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Interviews: 2,005 adults, including
935 men and 1,070 women
Dates: June 22-29, 2010

	All Adults	Men	Women
[109]			
Male	48	100	-
Female	52	-	100

FINAL

Study #9775b
Citi Q2 Survey
June 2010

Please note: all results are shown as percentages unless otherwise stated.

1. How would you rate the condition of the economy in the area where you live these days—excellent, good, only fair, or poor?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Excellent	2	1	2	2	2	2	1	[152]
Good	22	18	20	22	19	21	18	
Only fair.....	42	44	45	40	44	45	44	
Poor	33	36	33	35	35	31	36	
Don't know/refused.....	1	1	-	1	-	1	1	

2. During the next twelve months, do you think that business conditions in the area where you live will be much better than they are now, somewhat better, somewhat worse, or much worse?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Much better	5	5	6	4	5	5	5	[153]
Somewhat better.....	48	53	51	46	53	51	54	
Somewhat worse.....	20	19	21	21	19	19	19	
Much worse.....	9	7	10	11	8	7	6	
About the same (VOL)	14	13	10	15	13	14	12	
No answer/don't know.....	4	3	2	3	2	4	4	

3. And how would you rate employment opportunities for people like you who may be looking for work in the area where you live--do you think that job opportunities are excellent, good, only fair, or poor?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Excellent	1	2	2	1	2	2	1	[154]
Good	11	10	11	11	12	10	9	
Only fair.....	36	35	35	37	33	36	37	
Poor	49	49	49	49	50	49	48	
Don't know/refused.....	3	4	3	2	3	3	5	

4. Thinking about the big things people buy, such as furniture, a refrigerator, an automobile, a television, and things like that, if you needed or wanted to buy a major household item would it be an excellent time to buy it, a good time, only a fair time, or a poor time to buy it?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Excellent time to buy.....	6	9	9	7	11	5	6	[155]
Good time to buy.....	29	28	30	31	29	27	27	
Only a fair time to buy.....	30	27	24	30	26	31	28	
Poor time to buy.....	32	34	35	29	32	35	36	
Don't know/refused.....	3	2	2	3	2	2	3	

5. Thinking about the country's economic conditions, have we pretty much hit the bottom, or is there still a ways to go before we hit the bottom?

	All Adults					Men		Women		
	6/10	3/10	1/10 ¹	10/09	9/17-20/09 ¹	6/10	3/10	6/10	3/10	
Pretty much hit the bottom.....	23	24	31	29	35	24	24	22	24	[156]
Still ways to go.....	62	59	53	58	52	60	59	65	60	
Hit bottom already (VOL).....	10	12	13	8	9	11	13	8	12	
Not sure.....	5	5	3	5	4	5	4	5	4	
			9/1-5/09	7/09 ¹	2-3/09 ¹					
			22	27	17					
			63	58	76					
			11	10	3					
			4	5	4					

¹Comparative data comes from surveys conducted for NBC News/WSJ.

6. Turning to your own personal financial situation, would you say that you are better off now than you were a year ago, worse off than a year ago, or are things about the same as before?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Better off now.....	17	15	14	17	17	16	13	[157]
Worse off now.....	31	33	39	30	33	32	34	
About the same.....	52	52	47	53	50	52	53	
No answer/don't know.....	-	-	-	-	-	-	-	

7. Now looking ahead to the next 12 months or so, would you say that you are very optimistic that your own financial situation will get better, somewhat optimistic, somewhat pessimistic, or very pessimistic that your own financial situation will get better?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Very optimistic.....	17	16	18	15	17	19	15	[158]
Somewhat optimistic.....	47	50	47	47	49	47	51	
Somewhat pessimistic.....	22	21	21	23	22	20	19	
Very pessimistic.....	10	9	11	10	8	10	10	
No answer/don't know.....	4	4	3	5	4	4	5	

8. How comfortable are you with your current level of savings, such as savings for college, retirement, or for a rainy day—very comfortable, somewhat comfortable, somewhat uncomfortable, or very uncomfortable?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Very comfortable	15	18	15	16	20	14	17	[159]
Somewhat comfortable	34	34	33	33	34	35	34	
Somewhat uncomfortable	25	22	22	27	24	22	21	
Very uncomfortable	24	24	28	22	20	27	26	
No answer/don't know	2	2	2	2	2	2	2	

9. How comfortable are you with your current level of debt, such as loans, mortgages, or the amount of money you may owe others—very comfortable, somewhat comfortable, somewhat uncomfortable, or very uncomfortable?

	All Adults			Men		Women		
	6/10	3/10	9/09	6/10	3/10	6/10	3/10	
Very comfortable	34	38	35	35	38	32	38	[160]
Somewhat comfortable	31	29	30	33	29	30	29	
Somewhat uncomfortable	20	19	19	19	19	21	20	
Very uncomfortable	13	11	14	11	12	15	10	
No answer/don't know	2	3	2	2	2	2	3	

10. Just as your best guess, how long do you think it will be before the economy returns to the point where things are stable for you and others in your household? Would you say this has already happened, it will happen by the end of this year, sometime next year, two or three years from now, more like four or five years, longer than that, or do you not think things will stabilize for you and your household over any length of time?

	All Adults	Men	Women	
Has already happened	11	13	9	[161]
By the end of this year	8	8	8	
Next year	15	14	16	
Two or three years from now	34	36	32	
Four or five years from now	19	17	20	
Longer than that	5	4	6	
Will never stabilize	4	4	5	
Not sure	4	4	4	

11. If and when the economy stabilizes, which one or two of the following are you most looking forward to returning to? **(IF MORE THAN TWO, ASK:)** Well, if you could only choose two things, which would you choose?

	All Adults	Men	Women	
Being able to go out more often for meals or entertainment	7	8	5	[162-163]
Being able to go on vacation.....	18	18	18	>
Worrying less about household finances	15	13	17	
Having family gatherings for the holidays	6	5	7	
Taking care of medical issues that have been deferred.....	10	9	11	
Being able to make a major purchase like a new car or home....	17	18	16	
Reducing your level of debt	18	19	18	
Being able to save or invest more.....	30	31	28	
Other (specify)	3	4	3	
Not sure	7	7	8	

12/13. Thinking about your spending and saving habits today, and not including any automatic savings plans such as a company 401(k) plan, would you say right now your household is spending more than it has coming in and adding to debt, spending less than it has coming in and adding to savings and investment, or spending about what comes in and pretty much breaking even? **(IF MORE/LESS, ASK:)** And would you say you are spending a little (MORE/LESS) or a lot (MORE/LESS)?

	All Adults	Men	Women	
Total spending more/adding to debt	14	12	15	[171-173]
A little	7	7	7	
A lot.....	7	5	8	
Total spending less/adding to savings	25	29	23	
A lot.....	7	8	7	
A little	18	21	16	
About the same.....	59	58	60	
Not sure	2	1	2	

14. Now I will mention a few specific categories of debt that some people may hold and I want you to tell me whether you have this type of debt or not, and if you DO HAVE this type of debt tell me whether it is not a problem for you, a minor problem for you, a major problem for you, or is it a debt that is becoming unmanageable?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF NATIONAL WHO YES, HAVE THIS DEBT

	Total Yes, Have This Debt	Yes, Have This Debt				No, Do Not Have This Debt	No Answer/ Don't Know	
		Not A Problem	Minor Problem	Major Problem	Becoming Unmanage- able			
Health expenses								[209]
All Adults.....	45	18	16	9	2	54	1	
Men.....	44	20	15	7	2	55	1	
Women.....	46	16	18	10	2	53	1	
Credit card debt								[178]
All Adults.....	44	19	16	7	2	55	1	
Men.....	43	20	15	6	2	56	1	
Women.....	44	18	16	8	2	55	1	
Mortgage debt								[175]
All Adults.....	43	26	11	4	2	56	1	
Men.....	45	28	12	4	1	54	1	
Women.....	40	24	11	3	2	59	1	
Consumer loans such as car payments								[180]
All Adults.....	35	22	10	2	-	65	1	
Men.....	35	24	8	2	1	64	1	
Women.....	34	20	12	2	-	65	1	
Student loans								[177]
All Adults.....	23	10	8	4	1	76	1	
Men.....	22	10	7	4	1	77	1	
Women.....	24	11	8	4	1	75	1	
Home equity loans								[176]
All Adults.....	21	14	5	2	1	77	1	
Men.....	23	14	6	2	1	76	1	
Women.....	20	13	4	2	1	79	1	
Debt to friends or family members								[179]
All Adults.....	19	9	6	2	1	81	1	
Men.....	20	10	6	3	1	79	1	
Women.....	17	8	6	2	1	82	1	
Unpaid taxes								[208]
All Adults.....	16	10	3	2	1	83	1	
Men.....	18	10	5	1	2	81	1	
Women.....	14	9	2	2	1	85	1	
Alimony and child support payments								[174]
All Adults.....	9	6	2	1	-	90	1	
Men.....	11	8	2	1	-	88	1	
Women.....	8	5	1	1	1	91	1	

(ASK ONLY OF RESPONDENTS WHO SAY THEY ARE PARENTS OF CHILDREN UNDER AGE 18 IN Q.1g)

15. Thinking about the end of the summer and the need to do back-to-school shopping for the students in your family who will be returning to school, is the cost for school supplies, clothes, and any other back-to-school items something that you expect to NOT cause a strain for your family, something that you expect to cause a minor strain, to cause a major strain, or do you expect back-to-school costs to be an unmanageable strain for your family this year?

	All Adults	Men	Women	
Expect to NOT cause a strain.....	45	56	35	[210]
Expect to be a minor strain.....	35	31	39	
Expect to be a major strain.....	7	4	10	
Expect to be an unmanageable strain.....	4	2	6	
Do not have students at home (VOL).....	8	6	9	
No answer/don't know.....	1	1	1	

16. For many people, adult life moves through stages such as completing your education, entering the work force, starting a family, and planning for retirement. Which one of these would you say you are focused on as your current life stage or do you not see yourself in any of these categories? **(IF MORE THAN TWO, ASK:)** Well, which of these stages would you say you are most focused on?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

	All Adults	Men	Women	
Planning for retirement.....	27	28	25	[211]
Living in retirement.....	18	16	19	>
Getting children through their education.....	11	10	12	
Completing an education.....	11	10	13	
Entering the work force.....	6	6	6	
Starting a family.....	5	5	4	
Settling down with a partner.....	3	3	2	
Do not see myself in any of these stages.....	22	22	22	
Don't know/refused.....	3	4	3	

17/18. Which of the following would you say is your highest priority as a reason for you to save money at this time? **(IF MORE THAN ONE, ASK:)** Well, if you could only choose one, which would you choose? **(IF "NONE" OR "NOT SURE," ASK:)** And from the same list, which, if any, would you say is a second reason for you to save money? **(IF MORE THAN ONE, SAY:)** Well, if you could only choose one, which would you choose?

	Q.17 Top Priority	Q.17 Top Priority	Q.17 Top Priority	Q.17/18 COMBINED Top/Second Priorities	Q.17/18 COMBINED Top/Second Priorities	Q.17/18 COMBINED Top/Second Priorities
	All Adults	Men	Women	All Adults	Men	Women
To have money for emergencies and unexpected needs.....	26	24	27	45	42	48
To fund retirement.....	19	22	17	36	38	34
To reduce your debt.....	14	14	13	23	23	23
To pay for education.....	10	10	11	19	18	20
To pay medical expenses.....	6	4	7	13	10	16
To invest in financial markets.....	3	4	3	9	12	7
To buy a car.....	3	3	4	9	10	9
To pass on to heirs.....	5	4	5	10	10	11
To buy a home.....	5	5	5	10	10	11
To start a business.....	2	2	1	4	5	2
None (VOL).....	6	6	6	10	10	11
Not sure.....	1	2	1	3	4	3

[212-213]

[214-215]

CONTINUE

Skip to Q.21

(ASK ONLY OF RESPONDENTS WHO SAY "TO PAY FOR EDUCATION" IN Q.17/18)

19. You mentioned that education is an important reason to save money. Are you primarily saving money for an education for yourself or your spouse or partner, or is it primarily for your children's education?

	All Adults	Men	Women	
Self or spouse	35	34	37	Skip Q.21 [216]
Children	57	62	52	CONTINUE
Both self or spouse and children (VOL)	7	3	10	
Other (VOL)	1	1	1	Skip Q.21
Don't know/refuse	-	-	-	Skip Q.21

(ASK ONLY OF RESPONDENTS WHO SAY "CHILDREN" OR "BOTH SELF/SPOUSE AND CHILDREN" IN Q.19)

20. And how confident are you that you are able to save now at a rate that will have you as prepared as you want to be to help your child with their education? Do you consider yourself very confident, somewhat confident, not very confident, or not confident at all that you will be able to help your child with their education?

	All Adults	Men	Women	
Very confident	19	26	13	[217]
Somewhat confident.....	45	43	46	
Not very confident	21	18	24	
Not confident at all.....	14	12	16	
Don't know/refused.....	1	1	1	

21. How confident are you when it comes to your knowledge of personal finance, including managing savings, investments and debt, household budgeting, and planning for your financial future? What rating would you give yourself using a scale from zero to 10, on which a 10 means extremely confident in your knowledge of personal finance, a zero means you are not confident at all, and a five is the midpoint. You may use any number from zero to 10 to tell me how confident you are.

	All Adults	Men	Women	
10.....	14	14	15	[218-219]
7-9.....	52	56	48	
4-6.....	28	25	31	
0-3.....	6	5	6	
Cannot rate	-	-	-	
Mean	7.1	7.2	7.0	

22. And thinking about the period when you were first leaving school and home and entering the labor force and living on your own, what rating would you have given for yourself then using the same zero-to-10 scale, on which a 10 means extremely confident and a zero means not confident at all. You may use any number from zero to ten to tell me how confident you were when you first entered the labor market.

	All Adults	Men	Women	
10.....	11	10	11	[220-221]
7-9.....	26	26	26	
4-6.....	37	39	35	
0-3.....	23	23	25	
Cannot rate	3	2	3	
Mean	5.5	5.5	5.5	

23. And once again using the same zero-to-10 scale, please give yourself a rating for how confident you feel now when it comes to some specific aspects of financial knowledge. On this scale a zero means you are not confident at all in your financial knowledge of this and a 10 means you are extremely confident in your financial knowledge of this.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF NATIONAL WHO SAY EXTREMELY CONFIDENT (SCORE OF "10")

	<u>Mean</u>	Extremely Confident				Not Confident At All	<u>Cannot Rate</u>	
		<u>10</u>	<u>7-9</u>	<u>4-6</u>	<u>0-3</u>			
Household budgeting								[224-225]
All Adults	7.9	29	50	16	4	1		
Men	7.8	26	53	16	4	1		
Women.....	7.9	30	48	16	5	1		
Understanding your credit history and credit score								[226-227]
All Adults	7.6	29	43	18	8	2		
Men	7.6	28	46	18	7	1		
Women.....	7.5	30	41	18	9	2		
Buying a home and managing a mortgage								[230-231]
All Adults	7.2	28	39	17	13	3		
Men	7.3	28	40	18	11	3		
Women.....	7.1	29	37	16	14	4		
Debt management								[228-229]
All Adults	7.4	25	45	20	8	2		
Men	7.6	26	49	16	7	2		
Women.....	7.3	25	41	24	9	1		
Life insurance								[236-237]
All Adults	6.6	21	37	24	15	3		
Men	6.5	19	38	24	16	3		
Women.....	6.7	22	36	24	15	3		
Saving for education and managing student loan debt								[234-235]
All Adults	6.3	18	33	20	18	11		
Men	6.3	18	35	20	18	9		
Women.....	6.2	18	32	20	17	13		
Saving for retirement								[232-233]
All Adults	6.6	17	42	25	14	2		
Men	6.7	17	45	24	13	1		
Women.....	6.5	18	38	26	15	3		
Investments								[222-223]
All Adults	5.7	10	35	31	22	2		
Men	6.1	12	39	30	17	2		
Women.....	5.3	9	31	32	26	2		
Using annuities, reverse mortgages, or other instruments that allow you to turn savings and assets into a regular stream of retirement income								[238-239]
All Adults	4.9	10	23	31	32	4		
Men	5.1	9	25	33	28	5		
Women.....	4.8	10	22	30	34	4		

24. Which one or two of the following would you be most interested in getting more information and skills about?
(IF MORE THAN TWO, ASK:) Well, if you had to choose just one or two, which would you choose?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL ADULTS

	All Adults	Men	Women	
Saving for retirement.....	19	21	17	[240-241]
Investments	17	19	15	>
Using annuities, reverse mortgages, or other instruments that allow you to turn savings and assets into a regular stream of retirement income	12	12	12	
Saving for education and managing student loan debt	10	8	11	
Debt management.....	8	8	8	
Buying a home and managing a mortgage	8	7	9	
Household budgeting	6	5	8	
Life insurance.....	6	5	6	
Understanding your credit history and credit score	5	5	6	
None (VOL).....	27	26	27	
Other (specify).....	1	1	1	
Not sure	1	1	1	

25. What percentage of your income do you think you need to save each year to have enough for retirement?
(IF "DON'T KNOW," ASK:) Well if you had to guess what would be your best guess of the percentage of your income you would need to save to have enough for retirement?

	All Adults	Men	Women	
More than 30	16	15	18	[249-251]
30	8	7	9	
21-29	7	8	6	
20	14	14	14	
11-19	10	12	7	
10	16	17	15	
5-9	5	5	4	
0-4	7	8	7	
Don't know.....	17	14	20	

26. Please tell me whether you currently have each of the following, and if you do not I want to know whether you are interested in getting it in the near future, interested in getting it eventually, or not really interested in getting it. If you already have it, please just say so.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF NATIONAL WHO SAY ALREADY HAVE

	DO NOT HAVE			Already Have	No Answer/ Don't Know	
	Interested In Getting In The Near Future	Interested In Getting Eventually	Not Really Interested In Getting			
A life insurance policy for your family's principal breadwinner						[252]
All Adults	9	9	25	55	2	
Men	11	8	27	52	2	
Women.....	8	11	22	57	2	
A rainy day fund or savings to cover emergency or unexpected expenses						[260]
All Adults	19	11	18	50	2	
Men	18	10	20	51	1	
Women.....	20	11	17	50	2	
An Individual Retirement Account						[258]
All Adults	11	13	26	48	2	
Men	12	12	26	48	2	
Women.....	11	14	26	47	2	
A will describing how your assets should be distributed in the event of your death						[254]
All Adults	16	18	18	46	2	
Men	15	17	21	45	2	
Women.....	17	19	15	48	1	
A living will describing what measures should be taken for you medically should you be unable to communicate for yourself						[255]
All Adults	18	18	18	44	2	
Men	17	17	22	42	2	
Women.....	19	18	15	46	2	
A written financial plan						[259]
All Adults	13	13	43	28	3	
Men	13	12	43	29	3	
Women.....	13	14	44	27	2	
Long-term care insurance policy to cover nursing home expenses						[253]
All Adults	10	18	49	19	4	
Men	11	16	52	17	4	
Women.....	10	20	46	21	3	
A home equity line of credit						[256]
All Adults	9	9	61	17	4	
Men	9	9	61	18	3	
Women.....	9	9	61	17	4	
A 529 plan or other educational savings plan						[257]
All Adults	11	9	64	11	5	
Men	11	8	63	12	6	
Women.....	11	11	63	10	5	

(ASK ONLY OF RESPONDENTS WHO SAY THEY HAVE A RAINY DAY FUND IN Q.26)

27a. You just mentioned that you have a rainy day fund or savings to cover emergency or unexpected expenses. If you were to lose your primary source of income tomorrow, for how long would you be able to cover your expenses? Would you say you would be able to cover your expenses for three weeks or less, one month, two months, three or four months, five or six months, or longer than that?

	All Adults	Men	Women	
Three weeks or less	3	2	4	[261]
One month	5	4	5	
Two months	6	6	6	
Three or four months	13	15	11	
Five or six months	16	17	16	
Longer than six months	52	52	53	
Not sure	5	4	5	

(ASK ONLY OF RESPONDENTS WHO SAY THEY DO NOT HAVE A RAINY DAY FUND IN Q.26)

27b. If you were to lose your primary source of income tomorrow, for how long would you be able to cover your expenses? Would you say you would be able to cover your expenses for three weeks or less, one month, two months, three or four months, five or six months, or longer than that?

	All Adults	Men	Women	
Three weeks or less	23	20	26	[262]
One month	14	14	15	
Two months	9	8	9	
Three or four months	13	14	13	
Five or six months	11	12	9	
Longer than six months	25	28	23	
Not sure	5	4	5	

28. We often hear about living the American Dream--do you think that you are currently living the American Dream?

	All Adults	Men	Women	
Yes, currently living the American Dream	53	56	51	[263]
No, not currently living the American Dream	43	40	45	
Not sure	4	4	4	

(ASK ONLY OF RESPONDENTS WHO SAY "NO" OR "NOT SURE" IN Q.28)

29. Do you think that in the future you will be able to live the American Dream or don't you believe that is likely to happen for you?

	All Adults	Men	Women	
In the future will be able to live the American Dream	41	43	40	[264]
Not likely to live the American Dream in the future	47	43	50	
Not sure	12	14	10	

30. When you think about living the American Dream, for you, do you think it is more about the financial elements of life such as housing, income, savings, and lifestyle, or do you think it is more about the non-financial elements such as family, faith, and freedom?

	All Adults	Men	Women	
More about the financial elements	24	26	23	[265]
More about the non-financial elements	56	53	58	
Equally half-and-half/both (VOL)	16	17	16	
Not sure	4	4	3	

31. Do you plan on taking a vacation this summer or not?

	All Adults	Men	Women	
Yes	46	49	43	[267]
No	51	48	54	
Not sure	3	3	3	

(ASK ONLY OF RESPONDENTS WHO SAY "YES," IN Q.31)

32. For your summer vacation this year, which of the following are you planning to do or have done already?

	All Adults	Men	Women	
Stay at home and relax or take day trips from your home to attractions in your area	18	18	19	[268] >
Travel and stay overnight within a day's drive of your home.....	34	30	38	
Take a vacation in another part of the country	49	48	49	
Take a vacation to another country.....	19	22	17	
Not sure	2	2	1	

(ASK ONLY OF RESPONDENTS WHO SAY "YES," IN Q.31)

33a/b. Thinking about your vacation plans this summer compared with previous summer vacations, do you plan to spend more money on your summer vacation, less money, or about the same amount of money on your summer vacation as you have done in previous years? **(IF MORE/LESS, ASK:)** And is that much (MORE/LESS MONEY) or somewhat (MORE/LESS MONEY) than previous years?

	All Adults	Men	Women	
Total More	14	14	13	[269-270]
Much	5	6	4	
Somewhat.....	9	8	9	
Total Less	26	24	30	
Somewhat.....	16	16	17	
Much	10	8	13	
About the same amount.....	59	61	56	
Not sure	1	1	1	

34. If you were able to spend your summer doing the things that you would want to do if you could afford it, how would you spend your summer? You may choose up to three activities. **(IF MORE THAN THREE, ASK:) Well, if you could only choose three of these things, which would you choose?**

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF NATIONAL

	All Adults	Men	Women	
Spending time with family and friends	55	51	59	[271-272]
Outdoor activities such as camping or hiking	33	38	29	>
Visiting museums or other educational experiences	20	18	21	
Relaxing and slowing down.....	18	17	19	
Exercising, such as swimming, running, or playing a sport.....	17	19	15	
Cooking or eating good food	12	14	11	
Reading.....	11	7	15	
Gardening	10	8	11	
Listening to music	8	8	8	
Travel/fly somewhere/go on vacation/see the world	4	4	4	
Other (specify)	6	6	6	
Don't know/refused	3	3	2	

FACTUALS: Now I am going to ask you a few questions for statistical purposes only.

F1. What is the last grade that you completed in school?

	All Adults	Men	Women	
Grade school	1	1	1	[308-309]
Some high school.....	6	6	7	
High school graduate	27	27	26	
Some college, no degree	17	15	18	
Vocational training/2-year college	10	10	10	
4-year college/bachelor's degree	20	20	20	
Some postgraduate work, no degree	3	3	3	
2 or 3 years' postgraduate work/master's degree.....	12	12	11	
Doctoral/law degree	2	4	2	
Not sure/refused.....	2	2	2	

F2. Do you own or rent your current residence?

	All Adults	Men	Women	
Own	69	71	67	CONTINUE [310]
Rent.....	25	24	26	Skip to Q.F4
Not sure.....	6	5	7	

(ASK ONLY OF RESPONDENTS WHO SAY THEY OWN THEIR RESIDENCE IN Q.F2)

F3. Do you currently have a home mortgage, or not?

	All Adults	Men	Women	
Yes, have a mortgage	56	60	52	[311]
No, do not have a mortgage.....	43	39	47	
Not sure	1	1	1	

F4. Are you currently single and never married, unmarried and living with a partner, married, separated, widowed, or divorced?

	All Adults	Men	Women	
Single.....	22	24	20	[312]
Unmarried and living with a partner	5	6	4	
Married	52	55	50	
Separated	2	1	2	
Widowed.....	8	4	13	
Divorced	9	9	9	
Other (VOL)	-	-	-	
Not sure/refused	2	1	2	

F5. Are you currently employed? (IF "CURRENTLY EMPLOYED," ASK:) What type of work do you do?

(IF "NOT CURRENTLY EMPLOYED," ASK:) Are you a student, a homemaker, retired, or unemployed and looking for work?

	All Adults	Men	Women	
<u>Currently Employed</u>				
Professional/ manager.....	17	17	17	[313]
White-collar worker	19	18	20	
Blue-collar worker	14	22	7	
Farmer, rancher	1	1	-	
<u>Not Currently Employed</u>				
Student	4	3	4	
Homemaker	6	1	11	
Retired	24	24	25	
Unemployed, looking for work.....	9	8	9	
Volunteer (VOL).....	-	-	-	
Disabled (VOL)	3	3	4	
Not sure	3	3	3	

F6. If you added together the yearly income of all the members of your family who were living at home last year, would the total be less than \$20,000, between \$20,000 and \$30,000, between \$30,000 and \$40,000, between \$40,000 and \$50,000, between \$50,000 and \$75,000, between \$75,000 and \$100,000, between \$100,000 and \$150,000, between \$150,000 and \$200,000, between \$200,000 and \$250,000, or would the total be more than that?

	All Adults	Men	Women	
Less than \$20,000	14	12	17	[321-322]
Between \$20,000 and \$30,000.....	11	10	12	
Between \$30,000 and \$40,000.....	11	11	11	
Between \$40,000 and \$50,000.....	10	11	10	
Between \$50,000 and \$75,000.....	16	16	15	
Between \$75,000 and \$100,000.....	12	13	11	
Between \$100,000 and \$150,000.....	8	9	7	
Between \$150,000 and \$200,000.....	2	2	2	
Between \$200,000 and \$250,000.....	1	2	1	
More than \$250,000.....	2	2	1	
Not sure/refused	13	12	13	

F7. Please select the category that you think best represents the total value of your household's assets, including such things as savings and investments in stocks, bonds, mutual funds, CDs, bank accounts, or IRAs. Please do not include real estate investments or employer-sponsored retirement plans, such as four-oh-one-k plans in your answer. **(IF NOT ASK, SAY:)** Please keep in mind that this survey is for research purposes only and your responses will be kept completely confidential. You do not have to be precise in your answer.

	All Adults	Men	Women	
Can't invest right now	17	15	19	[323-324]
Less than \$10,000	16	14	17	
More than \$10,000 but less than \$25,000	9	10	9	
More than \$25,000 but less than \$50,000	8	8	7	
More than \$50,000 but less than \$100,000	9	8	10	
More than \$100,000 but less than \$250,000	12	15	9	
More than \$250,000 but less than \$500,000	4	5	3	
More than \$500,000 but less than \$1,000,000	2	3	1	
\$1,000,000 or more	2	3	1	
Not sure/refused.....	21	19	24	

F8. What percentage of your income do you save each year for retirement?

	All Adults	Men	Women	
More than 30	5	5	6	[325-327]
30	3	3	3	
21-29	3	3	3	
20	7	8	6	
11-19	7	9	6	
10	13	15	11	
5-9	8	9	7	
0-4	34	32	36	
Don't know.....	20	16	22	

F9. How would you describe the area in which you live--a city, a suburb near a city, a small town that is not near a city, or a rural or country area?

	All Adults	Adults	Women	
City.....	31	30	32	[328]
Suburb near a city.....	30	31	28	
Small town not near a city.....	18	18	18	
Rural or country area	18	18	19	
Not sure	3	3	3	

F10. First, does anyone in this household work for a radio station, a television station, a newspaper, an advertising agency, a market research firm, or as an active political campaign worker?

No	100		[138]
Yes.....	-	TERMINATE	
Not sure	-		

F11. For statistical purposes only, would you please tell me how old you are? (IF "REFUSED," ASK:) Well, would you tell me which age group you belong to?

	All Adults	Men	Women	
18-24	11	11	10	[146-147]
25-29	8	7	8	
30-34	6	7	7	
35-39	6	7	5	
40-44	7	8	6	
45-49	8	8	8	
50-54	11	11	11	
55-59	10	10	9	
60-64	9	9	11	
65-69	7	7	7	
70-74	6	6	6	
75 and over.....	10	9	11	
Did not answer.....	1	-	1	

F12. For statistical purposes only and to ensure a representative sample, would you please tell me whether you are of Latino or Hispanic origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish-speaking background?

	All Adults	Men	Women	
Yes, Latino/Hispanic origin.....	12	14	10	[148]
No, not Latino/Hispanic origin	87	85	89	
Don't know/refused.....	1	1	1	

F13. Again, to ensure a representative sample, are you black, white, Native American, Korean, Chinese, Japanese, East Indian, Filipino Vietnamese, or something else?

	All Adults	Men	Women	
Black.....	13	11	15	[149-150]
White	70	68	72	
Native American	2	2	1	
Korean.....	-	-	-	
Chinese	-	1	1	
Japanese	-	-	-	
East Indian.....	1	1	-	
Filipino/Vietnamese	-	-	-	
Hispanic (VOL)	7	9	5	
Other.....	5	6	5	
Don't know/refused	2	2	1	

F14. Are you the parent or guardian of any children under the age of eighteen?

	All Adults	Men	Women	
Yes, parent	27	28	27	[151]
No, not a parent.....	73	72	73	
Refused/not sure	-	-	-	