%	6%	8%	2%	6%	7%	10%	12%	8%	10%	9%	8%	8%	10%	6%
Much worse	4%	4%	3%	5%	3%	3%	1%	2%	2%	5%	6%	6%	4%	4%	3%	5%	3%	3%
Don't know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	2%	1%	1%	1%	1%	1%

Cell Contents:
- Column Percentage

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/grad School	<\$50k	\$50 - 100k	>\$100k
Much better	8%	6%	8%	6%	11%	9%	10%	12%	8%	6%	3%	4%	7%	9%	9%	7%	7%	8%
Somewhat better	21%	21%	18%	15%	27%	27%	29%	29%	23%	19%	12%	28%	18%	20%	22%	22%	20%	23%
Stayed about the same	48%	49%	48%	54%	41%	45%	43%	38%	47%	49%	60%	43%	52%	43%	49%	45%	49%	52%
Somewhat worse	17%	18%	19%	18%	14%	14%	11%	15%	16%	19%	17%	16%	15%	20%	16%	18%	18%	12%
Much worse	6%	6%	7%	7%	7%	5%	6%	5%	7%	8%	6%	8%	8%	8%	4%	8%	5%	5%
Don't know VOL	.%	0%	0%	1%	0%	.%	0%	.%	0%	.%	.%	1%	.%	.%	.%	.%	.%	0%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
Very good time	36%	45%	46%	36%	25%	25%	33%	33%	39%	38%	36%	23%	31%	38%	43%	27%	42%	50%
Somewhat good time	36%	37%	37%	34%	36%	40%	34%	38%	37%	36%	32%	34%	35%	34%	38%	36%	37%	37%
Somewhat bad time	14%	9%	9%	13%	20%	18%	17%	16%	12%	14%	12%	21%	15%	15%	10%	17%	12%	6%
Very bad time	10%	6%	7%	11%	13%	11%	13%	10%	9%	9%	12%	13%	15%	10%	5%	15%	6%	4%
Don't know VOL	4%	2%	2%	5%	6%	6%	3%	4%	2%	3%	8%	8%	5%	3%	3%	5%	2%	3%

Cell Contents:
- Column Percentage

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?

	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	<\$50k	\$50 - 100k	>\$100k
Very good time	3%	2%	2%	3%	3%	3%	5%	2%	3%	3%	3%	3%	2%	4%	2%	3%	3%	3%
Somewhat good time	12%	11%	11%	13%	13%	13%	21%	13%	11%	14%	9%	12%	16%	11%	10%	14%	10%	11%
Somewhat bad time	39%	38%	31%	41%	39%	34%	39%	35%	39%	40%	41%	37%	35%	40%	41%	37%	41%	41%
Very bad time	43%	47%	55%	40%	40%	43%	33%	47%	45%	41%	42%	41%	43%	43%	44%	42%	45%	43%
Don't know VOL	3%	2%	1%	3%	5%	6%	2%	3%	2%	2%	5%	7%	3%	2%	2%	4%	1%	2%

Cell Contents:
- Column Percentage

Table q15 - During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

		GP	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	<\$50k	\$50 - 100k	>\$100k
	Prices will go up	34%	29%	30%	36%	38%	38%	38%	34%	30%	34%	37%	40%	35%	31%	33%	35%	32%	30%
	Prices will go down	13%	15%	15%	11%	13%	12%	14%	13%	15%	13%	12%	12%	14%	15%	12%	13%	14%	14%
	Prices will remain about the same	49%	53%	53%	48%	45%	46%	44%	50%	52%	50%	45%	43%	47%	50%	52%	48%	50%	54%
	Don't know VOL	4%	3%	2%	5%	4%	4%	3%	3%	3%	3%	7%	4%	4%	4%	3%	4%	3%	2%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	2%	3%	7%	2%	0%	2%	0%	3%	2%	1%	4%	0%	2%	2%	4%	2%	4%	2%
2	5%	7%	5%	4%	5%	4%	10%	5%	4%	9%	2%	0%	6%	6%	7%	5%	7%	4%
3	7%	3%	2%	16%	5%	4%	4%	8%	10%	4%	6%	14%	2%	8%	8%	6%	7%	6%
4	2%	3%	0%	0%	3%	1%	0%	2%	2%	3%	0%	5%	3%	1%	1%	2%	3%	2%
5	27%	29%	20%	26%	26%	24%	11%	21%	29%	27%	31%	25%	21%	32%	28%	21%	29%	31%
6	1%	1%	5%	1%	1%	1%	0%	1%	1%	2%	0%	0%	1%	0%	2%	1%	1%	1%
7	1%	2%	2%	0%	0%	0%	2%	1%	3%	0%	1%	0%	0%	2%	2%	1%	0%	4%
8	1%	1%	0%	0%	0%	0%	0%	.%	0%	1%	1%	0%	1%	0%	1%	0%	1%	1%
10	21%	30%	36%	12%	16%	10%	27%	18%	24%	25%	16%	4%	19%	19%	28%	17%	20%	34%
12	2%	1%	3%	5%	1%	0%	0%	0%	2%	1%	4%	0%	5%	1%	0%	2%	3%	0%
13	.%	0%	0%	0%	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%	.%	0%	1%	0%
15	5%	2%	0%	8%	9%	3%	7%	7%	3%	4%	9%	7%	9%	3%	4%	5%	8%	3%
18	.%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	1%	0%	0%	0%	1%	0%
20	10%	7%	8%	11%	10%	10%	20%	14%	6%	9%	8%	11%	16%	11%	3%	14%	7%	6%
25	1%	0%	0%	2%	1%	1%	1%	1%	1%	1%	2%	4%	1%	0%	1%	2%	.%	0%
30	2%	1%	0%	3%	3%	7%	3%	3%	1%	1%	4%	3%	1%	3%	1%	4%	1%	1%
34	.%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%
Don't Know VOL	13%	10%	14%	11%	18%	30%	16%	16%	10%	12%	12%	28%	11%	13%	9%	20%	8%	4%
Mean	9.15	8.19	8.18	9.36	10.25	10.96	11.58	10.05	8.19	8.76	9.85	10.13	10.99	8.88	7.50	10.78	8.17	8.10

	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	<\$50k	\$50 - 100k	>\$100k
Standard Deviation	6.65	5.43	4.94	7.26	7.54	8.86	7.26	7.34	5.78	6.26	7.26	8.42	7.04	6.78	5.03	7.95	5.74	4.98

Cell Contents:

- Column Percentage

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

	GP	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	<\$50k	\$50 - 100k	>\$100k
1	3%	5%	5%	1%	2%	3%	3%	3%	2%	4%	2%	2%	4%	2%	3%	3%	3%	4%
2	9%	12%	12%	8%	7%	5%	6%	7%	8%	11%	11%	5%	8%	8%	12%	6%	11%	13%
3	9%	10%	9%	7%	7%	8%	14%	10%	9%	10%	4%	3%	8%	11%	9%	7%	8%	14%
4	3%	2%	1%	3%	3%	2%	1%	4%	1%	3%	3%	4%	1%	2%	4%	2%	3%	4%
5	23%	26%	23%	23%	22%	21%	20%	22%	30%	23%	22%	25%	23%	22%	24%	18%	30%	29%
6	1%	0%	0%	0%	2%	1%	2%	1%	1%	.%	.%	0%	1%	1%	.%	1%	1%	0%
7	1%	1%	1%	.%	1%	.%	1%	1%	1%	1%	2%	0%	1%	1%	1%	1%	1%	1%
8	1%	1%	2%	2%	1%	0%	2%	1%	1%	.%	2%	4%	1%	1%	1%	1%	1%	1%
9	.%	0%	0%	.%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	.%	.%	0%	0%
10	20%	22%	19%	20%	16%	23%	18%	19%	21%	20%	18%	19%	18%	23%	18%	22%	18%	16%
12	1%	.%	1%	3%	0%	1%	1%	1%	.%	1%	2%	2%	2%	0%	.%	1%	.%	1%
15	6%	4%	7%	8%	6%	7%	3%	7%	6%	4%	5%	6%	3%	5%	8%	5%	6%	6%
16	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	.%	0%	0%
17	.%	0%	0%	.%	0%	0%	1%	0%	0%	0%	1%	0%	.%	0%	0%	.%	0%	0%
20	7%	5%	6%	6%	11%	7%	12%	8%	6%	10%	3%	5%	11%	10%	4%	9%	6%	3%
22	.%	1%	0%	.%	0%	0%	0%	1%	.%	0%	0%	1%	0%	1%	.%	.%	0%	1%
23	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%
25	2%	1%	4%	2%	1%	3%	2%	2%	2%	2%	1%	0%	3%	2%	1%	3%	1%	1%
30	1%	.%	1%	1%	1%	2%	0%	1%	1%	1%	0%	2%	1%	1%	.%	1%	0%	0%
Don't Know VOL	14%	9%	8%	16%	19%	17%	13%	12%	11%	11%	23%	23%	16%	10%	12%	18%	10%	7%
Mean	8.23	7.30	8.24	8.69	8.98	9.28	8.52	8.91	7.96	8.20	7.54	8.57	8.92	8.79	7.35	9.45	7.29	6.54

	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	<\$50k	\$50 - 100k	>\$100k
Standard Deviation	6.21	5.66	6.74	6.05	6.69	6.71	6.46	6.69	5.81	6.51	5.13	5.95	6.91	6.54	5.55	6.82	5.36	5.01

Cell Contents:
- Column Percentage

Table q18 - During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?

		GP	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	<\$50k	\$50 - 100k	>\$100k
	Prices will go up	49%	46%	48%	49%	52%	49%	49%	48%	45%	52%	48%	48%	49%	49%	48%	50%	47%	46%
	Prices will go down	4%	4%	4%	3%	6%	5%	6%	5%	4%	4%	4%	6%	4%	5%	4%	5%	3%	6%
	Prices will remain about the same	43%	46%	43%	42%	40%	44%	44%	45%	48%	41%	40%	44%	44%	43%	43%	43%	45%	43%
	Don't know VOL	4%	4%	5%	6%	2%	2%	2%	2%	3%	4%	8%	2%	4%	3%	5%	3%	4%	5%

Cell Contents:
- Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
1	2%	4%	7%	0%	2%	0%	5%	2%	0%	3%	4%	0%	0%	9%	0%	3%	3%	0%
2	8%	12%	17%	10%	3%	5%	3%	11%	3%	7%	6%	0%	7%	7%	11%	2%	7%	18%
3	10%	4%	9%	6%	17%	5%	8%	16%	9%	5%	5%	15%	18%	7%	4%	13%	7%	7%
4	.%	0%	0%	2%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	1%	1%	0%	0%
5	29%	33%	26%	30%	24%	13%	30%	23%	33%	32%	30%	23%	27%	31%	29%	21%	31%	35%
7	2%	2%	0%	0%	3%	6%	0%	2%	0%	4%	0%	10%	0%	0%	2%	0%	0%	3%
8	1%	1%	0%	0%	2%	4%	0%	0%	3%	3%	0%	7%	0%	0%	1%	2%	0%	2%
10	18%	20%	8%	40%	5%	11%	4%	10%	29%	15%	28%	0%	10%	23%	27%	14%	22%	25%
12	1%	0%	0%	2%	0%	2%	2%	1%	0%	1%	0%	0%	0%	0%	2%	1%	0%	2%
13	2%	0%	0%	0%	4%	8%	0%	4%	0%	0%	0%	0%	7%	0%	0%	0%	7%	0%
15	4%	0%	0%	2%	7%	10%	2%	6%	0%	2%	4%	0%	3%	8%	2%	8%	0%	0%
20	7%	8%	0%	2%	10%	14%	18%	6%	22%	5%	0%	0%	20%	4%	5%	11%	4%	5%
25	1%	0%	0%	4%	2%	3%	0%	2%	0%	0%	4%	0%	0%	3%	2%	3%	0%	0%
30	1%	0%	0%	0%	2%	0%	6%	2%	0%	0%	0%	0%	4%	0%	0%	2%	0%	0%
35	1%	2%	7%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	3%	0%	0%	3%	0%
Don't Know VOL	14%	13%	26%	3%	19%	19%	22%	14%	0%	20%	16%	46%	4%	5%	13%	20%	15%	3%
Mean	8.26	7.48	6.83	8.04	9.09	11.10	10.38	8.20	9.63	7.84	7.57	5.18	9.95	8.46	7.82	9.70	8.16	6.64

	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	<\$50k	\$50 - 100k	>\$100k
Standard Deviation	6.49	6.52	9.63	5.18	7.31	6.55	8.95	7.07	6.26	6.70	5.45	1.82	7.90	7.34	5.13	7.40	6.96	4.38

Cell Contents:

- Column Percentage

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

	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	<\$50k	\$50 - 100k	>\$100k
1	2%	2%	4%	3%	2%	2%	3%	2%	2%	4%	2%	3%	2%	3%	2%	3%	1%	1%
2	6%	7%	9%	5%	5%	6%	6%	5%	4%	6%	6%	6%	7%	6%	5%	4%	7%	8%
3	7%	10%	7%	6%	6%	7%	7%	8%	7%	8%	7%	7%	7%	7%	8%	5%	9%	11%
4	2%	2%	1%	2%	1%	2%	2%	1%	2%	2%	3%	0%	1%	2%	2%	2%	1%	3%
5	27%	29%	28%	27%	27%	25%	26%	31%	30%	25%	22%	21%	23%	27%	32%	25%	28%	34%
6	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	0%	2%	1%	1%	1%	1%	.%
7	1%	2%	3%	1%	1%	.%	2%	1%	3%	1%	2%	1%	1%	2%	2%	1%	2%	1%
8	1%	1%	1%	1%	2%	2%	1%	3%	0%	1%	1%	8%	1%	1%	1%	2%	1%	.%
9	.%	.%	.%	.%	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	.%	.%	.%	0%
10	24%	24%	22%	24%	24%	21%	21%	23%	25%	25%	25%	24%	25%	22%	26%	23%	28%	23%
11	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%
12	1%	1%	2%	1%	1%	1%	2%	1%	.%	1%	2%	1%	0%	1%	1%	1%	.%	1%
13	.%	.%	0%	0%	.%	0%	0%	1%	.%	0%	0%	0%	0%	1%	.%	.%	0%	.%
15	6%	6%	7%	8%	6%	11%	6%	5%	9%	6%	4%	6%	5%	9%	6%	7%	6%	6%
17	.%	0%	0%	0%	.%	0%	1%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
18	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%
19	.%	0%	0%	0%	.%	0%	1%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
20	6%	5%	3%	5%	6%	7%	9%	5%	6%	7%	4%	6%	9%	6%	3%	7%	5%	2%
22	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%
24	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
25	2%	2%	2%	2%	2%	1%	4%	2%	2%	3%	1%	2%	3%	2%	2%	3%	1%	2%
30	2%	1%	1%	2%	2%	.%	2%	3%	1%	1%	3%	1%	2%	3%	1%	2%	1%	1%
33	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%
35	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	1%	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	<\$50k	\$50 - 100k	>\$100k
Don't Know VOL	10%	8%	8%	11%	11%	14%	6%	9%	8%	8%	16%	13%	12%	10%	8%	12%	6%	5%
Mean	8.66	8.18	7.97	8.76	9.09	8.91	9.41	8.60	8.61	8.74	8.64	9.04	9.35	9.07	7.88	9.53	8.18	7.35
Standard Deviation	6.20	5.92	5.86	6.17	6.48	5.84	6.93	6.33	5.67	6.28	6.48	6.43	6.71	6.69	5.39	6.84	5.66	5.18

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k
Rates will go up	39%	40%	41%	34%	40%	39%	34%	39%	42%	38%	37%	42%	42%	35%	39%	39%	38%	41%
Rates will go down	8%	7%	9%	8%	10%	7%	13%	10%	8%	7%	8%	11%	7%	9%	8%	10%	7%	7%
Rates will remain about the same	48%	50%	48%	51%	43%	47%	47%	44%	46%	51%	49%	39%	48%	49%	49%	45%	52%	48%
Don't know VOL	5%	3%	2%	6%	7%	6%	5%	6%	4%	4%	6%	8%	4%	7%	4%	6%	3%	4%

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	<\$50k	\$50 - 100k	>\$100k
1	28%	37%	18%	25%	20%	34%	24%	31%	29%	26%	24%	6%	21%	30%	36%	22%	32%	50%
2	21%	27%	18%	23%	14%	5%	12%	24%	21%	21%	17%	25%	16%	14%	27%	20%	27%	22%
3	11%	10%	13%	12%	13%	6%	18%	7%	12%	15%	13%	24%	18%	10%	6%	14%	9%	6%
4	1%	1%	3%	1%	0%	0%	4%	1%	2%	0%	2%	0%	3%	1%	0%	2%	0%	0%
5	11%	13%	22%	7%	11%	16%	13%	13%	14%	8%	7%	9%	16%	11%	7%	12%	12%	6%
8	.%	0%	0%	0%	1%	3%	0%	0%	0%	2%	0%	4%	0%	0%	0%	1%	0%	0%
10	8%	4%	10%	6%	10%	11%	9%	10%	8%	8%	3%	7%	5%	11%	8%	5%	7%	8%
13	.%	0%	0%	0%	1%	0%	2%	0%	0%	1%	0%	0%	2%	0%	0%	1%	0%	0%
15	1%	1%	3%	0%	2%	0%	4%	0%	3%	2%	1%	0%	0%	4%	.%	2%	1%	0%
20	1%	1%	4%	2%	1%	0%	2%	1%	0%	1%	2%	0%	0%	3%	1%	2%	0%	0%
22	.%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%
25	1%	1%	0%	0%	3%	0%	4%	0%	2%	4%	0%	3%	2%	2%	0%	2%	1%	0%
30	1%	0%	0%	0%	2%	0%	0%	2%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%
40	1%	1%	5%	2%	1%	0%	3%	0%	0%	3%	2%	4%	2%	0%	1%	2%	0%	3%
50	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%
60	.%	0%	0%	0%	1%	0%	2%	0%	0%	0%	2%	0%	0%	1%	0%	1%	0%	0%
Don't Know VOL	12%	3%	4%	21%	16%	25%	4%	9%	10%	8%	27%	19%	15%	11%	10%	14%	12%	7%
Mean	5.00	3.67	6.51	4.01	7.35	3.70	7.33	4.29	3.92	6.04	5.83	6.40	5.01	6.02	4.07	5.83	3.33	3.56

	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	<\$50k	\$50 - 100k	>\$100k
Standard Deviation	7.83	5.98	8.94	6.62	10.21	3.50	10.89	5.81	4.61	8.92	11.60	9.49	7.50	8.99	6.75	9.01	4.05	7.11

Cell Contents:

- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	20%	28%	27%	20%	11%	13%	10%	17%	24%	22%	19%	13%	15%	21%	26%	12%	26%	34%
2	23%	29%	28%	22%	16%	16%	14%	17%	25%	24%	25%	15%	20%	20%	29%	19%	27%	28%
3	10%	10%	12%	8%	10%	10%	8%	10%	10%	10%	9%	9%	10%	10%	9%	9%	13%	6%
4	4%	4%	3%	6%	3%	5%	6%	5%	3%	5%	4%	3%	6%	3%	4%	5%	5%	5%
5	12%	11%	13%	11%	14%	14%	13%	14%	12%	11%	11%	8%	11%	18%	10%	14%	11%	7%
6	1%	1%	0%	1%	1%	3%	2%	1%	1%	1%	.%	0%	2%	.%	1%	1%	.%	1%
7	2%	1%	1%	1%	2%	2%	3%	3%	1%	.%	2%	4%	2%	2%	.%	2%	1%	0%
8	1%	1%	0%	0%	.%	.%	1%	.%	.%	1%	.%	1%	.%	.%	1%	1%	.%	1%
9	1%	.%	0%	.%	1%	.%	1%	1%	0%	0%	1%	0%	2%	.%	.%	1%	0%	0%
10	10%	6%	5%	10%	17%	12%	15%	13%	10%	10%	7%	17%	13%	12%	5%	15%	6%	7%
12	1%	.%	1%	1%	1%	.%	1%	.%	1%	1%	0%	0%	1%	.%	1%	1%	.%	1%
15	3%	1%	1%	2%	5%	4%	7%	6%	1%	1%	2%	3%	3%	4%	2%	4%	1%	2%
17	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%
20	3%	2%	1%	2%	5%	4%	9%	3%	2%	2%	2%	3%	3%	3%	3%	3%	2%	2%
22	.%	0%	0%	0%	.%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%
25	1%	1%	1%	.%	1%	1%	2%	1%	1%	1%	0%	0%	2%	1%	1%	1%	1%	0%
Don't Know VOL	10%	5%	8%	15%	13%	17%	7%	8%	6%	9%	17%	25%	10%	6%	8%	11%	9%	7%
Mean	4.79	3.73	3.61	4.53	6.44	5.67	7.66	5.86	4.29	4.47	4.14	5.65	5.53	5.03	3.91	5.94	3.62	3.56

	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	<\$50k	\$50 - 100k	>\$100k
Standard Deviation	4.93	4.29	4.25	4.47	5.48	5.17	6.46	5.52	4.52	4.79	4.20	4.82	5.34	4.98	4.51	5.31	4.08	4.20

Cell Contents:

- Column Percentage

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	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k
Very difficult	22%	14%	21%	18%	37%	29%	25%	25%	20%	21%	22%	38%	25%	26%	13%	33%	14%	7%
Somewhat difficult	28%	26%	26%	24%	34%	40%	32%	30%	31%	29%	21%	34%	31%	27%	26%	33%	27%	21%
Somewhat easy	26%	32%	32%	26%	19%	18%	26%	28%	28%	25%	23%	17%	24%	25%	31%	21%	31%	30%
Very easy	21%	27%	20%	28%	9%	10%	15%	15%	20%	23%	28%	7%	18%	19%	28%	11%	26%	41%
Don't know VOL	2%	2%	1%	5%	2%	2%	1%	2%	2%	2%	6%	2%	3%	2%	2%	3%	2%	1%

Cell Contents:
 - Column Percentage

Table q22b - Generally speaking, do you think it will become easier or harder for people to get a mortgage in the near future? Will it become...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	<\$50k	\$50 - 100k
Much easier	4%	2%	4%	5%	5%	6%	9%	4%	3%	3%	4%	7%	5%	3%	3%	5%	2%	2%
Somewhat easier	29%	29%	28%	26%	32%	25%	35%	31%	26%	29%	29%	30%	25%	31%	30%	27%	30%	32%
Somewhat harder	45%	48%	46%	42%	41%	42%	34%	47%	46%	44%	39%	38%	45%	42%	48%	44%	46%	47%
Much harder	17%	16%	18%	19%	18%	22%	18%	13%	21%	19%	16%	20%	21%	18%	14%	19%	17%	13%
Don't know VOL	6%	5%	3%	8%	4%	5%	4%	4%	4%	5%	11%	6%	5%	6%	6%	5%	5%	5%

Cell Contents:
- Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50-100k	>\$100k
Qualifying/getting approved	27%	24%	28%	21%	34%	34%	31%	32%	27%	26%	20%	34%	29%	26%	24%	32%	23%	18%
Insufficient income/salary	31%	25%	28%	28%	41%	41%	35%	36%	29%	30%	29%	52%	35%	31%	24%	43%	25%	12%
Personal debt	18%	19%	23%	13%	21%	20%	23%	22%	23%	18%	8%	18%	18%	20%	18%	19%	19%	14%
The economy/interest rates	16%	15%	18%	13%	19%	24%	15%	18%	19%	15%	12%	24%	16%	16%	14%	20%	13%	12%
Affording a down payment	18%	19%	18%	12%	22%	21%	16%	22%	19%	18%	12%	19%	20%	15%	19%	20%	17%	17%
Others	19%	18%	20%	19%	20%	21%	17%	18%	19%	18%	21%	20%	18%	20%	18%	19%	19%	16%
None/no obstacles	21%	25%	17%	31%	8%	10%	15%	12%	19%	24%	30%	7%	17%	21%	27%	11%	25%	39%
Don't know/No response	3%	2%	2%	5%	4%	4%	4%	2%	3%	3%	6%	5%	5%	3%	2%	4%	3%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
Yes	67%	100%	100%	100%	0%	52%	49%	40%	69%	79%	84%	46%	64%	64%	76%	50%	79%	90%	
No	33%	0%	0%	0%	100%	48%	51%	60%	31%	21%	16%	54%	36%	36%	24%	50%	21%	10%	
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

Cell Contents:
- Column Percentage

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	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
	Have a mortgage	63%	100%	100%	0%	0%	64%	62%	79%	81%	66%	31%	54%	52%	62%	71%	47%	71%	76%
	Own home outright	37%	0%	0%	100%	0%	36%	38%	21%	19%	34%	69%	46%	48%	38%	29%	53%	29%	24%
	Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
 - Column Percentage

Table q24e - Do you have a first mortgage on 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	<\$50k	\$50 - 100k
Yes	95%	95%	95%	0%	0%	96%	90%	98%	96%	96%	90%	93%	95%	95%	97%	94%	96%	97%
No	5%	5%	5%	0%	0%	4%	10%	2%	4%	4%	10%	7%	5%	5%	3%	6%	4%	3%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
- Column Percentage

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

	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	<\$50k	\$50 - 100k
Yes	22%	22%	27%	0%	0%	17%	21%	13%	23%	27%	16%	21%	18%	21%	23%	18%	20%	26%
No	78%	78%	73%	0%	0%	83%	79%	87%	77%	73%	84%	79%	82%	79%	77%	82%	80%	74%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
 - Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
Rent	85%	0%	0%	0%	100%	85%	87%	80%	92%	89%	89%	84%	86%	82%	87%	86%	84%	79%
Live with someone else and don't pay for housing	15%	0%	0%	0%	0%	15%	13%	20%	8%	11%	11%	16%	14%	18%	13%	14%	16%	21%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
- Column Percentage

Table q24 - HOMEOWNERSHIP STATUS

	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	<\$50k	\$50 - 100k	>\$100k
Own your home outright and do not have any debt on it	25%	0%	0%	100%	0%	19%	19%	9%	13%	27%	58%	21%	31%	25%	22%	26%	23%	22%
Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELOC	42%	100%	100%	0%	0%	34%	31%	32%	56%	52%	26%	25%	34%	40%	54%	24%	56%	68%
Rent	28%	0%	0%	0%	100%	41%	44%	48%	28%	19%	14%	45%	30%	29%	21%	42%	18%	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	<\$50k	\$50 - 100k	>\$100k
Live with someone else and don't pay for housing	5%	0%	0%	0%	0%	7%	6%	12%	2%	2%	2%	8%	5%	6%	3%	7%	3%	2%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:

- Column Percentage

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

		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	<\$50k	\$50 - 100k	>\$100k
	Yes	47%	49%	54%	44%	0%	66%	62%	79%	55%	41%	28%	60%	53%	43%	43%	56%	49%	34%
	No	53%	51%	45%	56%	0%	34%	38%	19%	45%	59%	72%	38%	47%	56%	57%	44%	51%	66%
	Don't know VOL	.%	.%	.%	.%	0%	1%	0%	1%	0%	0%	.%	2%	0%	1%	0%	.%	0%	.%

Cell Contents:
 - Column Percentage

Table q26 - How long have you owned your current home? DO NOT 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	<\$50k	\$50 - 100k	>\$100k
	Less than a year	4%	4%	3%	3%	0%	6%	3%	9%	3%	3%	1%	9%	2%	3%	4%	3%	3%	5%
	1-3 years	12%	14%	11%	8%	0%	10%	12%	27%	14%	8%	4%	13%	10%	11%	12%	11%	12%	12%
	3-5 years	11%	15%	17%	5%	0%	13%	11%	25%	15%	8%	4%	8%	11%	10%	13%	9%	12%	14%
	More than 5 years	73%	67%	68%	83%	0%	71%	73%	39%	67%	80%	90%	69%	76%	75%	71%	76%	72%	68%
	Don't know VOL	1%	1%	1%	1%	0%	.%	1%	0%	.%	1%	1%	1%	1%	1%	.%	1%	.%	1%

Cell Contents:
 - Column Percentage

Table q28 - HOMEOWNERSHIP TYPE

	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	<\$50k	\$50 - 100k
Single family home or townhouse	83%	96%	95%	97%	48%	80%	69%	72%	85%	88%	86%	78%	84%	82%	83%	76%	87%	92%
A multi-unit building with 4 or fewer units	6%	1%	2%	1%	18%	8%	9%	10%	6%	4%	3%	10%	5%	7%	5%	8%	4%	3%
A multi-unit building with more than 4 units	6%	1%	1%	1%	19%	9%	11%	11%	5%	4%	3%	8%	6%	6%	7%	8%	5%	3%
A multi-unit building with more than 50 units	5%	1%	1%	1%	14%	3%	10%	6%	4%	3%	6%	3%	4%	5%	5%	6%	3%	2%
Don't know VOL	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%	.%	1%	.%	.%

Cell Contents:
 - Column Percentage

Table q28c - Do you currently live in a: 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	<\$50k	\$50 - 100k	>\$100k
A mobile home	5%	4%	4%	10%	4%	8%	4%	6%	4%	5%	6%	14%	7%	6%	2%	8%	3%	1%
A one-family house detached from any other house	69%	85%	81%	82%	31%	61%	53%	55%	71%	75%	74%	58%	69%	67%	73%	59%	76%	85%
A one-family house attached to one or more houses	8%	7%	10%	5%	13%	11%	12%	10%	9%	7%	6%	6%	8%	9%	8%	9%	9%	6%
A building with 2 apartments	3%	1%	1%	1%	8%	3%	5%	5%	2%	3%	2%	4%	3%	3%	2%	4%	2%	1%
A building with 3 or 4 apartments	3%	1%	1%	.%	10%	5%	4%	6%	3%	2%	1%	6%	2%	3%	3%	4%	2%	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	<\$50k	\$50 - 100k	>\$100k
A building with 5 to 9 apartments	2%	1%	1%	.%	7%	3%	4%	4%	2%	2%	2%	3%	2%	2%	2%	3%	2%	2%
A building with 10 to 19 apartments	2%	.%	.%	.%	5%	2%	4%	3%	2%	1%	.%	2%	1%	1%	2%	2%	1%	1%
A building with 20 to 49 apartments	2%	1%	1%	0%	7%	4%	4%	4%	1%	1%	1%	3%	2%	2%	2%	3%	2%	1%
A building with 50 or more apartments	5%	1%	1%	1%	14%	3%	10%	6%	4%	3%	6%	3%	4%	5%	5%	6%	3%	2%
Boat, RV, or van	.%	.%	.%	.%	1%	0%	1%	.%	0%	.%	.%	0%	1%	.%	.%	.%	.%	0%
Don't know VOL	.%	.%	.%	.%	1%	1%	.%	1%	1%	.%	.%	.%	1%	.%	.%	.%	.%	.%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Rent	30%	15%	16%	23%	55%	35%	38%	37%	23%	25%	36%	44%	33%	33%	23%	43%	22%	12%
	Buy	65%	81%	81%	68%	43%	61%	61%	61%	76%	71%	50%	51%	62%	64%	73%	53%	74%	84%
	Don't know VOL	4%	3%	3%	9%	2%	4%	1%	1%	1%	4%	13%	5%	5%	3%	4%	4%	4%	4%

Cell Contents:
 - Column Percentage

Table q31cc - If you were going to move, would you be more likely to move to a: 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	<\$50k	\$50 - 100k	>\$100k
A mobile home	3%	2%	2%	4%	4%	4%	4%	2%	3%	3%	4%	7%	4%	3%	1%	5%	1%	1%
A one-family house detached from any other house	69%	81%	81%	65%	58%	66%	65%	69%	82%	72%	53%	64%	67%	70%	72%	62%	76%	80%
A one-family house attached to one or more houses	7%	6%	6%	7%	9%	8%	9%	7%	5%	8%	7%	6%	6%	6%	8%	7%	7%	6%
A building with 2 apartments	3%	2%	3%	4%	4%	5%	5%	3%	2%	3%	6%	3%	5%	3%	3%	5%	2%	2%
A building with 3 or 4 apartments	3%	2%	1%	3%	4%	3%	3%	4%	2%	3%	4%	4%	3%	4%	2%	4%	3%	2%

	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	<\$50k	\$50 - 100k	>\$100k
A building with 5 to 9 apartments	2%	1%	1%	2%	4%	2%	2%	3%	1%	2%	3%	3%	2%	2%	2%	3%	2%	1%
A building with 10 to 19 apartments	2%	1%	1%	1%	4%	3%	3%	3%	.%	2%	2%	2%	1%	1%	3%	2%	2%	2%
A building with 20 to 49 apartments	2%	1%	.%	1%	2%	2%	1%	2%	1%	1%	3%	2%	2%	1%	2%	2%	2%	1%
A building with 50 or more apartments	4%	1%	2%	4%	7%	2%	6%	4%	1%	3%	7%	4%	4%	3%	4%	5%	2%	2%
Boat, RV, or van	1%	.%	.%	1%	.%	.%	.%	.%	1%	1%	1%	0%	1%	1%	.%	1%	.%	1%
Don't know VOL	4%	3%	4%	8%	3%	5%	2%	3%	2%	4%	10%	5%	5%	4%	4%	5%	3%	2%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
	Owning	81%	87%	81%	89%	66%	76%	78%	77%	82%	83%	81%	76%	80%	81%	83%	75%	85%	88%
	Renting	15%	9%	13%	7%	29%	20%	20%	18%	15%	13%	14%	18%	16%	16%	13%	21%	11%	9%
	Same / Neither	3%	3%	5%	2%	3%	3%	1%	4%	3%	3%	2%	4%	2%	3%	3%	2%	3%	2%
	Don't know	1%	1%	1%	2%	2%	1%	1%	1%	.%	1%	3%	1%	2%	1%	1%	2%	1%	1%

Cell Contents:
 - Column Percentage

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	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k
Owning	86%	90%	88%	88%	80%	87%	84%	87%	89%	87%	81%	86%	84%	86%	87%	84%	89%	88%
Renting	9%	6%	8%	6%	15%	10%	14%	8%	9%	10%	10%	11%	12%	10%	7%	12%	7%	9%
Same / Neither	2%	2%	3%	2%	3%	2%	1%	3%	2%	2%	3%	2%	2%	2%	3%	2%	3%	2%
Don't know	2%	1%	2%	4%	2%	1%	1%	1%	1%	1%	6%	1%	3%	2%	2%	2%	2%	1%

Cell Contents:
- Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
	Owning	73%	80%	78%	75%	61%	77%	72%	64%	79%	77%	72%	68%	69%	71%	78%	65%	77%	85%
	Renting	23%	17%	19%	18%	33%	18%	26%	29%	19%	20%	20%	28%	26%	24%	18%	29%	19%	13%
	Same / Neither	2%	1%	2%	2%	2%	2%	.%	2%	1%	1%	2%	2%	2%	2%	2%	2%	1%	2%
	Don't know	3%	2%	1%	4%	4%	3%	1%	4%	1%	1%	6%	2%	4%	4%	2%	4%	3%	1%

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	<\$50k	\$50 - 100k	>\$100k
Owni ng	83%	87%	83%	88%	74%	82%	81%	83%	84%	84%	80%	80%	81%	84%	84%	79%	87%	87%
Renti ng	12%	9%	12%	7%	22%	15%	17%	14%	12%	12%	12%	16%	15%	12%	10%	16%	9%	8%
Same / Neither VOL	3%	3%	3%	2%	3%	2%	1%	2%	3%	3%	3%	4%	3%	2%	4%	3%	2%	3%
Don't know VOL	2%	2%	2%	3%	1%	1%	1%	1%	1%	2%	4%	1%	2%	2%	2%	2%	2%	2%

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	<\$50k	\$50 - 100k	>\$100k
Owni ng	82%	87%	83%	88%	72%	82%	75%	82%	85%	83%	80%	79%	82%	83%	84%	79%	85%	86%
Renti ng	13%	9%	12%	8%	23%	15%	23%	14%	11%	13%	13%	17%	14%	13%	11%	16%	11%	11%
Same / Neither VOL	3%	3%	5%	3%	4%	2%	2%	3%	4%	2%	4%	3%	3%	3%	4%	3%	4%	2%
Don't know VOL	1%	1%	1%	2%	1%	2%	.%	1%	.%	1%	3%	1%	1%	2%	1%	2%	1%	1%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Owning	62%	72%	65%	79%	38%	63%	58%	45%	62%	71%	73%	62%	65%	63%	61%	59%	65%	68%
	Renting	30%	20%	24%	15%	55%	31%	37%	46%	29%	23%	20%	35%	28%	32%	29%	36%	27%	21%
	Same / Neither	6%	7%	9%	4%	6%	5%	6%	7%	8%	5%	4%	3%	6%	3%	9%	4%	6%	10%
	Don't know	1%	1%	3%	2%	1%	1%	.%	1%	1%	1%	3%	0%	1%	1%	2%	1%	2%	1%

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	<\$50k	\$50 - 100k
Owni ng	68%	76%	70%	81%	47%	64%	65%	58%	65%	75%	72%	66%	68%	68%	68%	63%	71%	75%
Renti ng	28%	19%	25%	14%	49%	32%	33%	38%	30%	21%	22%	31%	28%	27%	27%	33%	24%	20%
Same / Neither VOL	3%	3%	4%	2%	2%	2%	1%	3%	3%	3%	2%	1%	2%	3%	4%	2%	3%	4%
Don't know VOL	2%	2%	1%	3%	2%	1%	1%	1%	2%	2%	4%	2%	3%	2%	2%	2%	2%	1%

Cell Contents:
- Column Percentage

Table g32b[{}].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	<\$50k	\$50 - 100k
Owning	62%	67%	66%	75%	45%	70%	65%	49%	63%	67%	73%	69%	66%	63%	57%	61%	63%	63%
Renting	27%	22%	24%	16%	44%	24%	28%	39%	27%	23%	16%	24%	25%	28%	29%	30%	26%	25%
Same / Neither	9%	10%	10%	7%	10%	5%	6%	11%	9%	9%	8%	6%	8%	8%	12%	8%	10%	11%
Don't know	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	3%	1%	2%	1%	2%	1%	2%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Owni ng	88%	91%	89%	92%	82%	91%	85%	90%	87%	89%	86%	90%	86%	90%	88%	87%	89%	89%
Renti ng	5%	2%	2%	4%	10%	5%	8%	4%	5%	5%	7%	7%	8%	4%	3%	7%	4%	3%
Same / Neither VOL	6%	6%	7%	3%	7%	3%	5%	5%	8%	5%	4%	3%	5%	5%	7%	5%	6%	6%
Don't know VOL	1%	1%	1%	1%	1%	.%	1%	1%	1%	1%	3%	.%	1%	1%	2%	1%	1%	2%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
	Owning	82%	87%	86%	86%	70%	82%	78%	80%	81%	83%	81%	80%	78%	82%	84%	78%	85%	86%
	Renting	9%	4%	4%	4%	18%	11%	14%	10%	8%	7%	9%	12%	10%	8%	6%	12%	6%	5%
	Same / Neither	8%	7%	8%	7%	10%	6%	7%	8%	9%	8%	7%	6%	8%	8%	8%	8%	7%	8%
	Don't know	2%	1%	2%	3%	2%	2%	1%	2%	1%	2%	3%	2%	3%	2%	2%	2%	2%	1%

Cell Contents:
 - Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
	Owning	83%	88%	86%	88%	71%	87%	79%	81%	83%	85%	82%	85%	84%	83%	82%	82%	84%	85%
	Renting	7%	3%	4%	5%	16%	7%	14%	6%	7%	6%	11%	10%	9%	8%	5%	10%	6%	4%
	Same / Neither	8%	8%	8%	6%	11%	5%	6%	12%	9%	7%	5%	5%	6%	8%	11%	7%	9%	10%
	Don't know	1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	2%	.%	1%	1%	1%	1%	1%	1%

Cell Contents:
 - Column Percentage

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		
		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	<\$50k	\$50 - 100k
Owni ng	94%	98%	98%	95%	88%	91%	91%	95%	96%	95%	89%	89%	93%	95%	96%	92%	96%	97%
Renti ng	4%	1%	1%	4%	9%	7%	7%	3%	3%	4%	8%	10%	6%	4%	2%	7%	2%	3%
Same / Neith er VOL	1%	1%	1%	1%	2%	2%	1%	2%	1%	1%	2%	1%	1%	1%	2%	1%	1%	.%
Don't know VOL	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%	1%	1%	.%	.%	.%	.%	.%	.%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
	Owning	89%	94%	92%	93%	80%	90%	86%	90%	91%	90%	84%	83%	89%	91%	90%	87%	91%	93%
	Renting	6%	2%	3%	4%	13%	7%	10%	5%	5%	5%	11%	11%	7%	5%	4%	9%	4%	3%
	Same / Neither	4%	3%	3%	3%	6%	3%	4%	4%	3%	4%	4%	3%	3%	4%	5%	4%	4%	4%
	Don't know	1%	1%	2%	1%	1%	1%	.%	1%	1%	1%	1%	2%	1%	.%	1%	1%	1%	1%

Cell Contents:
 - Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k
Owning	62%	62%	61%	73%	55%	71%	71%	54%	60%	68%	68%	75%	68%	66%	53%	66%	62%	54%
Renting	34%	36%	37%	24%	40%	25%	27%	42%	37%	29%	27%	19%	28%	31%	44%	31%	35%	44%
Same / Neither	2%	1%	1%	2%	4%	3%	1%	3%	2%	2%	3%	3%	3%	2%	2%	3%	2%	1%
Don't know	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	2%	3%	1%	1%	1%	1%	1%	1%

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	<\$50k	\$50 - 100k	>\$100k
Owning	82%	85%	81%	83%	79%	86%	84%	79%	86%	84%	81%	88%	82%	84%	81%	82%	84%	82%
Renting	11%	10%	11%	10%	15%	11%	12%	14%	9%	10%	12%	8%	13%	12%	11%	13%	10%	12%
Same / Neither	4%	4%	5%	4%	5%	2%	3%	4%	5%	4%	5%	2%	4%	3%	6%	3%	4%	5%
Don't know	2%	2%	2%	2%	1%	1%	1%	2%	1%	2%	2%	2%	1%	1%	2%	2%	2%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Owning	70%	77%	74%	73%	57%	74%	68%	65%	73%	72%	69%	70%	70%	69%	69%	67%	72%	73%
	Renting	17%	12%	13%	13%	28%	17%	22%	22%	16%	16%	13%	18%	19%	18%	15%	21%	15%	13%
	Same / Neither	10%	9%	10%	9%	12%	6%	7%	11%	9%	9%	12%	10%	8%	9%	12%	9%	10%	11%
	Don't know	4%	3%	3%	5%	3%	3%	3%	2%	2%	4%	6%	2%	3%	4%	4%	4%	3%	3%

Cell Contents:
 - Column Percentage

Table g32b[q48b].mA - Having less stress 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	<\$50k	\$50 - 100k	>\$100k
	Owning	48%	46%	42%	65%	37%	57%	53%	42%	41%	52%	59%	59%	52%	49%	42%	51%	46%	43%
	Renting	46%	49%	52%	30%	58%	38%	45%	53%	53%	44%	34%	34%	44%	47%	51%	44%	49%	51%
	Same / Neither	4%	4%	4%	4%	4%	4%	2%	4%	5%	3%	5%	5%	3%	3%	6%	4%	4%	4%
	Don't know	1%	1%	1%	2%	1%	1%	.%	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%

Cell Contents:
 - Column Percentage

Table q46b - Which of the following is the best reason to buy a house? 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	<\$50k	\$50-100k	>\$100k
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	37%	40%	38%	36%	34%	34%	41%	36%	39%	40%	32%	26%	33%	38%	42%	33%	39%	44%

	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	<\$50k	\$50-100k	>\$100k
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	59%	57%	60%	59%	62%	63%	56%	61%	58%	57%	60%	66%	63%	59%	55%	63%	57%	54%
Don't know - VOLUNTEERED ONLY - DO NOT READ	4%	3%	2%	5%	4%	4%	4%	3%	3%	3%	8%	8%	4%	3%	3%	4%	4%	2%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.	14%	8%	11%	7%	27%	13%	17%	17%	13%	12%	13%	16%	13%	14%	13%	16%	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	<\$50k	\$50 - 100k	>\$100k
Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term.	84%	90%	88%	91%	70%	85%	82%	81%	85%	86%	84%	82%	85%	83%	85%	82%	86%	88%
Don't know VOL	2%	2%	1%	2%	3%	2%	1%	2%	2%	2%	3%	1%	1%	3%	2%	2%	2%	2%

Cell Contents:
- Column Percentage

Table q50 - 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	<\$50k	\$50 - 100k	>\$100k
	Always rent	33%	35%	36%	38%	32%	27%	39%	13%	25%	44%	55%	36%	37%	35%	25%	35%	27%	29%
	Buy at some point in the future	61%	53%	59%	46%	66%	68%	57%	85%	73%	48%	30%	58%	54%	61%	68%	57%	70%	62%
	Don't know VOL	7%	11%	5%	15%	2%	5%	4%	2%	2%	8%	15%	5%	9%	4%	7%	7%	4%	9%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Always own	90%	92%	90%	93%	80%	89%	88%	88%	91%	90%	90%	87%	89%	91%	91%	87%	92%	92%
	Rent at some point in the future	8%	6%	7%	5%	16%	8%	10%	10%	6%	7%	8%	10%	8%	8%	7%	10%	6%	6%
	Don't know VOL	2%	2%	3%	3%	4%	3%	2%	2%	3%	3%	2%	3%	3%	1%	2%	3%	2%	2%

Cell Contents:
 - Column Percentage

Table q61b - Which of the following is the best reason to rent? 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	<\$50k	\$50-100k
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	28%	0%	0%	0%	27%	32%	29%	27%	27%	29%	32%	38%	27%	24%	27%	28%	28%	32%

	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	<\$50k	\$50-100k	>\$100k
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	69%	0%	0%	0%	70%	66%	68%	71%	70%	68%	62%	59%	70%	73%	72%	69%	71%	68%
Don't know VOLUNTEERED ONLY - DO NOT READ	2%	0%	0%	0%	3%	2%	3%	1%	2%	3%	7%	4%	3%	3%	1%	3%	1%	0%

Cell Contents:
- Column Percentage

Table q70 - How did you decide how much to spend on your home? Please tell me all that apply. 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	<\$50k	\$50 - 100k
You calculated it yourself	73%	72%	68%	75%	0%	65%	62%	67%	71%	73%	78%	61%	71%	73%	76%	67%	75%	78%
Your mortgage lender advised you what you could afford	37%	45%	47%	22%	0%	52%	35%	45%	48%	36%	22%	39%	33%	37%	38%	32%	41%	39%
Your realtor helped you decide	23%	26%	27%	17%	0%	33%	31%	28%	20%	23%	22%	30%	22%	21%	23%	23%	24%	20%
You took advice from friends, family or co-workers	31%	32%	31%	29%	0%	37%	28%	49%	35%	26%	22%	27%	30%	29%	33%	32%	33%	27%

	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	<\$50k	\$50 - 100k	>\$100k
You talked to a financial advisor	21%	24%	26%	14%	0%	29%	22%	31%	25%	16%	18%	25%	16%	19%	23%	22%	20%	21%
You talked to a mortgage counselor	19%	24%	23%	11%	0%	31%	22%	23%	25%	17%	14%	25%	16%	20%	19%	20%	18%	19%
Other VOL	4%	5%	5%	3%	0%	16%	4%	5%	5%	4%	2%	11%	4%	3%	4%	5%	3%	4%
Don't know VOL	6%	4%	5%	8%	0%	4%	5%	5%	3%	7%	6%	7%	5%	6%	5%	7%	5%	5%
Don't know VOL	1%	1%	1%	2%	0%	.%	2%	1%	2%	1%	2%	1%	2%	1%	1%	2%	1%	1%

Cell Contents:
- Column Percentage

Table q70b - How did you make the calculation?

	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	<\$50k	\$50 - 100k
In your head or on paper	58%	50%	49%	71%	0%	57%	58%	52%	46%	58%	71%	70%	71%	56%	51%	72%	55%	45%
Using an online tool or application	13%	18%	17%	5%	0%	15%	13%	21%	21%	13%	1%	7%	6%	13%	18%	5%	14%	20%
Using a spreadsheet program or basic calculator	22%	27%	29%	15%	0%	21%	21%	25%	28%	22%	16%	16%	15%	24%	26%	15%	25%	28%
Other VOL	5%	4%	5%	6%	0%	4%	6%	2%	4%	5%	8%	5%	5%	6%	4%	6%	4%	4%
Don't know VOL	2%	1%	1%	3%	0%	3%	3%	.%	1%	2%	4%	2%	3%	1%	2%	2%	2%	3%

Cell Contents:
- Column Percentage

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

	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	<\$50k	\$50 - 100k
Yes	53%	53%	53%	0%	0%	49%	45%	29%	53%	63%	58%	41%	48%	52%	56%	41%	53%	65%
No	47%	47%	47%	0%	0%	51%	55%	71%	47%	37%	42%	59%	52%	48%	44%	59%	47%	35%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME		
	GP	Mortgage	Underw ater	Ow ner	Ren ter	Hispa nic	Africa n American	Gen Y	Gen X	Boo mer	Pre-boomer	Less Than High School	High Scho ol	Som e Colle ge	College/ grad School	<\$50 k	\$50-100k	>\$10 0k
1	.%	.%	1%	0%	0%	2%	0%	0%	0%	1%	0%	6%	0%	0%	0%	1%	0%	0%
2	.%	.%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	.%
5	.%	.%	0%	0%	0%	1%	0%	0%	1%	.%	0%	0%	0%	0%	.%	0%	1%	0%
6	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%
201	.%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	.%	0%
204	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	0%	.%	0%
1980	.%	.%	0%	0%	0%	0%	1%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%
1982	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	1%	0%	0%
1984	.%	.%	0%	0%	0%	1%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%
1985	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	1%	4%	0%	0%	.%	1%	0%	0%
1990	1%	1%	0%	0%	0%	0%	0%	0%	0%	1%	3%	5%	3%	0%	.%	2%	0%	2%
1991	.%	.%	0%	0%	0%	0%	2%	0%	0%	.%	0%	0%	0%	1%	0%	0%	.%	0%
1992	.%	.%	.%	0%	0%	1%	1%	0%	0%	.%	1%	0%	0%	0%	.%	0%	.%	.%
1994	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	2%	0%	1%	1%	0%	1%	1%	0%
1995	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%
1996	.%	.%	.%	0%	0%	0%	3%	0%	0%	.%	2%	0%	1%	0%	.%	0%	1%	0%
1997	.%	.%	0%	0%	0%	0%	0%	0%	.%	1%	0%	0%	0%	1%	1%	0%	.%	1%
1998	1%	1%	1%	0%	0%	0%	2%	0%	0%	1%	2%	0%	1%	1%	1%	2%	.%	1%
1999	.%	.%	1%	0%	0%	0%	3%	0%	0%	1%	0%	5%	0%	0%	.%	1%	0%	.%
2000	2%	2%	2%	0%	0%	2%	2%	0%	0%	3%	2%	0%	4%	2%	1%	4%	1%	1%
2001	2%	2%	2%	0%	0%	0%	4%	1%	2%	1%	1%	0%	3%	2%	1%	1%	1%	2%
2002	5%	5%	3%	0%	0%	6%	7%	0%	1%	6%	10%	5%	7%	5%	3%	9%	4%	2%
2003	3%	3%	4%	0%	0%	3%	3%	0%	2%	4%	5%	9%	1%	6%	3%	6%	3%	2%
2004	4%	4%	3%	0%	0%	3%	2%	2%	6%	3%	6%	4%	1%	5%	5%	6%	3%	3%
2005	5%	5%	6%	0%	0%	7%	6%	3%	3%	6%	6%	0%	7%	6%	4%	7%	6%	3%
2006	5%	5%	6%	0%	0%	5%	11%	2%	4%	6%	7%	4%	9%	4%	4%	6%	5%	4%

	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	<\$50k	\$50-100k	>\$100k
2007	6%	6%	6%	0%	0%	13%	6%	9%	5%	7%	5%	10%	3%	10%	5%	8%	6%	5%
2008	8%	8%	12%	0%	0%	8%	6%	7%	9%	8%	6%	14%	12%	8%	5%	10%	7%	7%
2009	12%	12%	9%	0%	0%	8%	14%	10%	18%	9%	9%	7%	12%	9%	13%	4%	15%	12%
2010	16%	16%	15%	0%	0%	19%	6%	24%	18%	14%	13%	7%	12%	19%	17%	13%	17%	17%
2011	15%	15%	15%	0%	0%	11%	15%	25%	17%	13%	12%	9%	11%	13%	18%	10%	15%	18%
2012	11%	11%	10%	0%	0%	9%	4%	13%	11%	11%	5%	11%	9%	5%	14%	5%	9%	16%
20010	.%	.%	0%	0%	0%	1%	1%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%
Don't Know VOL	1%	1%	1%	0%	0%	0%	0%	2%	1%	2%	1%	0%	2%	1%	2%	1%	2%	1%
Mean	2003.72	2003.72	1989.09	0	0	2084.01	2220.39	1985.49	2042.24	1991.80	1984.67	1886.74	2006.33	1981.78	2023.36	1980.38	1980.96	2042.23
Standard Deviation	599.26	599.26	193.33	0	0	1660.44	1974.00	208.59	1117.11	173.59	192.99	481.95	5.44	219.25	818.99	224.31	224.45	965.03

Cell Contents:
- Column Percentage

Table q71d - What year did you get your original first mortgage on your CURRENT 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	<\$50k	\$50-100k	>\$100k
1	.%	.%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%
8	.%	.%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%
1950	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	1%	2%	0%	0%	0%	.%	0%	0%
1958	.%	.%	1%	0%	0%	0%	0%	0%	0%	0%	5%	0%	2%	0%	0%	1%	0%	0%
1967	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%
1970	.%	.%	.%	0%	0%	0%	2%	0%	0%	.%	1%	0%	1%	0%	.%	1%	0%	0%
1973	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	.%	0%	0%
1975	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%
1976	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%
1978	.%	.%	1%	0%	0%	0%	0%	0%	0%	0%	2%	0%	1%	0%	0%	1%	0%	0%
1979	.%	.%	1%	0%	0%	0%	1%	0%	0%	1%	2%	0%	1%	1%	0%	.%	.%	0%
1980	.%	.%	0%	0%	0%	0%	1%	0%	0%	1%	2%	0%	1%	1%	.%	1%	1%	0%
1983	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	.%	0%
1984	.%	.%	1%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	.%	0%	0%	1%
1985	.%	.%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	1%	1%
1986	1%	1%	0%	0%	0%	1%	0%	0%	1%	1%	1%	0%	1%	0%	1%	0%	1%	1%
1987	.%	.%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%
1988	.%	.%	.%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	1%	.%	.%	0%	1%
1989	1%	1%	0%	0%	0%	0%	5%	0%	0%	1%	2%	0%	1%	0%	1%	1%	0%	1%
1990	1%	1%	0%	0%	0%	0%	3%	0%	0%	2%	1%	0%	1%	0%	1%	1%	1%	1%
1991	1%	1%	1%	0%	0%	0%	0%	1%	1%	.%	2%	0%	0%	3%	1%	1%	1%	0%
1992	1%	1%	.%	0%	0%	0%	0%	0%	0%	2%	0%	0%	1%	.%	.%	1%	0%	1%
1993	1%	1%	1%	0%	0%	1%	0%	0%	1%	.%	3%	4%	1%	1%	0%	.%	1%	0%
1994	1%	1%	2%	0%	0%	2%	0%	0%	3%	1%	0%	0%	3%	1%	1%	2%	1%	1%
1995	1%	1%	4%	0%	0%	2%	3%	0%	3%	2%	1%	5%	0%	1%	2%	1%	2%	3%
1996	2%	2%	1%	0%	0%	2%	3%	0%	1%	4%	1%	4%	4%	1%	1%	4%	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	<\$50k	\$50-100k	>\$100k
1997	2%	2%	2%	0%	0%	3%	3%	0%	3%	2%	4%	3%	2%	1%	2%	3%	1%	.%
1998	1%	1%	1%	0%	0%	1%	4%	1%	0%	3%	3%	3%	1%	3%	.%	1%	1%	3%
1999	2%	2%	3%	0%	0%	3%	1%	1%	2%	2%	2%	4%	1%	2%	1%	2%	1%	2%
2000	2%	2%	1%	0%	0%	3%	0%	1%	2%	2%	5%	0%	2%	2%	2%	3%	3%	1%
2001	4%	4%	2%	0%	0%	3%	7%	2%	6%	4%	5%	11%	4%	3%	3%	5%	4%	2%
2002	3%	3%	2%	0%	0%	5%	4%	3%	2%	4%	4%	0%	3%	2%	4%	2%	4%	3%
2003	4%	4%	5%	0%	0%	7%	4%	4%	5%	4%	5%	3%	0%	4%	6%	4%	4%	5%
2004	6%	6%	4%	0%	0%	4%	3%	3%	9%	7%	3%	6%	5%	6%	6%	5%	5%	8%
2005	7%	7%	10%	0%	0%	4%	7%	6%	8%	7%	3%	0%	7%	9%	6%	5%	6%	9%
2006	7%	7%	11%	0%	0%	9%	7%	7%	11%	6%	3%	2%	7%	10%	7%	6%	10%	4%
2007	7%	7%	8%	0%	0%	9%	7%	7%	7%	7%	9%	9%	5%	10%	6%	7%	7%	5%
2008	6%	6%	8%	0%	0%	5%	6%	11%	6%	4%	0%	7%	6%	6%	6%	6%	9%	4%
2009	11%	11%	10%	0%	0%	11%	6%	19%	8%	6%	6%	13%	15%	10%	9%	12%	12%	8%
2010	9%	9%	7%	0%	0%	3%	8%	11%	10%	8%	5%	6%	6%	9%	11%	7%	11%	11%
2011	10%	10%	7%	0%	0%	10%	5%	14%	8%	9%	7%	9%	8%	6%	14%	5%	9%	20%
2012	3%	3%	2%	0%	0%	6%	4%	5%	2%	2%	3%	5%	1%	6%	3%	4%	2%	4%
Don't Know VOL	3%	3%	2%	0%	0%	2%	2%	2%	3%	3%	9%	6%	7%	2%	1%	5%	2%	3%
Mean	1994.82	1994.82	1990.22	0	0	1966.53	2001.82	2007.38	1969.32	2002.20	1997.92	2003.57	1976.52	2004.90	2004.78	1973.82	2005.02	2005.45
Standard Deviation	136.71	136.71	162.75	0	0	275.69	9.09	4.17	265.61	8.25	14.56	9.31	226.22	6.15	7.11	238.05	6.33	6.35

Cell Contents:
- Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
Very likely	9%	9%	13%	0%	0%	9%	7%	10%	13%	7%	6%	15%	8%	10%	9%	8%	10%	10%
Somewhat likely	13%	13%	17%	0%	0%	11%	18%	13%	12%	15%	7%	7%	12%	12%	14%	12%	13%	14%
Somewhat unlikely	12%	12%	13%	0%	0%	16%	10%	13%	13%	11%	10%	4%	14%	9%	13%	12%	12%	11%
Very unlikely	66%	66%	57%	0%	0%	64%	65%	64%	62%	67%	77%	74%	65%	69%	65%	68%	65%	65%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
 - Column Percentage

Table q71j - How easy or difficult would it be to refinance the mortgage on your primary home? 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	<\$50k	\$50 - 100k
Very easy	34%	34%	26%	0%	0%	29%	31%	25%	33%	37%	38%	23%	38%	34%	33%	23%	33%	45%
Somewhat easy	28%	28%	23%	0%	0%	27%	24%	33%	30%	24%	27%	21%	20%	31%	30%	25%	29%	28%
Somewhat difficult	22%	22%	25%	0%	0%	23%	31%	27%	20%	22%	19%	39%	26%	15%	21%	29%	23%	15%
Very difficult	16%	16%	25%	0%	0%	21%	15%	15%	17%	17%	16%	17%	16%	20%	15%	23%	15%	12%
Don't know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k
Less than \$100,000	21%	16%	22%	29%	0%	30%	27%	23%	17%	22%	22%	44%	33%	21%	10%	41%	13%	2%
\$100,000-\$249,000	46%	49%	47%	41%	0%	45%	42%	50%	50%	44%	43%	48%	44%	53%	44%	44%	55%	39%
\$250,000-\$499,999	23%	26%	23%	19%	0%	19%	22%	21%	25%	23%	23%	7%	15%	20%	32%	11%	27%	37%
\$500,000-\$749,999	5%	5%	4%	5%	0%	4%	5%	3%	5%	7%	5%	0%	4%	4%	8%	2%	4%	13%
\$750,000 or more	3%	3%	2%	3%	0%	1%	3%	.%	1%	4%	4%	1%	1%	1%	5%	1%	1%	8%
Don't know VOL	2%	1%	1%	2%	0%	1%	2%	2%	1%	1%	3%	0%	2%	.%	2%	2%	.%	1%

Cell Contents:
- Column Percentage

Table g75[{}q75].mA - Buying a home 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	<\$50k	\$50 - 100k	>\$100k
Safe investment with a lot of potential	44%	44%	44%	53%	38%	41%	51%	36%	42%	47%	49%	42%	45%	47%	41%	43%	44%	43%
Safe investment with very little potential	22%	28%	22%	20%	16%	18%	16%	20%	24%	25%	21%	16%	20%	19%	28%	17%	25%	32%
Risky investment with very little potential	16%	16%	20%	12%	19%	20%	16%	19%	15%	15%	15%	23%	17%	14%	14%	19%	15%	11%
Risky investment with a lot of potential	15%	10%	11%	11%	24%	19%	14%	22%	17%	10%	9%	14%	15%	16%	13%	18%	12%	11%
Don't know VOL	3%	3%	4%	4%	3%	2%	2%	3%	2%	3%	6%	5%	3%	4%	3%	3%	3%	3%

Cell Contents:
- Column Percentage

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	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k
Safe investment with a lot of potential	9%	7%	6%	11%	11%	10%	14%	8%	8%	11%	11%	10%	11%	7%	9%	10%	9%	8%
Safe investment with very little potential	5%	6%	7%	5%	4%	4%	8%	4%	5%	6%	6%	5%	5%	5%	6%	5%	5%	8%
Risky investment with very little potential	32%	32%	35%	34%	30%	30%	33%	26%	30%	34%	38%	32%	34%	35%	27%	35%	31%	25%
Risky investment with a lot of potential	46%	49%	48%	38%	46%	41%	40%	56%	50%	43%	29%	32%	40%	45%	54%	39%	50%	56%
Don't know VOL	8%	5%	5%	12%	9%	15%	5%	6%	7%	6%	15%	21%	9%	7%	4%	10%	6%	3%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
Safe investment with a lot of potential	14%	11%	10%	16%	16%	16%	24%	10%	9%	16%	19%	14%	16%	14%	11%	16%	11%	12%
Safe investment with very little potential	38%	45%	42%	36%	29%	23%	27%	35%	39%	40%	37%	18%	28%	35%	52%	27%	45%	55%
Risky investment with very little potential	26%	25%	29%	24%	28%	25%	28%	30%	28%	24%	23%	24%	30%	28%	23%	28%	27%	20%
Risky investment with a lot of potential	10%	8%	8%	8%	15%	15%	12%	14%	10%	8%	6%	16%	12%	12%	6%	13%	8%	5%
Don't know VOL	12%	11%	10%	15%	13%	22%	8%	11%	14%	11%	15%	29%	13%	11%	8%	15%	9%	8%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Safe investment with a lot of potential	20%	20%	20%	19%	20%	17%	29%	19%	22%	20%	20%	14%	18%	20%	22%	19%	20%	23%
Safe investment with very little potential	28%	32%	26%	23%	26%	19%	20%	30%	31%	28%	22%	16%	22%	29%	35%	21%	32%	39%
Risky investment with very little potential	24%	21%	27%	28%	24%	25%	27%	24%	18%	25%	27%	26%	28%	25%	20%	26%	23%	18%
Risky investment with a lot of potential	14%	14%	17%	13%	13%	13%	14%	12%	14%	14%	14%	14%	14%	11%	14%	14%	14%	14%
Don't know VOL	15%	12%	10%	17%	18%	25%	9%	16%	15%	13%	18%	30%	18%	15%	8%	20%	11%	6%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k
Safe investment with a lot of potential	22%	18%	20%	21%	28%	29%	39%	28%	21%	21%	18%	26%	27%	23%	18%	27%	20%	15%
Safe investment with very little potential	54%	64%	58%	52%	43%	36%	36%	49%	60%	57%	49%	30%	42%	55%	68%	42%	63%	71%
Risky investment with very little potential	14%	12%	14%	17%	12%	18%	13%	12%	11%	12%	20%	20%	17%	14%	9%	17%	11%	9%
Risky investment with a lot of potential	5%	3%	5%	5%	10%	9%	8%	7%	6%	4%	5%	10%	8%	5%	3%	8%	3%	2%
Don't know VOL	5%	3%	3%	6%	6%	8%	5%	4%	3%	5%	8%	14%	6%	3%	2%	6%	3%	2%

Cell Contents:
- Column Percentage

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/grad School	<\$50k	\$50 - 100k
Safe investment with a lot of potential	41%	41%	41%	38%	41%	41%	50%	43%	41%	41%	38%	31%	41%	42%	41%	42%	40%	41%
Safe investment with very little potential	27%	30%	26%	26%	24%	20%	20%	27%	28%	29%	21%	19%	23%	25%	33%	21%	31%	35%
Risky investment with very little potential	16%	14%	17%	18%	15%	18%	16%	14%	15%	16%	20%	21%	17%	17%	12%	18%	14%	11%
Risky investment with a lot of potential	10%	9%	12%	8%	12%	8%	11%	11%	10%	11%	5%	10%	10%	10%	9%	10%	10%	9%
Don't know VOL	7%	5%	3%	10%	8%	13%	3%	6%	6%	4%	16%	18%	8%	6%	5%	9%	5%	4%

Cell Contents:
- Column Percentage

Table q82 - Which of the following best describes the type of mortgage you have? 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	<\$50k	\$50 - 100k	>\$100k
	A fixed rate mortgage with fixed payments for the life of the loan	88%	88%	84%	0%	0%	87%	85%	87%	89%	88%	87%	83%	88%	88%	89%	84%	90%	91%
	A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting	4%	4%	6%	0%	0%	7%	8%	4%	4%	5%	3%	10%	5%	2%	4%	5%	4%	5%

	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	<\$50k	\$50 - 100k	>\$100k
An adjustable rate mortgage or ARM, where the payment adjusts at least every year	3%	3%	5%	0%	0%	3%	3%	2%	2%	4%	2%	0%	3%	4%	2%	3%	3%	2%
An interest-only mortgage	2%	2%	2%	0%	0%	2%	0%	3%	2%	1%	1%	2%	1%	2%	2%	1%	2%	1%
A negative amortization mortgage where the outstanding balance can grow	.%	.%	.%	0%	0%	0%	1%	1%	0%	.%	0%	0%	1%	0%	.%	1%	.%	0%
Some other type of mortgage VOL	2%	2%	1%	0%	0%	1%	1%	1%	1%	2%	4%	0%	2%	2%	1%	3%	.%	1%
Don't know VOL	1%	1%	1%	0%	0%	1%	2%	2%	2%	.%	3%	4%	1%	1%	1%	3%	1%	.%

Cell Contents:
- Column Percentage

Table Q82B - Why did you choose this type of 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	<\$50k	\$50 - 100k	>\$100k
What I wanted to suit my needs better	12%	12%	9%	0%	0%	11%	19%	12%	11%	10%	18%	9%	16%	10%	12%	13%	12%	11%
Adjustable rate mortgages are too risky	4%	4%	5%	0%	0%	3%	3%	3%	5%	4%	2%	1%	3%	3%	5%	1%	6%	4%
Stable from month to month	28%	28%	29%	0%	0%	25%	24%	29%	27%	31%	21%	23%	28%	30%	28%	23%	30%	32%
Constant low rate and payments	20%	20%	19%	0%	0%	19%	14%	13%	19%	23%	24%	22%	22%	20%	20%	22%	18%	21%
Safe and secure	14%	14%	12%	0%	0%	15%	11%	16%	16%	12%	9%	7%	10%	13%	16%	7%	15%	19%
Only choice available	2%	2%	3%	0%	0%	2%	4%	3%	2%	2%	3%	5%	1%	3%	2%	5%	2%	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	<\$50k	\$50 - 100k	>\$100k
Unable to predict the future	1%	1%	1%	0%	0%	1%	2%	.%	1%	1%	1%	0%	1%	.%	1%	1%	.%	1%
No particular reason, just chose this type of mortgage	6%	6%	7%	0%	0%	10%	9%	10%	5%	5%	6%	14%	5%	6%	5%	11%	5%	3%
Others	10%	10%	11%	0%	0%	13%	12%	10%	11%	9%	13%	15%	10%	13%	8%	12%	10%	7%
Don't Know / No Response	3%	3%	3%	0%	0%	2%	3%	4%	3%	2%	3%	4%	4%	2%	2%	5%	2%	1%

Cell Contents:
- Column Percentage

Table g71m[{q71m}].mA - What influence would this factor have on your choice of lender? Having an existing relationship with that financial institution for checking, savings, or brokerage

		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	<\$50k	\$50 - 100k	>\$100k
	Major influence	57%	56%	54%	56%	59%	59%	60%	58%	58%	58%	51%	56%	56%	60%	55%	58%	59%	50%
	Minor influence	28%	31%	31%	25%	27%	21%	24%	30%	28%	27%	27%	20%	27%	27%	32%	26%	29%	32%
	No influence	13%	13%	14%	16%	11%	16%	15%	10%	12%	14%	18%	18%	15%	12%	12%	14%	11%	17%
	Don't know VOL	2%	1%	.%	3%	2%	3%	1%	2%	1%	1%	3%	6%	2%	1%	1%	3%	1%	1%

Cell Contents:
- Column Percentage

Table g71m[{q71n}].mA - What influence would this factor have on your choice of lender? Getting a realtor referral

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	23%	18%	22%	21%	33%	33%	34%	24%	21%	24%	24%	28%	29%	23%	18%	29%	20%	14%
Minor influence	46%	49%	46%	39%	45%	39%	39%	51%	50%	44%	37%	37%	40%	48%	51%	42%	50%	52%
No influence	28%	32%	32%	36%	18%	23%	25%	23%	27%	30%	35%	28%	28%	27%	30%	25%	29%	34%
Don't know VOL	2%	1%	1%	4%	3%	5%	2%	2%	1%	2%	4%	8%	2%	2%	1%	4%	1%	0%

Cell Contents:
 - Column Percentage

Table g71m[{q71o}].mA - What influence would this factor have on your choice of lender? Having a mortgage relationship with the lending institution

		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	<\$50k	\$50 - 100k	>\$100k
	Major influence	53%	55%	51%	49%	56%	58%	53%	57%	57%	53%	43%	52%	50%	57%	54%	53%	55%	50%
	Minor influence	28%	29%	31%	25%	28%	24%	25%	29%	28%	29%	26%	23%	29%	28%	29%	26%	30%	33%
	No influence	16%	15%	18%	21%	13%	15%	19%	12%	13%	16%	26%	20%	19%	13%	16%	18%	14%	16%
	Don't know VOL	2%	1%	.%	5%	2%	3%	3%	2%	2%	1%	6%	5%	3%	2%	1%	3%	2%	1%

Cell Contents:
- Column Percentage

Table g71m[{q71p}].mA - What influence would this factor have on your choice of lender? Reputation of the lending institution

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	70%	72%	73%	69%	69%	69%	70%	69%	68%	71%	70%	62%	65%	72%	74%	69%	72%	69%
Minor influence	19%	20%	18%	14%	19%	18%	14%	22%	21%	18%	12%	16%	19%	18%	19%	17%	20%	21%
No influence	10%	7%	9%	14%	10%	11%	14%	7%	10%	10%	14%	18%	13%	8%	6%	12%	7%	9%
Don't know VOL	2%	.%	.%	3%	2%	2%	1%	2%	1%	1%	3%	3%	3%	1%	.%	2%	1%	1%

Cell Contents:
 - Column Percentage

Table g71m[{q71q}].mA - What influence would this factor have on your choice of lender? Competitiveness of the offers or quotes you received

		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	<\$50k	\$50 - 100k	>\$100k
	Major influence	62%	68%	68%	54%	59%	55%	60%	65%	70%	64%	45%	50%	54%	61%	71%	54%	66%	76%
	Minor influence	24%	22%	19%	24%	26%	27%	22%	25%	21%	23%	28%	25%	27%	25%	21%	26%	25%	17%
	No influence	12%	9%	11%	17%	12%	14%	15%	9%	7%	12%	22%	18%	17%	12%	6%	16%	8%	7%
	Don't know VOL	3%	1%	2%	5%	3%	5%	3%	1%	2%	2%	6%	7%	2%	2%	1%	4%	1%	1%

Cell Contents:
- Column Percentage

Table g71m[{q71r}].mA - What influence would this factor have on your choice of lender? A mortgage broker's recommendation

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	24%	21%	27%	18%	31%	36%	33%	30%	24%	23%	16%	29%	28%	24%	19%	30%	20%	17%
Minor influence	46%	50%	45%	42%	44%	37%	42%	50%	50%	46%	38%	37%	40%	45%	54%	41%	52%	53%
No influence	27%	27%	26%	35%	22%	24%	22%	19%	24%	29%	39%	27%	28%	29%	26%	26%	27%	28%
Don't know VOL	3%	1%	2%	5%	3%	3%	3%	2%	2%	2%	6%	6%	3%	2%	1%	3%	2%	2%

Cell Contents:
- Column Percentage

Table g71m[{q71s}].mA - What influence would this factor have on your choice of lender? Friends', family, or co-workers' referrals

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	35%	33%	32%	29%	44%	39%	34%	44%	38%	31%	26%	35%	35%	34%	36%	40%	34%	30%
Minor influence	43%	48%	48%	40%	39%	34%	44%	43%	42%	46%	38%	37%	38%	46%	46%	37%	47%	49%
No influence	21%	19%	20%	30%	16%	26%	21%	11%	19%	22%	34%	26%	26%	19%	17%	22%	19%	20%
Don't know VOL	1%	.%	0%	2%	1%	2%	.%	1%	.%	1%	2%	1%	1%	.%	1%	1%	.%	1%

Cell Contents:
 - Column Percentage

Table g71m[{q71t}].mA - What influence would this factor have on your choice of lender? Lender advertising

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	10%	7%	9%	10%	14%	27%	19%	9%	11%	12%	9%	24%	13%	9%	5%	14%	6%	4%
Minor influence	44%	47%	46%	39%	46%	36%	40%	48%	46%	43%	40%	38%	40%	46%	48%	44%	47%	46%
No influence	44%	45%	44%	49%	38%	34%	39%	41%	42%	45%	49%	33%	44%	44%	46%	39%	46%	49%
Don't know VOL	2%	1%	1%	2%	2%	3%	1%	2%	1%	1%	3%	5%	2%	1%	1%	3%	1%	1%

Cell Contents:
- Column Percentage

Table g71m[{q71u}].mA - What influence would this factor have on your choice of lender? Doing research online

	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	<\$50k	\$50 - 100k	>\$100k
Major influence	43%	40%	44%	30%	55%	46%	50%	55%	47%	41%	24%	41%	39%	46%	44%	44%	41%	44%
Minor influence	36%	41%	39%	35%	29%	31%	29%	36%	38%	37%	31%	28%	33%	33%	41%	32%	41%	39%
No influence	20%	18%	16%	31%	13%	19%	19%	8%	14%	21%	40%	25%	25%	20%	14%	21%	17%	16%
Don't know VOL	2%	1%	1%	4%	2%	4%	2%	1%	1%	2%	6%	6%	2%	1%	1%	3%	1%	1%

Cell Contents:
- Column Percentage

Table q24h - How satisfied were you with the process you went through in applying for and obtaining a mortgage to purchase or refinance a 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	<\$50k	\$50 - 100k
Very satisfied	57%	57%	55%	0%	0%	63%	50%	57%	54%	59%	59%	63%	58%	60%	55%	55%	55%	61%
Somewhat satisfied	32%	32%	32%	0%	0%	27%	36%	33%	34%	31%	30%	25%	31%	32%	34%	33%	33%	30%
Somewhat unsatisfied	6%	6%	7%	0%	0%	6%	5%	7%	6%	6%	5%	7%	5%	3%	8%	5%	7%	6%
Very unsatisfied	4%	4%	6%	0%	0%	2%	9%	3%	4%	4%	5%	5%	5%	5%	3%	6%	4%	2%
Don't know VOL	1%	1%	.%	0%	0%	1%	0%	.%	1%	1%	2%	0%	.%	1%	1%	1%	1%	.%

Cell Contents:
- Column Percentage

Table Q24I - Why were you {Q24H} with the process of applying for and obtaining a 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	<\$50k	\$50-100k	>\$100k
Very Satisfied/Some what Satisfied																		
Good customer service	16%	16%	16%	0%	0%	20%	12%	13%	19%	16%	17%	15%	16%	20%	15%	17%	16%	16%
Simple and straightforward	16%	16%	16%	0%	0%	10%	14%	22%	17%	15%	7%	8%	20%	17%	15%	11%	19%	17%
Fast	6%	6%	4%	0%	0%	7%	5%	6%	7%	5%	6%	4%	6%	5%	7%	5%	5%	7%
Smooth and hassle free	11%	11%	10%	0%	0%	7%	9%	10%	7%	13%	12%	10%	8%	9%	12%	9%	10%	13%
Good rate with affordable payments	6%	6%	4%	0%	0%	9%	8%	5%	5%	7%	10%	11%	6%	7%	5%	7%	6%	5%
Mixed positives and negatives	2%	2%	1%	0%	0%	1%	1%	3%	1%	1%	1%	2%	.%	2%	2%	1%	1%	2%
All negatives	15%	15%	17%	0%	0%	15%	16%	17%	17%	15%	8%	5%	15%	16%	16%	12%	17%	16%
I got what I wanted	8%	8%	9%	0%	0%	7%	11%	7%	6%	10%	13%	19%	9%	9%	7%	12%	6%	8%
Others	8%	8%	8%	0%	0%	12%	8%	5%	8%	7%	13%	11%	6%	6%	8%	10%	7%	6%
Dont Know / No Response	2%	2%	2%	0%	0%	3%	2%	2%	1%	2%	3%	3%	2%	1%	2%	3%	1%	1%
Very UnSatisfied/Some what UnSatisfied																		
It was a difficult process	3%	3%	5%	0%	0%	5%	2%	3%	4%	4%	1%	5%	3%	2%	4%	4%	4%	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/grad School	<\$50k	\$50-100k	>\$100k
Unhelpful broker	3%	3%	3%	0%	0%	2%	3%	3%	5%	2%	4%	2%	4%	4%	3%	2%	4%	4%
Others	3%	3%	4%	0%	0%	2%	8%	5%	3%	2%	4%	5%	3%	2%	4%	5%	3%	2%
Don't Know / No Response	.%	.%	.%	0%	0%	0%	1%	0%	0%	.%	0%	0%	0%	.%	.%	0%	.%	0%
Dont Know																		
Others	.%	.%	0%	0%	0%	0%	0%	0%	.%	.%	2%	0%	0%	1%	1%	1%	.%	.%
Dont Know / No Response	.%	.%	.%	0%	0%	1%	0%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	0%

Cell Contents:
- Column Percentage

Table Q24J - What, if anything, would have made the process of applying for and obtaining a mortgage more satisfactory?

	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	<\$50k	\$50 - 100k	>\$100k
Better customer service	15%	15%	15%	0%	0%	13%	16%	15%	17%	15%	12%	15%	14%	14%	16%	14%	17%	13%
Easier and quicker process	11%	11%	12%	0%	0%	10%	7%	12%	12%	9%	10%	1%	10%	10%	13%	8%	11%	13%
Better rate	9%	9%	9%	0%	0%	11%	11%	8%	7%	10%	12%	5%	12%	9%	8%	12%	7%	9%
Costs and fees	5%	5%	6%	0%	0%	6%	6%	5%	7%	5%	3%	7%	3%	4%	7%	4%	6%	6%
Less paperwork and forms	8%	8%	8%	0%	0%	5%	7%	7%	10%	9%	5%	10%	7%	10%	8%	6%	8%	11%
More of it all online or electronically	1%	1%	1%	0%	0%	0%	1%	1%	1%	1%	0%	0%	1%	.%	1%	.%	1%	2%
Completely satisfied	33%	33%	28%	0%	0%	35%	32%	34%	32%	31%	35%	37%	35%	35%	30%	32%	32%	32%
Others	10%	10%	12%	0%	0%	14%	13%	9%	10%	10%	10%	14%	9%	9%	10%	13%	10%	7%
Don't Know / No Response	8%	8%	10%	0%	0%	7%	8%	8%	6%	9%	12%	11%	9%	9%	7%	12%	7%	7%

Cell Contents:
- Column Percentage

Table q71v - Was the amount you had to pay at closing higher, about the same, or lower than you expected?

		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	<\$50k	\$50 - 100k	>\$100k
	Higher	15%	15%	18%	13%	17%	17%	16%	16%	15%	15%	14%	14%	17%	15%	14%	17%	14%	12%
	About the Same	49%	61%	59%	53%	31%	42%	38%	39%	53%	53%	52%	40%	45%	50%	54%	41%	53%	63%
	Lower	15%	20%	20%	16%	7%	17%	21%	12%	16%	16%	15%	16%	17%	15%	13%	14%	16%	15%
	Don't know	21%	4%	4%	18%	45%	25%	25%	33%	16%	16%	19%	30%	21%	20%	19%	28%	17%	10%

Cell Contents:
- Column Percentage

Table q71y - Did the process of applying for a mortgage take more time, less time, or about the amount of time you expected?

		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	<\$50k	\$50 - 100k	>\$100k
	More time	24%	24%	23%	0%	0%	25%	26%	23%	24%	25%	17%	22%	20%	23%	26%	25%	24%	23%
	About what you expected	60%	60%	63%	0%	0%	54%	56%	58%	60%	60%	63%	54%	63%	63%	58%	56%	62%	60%
	Less time	16%	16%	14%	0%	0%	22%	18%	19%	15%	15%	20%	24%	17%	14%	17%	19%	14%	17%

Cell Contents:
 - Column Percentage

Table q71w - When shopping for your current mortgage, did you obtain offers or quotes from more than one financial institution?

		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	<\$50k	\$50 - 100k	>\$100k
	Yes, more than one	59%	59%	58%	0%	0%	63%	55%	69%	60%	57%	45%	63%	50%	58%	64%	54%	58%	64%
	No, only one	38%	38%	40%	0%	0%	35%	42%	28%	37%	40%	52%	37%	48%	40%	33%	43%	40%	33%
	Don't know VOL	3%	3%	2%	0%	0%	2%	3%	2%	3%	3%	3%	0%	2%	3%	3%	3%	2%	3%

Cell Contents:
 - Column Percentage

Table q71x - How did you obtain your mortgage quote(s)?

	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	<\$50k	\$50-100k	>\$100k
Individual bank websites (without communication with a company representative)	17%	17%	16%	0%	0%	21%	13%	19%	19%	17%	9%	11%	17%	16%	18%	13%	19%	19%
Third party mortgage offer comparison websites	15%	15%	14%	0%	0%	20%	10%	17%	15%	14%	10%	15%	16%	14%	14%	11%	15%	17%
Representatives from the lending institutions in person	46%	46%	43%	0%	0%	51%	45%	50%	49%	40%	53%	55%	46%	45%	46%	50%	50%	38%
Representatives from the lending institutions on the phone	39%	39%	36%	0%	0%	33%	35%	35%	43%	40%	32%	43%	34%	40%	41%	35%	38%	44%
Independent broker or financial advisor	26%	26%	29%	0%	0%	41%	34%	32%	26%	24%	21%	28%	26%	24%	26%	29%	25%	26%
Other VOL	8%	8%	10%	0%	0%	4%	10%	6%	8%	8%	13%	11%	8%	7%	9%	9%	9%	7%
None of the above	4%	4%	5%	0%	0%	7%	5%	3%	3%	5%	5%	3%	8%	6%	2%	8%	3%	2%

	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	<\$50k	\$50-100k	>\$100k
Don't know VOL	2%	2%	2%	0%	0%	2%	2%	1%	2%	2%	1%	2%	1%	1%	3%	1%	2%	2%

Cell Contents:
- Column Percentage

Table q71k - In your opinion, what is the maximum percentage by which the monthly ARM payment can increase over the lifetime of the loan?

	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	<\$50k	\$50-100k	>\$100k
1	7%	7%	8%	7%	5%	6%	7%	4%	6%	8%	7%	5%	7%	7%	6%	5%	7%	8%
2	7%	9%	10%	8%	4%	4%	5%	6%	7%	9%	5%	1%	7%	7%	9%	5%	7%	12%
3	6%	8%	7%	5%	3%	4%	2%	4%	5%	7%	6%	3%	6%	6%	6%	4%	6%	9%
4	2%	3%	2%	2%	2%	2%	1%	2%	3%	3%	2%	1%	3%	2%	3%	2%	3%	3%
5	11%	12%	11%	10%	10%	7%	12%	11%	12%	10%	11%	4%	9%	12%	14%	9%	12%	14%
6	2%	2%	2%	2%	1%	1%	3%	1%	2%	3%	2%	1%	1%	1%	3%	1%	2%	2%
7	1%	2%	2%	1%	1%	2%	2%	1%	2%	1%	2%	1%	2%	2%	1%	2%	1%	1%
8	1%	2%	2%	1%	.%	2%	1%	2%	2%	1%	1%	2%	2%	1%	1%	2%	2%	1%
9	1%	1%	1%	1%	.%	.%	.%	.%	.%	1%	.%	1%	1%	.%	.%	1%	.%	1%
10	8%	6%	7%	9%	10%	6%	9%	10%	6%	8%	6%	6%	8%	8%	8%	9%	8%	5%
11	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%
12	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	.%	0%	1%	1%	1%	1%	1%	1%
13	.%	.%	.%	0%	.%	0%	.%	0%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%
14	.%	.%	0%	0%	.%	0%	1%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	0%
15	2%	1%	2%	2%	3%	2%	2%	3%	3%	1%	2%	2%	2%	2%	2%	3%	2%	1%
16	.%	0%	0%	.%	.%	.%	1%	.%	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%
17	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	0%	.%	.%	0%	.%	0%
18	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	0%
20	4%	3%	5%	2%	6%	5%	6%	5%	5%	3%	2%	5%	3%	4%	3%	4%	3%	3%
21	.%	0%	0%	0%	.%	.%	.%	.%	0%	0%	0%	0%	0%	.%	.%	0%	.%	0%
22	.%	0%	0%	0%	.%	.%	1%	.%	.%	.%	0%	1%	0%	.%	.%	.%	.%	0%
24	.%	.%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%
25	2%	2%	2%	2%	3%	1%	5%	3%	1%	2%	1%	3%	2%	2%	2%	2%	2%	1%
28	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
30	1%	1%	1%	1%	2%	2%	3%	1%	2%	1%	.%	1%	2%	1%	1%	2%	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	<\$50k	\$50-100k	>\$100k
32	.%	0%	0%	0%	.%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%
35	.%	.%	0%	0%	.%	.%	0%	1%	0%	0%	0%	0%	.%	.%	.%	.%	0%	.%
37	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%
40	1%	.%	1%	.%	2%	1%	1%	2%	.%	.%	.%	0%	.%	1%	1%	1%	1%	.%
45	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%
50	2%	1%	1%	1%	2%	2%	4%	3%	2%	2%	.%	3%	2%	2%	1%	2%	1%	1%
60	.%	.%	1%	.%	0%	0%	.%	.%	0%	.%	0%	0%	.%	.%	.%	.%	0%	0%
70	.%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%
75	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%
80	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%
90	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%
Median	5.00	5.00	5.00	5.00	10.00	7.00	8.53	9.36	5.00	5.00	5.00	10.00	5.00	5.00	5.00	7.00	5.00	5.00
Don't Know VOL	41%	37%	34%	45%	42%	50%	34%	38%	39%	37%	53%	60%	41%	40%	36%	43%	39%	32%
Mean	9.87	8.13	8.67	8.52	13.12	10.84	13.04	12.76	10.32	8.36	7.12	13.44	10.12	9.97	9.09	11.72	8.54	7.75
Standard Deviation	11.61	10.30	10.28	10.44	12.75	11.48	13.06	13.02	12.70	10.27	8.36	13.21	11.67	11.41	11.46	12.60	9.15	11.73

Cell Contents:
- Column Percentage

Table q71I - In your opinion, what is the likeliest percentage by which the monthly ARM payment will change over the lifetime of the loan?

	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	<\$50k	\$50 - 100k	>\$100k
1	5%	6%	5%	5%	4%	6%	4%	4%	4%	6%	6%	8%	4%	6%	5%	5%	5%	5%
2	5%	6%	8%	4%	4%	4%	4%	4%	5%	6%	5%	3%	4%	5%	7%	3%	6%	7%
3	5%	5%	6%	3%	4%	4%	5%	5%	5%	4%	4%	2%	4%	6%	5%	4%	6%	5%
4	3%	3%	3%	3%	2%	2%	1%	2%	4%	3%	2%	0%	3%	3%	3%	2%	4%	2%
5	11%	12%	11%	11%	9%	9%	13%	9%	11%	14%	9%	6%	10%	10%	14%	10%	12%	15%
6	2%	3%	4%	1%	2%	1%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	3%
7	2%	3%	3%	1%	1%	1%	2%	2%	2%	2%	1%	2%	1%	2%	3%	2%	2%	2%
8	2%	3%	4%	2%	1%	2%	1%	2%	3%	2%	1%	1%	2%	2%	2%	2%	3%	2%
9	1%	1%	1%	1%	.%	1%	.%	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	.%
10	8%	7%	8%	8%	10%	8%	10%	10%	9%	8%	6%	8%	7%	11%	8%	10%	6%	9%
11	.%	.%	.%	.%	0%	0%	0%	0%	.%	.%	.%	0%	0%	0%	.%	.%	.%	.%
12	1%	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
13	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	.%	.%	0%	0%
14	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%	.%	0%	0%	.%	.%	.%	.%	0%
15	3%	2%	2%	2%	5%	3%	5%	4%	3%	2%	1%	4%	3%	2%	3%	4%	3%	2%
16	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%
17	.%	0%	0%	.%	1%	.%	.%	.%	0%	.%	0%	1%	.%	0%	.%	.%	.%	0%
18	.%	.%	1%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	.%	.%	.%	.%	0%
19	.%	.%	0%	.%	.%	1%	.%	.%	.%	.%	0%	1%	.%	.%	.%	.%	.%	.%
20	4%	4%	5%	3%	4%	2%	5%	4%	6%	3%	3%	0%	4%	5%	4%	3%	4%	3%
21	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%
22	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
25	2%	1%	2%	2%	3%	2%	3%	3%	2%	2%	1%	3%	3%	1%	1%	3%	1%	1%
26	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%
27	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	.%
28	.%	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	<\$50k	\$50 - 100k	>\$100k
30	2%	1%	1%	2%	4%	2%	4%	2%	2%	2%	1%	1%	3%	2%	2%	2%	2%	1%
33	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%
34	.%	0%	0%	0%	.%	.%	1%	.%	0%	.%	0%	0%	0%	.%	.%	.%	0%	0%
35	.%	.%	0%	0%	1%	.%	0%	1%	.%	0%	0%	1%	.%	.%	1%	1%	.%	.%
40	1%	1%	1%	.%	2%	1%	1%	2%	1%	.%	.%	1%	1%	1%	1%	1%	1%	.%
45	.%	0%	0%	.%	.%	.%	.%	0%	0%	.%	0%	.%	.%	.%	.%	.%	.%	0%
49	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%
50	2%	2%	2%	1%	3%	1%	3%	3%	2%	2%	.%	2%	2%	2%	2%	2%	1%	3%
60	.%	1%	0%	0%	.%	.%	1%	1%	.%	.%	.%	2%	.%	.%	.%	1%	0%	1%
70	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%
75	.%	.%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%	.%	.%	.%	.%	0%
80	.%	.%	0%	0%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%
110	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%
120	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%
Median	6.00	5.00	6.00	6.00	10.00	7.00	10.00	10.00	7.00	5.00	5.00	8.81	7.00	7.00	5.00	10.00	5.00	5.00
Don't Know VOL	39%	36%	32%	47%	38%	46%	33%	35%	37%	37%	53%	51%	44%	36%	34%	41%	37%	34%
Mean	11.50	10.23	9.73	10.51	13.85	10.96	13.30	13.80	11.03	10.57	9.50	12.94	12.25	11.03	11.07	13.09	10.20	10.28
Standard Deviation	13.19	13.13	10.53	12.36	13.19	11.18	12.99	14.39	11.07	12.98	13.26	14.81	12.93	12.62	13.28	13.12	13.31	12.77

Cell Contents:
- Column Percentage

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	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
	Yes	12%	10%	15%	12%	15%	18%	13%	14%	10%	12%	14%	15%	12%	13%	12%	15%	10%	12%
	No	84%	87%	83%	84%	82%	78%	85%	84%	87%	86%	79%	80%	85%	85%	85%	81%	88%	86%
	Don't know VOL	3%	3%	2%	4%	3%	4%	3%	2%	3%	2%	7%	5%	3%	2%	3%	4%	2%	3%

Cell Contents:
 - Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
Yes	20%	19%	26%	20%	20%	22%	19%	19%	17%	20%	22%	17%	18%	19%	21%	21%	17%	21%
No	76%	77%	70%	75%	77%	75%	77%	78%	79%	77%	70%	80%	76%	78%	75%	75%	78%	76%
Don't know VOL	4%	4%	5%	5%	3%	2%	4%	3%	4%	3%	8%	3%	5%	3%	4%	3%	5%	3%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Yes	44%	52%	59%	39%	39%	47%	36%	47%	52%	45%	32%	39%	42%	45%	47%	41%	50%	47%
No	54%	47%	40%	59%	59%	52%	63%	52%	47%	54%	65%	58%	57%	54%	51%	57%	49%	51%
Don't know VOL	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	2%	2%	.%	1%	2%	1%	.%	2%

Cell Contents:
 - Column Percentage

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		
	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	<\$50k	\$50 - 100k	>\$100k
Yes	21%	24%	27%	21%	18%	28%	16%	22%	26%	21%	17%	23%	22%	20%	22%	19%	24%	25%
No	77%	74%	72%	77%	81%	71%	82%	77%	73%	77%	81%	76%	77%	78%	76%	79%	75%	73%
Don't know VOL	2%	2%	2%	2%	1%	1%	2%	1%	1%	2%	2%	1%	1%	2%	2%	2%	1%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Yes	30%	28%	32%	31%	35%	47%	26%	32%	32%	27%	31%	43%	31%	31%	27%	34%	27%	28%
No	69%	71%	66%	68%	65%	52%	74%	67%	67%	72%	68%	56%	69%	68%	72%	65%	72%	71%
Don't know VOL	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%

Cell Contents:
- Column Percentage

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		
	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	<\$50k	\$50 - 100k	>\$100k
At least 20% more than the value of your home	15%	15%	54%	0%	0%	15%	18%	13%	16%	17%	12%	23%	10%	16%	16%	16%	15%	15%
About 5-20% more than the value of your home	13%	13%	46%	0%	0%	13%	21%	19%	15%	10%	11%	14%	15%	16%	11%	17%	13%	9%

	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	<\$50k	\$50 - 100k	>\$100k
About the same as the value of your home	16%	16%	0%	0%	0%	20%	13%	23%	15%	13%	14%	13%	13%	16%	16%	16%	15%	19%
About 5-20% less than the value of your home	18%	18%	0%	0%	0%	13%	19%	20%	24%	14%	17%	18%	22%	13%	20%	16%	21%	16%
At least 20% less than the value of your home	34%	34%	0%	0%	0%	32%	23%	24%	28%	42%	41%	25%	36%	36%	34%	30%	34%	38%
Don't know VOL	3%	3%	0%	0%	0%	8%	6%	3%	3%	3%	5%	7%	4%	2%	3%	5%	2%	3%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k	
You did not have enough information about your mortgage when you got it	7%	7%	7%	0%	0%	13%	6%	11%	8%	5%	0%	9%	8%	7%	6%	12%	6%	2%	
You had enough information but voluntarily took a risk	16%	16%	16%	0%	0%	21%	14%	15%	13%	16%	24%	32%	11%	13%	17%	17%	14%	16%	
The housing market changed in a way you could not have predicted	61%	61%	61%	0%	0%	50%	73%	65%	60%	63%	43%	38%	59%	66%	63%	56%	65%	60%	
Don't know VOL	17%	17%	17%	0%	0%	16%	8%	10%	19%	16%	33%	21%	21%	14%	15%	15%	16%	22%	

Cell Contents:
- Column Percentage

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		
	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	<\$50k	\$50 - 100k	>\$100k
Yes	7%	7%	13%	0%	0%	10%	15%	6%	7%	8%	2%	9%	9%	6%	5%	12%	7%	2%
No	92%	92%	86%	0%	0%	90%	85%	92%	92%	91%	96%	89%	91%	93%	93%	87%	93%	97%
Don't know	1%	1%	1%	0%	0%	.%	1%	2%	1%	1%	2%	1%	0%	1%	1%	2%	1%	1%
VOL																		

Cell Contents:
- Column Percentage

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

	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	<\$50k	\$50 - 100k	>\$100k
At least 20% more than what you paid for it	39%	31%	27%	52%	0%	34%	36%	17%	26%	46%	53%	33%	48%	37%	35%	40%	38%	36%
About 5-20% more than what you paid for it	21%	23%	21%	18%	0%	22%	22%	25%	25%	20%	16%	17%	19%	23%	21%	21%	21%	22%
About the same as you paid for it	18%	19%	13%	15%	0%	21%	17%	24%	19%	16%	16%	19%	16%	17%	19%	16%	19%	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	<\$50k	\$50 - 100k	>\$100k
About 5-20% less than what you paid for it	11%	15%	20%	5%	0%	8%	13%	18%	18%	9%	6%	14%	7%	11%	14%	9%	12%	15%
At least 20% less than what you paid for it	9%	11%	19%	7%	0%	12%	9%	14%	12%	8%	6%	16%	8%	10%	9%	11%	9%	7%
Don't know VOL	2%	1%	1%	2%	0%	2%	2%	1%	1%	1%	3%	1%	2%	2%	2%	2%	1%	2%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k
Considered it seriously	2%	2%	3%	0%	0%	3%	3%	.%	1%	2%	2%	2%	1%	2%	1%	3%	1%	1%
Considered it somewhat	2%	2%	3%	0%	0%	3%	4%	3%	2%	2%	0%	3%	2%	2%	2%	3%	2%	2%
Not seriously considered it	3%	3%	6%	0%	0%	4%	3%	4%	2%	3%	3%	3%	2%	4%	4%	4%	3%	3%
Not considered it at all	93%	93%	87%	0%	0%	88%	90%	92%	93%	92%	92%	91%	94%	92%	93%	89%	93%	94%
Don't know VOL	1%	1%	1%	0%	0%	3%	0%	1%	.%	1%	2%	0%	1%	.%	1%	2%	.%	1%

Cell Contents:
- Column Percentage

Table q106b - For a person to get a mortgage, what percent of a home's total price should be required as down payment?

	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	<\$50k	\$50 - 100k	>\$100k
1	3%	3%	3%	2%	3%	4%	5%	2%	4%	3%	2%	4%	3%	3%	2%	3%	3%	1%
2	2%	1%	2%	1%	3%	2%	2%	2%	3%	1%	1%	3%	2%	2%	1%	2%	2%	1%
3	3%	4%	3%	3%	3%	5%	6%	3%	4%	4%	2%	6%	3%	3%	3%	3%	4%	3%
4	.%	.%	0%	.%	1%	1%	1%	1%	1%	1%	.%	1%	.%	1%	.%	1%	.%	.%
5	14%	17%	18%	10%	12%	14%	16%	14%	20%	14%	6%	10%	13%	15%	15%	12%	18%	12%
6	.%	.%	.%	.%	.%	.%	1%	.%	0%	.%	.%	1%	.%	.%	.%	.%	0%	.%
7	.%	1%	.%	.%	.%	1%	1%	1%	0%	1%	.%	0%	1%	1%	.%	1%	.%	.%
8	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	.%	2%	1%	.%	.%	1%	1%	.%
9	.%	.%	.%	1%	0%	1%	0%	.%	.%	.%	0%	1%	.%	.%	.%	1%	0%	.%
10	30%	32%	30%	28%	31%	22%	26%	31%	30%	32%	25%	21%	29%	32%	32%	29%	30%	33%
12	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%
15	5%	5%	4%	4%	6%	4%	4%	7%	5%	5%	4%	5%	4%	6%	5%	5%	5%	5%
16	.%	0%	0%	0%	.%	0%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%
17	.%	0%	0%	.%	.%	.%	0%	0%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%
18	.%	.%	1%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%
20	22%	25%	25%	26%	14%	14%	15%	16%	19%	24%	29%	11%	20%	19%	28%	16%	22%	34%
21	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%
25	3%	1%	1%	5%	4%	3%	3%	3%	2%	3%	4%	3%	3%	3%	3%	3%	3%	2%
30	2%	1%	1%	3%	3%	3%	3%	3%	2%	1%	3%	3%	3%	3%	2%	3%	1%	2%
33	.%	.%	.%	.%	.%	.%	.%	0%	.%	0%	1%	2%	0%	.%	.%	.%	.%	0%
35	.%	.%	0%	1%	0%	.%	.%	1%	.%	0%	.%	0%	.%	1%	.%	.%	.%	.%
40	.%	.%	0%	.%	1%	.%	.%	.%	.%	.%	.%	0%	1%	.%	.%	1%	.%	.%
Don't Know VOL	13%	8%	9%	14%	17%	23%	14%	13%	9%	10%	21%	26%	16%	12%	7%	18%	9%	5%

	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	<\$50k	\$50 - 100k	>\$100k
Mean	12.57	11.91	11.73	14.11	12.19	11.60	11.16	12.10	11.38	12.37	15.11	11.45	12.57	12.24	13.00	12.50	11.76	13.62
Standard Deviation	7.46	6.77	6.87	7.74	7.92	8.01	7.88	7.53	7.26	7.13	7.67	8.22	7.74	7.51	7.08	8.00	6.92	6.90

Cell Contents:
- Column Percentage

Table q119b - Which of the following home purchase and financing activities do you feel comfortable completing on a smartphone, tablet, or other mobile device?

	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	<\$50k	\$50 - 100k	>\$100k
Researching homes available for sale	63%	68%	69%	50%	65%	60%	57%	74%	74%	60%	38%	50%	55%	67%	70%	56%	67%	74%
Comparing mortgage interest rates	56%	62%	60%	46%	57%	51%	55%	65%	67%	54%	37%	42%	50%	57%	65%	50%	62%	68%
Obtaining mortgage offers or quotes	39%	43%	45%	29%	43%	41%	41%	46%	51%	35%	23%	33%	36%	39%	44%	37%	40%	49%
Researching mortgage lenders	57%	61%	61%	44%	61%	52%	60%	68%	68%	52%	36%	42%	50%	60%	64%	52%	60%	68%
Obtaining a mortgage	19%	20%	24%	12%	22%	27%	25%	21%	21%	19%	10%	20%	20%	18%	18%	19%	15%	23%
None of the above	25%	22%	20%	35%	20%	28%	21%	14%	18%	29%	42%	34%	31%	23%	20%	29%	22%	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	<\$50k	\$50 - 100k	>\$100k
Don't know VOL	2%	1%	1%	4%	2%	1%	3%	2%	1%	2%	6%	5%	2%	2%	1%	3%	2%	1%

Cell Contents:
- Column Percentage

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	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k
DO NOT ASK: First Home mortgage AUTO POPULATE IF 24E=C1	40%	95%	95%	0%	0%	32%	28%	31%	54%	49%	23%	23%	32%	38%	52%	22%	53%	66%
DO NOT ASK: Second mortgage or home equity line of credit AUTO POPULATE IF 24F=C1	9%	22%	27%	0%	0%	6%	7%	4%	13%	14%	4%	5%	6%	8%	13%	4%	11%	18%
Credit Card Debt that you don't pay off every month	25%	35%	35%	16%	20%	23%	27%	20%	32%	31%	17%	20%	25%	25%	27%	21%	32%	28%
Car Loans	31%	44%	45%	16%	27%	30%	23%	35%	43%	32%	12%	21%	26%	31%	38%	22%	41%	43%

	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	<\$50k	\$50 - 100k	>\$100k
School Loans	19%	22%	25%	6%	26%	15%	25%	39%	24%	11%	1%	7%	10%	20%	30%	17%	23%	23%
Back taxes	6%	5%	7%	5%	8%	15%	6%	5%	8%	7%	4%	13%	7%	5%	4%	8%	4%	3%
Other Loans/Debt	10%	13%	15%	7%	10%	9%	9%	9%	13%	11%	8%	10%	10%	12%	9%	10%	10%	12%
Don't have any debt	35%	17%	15%	61%	38%	33%	34%	26%	25%	35%	63%	46%	42%	34%	29%	42%	27%	27%
Don't know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	.%	.%	1%	1%	1%	1%	1%

Cell Contents:
- Column Percentage

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?

	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	<\$50k	\$50 - 100k	>\$100k
Very stressed	7%	5%	9%	4%	13%	7%	10%	10%	8%	7%	3%	11%	10%	7%	5%	12%	5%	2%
Somewhat stressed	19%	22%	24%	11%	23%	19%	20%	23%	23%	20%	9%	16%	19%	23%	18%	21%	20%	15%
Not very stressed	17%	21%	19%	12%	17%	14%	14%	21%	21%	16%	11%	12%	14%	17%	21%	15%	21%	19%
Not at all stressed	55%	51%	48%	71%	46%	59%	55%	45%	47%	55%	75%	60%	57%	51%	54%	51%	52%	64%
Don't know VOL	1%	1%	1%	2%	1%	1%	1%	1%	.%	1%	2%	1%	1%	1%	1%	1%	1%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Yes	45%	43%	39%	64%	32%	33%	37%	43%	38%	42%	61%	33%	40%	43%	54%	36%	49%	62%
	No	54%	55%	61%	35%	68%	67%	61%	57%	62%	57%	37%	67%	60%	56%	46%	63%	50%	37%
	Don't know VOL	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	.%	1%	1%	1%	1%	1%	1%

Cell Contents:
 - Column Percentage

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	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
Yes	72%	78%	70%	79%	58%	62%	65%	67%	72%	71%	79%	54%	68%	70%	81%	59%	81%	90%
No	27%	21%	28%	19%	41%	35%	34%	30%	27%	28%	19%	44%	30%	29%	18%	39%	19%	9%
Don't know VOL	2%	1%	2%	2%	2%	3%	2%	3%	.%	1%	2%	2%	2%	2%	.%	2%	1%	.%

Cell Contents:
- Column Percentage

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		
		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	<\$50k	\$50 - 100k	>\$100k
	Very concerned	8%	6%	8%	5%	13%	14%	8%	8%	10%	9%	2%	17%	10%	7%	4%	11%	6%	3%
	Somewhat concerned	10%	10%	10%	8%	12%	16%	7%	10%	15%	11%	2%	11%	9%	10%	10%	11%	10%	7%
	Not very concerned	16%	20%	20%	10%	15%	16%	16%	21%	21%	16%	3%	13%	13%	16%	19%	13%	19%	19%
	Not at all concerned	63%	61%	60%	72%	57%	51%	65%	59%	53%	60%	85%	56%	65%	64%	64%	61%	63%	69%
	Don't know VOL	3%	3%	2%	5%	3%	2%	3%	2%	2%	3%	7%	3%	3%	3%	3%	4%	2%	3%

Cell Contents:
- Column Percentage

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

	GP	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	<\$50k	\$50 - 100k	>\$100k
Significantly higher now	21%	19%	18%	16%	28%	21%	27%	29%	21%	18%	16%	22%	19%	23%	21%	20%	21%	24%
About the same vs. twelve months ago	63%	66%	64%	67%	54%	61%	58%	55%	64%	64%	70%	60%	60%	62%	65%	60%	65%	65%
Significantly lower now	15%	14%	18%	16%	16%	17%	15%	15%	15%	17%	13%	16%	20%	15%	13%	19%	13%	10%
Don't know VOL	1%	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	1%	.%	.%	1%	1%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k
Significantly higher now	34%	33%	35%	36%	34%	38%	33%	28%	34%	34%	41%	38%	36%	35%	30%	35%	35%	30%
About the same vs. twelve months ago	54%	55%	54%	52%	53%	51%	52%	59%	54%	52%	52%	54%	51%	53%	59%	53%	53%	58%
Significantly lower now	11%	11%	10%	10%	11%	10%	14%	11%	11%	13%	6%	5%	12%	12%	10%	11%	11%	12%
Don't know VOL	1%	1%	1%	1%	2%	1%	1%	2%	1%	1%	1%	2%	1%	.%	.%	1%	2%	1%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k
Significantly higher now	7%	7%	10%	0%	0%	13%	13%	7%	7%	7%	7%	16%	8%	7%	5%	13%	5%	4%
About the same as twelve months ago	65%	65%	68%	0%	0%	68%	66%	68%	61%	65%	67%	61%	64%	69%	64%	66%	66%	63%
Significantly lower now	27%	27%	21%	0%	0%	18%	18%	23%	31%	27%	23%	21%	27%	23%	30%	18%	28%	32%
Don't know VOL	2%	2%	2%	0%	0%	2%	3%	2%	1%	2%	4%	2%	1%	.%	1%	3%	1%	2%

Cell Contents:
- Column Percentage

Table q119 - How does the total amount of your other household debt, for example credit cards, auto loans, student loans, and any other installment loans, but not including any debt on your house, compare to what it was twelve months ago? Would you say it is: READ CHOICES

	GP	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	<\$50k	\$50 - 100k
Significantly higher now	14%	14%	16%	8%	18%	16%	15%	17%	16%	13%	9%	16%	13%	16%	12%	16%	13%	11%
About the same vs. twelve months ago	61%	57%	54%	66%	60%	60%	61%	57%	58%	62%	67%	61%	61%	61%	61%	61%	60%	57%
Significantly lower now	20%	25%	24%	17%	17%	19%	19%	24%	23%	19%	15%	16%	20%	19%	24%	16%	23%	27%
Don't know VOL	5%	4%	5%	9%	5%	5%	5%	3%	4%	6%	9%	7%	6%	4%	4%	6%	4%	5%

Cell Contents:
- Column Percentage

Table q121 - What is the last grade that you completed? 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	<\$50k	\$50 - 100k	>\$100k
Grade school	2%	1%	2%	2%	4%	7%	3%	1%	2%	3%	3%	21%	0%	0%	0%	4%	.%	0%
Some high school	8%	5%	6%	7%	13%	18%	9%	9%	9%	5%	10%	79%	0%	0%	0%	13%	3%	1%
High school graduate	26%	21%	18%	32%	28%	29%	30%	24%	22%	29%	28%	0%	100%	0%	0%	35%	20%	12%
Some college	22%	21%	23%	21%	23%	19%	22%	23%	20%	23%	20%	0%	0%	88%	0%	24%	22%	14%
College graduate	25%	31%	29%	22%	21%	16%	21%	29%	28%	23%	20%	0%	0%	0%	67%	15%	33%	40%
Graduate school	12%	17%	16%	12%	7%	5%	9%	10%	14%	12%	13%	0%	0%	0%	33%	4%	15%	27%
Technical school	3%	3%	4%	4%	3%	2%	3%	3%	3%	4%	2%	0%	0%	12%	0%	3%	4%	3%
Don't know VOL	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	3%	0%	0%	0%	0%	2%	2%	1%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Suburban	40%	49%	49%	34%	33%	31%	40%	38%	43%	42%	38%	25%	35%	41%	49%	31%	46%	54%
	Rural	25%	25%	21%	37%	15%	14%	13%	23%	26%	26%	24%	20%	30%	27%	23%	25%	26%	25%
	Urban or city	33%	24%	28%	27%	51%	52%	45%	37%	29%	30%	36%	54%	34%	32%	28%	42%	26%	19%
	Don't know VOL	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	2%	1%	.%	.%	.%	2%	2%	2%

Cell Contents:
 - Column Percentage

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

		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	<\$50k	\$50 - 100k	>\$100k
	Yes	13%	16%	16%	21%	4%	10%	9%	7%	14%	16%	18%	7%	10%	14%	18%	7%	14%	27%
	No	84%	81%	82%	77%	94%	87%	87%	91%	83%	82%	79%	92%	89%	86%	82%	91%	83%	71%
	Don't know VOL	2%	3%	2%	2%	2%	3%	4%	2%	2%	2%	3%	1%	1%	1%	.%	2%	2%	2%

Cell Contents:
 - Column Percentage

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/grad School	<\$50k	\$50 - 100k	>\$100k	
	Married or have an unmarried partner	59%	75%	72%	60%	39%	61%	35%	45%	71%	65%	54%	61%	55%	54%	66%	43%	67%	86%	
	Single	24%	13%	14%	14%	43%	24%	43%	49%	19%	16%	8%	21%	26%	27%	22%	32%	20%	9%	
	Widowed	7%	3%	3%	16%	5%	5%	8%	.%	1%	4%	27%	12%	8%	7%	5%	11%	4%	1%	
	Divorced	7%	6%	8%	7%	10%	6%	10%	3%	7%	11%	8%	5%	8%	10%	6%	10%	7%	2%	
	Other VOL	1%	1%	1%	1%	2%	2%	2%	1%	1%	1%	.%	1%	2%	1%	1%	1%	1%	1%	1%
	Don't know VOL	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	2%	2%	.%	1%	.%	.%	2%	2%	1%

Cell Contents:
 - Column Percentage

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		
	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	<\$50k	\$50 - 100k	>\$100k
1	35%	33%	34%	44%	35%	38%	40%	35%	25%	50%	26%	28%	41%	40%	34%	36%	36%	34%
2	34%	37%	33%	21%	32%	32%	30%	37%	40%	24%	13%	40%	31%	32%	38%	30%	34%	41%
3	15%	16%	15%	10%	15%	15%	8%	13%	21%	11%	5%	20%	11%	17%	16%	14%	17%	13%
4	5%	3%	2%	4%	7%	6%	6%	6%	6%	1%	0%	6%	6%	4%	4%	6%	4%	2%
5	1%	1%	1%	1%	2%	3%	1%	2%	2%	.%	0%	4%	1%	1%	1%	2%	.%	2%
7	.%	0%	0%	1%	0%	0%	1%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%
9	.%	0%	0%	1%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
12	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
17	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%
20	.%	.%	1%	0%	.%	0%	1%	0%	1%	0%	0%	0%	0%	0%	1%	.%	.%	.%
Don't Know VOL	10%	9%	13%	19%	9%	6%	13%	8%	4%	13%	55%	3%	10%	6%	6%	12%	8%	6%
Mean	1.99	2.02	2.15	1.80	2.04	2.03	2.13	1.95	2.33	1.61	1.54	2.17	1.84	1.93	2.08	2.01	1.98	2.00
Standard Deviation	1.43	1.55	2.32	1.22	1.36	1.37	2.49	0.98	1.97	0.86	0.72	1.05	0.97	1.10	1.91	1.40	1.46	1.55

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	51%	52%	51%	50%	46%	58%	50%	39%	53%	61%	34%	58%	54%	59%	56%	49%	53%	55%
2	17%	21%	16%	12%	17%	18%	19%	15%	25%	17%	7%	20%	16%	23%	19%	15%	20%	24%
3	3%	2%	4%	1%	4%	3%	6%	8%	0%	3%	0%	4%	3%	3%	4%	2%	4%	3%
4	1%	1%	1%	0%	2%	.%	0%	2%	2%	0%	0%	0%	.%	2%	2%	2%	.%	0%
5	1%	0%	0%	0%	2%	2%	0%	.%	1%	1%	0%	5%	.%	0%	0%	1%	0%	0%
6	1%	0%	0%	0%	2%	1%	0%	2%	0%	0%	0%	0%	1%	1%	0%	1%	1%	0%
9	.%	0%	0%	0%	1%	1%	0%	0%	0%	.%	0%	0%	1%	0%	0%	.%	0%	0%
13	.%	.%	0%	0%	.%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	.%	1%	0%
Don't Know VOL	25%	24%	28%	37%	26%	15%	24%	33%	18%	19%	59%	13%	25%	13%	17%	29%	21%	18%
Mean	1.49	1.41	1.37	1.22	1.82	1.71	1.42	1.72	1.62	1.35	1.16	1.57	1.45	1.44	1.55	1.56	1.52	1.37
Standard Deviation	1.15	1.01	0.64	0.46	1.61	1.82	0.65	1.15	1.60	0.85	0.38	1.05	1.08	0.83	1.47	1.29	1.28	0.56

Cell Contents:
- Column Percentage

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		
	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	<\$50k	\$50 - 100k	>\$100k
1	51%	51%	54%	53%	47%	47%	47%	38%	39%	58%	58%	61%	53%	59%	60%	53%	50%	50%
2	12%	13%	4%	7%	14%	19%	17%	14%	6%	15%	9%	20%	14%	12%	12%	13%	10%	13%
3	3%	1%	1%	5%	2%	4%	5%	3%	0%	3%	2%	6%	2%	5%	1%	3%	3%	1%
4	1%	.%	0%	3%	1%	2%	0%	1%	2%	.%	2%	0%	2%	1%	1%	1%	1%	2%
5	.%	.%	0%	0%	1%	1%	0%	.%	1%	0%	1%	0%	1%	0%	1%	1%	1%	0%
9	.%	0%	0%	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%
11	.%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	1%	0%	1%	0%
12	.%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%
14	.%	0%	0%	0%	1%	1%	0%	0%	2%	0%	0%	0%	0%	1%	0%	0%	1%	0%
20	.%	.%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	1%	0%	0%	1%
52	1%	2%	6%	0%	0%	0%	0%	4%	0%	0%	0%	0%	3%	0%	0%	2%	0%	0%
Don't Know VOL	30%	31%	34%	32%	32%	25%	30%	38%	46%	23%	28%	13%	25%	20%	25%	28%	32%	33%
Mean	2.12	2.79	5.74	1.38	1.86	1.77	1.52	4.67	2.82	1.29	1.39	1.36	3.33	1.72	1.56	2.43	1.93	1.71
Standard Deviation	5.66	8.30	14.82	0.79	2.35	1.89	1.16	12.05	4.42	0.56	1.11	0.61	9.85	2.21	2.19	7.36	2.63	2.81

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	38%	37%	33%	34%	46%	46%	44%	37%	39%	44%	25%	60%	39%	45%	36%	44%	33%	31%
2	27%	19%	12%	16%	24%	34%	21%	41%	15%	18%	6%	14%	30%	33%	35%	24%	34%	25%
3	.%	1%	2%	0%	1%	1%	0%	.%	2%	0%	0%	0%	0%	1%	1%	.%	0%	2%
4	1%	2%	5%	0%	0%	1%	4%	1%	4%	.%	0%	8%	0%	1%	1%	.%	2%	4%
5	.%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%
14	.%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	2%
21	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	.%	0%	0%
50	.%	0%	0%	0%	1%	1%	1%	0%	1%	0%	0%	0%	0%	1%	0%	.%	0%	0%
90	.%	0%	0%	2%	0%	0%	0%	0%	0%	0%	3%	0%	0%	1%	0%	1%	0%	0%
Don't Know VOL	32%	40%	48%	47%	29%	18%	29%	20%	35%	38%	66%	17%	31%	16%	28%	29%	31%	37%
Mean	2.09	1.65	1.63	4.34	1.81	1.99	2.43	1.66	2.89	1.31	8.77	1.48	1.43	3.31	1.56	2.37	1.60	2.00
Standard Deviation	6.41	1.93	0.99	15.56	4.74	5.12	6.83	1.46	7.34	0.51	25.67	0.94	0.50	11.05	0.67	8.43	0.67	2.23

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	44%	36%	31%	43%	45%	51%	55%	46%	41%	41%	46%	50%	43%	60%	48%	49%	40%	34%
2	15%	12%	15%	14%	18%	17%	16%	22%	12%	11%	8%	25%	19%	12%	17%	14%	20%	18%
3	4%	7%	5%	1%	3%	4%	2%	3%	8%	3%	2%	3%	4%	5%	5%	4%	4%	6%
4	1%	1%	0%	0%	0%	.%	0%	2%	0%	1%	0%	3%	1%	.%	0%	1%	.%	0%
5	1%	1%	0%	0%	2%	1%	1%	0%	4%	1%	0%	0%	0%	2%	2%	1%	1%	0%
6	1%	0%	0%	0%	1%	0%	1%	1%	0%	1%	0%	5%	0%	0%	0%	1%	0%	0%
20	.%	0%	0%	0%	.%	0%	1%	0%	1%	0%	0%	0%	0%	0%	1%	.%	0%	0%
Don't Know VOL	35%	44%	50%	42%	31%	26%	24%	26%	35%	43%	43%	15%	34%	21%	28%	31%	35%	42%
Mean	1.53	1.55	1.48	1.26	1.61	1.43	1.56	1.53	1.88	1.44	1.21	1.74	1.43	1.39	1.61	1.52	1.49	1.52
Standard Deviation	1.22	0.87	0.68	0.47	1.70	0.77	1.95	0.85	2.32	0.91	0.50	1.26	0.64	0.82	1.84	1.43	0.73	0.69

Cell Contents:
- Column Percentage

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	<\$50k
1	35%	28%	26%	38%	40%	34%	37%	35%	28%	35%	41%	30%	32%	49%	45%	37%	36%
2	17%	17%	23%	10%	17%	28%	17%	24%	17%	14%	1%	26%	18%	23%	17%	17%	18%
3	3%	3%	0%	0%	4%	4%	2%	5%	6%	2%	0%	10%	3%	4%	4%	5%	2%
4	3%	.%	0%	1%	4%	5%	1%	6%	1%	1%	0%	0%	3%	3%	3%	4%	0%
5	1%	3%	8%	0%	0%	0%	0%	3%	0%	0%	0%	0%	5%	0%	0%	2%	0%
6	.%	0%	0%	0%	1%	2%	0%	1%	0%	0%	0%	0%	2%	0%	0%	1%	0%
7	.%	0%	0%	0%	1%	0%	3%	0%	0%	1%	0%	5%	0%	0%	0%	1%	0%
Don't Know VOL	40%	48%	43%	51%	33%	28%	40%	27%	46%	47%	58%	28%	38%	21%	31%	34%	44%
Mean	1.69	1.70	1.97	1.29	1.74	1.84	1.66	1.91	1.64	1.53	1.03	2.08	1.97	1.51	1.48	1.81	1.40
Standard Deviation	1.09	1.04	1.34	0.63	1.23	1.11	1.32	1.19	0.81	1.09	0.17	1.59	1.38	0.78	0.77	1.25	0.57

Cell Contents:
- Column Percentage

Table q132 - Which of the following best describes your current employment status? 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	<\$50k	\$50 - 100k	>\$100k
	Employed full-time	50%	62%	59%	32%	51%	49%	60%	69%	55%	7%	36%	47%	47%	61%	39%	62%	64%	
	Employed part-time	11%	9%	10%	10%	12%	15%	9%	17%	10%	8%	7%	13%	9%	14%	10%	12%	10%	8%
	Not currently employed in a paying job	14%	11%	11%	11%	20%	18%	13%	18%	16%	16%	3%	25%	15%	17%	10%	19%	9%	11%
	Retired	21%	14%	15%	44%	13%	12%	25%	1%	2%	16%	79%	26%	25%	20%	18%	26%	16%	14%
	Don't know VOL	4%	4%	6%	3%	4%	4%	4%	4%	3%	4%	3%	1%	4%	2%	1%	4%	3%	3%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50-100k	>\$100k
White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person	32%	38%	42%	26%	28%	19%	26%	29%	34%	33%	32%	12%	12%	23%	53%	18%	34%	54%
White collar office or support person, like a secretary, assistant, receptionist	14%	14%	13%	15%	11%	12%	14%	11%	15%	14%	17%	3%	13%	20%	12%	14%	15%	10%
White collar government, law enforcement, or education	10%	14%	12%	7%	6%	6%	14%	8%	12%	10%	9%	2%	5%	7%	16%	8%	13%	8%
Fine arts, like artist, singer, dancer, actor	2%	1%	1%	2%	2%	1%	3%	3%	1%	1%	2%	1%	3%	2%	1%	3%	1%	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	<\$50k	\$50-100k	>\$100k
Blue collar/trade worker, like carpenter, electrician, trucker, farming, fishing, manufacturing worker, retail, security guard, foodservice/waiter	34%	26%	25%	41%	43%	52%	32%	40%	30%	33%	27%	76%	57%	38%	12%	48%	29%	19%
Military	1%	1%	1%	.%	2%	1%	.%	1%	2%	.%	0%	0%	1%	2%	1%	1%	1%	1%
Other	7%	6%	5%	8%	7%	7%	10%	6%	5%	8%	14%	6%	9%	8%	5%	8%	6%	6%
Don't know VOL	1%	.%	1%	0%	1%	1%	1%	1%	.%	.%	0%	0%	1%	1%	.%	1%	.%	.%

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
1	72%	79%	75%	70%	63%	63%	62%	67%	81%	71%	64%	68%	70%	74%	78%	65%	77%	77%
2	16%	11%	13%	16%	20%	24%	20%	19%	10%	16%	12%	20%	16%	17%	14%	19%	13%	15%
3	3%	2%	3%	2%	4%	5%	5%	5%	2%	3%	1%	6%	4%	3%	3%	4%	4%	2%
4	1%	.%	1%	1%	1%	1%	0%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%
5	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%
10	.%	0%	0%	0%	.%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	.%	0%	0%
13	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
18	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
20	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%
41	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%
Don't Know VOL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't Know VOL	8%	7%	8%	11%	10%	7%	12%	7%	5%	8%	23%	5%	9%	5%	4%	11%	6%	5%
Mean	1.34	1.22	1.24	1.27	1.55	1.40	1.35	1.46	1.22	1.32	1.22	1.38	1.32	1.38	1.31	1.37	1.35	1.23
Standard Deviation	1.31	1.25	0.56	0.59	1.79	0.82	0.58	1.81	0.68	1.14	0.54	0.67	0.74	1.34	1.64	0.81	1.82	0.53

Cell Contents:
- Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
	Yes	9%	10%	9%	5%	9%	9%	10%	11%	13%	9%	2%	7%	7%	11%	10%	7%	11%	11%
	No	87%	85%	85%	92%	87%	87%	85%	85%	84%	87%	95%	93%	89%	87%	89%	89%	86%	86%
	Don't know VOL	4%	4%	5%	3%	4%	5%	5%	4%	3%	4%	4%	1%	4%	2%	1%	4%	3%	3%

Cell Contents:
 - Column Percentage

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

	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	<\$50k	\$50 - 100k
Yes	13%	11%	12%	10%	18%	40%	6%	12%	16%	15%	9%	32%	13%	9%	12%	16%	10%	11%
No	83%	85%	83%	87%	78%	56%	90%	84%	81%	82%	88%	67%	84%	89%	87%	81%	87%	86%
Don't know VOL	3%	4%	5%	2%	4%	4%	4%	4%	3%	4%	3%	1%	3%	2%	1%	4%	3%	3%

Cell Contents:
 - Column Percentage

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	<\$50k	\$50 - 100k	>\$100k
This year	1%	1%	4%	0%	.%	1%	0%	0%	0%	2%	0%	2%	0%	0%	.%	1%	1%	0%
Last year	.%	.%	0%	0%	1%	.%	0%	2%	0%	0%	0%	0%	0%	2%	.%	.%	2%	0%
Two to five years ago	5%	1%	0%	.%	11%	3%	8%	12%	4%	2%	0%	5%	3%	7%	5%	5%	3%	1%
Six to ten years ago	9%	9%	7%	5%	10%	9%	16%	16%	15%	3%	0%	10%	10%	5%	9%	10%	5%	7%
Eleven or more years ago	81%	83%	82%	88%	76%	85%	69%	67%	80%	89%	89%	81%	80%	81%	83%	81%	83%	89%
Don't know VOL	4%	5%	7%	7%	2%	1%	7%	3%	1%	4%	11%	2%	7%	5%	3%	3%	6%	3%

Cell Contents:
 - Column Percentage

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	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
Less than \$10,000	40%	32%	37%	25%	63%	56%	51%	51%	41%	37%	29%	69%	48%	44%	27%	59%	31%	12%
\$10,000 - \$49,999	18%	23%	21%	14%	16%	16%	18%	22%	24%	17%	9%	9%	16%	19%	23%	14%	25%	22%
\$50,000 - \$99,999	8%	11%	10%	9%	4%	6%	8%	6%	9%	8%	8%	2%	7%	9%	10%	5%	11%	14%
\$100,000 - \$149,999	4%	6%	4%	6%	2%	3%	2%	2%	5%	5%	7%	2%	3%	4%	6%	2%	6%	8%
\$150,000 - \$249,999	4%	5%	3%	6%	2%	3%	2%	2%	3%	6%	6%	1%	5%	3%	6%	3%	5%	9%
\$250,000 - \$499,999	3%	3%	4%	6%	1%	1%	2%	1%	3%	3%	5%	0%	2%	3%	5%	1%	4%	7%
\$500,000 - \$999,999	3%	2%	2%	6%	.%	1%	1%	.%	1%	4%	6%	1%	2%	2%	4%	1%	3%	9%

	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	<\$50k	\$50 - 100k	>\$100k
\$1 - \$2 million	1%	1%	1%	3%	.%	0%	0%	1%	1%	1%	2%	1%	.%	.%	3%	.%	1%	5%
\$2 – \$5 million	.%	.%	0%	.%	.%	.%	0%	0%	0%	.%	1%	0%	0%	0%	1%	0%	0%	1%
More than \$5 million	.%	0%	0%	1%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	1%
Don't know VOL	17%	16%	17%	24%	13%	14%	15%	14%	13%	18%	26%	16%	17%	14%	16%	15%	13%	14%

Cell Contents:
- Column Percentage

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	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$50k	\$50 - 100k	>\$100k
Less than \$10,000	38%	8%	8%	65%	56%	45%	48%	36%	26%	33%	59%	59%	46%	40%	26%	53%	25%	18%
\$10,000 - \$49,999	16%	12%	12%	12%	23%	18%	19%	19%	17%	17%	9%	15%	17%	18%	15%	19%	17%	10%
\$50,000 - \$99,999	9%	16%	12%	4%	6%	11%	5%	9%	12%	10%	5%	9%	11%	8%	10%	9%	12%	9%
\$100,000 - \$149,999	8%	16%	15%	2%	2%	7%	6%	9%	10%	8%	4%	5%	5%	8%	11%	4%	13%	11%
\$150,000 - \$249,999	9%	20%	21%	1%	1%	5%	6%	8%	15%	9%	4%	1%	5%	10%	13%	3%	15%	17%
\$250,000 - \$499,999	6%	12%	13%	1%	.%	3%	3%	6%	8%	6%	2%	1%	2%	4%	11%	1%	6%	17%
\$500,000 - \$999,999	1%	2%	4%	1%	1%	1%	1%	1%	2%	2%	1%	0%	.%	1%	3%	.%	1%	5%

	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	<\$50k	\$50 - 100k	>\$100k
\$1 - \$2 million	.%	.%	1%	.%	0%	0%	0%	.%	.%	.%	.%	0%	0%	0%	.%	0%	0%	1%
\$2 – \$5 million	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%
More than \$5 million	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know VOL	13%	13%	15%	14%	11%	11%	13%	12%	10%	14%	16%	8%	13%	10%	12%	11%	10%	11%

Cell Contents:
- Column Percentage

Table qGENDER -

		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	<\$50k	\$50 - 100k	>\$100k
	Male	48%	51%	50%	49%	44%	47%	39%	50%	49%	46%	47%	49%	51%	44%	49%	42%	52%	61%
	Female	52%	49%	50%	51%	56%	53%	61%	50%	51%	54%	53%	51%	49%	56%	51%	58%	48%	39%

Cell Contents:

- Column Percentage

Table q13bb - 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	<\$50k	\$50 - 100k	>\$100k
Never	39%	41%	43%	65%	18%	31%	36%	15%	32%	48%	67%	39%	47%	39%	34%	40%	39%	36%
Less than 1year	11%	5%	5%	4%	25%	13%	16%	23%	11%	6%	3%	9%	12%	11%	12%	13%	10%	9%
1-3 years	13%	8%	7%	6%	25%	14%	15%	24%	15%	7%	7%	10%	11%	16%	15%	15%	12%	12%
3-5 years	9%	9%	10%	6%	10%	8%	11%	13%	10%	8%	4%	7%	7%	9%	11%	7%	10%	11%
5+years	17%	27%	24%	11%	9%	13%	11%	16%	21%	19%	8%	11%	15%	16%	20%	11%	22%	24%
Don't know	11%	10%	11%	9%	13%	21%	10%	9%	11%	12%	11%	24%	9%	9%	8%	13%	8%	7%

Cell Contents:
- Column Percentage