

GfK

GfK Custom Research
North America

GfK. Growth from Knowledge.



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OmniTel

BANKRATE (AUGUST): HOMES

AUGUST 8 – 10, 2008

Prepared For:

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North Palm Beach, FL 33408

OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from August 8 – 10, 2008. A total of 1,004 interviews were completed, 526 with female adults and 478 with male adults. The margin of error on weighted data is ± 3 percentage points for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

**ASK Q. 1 TO Q5 AMONG HOME OWNERS ONLY.
ALL OTHERS SKIP TO Q6**

On another subject,

1. Are you a homeowner with a mortgage or a homeowner with no mortgage? (DO NOT READ LIST. CHECK ONLY ONE RESPONSE.)

With a mortgage	1	(CONTINUE)
With no mortgage	2	} (SKIP TO Q. 4)
Refused	ref	

2. (IF MORTGAGE IN Q1, ASK:) What type of mortgage do you currently have? (DO NOT READ LIST. CHECK ALL THAT APPLY)

Fixed-rate	1	(SKIP TO Q. 4)
Adjustable-rate mortgage (ARM)	2	} (CONTINUE)
Interest only	3	
Option ARM	4	
Don't know	dk	(SKIP TO Q. 4)

3. (IF ARM, INTEREST ONLY or OPTION ARM IN Q.2, ASK:) Do you plan to refinance your current adjustable-rate mortgage into a fixed-rate FHA mortgage if your lender allows this? A new housing law provides this opportunity to distressed homeowners if the lender agrees to forgive some of the debt. (READ LIST. RECORD ONLY ONE RESPONSE)

Yes, you hope to do this if your lender is willing	1	
You have no plans to take advantage of this opportunity	2	
You have not heard about this new law, so you cannot make an immediate decision	3	
You don't need to refinance your mortgage	4	
(DO NOT READ) Don't know	dk	

ASK ALL HOMEOWNERS

4. How often do you worry about whether or not you'll be able to afford your home payments next year? By home payments I mean your mortgage, property taxes and homeowners insurance. Would you say... (READ LIST. CHECK ONLY ONE RESPONSE.)

Regularly	1	
Sometimes	2	
Rarely	3	
Or, Never	4	
(DO NOT READ) Don't know	dk	

5. Over the previous year, were you ever more than 30 days late making your mortgage payment?

- Yes 1
- No 2
- Don't know dk
- Refused ref

ASK EVERYONE

6. In which of the following ways, if any, has the credit crunch personally affected you? If something doesn't apply to you, just let me know (READ LIST. ROTATE. RECORD ONLY ONE RESPONSE FOR EACH)

	(DO <u>NOT</u> READ)		
	<u>YES</u>	<u>NO</u>	<u>DOES NOT APPLY</u>
Your home equity line has been reduced or frozen by the lender	1	2	3
Your credit card company reduced your credit line	1	2	3
You would like to get a new car loan, but have been turned down by lenders	1	2	3
You have recently been denied a personal loan from the bank	1	2	3
You were unable to refinance your mortgage	1	2	3

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Omnitel - August 08, 2008

BANKRATE(August):Homes

Page	Table	Title
1	1	Q.1 Are you a homeowner with a mortgage or a homeowner with no mortgage? Base: Homeowners
2	2	Q.2 What type of mortgage do you currently have? Base: Homeowners with a mortgage
3	3	Q.3 Do you plan to refinance your current adjustable-rate mortgage into a fixed-rate FHA mortgage if your lender allows this? A new housing law provides this opportunity to distressed homeowners if the lender agrees to forgive some of the debt. Base: Currently Have Interest Only/ARM/Option ARM Mortgage
4	4	Q.4 How often do you worry about whether or not you'll be able to afford your home payments next year? By home payments I mean your mortgage, property taxes and homeowners insurance. Would you say ... Base: Homeowners
5	5	Q.5 Over the previous year, were you ever more than 30 days late making your mortgage payment? Base: Homeowners
6	6	Q.6 In which of the following ways, if any, has the credit crunch personally affected you? ...Summary of yes...
7	7	Q.6 In which of the following ways, if any, has the credit crunch personally affected you? ...Summary of yes... Base : Homeowners
9	8	Q.6 In which of the following ways, if any, has the credit crunch personally affected you? ...Summary of yes... Base : Homeowners with a mortgage
10	9	Q.6 In which of the following ways, if any, has the credit crunch personally affected you? ...Summary of yes... Base : Homeowners without a mortgage

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.1 Are you a homeowner with a mortgage or a homeowner with no mortgage?

Base: Homeowners

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	800	375	425	26	43	165	257	255	58	70	72	68	357	235	137	185	299	179	618	133
Total Weighted	709 100	338 100	371 100	64* 100*	87* 100*	192 100	193 100	133 100	50* 100*	59* 100*	73* 100*	63* 100*	331 100	213 100	125 100	165 100	261 100	158 100	567 100	106 100
With a mortgage	396 55.9	188 55.6	208 56.2	31 48.1 H	63 72.5 dg H	149 77.3 DG H	109 56.6 H	29 21.7	13 26.6	18 31.2	36 48.8 ij	37 59.1 IJ	234 70.8 IJ K	157 73.7 JK I	58 46.7	91 55.2	143 54.7	104 65.9 OpQ	352 62.0	70 65.8
With no mortgage	277 39.1	131 38.8	146 39.4	17 25.8	16 18.2	43 22.4	79 40.6 EF	103 77.2 DEF E	32 64.1 LM N	35 59.1 LM N	34 46.1 MN	23 37.0 n	89 27.0	52 24.3	59 46.9 R	70 42.5 R	102 39.0 r	47 29.7	188 33.2	34 31.6
Refused	35 5.0	19 5.6	16 4.4	17 26.1 eFGH	8 9.4 FgH	* 0.2	5 2.8 f	2 1.1	5 9.3 MIN	6 9.8 MIN	4 5.1	2 3.9	7 2.3	4 2.1	8 6.3	4 2.3	17 6.3 p	7 4.4	27 4.8	3 2.6

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.2 What type of mortgage do you currently have?

Table 2

Base: Homeowners with a mortgage

	Sex		Age					Income						Region				In-ternet access (S)	Infl-uen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	402	200	202	11	33	128	149	58	17	17	31	39	232	163	60	91	143	108	358	77
Total Weighted	396 100	188 100	208 100	31* 100*	63* 100*	149 100	109 100	29 100	13* 100*	18* 100*	36* 100*	37* 100*	234 100	157 100	58* 100*	91 100	143 100	104 100	352 100	70 100
Any (Net)	294 74.3	151 80.4 C	143 68.8	23 75.6	40 62.6	116 77.9 eH	90 82.4 EH	18 62.8	7 49.2	13 69.9	28 79.2 i	31 82.3 	187 79.8 	126 80.6 	43 72.9	67 74.1	107 75.0	77 74.3	263 74.9	56 79.7
Fixed-rate	258 65.0	131 69.6	127 60.9	17 56.4	34 53.2	102 68.5 H	83 76.0 EH	14 49.4	4 32.9	12 63.4	21 58.9	26 69.0 	168 71.8 	115 73.0 	39 67.3	63 69.6	93 65.2	62 59.5	232 65.9	50 71.3
Interest only/ARM (Sub-net)	37 9.2	20 10.8	16 7.9	6 19.2	6 9.4	14 9.3	7 6.4	4 13.4	2 16.3	1 6.5	7 20.3 mn	5 13.3	19 8.0	12 7.6	3 5.6	4 4.5	14 9.8	15 14.8 P	32 9.0	6 8.4
Adjustable-rate mortgage (ARM)	27 6.9	15 8.2	12 5.6	6 19.2 E	- -	12 8.1 e	5 4.8	4 13.4 EG	1 4.7	1 6.5	7 20.3 MN	5 13.3 mn	11 4.6	7 4.5	3 5.6	3 2.8	12 8.4	9 9.1	23 6.5	6 8.4
Interest only	9 2.4	5 2.6	5 2.2	- -	6 9.4 Fgh	2 1.2	2 1.6	- -	2 11.6 kl	- -	- -	- -	8 3.4	5 3.1	- -	2 1.7	2 1.4	6 5.7	9 2.5	- -
Option ARM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know/No response	102 25.7	37 19.6	65 31.2 B	8 24.4	24 37.4 fG	33 22.1	19 17.6	11 37.2 FG	7 50.8 kL MN	6 30.1	7 20.8	7 17.7	47 20.2	30 19.4	16 27.1	24 25.9	36 25.0	27 25.7	88 25.1	14 20.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Table 3

**Q.3 Do you plan to refinance your current adjustable-rate mortgage into a fixed-rate FHA mortgage if your lender allows this?
A new housing law provides this opportunity to distressed homeowners if the lender agrees to forgive some of the debt.**

Base: Currently Have Interest Only/ARM/Option ARM Mortgage

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	34	21	13	2	3	11	10	8	3	2	4	5	17	11	4	5	13	12	30	5
Total Weighted	37* 100*	20* 100*	16* 100*	6** 100**	6** 100**	14* 100*	7* 100*	4* 100*	2** 100**	1** 100**	7** 100**	5** 100**	19* 100*	12* 100*	3** 100**	4** 100**	14* 100*	15* 100*	32* 100*	6* 100*
Yes, you hope to do this if your lender is willing	18 49.5	12 57.2	7 40.1	3 57.0	4 73.8	6 44.7	2 32.2	2 49.5	1 35.4	1 47.6	3 46.7	3 53.5	10 52.4	7 58.6	2 54.9	1 24.8	5 36.2	10 67.1	14 45.8	2 36.3
Not yes (Net)	18 50.5	9 42.8	10 59.9	3 43.0	2 26.2	8 55.3	5 67.8	2 50.5	1 64.6	1 52.4	4 53.3	2 46.5	9 47.6	5 41.4	1 45.1	3 75.2	9 63.8	5 32.9	17 54.2	4 63.7
You have no plans to take advantage of this opportunity	2 5.5	2 9.9	- -	- -	- -	1 7.5	1 14.0	- -	- -	- -	- -	* 9.9	2 8.2	2 12.8	- -	- -	- -	2 13.2	2 6.4	- -
You have not heard about this new law, so you cannot make an immediate decision	7 20.3	2 11.4	5 31.4	3 43.0	- -	3 23.8	1 13.8	1 16.3	1 29.1	- -	4 48.8	1 19.4	1 5.0	1 7.8	1 29.3	1 15.5	4 32.1	1 9.0	7 23.6	3 43.7
You don't need to refinance your mortgage	9 24.6	4 21.5	5 28.5	- -	2 26.2	3 24.0	3 40.0	1 34.2	1 35.4	1 52.4	* 4.5	1 17.3	6 34.4	2 20.7	1 15.8	2 59.7	4 31.7	2 10.8	8 24.2	1 20.1

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 5) ineligible for sig testing**

Omnitel - August 08, 2008

BANKRATE(August):Homes

**Q.4 How often do you worry about whether or not you'll be able to afford your home payments next year?
By home payments I mean your mortgage, property taxes and homeowners insurance. Would you say ...**

Table 4

Base: Homeowners

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	800	375	425	26	43	165	257	255	58	70	72	68	357	235	137	185	299	179	618	133
Total Weighted	709 100	338 100	371 100	64* 100*	87* 100*	192 100	193 100	133 100	50* 100*	59* 100*	73* 100*	63* 100*	331 100	213 100	125 100	165 100	261 100	158 100	567 100	106 100
Regularly/sometimes (Net)	220 31.1	79 23.2	142 38.3 B	17 26.5	40 45.5 gH	62 32.2	60 31.1	32 24.4	21 41.5 mn	20 34.0	32 43.0 MN	22 34.3	85 25.7	55 25.9	44 35.2 r	62 37.5 qR	75 28.8	39 24.8	175 30.9	33 31.5
Regularly	95 13.4	43 12.7	52 14.1	9 13.3	19 21.2	22 11.3	28 14.5	15 11.6	17 33.5 LM N	12 19.7 LM N	15 20.6 LMN	4 5.6	29 8.8	16 7.3	21 16.9	24 14.6	33 12.7	17 10.5	73 12.8	15 14.6
Sometimes	125 17.7	36 10.6	90 24.2 B	8 13.1	21 24.3 h	40 20.8 h	32 16.7	17 12.8	4 8.0	8 14.3	16 22.4 i	18 28.7 lj m	56 16.9	40 18.6	23 18.3	38 22.9 r	42 16.1	23 14.3	103 18.2	18 16.9
Rarely/never (Net)	465 65.6	241 71.2 C	224 60.5	38 58.4	44 50.7	129 67.1 e	131 67.6 E	95 71.4 E	24 49.1	39 65.0	38 52.4	41 64.7	240 72.7 IK	153 72.0 IK	79 63.1	98 59.8	179 68.6 p	108 68.7	378 66.6	70 65.8
Rarely	123 17.3	60 17.7	63 17.0	8 12.0	20 22.4	44 23.0 H	31 16.0	17 12.5	3 6.7	11 17.7	10 14.0	15 23.6 l	63 19.0 i	37 17.4	18 14.2	32 19.6	44 17.0	29 18.1	107 18.9	15 14.2
Never	342 48.3	181 53.5 C	161 43.5	30 46.4	25 28.3	85 44.2 e	100 51.6 E	78 58.9 EF	21 42.4	28 47.2	28 38.3	26 41.2	178 53.7 k	116 54.6 k	61 48.9	66 40.1	135 51.7 P	80 50.6 p	270 47.7	55 51.5
Don't know/No response	23 3.3	19 5.6 C	4 1.2	10 15.1 FGh	3 3.9	1 0.7	2 1.3	6 4.2 FG	5 9.4 jIM N	1 1.0	3 4.6	1 1.0	5 1.5	4 2.1	2 1.7	4 2.7	7 2.5	10 6.4 oq	14 2.4	3 2.7

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Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.5 Over the previous year, were you ever more than 30 days late making your mortgage payment?

Base: Homeowners

	Sex		Age					Income						Region				In-ternet access (S)	Infl-uen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	800	375	425	26	43	165	257	255	58	70	72	68	357	235	137	185	299	179	618	133
Total Weighted	709 100	338 100	371 100	64* 100*	87* 100*	192 100	193 100	133 100	50* 100*	59* 100*	73* 100*	63* 100*	331 100	213 100	125 100	165 100	261 100	158 100	567 100	106 100
Yes	28 4.0	14 4.2	14 3.9	3 5.3	7 8.1 H	10 5.0 H	6 3.2	1 1.1	6 12.0 MN	3 5.7 n	7 10.2 MN	3 4.3	7 2.2	3 1.4	1 0.7	4 2.6	17 6.4 O	7 4.2	16 2.8	5 4.3
No	649 91.5	308 91.1	341 92.0	53 82.2	75 85.9	181 94.2 d	183 94.8 De	122 92.1	41 82.1	52 88.6	64 87.5	59 94.0	316 95.5 ij K	207 97.4 IJK M	119 95.1 q	153 92.7	231 88.3	146 92.8	525 92.7	96 90.8
Refused	11 1.6	5 1.5	6 1.6	3 4.9 F	3 3.0 f	- -	2 1.3	2 1.8 F	- -	3 4.3 MN	1 1.5	- -	2 0.5	* 0.2	2 1.8	3 2.0	4 1.6	1 0.9	10 1.7	1 0.8
Don't know/No response	20 2.9	11 3.3	9 2.5	5 7.6 tG	3 3.0	2 0.8	1 0.7	7 5.0 FG	3 5.9 n	1 1.4	1 0.8	1 1.7	6 1.8	2 1.0	3 2.4	4 2.7	10 3.7	3 2.1	16 2.9	4 4.1

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
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Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.6 In which of the following ways, if any, has the credit crunch personally affected you?

Table 6

...Summary of yes...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	46	78	209	297	304	123	105	85	83	391	257	190	225	365	224	743	154
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	256 100	225 100	161 100	136 100	125 100	96 100	86 100	376 100	245 100	189 100	224 100	364 100	223 100	761 100	128 100
Any (Net)	143 14.3	76 15.8	67 12.9	17 13.6	41 23.0 GH	51 19.8 GH	19 8.3	11 6.9	28 20.9 mN	17 13.7	19 19.9 N	17 20.3 N	45 12.0	24 9.8	18 9.7	40 17.9 o	50 13.7	35 15.7	109 14.3	22 17.0
You have recently been denied a personal loan from the bank	65 6.5	39 8.1	26 5.1	11 8.4 Gh	23 12.6 GH	25 9.6 GH	3 1.4	3 2.2	17 12.1 MN	10 8.3	7 6.9	11 13.0 MN	16 4.3	9 3.6	6 3.3	19 8.5 o	24 6.5	16 7.3	45 5.9	14 11.0
You would like to get a new car loan, but have been turned down by lenders	59 5.9	29 6.1	29 5.7	11 8.4 GH	21 11.8 GH	24 9.4 GH	2 1.0	1 0.3	20 14.4 MN	11 8.9 MN	7 7.5 MN	10 11.6 MN	7 2.0	2 0.9	4 2.1	14 6.4 o	29 8.0 O	11 5.1	42 5.6	12 9.6
Your credit card company reduced your credit line	53 5.3	27 5.5	26 5.1	6 4.7	12 6.8	17 6.8	9 4.1	6 3.8	9 6.6 n	6 5.0	9 8.9 mN	8 9.3 mN	14 3.7	5 2.0	9 4.7	10 4.6	15 4.2	18 8.2	40 5.3	8 6.2
You were unable to refinance your mortgage	38 3.8	18 3.8	20 3.8	6 4.8	11 6.1 H	13 5.1 H	5 2.3	1 0.7	2 1.2	9 7.2 iMN	10 9.9 iMN	6 7.1 iMN	6 1.6	4 1.6	3 1.5	6 2.6	15 4.2	14 6.2 o	26 3.4	8 6.4
Your home equity line has been reduced or frozen by the lender	15 1.5	10 2.1	5 1.0	4 3.2	2 1.3	2 0.8	5 2.1	1 0.8	- -	- -	1 0.9	1 1.1	14 3.6 i	10 3.9 i	1 0.8	6 2.8	5 1.3	3 1.3	11 1.4	1 0.4
None	487 48.7	250 51.7	236 45.8	42 32.7	82 46.0	127 49.5 d	124 55.1 D	85 52.8 D	44 32.3	67 53.8 l	40 42.0	40 46.9 i	211 56.2 lk	135 55.2 lk	89 47.0	107 47.9	183 50.4	107 48.1	382 50.2	59 46.0
Does not apply	370 37.0	157 32.5	213 41.2 B	69 53.6 EFG	56 31.0	79 30.7	82 36.6	65 40.3 F	64 46.8 Mn	41 32.5	36 38.0	28 32.8	120 31.8	86 35.0	82 43.3	77 34.2	131 36.0	81 36.3	271 35.6	47 36.9

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.6 In which of the following ways, if any, has the credit crunch personally affected you?

Table 7

...Summary of yes...

Base : Homeowners

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	800	375	425	26	43	165	257	255	58	70	72	68	357	235	137	185	299	179	618	133
Total Weighted	709 100	338 100	371 100	64* 100*	87* 100*	192 100	193 100	133 100	50* 100*	59* 100*	73* 100*	63* 100*	331 100	213 100	125 100	165 100	261 100	158 100	567 100	106 100
Any (Net)	81 11.4	45 13.3	36 9.7	10 15.7	18 20.4 GH	25 13.0 h	17 8.6	9 6.8	5 9.5	6 9.6	18 24.8 ij MN	12 18.4 MN	29 8.7	17 8.0	10 8.3	18 11.1	27 10.3	26 16.2 o	60 10.6	12 11.0
Your credit card company reduced your credit line	39 5.5	19 5.6	20 5.5	6 9.4	8 9.5	12 6.2	8 4.2	5 3.6	2 5.0	5 8.7 mN	9 11.7 MN	8 12.6 MN	10 2.9 N	3 1.5	6 4.9	7 4.4	11 4.4	14 9.2 q	28 4.9	5 4.5
You were unable to refinance your mortgage	29 4.1	15 4.6	14 3.7	3 5.3	11 12.5 fGH	8 4.0 h	5 2.4	1 0.9	2 3.2	3 4.9 Mn	10 13.0 MN	6 9.6 MN	3 1.0	2 0.8	2 1.9	6 3.6	7 2.7	14 8.7 OpQ	22 3.9	4 4.1
You have recently been denied a personal loan from the bank	20 2.8	17 5.0 C	3 0.7	3 5.3	4 4.9	8 4.0 g	2 0.9	2 1.8	1 1.8	- -	6 7.7 jMN	5 8.5 JMN	4 1.3	3 1.6	1 1.2	1 0.7	6 2.3	11 6.9 OPQ	12 2.1	7 6.6
You would like to get a new car loan, but have been turned down by lenders	16 2.3	10 2.9	6 1.7	3 5.3	2 2.8	8 4.4 GH	1 0.6	1 0.4	1 2.6 Mn	2 4.1 MN	6 8.6 MN	4 6.6 MN	* 0.1	- -	- -	2 1.3	8 3.1 o	6 3.7 o	8 1.3	4 3.9
Your home equity line has been reduced or frozen by the lender	15 2.1	10 2.9	5 1.4	4 6.3	2 2.7	2 1.0	4 2.2	1 1.0	- -	- -	1 1.2	1 1.5	13 3.9	10 4.5	1 0.8	6 3.8	5 1.8	3 1.8	10 1.8	- -
None	375 52.9	181 53.6	194 52.2	21 31.9	35 40.0	114 59.2 DE	113 58.7 DE	70 52.6 d	15 30.4	32 54.9 l	31 42.8	30 47.0	202 61.2 IK	127 59.7 IK	63 50.5	90 54.8	133 51.0	88 55.9	314 55.3	56 52.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.6 In which of the following ways, if any, has the credit crunch personally affected you?

Table 7

...Summary of yes...

Base : Homeowners

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	800	375	425	26	43	165	257	255	58	70	72	68	357	235	137	185	299	179	618	133
Total Weighted	709 100	338 100	371 100	64* 100*	87* 100*	192 100	193 100	133 100	50* 100*	59* 100*	73* 100*	63* 100*	331 100	213 100	125 100	165 100	261 100	158 100	567 100	106 100
Does not apply	253 35.7	112 33.1	141 38.0	34 52.4 Fg	35 39.6	53 27.8	63 32.7	54 40.7 Fg	30 60.1 JK LMN	21 35.6	24 32.4	22 34.7	100 30.1	69 32.3	52 41.2 R	56 34.1	101 38.7 R	44 27.9	193 34.0	39 36.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base



Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.6 In which of the following ways, if any, has the credit crunch personally affected you?

Table 8

...Summary of yes...

Base : Homeowners with a mortgage

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	402	200	202	11	33	128	149	58	17	17	31	39	232	163	60	91	143	108	358	77
Total Weighted	396 100	188 100	208 100	31* 100*	63* 100*	149 100	109 100	29 100	13* 100*	18* 100*	36* 100*	37* 100*	234 100	157 100	58* 100*	91 100	143 100	104 100	352 100	70 100
Any (Net)	58 14.6	34 18.3 c	24 11.3	7 24.1	16 25.6 fG	18 12.3	12 10.6	3 10.4	2 16.3	3 15.8	11 31.3 MN	11 29.5 MN	22 9.4	15 9.5	4 7.3	12 13.6	18 12.9	23 21.9 O	45 12.9	10 13.8
You were unable to refinance your mortgage	29 7.2	15 7.9	14 6.6	3 11.0	11 17.3 FGH	8 5.2	5 4.2	1 2.1	2 12.0 MN	3 15.8 MN	9 25.0 MN	6 16.2 MN	3 1.4	2 1.1	2 4.1	6 6.5	7 4.6	14 13.2 Q	21 6.1	4 6.2
Your credit card company reduced your credit line	24 6.2	12 6.4	12 5.9	3 11.0	7 10.6 g	10 6.8	3 2.8	1 4.1	1 5.8	2 13.2 mN	4 11.9 MN	7 19.8 MN	6 2.6	3 2.1	1 2.6	5 5.9	6 3.9	12 11.6 oq	17 4.9	4 6.0
You have recently been denied a personal loan from the bank	17 4.4	15 7.9 C	2 1.2	3 11.0	4 6.7	6 4.2	2 1.5	2 6.1 g	1 4.3	- -	6 15.8 MN	5 14.5 MN	2 1.0	2 1.2	- -	1 1.0	6 4.2	10 10.1 OP	10 2.9	6 8.2
Your home equity line has been reduced or frozen by the lender	12 3.1	10 5.2 c	3 1.3	4 13.1 F	2 3.7	2 1.3	3 3.2	1 2.2	- -	- -	- -	1 2.6	11 4.9	9 5.7	1 1.7	4 4.2	5 3.4	3 2.7	9 2.7	- -
You would like to get a new car loan, but have been turned down by lenders	12 3.0	8 4.4	4 1.7	3 11.0 g	2 3.8	5 3.3	1 1.1	- -	1 5.8 MN	2 13.2 MN	4 11.7 MN	4 11.1 MN	* 0.2	- -	- -	- -	6 4.3 p	6 5.6 p	5 1.5	4 6.0
None	233 58.7	117 62.1	116 55.7	16 51.4	32 49.8	90 60.5	65 59.5	21 73.1 Eg	6 46.5	10 54.4	16 44.4	16 43.7	153 65.3 KL	97 62.0 I	34 57.7	55 60.3	84 58.4	61 58.4	213 60.5	37 53.6
Does not apply	106 26.7	37 19.6	69 33.0 B	8 24.6	16 24.6	40 27.2	33 29.9 h	5 16.4	5 37.1	6 29.9	9 24.2	10 26.7	59 25.3	45 28.5	20 35.0 r	24 26.1	41 28.6	20 19.7	93 26.6	23 32.6

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - August 08, 2008

BANKRATE(August):Homes

Q.6 In which of the following ways, if any, has the credit crunch personally affected you?

Table 9

...Summary of yes...

Base : Homeowners without a mortgage

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	373	161	212	7	7	36	102	194	40	48	39	28	120	69	71	91	146	65	241	53
Total Weighted	277 100	131 100	146 100	17* 100*	16* 100*	43* 100*	79 100	103 100	32* 100*	35* 100*	34* 100*	23* 100*	89 100	52* 100*	59* 100*	70 100	102 100	47* 100*	188 100	34* 100*
Any (Net)	23 8.2	10 7.8	12 8.5	3 16.1	2 10.2	7 15.7 h	5 6.5	6 5.5	3 8.0	3 7.9	7 20.6 lmN	1 2.5	7 7.7	2 4.1	6 10.5	5 7.8	8 8.2	3 6.0	15 7.9	2 5.9
Your credit card company reduced your credit line	14 5.2	6 4.9	8 5.4	3 16.1	2 10.2	2 4.2	5 6.5	3 3.1	2 5.3	3 7.9 n	4 12.7 mN	1 2.5	3 3.8	-	5 7.9	1 2.1	6 5.8	2 5.2	10 5.5	1 1.9
You would like to get a new car loan, but have been turned down by lenders	4 1.4	1 1.0	3 1.8	-	-	3 8.1 GH	-	1 0.5	1 1.6	-	2 6.2 M	-	-	-	-	2 3.0	2 1.9	-	2 1.1	-
Your home equity line has been reduced or frozen by the lender	2 0.9	-	2 1.7	-	-	-	1 1.1	1 0.6	-	-	1 2.5	-	2 1.8	1 1.2	-	2 3.5 q	-	-	1 0.5	-
You have recently been denied a personal loan from the bank	2 0.8	2 1.4	* 0.2	-	-	1 3.5	-	1 0.7	* 1.0	-	-	-	2 2.1	1 2.9	1 2.5	* 0.5	-	* 0.8	2 1.0	1 4.0
You were unable to refinance your mortgage	1 0.2	1 0.4	-	-	-	-	-	1 0.6	-	-	1 1.7	-	-	-	-	-	1 0.6	-	1 0.3	-
None	134 48.5	61 46.7	73 50.1	5 27.9	1 7.7	23 54.2 E	45 56.9 Eh	48 46.5 e	9 28.2	20 57.6 l	15 44.3	13 57.1 i	46 52.0 l	27 51.8 i	28 47.6	35 49.6	48 47.2	24 50.8	95 50.6	18 52.4
Does not apply	120 43.3	60 45.6	60 41.4	9 56.0	13 82.0 FG h	13 30.1	29 36.6	49 48.1 fg	20 63.8 JK M	12 34.6	12 35.0	9 40.4	36 40.4	23 44.0	25 42.0	30 42.6	46 44.7	20 43.3	78 41.4	14 41.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base