

# **Fannie Mae National Housing Survey – Q3 2012 Data Summary**

In Partnership with Penn Schoen Berland

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
18-20	4%	1%	1%	2%	9%	7%	4%	14%	0%	0%	0%	5%	6%	5%	1%	7%	3%	2%	3%
21-24	9%	3%	3%	3%	18%	11%	8%	27%	0%	0%	0%	8%	8%	10%	6%	14%	9%	5%	3%
25-29	9%	6%	6%	3%	15%	10%	8%	29%	0%	0%	0%	7%	8%	8%	10%	9%	10%	9%	5%
30-34	9%	9%	10%	3%	10%	10%	8%	30%	0%	0%	0%	8%	8%	7%	11%	6%	9%	10%	10%
35-39	9%	12%	12%	4%	8%	12%	8%	0%	49%	0%	0%	9%	7%	8%	12%	6%	8%	10%	13%
40-44	9%	13%	13%	5%	7%	11%	9%	0%	51%	0%	0%	9%	8%	9%	11%	6%	8%	11%	13%
45-49	10%	14%	14%	7%	7%	9%	11%	0%	0%	29%	0%	10%	11%	10%	11%	7%	10%	12%	15%
50-54	9%	12%	13%	9%	6%	9%	11%	0%	0%	27%	0%	10%	10%	10%	10%	8%	10%	11%	12%
55-59	8%	10%	11%	10%	5%	6%	10%	0%	0%	24%	0%	8%	8%	9%	9%	7%	8%	9%	10%
60-64	7%	8%	8%	11%	4%	5%	8%	0%	0%	20%	0%	7%	7%	8%	7%	7%	7%	7%	7%
65-69	5%	5%	4%	10%	3%	3%	6%	0%	0%	0%	31%	5%	5%	5%	5%	6%	5%	5%	4%
70-74	4%	3%	2%	10%	2%	2%	4%	0%	0%	0%	24%	5%	5%	3%	3%	5%	4%	3%	2%
75+	8%	3%	3%	24%	4%	4%	6%	0%	0%	0%	46%	11%	9%	7%	5%	11%	8%	5%	3%
Don't know VOL	.%	1%	1%	.%	.%	.%	.%	0%	0%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>White / Caucasian</b>	65%	70%	64%	73%	50%	5%	0%	58%	61%	67%	75%	42%	65%	69%	71%	48%	61%	72%	76%
<b>Black / African - American</b>	12%	11%	14%	8%	19%	1%	100%	12%	12%	14%	12%	15%	14%	13%	10%	19%	13%	11%	7%
<b>Hispanic / Latino</b>	16%	12%	13%	12%	22%	91%	0%	20%	19%	12%	8%	38%	16%	11%	7%	25%	19%	10%	7%
<b>Asian</b>	4%	4%	4%	3%	5%	.%	0%	6%	4%	4%	2%	2%	2%	3%	8%	4%	3%	4%	6%
<b>Middle Eastern</b>	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
<b>American Indian or Alaska Native</b>	1%	1%	1%	1%	1%	.%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
<b>Native Hawaiian or Pacific Islander</b>	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
<b>Other</b>	2%	2%	2%	2%	2%	2%	0%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
<b>Don't know VOL</b>	.%	1%	1%	.%	.%	1%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%

Cell Contents:  
- Column Percentage



Table q142 - For statistical purposes only, we need to know your total family income for 2012?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Less than \$10,000	7%	2%	3%	5%	15%	11%	13%	9%	4%	5%	8%	19%	7%	5%	2%	30%	0%	0%	0%
\$10,000 - \$14,999	5%	2%	3%	5%	10%	9%	7%	7%	3%	4%	7%	11%	6%	4%	2%	23%	0%	0%	0%
\$15,000 - \$24,999	10%	6%	7%	11%	16%	16%	13%	13%	7%	8%	14%	19%	13%	9%	4%	47%	0%	0%	0%
\$25,000 - \$34,999	10%	8%	9%	11%	13%	15%	12%	11%	8%	9%	12%	13%	13%	10%	6%	0%	43%	0%	0%
\$35,000 - \$49,999	13%	13%	14%	14%	14%	15%	13%	14%	13%	13%	14%	11%	16%	16%	10%	0%	57%	0%	0%
\$50,000 - \$74,999	16%	20%	22%	15%	12%	12%	16%	16%	19%	18%	14%	8%	17%	20%	18%	0%	0%	61%	0%
\$75,000 - \$99,999	11%	15%	14%	9%	5%	6%	8%	10%	14%	12%	7%	4%	8%	12%	16%	0%	0%	39%	0%
\$100,000 - \$149,999	11%	15%	14%	9%	3%	5%	7%	8%	15%	13%	6%	3%	6%	10%	19%	0%	0%	0%	59%
\$150,000 - \$199,999	4%	5%	5%	3%	1%	2%	2%	3%	6%	5%	2%	1%	2%	3%	8%	0%	0%	0%	21%
\$200,000+	4%	5%	4%	5%	1%	2%	2%	3%	4%	5%	2%	1%	2%	2%	8%	0%	0%	0%	21%
Don't know VOL	9%	8%	7%	13%	8%	7%	8%	7%	7%	8%	15%	10%	9%	8%	8%	0%	0%	0%	0%

Cell Contents:

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

		GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Right track</b>	31%	30%	30%	28%	34%	35%	52%	33%	31%	30%	29%	27%	28%	30%	36%	30%	31%	31%	34%
	<b>Wrong track</b>	61%	63%	63%	64%	56%	55%	37%	58%	63%	63%	61%	61%	63%	62%	58%	59%	61%	62%	61%
	<b>Don't know VOL</b>	8%	7%	7%	8%	10%	10%	10%	9%	7%	7%	10%	12%	8%	8%	6%	11%	8%	6%	5%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Much better</b>	14%	13%	15%	9%	21%	25%	30%	22%	17%	12%	6%	19%	14%	15%	13%	19%	17%	13%	12%
<b>Somewhat better</b>	28%	29%	30%	18%	35%	37%	37%	37%	31%	27%	15%	29%	27%	29%	29%	32%	30%	28%	26%
<b>Stay about the same</b>	40%	40%	36%	49%	30%	25%	24%	30%	37%	40%	54%	30%	39%	39%	43%	30%	36%	42%	46%
<b>Somewhat worse</b>	11%	11%	12%	14%	8%	7%	5%	7%	9%	13%	15%	11%	11%	11%	10%	9%	11%	11%	11%
<b>Much worse</b>	5%	5%	6%	7%	4%	4%	3%	3%	4%	7%	8%	8%	6%	6%	4%	7%	6%	5%	4%
<b>Don't know VOL</b>	2%	2%	2%	2%	2%	1%	1%	1%	2%	2%	3%	3%	2%	1%	1%	2%	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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Much better</b>	8%	6%	7%	6%	11%	10%	11%	13%	8%	5%	3%	7%	7%	8%	7%	7%	8%	8%	8%
	<b>Somewhat better</b>	20%	19%	19%	14%	25%	27%	25%	27%	22%	18%	11%	23%	19%	19%	21%	21%	20%	19%	22%
	<b>Stayed about the same</b>	46%	45%	43%	54%	40%	41%	43%	38%	44%	46%	59%	42%	46%	44%	48%	43%	44%	47%	47%
	<b>Somewhat worse</b>	19%	21%	21%	19%	16%	16%	13%	15%	19%	22%	19%	17%	19%	21%	18%	18%	20%	20%	17%
	<b>Much worse</b>	7%	8%	10%	7%	7%	6%	7%	6%	7%	10%	8%	11%	8%	8%	6%	11%	9%	7%	5%
	<b>Don't know VOL</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very good time</b>	34%	42%	41%	34%	23%	26%	30%	30%	36%	37%	34%	23%	29%	36%	43%	21%	31%	40%	48%
	<b>Somewhat good time</b>	36%	36%	35%	33%	35%	33%	32%	39%	36%	34%	30%	28%	34%	36%	38%	31%	37%	37%	36%
	<b>Somewhat bad time</b>	15%	11%	11%	15%	20%	21%	18%	17%	14%	14%	15%	21%	18%	14%	10%	22%	16%	12%	9%
	<b>Very bad time</b>	11%	9%	10%	12%	16%	16%	16%	11%	11%	12%	13%	22%	14%	10%	6%	21%	12%	8%	5%
	<b>Don't know VOL</b>	4%	3%	3%	6%	5%	4%	4%	4%	3%	3%	8%	7%	4%	4%	3%	6%	4%	3%	2%

Cell Contents:  
- Column Percentage

Table Q12A - Why do you think it is a good time to buy a house?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Buyer's market	5%	5%	6%	5%	4%	3%	4%	5%	3%	7%	4%	5%	5%	5%	5%	6%	6%	5%	3%
Housing market is down	6%	6%	8%	7%	5%	1%	7%	5%	9%	5%	6%	8%	4%	8%	6%	6%	3%	6%	7%
Low home prices	33%	34%	31%	29%	33%	40%	26%	38%	26%	33%	29%	36%	31%	34%	32%	34%	32%	35%	31%
Low interest rates	34%	39%	35%	34%	28%	30%	30%	26%	42%	36%	36%	27%	33%	31%	40%	25%	30%	38%	41%
High availability	8%	7%	7%	11%	9%	4%	10%	8%	7%	9%	9%	7%	10%	9%	6%	7%	12%	6%	9%
Bad economy	2%	1%	1%	2%	3%	2%	1%	2%	1%	2%	1%	1%	3%	2%	1%	3%	1%	1%	1%
Good economy	2%	1%	1%	3%	2%	4%	4%	1%	3%	1%	2%	2%	2%	2%	2%	2%	3%	2%	1%
No reason	.%	.%	.%	.%	1%	2%	.%	.%	1%	.%	.%	.%	1%	0%	.%	.%	1%	1%	0%
Others	7%	4%	7%	7%	11%	10%	14%	8%	6%	5%	9%	6%	6%	9%	6%	10%	9%	5%	5%
Don't Know / No Response	2%	1%	1%	1%	4%	4%	3%	3%	1%	.%	2%	7%	2%	1%	1%	6%	.%	1%	1%
Housing market is up	1%	2%	1%	2%	1%	1%	1%	3%	1%	1%	2%	.%	2%	1%	2%	.%	3%	1%	2%

Cell Contents:  
 - Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Very good time</b>	3%	2%	2%	3%	3%	3%	6%	3%	3%	3%	3%	4%	3%	2%	2%	4%	2%	2%	2%
<b>Somewhat good time</b>	12%	10%	9%	11%	14%	11%	18%	13%	10%	11%	10%	12%	12%	11%	10%	13%	12%	10%	11%
<b>Somewhat bad time</b>	37%	34%	29%	35%	38%	36%	34%	39%	34%	35%	34%	33%	34%	36%	38%	35%	36%	36%	37%
<b>Very bad time</b>	45%	53%	58%	46%	39%	44%	38%	43%	50%	49%	46%	43%	47%	48%	48%	42%	47%	50%	49%
<b>Don't know VOL</b>	4%	2%	2%	4%	5%	5%	4%	3%	2%	2%	7%	7%	4%	3%	2%	6%	3%	2%	2%

Cell Contents:  
- Column Percentage



Table Q13A - Why do you think it is a good time to sell a house?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
People are looking to buy	17%	12%	8%	16%	21%	20%	24%	21%	18%	14%	11%	27%	12%	21%	14%	13%	23%	20%	11%
Housing market	23%	35%	32%	19%	14%	17%	10%	15%	23%	31%	23%	16%	18%	22%	35%	13%	16%	27%	36%
Low home prices and interest rates	21%	27%	30%	19%	15%	24%	13%	15%	17%	27%	23%	30%	17%	19%	22%	21%	19%	28%	18%
Need money	3%	1%	3%	6%	4%	2%	7%	3%	3%	4%	3%	2%	6%	3%	1%	9%	3%	2%	0%
Economy	7%	4%	0%	12%	5%	8%	9%	6%	7%	5%	10%	5%	7%	8%	7%	8%	11%	6%	2%
Depends on certain factors	5%	4%	6%	4%	8%	1%	13%	5%	13%	3%	3%	4%	9%	3%	4%	3%	4%	5%	7%
Not a good time to sell	5%	4%	5%	4%	6%	6%	5%	8%	2%	2%	5%	6%	5%	5%	2%	6%	7%	.%	5%
No reason	3%	1%	4%	1%	6%	4%	.%	6%	1%	1%	3%	.%	8%	1%	1%	1%	2%	1%	9%
Others	9%	7%	6%	10%	10%	11%	7%	10%	7%	7%	12%	11%	7%	9%	8%	13%	11%	3%	7%
Don't Know / No Response	8%	5%	5%	10%	10%	7%	12%	10%	10%	6%	6%	.%	11%	9%	6%	13%	4%	8%	5%

Cell Contents:

Table q13bb - When do you expect to move next?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Never</b>	40%	45%	42%	64%	19%	35%	37%	17%	34%	48%	72%	42%	45%	39%	36%	38%	42%	40%	37%
<b>Less than 1 year</b>	11%	6%	8%	4%	22%	11%	17%	20%	10%	7%	4%	10%	10%	12%	10%	15%	12%	10%	8%
<b>1-3 years</b>	16%	9%	10%	7%	30%	17%	20%	27%	15%	10%	5%	15%	14%	17%	15%	19%	17%	14%	13%
<b>3-5 years</b>	8%	9%	9%	5%	9%	6%	7%	12%	9%	7%	3%	5%	7%	9%	10%	6%	8%	10%	11%
<b>5+ years</b>	15%	21%	20%	10%	7%	11%	9%	13%	20%	16%	6%	9%	13%	14%	20%	8%	11%	18%	22%
<b>Don't know</b>	10%	10%	11%	9%	13%	20%	10%	10%	12%	11%	10%	18%	11%	9%	9%	15%	10%	8%	8%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	Prices will go up	32%	28%	27%	33%	35%	35%	37%	33%	28%	30%	34%	36%	31%	30%	30%	36%	31%	28%	30%
	Prices will go down	17%	19%	20%	17%	17%	16%	16%	17%	19%	19%	15%	18%	18%	18%	18%	17%	18%	18%	18%
	Prices will remain about the same	47%	50%	50%	45%	43%	45%	43%	46%	50%	48%	43%	39%	47%	48%	50%	42%	48%	51%	50%
	Don't know VOL	4%	3%	3%	5%	5%	4%	4%	3%	3%	4%	7%	7%	4%	4%	3%	6%	4%	3%	2%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50 - 100k	>\$100k
1	2%	2%	2%	1%	2%	3%	1%	2%	2%	2%	2%	4%	2%	2%	1%	3%	2%	2%	1%
2	6%	6%	6%	5%	6%	7%	7%	7%	6%	5%	4%	4%	7%	5%	6%	5%	6%	6%	5%
3	7%	7%	5%	6%	8%	7%	7%	8%	8%	7%	6%	8%	6%	8%	7%	8%	7%	9%	6%
4	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	2%	2%	2%	2%	2%	2%
5	24%	25%	24%	21%	22%	19%	17%	26%	25%	21%	20%	16%	20%	23%	29%	17%	21%	23%	29%
6	1%	1%	2%	3%	1%	1%	1%	1%	1%	1%	3%	2%	1%	2%	1%	1%	2%	1%	2%
7	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	1%	1%	2%	2%	2%	2%	1%	3%	2%
8	2%	1%	2%	2%	2%	1%	2%	2%	1%	2%	1%	.%	2%	2%	2%	2%	1%	2%	1%
9	1%	.%	.%	1%	1%	1%	1%	.%	1%	.%	1%	1%	1%	1%	.%	1%	1%	.%	.%
10	26%	27%	27%	29%	24%	22%	22%	23%	27%	28%	29%	23%	25%	27%	28%	22%	26%	27%	29%
11	.%	.%	.%	0%	0%	0%	.%	.%	0%	.%	.%	1%	0%	.%	.%	0%	.%	.%	.%
12	1%	1%	1%	2%	1%	1%	2%	1%	1%	1%	1%	3%	1%	1%	1%	2%	1%	1%	1%
13	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	0%	.%	.%	.%	.%	.%	.%	.%
14	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	0%	0%	.%	.%	.%	0%	.%	0%
15	7%	7%	7%	7%	7%	7%	8%	8%	5%	8%	6%	8%	8%	6%	6%	6%	7%	7%	8%
16	.%	0%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	0%	0%	.%	.%	0%	.%	0%
17	.%	.%	0%	0%	.%	.%	0%	.%	0%	.%	.%	1%	.%	.%	.%	1%	0%	.%	0%
18	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
19	0%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%
20	9%	9%	10%	10%	10%	13%	13%	8%	10%	11%	9%	12%	10%	10%	7%	13%	10%	8%	7%
22	.%	.%	.%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%	.%	.%	.%	.%	0%	.%
23	.%	0%	0%	0%	.%	0%	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	0%
25	3%	3%	4%	3%	4%	4%	4%	3%	3%	4%	4%	7%	3%	3%	2%	5%	4%	3%	1%
26	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%
28	0%	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%
30	2%	2%	2%	2%	2%	3%	5%	2%	2%	1%	2%	2%	3%	2%	1%	3%	2%	2%	1%
33	.%	.%	0%	.%	.%	0%	1%	0%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	0%
34	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%
35	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
36	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%
40	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%
45	.%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%
50	.%	.%	1%	.%	.%	1%	.%	.%	.%	1%	1%	1%	.%	.%	.%	.%	.%	.%	1%
56	0%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%
60	.%	.%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
70	.%	0%	0%	.%	.%	0%	.%	0%	.%	.%	0%	0%	.%	.%	0%	0%	0%	.%	.%
75	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%
80	.%	.%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	0%	.%	.%	.%	0%	0%
90	0%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%
99	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%
100	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%
Don't Know VOL	4%	3%	3%	5%	5%	7%	4%	4%	3%	4%	7%	7%	4%	4%	2%	6%	4%	3%	3%
Mean	9.95	10.04	10.83	10.27	10.49	11.63	11.72	9.74	9.94	10.64	10.50	11.64	11.00	9.97	9.36	11.44	10.81	9.40	9.42
Standard Deviation	8.30	8.86	9.33	7.83	9.25	11.75	8.97	8.85	8.96	8.68	8.69	9.59	10.20	8.04	7.84	9.39	10.10	6.84	8.18

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1	3%	4%	5%	2%	2%	2%	3%	3%	4%	3%	3%	2%	2%	3%	4%	2%	3%	4%	3%
2	8%	10%	10%	8%	7%	6%	8%	8%	10%	9%	8%	6%	9%	8%	10%	6%	8%	9%	11%
3	9%	10%	9%	10%	8%	6%	9%	9%	8%	10%	9%	6%	8%	10%	11%	7%	7%	11%	13%
4	3%	3%	2%	3%	3%	2%	3%	2%	3%	3%	3%	2%	3%	3%	3%	2%	3%	3%	3%
5	25%	28%	26%	25%	22%	20%	22%	24%	28%	26%	25%	19%	23%	25%	31%	18%	24%	29%	33%
6	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%
7	2%	2%	1%	1%	2%	2%	2%	3%	2%	1%	1%	2%	1%	2%	2%	2%	1%	2%	2%
8	1%	1%	1%	1%	2%	1%	2%	1%	2%	2%	2%	2%	1%	1%	2%	1%	1%	2%	1%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
10	21%	21%	21%	21%	21%	24%	18%	21%	20%	21%	21%	24%	22%	21%	18%	24%	21%	19%	18%
11	.%	.%	.%	.%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
12	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%	.%	1%	1%	1%	1%	.%	1%
13	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%
14	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
15	5%	4%	5%	5%	6%	6%	6%	6%	4%	4%	4%	4%	5%	6%	4%	5%	5%	5%	3%
16	.%	.%	0%	.%	.%	0%	.%	.%	.%	0%	.%	0%	0%	.%	.%	.%	.%	.%	0%
17	.%	0%	0%	.%	.%	.%	1%	.%	0%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%
18	.%	0%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	0%	.%	.%	0%	0%
19	.%	.%	.%	.%	0%	0%	0%	.%	0%	.%	.%	.%	0%	0%	.%	0%	.%	0%	.%
20	6%	6%	7%	6%	8%	10%	9%	7%	7%	7%	5%	8%	8%	6%	4%	9%	8%	5%	4%
21	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
22	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%
23	.%	.%	.%	.%	.%	0%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%
24	.%	.%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%	.%	.%	.%	.%	.%	0%	0%
25	2%	2%	2%	3%	3%	2%	3%	2%	2%	2%	3%	3%	3%	2%	1%	3%	3%	2%	1%
26	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
27	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%
30	1%	1%	1%	1%	2%	2%	2%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%
32	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%
33	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%
35	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%
40	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%
47	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%
50	.%	.%	.%	.%	1%	1%	.%	.%	.%	.%	.%	1%	.%	.%	.%	1%	.%	.%	.%
60	.%	0%	0%	.%	.%	0%	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%	0%	0%
70	.%	0%	0%	0%	.%	0%	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%
75	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%
80	.%	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	.%	.%	0%	0%	.%	.%	0%	0%
90	.%	0%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%
99	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%
100	.%	0%	0%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	0%	0%	.%	.%	0%	0%
Don't Know VOL	9%	6%	5%	10%	11%	13%	8%	8%	7%	8%	12%	14%	10%	7%	6%	12%	9%	6%	3%
Mean	8.69	7.89	8.27	8.57	9.93	10.26	9.85	8.97	8.33	8.57	8.78	10.97	9.39	8.46	7.23	10.49	9.45	7.81	6.69
Standard Deviation	8.22	7.54	8.17	7.76	9.53	8.91	10.18	7.61	7.93	8.51	9.33	12.04	8.40	7.62	6.09	9.29	8.65	7.69	5.20

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	Prices will go up	44%	42%	42%	43%	49%	47%	51%	45%	42%	45%	43%	48%	44%	44%	42%	49%	45%	43%	40%
	Prices will go down	6%	6%	8%	6%	6%	7%	6%	6%	6%	6%	6%	7%	6%	6%	6%	7%	6%	6%	6%
	Prices will remain about the same	45%	47%	46%	44%	42%	43%	39%	46%	48%	44%	42%	39%	46%	45%	47%	40%	45%	47%	49%
	Don't know VOL	5%	5%	4%	8%	2%	3%	3%	3%	4%	5%	10%	6%	4%	5%	5%	4%	4%	4%	5%

Cell Contents:  
 - Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1	3%	3%	3%	2%	5%	1%	5%	4%	3%	3%	4%	6%	2%	5%	2%	2%	6%	3%	3%
2	7%	8%	9%	8%	5%	10%	7%	8%	7%	8%	5%	7%	8%	6%	8%	6%	7%	9%	8%
3	7%	5%	5%	2%	13%	8%	7%	9%	7%	5%	6%	9%	8%	6%	6%	8%	9%	5%	6%
4	2%	1%	2%	3%	1%	1%	2%	2%	1%	1%	3%	1%	2%	1%	2%	2%	3%	2%	1%
5	27%	27%	25%	27%	24%	21%	20%	29%	33%	24%	18%	18%	24%	29%	29%	20%	22%	31%	29%
6	1%	1%	.%	.%	1%	.%	2%	1%	0%	1%	.%	.%	1%	1%	1%	.%	.%	2%	.%
7	2%	2%	3%	1%	1%	1%	1%	1%	2%	2%	2%	4%	1%	1%	1%	1%	3%	1%	1%
8	1%	1%	1%	1%	2%	2%	3%	1%	2%	1%	1%	2%	1%	1%	1%	2%	0%	.%	2%
9	.%	1%	.%	.%	1%	1%	.%	.%	0%	.%	2%	1%	1%	.%	1%	1%	.%	1%	.%
10	31%	37%	39%	38%	21%	37%	27%	26%	31%	38%	36%	24%	33%	32%	37%	27%	33%	33%	38%
11	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%
12	.%	.%	.%	1%	.%	.%	.%	.%	1%	.%	1%	1%	.%	.%	1%	1%	.%	.%	.%
13	.%	.%	0%	0%	.%	.%	0%	.%	0%	.%	.%	0%	.%	.%	0%	.%	.%	.%	0%
15	6%	6%	5%	6%	8%	4%	7%	6%	6%	8%	6%	9%	7%	7%	5%	9%	7%	4%	6%
16	.%	.%	.%	0%	.%	0%	0%	.%	.%	0%	0%	0%	0%	.%	.%	.%	0%	.%	0%
18	.%	0%	0%	0%	1%	2%	1%	1%	0%	0%	0%	2%	0%	.%	0%	2%	0%	0%	0%
20	5%	3%	3%	5%	7%	4%	8%	5%	4%	4%	5%	2%	8%	4%	2%	7%	5%	4%	3%
22	.%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%
23	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%
25	2%	1%	1%	2%	3%	3%	.%	2%	1%	1%	3%	4%	1%	2%	1%	4%	2%	1%	1%
26	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%
30	.%	.%	0%	0%	.%	0%	1%	.%	0%	.%	0%	0%	1%	0%	.%	1%	0%	0%	0%
35	.%	.%	.%	0%	0%	0%	0%	0%	.%	.%	0%	.%	0%	.%	0%	.%	0%	.%	0%
36	.%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	.%	0%	0%	0%
50	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Don't Know VOL	4%	3%	3%	3%	5%	3%	7%	2%	3%	4%	6%	9%	3%	3%	2%	5%	3%	3%	2%
Mean	8.24	7.98	7.89	8.79	8.62	8.48	8.59	8.04	7.86	8.42	9.05	8.97	8.81	8.17	7.69	9.95	8.02	7.76	7.73
Standard Deviation	5.59	4.74	4.76	6.01	6.35	5.39	5.92	5.70	4.92	5.08	6.46	6.71	5.76	5.61	4.41	6.79	5.27	5.26	4.43

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1	2%	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%	2%	2%	2%
2	6%	7%	8%	6%	6%	6%	7%	6%	6%	6%	6%	7%	6%	6%	6%	6%	6%	7%	6%
3	8%	8%	6%	7%	7%	6%	9%	7%	8%	8%	6%	5%	7%	8%	8%	5%	7%	8%	9%
4	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	1%	2%	2%	3%	1%	2%	2%	3%
5	26%	27%	25%	25%	24%	23%	22%	26%	28%	24%	25%	20%	25%	24%	30%	20%	26%	28%	30%
6	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%
7	2%	2%	2%	2%	2%	1%	2%	2%	1%	1%	2%	1%	1%	2%	1%	2%	1%	1%	2%
8	1%	1%	2%	1%	2%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%
9	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
10	27%	27%	26%	27%	27%	26%	23%	27%	26%	27%	28%	26%	26%	28%	28%	29%	25%	27%	26%
11	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%
12	1%	1%	1%	.%	1%	1%	1%	.%	1%	1%	1%	2%	1%	1%	.%	1%	1%	1%	1%
13	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
14	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%	0%
15	6%	6%	7%	7%	6%	6%	7%	7%	7%	6%	5%	5%	6%	7%	6%	6%	6%	7%	5%
16	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%
17	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%
18	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%
19	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	.%	0%	.%	0%	.%	.%	0%	0%	0%
20	7%	7%	8%	7%	8%	8%	8%	7%	7%	8%	6%	9%	9%	7%	5%	9%	8%	7%	5%
22	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%	.%	0%	.%	0%	.%	.%	0%	.%	0%
23	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
24	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	0%	0%	.%	0%	.%	.%	0%	0%	0%
25	3%	3%	4%	4%	3%	4%	4%	3%	4%	4%	3%	4%	4%	3%	2%	4%	4%	2%	2%
27	.%	.%	.%	.%	0%	0%	0%	0%	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	.%
30	2%	1%	2%	1%	2%	3%	4%	2%	2%	2%	1%	3%	2%	2%	1%	3%	2%	1%	1%
32	.%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
33	.%	.%	0%	.%	.%	0%	0%	0%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	0%
35	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%	0%	.%	0%	.%	.%	.%	.%	.%	0%
Don't Know VOL	6%	4%	4%	6%	6%	9%	5%	5%	4%	5%	9%	10%	5%	5%	4%	8%	5%	4%	3%
Mean	9.06	8.80	9.10	9.32	9.52	9.74	9.63	9.09	9.10	9.29	8.79	10.14	9.50	9.21	8.26	10.24	9.49	8.62	8.22
Standard Deviation	6.45	6.29	6.57	6.47	6.82	6.94	7.32	6.51	6.50	6.63	6.09	7.33	6.78	6.52	5.67	7.09	6.90	5.97	5.82

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Rates will go up</b>	41%	42%	40%	39%	41%	43%	40%	43%	42%	40%	38%	43%	41%	40%	40%	43%	39%	41%	41%
<b>Rates will go down</b>	8%	8%	9%	7%	9%	8%	12%	10%	9%	8%	7%	9%	8%	9%	8%	9%	9%	8%	8%
<b>Rates will remain about the same</b>	45%	47%	48%	46%	42%	43%	43%	42%	45%	48%	46%	40%	45%	45%	48%	40%	47%	48%	48%
<b>Don't know VOL</b>	5%	3%	3%	7%	8%	6%	5%	6%	4%	4%	9%	9%	5%	5%	4%	9%	5%	3%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1	33%	42%	33%	25%	24%	26%	19%	31%	37%	35%	24%	15%	31%	35%	38%	18%	29%	40%	42%
2	18%	18%	21%	20%	17%	13%	15%	20%	16%	17%	20%	15%	19%	19%	17%	18%	21%	15%	19%
3	11%	11%	11%	12%	11%	9%	14%	11%	9%	11%	12%	17%	12%	9%	9%	13%	11%	11%	9%
4	2%	2%	5%	1%	2%	4%	3%	1%	2%	2%	3%	2%	3%	1%	2%	3%	2%	1%	3%
5	12%	12%	12%	13%	13%	13%	17%	12%	12%	12%	12%	9%	12%	12%	14%	15%	12%	10%	11%
6	1%	.%	.%	1%	1%	2%	1%	1%	1%	.%	1%	1%	1%	1%	.%	1%	1%	1%	.%
7	1%	.%	.%	.%	1%	1%	1%	1%	1%	.%	2%	1%	1%	1%	.%	1%	1%	0%	0%
8	1%	.%	1%	.%	1%	1%	1%	1%	1%	.%	.%	1%	1%	.%	.%	1%	.%	.%	1%
9	.%	.%	0%	0%	0%	1%	0%	.%	0%	.%	0%	2%	0%	0%	0%	.%	0%	0%	0%
10	8%	4%	6%	9%	12%	8%	11%	9%	6%	7%	9%	9%	8%	9%	7%	10%	7%	8%	4%
12	.%	.%	.%	1%	.%	1%	1%	0%	1%	1%	.%	1%	.%	.%	.%	1%	.%	.%	.%
13	.%	.%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	.%	0%	.%	.%	0%	0%	.%
15	2%	1%	1%	4%	3%	4%	3%	3%	2%	1%	.%	3%	3%	2%	1%	5%	1%	1%	3%
18	.%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%
20	2%	2%	3%	3%	3%	3%	4%	1%	3%	2%	3%	5%	2%	1%	1%	3%	3%	2%	.%
21	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
22	.%	.%	0%	0%	.%	0%	0%	.%	.%	0%	0%	0%	0%	.%	.%	.%	0%	.%	0%
25	1%	1%	.%	1%	1%	0%	1%	1%	2%	1%	.%	.%	1%	1%	2%	1%	1%	1%	1%
30	.%	0%	0%	.%	1%	0%	1%	.%	0%	1%	.%	2%	0%	0%	.%	1%	0%	0%	0%
40	.%	.%	.%	.%	.%	0%	.%	0%	0%	.%	.%	1%	.%	0%	.%	.%	.%	0%	.%
50	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%
60	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%
Don't Know VOL	8%	6%	5%	10%	11%	13%	7%	8%	7%	8%	12%	15%	6%	8%	8%	7%	11%	8%	6%
Mean	4.19	3.35	3.90	4.82	5.16	4.75	5.86	4.09	4.15	4.30	4.44	6.24	4.19	3.85	3.86	5.84	4.04	3.74	3.32

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Standard Deviation	5.18	4.45	5.05	5.53	5.87	4.80	6.68	4.56	5.14	5.63	5.72	6.91	4.90	4.70	5.07	6.52	4.82	4.75	4.36

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1	21%	28%	26%	19%	11%	12%	10%	17%	26%	24%	18%	10%	15%	21%	32%	7%	18%	26%	33%
2	23%	28%	27%	23%	15%	16%	14%	18%	25%	25%	24%	14%	22%	24%	26%	14%	20%	28%	28%
3	10%	10%	11%	10%	9%	10%	10%	10%	9%	10%	10%	8%	10%	10%	9%	9%	11%	10%	8%
4	3%	3%	2%	3%	3%	3%	5%	3%	2%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%
5	14%	12%	13%	14%	19%	18%	18%	18%	14%	12%	13%	16%	15%	16%	11%	17%	16%	13%	10%
6	1%	2%	1%	2%	1%	2%	2%	1%	1%	2%	2%	2%	2%	1%	1%	2%	2%	1%	1%
7	2%	1%	1%	2%	2%	2%	3%	2%	1%	1%	1%	2%	2%	1%	1%	2%	2%	1%	2%
8	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
9	.%	.%	0%	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	0%	.%
10	9%	5%	5%	9%	15%	13%	14%	12%	8%	7%	9%	15%	11%	9%	5%	17%	9%	6%	5%
11	.%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%
12	1%	1%	.%	1%	1%	1%	2%	1%	.%	1%	1%	2%	1%	1%	.%	1%	1%	1%	1%
13	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%
14	.%	.%	0%	0%	0%	.%	0%	.%	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%
15	3%	2%	1%	3%	4%	6%	6%	4%	2%	2%	2%	5%	3%	3%	2%	5%	3%	2%	2%
16	.%	.%	0%	0%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%
17	.%	0%	0%	.%	.%	0%	.%	.%	.%	0%	0%	.%	0%	.%	0%	.%	.%	0%	0%
18	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%
19	.%	0%	0%	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%
20	3%	2%	2%	3%	5%	5%	5%	3%	3%	3%	3%	6%	4%	2%	2%	6%	3%	1%	2%
21	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
22	.%	.%	0%	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	0%	.%	.%	.%	.%	0%
23	.%	.%	0%	0%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	0%	.%
25	2%	1%	1%	1%	3%	2%	3%	2%	1%	2%	1%	2%	2%	1%	2%	3%	2%	2%	1%
30	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
32	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
35	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%
Don't Know VOL	7%	5%	7%	8%	9%	11%	7%	7%	5%	6%	10%	13%	7%	6%	5%	11%	8%	5%	4%
Mean	5.05	3.96	3.84	4.97	6.87	6.60	7.04	5.80	4.58	4.67	4.86	7.00	5.75	4.67	3.90	7.48	5.32	4.03	3.66
Standard Deviation	5.40	4.71	4.46	5.17	6.13	6.01	6.03	5.64	5.27	5.36	4.98	5.97	5.82	4.84	4.93	6.18	5.48	4.65	4.42

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Very difficult</b>	25%	27%	36%	19%	39%	35%	34%	28%	28%	30%	29%	42%	31%	28%	20%	47%	32%	22%	13%
<b>Somewhat difficult</b>	29%	27%	29%	23%	34%	38%	35%	34%	30%	27%	22%	29%	31%	30%	25%	31%	33%	28%	22%
<b>Somewhat easy</b>	24%	25%	19%	23%	17%	15%	19%	23%	23%	22%	20%	14%	20%	23%	27%	13%	21%	27%	29%
<b>Very easy</b>	19%	20%	14%	29%	7%	9%	10%	13%	18%	20%	23%	10%	15%	17%	25%	6%	12%	21%	34%
<b>Don't know VOL</b>	3%	2%	1%	6%	2%	3%	3%	2%	2%	2%	7%	5%	3%	2%	2%	3%	2%	2%	2%

Cell Contents:  
- Column Percentage

Table q22b - Generally speaking, do you think it will become easier or harder for people to get a mortgage in the near future? Will it become...READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Much easier</b>	4%	3%	4%	3%	5%	6%	7%	5%	3%	3%	4%	7%	4%	3%	3%	6%	4%	2%	2%
	<b>Somewhat easier</b>	29%	28%	27%	28%	31%	28%	32%	30%	27%	28%	30%	27%	26%	29%	31%	29%	27%	28%	33%
	<b>Somewhat harder</b>	44%	46%	46%	42%	41%	42%	36%	45%	48%	43%	38%	38%	43%	44%	47%	39%	46%	46%	45%
	<b>Much harder</b>	18%	18%	20%	18%	18%	20%	19%	15%	19%	21%	17%	20%	21%	19%	14%	21%	18%	18%	14%
	<b>Don't know VOL</b>	6%	5%	4%	8%	5%	4%	5%	5%	4%	5%	11%	8%	5%	5%	6%	6%	5%	5%	6%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Qualifying/getting approved</b>	34%	31%	37%	25%	46%	46%	41%	42%	36%	34%	25%	45%	37%	36%	28%	45%	42%	31%	24%
<b>Insufficient income/salary</b>	32%	25%	29%	27%	45%	43%	37%	37%	28%	31%	31%	46%	35%	31%	23%	56%	37%	23%	13%
<b>Personal debt</b>	22%	24%	25%	15%	26%	26%	32%	25%	28%	23%	13%	24%	22%	24%	21%	25%	25%	23%	18%
<b>The economy/intrest rates</b>	21%	21%	21%	19%	22%	30%	20%	23%	23%	20%	16%	26%	22%	20%	18%	23%	22%	20%	18%
<b>Affording a down payment</b>	26%	26%	26%	18%	32%	26%	27%	32%	29%	24%	19%	27%	27%	26%	26%	26%	28%	27%	25%
<b>Others</b>	11%	11%	13%	13%	11%	11%	9%	10%	10%	11%	16%	11%	11%	12%	11%	11%	10%	12%	12%
<b>None/no obstacles</b>	19%	23%	17%	30%	7%	8%	12%	11%	18%	22%	28%	9%	16%	18%	28%	6%	13%	22%	35%
<b>Don't know/No response</b>	2%	2%	1%	4%	2%	2%	3%	2%	2%	2%	5%	2%	3%	2%	1%	3%	2%	2%	1%

Cell Contents:  
- Column Percentage

Table q23c - If you were looking for a mortgage today to purchase or refinance a home, but were unable to qualify, what action, if any, would you take? ...READ CHOICES ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Stop pursuing a mortgage	29%	28%	29%	31%	29%	31%	22%	24%	25%	33%	34%	35%	27%	30%	26%	31%	30%	29%	24%
Look for a less expensive home to buy	51%	50%	49%	47%	53%	63%	45%	54%	52%	50%	43%	56%	50%	47%	52%	58%	49%	50%	48%
Improve your credit score	53%	53%	59%	38%	61%	64%	60%	62%	57%	52%	32%	61%	53%	54%	47%	52%	56%	56%	49%
Seek advice from a housing counselor	31%	27%	30%	26%	39%	53%	43%	35%	31%	29%	25%	50%	32%	28%	23%	39%	37%	27%	17%
Improve your financial situation	54%	56%	54%	36%	62%	68%	58%	65%	62%	52%	29%	64%	53%	53%	52%	57%	53%	52%	54%
Other VOL	5%	4%	3%	7%	4%	2%	2%	3%	3%	5%	10%	3%	4%	5%	6%	3%	5%	4%	6%
Don't know VOL	4%	4%	4%	8%	2%	1%	3%	1%	4%	4%	8%	3%	5%	3%	5%	3%	3%	5%	5%

Cell Contents:

Table q24c - Do you own your primary residence?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Yes</b>	65%	100%	100%	100%	.%	53%	50%	41%	73%	79%	82%	51%	63%	65%	79%	39%	62%	79%	88%
<b>No</b>	35%	0%	0%	0%	100%	47%	50%	59%	27%	21%	18%	49%	37%	35%	21%	61%	38%	21%	12%
<b>Don't know VOL</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Cell Contents:

- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Have a mortgage</b>	68%	100%	100%	0%	64%	70%	74%	80%	88%	73%	38%	56%	63%	71%	78%	50%	65%	78%	79%
	<b>Own home outright</b>	32%	0%	0%	100%	36%	30%	26%	20%	12%	27%	62%	44%	37%	29%	22%	50%	35%	22%	21%
	<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%

Cell Contents:  
 - Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
VOL	Yes	95%	95%	96%	0%	97%	94%	94%	96%	97%	95%	92%	94%	94%	96%	96%	93%	95%	96%	97%
	No	5%	5%	4%	0%	3%	6%	6%	4%	3%	5%	8%	6%	6%	4%	4%	7%	5%	4%	3%
	Don't know	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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	22%	23%	25%	0%	0%	19%	19%	16%	22%	26%	23%	20%	23%	22%	24%	18%	21%	23%	26%
	<b>No</b>	78%	77%	75%	0%	100%	81%	81%	84%	78%	74%	77%	80%	77%	78%	76%	82%	79%	77%	74%
	<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%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Rent</b>	94%	0%	0%	0%	100%	94%	95%	92%	97%	97%	97%	94%	94%	94%	96%	95%	96%	94%	89%
<b>Live with someone else and don't pay for housing</b>	6%	0%	0%	0%	0%	6%	5%	8%	3%	3%	3%	6%	6%	6%	4%	5%	4%	6%	11%
<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%

Cell Contents:  
- Column Percentage

Table q24 - HOMEOWNERSHIP STATUS

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Own your home outright and do not have any debt on it</b>	21%	0%	0%	100%	0%	15%	12%	8%	8%	19%	50%	22%	22%	18%	16%	18%	20%	17%	18%
<b>Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELOC</b>	45%	100%	100%	0%	0%	41%	41%	34%	67%	62%	33%	31%	44%	50%	64%	24%	45%	64%	71%
<b>Rent</b>	32%	0%	0%	0%	100%	42%	44%	53%	24%	18%	16%	45%	32%	30%	18%	55%	34%	18%	10%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Live with someone else and don't pay for housing	2%	0%	0%	0%	0%	2%	2%	5%	1%	1%	1%	3%	2%	2%	1%	3%	2%	1%	1%
Don't know VOL	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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	47%	49%	50%	45%	0%	68%	62%	75%	54%	42%	31%	62%	53%	46%	41%	62%	56%	48%	33%
	<b>No</b>	53%	51%	50%	55%	0%	32%	38%	25%	46%	58%	69%	38%	47%	54%	59%	38%	44%	51%	67%
	<b>Don't know VOL</b>	.%	.%	.%	.%	0%	1%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%

Cell Contents:  
 - Column Percentage

Table q25b - Have you ever owned a home in the past?

		OWNER STATUS					RACE		GENERATION				EDUCATION				INCOME			
GP		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	<b>Yes</b>	26%	0%	0%	0%	26%	18%	17%	9%	28%	46%	63%	14%	29%	25%	34%	20%	21%	39%	37%
	<b>No</b>	74%	0%	0%	0%	74%	81%	82%	91%	72%	54%	35%	84%	71%	75%	66%	79%	79%	61%	63%
	<b>Don't Know VOL</b>	.%	0%	0%	0%	.%	1%	1%	.%	0%	0%	2%	2%	0%	0%	0%	1%	0%	0%	0%

Cell Contents:  
 - Column Percentage

Table q25c - What year did you buy the last home that you owned?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1940	.%	0%	0%	0%	.%	3%	1%	0%	0%	0%	2%	0%	1%	0%	0%	1%	0%	0%	0%
1943	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%
1956	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%
1957	.%	0%	0%	0%	.%	0%	2%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%
1958	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	2%	0%	1%	0%	0%	1%	0%	0%	0%
1959	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	0%	0%
1960	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	0%	2%	1%	2%	0%	0%	0%
1963	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	2%	0%	2%	0%	0%	2%	0%	0%	0%
1965	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%
1967	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%
1968	.%	0%	0%	0%	.%	1%	0%	0%	0%	0%	2%	0%	1%	0%	1%	1%	0%	0%	0%
1969	1%	0%	0%	0%	1%	5%	0%	0%	0%	0%	4%	8%	0%	0%	0%	3%	0%	0%	0%
1970	2%	0%	0%	0%	2%	0%	0%	0%	0%	0%	7%	9%	0%	0%	3%	4%	2%	0%	0%
1971	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	0%	2%	0%	0%	3%	0%	0%
1972	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	0%	1%	2%	0%	0%	2%	0%
1973	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	3%	0%	2%	0%	0%	2%	0%	0%	0%
1974	1%	0%	0%	0%	1%	2%	3%	0%	0%	3%	1%	0%	2%	2%	0%	1%	4%	0%	0%
1975	2%	0%	0%	0%	2%	4%	7%	0%	0%	1%	6%	0%	4%	2%	1%	2%	5%	1%	0%
1976	1%	0%	0%	0%	1%	0%	4%	0%	0%	3%	1%	0%	1%	2%	2%	1%	0%	3%	0%
1978	1%	0%	0%	0%	1%	0%	2%	0%	0%	1%	2%	0%	1%	2%	1%	2%	0%	0%	0%
1979	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	1%	.%	0%	0%	0%
1980	2%	0%	0%	0%	2%	0%	2%	0%	0%	2%	3%	0%	3%	2%	0%	5%	1%	0%	0%
1981	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
1982	1%	0%	0%	0%	1%	0%	0%	0%	0%	.%	3%	0%	0%	2%	1%	.%	3%	0%	0%
1983	2%	0%	0%	0%	2%	3%	4%	0%	0%	5%	0%	0%	3%	2%	1%	.%	4%	2%	0%
1984	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	2%	0%	0%	2%	0%	2%	0%	0%	0%
1985	2%	0%	0%	0%	2%	4%	2%	0%	0%	4%	.%	5%	0%	1%	4%	3%	2%	1%	0%
1986	1%	0%	0%	0%	1%	2%	0%	0%	0%	2%	0%	0%	2%	1%	0%	0%	4%	0%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1987	2%	0%	0%	0%	2%	2%	0%	4%	0%	3%	0%	0%	2%	4%	0%	3%	1%	0%	0%
1988	1%	0%	0%	0%	1%	0%	0%	0%	0%	3%	2%	0%	2%	2%	1%	2%	0%	0%	7%
1989	1%	0%	0%	0%	1%	1%	2%	0%	0%	2%	0%	0%	0%	1%	2%	1%	0%	1%	3%
1990	3%	0%	0%	0%	3%	0%	0%	0%	4%	7%	0%	0%	7%	2%	2%	2%	1%	8%	5%
1991	3%	0%	0%	0%	3%	2%	7%	0%	1%	8%	0%	17%	1%	2%	2%	4%	1%	2%	0%
1992	3%	0%	0%	0%	3%	14%	0%	13%	0%	1%	3%	0%	7%	4%	0%	0%	0%	13%	0%
1993	1%	0%	0%	0%	1%	0%	0%	0%	0%	2%	0%	0%	0%	2%	0%	2%	0%	0%	0%
1994	1%	0%	0%	0%	1%	3%	0%	0%	0%	1%	2%	0%	1%	1%	0%	1%	0%	2%	0%
1995	.%	0%	0%	0%	.%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%
1996	4%	0%	0%	0%	4%	0%	6%	0%	1%	7%	2%	0%	5%	3%	4%	0%	2%	4%	16%
1997	2%	0%	0%	0%	2%	0%	0%	0%	0%	3%	4%	0%	5%	0%	1%	2%	2%	1%	8%
1998	6%	0%	0%	0%	6%	0%	12%	0%	12%	8%	3%	8%	7%	6%	5%	3%	8%	5%	5%
1999	4%	0%	0%	0%	4%	8%	7%	14%	0%	2%	2%	19%	0%	1%	3%	6%	5%	3%	0%
2000	2%	0%	0%	0%	2%	1%	6%	0%	9%	1%	1%	0%	0%	5%	4%	1%	4%	3%	0%
2001	2%	0%	0%	0%	2%	.%	0%	0%	2%	3%	2%	1%	2%	1%	3%	0%	5%	0%	7%
2002	6%	0%	0%	0%	6%	7%	6%	8%	4%	6%	4%	0%	10%	6%	2%	8%	2%	6%	4%
2003	2%	0%	0%	0%	2%	3%	6%	7%	7%	0%	0%	0%	4%	2%	3%	3%	3%	4%	0%
2004	4%	0%	0%	0%	4%	4%	0%	2%	11%	2%	2%	0%	7%	.%	5%	2%	1%	7%	0%
2005	6%	0%	0%	0%	6%	12%	3%	8%	16%	4%	0%	9%	4%	9%	5%	4%	9%	10%	3%
2006	5%	0%	0%	0%	5%	2%	2%	12%	5%	4%	0%	0%	0%	5%	13%	0%	3%	10%	8%
2007	6%	0%	0%	0%	6%	5%	1%	15%	15%	2%	0%	9%	6%	3%	10%	5%	8%	5%	16%
2008	3%	0%	0%	0%	3%	4%	0%	9%	2%	2%	0%	0%	0%	5%	4%	0%	6%	0%	11%
2009	2%	0%	0%	0%	2%	0%	4%	0%	6%	2%	1%	0%	0%	4%	3%	1%	0%	4%	5%
2010	1%	0%	0%	0%	1%	2%	2%	2%	1%	0%	0%	0%	0%	2%	0%	1%	1%	0%	0%
Don't Know VOL	8%	0%	0%	0%	8%	7%	10%	7%	4%	5%	15%	16%	8%	6%	5%	15%	7%	3%	0%
Mean	1993.66	0	0	0	1993.66	1993.19	1992.21	2001.96	2003.01	1993.31	1979.16	1991.92	1992.27	1993.94	1995.74	1987.86	1994.11	1997.56	2000.55
Standard Deviation	13.29	0	0	0	13.29	14.83	13.02	6.14	4.64	9.24	15.85	13.06	13.01	12.95	14.37	15.90	12.92	8.79	6.93

Cell Contents:



Table q25d - What year did you stop owning the last home that you owned?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1960	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	4%	0%	1%	1%	0%	3%	0%	0%	0%
1968	.%	0%	0%	0%	.%	0%	2%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%
1969	1%	0%	0%	0%	1%	5%	0%	0%	0%	0%	4%	8%	0%	0%	0%	3%	0%	0%	0%
1971	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%
1978	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	2%	0%	2%	0%	0%	2%	0%	0%	0%
1980	.%	0%	0%	0%	.%	0%	2%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%
1981	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	.%	0%	0%	0%
1982	2%	0%	0%	0%	2%	4%	0%	0%	0%	0%	7%	9%	2%	0%	0%	3%	3%	0%	0%
1983	1%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	2%	0%	0%	2%	0%	0%
1985	1%	0%	0%	0%	1%	2%	0%	0%	0%	.%	3%	0%	1%	2%	1%	3%	0%	0%	0%
1986	1%	0%	0%	0%	1%	.%	0%	0%	0%	2%	0%	0%	2%	0%	1%	2%	0%	0%	0%
1987	1%	0%	0%	0%	1%	0%	4%	0%	0%	1%	1%	0%	1%	1%	0%	2%	0%	0%	0%
1988	.%	0%	0%	0%	.%	2%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%
1989	2%	0%	0%	0%	2%	0%	1%	4%	0%	0%	4%	0%	1%	4%	.%	5%	0%	0%	0%
1990	.%	0%	0%	0%	.%	0%	4%	0%	0%	0%	2%	0%	0%	2%	0%	0%	2%	0%	0%
1991	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%
1992	1%	0%	0%	0%	1%	2%	0%	0%	0%	2%	0%	0%	0%	1%	1%	0%	1%	0%	0%
1994	.%	0%	0%	0%	.%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	1%	0%	0%	0%
1995	2%	0%	0%	0%	2%	7%	0%	0%	0%	3%	4%	5%	1%	3%	3%	6%	0%	2%	0%
1997	2%	0%	0%	0%	2%	0%	5%	0%	0%	3%	3%	0%	5%	0%	1%	2%	2%	0%	7%
1998	2%	0%	0%	0%	2%	0%	0%	0%	0%	4%	3%	0%	0%	7%	0%	0%	5%	4%	0%
1999	2%	0%	0%	0%	2%	1%	4%	0%	0%	1%	7%	0%	3%	2%	1%	4%	0%	0%	0%
2000	4%	0%	0%	0%	4%	3%	7%	5%	5%	5%	1%	16%	3%	4%	2%	6%	5%	2%	5%
2001	3%	0%	0%	0%	3%	0%	0%	0%	0%	8%	0%	0%	6%	2%	2%	0%	1%	3%	12%
2002	2%	0%	0%	0%	2%	.%	5%	3%	1%	0%	5%	1%	1%	3%	1%	2%	0%	5%	0%
2003	5%	0%	0%	0%	5%	15%	11%	13%	0%	6%	1%	9%	10%	1%	1%	3%	2%	8%	0%
2004	4%	0%	0%	0%	4%	7%	3%	0%	4%	4%	6%	0%	8%	2%	3%	9%	3%	1%	0%
2005	5%	0%	0%	0%	5%	12%	9%	10%	5%	3%	6%	18%	6%	1%	3%	6%	9%	5%	0%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
2006	2%	0%	0%	0%	2%	0%	0%	4%	0%	3%	0%	0%	2%	1%	3%	0%	2%	3%	0%
2007	4%	0%	0%	0%	4%	0%	6%	6%	5%	4%	1%	0%	5%	2%	6%	6%	2%	3%	4%
2008	7%	0%	0%	0%	7%	7%	2%	8%	16%	5%	3%	0%	10%	8%	6%	3%	16%	6%	14%
2009	5%	0%	0%	0%	5%	5%	5%	2%	8%	4%	7%	0%	7%	6%	4%	2%	14%	1%	0%
2010	8%	0%	0%	0%	8%	16%	6%	15%	11%	5%	6%	9%	7%	8%	9%	7%	12%	6%	3%
2011	7%	0%	0%	0%	7%	3%	.%	4%	21%	5%	0%	9%	4%	7%	10%	3%	7%	12%	13%
2012	12%	0%	0%	0%	12%	4%	6%	12%	8%	18%	7%	0%	7%	13%	22%	0%	8%	19%	27%
Don't Know VOL	13%	0%	0%	0%	13%	7%	20%	14%	16%	12%	10%	16%	7%	16%	15%	17%	1%	18%	14%
Mean	2003.21	0	0	0	2003.21	2001.24	2001.52	2006.24	2008.47	2004.02	1995.80	1998.40	2003.01	2003.02	2005.66	1996.87	2004.64	2006.75	2007.31
Standard Deviation	9.90	0	0	0	9.90	11.10	8.95	5.29	3.21	7.59	14.06	12.78	9.09	9.85	9.19	12.71	8.46	5.60	5.37

Cell Contents:  
- Column Percentage

Table q25e - Is your current total cost of homeownership (including any mortgage, utility, and maintenance costs)...READ CHOICES than what you expected before you began living in your present home?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Significantly greater</b>	13%	12%	16%	15%	0%	17%	11%	13%	11%	13%	13%	18%	16%	13%	8%	18%	12%	13%	10%
	<b>Somewhat greater</b>	21%	21%	24%	22%	0%	21%	22%	22%	22%	22%	19%	28%	24%	19%	20%	21%	26%	20%	21%
	<b>About the same</b>	48%	51%	40%	42%	0%	43%	48%	49%	51%	48%	44%	40%	40%	50%	56%	39%	45%	50%	51%
	<b>Somewhat less</b>	10%	11%	14%	8%	0%	13%	10%	12%	10%	9%	10%	6%	10%	12%	9%	12%	9%	10%	11%
	<b>Significantly less</b>	5%	4%	5%	6%	0%	6%	6%	3%	4%	5%	6%	4%	5%	5%	5%	5%	6%	4%	5%
	<b>Don't know VOL</b>	3%	1%	1%	7%	0%	1%	3%	1%	2%	2%	8%	4%	5%	2%	2%	5%	3%	2%	2%

Cell Contents:  
- Column Percentage

Table q25f - Is your current total cost of renting (including utilities) ...READ CHOICES than what you expected before you began living in your present home?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Significantly greater</b>	10%	0%	0%	0%	10%	11%	15%	4%	9%	21%	17%	17%	10%	8%	5%	14%	9%	6%	4%
<b>Somewhat greater</b>	20%	0%	0%	0%	20%	16%	25%	18%	23%	17%	26%	21%	15%	18%	27%	23%	16%	16%	19%
<b>About the same</b>	49%	0%	0%	0%	49%	52%	40%	54%	50%	44%	34%	37%	51%	53%	54%	42%	48%	66%	61%
<b>Somewhat less</b>	15%	0%	0%	0%	15%	14%	17%	19%	10%	9%	17%	18%	17%	14%	11%	16%	18%	6%	14%
<b>Significantly less</b>	6%	0%	0%	0%	6%	6%	3%	4%	9%	8%	5%	6%	6%	7%	4%	5%	9%	5%	2%
<b>Don't know VOL</b>	.%	0%	0%	0%	.%	1%	0%	0%	0%	.%	1%	0%	.%	.%	.%	1%	0%	.%	0%

Cell Contents:  
- Column Percentage

Table q25g - In five years, do you expect the percentage of people who own their home to increase, decrease, or stay the same as it is now? READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Increase</b>	42%	0%	0%	0%	42%	55%	45%	46%	44%	34%	33%	38%	49%	42%	33%	38%	43%	57%	37%
	<b>Decrease</b>	23%	0%	0%	0%	23%	11%	16%	19%	21%	29%	26%	15%	18%	26%	32%	18%	24%	26%	29%
	<b>Stay the Same</b>	29%	0%	0%	0%	29%	30%	30%	29%	30%	30%	29%	29%	31%	28%	31%	37%	26%	16%	32%
	<b>Don't know VOL</b>	6%	0%	0%	0%	6%	5%	9%	6%	5%	6%	11%	18%	3%	3%	4%	8%	6%	1%	3%

Cell Contents:  
- Column Percentage

Table q25h - If {#\Q25G} , do you think that will be caused by: READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Economic reasons</b>	77%	0%	0%	0%	77%	76%	72%	76%	75%	79%	83%	77%	73%	84%	73%	73%	80%	79%	92%
	<b>Changed attitudes about owning versus renting a home</b>	20%	0%	0%	0%	20%	22%	25%	21%	21%	19%	17%	21%	25%	13%	23%	24%	17%	19%	5%
	<b>Don't Know VOL</b>	2%	0%	0%	0%	2%	2%	3%	3%	3%	2%	.%	1%	3%	2%	4%	3%	2%	2%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25 - 50k	\$50 - 100k	>\$100k
1	6%	6%	5%	5%	0%	5%	5%	15%	6%	3%	3%	5%	5%	6%	7%	7%	5%	6%	6%
2	5%	5%	4%	4%	0%	2%	2%	12%	5%	2%	2%	4%	4%	5%	5%	4%	4%	5%	5%
3	6%	7%	6%	4%	0%	6%	6%	16%	7%	3%	3%	6%	6%	6%	7%	5%	8%	6%	6%
4	4%	4%	5%	3%	0%	4%	4%	8%	5%	3%	2%	3%	3%	4%	4%	4%	4%	4%	4%
5	6%	6%	7%	5%	0%	7%	7%	11%	7%	4%	3%	4%	6%	6%	7%	4%	7%	6%	6%
6	5%	6%	7%	3%	0%	5%	4%	8%	9%	3%	3%	5%	5%	5%	6%	4%	5%	5%	7%
7	6%	7%	8%	3%	0%	8%	7%	8%	9%	5%	3%	10%	4%	6%	7%	7%	5%	6%	7%
8	5%	6%	8%	3%	0%	5%	5%	6%	8%	5%	4%	4%	5%	7%	6%	5%	5%	6%	6%
9	3%	3%	3%	2%	0%	3%	2%	2%	4%	3%	2%	4%	2%	3%	3%	2%	3%	2%	4%
10	8%	8%	7%	7%	0%	8%	7%	5%	11%	8%	7%	8%	8%	7%	8%	7%	7%	8%	8%
11	3%	3%	4%	2%	0%	2%	2%	1%	4%	3%	2%	2%	3%	3%	3%	2%	2%	3%	3%
12	5%	5%	4%	5%	0%	6%	5%	1%	7%	6%	5%	5%	5%	5%	5%	4%	5%	5%	4%
13	3%	3%	3%	2%	0%	3%	3%	1%	3%	4%	1%	2%	4%	2%	3%	2%	3%	3%	2%
14	3%	3%	3%	3%	0%	3%	2%	.%	3%	4%	3%	3%	3%	3%	2%	2%	2%	2%	4%
15	4%	4%	4%	4%	0%	5%	4%	1%	3%	6%	4%	2%	5%	4%	4%	4%	4%	3%	4%
16	2%	2%	1%	1%	0%	2%	2%	1%	1%	2%	1%	1%	2%	2%	1%	2%	1%	2%	2%
17	2%	2%	2%	1%	0%	2%	2%	.%	1%	2%	2%	1%	2%	1%	2%	2%	1%	2%	1%
18	2%	2%	3%	2%	0%	2%	2%	.%	1%	3%	2%	2%	2%	2%	2%	2%	2%	2%	1%
19	1%	1%	1%	1%	0%	1%	2%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
20	5%	3%	4%	8%	0%	5%	4%	2%	1%	6%	7%	4%	5%	5%	4%	6%	4%	5%	4%
21	1%	1%	.%	1%	0%	.%	1%	0%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
22	2%	1%	1%	2%	0%	2%	2%	.%	.%	2%	2%	1%	2%	1%	1%	2%	2%	1%	1%
23	1%	1%	1%	2%	0%	1%	1%	.%	.%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%
24	1%	1%	.%	.%	0%	.%	1%	0%	.%	1%	.%	0%	1%	1%	1%	1%	1%	1%	.%
25	3%	2%	2%	4%	0%	4%	3%	1%	.%	4%	5%	7%	2%	3%	2%	3%	3%	3%	2%

	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
26	1%	1%	.%	1%	0%	1%	1%	.%	.%	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%
27	1%	1%	.%	1%	0%	.%	1%	0%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%
28	1%	1%	1%	1%	0%	.%	1%	0%	.%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%
29	.%	.%	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
30	3%	2%	2%	6%	0%	2%	5%	1%	.%	4%	7%	3%	3%	3%	3%	4%	3%	3%	2%
31	.%	.%	0%	.%	0%	.%	.%	0%	0%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%
32	.%	.%	.%	1%	0%	.%	.%	0%	.%	1%	1%	.%	1%	1%	.%	1%	.%	.%	.%
33	1%	.%	1%	1%	0%	.%	1%	0%	0%	1%	2%	1%	1%	1%	.%	1%	1%	1%	.%
34	.%	.%	.%	1%	0%	1%	.%	0%	.%	.%	1%	1%	.%	.%	.%	1%	.%	.%	.%
35	1%	1%	1%	3%	0%	1%	1%	0%	.%	1%	4%	1%	1%	1%	1%	1%	1%	1%	1%
36	.%	.%	.%	1%	0%	1%	.%	0%	0%	.%	2%	.%	1%	.%	.%	1%	.%	.%	.%
37	.%	.%	.%	1%	0%	1%	.%	0%	0%	.%	1%	1%	1%	.%	.%	1%	1%	.%	.%
38	.%	.%	.%	1%	0%	.%	1%	0%	0%	.%	1%	.%	1%	.%	.%	1%	.%	.%	.%
39	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	.%	0%	0%	.%	.%	.%	.%	.%
40	1%	.%	.%	2%	0%	.%	1%	0%	.%	.%	4%	1%	1%	1%	1%	1%	1%	1%	1%
41	.%	.%	0%	.%	0%	0%	0%	1%	0%	.%	.%	0%	1%	.%	.%	.%	.%	.%	.%
42	.%	.%	0%	.%	0%	.%	.%	0%	0%	.%	1%	.%	.%	.%	.%	.%	.%	.%	0%
43	.%	0%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	0%	0%	0%
44	.%	.%	.%	.%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%	.%	.%	0%	0%	.%
45	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
46	.%	.%	.%	.%	0%	0%	0%	0%	.%	0%	.%	1%	0%	0%	.%	0%	.%	0%	0%
48	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%	0%
49	.%	.%	0%	.%	0%	.%	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	.%	.%	0%
50	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	.%	.%	.%	.%	.%	0%	0%
52	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%
54	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%
55	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%
56	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%
60	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	.%	0%	.%	0%	0%	0%
65	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	0%	.%	0%
80	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	.%	0%	0%
Don't Know VOL	1%	.%	.%	1%	0%	.%	.%	1%	.%	.%	1%	.%	.%	1%	1%	1%	.%	1%	.%



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Mean	12.47	10.95	10.73	16.58	0	12.39	13.53	5.91	8.35	14.43	19.53	13.38	13.85	12.41	11.35	13.94	12.95	12.09	11.13
Standard Deviation	9.82	8.39	8.11	11.64	0	8.94	9.90	6.00	5.26	8.90	12.25	10.25	10.36	9.66	9.03	10.68	10.25	9.19	8.54

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
One family house detached from any other house	73%	90%	87%	88%	40%	66%	57%	60%	77%	80%	78%	66%	73%	72%	78%	55%	71%	81%	85%
One family house attached to one or more houses	8%	7%	9%	6%	12%	12%	13%	9%	9%	8%	7%	10%	8%	8%	8%	10%	9%	7%	7%
Studio apartment	1%	.%	.%	.%	2%	1%	1%	1%	.%	1%	.%	1%	.%	1%	1%	2%	1%	.%	.%
One-bedroom apartment	5%	.%	.%	.%	14%	3%	6%	6%	2%	4%	6%	6%	4%	5%	4%	10%	4%	2%	1%
Two-bedroom apartment	8%	1%	1%	1%	22%	11%	13%	15%	6%	4%	4%	9%	8%	8%	6%	14%	9%	5%	4%
Three or more-bedroom apartment	4%	1%	1%	1%	9%	6%	6%	7%	2%	2%	2%	4%	3%	4%	3%	5%	4%	3%	2%
Other VOL	2%	1%	1%	3%	2%	1%	2%	2%	2%	2%	3%	4%	2%	2%	1%	4%	2%	1%	1%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Don't know VOL</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%

Cell Contents:  
- Column Percentage

Table q29 - Has homeownership been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family? READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very positive</b>	74%	65%	57%	80%	0%	67%	58%	63%	66%	69%	78%	66%	67%	70%	71%	59%	65%	69%	77%
	<b>Somewhat positive</b>	21%	26%	29%	16%	0%	25%	31%	28%	27%	23%	17%	25%	25%	23%	23%	28%	26%	24%	18%
	<b>Somewhat negative</b>	3%	5%	8%	2%	0%	5%	6%	6%	5%	5%	2%	5%	5%	4%	4%	6%	5%	4%	3%
	<b>Very negative</b>	1%	3%	5%	1%	0%	2%	4%	2%	2%	3%	2%	3%	3%	2%	2%	5%	3%	2%	1%
	<b>Don't know VOL</b>	1%	1%	1%	1%	0%	1%	1%	1%	.%	1%	1%	2%	1%	.%	.%	1%	1%	.%	.%

Cell Contents:  
- Column Percentage

Table q30 - Has renting been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family? READ CHOICES

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very positive</b>	34%	0%	0%	0%	34%	27%	36%	31%	34%	34%	48%	30%	35%	34%	35%	32%	33%	35%	43%
	<b>Somewhat positive</b>	47%	0%	0%	0%	47%	52%	45%	52%	46%	43%	36%	46%	47%	47%	50%	48%	49%	49%	41%
	<b>Somewhat negative</b>	12%	0%	0%	0%	12%	12%	12%	12%	14%	11%	9%	13%	13%	11%	10%	13%	12%	11%	10%
	<b>Very negative</b>	5%	0%	0%	0%	5%	5%	5%	3%	5%	9%	4%	8%	4%	5%	2%	6%	5%	3%	4%
	<b>Don't know VOL</b>	2%	0%	0%	0%	2%	3%	2%	2%	2%	3%	4%	3%	2%	3%	2%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

Table q30b - How satisfied are you with the ongoing maintenance of your rental home? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Very satisfied</b>	43%	0%	0%	0%	43%	42%	34%	36%	44%	47%	61%	39%	46%	39%	46%	40%	44%	39%	57%
<b>Somewhat satisfied</b>	34%	0%	0%	0%	34%	38%	40%	39%	33%	26%	28%	31%	31%	40%	33%	35%	28%	42%	14%
<b>Somewhat dissatisfied</b>	15%	0%	0%	0%	15%	11%	17%	18%	15%	11%	6%	11%	16%	14%	17%	15%	17%	12%	25%
<b>Very dissatisfied</b>	8%	0%	0%	0%	8%	8%	9%	6%	8%	13%	5%	17%	7%	6%	3%	10%	10%	5%	4%
<b>Don't know VOL</b>	1%	0%	0%	0%	1%	1%	0%	0%	0%	3%	0%	2%	0%	1%	1%	0%	1%	2%	0%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Rent</b>	31%	22%	29%	19%	57%	35%	40%	42%	24%	27%	37%	40%	35%	33%	25%	52%	36%	25%	15%
	<b>Buy</b>	65%	74%	67%	72%	41%	61%	57%	57%	74%	69%	53%	54%	61%	63%	72%	42%	59%	72%	83%
	<b>Don't know VOL</b>	4%	4%	4%	8%	2%	4%	4%	2%	3%	4%	11%	6%	4%	4%	3%	6%	4%	3%	2%

Cell Contents:  
 - Column Percentage

Table q31e - If you were going to move, would you be more likely to move to a: READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
One family house detached from any other house	70%	81%	80%	71%	56%	72%	63%	66%	86%	72%	55%	70%	66%	71%	73%	61%	67%	74%	82%
One family house attached to one or more houses	6%	7%	7%	5%	5%	6%	6%	6%	3%	7%	5%	6%	4%	6%	7%	5%	6%	6%	6%
Studio apartment	1%	.%	.%	2%	3%	3%	1%	2%	1%	1%	2%	3%	2%	1%	.%	4%	1%	.%	1%
One-bedroom apartment	5%	1%	1%	5%	10%	6%	6%	5%	2%	5%	10%	9%	6%	5%	4%	11%	5%	4%	1%
Two-bedroom apartment	10%	6%	4%	8%	16%	7%	13%	13%	4%	7%	15%	6%	14%	8%	9%	10%	12%	10%	5%
Three or more-bedroom apartment	4%	1%	2%	1%	8%	5%	7%	6%	2%	3%	3%	3%	5%	3%	2%	5%	3%	3%	2%
Other VOL	3%	2%	3%	6%	2%	1%	3%	2%	1%	3%	6%	2%	4%	3%	2%	3%	4%	2%	2%



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Don't know VOL</b>	2%	1%	2%	3%	1%	.%	2%	1%	1%	2%	4%	1%	1%	2%	3%	2%	2%	1%	2%

Cell Contents:  
- Column Percentage

Table q31f - FUTURE HOME TYPE

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>One family house</b>	79%	91%	92%	82%	63%	79%	72%	74%	91%	83%	66%	79%	73%	81%	84%	69%	78%	83%	92%
	<b>Apartm ent</b>	21%	9%	8%	18%	37%	21%	28%	26%	9%	17%	34%	21%	27%	19%	16%	31%	22%	17%	8%

Cell Contents:  
 - Column Percentage

Table Q31GOEnew1 - What is your primary reason for selecting a/an {31f} rather than a/an {31f}?"

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>1. One Family House</b>																			
Homeownership is better	17%	17%	18%	15%	18%	19%	15%	20%	13%	18%	12%	19%	15%	15%	17%	11%	19%	19%	12%
Freedom and convenience	4%	4%	4%	6%	3%	3%	3%	3%	3%	4%	6%	4%	2%	4%	5%	4%	4%	4%	3%
Family and pets	13%	16%	18%	5%	14%	17%	13%	18%	18%	8%	6%	18%	12%	12%	12%	14%	10%	14%	15%
More space and land	17%	16%	18%	13%	22%	15%	20%	21%	20%	16%	8%	13%	14%	18%	22%	16%	16%	15%	22%
Privacy away from neighbors	36%	35%	28%	42%	32%	33%	34%	28%	35%	40%	43%	34%	41%	37%	31%	37%	38%	34%	36%
Safer	1%	1%	1%	.%	.%	1%	.%	1%	.%	1%	1%	.%	.%	1%	1%	1%	.%	1%	.%
Have always lived in a home	2%	2%	3%	5%	1%	1%	1%	.%	1%	3%	7%	3%	3%	2%	2%	1%	2%	3%	2%
Do not like apartments	4%	3%	3%	6%	4%	3%	8%	3%	4%	4%	6%	2%	5%	5%	3%	5%	4%	3%	4%
No reason	1%	1%	1%	1%	.%	0%	.%	.%	1%	.%	1%	1%	1%	.%	1%	.%	.%	1%	1%
Others	5%	4%	4%	6%	4%	5%	4%	3%	3%	6%	7%	3%	4%	5%	6%	6%	3%	5%	4%
Don't Know / No Response	1%	1%	3%	1%	2%	3%	1%	2%	1%	.%	3%	3%	1%	1%	1%	3%	2%	.%	1%

Cell Contents:  
- Column Percentage

Table Q31GOEnew2 - What is your primary reason for selecting a/an {31f} rather than a/an {31f}?"

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>2. Apartment</b>																				
Apartment are better	4%	2%	6%	2%	6%	11%	6%	5%	13%	1%	4%	6%	2%	8%	1%	6%	1%	4%	11%	
Financial reasons	36%	27%	33%	8%	44%	48%	32%	49%	52%	30%	15%	47%	45%	24%	24%	45%	31%	30%	24%	
Age	8%	12%	7%	24%	3%	5%	4%	2%	0%	8%	20%	3%	8%	10%	9%	5%	12%	9%	7%	
More convenient	25%	33%	27%	35%	20%	12%	19%	19%	10%	29%	34%	11%	20%	32%	36%	16%	33%	28%	34%	
Do not need space	4%	8%	1%	7%	2%	3%	2%	3%	1%	7%	4%	0%	5%	4%	5%	4%	3%	3%	13%	
Live by myself	7%	5%	6%	7%	7%	5%	10%	3%	12%	10%	7%	13%	5%	6%	5%	9%	2%	9%	0%	
No reason	2%	2%	6%	0%	3%	5%	2%	3%	0%	2%	2%	3%	3%	1%	1%	1%	3%	1%	0%	
Others	13%	12%	12%	14%	14%	9%	23%	15%	12%	12%	11%	15%	11%	13%	14%	12%	16%	12%	10%	
Don't Know / No Response	1%	.%	2%	3%	1%	2%	0%	1%	0%	.%	3%	1%	.%	2%	3%	2%	1%	2%	1%	

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	80%	86%	81%	89%	64%	78%	76%	76%	83%	81%	79%	74%	79%	80%	83%	68%	80%	84%	86%
<b>Renti ng</b>	16%	11%	15%	8%	31%	19%	21%	20%	14%	15%	16%	22%	18%	16%	13%	28%	17%	12%	10%
<b>Same / Neither VOL</b>	3%	2%	3%	2%	4%	2%	2%	3%	2%	3%	3%	2%	2%	3%	3%	2%	3%	3%	3%
<b>Don't know VOL</b>	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	2%	1%	1%	2%	2%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	86%	91%	88%	91%	76%	86%	82%	87%	89%	87%	81%	82%	85%	88%	88%	78%	88%	91%	89%
<b>Renti ng</b>	10%	6%	8%	5%	18%	10%	15%	10%	8%	9%	12%	13%	12%	9%	8%	17%	9%	6%	7%
<b>Same / Neither VOL</b>	2%	2%	3%	2%	3%	2%	2%	2%	2%	2%	3%	2%	2%	3%	3%	2%	2%	2%	3%
<b>Don't know VOL</b>	2%	1%	1%	2%	2%	1%	1%	1%	1%	2%	4%	3%	2%	1%	2%	3%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	72%	79%	77%	75%	59%	76%	72%	65%	75%	76%	70%	65%	70%	71%	78%	60%	71%	77%	81%
<b>Renti ng</b>	23%	17%	19%	18%	34%	19%	25%	29%	20%	20%	22%	28%	25%	23%	18%	33%	24%	19%	15%
<b>Same / Neither VOL</b>	2%	2%	2%	2%	3%	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	3%	2%	2%	1%
<b>Don't know VOL</b>	3%	2%	2%	4%	4%	3%	2%	4%	2%	2%	5%	4%	3%	3%	2%	4%	3%	3%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	82%	87%	84%	89%	70%	82%	78%	80%	86%	84%	77%	78%	80%	83%	85%	72%	83%	86%	88%
<b>Renti ng</b>	13%	8%	11%	6%	24%	15%	19%	16%	10%	12%	14%	17%	15%	12%	10%	22%	12%	10%	8%
<b>Same / Neither VOL</b>	3%	2%	2%	2%	3%	2%	2%	2%	3%	3%	4%	3%	2%	3%	3%	3%	3%	3%	3%
<b>Don't know VOL</b>	2%	2%	2%	3%	2%	2%	1%	1%	1%	2%	5%	3%	3%	2%	2%	3%	2%	2%	1%

Cell Contents:  
- Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	81%	85%	82%	90%	69%	81%	75%	81%	83%	80%	77%	77%	80%	81%	83%	73%	82%	84%	85%
<b>Renti ng</b>	13%	10%	13%	6%	24%	14%	21%	14%	12%	15%	14%	17%	15%	13%	11%	21%	13%	11%	10%
<b>Same / Neither VOL</b>	4%	4%	4%	3%	4%	2%	3%	4%	4%	3%	5%	3%	4%	4%	4%	4%	4%	4%	4%
<b>Don't know VOL</b>	2%	2%	2%	1%	3%	2%	1%	1%	1%	2%	4%	3%	2%	2%	2%	3%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	62%	72%	67%	81%	37%	63%	59%	47%	64%	69%	70%	60%	64%	62%	61%	50%	64%	66%	67%
<b>Renti ng</b>	30%	20%	24%	13%	56%	32%	37%	45%	27%	24%	22%	35%	30%	32%	28%	44%	30%	26%	23%
<b>Same / Neither VOL</b>	6%	7%	7%	4%	6%	3%	4%	6%	7%	6%	5%	3%	5%	5%	9%	4%	5%	7%	8%
<b>Don't know VOL</b>	2%	2%	1%	2%	1%	2%	1%	1%	2%	1%	2%	2%	2%	1%	1%	1%	1%	1%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	67%	76%	71%	81%	47%	66%	65%	58%	69%	72%	71%	63%	68%	67%	68%	55%	66%	72%	75%
<b>Renti ng</b>	27%	19%	25%	14%	48%	30%	31%	38%	26%	23%	22%	32%	28%	28%	26%	40%	28%	23%	20%
<b>Same / Neith er VOL</b>	3%	3%	3%	2%	3%	3%	2%	3%	3%	3%	3%	2%	2%	3%	4%	2%	3%	3%	3%
<b>Don't know VOL</b>	2%	2%	1%	3%	2%	2%	2%	2%	2%	2%	4%	2%	2%	2%	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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	63 %	68%	66%	77%	48%	74%	65%	52 %	63 %	68%	71%	68%	69%	61%	57%	59%	66 %	64 %	62%
<b>Renti ng</b>	27 %	21%	23%	15%	42%	21%	28%	38 %	26 %	22%	18%	25%	23%	29%	30%	33%	25 %	26 %	26%
<b>Same / Neither VOL</b>	9%	9%	9%	6%	9%	4%	6%	8%	10 %	9%	8%	5%	7%	9%	12%	6%	8%	9%	11%
<b>Don't know VOL</b>	2%	2%	2%	2%	1%	1%	1%	1%	1%	2%	3%	2%	2%	1%	2%	2%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	87%	91%	89%	92%	79%	90%	86%	88%	88%	88%	84%	84%	88%	88%	88%	82%	89%	89%	89%
<b>Renti ng</b>	5%	2%	3%	2%	12%	6%	8%	5%	4%	5%	8%	12%	6%	4%	3%	12%	4%	3%	3%
<b>Same / Neith er VOL</b>	6%	6%	6%	3%	8%	3%	5%	7%	7%	6%	4%	3%	5%	7%	8%	4%	5%	7%	7%
<b>Don't know VOL</b>	1%	1%	1%	2%	2%	1%	2%	1%	1%	1%	3%	1%	2%	1%	1%	2%	1%	1%	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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	81%	87%	86%	88%	67%	82%	77%	79%	84%	82%	78%	75%	79%	82%	85%	69%	83%	85%	88%
<b>Renti ng</b>	9%	3%	4%	4%	20%	11%	15%	10%	6%	8%	12%	15%	11%	8%	5%	20%	8%	4%	3%
<b>Same / Neither VOL</b>	8%	8%	8%	6%	11%	6%	6%	9%	9%	8%	7%	7%	8%	9%	9%	8%	7%	9%	7%
<b>Don't know VOL</b>	2%	2%	2%	3%	2%	1%	2%	1%	1%	2%	4%	3%	2%	2%	2%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Owni ng</b>	83%	89%	87%	90%	69%	87%	81%	81%	84%	84%	80%	80%	84%	83%	82%	76%	84%	85%	86%
	<b>Renti ng</b>	7%	3%	4%	3%	17%	8%	12%	7%	6%	7%	11%	13%	8%	6%	5%	15%	7%	5%	3%
	<b>Same / Neither VOL</b>	9%	7%	8%	5%	13%	5%	5%	11%	9%	7%	6%	5%	7%	9%	11%	7%	8%	9%	10%
	<b>Don't know VOL</b>	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%	3%	1%	1%	1%	1%	2%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owning</b>	93%	97%	97%	97%	86%	92%	90%	95%	95%	94%	88%	87%	93%	95%	96%	85%	95%	97%	97%
<b>Renting</b>	5%	2%	2%	2%	11%	7%	8%	4%	3%	5%	9%	11%	6%	4%	3%	12%	4%	2%	2%
<b>Same / Neither VOL</b>	1%	1%	1%	.%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%
<b>Don't know VOL</b>	.%	.%	.%	1%	1%	.%	1%	.%	.%	.%	1%	1%	.%	.%	.%	1%	.%	.%	.%

Cell Contents:  
- Column Percentage



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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Owni ng</b>	90%	95%	93%	95%	79%	90%	88%	90%	91%	90%	85%	84%	90%	91%	91%	83%	90%	93%	93%
	<b>Renti ng</b>	6%	2%	3%	2%	13%	7%	10%	5%	4%	5%	10%	12%	6%	4%	3%	13%	5%	2%	2%
	<b>Same / Neith er VOL</b>	4%	3%	3%	2%	7%	3%	3%	5%	4%	4%	4%	3%	3%	5%	5%	4%	4%	4%	4%
	<b>Don't know VOL</b>	1%	.%	1%	1%	1%	.%	.%	.%	1%	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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	63%	64%	64%	76%	53%	75%	72%	55%	61%	68%	69%	74%	70%	62%	52%	65%	67%	62%	56%
<b>Renti ng</b>	33%	33%	33%	20%	42%	21%	25%	41%	36%	29%	25%	21%	27%	34%	45%	30%	30%	35%	41%
<b>Same / Neither VOL</b>	2%	2%	2%	2%	3%	2%	2%	3%	2%	2%	3%	3%	2%	3%	2%	3%	2%	2%	2%
<b>Don't know VOL</b>	1%	1%	1%	2%	2%	2%	1%	1%	1%	1%	3%	2%	1%	1%	1%	2%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	81%	85%	81%	86%	73%	86%	82%	79%	83%	83%	78%	82%	82%	81%	81%	77%	82%	83%	83%
<b>Renti ng</b>	12%	9%	12%	8%	19%	11%	14%	15%	10%	11%	13%	14%	12%	12%	11%	17%	12%	11%	10%
<b>Same / Neither VOL</b>	5%	4%	5%	4%	6%	3%	3%	5%	5%	4%	5%	3%	4%	5%	6%	4%	4%	5%	6%
<b>Don't know VOL</b>	2%	1%	2%	3%	2%	1%	1%	1%	1%	2%	4%	1%	2%	2%	2%	2%	2%	2%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	70%	77%	75%	78%	56%	74%	70%	65%	73%	73%	69%	67%	70%	70%	71%	62%	71%	74%	74%
<b>Renti ng</b>	17%	11%	12%	10%	29%	19%	21%	24%	15%	14%	13%	23%	17%	16%	14%	26%	17%	13%	12%
<b>Same / Neither VOL</b>	9%	9%	10%	7%	11%	5%	6%	8%	10%	9%	10%	7%	9%	10%	11%	9%	8%	10%	11%
<b>Don't know VOL</b>	4%	3%	4%	5%	4%	2%	3%	2%	2%	4%	8%	3%	4%	4%	4%	4%	4%	3%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Owni ng</b>	50%	49%	46%	67%	40%	60%	56%	46%	44%	52%	59%	58%	54%	49%	43%	53%	50%	49%	47%
<b>Renti ng</b>	44%	45%	49%	28%	53%	34%	40%	48%	50%	43%	34%	35%	41%	45%	51%	41%	44%	46%	49%
<b>Same / Neither VOL</b>	4%	4%	4%	3%	6%	5%	4%	5%	5%	4%	4%	5%	4%	4%	5%	4%	5%	4%	3%
<b>Don't know VOL</b>	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	3%	2%	1%	1%	1%	1%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<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>	35%	38%	36%	33%	33%	32%	38%	34%	36%	37%	32%	30%	33%	35%	40%	29%	34%	38%	41%

	GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<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>	61%	59%	61%	62%	63%	65%	58%	64%	62%	60%	61%	66%	63%	62%	58%	66%	63%	59%	57%
<b>Don't know - VOLUNTEERED ONLY - DO NOT READ</b>	3%	3%	3%	4%	4%	3%	4%	2%	2%	4%	7%	4%	4%	3%	3%	5%	3%	3%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<p>Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.</p>	13%	8%	11%	6%	26%	14%	16%	17%	11%	12%	12%	15%	14%	13%	12%	20%	14%	11%	9%
<p>Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term.</p>	84%	89%	87%	91%	71%	85%	81%	81%	87%	85%	84%	82%	84%	84%	85%	78%	84%	87%	88%



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Don't know VOL</b>	2%	2%	3%	2%	3%	2%	2%	2%	2%	2%	4%	3%	2%	3%	3%	3%	2%	2%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Renting makes more sense because it is less stressful and gives you more flexibility in future decisions	21%	13%	17%	10%	41%	19%	26%	30%	17%	19%	17%	21%	19%	23%	23%	29%	22%	20%	16%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Ownin g makes more sense because you have more control over where you live and a better sense of privacy and security</b>	77%	85%	81%	89%	58%	80%	73%	69%	81%	80%	81%	77%	79%	76%	75%	70%	77%	79%	82%
<b>Don't Know VOL</b>	1%	2%	2%	1%	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%	2%	2%	1%	2%	2%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Always rent</b>	31%	29%	28%	34%	32%	26%	30%	12%	20%	41%	57%	37%	33%	27%	27%	36%	30%	24%	24%
	<b>Buy at some point in the future</b>	61%	59%	62%	41%	65%	68%	63%	84%	74%	48%	25%	54%	58%	64%	65%	57%	61%	67%	68%
	<b>Don't know VOL</b>	8%	12%	9%	26%	3%	6%	6%	3%	7%	10%	19%	9%	9%	9%	8%	7%	9%	9%	8%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Never</b>	12%	30%	22%	52%	2%	11%	11%	1%	9%	24%	67%	22%	16%	9%	9%	14%	14%	11%	10%
<b>Less than 1 year</b>	2%	4%	6%	1%	1%	4%	2%	1%	3%	3%	1%	4%	2%	2%	2%	3%	2%	1%	2%
<b>1-2 years</b>	9%	7%	6%	5%	11%	12%	15%	8%	12%	11%	5%	8%	12%	9%	6%	9%	11%	7%	13%
<b>3-5 years</b>	30%	15%	21%	12%	38%	27%	33%	34%	34%	25%	6%	26%	28%	27%	37%	26%	29%	32%	38%
<b>More than 5 years</b>	43%	35%	36%	21%	46%	40%	34%	54%	36%	29%	15%	37%	39%	48%	42%	45%	38%	44%	33%
<b>Don't know VOL</b>	4%	9%	8%	9%	2%	6%	5%	2%	6%	8%	7%	4%	5%	4%	4%	4%	5%	4%	4%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Always own	90%	93%	92%	93%	79%	89%	89%	88%	91%	90%	91%	88%	90%	90%	90%	84%	90%	92%	91%
Rent at some point in the future	8%	6%	6%	5%	18%	9%	9%	10%	7%	8%	6%	10%	8%	7%	8%	13%	8%	6%	8%
Don't know VOL	2%	2%	2%	2%	4%	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	3%	2%	2%	2%

Cell Contents:  
- Column Percentage

Table q50c - What is your primary reason for renting now? READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Renting is a more affordable option	24%	0%	0%	0%	24%	16%	21%	21%	18%	24%	45%	21%	29%	24%	18%	30%	21%	20%	14%
Renting allows you to live in a better neighborhood	4%	0%	0%	0%	4%	2%	6%	3%	4%	5%	6%	2%	8%	2%	2%	4%	5%	1%	3%
Living in a rented home is less hassle and stress	12%	0%	0%	0%	12%	14%	16%	7%	18%	17%	17%	14%	15%	12%	8%	15%	8%	10%	12%
You cannot obtain a mortgage	9%	0%	0%	0%	9%	11%	11%	9%	10%	10%	4%	10%	7%	9%	7%	9%	10%	10%	6%
You are making yourself financially ready to own	28%	0%	0%	0%	28%	40%	29%	36%	25%	22%	3%	42%	20%	28%	25%	24%	34%	23%	33%
Renting gives you more flexibility in your future choices	15%	0%	0%	0%	15%	4%	10%	17%	13%	13%	12%	3%	14%	17%	26%	12%	9%	26%	27%

	GP		OWNER STATUS			RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Renting protects against declines in housing prices</b>	2%	0%	0%	0%	2%	3%	2%	1%	2%	2%	5%	2%	2%	2%	1%	1%	3%	.%	1%
<b>Other VOL</b>	6%	0%	0%	0%	6%	6%	4%	5%	8%	6%	6%	3%	4%	6%	12%	5%	7%	10%	3%
<b>Don't know VOL</b>	1%	0%	0%	0%	1%	3%	0%	1%	2%	1%	2%	3%	1%	1%	.%	1%	2%	0%	0%

Cell Contents:  
- Column Percentage



Table g61c[{{q61c}}].mA - How important would this factor be to your choice of rental home? The length or cost of your commute

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	54%	0%	0%	0%	54%	62%	62%	54%	56%	55%	49%	59%	52%	56%	51%	55%	58%	55%	39%
	<b>Somewhat important</b>	30%	0%	0%	0%	30%	27%	30%	35%	32%	24%	16%	28%	29%	32%	33%	31%	28%	30%	30%
	<b>Not very important</b>	5%	0%	0%	0%	5%	5%	2%	5%	3%	6%	11%	3%	4%	6%	10%	5%	5%	8%	3%
	<b>Not at all important</b>	9%	0%	0%	0%	9%	6%	5%	6%	8%	12%	22%	10%	13%	6%	5%	8%	8%	7%	28%
	<b>Don't know VOL</b>	1%	0%	0%	0%	1%	1%	1%	.%	.%	3%	3%	0%	2%	1%	.%	1%	1%	0%	0%

Cell Contents:  
- Column Percentage

Table g61c[{{q61d}}].mA - How important would this factor be to your choice of rental home? The size of the home

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	49%	0%	0%	0%	49%	54%	64%	48%	52%	52%	46%	58%	53%	47%	36%	52%	49%	47%	51%
	<b>Somewhat important</b>	40%	0%	0%	0%	40%	38%	29%	39%	42%	39%	37%	36%	36%	40%	49%	36%	39%	41%	48%
	<b>Not very important</b>	8%	0%	0%	0%	8%	8%	3%	10%	3%	6%	9%	5%	7%	10%	9%	9%	7%	9%	1%
	<b>Not at all important</b>	3%	0%	0%	0%	3%	1%	3%	3%	3%	3%	5%	1%	2%	3%	5%	3%	5%	2%	0%
	<b>Don't know VOL</b>	.%	0%	0%	0%	.%	0%	1%	0%	.%	0%	2%	0%	1%	0%	.%	1%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table g61c[{{q61e}}].mA - How important would this factor be to your choice of rental home? The rental cost

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	76%	0%	0%	0%	76%	80%	80%	74%	80%	75%	76%	73%	79%	75%	75%	78%	78%	69%	68%
	<b>Somewhat important</b>	19%	0%	0%	0%	19%	12%	15%	21%	17%	19%	16%	18%	16%	21%	21%	16%	16%	27%	26%
	<b>Not very important</b>	3%	0%	0%	0%	3%	5%	0%	4%	2%	1%	2%	5%	1%	3%	3%	2%	4%	1%	3%
	<b>Not at all important</b>	2%	0%	0%	0%	2%	2%	5%	1%	.%	6%	6%	4%	3%	1%	2%	3%	2%	3%	3%
	<b>Don't know VOL</b>	.%	0%	0%	0%	.%	1%	0%	0%	1%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%

Cell Contents:  
- Column Percentage

Table g61c[{{q61f}}].mA - How important would this factor be to your choice of rental home? Whether the home is managed by a professional management company or an individual landlord

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	38%	0%	0%	0%	38%	41%	53%	30%	42%	43%	59%	43%	44%	34%	29%	46%	32%	33%	23%
	<b>Somewhat important</b>	34%	0%	0%	0%	34%	36%	30%	39%	34%	28%	23%	35%	35%	33%	33%	35%	35%	35%	44%
	<b>Not very important</b>	19%	0%	0%	0%	19%	21%	10%	22%	16%	22%	8%	19%	16%	24%	17%	15%	24%	18%	10%
	<b>Not at all important</b>	8%	0%	0%	0%	8%	2%	6%	9%	6%	5%	5%	1%	4%	9%	19%	4%	8%	13%	22%
	<b>Don't know VOL</b>	1%	0%	0%	0%	1%	.%	2%	.%	.%	2%	4%	1%	1%	1%	3%	1%	1%	1%	0%

Cell Contents:  
- Column Percentage

Table g61c[{{q61g}}].mA - How important would this factor be to your choice of rental home? School district

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Very important</b>	51%	0%	0%	0%	51%	63%	66%	54%	60%	41%	36%	64%	51%	48%	38%	55%	46%	54%	35%
<b>Somewhat important</b>	15%	0%	0%	0%	15%	14%	20%	15%	16%	17%	9%	12%	14%	16%	18%	18%	16%	12%	8%
<b>Not very important</b>	11%	0%	0%	0%	11%	11%	1%	14%	7%	13%	6%	7%	13%	13%	13%	7%	15%	13%	10%
<b>Not at all important</b>	23%	0%	0%	0%	23%	13%	13%	17%	17%	30%	49%	17%	22%	23%	32%	20%	24%	22%	46%
<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%

Cell Contents:  
- Column Percentage

Table g61c[{{q61h}}].mA - How important would this factor be to your choice of rental home? The type of building (for example, a house, townhouse, low rise, high rise, or other structure)

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	46%	0%	0%	0%	46%	54%	56%	39%	53%	53%	57%	48%	46%	47%	41%	43%	49%	45%	57%
	<b>Somewhat important</b>	32%	0%	0%	0%	32%	25%	27%	39%	28%	24%	19%	33%	27%	34%	35%	38%	27%	31%	24%
	<b>Not very important</b>	14%	0%	0%	0%	14%	13%	8%	17%	8%	13%	9%	8%	14%	15%	18%	10%	14%	17%	15%
	<b>Not at all important</b>	7%	0%	0%	0%	7%	7%	9%	5%	10%	10%	10%	9%	11%	4%	6%	7%	9%	8%	4%
	<b>Don't know VOL</b>	1%	0%	0%	0%	1%	2%	1%	0%	1%	0%	5%	2%	1%	.%	0%	2%	1%	0%	0%

Cell Contents:  
- Column Percentage

Table g61c[{{q61i}}].mA - How important would this factor be to your choice of rental home? Proximity to desirable neighborhood features such as restaurants, shopping, and parks

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	39%	0%	0%	0%	39%	45%	42%	34%	40%	41%	60%	42%	41%	37%	36%	41%	37%	36%	43%
	<b>Somewhat important</b>	37%	0%	0%	0%	37%	29%	36%	41%	35%	37%	20%	22%	36%	40%	47%	34%	34%	50%	49%
	<b>Not very important</b>	17%	0%	0%	0%	17%	19%	15%	21%	17%	11%	7%	22%	17%	15%	14%	15%	23%	8%	3%
	<b>Not at all important</b>	8%	0%	0%	0%	8%	7%	7%	5%	7%	12%	13%	15%	6%	8%	3%	10%	6%	6%	4%
	<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%

Cell Contents:  
- Column Percentage

Table g61c[{{q61j}}].mA - How important would this factor be to your choice of rental home? Quality of building services, such as maintenance

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	69%	0%	0%	0%	69%	74%	86%	65%	67%	73%	82%	74%	74%	65%	59%	74%	74%	56%	49%
	<b>Somewhat important</b>	25%	0%	0%	0%	25%	19%	11%	29%	26%	20%	13%	15%	24%	28%	32%	19%	18%	40%	48%
	<b>Not very important</b>	3%	0%	0%	0%	3%	3%	1%	3%	3%	4%	0%	2%	1%	4%	5%	3%	4%	2%	3%
	<b>Not at all important</b>	4%	0%	0%	0%	4%	5%	2%	3%	4%	4%	5%	8%	.%	3%	4%	5%	4%	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%

Cell Contents:  
- Column Percentage



Table g61c[{{q61k}}].mA - How important would this factor be to your choice of rental home? Building or neighborhood safety

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	84%	0%	0%	0%	84%	86%	92%	81%	91%	84%	89%	92%	86%	83%	75%	88%	83%	89%	67%
	<b>Somewhat important</b>	12%	0%	0%	0%	12%	9%	6%	15%	8%	12%	6%	6%	12%	14%	18%	9%	13%	8%	22%
	<b>Not very important</b>	3%	0%	0%	0%	3%	5%	1%	4%	1%	2%	3%	2%	2%	2%	6%	2%	3%	1%	11%
	<b>Not at all important</b>	1%	0%	0%	0%	1%	0%	1%	.%	0%	2%	2%	1%	1%	1%	1%	1%	.%	2%	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%

Cell Contents:  
 - Column Percentage

Table g61l[{{q61l}}].mA - How important was this factor in your decision to own? Economic conditions

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	53%	50%	54%	58%	0%	76%	58%	50%	46%	54%	60%	65%	63%	54%	40%	65%	63%	50%	41%
	<b>Somewhat important</b>	30%	33%	27%	25%	0%	18%	25%	33%	35%	30%	23%	17%	21%	32%	40%	21%	25%	33%	39%
	<b>Not very important</b>	10%	12%	12%	8%	0%	4%	5%	13%	14%	9%	6%	10%	9%	9%	13%	7%	7%	10%	14%
	<b>Not at all important</b>	6%	5%	5%	8%	0%	2%	9%	4%	4%	6%	9%	6%	6%	5%	6%	5%	5%	6%	6%
	<b>Don't know VOL</b>	1%	.%	1%	1%	0%	0%	2%	.%	.%	1%	2%	1%	1%	1%	.%	1%	1%	.%	1%

Cell Contents:  
- Column Percentage

Table g61l[{q61m}].mA - How important was this factor in your decision to own? Personal job security

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	65%	65%	71%	65%	0%	78%	69%	64%	65%	68%	60%	69%	67%	66%	61%	62%	74%	65%	61%
	<b>Somewhat important</b>	19%	20%	14%	16%	0%	14%	20%	26%	20%	17%	14%	18%	15%	17%	22%	21%	12%	20%	22%
	<b>Not very important</b>	6%	6%	7%	7%	0%	2%	2%	6%	6%	6%	8%	4%	6%	6%	8%	6%	4%	6%	8%
	<b>Not at all important</b>	9%	8%	7%	11%	0%	3%	8%	4%	8%	8%	16%	5%	10%	10%	8%	9%	9%	8%	9%
	<b>Don't know VOL</b>	1%	1%	1%	2%	0%	2%	.%	.%	1%	1%	2%	4%	1%	.%	1%	3%	1%	1%	1%

Cell Contents:  
 - Column Percentage

Table g61l[{q61n}].mA - How important was this factor in your decision to own? Income

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	71%	72%	75%	69%	0%	80%	78%	74%	71%	73%	64%	75%	73%	72%	67%	68%	76%	69%	70%
	<b>Somewhat important</b>	21%	21%	18%	20%	0%	16%	14%	22%	22%	19%	20%	12%	17%	22%	25%	23%	17%	22%	23%
	<b>Not very important</b>	5%	5%	6%	4%	0%	3%	4%	3%	4%	4%	7%	6%	6%	3%	4%	4%	2%	6%	5%
	<b>Not at all important</b>	3%	2%	1%	6%	0%	1%	5%	1%	3%	3%	7%	7%	3%	3%	3%	5%	5%	3%	2%
	<b>Don't know VOL</b>	.%	.%	.%	1%	0%	0%	0%	0%	0%	.%	1%	1%	.%	.%	1%	1%	1%	.%	.%

Cell Contents:  
- Column Percentage

Table g61l[{q61o}].mA - How important was this factor in your decision to own? Home prices

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	68%	70%	71%	64%	0%	83%	78%	67%	64%	71%	67%	70%	71%	72%	62%	74%	74%	66%	62%
	<b>Somewhat important</b>	25%	26%	25%	23%	0%	12%	14%	28%	29%	23%	22%	21%	19%	23%	33%	17%	18%	28%	31%
	<b>Not very important</b>	3%	2%	2%	4%	0%	2%	2%	2%	4%	3%	3%	2%	5%	1%	3%	3%	2%	3%	4%
	<b>Not at all important</b>	4%	2%	2%	7%	0%	2%	5%	3%	3%	3%	6%	6%	4%	3%	2%	5%	5%	3%	2%
	<b>Don't know VOL</b>	1%	.%	.%	1%	0%	1%	1%	0%	.%	1%	2%	1%	1%	.%	.%	1%	1%	.%	.%

Cell Contents:  
 - Column Percentage

Table g61l[{q61p}].mA - How important was this factor in your decision to own? Credit score

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	59%	61%	68%	54%	0%	74%	76%	60%	59%	59%	57%	64%	65%	60%	50%	57%	70%	58%	53%
	<b>Somewhat important</b>	21%	24%	20%	16%	0%	16%	13%	25%	25%	22%	13%	14%	14%	23%	28%	24%	15%	21%	25%
	<b>Not very important</b>	7%	7%	6%	7%	0%	4%	2%	7%	7%	8%	8%	4%	8%	6%	9%	7%	4%	9%	8%
	<b>Not at all important</b>	11%	7%	3%	18%	0%	5%	8%	7%	7%	10%	17%	12%	10%	9%	12%	9%	8%	10%	12%
	<b>Don't know VOL</b>	2%	1%	2%	5%	0%	2%	2%	.%	1%	2%	6%	5%	3%	2%	1%	4%	3%	1%	1%

Cell Contents:  
 - Column Percentage

Table g61l[{q61q}].mA - How important was this factor in your decision to own? Mortgage rate offered

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	57%	60%	62%	51%	0%	72%	74%	57%	54%	60%	52%	66%	62%	59%	48%	64%	61%	59%	48%
	<b>Somewhat important</b>	28%	31%	27%	20%	0%	18%	18%	28%	35%	26%	24%	16%	23%	26%	37%	19%	23%	27%	39%
	<b>Not very important</b>	7%	6%	9%	8%	0%	5%	2%	8%	7%	6%	6%	3%	6%	8%	8%	6%	7%	7%	7%
	<b>Not at all important</b>	7%	2%	2%	18%	0%	3%	5%	7%	3%	6%	14%	12%	8%	7%	6%	7%	8%	7%	6%
	<b>Don't know VOL</b>	1%	.%	.%	3%	0%	2%	1%	1%	.%	1%	4%	4%	2%	1%	1%	4%	1%	.%	.%

Cell Contents:  
- Column Percentage

Table g61l[{q61r}].mA - How important was this factor in your decision to own? Quality of home available

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very important</b>	67%	67%	68%	65%	0%	78%	75%	67%	62%	68%	67%	69%	70%	64%	65%	62%	66%	67%	66%
	<b>Somewhat important</b>	26%	27%	27%	25%	0%	16%	19%	28%	30%	26%	24%	23%	23%	29%	29%	28%	26%	28%	27%
	<b>Not very important</b>	4%	4%	2%	4%	0%	4%	3%	3%	6%	3%	4%	7%	3%	4%	3%	5%	5%	2%	3%
	<b>Not at all important</b>	3%	2%	2%	5%	0%	2%	3%	2%	2%	3%	4%	2%	4%	3%	2%	4%	4%	2%	3%
	<b>Don't know VOL</b>	.%	.%	1%	1%	0%	.%	0%	.%	1%	.%	1%	0%	.%	.%	1%	.%	.%	1%	.%

Cell Contents:  
- Column Percentage



Table g61l[{q61s}].mA - How important was this factor in your decision to own? Important life milestones (starting a family, getting married, etc.)

		OWNER STATUS					RACE		GENERATION				EDUCATION				INCOME			
GP		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k	
	<b>Very important</b>	54%	50%	53%	60%	0%	72%	50%	58%	52%	50%	57%	65%	61%	48%	47%	58%	60%	50%	49%
	<b>Somewhat important</b>	21%	24%	24%	14%	0%	15%	23%	20%	24%	23%	15%	13%	19%	23%	24%	16%	15%	23%	28%
	<b>Not very important</b>	11%	12%	13%	9%	0%	9%	10%	12%	15%	12%	5%	8%	6%	12%	15%	11%	8%	14%	10%
	<b>Not at all important</b>	13%	13%	10%	15%	0%	3%	17%	10%	8%	14%	20%	11%	11%	16%	14%	13%	15%	13%	13%
	<b>Don't know VOL</b>	1%	1%	1%	2%	0%	1%	.%	0%	1%	.%	4%	3%	2%	1%	.%	2%	2%	.%	1%

Cell Contents:  
- Column Percentage

Table q70 - How did you decide how much to spend on your home? Please tell me all that apply. READ CHOICES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
You calculated it yourself	70%	67%	64%	72%	0%	62%	56%	67%	68%	69%	71%	65%	66%	67%	73%	60%	64%	69%	76%
Your mortgage lender advised you what you could afford	31%	36%	37%	19%	0%	42%	34%	41%	39%	30%	19%	30%	31%	31%	34%	29%	33%	35%	31%
Your realtor helped you decide	22%	25%	27%	17%	0%	35%	30%	27%	24%	23%	18%	27%	22%	22%	23%	25%	26%	23%	20%
You took advice from friends, family or co-workers	26%	26%	26%	26%	0%	29%	26%	39%	28%	23%	18%	26%	26%	24%	27%	30%	28%	26%	23%
You talked to a financial advisor	16%	17%	17%	13%	0%	26%	20%	22%	18%	14%	12%	20%	14%	14%	16%	17%	17%	16%	15%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>You talked to a mortgage counselor</b>	16%	19%	21%	10%	0%	29%	21%	22%	21%	15%	10%	20%	15%	15%	17%	18%	18%	17%	15%
<b>Other VOL</b>	5%	4%	4%	6%	0%	6%	5%	4%	4%	5%	6%	7%	5%	6%	4%	7%	6%	4%	4%
<b>Don't know VOL</b>	3%	2%	2%	4%	0%	3%	2%	2%	2%	2%	4%	4%	3%	3%	2%	4%	2%	2%	2%
<b>Don't know VOL</b>	.%	.%	.%	1%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%

Cell Contents:  
- Column Percentage

Table q70b - How did you make the calculation?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
In your head or on paper	55%	48%	48%	69%	0%	55%	55%	44%	44%	56%	73%	65%	64%	55%	47%	65%	70%	54%	44%
Using an online tool or application	13%	18%	18%	4%	0%	9%	12%	21%	23%	12%	2%	4%	8%	14%	19%	5%	8%	14%	21%
Using a spreadsheet program or basic calculator	24%	28%	28%	18%	0%	28%	24%	29%	28%	26%	14%	19%	20%	24%	30%	20%	16%	26%	30%
Other VOL	5%	4%	4%	6%	0%	4%	7%	5%	4%	4%	8%	6%	6%	6%	4%	6%	5%	4%	4%
Don't know VOL	2%	1%	2%	3%	0%	4%	2%	1%	1%	1%	3%	5%	2%	1%	1%	4%	2%	1%	1%

Cell Contents:  
- Column Percentage

Table q70c - How did you decide how much to spend on your rent? Please tell me all that apply. ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
You estimated it yourself	70%	0%	0%	0%	70%	76%	71%	69%	73%	74%	61%	73%	64%	71%	75%	67%	74%	67%	79%
You used an online tool or application	9%	0%	0%	0%	9%	16%	10%	8%	11%	10%	6%	17%	6%	5%	11%	12%	6%	9%	4%
You used a spreadsheet program or basic calculator	23%	0%	0%	0%	23%	39%	16%	26%	28%	16%	14%	25%	22%	22%	26%	21%	25%	27%	15%
You took advice from friends, family, or co-workers	30%	0%	0%	0%	30%	34%	24%	35%	29%	18%	28%	33%	26%	27%	33%	33%	31%	27%	15%
You talked to a financial advisor	6%	0%	0%	0%	6%	5%	7%	5%	6%	6%	13%	6%	5%	4%	11%	6%	7%	6%	7%
You took advice from a housing counselor	8%	0%	0%	0%	8%	12%	17%	5%	9%	11%	12%	12%	10%	5%	2%	11%	8%	2%	0%
Other VOL	8%	0%	0%	0%	8%	7%	8%	8%	7%	9%	10%	5%	9%	11%	6%	7%	9%	8%	5%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Don't know VOL</b>	2%	0%	0%	0%	2%	.%	.%	3%	1%	1%	1%	3%	1%	3%	1%	1%	.%	6%	0%

Cell Contents:  
- Column Percentage

Table q70d - When shopping for your current home, what resources did you consult? Please tell me all that apply. ALLOW MULTIPLE RESPONSES

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Friends, family, or co-workers	43%	0%	0%	0%	43%	45%	42%	48%	41%	34%	44%	50%	41%	38%	47%	47%	40%	44%	27%
A housing counselor	7%	0%	0%	0%	7%	12%	13%	3%	10%	11%	16%	16%	4%	5%	6%	8%	7%	9%	1%
Real estate agent	15%	0%	0%	0%	15%	15%	14%	11%	24%	19%	11%	11%	13%	17%	18%	12%	20%	13%	14%
Online apartment comparison websites	21%	0%	0%	0%	21%	12%	22%	22%	30%	17%	8%	12%	13%	26%	35%	20%	17%	27%	30%
Information provided by the landlord or apartment management company	31%	0%	0%	0%	31%	33%	36%	28%	36%	33%	36%	25%	31%	30%	37%	32%	25%	38%	20%
Print or online newspapers, magazines, rental home guides, or blogs	32%	0%	0%	0%	32%	28%	31%	34%	42%	27%	17%	26%	27%	37%	37%	30%	32%	33%	38%
Neighborhood websites	16%	0%	0%	0%	16%	17%	17%	17%	19%	14%	13%	12%	14%	17%	23%	16%	14%	17%	28%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Other VOL</b>	11%	0%	0%	0%	11%	9%	12%	9%	7%	18%	17%	14%	13%	11%	7%	11%	15%	11%	5%
<b>Don't know VOL</b>	5%	0%	0%	0%	5%	12%	3%	3%	8%	7%	7%	12%	4%	2%	2%	7%	4%	3%	2%

Cell Contents:  
- Column Percentage



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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	53%	54%	54%	0%	0%	47%	48%	34%	52%	62%	58%	48%	51%	52%	58%	41%	47%	54%	62%
	<b>No</b>	46%	46%	46%	0%	0%	53%	52%	65%	48%	37%	42%	52%	49%	47%	42%	59%	53%	46%	38%
	<b>Don't know VOL</b>	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underw ater	Ow ner	Ren ter	Hispa nic	Africa n American	Gen Y	Gen X	Boo mer	Pre-boomer	Less Than High School	High School	Som e College	College/ grad School	<\$25 k	\$25-50k	\$50-100k	>\$10 0k
0	.%	.%	.%	100%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%	0%
99	.%	.%	.%	0%	0%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	0%	0%	.%	.%
1900	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%
1963	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%
1964	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
1976	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	.%	0%	0%
1980	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	0%	.%	0%
1982	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%
1984	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	.%	0%	0%	0%
1985	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	.%	1%	0%	0%	.%	1%	0%	0%	0%
1986	.%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%
1987	.%	.%	0%	0%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	0%	0%	.%	.%
1989	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	.%	0%	.%	.%	.%	.%	.%	0%	0%
1990	1%	1%	.%	0%	0%	.%	1%	0%	.%	1%	2%	1%	1%	.%	.%	1%	.%	.%	1%
1991	.%	.%	0%	0%	0%	.%	.%	0%	.%	.%	.%	1%	.%	.%	0%	0%	.%	.%	0%
1992	.%	.%	.%	0%	0%	1%	.%	2%	0%	.%	.%	.%	1%	.%	.%	.%	0%	.%	.%
1993	.%	.%	.%	0%	0%	1%	1%	0%	0%	.%	1%	2%	.%	.%	.%	1%	.%	.%	0%
1994	.%	.%	.%	0%	0%	.%	0%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
1995	.%	.%	.%	0%	0%	.%	.%	0%	.%	1%	.%	0%	.%	.%	.%	.%	.%	.%	1%
1996	.%	.%	.%	0%	0%	.%	1%	0%	.%	.%	1%	.%	.%	.%	.%	1%	.%	.%	.%
1997	1%	1%	.%	0%	0%	.%	.%	0%	.%	1%	1%	2%	.%	.%	.%	1%	1%	.%	.%
1998	1%	1%	1%	0%	0%	1%	1%	1%	.%	1%	2%	0%	1%	1%	1%	2%	1%	1%	.%
1999	1%	1%	1%	0%	0%	.%	1%	0%	0%	1%	1%	1%	1%	.%	.%	1%	1%	.%	1%
2000	2%	2%	2%	0%	0%	2%	3%	.%	.%	3%	4%	.%	3%	2%	1%	2%	3%	2%	2%
2001	1%	1%	2%	0%	0%	2%	2%	.%	1%	2%	1%	1%	2%	2%	1%	3%	1%	1%	2%
2002	4%	3%	3%	0%	0%	5%	4%	.%	2%	4%	6%	4%	4%	4%	3%	4%	4%	4%	2%
2003	4%	4%	4%	0%	0%	4%	3%	1%	3%	5%	4%	7%	3%	4%	3%	5%	5%	4%	2%
2004	3%	3%	4%	0%	0%	5%	2%	1%	4%	4%	4%	3%	3%	4%	3%	5%	4%	4%	2%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
2005	5%	6%	7%	0%	0%	9%	6%	2%	5%	7%	7%	9%	6%	6%	5%	10%	8%	6%	5%
2006	4%	5%	7%	0%	0%	3%	8%	1%	4%	5%	5%	5%	5%	6%	4%	7%	6%	5%	3%
2007	6%	7%	9%	0%	0%	12%	9%	5%	6%	8%	9%	7%	9%	8%	6%	11%	8%	7%	5%
2008	6%	7%	8%	0%	0%	8%	10%	6%	6%	8%	6%	6%	9%	8%	6%	10%	9%	7%	6%
2009	11%	11%	11%	0%	0%	8%	11%	12%	13%	10%	9%	6%	11%	11%	11%	7%	11%	11%	12%
2010	15%	14%	14%	0%	0%	13%	10%	22%	16%	12%	11%	13%	12%	12%	16%	9%	12%	15%	16%
2011	14%	13%	11%	0%	0%	11%	8%	18%	16%	12%	8%	13%	9%	13%	16%	8%	11%	13%	16%
2012	16%	14%	14%	0%	0%	9%	9%	21%	17%	12%	11%	13%	11%	11%	18%	6%	8%	14%	20%
2013	2%	2%	2%	0%	0%	3%	2%	4%	2%	1%	1%	4%	1%	1%	2%	1%	2%	2%	2%
20010	.%	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%
Don't Know VOL	3%	3%	2%	0%	0%	3%	4%	3%	2%	3%	4%	2%	4%	3%	2%	4%	3%	3%	2%
Mean	2002.44	2003.43	2006.66	0	0	2011.74	2004.52	2007.55	2006.01	1999.37	2005.86	2007.15	1995.28	2003.24	2005.68	2004.06	2007.02	1997.74	2008.52
Standard Deviation	154.89	142.95	47.22	0	0	322.05	383.92	61.97	237.95	121.85	6.11	5.19	149.44	87.83	189.05	57.90	4.52	139.16	193.48

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underw ater	Ow ner	Ren ter	Hispa nic	Africa n American	Gen Y	Gen X	Boo mer	Pre-boomer	Less Than High School	High School	Som e College	College/ grad School	<\$25 k	\$25-50k	\$50-100k	>\$10 0k
0	.%	.%	.%	100%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%	0%
99	.%	.%	.%	0%	0%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%
1903	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%
1940	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%
1950	.%	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	.%	.%	0%	0%	.%	.%	0%	0%
1958	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	1%	0%	.%	0%	0%	0%	.%	0%	0%
1960	0%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%	.%	0%	0%
1962	.%	.%	.%	0%	0%	.%	0%	0%	0%	0%	1%	1%	0%	0%	0%	1%	0%	0%	0%
1963	.%	.%	0%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%
1964	.%	.%	.%	0%	0%	0%	0%	0%	0%	0%	1%	1%	.%	0%	0%	.%	1%	0%	0%
1965	.%	.%	.%	0%	0%	0%	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	.%	0%	0%
1967	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%	0%
1968	.%	.%	1%	0%	0%	0%	0%	0%	0%	.%	1%	1%	0%	.%	0%	0%	1%	0%	0%
1969	.%	.%	.%	0%	0%	0%	.%	0%	0%	0%	1%	0%	0%	.%	0%	.%	0%	.%	0%
1970	.%	.%	1%	0%	0%	.%	1%	0%	0%	.%	1%	.%	1%	.%	.%	1%	1%	.%	0%
1972	.%	.%	0%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	.%	.%	.%	0%	.%	0%
1973	.%	.%	.%	0%	0%	.%	.%	0%	0%	.%	1%	1%	.%	.%	.%	1%	.%	.%	0%
1974	.%	.%	0%	0%	0%	0%	.%	0%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	0%
1975	.%	.%	.%	0%	0%	0%	0%	0%	0%	.%	1%	0%	.%	.%	.%	.%	.%	.%	0%
1976	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	0%
1977	.%	.%	0%	0%	0%	0%	0%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	0%
1978	.%	.%	.%	0%	0%	0%	1%	0%	0%	.%	1%	.%	.%	.%	.%	.%	1%	.%	.%
1979	.%	.%	.%	0%	0%	1%	.%	0%	0%	.%	2%	1%	.%	.%	.%	1%	.%	.%	.%
1980	.%	.%	.%	0%	0%	.%	2%	0%	0%	.%	2%	.%	.%	1%	.%	1%	1%	.%	0%
1981	.%	.%	.%	0%	0%	.%	.%	0%	0%	.%	0%	0%	.%	0%	0%	.%	.%	.%	0%
1982	.%	.%	.%	0%	0%	.%	.%	0%	0%	.%	1%	0%	1%	.%	.%	.%	0%	.%	.%
1983	.%	.%	.%	0%	0%	0%	.%	0%	0%	.%	1%	.%	.%	.%	.%	.%	.%	.%	0%
1984	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	1%	.%	0%	.%	.%	.%	.%	.%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
1985	.%	.%	.%	0%	0%	.%	1%	0%	0%	1%	1%	0%	1%	.%	.%	.%	.%	.%	.%
1986	.%	.%	.%	0%	0%	1%	1%	0%	.%	1%	2%	1%	1%	.%	.%	.%	.%	1%	.%
1987	.%	.%	.%	0%	0%	1%	0%	0%	0%	1%	1%	0%	1%	1%	.%	1%	1%	.%	.%
1988	1%	1%	1%	0%	0%	1%	.%	.%	.%	1%	1%	0%	1%	1%	.%	.%	1%	.%	1%
1989	1%	1%	.%	0%	0%	.%	2%	0%	.%	1%	1%	.%	1%	1%	.%	.%	1%	1%	1%
1990	1%	1%	1%	0%	0%	1%	2%	.%	.%	2%	2%	1%	1%	1%	1%	1%	1%	1%	.%
1991	.%	.%	.%	0%	0%	0%	.%	.%	.%	1%	.%	0%	0%	1%	.%	0%	1%	.%	0%
1992	1%	1%	1%	0%	0%	1%	1%	.%	.%	2%	2%	1%	2%	1%	.%	1%	2%	.%	.%
1993	1%	1%	.%	0%	0%	1%	1%	0%	1%	1%	2%	1%	1%	1%	.%	1%	.%	.%	.%
1994	1%	1%	1%	0%	0%	1%	3%	.%	1%	2%	1%	2%	1%	1%	1%	1%	1%	1%	1%
1995	1%	1%	1%	0%	0%	3%	2%	0%	2%	2%	2%	2%	2%	1%	1%	1%	1%	2%	1%
1996	1%	1%	1%	0%	0%	2%	2%	.%	1%	2%	1%	1%	2%	1%	1%	1%	1%	1%	1%
1997	1%	1%	1%	0%	0%	2%	2%	.%	1%	2%	2%	1%	2%	1%	1%	2%	1%	1%	1%
1998	2%	2%	2%	0%	0%	2%	3%	.%	1%	3%	2%	2%	2%	2%	1%	2%	2%	2%	2%
1999	2%	2%	2%	0%	0%	3%	3%	.%	2%	3%	3%	3%	3%	2%	1%	2%	3%	2%	2%
2000	3%	3%	2%	0%	0%	6%	4%	1%	3%	5%	5%	5%	4%	3%	3%	3%	4%	4%	3%
2001	3%	3%	2%	0%	0%	4%	4%	1%	4%	4%	3%	4%	4%	3%	2%	4%	3%	3%	2%
2002	4%	4%	3%	0%	0%	3%	3%	2%	4%	4%	5%	7%	4%	4%	3%	3%	5%	4%	3%
2003	4%	4%	4%	0%	0%	4%	4%	2%	6%	5%	2%	2%	4%	4%	5%	4%	3%	3%	6%
2004	6%	6%	6%	0%	0%	6%	5%	4%	8%	6%	5%	3%	5%	6%	6%	4%	4%	6%	7%
2005	6%	7%	9%	0%	0%	7%	6%	6%	7%	8%	5%	6%	5%	8%	8%	7%	7%	7%	7%
2006	8%	9%	11%	0%	0%	10%	8%	9%	11%	8%	4%	11%	8%	8%	9%	8%	8%	10%	9%
2007	6%	6%	7%	0%	0%	6%	5%	7%	7%	5%	5%	5%	5%	6%	7%	6%	5%	7%	6%
2008	6%	7%	9%	0%	0%	7%	7%	9%	6%	5%	5%	5%	6%	7%	7%	5%	8%	7%	6%
2009	10%	9%	8%	0%	0%	7%	8%	17%	8%	5%	4%	8%	9%	10%	9%	6%	10%	10%	9%
2010	9%	9%	7%	0%	0%	6%	7%	13%	9%	5%	6%	7%	7%	8%	11%	9%	8%	9%	9%
2011	9%	9%	7%	0%	0%	7%	4%	14%	8%	6%	4%	6%	9%	7%	11%	5%	6%	9%	13%
2012	6%	5%	4%	0%	0%	4%	4%	9%	5%	3%	2%	5%	3%	5%	7%	4%	4%	5%	7%
2013	.%	.%	.%	0%	0%	.%	.%	1%	1%	.%	.%	0%	.%	1%	.%	1%	.%	.%	.%
Don't Know VOL	2%	2%	3%	0%	0%	4%	3%	2%	2%	2%	5%	3%	4%	1%	1%	7%	2%	1%	1%
Mean	1998.77	1999.79	2001.81	0	0	1994.37	2001.84	2007.94	2000.73	1991.59	1996.70	2001.73	1995.91	1997.88	2002.77	1996.86	1998.94	1997.17	2002.19

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Standard Deviation	102.75	90.62	64.65	0	0	131.72	9.14	3.72	95.17	142.09	14.00	11.21	118.09	109.90	69.86	100.72	86.00	120.01	80.63

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Very likely</b>	10%	10%	12%	0%	0%	11%	9%	11%	11%	10%	8%	12%	11%	10%	9%	11%	10%	10%	11%
<b>Somewhat likely</b>	11%	11%	13%	0%	0%	14%	12%	13%	13%	11%	8%	8%	12%	11%	12%	11%	12%	11%	12%
<b>Somewhat unlikely</b>	12%	12%	12%	0%	0%	11%	12%	12%	14%	12%	9%	6%	11%	13%	13%	7%	11%	13%	13%
<b>Very unlikely</b>	66%	66%	63%	0%	0%	63%	66%	64%	62%	66%	74%	72%	66%	65%	64%	69%	66%	65%	63%
<b>Don't know VOL</b>	1%	1%	1%	0%	0%	1%	1%	.%	1%	1%	1%	2%	1%	1%	1%	2%	1%	.%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Very easy</b>	33%	31%	27%	0%	0%	22%	25%	29%	30%	33%	34%	27%	31%	29%	34%	19%	24%	30%	42%
<b>Somewhat easy</b>	29%	27%	21%	0%	0%	25%	27%	29%	29%	26%	23%	20%	26%	31%	27%	19%	24%	30%	28%
<b>Somewhat difficult</b>	20%	20%	21%	0%	0%	26%	24%	22%	19%	19%	18%	28%	19%	18%	19%	23%	26%	19%	16%
<b>Very difficult</b>	14%	18%	27%	0%	0%	22%	19%	15%	18%	19%	18%	21%	20%	19%	15%	32%	23%	16%	12%
<b>Don't know VOL</b>	4%	4%	4%	0%	0%	5%	5%	4%	4%	3%	6%	5%	5%	4%	4%	7%	4%	4%	3%

Cell Contents:  
- Column Percentage



Table Q71 - Have you refinanced your mortgage in the past three years?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Yes</b>	26%	26%	27%	0%	0%	26%	22%	23%	30%	26%	24%	23%	24%	26%	29%	22%	25%	26%	30%
<b>No-Refinanced over three years ago</b>	28%	28%	28%	0%	0%	24%	28%	15%	24%	35%	35%	28%	29%	30%	27%	27%	28%	30%	27%
<b>No-Have never refinanced</b>	46%	45%	45%	0%	0%	49%	49%	62%	45%	39%	40%	47%	47%	43%	44%	50%	48%	44%	42%
<b>Don't know</b>	1%	1%	.%	0%	0%	1%	1%	1%	1%	.%	1%	1%	.%	1%	1%	1%	.%	.%	.%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Less than \$100,000	18%	15%	18%	25%	0%	27%	24%	20%	15%	17%	21%	38%	24%	18%	8%	44%	28%	12%	3%
\$100,000-\$249,000	45%	47%	48%	40%	0%	42%	46%	50%	47%	44%	43%	39%	49%	49%	42%	38%	52%	54%	32%
\$250,000-\$499,999	25%	28%	26%	22%	0%	21%	22%	22%	29%	27%	24%	15%	20%	25%	35%	12%	16%	27%	42%
\$500,000-\$749,999	6%	6%	5%	6%	0%	4%	4%	4%	6%	7%	6%	3%	4%	5%	9%	2%	3%	4%	14%
\$750,000 or more	3%	3%	2%	4%	0%	2%	2%	2%	2%	4%	4%	2%	2%	2%	5%	1%	1%	2%	8%
Don't know VOL	2%	1%	1%	4%	0%	3%	2%	2%	1%	2%	4%	4%	2%	2%	2%	3%	1%	1%	.%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Safe investment with a lot of potential	43%	44%	42%	48%	36%	42%	47%	38%	42%	45%	44%	38%	43%	45%	41%	37%	43%	45%	44%
Safe investment with very little potential	23%	25%	23%	22%	18%	17%	16%	22%	24%	23%	21%	16%	19%	22%	29%	16%	20%	25%	30%
Risky investment with very little potential	16%	16%	19%	14%	22%	22%	17%	17%	17%	17%	17%	23%	19%	15%	14%	23%	19%	15%	12%
Risky investment with a lot of potential	14%	12%	14%	10%	21%	16%	17%	20%	14%	12%	10%	17%	15%	14%	12%	19%	15%	13%	11%
Don't know VOL	4%	3%	3%	6%	4%	3%	3%	2%	3%	3%	8%	6%	3%	3%	3%	5%	3%	3%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Safe investment with a lot of potential	9%	7%	7%	9%	10%	9%	13%	8%	7%	9%	8%	9%	9%	8%	8%	9%	8%	8%	9%
Safe investment with very little potential	7%	7%	7%	7%	6%	7%	7%	7%	7%	6%	7%	7%	7%	6%	6%	7%	7%	6%	7%
Risky investment with very little potential	34%	35%	37%	38%	34%	36%	35%	30%	32%	37%	42%	37%	38%	37%	29%	38%	39%	33%	28%
Risky investment with a lot of potential	43%	45%	43%	35%	43%	37%	38%	50%	47%	41%	28%	32%	38%	43%	52%	34%	39%	47%	52%
Don't know VOL	7%	6%	6%	10%	8%	12%	7%	6%	6%	7%	14%	15%	8%	6%	4%	11%	7%	5%	4%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Safe investment with a lot of potential	14%	12%	13%	16%	15%	15%	22%	12%	11%	14%	18%	14%	15%	13%	12%	17%	15%	13%	11%
Safe investment with very little potential	34%	40%	37%	33%	25%	21%	24%	31%	37%	36%	31%	17%	25%	35%	51%	19%	29%	40%	52%
Risky investment with very little potential	28%	27%	29%	27%	30%	28%	27%	30%	29%	27%	26%	30%	32%	29%	22%	31%	30%	27%	22%
Risky investment with a lot of potential	11%	9%	10%	9%	17%	16%	16%	15%	11%	10%	8%	18%	14%	10%	7%	16%	13%	9%	7%
Don't know VOL	13%	13%	12%	14%	13%	20%	11%	12%	12%	12%	17%	21%	14%	12%	8%	17%	14%	11%	8%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Safe investment with a lot of potential	20%	20%	19%	19%	20%	17%	26%	20%	22%	19%	17%	15%	18%	20%	23%	17%	19%	21%	23%
Safe investment with very little potential	27%	30%	29%	23%	23%	19%	21%	28%	29%	27%	22%	15%	23%	28%	34%	18%	24%	31%	36%
Risky investment with very little potential	24%	23%	26%	28%	25%	26%	25%	23%	21%	26%	28%	28%	28%	24%	20%	29%	27%	23%	19%
Risky investment with a lot of potential	14%	13%	13%	13%	14%	16%	16%	14%	14%	14%	12%	15%	14%	12%	14%	15%	13%	13%	14%
Don't know VOL	15%	14%	13%	16%	18%	22%	13%	16%	14%	14%	21%	27%	17%	15%	9%	22%	18%	12%	8%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Safe investment with a lot of potential	24%	20%	21%	23%	32%	30%	34%	32%	22%	21%	20%	29%	29%	24%	17%	31%	27%	22%	16%
Safe investment with very little potential	51%	59%	55%	50%	38%	34%	32%	46%	56%	54%	47%	28%	41%	54%	68%	30%	45%	60%	71%
Risky investment with very little potential	14%	13%	15%	16%	16%	19%	18%	12%	12%	15%	18%	22%	17%	13%	9%	21%	16%	11%	9%
Risky investment with a lot of potential	6%	5%	5%	5%	9%	10%	10%	7%	6%	6%	6%	11%	8%	5%	3%	10%	7%	5%	2%
Don't know VOL	5%	4%	4%	6%	6%	7%	5%	4%	4%	4%	9%	10%	5%	4%	2%	8%	5%	3%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Safe investment with a lot of potential	39%	38%	37%	37%	41%	38%	44%	44%	39%	37%	34%	33%	38%	40%	40%	36%	39%	41%	40%
Safe investment with very little potential	26%	29%	28%	27%	22%	21%	18%	24%	28%	28%	24%	19%	23%	27%	33%	19%	24%	29%	34%
Risky investment with very little potential	17%	17%	20%	18%	18%	20%	19%	15%	17%	19%	20%	22%	20%	17%	13%	21%	19%	16%	12%
Risky investment with a lot of potential	11%	10%	11%	9%	12%	11%	13%	11%	11%	11%	8%	13%	11%	10%	10%	12%	11%	10%	10%
Don't know VOL	7%	5%	4%	9%	8%	10%	6%	6%	5%	5%	13%	13%	7%	6%	4%	11%	6%	4%	4%

Cell Contents:  
- Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>A fixed rate mortgage with fixed payments for the life of the loan</b>	87%	86%	83%	0%	0%	82%	86%	87%	86%	86%	84%	81%	85%	87%	87%	78%	84%	88%	88%
<b>A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting</b>	5%	5%	7%	0%	0%	7%	5%	5%	6%	5%	4%	6%	5%	5%	6%	7%	6%	5%	5%
<b>An adjustable rate mortgage or ARM, where the payment adjusts at least every year</b>	3%	3%	5%	0%	0%	4%	4%	3%	3%	4%	3%	5%	4%	3%	3%	6%	4%	3%	3%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>An interest-only mortgage</b>	1%	1%	1%	0%	0%	1%	.%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
<b>A negative amortization mortgage where the outstanding balance can grow</b>	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%
<b>Some other type of mortgage VOL</b>	3%	3%	4%	0%	0%	3%	3%	2%	3%	3%	4%	4%	3%	3%	3%	4%	4%	3%	3%
<b>Don't know VOL</b>	1%	1%	1%	0%	0%	3%	1%	1%	1%	1%	2%	3%	2%	1%	1%	3%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	10%	10%	13%	11%	13%	17%	10%	12%	9%	11%	12%	13%	11%	10%	11%	14%	12%	9%	10%
	<b>No</b>	86%	87%	83%	83%	83%	78%	86%	86%	88%	86%	79%	81%	85%	86%	85%	81%	84%	88%	88%
	<b>Don't know VOL</b>	4%	3%	3%	6%	4%	5%	4%	2%	3%	4%	8%	6%	4%	4%	3%	5%	5%	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?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	18%	21%	26%	16%	19%	23%	18%	18%	19%	21%	19%	19%	18%	18%	22%	20%	19%	20%	20%
	<b>No</b>	77%	74%	69%	77%	77%	73%	77%	78%	76%	74%	73%	75%	77%	77%	73%	74%	76%	75%	76%
	<b>Don't know VOL</b>	5%	5%	5%	6%	4%	5%	4%	4%	5%	5%	8%	6%	5%	5%	5%	5%	5%	5%	4%

Cell Contents:  
 - Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	41%	50%	56%	38%	36%	45%	33%	41%	52%	46%	32%	37%	41%	46%	46%	36%	45%	49%	47%
	<b>No</b>	57%	48%	42%	61%	62%	53%	65%	57%	47%	53%	65%	60%	57%	53%	53%	62%	53%	50%	52%
	<b>Don't know VOL</b>	2%	2%	1%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	1%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Yes</b>	20%	22%	26%	18%	18%	29%	15%	20%	24%	20%	14%	21%	19%	20%	20%	18%	20%	21%	24%
<b>No</b>	79%	76%	72%	80%	81%	69%	83%	78%	74%	78%	83%	77%	79%	78%	78%	80%	79%	77%	75%
<b>Don't know VOL</b>	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	3%	2%	2%	1%	2%	2%	2%	2%	1%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	30%	31%	36%	29%	34%	44%	35%	35%	32%	30%	25%	37%	32%	30%	29%	35%	34%	29%	29%
	<b>No</b>	69%	68%	63%	70%	66%	55%	64%	65%	67%	69%	73%	62%	67%	69%	70%	65%	65%	70%	70%
	<b>Don't know VOL</b>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>At least 20% more than the value of your home</b>	15%	19%	62%	0%	0%	23%	26%	15%	18%	21%	18%	20%	19%	19%	17%	24%	20%	18%	16%
<b>About 5-20% more than the value of your home</b>	11%	12%	38%	0%	0%	12%	15%	15%	13%	10%	9%	12%	12%	12%	11%	12%	13%	12%	11%



	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
About the same as the value of your home	17%	17%	0%	0%	0%	21%	18%	23%	18%	14%	15%	20%	17%	17%	16%	21%	19%	17%	14%
About 5-20% less than the value of your home	18%	17%	0%	0%	0%	14%	14%	22%	19%	14%	13%	14%	16%	17%	18%	13%	15%	18%	17%
At least 20% less than the value of your home	34%	31%	0%	0%	0%	23%	22%	22%	28%	36%	37%	25%	30%	31%	35%	23%	26%	31%	38%
Don't know VOL	5%	5%	0%	0%	0%	7%	6%	4%	4%	5%	8%	9%	5%	4%	4%	8%	6%	3%	3%

Cell Contents:  
- Column Percentage

Table q92 - Is that because: READ CHOICES

	GP	OWNER STATUS					RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
You did not have enough information about your mortgage when you got it	8%	9%	9%	0%	0%	15%	14%	9%	8%	9%	11%	16%	11%	8%	7%	14%	11%	9%	4%	
You had enough information but voluntarily took a risk	17%	14%	14%	0%	0%	17%	12%	18%	14%	14%	12%	15%	16%	13%	14%	15%	16%	13%	14%	
The housing market changed in a way you could not have predicted	57%	62%	62%	0%	0%	56%	66%	60%	65%	63%	54%	53%	61%	64%	64%	60%	60%	64%	62%	
Don't know VOL	18%	15%	15%	0%	0%	12%	9%	12%	13%	15%	23%	16%	12%	15%	16%	11%	13%	14%	19%	

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	5%	13%	20%	0%	0%	17%	25%	9%	14%	15%	11%	15%	16%	13%	11%	24%	20%	12%	5%
	<b>No</b>	93%	85%	79%	0%	0%	82%	74%	89%	85%	84%	87%	83%	83%	86%	88%	73%	79%	87%	95%
	<b>Don't know VOL</b>	1%	1%	1%	0%	0%	2%	1%	2%	1%	1%	2%	2%	1%	1%	1%	3%	1%	1%	.%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
At least 20% more than what you paid for it	44%	36%	34%	57%	0%	39%	40%	22%	29%	48%	60%	46%	45%	43%	38%	42%	41%	40%	42%
About 5-20% more than what you paid for it	19%	19%	18%	17%	0%	18%	18%	24%	21%	18%	13%	17%	18%	18%	19%	17%	18%	19%	19%
About the same as you paid for it	17%	18%	11%	12%	0%	17%	14%	26%	20%	13%	11%	15%	16%	16%	18%	16%	17%	17%	16%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
About 5-20% less than what you paid for it	10%	12%	16%	6%	0%	9%	12%	15%	15%	9%	6%	8%	9%	11%	12%	9%	10%	12%	12%
At least 20% less than what you paid for it	8%	12%	20%	6%	0%	14%	14%	11%	13%	11%	7%	11%	10%	10%	11%	13%	11%	11%	9%
Don't know VOL	2%	2%	1%	3%	0%	3%	3%	2%	2%	2%	3%	4%	2%	2%	2%	4%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Considered it seriously</b>	2%	6%	12%	0%	0%	8%	7%	4%	6%	7%	6%	5%	6%	6%	7%	12%	8%	6%	3%
	<b>Considered it somewhat</b>	2%	4%	7%	0%	0%	6%	6%	4%	5%	4%	3%	4%	5%	4%	4%	7%	6%	4%	2%
	<b>Not seriously considered it</b>	3%	4%	5%	0%	0%	5%	5%	4%	3%	4%	3%	5%	4%	3%	4%	6%	4%	4%	3%
	<b>Not considered it at all</b>	91%	84%	75%	0%	0%	78%	81%	86%	85%	83%	85%	84%	84%	85%	84%	73%	80%	85%	91%
	<b>Don't know VOL</b>	1%	1%	1%	0%	0%	2%	1%	1%	1%	1%	2%	2%	1%	1%	1%	3%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underw ater	Own er	Rent er	Hispa nic	Africa n American	Gen Y	Gen X	Boom er	Pre-boom er	Less Than High School	High Scho ol	Som e Colle ge	College/g rad School	<\$2 5k	\$25 - 50k	\$50 - 100 k	>\$10 0k
<b>0</b>	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%
<b>1</b>	2%	2%	2%	1%	2%	2%	4%	2%	2%	2%	1%	2%	2%	2%	1%	2%	3%	2%	1%
<b>2</b>	1%	2%	2%	1%	2%	3%	2%	2%	2%	1%	1%	2%	1%	2%	1%	2%	1%	1%	1%
<b>3</b>	3%	4%	4%	2%	3%	4%	5%	4%	4%	3%	2%	4%	3%	3%	3%	2%	4%	4%	3%
<b>4</b>	1%	.%	.%	.%	1%	1%	1%	1%	.%	.%	1%	1%	.%	1%	.%	1%	1%	.%	.%
<b>5</b>	13 %	16%	18%	9%	13%	14%	15%	14 %	17 %	14%	6%	11%	15%	15%	13%	11%	14 %	17 %	12%
<b>6</b>	.%	.%	.%	.%	1%	1%	1%	.%	.%	.%	.%	1%	.%	.%	.%	1%	.%	.%	.%
<b>7</b>	1%	1%	1%	.%	1%	1%	1%	1%	1%	.%	.%	1%	1%	1%	.%	.%	1%	1%	.%
<b>8</b>	1%	.%	.%	.%	1%	1%	1%	1%	.%	.%	.%	1%	1%	.%	.%	1%	.%	1%	.%
<b>9</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%
<b>10</b>	31 %	33%	33%	29%	29%	23%	28%	31 %	32 %	33%	26%	26%	30%	32%	33%	28%	31 %	32 %	34%
<b>11</b>	.%	0%	0%	0%	.%	.%	0%	0%	0%	0%	.%	.%	0%	0%	0%	0%	0%	0%	0%
<b>12</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
<b>13</b>	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%
<b>14</b>	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%
<b>15</b>	5%	4%	4%	5%	6%	5%	5%	7%	4%	4%	5%	4%	5%	5%	6%	5%	4%	5%	7%
<b>16</b>	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	0%	0%	.%	0%	.%	.%	.%	.%	0%
<b>17</b>	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	.%
<b>18</b>	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	0%	.%	.%	0%
<b>19</b>	.%	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%
<b>20</b>	22 %	26%	24%	28%	13%	14%	14%	16 %	21 %	25%	28%	13%	19%	21%	30%	14%	18 %	24 %	33%
<b>21</b>	.%	.%	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>23</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	0%	0%	.%	.%	.%	.%	0%
<b>25</b>	3%	2%	2%	4%	4%	2%	3%	3%	2%	2%	4%	2%	2%	3%	3%	4%	2%	3%	2%
<b>29</b>	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>30</b>	2%	1%	1%	3%	3%	3%	4%	3%	2%	2%	3%	3%	3%	2%	2%	4%	3%	1%	2%
<b>32</b>	0%	.%	0%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%
<b>33</b>	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
<b>35</b>	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
<b>40</b>	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%
<b>Don't Know VOL</b>	14%	8%	8%	16%	20%	24%	16%	15%	10%	10%	22%	28%	15%	11%	6%	23%	15%	8%	4%
<b>Mean</b>	12.53	12.00	11.74	14.34	12.08	11.38	11.50	12.03	11.57	12.44	14.70	11.62	12.19	12.24	13.34	12.78	11.76	12.06	13.37
<b>Standard Deviation</b>	7.15	6.72	6.70	7.30	7.49	7.55	7.67	7.24	6.89	6.98	7.23	7.44	7.32	7.09	6.87	7.86	7.23	6.89	6.62

Cell Contents:  
- Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>DO NOT ASK: First Home mortgage AUTO POPULATE IF 24E=C1</b>	40%	87%	86%	3%	1%	37%	36%	31%	60%	55%	28%	27%	39%	45%	58%	21%	40%	57%	64%
<b>DO NOT ASK: Second mortgage or home equity line of credit AUTO POPULATE IF 24F=C1</b>	10%	23%	25%	2%	1%	10%	8%	6%	16%	17%	8%	7%	11%	11%	16%	5%	10%	16%	19%
<b>Credit Card Debt that you don't pay off every month</b>	25%	37%	40%	15%	21%	25%	29%	22%	34%	32%	19%	21%	27%	30%	30%	21%	30%	33%	29%
<b>Car Loans</b>	31%	42%	43%	17%	24%	30%	26%	33%	42%	33%	14%	22%	30%	33%	38%	16%	30%	40%	43%
<b>School Loans</b>	17%	18%	20%	6%	23%	16%	22%	32%	21%	12%	2%	7%	9%	22%	27%	15%	17%	21%	20%
<b>Back taxes</b>	6%	7%	9%	4%	7%	15%	8%	5%	8%	8%	3%	11%	7%	6%	5%	8%	8%	6%	4%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Other Loans/Debt</b>	6%	6%	7%	4%	8%	6%	7%	7%	7%	6%	4%	8%	6%	7%	5%	7%	7%	6%	6%
<b>Don't have any debt</b>	36%	19%	16%	60%	41%	34%	34%	30%	23%	31%	59%	46%	38%	30%	28%	45%	33%	26%	28%
<b>Don't know VOL</b>	2%	1%	1%	3%	2%	2%	2%	2%	1%	2%	3%	2%	2%	1%	1%	2%	1%	1%	1%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Very stressed</b>	9%	16%	24%	5%	13%	14%	15%	11%	15%	16%	8%	16%	13%	13%	11%	20%	15%	11%	5%
<b>Somewhat stressed</b>	22%	25%	27%	12%	25%	22%	25%	25%	27%	22%	11%	22%	22%	24%	21%	25%	24%	24%	16%
<b>Not very stressed</b>	18%	18%	15%	13%	17%	15%	14%	20%	19%	16%	12%	13%	17%	17%	20%	13%	17%	19%	20%
<b>Not at all stressed</b>	50%	40%	33%	69%	44%	48%	45%	42%	39%	44%	67%	48%	47%	44%	48%	41%	42%	45%	58%
<b>Don't know VOL</b>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%

Cell Contents:  
- Column Percentage

Table q111 - Do you feel you have sufficient savings?

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	44%	36%	30%	62%	33%	31%	33%	42%	33%	36%	55%	30%	40%	39%	48%	28%	35%	42%	57%
	<b>No</b>	55%	62%	69%	35%	66%	68%	65%	57%	66%	63%	41%	69%	59%	60%	51%	70%	63%	57%	42%
	<b>Don't know VOL</b>	2%	2%	1%	2%	1%	1%	2%	1%	1%	1%	3%	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?

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Yes</b>	73%	69%	59%	82%	59%	60%	56%	69%	65%	66%	77%	57%	67%	69%	76%	49%	64%	75%	87%
<b>No</b>	26%	29%	39%	16%	39%	37%	42%	29%	33%	33%	21%	41%	31%	30%	23%	49%	35%	23%	12%
<b>Don't know VOL</b>	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	3%	2%	2%	1%	1%	2%	2%	1%	1%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Very concerned</b>	8%	7%	10%	5%	11%	15%	10%	8%	9%	10%	3%	14%	9%	7%	5%	13%	10%	6%	4%
	<b>Somewhat concerned</b>	12%	12%	13%	7%	13%	18%	8%	13%	16%	13%	2%	13%	11%	11%	12%	11%	13%	12%	11%
	<b>Not very concerned</b>	17%	20%	19%	10%	16%	18%	13%	21%	22%	16%	5%	13%	16%	16%	20%	12%	17%	19%	20%
	<b>Not at all concerned</b>	60%	58%	55%	71%	56%	46%	64%	56%	51%	57%	83%	55%	60%	62%	60%	58%	57%	60%	63%
	<b>Don't know VOL</b>	4%	3%	3%	6%	4%	3%	4%	3%	3%	4%	8%	4%	4%	3%	3%	6%	4%	3%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS					RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Significantly higher now</b>	21%	18%	18%	16%	26%	21%	26%	29%	20%	16%	14%	21%	20%	20%	20%	21%	20%	19%	22%	
<b>About the same vs. twelve months ago</b>	60%	58%	53%	66%	53%	55%	53%	53%	57%	59%	68%	55%	59%	58%	62%	53%	56%	61%	63%	
<b>Significantly lower now</b>	18%	22%	27%	16%	20%	23%	20%	17%	22%	24%	16%	23%	21%	21%	18%	25%	23%	19%	14%	
<b>Don't know VOL</b>	1%	2%	2%	1%	1%	1%	2%	1%	1%	1%	2%	1%	.%	1%	.%	1%	1%	1%	1%	

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Significantly higher now	35%	34%	36%	40%	36%	39%	36%	33%	34%	37%	41%	41%	39%	35%	32%	40%	38%	34%	30%
About the same vs. twelve months ago	53%	53%	50%	50%	50%	48%	49%	54%	54%	50%	50%	48%	50%	53%	57%	47%	49%	54%	58%
Significantly lower now	10%	11%	12%	9%	13%	12%	13%	12%	11%	12%	7%	11%	11%	11%	11%	12%	12%	10%	11%
Don't know VOL	1%	2%	2%	1%	1%	2%	2%	1%	1%	1%	2%	1%	1%	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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
Significantly higher now	9%	12%	16%	15%	20%	18%	19%	12%	13%	13%	12%	19%	14%	12%	11%	22%	18%	11%	7%
About the same as twelve months ago	63%	62%	63%	51%	55%	62%	60%	62%	63%	62%	62%	63%	64%	63%	62%	60%	62%	64%	60%
Significantly lower now	25%	23%	18%	28%	17%	17%	17%	24%	23%	23%	22%	16%	21%	24%	26%	14%	18%	23%	30%
Don't know VOL	3%	3%	3%	6%	8%	3%	4%	3%	2%	2%	4%	2%	1%	1%	1%	4%	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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	Significantly higher now	15%	16%	19%	11%	18%	20%	18%	18%	17%	16%	11%	19%	15%	17%	14%	19%	18%	15%	12%
	About the same vs. twelve months ago	59%	55%	54%	65%	58%	56%	56%	56%	57%	58%	64%	58%	60%	58%	60%	58%	59%	58%	58%
	Significantly lower now	20%	24%	23%	15%	17%	18%	19%	21%	23%	21%	14%	15%	19%	22%	23%	15%	19%	24%	26%
	Don't know VOL	6%	4%	4%	9%	7%	6%	7%	5%	4%	5%	10%	8%	5%	4%	3%	9%	5%	4%	4%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Grade school	3%	2%	2%	4%	4%	13%	2%	2%	4%	3%	5%	23%	0%	0%	0%	8%	3%	1%	1%
Some high school	11%	6%	7%	12%	17%	21%	14%	11%	9%	10%	13%	77%	0%	0%	0%	23%	10%	5%	3%
High school graduate	28%	24%	25%	32%	31%	28%	30%	29%	23%	28%	31%	0%	100%	0%	0%	34%	35%	25%	16%
Some college	25%	25%	26%	23%	26%	19%	26%	27%	23%	25%	24%	0%	0%	89%	0%	22%	27%	29%	20%
College graduate	17%	23%	22%	15%	12%	10%	15%	18%	23%	18%	13%	0%	0%	0%	64%	7%	14%	23%	31%
Graduate school	10%	13%	11%	10%	5%	3%	8%	8%	13%	11%	10%	0%	0%	0%	36%	2%	5%	12%	24%
Technical school	3%	3%	3%	4%	3%	2%	3%	3%	4%	4%	2%	0%	0%	11%	0%	2%	4%	4%	3%
Don't know VOL	2%	3%	3%	2%	2%	3%	3%	2%	2%	2%	2%	0%	0%	0%	0%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Suburban</b>	39%	47%	48%	35%	30%	28%	36%	38%	44%	40%	37%	23%	36%	42%	52%	26%	35%	46%	54%
<b>Rural</b>	24%	25%	22%	33%	16%	13%	13%	20%	23%	26%	25%	25%	28%	25%	19%	23%	25%	25%	21%
<b>Urban or city</b>	35%	25%	26%	30%	51%	55%	49%	39%	31%	31%	35%	49%	36%	32%	29%	48%	37%	27%	23%
<b>Don't know VOL</b>	3%	3%	4%	2%	3%	4%	3%	3%	3%	3%	3%	3%	1%	1%	1%	3%	3%	2%	3%

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	14%	16%	16%	23%	4%	12%	10%	7%	13%	17%	18%	11%	11%	13%	19%	5%	10%	15%	26%
	<b>No</b>	84%	81%	81%	76%	95%	85%	87%	91%	85%	81%	80%	89%	88%	86%	81%	93%	88%	83%	72%
	<b>Don't know VOL</b>	2%	3%	3%	2%	2%	2%	3%	2%	2%	2%	2%	1%	.%	.%	.%	2%	2%	2%	2%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Married or have an unmarried partner</b>	60%	74%	72%	61%	39%	64%	41%	49%	74%	67%	50%	57%	59%	59%	69%	37%	55%	70%	81%
<b>Single</b>	23%	11%	12%	14%	43%	23%	37%	44%	15%	14%	8%	22%	24%	25%	19%	35%	25%	17%	11%
<b>Widowed</b>	7%	4%	4%	16%	5%	3%	8%	1%	1%	4%	29%	10%	8%	7%	4%	13%	7%	3%	2%
<b>Divorced</b>	7%	7%	8%	7%	9%	6%	9%	3%	7%	11%	9%	8%	8%	8%	7%	12%	9%	6%	3%
<b>Other VOL</b>	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%
<b>Don't know VOL</b>	2%	3%	3%	2%	2%	2%	3%	2%	2%	2%	2%	1%	.%	.%	.%	2%	2%	2%	2%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	60%	51%	49%	79%	58%	42%	56%	46%	26%	69%	94%	55%	59%	61%	58%	62%	59%	56%	53%
1	16%	18%	18%	9%	16%	19%	19%	20%	21%	16%	3%	15%	16%	16%	16%	14%	16%	17%	17%
2	14%	19%	19%	7%	14%	21%	14%	19%	31%	9%	1%	14%	14%	14%	17%	12%	14%	16%	19%
3	6%	8%	9%	3%	7%	12%	6%	9%	15%	3%	1%	10%	6%	6%	7%	7%	7%	7%	7%
4	2%	2%	3%	1%	3%	4%	2%	3%	5%	1%	.%	3%	2%	2%	2%	3%	3%	2%	2%
5	1%	1%	1%	.%	1%	1%	1%	1%	1%	.%	.%	1%	1%	1%	.%	1%	1%	1%	.%
6	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
7	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%
8	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
10	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%
12	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	.%	0%	0%	.%	.%
17	.%	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
20	.%	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	.%	.%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	1%
Mean	0.78	0.95	1.01	0.38	0.83	1.24	0.82	1.08	1.59	0.52	0.08	0.96	0.78	0.74	0.81	0.78	0.83	0.82	0.88
Standard Deviation	1.18	1.22	1.27	0.94	1.23	1.36	1.22	1.29	1.35	0.96	0.42	1.34	1.18	1.14	1.17	1.23	1.25	1.16	1.18

Cell Contents:

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	85%	83%	82%	89%	85%	77%	82%	87%	82%	79%	95%	82%	84%	84%	88%	86%	83%	84%	84%
1	10%	12%	13%	7%	9%	15%	12%	7%	12%	15%	3%	13%	11%	10%	9%	9%	11%	11%	11%
2	3%	3%	3%	2%	3%	5%	3%	3%	3%	4%	1%	4%	3%	3%	3%	3%	3%	3%	3%
3	1%	1%	1%	.%	1%	1%	1%	1%	1%	1%	.%	1%	1%	1%	.%	1%	1%	1%	1%
4	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%
5	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%
6	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%
7	.%	.%	.%	0%	0%	.%	0%	.%	.%	.%	0%	0%	.%	0%	.%	.%	.%	0%	.%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
10	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%
13	.%	.%	0%	0%	.%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	.%	0%
15	.%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%
22	.%	.%	.%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Mean	0.20	0.22	0.24	0.13	0.21	0.33	0.23	0.19	0.24	0.27	0.05	0.24	0.21	0.22	0.16	0.19	0.23	0.21	0.20
Standard Deviation	0.59	0.61	0.65	0.48	0.65	0.79	0.62	0.63	0.68	0.63	0.33	0.64	0.59	0.62	0.55	0.59	0.65	0.60	0.58





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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	86%	85%	84%	86%	88%	81%	83%	90%	93%	80%	85%	83%	84%	87%	90%	85%	85%	87%	88%
1	9%	10%	11%	10%	7%	11%	12%	5%	4%	15%	10%	11%	10%	9%	7%	10%	10%	9%	8%
2	2%	3%	3%	2%	2%	4%	3%	2%	1%	4%	2%	4%	3%	2%	2%	3%	3%	2%	2%
3	1%	.%	.%	1%	1%	1%	1%	1%	.%	1%	.%	1%	1%	1%	.%	1%	1%	.%	.%
4	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
5	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
6	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%
7	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	0%	0%
8	.%	.%	0%	0%	.%	.%	0%	0%	0%	.%	.%	.%	.%	.%	0%	.%	.%	0%	0%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
10	.%	.%	.%	.%	0%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%	.%	0%	.%	0%
11	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
12	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
14	.%	0%	0%	0%	.%	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
20	.%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%
52	.%	.%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%	0%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Mean	0.19	0.20	0.25	0.18	0.18	0.28	0.22	0.18	0.10	0.26	0.19	0.26	0.24	0.18	0.13	0.22	0.23	0.17	0.15
Standard Deviation	0.86	1.02	1.64	0.58	0.65	0.79	0.61	1.25	0.57	0.62	0.61	0.71	1.26	0.61	0.49	0.67	1.34	0.60	0.56

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	88%	91%	90%	91%	84%	81%	86%	80%	89%	91%	95%	87%	87%	88%	91%	86%	87%	89%	91%
1	6%	5%	6%	6%	8%	10%	9%	9%	6%	6%	2%	8%	7%	7%	5%	9%	7%	6%	4%
2	4%	2%	2%	2%	5%	7%	3%	9%	3%	2%	1%	4%	5%	4%	3%	4%	4%	3%	3%
3	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%
4	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%
5	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	0%
6	.%	.%	0%	.%	0%	.%	0%	.%	0%	0%	.%	0%	.%	0%	0%	.%	0%	0%	0%
7	.%	.%	.%	.%	0%	0%	.%	0%	.%	0%	.%	0%	.%	0%	.%	0%	0%	.%	.%
8	.%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	.%	0%	0%	0%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%
10	.%	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%	0%	.%	.%	.%	.%	0%	.%	.%
14	.%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%
21	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	.%	0%	0%	0%
50	.%	0%	0%	0%	.%	.%	.%	0%	.%	0%	0%	0%	0%	.%	0%	0%	.%	0%	0%
90	.%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%	.%	0%	0%	0%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Mean	0.16	0.12	0.14	0.13	0.21	0.27	0.19	0.30	0.15	0.11	0.06	0.17	0.18	0.18	0.12	0.19	0.18	0.14	0.13
Standard Deviation	0.72	0.51	0.56	1.06	0.64	0.74	0.73	0.72	0.65	0.42	1.08	0.52	0.57	1.02	0.46	0.62	1.06	0.52	0.51

Cell Contents:

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

	GP																			
	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME				
	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k		
0	92%	94%	93%	93%	89%	88%	88%	88%	94%	93%	95%	91%	91%	92%	95%	90%	91%	93%	95%	
1	5%	4%	4%	4%	6%	8%	7%	7%	4%	4%	3%	6%	5%	5%	3%	6%	6%	4%	3%	
2	1%	1%	1%	1%	2%	2%	2%	3%	1%	1%	1%	1%	2%	2%	1%	2%	1%	1%	1%	
3	.%	.%	.%	.%	1%	1%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	
4	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	
5	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	0%	
6	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	
7	.%	.%	0%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	.%	0%	.%	.%	0%	
8	.%	0%	0%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%	.%	.%	0%	0%	
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	
10	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	0%	.%	.%	.%	.%	.%	0%	0%	
20	.%	0%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%	0%	0%	.%	.%	0%	0%	0%	
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
Mean	0.10	0.07	0.08	0.08	0.15	0.16	0.16	0.16	0.08	0.05	0.12	0.12	0.11	0.06	0.15	0.11	0.08	0.06		
Standard Deviation	0.45	0.40	0.44	0.41	0.55	0.56	0.59	0.55	0.43	0.34	0.47	0.48	0.48	0.37	0.57	0.47	0.39	0.33		

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	93%	95%	94%	95%	89%	93%	93%	88%	95%	95%	96%	94%	94%	92%	94%	91%	92%	94%	95%
1	4%	3%	3%	3%	6%	4%	4%	6%	3%	3%	2%	4%	4%	5%	4%	5%	4%	3%	3%
2	1%	1%	1%	.%	2%	2%	1%	2%	1%	1%	.%	1%	1%	1%	1%	2%	1%	1%	1%
3	.%	.%	.%	.%	1%	.%	.%	1%	.%	.%	.%	.%	.%	1%	.%	1%	1%	.%	.%
4	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
5	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
6	.%	0%	0%	.%	.%	.%	0%	.%	0%	0%	.%	.%	.%	.%	0%	.%	.%	0%	0%
7	.%	.%	.%	0%	.%	0%	.%	.%	0%	.%	0%	.%	0%	0%	.%	.%	.%	0%	0%
8	.%	0%	0%	0%	.%	.%	.%	.%	.%	0%	0%	.%	0%	.%	0%	.%	0%	0%	0%
9	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%
10	.%	0%	0%	.%	.%	0%	0%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Mean	0.09	0.06	0.08	0.05	0.17	0.11	0.08	0.18	0.06	0.06	0.04	0.09	0.08	0.12	0.07	0.13	0.10	0.08	0.05
Standard Deviation	0.47	0.33	0.39	0.31	0.64	0.53	0.43	0.65	0.38	0.33	0.30	0.49	0.42	0.52	0.38	0.56	0.46	0.44	0.33

Cell Contents:  
- Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Employed full-time</b>	51%	60%	59%	33%	47%	51%	47%	59%	69%	56%	8%	37%	49%	49%	64%	27%	50%	63%	70%
	<b>Employed part-time</b>	11%	9%	9%	8%	16%	15%	11%	18%	10%	9%	6%	13%	11%	14%	9%	17%	12%	9%	7%
	<b>Not currently employed in a paying job</b>	14%	13%	14%	9%	21%	20%	17%	19%	16%	16%	4%	23%	16%	16%	10%	26%	14%	11%	9%
	<b>Retired</b>	20%	14%	13%	47%	12%	10%	21%	1%	2%	16%	80%	25%	23%	19%	15%	26%	21%	15%	11%
	<b>Don't know VOL</b>	3%	4%	5%	3%	3%	4%	4%	3%	3%	4%	3%	2%	2%	2%	1%	4%	3%	3%	3%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person</b>	30%	36%	33%	30%	21%	17%	25%	25%	34%	32%	35%	11%	15%	24%	54%	12%	18%	31%	54%
<b>White collar office or support person, like a secretary, assistant, receptionist</b>	13%	13%	13%	13%	13%	12%	14%	12%	13%	14%	12%	6%	13%	17%	12%	11%	15%	14%	11%
<b>White collar government, law enforcement, or education</b>	9%	11%	12%	7%	7%	7%	12%	8%	10%	10%	7%	2%	6%	8%	15%	5%	7%	13%	10%
<b>Fine arts, like artist, singer, dancer, actor</b>	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwater	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>Blue collar/trade worker, like carpenter, electrician, trucker, farming, fishing, manufacturing worker, retail, security guard, foodservice/waiter</b>	35%	30%	31%	38%	43%	49%	33%	39%	33%	34%	29%	67%	52%	36%	10%	53%	46%	32%	17%
<b>Military</b>	1%	1%	1%	1%	2%	1%	1%	2%	1%	.%	.%	.%	1%	2%	1%	2%	1%	1%	1%
<b>Other</b>	9%	8%	8%	9%	12%	12%	12%	10%	8%	9%	15%	12%	11%	10%	7%	15%	10%	8%	6%
<b>Don't know VOL</b>	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	.%

Cell Contents:  
- Column Percentage



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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
0	45%	37%	38%	61%	51%	38%	54%	34%	35%	44%	80%	52%	47%	46%	42%	63%	50%	38%	28%
1	42%	51%	50%	29%	35%	43%	34%	48%	54%	43%	15%	34%	40%	42%	48%	26%	37%	49%	58%
2	9%	9%	9%	6%	9%	13%	9%	12%	8%	9%	3%	9%	9%	9%	8%	7%	9%	9%	10%
3	2%	2%	2%	1%	3%	4%	2%	3%	1%	2%	.%	2%	2%	2%	1%	2%	2%	2%	2%
4	.%	.%	.%	.%	1%	1%	.%	1%	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%
5	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%
6	.%	.%	0%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%
7	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	0%	.%	.%	0%	.%
8	.%	0%	0%	0%	0%	.%	.%	0%	.%	0%	0%	.%	0%	0%	0%	.%	0%	0%	0%
9	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%
10	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	0%	.%	.%	.%	.%	.%	.%	.%
13	.%	0%	0%	0%	.%	.%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
18	.%	0%	0%	0%	.%	0%	0%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	.%	0%
20	.%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%	.%	0%	0%	0%	0%
41	.%	.%	0%	0%	0%	0%	0%	.%	0%	0%	0%	0%	0%	0%	.%	0%	0%	.%	0%
Don't Know VOL	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	0%	.%
Don't Know VOL	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Mean	0.70	0.76	0.75	0.48	0.67	0.84	0.59	0.89	0.76	0.70	0.23	0.65	0.69	0.70	0.70	0.50	0.64	0.77	0.88
Standard Deviation	0.85	0.76	0.74	0.74	0.96	0.89	0.78	0.97	0.72	0.81	0.56	0.86	0.84	0.87	0.79	0.83	0.79	0.90	0.75

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>Yes</b>	10%	11%	12%	6%	9%	9%	9%	12%	12%	10%	3%	7%	8%	11%	12%	7%	10%	11%	11%
<b>No</b>	87%	84%	83%	91%	88%	87%	86%	84%	85%	87%	94%	91%	90%	87%	87%	90%	87%	86%	85%
<b>Don't know VOL</b>	3%	5%	5%	3%	3%	4%	4%	3%	3%	4%	4%	2%	2%	1%	1%	3%	3%	3%	4%

Cell Contents:  
 - Column Percentage

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

		GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
	<b>Yes</b>	14%	13%	15%	11%	17%	47%	9%	14%	18%	14%	8%	29%	12%	10%	13%	19%	16%	10%	11%
	<b>No</b>	83%	82%	80%	87%	80%	48%	88%	82%	79%	83%	89%	69%	87%	89%	85%	78%	81%	87%	85%
	<b>Don't know VOL</b>	3%	4%	5%	3%	3%	4%	4%	3%	3%	3%	3%	2%	2%	1%	1%	3%	3%	3%	3%

Cell Contents:  
 - Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
		GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k
<b>This year</b>	1%	.%	.%	.%	1%	.%	1%	2%	.%	.%	.%	1%	.%	1%	1%	1%	1%	.%	1%
<b>Last year</b>	2%	.%	0%	.%	3%	.%	1%	4%	.%	.%	.%	.%	1%	2%	2%	2%	1%	1%	1%
<b>Two to five years ago</b>	6%	2%	2%	3%	12%	5%	7%	13%	4%	2%	.%	5%	6%	7%	6%	8%	5%	4%	3%
<b>Six to ten years ago</b>	12%	9%	8%	5%	18%	14%	12%	22%	13%	5%	2%	12%	14%	9%	12%	14%	10%	10%	11%
<b>Eleven or more years ago</b>	76%	85%	86%	88%	64%	80%	71%	56%	79%	89%	93%	80%	76%	78%	76%	73%	82%	81%	81%
<b>Don't know VOL</b>	3%	3%	4%	3%	3%	1%	8%	3%	2%	3%	5%	2%	3%	3%	3%	2%	2%	4%	3%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Less than \$10,000	42%	37%	45%	24%	64%	58%	56%	54%	44%	40%	30%	65%	50%	45%	28%	71%	52%	37%	16%
\$10,000 - \$49,999	18%	21%	21%	15%	15%	18%	16%	20%	21%	16%	12%	13%	17%	19%	21%	11%	19%	24%	20%
\$50,000 - \$99,999	8%	10%	8%	10%	4%	5%	5%	6%	9%	9%	8%	3%	7%	8%	11%	3%	6%	11%	14%
\$100,000 - \$149,999	4%	5%	4%	6%	1%	3%	3%	3%	4%	5%	5%	2%	4%	4%	7%	1%	4%	5%	9%
\$150,000 - \$249,999	4%	4%	3%	6%	1%	1%	2%	2%	3%	4%	5%	1%	3%	3%	5%	1%	2%	4%	8%
\$250,000 - \$499,999	3%	3%	2%	6%	1%	1%	1%	1%	2%	4%	5%	1%	2%	3%	5%	.%	2%	4%	7%
\$500,000 - \$999,999	2%	2%	2%	5%	.%	.%	1%	1%	1%	3%	4%	.%	1%	2%	4%	.%	1%	2%	6%
\$1 - \$2 million	1%	1%	.%	2%	.%	.%	.%	.%	1%	1%	2%	.%	.%	1%	2%	.%	.%	1%	3%
\$2 - \$5 million	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%	1%	.%	.%	.%	2%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>More than \$5 million</b>	.%	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%
<b>Don't know VOL</b>	17%	16%	14%	25%	13%	14%	16%	13%	14%	17%	27%	14%	16%	14%	16%	12%	13%	12%	14%

Cell Contents:  
- Column Percentage

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

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
Less than \$10,000	38%	9%	10%	65%	59%	47%	45%	41%	23%	31%	56%	55%	44%	35%	24%	61%	41%	25%	19%
\$10,000 - \$49,999	16%	13%	12%	14%	21%	17%	18%	18%	15%	16%	11%	16%	16%	19%	14%	16%	20%	18%	10%
\$50,000 - \$99,999	9%	15%	12%	3%	5%	8%	7%	8%	10%	11%	6%	8%	9%	10%	10%	5%	11%	13%	8%
\$100,000 - \$149,999	7%	14%	14%	2%	2%	5%	5%	7%	10%	9%	3%	4%	7%	8%	10%	3%	8%	12%	9%
\$150,000 - \$249,999	9%	18%	19%	1%	1%	6%	6%	8%	15%	10%	4%	3%	6%	10%	15%	2%	6%	14%	16%
\$250,000 - \$499,999	7%	14%	18%	1%	1%	5%	5%	5%	13%	8%	2%	3%	4%	6%	14%	1%	3%	8%	19%
\$500,000 - \$999,999	2%	3%	4%	.%	.%	1%	1%	1%	3%	2%	1%	1%	1%	1%	3%	.%	.%	1%	6%
\$1 - \$2 million	.%	.%	1%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	1%	.%	.%	.%	1%
\$2 - \$5 million	.%	.%	.%	.%	0%	.%	.%	.%	.%	.%	.%	0%	.%	.%	.%	.%	0%	.%	.%

	GP	OWNER STATUS				RACE		GENERATION				EDUCATION				INCOME			
	GP	Mortgage	Underwriter	Owner	Renter	Hispanic	African American	Gen Y	Gen X	Boomer	Pre-boomer	Less Than High School	High School	Some College	College/grad School	<\$25k	\$25-50k	\$50-100k	>\$100k
<b>More than \$5 million</b>	.%	.%	0%	.%	.%	.%	.%	.%	.%	.%	.%	.%	.%	0%	.%	.%	0%	.%	.%
<b>Don't know VOL</b>	13%	13%	11%	14%	11%	11%	13%	11%	10%	13%	17%	10%	12%	10%	11%	10%	10%	9%	11%

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