



**POLL MUST BE SOURCED:
MSNBC/Telemundo/Marist Poll***

**Newfound Money: What Would You Do?
Latino Americans Emphasize Home Ownership**

*** Complete Tables for Poll Appended ***

For Immediate Release: Monday, May 4, 2015

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This MSNBC/Telemundo/Marist Poll reports:

If given \$100,000 to spend or invest, with no strings attached, saving for long-term expenses such as retirement or college, 25%, buying a home or paying off a mortgage, 24%, and paying down their debt, 22%, top the list of ways Americans would spend or invest their newfound funds. Among Latinos, buying a home or paying a mortgage, 32%, is the top way they would invest their newly acquired cash. Saving for long-term expenses, paying off debt, and starting a business, follow.

When it comes to cell phone usage, American and Latino cell phone owners, alike, use a smartphone. Among Americans, the iPhone, 35%, edges android phones, 31%. Latinos, however, are slightly more likely to use androids, 34%, than the iPhone, 29%.

Only 30% of American smartphone owners, including 26% of Latinos, use their phone mostly to talk. Most employ their smartphone for other purposes. 20% of smartphone owners, overall, report they use their phone primarily to text. 14% use it mostly to connect via social media, 12% send email, and 11% surf the Internet.

While smartphone use among Latinos reflects Americans' habits, overall, Latinos are more likely than Americans to use their smartphone mostly to listen to music, 14%, and are less likely to use it primarily to send email, 7%.

Poll points:

- **If given \$100,000 to spend or invest**, Americans would save for long-term expenses like retirement or college, 25%, buy a home or pay off their mortgage, 24%, or pay off their debt, 22%. 11% of residents would invest in the stock market while 10% would start a business. Five percent would use the money toward non-necessities like vacations, entertainment, and gifts.
- A plurality of **Latinos**, 32%, cites buying a home or paying down a mortgage. 21% would save for long-term expenses while 19% would pay off debt. 16% of Latinos would start a business including 26% of Latino men. Eight percent would invest in the stock market, and 3% would use the funds on non-necessities.
- 74% of American cell phone owners, including 76% Latinos, **use a smartphone**.
- Among Americans, the iPhone, 35%, and android phones, 31%, are the leading **smartphones**. The Blackberry, 1%, and a Windows phone, 1%, are little used. Six percent have a smartphone but are unsure which kind, and 25% of U.S. cell phone owners say they do not have a smartphone.
- 34% of **Latino cell phone users** have an android phone while 29% own an iPhone. Only 1% owns a Blackberry, and the same proportion, 1%, has a Windows phone. 11% have a smartphone but are unsure what type it is, and 24% of Latino cell phone owners do not have a smartphone.
- Just three in ten American smartphone owners, including 26% of **Latinos**, say the **primary use of their phone** is to talk. 20% of smartphone owners, overall, say they mostly text with their phone, and 14% turn to social media on their smartphones. Email is the key function for 12% while 11% surf the Internet. Other activities include listening to music, 6%, playing games, 3%, taking and sending pictures, 1%, and watching videos, 1%.

How the Survey was Conducted

Nature of the Sample: MSNBC/Telemundo/Marist Poll of 1,446 National Adults

This survey of 1,446 adults was conducted March 23rd through April 5th, 2015 by The Marist Poll sponsored and funded in partnership with MSNBC and Telemundo. Adults 18 years of age and older residing in the continental United States were interviewed in English or Spanish by telephone using live interviewers. Landline telephone numbers were randomly selected based upon a list of telephone exchanges from throughout the nation from ASDE Survey Sampler, Inc. The exchanges were selected to ensure that each region was represented in proportion to its population. Respondents in the household were selected by asking for the youngest male. To increase coverage, this landline sample was supplemented by respondents reached through random dialing of cell phone numbers from Survey Sampling International. The two samples were then combined and balanced to reflect the 2010 Census results for age, gender, income, race, and region. Results are statistically significant within ± 2.6 percentage points. There are 1,091 registered voters. The results for this subset are statistically significant within ± 3.0 percentage points. A random oversample of Latinos, with assistance from SSRS, resulted in a sample size of 362 Latino respondents. For this subset results are statistically significant within ± 5.2 percentage points. The error margin was not adjusted for sample weights and increases for cross-tabulations.

Nature of the Sample

		National Adults	National Registered Voters	National Latinos
		Col %	Col %	Col %
National Adults		100%		
Race	White, non-Latino	67%	70%	n/a
	African American, non-Latino	12%	13%	n/a
	Latino	14%	9%	100%
	Other, non-Latino	7%	7%	n/a
Latinos	White	n/a	n/a	55%
	African American	n/a	n/a	10%
	Unspecified	n/a	n/a	35%
Latinos	Born in the U.S.	n/a	n/a	53%
	Born in another country	n/a	n/a	47%
National Registered Voters		75%	100%	49%
Party Identification	Democrat	n/a	36%	47%
	Republican	n/a	29%	16%
	Independent	n/a	33%	36%
	Other	n/a	1%	1%
Political Ideology	Very liberal-Somewhat liberal	n/a	29%	27%
	Moderate	n/a	35%	39%
	Somewhat conservative-Very conservative	n/a	36%	35%
Gender	Men	49%	49%	42%
	Women	51%	51%	58%
Age	Under 45	47%	41%	68%
	45 or older	53%	59%	32%
Age	18 to 29	24%	18%	36%
	30 to 44	23%	23%	32%
	45 to 59	26%	28%	21%
	60 or older	27%	31%	11%
Region	Northeast	18%	17%	19%
	Midwest	22%	24%	11%
	South	37%	38%	37%
	West	23%	22%	33%
Household Income	Less than \$50,000	51%	45%	77%
	\$50,000 or more	49%	55%	23%
Education	Not college graduate	64%	58%	84%
	College graduate	36%	42%	16%
Marital Status	Married	48%	52%	34%
	Not married	52%	48%	66%
Parents		26%	25%	39%
Interview Type	Landline	36%	41%	24%
	Cell phone	64%	59%	76%

MSNBC/Telemundo/Marist Poll National Adults. Interviews conducted March 23rd through April 5th, 2015, n=1446 MOE +/- 2.6 percentage points.

National Latinos: n=362 MOE +/- 5.2 percentage points. National Registered Voters: n=1091 MOE +/- 3.0 percentage points. Totals may not add to 100% due to rounding.

		Cell Phone Owners					
		Is your cell phone a smartphone such as an iPhone, Android, Blackberry or Windows phone, or not a smartphone?					
		Smartphone but unsure what kind	iPhone	Android	Blackberry	Windows phone	Not a smartphone
		Row %	Row %	Row %	Row %	Row %	Row %
Cell Phone Owners		6%	35%	31%	1%	1%	25%
Race	Latino	11%	29%	34%	1%	1%	24%
	White	5%	37%	28%	1%	1%	28%
	African American	8%	31%	39%	0%	1%	21%
National Registered Voters		6%	35%	30%	1%	2%	26%
Party Identification	Democrat	6%	35%	28%	1%	2%	27%
	Republican	7%	37%	30%	2%	2%	23%
	Independent	5%	32%	33%	1%	1%	28%
Political Ideology	Very liberal-Somewhat liberal	7%	37%	34%	0%	1%	21%
	Moderate	5%	34%	29%	1%	2%	29%
	Somewhat conservative-Very conservative	6%	34%	30%	2%	2%	27%
Region	Northeast	4%	42%	27%	1%	1%	25%
	Midwest	7%	29%	34%	1%	1%	30%
	South	5%	34%	32%	1%	2%	25%
	West	9%	37%	30%	0%	1%	22%
Household Income	Less than \$50,000	6%	23%	35%	1%	1%	35%
	\$50,000 or more	7%	45%	29%	1%	2%	16%
Education	Not college graduate	6%	30%	31%	1%	2%	30%
	College graduate	7%	42%	31%	1%	1%	18%
Age	18 to 29	4%	46%	41%	0%	1%	7%
	30 to 44	6%	32%	45%	2%	1%	13%
	45 to 59	9%	35%	24%	1%	2%	29%
	60 or older	6%	24%	15%	0%	1%	54%
Age	Under 45	5%	39%	43%	1%	1%	10%
	45 or older	7%	30%	20%	1%	1%	41%
Gender	Men	5%	35%	34%	1%	2%	23%
	Women	7%	35%	29%	1%	1%	28%
Marital Status	Married	7%	35%	31%	1%	2%	24%
	Not married	5%	35%	32%	1%	1%	27%
Parents		8%	34%	40%	3%	2%	13%
Interview Type	Landline	10%	30%	19%	1%	1%	39%
	Cell phone	5%	37%	37%	1%	2%	19%

MSNBC/Telemundo/Marist Poll National Cell Phone Owners. Interviews conducted March 23rd through April 5th, 2015, n=1336 MOE +/- 2.7 percentage points. National Latinos: n=326 MOE +/- 5.4 percentage points. Totals may not add to 100% due to rounding.

		Latino Cell Phone Owners					
		Is your cell phone a smartphone such as an iPhone, Android, Blackberry or Windows phone, or not a smartphone?					
		Smartphone but unsure what kind	iPhone	Android	Blackberry	Windows phone	Not a smartphone
		Row %	Row %	Row %	Row %	Row %	Row %
Latino Cell Phone Owners		11%	29%	34%	1%	1%	24%
National Latino Registered Voters		9%	28%	40%	1%	2%	21%
Latinos	Born in the U.S.	8%	31%	41%	1%	1%	18%
	Born in another country	13%	27%	26%	2%	1%	30%
Household Income	Less than \$50,000	11%	21%	36%	2%	1%	28%
	\$50,000 or more	8%	53%	27%	0%	0%	12%
Age	Under 45	10%	32%	38%	1%	2%	17%
	45 or older	12%	21%	27%	1%	0%	40%
Age	Under 35	10%	34%	40%	2%	1%	13%
	35 or older	12%	23%	29%	1%	1%	33%
Gender	Men	13%	32%	35%	2%	1%	17%
	Women	9%	26%	33%	1%	2%	29%
Marital Status	Married	10%	32%	30%	1%	3%	23%
	Not married	11%	27%	36%	1%	0%	24%
Parents		7%	27%	38%	2%	3%	23%

MSNBC/Telemundo/Marist Poll National Latino Cell Phone Owners. Interviews conducted March 23rd through April 5th, 2015, n=326 MOE +/- 5.4 percentage points. Totals may not add to 100% due to rounding.

MSNBC/Telemundo/Marist Poll National Tables

		Smartphone Owners										
		Thinking about your average day, do you spend most of the time using your smartphone to:										
		Connect to social media sites like Facebook, Twitter or Instagram				Surf the internet		Take and send pictures		Watch videos		Something else
		Talk	Text	Instagram	Email	Surf the internet	Listen to music	Play games	Take and send pictures	Watch videos	Something else	
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Smartphone Owners		30%	20%	14%	12%	11%	6%	3%	1%	1%	1%	
Race	Latino	26%	21%	17%	7%	10%	14%	4%	1%	1%	0%	
	White	29%	22%	14%	13%	12%	4%	3%	1%	1%	1%	
	African American	43%	11%	12%	12%	9%	5%	2%	2%	0%	3%	
National Registered Voters		33%	19%	12%	13%	12%	5%	4%	1%	0%	1%	
Party Identification	Democrat	36%	14%	15%	13%	11%	5%	3%	2%	1%	1%	
	Republican	31%	22%	10%	15%	10%	4%	5%	1%	0%	1%	
	Independent	32%	22%	10%	13%	13%	6%	3%	0%	0%	1%	
Political Ideology	Very liberal-Somewhat liberal	29%	17%	10%	16%	16%	6%	4%	1%	1%	1%	
	Moderate	31%	21%	14%	12%	11%	4%	5%	0%	0%	2%	
	Somewhat conservative-Very conservative	39%	20%	10%	13%	8%	5%	2%	1%	0%	1%	
Region	Northeast	26%	21%	14%	17%	11%	7%	2%	2%	0%	1%	
	Midwest	28%	27%	17%	6%	14%	4%	3%	0%	2%	0%	
	South	36%	19%	10%	11%	10%	7%	4%	2%	0%	2%	
	West	26%	16%	16%	15%	13%	8%	3%	2%	1%	1%	
Household Income	Less than \$50,000	28%	20%	21%	6%	9%	9%	3%	2%	1%	1%	
	\$50,000 or more	31%	22%	9%	15%	13%	3%	3%	1%	0%	1%	
Education	Not college graduate	29%	21%	18%	7%	10%	9%	4%	1%	1%	1%	
	College graduate	32%	20%	8%	18%	13%	3%	2%	1%	1%	1%	
Age	18 to 29	14%	25%	22%	7%	16%	13%	2%	1%	1%	0%	
	30 to 44	26%	16%	16%	16%	12%	5%	5%	1%	1%	1%	
	45 to 59	40%	23%	6%	13%	8%	2%	3%	3%	0%	1%	
	60 or older	54%	15%	4%	12%	8%	2%	2%	0%	0%	2%	
Age	Under 45	20%	21%	19%	11%	14%	9%	3%	1%	1%	1%	
	45 or older	45%	20%	6%	13%	8%	2%	3%	2%	0%	2%	
Gender	Men	32%	15%	13%	13%	12%	9%	3%	2%	1%	1%	
	Women	27%	26%	15%	11%	11%	4%	3%	1%	1%	1%	
Marital Status	Married	36%	19%	9%	16%	10%	3%	3%	1%	0%	2%	
	Not married	24%	21%	19%	7%	12%	10%	4%	1%	1%	0%	
Parents		27%	20%	11%	17%	12%	5%	2%	1%	1%	2%	
Interview Type	Landline	37%	21%	10%	13%	11%	1%	5%	1%	1%	2%	
	Cell phone	28%	20%	15%	11%	12%	8%	3%	1%	1%	1%	

MSNBC/Telemundo/Marist Poll National Smartphone Owners. Interviews conducted March 23rd through April 5th, 2015, n=984 MOE +/- 3.1 percentage points. National Latino Smartphone Owners: n=238 MOE +/- 6.4 percentage points. Totals may not add to 100% due to rounding.

		Latino Smartphone Owners									
		Thinking about your average day, do you spend most of the time using your smartphone to:									
		Talk	Text	Connect to social media sites like Facebook, Twitter or Instagram	Listen to music	Surf the internet	Email	Play games	Watch videos	Take and send pictures	Something else
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Latino Smartphone Owners		26%	21%	17%	14%	10%	7%	4%	1%	1%	0%
National Latino Registered Voters		27%	22%	17%	10%	9%	8%	5%	1%	1%	1%
Latinos	Born in the U.S.	24%	21%	14%	13%	14%	7%	4%	2%	1%	1%
	Born in another country	28%	20%	20%	16%	3%	7%	4%	1%	0%	0%
Age	Under 45	20%	21%	19%	17%	11%	7%	5%	1%	0%	0%
	45 or older	40%	23%	11%	6%	5%	8%	2%	2%	2%	2%
Age	Under 35	18%	19%	18%	21%	13%	6%	3%	1%	0%	0%
	35 or older	34%	23%	16%	6%	5%	8%	5%	1%	1%	1%
Gender	Men	26%	13%	15%	20%	11%	7%	5%	3%	1%	0%
	Women	25%	29%	18%	8%	9%	7%	4%	0%	0%	1%
Marital Status	Married	40%	22%	10%	6%	6%	9%	5%	0%	0%	1%
	Not married	18%	20%	20%	18%	11%	6%	4%	2%	1%	0%
Parents		25%	20%	20%	12%	7%	7%	5%	1%	1%	0%

MSNBC/Telemundo/Marist Poll National Latino Smartphone Owners. Interviews conducted March 23rd through April 5th, 2015, n=238 MOE +/- 6.4 percentage points. Totals may not add to 100% due to rounding.

		National Adults						
		If you were given \$100,000 to spend or invest as you wanted, would you:						
		Save for a long-term expense like retirement or college	Buy a home or pay down a mortgage	Pay off debt	Invest in the stock market	Start a business	Spend it on non- necessities like vacations, entertainment, or gifts	Other
		Row %	Row %	Row %	Row %	Row %	Row %	Row %
National Adults		25%	24%	22%	11%	10%	5%	2%
Race	Latino	21%	32%	19%	8%	16%	3%	0%
	White	27%	23%	23%	12%	6%	6%	3%
	African American	20%	22%	22%	8%	22%	6%	0%
National Registered Voters		25%	22%	23%	12%	9%	6%	3%
Party Identification	Democrat	24%	23%	24%	10%	9%	8%	1%
	Republican	30%	21%	25%	12%	3%	5%	4%
	Independent	23%	23%	19%	13%	14%	6%	3%
Political Ideology	Very liberal-Somewhat liberal	26%	23%	23%	9%	11%	6%	2%
	Moderate	24%	21%	25%	13%	9%	7%	1%
	Somewhat conservative-Very conservative	27%	24%	22%	13%	6%	5%	4%
Region	Northeast	23%	21%	27%	12%	12%	3%	2%
	Midwest	27%	25%	20%	10%	8%	7%	3%
	South	26%	24%	22%	11%	10%	4%	2%
	West	23%	25%	19%	12%	12%	6%	2%
Household Income	Less than \$50,000	25%	26%	22%	7%	13%	5%	2%
	\$50,000 or more	24%	23%	23%	16%	8%	4%	2%
Education	Not college graduate	26%	26%	21%	10%	10%	5%	3%
	College graduate	24%	21%	24%	13%	10%	5%	2%
Age	18 to 29	29%	25%	22%	8%	13%	2%	1%
	30 to 44	15%	34%	24%	8%	15%	2%	1%
	45 to 59	25%	22%	24%	11%	11%	5%	2%
	60 or older	30%	17%	19%	16%	3%	10%	6%
Age	Under 45	22%	29%	23%	8%	14%	2%	1%
	45 or older	28%	19%	21%	14%	7%	8%	4%
Gender	Men	24%	21%	20%	12%	14%	5%	3%
	Women	26%	26%	23%	10%	7%	5%	2%
Marital Status	Married	25%	26%	22%	12%	8%	6%	2%
	Not married	25%	22%	22%	10%	13%	5%	3%
Parents		22%	35%	18%	7%	14%	2%	1%
Interview Type	Landline	29%	20%	22%	13%	6%	8%	3%
	Cell phone	23%	26%	22%	10%	13%	3%	2%

MSNBC/Telemundo/Marist Poll National Adults. Interviews conducted March 23rd through April 5th, 2015, n=1446 MOE +/- 2.6 percentage points. National Latinos: n=362 MOE +/- 5.2 percentage points. Totals may not add to 100% due to rounding.

		National Latinos						
		If you were given \$100,000 to spend or invest as you wanted, would you:						
		Buy a home or pay down a mortgage	Save for a long-term expense like retirement or college	Pay off debt	Start a business	Invest in the stock market	Spend it on non- necessities like vacations, entertainment, or gifts	Other
		Row %	Row %	Row %	Row %	Row %	Row %	Row %
National Latinos		32%	21%	19%	16%	8%	3%	0%
National Latino Registered Voters		31%	21%	23%	12%	10%	4%	0%
Latinos	Born in the U.S.	29%	21%	23%	14%	9%	3%	0%
	Born in another country	36%	22%	15%	18%	7%	2%	0%
Household Income	Less than \$50,000	36%	20%	18%	18%	6%	3%	0%
	\$50,000 or more	27%	23%	25%	11%	12%	2%	1%
Age	Under 45	30%	23%	17%	16%	10%	3%	0%
	45 or older	37%	19%	24%	14%	4%	2%	0%
Age	Under 35	28%	24%	16%	18%	10%	2%	1%
	35 or older	36%	19%	21%	13%	7%	3%	0%
Gender	Men	28%	20%	14%	26%	9%	3%	1%
	Women	35%	22%	23%	9%	8%	3%	0%
Marital Status	Married	38%	20%	21%	15%	6%	1%	0%
	Not married	30%	22%	19%	17%	10%	3%	0%
Parents		42%	21%	14%	16%	6%	2%	0%
Interview Type	Landline	32%	23%	19%	12%	12%	3%	0%
	Cell phone	32%	21%	19%	17%	7%	3%	0%

MSNBC/Telemundo/Marist Poll National Latinos. Interviews conducted March 23rd through April 5th, 2015, n=362 MOE +/- 5.2 percentage points. Totals may not add to 100% due to rounding.