

MEMORANDUM

TO: Allstate

FROM: FTI Consulting

DATE: 09 / 09 / 13

RE: Allstate/National Journal Heartland Monitor XVIII Key Findings

This memorandum outlines key findings from the nationally representative survey conducted September 3-7, 2013 among N=1,000 American adults age 18+ reached via landline and cell phone as well as an online survey of American teenagers age 13-18. The margin of error for the N=1,000 telephone sample is +/- 3.1%. This research investigates Americans' opinions on the state of childhood in America, including the perceived opportunities and challenges facing children and parents in the current economic and political environment.

OVERVIEW

Our 18th installment of the Heartland Monitor Poll, an assessment of the state of childhood in America, comes at the tail end of a rocky month for the Dow Jones Industrial Average, an underwhelming September jobs report, and public unease about President Obama's proposed military action in Syria. These factors have contributed to increased concerns about the political direction of the country and the economy.

This poll finds an American public that overwhelmingly believes that childhood and parenthood was better for previous generations. And, looking forward, Americans are uncertain about future prospects for today's children, their ability to get ahead, and to reach personal and financial milestones as adults. Americans, parents and non-parents alike, believe that today's children will have less patriotism, work ethic, civic responsibility, and financial comfort, security, and responsibility than today's adults.

Americans believe that there are serious challenges facing American children today that are clouding potential opportunities. They believe that opportunities for a quality education, access to health care, fair treatment, adequate play time, and sufficient love and attention are accessible to some, but are not guaranteed for the average American child. Further, there are stark differences in views regarding the role government and society should play in helping to pay the costs associated with raising children. Predictable partisan differences emerge when Americans are asked about policy approaches to address the cost of raising children.

However, amidst the skepticism and concern about the future generation is a sense among Americans that children in their community, neighborhood, and family enjoy more opportunities than the average child. A potential conclusion here is that Americans look beyond their local reference point and perceive things as more negative on the "outside" than is actually warranted. However, the data also show that Americans of greater means – those with a degree and those in high income households – see their community's children as having more opportunities than other children in America.

Our supplemental research among teenagers provides a much-needed positive counterpoint to the grim outlook of adults. Teens clearly believe they have it better today than teens in the past. And, a plurality believes that, when they are their parents' age, they will have more opportunity to get ahead.

KEY FINDINGS

Americans overwhelmingly believe that today's children and parents are facing more difficulties and challenges than previous generations.

- 79% of Americans believe it was better to have been a child when they were young while just 16% of American adults believe it is better to be a child in America today.

Similarly, 75% believe it was better to be a parent when they were growing up, while just 19% of Americans think it is better to be a parent in America today.

- This sentiment is remarkably consistent across demographic lines, including age, education, and income.
 - Hispanics offer the strongest endorsement of being a child today, yet only one-in-three (32%) say it is better for kids today than in the past. Among whites, only 12% say things are better for kids today. Just one-in-four (24%) African-Americans agree.
 - There is also wide agreement on parenthood. Those most likely to believe it is better to be a parent today are Americans without any children (25%) and high income earners (household \$100k+, 27%).
 - Parents of school-aged children are not much different than the public at large – 12% of these parents believe it is now better to be a child than in the past, and 19% of these parents think it is now better to be a parent.
 - Teenagers have a completely different perspective. More than half of those surveyed (54%) say it's better to be a teenager today than it was when their parents were growing up (46%).
 - Teens are less positive about the state of parenthood today – 40% think it is better to be a parent today than it was when their own parents were growing up (60%). However, this is a considerably higher opinion of parenthood today than expressed by all parents of school-aged children (19%) and parents of teenagers (22%).
- Overall, Americans overwhelmingly believe that today's children face more challenges (66%) than opportunities (25%).
 - While non-white and younger Americans are slightly more likely to say that today's children have more opportunities, all demographic groups agree that challenges outweigh opportunities.
 - However, Americans are evenly split on whether children in their community, family, and neighborhood are faced with more challenges (42%) or opportunities (45%) than the average child in the United States today.
 - Fully half (50%) of white parents of school-aged children think the children in their community have more opportunities than challenges (36%). Among non-white parents of school-aged kids, 55% think children in their community have more challenges than opportunities (39%).



- Among parents of school-aged kids in two-income households, 57% believe that children in their community have more challenges than opportunities (32%). Among single working moms 54% say more challenges.
- By income, 67% of those in \$100k+ households think that kids in their community have more opportunity than the average child in America. Among those in households earning less than \$30k, 58% say that kids in their community face more challenges than the average child in America.
- A similar contrast exists by educational achievement. By 57%-34%, college grads see more opportunities than challenges while non-college grads see more challenges than opportunities by 47%-39%.
- Teens agree with adults in their view of the relative challenges compared to opportunities. Two-in-three (66%) say that teens in America face more challenges than opportunities. From their own perspective, however, just 27% say that they personally face more challenges than opportunities than the average teen in America.

Looking forward, Americans remain concerned about future opportunities and achievement for the next generation.

- Just 20% of Americans believe that today's children will have more opportunity to get ahead when they are grown. 45% fear that today's children will have less opportunity, and 30% believe they will have about the same level.
 - This is considerably more negative than we've measured in the past. Last September (2012), we saw an even split (32%-32%) between those who thought today's children would have more vs. less opportunity to get ahead in the future.
 - Future optimism for today's children has fallen 11 points among whites, 19 points among African-Americans, and 20 points among Hispanics.
 - This lack of optimism is shared among parents of school-aged children (21% "more opportunity"), parents of adult children (17%), and non-parents alike (22%).
 - Young adults age 18-29 are the most optimistic, but just 31% believe that today's children will have more opportunity when they are grown, a 12-point decline since last September.
 - Today's teens are more hopeful about their future opportunities, with 45% believing they will have more opportunity than their parents had, 24% believing they will have less opportunity.



- Thinking about the achievements and activities of their own generation, Americans believe today’s children will not quite measure up on a number of factors:
 - 68% think that today’s children will have less financial security;
 - 65% think they will have less patriotism and pride in their country;
 - 63% think they will have less work ethic and professional motivation;
 - 62% think they will have less financial freedom and the ability to afford luxuries;
 - 53% think they will have less financial responsibility;
 - 48% think they will have less civic and community responsibility.
- Regarding the accessibility of specific opportunities for children today, American adults see many foundational underpinnings of a child’s upbringing as at least “somewhat” accessible to the average child in America today. However, there’s a diminished sense that these opportunities are “very” accessible or readily available to the average child.

Very	Smwt	Very+ Swmt	Accessible
38%	34%	82%	Sufficient love and attention from their family
38%	32%	80%	Equal treatment and opportunities regardless of gender, race, orientation, or disability
31%	45%	76%	Enough time to play, have fun, be a kid, and pursue their interests
26%	49%	75%	A quality education that will prepare them for the future
22%	45%	67%	Quality health care, including medical, vision and dental care
16%	56%	72%	Future opportunities to get a good job as adults

- Notably, teenagers do not differ considerably from parents of teenagers on their perception of the accessibility of these opportunities. Their ratings for “very accessible” are closely aligned, with the exception of “love and attention” – parents of teens think it’s more accessible than teens do.

Teens	Parents of Teens	(% Very Accessible)
29%	48%	Sufficient love and attention from their family
33%	32%	Equal treatment and opportunities regardless of gender, race, orientation, or disability
27%	29%	Enough time to play, have fun, be a kid, and pursue their interests
32%	25%	A quality education that will prepare them for the future
25%	21%	Quality health care, including medical, vision and dental care
18%	15%	Future opportunities to get a good job as adults



- Americans recognize the seriousness of numerous challenges facing children today, most notably the threats to privacy posed by the Internet and social media, safety issues and exposure to violence in their community, as well as exposure to violent content in media.

These threats to personal safety, security, and maturity rank just ahead of risks associated with health hazards, economic struggles, and peer pressure.

Very+ Very	Swmt	Serious	
62%	27%	89%	Loss of personal safety and privacy due to the Internet and social media
62%	25%	87%	Exposure to crime, gang and drug violence in their community
61%	26%	87%	Exposure to violent or explicit content in games, the media, and online
57%	32%	89%	Health risks posed by smoking, drug or alcohol use
56%	32%	88%	Experiencing or witnessing violence or domestic abuse
55%	34%	89%	Missing educational and development opportunities because they are too expensive
53%	36%	89%	Being pressured by friends and peers into making bad choices
52%	37%	89%	Living in a household where one or both parents is unemployed
50%	38%	88%	Health risks posed by poor diet or lack of exercise
45%	41%	86%	Part of their childhood being lived in poverty

- Parents of teens are more concerned about the Internet/social media, street crime, exposure to content, and domestic abuse. Teens, on the other hand, are more concerned about peer pressure and unemployed parents.

Teens	Parents of Teens	(% Very Serious)
54%	65%	Loss of personal safety and privacy due to the Internet and social media
33%	68%	Exposure to crime, gang and drug violence in their community
40%	65%	Exposure to violent or explicit content in games, the media, and online
57%	46%	Health risks posed by smoking, drug or alcohol use
40%	53%	Experiencing or witnessing violence or domestic abuse
55%	47%	Missing educational and development opportunities because they are too expensive
59%	44%	Being pressured by friends and peers into making bad choices
54%	36%	Living in a household where one or both parents is unemployed
45%	57%	Health risks posed by poor diet or lack of exercise
37%	45%	Part of their childhood being lived in poverty



- When asked about the biggest threats to safety and wellbeing, American parents’ concerns about their own children vary considerably from what teenagers think their parents are most concerned about.

Teens think their parents are most worried about their performance in school while parents of teens are actually most concerned about unsafe driving.

Top Two Concerns Ranked

	All Teens	Parents Parents	Parents of Teens	
#1	#5	#5	#5	Doing poorly in school
#2	#2	#2	#2	Drug and alcohol use
#3	#1	#1	#1	Unsafe driving
#4	#3	#6	#6	Bullying
#5	#4	#3	#3	Online predators
#6	#7	#7	#7	Unsafe sex
#7	#6	#4	#4	Street violence

Americans’ opinions about parenting styles and children’s activities run contrary to the ideas of “helicopter parents” and “hyper-scheduled” children.

- Given two different depictions of parents today – the idea of an overly involved parent who does not give their children enough independence, and an overly busy parent who does not give their child enough attention – Americans overwhelmingly believe the “busy parent” characterization is the more applicable description of parents today.
 - Just 19% believe that “parents are too closely involved in every aspect of their children’s lives and they don’t allow their children enough independence and chances to learn and grow on their own.”
 - 69% believe that “parents are too busy with work and their own personal lives and they can’t spend enough time with their children or give them the attention they need to learn and grow.”
 - Teens have a dramatically different take on this. When asked about their own parents, 68% believe their parents are “too closely involved in every aspect of my life” while just 32% believe that their parents are “too busy to spend enough time with me.”
 - Parents of teenagers report the opposite opinions, with 22% believing that parents are too involved, and 66% believing parents are too busy.
 - Notably, teenagers in single-parent households still believe their parents are too closely involved, but to a lesser degree. 56% of these teens think their parents are too involved, compared to 72% of teens in two-parent households.



- Most Americans believe that children are not active enough and should be doing more.
 - Only 16% believe that “children are involved in too many sports, clubs, and activities and are overly scheduled, which gets in the way of focusing on school, being a kid, and getting enough sleep.”
 - 76% think that “children spend too much time watching TV and playing videogames and should be involved in more activities that will help them stay active, develop and learn new things.”
 - Teenagers agree with this preference for more activities. Just 26% say they are involved in too many activities, while 74% would like to be more involved. This is largely comparable to parents of teens, 75% of whom would like their children to be more involved.
 - However, among the one-in-four teens who say they have 11+ hours of extracurriculars per week, 64% say they are overly scheduled. And, among the nearly one-in-five teens with a part-time job during the school year, 44% say they have too much going on.
- Parents of teens and teens themselves agree that the main motivation behind their extracurricular activities is to make them more well-rounded and prepare them for the future. 51% of teens and 52% of parents of teens say this is the main reason for activities.
 - 39% of teens and 36% of parents of teens say that activities are meant to let kids do what they enjoy or what they are good at.
 - 11% of teens and 8% of parents of teens say that activities are meant to keep kids out of trouble.
- However, teens appear to think they have more say in their choice of activities.
 - 69% of teens say that most of their activities are things they chose themselves, 6% say their activities were chosen by their parents, and 25% say there was a joint decision.
 - Among parents of teens, 43% say their children chose their own activities, 7% say they chose for their children, and 50% say it was a joint decision.

Americans are conflicted on policy approaches related to the cost of raising children in America today, as well as on topics like the cost of college education and the impact of modern communication technology.

- When considering the idea of shared societal responsibility and sacrifice as it relates to assisting parents and children, a slight majority of Americans express hesitation about asking businesses and non-parents to contribute too much.
 - 51% believe that “while the country should be supportive of children and young families, raising those children is the responsibility of the parents. The cost of raising children should not be subsidized through higher costs for businesses and by higher taxes and longer working hours for non-parents.”
 - 42% think that “the entire country has a shared responsibility to invest more in children and young families. This means more support in the workplace through paid leave and flexible work schedules, even if those options are not available to non-parents, and more government assistance for child care.”
 - 72% of Republicans share concerns about the cost of raising children being subsidized by businesses, taxes, and longer hours. Nearly six-in-ten (59%) Democrats believe that the country has a shared responsibility to invest in young families through workforce benefits and government assistance. Independents closely match the population overall.
 - Just 35% of white parents with school-aged children side with the “shared responsibility” argument as opposed to 62% of their non-white counterparts.
 - Considering the idea of shared societal responsibility and sacrifice when it comes to assisting parents and children, a slight majority of Americans express hesitation about business and non-parents being asked to contribute too much.
- After given background information about how the average cost of raising a child totals more than \$240,000 (without college), and how household income has fallen since the end of the recession, Americans believe that tax cuts are the best way to make raising children more affordable.
 - Six-in-ten believe that the best approach is “lowering taxes so parents have more of their own money to pay for child care, private school if they choose, their children’s health care and college tuition, even if it means less spending on public programs.”
 - 34% prefer “increasing public spending on programs like universal pre-K, improvements in primary and secondary education, subsidies for child care, guaranteed health care for children, and college tuition assistance, even if it means higher taxes.”
 - Predictable splits by party show that 76% of Republicans favor lowering taxes while 59% of Democrats support increasing spending. 66% of Independents fall on the side of cutting taxes.
 - Support for lowering taxes extends across all other demographics and regardless of parental status. Even a majority of non-whites (52%), a group who is



traditionally more supportive of public programs, prefers an approach of lowering taxes over increased spending.

- When parents were asked what actions they've actually taken to pay for the cost of raising their children, 72% of parents with school-aged kids say they've reduced spending on luxuries and vacations, 43% have put less money towards their own retirement, 36% have worked an extra job, 34% have delayed paying off debt, and 22% have taken out personal loans.
 - There appears to be little difference in the rate of these financial decisions between parents in one-income households versus two-income households.
 - Just 17% of parents in one-child households have taken at least four of these five financial steps. 27% of parents in multi-child households have taken at least four.
- Given information about the average cost of four-year college being \$22,000, the average student debt being \$27,000 and the ability of those with a four-year degree to double their earning potential in their lifetime, more than half of Americans see college as a ticket to the middle class (53%), rather than an economic burden (39%).
- Given the same background information, but different response options, teenagers overwhelmingly believe that college is “a good investment for the future” (86%), rather than an “unnecessary expense that is not worth it (14%).
- Regarding modern communication technologies like smart phones, the Internet, and social media, a narrow plurality believe they have a net negative impact on today's children.
 - 48% believe the impact is “mostly negative because it can expose children to inappropriate content, threaten their safety and privacy, and limit their personal interactions and offline activities.”
 - 43% believe the impact is “mostly positive because children can access a world of information they can learn from and gives parents a way to keep in close contact with children and ensure their safety.”
 - Surprisingly, this negative tilt extends across all age groups, even including younger Americans who typically take a more positive view of technology. 47% of 18 to 29-year-olds side with the “negative” assessment.
 - 51% of parents of school-aged children believe the impact is mostly negative, and also 57% of parents of teens.

On school and education-related issues, Americans express a great deal of trust in teachers, and there is wide expectation that children will attend a four-year college (though not much clarity in how it will be paid for).

- Americans rated different people and groups in terms of how trustworthy they were to make the right decisions when it comes to children. Not surprisingly, political figures rank near the bottom, and those in the educational and mentoring space are held in high regard.

All	Parents	Parents of Teens	Teens	
n/a	91%	91%	n/a	Your children's teachers
89%	93%	94%	89%	Teachers
85%	88%	90%	90%	Coaches and instructors
79%	83%	79%	n/a	School administrators
69%	68%	72%	64%	Religious leaders
52%	51%	51%	55%	President Obama
46%	45%	44%	46%	State and local government leaders
28%	27%	24%	34%	Congress
22%	18%	19%	54%	Companies that produce content for children

- When asked who has the most responsibility for ensuring that children are successful in school, two-thirds (66%) of Americans say parents, including 68% of parents of school-aged kids, and 68% of parents of teenagers. 16% of Americans hold teachers responsible, while another 14% believe that the children themselves are responsible for their own success.

When the same question is asked among teenagers, 81% say that they are most responsible for their own success. Just 12% of teens believe that their parents are responsible for their success and just 7% believe their teachers are most responsible.

- When asked who has the most responsibility for ensuring that children are successful in school, two-thirds (66%) of Americans say parents, including 68% of parents of school-aged kids, and 68% of parents of teenagers. 16% of Americans hold teachers responsible, while another 14% believe that the children themselves are responsible for their own success.
- Among parents of school-aged children, 71% expect that their kids' next step will be a four-year college. About one-in-three expect their child/children will go to a two-year college or trade school, about 10% expect a future in the military, and another 10% expect they will enter the workforce.
 - 91% of parents in two-degree households expect their child/children to go to four-year college, compared to 64% of those in households without a college degree.
 - Roughly three-in-four African-American parents Hispanic parents expect their children to go to four-year college, slightly higher than the 71% of white parents who expect the same.
 - Teenagers have a similar expectation, with 69% expecting to go to a four-year college after high school.



- Among parents who expect their child/children to go to a four-year college, a two-year college, or a trade school, among their options to pay for that education:
 - 39% expect that they will personally pay for “most of it” or “all of it;”
 - 19% expect to pay exactly half;
 - 59% of these parents are counting on grants and scholarships;
 - 42% plan to pay as they go
 - 28% plan to pay out of their own savings;
 - 25% expect to take out their own loans to pay for it;
 - 31% expect their child/children to take out loans, and
 - 24% expect their child to pay as they go.
- Among teenagers considering higher education after high school:
 - 25% expect to pay for “most of it” or “all of it” themselves;
 - 66% expect to pay for “some of it” or half;
 - 78% expect scholarships or grants;
 - 50% expect that their parents will pay for some;
 - 34% expect they will take out a loan, and
 - 18% expect their parents to take out a loan.

This poll shows a decline in the American political environment and a fading confidence in President Obama and the economy.

- Just a quarter of Americans believe the country is headed in the right direction, a slippage from the 30% we measured in May/June. Half of Democrats (50%) and only 45% of African-Americans now believe things are headed in the right direction.
- President Obama’s job approval sits at 40%, down from 48% in May/June and the lowest we’ve measured it across 18 Heartland Monitor polls.
- Just 13% approve of the job Congress is doing, even lower than the 17% we measured in May/June.
- 47% of Americans now believe that the Obama administration will decrease opportunity for people like them to get ahead. This is the high water mark for this measure of pessimism, up from 43% in April and 40% in May/June.
- Just 28% believe the economy will improve 12 months from now, the lowest we’ve measured from 44% last November to 34% in April and 37% in May/June.

Americans continue to occupy a “middle ground” between optimism and concern regarding their personal financial situation.

- We’ve measured a slight decline in American’s personal financial situation since our May/June poll. 44% rate their own situation as excellent or good, compared to 49% in the Spring.
 - Among parents of school-aged children, just 41% rate their finances as excellent or good.
 - 54% of parents in two-income households say excellent/good.



- 52% of teenagers say their family's financial situation is excellent or good.
- 43% expect their situation to improve by this time next year, a slight decline from 47% in May/June, but notably higher than the 36% measured in April.
- Fewer than half of parents with school-aged children think it's realistic that they will be able to pay for college education for themselves or their children.