



PENN  
SCHOEN  
BERLAND

## Fannie Mae National Housing Survey Q1 2012 Data Summary

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Table Q122 - Which of the following categories best describes your age? READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
18-20	3%	.%	0%	.%	2%	5%	4%	5%	11%	0%	0%	0%	6%	7%	3%	.%	8%	1%	2%	2%	1%
21-24	7%	2%	3%	2%	4%	14%	11%	7%	26%	0%	0%	0%	11%	5%	12%	5%	16%	7%	5%	2%	0%
25-29	9%	7%	6%	7%	3%	18%	13%	9%	32%	0%	0%	0%	7%	9%	9%	10%	10%	16%	9%	3%	3%
30-34	9%	11%	10%	12%	4%	12%	11%	9%	31%	0%	0%	0%	7%	9%	7%	11%	7%	9%	11%	10%	6%
35-39	10%	15%	18%	12%	5%	9%	14%	8%	0%	51%	0%	0%	8%	8%	9%	12%	7%	8%	12%	15%	8%
40-44	10%	16%	19%	17%	5%	7%	9%	9%	0%	49%	0%	0%	6%	7%	8%	13%	4%	7%	13%	15%	10%
45-49	10%	14%	12%	15%	6%	8%	11%	11%	0%	0%	30%	0%	12%	10%	8%	10%	8%	8%	10%	13%	13%
50-54	9%	11%	10%	12%	9%	6%	9%	9%	0%	0%	27%	0%	8%	8%	7%	10%	7%	8%	9%	13%	17%
55-59	8%	9%	7%	9%	9%	6%	5%	12%	0%	0%	24%	0%	6%	8%	8%	7%	5%	7%	8%	9%	16%
60-64	6%	5%	5%	6%	10%	4%	4%	6%	0%	0%	19%	0%	6%	5%	7%	6%	6%	6%	5%	6%	9%
65-69	6%	5%	4%	4%	10%	4%	3%	8%	0%	0%	0%	30%	4%	7%	6%	5%	7%	6%	5%	4%	8%
70-74	4%	2%	3%	3%	9%	2%	3%	2%	0%	0%	0%	21%	6%	4%	5%	3%	5%	5%	3%	2%	4%
75+	9%	3%	3%	3%	25%	4%	4%	6%	0%	0%	0%	49%	14%	11%	9%	7%	10%	12%	7%	6%	4%

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Do n't know VO L</b>	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%



Table Q139 - For statistical purposes only, could you please tell me your race?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>White / Caucasian</b>	66%	74%	70%	77%	70%	53%	13%	0%	60%	67%	63%	77%	39%	67%	65%	72%	47%	61%	74%	78%	66%
<b>Black / African-American</b>	12%	8%	13%	6%	8%	20%	2%	100%	12%	10%	15%	10%	18%	14%	8%	21%	14%	9%	5%	18%	
<b>Hispanic / Latino</b>	13%	10%	10%	8%	11%	19%	78%	0%	19%	15%	11%	6%	37%	14%	12%	7%	24%	17%	9%	6%	9%
<b>Asian</b>	4%	4%	3%	5%	6%	3%	1%	0%	4%	4%	7%	2%	2%	2%	4%	7%	3%	3%	5%	7%	3%
<b>Middle Eastern</b>	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%	.%	.%	.%
<b>American Indian or Alaska Native</b>	1%	1%	1%	1%	2%	.%	.%	0%	1%	1%	1%	2%	.%	1%	1%	1%	1%	1%	.%	1%	

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Native Hawaiian or Pacific Islander</b>	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%
<b>Other</b>	3%	2%	3%	2%	3%	4%	6%	0%	4%	3%	3%	2%	3%	2%	4%	3%	4%	3%	2%	2%	2%
<b>Don't know VOL</b>	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	1%

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Less than \$10,000</b>	7%	1%	1%	1%	6%	15%	11%	14%	1%	3%	7%	7%	27%	7%	7%	3%	33%	0%	0%	0%	5%
<b>\$10,000-\$14,999</b>	5%	2%	2%	1%	4%	10%	9%	11%	7%	2%	5%	6%	15%	8%	4%	1%	23%	0%	0%	0%	8%
<b>\$15,000-\$24,999</b>	10%	3%	3%	3%	9%	17%	16%	15%	1%	7%	7%	12%	15%	1%	10%	3%	43%	0%	0%	0%	11%
<b>\$25,000-\$34,999</b>	10%	6%	5%	6%	10%	14%	16%	14%	1%	6%	9%	12%	11%	1%	11%	7%	0%	43%	0%	0%	15%
<b>\$35,000-\$49,999</b>	13%	11%	12%	10%	14%	15%	13%	12%	1%	1%	11%	16%	10%	1%	16%	10%	0%	57%	0%	0%	20%
<b>\$50,000-\$74,999</b>	17%	22%	22%	23%	16%	12%	13%	12%	1%	2%	17%	14%	6%	1%	20%	20%	0%	0%	60%	0%	17%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
<b>\$75,000-\$99,999</b>	11%	19%	20%	19%	10%	4%	8%	8%	10%	14%	13%	8%	1%	8%	11%	17%	0%	0%	40%	0%	10%
<b>\$100,000-\$149,999</b>	10%	18%	19%	17%	10%	3%	5%	5%	6%	16%	14%	6%	4%	6%	7%	17%	0%	0%	0%	63%	6%
<b>\$150,000-\$199,999</b>	3%	5%	6%	5%	3%	1%	2%	2%	2%	6%	3%	2%	0%	.%	2%	7%	0%	0%	0%	18%	2%
<b>\$200,000+</b>	3%	5%	2%	7%	4%	1%	2%	1%	2%	4%	5%	2%	0%	2%	2%	6%	0%	0%	0%	19%	1%
<b>Don't know VOL</b>	10%	9%	7%	10%	15%	7%	5%	7%	8%	10%	10%	15%	11%	1%	10%	10%	0%	0%	0%	0%	4%

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		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
	<b>Right track</b>	33%	35%	36%	34%	31%	32%	34%	57%	32%	30%	35%	34%	31%	26%	32%	39%	33%	34%	32%	40%	35%
	<b>Wrong track</b>	60%	59%	59%	60%	63%	58%	58%	35%	58%	66%	57%	56%	65%	61%	56%	56%	60%	63%	56%	59%	
	<b>Don't know</b>	7%	6%	5%	6%	6%	10%	8%	8%	10%	4%	7%	9%	13%	9%	7%	5%	11%	7%	5%	5%	5%

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?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Population	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
<b>Much better</b>	15%	11%	12%	10%	11%	23%	26%	29%	2%	1%	12%	6%	15%	1%	19%	11%	18%	20%	12%	10%	22%
<b>Somewhat better</b>	29%	29%	28%	30%	18%	36%	35%	39%	4%	3%	26%	17%	35%	2%	27%	29%	36%	26%	27%	29%	36%
<b>Stay about the same</b>	42%	47%	46%	47%	53%	30%	29%	23%	3%	4%	44%	57%	31%	4%	41%	48%	30%	39%	50%	51%	23%
<b>Somewhat worse</b>	9%	9%	10%	8%	11%	8%	6%	5%	5%	9%	11%	11%	10%	1%	8%	8%	8%	9%	9%	7%	8%
<b>Much worse</b>	4%	3%	3%	4%	5%	3%	4%	3%	2%	2%	6%	5%	7%	5%	3%	2%	5%	5%	2%	2%	9%
<b>Don't know VOL</b>	2%	1%	1%	2%	2%	1%	1%	2%	1%	1%	2%	3%	1%	3%	1%	1%	2%	1%	1%	1%	2%

Cell Contents:  
- Column Percentage

Table Q11B - Now looking back over the past year, has your personal financial situation gotten much better, somewhat better, stayed about the same, gotten somewhat worse, or gotten much worse?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Popul ation	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
<b>Much better</b>	8%	7%	8%	7%	5%	13%	11%	13%	16%	7%	5%	4%	9%	9%	8%	8%	11%	7%	9%	8%	2%
<b>Some what better</b>	21%	20%	19%	20%	14%	27%	25%	26%	27%	25%	18%	12%	22%	20%	18%	22%	20%	20%	20%	26%	11%
<b>Stayed about the same</b>	47%	47%	46%	49%	57%	38%	39%	45%	38%	45%	48%	62%	42%	44%	50%	48%	43%	46%	48%	48%	26%
<b>Some what worse</b>	17%	19%	21%	18%	16%	16%	19%	10%	14%	16%	21%	16%	18%	19%	16%	16%	16%	19%	17%	14%	28%
<b>Much worse</b>	6%	6%	6%	6%	7%	6%	6%	6%	5%	6%	8%	6%	8%	7%	7%	5%	10%	7%	5%	3%	33%
<b>Don't know VOL</b>	.%	.%	0%	.%	1%	.%	.%	0%	.%	.%	1%	.%	.%	.%	.%	1%	.%	.%	0%	1%	.%

Cell Contents:  
- Column Percentage

Table Q12 - In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Very good time</b>	34%	44%	42%	48%	34%	25%	23%	26%	3%	3%	36%	35%	18%	2%	35%	43%	22%	32%	42%	45%	41%
<b>Some what good time</b>	36%	38%	40%	37%	35%	35%	37%	36%	3%	4%	34%	32%	30%	3%	37%	38%	32%	35%	39%	39%	32%
<b>Some what bad time</b>	14%	10%	8%	9%	13%	19%	22%	15%	1%	1%	15%	13%	21%	1%	14%	10%	21%	15%	12%	8%	11%
<b>Very bad time</b>	11%	6%	6%	5%	11%	16%	14%	18%	1%	8%	12%	11%	23%	1%	10%	6%	19%	13%	4%	6%	13%
<b>Don't know VOL</b>	5%	3%	4%	2%	7%	5%	5%	5%	4%	3%	3%	10%	8%	6%	4%	3%	5%	6%	3%	2%	3%

Cell Contents:  
- Column Percentage



Table Q13 - In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
<b>Very good time</b>		2%	2%	3%	1%	3%	3%	3%	6%	3 %	1 %	3%	1%	4 %	2 %	3%	2%	4%	2 %	3%	1%	.%
<b>Some what good time</b>		10%	8%	9%	9%	9%	13 %	12%	21%	1 2 %	1 %	9%	7%	9 %	1 1 %	10 %	9%	14 %	10 %	7%	11 %	5%
<b>Some what bad time</b>		36%	36%	28%	37 %	38 %	35 %	33%	37%	3 6 %	3 4 %	36%	39%	34 %	3 4 %	37 %	38%	35 %	34 %	38 %	36 %	23%
<b>Very bad time</b>		48%	53%	58%	53 %	47 %	44 %	48%	33%	4 5 %	5 2 %	50%	47%	45 %	4 9 %	48 %	50%	42 %	51 %	50 %	50 %	70%
<b>Don't know VOL</b>		3%	1%	2%	1%	4%	5%	4%	3%	4 %	2 %	2%	6%	8 %	4 %	3%	2%	4%	3 %	2%	2%	1%

Cell Contents:  
- Column Percentage

Table Q15 - During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
VOL	Pric es will go up	30%	24%	24%	23%	32%	34%	32%	37%	34%	21%	28%	36%	43%	31%	27%	27%	38%	31%	26%	27%	23%
	Pric es will go do wn	15%	15%	16%	14%	15%	16%	16%	17%	16%	20%	15%	11%	10%	17%	16%	16%	16%	15%	14%	16%	18%
	Pric es will rem ain abo ut the sam e	51%	58%	58%	61%	47%	45%	47%	44%	47%	57%	53%	46%	37%	49%	53%	54%	40%	51%	57%	55%	56%
	Don 't kno w	4%	3%	2%	3%	5%	4%	5%	3%	3%	3%	4%	7%	10%	3%	4%	3%	6%	4%	3%	2%	3%

Cell Contents:  
- Column Percentage



Table Q16 - By about what percent do you think home prices in general will go down on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>1</b>	2%	1%	0%	1%	5%	1%	4%	1%	1%	1%	3%	3%	0%	1%	2%	2%	4%	1%	0%	1%	5%
<b>2</b>	8%	6%	8%	6%	6%	10%	8%	8%	13%	9%	5%	2%	12%	4%	11%	7%	11%	3%	6%	9%	9%
<b>3</b>	9%	10%	7%	12%	9%	8%	14%	12%	7%	7%	13%	9%	46%	9%	9%	4%	16%	12%	8%	5%	4%
<b>4</b>	2%	1%	0%	2%	1%	4%	2%	0%	2%	0%	2%	8%	0%	4%	1%	2%	3%	1%	1%	2%	4%
<b>5</b>	28%	34%	32%	36%	19%	31%	25%	11%	30%	34%	22%	26%	24%	24%	25%	33%	22%	17%	37%	34%	27%
<b>6</b>	1%	1%	0%	2%	1%	1%	0%	0%	1%	1%	0%	3%	0%	1%	0%	1%	0%	1%	1%	0%	4%
<b>7</b>	2%	3%	0%	4%	1%	3%	.%	4%	3%	3%	1%	2%	0%	2%	2%	3%	4%	1%	4%	0%	4%
<b>8</b>	2%	0%	0%	0%	3%	4%	0%	5%	4%	0%	3%	2%	0%	6%	0%	2%	5%	2%	1%	3%	0%
<b>9</b>	1%	.%	0%	0%	1%	2%	0%	5%	0%	1%	2%	3%	0%	3%	1%	.%	3%	0%	1%	0%	0%
<b>10</b>	28%	31%	38%	25%	30%	19%	33%	15%	26%	30%	29%	27%	12%	23%	33%	30%	20%	31%	29%	32%	29%
<b>12</b>	2%	1%	2%	1%	1%	1%	3%	5%	2%	1%	2%	0%	0%	1%	3%	1%	0%	4%	2%	1%	0%
<b>13</b>	.%	.%	0%	1%	1%	0%	0%	2%	0%	0%	1%	0%	0%	0%	0%	1%	0%	1%	0%	1%	0%
<b>14</b>	.%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%
<b>15</b>	6%	4%	9%	3%	5%	11%	6%	11%	8%	2%	7%	8%	0%	10%	4%	7%	5%	12%	6%	2%	5%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	
<b>18</b>	.%	0%	0%	0%	0%	2%	0%	4%	2%	0%	0%	0%	0%	2%	0%	0%	0%	2%	0%	0%	0%
<b>20</b>	8%	6%	4%	6%	16%	3%	6%	16%	2%	9%	12%	7%	6%	10%	9%	6%	7%	12%	5%	9%	11%
<b>22</b>	.%	.%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	0%	0%	0%	0%	1%	0%
<b>Mean</b>	8.12	7.75	8.17	7.38	9.28	7.64	7.69	10.34	7.39	7.93	8.93	8.01	5.24	8.89	7.96	8.17	7.04	9.78	7.78	8.12	8.09
<b>Standard Deviation</b>	5.06	4.64	4.41	4.71	5.95	4.75	5.00	6.16	4.45	5.01	5.59	4.90	4.50	5.37	5.14	4.84	4.99	5.52	4.35	5.16	5.44
<b>Unweighted Base</b>	14	4	1	1	2	6	5	2	5	4	4	1	3	3	2	6	3	5	2	1	0%
<b>Base</b>	<b>17</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>3</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>3</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>0%</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Cell Contents:  
- Column Percentage

Table Q17 - By about what percent do you think home prices in general will go up on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	1%	0%	0%	0%	1%	2%	1%	2%	1%	1%	2%	0%	4%	1%	0%	.%	0%	3%	0%	2%	0%
<b>1</b>	4%	5%	6%	4%	4%	3%	1%	5%	4%	5%	4%	2%	0%	4%	2%	6%	2%	4%	4%	6%	9%
<b>2</b>	10%	10%	11%	9%	12%	9%	12%	5%	9%	11%	12%	10%	9%	9%	10%	13%	5%	11%	11%	14%	10%
<b>3</b>	11%	11%	11%	8%	9%	12%	10%	10%	12%	10%	12%	6%	13%	11%	8%	11%	14%	7%	8%	11%	9%
<b>4</b>	3%	4%	2%	4%	3%	2%	5%	3%	2%	5%	2%	5%	2%	5%	2%	3%	4%	1%	3%	3%	4%
<b>5</b>	31%	34%	40%	37%	33%	28%	22%	35%	28%	35%	30%	37%	20%	27%	37%	33%	23%	29%	36%	43%	31%
<b>6</b>	1%	1%	0%	2%	2%	1%	1%	2%	.%	3%	1%	1%	4%	1%	1%	1%	2%	1%	1%	1%	0%
<b>7</b>	2%	1%	2%	1%	3%	2%	2%	3%	2%	2%	2%	0%	6%	0%	1%	2%	5%	0%	1%	1%	0%
<b>8</b>	2%	1%	0%	1%	1%	2%	2%	1%	2%	0%	2%	2%	2%	2%	2%	1%	1%	1%	5%	0%	4%
<b>9</b>	.%	1%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	2%	0%	1%	0%	0%	1%	0%
<b>10</b>	21%	20%	22%	20%	21%	22%	22%	25%	25%	16%	16%	27%	25%	22%	23%	18%	27%	26%	18%	13%	18%
<b>12</b>	1%	.%	0%	1%	1%	1%	0%	0%	1%	2%	1%	1%	0%	1%	2%	1%	0%	2%	1%	1%	0%
<b>13</b>	.%	0%	0%	0%	0%	.%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%
<b>14</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	
<b>15</b>	7%	6%	3%	8%	8%	5%	8%	2%	6%	5%	8%	7%	4%	8%	6%	7%	6%	7%	9%	3%	3%
<b>20</b>	6%	5%	3%	5%	3%	10%	13%	6%	6%	6%	8%	1%	10%	10%	5%	2%	11%	8%	3%	3%	10%
<b>22</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
<b>Mean</b>	7.04	6.69	6.14	7.11	6.67	7.60	8.37	6.82	7.22	6.55	7.14	6.92	7.57	7.73	7.27	6.28	8.18	7.54	6.81	5.41	7.26
<b>Standard Deviation</b>	4.88	4.71	4.25	4.84	4.46	5.42	5.91	4.61	4.93	4.79	5.37	3.99	5.36	5.57	4.62	4.32	5.36	5.30	4.51	3.89	5.77
<b>Unweighted Base</b>	38	14	3	6	10	13	13	3	8	5	11	14	7	13	8	10	14	7	6	1	2
<b>Base</b>	<b>39</b>	<b>14</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>15</b>	<b>14</b>	<b>3</b>	<b>11</b>	<b>5</b>	<b>9</b>	<b>13</b>	<b>8</b>	<b>15</b>	<b>8</b>	<b>9</b>	<b>16</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>2</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Cell Contents:  
- Column Percentage

Table Q18 - During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Pric es will go up</b>	45%	43%	40%	45%	46%	50%	49%	54%	48%	44%	48%	44%	50%	43%	47%	45%	51%	47%	43%	42%	51%
<b>Pric es will go do wn</b>	4%	4%	3%	4%	4%	4%	3%	5%	3%	5%	4%	4%	4%	4%	5%	4%	5%	2%	5%	4%	7%
<b>Pric es will rem ain abo ut the sam e</b>	45%	47%	53%	44%	40%	44%	45%	40%	46%	51%	43%	40%	40%	46%	43%	46%	40%	46%	47%	47%	39%
<b>Don 't know VOL</b>	6%	6%	3%	6%	10%	2%	3%	2%	3%	4%	6%	12%	6%	7%	5%	6%	5%	4%	6%	6%	3%



Cell Contents:  
 - Column Percentage

Table Q19 - By about what percent do you think home rental prices in general will go down on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	1%	0%	0%	0%	0%	2%	0%	6%	0%	0%	2%	0%	0%	0%	4%	0%	0%	5%	0%	0%	0%
<b>1</b>	2%	0%	0%	0%	0%	0%	0%	0%	11%	0%	0%	0%	0%	0%	12%	0%	0%	0%	0%	10%	6%
<b>2</b>	6%	10%	0%	10%	7%	0%	0%	9%	0%	9%	3%	0%	7%	6%	6%	8%	11%	0%	8%	6%	
<b>3</b>	9%	0%	0%	0%	5%	25%	12%	22%	9%	12%	3%	16%	36%	5%	6%	7%	19%	8%	0%	6%	0%
<b>4</b>	1%	0%	0%	0%	0%	4%	0%	0%	0%	5%	0%	0%	0%	0%	0%	3%	0%	0%	0%	5%	6%
<b>5</b>	42%	46%	52%	45%	41%	38%	46%	30%	46%	47%	37%	36%	44%	28%	41%	52%	27%	37%	55%	42%	12%
<b>6</b>	2%	2%	0%	3%	3%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	4%	0%	0%	5%	0%	6%
<b>7</b>	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%
<b>8</b>	2%	0%	0%	0%	0%	7%	16%	0%	0%	7%	0%	0%	20%	0%	0%	0%	8%	0%	0%	0%	6%
<b>10</b>	34%	39%	43%	39%	44%	24%	26%	34%	25%	29%	45%	32%	0%	6%	28%	26%	33%	40%	40%	29%	50%
<b>13</b>	1%	2%	0%	3%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	4%	0%	3%	0%	0%	0%	0%
<b>15</b>	.%	1%	5%	.%	0%	0%	0%	0%	0%	0%	.%	3%	0%	0%	0%	1%	2%	0%	.%	0%	6%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Mean</b>	6.40	6.95	7.64	6.94	6.90	5.73	6.54	5.70	5.34	6.41	6.99	6.54	4.88	7.71	5.76	6.10	6.68	6.28	7.04	5.61	7.88
<b>Standard Deviation</b>	3.05	3.09	3.18	3.05	2.92	2.82	2.59	3.48	3.09	2.61	3.27	3.14	1.92	2.98	3.64	2.74	3.43	3.41	2.46	3.15	3.69
<b>Unweighted Base</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Base</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Don't Know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table Q20 - By about what percent do you think home rental prices in general will go up on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	.%	0%	0%	0%	1%	.%	1%	0%	.%	.%	1%	0%	1%	1%	0%	.%	1%	1%	0%	1%	0%
<b>1</b>	3%	2%	6%	1%	3%	4%	3%	2%	4%	4%	2%	2%	9%	2%	2%	3%	4%	3%	3%	2%	4%
<b>2</b>	7%	8%	8%	6%	6%	8%	7%	8%	6%	10%	6%	8%	8%	6%	7%	9%	5%	10%	8%	6%	6%
<b>3</b>	7%	6%	5%	7%	8%	9%	4%	13%	5%	7%	10%	8%	4%	7%	8%	8%	7%	6%	7%	10%	8%
<b>4</b>	2%	2%	2%	1%	3%	2%	2%	2%	3%	2%	2%	3%	0%	2%	4%	2%	1%	3%	2%	3%	3%
<b>5</b>	29%	33%	24%	36%	28%	25%	29%	25%	31%	30%	26%	32%	26%	28%	28%	31%	25%	31%	31%	29%	23%
<b>6</b>	1%	1%	0%	1%	2%	1%	1%	0%	.%	2%	1%	2%	1%	.%	2%	1%	0%	2%	.%	3%	0%
<b>7</b>	2%	1%	1%	1%	3%	1%	1%	1%	1%	3%	1%	2%	1%	1%	2%	2%	2%	0%	1%	4%	1%
<b>8</b>	2%	2%	2%	1%	2%	1%	1%	1%	1%	1%	2%	3%	0%	2%	1%	2%	1%	1%	2%	2%	1%
<b>9</b>	.%	1%	0%	.%	0%	0%	0%	0%	.%	0%	0%	1%	0%	.%	.%	0%	1%	0%	.%	0%	0%
<b>10</b>	27%	28%	32%	27%	30%	26%	28%	24%	28%	21%	30%	27%	26%	24%	28%	29%	33%	22%	27%	26%	34%
<b>12</b>	1%	1%	1%	.%	0%	1%	.%	0%	0%	1%	1%	0%	0%	1%	1%	.%	.%	0%	1%	1%	0%
<b>13</b>	.%	.%	.%	.%	.%	.%	0%	1%	1%	0%	.%	.%	0%	.%	0%	1%	.%	1%	.%	.%	0%
<b>15</b>	6%	5%	6%	6%	6%	6%	6%	6%	6%	4%	6%	6%	3%	7%	7%	4%	7%	7%	6%	4%	7%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT National Delinquent
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	
<b>16</b>	.%	0%	0%	0%	1%	0%	1%	0%	.%	0%	0%	0%	2%	0%	0%	0%	1%	0%	0%	0%	0%
<b>17</b>	.%	0%	0%	0%	0%	.%	1%	0%	0%	1%	0%	0%	0%	0%	.%	0%	0%	1%	0%	0%	0%
<b>18</b>	.%	.%	0%	1%	0%	.%	0%	0%	.%	0%	.%	0%	2%	0%	0%	.%	0%	.%	0%	0%	0%
<b>20</b>	6%	7%	6%	8%	5%	6%	9%	9%	6%	7%	8%	5%	7%	10%	4%	6%	7%	9%	7%	4%	8%
<b>22</b>	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%
<b>25</b>	3%	2%	4%	1%	3%	3%	1%	4%	2%	3%	3%	3%	5%	3%	3%	1%	2%	3%	2%	4%	2%
<b>27</b>	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
<b>30</b>	2%	1%	1%	2%	1%	4%	5%	4%	4%	3%	2%	0%	5%	4%	3%	.%	5%	3%	2%	0%	2%
<b>32</b>	.%	.%	1%	0%	0%	0%	0%	1%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%
<b>Mean</b>	8.77	8.55	8.96	8.64	8.29	9.14	9.42	9.60	9.05	8.59	9.09	7.88	9.49	10.00	8.93	7.78	9.82	8.97	8.43	7.94	9.03
<b>Standard Deviation</b>	6.53	6.06	6.57	5.90	5.87	7.27	7.06	7.61	6.83	6.98	6.55	5.28	7.89	7.41	6.68	5.33	7.06	6.93	6.14	5.77	6.30
<b>Unweighted Base</b>	42	18	5	9	8	14	9	5	9	6	15	12	7	12	12	11	12	7	7	4	5
<b>Base</b>	<b>40</b>	<b>16</b>	<b>5</b>	<b>8</b>	<b>8</b>	<b>14</b>	<b>8</b>	<b>5</b>	<b>11</b>	<b>5</b>	<b>15</b>	<b>9</b>	<b>7</b>	<b>13</b>	<b>12</b>	<b>9</b>	<b>11</b>	<b>5</b>	<b>10</b>	<b>3</b>	<b>5</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Cell Contents:  
 - Column Percentage

Table Q20B - During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Rates will go up</b>	36%	36%	32%	37%	36%	36%	38%	37%	42%	36%	33%	33%	44%	39%	36%	32%	39%	35%	36%	33%	35%
<b>Rates will go down</b>	9%	9%	11%	8%	8%	9%	10%	13%	7%	9%	10%	8%	9%	9%	10%	7%	8%	10%	8%	8%	11%
<b>Rates will remain about the same</b>	49%	53%	55%	54%	48%	46%	44%	45%	45%	51%	53%	48%	37%	46%	49%	55%	44%	49%	52%	57%	51%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	6%	2%	2%	2%	8%	9%	7%	5%	6%	4%	4%	11%	10%	6%	6%	5%	9%	6%	4%	2%	2%

Cell Contents:  
- Column Percentage

Table Q20C - By about what percent do you think home mortgage interest rates will go down on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	3%	3%	5%	3%	5%	0%	0%	1%	0%	3%	4%	2%	0%	3%	1%	5%	1%	0%	3%	4%	0%
<b>1</b>	37%	49%	55%	55%	30%	31%	30%	27%	31%	37%	41%	36%	16%	30%	46%	40%	12%	33%	43%	51%	31%
<b>2</b>	17%	8%	9%	6%	24%	21%	16%	10%	18%	11%	17%	22%	18%	23%	12%	16%	24%	15%	13%	22%	33%
<b>3</b>	15%	16%	16%	15%	16%	10%	14%	16%	25%	13%	15%	2%	31%	16%	13%	12%	20%	17%	21%	3%	11%
<b>4</b>	2%	1%	3%	0%	1%	4%	5%	3%	6%	0%	6%	6%	0%	3%	2%	3%	6%	4%	4%	0%	8%
<b>5</b>	11%	18%	13%	15%	8%	4%	6%	8%	6%	21%	4%	20%	19%	8%	9%	11%	8%	13%	11%	14%	6%
<b>6</b>	2%	1%	0%	2%	2%	4%	9%	0%	1%	4%	1%	2%	9%	2%	0%	2%	6%	3%	0%	0%	0%
<b>7</b>	1%	0%	0%	0%	0%	2%	0%	0%	3%	0%	0%	0%	0%	0%	2%	0%	3%	0%	0%	0%	0%
<b>8</b>	.%	0%	0%	0%	0%	1%	0%	2%	0%	0%	1%	0%	0%	0%	1%	0%	2%	0%	0%	0%	0%
<b>10</b>	9%	4%	0%	4%	7%	17%	17%	22%	9%	4%	13%	7%	7%	3%	14%	8%	9%	15%	5%	0%	11%
<b>15</b>	3%	0%	0%	0%	8%	3%	2%	8%	8%	1%	2%	2%	0%	11%	0%	2%	5%	4%	0%	6%	0%
<b>18</b>	.%	0%	0%	0%	0%	2%	0%	3%	0%	0%	1%	0%	0%	2%	0%	0%	2%	0%	0%	0%	0%
<b>Mean</b>	3.44	2.50	1.97	2.35	3.60	4.40	4.10	5.57	4.01	3.08	3.34	3.27	3.64	4.16	3.21	2.99	4.74	4.13	2.52	2.70	3.03

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Standard Deviation</b>	3.55	2.20	1.51	2.21	4.07	4.21	3.53	5.04	4.10	2.64	3.85	3.07	2.37	4.80	3.13	3.09	4.18	3.86	2.23	3.55	2.74
<b>Unweighted Base</b>	9	4	2	2	3	2	3	1	1	2	3	3	0%	3	2	4	1	2	3	0%	1
<b>Base</b>	9	4	2	2	3	2	2	1	1	2	3	3	0%	3	2	3	1	2	3	0%	1
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	0%	100%

Cell Contents:  
- Column Percentage



Table Q20D - By about what percent do you think home mortgage interest rates will go up on the average over the next 12 months?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	1%	.%	1%	.%	2%	3%	3%	1%	2%	.%	1%	2%	1%	2%	1%	1%	3%	2%	1%	0%	0%
<b>1</b>	25%	35%	33%	38%	22%	16%	16%	11%	18%	37%	26%	20%	10%	14%	25%	37%	5%	26%	31%	36%	21%
<b>2</b>	22%	28%	33%	29%	18%	16%	18%	14%	19%	23%	24%	23%	8%	22%	18%	28%	11%	18%	31%	23%	33%
<b>3</b>	9%	11%	11%	10%	11%	6%	6%	9%	7%	9%	10%	14%	6%	13%	11%	7%	7%	12%	9%	9%	14%
<b>4</b>	2%	1%	0%	2%	3%	2%	1%	3%	2%	1%	2%	3%	2%	3%	4%	1%	5%	1%	1%	3%	3%
<b>5</b>	15%	12%	13%	8%	16%	16%	19%	20%	21%	15%	12%	12%	23%	15%	15%	14%	21%	15%	14%	13%	13%
<b>6</b>	1%	1%	2%	1%	2%	1%	1%	0%	1%	1%	2%	1%	3%	2%	1%	1%	3%	0%	2%	0%	4%
<b>7</b>	1%	.%	1%	.%	2%	1%	.%	2%	1%	0%	2%	1%	2%	2%	1%	.%	2%	1%	0%	3%	1%
<b>8</b>	1%	1%	1%	1%	1%	1%	3%	2%	1%	.%	1%	1%	3%	.%	1%	1%	2%	.%	1%	2%	0%
<b>9</b>	.%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	1%	0%	0%	0%	0%
<b>10</b>	10%	4%	0%	4%	12%	18%	12%	17%	11%	4%	12%	12%	15%	14%	11%	6%	21%	11%	4%	4%	4%
<b>12</b>	1%	1%	0%	1%	1%	.%	1%	0%	1%	1%	1%	1%	2%	1%	.%	1%	1%	1%	1%	1%	1%
<b>15</b>	4%	2%	1%	2%	5%	5%	5%	7%	5%	4%	3%	1%	6%	3%	6%	2%	6%	3%	2%	4%	1%
<b>20</b>	4%	1%	1%	1%	3%	10%	9%	7%	5%	2%	3%	4%	11%	4%	4%	1%	8%	4%	3%	.%	3%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	
<b>25</b>	2%	2%	4%	2%	1%	4%	3%	5%	4%	1%	2%	2%	7%	3%	1%	1%	4%	4%	1%	2%	2%
<b>30</b>	1%	1%	0%	1%	.%	1%	2%	3%	1%	1%	1%	.%	0%	3%	0%	1%	2%	2%	0%	.%	1%
<b>Mean</b>	5.33	3.73	3.63	3.61	5.23	7.78	7.28	8.17	6.42	4.15	4.94	5.13	8.80	6.42	5.19	3.58	8.47	5.85	3.63	4.04	4.19
<b>Standard Deviation</b>	6.05	4.97	5.21	5.00	5.26	7.39	7.22	7.52	6.66	5.52	5.67	5.63	7.17	6.99	5.41	4.50	7.00	6.95	4.27	5.02	5.17
<b>Unweighted Base</b>	34	6	1	2	7	19	11	4	8	5	12	9	8	11	6	9	13	7	4	1	4
<b>Base</b>	<b>35</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>20</b>	<b>12</b>	<b>4</b>	<b>12</b>	<b>5</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>12</b>	<b>5</b>	<b>8</b>	<b>14</b>	<b>7</b>	<b>3</b>	<b>1</b>	<b>4</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Cell Contents:  
- Column Percentage

Table Q22 - Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Population	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
	<b>Very difficult</b>	23%	15%	22%	12 %	17 %	35 %	32%	25%	2 3 %	2 1 %	23%	22%	39 %	2 7 %	22 %	16%	39 %	25 %	16 %	9%	67%
	<b>Some what difficult</b>	29%	26%	33%	22 %	23 %	38 %	36%	41%	3 6 %	2 8 %	28%	22%	31 %	3 4 %	32 %	24%	35 %	37 %	27 %	19 %	24%
	<b>Some what easy</b>	25%	31%	24%	33 %	26 %	17 %	20%	18%	2 4 %	2 7 %	25%	24%	17 %	1 8 %	27 %	31%	16 %	23 %	30 %	32 %	4%
	<b>Very easy</b>	20%	26%	19%	31 %	29 %	7%	9%	12%	1 4 %	2 1 %	21%	24%	7 %	1 7 %	18 %	26%	6%	12 %	26 %	36 %	3%
	<b>Don't know VOL</b>	3%	2%	2%	2%	5%	3%	3%	4%	2 %	2 %	2%	8%	6 %	4 %	2%	3%	3%	3 %	1%	4%	1%

Cell Contents:  
 - Column Percentage

Table Q22B - Generally speaking, do you think it will become easier or harder for people to get a mortgage in the near future? Will it become...READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Gener al Population	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+
<b>Much easier</b>	3%	2%	2%	3%	2%	5%	5%	6%	4 %	2 %	3%	3%	5 %	3 %	3%	3%	6%	3 %	2%	2%	3%
<b>Some what easier</b>	26%	24%	25%	24 %	26 %	27 %	24%	34%	2 7 %	2 2 %	25%	29%	22 %	2 4 %	27 %	27%	26 %	25 %	24 %	28 %	17%
<b>Some what harde r</b>	47%	52%	51%	52 %	47 %	41 %	43%	34%	4 7 %	5 5 %	45%	41%	39 %	4 4 %	48 %	50%	39 %	49 %	52 %	50 %	41%
<b>Much harde r</b>	19%	18%	21%	17 %	18 %	21 %	24%	20%	1 7 %	1 8 %	22%	18%	24 %	2 3 %	19 %	16%	23 %	20 %	18 %	15 %	35%
<b>Don't know VOL</b>	5%	4%	2%	5%	7%	6%	4%	5%	4 %	2 %	5%	10%	10 %	5 %	4%	5%	6%	4 %	4%	5%	4%

Cell Contents:  
- Column Percentage

Table Q24C - Do you own your primary residence?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
	<b>Yes</b>	65%	100%	100%	100%	100%	50%	43%	37%	73%	75%	82%	48%	59%	64%	75%	33%	57%	80%	89%	100%
	<b>No</b>	35%	0%	0%	0%	0%	50%	57%	63%	27%	25%	18%	52%	41%	36%	25%	67%	43%	20%	11%	0%
	<b>Do n't know VO L</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table Q24D - Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
	<b>Have a mortgage</b>	59%	100%	100%	100%	0%	100%	55%	57%	70%	83%	62%	25%	33%	51%	59%	68%	30%	51%	69%	70%	100%
	<b>Own home outright</b>	41%	0%	0%	0%	100%	0%	45%	43%	30%	17%	38%	75%	67%	49%	41%	32%	70%	49%	31%	30%	0%
	<b>Don't know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
 - Column Percentage

Table Q24E - Do you have a first mortgage on your primary residence?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQ UENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	96%	96%	97%	96%	0%	100%	93%	95%	97%	97%	97%	91%	97%	96%	95%	97%	96%	92%	97%	97%	96%
	<b>No</b>	4%	4%	3%	4%	0%	0%	7%	5%	3%	3%	3%	9%	3%	4%	5%	3%	4%	8%	3%	3%	4%
	<b>Do n't know VO L</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table Q24F - Do you have a Second mortgage or Home Equity Line of Credit?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	22%	22%	23%	23%	0%	0%	12%	20%	12%	22%	26%	24%	5%	27%	22%	21%	18%	20%	22%	23%	28%
	<b>No</b>	78%	78%	77%	77%	0%	100%	88%	80%	88%	78%	74%	76%	95%	73%	78%	79%	82%	80%	78%	77%	72%
	<b>Do n't know VO L</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
- Column Percentage



Table Q24G - Do you rent your primary residence or do you live with someone else and not pay for housing?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Rent</b>	85%	0%	0%	0%	100%	87%	89%	80%	91%	89%	90%	88%	83%	81%	88%	85%	90%	83%	91%	0%
	<b>Live with someone else and don't pay for housing</b>	15%	0%	0%	0%	0%	13%	11%	20%	9%	11%	10%	12%	17%	19%	12%	15%	10%	17%	9%	0%
	<b>Don't know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
 - Column Percentage

Table Q24 - HOMEOWNERSHIP STATUS

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Own your home outright and do not have any debt on it</b>	27%	0%	0%	0%	100%	0%	23%	19%	11%	13%	29%	61%	32%	29%	26%	24%	23%	28%	24%	26%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELOC</b>	38%	100%	100%	100%	0%	0%	28%	25%	26%	61%	46%	21%	16%	30%	37%	51%	10%	29%	55%	63%	100%
<b>Rent</b>	30%	0%	0%	0%	0%	100%	43%	50%	50%	24%	22%	16%	46%	34%	29%	22%	57%	38%	17%	10%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Live with someone else and don't pay for housing</b>	5%	0%	0%	0%	0%	0%	7%	6%	13%	3%	3%	2%	6%	7%	7%	3%	10%	4%	3%	1%	0%
<b>Don't know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table Q25 - Is this the first home you've owned?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
	<b>Yes</b>	46%	47%	47%	45%	44%	0%	63%	56%	71%	52%	40%	30%	68%	50%	45%	40%	63%	49%	48%	32%	54%
	<b>No</b>	54%	53%	53%	54%	56%	0%	37%	44%	29%	47%	59%	70%	32%	50%	55%	60%	37%	50%	52%	68%	45%
	<b>Do n't know VO L</b>	.%	.%	.%	.%	.%	0%	0%	0%	.%	.%	.%	0%	0%	0%	0%	.%	0%	1%	0%	0%	.%

Cell Contents:  
 - Column Percentage

Table Q26 - How long have you owned your current home? DO NOT READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	H S	Some College	College /Grad School	<\$ 25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Less than a year</b>	4%	4%	4%	4%	3%	0%	5%	5%	9%	6%	2%	1%	5%	6%	1%	5%	5%	3%	3%	6%	1%
<b>1-3 years</b>	11%	13%	9%	11%	9%	0%	17%	15%	28%	15%	6%	4%	18%	12%	9%	11%	15%	12%	11%	9%	6%
<b>3-5 years</b>	11%	15%	17%	14%	6%	0%	13%	10%	22%	14%	10%	4%	13%	8%	13%	12%	9%	11%	14%	10%	16%
<b>More than 5 years</b>	73%	68%	69%	70%	81%	0%	64%	69%	40%	65%	82%	90%	64%	75%	76%	72%	70%	73%	71%	75%	75%
<b>Do n't know VOL</b>	.%	.%	0%	.%	1%	0%	0%	0%	.%	.%	.%	1%	0%	0%	1%	.%	.%	0%	1%	.%	.%

Cell Contents:  
 - Column Percentage



Table Q28 - HOMEOWNERSHIP TYPE

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Single family home or townhouse</b>	83%	97%	94%	98%	97%	52%	84%	61%	75%	91%	85%	83%	75%	81%	84%	87%	68%	82%	88%	93%	94%
<b>A multi-unit building with 4 or fewer units</b>	5%	1%	1%	1%	1%	12%	6%	11%	7%	4%	4%	2%	7%	7%	3%	3%	7%	5%	4%	2%	4%
<b>A multi-unit building with more than 4 units</b>	12%	2%	4%	1%	2%	36%	10%	28%	18%	6%	10%	14%	19%	11%	13%	10%	25%	13%	8%	4%	1%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A multi-unit building with more than 50 units</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Don't know VOL</b>	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	1%

Cell Contents:  
- Column Percentage

Table Q28C - Do you currently live in a: READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>A mobile home</b>	5%	3%	3%	2%	7%	4%	5%	4%	6%	4%	5%	3%	11%	7%	5%	1%	9%	5%	3%	2%	2%
	<b>A one-family house detached from any other house</b>	71%	88%	86%	90%	83%	39%	65%	56%	60%	76%	75%	77%	60%	68%	71%	77%	51%	68%	80%	84%	84%
	<b>A one-family house attached to one or more houses</b>	7%	5%	7%	5%	5%	11%	12%	8%	10%	7%	5%	6%	7%	7%	7%	7%	10%	8%	6%	6%	8%
	<b>A building with 2 apartments</b>	3%	.%	.%	.%	1%	7%	4%	6%	4%	3%	2%	1%	4%	3%	2%	2%	5%	3%	1%	1%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Under water	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A building with 3 or 4 apartments</b>	2%	.%	.%	.%	1%	6%	3%	3%	4%	1%	2%	2%	3%	3%	2%	2%	4%	3%	1%	1%	2%
<b>A building with 5 to 9 apartments</b>	2%	.%	.%	.%	0%	6%	1%	4%	2%	1%	2%	1%	2%	1%	3%	2%	4%	2%	2%	.%	1%
<b>A building with 10 to 19 apartments</b>	2%	1%	2%	.%	.%	6%	3%	4%	3%	2%	2%	1%	3%	2%	3%	2%	4%	3%	1%	1%	.%
<b>A building with 20 to 49 apartments</b>	3%	.%	.%	.%	.%	8%	3%	4%	4%	2%	2%	3%	1%	3%	3%	2%	5%	3%	2%	1%	.%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A building with 50 or more apartments</b>	5%	1%	1%	1%	2%	13%	3%	10%	6%	3%	5%	5%	8%	5%	4%	4%	9%	6%	2%	4%	.%
<b>Boat, RV, or van</b>	.%	.%	0%	.%	.%	0%	0%	0%	.%	0%	.%	.%	1%	.%	.%	.%	.%	.%	0%	.%	.%
<b>Don't know VOL</b>	.%	0%	0%	0%	.%	.%	1%	.%	1%	.%	.%	1%	1%	.%	.%	.%	0%	.%	.%	1%	.%

Cell Contents:

- Column Percentage

Table Q31 - If you were going to move, would you be more likely to: READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Do n't know VO L</b>	<b>Re nt</b>	30%	14%	19%	11%	22%	55%	28%	38%	40%	21%	24%	36%	39%	34%	33%	24%	51%	33%	22%	14%	52%
	<b>Bu y</b>	64%	82%	76%	86%	68%	43%	66%	58%	57%	77%	71%	51%	50%	61%	62%	72%	42%	61%	76%	83%	44%
	<b>Do n't know VO L</b>	5%	4%	5%	3%	11%	3%	7%	4%	2%	2%	5%	13%	10%	6%	5%	4%	7%	5%	3%	3%	5%

Cell Contents:  
- Column Percentage

Table Q31CC - If you were going to move, would you be more likely to move to a: READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>A mobile home</b>	3%	1%	2%	1%	4%	4%	5%	2%	3%	2%	3%	3%	8%	5%	2%	1%	6%	4%	1%	1%	5%
	<b>A one-family house detached from any other house</b>	70%	83%	82%	85%	69%	58%	71%	67%	6%	8%	72%	56%	57%	6%	70%	75%	54%	69%	78%	82%	65%
	<b>A one-family house attached to one or more houses</b>	6%	4%	4%	5%	4%	8%	6%	8%	7%	4%	5%	6%	8%	6%	6%	5%	7%	7%	5%	3%	7%
	<b>A building with 2 apartments</b>	4%	2%	2%	2%	4%	5%	4%	5%	5%	1%	3%	6%	5%	3%	5%	3%	7%	4%	2%	2%	8%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Under water	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A building with 3 or 4 apartments</b>	2%	1%	2%	1%	2%	4%	3%	4%	2%	1%	2%	4%	3%	2%	3%	2%	4%	2%	2%	1%	3%
<b>A building with 5 to 9 apartments</b>	2%	1%	1%	.%	2%	3%	1%	2%	3%	1%	2%	2%	1%	2%	1%	3%	3%	3%	1%	1%	1%
<b>A building with 10 to 19 apartments</b>	2%	1%	0%	1%	1%	3%	1%	2%	3%	1%	2%	3%	2%	2%	3%	2%	3%	2%	2%	1%	1%
<b>A building with 20 to 49 apartments</b>	2%	1%	.%	2%	2%	2%	1%	1%	2%	.%	2%	4%	2%	2%	2%	2%	2%	2%	3%	1%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A building with 50 or more apartments</b>	3%	2%	2%	1%	3%	5%	2%	5%	3%	1%	3%	5%	4%	3%	3%	4%	4%	4%	2%	3%	3%
<b>Boat, RV, or van</b>	1%	.%	.%	.%	.%	1%	1%	.%	1%	0%	1%	.%	0%	1%	.%	.%	1%	.%	1%	.%	.%
<b>Don't know VOL</b>	5%	3%	3%	2%	7%	5%	5%	4%	4%	2%	4%	12%	10%	5%	5%	4%	8%	4%	2%	4%	6%

Cell Contents:

- Column Percentage



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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	81%	88%	85%	90%	88%	65%	80%	77%	78%	83%	80%	83%	72%	79%	82%	83%	70%	81%	86%	83%	68%
<b>Renting</b>	16%	9%	13%	8%	9%	29%	16%	19%	18%	14%	17%	13%	23%	17%	15%	13%	26%	15%	11%	12%	26%
<b>Same / Neither VOL</b>	2%	2%	1%	2%	2%	4%	3%	3%	3%	2%	2%	2%	4%	3%	2%	2%	3%	3%	1%	2%	3%
<b>Don't know VOL</b>	1%	1%	1%	1%	1%	2%	.%	1%	2%	1%	1%	2%	2%	1%	1%	2%	1%	1%	1%	3%	3%

Cell Contents:  
- Column Percentage

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

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinqu ent
	<b>Ow ning</b>	86%	91%	89%	92 %	91 %	76 %	88%	81%	8 7 %	8 8 %	85%	85%	76 %	8 4 %	88%	89%	76 %	88 %	92 %	87%	80%
	<b>Ren ting</b>	10%	5%	7%	4%	6%	19 %	9%	16%	1 0 %	7 %	11%	9%	16 %	1 2 %	8%	7%	18 %	8 %	5%	9%	15%
	<b>Sam e / Neit her VOL</b>	2%	2%	3%	2%	1%	3%	2%	2%	2 %	3 %	2%	2%	3 %	1 %	2%	2%	3%	1 %	1%	2%	1%
	<b>Don 't kno w VOL</b>	2%	2%	1%	2%	2%	2%	1%	1%	1 %	2 %	2%	5%	4 %	2 %	1%	2%	3%	2 %	1%	2%	3%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	72%	83%	80%	85%	73%	60%	76%	66%	66%	77%	69%	63%	67%	73%	77%	60%	70%	79%	80%	74%	
<b>Renting</b>	23%	14%	18%	12%	21%	35%	19%	29%	31%	19%	22%	29%	30%	21%	18%	34%	24%	18%	17%	24%	
<b>Same / Neither VOL</b>	2%	2%	1%	2%	1%	3%	3%	2%	2%	2%	2%	3%	1%	2%	2%	2%	3%	1%	1%	1%	
<b>Don't know VOL</b>	3%	1%	1%	1%	5%	3%	2%	3%	2%	3%	2%	5%	2%	3%	3%	4%	4%	2%	2%	1%	

Cell Contents:  
- Column Percentage

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

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinqu ent
	<b>Ow ning</b>	82%	88%	85%	90 %	88 %	71 %	84%	77%	8 2 %	8 4 %	82%	81%	74 %	8 0 %	83%	85%	71 %	84 %	88 %	85%	75%
	<b>Ren ting</b>	13%	8%	11%	6%	8%	22 %	13%	18%	1 5 %	1 2 %	13%	11%	18 %	1 4 %	12%	11%	22 %	13 %	8%	11%	18%
	<b>Sam e / Neit her VOL</b>	2%	2%	2%	2%	2%	3%	1%	3%	2 %	2 %	2%	3%	2 %	2 %	3%	2%	3%	2 %	2%	3%	3%
	<b>Don 't kno w VOL</b>	3%	2%	2%	2%	3%	4%	2%	2%	1 %	2 %	2%	5%	7 %	3 %	2%	2%	5%	2 %	2%	1%	4%

Cell Contents:  
 - Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	81%	86%	83%	87%	88%	68%	81%	75%	82%	82%	80%	80%	74%	81%	80%	83%	71%	83%	85%	83%	69%
<b>Renting</b>	13%	9%	13%	7%	8%	23%	13%	19%	14%	12%	15%	11%	17%	15%	12%	12%	21%	12%	10%	11%	23%
<b>Same / Neither VOL</b>	4%	4%	4%	4%	3%	4%	4%	4%	4%	4%	3%	4%	5%	2%	5%	3%	4%	3%	3%	4%	5%
<b>Don't know VOL</b>	2%	2%	.%	2%	2%	4%	2%	2%	1%	2%	2%	4%	3%	2%	3%	2%	3%	2%	2%	1%	3%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	61%	71%	66%	73%	81%	35%	63%	55%	48%	63%	67%	72%	55%	61%	62%	64%	48%	64%	66%	68%	56%
<b>Renting</b>	32%	20%	24%	19%	14%	58%	31%	39%	47%	29%	26%	20%	40%	32%	31%	29%	48%	31%	25%	25%	38%
<b>Same / Neither VOL</b>	5%	7%	8%	7%	3%	4%	5%	3%	4%	5%	5%	5%	3%	5%	5%	6%	3%	3%	6%	5%	5%
<b>Don't know VOL</b>	2%	2%	2%	1%	1%	3%	1%	3%	1%	3%	2%	2%	2%	2%	2%	2%	1%	2%	3%	1%	1%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Owning</b>	67%	76%	73%	78%	78%	48%	70%	63%	58%	68%	71%	73%	61%	69%	68%	67%	57%	67%	72%	70%	56%
<b>Renting</b>	28%	19%	23%	18%	17%	47%	26%	34%	38%	26%	25%	20%	32%	28%	27%	39%	29%	24%	24%	38%	
<b>Same / Neither VOL</b>	2%	3%	2%	4%	1%	3%	2%	1%	2%	3%	2%	2%	3%	2%	2%	3%	2%	2%	1%	4%	3%
<b>Don't know VOL</b>	2%	2%	2%	1%	4%	2%	1%	2%	2%	2%	2%	5%	4%	2%	1%	3%	2%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	62%	66%	67%	66%	75%	47%	71%	67%	51%	59%	68%	73%	66%	66%	59%	60%	59%	64%	63%	63%	63%
<b>Renting</b>	28%	21%	22%	21%	18%	43%	23%	26%	40%	29%	24%	17%	27%	26%	30%	28%	36%	27%	26%	25%	26%
<b>Same / Neither VOL</b>	8%	10%	9%	12%	5%	9%	5%	6%	8%	10%	7%	8%	5%	6%	9%	10%	4%	7%	9%	9%	9%
<b>Don't know VOL</b>	2%	2%	2%	2%	3%	1%	1%	1%	1%	3%	1%	3%	2%	1%	2%	3%	1%	2%	2%	3%	2%

Cell Contents:  
- Column Percentage



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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	88%	90%	91%	90%	93%	81%	90%	87%	8%	8%	88%	88%	84%	9%	89%	88%	86%	90%	90%	86%	86%
<b>Renting</b>	5%	2%	2%	1%	2%	10%	6%	7%	4%	4%	6%	5%	12%	5%	4%	3%	9%	4%	2%	3%	6%
<b>Same / Neither VOL</b>	5%	7%	6%	8%	3%	7%	3%	4%	6%	7%	5%	3%	2%	4%	5%	8%	3%	4%	6%	8%	7%
<b>Don't know VOL</b>	2%	2%	1%	1%	2%	3%	2%	2%	1%	2%	2%	3%	2%	1%	3%	2%	2%	2%	2%	3%	1%

Cell Contents:  
- Column Percentage

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

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinqu ent
	<b>Ow ning</b>	80%	88%	89%	88 %	88 %	64 %	83%	78%	7 7 %	8 3 %	80%	82%	71 %	7 9 %	81%	83%	70 %	81 %	86 %	86%	79%
	<b>Ren ting</b>	9%	3%	3%	2%	4%	21 %	9%	15%	1 2 %	6 %	9%	9%	16 %	1 1 %	10%	6%	20 %	10 %	5%	4%	8%
	<b>Sam e / Neit her VOL</b>	8%	7%	6%	8%	6%	11 %	6%	5%	8 %	8 %	8%	6%	8 %	7 %	7%	9%	7%	7 %	7%	7%	9%
	<b>Don 't know VOL</b>	3%	2%	1%	2%	2%	3%	2%	3%	2 %	2 %	3%	3%	5 %	3 %	3%	2%	3%	2 %	2%	3%	3%

Cell Contents:  
- Column Percentage

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

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Owning</b>	83%	89%	90%	90%	91%	68%	84%	82%	82%	84%	82%	78%	85%	84%	83%	79%	83%	86%	85%	82%	
	<b>Renting</b>	7%	2%	3%	1%	3%	17%	8%	12%	7%	5%	8%	9%	14%	8%	7%	5%	14%	9%	4%	2%	8%
	<b>Same / Neither VOL</b>	8%	8%	6%	8%	5%	13%	6%	6%	9%	9%	7%	5%	6%	6%	8%	10%	6%	6%	8%	11%	9%
	<b>Don't know VOL</b>	2%	1%	.%	1%	2%	3%	1%	.%	2%	2%	1%	4%	1%	1%	2%	3%	2%	2%	2%	2%	1%

Cell Contents:  
 - Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	93%	98%	97%	98%	97%	83%	91%	89%	9%	9%	93%	90%	84%	9%	94%	96%	83%	92%	98%	98%	93%
<b>Renting</b>	5%	1%	2%	1%	2%	13%	7%	9%	6%	2%	5%	8%	12%	8%	4%	3%	13%	5%	1%	2%	6%
<b>Same / Neither VOL</b>	1%	1%	1%	1%	.%	3%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	2%	2%	1%	.%	1%
<b>Don't know VOL</b>	1%	.%	0%	.%	1%	1%	.%	1%	.%	1%	.%	2%	3%	1%	.%	.%	1%	.%	.%	0%	1%

Cell Contents:  
- Column Percentage

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

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Owning</b>	90%	96%	94%	96%	94%	78%	89%	88%	91%	93%	89%	86%	82%	90%	92%	92%	84%	89%	95%	93%	89%
	<b>Renting</b>	5%	1%	2%	1%	2%	13%	7%	9%	5%	3%	6%	8%	12%	7%	5%	3%	12%	6%	1%	2%	6%
	<b>Same / Neither VOL</b>	4%	3%	3%	3%	3%	7%	4%	3%	4%	3%	4%	4%	4%	2%	4%	4%	3%	4%	3%	5%	4%
	<b>Don't know VOL</b>	1%	1%	.%	1%	1%	2%	0%	.%	.%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%

Cell Contents:  
 - Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	61%	60%	60%	59%	75%	48%	72%	69%	53%	55%	65%	71%	70%	69%	62%	52%	62%	63%	61%	54%	61%
<b>Renting</b>	36%	36%	37%	37%	20%	47%	25%	27%	44%	42%	31%	24%	22%	29%	34%	45%	34%	33%	37%	42%	36%
<b>Same / Neither VOL</b>	2%	2%	3%	3%	2%	3%	2%	3%	3%	2%	2%	2%	4%	2%	2%	2%	2%	2%	2%	2%	2%
<b>Don't know VOL</b>	1%	1%	1%	1%	3%	1%	1%	2%	1%	1%	2%	3%	4%	1%	2%	1%	2%	1%	1%	1%	2%

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?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	82%	86%	82%	88%	87%	72%	85%	82%	79%	81%	83%	84%	80%	83%	81%	82%	79%	83%	83%	82%	77%
<b>Renting</b>	12%	8%	11%	6%	7%	21%	11%	15%	16%	11%	11%	9%	17%	12%	13%	10%	17%	12%	10%	11%	15%
<b>Same / Neither VOL</b>	4%	4%	6%	4%	3%	5%	4%	2%	4%	5%	3%	4%	4%	2%	3%	6%	2%	4%	4%	5%	5%
<b>Don't know VOL</b>	2%	2%	2%	2%	3%	3%	.%	1%	1%	2%	3%	3%	.%	2%	2%	3%	2%	2%	3%	2%	2%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	69%	77%	75%	78%	77%	53%	71%	71%	64%	70%	71%	72%	68%	68%	68%	72%	62%	66%	74%	74%	69%
<b>Renting</b>	18%	9%	9%	9%	12%	31%	20%	21%	25%	15%	16%	12%	24%	18%	19%	15%	27%	20%	13%	11%	14%
<b>Same / Neither VOL</b>	8%	10%	11%	9%	5%	11%	7%	6%	8%	11%	9%	6%	4%	10%	8%	9%	7%	9%	8%	11%	13%
<b>Don't know VOL</b>	5%	4%	4%	3%	6%	5%	3%	1%	3%	4%	4%	9%	3%	5%	5%	5%	4%	5%	5%	5%	4%

Cell Contents:  
- Column Percentage



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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Owning</b>	50%	48%	48%	48%	67%	37%	56%	55%	45%	43%	53%	61%	54%	53%	53%	45%	53%	51%	47%	50%	39%
<b>Renting</b>	43%	46%	45%	47%	27%	55%	37%	39%	49%	50%	42%	30%	35%	42%	49%	40%	43%	48%	46%	55%	
<b>Same / Neither VOL</b>	5%	5%	6%	4%	3%	6%	6%	5%	5%	5%	4%	6%	8%	4%	5%	4%	6%	5%	4%	4%	4%
<b>Don't know VOL</b>	2%	2%	1%	1%	3%	1%	.%	2%	1%	1%	1%	3%	2%	1%	1%	2%	1%	2%	2%	1%	2%

Cell Contents:  
- Column Percentage

Table Q46B - Which of the following is the best reason to buy a house? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>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</b>	36%	39%	36%	42%	34%	35%	34%	43%	35%	39%	32%	31%	33%	36%	40%	31%	36%	41%	40%	35%	

	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>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</b>	59%	57%	61%	54%	61%	60%	64%	53%	63%	60%	56%	59%	62%	62%	60%	57%	64%	60%	56%	58%	60%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know - VOLUNTEERED ONLY - DO NOT READ</b>	4%	3%	3%	4%	5%	5%	2%	4%	2%	2%	5%	9%	7%	5%	4%	3%	5%	4%	3%	2%	5%

Cell Contents:  
- Column Percentage

Table Q47 - Which is closer to your view? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<p><b>Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.</b></p>	14%	8%	10%	7%	7%	27%	14%	17%	17%	13%	15%	11%	19%	17%	13%	12%	21%	14%	11%	11%	18%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Ownings make more sense because you're protected against rent increases and owning is a good investment over the long term.</b>	84%	90%	89%	91%	91%	70%	85%	81%	82%	86%	84%	86%	79%	81%	86%	86%	76%	85%	88%	87%	78%
<b>Don't know VOL</b>	2%	2%	1%	2%	2%	2%	1%	2%	2%	1%	3%	2%	2%	2%	2%	2%	2%	1%	2%	3%	

Cell Contents:  
- Column Percentage

Table Q48 - How much financial sacrifice would you say you are making to own your home? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQ UENT
	Gener al Population	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an American	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00k	\$10 0k+	Nation al Delinqu ent
<b>A gre at de al</b>	18%	21%	26%	17 %	14 %	0%	30%	28%	18 %	23 %	21%	11%	29 %	22 %	19%	14%	31 %	23 %	17 %	12%	64%
<b>So me</b>	32%	39%	38%	39 %	24 %	0%	30%	27%	41 %	38 %	31%	23%	25 %	32 %	31%	35%	28 %	28 %	33 %	37%	21%
<b>No t ver y mu ch</b>	24%	23%	24%	25 %	24 %	0%	21%	25%	23 %	24 %	23%	24%	18 %	22 %	26%	24%	20 %	24 %	26 %	23%	8%
<b>No ne at all</b>	25%	16%	12%	19 %	38 %	0%	19%	20%	18 %	15 %	25%	40%	26 %	23 %	24%	26%	20 %	24 %	23 %	28%	6%
<b>Do n't kn ow VO L</b>	1%	.%	1%	.%	1%	0%	.%	1%	0 %	.%	.%	2%	2 %	.%	1%	.%	1%	1 %	.%	.%	1%

Cell Contents:  
- Column Percentage

Table Q49 - How much financial sacrifice would you have to make to own your home? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQ UENT
	Gener al Population	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an American	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00k	\$10 0k+	Nation al Delinqu ent
<b>A gre at de al</b>	55%	0%	0%	0%	0%	55 %	64%	54%	53 %	51 %	60%	60%	63 %	61 %	50%	47%	66 %	49 %	42 %	41%	0%
<b>So me</b>	25%	0%	0%	0%	0%	25 %	19%	27%	31 %	26 %	20%	8%	15 %	24 %	27%	33%	17 %	33 %	30 %	36%	0%
<b>No t ver y mu ch</b>	10%	0%	0%	0%	0%	10 %	8%	10%	10 %	15 %	9%	5%	10 %	8 %	11%	13%	8%	11 %	14 %	10%	0%
<b>No ne at all</b>	7%	0%	0%	0%	0%	8%	6%	8%	4 %	8 %	9%	20%	10 %	6 %	8%	6%	7%	5 %	11 %	14%	0%
<b>Do n't kn ow VO L</b>	2%	0%	0%	0%	0%	2%	2%	1%	1 %	1 %	2%	7%	2 %	1 %	4%	1%	2%	2 %	2%	0%	0%

Cell Contents:  
- Column Percentage



Table Q50 - In the future, are you more likely to: READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Always rent</b>	34%	27%	13%	33%	41%	36%	26%	33%	17%	23%	46%	58%	47%	35%	32%	29%	40%	36%	29%	23%	36%
	<b>Buy at some point in the future</b>	58%	59%	79%	50%	36%	62%	70%	63%	82%	71%	46%	22%	46%	54%	61%	63%	56%	54%	68%	64%	57%
	<b>Don't know VOL</b>	8%	13%	8%	17%	23%	2%	4%	3%	2%	6%	7%	20%	6%	10%	7%	7%	4%	10%	3%	12%	8%

Cell Contents:  
 - Column Percentage

Table Q50B - In the future, are you more likely to: READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Always own</b>	88%	91%	90%	92%	92%	74%	86%	85%	86%	90%	88%	88%	85%	87%	89%	88%	80%	87%	90%	91%	86%
	<b>Rent at some point in the future</b>	10%	6%	7%	6%	6%	23%	11%	12%	13%	8%	10%	9%	10%	11%	9%	10%	17%	11%	8%	7%	11%
	<b>Don't know VOL</b>	2%	2%	2%	2%	2%	3%	3%	2%	2%	2%	2%	3%	5%	2%	2%	2%	3%	2%	2%	2%	2%

Cell Contents:  
 - Column Percentage

Table Q61B - Which of the following is the best reason to rent? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>The financial benefits of renting, such as lower upfront and ongoing costs, predictable monthly housing expenses, and the ability to use the money for purposes other than buying a home</b>	31%	0%	0%	0%	0%	31%	34%	30%	32%	34%	29%	33%	34%	33%	30%	30%	31%	29%	34%	35%	0%

	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>The broader lifestyle benefits of renting, such as it being easier to move when you want to, fewer hassles of upkeep and maintenance, and the process of renting being easier, faster, and more straightforward than the process of buying a home</b>	64%	0%	0%	0%	0%	64%	63%	66%	66%	61%	66%	53%	61%	62%	65%	67%	64%	68%	62%	65%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOLUNTEERED ONLY - DO NOT READ</b>	4%	0%	0%	0%	0%	5%	3%	4%	2%	4%	5%	14%	6%	5%	5%	3%	4%	3%	4%	0%	0%

Cell Contents:  
- Column Percentage

Table Q70 - How did you decide how much to spend on your home? Please tell me all that apply. READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
	<b>You calculated it yourself</b>	75%	76%	71%	78%	75%	0%	71%	63%	66%	78%	76%	78%	67%	73%	75%	78%	66%	71%	77%	79%	66%
	<b>Your mortgage lender advised you what you could afford</b>	35%	45%	48%	43%	20%	0%	42%	40%	47%	45%	34%	20%	25%	31%	35%	38%	32%	31%	42%	33%	46%
	<b>Your realtor helped you decide</b>	22%	25%	28%	22%	17%	0%	32%	33%	27%	22%	23%	17%	29%	19%	21%	23%	22%	26%	20%	20%	37%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>You took advice from friends, family or co-workers</b>	29%	30%	29%	30%	27%	0%	28%	35%	40%	32%	27%	21%	19%	30%	27%	31%	32%	27%	32%	26%	33%
<b>You talked to a financial advisor</b>	18%	21%	21%	21%	13%	0%	23%	26%	23%	20%	16%	14%	9%	16%	21%	19%	16%	18%	19%	20%	17%
<b>You talked to a mortgage counselor</b>	17%	22%	24%	21%	10%	0%	26%	25%	26%	23%	15%	11%	12%	16%	18%	19%	14%	19%	19%	18%	23%
<b>Other VOL</b>	6%	4%	4%	4%	9%	0%	7%	7%	7%	4%	7%	7%	15%	6%	7%	5%	10%	6%	5%	5%	7%
<b>Don't know VOL</b>	1%	1%	.%	1%	2%	0%	2%	1%	2%	1%	1%	2%	2%	1%	1%	1%	2%	1%	1%	1%	2%

Cell Contents:  
- Column Percentage

Table Q71B - Have you ever refinanced the mortgage on your current home?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	55%	55%	51%	62%	0%	0%	44%	42%	35%	52%	66%	59%	45%	49%	53%	59%	36%	45%	57%	62%	59%
	<b>No</b>	45%	45%	49%	38%	0%	0%	56%	58%	65%	48%	34%	40%	55%	51%	47%	40%	63%	55%	43%	38%	40%
	<b>Do n't know VO L</b>	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	1%	0%	1%	.%	.%	1%	1%	0%	0%	.%

Cell Contents:  
 - Column Percentage



Table Q71C - What was the most recent year you refinanced your mortgage?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Re nt er	His pan ic	Afric an Ame rica n	Ge n Y	Ge n X	Boo me r	Pre - boo me r	Les s tha n HS	HS	So me Coll ege	Colleg e/Gra d Schoo l	<\$2 5k	\$25 k - \$50 k	\$50 k - \$10 0k	\$10 0k+	Natio nal Delinq uent
<b>99</b>	3%	3%	4%	2%	0%	0%	4%	7%	2%	2%	3%	6%	6%	4%	4%	2%	4%	5%	3%	.%	5%
<b>1964</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	1%	0%	0%	0%
<b>1980</b>	.%	.%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	0%	0%	.%	0%	0%
<b>1989</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	2%	0%	0%	0%	1%
<b>1990</b>	.%	.%	.%	.%	0%	0%	0%	4%	0%	0%	1%	2%	0%	2%	0%	.%	6%	0%	1%	0%	0%
<b>1991</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	1%	0%	0%	0%	.%	0%	0%
<b>1992</b>	.%	.%	.%	.%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	1%	0%	.%
<b>1993</b>	.%	.%	.%	1%	0%	0%	0%	3%	0%	0%	1%	2%	0%	2%	.%	.%	3%	2%	0%	0%	0%
<b>1994</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%
<b>1995</b>	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	.%	1%	0%
<b>1996</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	.%
<b>1997</b>	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	1%	1%	1%
<b>1998</b>	1%	1%	0%	1%	0%	0%	1%	1%	4%	0%	.%	2%	0%	1%	1%	1%	3%	0%	1%	.%	.%
<b>1999</b>	1%	1%	1%	1%	0%	0%	0%	3%	0%	0%	2%	3%	0%	4%	1%	1%	0%	3%	0%	3%	1%
<b>2000</b>	2%	2%	2%	2%	0%	0%	3%	3%	0%	1%	2%	5%	0%	2%	2%	2%	7%	1%	1%	3%	2%
<b>2001</b>	1%	1%	.%	1%	0%	0%	0%	1%	1%	1%	2%	1%	0%	1%	2%	1%	2%	1%	1%	2%	3%
<b>2002</b>	2%	2%	2%	2%	0%	0%	1%	3%	0%	2%	2%	3%	0%	3%	1%	2%	0%	0%	2%	2%	3%
<b>2003</b>	4%	4%	2%	5%	0%	0%	1%	10%	1%	5%	5%	3%	3%	4%	4%	4%	3%	4%	5%	4%	2%
<b>2004</b>	4%	4%	5%	4%	0%	0%	10 %	0%	2%	4%	4%	4%	6%	3%	4%	4%	6%	6%	4%	3%	4%
<b>2005</b>	7%	7%	11%	6%	0%	0%	8%	3%	2%	7%	9%	7%	15 %	9%	7%	6%	14 %	9%	6%	9%	12%
<b>2006</b>	5%	5%	5%	5%	0%	0%	0%	2%	0%	6%	7%	3%	12 %	7%	6%	4%	6%	5%	6%	3%	10%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>2007</b>	7%	7%	9%	6%	0%	0%	12%	5%	2%	11%	6%	7%	0%	12%	10%	5%	9%	8%	8%	4%	16%
<b>2008</b>	7%	7%	8%	8%	0%	0%	7%	17%	10%	7%	8%	4%	12%	6%	9%	7%	15%	10%	8%	5%	14%
<b>2009</b>	13%	13%	13%	14%	0%	0%	10%	12%	23%	12%	10%	16%	22%	11%	15%	12%	4%	13%	14%	15%	10%
<b>2010</b>	15%	15%	17%	14%	0%	0%	18%	8%	25%	17%	11%	11%	8%	11%	8%	19%	5%	13%	17%	14%	10%
<b>2011</b>	18%	18%	12%	18%	0%	0%	14%	16%	19%	21%	16%	14%	10%	14%	16%	20%	7%	17%	16%	21%	4%
<b>2012</b>	6%	6%	7%	7%	0%	0%	8%	2%	10%	6%	7%	2%	6%	2%	7%	7%	5%	3%	6%	9%	1%
<b>Mean</b>	1950.43	1950.43	1931.84	1967.65	0	0	1931.10	1876.93	1975.37	1967.39	1945.42	1894.02	1900.99	1930.92	1921.68	1974.67	1927.74	1920.24	1955.38	2003.60	1910.62
<b>Standard Deviation</b>	324.90	324.90	373.65	272.46	0	0	378.06	485.54	253.06	276.97	337.19	449.68	449.53	373.09	395.63	249.86	382.84	399.71	311.73	89.03	417.42
<b>Unweighted Base</b>	10	10	3	5	0%	0%	2	1	0%	1	7	2	1	1	4	4	0%	4	3	2	0%
<b>Base</b>	<b>9</b>	<b>9</b>	<b>3</b>	<b>5</b>	<b>0%</b>	<b>0%</b>	<b>2</b>	<b>1</b>	<b>0%</b>	<b>1</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>0%</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>0%</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	0%

Cell Contents:  
- Column Percentage

Table Q71D - What year did you get your original first mortgage on your CURRENT home?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>99</b>	3%	3%	4%	2%	0%	0%	4%	8%	2%	2%	1%	8%	4%	3%	3%	2%	5%	4%	1%	2%	1%
<b>1969</b>	.%	.%	0%	0%	0%	0%	0%	2%	0%	0%	0%	4%	0%	0%	1%	0%	2%	0%	1%	0%	0%
<b>1970</b>	.%	.%	1%	0%	0%	0%	0%	2%	0%	0%	0%	2%	0%	1%	0%	0%	2%	0%	0%	0%	1%
<b>1973</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
<b>1974</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
<b>1975</b>	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	1%	0%	0%	0%	1%	0%	0%	0%
<b>1977</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	3%	0%	1%	0%	0%	0%	0%	1%	0%	0%
<b>1978</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	.%	0%	1%	0%	0%	1%
<b>1979</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	.%	0%	0%	0%	0%	0%
<b>1980</b>	.%	.%	1%	.%	0%	0%	0%	1%	0%	0%	0%	3%	0%	1%	0%	.%	0%	1%	0%	0%	1%
<b>1984</b>	.%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	.%	2%	0%	0%	0%	0%
<b>1985</b>	.%	.%	1%	0%	0%	0%	0%	2%	0%	0%	1%	3%	0%	1%	1%	0%	0%	1%	.%	0%	1%
<b>1986</b>	.%	.%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	.%	1%	0%
<b>1987</b>	.%	.%	0%	.%	0%	0%	1%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%
<b>1988</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%
<b>1989</b>	1%	1%	.%	2%	0%	0%	3%	2%	0%	0%	3%	3%	4%	1%	1%	1%	0%	2%	1%	1%	1%
<b>1990</b>	1%	1%	1%	1%	0%	0%	1%	0%	0%	.%	1%	1%	0%	1%	1%	.%	0%	2%	1%	0%	1%
<b>1991</b>	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	.%	0%	0%	1%
<b>1992</b>	.%	.%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	2%
<b>1993</b>	.%	.%	1%	0%	0%	0%	0%	3%	0%	0%	1%	0%	0%	.%	1%	.%	1%	1%	0%	1%	1%
<b>1994</b>	1%	1%	1%	1%	0%	0%	0%	0%	0%	1%	1%	1%	6%	0%	1%	1%	1%	.%	1%	1%	1%
<b>1995</b>	1%	1%	1%	1%	0%	0%	3%	0%	0%	1%	2%	0%	5%	1%	1%	.%	0%	1%	1%	0%	1%
<b>1996</b>	1%	1%	2%	1%	0%	0%	1%	0%	0%	2%	2%	0%	3%	3%	1%	.%	2%	1%	2%	1%	2%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>1997</b>	1%	1%	1%	1%	0%	0%	2%	0%	1%	1%	2%	2%	0%	1%	2%	1%	2%	2%	1%	1%	1%
<b>1998</b>	1%	1%	1%	2%	0%	0%	1%	4%	0%	0%	4%	2%	0%	1%	2%	1%	3%	1%	1%	2%	2%
<b>1999</b>	1%	1%	2%	1%	0%	0%	1%	3%	0%	1%	3%	1%	0%	2%	3%	1%	0%	2%	2%	0%	1%
<b>2000</b>	4%	4%	3%	6%	0%	0%	6%	8%	1%	3%	8%	7%	10%	6%	2%	4%	9%	6%	4%	3%	2%
<b>2001</b>	3%	3%	3%	4%	0%	0%	4%	4%	.%	5%	5%	3%	0%	6%	3%	3%	1%	3%	5%	2%	2%
<b>2002</b>	4%	4%	1%	5%	0%	0%	4%	2%	2%	3%	5%	10%	9%	4%	5%	3%	5%	6%	4%	1%	2%
<b>2003</b>	4%	4%	4%	4%	0%	0%	3%	0%	1%	4%	7%	3%	6%	3%	3%	4%	8%	3%	2%	5%	4%
<b>2004</b>	8%	8%	7%	8%	0%	0%	3%	10%	3%	11%	8%	11%	3%	6%	7%	9%	4%	3%	8%	12%	8%
<b>2005</b>	6%	6%	7%	7%	0%	0%	3%	2%	11%	5%	5%	1%	0%	6%	8%	7%	12%	8%	5%	8%	7%
<b>2006</b>	9%	9%	11%	7%	0%	0%	10%	4%	9%	13%	5%	3%	7%	8%	9%	9%	4%	4%	9%	14%	16%
<b>2007</b>	6%	6%	12%	4%	0%	0%	5%	5%	9%	7%	4%	5%	5%	4%	8%	6%	3%	4%	8%	6%	8%
<b>2008</b>	8%	8%	11%	7%	0%	0%	11%	6%	12%	7%	8%	0%	4%	7%	10%	8%	0%	11%	7%	8%	14%
<b>2009</b>	12%	12%	11%	13%	0%	0%	15%	14%	16%	12%	9%	9%	17%	8%	12%	13%	14%	9%	13%	10%	8%
<b>2010</b>	10%	10%	5%	11%	0%	0%	10%	7%	16%	11%	5%	5%	6%	9%	9%	12%	8%	12%	10%	7%	6%
<b>2011</b>	11%	11%	9%	10%	0%	0%	8%	11%	17%	12%	7%	2%	12%	13%	8%	13%	10%	9%	11%	12%	2%
<b>2012</b>	.%	.%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	1%	0%
<b>Mean</b>	1956.07	1956.07	1928.08	1975.60	0	0	1922.63	1854.35	1964.16	1962.81	1977.10	1839.28	1926.27	1942.10	1952.74	1971.38	1908.47	1927.24	1991.00	1963.67	1979.92
<b>Standard Deviation</b>	301.43	301.43	376.94	234.46	0	0	389.72	515.09	286.72	284.89	220.40	529.80	384.13	337.92	312.16	254.51	418.41	375.50	163.18	281.28	210.42

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Unweighted Base</b>	3	3	1	1	0%	0%	0%	1	1	0%	1	1	0%	2	0%	1	1	0%	1	0%	0%
	<b>Base</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>1</b>	<b>2</b>	<b>0%</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>3</b>	<b>0%</b>	<b>1</b>	<b>2</b>	<b>0%</b>	<b>1</b>	<b>0%</b>	<b>0%</b>
	<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	0%	0%	100%	100%	0%	100%	100%	0%	100%	0%	100%	100%	0%	100%	0%	0%

Cell Contents:  
- Column Percentage

Table Q71F - Have you considered refinancing over the last 3 years?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Yes</b>	41%	41%	47%	40%	0%	0%	32%	31%	41%	50%	38%	28%	33%	36%	37%	48%	22%	30%	43%	53%	46%
	<b>No</b>	59%	59%	53%	60%	0%	0%	67%	69%	59%	50%	62%	71%	67%	64%	63%	52%	77%	69%	57%	47%	53%
	<b>Do n't know VO L</b>	.%	.%	.%	.%	0%	0%	1%	0%	.%	0%	.%	.%	0%	.%	.%	.%	1%	.%	0%	0%	1%

Cell Contents:  
 - Column Percentage

Table Q71I - How likely are you to refinance the mortgage on your primary home in the next 12 months? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	Colle ge /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
	<b>Very likely</b>	9%	9%	9%	9%	0%	0%	8%	5%	8 %	1 0 %	9%	6%	5 %	1 1 %	10 %	8%	4%	9 %	9%	10 %	16%
	<b>Some what likely</b>	12%	12%	14%	10 %	0%	0%	14%	10%	1 3 %	1 3 %	10%	14%	23 %	1 0 %	9%	13%	14 %	12 %	12 %	11 %	12%
	<b>Some what unlike ly</b>	15%	15%	12%	15 %	0%	0%	8%	17%	1 4 %	1 8 %	14%	8%	2 %	1 0 %	18 %	16%	5%	12 %	17 %	16 %	11%
	<b>Very unlike ly</b>	63%	63%	63%	65 %	0%	0%	67%	65%	6 4 %	5 7 %	66%	71%	70 %	6 7 %	61 %	62%	76 %	66 %	62 %	61 %	59%
	<b>Don't know VOL</b>	1%	1%	2%	1%	0%	0%	3%	3%	1 %	1 %	1%	1%	0 %	1 %	2%	1%	1%	1 %	1%	2%	2%

Cell Contents:  
 - Column Percentage

Table Q71J - How easy or difficult would it be to refinance the mortgage on your primary home? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Gener al Popul ation	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+
<b>Very easy</b>	27%	27%	19%	32 %	0%	0%	18%	26%	2 6 %	2 3 %	28%	35%	19 %	2 7 %	22 %	29%	23 %	21 %	28 %	30 %	5%
<b>Some what easy</b>	35%	35%	27%	38 %	0%	0%	30%	25%	3 9 %	3 9 %	32%	27%	36 %	3 4 %	39 %	33%	30 %	29 %	36 %	37 %	9%
<b>Some what diffic ult</b>	19%	19%	21%	18 %	0%	0%	26%	24%	2 2 %	1 8 %	19%	20%	25 %	1 2 %	23 %	20%	18 %	22 %	20 %	17 %	20%
<b>Very diffic ult</b>	14%	14%	24%	9%	0%	0%	18%	15%	1 1 %	1 4 %	16%	10%	10 %	1 8 %	13 %	13%	23 %	22 %	11 %	10 %	62%
<b>Don't know VOL</b>	6%	6%	9%	3%	0%	0%	8%	10%	3 %	6 %	6%	8%	9 %	9 %	3%	5%	6%	7 %	5%	5%	4%

Cell Contents:  
 - Column Percentage



Table Q72 - Which of the following best describes the value of your home? READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Less than \$100,000</b>	18%	13%	17%	11%	24%	0%	26%	26%	19%	21%	42%	27%	18%	9%	49%	27%	12%	3%	15%		
<b>\$100,000-\$249,000</b>	45%	49%	50%	47%	40%	0%	44%	45%	41%	41%	38%	49%	50%	42%	34%	57%	54%	31%	50%		
<b>\$250,000-\$499,999</b>	25%	29%	27%	31%	20%	0%	19%	23%	27%	24%	10%	16%	24%	33%	9%	13%	26%	45%	26%		
<b>\$500,000-\$749,999</b>	6%	5%	3%	7%	8%	0%	4%	1%	7%	7%	2%	4%	4%	9%	2%	1%	6%	13%	7%		
<b>\$750,000 or more</b>	3%	2%	1%	3%	4%	0%	3%	2%	4%	4%	3%	2%	2%	5%	3%	1%	2%	8%	2%		
<b>Don't know VOL</b>	3%	2%	1%	1%	4%	0%	4%	4%	2%	2%	4%	4%	3%	2%	4%	1%	1%	0%	1%		

Cell Contents:  
- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	42%	45%	46%	46%	45%	34%	44%	44%	34%	43%	45%	46%	33%	42%	47%	40%	35%	45%	42%	44%	36%
Safe investment with very little potential	23%	27%	23%	30%	27%	17%	19%	16%	24%	22%	24%	22%	14%	21%	19%	30%	17%	22%	26%	30%	17%
Risky investment with very little potential	15%	14%	15%	12%	10%	20%	17%	16%	15%	17%	16%	11%	21%	17%	12%	14%	20%	15%	13%	13%	24%
Risky investment with a lot of potential	16%	11%	13%	10%	11%	25%	16%	19%	12%	10%	12%	10%	23%	17%	18%	12%	22%	16%	15%	10%	20%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	4%	3%	3%	2%	7%	4%	3%	5%	2%	2%	3%	11%	9%	3%	4%	4%	6%	2%	3%	3%	3%

Cell Contents:

- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	9%	8%	8%	8%	9%	10%	8%	16%	8%	9%	10%	9%	10%	8%	10%	9%	11%	8%	7%	10%	7%
Safe investment with very little potential	6%	6%	9%	6%	5%	5%	6%	7%	5%	7%	5%	6%	2%	5%	7%	6%	5%	5%	6%	7%	4%
Risky investment with very little potential	32%	30%	27%	29%	34%	33%	33%	30%	27%	27%	35%	38%	36%	38%	31%	26%	33%	40%	31%	20%	39%
Risky investment with a lot of potential	46%	49%	50%	51%	41%	45%	42%	40%	53%	51%	44%	31%	35%	39%	45%	54%	38%	40%	51%	58%	40%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	8%	7%	5%	6%	11%	7%	12%	7%	7%	6%	6%	15%	18%	10%	7%	5%	12%	8%	5%	5%	10%

Cell Contents:

- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	14%	10%	9%	9%	17%	15%	14%	23%	12%	10%	14%	19%	16%	13%	16%	13%	18%	15%	12%	12%	13%
Safe investment with very little potential	35%	44%	39%	48%	34%	27%	26%	24%	30%	40%	37%	35%	13%	22%	34%	52%	18%	31%	41%	56%	30%
Risky investment with very little potential	27%	26%	28%	25%	26%	29%	24%	27%	30%	28%	26%	21%	28%	33%	27%	21%	30%	28%	27%	18%	27%
Risky investment with a lot of potential	10%	6%	8%	5%	9%	15%	15%	17%	15%	8%	10%	6%	19%	15%	10%	5%	17%	12%	7%	5%	12%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	14%	14%	15%	12%	14%	13%	20%	9%	14%	14%	13%	18%	25%	18%	14%	9%	18%	15%	13%	8%	18%

Cell Contents:

- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	21%	21%	22%	21%	21%	20%	15%	27%	20%	23%	21%	19%	14%	17%	24%	24%	18%	19%	25%	23%	14%
Safe investment with very little potential	27%	34%	35%	36%	23%	22%	21%	22%	27%	31%	27%	21%	13%	23%	24%	34%	17%	25%	31%	37%	26%
Risky investment with very little potential	23%	17%	17%	18%	28%	23%	24%	21%	21%	21%	23%	26%	30%	26%	23%	19%	27%	24%	22%	16%	29%
Risky investment with a lot of potential	13%	11%	11%	12%	12%	17%	17%	16%	15%	12%	14%	11%	13%	12%	15%	13%	15%	14%	11%	15%	12%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	17%	16%	15%	14%	17%	18%	23%	13%	17%	14%	15%	23%	30%	22%	15%	10%	22%	19%	11%	10%	20%

Cell Contents:

- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	22%	15%	15%	15%	20%	29%	26%	33%	28%	19%	20%	18%	24%	28%	26%	14%	31%	25%	19%	13%	19%
Safe investment with very little potential	53%	66%	65%	70%	52%	41%	39%	31%	47%	62%	54%	52%	24%	41%	53%	71%	29%	49%	63%	77%	50%
Risky investment with very little potential	13%	10%	11%	9%	15%	15%	17%	18%	13%	10%	14%	12%	24%	16%	10%	9%	20%	12%	11%	8%	19%
Risky investment with a lot of potential	6%	3%	4%	3%	6%	9%	10%	12%	7%	5%	7%	5%	11%	9%	5%	3%	11%	8%	4%	1%	7%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	6%	5%	5%	4%	8%	6%	8%	6%	5%	4%	5%	12%	17%	6%	6%	3%	10%	6%	3%	2%	5%

Cell Contents:

- Column Percentage

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

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
Safe investment with a lot of potential	39%	38%	35%	40%	38%	40%	38%	43%	46%	37%	38%	33%	31%	35%	43%	41%	35%	37%	44%	42%	32%
Safe investment with very little potential	28%	34%	37%	33%	27%	23%	24%	19%	25%	32%	29%	26%	18%	23%	25%	36%	18%	29%	30%	38%	26%
Risky investment with very little potential	15%	13%	14%	13%	17%	15%	19%	16%	11%	14%	17%	17%	22%	20%	15%	9%	22%	17%	12%	6%	24%
Risky investment with a lot of potential	10%	9%	11%	9%	8%	15%	9%	15%	11%	12%	10%	7%	14%	12%	10%	9%	13%	10%	9%	9%	10%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	8%	6%	4%	6%	10%	7%	9%	7%	6%	5%	6%	16%	15%	10%	7%	5%	12%	7%	5%	5%	8%

Cell Contents:

- Column Percentage

Table Q82 - Which of the following best describes the type of mortgage you have? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A fixed rate mortgage with fixed payments for the life of the loan</b>	87%	87%	83%	90%	0%	0%	85%	82%	89%	86%	88%	85%	79%	86%	89%	88%	66%	84%	89%	88%	78%

	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting</b>	5%	5%	8%	4%	0%	0%	4%	6%	6%	6%	5%	2%	9%	4%	4%	6%	10%	6%	5%	5%	8%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
An adjustable rate mortgage or ARM, where the payment adjusts at least every year	3%	3%	4%	3%	0%	0%	3%	5%	1%	5%	3%	3%	0%	4%	3%	3%	6%	3%	3%	3%	5%
An interest-only mortgage	1%	1%	1%	1%	0%	0%	1%	2%	1%	1%	2%	3%	4%	2%	1%	1%	7%	3%	1%	1%	3%
A negative amortization mortgage where the outstanding balance can grow	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Some other type of mortgage VOL</b>	1%	1%	1%	1%	0%	0%	.%	2%	.%	1%	1%	3%	0%	1%	1%	3%	2%	1%	.%	2%	
<b>Don't know VOL</b>	2%	2%	3%	.%	0%	0%	5%	4%	2%	1%	1%	5%	8%	3%	1%	1%	8%	2%	1%	2%	3%

Cell Contents:  
- Column Percentage

Table Q87 - If a person's home is now worth less than what they owe on it, do you think it's okay for them to stop paying their mortgage?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	12%	9%	7%	9%	13%	16%	17%	10%	13%	9%	13%	15%	19%	13%	10%	12%	17%	13%	10%	12%	23%
	<b>No</b>	83%	88%	88%	89%	80%	79%	79%	85%	84%	89%	83%	74%	74%	81%	84%	85%	78%	81%	87%	85%	74%
	<b>Do n't know VO L</b>	5%	3%	4%	3%	7%	4%	4%	5%	3%	3%	4%	11%	7%	6%	6%	3%	5%	6%	3%	3%	3%

Cell Contents:  
- Column Percentage

Table Q88 - If a person is facing financial distress, do you think it's okay for them to stop paying their mortgage?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	20%	17%	20%	16%	21%	23%	20%	20%	19%	20%	20%	26%	19%	18%	20%	21%	19%	18%	21%	40%	
	<b>No</b>	76%	79%	76%	81%	73%	73%	77%	75%	78%	76%	71%	67%	75%	77%	77%	73%	76%	78%	75%	57%	
	<b>Do n't know</b>	5%	4%	5%	3%	6%	4%	4%	5%	3%	4%	4%	9%	7%	6%	5%	3%	5%	5%	5%	4%	3%

Cell Contents:  
- Column Percentage

Table Q89 - Do you know of people in your area or neighborhood who have defaulted on their mortgage?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Do you know?</b>	<b>Yes</b>	41%	48%	59%	46%	38%	36%	39%	31%	39%	50%	43%	30%	33%	39%	43%	43%	30%	42%	49%	46%	59%
	<b>No</b>	58%	51%	40%	54%	61%	62%	60%	66%	60%	49%	55%	68%	65%	60%	55%	56%	68%	57%	51%	53%	39%
	<b>Don't know</b>	1%	1%	1%	.%	2%	2%	1%	3%	1%	1%	2%	2%	2%	2%	1%	1%	2%	2%	1%	1%	2%

Cell Contents:  
- Column Percentage

Table Q90 - Do you know anyone who has stopped making their monthly mortgage payment, despite being able to afford it, because they no longer believe owning their home is a good investment?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Yes</b>	19%	22%	28%	21%	17%	18%	25%	14%	22%	23%	19%	11%	20%	20%	18%	19%	15%	17%	24%	23%	22%
	<b>No</b>	79%	77%	71%	78%	82%	80%	74%	84%	76%	77%	79%	87%	79%	78%	80%	79%	83%	81%	75%	76%	76%
	<b>Do n't know</b>	2%	1%	1%	1%	2%	2%	1%	1%	2%	1%	2%	2%	1%	2%	1%	1%	2%	2%	1%	.%	2%

Cell Contents:  
- Column Percentage

Table Q90B - Do you know anyone who has stopped making their mortgage payments within the last 3 months?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Do n't know VOL</b>	<b>Yes</b>	30%	29%	36%	27%	27%	33%	40%	36%	31%	37%	27%	22%	32%	33%	31%	26%	34%	28%	31%	26%	56%
	<b>No</b>	69%	71%	64%	72%	72%	67%	58%	63%	69%	63%	71%	77%	68%	66%	69%	73%	65%	72%	68%	73%	42%
	<b>Do n't know VOL</b>	1%	1%	1%	1%	1%	1%	2%	1%	0%	1%	1%	1%	0%	1%	1%	1%	1%	0%	1%	1%	1%

Cell Contents:  
- Column Percentage

Table Q91 - Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt) compared to the value of your home today, would you say the total amount you owe on your home is: READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
At least 20% more than the value of your home	13%	13%	53%	0%	0%	0%	11%	23%	8%	14%	14%	13%	3%	16%	15%	11%	18%	11%	13%	14%	36%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
Ab out 5-20% more than the value of your home	11%	11%	47%	0%	0%	0%	16%	15%	15%	14%	7%	10%	20%	8%	13%	11%	8%	14%	12%	10%	12%
Ab out the same as the value of your home	15%	15%	0%	0%	0%	0%	18%	14%	17%	17%	13%	13%	26%	18%	14%	13%	22%	20%	14%	12%	12%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
About 5-20% less than the value of your home	21%	21%	0%	37%	0%	0%	16%	20%	34%	19%	19%	8%	5%	25%	18%	22%	14%	21%	23%	17%	13%
At least 20% less than the value of your home	35%	35%	0%	63%	0%	0%	29%	23%	23%	32%	42%	44%	34%	28%	35%	39%	28%	29%	35%	41%	22%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Do n't know VO L</b>	5%	5%	0%	0%	0%	9%	4%	3%	3%	6%	12%	13%	5%	6%	3%	10%	6%	3%	5%	5%	

Cell Contents:  
- Column Percentage

Table Q92 - Is that because: READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>You did not have enough information about your mortgage when you got it</b>	10%	10%	10%	0%	0%	0%	25%	9%	9%	12%	10%	5%	8%	17%	13%	6%	30%	11%	12%	2%	11%
	<b>You had enough information but voluntarily took a risk</b>	11%	11%	11%	0%	0%	0%	10%	2%	14%	12%	9%	5%	0%	10%	10%	12%	15%	14%	7%	14%	5%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>The housing market changed in a way you could not have predicted</b>	63%	63%	63%	0%	0%	0%	46%	85%	61%	63%	64%	64%	56%	51%	58%	72%	40%	60%	70%	64%	77%
<b>Don't know VOL</b>	16%	16%	16%	0%	0%	0%	19%	4%	16%	13%	17%	27%	36%	23%	18%	11%	15%	15%	11%	21%	7%

Cell Contents:  
- Column Percentage

Table Q95 - Have the terms of your mortgage, such as the rate, term, payment, or principal, ever been modified because you were behind on or defaulted on your mortgage, or because you were at risk of that?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
	<b>Yes</b>	6%	6%	9%	4%	0%	0%	7%	12%	3%	5%	8%	8%	8%	11%	5%	4%	22%	7%	6%	3%	35%
	<b>No</b>	93%	93%	90%	95%	0%	0%	90%	86%	97%	94%	92%	88%	92%	87%	94%	95%	73%	91%	94%	96%	64%
	<b>Do n't know</b>	1%	1%	1%	1%	0%	0%	2%	1%	1%	1%	.%	5%	0%	3%	1%	.%	5%	2%	.%	1%	1%

Cell Contents:  
- Column Percentage

Table Q97 - If you were to stop paying your mortgage, how likely is it that your lender would pursue your other assets in addition to just your home? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Gener al Population	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an American	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+
<b>Very likely</b>	35%	35%	33%	35 %	0%	0%	32%	34%	3 9 %	3 7 %	33%	25%	29 %	3 3 %	36 %	35%	23 %	35 %	35 %	36 %	25%
<b>Some what likely</b>	18%	18%	19%	17 %	0%	0%	20%	16%	1 7 %	2 2 %	17%	11%	20 %	1 7 %	18 %	18%	17 %	22 %	18 %	17 %	15%
<b>Not very likely</b>	13%	13%	13%	14 %	0%	0%	14%	10%	1 2 %	1 3 %	14%	14%	11 %	1 2 %	13 %	14%	20 %	10 %	14 %	13 %	17%
<b>Not likely at all</b>	16%	16%	17%	15 %	0%	0%	23%	17%	1 6 %	1 2 %	16%	23%	21 %	1 8 %	17 %	13%	29 %	16 %	15 %	13 %	26%
<b>Don't know VOL</b>	19%	19%	18%	18 %	0%	0%	11%	23%	1 6 %	1 6 %	20%	28%	18 %	1 9 %	16 %	20%	11 %	17 %	18 %	20 %	17%

Cell Contents:  
- Column Percentage

Table Q99 - Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
At least 20% more than what you paid for it	43%	34%	28%	41%	55%	0%	39%	49%	19%	26%	51%	61%	40%	46%	46%	39%	41%	47%	40%	40%	28%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
Ab out 5-20% more than what you paid for it	18%	20%	19%	21%	15%	0%	22%	14%	23%	26%	15%	12%	19%	17%	17%	19%	17%	19%	18%	18%	11%
Ab out the same as you paid for it	17%	19%	13%	16%	13%	0%	17%	12%	28%	19%	14%	12%	14%	17%	15%	18%	15%	18%	17%	18%	16%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
Ab out 5-20% less than what you paid for it	12%	15%	22%	13%	7%	0%	9%	11%	22%	15%	9%	6%	12%	8%	12%	13%	12%	7%	14%	13%	14%
At least 20% less than what you paid for it	9%	11%	19%	8%	7%	0%	10%	12%	8%	12%	11%	6%	12%	10%	9%	9%	13%	7%	10%	9%	30%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Do n't know VO L</b>	2%	1%	.%	1%	2%	0%	3%	2%	1%	2%	2%	2%	3%	1%	1%	2%	1%	1%	1%	2%	2%

Cell Contents:  
- Column Percentage

Table Q100 - Have you seriously considered, somewhat considered, not seriously considered, or not considered at all stopping or incompletely paying your mortgage?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Considered it seriously</b>	2%	2%	3%	1%	0%	0%	3%	2%	1%	2%	2%	1%	0%	1%	1%	2%	3%	1%	2%	1%	30%
<b>Considered it somewhat</b>	3%	3%	7%	2%	0%	0%	4%	6%	2%	3%	3%	3%	5%	2%	3%	3%	1%	4%	2%	2%	11%
<b>Not seriously considered it</b>	2%	2%	3%	2%	0%	0%	4%	2%	2%	2%	3%	1%	0%	2%	2%	3%	3%	1%	2%	3%	6%
<b>Not considered it at all</b>	92%	92%	87%	95%	0%	0%	88%	90%	9%	9%	92%	93%	93%	9%	93%	92%	89%	92%	93%	94%	52%
<b>Don't know VOL</b>	1%	1%	.%	1%	0%	0%	1%	1%	1%	1%	1%	3%	2%	1%	1%	1%	4%	1%	1%	1%	1%

Cell Contents:  
- Column Percentage

Table Q101 - If you were delinquent on your home mortgage, how long do you think it would be before you were foreclosed on? DO NOT READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQ UENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+
<b>Less than a month</b>	1%	1%	2%	1%	0%	0%	2%	3%	1%	.%	2%	1%	0%	2%	2%	1%	4%	1%	1%	.%	2%
<b>1-5 months</b>	29%	29%	31%	27%	0%	0%	30%	29%	29%	27%	30%	26%	36%	33%	31%	25%	38%	38%	27%	27%	35%
<b>6-12 months</b>	36%	36%	41%	38%	0%	0%	24%	29%	43%	40%	32%	29%	25%	30%	34%	41%	14%	26%	39%	44%	30%
<b>More than 12 months</b>	10%	10%	10%	10%	0%	0%	14%	8%	9%	11%	11%	7%	10%	10%	8%	11%	10%	11%	9%	12%	12%
<b>Never</b>	2%	2%	1%	2%	0%	0%	2%	4%	1%	1%	2%	3%	0%	1%	4%	1%	2%	2%	2%	2%	.%
<b>Don't know VOL</b>	22%	22%	16%	22%	0%	0%	27%	27%	17%	20%	23%	33%	30%	24%	22%	20%	32%	22%	23%	15%	20%

Cell Contents:  
 - Column Percentage

Table Q103 - If you default on a mortgage, how long do you think it would take before your credit score would recover to its previous level?  
 DO NOT READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Less than a year</b>	6%	6%	8%	5%	5%	6%	7%	9%	6%	4%	6%	5%	8%	8%	5%	4%	7%	6%	5%	6%	7%
<b>1-3 years</b>	12%	13%	11%	13%	8%	15%	20%	15%	18%	15%	11%	5%	18%	13%	13%	11%	16%	13%	12%	11%	17%
<b>3-5 years</b>	13%	14%	19%	13%	11%	15%	11%	16%	16%	13%	10%	8%	13%	14%	15%	14%	14%	13%	15%	16%	
<b>5-10 years</b>	33%	40%	42%	41%	28%	30%	28%	26%	31%	42%	37%	21%	21%	27%	34%	40%	22%	31%	40%	42%	28%
<b>10+ years</b>	11%	10%	9%	10%	6%	15%	11%	9%	13%	12%	10%	7%	12%	12%	9%	10%	12%	11%	11%	7%	8%
<b>Woul dn't really hurt it</b>	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	.%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
<b>Don' t know VOL</b>	24%	17%	9%	17 %	39 %	19 %	23%	24%	1 6 %	1 3 %	22%	50%	32 %	2 7 %	24 %	19%	28 %	24 %	19 %	18 %	24%

Cell Contents:  
- Column Percentage

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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>The mortgage company, because they know better what people can afford and should help guide people</b>	36%	32%	30%	31%	38%	40%	46%	38%	34%	32%	39%	40%	41%	34%	38%	36%	38%	37%	37%	32%	47%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>The person taking out the mortgage, because it's their own responsibility to know if they can pay their bills or not</b>	55%	58%	58%	60%	51%	53%	49%	55%	60%	60%	50%	47%	54%	55%	54%	54%	56%	54%	53%	58%	40%
<b>Don't know VOL</b>	9%	10%	11%	9%	10%	7%	5%	7%	6%	8%	10%	12%	5%	11%	8%	10%	6%	9%	10%	9%	13%

Cell Contents:  
- Column Percentage



Table Q105 - Which is closer to your view regarding programs to allow homeowners to modify their loans when they are having trouble making their payments? READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
Such programs simply encourage people to be more careles in the future, because they know they'll get bailed out	26%	27%	25%	29%	28%	22%	24%	18%	2%	2%	24%	24%	30%	2%	26%	26%	23%	23%	27%	30%	11%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Such programs help protect the economy and local communities from increased foreclosures and falling home prices, by helping keep people in their homes</b>	67%	66%	70%	63%	61%	72%	70%	74%	67%	66%	68%	63%	59%	67%	68%	68%	69%	71%	66%	64%	82%
<b>Don't know VOL</b>	8%	7%	5%	8%	11%	6%	6%	8%	4%	6%	8%	13%	12%	9%	6%	7%	9%	6%	7%	6%	7%

Cell Contents:  
- Column Percentage

Table Q106 - Which is closer to your view regarding different types of home mortgage choices? READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Having lots of choices means people can find just the one that suits their needs	64%	65%	64%	65%	63%	64%	63%	68%	67%	65%	67%	58%	61%	64%	68%	65%	62%	66%	64%	65%	66%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>More choices just raises the likelihood that people will be too overwhelmed to find a plan that meets their needs</b>	30%	30%	32%	32%	27%	31%	26%	30%	31%	28%	29%	30%	28%	28%	31%	30%	29%	31%	32%	29%	
<b>Don't know VOL</b>	6%	5%	4%	4%	10%	5%	6%	3%	4%	5%	13%	9%	8%	5%	4%	9%	5%	5%	3%	5%	

Cell Contents:  
- Column Percentage

Table Q106B - For a person to get a mortgage, what percent of a home's total price should be required as down payment?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	3%	2%	1%	2%	2%	3%	2%	2%	3%	3%	2%	2%	3%	2%	2%	3%	3%	1%	2%	2%	4%
<b>1</b>	2%	2%	3%	1%	1%	3%	3%	3%	2%	2%	2%	2%	3%	3%	2%	1%	2%	3%	1%	2%	3%
<b>2</b>	2%	2%	2%	2%	1%	1%	3%	.	2%	2%	1%	1%	3%	2%	2%	1%	2%	2%	1%	1%	4%
<b>3</b>	3%	4%	4%	3%	2%	5%	5%	5%	4%	5%	3%	2%	5%	4%	3%	3%	4%	4%	3%	2%	3%
<b>4</b>	1%	.	.	.	.	1%	1%	1%	.	1%	.	.	3%	.	.	.	1%	1%	.	0%	1%
<b>5</b>	14%	17%	19%	15%	8%	15%	16%	18%	17%	17%	14%	6%	14%	17%	14%	13%	11%	16%	17%	11%	16%
<b>6</b>	.	.	0%	.	.	1%	1%	1%	.	1%	1%	.	1%	.	1%	.	1%	1%	.	.	.
<b>7</b>	1%	1%	1%	1%	.	1%	1%	1%	2%	.	1%	.	2%	1%	1%	.	1%	1%	1%	.	.
<b>8</b>	.	.	.	.	1%	.	1%	.	1%	0%	.	.	0%	1%	.	.	.	.	1%	.	1%
<b>9</b>	.	.	.	0%	.	.	.	.	.	.	0%	0%	0%	.	0%	0%	.	.	0%	0%	0%
<b>10</b>	35%	35%	36%	36%	31%	37%	29%	35%	34%	35%	35%	35%	35%	33%	38%	34%	37%	37%	34%	33%	37%
<b>12</b>	.	.	0%	.	.	1%	1%	.	1%	.	.	.	0%	.	.	.	1%	1%	.	.	0%
<b>13</b>	.	.	0%	.	.	0%	0%	0%	0%	0%	.	.	0%	0%	0%	.	0%	.	0%	.	0%
<b>14</b>	.	0%	0%	0%	0%	.	0%	1%	0%	.	0%	0%	1%	0%	0%	0%	0%	.	0%	0%	0%
<b>15</b>	6%	5%	4%	5%	8%	7%	7%	7%	6%	6%	6%	6%	7%	6%	5%	7%	7%	5%	6%	9%	5%
<b>16</b>	.	.	.	0%	0%	0%	.	0%	.	0%	.	0%	0%	0%	0%	.	.	0%	.	0%	0%
<b>17</b>	.	.	.	.	0%	0%	0%	0%	.	0%	.	0%	0%	0%	.	.	.	0%	.	0%	0%
<b>18</b>	.	0%	0%	0%	.	0%	0%	0%	0%	.	0%	0%	0%	0%	.	.	0%	0%	.	0%	0%
<b>20</b>	25%	27%	27%	29%	35%	16%	18%	17%	18%	24%	27%	36%	12%	24%	24%	30%	16%	19%	28%	34%	22%
<b>21</b>	.	.	0%	.	0%	0%	0%	0%	0%	.	0%	0%	0%	0%	0%	.	0%	0%	0%	.	0%
<b>22</b>	.	.	0%	.	0%	0%	0%	0%	0%	0%	0%	.	0%	0%	0%	.	0%	0%	.	0%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>23</b>	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	1%	0%	0%	.%	1%	0%	.%	0%	0%	0%
<b>25</b>	4%	2%	1%	3%	4%	5%	3%	3%	4%	1%	3%	5%	2%	3%	4%	4%	5%	3%	2%	4%	2%
<b>30</b>	3%	1%	1%	2%	4%	3%	5%	2%	4%	1%	3%	3%	6%	3%	2%	2%	5%	4%	2%	1%	2%
<b>32</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	.%
<b>33</b>	.%	0%	0%	0%	.%	.%	.%	0%	0%	.%	.%	0%	1%	0%	0%	.%	.%	0%	.%	0%	0%
<b>35</b>	.%	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	.%	.%	0%	.%	.%	0%	0%	0%
<b>40</b>	.%	.%	0%	.%	.%	1%	1%	1%	1%	.%	1%	.%	1%	1%	.%	.%	1%	1%	.%	.%	.%
<b>Mean</b>	12.59	11.90	11.62	12.56	14.57	11.81	11.98	11.41	12.05	11.42	12.77	14.54	11.45	12.30	12.35	13.27	12.79	12.02	12.39	13.52	11.31
<b>Standard Deviation</b>	7.47	6.91	6.64	6.89	7.47	7.81	8.31	7.43	7.84	6.92	7.43	7.12	8.16	7.75	7.21	7.24	8.46	7.69	7.03	6.80	7.33
<b>Unweighted Base</b>	90	26	10	9	27	32	22	17	19	16	26	28	19	24	18	28	32	20	13	5	7
<b>Base</b>	<b>91</b>	<b>26</b>	<b>10</b>	<b>9</b>	<b>24</b>	<b>35</b>	<b>21</b>	<b>19</b>	<b>26</b>	<b>15</b>	<b>24</b>	<b>24</b>	<b>20</b>	<b>29</b>	<b>18</b>	<b>24</b>	<b>32</b>	<b>22</b>	<b>14</b>	<b>5</b>	<b>7</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Cell Contents:  
- Column Percentage

Table Q107 - Which if any of the following do you currently have? Please tell me all that apply. READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
DO NOT ASK: First Home mortgage AUTO POPULATE IF 24E=C 1		25%	64%	64%	64%	1%	.%	19%	14%	18%	39%	30%	13%	11%	18%	25%	33%	7%	18%	36%	42%	65%
DO NOT ASK: Second mortgage or home equity line of credit AUTO POPULATE IF 24F=C 1		5%	13%	13%	14%	.%	.%	3%	3%	2%	9%	7%	3%	1%	5%	5%	7%	1%	3%	8%	10%	21%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Credit Card Debt that you don't pay off every month</b>	26%	37%	41%	36%	15%	23%	23%	28%	23%	34%	29%	16%	18%	23%	29%	28%	19%	26%	31%	28%	49%
<b>Car Loans</b>	31%	45%	44%	44%	16%	27%	28%	31%	32%	42%	32%	15%	17%	28%	31%	36%	17%	29%	40%	41%	40%
<b>School Loans</b>	18%	20%	25%	18%	6%	26%	19%	20%	11%	25%	11%	2%	6%	10%	21%	26%	18%	17%	22%	19%	22%
<b>Back taxes</b>	5%	5%	5%	3%	3%	8%	13%	9%	7%	8%	2%	9%	8%	4%	3%	3%	9%	7%	4%	3%	18%
<b>Other Loans /Debt</b>	5%	6%	7%	6%	3%	5%	4%	6%	6%	6%	3%	5%	5%	6%	5%	5%	5%	5%	5%	5%	10%
<b>Don't have any debt</b>	42%	26%	25%	29%	64%	39%	43%	37%	39%	30%	39%	67%	58%	47%	38%	36%	49%	42%	34%	37%	20%
<b>Don't know VOL</b>	1%	1%	.%	1%	1%	2%	2%	1%	1%	1%	1%	1%	3%	1%	1%	1%	2%	1%	.%	1%	1%

Cell Contents:  
- Column Percentage



Table Q108 - Of the following types of bills, which is the top one that you would most try to keep paying if you were running short of money?  
 READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Car loans</b>	5%	2%	3%	2%	4%	8%	6%	6%	6%	3%	6%	4%	5%	8%	4%	4%	6%	6%	5%	2%	7%
<b>Credit Card</b>	5%	2%	4%	2%	9%	5%	6%	2%	4%	4%	4%	8%	5%	4%	4%	6%	5%	5%	5%	5%	2%
<b>Cell phone</b>	2%	1%	1%	.%	2%	4%	4%	4%	4%	3%	1%	2%	7%	2%	2%	2%	4%	3%	1%	2%	1%
<b>First home Mortgage</b>	54%	75%	74%	75%	40%	41%	47%	52%	5%	6%	57%	43%	40%	4%	58%	59%	40%	51%	62%	65%	51%
<b>Second mortgage or home equity line of credit</b>	2%	2%	2%	2%	3%	2%	4%	2%	2%	1%	3%	2%	2%	3%	2%	2%	2%	3%	2%	1%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Under water	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Utility bills</b>	22%	13%	14%	14%	32%	25%	19%	25%	21%	21%	19%	29%	22%	26%	22%	19%	28%	23%	18%	17%	32%
<b>Student loans</b>	2%	1%	1%	1%	1%	4%	3%	2%	4%	2%	1%	.%	3%	2%	2%	2%	4%	2%	2%	2%	.%
<b>Internet</b>	1%	.%	1%	1%	1%	1%	1%	2%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	.%	1%
<b>Cable</b>	1%	1%	0%	2%	2%	2%	2%	1%	1%	1%	2%	1%	2%	1%	1%	2%	1%	.%	1%	3%	1%
<b>Other loan payments</b>	2%	1%	.%	1%	2%	4%	3%	3%	2%	1%	2%	2%	4%	2%	2%	1%	3%	3%	1%	1%	1%
<b>Don't know VOL</b>	3%	2%	1%	2%	6%	4%	5%	3%	2%	2%	3%	7%	8%	3%	2%	3%	5%	4%	2%	2%	2%

Cell Contents:  
- Column Percentage

Table Q109 - Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Very stressed</b>	7%	6%	7%	4%	3%	12%	10%	10%	8%	6%	8%	4%	12%	8%	6%	5%	13%	9%	4%	3%	52%
<b>Somewhat stressed</b>	23%	28%	29%	27%	13%	27%	23%	20%	26%	29%	24%	11%	22%	25%	27%	21%	27%	25%	25%	16%	31%
<b>Not very stressed</b>	19%	22%	21%	23%	15%	17%	17%	16%	23%	24%	17%	10%	13%	18%	19%	22%	15%	20%	20%	20%	7%
<b>Not at all stressed</b>	50%	44%	43%	46%	68%	44%	49%	54%	42%	40%	50%	73%	54%	48%	48%	52%	45%	46%	50%	60%	9%
<b>Don't know VOL</b>	1%	.%	.%	.%	1%	.%	.%	.%	.%	.%	1%	2%	.%	1%	.%	.%	.%	1%	.%	.%	1%

Cell Contents:  
- Column Percentage

Table Q111 - Do you feel you have sufficient savings?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	45%	43%	37%	47%	64%	30%	36%	37%	44%	39%	39%	62%	30%	43%	42%	53%	30%	43%	46%	60%	10%
	<b>No</b>	54%	56%	62%	52%	35%	70%	63%	62%	56%	60%	60%	36%	69%	56%	58%	47%	69%	56%	54%	39%	90%
	<b>Do n't know VO L</b>	1%	1%	1%	.%	1%	1%	1%	2%	.%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	.%	1%

Cell Contents:  
 - Column Percentage

Table Q112 - Do you feel that your current household income is sufficient for the amount of expenses you have, including any payments on debt and mortgages?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Yes</b>	74%	79%	76%	81%	82%	60%	65%	62%	71%	75%	70%	82%	59%	71%	73%	81%	53%	74%	81%	90%	24%
	<b>No</b>	25%	20%	23%	18%	16%	38%	33%	37%	27%	24%	28%	15%	39%	27%	26%	18%	45%	24%	18%	9%	73%
	<b>Do n't know VO L</b>	2%	1%	1%	1%	2%	2%	2%	2%	2%	2%	1%	3%	2%	2%	1%	1%	2%	2%	1%	1%	2%

Cell Contents:  
- Column Percentage

Table Q112B - How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned that you will lose your job in the next twelve months?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ov e wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
	<b>Very conce rned</b>	8%	6%	7%	6%	6%	10%	13%	10%	8%	1%	10%	2%	12%	1%	7%	6%	13%	7%	6%	4%	17%
	<b>Some what conce rned</b>	11%	13%	16%	11%	8%	12%	20%	7%	1%	1%	14%	2%	17%	1%	11%	11%	12%	11%	11%	11%	13%
	<b>Not very conce rned</b>	18%	20%	18%	20%	9%	20%	17%	16%	2%	2%	16%	3%	11%	1%	15%	22%	14%	16%	19%	23%	12%
	<b>Not at all conce rned</b>	59%	57%	57%	60%	70%	55%	47%	62%	5%	5%	56%	82%	55%	6%	63%	58%	54%	62%	60%	60%	51%
	<b>Don't know VOL</b>	4%	3%	2%	3%	7%	3%	3%	4%	2%	2%	4%	10%	5%	5%	3%	3%	6%	4%	3%	1%	7%

Cell Contents:  
- Column Percentage

Table Q116 - How does your current monthly household income compare to what it was twelve months ago? Would you say it is: READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Significantly higher now</b>	21%	20%	22%	19%	14%	26%	18%	21%	30%	20%	17%	13%	18%	21%	20%	21%	21%	20%	22%	12%	
<b>About the same vs. twelve months ago</b>	62%	64%	60%	66%	72%	54%	61%	61%	56%	61%	63%	73%	59%	63%	62%	64%	62%	64%	68%	41%	
<b>Significantly lower now</b>	16%	15%	18%	14%	13%	19%	20%	17%	14%	18%	19%	13%	23%	15%	16%	22%	17%	15%	9%	46%	
<b>Don't know VOL</b>	1%	1%	.%	.%	1%	1%	1%	1%	1%	1%	1%	1%	.%	.%	1%	.%	1%	1%	.%	1%	

Cell Contents:  
- Column Percentage

Table Q117 - How do your current monthly household expenses compare to what they were twelve months ago? Would you say they are:  
 READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Significantly higher now</b>	34%	33%	34%	32%	38%	34%	33%	25%	3%	3%	35%	40%	36%	3%	35%	33%	34%	37%	36%	29%	39%
<b>About the same vs. twelve months ago</b>	53%	55%	53%	57%	52%	51%	54%	57%	5%	5%	51%	52%	48%	5%	54%	57%	52%	49%	53%	60%	45%
<b>Significantly lower now</b>	11%	11%	13%	10%	8%	14%	11%	17%	1%	1%	13%	6%	16%	1%	11%	10%	13%	13%	10%	10%	14%
<b>Don't know VOL</b>	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	.%	.%	1%	1%	.%	1%	1%

Cell Contents:  
 - Column Percentage



Table Q118 - How does the total amount of debt on your house, including first mortgage, second mortgage, and home equity line of credit debt, compare to what it was twelve months ago? Would you say it is: READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+
<b>Significantly higher now</b>	10%	10%	11%	9%	9%	0%	21%	12%	9%	11%	9%	13%	18%	11%	9%	8%	15%	20%	7%	7%	29%
<b>About the same as twelve months ago</b>	62%	62%	63%	58%	62%	55%	52%	51%	66%	62%	60%	59%	62%	70%	60%	60%	64%	60%	64%	60%	61%
<b>Significantly lower now</b>	26%	26%	24%	31%	22%	26%	22%	34%	24%	25%	28%	24%	18%	17%	28%	30%	17%	18%	26%	31%	8%
<b>Don't know VOL</b>	3%	2%	2%	2%	7%	19%	4%	2%	1%	2%	3%	4%	2%	1%	3%	2%	4%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

Table Q119 - How does the total amount of your other household debt, for example credit cards, auto loans, student loans, and any other installment loans, but not including any debt on your house, compare to what it was twelve months ago? Would you say it is: READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
	<b>Significantly higher now</b>	14%	14%	14%	14%	8%	17%	17%	16%	17%	13%	8%	13%	1%	15%	13%	17%	15%	12%	12%	25%	
	<b>About the same vs. twelve months ago</b>	63%	58%	58%	57%	73%	61%	64%	53%	61%	63%	70%	66%	6%	62%	62%	62%	66%	63%	60%	54%	
	<b>Significantly lower now</b>	18%	25%	25%	27%	12%	16%	15%	24%	19%	23%	11%	11%	1%	19%	23%	14%	15%	23%	24%	16%	
	<b>Don't know VOL</b>	5%	3%	3%	2%	7%	5%	5%	6%	3%	3%	4%	10%	9%	4%	4%	3%	7%	5%	2%	4%	5%

Cell Contents:  
- Column Percentage

Table Q120 - What is the ZIP code where you currently live?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELI NQU ENT	
		General Populati on	Mor tgage	Und erwater	Abo ve water	Ow ner	Ren ter	His pan ic	Afri can American	Gen Y	Gen X	Boo mer	Pre-boo mer	Les s than HS	HS	So me Coll ege	Colle ge/Gr ad Scho ol	<\$2 5k	\$25 k - \$50 k	\$50 k - \$10 0k	\$10 0k+	Natio nal Delin quen t
	<b>Too Many Unique Answers</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	<b>Mean</b>	508 13.7 7	494 81. 97	4808 2.03	499 50. 51	514 28. 79	521 15. 47	602 09. 61	430 72. 27	521 87. 65	489 22. 85	511 89. 00	501 51. 77	506 07. 02	512 12. 82	541 20. 68	5030 7.32	513 33. 68	535 48. 79	515 77. 18	480 95. 25	4988 2.33
	<b>Standard Deviation</b>	304 67.4 8	293 61. 53	2808 3.84	293 45. 86	298 64. 81	323 47. 71	326 51. 14	262 76. 86	309 33. 07	296 23. 48	303 29. 55	307 23. 58	310 30. 82	288 16. 66	297 02. 35	3066 5.57	306 52. 87	300 99. 82	300 14. 90	300 59. 72	3277 4.88
	<b>Unweighted Base</b>	13	6	0%	4	6	1	3	1	3	1	5	4	2	2	1	8	2	5	1	1	1
	<b>Base</b>	<b>12</b>	<b>5</b>	<b>0%</b>	<b>4</b>	<b>6</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>1</b>
	<b>Don't Know VOL</b>	100 %	100 %	0%	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100%	100 %	100 %	100 %	100 %	100%

Cell Contents:  
- Column Percentage



Table Q121 - What is the last grade that you completed? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than HS	HS	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
	<b>Grad e scho ol</b>	3%	1%	.%	1%	4%	4%	10%	2%	2 %	3 %	2%	4%	25 %	0%	0%	0%	8%	2 %	.%	0%	.%
	<b>Som e high scho ol</b>	8%	3%	4%	2%	9%	12 %	15%	13%	9 %	4 %	8%	9%	75 %	0%	0%	0%	18 %	8 %	2%	2%	5%
	<b>High scho ol grad uate</b>	26%	20%	19%	19 %	28 %	29 %	25%	30%	2 6 %	2 0 %	26%	30%	0 %	10 0%	0%	0%	37 %	30 %	21 %	12 %	25%
	<b>Som e colle ge</b>	22%	21%	24%	19 %	22 %	22 %	21%	27%	2 5 %	1 8 %	21%	24%	0 %	0%	90 %	0%	21 %	26 %	24 %	14 %	25%
	<b>Colle ge grad uate</b>	25%	33%	32%	35 %	22 %	21 %	18%	19%	2 5 %	3 3 %	27%	17%	0 %	0%	0%	67%	9%	22 %	33 %	40 %	25%
	<b>Grad uate scho ol</b>	12%	17%	15%	20 %	12 %	7%	5%	6%	1 0 %	1 6 %	12%	12%	0 %	0%	0%	33%	3%	6 %	16 %	29 %	12%
	<b>Tech nical scho ol</b>	2%	3%	3%	3%	2%	2%	3%	1%	1 %	4 %	3%	2%	0 %	0%	10 %	0%	1%	4 %	3%	1%	3%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	2%	2%	2%	1%	1%	3%	3%	1%	2%	2%	2%	2%	0%	0%	0%	0%	3%	2%	1%	2%	4%

Cell Contents:  
- Column Percentage

Table Q123 - Would you say the area you live in is ...? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT	
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss th an H S	H S	So me Coll ege	Colle ge /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinq uent
	<b>Subu rban</b>	40%	48%	51%	48 %	34 %	35 %	30%	37%	4 0 %	4 5 %	39%	34%	24 %	3 1 %	41 %	50%	27 %	35 %	45 %	53 %	47%
	<b>Rural</b>	25%	27%	24%	28 %	31 %	16 %	16%	13%	2 4 %	2 5 %	25%	27%	27 %	3 2 %	29 %	18%	22 %	26 %	27 %	22 %	21%
	<b>Urba n or city</b>	33%	23%	23%	22 %	33 %	47 %	51%	49%	3 5 %	2 7 %	34%	36%	48 %	3 6 %	30 %	31%	48 %	37 %	27 %	23 %	26%
	<b>Don' t know VOL</b>	2%	2%	2%	1%	2%	2%	3%	2%	2 %	2 %	2%	2%	1 %	.%	.%	.%	3%	2 %	1%	2%	6%

Cell Contents:  
- Column Percentage

Table Q124 - Do you own a second home or investment home?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Yes</b>	<b>14%</b>	16%	16%	16%	25%	4%	13%	11%	7%	12%	17%	21%	6%	12%	15%	17%	4%	10%	18%	25%	15%
	<b>No</b>	84%	83%	83%	73%	94%	84%	88%	91%	86%	81%	77%	92%	88%	85%	83%	94%	88%	81%	73%	81%
	<b>Do n't know VO L</b>	2%	2%	1%	1%	2%	2%	4%	1%	2%	2%	2%	2%	2%	.%	.%	.%	2%	2%	1%	2%

Cell Contents:  
- Column Percentage



Table Q125 - What is your current marital status - are you: READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Married or have an unmarried partner</b>	59%	79%	76%	81%	59%	40%	59%	36%	47%	76%	63%	53%	53%	58%	55%	68%	32%	56%	69%	82%	62%
<b>Single</b>	24%	10%	12%	9%	16%	41%	26%	43%	46%	14%	19%	7%	28%	26%	27%	19%	43%	23%	18%	9%	13%
<b>Widowed</b>	7%	3%	2%	2%	16%	6%	3%	8%	.%	1%	4%	29%	10%	8%	9%	5%	11%	9%	3%	2%	6%
<b>Divorced</b>	7%	6%	7%	5%	7%	9%	7%	10%	3%	6%	11%	8%	6%	7%	8%	7%	9%	8%	7%	4%	13%
<b>Other VOL</b>	1%	1%	1%	1%	.%	2%	2%	2%	2%	1%	2%	1%	2%	1%	1%	1%	3%	1%	1%	1%	2%
<b>Don't know VOL</b>	2%	2%	2%	1%	2%	2%	3%	1%	2%	2%	2%	2%	1%	.%	.%	.%	2%	2%	1%	2%	4%

Cell Contents:  
 - Column Percentage

Table Q126 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>0</b>	49%	35%	37%	34%	70%	48%	37%	45%	34%	18%	62%	94%	49%	47%	50%	49%	52%	55%	45%	38%	41%
<b>1</b>	20%	24%	22%	24%	14%	21%	21%	25%	27%	22%	21%	4%	18%	22%	20%	20%	20%	17%	20%	25%	24%
<b>2</b>	19%	26%	25%	28%	10%	17%	23%	19%	23%	37%	11%	1%	19%	18%	20%	19%	15%	18%	23%	23%	18%
<b>3</b>	8%	12%	12%	12%	5%	8%	13%	5%	9%	18%	5%	.%	8%	8%	8%	9%	7%	8%	9%	11%	11%
<b>4</b>	2%	2%	2%	2%	1%	4%	4%	3%	4%	3%	1%	0%	3%	2%	2%	2%	4%	2%	2%	1%	3%
<b>5</b>	1%	1%	2%	.%	.%	2%	2%	2%	2%	2%	.%	0%	1%	2%	1%	.%	2%	1%	1%	1%	2%
<b>6</b>	.%	.%	0%	.%	.%	1%	1%	0%	1%	.%	0%	0%	2%	.%	0%	.%	1%	0%	0%	.%	1%
<b>7</b>	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%
<b>9</b>	.%	0%	0%	0%	.%	.%	0%	.%	.%	0%	.%	0%	0%	0%	0%	.%	.%	.%	0%	0%	0%
<b>12</b>	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
<b>Mean</b>	1.00	1.25	1.24	1.26	0.54	1.07	1.36	1.01	1.31	1.73	0.63	0.07	1.08	1.03	0.95	0.98	1.01	0.89	1.05	1.19	1.23

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Standard Deviation</b>	1.25	1.18	1.22	1.15	1.00	1.39	1.37	1.22	1.33	1.27	0.98	0.31	1.36	1.25	1.16	1.24	1.37	1.21	1.16	1.29	1.37
<b>Unweighted Base</b>	4	3	1	1	0%	1	1	1	1	1	1	1	0%	0%	2	2	0%	1	1	1	0%
<b>Base</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>1</b>	<b>1</b>	<b>.%</b>	<b>.%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>0%</b>	<b>1</b>	<b>2</b>	<b>0%</b>	<b>.%</b>	<b>1</b>	<b>1</b>	<b>0%</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%	0%	100%	100%	0%	100%	100%	100%	0%

Cell Contents:  
- Column Percentage

Table Q127 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	81%	80%	79%	81%	85%	85%	73%	80%	82%	78%	75%	94%	76%	78%	80%	86%	79%	83%	82%	82%	71%
<b>1</b>	13%	15%	18%	14%	11%	11%	16%	13%	12%	16%	18%	5%	12%	19%	13%	10%	14%	11%	13%	13%	22%
<b>2</b>	4%	5%	2%	5%	3%	3%	9%	3%	4%	4%	5%	1%	9%	2%	4%	3%	5%	4%	3%	4%	5%
<b>3</b>	1%	1%	.%	.%	1%	1%	1%	2%	1%	2%	1%	0%	2%	.%	1%	1%	1%	1%	1%	.%	1%
<b>4</b>	.%	.%	0%	.%	0%	1%	.%	1%	1%	0%	.%	0%	0%	.%	1%	0%	0%	1%	1%	0%	1%
<b>5</b>	.%	0%	0%	0%	.%	.%	0%	.%	.%	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%
<b>9</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%
<b>15</b>	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
<b>22</b>	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%
<b>Mean</b>	0.28	0.30	0.35	0.27	0.21	0.25	0.43	0.32	0.28	0.40	0.33	0.07	0.37	0.28	0.32	0.24	0.30	0.25	0.30	0.27	0.39

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Standard Deviation</b>	0.86	0.97	1.58	0.70	0.57	0.89	1.27	0.78	0.70	1.46	0.66	0.29	0.74	0.61	0.75	1.07	0.67	0.65	1.09	1.00	0.84
<b>Unweighted Base</b>	5	3	1	1	0%	2	1	1	2	1	1	1	0%	0%	2	3	0%	2	1	1	0%
<b>Base</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>2</b>	<b>1</b>	<b>.%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>0%</b>	<b>1</b>	<b>3</b>	<b>0%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0%</b>
<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%	0%	100%	100%	0%	100%	100%	100%	0%

Cell Contents:  
- Column Percentage

Table Q128 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	84%	86%	86%	85%	83%	86%	82%	76%	87%	93%	78%	82%	81%	81%	83%	88%	81%	81%	88%	87%	74%
<b>1</b>	11%	9%	10%	9%	13%	10%	12%	19%	8%	5%	16%	13%	13%	12%	9%	12%	14%	9%	10%	19%	
<b>2</b>	3%	4%	4%	4%	3%	2%	4%	3%	2%	1%	5%	4%	3%	4%	4%	3%	3%	3%	4%	5%	
<b>3</b>	1%	1%	0%	1%	1%	2%	1%	2%	2%	1%	1%	1%	3%	2%	1%	.%	3%	1%	.%	2%	
<b>4</b>	.%	.%	0%	.%	.%	0%	0%	0%	1%	0%	.%	.%	1%	.%	1%	0%	.%	0%	0%	1%	
<b>6</b>	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	
<b>9</b>	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	
<b>Mean</b>	0.23	0.20	0.19	0.22	0.24	0.20	0.24	0.31	0.24	0.10	0.28	0.26	0.29	0.30	0.23	0.16	0.31	0.25	0.15	0.18	0.37
<b>Standard Deviation</b>	0.62	0.55	0.49	0.58	0.64	0.56	0.59	0.64	0.75	0.40	0.60	0.61	0.72	0.74	0.59	0.47	0.77	0.63	0.45	0.48	0.73

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Unweighted Base</b>	5	3	1	1	0%	2	1	1	2	1	1	1	0%	0%	2	3	0%	2	1	1	0%
	<b>Base</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>2</b>	<b>1</b>	<b>.%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>0%</b>	<b>1</b>	<b>3</b>	<b>0%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0%</b>
	<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%	0%	100%	100%	0%	100%	100%	100%	0%

Cell Contents:  
- Column Percentage

Table Q129 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	84%	90%	88%	91%	89%	82%	72%	81%	71%	87%	89%	96%	79%	83%	80%	88%	76%	84%	86%	93%	85%
<b>1</b>	9%	7%	8%	7%	8%	12%	15%	15%	13%	9%	9%	3%	9%	9%	13%	8%	13%	11%	9%	4%	11%
<b>2</b>	6%	2%	4%	2%	3%	6%	11%	4%	14%	3%	2%	1%	12%	7%	6%	4%	10%	4%	4%	4%	4%
<b>3</b>	.%	.%	.%	0%	0%	.%	1%	0%	1%	0%	.%	0%	1%	1%	0%	.%	1%	1%	.%	0%	0%
<b>4</b>	.%	0%	0%	0%	0%	0%	.%	.%	.%	0%	0%	0%	0%	.%	.%	0%	.%	.%	0%	0%	.%
<b>5</b>	.%	0%	0%	0%	0%	.%	1%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%
<b>9</b>	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%
<b>Mean</b>	0.24	0.13	0.16	0.11	0.15	0.26	0.46	0.25	0.49	0.16	0.14	0.05	0.35	0.27	0.29	0.17	0.35	0.22	0.20	0.11	0.20
<b>Standard Deviation</b>	0.63	0.42	0.48	0.38	0.53	0.65	0.86	0.57	0.87	0.45	0.49	0.27	0.72	0.65	0.69	0.53	0.70	0.57	0.60	0.42	0.53
<b>Unweighted Base</b>	6	2	1	0%	0%	4	1	3	2	1	2	1	0%	2	2	2	2	2	0%	1	0%



		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Base</b>	5	1	1	0%	0%	5	1	3	1	1	2	1	0%	3	1	2	3	1	0%	1	0%
<b>Don't Know VOL</b>	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	0%	100%	0%

Cell Contents:  
- Column Percentage

Table Q130 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	91%	94%	93%	94%	92%	90%	88%	88%	86%	94%	93%	95%	87%	91%	91%	93%	87%	90%	93%	96%	89%
<b>1</b>	7%	5%	6%	5%	6%	8%	9%	10%	10%	5%	5%	4%	10%	7%	7%	6%	10%	8%	6%	2%	7%
<b>2</b>	1%	1%	2%	1%	1%	2%	2%	.%	2%	1%	2%	1%	2%	1%	2%	1%	2%	1%	1%	1%	2%
<b>3</b>	.%	.%	0%	.%	.%	.%	.%	0%	.%	0%	.%	.%	1%	.%	0%	.%	0%	.%	.%	.%	.%
<b>4</b>	.%	0%	0%	0%	0%	.%	1%	0%	.%	0%	.%	0%	0%	.%	.%	.%	.%	1%	0%	0%	.%
<b>5</b>	.%	.%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	.%	.%	0%	0%	1%	0%	0%	0%
<b>6</b>	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%
<b>9</b>	.%	0%	0%	0%	.%	.%	0%	.%	0%	.%	.%	0%	0%	0%	.%	.%	.%	0%	0%	0%	.%
<b>Mean</b>	0.13	0.08	0.09	0.07	0.11	0.15	0.18	0.19	0.21	0.08	0.11	0.07	0.16	0.13	0.14	0.11	0.18	0.17	0.09	0.05	0.18
<b>Standard Deviation</b>	0.53	0.38	0.34	0.30	0.55	0.58	0.55	0.78	0.68	0.50	0.48	0.31	0.46	0.56	0.62	0.46	0.66	0.63	0.35	0.28	0.73

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Unweighted Base</b>	6	4	1	2	0%	2	2	2	3	0%	1	0%	2	1	3	1	3	1	1	0%	
	<b>Base</b>	5	3	1	2	0%	2	2	1	3	0%	1	0%	2	.%	3	1	2	1	1	0%	
	<b>Don't Know VOL</b>	100%	100%	100%	100%	0%	100%	100%	100%	100%	0%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%	

Cell Contents:  
- Column Percentage

Table Q131 - 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

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>0</b>	92%	95%	93%	95%	97%	87%	91%	91%	86%	93%	95%	98%	94%	91%	90%	94%	87%	91%	94%	97%	93%
<b>1</b>	6%	4%	6%	4%	2%	9%	5%	6%	10%	4%	5%	1%	4%	7%	6%	5%	9%	7%	4%	2%	4%
<b>2</b>	1%	1%	0%	1%	1%	2%	2%	3%	2%	1%	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	2%
<b>3</b>	1%	.%	1%	0%	.%	1%	1%	1%	1%	1%	0%	.%	0%	1%	1%	1%	1%	1%	.%	.%	1%
<b>4</b>	.%	0%	0%	0%	0%	1%	.%	0%	1%	0%	0%	0%	1%	.%	.%	0%	1%	.%	.%	0%	.%
<b>5</b>	.%	.%	1%	0%	0%	.%	.%	0%	.%	.%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	0%
<b>9</b>	.%	0%	0%	0%	0%	.%	.%	.%	.%	0%	0%	0%	1%	.%	0%	0%	.%	0%	0%	0%	0%
<b>Mean</b>	0.12	0.07	0.13	0.06	0.03	0.23	0.19	0.14	0.23	0.11	0.06	0.04	0.14	0.13	0.15	0.09	0.20	0.14	0.09	0.04	0.12
<b>Standard Deviation</b>	0.52	0.37	0.58	0.27	0.23	0.75	0.79	0.53	0.75	0.50	0.27	0.26	0.80	0.52	0.55	0.38	0.72	0.52	0.46	0.26	0.51
<b>Unweighted Base</b>	7	4	1	2	1	2	2	1	2	2	1	2	0%	2	2	3	1	3	1	1	0%

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	
<b>Base</b>	5	3	1	2	1	2	2	.%	1	2	1	1	0%	2	1	3	1	2	1	1	0%
<b>Don't Know VOL</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	0%

Cell Contents:  
- Column Percentage

Table Q132 - Which of the following best describes your current employment status? READ CHOICES

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population		Mortgage	Under water	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Employed full-time</b>	50%	67%	69%	68%	33%	48%	53%	44%	60%	72%	54%	6%	29%	47%	46%	63%	26%	47%	63%	70%	45%	
<b>Employed part-time</b>	12%	8%	8%	8%	8%	17%	19%	11%	20%	10%	10%	5%	22%	11%	15%	9%	22%	12%	9%	7%	11%	
<b>Not currently employed in a paying job</b>	12%	10%	8%	10%	9%	17%	13%	17%	16%	13%	14%	3%	17%	15%	13%	9%	21%	12%	8%	7%	24%	
<b>Retired</b>	22%	12%	11%	11%	47%	14%	10%	24%	1%	1%	17%	82%	28%	25%	24%	17%	26%	26%	17%	13%	17%	
<b>Don't know VOL</b>	4%	4%	4%	3%	4%	4%	5%	4%	3%	4%	4%	3%	5%	2%	2%	2%	5%	3%	3%	4%	4%	

Cell Contents:  
- Column Percentage

Table Q133 - How would you describe the work you do? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	
<b>White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person</b>	33%	41%	34%	46%	36%	24%	24%	25%	28%	39%	36%	32%	5%	15%	25%	54%	11%	23%	36%	61%	29%
<b>White collar office or support person, like a secretary, assistant, receptionist</b>	11%	11%	12%	12%	11%	10%	11%	11%	11%	2%	9%	10%	5%	8%	14%	12%	10%	11%	11%	9%	16%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>White collar government, law enforcement, or education</b>	10%	14%	14%	12%	8%	7%	7%	12%	9%	12%	10%	14%	4%	6%	9%	15%	4%	10%	15%	11%	9%
<b>Fine arts, like artist, singer, dancer, actor</b>	1%	1%	3%	1%	1%	1%	1%	1%	1%	2%	1%	1%	0%	.%	2%	2%	1%	2%	1%	1%	.%
<b>Blue collar/trade worker, like carpenter, electrician, trucker, farming, fishing, manufacturing worker, retail, security guard, foodservice/waiter</b>	34%	25%	27%	22%	35%	44%	45%	35%	38%	27%	34%	33%	72%	57%	38%	11%	61%	43%	28%	11%	29%
<b>Military</b>	1%	.%	.%	.%	1%	1%	2%	2%	2%	.%	1%	0%	0%	1%	1%	.%	1%	.%	1%	1%	1%
<b>Other</b>	9%	7%	8%	6%	7%	12%	9%	14%	11%	8%	8%	8%	13%	12%	11%	5%	12%	11%	8%	5%	14%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Don't know VOL</b>	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	.%	1%	1%	1%	2%

Cell Contents:  
- Column Percentage

Table Q134 - How many people, other than yourself, are employed full time in your household?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>0</b>	39%	25%	24%	27%	55%	47%	32%	47%	28%	27%	38%	77%	46%	42%	40%	35%	50%	45%	34%	26%	38%
<b>1</b>	48%	62%	61%	62%	37%	42%	51%	41%	52%	64%	50%	19%	38%	45%	45%	55%	34%	43%	55%	62%	50%
<b>2</b>	9%	9%	10%	8%	7%	8%	12%	10%	13%	8%	9%	4%	11%	10%	10%	7%	10%	9%	8%	9%	8%
<b>3</b>	3%	3%	5%	2%	1%	3%	5%	2%	5%	1%	2%	1%	5%	3%	3%	2%	5%	2%	2%	2%	3%
<b>4</b>	.%	.%	.%	.%	.%	.%	.%	0%	1%	0%	1%	.%	0%	.%	1%	.%	1%	.%	.%	1%	1%
<b>5</b>	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>6</b>	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%
<b>Mean</b>	0.77	0.90	0.96	0.88	0.54	0.68	0.92	0.67	0.99	0.83	0.77	0.28	0.75	0.75	0.80	0.78	0.70	0.69	0.80	0.90	0.77
<b>Standard Deviation</b>	0.78	0.69	0.75	0.69	0.68	0.77	0.81	0.74	0.87	0.61	0.77	0.58	0.83	0.78	0.84	0.72	0.86	0.75	0.73	0.71	0.76
<b>Unweighted Base</b>	8	3	1	0%	2	3	2	2	2	1	2	3	0%	3	2	3	2	3	0%	1	0%
<b>Base</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>0%</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>0%</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0%</b>	<b>1</b>	<b>0%</b>
<b>Don't Know VOL</b>	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	0%	100%	0%

Cell Contents:  
- Column Percentage

Table Q138 - Does anyone in your household have more than one job?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	9%	11%	12%	10%	6%	9%	7%	7%	13%	11%	9%	3%	7%	8%	9%	11%	7%	8%	12%	9%	11%
	<b>No</b>	87%	85%	83%	87%	90%	88%	88%	84%	85%	87%	94%	90%	90%	89%	87%	89%	89%	85%	87%	84%	
	<b>Do n't know VO L</b>	4%	4%	4%	2%	4%	3%	5%	4%	3%	4%	4%	4%	3%	2%	2%	2%	4%	3%	3%	5%	5%

Cell Contents:  
 - Column Percentage

Table Q140 - Did you immigrate to the United States from another country?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent	
<b>Yes</b>	<b>Yes</b>	13%	12%	12%	13%	13%	14%	41%	5%	11%	17%	15%	10%	28%	11%	9%	14%	18%	14%	10%	12%	15%
	<b>No</b>	83%	84%	83%	85%	83%	82%	53%	91%	85%	80%	82%	87%	69%	87%	90%	84%	78%	83%	87%	84%	80%
	<b>Do n't know VO L</b>	4%	4%	5%	2%	4%	4%	6%	4%	4%	4%	4%	3%	3%	2%	1%	2%	4%	3%	3%	4%	5%

Cell Contents:  
- Column Percentage

Table Q141 - When did you arrive in this country? READ CHOICES

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQ UENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>This year</b>	1%	0%	0%	0%	1%	1%	.%	0%	2%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	2%	0%
	<b>Last year</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	<b>Two to five years ago</b>	7%	2%	3%	2%	7%	13%	7%	11%	17%	7%	4%	0%	4%	6%	11%	8%	7%	10%	9%	2%	0%
	<b>Six to ten years ago</b>	10%	8%	2%	9%	3%	17%	13%	12%	23%	16%	1%	3%	14%	12%	8%	9%	17%	8%	9%	2%	2%
	<b>Eleven or more years ago</b>	78%	85%	89%	83%	86%	68%	78%	67%	54%	73%	92%	93%	82%	77%	81%	75%	74%	81%	76%	90%	95%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Do n't know VO L</b>	4%	5%	6%	5%	3%	1%	.%	10%	4%	5%	3%	3%	0%	5%	0%	7%	1%	1%	6%	5%	3%

Cell Contents:  
- Column Percentage

Table Q143B - And again, for statistical purposes only, please tell me which of the following categories best represents how much in assets you currently have, either invested or available for investing, in terms of checking or savings accounts, investment accounts, and brokerage accounts, but not including the value of any real estate or employer-sponsored retirement plan such as a 401k? READ CHOICES

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
Less than \$10,000	40%	34%	39%	31%	21%	60%	52%	55%	54%	41%	36%	23%	63%	49%	42%	28%	71%	45%	33%	17%	75%
\$10,000 - \$49,999	18%	22%	22%	22%	15%	17%	17%	19%	22%	22%	17%	12%	9%	15%	23%	21%	10%	23%	26%	17%	9%
\$50,000 - \$99,999	7%	11%	13%	10%	8%	2%	4%	5%	4%	9%	8%	8%	3%	6%	8%	9%	2%	6%	10%	12%	3%
\$100,000 - \$149,999	5%	6%	3%	7%	7%	3%	4%	3%	2%	5%	7%	5%	3%	5%	3%	7%	1%	4%	6%	11%	.%
\$150,000 - \$249,999	3%	5%	4%	6%	5%	.%	1%	1%	2%	2%	4%	5%	2%	3%	2%	5%	0%	3%	4%	9%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinqu ent
<b>\$250 ,000 - \$499 ,999</b>	3%	3%	2%	4%	5%	1%	1%	1%	2 %	2 %	3%	6%	0 %	2 %	3%	4%	1%	2 %	4%	7%	.%
<b>\$500 ,000 - \$999 ,999</b>	2%	2%	2%	3%	5%	1%	1%	1%	.%	1 %	3%	5%	1 %	1 %	2%	4%	.%	.%	3%	7%	.%
<b>\$1 - \$2 milli on</b>	1%	.%	0%	.%	2%	.%	1%	.%	.%	.%	.%	2%	0 %	1 %	1%	1%	.%	.%	.%	2%	0%
<b>\$2 – \$5 milli on</b>	1%	.%	1%	.%	2%	.%	.%	0%	.%	0 %	1%	2%	1 %	0 %	.%	1%	.%	0 %	.%	3%	0%
<b>More than \$5 milli on</b>	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0 %	.%	0%	.%	0%	.%	0%	1%	0%
<b>Don' t know VOL</b>	20%	17%	14%	16 %	30 %	15 %	18%	15%	1 4 %	1 7 %	19%	32%	19 %	1 9 %	16 %	20%	13 %	17 %	14 %	15 %	10%

Cell Contents:  
- Column Percentage



Table Q144B - Finally, for statistical purposes only, please tell me which of the following categories represents how much total debt your household currently have, including first mortgage, second mortgage, home equity line of credit, credit card, auto and student loan, and any other debt? READ CHOICES

	General Population	OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	
Less than \$10,000	38%	7%	7%	5%	64%	55%	43%	48%	37%	23%	34%	63%	60%	49%	38%	28%	63%	43%	27%	22%	8%
\$10,000 - \$49,999	16%	11%	9%	11%	13%	25%	18%	21%	22%	16%	15%	8%	12%	17%	20%	14%	16%	21%	18%	10%	14%
\$50,000 - \$99,999	8%	14%	13%	16%	3%	4%	8%	5%	8%	9%	9%	4%	4%	7%	9%	10%	4%	9%	12%	8%	7%
\$100,000 - \$149,999	8%	17%	18%	18%	2%	3%	8%	4%	8%	10%	9%	3%	5%	6%	8%	10%	3%	7%	13%	9%	11%
\$150,000 - \$249,999	9%	21%	22%	21%	1%	1%	6%	4%	6%	16%	9%	4%	2%	5%	9%	13%	1%	6%	13%	17%	22%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	College /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+	Nation al Delinqu ent
\$250 ,000 - \$499 ,999	6%	15%	16%	14 %	1%	1%	3%	5%	5 %	1 2 %	7%	2%	2 %	4 %	4%	11%	1%	2 %	8%	20 %	21%
\$500 ,000 - \$999 ,999	1%	2%	3%	2%	0%	0%	1%	.%	.%	1 %	1%	.%	0 %	.%	1%	2%	.%	.%	1%	3%	6%
\$1 - \$2 milli on	.%	.%	1%	.%	0%	.%	.%	0%	.%	.%	.%	.%	0 %	0 %	0%	.%	0%	.%	0%	1%	2%
\$2 – \$5 milli on	.%	.%	1%	0%	0%	0%	0%	0%	0 %	0 %	.%	0%	0 %	.%	0%	0%	0%	0 %	.%	0%	0%
Mor e than \$5 milli on	0%	0%	0%	0%	0%	0%	0%	0%	0 %	0 %	0%	0%	0 %	0 %	0%	0%	0%	0 %	0%	0%	.%
Don' t know VOL	14%	13%	12%	11 %	16 %	11 %	13%	12%	1 3 %	1 2 %	14%	15%	15 %	1 2 %	11 %	12%	11 %	11 %	7%	11 %	10%

Cell Contents:  
- Column Percentage

Table Qgender -

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
General Population		Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Male</b>	49%	51%	51%	51%	49%	47%	44%	52%	49%	49%	44%	50%	53%	43%	49%	41%	52%	51%	58%	37%
	<b>Female</b>	51%	49%	49%	49%	51%	53%	56%	48%	51%	56%	56%	50%	47%	57%	51%	59%	48%	49%	42%	63%

Cell Contents:  
 - Column Percentage

Table Q23BAOE - First response

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Qualifying / Getting approved</b>	28%	28%	33%	26%	23%	32%	32%	34%	3%	3%	24%	25%	34%	3%	28%	25%	29%	35%	26%	26%	45%
<b>Personal debt</b>	10%	8%	6%	8%	7%	15%	11%	13%	1%	8%	10%	7%	11%	1%	11%	8%	16%	10%	8%	7%	10%
<b>Affording a down payment</b>	5%	6%	7%	7%	3%	7%	3%	4%	5%	8%	4%	4%	2%	5%	5%	7%	1%	5%	7%	9%	2%
<b>Insufficient income / Salary</b>	18%	17%	18%	15%	18%	18%	21%	16%	1%	1%	19%	22%	20%	1%	19%	16%	25%	19%	16%	10%	26%
<b>The economy / Interest rates</b>	3%	4%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	2%	3%	4%	2%	2%	4%	3%	2%	3%
<b>Paperwork/process</b>	.%	1%	0%	1%	.%	0%	.%	.%	.%	.%	.%	.%	1%	0%	.%	.%	0%	.%	1%	.%	0%
<b>Home prices</b>	.%	.%	.%	1%	.%	.%	1%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%
<b>Costs/fees</b>	.%	.%	1%	1%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	1%	.%	0%
<b>Health</b>	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	.%	.%	0%	0%	0%
<b>None / No obstacles</b>	14%	17%	13%	21%	24%	4%	7%	10%	8%	1%	19%	17%	5%	1%	12%	21%	5%	9%	17%	26%	2%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	
<b>Others</b>	12%	12%	13%	12%	10%	13%	13%	10%	14%	12%	11%	9%	8%	11%	12%	13%	11%	12%	13%	11%	9%
<b>Don't Know / No Response</b>	9%	7%	6%	7%	12%	8%	7%	9%	8%	6%	8%	13%	17%	9%	7%	7%	11%	6%	7%	7%	3%

Cell Contents:  
- Column Percentage

Table Q23BBOE - Second response

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	
<b>Qualifying / Getting approved</b>	15%	15%	18%	15%	12%	16%	18%	16%	17%	13%	15%	12%	15%	16%	15%	13%	20%	13%	14%	12%	20%
<b>Personal debt</b>	6%	5%	6%	3%	5%	7%	7%	7%	6%	7%	5%	5%	6%	9%	5%	4%	10%	5%	6%	2%	8%
<b>Affording a down payment</b>	3%	4%	6%	4%	3%	2%	3%	2%	2%	5%	3%	3%	2%	1%	3%	4%	1%	3%	4%	5%	5%
<b>Insufficient income / Salary</b>	14%	14%	11%	14%	15%	14%	17%	17%	14%	14%	15%	14%	14%	15%	17%	12%	14%	18%	14%	9%	27%
<b>The economy / Interest rates</b>	4%	4%	5%	4%	3%	3%	4%	1%	4%	3%	4%	3%	5%	3%	3%	4%	3%	4%	3%	3%	3%
<b>Paperwork/process</b>	.%	.%	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	0%
<b>Home prices</b>	.%	.%	0%	.%	.%	.%	0%	0%	0%	1%	.%	0%	1%	0%	.%	.%	0%	.%	.%	1%	0%
<b>Costs/fees</b>	.%	0%	0%	0%	.%	0%	.%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%
<b>Health</b>	.%	.%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	1%
<b>None / No obstacles</b>	4%	3%	3%	3%	5%	4%	3%	3%	2%	4%	5%	4%	3%	3%	4%	5%	3%	4%	4%	4%	2%
<b>Others</b>	8%	9%	12%	7%	7%	9%	10%	9%	10%	9%	7%	7%	9%	6%	9%	9%	8%	10%	9%	6%	11%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Don't Know / No Response</b>	46%	46%	40%	49%	50%	44%	37%	43%	44%	46%	51%	45%	46%	44%	48%	41%	42%	44%	59%	24%	

Cell Contents:  
- Column Percentage

Table Q23BCOE - Third response

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Qualifying / Getting approved</b>	6%	6%	8%	6%	4%	6%	6%	2%	5%	6%	6%	5%	4%	5%	6%	6%	4%	5%	7%	6%	14%
<b>Personal debt</b>	3%	2%	3%	2%	3%	4%	4%	4%	4%	3%	2%	2%	4%	4%	2%	2%	4%	3%	2%	1%	4%
<b>Affording a down payment</b>	1%	2%	1%	2%	1%	2%	2%	.%	2%	1%	1%	1%	0%	1%	1%	2%	1%	1%	1%	2%	3%
<b>Insufficient income / Salary</b>	5%	5%	6%	5%	4%	6%	6%	6%	6%	6%	5%	4%	4%	5%	6%	5%	8%	5%	5%	3%	11%
<b>The economy / Interest rates</b>	2%	3%	3%	2%	2%	2%	3%	2%	1%	2%	3%	2%	1%	1%	2%	3%	1%	3%	2%	1%	3%
<b>Paperwork/process</b>	.%	.%	0%	.%	.%	0%	0%	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	.%	.%	0%	0%
<b>Home prices</b>	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	.%	.%	0%	.%	.%	0%	0%
<b>Costs/fees</b>	.%	.%	.%	.%	0%	.%	0%	.%	.%	.%	0%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%
<b>Health</b>	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%	0%
<b>None / No obstacles</b>	6%	5%	7%	4%	8%	6%	8%	6%	5%	6%	7%	8%	8%	4%	7%	6%	6%	8%	5%	5%	7%
<b>Others</b>	7%	7%	7%	5%	6%	7%	7%	10%	7%	5%	8%	5%	6%	6%	7%	6%	9%	5%	6%	5%	8%



	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k-\$50k	\$50k-\$100k	\$100k+	National Delinquent
<b>Don't Know / No Response</b>	70%	71%	65%	73%	72%	67%	63%	70%	70%	70%	68%	73%	71%	72%	68%	70%	65%	69%	70%	75%	51%

Cell Contents:  
- Column Percentage

Table Q71EOE - Why did you choose to refinance your mortgage?

		OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Financial benefit / Save money</b>	2%	2%	3%	2%	0%	0%	5%	0%	1%	2%	1%	8%	0%	2%	2%	3%	0%	5%	1%	2%	5%
	<b>Better interest rate</b>	75%	75%	80%	74%	0%	0%	65%	53%	78%	80%	72%	58%	61%	62%	65%	81%	25%	56%	77%	78%	48%
	<b>Lower monthly payments</b>	4%	4%	1%	4%	0%	0%	11%	4%	7%	2%	4%	8%	19%	7%	6%	2%	33%	13%	2%	2%	10%
	<b>Consolidate bills</b>	2%	2%	2%	2%	0%	0%	0%	3%	0%	3%	2%	2%	0%	4%	5%	1%	0%	3%	1%	3%	5%
	<b>Pay off bills</b>	2%	2%	3%	2%	0%	0%	8%	7%	2%	0%	2%	10%	11%	2%	6%	1%	21%	4%	2%	1%	5%
	<b>Shorter term</b>	3%	3%	1%	4%	0%	0%	0%	5%	2%	5%	2%	2%	0%	8%	6%	1%	0%	0%	6%	1%	0%
	<b>Personal situations</b>	1%	1%	2%	1%	0%	0%	0%	0%	0%	0%	3%	2%	0%	0%	3%	1%	11%	3%	1%	0%	5%
	<b>Income</b>	1%	1%	1%	1%	0%	0%	2%	8%	0%	1%	2%	0%	0%	3%	0%	1%	0%	2%	2%	0%	0%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent	
<b>Others</b>	9%	9%	8%	10%	0%	0%	9%	16%	10%	7%	11%	10%	9%	12%	7%	10%	9%	13%	6%	13%	22%
<b>Don't Know / No Response</b>	.%	.%	0%	.%	0%	0%	0%	4%	0%	0%	1%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table Q71GOE - I see you have considered, but have not actually gone through with refinancing

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College /Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A hassle / Not worth it</b>	28%	28%	24%	32%	0%	0%	28%	23%	29%	28%	22%	23%	33%	22%	29%	8%	22%	33%	28%	10%	
<b>Satisfied with current rate</b>	14%	14%	8%	17%	0%	0%	8%	13%	17%	14%	14%	8%	10%	19%	13%	10%	10%	14%	14%	3%	
<b>Did not qualify</b>	24%	24%	38%	15%	0%	0%	28%	25%	21%	22%	11%	13%	23%	25%	25%	35%	28%	21%	25%	52%	
<b>Waiting to close</b>	7%	7%	5%	8%	0%	0%	2%	0%	2%	7%	10%	9%	12%	4%	13%	0%	13%	4%	10%	7%	
<b>Fees / Closing costs</b>	7%	7%	8%	7%	0%	0%	7%	6%	9%	7%	7%	3%	13%	4%	7%	7%	0%	9%	7%	4%	
<b>Loan terms</b>	1%	1%	0%	2%	0%	0%	0%	4%	3%	1%	0%	0%	0%	3%	0%	0%	0%	1%	1%	0%	

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Personal situations</b>	1%	1%	0%	1%	0%	0%	0%	0%	1%	1%	0%	0%	2%	0%	1%	0%	3%	1%	1%	1%	
<b>Others</b>	16%	16%	15%	15%	0%	0%	18%	25%	16%	13%	14%	40%	32%	15%	13%	16%	37%	14%	15%	14%	21%
<b>Don't Know / No Response</b>	3%	3%	2%	2%	0%	0%	9%	4%	4%	2%	3%	1%	0%	6%	1%	2%	9%	1%	4%	1%	3%

Cell Contents:  
- Column Percentage

Table Q71HOE - Could you tell me why you have not considered refinancing your mortgage?

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>A hassle / Not worth it</b>	30%	30%	24%	30%	0%	0%	29%	27%	33%	31%	27%	33%	21%	28%	32%	31%	25%	33%	33%	30%	24%
<b>Satisfied with current rate</b>	40%	40%	33%	45%	0%	0%	38%	43%	45%	32%	43%	38%	57%	35%	39%	40%	44%	35%	43%	36%	10%
<b>Did not qualify</b>	11%	11%	16%	9%	0%	0%	7%	15%	21%	11%	15%	10%	9%	14%	10%	9%	11%	14%	8%	10%	43%
<b>Waiting to close</b>	1%	1%	1%	.%	0%	0%	0%	2%	1%	1%	.%	0%	0%	1%	0%	1%	2%	0%	1%	0%	1%
<b>Fees / Closing costs</b>	3%	3%	2%	3%	0%	0%	4%	0%	4%	2%	3%	3%	0%	4%	4%	3%	0%	3%	2%	8%	1%
<b>Loan terms</b>	1%	1%	2%	.%	0%	0%	0%	0%	3%	2%	0%	0%	0%	1%	2%	1%	4%	1%	1%	0%	1%

	OWNER STATUS						RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
	General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
<b>Personal situations</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
<b>Others</b>	12%	12%	20%	9%	0%	0%	20%	12%	11%	17%	9%	15%	13%	15%	10%	12%	13%	13%	11%	14%	17%
<b>Don't Know / No Response</b>	2%	2%	1%	3%	0%	0%	2%	1%	2%	3%	2%	1%	0%	1%	3%	3%	2%	1%	2%	2%	3%

Cell Contents:  
- Column Percentage

Table Q13BB - When do you expect to move next?

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELINQUENT	
		General Population	Mortgage	Underwater	Above water	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less than HS	HS	Some College	College/Grad School	<\$25k	\$25k - \$50k	\$50k - \$100k	\$100k+	National Delinquent
	<b>Never</b>	49%	54%	52%	54%	71%	26%	46%	41%	25%	45%	55%	79%	51%	53%	48%	46%	44%	51%	49%	50%	50%
	<b>Less than 1 year</b>	8%	3%	4%	3%	2%	17%	8%	14%	16%	8%	4%	2%	7%	8%	8%	8%	12%	9%	7%	4%	11%
	<b>1-3 years</b>	17%	11%	11%	12%	7%	32%	17%	23%	29%	17%	13%	4%	17%	15%	19%	17%	22%	18%	17%	13%	10%
	<b>3-5 years</b>	7%	9%	6%	10%	4%	6%	4%	4%	10%	7%	6%	1%	3%	6%	7%	8%	4%	6%	9%	8%	5%
	<b>5+ years</b>	6%	12%	13%	13%	5%	1%	5%	3%	5%	11%	8%	1%	2%	4%	5%	10%	2%	3%	8%	15%	5%
	<b>Don't know</b>	13%	11%	14%	9%	11%	17%	20%	14%	14%	22%	14%	13%	19%	14%	13%	12%	16%	14%	10%	11%	17%

Cell Contents:  
 - Column Percentage



Table Region - Region

		OWNER STATUS					RACE		AGE GROUP				EDUCATION				INCOME				NATL DELIN QUENT
		Gener al Popul ation	Mort gage	Under water	Ab ove wa ter	Ow ner	Ren ter	Hisp anic	Afric an Amer ican	G e n Y	G e n X	Boo mer	Pre-boo mer	Le ss than H S	H S	So me Coll ege	Colle ge /Grad School	<\$ 25 k	\$2 5k - \$5 0k	\$5 0k - \$1 00 k	\$10 0k+
<b>North ern CA</b>	5%	4%	4%	5%	3%	7%	7%	2%	4 %	5 %	5%	4%	5 %	4 %	5%	5%	5%	5 %	4%	4%	10%
<b>South ern CA</b>	8%	7%	6%	7%	7%	11 %	16%	7%	1 0 %	7 %	8%	7%	7 %	7 %	11 %	7%	8%	9 %	8%	7%	8%
<b>North west</b>	4%	4%	3%	4%	5%	4%	2%	2%	5 %	2 %	4%	5%	5 %	5 %	4%	4%	4%	5 %	4%	4%	5%
<b>South west</b>	6%	5%	5%	5%	6%	6%	9%	1%	5 %	6 %	6%	6%	6 %	5 %	6%	6%	5%	7 %	5%	5%	8%
<b>Texas</b>	11%	8%	7%	8%	15 %	9%	24%	9%	1 0 %	1 1 %	11%	11%	14 %	1 0 %	10 %	10%	12 %	10 %	11 %	10 %	4%
<b>Midw est</b>	22%	26%	27%	27 %	18 %	19 %	9%	21%	2 4 %	2 4 %	20%	19%	17 %	2 3 %	24 %	21%	20 %	22 %	23 %	22 %	20%
<b>South east</b>	17%	17%	20%	14 %	20 %	14 %	7%	26%	1 5 %	1 5 %	18%	19%	20 %	2 0 %	15 %	15%	19 %	18 %	15 %	14 %	12%
<b>North east</b>	22%	22%	19%	23 %	19 %	23 %	17%	27%	2 0 %	2 4 %	23%	20%	20 %	1 9 %	19 %	26%	19 %	17 %	24 %	27 %	26%
<b>Florid a</b>	7%	7%	10%	7%	7%	6%	9%	6%	7 %	6 %	6%	9%	5 %	7 %	7%	7%	8%	7 %	7%	7%	8%

Cell Contents:  
 - Column Percentage