

6. We are interested in how people are getting along financially these days. Which of the following best describes the present overall financial situation of your family and household today?

| CATEGORY | PERCENT OF SAMPLE | COUNT | BETTER THAN EVER | LIVING COMFORTABLY | STRUGGLING TO MAKE ENDS MEET | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|------------------|--------------------|------------------------------|-----------------|
| Total Sample | 100% | 639 | 5% | 52 | 42 | 1 |
| REGION | | | | | | |
| North Central | 40% | 256 | 4% | 54 | 41 | 1 |
| North | 20% | 128 | 6% | 59 | 35 | 0 |
| South West | 15% | 93 | 8% | 43 | 50 | 0 |
| Central | 14% | 90 | 3% | 52 | 43 | 1 |
| South East | 11% | 71 | 6% | 47 | 48 | 0 |
| AGE GROUP | | | | | | |
| 18-34 | 30% | 191 | 9% | 52 | 38 | 1 |
| 35-54 | 36% | 229 | 4% | 46 | 50 | 1 |
| 55 or Over | 33% | 212 | 3% | 58 | 38 | 1 |
| GENDER | | | | | | |
| Female | 48% | 306 | 4% | 47 | 48 | 1 |
| Male | 52% | 330 | 6% | 56 | 37 | 0 |
| RACE/ ETHNICITY | | | | | | |
| Black/ African-American | 26% | 167 | 7% | 46 | 46 | 2 |
| White or Anglo | 70% | 448 | 5% | 55 | 41 | 0 |
| Other | 3% | 19 | 0% | 47 | 53 | 0 |
| GEOGRAPHIC AREA | | | | | | |
| Urban | 23% | 147 | 3% | 63 | 35 | 0 |
| Suburban | 48% | 310 | 7% | 50 | 43 | 1 |
| Rural | 29% | 183 | 4% | 48 | 46 | 2 |
| EDUCATION | | | | | | |
| Some High School | 10% | 64 | 0% | 30 | 68 | 2 |
| Graduated High School | 29% | 187 | 4% | 46 | 49 | 2 |
| Some College | 27% | 172 | 4% | 55 | 41 | 1 |
| Graduated College | 24% | 152 | 9% | 61 | 30 | 0 |
| Graduate School | 10% | 65 | 6% | 68 | 26 | 0 |
| INCOME | | | | | | |
| \$30,000 or Less | 22% | 142 | 3% | 23 | 74 | 1 |
| \$30,001-\$50,000 | 19% | 121 | 2% | 50 | 46 | 1 |
| \$50,001-\$70,000 | 13% | 82 | 4% | 66 | 30 | 0 |
| \$70,001-\$100,000 | 15% | 94 | 4% | 63 | 33 | 0 |
| More Than \$100,000 | 14% | 92 | 12% | 66 | 22 | 0 |
| POLITICAL IDEOLOGY | | | | | | |
| Conservative | 55% | 352 | 6% | 50 | 43 | 1 |
| Moderate | 25% | 159 | 4% | 23 | 43 | 0 |
| Liberal | 16% | 104 | 3% | 63 | 34 | 1 |
| Unsure | 3% | 22 | 5% | 27 | 64 | 5 |

8. Would you say that you yourself are financially better off now than you were a year ago, or are you financially worse off now?

| CATEGORY | PERCENT OF SAMPLE | COUNT | BETTER OFF | ABOUT THE SAME | WORSE OFF | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|------------|----------------|-----------|-----------------|
| Total Sample | 100% | 639 | 23% | 29 | 47 | 0 |
| REGION | | | | | | |
| North Central | 40% | 256 | 22% | 30 | 49 | 0 |
| North | 20% | 128 | 29% | 26 | 45 | 0 |
| South West | 15% | 93 | 18% | 37 | 45 | 0 |
| Central | 14% | 91 | 28% | 26 | 45 | 1 |
| South East | 11% | 71 | 23% | 27 | 49 | 1 |
| AGE GROUP | | | | | | |
| 18-34 | 30% | 190 | 31% | 20 | 49 | 0 |
| 35-54 | 36% | 230 | 24% | 28 | 48 | 0 |
| 55 or Over | 33% | 212 | 16% | 38 | 45 | 2 |
| GENDER | | | | | | |
| Female | 48% | 306 | 20% | 29 | 51 | 0 |
| Male | 52% | 330 | 26% | 29 | 44 | 0 |
| RACE/ ETHNICITY | | | | | | |
| Black/ African-American | 26% | 166 | 33% | 25 | 41 | 2 |
| White or Anglo | 70% | 447 | 20% | 30 | 50 | 0 |
| Other | 3% | 19 | 21% | 32 | 47 | 0 |
| GEOGRAPHIC AREA | | | | | | |
| Urban | 23% | 147 | 20% | 40 | 41 | 0 |
| Suburban | 48% | 309 | 24% | 26 | 50 | 0 |
| Rural | 29% | 183 | 25% | 26 | 48 | 2 |
| EDUCATION | | | | | | |
| Some High School | 10% | 64 | 6% | 38 | 56 | 2 |
| Graduated High School | 29% | 187 | 23% | 26 | 52 | 0 |
| Some College | 27% | 171 | 26% | 26 | 47 | 1 |
| Graduated College | 24% | 151 | 28% | 32 | 40 | 0 |
| Graduate School | 10% | 66 | 26% | 32 | 42 | 0 |
| INCOME | | | | | | |
| \$30,000 or Less | 22% | 142 | 18% | 23 | 59 | 0 |
| \$30,001-\$50,000 | 19% | 121 | 24% | 28 | 48 | 0 |
| \$50,001-\$70,000 | 13% | 82 | 24% | 35 | 40 | 0 |
| \$70,001-\$100,000 | 15% | 95 | 26% | 24 | 49 | 0 |
| More Than \$100,000 | 15% | 93 | 29% | 31 | 40 | 0 |
| POLITICAL IDEOLOGY | | | | | | |
| Conservative | 55% | 352 | 23% | 30 | 47 | 0 |
| Moderate | 25% | 160 | 24% | 28 | 48 | 0 |
| Liberal | 17% | 109 | 25% | 29 | 45 | 1 |
| Unsure | 3% | 22 | 9% | 32 | 55 | 5 |

9. Looking ahead, do you expect that at this time next year you will be financially better off than now, or worse off than now?

| CATEGORY | PERCENT OF SAMPLE | COUNT | BETTER OFF | ABOUT THE SAME | WORSE OFF | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|------------|----------------|-----------|-----------------|
| Total Sample | 100% | 639 | 55% | 20 | 20 | 5 |
| REGION | | | | | | |
| North Central | 40% | 256 | 54% | 19 | 21 | 6 |
| North | 20% | 129 | 57% | 21 | 21 | 2 |
| South West | 15% | 93 | 56% | 19 | 20 | 4 |
| Central | 14% | 90 | 52% | 23 | 20 | 4 |
| South East | 11% | 71 | 59% | 16 | 20 | 6 |
| AGE GROUP | | | | | | |
| 18-34 | 30% | 189 | 75% | 14 | 10 | 2 |
| 35-54 | 36% | 230 | 60% | 19 | 18 | 4 |
| 55 or Over | 33% | 212 | 34% | 25 | 32 | 9 |
| GENDER | | | | | | |
| Female | 48% | 307 | 52% | 18 | 22 | 7 |
| Male | 52% | 331 | 58% | 21 | 19 | 2 |
| RACE/ ETHNICITY | | | | | | |
| Black/ African-American | 26% | 166 | 77% | 8 | 9 | 7 |
| White or Anglo | 70% | 448 | 47% | 24 | 25 | 4 |
| Other | 3% | 22 | 64% | 18 | 18 | 0 |
| GEOGRAPHIC AREA | | | | | | |
| Urban | 23% | 147 | 61% | 15 | 19 | 5 |
| Suburban | 48% | 309 | 56% | 19 | 21 | 4 |
| Rural | 29% | 183 | 50% | 24 | 21 | 5 |
| EDUCATION | | | | | | |
| Some High School | 10% | 64 | 34% | 20 | 36 | 9 |
| Graduated High School | 29% | 186 | 60% | 16 | 20 | 5 |
| Some College | 27% | 171 | 54% | 23 | 17 | 5 |
| Graduated College | 24% | 153 | 59% | 20 | 18 | 3 |
| Graduate School | 10% | 65 | 55% | 19 | 20 | 6 |
| INCOME | | | | | | |
| \$30,000 or Less | 22% | 143 | 55% | 15 | 25 | 4 |
| \$30,001-\$50,000 | 19% | 121 | 53% | 17 | 26 | 4 |
| \$50,001-\$70,000 | 13% | 82 | 60% | 21 | 17 | 2 |
| \$70,001-\$100,000 | 15% | 95 | 56% | 24 | 17 | 3 |
| More Than \$100,000 | 15% | 94 | 62% | 19 | 16 | 3 |
| POLITICAL IDEOLOGY | | | | | | |
| Conservative | 55% | 352 | 52% | 20 | 24 | 5 |
| Moderate | 25% | 160 | 63% | 21 | 13 | 4 |
| Liberal | 16% | 103 | 62% | 18 | 17 | 2 |
| Unsure | 4% | 23 | 22% | 13 | 39 | 26 |

10. Compared with other states, is Alabama likely to come out of the recession much faster than most states, somewhat faster, at the same pace as most others, at a somewhat slower pace, or much slower?

| CATEGORY | PERCENT OF SAMPLE | COUNT | MUCH FASTER | SOME-WHAT FASTER | SAME PACE AS MOST OTHERS | SOME-WHAT SLOWER | MUCH SLOWER | UNSURE/REFUSED |
|---------------------------|-------------------|-------|-------------|------------------|--------------------------|------------------|-------------|----------------|
| Total Sample | 100% | 639 | 5% | 20 | 28 | 26 | 13 | 7 |
| REGION | | | | | | | | |
| North Central | 40% | 256 | 5% | 20 | 29 | 24 | 14 | 7 |
| North | 20% | 129 | 7% | 26 | 29 | 28 | 8 | 2 |
| South West | 14% | 92 | 8% | 19 | 22 | 30 | 10 | 12 |
| Central | 14% | 91 | 6% | 20 | 26 | 25 | 17 | 7 |
| South East | 11% | 71 | 1% | 13 | 37 | 23 | 17 | 10 |
| AGE GROUP | | | | | | | | |
| 18-34 | 30% | 190 | 6% | 16 | 32 | 28 | 11 | 7 |
| 35-54 | 36% | 230 | 5% | 25 | 26 | 24 | 15 | 5 |
| 55 or Over | 33% | 210 | 5% | 20 | 28 | 26 | 12 | 11 |
| GENDER | | | | | | | | |
| Female | 48% | 306 | 5% | 15 | 27 | 28 | 17 | 9 |
| Male | 52% | 331 | 6% | 25 | 30 | 24 | 9 | 6 |
| RACE/ ETHNICITY | | | | | | | | |
| Black/ African-American | 26% | 167 | 4% | 19 | 25 | 29 | 17 | 5 |
| White or Anglo | 70% | 447 | 5% | 21 | 29 | 25 | 11 | 8 |
| Other | 3% | 19 | 21% | 16 | 37 | 21 | 0 | 5 |
| GEOGRAPHIC AREA | | | | | | | | |
| Urban | 23% | 147 | 6% | 19 | 27 | 27 | 16 | 5 |
| Suburban | 49% | 311 | 6% | 22 | 29 | 23 | 13 | 7 |
| Rural | 29% | 183 | 5% | 18 | 27 | 30 | 10 | 11 |
| EDUCATION | | | | | | | | |
| Some High School | 10% | 62 | 10% | 10 | 15 | 26 | 29 | 11 |
| Graduated High School | 29% | 187 | 6% | 18 | 29 | 24 | 10 | 13 |
| Some College | 27% | 171 | 5% | 23 | 27 | 30 | 11 | 4 |
| Graduated College | 24% | 152 | 5% | 22 | 35 | 22 | 11 | 6 |
| Graduate School | 10% | 65 | 5% | 25 | 28 | 26 | 14 | 3 |
| INCOME | | | | | | | | |
| \$30,000 or Less | 22% | 141 | 9% | 13 | 23 | 28 | 20 | 8 |
| \$30,001-\$50,000 | 19% | 120 | 4% | 22 | 31 | 23 | 13 | 8 |
| \$50,001-\$70,000 | 13% | 81 | 5% | 26 | 26 | 25 | 11 | 7 |
| \$70,001-\$100,000 | 15% | 95 | 6% | 17 | 37 | 29 | 8 | 2 |
| More Than \$100,000 | 15% | 93 | 2% | 31 | 25 | 29 | 10 | 3 |
| POLITICAL IDEOLOGY | | | | | | | | |
| Conservative | 55% | 351 | 6% | 24 | 27 | 25 | 10 | 7 |
| Moderate | 25% | 159 | 4% | 16 | 31 | 28 | 14 | 6 |
| Liberal | 16% | 103 | 5% | 17 | 30 | 10 | 16 | 4 |
| Unsure | 3% | 21 | 0% | 5 | 14 | 10 | 33 | 38 |



12. Do you own or rent your place of residence?

| CATEGORY | PERCENT OF SAMPLE | COUNT | OWN | RENT/ LEASE | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|-----|-------------|-----------------|
| Total Sample | 100% | 639 | 80% | 19 | 2 |
| REGION | | | | | |
| North Central | 40% | 256 | 86% | 13 | 1 |
| North | 20% | 127 | 74% | 21 | 5 |
| South West | 15% | 93 | 73% | 27 | 0 |
| Central | 14% | 91 | 77% | 22 | 1 |
| South East | 11% | 71 | 79% | 20 | 1 |
| AGE GROUP | | | | | |
| 18-34 | 30% | 190 | 61% | 35 | 4 |
| 35-54 | 36% | 230 | 84% | 16 | 0 |
| 55 or Over | 33% | 212 | 92% | 7 | 2 |
| GENDER | | | | | |
| Female | 47% | 301 | 78% | 21 | 1 |
| Male | 52% | 331 | 81% | 17 | 2 |
| RACE/ ETHNICITY | | | | | |
| Black/ African-American | 26% | 166 | 66% | 31 | 3 |
| White or Anglo | 70% | 447 | 85% | 14 | 1 |
| Other | 3% | 18 | 78% | 22 | 0 |
| GEOGRAPHIC AREA | | | | | |
| Urban | 23% | 147 | 74% | 80 | 164 |
| Suburban | 48% | 309 | 80% | 17 | 3 |
| Rural | 29% | 183 | 84% | 16 | 0 |
| EDUCATION | | | | | |
| Some High School | 10% | 63 | 67% | 32 | 2 |
| Graduated High School | 29% | 187 | 70% | 28 | 2 |
| Some College | 27% | 171 | 80% | 18 | 2 |
| Graduated College | 24% | 151 | 89% | 10 | 1 |
| Graduate School | 10% | 65 | 99% | 2 | 0 |
| INCOME | | | | | |
| \$30,000 or Less | 22% | 142 | 58% | 39 | 3 |
| \$30,001-\$50,000 | 19% | 120 | 82% | 18 | 0 |
| \$50,001-\$70,000 | 13% | 81 | 88% | 12 | 0 |
| \$70,001-\$100,000 | 15% | 94 | 94% | 5 | 1 |
| More Than \$100,000 | 14% | 92 | 93% | 4 | 2 |
| POLITICAL IDEOLOGY | | | | | |
| Conservative | 55% | 351 | 81% | 17 | 2 |
| Moderate | 25% | 159 | 81% | 19 | 1 |
| Liberal | 16% | 105 | 74% | 26 | 0 |
| Unsure | 3% | 22 | 77% | 14 | 9 |

13. Do you have a mortgage on your home?

| CATEGORY | PERCENT OF SAMPLE | COUNT | YES | NO | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|-----|----|-----------------|
| Subsample of Q12 | 100% | 509 | 59% | 40 | 1 |
| REGION | | | | | |
| North Central | 44% | 221 | 61% | 38 | 1 |
| North | 19% | 94 | 65% | 35 | 0 |
| South West | 13% | 68 | 57% | 43 | 0 |
| Central | 14% | 69 | 62% | 36 | 1 |
| South East | 11% | 56 | 43% | 55 | 2 |
| AGE GROUP | | | | | |
| 18-34 | 23% | 116 | 66% | 33 | 2 |
| 35-54 | 38% | 192 | 72% | 27 | 1 |
| 55 or Over | 38% | 194 | 43% | 56 | 2 |
| GENDER | | | | | |
| Female | 47% | 238 | 57% | 42 | 1 |
| Male | 53% | 269 | 62% | 37 | 1 |
| RACE/ ETHNICITY | | | | | |
| Black/ African-American | 21% | 109 | 63% | 35 | 2 |
| White or Anglo | 75% | 381 | 59% | 41 | 1 |
| Other | 3% | 15 | 60% | 40 | 0 |
| GEOGRAPHIC AREA | | | | | |
| Urban | 21% | 108 | 57% | 42 | 2 |
| Suburban | 49% | 247 | 66% | 33 | 1 |
| Rural | 30% | 153 | 50% | 49 | 1 |
| EDUCATION | | | | | |
| Some High School | 8% | 42 | 31% | 64 | 5 |
| Graduated High School | 26% | 130 | 54% | 46 | 0 |
| Some College | 27% | 137 | 65% | 33 | 3 |
| Graduated College | 27% | 136 | 62% | 38 | 1 |
| Graduate School | 12% | 63 | 73% | 27 | 0 |
| INCOME | | | | | |
| \$30,000 or Less | 16% | 83 | 35% | 65 | 0 |
| \$30,001-\$50,000 | 19% | 98 | 54% | 46 | 0 |
| \$50,001-\$70,000 | 14% | 72 | 75% | 25 | 0 |
| \$70,001-\$100,000 | 17% | 89 | 70% | 29 | 1 |
| More Than \$100,000 | 17% | 86 | 77% | 23 | 0 |
| POLITICAL IDEOLOGY | | | | | |
| Conservative | 56% | 286 | 61% | 38 | 0 |
| Moderate | 25% | 128 | 63% | 35 | 2 |
| Liberal | 15% | 78 | 55% | 44 | 1 |
| Unsure | 3% | 17 | 29% | 71 | 0 |

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14. How worried are you that over the next six months you will not be able to make all your mortgage payments on time? Are you...

| CATEGORY | PERCENT OF SAMPLE | COUNT | VERY WORRIED | SOME-WHAT WORRIED | NOT TOO WORRIED | NOT AT ALL WORRIED | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|--------------|-------------------|-----------------|--------------------|-----------------|
| Subsample of Q13 | 100% | 302 | 5% | 14 | 29 | 52 | 0 |
| REGION | | | | | | | |
| North Central | 45% | 134 | 5% | 16 | 31 | 47 | 1 |
| North | 21% | 62 | 7% | 7 | 19 | 68 | 0 |
| South West | 13% | 39 | 5% | 21 | 23 | 51 | 0 |
| Central | 14% | 42 | 2% | 17 | 36 | 45 | 0 |
| South East | 8% | 24 | 4% | 4 | 38 | 54 | 0 |
| AGE GROUP | | | | | | | |
| 18-34 | 25% | 76 | 7% | 5 | 37 | 50 | 1 |
| 35-54 | 46% | 139 | 6% | 16 | 33 | 45 | 0 |
| 55 or Over | 28% | 84 | 1% | 19 | 17 | 63 | 0 |
| GENDER | | | | | | | |
| Female | 45% | 135 | 8% | 14 | 27 | 50 | 1 |
| Male | 55% | 167 | 2% | 13 | 32 | 53 | 0 |
| RACE/ ETHNICITY | | | | | | | |
| Black/ African-American | 23% | 68 | 6% | 21 | 38 | 35 | 0 |
| White or Anglo | 74% | 224 | 5% | 12 | 26 | 57 | 0 |
| Other | 3% | 8 | 0% | 13 | 38 | 50 | 0 |
| GEOGRAPHIC AREA | | | | | | | |
| Urban | 20% | 61 | 5% | 8 | 30 | 56 | 2 |
| Suburban | 54% | 163 | 4% | 16 | 28 | 52 | 0 |
| Rural | 26% | 77 | 5% | 14 | 33 | 48 | 0 |
| EDUCATION | | | | | | | |
| Some High School | 4% | 12 | 0% | 25 | 33 | 42 | 0 |
| Graduated High School | 23% | 69 | 7% | 12 | 38 | 44 | 0 |
| Some College | 30% | 90 | 2% | 18 | 38 | 43 | 1 |
| Graduated College | 28% | 84 | 4% | 14 | 21 | 61 | 0 |
| Graduate School | 16% | 47 | 11% | 6 | 17 | 66 | 0 |
| INCOME | | | | | | | |
| \$30,000 or Less | 10% | 29 | 14% | 24 | 41 | 21 | 0 |
| \$30,001-\$50,000 | 18% | 53 | 4% | 13 | 30 | 53 | 0 |
| \$50,001-\$70,000 | 18% | 54 | 7% | 13 | 15 | 28 | 0 |
| \$70,001-\$100,000 | 21% | 62 | 3% | 11 | 37 | 48 | 0 |
| More Than \$100,000 | 22% | 66 | 2% | 12 | 21 | 65 | 0 |
| POLITICAL IDEOLOGY | | | | | | | |
| Conservative | 58% | 175 | 5% | 17 | 25 | 53 | 1 |
| Moderate | 26% | 80 | 5% | 10 | 30 | 55 | 0 |
| Liberal | 14% | 42 | 5% | 5 | 48 | 43 | 0 |
| Unsure | 2% | 5 | 0% | 40 | 40 | 0 | 20 |

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16. How about people out of work during the coming 12 months - do you think that there will be more unemployment than now, about the same, or less?

| CATEGORY | PERCENT OF SAMPLE | COUNT | MORE | ABOUT THE SAME | LESS | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|------|----------------|------|-----------------|
| Total Sample | 100% | 639 | 59% | 27 | 13 | 1 |
| REGION | | | | | | |
| North Central | 40% | 257 | 67% | 21 | 11 | 1 |
| North | 20% | 129 | 57% | 29 | 11 | 3 |
| South West | 14% | 93 | 51% | 34 | 15 | 0 |
| Central | 14% | 92 | 54% | 28 | 15 | 2 |
| South East | 11% | 71 | 49% | 31 | 18 | 1 |
| AGE GROUP | | | | | | |
| 18-34 | 30% | 190 | 55% | 31 | 15 | 0 |
| 35-54 | 36% | 230 | 61% | 23 | 14 | 1 |
| 55 or Over | 33% | 211 | 60% | 28 | 10 | 3 |
| GENDER | | | | | | |
| Female | 48% | 306 | 59% | 27 | 12 | 1 |
| Male | 52% | 330 | 59% | 26 | 14 | 1 |
| RACE/ ETHNICITY | | | | | | |
| Black/ African-American | 26% | 166 | 46% | 30 | 22 | 2 |
| White or Anglo | 70% | 447 | 64% | 26 | 9 | 1 |
| Other | 3% | 20 | 55% | 35 | 10 | 0 |
| GEOGRAPHIC AREA | | | | | | |
| Urban | 23% | 147 | 63% | 21 | 16 | 0 |
| Suburban | 48% | 311 | 58% | 27 | 13 | 2 |
| Rural | 29% | 184 | 57% | 31 | 10 | 3 |
| EDUCATION | | | | | | |
| Some High School | 10% | 62 | 56% | 29 | 11 | 3 |
| Graduated High School | 29% | 187 | 58% | 28 | 12 | 2 |
| Some College | 27% | 172 | 57% | 25 | 16 | 2 |
| Graduated College | 24% | 151 | 64% | 25 | 12 | 0 |
| GraduateSchool | 10% | 65 | 60% | 28 | 11 | 2 |
| INCOME | | | | | | |
| \$30,000 or Less | 22% | 143 | 57% | 24 | 15 | 3 |
| \$30,001-\$50,000 | 19% | 121 | 55% | 34 | 12 | 0 |
| \$50,001-\$70,000 | 13% | 81 | 58% | 23 | 9 | 0 |
| \$70,001-\$100,000 | 15% | 94 | 63% | 23 | 13 | 1 |
| More Than \$100,000 | 15% | 93 | 67% | 26 | 8 | 0 |
| POLITICAL IDEOLOGY | | | | | | |
| Conservative | 55% | 352 | 63% | 21 | 12 | 1 |
| Moderate | 25% | 159 | 51% | 31 | 18 | 1 |
| Liberal | 16% | 105 | 54% | 34 | 11 | 0 |
| Unsure | 3% | 22 | 73% | 9 | 0 | 18 |

17. No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months - will they go up, stay the same, or go down?

| CATEGORY | PERCENT OF SAMPLE | COUNT | GO UP | STAY THE SAME | GO DOWN | UNSURE/ REFUSED |
|---------------------------|-------------------|-------|-------|---------------|---------|-----------------|
| Total Sample | 100% | 639 | 56% | 24 | 14 | 5 |
| REGION | | | | | | |
| North Central | 40% | 258 | 57% | 23 | 14 | 7 |
| North | 20% | 128 | 59% | 27 | 9 | 4 |
| South West | 14% | 92 | 48% | 33 | 12 | 8 |
| Central | 14% | 91 | 54% | 22 | 21 | 3 |
| South East | 11% | 71 | 65% | 18 | 14 | 3 |
| AGE GROUP | | | | | | |
| 18-34 | 30% | 191 | 60% | 19 | 16 | 5 |
| 35-54 | 36% | 229 | 58% | 25 | 14 | 4 |
| 55 or Over | 33% | 212 | 52% | 28 | 13 | 8 |
| GENDER | | | | | | |
| Female | 48% | 306 | 57% | 21 | 15 | 6 |
| Male | 52% | 331 | 56% | 28 | 12 | 4 |
| RACE/ ETHNICITY | | | | | | |
| Black/ African-American | 26% | 167 | 58% | 16 | 18 | 8 |
| White or Anglo | 70% | 448 | 55% | 28 | 12 | 4 |
| Other | 3% | 18 | 61% | 17 | 17 | 6 |
| GEOGRAPHIC AREA | | | | | | |
| Urban | 23% | 147 | 62% | 22 | 14 | 2 |
| Suburban | 48% | 310 | 55% | 26 | 12 | 7 |
| Rural | 29% | 183 | 55% | 24 | 16 | 7 |
| EDUCATION | | | | | | |
| Some High School | 11% | 72 | 43% | 14 | 18 | 11 |
| Graduated High School | 29% | 187 | 56% | 18 | 17 | 9 |
| Some College | 27% | 171 | 56% | 27 | 14 | 4 |
| Graduated College | 24% | 151 | 59% | 31 | 9 | 1 |
| Graduate School | 10% | 65 | 57% | 31 | 9 | 3 |
| INCOME | | | | | | |
| \$30,000 or Less | 22% | 144 | 58% | 16 | 19 | 7 |
| \$30,001-\$50,000 | 19% | 121 | 63% | 23 | 10 | 4 |
| \$50,001-\$70,000 | 13% | 82 | 61% | 18 | 16 | 5 |
| \$70,001-\$100,000 | 15% | 94 | 52% | 36 | 10 | 2 |
| More Than \$100,000 | 15% | 93 | 58% | 32 | 9 | 1 |
| POLITICAL IDEOLOGY | | | | | | |
| Conservative | 55% | 353 | 59% | 25 | 11 | 4 |
| Moderate | 25% | 159 | 51% | 25 | 17 | 7 |
| Liberal | 16% | 104 | 58% | 24 | 16 | 2 |
| Unsure | 4% | 23 | 43% | 9 | 22 | 26 |