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Hispanics Say They Have the Worst of a Bad Economy

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About the Pew Hispanic Center

The Pew Hispanic Center is a nonpartisan research organization that seeks to improve public understanding of the diverse Hispanic population in the United States and to chronicle Latinos' growing impact on the nation. It does not take positions on policy issues. The Center is part of the Pew Research Center, a nonpartisan "fact tank" based in Washington, D.C., and it is funded by The Pew Charitable Trusts, a Philadelphia-based public charity. All of the Center's reports are available at www.pewhispanic.org.

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About this Report

The 2011 National Survey of Latinos (NSL) focuses on Latinos' views of the economy, their own personal finances and experiences with the housing market. The survey was conducted from November 9 through December 7, 2011, in all 50 states and the District of Columbia among a randomly selected, nationally representative sample of 1,220 Latino adults. The survey was conducted in both English and Spanish on cellular as well as landline telephones. The margin of error for the full sample is plus or minus 3.6 percentage points.

Interviews were conducted for the Pew Hispanic Center by Social Science Research Solutions (SSRS).

This report was written by Director Paul Taylor, Associate Director Mark Hugo Lopez, Research Analyst Gabriel Velasco and Research Assistant Seth Motel. Rakesh Kochhar provided comments on an earlier draft of the report. The authors thank D'Vera Cohn, Cary Funk, Leah Christian, Richard Fry, Scott Keeter, Rakesh Kochhar, Rich Morin and Kim Parker for guidance on the development of the survey instrument. Ana Gonzalez-Barrera provided research assistance. Eileen Patten number-checked the report. Marcia Kramer was the copy editor.

A Note on Terminology

The terms "Latino" and "Hispanic" are used interchangeably in this report.

"Native born" refers to persons who are U.S. citizens at birth, including those born in the United States, Puerto Rico or other U.S. territories and those born abroad to parents at least one of whom was a U.S. citizen.

"Foreign born" refers to persons born outside of the United States, Puerto Rico or other U.S. territories to parents neither of whom was a U.S. citizen.

"Foreign-born U.S. citizens" refers to persons who indicate they are "foreign born" and who indicate they are U.S. citizens. The terms "foreign-born U.S. citizens" and "naturalized U.S. citizens" are used interchangeably in this report. "Foreign-born legal residents" refers to persons who indicate they are foreign born and who say they have a green card or have been approved for one. "Foreign born who are not legal residents and not U.S. citizens" refers to persons who indicate they are foreign born and who say they do not have a green card and have not been approved for one.

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Overview

A majority of Latinos (54%) believe that the economic downturn that began in 2007 has been harder on them than on other groups in America.

Large shares report that they or someone in their household has been out of work in the past year (59%); that their personal finances are in “only fair” or “poor” shape (75%); that they canceled or delayed a major purchase in the past year (49%); or that they are underwater on their mortgage (28% of Latino homeowners).

The findings are drawn from a new telephone survey of a nationally representative sample of 1,220 Hispanic adults conducted by the Pew Hispanic Center, a project of the Pew Research Center. For a full description of the survey methodology, see Appendix C.

Latinos, who make up 16% of the population of the United States, have long trailed other Americans on most measures of economic well-being, but analyses of recent government trend data indicate that the gaps have widened since 2005, a period that encompasses the housing market crash and the Great Recession. For example:

- **Household wealth:** From 2005 to 2009, median household wealth (all assets minus all debt) among Latinos fell by 66%, compared with a drop of 53% among blacks and 16% among whites ([Kochhar, Fry and Taylor, 2011](#)).
- **Unemployment:** According to the Bureau of Labor Statistics, the unemployment rate among Latinos in December 2011 was 11.0%, up from 6.3% at the start of the Great Recession in December 2007. Over the same period, the national unemployment rate increased from 5.0% to 8.5%.
- **Poverty:** Between 2006 and 2010, the poverty rate among Hispanics increased nearly six percentage points—more than any other group—from 20.6% to 26.6%. By contrast,

Table 1

Hard Times for Hispanics

% who say economy has hurt Latinos more than other groups	54
% who had household member unemployed and looking for work in last year	59
% who say personal finances are in “only fair” or “poor” shape	75
% who canceled or delayed plans to make major purchase in past year	49
% of homeowners who are underwater on their mortgage	28

Note: N=1,220, N=494 for homeowners.

Source: Pew Hispanic Center, 2011 National Survey of Latinos

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poverty rates among whites increased from 8.2% to 9.9%. And among blacks,¹ poverty rates increased from 24.3% to 27.4% ([DeNavas-Walt, Proctor and Smith, 2011](#)).

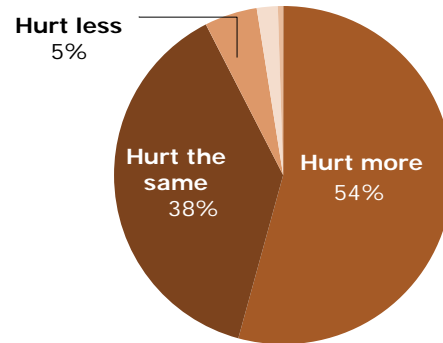
The new Pew Hispanic survey finds that most Latinos are broadly aware of these trends. Fully 54% say Hispanics have been hurt more than other groups by the economic downturn of the past four years, while just 5% say they have been hurt less. Some 38% say Hispanics have been affected about as much as other groups.

In their responses to a more detailed battery of questions, Latinos are more downbeat than the general public about various aspects of their economic lives. For example:

- **Personal finances:** Just 24% of Latinos rate their personal finance as excellent or good, compared with 38% of the general public.²
- **Unemployment:** Some 59% of Latinos says someone in their household has been out of work and looking for a job in the past year, compared with 51% of the general public.³
- **Homeownership:** Some 28% of Latino homeowners say they owe more on their home than they could sell it for today, compared with just 14% of homeowners in the general public.⁴

Figure 1
Has the Economy Hurt Latinos More, Less or about the Same as Other Groups?

(%)



Notes: N=1,220. Responses of "Don't know" and "Refused" are not labeled.

Source: Pew Hispanic Center, 2011 National Survey of Latinos

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¹ Poverty rates reported for blacks by the U.S. Census Bureau include both Hispanic and non-Hispanic components of the black population.

² For the general population, Pew Research Center for the People & the Press, December 2011.

³ For the general population, Pew Research Center for the People & the Press, March 2011.

⁴ For the general population, Pew Social & Demographic Trends, March 2011.

Despite these downbeat assessments about their current economic circumstances, Latinos are more upbeat than others about the prospect for better days ahead—both for themselves and their families in the short term and for their children over the long haul.

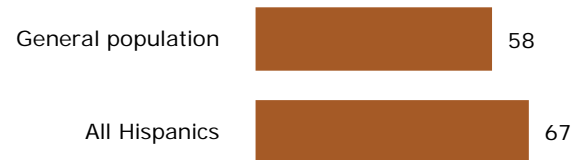
Fully two-thirds (67%) of Latinos say they expect their financial situation to improve over the next year, compared with 58% of the general population who say the same. Also, two-thirds (66%) of Latinos say they expect their children to eventually enjoy a standard of living that is better than theirs is now. By contrast, just 48% of the general public says the same.

The Latino population, at 50 million strong, is the largest minority group in the country. Some 52% of Latino adults are immigrants, and 48% were born in the United States. As is often the case, the new survey finds significant differences in the attitudes and experiences reported by these two groups.

Figure 2

Will Your Financial Situation Improve over the Next Year?

(% saying financial situation of themselves and their family will improve “a lot” or “some”)



Notes: N=1,220, 2011 National Survey of Latinos; N=1,521, Pew Research Center for the People & the Press, December 2011. Responses of “Get a little worse,” “A lot worse,” “Stay the same,” “Don’t know” and “Refused” are not shown.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Research Center for the People & the Press, December 2011.

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Figure 3

Will Your Children Be Better Off than You?

(% saying their children’s standard of living will be “much better” or “somewhat better” than themselves)



Notes: N=1,220, 2011 National Survey of Latinos; N=2,142, Pew Social & Demographic Trends, March 2011. Responses of “About the same,” “Somewhat worse,” “Much worse,” “No children,” “Don’t know” and “Refused” are not shown.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Social & Demographic Trends, March 2011

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In general, immigrants are more downbeat. For example, 62% of Latino immigrants say Latinos have been more hurt by the bad economy than other groups, compared with 45% of the native born who say the same. Just 16% of immigrants say their economic situation is “excellent” or “good,” compared with 32% of the native born. And 63% of immigrants say they expect their financial situation and that of their family to improve in the coming year, compared with 71% of the native born.

Immigrants, however, are more likely than the native born to say their children will eventually have a higher standard of living than theirs is now—72% versus 59%.

Figure 4
Comparing Native-Born and Foreign-Born Latinos

(% saying Latinos have been hurt more by the economy in the last 4 years)



(% saying personal financial situation is “excellent” or “good”)



(% saying personal financial situation of them and their family will improve in next year)



(% saying their children will be better off)



Note: N=1,220.

Source: Pew Hispanic Center, 2011 National Survey of Latinos

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Latinos in a Tough Economy

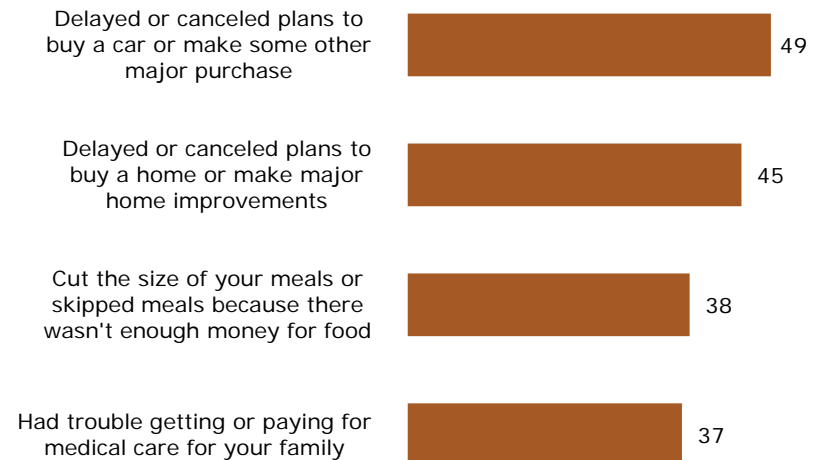
The new Pew Hispanic survey finds that the sour economy has had a significant impact on Hispanics' spending and economic behaviors.

Nearly half (49%) say they have delayed or canceled plans to buy a car or make some other major purchase in the past year. Some 45% say they have delayed or canceled plans to buy a home or make major home improvements. Nearly four-in-ten (38%) say they have cut the size of meals or skipped meals because there wasn't enough money for food. And 37% say they had trouble getting or paying for medical care for their family.

Figure 5

As a Result of What's Been Happening with the Economy in the Last Year, Have You ...?

(%)



Note: N=1,220.

Source: Pew Hispanic Center, 2011 National Survey of Latinos

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For some behaviors, there are no differences between foreign-born Hispanics and native-born Hispanics. For example, immigrant and native-born Hispanics are equally likely to say they have delayed or canceled plans to buy a car or make some other major purchase—49% and 48%, respectively. And, when it comes to getting medical care for their family, nearly equal shares of foreign-born and native-born Latinos say they have had trouble getting or paying for it in the past year—38% versus 35%.

On other behaviors, foreign-born Hispanics are more likely than native-born Hispanics to say they have changed. Nearly half (48%) of the foreign born say they have delayed or canceled plans to buy a home or make major home improvements, compared with 41% of the native born. And 43% of immigrant Hispanics say they have cut back the size of their meals or skipped meals altogether because of a lack of money for food. Among the native born, 33% say they have done this in the past year.

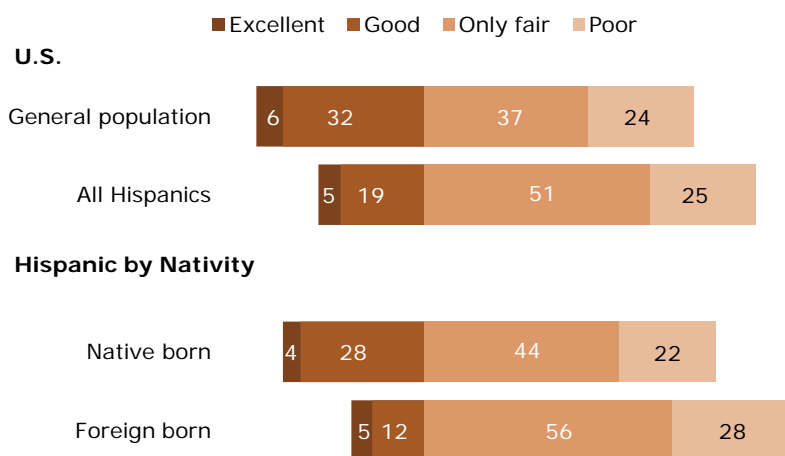
Among foreign-born Latinos, those who are not U.S. citizens are more likely to have changed their economic behavior than other Latinos. For example, more than half (53%) of immigrant Latinos who are not citizens and not legal residents (a group that closely aligns with the unauthorized immigrant population⁵) and 49% of immigrant Latinos who are legal residents say they have cut back on the size of meals because of a lack of money for food. On getting or paying for medical care, 45% of immigrant Latinos who are not U.S. citizens and not legal residents and 43% of immigrant Latinos who are legal residents say they have had trouble getting or paying for medical care for their family in the past year.

Personal Finances

The difficult economy has also affected Latinos' assessments of their personal finances. According to the new survey, three-in-four (75%) Latinos rate their current financial situation as either "only fair" (51%) or "poor" (25%). By contrast, among U.S. adults, fewer (61%) rate their current financial situation as "only fair" (37%) or "poor" (24%).

Despite challenging economic conditions and difficult personal finances, Latinos are optimistic about their finances in the coming year—more so than the

Figure 6
How Would You Rate Your Own Personal Financial Situation?
(%)



Notes: N=1,220, 2011 National Survey of Latinos; N=1,521, Pew Research Center for the People & the Press, December 2011. Responses of "Don't know" and "Refused" are not shown.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Research Center for the People & the Press, December 2011.

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⁵ The Center's analysis of Current Population Survey data indicates that approximately 98% of Hispanic immigrants who are neither U.S. citizens nor legal residents are unauthorized immigrants ([Livingston, 2009](#)).

general public. Two-thirds (67%) of Latinos expect an improvement in their financial situation and that of their family. By contrast, 58% of all adults say they expect to see an improvement.

Overall, foreign-born Hispanics hold a grimmer view of their personal finances than the native born. More than eight-in-ten (83%) foreign-born Hispanics rate their own financial situation as “only fair” or “poor” while two-thirds (66%) of the native born offer the same rating. And when it comes to optimism about personal finances in the next year, fewer immigrant Hispanics than native-born Hispanics expect to see an improvement—63% versus 71%.

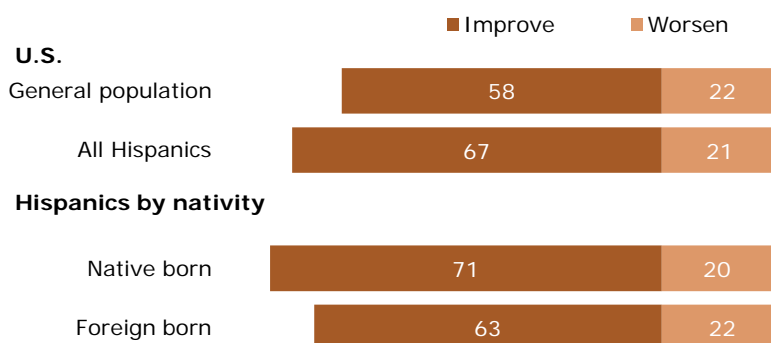
Unemployment and Latinos

Many Latinos have experienced a spell of unemployment or know someone who has been unemployed. According to the new survey, nearly six-in-ten (59%) Latino adults say this has happened to their household in the past year. Among all U.S. adults, nearly as many said the same in March of 2011—51% ([Kohut, Doherty, Dimock and Keeter, 2011](#)).

Figure 7

How Will the Financial Situation of You and Your Family Change Over the Next Year?

(%)



Notes: N=1,220, 2011 National Survey of Latinos; N=1,521, Pew Research Center for the People & the Press, December 2011. Responses of “Stay the same,” “Don’t know” and “Refused” are not shown.

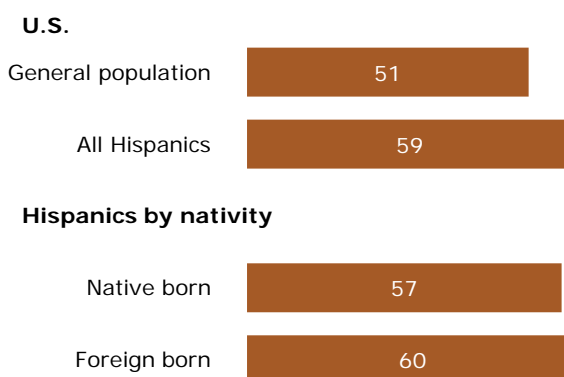
Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Research Center for the People & the Press, December 2011.

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Figure 8

Experience with Unemployment

(% saying they themselves or someone in their household has been without a job and looking for work in the past 12 months...)



Notes: N=1,220, 2011 National Survey of Latinos; N=1,525, Pew Research Center for the People & the Press, March 2011.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Research Center for the People & the Press, March 2011

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Overall, native-born Hispanics and foreign-born Hispanics are just as likely to say their households have experienced unemployment in the last year—57% and 60% respectively. However, among the foreign born there are notable differences. Two-thirds (66%) of immigrant Hispanics who are legal residents and two-thirds (66%) of those who do not have U.S. citizenship and are not a legal resident say someone in their household was without a job or looking for work in the last year. By contrast, 54% of naturalized U.S. citizens say the same.

Experience with unemployment varies across other Latino demographic groups as well. Seven-in-ten (70%) of those ages 18 to 29 have experienced unemployment in their households in the last year—more than any other age group—while 57% of Latinos ages 30 to 49, 57% of those ages 50 to 64, and half (51%) of those ages 65 and older say the same.

The survey also reveals differences by educational attainment. Two-thirds (65%) of Latinos with less than a high school diploma say they or someone in their household has been without a job in the last 12 months. By contrast 53% of those with some college education say the same. Additionally, 60% of high school graduates also say they or someone in their household has been without a job in the last 12 months.

Finally, household experience with unemployment is higher among Hispanics who are not registered to vote than it is among those who are registered—64% of the former say this compared with 53% of Hispanic registered voters.

Latinos and Homeownership

During the housing boom of the last two decades, homeownership rates increased to record levels ([Kochhar, Gonzalez-Barrera and Dockterman, 2009](#)).

However, since then, the collapse in the housing market has brought declining homeownership rates and falling housing prices.

For Latinos, after reaching a record high of 49.8% in 2006, the homeownership rate fell to 47.4% in 2011, matching similar declines among other groups.

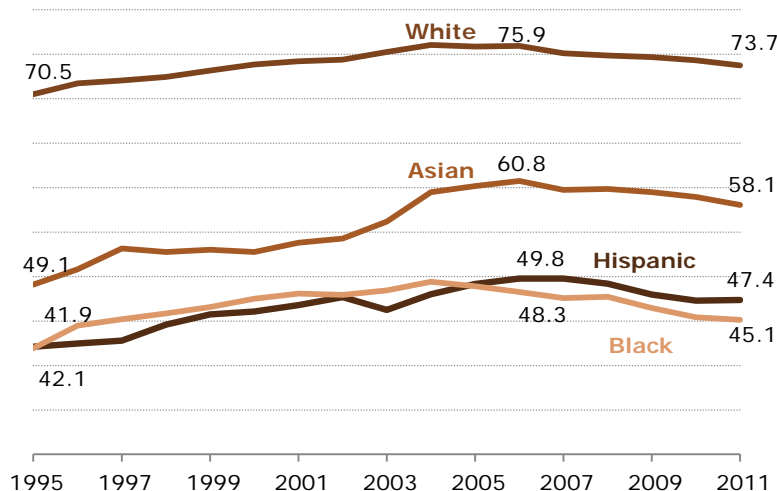
Falling housing prices have affected household wealth among Latinos more than other groups. In 2005, Latinos derived nearly two-thirds of their net worth from home equity. However, because many Latinos live in places where housing prices increased the most prior to the housing crisis—and have fallen the most since—the housing bust had a greater impact on Latino household wealth than any other group ([Kochhar, Fry and Taylor, 2011](#)).

The steep decline in housing prices has many Latino homeowners underwater on their home mortgages. According to Pew Hispanic survey, 28% of Latino homeowners say they owe more on their home than what they could sell it for—double the share (14%) of homeowners in the general population who say the same.

Figure 9

Homeownership Rates, 1995-2011

(%)



Note: Data for 2011 include only the first three quarters of the year.

Source: Pew Hispanic Center analysis of Current Population Survey (CPS) data, 1995-2011.

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Being underwater varies by region. More than four-in-ten (41%) Latino homeowners in Northeastern states say their mortgage is underwater, a share greater than any other part of the country. By comparison, 32% of Latino homeowners in the West, 27% in the North Central region, and 21% in the South say they owe more on their mortgage than what they could sell their home for.⁶

Recent home buyers are more likely to be underwater on their mortgages than other homeowners. Some 39% of Latinos who bought their home between 2000 and 2011 say they owe more in their home than what they could sell it for. This compares to 22% of those who bought a decade earlier (1990 to 1999) and only 15% of those who bought between 1980 and 1989.

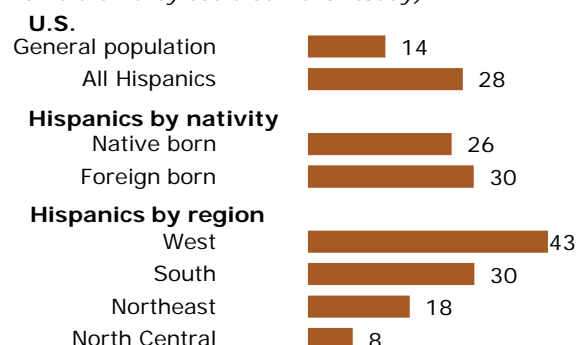
The Investment Value of Homeownership

Despite being hit hard by the housing market downturn, three-in-four (75%) Latinos agree that buying a home is the best long-term investment a person can make in the U.S. This compares with 81% of the general population who say the same ([Pew Social & Demographic Trends, 2011](#)).

Large majorities of many groups of Latinos say

Figure 10
Underwater Mortgages

(% of homeowners saying they owe more on their home than they could sell it for today)



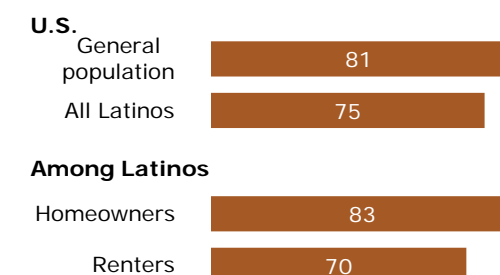
Note: N=494 homeowners, 2011 National Survey of Latinos. N=1,222, Pew Social & Demographic Trends, March 2011.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Social & Demographic Trends, March 2011.

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Figure 11
Buying a Home Still Seen As the Best Long-Term Investment

(% that "somewhat agree" or "strongly agree")



Note: N=494 homeowners, 2011 National Survey of Latinos. N=1,222, Pew Social & Demographic Trends, March 2011.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Social & Demographic Trends, March 2011.

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⁶ The Northeast Census region comprises Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont. The North Central region comprises Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. The South region comprises Alabama, Arkansas, Delaware, the District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. The West region comprises Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming.

buying a home is the best long-term investment. Homeowners are more convinced than renters of the value of owning a home. Fully 83% of Latino homeowners say owning a home is the best long-term investment, while 70% of renters say the same. Even among homeowners who are underwater, three-in-four (74%) say buying a home is the best long-term investment.

Home Foreclosures

Latinos have been more affected by the home foreclosure crisis than other groups. According to a recent study by the Center for Responsible Lending ([Gruenstein Bocian, Li, Quercia and Reid, 2011](#)), the rate of completed foreclosures on loans originating between 2004 and 2008 was 11.9% for Latinos. That foreclosure rate was more than double the rate for non-Hispanic whites (5.1%) and higher than the rate for blacks (9.8%).

The Pew Hispanic survey asked Hispanics who do not own a home about their experience with foreclosure. According to the survey, 7% of Latinos who do not own homes say they lost a home to foreclosure in the past year. By contrast, 5% of the general public that does not own a home said the same in May 2010.⁷

⁷ Based on Pew Hispanic Center tabulation of Pew Social & Demographic Trends data from March 2010.

Latinos and Upward Mobility

Despite difficult economic times, in the long trajectory of their lives Latinos see improved standards of living when compared with their parents and expect their children's standard of living to be even better.

Two-thirds (67%) of Latinos (compared with 61% of the general public) say their standard of living is better than that of their parents when their parents were the age they are now.

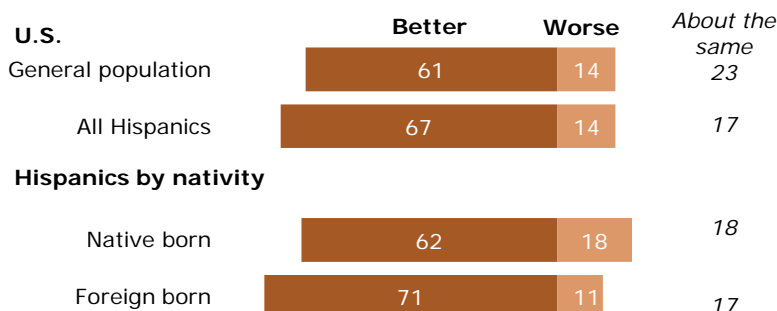
This assessment of an improved standard of living is stronger among foreign-born Hispanics than it is among native-born Hispanics. Seven-in-ten (71%) foreign-born Hispanics say their standard of living is better than that of their parents. Among the native born, 62% say the same.

Looking to the next generation, Latinos are more optimistic than the general public. Two-thirds (66%) of Latino adults expect their children will do better than

Figure 12

Hispanics Say They Are Better Off than their Parents ...

(% saying their standard of living now is "much better" or "somewhat better" compared with their parents' standard of living when at their age...)



Notes: N=1,220, 2011 National Survey of Latinos; N=2,142, Pew Social & Demographic Trends, March 2011. Responses of "Don't know" and "Refused" are not shown.

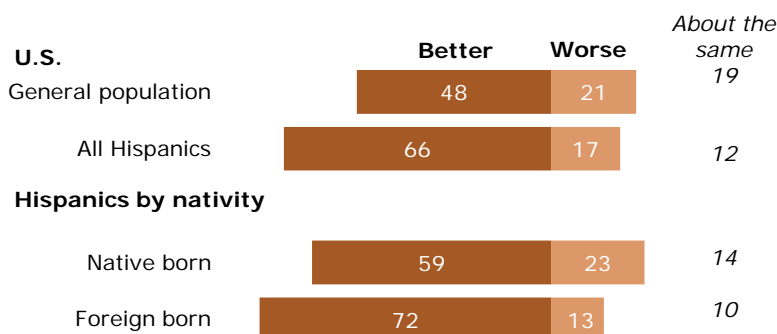
Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Social & Demographic Trends, March 2011.

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Figure 13

... and They Expect Their Children to Be Better Off

(% saying their children's standard of living will be "much better" or "somewhat better" than theirs at their current age ...)



Notes: N=1,220, 2011 National Survey of Latinos; N=2,142, Pew Social & Demographic Trends, March 2011. Responses of "Somewhat worse," "Much worse," "No children," "Don't know" and "Refused" are not shown.

Source: Pew Hispanic Center, 2011 National Survey of Latinos; Pew Social & Demographic Trends, March 2011

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themselves, while fewer than half (48%) of the general public says the same about the next generation.

Among Hispanics, expectations of intergenerational upward mobility are higher among the foreign born than they are among the native born. More than seven-in-ten (72%) Hispanic immigrants say they expect their children's standard of living will be better than their own. Among the native born, 59% expect their children's standard of living to be better.

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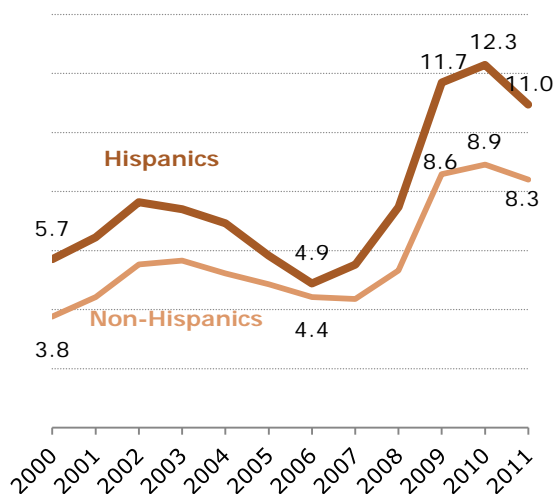
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Appendix A: Trends in Unemployment

Annual unemployment rates based on Pew Hispanic Center tabulations of the Current Population Survey are shown below. These differ from the monthly unemployment rates reported in the Overview.

Appendix Figure 1
Unemployment Rates by Hispanic Origin, 2000-2011
(%)

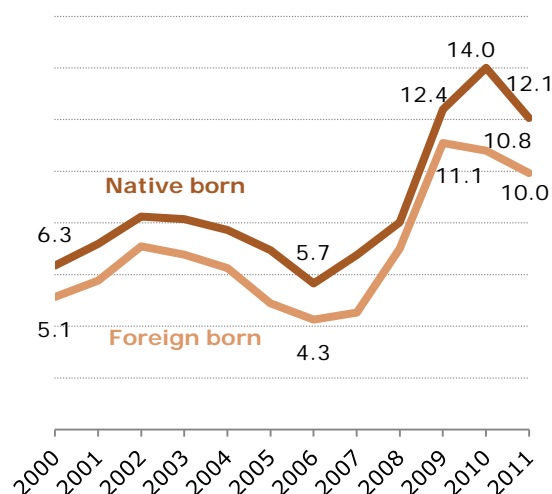


Note: All numbers and percentages are rounded after changes or shares have been computed.

Source: Pew Hispanic Center tabulations of annual Current Population Survey data, outgoing rotation groups only.

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Appendix Figure 2
Unemployment Rates by Nativity among Latinos, 2000-2011
(%)



Note: All numbers and percentages are rounded after changes or shares have been computed.

Source: Pew Hispanic Center tabulations of annual Current Population Survey data, outgoing rotation groups only.

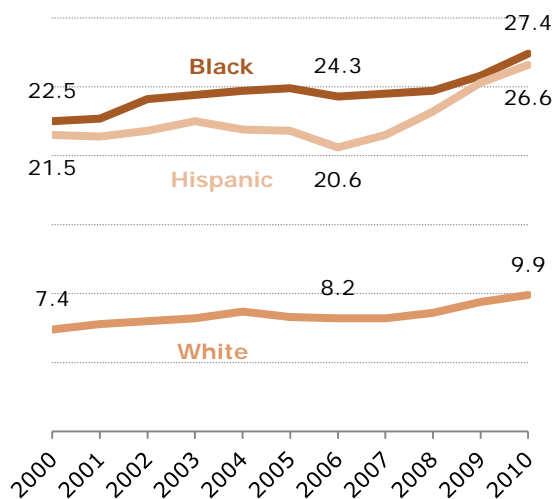
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Appendix B: Trends in Poverty Rates

Appendix Figure 3

Poverty Rates by Race and Ethnicity, 2000-2010

(%)



Note: Whites include only non-Hispanic whites. Blacks include both Hispanic and non-Hispanic components of the black population.

Source: U.S. Census Bureau
<http://www.census.gov/prod/2011pubs/p60-239.pdf>. PEW RESEARCH CENTER

Appendix C: 2011 National Survey of Latinos Survey Methodology

Results for this study are based on telephone interviews conducted by Social Science Research Solutions (SSRS), an independent research company, among a nationally representative sample of 1,220 Latino respondents ages 18 and older, from November 9 through December 7, 2011. Of those respondents, 492 were native born (including Puerto Rico), and 728 were foreign born (excluding Puerto Rico). Of the foreign born, 299 are U.S. citizens, 261 are legal residents and 140 are not citizens and not legal residents. For results based on the total sample, one can say with 95% confidence that the error attributable to sampling is plus or minus 3.6 percentage points.

2011 National Survey of Latinos Details

	<i>Sample size</i>	<i>Design effect</i>	<i>Margin of error 95% confidence level</i>
Total Latinos	1,220	1.63	+/-3.59% points
Native born	492	1.54	+/-5.49% points
Foreign born	728	1.69	+/-4.73% points
Foreign-born U.S. citizens	299	1.70	+/-7.40% points
Foreign-born legal residents	261	1.58	+/-7.63% points
Foreign-born not citizens & not legal residents	140	1.79	+/-11.09% points
Registered voters	557	1.59	+/-5.23% points

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For this survey, SSRS maintained a staff of bilingual interviewers who, when contacting a household, were able to offer respondents the option of completing the survey in Spanish or English. A total of 674 (55%) respondents were surveyed in Spanish, and 546 (45%) respondents were interviewed in English. Any person ages 18 or older of Latino origin or descent was eligible to complete the survey.

To address concerns about coverage, the study employed a dual-frame landline/cellphone telephone design. The sample consisted of a landline component (n = 617) and a cellphone component (n = 603).⁸ Both the landline and cellphone components consisted of a stratified sampling design, oversampling areas with higher densities of Latino residents.

⁸ According to calculations by the National Health Interview Survey (NHIS), from July to December 2010, 38.4% of Hispanics were living in households that had only wireless phones and 17.2% were in households whose phones were mostly wireless.

For the landline sampling frame, the sample was run against InfoUSA and other listed databases, and phone numbers that matched to known Latino surnames were subdivided into a Surname stratum. The remaining, unmatched and unlisted landline sample was divided into the following mutually exclusive strata: Very High Latino, High Latino and Medium Latino. MSG's GENESYS sample generation system was used to generate cellphone sample, which was divided into High and Medium Latino strata. Overall, the study employed eight strata.

2011 NSL Interviews by Strata

	Landline		Cellphone	
	Total interviews*	Estimated % among U.S. population**	Total interviews*	Estimated % among U.S. population**
Surname	270 (43.8%)	24.3%		
Very High	122 (19.8%)	17.1%		
High	91 (14.7%)	18.3%	368 (61.0%)	32.7%
Medium	62 (10.0%)	19.4%	151 (25.0%)	33.6%
Low	72 (11.7%)	20.9%	84 (13.9%)	33.7%
Total	617		603	

Notes: *"Total interviews" includes the prescreened omnibus interviews that were not subject to geographic stratification, **The estimated population breakdown is based on counts from Claritas provided by MSG. The over- or under-sampling of strata was corrected in weighting.

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Samples for the low-incidence landline and cell strata were drawn based on responses to SSRS's weekly dual-frame Excel omnibus survey. Respondents who indicated they were Latino on the omnibus survey were eligible to be recontacted for the present survey.

It is important to note that the existence of a surname stratum does not mean this was a surname sample design. The sample is RDD, with the randomly selected telephone numbers divided by whether they were found to be associated with or without a Spanish surname. This was done simply to increase the number of strata and thereby increase the ability to meet ethnic targets and ease administration by allowing for more effective assignment of interviewers and labor hours.

A five-stage weighting design was used to ensure an accurate representation of the national Hispanic population.

- An adjustment was made for all persons found to possess both a landline and a cellphone, as they were twice as likely to be sampled as were respondents who possessed only one phone type.

- The sample was corrected for a potential bias associated with recontacting respondents in the low-incidence landline and cell strata.
- The sample was corrected for the likelihood of within-household selection, which depended upon the likelihood that the respondent's age group would be selected, and that within that age group, the particular respondent would be selected.
- The sample was corrected for the oversampling of telephone number exchanges known to have higher densities of Latinos and the corresponding undersampling of exchanges known to have lower densities of Latinos.

Finally, the data were put through a post-stratification sample balancing routine. The post-stratification weighting utilized national 2011 estimates from the Census Bureau's Current Population Survey, March Supplement, on gender, age, education, census region, heritage, years in the U.S., and phone status (i.e., cellphone only, cellphone mostly, mixed/landline only/landline mostly).⁹

⁹ The levels of cellphone only and cellphone mostly households within each ethnic group were based on the most recent data available from the Centers for Disease Control and Prevention's National Health Interview Survey.

Appendix D

Pew Hispanic Center 2011 National Survey of Latinos Final Topline November 9 - December 7, 2011 Total N=1,220

The study was conducted for the Pew Hispanic Center via telephone by **SSRS**, an independent research company. All numbers are percentages. Percentages greater than zero but less than 0.5 are replaced by an asterisk (*). Columns/Rows may not total 100 due to rounding. NA indicates that the answer category was not an option. Unless otherwise noted, all trends reference surveys from the Pew Hispanic Center. All general population comparisons are from People & the Press (PP) or Social and Demographic Trends (SDT). For this survey, a total of 617 were contacted via landline and a total of 603 were contacted on their cellphone; 674 interviews were conducted in Spanish and 546 in English.

	Sample size	Margin of error at 95 confidence level
Total Hispanic respondents	1,220	+/-3.59
Native born (including Puerto Rico)	492	+/-5.49
Foreign born	728	+/-4.73
Registered voters	557	+/-5.23

QUESTIONS 1-12 PREVIOUSLY RELEASED; NO QUESTION 13; QUESTION 14 HELD FOR FUTURE RELEASE; QUESTIONS 15-29 PREVIOUSLY RELEASED; NO QUESTIONS 30-32

ASK ALL

33. How would you rate your own personal financial situation? Would you say you are in excellent shape, good shape, only fair shape or poor shape financially?

Total		Native born	Foreign born	Registered voters
5	Excellent shape	4	5	5
19	Good shape	28	12	26
51	Only fair shape	44	56	45
25	Poor shape	22	28	23
*	Don't know (VOL.)	*	0	*
1	Refused (VOL.)	1	*	1

Hispanic Trends:

	Excellent shape	Good shape	Only fair shape	Poor shape	Don't know (VOL.)	Refused (VOL.)
Nov 2008	4	19	46	30	1	1
Jan 2004*	4	27	45	24	1	NA

* For this year "stay the same" was not coded. Also, "Don't know" and "Refused" answers are combined into one category.

Hispanics Say They Have the Worst of a Bad Economy

QUESTION 33 CONTINUED

General Population Comparison:

	Excellent <u>shape</u>	Good <u>shape</u>	Only fair <u>shape</u>	Poor <u>shape</u>	Don't know/ Refused (VOL.)
PP Dec 2011	6	32	37	24	1

ASK ALL

34. Over the course of the next year, do you think the financial situation of you and your family will improve a lot, improve some, get a little worse or get a lot worse?

<u>Total</u>		<i>Native born</i>	<i>Foreign born</i>	<i>Registered voters</i>
67	Improve (NET)	71	63	67
11	Improve a lot	13	9	12
56	Improve some	58	54	55
7	Stay the same (VOL.)	5	8	9
21	Worsen (NET)	20	22	19
14	Get a little worse	12	15	14
8	Get a lot worse	8	7	6
4	Don't know (VOL.)	3	6	4
1	Refused (VOL.)	1	1	1

Hispanic Trends:

	Improve <u>a lot</u>	Improve <u>some</u>	Stay the same (VOL.)	Get a little <u>worse</u>	Get a lot <u>worse</u>	Don't know (VOL.)	Refused (VOL.)
Nov 2008	16	51	8	11	4	8	1
Jan 2004*	17	59	NA	10	3	11	NA

* In 2004 "stay the same" was not coded as a category. Also, "Don't know" and "Refused" answers are combined into one category.

General Population Comparison:

	Improve <u>a lot</u>	Improve <u>some</u>	Stay the same (VOL.)	Get a little <u>worse</u>	Get a lot <u>worse</u>	Don't know/ Refused (VOL.)
PP Dec 2011	9	49	15	17	5	4

Hispanics Say They Have the Worst of a Bad Economy

ASK ALL

35. Compared to your parents when they were the age you are now, do you think your own standard of living now is much better, somewhat better, about the same, somewhat worse, or much worse than theirs was?

<u>Total</u>		<u>Native born</u>	<u>Foreign born</u>	<u>Registered voters</u>
67	Better (NET)	62	71	64
35	Much better	34	36	37
32	Somewhat better	28	35	27
17	About the same	18	17	19
14	Worse (NET)	18	11	16
8	Somewhat worse	10	6	9
6	Much Worse	8	5	7
1	Don't know (VOL.)	1	1	1
1	Refused (VOL.)	1	*	*

General Population Comparison:

	<u>Much better</u>	<u>Somewhat better</u>	<u>About the same</u>	<u>Somewhat worse</u>	<u>Much worse</u>	<u>Don't know/ Refused (VOL.)</u>
SDT Mar 2011	35	26	23	9	4	3

ASK ALL

36. When your children are at the age you are now, do you think their standard of living will be much better, somewhat better, about the same, somewhat worse, or much worse than yours is now?

<u>Total</u>		<u>Native born</u>	<u>Foreign born</u>	<u>Registered voters</u>
66	Better (NET)	59	72	59
40	Much better	36	43	37
26	Somewhat better	23	29	23
12	About the same	14	10	14
17	Worse (NET)	23	13	23
10	Somewhat worse	13	8	13
7	Much Worse	10	5	9
1	No children (VOL.)	2	1	1
3	Don't know (VOL.)	2	4	3
1	Refused (VOL.)	*	1	*

General Population Comparison:

	<u>Much better</u>	<u>Somewhat better</u>	<u>About the same</u>	<u>Somewhat worse</u>	<u>Much worse</u>	<u>No children (VOL.)</u>	<u>Don't know/ Refused (VOL.)</u>
SDT Mar 2011	26	22	19	12	9	6	5

NO QUESTION 37-39

Hispanics Say They Have the Worst of a Bad Economy

ASK ALL**[ROTATE ITEMS IN PARENTHESES AND CODES MORE/LESS]**

40. Now, thinking about how people have been affected by the economy in the last 4 years. Do you think (HISPANICS/LATINOS) have been (hurt more/hurt less), (hurt less/hurt more) or hurt about the same as other groups?

<u>Total</u>		<u>Native born</u>	<u>Foreign born</u>	<u>Registered voters</u>
54	More	45	62	49
38	The same	47	30	44
5	Less	5	5	5
2	Don't know (VOL.)	2	3	2
*	Refused (VOL.)	*	*	*

ASK ALL**[SCRAMBLE ITEMS A AND B AS A BLOCK]**

41. As a result of what's been happening with the economy in the last year, have you done any of the following? Have you (INSERT)?

- a. Delayed or canceled plans to buy a home or make major home improvements

<u>Total</u>		<u>Native born</u>	<u>Foreign born</u>	<u>Registered voters</u>
45	Yes	41	48	43
54	No	58	51	56
1	Don't know (VOL.)	1	1	1
*	Refused (VOL.)	*	*	*

Hispanic Trends:

	<u>Yes</u>	<u>No</u>	<u>Don't know (VOL.)</u>	<u>Refused (VOL.)</u>
Nov 2008*	44	55	1	*

* In 2008 the question read 'As a result of what's been happening with the economy lately...'

General Population Comparison:

	<u>Yes</u>	<u>No</u>	<u>Don't know/ Refused (VOL.)</u>
PP Dec 2009*	38	62	1

* In 2009 the question was part of a list of items: "Thinking about your personal finances have you ... delayed or canceled plans to buy a new home or make major home improvements, or not?"

- b. Delayed or canceled plans to buy a car or make some other major purchase

<u>Total</u>		<u>Native born</u>	<u>Foreign born</u>	<u>Registered voters</u>
49	Yes	48	49	47
51	No	51	51	53
*	Don't know (VOL.)	*	*	*
*	Refused (VOL.)	*	*	0

Hispanics Say They Have the Worst of a Bad Economy

Hispanic Trend:

	<u>Yes</u>	<u>No</u>	Don't know <u>(VOL.)</u>	Refused <u>(VOL.)</u>
Nov 2008*	47	52	*	*

* In 2008 the question read: "As a result of what's been happening with the economy lately ...".

General Population Comparison:

	<u>Yes</u>	<u>No</u>	Don't know/ Refused <u>(VOL.)</u>
PP Dec 2009*	36	63	1

* In 2009 the question was part of a list of items: "Thinking about your personal finances have you ... delayed or canceled plans to buy a new car, or not?".

c. Cut the size of your meals or skipped meals because there wasn't enough money for food

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
38	Yes	33	43	30
62	No	67	57	70
*	Don't know (VOL.)	0	*	0
*	Refused (VOL.)	*	*	0

d. Had trouble getting or paying for medical care for your family

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
37	Yes	35	38	29
63	No	65	61	71
*	Don't know (VOL.)	*	1	0
*	Refused (VOL.)	*	*	0

General Population Comparison:

	<u>Yes</u>	<u>No</u>	Don't know/ Refused <u>(VOL.)</u>
PP Jun 2011*	29	70	1

* In June 2011 the question was part of a list of items: " For each of the following, please tell me whether or not it is something that happened to you in the past year. Have you ... had trouble getting or paying for medical care for yourself or your family?".

Hispanics Say They Have the Worst of a Bad Economy

ASK ALL

42. Over the past 12 months, has there been a time when you or someone in your household has been without a job and looking for work, or not?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
59	Yes	57	60	53
41	No	43	40	47
*	Don't know (VOL.)	*	0	*
*	Refused (VOL.)	*	*	*

General Population Comparison:

	<u>Yes</u>	<u>No</u>	Don't know/ Refused (VOL.)
PP Mar 2011	51	48	*

ASK ALL

43. Do you own or rent your home?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
40	Own	48	33	55
57	Rent	49	64	43
2	Other arrangement (VOL.)	2	2	1
1	Don't know (VOL.)	1	*	1
1	Refused (VOL.)	1	*	1

General Population Comparison:

	<u>Own</u>	<u>Rent</u>	Other arrangement (VOL.)	Don't know/ Refused (VOL.)
PP Jun 2011	64	29	5	1

ASK IF NOT HOMEOWNER

44. In the past year did you have a home that went into foreclosure?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
7	Yes	7	6	5
93	No	92	93	94
*	Don't know (VOL.)	0	*	*
*	Refused (VOL.)	1	0	0
(n=726)		(n=251)	(n=475)	(n=249)

Hispanic Trend:

	<u>Yes</u>	<u>No</u>	Don't know (VOL.)	Refused (VOL.)
Nov 2008*	5	95	*	*

* In 2008 the question was part of a list of items and was asked of all respondents.

Hispanics Say They Have the Worst of a Bad Economy

QUESTION 44 CONTINUED

General Population Comparison:

	<u>Yes</u>	<u>No</u>	Does not apply <u>(VOL.)</u>	Don't know/ Refused <u>(VOL.)</u>
SDT May 2010*	2	95	3	*

*In May 2010 the question read: "For each of the following, please tell me whether or not it is something that has happened to you during the recession (which began December 2007). Have you ... lost your house to foreclosure?". It was part of a list of items and was asked of all respondents regardless of homeownership.

ASK IF HOMEOWNER

45. What year did you buy your current home?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
52	2000-2011	50	54	49
20	1990-1999	19	20	20
9	1980-1989	10	8	12
4	1970-1979	4	4	5
4	Before 1970	4	3	4
9	Don't Know (VOL.)	10	8	7
3	Refused (VOL.)	3	2	3
(n=494)		(n=241)	(n=253)	(n=308)

ASK ALL

46. Some people say that buying a home is the best long-term investment in the United States. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
75	Agree (NET)	76	74	77
38	Strongly agree	38	38	43
37	Somewhat agree	39	36	34
21	Disagree (NET)	21	21	20
12	Somewhat disagree	13	12	10
9	Strongly disagree	9	9	9
3	Don't know (VOL.)	2	5	2
1	Refused (VOL.)	1	*	1

General Population Comparison:

	<u>Strongly agree</u>	<u>Somewhat agree</u>	<u>Somewhat disagree</u>	<u>Strongly disagree</u>	Don't know/ Refused <u>(VOL.)</u>
SDT Mar 2011	37	44	12	5	2

NO QUESTION 47

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ASK IF HOMEOWNER

48. Now I'd like you to think about how much you could sell your home for today and how much you still owe on your home. Do you currently owe more on your home than you could sell it for today, or not?

<u>Total</u>		<i>Native <u>born</u></i>	<i>Foreign <u>born</u></i>	<i>Registered <u>voters</u></i>
28	Yes, owe more	26	30	26
56	No, do not owe more	60	51	62
9	No mortgage/Already paid it off (VOL.)	7	11	7
7	Don't know (VOL.)	6	7	5
1	Refused (VOL.)	1	1	1
(n=494)		(n=241)	(n=253)	(n=308)

General Population Comparison:

SDT	
<u>Mar 2011</u>	
14	Yes, owe more
67	No, do not owe more
15	No mortgage/Already paid it off (VOL.)
4	Don't know/Refused (VOL.)

NO QUESTIONS 49-50; QUESTIONS 51-54 AND 59-80 HELD FOR FUTURE RELEASE; QUESTIONS 55-58 AND 81-97 PREVIOUSLY RELEASED