

Qvisory – Young Adults

Frequency Questionnaire

June 5-10, 2008
 600 Respondents age 19-35

Q.4 What is the most important problem facing you in your life these days?

	Total
MONEY/FINANCIAL ISSUES/DEBT	55
Money (general)	21
Cost of living/income/paying rent/paying for gas.....	18
Financial issues/problems/difficulties (general).....	13
Bills/loans/debt	5
Saving for retirement, buying a home, etc.....	3
NATIONAL/INTERNATIONAL CONDITIONS.....	13
The economy/deficit/inflation.....	8
Unemployment/jobs nationally (general)	5
War/Iraq	0
Terrorism	0
Bush/politicians	0
FAMILY AND RELATIONSHIPS	10
Raising children/childcare/having a baby	5
Love life/divorce/boyfriends/girlfriends/soulmate.....	3
Relationships (general)	2
Aging or sick parents/siblings/spouse/losing loved ones	1
COLLEGE AND EDUCATION ISSUES.....	10
Choosing/getting into/paying for college/passing classes/graduating	4
College/school/education (general).....	3
HEALTH.....	9
Health (general)	3
Disability/chronic pain/illness (self).....	2
Insurance and Prescription costs	1
Stress	1
Weight	1
Safety/security (general)	1
CAREER/JOB.....	8
Finding/getting/keeping a job	5
Work/career (general)	2
Job/Career advancement/job security/satisfaction.....	1

Q.4 Continued

	Total
MISCELLANEOUS	3
Time pressures/time management.....	1
Life/future	1
Spirituality/morality/general decline.....	1
OTHER	3
NONE/NO PROBLEM	2
DON'T KNOW/REFUSED	3
(ref:PROBOE)	

Q.5 In general, do you think it is harder, easier, or neither harder nor easier for you to succeed financially in life than it was for your parents' generation?

	Total
Harder	58
Neither harder nor easier	28
Easier	14
Harder - Easier	45
(ref:SUCCEED)	

Q.6 Thinking about your financial situation, which ONE of the following aspects is most worrying for you?

COMBINED	Total
The price of gas.....	43
Your ability to pay your bills.....	29
Finding or keeping a good paying job	23
The amount of debt you carry from credit card debt, payday loans, medical bills, car loans, or student loans	22
The price of food and groceries.....	20
Affording health insurance.....	11
Saving for retirement	11
The cost of education	10
Your credit history and credit score.....	10
Repaying your student loans.....	9
Making your mortgage or home equity loan payments	6
The falling value of your home	4
Paying your taxes.....	3

FIRST	Total
The price of gas.....	25
Your ability to pay your bills.....	17
Finding or keeping a good paying job	13
The amount of debt you carry from credit card debt, payday loans, medical bills, car loans, or student loans	13
Affording health insurance.....	6
Saving for retirement	5
The price of food and groceries.....	4
The cost of education	4
Your credit history and credit score.....	4
Repaying your student loans.....	4
Making your mortgage or home equity loan payments	2
The falling value of your home	2
Paying your taxes.....	0

SECOND	Total
The price of gas.....	19
The price of food and groceries.....	16
Your ability to pay your bills.....	12
Finding or keeping a good paying job	10
The amount of debt you carry from credit card debt, payday loans, medical bills, car loans, or student loans	9
Your credit history and credit score.....	6
Saving for retirement	6
The cost of education	5
Affording health insurance.....	5
Repaying your student loans.....	5
Making your mortgage or home equity loan payments	4
Paying your taxes.....	2
The falling value of your home	2
(ref:FINANCE1/FINANCE2)	

Q.8 There are a few questions just for statistical purposes. What is your current job status?

	Total
Employed full time	49
Employed part time	18
Unemployed	10
Retired.....	0
Student.....	21
Homemaker.....	15
Other (please specify):	3
(ref:EMPLOY)	

[124 Respondents]

Q.9 (IF STUDENT IN EMPLOY) What type of school are you currently attending?

	Total
High school.....	6
Trade school or technical school.....	7
Community college or 2-year college	24
4-year college.....	55
Post-graduate program	8
(ref:EDUC3)	

Q.10 Do you own your home, rent, live in a dorm, or live with your parents?

	Total
Own	37
Rent.....	41
Live in a dorm.....	3
Live with parents	17
Other	1
(ref:RENT)	

Q.11 How often do you worry about having enough money to make ends meet? Do you worry about it frequently, occasionally, rarely, or never?

	Total
Frequently	48
Occasionally	38
Rarely	10
Never.....	4
Other	-
Total Frequently/occasionally	86
Total Rarely/never	14
(ref:MEETENDS)	

Q.12 Where do you usually go for advice on financial decisions?

	Total
My parents.....	59
Friends	39
The Internet.....	35
Other relatives	19
A bank	16
A professional financial advisor.....	14
Books and/or magazines.....	14
Coworkers	11
Other	9
(ref:FINHELP)	

Q.13 Right now, how involved are your parents with each of the following:

	Very Inv	Smwt Inv	A Little Inv	Not at All	Very/ Smwt	Little/ Not
13 Paying for health insurance	19	8	7	66	27	73
14 Providing financial advice	22	26	25	27	49	51
15 Providing financial support.....	18	19	24	39	37	63
(ref:INVOLV)						

Q.16 At any point, have you ever moved back in with your parents to save money or because you could not afford to live on your own?

	Total
Yes, have moved back in with my parents to save money.....	25
Yes, have moved back in with my parents because I could not afford to live on my own.....	16
No, have not moved in with my parents for financial reasons.....	65
(ref:RENT2)	

Q.17 At any point, have you ever lived with roommates to save money or because you could not afford to live on your own?

	Total
Yes, lived with roommates to save money	30
Yes, lived with roommates because I could not afford to live on my own.....	21
No, have not lived with roommates for financial reasons.....	56
(ref:RENT3)	

Q.18 Here is a list of things that some people might do in the next five years. On a scale of 0 to 10, where 0 means VERY UNLIKELY and 10 means VERY LIKELY, how likely is it that you will do each of these things in the next five years?

	Mean	% 10	% 8-10	% 6-10	% 0-5
18 Buy a house or apartment.....	5.2	20	36	51	49
19 Rent a house or apartment	5.2	24	40	50	50
20 Save for retirement	6.5	32	49	64	36
21 Change jobs.....	6.1	27	46	58	42
22 Get married	3.8	15	26	34	66
23 Have a child	4.2	17	27	37	63
24 Buy a car.....	6.2	28	43	60	40
25 Purchase individual health insurance, not provided by an employer	3.9	9	22	32	68
26 Apply for a credit card.....	4.8	15	29	42	58
27 Attend a community college, four-year college, graduate degree program, or continuing education program..... (ref:FUTURE)	5.1	23	35	47	53

Q.28 If the following situations were to happen in the next five years, how likely is it that your parents would provide some financial help, including providing money or co-signing a loan?

	Very Likely	Smwt Likely	Not to Likely	Not at All	Very/ Smwt	Total Not
28 Buying a house or apartment.....	12	25	19	45	37	63
29 Renting a house or apartment	11	18	18	52	30	70
30 Saving for retirement.....	9	15	18	58	24	76
31 Changing jobs	13	18	19	50	31	69
32 Getting married	19	22	11	48	41	59
33 Having a child	17	23	13	47	40	60
34 Buying a car.....	13	22	18	48	34	66
35 Purchasing individual health insurance, not provided by an employer.....	8	16	18	57	25	75
36 Co-signing a credit card.....	9	12	15	63	21	79
37 Attending a community college, four-year college, graduate degree program, or continuing education program..... (ref:PARHELP)	15	20	15	50	35	65

Q.38 Turning to another subject, do you currently have health insurance?

	Total
Yes, have health insurance.....	74
No, do not have health insurance..... (ref:INSURANC)	26

[445 Respondents]

Q.39 (IF YES) Where do you get your health insurance?

	Total
Through my job	42
Through my wife/husband/partner/other family member.....	19
Through my parents	16
Through the state or federal government.....	12
On my own	9
Through my school..... (ref:INSURAN3)	2

Q.40 Have you gone without health insurance for more than a month at any time in the last five years?

	Total
Yes, have gone without health insurance.....	54
No, have always had health insurance.....	46
(ref:INSURAN2)	

[155 Respondents]

Q.41 (IF NO INSURANCE IN INSURANC) Please indicate whether the FIRST statement or the SECOND statement comes closer to your own views, even if neither is exactly right.

	1st Stmt Strng	1st Not Strng	2nd Not Strng	2nd Stmt Strng	Total 1st	Total 2nd	1st - 2nd
41 I would like to have health insurance, but I have other financial priorities right now. OR I do not think it is very important for me to have health insurance right now.	67	17	6	10	84	16	67
42 An illness or an injury could be a financial crisis for me. OR If I had an illness or an injury, I would be able to find a way to pay my medical bills.....	62	19	12	7	81	19	62
43 I worry a great deal about the fact that I do not have health insurance right now. OR I am not very worried about the fact that I do not have health insurance right now.	53	21	12	14	74	26	49
(ref:INSPAIR)							

Q.44 How would you rate the job you are doing in managing your money?

	Total
Excellent.....	16
Good.....	52
Just fair.....	25
Poor.....	7
Excellent/Good	68
(ref:MONYMNG)	

Q.45 How often do you worry about the debt you have?

	Total
Frequently	35
Occasionally	36
Rarely	14
Never	3
Don't have any debt	11
Frequently/Occasionally	72
Rarely/Never	17
(ref:DEBT3)	

Q.46 Please tell me whether you, personally, have the following:

	Total
A personal checking account	86
A debit card	81
A personal savings account	71
Credit cards, including bank credit cards, such as Visa and MasterCard and charge cards for specific stores.....	67
A retirement savings plan, such as an IRA or 401k	33
Any investments, like stocks, bonds, or mutual funds.....	27
None of the above	6
(ref:HAVE)	

Q.47 Please tell me whether you, personally, have the following:

	Total
Credit card debt.....	52
A car loan	38
Student loans	37
Unpaid medical bills	28
A mortgage.....	27
Loans from your parents	20
Pay day loans.....	6
None of the above	15
(ref:HAVE2)	

[511 Respondents]

Q.48 (IF ANY IN HAVE2) Which of these do you usually pay off first? *(Chosen out of debts held by the respondent – e.g. 58 percent of mortgage-holders pay their mortgage first.)*

	Total
A mortgage.....	58
Pay day loans.....	50
Credit card debt.....	48
A car loan	42
Student loans	32
Unpaid medical bills	30
Loans from your parents	29
(ref:PAYFST)	

Q.49 Other than student loans or a mortgage, roughly how much debt do you have? Is it under \$2000, \$2001-\$5000, \$5001-\$10,000, or more than \$10,000, or do you have no debt other than student loans or a mortgage?

	Total
I have no other debt	27
Under \$2,000.....	16
\$2,001 to \$5,000	14
\$5,001 to \$10,000	22
More than \$10,000	22
(ref:DEBTNUM)	

Q.50 Compared to last year, do you now have more debt, the same amount of debt, or less debt?

	Total
More debt than last year.....	37
The same amount of debt as last year	38
Less debt than last year	25
(ref:DEBTYEAR)	

Q.51 Please answer YES or NO to each of the following statements.

	Yes	No	Yes - No
51 In the last 12 months, have you paid a late fee for any of your credit cards?	31	69	-38
52 Do you sometimes only pay the minimum payment on your credit cards?	51	49	2
53 Have you had credit revoked, including a repossession or card cancellation, in the past 12 months?.....	15	85	-71
54 In the last 12 months, have you had your phone, cable, or utilities cut off for failure to pay a bill?	19	81	-62
55 Do you know anyone in your age group who is in a financial crisis or unable to pay their bills?	65	35	31
(ref:DEBTSTAT)			

Q.56 Here is a list of things that people sometimes do to save money. In the last 12 months, have you taken any of the following actions specifically because you wanted to save money?

	Total
Stayed home instead of going out with friends.....	73
Used coupons	71
Did not buy clothes or music	70
Skipped a meal.....	37
Given up a hobby or activity	36
Taken public transportation or walked, instead of driving ...	35
Cut up a credit card	23
Other	6
None of the above	7

(ref:GIVENUP)

Q.57 How well do you think leaders in Washington, DC, represent the interests of each of the following groups? Please indicate whether leaders in Washington represent the group's interests very well, somewhat well, not so well, or not at all well.

	Very Well	Smwt Well	Not So Well	Not at All	Total Well	Total Not	Well - Not
57 Corporations	48	31	13	8	79	21	59
58 Veterans.....	14	38	30	18	52	48	4
59 Seniors.....	11	42	30	17	53	47	5
60 Young workers under the age of 35.....	6	26	40	28	32	68	-36
61 Women.....	7	42	34	16	49	51	-1

(ref:DCHEARD)

Q.62 Finally, there are just a couple more questions for statistical purposes. What type of telephone service do you have?

	Total
Land line.....	60
Cell phone	88
Voice-over IP or Skype.....	10
None of the above.....	0
Multiple phone type.....	54
(ref:LANDLINE)	

Q.63 How many hours do you spend online in a typical week, including time spent writing emails, instant messaging, etc?

	Total
1 - 5	15
6 - 10	19
11 - 15	14
16 - 20	19
21 - 30	15
More than 30	19
None.....	-
Mean	21.1
(ref:ONLHOURS)	

Q.64 What is the last year of schooling that you have completed?

	Total
1 - 11th grade.....	4
High School graduate.....	26
Non-college post H.S.	1
Some college.....	36
College graduate	26
Post-graduate school	7
(ref:EDUC4)	

Q.65 What is your marital status?

	Total
Married	41
Single	44
Separated.....	3
Divorced	1
Widowed.....	-
Domestic Partnership/living with someone.....	11
(ref:MARSTAT)	

Q.66 Do you have any children under the age of 18?

	Total
Yes	45
No.....	55
(ref:KIDS)	

Q.67 Are your own parents still married, divorced, separated, widowed, were they never married, or are they now deceased?

	Total
Still married	52
Divorced	26
Separated.....	1
Widowed.....	7
Never married.....	13
Deceased	1
(ref:PMARITAL)	

Q.68 Thinking in political terms, would you say that you are Conservative, Moderate, or Liberal?

	Total
Liberal.....	27
Moderate	49
Conservative	24
(ref:IDEO1WB)	

Q.69 What racial or ethnic group best describes you?

	Total
White	65
African-American or Black.....	11
Hispanic or Latino.....	16
Native American	0
Asian	6
(Other).....	1
(ref:RACETHN1)	

Q.70 Last year, that is in 2007, what was your total family income from all sources, before taxes?

	Total
Less than \$10K	9
\$10K to under \$20K	12
\$20K to under \$30K	14
\$30K to under \$50K	20
\$50K to under \$75K	23
\$75K to under \$100K	12
\$100K or more.....	9
(Refused).....	-
(ref:INCOME)	

Q.2 Please record your gender below:

	Total
Male.....	50
Female	50
(ref:GENDER)	

Q.1 In what year were you born?

	Total
19	6
20	7
21	5
22	6
23	6
24	6
25	8
26	4
27	6
28	7
29	5
30	7
31	8
32	6
33	5
34	5
35	5
(ref:BIRTHYR)	