

## FINANCING THE HOME PURCHASE

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# FINANCING THE HOME PURCHASE

Exhibit 5-1

## BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE

(Percent of Respondents)

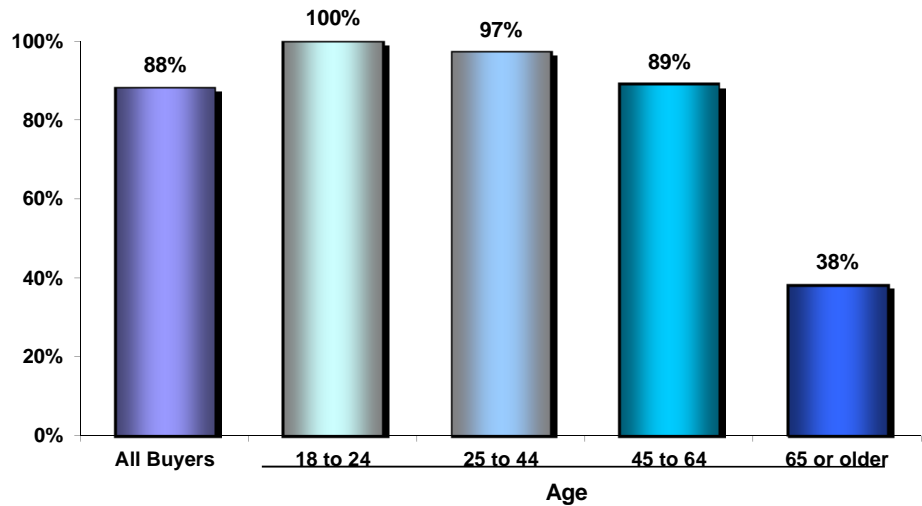
### New Hampshire

All Buyers	88%
18 to 24	100%
25 to 44	97%
45 to 64	89%
65 or older	38%

### BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE

(Percent of Respondents)

#### New Hampshire



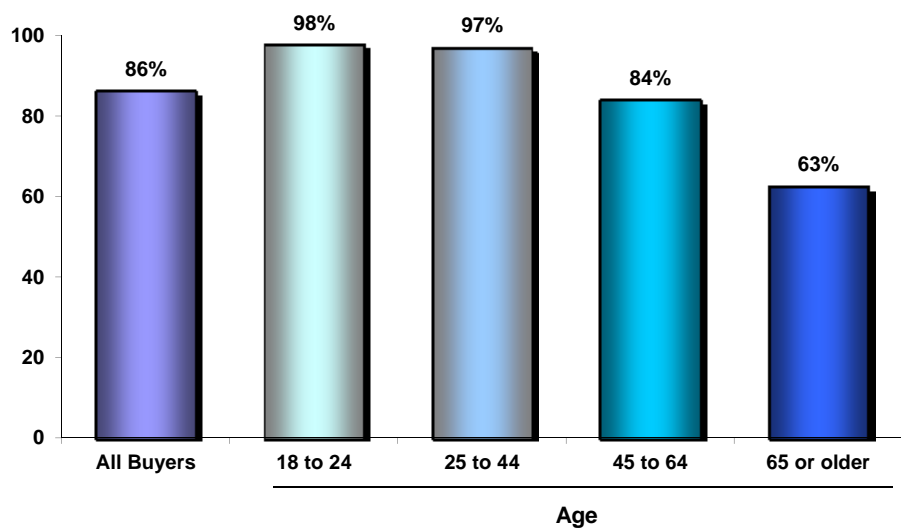
### U.S.

All Buyers	86%
18 to 24	98%
25 to 44	97%
45 to 64	84%
65 or older	63%

### BUYERS WHO FINANCED THEIR HOME PURCHASE, BY AGE

(Percent of Respondents)

#### U.S.



## FINANCING THE HOME PURCHASE

Exhibit 5-2

### BUYERS WHO FINANCED THEIR HOME PURCHASE, BY ADULT COMPOSITION OF HOUSEHOLD (Percent of Respondents)

#### New Hampshire

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
All Buyers	88%	87%	83%	90%	96%	100%
First-time Buyers	98	98	100	100	93	100
Repeat Buyers	82	80	77	80	100	100

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
All Buyers	86%	87%	83%	86%	92%	81%
First-time Buyers	95	96	94	91	98	91
Repeat Buyers	82	84	75	81	83	75

## FINANCING THE HOME PURCHASE

Exhibit 5-3

### PERCENT OF HOME FINANCED BY FIRST-TIME AND REPEAT BUYERS, AND BUYERS OF NEW AND PREVIOUSLY OWNED HOMES

(Percentage Distribution)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Less than 50%	3%	4%	3%	*	4%
50% to 59%	2	*	3	10	1
60% to 69%	4	4	5	10	4
70% to 79%	13	8	18	30	12
80% to 89%	25	18	31	20	25
90% to 94%	14	13	14	10	14
95% to 99%	26	34	19	20	26
100% – Financed the entire purchase price with a mortgage	13	19	7	*	14
<b>Median percent financed</b>	<b>91%</b>	<b>95%</b>	<b>86%</b>	<b>96%</b>	<b>93%</b>

\* Less than 1 percent

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Less than 50%	9%	7%	11%	11%	9%
50% to 59%	3	1	5	3	4
60% to 69%	4	2	5	6	3
70% to 79%	13	8	15	16	12
80% to 89%	22	17	25	20	23
90% to 94%	15	18	13	13	15
95% to 99%	20	29	15	18	20
100% – Financed the entire purchase price with a mortgage	14	19	12	13	15
<b>Median percent financed</b>	<b>90%</b>	<b>94%</b>	<b>86%</b>	<b>87%</b>	<b>90%</b>

FINANCING THE HOME PURCHASE

Exhibit 5-4

**SOURCES OF DOWNPAYMENT, FIRST-TIME AND REPEAT BUYERS**

(Percent of Respondents Among those who Made a Downpayment)

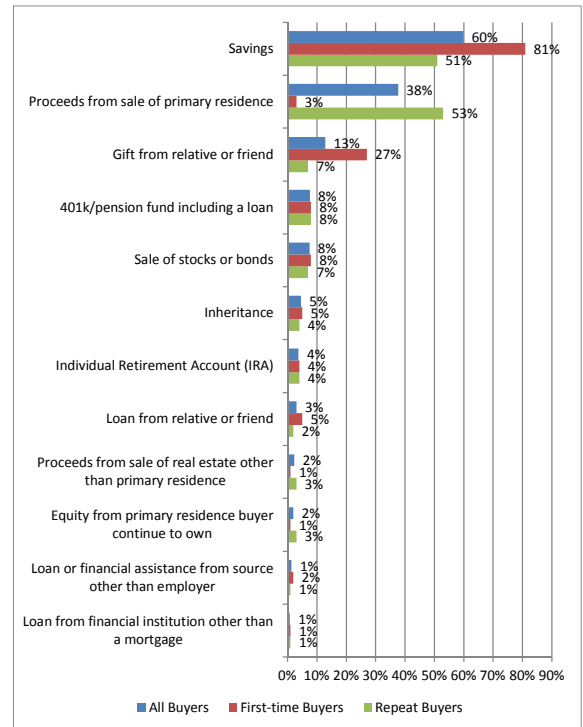
**New Hampshire**

	All Buyers	First-time Buyers	Repeat Buyers
Savings	71%	91%	58%
Proceeds from sale of primary residence	33	*	53
Gift from relative or friend	20	36	11
Sale of stocks or bonds	9	7	10
401k/pension fund including a loan	8	7	9
Loan from relative or friend	5	3	6
Equity from primary residence buyer continue to own	2	*	4
Inheritance	3	6	2
Individual Retirement Account (IRA)	4	4	4
Loan or financial assistance from source other than employer	1	1	1
Proceeds from sale of real estate other than primary residence	1	*	2
Loan from financial institution other than a mortgage	1	*	2
Loan or financial assistance through employer	*	*	*
Other	7	10	5

**U.S.**

	All Buyers	First-time Buyers	Repeat Buyers
Other	5%	6%	4%
Loan from financial institution other than a mortgage	1%	1%	1%
Loan or financial assistance from source other than employer	1%	2%	1%
Equity from primary residence buyer continue to own	2%	1%	3%
Proceeds from sale of real estate other than primary residence	2%	1%	3%
Loan from relative or friend	3%	5%	2%
Individual Retirement Account (IRA)	4%	4%	4%
Inheritance	5%	5%	4%
Sale of stocks or bonds	8%	8%	7%
401k/pension fund including a loan	8%	8%	8%
Gift from relative or friend	13%	27%	7%
Proceeds from sale of primary residence	38%	3%	53%
Savings	60%	81%	51%

\* Less than 1 percent



## FINANCING THE HOME PURCHASE

Exhibit 5-5

### SOURCES OF DOWNPAYMENT, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents Among those who Made a Downpayment)

#### New Hampshire

	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
Savings	71%	68%	55%	82%	91%	100%
Proceeds from sale of primary residence	33	40	27	6	24	*
Gift from relative or friend	20	17	23	24	38	*
Sale of stocks or bonds	9	8	5	6	14	100
401k/pension fund including a loan	8	7	9	12	14	*
Loan from relative or friend	5	3	5	12	5	100
Equity from primary residence buyer continue to own	2	3	*	*	*	*
Inheritance	3	3	5	*	5	*
Individual Retirement Account (IRA)	4	5	*	*	*	100
Loan or financial assistance from source other than employer	1	2	*	*	*	*
Proceeds from sale of real estate other than primary residence	1	1	5	*	*	*
Loan from financial institution other than a mortgage	1	1	*	*	*	100
Loan or financial assistance through employer	*	*	*	*	*	*
Other	7	8	5	6	5	*

#### U.S.

	All Buyers	ADULT COMPOSITION OF HOUSEHOLD				
		Married couple	Single female	Single male	Unmarried couple	Other
Savings	60%	59%	52%	74%	72%	58%
Proceeds from sale of primary residence	38	43	34	22	22	27
Gift from relative or friend	13	12	15	8	19	11
401k/pension fund including a loan	8	7	6	9	9	18
Sale of stocks or bonds	8	7	6	9	10	14
Inheritance	5	4	4	6	5	11
Individual Retirement Account (IRA)	4	4	3	5	3	4
Loan from relative or friend	3	3	3	2	6	6
Proceeds from sale of real estate other than primary residence	2	2	3	2	1	7
Equity from primary residence buyer continue to own	2	2	1	3	1	7
Loan or financial assistance from source other than employer	1	1	2	1	2	*
Loan from financial institution other than a mortgage	1	1	1	*	*	5
Loan or financial assistance through employer	*	*	*	1	*	*
Other	5	4	7	3	4	6

\* Less than 1 percent

## FINANCING THE HOME PURCHASE

Exhibit 5-6

### LENGTH OF TIME TO SAVE FOR A DOWNPAYMENT, FIRST-TIME AND REPEAT BUYERS

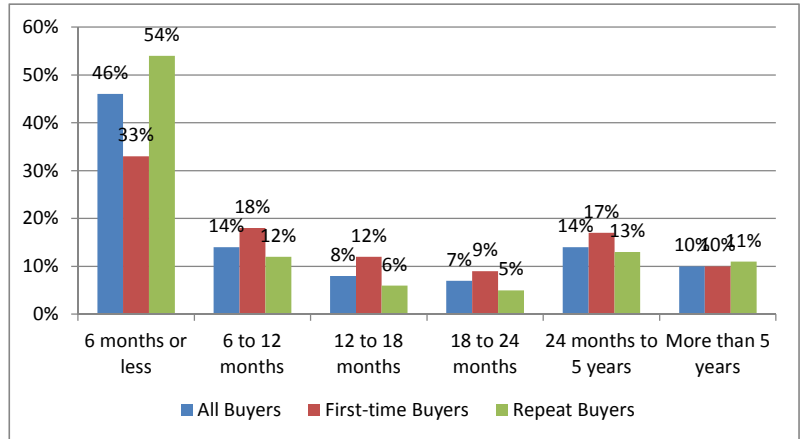
(Percentage Distribution Among those who Made a Downpayment)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers
6 months or less	41%	24%	51%
6 to 12 months	13	14	14
12 to 18 months	9	12	8
18 to 24 months	7	10	6
24 months to 5 years	21	27	15
More than 5 years	10	13	7

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
6 months or less	46%	33%	54%
6 to 12 months	14%	18%	12%
12 to 18 months	8%	12%	6%
18 to 24 months	7%	9%	5%
24 months to 5 years	14%	17%	13%
More than 5 years	10%	10%	11%



## FINANCING THE HOME PURCHASE

Exhibit 5-7

### LENGTH OF TIME TO SAVE FOR A DOWNPAYMENT, BY ADULT COMPOSITION OF HOUSEHOLD

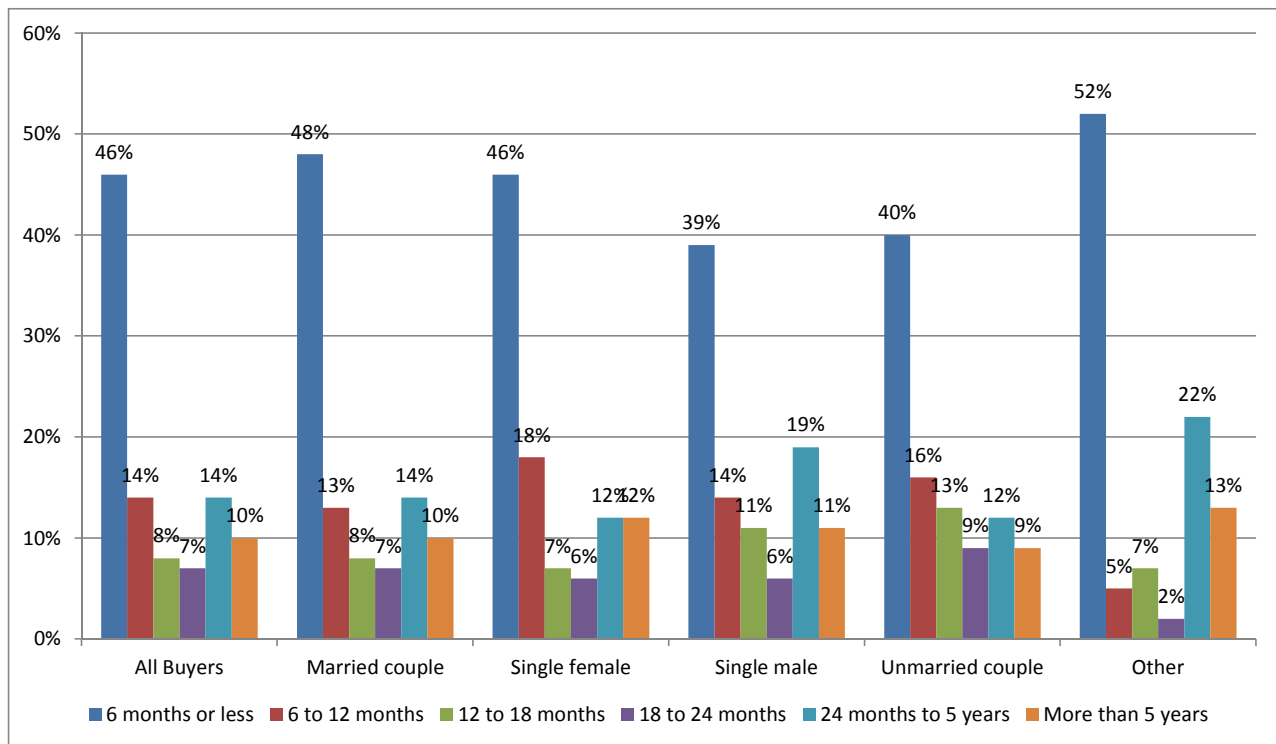
(Percentage Distribution Among those who Made a Downpayment)

#### New Hampshire

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
6 months or less	41%	41%	32%	35%	30%	100%
6 to 12 months	13	16	11	6	10	*
12 to 18 months	9	9	*	18	15	*
18 to 24 months	7	6	11	18	10	*
24 months to 5 years	21	19	26	24	25	*
More than 5 years	10	9	21	*	10	*

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
6 months or less	46%	48%	46%	39%	40%	52%
6 to 12 months	14%	13%	18%	14%	16%	5%
12 to 18 months	8%	8%	7%	11%	13%	7%
18 to 24 months	7%	7%	6%	6%	9%	2%
24 months to 5 years	14%	14%	12%	19%	12%	22%
More than 5 years	10%	10%	12%	11%	9%	13%





## FINANCING THE HOME PURCHASE

Exhibit 5-8

### YEARS DEBT DELAYED HOME BUYERS FROM SAVING FOR A DOWNPAYMENT OR BUYING A HOME

(Percentage Distribution)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers
One year	22%	30%	11%
Two years	20	20	21
Three years	14	7	26
Four years	10	7	16
Five years	14	13	16
More than five years	18	23	11
Median	3	3	3

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
One year	16%	17%	15%
Two years	19	21	17
Three years	14	13	15
Four years	7	8	7
Five years	20	19	19
More than five years	24	22	27
Median	4	3	4

## FINANCING THE HOME PURCHASE

Exhibit 5-9

### EXPENSES THAT DELAYED SAVING FOR A DOWNPAYMENT OR SAVING FOR A HOME PURCHASE, BY FIRST-

(Percent of Respondents Who Reported Saving for a Down Payment was Difficult)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers
Share Saving for Downpayment was Most Difficult Task in Buying Process:	20%	29%	14%
<b>Debt that Delayed Saving:</b>			
Student Loans	61%	70%	46%
Credit card debt	42	35	55
Car loan	52	65	27
Child care expenses	7	*	18
Health care costs	7	5	9
Other	10	10	9

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
Share Saving for Downpayment was Most Difficult Task in Buying Process:	13%	25%	7%
<b>Debt that Delayed Saving:</b>			
Student Loans	51%	58%	36%
Credit card debt	47	47	46
Car loan	35	37	30
Child care expenses	18	15	23
Health care costs	13	13	13
Other	17	11	29
Median Years Debt Delayed Home Purchase Among Those Who Had Difficulty Saving	3	3	3

**·TIME AND REPEAT BUYERS**

## FINANCING THE HOME PURCHASE

Exhibit 5-10

### EXPENSES THAT DELAYED SAVING FOR A DOWNPAYMENT OR SAVING FOR A HOME PURCHASE, BY ADULT COMPOS

(Percent of Respondents Who Reported Saving for a Down Payment was Difficult)

#### New Hampshire

	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Share Saving for Downpayment was Most Difficult Task in Buying Process:	20%	21%	*	26%	35%	*
<b>Debt that Delayed Saving:</b>						
Student Loans	61%	53%	*	80%	71%	*
Credit card debt	42	42	*	*	71	*
Car loan	52	42	*	80	57	*
Child care expenses	7	*	*	20	14	*
Health care costs	7	*	*	*	29	*
Other	10	16	*	*	*	*

#### U.S.

	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Share Saving for Downpayment was Most Difficult Task in Buying Process:	13%	12%	10%	14%	23%	15%
<b>Debt that Delayed Saving:</b>						
Student Loans	51%	53%	51%	42%	51%	50%
Credit card debt	47	47	56	40	40	63
Car loan	35	35	27	22	53	33
Child care expenses	18	20	11	8	8	56
Health care costs	13	14	11	13	7	27
Other	17	14	25	27	15	25
Median Years Debt Delayed Home Purchase Among Those Who Had Difficulty Saving	3	3	5	4	4	7

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FINANCING THE HOME PURCHASE

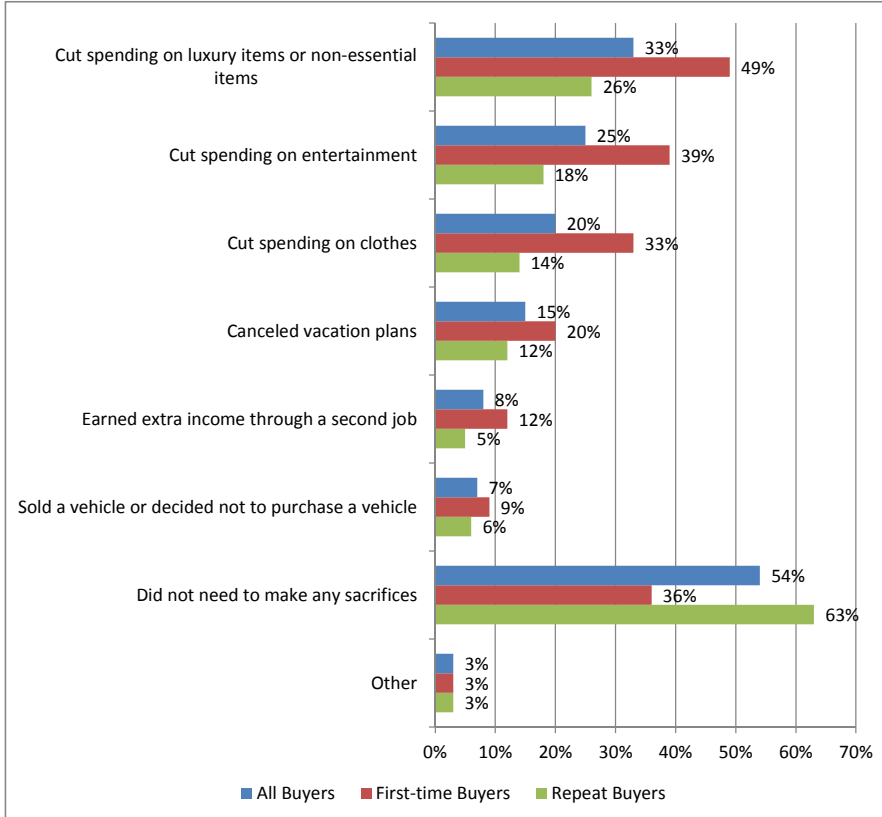
Exhibit 5-11  
**SACRIFICES MADE TO PURCHASE HOME, BY FIRST-TIME AND REPEAT BUYERS**  
*(Percent of Respondents)*

**New Hampshire**

	All Buyers	First-time Buyers	Repeat Buyers
Cut spending on luxury items or non-essential items	45%	59%	36%
Cut spending on entertainment	35	46	27
Cut spending on clothes	28	40	20
Cancelled vacation plans	13	16	11
Earned extra income through a second job	11	13	9
Sold a vehicle or decided not to purchase a vehicle	9	7	10
Other	4	4	3
Did not need to make any sacrifices	43	31	51

**U.S.**

	All Buyers	First-time Buyers	Repeat Buyers
Other	3%	3%	3%
Did not need to make any sacrifices	54%	36%	63%
Sold a vehicle or decided not to purchase a vehicle	7%	9%	6%
Earned extra income through a second job	8%	12%	5%
Canceled vacation plans	15%	20%	12%
Cut spending on clothes	20%	33%	14%
Cut spending on entertainment	25%	39%	18%
Cut spending on luxury items or non-essential items	33%	49%	26%



## FINANCING THE HOME PURCHASE

Exhibit 5-12

### SACRIFICES MADE TO PURCHASE HOME, BY ADULT COMPOSITION OF HOUSEHOLD

(Percent of Respondents)

#### New Hampshire

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Cut spending on luxury items or non-essential items	45%	46%	38%	47%	55%	*
Cut spending on entertainment	35	31	33	47	50	*
Cut spending on clothes	28	26	25	42	36	*
Cancelled vacation plans	13	13	17	16	9	*
Earned extra income through a second job	11	9	17	11	18	*
Sold a vehicle or decided not to purchase a vehicle	9	8	8	11	18	*
Other	4	3	4	5	5	*
Did not need to make any sacrifices	43	44	46	32	32	100

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Cut spending on luxury items or non-essential items	33%	32%	34%	29%	45%	30%
Cut spending on entertainment	25	23	28	26	36	31
Cut spending on clothes	20	18	27	17	28	25
Cancelled vacation plans	15	14	13	16	21	15
Earned extra income through a second job	8	7	9	7	7	2
Sold a vehicle or decided not to purchase a vehicle	7	8	6	8	7	2
Other	3	3	3	3	4	8
Did not need to make any sacrifices	54	56	52	58	43	56

## FINANCING THE HOME PURCHASE

Exhibit 5-13

### DIFFICULTY OF MORTGAGE APPLICATION AND APPROVAL PROCESS, BY FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

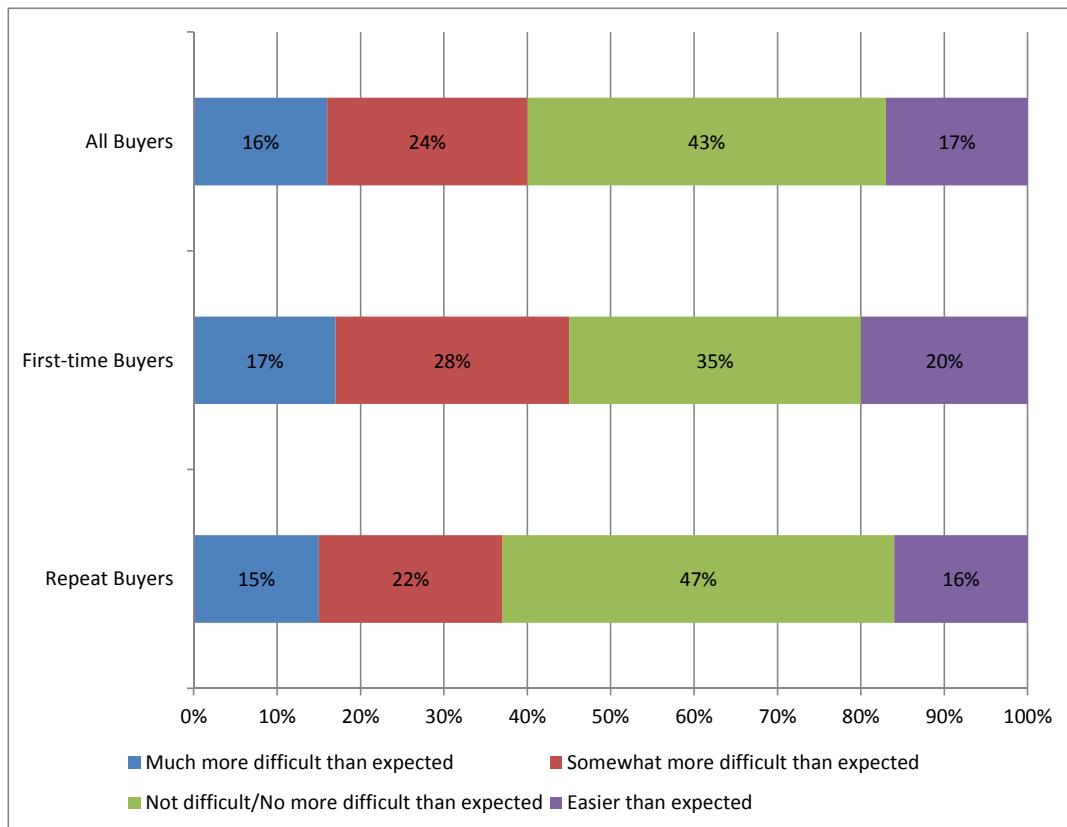
#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers
Much more difficult than expected	16%	15%	18%
Somewhat more difficult than expected	26	37	17
Not difficult/No more difficult than expected	43	28	55
Easier than expected	16	21	11

\* Less than 1 percent

#### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
Much more difficult than expected	15%	17%	16%
Somewhat more difficult than expected	22%	28%	24%
Not difficult/No more difficult than expected	47%	35%	43%
Easier than expected	16%	20%	17%





## FINANCING THE HOME PURCHASE

Exhibit 5-14

### DIFFICULTY OF MORTGAGE APPLICATION AND APPROVAL PROCESS, BY ADULT COMPOSITION OF HOUSEHOLD

(Percentage Distribution Among those who Financed their Home Purchase)

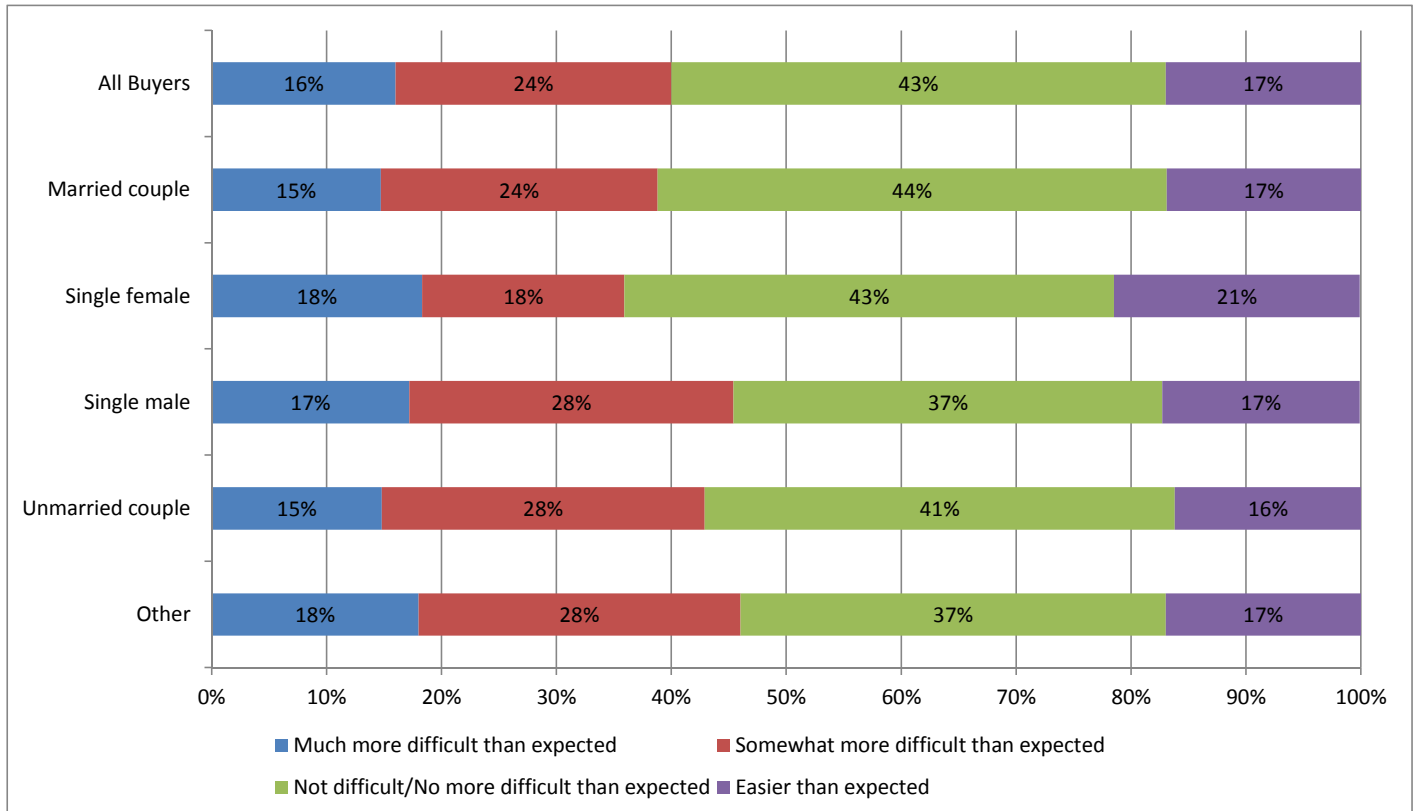
#### New Hampshire

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Much more difficult than expected	16%	17%	25%	*	14%	100%
Somewhat more difficult than expected	26	27	20	18	32	*
Not difficult/No more difficult than expected	43	38	45	71	41	*
Easier than expected	16	18	10	12	14	*

\* Less than 1 percent

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					All Buyers
	Other	Unmarried couple	Single male	Single female	Married couple	
Much more difficult than expected	18%	15%	17%	18%	15%	16%
Somewhat more difficult than expected	28%	28%	28%	18%	24%	24%
Not difficult/No more difficult than expected	37%	41%	37%	43%	44%	43%
Easier than expected	17%	16%	17%	21%	17%	17%



## FINANCING THE HOME PURCHASE

Exhibit 5-15

### BUYERS WHO HAVE STUDENT LOAN DEBT

(Percentage Distribution)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers
Have student loan debt	32%	47%	21%
Under \$10,000	14%	15%	12%
\$10,000 to \$24,999	20	13	32
\$25,000 to \$49,999	33	36	28
\$50,000 to \$74,999	9	10	8
\$75,000 or more	23	26	20
Median amount of student loan debt	\$33,000	\$40,000	\$30,000

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers
Have student loan debt	25%	41%	17%
Under \$10,000	21%	21%	22%
\$10,000 to \$24,999	28	28	29
\$25,000 to \$49,999	22	21	23
\$50,000 to \$74,999	13	12	13
\$75,000 or more	16	19	13
Median amount of student loan debt	\$25,000	\$25,000	\$25,000

## FINANCING THE HOME PURCHASE

Exhibit 5-16

### **BUYER PREVIOUSLY SOLD A DISTRESSED PROPERTY (SHORT SALE OR FORECLOSURE)** *(Percentage Distribution)*

#### **New Hampshire**

All Buyers	
Previously had a distressed property s	7%
Median year of sale	2010

#### **U.S.**

All Buyers	
Previously had a distressed property sale	9%
Median year of sale	2010

## FINANCING THE HOME PURCHASE

Exhibit 5-17

### TYPE OF MORTGAGE, FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

#### New Hampshire

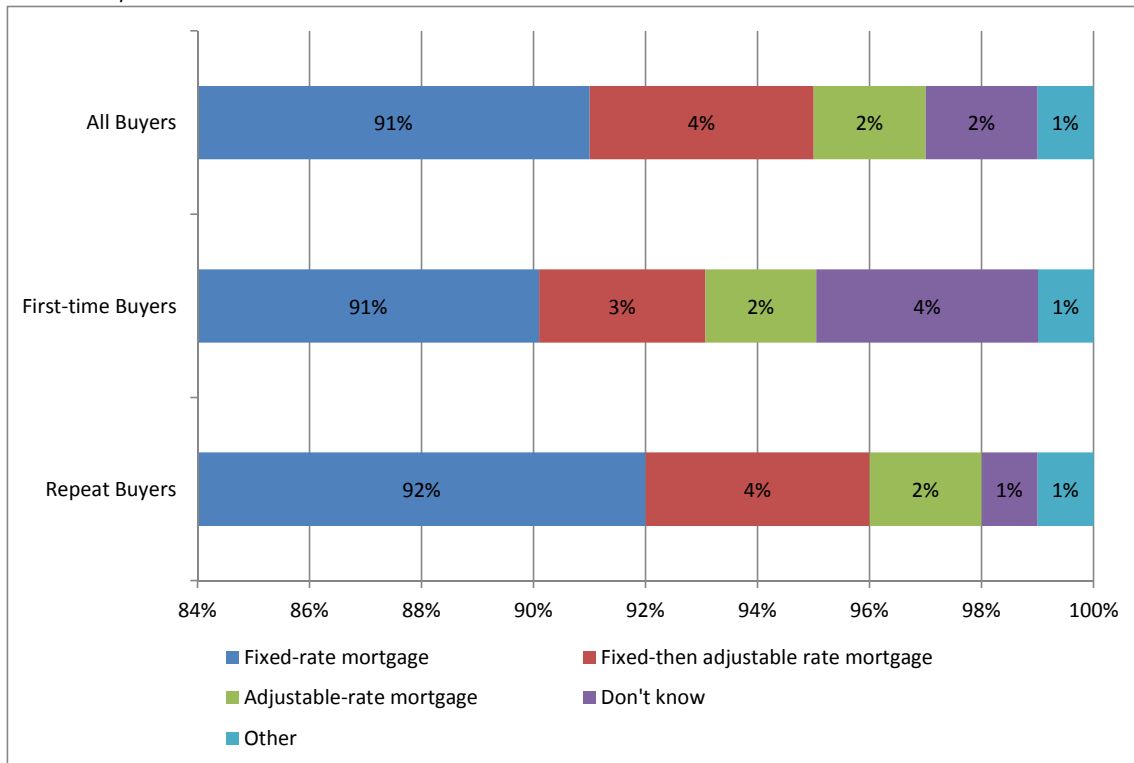
	All Buyers	First-time	
		Buyers	Repeat Buyers
Fixed-rate mortgage	81%	93%	73%
Fixed-then adjustable rate mortgage	4%	1%	7%
Adjustable-rate mortgage	2	4	*
Don't know	1	*	1
Other	1	*	1

\* Less than 1 percent

#### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
Fixed-then adjustable rate mortgage	4%	3%	4%
Adjustable-rate mortgage	2%	2%	2%
Don't know	1%	4%	2%
Other	1%	1%	1%

\* Less than 1 percent



## FINANCING THE HOME PURCHASE

Exhibit 5-18

### TYPE OF LOAN, FIRST-TIME AND REPEAT BUYERS

(Percentage Distribution Among those who Financed their Home Purchase)

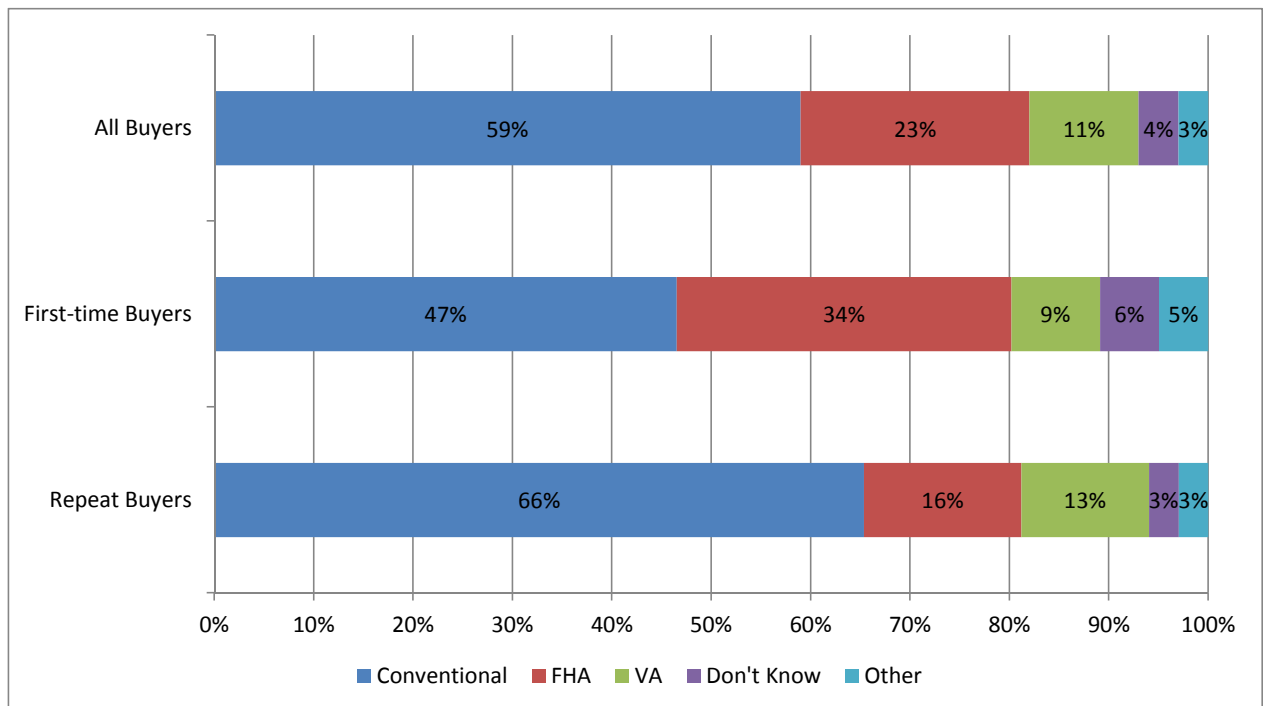
#### New Hampshire

	All Buyers	First-time	
		Buyers	Repeat Buyers
Conventional	62%	54%	68%
VA	10	12	8
FHA	23	29	18
Don't know	2	2	2
Other	3	2	3

\* Less than 1 percent

#### U.S.

	Repeat Buyers	First-time Buyers	All Buyers
FHA	16%	34%	23%
VA	13%	9%	11%
Don't Know	3%	6%	4%
Other	3%	5%	3%



## FINANCING THE HOME PURCHASE

Exhibit 5-19

### BUYERS' VIEW OF HOMES AS A FINANCIAL INVESTMENT, FIRST-TIME AND REPEAT BUYERS, AND BUYERS OF NEW AND PREVIOUSLY OWNED HOMES

(Percentage Distribution)

#### New Hampshire

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Good financial investment	80%	80%	80%	77%	80%
Better than stocks	43	51	38	31	44
About as good as stocks	24	20	27	23	24
Not as good as stocks	13	8	16	23	12
Not a good financial investment	5	1	8	8	5
Don't know	15	19	13	15	15

\* Less than 1 percent

#### U.S.

	All Buyers	First-time Buyers	Repeat Buyers	BUYERS OF	
				New Homes	Previously Owned Homes
Good financial investment	80%	84%	78%	82%	80%
Better than stocks	43	48	40	42	43
About as good as stocks	25	25	26	25	26
Not as good as stocks	12	11	12	15	11
Not a good financial investment	6	3	7	6	6
Don't know	14	13	15	13	15

## FINANCING THE HOME PURCHASE

Exhibit 5-20

### BUYERS' VIEW OF HOMES AS A FINANCIAL INVESTMENT, BY ADULT COMPOSITION OF HOUSEHOLD

(Percentage Distribution)

#### New Hampshire

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Good financial investment	80%	78%	88%	84%	78%	100%
Better than stocks	43	40	54	42	48	100
About as good as stocks	24	23	25	32	26	*
Not as good as stocks	13	15	8	11	4	*
Not a good financial investment	5	6	*	5	4	*
Don't know	15	16	13	11	17	*

\* Less than 1 percent

#### U.S.

	ADULT COMPOSITION OF HOUSEHOLD					
	All Buyers	Married couple	Single female	Single male	Unmarried couple	Other
Good financial investment	80%	80%	79%	79%	83%	74%
Better than stocks	43	42	47	42	44	50
About as good as stocks	25	26	23	25	28	18
Not as good as stocks	12	12	9	12	11	6
Not a good financial investment	6	6	6	5	5	6
Don't know	14	14	15	16	13	20