

Question D1

Did you finance ANY cars or trucks you CURRENTLY own by taking a loan at the auto dealership? Would you say...

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	24	34	44	54	64	65+	east	Central	West	Metro	Metro	Metro	Only	Only	panic	
			(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(Non-	(Non-	(Any	
															Hisp)	Hisp)	Race)	
															(P)	(Q)	(R)	
Unweighted Total	1007	505	502	69	84	150	203	237	258	188	229	365	225	773	234	764	90	63
Weighted Total	1000	484	516	128*	179*	189	194	143	162	187	223	365	225	765	235	677	110*	132*
Own cars/trucks (Net)	812	401	411	64	146	162	168	129	139	134	190	308	180	609	203	602	65	86
	81%	83%	80%	50%	82%D	86%D	87%D	90%D	86%D	71%	85%J	84%J	80%	80%	86%	89%QR	59%	65%
Yes	268	127	142	9	68	72	52	39	27	64	70	92	42	194	74	213	14	27
	27%	26%	28%	7%	38%DI	38%DG	27%DI	27%DI	17%D	34%M	31%M	25%	19%	25%	32%	31%Q	13%	20%
No (Subnet)	543	274	269	55	78	90	115	90	111	70	121	215	137	415	128	389	51	59
	54%	57%	52%	43%	43%	48%	60%DE	63%DE	69%DE	37%	54%J	59%J	61%J	54%	55%	58%	46%	45%
No, all cars or trucks were bought with cash	288	146	142	33	40	46	49	48	69	38	69	109	73	217	71	204	25	36
	29%	30%	28%	26%	23%	24%	25%	33%	43%DE	20%	31%J	30%J	32%J	28%	30%	30%	23%	27%
No, all loans were obtained outside of the dealership	255	128	127	22	37	44	67	42	42	32	52	106	65	198	57	185	25	23
	25%	27%	25%	17%	21%	23%	34%DE	29%D	26%	17%	23%	29%J	29%J	26%	24%	27%	23%	18%
Currently don't own any cars or trucks	164	78	86	62	31	19	23	12	16	46	31	47	41	137	27	63	41	40
	16%	16%	17%	49%EF	17%H	10%	12%	8%	10%	24%KL	14%	13%	18%	18%	12%	9%	38%P	30%P
Don't know	24	5	19	2	2	7	3	3	7	8	2	10	5	19	5	11	4	6
	2%	1%	4%B	1%	1%	4%	1%	2%	4%	4%	1%	3%	2%	3%	2%	2%	3%	5%

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

Question D1

Did you finance ANY cars or trucks you CURRENTLY own by taking a loan at the auto dealership? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education				
	LT	\$25K- LT	\$35K- LT	\$50K- LT	\$75K Or LT	Dual Income	-----			-----		-----		HS	Coll			
	Total (A)	\$25K (B)	\$35K (C)	\$50K (D)	\$75K (E)	More (F)	H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	1007	150	92	159	152	265	374	194	365	437	672	323	225	175	71	294	244	373
Weighted Total	1000	149	95*	170	159	247	363	154	298	535	554	431	317	216	84*	298	241	354
Own cars/trucks (Net)	812 81%	84 56%	75 79%B	142 84%B	142 89%B	241 97%BC	337 93%	122 79%	254 85%	426 80%	455 82%	347 80%	269 85%	160 74%	48 57%	217 73%O	205 85%OP	325 92%OPQ
Yes	268 27%	21 14%	13 14%	56 33%BC	58 36%BC	96 39%BC	129 36%	38 25%	64 21%	166 31%I	133 24%	135 31%K	111 35%	50 23%	10 12%	64 21%	76 32%OP	118 33%OP
No (Subnet)	543 54%	63 42%	62 65%B	86 51%	85 53%	144 58%B	208 57%	84 54%	190 64%J	259 48%	322 58%L	212 49%	157 50%	110 51%	38 45%	153 51%	129 54%	208 59%
No, all cars or trucks were bought with cash	288 29%	46 31%	36 38%E	44 26%	33 20%	71 29%	95 26%	47 31%	104 35%J	130 24%	179 32%L	102 24%	74 23%	58 27%	22 26%	90 30%	68 28%	96 27%
No, all loans were obtained outside of the dealership	255 25%	17 11%	26 27%B	42 25%B	52 33%B	73 30%B	113 31%	37 24%	87 29%	129 24%	143 26%	110 25%	83 26%	52 24%	16 19%	63 21%	61 25%	111 31%P
Currently don't own any cars or trucks	164 16%	61 41% CDE F	20 21% F	23 14% F	16 10% F	6 2%	17 5%	28 18%	39 13%	96 18%	88 16%	76 18%	41 13%	49 23%	36 43% PQ R	76 26% QR	30 12% R	17 5%
Don't know	24 2%	5 3%	* *	5 3%	1 *	1 *	8 2%	4 3%	5 2%	13 2%	12 2%	8 2%	7 2%	7 3%	0 0	5 2%	6 2%	11 3%

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

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	White Only (P)	Black Only (Q)	Hispanic (R)		
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12		
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**		
Any (Net)	182 68%	94 75%	88 62%	7 80%	46 67%	55 76%I	39 74%I	24 62%	12 43%	36 56%	48 68%	62 68%	37 87%JL	135 69%	47 64%	141 66%	13 92%	17 65%		
1-4 (Subnet)	32 12%	14 11%	19 13%	1 9%	1 2%	13 18%	8 16%	6 15%	4 13%	6 9%	6 8%	11 12%	10 23%	30 16%O	2 3%	28 13%	1 8%	1 6%		
1	2 1%	1 *	2 1%	0 0	0 0	0 0	1 2%	1 2%	1 2%	1 1%	1 1%	0 0	1 3%	2 1%	0 0	2 1%	0 0	0 0		
2	8 3%	4 3%	4 3%	0 0	0 0	3 4%	3 6%	0 0	2 8%H	1 2%	1 2%	4 4%	1 3%	7 4%	1 1%	5 2%	1 8%	1 6%		
3	15 6%	7 5%	8 6%	0 0	1 2%	7 10%	3 6%	3 7%	1 3%	2 3%	3 4%	5 5%	5 11%	15 8%O	0 0	13 6%	0 0	0 0		
4	7 3%	2 2%	5 4%	1 9%	0 0	3 4%	1 2%	2 6%	0 0	2 3%	1 1%	2 2%	3 6%	6 3%	1 2%	7 4%	0 0	0 0		
5-9 (Subnet)	108 40%	67 53%C	41 29%	4 45%	32 46%	32 45%	20 38%	13 33%	7 27%	23 36%	31 44%	34 37%	20 47%	74 38%	33 45%	85 40%	8 54%	10 36%		
5	23 9%	13 10%	10 7%	0 0	7 10%	6 8%	3 6%	3 8%	4 16%	3 5%	8 11%	5 6%	7 16%	16 8%	7 9%	20 9%	1 8%	2 6%		
6	32 12%	21 17%	11 8%	0 0	13 19%	7 9%	7 13%	5 13%	1 2%	10 16%	12 17%	6 7%	4 11%	25 13%	7 9%	25 12%	0 0	4 14%		
7	26 10%	22 17%C	4 3%	3 36%	6 9%	7 10%	5 10%	2 6%	2 7%	3 4%	9 13%	13 14%	1 3%	17 9%	9 12%	17 8%	3 20%	4 16%		
8	22 8%	10 8%	12 9%	0 0	6 8%	10 13%	5 9%	2 5%	* 1%	6 9%	1 1%	10 11%K	6 14%K	13 6%	9 13%	18 9%	4 27%	0 0		

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

ORC STUDY #717479

CARAVAN
AUTO LOAN SURVEY

NOVEMBER 21-24, 2008

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	North-	North	South	West	Metro	Non-	White	Black	His-	
(A)	(B)	male	24	34	44	54	64	65+	east	Central	West	Metro	Metro	Only	Only	panic	(Any	(R)
		(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**
9	4	1	3	1	0	3	0	1	0	1	1	0	2	3	1	4	0	0
	2%	1%	2%	9%	0	4%	0	1%	0	2%	2%	0	4%	2%	2%	2%	0	0
10 or more (Subnet)	42	14	28	2	13	9	11	6	1	7	11	17	7	30	12	28	4	6
	16%	11%	20%	25%	19%	13%	21%I	14%	3%	11%	16%	18%	16%	16%	16%	13%	29%	24%
10-12	19	6	12	2	6	1	7	2	1	4	6	7	2	13	6	12	2	3
	7%	5%	9%	25%	8%	1%	13%F	6%	3%	6%	8%	7%	6%	7%	8%	6%	12%	12%
13-15	6	2	4	0	2	2	1	0	0	1	1	0	4	6	0	4	1	1
	2%	2%	3%	0	4%	3%	2%	0	0	2%	2%	0	9%L	3%	0	2%	8%	4%
16 or more	17	5	12	0	5	6	3	3	0	2	4	10	1	12	6	12	1	2
	6%	4%	9%	0	7%	9%	6%	8%	0	3%	6%	11%	2%	6%	8%	5%	8%	8%
Zero	23	10	13	0	5	8	2	5	5	6	5	10	2	13	11	22	1	0
	9%	8%	9%	0	7%	11%	3%	12%	17%G	9%	7%	11%	5%	7%	14%	10%	8%	0
Don't know	63	22	41	2	18	10	12	10	11	22	17	20	3	47	16	49	0	9
	23%	17%	29%	20%	26%	14%	23%	26%	40%F	35%M	25%	22%	8%	24%	22%	23%	0	35%
Mean (Including Zero)	7.0	6.5	7.5	7.8	7.9	7.0	7.3	6.7	3.6	6.4	7.3	7.3	6.5	7.0	6.9	6.6	8.2	8.4
Standard Deviation (Including Zero)	5.32	4.53	6.01	2.06	5.15	5.88	4.50	6.37	3.28	4.68	5.84	5.87	4.10	5.48	4.92	5.36	4.75	4.51
Standard Error (Including Zero)	0.38	0.44	0.64	0.92	1.01	0.83	0.69	0.93	0.66	0.76	0.83	0.71	0.65	0.46	0.69	0.42	1.43	1.50
Median (Including Zero)	6.0	6.0	6.0	7.0	6.0	6.0	7.0	6.0	3.0	6.0	6.0	7.0	6.0	6.0	7.0	6.0	8.0	7.0

Proportions/Means: Columns Tested (5% 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 30) ineligible for sig testing

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Sex		Age							Region					Race				
	-----		-----							-----					-----				
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-	
(A)	(B)	male	24	34	44	54	64	(I)	east	Central	(L)	(M)	(N)	Metro	(Non-	(Non-	panic		
		(C)	(D)	(E)	(F)	(G)	(H)		(J)	(K)				(O)	Hisp)	Hisp)	(Any		
																		(R)	
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**	
Mean (Excluding Zero)	7.9	7.2	8.6	7.8	8.7	7.9	7.5	8.0	5.0	7.5	8.1	8.5	6.9	7.7	8.4	7.6	8.9	8.4	
Standard Deviation (Excluding Zero)	4.99	4.21	5.64	2.06	4.70	5.62	4.33	6.15	2.75	4.17	5.60	5.48	3.89	5.27	4.05	5.04	4.25	4.51	
Standard Error (Excluding Zero)	0.38	0.43	0.65	0.92	0.96	0.85	0.69	0.97	0.65	0.74	0.86	0.71	0.63	0.46	0.64	0.42	1.34	1.50	
Median (Excluding Zero)	7.0	6.0	7.0	7.0	7.0	7.0	7.0	6.0	5.0	6.0	6.0	7.0	6.0	6.0	7.0	6.0	8.0	7.0	

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Any (Net)	182 68%	16 77%	8 62%	40 71%	32 55%	73 76%E	95 74%	19 50%	39 62%	124 74%	82 61%	101 75%	80 72%	43 86%	3 31%	43 68%	50 65%	86 73%
1-4 (Subnet)	32 12%	1 4%	1 5%	4 8%	7 12%	17 18%	16 13%	5 13%	9 13%	19 11%	16 12%	16 12%	11 10%	9 18%	1 8%	7 11%	7 10%	17 15%
1	2 1%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	1 2%	2 3%J	0 0%	2 2%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	2 2%
2	8 3%	0 0%	0 0%	2 4%	2 4%	4 4%	4 3%	2 5%	1 2%	4 3%	3 2%	4 3%	3 3%	2 4%	0 0%	0 0%	3 4%	5 4%
3	15 6%	1 4%	0 0%	2 3%	4 7%	8 8%	8 7%	2 7%	4 6%	8 5%	8 6%	7 5%	4 4%	4 7%	1 8%	3 5%	2 3%	8 7%
4	7 3%	0 0%	1 5%	1 1%	1 1%	5 5%	3 3%	0 0%	1 2%	6 4%	3 2%	5 3%	4 3%	3 6%	0 0%	3 5%	2 2%	3 2%
5-9 (Subnet)	108 40%	2 12%	4 32%	24 42%	17 29%	49 51%E	60 46%	9 25%	27 43%	72 43%	47 36%	61 45%	47 42%	27 54%	2 23%	18 29%	32 42%	56 47%P
5	23 9%	1 3%	2 12%	5 9%	4 6%	8 8%	13 10%	2 5%	10 15%	12 7%	15 11%	8 6%	5 4%	5 9%	0 0%	6 9%	5 7%	12 10%
6	32 12%	0 0%	1 7%	7 13%	7 13%	17 18%	26 20%	2 4%	10 16%	21 12%	14 10%	19 14%	15 14%	7 13%	0 0%	4 6%	10 13%	18 16%
7	26 10%	0 0%	1 5%	4 7%	5 8%	12 12%	12 10%	2 6%	4 6%	20 12%	8 6%	18 13%	14 13%	6 13%	2 23%	5 8%	6 8%	12 10%
8	22 8%	1 6%	1 8%	6 11%	1 1%	12 12%	8 6%	4 9%	4 6%	15 9%	8 6%	14 10%	11 10%	7 14%	0 0%	3 5%	7 10%	11 10%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
9	4 2%	1 3%	0 0	1 3%	0 0	1 1%	1 1%	0 0	0 0	4 3%	2 2%	2 2%	1 1%	2 4%	0 0	0 0	3 4%	2 1%
10 or more (Subnet)	42 16%	13 61%	3 25%	12 21%F	8 14%	6 6%	19 14%	5 12%	4 6%	33 20%I	18 13%	24 18%	22 20%	7 15%	0 0	18 29%R	11 14%	13 11%
10-12	19 7%	5 25%	1 4%	6 11%F	6 11%F	1 1%	7 5%	4 10%	3 5%	11 7%	13 10%	6 4%	6 5%	1 2%	0 0	10 16%QR	2 2%	7 6%
13-15	6 2%	2 12%	0 0	1 2%	1 2%	1 1%	2 2%	0 0	0 0	6 4%	1 1%	5 4%	5 4%	1 2%	0 0	4 6%	0 0	2 2%
16 or more	17 6%	5 24%	3 21%	4 8%	1 1%	4 4%	10 8%	1 2%	1 1%	16 10%I	4 3%	14 10%K	12 11%	5 11%	0 0	4 7%	9 12%	4 4%
Zero	23 9%	1 3%	1 5%	5 9%	6 10%	9 9%	10 8%	3 7%	9 14%	12 7%	13 10%	10 8%	10 9%	0 0	1 7%	6 9%	8 10%	9 8%
Don't know	63 23%	4 20%	4 33%	11 20%	20 35%F	14 15%	24 18%	16 43%	15 23%	31 19%	38 29%	24 18%	21 19%	7 14%	6 63%	14 23%	18 24%	22 19%
Mean (Including Zero)	7.0	13.7	10.6	7.4	5.9	5.8	6.7	6.2	4.9	7.8I	6.1	7.7	8.0	8.3	4.9	7.8	7.4	6.4
Standard Deviation (Including Zero)	5.32	7.98	8.47	4.99	4.18	3.97	4.74	4.81	4.27	5.54	4.66	5.73	6.02	5.99	3.24	5.14	6.18	4.86
Standard Error (Including Zero)	0.38	2.30	2.55	0.86	0.66	0.45	0.48	0.98	0.56	0.52	0.45	0.61	0.74	0.92	1.62	0.73	0.83	0.53
Median (Including Zero)	6.0	12.0	7.0	7.0	6.0	6.0	6.0	6.0	5.0	7.0	6.0	7.0	7.0	7.0	7.0	7.0	6.0	6.0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D2

What is the rate you are paying or paid on your car or truck loan, to the nearest whole percent?

Base = Financed loan through auto dealership for current vehicle

	Household Income							H.H. Size			Children In H.H.				Education				
	Total	\$25K-		\$35K-		\$50K-		\$75K		Dual Income	H.H. Size			Children In H.H.		HS		Coll	
		LT \$25K	LT \$35K	LT \$50K	LT \$75K	Or More	1	2	3 Or More		None	Total	Under 12	12- 17	Incom- plete	HS Grad	Incom- plete	Coll Grad	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)		
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*	
Mean (Excluding Zero)	7.9	14.3	11.4	8.4	7.0	6.5	7.5	7.0	6.1	8.6I	7.1	8.5	9.0	8.3	5.9	8.8	8.6	7.1	
Standard Deviation (Excluding Zero)	4.99	7.58	8.20	4.46	3.61	3.61	4.41	4.50	3.93	5.22	4.27	5.43	5.64	5.99	2.17	4.55	5.85	4.63	
Standard Error (Excluding Zero)	0.38	2.29	2.59	0.81	0.63	0.43	0.47	1.01	0.57	0.51	0.45	0.60	0.73	0.92	1.25	0.70	0.84	0.52	
Median (Excluding Zero)	7.0	12.0	8.0	7.0	6.0	6.0	6.0	7.0	6.0	7.0	6.0	7.0	7.0	7.0	7.0	7.0	7.0	6.0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D3

Which of the following statements BEST describes how you addressed the loan rate received at the auto dealership?

Base = Financed loan through auto dealership for current vehicle

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	(P)	(Q)	(R)		
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12		
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**		
Tried to negotiate (Net)	101 38%	47 38%	54 38%	4 45%	23 33%	32 44%	17 32%	14 35%	12 43%	21 33%	26 38%	36 39%	18 42%	66 34%	35 48%	89 42%	4 29%	4 15%		
You successfully negotiated the loan rate	78 29%	37 29%	41 29%	4 45%	12 18%	25 35%	14 28%	11 29%	11 38%	16 25%	19 27%	26 28%	17 40%	50 26%	28 37%	69 32%	3 21%	4 15%		
You tried to negotiate the loan rate, but the dealership refused to give a better rate	23 9%	10 8%	13 9%	0 0	10 15%	7 9%	2 4%	2 6%	1 5%	5 8%	8 11%	9 10%	1 3%	15 8%	8 11%	21 10%	1 8%	0 0		
Did not try to negotiate (Net)	157 58%	73 58%	84 59%	5 55%	46 67%	40 56%	31 59%	22 57%	13 47%	39 61%	43 61%	53 58%	22 52%	119 61%	38 51%	113 53%	10 71%	23 85%		
You did not try to negotiate the loan rate because the dealer told you this was the best rate you were qualified for	60 22%	27 21%	33 24%	2 25%	16 24%	16 22%	11 22%	10 26%	5 17%	11 17%	15 21%	27 29%	8 18%	45 23%	16 21%	44 21%	4 29%	7 28%		
You did not feel it was necessary to negotiate because you trusted the dealer to get you the best rate	55 20%	23 18%	31 22%	1 9%	16 24%	13 18%	11 20%	9 22%	6 20%	15 23%	16 23%	17 19%	7 16%	39 20%	16 21%	41 19%	4 26%	6 22%		
You knew the loan rate was negotiable, but chose not to negotiate	42 16%	23 18%	19 13%	2 20%	13 19%	12 16%	9 17%	3 8%	3 10%	14 21%	11 16%	9 10%	8 18%	35 18%	7 9%	28 13%	2 16%	9 35%		

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D3

Which of the following statements BEST describes how you addressed the loan rate received at the auto dealership?

Base = Financed loan through auto dealership for current vehicle

	Sex			Age						Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**
Don't know	10 4%	6 4%	5 3%	0 0	0 0	0 0	5 9%F	3 8%F	3 10%F	3 5%	1 2%	3 4%	2 6%	10 5%	1 1%	10 5%	0 0	0 0

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D3

Which of the following statements BEST describes how you addressed the loan rate received at the auto dealership?

Base = Financed loan through auto dealership for current vehicle

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Tried to negotiate (Net)	101 38%	8 40%	3 21%	18 32%	24 42%	40 42%	53 41%	11 28%	22 35%	68 41%	46 35%	54 40%	40 36%	22 44%	4 43%	30 48%R	31 40%	36 30%
You successfully negotiated the loan rate	78 29%	5 22%	2 17%	15 26%	18 31%	31 32%	39 30%	9 24%	19 29%	50 30%	36 27%	41 31%	27 25%	21 42%	4 43%	20 31%	22 29%	32 27%
You tried to negotiate the loan rate, but the dealership refused to give a better rate	23 9%	4 19%	1 4%	3 6%	6 11%	9 9%	14 11%	2 4%	3 5%	18 11%	10 7%	13 10%	12 11%	1 2%	0 0	11 17%R	8 11%	4 4%
Did not try to negotiate (Net)	157 58%	10 49%	10 79%	36 65%	32 56%	53 56%	72 56%	24 63%	37 58%	96 58%	77 58%	80 59%	72 64%	28 55%	6 57%	29 45%	41 54%	81 69%P
You did not try to negotiate the loan rate because the dealer told you this was the best rate you were qualified for	60 22%	6 29%	6 46%	12 22%	14 25%	18 19%	27 21%	9 24%	11 17%	40 24%	25 19%	36 26%	30 27%	16 32%	1 6%	9 14%	17 23%	34 28%
You did not feel it was necessary to negotiate because you trusted the dealer to get you the best rate	55 20%	* 2%	4 28%	18 32%E	6 10%	20 21%	28 22%	4 11%	17 27%	33 20%	30 22%	25 19%	22 20%	9 17%	3 26%	14 22%	6 8%	31 26%Q
You knew the loan rate was negotiable, but chose not to negotiate	42 16%	4 18%	1 5%	6 11%	12 21%	15 16%	17 13%	11 28%	9 14%	23 14%	22 17%	19 14%	19 17%	3 6%	2 25%	6 9%	17 23%	17 14%
Don't know	10 4%	2 11%	0 0	2 3%	1 2%	3 3%	4 3%	3 9%	5 7%J	3 2%	10 8%L	* *	0 0	* 1%	0 0	4 7%	5 6%	1 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D4

Which of the following, if any, did you purchase when you bought the car or truck? Did you purchase...

Base = Financed loan through auto dealership for current vehicle

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	24	34	44	54	64	(I)	east	Central	(L)	(M)	(N)	(O)	Only	Only	panic	
		(C)	(D)	(E)	(F)	(G)	(H)		(J)	(K)					(P)	(Q)	(R)	(R)
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**
Any (Net)	159	76	83	7	47	41	26	25	13	40	39	55	25	114	45	112	12	22
	59%	60%	58%	75%	69%	57%	49%	64%	48%	63%	56%	60%	58%	59%	61%	53%	83%	82%
A vehicle service contract or extended warranty	112	57	54	4	33	28	19	18	11	32	25	38	16	77	35	77	10	20
	42%	45%	38%	45%	48%	39%	36%	45%	39%	50%	36%	41%	39%	40%	47%	36%	71%	75%
Guaranteed Automobile Protection or GAP Insurance	63	30	33	5	17	20	7	9	5	10	18	24	11	41	22	48	7	6
	23%	24%	23%	55%	25%	28%	13%	23%	20%	16%	25%	26%	27%	21%	30%	22%	47%	22%
Credit life and Disability Insurance or Accident & Health Insurance	38	19	18	3	9	8	4	9	4	4	14	17	3	20	18	26	4	3
	14%	15%	13%	29%	14%	10%	9%	24%G	16%	6%	20%J	18%	7%	10%	24%N	12%	25%	11%
A theft deterrent package	32	21	12	2	3	12	6	5	4	12	3	12	5	26	6	23	2	1
	12%	16%	8%	18%	4%	16%	12%	13%	16%	19%K	5%	13%	12%	13%	9%	11%	16%	4%
None of these	109	51	58	2	21	31	27	14	14	24	30	37	18	80	28	100	2	5
	41%	40%	41%	25%	31%	43%	51%	36%	50%	37%	43%	40%	42%	41%	38%	47%	17%	18%
Don't know	1	0	1	0	0	0	0	0	1	0	1	0	0	0	1	1	0	0
	*	0	*	0	0	0	0	0	3%	0	1%	0	0	0	1%	*	0	0

Proportions/Means: Columns Tested (5% 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 30) ineligible for sig testing

Question D4

Which of the following, if any, did you purchase when you bought the car or truck? Did you purchase...

Base = Financed loan through auto dealership for current vehicle

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Any (Net)	159 59%	17 83%	8 62%	35 62%	30 52%	56 59%	74 57%	30 79%	28 43%	101 61%I	76 57%	83 62%	68 61%	33 65%	7 73%	39 62%	48 64%	63 53%
A vehicle service contract or extended warranty	112 42%	8 37%	6 49%	26 46%	19 32%	45 47%	58 45%	25 65%	23 36%	64 38%	60 45%	52 39%	42 38%	22 44%	4 37%	28 45%	35 46%	45 38%
Guaranteed Automobile Protection or GAP Insurance	63 23%	9 43%	3 22%	14 24%	9 16%	25 26%	31 24%	5 14%	11 18%	46 28%	22 16%	41 30%K	35 31%	20 40%	3 33%	17 27%	17 22%	26 22%
Credit life and Disability Insurance or Accident & Health Insurance	38 14%	6 31%	4 29%	5 9%	8 14%	13 13%	18 14%	5 12%	4 7%	29 17%	14 10%	24 18%	15 14%	9 19%	4 39%	11 18%	13 17%	9 8%
A theft deterrent package	32 12%	2 10%	3 26%	3 6%	6 10%	15 16%	15 11%	4 11%	8 13%	20 12%	16 12%	17 12%	15 14%	6 12%	2 20%	7 11%	7 10%	15 12%
None of these	109 41%	3 13%	5 38%	21 38%	28 48%	40 41%	55 43%	7 19%	36 57%J	65 39%	56 42%	52 38%	44 39%	17 35%	3 27%	24 37%	28 36%	55 47%
Don't know	1 *	1 3%	0 0	0 0	0 0	0 0	0 0	1 2%	0 0	0 0	1 1%	0 0	0 0	0 0	0 0	1 1%	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D5

Why did you purchase a vehicle service contract or extended warranty? Was it because...

Base = Bought service contract or extended warranty

	Race																	
	Sex			Age						Region					-----			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	106	60	46	3	14	22	19	31	17	25	25	36	20	74	32	85	8	7
Weighted Total	112*	57*	54*	4**	33**	28**	19**	18**	11**	32**	25**	38**	16**	77*	35**	77*	10**	20**
It was required to get the loan	3 2%	1 2%	1 3%	0 0	0 0	1 5%	1 3%	0 0	1 5%	2 6%	0 0	1 1%	0 0	2 3%	1 2%	1 2%	0 0	0 0
You did not know you were purchasing it at the time, but found out later that you did	6 5%	4 8%	1 2%	0 0	2 6%	2 9%	0 0	1 3%	1 6%	0 0	4 15%	0 0	2 11%	2 3%	3 9%	4 6%	1 12%	0 0
You want the extra protection, but thinking back you wish you had not purchased it	10 9%	4 7%	6 11%	0 0	2 7%	1 4%	2 9%	4 24%	1 7%	1 3%	6 24%	2 5%	1 8%	6 8%	4 11%	10 13%	0 0	0 0
You want the extra protection and are happy with your decision	85 76%	41 72%	44 80%	4 100%	27 81%	22 78%	14 77%	11 63%	7 69%	25 78%	14 57%	34 89%	12 73%	60 78%	25 73%	53 70%	9 88%	19 94%
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	8 7%	6 10%	1 3%	0 0	2 6%	1 4%	2 12%	1 4%	1 13%	4 12%	1 5%	1 4%	1 6%	6 8%	1 4%	6 8%	0 0	1 6%
Don't know	1 1%	1 1%	* 1%	0 0	0 0	0 0	0 0	1 6%	0 0	* 1%	0 0	* 1%	* 2%	1 1%	* 1%	1 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D5

Why did you purchase a vehicle service contract or extended warranty? Was it because...

Base = Bought service contract or extended warranty

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	106	6	10	20	15	46	52	22	28	56	63	43	31	22	4	30	33	39
Weighted Total	112*	8**	6**	26**	19**	45*	58*	25**	23**	64*	60*	52*	42*	22*	4**	28**	35**	45**
It was required to get the loan	3 2%	0 0	1 17%	0 0	0 0	1 3%	3 4%	0 0	0 0	3 4%	1 1%	2 4%	1 3%	1 3%	1 16%	1 2%	1 4%	0 0
You did not know you were purchasing it at the time, but found out later that you did	6 5%	1 9%	1 9%	1 5%	3 17%	0 0	3 5%	1 2%	4 16%	1 2%	2 4%	3 6%	3 7%	1 5%	0 0	1 2%	2 6%	3 7%
You want the extra protection, but thinking back you wish you had not purchased it	10 9%	1 8%	1 23%	5 18%	2 12%	1 3%	3 5%	2 8%	2 8%	6 10%	8 14%	2 4%	1 3%	1 4%	1 22%	2 8%	4 11%	3 7%
You want the extra protection and are happy with your decision	85 76%	6 84%	3 51%	19 75%	12 64%	37 83%	45 77%	22 90%	15 67%	47 74%	44 74%	41 78%	32 77%	18 84%	2 63%	21 74%	27 76%	35 78%
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	8 7%	0 0	0 0	1 3%	1 8%	4 10%	4 7%	0 0	1 6%	6 9%	4 6%	4 7%	4 9%	1 3%	0 0	4 15%	1 2%	3 6%
Don't know	1 1%	0 0	0 0	0 0	0 0	1 2%	1 1%	0 0	* 2%	1 1%	1 1%	* 1%	0 0	* 1%	0 0	0 0	* 1%	1 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D6

Why did you purchase a Guaranteed Automobile Protection or GAP Insurance? Was it because...

Base = Bought GAP insurance

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	(P)	(Q)	(R)		
Unweighted Total	60	31	29	4	9	17	7	14	9	11	17	22	10	42	18	48	5	4		
Weighted Total	63*	30**	33**	5**	17**	20**	7**	9**	5**	10**	18**	24**	11**	41*	22**	48*	7**	6**		
It was required to get the loan	2 3%	1 4%	1 2%	0 0	0 0	0 0	1 16%	0 0	1 13%	0 0	1 4%	1 5%	0 0	2 4%	0 0	2 4%	0 0	0 0		
You did not know you were purchasing it at the time, but found out later that you did	2 4%	1 4%	1 4%	0 0	0 0	2 12%	0 0	0 0	0 0	0 0	1 7%	0 0	1 11%	2 6%	0 0	1 3%	1 18%	0 0		
You want the extra protection, but thinking back you wish you had not purchased it	9 14%	4 14%	4 13%	2 33%	2 14%	0 0	1 9%	3 30%	1 24%	2 23%	4 23%	2 6%	1 5%	6 15%	2 11%	8 16%	0 0	1 14%		
You want the extra protection and are happy with your decision	43 68%	18 60%	25 75%	3 67%	15 86%	14 68%	3 49%	6 64%	2 38%	7 72%	9 52%	17 73%	9 79%	26 62%	17 78%	31 64%	6 82%	5 86%		
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	6 10%	5 17%	1 4%	0 0	0 0	4 20%	2 26%	0 0	1 12%	1 6%	1 7%	4 16%	1 6%	4 11%	2 8%	5 11%	0 0	0 0		
Don't know	1 2%	1 2%	1 2%	0 0	0 0	0 0	0 0	1 6%	1 13%	0 0	1 7%	0 0	0 0	1 1%	1 3%	1 3%	0 0	0 0		

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D6

Why did you purchase a Guaranteed Automobile Protection or GAP Insurance? Was it because...

Base = Bought GAP insurance

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	60	7	4	11	11	24	28	7	12	41	27	33	26	18	3	18	16	23
Weighted Total	63*	9**	3**	14**	9**	25**	31*	5**	11**	46*	22**	41**	35*	20*	3**	17**	17**	26**
It was required to get the loan	2 3%	1 8%	0 0	0 0	0 0	0 0	0 0	0 0	0 0	2 4%	1 3%	1 3%	1 3%	1 5%	0 0	1 4%	1 6%	0 0
You did not know you were purchasing it at the time, but found out later that you did	2 4%	0 0	0 0	1 9%	1 13%	0 0	1 4%	0 0	1 11%	1 3%	1 5%	1 3%	1 3%	1 6%	0 0	0 0	0 0	2 9%
You want the extra protection, but thinking back you wish you had not purchased it	9 14%	0 0	1 23%	2 12%	2 21%	4 17%	4 14%	1 13%	4 36%	4 8%	5 25%	3 8%	2 7%	2 8%	0 0	3 20%	1 4%	4 17%
You want the extra protection and are happy with your decision	43 68%	5 55%	2 77%	10 71%	5 59%	18 72%	24 77%	4 77%	4 37%	35 74%	12 53%	31 76%	26 76%	14 70%	3 100%	11 65%	12 72%	16 63%
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	6 10%	3 37%	0 0	1 4%	1 7%	2 8%	1 4%	1 10%	1 6%	5 11%	2 11%	4 10%	4 11%	1 7%	0 0	2 11%	2 10%	3 11%
Don't know	1 2%	0 0	0 0	1 4%	0 0	1 3%	0 0	0 0	1 11%	0 0	1 3%	1 2%	0 0	1 4%	0 0	0 0	1 8%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D7

Why did you purchase a theft deterrent package? Was it because...

Base = Bought theft deterrent package

	Race																			
	Sex			Age						Region					White Only (Non-Hisp)				Black Only (Non-Hisp)	Hispanic (Any Race)
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-64 (H)	65+ (I)	North-east (J)	North-Central (K)	South (L)	West (M)	Metro (N)	Non-Metro (O)	(P)	(Q)	(R)		
Unweighted Total	37	24	13	1	2	10	8	9	7	12	3	16	6	29	8	28	2	1		
Weighted Total	32*	21**	12**	2**	3**	12**	6**	5**	4**	12**	3**	12**	5**	26**	6**	23**	2**	1**		
It was required to get the loan	1 4%	1 6%	0 0%	0 0%	0 0%	1 10%	0 0%	0 0%	0 0%	1 10%	0 0%	0 0%	0 0%	1 5%	0 0%	1 5%	0 0%	0 0%		
You did not know you were purchasing it at the time, but found out later that you did	2 7%	1 6%	1 10%	0 0%	0 0%	1 10%	1 8%	0 0%	1 15%	0 0%	0 0%	1 4%	2 38%	2 7%	1 10%	1 3%	1 52%	0 0%		
You want the extra protection, but thinking back you wish you had not purchased it	3 10%	2 8%	1 13%	2 100%	0 0%	0 0%	0 0%	1 28%	0 0%	1 6%	2 48%	1 7%	0 0%	1 3%	2 37%	3 14%	0 0%	0 0%		
You want the extra protection and are happy with your decision	15 47%	10 48%	5 45%	0 0%	3 100%	3 23%	6 92%	3 50%	1 25%	6 46%	1 17%	7 56%	2 49%	15 57%	1 8%	8 34%	1 48%	1 100%		
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	9 28%	6 29%	3 26%	0 0%	0 0%	7 57%	0 0%	* 6%	2 45%	5 38%	1 35%	3 27%	0 0%	7 27%	2 32%	8 37%	0 0%	0 0%		
Don't know	1 4%	1 3%	1 7%	0 0%	0 0%	0 0%	0 0%	1 15%	1 15%	0 0%	0 0%	1 7%	1 13%	1 2%	1 12%	1 6%	0 0%	0 0%		

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D7

Why did you purchase a theft deterrent package? Was it because...

Base = Bought theft deterrent package

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	-----			-----				-----			
								1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	37	2	5	3	7	17	18	6	11	20	20	17	14	8	3	8	9	16
Weighted Total	32*	2**	3**	3**	6**	15**	15*	4**	8**	20**	16**	17**	15*	6*	2**	7**	7**	15**
It was required to get the loan	1 4%	0 0	0 0	0 0	0 0	1 8%	1 8%	0 0	0 0	1 6%	0 0	1 7%	1 8%	0 0	0 0	0 0	0 0	1 8%
You did not know you were purchasing it at the time, but found out later that you did	2 7%	1 31%	1 15%	1 38%	0 0	0 0	1 3%	0 0	1 8%	2 9%	1 7%	1 7%	1 8%	1 19%	0 0	1 7%	0 0	2 13%
You want the extra protection, but thinking back you wish you had not purchased it	3 10%	0 0	0 0	2 51%	1 14%	0 0	0 0	1 16%	0 0	2 12%	1 4%	2 14%	2 16%	1 13%	0 0	3 44%	0 0	0 0
You want the extra protection and are happy with your decision	15 47%	0 0	1 27%	* 11%	1 10%	11 75%	9 58%	3 68%	5 63%	7 36%	11 69%	4 27%	3 23%	2 25%	0 0	3 40%	3 34%	9 59%
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	9 28%	1 69%	1 16%	0 0	4 77%	3 17%	4 30%	0 0	2 19%	7 37%	2 10%	7 45%	7 46%	3 43%	1 28%	1 9%	5 66%	3 20%
Don't know	1 4%	0 0	1 42%	0 0	0 0	0 0	0 0	1 15%	1 10%	0 0	1 9%	0 0	0 0	0 0	1 72%	0 0	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D8

Why did you purchase a Credit Life and Disability Insurance or Accident & Health Insurance? Was it because...

Base = Bought Credit Life & Disability or Accident & Health Insurance

	Race																	
	Sex			Age						Region					Race			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	39	21	18	2	4	7	6	13	7	6	13	16	4	23	16	30	3	1
Weighted Total	38*	19**	18**	3**	9**	8**	4**	9**	4**	4**	14**	17**	3**	20**	18**	26**	4**	3**
It was required to get the loan	6 15%	4 22%	2 9%	0 0	2 21%	0 0	1 11%	3 37%	0 0	1 16%	2 18%	3 16%	0 0	4 23%	1 8%	5 21%	0 0	0 0
You did not know you were purchasing it at the time, but found out later that you did	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
You want the extra protection, but thinking back you wish you had not purchased it	3 8%	0 0	3 17%	2 69%	0 0	0 0	1 13%	1 7%	0 0	0 0	2 18%	0 0	1 21%	3 16%	0 0	1 5%	0 0	0 0
You want the extra protection and are happy with your decision	23 61%	10 51%	13 71%	1 31%	4 48%	6 76%	3 75%	4 49%	4 87%	2 52%	7 52%	11 67%	2 79%	10 49%	13 73%	17 65%	4 100%	0 0
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	5 13%	4 21%	1 4%	0 0	3 31%	1 16%	0 0	1 7%	0 0	0 0	2 13%	3 17%	0 0	2 10%	3 16%	2 7%	0 0	3 100%
Don't know	1 3%	1 6%	0 0	0 0	0 0	1 8%	0 0	0 0	1 13%	1 32%	0 0	0 0	0 0	1 3%	1 3%	1 2%	0 0	0 0

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D8

Why did you purchase a Credit Life and Disability Insurance or Accident & Health Insurance? Was it because...

Base = Bought Credit Life & Disability or Accident & Health Insurance

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	39	5	6	5	7	13	17	7	7	25	19	20	11	11	4	13	13	9
Weighted Total	38*	6**	4**	5**	8**	13**	18*	5**	4**	29**	14**	24**	15*	9*	4**	11**	13**	9**
It was required to get the loan	6 15%	3 43%	1 29%	0 0	1 10%	1 10%	2 10%	1 29%	1 15%	4 13%	4 32%	1 6%	1 5%	1 14%	0 0	4 33%	1 6%	1 13%
You did not know you were purchasing it at the time, but found out later that you did	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
You want the extra protection, but thinking back you wish you had not purchased it	3 8%	0 0	0 0	0 0	2 31%	1 5%	0 0	0 0	1 14%	2 9%	1 9%	2 8%	2 12%	0 0	2 48%	1 11%	0 0	0 0
You want the extra protection and are happy with your decision	23 61%	4 57%	1 38%	5 100%	4 52%	7 53%	12 68%	3 57%	3 71%	17 60%	8 54%	15 64%	8 53%	8 80%	1 37%	5 40%	11 89%	5 57%
You didn't want this particular product, but it came as part of a "package" of add-on products that you selected	5 13%	0 0	1 18%	0 0	0 0	4 32%	3 16%	1 14%	0 0	4 14%	1 5%	4 17%	4 26%	0 0	0 0	1 11%	1 5%	3 30%
Don't know	1 3%	0 0	1 15%	0 0	1 8%	0 0	1 6%	0 0	0 0	1 4%	0 0	1 5%	1 4%	1 6%	1 15%	1 5%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D9

Have you ever been told you received a loan at an auto dealership only to be informed after leaving the dealership that the loan did not go through and that you either had to return the car or get a loan with different terms?

Base = Financed loan through auto dealership for current vehicle

	Sex		Age							Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West (M)	Metro (N)	Non- Metro (O)	White	Black	His- panic (Any Race) (R)	
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)					Only (Non- Hisp) (P)	Only (Non- Hisp) (Q)		
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12	
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**	
Yes	12 4%	3 3%	8 6%	0 0	5 7%	4 5%	2 4%	1 3%	0 0	1 1%	0 0	6 6%	5 11%K	10 5%	1 2%	8 4%	0 0	2 8%	
No	255 95%	121 96%	134 94%	9 100%	61 90%	69 95%	50 96%	38 97%	27 100%	63 99%	68 97%	86 94%	37 89%	182 94%	73 98%	202 95%	14 100%	25 92%	
Don't know/Refused	2 1%	2 2%	0 0	0 0	2 3%	0 0	0 0	0 0	0 0	0 0	2 3%	0 0	0 0	2 1%	0 0	2 1%	0 0	0 0	

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D9

Have you ever been told you received a loan at an auto dealership only to be informed after leaving the dealership that the loan did not go through and that you either had to return the car or get a loan with different terms?

Base = Financed loan through auto dealership for current vehicle

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Yes	12 4%	5 25%	3 23%	1 2%	2 3%	* *	4 3%	1 2%	1 1%	10 6%	3 2%	8 6%	8 8%	1 3%	0 0	3 5%	6 8%	2 2%
No	255 95%	14 66%	10 77%	55 98%	56 97%	96 100%	125 97%	37 98%	63 99%	155 93%	128 96%	127 94%	103 92%	49 97%	10 100%	59 92%	70 92%	115 98%
Don't know/Refused	2 1%	2 9%	0 0	0 0	0 0	0 0	0 0	0 0	0 0	2 1%	2 1%	0 0	0 0	0 0	0 0	2 3%	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D10

Does your auto loan require arbitration for disputes? Would you say...

Base = Financed loan through auto dealership for current vehicle

	Race																	
	Sex			Age						Region					-----			
	Total (A)	Male (B)	Fe- male (C)	18- 24 (D)	25- 34 (E)	35- 44 (F)	45- 54 (G)	55- 64 (H)	65+ (I)	North- east (J)	North Central (K)	South (L)	West (M)	Metro (N)	Non- Metro (O)	White Only (Non- Hisp) (P)	Black Only (Non- Hisp) (Q)	His- panic (Any Race) (R)
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**
Know if auto loan requires arbitration (Net)	85 32%	48 38%	37 26%	1 9%	14 20%	22 30%	21 40%	18 46%	10 35%	14 21%	19 27%	39 43%J	13 31%	59 30%	26 35%	66 31%	5 33%	8 29%
Yes, it requires arbitration	28 11%	19 15%	10 7%	0 0	7 10%	12 17%	4 8%	3 6%	3 10%	3 5%	4 5%	15 16%	7 15%	21 11%	7 9%	17 8%	4 25%	4 16%
No (Subnet)	57 21%	29 23%	28 20%	1 9%	7 11%	10 13%	17 32%F	16 40%F	7 25%	11 17%	15 22%	24 26%	6 15%	37 19%	19 26%	49 23%	1 8%	3 13%
No, because it was never in the loan agreement	44 16%	23 18%	21 15%	1 9%	5 8%	10 13%	11 20%	13 35%FI	4 13%	8 13%	12 17%	16 18%	6 15%	31 16%	13 17%	38 18%	1 8%	2 7%
No, because you negotiated to eliminate it or shopped for a loan or dealer that did not require it	13 5%	6 5%	7 5%	0 0	2 3%	0 0	6 11%F	2 5%F	3 12%F	2 4%	3 4%	8 9%	0 0	6 3%	7 9%	11 5%	0 0	2 6%
Are not sure if auto loan requires arbitration	179 67%	76 60%	103 72%	8 91%	54 80%	51 70%H	31 59%	19 49%	15 55%	50 79%L	49 70%	52 56%	28 65%	131 67%	48 65%	143 67%	9 63%	19 71%
Refused/No response	5 2%	3 2%	2 1%	0 0	0 0	0 0	1 1%	2 4%	3 9%F	0 0	2 3%	1 1%	2 4%	5 2%	0 0	4 2%	1 4%	0 0

Proportions/Means: Columns Tested (5% 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 30) ineligible for sig testing

Question D10

Does your auto loan require arbitration for disputes? Would you say...

Base = Financed loan through auto dealership for current vehicle

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Know if auto loan requires arbitration (Net)	85 32%	3 12%	3 19%	16 29%	19 32%	34 35%	46 36%	10 28%	20 31%	55 33%	42 32%	42 31%	28 25%	24 48%	2 25%	20 31%	25 33%	38 32%
Yes, it requires arbitration	28 11%	0 0	1 5%	6 11%	2 4%	14 15%	15 12%	3 9%	5 8%	20 12%	9 7%	20 15%	17 15%	9 18%	1 7%	4 6%	8 11%	16 14%
No (Subnet)	57 21%	3 12%	2 14%	10 18%	16 28%	20 20%	31 24%	7 19%	15 23%	35 21%	34 25%	23 17%	11 10%	15 29%	2 18%	16 26%	17 22%	22 19%
No, because it was never in the loan agreement	44 16%	3 12%	2 14%	6 11%	13 23%	16 17%	26 20%	4 10%	12 19%	27 16%	27 20%	17 13%	7 7%	12 24%	2 18%	9 14%	14 18%	19 16%
No, because you negotiated to eliminate it or shopped for a loan or dealer that did not require it	13 5%	0 0	0 0	4 7%	3 6%	4 4%	5 4%	3 9%	2 4%	8 5%	7 5%	6 4%	4 3%	3 6%	0 0	7 11%R	3 4%	3 3%
Are not sure if auto loan requires arbitration	179 67%	17 84%	10 75%	39 70%	38 66%	62 64%	83 64%	26 69%	40 63%	112 67%	86 64%	92 69%	83 75%	26 52%	7 75%	43 68%	49 64%	78 67%
Refused/No response	5 2%	1 4%	1 5%	1 1%	1 1%	1 1%	* *	1 4%	3 5%J	0 0	5 4%	0 0	0 0	0 0	0 0	1 1%	2 3%	1 1%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you responded to the/would have responded to an arbitration requirement in your auto loan?

Base = Know/Not sure if auto loan requires arbitration/Refused/No response

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	North-	North	South	West	Metro	Non-	White	Black	His-	
(A)	(B)	male	24	34	44	54	64	65+	east	Central	South	West	Metro	Metro	(Non-	(Non-	panic	(Any
		(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	Hisp)	Hisp)	(Any	Race)
															(P)	(Q)	(R)	
Unweighted Total	188	92	96	5	28	49	35	40	31	42	52	57	37	139	49	158	10	9
Weighted Total	212	98*	114*	8**	61**	63*	36**	23*	21**	53**	55*	68*	36**	157	55*	164	13**	23**
Any (Net)	181	90	91	4	53	55	32	19	17	47	46	54	34	135	46	140	11	20
	85%	92%C	79%	52%	86%	88%	91%	82%	82%	87%	85%	80%	94%	86%	84%	86%	87%	86%
You attempted/would attempt to negotiate with the dealer to eliminate it	50	18	32	3	9	19	7	4	7	10	16	18	6	32	18	35	7	3
	23%	18%	28%	42%	15%	30%	19%	17%	36%	19%	29%	26%	16%	20%	33%	21%	50%	12%
You shopped/would shop around for a loan and dealer that did not have this requirement	39	19	20	0	14	10	6	6	2	10	13	3	13	26	12	37	0	1
	18%	20%	17%	0	24%	15%	17%	28%	10%	19%	23%L	4%	37%	17%	22%	23%	0	5%
You did not/would not attempt to negotiate because you don't think it is important	92	53	39	1	29	27	19	9	7	26	18	34	15	77	16	68	5	16
	44%	54%C	34%	10%	48%	42%	54%	38%	35%	50%	33%	49%	41%	49%O	29%	41%	37%	68%
None of these	18	4	14	2	8	4	2	1	1	3	6	7	2	15	4	13	0	3
	9%	4%	12%	20%	14%	7%	5%	4%	6%	6%	10%	11%	5%	9%	7%	8%	0	14%
Don't know	13	3	10	2	0	3	2	3	3	3	3	7	*	8	5	11	2	0
	6%	3%	8%	28%	0	5%	5%	13%	12%	6%	5%	10%	1%	5%	10%	7%	13%	0

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you responded to the/would have responded to an arbitration requirement in your auto loan?

Base = Know/Not sure if auto loan requires arbitration/Refused/No response

	Household Income							H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Incom- plete (Q)	Coll Grad (R)
Unweighted Total	188	15	14	36	33	72	88	28	57	102	103	84	71	34	8	46	50	83
Weighted Total	212	18**	11**	46**	41**	77*	98*	31**	49*	132*	99*	112*	100*	35*	8**	47*	59*	96*
Any (Net)	181 85%	17 96%	9 79%	36 78%	36 88%	71 93%	85 86%	24 79%	41 84%	115 88%	81 81%	100 89%	90 90%	32 91%	6 76%	40 86%	55 93%	79 82%
You attempted/would attempt to negotiate with the dealer to eliminate it	50 23%	5 26%	2 15%	10 22%	9 22%	20 26%	18 18%	6 20%	10 21%	33 25%	21 21%	29 26%	26 26%	10 29%	4 51%	9 19%	12 20%	25 26%
You shopped/would shop around for a loan and dealer that did not have this requirement	39 18%	2 14%	2 20%	8 18%	13 31%	10 14%	20 21%	4 14%	12 24%	23 17%	17 17%	22 19%	20 20%	4 12%	1 15%	12 25%	16 26%	10 10%
You did not/would not attempt to negotiate because you don't think it is important	92 44%	10 57%	5 44%	18 38%	14 35%	41 53%	47 48%	14 45%	19 39%	59 45%	43 44%	49 44%	44 44%	18 50%	1 10%	20 42%	28 47%	44 46%
None of these	18 9%	1 4%	1 5%	5 10%	5 11%	2 2%	7 7%	5 15%	4 8%	10 7%	10 10%	8 7%	7 7%	1 3%	1 7%	5 11%	1 2%	10 10%
Don't know	13 6%	0 0%	2 16%	6 12%	* 1%	4 5%	6 6%	2 6%	4 8%	7 5%	8 8%	4 4%	3 3%	2 6%	1 17%	1 3%	3 4%	7 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you responded to the arbitration requirement in your auto loan?

Base = Know auto loan requires arbitration

	Sex		Age							Region					Race				
	-----		-----							-----					White	Black	His-		
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	Only	Only	panic	
(A)	(B)	male	24	34	44	54	64	(I)	east	Central	(L)	(M)	(N)	Metro	(Non-	(Non-	(Any		
		(C)	(D)	(E)	(F)	(G)	(H)		(J)	(K)				(O)	Hisp)	Hisp)	Race)		
															(P)	(Q)	(R)		
Unweighted Total	26	19	7	0	3	10	5	5	3	3	3	13	7	21	5	18	3	2	
Weighted Total	28*	19**	10**	0**	7**	12**	4**	3**	3**	3**	4**	15**	7**	21**	7**	17**	4**	4**	
Any (Net)	26 91%	19 100%	7 72%	0 0	4 60%	12 100%	4 100%	3 100%	3 100%	3 100%	4 100%	12 82%	7 100%	19 88%	7 100%	15 85%	4 100%	4 100%	
You attempted to negotiate with the dealer to eliminate it	5 18%	5 24%	1 7%	0 0	0 0	2 20%	1 15%	0 0	2 75%	0 0	1 41%	3 20%	1 10%	3 15%	2 29%	1 7%	1 30%	1 34%	
You shopped around for a loan and dealer that did not have this requirement	2 8%	1 4%	2 16%	0 0	0 0	2 13%	0 0	1 26%	0 0	0 0	0 0	1 4%	2 24%	2 7%	1 10%	2 13%	0 0	0 0	
You did not attempt to negotiate because you don't think it is important	18 64%	13 72%	5 49%	0 0	4 60%	8 67%	4 85%	2 74%	1 25%	3 100%	2 59%	9 58%	4 66%	14 65%	4 61%	11 65%	2 70%	3 66%	
None of these	3 9%	0 0	3 28%	0 0	3 40%	0 0	0 0	0 0	0 0	0 0	0 0	3 18%	0 0	3 12%	0 0	3 15%	0 0	0 0	
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you responded to the arbitration requirement in your auto loan?

Base = Know auto loan requires arbitration

	Household Income						H.H. Size			Children In H.H.				Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)	Dual Income H.H. (G)	1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	26	0	1	6	3	13	14	4	7	15	11	15	13	8	1	4	8	13
Weighted Total	28*	0**	1**	6**	2**	14**	15*	3**	5**	20**	9**	20**	17*	9*	1**	4**	8**	16**
Any (Net)	26 91%	0 0	1 100%	6 100%	2 100%	14 100%	15 100%	3 100%	5 100%	17 86%	9 100%	17 86%	14 84%	9 100%	1 100%	4 100%	8 100%	13 83%
You attempted to negotiate with the dealer to eliminate it	5 18%	0 0	1 100%	2 34%	1 45%	1 10%	1 9%	2 52%	1 28%	2 10%	3 37%	2 10%	1 4%	1 15%	1 100%	2 49%	1 17%	1 9%
You shopped around for a loan and dealer that did not have this requirement	2 8%	0 0	0 0	0 0	0 0	2 16%	2 15%	0 0	1 13%	2 8%	1 8%	2 8%	2 9%	2 17%	0 0	0 0	2 19%	1 4%
You did not attempt to negotiate because you don't think it is important	18 64%	0 0	0 0	4 66%	1 55%	10 75%	11 76%	2 48%	3 59%	13 68%	5 55%	13 68%	12 71%	6 68%	0 0	2 51%	5 64%	11 70%
None of these	3 9%	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	3 14%	0 0	3 14%	3 16%	0 0	0 0	0 0	0 0	3 17%
Don't know	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you would have responded to an arbitration requirement in your auto loan?

Base = Not sure if auto loan requires arbitration/Refused/No response

	Race																	
	Sex			Age						Region					-----			
	Total	Male	Fe-	18-	25-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	24	34	44	54	64	(I)	east	Central	(L)	(M)	(N)	(O)	Only	Only	panic	
		(C)	(D)	(E)	(F)	(G)	(H)		(J)	(K)					(P)	(Q)	(R)	(R)
Unweighted Total	162	73	89	5	25	39	30	35	28	39	49	44	30	118	44	140	7	7
Weighted Total	183	79*	105*	8**	54**	51*	32**	21*	18**	50**	51*	53*	29**	136*	48*	146	10**	19**
Any (Net)	155	71	84	4	49	43	28	17	14	44	43	42	27	116	39	125	8	16
	85%	90%	80%	52%	90%	85%	89%	80%	79%	87%	84%	79%	92%	86%	81%	86%	82%	82%
You would attempt to negotiate with the dealer to eliminate it	44	13	31	3	9	17	6	4	5	10	15	15	5	28	16	34	6	1
	24%	17%	30%	42%	16%	33%	19%	19%	30%	20%	29%	28%	18%	21%	33%	23%	58%	7%
You would shop around for a loan and dealer that did not have this requirement	36	18	18	0	14	8	6	6	2	10	13	2	12	25	12	35	0	1
	20%	23%	17%	0	26%	16%	20%	28%	12%	20%	25%L	4%	40%	18%	24%	24%	0	6%
You would not attempt to negotiate because you don't think it is important	74	40	35	1	25	19	16	7	7	24	16	25	10	63	12	56	2	13
	41%	50%	33%	10%	47%	37%	50%	34%	37%	47%	31%	47%	35%	46%O	24%	39%	24%	69%
None of these	15	4	11	2	6	4	2	1	1	3	6	5	2	12	4	10	0	3
	8%	5%	11%	20%	10%	8%	5%	5%	7%	7%	11%	9%	6%	9%	7%	7%	0	18%
Don't know	13	3	10	2	0	3	2	3	3	3	3	7	*	8	5	11	2	0
	7%	4%	9%	28%	0	7%	5%	15%	14%	7%	5%	12%	1%	6%	11%	7%	18%	0

Proportions/Mean: Columns Tested (5% 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 30) ineligible for sig testing

Question D11

Which of the following BEST reflects how you would have responded to an arbitration requirement in your auto loan?

Base = Not sure if auto loan requires arbitration/Refused/No response

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	162	15	13	30	30	59	74	24	50	87	92	69	58	26	7	42	42	70
Weighted Total	183	18**	11**	40**	39**	63*	83*	27**	44*	112*	90*	92*	83*	26*	7**	44*	51**	80*
Any (Net)	155 85%	17 96%	8 78%	29 74%	34 87%	57 91%	70 84%	21 76%	36 82%	98 88%	72 80%	83 90%	76 91%	23 88%	5 74%	37 84%	47 92%	66 82%
You would attempt to negotiate with the dealer to eliminate it	44 24%	5 26%	1 10%	8 20%	8 20%	19 30%	17 20%	5 16%	9 20%	31 28%	17 19%	27 29%	25 30%	9 34%	3 47%	7 16%	10 20%	23 29%
You would shop around for a loan and dealer that did not have this requirement	36 20%	2 14%	2 21%	8 21%	13 33%	8 13%	18 22%	4 15%	11 26%	21 19%	16 18%	20 22%	19 22%	3 10%	1 16%	12 27%	14 28%	9 12%
You would not attempt to negotiate because you don't think it is important	74 41%	10 57%	5 47%	13 34%	13 34%	30 48%	35 43%	12 45%	16 37%	46 41%	38 42%	36 39%	32 38%	11 43%	1 11%	18 41%	23 44%	33 41%
None of these	15 8%	1 4%	1 5%	5 12%	5 12%	2 3%	7 8%	5 17%	4 9%	7 6%	10 11%	5 6%	4 5%	1 4%	1 8%	5 12%	1 3%	7 9%
Don't know	13 7%	0 0%	2 17%	6 14%	* 1%	4 6%	6 8%	2 6%	4 9%	7 6%	8 9%	4 4%	3 4%	2 8%	1 19%	1 3%	3 5%	7 9%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question D12

How would you describe your credit rating? Would you say...

Base = Financed loan through auto dealership for current vehicle

	Sex		Age							Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	25-	35-	45-	55-	65+ (I)	North-	North	South (L)	West (M)	Metro (N)	Non- Metro (O)	White	Black	His- panic (Any Race) (R)	
				24 (D)	34 (E)	44 (F)	54 (G)	64 (H)		east (J)	Central (K)					Only (Non- Hisp) (P)	Only (Non- Hisp) (Q)		
Unweighted Total	255	129	126	6	32	58	54	63	42	56	66	88	45	183	72	217	11	12	
Weighted Total	268	127*	142*	9**	68**	72*	52*	39*	27*	64*	70*	92*	42*	194	74*	213	14**	27**	
Have credit history (Net)	263 98%	125 99%	138 97%	7 82%	66 96%	72 100%	52 100%	38 97%	27 100%	63 99%	68 97%	90 97%	42 100%	191 98%	72 97%	207 97%	14 100%	27 100%	
Excellent/Good (Subnet)	206 77%	97 77%	109 77%	6 62%	46 67%	57 79%	41 78%	31 80%	26 95% FG H	44 69%	56 81%	68 74%	37 89%	149 77%	57 77%	178 84%	8 54%	12 47%	
Excellent	127 47%	57 45%	71 50%	2 18%	32 46%	26 36%	26 50%	23 58% F	19 70% F	28 44%	33 48%	36 39%	30 70% JK L	98 51%	29 39%	116 54%	2 12%	6 23%	
Good	79 29%	40 32%	39 27%	4 43%	14 21%	31 42% H	15 28%	9 22%	7 25%	16 25%	23 33%	32 35%	8 19%	51 26%	28 38%	62 29%	6 42%	6 23%	
Fair/Poor (Subnet)	57 21%	28 22%	29 20%	2 20%	20 29%	15 21% I	12 22% I	7 17%	1 5%	19 30%	11 16%	21 23%	5 11%	42 22%	15 20%	29 14%	7 46%	14 53%	
Fair	47 18%	22 18%	25 18%	2 20%	16 24%	13 18% I	10 19% I	5 14%	1 2%	17 27% KM	6 9%	21 22%	3 7%	36 18%	12 16%	20 9%	7 46%	14 53%	
Poor	9 3%	6 4%	4 3%	0 0%	3 5%	2 3%	2 3%	1 3%	1 3%	2 3%	5 7%	1 1%	2 4%	6 3%	3 4%	9 4%	0 0%	0 0%	
Have no credit history	3 1%	2 1%	1 1%	2 18%	0 0%	0 0%	0 0%	1 3%	0 0%	1 1%	2 3%	0 0%	0 0%	1 *	2 3%	3 1%	0 0%	0 0%	
Don't know/Refused	3 1%	0 0%	3 2%	0 0%	3 4%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	3 3%	0 0%	3 1%	0 0%	3 1%	0 0%	0 0%	

Proportions/Means: Columns Tested (5% 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 30) ineligible for sig testing

Question D12

How would you describe your credit rating? Would you say...

Base = Financed loan through auto dealership for current vehicle

	Household Income						Dual Income H.H. (G)	H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$35K (C)	\$35K- LT \$50K (D)	\$50K- LT \$75K (E)	\$75K Or More (F)		1 (H)	2 (I)	3 Or More (J)	None (K)	Total (L)	Under 12 (M)	12- 17 (N)	HS Incom- plete (O)	HS Grad (P)	Coll Incom- plete (Q)	Coll Grad (R)
Unweighted Total	255	18	17	45	53	96	123	38	77	139	146	108	82	50	10	66	72	106
Weighted Total	268	21**	13**	56*	58*	96*	129*	38**	64*	166	133	135*	111*	50*	10**	64*	76*	118*
Have credit history (Net)	263 98%	21 100%	13 100%	55 99%	58 100%	96 100%	129 99%	37 96%	64 100%	162 97%	130 98%	132 98%	109 98%	50 100%	8 83%	62 98%	76 100%	115 98%
Excellent/Good (Subnet)	206 77%	9 45%	9 70%	41 73%	41 71%	88 91%DE	106 82%	25 66%	60 94%J	121 73%	108 81%	98 72%	78 70%	38 76%	5 53%	45 70%	55 73%	100 85%P
Excellent	127 47%	6 29%	4 27%	25 45%	26 45%	54 56%	67 52%	16 41%	42 67%J	69 41%	72 54%	54 40%	43 39%	21 41%	2 18%	23 37%	33 43%	68 58%P
Good	79 29%	3 17%	6 43%	15 28%	15 26%	34 35%	39 30%	10 25%	17 27%	52 31%	36 27%	43 32%	34 31%	18 35%	3 34%	21 34%	22 29%	32 27%
Fair/Poor (Subnet)	57 21%	11 55%	4 30%	15 26%F	17 29%F	9 9%	23 18%	11 30%	4 6%	41 25%I	22 17%	35 26%	31 28%	12 24%	3 31%	17 27%R	21 27%R	15 13%
Fair	47 18%	9 45%	3 25%	13 23%F	12 22%	8 8%	19 15%	11 29%	2 4%	34 21%I	18 14%	29 22%	26 23%	12 24%	2 19%	13 21%	19 25%R	13 11%
Poor	9 3%	2 9%	1 4%	2 3%	4 7%	1 1%	4 3%	1 1%	1 2%	7 4%	4 3%	5 4%	5 5%	0 0%	1 12%	4 7%	2 2%	2 2%
Have no credit history	3 1%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	1 4%	0 0%	2 1%	3 2%	0 0%	0 0%	0 0%	2 17%	1 2%	0 0%	0 0%
Don't know/Refused	3 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	3 2%	0 0%	3 2%	3 2%	0 0%	0 0%	0 0%	0 0%	3 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - H/I/J - K/L - O/P/Q/R
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing