



Heartland Monitor Poll XIX

ALLSTATE/NATIONAL JOURNAL HEARTLAND MONITOR POLL XIX

National Sample of 1,000 ADULTS AGE 18+ (700 on landline, 300 on cell)

(Sample Margin of Error for 1,000 Respondents = $\pm 3.1\%$ in 95 out of 100 cases)

Conducted November 2-6, 2013 Via Landline and Cell Phone

1. Now, to start with, do you feel that **THE COUNTRY**, in general, is headed in the right direction, or do you think things are seriously off on the wrong track?

Direction of Country (Trend Data Among Total Sample)	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11
Right direction	47%	38%	38%	34%	34%	27%	30%	26%	28%
Wrong track	42%	50%	50%	55%	54%	62%	60%	60%	58%
Neither	2%	3%	4%	4%	4%	6%	4%	6%	4%
Don't know / refused	9%	9%	8%	6%	8%	4%	6%	8%	10%

Direction of Country (Trend Data Among Total Sample)	10/11	12/11	3/12	5/12	9/12	11/12	4/13	6/13	9/13	11/13
Right direction	20%	20%	30%	33%	35%	41%	29%	30%	25%	23%
Wrong track	70%	70%	60%	57%	56%	51%	60%	58%	64%	65%
Neither	4%	5%	3%	3%	3%	3%	5%	6%	4%	5%
Don't know / refused	6%	5%	7%	7%	6%	5%	6%	5%	8%	7%



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And now thinking about things in Washington, D.C...

2. Overall, do you approve or disapprove of the way Barack Obama is handling his job as president? **[IF APPROVE / DISAPPROVE, ASKED:]** Do you approve/disapprove strongly or somewhat?

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11
Strongly approve	38%	32%	31%	26%	26%	25%	26%	24%	27%
Somewhat approve	23%	24%	21%	21%	22%	21%	22%	25%	24%
TOTAL APPROVE	61%	56%	52%	47%	48%	46%	48%	49%	51%
Somewhat disapprove	8%	9%	11%	13%	11%	10%	12%	14%	13%
Strongly disapprove	20%	27%	29%	32%	35%	39%	35%	30%	28%
TOTAL DISAPPROVE	28%	36%	40%	45%	46%	49%	46%	44%	41%
Don't know / refused	11%	9%	8%	8%	7%	4%	6%	8%	8%

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	10/11	12/11	3/12	5/12	9/12	11/12	4/13	6/13	9/13	11/13
Strongly approve	24%	22%	25%	26%	29%	32%	25%	24%	19%	18%
Somewhat approve	20%	22%	27%	21%	21%	22%	21%	24%	21%	19%
TOTAL APPROVE	44%	44%	51%	47%	49%	54%	46%	48%	40%	38%
Somewhat disapprove	11%	12%	12%	12%	8%	9%	11%	9%	15%	12%
Strongly disapprove	39%	37%	32%	36%	37%	34%	38%	36%	39%	43%
TOTAL DISAPPROVE	50%	49%	45%	48%	45%	42%	49%	46%	54%	55%
Don't know / refused	6%	7%	5%	6%	5%	4%	4%	6%	6%	7%

3. Do you approve or disapprove of the way Congress is handling its job?

Congressional Job Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	11/12	4/13	6/13	9/13	11/13
TOTAL APPROVE	21%	17%	17%	13%	9%
TOTAL DISAPPROVE	72%	76%	77%	76%	84%
Don't know / refused	8%	7%	6%	11%	6%



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4. And, overall, do you think that the actions being taken by the Obama Administration will...

Obama Administration's Actions <i>(Trend Data Among Total Sample)</i>	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11
Increase opportunity for people like you to get ahead	40%	39%	37%	34%	32%	32%	31%	29%
Decrease opportunity for people like you to get ahead	30%	30%	34%	36%	38%	35%	34%	32%
Have no impact	23%	25%	25%	25%	26%	27%	30%	31%
Don't know / refused	8%	7%	4%	5%	5%	5%	5%	7%

Obama Administration's Actions <i>(Trend Data Among Total Sample)</i>	10/11	12/11	3/12	5/12	9/12	11/12	4/13	6/13	9/13	11/13
Increase opportunity for people like you to get ahead	31%	28%	31%	32%	36%	36%	29%	29%	22%	23%
Decrease opportunity for people like you to get ahead	37%	37%	34%	34%	36%	34%	43%	40%	47%	47%
Have no impact	26%	29%	29%	29%	21%	26%	21%	26%	25%	25%
Don't know / refused	5%	6%	5%	5%	6%	5%	7%	5%	5%	5%

5. And, in your opinion did President Obama's economic policies...

Obama Economic Policies Over the Years <i>(Trend Data Among Total Sample)</i>	4/13	6/13	9/13	11/13
Run up a record federal deficit while failing to significantly improve the economy	47%	46%	50%	52%
Help to avoid an even worse economic crisis, and are fueling economic recovery	40%	42%	37%	34%
Don't know / refused	13%	11%	14%	13%

**Previous Question Wording and Data:*

And, in your opinion did President Obama's economic policies...

Obama Economic Policies Over the Past Year <i>(Trend Data among Total Sample)</i>	9/09*	1/10*	4/10*	8/10*	10/11^	3/12^	5/12^	9/12^	11/12
Run up a record federal deficit while failing to end the recession or slow the record pace of job losses	43%	46%	46%	48%	48%	44%	46%	44%	44%
Help avoid an even worse economic crisis, and are laying the foundation for our eventual economic recovery	43%	43%	42%	39%	43%	45%	45%	46%	47%
Don't know / refused	14%	11%	11%	12%	9%	11%	10%	10%	9%

**And, in your opinion did President Obama's economic policies over the last 12 months...*

^And, in your opinion did President Obama's economic policies over the past few years...



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6. And, who do you trust more to develop solutions to the country's economic challenges?

Trust to Develop Solutions <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11
President Obama	55%	46%	48%	41%	39%	42%	42%	40%	40%
Republicans in Congress	26%	28%	27%	33%	32%	37%	36%	36%	37%
Both	3%	2%	3%	2%	2%	3%	3%	2%	2%
Neither	12%	17%	16%	19%	19%	14%	15%	15%	14%
Don't know / refused	5%	7%	6%	5%	8%	5%	4%	8%	8%

Trust to Develop Solutions <i>(Trend Data Among Total Sample)</i>	10/11	12/11	3/12	5/12	11/12	4/13	6/13	11/13
President Obama	40%	39%	44%	42%	48%	41%	42%	36%
Republicans in Congress	33%	38%	36%	39%	32%	33%	33%	33%
Both	2%	2%	1%	1%	3%	1%	2%	1%
Neither	20%	16%	13%	13%	13%	19%	19%	25%
Don't know / refused	5%	5%	6%	4%	4%	5%	4%	4%

7. And, how would you rate the current state of the economy? Is it...

Current State of the Economy <i>(Trend Data Among Total Sample)</i>	9/13	11/13
Excellent shape	1%	1%
Good shape	10%	10%
EXCELLENT / GOOD SHAPE	11%	11%
Only fair shape	45%	45%
Poor shape	43%	44%
ONLY FAIR / POOR SHAPE	88%	88%
Don't know / refused	1%	*

8. And, in general, over the next 12 months, do you think the economy, overall will...

Change in Economy <i>(Trend Data Among Total Sample)</i>	11/12	4/13	6/13	9/13	11/13
Improve	44%	34%	37%	28%	29%
Stay the same	22%	28%	34%	36%	30%
Become worse	31%	35%	26%	31%	36%
Don't know / refused	3%	3%	2%	5%	4%



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9. Do you think the U.S. economy is currently in a recession, or not?

U.S. Recession	Total
Yes, in a recession	53%
No, not in a recession	41%
Don't know / refused	6%

Now, thinking about things from a different perspective...

10. Considering all aspects of your life, including your personal finances, your family life, your health, and other factors... would you say that things in your life are going...

Life Status <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13
Very well	31%	28%	29%
Somewhat well	51%	54%	51%
TOTAL WELL	82%	82%	80%
Not very well	12%	13%	12%
Not well at all	6%	5%	7%
TOTAL NOT WELL	18%	18%	19%
Don't know / refused	*	1%	1%

11. And, how would you rate your current personal financial situation?

Current Personal Financial Situation <i>(Trend Data among Total Sample)</i>	4/09	10/11	12/11	3/12	5/12	4/13	6/13	9/13	11/13
Excellent shape	6%	10%	6%	8%	7%	6%	9%	7%	9%
Good shape	36%	29%	35%	37%	36%	40%	39%	37%	34%
EXCELLENT / GOOD SHAPE	42%	39%	41%	45%	43%	46%	49%	44%	44%
Only fair shape	37%	39%	40%	40%	38%	39%	34%	38%	39%
Poor shape	19%	21%	18%	15%	17%	15%	17%	19%	17%
ONLY FAIR / POOR SHAPE	56%	60%	58%	54%	56%	54%	51%	56%	56%
Don't know / refused	1%	1%	1%	1%	1%	1%	*	*	*



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12. Thinking ahead to this time next year, do you expect that your personal financial situation will...

Change in Personal Financial Situation <i>(Trend Data Among Total Sample)</i>	1/10	12/10	3/11	10/11	12/11	3/12	5/12
Improve	37%	30%	35%	38%	44%	41%	44%
Stay the same	41%	42%	39%	46%	38%	43%	41%
Become worse	20%	25%	23%	14%	14%	13%	12%
Don't know / refused	3%	3%	3%	2%	4%	3%	4%

Change in Personal Financial Situation <i>(Trend Data Among Total Sample)</i>	9/12	11/12	4/13	6/13	9/13	11/13
Improve	45%	39%	36%	47%	43%	39%
Stay the same	35%	36%	40%	40%	43%	43%
Become worse	13%	22%	22%	11%	12%	15%
Don't know / refused	7%	2%	2%	2%	2%	3%

Now, I'm going to read you a list of some different financial decisions that many Americans face in their lives. For each one, please tell me how realistic each one would be for you to meet, given your current financial situation, if you were faced with that decision today...

13. Paying for a college education for you or your children.

Paying for College <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13
Very realistic	22%	18%	20%
Somewhat realistic	25%	24%	25%
TOTAL REALISTIC	46%	42%	45%
Not very realistic	18%	22%	18%
Not at all realistic	29%	32%	28%
TOTAL NOT REALISTIC	47%	54%	47%
Don't know / refused	6%	5%	9%



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14. Maintaining a comfortable standard of living during retirement.

Standard of Living in Retirement <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13
Very realistic	25%	20%	20%
Somewhat realistic	39%	38%	39%
TOTAL REALISTIC	64%	58%	59%
Not very realistic	14%	21%	16%
Not at all realistic	20%	18%	22%
TOTAL NOT REALISTIC	34%	39%	38%
Don't know / refused	2%	2%	3%

15. Being able to afford six months of expenses in case of an unexpected job loss or health emergency.

Affording Living Costs in the Event of a Job Loss <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13
Very realistic	24%	21%	21%
Somewhat realistic	28%	27%	29%
TOTAL REALISTIC	52%	48%	50%
Not very realistic	20%	21%	19%
Not at all realistic	26%	29%	29%
TOTAL NOT REALISTIC	46%	49%	48%
Don't know / refused	2%	2%	2%

Affording Financial Decisions	TOTAL REALISTIC	TOTAL NOT REALISTIC	Very Realistic	Somewhat Realistic	Not Very Realistic	Not At All Realistic	Dk / ref
16. Paying medical bills for you and your family	71%	25%	34%	37%	11%	14%	4%
17. Paying off your debt	68%	23%	34%	34%	11%	13%	9%
18. Making your mortgage payment	68%	16%	47%	21%	5%	10%	16%
19. Investing your money for the future	58%	39%	24%	34%	16%	23%	4%
20. Paying your day-to-day bills	90%	9%	57%	33%	6%	3%	1%



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21. Which, if any, of the following do you currently have?

Financial Tools	Total
Checking account	84%
Savings account	73%
Credit Card	63%
Life insurance	58%
Employer-sponsored 401 (k) plan	37%
A personal investment account	30%
IRA	29%
Employer-sponsored pension plan separate from a 401 (k)	26%
Automatic paycheck withdrawals for saving or investing besides a 401 (k)	24%
Annuity	13%
Trust Fund	8%
Reverse Mortgage	1%
Don't know / refused	6%

22. And, which of the following types of debt do you currently hold?

Types of Debt Held	Total
A home mortgage	42%
Credit card debt	38%
A car loan	33%
Unpaid medical bills	26%
Student loans	24%
None	19%
Unpaid personal loans	16%
Other	1%
Don't know / refused	1%



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23. Which, if any, of the following do you turn to for information on managing your personal finances?

Financial Information Source	Total
A friend or family member	47%
A professional financial advisor	33%
A banker at a branch location	24%
A credit union	17%
A financial news and advice publication	13%
An investment website	11%
A financial TV program	8%
Don't know / refused	18%

24. [ASKED IF DO NOT MEET WITH A FINANCIAL ADVISOR, N = 668]

What would you say is the biggest reason why you have not used a professional financial advisor?

Reason For Not Using Financial Advisor	Total
I handle my finances myself	37%
I don't have enough money to invest	26%
I don't want to pay their fees	10%
I don't trust them to make decisions that benefit me rather than their company	10%
I have a family member manage my finances	6%
I don't know how to find or choose an advisor	3%
I am uncomfortable or intimidated talking about finances with someone I don't know very well	3%
Don't know / refused	6%

Some people receive an inheritance from a family member or loved one upon that person's passing. This could take different forms, including gifts or distributions made in advance of a person's passing.

25. Have you ever received an inheritance?

Received Inheritance	Total
Yes	25%
No	74%
Don't know / refused	1%



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26. Do you expect to receive an inheritance at some point in the future?

<u>Expect to Receive Inheritance</u>	Total
Yes	27%
No	68%
Don't know / refused	4%

27. And when the time comes for you to pass away, do you expect to leave any family members or loved ones with an inheritance?

<u>Plan to Leave Inheritance</u>	Total
Yes	74%
No	21%
Don't know / refused	6%

[ASKED 28-37 OF SAMPLE A, N = 500]

How important do you think each of the following financial activities are for you to meet your personal financial goals?

<u>Financial Decisions</u> <i>(Ranked by Total Important)</i>	TOTAL IMPORTANT	TOTAL NOT IMPORTANT	Very Important	Somewhat Important	Not Very Important	Not At All Important	Dk / ref
31. Paying off and avoiding new debt	94%	6%	83%	11%	2%	4%	1%
32. Sticking to a monthly budget	94%	5%	74%	20%	2%	3%	*
33. Maintaining an emergency savings fund	88%	10%	67%	21%	4%	6%	2%
34. Saving for retirement	84%	13%	69%	15%	4%	9%	3%
36. Estate planning, including writing a will or setting up a trust or inheritance	83%	15%	56%	27%	7%	9%	1%
29. Purchasing life insurance	78%	20%	50%	28%	7%	13%	3%
28. Contributing to a 401k plan or IRA	68%	27%	47%	21%	9%	18%	6%
37. Saving ahead for non-necessities like vacations, entertainment, and gifts	68%	31%	32%	36%	16%	15%	1%
35. Saving for your kids' college education	64%	25%	49%	15%	7%	18%	10%
30. Investing in the stock market	38%	59%	13%	25%	27%	32%	3%



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[ASKED 38-47 OF SAMPLE B, N = 500]

When thinking about what you SHOULD be doing on each of the following financial activities, how would you rate your actual performance? Are you Ahead of where you think you should be, About on track with where you think you should be, or are you behind where you think you should be?

Financial Decisions <i>(Ranked by AHEAD – BEHIND)</i>	AHEAD	ON TRACK	BEHIND	Dk / ref
41. Paying off and avoiding new debt	21%	54%	20%	4%
42. Sticking to a monthly budget	15%	65%	19%	1%
39. Purchasing life insurance	21%	43%	31%	5%
47. Saving ahead for non-necessities like vacations, entertainment, and gifts	16%	36%	44%	4%
44. Saving for retirement	13%	38%	44%	5%
38. Contributing to a 401k plan or IRA	10%	36%	42%	11%
43. Maintaining an emergency savings fund	15%	35%	47%	4%
45. Saving for your kids' college education	11%	21%	43%	25%
46. Estate planning, including writing a will or setting up a trust or inheritance	12%	28%	54%	7%
40. Investing in the stock market	7%	24%	50%	18%

48. What do you believe is the most financially responsible use of any money you may have left over after paying your bills?

Financially Responsible Use of Leftover Money	Total
Paying off debt	21%
Saving money in a bank for future expenses like college or retirement	15%
Adding to an emergency fund	11%
Saving for a house or paying extra on your mortgage	10%
Investing in the stock market for wealth creation	4%
Investing in the stock market for future expenses like college or retirement	3%
Rarely have any money left over	32%
Don't know / refused	5%



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49. [ASKED AMONG THOSE WITH MONEY LEFT OVER AFTER PAYING BILLS, N = 637]

And, giving an honest assessment of your actual spending, how often do you put your extra money towards paying off debt, saving, or investing, before spending it on other things?

Actual Money Put Towards Debt, Savings, and Investing	Total
Almost always	57%
Sometimes	33%
ALMOST ALWAYS / SOMETIMES	90%
Hardly ever	5%
Never	3%
HARDLY EVER / NEVER	9%
Don't know / refused	1%

50. Now, you may have heard people talk about how small changes in your day-to-day spending - things like not eating out, cutting out non-essential services, and shopping for discounts - can save you significant money in the long run. Do you believe that...

Small Changes in Day-to-Day Spending	Total
It's worth making sacrifices in day-to-day spending for long-term saving, even if it means a lower quality of life	69%
Convenience purchases make life more enjoyable and it's worth spending more, even if it means less money for the future	20%
Don't know / refused	11%

51. If you received an unexpected one-time sum of \$100,000 either through an inheritance, lottery winnings, compensation, or other source, which of the following do you think would be the best decision for your financial future?

How to Spend a One-Time Sum of Money	Total
Paying off debt	34%
Saving for long-term expenses like retirement or kids' college	30%
Buying a home or paying down a mortgage	25%
Investing in the stock market	8%
Don't know / refused	4%



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52. As you know, the primary way many Americans plan for retirement is to personally invest in stocks and bonds through their 401 (k) accounts. I want to read you two opinions on this subject and see which one comes CLOSER to your own...

Primary Way to Plan for Retirement <i>(Trend Data Among Total Sample)</i>	4/09	11/13
People are still better off relying on their own investments, such as 401(k)s rather than depending on pension programs from employers or government.	48%	50%
Given the recent ups and downs in the economy and stock market, it is too risky for people to rely primarily on the success of their personal investments to pay for their retirement.	42%	42%
Don't know / refused	10%	9%

53. And, in your own life, do you think that the ability to take out loans and have a credit card has...

Personal Debt and Opportunity <i>(Trend Data Among Total Sample)</i>	*10/11	11/13
Expanded your opportunities by allowing you to make purchases you couldn't afford from your income at the time	43%	51%
Reduced your opportunities by burdening you with bills that you couldn't really afford to pay	42%	32%
Don't know / refused	15%	18%

**And, in your own life, do you think that personal debt has...*

54. When thinking about your money and how you handle your personal finances, do you feel like...

Have a Financial Plan	Total
You have a solid plan for your finances	55%
You have a plan but also have some questions	29%
You don't have a plan and could use some guidance	14%
Don't know / refused	3%



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55.

[ASKED OF SAMPLE A, N = 500]

If you had to make an important financial decision today, how confident are you that you understand the information you need to make the right decisions?

<u>Understanding Information to Make Financial Decision</u>	Total
Very confident	47%
Somewhat confident	42%
TOTAL CONFIDENT	89%
Not very confident	7%
Not at all confident	3%
TOTAL NOT CONFIDENT	10%
Don't know / refused	1%

[ASKED Q56-58 OF SAMPLE B, N = 500]

If you had to make an important financial decision today, how confident are you that you understand the information you would need to make the right decisions on...

<u>Financial Decision Confidence</u>	TOTAL CONFIDENT	TOTAL NOT CONFIDENT	Very Confident	Somewhat Confident	Not Very Confident	Not At All Confident	Dk / ref
56. Buying a home	77%	16%	50%	27%	8%	8%	7%
57. Planning your retirement	75%	22%	35%	40%	10%	12%	2%
58. Setting up an inheritance	64%	31%	30%	34%	17%	14%	5%



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Now I'd like to read you a short list of institutions and groups of people. For each one, please tell me, compared to twelve months ago, whether you are more confident or less confident that they are making good choices on decisions that affect your personal financial situation. Or do you feel the same as you did twelve months ago?

Confidence in Institutions & People	MORE CONFIDENT	SAME	LESS CONFIDENT	Dk / ref
59. Elected officials in Washington, D.C.	4%	23%	70%	2%
60. Major corporations [A: N = 500]	7%	47%	40%	5%
61. National banks	9%	51%	36%	4%
62. Investment banks [A: N = 500]	8%	51%	31%	10%
63. Stock brokers [B: N = 500]	5%	52%	32%	11%
64. The American consumer [B: N = 500]	13%	52%	30%	5%
65. Financial advisors	15%	54%	22%	9%
66. Local banks	21%	57%	18%	3%
67. Insurance agents [A: N = 500]	14%	54%	25%	6%
68. Insurance companies [B: N = 500]	10%	53%	34%	3%

Confidence in Institutions & People (Showing More / Less)	9/09	4/10	8/10	3/12	11/13
Elected officials in Washington, D.C.	21% / 52%	14% / 56%	13% / 58%	6% / 66%	4% / 70%
Major corporations	12% / 58%	13% / 50%	11% / 54%	13% / 50%	7% / 40%
National banks	15% / 56%	15% / 51%	15% / 53%	13% / 50%	9% / 36%
Investment banks	11% / 61%	13% / 55%	12% / 59%	10% / 49%	8% / 31%
The American consumer	33% / 31%	34% / 27%	28% / 36%	29% / 29%	13% / 30%

69. When thinking about how the financial system affects your personal financial situation, which of the following statements do you agree with more...

Opinion on Participating in the Financial System	Total
Participating in the financial system through saving, investing, and acquiring assets like a home, is the safest and most reliable way for people like me to provide a secure financial future for me and my family.	58%
Even if people like me save, invest, and acquire assets like a home, the financial system is too volatile, complicated, and unreliable to provide a secure financial future for me and my family.	35%
Don't know / refused	8%



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70. What do you believe would be the most effective way to increase the amount of information available for people interested in purchasing financial products and services?

<u>Increasing the Amount of Financial Information Available</u>	Total
Consumers and the public should put increased pressure on companies to offer more information	32%
The federal government should require more disclosure by financial companies	31%
Financial services companies should compete to offer the most information	28%
Don't know / refused	9%

71. Compared to the policies and practices that existed before the financial crisis of 2008, do you believe that lenders are now...

<u>Lending Practices Today</u>	Total
Still too likely to give loans to people who can't afford to pay them back	23%
More careful about ensuring that loans are only given to qualified individuals	40%
Too strict in their lending and rejecting many people who should qualify for loans	28%
Don't know / refused	9%

72. Recently, the federal government shut down because Congress and the President were unable to agree on a budget. How much do you believe the federal government's budget situation, the deficit and the national debt affects your personal financial situation? Would you say...

<u>Magnitude of Federal Budget Effects on Personal Finances</u>	Total
Great deal	41%
Some	32%
TOTAL GREAT DEAL / SOME	73%
Not too much	15%
Not at all	10%
TOTAL NOT TOO MUCH / NOT AT ALL	26%
Don't know / refused	2%



Heartland Monitor Poll XIX

73. **[ASKED AMONG RESPONDENTS WHO BELIEVE THE GOVERNMENT BUDGET SITUATION AFFECTS THEIR PERSONAL FINANCES, N = 884]**

And do you believe that the federal government’s budget situation has a positive effect, negative effect or no real effect on your personal financial situation?

Would you say the federal government’s budget situation has a VERY (Positive/Negative) effect or just a SOMEWHAT (Positive/Negative) effect?

How the Federal Budget Effects Personal Finances	Total
Very positive	5%
Somewhat positive	6%
TOTAL POSITIVE	11%
NO REAL EFFECT	26%
Somewhat negative	36%
Very negative	26%
TOTAL NEGATIVE	62%
Don’t know / refused	1%

74. **[ASKED AMONG RESPONDENTS WHO BELIEVE THE GOVERNMENT BUDGET SITUATION AFFECTS THEIR PERSONAL FINANCES, N = 884]**

And, which do you believe is the most likely impact of a large federal budget deficit and debt on your personal financial situation?

Biggest Impact of Deficit	Total
Higher taxes for you	33%
Fewer opportunities for jobs or pay increases	26%
Fewer government programs that you use	12%
Higher interest rates	10%
Harder to get a loan	7%
None of the above	4%
Don’t know / refused	6%



Heartland Monitor Poll XIX

75. How confident are you in the Congress and President's ability to reach an agreement about the budget and avoid another government shutdown before the January deadline?

Confidence in Reaching a Compromise on the Budget	Total
Very confident	6%
Somewhat confident	19%
TOTAL CONFIDENT	24%
Not very confident	34%
Not at all confident	39%
TOTAL NOT CONFIDENT	73%
Don't know / refused	3%



Heartland Monitor Poll XIX

Demographic Questions

A. Gender

<u>Gender</u>	Total
Male	48%
Female	52%

C. Region

<u>Region</u>	Total
Northeast	12%
Mid-atlantic	11%
Deep South	21%
Outer South	8%
Upper Midwest	17%
Great Plains	6%
Mountain	7%
Pacific	18%

D. Age

<u>Age</u>	Total
18-29	22%
30-39	19%
40-49	19%
50-59	17%
60-64	6%
65+	17%



Heartland Monitor Poll XIX

E. Which of the following best describes your current employment status?

<u>Employment</u>	Total
Employed full-time	49%
Employed part-time	10%
Retired	18%
Student	5%
Homemaker	5%
Unemployed and looking for work	6%
Unemployed, but not looking for work	4%
Don't know / refused	2%

F. Thinking about children, which of the following describes you?

<u>Children</u>	Total
I have one or more children under the age of 18	38%
I have one or more adult children	41%
I have no children but hope to one day	14%
I have no children and no plans to have any	12%
Don't know / refused	1%

G. Which of the following best describes your current relationship status? Are you...

<u>Marital Status</u>	Total
Married	55%
Single and never married	19%
Divorced	10%
Not married, but living together with a partner	7%
Widowed	5%
Separated	3%
Don't know / refused	2%



Heartland Monitor Poll XIX

- H. **[ASKED AMONG MARRIED OR LIVING WITH A PARTNER, N = 622]**
Which of the following best describes your (*spouse's / partner's*) current employment status?

Spouse's / Partner's Employment	Total
Employed full-time	58%
Employed part-time	9%
Retired	16%
Student	2%
Homemaker	6%
Unemployed and looking for work	4%
Unemployed, but not looking for work	4%
Don't know / refused	1%

- D1. People are often classified in different economic categories. Do you consider yourself to be...

Economic Class	Total
Upper Class	2%
Upper Middle Class	12%
Middle Class	45%
Lower Middle Class	26%
Lower Class	13%
Don't know / refused	2%

- D2. What is the last grade of formal education you have completed?

Education	Total
Less than high school	4%
High school graduate	24%
Some college / vocational school	29%
College graduate	30%
Post-graduate	11%
Don't know / refused	1%



Heartland Monitor Poll XIX

D3. Please tell me which of the following categories best applies to your total household income for 2012...

<u>Income</u>	Total
Less than \$15,000	12%
\$15,000 to less than \$30,000	17%
\$30,000 to less than \$50,000	17%
\$50,000 to less than \$75,000	17%
\$75,000 to less than \$100,000	12%
\$100,000 to less than \$200,000	14%
\$200,000 or more	4%
Don't know / refused	8%

D4. And, generally speaking, do you think of yourself as...

<u>Political Affiliation</u>	Total
Republican	26%
Democrat	30%
Independent / something else / other	40%
Don't know / refused	4%

D5. What is your main ethnic or racial background?

<u>Race</u>	Total
White / Caucasian	70%
African-American / Black	11%
Hispanic / Latino	12%
Asian-American / Asian	2%
Native American	1%
Other	2%
Don't know / refused	2%



Heartland Monitor Poll XIX

D6. Thinking about your current living situation, do you own your home, or pay rent?

<u>Current Living Situation</u>	Total
Own home (also accept "pay a mortgage")	63%
Pay rent	30%
Live with parents or other family	3%
Own a home but live in rental	1%
Live in a dorm / barracks / nursing home / other	1%
Don't know / refused	3%

D7. Are you considering buying a new home within the next two years?

<u>Buying New Home</u>	Total
Yes	19%
No	77%
Don't know / refused	4%

D8. **[ASKED AMONG RESPONDENTS WHO OWN A HOME, N = 637]**

Do you hold a mortgage on the home you own or is it paid off?

<u>Hold a Mortgage</u>	Total
Hold mortgage	67%
Paid off	32%
Don't know / refused	1%