

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

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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%	*

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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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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%

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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%

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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%

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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%

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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%

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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%

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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%

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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%

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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