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Regulation of Banking**



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## **Obama Opens 4-Point Lead in Presidential Race – Obama 46%, McCain 42%**

### **Confidence in Security of Bank Assets Remains High After Wall Street Meltdown**

#### **But Voters See the Need For More Regulation – 55%, Not Enough Regulation of Banking**

**Washington, DC** – A new Ipsos/McClatchy poll of registered voters indicates that Barack Obama has opened a small lead against John McCain in the overall presidential race – 46% for Obama/Biden and 42% for McCain/Palin. Third party candidates Ralph Nader (Independent) and Bob Barr (Libertarian) received 2% and 1% respectively.

These figures show some movement from last week's Ipsos/McClatchy poll: Obama 44% and McCain 43%.

In a two way race between Obama/Biden and McCain/Palin, the race is slightly closer – 48% for Obama and 45% for McCain.

#### ***Candidate Commitment Remains Solid...***

Commitment to vote for the candidates on November 4<sup>th</sup> remains high among registered voters. Among Obama supporters, 77% report they will definitely vote for him; among McCain supporters, 74% state they will definitely vote for him.

#### ***Financial Crisis Not Yet Affecting Personal Banking Attitudes...***

In the wake of the Wall Street meltdown, American voters remain confident in the safety of personal banking assets. Seven in ten (70%) are very or somewhat confident in the security of their personal checking or money market account, and 72% are confident in the security of their savings account.

A majority of voters are also confident in the government's ability to cover losses from bank failures. Six in ten (60%) report they are very or somewhat confident in the ability of the federal government to cover the costs of federal deposit insurance in the case of bank failures.

#### ***But Voters See the Need for More Regulation...***

Voters in the most recent Ipsos/McClatchy poll indicate a number of areas where they believe more regulation is needed. Banking (55% not enough regulation) and other



financial institutions (58% not enough regulation) stand out as the top areas where voters perceive a need for additional regulation.

However, a majority (54%) also report the environment currently is not regulated enough. Four in ten (43%) believe there is not enough regulation in the area of manufacturing. Voters are split on regulation of airlines – 38% believe there is not enough regulation, 37% believe there is the right amount of regulation.

*These are some of the findings of an Ipsos poll conducted September 26-29, 2008. For the survey, a nationally representative, randomly selected sample of exactly 1,132 adults across the United States was interviewed by Ipsos. With a sample of this size, the results are considered accurate within  $\pm 2.9$  percentage points, 19 times out of 20, of what they would have been had the entire adult population in the U.S. been polled. Within this sample, Ipsos interviewed 1,007 respondents who self identified as registered voters. With a sample of this size, the results are considered accurate within  $\pm 3.1$  percentage points. The margin of error will be larger within regions and for other sub-groupings of the survey population. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error. These data were weighted to ensure that the sample's composition reflects that of the actual U.S. population according to U.S. Census figures. Interviews were conducted with respondents on land-line telephones and cellular phones. Respondents had the option to be interviewed in English or Spanish.*

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