

Florida Atlantic University  
Business Economic Polling Initiative  
Hispanic Attitudes

March 2015

The March survey is the eighth 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=267). 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=233). There was a 4.6% response rate for the ATI calls.

The survey was presented in both English (n=348) and Spanish (n=152) versions.

The survey was conducted between March 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

### February Survey

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 currently registered as a Democrat, Republican, Independent, another party or are you not registered?  
Press 1 for Republican  
Press 2 for Democrat  
Press 3 for another party  
Press 4 for Not registered
- 9) 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
- 10) What is your income level  
Press 1 for under \$25,000  
Press 2 for \$25,001-\$75,000  
Press 3 over \$75,000
- 11) State

## Results

### 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>

#### Getting Along Financially these Days

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	328	65.5	65.5	65.5
	Worse Off	172	34.5	34.5	100.0
	Total	500	100.0	100.0	

#### A year from Now...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	383	76.6	76.6	76.6
	Worse Off	117	23.4	23.4	100.0
	Total	500	100.0	100.0	

#### Business in the country...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good times financially	315	63.0	63.0	63.0
	Bad times financially	185	37.0	37.0	100.0
	Total	500	100.0	100.0	

**Country as a whole...**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times	310	62.1	62.1	62.1
	Bad Times	190	37.9	37.9	100.0
	Total	500	100.0	100.0	

**Big items for home**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times to buy	312	62.4	62.4	62.4
	Bad time to buy	188	37.6	37.6	100.0
	Total	500	100.0	100.0	

**Cross Tabs**

	ICS	Q1	Q2	Q3	Q4	Q5	ICS
Mode	Telephone	104	135	109	114	91	83.89
	Online	162	174	145	136	164	117.50
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Language	English	117	141	112	104	107	87.86
	Spanish	162	182	159	170	166	126.16
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Gender	Female	137	157	112	106	121	95.67
	Male	125	150	139	142	128	103.29
	Total	131	153	126	124	125	99.53

		Q1	Q2	Q3	Q4	Q5	ICS
Age Group	Under 17						
	18-34	131	169	131	126	110	100.63
	35-54	134	148	117	114	139	98.56
	55+	126	129	132	140	129	99.06
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Origin	Not Hispanic/Latino						
	Mexican, Chicano	121	145	118	113	106	91.35
	Puerto Rican	91	139	83	120	118	83.50
	Cuban	151	159	148	140	150	112.72
	other hispanic	165	179	153	151	171	123.21
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Party Affiliation	Republican	128	159	108	109	121	94.61
	Democrat	136	162	159	157	136	112.89
	Another Party	132	130	112	88	127	89.28
	Not Registered	121	140	69	79	99	77.25
	Total	131	153	126	124	125	99.53



		Q1	Q2	Q3	Q4	Q5	ICS
Education Level	Less than HS	111	157	113	124	100	91.49
	HS or equivalent	131	143	124	118	119	95.95
	Some college, no degree	148	153	122	117	156	105.02
	College degree	157	166	160	147	156	118.27
	Graduate degree or higher	148	149	147	113	141	105.40
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Income level	under \$25,000	86	119	89	99	96	74.40
	\$25,001-\$75,000	137	163	142	139	133	107.80
	Over \$75,001	173	174	139	124	144	113.72
	Total	131	153	126	124	125	99.53
		Q1	Q2	Q3	Q4	Q5	ICS
Region	Northeast	121	156	63	79	92	77.72
	South	120	123	139	132	116	95.25
	Midwest	130	148	128	126	120	98.54
	West	138	163	143	136	143	108.99
	Total	131	153	126	124	125	99.53

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>

	ICC	Q1	Q5	ICC
Mode	Telephone	104	91	75.79
	Online	162	164	125.18
	Total	131	125	98.78
Language	English	117	107	86.68
	Spanish	162	166	126.38
	Total	131	125	98.78
Gender	Female	137	121	99.67
	Male	125	128	97.91
	Total	131	125	98.78

Age Group	Under 17	100	100	77.69
	18-34	131	110	93.15
	35-54	134	139	105.24
	55+	126	129	98.30
	Total	131	125	98.78
Origin	Not Hispanic/Latino	100	100	77.69
	Mexican, Chicano	121	106	87.96
	Puerto Rican	91	118	80.97
	Cuban	151	150	116.10
	other hispanic	165	171	128.86
	Total	131	125	98.78
Party Affiliation	Republican	128	121	96.57
	Democrat	136	136	104.69
	Another Party	132	127	100.14
	Not Registered	121	99	85.44
	Total	131	125	98.78

Education Level	Less than HS	111	100	81.80
	HS or equivalent	131	119	96.59
	Some college, no degree	148	156	116.93
	College degree	157	156	120.43
	Graduate degree or higher	148	141	111.53
	Total	131	125	98.78
Income level	under \$25,000	86	96	70.65
	\$25,001-\$75,000	137	133	104.27
	Over \$75,001	173	144	122.00
	Total	131	125	98.78
Region	Northeast	121	92	82.60
	South	120	116	91.40
	Midwest	130	120	96.54
	West	138	143	108.11
	Total	131	125	98.78

## 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

	ICE	Q2	Q3	Q4	ICE
Mode	Telephone	135	109	114	89.10
	Online	174	145	136	112.57
	Total	153	126	124	100.02
Language	English	141	112	104	88.62
	Spanish	182	159	170	126.03
	Total	153	126	124	100.02
Gender	Female	157	112	106	93.09
	Male	150	139	142	106.76
	Total	153	126	124	100.02
Age Group	Under 17	100	100	100	74.93
	18-34	169	131	126	105.44
	35-54	148	117	114	94.27
	55+	129	132	140	99.55
	Total	153	126	124	100.02

Origin	Not Hispanic/Latino	100	100	100	74.93
	Mexican, Chicano	145	118	113	93.53
	Puerto Rican	139	83	120	85.12
	Cuban	159	148	140	110.56
	other hispanic	179	153	151	119.58
	Total	153	126	124	100.02
Party Affiliation	Republican	159	108	109	93.35
	Democrat	162	159	157	118.16
	Another Party	130	112	88	82.29
	Not Registered	140	69	79	71.98
	Total	153	126	124	100.02
Education Level	Less than HS	157	113	124	97.72
	HS or equivalent	143	124	118	95.55
	Some college, no degree	153	122	117	97.37
	College degree	166	160	147	116.88
	Graduate degree or higher	149	147	113	101.47
	Total	153	126	124	100.02
Income level	under \$25,000	119	89	99	76.80
	\$25,001-\$75,000	163	142	139	110.06

	Over \$75,001	174	139	124	108.41
	Total	153	126	124	100.02
Region	Northeast	156	63	79	74.58
	South	123	139	132	97.72
	Midwest	148	128	126	99.83
	West	163	143	136	109.55
	Total	153	126	124	100.02

## Healthcare

Are you now employed full-time, part time, are you retired, are you unemployed but looking for work, are you not employed for pay?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full Time	184	36.8	36.8	36.8
	Part Time	78	15.7	15.7	52.4
	Retired	93	18.6	18.6	71.0
	Unemployed	63	12.6	12.6	83.6
	Unemployed/ Not Looking	31	6.2	6.2	89.8
	Dis	18	3.5	3.5	93.3
	Other	34	6.7	6.7	100.0
	Total	500	100.0	100.0	

Thinking about the past few years, would you say it has become easier or harder for people like you to afford health care?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Harder	190	37.9	37.9	37.9
	Hasn't Changed	195	39.0	39.0	76.9
	Easier	116	23.1	23.1	100.0
	Total	500	100.0	100.0	

(September 2014)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Harder	227	42.9	42.9	42.9
	Hasn't Changed	222	42.1	42.1	85.0
	Easier	79	15.0	15.0	100.0
	Total	529	100.0	100.0	

The Consumer Sentiment Index remained steady at 99.53 up a point and a half from February 98.07 and down a point from January 100.69. This is up 6 points from the Michigan March CSI of 93. Overall the CSI is 30 points higher from when it was first measured in August 2014.

- Education continues to influence people's current financial conditions with those with less than a High School degree holding at 111 on the index compared to the entire population which holds at 131.
- However this same cohort is fairly optimistic about the upcoming year scoring a 157 compared to the overall sample which scored a 153.
- Those with only a College degree scored highest across the five variables (118.27) within the index suggesting there might be diminishing returns for those going on for post graduate work (105.4)

The Current Economic Conditions improved nearly 6 points in March to 98.78 from 92.95 in February to its highest mark since being studied in August 2014. This index has also remained steady since January but continues to lag behind the national trend of 105 as calculated through the Michigan survey.

- Income level influenced current conditions as expected with those earning under \$25,000 scoring a 70.65 compared to mid income earners scoring a 104.27 and those earning over \$75,000 scored a 122.

The Index of Consumer Expectations continues to outpace the national average set by Michigan by 15 points (100 to 85.3). The ICE has also remained steady since January when it hit its high of 104.3.

- Males are more optimistic than women (106.76 to 93.09)
- Younger Hispanics who are 18-34 are the most optimistic (105.44) than any other age demographic.
- Hispanics in the north east are significantly less optimistic (74.58) than any other region with an overall average of 100.02.