

Florida Atlantic University  
Business Economic Polling Institute  
Hispanic Attitudes

May 2015

The May survey is the tenth in a new series that gauges attitudes of Hispanic and Latino's in the United States. The data is collected using a mixed mode sample of online and telephone participants. The question design and analysis for the Index of Consumer Sentiment is adopted from the University of Michigan's which began in 1946, measuring consumer attitudes and expectations, and are used to evaluate economic trends and prospects (<http://www.sca.isr.umich.edu/reports.php>)

All respondents interviewed in this study were part of a fully representative sample using mixed mode random stratified probabilistic sampling method of N= 500 Hispanics over the age of 18, based on a series of screening questions. The margin of error for the sample is +/- 4.33% in 19 of 20 cases.

The survey was administered using an Automated Telephone Interviewing (ATI) system (n=284). The ATI system allows data to be entered directly into a computerized database through the numbers on interviewee's phone, providing a highly reliable system of data collection. The survey was also administered through USAMP, an online sample of Hispanics (n=216). There was a 4.8% response rate for the ATI calls.

The survey was presented in both English (n=404) and Spanish (n=96) versions.

The survey was conducted between May 1-31, 2015.

The results presented in this report include univariate and bivariate analysis of the data. Frequency distributions for each item included on the questionnaire are shown in the tables. In all cases, cross-tabulation results are also shown. This type of bivariate analysis examines differences between sub-groups of the overall population.

In the cases where cross tabulation results are presented, a chi-square test, an independent t-test for means, or a Z-test for independent percentages is shown. A chi-square test is used in cases where comparisons are made for categorical variables. A t-test is used in cases where comparisons are made for measurement variables. A Z-test is used in cases where comparisons are made between independent population percentages.

The purpose of these statistical tests is to determine whether or not the observed difference between sub-groups in the sample is due to sampling error or whether it is due to a real difference in the population. When the results are statistically significant, it strongly suggests that the observed difference between sub-groups found in the sample is due to a real difference in the population, and not due to sampling error.

A chi-square significance level of .05 indicates significance at the 95 percent level. In other words, it is 95 percent likely that the results are due to a real difference between comparison groups. A chi-square significance level of .01 indicates significance at the 99 percent level. When a t-test or a Z-test is shown, lower- and upper-case letters indicate significance at the 90 and 95 percent levels respectively.

**Survey Parameters**

		United States	
		Total	%
<b>Age</b> <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table</a>			
18 to 34 years		15303687	0.421998
35 to 54 years		13844037	0.381748
55 years and over		7117112	0.196254
Total:		36264836	
<b>Gender</b> <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table</a>			
Male:		27409243	0.507706
Female:		26577169	0.492294
Total		53986412	
<b>Region</b> <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_1YR_B01001I&amp;prodType=table</a>			
Northeast		7542347	0.139708
Midwest		4963976	0.091949
South		19728578	0.365436
West		21751511	0.402907
		53986412	
<b>Income</b> <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_5YR_B19001I&amp;prodType=table">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_13_5YR_B19001I&amp;prodType=table</a>			
Under \$25,000		3967276	0.289609
\$25,001-\$75,000		6438685	0.470021
Over \$75,001		3292766	0.24037
		13698727	
<b>Edu</b> <a href="http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_B15002I&amp;prodType=table">http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_B15002I&amp;prodType=table</a>			
Less than 12th grade		10364277	0.36808
GED or High School		7625031	0.270797
Some college, no degree		4893579	0.173792
Associates/ Bachelor's degree		4110969	0.145998
Graduate or professional degree		1163844	0.041333
		28157700	

<http://www.sca.isr.umich.edu/fetchdoc.php?docid=29608>

	Hispanic population	% of Hispanic Population	Region
Connecticut	494,000	0.009513538	Northeast
Maine	15,000	0.000288873	Northeast
Massachusetts	650,000	0.012517814	Northeast
New Hampshire	37,000	0.000712552	Northeast
New Jersey	1,599,000	0.030793822	Northeast

New York	3,497,000	0.067345838	Northeast
Pennsylvania	750,000	0.014443631	Northeast
Rhode island	135,000	0.002599854	Northeast
Vermont	8,000	0.000154065	Northeast
Illinois	2,078,000	0.040018488	Midwest
Indiana	397,000	0.007645496	Midwest
Iowa	154,000	0.002965759	Midwest
Kansas	307,000	0.00591226	Midwest
Michigan	447,000	0.008608404	Midwest
Minnesota	257,000	0.004949351	Midwest
Missouri	214,000	0.004121249	Midwest
Nebraska	174,000	0.003350922	Midwest
North Dakota	15,000	0.000288873	Midwest
Ohio	362,000	0.006971459	Midwest
South Dakota	23,000	0.000442938	Midwest
Wisconsin	344,000	0.006624812	Midwest
Florida	4,354,000	0.083850094	South
Alabama	186,000	0.003582021	South
Arkansas	190,000	0.003659053	South
Delaware	76,000	0.001463621	South
District of Columbia	58,000	0.001116974	South
Georgia	880,000	0.016947194	South
Kentucky	132,000	0.002542079	South
Louisiana	197,000	0.00379386	South
Maryland	489,000	0.009417248	South
Mississippi	81,000	0.001559912	South
North Carolina	828,000	0.015945769	South
Oklahoma	347,000	0.006682587	South
South Carolina	241,000	0.00464122	South
Tennessee	296,000	0.00570042	South
Texas	9,794,000	0.188614567	South
Virginia	649,000	0.012498556	South
West Virginia	21,000	0.000404422	South
Alaska	42,000	0.000808843	West

Arizona	1,950,000	0.037553441	West
California	14,358,000	0.276508878	West
Colorado	1,071,000	0.020625506	West
Hawaii	126,000	0.00242653	West
Idaho	182,000	0.003504988	West
Montana	30,000	0.000577745	West
Nevada	738,000	0.014212533	West
New Mexico	972,000	0.018718946	West
Oregon	466,000	0.00897431	West
Utah	373,000	0.007183299	West
Washington	790,000	0.015213958	West

**English Version May 2015 FAU BEPI Survey Instrument**

- 0) What is your gender?  
     Press 1 for Female  
     Press 2 for Male
  
- 1) What is your age group?  
     Press 1 for 17 and under (end survey)  
     Press 2 for 18-34  
     Press 3 for 35-54  
     Press 4 for 55 and above
  
- 2) Are you of Hispanic, Latino or Spanish origin?  
     Press 1 if you're not of Hispanic, Latino or Spanish origin (end survey)  
     Press 2 for yes, Mexican, Mexican American, Chicano  
     Press 3 for yes, Puerto Rican  
     Press 4 for yes, Cuban  
     Press 5 for yes another Hispanic, Latino or Spanish origin  
     Press 6 to repeat the answer choices
  
- 3) We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better off or worse financially than you were a year ago?  
     Press 1 for Better Off  
     Press 2 for Worse Off
  
- 4) Now, looking ahead -- do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?  
     Press 1 for Better Off  
     Press 2 for Worse Off
  
- 5) Now turning to business conditions in the country as a whole -- do you think that during the next 12 months we'll have good times financially, or bad times, or what?

Press 1 for Good times financially  
Press 2 for Bad times Financially

- 6) Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next five years or so, or that we will have periods of widespread unemployment or depression, or what?  
Press 1 for Good times  
Press 2 for Bad times
- 7) About the big things people buy for their homes--such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or bad time for people to buy major household items?  
Press 1 for Good times to Buy  
Press 2 for Bad time to buy
- 8) Are you now employed full-time, part time, are you retired, are you unemployed but looking for work?  
Press 1 for full time (35 hours or more per week)  
Press 2 for part time (less than 35 hours per week)  
Press 3 for retired  
Press 4 unemployed, looking for work  
Press 5 unemployed, not looking for work  
Press 6 disabled  
Press 7 self employed  
Press 8 for other  
Press 9 to repeat options
- 9) Thinking ahead into the next year or so, how worried, if at all, are you that you or someone in your household might lose their job and become unemployed? Are you worried, somewhat worried, not too worried, or not at all worried?  
Press 1 Currently unemployed  
Press 2 very worried  
Press 3 somewhat worried  
Press 4 Not worried  
Press 5 Not at all worried  
Press 6 Don't know  
Press 7 to repeat choices
- 10) Do you currently own the home you live in, or do you rent?  
Press 1 for homeowner  
Press 2 for Renter  
Press 3 for not sure
- 11) Generally speaking, do you think now is a good time or a bad time to buy a house?  
Press 1 for good time

Press 2 for bad time  
Press 3 for don't know

12) Would a rise in interest rates discourage you from buying a house?

Press 1 for yes  
Press 2 for no  
Press 3 for don't know

13) Speaking now of the automobile market, are you planning to purchase a vehicle in the next six months?

Press 1 for yes  
Press 2 for no  
Press 3 for don't know

14) Are you currently registered as a Republican, Democrat, Independent, another party or are you not registered?

Press 1 for Republican  
Press 2 for Democrat  
Press 3 for Independent/another party  
Press 4 for Not registered

15) What is your educational level?

Press 1 for less than high school  
Press 2 for high school degree or equivalent  
Press 3 for some college but no degree  
Press 4 for a college degree  
Press 5 for Graduate degree or higher

16) What is your income level

Press 1 for under \$25,000  
Press 2 for \$25,001-\$75,000  
Press 3 over \$75,000

17) State

1. Alabama (AL)
2. Alaska (AK)
3. Arizona (AZ)
4. Arkansas (AR)
5. California (CA)
6. Colorado (CO)
7. Connecticut (CT)
8. Delaware (DE)
9. Florida (FL)
10. Georgia (GA)
11. Hawaii (HI)
12. Idaho (ID)
13. Illinois (IL)
14. Indiana (IN)

15. Iowa (IA)
16. Kansas (KS)
17. Kentucky (KY)
18. Louisiana (LA)
19. Maine (ME)
20. Maryland (MD)
21. Massachusetts (MA)
22. Michigan (MI)
23. Minnesota (MN)
24. Mississippi (MS)
25. Missouri (MO)
26. Montana (MT)
27. Nebraska (NE)
28. Nevada (NV)
29. New Hampshire (NH)
30. New Jersey (NJ)
31. New Mexico (NM)
32. New York (NY)
33. North Carolina (NC)
34. North Dakota (ND)
35. Ohio (OH)
36. Oklahoma (OK)
37. Oregon (OR)
38. Pennsylvania (PA)
39. Rhode Island (RI)
40. South Carolina (SC)
41. South Dakota (SD)
42. Tennessee (TN)
43. Texas (TX)
44. Utah (UT)
45. Vermont (VT)
46. Virginia (VA)
47. Washington (WA)
48. West Virginia (WV)
49. Wisconsin (WI)
50. Wyoming (WY)

## Executive Summary

The Consumer Sentiment Index (CSI) dropped to its lowest level of 2015 at 89.77 which is down 1.8 points from April and up 3.3 points since December. In comparison the Michigan Consumer index dropped 4.2 points between April and May from 95.9 to 90.7.

Females scored nearly 9 points higher than males (93.8 to 85.4), middle income earners (\$25,000-\$75,000) scored significantly higher than low income earners (79.4) and higher income earners (83.9). Education and age showed no consistent patterns.

Consumer sentiment is highest in the Midwest (99) and lowest in the Northeast (82.4) and statistically no difference between the West (88.3) and the South (91.9)

The Current Economic Conditions (CEC) moved up a point to match its February rating of 93 but is down 6 points from its all-time high in March of 98.78. This index continues to trail, though slightly, the Michigan CEC which dropped from 107 to 100.8 in April.

Females are in a significantly better economic condition (99.5) compared with their male counterparts (85.9).

Those with only a high school degree report a strong CEC (104.6). Those with a graduate degree reported a 88.9, a college degree reported a 85.6 and those with less than a high school degree reported an 83.3. Perhaps the cost of college has caused the college educated Hispanic to have a difficult economic condition similar to those without a high school degree

As expected those earning under \$25,000 report the lowest CEC (80.2) but the highest reported CEC was from mid-level earners (103.1) which was nearly 15 points higher than the high level earners (88.4).

Hispanic respondents are doing best in the Midwest (102.4) and worst in the West (89) followed by the Northeast (91) and South (95.5)

The Index of Consumer Expectations (ICE) continues to outpace the national average set by Michigan by 3.5 points (84.2 to 87.7) which is the same as April's range of 3.5 points (91.6 to 88.8). The ICE also hit it a new low for the year for the second straight month after three months of steady numbers of over 100.

The ICE among 35-54 was highest at 94.2 and lowest among those over 55 (72.5), 18-34 age group was at 89, about 1 point over the average. Mid-level earners (\$25,000-\$75,000) are most optimistic at (96.6) compared to those earning under \$25,000 (78.9). Interestingly those earning over \$75,000 was comparatively low at 81.1.

Interestingly expectation is lowest with those with under a High School Degree (81.4) and those with a college degree (83.5) while those with a High School Degree who did not attend college was at 98.2) surpassed only by those with graduate degrees (98.9).



CEC in the Midwest is strongest at 96.7 and weakest at 76.8 in the Northeast. There was no statistical difference between the South (89.6) and the West (87.8).

### Index of Consumer Sentiment

Overall

	Q1	Q 2	Q3	Q4	Q5	ICS
August 2014	90	102	80	72	104	<b>68.3</b>
September 2014	98	124	92	82	106	<b>76.4</b>
October 2014	92	114	87	90	100	<b>73.4</b>
November 2014	94	124	106	98	114	<b>81.3</b>
December 2014	102	124	116	106	122	<b>86.4</b>
January 2015	125	160	130	131	121	<b>100.69</b>
February 2015	116	154	130	124	124	<b>98.07</b>
March 2015	131	153	126	124	125	<b>99.53</b>
April 2015	125	144	120	105	112	<b>91.59</b>
May 2015	116	142	118	93	125	89.77

The Consumer Sentiment Index (CSI) dropped to its lowest level of 2015 at 89.77 which is down 1.8 points from April and up 3.3 points since December. In comparison the Michigan Consumer index dropped 4.2 points between April and May from 95.9 to 90.7.

#### Getting Along Financially these Days

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	289	57.9	57.9	57.9
	Worse Off	211	42.1	42.1	100.0
	Total	500	100.0	100.0	

#### A year from Now...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	354	70.8	70.8	70.8
	Worse Off	146	29.2	29.2	100.0
	Total	500	100.0	100.0	

**Business in the country...**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good times financially	295	59.0	59.0	59.0
	Bad times financially	205	41.0	41.0	100.0
	Total	500	100.0	100.0	

**Country as a whole...**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times	232	46.5	46.5	46.5
	Bad Times	268	53.5	53.5	100.0
	Total	500	100.0	100.0	

**Big items for home**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times to buy	311	62.2	62.2	62.2
	Bad time to buy	189	37.8	37.8	100.0
	Total	500	100.0	100.0	

**Cross Tabs**

		Q1	Q2	Q3	Q4	Q5	
Mode	Telephone	110	118	108	84	114	81.20
	Online	123	172	131	104	138	101.00
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Language	English	111	137	111	83	123	85.74
	Spanish	134	162	147	135	130	106.80
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	

Gender	Female	127	155	122	86	130	93.83
	Male	103	128	114	101	118	85.41
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Age Group	18-34	120	141	119	97	126	91.46
	35-54	111	158	127	94	131	93.98
	55+	114	110	99	82	108	77.90
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Ethnicity	Not Hispanic/Latino						
	Mexian/Mex Amer/Chicano	119	144	118	91	128	90.67
	Puerto Rican	91	135	112	92	117	82.93
	Cuban	79	123	97	105	100	76.68
	Other Spanish Origin	132	141	134	102	119	94.95
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Party Affiliation	Republican	117	130	127	104	107	88.80
	Democrat	127	151	132	96	139	97.37
	Another Party	88	137	89	76	119	77.33
	Not Registered	117	136	84	82	105	79.51
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Education Level	Less than HS	97	138	112	76	118	82.14
	HS or equivalent	137	156	123	117	134	100.71
	some college, no degree	128	138	121	85	136	92.19
	College degree	115	131	117	88	106	84.34
	Graduate degree or higher	91	128	132	138	139	94.96
	Total	116	142	118	93	124	89.77

		Q1	Q2	Q3	Q4	Q5	
Income Level	under \$25,000	100	136	101	79	106	79.36
	\$25,001-\$75,000	127	153	135	101	140	99.17
	\$75,000+	112	126	105	95	116	83.93
	Total	116	142	118	93	124	89.77
		Q1	Q2	Q3	Q4	Q5	
Region	Northeast	107	127	113	67	128	82.36
	Midwest	141	156	120	114	125	98.96
	South	122	150	118	92	125	91.94
	West	107	136	119	97	123	88.28
	Total	116	142	118	93	124	89.77

### Index of Current Economic Conditions (ICC)

	Q1	Q5	ICC
August 2014	90	104	<b>75.4</b>
September 2014	98	106	<b>79.3</b>
October 2014	92	100	<b>74.6</b>
November 2014	94	114	<b>80.8</b>
December 2014	102	122	<b>86.8</b>
January 2015	125	121	<b>95.08</b>
February 2015	116	124	<b>92.95</b>
March 2015	131	125	<b>98.78</b>
April 2015	125	112	<b>91.60</b>
May 2015	116	125	<b>92.92</b>

The Current Economic Conditions moved up a point to match its February rating of 93 but is down 6 points from its all-time high in March of 98.78. This index continues to trail the Michigan CEC which dropped from 107 to 100.8 in April.

		Q1	Q5	
Mode	Telephone	110	114	86.82
	Online	123	138	100.91
	Total	116	124	92.92
		Q1	Q5	
Language	English	111	123	90.78

	Spanish	134	130	101.96
	Total	116	124	92.92
		Q1	Q5	
Gender	Female	127	130	99.52
	Male	103	118	85.86
	Total	116	124	92.92
		Q1	Q5	
Age Group	18-34	120	126	95.36
	35-54	111	131	93.64
	55+	114	108	86.25
	Total	116	124	92.92
		Q1	Q5	
Ethnicity	Not Hispanic/Latino			
	Mexian/Mex Amer/Chicano	119	128	95.17
	Puerto Rican	91	117	80.80
	Cuban	79	100	69.73
	Other Spanish Origin	132	119	96.90
	Total	116	124	92.92
		Q1	Q5	
Party Affiliation	Republican	117	107	86.94
	Democrat	127	139	102.67
	Another Party	88	119	80.35
	Not Registered	117	105	86.03
	Total	116	124	92.92

		Q1	Q5	
Education Level	Less than HS	97	118	83.31
	HS or equivalent	137	134	104.56
	some college, no degree	128	136	102.18
	College degree	115	106	85.61
	Graduate degree or higher	91	139	88.89
	Total	116	124	92.92
		Q1	Q5	
Income Level	under \$25,000	100	106	80.15
	\$25,001-\$75,000	127	140	103.12
	\$75,000+	112	116	88.38
	Total	116	124	92.92
		Q1	Q5	
Region	Northeast	107	128	91.04
	Midwest	141	125	102.42
	South	122	125	95.51
	West	107	123	89.06
	Total	116	124	92.92

### Index of Consumer Expectation

	Q 2	Q3	Q4	ICE
August 2014	102	80	72	63.7
September 2014	124	92	82	74.5

October 2014	114	87	90	72.9
November 2014	124	106	98	81.6
December 2014	124	116	106	86.1
January 2015	160	130	131	104.3
February 2015	154	130	124	101.4
March 2015	153	126	124	100.0
April 2015	144	120	105	91.58
May 2015	142	118	93	87.74

The Index of Consumer Expectations continues to outpace the national average set by Michigan by 3.5 points (84.2 to 87.7) which is the same as April's range of 3.5 points (91.6 to 88.8). The ICE also hit it a new low for the year for the second straight month after three months of steady numbers of over 100.

		Q2	Q3	Q4	
Mode	Telephone	118	108	84	77.58
	Online	172	131	104	101.06
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Language	English	137	111	83	82.50
	Spanish	162	147	135	109.90
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Gender	Female	155	122	86	90.18
	Male	128	114	101	85.13
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Age Group	18-34	141	119	97	88.96
	35-54	158	127	94	94.20
	55+	110	99	82	72.54
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Ethnicity	Not Hispanic/Latino				

	Mexian/Mex Amer/Chicano	144	118	91	87.77
	Puerto Rican	135	112	92	84.30
	Cuban	123	97	105	81.15
	Other Spanish Origin	141	134	102	93.69
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Party Affiliation	Republican	130	127	104	89.99
	Democrat	151	132	96	93.97
	Another Party	137	89	76	75.40
	Not Registered	136	84	82	75.33
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Education Level	Less than HS	138	112	76	81.38
	HS or equivalent	156	123	117	98.23
	some college, no degree	138	121	85	85.77
	College degree	131	117	88	83.52
	Graduate degree or higher	128	132	138	98.86
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Income Level	under \$25,000	136	101	79	78.86
	\$25,001-\$75,000	153	135	101	96.63
	\$75,000+	126	105	95	81.07
	Total	142	118	93	87.74
		Q2	Q3	Q4	
Region	Northeast	127	113	67	76.78
	Midwest	156	120	114	96.73
	South	150	118	92	89.64
	West	136	119	97	87.78
	Total	142	118	93	87.74



**Are you now employed full-time, part time, are you retired, are you unemployed but looking for work?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full Time	190	38.0	38.0	38.0
	Part Time	61	12.2	12.2	50.2
	Retired	71	14.3	14.3	64.4
	Unemployed, looking for work	110	21.9	21.9	86.4
	Unemployed, not looking for work	22	4.4	4.4	90.8
	Disabled	17	3.4	3.4	94.2
	Self Employed	17	3.3	3.3	97.5
	Other	13	2.5	2.5	100.0
	Total	500	100.0	100.0	

**Thinking ahead into the next year or so, how worried, if at all, are you that you or someone in your household might lose their job and become unemployed?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Currently Unemployed	88	17.6	17.6	17.6
	very worried	92	18.5	18.5	36.1
	somewhat worried	109	21.9	21.9	58.0
	not worried	99	19.8	19.8	77.7
	not at all worried	71	14.1	14.1	91.9
	don't know	37	7.4	7.4	99.3
	missing	4	.7	.7	100.0
	Total	500	100.0	100.0	

**Do you currently own the home you live in, or do you rent?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Homeowner	277	55.3	55.3	55.3
	Renter	179	35.9	35.9	91.2
	Not Sure	44	8.8	8.8	100.0
	Total	500	100.0	100.0	

**Generally speaking, do you think now is a good time or a bad time to buy a house?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good time to buy	259	51.7	51.7	51.7
	Bad time to buy	149	29.7	29.7	81.4
	Don't Know	93	18.6	18.6	100.0
	Total	500	100.0	100.0	

**Would a rise in interest rates discourage you from buying a house?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	262	52.3	52.3	52.3
	No	143	28.7	28.7	81.0
	Don't Know	95	19.0	19.0	100.0
	Total	500	100.0	100.0	

**Speaking now of the automobile market, are you planning to purchase a vehicle in the next six months?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	150	30.1	30.1	30.1
	No	274	54.8	54.8	84.8
	Don't Know	76	15.2	15.2	100.0
	Total	500	100.0	100.0	

- Unemployment of Hispanics looking for jobs is at 22% and including those unemployed who are not looking for work is at 26%.
  - Unemployment for Hispanics is highest in the West (29%) and lowest in the Northeast (12%)
  - Those earning under \$25,000 are much more likely to be unemployed (39%) than those earning over \$25,000 (15%)
  - 24% of 18-34 year olds are working full time compared with 52% of 35-54 year olds.
  - 33% of 18-34 are unemployed 7% of 55+ are unemployed
  - 47% of homeowners are full time employed
  - Those with a college degree or higher are more likely to be employed (60%) than those with a high school degree or less (28%)
    - Those without a HS degree is significantly more likely to be unemployed (40%)
- 40% of Hispanics are worried about losing their job and 34% are not worried.
  - 46% of fulltime employees are very or somewhat worried about losing their jobs compared with 37% who are not worried.
- 55% of Hispanics owned a home while 36% rent
  - Males are more likely to own (63% to 49%) than females
  - Older Hispanics are more likely to own (72% to 40% of 18-34)
  - Hispanics in the Northeast (56%) and West (44%) are much more likely to rent (MW 18%, South 24%)
- The majority of Hispanics (52%) think it is a good time to buy a home while 30% said it was not a good time
  - 64% of full time workers think it is a good time to buy
  - 39% of renters think it is a good time to buy a home
  - 59% of Hispanics who said that rising interest rates would discourage them from buying a home said that this is still a good time to buy
  - Both 56% of Democrats and Republicans agree it is a good time to buy a house
- An increase in the interest rates will discourage 52% of Hispanics from buying a home not effect 29%
  - 35-54 year old Hispanics would be most discouraged (62%)if interest rates increased.
- Nearly 3 in 10 Hispanics plan on purchasing a motor vehicle in the next six months
  - Younger Hispanics (18-34) are most inclined to purchase a car in the next six months (43%)
  - Midwest Hispanics most likely to purchase a car (49%)