

**National Association of Realtors
Top 25 MSAs Survey
Interview Schedule**

**Public Opinion Strategies
September 13-16 & 30, 2008
POS Proj # 08971**

**N=1,000 Adults (18+)
in the Top 25 MSAs
MoE ±3.10%**

This document presents the results from surveys from 2003-2008 in the 25 most populous Metropolitan Statistical Areas (MSAs) in the United States as defined by the U.S. Census.

The June 2006 NAR Survey was conducted nationally, the data presented in this document from those surveys represent the interviews completed in only those counties that make up the Top 25 MSAs.

Due to power and phone outages from Hurricane Ike, the September 2008 data from Houston, TX was collected two weeks later (Sept. 30th) than the initial fielding of the survey.

D1. In what year were you born?

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
7%	7%	5%	5%	6%	7%	18 to 24
17%	16%	12%	15%	11%	15%	25 to 34
22%	18%	19%	17%	21%	24%	35 to 44
21%	22%	22%	26%	29%	18%	45 to 54
13%	16%	20%	20%	15%	19%	55 to 64
19%	19%	19%	15%	17%	16%	65 and over
1%	2%	4%	2%	1%	1%	REFUSED (DO NOT READ)

B. And, are you registered to vote at this address?

86% YES
14% NO

* DON'T KNOW (**DO NOT READ**)

- C. Some people have the time to vote in all elections while other people do not have the time to vote at all, which one of the following best describes how often you vote ...**(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)**

<u>05/05</u>	<u>10/07</u>	<u>09/08</u>	
79%	74%	81%	TOTAL ALWAYS
20%	25%	18%	TOTAL OCCASIONAL/NEVER
55%	50%	54%	I ALWAYS vote in all elections, including general elections and primaries
25%	24%	27%	I ALWAYS vote in GENERAL ELECTIONS, but sometimes miss primaries
9%	11%	8%	I OCCASIONALLY vote in GENERAL ELECTIONS but almost never vote in primaries
11%	14%	10%	I ALMOST NEVER VOTE
1%	1%	1%	DON'T KNOW (DO NOT READ)
*	*	*	REFUSED (DO NOT READ)

- D. Are you, or is anyone in your household, employed by a newspaper, television or radio station, a political party, or by a candidate for political office?

–	YES (THANK AND TERMINATE)
100%	NO (CONTINUE)
–	NOT SURE/REFUSED (DO NOT READ - THANK AND TERMINATE)

1. Now, generally speaking, do you feel things in the COUNTRY are going in the right direction, or have they pretty seriously gotten off on the wrong track?

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
40%	34%	31%	25%	19%	16%	RIGHT DIRECTION
51%	58%	60%	67%	75%	78%	WRONG TRACK
8%	7%	8%	6%	5%	5%	DON'T KNOW (DO NOT READ)
1%	1%	1%	2%	1%	1%	REFUSED (DO NOT READ)

Thinking ahead to the election in November...

I am going to read you a list of issue. Please tell me after I read each one how important that issue is in deciding how you will vote for U.S. Congress. Please use a zero to ten scale, with zero meaning the issue is NOT AT ALL important to you and ten meaning the issue is VERY important in deciding how you will vote for U.S. Congress. Of course, you can choose any number between zero and ten.

(IF A RESPONDENT SAYS ZERO, ASK:) And just to make sure, are you giving a rating of zero because it is not at all important in deciding how you will vote for U.S. Congress, or are you just not sure of how you feel?

	10	8-10	4-7	0-3	DK/REF	MEAN
The (first/next) one is...(RANDOMIZE)						
2.	The housing market 29%	53%	36%	10%	1%	7.2
3.	The economy 60%	85%	12%	2%	*	8.9
(ASK Q4-Q7 OF SAMPLE A ONLY)(ASKED OF 498 RESPONDENTS)						
4.	Education 40%	68%	28%	3%	1%	8.1
5.	The war in Iraq 43%	70%	24%	5%	1%	8.1
6.	The environment 28%	51%	37%	11%	1%	7.1
7.	Health care 42%	68%	27%	4%	1%	8.1
(ASK Q8-Q11 OF SAMPLE B ONLY)(ASKED OF 502 RESPONDENTS)						
8.	Taxes 41%	65%	31%	3%	*	8.0
9.	Illegal immigration 32%	49%	38%	14%	*	6.9
10.	Energy 45%	75%	23%	1%	*	8.5
11.	Crime 33%	59%	33%	8%	*	7.5

And, thinking about just one of these issues and that is the economy...

(ASK SAMPLE A ONLY)(ASKED OF 498 RESPONDENTS)

12. How would you rate the current state of the economy? Would you say it is **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)**

- 9% **TOTAL EXCELLENT/GOOD**
- 90% **TOTAL FAIR/POOR**

- 1% EXCELLENT
- 8% GOOD
- 35% ONLY FAIR
- ...or...
- 55% POOR

- 1% DON'T KNOW **(DO NOT READ)**
- * REFUSED **(DO NOT READ)**

(ASK SAMPLE B ONLY)(ASKED OF 502 RESPONDENTS)

13. During the next twelve months, do you think that the nation's economy will **(ROTATE PUNCHES 1 & 2, ALWAYS READ PUNCH 3 LAST)**

- 25% GET BETTER
- 37% GET WORSE
- ...or...
- 32% STAY ABOUT THE SAME

- 6% DON'T KNOW **(DO NOT READ)**
- * REFUSED **(DO NOT READ)**

(ASK ALL)

14. In the last year, has your own personal financial situation **(ROTATE PUNCHES 1 & 2, ALWAYS READ PUNCH 3 LAST)**

- 14% GOTTEN BETTER
 - 39% GOTTEN WORSE
 - 47% STAYED ABOUT THE SAME

 - * NOT SURE **(DO NOT READ)**
-

15. Thinking about the economic conditions that you and your family face, which one or two of the following elements has the greatest effect on you personally? (**RANDOMIZE**)

(PROMPT IF NECESSARY, AFTER FIRST CHOICE ASK:) And, which one of the other elements listed has a great effect on you personally? (**REPEAT CHOICES IF NECESSARY, EXCLUDE CHOICE ALREADY SELECTED**)

<u>1st</u>	<u>Comb</u>	
30%	54%	Energy, such as the cost of gasoline and utilities
19%	45%	Inflation, such as the cost of groceries
15%	30%	Health care, such as the cost of health insurance and prescriptions
14%	24%	Employment, such as job security and wages
11%	22%	Housing, such as home values and the mortgage market
9%	19%	Savings, such as savings for retirement or college
2%	3%	Don't know (DO NOT READ)
*	1%	Refused (DO NOT READ)

Now, thinking a bit about your area....

I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area....For each issue, I would like you to tell me if that issue is...(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)...in your area

	TOT PROB	TOT NOT	VERY BIG PROB	FAIRLY BIG PROB	MODERATE PROBLEM	A SLIGHT PROB	NOT AT ALL	DK/ REF
16. Lack of affordable health care options								
08/03	48%	27%	31%	17%	18%	11%	16%	6%
04/04	53%	22%	39%	15%	21%	9%	12%	4%
05/05	55%	22%	38%	17%	20%	11%	11%	3%
06/06	54%	29%	32%	22%	22%	7%	13%	4%
10/07	54%	21%	37%	17%	20%	9%	12%	5%
09/08	44%	29%	29%	15%	25%	11%	18%	2%
17. Lack of available housing that is affordable								
08/03	47%	28%	34%	14%	21%	12%	16%	4%
04/04	47%	28%	31%	17%	21%	12%	16%	4%
05/05	51%	28%	34%	18%	18%	15%	13%	2%
06/06	50%	35%	31%	19%	19%	16%	13%	2%
10/07	48%	27%	32%	16%	22%	11%	16%	3%
09/08	38%	38%	26%	12%	20%	15%	23%	4%
18. Job layoffs and unemployment								
08/03	52%	20%	32%	20%	23%	11%	9%	5%
04/04	49%	23%	32%	17%	24%	12%	11%	4%
05/05	39%	30%	22%	16%	27%	18%	12%	4%
06/06	33%	47%	15%	18%	28%	19%	15%	5%
10/07	33%	37%	21%	12%	25%	20%	17%	5%
09/08	43%	28%	29%	15%	25%	15%	13%	4%
19. Crime								
08/03	24%	40%	12%	13%	35%	26%	14%	1%
04/04	28%	39%	14%	14%	31%	24%	15%	1%
05/05	30%	35%	16%	14%	34%	24%	11%	1%
06/06	30%	57%	16%	14%	33%	24%	13%	*
10/07	31%	35%	16%	15%	33%	23%	12%	1%
09/08	29%	41%	17%	12%	29%	22%	19%	*

Continued...

	TOT PROB	TOT NOT	VERY BIG PROB	FAIRLY BIG PROB	MODERATE PROBLEM	A SLIGHT PROB	NOT AT ALL	DK/ REF
20. A polluted environment								
08/03	31%	40%	16%	15%	28%	22%	18%	1%
04/04	30%	43%	16%	14%	26%	22%	21%	1%
05/05	34%	37%	18%	16%	27%	20%	17%	2%
06/06	35%	47%	18%	17%	27%	20%	17%	1%
10/07	35%	37%	20%	15%	27%	20%	17%	1%
09/08	26%	45%	14%	12%	28%	20%	25%	*
21. Keeping Americans safe from terrorism								
04/04	40%	35%	26%	14%	21%	16%	19%	3%
05/05	33%	37%	18%	16%	25%	18%	19%	4%
06/06	39%	41%	25%	14%	24%	17%	18%	2%
10/07	34%	40%	21%	13%	23%	19%	21%	3%
09/08	32%	45%	22%	10%	22%	17%	28%	1%

PROBLEM STATEMENTS: SORTED BY % VERY BIG PROBLEM

PROBLEM STATEMENT	TOTAL NOT A PROBLEM	TOTAL PROBLEM	TOTAL VERY BIG PROBLEM
Lack of affordable health care options	29%	44%	29%
Job layoffs and unemployment	28%	43%	29%
Lack of available housing that is affordable	38%	38%	26%
Keeping Americans safe from terrorism	45%	32%	22%
Crime	41%	29%	17%
A polluted environment	45%	26%	14%

And, thinking some more about housing...

22. How closely would you say you follow issues related to the housing market in the news....(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)

<u>10/07</u>	<u>09/08</u>	
76%	77%	TOTAL VERY/SOMEWHAT
24%	22%	TOTAL NOT VERY/NOT AT ALL
34%	40%	VERY CLOSELY
42%	37%	SOMEWHAT CLOSELY
13%	13%	NOT VERY CLOSELY
		...OR...
11%	9%	NOT AT ALL CLOSELY
*	*	DON'T KNOW (DO NOT READ)
-	-	REFUSED (DO NOT READ)

(IF 22:1-3, THEN ASK)(ASKED OF 902 RESPONDENTS)

23. What have you seen, read, or heard in the news recently related to the housing market?
(PROBE:) Anything else?

SEE VERBATIM RESPONSES

(ASK ALL)

24. In general do you believe buying a home is a good financial decision, or not?

(IF GOOD/NOT GOOD, ASK) And do you feel this way STRONGLY or NOT-SO-STRONGLY?

<u>10/07</u>	<u>09/08</u>	
87%	85%	TOTAL GOOD DECISION
10%	11%	TOTAL NOT GOOD DECISION
80%	78%	STRONGLY GOOD DECISION
7%	7%	NOT-SO-STRONGLY GOOD DECISION
4%	4%	NOT-SO-STRONGLY NOT GOOD DECISION
6%	7%	STRONGLY NOT GOOD DECISION
3%	4%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

25. Do you believe now is a good time to buy a home, or not?

(IF YES/NO, ASK): And do you feel this way STRONGLY or NOT-SO-STRONGLY?

<u>10/07</u>	<u>09/08</u>	
59%	66%	TOTAL YES
35%	29%	TOTAL NO
46%	55%	STRONGLY YES
13%	11%	NOT-SO-STRONGLY YES
12%	7%	NOT-SO-STRONGLY NO
23%	22%	STRONGLY NO
6%	5%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

Now thinking more about housing for people in your area, that is to say all housing; including, single family homes, condominiums, town homes, attached homes, co-op apartments and regular apartments.

26. How concerned are you about the cost of housing in your area? Would you say that you are...
(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>10/07</u>	<u>09/08</u>	
67%	66%	69%	69%	67%	TOTAL CONCERNED
32%	33%	30%	30%	32%	TOTAL NOT CONCERNED
36%	32%	36%	34%	31%	VERY CONCERNED
31%	35%	33%	35%	36%	SOMEWHAT CONCERNED
16%	16%	17%	17%	19%	NOT VERY CONCERNED
					...OR...
16%	17%	14%	13%	13%	NOT AT ALL CONCERNED
*	*	*	1%	*	DON'T KNOW (DO NOT READ)
*	*	*	-	*	REFUSED (DO NOT READ)

27. In the last year in the area in which you live, do you feel that activity in the housing market has -
(ROTATE PUNCHES 1 AND 2, ALWAYS READ PUNCH 3 LAST) -

10/07 09/08

67%	70%	Slowed down, meaning the pace of buying and selling homes has dropped off
13%	9%	Increased, meaning the pace of buying and selling a home has picked up
		...OR...
17%	18%	Have things in the housing market stayed about the same
3%	3%	DON'T KNOW (DO NOT READ)
-	*	REFUSED (DO NOT READ)

28. Do you believe it is (**ROTATE**) - easier or harder - to sell a house in your neighborhood today than it was a year ago?

10/07 09/08

8%	6%	EASIER
82%	83%	HARDER
7%	8%	ABOUT THE SAME (DO NOT READ)
3%	3%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

29. In the next three months, do you expect real estate sales in your neighborhood to (**ROTATE PUNCHES 1 & 2, ALWAYS READ PUNCH 3 LAST**)

10/07 09/08

10%	10%	INCREASE
23%	20%	DECREASE
65%	68%	REMAIN ABOUT THE SAME
2%	2%	DON'T KNOW (DO NOT READ)
*	-	REFUSED (DO NOT READ)

30. In the next three months, do you expect the value of homes in your neighborhood to **(ROTATE PUNCHES 1 & 2, ALWAYS READ PUNCH 3 LAST)**

<u>10/07</u>	<u>09/08</u>	
14%	9%	INCREASE
28%	28%	DECREASE
57%	61%	REMAIN ABOUT THE SAME
1%	2%	DON'T KNOW (DO NOT READ)
-	-	REFUSED (DO NOT READ)

(IF 30:1-2, THEN ASK)(ASKED OF 378 RESPONDENTS; 93 WHO SAID VALUES OF HOMES IN THEIR NEIGHBORHOOD WOULD INCREASE AND 285 WHO SAID VALUES WOULD DECREASE)

31. If you had to give your best estimate, by what percentage do you expect the value of homes in your neighborhood to **(ANSWER TO Q16 [INCREASE/DECREASE])** in the next three months?

INCREASE:

<u>10/07</u>	<u>09/08</u>	
25%	27%	0-4%
19%	9%	5-9%
42%	48%	10%+
14%	16%	DK/REF (DO NOT READ)
13	18	MEAN
7	10	MEDIAN

DECREASE:

<u>10/07</u>	<u>09/08</u>	
18%	14%	0-4%
26%	28%	5-9%
45%	48%	10%+
11%	10%	DK/REF (DO NOT READ)
10	12	MEAN
10	10	MEDIAN

(READ TO ALL)

Now, I am going to read several things some people have said makes housing too expensive and unaffordable. After I read each one please tell me what you think is that a ... **(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)**...huge obstacle for people in your area, a medium-size obstacle, a small obstacle ...or... not an obstacle at all that makes housing unaffordable for people in your area.

TOT OBS	TOT SMALL/ NOT OBS	HUGE OBS	MED SIZE OBS	SMALL OBS	NOT AN OBS AT ALL	DK (DNR)	REF (DNR)
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Thinking about people buying a home in your area... The **(FIRST/NEXT)** statement is.....**(RANDOMIZE STATEMENTS)**

32.	Having enough money for a down payment and closing costs.							
08/03	74%	23%	40%	34%	12%	11%	3%	*
04/04	74%	23%	40%	34%	12%	11%	3%	*
05/05	71%	24%	38%	33%	13%	11%	5%	*
06/06	72%	26%	36%	36%	15%	11%	2%	*
10/07	83%	16%	49%	34%	8%	8%	1%	*
09/08	80%	17%	49%	31%	10%	7%	2%	1%
33.	Being able to find a home they like that they can afford.							
08/03	70%	28%	35%	36%	15%	12%	2%	*
04/04	76%	23%	41%	34%	11%	11%	2%	*
05/05	74%	23%	41%	33%	12%	11%	3%	1%
06/06	73%	26%	40%	33%	15%	11%	1%	—
10/07	73%	25%	38%	35%	11%	14%	1%	1%
09/08	68%	30%	35%	33%	14%	16%	2%	*
34.	Having enough confidence in their job security.							
08/03	72%	25%	35%	37%	12%	12%	3%	*
04/04	73%	22%	30%	44%	13%	9%	4%	*
05/05	68%	25%	25%	44%	15%	10%	6%	*
06/06	69%	27%	25%	44%	14%	13%	3%	1%
10/07	68%	28%	28%	40%	17%	11%	4%	*
09/08	72%	25%	35%	37%	16%	9%	3%	*
35.	Having enough confidence that they would be approved for a home mortgage.							
08/03	56%	39%	19%	36%	20%	18%	6%	*
04/04	60%	32%	19%	41%	17%	15%	8%	*
05/05	56%	34%	17%	39%	20%	14%	9%	1%
06/06	62%	35%	20%	42%	19%	16%	3%	*
10/07	63%	29%	25%	38%	15%	14%	8%	*
09/08	69%	26%	32%	37%	15%	11%	5%	*

Continued...

	TOT OBS	TOT SMALL/ NOT OBS	HUGE OBS	MED SIZE OBS	SMALL OBS	NOT AN OBS AT ALL	DK (DNR)	REF (DNR)
36. Facing discrimination that might prevent someone from buying the home they would want to buy.								
08/03	29%	68%	10%	19%	27%	41%	3%	*
04/04	30%	66%	9%	21%	24%	42%	3%	*
05/05	26%	69%	6%	20%	28%	41%	4%	*
06/06	26%	73%	5%	21%	26%	46%	2%	*
10/07	24%	74%	9%	15%	27%	47%	2%	*
09/08	22%	75%	8%	14%	23%	52%	3%	*

OBSTACLE STATEMENTS: SORTED BY % HUGE OBSTACLE

OBSTACLE STATEMENTS	TOTAL SMALL/NOT AN OBSTACLE	TOTAL IS AN OBSTACLE	HUGE OBSTACLE
Having enough money for a down payment and closing costs.	17%	80%	49%
Being able to find a home they like that they can afford.	30%	68%	35%
Having enough confidence in their job security.	25%	72%	35%
Having enough confidence that they would be approved for a home mortgage.	26%	69%	32%
Facing discrimination that might prevent someone from buying the home they would want to buy.	75%	22%	8%

Talking about housing, how about you...

37. Do you OWN or RENT your home?

(IF OWN:) And, do you want to move sometime in the next few years?

(IF RENT:) And, do you want to move sometime in the next few years?

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
65%	68%	71%	75%	72%	75%	TOTAL OWN
31%	26%	23%	23%	23%	21%	TOTAL RENT
47%	45%	53%	52%	49%	54%	OWN - WILL NOT MOVE
17%	24%	18%	23%	23%	21%	OWN - WILL MOVE
10%	8%	7%	6%	8%	7%	RENT - WILL NOT MOVE
21%	18%	16%	17%	15%	14%	RENT - WILL MOVE
5%	5%	6%	2%	5%	4%	DK/REFUSED (DO NOT READ)

(IF 37:1-2, THEN ASK)(ASKED OF 749 RESPONDENTS WHO OWN THEIR HOME)

38. Do you currently have a home mortgage?(IF UNSURE, THEN ASK:) For the purposes here, a home mortgage includes a deed of trust, a contract to purchase, or similar debt on your property?

<u>SKIP</u>	<u>TOT</u>	
72%	54%	YES, have a mortgage
28%	21%	NO, do not have a mortgage
*	*	DON'T KNOW (DO NOT READ)
*	*	REFUSE (DO NOT READ)

<u>10/07</u>		
<u>SKIP</u>	<u>TOT</u>	
67%	49%	YES, have a mortgage
32%	23%	NO, do not have a mortgage
1%	*	DON'T KNOW (DO NOT READ)
*	*	REFUSE (DO NOT READ)

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	
68%	65%	63%	71%	YES, have a mortgage
31%	34%	35%	28%	NO, do not have a mortgage
1%	*	*	1%	DON'T KNOW (DO NOT READ)
*	1%	1%	*	REFUSED (DO NOT READ)

(READ TO ALL)

Thinking some more about housing issues, both for renters and homeowners,

I am going to read several statements about why some people are worried about the lack of affordable housing and after I read each one, please tell me if, in your area, would you say the following is one of your ...(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP) ...

(PROMPT IF NECESSARY:) And would you say this is...(REPEAT CHOICES)

TOT BIG/ MOD	TOT SMALL/ NOT	BIG WOR- RY	MOD WOR- RY	SMALL WOR- RY	NOT AT ALL WORRIED	DON'T KNOW (DNR)	REF (DNR)
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The (FIRST/NEXT) one is...(RANDOMIZE)

(IF 38:1, THEN ASK) (ASKED OF 536 RESPONDENTS WHO HAVE A MORTGAGE)

39. I worry that the interest rate on my home mortgage is going to increase.

10/07	21%	79%	11%	10%	12%	67%	*	—
09/08	21%	79%	11%	10%	10%	69%	*	*

(IF 37:3-4, THEN ASK) (ASKED OF 214 RESPONDENTS WHO RENT THEIR HOME)

40. I worry that the cost of housing is getting so unaffordable that I will NEVER be able to buy a home and be part of the American Dream.

10/07	63%	35%	41%	22%	15%	20%	2%	—
09/08	59%	39%	39%	20%	12%	27%	2%	—

(ASK ALL)

41. I worry that my children, grandchildren or other family members will not be able to afford housing and live close to me.

08/03	51%	48%	29%	22%	13%	35%	1%	*
04/04	53%	45%	31%	22%	15%	30%	1%	*
06/06	60%	42%	37%	23%	15%	23%	1%	*
10/07	52%	47%	30%	22%	15%	32%	1%	*
09/08	47%	51%	25%	22%	15%	36%	2%	*

42. I worry that me, or members of my family, will have to spend too much time commuting to and from work because housing closer to where we work is not very affordable.

08/03	42%	57%	18%	24%	14%	43%	1%	*
04/04	50%	49%	27%	23%	16%	33%	1%	—
06/06	46%	42%	23%	23%	18%	34%	2%	—
10/07	38%	61%	17%	21%	15%	46%	1%	*
09/08	36%	62%	17%	19%	13%	49%	1%	1%

Continued...

	TOT BIG/ MOD	TOT SMALL/ NOT	BIG WOR- RY	MOD WOR- RY	SMALL WOR- RY	NOT AT ALL WORRIED	DON'T KNOW (DNR)	REF (DNR)
43.	I worry that me, and members of my family, will be forced to live in less desirable areas because homes in more desirable areas are not very affordable.							
08/03	47%	52%	24%	23%	13%	39%	1%	*
04/04	53%	46%	30%	23%	15%	32%	1%	—
06/06	48%	52%	25%	23%	17%	35%	*	*
10/07	41%	58%	21%	20%	15%	43%	1%	*
09/08	39%	59%	18%	21%	14%	45%	2%	*
44.	I worry that the cost of a home is getting so unaffordable that it is hurting our local economy.							
08/03	56%	42%	31%	25%	15%	28%	1%	*
04/04	59%	40%	30%	28%	15%	25%	1%	*
06/06	59%	40%	33%	26%	16%	24%	1%	*
10/07	59%	41%	31%	28%	17%	24%	*	*
09/08	56%	43%	30%	26%	14%	29%	*	*
45.	I worry that me, or members of my family, may have their home repossessed or foreclosed because we are unable to pay rising monthly mortgage payments.							
06/06	24%	75%	11%	13%	22%	53%	1%	*
10/07	26%	74%	13%	13%	15%	59%	*	*
09/08	27%	72%	14%	13%	14%	58%	1%	*
46.	I worry that me or members of my family may have to sell their home and buy a less expensive home because we are unable to pay rising monthly mortgage payments.							
10/07	29%	70%	14%	15%	16%	54%	1%	—
09/08	29%	69%	15%	14%	14%	55%	1%	*

WORRY STATEMENTS: SORTED BY % BIG WORRY

STATEMENT	TOTAL SMALL/NOT A WORRY	TOTAL BIG/MOD WORRY	BIG WORRY
I worry that the cost of housing is getting so unaffordable that I will NEVER be able to buy a home and be part of the American Dream.	39%	59%	39%
I worry that the cost of a home is getting so unaffordable that it is hurting our local economy.	42%	56%	31%
I worry that my children, grandchildren or other family members will not be able to afford housing and live close to me.	51%	49%	25%
I worry that me, and members of my family, will be forced to live in less desirable areas because homes in more desirable areas are not very affordable.	59%	39%	18%
I worry that me, or members of my family, will have to spend too much time commuting to and from work because housing closer to where we work is not very affordable.	62%	36%	17%
I worry that me or members of my family may have to sell their home and buy a less expensive home because we are unable to pay rising monthly mortgage payments.	69%	29%	15%
I worry that me, or members of my family, may have their home repossessed or foreclosed because we are unable to pay rising monthly mortgage payments.	72%	27%	14%
I worry that the interest rate on my home mortgage is going to increase.	79%	21%	11%

Now, thinking some more about the housing market in the area in which you live ...

(IF Q38:1, THEN ASK)(ASKED OF 511 RESPONDENTS WITH A MORTGAGE)

47. How confident are you that you would have the ability to refinance the mortgage on your home if you wanted to sometime in the next year or two ... are you (**ROTATE TOP TO BOTTOM AND BOTTOM TO TOP**)... very confident, somewhat confident, not very confident, or not at all confident?

<u>SKIP</u>	<u>TOT</u>	
80%	43%	TOTAL VERY/SOMEWHAT
17%	9%	TOTAL NOT VERY/NOT AT ALL
53%	28%	VERY CONFIDENT
27%	15%	SOMEWHAT CONFIDENT
8%	4%	NOT VERY CONFIDENT
9%	5%	NOT AT ALL CONFIDENT
2%	1%	DON'T KNOW (DO NOT READ)
1%	*	REFUSED (DO NOT READ)

TREND:

<u>10/07</u>		
<u>SKIP</u>	<u>TOT</u>	
86%	42%	TOTAL VERY/SOMEWHAT
12%	6%	TOTAL NOT VERY/NOT AT ALL
63%	31%	VERY CONFIDENT
23%	11%	SOMEWHAT CONFIDENT
5%	3%	NOT VERY CONFIDENT
7%	3%	NOT AT ALL CONFIDENT
2%	1%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

(READ TO ALL)

48. How big of a problem are foreclosures on homes in your area ...are they (**ROTATE TOP TO BOTTOM AND BOTTOM TO TOP**)...

<u>10/07</u>	<u>09/08</u>	
38%	46%	TOTAL VERY BIG/MODERATE
51%	46%	TOTAL SLIGHT/NOT A PROBLEM
18%	18%	A VERY BIG PROBLEM
20%	28%	A MODERATE PROBLEM
29%	30%	A SLIGHT PROBLEM
22%	16%	NOT A PROBLEM AT ALL
11%	7%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

49. Has the area in which you live experienced ...(**ROTATE**) - more foreclosures or fewer foreclosures - ... in the last year, or is the rate of foreclosures about the same?

(IF MORE/FEWER, THEN ASK): Has the number of foreclosures in your area (**increased/decreased**) significantly or (**increased/decreased**) just slightly?

<u>10/07</u>	<u>09/08</u>	
32%	42%	TOTAL MORE
6%	8%	TOTAL FEWER
18%	27%	MORE - INCREASED SIGNIFICANTLY
14%	15%	MORE - INCREASED JUST SLIGHTLY
5%	6%	FEWER - DECREASED JUST SLIGHTLY
1%	2%	FEWER - DECREASED SIGNIFICANTLY
39%	33%	RATE OF FORECLOSURES ABOUT THE SAME
23%	17%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

50. When it comes to the issues and questions being raised about the practices regarding loans and mortgages in the housing market, do you feel the federal government should take a more active oversight role in this area or should the oversight be done by the lending companies and associations that oversee their businesses?

(IF DON'T KNOW/NOT SURE, THEN ASK): And if you had to say one way or the other, would you lean toward the federal government taking a more active role or would you lean toward lending companies and associations overseeing their businesses?

<u>10/07</u>	<u>09/08</u>	
47%	54%	TOTAL FEDERAL
45%	38%	TOTAL COMPANIES
39%	48%	Federal government should take more active role
8%	6%	Lean toward federal government taking a more active role
8%	9%	Lean toward companies and associations overseeing their businesses
37%	29%	Oversight should be done by companies and associations
7%	7%	DON'T KNOW/NOT SURE (DO NOT READ)
1%	1%	REFUSED (DO NOT READ)

Thinking more about the government's role in the housing ...

	HAS TAKEN STEPS	HAS NOT TAKEN STEPS	DK (DNR)	REF (DNR)
(And,) As far as you know, has...(RANDOMIZE)				
51.	Your mayor or city council 13%	57%	30%	*
52.	The (insert state name) state legislature 18%	49%	32%	*
53.	Your governor 21%	52%	26%	1%
54.	The U.S. Congress 41%	38%	21%	*
55.	The President 37%	46%	17%	*

...taken any steps in the last six months to help stabilize the housing market.

Moving on and...

56. Thinking about the specific amount you pay in rent or your mortgage, that includes the amount you pay in principal and interest, property taxes and insurance ... giving your best guess, what is the amount you pay EACH month in rent or mortgage?

_____ [RECORD EXACT NUMBER; NO DECIMALS; USE 99 FOR REFUSED]

(IF REFUSED THEN ASK): I would like to read you some ranges that people may fall into in terms of what they pay each month in rent or mortgage. Please tell me which range best describes where you fit in terms of the amount you pay each month. Is it... **(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)**

<u>Total</u>	<u>Own</u>	<u>Rent</u>	
18%	20%	10%	\$0 - \$499
17%	12%	37%	\$500 - \$999
33%	30%	41%	\$1,000 - \$1,999
22%	26%	10%	\$2,000 +
8%	8%	8%	LESS THAN \$500
17%	12%	37%	MORE THAN \$500 BUT LESS THAN \$1,000
18%	15%	25%	MORE THAN \$1,000 BUT LESS THAN \$1,500
15%	15%	16%	MORE THAN \$1,500 BUT LESS THAN \$2,000
11%	13%	5%	MORE THAN \$2,000 BUT LESS THAN \$3,000
8%	9%	2%	MORE THAN \$3,000 BUT LESS THAN \$5,000
3%	3%	1%	MORE THAN \$5,000 BUT LESS THAN \$10,000
1%	1%	2%	MORE THAN \$10,000
10%	12%	2%	DO NOT HAVE MONTHLY RENT OR MORTGAGE PAYMENT (DO NOT READ)
2%	2%	1%	DON'T KNOW (DO NOT READ)
8%	9%	2%	REFUSED (DO NOT READ)
\$1,670	\$1,795	\$1,385	MEAN
\$1,300	\$1,500	\$1,000	MEDIAN

TREND:

			<u>10/07</u>
<u>Total</u>	<u>Own</u>	<u>Rent</u>	
22%	24%	13%	\$0 - \$499
20%	15%	37%	\$500 - \$999
30%	29%	37%	\$1000 - \$1999
18%	21%	9%	\$2000+
\$1,220	\$1,281	\$1,107	MEAN
\$1,000	\$1,100	\$925	MEDIAN

(IF Q38:1, THEN ASK)(ASKED OF 536 RESPONDENTS WITH A MORTGAGE)

Now, turning back to talk about your own home mortgage...

57. Is your mortgage an interest-only mortgage, an adjustable rate mortgage, or do you have a balloon or other large payment due in the next five years? **(ACCEPT MULTIPLE RESPONSES)**

<u>SKIP</u>	<u>TOT</u>	
48%	26%	TOTAL YES
36%	19%	An interest-only mortgage
13%	7%	An adjustable rate mortgage
2%	1%	Have a balloon or other large payment due in the next five years
45%	24%	NO (DO NOT READ)
7%	3%	REFUSED (DO NOT READ)

TREND:

<u>10/07</u>		
<u>SKIP</u>	<u>TOT</u>	
46%	22%	TOTAL YES
31%	15%	An interest-only mortgage
13%	6%	An adjustable rate mortgage
4%	2%	Have a balloon or other large payment due in the next five years
48%	23%	NO (DO NOT READ)
6%	4%	REFUSED (DO NOT READ)

<u>06/06</u>	
<u>SKIP</u>	<u>TOT</u>
56%	TOTAL YES
38%	An interest-only mortgage
16%	An adjustable rate mortgage
2%	Have a balloon or other large payment due in the next five years
39%	NO (DO NOT READ)
5%	REFUSED (DO NOT READ)

(IF Q38:1, THEN ASK)(ASKED OF 536 RESPONDENTS WITH A MORTGAGE)

58. And how worried are you that you will have difficulty making your mortgage payments over the next yearwould you say you are ...(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)...

<u>SKIP</u>	<u>TOT</u>	
14%	8%	TOTAL VERY/FAIRLY
84%	45%	TOTAL A LITTLE/NOT AT ALL
6%	3%	VERY WORRIED
8%	5%	FAIRLY WORRIED
21%	11%	ONLY A LITTLE WORRIED
64%	34%	NOT AT ALL WORRIED
1%	1%	DON'T KNOW (DO NOT READ)
*	*	REFUSED (DO NOT READ)

TREND:

<u>10/07</u>		
<u>SKIP</u>	<u>TOT</u>	
10%	5%	TOTAL VERY/FAIRLY
89%	43%	TOTAL A LITTLE/NOT AT ALL
5%	2%	VERY WORRIED
5%	3%	FAIRLY WORRIED
16%	8%	ONLY A LITTLE WORRIED
73%	35%	NOT AT ALL WORRIED
1%	1%	DON'T KNOW (DO NOT READ)
-	-	REFUSE (DO NOT READ)

(ASK ALL)

59. And how much of a financial strain on your budget is paying your rent or mortgage each month ... is it (**ROTATE TOP TO BOTTOM AND BOTTOM TO TOP**)...

<u>10/07</u>	<u>09/08</u>	
46%	45%	TOTAL SIGNIFICANT/SLIGHT
52%	51%	TOTAL NOT MUCH/NOT A STRAIN
18%	17%	A SIGNIFICANT STRAIN
28%	28%	A SLIGHT STRAIN
15%	19%	NOT MUCH OF A STRAIN
37%	32%	NO STRAIN AT ALL
1%	3%	DON'T KNOW (DO NOT READ)
1%	1%	REFUSED (DO NOT READ)

And now having talked so much about real estate and the housing market...

D2. Are you, or is anyone in your household, employed by a real estate agency, a mortgage or lending company, a title insurance company or any other business or occupation within the real estate industry?

(IF YES, THEN ASK:) And, is that a real estate agency or one of the other occupations in the real estate industry I said?

<u>10/07</u>	<u>09/08</u>	
6%	6%	TOTAL YES
N/A	4%	YES, REAL ESTATE
N/A	2%	YES, OTHER OCCUPATION
94%	93%	NO
–	*	NOT SURE/REFUSED (DO NOT READ)

And, now, just a few questions for statistical purposes only...

D4. And, what was the last grade you COMPLETED in school, thus far? (**DO NOT READ CHOICES**)

<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
33%	29%	28%	27%	25%	HIGH SCHOOL OR LESS
26%	23%	26%	26%	26%	SOME COLLEGE
40%	47%	46%	47%	49%	COLLEGE+
2%	1%	1%	2%	*	SOME GRADE SCHOOL
6%	5%	4%	4%	4%	SOME HIGH SCHOOL
26%	23%	23%	21%	21%	GRADUATED HIGH SCHOOL
3%	2%	3%	2%	3%	TECHNICAL OR VOCATIONAL SCHOOL
23%	21%	23%	24%	23%	SOME COLLEGE
27%	32%	29%	31%	32%	GRADUATED COLLEGE
13%	15%	17%	16%	17%	GRADUATE/PROFESSIONAL SCHOOL
1%	1%	*	*	*	REFUSED

D5. And, what is your marital status?

<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
56%	56%	58%	53%	59%	Currently Married
42%	42%	39%	46%	40%	Currently Single
1%	*	1%	*	1%	DON'T KNOW (DO NOT READ)
1%	2%	2%	1%	*	REFUSED (DO NOT READ)

D6. And in politics today, do you consider yourself to be... **(ROTATE)**

- _____ a Republican,
- _____ a Democrat,
- _____ or something else?

(IF REPUBLICAN/DEMOCRAT, ASK:) Would you call yourself a STRONG (Republican/Democrat) or a NOT-SO-STRONG (Republican/Democrat)?

(IF SOMETHING ELSE/INDEPENDENT, ASK:) Do you think of yourself as closer to... **(ROTATE)**

- _____ the Republican party
- _____ ...or...
- _____ the Democratic party

<u>8/03</u>	<u>4/04</u>	<u>5/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
36%	26%	27%	28%	27%	31%	TOTAL REPUBLICAN
40%	37%	37%	40%	42%	42%	TOTAL DEMOCRAT
20%	23%	23%	22%	21%	24%	TOTAL INDEPENDENT
				13%	17%	STRONG REPUBLICAN
				10%	8%	NOT-SO-STRONG REPUBLICAN
				4%	6%	LEAN REPUBLICAN
				21%	24%	SOMETHING ELSE/INDEPENDENT
				7%	7%	LEAN DEMOCRAT
				11%	7%	NOT-SO-STRONG DEMOCRAT
				24%	28%	STRONG DEMOCRAT
				5%	2%	DON'T KNOW (DO NOT READ)
				5%	1%	REFUSED (DO NOT READ)

(ASK ALL)

D7. Is the type of home you are currently living in best described as a...(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)

<u>5/05</u>	<u>10/07</u>	<u>09/08</u>	
71%	69%	72%	Detached single-family homes
9%	7%	7%	Town-homes
11%	14%	10%	Low-rise, up to four stories condominiums or apartments
6%	6%	5%	Mid and high rise, five or more condominiums or apartments
N/A	4%	4%	Other Types of Housing (DO NOT READ)
2%	*	1%	DON'T KNOW (DO NOT READ)
1%	-	1%	REFUSED (DO NOT READ)

D8. And, thinking of the last five years....Have you moved in the last five years?

(IF YES, THEN ASK): And was that in last ONE to TWO years or did you move in the last THREE to FIVE years

<u>8/03</u>	<u>4/04</u>	<u>5/05</u>	<u>10/07</u>	<u>09/08</u>	
38%	41%	34%	34%	35%	TOTAL YES
62%	58%	66%	66%	65%	TOTAL NO
			19%	19%	Yes - ONE to THREE years
			15%	16%	Yes - THREE to FIVE years
			66%	65%	No
		*	*	*	NOT SURE (DO NOT READ)
		*	*	*	REFUSED (DO NOT READ)

D9. Other than being an American, what is your main ethnic or racial heritage? **(READ CHOICES SLOWLY, ACCEPT ONE ANSWER)**

<u>8/03</u>	<u>4/04</u>	<u>5/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
12%	11%	11%	16%	14%	14%	AFRICAN AMERICAN OR BLACK
70%	71%	71%	70%	68%	64%	WHITE
8%	9%	8%	9%	11%	13%	HISPANIC AMERICAN OR LATINO
4%	4%	3%	2%	1%	2%	ASIAN AMERICAN
3%	2%	2%	NA	4%	5%	OTHER (DO NOT READ) (IF PUNCH , THEN ASK:) Now I realize you just said your main ethnic or racial heritage doesn't fall into any of the categories I just mentioned...but if you had to choose JUST ONE of these categories, which is ONE would you choose?
4%	3%	5%	3%	2%	2%	REFUSED (DO NOT READ)

D10. And, for statistical purposes only...is your total annual household income greater or less than \$60,000 dollars?

**(IF LESS THAN \$60,000, ASK:) Is it...
(ROTATE FROM TOP TO BOTTOM/BOTTOM TO TOP)**

<u>08/03</u>	<u>04/04</u>	<u>05/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
10%	11%	9%	6%	8%	7%	UNDER \$20,000
21%	20%	18%	14%	15%	17%	BETWEEN \$20,000 - \$40,000
17%	17%	14%	19%	14%	13%	OVER \$40,000

**(IF GREATER THAN \$60,000, ASK:) Is it...
(ROTATE FROM TOP TO BOTTOM/BOTTOM TO TOP)**

13%	13%	14%	19%	11%	12%	UNDER \$80,000
13%	10%	12%	13%	14%	17%	BETWEEN \$80,000 - \$100,000
16%	18%	17%	20%	24%	24%	OVER \$100,000
10%	11%	15%	9%	14%	10%	REFUSED (DO NOT READ)

D11. Gender (**BY OBSERVATION**)

(**IF FEMALE, ASK:**) And do you work outside the home or are you a homemaker or work inside the home?

<u>8/03</u>	<u>4/04</u>	<u>5/05</u>	<u>06/06</u>	<u>10/07</u>	<u>09/08</u>	
50%	50%	48%	48%	48%	48%	TOTAL MALE
50%	50%	52%	52%	52%	52%	TOTAL FEMALE
29%	27%	28%	31%	29%	30%	FEMALE/WORK OUTSIDE THE HOME
18%	20%	21%	19%	19%	18%	FEMALE/WORK INSIDE THE HOME/HOMEMAKER
3%	3%	3%	*	4%	4%	(DO NOT READ) FEMALE REFUSED

D12. Which of the following best describes your household (**RANDOMIZE PUNCHES 1-3**)...

<u>10/07</u>	<u>09/08</u>	
44%	43%	Professional or Business class
39%	40%	Working class
9%	9%	A struggling family or household
1%	2%	More than one apply (DO NOT READ)
7%	6%	None Apply (DO NOT READ)

Now thinking one last time about housing issues...

S1. As you may know, a number of people have been personally impacted by developments in the housing market in the last year. As we are wrapping up the survey, can you please describe the ways in which you may have been personally impacted by changes in the housing market?
(**PROBE :**) What more can you tell me about that?

SEE VERBATIM RESPONSES

S2. And finally, As I mentioned at the beginning of our conversation, all of your information is confidential and that means none of your personal information will be released without your consent. It is possible that a reporter may do a news story based on some of these topics and may want to ask a few follow-up questions of some of the people we spoke to tonight. Would you be willing for a reporter to have your responses on the questions about the issues we discussed and possibly call you for a brief interview?

44%	YES (IF YES: RECORD NAME AND PHONE NUMBER)
56%	NO