

Voter Attitudes in Arkansas
The Cigarette Excise Tax Initiative

Conducted for:
The Executive Committee

Conducted by :
Voter / Consumer Research

Voter / Consumer Research
3 Bethesda Metro Center #805
Bethesda, MD 20814
O (301) 907 7551
F (301) 907 0881

1. Introduction

This report summarizes the findings of a survey of registered voters conducted in the state of Arkansas. The survey was commissioned by the Executive Committee, the campaign organization formed to help defeat a potential ballot initiative measure to increase cigarette excise taxes. The goals of the project might be summarized as follows:

- To evaluate the present level of voter support for an initiative to increase excise taxes that would fund a variety of health related programs.
- To analyze the depth of commitment voters show to their positions on this issue.
- To test a variety of persuasive arguments that might be brought to bear on the initiative in order to encourage voters to oppose it.
- To test general perceptions towards state spending as well as health care costs.

1 Summary and Conclusions

In general, voters in Arkansas are less inimical to smokers and smoking and more hostile to cigarette excise taxes when compared to the voting public in other states. Although with specific regard to the tobacco excise measure to fund a variety of health programs, the voters are quite likely to support the initiative if it were to appear on the ballot, support is fairly soft and a large proportion of the vote appears to be open to persuasion. A couple of groups of arguments appear to be effective; these arguments have to do with health care cost control and bureaucratic waste. As a result, the industry appears to have good odds of defeating the measure given an effective campaign to oppose the initiative. Without such a campaign, the voters will undoubtedly adopt the measure. Specific conclusions of the survey project might be summarized as follows:

- When presented with language summarizing the key provisions of the initiative, 71% of the voters say they would support the measure. Twenty-four percent said they would oppose it. Although the tax component of the initiative is less popular than might be expected, the spending goals are approved of by large proportions of the voting public.
- Diagnostic measures indicate that a substantial proportion of the vote in Arkansas has not developed strong positions on this issue. Only 14% of the voters appear to be committed in their support of the initiative. By comparison to other states where we have used the same measure, this proportion is quite low. People who are relative weak in their commitment to the measure amount to 37% of the vote, while 30% of the vote does not have strong position one way or the other. As a result, a sufficiently large number of voters are in the weakly committed or uncommitted voting pool that a campaign could try to target them with persuasive messages.
- Voters show a substantial distrust of government as well as the medical industry:
 - ✓ 72% of the voters think state government diverts funding to programs other than those promised to the voters
 - ✓ 65% feel state government spends money wastefully; only one in four voters feel that state government spends the taxpayers' dollars frugally
 - ✓ People firmly point to doctor, hospital and insurance company overcharging as the principal cause of the rising cost of medical care

- Some evidence suggests that voters in Arkansas are less 'anti-smoking' than they are in other states. Two measures, while still showing majority support for anti-smoking activities suggest that anti-smoking fervor is less intense than we have found in other states:
 - ✓ 54% of the public wants to see more done to fight smoking. On the other hand, 24% feels that about the right amount is being done, while 18% feels too much is being done.
 - ✓ 58% favor doubling the excise on cigarettes. Thirty-eight percent oppose this idea -- less than might have been expected based on results from other states.
- A number of effective arguments may be used to convince people to vote NO:
 - ✓ Arguing bureaucratic waste -- as much as 2/3rds of the voting public feels most of the money will be wasted.
 - ✓ Arguing against further funding for doctors and hospitals -- most people believe increased funding is a bad idea; almost all voters believe they themselves will foot the bill for increased health care costs.
 - ✓ Pointing out that some of the money will go to pay raises for politicians and / or bureaucrats is extremely effective.
- A coalition analysis suggests that most of the targets for a NO campaign are the familiar ones:
 - ✓ Smokers
 - ✓ Middle class and downscale voters
- Also, younger men and older women appear to be campaign targets.

2. Support for Cigarette Excise Taxes to Fund Health Programs.

1 Initiative ballot

The survey was designed to answer a variety of questions about the tobacco tax initiative. The first of these questions was simply to find out what would happen if the election were held today. The premise for the answer is that if no campaign was held, voters would decide based on the information available to them from the ballot or voter information pamphlets. To approximate this situation we designed a question to measure ballot behavior; it was worded as follows:

This proposed initiative law is known as the CIGARETTE AND TOBACCO PRODUCTS TAX ACT. This act would increase cigarette excise taxes by 25 cents per pack. Fifty percent of the revenues will be used to provide health care to people on Medicaid, twenty percent to provide services to seniors, 15% to fund anti-drug, alcohol and tobacco education programs, 10% to services for abused children and the remainder for cancer research.

<i>Vote for strongly</i>	55
<i>Vote for / not strongly</i>	13
<i>Lean towards voting for</i>	3
<i>Undecided</i>	4
<i>Lean towards voting against</i>	1
<i>Vote against / not strongly</i>	4
<i>Vote against / strongly</i>	19

Collapsing these responses, the table suggests that the voters of Arkansas would support the measure by a very large margin. A total of 71% would vote for the tax increase, while only 24% would vote against it. This compares directly to results obtained in other states on a variety of cigarette and alcohol excise tax proposals. It appears that given an increase in a so-called sin-tax and given that revenues will be dedicated to some noble purpose (education programs, health programs, anti-smoking programs, anti-drug programs, and so forth) better than two in three of the voting public will vote for it, while slightly more than one in five voters will oppose it.

Arkansas fits this pattern in two other respects as well. In the first place, only about half the smokers oppose the measure. While smokers are the single largest source of opposition to the measure, there is still substantial support from among smokers for the measure. Second, the non-smokers that oppose the measure tend to be anti-tax conservatives. In other words, non-smokers that oppose the measure before a campaign is started tend to generically oppose all taxes. Both these findings appear to be true in Arkansas as well.

We followed up the question about the initiative ballot with an open-ended question asking them why they voted as they did. The results can be summarized as follows (Responses over 5% shown):

<i>And what are one or two reasons why you are planning to vote FOR this initiative?</i>	
<i>Like where money is spent</i>	32
<i>Will help stop smoking</i>	21
<i>Smoking is a luxury / should pay for luxury items</i>	12
<i>State needs money for health care / system needs more money</i>	11
<i>I am a non-smoker / doesn't involve me</i>	11
<i>Smoking is unhealthy</i>	10
<i>I like the initiative / generic positive mentions</i>	10
<i>Benefits to elderly / money for senior citizens programs</i>	9
<i>I don't like smoking / smoking bothers me</i>	6
<i>Protects teens / stops teens from starting to smoke</i>	5
<i>Smoking is a bad habit / dirty habit</i>	5

Reasons for supporting can therefore be broken down into two main categories:

- Anti-smoking responses -- "Stop smoking" / "Smoking is unhealthy" / "I'm a non-smoker" / "Smoking is a luxury" / "Smoking is a bad habit"
- Pro-initiative responses -- "I like where the money is spent" / "Need health care funds" / "Benefits for the elderly" / Generic positive mentions

It appears that more supporters of the initiative are interested in the spending goals of the initiative than want an anti-smoking measure. Although anti-smoking attitudes are part of the support for the initiative, anti-smoking fervor appears to be less intense than in Massachusetts where the desire to fight smoking appears to be a more important component of the support for a comparable initiative. As we will see in the next section, even among smokers, the spending goals of the initiative carry a great deal of weight.

The reasons for opposing the initiative appear to be based on two or possibly three basic reasons. In the first place, there are a number of smokers who object to the tax. Second, a large number of people seem to be simply anti-tax, including this cigarette tax. And either separately or as part and parcel of the anti-tax attitude, a number of people feel the money will be wasted or will be diverted to some other purpose.

<i>And what are one or two reasons why you are planning to vote AGAINST this initiative?</i>	
<i>Anti-tax mentions</i>	<i>33</i>
<i>Unfair to smokers</i>	<i>30</i>
<i>I am a smoker</i>	<i>21</i>
<i>Money will be wasted / bad priorities</i>	<i>18</i>
<i>Money will be diverted / not spent as promised</i>	<i>11</i>
<i>Taxing the poor to pay for the rich / not taxing rich, only the poor</i>	<i>7</i>
<i>Medicaid mentions / medicaid should not be paid for by smokers</i>	<i>5</i>

2 Specific Initiative Provisions

In addition to reading people a question measuring overall support for the initiative, we asked respondents about individual components of the initiative. These questions were worded as follows:

Now I will read you some statements that have been made about this initiative, both by its supporters and its opponents. For each of these, please tell me whether in view of that statement you would be more likely to vote FOR the initiative, or more likely to vote AGAINST it. If the issue doesn't matter to you, or you believe the statement is not correct, just say so.

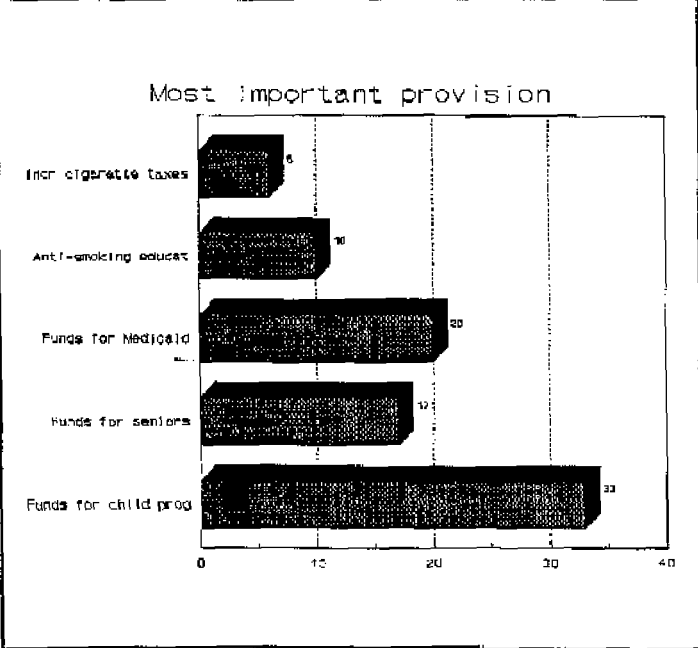
	% Favor
<i>The proposed law would more than double excise taxes on a pack of cigarettes from 22 to 47 cents per pack</i>	48
<i>The initiative would increase state Medicaid funding for health care for the poor by 34 million dollars</i>	72
<i>An additional 13 million dollars would be spent on home and community based health services for senior citizens, like meals on wheels</i>	84
<i>Ten million dollars would go to smoking, drug and alcohol abuse education programs</i>	77
<i>Six million dollars would go to programs to help abused and neglected children and family preservation programs</i>	85

The results clearly show that Arkansas voters like where the initiative money will be spent. While a lower percentage favors the amount of the tax increase, each of the spending priorities has overwhelming support. In fact, even though the tax they pay for cigarettes would more than double, smokers themselves favor the spending priorities:

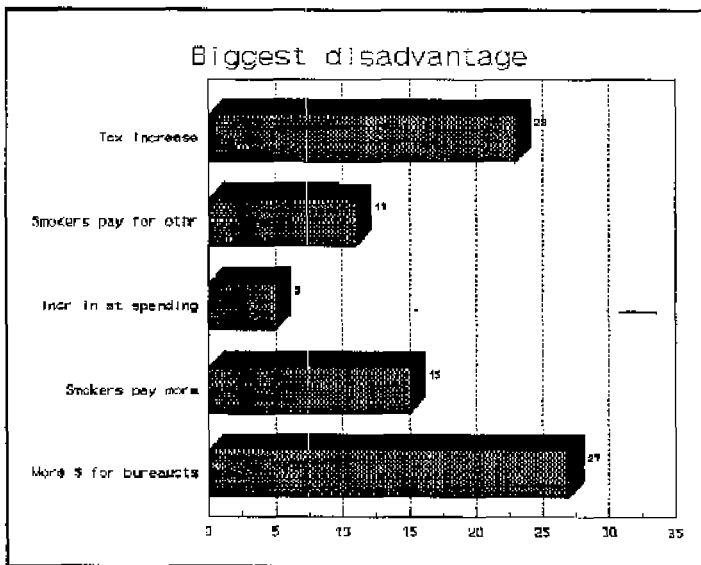
- ✓ 48% of smokers favor increased Medicaid spending (46% oppose)
- ✓ 73% of smokers favor additional spending for senior citizens
- ✓ 63% of smokers favor giving \$10 million for smoking, drug, and alcohol abuse programs
- ✓ 75% of smokers favor the \$6 million for children's programs

Among these items, the most popular is the increased funds for children's programs:

And of this list of provisions of this initiative, which ONE do you feel is most important?



Also, respondents were read a list of negative aspects of the initiative and were asked to choose which was the biggest disadvantage. Giving more money to the state bureaucracy was the most mentioned item:



And of the following list, which would you say is the biggest disadvantage of this initiative?

The contrast here is between issues of money and issues of "fairness" to smokers. It is apparent among all subgroups that voters are more concerned about the tax revenues and where they will go than they are about being "fair" to smokers. This closely parallels what we have found in other states such as Massachusetts, where voters hold the bureaucracy in high contempt. Younger men in particular are suspicious of giving the bureaucracy more money, with 34% indicating this was the biggest disadvantage.

3. Initiative revenues / state spending

The next section of the questionnaire dealt with the past history in Arkansas -- state spending control, past dealings with initiative revenues -- and how that relates to the present cigarette tax initiative. What we found is a profound cynicism of state government.

1 Initiative revenue

We asked respondents a series of questions relating to initiatives and the state's spending practices. As in the previous section, a good deal of mistrust of state government can be found:

<i>A number of initiatives have been proposed in Arkansas in which taxes are raised to be spent on a specific program or purpose. From what you have heard about it, are the tax revenues usually spent on the programs promised or are tax revenues sometimes diverted to other programs?</i>	
<i>Generally are spent on stated purpose</i>	15
<i>Sometimes are diverted to other programs</i>	72

Voters in every subgroup, including those who vote for the proposed initiative (71% divert), say that tax revenues are generally diverted by large margins. White Democrats are the most likely to say that the revenues are spent on the stated purpose, with 22%.

2 State spending

When asked to rate Arkansas state government on how well it controls costs, a majority 65% say that there is a good deal of wasteful spending:

<i>From what you have heard about it does the state government in Arkansas do a pretty good job of controlling costs when spending tax dollars, or is there a lot of wasteful spending in Arkansas?</i>	
<i>Good job of controlling costs</i>	28
<i>A lot of wasteful spending</i>	65

Whereas subgroup differences were small in the previous question, sharper divisions appear when discussing how Arkansas state government spends its money. Partisan differences emerge; it is also clear that opponents of the initiative are more distrustful of state government and how money is spent:

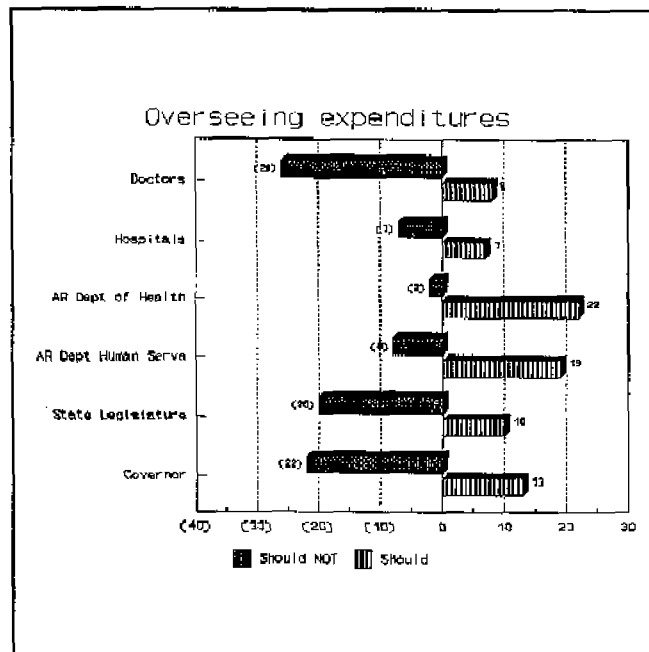
From what you have heard about it does the state government in Arkansas do a pretty good job of controlling costs when spending tax dollars, or is there a lot of wasteful spending in Arkansas?

	Initiative ballot			Party		
	For	Undec	Against	White Rep	White T/S	White Dem
Good job controlling costs	31	8	21	16	27	36
Lot of wasteful spending	60	63	76	72	67	55

3 Overseeing expenditures

In order to find out who voters trust and distrust with the revenues generated from the initiative, we read respondents a list of those most likely to play a role in overseeing the money.

As I mentioned, much of the money raised from the cigarette tax would go to funding health care and senior citizen programs. From the following list, who do you feel would do the best job of overseeing those expenditures? / Which one should definitely NOT be involved in overseeing the expenditures?



Among those who voters say SHOULD be involved:

- ✓ Arkansas Department of Health -- Selected by 22% of respondents. Favored by middle class and high income voters, while less favored by lower end whites, minorities and smokers. Also, the choice of 28% of Republicans. This is an important finding in that it suggests that the

Department of Health is not seen as unpopular, while the vaguer and more anonymous entity, the "bureaucracy" is clearly seen as wasteful.

- ✓ Arkansas Department of Human Services -- Second-most trusted among those in the list. Preferred by minorities, particularly blacks, and lower end whites.

Those who should NOT be involved:

- Doctors -- 26% -- Voters do not want those who directly benefit from additional revenues to be in control of them. Democrats are particularly weary of letting doctors control initiative revenues. Thirty percent of those who vote for the initiative single out doctors. Again this finding is of interest. Massachusetts data, for instance, clearly indicate that doctors should not be attached (insurance companies are more suspect). Data from other states usually show that doctors and hospitals are distrusted at equal rates. Data in the next section suggests some of this is true in Arkansas as well.
- Politicians -- Both the Governor (22%) and the state legislature (20%) are distrusted to oversee initiative revenues. Partisanship plays an obvious role here, as 32% of Republicans chose the Governor, and another 25% chose the Democratically-controlled state legislature.

4. Arkansas Health Issues

One series of questions dealt with the climate in Arkansas concerning medical costs in general, and anti-smoking efforts specifically.

1 Medical costs

Respondents were read a list of possible reasons why medical costs have gone up in Arkansas. Voters did not feel that any one item on the list was the reason for the rise. In fact, over 20% volunteered that it was a combination of all the named factors;

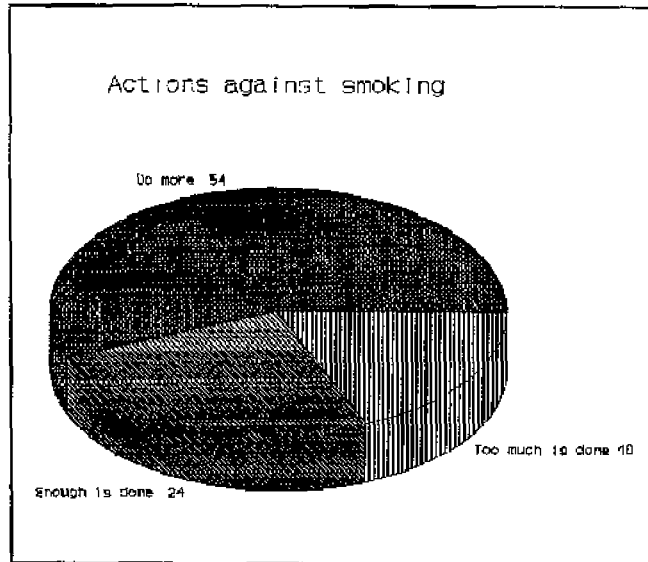
<i>In your view, which of the following best describes why medical care costs have increased so much in Arkansas?</i>	
<i>Doctors charging too much</i>	22
<i>Hospitals charging too much</i>	21
<i>More people getting sick</i>	1
<i>Insurance companies over-charging</i>	17
<i>Increased use of expensive new technology and medical procedures</i>	11
<i>Little bit of all of these (vol)</i>	21

While no one item is blamed, over 60% agreed that overcharging -- by doctors, insurance companies, or hospitals -- was a prime reason for skyrocketing costs.

2 Anti-Smoking Efforts

A majority of voters feel that more should be done to curb smoking in Arkansas:

And in general do you feel (ROTATE) that more should be done against smoking, that enough is being done to deal with smoking, or that too much is being done against smoking?



The 54% of respondents who say "do more" is comparable to what we found in a February Massachusetts survey, where 57% said "do more" relating to anti-smoking education. However, only 9% of the Massachusetts voters felt "too much" is being done. In fact it appears that Arkansas is in the middle range between what we found in Massachusetts and in Colorado:

<i>Smoking Policy Comparison</i>			
	<i>Colorado</i>	<i>Arkansas</i>	<i>Massachusetts</i>
<i>Do more</i>	42	54	57
<i>Enough is being done</i>	38	24	30
<i>Too much is being done</i>	17	18	9

In fact it appears that Arkansas is more polarized on this issue than others states are -- nearly as many people feel not enough is being done as in Massachusetts, while approximately the same number of people feels too much is being done as in Colorado.

Even though many people want to do more about smoking, nearly 4-of-5 voters said that raising taxes to make cigarettes too expensive was not the way to force people to quit smoking:

<i>Regarding cigarette taxes, which of the following two points of view comes closest to your own?</i>				
	<i>Sample</i>	<i>Smoker</i>	<i>Former Smoker</i>	<i>Non-smoker</i>
<i>The view that we should keep increasing cigarette taxes until people stop smoking</i>	16	8	19	24
<i>The view that people should quit smoking because they want to quit, not because cigarettes are so expensive that they can't afford to smoke</i>	79	91	77	74

Again the results suggest fairly moderate attitudes in Arkansas. Although the data is not comparable, in Massachusetts we found a substantial number of supporters of the initiative in that state saying such things as "I won't pay the tax" and "let the smokers pay", something we did not find to any extent in Arkansas.

5. Themes & Messages

We used a variety of formats to examine to what extent the voting public is sensitive to arguments against the initiative. First of all, we read voters a list of statements about the initiative, and asked them to tell us if they agree or disagree with the statement. The results of this section of the questionnaire are reason for some degree of optimism, since they suggest that the campaign against the tax initiative has a number of potential campaign themes that are popular with Arkansas' voters:

<i>For each of the following statements about this initiative to increase cigarette taxes, please tell me whether you strongly agree, just somewhat agree, just somewhat disagree, or strongly disagree.</i>				
<i>% Agree</i>	<i>Sample</i>	<i>For initiative</i>	<i>Undec</i>	<i>Against initiative</i>

Continuously raising cigarette taxes is just a disguised attempt to make cigarettes too expensive for the average person

65 61 43 77

It is unfair to tax smokers to pay for programs that have nothing to do with smoking

55 44 47 90

Arkansas should not raise any taxes to pay for medical programs until doctors and hospitals do a better job of controlling costs

68 61 84 84

Most of the money raised by this law will probably be wasted by the bureaucrats

70 62 77 89

Even if smokers are taxed now, eventually all Arkansas taxpayers will foot the bill for increased health care costs

81 79 82 86

Having most of the money raised in this initiative going straight to doctors and hospitals is just a bad idea

69 67 49 79

Respondents were also read a series of questions representing arguments of both sides of the initiative in a 'what-if-you-knew' format. While the FOR side has a number of emotional arguments -- stops teens from smoking, this will help the elderly, etc., the AGAINST side has an opportunity, in this anti-politician tide, to tap into anger against the bureaucracy, politicians, and even doctors:

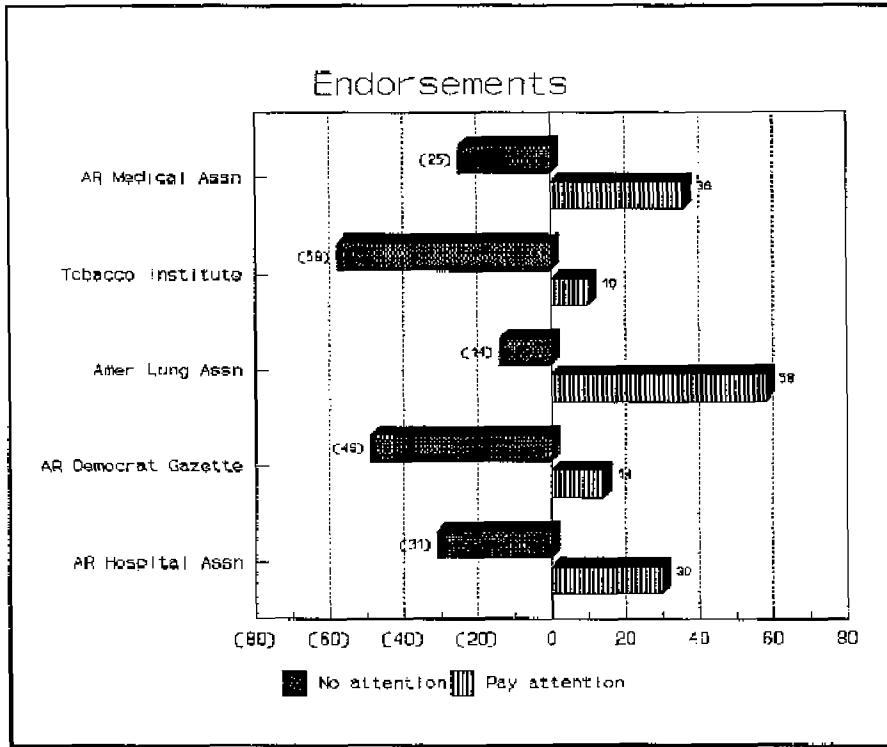
Now I will read you some statements that have been made about the cigarette tax initiative, both by its supporters and its opponents. For each of these, please tell me whether in view of that statement you would be more likely to vote FOR the initiative, or more likely to vote AGAINST it. If the issue doesn't matter to you, or you believe the statement is not correct, just say so

	More likely FOR	More likely AGAINST	Not Im- portant	Not True
<i>The initiative was written by doctors who are trying to avoid having to pay higher taxes themselves.</i>	15	49	8	16
<i>Arkansas interest groups copied this initiative from a similar cigarette tax that was passed in California.</i>	24	31	25	3
<i>Some of the tax money would be used to pay for the salary and expenses of Arkansas politicians.</i>	13	68	5	7
<i>The initiative will help make cigarettes more expensive, so that fewer teenagers can afford to buy cigarettes and fewer teenagers will start smoking.</i>	62	18	7	10
<i>If taxes are increased, most of the money will probably be spent on hiring more bureaucrats and giving government officials a pay increase.</i>	11	72	4	8
<i>The campaign to increase cigarette taxes is sponsored by doctor and senior citizens groups who would get most of the tax money raised.</i>	33	38	9	10
<i>At a time when other government programs are being cut, it is unfair to raise a special tax to fund these programs.</i>	33	39	11	9
<i>Doctors already make enough money, we should not increase cigarette taxes so doctors can get paid more.</i>	29	46	8	11

6. Endorsements

A number of organizations who may speak out on the issue of the cigarette tax initiative were tested to assess their credibility and ability to reach people. Of those tested, only the American Lung Association came out with a positive rating:

Now I would like to read you the names of some people and organizations that may take a position on this initiative. For each one, please tell me how much attention you would pay to their point of view. Using a scale from ZERO to TEN, where ZERO means you would be extremely UNLIKELY to vote for the side they endorsed, and TEN means you would be extremely LIKELY to vote for the side they endorsed, please rate each of these. If you are unaware of the person or organization, or if their position doesn't matter to you, just say so.



As can be seen from the chart, the Arkansas organizations dealing with health issues -- the Hospital Association and the Medical Association -- have only lukewarm ratings. In both cases, those for the initiative and those against the initiative hold strikingly different views:

<i>Endorsements by Support Group</i>				
	<i>Sample</i>	<i>For initiative</i>	<i>Undec</i>	<i>Against initiative</i>
<i>Arkansas Medical Association</i>				
<i>No attention (0 - 3)</i>	<i>25</i>	<i>19</i>	<i>26</i>	<i>44</i>
<i>Neutral (4 - 6)</i>	<i>32</i>	<i>31</i>	<i>26</i>	<i>35</i>
<i>Pay attention (7 - 10)</i>	<i>37</i>	<i>45</i>	<i>30</i>	<i>15</i>
<i>Arkansas Hospital Association</i>				
<i>No attention (0 - 3)</i>	<i>32</i>	<i>24</i>	<i>27</i>	<i>57</i>
<i>Neutral (4 - 6)</i>	<i>30</i>	<i>31</i>	<i>23</i>	<i>29</i>
<i>Pay attention (7 - 10)</i>	<i>31</i>	<i>38</i>	<i>26</i>	<i>9</i>

The table suggests that among initiative supporters, the Hospital Association in Arkansas is less credible than the physicians. This suggests that we need to amend the conclusion offered earlier, in that it appears that hospitals are a better focus for attack than physicians are.

Also, both the Arkansas Democrat Gazette and the Tobacco Institute received very negative ratings, with the Gazette having a negative - positive ratio of over 3 - 1, and the Tobacco institute nearly 6 - 1.

7. Late ballot

Finally, we asked people at the end of the interview, how they would vote now that they had heard some of the issues. The end result shows a net movement of approximately 13%, when compared to the question asked early during the interview. Specifically:

<i>In view of the issues we have just discussed, if the election were held today, would you probably vote FOR this cigarette tax initiative, or would you probably vote AGAINST it? (IF FOR / AGAINST, ASK:) And do you feel strongly about your vote?</i>	
<i>Vote FOR / strongly</i>	<i>45</i>
<i>Vote FOR / not strongly</i>	<i>13</i>
<i>Vote AGAINST / not strongly</i>	<i>8</i>
<i>Vote AGAINST / strongly</i>	<i>29</i>

While the YES side still appears to be winning, the fact that there is some movement in the numbers is reassuring. More important than the overall movement is that the percentage of YES voters drops below 50%, suggesting reasonably good odds of defeating the initiative.

By comparing early and late voting we can see where the targetable vote is. As might be expected, greater defection took place among downscale and minority groups. Also, substantial defection took place among older women and younger men. Finally, it looks as if Democrats are more inclined to switch than Republicans.

BALLOT COMPARISON			
% Against	Early ballot	Late ballot	Change
<i>Status</i>			
<i>High income</i>	27	33	6
<i>Intelligentsia</i>	28	31	3
<i>Middle class</i>	28	40	12
<i>Lower end</i>	25	39	14
<i>Minorities</i>	16	37	21
<i>Age / Gender</i>			
<i>Male < 45</i>	24	38	14
<i>Male > 45</i>	20	29	9
<i>Female < 45</i>	26	34	8
<i>Female > 45</i>	27	44	17
<i>Smoking History</i>			
<i>Smokers</i>	52	69	17
<i>Former smoker</i>	14	23	9
<i>Non-smoker</i>	14	26	12
<i>Party</i>			
<i>White Rep</i>	38	37	(1)
<i>White T/S</i>	24	35	11
<i>White Dem</i>	24	40	16
<i>Blacks</i>	12	33	21

8. Methodology

The sample was designed as a probability-proportional-to-size sample of registered voters. A total of 500 interviews were conducted, selected at random from across the state. The margin of error of a survey of the type conducted here is a function of sample size and the value of the estimated percentage. In other words, just as the margin of error of a survey with 400 interviews is larger than that of a comparable 800 interview survey, the margin of error of an estimated percentage of 50% is larger than that of an estimated 10% value. The margin of error is calculated as follows for PPS sample surveys:

$$e = \pm \sqrt{\frac{p(1-p)}{(n-1)}}$$

The margin of error for various sample sizes and estimated percentages is as follows:

	.01	.02	.03	.04	.05	.06	.07	.08	.09
100	5.88	7.85	9.00	9.62	9.82	9.63	9.01	7.87	5.91
200	4.16	5.55	6.36	6.80	6.94	6.80	6.36	5.55	4.17
300	3.40	4.53	5.19	5.55	5.66	5.55	5.19	4.53	3.40
400	2.94	3.92	4.49	4.80	4.90	4.80	4.49	3.92	2.94
500	2.63	3.51	4.02	4.30	4.38	4.30	4.02	3.51	2.63
600	2.40	3.20	3.67	3.92	4.00	3.92	3.67	3.20	2.40
700	2.22	2.96	3.40	3.63	3.71	3.63	3.40	2.96	2.22
800	2.08	2.77	3.18	3.40	3.47	3.40	3.18	2.77	2.08
900	1.96	2.61	2.99	3.20	3.27	3.20	3.00	2.61	1.96
1,000	1.86	2.48	2.84	3.04	3.10	3.04	2.84	2.48	1.86
1,100	1.77	2.36	2.71	2.90	2.96	2.90	2.71	2.36	1.77
1,200	1.70	2.26	2.59	2.77	2.83	2.77	2.59	2.26	1.70
1,300	1.63	2.17	2.49	2.66	2.72	2.66	2.49	2.17	1.63
1,400	1.57	2.10	2.40	2.57	2.62	2.57	2.40	2.10	1.57
1,500	1.52	2.02	2.32	2.48	2.53	2.48	2.32	2.02	1.52