

# AP-AOL MONEY & FINANCE POLL

## Conducted by Abt SRBI Inc.

FINAL DATA - April 4, 2008

BASE= 1002 Adults Except Where Noted. Interviews conducted March 24 to April 3, 2008. Margin of sampling error for all adults: +/- 3.1 percentage points.

### TAXES STUDY

Q32. WHAT BEST DESCRIBES YOUR RESPONSIBILITY FOR FILING THE TAXES IN YOUR HOUSEHOLD?

	ALL RESPONDENTS =====	April, 2-4 2007 =====
YOU HAVE THE PRIMARY RESPONSIBILITY	52%	57%
YOU SHARE THE RESPONSIBILITY EQUALLY WITH SOMEONE ELSE	28%	29%
YOU DON'T HAVE THE RESPONSIBILITY FOR FILING TAXES IN YOUR HOUSEHOLD	18%	14%
DON'T KNOW	2%	*
REFUSED	*	*

Q33. WHAT BEST DESCRIBES THE STATUS OF YOUR FEDERAL TAX RETURN FOR 2007?  
BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
YOU HAVE ALREADY FILED YOUR RETURN	67%	64%
YOU HAVE STARTED WORKING ON YOUR RETURN BUT HAVEN'T FILED IT YET	19%	21%
YOU HAVEN'T STARTED WORKING ON YOUR RETURN BUT EXPECT TO FILE BY THE DEADLINE	10%	9%
YOU PLAN TO FILE FOR AN EXTENSION	2%	4%
OTHER (SPECIFY)	1%	*
DON'T HAVE TO FILE	NA	1%
DON'T KNOW	*	1%
REFUSED	*	*

\* = less than 1%

- = question not asked/zero respondents

# AP-AOL MONEY & FINANCE POLL

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BASE= 1002 Adults Except Where Noted

Q33A. THIS YEAR, HOW WILL YOU PREPARE YOUR INCOME TAX RETURN?  
BASE: HAVE NOT ALREADY FILED (335)

	ALL RESPONDENTS =====
USE A PROFESSIONAL TAX PREPARER	61%
USE A SOFTWARE PROGRAM TO PREPARE YOUR OWN TAXES, EITHER ONLINE OR ON YOUR COMPUTER	23%
FILL OUT THE TAX FORM MANUALLY	10%
HAVE A FRIEND OR FAMILY MEMBER FILL OUT YOUR TAX FORMS	5%
DON'T KNOW	1%
REFUSED	2%

Q33B. THIS YEAR, HOW DID YOU PREPARE YOUR INCOME TAX RETURN?  
BASE: HAVE ALREADY FILED (528)

	ALL RESPONDENTS =====
USE A PROFESSIONAL TAX PREPARER	64%
USE A SOFTWARE PROGRAM TO PREPARE YOUR OWN TAXES, EITHER ONLINE OR ON YOUR COMPUTER	22%
FILL OUT THE TAX FORM MANUALLY	8%
HAVE A FRIEND OR FAMILY MEMBER FILL OUT YOUR TAX FORMS	6%
DON'T KNOW	*

Q33A/B. THIS YEAR, HOW WILL/DID YOU PREPARE YOUR INCOME TAX RETURN?  
BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
USE A PROFESSIONAL TAX PREPARER	63%	51%
USE A SOFTWARE PROGRAM TO PREPARE YOUR OWN TAXES, EITHER ONLINE OR ON YOUR COMPUTER	22%	25%
FILL OUT THE TAX FORM MANUALLY	9%	15%
HAVE A FRIEND OR FAMILY MEMBER FILL OUT YOUR TAX FORMS	5%	8%
DON'T KNOW	1%	1%
REFUSED	1%	*

\* = less than 1%

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Q33C. AND IS THAT SOFTWARE PROGRAM...?

BASE: USE A SOFTWARE PROGRAM TO PREPARE TAXES (194)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
ONLINE OVER THE INTERNET	51%	45%
ON YOUR COMPUTER	44%	54%
DON'T KNOW	5%	1%

Q34. ARE YOUR TAX RETURNS BEING FILED ELECTRONICALLY, OR ONLINE, TO THE INTERNAL REVENUE SERVICE, OR ARE THEY BEING MAILED IN?

BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
FILED ELECTRONICALLY OR ONLINE	59%	54%
BEING MAILED IN	36%	43%
DON'T KNOW	5%	3%
REFUSED	1%	*

Q35. HOW SAFE DO YOU THINK IT IS TO FILE TAX RETURNS ELECTRONICALLY OR ONLINE?

BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
VERY SAFE	47%	42%
SOMEWHAT SAFE	32%	43%
NOT TOO SAFE	8%	9%
NOT AT ALL SAFE	5%	4%
DON'T KNOW	9%	2%
REFUSED	*	*

Q35A. HOW CONVENIENT DO YOU THINK IT IS TO FILE TAX RETURNS ELECTRONICALLY OR ONLINE?

BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
VERY CONVENIENT	71%	67%
SOMEWHAT CONVENIENT	16%	22%
NOT TOO CONVENIENT	2%	3%
NOT AT ALL CONVENIENT	5%	5%
DON'T KNOW	7%	3%
REFUSED	*	*

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Q36. HOW ORGANIZED ARE YOU WHEN IT COMES TO KEEPING YOUR TAX RECEIPTS?  
 BASE: RESPONSIBLE FOR FILING TAXES (863)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
VERY ORGANIZED	54%	55%
SOMEWHAT ORGANIZED	34%	34%
NOT TOO ORGANIZED	7%	7%
NOT AT ALL ORGANIZED	3%	3%
DON'T KNOW	1%	1%
REFUSED	*	*

Q37. OVERALL, INCLUDING TIME PREPARING YOUR RETURN AND ORGANIZING YOUR TAX DOCUMENTS  
 AND RECEIPTS, ABOUT HOW MANY HOURS DID/WILL YOU PERSONALLY SPEND ON YOUR TAXES THIS YEAR?  
 BASE: DO NOT USE PROFESSIONAL TAX PREPARER (331)

	ALL RESPONDENTS =====
0	4%
1	20%
2	23%
3	7%
4	12%
5 - 9	17%
10 OR MORE	14%
DON'T KNOW	2%

Q38. OVERALL, INCLUDING TIME PREPARING YOUR RETURN, ORGANIZING YOUR TAX DOCUMENTS AND TALKING  
 WITH YOUR TAX PREPARER, ABOUT HOW MANY HOURS WILL YOU PERSONALLY SPEND ON YOUR TAXES THIS YEAR?  
 BASE: DOES USE PROFESSIONAL TAX PREPARER (532)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
0	3%	2%
1	27%	20%
2	17%	18%
3	10%	13%
4	10%	8%
5 - 9	13%	NA
5 - 7	NA	14%
8 - 10	NA	7%
10 OR MORE	18%	NA
11 OR MORE	NA	15%
DON'T KNOW	2%	2%
REFUSED	*	

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# AP-AOL MONEY & FINANCE POLL

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BASE= 1002 Adults Except Where Noted

Q39. DID YOU RECEIVE ANY TAX REFUNDS LAST YEAR, THAT IS FOR ANY OF YOUR 2006 TAX RETURNS OR NOT?  
(Question wording slightly different in 2007 - "Did you receive a tax refund last year, or not?")

	ALL RESPONDENTS =====	April, 2-4 2007 =====
YES	61%	67%
NO	36%	31%
DON'T KNOW	1%	2%
REFUSED	1%	*

Q40. DO YOU EXPECT TO RECEIVE OR HAVE YOU RECEIVED ALREADY ANY TAX REFUNDS THIS YEAR FOR ANY OF YOUR 2007 TAX RETURNS OR NOT?  
(Question wording slightly different in 2007 - "Do you expect to receive a tax refund last year or not?")

	ALL RESPONDENTS =====	April, 2-4 2007 =====
YES	56%	66%
NO	39%	31%
DON'T KNOW	4%	3%
REFUSED	1%	*

Q40Z. DO YOU EXPECT TO HAVE TO MAKE ANY TAX PAYMENTS WITH YOUR 2007 RETURNS OR NOT?  
BASE: DO NOT EXPECT REFUND (378)

	ALL RESPONDENTS =====
YES	48%
NO	41%
DON'T KNOW	9%
REFUSED	2%

Q40Z1. HOW LIKELY WOULD YOU BE TO USE A CREDIT CARD TO PAY YOUR TAXES DUE FOR YOUR 2007 TAX RETURNS?  
BASE: EXPECT TO MAKE TAX PAYMENT (195)

	ALL RESPONDENTS =====
VERY LIKELY	3%
SOMEWHAT LIKELY	6%
SOMEWHAT UNLIKELY	2%
VERY UNLIKELY	85%
DON'T KNOW	3%

\* = less than 1%

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## Q40A. WHAT DO YOU EXPECT TO DO WITH YOUR TAX REFUND THIS YEAR?

BASE: EXPECT/HAVE RECEIVED REFUND (537) (MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
SAVE OR INVEST IT	32%	36%
PAY OFF BILLS	35%	27%
PAY DOWN DEBT	24%	21%
SPEND IT	21%	14%
USE IT AS A DOWN-PAYMENT FOR A HOME OR CAR	2%	3%
OTHER (SPECIFY)	1%	7%
DON'T KNOW	2%	1%
REFUSED	*	

## Q40B. HOW WILL YOU SAVE OR INVEST YOUR REFUND?

BASE: EXPECT TO SAVE/INVEST REFUND (196) (MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
USE IT AS A CONTRIBUTION TO AN IRA OR OTHER RETIREMENT SAVINGS PLAN	16%	13%
DEPOSIT IT IN A SAVINGS ACCOUNT	58%	60%
BUY STOCKS OR BONDS	10%	8%
BUY REAL ESTATE	5%	1%
CONTRIBUTE TO A COLLEGE SAVINGS FUND	10%	7%
INVEST IT SOME OTHER WAY (SPECIFY)	10%	6%
DON'T KNOW	6%	6%

## Q40C. WHAT KIND OF BILLS WILL YOU PAY OFF?

BASE: EXPECT TO PAY OFF BILLS WITH REFUND (162) (MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
CREDIT CARD BILLS	47%	42%
UTILITY BILLS	28%	12%
MAKE YOUR RENT OR MORTGAGE PAYMENT	18%	18%
WILL YOU PAY SOME OTHER KIND OF BILL (SPECIFY)	30%	27%
DON'T KNOW	5%	3%

\* = less than 1%

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Q40D. WHAT KIND OF DEBT WILL YOU PAY DOWN?

BASE: EXPECT TO PAY DOWN DEBT WITH REFUND (116) (MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
STUDENT LOAN DEBT	7%	10%
CREDIT CARD DEBT	62%	58%
PERSONAL LOANS	12%	5%
MORTGAGE LOANS	7%	7%
HOME EQUITY LOANS	7%	8%
SOME OTHER KIND OF DEBT (SPECIFY)	19%	12%
DON'T KNOW	10%	2%

Q40E. AND HOW WILL YOU SPEND YOUR TAX REFUND?

BASE: EXPECT TO SPEND REFUND (112) (MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
USE IT FOR EVERYDAY NEEDS LIKE FOOD AND CLOTHING	31%	36%
GO ON A VACATION	19%	19%
GO ON A SHOPPING SPREE	23%	15%
SPEND IT SOME OTHER WAY (SPECIFY)	19%	28%
DON'T KNOW	1%	2%

Q40F. AND WILL YOU USE IT AS A DOWN-PAYMENT FOR...?

BASE: EXPECT TO USE REFUND AS DOWN-PAYMENT FOR HOME/CAR (12)

(MULTIPLE RESPONSES POSSIBLE. PERCENTAGES MAY SUM TO GREATER THAN 100%.)

	ALL RESPONDENTS =====	April, 2-4 2007 =====
A CAR	55%	55%
A HOME	35%	42%
DON'T KNOW	10%	3%

\* = less than 1%

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## DEMOGRAPHICS

Q56. ARE YOU CURRENTLY REGISTERED TO VOTE AT THIS ADDRESS, OR NOT?

	ALL RESPONDENTS =====
YES	76%
NO	24%

Q57A. DO YOU CONSIDER YOURSELF A DEMOCRAT, A REPUBLICAN, AN INDEPENDENT OR NONE OF THESE?

	ALL RESPONDENTS =====
DEMOCRAT	38%
REPUBLICAN	23%
INDEPENDENT	29%
NONE OF THESE	14%
DON'T KNOW	3%
REFUSED	3%

Q57B. DO YOU LEAN STRONGLY OR ONLY MODERATELY TOWARD THE DEMOCRATIC PARTY?  
BASE: DEMOCRATS (363)

	ALL RESPONDENTS =====
STRONGLY DEMOCRAT	65%
MODERATELY DEMOCRAT	33%
DON'T KNOW	2%
REFUSED	*

Q57C. DO YOU LEAN STRONGLY OR ONLY MODERATELY TOWARD THE REPUBLICAN PARTY?  
BASE: REPUBLICANS (256)

	ALL RESPONDENTS =====
STRONGLY REPUBLICAN	53%
MODERATELY REPUBLICAN	46%
DON'T KNOW	1%
REFUSED	*

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Q57D. DO YOUR BELIEFS TEND TO LEAN MORE TOWARD THE DEMOCRATS OR THE REPUBLICANS?

BASE: NOT DEMOCRAT/REPUBLICAN (383)

ALL  
RESPONDENTS  
=====

TOWARD THE DEMOCRATS	27%
TOWARD THE REPUBLICANS	25%
DEFINITELY INDEPENDENT	4%
NEITHER	27%
DON'T KNOW	12%
REFUSED	6%

Q57. PARTY AFFILIATION

ALL  
RESPONDENTS  
=====

STRONGLY DEMOCRAT	24%
MODERATELY DEMOCRAT	13%
LEAN DEMOCRAT	11%
STRONGLY REPUBLICAN	13%
MODERATELY REPUBLICAN	11%
LEAN REPUBLICAN	10%
INDEPENDENT (NO LEAN)	14%
DON'T KNOW/REFUSED	5%

A1. INCLUDING YOURSELF, HOW MANY PEOPLE AGED 18 OR OLDER CURRENTLY LIVE IN THIS HOUSEHOLD?

ALL  
RESPONDENTS  
=====

1	19%
2	54%
3	16%
4	7%
5	3%
7 or more	*

GENDER

ALL  
RESPONDENTS  
=====

MALE	48%
FEMALE	52%

\* = less than 1%

- = question not asked/zero respondents

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## Z1B. HAVE YOU ALREADY HAD A BIRTHDAY THIS YEAR?

	ALL RESPONDENTS =====
YES	26%
NO	69%
REFUSED	4%

## AGE

	ALL RESPONDENTS =====
18 TO 24	9%
25 TO 34	19%
35 TO 44	15%
45 TO 54	24%
55 TO 64	15%
65 TO 74	9%
75 OR OLDER	8%
REFUSED	1%

## Z2. EMPLOYMENT STATUS

	ALL RESPONDENTS =====
EMPLOYED FULL TIME	54%
EMPLOYED PART TIME	9%
UNEMPLOYED	11%
RETIRED	19%
STUDENT	1%
HOMEMAKER	4%
REFUSED	1%

## QZ2A. SPOUSE/PARTNER'S EMPLOYMENT STATUS BASE: MARRIED/LIVING WITH SPOUSE/PARTNER (616)

	ALL RESPONDENTS =====
EMPLOYED FULL TIME	58%
EMPLOYED PART TIME	10%
UNEMPLOYED	6%
RETIRED	18%
STUDENT	*
HOMEMAKER	7%
REFUSED	2%

\* = less than 1%

- = question not asked/zero respondents

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Z3. WHAT IS THE LAST YEAR OF SCHOOL YOU COMPLETED?

	ALL RESPONDENTS =====
GRADE SCHOOL OR SOME HIGH SCHOOL	15%
COMPLETED HIGH SCHOOL	31%
SOME COLLEGE BUT DID NOT FINISH	26%
COMPLETED A TWO YEAR COLLEGE DEGREE	7%
COMPLETED A FOUR YEAR COLLEGE DEGREE	11%
COMPLETED A POST- GRADUATE DEGREE	9%
REFUSED	2%

Z5A. ARE ANY CHILDREN 17 AND UNDER CURRENTLY LIVING IN YOUR HOUSEHOLD, OR NOT?  
BASE: TOTAL ASKED (991)

	ALL RESPONDENTS =====
YES	42%
NO	57%
REFUSED	1%

Z6A. HOW MANY CHILDREN 17 YEARS AND UNDER ARE CURRENTLY LIVING IN YOUR HOUSEHOLD?  
BASE: HAVE CHILDREN 17 YEARS AND UNDER IN HOUSEHOLD (328)

	ALL RESPONDENTS =====
1	38%
2	37%
3	16%
4 OR MORE	9%
REFUSED	*

ZZ4. WOULD YOU DESCRIBE YOURSELF AS A BORN-AGAIN OR EVANGELICAL CHRISTIAN, OR NOT?

	ALL RESPONDENTS =====
YES	41%
NO	53%
DON'T KNOW	5%
REFUSED	2%

\* = less than 1%

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ZZ5. WHAT IS YOUR RELIGIOUS PREFERENCE?

	ALL RESPONDENTS =====
PROTESTANT	35%
CATHOLIC	23%
MORMON	1%
JEWISH	1%
MUSLIM	*
SOME OTHER RELIGION	22%
NONE	15%
REFUSED	3%

ZZ5A. IS THAT A CHRISTIAN DENOMINATION, OR NOT?  
BASE: OTHER RELIGION (193)

	ALL RESPONDENTS =====
YES	79%
NO	19%
DON'T KNOW	2%

Z23. GENERALLY SPEAKING, DO YOU CONSIDER YOURSELF A LIBERAL, MODERATE OR CONSERVATIVE?

	ALL RESPONDENTS =====
LIBERAL	23%
MODERATE	30%
CONSERVATIVE	36%
DON'T KNOW	9%
REFUSED	2%

Z23A. WOULD YOU SAY YOU ARE VERY [LIBERAL/CONSERVATIVE] OR SOMEWHAT [LIBERAL/CONSERVATIVE]?  
BASE: LIBERALS/CONSERVATIVES (584)

	ALL RESPONDENTS =====
VERY [LIBERAL/ CONSERVATIVE]	34%
SOMEWHAT [LIBERAL/ CONSERVATIVE]	65%
DON'T KNOW	1%

\* = less than 1%

- = question not asked/zero respondents

# AP-AOL MONEY & FINANCE POLL

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Z7. ARE YOU SPANISH, HISPANIC, OR LATINO?

	ALL RESPONDENTS =====
YES	10%
NO	88%
DON'T KNOW	*
REFUSED	1%

Z7A. ARE ANY OF YOUR ANCESTORS OF SPANISH, HISPANIC, OR LATINO ORIGIN?  
BASE: NOT SPANISH/HISPANIC/LATINO (928)

	ALL RESPONDENTS =====
YES	4%
NO	94%
DON'T KNOW	1%
REFUSED	1%

Z8. AND, WHAT RACE OR RACES DO YOU CONSIDER YOURSELF?

	ALL RESPONDENTS =====
AMERICAN INDIAN/NATIVE AMERICAN	2%
ASIAN	1%
AFRICAN AMERICAN	5%
BLACK	7%
HISPANIC/LATINO/LATINA/CHICANO/CHICANA	10%
PACIFIC ISLANDER	*
WHITE/CAUCASIAN	71%
OTHER (SPECIFY)	4%
DON'T KNOW	*
REFUSED	2%

\* = less than 1%

- = question not asked/zero respondents

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Z9A. COULD YOU PLEASE TELL ME YOUR HOUSEHOLD INCOME FROM ALL SOURCES IN 2007?

	ALL RESPONDENTS =====
UNDER \$15,000	17%
\$15,000 TO LESS THAN \$20,000	3%
\$20,000 TO LESS THAN \$25,000	2%
\$25,000 TO LESS THAN \$30,000	3%
\$30,000 TO LESS THAN \$40,000	8%
\$40,000 TO LESS THAN \$50,000	5%
\$50,000 TO LESS THAN \$75,000	14%
\$75,000 TO LESS THAN \$100,000	9%
\$100,000 OR MORE	14%
DON'T KNOW	5%
REFUSED	20%

Z9B. WELL, COULD YOU PLEASE TELL ME IF IT WAS...?  
BASE: DID NOT SPECIFY INCOME (283)

	ALL RESPONDENTS =====
UNDER \$15,000	7%
\$15,000 TO LESS THAN \$20,000	3%
\$20,000 TO LESS THAN \$25,000	4%
\$25,000 TO LESS THAN \$30,000	6%
\$30,000 TO LESS THAN \$40,000	6%
\$40,000 TO LESS THAN \$50,000	2%
\$50,000 TO LESS THAN \$75,000	10%
\$75,000 TO LESS THAN \$100,000	3%
\$100,000 OR MORE	9%
DON'T KNOW	9%
REFUSED	42%

\* = less than 1%

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## Z9. HOUSEHOLD INCOME

	ALL RESPONDENTS =====
UNDER \$15,000	19%
\$15,000 TO LESS THAN \$20,000	3%
\$20,000 TO LESS THAN \$25,000	3%
\$25,000 TO LESS THAN \$30,000	4%
\$30,000 TO LESS THAN \$40,000	9%
\$40,000 TO LESS THAN \$50,000	5%
\$50,000 TO LESS THAN \$75,000	17%
\$75,000 TO LESS THAN \$100,000	10%
\$100,000 OR MORE	17%
DON'T KNOW	2%
REFUSED	11%

Z9B1. WOULD YOU SAY YOUR HOUSEHOLD INCOME FOR 2007 WAS OVER OR UNDER \$50,000?  
BASE: DID NOT SPECIFY INCOME RANGE (141)

	ALL RESPONDENTS =====
OVER	19%
UNDER	9%
DON'T KNOW	6%
REFUSED	66%

Z9B2. WOULD YOU SAY YOUR HOUSEHOLD INCOME FOR 2007 WAS OVER OR UNDER \$25,000?  
BASE: INCOME UNDER \$50,000 (11)

	ALL RESPONDENTS =====
OVER	21%
UNDER	39%
DON'T KNOW	15%
REFUSED	25%

\* = less than 1%

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Z9B3. WOULD YOU SAY YOUR HOUSEHOLD INCOME FOR 2007 WAS OVER OR UNDER \$75,000?  
BASE: INCOME OVER \$50,000 (20)

	ALL RESPONDENTS =====
OVER	37%
UNDER	43%
DON'T KNOW	11%
REFUSED	9%

ZZ6A. WOULD YOU BE WILLING TO HAVE A REPORTER FROM THE ASSOCIATED PRESS CALL YOU SOMETIME  
IN THE NEXT FEW DAYS TO ASK YOU MORE ABOUT YOUR ANSWERS TO SOME OF THE QUESTIONS IN THIS POLL?  
BASE: TOTAL ASKED (511)

	ALL RESPONDENTS =====
YES	45%
NO	54%
DON'T KNOW	1%
REFUSED	1%

\* = less than 1%

- = question not asked/zero respondents