



BUSINESS AND ECONOMICS POLLING INITIATIVE

College of Business
Florida Atlantic University

Florida Hispanic/Latino Economic Attitudes First half of the year analysis January-June 2015



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Methodology

The 2015 half-time report on Florida Hispanic Economic Attitudes is part of a new initiative 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= 526 Hispanics over the age of 18, based on a series of screening questions. The margin of error for the sample is +/- 4.22% in 19 of 20 cases.

The survey was administered using an Automated Telephone Interviewing (ATI) system (n=359). 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=167).

The survey was presented in both English (n=249) and Spanish (n=277) versions.

The survey was conducted January 1 - June 30, 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

Each region’s quota and demographic information - including region, race, and age - were determined from 2013 American Community Survey (5 year) data and weighted accordingly using Rim Weighting. Error margins increase for smaller subgroups in the cross-tabulation document which follows. All surveys may be subject to other sources of error, including, but not limited to coverage error and measurement error.

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Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	272	51.7	51.7	51.7
	Male	254	48.3	48.3	100.0
	Total	526	100.0	100.0	

Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-34	184	35.0	35.0	35.0
	35-54	205	39.0	39.0	74.0
	55+	137	26.0	26.0	100.0
	Total	526	100.0	100.0	

Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mexian/Mex Amer/Chicano	216	41.1	41.1	41.1
	Puerto Rican	65	12.4	12.4	53.5
	Cuban	131	24.9	24.9	78.4
	Other Spanish Origin	114	21.6	21.6	100.0
	Total	526	100.0	100.0	

Party Affiliation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Republican	140	26.5	27.7	27.7
	Democrat	215	40.8	42.7	70.4
	Another Party	84	15.9	16.6	87.0
	Not Registered	65	12.4	13.0	100.0
	Total	503	95.7	100.0	
Missing	System	23	4.3		
Total		526	100.0		

Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HS or less	416	79.0	79.0	79.0
	College degree or higher	110	21.0	21.0	100.0
	Total	526	100.0	100.0	

Income Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	under \$25,000	123	23.3	23.3	23.3
	\$25,001-\$75,000	235	44.6	44.6	68.0
	\$75,000+	168	32.0	32.0	100.0
	Total	526	100.0	100.0	

Month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	January	76	14.4	14.4	14.4
	February	90	17.0	17.0	31.4
	March	74	14.1	14.1	45.5
	April	75	14.2	14.2	59.7
	May	63	12.0	12.0	71.7
	June	149	28.3	28.3	100.0
	Total	526	100.0	100.0	

Region

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	South	263	50.0	50.0	50.0
	Central	131	25.0	25.0	75.0
	North	132	25.0	25.0	100.0
	Total	526	100.0	100.0	

South Florida

Broward - Coral Springs - Fort Lauderdale - Hollywood - Pompano Beach
 Charlotte - Port Charlotte - Punta Gorda
 Collier - Immokalee - Naples
 Glades - Palmdale
 Hendry - Clewiston
 Lee - Cape Coral - Fort Myers
 Miami-Dade - Hialeah - Homestead - Miami - Miami Beach
 Monroe - Key West
 Palm Beach - Boca Raton - Delray Beach - Jupiter - West Palm Beach

Central Florida

Brevard - Melbourne - Merritt Island - Palm Bay
 Citrus - Inverness - Homosassa Springs
 De Soto - Arcadia - Fort Ogden
 Hardee - Wauchula - Zolfo Springs
 Hernando - Spring Hill
 Highlands - Avon Park - Lake Placid - Lorida - Sebring - Venus
 Hillsborough - Brandon - Plant City - Tampa - Ybor City
 Indian River - Indian River Shores - Wabasso Beach

Lake - Clermont - Leesburg - Eustis
Manatee - Anna Maria - Bradenton - Longboat Key
Marion - Ocala
Martin - Hobe Sound - Indiantown - Port Mayaca
Okeechobee - Okeechobee
Orange - Lake Buena Vista - Orlando - Winter Park
Osceola - Kissimmee
Pasco - Bayonet Point - Port Richey - Zephyrhills
Pinellas - Clearwater - Dunedin - Largo - Palm Harbor - St. Petersburg
Polk - Bartow - Lakeland - Pembroke - Winter Haven
Sarasota - Sarasota
Seminole - Altamonte Springs - Casselberry - Sanford - Winter Springs
St. Lucie - Fort Pierce - Port St. Lucie
Sumter - Bushnell
Volusia - Daytona Beach - Deltona - Ormond Beach - Port Orange

North Florida

Alachua - Gainesville - High Springs
Baker - Macclenny - Glen St Mary
Bay - Panama City
Bradford - Starke
Calhoun - Blountstown - Kinard
Clay - Orange Park - Keystone Heights
Columbia - Lake City
Dixie - Cross City
Duval - Jacksonville - Neptune Beach
Escambia - Pensacola
Flagler - Beverly Beach - Flagler Beach - Palm Coast
Franklin - Apalachicola - Carrabelle - St George Island
Gadsden - Greensboro - Quincy
Gilchrist - Trenton
Gulf - Port St. Joe - Mexico Beach
Hamilton - Jasper - Jennings
Holmes - Graceville - Bonifay
Jackson - Marianna - Graceville
Jefferson - Monticello
Lafayette - Mayo
Leon - Tallahassee
Levy - Chiefland
Liberty
Madison - Madison - Greenville

Nassau - Fernandina Beach - Amelia Island
Okaloosa - Destin - Fort Walton Beach
Putnam - Interlachen - Palatka
Santa Rosa - Gulf Breeze - Navarre
St Johns - St Augustine
Suwannee - Live Oak
Taylor - Perry
Union - Lake Butler
Wakulla - Crawfordville
Walton - De Funiak Springs - Seagrove
Washington - Chipley

English Version of 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 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

- 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

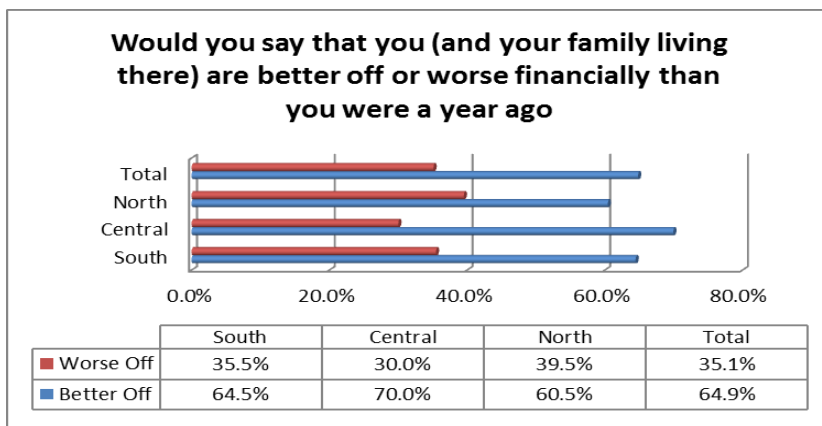
- 11) Region (North, Central, South)

Executive Summary

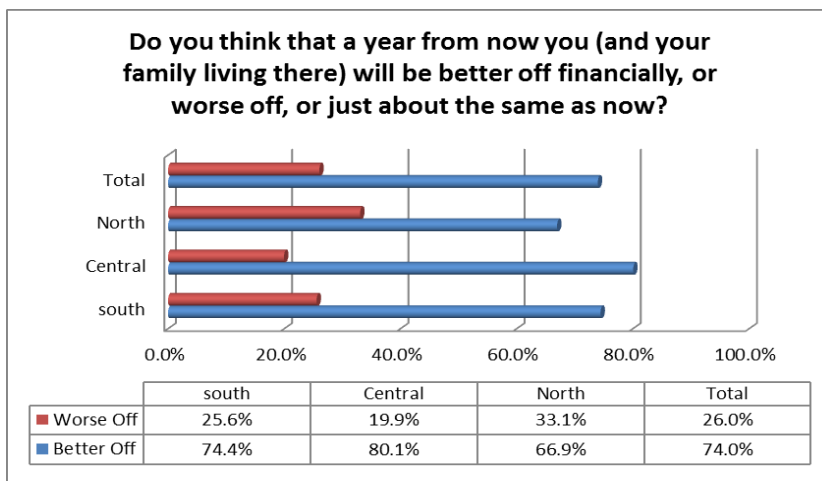
The best economic conditions in Florida for Hispanics are in the Central and Southern parts of the states and the Northern region is depressed according to all three indexes.

Hispanics who are Mexican/Chicano or Puerto Rican are significantly worse off economically than Cubans or other Hispanic ethnicities.

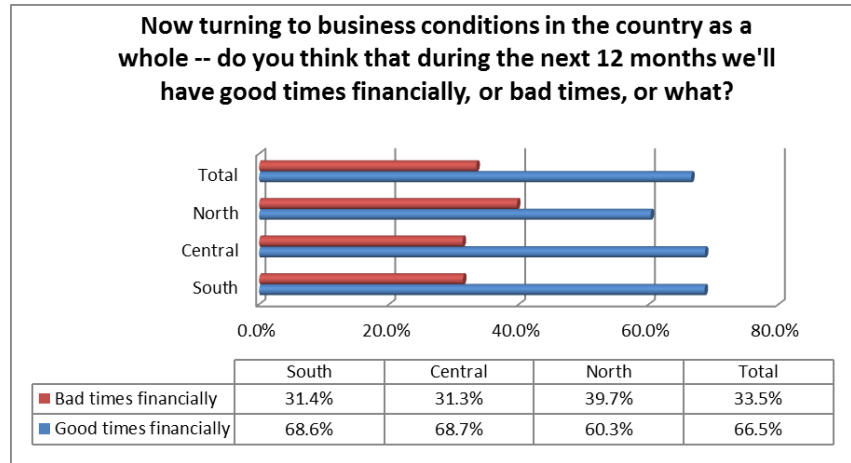
Overall Hispanics in Florida say they are better off financially than they were a year ago with a +30 (35% to 65%). There is significant variance between the regions of the state with a +40 in the Central region, +29 in the South Part of the region and a +21 in the North.



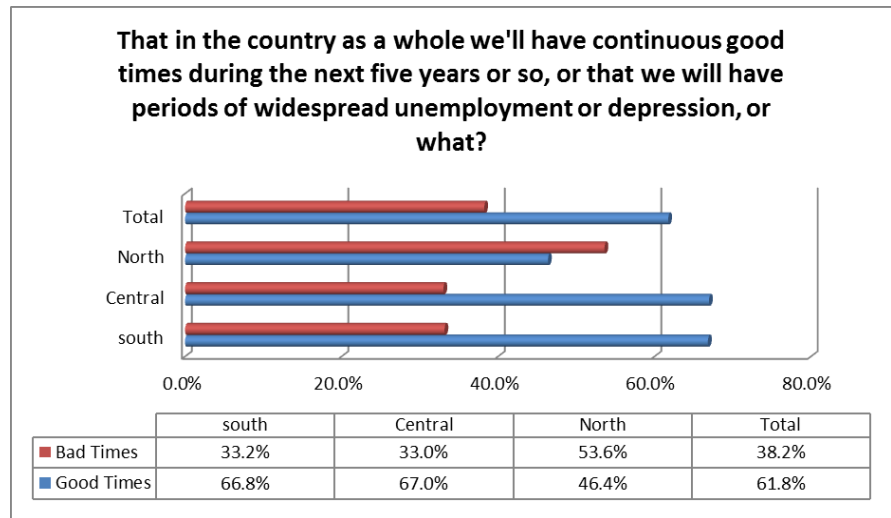
Hispanic in Florida believe that things will continue to be better a year from now with a +48 (74% to 26%). There is a similar variance between the regions as mentioned above with the Central at a +60, the South at +46 and the North at a +34.



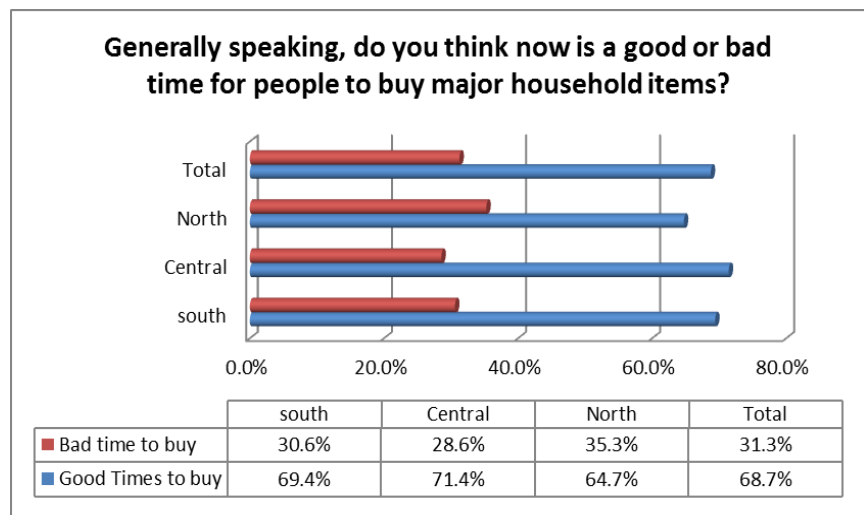
Hispanics believe that business in the US will be strong with a +33 (67% to 34%) with both the South and Central posting +38 respectfully and the north at +20.



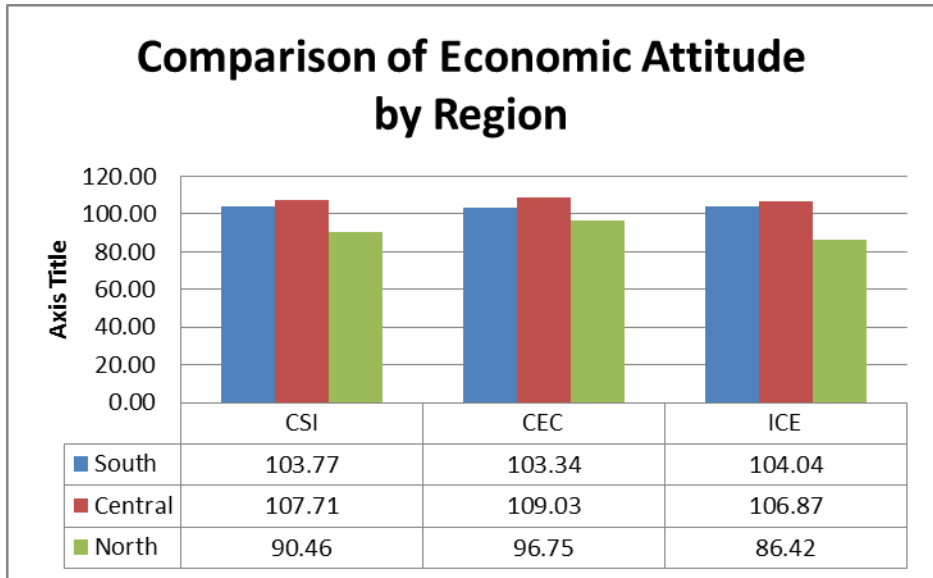
While Hispanics overall see continuous good times over the next five years with a +24 (62% to 38%) the Northern region came in at -8 (54% to 46%) while the South and Central regions both posted a +34 respectfully.



Overall Hispanics think this is a good time to buy a major household item with a +38 (69% to 31%) with similar variance between the Central region (+42), the Southern region (+38) and the North (+30).

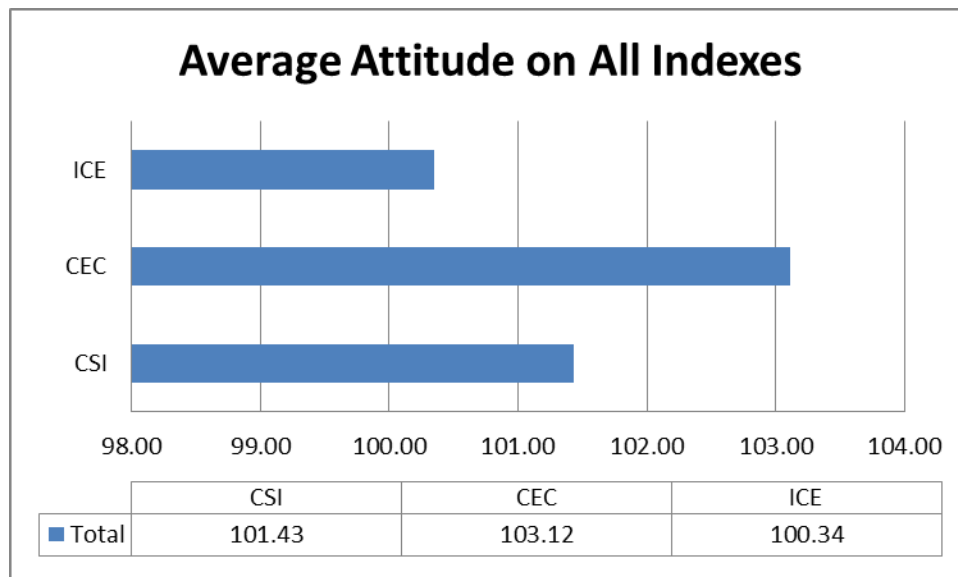


When comparing The Consumer Sentiment Index (CSI), The Current Economic Conditions, and (CEC) The Index of Consumer Expectations (ICE) by region a clearer pattern emerges with

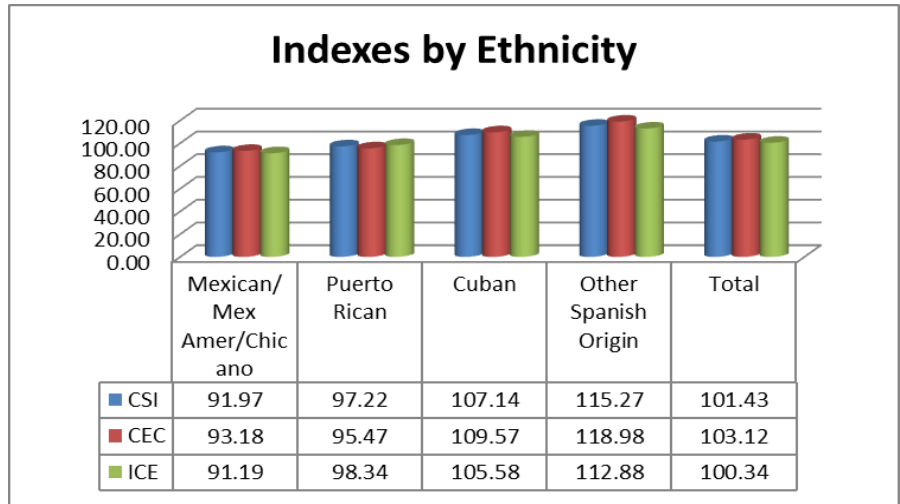


the Central having a stronger CSI, CEC, and ICE than the other two regions but the Northern region is significantly lower than both the northern and southern regions.

Difference from Mean	CSI	CEC	ICE
South	+2.3	0	+3.7
Central	+6.3	+5.9	+6.5
North	-11	-6.4	-13.9

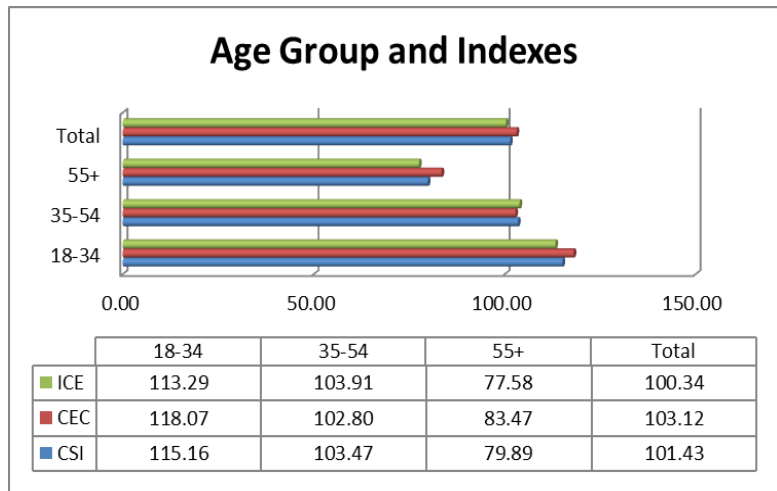


Cubans living in the United States are enjoying a significantly better economic conditions according to all three indexes when compared with Puerto Rican and Mexicans against the mean. Those who are Hispanic/Latino Origin but not Cuban, Puerto Rican or Mexican/Chicano have the strongest economic conditions overall.



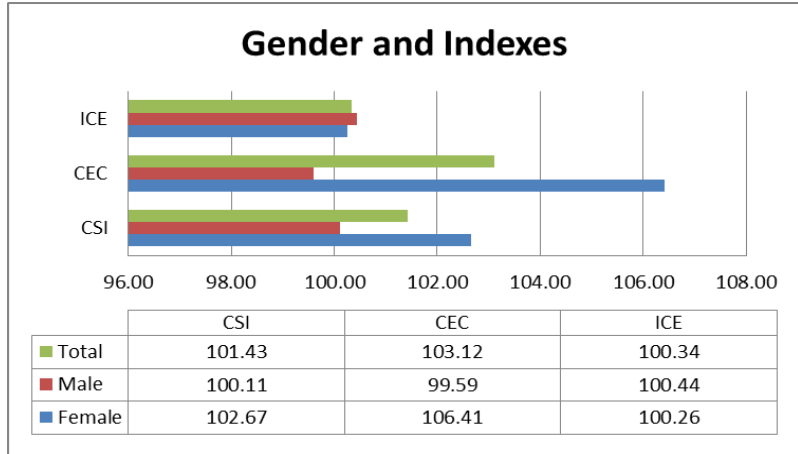
	CSI	CEC	ICE
Mexican/Mex Amer/Chicano	-9.46	-9.94	-9.16
Puerto Rican	-4.21	-7.64	-2.01
Cuban	5.71	6.45	5.24
Other Spanish Origin	13.84	15.86	12.53

Interesting to find a negative correlation between age and all three Indexes with younger hispanics in Florida boasting significantly higher totals than those 35-54 and the lowest totals were with those over 55%

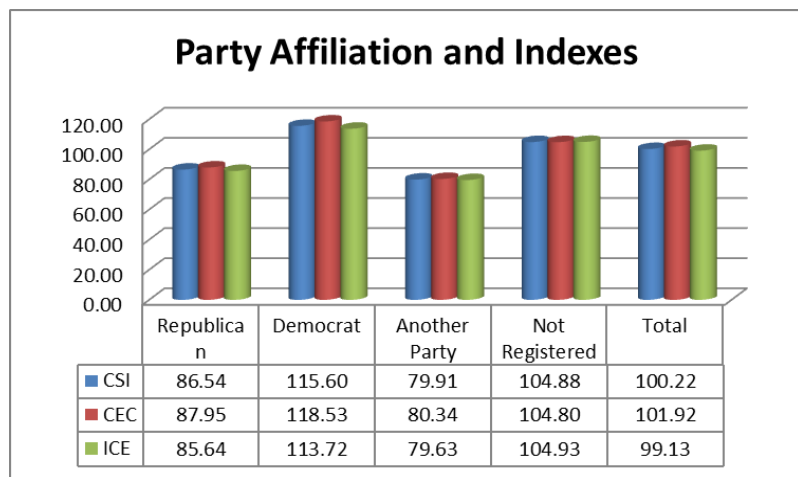


	CSI	CEC	ICE
18-34	13.73	14.95	12.94
35-54	2.04	-0.32	3.56
55+	-21.54	-19.64	-22.76

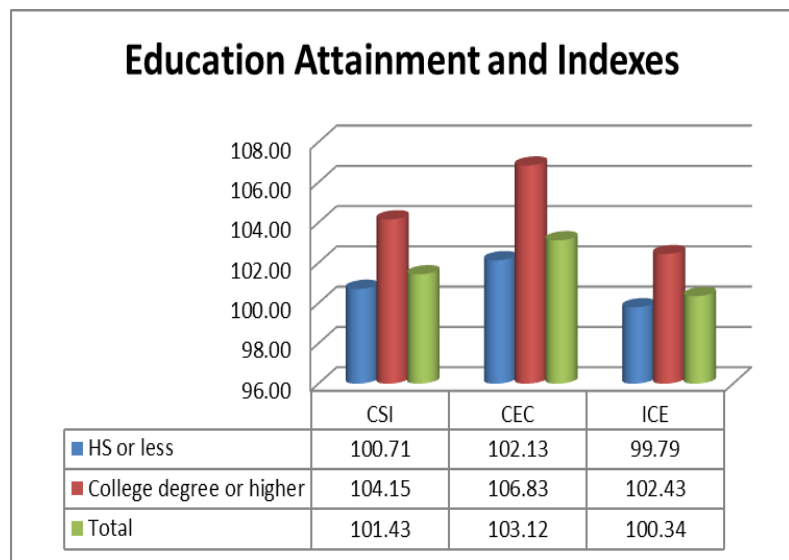
There was no significant difference in the state between Hispanic Women and Men in all three of the indexes.



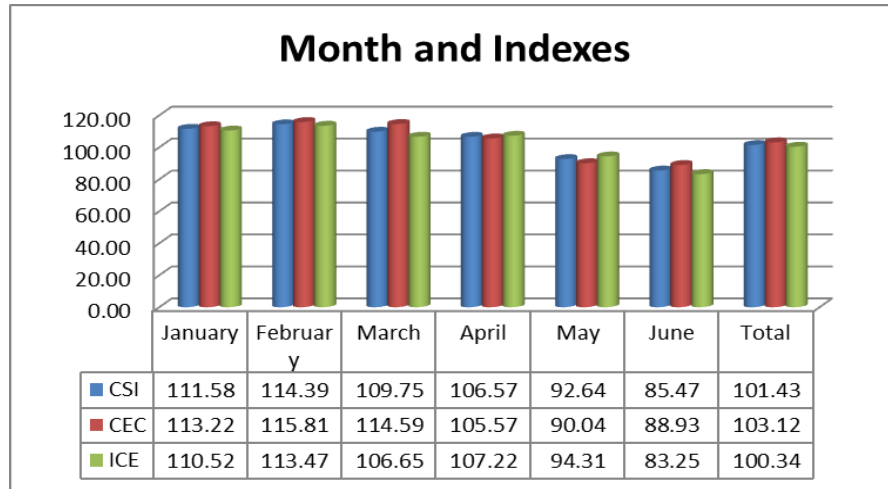
Party Affiliation was consistently above the mean for Democrats and slightly above the mean for those not registered to vote. Republicans and Independents were significantly below the mean of all three indexes.



There was no significant difference in any of the indexes regarding educational attainment but a slight uptick of about 3-4 points was found with those with a college degree or higher compared to those with a High School degree or less.

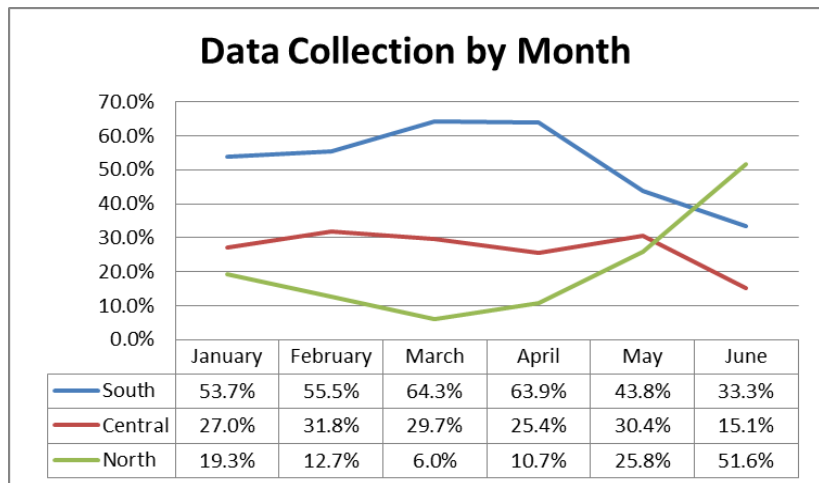


While it appears that May and June has seen a major decline in all three indexes with the CSI falling to 16 points under its average, the CEC falling 14.2 points under its average and the

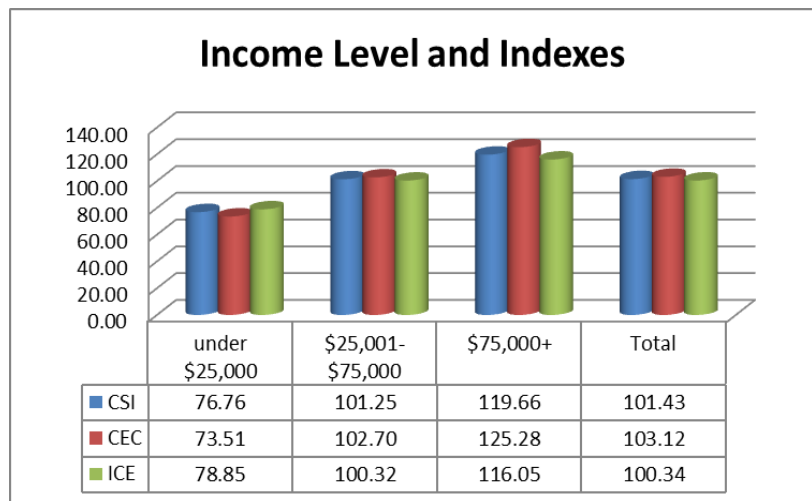


ICE dropping 17.1 points from its average. Further analysis suggest that this was caused by an increase of respondents from the Northern part of the state in May and June. As displayed in the graph, the

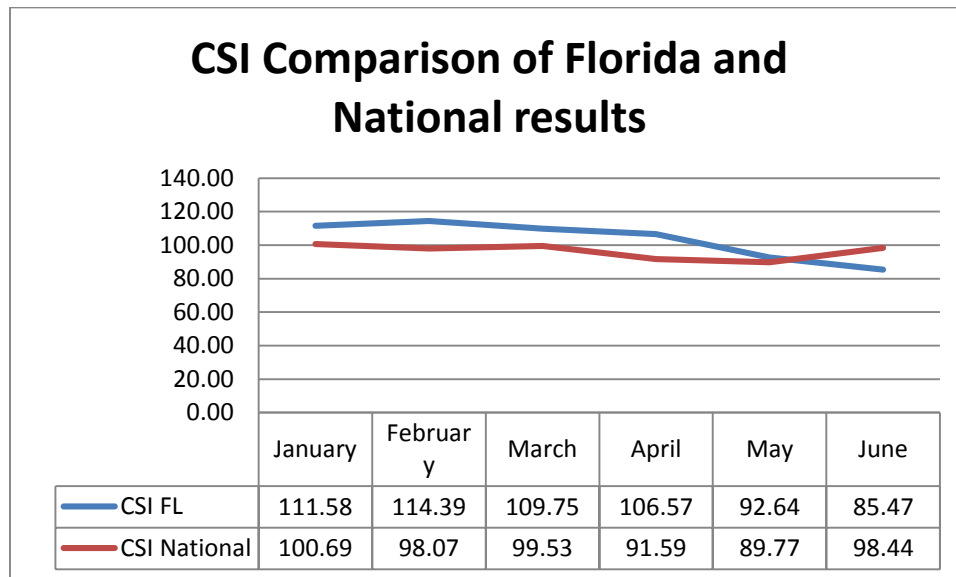
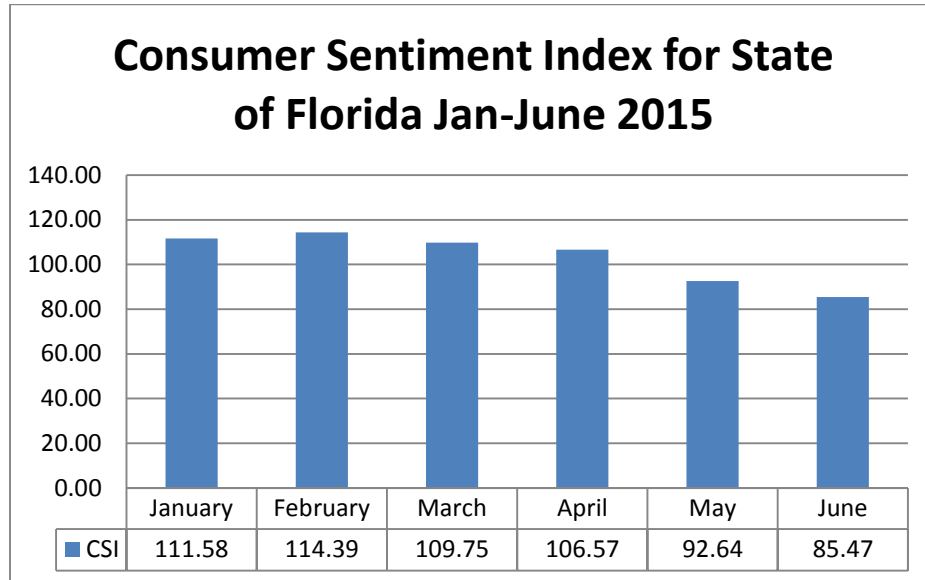
Northern region which is the most economically depressed according to the overall survey had an uptick in responses from a range of 6% to 19% in the first four months of the year to 26% of the total survey in May and 52% in June.



As expected, all three indexes had a positive correlation between their economic condition and expectation and the amount of money earned.



Index of Consumer Sentiment



Getting Along Financially these Days

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	341	64.9	64.9	64.9
	Worse Off	185	35.1	35.1	100.0
	Total	526	100.0	100.0	

A year from Now...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better Off	389	74.0	74.0	74.0
	Worse Off	137	26.0	26.0	100.0
	Total	526	100.0	100.0	

Business in the country...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good times financially	350	66.5	66.5	66.5
	Bad times financially	176	33.5	33.5	100.0
	Total	526	100.0	100.0	

Country as a whole...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times	325	61.8	61.8	61.8
	Bad Times	201	38.2	38.2	100.0
	Total	526	100.0	100.0	

Big items for home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good Times to buy	362	68.7	68.7	68.7
	Bad time to buy	164	31.3	31.3	100.0
	Total	526	100.0	100.0	

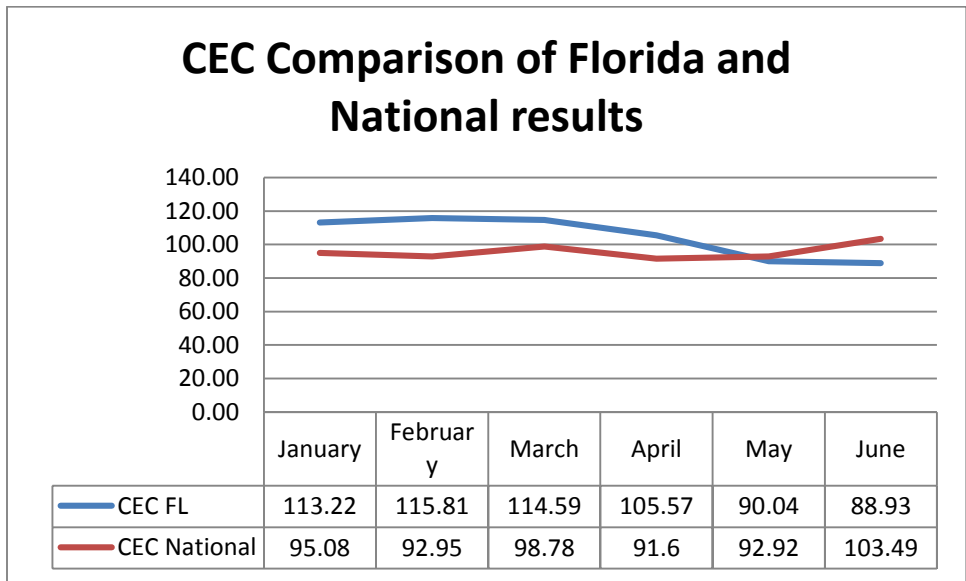
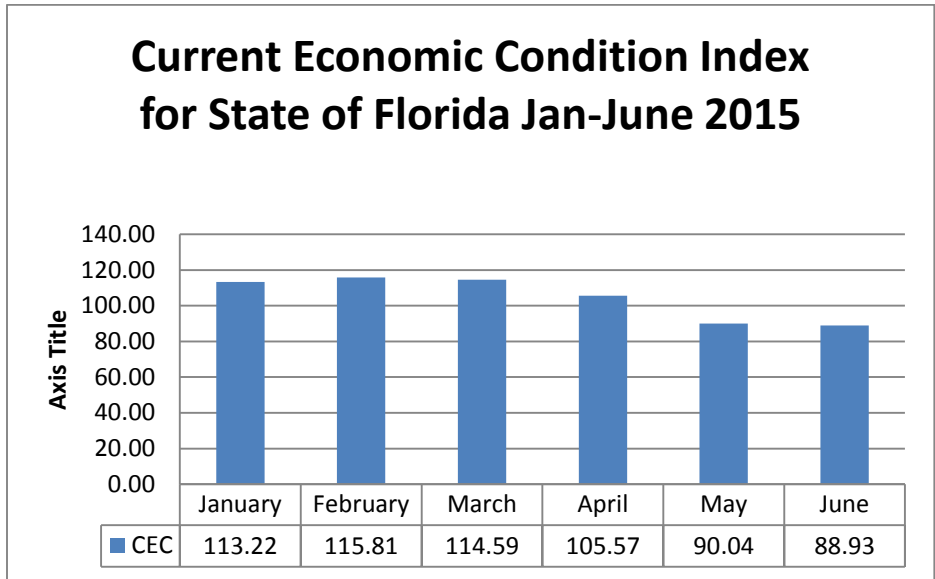
Cross-tabs

		Q1	Q2	Q3	Q4	Q5	
Gender	Female	139	156	129	119	137	102.67
	Male	120	139	137	128	138	100.11
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Age Group	Under 17	100	100	100	100	100	76.01
	18-34	155	170	152	136	152	115.16
	35-54	132	152	138	129	135	103.47
	55+	93	112	101	98	123	79.89
	refused	100	100	100	100	100	76.01
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Ethnicity	Not Hispanic/Latino	100	100	100	100	100	
	Mexian/Mex Amer/Chicano	114	130	121	116	127	91.97
	Puerto Rican	120	156	131	109	127	97.22
	Cuban	138	158	138	129	147	107.14
	Other Spanish Origin	156	166	151	139	154	115.27
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Party Affiliation	Republican	109	127	116	101	118	86.54
	Democrat	147	163	153	144	161	115.60
	Another Party	102	124	100	95	105	79.91
	Not Registered	137	159	139	126	134	104.88
	Total	128	146	132	122	136	100.22

		Q1	Q2	Q3	Q4	Q5	
Education Level	Less than HS						
	HS or less	130	146	135	121	135	100.71
	College degree or higher	129	154	126	133	149	104.15
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Income Level	under \$25,000	86	115	105	96	103	76.76
	\$25,001-\$75,000	132	151	130	123	134	101.25
	\$75,000+	158	168	157	144	167	119.66
	Refused	100	100	100	100	100	76.01
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Month	January	144	161	148	138	150	111.58
	February	145	162	154	142	155	114.39
	March	145	152	140	138	152	109.75
	April	131	163	138	132	143	106.57
	May	118	149	134	97	115	92.64
	June	110	123	107	104	120	85.47
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Region	South	129	149	137	134	139	103.77
	Central	140	160	137	134	143	107.71
	North	121	134	121	93	129	90.46
	Total	130	148	133	124	137	101.43

		Q1	Q2	Q3	Q4	Q5	
Mode	Telephone	117	135	119	103	128	91.16
	Online	156	177	162	168	158	123.48
	Total	130	148	133	124	137	101.43
		Q1	Q2	Q3	Q4	Q5	
Language	English	94	114	103	95	111	78.38
	Spanish	162	178	161	150	161	122.23
	Total	130	148	133	124	137	101.43

Index of Current Economic Conditions (CEC)



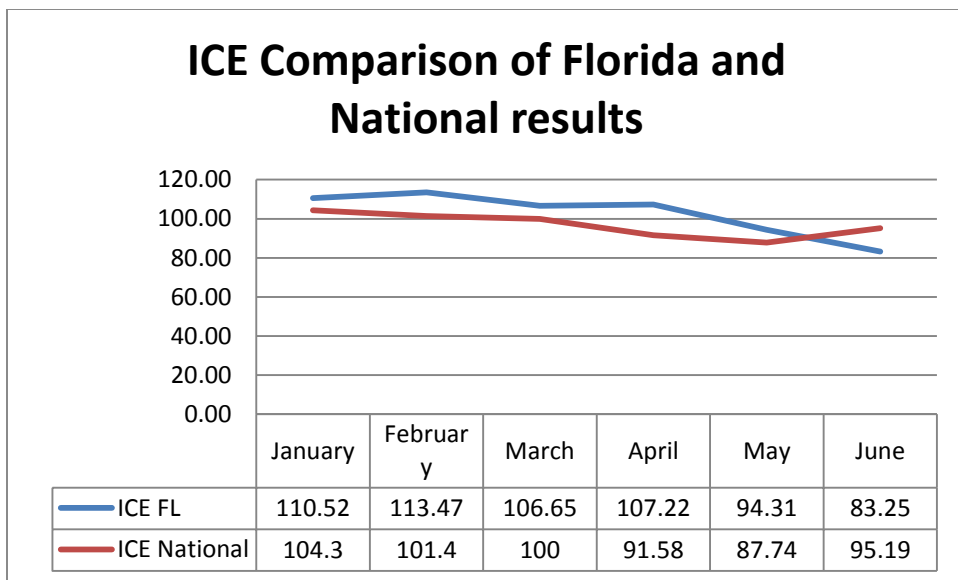
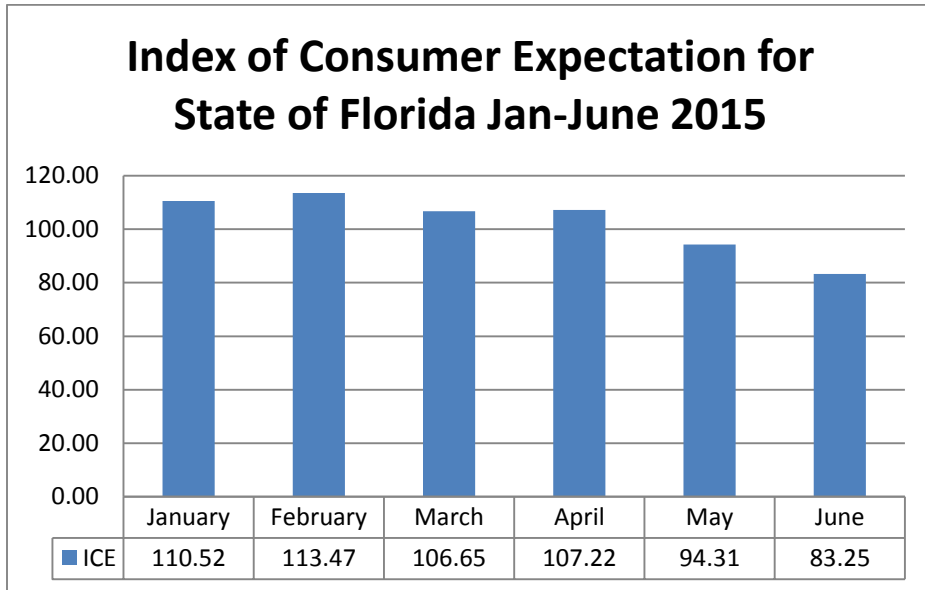
Crosstabs

		Q2	Q3	Q4	
Gender	Female	156	129	119	100.26
	Male	139	137	128	100.44
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Age Group	Under 17	100	100	100	
	18-34	170	152	136	113.29
	35-54	152	138	129	103.91
	55+	112	101	98	77.58
	refused	100	100	100	74.93
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Ethnicity	Not Hispanic/Latino	100	100	100	
	Mexian/Mex Amer/Chicano	130	121	116	91.19
	Puerto Rican	156	131	109	98.34
	Cuban	158	138	129	105.58
	Other Spanish Origin	166	151	139	112.88
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Party Affiliation	Republican	127	116	101	85.64
	Democrat	163	153	144	113.72
	Another Party	124	100	95	79.63
	Not Registered	159	139	126	104.93
	Total	146	132	122	99.13

		Q2	Q3	Q4	
Education Level	Less than HS				
	HS or less	146	135	121	99.79
	College degree or higher	154	126	133	102.43
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Income Level	under \$25,000	115	105	96	78.85
	\$25,001-\$75,000	151	130	123	100.32
	\$75,000+	168	157	144	116.05
	Refused	100	100	100	74.93
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Month	January	161	148	138	110.52
	February	162	154	142	113.47
	March	152	140	138	106.65
	April	163	138	132	107.22
	May	149	134	97	94.31
	June	123	107	104	83.25
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Region	South	149	137	134	104.04
	Central	160	137	134	106.87
	North	134	121	93	86.42
	Total	148	133	124	100.34

		Q2	Q3	Q4	
Mode	Telephone	135	119	103	88.78
	Online	177	162	168	125.17
	Total	148	133	124	100.34
		Q2	Q3	Q4	
Language	English	114	103	95	77.66
	Spanish	178	161	150	120.82
	Total	148	133	124	100.34

Index of Consumer Expectation



Crosstabs

		Q1	Q5	
Gender	Female	139	137	106.41
	Male	120	138	99.59
	Total	130	137	103.12
		Q1	Q5	
Age Group	Under 17	100	100	
	18-34	155	152	118.07
	35-54	132	135	102.80
	55+	93	123	83.47
	refused	100	100	77.69
	Total	130	137	103.12
		Q1	Q5	
Ethnicity	Not Hispanic/Latino	100	100	
	Mexian/Mex Amer/Chicano	114	127	93.18
	Puerto Rican	120	127	95.47
	Cuban	138	147	109.57
	Other Spanish Origin	156	154	118.98
	Total	130	137	103.12
		Q1	Q5	
Party Affiliation	Republican	109	118	87.95
	Democrat	147	161	118.53
	Another Party	102	105	80.34
	Not Registered	137	134	104.80
	Total	128	136	101.92

		Q1	Q5	
Education Level	Less than HS			
	HS or less	130	135	102.13
	College degree or higher	129	149	106.83
	Total	130	137	103.12
		Q1	Q5	
Income Level	under \$25,000	86	103	73.51
	\$25,001-\$75,000	132	134	102.70
	\$75,000+	158	167	125.28
	Refused	100	100	77.69
	Total	130	137	103.12
		Q1	Q5	
Month	January	144	150	113.22
	February	145	155	115.81
	March	145	152	114.59
	April	131	143	105.57
	May	118	115	90.04
	June	110	120	88.93
	Total	130	137	103.12
		Q1	Q5	
Region	South	129	139	103.34
	Central	140	143	109.03
	North	121	129	96.75
	Total	130	137	103.12

		Q1	Q5	
Mode	Telephone	117	128	94.86
	Online	156	158	120.84
	Total	130	137	103.12
		Q1	Q5	
Language	English	94	111	79.50
	Spanish	162	161	124.43
	Total	130	137	103.12