



TO: THE TEXAS CREDIT UNION LEAGUE

FROM: PUBLIC OPINION STRATEGIES / HAMILTON CAMPAIGNS

RE: KEY FINDINGS FROM A TEXAS STATEWIDE SURVEY OF
REPUBLICAN AND DEMOCRATIC PRIMARY VOTERS

DATE: FEBRUARY 14, 2008

METHODOLOGY

On behalf of the Texas Credit Union League, Public Opinion Strategies and Hamilton Campaigns conducted two Texas statewide surveys. One survey was conducted among 400 Republican primary voters and the other among 400 Democratic primary voters. These surveys were conducted February 11-13, 2008 and each has a margin of error of $\pm 4.9\%$.

EXECUTIVE SUMMARY

- The Republican primary race is locked in a statistical tie within the margin of error between John McCain (45%) and Mike Huckabee (41%).
- Hillary Clinton leads Barack Obama 49%-41% in the Democratic primary contest.
- In terms of Texas-specific issues, illegal immigration continues to be the key issue among Republican primary voters, while Democratic primary voters are more concerned with education.
- Roughly half of Republican and Democratic primary voters belong to credit unions and more than three-quarters hold a favorable opinion of credit unions.
- Republican and Democratic primary voters overwhelmingly support the Texas State Legislature taking up the issue of identity theft again in 2009.

THE NATIONAL POLITICAL LANDSCAPE

- ***Democratic primary voters almost unanimously agree that things in the country have gotten off on the wrong track (85%), while Republican primary voters are almost equally divided in their view (46% right direction, 45% wrong track).***
 - Despite their split attitude over the direction of the country, more than three-quarters (77%) of Republican primary voters approve of the job George W. Bush is doing as president, with more than one-third (37%) saying they strongly approve. We did not test presidential approval among Democratic primary voters.
- ***Republican and Democratic primary voters have different views when it comes to prioritizing the most important issues facing the country.***
 - For Democratic primary voters the top one or two issues are the economy and jobs, the situation in Iraq, and health care. While on the Republican side, illegal immigration, terrorism and national security top the list.

Republican Primary Voters	Top Two Issues	Democratic Primary Voters	Top Two Issues
<i>Illegal immigration</i>	41%	<i>The economy & jobs</i>	47%
<i>Terrorism & National Security</i>	41%	<i>The situation in Iraq</i>	38%
<i>The economy & jobs</i>	30%	<i>Health care</i>	31%
<i>The situation in Iraq</i>	20%	<i>Illegal immigration</i>	17%
<i>Reducing dependence on foreign oil</i>	18%	<i>Social Security & Medicare</i>	16%
<i>Cutting taxes</i>	14%	<i>Terrorism & National Security</i>	12%
<i>Education</i>	10%	<i>Education</i>	12%
<i>Health care</i>	9%	<i>Reducing dependence on foreign oil</i>	10%
<i>Social Security & Medicare</i>	8%	<i>Environment & global warming</i>	7%
<i>Environment & global warming</i>	2%	<i>Cutting taxes</i>	4%

THE REPUBLICAN PRIMARY

➤ ***Senator McCain garners 45% of the Republican primary vote while Governor Huckabee shores up support from 41% of the primary electorate, making this race a statistical tie within the margin of error. Texas Congressman Ron Paul claims 6% of the vote and 5% say they are undecided.***

- McCain's image is 75% favorable, 22% unfavorable, while Huckabee's is 75% favorable, 15% unfavorable. Huckabee has a 36% strong favorable rating compared to McCain's 29%.
- McCain leads 49% to 36% among voters planning on voting early while the candidates are tied within margin of error (42% McCain, 45% Huckabee) among those who are waiting to vote on Election Day.
- McCain's ballot support comes mostly from moderate Republicans, women, and independents while Huckabee appeals to men, strong conservatives, and frequent church-goers. Strength groups for each candidate include:

McCain		Huckabee	
<i>Total</i>	<i>45%</i>	<i>Total</i>	<i>41%</i>
Moderate/Liberal	73%	White men w/o degree	59%
White women age 45-54	62%	Very conservative & strong GOP	57%
White soft Republican women	61%	Religious conservatives	54%
White women w/degree	54%	Conservative white men	54%
Soft Republicans	51%	White frequent church-goers	51%
Independents	51%	Conservatives	49%
Somewhat conservative	50%	White men age 55+	48%
Age 65+	50%	Strong Republicans	47%

- Regionally, McCain's support is concentrated in the South (60%), the central part of the state (53%), and the Dallas Fort-Worth region (48%); while Huckabee draws supporters from the Eastern (54%) and Western (53%) regions.
- Huckabee voters are clear about their reason for supporting the candidate -- almost two-thirds (64%) say the reason is because he shares their values. Meanwhile, McCain voters almost evenly divide their reason for support among the candidate having the right experience (19%), having the best chance to win in November (18%), sharing their values (17%), and being best able to deal with terrorism and the war in Iraq (17%).
- Importantly, among voters who say the most important issue facing the nation is terrorism and national security, McCain -- who has made this issue a core part of his platform -- is losing to Huckabee 50% to 39%. Huckabee also wins 55% to 27% among voters who rank illegal immigration as their number one priority, while McCain wins 61% to 28% among those most concerned with the economy and jobs.

THE DEMOCRATIC PRIMARY

➤ ***Senator Clinton leads Senator Obama 49% to 41% among Democratic primary voters, with 8% undecided at this time.***

- Clinton also enjoys a slight edge in the image ratings. Three-quarters (75%) of Democratic primary voters have a favorable opinion of her (48% strongly favorable), and 23% unfavorable; while 71% have a favorable image of Obama (41% strongly favorable), and 24% unfavorable.
- Those who plan on voting early are tilting towards Obama (46% to 42%) while Clinton leads 51% to 40% among voters who are waiting until Election Day to cast their vote.
- Clinton's coalition is comprised of Hispanics, women, and strong Democrats, while Obama's support is coming primarily from African Americans, independents, men, and higher income households. Strength groups for each candidate include:

Clinton		Obama	
<i>Total</i>	<i>49%</i>	<i>Total</i>	<i>41%</i>
Hispanics	63%	African Americans	65%
Women age 55+	60%	Independents	61%
White women	59%	Men w/degree	57%
Voters w/high school or less education	59%	Voters \$100K+ income	56%
Age 65+	58%	Men	53%
Women	57%	Age 18-54	52%
Households <\$50K income	57%	White men	50%
Strong Democrats	54%	Voters w/college degree	49%

- Clinton also enjoys majority support in the South (57%) and Western (61%) regions of the state, and edges ahead in the Eastern part of the state 46% to 40%. Obama is beating Clinton 53% to 32% in the Central region and leads 49% to 44% in the Houston area. The Dallas Fort-Worth region is tied within margin of error (Clinton 42%, Obama 41%).
- Among the national issues that are most important to Democratic primary voters Clinton handily wins those concerned with the economy and jobs 54% to 32%, and voters concerned about Iraq 51% to 44%. But among those voters who care most about health care, Obama leads Clinton 53% to 43%.
- Democratic primary voters seem to view these candidates as a choice between experience and change. Four-in-ten (40%) Clinton voters say the reason they are supporting her is because she has the right experience, while among Obama voters 43% say they support him because he can bring about the needed change.

THE STATE POLITICAL LANDSCAPE

➤ *Texas Republican and Democratic primary voters are at odds with each other on how things are going in the state. While 62% of Republicans say the state is headed in the right direction, almost the same proportion (58%) of Democrats say things have gotten off on the wrong track.*

- Republicans and Democrats also have divergent views when it comes to the most important issues facing the state. On the Republican side illegal immigration is by far the most pressing issue while Democrats tend to focus more on education.

Republican Primary Voters	Top Two Issues	Democratic Primary Voters	Top Two Issues
Illegal immigration	66%	Education	43%
Property Taxes	28%	Health care	34%
Education	28%	Illegal immigration	33%
Moral values	19%	Jobs	24%
Health care	14%	Property Taxes	23%
State spending	12%	Growth and congestion	11%
Abortion	10%	State spending	10%
Jobs	7%	Moral values	8%
Growth and congestion	7%	Political scandals	5%
Political scandals	3%	Abortion	4%

CREDIT UNIONS

➤ *Roughly half of Texas primary voters (52% of Democratic primary voters and 47% of Republican primary voters) belong to a credit union.*

- Credit unions enjoy a favorable image among both Republican primary voters (76%) and Democratic primary voters (80%). And, among credit union members these ratings are even more positive, 95% of Democratic primary voters and 94% of Republican primary voters expressing a favorable opinion.
- Texas primary voters were given a series of nine attributes and asked if they thought each better described a bank or a credit union. Eight of the attributes were positive statements and one was a negative statement. Among both Democratic and Republican primary voters, seven of these nine attributes fared better for credit unions. Republican and Democratic primary voters who are credit union members gave credit unions a better score on all the attributes tested.

Attribute	Credit Unions		Banks	
	DEM	GOP	DEM	GOP
Are not-for-profit	65%	65%	11%	6%
Cares more about people than profits	61%	58%	20%	16%
Offers best deal for consumers	55%	50%	31%	29%
Easier to get a loan from	53%	45%	35%	34%
Locally-owned and operated	51%	50%	37%	35%
Easier for a low-income person to get a loan from	50%	52%	29%	21%
Easier for small business operators to get a loan	30%	23%	49%	46%
Most convenient locations	15%	9%	77%	83%
Charges too much in fees	13%	8%	67%	63%

IDENTITY THEFT LEGISLATION

➤ ***Republican and Democratic primary voters overwhelmingly support the Texas State Legislature taking up the issue of identity theft again in 2009.***

- Primary voters were read the following information and asked if they would support or oppose the Texas State Legislature taking up this issue again in 2009.

Last year, the Texas state legislature considered passing a new law that would crack down on identity theft and fraud.

The proposed law would require businesses that electronically collect credit and debit card information from transactions to safeguard consumer's sensitive financial card information. Specifically, it would require merchants to use the VISA and Master Card-approved global data security standards for cards that make it much harder for computer hackers to steal credit and debit card information from businesses where consumers have shopped.

- Eighty-three percent (83%) of Democratic primary voters (63% strongly) and 80% of Republican primary voters (56% strongly) support the State Legislature revisiting this legislation in 2009.

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