

# 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.

### REAL ESTATE STUDY

Q17. DURING THE PAST TWO YEARS, DID YOU BUY A HOUSE OR CONDOMINIUM, OR NOT?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
YES	10%	16%
NO	90%	84%

Q18. HOW LIKELY IS IT THAT YOU WILL BUY A HOUSE OR CONDOMINIUM IN THE NEXT TWO YEARS?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
ALMOST CERTAIN	5%	7%
VERY LIKELY	6%	8%
SOMEWHAT LIKELY	11%	10%
NOT TOO LIKELY	17%	21%
DEFINITELY WILL NOT BUY	60%	53%
DON'T KNOW	1%	1%
REFUSED	*	*

Q19. DO YOU CURRENTLY OWN YOUR HOME, OR DO YOU RENT?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
OWN	70%	70%
RENT	27%	28%
OTHER	3%	--
DON'T KNOW	*	2%
REFUSED	*	*

Q20. DO YOU THINK THE HOUSING MARKET IN YOUR AREA IS OVERPRICED, UNDER PRICED, OR DO YOU THINK THE MARKET IS PRICED ABOUT RIGHT?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
OVERPRICED	47%	46%
UNDER PRICED	11%	5%
ABOUT RIGHT	35%	45%
DON'T KNOW	7%	4%
REFUSED	*	*

\* = less than 1%

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Q21. DURING THE NEXT TWO YEARS, DO YOU THINK HOUSING PRICES IN YOUR AREA WILL GO UP, GO DOWN, OR STAY ABOUT THE SAME?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
GO UP	39%	49%
GO DOWN	24%	18%
STAY ABOUT THE SAME	33%	32%
DON'T KNOW	5%	1%

Q22. DO YOU THINK NOW IS A GOOD TIME OR A BAD TIME TO BUY A HOME?

	ALL RESPONDENTS =====
GOOD TIME	59%
BAD TIME	34%
DON'T KNOW	7%

Q23. IN GENERAL, HOW DIFFICULT DO YOU THINK IT IS FOR MOST FIRST-TIME HOMEBUYERS TO AFFORD A HOME?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
VERY DIFFICULT	50%	40%
SOMEWHAT DIFFICULT	32%	40%
NOT TOO DIFFICULT	10%	13%
NOT AT ALL DIFFICULT	3%	5%
DON'T KNOW	4%	2%
REFUSED	*	*

Q24. DO YOU THINK IT IS MORE DIFFICULT, LESS DIFFICULT, OR ABOUT AS DIFFICULT FOR FIRST-TIME HOMEBUYERS TO AFFORD A HOME AS IT WAS 5 YEARS AGO?

	ALL RESPONDENTS =====	September, 19-26 2006 =====
MORE DIFFICULT	64%	59%
LESS DIFFICULT	16%	14%
ABOUT AS DIFFICULT	15%	26%
DON'T KNOW	5%	1%
REFUSED	*	*

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Q25. DO YOU CURRENTLY HAVE A MORTGAGE ON YOUR HOME, OR NOT?

BASE: OWN HOME (769)

	ALL RESPONDENTS =====	September, 19-26 2006 =====
YES	63%	62%
NO	37%	38%
DON'T KNOW	*	*
REFUSED	*	*

Q26. HOW WORRIED ARE YOU THAT OVER THE NEXT SIX MONTHS YOU WILL NOT BE ABLE TO MAKE ALL OF YOUR MONTHLY MORTGAGE PAYMENTS ON TIME?

BASE: HAVE MORTGAGE (450)

	ALL RESPONDENTS =====
VERY WORRIED	5%
SOMEWHAT WORRIED	9%
NOT TOO WORRIED	16%
NOT AT ALL WORRIED	70%
DON'T KNOW	*

Q27. IS YOUR MORTGAGE AN ADJUSTABLE RATE MORTGAGE, OR NOT?

BASE: HAVE MORTGAGE (450)

	ALL RESPONDENTS =====	September, 19-26 2006 =====
YES	11%	22%
NO	86%	74%
DON'T KNOW	2%	4%
REFUSED	1%	*

Q28. HOW CONCERNED ARE YOU THAT YOU WILL NOT BE ABLE TO AFFORD TO MAKE YOUR MONTHLY PAYMENTS IF YOUR PAYMENTS INCREASE UNDER YOUR ADJUSTABLE RATE MORTGAGE?

BASE: HAVE ADJUSTABLE RATE MORTGAGE (51)

	ALL RESPONDENTS =====	September, 19-26 2006 =====
VERY CONCERNED	18%	17%
SOMEWHAT CONCERNED	18%	19%
NOT TOO CONCERNED	18%	32%
NOT AT ALL CONCERNED	46%	32%

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Q30. HOW WORRIED ARE YOU THAT THE VALUE OF YOUR HOME WILL DECLINE OVER THE NEXT TWO YEARS?

BASE: OWN HOME (769)

	ALL RESPONDENTS =====
VERY WORRIED	8%
SOMEWHAT WORRIED	20%
NOT TOO WORRIED	27%
NOT AT ALL WORRIED	45%
DON'T KNOW	1%

Q51Z. DO YOU PERSONALLY HAVE INTERNET ACCESS AT HOME, WORK OR SOMEPLACE ELSE? (MULTIPLE RESPONSE POSSIBLE. PERCENTAGES SUM TO MORE THAN 100%.)

	ALL RESPONDENTS =====
HOME	69%
WORK	34%
SOMEPLACE ELSE (SPECIFY)	8%
NO, NO INTERNET ACCESS	24%
REFUSED	*

Q51Z1A. HAVE YOU EVER GONE ONLINE TO GET INFORMATION ABOUT: PERSONAL FINANCE ISSUES?

BASE: HAVE INTERNET ACCESS (769)

	ALL RESPONDENTS =====
YES	39%
NO	60%
DON'T KNOW	1%

Q51Z1B. HAVE YOU EVER GONE ONLINE TO GET INFORMATION ABOUT: TAXES?

BASE: HAVE INTERNET ACCESS (769)

	ALL RESPONDENTS =====
YES	40%
NO	59%
DON'T KNOW	*
REFUSED	*

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Q51Z1C. HAVE YOU EVER GONE ONLINE TO GET INFORMATION ABOUT: HEALTH AND WELLNESS ISSUES?  
BASE: HAVE INTERNET ACCESS (769)

	ALL RESPONDENTS =====
YES	66%
NO	34%
DON'T KNOW	*

Q51Z2A. HOW OFTEN DO YOU GO ONLINE TO GET INFORMATION ABOUT: PERSONAL FINANCE ISSUES?  
BASE: HAVE GONE ONLINE FOR PERSONAL FINANCE ISSUES INFO (302)

	ALL RESPONDENTS =====
EVERY DAY	9%
A FEW TIMES A WEEK	18%
A FEW TIMES A MONTH	28%
A FEW TIMES A YEAR	32%
LESS OFTEN THAN THAT	12%
DON'T KNOW	1%
REFUSED	1%

Q51Z2B. HOW OFTEN DO YOU GO ONLINE TO GET INFORMATION ABOUT: TAXES?  
BASE: HAVE GONE ONLINE FOR TAX INFO (310)

	ALL RESPONDENTS =====
EVERY DAY	1%
A FEW TIMES A WEEK	3%
A FEW TIMES A MONTH	3%
A FEW TIMES A YEAR	55%
LESS OFTEN THAN THAT	37%
DON'T KNOW	*
REFUSED	*

Q51Z2C. HOW OFTEN DO YOU GO ONLINE TO GET INFORMATION ABOUT HEALTH AND WELLNESS ISSUES?  
BASE: HAVE GONE ONLINE FOR HEALTH AND WELLNESS ISSUES INFO (528)

	ALL RESPONDENTS =====
EVERY DAY	3%
A FEW TIMES A WEEK	9%
A FEW TIMES A MONTH	31%
A FEW TIMES A YEAR	47%
LESS OFTEN THAN THAT	10%
DON'T KNOW	1%
REFUSED	*

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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%

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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%

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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%

ZZ3. 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%

ZZ3A. 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%

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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%

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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%

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