

Fannie Mae National Housing Survey – Q4 2012 Data Summary

In Partnership with Penn Schoen Berland

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------|-----------------------------|-----------------------------------|-----------------------------------|-----------|-------------------------------------|---------------------------------|-------------------------------|---------------------------------------|-------|---------------------------------------|------------|---------------------------------|---------------------------|------------------------------------|--------------------------------|-----------------------------------|-------------------------|-------------------------------|-----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 18-20 | 4% Bc DIJ KO | 1% IJK | 2% IJK | 1% IJK | 9% ABCDF IJKLNO pQRS | 6% BCDI JKOrs | 8% ABC DIJK OQ RS | 14% ABCDE FGIJKL MNOP QRS | 0% | 0% | 0% | 4% BDIJK O | 7% ABC DIJK OQRS | 6% BCDIJ KORs | 1% IJK | 7% ABCD IJKOR S | 4% BDIJ KO | 3% BDIJ KO | 3% BDIJK O |
| 21-24 | 9% Bc DIJ KL OS | 4% IJK | 6% DIJKI | 2% IJK | 18% ABCDF GIJKL MOPQ RS | 9% BDIJ KLS | 9% BDIJ KLS | 27% ABCDE FGIJKL MNOP QRS | 0% | 0% | 0% | 2% IJK | 8% BDIJ KLS | 14% ABCD FGIJK LMO QRS | 7% BDIJ KLS | 13% ABCD FgIJKL MOR S | 9% BcDI JKLo S | 8% BDIJ KLS | 4% IJK |
| 25-29 | 9% BC DIJ KM | 7% DIJK | 5% IJK | 4% IJK | 16% ABCD GIJKL MNOP QRS | 12% aBCD IJKL MqS | 10% bcd IJK m | 29% ABCDE FGIJKL MNOP QRS | 0% | 0% | 0% | 6% IJK | 6% DIJK | 10% BCDIJ KIMs | 11% ABC DIJK LMq S | 11% BCDIJ KLMs | 8% DIJK | 10% BCD IJKI M | 7% DIJK |
| 30-34 | 9% DIJ KN | 9% DIJKN | 10% DIJKN | 2% IJK | 13% ABDgIJ KLNpQ R | 11% DIJK N | 9% DIJK | 29% ABCDE FGIJKL MNOP QRS | 0% | 0% | 0% | 7% DIJK | 10% DIJK N | 6% DIJK | 12% ABD gIJKI NpR | 9% DIJKn | 9% DIJK N | 8% DIJK n | 11% aDIJK N |
| 35-39 | 9% DE HJ KI MP | 14% ADEF GHJKL MNP Q | 11% DEHJK LMP | 3% HJK | 7% DHJKP | 9% DHJK IP | 8% DHJ KP | 0% ABCDE GHJKL MNOP QRS | 50% | 0% | 0% | 5% HJK | 6% DHJK p | 10% DEHJK ImP | 12% ADE gHJK LMP Q | 4% HJK | 8% DHJ KP | 12% ADE HJK LM Pq | 13% ADEfg HJKL MnP Q |
| 40-44 | 9% DH JKP | 13% ADEF HJKM NOPQ | 11% DHJK p | 3% HJK | 8% DHJK | 13% ADEg HJK MNO PQ | 7% DHJ K | 0% ABCDE GHJKL MNOP QRS | 50% | 0% | 0% | 15% ADE GHJK MNO PQ | 8% DHJK | 8% DHJK | 8% DHJ K | 6% DHJK | 8% DHJ K | 11% aDg HJK mn OP | 12% ADeg HJKM nOP |
| 45-49 | 10% dE HIK P | 15% ADEF gHIK MNO PQR | 17% ADEF GHIK MNO PQR | 8% HIK | 5% HIK | 10% EHIK p | 10% EHI KP | 0% 0% | 0% | 29% ABCDEF GHIKL MNOP QRS | 0% | 12% EHIK P | 9% EHIK p | 9% EHIK | 11% DEH IKP | 6% HIK | 9% EHI K | 11% dEH IKP | 15% ADEF gHIK MNO PQR |

| | FANNIE MAE HOME EQUITY INVESTMENT INDEX | | | | | | | | | | | | | | | | | | | |
|----------------|---|-----------------|------------|--------------------------|--------|--------------|------------------|------------|-------|---------------------------|---------------------------|-----------------------|---------------------|--------------|---------------------|----------------------|--------------------|-----------|--------------|--|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| 50-54 | 9% EHI KO | 11% AEGH IKNORS | 11% eHIK | 9% HIK | 6% HIK | 12% EgHI KnO | 7% HIK | 0% | 0% | 26% ABCDEF GHIKL MNOP QRS | 0% | 12% EgHI K | 10% eHIK | 8% HIK | 8% HIK | 9% HIK | 10% EHI K | 9% HIK | 8% HIK | |
| 55-59 | 8% EHI K | 8% HIK | 8% HIK | 13% ABCEF GHIK MNOP QRs | 5% HIK | 6% HIK | 8% HIK | 0% | 0% | 24% ABCDEF GHIKL MNOP QRS | 0% | 8% HIK | 8% eHIK | 8% eHIK | 8% EHIK | 6% HIK | 8% eHI K | 8% HIK | 10% bEFHI Kp | |
| 60-64 | 7% EHI Kr | 7% EHIK | 9% EHIKR | 12% ABEFHI KIMNO PQRS | 4% HIK | 6% HIK | 10% aEf HIK nR | 0% | 0% | 21% ABCDEF GHIKL MNOP QRS | 0% | 8% eHIK | 7% EHIK | 6% eHIK | 7% EHIK r | 7% EHIK | 7% EHI K | 5% HIK | 7% eHIK | |
| 65-69 | 5% EF HIJ | 5% eFHIJ | 3% HIJ | 9% ABCEF GHIJL MNOP QRS | 3% HIJ | 2% HIJ | 5% efHI J | 0% | 0% | 0% | 29% ABCDE FGHIJL MNOP QRS | 4% HIJ | 6% EFHI J | 4% fHIJ | 5% EFHI J | 5% EFHIJ | 5% eFHI J | 5% EFH IJ | 4% HIJ | |
| 70-74 | 4% BC Ef HIJ | 3% cHIJ | 1% HIJ | 9% ABCEF GHIJL MNOP QRS | 2% HIJ | 2% HIJ | 3% HIJ | 0% | 0% | 0% | 24% ABCDE FGHIJL MNOP QRS | 3% HIJ | 6% ABC EFG HIJN Ors | 3% HIJ | 3% CHIJ | 4% CEfHI J | 4% cHIJ | 4% CHIJ | 3% cHIJ | |
| 75+ | 8% BE FHI JORS | 4% HIJS | 6% HIJS | 23% ABCEF GHIJL MNOP QRS | 3% HIJ | 4% HIJS | 6% eHIJ S | 0% | 0% | 0% | 47% ABCDE FGHIJL MNOP QRS | 14% ABCE FGHIJ NOR S | 9% BEF HIJORS | 7% BEfHIJ oS | 5% HIJS | 13% ABCE FGHIJ MNORS | 10% BcE FgHI JnORS | 5% HIJS | 2% HIJ | |
| Don't know VOL | .% | .% | .% | .% | .% | .% | .% | 0% | 0% | 0% | 0% | 0% | .% | .% | .% | .% | .% | .% | .% | |



Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---------------------------------|-----------------------------|--------------------------------|---------------------------|--------------------------------|--------------------------------|-----------------------------------|------------------------------------|-----------------------------|--------------------------------|----------------------------|----------------------------------|--------------------------------------|----------------------------|-------------------------------|----------------------------------|-------------------------------------|-----------------------------|--------------------------------|---------------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| White / Caucasian | 64% EFG hLP | 70% AEF GHIJ LmP Q | 70% aEF GHIj LPQ | 71% AEF GHIJ LMP Q | 53% FGLP | 5% G | 0% | 60% EFG LP | 62% EFG LP | 64% EF GL P | 75% ABEF GHIJL MnP Q | 37% FG | 65% EF Gh LP | 70% AEF GHI JLP Q | 71% AEFGHI JLMPQ | 44% FGI | 62% EFG LP | 73% AEF GHIJ LMP Q | 72% AEFGHI JLMPQ | |
| Black / African-American | 12% BDF OS | 8% F | 9% F | 9% F | 19% ABCDF HIJKM NOQRS | 2% | 100% ABCDEF HIJKLM NOPQRS | 14% BcD FOS | 11% BFO S | 12% Bc DF OS | 10% F | 17% aBCDFi KOQrS | 13% Bc DF OS | 13% BcD FOS | 8% F | 20% ABCDF HIJKM NOQRS | 10% F | 11% BFO S | 7% F | |
| Hispanic / Latino | 16% BD GK NO RS | 14% GKn ORS | 14% GK OrS | 12% GKO s | 21% ABCDG JKNOR S | 91% ABCDEG HIJKLM NOPQRS | 0% | 19% BD GK NO RS | 20% ABc DGJK NOR S | 15% dG KN OR S | 8% G | 41% ABCDE GHIJKM NOPQR S | 17% DG KN OR S | 11% GO | 7% G | 28% ABCDE GHIJK MNOq RS | 22% ABCD GJKm NORS | 10% GO | 9% G | |
| Asian | 5% FG MN | 6% aFG MN Q | 4% FG M | 4% FGM | 4% FGM | .% | 0% | 4% FG M | 5% FGM n | 6% FG M Nq | 5% FGM | 3% FG | 2% FG | 3% FG | 11% ABCDEF GHIJKL MNPQR | 4% FGM | 3% FGm | 5% FGM n | 9% ABCDEF GHIJKL MNPQR | |
| Middle Eastern | .% | .% | .% | .% | .% | 0% | 0% | .% | 0% | .% | 0% | 0% | 0% | 0% | .% | .% | 0% | .% | .% | |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-------------------------------------|-----------|----------|--------------|----------|------------|----------|------------------|------------|------------|------------|------------|-----------------------|-------------|--------------|---------------------|-------------|----------|-----------|---------|--|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| American Indian or Alaska Native | 1% gkR | 1% | 2% fgkR | 1% gK | 1% fGkr | .% | 0% | 1% | 1% fGkR | 1% fgkR | .% | .% | 1% | 1% bfGKR | 1% gkr | 2% bFGKR | 1% | .% | 1% | |
| Native Hawaiian or Pacific Islander | .% | .% | .% | .% | .% | 0% | 0% | .% | .% | .% | 0% | .% | .% | 0% | .% | .% | .% | .% | .% | |
| Other | 2% Gr | 2% G | 2% G | 2% G | 2% G | 2% G | 0% | 3% Gr | 1% g | 2% G | 2% G | 2% g | 2% G | 2% G | 2% GR | 2% G | 2% G | 1% g | 2% G | |
| Don't know VO L | .% | .% | .% | .% | .% | .% | 0% | .% | .% | .% | .% | .% | .% | .% | .% | .% | .% | .% | .% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



Table q142 - For statistical purposes only, we need to know your total family income for 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 | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Less than \$10,000 | 7% BC DIN OQ RS | 2% QRS | 3% QRS | 5% BOQRS | 15% ABCD fHIJK MNO QRS | 11% ABCDI JmNO QRS | 18% ABCD FHIJK MNO QRS | 9% BC DIN OQ RS | 4% BOQ RS | 6% BCiN OQRS | 8% BCDIN OQRS | 23% ABCD EFHIJ KMN OQRS | 7% BCIn OQRS | 4% BOQ RS | 2% QRS | 32% ABCDE FGHIJK LMNO QRS | 0% | 0% | 0% |
| \$10,000 - \$14,999 | 5% BCIJ NO QR S | 1% QRS | .% r | 6% aBCIJ NOQ RS | 8% ABCgl JNOQ RS | 11% ABCD GHIJ MNO QRS | 5% BCIO QRS | 7% aBC IJN OQ RS | 2% cQRS | 3% BCO QRS | 8% ABCgl JNOQ RS | 14% ABCD EGHIJ KMN OQRS | 6% BCIJ NOQ RS | 3% BCo QRS | 1% QRS | 23% ABCDE FGHIJK LMNO QRS | 0% | 0% | 0% |
| \$15,000 - \$24,999 | 10% Bij OQ RS | 5% OQRS | 8% boQ RS | 10% BiOQ RS | 16% ABCD HIJK MNO QRS | 16% ABCDI JmNO QRS | 13% BciJO QRS | 12% % Bclj OQ RS | 7% OQR S | 9% BOQ RS | 12% BclJO QRS | 18% ABCD hIJkm NOQR S | 12% BijO QRS | 11% BIOQ RS | 4% QRS | 45% ABCDE FGHIJK LMNO QRS | 0% | 0% | 0% |
| \$25,000 - \$34,999 | 10% BJO PRS | 6% OPRS | 8% oPRS | 9% bOPR S | 15% ABCD GhIJN OPRS | 19% ABCD eGHIJ KMN OPRS | 9% OPRS | 11% % BJO PRS | 10% BOP RS | 7% OPRS | 13% aBCDJ OPRS | 15% ABCD GijnO PRS | 13% ABC DGij nOP RS | 10% BjOP RS | 5% PRS | 0% | 43% ABCDE FGHIJK LMNO PRS | 0% | 0% |
| \$35,000 - \$49,999 | 13% iOP RS | 13% iOPR S | 15% iOPR S | 15% IiOPR S | 12% PRS | 13% PRS | 11% PRS | 12% % PRS | 11% PRS | 16% ABEg hILO PRS | 13% PRS | 10% PRS | 18% ABE GHI KLn OPR S | 13% PRS | 10% PRS | 0% | 57% ABCDE FGHIJK LMNO PRS | 0% | 0% |

| | FANNIE MAE MORTGAGE SERVICING REPORT | | | | | | | | | | | | | | | | | | | |
|-----------------------|--------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------|-------------|-------------|------------------|-------------------------------|----------------------------------|----------------------------------|--------------------------------------|-----------------------|---------------------|-----------------------------------|--------------------------------------|--------|----------|---------------------------------------|---------------------------------------|--|
| | GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| \$500,000 - \$749,999 | 16% AEFh LoPQS | 18% FLPQS | 17% EFLPQS | 18% EFLPQS | 13% LPQS | 11% LPQS | 17% efLPQS | 14% LPQS | 20% AEFH LoPQS | 16% eFLPQS | 15% LPQS | 6% PQS | 16% LPQS | 22% ABdE FHJK LMO PQS | 16% EFLPQS | 0% | 0% | 59% ABCDE FGHIJK LMNO PQS | 0% | |
| \$750,000 - \$999,999 | 11% DEF gKL mP QS | 16% ADEF GhJK LMO PQS | 13% DEFg KLmP QS | 7% PQS | 7% PQS | 5% PQS | 8% PQS | 12% DEF gKL mP QS | 15% ADEF GJKL MPQS | 10% deFL PQS | 7% PQS | 4% PQS | 8% PQS | 15% ADEF GJKL MPQS | 14% ADEF GJKL MPQS | 0% | 0% | 41% ABCDE FGHIJK LMNO PQS | 0% | |
| \$100,000 - \$149,999 | 11% dEF GKL MP QR | 18% ADEF GHJK LMN PQR | 20% ADEF GHJK LMN PQR | 9% EfkLP QR | 3% PQR | 5% eLPQR | 6% eLPQR | 9% Efl PQR | 15% ADEF GHKL MNP QR | 13% ADEF GhKL MNP QR | 6% ELPQR | 1% Pqr | 8% ELP QR | 9% EFgk LPQR | 20% ABDEF GHJK LMNP QR | 0% | 0% | 0% | 58% ABCDE FGHIJK LMNO PQR | |
| \$150,000 - \$199,999 | 4% EFK MP QR | 7% ADEF GHJK LMN PQR | 6% EFgh KIMP QR | 4% EFKM PQR | 1% Pqr | 1% PQR | 2% EPQR | 3% Efm PQR | 7% ADEF GHKL MNP QR | 5% EFgK MPQR | 2% PQR | 2% PQR | 1% PQR | 4% EFK MPQR | 8% ABDEF GHJKL MNPQR | 0% | 0% | 0% | 21% ABCDE FGHIJK LMNO PQR | |
| \$200,000+ | 4% efK LM NP QR | 5% AEFg KLM NPQR | 4% LMN PQR | 4% LMNP QR | 2% lmpQR | 2% IPQR | 3% LmPQR | 4% LM NP QR | 4% fLMN PQR | 5% aEFK LMN PQR | 2% IPQR | .% | 1% PQR | 2% PQR | 10% ABCD EFGHI JKLM NPQR | 0% | 0% | 0% | 21% ABCDE FGHIJK LMNO PQR | |
| Don't know | 9% bFI PQ RS | 8% FPQRS | 6% fpQRS | 13% ABCE FGHIJ LNOP QRS | 8% FPQRS | 3% PQRS | 8% FPQRS | 7% FP QRS | 6% fPQRS | 10% BCFh IPQRS | 14% ABCEF GHIJL mNOP QRS | 7% FPQRS | 10% cFhI PQRS | 8% FIPQR RS | 9% FIPQRS | 0% | 0% | 0% | 0% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---------|--------------------|----------------------|---------------------|------------|----------------------------|----------------------|--------------------------------|---------------------|-----------|---------------------------|------------------------|-----------------------|--------------------------|---------------------------|---------------------|-------------|------------------------------|-----------|---------------------------|-----------------------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Overall | Right track | 41% DI | 39% | 41% | 36% | 46% aBDIJ KLMP | 75% ABCDEFGHIJK LMNOPQRS | 45% aBDi jKLm | 39% | 39% | 37% | 33% | 39% | 42% DI | 44% ABDIJ KLm | 40% | 4% | 42% dl | 41% dl | |
| | Wrong track | 53% EF GH P | 56% AEFG HnOP | 52% efG | 59% AEFGH KNOPq r | 44% G | 45% G | 18% | 48% G | 56% % EF GH P | 56% AEF GHO P | 53% EFGp | 54% EFGp | 54% % EF Gh P | 52% EF G | 52% EFGp | 47% G | 5% | 54% % EF Gh p | 56% EFG HO P |
| | Don't know | 7% BJ OR S | 5% OS | 7% OS | 5% oS | 9% ABDIJ NOQRS | 9% aBDiJ OQRS | 8% bjOrS | 7% OrS | 6% OS | 5% OS | 10% ABDIJ NOQRS | 13% ABcDhIJ mNOQRS | 7% jOr S | 6% OS | 4% s | 13% ABCDEFGHI JKMNOQRS | 5% S | 5% s | 2% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table q11 - Looking ahead one year, do you expect your personal financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|----------------------|-------------------|-----------------|---------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|----------------------------|--------------------------|-----------------------------------|------------------------------|-------------------------------|--------------------------|-------------------------|-----------------------------|--------------------------|--------------------------|---------------------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Much better | 15% BDJKOS | 12% dK | 12% K | 9% K | 24% ABCDIJK LMNOP QRS | 28% ABCDIJK LMNOP QRS | 34% ABCDEHI JKLMNO PQRS | 24% ABCDIJ KLMNO PqRS | 16% BD jKS | 12% DK | 6% | 15% D K | 17% B DJ KS | 16% BDJK S | 13% BDK | 18% BcDJK OrS | 19% aBC DJK ORS | 13% DK | 11% K |
| Somewhat better | 27% DK Mr | 27% DK MR | 29% DK Mr | 17% k | 31% ADJKM NRS | 37% ABcDeIj KMNOQ RS | 34% ABDiJKM NqRS | 34% ABDIJK MNoQRS | 27% % DK | 26% DK | 14% | 31% % D K M r | 23% % DK | 26% DK | 29% AbDJ KMR S | 34% ABDIJ KMNo QRS | 27% DK | 24% DK | 25% DK |
| Stay about the same | 39% EF GH P | 41% EFG HP | 38% eFG h | 49% ABCEFG HIJLMN OPQR | 31% | 27% | 27% | 31% | 39% % EF GH | 40% EFG HP | 54% ABCDEFG HIJLMNO PQRS | 35% % F | 42% % EF G H P | 39% EFG H | 39% EFG Hp | 34% FG | 37% EFG h | 43% AEF GHI oPq | 44% AEF GHil OPq |
| Somewhat worse | 11% EF GH P | 12% EFG HnP | 11% FGh | 13% aEFGHn Pq | 8% G | 5% | 3% | 6% G | 13% % EF GH nP | 13% AEF GHN oPq | 13% EFGHnP | 12% % FG H P | 11% % FG H P | 10% FGH | 11% EFG HP | 7% G | 10% FGh | 12% EFG HP | 12% eFG HP |
| Much worse | 6% FG hi O | 6% FGi o | 8% FGHI o | 8% AbEFGHI mOPqS | 4% G | 2% | 1% | 4% G | 4% G | 7% eFG hiO | 10% ABEFGHIj LMOPQrS | 5% % G | 6% % FG | 8% AbEF GHI Ops | 5% fG | 5% fG | 5% FG | 7% FGH IO | 5% fG |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------------|--|--------------|----------|------------|--------------------|--------|----------|------------------|-------|-------|----------|----------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|----------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Don't know VOL | | 2% EghR | 2% EghR | 3% EghR | 5% ABEFGHIJLmNOPQR | 1% | 1% | 1% | 1% | 2% e | 3% EfGHR | 4% AbEFGHInoPR | 1% | 3% EfGHR | 2% Eg | 2% EGH R | 2% e | 2% Eg | 1% | 3% EFGHR |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q11b - Now looking back over the past year, has your personal financial situation gotten much better, somewhat better, stayed about the same, gotten somewhat worse, or gotten much worse?

| G P | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|-----------------------|-----------------|---------------------|----------------------------------|--------------------------|---------------------------|---------------------------------|---------------------------------|-------------------------|--------------------------|----------------------------------|--|----------------------------|-------------------------|------------------------------------|---------------------|--------------------------|-----------------------|-----------------|---|
| | | Mortgag e | Unde rwater r | Owner | Rent er | Hispa nic | African American | Gen Y | G en X | Boome r | Pre- boomer | Les s Th an Hig h Sc ho ol | Hig h Sc ho ol | Some Colleg e | Colleg e/gra d Schoo l | <\$2 5k | \$2 5- 50 k | \$50 - 100 k | >\$ 10 0k | |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Muc h bett er | 8 % BJ K | 6% K | 7% K | 7% K | 11% ABDJ KLNP R | 11% ABcDJ KLNp R | 15% ABCDeIJK LMNOPQ RS | 13% ABCDiJKL NOPR | 8 % BJ K | 5% | 3% | 6% | 10 % BD JK n | 6% K | 9% BdJKn | 8% jK | 10 % Bd JK N | 7% jK | 9% Bd Kn | |
| Som ewh at bett er | 22 % DJ K | 23% DJK | 23% DK | 13% | 26% ADJK npQ | 26% aDJkq | 29% ABDIJKM NOPQR | 30% ABCDeIJKI MNOPQR s | 22 % D K | 19% DK | 13% | 22 % DK | 22 % DK | 21% DK | 23% DJK | 22 % DK | 21 % DK | 23 % DJK | 25 % DJK | |
| Stay ed abou t the sam e | 48 % GH | 47% H | 46% | 57% ABCEFGHI JIMNOPQ RS | 44% | 46% | 42% | 40% | 46 % aBEGH ns | 50% aBEGH ns | 59% ABCEFGHIJ LMNOPQR S | 49 % h | 49 % gH | 46% h | 48% gH | 48 % gH | 49 % gH | 46 % H | 45 % | |
| Som ewh at wors e | 16 % eF GH | 17% EFG H | 17% Fgh | 17% eFGH | 13% | 11% | 11% | 12% | 17 % eF G h | 17% EFGH m | 19% aEFGHM | 14 % % | 14 % % | 18% aEFG H | 16% eFGH | 15 % fg | 15 % fg | 16 % FG H | 16 % fg | |
| Muc h wors e | 6 % G O S | 7% GhO S | 7% GOS | 5% g | 6% G | 6% g | 3% | 5% | 6 % G os | 8% ADeGH kMOQ S | 5% g | 9% Gh OS | 5% | 8% adGH kmOQ S | 4% | 7% Gh mO S | 5% | 8% GH mO S | 4% | |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------------------------|----|------------------|--------------------|-------|------------|--------------|---------------------|------------|-------------------|------------|----------------|--|----------------------------|---------------------|------------------------------------|------------|----------------------|-----------------------|-----------------|
| G P | | Mor tgag e | Unde rwate r | Owner | Rent er | Hispa nic | African American | Gen Y | G en X | Boome r | Pre- boomer | Les s Th an Hig h Sc ho ol | Hig h Sc ho ol | Some Colleg e | Colleg e/gra d Schoo l | <\$2 5k | \$2 5- 50 k | \$50 - 100 k | >\$ 10 0k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Don' t kno w VOL | .% | .% | 0% | .% | .% | .% | .% | .% | 1 % aq R | .% | .% | 0% | .% | .% | .% | .% | 0% | .% | 1% ho |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q12 - In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|---------------|------------------------|--------------------|----------------|-------------------|-----------------------|----------------------|--------------------|------------------|-------------------|---------------------|--------------------------|-----------------|--------------------|-------------------------|--------------------------|--------------------|------------------|-----------------------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very good time | 31% EHLMnP | 38% ADEFGHijKLMNPQR | 37% AEFGHKLMNPQ | 32% EHLMNpQ | 21% p | 28% EP | 29% EIP | 24% P | 34% aEFLHMNPQ | 35% AEFGHLMNPQ | 31% EHLmP | 22% p | 26% %EP | 27% EP | 42% ABDEFGHIJKLMNPQR | 17% | 27% EP | 34% AEFHLMNPQ | 47% ABCDEF GHIJKLM NOPQR |
| Somewhat good time | 41% FGJKLP | 40% fgjlp | 41% l | 39% %l | 43% FGJKLP | 34% | 34% | 47% ABDFGJKLOPS | 42% FGLp | 37% | 36% | 31% | 44% %dFGJKLP | 45% ABDFGJKLOPS | 40% fl | 35% | 46% abDFGJKLOPS | 44% bdFGJKLOP | 39% l |
| Somewhat bad time | 15% BcORS | 12% S | 11% | 15% %bOS | 18% ABC hInORS | 22% ABCDHIJKmNOQRS | 19% aBCInORS | 15% oS | 13% S | 16% BCORS | 15% bOS | 21% aBCInORS | 17% %BCiORS | 14% S | 11% S | 24% ABCDEHIJKMN OQRS | 15% oS | 13% s | 8% |
| Very bad time | 8% BOrS | 6% Os | 8% OS | 9% %bOS | 11% ABHjmOQRS | 11% BOqRS | 13% ABcdHiJMnOQRS | 8% OS | 9% BOS | 8% BOS | 10% BOrS | 18% ABCDEFHIJKMN OQRS | 8% OS | 9% BOrS | 4% | 16% ABCDEFHIJKMN OQRS | 7% Os | 6% O | 4% |
| Don't know VO L | 5% BIjORS | 3% S | 2% | 5% %bIjOrS | 7% ABCIJnORS | 5% %bIjOS | 5% %IoS | 6% %BCIjORS | 2% | 3% s | 8% ABCDIJMN OqRS | 9% %ABCdfIJNOqRS | 5% %ljoS | 4% %IS | 3% %S | 8% %ABCdfG IJMNOqRS | 5% %IoS | 3% | 1% |

Statistics:
Overlap formulae used



- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q13 - In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|--------------|---------------|-----------------------|-----------------|-----------------|--------------|----------------------------|---------------------|---------------------|---------------|-----------------------|-----------------------|--------------------|-------------------|---------------------|-------------------|-----------------|----------------|----------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very good time | 3% CO | 3% C | 1% | 4% co | 4% c | 5% CHNOR | 6% ABCHNOQR | 2% % | 3% % C | 4% abChNOR | 3% c | 6% abCHNOqR | 4% C | 2% | 2% | 5% aCHNOR | 3% | 2% % | 3% c |
| Some what good time | 18% BO | 15% | 17% | 18% % | 21% ABFJInOQ | 15% | 29% ABCDEFGHIJKLMNOPQRS | 2% 0% % | 1% 7% % | 16% % | 17% | 15% | 21% % aBFJoq | 17% % | 16% b | 18% | 16% | 18% % B | 18% % b |
| Some what bad time | 42% eGkP | 44% AEGKIP | 40% | 42% % Gkp | 38% | 44% eGklP | 33% | 4% 2% % Gp | 4% 3% % G | 43% eGkP | 38% | 36% | 40% % g | 44% % EGKIP | 44% AEGKIP | 37% | 47% acEGKLMP | 42% % G | 43% % Gp |
| Very bad time | 33% g | 35% aGmq | 40% AbdEFGHJkMnopQ | 32% % | 31% | 31% | 28% | 3% 1% % | 3% 5% % Gq | 33% % | 32% | 34% | 30% % | 33% % g | 34% Gq | 33% | 29% | 35% % Gm | 34% % |
| Don't know VOL | 4% BlNORS | 3% l | 3% | 4% ls | 6% ABchJNORS | 5% ls | 5% ls | 4% % i | 2% % | 4% is | 9% ABCDFGHIJMNOQRS | 9% ABCDfHIJNORS | 5% lorS | 3% | 3% | 7% ABCDHIJNORS | 5% blnOrS | 3% % | 2% % |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table 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 | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Never | 39% EfHI nOS | 44% AEFG HINORS | 42% EFGHI nOS | 65% ABCEF GHIJL MNOP QRS | 18% h | 34% EH | 34% EH | 15% | 30% EH | 48% ABEF GHIN OPQ RS | 76% ABCDE FGHIJL MNOP QRS | 48% AEFGH INOpqr S | 46% AEF GHI NOP QRS | 36% EHI | 32% EH | 40% EfgHI OS | 40% % EfHI OS | 39% EfHI OS | 32% EH |
| Less than 1 year | 10% BCDJ Kr | 5% k | 5% | 6% K | 19% ABCDF IJKLM NOPQ RS | 8% BK | 16% ABCD FIJKL MNo QR | 18% ABCDF IJKLM NOpQ RS | 11% BCDJ K | 7% BK | 3% | 9% bK | 10% BCDJ K | 10% BCDJ K | 12% ABCD fJKR | 14% ABC DFJK LMN QR | 9% Bc DK | 8% BcdK | 12% BCDJ Kr |
| 1-3 years | 16% BCDij K | 8% dK | 10% DK | 5% | 34% ABCDF GIJKL MNOP QRS | 19% BCDIJK Lm | 21% abcd IJKLM oRS | 34% ABCDF GIJKL MNOP QRS | 13% BDJK | 8% DK | 5% | 12% bDjK | 14% BDJK | 21% ABC DIJK LMO RS | 16% BCDiJ K | 18% BCDi JKlm | 19% % BC DIJ Kl M | 15% BcDJ K | 14% BDJK |
| 3-5 years | 9% DKIP | 10% ADFJK LP | 11% DFKLP | 6% K | 9% dKlp | 6% K | 9% dK | 13% ADEFJK LMoP Q | 9% DKI | 8% DK | 3% | 5% | 8% dK | 11% aDFJ KLP | 10% aDfjK LP | 6% K | 8% dK | 11% aDFj KLP | 12% ADFJ KLmP |
| 5+ years | 16% DEFG KLMP | 24% ADEF GHJKL MNP QR | 25% ADEF GHJKL MNP QR | 11% K | 9% | 12% K | 12% K | 14% EKIP | 23% ADEF GHKL MNP Q | 19% ADEF GHKL MNP Q | 7% | 8% | 12% EK | 15% DEK LP | 24% ADEF GHJKL MNP QR | 9% | 14% % EK Lp | 19% ADEF GHKL MNP Q | 22% ADEF GHJK LMN PQ |
| Don't know | 9% KnO | 9% O | 7% | 8% | 11% cdHKN ORS | 21% ABCDE GHIJK MNOP QRS | 9% | 7% | 14% ABCD GHK MNO RS | 11% bcDh KNO RS | 7% | 18% ABCDE GHJKM NOPQ RS | 9% ko | 7% | 7% | 12% ABC DHK mNO RS | 10% % ko | 8% | 7% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table q14 - How likely is it that you will buy a home in the next 3 years? READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-------------------|------------------------|---------------------------|------------------------------|----------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|-----------------------------|-----------------------------|--------------------------------|-----------------------------------|---------------------------|---------------------------|---------------------------|--------------------------|-------------------------------|--------------------------------|--------------------------------|-----------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Very likely | 13% BD JKP | 11% DKp | 11% DK | 6% K | 20% ABCDJK IMNOP QR | 17% aBcDJK mnP | 17% ABCDJK MNPr | 20% ABCDJK IMNOP QR | 18% ABCDJ KMNo PqR | 10% DK | 2% | 14% DK P | 12% DK P | 12% DK P | 15% ABDJ KP | 8% K | 13% DK P | 13% DK P | 20% ABCDJ KIMNO PQR | |
| Some what likely | 15% BD JK O | 12% DK | 11% K | 8% K | 23% ABCDIJ KLMNO PQRS | 22% ABCDIJ KLMNO QRS | 24% ABCDIJ KLMNO PQRS | 24% ABCDIJ KLMNO PQRS | 14% DK | 13% DK | 5% | 13% dK | 16% BD JK | 16% Bc DJ K | 13% BDK | 18% aBC DJKI Or | 16% % B c Dj K | 14% % bD K | 14% DK | |
| Not very likely | 16% CK | 16% CK | 11% | 14% k | 17% CgK | 16% ck | 13% | 18% CgK | 18% CgK | 15% ck | 11% | 15% % | 15% k | 15% ck | 18% ABC DGJK | 15% % | 17% % CK | 17% % CK | 18% CgK | |
| Not at all likely | 55% EF GH IOS | 60% AEFG HIo QRS | 65% AbEFG HIMN OQRS | 71% AbcEFG HIJLMN OPQRS | 39% | 44% | 43% | 38% | 50% EfgH | 60% AEFG HImn OQRS | 60% AEFG HIJLMNO PQRS | 81% ABCDEF GHIJLMNO PQRS | 58% EF G Hi S | 55% EF G Hi S | 56% EF G HI S | 53% EFG HS | 58% EFG HIo S | 54% % EF G HI S | 55% % EF G HI S | 48% EH |
| Don't know VOL | 1% s | 1% OS | 2% diopS | 1% | 1% | 1% | 3% ADehIK nOPrS | 1% | 1% | 2% ADnO PrS | 1% | 1% % | 2% % dP s | 1% % | 1% | 1% % | 1% % | 1% % | .% | |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|--------|--------------|--------------|----------------|-----------|----------------|------------------|---------------------------------|-----------|-------|------------|----------------|--------------------------|------------------------|-------------------------|----------------------------|--------|------------------|-----------------------|-------------|
| | | G P | Mort gage | Under water | Ow ner | Re nte r | His pan ic | Afri can Ame ri can | Ge n Y | Gen X | Boo mer | Pre- boomer | Less Than High School | Hig h Sch ool | So me Coll ege | Colleg e/grad School | <\$25k | \$25 - 50k | \$5 0- 10 0k | >\$1 00k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Pric es will go up | 39 | 39% | 36% | 43% | 38% | 43% | 47% | 38% | 32% | 41% | 45% | 39% | 37% | 39% | 42% | 41% | 36% | 38% | 42% | |
| Pric es will go do wn | 12 | 12% | 11% | 12% | 11% | 7% | 10% | 12% | 12% | 11% | 11% | 11% | 11% | 12% | 11% | 9% | 12% | 13% | 12% | |
| Pric es will re mai n abo ut the sa me | 44 | 44% | 48% | 39% | 45% | 45% | 38% | 46% | 50% | 42% | 34% | 37% | 46% | 44% | 44% | 40% | 48% | 45% | 43% | |
| Do n't kno w VO L | 6 | 5% | 6% | 7% | 6% | 6% | 5% | 4% | 5% | 6% | 9% | 12% | 6% | 5% | 3% | 9% | 5% | 4% | 3% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------|-----------------|----------------------|------------|--------------------|---------|----------|------------------|---------------------|-------------------|--------------------|----------------------|-----------------------|--------------------|--------------|----------------------|----------------------|----------|-----------|-------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| 1 | 2% | 2%* | 4%** | 1%* | 2%* | 5%** | 0%** | 1%* | 2%* | 1%* | 8%ADhJMnOq* | 7%** | 0%* | 1%* | 1% | 7%AdHJMo* | 0%* | 2%* | 1%* |
| 2 | 3% | 6%A* | 15%** | 1%* | 1%* | 3%** | 5%** | 3%* | 5%e* | 3%* | 3%* | 0%** | 6%* | 2%* | 4% | 3%* | 2%* | 5%* | 2%* |
| 3 | 9%Dk | 9% ^d * | 0%** | 2%* | 13%Djk* | 5%** | 8%** | 14% ^{Dk} * | 13%Djk* | 5%* | 2%* | 0%** | 6%* | 13%DJK* | 11% ^a DJK | 7%* | 7%* | 13%DJK* | 10% ^{Dk} * |
| 4 | 1% ^O | 1%* | 0%** | 3% ^{jo} * | 0%* | 0%** | 0%** | 2%* | 2% ^o * | 0%* | 0%* | 0%** | 2%* | 1%* | 0% | 0%* | 2%* | 0%* | 3% ^{jo} * |
| 5 | 18% | 22% ^{hm} * | 18%** | 15%* | 14%* | 19%** | 17%** | 12%* | 27%AeHkMpr* | 20% ^m * | 12%* | 21%** | 9%* | 17%* | 23% ^{Ahm} | 12%* | 20%* | 15%* | 27% ^{adHkMp} * |
| 6 | 1% | 1%* | 1%** | 3%* | 0%* | 0%** | 0%** | 0%* | 0%* | 1%* | 4% ^{aemr} * | 5%** | 0%* | .%* | 1% | 0%* | 0%* | 0%* | 1%* |
| 7 | 3% | 2%* | 0%** | 3%* | 3%* | 0%** | 12%** | 4%* | 0%* | 4%* | 1%* | 0%** | 4%* | 4%* | 2% | 6% ⁱ * | 1%* | 3%* | 2%* |
| 8 | 2% | 1%* | 0%** | 4% ^j * | 2%* | 0%** | 7%** | 2%* | 1%* | 1%* | 5% ^b * | 0%** | 5% ^b * | 1%* | 2% | 6% ^{aBjn} * | 2%* | 1%* | 1%* |
| 9 | .% | 0%* | 0%** | 0%* | 1%* | 0%** | 0%** | 0%* | 2% ^b * | 0%* | 0%* | 0%** | 0%* | 1%* | 0% | 0%* | 0%* | 0%* | 0%* |
| 10 | 20% | 17%* | 14%** | 24% ^p * | 21%* | 30%** | 22%** | 14%* | 22%* | 23% ^p * | 25% ^p * | 28%** | 17%* | 16%* | 23% ^{bp} | 11%* | 21%* | 21%* | 18%* |
| 12 | 1% | 1%* | 0%** | 4% ^{aj} * | 0%* | 0%** | 0%** | 2%* | 1%* | 0%* | 1%* | 0%** | 0%* | 2%* | 2% ^j | 0%* | 0%* | .%* | 1%* |
| 13 | 1% | 1%* | 0%** | 0%* | 0%* | 2%** | 0%** | 1%* | 0%* | .%* | 0%* | 0%** | 1%* | 0%* | 1% | 0%* | 0%* | 1%* | 1%* |
| 14 | .% | .%* | 0%** | 0%* | 0%* | 0%** | 0%** | 0%* | 0%* | 1%* | 0%* | 0%** | 0%* | 1%* | 0% | 1%* | 0%* | 0%* | 0%* |
| 15 | 7% | 11% ^{AIN} * | 20%** | 4%* | 4%* | 3%** | 10%** | 7%* | 2%* | 9% ^N * | 7%* | 8%** | 6%* | 3%* | 9% ^{al} | 7%* | 8%* | 7%* | 8%* |
| 20 | 10% | 7%* | 5%** | 14%* | 11%* | 24%** | 10%** | 12%* | 9%* | 9%* | 13%* | 3%** | 16% ^b * | 12%* | 8% | 12%* | 14%* | 9%* | 10%* |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|--------|--------------|------------|-------|--------|----------|------------------|------------|-------|---------|------------|-----------------------|----------------|--------------|---------------------|---------|----------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 25 | 3% | 3%* | 0%** | 4%* | 2%* | 2%** | 6%** | 2%* | 3%* | 4%* | 0%* | 0%** | 0%* | 6%ak* | 2% | 1%* | 1%* | 3%* | 6%mo* |
| 30 | 3%Jn | 2%* | 1%** | 1%* | 5%jn* | .%** | 3%** | 7%JNo* | 2%* | 0%* | 2%* | 0%** | 10%ABDJNo pqs* | 0%* | 2%j | 2%* | 0%* | 7%aBdJNO* | 1%* |
| Don't Know VOL | 17%IOs | 15%o* | 22%** | 18%o* | 20%io* | 5%** | 0%** | 19%o* | 8%* | 21%iOs* | 18%* | 27%** | 18%* | 19%i* | 10% | 25%IOs* | 22%IO* | 13%* | 9%* |
| Mean | 10.25 | 9.45 | 9.19 | 11.12 | 10.64 | 11.12 | 10.68 | 11.48 | 8.57 | 10.26 | 10.09 | 8.43 | 12.60 | 10.10 | 9.43 | 10.01 | 10.16 | 10.90 | 9.96 |
| Standard Deviation | 7.14 | 6.90 | 6.56 | 6.57 | 7.80 | 6.84 | 7.23 | 8.42 | 6.65 | 6.24 | 6.53 | 4.70 | 8.66 | 7.23 | 6.41 | 7.29 | 6.14 | 8.40 | 7.05 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------|-----------------|-------------------------|---------------------------|------------------|-----------|-------------|------------------------|------------|----------------|-----------------|-----------------|-----------------------|-------------|--------------------------|----------------------|-------------------|------------|------------------------------|-------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 4% D | 6% ADEG JkMO p | 8% aDEGJ klMOp * | 1% | 2% | 4% * | 1% * | 5% de | 4% d | 3% | 3% | 1% * | 2% | 7% ADEGJ KmOP q | 3% | 3% | 3% | 4% d | 5% DegJO |
| 2 | 7% L | 8% L | 9% L* | 6% l | 8% L | 6% l* | 6% l* | 9% L | 8% L | 6% l | 5% | 1% * | 7% l | 7% l | 9% AdJKL | 6% L | 6% l | 8% l | 10% L |
| 3 | 8% | 12% AdEG kIMP | 10% * | 7% | 5% | 10% * | 5% * | 8% | 8% | 9% | 7% | 4% * | 6% | 8% | 12% ADEG jKIMP | 6% | 9% | 9% | 11% e |
| 4 | 3% | 3% m | 3% * | 3% | 3% | 2% * | 7% Adefhik MP* | 3% | 2% | 3% m | 3% | 3% * | 1% | 4% | 3% | 2% | 4% m | 3% | 3% |
| 5 | 23% EF LP | 25% EFgLP | 23% FIP* | 26% EF gLP | 17% fp | 10% * | 17% * | 21% FIP | 23% FL P | 24% eFL P | 24% eFL P | 10% * | 21% FIP | 25% EFgLP | 27% AEFG LP | 11% | 22% FLP | 31% ABEFG Hijklm Pq | 29% AEFG LP |
| 6 | 2% o | 2% | 2% * | 2% | 2% | .% * | 2% * | 2% | 1% | 2% | 2% | 0% * | 3% f | 2% | 1% | 3% Fl | 1% | 1% | 2% |
| 7 | 1% m | 2% m | 1% * | 1% m | 1% | 2% m* | 1% * | 2% | 1% | 1% | 2% m | 3% m* | .% | 2% | 2% jm | 2% M | 1% | 2% m | 1% |
| 8 | 1% mp | 1% | 1% * | 1% | 3% gMP | 1% * | .% * | 2% p | 1% | 1% | 2% MP | 2% p* | 0% | 2% mP | 2% Bmp | 0% | 2% m | 2% m | 3% BMP |
| 9 | .% | .% | .% * | 0% | 0% | 0% * | 0% * | 0% | 0% | .% | 0% | 0% * | 0% | 0% | .% | 0% | 0% | 0% | .% |
| 10 | 19% N | 22% AHN | 26% egHN* | 18% % | 16% | 24% eHN* | 16% * | 15% | 21% N | 22% ah N | 19% n | 23% * | 22% n | 14% | 21% hn | 19% | 20% n | 21% N | 18% |
| 11 | .% | .% | 1% * | .% | 0% | .% * | 0% * | 0% | 0% | .% | .% | 0% * | 0% | .% | .% | 0% | 0% | .% | .% |
| 12 | .% | .% | 1% * | 1% ak mr | 0% | 0% * | 0% * | 1% | 0% | .% | .% | 0% * | 0% | .% | 1% ABeIR | .% | 0% | 0% | 2% ABeIR |
| 15 | 4% IO | 4% l | 2% * | 4% i | 5% l | 3% * | 9% ABCdfijn OQR* | 4% | 1% | 5% lo | 5% l | 6% i* | 5% l | 4% i | 3% i | 7% abcfl Or | 3% | 3% | 5% lo |

| | STATISTICS | | | | | | | | | | | | | | | | | | |
|---------------------------|--------------|--------------|------------|--------------|-----------------------|------------------------|--------------------------|--------------------|------------------|------------------|-------------------|--------------------------|-----------------------|--------------|---------------------|-----------------------|---------------|-----------|------------------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 17 | 1% BJO | 0% | 0% * | 0% | 2% aBJnOPr | 0% * | 4% ABcDFIJ KINOQR* | 2% aBdjnOp r | 0% | 0% | 0% | 0% * | 2% ABDIJ KnOPqR | 0% | 0% | 0% | 0% | 0% | 3% ABDFIJ KNOpqR |
| 20 | 5% ORS | 4% | 7% orS* | 6% ORS | 7% os | 9% bhORS* | 9% bhORS* | 4% | 8% BORS | 5% OS | 6% os | 7% * | 7% orS | 6% | 3% | 9% ABHjORS | 8% bORS | 3% | 2% |
| 22 | .% | .% | 1% * | 0% | 0% | 0% * | 0% * | 0% | 0% | .% | 0% | 0% * | 0% | 0% | 0% | 0% | 0% | 0% | .% |
| 25 | 2% BORS | .% | 0% * | 3% BkORS | 5% ABcJK NORS | 3% BORs* | 2% Bs* | 4% BcORS | 3% BcORS | 2% BoS | 1% | 5% BcjkORS* | 4% BcjKORS | 1% b | 1% s | 4% BcjkNORS | 4% BcknORS | .% | 0% |
| 30 | 2% | 1% | 3% jnR* | 1% | 2% | 2% * | 1% * | 3% | 2% | 1% | 1% | 5% AbDJkm NoQR* | 1% | 1% | 1% | 3% aDJm Nr | 1% | .% | 2% |
| Don't Know VOL | 16% BCORS | 9% CS | 3% * | 19% BCORS | 23% ABCH iJnORS | 24% ABChi JnORS* | 19% BCORs* | 15% BCoS | 16% % BCOS | 15% % BCOS | 20% % BCORS | 28% ABCHIJ mnOqRS* | 17% BCOS | 16% BCoS | 10% CS | 23% ABCH iJnORS | 17% BCOS | 12% CS | 5% |
| Mean | 8.24 | 7.12 | 8.01 | 8.46 | 9.99 | 9.50 | 9.81 | 8.50 | 8.29 | 8.02 | 8.24 | 11.96 | 9.39 | 7.21 | 7.01 | 10.73 | 8.68 | 6.69 | 7.13 |
| Standard Deviation | 6.44 | 5.54 | 6.62 | 6.25 | 7.58 | 7.21 | 6.82 | 7.23 | 6.84 | 5.83 | 5.96 | 8.04 | 6.83 | 5.83 | 5.32 | 7.85 | 6.80 | 4.64 | 5.53 |

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


Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------|-----------------------|----------------------|--------------------------|--------------------|-------------|---------------------------|------------------|-----------------------|-----------------|----------------------------|-----------------|------------------------|-----------------|------------------|---------------------|-----------------|-------------------|-----------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Pric es will go up | 48% Bi | 44% | 44% | 50% b | 52% aBcl Mrs | 52% Bcim | 56% ABCdhIJK MOPqRS | 50% b | 45% | 49% B | 47% | 50% % | 45% | 51% % Bcl | 48% B | 49% % b | 50% % b | 47% | 46% % | |
| Pric es will go do wn | 4% D | 3% | 3% | 2% | 5% abDf hMRs | 3% | 7% ABCDFHIK MORS | 3% % | 3% | 4% BD mRs | 3% | 6% bDf r | 3% | 4% d | 4% d | 5% Df mr | 5% bDf Mr | 3% | 3% | |
| Pric es will re mai n abo ut the sa me | 44% % G | 48% ADEGJ KLNOP | 49% dEGjk Lnop | 41% | 40% | 44% g | 35% | 45% % G | 48% aDEGj kLNOp | 42% G | 41% | 38% % | 49% ADEGJK LNoPq | 42% % g | 43% G | 42% % g | 43% % G | 45% G | 46% % G | |
| Do n't kno w VO L | 4% EFG HQ | 5% EFGHQ | 4% eq | 7% AbEFGHIJ MNO PQ | 2% | 2% | 2% | 2% % | 5% EfGhQ | 5% EfG hQ | 8% ABcEFGHIJ MNOPQrs | 5% EFg hQ | 3% | 3% eq | 5% AEFGH Q | 4% Eg hq | 2% | 5% EFGH mnQ | 5% EfG HQ | |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|---------------|--------------|-------------|-----------|-----------|-----------|------------------|------------|------------|-----------|------------|-----------------------|-------------|--------------|---------------------|-----------|------------|------------|-----------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 9% O* | 8% ** | 0% ** | 0% ** | 14% ** | 0% ** | 33% ** | 24% %** | 0% ** | 0% ** | 15% ** | 10% ** | 0% ** | 25% ** | 0% * | 9% ** | 13% %** | 13% %** | 0% ** |
| 2 | 9% O* | 7% ** | 0% ** | 12% ** | 10% ** | 32% ** | 7% ** | 0% ** | 22% %** | 7% ** | 19% ** | 21% ** | 8% ** | 7% ** | 2% * | 18% ** | 6% ** | 9% ** | 0% ** |
| 3 | 5% * | 0% ** | 0% ** | 0% ** | 11% ** | 0% ** | 0% ** | 7% ** | 8% ** | 5% ** | 0% ** | 0% ** | 0% ** | 11% ** | 7% * | 0% ** | 15% %** | 0% ** | 0% ** |
| 5 | 17% * * | 17% ** | 12% ** | 27% ** | 14% ** | 23% ** | 8% ** | 13% %** | 45% %** | 12% ** | 13% ** | 9% ** | 11% ** | 14% ** | 32% A* | 23% ** | 8% ** | 18% %** | 26% ** |
| 6 | 1% * | 3% ** | 0% ** | 0% ** | 0% ** | 0% ** | 2% ** | 0% ** | 0% ** | 3% ** | 0% ** | 0% ** | 0% ** | 0% ** | 4% A* | 0% ** | 0% ** | 0% ** | 9% ** |
| 7 | 6% O* | 15% ** | 59% ** | 5% ** | 0% ** | 0% ** | 0% ** | 0% ** | 0% ** | 14% ** | 4% ** | 24% ** | 3% ** | 0% ** | 0% * | 2% ** | 17% %** | 0% ** | 0% ** |
| 8 | 4% O* | 0% ** | 0% ** | 0% ** | 8% ** | 0% ** | 17% ** | 12% %** | 0% ** | 0% ** | 0% ** | 0% ** | 0% ** | 13% ** | 0% * | 14% ** | 0% ** | 0% ** | 0% ** |
| 10 | 27% * * | 33% ** | 7% ** | 35% ** | 17% ** | 41% ** | 5% ** | 37% %** | 20% %** | 24% ** | 21% ** | 8% ** | 45% ** | 17% ** | 40% A* | 18% ** | 24% %** | 40% ** | 45% ** |
| 15 | 9% * | 8% ** | 0% ** | 4% ** | 13% ** | 0% ** | 19% ** | 8% ** | 2% ** | 13% ** | 10% ** | 13% ** | 10% ** | 8% ** | 5% * | 15% ** | 7% ** | 9% ** | 10% ** |
| 20 | 1% * | 1% ** | 0% ** | 4% ** | 0% ** | 3% ** | 0% ** | 0% ** | 0% ** | 2% ** | 0% ** | 0% ** | 0% ** | 0% ** | 3% a* | 0% ** | 0% ** | 0% ** | 5% ** |
| Don't Know VOL | 12% * * | 9% ** | 22% ** | 12% ** | 14% ** | 2% ** | 8% ** | 0% ** | 4% ** | 21% ** | 18% ** | 14% ** | 23% ** | 5% ** | 8% * | 1% ** | 11% %** | 11% ** | 6% ** |
| Mean | 7.15 | 7.60 | 6.98 | 7.87 | 6.45 | 6.51 | 6.23 | 6.90 | 5.38 | 8.56 | 6.20 | 6.34 | 9.01 | 5.64 | 8.00 | 6.94 | 6.33 | 7.37 | 9.29 |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---------------------------|--|--------------|----------|-------------|-------|--------|----------|------------------|-------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Standard Deviation | | 4.40 | 3.98 | 1.29 | 4.55 | 4.81 | 4.37 | 5.45 | 4.37 | 3.13 | 4.44 | 4.94 | 4.74 | 3.65 | 4.45 | 3.94 | 4.58 | 4.18 | 4.49 | 4.11 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----|----------------------|------------------|------------|-----------------------|----------------|------------|-------------------|---------------------------|------------------------|-----------------|------------------|-----------------------|-------------------|---------------|------------------------|----------------|----------------|--------------------------|---------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 1% | 1% s | 1% * | 2% | 2% | 3% aHnS | 2% | 1% | 2% S | 2% s | 1% | 1% * | 2% | 1% | 1% S | 2% | 2% | 2% | .% |
| 2 | 7% Dj kS | 8% dS | 8% S* | 4% | 9% Djk S | 8% dS | 12% aDJKO S | 9% Dk S | 11% % aDJ KOS | 6% s | 4% | 6% * | 8% DkS | 8% DkS | 7% dS | 9% DkS | 9% Dk S | 9% DJKoS | 3% |
| 3 | 6% eF P | 8% aEFl P | 5% P* | 7% FP | 4% P | 2% | 8% efP | 5% P | 4% P | 7% eFP | 9% EFilm P | 3% * | 5% P | 7% fP | 9% AEFHIP | 1% | 9% EFl P | 9% EFIP | 8% eFP |
| 4 | 2% | 2% | 1% * | 2% | 3% | 4% L | 3% | 2% | 2% | 2% | 4% jlp | .% * | 3% | 2% | 3% bj | 1% | 3% | 3% | 3% |
| 5 | 23% fG KL P | 24% FGKL P | 22% L* | 24% % fGK LP | 20% % Lp | 17% L | 14% | 25% % fG kL P | 24% % fGk LP | 23% fGL P | 17% L | 8% * | 27% FGK LPQ | 20% % L | 29% ABEFGJ KLNpq | 15% l | 19% % L | 27% aeFG KLNP q | 31% ABcdEFG ijKLNpq |
| 6 | 1% | 1% | .% * | .% | 1% | 1% | 1% | .% | 1% m | 1% | 1% m | 0% * | 0% | 1% | 1% | .% | 1% | .% | 1% |
| 7 | 1% | 2% n | 3% np* | 2% | 1% | 2% | 1% | 1% | 1% | 2% Np | 1% | 3% * | 1% | 1% | 2% | 1% | 1% | 2% | 3% n |
| 8 | 1% q | 1% | 1% * | 2% q | 1% | 2% Q | 1% | 1% | 1% q | 2% aQ | 1% | 3% q* | 1% | 1% | 1% q | 3% hkm Q | .% | 1% | 1% |
| 9 | .% | .% | 1% * | 0% | .% | .% | 1% d | 1% | 0% | .% | .% | 1% * | .% | .% | .% | 1% | 1% | .% | 0% |
| 10 | 25% % | 24% | 23% * | 26% % | 24% % | 21% | 21% | 27% % | 22% % | 24% | 26% | 25% * | 23% | 27% % | 24% | 28% f | 22% % | 23% | 26% |
| 12 | .% | .% | 0% * | 1% a | 0% | .% | .% | .% | 0% | .% | .% | 0% * | 0% | .% | 1% AB | .% | 0% | .% | 1% b |
| 13 | .% | .% | 0% * | 0% | 0% | 0% | 0% | .% | 0% | 0% | 0% | 0% * | 0% | 0% | .% | 0% | 0% | 0% | .% |
| 15 | 4% d | 5% | 7% d* | 3% | 5% | 3% | 4% | 3% | 4% | 5% d | 5% d | 3% * | 4% | 5% | 5% D | 4% | 5% | 5% | 3% |
| 16 | .% | 0% | 0% * | 0% | .% | 0% | 0% | .% | 0% | 0% | 0% | 0% * | 0% | .% | 0% | .% | 0% | 0% | 0% |
| 17 | .% | .% | 0% * | 0% | 0% | 0% | 0% | 0% | 0% | .% | 0% | 0% * | 0% | 0% | .% a | 0% | 0% | 0% | .% |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|----------------|-----------|--------------------|-----------|-----------|---------------------------|---------------------------|------------|----------|-----------|-------------------------|--------------------------------|-------------|----------------|---------------------|-------------------------|----------------|-----------|-----------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 18 | .% | .% | 0%* | 0% | 0% | 0% | 1% | .% | 0% | .% | 0% | 0%* | 0% | .% | .% | .% | 0% | 0% | .% |
| 20 | 6% s | 6% | 7%* | 7% s | 6% | 8% s | 5% | 6% | 7% s | 6% | 5% | 9%* | 5% | 6% | 5% | 9% Abej MoRS | 6% | 4% | 3% |
| 25 | 4% O | 4% O | 6% O* | 4% O | 5% O | 4% | 9% ABdef HJnOp R | 4% o | 6% O | 4% O | 5% O | 5%* | 7% Or | 4% O | 2% | 4% O | 5% O | 3% o | 5% O |
| 30 | 2% dO R | 2% OR | 5% ABDij OR* | 1% r | 3% OR | 2% OR | 2% OR | 2% OR | 2% OR | 2% OR | 2% OR | 4% dOR* | 3% dOR | 2% OR | .% | 2% oR | 4% aD OR | 0% | 3% dOR |
| Don't Know VOL | 14% BO S | 12% OS | 11%* | 16% OS | 15% OS | 23% ABCdEHIJ MNOQRS | 16% OS | 12% s | 12% s | 14% OS | 18% aBci MOR S | 30% ABCDEFGHIJK MNOPQRS* | 12% | 14% % oS | 9% | 18% aBhi MOR S | 15% % OS | 12% | 7% |
| Mean | 9.2 7 | 8.97 | 10.73 | 9.1 5 | 9.7 7 | 9.55 | 9.92 | 9. 14 | 9.2 5 | 9.2 6 | 9.61 | 11.57 | 9.4 2 | 9.5 0 | 7.92 | 10.4 9 | 9. 73 | 7.74 | 9.25 |
| Standard Deviation | 6.9 1 | 6.76 | 8.02 | 6.4 2 | 7.4 2 | 7.32 | 7.92 | 6. 83 | 7.2 4 | 6.8 1 | 6.97 | 7.82 | 7.5 0 | 6.9 9 | 5.36 | 7.08 | 7. 80 | 5.62 | 6.90 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q20b - During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------------|----------------------------------|------------------|----------------------|-------------------|----------------|----------------------------|----------------|-------------------------|------------------|---------------------|---------------------|---------------------|--------------------------|---------------|----------------------|----------------------------|---------------------------|-----------------------|-----------------------|------------------------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Rates will go up | Rates will go up | 40% OR | 39% o | 37% | 42% kO R | 42% OR | 44% bOR | 45% bckOqR | 42% OR | 41% Or | 40% Or | 38% % | 44% or | 42% or | 42% OR | 36% | 47% ABCdeiJK mnOQR | 38% % | 36% | 41% O |
| | Rates will go down | 8% D | 9% aDJOS | 12% aDFJnOS | 6% | 8% | 7% | 12% ADEFJk mNOqrS | 9% | 9% | 7% | 8% d | 8% | 8% | 8% | 7% | 9% d | 8% | 8% d | 7% |
| | Rates will remain about the same | 45% EgLP | 49% AEFG HILNP | 50% EGHL nP | 46% EgLP | 39% P | 43% P | 40% p | 41% P | 44% IP | 48% AEFG HLNP | 47% EgLP | 37% | 45% eP | 43% P | 52% ABCDEFGHIJ KLMNP | 34% | 48% EG HLn P | 50% AEFGH ILmNP | 49% aEg HLN P |
| | Do n't know VOL | 6% BC GJOS | 3% c | 1% | 6% BC gS | 11% ABCDfGij KMNOQRS | 7% BCg S | 3% | 8% BCG JOs | 6% BC go S | 5% BCS | 7% BC GO S | 11% ABCDfGI JMOQRS | 5% bc S | 7% BC GJO S | 5% BCS | 10% ABCDfGij MnOQRS | 6% bCS | 5% BCS | 2% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table 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 | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 34% | 41% a* | 53% ** | 27% * | 28% ** | 35% ** | 13% ** | 25% ** | 39% * | 41% * | 31% ** | 8% ** | 41% ** | 38% * | 35% * | 38% ** | 25% ** | 45% ad* | 19% ** |
| 2 | 20% JO | 23% JO* | 21% ** | 22% jo* | 15% ** | 5% ** | 23% ** | 30% ** | 16% * | 10% * | 28% ** | 27% ** | 26% ** | 21% j* | 12% * | 11% ** | 21% ** | 17% * | 35% ** |
| 3 | 7% nr | 5% * | 7% ** | 11% NR* | 8% ** | 1% ** | 16% ** | .% ** | 3% * | 15% ABINOR* | 8% ** | 17% ** | 5% ** | 2% * | 7% r* | 8% ** | 11% ** | 1% * | 2% ** |
| 4 | 2% | 1% * | 0% ** | 2% * | 2% ** | 2% ** | 2% ** | 1% ** | 0% * | 0% * | 8% ** | 0% ** | 1% ** | 0% * | 2% j* | 2% ** | 1% ** | 0% * | 6% ** |
| 5 | 7% | 6% * | 5% ** | 12% * | 8% ** | 15% ** | 6% ** | 5% ** | 8% * | 6% * | 14% ** | 10% ** | 1% ** | 7% * | 11% AB* | 9% ** | 7% ** | 8% * | 4% ** |
| 9 | 1% o | 0% * | 0% ** | 0% * | 0% ** | 0% ** | 0% ** | 2% ** | 0% * | 0% * | 0% ** | 5% ** | 0% ** | 0% * | 0% * | 3% ** | 0% ** | 0% * | 0% ** |
| 10 | 6% | 6% * | 5% ** | 8% * | 7% ** | 6% ** | 7% ** | 6% ** | 7% * | 9% * | 1% ** | 6% ** | 7% ** | 5% * | 8% * | 6% ** | 3% ** | 6% * | 13% ** |
| 12 | 1% | 1% * | 0% ** | 4% aJnr* | 0% ** | 0% ** | 4% ** | 0% ** | 5% Abjnr* | 0% * | 0% ** | 5% ** | 0% ** | 0% * | 1% * | 3% ** | 2% ** | 0% * | 0% ** |
| 13 | .% | 1% * | 0% ** | 0% * | 0% ** | 0% ** | 0% ** | 1% ** | 0% * | 0% * | 0% ** | 0% ** | 0% ** | 0% * | 1% A* | 0% ** | 0% ** | 0% * | 2% ** |
| 15 | 2% | 2% * | 3% ** | 4% * | 3% ** | 5% ** | 8% ** | 2% ** | 4% * | 3% * | 2% ** | 0% ** | 1% ** | 4% * | 4% Ab* | 3% ** | 3% ** | 3% * | 2% ** |
| 20 | .% | 0% * | 0% ** | 1% * | 0% ** | 0% ** | 1% ** | 0% ** | .% * | .% * | 0% ** | 1% ** | 0% ** | 0% * | .% * | 1% ** | 0% ** | 0% * | 0% ** |
| Don't Know VOL | 19% d | 15% * | 6% ** | 10% * | 29% ** | 31% ** | 22% ** | 28% ** | 17% * | 16% * | 9% ** | 21% ** | 17% ** | 23% d* | 18% * | 16% ** | 27% ** | 19% * | 19% ** |
| Mean | 3.28 | 2.81 | 2.53 | 4.08 | 3.51 | 3.82 | 4.89 | 3.17 | 3.96 | 3.25 | 2.77 | 4.41 | 2.45 | 2.99 | 4.05 | 3.95 | 3.21 | 2.82 | 3.86 |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|------|--------------|-------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Standard Deviation | 3.62 | 3.23 | 3.16 | 4.16 | 3.73 | 4.13 | 4.77 | 3.45 | 4.53 | 3.70 | 2.48 | 3.87 | 2.81 | 3.69 | 4.30 | 4.37 | 3.44 | 3.42 | 3.78 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------------|--------------------------------|----------------------------|--------------------------|------------|---------------------------------|---------------------|----------------------|-------------------------------|------------------------|-------------------------|-----------------------------|------------------|-----------------------|----------------------------------|-------------|---------------------------|---------------------------|----------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 18% EFGLPq | 26% ADEFG HIJKLM NPQR | 24% dEFG mNP Q* | 15% eFg LP | 9% l | 7% | 8% * | 16% EFGLP | 20% EFGLP q | 19% EFG LnP q | 17% EFG P | 3% * | 16% EFg LP | 15% eF gLP | 33% ABcDEF GHIJKL MNPQR | 8% | 12% L | 21% dEF GLN PQ | 33% ABcDEF GHIJKL MNPQR |
| 2 | 21% EgHLP | 26% AcEFG HkLP | 19% lP* | 21% ehLP | 13% | 17% lp | 14% * | 14% | 30% ACDEF GHJKL MOPQ | 22% EG HLP | 19% LP | 9% * | 20% ehLP | 24% Ef G HLP | 24% AEfGHL P | 10% | 20% LP | 27% AcEF GHK LmP | 29% AcDEF HjKLm Pq |
| 3 | 9% FS | 9% FS | 8% * | 10% Fs | 9% F | 4% | 9% * | 10% Fs | 8% f | 7% | 13% aFJL OS | 5% * | 11% FS | 11% FJ S | 8% fs | 9% F | 11% Fs | 10% Fs | 5% |
| 4 | 3% i | 4% l | 5% i* | 2% | 4% i | 2% | 4% * | 3% | 1% | 4% Di | 2% | 2% * | 2% | 3% % | 5% ADI | 2% % | 2% % | 4% i | 5% DI |
| 5 | 15% BjOS | 11% | 11% * | 20% ABc iJKO RS | 17% bOS | 27% ABCEGH IJKMNO PqRS | 13% * | 19% Bj Or S | 14% s | 12% % | 15% | 19% os* | 16% bos | 17% % BJ OS | 10% | 17% BjOS | 19% % Bj OS | 13% | 9% |
| 6 | 1% % | 1% | 0% * | 1% | 1% | 0% | 1% p* | 1% | 1% | .% | 1% | 0% * | .% | 1% % | 1% ajpr | .% | 1% % | .% | 1% % |
| 7 | 1% % | .% | 1% * | 2% AbE him OR | 0% | 1% | .% * | .% | 0% | 1% | 2% Er | 1% * | .% | 1% % | .% | 1% e | 1% % | .% | 1% % |
| 8 | 1% d Or | 1% ioRS | 3% AbDf HIMN ORS* | 0% | 1% h | 1% | 2% DHimn oRs* | .% | 0% | 1% Dn oRs | 3% ADH IMN ORS | 4% AbDfHI MNOpR S* | .% | .% | .% | 1% | 2% % Dh im nr | 0% | 0% |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----|--------------|--------------|-------------|------------|---------------------|----------|-----------------------|---------------|---------|---------------|------------|-----------------------|----------------|--------------|---------------------|---------------------|----------|-----------|---------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 9 | .% | 0% | 0%* | 0% | 1% | 0% | 1% ABhmn or* | 0% | 0% | 1% bo | 0% | 1%* | 0% | 0% | 1% | 0% | 0% | 0% | |
| 10 | 9% Bc OS | 4% | 3%* | 8% BOs | 15% ABCdl JkmN OQRS | 11% BCOS | 18% ABCDhI JKMN OQRS* | 11% BC OS | 7% B | 7% Bos | 8% Bos | 15% BCijOqS* | 9% Bco S | 8% Bc s | 5% | 15% ABCDI JKMN OQRS | 7% | 8% BcOs | 4% |
| 11 | .% | .% | 0%* | 0% | .% | 0% | 0%* | 0% | 0% | .% | 1% | 0%* | .% | .% | 0% | 1% | 0% | 0% | 0% |
| 12 | 1% Bjo | 0% | 0%* | 1% ABJ Oqs | 1% | 0% | 2% ABeiJO qs* | 1% Bjo | 0% | 0% | .% | 0%* | 1% | 1% BJ | .% | 1% | 0% | 1% BiJO | 0% |
| 13 | .% | 0% | 0%* | 0% | .% | 0% | 0%* | .% | 0% | 0% | 0% | 0%* | 0% | 0% | 1% ABJ | 0% | 0% | 1% b | 0% |
| 15 | 1% | 1% | 2%* | 1% | 2% | 2% | 1%* | 1% | 1% | 1% | 1% | 0%* | 2% | 2% | 1% | 2% | 1% | 1% | 1% |
| 17 | .% | 0% | 0%* | 0% | 0% | 0% | .%* | .% | 0% | 0% | 0% | 0%* | 0% | .% | 0% | .% | 0% | 0% | 0% |
| 20 | 4% Bk N Or s | 2% | 1%* | 2% | 7% ABCD FIKNO QRS | 2% | 6% BcdKN Ors* | 5% Bc kN Or s | 2% | 4% Bcd kN ORs | 1% | 7% BcdfKNO qrs* | 6% BcD KNO qRS | 1% | 2% | 8% ABCDF IjKNO QRS | 2% | 2% | 2% |
| 21 | .% | .% | 0%* | 0% | 0% | 0% | 0%* | 0% | 1% ao | 0% | 0% | 0%* | 0% | .% | 0% | 0% | 0% | .% | 0% |
| 22 | .% | .% o | 0%* | 0% | 0% | 1% | 0%* | 0% | 1% AnOr | 0% | 0% | 0%* | 1% | 0% | 0% | 0% | 1% | 0% | 0% |
| 23 | .% | .% | 0%* | 0% | 0% | 0% | 0%* | 0% | 0% | 0% | 1% | 0%* | .% | 0% | 0% | 0% | 0% | 0% | 0% |
| 25 | 1% | 1% | 1%* | 1% | 1% | .% | 2% aHNs* | .% | .% | 1% n | 1% n | 0%* | 1% | .% | 1% ahnS | 1% | 1% | 1% | 0% |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---------------------------|-------------|--------------|----------------------|----------|--------------|-------------------------|------------------|------------|----------|-------------|------------|----------------------------------|-------------|--------------|---------------------|-----------------------------|--------------|-----------|---------|--|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Do n't Know VO L | 16% BORS | 13% O | 23% aBlm NORS* | 15% O | 20% bnORS | 25% ABDhijk MNORS | 16% o* | 16% O | 14% o | 17% bORS | 15% O | 34% ABDEGH IJKMNO pQRS* | 14% | 14% | 10% | 23% ABDhjk KMNO RS | 20% BnORS | 11% | 11% | |
| Mean | 4.87 | 3.70 | 3.70 | 4.69 | 6.54 | 5.64 | 7.08 | 5.44 | 4.24 | 4.79 | 4.64 | 7.34 | 5.57 | 4.30 | 3.50 | 7.38 | 4.78 | 4.05 | 3.06 | |
| Standard Deviation | 5.03 | 4.41 | 4.01 | 4.50 | 5.66 | 4.73 | 5.93 | 5.06 | 4.87 | 5.23 | 4.65 | 5.33 | 5.86 | 3.92 | 4.25 | 6.10 | 4.60 | 4.28 | 3.45 | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|-----------------|----------------------|--------------------|-------------------------|--------------------------|------------------------|--------------------|--------------------|--------------------|-----------------|-------------------------|--------------------------|--------------------|--------------------|-------------------------|--------------------------|-------------------|--------------------|---------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very difficult | 23% BCDiORS | 15% OS | 18% OS | 17% OS | 36% ABCDEFGHIJKMNOQRS | 27% BCDIO RS | 27% BCDIORS | 24% BcDORS | 20% BOS | 22% BcDORS | 25% BCDiORS | 38% ABCDEFGHIJKMNOQRS | 2% 3% DORS | 28% ABC DIJmORS | 11% S | 44% ABCDEFGHIJKMNOQRS | 25% BCDiORS | 17% OS | 7% S |
| Somewhat difficult | 28% BDIKOS | 26% DKS | 32% BDIKOS | 20% | 36% ABDIJKMNORS | 41% ABCDIJKIMNOPQRS | 39% ABDIJKMNORS | 36% ABDIJKMNORS | 24% k | 28% DKOS | 19% | 34% BDIKOS | 2% 9% DiKoS | 28% DKS | 24% DKS | 32% aBDIKOS | 33% ABDiJKnORS | 28% DKOS | 21% S |
| Somewhat easy | 25% EFLP | 31% ACDEFGHJKLNPQ | 24% fLP | 25% EFLP | 19% IP | 17% | 23% LP | 24% EFLP | 28% EFgkLNP | 27% EFLnP | 23% fLP | 13% | 2% 7% EFkLP | 23% eFLP | 32% ACDEFGHIJKLMNPQR | 14% | 26% EFLP | 28% aEFgKLNP | 33% ACDEFGHJKLmNPq |
| Very easy | 21% EFGHLmPQ | 28% AEFGHJLMNPQ | 26% aEFGHjLMNPQ | 33% ABcEFGHIJKLMNPQR | 7% | 13% EP | 11% e | 15% EP | 27% AEFGHJLMNPQ | 21% EFGHLmPQ | 27% AEFGHJLMNPQ | 13% EP | 1% 8% EFGHPq | 19% EFGHIPQ | 31% ABEFGHIJLMNPQR | 7% | 13% EP | 26% AEFGHJLMNPQ | 38% ABCDEF GHIJKLMNPQR |
| Don't know | 2% BiJs | 1% | 1% | 5% ABCEFGHIJLMNOPqRS | 2% | 2% | 1% | 2% | 1% | 1% | 6% ABCEFGHIJLMNOPQRS | 2% | 3% BcIJs | 1% | 2% Bjs | 3% BciJ | 3% BciJ | 2% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table 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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|------------|--------------|---------------------|---------------------|----------------|------------------|-------------------------------|--------------------------|----------------------|------------------------------|-------------------|--|------------------------|-------------------------|----------------------------|--------------------------|---------------------|-----------|-------------------------|
| | | Mort gage | Under water | Ow ner | Re nte r | His pan ic | Afri can Ame rican | G en Y | G en X | Boo mer | Pre-boomer | Les s Tha n Hig h Sch ool | Hig h Sch ool | So me Coll ege | College /grad School | <\$25 k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Much easier | 3% J | 3% | 2% | 3% | 4% J | 5% Jos | 9% ABCDEFGHIJKL MNOPQRS | 3% % | 4% % | 2% | 5% ABC DJNOQRS | 4% % | 3% % | 3% % | 3% % | 5% AbDJ nOrS | 3% % | 3% % | 2% % |
| Some what easier | 31% q | 32% mq | 30% | 30% | 30% | 33% q | 31% | 33% % q | 31% % | 30% | 31% | 33% % | 28% % | 29% % | 35% ABCDEIJ MNQR | 32% % | 27% % | 32% % | 37% ABCDEIJ kMNQR |
| Some what harder | 43% GKP | 45% GKp | 41% % gk | 44% % GK P | 41% | 34% | 45% % G KL P | 45% % G KL P | 43% GKP | 37% | 37% % | 43% % GK P | 44% % GKP | 44% GKPs | 37% % | 49% AbDeFGJ KLmoPS | 44% % G Kp | 41% % | |
| Much harder | 16% hO | 19% HOs | 18% % HO s | 16% % O | 16% % o | 19% HOs | 13% % | 16% % O | 20% ABEHi OqRS | 16% % O | 19% % hO | 18% % HO | 19% % HO s | 12% % | 20% aeHO S | 16% % o | 16% % O | 14% % | |
| Don't know VOL | 5% bJ | 4% | 8% bciJ NO | 6% % | 5% % | 6% % | 6% % | 5% % | 5% % | 10% ABCdEFGHIJ mNOPQRS | 7% % | 7% % bcJ | 5% % | 5% % | 6% % | 5% % | 5% % | 6% % | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | 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 | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|------------|--------------|-----------|------------------------|--------------------------------------|---------------------------------|-------------------------------|---------------------------|---------------|--------------------------|------------------------|--------------------|----------------------------------|-------------------------|----------------------------------|-----------------------------|-------------|---------------------|--|
| | OWNER STATUS | | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Qualifying/getting approved | 37% BDJKORS | 32% DKS | 34% DKS | 23% | 51% ABCDGHIJKMNQRS | 47% ABCDIJKMNO RS | 43% ABCDiJKMORS | 46% ABCDIJKMNORS | 36% BDKORS | 34% DKORS | 27% d | 52% ABCDgIJKMNORS | 35% % DKORS | 38% % BDJKORS | 30% Ds | 49% ABCDIJKMNORS | 45% ABC DIJK MNORS | 29% D | 27% | |
| Insufficient income/salary | 33% BcDIORS | 24% RS | 28% RS | 28% RS | 48% ABCDFGHIJKMNQRS | 41% ABCDIJKMNO RS | 38% aBCDiJKORS | 37% aBCDIORS | 28% bRS | 33% BDiORS | 33% BDORS | 49% ABCDFGHIJKMNQRS | 33% % BdiORS | 34% % BcDIORS | 25% RS | 58% ABCDEF GHIJKL MNQRS | 41% ABC DIJK MNORS | 21% S | 14% | |
| Personal debt | 24% DKS | 25% DKS | 22% DK | 15% | 28% AcDJKMoRS | 25% DKS | 36% ABCDE FHIJKL MNQRS | 27% DKS | 28% Abc DjK MORS | 23% DKS | 16% | 26% DKs | 22% % DKS | 26% % DKS | 24% DKS | 31% ABCDFJ KMnORS | 28% acDj KMrS | 22% DK | 19% | |
| The economy/interest rates | 24% KOS | 24% KOS | 26% KoS | 22% k | 24% Ks | 34% ABcDE GHIJK MNOP QRS | 24% ks | 25% KoS | 28% AbD KN OS | 24% KOS | 18% | 30% aDjKN OqS | 26% % dKOS | 22% % | 21% | 25% KoS | 23% k | 25% KnOS | 19% | |
| Affording a down payment | 30% DJKp | 31% DJK | 35% DJKoP | 21% | 36% AbDfJKLnOP | 30% DK | 34% DJKP | 40% ABDFi JKLM NOPRS | 34% DJKoP | 26% DK | 18% | 27% dK | 33% % DJKp | 31% % DJK | 30% DJK | 26% DK | 34% aDJKLoP | 32% DJKp | 31% DJK | |
| Others | 8% GhIP | 9% GhIP | 9% Glp | 8% Gp | 8% Gp | 6% g | 3% | 6% g | 9% Glp | 9% GhIP | 11% adFG HLmP Q | 5% | 8% % G | 11% % AF GHL LP Q | 8% Ghlp | 6% g | 7% G | 9% GHIP | 11% aFGHL oPq | |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------------------|------------------------------------|---------------------------------|-------------------|--------------------------------------|------------|-----------|------------------|-----------------|------------------------|--------------------------------|----------------------------------|-----------------------|---------------------------|-----------------------|-----------------------------------|-------------|-----------|---------------------------------|--------------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| None /no obstacles | 19% ACEF EF GH LP Q | 23% ACEF GHIL MNP Q | 17% EFH LPQ | 32% ABCEF GHIJKL MNOP QR | 6% | 10% Ep | 13% EhP | 9% E | 20% EFG HLP Q | 23% ACEF GHL MNP Q | 27% AbCE FGHIL MNP Q | 10% e | 17% EF HL P Q | 17% EF HL PQ | 26% ABCE FGHIJ LMNP Q | 7% | 11% Ep | 24% ACEF GHIL MNP Q | 32% ABCEF GHIJKL MNOP QR |
| Don't know /No response | 2% Bc JO q | 2% | 1% | 4% ABCIO QS | 3% cjOq | 2% | 2% o | 3% bcjO Q | 1% | 1% | 4% ABCIJ OQS | 2% | 3% BC ij O Qs | 3% bcj Oq | 1% | 3% bcjOq | 1% | 3% BCIJ OQs | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q24c - Do you own your primary residence?

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------------|----------------|----------------|----------------|--------------------------------|---------------------------|------------------------|--------------------------|-------------|--------------|---------------|---------------------------|-----------------------|-----------------------|--------------------|------------------------------|--------------------|-------------------|------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Y e s | 65% | 100% | 100% | 100% | 0% | 52% | 45% | 36% | 72% | 79% | 83% | 52% | 62% | 62% | 76% | 38% | 60% | 74% | 88% | |
| | EF | AEFGH IJKLM | AEFGH IJKLM | AEFGH IJKLM | | EgHP | EHP | E | AEF GHL | AEFG HILM | AEFG HIJLM | EHP | EF GH | EF GH | AEF GHIL MNP | E | EFG HIP | AEF GHL MNP | AEFGH IJKLM NOPQ | |
| | GH LP Q | NOPQ RS | NOPQ RS | NOPQ RS | | | | | MNP Q | NoPQ R | NOPQ R | | LP | LP | Q | | | Q | | R |
| N o | 35% | 0% | 0% | 0% | 100% | 48% | 55% | 64% | 28% | 21% | 17% | 48% | 38% | 38% | 24% | 62% | 40% | 26% | 12% | |
| | BC DIJ KO RS | | | | ABCDFG HIJKLM NOPQR S | ABCD IJKM NOQ RS | ABCdf IJKMN OQRS | ABCDF GIJKLM NOQRS | BCDJ KOS | BCDk S | BCDs | ABCD IJKM NOqR S | BC DIJ KO RS | BC DIJ KO RS | BCDj KS | ABCDF gIJKLM NOQR S | ABC DIJK ORS | BCDJ KS | BCD | |
| D o n' t k n o w v o l | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------------|------------------------|----------------------------------|----------------------------------|-----------------------------------|--------|-------------------|------------------------|------------------------------|--------------------------------|------------------------|---------------------------------|--------------------------|----------------------------|------------------------|---------------------------|--------------------------------|---------------------------|---------------------------|------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Have a mortgage | 68% DKMPq | 100% ADFGHIJ KLMNO PQRS | 100% ADFGHIJ KLMNO PQRS | 0% | 0% | 71% DKI MPQ | 65% DKP | 82% ADFGJ KLMN OPQR | 90% ADFGHJ KLMNO PQRS | 67% DK MP | 38% D | 62% DKP* | 60% DKP | 69% DK MPq | 74% ADGJ KLM NPQ | 46% DK | 63% DKP | 74% ADGJ KLM NPQ | 80% ADFGJ KLMN OPQr |
| Own home outright | 32% BC HI ORS | 0% | 0% | 100% ABCFGHI JKLMNO PQRS | 0% | 29% BC HIS | 35% BC HI ORS | 18% BCI | 10% BC | 33% BC HI ORS | 62% ABCFGH IJLMNO PQRS | 38% BCf HIO RS* | 40% ABCF HIJN ORS | 31% BC HI ORS | 26% BCHIS | 54% ABCFG HIJLMN OQRS | 37% aBCF HIn ORS | 26% BCHIS | 20% BCI |
| Don't know | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0%* | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----|---------------|-----------|--------------|----------------|-----------|------------|--------------|-------------------------|------------|---------------------|-------------------|--------------------|--|--------------------|---------------------|----------------------------|------------|----------------------|------------------|-------------|
| | | GP | Mortgage | Underw ater | Own er | Rent er | Hispa nic | African Americ an | Gen Y | Gen X | Boom er | Pre- boom er | Less Tha n High Scho ol | High Scho ol | Some Colleg e | College/g rad School | <\$2 5k | \$2 5- 50 k | \$50- 100k | >\$10 0k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| VOL | Yes | 96% Jm | 96% Jm | 96% | 0% | 0% | 93% | 96% * | 97% | 98% ABFJM Opq | 94% | 96% | 95% * | 93% | 98% ABFJM PQ | 96% J | 93% * | 94% | 97% abFJ M | 96% j |
| | No | 4% INr | 4% INr | 4% | 0% | 0% | 7% INR | 4% * | 3% | 2% | 6% ABINO Rs | 4% | 5% * | 7% abiN R | 2% | 4% I | 7% iN* | 6% iN | 3% | 4% |
| | Don't know | 0% | 0% | 0% | 0% | 0% | 0% | 0% * | 0% | 0% | 0% | 0% | 0% * | 0% | 0% | 0% | 0% * | 0% | 0% | 0% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-----------------------|----------|--------------|-------------|-------|--------|----------|------------------|----------------------|----------|------------|------------|-----------------------|-------------|--------------|---------------------|----------|----------|----------------------|--------------------|----|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Yes | 21% r | 21% r | 21% | 0% | 0% | 19% | 15% * | 15% % | 22% % | 23% ghR | 23% | 28% gh* | 21% | 20% | 21% h | 18% * | 22% % | 18% % | 26% ABGHn OR | |
| No | 79% S | 79% S | 79% | 0% | 0% | 81% | 85% jS* | 85% % jlo S | 78% % | 77% | 77% | 72% * | 79% | 80% s | 79% S | 82% * | 78% % | 82% % abJ S | 74% | |
| Don't know VOL | 0% | 0% | 0% | 0% | 0% | 0% | 0% * | 0% | 0% | 0% | 0% | 0% * | 0% | 0% | 0% | 0% * | 0% | 0% | 0% | 0% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|----------|--------------|------------|-------|----------------------------|----------|------------------|----------------|-----------|---------|------------|-----------------------|-------------|--------------|---------------------|---------|----------|-----------|-----------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Rent | 94% h | 0% | 0% | 0% | 100% AFGHIJKLMN OPQR | 95% * | 94% | 92% % | 98% h* | 97% | 99% * | 93% * | 95% | 94% | 96% H | 95% | 95% % | 95% * | 92% ** |
| Live with someone else and don't pay for housing | 6% E | 0% | 0% | 0% | 0% | 5% E* | 6% E | 8% aEi O | 2% E* | 3% E | 1% E* | 7% E* | 5% E | 6% E | 4% E | 5% E | 5% E | 5% E* | 8% ** |
| Don't know VOL | 0% | 0% | 0% | 0% | 0% | 0% * | 0% | 0% | 0% * | 0% | 0% * | 0% * | 0% | 0% | 0% | 0% | 0% | 0% * | 0% ** |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table q24 - HOMEOWNERSHIP STATUS

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|--------------------------|--------------|------------|--|--------|------------------|------------------|------------|-----------|-----------------------------------|--------------------------------------|-----------------------|----------------------------------|----------------------------|---------------------|--------------------|-----------------------------|-------------------|--------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Own your home outright and do not have any debt on it | 21% BCE FGH los | 0% | 0% | 100% ABCEF GHIJKL MNOP QRS | 0% | 15% BCEH I | 16% BCEH I | 6% BCE | 7% BCE | 26% ABCE FGHII NOP RS | 52% ABCEF GHIJL MNOP QRS | 20% BCE HI | 25% aBCE FGHI nOp RS | 19% % BC Ef HI | 20% BCEf HI | 20% BCEfG HI | 22% % BCE FG HI | 19% BCEf HI | 18% BCEHI |



| | FANNIE MAE MORTGAGE EQUITY LINE OF CREDIT OR HE LO | | | | | | | | | | | | | | | | | | | |
|--|--|---------------------------------------|---------------------------------------|-------|--------|------------------|------------------|------------|------------------------------------|---------------------------------|------------|-----------------------|-------------------|-----------------------------|----------------------------------|-----------|-----------------------|---------------------------------|------------------------------------|--|
| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HE LO | 44% DEF GHK LMP Q | 100% ADEFG HIJKL MNOP QRS | 100% ADEFG HIJKL MNOP QRS | 0% | 0% | 37% DEgH P | 29% DEP | 29% DEP | 65% ADEF GHJKL MNOP QR | 53% ADEF GHKL MNP Q | 31% DEP | 32% DEP | 38% DEG HKP | 43% DE GH KL Pq | 57% ADEF GHJK LMN PQ | 17% DE | 37% DE GH kP | 55% ADEF GHKL MNP Q | 70% ADEF GHJKL MNOP QR | |

| | STATISTICS | | | | | | | | | | | | | | | | | | |
|--|--------------------------|--------------|------------|-------|--|----------------------------------|----------------------------------|-------------------------------------|--------------------|-------------|-------------|---------------------------------|--------------------------|-----------------------------------|---------------------|-------------------------------------|------------------------------------|-------------------|------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Re nt | 33% BCD IJKO RS | 0% | 0% | 0% | 100% ABCDF GHIJKL MNOP QRS | 45% ABC DIJK MNO qRS | 52% ABCD IJKM NOQ RS | 59% ABCD FgIJKL MNO QRS | 27% BCDJK OS | 20% BCDS | 16% BCDS | 45% ABC DIJK mN ORS | 36% BCDI JKOR S | 35% % BC DIJ KO RS | 23% BCDj KS | 59% ABCD FgIJKL MNO QRS | 38% % AB CDI JKO RS | 24% BCDJ KS | 11% BCD |
| Liv e wit h so me o ne e ls e a n d d o n't p a y f or h o u si n g | 2% BCD EIJK Os | 0% | 0% | 0% | 0% | 3% BCDE IJKO | 3% BCDE IJKOr S | 5% ABCD EfIJK MNO QRS | 1% BdE | 1% BDE | .% b | 4% BCD EIJK Os | 2% BCD EJK | 2% BC DEI JK Os | 1% BcDE k | 3% BCDEI JKOrS | 2% BC DEi JKo | 1% BCDE K | 1% BDE |
| Do n't kn ow VO L | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------|------------------------|------------------------|------------------|------------------------|--------|-----------------------------|------------------------------|----------------------------------|--------------------------|-------------------------------|---------------------------------|-----------------------------|----------------------|------------------------|-------------------------------|------------------------------|--------------------------|------------------------|---------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 46% JKOS | 47% JKOS | 50% JKOS | 45% JKOS | 0% | 62% ABCDi JKMN ORS | 65% ABCDIJ KMNO QRS | 74% ABCDFgIJ KIMNOp QRS | 54% ABDJ KNO RS | 40% KS | 29% | 62% ABcDJ KmNO RS* | 49% JK OS | 47% JKO S | 39% KS | 65% ABCDIJ KMNO qRS | 55% ABD JKN OrS | 48% JK OS | 32% |
| No | 54% FG HIL PQ | 53% FG HIL PQ | 50% FGHI P | 55% FG HIL PQ | 0% | 38% H | 35% h | 26% | 46% fgHP | 60% ABCDFG HILMNP QR | 71% ABCDFG HIJLMNO PQR | 38% h* | 51% FG HI P | 53% FG HIL PQ | 61% ABCDFG HILMNP QR | 35% h | 45% GHp | 52% FG HIL Pq | 68% ABCDFG HIJLMNO PQR |
| Don't know | .% | .% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | .% | 0% * | 0% % | 0% | .% | .% | 0% | 0% | 0% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------------|------------------------|-------------------------|-----------|----------------|-------------------|--------------------------------|------------------------------------|------------------------------|------------|----------------|--------------------------------|----------------------------|-------------------------|------------------------------------|------------|------------------------------|-----------------------|-------------------|
| | | Mor tga ge | Und erwa ter | Owne r | Re nt er | Hispa nic | African Ameri can | Gen Y | Gen X | Boo mer | Pre- boomer | Less Than High School | Hig h Sc ho ol | Som e Coll ege | Colle ge/gr ad Scho ol | <\$25 k | \$25- 50k | \$50 - 100 k | >\$1 00k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| 1 | 6 % JK q | 7% JKQ | 6% | 5% | 0 % | 7% jkq | 6% | 15% ABCDEFGHI JKIMNOP QRS | 6% | 4% | 4% | 5% * | 6% | 5% | 8% ADJK nQ | 6% | 3% | 8% JKN Q | 8% JKQ |
| 2 | 4 % JK m | 5% fJK M | 6% fJKM | 3% k | 0 % | 2% | 3% | 11% ABcDFGJ KIMnOP QRS | 6% DFJKM | 2% | 2% | 3% * | 2% | 6% DFJK M | 5% ADfJ KM | 5% JKm | 4% | 5% dfJ KM | 4% Jk |
| 3 | 6 % DJ K R | 7% aDJ KR | 7% Jk | 4% | 0 % | 7% Jk | 8% DJKR | 17% ABCDEFGHI JKIMNOP RS | 8% DJKR | 3% | 3% | 7% j* | 6% JK | 6% JK | 6% DJKR | 6% J | 12% ABcDfJ KMNO pRS | 4% | 5% J |
| 4 | 4 % DJ n Q | 5% ADJ NQ | 6% DfJN Q | 2% | 0 % | 2% | 3% | 7% aDFJkIno Q | 4% DQ | 3% | 3% d | 1% * | 6% DfJ kN Q | 3% | 4% DJQ | 5% DIQ | 1% | 6% ADf JkN Q | 4% Dq |
| 5 | 7 % JK m | 7% JKm | 6% K | 6% K | 0 % | 6% K | 14% ABCDFJ KLMnOp QRS | 14% ABCDFJKI MOqRS | 9% dJKMr | 5% | 3% | 5% * | 5% | 9% aDJ KMr | 8% adJK m | 8% jKM | 7% K | 6% K | 8% JKm |
| 6 | 6 % DJ K p | 7% ADf JKN PR | 7% DjKp | 2% | 0 % | 4% | 4% | 8% DfJKNP | 10% ABDFGJ KMNOP QR | 4% D | 2% | 5% * | 6% DK | 4% dk | 7% ADJK nPr | 3% | 5% DK | 5% DK | 8% aDfJ KNP |
| 7 | 6 % DJ K M | 8% ADJ KM N | 6% M | 4% | 0 % | 9% aDJK MNq | 9% DJKMN | 9% DJKMn | 10% ABcDJK MNQR | 4% | 4% | 13% AbcDJ KMNp Qr* | 3% | 5% | 8% ADJK MN | 7% DM | 5% m | 7% DJK M | 7% DJK M |
| 8 | 5 % D O | 6% ADf JKO R | 8% ADfJ KLOP R | 2% | 0 % | 3% | 6% D | 6% D | 7% aDfJKIO pR | 4% D | 3% | 2% * | 5% D | 8% ADF JKIO PR | 4% D | 3% | 6% D | 4% | 7% aDfJ KO |

| | FANNIE MAE MORTGAGE ORIGINATOR RISK PROFILE | | | | | | | | | | | | | | | | | | |
|----|---|-----------------|--------------------|-----------------|------------|---------------------------|-------------------------|------------|--------------------|------------------------|-----------------------|--------------------------------|-----------------------------|-------------------------|------------------------------------|------------|--------------|-----------------------|------------------------|
| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | | Mor tgage | Und erwa ter | Owne r | Re nter | Hispa nic | African America n | Gen Y | Gen X | Boo mer | Pre- boomer | Less Than High School | Hig h Sc hol ol | Som e Coll ege | Colle ge/gr ad Scho ol | <\$25 k | \$25- 50k | \$50 - 100 k | >\$1 00k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 9 | 3 % D | 4% aDk O | 5% Dkm | 2% | 0 % | 4% | 2% | 2% | 4% D | 4% D | 2% | 7% Dkmp * | 2% | 3% | 3% d | 2% | 4% d | 3% | 4% d |
| 10 | 7 % o | 8% | 9% hk | 7% | 0 % | 6% | 7% | 4% | 10% AbHKn Or | 8% o | 5% | 7% * | 9% hk | 7% | 7% | 9% h | 8% | 7% | 8% |
| 11 | 3 % D gh p | 3% aDg Hp | 4% DgHl pq | 1% | 0 % | 2% | .% | 1% | 4% aDGHIN PQ | 3% Dghp | 2% | 0% * | 3% Dg hP q | 2% | 3% DgHp | 1% | 1% | 3% Dg Hp | 4% ADG Hln Pq |
| 12 | 4 % H | 4% H | 5% H | 4% H | 0 % | 7% abHM o | 4% H | .% | 6% HM | 5% Hm | 5% Hm | 6% H* | 2% h | 5% Hm | 4% H | 4% H | 5% H | 4% H | 4% H |
| 13 | 2 % d h K | 3% hK | 3% K | 1% k | 0 % | 3% HKp | 3% hK | .% | 4% aDHKo Ps | 3% aDhK p | .% | 1% * | 2% K | 3% hK | 2% hK | 1% | 3% hK | 3% hK | 2% k |
| 14 | 2 % H O | 2% h | 3% H | 3% abgH O | 0 % | 3% Ho | 1% | 0% | 2% h | 3% aBgH O | 4% bgHO | 3% H* | 2% H | 3% H | 1% h | 2% H | 2% h | 2% H | 3% bHO |
| 15 | 4 % H | 4% H | 2% H | 4% H | 0 % | 7% ABCd GHIN ORS | 2% H | 0% | 2% H | 5% HO | 7% ABCDGHI NORS | 4% H* | 5% Hi | 3% H | 3% H | 5% Hi | 4% H | 3% H | 3% H |
| 16 | 2 % k O S | 2% OS | 1% | 2% ks | 0 % | 2% koS | 4% abcdIKO S | 1% | 1% | 3% AbKO S | 1% | 2% * | 2% s | 3% iKOS | 1% | 2% | 2% | 3% iKO S | .% |
| 17 | 1 % O | 2% hO | 2% h | 1% | 0 % | 1% | 2% H | 0% | 1% | 2% ADHk Os | 1% | 1% * | 2% Hk | 1% | 1% | 1% h | 1% | 2% Hk O | 1% |
| 18 | 2 % R | 2% r | 2% | 2% R | 0 % | 2% | 2% | 1% | 1% | 3% ABhi NOp R | 2% | 1% * | 3% R | 1% | 2% R | 1% | 3% r | 1% | 2% r |

| | FANNIE MAE MORTGAGE SERVICING REPORT | | | | | | | | | | | | | | | | | | |
|----|--------------------------------------|--------------|---------|------------------------------|----|-----------|------------|------------|---------|-----------------------------|------------------------|-----------|-----------------------|------------------------|------------|-----------------------------|-----------|---------------------|----------|
| | G | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | P | Mor | Und | Owne | Re | Hispa | African | Gen Y | Gen X | Boo | Pre- | Less | Hig | Som | Colle | <\$25 | \$25- | \$50 | >\$1 |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 19 | 1% oq | 1% | 1% | 1% hQ | 0% | 1% | 2% HQ | 0% | 1% q | 2% OQ | 1% q | 1% * | 2% hQ | 1% q | 1% | 1% hq | 0% | 2% AB HO Q | 1% |
| 20 | 5% Bc HI | 4% HI | 3% h | 9% ABCG HIINO qRS | 0% | 6% cHI | 3% Hi | 1% | 1% | 8% ABCG HIINO RS | 9% ABCGHI NORS | 3% * | 7% BC gHI rs | 5% HI | 5% BHI | 6% cHI | 5% HI | 4% HI | 4% HI |
| 21 | 1% bi | .% | .% | 1% abIQr | 0% | 1% | 1% hlq | 0% | 0% | 1% Biq | 1% blq | 1% * | 1% | .% | 1% I | 2% ABC HI No QR | .% | .% | 1% bl |
| 22 | 1% Cl | 1% Cl | .% | 2% abClo | 0% | 2% Cl | .% | .% | 0% | 2% ABCl nOr | 2% Cl | 2% ci* | 2% cl | 1% cl | 1% Cl | 2% Cl | 1% cl | 1% cl | 2% Cl |
| 23 | 1% I | 1% I | .% | 2% ghIM | 0% | 1% hl | 0% | 0% | 0% | 2% ABcg hIMo s | 2% hlm | 1% * | .% | 2% aBcg HIm r | 1% I | 1% hlm | 1% i | 1% i | 1% |
| 24 | 1% i | 1% i | .% | 1% | 0% | .% | .% | 0% | 0% | 1% Ai | 1% | 0% * | 1% | 1% i | 1% I | 0% | .% | 1% I | 1% |
| 25 | 2% Bc hl | 1% I | .% | 4% ABCF HI NO RS | 0% | 1% i | 2% HI | 0% | .% | 3% ABCf HI NO s | 3% BCHI | 3% hl* | 2% chl | 1% hl | 2% BcHI | 2% HI | 2% hl | 2% cHI | 2% hl |
| 26 | 1% q | 1% | .% | 1% q | 0% | 1% | 1% | 0% | .% | 1% b | 1% q | 1% * | .% | 1% iq | 1% | 1% h | .% | 1% bi | 1% |
| 27 | 1% Bs | .% | 1% | 2% ABhlo S | 0% | 1% | 1% bhIS | 0% | .% | 1% aBIS | 1% s | 0% * | 1% | 1% | 1% biS | 1% | 1% | 1% | .% |
| 28 | 1% I | 1% I | 1% I | 1% I | 0% | 1% | 1% i | 0% | 0% | 2% abhIn Or | 2% HI nor | 2% hl* | 2% I | 1% | 1% I | 1% | 2% hIn | 1% i | 1% I |
| 29 | .% | .% | 0% | 1% k | 0% | .% | .% | 0% | 0% | 1% aB | 0% | 0% * | 0% | .% | .% B | .% | .% | .% | .% |
| 30 | 3% Bl s | 2% I | 2% I | 5% ABcHI mOQR S | 0% | 2% I | 4% bHIs | 1% | .% | 4% aBhIS | 5% ABcHIIM nOQRS | 1% * | 3% I | 3% bhl | 3% BhIS | 4% bhIs | 2% I | 3% bl | 1% I |

| | FANNIE MAE MORTGAGE SERVICING REPORT | | | | | | | | | | | | | | | | | | |
|----|--------------------------------------|--------------|-------------|------------------|--------|------------------|-------------------|------------|-------|-----------|------------------------|-----------------------|---------------|--------------|---------------------|------------------|----------------|-----------|---------|
| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | G P | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 31 | .% | .% | 0% | 1% | 0% | .% | 0% | 0% | 0% | .% | 1% abiq | 0% * | .% | .% | .% | 0% | 0% | 1% | .% |
| 32 | .% B | .% | .% | 1% ABIR | 0% | .% | 0% | 0% | 0% | .% | 1% ABclnR | 0% * | .% | .% | 1% ABIR | 1% | 1% | .% | .% |
| 33 | 1% is | .% | 1% bIS | 1% lopS | 0% | .% | 1% i | 0% | 0% | 1% biS | 1% aBhIopS | 2% ips* | 1% | 1% | .% is | 0% | 1% bls | 1% bls | .% |
| 34 | .% B | .% | .% | 1% ABJnOR | 0% | 1% | 1% Bhnr | 0% | .% | .% | 1% ABhJNOqR | 2% b* | 1% | .% | .% | 1% | .% | .% | 1% B |
| 35 | 2% Bhl | 1% l | 1% hl | 3% ABFGHIJNOS | 0% | .% | 1% | 0% | 0% | 1% l | 6% ABCDFGHIJMNOPQRS | 3% fHI* | 2% hl | 1% l | 1% hl | 2% hl | 2% hl | 2% HI | 1% i |
| 36 | 1% Bj | .% | 0% | 1% ABcIJnOS | 0% | .% | 0% | 0% | 0% | .% | 2% ABCdfgHIJNOpQRS | 0% * | 1% BciJ | .% | .% | 1% | .% | 1% Bij | .% |
| 37 | .% B | .% | .% | 1% ABIJNORS | 0% | 2% ABchljNorS | .% | 0% | 0% | .% b | 1% ABcINORS | 1% b* | 1% b | .% | .% Bs | .% | 1% ABcIJNoS | .% | 0% |
| 38 | .% BjO | .% | 1% | 1% ABiJnOrS | 0% | .% | 1% bijs | 0% | 0% | .% | 2% ABfhIJNOqRS | 0% * | 1% aBijors | .% | .% | 2% ABfHIJNORS | 1% | .% | 0% |
| 39 | .% bo | 0% | 0% | .% bjo | 0% | 0% | 1% ABcIJMNOqRS | 0% | 0% | 0% | .% aBjOr | 1% Bj* | 0% | 0% | 0% | 1% ABJmnoR | 0% | 0% | 0% |
| 40 | 1% BiO | .% | 0% | 1% ABcflJOrS | 0% | .% | .% | 0% | 0% | .% | 2% ABCfghIJnoQRS | 0% * | 1% bi | 1% bi | .% | 1% | .% | .% | .% |
| 41 | .% | 0% | 0% | .% | 0% | 0% | 0% | 0% | 0% | 0% | .% b | 0% * | 0% | 0% | .% AB | 0% | 0% | .% b | 0% |
| 42 | .% b | 0% | 0% | .% bj | 0% | 0% | 0% | 0% | 0% | 0% | .% aBj | 0% * | 0% | .% b | .% b | 0% | .% | .% | 0% |

| | G | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|-------|--------------|-------|-------|------|-------|---------|------------|-------|-------|--------|-----------|-------|-------|-------|--------|-------|-------|-------|
| | P | Mor | Und | Owne | Re | Hispa | African | Gen Y | Gen X | Boo | Pre- | Less | Hig | Som | Colle | <\$25 | \$25- | \$50 | >\$1 |
| | P | tgage | erwa | r | nter | nic | America | | | mer | boomer | Than | h | e | ge/gr | k | 50k | - | 00k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Don't Know VOL | 1% | 1% | 0% | 1% | 0% | .% | .% | 2% | .% | .% | 1% | 0% | 0% | 2% | 1% | 0% | 1% | 1% | 1% |
| Mean | 12.18 | 10.38 | 10.23 | 16.53 | 0 | 12.02 | 11.52 | 5.15 | 7.89 | 14.47 | 18.66 | 12.68 | 13.44 | 12.00 | 11.32 | 12.99 | 12.65 | 12.11 | 10.53 |
| Standard Deviation | 9.43 | 8.08 | 8.15 | 10.94 | 0 | 8.51 | 9.35 | 4.24 | 4.92 | 8.93 | 11.53 | 9.80 | 9.89 | 9.13 | 9.21 | 10.16 | 9.73 | 9.46 | 8.01 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q27 - How likely is that you will sell your home in the next three years? READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------------|-------------|---------------|------------------------|--------------------------|--------|-------------|------------------|---------------------|---------------------|-------------------|------------------------|-----------------------|----------------------|--------------|---------------------|--------------------------|---------------|-------------------|----------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very likely | 8% DK | 9% aDJKR | 12% ABDFJKL MOQR | 5% | 0% | 6% | 10% DK | 11% aDfJ KloR | 10% Dj Kr | 6% | 5% | 4% * | 7% | 9% DjK | 8% DK | 9% dk | 7% % | 6% | 10% aDfJK or |
| Some what likely | 10% DgJ | 11% ADGJmp | 9% | 7% | 0% | 9% | 6% | 13% DGjp | 12% D GJ p | 8% | 11% Dg | 11% * | 8% | 10% Dj | 11% DgJ | 7% | 8% % | 12% aDG Jmp | 12% DGJ |
| Not very likely | 17% DKP | 19% aDKLPR | 17% P | 14% | 0% | 20% DKLP | 17% P | 23% aDKLnPR | 16% p | 18% DkIP | 13% | 11% * | 18% kP | 16% P | 20% ADiJKLnPR | 11% | 21% DKLP | 16% p | 22% ADiJK LNPR |
| Not at all likely | 64% BHOS | 60% h | 61% | 73% ABCfHIJM NOQRs | 0% | 63% h | 67% bHoS | 53% | 62% hs | 66% aBc HOS | 70% ABCfHI NOQRs | 73% aBCfHI OqS* | 66% % BH oS | 64% HS | 60% hs | 72% ABCfHIj mNOQRs | 63% % h | 65% BHO S | 56% |
| Don't know VOL | 1% | 1% | 1% | 1% | 0% | 2% s | .% | .% | .% | 2% aS | 1% | 1% * | 1% | 1% | 1% | 2% | 1% % | 1% | .% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-------------------|---------------------------------|---------------------------------|---------------------------------|------------------------|----------------------------|----------------------------------|------------|---------------------------|---------------------------|---------------------------|-----------------------|-----------------------|-------------------|-------------------------------|--------------------------|------------------|--------------------------------|--------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| One family house detached from any other house | 74% EFG HLP | 91% AEFGHI JKLMN OPQRS | 88% AEFGHI JKLMN OPQRS | 90% AEFGHI JKLMN OPQRS | 43% | 64% EP | 59% E | 60% E | 81% AEFG HLM NPQ | 80% AEFG HLM NPQ | 81% AEFG HLM NPQ | 66% EP | 75% EF GH LP | 73% EFG HIP | 79% AEF GHL mNP Q | 57% E | 72% EFG HP | 82% AEFG HLM NOP Q | 83% AEFG HLM NOP Q |
| One family house attached to one or more houses | 8% BD nR | 7% | 9% | 6% | 12% ABDHijk MNOR | 12% ABDHi jKmN OR | 13% ABcD HIJK MNO Rs | 8% | 9% bR | 9% BDN R | 7% | 12% aBD KN R | 8% | 7% | 8% BDR | 11% ABDh KmNo R | 10% bDn R | 6% | 9% bdr |

| | Fannie Mae | | | | | | | | | | | | | | | | | | |
|---------------------------------|-------------------------|--------------|------------|-------------|-----------------------------------|-----------------------------|-----------------------------|-------------------------------|-----------|------------|------------------|-----------------------------|-------------------------|--------------------------|---------------------|------------------------------|--------------------------|-------------------|-----------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Studio apartment | 1% BD | .% | 0% | .% | 2% ABCDJK MNOqRS | 1% BcDm | 1% B | 1% BcDm | 1% B | 1% B | .% | 2% aBc DJK Mn s | .% | .% b | 1% BcDj S | 2% ABCDJ KMNS | 1% b | 1% Bd | .% |
| One-bedroom apartment | 4% BC DIJ oS | .% | .% | .% | 12% ABCDfG HIJKLM NOPQRS | 4% BCDi | 7% ABCD fIJMO QRS | 6% ABCDI JMOq RS | 2% BCD | 3% BCD | 5% BCDI rS | 5% BC DIs | 3% BC D | 5% BCD IJRS | 3% BCDI S | 8% ABCDf IJKMn OQRS | 3% BCD | 3% BCD | 2% BCD |
| Two-bedroom apartment | 7% BC DIJ KORS | 1% | 1% | .% | 18% ABCDfG HIJKLM NOPQRS | 10% ABCDI JKORS | 12% ABCDI JKLM ORS | 14% ABCDI JKLMN OQRS | 4% BCD | 3% BCD | 3% BD | 6% BC Djks | 7% BC DiJ KORS | 9% ABC DIJK ORS | 4% BCDs | 12% ABCDI JKLM ORS | 9% aBC DIJK ORS | 4% BCD | 3% BD |
| Three or more-bedroom apartment | 4% BC DIJ KORS | .% | 1% | .% | 11% ABCDfGI JKIMNO PQRS | 8% ABCDI JKmN OQRS | 6% BCDIJ KOS | 9% ABCDI JKMN OQRS | 2% BD | 2% BD | 2% BD | 6% BC DIJ KoS | 5% BC DIJ KS | 4% BCD IJKS | 3% BCDi jS | 7% ABCDI JKmN ORS | 4% BCD IJKS | 4% BCDIJ KS | 1% Bd |
| Other VOL | 2% BOR | 1% | 1% | 3% aBFOR | 2% r | 1% | 2% | 2% r | 1% | 2% bfoR | 2% r | 2% | 2% bfR | 2% r | 1% | 4% ABceF hijNO Rs | 2% | 1% | 2% |

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

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|--|-----------------------------|---------------------------------|--------------------------------|--------------------------------------|-----------------------------|-----------------------------|-------------------------------|-----------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|-------------------------------|---------------------|--------------------------------------|-----------------------------|-----------------------|-------------------------------|----------------------------------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| D o n' t k n o w v o l | R e n t | 29% BC DIJ OR S | 13% BS | 19% BS | 19% ABCD FGHI JKLM NOQRS | 28% BC DIJ OR S | 38% ABCD FIJM OqRS | 41% ABCDF IJKMN OQRS | 16% B | 23% BdIS | 35% ABCDFI JMORS | 37% ABCDFI JMORS | 28% BC DIJ OR S | 33% ABC DIJ mO RS | 23% BDIS | 50% ABCD FGHI JKLM NOQRS | 31% BC DIJ OR S | 23% BIS | 13% | |
| | B u y | 66% EG HK LN P | 82% ACDEFG HJKLM NOPQR | 76% AEFG HKL mNP Q | 73% AEFGH KLN PQ | 42% | 67% EG HK LP | 58% EP | 57% EP | 81% ADEFG HJKLM NOPQR | 72% AEF GHK LNP Q | 55% EP | 53% EP | 69% EG HK LN P | 62% EKIP | 74% AEF GHK LNP Q | 42% | 65% Eg HK LP | 74% AEF GHK LNP Q | 85% ACDEFG HIJKLM NOPQR |
| | D o n' t k n o w v o l | 5% eHi M OS | 5% HmOS | 5% hS | 8% ABeFG HIJMN OQRS | 3% | 5% Hs | 4% | 2% | 3% | 5% eHM OS | 10% ABCEF GHIJM NOQRS | 10% ABcEF GHIJM NOQRS | 3% | 5% eHS | 3% s | 8% ABEGHI JMnOQ RS | 4% | 4% | 2% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|--------------------|-------------------------------|-----------------------------|----------------------------------|-----------------------------------|--------------------|----------------------------|----------------------------|-------------------------|-------------------------|---------------------------|----------------------------|-------------------------|----------------------------|------------------------|---------------------------------|-------------------------|----------------------------|---------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 80% EHNP | 87% AEFGH ijklNO PqR | 88% AEFG HJKLN OPR | 91% ABEFGHI JKLMNO PQRS | 65% | 81% EP | 77% EP | 76% EP | 85% AEG HKL NP | 83% AEG HKL NP | 79% EP | 76% Ep | 84% AEG HKL NP | 77% EP | 82% AEG HINP | 70% E | 84% aEG HKL NP | 82% EHNP | 86% AEFG HKL NOP |
| Renting | 16% BCDj ORS | 9% D | 9% | 6% | 30% ABCDFGH IJKLMNO pQRS | 17% BCDI orS | 20% aBCD IJMO QRS | 20% ABCD IJMO QRS | 12% BD | 14% BCD S | 17% BCDio S | 21% aBCD IJMO qRS | 13% BcD | 19% aBCD IJMO QRS | 13% BCD S | 26% ABCDFG HIJKMN OQRS | 14% BCD | 13% BcD | 10% D |
| Same / Neither | 3% Fj | 3% f | 2% | 2% | 4% FjLmP | 1% | 2% | 4% dFjL MPq | 3% f | 2% | 2% | 1% | 2% | 4% ABDF JkLM PQ | 3% AbD FjIm P | 2% | 2% | 4% ABDF giJKL MPQ | 3% f |
| Don't know | 1% qR | 1% r | 1% | 1% | 1% qr | 1% | 1% | 1% | 1% r | 1% | 3% ABDg HJMN OQR | 2% hnQR | 1% | 1% | 1% qR | 3% ABDGHJ MNoQR | .% | .% | 1% qr |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|----------------------|------------------------------|-----------------------------|-----------------------------|---------------------------------|-----------------------|--------------------------------|-------------------------|------------------------|-----------------|--------------------------------|----------------------------|-------------------------|----------------------|-------------------|-----------------------------|--------------------------|---------------------------|-------------------------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 87% EG KP | 93% AEGHIJ KLMNO PQ | 93% AEGHJ KLMNo PQ | 93% AEGHJ KLMNO PQ | 77% | 90% EG KL mP | 81% | 87% EGP | 90% AEG KLm P | 88% EG KP | 83% e | 84% e | 86% % EGk P | 88% % EG KP | 89% AEGK IP | 81% e | 88% % EG KP | 91% AEGH jKLM nP | 91% AEG hKL MP |
| Renting | 9% Bc DI OR | 5% | 6% | 4% | 17% ABCDFHIJ KMNOpQ RS | 8% bD | 16% ABCDFHI JKMNOQ RS | 11% BCD InO Rs | 6% D | 8% BD r | 11% BCDIjNO RS | 12% BCDIo Rs | 10% BC DIjo Rs | 7% BD | 7% BDr | 13% ABCDFI JNORS | 9% % Bc Di R | 5% d | 7% D |
| Same / Neither VO L | 2% Bf | 2% | 1% | 2% f | 3% BFI | 1% | 2% | 3% f | 2% | 3% BF | 2% | 1% | 2% 3% Bc Fk | 2% BF | 2% f | 2% % | 3% aBcFk l | 2% | |
| Don't know VO L | 2% BH ORS | 1% r | .% | 2% bHoRs | 3% aBcHNOR S | 1% hr | 1% Hr | .% % | 2% bHR | 1% bH Rs | 5% ABCDeFG HIJMNO QRS | 4% ABCfG HjNOq RS | 2% HR | 1% HR | 1% HR | 3% ABCfGH JmNOq RS | 1% % Hr | .% % | 1% % |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|-----------------------|-----------------------------|-------------|-------------------------|-----------------------------|----------------|-------------------|--------------------------|------------------------|------------------------|----------------------------|-----------------------|---------------------|----------------------------|-------------------------|-----------------------------|--------------------------|------------------------|---------------------------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Generation X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Owning | 73% EH P | 80% AEGHIK LMNoP Q | 76% EhP | 78% AEHK LmN P | 63% | 75% Eh P | 73% EP | 69% Ep | 7 5% E h P | 77% AEH KLN P | 72% EP | 69% | 74% % EP | 71% % EP | 78% AEHKL NP | 64% | 74% % EP | 77% AEH KLN P | 82% ACEFGHIJ KLMNOPQ r |
| Renting | 21% BDj OR S | 17% S | 20% S | 15% | 30% ABCDfGHIJ KMNOQRS | 19% S | 24% BDj ORS | 25% aBDf JkOR S | 2 0% b d S | 19% bDS | 20% DS | 26% BDFIJ kORS | 21% % bD S | 23% % BDj OR S | 17% S | 30% ABCDfGHIJ KMNOQRS | 22% % B D oS | 18% s | 13% |
| Same / Neither VO L | 2% bJ | 1% | 1% | 2% J | 3% J | 1% | 1% | 2% | 2% % | 1% | 4% ABCdF GJLNOq S | 1% | 3% bcf Js | 2% | 2% bJs | 2% j | 2% % | 3% BCJs | 1% |
| Don't know VO L | 3% BGJ | 2% | 3% | 4% BGJm R | 4% BGJmr | 4% BGj r | 1% | 4% g | 3% % g | 2% | 5% aBGJM oqR | 4% g | 2% | 4% BGJ R | 3% bg | 5% BGJMr | 3% % | 2% | 3% g |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|------------------------|-------------------------------|----------------------------|-----------------------------|-----------------------|---------------------------------|--------------------------|------------------------|-------------------------|---------------------|---------------------------------|----------------------|---------------------|------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 84% EG KP | 90% AEFGH JKLMN OPQ | 90% AEFGH JKLMN oPQ | 89% AEFG HJKLM NPQ | 73% | 84% EgK P | 78% | 82% EkP | 89% AEFG HJKLM NPQ | 86% aE GK LP | 77% | 79% | 84% EG KP | 84% EG KP | 87% AEG HKLP | 74% | 84% EG KP | 88% Hjkl MNPq | 90% AEFGH JKLMN OPQ |
| Renting | 12% BC DIJ ORS | 6% | 7% | 6% | 23% ABCDFH IJKIMNO QRS | 13% BC DI ORS | 20% ABCDFI JKMNO QRS | 16% ABCD IJmO QRS | 7% | 10% BD s | 13% BCDijOq RS | 16% BCD IJOq RS | 12% BC DI orS | 13% BC DIJ ORS | 8% BD | 21% ABCDFH IJKIMNO QRS | 10% BD | 9% Bd | 7% |
| Same / Neither | 2% c | 2% c | 1% | 2% | 3% h | 2% | 2% | 1% | 3% C | 2% c | 4% AbCDfH MNPS | 3% | 2% | 2% | 3% AbC HS | 2% | 3% ch | 2% | 1% |
| Don't know | 2% bg Hn R | 1% hr | 2% h | 3% ABGHI NORS | 2% gHR | 2% H | .% | .% | 1% | 2% bG Hn R | 5% ABCDEF GHIJMN OPqRS | 3% gHr | 2% gH R | 1% | 2% HR | 3% GHnR | 3% bG Hi NR | 1% | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|----------------|------------------------------|--------------------------|--------------------------------|---------------------------------|----------------|--------------------------------|--------------------------|------------------------|--------------------------|----------------------------|-------------------------------|-------------------------|-------------------------|---------------------|--------------------------------|----------------------|-------------------|-----------------------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Owning | 81% EGkLP | 87% AEGHJK LMNOP QR | 86% AEGJ KLnP q | 90% AEFGHIJ KLMNOP QR | 70% | 84% EGkLP | 75% | 82% EGkLP | 85% aE GjK LP | 81% EGLP | 78% E | 72% | 83% EGkLP | 81% EGLP | 85% AEGJ KLPq | 74% E | 81% EGLP | 84% EGjKL P | 88% AEGHJ KLmNO PQ |
| Renting | 13% BDIOS | 9% | 10% d | 6% | 24% ABCDFHI JKMNOP QRS | 13% BD S | 23% ABCDFHI JKMNOQ RS | 13% BD D O S | 10% d | 15% aBCD IMOR S | 14% BDImO S | 20% ABCDFHI kMOqRS | 11% D | 15% BCDI mO RS | 10% BDS | 19% ABCDFH IJKMnO qRS | 14% B Di oS | 11% BD s | 8% |
| Same / Neither | 4% cF gj | 3% cF | 2% | 3% f | 5% cFGn | 1% | 2% | 4% cF g | 4% cFg | 3% | 4% cFg | 3% | 6% abC dFGJ Ns | 3% | 4% cFg | 4% F | 4% cF g | 4% CF g | 3% |
| Don't know | 1% H nr | 1% Hr | 2% Hr | 1% | 2% gHmnr | 2% H | .% | . % | 2% Hn r | 1% h | 3% ABDGH jMNOQ Rs | 5% ABDefG HiJMNO QRs | 1% | 1% | 1% H | 3% ADGHjM NOqR | 1% % | 1% | 1% h |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|--------------------------|---------------------------------|------------------------------|-----------------------------------|-----------------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------|----------------------------|----------------------------|-----------------------------|---------------------------------|---------------------------|-----------------------------|--------------------------------|----------------------------|-----------------------------|------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 65% EGH OP | 78% AEFGHIJ KLMNO PQRS | 77% AEFGH ILmNO PQR | 84% ABCEFGH IJKLMNO PQRS | 37% | 67% EG HP | 57% EHp | 49% E | 70% AEG HN OP | 72% AEfG HLNO PQr | 73% AEfG HLNO PQr | 64% % EH P | 70% % AE GH NO P | 63% EHP | 62% EHP | 51% E | 67% % EG HP | 68% % aEG HN OP | 72% % AEG HIN OP |
| Renting | 28% BCD IJK mrS | 16% D | 16% D | 11% | 55% ABCDFG HIJKLMN OPQRS | 28% % BC DiJ KS | 39% ABCDFI JKLMN OQRS | 44% ABCDFI JKLMN OQRS | 22% BCD | 21% BcD | 20% BD | 29% % BC DiJ KS | 24% % BC Dk | 31% aBC DIJK MRS | 28% BCDIJK rS | 42% ABCDFI JKLMN OQRS | 27% % BC DJ KS | 25% % BC DJK s | 20% BD |
| Same / Neither VO L | 6% DF | 5% f | 6% f | 4% | 7% DFgJMq | 3% | 4% | 6% f | 7% abD FGj MQ | 5% | 5% d | 4% | 4% | 5% | 8% ABDFG HJKIM NQR | 6% dF | 4% % | 6% DF | 7% DF |
| Don't know VO L | 1% gnR | 1% gR | 1% | 2% GiNoR | 1% | 2% GI NR | .% | 1% | 1% | 2% GNoR | 2% GNR | 3% Gi NR | 2% gr | 1% | 1% r | 1% g | 2% % Gi NR | .% | 2% gr |

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

Cell Contents:
 - Column Percentage

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------------------------|--------------------------|--------------------------------|---------------------------|----------------------------------|-----------------------------------|--------------------------|--------------------------|---------------------------------|--------------------------|---------------------------|---------------------------|--------------------------|--------------------------|---------------------------|--------------------------|---------------------------------|--------------------------|--------------------------|---------------------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 68% EHn P | 78% AEFGHI JKLMN OPQR | 76% AEfG HLN OPQ | 82% AcEFGHI JKLMNO PQRS | 47% | 69% EHP | 66% EHP | 56% E | 74% AEG HIN OPQ | 75% AEFG HLN OPQ | 72% aEHN oP | 65% EHP | 74% AEG HIN OPQ | 65% EHP | 67% EHP | 55% E | 67% EHP | 73% AEG HIN OPq | 76% AEFG HLN OPQ | |
| Renting | 27% BCD IJK MRS | 17% D | 21% D | 13% | 47% ABCDFG HIJKLMN OPQRS | 28% BcD ijk MRS | 29% BCD IJK MRS | 40% ABCDFG IJKIMN OQRS | 22% BD | 21% BD | 22% BD | 32% BCD IJK MRS | 21% D | 31% ABC DIJK MRS | 27% BCDI JKM RS | 42% ABCDFG IJKLMN OQRS | 27% BcD JkM S | 22% BD | 20% D | |
| Same / Neither VO L | 3% fp | 3% Fp | 3% f | 2% | 2% fp | 1% | 4% adF kLm P | 2% | 3% Fp | 3% Fp | 2% | 1% | 2% | 3% Fp | 4% AbD Fjkl mP | 1% | 3% f | 3% dFP | 3% f | |
| Don't know VO L | 2% BCgj | 1% | .% | 3% aBCGIJN ORS | 3% bCGis | 2% C | 1% | 2% c | 1% | 2% c | 4% ABC GIJN OpRS | 2% | 3% aBC GIJn RS | 1% | 2% BC | 2% cg | 3% aBC GIJN orS | 1% | 1% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|-------------------------|---------------------------|--------------------|-------------------------------|----------------------------------|-------------------------------|---------------------------|----------------------------------|--------------------------|--------------------------|---------------------------|--------------------------|----------------------------|---------------------------|-------------------------------|------------------------------|-------------------------|------------------------------|--------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 65% EHNO | 71% AEG HiNO PRS | 68% EHn O | 77% ABCEG HIJNOP QRS | 52% | 77% ABCEG HIJNOP QRS | 62% EHo | 54% | 67% EHN O | 71% AEG HNO PRS | 73% AEG HiNO PRS | 73% AEG HNO PRS | 74% AcEG HINO PRS | 61% EHO | 56% | 65% % EH O | 70% aEG HN OrS | 64% % EH O | 63% EHO |
| Renting | 25% BDF iJKL M | 20% D | 24% BDFj KIM | 15% | 38% ABCDGFI JKLMNO PQRS | 16% | 30% ABDF IJKL MQ | 37% ABCDGfIJ KLMNOP QRS | 22% DF | 19% D | 17% | 17% | 18% | 29% ABDF IJKL MQ | 32% ABCDFI JKLMP QRS | 27% % BDF iJKL M | 22% DFk | 26% % BDF iJKL M | 27% BDFI JKL Mq |
| Same / Neither VO L | 8% fp | 8% f | 6% | 7% | 8% fp | 5% | 6% | 7% | 10% acdF gkM Pq | 8% f | 6% | 7% | 6% | 8% f | 11% ABCDF GHJKM PQ | 6% | 7% | 9% Fm p | 9% Fmp |
| Don't know VO L | 2% | 1% | 2% | 2% | 2% | 2% | 1% | 1% | 1% | 2% s | 3% ABdg HiNO RS | 3% h | 2% | 1% | 1% | 2% hn | 1% | 1% | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-----------------------|----------------------|------------------------------|---------------------------|------------------------------|--------------------------------|-----------------------------|------------------------------|------------------------|----------------------|---------------------|------------------------------|-------------------------------|-----------------------|----------------------|------------------|---------------------------------|-------------------------|------------------------------|--------------------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 87% ELP | 92% AEGHIJ KLmN OPR | 91% AEG hKLn oPr | 92% AEGHIJ KLmN OPR | 76% | 92% AEGHI JKLNO PR | 84% Ep | 86% EIP | 88% ELP | 88% EgkLP | 84% EP | 80% | 89% EG KL P | 87% EL P | 88% EgkLP | 79% | 90% AEG hKL nP | 87% ELP | 90% AEG hKLn OP | |
| Renting | 6% BD iO RS | 2% | 3% | 2% | 12% ABCDfH IJkMNO QRS | 4% BDR | 9% ABCDfH IJMNO QRS | 5% BDR | 4% Bd | 5% BD R | 8% ABCDfH IJMNO QRS | 13% ABCDfH IJMNO QRS | 4% BD | 5% BD R | 4% BDR | 13% ABCDfG HIJKMN OQRS | 5% BDR | 2% | 4% Bd | |
| Same / Neither | 7% BD FJK Q | 5% f | 5% | 4% | 10% ABCDFG JKIMnO PQS | 3% | 6% f | 9% aBD FJK mQ | 8% BD FjK Q | 5% | 4% | 6% | 6% f | 7% BD FJK Q | 7% BDFJ KQ | 6% dF | 4% | 10% ABCDF gJKMO pQs | 6% df | |
| Don't know | 1% BH OS | 1% | .% | 2% ABCfHi nOqRS | 1% H | .% | 1% Hs | .% | 1% | 2% Bf HO S | 3% ABCeFH ImNOQ RS | 2% FHs | 1% Hs | 1% Hs | 1% hs | 2% ABceFH OS | 1% h | 1% h | .% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-----------------------|--------------------------------|--------------------------|----------------------------|-------------------------------|-----------------------|------------------------------|----------------------|------------------------|------------------------|-----------------------------|------------------------------|-----------------------|----------------------|---------------------------|-------------------------------|-----------------------|--------------------------|-------------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Owning | 83% EgKIP | 90% AEFGHIJ KLMNO PQR | 88% AEG HKL MnP | 89% AEGH JKLM NPr | 70% | 86% EG KL mP | 78% E | 82% EP | 86% aEG KL mP | 85% aEG KL mP | 78% E | 77% | 81% EP | 83% Eg KIP | 87% AEGH JKLM nP | 73% | 86% EG KL mP | 85% aEG KLm P | 90% AEGHIJ KLMNO PqR |
| Renting | 8% BC DIO RS | 2% | 3% | 3% | 18% ABCFHI JKMNO QRS | 8% BC DIO RS | 14% ABCFH IJMNOQ RS | 8% BC DO RS | 5% Bdr S | 7% BCD ORS | 11% ABCDh JMNOq RS | 16% ABCFH IJMNOQ RS | 8% BC DiO RS | 7% BC Do RS | 4% BDRS | 18% ABCFHI JKMNO QRS | 8% BC DiO RS | 3% | 2% |
| Same / Neither | 8% dFJ Q | 7% f | 8% f | 6% | 10% abDFGJL oPQ | 4% | 6% | 10% dFg jpQ | 8% Fq | 6% | 8% dFq | 6% | 9% Fq | 9% DFJ Q | 8% Fjq | 6% | 5% | 10% aBD FgJo pQ | 7% |
| Don't know | 1% Os | 1% | 2% | 2% aBnO QS | 2% | 1% | 2% | 1% | 1% | 2% oS | 2% bnOqS | 1% | 2% Bo qS | 1% | 1% | 2% s | 1% | 2% bos | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|-----------------------|-------------------------------|------------------------------|-------------------------------|---------------------------------|---------------------------|-----------------------------|-----------------------------|--------------------------|-------------------------|-------------------------------|------------------------------|-------------------------|---------------------------|---------------------------|--------------------------------|---------------------------|----------------------------|--------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 84% EP | 91% AEGHJ KLMNO PQRS | 91% AEGHj KLMNO PQR | 90% AEGHIJ KLMNO PQR | 69% | 89% AEHI KLN OPq | 85% EP | 82% EP | 84% EP | 87% AEH KIN OP | 81% Ep | 82% E | 86% % EK P | 83% EP | 83% EP | 76% E | 84% % EP | 85% EkP | 88% AEH IKIN OP |
| Renting | 7% BC DiR S | 2% | 3% | 3% | 15% ABCDFG HIJMNO QRS | 7% BcDR S | 10% aBCD hijMn ORS | 6% BDrS | 5% BdS | 6% BcD RS | 12% ABCDF HIJMN OqRS | 12% ABCDF HIJMN ORS | 6% % B Dr S | 6% BDR S | 6% BcDR S | 15% ABCDFG HIJMNO QRS | 8% % BC Di RS | 3% b | 2% |
| Same / Neither VO L | 8% BC DF gJK | 6% f | 5% | 6% | 14% ABCDFG iJKLMn OPQS | 3% | 5% | 11% aBCDF GJKL MpQ | 10% BCD FGJK LQ | 6% F | 5% | 5% | 7% % F | 10% aBC DFGJ KIQ | 10% ABC DFGJ KIQ | 7% F | 6% % f | 11% ABCD FGJKL MQ | 9% BCD FgJK |
| Do n't know VO L | 1% BJ | 1% | 1% | 1% Js | 2% bJs | 1% j | .% | 1% | 1% | .% | 2% aBgJno rS | 1% | 1% % bj | 1% | 1% bj | 2% BJs | 2% % BJ s | 1% | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------|-----------|---------------|--------------|------------------|-------|------------------|----------|------------------|------------|-----------|------------------|------------------|-----------------------|-------------|--------------|---------------------|-----------|---------------------|--------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 94% | 97% | 96% | 97% | 89% | 96% | 89% | 96% | 94% | 94% | 90% | 87% | 94% | 96% | 96% | 85% | 95% | 98% | 97% | |
| | EGK LP | AEGIJ KLMO PQ | EGKL P | AEGIJ KLMO Pq | p | % EG KLP | p | % aE GK LP | % EG KL P | % EG KL P | EGK LP | P | % EG KL P | % AE GJK LP | AEGJ KLP | % EG KL P | % EG KL P | AbcEFGHI JKLMNOP Qs | % AEG iJKL P | |
| | 5% | 2% | 4% | 2% | 10% | 3% | 10% | 3% | 5% | 5% | 5% | 8% | 11% | 5% | 3% | 4% | 13% | 4% | 1% | 3% |
| | BDH NOR S | bR | bR | ABCDFH IJMNOQ RS | r | ABCDFH IJMNOQ RS | nR | BDh NO RS | BDh NO RS | BDh NO RS | ABCDFH IJMNOQ RS | ABCDFH IJMNOQ RS | BD hn R | r | BdR | ABCDFHI JKMNOQ RS | % BR | % | % | |
| Same / Neither | 1% | .% | 0% | .% | 1% | .% | 1% | 1% | 1% | .% | .% | 1% | .% | 1% | .% | 1% | 1% | .% | .% | |
| dor | .% | 0% | .% | bdjoR | .% | 1% | .% | .% | Bc Do R | .% | .% | .% | .% | bD R | .% | aBcdJKm OR | % | .% | .% | |
| VO L | .% | .% | 0% | 1% | .% | 1% | .% | .% | .% | .% | .% | 1% | .% | .% | .% | 1% | .% | .% | .% | |
| Don't know | .% | .% | 0% | 1% | .% | 1% | .% | .% | .% | .% | .% | 1% | .% | .% | .% | 1% | .% | .% | .% | |
| VO L | .% | .% | 0% | 1% | .% | 1% | .% | .% | .% | .% | .% | AehinoR | 1% | .% | .% | 1% | .% | .% | .% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------------------------|-------------------------|---------------------------------|-------------------------------|------------------------------|--------------------------------|------------------------|-------------------------------|-----------------------------|---------------------------|----------------------------|-------------------------------|-------------------------------|-----------------------|------------------------|-------------------|-------------------------------|---------------------------------|-----------------------------|----------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 89% EKL P | 96% AEFGHIJ KLMNO PQRS | 96% AEGHIJ KLMN OPqR | 95% AEGHI JKLMN OPR | 78% | 93% AE GH KLP | 87% EP | 89% ELP | 91% % EKL P | 91% % AE GKL P | 86% Ep | 82% | 91% % EK LP | 90% EKL P | 91% AEG KLP | 82% e | 92% % aE Gh KL P | 91% EgKLP | 94% AEG Hijkl nOP | |
| Renting | 5% BcD hiN ORS | 2% | 3% | 3% | 11% ABCDFH IJMNOQ RS | 4% BR | 10% ABCDF HIJMN OQRS | 3% br | 4% BR | 6% BC DN OR S | 10% ABCDF HIJMN OQRS | 13% ABCDF HIJMN OQRS | 5% Bd RS | 4% BR | 4% BRS | 13% ABCDF HIJMN OQRS | 5% Bd Rs | 2% | 2% | |
| Same / Neither VO L | 5% BCD FJQ | 2% | 1% | 2% | 9% ABCDFG IJKLMN OPQS | 2% | 3% | 7% ABCDF GJKmo PQs | 6% BC DF gJ Q | 3% | 3% | 4% | 4% % bc d | 6% BCD FGJ KQ | 5% BCD FgJQ | 4% c | 3% | 7% ABCDF GJKM OPQs | 4% BCd | |
| Don't know VO L | 1% B | .% | .% | .% | 1% ABgiNRs | 1% b | .% | 1% | .% | 1% B | 1% b | 1% Bnr | 1% % | .% | 1% B | 2% ABDGiJ mNoRS | .% | .% | .% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------------------|------------------------|-----------------------|-----------------|--------------------------------|-----------|------------------------------|-------------------|--------------------------------|-------------------------|----------------------|------------------------------|----------------------------|-------------------------------|---------------------------|-----------------------------------|---------------------------|------------------------|-----------------------------|--------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 64% EHOS | 66% aEHNS | 69% EHNOS | 76% ABCEGHIJKNO PQRS | 55% o | 82% ABCdEGHIJKMN OPQRS | 70% % aEHNS | 57% O | 63% EhOS | 70% AbEHI NORS | 69% AEHNOS | 78% ABCEgHIJKNO PQRS | 75% ABcEH IJKNO PQRS | 62% EO | 50% | 68% aEHNOS | 66% % EHOS | 65% % EHOS | 57% O |
| Renting | 32% DFJ KL MP | 31% DFJ KL M | 29% DFL M | 19% ABCDF GIJKLM NPQR | 41% | 15% | 28% DFLm | 41% ABCDF GIJKLM NPQR | 32% DFj LMp | 27% DFL M | 25% DFL | 17% | 22% F | 35% cDFg JKL MPq | 47% ABCDEF GHIJKLM NPQRS | 27% DFLm | 30% % DFL M | 33% % DFJ KL Mp | 41% ABCDF GIJKLM NPQR |
| Same/Neither/OL | 2% o | 2% | 2% | 2% | 3% hm | 1% | 2% | 1% | 4% ABd FHJ MOs | 2% | 2% | 1% | 1% | 3% ABD FHJ MO | 1% | 2% | 2% % | 2% | 2% |
| Don't know/VOL | 1% Bh NOR | 1% | 1% | 3% ABcGHI jNORS | 1% hNr | 2% HNR | .% | .% | 1% | 1% NoR | 4% ABCEG HIJmN OqRS | 4% ABceG HIjNOR S | 2% bgHiN oR | .% | 1% | 3% ABcE GHJ NORS | 2% % h N r | .% | 1% |

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

Cell Contents:
 - Column Percentage

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|--------------|-------------------------|-------------|-------------------------|----------------------------|----------------------------|--------------------------|-----------------------|---------------------------|-------------------------|---------------------------------|-----------------------|------------------------|-------------------|-------------------------|----------------------------|------------|-----------------------|---------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 82% EkP | 86% AEGHIK INOPQR | 85% EknP | 85% AEH KNO Pr | 73% | 89% AdEGHIJK LmNOPQR | 81% E | 80% E | 82% E | 85% AEhK NOP r | 78% e | 81% E | 85% aEh Kno P | 80% E | 81% E | 77% e | 82% E | 81% E | 87% AEgHI KNOP R |
| Renting | 12% BDFJS | 9% | 11% d | 7% | 18% ABCDFhIJ KMNOQRS | 7% | 16% ABDF IJMR S | 14% BD FJ MS | 11% D | 10% D | 12% BDFs | 13% DF | 9% | 12% BD FJs | 12% BDFJS | 16% ABcDF IJMoR S | 11% bDf | 11% bDf | 9% |
| Same / Neither | 5% BF | 3% | 2% | 4% f | 7% ABCfGhJk LMPqs | 2% | 3% | 4% f | 7% ABCfG JLMpq S | 4% f | 4% f | 2% | 3% BcF gj | 6% ABCf GJs | 5% ABCf GJs | 4% | 4% f | 6% BCf GJl m | 4% |
| Don't know | 2% bGiOS | 2% g | 2% | 3% ABfG IJOs | 2% Gs | 1% | .% | 2% | 1% | 2% gs | 5% ABCdEFGH IJMNOpQR S | 4% bf GI oS | 2% G | 2% Gis | 2% g | 3% bGIoS | 2% G | 2% g | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|------------------------|------------------------------|------------------------|------------------------------|--------------------------------|-------------------------|------------------------------|-------------------------------|-------------------------|-------------------------|----------------------------------|-------------------------|-----------------|-------------------------|----------------------------|--------------------------------|-----------------------|-------------------------|------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 73% EH OP | 80% AEGHJK LMNOP Qs | 78% aEG HkO P | 81% AEGHJK LMNOP Qs | 59% | 77% EG Hk OP | 69% E | 67% E | 77% AEG HKn OP | 77% AEG HKn OP | 71% EP | 72% EP | 74% Eg HP | 73% EH P | 70% EP | 64% e | 74% EH P | 78% AEG HKN OP | 76% aEG Hk OP |
| Renting | 16% BC DIJ KR | 10% d | 11% | 7% | 28% ABCDFIJ KLMNO QRS | 18% BC DIJ KRs | 23% ABCDIJ KMNO QRS | 24% ABCDFIJ KMNOQ RS | 11% D | 13% BD | 12% D | 19% BC DIJ KRs | 15% BD iR | 15% BD iR | 16% BCDIJ KRs | 26% ABCDFIJ KLMNO QRS | 16% Bc Dik R | 10% D | 13% BD |
| Same / Neither VO L | 9% F | 8% F | 9% F | 7% F | 11% FgJlpQ | 4% | 7% | 8% F | 10% bFIQ | 8% F | 10% dFIQ | 6% | 9% F | 8% F | 11% ABDF ghJlp Qs | 8% F | 6% | 9% F | 9% F |
| Don't know VO L | 3% ghl | 2% l | 3% i | 4% ABFGHI jMpRS | 3% hi | 2% | 1% | 1% | 1% | 3% gl | 7% ABCDEFG HIJLMNOP QRS | 3% | 2% % | 4% GHI | 3% BGHIs | 3% | 4% bf GH lm | 2% i | 2% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-----------------------|------------------|-------------------|-------------------------------|---------------------------------|------------------------------|------------------------------|---------------------------|------------------------|------------------------|------------------------------|--------------------------|------------------------------|---------------------------|---------------------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Owning | 53% EH NO | 54% EHI NO | 52% EO | 67% ABCEHI KMNOP QRS | 42% | 65% ABCEHI JNOPQ RS | 62% ABCEHI JNOPQ RS | 47% E | 49% Eo | 55% aEH iNO q | 61% ABCEHI JNOPQ RS | 60% aEH NOp Qrs | 61% ABCEHI JNOPQ RS | 48% E | 45% | 53% EH nO | 50% Eo | 52% Eh nO | 51% EO |
| Renting | 42% DF GK LM | 40% DFK M | 43% DFgK IM | 29% | 53% ABCDGHI JKLMNP QRS | 30% | 35% d | 47% ABDF GJKL Mp | 45% BDF GKL M | 41% DFg KM | 34% D | 34% | 33% d | 47% ABDF GJKL MP | 51% ABCDGHI JKLMNP QRS | 41% DF gKI M | 44% DF GK LM | 43% DF GKI M | 46% BDF GJKL M |
| Same / Neither | 4% s | 5% jS | 4% | 3% | 4% | 4% | 3% | 5% S | 5% S | 3% | 3% | 3% | 5% s | 4% | 4% S | 4% | 5% | 4% | 2% |
| Don't know | 1% OR | 1% ORs | 1% r | 1% ORs | 1% | 1% | .% | 1% | 1% | 1% ORs | 2% aegHn ORS | 2% ehORs | 1% r | 1% | 1% | 2% ehOR | 2% or | .% | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|----------------------------|--------------------|-----------------------|--------|----------|------------------|-----------------|---------------------------|----------------------------|------------|-----------------------|-------------|---------------------|--------------------------------|--------|----------|----------------------------|-------------------------------|
| | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| The financial benefits of 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 | 38% AEFGH KLMN PQ | 43% EFgL MPQ | 40% EFL mP q | 32% | 30% | 35% | 37% % eFP | 40% % EF LP q | 40% % EFL mP q | 37% fP | 31% | 35% p | 37% % eF P | 46% ABDEFG HIJKLM NPQ | 30% | 34% | 43% AEFGH KLMN PQ | 45% AdEFGH iJKLMN PQ |

| | G | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------|--------------|-------------|-------|-----------------|--------------------|------------------|---------------|---------|--------|------------|-----------------------|-----------------|--------------|---------------------|-----------------|-----------------|-----------|---------|
| | P | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | G | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| <p>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</p> | 58% BOKORS | 55% O | 55% | 56% O | 63% ABC DJK ORS | 68% ABCD hIJKN ORS | 62% Bcd jKO RS | 62% Bcd KO RS | 58% O S | 57% OS | 54% | 64% Bcd KO RS | 62% aBC DJK ORS | 60% Bk ORS | 51% | 65% ABCD iJKORS | 64% ABC DJK ORS | 54% o | 52% |

| | G | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|----|--------------|-------------|--------|---------|----------|------------------|------------|-------|--------|---------------------|-----------------------|-------------|--------------|---------------------|--------------|----------|-----------|---------|
| | P | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | G | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Don't know - VOLUNTEERED ONLY - DO NOT READ | 3% | 3%h | 3% | 4%bHiq | 4%bfHiq | 2% | 3% | 1% | 2% | 4%bH | 9%ABCDEFGHIJKLMNOPS | 6%BFHIQr | 3%h | 3%H | 3%BHi | 5%ABFgHIMnQr | 2% | 3%h | 3%H |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|--------------------|--------------|-------------|-------|-----------------------------------|----------|-------------------------------|-----------------------------|-------|----------------------------|--------------|-----------------------|---------------------|-----------------------------|---------------------|--------------------------------|----------------------------|------------|-----------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| <p>Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.</p> | 14% BD FIORS | 8% | 11% BDi | 5% | 27% ABCDFG HIJKLMN OPQRS | 10% D | 20% ABCDF IJKLM OqRS | 18% ABCD FIJkM ORS | 7% | 13% % BD fIR S | 13% BDIRs | 13% % B DI | 13% % B DI | 17% ABCD FIJkm ORS | 12% BDIrs | 22% ABCDFI JKLMn OQRS | 15% % BD FI RS | 10% bDi | 10% % bDi |

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|----------------------|-------------------------------|------------------------|--------------------------------|---------|--------------------------|------------------|------------|-----------------------------|----------------------|------------|---------------------------|----------------------|--------------|---------------------|------------|----------------|---------------------------|----------------------------|
| | | Mortgage | Underswater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Ownin g makes more sense because you're protected against rent increases and ownin g is a good invest ment over the long term. | 84% EGHN P | 91% AEGHJ KLMNO PqRS | 88% aEG HKN P | 92% AcEGHJ KLMNO PQRS | 71% | 89% AEG HJK NPq | 79% E | 80% Ep | 91% AEGHJ KIMN OPQ | 85% EG HN P | 83% EP | 85% Eg P | 86% EG H nP | 81% EP | 86% AEG HNP | 76% E | 84% Eg P | 89% AEG HJKN OPq | 88% AE GH KN P |
| | Don't know VOL | 2% | 1% | 1% | 2% q | 2% q | 1% | 1% | 1% | 2% cq | 1% | 3% ABCf GhJM NQR | 2% | 1% | 2% | 2% BcJq | 3% gjq | 1% | 2% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

| G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|--|--------------------|-----------|--------|------------------------------------|-----------------------------|-----------------------------|--------------------------------|------------|------------------------|--|------------------------|-------------------------|------------------------------------|----------------------------|--------------------------------|----------------------------|-----------------|---------------|
| | Mortgag e | Und erw ater | Owner | Renter | His pa nic | Africa n Ameri can | Gen Y | Gen X | Boo mer | Pre - boo mer | Le ss Th an Hi gh Sc ho ol | Hig h Sch ool | Som e Coll ege | Colle ge/gr ad Scho ol | <\$25k | \$2 5- 50 k | \$50 - 100 k | >\$ 10 0k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Rentin g makes more sense becaus e it is less stressf ul and gives you more flexibil ity in future decisio ns | 2 1 % B C D I J K M R S | 11% | 15% Bd | 10% | 40% ABCDEFGH IJKLMNO PQRS | 17 % BD | 27% ABCD FIJKM nRS | 31% ABCDFIJ KLMNO QRS | 14% | 18% BDi | 17 % BD | 22 % Bc DI | 17 % BD | 22% BCDf IJKm RS | 24% ABCD FIJK MRS | 29% ABCDFI JKIMNo QRS | 22 % BC Dij km | 17 % BDi | 17 % BD |

| G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|--------------------------------------|---------------------------------|-------------------------|---------------------------------|------------------|-----------------------------|------------|----------|---------------------------|-------------------------|--|------------------------|--------------------------------|------------------------------------|--------------------|----------------------|-----------------------|----------------------------|---------------------------|
| | Mortgag e | Und erw ater | Owner | Renter | His pa nic | Africa n Ameri can | Gen Y | Gen X | Boo mer | Pre - boo mer | Le ss Th an Hi gh Sc ho ol | Hig h Sch ool | Som e Coll ege | Colle ge/gr ad Scho ol | <\$25k | \$2 5- 50 k | \$50 - 100 k | >\$ 10 0k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Ownin g makes more sense becaus e you have more contro l over where you live and a better sense of privac y and securit y | 7 8 % E G H O P | 88% AcEFGHJ KLMNO PQRS | 84% AEG HNO PQ | 89% AcEFGHJ KLMNO PQRS | 59% | 82 % aE GH OP | 72% E | 68% E | 85% AEG HLN OPQr | 82% AEG HN OPq | 82 % AE GH nO P | 78 % E H P | 82 % AE GH OP q | 78% EgH P | 74% EH | 71% E | 77 % EH P | 82 % AEG HN OP | 82 % aE GH OP |
| | Don't Know VOL | 1 % | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0 % | 1% | .% | 2% ABeh JINr | 1% | 1% | 1% | 2% In |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|--------------------------|------------------|--------------------|----------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------------|--------------------------------|-----------------------------|-----------------------------------|--------------------------------|-----------------------------|-----------------------------|------------------------------------|---------------------------|------------------------------|----------------------------|--------------------------|
| | | Mor tgage | Unde rwate r | Owner | Re nte r | His pan ic | Afri can Am eric an | Gen Y | Gen X | Boome r | Pre- boomer | Less Than High School | Hi gh Sc hol ol | So me Col leg e | Colle ge/gr ad Scho ol | <\$25k | \$ 2 5- 5 0 k | \$50- 100k | >\$ 10 0k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Al wa ys re nt | 31 % HIR | 35% HIn oR | 35% HIR* | 36% HINoR | 30 % HIR | 25 % H* | 36% HIn R* | 14% | 17% * | 44% ABEFHI MNOQ RS | 59% ABCDEFGHI JIMNOPQ RS | 45% AEFHI mNOQ R* | 30 % Hlr | 25 % H | 28% HIR | 39% AEFHI MNO qR | 2 9 % Hi | 19% * | 27 % H* |
| Bu y at so me poi nt in th e fut ure | 62 % DJ KL P | 58% DJK | 61% DK* | 40% K | 66 % aD gJK LP | 70 % bDJ KLP * | 58% DK* | 83% ABCDEFGJ KLMNOP Qrs | 81% ABCDEGJ KLMNOP Q* | 50% dK | 23% | 47% K* | 63 % DJ KL p | 67 % DJ KL P | 66% aBDJ KLP | 56% DK | 6 5 % D JK L | 75% ABDGJ KLmo p* | 69 % DJ KL * |
| Do n't kn ow VO L | 7 % Eh | 7% e | 4% * | 24% ABCEFGHI JLMNOPQ RS | 3% | 4% * | 6% * | 4% | 2% * | 6% | 18% ABCEFGHIJ IMNOPQR S | 8% e* | 6% | 7% E | 6% e | 5% e | 7 % e | 6% * | 4% * |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|-----------------|-------------------------------|-------------|-------------------------------|--------------------|--------------------------|-------------------------|------------------------|-------------------|-----------------------------|-----------------------------|------------------------|-----------------|--------------------------|----------------------|-----------------|------------------|-----------------------|-----------|
| | GP | Mortgage | Under water | Owner | Rent er | Hispan ic | Afric an American | Gen Y | Ge n X | Boomer | Pre-boomer | Les s Than High School | Hig h School | Some Colleg e | Colleg e/grad School | <\$ 25 k | \$2 5- 50 k | \$50 - 100 k | >\$1 00k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Ne ver | 13% EH O | 37% AEFGHij MNOPQR * | 39% ** | 53% AEFGHIJ MNOPQR * | 2% | 8% EH* | 10% EH* | 1% | 12% EH * | 25% AEFGHI NOPQR * | 75% ABDEFGHIJ MNOPQR* | 24% ** | 18% EH O* | 9% EH* | 7% EH | 15% EH O* | 13% EH * | 12% EH * | 7% ** |
| Les s than 1 year | 1% | .% * | 0% ** | 4% * | 2% | 5% ahn* | 1% * | 1% | 2% * | 2% * | 3% * | 0% ** | 3% * | 1% * | 1% | 2% * | 1% * | 1% * | 2% ** |
| 1-2 years | 8% k | 7% * | 2% ** | 6% K* | 9% | 18% AdeH KNOR * | 12% Knr* | 8% | 9% * | 13% KNoR* | .% * | 12% ** | 13% Knr * | 5% * | 6% | 10% K* | 12% kn * | 4% * | 9% ** |
| 3-5 years | 31% BD jK | 8% * | 8% ** | 12% k* | 40% ABDJ KmP | 31% BDK* | 41% aBDJ KmP * | 35% BDKp | 40% BDj Kp* | 24% BdK* | 3% * | 23% ** | 29% BD K* | 32% BDK* | 36% aBDJK p | 26% BD K* | 36% BD jK* | 34% BD K* | 29% ** |
| M ore than 5 years | 44% DJ KM | 42% DK* | 49% ** | 20% k* | 47% DgiJ KMq | 35% K* | 34% K* | 54% ADeFGI JKMPQ | 33% K* | 34% dK* | 11% * | 40% ** | 33% dK * | 51% DfGIJ KMQ * | 47% DgiJK mq | 44% DK m* | 35% dK * | 48% Dij Km * | 53% ** |
| Do n't know VO L | 2% | 5% h* | 3% ** | 5% eh* | 1% | 4% * | 2% * | 1% | 4% e* | 3% * | 8% aEHnR* | 2% ** | 3% * | 2% * | 2% | 3% * | 3% * | 1% * | 0% ** |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------------|-------------------------|--------------|-------------|----------------------------|-----------|-------------------------|---------------------|-----------------|-----------------|------------------|-----------------------|----------------|--------------|---------------------|---------------------------|----------------|----------------------|-----------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Always own | 88% EP | 92% AEGHJLM NOPqS | 91% EghIP | 90% EghP | 76% | 89% EP | 85% E | 85% E | 90% Eg hP | 88% EP | 91% Eghl P | 84% % * | 88% % EP | 88% EP | 90% AEghP | 81% | 89% % EP | 92% AEGHJ LmNP | 89% EP |
| Rent at some point in the future | 9% Bk R | 6% | 6% | 9% br | 19% ABCDFHIJK MNOQRS | 8% | 14% ABCDFIJK mOQR | 13% aBCiK OqR | 8% b | 9% BR | 6% | 13% % Bck R* | 9% b | 10% BkR | 9% BR | 16% ABCDFIJK MNOQRS | 8% % | 6% | 10% BR |
| Don't know VOL | 2% d O | 2% | 2% | 1% | 5% ABDGHInO S | 3% | 1% | 2% | 2% % | 3% bDg Os | 3% D | 3% % * | 3% D | 2% | 2% | 3% | 3% % d | 3% d | 2% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g51a[Q51a].mA - Having no debt of any kind. Is it important to you that you have this in your life?

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|-----------|-----------------|-------------------|------------|----------|--------------|------------------|------------|---------------|-----------|------------|-----------------------|-------------|--------------|---------------------|--------------|----------|---------------|-----------------|
| GP | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 74% | 69% | 66% | 80% | 78% | 82% | 78% | 75% | 70% | 75% | 78% | 77% | 76% | 76% | 69% | 79% | 76% | 74% | 66% |
| | BCIOS | | | ABChIjNoRS | ABCijOrS | ABChIJmNOqRS | BCIOS | BCIOS | | BCOS | BCIOS | BCIOS | BCIOS | BCIOS | | ABCiJOrs | BCIOS | BCOS | |
| | 20% | 25% | 29% | 15% | 15% | 12% | 14% | 19% | 23% | 20% | 16% | 14% | 18% | 20% | 25% | 13% | 18% | 23% | 26% |
| | DEF GKI P | ADEFGH JKLMNP Q | ADEFGHI JKLMNP QR | | | | | eFgP | ADEFG KLMnP q | DEF GkL P | | | FP | DEF Gkl P | ADEFGH JKLMNP Q | | FP | ADEFG KLMnP q | ADEFGH JKLMNP Q |
| Not very important to me | 4% | 5% | 4% | 3% | 4% | 6% | 5% | 4% | 4% | 4% | 5% | 8% | 4% | 3% | 4% | 5% | 4% | 3% | 7% |
| | R | nR | | | | dNR | r | % | r | | dnR | aDeJmNR | | | R | R | % | % | AbDeJmNOR |
| Not at all important to me | 2% | 1% | .% | 2% | 2% | 1% | 3% | 2% | 2% | 1% | 2% | 2% | 2% | 1% | 1% | 3% | 1% | 1% | 1% |
| | Br | | | bcfR | | | aBCFjNORs | % | | | | | bcf r | | | ABCDFJkNOqRs | % | | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g51a[Q51b].mA - Living within walking distance of your favorite stores and shops. Is it important to you that you have this in your life?

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----|-----------------------------------|----------------------|---------------------------|----------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|---------------------------|-----------------------------|---------------------------|---------------------------|----------------------------------|-----------------------------|-----------------------------|----------------------------|--------------------------------|----------------------------|---------------------------|----------------------------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| | Very important to me | 20% BINORS | 13% rS | 17% oRS | 17% BnORS | 30% ABCDHI JKMNO QRS | 41% ABCDEH IJKMNO QRS | 34% ABCDHI JKMNO QRS | 17% % bORS | 16% % oRS | 22% ABcD hiNO RS | 23% ABcD HINO RS | 45% ABCDEGH IJKMNOp QRS | 20% % BiNO RS | 14% % rS | 13% S | 38% ABCDEH IJKMNO QRS | 21% % BI NO RS | 11% | 9% |
| | Somewhat important to me | 23% bKL | 21% | 24% L | 21% | 26% bKLmp | 22% l | 27% aBdjKL Mp | 26% % Bd KL m | 22% % l | 22% l | 19% | 16% | 21% % | 25% % bKL | 27% ABDf IJKL Mpr | 22% l | 23% % L | 23% kL | 25% BKL |
| | Not very important to me | 33% DeFG kLP | 37% ADEF GJKL MP | 35% FGLP | 29% G | 29% G | 27% | 23% | 34% % ef GL P | 36% % DE FG KLP | 32% fGLP | 29% g | 24% | 31% % GIP | 35% % DE FG KLP | 37% ADEF GJKL mP | 26% | 33% % fg LP | 38% ADEF GJKL MP | 35% DeFG kLP |
| | Not at all important to me | 25% EF GL P | 28% AEFG HJLO Pq | 24% EFG L P | 32% ACEFGH IJLmNO PQr | 15% F | 11% | 16% f | 23% % EF GI P | 26% % EF GL P | 23% EFGL P | 29% AEFG hjLO Pq | 15% f | 28% % EF GjL Pq | 26% % EF GL P | 24% EFG L P | 15% f | 23% % EF GL P | 28% aEFG hJLO P | 30% AcEF GHJL OPQ |

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

Cell Contents:



- 
- Column Percentage
 - Statistical Test Results

Table g51a[Q51c].mA - Having access to public transportation. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|--------------------|-----------------------------|------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------------|-----------------|--------------------|-------------------|--------------------------|---------------------------------|-------------------|---------------------------|----------------------------|---------------------------------|-----------------|------------------------------|----------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very important to me | 27% BDINO RS | 19% R | 24% BORs | 21% R | 41% ABCDHI JKLMNO QRS | 46% ABCDHI JKLMNO QRS | 50% ABCDEH IJKLMNO QRS | 29% BDINO RS | 22% oR | 28% BDINO RS | 26% BDnORS | 51% ABCDEH IJKLMNO QRS | 28% BDINO RS | 22% R | 19% R | 46% ABCDEH IJKLMNO QRS | 30% BDINO RS | 14% R | 19% r |
| Some what important to me | 22% | 22% | 20% | 20% | 23% | 21% | 20% | 24% | 22% | 21% | 22% | 18% | 21% | 23% | 25% ABCD gJLm S | 22% | 24% dl | 24% | 21% |
| Not very important to me | 24% EGLP | 30% ADEF GHJKL MPq | 27% EGkL P | 24% EGLP | 18% GI | 22% GLP | 11% | 23% EGLP | 27% EfgkL mP | 25% EGLP | 21% GLP | 12% | 22% eGLP | 28% AdEF GhKL MP | 29% ADEF GHJK LMP | 16% G | 25% EGLP | 28% AdEFG hKLM P | 27% EfgkL mP |
| Not at all important to me | 27% EFG GLPQ | 29% AEFG hJLoP Q | 29% EFG PQ | 35% ABcEFG HIJKLM NOPQ | 18% F | 11% F | 18% F | 24% EFG P | 29% EFG LPQ | 26% EFG LPQ | 30% aEF Ghj LPQ | 19% F | 30% EFG LPQ | 27% EFGI PQ | 27% EFG LPQ | 16% F | 20% F | 34% ABEFG HiJLN OPQ | 32% AEFG HJLn OPQ |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table g51a[Q51d].mA - Owning your own business. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------------------------|-------------------|-------------------|----------------------|---------------------------------|-----------------------------|----------------------------------|------------------------------|------------------------------|----------------------------|---------------------------|-----------------------------------|---------------------------------|---------------------------|-----------------------------|------------------------------|---------------------------|---------------------------|---------------------------|--------------------------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 28% BKNO RS | 24% | 25% | 26% Ko | 36% ABCDI JKmN ORS | 50% ABCDEG HIJKMNO PQRS | 38% ABCDh IJKMN ORS | 32% BcdKN ORS | 29% % BKNO OS | 28% % BKNO S | 21% | 45% ABCDEH IJKMNO PQRS | 31% % BdKN OrS | 23% % | 23% | 34% ABC DJKN ORS | 33% ABC DjKN ORS | 25% % | 24% | |
| Somewhat important to me | 21% K | 22% K | 26% ADEF KLMop | 19% K | 19% K | 20% K | 23% K | 23% K | 24% % dekl | 22% % dK | 12% | 18% k | 19% % K | 24% % AD EKI mp | 21% K | 19% K | 21% K | 22% % K | 22% K | |
| Not very important to me | 23% FKI | 24% FiKl q | 21% | 21% | 23% Fkl | 17% | 20% | 28% AcDeF GijKL MPQ | 21% % | 23% % F | 19% | 17% | 21% % | 24% % FKI q | 27% ABCDF GIJKL MPQ | 20% | 20% | 24% % dF kl | 29% ABCDeF GIJKLM nPQ | |
| Not at all important to me | 28% EF GHL | 29% EFG HLS | 28% eFG HI | 34% AbEFGHI JLMNOP QRS | 22% Fh | 13% | 19% f | 18% f | 26% % eFG GH H | 27% % EF GH I | 48% ABCDEFG HIJLMNO PQRS | 20% F | 29% % EF GH L | 28% % EF GHI | 29% aEFGH LS | 27% EFGH I | 26% FGH | 29% % EF G HL | 25% FgH | |

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

Cell Contents:
 - Column Percentage

Table g51a[Q51e].mA - Saving as much money as you can rather than spending it on things you want now. Is it important to you that you have this in your life?

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|--------------------------|--------------------------|----------------------------|-----------------------------|---------------------------|---------------------------------|------------------------------|----------------------------|--------------------------|--------------------------|-----------------------------------|------------------------------|--------------------------------|--------------------------|---------------------------------|----------------------------|--------------------------|--------------------------|-------------------------------|---------|
| | | GP | Mort gage | Under water | Owne r | Rent er | Hispanic | African Americ an | Ge n Y | Gen X | Bo mer | Pre- boomer | Less Than High School | High Sch ool | So me Co lle ge | College/ grad School | <\$25 k | \$2 5- 50 k | \$50- 100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Ver y imp ort ant to me | 56 % CD K Os | 54% CKO | 48% | 50% K | 61% ABCD jkNO RS | 68% ABCDEHI JKMNOP QRS | 66% ABCDh JKNOP QRS | 59 % bC DK OrS | 60% ABC DKn ORS | 57 % CD KO s | 43% | 61% CDKOrS | 60% aBC DKO RS | 55 % cd Ko | 50% K | 58% CDK Os | 58 % CD K Os | 53% Ko | 52% K | |
| Som ewh at imp ort ant to me | 33 % EF GL P | 35% AEF GIL MPQ | 38% aEFGI LMPQ | 35% EFGL MPQ | 28% | 25% | 23% | 33 % eF GL P | 30% fGI | 33 % EF GL P | 33% eFGLP | 23% | 29% g | 33 % eF GL P | 41% ABDEFG HIJKLMN PQR | 26% | 29 % | 36% AEF GIL MPQ | 39% AbEFG hIJKLM NPQ | |
| Not very imp ort ant to me | 8 % I | 7% | 7% | 10% ABeF GHIJM oRS | 7% | 5% | 6% | 6% | 5% | 7% | 14% ABCDEF GHIJLMNO PQRS | 8% | 7% | 8% I | 8% I | 9% eFGh lj | 9 % fgl | 7% | 6% | |
| Not at all imp ort ant to me | 4 % HO | 4% hO | 7% ABFHi JmnO qRS | 5% fHO | 4% HO | 2% | 5% fHO | 2% | 4% hO | 3% O | 9% ABDEFGHI JMNOpQ RS | 8% ABdEF HiJMn OQRS | 4% O | 4% HO | 2% | 6% AbeF HJm Ors | 4 % h O | 4% O | 3% O | |

Statistics:
Overlap formulae used



- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g51a[Q51f].mA - Living close to your family. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|----------------------|------------------|---------------------|---------------------------|----------------|-----------------------------------|------------------|-----------------------|----------------------------|-----------------|-------------------------------|-------------------------------|----------------------------|------------------|----------------------------------|-----------------------------|-----------------|-------------------------|----------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 52% IOS | 52% IOS | 47% | 55% aCeG hInOr S | 49% Os | 68% ABCDEFGHI JKMNOPQ RS | 48% | 50% Os | 46% | 53% cIOS | 60% ABCdEG HIJNOq RS | 63% ABCdEG HIJNOQ RS | 57% AbCEG HINOR S | 50% OS | 43% | 58% ABCEG HIjNO RS | 54% IOS | 50% Os | 44% |
| Somewhat important to me | 32% FK Lm P | 33% FKL MP | 34% FLP | 30% FLp | 33% FL P | 21% | 33% FLP | 33% FL P | 38% ABDEF JKLMP q | 31% FLP | 28% FL | 20% | 28% FL | 34% FKL mP | 41% ABCDEFG HJKLMNP QRS | 26% I | 33% FKL P | 36% aDFj KLM P | 36% dFjKL MP |
| Not very important to me | 11% | 10% | 14% aBdFJ KPq | 9% | 12% fp | 8% | 12% p | 13% bd Fjk P | 10% | 9% | 9% | 10% | 10% | 11% | 11% b | 9% | 10% | 10% | 14% ABDFi JKmO Pq |
| Not at all important to me | 5% r | 5% | 5% | 5% | 6% f | 3% | 7% FKn QR | 5% | 6% f | 6% Fkn qR | 4% | 8% Fkqr | 5% | 4% | 6% fkR | 7% aFKM NqR | 4% | 4% | 7% FKnqr |

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


Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g51a[Q51g].mA - Having children. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|---------------|--------------------|-----------------|------------------------|---------------------|--------------------|------------------|-------------------------|--------------------------|----------------------|---------------------------|-----------------------|---------------|------------------|---------------------|--------------------|----------|---------------|-------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very important to me | 67% DjKNop | 72% ACDEhJKNOPQ | 64% | 64% | 64% | 73% ACDEhJKNOPQ | 68% k | 66% | 78% ABCDEFGHJKMNOPQRS | 65% | 61% | 76% ACDEGHJKmNOPQr | 69% dKnP | 63% | 65% k | 63% | 6% | 69% djKNop | 72% ACDEhJKNOP |
| Somewhat important to me | 13% BdIJK | 10% | 13% | 10% | 17% ABDfIJKLMQRS | 12% | 14% bijk | 20% ABCDFgIJKLMNOQRS | 9% | 10% | 9% | 9% | 11% | 15% BDIJKl | 14% ABDIJKlRS | 16% ABDIJKLMqrs | 1% | 12% k | 12% |
| Not very important to me | 7% l | 6% l | 6% | 7% l | 8% lm | 6% | 6% | 8% blms | 4% | 7% l | 7% i | 7% | 5% l | 7% l | 8% ABlmsS | 8% lm | 7% l | 7% l | 5% |
| Not at all important to me | 13% FHILo | 12% fHI | 17% BEFHILoS | 19% ABEFGHILMnOPqRS | 11% H | 9% | 13% HIll | 6% | 8% | 18% ABEFgHILOP RS | 23% ABcDEFGHIJLMNOPQRS | 8% | 15% eFHI L | 15% %BEFHILos | 12% fHI | 13% fHIL | 1% | 13% %fHI l | 11% H |

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




Cell Contents:
- Column Percentage
- Statistical Test Results

Table g51a[Q51h].mA - Living in the best school district. Is it important to you that you have this in your life?

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------------------------------|-----------------------------|-------------------|----------------------------------|--------------------------|-------------------------------|---------------------------------|--------------------------------|-----------------------------|--------------------------------|-----------------------------------|-----------------------------|--------------------------|-----------------------------|---------------------|-----------------------------|---------------------------------|-----------------------------|--------------------------------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Ver y imp ort ant to me | 45% DJ KO | 45% DJK os | 43% k | 38% | 49% aDJ KNO QrS | 56% ABCDE HJKMN OQRS | 60% ABCDEH IJKMNO PQRS | 49% DJKNO QrS | 53% ABCDJ KMNO QRS | 42% K | 36% | 56% ABCDJ KMNO QRS | 44% % D K | 42% % K | 43% DK | 52% ABCDJ KMNO QRS | 42% % k | 43% % dK | 41% k |
| | 28% DG jKP | 31% % AD GJK LP | 31% DGj KIP | 23% K | 27% GKP | 27% Kp | 21% | 36% AbDEF Gijklm NOPR | 30% DGKIP | 26% gKp | 16% | 22% | 29% % D G KP | 29% % DG KP | 29% DGJ KIP | 22% K | 32% % De GJ KL P | 28% % DG KP | 35% ABDEF Gijklm NOPR |
| | 11% % G | 11% % G | 12% G | 11% G | 11% G | 12% g | 7% | 9% | 9% | 12% G | 14% abGhim | 9% | 10% % g | 12% % G | 12% Gi | 12% G | 11% % g | 11% % G | 11% g |
| | 16% % Be Fg HI S | 13% % FHI | 13% FHI | 27% ABCEFG HIJLMN OPQRS | 13% FHI | 6% | 12% FHI | 6% | 8% | 20% ABCEF GHILM OPQrS | 34% ABCDEF GHIJLMNO PQRS | 12% FHi | 16% % F HI | 17% % BE FG HIS | 16% BFHI S | 15% FHI | 16% % FHI | 17% % Be Fg HIs | 12% FHI |

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



Cell Contents:

- Column Percentage
- Statistical Test Results

Table g51a[Q51i].mA - Reducing the impact of your actions and lifestyle on the environment. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|--------------|------------------|------------|----------------|---------------------------|-----------------------------|--------------------------|------------------------|------------------------|--------------------|-------------------------------|-----------------------|-----------------|-------------------|---------------------|-----------------------|-----------------|----------------------|---------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 43% BDKOR | 40% | 46% bdK | 38% | 53% ABCDHIJK MNOQRS | 58% ABCDHIJKI MNOPQRS | 52% ABDHijK MNOqRS | 44% 44% % dK | 45% 55% % DK | 46% aBD KnOR | 36% | 50% BDK noRS | 44% % DK | 41% % k | 41% K | 50% ABDhK MNORS | 45% % bDK | 40% | 42% % |
| Some what important to me | 42% EFIP | 46% AcEFGJLmP | 41% eFP | 45% EFjLP | 33% | 29% | 39% eFP | 43% 32% % EFP | 42% 22% % EFP | 41% EFP | 42% EFP | 35% | 41% % EFP | 44% % EFjLP | 44% AEFJLP | 32% | 43% % EFP | 47% AEFG JkLmP | 45% EFLP |
| Not very important to me | 9% GR | 10% GR | 9% | 11% % GR | 8% | 10% g | 6% | 9% % | 8% % | 10% Gr | 11% eGqR | 10% | 10% % G | 9% g | 9% Gr | 11% eGr | 8% % | 7% | 10% % g |
| Not at all important to me | 5% bFj | 4% | 5% | 6% Fjqs | 6% Fghq | 3% | 3% | 4% % | 5% % | 4% | 11% ABCDEFGHIJ IMNOpQRS | 6% F | 5% f | 5% f | 5% fs | 8% ABFGHi JmoQS | 4% % | 6% bFj | 4% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g51a[Q51j].mA - Having the latest technology. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|-----------------|---------------------|---------------------|-------------------------|--------------|---------------------------|----------------------------|----------------|------------------|----------------|--------------------------|------------------------|-------------------------|---------------------|------------------------|-------------------------|-----------------|------------------------|--------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very important to me | 19% BnoR | 17% R | 22% BnR | 20% nR | 22% BiNOR | 30% ABCDEFGHIJKMNOPQRS | 30% ABCDEFGHIJKMNO PQRS | 20% R | 17% r | 19% R | 20% R | 29% ABDeHIJKMN OQR | 18% r | 16% | 18% R | 23% ABIJM NOR | 20% R | 14% | 23% ABIJmNOR |
| Somewhat important to me | 40% DfLmP | 44% ADEF GKL MPq | 47% ADEF GKL MPq | 35% P | 37% P | 35% P | 37% P | 40% LP | 41% dfL P | 42% DeFL MP | 37% P | 31% | 36% P | 44% ADEF GKL MPq | 45% ADEF GHIJKLM PQ | 27% | 39% IP | 47% ADEF GHIJKL MPQ | 44% aDE FgKL MP |
| Not very important to me | 26% DgKl | 27% cgKl | 22% | 23% | 28% dGKL | 27% Kl | 21% | 29% cD G KL | 30% aC DG KLS | 26% K | 20% | 20% | 27% dgKl | 28% cDGKl | 27% cDGKl S | 28% dGKL | 27% K | 28% cDGKL | 24% |
| Not at all important to me | 14% BCFhNORS | 12% fOS | 10% | 22% ABCEF GHIJN OQRS | 13% FoS | 8% | 12% | 11% % | 12% fos | 14% cF Or S | 23% ABCEFG HIJmNO QRS | 20% ABCEF GHIJN ORS | 19% ABCEF GHIJN OqRS | 11% | 10% | 21% ABCEF GHIJN OQRS | 15% cF n O S | 11% | 9% |

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

Cell Contents:
 - Column Percentage

Table g51a[Q51k].mA - Being in a home that you stay in the rest of your life, as opposed to moving to a new home periodically. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|-------------------------|--------------------------|--------------------------|-----------------------------|--------------------------|------------------------------|-------------------------|----------------------------|-----------------------------|--------------------------|-----------------------------|----------------------------------|----------------------------|---------------------------|--------------------------------|---------------------------|----------------------------|----------------------------|------------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very important to me | 51% beH NO RS | 49% HOS | 48% OS | 62% ABCE gHIJN ORS | 48% OS | 65% ABCE GHIJN OPRS | 56% bcE HN ORS | 43% Os | 50% hOS | 54% aBcE HNO RS | 62% ABCE gHIJN ORS | 71% ABCDEG HIJKMNO PQRS | 61% ABCE HIJN ORS | 46% OS | 37% | 58% ABCE HIN ORS | 59% ABCE HIJN ORS | 48% OS | 38% |
| Somewhat important to me | 26% DKL MQ | 28% DfjK LMQ | 28% DKL MQ | 20% | 28% DfKL MQ | 22% I | 25% KL | 29% DFKL MQ | 32% ABDF gJKLM PQR | 25% DKL | 17% | 17% | 21% | 31% ADFJ KLM pQr | 31% ABDFgJ KLMPQ R | 25% dKL | 21% | 26% DKLm | 33% ABDeF GJKLM PQR |
| Not very important to me | 15% DFG KLM Pq | 16% DFG IKL MPq | 19% DFGI KLM PQ | 11% | 17% DFGi KLM PQ | 9% | 10% | 20% ADFG IJKLM PQ | 13% fl | 15% DFG KLM p | 11% | 8% | 11% | 16% DFG KLM Pq | 23% ABDEF GIJKLM NPQR | 12% | 12% | 19% ADFG IJKLM PQ | 20% ABDFG IJKLMn PQ |
| Not at all important to me | 7% Fp | 7% F | 5% | 7% f | 8% FP | 4% | 9% cFIP | 8% F | 6% | 6% f | 9% abCD FijlP | 5% | 7% F | 7% F | 9% ABCdFIJ IP | 5% | 7% F | 7% F | 8% cFp |

Statistics:
 Overlap formulae used
 - Column Proportions:

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

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g51a[Q51].mA - Feeling connected through social media. Is it important to you that you have this in your life?

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|-------------|-------------------|-------------|-----------------------|----------------------|-----------------------------|--------------------------|--------------------------|------------------|------------------|--------------------------|---------------------|-----------------------|---------------------|--------------------------|---------------------|---------------------|-------------------|------------------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 17% BNO | 14% | 16% | 17% bN | 20% ABHI NOQRS | 25% ABCDEHIJK MNOpQRS | 25% ABCDHIJ mNOQRS | 15% | 15% | 17% % BNO | 20% aBiN OqRs | 21% BhiN oqrs | 19% BiNor | 13% | 15% | 20% aBHI NORs | 15% | 15% | 15% |
| Some what important to me | 34% Kp | 35% Kp | 36% k | 31% | 34% | 32% | 32% | 37% % dKp | 32% | 34% % kp | 29% | 32% | 33% | 36% dKP | 33% | 30% | 38% aDfi KmoP | 33% | 35% % k |
| Not very important to me | 27% dM | 27% M | 23% | 24% | 27% M | 29% M | 23% | 29% % cdgM | 27% M | 25% % M | 24% | 24% | 20% | 30% ACDG JKMq | 31% ABCDEG iJKIMQS | 28% M | 25% m | 29% % cdgJM | 27% % M |
| Not at all important to me | 23% EFHO | 25% aEFH NO | 25% EFho | 27% AEFGH JNOpQ | 18% | 14% | 21% f | 19% % aEFg HNOq | 26% % EFhO | 23% % EFhO | 26% % aEFg HNOq | 22% F | 28% AEFGH JNOPQ | 20% F | 21% F | 22% eF | 21% F | 24% % EFho | 24% % eFho |

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


Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g51a[Q51m].mA - Using technology to manage your personal finances online. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|---------------------|---------------------|--------------------|----------------------------|-----------------------|-----------------------|--------------------------|---------------------------|-------------------------|--------------------------|-----------------------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|----------------------------|---------------------------|-----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 34% DJKMP | 36% aDgJKM PR | 39% DGJKMP R | 23% | 38% ADGJKMn PqR | 40% ADGJKMN PQR | 30% DK | 44% ABDEGIJKLMN PQR | 36% % DgJKM MP | 29% % DKm | 21% | 34% DKm | 25% k | 33% % DJKMp | 42% ABDGIJKIMN PQR | 28% DK | 3% 3% % DKM | 32% DKM | 48% ABCDEF GHIJKLMN OPQR |
| Some what important to me | 34% DKP | 37% ADKLPs | 36% DKP | 28% | 33% dKP | 34% DKP | 36% DKIP | 33% dKP | 36% % DKLP | 36% % ADKLP | 26% | 28% | 33% dKP | 36% DKIP | 36% ADKIP | 25% | 3% 6% % DKIP | 40% AbDEFHJKLM nOPS | 33% dKP |
| Not very important to me | 15% HOS | 14% OS | 14% | 18% AbEGHOS | 13% | 15% s | 12% | 11% | 17% % eHOS | 16% % hOS | 17% egHOS | 13% | 17% EgHOS | 15% % hS | 12% | 19% ABcEGHInOS | 1% 4% % | 15% hos | 10% |
| Not at all important to me | 18% BCFHIO RS | 13% % OS | 12% | 32% ABCEFGHIJMN OQRS | 16% FHIOS | 11% | 22% aBCEFHINO QrRS | 11% | 11% % | 19% % BCFHIO RS | 36% ABCDEF GHIJLMNO PQRS | 25% ABCEFH IJKNO QRS | 25% ABCEFH IJKNO QRS | 16% % bcFHI OrS | 9% | 29% ABCEFGHIJ KLMNO PQRS | 1% 6% % FHIO S | 13% OS | 9% |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table g51a[Q51n].mA - Owning products that others will admire. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|---------------------|----------------------------|-------------|---------------------------------|----------------------------|--------------------------------|-------------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------|-------------------------------|-----------------------|-----------------------------|----------------------------|-------------------------------|-----------------------------|---------------------------|-------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Very important to me | 6% BNORS | 3% | 6% BNO S | 5% oS | 10% ABDHI JNOQ RS | 15% ABCDEHI JKMNOQ RS | 13% ABCDHIJ KMNOQ RS | 6% BN OrS | 5% BN OS | 5% BNOS | 7% Bd NO RS | 14% ABCDHIJ KMNOQ RS | 8% BDj NO RS | 3% | 3% | 12% ABCDHIJ KMNOQ RS | 6% % B N O S | 4% % | 2% |
| Somewhat important to me | 15% BJ Or | 13% | 14% | 15% Jo | 16% Jor | 16% J | 20% ABcJNO PR | 18% % aBJ nO R | 14% % | 12% | 16% % j | 18% % bJor | 16% % bJr | 14% % | 13% | 15% | 17% % BJ Or | 12% % | 15% J |
| Not very important to me | 37% DG jkl | 42% ACDE GJKL MnP | 35% | 29% | 37% DG | 41% DGjKLmP | 29% | 41% % DGj KL mP | 40% % DGj KL mp | 35% Dg | 33% % | 30% | 35% % Dg | 38% % DG k | 42% ACDE GJKL MPq | 34% d | 37% % D G | 39% % D Gj KL | 41% cDG JKL mp |
| Not at all important to me | 42% % EF H | 42% FH | 45% EFH | 50% ABEFGHI KLMnOP QRS | 37% F | 28% | 38% F | 35% % f | 41% % Fh | 48% ABEFG HILMO PQS | 45% % EFg Hp | 38% F | 41% % FH | 45% % aEF gH pq | 42% eFH | 39% F | 40% % F | 44% % EF gH | 42% FH |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g51a[Q51o].mA - Earning many professional awards and/or achievements. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|--------------------------|----------------------------------|-------------------------------|----------------------------------|------------------------------|----------------------------------|------------------------------|-----------------------------------|---------------------------------|--------------------------------|----------------------------------|-------------------------------------|------------------------------|--------------------------------|----------------------------------|------------------------------|--------------------------|---------------------------------|----------------------------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 19% BCD JKN ORS | 15% k | 14% | 12% | 30% ABCDI JKMN OQRS | 40% ABCDEg HIJKMN OPQRS | 32% ABCDI JKMN OQRS | 27% ABCDIJK MNOqR S | 19% % Bc DK no R | 16% DKr | 12% | 37% ABCDe HIJKM NOpQR S | 19% bDKR | 15% % dk | 16% DKR | 31% ABCDI JKMN OQRS | 22% BCD JKN ORS | 13% % | 16% % Dk |
| Somewhat important to me | 30% DJK L | 30% DJKL | 32% DJKL | 24% | 33% aDJKL MPq | 29% JKL | 28% JKI | 41% ABCDEF GHIJKL NOPQRS | 32% % DJ KL m | 23% | 22% | 21% | 26% k | 32% % DJ KL m | 35% ABDF GIJKL MPQ S | 28% dJKL | 28% JKI | 32% % DJ KL M | 30% % DJK L |
| Not very important to me | 28% EFG HIP | 33% AdEF GHkL MnoP q | 35% AdE FGH LMP q | 28% EFGHIP | 21% | 21% | 22% | 21% | 30% % EF GH IP | 33% ADEFg HLMn Pq | 29% EFGHIP | 22% | 27% EfhP | 29% % EF G HI P | 31% AEFG HLP | 21% | 28% Efg Hp | 30% % EF GH LP | 33% % AEF GH Lm P |
| Not at all important to me | 23% EFG HiO p | 22% EFgH O | 20% FH | 36% ABCEFG HIJLMN OPQRS | 16% FH | 10% | 18% FH | 10% | 20% % FH | 28% ABCEf GHILN OPQrS | 38% ABCEFG HIJLMN OPQRS | 20% FH | 28% ABCE FGHII OPQS | 24% % EF G Hi O | 18% FH | 20% eFH | 23% EFH O | 24% % EF GH IO P | 21% % eFH o |

Statistics:
 Overlap formulae used
 - Column Proportions:

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

Cell Contents:

- Column Percentage
- Statistical Test Results

Table g51a[Q51p].mA - Being connected to a large community of friends, family, and peers. Is it important to you that you have this in your life?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------------|---------------------|---------------------|------------------------|-----------------------|------------------|-------------------------|---------------------|-------------------|---------------------|---------------------|------------------|-------------------------|--------------------|--------------------|---------------------|-------------------|--------------------|--------------------|-----------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very important to me | 49% bcJ | 47% | 43% | 48% | 53% bCJ nq | 55% ABCDgij MNOQR | 48% | 53% BCJ nqr | 4% 9% | 45% | 51% cj | 57% ABCDgij mNoQR | 48% | 47% | 49% cJ | 52% CJ | 47% | 48% | 50% cj |
| Some what important to me | 36% FkL P | 39% ADeF GKLP | 43% ADEFgH iKlMn | 34% | 34% | 30% | 33% | 35% l | 3% 6% fL p | 39% ADEF GKLP | 32% | 27% | 35% lp | 39% DEF gKLP | 39% ADEFg KLP | 30% | 39% deFg KLP | 39% DeF gKLP | 38% FkL P |
| Not very important to me | 10% o | 10% | 10% | 11% | 10% | 12% or | 13% abehj OqR | 9% | 1% 0% | 10% | 11% | 10% | 10% | 10% | 9% | 12% o | 9% | 9% | 10% |
| Not at all important to me | 4% bF HO S | 4% S | 4% s | 7% ABcEFH INORS | 4% S | 2% | 6% bFHn OS | 3% | 4% % S | 6% aBFH NOS | 6% BFH NOS | 5% FS | 6% aBeF HnOS | 4% S | 3% S | 6% beFH nOS | 5% FhoS | 4% oS | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g52a[Q52a].mA - I have no debt of any kind. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------------|-----------------------------|----------------------------|-------------------------------|-----------------------|-----------------|-------------------|----------------------------|----------------------------|------------------------|------------------------------|------------------------|-----------------|-----------------|--------------------------|------------------------|-----------------------|----------------------------|---------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 29% BCI JO S | 16% | 19% | 50% ABCEFGHIJ KLMNOPQRS | 31% BCI JO S | 30% BCI S | 27% BCI | 2 9 B C I S | 19% b | 26% BCIS | 45% ABCEFGHIJ LMNOPQRS | 34% BCg IJO S | 30% BC IS | 29% BCI S | 26% BCIS | 32% BCg IJO S | 32% BCI JO S | 2 7 B C I S | 21% B |
| No, it does not describe my current lifestyle | 70% DK | 83% ADEFgHIK LMNOPQRS | 80% ADEFgHJ KLMNOPQR | 49% | 68% DK | 70% DK | 73% DeK Lpq | 7 0 % D K | 80% ADEFgHJ KLMNOPQR | 73% ADe KLP Q | 55% D | 64% DK | 69% DK | 70% DK | 74% ADEK LmnP Q | 67% DK | 66% DK | 7 2 % D K I | 78% ADEFHJK LMNOPQR |
| Don't know | 1% O | 1% gOs | 1% | .% | 1% | 1% | 0% | 1 % | 1% gO | 1% gO | .% | 1% | 1% | 1% go | .% | 1% | 1% gO | 1 % o | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g52a[Q52b].mA - I live within walking distance of my favorite stores and shops. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------|---------------------|-------------------|-----------------|---------------------|------------------------|---------------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-----------------|------------------|-------------------------|---------------------|---------------------|----------------------|-----------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 26% BCORS | 20% | 20% | 24% RS | 36% ABCDHIJKMORS | 47% ABCDEFGHIJKMORS | 36% ABCDHIJKMORS | 26% BORS | 25% BORS | 27% BCnORS | 26% BcORS | 42% ABCDHIJKMORS | 26% BcORS | 24% bRS | 21% s | 39% ABCDHIJKMORS | 33% ABCDHIJKMORS | 19% | 18% |
| No, it does not describe my current lifestyle | 74% EFGHGLPQ | 80% AEFGHIJKLmPQ | 80% AEFGJklmPQ | 76% EFGHGLPQ | 64% F | 53% | 64% F | 74% EFGHGLPQ | 75% EFGHGLPQ | 73% EFGHGLPQ | 74% EFGHGLPQ | 58% | 74% EFGHGLPQ | 76% aEFGHJlPQ | 79% AEFGHIJKLmPQ | 61% F | 67% FL | 81% ADEFGHIJKLNPQ | 82% ADEFGHIJKLmOPQ |
| Do n't know | .% | .% | 0% | .% | .% | .% | .% | .% | .% | .% | 0% | 0% | .% | 0% | .% a | .% | 0% | .% | .% |

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

Cell Contents:
 - Column Percentage

Table g52a[Q52c].mA - I have access to public transportation. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|----------------------|--------------------------|------------|-----------------------------------|---------------------------------|---------------------------|---------------------------------|---------------------------|------------------------|------------------------|--------------------------|-----------------------------|--------------------------|----------------------|---------------------|----------------------------|-----------------------------|----------------------------|----------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 59% BDR | 56% D | 61% DR | 45% | 71% ABCDHIJ KLMNOPQ RS | 65% ABDIJ KMn Rs | 73% ABCDHIJ KLMNOPQ RS | 64% ABDIJ KMn RS | 56% D | 57% D | 56% D | 64% % bDij km R | 55% D | 59% % Dr | 60% BDijk R | 66% ABDIJ KMNo RS | 62% % BDij KM R | 54% D | 58% % D |
| No, it does not describe my current lifestyle | 40% Ef G HP | 43% AEFG HIOP Q | 39% EG | 54% ABCEFGHIJ KLMNOPQ RS | 28% | 35% Eg | 27% | 34% EG | 43% EFG HoP q | 42% EFG HOP q | 44% aEFG HIOP Q | 36% % eg | 44% aEFG HloP Q | 40% % EG HP | 39% EGhp | 34% EG | 37% % EG | 46% ACEFG HLNOP Q | 41% % EG HP |
| Don't know | 1% R | 1% R | .% | .% | 1% r | .% | 0% | 1% gR | 1% r | .% r | .% | 0% | .% | 1% R | 1% R | 1% | 1% fgR | .% | 1% dfg jR |

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

Cell Contents:



- 
- Column Percentage
 - Statistical Test Results

Table g52a[Q52d].mA - I own my own business. Does this describe your current lifestyle?

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|-------|--------------|----------|-------------|----------------|--------|--------------|------------------|-------|----------|--------|-------------|-----------------------|-------------|----------------|---------------------|------------------|------------|--------------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 18% | 23% | 22% | 20% | 10% | 19% | 11% | 1% | 20% | 20% | 13% | 15% | 15% | 17% | 23% | 9% | 15% | 22% | 28% | |
| | EGKP | AEGHJKLMNPQ | EGKIMnPQ | EGKMnPQ | | EGKP | | EGKMPq | | aEGKMnPQ | | | EP | EGkP | AdEfGHijklMNPQ | | EP | AEGhKIMNPQ | ABcDEFGHIJKLMNOPQR | |
| | | | | | | | | | | | | | | | | | | | | |
| No, it does not describe my current lifestyle | 82% | 77% | 78% | 80% | 89% | 81% | 88% | 8% | 80% | 80% | 87% | 85% | 85% | 83% | 77% | 90% | 84% | 78% | 72% | |
| | BjORS | S | s | oS | ABCDFHIJMNOQRS | S | ABCDFHIJNORS | BORS | | S | bOS | ABCDFIJnORS | BcdjORS | iJORS | BcORS | S | ABCDFHIJKIMNOQRS | BCDiJORS | S | |
| Don't know | .% | .% | .% | .% | 1% | .% | .% | .% | .% | .% | 1% | 0% | .% | 1% | .% | .% | .% | .% | .% | |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table g52a[Q52e].mA - I save as much money as I can. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-------------|----------------|----------------|--------------------|---------------|----------------------|------------------|------------|------------------|-----------------------|----------------|-----------------------|-----------------|--------------|---------------------|-----------|---------------|-----------|----------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Yes, it describes my current lifestyle | 71% eFLQ | 72% CeFIkLQ | 67% | 75% ACEFhIKLNpQ | 67% | 63% | 71% fl | 70% FI | 68% | 75% AbCEFHikLNopQr | 68% | 62% | 75% aCEFIKLQ | 71% FL | 73% aCEFIKLQ | 71% FL | 67% | 71% FL | 73% ceFikLq |
| No, it does not describe my current lifestyle | 28% DJmo | 27% j | 33% BDJM Os | 25% | 32% abDJMO | 36% ABDgHiJMNOPRS | 29% | 29% | 31% bDJMo | 24% | 32% abDJMOs | 37% ABDghJMnOPRS | 25% | 29% dj | 27% j | 29% j | 32% abDJMO | 28% j | 27% |
| Don't know | 1% Jko | .% j | 0% | .% | 1% Jk | 1% Jk | .% | 1% % | 1% ABCDJKNOpS | .% | 0% | 1% j | 1% jk | .% | .% | .% | 1% DJko | 1% Jk | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g52a[Q52f].mA - I live close to my family. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----------------|--------------------|------------|------------------------|---------------------|-----------------|------------------|-----------------|--------------------|------------------|----------------------|---------------------------|--------------------|-------------------------|---------------------|--------------------|----------------|------------------------|-----------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Yes, it describes my current lifestyle | 68% EL Op | 70% aEiKL OP | 67% I | 72% AEFGIKL OPqS | 62% | 65% I | 66% I | 69% EL op | 66% I | 69% EKL OP | 64% | 58% | 71% EfiK LOP | 73% AEFGiJK LOPQS | 65% I | 64% | 67% L | 72% AEFGIKL OPqs | 66% I |
| No, it does not describe my current lifestyle | 32% bD NR | 30% | 33% | 28% | 38% ABDHJ MNR | 35% DmN R | 34% dNr | 31% % | 33% d N R | 30% | 35% BD MN R | 42% ABcDfgHij MNqRs | 29% | 27% | 35% ABDJM NR | 36% aBDJ MNR | 33% d Nr | 27% | 34% bDN R |
| Don't know | .% | .% | .% | .% | .% | 1% h | .% | 0% % | 1% eh m | .% | 1% m | 1% | .% | .% | .% h | .% | .% | .% h | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g52a[Q52g].mA - I live in the best school district. Does this describe your current lifestyle?

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|----------------|---------------------|------------|----------------------|------------------------|------------|------------------|---------------------------|---------------------|--------------------|----------------------|-----------------------|-----------------------|--------------|---------------------|------------|------------------------|----------------|-----------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Yes, it describes my current lifestyle | 49% E H | 52% AEHm NpQr | 50% Eh | 54% AEgHM NPQR | 42% | 52% EHq | 47% | 42% | 53% aEHm NpQr | 52% AEHm NpQ | 51% EHq | 54% EH pq | 47% | 47% e | 50% EHq | 47% e | 45% % | 48% Eh | 54% AEgHM NopQr |
| No, it does not describe my current lifestyle | 44% DJ K | 42% | 45% | 39% | 51% ABDFIJ KLOpS | 42% | 46% D | 52% ABcDFIJK LnOPRS | 43% | 41% | 40% | 40% % | 47% % bDJ Ks | 46% DJK | 43% D | 46% Djk | 47% % bDJ Kls | 46% DJ k | 41% |
| Don't know | 7% BI S | 5% | 5% | 8% bIS | 8% I | 6% | 7% | 5% | 4% | 8% BIS | 10% ABCHI MORS | 7% | 6% | 7% I | 7% BIS | 7% i | 8% I | 6% % | 5% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g52a[Q52h].mA - My actions and lifestyle have a minimal impact on the environment. Does this describe your current lifestyle?

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|------------|--------------|----------------|----------------------|---------------------|--------------------------|-----------------------------|------------------|---------------------|----------------------|--------------------|--------------------------------|------------------------|-------------------------|----------------------------|------------------------|-----------------------|-----------------------|-------------|
| | | Mort gage | Under water | Owne r | Rente r | Hispanic | Afric an Amer ican | G e n Y | Gen X | Boo mer | Pre- boo mer | Less Than High School | Hig h Sch ool | So me Coll ege | College /grad School | <\$25k | \$2 5- 50 k | \$50- 100k | >\$1 00k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Yes, it descr ibes my curre nt lifest yle | 68% FoP | 70% FOP | 70% FP | 72% AEFhK LOPS | 65% f | 59% | 68% fp | 66% f | 68% Fp | 72% AEFhk LOPS | 67% fp | 63% | 70% eFP | 71% EFIP | 67% Fp | 61% | 71% % EFl oP | 72% AEFHi kLOPs | 67% f |
| No, it does not descr ibe my curre nt lifest yle | 29% DJr | 28% | 29% | 26% | 33% abDJ mnQR | 38% ABCDIJK MNOQRS | 31% d | 32% DjR | 29% | 27% | 30% D | 32% | 28% | 28% | 31% ABDJR | 35% ABDiJMN QR | 27% % | 26% | 30% dj |
| Don't know | 2% | 3% Cgnr | 1% | 2% | 2% | 3% c | 1% | 2% | 3% CG Nq R | 2% | 3% cgN r | 5% aCdEGhJ mNoQR | 2% | 1% | 2% | 4% ACDEGHJ MNoQR | 2% | 2% | 3% cg |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table g52a[Q52i].mA - I have the latest technology. Does this describe your current lifestyle?

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----------|--------------|------------------|--------------|-----------|-----------------|------------------|--------------|------------|------------|------------------|-----------------------|------------------|--------------|---------------------|------------------|----------|-----------|--------------------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 41% | 45% | 53% | 38% | 39% | 33% | 51% | 46% | 44% | 40% | 33% | 35% | 32% | 45% | 50% | 30% | 40% | 43% | 58% |
| | DFK IMP | ADEF JKLM Pq | ABDEFI JKLMn PQR | KmP | fkM P | | AbDEF IJKLMP QR | aDEF jklm Pq | % dF KL MP | % FK MP | | | | ADEF JKLM Pq | ABDEF IJKLMP QR | | FK MP | DF KI MP | ABDEFHI JKLMNO PQR |
| | | | | | | | | | | | | | | | | | | | |
| No, it does not describe my current lifestyle | 57% | 54% | 47% | 61% | 60% | 66% | 48% | 53% | 56% | 58% | 66% | 64% | 67% | 54% | 49% | 69% | 59% | 56% | 41% |
| | BCG hN OS | CgOS | | ABC GHiN OrS | BCG HN OS | ABCeG HIJNO QRS | s | S | % CG OS | % BC GN OS | ABCDe GHIJNO QRS | BCG HiN OrS | ABCDE GHIJNO QRS | cS | S | ABCDE GHIJNO QRS | bC Gn OS | CG OS | |
| | | | | | | | | | | | | | | | | | | | |
| Don't know | 1% | 1% | .% | 1% | 1% | 2% | 1% | 1% | 1% | 2% | 1% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| | | | | | | | | | | abr | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |

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

Cell Contents:



- 
- Column Percentage
 - Statistical Test Results

Table g52a[Q52j].mA - I plan to live in my home for the rest of my life. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------------|--------------------------|--------------------|----------------------------------|----------------------------------|-------------------------|-----------------------------|----------------------------------|-----------------------------|-----------------------------|-----------------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------|----------------------------|------------------------------|
| | GP | Mortgage | Undertaker | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 48% EgHI NOS | 53% AEG HIN ORS | 52% EgHI NOS | 73% ABCEFG HIJLMN OPQRS | 28% H | 52% EGH INOS | 43% EH | 22% | 42% EH | 57% ABEG HINO PQRS | 84% ABCDEF GHIJLMN OPQRS | 61% AbcEF GHINO PQRS | 58% AbEG HINO PQRS | 40% EH | 40% EH | 51% % EG HI NOS | 48% % EH IN OS | 49% % EH IN OS | 39% EH |
| No, it does not describe my current lifestyle | 50% BD FJK LM | 45% DJKL M | 47% DJKL M | 25% K | 70% ABCDFG IJKLMN OPQRS | 44% DKI | 56% aBcD FJKL MPqr | 77% ABCDEF GIJLMN OPQRS | 55% ABCD FJKL MPQR | 41% DK | 14% | 36% DK | 39% DK | 59% ABCD FJKL MPQR | 58% ABCD FJKL MPQR | 46% % DJ KL M | 49% % DJ KL M | 49% % BD JK LM | 60% ABCD FiJKL MPQR |
| Don't know | 2% OS | 2% OS | 1% | 2% | 2% | 4% AcD eHN OrS | 2% | 1% | 3% chnOS | 2% OS | 2% s | 4% hS | 3% S | 2% | 1% s | 2% s | 3% % hn OS | 2% | 1% |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table g52a[Q52k].mA - I pay off my credit card balance every month. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|--------------------------|------------------|--------------------|-----------------------------------|------------------------------|----------------------------|------------------------------|---------------------------------|-------------------------|---------------------------|--------------------------------|------------------------------------|---------------------------|--------------------------|--------------------------------|-----------------------------|---------------------------|----------------------------|--------------------------------|
| | GP | Mor tga ge | Und erwa ter | Owner | Renter | His pan ic | African Americ an | G e n Y | Gen X | Bo om er | Pre- boomer | Less Than High Scho ol | Hig h Sch ool | Som e Coll ege | College/ grad School | <\$25k | \$2 5- 50 k | \$50- 100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it des crib es my curr ent lifes tyle | 56% EfgI LMn PQ | 55% EGil P | 52% Gp | 74% ABCEFGHI JKLMNOp QRs | 45% | 50 % gp | 43% | 5 5 % E G P | 51% eGp | 56 % EGl mP q | 65% ABCEFG HIJLMN PQR | 48% | 51 % eG P | 52% EGP | 68% ABCEFG HIJLMN PQR | 44% | 50 % eG | 59% bcEFG ILMN PQ | 69% ABCEFG HIJLMN PQR |
| No, it doe s not des crib e my curr ent lifes tyle | 40% DKO S | 42% DK ORS | 43% DKO S | 21% | 50% ABcDHJ KMNO qRS | 46 % ADj KO RS | 52% ABCDHJ KMNOq RS | 4 1 % D K O S | 46% AbD jKO RS | 40 % DK OS | 32% D | 50% AbDh JKnO RS | 44 % aD KO RS | 41% DKO S | 30% D | 51% ABcDH JKMN ORS | 45 % aD KO RS | 37% DKOS | 28% D |
| Don 't kno w | 4% bOs | 3% O | 5% bOs | 5% O | 5% O | 4% O | 5% bOs | 5 % O S | 3% O | 4% O | 4% O | 2% | 5% bO s | 6% ABfl JKIO RS | 1% | 5% bOs | 5% O | 4% O | 3% O |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



Table g52a[Q52I].mA - I feel connected through social media. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|------------------------|------------------------|----------------------|---------------------------|------------------------|-----------------------------|-------------------------------|--------------------------------|----------------------|--------------------------|---------------------------|-----------------------------|------------------------|--------------------------|------------------------------|-----------------------------|----------------------|-----------------------|--------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 53% DFJ KL mP | 54% DFJ KLm P | 53% dFk L P | 46% | 56% DFJ KL MP | 44% | 62% ABCDeF IJKLMP QR | 63% ABCDEFI JKLMnP QR | 53% DF KL P | 48% | 46% | 41% | 49% | 57% ADFJ KLM Pq | 60% ABCDFI JKLMP QR | 44% | 52% dF kL P | 53% DF JKL P | 63% ABCDeFI JKLMnP QR |
| No, it does not describe my current lifestyle | 46% GH NO S | 46% GH OS | 47% GHO S | 52% ABEG HINO RS | 43% gHs | 55% ABcEG HINOq RS | 37% | 37% | 46% G H OS | 51% ABEG HNO RS | 52% ABEG HiNO RS | 57% ABCEG HINOQ RS | 50% aEG HN OS | 42% hs | 40% | 55% ABcEG HINOq RS | 48% GH nO S | 46% GH OS | 37% |
| Don't know | 1% hOs | 1% O | .% | 1% HOS | 1% h | 2% cHOs | 1% | .% | 1% cH OS | 1% Os | 2% abcH NOS | 2% Ho | 1% Ho | 1% | .% | 1% Ho | 1% | 1% hO | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g52a[Q52m].mA - I use technology to manage my personal finances online. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------------------|---------------------------------|----------------------------|-------------------------------|----------------------------|-----------------------------|-----------------------------|------------------------------------|----------------------------|---------------------------|--------------------------------|--------------------------------|-----------------------------|----------------------------|----------------------------------|--------------------------------|----------------------------|----------------------------|----------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 58% DF GJK LM P | 68% ADEF GJKL MnP Q | 67% ADEF GJKL MPQ | 41% Klp | 57% DF GK LM P | 46% dKLP | 46% KLP | 73% ABDEF Gijkl MNPQ r | 67% ADEF GJKL MPQ | 53% DFG KLM P | 33% | 32% | 46% dKLP | 64% ADEF GJKL MPQ | 78% ABCDEF GHIJKL MNPQR | 35% | 56% DF GK LM P | 68% ADEF GJKL MPQ | 79% ABCDEF GHIJKL MNPQR |
| No, it does not describe my current lifestyle | 41% BC HIN ORS | 32% HOS | 32% OS | 59% ABCEf HIJmN OQRS | 42% BC HIN ORS | 52% ABCE HIJN OQRS | 54% ABCE HIJN OQRS | 27% OS | 32% hOS | 46% ABC eHI NORS | 66% ABCDE FGHIJ NOQRS | 68% ABCDE FGHIJ NOQRS | 53% ABCE HIJN OQRS | 36% HOS | 22% | 64% ABCdEF GHIJ NOQRS | 43% BC HIN ORS | 32% hOS | 21% |
| Don't know | 1% BO | .% | .% | 1% bos | 1% b | 1% Bs | 1% b | .% | .% | 1% B | 1% Bs | .% | 1% b | .% | .% | 1% | 1% Bo | .% | .% |

Statistics:
 Overlap formulae used
 - Column Proportions:

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


Cell Contents:

- Column Percentage
- Statistical Test Results

Table g52a[Q52n].mA - I own products that others admire. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-------------------------|------------------------|--------------------|--------------------------|------------------------|-------------------------------|-----------------------------|--------------------------------|--------------------------|-----------------------------|----------------------------|--------------------------------|-----------------------------|----------------------------|--------------------------------|--------------------------------|-------------------------|----------------------------|---------------------------------|
| | GP | Mortgag e | Und erw ater | O w ne r | Re nte r | Hispani c | Africa n Ameri can | Gen Y | Gen X | Boom er | Pre- boom er | Less Than High School | High School | Som e Colle ge | College /grad School | <\$25k | \$25- 50k | \$50- 100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 40% FJKL LM PQ | 40% FJKL MP q | 42% FJKL mPq | 38% FL P | 42% FJK LM PQ | 30% | 48% ABDe FIJKL MPQ | 51% ABCDEF IJKLMN PQR | 38% FLP | 35% p | 34% | 29% | 34% | 44% abDF IJKL MPQ | 49% ABCDE FIJKLM nPQR | 30% | 35% | 45% ABDF IJKL MPQ | 53% ABCDEFI JKLMNO PQR |
| No, it does not describe my current lifestyle | 56% GH ORS | 55% gHO S | 54% OS | 58% G H O RS | 57% GH OS | 67% ABCDE GHIKN OqRS | 49% s | 47% | 57% GHO S | 62% ABCd EGHiN ORS | 59% GHnO RS | 66% ABCd EGHiN ORS | 62% ABCd eGHi NORS | 53% hOS | 48% S | 67% ABCDE GHijKN OqRS | 61% abG HN ORS | 52% OS | 42% |
| Don't know | 4% EH | 5% AEH JNO pR | 4% eH | 5% EH np r | 2% | 3% | 3% | 1% | 5% AEfg HjN OPR | 3% Eh | 7% AdEFG HJMN OPR | 6% EfHnP r | 3% eh | 3% | 3% EH | 3% | 4% EH | 3% | 5% EH |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table g52a[Q52o].mA - I have earned many professional awards and/or achievements. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|----------------|----------------|-------------|-------------|--------------|---------------------------|------------------|-----------------|--------------|-----------------|-------------|---------------------------|---------------------------|----------------|---------------------------|---------------------------|----------------|-------------------------|---------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 39% FJLM Pq | 40% FJLMP Q | 39% FLMP | 39% FLMP | 37% FLMP | 29% L | 43% eFJLMP Q | 42% EFJLMP Q | 39% FLMP | 36% FLMP | 37% FLMP | 20% | 31% LP | 40% FJLM Pq | 54% ABCDEFGHIJKLMN PQR | 25% | 35% fLP | 46% ABCDEF IJKLMN PQ | 54% ABCDEFGHIJKLMN PQR |
| No, it does not describe my current lifestyle | 61% ORS | 59% ORS | 60% OrS | 60% ORS | 63% GHORS | 70% ABCDEFGHIJKL MNORS | 56% OS | 57% OS | 59% ORS | 63% aBghnORS | 62% gORS | 79% ABCDEFGHIJKL MNORS | 69% ABCDEFGHIJKL MNORS | 59% ORS | 45% | 75% ABCDEFGHIJKL MNORS | 65% BGHnORS | 53% OS | 46% |
| Don't know | 1% p | 1% p | 1% | 1% p | .% | 1% hmP | 1% p | .% | 1% ae hMP | 1% p | 1% | 1% | .% | 1% p | 1% p | .% | 1% | 1% hmp | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table g52a[Q52p].mA - I am connected to a large community of friends, family, and peers. Does this describe your current lifestyle?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|--------------------|------------------------|------------|-----------------------|-----------------------|---------------------------------|------------------|-----------------------------|-----------------------|--------------------|----------------------|---------------------------------|--------------------|----------------------------|--------------------------------|------------------------------|------------------------|------------------------------|-------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes, it describes my current lifestyle | 73% FJKLM Pq | 74% FjKL mP q | 74% FLP | 73% % FK LP | 73% % FL P | 61% | 72% FLp | 79% ABDEF GJKLM PQ | 73% FLP | 71% FLP | 68% FI | 59% | 69% FL | 77% AdeFg JKLM PQ | 81% ABCDEF GIJKLMn PQ | 66% | 69% % FL | 79% ABDEF GIJKLM PQ | 80% ABCDEF GIJKLM PQ |
| No, it does not describe my current lifestyle | 26% HN ORS | 25% hORS | 25% OS | 27% % Hn ORS | 27% % Hn ORS | 38% ABCDEG HIJKMNO QRS | 28% Hn ORS | 21% | 26% ORS | 28% aBH NORS | 31% ABD HiNORS | 39% ABCDEG HIJkmNO QRS | 30% ABH NORS | 23% o | 19% | 34% ABCDE gHIJNO RS | 30% % bH NORS | 21% | 19% |
| Don't know | 1% hO | 1% aHn Op | 1% H | .% . | .% . | 1% eHoP | .% | 0% | 1% aEg HN OP | 1% hOp | .% | 1% eHP | 1% | .% | .% | .% | 1% h | 1% Ho | 1% Ho |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table 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 | Underwater | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| You | calculated it your self | 69% bFGLpQ | 67% gLQ | 66% l | 73% ABcF GIJLP Q | 0% | 62% | 60% | 73% FGLpQ | 66% l | 68% gLQ | 72% bFGIL PQ | 54% * | 70% FG LpQ | 69% fGL Q | 74% ABC FG IJLnPQ | 63% | 60% % | 72% aBcF GIJLP Q | 76% ABC F GIJLN PQ |
| | mortgage lender advised you what you could afford | 38% DKP | 46% ADJK MNOP QR | 48% ADJK MNOP QR | 20% | 0% | 42% DjKP | 41% DKP | 46% ADJKMNo PR | 48% ADJKMN OPQR | 36% DKp | 25% D | 39% DK p* | 36% DK | 37% DK p | 39% DKP | 30% D | 38% DKp | 38% DKp | 43% ADJK MnOP |
| | real or helped you decide | 27% DK | 31% ADJK MnORS | 31% aDJKM r | 18% | 0% | 36% ADiJKMN OpRS | 35% ADJKM NoRS | 36% ADJKMNO pRS | 29% DKm | 25% D | 20% | 32% DK * | 23% D | 27% DK | 28% DJK | 28% DK | 30% Dj K m | 26% Dk | 26% Dk |

| | FANNIE MAE MORTGAGE ORIGINATOR SURVEILLANCE REPORT | | | | | | | | | | | | | | | | | | |
|--|--|-----------------------|------------------|-----------------------|------|----------------------------|-------------------------|-------------------------------|-----------------------------|--------|------------------------|-----------------------|-------------|--------------|--------------------------|-------------------------|------------------|-----------|----------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| You took advice from friends, family or co-workers | 28% JK | 29% JKn | 27% K | 25% K | 0% | 26% K | 29% K | 46% ABCDFGIJ KLMNOPQ RS | 31% dJKN | 24% K | 18% | 23% * K | 27% K | 25% K | 32% ABcDf JKINQ RS | 35% AcDFJ KLMN qs | 26% K | 28% jK | 27% K |
| You talked to a financial advisor | 19% DKm | 23% ADJK MNO QR | 24% aDJKM nqr | 11% | 0% | 27% ADJKMN opQR | 29% AbDJK MNOP QR | 29% AbDJKMN OpQR | 25% ADJKMN QR | 18% DK | 10% | 25% DK m * | 16% DK | 18% DK | 21% ADJK M | 21% DK | 18% D K | 19% DK | 23% ADJK Mn |
| You talked to a mortgage counselor | 20% DK | 25% ADJK MNOR | 24% DKnr | 11% | 0% | 35% ABCDHJK MNOPQ RS | 28% ADhJK MNOP R | 20% DK | 30% ABCDHJK MNO PQ RS | 20% DK | 12% | 28% DK nr * | 19% DK | 18% DK | 20% DK | 20% DK | 22% D K | 19% DK | 23% DKn |
| Other VOL | 3% | 3% | 3% | 2% | 0% | 6% ABCDhJK MNQR | 5% AbDJK MNQR | 2% | 4% AbdKMN QR | 2% | 2% | 4% * K | 1% | 2% | 3% ADjKm qR | 4% aDjKM nqr | 1% | 2% | 4% km |
| Don't know VOL | 5% BO r | 4% | 4% | 7% ABcf hIJO Rs | 0% | 4% | 8% Bcfhio R | 3% | 4% | 5% | 8% ABCF HIJmO RS | 6% * K | 5% | 6% bR | 4% | 8% BFhio R | 7% bf ho r | 4% | 4% |

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

Statistics:

Overlap formulae used

- Column Proportions:

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

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


Cell Contents:

- Column Percentage

- Statistical Test Results

Table q70b - How did you make the calculation?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|--------|---------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------|--------------------------------|----------------------------|---------------------------|------------------------|------------------------------|----------------------------|----------------------------|------------------------|------------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| In your head or on paper | 52% BC HIOS | 43% hiS | 40% | 68% ABCFG HIJMN ORS | 0% | 46% hS | 50% HIS* | 35% | 38% | 53% BC HI OS | 74% ABCDFG HIJMN OPRS | 61% BCfHI OS* | 60% ABC gHIj ORS | 53% BC HI OS | 43% hS | 64% ABC GHIJN ORS | 67% ABC GHIJN ORS | 51% BC HI OS | 36% |
| Using an online tool or application | 12% DJK LM PQ | 17% ADFGJ KLMN PQR | 19% ADFGJ KLMN PQR | 3% | 0% | 9% DKLP | 10% DKLP* | 21% ADFGJ KLMN PQR | 23% ABDFG JKLMN PQR | 9% DK LP | 3% | 0% * | 8% DKIP | 13% DjK Lm Pq | 20% ABDFG JKLMN PQR | 3% | 7% DKI | 13% DJK LM Pq | 22% ABDFG JKLMN PQR |
| Using a spreadsheet program or basic calculator | 29% DK Q | 33% ADKM nPQR | 35% aDKM nPQ | 20% K | 0% | 33% DKm pQ | 29% DKq* | 37% ADKM nPQR | 31% DKQ | 33% AD KM PQ | 13% | 24% k* | 25% K | 28% DK Q | 32% ADKM pQ | 24% K | 20% K | 29% DK Q | 35% ADKM nPQ |
| Other VOL | 5% bJo | 4% | 4% | 7% abJOq | 0% | 5% | 10% ABCIJ mnOp QR* | 6% | 4% | 3% | 7% aBJOQr | 7% * | 5% | 5% j | 4% | 4% | 3% | 4% | 6% BJO |
| Don't know VOL | 2% NO S | 2% nOS | 2% | 3% hNOS | 0% | 6% ABCD gHJN ORS | 1% * | .% | 3% hNOS | 2% nO S | 3% hNOS | 9% ABCD gHJN ORS* | 3% hnO S | 1% | 1% | 5% ABHj NOrS | 3% hnos | 2% | 1% |



Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q70e - Do you plan on buying any big household items, such as furniture, major appliances, or a TV 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 | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 33% DJ KL P | 35% aDfJ KLP | 33% dKl | 25% K | 34% DK LP | 29% K | 52% ABCDEFHI JKLMNQP QRS | 42% ABCDEFJ KLMNoP QR | 39% ABcDeF JKLMN PQ | 30% DK | 16% | 24% K | 32% DK lp | 34% Dj KL P | 37% ABDF JKLm PQ | 27% K | 32% DK I | 35% Df JK LP | 43% ABCDEFJ KLMNOP QR | |
| No | 66% bG HI OS | 64% GH OS | 65% GhS | 74% ABCEGH IJMNOQ RS | 65% G Hi S | 70% BG HIO rS | 48% | 58% G | 60% G | 69% ABG HIInO RS | 83% ABCDEFG HIJLMNOP QRS | 75% ABCEG HINOq RS | 68% G HI OS | 65% GH is | 61% GS | 72% ABcE GHIN ORS | 67% G HI OS | 64% G HS | 57% G | |
| Don't know | 1% m | 1% | 2% ABeF hiMp s | 1% M | 1% | .% | 1% | 1% | 1% | 1% M | 1% M | 1% | .% | 1% | 1% AfM | 1% | 1% % | 1% m | 1% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----|------------|----------|--------------|------------------|-------|-----------|------------------|----------------------|-------------|---------|-----------------------|------------|-----------------------|--------------|---------------------|-----------------|----------|-----------|-----------------|---|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 42% DKp | 44% aDKP | 46% dKp | 38% K | 0% | 40% K | 48% DKmP | 56% ABCDFIJKL MNOPQR | 47% aDf KmP | 42% dK | 27% | 38% k* | 40% K | 43% dK | 46% ADfJK mP | 37% K | 42% K | 44% D Kp | 49% ABDFJ KIMnP | |
| | 57% bgHiOS | 55% HS | 54% H | 61% AbcGH ljnOrS | 0% | 60% GHioS | 50% | 44% | 53% h | 56% HoS | 72% ABCDFGHIJ MNOPQRS | 62% gHs* | 60% GHioS | 56% Hs | 53% H | 63% bcGHl jnOrS | 57% H | 55% H | 50% | |
| | 1% | 1% | .% | 1% kr | 0% | .% | 3% ABCFHik IMORs | 0% | 1% | 1% aBoR | .% | 0%* | .% | 1% br | 1% | 1% | 1% | .% | 1% | |


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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------------|-------------|--------------|---------------------|-----------|----------------|-----------------|-----------------------------|-----------------------|----------------|-------------------------|----------------|--|------------------------|-------------------------|-------------------------------|---------------------|---------------|---------------------------|---------|
| | | Mort gage | Under water | Own er | Ren ter | Hisp anic | Afric an Amer ican | Ge n Y | Gen X | Boo mer | Pre- boomer | Les s Tha n Hig h Sch ool | Hig h Sch ool | So me Coll ege | Colleg e/grad School | <\$25k | \$25- 50k | \$5 0- 10 0k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Less than \$5,000 | 35% jOS | 36% S* | 37% OS | 0% | 42% jOS* | 35% S* | 35% S* | 37% OS | 32% S | 44% abJnOS* | 45% %** | 43% JOS* | 33% S | 30% S | 64% ABCDEFGHIJK MNOqRS* | 46% ABdJ NOS* | 38% OS | 17% | |
| \$5,000- \$10,000 | 38% ikOP | 42% ikP* | 33% p | 0% | 38% p* | 37% p* | 45% diK oP* | 32% | 38% p | 29% * | 20% %** | 39% p* | 42% diK p | 36% p | 23% * | 39% p* | 38% p | 42% diKOP | |
| \$10,000- \$25,000 | 17% PQ | 14% * | 17% PQ | 0% | 13% * | 16% p* | 11% * | 23% abCFHK MnPQ | 19% mP Q | 12% * | 26% %** | 12% * | 16% pq | 20% ABcfH KmPQ | 7% * | 9% * | 19% P Q | 26% ABCdFgHJ KMNOPQ | |
| \$25,000- \$50,000 | 6% p | 6% p* | 4% p | 0% | 2% * | 6% p* | 5% * | 5% p | 6% p | 4% p* | 3% %** | 3% * | 5% p | 7% ABdFm Pq | 0% * | 3% * | 5% p | 8% adFmP | |
| More than \$50,000 | 2% R | .% * | 4% cg mQ R | 0% | 4% CQR * | 1% * | 2% * | 2% R | 3% cqR | 3% qR* | 4% %** | 1% * | 2% r | 5% ABCGi mQR | 3% r* | .% * | .% | 7% ABCgHjIM NoQR | |
| Don't know VOL | 2% * | 2% * | 4% abJ Rs | 0% | 1% * | 5% BjRS * | 1% * | 2% | 2% | 7% ABCfHIJ mNORS* | 2% %** | 3% * | 2% | 3% Brs | 4% * | 3% * | 1% % | 1% | |

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



Cell Contents:

- Column Percentage
- Statistical Test Results

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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----|------------|-------------|--------------|---------------|---------------------|--------|-----------------------|------------------|-------------------------|---------------|------------|-----------------------|-----------------------|---------------------|--------------------|---------------------|-------------------------|-----------------|------------------|-------------------------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | Yes | 49% dfKP | 51% dFKmP | 54% dFKmPq | 46% p | 0% | 43% | 53% dfKmp | 58% AbDFIjKL MoPQ | 48% P | 49% fKP | 42% | 44% * | 45% | 53% aDFK mPQ | 51% ADFKm P | 39% | 46% % | 52% DFK mP | 56% ABDFIJKI MOPQ |
| | No | 51% HnOS | 49% hS | 46% | 54% acgH NORS | 0% | 57% aBCgHj NORS | 46% | 42% | 52% H S | 50% hS | 57% ABCGHJ NORS | 56% Hs* | 55% bcgH norS | 47% | 49% hS | 61% ABCdGHI JNORS | 54% cH NS | 48% | 44% |
| | Don't know | .% | .% | 0% | .% | 0% | 0% | 1% | 0% | .% | .% | .% | 0% * | .% | .% | .% | 0% | 0% | .% | .% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------|-------------|--------------|----------------|---------------|------------|---------------|-----------------------------|--------------|----------------|------------|--------------------|------------------------------------|----------------|-----------------|----------------------------|--------------------------|-----------------------|------------|--------------------|
| | | Mort gage | Under water | Own er | Ren ter | Hisp anic | Afric an Amer ican | Ge n Y | Gen X | Boo mer | Pre- boo mer | Les s Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| Less than \$5,000 | 43% JOSS | 43% cJOS | 36% s | 40% S | 0% | 50% CdJOS* | 44% S* | 49% cJOS* | 49% aCdJOrS | 36% S | 44% oS | 53% cjoS* | 48% cJOS | 42% jS | 37% S | 64% ABCDEFGHIJKMNORS* | 61% ABCDGIJKMNORS* | 42% S | 27% |
| \$5,000-\$10,000 | 28% KQ | 28% KQ | 34% flKmQ | 28% KQ | 0% | 23% * | 33% KQ* | 33% kQ* | 25% | 31% KQ | 21% | 26% * | 24% % | 30% KQ | 31% ABIKQ | 26% * | 17% * | 31% iKQ | 32% fiKQ |
| \$10,000-\$25,000 | 20% OP | 20% OP | 19% P | 19% P | 0% | 18% p* | 18% p* | 14% * | 18% P | 20% oP | 26% ADHOPq | 21% p* | 20% P | 20% P | 17% P | 6% * | 17% p* | 21% oP | 25% AbdHiOP |
| \$25,000-\$50,000 | 5% % | 5% % | 6% f | 6% f | 0% | 2% * | 3% * | 2% * | 6% % | 7% f | 5% % | 0% * | 5% % | 4% % | 8% ABFgHlnpR | 3% * | 4% * | 4% % | 7% bFhI |
| More than \$50,000 | 3% mR | 3% % | 2% % | 5% abgMpqR | 0% | 4% m* | 1% * | 2% * | 2% % | 4% BMR | 3% m | 0% * | 1% % | 3% % | 6% ABcGhI MpQR | 1% * | 1% * | 1% % | 7% ABCGhIkMnpQR |
| Don't know VOL | 1% % | 1% % | 1% % | 2% % | 0% | 3% q* | 2% * | .% * | 1% % | 1% % | 2% % | 0% * | 2% % | 1% % | 1% % | .% * | .% * | 1% % | 1% % |

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

Cell Contents:


- 
- Column Percentage
 - Statistical Test Results

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

| G P | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--------|-----------------|--------------|------------|-------|---------|----------|------------------|---------------------|-----------|-------------------|------------|-----------------------|-------------|--------------|---------------------|---------------------|-----------|-----------|------------------|----|
| | | Mortgage | Underwater | Owner | Ren-ter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 52% GHP | 52% GHP | 53% gHP | 0% | 0% | 48% Hp | 42% * | 35% | 55% GH Pq | 59% ABCFGHM NOPQR | 52% HP | 56% HP * | 49% Hp | 51% HP | 54% ABGHP q | 37% * | 46% | 53% GHP | 59% ABCFGH MNOPQ | |
| | No | 47% JOS | 47% Js | 0% | 0% | 51% JS | 57% ABcIjN ORS* | 64% ABCFIJKL MNOqRS | 44% | 40% | 48% | 44% * | 51% JS | 48% Js | 45% JS | 63% ABCfIJKLm NORS* | 53% ilo S | 47% J | 40% | |
| | Do n't know VOL | 1% | 1% | 0% | 0% | 0% | 1% | 1% * | 1% | 1% c | .% | .% | 0% * | .% | 1% c | .% | 0% * | 1% c | .% | .% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------|-----------------|-----------------|------------|-------|--------|---------------------|---------------------|------------|---------|-----------------------|----------------------------|-----------------------|-------------------|--------------|---------------------|-----------|-----------------------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1900 | .% | .% | 0% | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | 0%* | 0% | .% | 0%* | 0%* | .% | 0% |
| 1990 | .% O | .% O | 1% | 0% | 0% | 0%* | 0%* | 0%* | 0% | 1% O | 0%* | 0%** | 0%* | 1% abo | 0% | 0%* | 0%* | 1% O | 0% |
| 1991 | .% O | .% O | 0% | 0% | 0% | 2% abcJOr s* | 0%* | 0%* | 1% o | 0% | 0%* | 0%** | 1%* | 0% | 0% | 0%* | 1%* | 0% | 0% |
| 1992 | .% | .% | 0% | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | 0%* | 0% | .% AB | 0%* | 0%* | 0% | 1% |
| 1993 | .% | .% | 0% | 0% | 0% | 1%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | .%* | 0% | 0% | 1% ab* | 0%* | 0% | 0% |
| 1994 | .% | .% | .% | 0% | 0% | 1%* | 0%* | 0%* | .% | 0% | 0%* | 0%** | 0%* | .% | .% | .%* | 1%* | 0% | 0% |
| 1995 | .% | .% | 0% | 0% | 0% | 0%* | 0%* | 0%* | 0% | 0% | .%* | 0%** | 0%* | 0% | .% | 1%* | 0%* | 0% | 0% |
| 1997 | 1% inO R | 1% inOR | 1% | 0% | 0% | .%* | 0%* | 0%* | 0% | 2% nOR s | 4% ABINO RS* | 6% ** | 2% ir* | 0% | .% | 0%* | 5% ABcfhl NORS* | 0% | .% |
| 1998 | 1% O | 1% O | 1% | 0% | 0% | 1%* | 3% IO* | 0%* | 0% | 1% o | 3% ablOs* | 0% ** | 2%* | 2% io | .% | 3% IO* | 1%* | 1% | 1% |
| 1999 | .% | .% | .% | 0% | 0% | .%* | 0%* | 0%* | 0% | .% | 1%* | 0% ** | 0%* | .% | .% | .%* | 0%* | .% | .% |
| 2000 | 1% iOs | 1% iOs | 1% | 0% | 0% | 0%* | 1%* | 0%* | 0% | 2% os | 4% ABCfhl nOS* | 0% ** | 4% abcl oS* | 1% | 1% | 0%* | 3% ls* | 2% lo | .% |
| 2001 | 1% | 1% | 1% | 0% | 0% | .%* | 2% m* | 0%* | .% | 1% | 1%* | 0% ** | 0%* | 1% | 1% ab | 0%* | 1%* | 1% | 1% |
| 2002 | 5% chl Os | 5% chlO s | 3% | 0% | 0% | 11% ABCHI OS* | 12% ABCHIO S* | 0%* | 1% | 7% abC HIO S | 13% ABCHI mnOrS * | 7% ** | 6% hl* | 6% cHI | 4% hl | 6% Hi* | 8% cHI* | 6% cHI | 3% |
| 2003 | 2% | 2% | 3% j | 0% | 0% | 3%* | 0%* | 0%* | 4% | 1% | 5% abhJs* | 0% ** | 3%* | 3% | 2% | 2%* | 5% j* | 2% | 2% |
| 2004 | 3% | 3% | 3% | 0% | 0% | 2%* | 4% h* | 0%* | 3% | 4% | 5% h* | 0% ** | 5% h* | 3% | 3% | 5% h* | 1%* | 4% | 3% |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-----------------------|------------|------------|-----------------|-------|--------|-------------------|---------------------|---------------------|---------------|-----------|------------|-----------------------|-------------|--------------|---------------------|-----------------------|-----------------|------------|------------------|--|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| 2005 | 5% O | 5% O | 5% | 0% | 0% | 11% ABcIMnORS* | 3% * | 4% * | 4% | 6% O | 5% * | 14% ** | 3% * | 5% | 3% | 7% * | 11% ABiMOrs* | 4% | 4% | |
| 2006 | 4% hO | 4% hO | 6% Ho | 0% | 0% | 6% h* | 1% * | 0% * | 3% | 5% hO | 7% H* | 5% ** | 4% * | 6% H | 3% | 9% Hio* | 4% * | 4% h | 4% | |
| 2007 | 5% S | 5% S | 10% ABgJJOrS | 0% | 0% | 9% iS* | 2% * | 6% s* | 3% | 5% S | 6% S* | 3% ** | 5% s* | 6% S | 4% S | 18% ABGhIJKMNOqRS* | 6% * | 5% s | 2% | |
| 2008 | 4% | 4% | 2% | 0% | 0% | 5% * | 12% ABCHijKNORS* | 1% * | 5% | 5% c | 1% * | 4% ** | 6% k* | 4% | 4% | 4% * | 5% * | 4% | 3% | |
| 2009 | 10% g | 10% g | 10% | 0% | 0% | 10% * | 3% * | 8% * | 13% Gkor | 10% | 5% * | 10% ** | 13% gk* | 9% | 9% | 9% * | 7% * | 8% | 13% abGKOr | |
| 2010 | 16% | 16% | 15% | 0% | 0% | 18% * | 13% * | 21% * | 20% | 14% | 11% * | 9% ** | 13% * | 15% | 20% ABcJK | 11% * | 14% * | 18% j | 17% | |
| 2011 | 12% m | 12% m | 12% | 0% | 0% | 9% * | 9% * | 16% M* | 14% m | 12% | 7% * | 17% ** | 6% * | 13% | 15% ABkMR | 7% * | 15% m* | 10% | 15% kM | |
| 2012 | 23% FJQ | 23% FJQ | 21% FQ | 0% | 0% | 11% * | 28% FpQ* | 36% ABCfJKMNPQr* | 28% FJknpQ | 18% Q | 17% q* | 20% ** | 21% fQ* | 21% fQ | 27% ABFJKpQ | 13% * | 8% * | 25% FJQ | 30% ABCfJKnpQ | |
| Don't Know VOL | 4% iO | 4% iO | 6% fi | 0% | 0% | 1% * | 8% Fios* | 7% fi* | 2% | 5% fio | 5% * | 5% ** | 6% fi* | 4% | 3% | 4% * | 6% fi* | 4% | 3% | |
| Mean | 2008.28 | 2008.28 | 2008.37 | 0 | 0 | 2007.01 | 2008.17 | 2010.40 | 2009.31 | 2007.54 | 2006.20 | 2007.95 | 2007.59 | 2008.04 | 2008.86 | 2007.06 | 2006.65 | 2008.22 | 2009.26 | |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--------------------|--|--------------|----------|------------|-------|---------|----------|------------------|-------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | | GP | Mortgage | Underwater | Owner | Re-nter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Standard Deviation | | 4.80 | 4.80 | 3.82 | 0 | 0 | 4.36 | 4.14 | 1.88 | 3.26 | 5.77 | 4.72 | 4.16 | 4.47 | 4.21 | 5.51 | 4.06 | 4.72 | 5.99 | 3.38 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q71d - What year did you get your original first 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 | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1903 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 1% | 0%* | 0%** | 0%* | 0% | 1% AB | 0%* | 0%* | 0% | 1% |
| 1940 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | .%* | 0% | 0% | 0%* | 0%* | .% | 0% |
| 1962 | 1% O | 1% O | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 0% | 5% ABCfHIJ MNOQRS* | 6% ** | 0%* | 0% | 0% | 5% ABCfGHIJ MNOqRS* | 0%* | 0% | 0% |
| 1964 | 1% jO | 1% jO | 3% abiJn OR* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 0% | 6% ABFgHIJ MNOpRS* | 8% ** | 0%* | 0% | 0% | 0%* | 3% abiJN Or* | 0% | 0% |
| 1968 | .% o | .% o | 1%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 1% | 0%* | 0%** | 0%* | 1% | 0% | 0%* | 0%* | 0% | 0% |
| 1972 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | .% | 0% | 0%* | 0%** | 0%* | 0% | .% | 0%* | 0%* | .% | 0% |
| 1975 | .% O | .% O | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 0% | 3% ABciJmO s* | 0% ** | 0%* | 1% j | 0% | 0%* | 0%* | 1% O | 0% |
| 1976 | .% o | .% o | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 0% | 2% abo* | 0% ** | 1%* | 0% | 0% | 0%* | 0%* | 1% | 0% |
| 1977 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | 0%* | 0% | .% | 0%* | 0%* | 0% | 0% |
| 1978 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 1%* | 0% ** | 0%* | 0% | 1% AB | 0%* | 1%* | 0% | 0% |
| 1979 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0% ** | 0%* | 0% | .% | 0%* | 0%* | 0% | 0% |
| 1980 | .% | .% | 1%* | 0% | 0% | 0%* | 2% abr* | 0%* | 0% | .% | .%* | 0% ** | 0%* | 1% | .% | 1%* | 0%* | 0% | 0% |
| 1981 | .% o | .% o | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 1% o | 0%* | 0% ** | 1%* | 0% | 0% | 0%* | 0%* | 1% o | 0% |
| 1982 | 1% O | 1% O | .%* | 0% | 0% | 1%* | 2% io* | 0%* | 0% | 1% O | 1%* | 0% ** | 2%* | 1% | .% | 2%* | 0%* | .% | 0% |
| 1984 | .% | .% | 0%* | 0% | 0% | .%* | 0%* | 0%* | 0% | .% | 0%* | 0% ** | 0%* | 0% | .% | 0%* | 0%* | 0% | .% |

| | 2013 | | | | | | | | | | | | | | | | | | |
|------|-------|--------------|------------|-------|---------|-----------|------------------|------------|--------|---------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Re nter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 1985 | 1% | 1% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 1% | 2%r* | 0%** | 1%* | 1% | .% | 0%* | 0%* | 0% | 0% |
| 1986 | .% | .% | 0%* | 0% | 0% | 2%ab* | 0%* | 0%* | 0% | 1% | 1%* | 0%** | .%* | .% | .% | 0%* | 0%* | 1% | 0% |
| 1987 | .%O | .%O | 0%* | 0% | 0% | .%* | 0%* | 0%* | 0% | .% | 2%abor* | 0%** | 1%* | .% | 0% | .%* | 1%* | 0% | 0% |
| 1988 | .% | .% | .%* | 0% | 0% | .%* | 1%* | 0%* | 0% | 1% | 0%* | 0%** | 0%* | 0% | 1% | 1%* | 0%* | .% | 0% |
| 1989 | .% | .% | .%* | 0% | 0% | 0%* | 0%* | 0%* | 1% | .% | 0%* | 0%** | 0%* | 1% | .% | .%* | 0%* | 1% | .% |
| 1990 | 1% | 1% | .%* | 0% | 0% | 1%* | 1%* | .%* | .% | 2%ab | .%* | 0%** | 2%* | .% | 1% | 2%* | 0%* | 2% | 1% |
| 1991 | .% | .% | 0%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | .% | 0%* | 0%** | 0%* | 0% | .% | 0%* | .%* | 0% | 0% |
| 1992 | 1% | 1% | 1%* | 0% | 0% | 0%* | 0%* | 0%* | 0% | 2%abnRs | 1%* | 0%** | 2%r* | 0% | 1% | 0%* | 2%n* | 0% | 0% |
| 1993 | 1% | 1% | .%* | 0% | 0% | 2%r* | 1%* | 0%* | 1% | 1% | 1%* | 0%** | .%* | 1% | 1% | 2%* | .%* | 0% | 1% |
| 1994 | 1% | 1% | .%* | 0% | 0% | 2%* | 3%CH* | 0%* | 1% | 2% | 2%* | 0%** | 1%* | 1% | 1% | 1%* | 1%* | 1% | 2% |
| 1995 | 1%O | 1%O | 1%* | 0% | 0% | 4%ABHNOS* | 0%* | 0%* | 2%nos | 2%nOs | 0%* | 0%** | 3%abnos* | 0% | .% | 1%* | 2%n* | 1%o | .% |
| 1996 | 2%IO | 2%IO | 1%* | 0% | 0% | 1%* | 5%ABCIkOs* | 2%* | 0% | 3%ABclO | .%* | 0%** | 2%* | 4%abclO | 1% | 2%* | 2%* | 2%l | 1% |
| 1997 | 2% | 2% | 1%* | 0% | 0% | 3%H* | 2%* | 0%* | 2% | 2% | 3%* | 3%** | 2%* | 1% | 2% | 4%h* | 2%* | 2% | 1% |
| 1998 | 2%i | 2%i | 3%* | 0% | 0% | 2%* | 3%j* | 1%* | .% | 4%ABIOS | 1%* | 0%** | 1%* | 4%l | 2% | 1%* | 3%* | 2%i | 1% |
| 1999 | 2% | 2% | 3%* | 0% | 0% | 2%* | 4%h* | 1%* | 4%abr | 2% | 2%* | 0%** | 3%* | 2% | 2% | 3%* | 3%* | 2% | 2% |
| 2000 | 3%hOS | 3%hOS | 4%hos* | 0% | 0% | 9%ABHNOS* | 3%h* | 0%* | 5%HO S | 5%HOS | 5%Hos* | 11%** | 5%hos* | 3% | 1% | 3%h* | 4%h* | 6%abHOS | .% |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------|--------|--------------|------------|-------|---------|----------|------------------|-------------------|-----------|----------|------------|-----------------------|----------------|--------------|---------------------|-------------|---------------|-----------|--------------|
| | GP | Mortgage | Underwater | Owner | Re-nter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 2001 | 3%h | 3%h | 3%h* | 0% | 0% | 3%h* | 1%* | 0%* | 4%h | 6%ABgHNO | 2%* | 4%** | 6%Hn* | 1% | 2%h | 1%* | 2%* | 5%HNO | 3%h |
| 2002 | 5% | 5% | 8%no* | 0% | 0% | 3%* | 2%* | 3%* | 5% | 6% | 6%* | 14%** | 4%* | 3% | 4% | 2%* | 8%n* | 4% | 4% |
| 2003 | 5%k | 5%k | 2%* | 0% | 0% | 6%k* | 6%k* | 5%* | 5% | 7%Ck | .%* | 3%** | 6%k* | 4% | 6%ck | 7%k* | 3%* | 5% | 5% |
| 2004 | 5%O | 5%O | 8%joq* | 0% | 0% | 2%* | 6%* | 5%* | 6% | 3% | 8%q* | 0%** | 4%* | 10%ABFJOQR | 3% | 5%* | 2%* | 5% | 8%JO |
| 2005 | 8% | 8% | 7%* | 0% | 0% | 12%m* | 14%m* | 8%* | 10% | 8% | 7%* | 14%** | 5%* | 9% | 9% | 6%* | 7%* | 10% | 8% |
| 2006 | 7%R | 7%R | 9%r* | 0% | 0% | 7%* | 10%r* | 6%* | 7% | 9%R | 4%* | 5%** | 5%* | 7% | 9%ABR | 8%* | 12%R* | 4% | 7% |
| 2007 | 5% | 5% | 3%* | 0% | 0% | 7%* | 2%* | 6%* | 9%ABcgjkr | 4% | 1%* | 8%** | 4%* | 5% | 6% | 11%abCGJKm* | 4%* | 4% | 5% |
| 2008 | 6%jO | 6%jO | 9%jno* | 0% | 0% | 4%* | 3%* | 9%no* | 5% | 4% | 8%* | 0%** | 14%ABFGIJNOpr* | 3% | 4% | 5%* | 5%* | 6% | 9%JnO |
| 2009 | 10%FJO | 10%FJO | 7%* | 0% | 0% | 2%* | 12%FJ* | 22%ABCFIJKmnOPRS* | 8%fj | 3% | 6%* | 6%** | 10%FJ* | 13%cFJ | 8%fj | 5%* | 17%abCFIJkOp* | 9%FJ | 8%fj |
| 2010 | 8%kM | 8%kM | 11%kM* | 0% | 0% | 8%M* | 8%* | 14%abjKM* | 8%M | 6% | 2%* | 11%** | 2%* | 11%jKM | 11%ABJKM | 12%KM* | 6%* | 10%KM | 8%m |
| 2011 | 7% | 7% | 5%* | 0% | 0% | 5%* | 2%* | 6%* | 8% | 6% | 10%* | 4%** | 7%* | 6% | 9%abg | 2%* | 3%* | 6% | 12%ABcGJnpqr |
| 2012 | 7%J | 7%J | 8%j* | 0% | 0% | 5%* | 7%* | 12%Jmnq* | 9%J | 3% | 3%* | 4%** | 4%* | 5% | 12%ABfJkmNQ | 6%* | 3%* | 8%J | 11%Jm |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|---------|--------------|------------|-------|---------|------------------|------------------|------------|---------|---------|---------------|-----------------------|-------------|--------------|---------------------|---------|----------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Re-nter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Don't Know VOL | 2% | 2% | 2%* | 0% | 0% | 5% abhj s* | 3%* | 1%* | 3% | 1% | 5% abhjms* | 0%** | 1%* | 3% | 3% s | 1%* | 1%* | 2% | 1% |
| Mean | 2003.58 | 2003.58 | 2003.82 | 0 | 0 | 2003.10 | 2003.76 | 2007.72 | 2005.41 | 2001.15 | 1996.99 | 1999.24 | 2003.05 | 2004.68 | 2001.66 | 2003.03 | 2003.99 | 2005.30 | |
| Standard Deviation | 9.86 | 9.86 | 9.07 | 0 | 0 | 6.59 | 6.77 | 3.54 | 5.31 | 11.50 | 15.35 | 15.16 | 7.44 | 7.63 | 10.98 | 11.62 | 9.31 | 7.52 | 11.34 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------------|--------------|--------------|------------|-------|--------|------------|------------------|------------|---------------|-----------|-----------------|-----------------------|-------------|--------------|---------------------|------------|--------------|-----------|---------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very likely | 10% %G | 10% G | 11% G | 0% | 0% | 14% Gn | 4% * | 12% %g | 10% g | 10% g | 9% | 12% * | 10% g | 9% | 10% G | 13% G* | 8% | 9% | 13% abGjno |
| Somewhat likely | 10% % | 10% | 8% | 0% | 0% | 13% cjk | 7% * | 11% % | 13% ABCgJk | 8% | 6% | 5% * | 10% | 11% | 11% abJk | 7% * | 8% | 11% % | 11% jk |
| Somewhat unlikely | 12% %n | 12% n | 12% | 0% | 0% | 13% p | 13% * | 9% | 13% N | 12% n | 10% | 10% * | 13% | 9% | 12% n | 7% * | 9% | 13% %N | 13% n |
| Very unlikely | 68% %FIOS | 68% FIOS | 68% f | 0% | 0% | 59% | 75% FIOS* | 68% %f | 63% | 68% FS | 75% abFlmOrS | 70% * | 67% | 72% FloS | 65% s | 72% Fs* | 74% %FloS | 67% %f | 62% |
| Don't know VOL | 1% r | 1% r | .% | 0% | 0% | 1% | 1% * | .% | 1% | 1% mR | .% | 3% cmr* | 0% | 1% | 1% r | .% * | 1% | .% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q71j - How easy or difficult would it be to refinance the mortgage on your primary home? READ CHOICES

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|------------|--------------------|--------------|----------------|-------------------------|----------------|-----------|-----------------------------|------------------|----------------------|-------------------|--------------------|--|------------------------|-----------------------------|----------------------------|------------------------|----------------------------|---------------|---------|
| | | G P | Mort gage | Under water | Ow ner | Re nte r | Hispanic | Afric an Ame rican | G e n Y | G e n X | Boo mer | Pre- boom er | Les s Tha n Hig h Sch ool | Hig h Sch ool | So me Coll ege | Colleg e/grad School | <\$25k | \$25- 50k | \$50- 100k | >\$100k |
| | | | | | | | | | | | | | | | | | | | | |
| Very easy | 36% FPr | 35% fp | 0% | 0% | 26% | 33% * | 35% p | 36% FP | 38% FPq r | 34% p | 36% p* | 35% fp | 34% fp | 39% ABFPq R | 23% * | 30% | 33% | 45% ABCFGHIJK MNOPQR | | |
| Some what easy | 28% LP | 25% Lp | 0% | 0% | 22% L | 31% LP* | 28% LP | 30% cf LP | 27% LP | 25% Lp | 10% * | 31% fLP | 30% fLP | 29% fLP | 15% * | 24% L | 35% ABCFJK LOPQS | 27% LP | | |
| Some what diffic ult | 18% | 20% | 0% | 0% | 24% abjnorS | 20% * | 21% % | 18% % | 17% | 18% | 27% s* | 19% % | 17% % | 17% | 20% * | 28% ABcIjk mNORS | 17% | 15% | | |
| Very diffic ult | 12% O | 17% ABhIO RS | 0% | 0% | 20% ABgHIJM nOQRS | 11% * | 10% % | 11% % | 13% o | 13% | 15% * | 12% % | 13% % | 11% | 27% ABCGHIJKI MNOQRS* | 12% | 11% | 10% | | |
| Don't know VOL | 5% cOS | 3% | 0% | 0% | 8% CoS | 6% * | 6% s | 5% % | 5% s | 10% ABCIJ MORS | 11% Cij oS* | 4% | 6% S | 4% S | 15% ABCFGHIJM NOQRS* | 6% | 5% | 3% | | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------|---------------------|---------------------------|---------------------|------------------------|--------|--------------------------|------------------------|--------------------------|--------------------------|----------------------|-----------------------|--------------------------------|--------------------------|---------------------------|---------------------------------|---------------------------------|------------------------|----------------------------------|----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Less than \$10,000 | 19% BIORS | 14% OS | 19% BiORS | 30% ABCHI JKMORS | 0% | 28% ABCH IJNORS | 34% ABCHI JkMORS | 16% OS | 14% OS | 20% % BIORS | 26% ABC HIJNORS | 41% ABCdFH IJKMNO RS* | 24% ABH IjORS | 21% BIORS | 8% S | 50% ABCDFG HIJKMN OQRS | 32% ABCH IJMNORS | 12% OS | 4% % |
| \$10,000-\$24,900 | 44% DK LOPS | 48% ADF GJKL OPS | 48% DGJK LOPS | 35% | 0% | 41% Ps | 38% p | 50% DfG jkl OPS | 48% DfG jkl OPS | 42% % DPS | 39% dP | 34% * | 48% DfG JKL OPS | 49% ADf GJKL OPS | 40% DPS | 30% | 47% DgKL oPS | 58% ABCDFG HIJKLMN OPQS | 34% % |
| \$25,000-\$49,999 | 25% GL PQ | 26% fGL mPQ | 23% P | 23% gPq | 0% | 20% P | 17% | 23% P | 28% dFG LM PQ | 24% % GIPQ | 24% gIPQ | 15% * | 21% P | 25% GIPQ | 31% ABCDFG HIJKLMN PQR | 12% | 17% | 25% GIPQ | 35% ABCDFG HIJKLMN OPQR |
| \$50,000-\$74,999 | 7% FMN QR | 7% FMN QR | 7% FMN QR | 6% fMNQ R | 0% | 3% | 7% mQR | 7% fmn QR | 6% qR | 8% FM Np QR | 5% qR | 6% r* | 3% | 4% r | 12% ABCDFG HIJKMN PQR | 4% | 3% | 2% | 17% ABCDFG HIJKLMN OPQR |
| \$75,000 or more | 3% m NP QR | 3% mNP QR | 2% q | 3% mNPQ | 0% | 4% lmNP Q | 2% pq | 2% | 3% nPQ | 4% MN PQ R | 3% mNP Q | 1% * | 1% | 1% | 7% ABCDFG HIJKLM NPQR | .% | .% | 2% | 9% ABCDFG HIJKLMN oPQR |
| Don't know | 2% nR S | 2% RS | 1% | 3% chNq RS | 0% | 4% aBCH mNo QRS | 2% rs | 1% | 2% RS | 2% nR S | 2% nRS | 4% chnqRS * | 2% | 1% | 2% RS | 4% aBCHM NoQRS | 1% | 1% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | Table g75[{}q75].mA - Buying a home. Do you think this investment is... READ CHOICES | | | | | | | | | | | | | | | | | | | |
|---|--|---------------------------|--------------------------------|----------------------|----------------------|-------------------|---------------------|-------------|--------------------------------|---------------------------|-------------|-----------------------|-------------------------------|-------------------|---------------------------------|-------------------------------|----------------|--------------------------------|---------------------------------|--|
| | GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Safe investment with a lot of potential | 43% EP | 46% AEHI OP | 52% ABE HIJL NOP Q | 48% AEHII NOPq | 36% | 45% EP | 48% aEHII noP | 39% | 41% p | 46% % AE H OP | 46% EhP | 40% | 46% EhP | 42% EP | 42% EP | 35% | 43% % EP | 47% % aE HI O P | 46% EHIO P | |
| Safe investment with very little potential | 22% EF G MP | 25% AcEF GJKL MP | 21% | 22% fGmp | 18% | 17% | 16% | 22% fGmp | 28% ACDEF GhJKL MnPQR | 21% % G m | 19% | 18% | 17% | 23% EFG kMP | 29% ABCDEF GHJKLM NPQR | 17% | 21% % g | 23% % eF G M p | 30% ABCDEF GHJKLM NPQR | |
| Risky investment with very little potential | 17% DN OS | 16% os | 17% | 14% | 21% ABDhj NORS | 21% bDN ORS | 17% | 17% | 17% os | 17% % dN OS | 18% DnoS | 20% ds | 23% ABcDg HiJkN OqRS | 14% | 15% | 24% ABcDG HIJKN OqRS | 18% % n | 15% % | 13% | |

| | GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------------------------|------------|--------------|----------------------------|-------------------------------|------------------------------|------------------------------|------------------------------|------------|---------------------|------------------------------|-------------------------------|-------------|---------------------------|---------------------|-----------------------------|---------------------------|----------------------|---------|--|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Risk y investm ent with a lot of pot enti al | 12% Bc DK S | 10% dkS | 9% | 7% | 18% ABCDF IJKIM OQRS | 10% | 17% ABCD FIJKM OqRS | 17% ABCD FIJKM OQRS | 11% dks | 11% % DK S | 7% | 12% dk | 10% dk | 15% ABC DFIJ KMS | 12% BcDKS | 16% ABCDF IJKMO qS | 12% % DK s | 12% % bD KS | 7% | |
| Don't know VOL | 5% BC GI OR S | 3% | 2% | 9% ABCG HIJM NORS | 6% BCGIO RS | 8% ABC GhJ MOR S | 2% | 5% bgOrs | 3% | 4% BO s | 9% ABCeG HIJMN OqRS | 11% ABCEG HIJMN OqRS | 4% o | 5% BCGi ORS | 3% | 8% ABCG HIJMN ORS | 6% BC GI OR S | 3% % | 3% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g75[{}].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 | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Safe investment with a lot of potential | 8% B | 7% | 6% | 9% b | 11% a Bc hk | 9% | 16% ABCDEF HIJKLM NOPQR S | 8% | 8% | 10% ABC kO | 7% | 8% | 8% | 8% | 9% B | 8% B | 9% | 9% | 9% b | 9% |
| Safe investment with very little potential | 7% | 6% | 7% | 6% | 8% jns | 6% | 8% | 7% | 8% bns | 6% | 7% | 9% | 7% | 5% | 6% | 8% | 7% | 8% n | 5% | |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|-----------------------------|----------------------------|-------------------------------|--------------------------------|-------------------------|--------------------------------|------------------|---------------------------|----------------------------|----------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------|----------------------------------|--------------------------------|--------------------------------|----------------------------|----------------------------------|--|
| | GP | Mortgage | Underwriter | Owner | Re-enter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Risk y invest ment with ver y little potenti al | 35% hIO RS | 34% IORS | 41% ABE gHI NOR S | 39% AbEg HIN ORS | 3 2 % | 37% hIO RS | 33% o | 31% | 30% | 36% % hIn ORS | 45% ABDEF GHIJN OpRS | 44% ABEFGHI jNORS | 40% ABE GHIJ NOR S | 32% O | 27% | 39% aEgHIN ORS | 41% ABE GHIj NOR S | 30% o | 28% | |
| Risk y invest ment with a lot of potenti al | 41% DF GKL MP Q | 45% ADeF GJKL MPQ | 41% FKL P | 35% KLp | 4 0 % FK LP | 33% kL | 34% KL | 46% ADE FGKL MPQ | 46% ADEF GjKL MPQ | 41% % DF GKL MP Q | 26% L | 18% | 36% KLP | 46% ADEF GjKL MPQ | 54% ABCDEF GHIJKL MNPQR | 30% L | 35% KL | 47% ADEF GJKL MPQ | 53% ABCDEF GHIJKL MNPQR | |
| Do n't know VOL | 9% BCJ OrS | 8% OS | 5% | 11% ABCi JmN OQR S | 9 % c O S | 16% ABCdE GHIJM NOQRS | 9% cOS | 9% OS | 8% OS | 7% Os | 15% ABCDE GHIJM NOQRS | 22% ABCDEF GHIJKM NOPQRS | 8% OS | 8% Os | 4% | 15% ABCDE GHIJM NOQRS | 8% Os | 7% O | 5% | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|----------------------------|--------------------------------|------------------------|-------------------------------|-------------|----------|-----------------------------------|------------------|-------------------------------|-------------------------------|--------------|-----------------------|-------------|----------------------------|----------------------------------|------------|-----------|---------------------------------|----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Safe investment with a lot of potential | 11% IO | 11% I | 13% lo | 13% aIO | 11% i | 11% i | 24% ABCDEF HIJKLM NOPQRS | 10% | 8% | 14% ABh Or | 13% IO | 11% | 13% lo | 12% I | 10% | 14% hIO | 11% i | 11% I | 11% i |
| Safe investment with very little potential | 34% EF GL MP Q | 38% AEFG HKL MnP Q | 35% eFG LM PQ | 38% AEF GHK LMP Q | 27% fgLP | 22% L | 22% L | 31% FGL MP | 38% aEF GHK LMP Q | 38% AEF GHK LMP Q | 31% FGLMP | 14% | 25% LP | 35% EF GL MP Q | 54% ABCDEF GHIJKL MNPQR | 19% | 27% LP | 41% AcEF GHKL MNP Q | 54% ABCDEF GHIJKL MNPQR |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-------------------|-------------|--------------|-------------|---------------------------|--------------------------------------|-----------------------|---------------------------|-----------------|------------|---------------------------------|--------------------------------------|---------------------------|----------------------|---------------------|-------------------------------------|------------------------------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Risky investment with very little potential | 29% OrS | 28% OS | 33% ORS | 27% OS | 32% dfg ORS | 27% os | 26% o | 30% OS | 30% OS | 28% OS | 30% OS | 34% dfgOrS | 34% ABD FGJ ORS | 31% Or S | 21% | 33% DfGjO RS | 37% ABDF GHIJK NORS | 26% Os | 21% |
| Risky investment with a lot of potential | 11% bDj KOS | 10% kOS | 11% os | 7% | 15% ABD iJKN ORS | 13% bDjKOS | 15% aBDiJkn ORS | 15% ABD iJKN ORS | 10% dkO S | 10% dOS | 7% | 12% dkos | 15% ABD IJKn ORS | 11% % DK OS | 7% | 14% aBDJK OrS | 12% DKOS | 10% O | 7% |
| Do n't know VO L | 14% CJ OS | 13% CjOS | 9% | 15% CJOS | 15% CJO S | 28% ABCDE GHIJKM NOPQR S | 13% OS | 14% cOS | 14% CjOS | 11% OS | 19% ABCDe GhiJKM NOQRS | 29% ABCDE GHIJKM NOPQR S | 14% cOS | 12% % OS | 8% | 21% ABCDE GHIJM NOQRS S | 13% OS | 12% OS | 7% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----------------------|-----------------------------|-------------------------|----------------------------|--------------------|------------|------------------------------|----------------------------|-------------------------|------------------|---------------------|-----------------------|----------------------|----------------------------|----------------------------------|----------------|----------------------------|-----------------------------|----------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Safe investment with a lot of potential | 21% BK | 19% | 19% | 21% K | 25% ABc KloP | 21% | 28% ABCDh jKLMn OPQ | 22% k | 21% | 23% BK | 17% | 19% | 21% % | 23% % BK | 21% BK | 21% | 21% % | 23% BK | 22% bk |
| Safe investment with very little potential | 29% EF gK LP | 33% ADEF GJKL MnPQ | 33% EFG KLm PQ | 27% % FL P | 24% LP | 20% L | 24% LP | 30% % EF gk LP | 32% EFG KLm PQ | 28% eFg LP | 24% LP | 11% | 27% % FLP | 29% % EF gk LP | 39% ABCDEFG HIJKLMN PQR | 17% L | 26% % fLP | 34% ADEF GJKL MnPQ | 40% ABCDEF GHIJKLM NPQR |
| Risky investment with very little potential | 23% IO rS | 22% IO | 25% IOrS | 26% % Ab IO RS | 22% i | 24% los | 23% io | 23% % o | 18% | 23% IOrS | 27% ABeln ORS | 27% IOrS | 25% % IOr S | 23% % lo | 19% | 26% abelORS | 27% % abl OR S | 20% | 19% |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|-----------------------|--------------|------------|-----------------|--------------------------|-------------------------------|------------------|----------------------|-------------------------|-------------------------|------------------------------|-----------------------------------|-----------------------------|----------------------|---------------------|--------------------------------|-----------------------------|-----------|---------|--|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Risk investment with a lot of potential | 12% h | 13% aeHkQ | 11% | 11% | 10% | 12% | 14% eHq | 9% | 14% adE Hkm NQ | 14% AdE Hkm NQ | 10% | 13% | 10% | 11% | 13% AEHkQ | 12% | 9% | 12% h | 11% | |
| Don't know VOL | 16% Bg JO RS | 13% ORS | 12% OS | 15% jO RS | 19% ABC GJn ORS | 23% ABCDG HIJMN OqRS | 12% Os | 16% gj O RS | 15% ORS | 12% OS | 21% ABCDG hIJmN ORS | 30% ABCDEFg HIJKMNO pQRS | 17% % Bc GJ ORS | 15% % jO RS | 7% | 24% ABCDEG HIJMNO QRS | 18% % Bc GJ ORS | 10% O | 7% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table g75[{}].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 | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Safe investment with a lot of potential | 26% BDIJKOS | 20% OS | 24% bOS | 22% KOS | 36% ABCD fijkl NOqRS | 30% aBc DIJKI ORS | 42% ABCDE FIJKLM NOPQRS | 38% ABCD FIJKL NOQRS | 22% OS | 21% OS | 19% | 23% os | 34% ABC DIJK LORS | 29% % aB DIJ KORS | 16% | 33% ABCDIJ KLORS | 30% ABc DIJK IORS | 23% BkOS | 16% |
| Safe investment with very little potential | 49% EFG HLMQ | 60% ADEF GHJKL MNPQ | 57% AdEF GHKL MNPQ | 50% % EFG HLMQ | 35% GP | 33% | 27% | 41% EFGLP | 58% ADEF GHKL MNPQ | 53% AEF GHL MNPQ | 48% EFGH LMP | 31% | 38% GP | 48% % EF GH LM P | 70% ABCDEF GHIJKL MNPQR | 29% | 43% EFG LP | 57% ADEF GHjkl MNPQ | 71% ABCDEF GHIJKL MNPQR |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|------------------|--------------|-------------|--------------------------|--------------------|-------------------------------|-------------------------------|------------|------------|--------------------------|---------------------------------|------------------------------------|-----------------------|---------------|----------------------|------------------------------------|------------------------|-----------|---------|--|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Risky investment with very little potential | 14% BIO RS | 11% O | 10% | 16% ABC HIN ORS | 15% BcHI ORS | 19% ABC HIN ORS | 13% iO | 11% | 9% | 16% ABC HIN ORS | 18% ABCH INOR S | 21% ABCeG HINOR S | 15% BchI ORS | 13% iO | 9% | 18% ABCgH INORS | 16% BCh IOR S | 10% | 10% | |
| Risky investment with a lot of potential | 6% NO RS | 5% OS | 5% OS | 5% OS | 7% jNOR S | 9% ABc DhJ NOq RS | 10% ABCDe HIjKNO QRS | 6% OS | 7% NORS | 5% OS | 7% dNOR S | 13% ABCDE HIJkM NOQR S | 7% bdJ NOR S | 4% S | 3% | 10% ABcDe HJNOq RS | 6% OS | 4% os | 2% | |
| Don't know VOL | 6% BO S | 4% OS | 4% | 7% bOS | 7% BHOq S | 9% ABC HIjM OQR S | 7% OS | 5% Os | 5% OS | 6% bOS | 9% ABCd HIjM nOQR S | 13% ABCDE GHIjM NOQR S | 5% OS | 6% bO S | 3% | 10% ABCDE gHIjM NOQR S | 5% o | 5% OS | 2% | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-------------------|----------------------------|-------------------------|----------------------|-------------|-------------|------------------|------------------------------|---------------------------|--------------------------------|----------------------|-----------------------|--------------------------|----------------------------------|---------------------------------|-------------|------------------------------|---------------------------------|---------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Safe investment with a lot of potential | 38% JKLP | 37% jkl | 38% L | 37% KL | 41% JKLP | 36% L | 40% jkLP | 46% ABCD eFJKL mOPq | 40% JKLP | 34% | 31% | 28% | 40% JKLP | 42% % aB dfJ KL P | 39% bJKLP | 33% | 40% % J K L P | 42% % aB dJ KL P | 41% bJKLP |
| Safe investment with very little potential | 29% EFG GLP | 33% AEFG HKLM NPQ | 33% EFG HLm Pq | 29% % fG LP | 25% G | 23% | 19% | 26% G | 30% % eF GL P | 32% AdEF GHL MNP Q | 28% Glp | 20% | 26% G | 28% % Glp | 38% ABDEFG HIJKLM NPQR | 23% | 26% % G | 30% % eF GL P | 39% ABDEFG HIJKLM NPQR |
| Risky investment with very little potential | 16% HIOS | 16% iOS | 19% HIOS | 18% % HIOS | 16% OS | 18% HIOS | 20% HIOS | 13% | 13% % | 19% ABeHI NOrS | 21% ABEHIN ORS | 22% abeHIOS | 20% ABe HIn OrS | 16% % OS | 11% | 18% HIOS | 19% % HIOS | 16% % OS | 11% |

| | OVERLAP ANALYSIS | | | | | | | | | | | | | | | | | | |
|--|-------------------|--------------|-------------|------------------|----------------------------|-------------------------------|----------------------------------|-------------|-------------------|------------|-------------------------------|----------------------------------|-------------|--------------|---------------------|-------------------------------|---------------|-----------|---------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Risk investment with a lot of potential | 9% kO | 9% | 8% | 8% | 9% | 9% | 15% ABCDEF HIJKMN OPQRS | 9% | 9% | 10% KOS | 6% | 11% | 8% | 10% K | 8% | 10% k | 10% | 9% | 7% |
| Don't know VOL | 7% BCJ NORS | 5% CRS | 2% | 7% CJ nORS | 10% ABCh JMNO QRS | 14% ABCDE GHIJ NOQRS | 7% CRS | 7% CjoRS | 8% bCJ nORS | 4% c | 13% ABCDe GHIJ NOQRS | 20% ABCDef GHIJKM NOQRS | 6% Cr | 5% c | 5% Crs | 16% ABCDE GHIJ NOQRS | 6% C rs | 3% | 3% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------|--------------|------------|-------|--------|----------|------------------|------------|--------------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|-----------------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| A fixed rate mortgage with fixed payments for the life of the loan | 88% fKP | 86% P | 0% | 0% | 83% p | 84% p* | 89% kP | 87% P | 90% abcFgKnP | 81% | 84% * | 90% fKP | 87% P | 89% FKP | 74% * | 86% P | 92% ABCFGIKNOPq | 91% cFgKP | |
| A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting | 4% r | 5% r | 0% | 0% | 5% | 7% R* | 3% | 5% R | 4% | 3% | 1% * | 4% | 4% r | 4% R | 7% IR* | 3% | 2% | 5% | |

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|----------|--------------|-------------------|-----------|------------|----------------------|-------------------------|------------------|------------------|------------|-----------------------|--------------------------------|------------------------|-------------------------|----------------------------|-----------------------|----------------------|---------------|-------------|
| | G P | Mort gage | Under water | Ow ner | Ren ter | Hispani c | African America n | G e n Y | G e n X | Boo mer | Pre- boomer | Less Than High School | Hig h Sch ool | Som e Colle ge | College /grad School | <\$25k | \$2 5- 50 k | \$50- 100k | >\$1 00k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| An adjustable rate mortgage or ARM, where the payment adjusts at least every year | 3% | 3% | 4% r | 0% | 0% | 4% r | 1% * | 3% | 2% | 3% | 2% | 2% * | 3% | 3% | 3% | 6% abRs* | 3% | 2% | 2% |
| An interest-only mortgage | 1% J | 1% J | 3% abJNO RS | 0% | 0% | 1% | .% * | 1% | 2% | 1% | 5% ABfGHj MNORS | 6% ABfghjM NORS* | 1% | 1% | 1% | 3% Jn* | 3% Jn | 1% | 1% |
| A negative amortization mortgage where the outstanding balance can grow | .% jO | .% jO | 1% jo | 0% | 0% | .% | 0% * | 1% o | .% o | 0% | 0% | 0% * | .% | .% | 0% | 1% j* | 0% | .% | .% o |
| Some other type of mortgage VOL | 2% O | 2% O | 1% | 0% | 0% | 1% | 5% ABCfHij MORS* | 1% | 2% | 1% | 5% ABCfHjM ORS | 3% * | 1% | 3% abCJ ORS | 1% | 5% ABCfHj MORS* | 2% | 1% | 1% |
| Don't know VOL | 2% S | 2% S | 1% | 0% | 0% | 5% ABCiJm NoRS | 2% * | 2% | 2% | 2% | 4% CnS | 3% * | 2% | 1% | 2% cS | 4% CnS* | 2% | 2% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q87 - If a person's home is now worth less than what they owe on it, do you think it's okay for them to stop paying their mortgage?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------|------------------|-----------------------------|-------------|-------------------------|--------------------|-------------------------|--------------------------|-----------------|------------------------|------------------|-------------------------|------------------------|-----------------|------------------|---------------------|--------------------------|-----------------|---------------------|------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 9% Br | 7% | 8% | 10% bR | 9% | 13% ABcGhIJ MNQRS | 7% | 9% | 7% | 9% | 10% br | 8% | 9% | 8% | 10% ABgIjn RS | 12% ABeGhIJ IMNqRS | 8% | 7% | 8% |
| No | 88% DF KP | 91% ADEFhJ KLmOP q | 90% DFKP | 84% | 86% FP | 81% | 92% ADEF hKLO P | 88% dF KP | 91% ADE FKO P | 89% DFK oP | 82% | 86% | 88% DF KP | 90% DeF KP | 87% DFKP | 82% | 88% DF KP | 91% ADEF KIOP | 91% aDE FKO P |
| Don't know | 3% BGi JOS | 2% | 2% | 6% ABCGHIJ MNOqRS | 4% BGiJ norS | 6% ABCGHIJ MNORS | 1% | 3% % bg | 2% | 2% b | 8% ABCEGHJ MNOQRS | 6% aBCGhIJ mNORS | 3% bg | 3% | 3% Bg | 5% ABCGHIJ MNORS | 4% % BG | 3% b | 2% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|--------------|--------------|-----------|----------------------|----------|-----------------------|--------------------------------|------------------|---------------|------------|---------------------|-------------------|-----------------------|-------------------|--------------|----------------------|----------|---------------|-----------|
| | | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 16% G | 15% | 19% Gn | 15% | 17% G | 20% abdGhk mNqr | 11% | 15% % | 16% % g | 18% bGN | 14% | 21% bdGk mn | 15% | 14% | 17% bG | 18% % Gk mn | 15% % | 15% % | 16% % |
| No | 80% % | 80% | 77% | 79% | 80% | 77% | 87% ABCDEFGHIJKLM nOPQRS | 81% % | 81% % | 78% | 79% | 74% | 80% | 82% acFJ LP | 79% | 77% % | 79% % | 81% % l | 81% % |
| Do n't know VO L | 4% % G | 5% G | 4% g | 6% AEfGijN ORS | 3% | 4% | 1% | 4% % g | 3% % g | 4% G | 7% AEFGIN ORS | 5% g | 5% eG | 4% g | 4% G | 5% EG | 5% eG | 4% g | 3% % |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------|--------|--------|--------------|------------|--------|--------|-----------------|------------------|------------|--------|---------------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 40% | 45% | 48% | 37% | 36% | 41% | 28% | 35% | 48% | 44% | 32% | 34% | 36% | 47% | 40% | 31% | 42% | 46% | 43% | |
| | deG | ADEG | ADEFG | GKP | % | % | | g | ADEFG | ADEG | | | Gp | ADEG | GHKP | | dEG | ADEG | DEG | |
| | HKmP | HKLMOP | HKLMOP | Gp | Gh | Gh | | KIP | HKLMOPqs | HKLMOP | | | | HKLMOP | | | HKI | HKLMOP | HKI | MP |
| No | 58% | 53% | 51% | 61% | 61% | 58% | 70% | 61% | 50% | 54% | 67% | 65% | 62% | 50% | 58% | 67% | 56% | 52% | 55% | |
| | BCIJNR | | | aBCIJNqRs | % | % | ABCDEFHIJMNOQRS | BCIJNqRs | | n | ABCDeFIJNOQRS | aBCfIJNQRS | aBCIJNQRS | | BCIJNR | ABCDEFHIJNOQRS | n | | | |
| Don't know | 2% | 2% | 1% | 2% | 3% | 1% | 1% | 4% | 1% | 2% | 2% | 1% | 2% | 3% | 2% | 2% | 2% | 2% | 2% | |
| | bf | | | | bFljmr | | | aBcFimor | | | | | | BcFljr | | | | | | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table q90 - Do you know anyone who has stopped making their monthly mortgage payment, despite being able to afford it, because they no longer believe owning their home is a good investment?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------|-------------|-----------------------|-----------------------------|-----------------------|-----------------|---------------------|------------------------|--------------|----------------------|--------------------|-----------------------------|-----------------------|-------------------|------------------|---------------------|------------------------|-----------------|-----------------|----------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 20% DgKP | 24% ADEGH KMOPr | 29% AbDEGHijkl MNOPQR | 17% k | 18% % | 25% aDEG KIMP | 16% % | 20% K | 23% DE GK P | 23% ADEG KmP | 14% % | 19% % | 19% K | 22% De GKP | 21% DeGKP | 16% % | 21% dg Kp | 21% Dg Kp | 26% ADEGH KMOP |
| No | 77% BCFS | 74% % | 70% % | 81% ABCFIJ NORS | 79% bCF S | 72% % | 83% ABCFIJ NOqRS | 77% c | 75% % | 76% C | 84% ABCdEFHIJ MNOpQRS | 77% % | 80% BC FijS | 76% c | 77% BCfS | 80% BCFijS | 78% Cf | 77% C | 73% % |
| Don't know | 2% % | 2% % | 1% % | 2% % | 3% Gjo Q | 3% bgjQ | 1% % | 3% g q | 2% % | 2% % | 2% % | 4% gjQ | 2% % | 2% % | 2% % | 4% ABcDGJk MnOQr | 1% % | 2% % | 2% % |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|------------------------------|------------------------------|--------------|-------------|-----------|------------|-----------|----------------------|------------------------|------------------------|----------------------|---------------------|-----------------------|-------------|--------------|---------------------|------------|----------|------------|------------------|-----|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Do n't know VO L | Yes | 29% j | 27% | 33% ij | 25% | 33% ij | 37% ABDIJK MOR | 40% ABDIJKM OpR* | 38% ABDIJKM OpRs | 25% | 25% | 25% | 30% * | 26% | 32% ijr | 28% | 29% | 33% dij | 26% | 29% |
| | No | 70% FgH | 71% cFGH | 65% | 73% FGH | 66% | 62% | 60% * | 62% | 73% % cF GH | 73% aCeFG Hnq | 73% FGh | 69% * | 72% FgH | 67% | 71% FgH | 70% f | 65% % | 73% cFG Hn | 69% |
| | Do n't know VO L | 1% % | 1% | 3% H | 2% | 1% | 2% h | 0% * | .% | 2% | 2% | 1% | 1% * | 2% | 1% | 1% | 1% | 1% | 1% | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table q91 - Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt) compared to the value of your home today, would you say the total amount you owe on your home is: READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------|------------------|---------------------------------|---------------|----------------|--------------|---------------------------------|------------|----------|---------------------|----------------|--------------------------------|--------------------|-----------------------------|----------------------------|----------|-------------------------|-----------------------|-------------|
| | | Mor tgag e | Underwat er | O wn er | Re nt er | Hispani c | Afri can Am eric an | Gen Y | Gen X | Boome r | Pre- boomer | Less Than High School | High Sch ool | So me Col leg e | Colleg e/grad School | <\$25k | \$25 -50k | \$50 - 100 k | >\$100 k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| At le as t 20 % m or e th an th e val ue of yo ur ho me | 16% IO | 16% IO | 57% ABFGHIJK LMNOPQ RS | 0% | 0% | 17% o | 22% Hik Ors * | 12% | 12% | 22% ABHIK ORS | 12% | 19% * | 18% iO | 18 % hl O | 12% | 15% * | 22% abH IKOr s | 15% o | 15% O |

| | Fannie Mae Home Mortgage Lender | | | | | | | | | | | | | | | | | | |
|--|---------------------------------|------------|-----------------------------|-------|--------|--------------|------------------------|----------------------------|-------------------------|----------|------------|-----------------------|-------------------------|---------------|---------------------|---------------------------|------------|-----------|----------|
| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| About 5-20% more than the value of your home | 12% J | 12% J | 43% ABFGHIJK LMNOPQRS | 0% | 0% | 10% | 9% * | 19% ABFGI JMOq Rs | 11% | 10% | 11% | 17% * | 10% | 13% j | 11% | 22% ABFGIJK MNOQRS* | 10% | 10% | 13% |
| About the same as the value of your home | 19% CJo | 19% CJo | 0% | 0% | 0% | 23% CJKns | 24% CJK noS * | 26% ABCJK NOrS | 22% abCJ KnO S | 14% C | 13% C | 16% C* | 24% abC JKn oS | 17% % C | 17% CJ | 26% abCJkno S* | 21% Cjk | 19% CJ | 16% C |

| | Fannie Mae | | | | | | | | | | | | | | | | | | |
|---|---------------|---------------|------------|-------|---------|----------|------------------|------------|----------------|--------------------|----------------|-----------------------|-------------|--------------|---------------------|--------|----------|---------------|--------------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Reenter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Ab out 5-20 % les s than the value of yo ur ho me | 16% CJs | 16% CJs | 0% | 0% | 0% | 17% Cj | 19% CJ* | 19% CJ | 22% ABCJ MOp S | 11% C | 16% C | 18% C* | 13% C | 19% % CJS | 17% CJS | 12% C* | 20% CJm | 19% abC Jms | 13% C |
| At le as t 20 % les s than the value of yo ur ho me | 33% CFG HIP Q | 33% CFG HIP Q | 0% | 0% | 0% | 24% C | 23% C* | 23% C | 29% CP | 39% ABCFG HILNP Qr | 38% CFGHIL nPQ | 20% C* | 34% CFg HPQ | 30% % CP | 38% ABCFG HILNP Qr | 16% C* | 23% C | 34% CFG HIP Q | 41% ABCFG HILNP Qr |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------|----------|--------------|------------|-------|---------|-----------------------------|------------------|------------|---------|----------|-----------------------------|----------------------------|-------------|--------------|---------------------|------------------------------|----------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Re-nter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Do n't know VOL | 4% Ch | 4% Ch | 0% | 0% | 0% | 9% ABCgHIJ MNOQR S | 3% C* | 1% | 4% C | 4% Ch | 9% ABCgHIJ MNOQR S | 10% abCHi MNqR S* | 2% C | 2% C | 4% CHs | 9% ABCgHIJ MNoqRS * | 3% C | 3% C | 3% C |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:


- Column Percentage

- Statistical Test Results

Table q92 - Is that because: READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|----------|--------------|-------------|-------|--------|-----------|------------------|------------|-----------|----------|------------|-----------------------|-------------|--------------|---------------------|-----------|----------|-----------------|-----------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| You did not have enough information about your mortgage when you got it | 5% J | 5% J | 5% J | 0% | 0% | 2% * | 22% ** | 13% ** | 6% s* | 2% | 1% ** | 6% ** | 1% * | 6% j* | 8% ABCJmS | 4% ** | 6% * | 10% ABCfjMs* | 2% * |
| You had enough information but voluntarily took a risk | 15% O | 15% O | 15% O | 0% | 0% | 11% * | 8% ** | 14% ** | 16% * | 15% | 13% ** | 0% ** | 21% * | 16% * | 14% | 18% ** | 12% * | 14% * | 17% * |
| The housing market changed in a way you could not have predicted | 56% O | 56% O | 56% O | 0% | 0% | 65% o* | 60% ** | 54% ** | 59% o* | 59% O | 43% ** | 66% ** | 59% * | 57% * | 50% | 58% ** | 53% * | 59% o* | 58% o* |
| Don't know VOL | 24% O | 24% O | 24% O | 0% | 0% | 22% * | 10% ** | 19% ** | 19% * | 25% | 42% ** | 28% ** | 19% * | 21% * | 28% ABCIR | 21% ** | 29% * | 18% * | 24% * |

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



Cell Contents:
- Column Percentage
- Statistical Test Results

Table q95 - Have the terms of your mortgage, such as the rate, term, payment, or principal, ever been modified because you were behind on or defaulted on your mortgage, or because you were at risk of that?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|-----------|--------------|-------------|-------|--------|-------------------------|------------------|----------------|----------------|-----------|------------|-----------------------|-------------|--------------|---------------------|--------------------|---------------|----------------|--------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 4% OS | 4% OS | 5% S | 0% | 0% | 10% ABChIJKm NORS | 6% oS* | 3% | 5% S | 5% S | 3% | 4% * | 5% s | 4% S | 3% S | 9% ABHjk OS* | 6% S | 5% S | 2% |
| No | 96% FP | 96% FP | 95% Fp | 0% | 0% | 89% | 94% * | 96% % FP | 95% % Fp | 95% FP | 97% FP | 96% f* | 95% Fp | 95% FP | 96% ABFP | 89% * | 94% % f | 95% % Fp | 98% ABCFGIJmn OPqr |
| Do n't know VO L | .% | .% | .% | 0% | 0% | 2% ABCiJNoqR | 0% * | 1% | .% | .% | 0% | 0% * | .% | .% | .% | 2% abcJnr * | 0% | .% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

Table q99 - Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------|--------------|------------|----------------------------|------|------------|------------------|------------|----------|----------------------|---------------------------|----------------------------|------------------|-----------------|-------------------------|-----------------|------------------|-----------------|----------------|
| | | Mortgage | Underwater | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| At least 20% more than what you paid for it | 43% BH IOs | 37% HI | 39% HI | 55% ABCFGHIJ MNOPQRS | 0% | 43% bHI | 46% BHI o | 21% | 29% h | 49% ABCH INORS | 61% ABCFGHI JMNOQRS | 55% ABCfH InORS * | 46% BHI Os | 43% BHI o | 38% HI | 45% BH lo | 46% BHI Os | 41% % bHI | 39% % HI |

| | Fannie Mae | | | | | | | | | | | | | | | | | | |
|--|--------------|--------------|-------------|-------|--------|----------|------------------|------------------------|-------------|--------|------------|-----------------------|--------------|--------------|-------------------------|------------|---------------|------------|------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| About 5-20% more than what you paid for it | 20% JKQ | 21% JKQ | 25% aDJkMoQ | 17% K | 0% | 19% K | 19% K | 32% ABCDFGIJK LMNOPQRS | 22% djKmq | 17% k | 12% | 18% * | 17% K | 22% DJKQ | 20% jKQ | 20% K | 14% | 22% aDJKMq | 23% DJkmoQ |
| About the same as you paid for it | 18% CD Jkl n | 19% CdJK LNs | 9% | 15% C | 0% | 16% C | 17% C | 27% ABCDFGIJK LNOpRS | 21% CDJKLNs | 15% C | 15% C | 10% * | 21% CD JKL n | 15% C | 21% ACDJ KLNrS | 20% Cd jkL | 22% CDf JKL N | 18% Cj | 16% C |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----------------|-------------------|--------------------------------|-------|--------|------------|------------------|------------|----------------------------|----------|------------|-----------------------|-------------|-----------------|-------------------------|---------|-----------|------------------|-----------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/graduate School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| About 5-20% less than what you paid for it | 10% DJ Kp | 12% ADJ KMP | 12% DJKmP | 5% | 0% | 11% DKp | 8% | 12% DKp | 16% ABDFGJKI MNOPQRS | 8% D | 6% | 8% * | 8% | 10% DjK p | 11% ADJK mP | 6% | 10% DK | 11% DJK mP | 10% DK |
| At least 20% less than what you paid for it | 8% DK | 9% ADK qr | 13% ABDFgHJK LMNOpQ R | 5% | 0% | 7% | 8% d | 7% | 9% DKq | 8% DK | 5% | 5% * | 7% d | 8% DK | 8% DK | 8% d | 6% | 7% d | 10% AD KO Qr |

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

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------|-------|--------------|------------|-------|--------|----------------|------------------|------------|-------|----------|------------|-----------------------|-------------|--------------|---------------------|-----------|----------------|-----------|-------------|
| G P | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Considered it seriously | 2%hO | 2%hO | 4%ABHkMOrS | 0% | 0% | 7%ABHIJKMNOqRS | 3%H* | .% | 3%ho | 3%abhmoS | 1% | 5%Hm* | 1% | 3%H | 1% | 4%HkMhos* | 3%h | 2%h | 1% |
| Considered it somewhat | 2% | 2% | 2% | 0% | 0% | 4% | 3%* | 2% | 2% | 1% | 3% | 0%* | 3% | 1% | 3%ABJr | 2%* | 4% | 1% | 2% |
| Not seriously considered it | 3%iS | 3%iS | 3% | 0% | 0% | 9%ABCGIJKMNORS | 1%* | 5%irS | 1% | 3%S | 3% | 9%abgIjMoRS* | 1% | 3% | 3%S | 5%iMs* | 7%ABcGIJMNOORS | 2% | 1% |
| Not considered it at all | 91%Fq | 91%Fq | 89%F | 0% | 0% | 77% | 93%F* | 92%F | 91%F | 91%F | 92%F | 84%* | 93%Fpq | 92%Fq | 93%ABCFlpQ | 87%F* | 87%F | 92%cFlq | 94%abCFjLPQ |
| Don't know VOL | 1%O | 1%O | 1% | 0% | 0% | 3%abgIjNOQ | 0%* | 1% | 2%noq | 1% | 2%q | 2%* | 2% | 1% | 1% | 2%* | 0% | 2%noq | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table 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 | Undertaker | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 1 | 1% O | 1% O | 1% | 1% | 1% | 2% dos | 3% ABCDe HJKM OPrS | 1% | 2% Ab DjK mO S | 1% | 1% | 1% | 1% | 2% Dk os | 1% | 1% | 1% | 1% | 1% |
| 2 | 2% OS | 2% OS | 2% oS | 1% s | 2% s | 3% adjmO S | 2% oS | 2% s | 2% oS | 1% S | 1% | 2% | 1% | 3% Ab djK OS | 1% | 2% oS | 2% OS | 2% Os | .% |
| 3 | 3% DK O | 4% DKO | 3% dk | 1% | 4% DKo | 4% DKo | 4% DKo | 4% Dk | 4% Dk | 3% Dko | 1% | 2% | 4% DK | 4% DK | 2% d | 3% d | 4% DK o | 3% DKo | 3% D |
| 4 | 1% bO | .% | .% | 1% | 1% bOp | 2% BOs | 2% BOprs | 1% | .% | 1% | 1% o | 1% | 1% | 1% Bo | .% | .% | 1% bO | 1% | .% |
| 5 | 13% DKL P | 16% ADeK LOPS | 17% DKL oPs | 8% K | 12% dKl | 13% DKLp | 14% DKLp | 16% DeK LP | 15% % DKL P | 14% DKLP | 4% | 7% | 14% % DK LP | 15% % DK LP | 13% DKL | 10% K | 13% % DKl | 18% ADEfJ KLmO PQS | 12% dKl |
| 6 | .% O | .% o | .% | .% | 1% | 1% abdN Ors | 1% abDk NOrS | .% | .% | 1% nO | .% | 2% ABDhk mNOqr S | .% | .% | .% | 1% | .% | .% | .% |
| 7 | 1% DJ | 1% J | 1% j | .% | 1% dJP | 1% DJP | .% | 1% jp | 1% DgJ nPs | .% | 1% DJp | 1% j | 1% DJ p | .% j | 1% DJ | .% | 1% DgJ p | 1% Djp | .% |
| 8 | .% BJO | .% | 0% | .% | 1% BdiJo | 1% | 1% | 1% ABD ijkO | 0% | .% | .% | .% | .% | 1% Bdi J | .% | 1% Bdijk | .% | .% | .% |
| 10 | 30% FKp | 32% aFgKP | 37% AdE FGjK NoP | 29% FK | 28% F | 21% | 26% | 32% FKp | 33% % eFG KP | 30% Fk | 24% | 29% F | 31% % FK p | 29% % Fk | 31% FKp | 26% | 32% % FK | 31% FK | 34% adEFgJK noP |
| 12 | .% bO | 0% | 0% | 0% | .% | 0% | .% Bo | .% | 0% | .% | 0% | 0% | .% b | 0% | 0% | .% | .% | 0% | 0% |
| 13 | .% | 0% | 0% | 0% | .% | .% | 0% | 0% | .% | 0% | 0% | 0% | 0% | 0% | .% b | 0% | .% | 0% | 0% |

| | Demographic Data | | | | | | | | | | | | | | | | | | |
|-------------------------|-----------------------------|-----------------------------|-------------------------|-----------------------------|------------------------------|------------------------------|---------------------------|--------------------------|-----------------------------|---------------------------|------------------------------|--------------------------------|-----------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------|---------------------|----------------------------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 15 | 5% BDJ kQ | 3% | 5% q | 3% | 7% ABDIJ KLNQ R | 5% IQ | 5% Q | 8% ABD IJKL NQR | 3% | 4% | 3% | 2% | 5% bD KQ | 4% Q | 6% ABDIJK LQR | 6% BDjKLQ | 2% | 4% | 7% aBDIJKL nQ |
| 17 | .% | .% | .% j | 0% | 0% | 0% | 0% | 0% | .% A | 0% | 0% | 0% | 0% | .% | .% | 0% | 0% | .% | .% |
| 18 | .% | 0% | 0% | .% | 0% | .% | .% | .% | 0% | .% | 0% | 0% | 0% | .% | .% | 0% | .% | 0% | 0% |
| 20 | 21% EFG HL MP q | 27% AEFG HILM NPQR | 23% EFG HLM Pq | 28% AEFG HILM NPQR | 10% | 14% e | 10% | 13% | 22% % EFG HL MP | 26% AEFG HLM NPQ | 28% AEFGH iLMNP Qr | 14% | 16% % EG | 21% % EF GH lmp | 31% ABCEF GHIJLM NPQR | 13% e | 17% % EG h | 23% EFGH LMPq | 33% ABCDEF GHIJKL MNPQR |
| 25 | 3% Bq | 2% | 3% q | 4% ABfh MQ | 3% | 2% | 3% q | 2% | 2% | 3% Bq | 4% BQ | 2% | 2% | 3% | 3% ABhQ | 3% bq | 1% | 3% Bq | 2% |
| 29 | .% | 0% | 0% | .% | 0% | 0% | 0% | 0% | 0% | 0% | .% | 0% | 0% | 0% | .% | 0% | 0% | 0% | .% |
| 30 | 2% B | 1% | 1% | 3% BFi | 3% Bf | 1% | 4% ABCfi JmNor S | 2% | 1% | 2% b | 3% Bf | 3% | 2% | 2% | 2% Bf | 2% bf | 2% | 2% B | 2% |
| 33 | .% | 0% | 0% | .% abj | 0% | 0% | 0% | 0% | 0% | 0% | .% AB | 0% | .% | 0% | .% | .% | 0% | .% | 0% |
| Do n't Know VO L | 18% BCIJ ORS | 10% cOS | 7% | 20% BCIJN ORS | 26% ABCd HIJMN OqRS | 29% ABCD HIJMN OQRS | 23% ABCh JNORS | 18% BCi ORS | 13% % bC OS | 15% BCO RS | 28% ABCD HIJMN OQRS | 33% ABCDe GHIJM NOQRS | 20% % BC IJO RS | 16% % BC ORS | 8% S | 31% ABCDe GHIJM NOQRS | 21% % BCI JN ORS | 10% S | 5% |
| Mean | 12.43 | 12.24 | 12.05 | 14.44 | 11.37 | 10.76 | 11.22 | 11.22 | 11.74 | 12.74 | 15.02 | 12.15 | 11.67 | 11.80 | 13.74 | 12.37 | 11.39 | 12.10 | 13.62 |

| | GP | | OWNER STATUS | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------|------|----------|--------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Standard Deviation | 6.91 | 6.66 | 6.58 | 7.07 | 6.93 | 6.79 | 7.65 | 6.52 | 6.70 | 6.96 | 7.12 | 7.00 | 6.71 | 6.96 | 6.83 | 7.19 | 6.80 | 7.00 | 6.46 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----|--------------|------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| DO NOT ASK: First Home mortgage AUTOPULATED IF 24E=C1 | 42% | 96% | 96% | 0% | 0% | 35% | 28% | 28% | 63% | 49% | 30% | 30% | 35% | 42% | 54% | 16% | 35% | 53% | 67% |
| | DEF | ADEFG | ADEFG | | | DEHP | % | DEP | ADEF | ADEF | DEP | DEP | DEG | ADEFG | DE | % | ADEF | ADEFG | |
| | GHK | HIJKL | HIJKL | | | | DE | | GHJKL | GHKL | | | HkP | HJKLM | | DE | GHJKL | HJKLM | |
| | LMP | MNOP | MNOP | | | | P | | MNOP | MNP | | | LMP | NPQ | | GH | MNP | NO PQ | |
| | Q | QRS | QRS | | | | | | QR | Q | | | Q | | P | P | Q | R | |

| | GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------|--------------------------------------|-------------------------------------|-------|--------|-----------|------------------|----------|--------------------------------|-------------------------------|------------|-----------------------|-----------------|-----------------|-------------------------------|----------|---------------------|-------------------|-------------------------------|--|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| DO NOT ASK: Section of credit line of credit AU TO PU LAT E IF 24F =C 1 | 9% DEG HkP | 21% ADEF GHIJKL MNOP QRs | 21% ADEF GHIJKL MNOP QR | 0% | 0% | 7% DEP | 4% DE | 5% DE | 14% ADEF GHIJKL MNPQR | 12% ADEF GHIJKL MNPQ | 7% DEP | 9% DEgh P | 8% DEg HP | 8% DEG HP | 12% ADEF GHIJKL MNPQ | 3% DE | 8% DE GH P | 10% DEGH kP | 18% ADEF GHIJKL MNPQ | |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|--|-------------------|---------------------------------|---------------------------------|-----------|-----------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|-------------------------|------------|--------------------------|-------------------|---------------------------------|--------------------------------------|------------------------------|----------------------------------|-----------------------------------|-------------------------------|--|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | | |
| Credit Card Debt that you don't pay off every month | 28% DEG HKP | 37% ADEFG HJKLM NOPqRS | 39% ADEFG HJKLM NOPqRS | 15% | 24% D | 28% Dgkp | 22% D | 23% D | 35% ADEF GHKL MNOP rS | 31% ADE GHKI P | 22% D | 23% D | 29% DeG hKP | 29% DEG HKP | 28% DeGH KP | 23% D | 32% % aD EG HK LP | 30% DEGH KIP | 29% DeGh Kp | |
| Car Loans | 32% DEG KLP | 45% ADEFG HJKLM NOPQ | 43% ADEFG HJKLM NPQ | 19% Kp | 24% % dKI P | 29% DeKLP | 25% % DKI P | 31% DeEgKLP | 46% ADEF GHJKL MNOP Q | 34% DEG KLm PQ | 14% | 18% | 29% DeKL P | 34% DEG KLm PQ | 39% ADEFG HJKLM nPQ | 15% | 28% % DK LP | 44% ADEF GHJKL MNO PQ | 43% ADEFG HJKLM NoPQ | |
| School Loans | 19% DJK LM | 22% ADfJKL MP | 23% DJKLM p | 5% K | 25% % AD FJK LM PQ | 17% DJKLM | 25% % AD FJK LM PQ | 37% ABCDE FGIJKL MNOP QRS | 22% DfJKL MP | 10% DK | 1% | 8% K | 9% DK | 23% ADFJ KLM PQ | 31% ABCDE FGIJKL MNOP RS | 17% DJKL M | 18% % DJ KL M | 22% aDfJK LMP | 23% aDfJKL MP | |
| Back taxes | 5% DhK OS | 5% KOS | 8% ABDhK NORS | 3% | 7% aD HK nO RS | 15% ABCDE GHIJKI MNOP QRS | 6% dh KO S | 3% | 6% bDhK nORS | 7% ABD HKN ORS | 2% | 10% ABD HKN ORS | 6% DhK OS | 4% ks | 3% | 8% ABD HKm NOR S | 7% DH Kn Or S | 4% | 2% | |
| Other Loans/Debt | 11% DKO | 11% DKO | 11% dK | 7% | 14% % Ab Dh KM OQ | 13% DKo | 14% % DK mO q | 11% DK | 15% ABDK MOQr | 12% DKm O | 6% | 11% k | 9% dK | 16% ABC DHJK MO QRs | 9% DK | 13% DKm o | 9% k | 11% DKo | 12% DKO | |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------|-------------------------|--------------|------------|--------------------------------------|-------------------------|--------------------|-------------------------|------------|-------|-------------------------|--------------------------------------|-----------------------------------|----------------------------------|--------------|---------------------|----------------------------------|----------------------------------|-----------|-----------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Do n't have any debt | 38% BCH IN ORS | 27% | 27% | 62% ABCEF GHIJL MNOP QRS | 39% BC HIN ORS | 38% BCInoR s | 38% BC hIn oRs | 32% BI | 25% | 39% BCHI NOR S | 64% ABCEF GHIJL MNOP QRS | 50% ABCE FGHIJ NOQ RS | 45% ABC EFgH IJNO RS | 32% BI | 33% Bcl | 46% ABC EFG HIJN ORS | 41% % BC HI NO RS | 31% BI | 31% BI |
| Do n't know VO L | 1% NO q | 1% n | 1% | 1% | 2% Nq | 2% kmNo Q | 1% nq | 1% n | 1% | 2% kmN OQ | 1% | 2% nq | 1% | .% | 1% | 2% KmN oQ | .% | 1% n | 1% n |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|----------------------------|-----------------------|-------------------------|-------------|----------------------------------|-------------------------------|-----------------------|------------------------|--------------------------|----------------------------|----------------------------|----------------------------------|-------------------------------|--------------------------|----------------------------|---------------------------|----------------------------------|---------------------------|-----------------------------|-------------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very stressed | 7% BD KO RS | 5% dOr S | 6% DOrs | 3% | 12% ABCDHI JKMNO QRS | 9% BD KO RS | 10% aBD KO RS | 8% DkO RS | 7% bDkO RS | 8% BD KO RS | 4% | 14% ABCDHI JKMNO QRS | 7% % Dk O RS | 8% BDKO RS | 3% | 15% ABCDEFG HIJKMNO QRS | 7% % Dk Or S | 4% | 3% |
| Somewhat stressed | 19% DK LS | 21% ADF KLOS | 18% DK | 8% | 23% ADFJKL mOrS | 16% % DK | 22% % DfK LS | 23% aDF KLo S | 24% AcDFj KLmO RS | 19% % DK LS | 7% | 12% K | 19% % DK I | 23% AcDFJ KLmO RS | 19% DKIS | 21% DfKLS | 21% % Df KL S | 19% DKI | 15% DK |
| Not very stressed | 19% DgJ KP | 21% ADF GJKI P | 20% dgkp | 15% | 18% p | 16% % | 14% % | 22% aDE FGJ KIP | 20% DGKP | 17% % | 15% | 15% | 19% % Dg kp | 19% DgKp | 20% aDGJ KP | 15% | 19% % d | 23% ADEF GJKLm noP | 20% Dgkp |
| Not at all stressed | 54% bE HI NP | 52% % EH | 54% eh | 73% ABCEFGH IJLMNOP QRS | 46% | 57% % EHI NP | 52% % e | 46% | 48% | 55% % bE HI NP | 73% ABCEFGH IJLMNOP QRS | 58% EHInP | 55% % EH IP | 49% | 58% ABEG HINP qR | 49% | 53% % Eh | 53% EHi | 62% ABCEG HIJmNo PQR |
| Don't know VOL | 1% NO | 1% nO | 1% NO | 1% NO | 1% NO | 2% NO | 1% NO | 1% NO | 1% o | 1% NO | 1% NO | 1% | 1% o | .% | .% | 1% | 1% % no | 1% NO | 1% nO |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



Table q111 - Do you feel you have sufficient savings?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|-----------------------------|-----------------------------|------------------|-----------------------------------|-------------------------------|--------------------------|---------------------|---------------------------------|------------------------------|----------------------------|----------------------------------|--------------------------------|--------------------------------|--------------------------|---------------------------------|-------------------------------|-------------------------|---------------------------|---------------------------------|---------|
| | | GP | Mo rtg age | Und erw ater | Owner | Renter | Hisp anic | Afri can Am eric an | Ge n Y | Gen X | Boo mer | Pre- boomer | Less Than High School | Hig h Sch ool | Som e Colle ge | College /grad School | <\$25k | \$25- 50k | \$50- 100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Y es | 42 % EFIG LN PQ | 40 % EFIG LN PQ | 38% eiLP | 62% ABCEFGH IJKLMNO PQRS | 31% | 34% lp | 37 % eLP | 43 % EFIG LN Pq | 32% | 38 % EILP | 57% ABCEFG HIJKLMN oPQR | 28% | 44 % EFIG LN PQ | 36% EiLP | 52% ABCEFG HIJKLMN PQR | 29% | 36% eLP | 44% bcEF gJL NPQ | 55% ABCEFG HIJKLMN PQR | |
| N o | 57 % DK OS | 58 % DK OrS | 61% DKO rS | 36% ABcDG HJKMN OqRS | 68% ABcDG HJKMN OqRS | 65% ABD HKM ORS | 61 % DK OS | 56 % DK OS | 67% ABcDg HJKMn ORS | 61 % AD KM ORS | 40% | 72% ABCdfG HJKMN OQRS | 55 % DK OS | 62% AbD HKM ORS | 47% DKs | 70% ABCDG HJKMN OQRS | 63% ADH KM ORS | 55% DKO S | 43% D | |
| D o n' t k n o w V O L | 2% IO | 2% IO | 2% I | 2% jLO | 1% | 1% | 3% jLo | 2% | 1% | 1% | 4% ABdEFhI JLMNOP QRs | 0% | 1% | 2% | 1% | 1% I | 1% | 1% | 2% lo | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------|-------------------------------|-----------------------------|--------------------|-------------------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------|--------------------------|-----------------------------|-----------------------------|---------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------------|----------------------------|------------------------------|-----------------------------------|
| | GP | Mortgage | Undertaker | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 72% AEFG EF Gh LP | 80% AEFG HIJLM NPQ | 76% EFG HILP | 84% AbCEF GHIJKL MNPQ | 54% P | 66% EGLP | 55% P | 68% EGL P | 69% EGL P | 74% % EF GH iLP | 79% AEFG HijLM NPQ | 48% | 73% % EF GL P | 72% % EF GL P | 84% ABCEFG HIJKLM NPQr | 45% | 71% % EG LP | 82% AcEFG HIJLM NPQ | 89% ABCDEFG HIJKLMN OPQR |
| No | 27% BD KO RS | 19% DOS | 22% DOr S | 14% S ABCDF HIJKMN OQRS | 44% ABCDF HIJKMN OQRS | 33% ABCD JKMn ORS | 43% ABCDF HIJKMN OQRS | 30% aBC DJK ORS | 30% aBC DJK ORS | 25% % BD KO RS | 19% DOS | 52% ABCDFg HIJKMN OQRS | 26% % BD KO RS | 27% % BD KO RS | 15% S | 53% ABCDEF GHIJKM NOQRS | 28% % BD KO RS | 17% S | 9% |
| Don't know | 2% O | 1% o | 1% | 2% O | 1% | 2% | 2% ilnO | 2% | 1% | 1% o | 2% nO | 1% | 1% | 1% | 1% | 2% o | 1% | 1% | 1% |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

Table q112b - How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned that you will lose your job in the next twelve months?

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------------|----------------------|----------------------------|-------------------|----------------------------------|-----------------------------|--------------------------------|-----------------------|---------------------------|-----------------------------------|----------------------------|-----------------------------------|--------------------------------|----------------------|---------------------------|---------------------|--------------------------------|------------------------------|---------------------------------|----------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Very concerned | 7% BD KO RS | 6% KoS | 8% KOS | 5% K | 11% ABDhI KmNO QRS | 15% ABCDg HIJKMN OQRS | 9% BD KO RS | 8% bd KO RS | 7% KOS | 10% ABDiK NORS | 2% | 15% ABCDg HijKMN OQRS | 8% bD KO rS | 7% % KS | 5% K | 14% ABCDG HIJKMN OQRS | 7% KoS | 5% K | 4% |
| Somewhat concerned | 10% DK | 11% DgKq | 9% K | 6% K | 11% DKq | 15% AbCDe GHKMN OQS | 8% K | 10% % DK | 11% DKq | 13% AbcD GKMN OQS | 2% | 11% DK | 10% % DK | 10% % DK | 10% DK | 12% DgKq | 8% K | 11% % Dg Kq | 10% DK |
| Not very concerned | 17% DK LP | 21% ADEG JKLm OPS | 21% DGj KLP | 8% K | 16% DKLP | 18% DKLP | 13% % DK p | 18% % Dg KL P | 27% ABCDEFG HJKLMNO PQRS | 16% DKLP | 5% | 10% K | 17% % DK LP | 18% % Dg KL P | 19% ADG JKLP | 10% K | 21% % AD EGJ KLP | 20% % AD GJ KL P | 17% DKL P |
| Not at all concerned | 63% BE FIJ | 60% FI | 61% FI | 77% ABCEFG HIJLMN OPQRS | 58% FI | 48% | 66% % bEF IJ | 61% % FI | 52% | 59% FI | 88% ABCDEFG HIJLMNO PQRS | 60% Fi | 63% % Fij | 63% % eF IJ | 65% ABEF hiJr | 61% FI | 61% % FI | 61% % FI | 67% aBcE FhIJ pqr |
| Don't know VOL | 3% BO | 2% | 2% | 4% aBjmNOr s | 4% O | 4% BO | 4% BO | 3% | 3% bO | 3% O | 4% bO | 4% | 2% | 2% % | 2% | 4% BO | 3% o | 3% | 2% |

Statistics:
Overlap formulae used
- Column Proportions:

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

Cell Contents:

- Column Percentage
- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-----------------------|-------------------------|-------------------------|------------------------------|-----------------------------------|--------------------------|---------------------------|-------------------------------------|----------------------|---------------------------|---------------------------------------|---------------------------|-----------------------|-------------------------|--------------------------|-------------------------|----------------------|-----------------------|-----------------------|
| | GP | Mortgag e | Unde rwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/gr ad School | <\$25 k | \$25-50 k | \$50-100 k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Significantly higher now | 21% BDJK | 18% JK | 18% k | 16% K | 28% ABCDEFGHIJK LMNOQ Rs | 25% aBC DijKL R | 26% ABCD iJKLm R | 34% ABCDEFGHIJK KLMNOPQ RS | 20% JK | 14% | 12% | 17% k | 21% DJK | 23% BDJK | 22% aBcDJ Kr | 24% BcDJ KLr | 21% dj K | 19% JK | 23% Bc DJK |
| About the same vs. twelve months ago | 62% EF GH NP | 66% AcEF GHN P | 61% h | 69% ACEFG HIJLNP QR | 54% | 54% | 55% | 53% | 62% EF gH p | 64% EFGH NP | 75% ABCDEFGHIJK IJKLMNOPQ RS | 59% | 65% EF GH nP | 58% | 66% AcEF GHIN P | 55% | 63% EF GH p | 64% EF GH NP | 65% EF GH NP |
| Significantly lower now | 16% Hk OS | 15% hOS | 20% aBdH KmO S | 14% OS | 17% HKOS | 19% abD HKm OS | 17% HOS | 11% | 17% H OS | 20% ABDH KMOq RS | 12% | 22% ABDH KMOq rS | 14% os | 19% ABD HKm OS | 11% | 19% AbD HKM OS | 16% H OS | 16% Hk OS | 10% |
| Don't know VOL | 1% MNO | 2% MNO | 2% MNO q | 1% m | 1% | 1% m | 2% MNO Q | 1% | 1% mo | 2% MNOq | 1% | 1% | .% | .% | .% | 1% M | .% | 1% mo | 2% MN Oq |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------|-----------------------------|----------------------------|--------------------------|---------------------------|-----------|-----------------------------|-----------------|---------------------|-------------------------|------------------|-----------------------|------------------|-----------------|------------------------------|---------------------|---------------|----------------------|-------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Significantly higher now | 35% BOS | 31% S | 30% | 41% ABCeGH IJmnORS | 36% OS | 36% oS | 33% s | 33% 33% S | 34% % bOS | 41% ABCeG HIJnORS | 39% % bcOS | 37% % BcOS | 36% % BcOS | 30% S | 39% ABCG HIjORS | 39% aBC hiOrS | 33% % S | 26% | |
| About the same vs. twelve months ago | 55% deP | 59% ADEFgJ KlmNP Q | 61% aDEFG JkINP Q | 51% | 50% | 51% | 51% | 55% 55% e | 58% DEfg jnPq | 53% % | 53% | 51% % | 54% % | 53% % | 60% ADEFgH JKlmNP Q | 50% | 51% | 57% % DEj p | 61% ADEFgH KLmNPQ |
| Significantly lower now | 9% BDK | 8% K | 7% K | 7% K | 13% ABCDI KMOP Q | 10% dK | 15% ABCDhijkl MNOPQRs | 11% % bDK | 8% K | 11% % ABc DK | 4% % | 9% K | 9% K | 10% % bDK | 10% BDK | 9% K | 9% K | 10% % bDK | 10% bDK |
| Don't know VOL | 2% MNO | 2% MNO | 2% MnO | 1% MO | 1% mo | 2% MNO | 1% MO | 1% % mO | 1% MO | 2% MN Or | 2% MnO | 1% % | .% % | 1% % | .% % | 2% MnO | 1% % | 1% % mO | 3% aeiMNO qr |

Statistics:
 Overlap formulae used
 - Column Proportions:

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

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q118 - How does the total amount of debt on your house, including first mortgage, second mortgage, and home equity line of credit debt, compare to what it was twelve months ago? Would you say it is: READ CHOICES

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------|-----------------|-------------------|-------|--------|--------------------------|------------------|-------------------|----------------------|-----------|---------------------|-----------------------|-------------|----------------------|---------------------|-----------------------|----------------|----------------------|----------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Significantly higher now | 7% | 7% | 7% | 0% | 0% | 16% ABCHJKLM NOQRS | 8%* | 5% | 7% | 8% ns | 5% | 11%* | 6% | 5% | 8% abS | 12% abhkm NS* | 8% | 7% | 5% |
| About the same as twelve months ago | 60% OS | 60% OS | 66% abhOr S | 0% | 0% | 59% | 64% s* | 56% | 60% | 62% oS | 62% | 72% fhn oS* | 63% s | 59% | 58% | 71% ABFHjN OrS* | 63% | 59% | 55% |
| Significantly lower now | 31% Cfl P | 31% Cfl P | 24% P | 0% | 0% | 24% P | 25% p* | 37% CFG jLP | 31% % Cfl P | 28% P | 27% P | 17% * | 30% P | 35% abCFG JkLP | 33% ABCfgJL P | 14% * | 29% % IP | 32% % Cfl P | 37% ABCFG JkLP |
| Don't know VOL | 3% OQ | 3% OQ | 3% OQ | 0% | 0% | 2% q | 3% oQ* | 2% | 2% q | 2% OQ | 5% ABIIM NOQr | 0% * | 1% | 1% | 1% | 3% Q* | 0% % | 2% Oq | 4% imnO Q |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results



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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|----------------------|------------------------------|------------------|---------------------------------|----------------------------|------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------------|--------------------------------|-----------------------------|---------------------------|-------------------------|------------------------------|---------------------------|---------------------------|-----------------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Significantly higher now | 14% DKS | 13% DKS | 12% d | 8% | 19% ABcD IJKM OpS | 17% bDKMo S | 18% ABc DijK MOS | 18% ABc DijK MOS | 13% % D kS | 14% % DK S | 9% | 15% Dks | 12% % Dk | 17% ABc DijK moS | 13% DKS | 15% DKS | 17% aBcD ijKM OS | 15% % D KS | 9% | |
| About the same vs. twelve months ago | 61% BFHs | 57% | 61% | 70% ABCEFG HIJMNO PQRS | 60% fh | 54% | 60% | 56% | 62% % BF hs | 60% % bf | 70% ABCEFG HIJMNO PQRS | 64% bFh | 60% % f | 60% f | 62% aBFH S | 62% bFH | 58% | 62% % BF h | 57% | |
| Significantly lower now | 20% DEKL P | 26% ADEF GIJKL NOPR | 22% DEK LP | 15% | 16% I | 19% KLP | 17% kL | 23% DEgK LP | 21% % D EK LP | 20% % DE KL P | 12% | 10% | 23% % aD EG KLP | 20% DEKL P | 22% ADE GKLP r | 13% | 22% DEKL P | 20% % D eK LP | 29% AbCDEFG HIJKLmN OPQR | |
| Don't know VOL | 5% bi NO QR | 4% NO | 5% nO | 7% aBHIMN OQR | 5% NOq | 9% ABCEG HIJMN OQRS | 5% nO | 4% O | 4% % O | 6% bN OQ R | 9% ABCEGH IJMNOQ RS | 11% ABCdEG HIJMNO QRS | 4% O | 2% | 2% | 9% ABCEG HIJMN OQRS | 3% | 3% % O | 5% NO | |

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

Cell Contents:


- 
- Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-----------------------------|-------------------------------|---------------------------------|------------------------------|-------------------------------|--------------------------------|--------------------------------------|-----------------------------------|----------------------------------|---------------------------------|------------------------------|--------------------------------|---------------------------------------|--|---------------------------------------|---------------------------------------|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Grade school | 5% DM NO RS | 4% MNO RS | 3% MN Or | 3% MN OR | 7% abcD GHK MNO RS | 20% ABCDE GHIJK MNOP QRS | 3% MNO r | 3% MN OR | 7% ABCD GHJK MNO RS | 5% DM NO RS | 4% MN ORS | 34% ABCDE FGHIJK MNOP QRS | 0% | 0% | 0% | 12% ABCDE GHIJK MNOQ RS | 6% DgMN ORS | 1% MNO | 2% MNO | |
| Some high school | 9% BH MN ORS | 6% MNO RS | 10% BH MN ORS | 11% BH MN ORS | 12% ABHI MNO RS | 17% ABCDE HIJMN OQRS | 17% ABCD eHIJ MNO QRS | 5% MN OS | 8% BMN ORS | 11% AB Hi MN ORS | 13% ABH IMN OqR S | 66% ABCDE FGHIJK MNOP QRS | 0% | 0% | 0% | 22% ABCDE FGHIJK MNOQ RS | 10% BHM NORS | 4% MNO S | 1% MNO | |
| High school graduate | 28% BIL NO RS | 24% LNOS | 24% LN OS | 33% AB CIJL NO RS | 30% BcIL NORS | 29% bILNOS | 31% BcILN OrS | 29% bILN OS | 22% LNOS | 28% BIL NO S | 34% ABC hIJL NO RS | 0% | 100% ABCDE FGHIJK LNOPQ RS | 0% | 0% | 32% BCILN ORS | 38% ABCd EFGHI JLNOp RS | 25% LNOS | 15% LNO | |
| Some college | 24% FJL MO S | 22% FLMO S | 24% FL MO S | 21% fL MO S | 27% bdFJ kLM OPS | 16% LMO | 26% dFJL MOP S | 29% ABD FIJKL MOP qS | 23% FLM OS | 21% fLM OS | 21% fLM Os | 0% | 0% | 85% ABCDE FGHIJK LMOP QRS | 0% | 21% fLMO | 23% FLMO S | 31% ABCD eFIJKL MOP QS | 16% LMO | |
| College graduate | 17% dEF GKL MN Pq | 22% ADEF GJKL MNP Q | 19% eFG KL MN Pq | 14% FL MN P | 14% fLM NP | 10% LMN | 11% LMNp | 19% dEFG KLM NPQ | 19% dEFG KLM NPq | 17% FGk LM NP | 13% LM NP | 0% | 0% | 0% | 61% ABCDE FGHIJK LMNP QRS | 7% LMN | 14% fLMN P | 19% DEFG KLMN PQ | 30% ABCDE FGHIJK LMNP QR | |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|-----------------------------|-----------------------------------|-----------------------------|----------------------------------|----------------|------------|------------------|-----------------------|----------------------------|----------------------------------|------------------------|-----------------------|-------------|---------------------------------------|---------------------------------------|------------|--------------------------|------------------------|--------------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Graduate school | 11% EFg LM NP Q | 15% AcEF GHJK LMNP QR | 11% % EFL MN PQ | 12% % EF GL MN PQ | 6% LMN P | 4% LMNP | 7% LMNP q | 9% EFL MNP Q | 14% AEFG HkLM NPQ | 11% % EFG LM NP Q | 10% EFL MN PQ | 0% | 0% | 0% | 39% ABCDE FGHIJK LMNP QRS | 2% LMN | 4% LMNP | 12% EFL MNP Q | 27% ABCDE FGHIJK LMNP QR |
| Technical school | 4% kLM OP | 5% fKLM OP | 6% eFK LM OP | 5% KL MO P | 3% LMO | 3% LMO | 3% LMO | 4% LMO | 5% eFkL MOP | 5% efk LM OP | 3% LM O | 0% | 0% | 15% ABCDE FGHIJK LMOP QRS | 2% LMO | 4% LMO | 6% AEFg hKLM OP | 5% efKLM OP | |
| Don't know VOL | 2% IMN Oq | 3% aLMN OQR | 3% LM NO Qr | 2% IM NO | 1% MNO | 2% LMNO | 2% LMN Oq | 1% MN O | 2% LMN O | 2% LM NO q | 2% LM NO q | 0% | 0% | 0% | 0% | 2% LMNO | 1% MNO | 1% MNO | 4% ADEHij LMNO QR |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------------------|------------------------------------|------------------------------|------------------------------|-----------------------------------|-------------------------------|--------------------------------|-------------------------------|----------------------------|------------------------------|---------------------------|------------------------------|-------------------------------|-----------------------------|----------------------------------|---------------------------------|--------------------------------|--------------------------|------------------------------|--------------------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Suburban | 42% ADEF DE FG KL P | 50% ADEF HIJKL MNPQ | 50% ADEF GhJKL MnPQ | 35% IP | 36% IP | 31% | 35% IP | 43% % DE Fg LP | 45% DEF GKL mP Q | 43% DEF GkL P | 37% % fLP | 28% | 39% FLP | 44% % DE FG KLP q | 53% ABDEF GHIJKL MNPQr | 27% | 38% FLP | 50% ADEF HIJKL MNPQ | 54% AbDEF GHIJKL MNPQ | |
| Rural | 22% EF GO PS | 22% EFGIO PS | 20% EFg | 33% ABCEFG HIJKLM NOPQRS | 14% | 10% | 14% | 19% % EF g | 19% EFg | 24% AEF GhII OPS | 24% % EF GiO PS | 18% F | 27% AbcE FGHI IOPS | 23% % EF GiO PS | 19% EFG | 17% F | 22% EFG ps | 25% aEFGH IOPS | 17% F | |
| Urban or city | 33% BC DJ ORS | 24% | 26% | 29% bRs | 46% ABCD HIJKM NOQRS | 54% ABCDE HIJKM NOQRS | 48% ABCD HIJKM NOQRS | 34% % BC dO RS | 34% BCO RS | 30% BRS | 36% % BC DJn ORS | 51% ABCD HIJKM NOQRS | 33% BcO RS | 31% % BR S | 27% BRs | 53% ABCDE HIJKM NOQRS | 37% aBC DJN ORS | 22% | 24% | |
| Don't know | 3% d M nO | 3% MO | 3% MO | 2% mO | 4% MnO | 5% DMNO | 3% MO | 4% % M O | 3% MO | 3% MO | 3% MO | 3% O | 1% O | 2% O | .% | 4% MO | 3% MO | 3% MO | 5% DMNO | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------|--------------------------|---------------------------|---------------------------|--------------------------------|-----------------------------------|------------------|----------------------|--------------------------------|------------------------|---------------------------|----------------------------|-----------------------|---------------------------|---------------------------|-----------------------------|--------------------------------|-------------------------|------------------------|----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 14% EGH IMNP QR | 18% AEGH IMNP QR | 19% AEGH IMNP QR | 24% ABEFGH IJLMNO PQR | 4% | 16% EGH HP | 6% | 7% E | 12% EGH HP | 19% AEGH IMNP QR | 21% AEFG HIMN PQR | 15% EGH HP | 12% EGH P | 12% EGH P | 20% AbEFG HIMN PQR | 5% | 12% EGH HP | 15% EGH HP | 27% ABCEFG HIJKLMN OPQR |
| No | 84% BC DJK OS | 79% dS | 77% S | 74% S | 95% ABCEFGH IJKLMNO pQRS | 83% Djk S | 92% FIJKLO qRS | 92% ABCEFI JKLmNO QRS | 86% BC DJK OS | 78% dS | 77% S | 85% bc DJ KS | 88% ABC DFJK ORS | 88% ABC DFJK ORS | 79% DS | 93% ABCEFIJ KLMNO QRS | 87% aBC DJK OS | 84% BC DJK OS | 69% |
| Don't know | 2% IM NO | 3% aeLM NOQ R | 3% LMN Oq | 2% LMNO | 1% mNO | 2% LM NO | 3% LMNO q | 1% mNO | 2% LM NO | 2% LMN Oq | 2% LMN O | 0% | .% | .% | .% | 2% LMNO | 1% No | 1% MN O | 4% AbDEFHij kLMNOp QR |

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

Cell Contents:
 - Column Percentage

Table 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 | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Married or have an unmarried partner | 61% EGHKP | 78% ADEFG HJKLM NOPQR | 75% ADEF GHKL MNO PQ | 62% EGHKP | 40% | 65% EGHK LN P | 42% P | 45% EP | 78% ADEFG HJKLM NOPQR | 70% ADEF GHKL MNP Q | 52% EGhP | 55% EGH P | 63% EGHK P | 58% EGH KP | 68% ADE GHK LmN PQ | 35% | 61% EGHK P | 69% ADE GHK LMN PQ | 79% ADEFG HJKLM NOPQR |
| Single | 23% BCDIJKOS | 9% | 12% k | 12% bK | 45% ABCDEF IJKLM NOPQRS | 24% BCDIJKS | 40% ABCD FIJKL MNO QRS | 49% ABCDEF GIJKLM NOPQRS | 13% BK | 11% BK | 7% | 21% BCDIJKS | 22% BCDIJKS | 27% ABC DIJKL mOQRS | 21% BCDIJKS | 37% ABCDEF IJKLM MNO QRS | 21% BCDIJKS | 20% BCDIJKS | 12% BK |
| Widowed | 7% BcFHJORS | 4% fHIS | 4% HIS | 16% ABCEF GHIJM NOpQRS | 5% FHIS | 2% hl | 5% FHIS | 1% | .% | 4% fHIS | 30% ABCDEF GHIJLM NOPQRS | 12% ABCE FGHI JNORS | 8% Bce FHI JORS | 6% BFHIJ oRS | 4% fHIS | 13% ABCEF GHIJM NOqRS | 8% BCE FHI JORS | 3% HIS | 1% |
| Divorced | 7% HrS | 6% HS | 6% Hs | 7% HS | 8% HmrS | 6% Hs | 9% bHiM oRS | 2% | 6% HS | 11% ABCD eFHI MNO RS | 8% bHMRS | 10% aBcf HiMo RS | 5% H | 7% HrS | 6% HS | 10% ABcdF HiMn ORS | 9% aB Hi Mo RS | 5% H | 3% |
| Other VOL | 1% | 1% | 1% | 1% | 1% q | 1% q | 1% q | 1% | 1% | 1% q | 1% | 2% q | 1% | 1% | 1% | 2% aDkQ | .% | 1% | 2% q |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|------------------|---------------|-----------------|------------|------------|----------|-------------------|------------------|------------|-----------|------------------|------------|-----------------------|-------------|--------------|---------------------|------------|----------|-----------|-------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Do n't know VO L | 2% M NO | 3% IMNO r | 3% IMNO | 2% IMNO | 2% NO | 2% M N O | 3% IMNO | 1% NO | 2% MNO | 3% IMNO qr | 2% MNO | .% | 1% | .% | .% | 2% IMNO | 1% NO | 1% NO | 4% AEHL MNOQ R |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|----------|----------------------|-----------------------------|-----------------|----------------------------------|------------------------|---------------------------------|------------------|------------------------------|-----------------------------------|--------------------------------|--|------------------------|-----------------------------|------------------------------------|------------------|-------------------------------|------------------------|---------------------|--------------------------|
| | Mortg age | Und erwa ter | Owner | Ren ter | Hispanic | Afri can Am eric an | Gen Y | Gen X | Boomer | Pre- boomer | Le ss Th an Hi gh Sc ho ol | Hig h Sch ool | So me Co lle ge | Colle ge/gr ad Scho ol | <\$25k | \$25 - 50k | \$5 0- 10 0k | >\$10 0k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 0 | 60% BF HI S | 50% I | 57% BFI | 78% ABCEFGH IJLMNOP QRS | 60% BF HIS | 45% I | 58% BFh Is | 51% I | 26% | 69% ABCEFG HILMNO QRS | 91% ABCDEFG HIJLMNO PQRS | 57% bF I | 63% BF HI QS | 60% BF HIS | 58% BFHI S | 65% ABCeF gHIInO QrS | 55% bFI | 59% BF HIS | 51% I |
| 1 | 15% DK m P | 18% ADEhK MOP | 18% DKM P | 8% K | 14% DK P | 16% DKmP | 17% DK MP | 14% DKp | 18% ADeKMP | 18% ADEKM P | 4% | 15% DK P | 11% DK | 17% DK M P | 16% ADK MP | 10% K | 17% DK MP | 17% DK M P | 16% DKM P |
| 2 | 16% DJK | 20% ADEGJ KMNO PqR | 17% DJK | 8% K | 15% DJK | 21% ADEgJKI MnoPqr | 15% DJK | 22% ADEGJ KIMNO PQR | 32% ABCDEFG HJKLMNO PQRS | 8% K | 1% | 15% DJ K | 15% DJ K | 16% DJ K | 17% DJK | 14% DJK | 16% DJK | 16% DJK | 20% ADE gJK mOP |
| 3 | 6% DJK | 7% ADJKN OR | 5% DJK | 2% K | 6% DJK | 10% AbCDEg hJKmNO PqR | 6% DJK | 7% DJK | 16% ABCDEFG HJKLMNO PQRS | 2% K | .% | 7% DJ K | 7% DJ K | 5% DJ K | 6% DJK | 6% DJK | 7% DJK | 5% DJ K | 7% DJK Nor |
| 4 | 2% DJK | 2% JK | 1% | 1% K | 3% acD JKn Rs | 4% ABCDJK MNORS | 2% dJK | 4% ABCDJ KmNO RS | 4% ABCDJKM NORS | 1% | 0% | 4% cD JK Rs | 2% dJK | 2% JK | 2% DJK | 3% DJK | 3% cDJ Kr | 1% K | 1% K |
| 5 | .% J | .% | 0% | .% | 1% Jn | 1% aBdJKN ops | 0% | 1% jn | .% jn | 0% | 0% | 0% ab dJk np | 1% ab dJk np | 0% | .% J | .% | 1% aBd JkN os | .% | 0% |

| | G | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|------------------|---------------------|--------------------|---------------------|------------|-------------|---------------------------------|-------------------|----------|----------|----------------|--|------------------------|-----------------------------|------------------------------------|---------------|------------------|-----------------------|------------------------|
| | P | Mortg age | Und erwa ter | Owner | Ren ter | Hispanic | Afri can Am eric an | Gen Y | Gen X | Boomer | Pre- boomer | Le ss Th an Hi gh Sc ho ol | Hig h Sch ool | So me Co lle ge | Colle ge/gr ad Scho ol | <\$25k | \$25 - 50k | \$5 0- 10 0k | >\$10 0k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Do n't Know VOL | 2 % N O | 3% NO | 2% | 3% aehIMN OpQ | 1% | 2% n | 2% | 2% | 3% No | 2% N | 3% eMNOq | 1 % | 1% | 1% | 2% | 2% | 2% | 2 % n | 4% aEhI MN Oq |
| Me an | 0. 74 | 0.90 | 0.72 | 0.34 | 0.7 9 | 1.14 | 0.7 5 | 0.98 | 1.53 | 0.44 | 0.08 | 0. 84 | 0.7 4 | 0. 70 | 0.76 | 0.69 | 0.8 6 | 0. 70 | 0.87 |
| Sta nda rd Dev iati on | 1. 09 | 1.09 | 0.98 | 0.79 | 1.1 7 | 1.29 | 1.0 7 | 1.21 | 1.20 | 0.79 | 0.35 | 1. 17 | 1.1 4 | 1. 01 | 1.07 | 1.10 | 1.1 8 | 1. 01 | 1.07 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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


Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------------|---------------------|------------------|--------------------|----------------|----------------|-------------------------|---------------------------------|----------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------------|----------------------------|---------------------------|------------------------------------|------------------|----------------------------|-------------------------------|----------------------|
| | | Mor tgag e | Unde rwate r | O wn er | Re nt er | Hisp anic | Afric an Ame rica n | Gen Y | Gen X | Boomer | Pre- boomer | Less Than High School | Hig h Sc ho ol | Som e Colle ge | Colleg e/gra d Schoo l | <\$ 25 k | \$25- 50k | \$ 5 0- 1 0 0k | >\$ 10 0k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| 0 | 83% FIJL | 82% fiJ | 83% J | 84% FIJL | 84% FIJL | 77% | 82% J | 89% ABCdEFG IJLmOQRS | 79% | 76% | 92% ABCDEFGHIJ LMNOPQRS | 76% | 84% % FIJL | 87% ABFg IJLQr s | 85% ABFIJ Lq | 85% % FIJL | 81% J | 8% 3% % FI JI | 82% % fj |
| 1 | 11% H Kn p | 12% HKN OP | 13% HKnp | 10% % HK | 10% % HK | 14% adeH KNo P | 12% HKP | 6% | 12% HKnp | 18% ABCDefG HIKMNOP RS | 4% | 18% ABDEgHI KMNOPR S | 11% % HK | 9% hK | 10% HK | 8% % K | 15% ADEHK mNOPr s | 1% 1% % H K | 10% % HK |
| 2 | 3% % dK | 3% dK | 3% | 2% | 3% k | 4% DKq | 2% | 2% | 4% aDKq | 3% DK | 1% | 4% K | 3% K | 3% K | 3% DK | 4% % DK | 2% | 3% % K | 3% % K |
| 3 | 1% % Jk Os | .% | 0% | .% | 1% jko | 2% bcdJ KOq S | 1% cdJK OqS | 1% | 2% ABCDhJ KNOpQr S | .% | 0% | 1% k | 1% % jK | 1% % k | .% | 1% % k | .% | 1% % JK O | .% |
| Don't Know VOL | 3% % NO | 3% NO | 2% | 3% lm NO | 2% | 3% ln | 2% | 2% | 4% INO | 2% n | 3% IN | 1% | 2% | 1% | 2% | 2% % | 2% | 3% % | 4% % ilm NO |
| Mean | 0.19 | 0.21 | 0.18 | 0.15 | 0.18 | 0.28 | 0.21 | 0.13 | 0.27 | 0.26 | 0.06 | 0.29 | 0.19 | 0.16 | 0.17 | 0.19 | 0.20 | 0.19 | 0.17 |
| Standard Deviation | 0.50 | 0.51 | 0.45 | 0.43 | 0.51 | 0.62 | 0.54 | 0.45 | 0.64 | 0.53 | 0.27 | 0.59 | 0.51 | 0.47 | 0.47 | 0.53 | 0.47 | 0.51 | 0.46 |



Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-------------|---------------|--------------------------|------------|------------------|----------------------|------------------|----------------------------|----------------------------|---------------------------|----------------|-----------------------|-------------|-----------------|---------------------|-----------------|-----------------|-----------------|--------------|
| | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 0 | 84% BCFJ | 82% cfj | 78% | 83% FJ | 87% aBCFJKLPq | 78% | 83% J | 91% ABCDEFGHIJKLMNOPQRS | 91% ABCDEFGHIJKLMNOPQRS | 75% | 82% J | 80% % | 85% CFJ | 86% BCFjk | 87% ABCDFgJKLPq | 82% J | 83% fj | 85% bcfj | 86% BCFJ |
| 1 | 10% EHI | 11% AEHIOS | 17% ABCDEFGHI MNOPQRS | 11% EHI | 7% Hi | 12% EHios | 11% EHI | 3% | 4% | 17% ABCDEFGHI KMNOPQRS | 12% aEHImOS | 14% % aEHios | 9% HI | 10% % eHI | 9% HI | 10% EHI | 11% % EHI | 10% % EHI | 8% HI |
| 2 | 3% IO | 3% IOs | 2% I | 2% I | 3% I | 6% ABCDEgHIKNOqRS | 3% I | 2% i | 1% | 5% ABDhINORS | 3% I | 5% los | 4% IOs | 3% I | 2% I | 5% ADeHINORS | 3% % loI | 3% % I | 2% i |
| 3 | 1% % | 1% r | .% % | .% % | 1% % | 1% % | 2% aDIIOR | 1% % | .% % | 1% % | 1% % | .% % | 1% dr | 1% % | .% % | 1% % | 1% % | .% % | 1% % |
| Don't Know VOL | 3% NO | 3% no | 2% % | 3% IMNo | 2% % | 3% I | 2% % | 2% % | 4% IMNO | 3% % | 2% % | 1% % | 2% % | 1% % | 2% % | 2% % | 2% % | 2% % | 4% ablmno |
| Mean | 0.18 | 0.20 | 0.23 | 0.17 | 0.16 | 0.28 | 0.21 | 0.10 | 0.07 | 0.30 | 0.20 | 0.24 | 0.20 | 0.17 | 0.14 | 0.23 | 0.20 | 0.16 | 0.14 |

| G P | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--------------------|----------|--------------|-------|--------|----------|------------------|-------|------------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|------|
| G P | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Standard Deviation | 0.49 | 0.52 | 0.49 | 0.45 | 0.49 | 0.62 | 0.57 | 0.43 | 0.30 | 0.59 | 0.50 | 0.53 | 0.55 | 0.49 | 0.43 | 0.57 | 0.51 | 0.45 | 0.45 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-----------------------|-----------------|-------------------|------------------------|-----------|-----------------|-----------------------|---------------------------|--------------------------------|-----------|-------------------------|------------------------------|-----------------------|----------------|--------------------|---------------------|----------|------------------|-----------|-----------|----|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| 0 | 85% fH | 87% AcFg HN | 83% | 86% fH | 84% H | 81% | 83% | 78% | 87% fH | 88% AceF GHN p | 92% ABCDEFGHIJ MNOPQRS | 87% fH | 88% Fg H | 84% H | 87% aFH | 85% H | 86% H | 87% FH | 86% H | |
| 1 | 7% KO | 6% K | 12% ABdEIJ KMORS | 7% K | 7% K | 10% ABeIJK MORS | 9% bKMOR | 9% aBKMO | 6% K | 7% K | 3% | 8% K | 5% k | 9% ABIJK MOR | 6% K | 8% Km | 8% K | 6% K | 6% K | |
| 2 | 5% BD iJK | 3% JK | 3% k | 3% K | 5% diJ kl | 4% jK | 4% jK | 10% ABCDEFGHIJK LMNOPQRS | 3% K | 2% k | 1% | 2% | 5% JK | 6% BcDIJ KIQ | 5% BcDIJK lq | 4% JK | 3% K | 4% JK | 4% JK | |
| 3 | .% BO | 0% | 0% | .% bo | .% bo | .% | 1% ABcdfHIJK mNOpQS | .% | .% | .% BO | .% | 1% B | .% b | .% | .% | .% | .% | .% BO | .% | |
| 4 | .% | .% | 0% | 0% | 0% | 0% | 0% | .% | 0% | .% | 0% | 0% | 0% | 0% | 0% | 0% | .% a | 0% | .% | 0% |
| 5 | .% b | 0% | 0% | 0% | .% | 0% | 0% | .% b | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% aBd Jmn | 0% | 0% | 0% |
| Don't Know VOL | 3% NO | 3% NO | 2% | 4% NO | 3% | 4% No | 2% | 2% | 4% NO | 3% N | 4% mNO | 2% | 2% | 1% | 2% | 3% | 3% | 3% n | 4% hNO | |
| Mean | 0.18 | 0.13 | 0.17 | 0.14 | 0.21 | 0.20 | 0.22 | 0.33 | 0.13 | 0.13 | 0.05 | 0.14 | 0.16 | 0.21 | 0.19 | 0.18 | 0.18 | 0.16 | 0.15 | |

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-----------------|-----------------------|---------------------|-----------------|-------------------------|----------------------------|----------------------|--------------------------|--------------------|-----------------|-------------------------|-----------------------------|------------------------|----------------------|---------------------|--------------------|----------------------|--------------------|--------------------------|
| | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R |
| 0 | 88% EF gH | 91% AEFG HijPQR | 88% f | 89% EF GH | 84% | 82% | 84% | 84% | 88% E F g | 89% EFG H | 92% AcDEFG HLMPQR | 86% | 88% EF | 90% EF GH p | 90% AEFG Hpq | 86% f | 86% f | 88% EFh | 91% AEFG HijP Q |
| 1 | 6% BS | 5% | 9% Bdijk mnrS | 5% | 8% bikmS | 9% ABDIJK MNoRS | 9% aBDij KMnrS | 8% aBdik mnrS | 5% | 6% S | 5% | 11% ABDIJK MNOpR S | 5% | 6% | 6% bS | 7% S | 9% aBDijk MNoS | 6% | 4% |
| 2 | 2% BK OS | 1% k | 1% | 2% K | 4% ABcdKO QS | 4% ABCDij KlnOQ S | 3% BcdK OqS | 3% BKOq S | 2% b K S | 2% BK OS | .% | 2% k | 3% BcdK oqS | 2% BKS | 1% Ks | 4% ABcd KOqS | 1% k | 3% ABCD KOqS | 1% |
| 3 | 1% Bj kO | .% | 0% | .% | 2% ABcdijk nOpQRs | 1% Bkq | 1% b | 1% aBcdJ KOQR s | .% b | .% | 0% | .% | 1% BcdJ KoQ R | .% b | .% B | 1% bk | .% | .% | .% |
| 4 | .% B | .% | 0% | .% | 1% B | .% | 1% b | 1% | 1% B | .% | .% | 0% | .% | .% | 1% B | .% | 1% B | .% | .% |
| 5 | .% | 0% | 0% | .% | 0% | 0% | .% | 0% | .% | 0% | 0% | 0% | 0% | .% | 0% | 0% | 0% | 0% | 0% |
| 6 | .% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | .% | 0% | 0% | 0% | 0% | .% | .% | 0% | 0% | 0% |
| Don't Know VOL | 3% NO | 3% NO | 3% | 3% INO | 2% | 3% In | 2% | 2% | 4% INO | 3% n | 3% n | 1% | 2% | 1% | 2% | 2% | 3% | 2% | 4% INO |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|------|--------------|------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Mean | 0.15 | 0.08 | 0.11 | 0.11 | 0.24 | 0.22 | 0.21 | 0.22 | 0.113 | 0.13 | 0.06 | 0.16 | 0.17 | 0.14 | 0.12 | 0.18 | 0.15 | 0.14 | 0.07 |
| Standard Deviation | 0.51 | 0.34 | 0.34 | 0.44 | 0.69 | 0.58 | 0.62 | 0.62 | 0.52 | 0.47 | 0.30 | 0.45 | 0.58 | 0.51 | 0.48 | 0.55 | 0.51 | 0.49 | 0.34 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | G P | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------------|-----------|---------------|-------------------------|----------------------|--------------------|--------------|-----------------------------|---------------------------|--------------------|----------------------|--------------------|------------------------------------|---------------------|----------------------|----------------------------|------------------------|------------------|---------------|------------------------|
| | | Mort gage | Underw ater | Owne r | Rent er | Hisp anic | Afric an Ame rican | Gen Y | Gen X | Boom er | Pre- boom er | Les s Than High School | High School | Some Colleg e | Colleg e/grad School | <\$25k | \$25 - 50k | \$50- 100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 0 | 89% EH | 90% aCEHns | 86% | 92% ACEH NoPqS | 86% | 91% EH | 90% eH | 84% | 92% aCE HNps | 92% ACEH NOPqS | 91% cEH n | 91% eH | 92% ACEH nPqs | 88% H | 89% EH | 88% H | 88% H | 90% eH | 88% h |
| 1 | 6% DIJ | 6% ij | 10% ABDFIJK MOprs | 4% | 8% aDFIJ Kmp | 4% | 6% | 10% ABDFgIJK MnOPRS | 4% | 4% | 5% | 7% | 5% | 7% DfIJK | 6% DIJ | 6% | 8% DFI Jkm | 6% DIJ | 6% d |
| 2 | 1% bdq | 1% | 1% | .% | 2% ABDI JoQr | 2% Q | 1% Q | 2% aBDijoQr | .% | 1% | 1% | .% | 1% | 2% aBDIJQ r | 1% q | 3% ABDIJKL MOQRs | .% | 1% % | 1% % |
| 3 | 1% i | .% | .% | 1% | 1% | .% | 1% | 1% | 0% | 1% | .% | 1% | .% | 1% i | 1% l | .% | .% | 1% l | 1% i |
| 4 | .% BJ | .% | 0% | .% | 1% BJMr | .% | 0% | 1% Bjmr | .% B | .% | .% | 0% | 0% | 1% ABDgJ kMoRs | .% B | 1% BJM | 1% BJ m | .% | .% |
| 5 | .% | 0% | 0% | 0% | .% | 0% | 0% | .% | 0% | 0% | 0% | 0% | 0% | 0% | .% ABJ | .% | 0% | 0% % | 0% % |
| Don't Know VOL | 3% NO | 3% No | 3% | 3% lNo | 2% | 3% l | 2% | 3% | 4% lNO | 3% | 3% n | 1% | 2% | 2% | 2% | 2% | 3% | 2% % | 4% abJL mNO r |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|------|--------------|-------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|------------|-------------|---------|
| G P | | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25 - 50k | \$50 - 100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Mean | 0.12 | 0.08 | 0.13 | 0.07 | 0.19 | 0.10 | 0.11 | 0.21 | 0.07 | 0.08 | 0.08 | 0.10 | 0.08 | 0.17 | 0.12 | 0.16 | 0.12 | 0.11 | 0.10 |
| Standard Deviation | 0.47 | 0.34 | 0.38 | 0.35 | 0.61 | 0.42 | 0.40 | 0.63 | 0.35 | 0.37 | 0.35 | 0.38 | 0.35 | 0.58 | 0.49 | 0.58 | 0.48 | 0.41 | 0.40 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|---|--------------------------------|---------------------------------|-------------------------------|--------------------------------------|-----------------------------------|----------------------------------|--------------------------------|-----------------------------------|-------------------------------------|----------------------------------|---------------------------------------|-----------------------------------|---------------------------------|----------------------------------|-------------------------------------|-------------------------------------|--------------------------------|---------------------------------|-------------------------------------|---------|
| | | GP | Mortgage | Underwriter | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Employed full-time | 51% DG KLP | 62% ADEF GJKL MNP Q | 59% ADE GKL MN PQ | 32% K | 49% DGKL P | 53% DGKL P | 42% DKI P | 61% ADEF GJKL MNP Q | 70% ABCDE FGHJKL MNPQ R | 54% % AD eG KL MP | 7% | 33% K | 48% DgKL P | 50% DGK LP | 67% ABCDE FGHJKL MNPQ R | 30% K | 50% DGK LP | 60% ADEF GJKL MNP Q | 70% ABCDE FGHJKL MNPQ R | |
| Employed part-time | 12% BDJ KOS | 9% | 9% | 8% | 17% ABCD FIJKL MOQ RS | 11% dK | 14% BDj KOS | 17% ABCD FIJKL MOQ RS | 10% k | 10% % dk | 7% | 10% | 12% bDK | 15% ABC DfIJK IOQ RS | 9% K | 15% ABCdfi JKIORS | 11% dK | 10% K | 9% | |
| Not currently employed in a paying job | 13% DK ORS | 11% DKO RS | 11% dKos | 7% K | 18% ABCD JKMn OQRS | 21% ABCD IJKM NOQ RS | 17% ABc DjK mO RS | 18% ABCD JKMn OQRS | 14% DKORS | 13% % DK OR S | 1% | 23% ABCD eIJKM NOQR S | 12% DKO rS | 14% DKO RS | 8% K | 22% ABCDE ghIJK MNOQ RS | 13% DKO rS | 9% K | 7% K | |
| Retired | 21% BcE FHij nOR S | 15% HIS | 17% HIS | 50% ABCEF GHIJL MNOP QRS | 13% HI | 12% HI | 24% BCE FHij nOR S | 1% | 2% | 19% % BEF HIO S | 82% ABCDEF GHIJLM NOPQR S | 33% ABCE FgHIJ NOQR S | 26% ABC EFHI JNO RS | 18% BEF HIS | 15% HIS | 30% ABCEF gHIJN OqRS | 23% BCE FHij NO RS | 17% EfHIS | 10% HI | |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|------------------|---------|--------------|-------------|-------|--------|----------|------------------|------------|-------|---------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|----------|--|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Do n't know VO L | 3% Mn O | 3% mO | 4% mO | 3% MO | 4% MO | 3% O | 4% mO | 3% O | 4% MO | 4% Mn O | 3% O | 1% | 2% | 2% O | 1% | 3% O | 3% O | 3% mO | 5% blMNO | |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|--|-----------------|---------------------|---------------------|-------------------|----------|----------|------------------|-------------|-----------------|---------------------|--------------------|-----------------------|-------------|--------------|-------------------------|--------|----------|-----------------|-------------------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person | 29% EFHLMNPQ | 37% AEFGHILMNPQR | 37% AEFGHILMNPQR | 35% aEFgHLMNPQ | 18% P | 15% | 26% EFILMNPQ | 22% fMPq | 31% EFHLMNPQ | 36% AEFGHILMNPQR | 40% aEFgHLMNPQ* | 15% * | 14% | 20% mP | 54% ABCDEFGHIJLMNPQR | 12% | 16% | 31% EFHLMNPQ | 53% ABCDEFGHIJLMNPQR |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|-------------|----------------------------|------------------------|----------|------------------|----------|------------------|----------------------|--------------------------------|-----------|------------|-----------------------|-------------|-------------------------------------|--------------------------------|----------|----------|--------------------------------|--------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| White collar office or support person, like a secretary, assistant, receptionist | 12% LO | 13% LO | 11% L | 10% L | 12% L | 9% L | 12% L | 12% L | 11% L | 12% Lo | 16% L* | 2% * | 9% I | 20% ABCDE FGHIJ MOPQ RS | 10% L | 12% L | 12% L | 13% LO | 11% L |
| White collar government, law enforcement, or education | 10% denq | 13% ADEH JkIM NPQ | 13% Del MNp Q | 6% | 7% | 9% | 11% dp | 8% | 14% ADE Hjkl MNP Q | 9% d | 5% * | 4% * | 7% | 7% | 16% ABDEF HJKLM NPQrS | 6% | 7% | 13% ADE HJKL MNP Q | 11% Demnq |
| Fine arts, like artist, singer, dancer, actor | 1% BiJ | 1% | 0% | 1% | 3% aBcIJ M | 2% | .% | 3% aB CiJ M | 1% | 1% | 0% * | 0% * | .% | 2% BCIJm | 2% aBCIJ | 1% | 1% | 2% BCIJ m | 1% |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---|---------------|--------------|-------------|-----------------|-----------------------------|------------------------------|----------------------|-----------------------------------|-----------------|------------|------------------|-------------------------------------|------------------------------------|---------------------|----------------------|------------------------------------|-------------------------------|------------|----------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College /grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| Blue collar/ trade worker, like carpenter, electrician, trucker, farmer, fishing, manufacturing worker, retail, security guard, food service /waiter | 37% BJKORS | 29% OS | 31% OS | 38% BKO S | 48% ABC DGII KnORS | 53% ABCD GHIJK NORS | 38% % Bk OS | 43% % AB Cij KO RS | 36% BkO S | 33% BOS | 24% O* | 63% ABCDE GHIJK NOpRS * | 58% ABCD EGHIJ KNOp RS | 41% aBCJKO RS | 10% | 50% ABCD GIJKn ORS | 54% ABCD eGHIJ KNORS | 31% OS | 19% O |
| Military | 1% BJ | .% | 0% | .% | 2% biJs | .% | 1% | 2% AB cfiJ OS | .% | .% | 0% * | 0% * | 1% j | 1% BJ | 1% bJ | 2% J | 1% j | 2% BciJ | .% |
| Other | 9% bOS | 7% S | 7% S | 8% S | 10% ioS | 10% S | 10% % S | 9% S | 7% S | 8% S | 14% bioS * | 13% S* | 9% S | 8% S | 7% S | 16% ABCDE fHIJM NOQR S | 8% S | 8% S | 3% |
| Don't know VOL | 1% r | 1% | 1% | 1% R | 1% | 2% ABIJN ORs | 1% | 1% r | 1% | 1% | 1% * | 3% bnR* | 1% | .% | 1% | 2% nR | 1% r | .% | 1% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|--------------------------|--------------------------------|-----------------------------------|---------------------------------|----------------------------|-----------------------------|------------------------------|-------------------------------|---------------------------------|-----------------------------|-----------------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------------|------------------------------------|--------------------------------|-------------------------------|----------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| 0 | 41% BCF Hij ORS | 28% S | 27% s | 60% ABCEF GHIJLM NOQRS | 48% ABC FHIJ NORS | 35% BCIS | 52% ABCF HIJlm NORS | 31% S | 28% S | 38% BC HIO S | 77% ABCDEF GHIJLM NOPQRS | 44% BC FHI Or S | 46% ABC FHIJ ORS | 41% BCf HI OR S | 34% BCIS | 58% ABCEF HIJLM NOQR S | 47% ABC FHIJ nOR S | 36% BCh S | 21% |
| 1 | 43% DE GK PQ | 54% ADEFG HJKLM NOPQR | 55% ADEF GhJKL MNPQ r | 29% K | 37% DKP | 42% DGKP | 32% Kp | 48% ADEF GKL MP Q | 58% AbDEFG HJKLM NOPQR | 45% DE GKI mP Q | 15% | 38% DK P | 40% DGK P | 44% DE GK PQ | 50% ADEF GJKL MNP Q | 27% K | 38% DKP | 48% ADEF GKL MP Q | 61% ABcDEF GHJKLM NOPQR |
| 2 | 10% DK | 13% ADEIK MnOp | 14% aDEIK Mp | 6% K | 8% K | 15% ADEIj KMN OPQR | 11% DK | 14% ADEI KMn Pq | 8% K | 11% De KM | 3% | 14% DEi Km p | 8% K | 10% DK | 11% DeiK m | 9% dK | 10% DK | 11% DK | 12% DeiKm |
| 3 | 2% DK | 2% DK | 2% | 1% | 3% DK | 4% aDljk os | 2% dk | 4% AbDi jKOS | 2% | 2% DK | 1% | 3% k | 3% DK | 3% DK | 2% DK | 2% DK | 3% DK | 3% DK | 2% |
| Do n't Know VO L | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Do n't Know VO L | 3% NO | 3% no | 2% | 4% NO | 4% N | 3% n | 3% | 3% | 3% n | 3% n | 4% bINOr | 2% | 3% | 2% | 2% | 4% No | 3% | 3% | 4% NO |

| | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------|------|--------------|------------|-------|--------|----------|------------------|------------|-------|--------|------------|-----------------------|-------------|--------------|---------------------|--------|----------|-----------|---------|
| GP | | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Mean | 0.73 | 0.90 | 0.90 | 0.46 | 0.65 | 0.88 | 0.62 | 0.91 | 0.83 | 0.77 | 0.24 | 0.74 | 0.66 | 0.74 | 0.81 | 0.55 | 0.68 | 0.80 | 0.95 |
| Standard Deviation | 0.75 | 0.71 | 0.70 | 0.66 | 0.77 | 0.83 | 0.77 | 0.79 | 0.65 | 0.74 | 0.53 | 0.80 | 0.75 | 0.75 | 0.72 | 0.77 | 0.77 | 0.74 | 0.64 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| GP | | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-------------------------|---------------|---------------------------|-------------|------------------------|----------------------|------------------|-------------|-----------------------|----------------------|---------------|------------------------------|---------------|------------------------|---------------------|--------------------|-------------------|---------------------|---------------------|----------------------|
| GP | Mortgage | Under water | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k | |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 10% DEKp | 14% ADEFJKIM nOPqRs | 13% DEKP | 6% K | 7% K | 10% DK | 12% DEKp | 13% % AD EKP | 12% % DE KP | 10% DeK | 3% | 9% K | 10% % DK | 12% DEK P | 11% DEK | 8% K | 11% % DE K | 11% % DE K | 12% DEKp |
| No | 87% Bis | 82% | 83% | 90% ABCfG HIJqrS | 90% ABCf GHIjS | 86% b | 84% | 84% % | 84% % | 87% Bs | 93% ABCDeFGHIJ MNOPQRS | 89% % B | 89% % Bcg hIS | 87% Bis | 88% ABCgHI S | 89% BCg HIS | 87% % B | 87% % B | 84% |
| Do n't know VO L | 3% m NO | 3% NO | 4% NO | 4% MNO r | 3% NO | 4% NO | 4% mNO | 3% NO | 4% m NO | 3% mN O | 3% mNO | 2% | 2% | 1% | 1% | 3% mN O | 2% % n | 2% N O | 5% ABhJLM NOqR |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | | |
|-------------------|---------------|----------------|---------------|-------------------------|---------------|--------------------------------|---------------|------------------|-------------------------|-------------------------|-----------|----------------------------|---------------------------|---------------|-----------------|---------------------------|-------------------------|------------|-----------------------|---------|
| | | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Yes | 14% DGKMNR | 16% aDGKMNR | 15% DGKMNR | 10% | 15% DGKMNR | 49% ABCDEFGHIJKLMNO PQRS | 7% | 13% GkNr | 19% ABDeGHKMN ORS | 16% aDGKMNR | 9% | 36% ABCDEGHJKMN PQRS | 10% | 8% | 16% ADGhKMNR | 21% ABcDEGHJKMN ORS | 17% DGhKMNR | 9% | 14% dGkMNR | |
| No | 83% bFijLP | 81% FILP | 81% FLp | 87% ABceFIJLO PQS | 82% FILP | 48% | 85% bFijLP | 77% FL | 81% FLP | 88% ABCEFIJLO PQS | 63% F | 89% ABCEFIJLO PQS | 91% ABCDEFHJKL OPQS | 83% BFIJLP | 75% FL | 81% FLp | 89% ABCEFIJLO PQS | 81% FLp | | |
| Don't know | 3% mNO | 3% mNO | 3% NO | 3% MNO | 3% NO | 3% mNO | 3% NO | 3% nO | 3% mNO | 3% MNO | 3% mNO | 1% | 2% | 1% | 1% | 3% mNO | 3% nO | 2% nO | 5% ABehjLMN OqR | |

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

Cell Contents:
 - Column Percentage
 - Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------------------|-----------|--------------|-------------|--------------|--------------|-------------|------------------|------------------------|------------|---------------------|--------------|-----------------------|-------------|--------------|---------------------|---------------------|-------------|------------|------------|
| | GP | Mortgage | Underwriter | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| This year | .% | .% | 0%* | 0%* | 0%* | 0% | 0%** | 0%* | .%* | 0% | 0%* | 0%* | 0%* | 0%* | .% | 0%* | 0%* | 0%* | 1%* |
| Last year | .% | 0% | 0%* | 1%* | 1%* | .% | 0%** | 1%* | .%* | .% | 0%* | 0%* | 0%* | 0%* | 1%AB | 0%* | 1%* | 1%* | 1%* |
| Two to five years ago | 1% | 1% | 3%* | 0%* | 2%* | 1% | 2%** | 2%* | 1%* | 1% | 0%* | 0%* | 3%* | 0%* | 2% | 1%* | 1%* | 0%* | 2%* |
| Six to ten years ago | 9% DJK | 9% DJK | 11% DJK* | 1%* | 13% DJKq* | 8% Djk | 14%** | 20% ABDFJKL QRs* | 10% Dk* | 4% | 0%* | 7%* | 10% DJK* | 10% DJK* | 12% DJKqr | 14% aDFJK Lq* | 5%* | 5%* | 9% Djk* |
| Eleven or more years ago | 87% HO | 88% hO | 85%* | 94% aHOP* | 84%* | 90% eHOP | 73%** | 77%* | 86%* | 93% AbcEH mOP | 95% eHOP* | 92% HoP* | 86%* | 89%* | 82% | 83%* | 93% eHO* | 90% ho* | 88% o* |
| Don't know VOL | 2% f | 2% | 1%* | 5% aeFjs* | .%* | 1% | 11%** | 1%* | 2%* | 1% | 5% eFs* | 2%* | 2%* | 1%* | 2% s | 2%* | 1%* | 5% eF* | 0%* |

Statistics:
 Overlap formulae used
 - Column Proportions:

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

Cell Contents:

- Column Percentage
- Statistical Test Results

Table q143b - And again, for statistical purposes only, please tell me which of the following categories best represents how much in assets you currently have, either invested or available for investing, in terms of checking or savings accounts, investment accounts, and brokerage accounts, but not including the value of any real estate or employer-sponsored retirement plan such as a 401k? READ CHOICES

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|----------------------|-----------------------------------|------------------------------------|----------------------|-------------------------------------|---------------------------------|---------------------------------|---------------------------------|----------------------------------|--------------------------|------------------|----------------------------------|-------------------------------|------------------------------------|-------------------------------------|---------------------------------------|--------------------------------|------------------------------------|--------------------------------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Less than \$10,000 | 42% BDJKORS | 33% DkOS | 40% BDKOS | 26% S | 63% ABCDF GHIJK MNOQ RS | 57% ABC DIJK MN ORS | 56% ABC DIJK MnO RS | 56% ABC DIJK MN ORS | 41% BDKORS | 37% bDKOS | 28% OS | 63% ABCD IJKM NOQ RS | 47% % aBc DJK ORS | 49% % AB CDI JKO RS | 24% S | 72% ABCDEF GHIJKL MNOQ RS | 52% ABC DIJK mO RS | 34% DkOS | 17% |
| \$10,000 - \$49,999 | 19% DEKP | 25% ADEF GHJKL MNo Pq | 29% ADEF GHJKL MNoP Qs | 14% | 14% | 19% dEkP | 19% dEkP | 18% EP | 26% ADEF GHJK LMN Pq | 18% DEkP | 14% | 14% | 18% % dek P | 19% % DEK P | 23% ADEHJ KLMnP | 12% | 21% DEK P | 25% ADEFg HJKLM NP | 23% ADEHJ KLmP |
| \$50,000 - \$99,999 | 8% EF GIP q | 10% AEFG LnPQ | 7% gP | 10% EFGLn PQ | 6% P | 5% P | 4% | 8% GP | 10% EFG LnPQ | 8% EfGIP | 8% GP | 4% p | 9% EfG P | 8% GP | 12% ABCEf GHJKL mNPQ | 2% | 6% P | 13% ABCdE FGHJK LMNP Q | 14% ABCDE FGHIJK LMNoP Q |
| \$100,000 - \$149,999 | 4% Efh lm P | 5% AEFHI LMP | 4% IP | 6% AEFHIL MnPq | 2% p | 2% p | 4% EIP | 2% P | 3% P | 6% AEFH iLMn Pq | 5% EFHLM P | 1% | 3% P | 4% eP | 8% ABCdE FGHIJK LMNP QR | 1% | 3% P | 5% EfhLm P | 9% ABCDE FGHIJK LMNP QR |

| | Fannie Mae | | | | | | | | | | | | | | | | | | |
|-----------------------|--------------|--------------|------------|-----------------------|--------|----------|------------------|------------|----------|--------------------|----------------------|-----------------------|-------------|--------------|----------------------|--------|----------|--------------------|------------------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| \$150,000 - \$249,999 | 3% cEFGP | 4% CEFGHP | 2% | 6% ABCEFGHIJLMNPQ | 1% | 1% | 1% | 2% | 3% EP | 4% aCEFGHLPq | 5% CEFGHL PQ | 1% | 3% EFP | 3% EfgP | 5% ABCEFGHILmnpQ | 1% | 2% | 5% CEFGHLPq | 7% ABCEFGHIJLMNPQ |
| \$250,000 - \$499,999 | 2% EGHP | 3% EgHP | 2% eHP | 5% ABCEFGHIJLMNPQR | 1% | 1% | 1% | .% | 2% h | 4% ABEFGHILmNPQ | 4% AbEFGHILMNPQ | 1% | 2% EHP | 2% eHp | 5% ABCEFGHILMNPQR | 1% | 1% | 3% EGHP | 6% ABCEFGHIJLMNoPQR |
| \$500,000 - \$999,999 | 2% gilMPq | 2% | 1% | 5% ABCEFGHIJLMNPQ | 1% | 1% | 1% | 1% | 1% | 3% bcefGiLM PQ | 4% ABCEFGHILM PQ | .% | 1% | 2% mPq | 5% ABCEFGHIJLMNPQ | 1% | 1% | 3% aBCEFGHILMPQ | 5% ABCEFGHIJLMNPQ |
| \$1 - \$2 million | 1% hMP | 1% mp | 1% | 2% aHiMPQ | 1% | 1% p | 1% hMPq | .% | .% | 1% MP | 3% ABCEfHIJIMNPQR | 1% | .% | 1% hmpq | 2% ABEHIJMPQ | .% | .% | 1% hMp | 3% ABCEfHIJIMNPQ |
| \$2 - \$5 million | .% e | .% | .% | 2% ABCEFGHIJMN PQ | 0% | .% | 0% | .% | 0% | 1% BEMpq | 1% bEiMPQ | 1% ep | 0% | .% | 1% ABEgI MPQ | 0% | 0% | 1% BEIMpq | 1% ABEgI MPQ |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|------------------------------|----------------------|------------|--------------------------------------|--------|----------|------------------|------------|-------|-----------------------------|-----------------------------------|-----------------------|----------------------------------|--------------|---------------------|--------|----------|-----------|--------------|
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| More than \$5 million | .% | .% | 0% | 1% AbJMpq | .% | .% | 0% | .% | .% | .% | .% | 0% | 0% | .% | .% ABJqr | 0% | 0% | .% | 1% ABJmpq |
| Don't know VOL | 16% EF HI NP QRS | 17% EFHIN PqRs | 15% r | 23% ABCEF GHIJL MNOP QRS | 12% | 12% | 14% | 11% | 13% | 18% aEFg HINo PQRS | 27% ABCdEF GHIJLM NOPQRS | 13% | 18% % EF HI NP QR | 12% % | 16% EfHiNP R | 12% | 13% | 10% | 14% |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results

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

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|---------------------|--------------------|--------------------------------|-------------------------------|----------------------------------|-------------------------------|--------------------------|----------------------------|--------------------------|---------------------|------------------------|------------------------------|------------------------------|--------------------------|--------------------------|---------------------|---------------------------------|---------------------------|---------------------------------|-----------|
| | GP | Mortgage | Underwater | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| Less than \$10,000 | 39% BCIJ ORS | 10% | 11% | 67% ABCEF GHIJKI MNOQRS | 59% ABCF GHIJM NOQRS | 47% AB CIJ NORS | 51% ABC HIJN OQRS | 43% aB CIJ nORS | 23% BC | 35% BCI ORS | 56% ABCF HIJM NOQRS | 59% ABCF HIJM NOQRS | 47% AB CIJ NORS | 38% BCI ORS | 26% BCS | 65% ABCEF GHIJK MNOQRS | 43% BCIJ nORS | 28% BCIS | 20% BC |
| \$10,000 - \$49,999 | 16% OS | 15% S | 16% S | 15% S | 18% koS | 19% koS | 19% bdk mOS | 15% S | 16% S | 18% AB Dk mOS | 14% S | 16% S | 15% S | 19% ABD HiK mOS | 14% S | 18% kS | 22% ABc DHI KMOS | 18% bkOS | 8% |
| \$50,000 - \$99,999 | 10% DKP | 15% ADEFG HiJKMN OPQS | 15% ADEFG hJKmN OPqS | 2% | 8% DP | 8% D | 7% D | 10% DP | 13% aDEFG KPS | 10% DP | 7% D | 11% DP | 10% Dk P | 10% DkP | 10% DgKPS | 6% D | 11% DkP | 17% ADEFG HIJKIM NOPQS | 8% D |

| | FANNIE MAE MORTGAGE SERVICING DATA | | | | | | | | | | | | | | | | | | |
|-----------------------|------------------------------------|-------------------------------------|-------------------------------------|-------|----------|----------------------|------------------|----------------------------|------------------------------------|----------------------------|------------|-----------------------|-----------------|------------------------------|------------------------------------|--------|-----------------|------------------------------|---------------------------------------|
| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
| | GP | Mortgage | Underwater | Owner | Renter | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | |
| \$100,000 - \$149,999 | 7% DE GKL mP | 13% ADEF GHIJKL NOPQR S | 14% ADEF GHIJKL NOPQR S | 2% | 1% | 5% DE KIP | 3% E | 7% DE GK LP | 10% ADEF GHIJKL MPQ | 7% DEF GKL MP | 2% | 2% | 5% DE KP | 9% ADE FGH KLM P | 9% ADEF GHIJKL MP | 2% | 7% DE KLP | 10% ADEF GHIJKL PQ | 9% ADEF GK LMP |
| \$150,000 - \$249,999 | 9% DEF GKL mP Q | 17% ADEF GHIJKL NOPQR | 19% ADEF GHIJKL NoPQR | 1% | 4% DP | 6% Dkl P | 4% Dp | 9% DEF GK LP Q | 15% ADEF GHIJKL MNPQ | 9% DE GKL PQ | 3% D | 3% d | 7% DE KIP | 10% DEF GKL PQ | 14% ADEF GHIJKL MNPQ | 2% | 5% DP | 14% ADEF GHIJKL NPQ | 19% ADEF GHIJKL MNOPQR |
| \$250,000 - \$499,999 | 6% DE KM PQ | 12% ADEF GHIJKL NPQR | 12% ADEF GHIJKL NPQR | 2% | 1% | 5% DE KIP Q | 3% E | 5% DE PQ | 11% ADEF GHIJKL MNPQ R | 7% DE GK Mn PQ | 2% | 4% dEP | 3% E | 5% DE KIP Q | 12% ADEF GHIJKL MNPQ R | 2% | 2% | 6% DE KM PQ | 18% ABCDEF GHIJKL MNOPQ R |
| \$500,000 - \$999,999 | 1% DE PQR | 3% ADEF KLMNP QR | 3% aDEF KLMNP QR | .% | .% | 1% q | 1% eQ | 1% | 2% aDEF KLMNP QR | 2% aDE hIM PQR | 1% q | 0% | 1% q | 1% eQ | 3% ADEF GHIJKL MNPQ R | .% | 0% | 1% | 6% ABCDEF GHIJKL MNOPQ R |
| \$1 - \$2 million | .% | 1% AdenqR | .% | 0% | 0% | 1% dEq R | 0% | .% | .% er | .% der | .% | 0% | .% | .% | .% DeR | .% | 0% | 0% | 1% AbDE GHIJKL MNOPQ R |

| | GP | OWNER STATUS | | | | RACE | | GENERATION | | | | EDUCATION | | | | INCOME | | | |
|-----------------------|-------------------|-----------------------|------------|-------------|---------|----------|------------------|------------|-----------|-------------------|------------------------------|-----------------------|-------------------|--------------|---------------------|--------|-----------------|-----------|------------|
| | GP | Mortgage | Underwater | Owner | Rent | Hispanic | African American | Gen Y | Gen X | Boomer | Pre-boomer | Less Than High School | High School | Some College | College/grad School | <\$25k | \$25-50k | \$50-100k | >\$100k |
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
| \$2 – \$5 million | .% | .% | .% | 0% | 0% | 0% | 0% | 0% | 0% | .% A | 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% | 0% |
| Don't know VOL | 11% eLN oPR | 13% AcEfhL NOPR | 10% lr | 12% LNPR | 9% l | 9% l | 11% LPR | 10% lpR | 10% lR | 12% eLN oPR | 15% AcdEF HILN OPRs | 5% | 13% Efl NPR | 8% | 10% LPR | 7% | 11% LNP R | 6% | 11% LpR |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

Cell Contents:

- Column Percentage

- Statistical Test Results