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Heartland Monitor Poll

ALLSTATE/*NATIONAL JOURNAL* HEARTLAND MONITOR POLL VIII TOPLINE
National Sample of 1000 ADULTS AGE 18+
(Margin of Error = +/-3.1% in 95 out of 100 cases)
Conducted March 4 – 8, 2011 among 800 adults via landline and 200 adults via cell phone

Mood of the Country

1. And, 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	April 8-14, 2009 (N=602, MoE = +/- 4.0%)	July 5-12, 2009 (N=1201, MoE=+/-2.8%)	Sept 24-28, 2009 (N=1200, MoE=+/-2.8%)	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1201, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
Right direction	47%	38%	38%	34%	34%	27%	30%	26%
Wrong track	42%	50%	50%	55%	54%	62%	60%	60%
Neither	2%	3%	4%	4%	4%	6%	4%	6%
Don't Know / Refused	9%	9%	8%	6%	8%	4%	6%	8%

2. And, overall, do you approve or disapprove of the way Barack Obama is handling his job as president? Do you approve/disapprove strongly or somewhat?

Obama Approval/Disapproval	April 8-14, 2009 (N=1200, MoE = +/- 2.8%)	July 5-12, 2009 (N=1201, MoE=+/-2.8%)	Sept 24-28, 2009 (N=1200, MoE=+/-2.8%)	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1201, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
Strongly approve	38%	32%	31%	26%	26%	25%	26%	24%
Somewhat approve	23%	24%	21%	21%	22%	21%	22%	25%
TOTAL APPROVE	**61%**	**56%**	**52%**	**47%**	**48%**	**46%**	**48%**	**49%**
Somewhat disapprove	8%	9%	11%	13%	11%	10%	12%	14%
Strongly disapprove	20%	27%	29%	32%	35%	39%	35%	30%
TOTAL DISAPPROVE	**28%**	**36%**	**40%**	**45%**	**46%**	**49%**	**46%**	**44%**
Don't Know / Refused	11%	9%	8%	8%	7%	4%	6%	8%

3. And, if next year's election for President were held today, would you (ROTATED)

Obama Re-elect	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1200, MoE=+/-2.8%)	ALL ADULTS March 4-8, 2011 (N=1000, MoE=+/-3.1%)	REGISTERED VOTERS March 4-8, 2011 (N=872, MoE=+/-3.3%)
Definitely vote to re-elect Barack Obama	23%	25%	23%	21%	22%
Probably vote to re-elect Barack Obama	16%	14%	15%	18%	18%
TOTAL VOTE FOR RE-ELECT	**39%**	**39%**	**39%**	**39%**	**40%**
Probably vote for someone else	13%	13%	14%	16%	16%
Definitely vote for someone else	37%	37%	38%	33%	35%
TOTAL VOTE FOR SOMEONE ELSE	**50%**	**50%**	**52%**	**49%**	**50%**
Don't Know / Refused	10%	12%	9%	12%	10%

FD

NOTE: Due to rounding, "Totals" may not necessarily equal sums.

4. And, in general, who do you trust more to develop solutions to the country's economic challenges… (ROTATED)

Trust to Develop Solutions	April 8-14, 2009 (N=602, MoE = +/- 4.0%)	July 5-12, 2009 (N=1201, MoE=+/-2.8%)	Sept 24-28, 2009 (N=1200, MoE=+/-2.8%)	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1201, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
President Obama	55%	46%	48%	41%	39%	42%	42%	40%
Republicans in Congress	26%	28%	27%	33%	32%	37%	36%	36%
Both	3%	2%	3%	2%	2%	3%	3%	2%
Neither	12%	17%	16%	19%	19%	14%	15%	15%
Don't Know / Refused	5%	7%	6%	5%	8%	5%	4%	8%

5. And, over the last several months, do you believe that President Obama has changed his approach in office…(ROTATED)

Obama's Approach in Office	**Total**
Changed for the better	30%
Changed for the worse	13%
Has not changed his approach	50%
Don't Know / Refused	6%

6. And, overall, do you think that the actions being taken by the Obama Administration will… (ROTATED)

Obama Administration's Actions	July 5-12, 2009 (N=1201, MoE=+/-2.8%)	Sept 24-28, 2009 (N=1200, MoE=+/-2.8%)	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1201, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
Increase opportunity for people like you to get ahead	40%	39%	37%	34%	32%	32%	31%
Decrease opportunity for people like you to get ahead	30%	30%	34%	36%	38%	35%	34%
Have no impact	23%	25%	25%	25%	26%	27%	30%
Don't Know / Refused	8%	7%	4%	5%	5%	5%	5%

7. Thinking back over the policies that President Obama has pursued during his Presidency, would you say that the country is… (ROTATED)

Impact of Obama's Policies	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	Aug 27-30, 2010 (N=1201, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
Significantly better off	13%	11%	11%	14%	13%
Not significantly better off yet, but beginning to move in the right direction	52%	46%	44%	44%	44%
Significantly worse off	31%	37%	41%	37%	36%
Don't Know / Refused	3%	6%	5%	5%	6%

Personal Economic Experience

8. Thinking ahead to this time next year, do you expect that your personal financial situation will… (ROTATED)

Personal Financial Situation	Jan 3-7, 2010 (N=1200, MoE=+/-2.8%)	Nov 29 – Dec 1, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
Improve	37%	30%	35%
Stay the same	41%	42%	39%
Become worse	20%	25%	23%
Don't Know / Refused	3%	3%	3%

How sure are you that you can effectively do each of the following in a responsible manner at this point in your life? (RANDOMIZED)

Confidence in Financial Actions	Very Sure	Somewhat Sure	Total Sure	Not Very Sure	Not Sure At All	Total Not Sure	Don't Know Refused
9. Invest your money	27%	27%	55%	19%	20%	39%	7%
10. Budget your money	59%	26%	84%	7%	7%	14%	1%
11. Spend your money	53%	24%	77%	12%	9%	20%	2%
12. Protect yourself against unforeseen financial risks	35%	32%	66%	18%	12%	30%	3%

Confidence in Financial Actions *(Showing Total Sure / Total Not Sure)*	April 22-26, 2010 (N=1200, MoE=+/-2.8%)	March 4-8, 2011 (N=1000, MoE=+/-3.1%)
9. Invest your money	69% / 27%	55% / 39%
10. Budget your money	90% / 9%	84% / 14%
11. Spend your money	84% / 13%	77% / 20%
12. Protect yourself against unforeseen financial risks	73% / 22%	66% / 30%

13. And, which ONE of the following do you believe is the best investment? (RANDOMIZED)

Best Investment	Total
Investing in a retirement savings program like an IRA or 401k	38%
Buying a home	24%
Saving the money in a bank	20%
Investing in the stock market	6%
None of these	7%
Don't Know / Refused	4%

The Role Home Ownership Plays Within the American Dream

14. The American Dream has been described as the opportunity to go as far as your talents and hard work will take you and to live better than your parents.

Generally speaking, do you believe you are living the American Dream?

Living the American Dream	Total
Yes	59%
No	39%
Don't Know / Refused	3%

15. And, do you believe that the American Dream is…(ROTATED)

Achievability of American Dream	Total
Still possible and achievable for other people like you	75%
No longer possible and achievable for other people like you	21%
Don't Know / Refused	4%

16. And, which one of the following do you believe has the most impact on the ability to achieve the American Dream? (ROTATED)

Attaining the American Dream	Total
Your own skills and hard work	58%
The state of the economy	36%
Don't Know / Refused	6%

Now, I'd like to read you some different goals and aspirations that are often discussed as part of the American Dream. Using a scale of zero to ten, where 0 means it is definitely NOT part of the American Dream and 10 means it is definitely part of the American Dream, please tell me how each of the following fit into your idea of the American Dream. (RANDOMIZED)

Goals of the American Dream	0-3	4-6	7-10	Mean
17. Owning your own home	5%	15%	80%	8.3
18. Retiring comfortably in the way and at the time you expect	12%	14%	74%	7.7
19. Raising a family and making sure they have more opportunity than you did	4%	13%	82%	8.5
20. Graduating from college	7%	18%	75%	7.8
21. Being able to pursue a rewarding career wherever it takes you	5%	14%	81%	8.2
22. Becoming wealthy	19%	38%	42%	5.9

Now, thinking about how achievable these goals and aspirations are for other people like you… Using a scale of zero to ten, where 0 means the goal is not at all achievable and 10 means it is very achievable, please tell me how achievable each of the following are for other people like you? (RANDOMIZED)

Achievability of Goals	**0-3**	**4-6**	**7-10**	**Mean**
23. Owning your own home	9%	28%	63%	7.1
24. Retiring comfortably in the way and at the time you expect	21%	34%	45%	5.9
25. Raising a family and making sure they have more opportunity than you did	8%	27%	65%	7.2
26. Graduating from college	9%	25%	66%	7.2
27. Being able to pursue a rewarding career wherever it takes you	10%	28%	61%	7.0
28. Becoming wealthy	32%	40%	28%	4.8

Core Views on Home Ownership

Now we are going to focus the rest of the survey on questions about home ownership…

29. Which ONE of the following would you say is the best reason to own a home? (RANDOMIZED)

Best Reason for Home Ownership	**Total**
Having a place to raise a family	40%
Building equity rather than paying rent	26%
Making a good, long-term investment	13%
Acquiring an asset you can pass along	9%
Being part of a neighborhood and community	6%
Following in your parents' footsteps	2%
Getting a tax deduction	2%
Don't Know / Refused	3%

30. And, which ONE of the following would you say is the best reason NOT to own a home? (RANDOMIZED)

Best Reason to Not Own a Home	**Total**
Monthly mortgage payments are too high	21%
Risking your home losing value if real estate prices drop	21%
Losing the flexibility to move if you need to find a new job	19%
Entering into many years of debt	13%
A down payment is too expensive	9%
Spending too much time and money on upkeep	9%
Don't Know / Refused	8%

31. Would you advise a member of your family or a close personal friend just starting out to buy a home in order to build long-term assets or do you think owning a home is too risky of an investment?

Advise to Buy a Home	**April 8-14, 2009** (N=1200, MoE = +/- 2.8%)	**March 4-8, 2011** (N=1000, MoE=+/-3.1%)
Would Advise	74%	70%
Too Risky	22%	27%
Don't Know / Refused	4%	3%

32. And, do you agree or disagree with the following statement? People who own their own homes tend to be more financially successful than people who don't.

Home Owners are More Financially Successful	**Total**
Strongly Agree	34%
Somewhat Agree	26%
TOTAL AGREE	**60%**
Somewhat Disagree	22%
Strongly Disagree	15%
TOTAL DISAGREE	**37%**
Don't Know / Refused	3%

Home Ownership's Role in American Society

33. And, which of the following statements do you agree with more? (ROTATED)

Better Financial Decision: Home Ownership Vs. Renting	**Total**
Owning a home is a better financial decision than renting because, despite the ups and downs in home values, owning a home is still a good long term investment, it provides good tax breaks, and paying a 30 year mortgage means you won't have to pay for housing costs once the mortgage is paid down.	79%
Renting a home is a better financial decision than owning because owning a home costs too much money in down payment, monthly mortgage payments and maintenance, the house may lose value, and owning locks you into a geographic area if you would need to move to find a new job.	18%
Don't Know / Refused	3%

34. As you may know, over the last few decades, American culture and society have encouraged the trend of increasing the number of Americans who own homes. Which of the following two statements do you agree with more? (ROTATED)

Stability of Community and Home Ownership	**Total**
This trend has resulted in communities that are MORE stable as home ownership has encouraged people to put down roots in a community, start families, and become responsible and active citizens because they have a stake in their neighborhoods and communities.	42%
This trend has resulted in communities that are LESS stable as home ownership has encouraged people to take on too much debt and now that many people have lost their jobs, they can't pay mortgages, which has increased foreclosures and hurt communities.	51%
Don't Know / Refused	7%

35. And, which of the following statements do you agree with more? (ROTATED)

American Dream and Home Ownership	**Total**
Owning a home today HELPS people live the American dream because it enables people to own a piece of property they can call their own, it provides them with a stable investment and it allows them to pass along a valuable asset to their family.	73%
Owning a home today PREVENTS people from living the American dream because it burdens them with too much debt and it makes it harder for them to pick up and move wherever they wish to further their career or follow their dreams.	22%
Don't Know / Refused	6%

The Housing Crisis

36. As you may know, over the last several years, home values in most parts of the country have declined and the number of foreclosures has significantly increased. With that in mind, which of the following statements do you agree with more? (ROTATED)

Duration of Housing Crisis	**Total**
The current housing crisis is temporary and will improve in the next several years	63%
The current housing crisis will remain a serious problem for many years	34%
Don't Know / Refused	3%

37. In your opinion, what was MOST to blame for the housing crisis?

Blame for Housing Crisis	**Total**
Banks and lending institutions misleading borrowers and approving bad loans	52%
People buying homes and taking mortgages they couldn't afford	32%
Government policies that encouraged too many people to try to own their own homes	12%
Don't Know / Refused	4%

Home Ownership & Government Policy

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

Current Living Situation	Total
Own home	66%
Pay rent	28%
Live with parents or other family	4%
Own a home, but live in rental	*
Live in a dorm / barracks / nursing home / other	1%
Don't Know / Refused	1%

39. (ASKED ONLY IF Q38: HOME OWNERS, N=663, MoE = +/-3.8%)
And, to the best of your knowledge, have you benefitted from any federal government policy to promote home ownership?

Benefitted From Federal Home Ownership Policy	Total
Yes, I have	21%
No, I have not	76%
Don't Know / Refused	3%

40. As you may know, for decades, the federal government has encouraged home ownership by offering tax incentives for first-time home buyers, allowing home owners a tax deduction for the interest they pay on their mortgage, and issuing guarantees for investors on new mortgages.

These government policies have resulted in an increase in the percentage of Americans who own their own homes, rising from 44% in 1940 to about 66% today. However, in recent years, some have questioned whether the benefits of increased home ownership are worth the cost of all the federal programs meant to promote it. (ROTATED)

Federal Government Home Ownership Subsidies	Total
The federal government should continue funding programs to encourage home ownership at roughly the same level	46%
The federal government's programs to encourage home ownership cost too much and should be scaled back	46%
Funding should be increased	*
Don't Know / Refused	8%

41. Now, as you may know, the federal government allows people to deduct from their taxes the interest they pay on their mortgage. Which statement do you agree with more?

Federal Government Home Ownership Subsidies	**Total**
(Some/Other) people say we should keep this tax deduction because it makes home ownership more affordable, allows many Americans to keep more of their income, and helps protect home values.	50%
(Other/Some) people say the government should limit or eliminate this tax deduction because it encourages people to take on too much debt, it costs the government $130 billion per year, and it mainly benefits wealthy people with expensive homes.	43%
Don't Know / Refused	7%

42. Now, as you may know, Fannie Mae and Freddie Mac are federal government-sponsored enterprises that encourage home ownership by buying mortgage loans from private lenders and selling them with a guarantee and at affordable interest rates. These institutions own or guarantee about half of the mortgages in the United States.

Over the past few years, as part of the response to the financial crisis, the federal government has spent at least $150 billion dollars to keep these institutions in business.

There are proposals to phase out these enterprises as part of a plan to reduce government's role in the housing market.

Thinking about this issue, which of the following would you prefer…(ROTATED)

Private Vs. Public Sector Involvement in Housing Market	**Total**
Reducing government's role in favor of more private sector involvement which could mean less risk of another bailout, but more ups and downs in the housing market and more expensive and restrictive mortgages for home owners.	50%
Continuing government's role which could mean more stability in the housing market and more affordable and available mortgages, but less private sector involvement and more risk of additional bailouts.	42%
Don't Know / Refused	7%

43. And, do you believe that policies and programs enacted by the federal government since the housing crisis have…(ROTATED)

Federal Policies and the Housing Crisis	**Total**
Made the housing crisis worse	32%
Helped limit the extent of the housing crisis	35%
Had little impact on the housing crisis	26%
Don't Know / Refused	8%

Personal Experiences Related to Home Ownership

Now, I have just a few questions about your current housing situation…

44. (ASKED ONLY IF Q38: HOME OWNERS, N=663, MoE = +/-3.8%)
To the best of your knowledge, over the last several years, has the value of the home you own… (ROTATED)

Home Value	Total
Increased	24%
Decreased	41%
Stayed about the same	32%
Don't Know / Refused	2%

45. (ASKED ONLY IF Q38: HOME OWNERS, N=663, MoE = +/-3.8%)
Do you hold a mortgage on the home you own or is it paid off?

Home Mortgage Vs. Own Outright	Total
Hold Mortgage	65%
Paid Off	33%
Don't Know / Refused	2%

46. (ASKED ONLY IF Q45: HOLD MORTGAGE, N=431, MoE = +/-4.7%)
And, thinking about the amount you paid and the amount of debt you took on to buy your home, did you…(ROTATED)

Mortgage Amount Vs. Debt	Total
Pay and take on about the right amount	91%
Pay and take on too much	9%
Don't Know / Refused	1%

47. (ASKED ONLY IF Q45: HOLD MORTGAGE, N=431, MoE = +/-4.7%)
And, to the best of your knowledge, is your home mortgage currently under water, meaning you owe more on the mortgage than the home is worth?

Underwater Mortgage	Total
Yes, it is under water	18%
No, it is not under water	77%
Don't Know / Refused	4%

48. (ASKED ONLY IF Q45: HOLD MORTGAGE, N=431, MoE = +/-4.7%)
How confident are you about your ability to continue to make payments on your mortgage? (ROTATED)

Confidence in Making Mortgage Payment	Total
Very Confident	76%
Somewhat Confident	20%
TOTAL CONFIDENT	96%
Not Very Confident	1%
Not at all Confident	2%
TOTAL NOT CONFIDENT	4%
Don't Know / Refused	*

49. (ASKED ONLY IF Q38: HOME OWNERS, N=663, MoE = +/-3.8%)
And, considering everything you know now about owning a home, if you had the chance to make the decision again, would you choose to buy a home?

Make Same Home Ownership Decision	Total
Yes	89%
No	10%
Don't Know / Refused	1%

50. (ASKED ONLY IF Q38: HOME OWNERS, N=663, MoE = +/-3.8%)
And, do you see home ownership as…(ROTATED)

View of Home Ownership	Total
A chance to settle into one home for most of your life	60%
An opportunity to build equity and eventually buy a different home	36%
Don't Know / Refused	5%

51. (ASKED ONLY IF Q45: HOLD MORTGAGE, N=431, MoE = +/-4.7%)
Thinking about your taxes, do you take the home mortgage interest tax deduction?

Take Home Mortgage Interest Tax Deduction	Total
Yes	80%
No	13%
Don't Know / Refused	7%

52. (ASKED ONLY IF Q38: RENT / LIVE WITH FAMILY, N=319, MoE = +/-5.5%)
How important is it for you to buy your own home one day? (ROTATED)

Importance of Home Ownership	**Total**
Very Important	57%
Somewhat Important	23%
TOTAL IMPORTANT	**80%**
Not Very Important	5%
Not at all Important	13%
TOTAL NOT IMPORTANT	**19%**
Don't Know / Refused	*

53. (ASKED ONLY IF Q38: RENT / LIVE WITH FAMILY, N=319, MoE = +/-5.5%)
And, how likely is it that you will buy a home within the next five years? (ROTATED

Likelihood of Buying a Home	**Total**
Very Likely	23%
Somewhat Likely	28%
TOTAL LIKELY	**51%**
Not Very Likely	21%
Not at all Likely	27%
TOTAL NOT LIKELY	**48%**
Don't Know / Refused	1%

Demographic Questions

A. Gender

Gender	Total
Female	52%
Male	48%

B. Region

Region	Total
Northeast	12%
Midatlantic	13%
Deep South	19%
Outer South	9%
Upper Midwest	19%
Great Plains	7%
Mountain	6%
Pacific	14%

C. Age

Age	Total
18-29	19%
30-44	27%
45-54	17%
55-64	20%
65+	16%
Don't Know / Refused	1%

54. First, what is the last grade of formal education you have completed?

Education	Total
Less than high school	5%
High school graduate	28%
Some college / vocational school	26%
College graduate	26%
Post-graduate	13%
Don't Know / Refused	1%

55. And, are you currently employed?

Employment	Total
Yes	59%
No	40%
Refused	1%

55Y. (ASKED ONLY OF THOSE WHO ARE EMPLOYED, N=592, MoE = +/-4.0%)
And, are you employed full-time or part-time?

Employment Status	Total
Full-time	81%
Part-time	18%
Don't Know / Refused	1%

55Z. (ASKED ONLY OF THOSE WHO ARE NOT EMPLOYED, N=402, MoE = +/-4.9%)
Are you a student, a homemaker, retired, active military duty, or unemployed and looking for work?

Employment Status	Total
Retired	47%
Homemaker	18%
Student	15%
Looking for work	12%
Active military duty	*
Refused	7%

56. And, please tell me which of the following categories best applies to your total household income for 2010…

Income	Total
Less than $15,000	12%
$15,000 to less than $30,000	16%
$30,000 to less than $50,000	19%
$50,000 to less than $75,000	18%
$75,000 to less than $100,000	11%
$100,000 to less than $200,000	12%
$200,000 or more	3%
Don't Know / Refused	9%

57. Would state records show that you are CURRENTLY registered to vote?

Registered Voter	Total
Yes	87%
No	11%
Don't Know / Refused	2%

58. And, generally speaking, do you think of yourself as a Republican, Democrat, Independent, or something else?

Political Party	Total
Democrat	31%
Independent	29%
Republican	25%
Something else	10%
Other	1%
Don't Know / Refused	4%

59. What is your marital status?

Marital Status	Total
Single	31%
Married	51%
Divorced	9%
Separated	1%
Widowed	7%
Don't Know / Refused	2%

60. And, how many children under the age of 18, if any, do you have living at home?

Children	Total
None	62%
One	16%
Two	13%
Three	4%
Four or more	4%
Don't Know / Refused	1%

61. For statistical purposes only, could you please tell me your ethnic background?

Ethnicity	**Total**
White/Caucasian	70%
African-American/Black	13%
Hispanic/Latino	10%
Asian-American/Asian	1%
Native American	1%
Other	4%
Don't Know / Refused	1%

62. And, thinking about where you live, would you describe it as an Urban area, a Suburban area or a Rural area?

Geography	**Total**
Urban	25%
Suburban	40%
Rural	31%
Don't Know / Refused	4%