



**BUSINESS AND ECONOMICS
POLLING INITIATIVE**
College of Business
Florida Atlantic University

**Hispanic Attitudes on Economy
March 2016**

Final Results

	March 2016	Feb 2016	March 2015	M-M Change	Y-Y Change
Index of Consumer Sentiment	95.9	93.8	99.5	+2.1	-3.6
Current Economic Conditions	100.4	98.2	98.8	+2.2	-1.6
Index of Consumer Expectations	93.1	90.2	100.0	+2.9	-6.9

Table of Contents

Methodology.....	3
Copy of Survey Instrument.....	7
Executive Summary	10
RESULTS SECTION	10
Index of Consumer Sentiment	15
Index of Current Economic Conditions	19
Index of Consumer Expectation	22

Methodology

The March survey is the nineteenth in a series of survey's 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=299). 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=201). There was a 5.2% response rate for the ATI calls.

The survey was presented in both English (n=354) and Spanish (n=146) versions.

The survey was conducted March 1-31, 2016.

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

Hispanic/Latino's, United States, 18+

	Total	Percentage
Age http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B01001I&prodType=table		
18 to 34 years	15,080,185	0.424693
35 to 54 years	13,605,329	0.383158
55 years and over	6,822,923	0.192149
Gender http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B01001I&prodType=table		
Male	17,917,947	0.504611
Female:	17,590,490	0.495389
Region http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B01001I&prodType=table		
Northeast	5,181,117	0.145912
Midwest	3,073,012	0.086543
South	13,033,187	0.367045
West	14,221,121	0.4005
Income http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B19001I&prodType=table		
Under \$25,000	4016453	0.285929
\$25,001-\$75,000	6580271	0.468446
Over \$75,001	3450303	0.245625
Edu http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_C15002I&prodType=table		
Less than 12th grade	10436617	0.358917
GED or High School	7796598	0.268126
Some college, Associates	6806741	0.234085
Bachelor's degree/ Graduate	4038148	0.138872

Demographic Results

Frequency Table

Mode

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Telephone	299	59.7	59.7	59.7
Online	201	40.3	40.3	100.0
Total	500	100.0	100.0	

Language

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid English	354	70.8	70.8	70.8
Spanish	146	29.2	29.2	100.0
Total	500	100.0	100.0	

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	248	49.5	49.5	49.5
Male	252	50.5	50.5	100.0
Total	500	100.0	100.0	

Age Group

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-34	212	42.5	42.5	42.5
35-54	191	38.3	38.3	80.8
55+	96	19.2	19.2	100.0
Total	500	100.0	100.0	

Ethnicity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Mexian/Mex Amer/Chicano	329	65.8	65.8	65.8
Puerto Rican	34	6.7	6.7	72.5
Cuban	52	10.5	10.5	83.0
Other Spanish Origin	85	17.0	17.0	100.0
Total	500	100.0	100.0	

Born in US

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	307	61.5	61.5	61.5
No	193	38.5	38.5	100.0
Total	500	100.0	100.0	

How long lived in US

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid >5 years	19	3.9	3.9	3.9
5-20	153	30.6	30.6	34.5
20+	327	65.5	65.5	100.0
Total	500	100.0	100.0	

Party Affiliation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Republican	128	25.6	25.6	25.6
Democrat	218	43.6	43.6	69.2
Another Party	63	12.6	12.6	81.8
Not Registered	91	18.2	18.2	100.0
Total	500	100.0	100.0	

Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than HS	180	35.9	35.9	35.9
HS or equivalent	134	26.8	26.8	62.7
some college, no degree	117	23.4	23.4	86.1
College/Graduate degree	69	13.9	13.9	100.0
Total	500	100.0	100.0	

Income Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid under \$25,000	143	28.6	28.6	28.6
\$25,001-\$75,000	234	46.8	46.8	75.4
\$75,000+	123	24.6	24.6	100.0
Total	500	100.0	100.0	

Region

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Northeast	73	14.6	14.6	14.6
Midwest	43	8.7	8.7	23.3
South	183	36.7	36.7	59.9
West	200	40.1	40.1	100.0
Total	500	100.0	100.0	

English Version March 2016 FAU BEPI Survey Instrument

- What is your gender?

Press 1 for Female

Press 2 for Male

- 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

- 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

- Were you born in the United States?
Press 1 for yes
Press 2 for no
- How long have you lived in the United States?
Press 1 for less than 5 years
Press 2 for 5-20 years
Press 3 for 20+
- 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
- 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
- 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
- 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
- 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
- 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

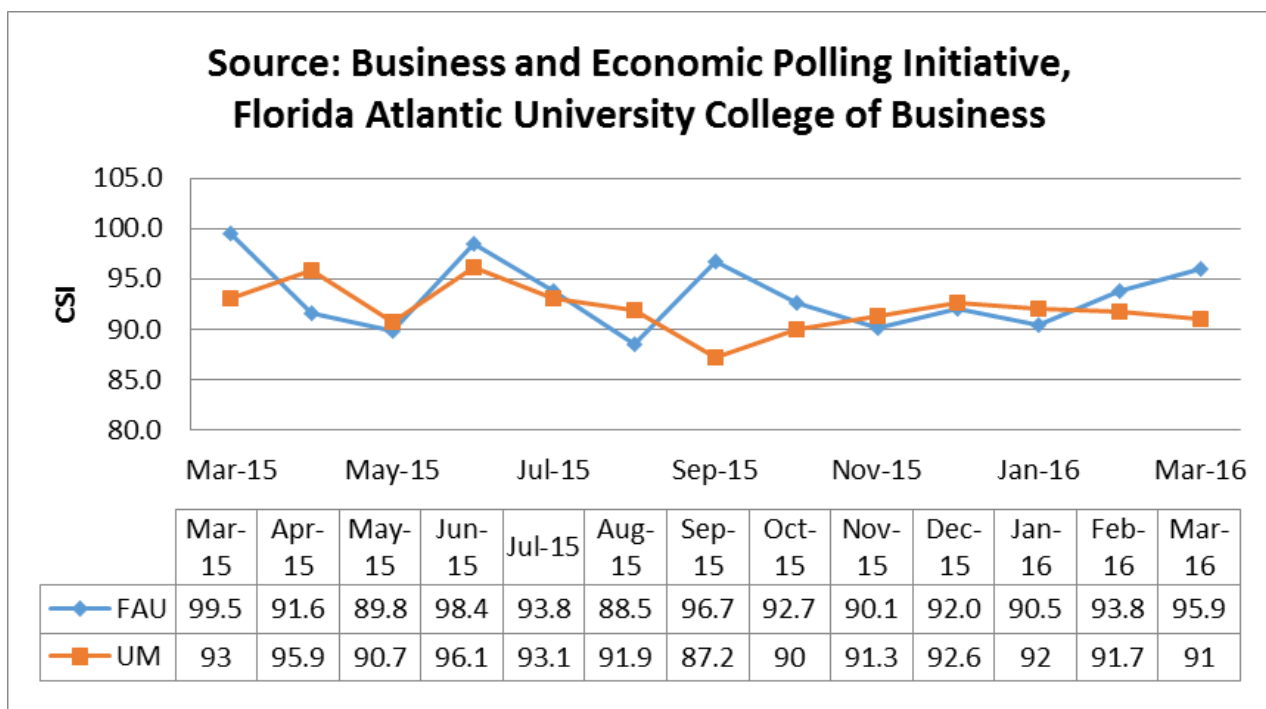
- What is your educational level?
 - Press 1 for less than high school
 - Press 2 for high school degree or equivalent
 - Press 3 for some college but no degree
 - Press 4 for a college degree
 - Press 5 for Graduate degree or higher

- What is your income level
 - Press 1 for under \$25,000
 - Press 2 for \$25,001-\$75,000
 - Press 3 over \$75,000

- State

Executive Summary

The Hispanic Consumer Sentiment Index (CSI) continued its monthly gain in by increasing 2.1 points from February’s score of 93.8 to a 95.9. While the University of Michigan (UM) Consumer Index continues to float between 90 and 92 points since October of 2015, the last two months have shown steady gains. The UM index saw a decrease of .7 point drop since February. While February saw a break in a pattern of gains and loses where after going up for one month it goes down for two months and then back up, we are seeing a second month of strong gains for consumer sentiment. The pattern thus far holds consistent for the CSI in the same months of the year prior, but with larger gains.



February showed there to be a significant difference in age cohorts with those 18-34 having a 110.8 score and then dropping to 83.2 for those 35-54, and those 55+ having a score of 77.

March has seen a tightening of that gap between age groups with those 18-34 scoring a 103.6 (-

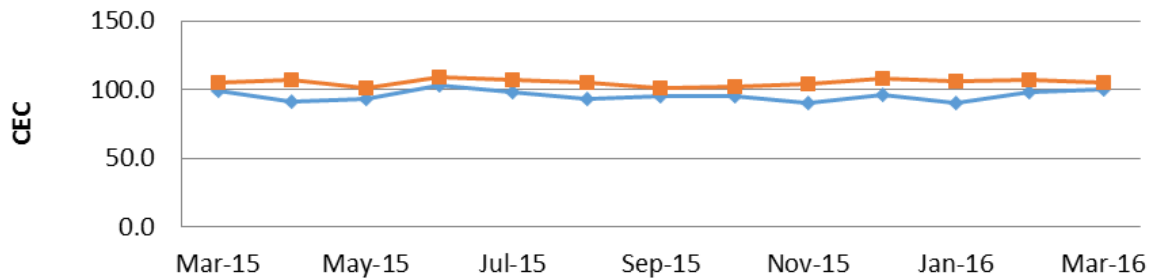
7.2) and dropping to 99.2 (+16), and those 55+ having a score of 72.43. Notice the 16 point gain in the second category of those aged 35-54 between February and March.

Female sentiment has shown gains from what was a declining number, coming in at 98.16 in March while the males saw a score of 93.75. While Those earning under \$25,000 saw a 11.8 point gain from a yearly low of 70.54 to 82.3 in February, we saw a dramatic drop of 6.53 points to a score of 75.77. This left the other two income categories to claim substantial gains both on previous months and historically. Those earning \$25,001-\$75,000 saw a healthy 5.15 gain from the previous month, arriving higher than numbers seen in the previous 6 months. Top income earners of over \$75,000 continue to score highest and have seen their highest score since September jumping to a 107.92 .

	CSI (Sept)	CSI (Oct)	CSI (Nov)	CSI (Dec)	CSI (Jan)	CSI (Feb)	CSI (Mar)
under \$25,000	85.19	77.39	81.20	80.86	70.54	82.3	75.77
\$25,001-\$75,000	99.10	96.40	92.55	94.35	96.00	96.8	101.95
\$75,000+	106.80	103.83	96.02	100.90	103.09	101.2	107.92

The midwest region showed gains from its February score of 73.5 by coming in at 87.74 in March after scoring a high CSI of 104.98 in November but dropping to 84.75 in December. Those in the south saw a slight bump to 95.7 in February up a 2.9 points from a 92.8 in January and up ten points from December score of an 85.71. The west bounced back from a January score of 90.6 to 96.3 in February which is about where it sat in December with a score of 96.49 which was up from an 89.88 in November, and the northeast held at 94 up .2 of a point from January of 93.8 after posting a 100.35 in December.

**Source: Business and Economic Polling Initiative, Florida
Atlantic University College of Business**



	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16
FAU	98.8	91.6	92.9	103.5	98.1	93.4	95.1	94.8	90.2	96.6	90.0	98.2	100.4
Michigan	105	107	100.8	108.9	107.2	105.1	101.2	102.3	104.3	108.1	106.4	106.8	105.6

The Current Economic Conditions (CEC) is appearing to have found some balance after two months of fluctuation (moving from 90.05 in January to 98.2 in February,) landing with a modest gain 2.2 gain at 100.4 This index continues to lag behind the Michigan CEC as it has since its inception; the current difference of 6.2 is only marginally beginning to close the gap that we have seen in the past year.

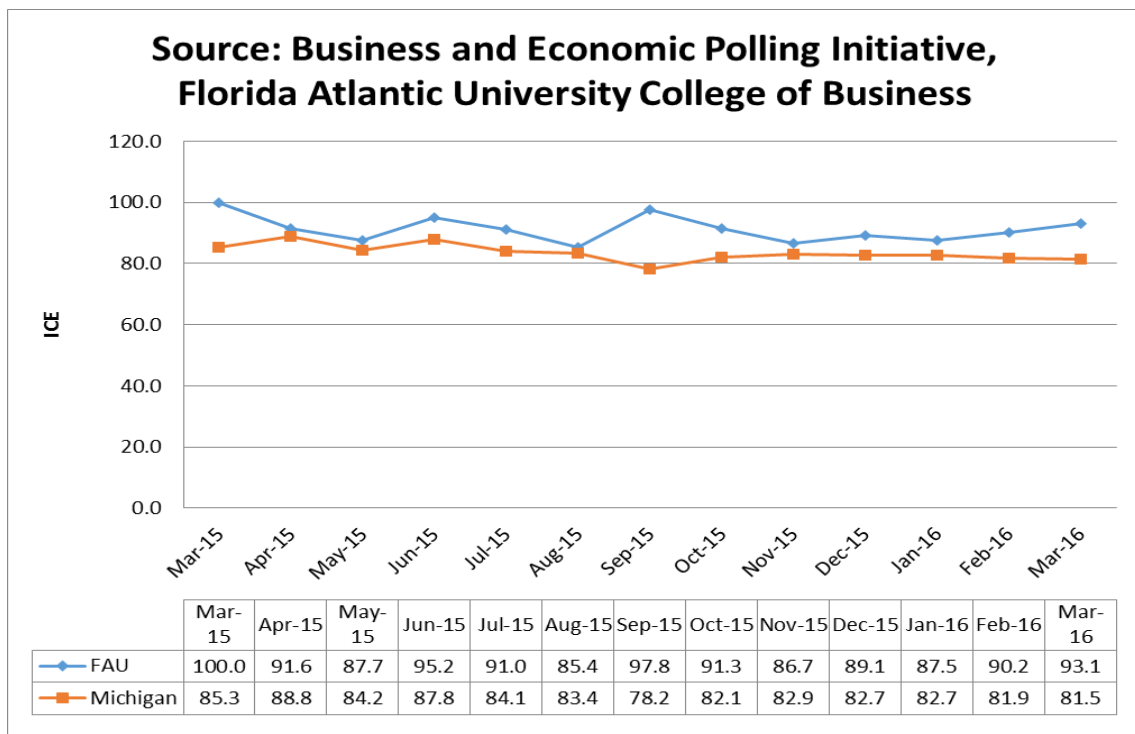
The CEC saw gains with males of 16 points from 85.4 in January to 101.8 in February while females held steady with a score of 94.9 after posting a 94.8 in January.

Younger age demographics continues to report stronger CEC for the last nine months with 111.1 for those 18-34, then dropping to 91.2 for those 35-54 and those over 55 scored a 83.6.

Those with only a high school degree saw a gain of 12.2 points from a 92.8 in January to a 105 which reflected scores in October and November of 100.24 and 102.00. Those with an undergraduate or graduate degree held steady at 104.4 after scoring a 105 in January while those with the highest educational attainment of a college degree or higher scored a 117.3.

Similar to the last eight months, those earning under \$25,000 report the lowest CEC dropping overall, but gained 8 points from January's score of 72.5 to 80.5 in February, which was up nearly 12.7 points from November's score of 67.8. There maintains a positive relationship between income level and CEC with those earning under \$25,000 scoring a 80.5, the middle income group scored a 104 and those earning over \$75,000 scored a 107.8.

Hispanic respondents economic conditions dropped bounced back in the Midwest to a 80.5 after posting a 74.7 in January and an 80.2 in December after posting a high of 110.12 in November (October 89.63, September 86.77, August 68.89). The West increased 6.3 points from a 93.04 in January to a 99.3 in February which is slightly down from 101.75 in December and the South continued to increase to 102.8 after holding its gains from their 85.25 in January. The Northeast slipped to a 94 after posting a 103.07 in January which is down 16 points from a high score of the 110.25 in December.



The Index of Consumer Expectations (ICE) continues to outpace the national average set by UM by 14.7 points, 100 to 85.3. This nearly quadruples the spread from January of a 4.75 point difference, 87.45 to 82.7 and increasing from December's difference of 1.65. Males continued to outscore females for the third straight month 99.4 to 82.3 (90.25 to 84.60 in January and 91.67 to 86.45 in December) after females lead by about 5.5 points in November (89.54 to 84.00). Age continues to be a significant variable with those over 55 scoring a 72.8 down 2.5 points from January's score of 74.3 which was slightly down from 77.9 in December which is on par with the score of 77.5 in November and 76.9 October. Those 18-34 scored a 110.7 which was a 16.2 point increase from January's score of 94.5 which is down from December's score of 103.1, up 4.2 from November's score of 98.9, up 11.02 points since October (92.03) and closing in on its high of 111.40 in September. Those 35-54 saw a gave back its January gains and dropped to 78.1 from an 86.24 in January and a 79.44 in December after posting a 78.02 in November which is 27 points below its high score of 105.48 in October which was slightly up from the September score of 103.13.

RESULTS

Index of Consumer Sentiment

	Q1	Q 2	Q3	Q4	Q5	ICS
August 2014	90	102	80	72	104	68.3
September 2014	98	124	92	82	106	76.4
October 2014	92	114	87	90	100	73.4
November 2014	94	124	106	98	114	81.3
December 2014	102	124	116	106	122	86.4
January 2015	125	160	130	131	121	100.69
February 2015	116	154	130	124	124	98.07
March 2015	131	153	126	124	125	99.53
April 2015	125	144	120	105	112	91.59
May 2015	116	142	118	93	125	89.77
June 2015	129	140	128	116	139	98.44
July 2015	124	144	109	113	130	93.79
August 2015	122	132	102	109	119	88.50
September 2015	128	162	112	120	118	96.73
October 2015	116	141	115	112	129	92.67
November 2015	117	146	100	110	121	90.09
December 2015	118	147	103	108	132	92.01
January 2016	118	143	119	98	120	90.47
February 2016	133	145	117	104	121	93.76
March 2016	124	145	122	107	136	95.93

Getting Along Financially these Days

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Better Off	310	62.0	62.0	62.0
Worse Off	190	38.0	38.0	100.0
Total	500	100.0	100.0	

A year from Now...

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Better Off	363	72.5	72.5	72.5
Worse Off	137	27.5	27.5	100.0
Total	500	100.0	100.0	

Business in the country...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good times financially	305	61.0	61.0	61.0
	Bad times financially	195	39.0	39.0	100.0
	Total	500	100.0	100.0	

Country as a whole...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times	269	53.7	53.7	53.7
	Bad Times	231	46.3	46.3	100.0
	Total	500	100.0	100.0	

Big items for home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times to buy	340	68.0	68.0	68.0
	Bad time to buy	160	32.0	32.0	100.0
	Total	500	100.0	100.0	

Cross Tabs

		Q1	Q2	Q3	Q4	Q5	ICS
Mode	Telephone	103	123	107	91	116	81.89
	Online	156	178	145	131	166	116.77
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Language	English	114	140	112	93	125	88.38
	Spanish	148	157	147	143	163	114.25
	Total	124	145	122	107	136	95.93

		Q1	Q2	Q3	Q4	Q5	ICS
Gender	Female	114	152	137	110	136	98.16
	Male	134	138	107	105	136	93.75
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Age Group	18-34	141	155	136	103	151	103.60
	35-54	124	156	122	115	140	99.20
	55+	87	100	92	102	95	72.43
	refused	100	100	100	100	100	76.01
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Ethnicity	Mexian/Mex Amer/Chicano	116	137	118	97	133	90.91
	Puerto Rican	141	173	133	143	134	109.10
	Cuban	119	133	123	134	137	97.61
	Other Spanish Origin	151	173	131	118	150	109.17
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Born in US	Yes	121	144	129	106	143	97.14
	No	129	146	111	110	125	94.00
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
How long lived in US	>5 years	184	200	190	178	166	137.93
	5-20	151	153	140	105	158	106.81
	20+	108	138	109	104	124	88.36
	Total	124	145	122	107	136	95.93

		Q1	Q2	Q3	Q4	Q5	ICS
Party Affiliation	Republican	105	122	93	99	104	79.29
	Democrat	111	153	132	128	139	100.21
	Another Party	160	165	94	87	156	100.05
	Not Registered	156	145	157	85	160	106.21
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Education Level	Less than HS	106	124	114	91	131	85.65
	HS or equivalent	119	145	113	102	138	93.24
	some college, no degree	135	167	133	121	132	103.88
	College/Graduate degree	160	164	141	140	153	114.30
	Refused	100	100	100	100	100	76.01
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Income Level	under \$25,000	80	108	104	94	112	75.77
	\$25,001-\$75,000	140	160	124	109	142	101.95
	\$75,000+	143	161	140	119	152	107.92
	Total	124	145	122	107	136	95.93
		Q1	Q2	Q3	Q4	Q5	ICS
Region	Northeast	125	168	154	143	115	106.44
	Midwest	111	144	118	64	142	87.74
	South	115	150	112	113	130	93.80
	West	135	132	120	99	148	95.83
	Total	124	145	122	107	136	95.93

Index of Current Economic Conditions (CEC)

	Q1	Q5	CEC
August 2014	90	104	75.4
September 2014	98	106	79.3
October 2014	92	100	74.6
November 2014	94	114	80.8
December 2014	102	122	86.8
January 2015	125	121	95.08
February 2015	116	124	92.95
March 2015	131	125	98.78
April 2015	125	112	91.60
May 2015	116	125	92.92
June 2015	129	139	103.49
July 2015	124	130	98.08
August 2015	122	119	93.37
September 2015	128	118	95.10
October 2015	116	129	94.75
November 2015	117	121	90.21
December 2015	118	132	96.55
January 2016	118	120	90.05
February 2016	133	121	98.19
March 2016	124	136	100.42

Crosstab

		Q1	Q5	ICC
Mode	Telephone	103	116	84.87
	Online	156	166	123.50
	Total	124	136	100.42
		Q1	Q5	ICC
Language	English	114	125	92.37
	Spanish	148	163	119.95
	Total	124	136	100.42

		Q1	Q5	ICC
Gender	Female	114	136	96.74
	Male	134	136	104.03
	Total	124	136	100.42
		Q1	Q5	ICC
Age Group	18-34	141	151	112.72
	35-54	124	140	101.60
	55+	87	95	70.85
	refused	100	100	77.69
	Total	124	136	100.42
		Q1	Q5	ICC
Ethnicity	Mexian/Mex Amer/Chicano	116	133	96.10
	Puerto Rican	141	134	106.04
	Cuban	119	137	98.90
	Other Spanish Origin	151	150	115.90
	Total	124	136	100.42
		Q1	Q5	ICC
Born in US	Yes	121	143	101.76
	No	129	125	98.28
	Total	124	136	100.42
		Q1	Q5	ICC
How long lived in US	>5 years	184	166	134.62
	5-20	151	158	118.93
	20+	108	124	89.74
	Total	124	136	100.42

		Q1	Q5	ICC
Party Affiliation	Republican	105	104	80.96
	Democrat	111	139	96.84
	Another Party	160	156	121.49
	Not Registered	156	160	121.81
	Total	124	136	100.42
		Q1	Q5	ICC
Education Level	Less than HS	106	131	91.73
	HS or equivalent	119	138	99.22
	some college, no degree	135	132	103.09
	College/Graduate degree	160	153	48.42
	Refused	100	100	31.60
	Total	124	136	40.50
		Q1	Q5	ICC
Income Level	under \$25,000	80	112	30.51
	\$25,001-\$75,000	140	142	43.83
	\$75,000+	143	152	45.77
	Total	124	136	40.50
		Q1	Q5	ICC
Region	Northeast	125	115	37.51
	Midwest	111	142	39.50
	South	115	130	38.28
	West	135	148	43.82
	Total	124	136	40.50

		Q2	Q3	Q4	ICE
Gender	Female	152	137	110	99.08
	Male	138	107	105	87.14
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Age Group	18-34	155	136	103	97.74
	35-54	156	122	115	97.67
	55+	100	92	102	73.44
	refused	100	100	100	74.93
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Ethnicity	Mexian/Mex Amer/Chicano	137	118	97	87.57
	Puerto Rican	173	133	143	111.06
	Cuban	133	123	134	96.78
	Other Spanish Origin	173	131	118	104.86
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Born in US	Yes	144	129	106	94.17
	No	146	111	110	91.26
	Total	145	122	107	93.05

		Q2	Q3	Q4	ICE
How long lived in US	>5 years	200	190	178	140.05
	5-20	153	140	105	99.02
	20+	138	109	104	87.47
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Party Affiliation	Republican	122	93	99	78.22
	Democrat	153	132	128	102.38
	Another Party	165	94	87	86.27
	Not Registered	145	157	85	96.19
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Education Level	Less than HS	124	114	91	81.75
	HS or equivalent	145	113	102	89.39
	some college, no degree	167	133	121	104.38
	College/Graduate degree	164	141	140	110.19
	Refused	100	100	100	74.93
	Total	145	122	107	93.05
		Q2	Q3	Q4	ICE
Income Level	under \$25,000	108	104	94	76.33
	\$25,001-\$75,000	160	124	109	97.47
	\$75,000+	161	140	119	104.07
	Total	145	122	107	93.05

		Q2	Q3	Q4	ICE
Region	Northeast	168	154	143	115.21
	Midwest	144	118	64	81.24
	South	150	112	113	93.18
	West	132	120	99	87.42
	Total	145	122	107	93.05

###