



Heartland Monitor Poll XXIII

National Sample of 900 AMERICAN ADULTS AGE 18+ (450 on landline, 450 on cell)

Oversample of 200 AMERICAN ADULTS AGE 18-24 (50 on landline, 150 on cell)

(The margin of error for a sample of 1,000 is +/- 3.1 in 95 out of 100 cases.)

Conducted May 17 - 27, 2015

Total Audience: All respondents weighted to represent the U.S. population and N=1,000 respondents.

Older Audience: N=785 respondents age 30+ and respondents age 25-29 who consider themselves to no longer be starting out.

Younger Audience: N=315 respondents age 18-24 and respondents age 25-29 who consider themselves to still be starting out.

- Now, 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 <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11
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%

Direction of Country <i>(Trend Data Among Total Sample)</i>	5/11	10/11	12/11	3/12	5/12	9/12	11/12	4/13
Right direction	28%	20%	20%	30%	33%	35%	41%	29%
Wrong track	58%	70%	70%	60%	57%	56%	51%	60%
Neither	4%	4%	5%	3%	3%	3%	3%	5%
Don't know / refused	10%	6%	5%	7%	7%	6%	5%	6%

Direction of Country <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13	4/14	10/14	2/15	5/15
Right direction	30%	25%	23%	27%	24%	33%	27%
Wrong track	58%	64%	65%	62%	63%	54%	59%
Neither	6%	4%	5%	4%	5%	6%	7%
Don't know / refused	5%	8%	7%	6%	8%	7%	7%

Direction of Country	TOTAL	OLDER	YOUNGER
Right direction	27%	25%	35%
Wrong track	59%	63%	43%
Neither	7%	6%	12%
Don't know / refused	7%	6%	10%



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2. Overall, do you approve or disapprove of the way Barack Obama is handling his job as president?
 [IF APPROVE / DISAPPROVE, ASKED:] Do you approve/disapprove strongly or somewhat?

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10	3/11
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%

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	5/11	10/11	12/11	3/12	5/12	9/12	11/12	4/13
Strongly approve	27%	24%	22%	25%	26%	29%	32%	25%
Somewhat approve	24%	20%	22%	27%	21%	21%	22%	21%
TOTAL APPROVE	51%	44%	44%	51%	47%	49%	54%	46%
Somewhat disapprove	13%	11%	12%	12%	12%	8%	9%	11%
Strongly disapprove	28%	39%	37%	32%	36%	37%	34%	38%
TOTAL DISAPPROVE	41%	50%	49%	45%	48%	45%	42%	49%
Don't know / refused	8%	6%	7%	5%	6%	5%	4%	4%

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	6/13	9/13	11/13	4/14	10/14	2/15	5/15
Strongly approve	24%	19%	18%	21%	17%	24%	22%
Somewhat approve	24%	21%	19%	21%	24%	21%	24%
TOTAL APPROVE	48%	40%	38%	41%	41%	46%	46%
Somewhat disapprove	9%	15%	12%	13%	14%	11%	11%
Strongly disapprove	36%	39%	43%	39%	36%	37%	34%
TOTAL DISAPPROVE	46%	54%	55%	52%	49%	48%	46%
Don't know / refused	6%	6%	7%	7%	9%	6%	8%

Obama Approval/Disapproval	TOTAL	OLDER	YOUNGER
Strongly approve	22%	22%	23%
Somewhat approve	24%	21%	37%
TOTAL APPROVE	46%	43%	60%
Somewhat disapprove	11%	10%	16%
Strongly disapprove	34%	39%	15%
TOTAL DISAPPROVE	46%	49%	30%
Don't know / refused	8%	8%	10%



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3. Do you approve or disapprove of the way Congress is handling its job?

Congressional Job Approval/Disapproval <i>(Trend Data Among Total Sample or Partial Sample if ^ Shown)</i>	11/12	4/13	6/13	9/13	11/13	4/14	10/14	2/15^	5/15
TOTAL APPROVE	21%	17%	17%	13%	9%	11%	9%	18%	17%
TOTAL DISAPPROVE	72%	76%	77%	76%	84%	80%	80%	71%	73%
Don't know / refused	8%	7%	6%	11%	6%	9%	11%	11%	10%

Congressional Job Approval/Disapproval	TOTAL	OLDER	YOUNGER
TOTAL APPROVE	17%	14%	30%
TOTAL DISAPPROVE	73%	77%	58%
Don't know / refused	10%	9%	13%

4. How would you rate the current state of the economy? Is it...?

Current State of the National Economy <i>(Trend Data Among Total Sample)</i>	9/13	11/13	2/15	5/15
Excellent	1%	1%	3%	2%
Good	10%	10%	22%	15%
EXCELLENT / GOOD	11%	11%	25%	17%
Fair	45%	45%	44%	46%
Poor	43%	44%	29%	36%
FAIR / POOR	88%	88%	73%	82%
Don't know / refused	1%	*	1%	2%

Current State of the National Economy	TOTAL	OLDER	YOUNGER
Excellent	2%	2%	1%
Good	15%	15%	16%
EXCELLENT / GOOD	17%	16%	18%
Fair	46%	44%	52%
Poor	36%	38%	29%
FAIR / POOR	82%	82%	82%
Don't know / refused	2%	2%	1%



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5. And over the next 12 months, do you think the economy, overall will...?

Change in National Economy <i>(Trend Data Among Total Sample)</i>	11/12	4/13	6/13	9/13	11/13	2/15	5/15
Improve	44%	34%	37%	28%	29%	32%	32%
Stay the same	22%	28%	34%	36%	30%	38%	40%
Become worse	31%	35%	26%	31%	36%	25%	24%
Don't know / refused	3%	3%	2%	5%	4%	5%	4%

Change in National Economy	TOTAL	OLDER	YOUNGER
Improve	32%	32%	37%
Stay the same	40%	40%	38%
Become worse	24%	24%	23%
Don't know / refused	4%	5%	2%

6. How would you rate your current personal financial situation? Is it...?

Current Personal Financial Situation <i>(Trend Data Among Total Sample)</i>	4/09	10/11	12/11	3/12	5/12	4/13	6/13	9/13	11/13	10/14	2/15	5/15
Excellent	6%	10%	6%	8%	7%	6%	9%	7%	9%	10%	8%	9%
Good	36%	29%	35%	37%	36%	40%	39%	37%	34%	34%	36%	34%
EXCELLENT / GOOD	42%	39%	41%	45%	43%	46%	49%	44%	44%	44%	44%	43%
Fair	37%	39%	40%	40%	38%	39%	34%	38%	39%	40%	38%	38%
Poor	19%	21%	18%	15%	17%	15%	17%	19%	17%	16%	17%	18%
FAIR / POOR	56%	60%	58%	54%	56%	54%	51%	56%	56%	55%	55%	56%
Don't know / refused	1%	1%	1%	1%	1%	1%	*	*	*	*	1%	1%

Current Personal Financial Situation	TOTAL	OLDER	YOUNGER
Excellent	9%	9%	7%
Good	34%	35%	30%
EXCELLENT / GOOD	43%	44%	36%
Fair	38%	37%	44%
Poor	18%	18%	20%
FAIR / POOR	56%	54%	63%
Don't know / refused	1%	1%	*



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7. And thinking ahead to this time next year, do you expect that your personal financial situation will...?

Change in Personal Financial Situation <i>(Trend Data Among Total Sample)</i>	1/10	12/10	3/11	10/11	12/11	3/12	5/12	9/12
Improve	37%	30%	35%	38%	44%	41%	44%	45%
Stay the same	41%	42%	39%	46%	38%	43%	41%	35%
Become worse	20%	25%	23%	14%	14%	13%	12%	13%
Don't know / refused	3%	3%	3%	2%	4%	3%	4%	7%

Change in Personal Financial Situation <i>(Trend Data Among Total Sample)</i>	11/12	4/13	6/13	9/13	11/13	10/14	2/15	5/15
Improve	39%	36%	47%	43%	39%	38%	44%	47%
Stay the same	36%	40%	40%	43%	43%	47%	46%	42%
Become worse	22%	22%	11%	12%	15%	11%	8%	10%
Don't know / refused	2%	2%	2%	2%	3%	5%	2%	2%

Change in Personal Financial Situation	TOTAL	OLDER	YOUNGER
Improve	47%	41%	70%
Stay the same	42%	45%	25%
Become worse	10%	11%	4%
Don't know / refused	2%	2%	1%



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8. And, overall, do you think that the actions being taken by the Obama Administration will...?

Obama Administration's Actions <i>(Trend Data Among Total Sample)</i>	7/09	9/09	1/10	4/10	8/10	12/10	3/11	5/11	10/11	12/11	3/12
Increase opportunity for people like you to get ahead	40%	39%	37%	34%	32%	32%	31%	29%	31%	28%	31%
Decrease opportunity for people like you to get ahead	30%	30%	34%	36%	38%	35%	34%	32%	37%	37%	34%
Have no impact	23%	25%	25%	25%	26%	27%	30%	31%	26%	29%	29%
Don't know / refused	8%	7%	4%	5%	5%	5%	5%	7%	5%	6%	5%

Obama Administration's Actions <i>(Trend Data Among Total Sample)</i>	5/12	9/12	11/12	4/13	6/13	9/13	11/13	4/14	10/14	2/15	5/15
Increase opportunity for people like you to get ahead	32%	36%	36%	29%	29%	22%	23%	25%	25%	32%	28%
Decrease opportunity for people like you to get ahead	34%	36%	34%	43%	40%	47%	47%	46%	37%	32%	29%
Have no impact	29%	21%	26%	21%	26%	25%	25%	23%	32%	31%	38%
Don't know / refused	5%	6%	5%	7%	5%	5%	5%	7%	6%	4%	5%

Obama Administration's Actions	TOTAL	OLDER	YOUNGER
Increase opportunity for people like you to get ahead	28%	24%	45%
Decrease opportunity for people like you to get ahead	29%	32%	15%
Have no impact	38%	38%	34%
Don't know / refused	5%	6%	6%



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9. Compared to your parents when they were your age, would you say you have...?

Opportunity Compared with Parents <i>(Trend Data Among Total Sample)</i>	7/09	5/11	9/12	9/13	5/15
More opportunity to get ahead	54%	44%	48%	45%	41%
Less opportunity to get ahead	18%	29%	23%	27%	29%
About the same amount of opportunity	26%	24%	28%	26%	26%
Don't know / refused	2%	3%	1%	2%	3%

Opportunity Compared with Parents	TOTAL	OLDER	YOUNGER
More opportunity to get ahead	41%	40%	50%
Less opportunity to get ahead	29%	29%	28%
About the same amount of opportunity	26%	27%	22%
Don't know / refused	3%	4%	1%

10. In general, which do you think plays a bigger role in determining whether or not you have more opportunity to get ahead?

Biggest Role in Opportunity to Get Ahead <i>(Trend Data Among Total Sample)</i>	5/11	9/12	5/15
Your own skills and hard work	22%^	41%	33%
Your educational background	39%	23%	28%
The state of the economy	23%	18%	14%
Current government policies	NA^^	5%	9%
Your income level	9%	6%	7%
Your racial or ethnic background	2%	4%	3%
Don't know / refused	4%	5%	5%

^Answer wording in first iteration asked "Your own skills"

^^Answer not included in first iteration

Biggest Role in Opportunity to Get Ahead	TOTAL	OLDER	YOUNGER
Your own skills and hard work	33%	34%	30%
Your educational background	28%	26%	36%
The state of the economy	14%	15%	9%
Current government policies	9%	10%	5%
Your income level	7%	6%	10%
Your racial or ethnic background	3%	2%	8%
Don't know / refused	5%	6%	2%



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Now, thinking about the many different experiences and events that people go through when getting started in life.

11. In your opinion, in which of the following areas do young people face the biggest challenges when getting started today?

Biggest Challenge In Starting Out	TOTAL	OLDER	YOUNGER
Money and Personal Budget	28%	27%	37%
Education	27%	27%	25%
Work and Career	25%	26%	20%
Relationships and Family	11%	11%	11%
Housing	6%	6%	5%
Don't know / refused	3%	4%	1%

Now, within each of these areas, what, in your opinion, should people achieve or experience before they can no longer be seen as "getting started" in their lives?

12. Regarding HOUSING, people can no longer be seen as getting started when they...?

Starting Out Experiences - Housing	TOTAL	OLDER	YOUNGER
Move out of their parents' home	27%	27%	28%
No longer live with roommates	10%	9%	14%
Buy a home	34%	35%	32%
Own a home outright	22%	21%	23%
Don't know / refused	7%	7%	2%

13. Regarding RELATIONSHIPS AND FAMILY, people can no longer be seen as getting started when they...?

Starting Out Experiences – Relationships and Family	TOTAL	OLDER	YOUNGER
Have a committed and exclusive relationship	15%	14%	18%
Live with a significant other	15%	14%	17%
Get married	34%	35%	31%
Have children	21%	19%	27%
Don't know / refused	16%	18%	7%



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14. Regarding EDUCATION, people can no longer be seen as getting started when they...?

Starting Out Experiences – Education	TOTAL	OLDER	YOUNGER
Graduate High School	20%	21%	19%
Graduate College	31%	32%	27%
Finish a Post-Graduate Degree	9%	9%	11%
Pay off student loans	34%	32%	39%
Don't know / refused	6%	6%	3%

15. Regarding WORK AND CAREER, people can no longer be seen as getting started when they...?

Starting Out Experiences – Work and Career	TOTAL	OLDER	YOUNGER
Work in a full-time job	20%	20%	18%
Work in a skilled job with benefits	23%	23%	23%
Work in a supervisory position	5%	5%	6%
Work in a job that is part of a long-term career	45%	44%	50%
Don't know / refused	7%	8%	3%

16. Regarding MONEY AND PERSONAL BUDGET, people can no longer be seen as getting started when they...?

Starting Out Experiences – Money and Personal Budget	TOTAL	OLDER	YOUNGER
Have financial independence from their parents	21%	22%	19%
No longer live paycheck to paycheck	25%	25%	27%
Have consumer and student debt under control	12%	12%	15%
Have disposable income and a long-term savings plan	35%	35%	36%
Don't know / refused	6%	6%	3%



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17. And, which ONE of these achievements or experiences that you just chose is the BIGGEST indication of advancing past the stage of just getting started in life?

Starting Out Experiences – Biggest Indication of Advancing	TOTAL	OLDER	YOUNGER
MONEY: Have disposable income and a long-term savings plan	16%	16%	17%
CAREER: Work in a job that is part of a long-term career	14%	14%	16%
MONEY: No longer live paycheck to paycheck	11%	11%	10%
MONEY: Have financial independence from their parents	9%	9%	8%
CAREER: Work in a skilled job with benefits	7%	7%	6%
HOUSING: Buy a home	6%	5%	6%
CAREER: Work in a full-time job	5%	5%	4%
HOUSING: Move out of their parents' home	4%	4%	3%
EDUCATION: Pay off student loans	4%	3%	7%
MONEY: Have consumer and student debt under control	4%	4%	4%
HOUSING: Own a home outright	4%	3%	4%
EDUCATION: Graduate College	4%	3%	4%
FAMILY: Get married	3%	3%	2%
FAMILY: Have children	2%	2%	3%
EDUCATION: Graduate High School	2%	2%	2%
EDUCATION: Finish a Post-Graduate Degree	2%	2%	1%
FAMILY: Have a committed and exclusive relationship	1%	1%	1%
FAMILY: Live with a significant other	1%	1%	1%
HOUSING: No longer live with roommates	*	*	1%
CAREER: Work in a supervisory position	*	*	1%
Don't know / refused	3%	4%	0%

18. Considering all these factors, are you personally still “getting started” in life, or not?

Self-Identified Starting Out <i>[Asked of respondents who are age 25-29]</i>	TOTAL N=90	OLDER N=31	YOUNGER N=104
Yes, still getting started	72%	--	100%
No, not getting started	25%	92%	--
Don't know / refused	2%	8%	--



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OLDER: Compared to when you were just getting started in life, is it currently EASIER or HARDER for young people today to:

YOUNGER: Compared to earlier generations when they were just getting started in life, do you think it is currently EASIER or HARDER for you to:

<u>Starting Out in Life Comparison</u>		Easier	Harder	DK/Ref
20. Find affordable and desirable housing	TOTAL	19%	74%	7%
	OLDER	18%	75%	7%
	YOUNGER	24%	72%	4%
21. Manage personal finances and control debt	TOTAL	19%	73%	8%
	OLDER	16%	76%	8%
	YOUNGER	31%	65%	4%
22. Start and support a family	TOTAL	14%	80%	6%
	OLDER	11%	82%	6%
	YOUNGER	24%	70%	5%
19. Find a good-paying and steady job	TOTAL	13%	80%	6%
	OLDER	12%	81%	7%
	YOUNGER	18%	78%	4%

23. **OLDER:** So taking all that into consideration, compared to when you were just getting started in life, is it currently EASIER or HARDER for young people today to get started in life?

YOUNGER: So taking all that into consideration, compared to earlier generations when they were just getting started in life, do you think it is currently EASIER or HARDER for you to get started in life?

<u>Starting Out in Life Overall Comparison</u>	TOTAL	OLDER	YOUNGER
Easier	16%	13%	27%
Harder	78%	80%	68%
Don't know / refused	6%	6%	4%



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24. **OLDER:** Looking back, who did you turn to most for advice on what to do when you were getting started?
YOUNGER: Who do you see as the best source of advice on what to do when getting started in life?

Best Advice For Starting Out	TOTAL	OLDER	YOUNGER
Parents	53%	53%	53%
Your Own Research	22%	22%	21%
Siblings or Other Relatives	8%	8%	9%
Friends	6%	6%	3%
A Teacher	5%	5%	5%
An Employer	3%	2%	5%
Don't know / refused	3%	3%	3%

Changing topics slightly to finances...

25. **OLDER:** When you were first starting out, what was your biggest financial challenge?
YOUNGER: What is currently your biggest financial challenge?

Biggest Financial Challenge	TOTAL	OLDER	YOUNGER
Making ends meet for necessities like food and housing	28%	30%	19%
Setting enough money aside for major expenditures like buying a house	27%	26%	29%
Not overspending and accumulating debt	25%	27%	16%
Paying off student loans	14%	11%	29%
Affording health insurance	3%	3%	4%
Don't know / refused	4%	4%	3%



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26. **OLDER:** Which one of the following things related to your finances do you wish you had done a better job of when you were just getting started in life?

YOUNGER: Which one of the following things do you think is the best use of any money you might have at the end of the month?

Best Use of Additional Monthly Money	TOTAL	OLDER	YOUNGER
Investing in a retirement account, 401k, or IRA	23%	26%	10%
Paying off debt like credit cards and student loans	18%	14%	32%
Saving to buy a home or paying off a mortgage	15%	15%	14%
Building an emergency financial fund	15%	13%	21%
Saving ahead for your children's college	11%	12%	7%
Saving ahead for major purchases like a car	10%	9%	15%
Don't know / refused	9%	11%	1%

27. **OLDER:** What is the minimum amount of money, in total household income to the closest \$10,000, do you think you would need to make today, if you were just getting started in life, in order to be financially secure in your day-to-day life?

YOUNGER: What is the minimum amount of money, in total household income to the closest \$10,000, do you think you need to make in order to be financially secure in your day-to-day life?

Is it at least...?

Income Needed To Be Financially Secure	TOTAL	OLDER	YOUNGER
\$30,000	17%	17%	16%
\$40,000	20%	21%	14%
\$50,000	23%	23%	23%
\$60,000	15%	14%	20%
\$70,000	7%	7%	6%
\$80,000	5%	4%	6%
\$90,000	1%	1%	1%
\$100,000 or more	9%	8%	10%
Don't know / refused	4%	4%	4%



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28. **OLDER:** Which of the following types of debt did you have when you were just getting started in life?
YOUNGER: Which of the following types of debt do you currently have?

Debt When Starting Out	TOTAL	OLDER	YOUNGER
Student loan debt	31%	28%	45%
Auto loan debt	29%	31%	20%
Credit card debt	26%	27%	21%
Medical debt	13%	12%	16%
Other debt, not including a home mortgage	17%	18%	11%
No debt	22%	21%	23%
Don't know / refused	1%	1%	1%

29. **OLDER:** How much did that debt affect the choices you made about whether and when to take major steps in your life like buying a home, getting married, having children, and seeking more education?
YOUNGER: How much does that debt affect the choices you have to make about whether and when to take major steps in your life like buying a home, getting married, having children, and seeking more education?

Would you say it affects you...?

Effect of Debt When Starting Out <i>[Asked of respondents who had debt when starting out]</i>	TOTAL N=776	OLDER N=614	YOUNGER N=239
A Great Deal	38%	38%	38%
Somewhat	30%	30%	31%
A GREAT DEAL / SOMEWHAT	68%	68%	69%
Not Much	17%	16%	19%
Not At All	14%	15%	12%
NOT MUCH / NOT AT ALL	31%	31%	31%
Don't know / refused	1%	1%	0%



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30./31. **OLDER:** Thinking back to when you were just getting started in life which of the following best describes how you handled personal financial matters like saving for retirement, investing, and managing debt?

YOUNGER: Which of the following best describes how you handle personal financial matters like saving for retirement, investing, and managing debt?

Handling Personal Financial Matters	TOTAL	OLDER	YOUNGER
OLDER: I knew what I should do and I followed a plan YOUNGER: I know what I should be doing and I'm following a plan	32%	28%	46%
OLDER: I knew what I should do, but I couldn't afford to do it YOUNGER: I know what I should be doing, but I can't afford to do it	40%	41%	36%
OLDER: I didn't have a good sense of what I should be do financially YOUNGER: I really don't have a good sense of what I should be doing financially	25%	27%	15%
Don't know / refused	3%	3%	3%

32. **OLDER:** Which of the following do you believe would have been the most helpful source of financial advice?

YOUNGER: Which of the following do you believe would be the most helpful source of financial advice?

Helpful Source of Financial Advice <i>[Asked of respondents who are in Sample A]</i>	TOTAL N=500	OLDER N=392	YOUNGER N=158
Required financial education classes in your high school	51%	51%	50%
Free financial education courses for adults in your community	20%	17%	27%
Hiring a professional financial advisor	12%	12%	12%
Financial education training provided by your employer	10%	11%	6%
Don't know / refused	8%	9%	4%

Switching topics slightly to careers...

33. **OLDER:** Thinking back to your first job when you were starting out, what was your highest priority?

YOUNGER: What is your highest priority in a job?

Highest Priority For Job	TOTAL	OLDER	YOUNGER
Earning as much money as possible	30%	33%	16%
Learning skills to build a career	29%	31%	23%
Doing something enjoyable	19%	16%	32%
Making a difference in society	14%	11%	25%
Living in your preferred part of the country	4%	4%	4%
Don't know / refused	4%	4%	*



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34. **OLDER:** Based on what you know now about the job market, which kind of employer offers the best combination of income, opportunity, and job security?

YOUNGER: Looking ahead, which kind of employer will offer the best combination of income, opportunity, and job security?

Best Employer for Income, Opportunity, and Job Security <i>[Asked of respondents who are in Sample A]</i>	TOTAL N=500	OLDER N=392	YOUNGER N=158
The government, including the military and the public schools	28%	29%	22%
A large company	25%	26%	23%
Owning your own business	25%	23%	31%
A small business	13%	13%	14%
A non-profit	4%	3%	7%
Don't know / refused	5%	5%	3%

35. Which of the following industries do you think will create the most jobs over the next 10 years?

Industry with Most Job Growth <i>[Asked of respondents who are in Sample B]</i>	TOTAL N=500	OLDER N=393	YOUNGER N=157
Technology	39%	36%	46%
Health care	29%	33%	16%
Energy production	11%	11%	14%
Manufacturing	6%	6%	7%
Education	5%	5%	6%
Retail	3%	3%	5%
Professional services like lawyers and consultants	2%	1%	6%
Don't know / refused	4%	5%	1%



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For people working in today's economy, how important is each of the following to a successful career?

Items Important for Successful Career		IMPORTANT	NOT IMPORTANT	Very Impt	Smwmt Impt	Not Very Impt	Not At All Impt	DK/ Ref
37. [ALL] Having a detailed understanding of how to use computer technology	TOTAL (N=1,000)	97%	2%	83%	14%	1%	1%	1%
	OLDER (N=785)	97%	2%	85%	12%	1%	1%	1%
	YOUNGER (N=315)	98%	2%	77%	21%	1%	*	*
45. [SAMPLE B] Being able to work with people from many different backgrounds	TOTAL (N=500)	94%	5%	79%	15%	4%	2%	1%
	OLDER (N=393)	94%	5%	79%	16%	3%	2%	1%
	YOUNGER (N=157)	94%	6%	82%	12%	5%	1%	0%
48. [SAMPLE B] Keeping your skills current through training after completing formal education	TOTAL (N=500)	98%	2%	79%	19%	2%	0%	1%
	OLDER (N=393)	98%	2%	79%	19%	2%	0%	1%
	YOUNGER (N=157)	97%	2%	79%	18%	2%	0%	1%
49. [SAMPLE B] Having good family connections	TOTAL (N=500)	87%	12%	61%	26%	9%	3%	1%
	OLDER (N=393)	86%	13%	61%	25%	10%	3%	1%
	YOUNGER (N=157)	92%	8%	59%	33%	7%	1%	1%
36. [ALL] Having a four year degree	TOTAL (N=1,000)	86%	13%	54%	33%	10%	3%	1%
	OLDER (N=785)	86%	13%	53%	33%	10%	3%	1%
	YOUNGER (N=315)	87%	12%	55%	32%	10%	2%	1%
38. [ALL] Being willing to work long hours	TOTAL (N=1,000)	89%	10%	49%	39%	7%	3%	1%
	OLDER (N=785)	89%	9%	51%	38%	6%	3%	2%
	YOUNGER (N=315)	88%	12%	41%	47%	10%	2%	*
46. [SAMPLE B] Being willing to switch to new jobs and occupations	TOTAL (N=500)	88%	9%	47%	41%	6%	3%	2%
	OLDER (N=393)	88%	10%	48%	40%	6%	4%	2%
	YOUNGER (N=157)	89%	9%	42%	47%	7%	2%	2%
43. [SAMPLE A] Being able to create your own job	TOTAL (N=500)	79%	18%	44%	35%	12%	6%	3%
	OLDER (N=392)	79%	18%	45%	34%	11%	7%	3%
	YOUNGER (N=158)	78%	21%	40%	39%	19%	2%	1%
39. [ALL] Becoming well known in your field and/or your community	TOTAL (N=1,000)	80%	19%	42%	37%	15%	5%	1%
	OLDER (N=785)	78%	21%	41%	37%	15%	5%	2%
	YOUNGER (N=315)	87%	13%	47%	39%	12%	2%	0%

Continued on next page



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<i>Continued from previous page</i>		IMPORTANT	NOT IMPORTANT	Very Impt	Smwt Impt	Not Very Impt	Not At All Impt	DK/ Ref
40. [SAMPLE A] Knowing a foreign language	TOTAL (N=500)	80%	19%	40%	41%	13%	7%	*
	OLDER (N=392)	80%	20%	40%	40%	13%	7%	*
	YOUNGER (N=158)	83%	17%	36%	47%	13%	4%	0%
42. [SAMPLE A] Keeping up on current trends in culture	TOTAL (N=500)	75%	24%	37%	38%	15%	9%	1%
	OLDER (N=392)	75%	24%	38%	37%	15%	9%	1%
	YOUNGER (N=158)	73%	26%	34%	39%	13%	13%	1%
44. [SAMPLE A] Having volunteer experience	TOTAL (N=500)	78%	20%	36%	42%	14%	5%	2%
	OLDER (N=392)	79%	19%	36%	42%	13%	6%	2%
	YOUNGER (N=158)	74%	25%	34%	41%	20%	5%	1%
41. [SAMPLE A] Being willing to relocate to new cities	TOTAL (N=500)	72%	26%	30%	42%	17%	9%	2%
	OLDER (N=392)	74%	23%	32%	42%	14%	10%	3%
	YOUNGER (N=158)	67%	33%	22%	45%	28%	5%	0%
47. [SAMPLE B] Mastering social media	TOTAL (N=500)	68%	29%	30%	38%	17%	13%	3%
	OLDER (N=393)	70%	27%	31%	38%	15%	12%	3%
	YOUNGER (N=157)	61%	38%	22%	38%	24%	14%	1%

50./51. **OLDER:** Regardless of which path you chose in your working life, do you think you would have been better off if you:

YOUNGER: Looking ahead to your working life, do you think you are more likely to achieve your career goals if you:

Same or Different Industry For Best Career Path <i>[Asked of respondent who are in Sample A]</i>	TOTAL N=500	OLDER N=392	YOUNGER N=158
OLDER: Mostly worked in the same type of industry or occupation YOUNGER: Mostly work in the same type of industry or occupation	55%	55%	56%
OLDER: Worked in different types of industries or occupations YOUNGER: Work in different types of industries or occupations	39%	37%	41%
Don't know / refused	6%	7%	4%



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52./53. **OLDER:** Regardless of which path you chose in your working life, do you think you would have been better off if you:

YOUNGER: What do you think will result in the best possible career?

One or Numerous Employers For Best Career Path <i>[Asked of respondent who are in Sample B]</i>	TOTAL N=500	OLDER N=393	YOUNGER N=157
OLDER: Worked most of your career for a single employer YOUNGER: Working most of my life for a single employer	52%	53%	47%
OLDER: Worked for a number of different employers YOUNGER: Regularly changing employers in search of better opportunities	40%	38%	49%
Don't know / refused	8%	9%	4%

54. Do you think that going back full-time for additional education after being in the workforce...?

Returning to School Full-Time	TOTAL	OLDER	YOUNGER
Is ultimately helpful because it gives you additional skills and credentials	77%	76%	81%
Is ultimately harmful because you lose time and experience on the job	15%	15%	15%
Don't know / refused	8%	9%	4%

55. What is the ideal age for someone to retire and completely stop working?

Ideal Age to Retire	TOTAL	OLDER	YOUNGER
Before 60	16%	15%	21%
60-65	42%	42%	43%
65-70	24%	25%	22%
70+	7%	7%	9%
Never	6%	7%	2%
Don't know / refused	5%	5%	2%



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56. At what age do you expect you will be able to retire and completely stop working?

Expected Personal Retirement Age <i>[Asked of respondents who are not retired]</i>	TOTAL N=792	OLDER N=584	YOUNGER N=312
Before 60	15%	14%	21%
60-65	29%	27%	33%
65-70	20%	20%	20%
70+	17%	18%	14%
I don't expect to ever retire	13%	14%	9%
Don't know / refused	6%	7%	3%

Changing topics again to housing...

57. Generally speaking, do you see home ownership as...?

Home Ownership Decision	TOTAL	OLDER	YOUNGER
A smart and achievable long-term financial decision	72%	72%	69%
A smart but unachievable long-term financial decision	13%	12%	18%
Too much risk and too big of a commitment	12%	13%	11%
Don't know / refused	3%	3%	2%



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58. **OLDER:** When thinking about places to live, which of the following TWO options would you be willing to pay more for if you were starting out today?
YOUNGER: When thinking about places to live, which of the following TWO options would you be willing to pay more for?

Top Two Options For Housing	TOTAL	OLDER	YOUNGER
Safe neighborhood	49%	50%	44%
Good schools	32%	30%	36%
Privacy and quiet	24%	24%	22%
A short commute to work	24%	24%	23%
More outside land	17%	15%	23%
Walkability and public transportation	16%	15%	17%
More inside living space	10%	10%	11%
Close shopping and entertainment	8%	9%	7%
New, modern construction	6%	6%	5%
Don't know / refused	1%	1%	1%

59. When it comes to what is best for your career and your family life, do you think it would be better...?

Stay in Community vs. Moving	TOTAL	OLDER	YOUNGER
To stay in the community where you currently live for a long time	64%	67%	49%
To move to a different part of the country	32%	28%	50%
Don't know / refused	5%	6%	2%



Heartland Monitor Poll XXIII

Now, let's talk about community environment...

OLDER: If you were starting out today and looking for a place to settle down, how appealing would each of the following be for you?

YOUNGER: When thinking about where you'd like to ultimately settle down, how appealing would each of the following be for you?

A place with...?

Appealing Aspects of a Community		APPEALING	NOT APPEALING	Very App	Smwt App	Not Very App	Not At All App	DK/ Ref
60. An active culture of community and volunteerism	TOTAL	85%	14%	47%	38%	8%	6%	1%
	OLDER	85%	14%	44%	40%	8%	7%	1%
	YOUNGER	88%	12%	55%	33%	8%	4%	*
61. New approaches to public education, like charter and magnet schools	TOTAL	70%	27%	37%	33%	15%	12%	3%
	OLDER	70%	27%	38%	32%	15%	12%	4%
	YOUNGER	72%	27%	34%	37%	18%	9%	2%
62. Active partnerships between businesses, the government, and non-profits	TOTAL	71%	26%	32%	39%	13%	13%	3%
	OLDER	69%	28%	31%	38%	14%	14%	3%
	YOUNGER	80%	18%	36%	45%	12%	6%	1%

63. Which would be preferable? A place with...?

Preference of Public Services and Taxes	TOTAL	OLDER	YOUNGER
Less public services and lower taxes	61%	65%	48%
More public services and higher taxes	35%	31%	50%
Don't know / refused	3%	4%	2%

64. Which would be preferable? A place with...?

Preference of Development <i>[Asked of respondents who are in Sample B]</i>	TOTAL N=500	OLDER N=393	YOUNGER N=157
Limits on new development to protect open space	54%	56%	46%
Few restrictions on development to promote economic growth	42%	40%	49%
Don't know / refused	4%	4%	5%



Heartland Monitor Poll XXIII

65. Which would be preferable? A place with...?

Preference of Pay and Pace of Life <i>[Asked of respondents who are in Sample A]</i>	TOTAL N=500	OLDER N=392	YOUNGER N=158
Lower paying jobs but a slower, more relaxed pace of life	55%	56%	47%
Higher paying jobs but a faster, more hectic pace of life	41%	40%	50%
Don't know / refused	4%	4%	4%

66. Which would be preferable? A place where you...?

Preference of Transportation	TOTAL	OLDER	YOUNGER
Live in a walkable location with reliable public transportation and less need for a car	50%	50%	52%
Have to rely mostly on your car for transportation	49%	49%	47%
Don't know / refused	1%	1%	1%

Switching to the topic of marriage now...

67. What is the ideal age to get married?

Ideal Age to Marry	TOTAL	OLDER	YOUNGER
Before 25	14%	14%	14%
25-30	64%	63%	65%
31-40	12%	12%	12%
40+	2%	2%	1%
Never	3%	3%	4%
Don't know / refused	5%	5%	4%



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68. How old were you when you first got married?

Personal Age When First Married <i>[Asked of respondents who are married, divorced, separated, or widowed]</i>	TOTAL N=646	OLDER N=595	YOUNGER N=51
Before 25	59%	58%	88%
25-30	27%	29%	8%
31-40	9%	9%	0%
40+	2%	2%	0%
Don't know / refused	2%	2%	4%
Mean Age	24.0	24.2	21.6

69. Do you see marriage as...?

Institution of Marriage	TOTAL	OLDER	YOUNGER
A still-relevant institution that allows people to live a more happy and successful life	74%	75%	67%
An outdated institution that is no longer necessary to live a happy and successful life	21%	20%	28%
Don't know / refused	5%	5%	6%

70. Which do you agree with more?

Finances and Marriage	TOTAL	OLDER	YOUNGER
People should wait to get married until they are financially secure	58%	55%	73%
People should get married when they want to and then figure out the finances afterwards	38%	40%	24%
Don't know / refused	4%	5%	2%

71. Which is most important in a spouse?

Important Qualities of A Spouse	TOTAL	OLDER	YOUNGER
Has similar views about time spent between work and family	69%	69%	70%
Has at least as much education as you have	15%	15%	17%
Makes at least as much money as you do	10%	10%	10%
Don't know / refused	6%	6%	3%



Heartland Monitor Poll XXIII

Changing topics one last time, this time to children...

72. What is the ideal age to first have children?

<u>Ideal Age to First Have Children</u>	TOTAL	OLDER	YOUNGER
Before 25	13%	14%	10%
25-30	64%	64%	60%
31-40	15%	13%	23%
40+	*	*	1%
Never	1%	1%	2%
Don't know / refused	6%	7%	4%

73. How old were you when you had your first child?

<u>Personal Age When First Child Born</u> <i>[Asked of respondents who are parents]</i>	TOTAL N=659	OLDER N=611	YOUNGER N=48
Before 25	51%	49%	90%
25-30	30%	31%	7%
31-40	14%	15%	0%
40+	2%	2%	0%
Don't know / refused	3%	3%	3%
Mean Age	24.9	25.1	20.0

74. Do you believe it is necessary to have children to have a happy and successful family life?

<u>Children Necessary for Successful Family Life</u>	TOTAL	OLDER	YOUNGER
Yes	33%	33%	32%
No	64%	64%	66%
Don't know / refused	3%	3%	2%



Heartland Monitor Poll XXIII

75. If you were raising young children today, which of the following would be better for your family?

Childcare Preference	TOTAL	OLDER	YOUNGER
Having one parent working at a job and one parent providing child care	53%	55%	44%
Having two parents working at a job and some combination of school and childcare	43%	41%	51%
Don't know / refused	5%	4%	5%

76. Which do you agree with more?

Finances and Children	TOTAL	OLDER	YOUNGER
People should wait to have children until they are financially secure	71%	67%	86%
People should have children when they want to and then figure out the finances afterwards	25%	28%	13%
Don't know / refused	4%	5%	1%



Heartland Monitor Poll XXIII

DEMOGRAPHICS

A. Region

Region	TOTAL	OLDER	YOUNGER
Northeast	11%	12%	10%
Mid-Atlantic	13%	12%	14%
Upper Midwest	18%	17%	19%
Great Plains	8%	8%	7%
Deep South	21%	22%	20%
Outer South	8%	8%	7%
Mountain	6%	6%	5%
Pacific	16%	15%	18%

B. Census Regions

Census Regions	TOTAL	OLDER	YOUNGER
Northeast	20%	20%	19%
South	34%	34%	33%
Midwest	24%	24%	25%
West	22%	21%	23%

C. Gender

Gender	TOTAL	OLDER	YOUNGER
Male	49%	49%	51%
Female	51%	51%	49%



Heartland Monitor Poll XXIII

DX. Age

Age	TOTAL	OLDER	YOUNGER
18 – 24	13%	--	67%
25 – 29	9%	4%	33%
30 – 39	17%	21%	--
40 – 49	19%	23%	--
50 – 59	18%	22%	--
60 – 64	7%	9%	--
65+	17%	21%	--

E. Which of the following best describes your current relationship status? Are you...?

Marital Status	TOTAL	OLDER	YOUNGER
Single and never married	27%	17%	68%
Married	47%	55%	14%
Not married but living together with a partner	7%	6%	13%
Divorced	9%	11%	2%
Separated	2%	2%	*
Widowed	7%	8%	*
Don't know / refused	2%	1%	3%

F. Thinking about children, which of the following describes you?

Children	TOTAL	OLDER	YOUNGER
Parents (multiple responses accepted)	66%	78%	15%
I have school-age children	29%	32%	15%
I have adult children age 18 or older	44%	54%	*
Non-Parents	32%	21%	81%
I have no children but hope to one day	19%	8%	64%
I have no children and no plans to have any	14%	12%	18%
Don't know / refused	2%	2%	4%



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G. Which of the following best describes your current employment status?

Employment Status	TOTAL	OLDER	YOUNGER
Employed full-time	44%	45%	43%
Employed part-time	10%	8%	19%
Retired	21%	26%	1%
Student	6%	2%	22%
Homemaker	6%	6%	2%
Unemployed and looking for work	6%	6%	9%
Unemployed but not looking for work	3%	3%	2%
Don't know / refused	4%	4%	2%

H. What is the last grade of formal education you have completed?

Education	TOTAL	OLDER	YOUNGER
Less than high school	4%	4%	4%
High school graduate	18%	17%	22%
Some college/vocational school	32%	31%	40%
College graduate	27%	28%	25%
Post graduate	17%	18%	8%
Don't know / refused	2%	2%	1%

I. Which of the following applies to the education level of your parents?

Parent's Education	TOTAL	OLDER	YOUNGER
Both have at least a college degree	19%	17%	28%
Only one has a college degree	23%	21%	33%
Neither has a college degree	54%	58%	36%
Don't know / refused	4%	4%	2%



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J. Do you currently have student loan debt?

Student Loans <i>[Asked of respondents who attended some college or more]</i>	TOTAL N=757	OLDER N=603	YOUNGER N=229
Yes	27%	20%	55%
No	73%	79%	44%
Don't know / refused	*	*	1%

K. What is your main ethnic or racial background?

Race/Ethnicity	TOTAL	OLDER	YOUNGER
White or Caucasian	67%	70%	55%
Hispanic or Latino	12%	10%	18%
African-American or Black	12%	12%	17%
Asian-American or Asian	2%	2%	4%
Native American	1%	1%	*
Other	3%	3%	4%
Don't know / refused	3%	3%	2%

L. And, do you think of yourself as a Republican, a Democrat, an Independent, or something else?

Party Affiliation	TOTAL	OLDER	YOUNGER
Republican	19%	20%	13%
Democrat	27%	27%	30%
Total Independent / Other	47%	47%	50%
Independent	27%	28%	27%
Something Else	17%	16%	19%
Other	3%	3%	4%
Don't know / refused	6%	6%	7%



Heartland Monitor Poll XXIII

M. People are often classified in different economic categories. Do you consider yourself to be...?

Economic Status	TOTAL	OLDER	YOUNGER
Upper Class	2%	2%	1%
Upper Middle Class	14%	15%	11%
Middle Class	45%	45%	46%
Lower Middle Class	25%	24%	30%
Lower Class	9%	9%	9%
Don't know / refused	5%	6%	2%

N. Please tell me which of the following categories best applies to your total annual household income?

Annual Household Income	TOTAL	OLDER	YOUNGER
Less than \$15,000	10%	9%	15%
\$15,000 to less than \$30,000	14%	13%	20%
\$30,000 to less than \$50,000	20%	21%	19%
\$50,000 to less than \$75,000	19%	19%	20%
\$75,000 to less than \$100,000	11%	11%	10%
\$100,000 to less than \$200,000	14%	16%	7%
\$200,000 or more	3%	4%	2%
Don't know / refused	9%	9%	7%

O. Which of these items describe your current job?

Current Job Description <i>[Asked of respondents with full-time employment]</i>	TOTAL N=442	OLDER N=351	YOUNGER N=135
Requires professional skills or knowledge	85%	87%	77%
Provides benefits	77%	79%	73%
Supervise lower-level staff members	61%	61%	64%
Part of a long-term career path	81%	84%	71%
Don't know / refused	4%	3%	3%



Heartland Monitor Poll XXIII

P. Which most accurately describes your current living situation?

Current Living Situation	TOTAL	OLDER	YOUNGER
I rent my home	34%	28%	60%
I own my home, but pay a mortgage	32%	36%	17%
I have paid off my mortgage and own my home fully	24%	29%	7%
Other/ don't know / refused	9%	7%	17%

Q. Which most accurately describes who lives at your residences?

Current Living Situation – Residents <i>[Asked to “younger audience” who rent]</i>	TOTAL N=116	YOUNGER N=189
Parents, siblings, or other family members	36%	34%
Spouse or significant other	30%	31%
Unrelated roommates	17%	18%
Live alone	15%	16%
Don't know / refused	1%	1%