

# AMERICA AT HOME SURVEY 2017

American Attitudes on Homeownership,  
the Home-Buying Process, and the Impact  
of Student Loan Debt

# Objective and Methodology

## Objective

- The purpose of the survey was to understand American attitudes toward homeownership, the process of buying a home, attitudes toward renting and buying, and the impact of student debt.
- This information will be used to boost visibility of these issues in media and therefore public awareness.

## Methodology

- The study was conducted with an online panel, including 1,000 adults aged 18 or older, with an additional, separate sample of 500 Millennials, defined as aged 18-34.
- The interviews occurred during August, 2017.

# Key Findings

## Home Ownership and the American Dream

- ◆ Owning a home remains a core element of the American Dream. Over 70 percent of Americans consider it at least very important to that dream, and all but 6 percent view it as at least somewhat important. Millennials are just as committed to home ownership as a key component of the American Dream as are adults overall.
- ◆ The beliefs that home ownership is key to increasing financial stability, and that it is a mark of success, remain firmly held by Americans overall, as well as Millennials specifically.
- ◆ Important as owning a home is to Americans, they don't view the process of purchasing a home as simple or transparent. A majority of all groups consider the process complicated.

# Key Findings

## Information and Counsel about Home Purchase

- ◆ In fact, only a third overall, and just 20 percent of Millennials, are sure about where to get information about home purchase. Roughly two-thirds of each group is unaware of education programs about the home buying process.
- ◆ To get information on buying a home, Americans are most likely to consult a realtor, search the web or talk with friends or family who are homeowners. Millennials, however, are definitely more likely to use the web and talk with friends than use a realtor, while adults overall are most likely to use a realtor.
- ◆ Only about 40 percent of adults generally, and half of Millennials, are likely to seek counsel from a non-profit organization that provides advice on buying a home. Moreover, much of these percentages are “soft”: less than a fifth respond strongly to this question.

# Key Findings

- ◆ Adults overall think the minimum down payment for a house averages over 17 percent; the average among Millennials, in contrast, is 21.6 percent. Strikingly, nearly a third of Millennials think the minimum is over 20 percent.
- ◆ Relatively few people are aware of programs that offer down payment assistance to potential homebuyers. Millennials are better informed (38 percent are aware of these programs, compared to 27 percent among adults overall), and likelier to have received information on down payments.

## Current Housing Environment

- ◆ Key challenges in the current housing environment face Americans today. Both adults overall and Millennials specifically—nearly two-thirds of each—believe high rent prices prevent them from saving for a home, and fewer than half consider homes to be affordable for first-time buyers.

# Key Findings

- ◆ In fact, about half of Millennials, and nearly 40 percent of all adults, are considering renting rather than buying for the time being, and specifically thinking of delaying home purchase.

## Personal Housing Situation and Dreams of Home Ownership:

- ◆ Nearly two-thirds of Millennials, and nearly 40 percent of adults overall, either rent or live with family or friends rather than in a house they own.
- ◆ Among people 45 or older and not currently retired, nearly half (46 percent) plan to downsize to a smaller, less expensive home.
- ◆ About half of Americans, and 56 percent of Millennials, would like their next move to be purchasing a home, rather than renting. But a clear majority—70 to 78 percent—think they don't have enough for a down payment.

# Key Findings

- ◆ The greatest obstacles to purchasing a home, for both adults overall and Millennials, are the lack of a down payment and weak or poor credit. For African Americans and people with lower incomes, credit problems are the biggest obstacle.

## The Burden of Student Loan Debt

- ◆ About one in four adults—and 56 percent of Millennials—have student loan debt. Most likely to have student debt are younger people, especially under 30, Hispanics and African Americans, and Midwest residents. Millennials most likely to have student debt are college grads and those living in the Northeast.

# Key Findings

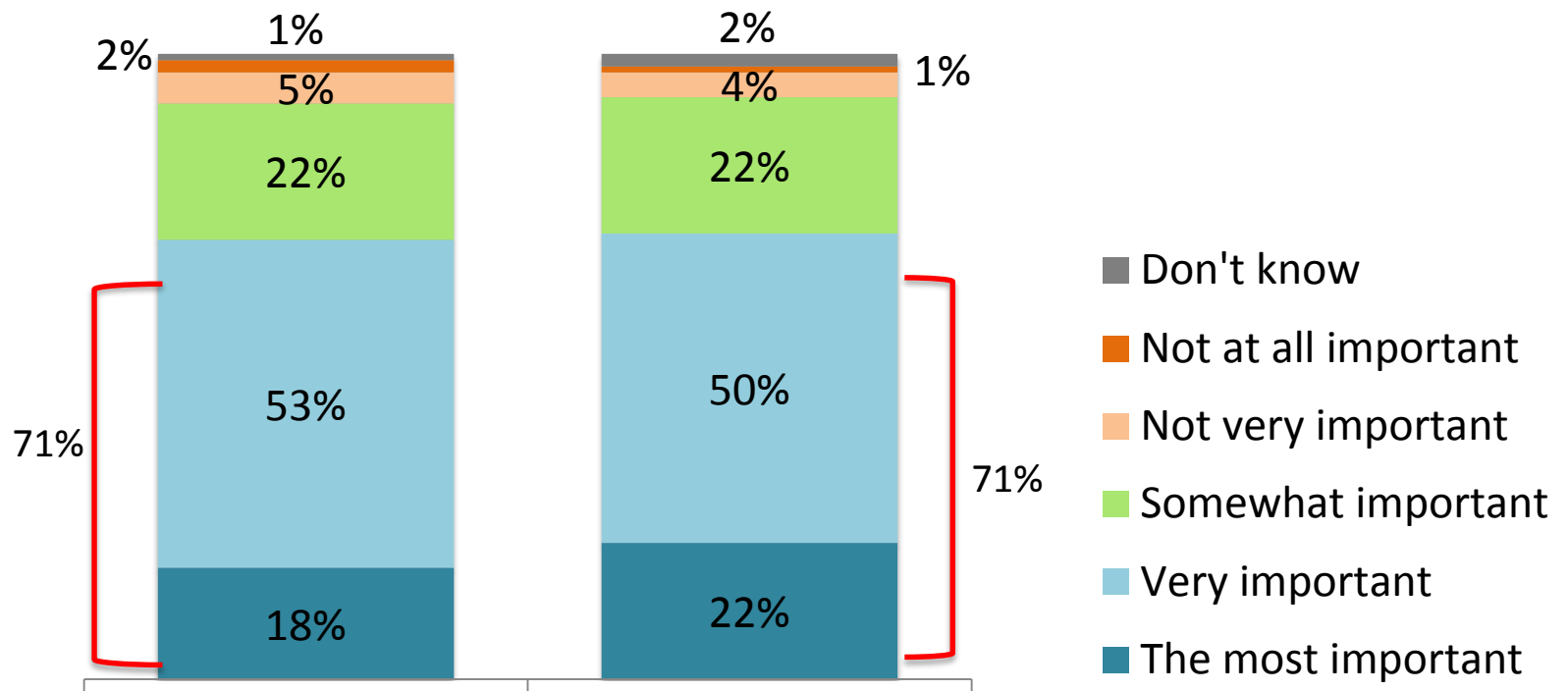
- ◆ Student debt presents a huge barrier to buying a home among those who have it. Over half of Americans overall and Millennials specifically consider it an obstacle to purchasing a home, rating it a 6-10 on a 10-point scale). Nearly 20 percent consider it a major obstacle (rating it a 9 or 10).
- ◆ About one in four Millennials has delayed buying a home because of student debt, and another 30 percent know of someone else who had to postpone.
- ◆ Student loan debt exacts a heavy emotional as well as financial toll: 43% of those with student debt worry about it most or even all of the time. Half of Millennials feel that anxiety most or all of the time; 25 percent all the time.
- ◆ Yet only about a third of Americans—35 percent of adults overall and 30 percent of Millennials—are at least somewhat familiar with organizations that counsel people carrying the burden of student loan debt.



# BELIEFS ABOUT HOMEOWNERSHIP AND THE AMERICAN DREAM

A clear majority of Americans believe that owning a home is at least a very important component of achieving the American Dream. Only seven percent deem home ownership unimportant. Millennials' perceptions of home ownership as part of the American Dream are virtually identical to adults overall.

### How important a part of the American dream is owning a home?



Among Americans overall, people of color, military families and homeowners tend to see homeownership as more important than do whites, non-military members and renters. For Millennials, homeowners and residents of Midwestern and Southern states are the strongest supporters.

## Groups most likely to prioritize homeownership as part of the American Dream:

### Total Adults

**Non-whites:** 26% “the most important” part (vs. 15% among whites)

**Military members/families:** 79% “most” or “very” important (vs. 68% among non-military)

**Homeowners:** 76% “most” or “very” important (vs. 61% among renters)

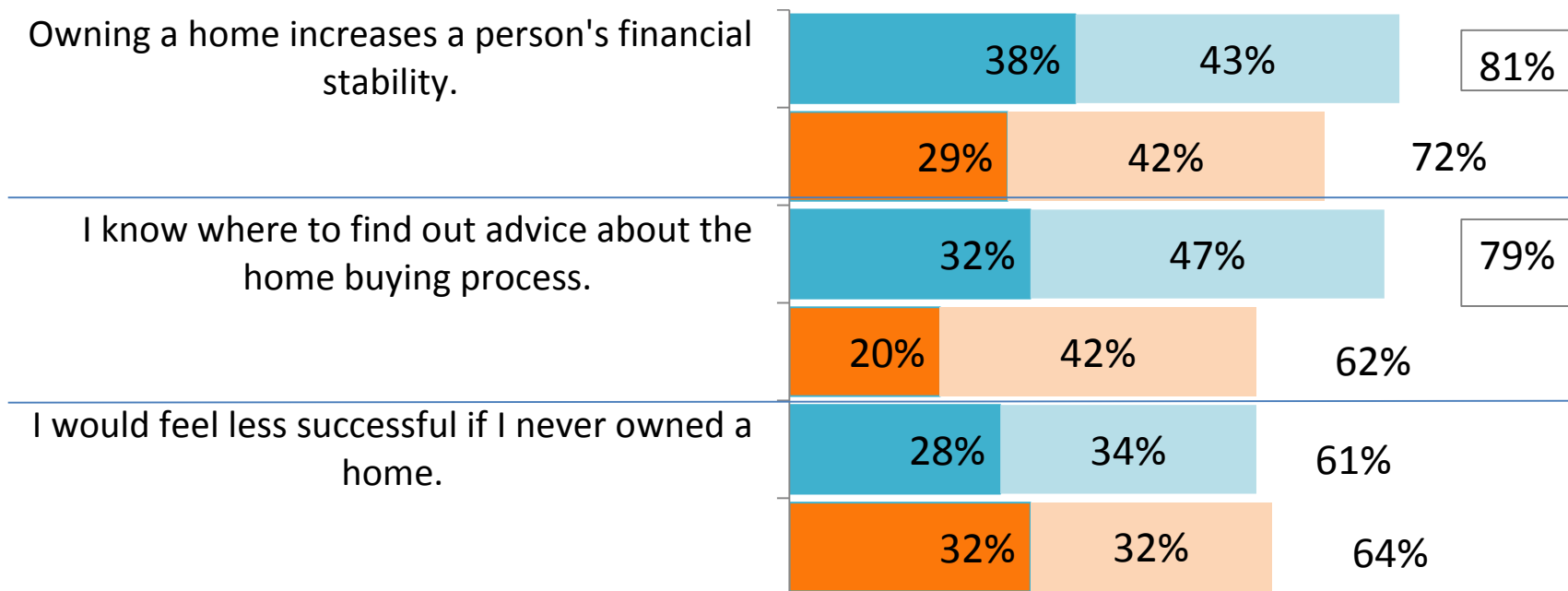
### Millennials

**Homeowners:** 30% “the most important” (vs. 20% among renters)

**Midwestern and Southern residents:** respectively, 56% and 53% “very important” (vs. 39% for Western residents)

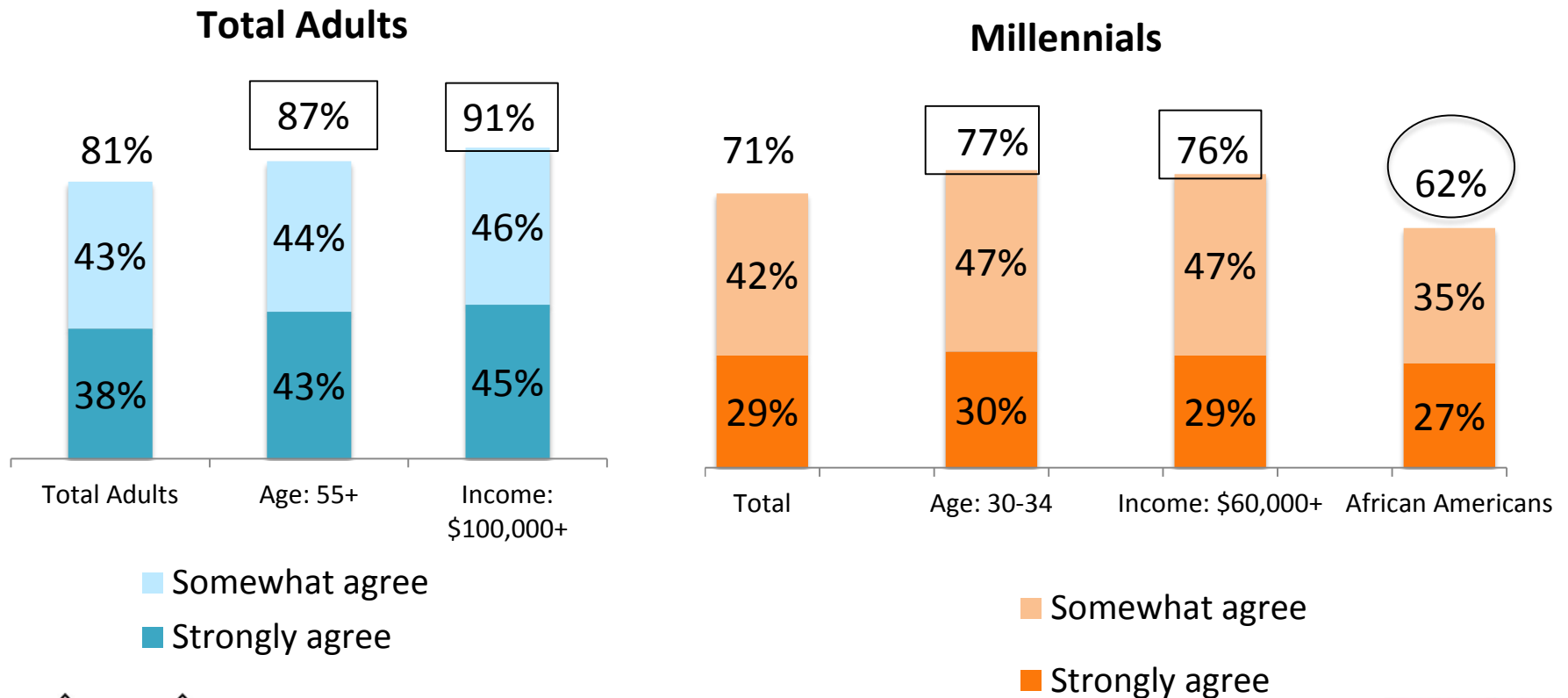
Americans overall, and Millennials specifically, consider home ownership a contributor to financial stability, though Millennials are slightly less likely to hold that belief. For both groups, home ownership is a barometer of success. Millennials are less confident than adults overall that they know where to get advice about the process of buying a home.

**Indicate if you agree or disagree with the following statements.**  
**% Strongly/Somewhat Agree**



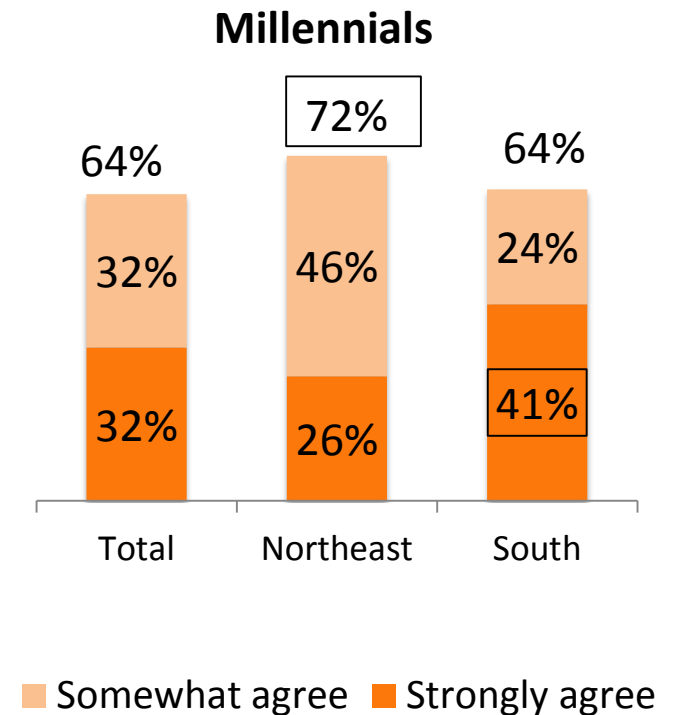
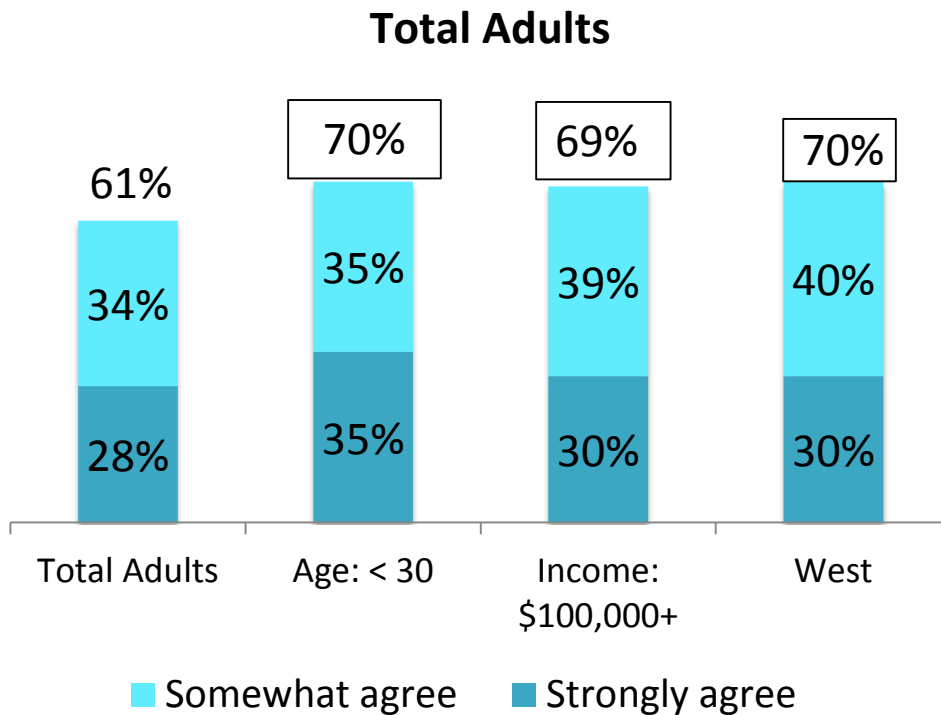
A large majority of Americans see home ownership as a key to financial stability, and that belief increases with age and income, overall and among Millennials. Black Millennials are somewhat less likely to hold this belief than others—though a majority still do.

Indicate if you agree or disagree with: **Owning a home increases a person's financial stability.**



While most Americans see home ownership as a badge of success, certain groups are even more likely to hold that belief: people under 30, those with higher incomes and residents in Western states. Millennials in the Northeast and South are most likely to believe it.

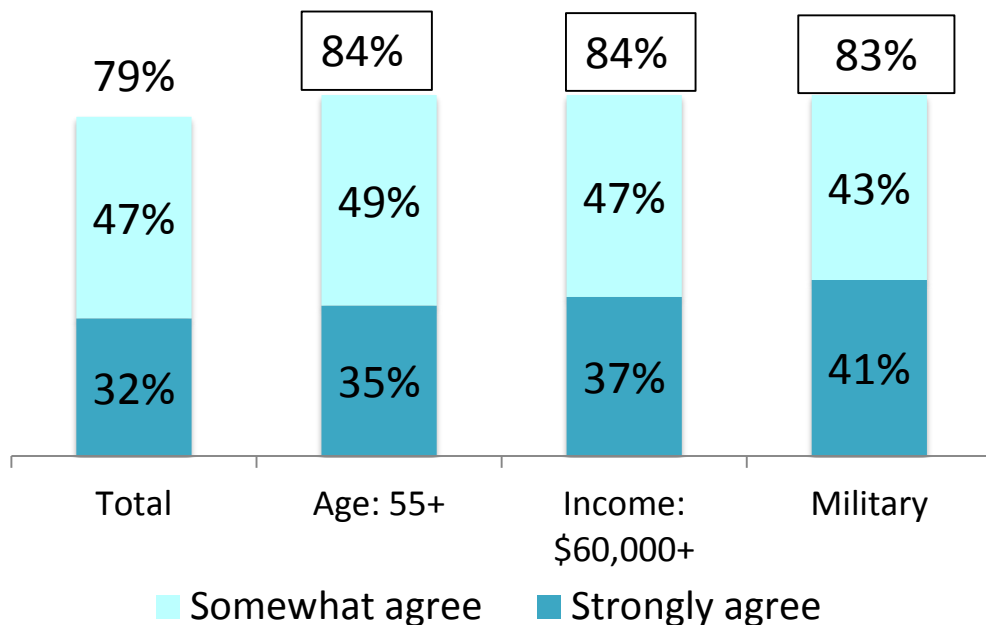
**Indicate if you agree or disagree with: I would feel less successful if I never owned a home.**



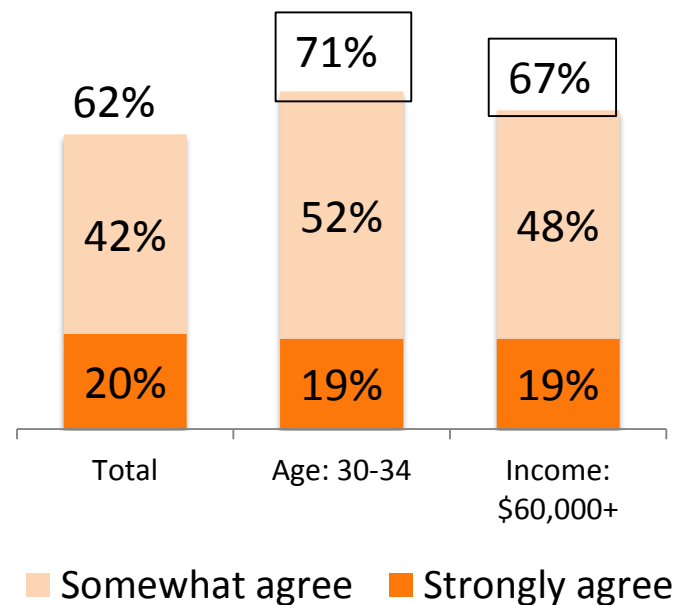
Older Americans and those with higher incomes are more confident than others about seeking advice about the home buying process.

Indicate if you agree or disagree with: I know where to find advice about the home buying process.

### Total Adults



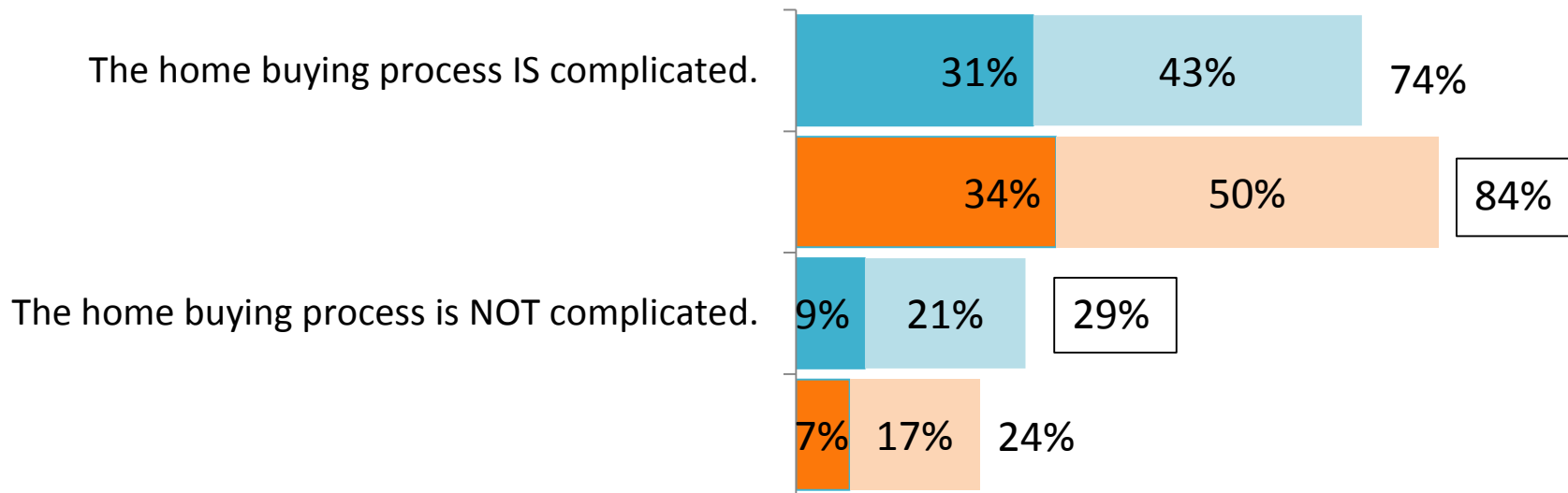
### Millennials



To avoid any bias, the complexity of the buying process was addressed in two questions, each asked of half of each sample—total adults and Millennials. Consistently, both questions reveal that adults overall as well as Millennials consider the process of buying a home to be complicated.

Indicate if you agree or disagree with the following statements.

**% Strongly/somewhat agree**



*Darker color indicates Strongly agree; lighter color, Somewhat.*

Total  
 Millennials



Among adults overall, either way the question about the complexity of the buying process is asked, the younger people are, the more likely they are to see it as complicated. In addition, Western residents are likelier than others to see the process as complicated. Among Millennials, African Americans are more likely than others to see the process as not complicated.

**Indicate if you agree or disagree with:**

### Total Adults

**The home buying process is NOT complicated:**

**Age - under 55:** 73% total **disagree** (vs. 61% among aged 55+)

**The home buying process is complicated:**

**Age - under 55:** 79% total **agree** (vs. 70% among 55+)

**Region - West:** 83% **agree** (vs. 74% among total adults)

### Millennials

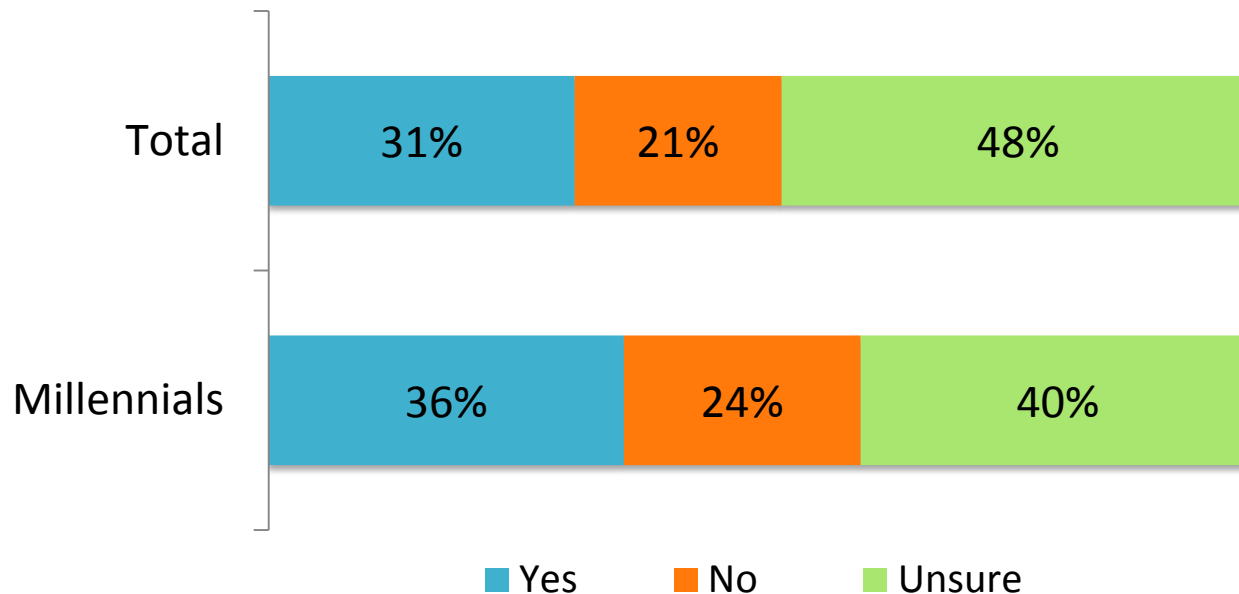
**The home buying process is NOT complicated:**

**Race:** 40% African Americans **agree** (vs. 24% among total)—but 43% still disagree

**Region - Midwest:** 80% **disagree** (vs. 69% among total)

Only about a third of Americans—total adults and Millennials—are aware of any educational programs in their community that offer information about the home buying process.

**To the best of your knowledge, are there any education programs in your community that provide information to potential homebuyers about the home buying process?**



Those less likely to be aware of education programs about the home buying process include white women, adults over 60, lower income Americans, renters with no student debt and people unaware of assistance for down payments.

**To the best of your knowledge, are there any education programs in your community that provide information for potential homebuyers about the home buying process?**

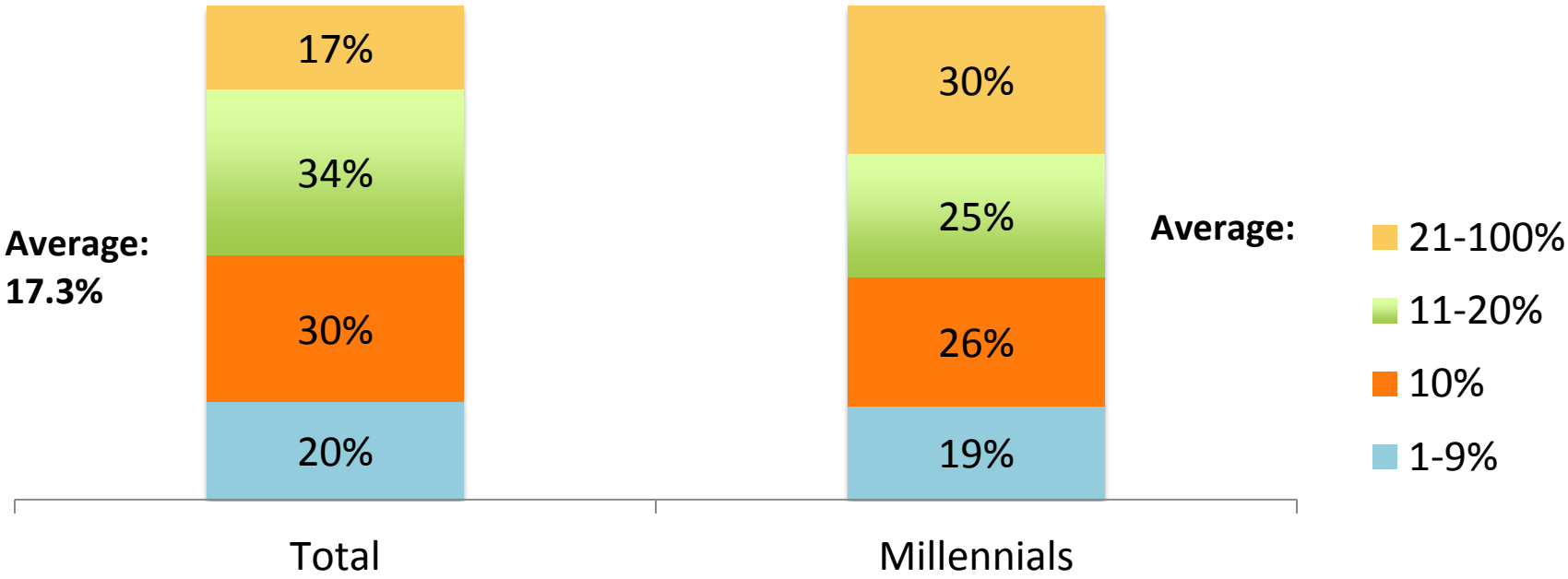
% Saying "Yes"		
	All Adults	Millennials
Total	31%	36%
White women	23%	28%
Lower income (< \$60K/<40K)	27%	31%
Renters without student loan debt	26%	22%
Aged 60+	26%	NA

Among Millennials, additional groups less likely to say "Yes":

- College-educated women (25%)

On average, adults overall think the minimum down payment is over 17 percent; the average among Millennials, in contrast, is 21.6 percent. Strikingly, nearly a third of Millennials think the minimum is over 20 percent.

**From what you have seen, read or heard, for someone to be able to purchase a home, what is the minimum percentage down payment (must pay at closing) in order for someone to qualify and finalize the transaction (purchase)? Please give your best estimate.**



For both Millennials and adults in general, the younger the person, the higher their estimate of a required down payment. Black and Hispanic people have significantly higher expectations of the down payment they would need.

**Total Adults**  
**Average: 17.3**

Those likely to have higher estimates:

- Younger (under 30): 24.3
- Hispanics (22.1) and African Americans (21.0)
- Lower income – Under \$40,000: 20.2
- Region: Northeast and West (each 19.3)

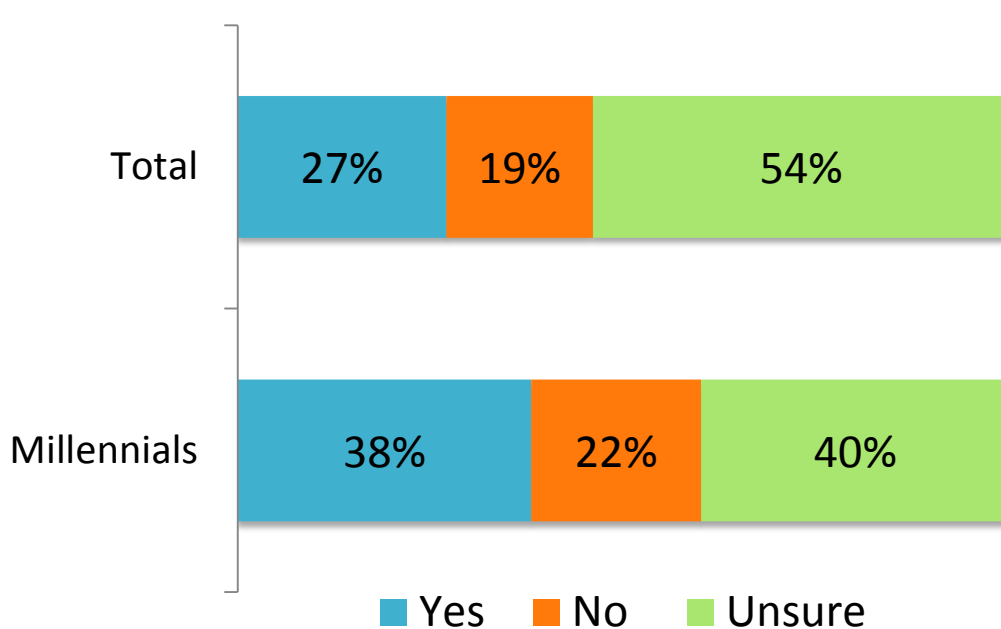
**Millennials**  
**Average: 21.6**

Likely to have higher estimates:

- Younger (18-24): 25.5
- Hispanics (27.1) and African Americans (28.7)

Nearly three out of four Americans are unaware of any programs in their community that provide down payment assistance. Millennials are more likely to know of these programs: nearly 40 percent say “yes,” compared to 27 percent among adults overall.

**To the best of your knowledge, are there any down payment assistance programs for middle-income homebuyers in your community?**



### Percent Aware

#### Total Adults: 27% aware

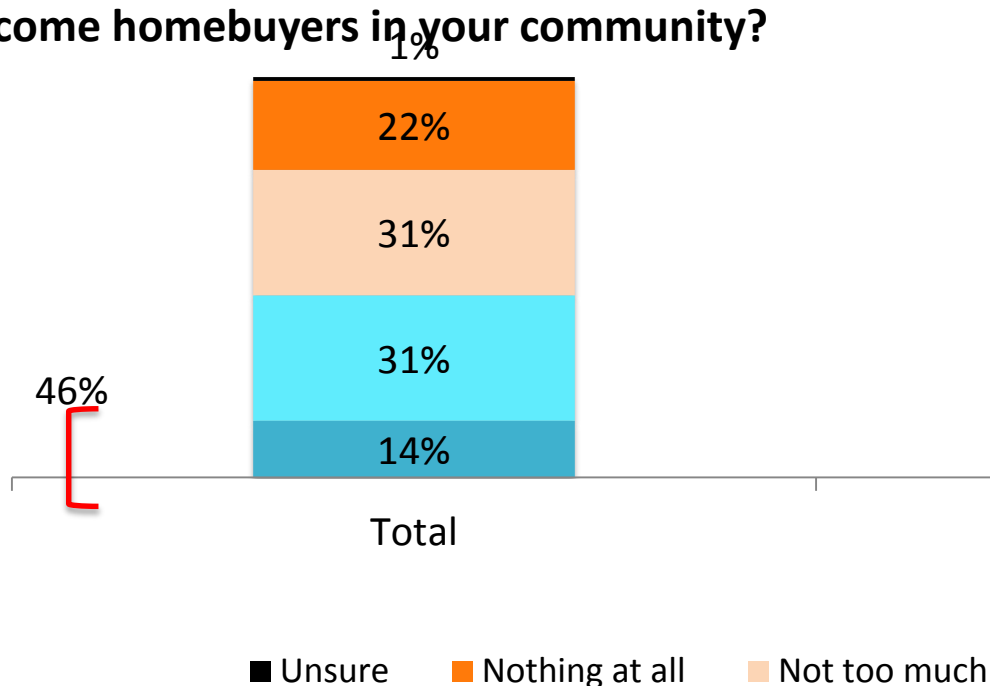
- Younger – under 55: 38%
- Hispanics (39%) and African Americans (43%)

#### Millennials: 38% aware

- Hispanics: 51%
- Military families: 52%

Among those who are aware of down payment assistance programs, 45 percent say they have received at least some information. Millennials tend to be more positive: 57 percent have received at least some information.

**(Among those saying “Yes” to down payment assistance programs): How much information have you received about down payment assistance programs for middle-income homebuyers in your community?**



2%

**Total Adults**  
**Great deal/Some information: 46%**  
 Those more likely to get information:

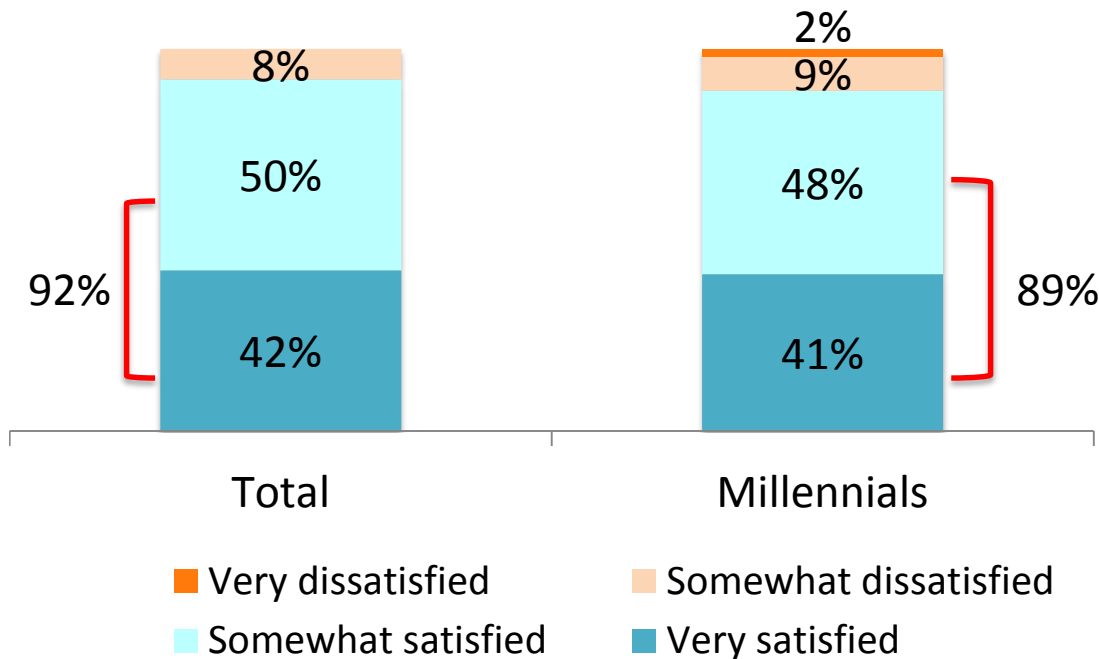
- Younger (30-44): 57%
- Military: 70%
- Region – West is lowest: 30%

**Millennials: 57% great deal/some info**

- Hispanics: 68%
- Men: 64%
- Midwest: 64%

By and large, both adults overall and Millennials specifically have been satisfied with the information they've obtained on the home buying process. Only about one in ten have been dissatisfied.

***(Among those who have received at least some information):*** How satisfied are you with the amount of information available on the home buying process?



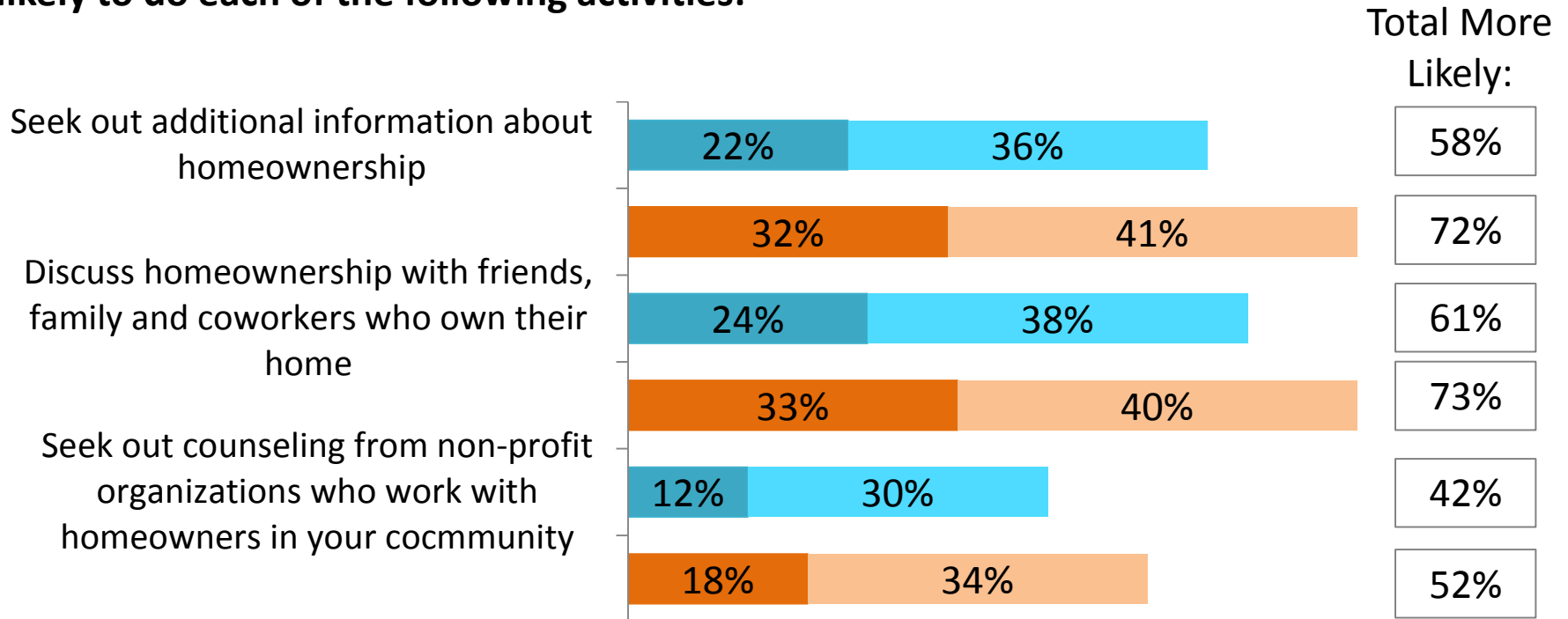
Among Total Adults:

- African Americans are especially pleased: 57% very satisfied



Adults overall, and Millennials in particular, are likely to seek information about owning a home and to discuss it with homeowners they know. Over half of Millennials, and 42 percent of Americans generally, are likely to seek counseling from non-profits in their community.

**Given the current state of the U.S. housing market, please indicate if you are more or less likely to do each of the following activities:**



Younger adults and African Americans are especially likely to say they'll seek information about owning a home and discuss the topic with homeowner friends and family. People with student debt are much more likely to look for more information.

### Seek additional information:

#### **Total Adults: 58% Total More Likely**

Those more likely to seek information:

- Younger: under 30 (73%) and 30-44 (71%)
- African Americans (71%) and Hispanics (65%)
- Have student loan debt: 69%

#### **Millennials: 72% Total More Likely**

- African Americans: 77% (50% much more likely)

### Discuss with family and friends who own homes:

#### **Total Adults: 61% Total More Likely**

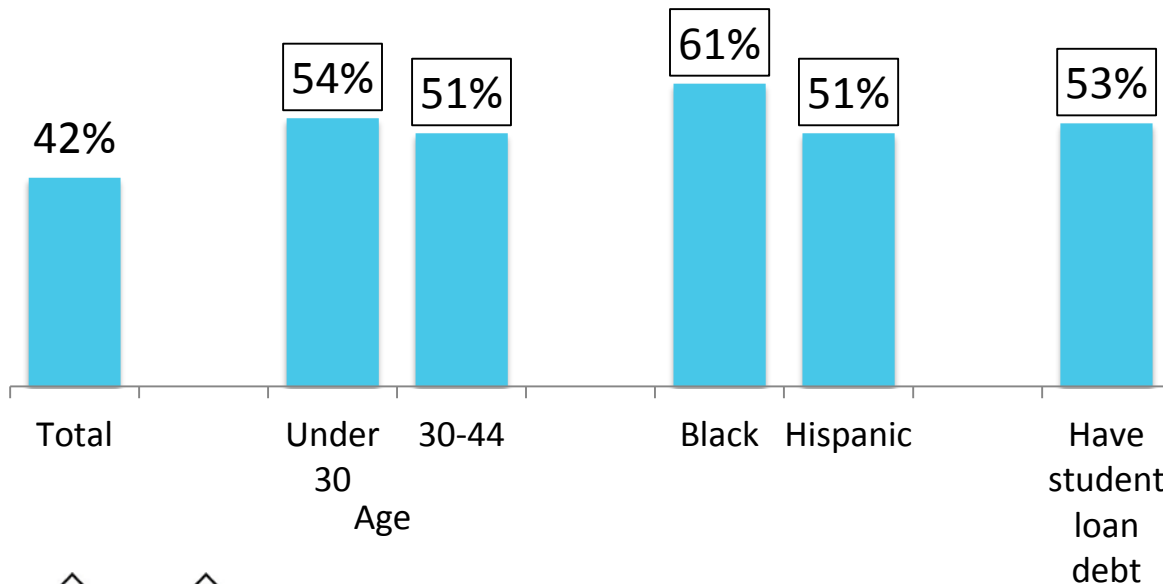
Those more likely to discuss:

- Under age 30: 74%
- African American (70%)

Consistent with previous findings, people who are likely to seek counseling on home ownership from a non-profit are more likely to be young, people of color and to have student loan debt.

### Seek counseling from non-profit organizations:

**All Adults**  
Percent “Total More Likely”

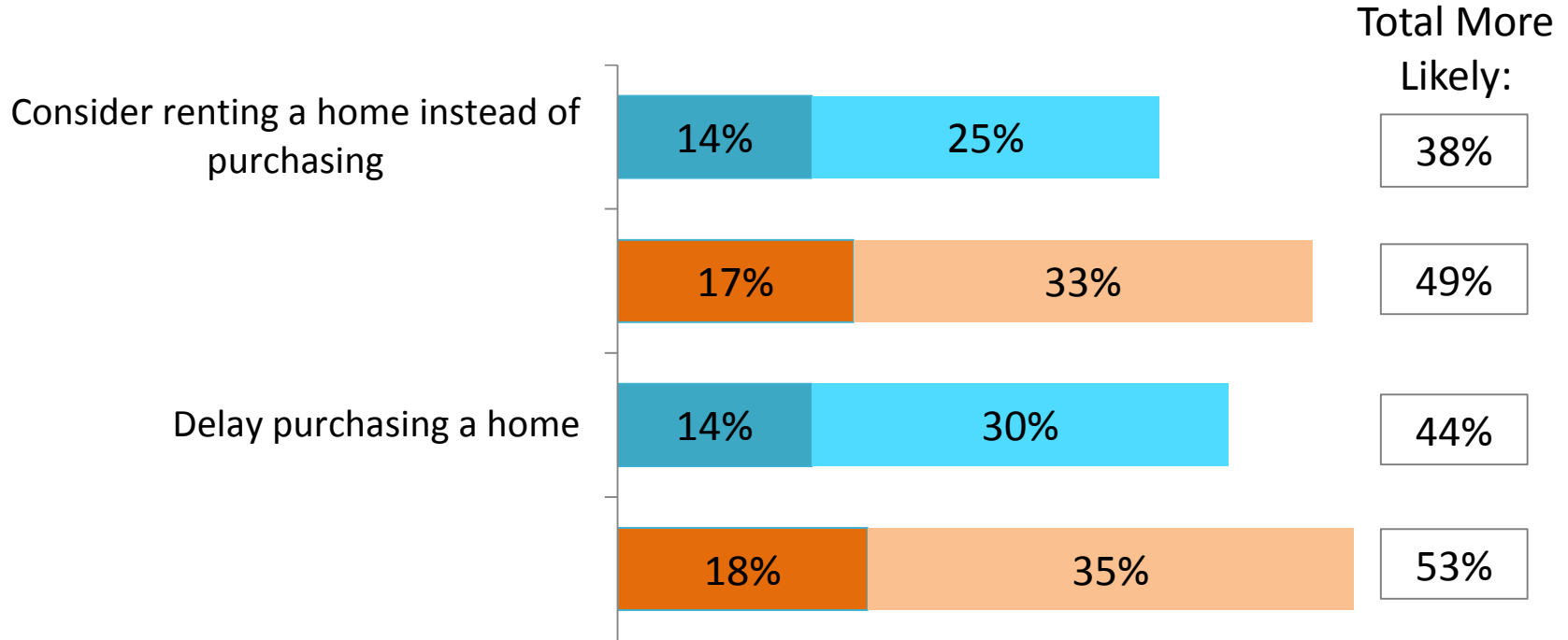


**Millennials**  
Total More likely: 52%

- **African Americans:** 65%

Concern about the current housing market is influencing about four out of ten adults to consider renting rather than buying, or to delay purchase. Millennials are even more likely to think about renting or at least postponing purchase.

**Given the current state of the U.S. housing market, please indicate if you are more or less likely to do each of the following activities:**



In general, people most likely to feel they may need to consider renting rather than purchasing, or to delay purchase, tend to be younger, have less income and to be Hispanic or Black.

### Consider renting, not purchasing:

#### Total Adults: 38% Total More Likely

Those more likely to consider renting:

- Under 30 (53%) and 30-44 (49%)
- African Americans (47%) and Hispanics (51%)
- Income under \$40,000: 48%

#### Millennials: 49% Total More Likely

- African Americans: 58%
- Income under \$40,000: 54%
- Regions – Northeast (59%) and West (57%)

### Delay purchasing a home:

#### Total Adults: 44% Total More Likely

Those more likely to delay:

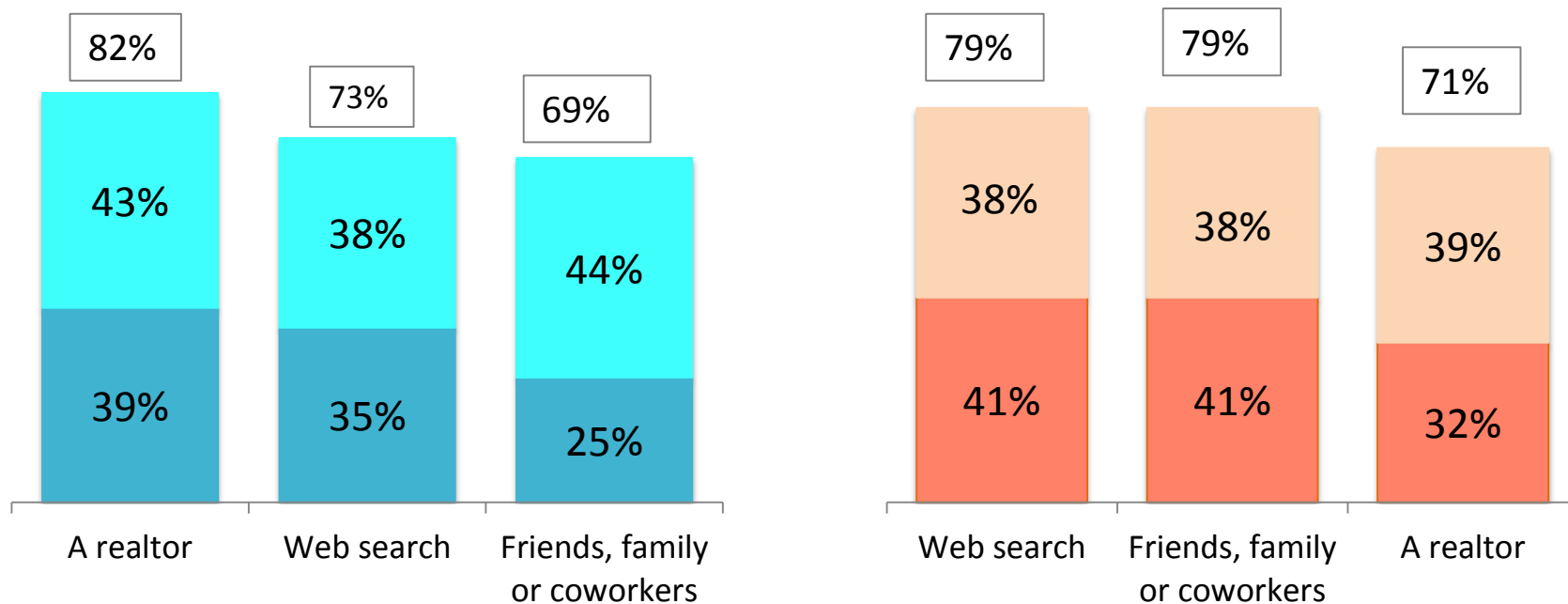
- Under 30: 58%
- Hispanic (59%)
- Income under \$40,000: 52%
- Western region: 51%

#### Millennials: 53% Total More Likely

- Under age 30: (56%)

For both adults overall and Millennials, the most likely sources of information on homeownership are realtors, a web search, and friend/family/ coworkers. However, the **top** most likely source for adults overall is a realtor, while for Millennials, using the web or friends/family/coworkers are tied for the top slot.

**Please indicate if you are likely or unlikely to use the following sources to get information about homeownership.**



Younger people are especially likely to use web searches and discussions with family, friends and colleagues for information on home ownership. College-educated Millennials are more likely than those with a high school education to search the web for information.

### Total Adults

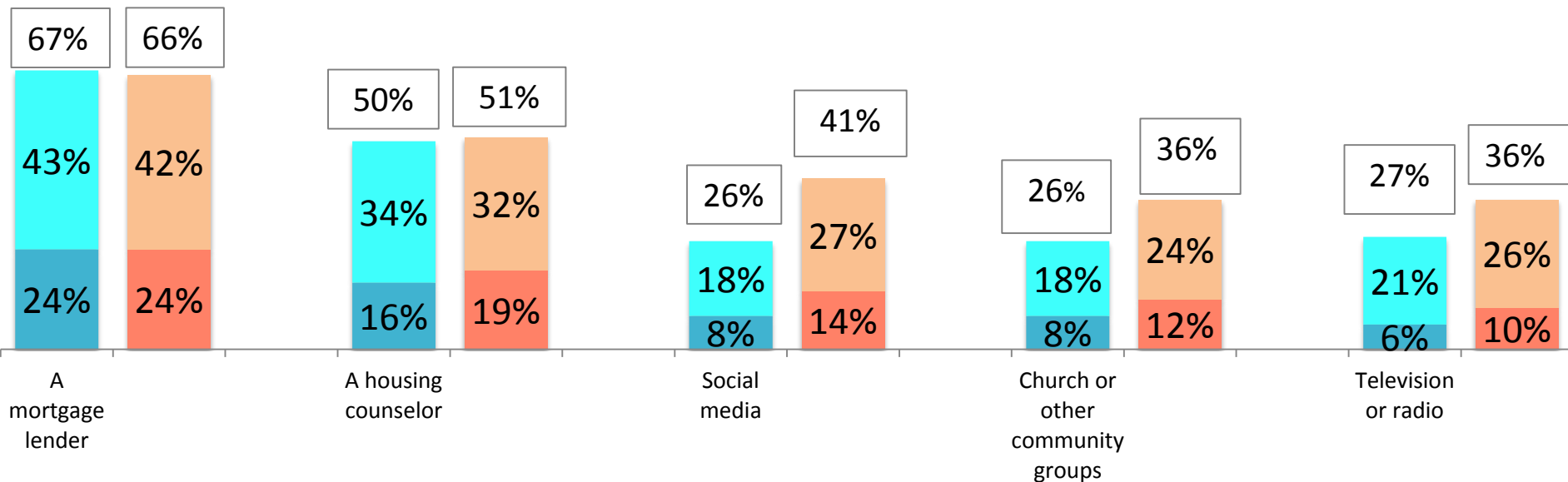
	Total	Age: <30	Age: 30-44	Non-White	College
Web Search	73%	81%	80%	82%	79%

### Millennials

	Total	College
Web Search	79%	88%

For both groups, the next most likely source for homeownership information is a mortgage lender. Millennials are more likely than adults overall to use social media, community groups and TV or radio for information than are Americans overall.

**Please indicate if you are likely or unlikely to use the following sources to get information about homeownership.**



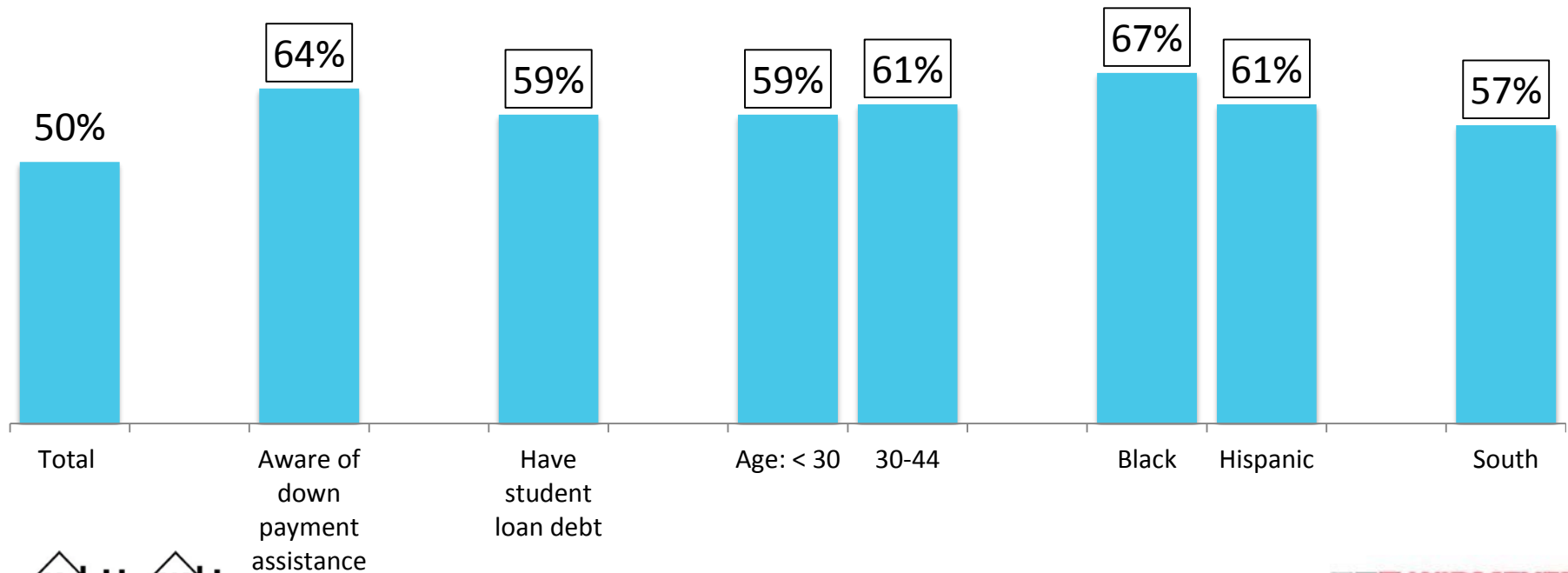
■ Total  
■ Millennials

Darker = Very likely  
 Lighter = Somewhat likely



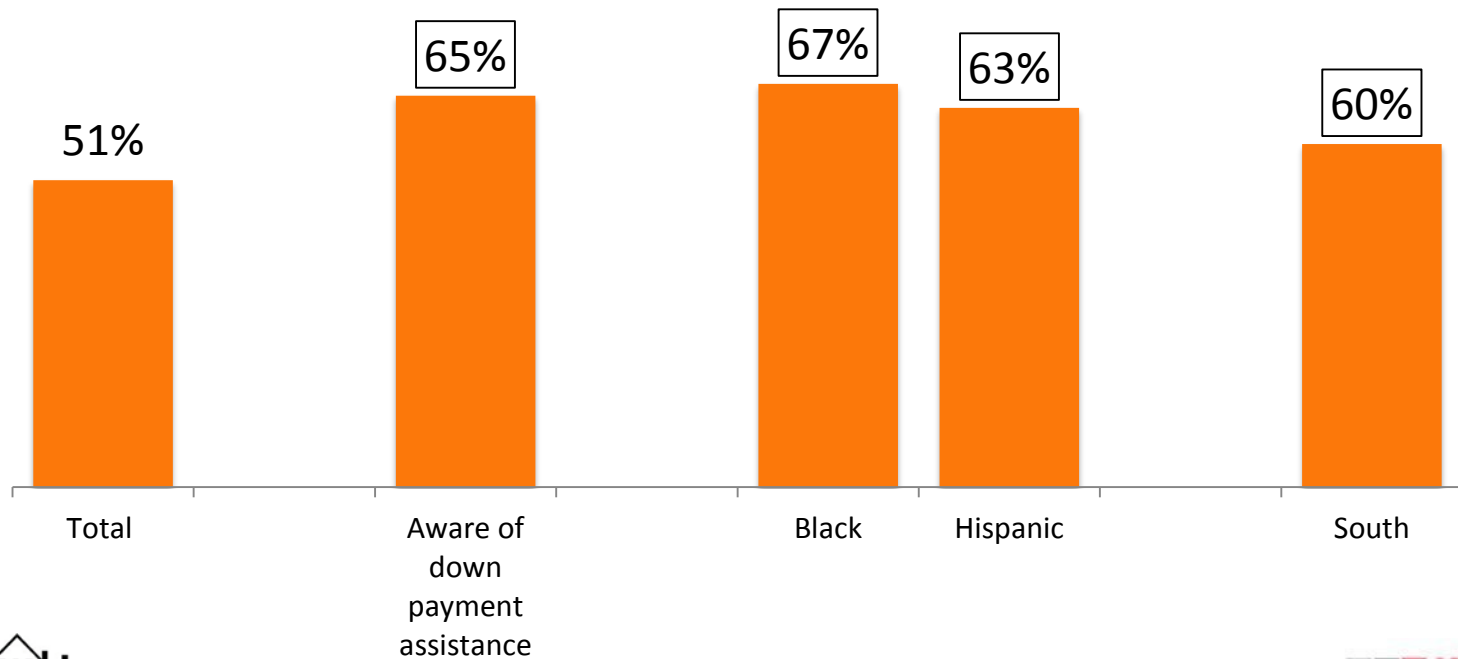
Groups most likely to seek information from a housing counselor include people aware of down payment assistance programs, those with student loan debt, younger people (under 45), people of color and residents of the South.

### Likely to Get Information Through Housing Counselor Percent Very/Somewhat Likely Total Adults



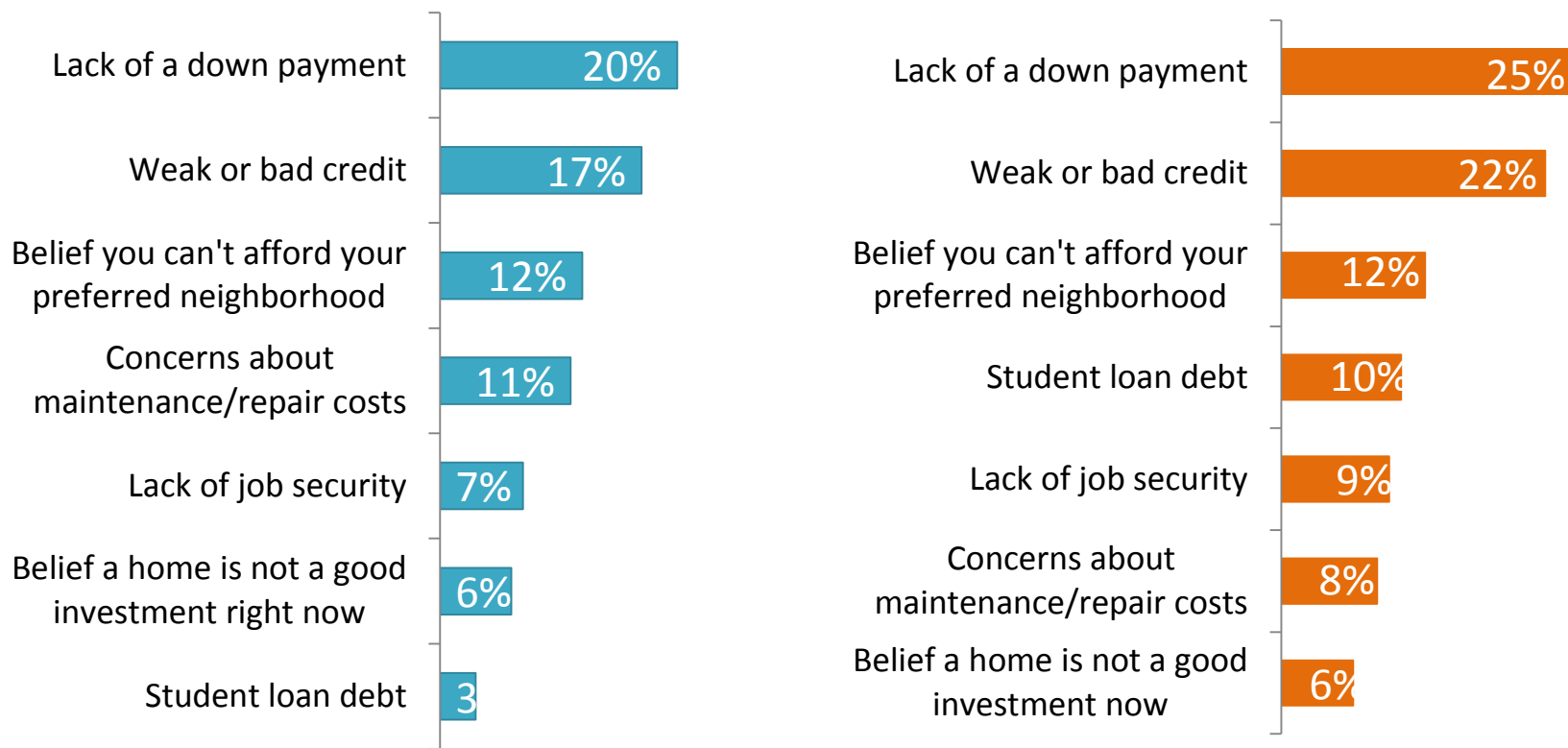
Millennial patterns are relatively similar to adults overall here: Those aware of down payment assistance programs, people of color and Southern residents are most likely to seek advice from a housing counselor.

### Likely to Get Information Through Housing Counselor Percent Very/Somewhat Likely Millennials



For both adults overall and Millennials in particular, the greatest obstacle to buying a home is lack of a down payment, followed closely by credit problems.

**If you were in the market to buy a home, which of the following would be the greatest obstacle to you personally?**



**NeighborWorks**<sup>®</sup> AMERICA  
 Other/DK/Not thinking of buying a home:: 21% Total, 7% Millennials.

■ Total  
■ Millennials

Among all adults, the number one obstacle for African Americans, people with lower incomes and those between 45-59 is bad credit, rated even above the lack of a down payment. People aged 30-44 are much more likely to cite the lack of a down payment, as are Millennials who are 30-34.

**If you were in the market to buy a home, which of the following would be the greatest obstacle to you personally?**

**All Adults**

	Total	African Americans	Income < \$40,000	45-59	30-44
Lack of a down payment	20%	23%	22%	20%	30%
Credit	17%	27%	28%	24%	23%

**Millennials**

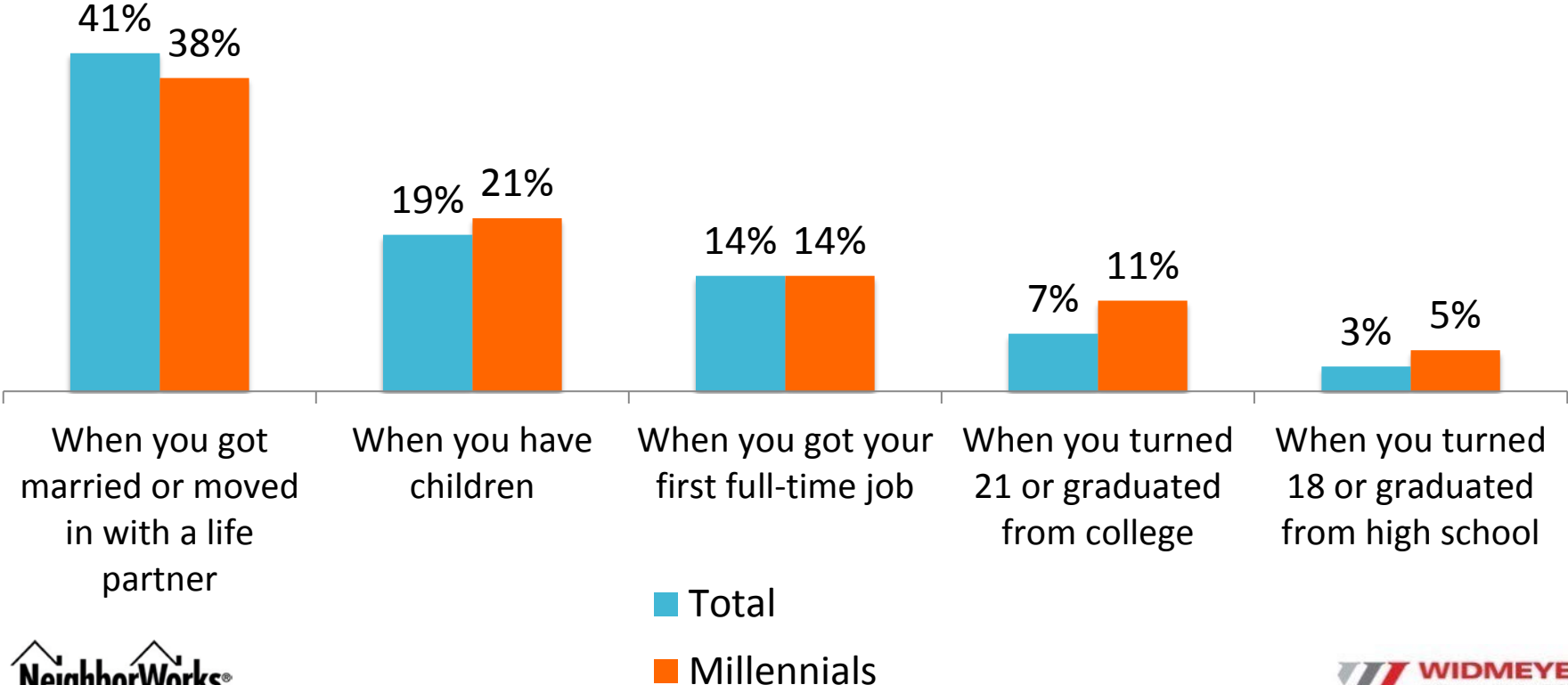
	Total	Income < \$40,000	Non-college	30-34
Lack of a down payment	25%	25%	23%	31%
Credit	22%	28%	29%	20%



Indicates the #1 obstacle for the audience

For both adults overall and Millennials specifically, the key life milestone associated with buying a house is marriage or moving in with a life partner. Following well behind is the milestone of having children.

**If you had your choice, which one of the following life milestones would you (or would you have) wanted to buy a home by or during that time of your life?**

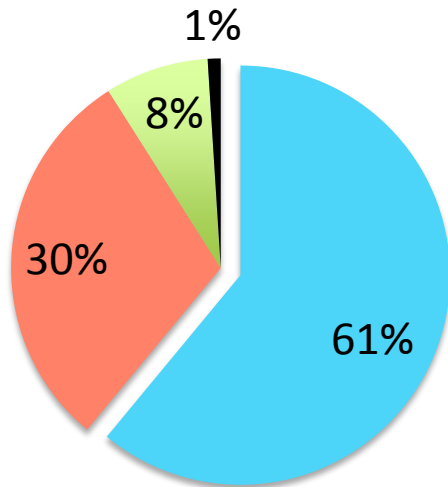


# AMERICANS' PERSONAL HOUSING SITUATION

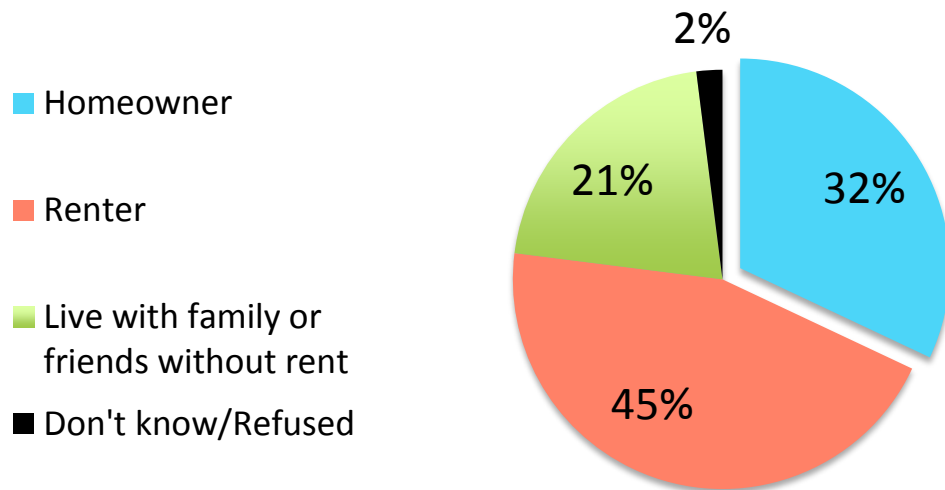
About 60 percent of total adults are homeowners, compared to just a third of Millennials. About one in five Millennials lives with family or friends without needing to pay rent. Among older Millennials, those aged 30-34, 47 percent are homeowners.

## Are you a homeowner or do you rent your home?

### Total Adults

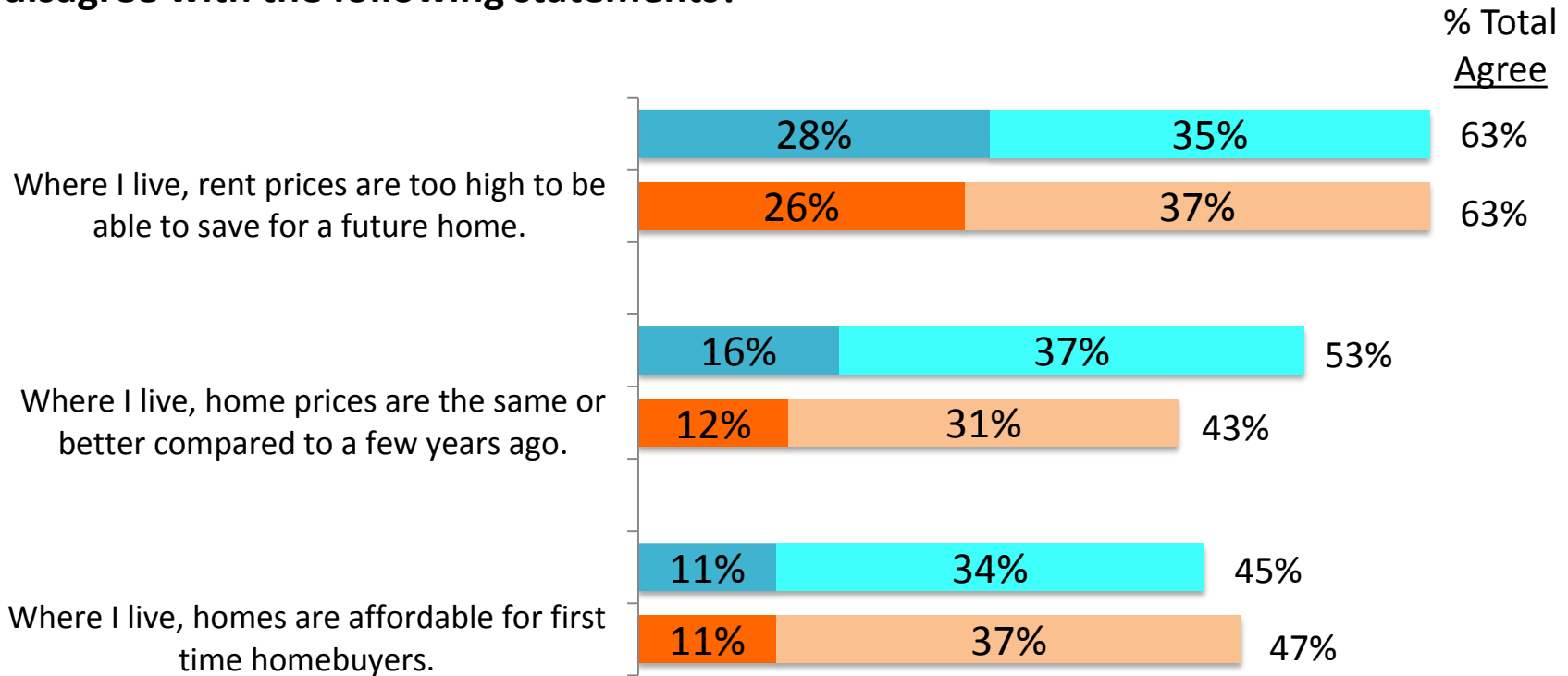


### Millennials



Millennials and adults overall are generally similar in perceptions of the housing market in their area. Both say high rent prices prevent them from saving for a home, and fewer than half consider homes in their area affordable for first-time buyers.

**Thinking about the housing market in your area, please indicate if you agree or disagree with the following statements?**



The darker color = Strongly agree



For both Millennials and adults overall, residents in the Midwest and South are more likely than other regions to consider homes affordable for first-time buyers. For Millennials as well as adults in general, residents in the Western U.S. are more likely than other regions to say their rent is too high to save money for a home.

**Where I live, homes are affordable for first-time homebuyers.**

**Total Adults: 45% Total Agree**

Those most likely to agree:

- African Americans: 56%
- Midwest (53%) and South (51%)
- Aware of down payment assistance programs: 58%

**Millennials: 47% Total Agree**

- Midwest (53%) and South (54%)
- Aware of down payment assistance programs: 62%

**Where I live, rent prices are too high to be able to save for a future home.**

**Total Adults: 63% Total Agree**

Most likely to agree:

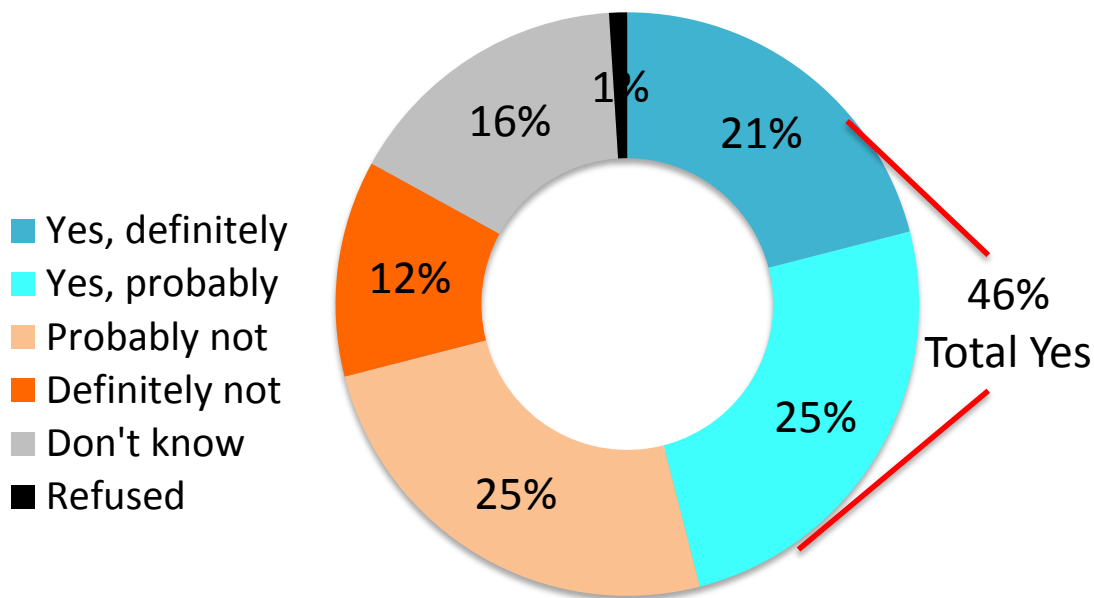
- West: 73%

**Millennials: 63% Total Agree**

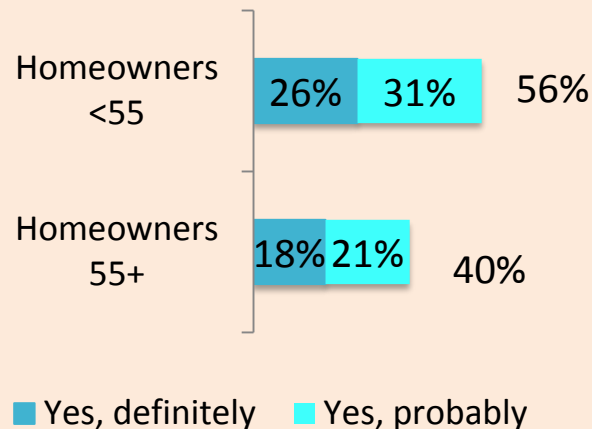
- West: 73%

Nearly half of adults who are 45 or older are at least probably likely to downsize when they retire.

**(Among those aged 45+ and not retired):** When you retire, do you envision/plan on downsizing to a smaller, less expensive home?



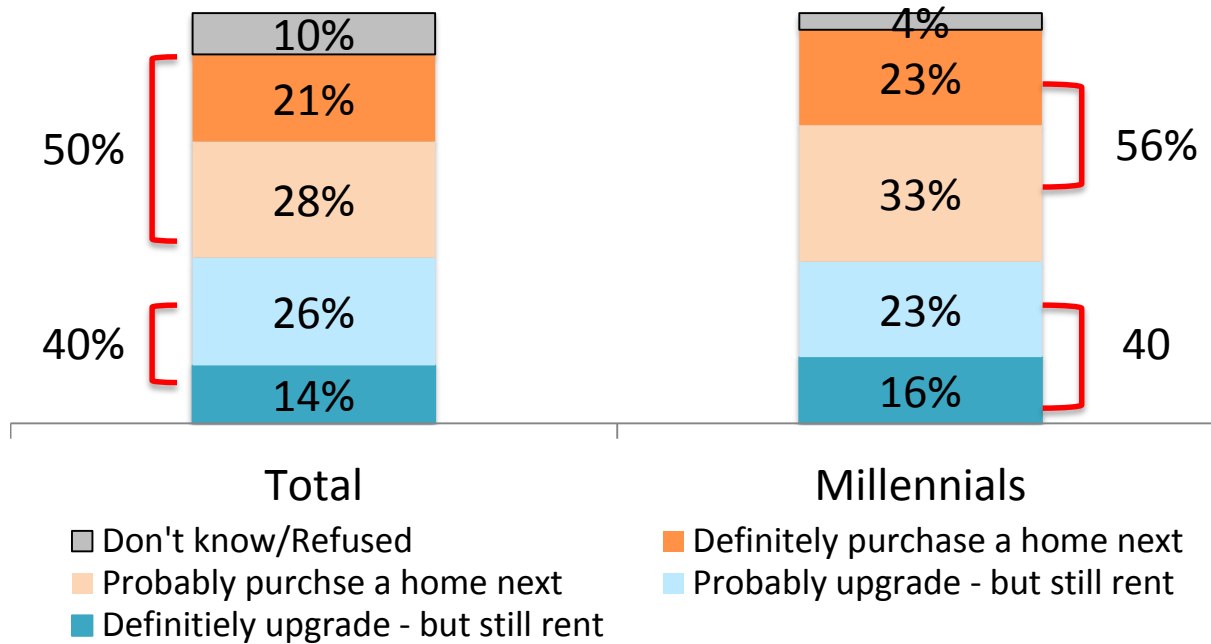
Homeowners under 55 are more likely than those 55+ to plan on downsizing:



# RENTER DREAMS OF HOMEOWNERSHIP

About half of Millennials as well as Americans overall wish they could upgrade by purchasing a home, while about 40 percent of each group thinks they'll probably still rent.

**(Among renters): Do you wish you could upgrade to a better place to live and still rent or would you rather have your next move be purchasing your own home?**

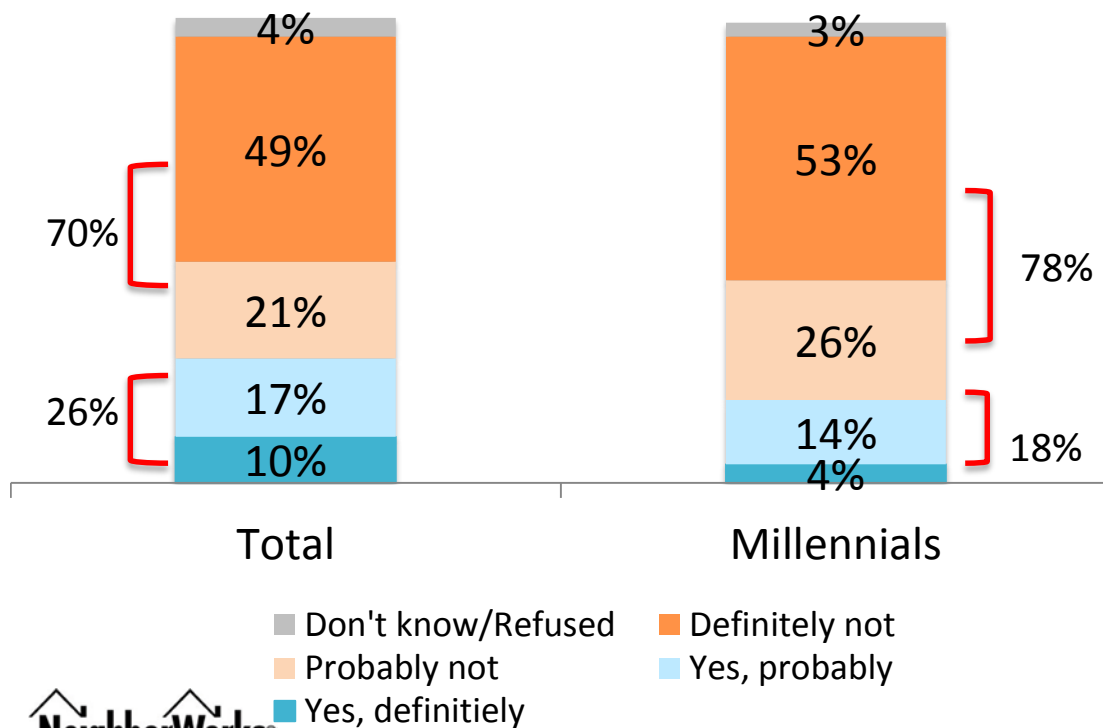


Younger Americans are more likely to say they plan to purchase (definitely or probably):

- Under 30 (57%) and 30-44 (59%) among Total Adults

Few renters, whatever their age, are “definitely” sure they have enough savings for a down payment on a home: 10 percent of all adults and just 4 percent of Millennials. A large majority of each group—70 percent of adults overall and 78 percent of Millennials—think they don’t have adequate savings.

**(Among renters): Do you believe you currently have enough savings to afford a down payment on a home purchase?**



**Total “Yes” (Definitely/Probably)**

**All Adults: 26%**

Most likely to agree:

- \$100,000+ income: 55%

**Millennials: 18%**

- Non-white: 26%
- Aware of down payment assistance programs: 32%
- Military families: 30%

Nearly a quarter of total adults don't plan to consider buying a home, while only 4 percent of Millennials give that response. For those who are thinking of purchasing, Millennials are more likely than adults overall to delay the decision for at least three years.

**(Among renters): Approximately when would you consider purchasing a home?**

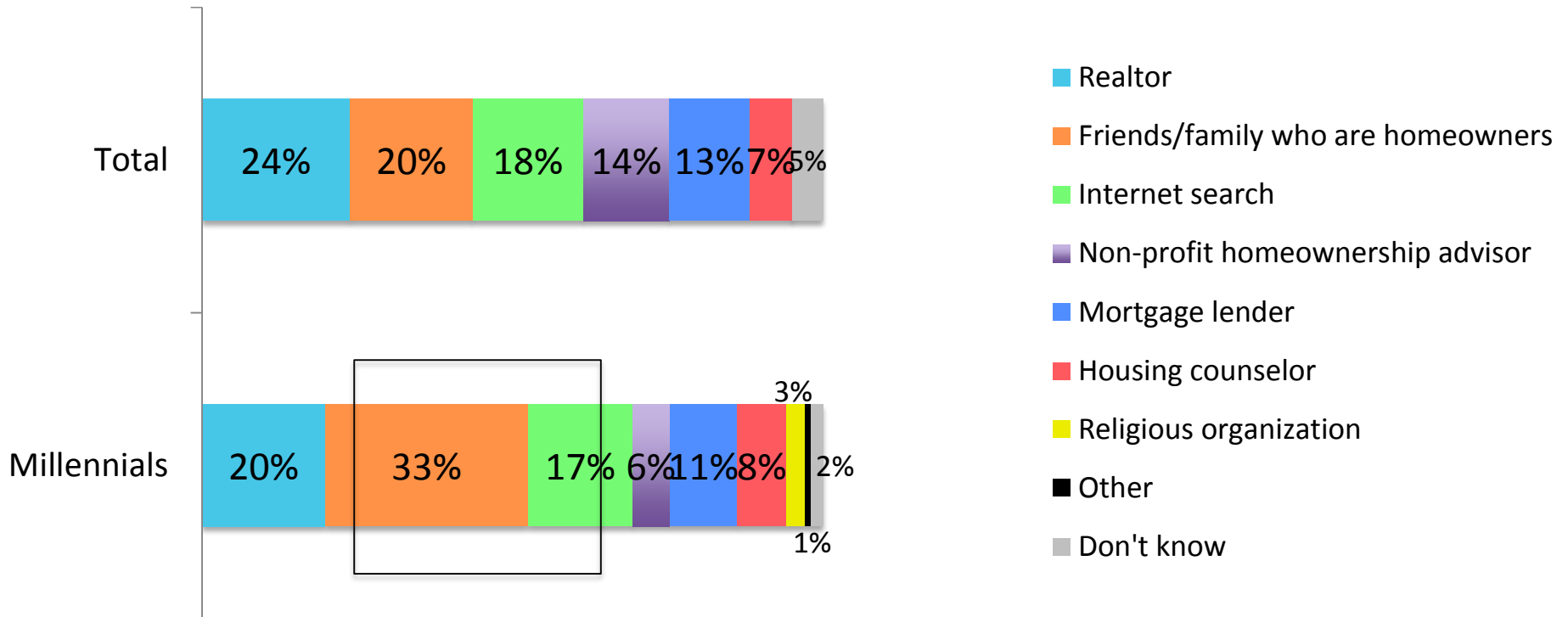
	Total Adults	Millennials
Within the next 5 months	7%	6%
Within next 6 months – 1 year	23%	26%
Within next 1 – 3 years	23%	25%
Within 3 – 5 years	14%	23%
5 years or more	7%	15%
Have no plans to consider purchasing a home	23%	4%
Don't know	3%	2%

Among Total Adults, these groups are especially likely to have no plans to consider purchase:

- Aged 55+: 52%
- White: 31%
- Northeast (31%) and Midwest (30%)

The sources that both Millennial and total adult renters would first use for advice are either a realtor, or friends or family who are homeowners. Millennials are far more likely to turn to friends or family first than any other source, and well above adults overall. They are less likely to use a non-profit homeownership advisor.

**(Renters considering purchasing a home): When you think about considering buying a home, which of the following would be the FIRST place you turn to for advice?**



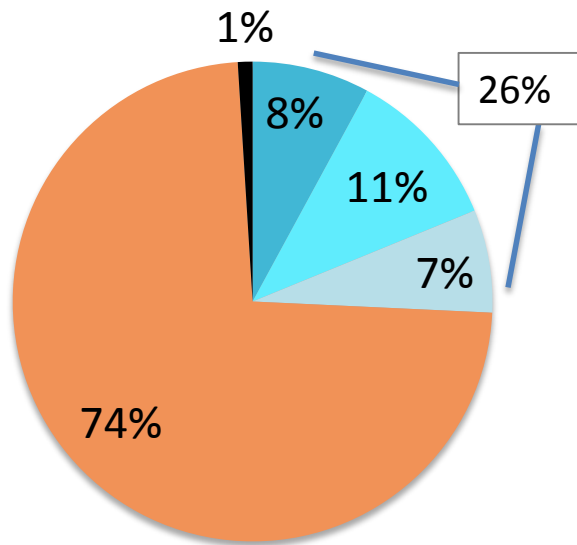
# THE BURDEN OF STUDENT LOAN DEBT ON PROSPECTIVE HOMEOWNERS



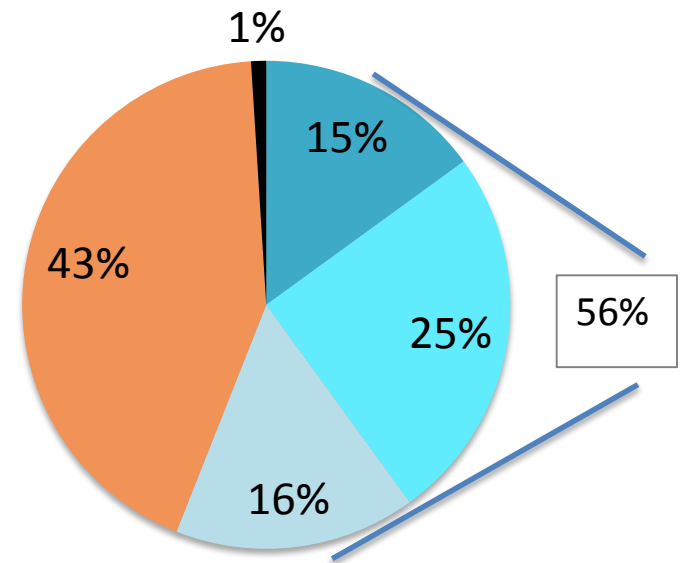
While about one in four Americans personally has student loan debt, the proportion is much greater for Millennials—56 percent.

### Do you personally have any student loan debt?

#### Total Adults



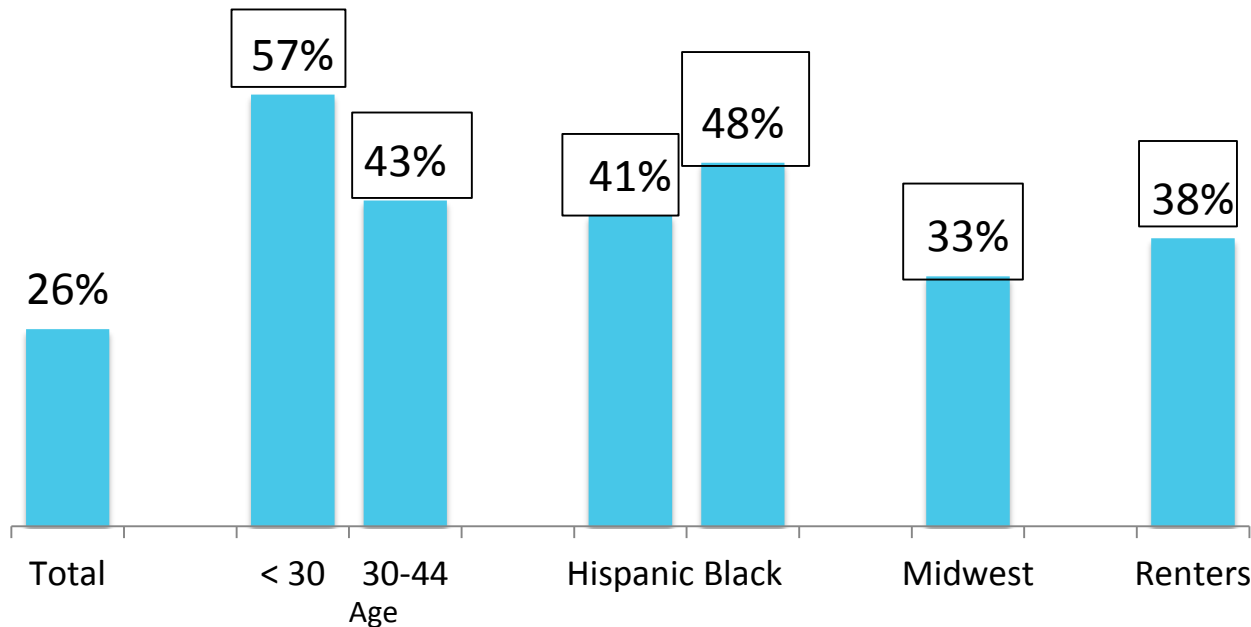
#### Millennials



- Yes, large amount
- Yes, moderate amount
- Yes, minor amount
- No student debt
- Unsure

Groups most likely to have student loan debt include younger people, especially under 30; people of color; residents of the Midwest; and renters.

### Have Student Debt Total (Large/Moderate/Minor Amount) Total Adults



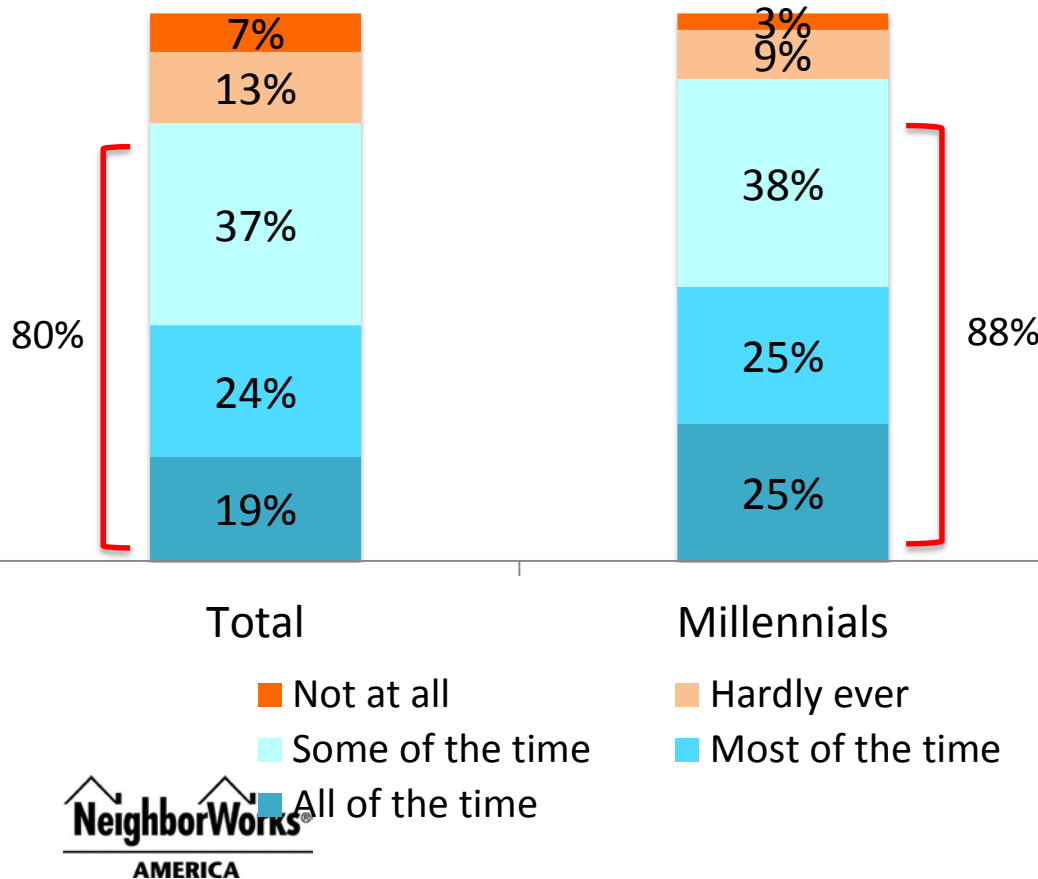
Total Student Debt among Millennials: 56%

Those more likely to have it:

- College: 72%
- Northeast: 66%

Virtually all those with student loan debt experience anxiety about it at least some of the time. Half of Millennials say it causes them anxiety either most of the time or—for one in four—*all of the time*.

### How often do you worry about the amount of student debt you owe?



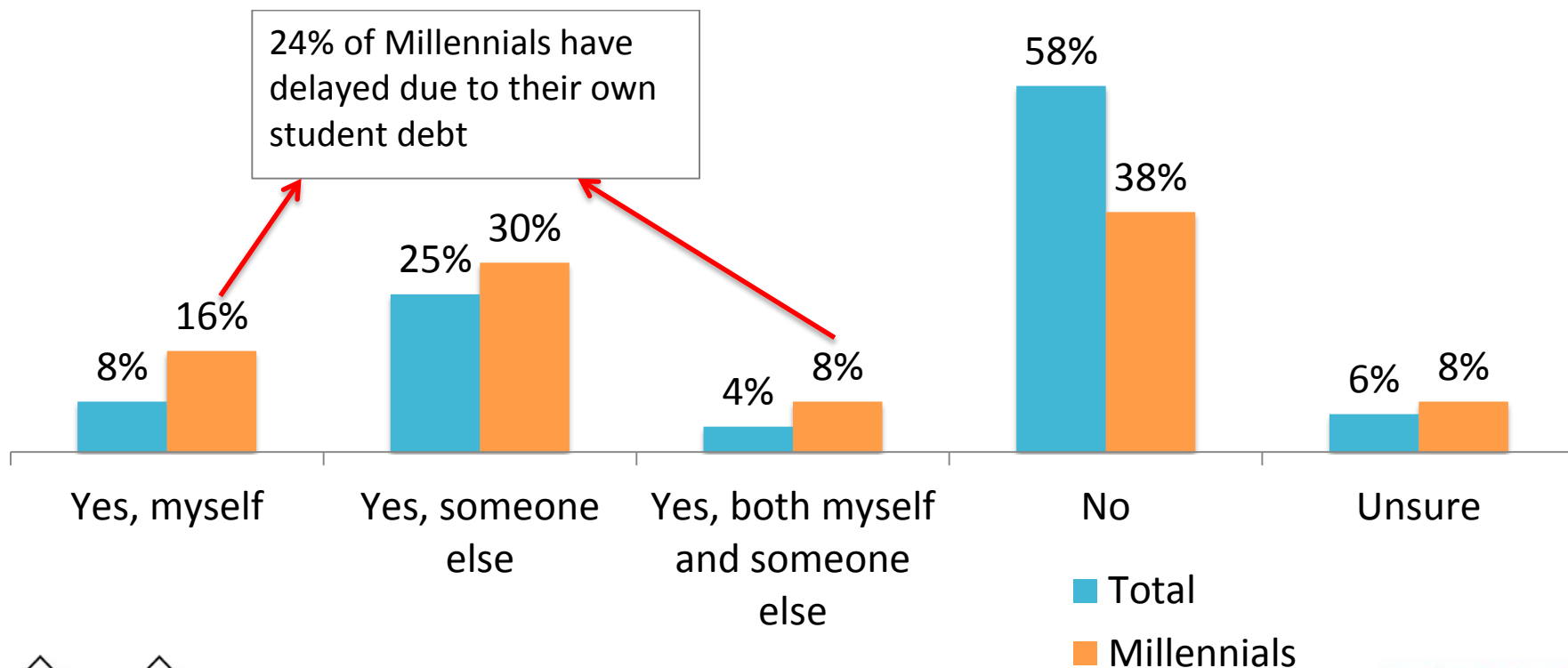
Among Total Adults, 19% worry all the time.

More likely to worry all the time:

- African Americans: 29%
- People with incomes of under \$40,000: 27%

One out of four Millennials has had to delay buying a home because of student debt, and another 30 percent know someone else who has postponed purchase. This dynamic affects Millennials much more than adults overall.

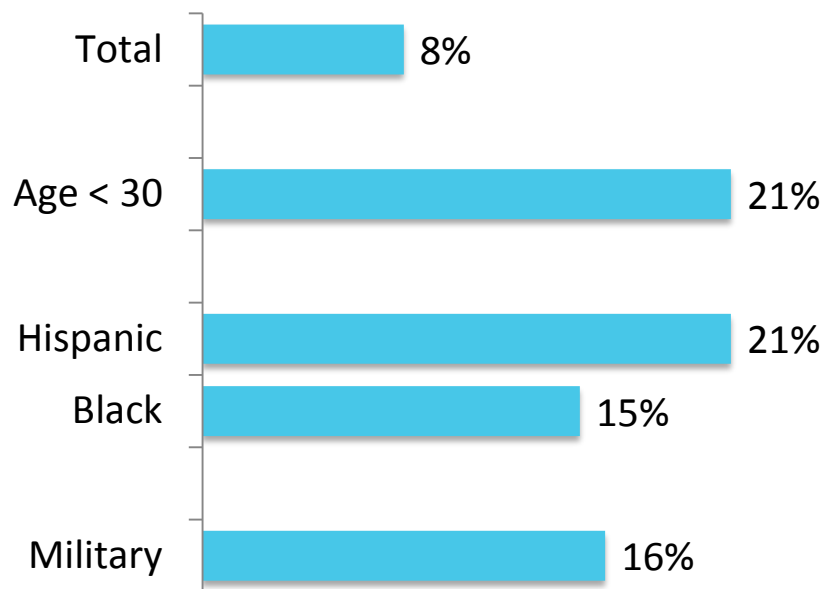
## Do you personally know someone who has had to delay the purchase of a home because of student loan debt?



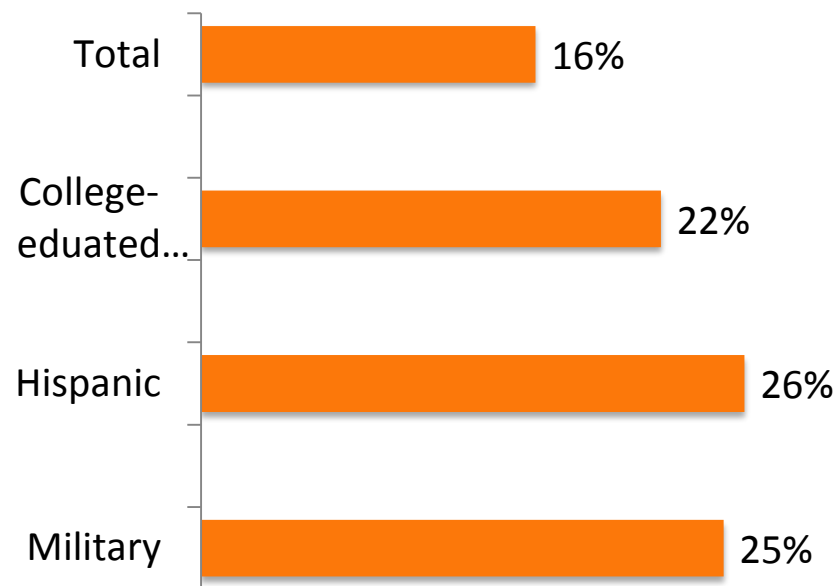
The impact of student loan debt on delaying the purchase of a home hits younger people the hardest, as well as Hispanics and African Americans. Among Millennials, it is college-educated men and Hispanics who are most likely to have personally had to delay buying a home.

### Personally know someone who had to delay home purchase Percent saying, "Yes, myself"

#### Total Adults

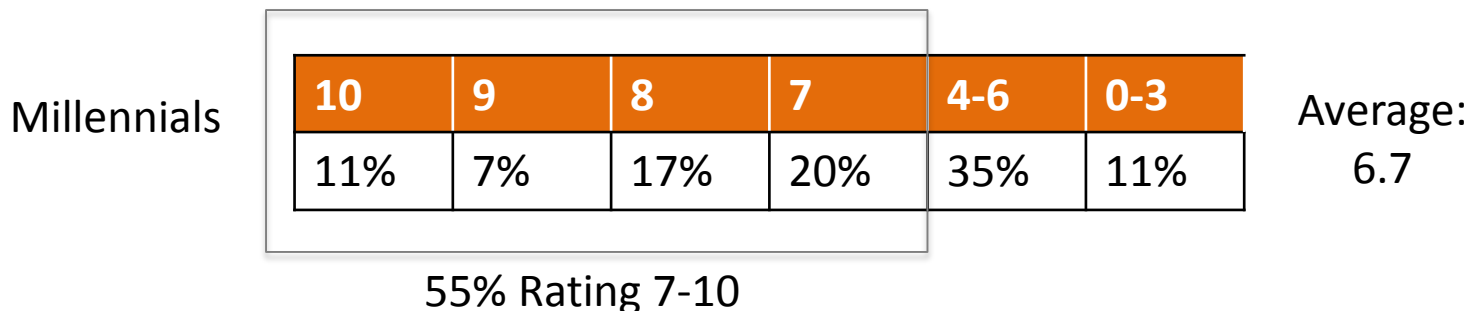
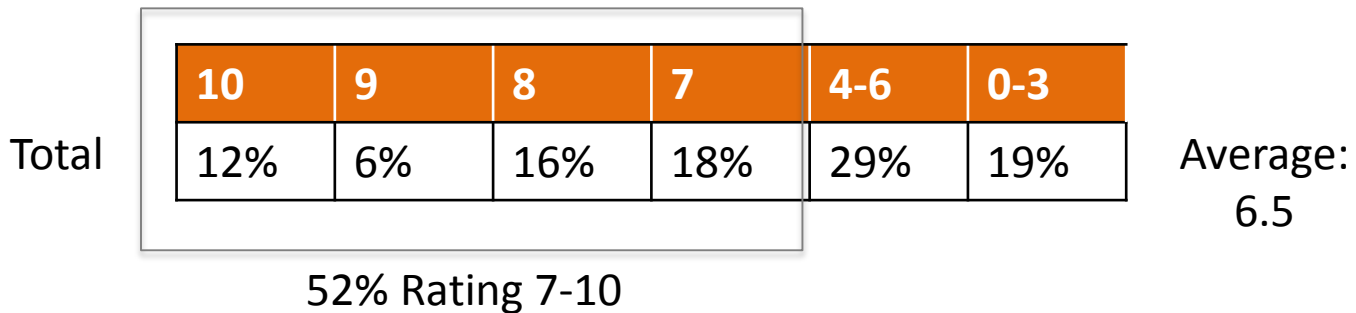


#### Millennials



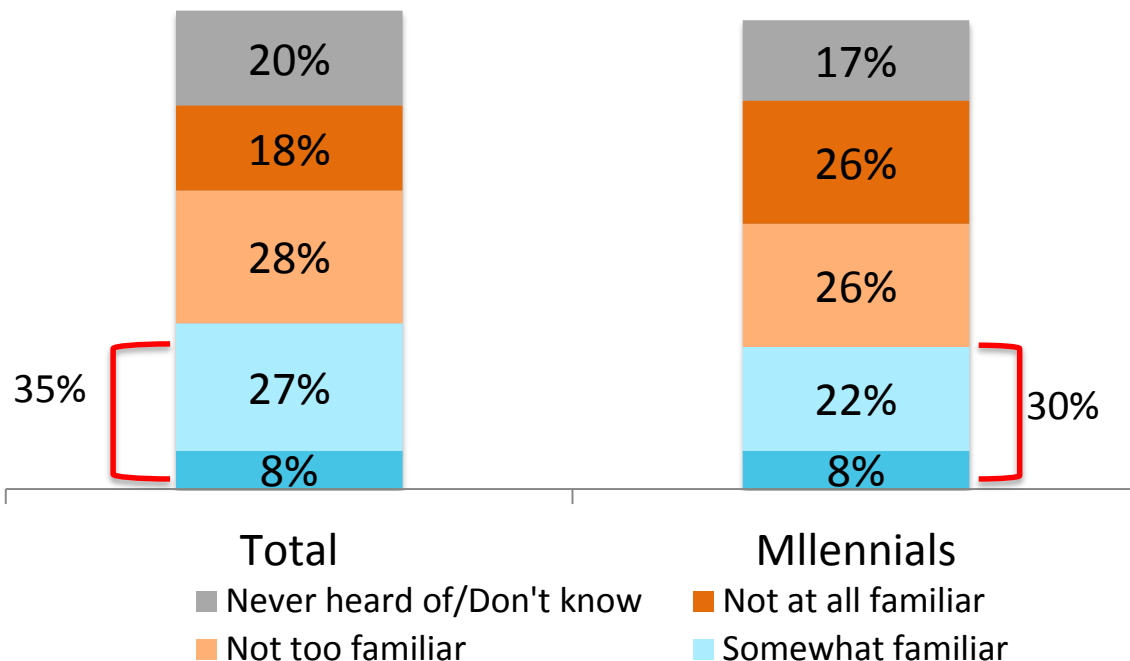
Over half of Americans overall and Millennials in particular consider student loan debt an obstacle to buying a home, rating it 6-10 on a ten-point scale. Nearly 20 percent consider it a major obstacle (rating of 9 or 10).

**Using a scale from zero to ten where 0 means "not an obstacle at all" and 10 means "the biggest obstacle" - how much of an obstacle is student loan debt to your ability to buy a home?**



Most Americans are not very familiar with non-profits that offer free or low-cost counsel to help those with student loan debt. Millennials are slightly less likely to be familiar than adults overall.

## How familiar are you with non-profit organizations that offer free or low-cost help to counsel those with student loan debt?



Men are especially likely to be familiar (Very or Somewhat):

- 42% among all adults
- 41% among Millennials

In addition, among Total Adults, residents of the Northeast are most likely to be familiar (50%)

# DEMOGRAPHIC PROFILES

## MILLENNIALS

## ALL ADULTS



# Millennials

## Age

18-24	30%
25-29	38%
30-34	32%

## Region

Northeast	20%
Midwest	24%
South	37%
West	19%

## Race/Ethnicity

Hispanic	15%
African American/Black	15%
Caucasian/white	63%
Asian	6%
More than 1 race/Other	2%

## Family Income

Under \$20,000	14%
\$20,000 – under \$40,000	27%
\$40,000 – under \$60,000	18%
\$60,000 – under \$80,000	17%
\$80,000 – under \$100,000	11%
\$100,000 – under \$150,000	8%
\$150,000+	4%
Don't know/refused	2%

## Gender

Female	52%
Male	48%

## Education

Less than high school	3%
High school graduate	26%
Some college	34%
College graduate (4 yr.)	25%
Post-graduate study	11%
Prefer not to say	2%

# Millennials

## Employment

Employed full-time	54%
Employed part-time	13%
Unemployed	14%
Student	12%
Other	7%

## Military service

Self	6%
Family member	19%
No	74%
Don't know/refused	1%

# All Adults

## Age

18-24	6%
25-29	10%
30-34	8%
35-44	11%
45-54	16%
55-59	14%
60-64	11%
65+	24%

## Family Income

Under \$20,000	12%
\$20,000 – under \$40,000	19%
\$40,000 – under \$60,000	17%
\$60,000 – under \$80,000	16%
\$80,000 – under \$100,000	12%
\$100,000 – under \$150,000	16%
\$150,000+	8%
Don't know/refused	1%

## Race/Ethnicity

Hispanic	9%
African American/Black	12%
Caucasian/white	72%
Asian	4%
More than 1 race/Other	2%

## Gender

Female	52%
Male	48%

## Region

Northeast	20%
Midwest	24%
South	37%
West	19%

## Education

Less than high school	1%
High school graduate	23%
Some college	33%
College graduate (4 yr.)	27%
Post-graduate study	17%

# All Adults

## Employment

Employed full-time	43%
Employed part-time	11%
Retired	28%
Unemployed	10%
Student	4%
Other	5%

## Military service

Self	8%
Family member	12%
No	80%