



Heartland Monitor Poll XVI

ALLSTATE/NATIONAL JOURNAL HEARTLAND MONITOR POLL XVI

National Sample of 1,000 ADULTS AGE 18+

With a Breakout of 464 Self-Identified Middle Class

(Sample Margin of Error For 1,000 Respondents = $\pm 3.1\%$ in 95 out of 100 cases)

Conducted April 5-9, 2013 Via Landline and Cell Phone

1. 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?

<u>Direction of Country</u>	Total	Middle Class
Right direction	29%	32%
Wrong track	60%	58%
Neither	5%	5%
Don't know / refused	6%	5%

<u>Direction of Country</u> (Trend Data Among Total Sample)	4/09	7/09	9/09	1/10	4/10	8/10	12/10
Right direction	47%	38%	38%	34%	34%	27%	30%
Wrong track	42%	50%	50%	55%	54%	62%	60%
Neither	2%	3%	4%	4%	4%	6%	4%
Don't know / refused	9%	9%	8%	6%	8%	4%	6%

<u>Direction of Country</u> (Trend Data Among Total Sample)	3/11	5/11	10/11	12/11	3/12	5/12	9/12	11/12	4/13
Right direction	26%	28%	20%	20%	30%	33%	35%	41%	29%
Wrong track	60%	58%	70%	70%	60%	57%	56%	51%	60%
Neither	6%	4%	4%	5%	3%	3%	3%	3%	5%
Don't know / refused	8%	10%	6%	5%	7%	7%	6%	5%	6%



Heartland Monitor Poll XVI

And now thinking about things in Washington, D.C...

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	Total	Middle Class
Strongly approve	25%	26%
Somewhat approve	21%	19%
TOTAL APPROVE	46%	45%
Somewhat disapprove	11%	9%
Strongly disapprove	38%	41%
TOTAL DISAPPROVE	49%	50%
Don't know / refused	4%	5%

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10
Strongly approve	38%	32%	31%	26%	26%	25%	26%
Somewhat approve	23%	24%	21%	21%	22%	21%	22%
TOTAL APPROVE	61%	56%	52%	47%	48%	46%	48%
Somewhat disapprove	8%	9%	11%	13%	11%	10%	12%
Strongly disapprove	20%	27%	29%	32%	35%	39%	35%
TOTAL DISAPPROVE	28%	36%	40%	45%	46%	49%	46%
Don't know / refused	11%	9%	8%	8%	7%	4%	6%

Obama Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	3/11	5/11	10/11	12/11	3/12	5/12	9/12	11/12	4/13
Strongly approve	24%	27%	24%	22%	25%	26%	29%	32%	25%
Somewhat approve	25%	24%	20%	22%	27%	21%	21%	22%	21%
TOTAL APPROVE	49%	51%	44%	44%	51%	47%	49%	54%	46%
Somewhat disapprove	14%	13%	11%	12%	12%	12%	8%	9%	11%
Strongly disapprove	30%	28%	39%	37%	32%	36%	37%	34%	38%
TOTAL DISAPPROVE	44%	41%	50%	49%	45%	48%	45%	42%	49%
Don't know / refused	8%	8%	6%	7%	5%	6%	5%	4%	4%



Heartland Monitor Poll XVI

3. Do you approve or disapprove of the way Congress is handling its job? [IF APPROVE/DISAPPROVE, ASKED:] Do you approve/disapprove strongly or somewhat?

Congressional Job Approval/Disapproval	Total	Middle Class
Strongly approve	3%	3%
Somewhat approve	14%	14%
TOTAL APPROVE	17%	16%
Somewhat disapprove	21%	21%
Strongly disapprove	56%	55%
TOTAL DISAPPROVE	76%	76%
Don't know / refused	7%	7%

Congressional Job Approval/Disapproval <i>(Trend Data Among Total Sample)</i>	11/12	4/13
Strongly approve	4%	3%
Somewhat approve	17%	14%
TOTAL APPROVE	21%	17%
Somewhat disapprove	20%	21%
Strongly disapprove	52%	56%
TOTAL DISAPPROVE	72%	76%
Don't know / refused	8%	7%



Heartland Monitor Poll XVI

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

Obama Administration's Actions	Total	Middle Class
Increase opportunity for people like you to get ahead	29%	29%
Decrease opportunity for people like you to get ahead	43%	45%
Have no impact	21%	21%
Don't know / refused	7%	6%

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

Obama Administration's Actions <i>(Trend Data Among Total Sample)</i>	3/11	5/11	10/11	12/11	3/12	5/12	9/12	11/12	4/13
Increase opportunity for people like you to get ahead	31%	29%	31%	28%	31%	32%	36%	36%	29%
Decrease opportunity for people like you to get ahead	34%	32%	37%	37%	34%	34%	36%	34%	43%
Have no impact	30%	31%	26%	29%	29%	29%	21%	26%	21%
Don't know / refused	5%	7%	5%	6%	5%	5%	6%	5%	7%



Heartland Monitor Poll XVI

5. And, who do you trust more to develop solutions to the country's economic challenges?

Trust to Develop Solutions	Total	Middle Class
President Obama	41%	41%
Republicans in Congress	33%	33%
Both	1%	1%
Neither	19%	20%
Don't know / refused	5%	5%

Trust to Develop Solutions <i>(Trend Data Among Total Sample)</i>	4/09	7/09	9/09	1/10	4/10	8/10	12/10
President Obama	55%	46%	48%	41%	39%	42%	42%
Republicans in Congress	26%	28%	27%	33%	32%	37%	36%
Both	3%	2%	3%	2%	2%	3%	3%
Neither	12%	17%	16%	19%	19%	14%	15%
Don't know / refused	5%	7%	6%	5%	8%	5%	4%

Trust to Develop Solutions <i>(Trend Data Among Total Sample)</i>	3/11	5/11	10/11	12/11	3/12	5/12	11/12	4/13
President Obama	40%	40%	40%	39%	44%	42%	48%	41%
Republicans in Congress	36%	37%	33%	38%	36%	39%	32%	33%
Both	2%	2%	2%	2%	1%	1%	3%	1%
Neither	15%	14%	20%	16%	13%	13%	13%	19%
Don't know / refused	8%	8%	5%	5%	6%	4%	4%	5%



Heartland Monitor Poll XVI

6. And, in your opinion did President Obama's economic policies...

Obama Economic Policies Over the Years	Total	Middle Class
Run up a record federal deficit while failing to significantly improve the economy	47%	48%
Helped to avoid an even worse economic crisis, and are fueling economic recovery	40%	39%
Don't know / refused	13%	13%

**Previous Question Wording and Data:*

And, in your opinion did President Obama's economic policies...

Obama Economic Policies Over the Past Year <i>(Trend Data among Total Sample)</i>	9/09*	1/10*	4/10*	8/10*	10/11^	3/12^	5/12^	9/12^	11/12
Run up a record federal deficit while failing to end the recession or slow the record pace of job losses.	43%	46%	46%	48%	48%	44%	46%	44%	44%
Help avoid an even worse economic crisis, and are laying the foundation for our eventual economic recovery.	43%	43%	42%	39%	43%	45%	45%	46%	47%
Don't know / refused	14%	11%	11%	12%	9%	11%	10%	10%	9%

**And, in your opinion did President Obama's economic policies over the last 12 months...*

^And, in your opinion did President Obama's economic policies over the past few years...



Heartland Monitor Poll XVI

7. And, in general, over the next 12 months, do you think the economy, overall will...

Change in Economy	Total	Middle Class
Improve	34%	38%
Stay the same	28%	26%
Become worse	35%	34%
Don't know / refused	3%	2%

Change in Economy <i>(Trend Data Among Total Sample)</i>	11/12	4/13
Improve	44%	34%
Stay the same	22%	28%
Become worse	31%	35%
Don't know / refused	3%	3%

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

Change in Personal Financial Situation	Total	Middle Class
Improve	36%	37%
Stay the same	40%	41%
Become worse	22%	21%
Don't know / refused	2%	1%

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	11/12	4/13
Improve	37%	30%	35%	38%	44%	41%	44%	45%	39%	36%
Stay the same	41%	42%	39%	46%	38%	43%	41%	35%	36%	40%
Become worse	20%	25%	23%	14%	14%	13%	12%	13%	22%	22%
Don't know / refused	3%	3%	3%	2%	4%	3%	4%	7%	2%	2%



Heartland Monitor Poll XVI

9. Now, which of the following comes CLOSEST to your view regarding the proper role of government in the economy?

Proper Role of Government in the Economy	Total	Middle Class
In the current economic environment, government is not the solution to our economic problems; government is the problem	37%	40%
I would like to see government play an active role in the economy to ensure it benefits people like me, but I am not sure that I can trust government to do this effectively	31%	29%
In the current economic environment, the government must play an active role in regulating the marketplace and ensuring that the economy benefits people like me	27%	27%
Don't know / refused	4%	4%

Proper Role of Government in the Economy (Trend Data among Total Sample)	1/10	4/10	8/10	5/11	10/11	5/12	9/12	11/12	4/13
In the current economic environment, government is not the solution to our economic problems; government is the problem.	35%	33%	35%	36%	40%	38%	38%	38%	37%
I would like to see government play an active role in the economy to ensure it benefits people like me, but I am not sure that I can trust government to do this effectively.	33%	28%	33%	34%	29%	31%	27%	28%	31%
In the current economic environment, the government must play an active role in regulating the marketplace and ensuring that the economy benefits people like me.	29%	32%	28%	27%	27%	27%	29%	31%	27%
Don't know / refused	3%	7%	3%	3%	4%	3%	5%	4%	4%

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

Your Class	Total	Middle Class
Upper class	2%	--
Upper middle class	12%	--
Middle class	46%	100%
Lower middle class	26%	--
Lower class	12%	--
Don't know / refused	1%	--



Heartland Monitor Poll XVI

11. If you had to choose just one factor in your life that makes you [Q10 RESPONSE], what would that be?

Factor That Most Decides Your Class	Total	Middle Class
<u>INCOME / WAGES</u>	<u>57%</u>	<u>54%</u>
Income (Non-specific)	24%	26%
Economics / financial situation / money	12%	9%
Middle income / average income	5%	10%
Good income / financially stable / have disposable income / comfortable	5%	5%
Low income / paycheck-to-paycheck	5%	1%
Don't make enough / Can't make ends meet	4%	2%
Family money / get money from family	2%	1%
One income family / single parent	1%	1%
<u>EMPLOYMENT</u>	<u>21%</u>	<u>19%</u>
Job / employment / steady job / able to work	12%	16%
Unemployed / jobless	4%	*
Retired / fixed income / receive social security	3%	2%
Disabled / health problems / medical bills	2%	1%
<u>LIFESTYLE</u>	<u>11%</u>	<u>13%</u>
Lifestyle / standard of living / way I live	4%	6%
Community / area where we live / neighborhood	3%	3%
Cost of living / expenses	3%	2%
Can pay my bills	2%	3%
<u>ASSETS / DEBTS</u>	<u>8%</u>	<u>12%</u>
Own a home	4%	8%
Savings / investments / assets	3%	3%
Debt / amount of debt / debt to income ratio / no debt	1%	2%
<u>OTHER MENTIONS</u>	<u>11%</u>	<u>10%</u>
Education / college education	7%	7%
Tax rates	2%	1%
Hard work / worked hard whole life	2%	2%
Other	2%	1%
None / no reason	*	*
Don't know / refused	6%	8%



Heartland Monitor Poll XVI

12. And, when your parents were your age, were they...

Parents' Class	Total	Middle Class
Upper class	2%	2%
Upper middle class	14%	14%
Middle class	38%	41%
Lower middle class	24%	28%
Lower class	17%	11%
Don't know / refused	4%	4%

13. **[ASKED AMONG RESPONDENTS WITH CHILDREN, TOTAL: N = 721 / MIDDLE CLASS: N = 344]** When your children are your age, do you expect they will be...

Children's Class	Total	Middle Class
Upper class	11%	8%
Upper middle class	31%	33%
Middle class	36%	41%
Lower middle class	10%	8%
Lower class	6%	4%
Don't know / refused	5%	6%

14. Have you, yourself ever been in a higher or lower economic class than you are today?

Your Class Movement	Total	Middle Class
Yes, higher economic class	27%	19%
Yes, lower economic class	30%	32%
No, have always been in the same economic class	41%	48%
Don't know / refused	1%	2%



Heartland Monitor Poll XVI

15. And, how concerned are you about falling out of your current economic class over the next few years? Are you...

Concern Over Falling Out of Current Class	Total	Middle Class
Very concerned	28%	25%
Somewhat concerned	31%	35%
TOTAL CONCERNED	59%	59%
Not very concerned	21%	21%
Not at all concerned	19%	19%
TOTAL NOT CONCERNED	40%	40%
Don't know / refused	1%	*

16. And, which one of the following would put you most at risk of falling out of your current economic class?

Greatest Risk For Falling Out of Current Class	Total	Middle Class
Losing a job or income source	52%	52%
Unexpected illness or injury in your family	25%	28%
A death in the family	7%	5%
Severe damage to your home or property	4%	3%
A separation or divorce	3%	3%
Don't know / refused	9%	9%

17. Which of the following would be the most important action you could take to ensure that you don't fall out of your current economic class?

Most Important Action to Ensure Not Falling Out of Current Class	Total	Middle Class
Spending wisely and saving and investing for the future	33%	35%
Paying off debt and not taking on new debt	22%	22%
Continuing to work hard	14%	16%
Gaining new skills and education	14%	12%
Improving or maintaining your health	12%	11%
Don't know / refused	5%	5%



Heartland Monitor Poll XVI

18. And, how likely is it that you will be in a higher class at some point in your life?

Likelihood of Moving Up in Class	Total	Middle Class
Very likely	20%	19%
Somewhat likely	36%	38%
TOTAL LIKELY	56%	56%
Somewhat unlikely	21%	22%
Very unlikely	21%	20%
TOTAL UNLIKELY	42%	42%
Don't know / refused	2%	1%

Now, thinking broadly about the Middle Class in the United States today...

19. Which of the following do you think best indicates whether someone is part of the Middle Class?

Best Indicator of Middle Class	Total	Middle Class
Having long-term financial security by staying out of debt, balancing spending with income and saving for the future	38%	38%
Earning enough money to afford things like a house and a car and education for yourself or your dependents	34%	34%
Having a steady income and being able to afford non-necessities like dining out, leisure activities and annual family vacations	21%	21%
All of the above	4%	6%
Don't know / refused	2%	1%

20. In general, which would you say is the more accurate definition of being Middle Class today?

Better Definition of Middle Class	Total	Middle Class
Having the opportunity for financial and professional growth, buying a home, and saving and investing for the future	43%	40%
Having the ability to keep up with expenses and hold a steady job while not falling behind or taking on too much debt	54%	56%
Don't know / refused	3%	3%



Heartland Monitor Poll XVI

Now, in the United States today, please tell me if each of the following is realistic for...

Realistic Financial Goals and Characteristics <i>(Among Total Sample)</i>	Almost Anyone	The Middle Class and Up	Only the Upper Class	DK / Ref
21. Owning a home	23%	61%	14%	2%
22. Being able to pay for children's college education	12%	37%	49%	2%
23. Being able to save enough to retire comfortably	15%	37%	45%	3%
24. Being able to afford taking a vacation every year [SAMPLE B, TOTAL: N = 510, MOE = ±4.34%]	16%	44%	38%	2%
25. Being able to pay bills without accumulating debt	28%	44%	26%	2%
26. Receiving regular income increases	29%	33%	33%	5%
27. Being able to balance work with personal and family time	40%	43%	14%	3%
28. Being able to afford dining out, entertainment, and hobbies [SAMPLE A, TOTAL: N = 490, MOE = ±4.43%]	29%	51%	19%	1%
29. Having job security	31%	33%	27%	9%
30. Being able to afford quality health care	21%	44%	31%	4%
31. Having enough money to be able to deal with a health emergency or a job loss	17%	34%	46%	3%

Realistic Financial Goals and Characteristics <i>(Among Middle Class)</i>	Almost Anyone	The Middle Class and Up	Only the Upper Class	DK / Ref
21. Owning a home	26%	63%	10%	2%
22. Being able to pay for children's college education	14%	38%	46%	2%
23. Being able to save enough to retire comfortably	18%	39%	40%	3%
24. Being able to afford taking a vacation every year [SAMPLE B, MIDDLE CLASS: N = 234, MOE = ±6.41%]	18%	49%	32%	2%
25. Being able to pay bills without accumulating debt	28%	45%	25%	2%
26. Receiving regular income increases	31%	31%	31%	6%
27. Being able to balance work with personal and family time	41%	44%	12%	3%
28. Being able to afford dining out, entertainment, and hobbies [SAMPLE A, MIDDLE CLASS: N = 230, MOE = ±6.46%]	30%	51%	18%	1%
29. Having job security	31%	38%	23%	9%
30. Being able to afford quality health care	23%	46%	27%	5%
31. Having enough money to be able to deal with a health emergency or a job loss	19%	35%	43%	3%



Heartland Monitor Poll XVI

32. Thinking about the typical American family today. What do you think their **total annual household income** would need to be in order for them to be considered Middle Class?

Total Annual Salary of Middle Class Family	Total	Middle Class
Less than \$50,000	20%	19%
\$50,000 – \$74,999	40%	42%
\$75,000 – \$99,999	16%	16%
\$100,000+	15%	13%
Don't know / refused	9%	10%

33. Over the past few years, which do you think is greater?

American Moving In / Out of Middle Class	Total	Middle Class
The number of Americans who have earned or worked their way into the Middle Class	11%	12%
The number of Americans who have fallen out of the Middle Class because of the economy	85%	83%
About equal	1%	1%
Don't know / refused	4%	4%

Y1. And, what do you think would do the most to help people stay in or earn their way into the Middle Class?

Most Effective Means of Keeping People in Middle Class	Total	Middle Class
Attaining a higher level of education	50%	51%
Working as hard as possible	30%	29%
Starting a business	12%	12%
Don't know / refused	8%	8%

And, compared to the Middle Class in your parents' generation, do you think the Middle Class in the United States today has more, less, or about the same...

Middle Class Compared to Previous Generation (Among Total Sample)	More	About the Same	Less	DK / Ref
34. Opportunity to get ahead	26%	21%	52%	2%
35. Job and financial security	16%	17%	65%	2%
36. Expendable income after paying for expenses	20%	18%	60%	3%

Middle Class Compared to Previous Generation (Among Middle Class)	More	About the Same	Less	DK / Ref
34. Opportunity to get ahead	31%	22%	45%	2%
35. Job and financial security	18%	18%	62%	2%
36. Expendable income after paying for expenses	21%	19%	56%	3%



Heartland Monitor Poll XVI

In your opinion, are the actions and policies of the following people and groups making things better or worse for Middle Class Americans? Or are they having no impact either way? The (first/next) one is...

Effect of Group's Actions and Policies on Middle Class <i>(Among Total Sample)</i>	Better	No Impact	Worse	DK / Ref
37. President Obama	36%	16%	45%	4%
38. Congress [SAMPLE A, TOTAL: N = 490, MOE = ±4.43%]	8%	21%	64%	6%
39. The Member of Congress from your district [SAMPLE B, TOTAL: N = 510, MOE = ±4.34%]	30%	31%	26%	13%
40. CEOs of major U.S. corporations	15%	23%	54%	8%
41. Business owners in your area	49%	29%	16%	7%
42. Major financial institutions [SAMPLE A, TOTAL: N = 490, MOE = ±4.43%]	13%	25%	55%	7%
43. Republican elected officials [SAMPLE B, TOTAL: N = 510, MOE = ±4.34%]	17%	30%	46%	8%
44. Democratic elected officials [SAMPLE B, TOTAL: N = 510, MOE = ±4.34%]	28%	25%	40%	7%

Effect of Group's Actions and Policies on Middle Class <i>(Among Middle Class)</i>	Better	No Impact	Worse	DK / Ref
37. President Obama	35%	15%	47%	4%
38. Congress [SAMPLE A, MIDDLE CLASS: N = 230, MOE = ±6.46%]	8%	22%	66%	5%
39. The Member of Congress from your district [SAMPLE B, MIDDLE CLASS: N = 234, MOE = ±6.41%]	30%	32%	23%	15%
40. CEOs of major U.S. corporations	16%	22%	52%	9%
41. Business owners in your area	52%	28%	12%	7%
42. Major financial institutions [SAMPLE A, MIDDLE CLASS: N = 230, MOE = ±6.46%]	14%	25%	52%	9%
43. Republican elected officials [SAMPLE B, MIDDLE CLASS: N = 234, MOE = ±6.41%]	17%	33%	43%	7%
44. Democratic elected officials [SAMPLE B, MIDDLE CLASS: N = 234, MOE = ±6.41%]	26%	23%	43%	8%

45. And, which policies do you think elected officials should pursue to improve the economic situation of the Middle Class?

Policies Elected Officials Should Pursue to Improve Middle Class	Total	Middle Class
Policies that increase overall economic growth in order to help create more jobs and opportunity	55%	60%
Policies that make it easier for people to afford daily expenses, health care, education and retirement	38%	33%
Don't know / refused	7%	8%



Heartland Monitor Poll XVI

46. Specifically, which of the following do you believe would do most to improve the economic situation of Middle Class Americans today?

Policy That Will Do Most to Improve Middle Class	Total	Middle Class
Making higher education more affordable and accessible	38%	37%
Making health care more affordable and accessible	26%	25%
Making retirement benefits more secure and reliable	16%	16%
Making home loans and refinancing more affordable and accessible	12%	12%
Don't know / refused	9%	8%

47. And, in general, which do you think is the best way for the private sector to improve the economic situation of the Middle Class?

Best Way For Private Sector to Improve Middle Class	Total	Middle Class
Hiring more people and paying higher wages and better benefits	40%	37%
Investing more in their local communities	20%	20%
Lowering prices for customers and consumers	14%	13%
Being more involved in the policymaking process	13%	16%
Improving the products and services they offer	7%	9%
Don't know / refused	6%	5%



Heartland Monitor Poll XVI

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

Personal Financial Situation Rating	Total	Middle Class
Excellent shape	6%	4%
Good shape	40%	52%
EXCELLENT / GOOD SHAPE	46%	56%
Only fair shape	39%	38%
Poor shape	15%	5%
ONLY FAIR / POOR SHAPE	54%	43%
Don't know / refused	1%	1%

Personal Financial Situation Rating <i>(Trend Data among Total Sample)</i>	4/09	10/11	12/11	3/12	5/12	4/13
Excellent shape	6%	10%	6%	8%	7%	6%
Good shape	36%	29%	35%	37%	36%	40%
EXCELLENT / GOOD SHAPE	42%	39%	41%	45%	43%	46%
Only fair shape	37%	39%	40%	40%	38%	39%
Poor shape	19%	21%	18%	15%	17%	15%
ONLY FAIR / POOR SHAPE	56%	60%	58%	54%	56%	54%
Don't know / refused	1%	1%	1%	1%	1%	1%



Heartland Monitor Poll XVI

Now, thinking about your current financial situation, how realistic is it that you will be able to do each of the following now and into the future? Is it Very Realistic, Somewhat Realistic, or Not Very Realistic? The (first/next) one is...

Personal Financial Goals and Characteristics <i>(Among Total Sample)</i>	Very Realistic	Somewhat Realistic	Not Very Realistic	DK / Ref
49. Owning a home	57%	21%	19%	3%
50. Being able to pay for children's college education	21%	29%	40%	10%
51. Being able to save enough to retire comfortably	24%	38%	35%	3%
52. Being able to afford taking a vacation every year [SAMPLE B, TOTAL: N = 510, MOE = ±4.34%]	30%	29%	40%	1%
53. Being able to pay bills without accumulating debt	47%	35%	16%	1%
54. Receiving regular income increases	22%	36%	37%	5%
55. Being able to balance work with personal and family time	49%	33%	14%	4%
56. Being able to afford dining out, entertainment, and hobbies [SAMPLE A, TOTAL: N = 490, MOE = ±4.43%]	37%	42%	20%	1%
57. Having job security	32%	36%	23%	9%
58. Being able to afford quality health care	37%	35%	26%	2%
59. Having enough money to be able to deal with a health emergency or a job loss	22%	38%	38%	2%

Personal Financial Goals and Characteristics <i>(Among Middle Class)</i>	Very Realistic	Somewhat Realistic	Not Very Realistic	DK / Ref
49. Owning a home	63%	25%	9%	3%
50. Being able to pay for children's college education	23%	32%	34%	11%
51. Being able to save enough to retire comfortably	26%	46%	24%	4%
52. Being able to afford taking a vacation every year [SAMPLE B, MIDDLE CLASS: N = 234, MOE = ±6.41%]	33%	38%	26%	2%
53. Being able to pay bills without accumulating debt	55%	34%	9%	2%
54. Receiving regular income increases	25%	38%	32%	6%
55. Being able to balance work with personal and family time	52%	32%	11%	4%
56. Being able to afford dining out, entertainment, and hobbies [SAMPLE A, MIDDLE CLASS: N = 230, MOE = ±6.46%]	43%	42%	14%	1%
57. Having job security	35%	38%	17%	10%
58. Being able to afford quality health care	43%	38%	17%	2%
59. Having enough money to be able to deal with a health emergency or a job loss	27%	43%	28%	2%



Heartland Monitor Poll XVI

60. [ASKED OF SAMPLE A ONLY, TOTAL: N = 490, MOE = ±4.43% / MIDDLE CLASS: N = 230, MOE = ±6.46%] What do you think is the greatest financial challenge currently facing you and your family? Is it...

Greatest Financial Challenge	Total	Middle Class
Not having enough savings that you could withstand an unexpected financial or health emergency	32%	32%
Not being able to put aside money for long-term needs like retirement or the education of your children	27%	29%
Income not keeping up with expenses	27%	25%
Not having enough time to balance work and family life	7%	8%
Don't know / refused	7%	6%

61. And, which of the following would you say would pose the greatest risk to your financial situation and your economic status?

Greatest Risk to Financial Situation and Class	Total	Middle Class
Cuts to government services and programs like Social Security and Medicare	20%	20%
Inflation and rising costs of consumer goods services	20%	19%
Tax increases	19%	19%
An economic downturn	18%	19%
American jobs being shipped overseas or taken by undocumented workers	18%	19%
Don't know / refused	5%	5%

62. And, in your opinion, which of the following is most important for you and your family?

Financial Lifestyle Importance	Total	Middle Class
Having the ability to own a house and car, take annual vacations, spend money on dining and entertainment, and shop for non-essentials without causing financial difficulty or going into debt	23%	23%
Having a secure and reliable income, benefits and safety net that allow you to live your life without the risk of facing severe financial hardship due to unexpected health/personal disruptions or a change in the economy	74%	73%
Don't know / refused	4%	4%



Heartland Monitor Poll XVI

63. When you look around at your close friends and neighbors, are you more likely to think that they are...

Finances Compared to Neighbors and Friends	Total	Middle Class
Better off than you are	11%	7%
About the same as you	74%	79%
Worse off than you	12%	11%
Don't know / refused	3%	2%

64. **[ASKED AMONG RESPONDENTS WHO FEEL NEIGHBORS AND FRIENDS ARE WORSE OFF, TOTAL: N = 119 / MIDDLE CLASS: N = 53]** Does this make you feel more...

Sentiment Regarding Neighbors and Friends Being Worse Off	Total	Middle Class
Grateful for what you have	76%	74%
Worried that you and your family could face similar troubles	18%	20%
Don't know / refused	5%	6%

65. **[ASKED AMONG RESPONDENTS WHO FEEL NEIGHBORS AND FRIENDS ARE BETTER OFF, TOTAL: N = 111 / MIDDLE CLASS: N = 31]** Does this make you feel more...

Sentiment Regarding Neighbors and Friends Being Better Off	Total	Middle Class
Dissatisfied with your current status	42%	39%
Hopeful that you and your family can do just as well	47%	56%
Don't know / refused	11%	5%

66. Now, over the last 40 years, according to economists, household wages have remained flat while the cost of a college education has nearly tripled, the cost of housing has increased by 20%, and fewer Americans can now count on a pension for their retirement. Which of the following do you think is most to blame for wages not keeping up with these costs?

Reason For Wages Not Keeping Up With Costs	Total	Middle Class
Elected officials making the wrong policy decisions	54%	59%
Business leaders not paying their employees enough	23%	20%
The economic impact of technology and globalization	17%	15%
Don't know / refused	6%	6%



Heartland Monitor Poll XVI

Demographic Questions

A. Gender

Gender	Total	Middle Class
Male	48%	50%
Female	52%	50%

C. Region

Region	Total	Middle Class
Northeast	11%	12%
Midatlantic	12%	11%
Deep South	21%	19%
Outer South	9%	10%
Upper Midwest	16%	17%
Great Plains	6%	5%
Mountain	6%	6%
Pacific	19%	20%

D. Age

Age	Total	Middle Class
18-29	22%	20%
30-39	19%	18%
40-49	19%	20%
50-59	17%	15%
60-64	6%	6%
65+	17%	21%



Heartland Monitor Poll XVI

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

Employment	Total	Middle Class
Employed full-time	46%	51%
Employed part-time	9%	7%
Retired	19%	22%
Student	7%	5%
Homemaker	7%	6%
Unemployed and looking for work	7%	6%
Unemployed, but not looking for work	5%	2%
Don't know / refused	1%	1%

F. Thinking about children, which of the following describes you?
(ACCEPTED MULTIPLE RESPONSES FOR 1-2)

Children	Total	Middle Class
I have one or more children under the age of 18	38%	36%
I have one or more adult children	39%	43%
I don't have any children	27%	25%
Don't know / refused	*	*

G. [ASKED AMONG RESPONDENTS WITH CHILDREN, TOTAL: N = 721 / MIDDLE CLASS: N = 344] Are your children...

Children Living Situation	Total	Middle Class
Living with you full-time	55%	51%
Living with you part-time	7%	7%
Not living with you	37%	42%
Don't know / refused	1%	*

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

Marital Status	Total	Middle Class
Married	52%	56%
Single and never married	21%	19%
Divorced	9%	8%
Not married, but living together with a partner	8%	6%
Widowed	7%	7%
Separated	1%	2%
Don't know / refused	2%	2%





Heartland Monitor Poll XVI

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

Education	Total	Middle Class
Less than high school	4%	3%
High school graduate	25%	22%
Some college / vocational school	30%	31%
College graduate	27%	31%
Post-graduate	12%	11%
Don't know / refused	2%	2%

K. Please tell me which of the following categories best applies to your total household income for 2011.

Income	Total	Middle Class
Less than \$15,000	13%	8%
\$15,000 to less than \$30,000	15%	9%
\$30,000 to less than \$50,000	19%	17%
\$50,000 to less than \$75,000	18%	26%
\$75,000 to less than \$100,000	12%	16%
\$100,000 to less than \$200,000	13%	13%
\$200,000 or more	3%	2%
Don't know / refused	7%	9%

L. And, generally speaking, do you think of yourself as...

Political Affiliation	Total	Middle Class
Republican	24%	28%
Democrat	31%	32%
Independent / something else / other	41%	37%
Don't know / refused	4%	3%

M. Are you, or is anyone in your household a veteran or active duty military?
(ACCEPTED MULTIPLE RESPONSES FOR 1-2)

Veteran or Active Duty	Total	Middle Class
Yes, self	12%	14%
Yes, household	14%	13%
No	74%	71%
Don't know / refused	2%	2%





Heartland Monitor Poll XVI

- N. And are you or is anyone in your household the primary caretaker for an elderly relative or another ill or disabled family member?
(ACCEPTED MULTIPLE RESPONSES FOR 1-2)

Caring For Elderly or Disabled Family Member	Total	Middle Class
Yes, self	9%	9%
Yes, household	6%	4%
No	84%	85%
Don't know / refused	2%	2%

- U. Are you, or is anyone in your household a current or former member of a labor union?
(ACCEPTED MULTIPLE RESPONSES FOR 1-2)

Union Member	Total	Middle Class
Yes, self	17%	18%
Yes, household	9%	9%
No	73%	72%
Don't know / refused	3%	3%

- O. What is your main racial background?

Race	Total	Middle Class
White / Caucasian	70%	70%
African-American / Black	11%	12%
Hispanic / Latino	12%	10%
Asian-American / Asian	2%	2%
Native American	1%	1%
Other	1%	1%
Don't know / refused	3%	3%