ALLSTATE NATIONAL JOURNAL HEARTLAND MONITOR NATIONAL SURVEY

Conducted by FD

National Sample of 1202 Adults Age 18+ (Margin of Error = +/ 2.8% in 95 out of 100 cases)
July 5-12 2009

Hello, my name is ______. I'm calling from FD, a national research firm. This is not a sales call and I won't ask you for a contribution or donation. We're talking with people like yourself today about some important economic issues in your area, and would like to ask you a series of questions on a confidential basis.

A. Gender

Gender	**Total**
Female	51%
Male	49%

B. REGION

Region	**Total**
Deep South	20%
Upper Midwest	18%
Pacific	16%
Midatlantic	12%
Northeast	11%
Outer South	9%
Great Plains	7%
Mountain	7%

NOTE: Due to rounding, sums may not necessarily equals totals.

C. In what year were you born?

Age	**Total**
18-29	18%
30-44	25%
45-54	20%
55-64	19%
65+	17%
Refused	1%

D. And, are you currently employed?

Employment	**Total**
Yes	52%
No	48%
Refused	*

(ASKED ONLY OF THOSE WHO ARE NOT EMPLOYED) (N=575, Margin of Error = +/-4.1%)

E. Are you a student, a homemaker, retired, or unemployed and looking for work?

Employment Status	**Total**
Student	11%
Homemaker	14%
Retired	47%
Looking for work	19%
Refused	9%

(ASKED ONLY OF THOSE WHO ARE EMPLOYED) (N=627, Margin of Error = +/-4%)

F. Are you employed full-time or part-time?

Full/Part Time	**Total**
Full-time	84%
Part-time	15%
Refused	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

Core Tracking Questions

1. And, 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	**April 8-14, 2009** (N=602, MoE = +/- 4.0%)	**July 5-12, 2009**
Wrong track	42%	50%
Right direction	47%	38%
Neither	2%	3%
Don't Know / Refused	9%	9%

2. And, overall, do you approve or disapprove of the way Barack Obama is handling his job as president? Do you approve/disapprove strongly or somewhat?

Obama Approval/ Disapproval	**April 8-14, 2009** (N=602, MoE = +/- 4.0%)	**July 5-12, 2009**
Strongly approve	38%	32%
Somewhat approve	23%	24%
TOTAL APPROVE	**61%**	**56%**
Somewhat disapprove	8%	9%
Strongly disapprove	20%	27%
TOTAL DISAPPROVE	**28%**	**36%**
Don't Know / Refused	11%	9%

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3. And, in general, do you feel that **THE ECONOMY**, generally, is headed in the right direction, or do you think things are seriously off on the wrong track?

Direction of Economy	**April 8-14, 2009** (N=598, MoE = +/- 4.0%)	**July 5-12, 2009**
Wrong track	55%	52%
Right direction	30%	38%
Neither	5%	3%
Don't Know / Refused	10%	7%

4. As you know, economists generally agree that the U.S. economy is in a recession. I would like to read you two different opinions about the U.S. economy when it recovers from the recession. Which ONE of these statements comes closer to your OWN opinion? (ROTATED)

Economic Recovery from Recession	**April 8-14, 2009**	**July 5-12, 2009**
When the U.S. economy recovers, **the way the economy looks and works will be very different from what it was before the recession.**	69%	70%
When the U.S. economy recovers, **things will be more or less be the same as they were before the recession.**	27%	25%
Don't Know / Refused	5%	4%

5. And, who do trust more to develop solutions to the country's economic challenges…(ROTATED) President Obama OR Republicans in Congress?

Trust to Develop Solutions	**April 8-14, 2009**	**July 5-12, 2009**
President Obama	55%	46%
Republicans in Congress	26%	28%
Both	3%	2%
Neither	12%	17%
Don't Know / Refused	5%	7%

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Now I would like to ask you some questions about your views on your own financial situation generally…

6. Which of the following statements best describes your situation? (ROTATED)

Financial Situation	**Total**
I can get by every month but I find it difficult to save and invest, whether for retirement or other purposes	50%
I can live comfortably and save an adequate amount for retirement or other needs	27%
I find it hard to make ends meet every month	22%
Don't know/ Refused	2%

7. As you know, over the past twelve months, the performance of the economy has affected how some people view their own personal financial situation and their personal and financial goals. Which one of the following statements best describes your goals and expectations for the future? (ROTATED)

Goals and Expectations	**Total**
I have had to adjust my goals and expectations for the future	54%
I have the same goals and expectations for the future that I've always had	44%
Don't know/ Refused	3%

Measuring Current State of Opportunity

Now I would like to ask you several general questions about getting ahead and opportunity in America…

8. First, do you agree or disagree that America is the "land of opportunity?"

Perception of America as the "Land of Opportunity"	**Total**
Agree	87%
Disagree	11%
Don't know	2%
Refused	1%

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9. And regardless of whether you agree or disagree, what does the phrase "America is the land of opportunity," mean to you, personally? Does it mean… (RANDOMIZED)

Meaning of "America is the Land of Opportunity	**Total**
Living in a society where you can make the most of your talents and potential	33%
Providing your children with a better life than you had	17%
Maintaining a balance between work and other things in life you enjoy	12%
Achieving an education and learning as much as you can	11%
Having a better life than your parents had	10%
Achieving financial stability and security	8%
Being able to afford and own the finer things in life	3%
Don't know	7%
Refused	1%

10. And, compared to your parents when they were your age, would you say you have…? (ROTATED)

Opportunity Compared with Parents	**Total**
More opportunity to get ahead	54%
Less opportunity to get ahead	18%
About the same amount of opportunity	26%
Don't know	2%
Refused	*

11. Thinking ahead to when today's children are your age, do you think they will have…? (ROTATED)

Opportunity Compared with Children	**Total**
More opportunity than you to get ahead	31%
Less opportunity than you to get ahead	36%
About the same amount of opportunity	29%
Don't know/ Refused	4%
Refused	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

12. And, in general, which do you think plays a bigger role in determining whether or not you have more opportunity to get ahead, (ROTATED) your own skills and talents or the state of the economy?

Opportunity to Get Ahead	**Total**
Your own skills	54%
The state of the economy	41%
Don't know	3%
Refused	2%

13. And, overall, in the next five years, how confident are you that you will be able to get ahead financially? (ROTATED)

Confidence to Get Ahead	**Total**
Very Confident	24%
Somewhat Confident	43%
CONFIDENT (NET)	**67%**
Not Very Confident	20%
Not At All Confident	10%
NOT CONFIDENT (NET)	**30%**
Don't Know / Refused	4%

NOTE: Due to rounding, sums may not necessarily equals totals.

(ASKED ONLY IF RESPONDENT IS CONFIDENT THAT THEY WILL GET AHEAD)
(N=806, Margin of Error =+/-3.5%)

13X. What is the main reason why you say you are confident that you will be able to get ahead financially in the next five years?

Opportunity to Get Ahead	**Total**
Economy turning around/ growing/ will get better	15%
Desire/ ambition/ determination/ traits enable me to	13%
Current skills/ talents/ abilities in job enable me to	13%
Work/ still employed	7%
I'm attaining/ will attain more skills/ talents/ abilities	6%
Retirement/ saving for retirement	5%
Company/ organization/ employer growing/ doing well	5%
Save/ I don't spend money	5%
Generally optimistic	5%
Strong government leadership	4%
Have taken necessary precautions	3%
Faith in God/ God will bless me	2%
Financially stable	2%
Doing well at job/ moving up/ going to get raise	2%
None/ Nothing/ Don't know/ Refused	2%

NOTE: Due to rounding, sums may not necessarily equals totals.

(ASKED ONLY IF RESPONDENT IS NOT CONFIDENT THEY WILL GET AHEAD)
(N=355, Margin of Error =+/-5.2%)

13Y. What is the main reason you say YOU DO NOT BELIEVE that you will be able to get ahead financially in the next five years?

Obstacles to Get Ahead	**Total**
Economy not turning around/ not growing/ will not get better	20%
Poor government leadership	14%
Absence of desire/ ambition/ determination/ traits	7%
Living on fixed income	7%
Not in good health	6%
Bills/ hard to make ends meet/ things are too expensive	5%
Lack of job	5%
Taxes	5%
Debt in general	5%
Age	4%
Industry/ sector contracting/ not doing well	3%
Socialism society	2%
Decline in stock market	2%
Not moving up at work/ pay freeze	2%
Don't have talent/ skills/ abilities to enable me to	2%
Too many people dependent on government programs	2%
Don't know/ Refused	1%

14. In general, do you think that the actions being taken by the Obama Administration will…(ROTATED)

Obama Administration Actions	**Total**
Increase opportunity for people like you to get ahead	40%
Decrease opportunity for people like you to get ahead	30%
Have no impact	23%
Don't know	7%
Refused	1%

Now, I'm going to read you two statements. After each one, please tell me if you agree or disagree. (ROTATED)

15. In the United States today, that children from **all races** growing up today have **adequate** opportunities to be successful.

Adequate opportunities for all Races	**Total**
Agree	65%
Disagree	33%
Don't know	2%
Refused	*

16. In the United States today, that children from **all income groups** growing up today have **adequate** opportunities to be successful.

Adequate opportunities for all Income Groups	**Total**
Disagree	50%
Agree	48%
Don't know	2%
Refused	*

17. Now, please tell me which of the two following statements better reflects your view… (ROTATED)

View of Getting Ahead	**Total**
Anyone who works hard still has a fair chance to succeed and live a comfortable life in today's America	53%
Today's economy mostly rewards the rich and it's difficult for average people to get ahead	43%
Don't know	3%
Refused	1%

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The Role of the New Labor Market

Now I'd like to ask you a few questions about the economy as it relates to the topic of opportunity…

(ASKED OF THOSE WHO ARE NOT RETIRED) (N=932, Margin of Error=+/-3.2%)

20. As you know, over the past 25 years, the economy has changed significantly. The types of jobs people work in have changed and the number of people who work for the same company or organization their whole careers has declined. Over the course of their working lives, people are changing employers more frequently and even changing careers more often.

    In general, do you think this change has been (ROTATED) mostly positive or mostly negative for the economy?

Trend of Changing Careers	**Total**
Mostly negative	53%
Mostly positive	38%
Don't know	8%
Refused	1%

(ASKED OF THOSE WHO ARE NOT RETIRED) (N=932, Margin of Error=+/-3.2%)

21. And, when it comes to you personally, do you think these changes in the economy create (ROTATED) more opportunity for you or do they create more instability and risk for you?

Trends in Economy: Opportunity or Instability?	**Total**
More instability and risk	64%
More opportunity	30%
Don't know	6%
Refused	1%

(ASKED ONLY THOSE WHO ARE EMPLOYED) (N=627, Margin of Error=+/-4%)

22. And, which **one** of the following do you believe is most likely to offer you the best opportunity to get ahead? (RANDOMIZED)

Best Opportunity to Get Ahead	**Total**
Owning your own business	32%
Working for a large corporation	31%
Working for a small business	15%
Working as an independent consultant	13%
Don't know/ Refused	8%

Increasing Opportunity - Personal

Now I'd like to you ask you a few questions about the subject of opportunity at it relates to you…

23. In general, would you say the best way to increase opportunity for **you** comes from… (RANDOMIZED)

Best way to Increase Opportunity	**Total**
Your own efforts, like doing a good job, increasing your skills, and obtaining more education	40%
Government policies that try to create economic growth by reducing taxes, reducing regulations on businesses and making it easier for people to start and operate small businesses	22%
Private sector companies that are well-managed, innovative, and good at identifying and investing in talented workers	17%
Government policies that try to create economic growth by investing in new technologies and industries and funding programs to train people to work in these new industries	16%
Don't know/ Refused	6%

24. Thinking now specifically about the actions that you **personally** can take, which ONE of the following would you say is the best way to increase the opportunity you have to get ahead? (RANDOMIZED)

Personal Actions to Increase Opportunity	**Total**
Enrolling in programs or classes to attain more skills, education or training	35%
Saving and investing better	17%
Connecting or networking with other people to learn about other jobs	12%
Working harder and doing a better job	12%
Relocating to a new area	7%
Military service	4%
Changing jobs or professions	4%
Other	1%
All of the above	1%
None	5%
Don't know/ Refused	4%

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25. In general, when you think of all of the things government does at the federal, state and local levels, such as providing education, subsidizing education loans, imposing taxes and regulations, and enforcing laws, in general, do the actions of government action help create ***more opportunity*** for people like yourself to get ahead or create ***more obstacles*** for people like yourself to get ahead? (ROTATED)

Government Action	Total
More obstacles	52%
More opportunity	38%
Don't know	9%
Refused	1%

26. Now, I'm going to read you two statements regarding potential government agendas. Please tell me which government agenda you think would create more opportunity for people like yourself…? (ROTATED)

Potential Government Agendas	Total
A government agenda focused on investment in education and training, infrastructure projects like roads, and scientific research into areas like alternative energy	48%
A government agenda focused on cutting taxes, reducing regulation of business, and helping people start their own businesses.	46%
Don't know	6%
Refused	1%

27. Which ONE of the following **government** policies do you think would be most effective in increasing opportunity for people like you? (RANDOMIZED)

Government Actions to Increase Opportunity	**Total**
Providing more loans or grants to help people pay for college and higher education	16%
Reducing taxes on individuals	15%
Limiting the amount of foreign-made products that are sold in the U.S.	12%
Restricting illegal immigration	11%
Reducing regulation and taxes on businesses	11%
Jobs programs to hire people to work in jobs that need to be done for the public good	8%
Investing in new technologies and industries	8%
Investing in transportation and infrastructure like highways and rail	6%
Loans or other assistance in starting their own business	4%
Increasing incentives to make it easier to own a home	3%
Don't know	5%
Refused	1%

28. For the most part, do you think private sector companies… (ROTATED)

Private Sector Companies	**Total**
Think only about the short-term view and see employees as a cost that can be reduced if the economy gets bad	52%
Do a good job of identifying the most qualified and talented employees to hire and providing them opportunities for them to advance	40%
Don't know	7%
Refused	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

29. Now I am going to read you a list of actions that private sector companies can take. After I read the list, please tell me which action you think is the best way for private sector companies to increase opportunity for people like yourself. (RANDOMIZED)

Private Sector Actions to Increase Opportunity	Total
Investing in the employees they already have through training programs and helping them pay for education	42%
Provide better health care benefits	22%
Investing more in identifying the best people to hire for the job	16%
Provide more flexible work hours for employees with families	15%
Don't know	4%
Refused	1%

The Role of Education

Now, I'd like to ask you a few questions related to education and the role it plays in providing opportunity to people…

31. What is the highest level of education achieved by your parents?

Parents' Education	Total
Less than high school	18%
High school graduate	36%
Some college/vocational school	13%
College graduate	23%
Post graduate	7%
Don't know/ Refused	4%

32. Based on your own experience, do you wish you had completed more education?

Completed more Education	Total
Yes	58%
No	39%
Don't know/ Refused	3%

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(ASK ONLY OF RESPONDENTS WHO WISH THEY HAD COMPLETED MORE EDUCATION) (N=697, Margin of Error = +/-3.7%)

33. Among the following reasons, which BEST describes why you did not complete more education? (RANDOMIZED)

Reason for Not Completing More Education	**Total**
Couldn't afford it/ didn't want to take on debt	37%
Wanted to get a job/ get out in the real world	23%
Life events such as getting married, having children	10%
Wasn't sure what I would go back and study	6%
Wasn't sure I could succeed at the next educational level	5%
My previous educational performance prevented me from moving to the next level	3%
Drafted into military service	1%
Other	11%
Don't know	2%
Refused	1%

34. Do you believe the elementary and secondary schools in your community adequately provide young people the skills they will need to succeed in the workplace?

Educational Institutions Providing Skills	**Total**
Yes	55%
No	40%
Don't know/ Refused	5%

(ASKED AMONG RESPONDENTS WHO SAID "NO, ELEMENTARY & SECONDARY SCHOOLS DO NOT ADEQUATELY PROVIDE NECESSARY SKILLS) (N=477, Margin of Error = =/-4.5%)

35. To improve opportunity for Americans, should our elected officials focus more on (ROTATED) making major reforms to the public education system for future generations of Americans or focus more on programs to help make sure Americans who did not receive an adequate education to attain skills they need?

Educational Focus of Elected Officials	**Total**
Making major reforms to the public education system for future generations of Americans	59%
Programs to help make sure Americans who did not receive an adequate education to attain skills they need	32%
Don't know	7%
Refused	2%

NOTE: Due to rounding, sums may not necessarily equals totals.

36. Do you think that young people today need a 4-year college education in order to be successful?

4-year College	Total
Yes	54%
No	44%
Don't know/ Refused	2%

37. Would you say that a college education today is more of…? (ROTATED)

College Education Meaning	Total
An economic burden that is often too expensive and requires taking on debt to pay for	50%
A ticket to the middle class	40%
Don't know/ Refused	10%

Experiential Questions

(Q38-46 ASKED ONLY OF PEOPLE WHO ARE EMPLOYED) (N=627, Margin of Error = +/-4%)

Now thinking some more about you… I'd like to ask you a series of very short questions related to your own experiences…

38. First, have you voluntarily changed jobs in the last five years?

Voluntary Job Change in Last Five Years	Total
No	60%
Yes	41%

39. Have you changed jobs in the last five years due to factors outside of your control?

Involuntary Job Change in Last Five Years	Total
No	80%
Yes	20%
Don't know/ Refused	*

NOTE: Due to rounding, sums may not necessarily equals totals.

40. Thinking about the last time you left a job, did you leave for another job with higher pay and more opportunity, or did it require you to take a job with lower pay and less opportunity?

Higher pay vs. Lower pay	**Total**
Higher pay, more opportunity	67%
Lower pay, less opportunity	15%
Same pay, same opportunity	8%
Don't know	8%
Refused	2%

41. In the last five years, have you experienced any extended period of 30 days or more in which you or your spouse lost a job or suffered a significant decline in income?

Job Loss or Significant Decline in Income in the Last Five Years	**Total**
No	65%
Yes	35%
Don't know/ Refused	*

42. In the last five years, have you ever experienced a significant **increase** in your own income?

Significant Increase in Income in the Last Five Years	**Total**
No	51%
Yes	49%
Don't know/ Refused	*

43. At any point in your career, have you had a long term job where you worked for ten years or more with the same employer?

10 Years or More with the Same Employer	**Total**
Yes	54%
No	45%
Don't know	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

(ASKED ONLY OF THOSE WHO ARE EMPLOYED AND HAVE BEEN WITH THE SAME EMPLOYER FOR 10 OR MORE YEARS) (N=341, Margin of Error = +/-5.3%)

44. Are you still in that job, did you leave it voluntarily, or did you leave it involuntarily?

Leave Long-Term Job Voluntarily	**Total**
Yes	64%
No – left voluntarily	24%
No – did not leave voluntarily	12%
Don't know/ Refused	*

45. Do you hope to stay for a long-term, say ten years or more, in the job you now hold?

Hope to Stay Long-term in Current Job	**Total**
Yes	66%
No	31%
Don't know/ Refused	3%

46. Generally speaking, is your goal to have long-term employment with a single employer or would you prefer the opportunity to change employers and even professions through your career?

Long-term Employment vs. Changing Employers/Professions	**Total**
Long term employment with a single employer	63%
Opportunity to change employers/ professions	30%
Don't know	7%
Refused	1%

I only have a few more questions for statistical purposes and then we'll be finished....

48. First, what is the last grade of formal education you have completed?

Education	**Total**
Less than high school	6%
High school graduate	23%
Some college/vocational school	26%
College graduate	30%
Post graduate	15%
Don't Know / Refused	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

49. And, please tell me which of the following categories best applies to your total household income for 2008…

Income	**Total**
Less than $15,000	12%
$15,000 to less than $30,000	14%
$30,000 to less than $50,000	19%
$50,000 to less than $75,000	19%
$75,000 to less than $100,000	11%
$100,000 to less than $200,000	12%
$200,000 or more	4%
Don't Know / Refused	10%

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

Political Party	**Total**
Republican	22%
Independent	30%
Democratic	31%
Something else	12%
Other	2%
Don't Know / Refused	3%

51. For statistical purposes only, could you please tell me your ethnic background?

Ethnicity	**Total**
White/Caucasian	70%
African-American/Black	12%
Hispanic/Latino	12%
Asian-American/Asian	1%
Native American	1%
Other (Specify)	2%
Don't Know / Refused	2%

NOTE: Due to rounding, sums may not necessarily equals totals.

52. Would state records show that you are CURRENTLY registered to vote?

Register to Vote	Total
Yes	88%
No	10%
Don't Know / Refused	2%

53. What is your marital status? Are you . . .

Marital Status	Total
Single	25%
Married	56%
Divorced	9%
Separated	2%
Widowed	7%
Don't Know/Refused	1%

54. And, how many children under the age of 18, if any, do you have living at home?

Number of Children in Household	Total
None	63%
One	16%
Two	12%
Three	5%
Four or more	3%
Don't know/Refused	1%

(ASKED ONLY OF THOSE WHO ARE EMPLOYED)
(N=627, Margin of Error = +/-4%)
55. Are you self-employed?

Self-Employed	Total
No	81%
Yes	18%
Refused	1%

NOTE: Due to rounding, sums may not necessarily equals totals.

(ASKED ONLY OF THOSE WHO ARE EMPLOYED)
(N=627, Margin of Error = +/-4%)

56. What industry do you work in?

Industry	**Total**
Medical Services	16%
Academic or educational institution	10%
Retail / Store	5%
Local, State or Federal Government	4%
Manufacturing	4%
Automotive	4%
Construction	4%
Food Services	4%
Transportation	4%
Telecommunications / IT	4%
Financial Services	3%
Professional services (accounting, consulting, design, marketing)	3%
Home / Business Services (electrical, plumbing)	2%
Civil Service (emergency, fire, police)	2%
Real estate	2%
Sales/ Marketing	2%
Engineering	1%
Media / Entertainment	1%
Non-profit	1%
Science / Technology	1%
Agriculture	1%
Energy	1%
Legal	1%
Media / Information	1%
Military	1%
Fitness / Health	1%
Insurance	1%
Child Care	1%
Other	11%

NOTE: Due to rounding, sums may not necessarily equals totals.

(ASKED ONLY OF THOSE WHO ARE EMPLOYED)
(N=627, Margin of Error = +/- 4%)

57. What is your role in the organization?

Role in Organization	**Total**
Administrative / Clerical	12%
Executive / Management	11%
Middle Management, Non-Executive	9%
Owner	6%
Teacher	6%
Staff, Non-Management	4%
Marketing / Sales	4%
Laborer/ Worker	4%
Engineer	3%
Nurse	3%
Operator	3%
Officer	3%
Consultant	3%
Technician	2%
Assistant	2%
Associate	1%
Other	4%
Don't Know / Refused	2%

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(ASKED ONLY OF THOSE WHO ARE EMPLOYED)
(N=627, Margin of Error = +/- 4%)

58. And, about how many people are employed by your organization?

Number of People Employed by your Organization	Total
1-10	20%
11-50	13%
51-100	8%
101-999	22%
1000-4999	11%
5000+	20%
Don't Know	7%
Refused	2%