



1101 Connecticut Avenue NW, Suite 200
Washington, DC 20036
(202) 463-7300

Interview dates: December 6-8, 2004
Interviews: 1,000 adults, 845 registered voters
Margin of error: ± 3.1 for all adults, ± 3.4 for registered voters

**THE ASSOCIATED PRESS POLL
CONDUCTED BY IPSOS-PUBLIC AFFAIRS
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NOTE: all results shown are percentages unless otherwise labeled.

REGISTERED VOTERS/ PARTY AFFILIATION

1. Are you currently registered to vote at this address, or not?

	ALL ADULTS
Yes.....	81
No	19
Refused/not sure	-

2a. Do you consider yourself a Democrat, a Republican, an Independent or none of these? *

(IF "DEMOCRAT" TO Q.2a, Q.2b ASKED. IF "REPUBLICAN" TO Q.2a, Q.2c ASKED. IF "INDEPENDENT" or "NONE OF THESE" TO Q.2a, Q.2d ASKED. RESULTS SHOWN IN SUMMARY BELOW.)

- 2b. Do you lean strongly or only moderately toward the Democratic Party?
- 2c. Do you lean strongly or only moderately toward the Republican Party?
- 2d. Do your beliefs tend to lean more toward the Democrats or the Republicans?

	REGISTERED VOTERS
Strongly Republican	23
Moderately Republican	21
Definitely Independent/neither	7
Moderately Democrat.....	27
Strongly Democrat	21
Refused/not sure.....	1
Total Republican	45
Total Democrat	48

* Half the respondents were asked party identification in this location, the other half were asked at the end of the survey with the other demographic questions. Results for the respondents who were asked the question early were 42% Republican, 48% Democrat. For the respondents asked later in the survey, the results were 47% Republican, 47% Democrat.

POLITICAL STUDY

1. Generally speaking, would you say things in this country are heading in the right direction, or are they off on the wrong track?

ALL ADULTS						
	<u>12/6 - 8/04</u>	<u>11/3 - 5/04</u>	<u>10/4 - 6/04</u>	<u>9/7 - 9/04</u>	<u>8/3 - 5/04</u>	<u>7/5 - 7/04</u>
Right direction.....	43	46	40	44	39	41
Wrong track.....	52	51	56	52	59	56
Not sure.....	5	3	4	4	2	3
	<u>6/7 - 9/04</u>	<u>5/3 - 5/04</u>	<u>4/5 - 7/04</u>	<u>3/1 - 3/04</u>	<u>2/2 - 4/04*</u>	<u>1/5 - 7/04**</u>
	40	38	38	35	44	49
	56	58	57	60	52	46
	4	4	5	5	4	5
	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	<u>4th Quarter OND 03</u>	<u>3rd Quarter JAS 03</u>	<u>2nd Quarter AMJ 03</u>	1 Year Ago <u>12/1 - 3/03</u>
	39	44	43	41	52	43
	57	52	51	53	42	51
	4	4	6	6	6	6

* Half of sample was asked this question at start of interview, half after questions about the economy. There was no significant difference in the results.

** These results reflect responses among half the respondents.

2. Overall, do you approve, disapprove or have mixed feelings about the way George W. Bush is handling his job as President? **(IF APPROVE OR DISAPPROVE, ASK:)** Is that strongly (approve/disapprove) or somewhat (approve/disapprove)? **(IF HAVE MIXED FEELINGS OR NOT SURE, ASK:)** If you had to choose, do you lean more toward approve or disapprove?

	REGISTERED VOTERS					
	12/6 - 8/04	11/3 - 5/04	10/4 - 6/04	9/7 - 9/04	8/3 - 5/04	7/5 - 7/04
Strongly approve	31	33	31	33	30	31
Somewhat approve.....	10	12	9	12	10	9
Lean toward approval	11	6	8	8	9	10
Still have mixed feelings	2	1	1	1	1	1
Lean toward disapproval	14	9	12	11	13	11
Somewhat disapprove	4	5	6	4	5	5
Strongly disapprove.....	28	34	33	31	32	33
Not sure	-	-	-	-	-	-
Total Approve	51	51	48	52	49	50
Total Disapprove	47	48	51	46	50	48
<i>Mean Rating</i> ¹	4.1	4.1	4.0	4.2	4.0	4.0
	6/7 - 9/04	5/3 - 5/04	4/5 - 7/04	3/1 - 3/04	2/2 - 4/04	1/5 - 7/04
Strongly approve	27	27	28	28	27	33
Somewhat approve.....	12	11	9	10	10	11
Lean toward approval	9	11	11	10	9	12
Still have mixed feelings	2	2	2	3	4	1
Lean toward disapproval	13	14	13	16	16	15
Somewhat disapprove	7	5	5	4	5	5
Strongly disapprove.....	30	30	32	29	29	22
Not sure	-	-	-	-	-	1
Total Approve	48	48	48	48	47	56
Total Disapprove	50	50	50	49	50	42
<i>Mean Rating</i> ¹	4.0	4.0	4.0	4.0	4.0	4.4
	2 nd Quarter AMJ 04	1 st Quarter JFM 04	4 th Quarter OND 03	3 rd Quarter JAS 03	2 nd Quarter AMJ 03	1 Year Ago 12/1 - 3/03
Strongly approve	27	30	30	31	39	30
Somewhat approve.....	11	10	12	15	12	12
Lean toward approval	10	10	11	10	11	10
Still have mixed feelings	2	2	3	2	2	3
Lean toward disapproval	13	16	13	14	13	13
Somewhat disapprove	6	5	6	5	4	7
Strongly disapprove.....	31	27	25	22	18	25
Not sure	-	-	-	1	1	-
Total Approve	48	50	53	56	62	53
Total Disapprove	50	47	44	41	35	44
<i>Mean Rating</i> ¹	4.0	4.2	4.3	4.4	4.8	4.2

¹Mean rating is calculated by assigning each response except "not sure" a value from 1 to 7, with "strongly approve" receiving a value of 7, and "strongly disapprove" a value of 1.

3. And when it comes to **(READ ISSUE)** do you approve or disapprove or have mixed feelings about the way George W. Bush is handling that issue?

(IF APPROVE OR DISAPPROVE, ASK:) Is that strongly (approve/disapprove) or somewhat (approve/disapprove)? **(IF HAVE MIXED FEELINGS OR NOT SURE, ASK:)** If you had to choose, do you lean more toward approve or disapprove?

REGISTERED VOTERS											
	Strongly Ap- prove	Some- what Ap- prove	Lean Toward Ap- proval	Still Have Mixed Feelings	Lean Toward Disap- proval	Some- what Disap- prove	Strongly Disap- prove	Not Sure	Total Ap- prove	Total Disap- prove	Mean- Rating ¹
Handling the economy											
12/6-8/04.....	25	15	8	1	13	6	31	1	48	51	3.9
11/3-5/04.....	25	14	8	1	10	7	34	1	48	51	3.9
10/4-6/04.....	25	13	8	2	9	9	34	-	47	51	3.8
9/7-9/04.....	27	15	8	1	9	7	33	-	50	49	4.0
8/3-5/04.....	26	14	7	1	8	10	33	1	46	52	3.8
7/5-7/04.....	29	13	7	1	10	9	31	-	49	50	4.0
6/7-9/04.....	23	15	9	2	11	9	30	1	47	50	3.9
5/3-5/04.....	24	13	6	2	13	11	31	-	43	55	3.8
4/5-7/04.....	23	12	9	2	11	9	34	-	45	53	3.7
3/1-3/04.....	23	13	9	2	10	10	33	-	45	53	3.7
2/2-4/04.....	19	16	9	2	12	8	33	1	44	53	3.7
1/5-7/04.....	25	17	11	2	10	8	25	2	53	44	4.2
2nd quarter AMJ 04.....	23	13	8	2	11	10	32	1	45	53	3.8
1st quarter JFM 04.....	22	15	10	2	11	9	30	1	47	50	3.9
4 th quarter OND 03.....	22	16	11	2	11	9	28	1	49	48	3.9
3 rd quarter JAS 03.....	20	16	12	2	11	9	29	1	48	49	3.9
2nd quarter AMJ 03.....	22	16	12	3	11	8	27	1	51	46	4.0
1st quarter JFM 03.....	21	16	11	3	11	10	26	2	49	46	4.0
1 year ago 12/1-3/03.....	26	16	8	2	11	9	27	1	50	47	4.1

¹Mean rating is calculated by assigning each response except "not sure" a value from 1 to 7, with "strongly approve" receiving a value of 7, and "strongly disapprove" a value of 1.

REGISTERED VOTERS

Q.3 (cont.)	Strongly Ap- prove	Some- what Ap- prove	Lean Toward Ap- proval	Still Have Mixed Feelings	Lean Toward Disap- proval	Some- what Disap- prove	Strongly Disap- prove	Not Sure	Total Ap- prove	Total Disap- prove	Mean- Rating ¹
Handling domestic issues like health care, education, the environment and energy											
12/6-8/04.....	21	17	10	2	10	8	32	-	48	50	3.8
11/3-5/04.....	21	17	9	1	9	8	35	-	46	52	3.7
10/28-31/04.....	22	13	11	1	10	7	35	1	46	52	3.8
10/18-20/04.....	22	13	10	1	10	8	36	-	45	54	3.7
10/4-6/04.....	20	15	8	2	11	8	36	-	43	55	3.6
9/20-22/04.....	21	16	11	1	10	8	32	1	48	50	3.8
9/7-9/04.....	21	15	10	2	8	9	34	1	46	51	3.7
8/3-5/04.....	21	15	9	1	12	8	34	-	45	54	3.7
7/5-7/04.....	20	16	10	1	10	7	36	-	46	52	3.7
6/7-9/04.....	16	14	11	1	13	10	34	1	41	57	3.5
5/3-5/04.....	17	16	8	2	13	9	34	1	42	55	3.6
4/5-7/04.....	18	16	10	2	11	7	35	1	43	53	3.6
3/1-3/04.....	17	16	12	2	13	9	31	-	45	53	3.7
2/2-4/04.....	16	16	10	2	13	9	33	1	42	55	3.6
1/5-7/04.....	18	17	14	1	13	7	29	1	49	49	3.9
2nd quarter AMJ 04.....	17	15	10	2	12	9	34	1	42	55	3.6
1st quarter JFM 04.....	17	16	12	2	13	8	31	1	45	52	3.7
4 th quarter OND 03.....	17	17	11	3	12	10	29	1	45	51	3.8
3 rd quarter JAS 03.....	19	17	13	2	12	9	27	1	49	48	3.9
2nd quarter AMJ 03.....	19	18	13	3	12	8	26	1	50	47	4.0
1st quarter JFM 03.....	21	17	11	4	12	9	25	1	49	46	4.0
1 year ago 12/1-3/03.....	19	19	9	3	9	12	28	1	47	49	3.9

¹Mean rating is calculated by assigning each response except "not sure" a value from 1 to 7, with "strongly approve" receiving a value of 7, and "strongly disapprove" a value of 1.

Q.3 (cont.)	REGISTERED VOTERS								Total Ap- prove	Total Disap- prove	Mean- Rating ¹
	Strongly Ap- prove	Some- what Ap- prove	Lean Toward Ap- proval	Still Have Mixed Feelings	Lean Toward Disap- proval	Some- what Disap- prove	Strongly Disap- prove	Not Sure			
Handling foreign policy issues and the war on terrorism											
12/6-8/04.....	35	11	7	2	12	6	27	-	53	45	4.3
11/3-5/04.....	39	8	7	-	11	6	29	-	54	46	4.3
(FROM APRIL THROUGH OCTOBER 2004 - ASKED OF ONLY HALF THE REGISTERED VOTERS)											
10/4-6/04.....	36	5	9	1	12	6	31	-	50	49	4.1
9/7-9/04.....	42	8	4	1	10	6	29	-	54	44	4.4
8/3-5/04.....	38	7	6	-	12	7	30	-	51	49	4.2
7/5-7/04.....	37	8	7	1	10	6	31	-	51	48	4.2
6/7-9/04.....	36	8	7	1	15	6	27	-	51	48	4.2
5/3-5/04.....	32	9	10	3	15	6	25	-	50	47	4.2
4/5-7/04.....	38	10	7	1	13	5	26	-	55	43	4.4
3/1-3/04.....	36	12	6	1	13	7	25	-	54	45	4.4
2/2-4/04.....	35	11	8	2	14	6	24	-	53	45	4.3
1/5-7/04.....	39	11	9	1	13	6	20	1	60	38	4.7
2nd quarter AMJ 04.....	35	9	8	2	14	6	26	-	52	46	4.3
1st quarter JFM 04.....	37	11	8	1	13	6	23	1	56	43	4.5
4 th quarter OND 03.....	36	11	8	2	14	6	22	1	55	42	4.4
3 rd quarter JAS 03.....	40	11	9	2	12	6	20	-	60	38	4.7
2nd quarter AMJ 03.....	48	11	9	2	10	5	14	1	68	29	5.2
1st quarter JFM 03.....	41	11	8	3	11	5	20	1	60	36	4.7
1 year ago 12/1-3/03.....	36	12	7	3	12	7	23	-	54	43	4.4
Handling the situation in Iraq											
12/6-8/04.....	27	12	10	1	8	7	35	-	48	50	3.9
11/3-5/04.....	31	10	7	1	7	5	39	-	48	51	3.8
(PRIOR TO NOVEMBER 2004 - ASKED OF ONLY HALF THE REGISTERED VOTERS)											
10/4-6/04.....	32	7	7	2	9	5	38	-	46	52	3.8
9/20-22/04.....	31	9	9	2	10	6	33	-	49	49	4.0
7/5-7/04.....	31	10	7	1	9	4	38	-	47	51	3.9
6/7-9/04.....	28	9	6	2	10	5	40	-	43	55	3.7
5/3-5/04.....	26	10	10	3	13	4	34	-	46	51	3.9
2 nd quarter AMJ 04 ²	27	9	8	3	11	5	37	-	44	53	3.8

¹Mean rating is calculated by assigning each response except "not sure" a value from 1 to 7, with "strongly approve" receiving a value of 7, and "strongly disapprove" a value of 1.

²This item was asked only in May and June (773 registered voters).

ECONOMIC STUDY

8. Rate the current state of the economy in your local area using a scale from 1 to 7, where 7 means a very strong economy today and 1 means a very weak economy.

	ALL ADULTS					
	<i>12/6 - 8/04</i>	<i>11/3 - 5/04</i>	<i>10/4 - 6/04</i>	<i>9/7 - 9/04</i>	<i>8/2 - 4/04</i>	<i>7/5 - 7/04</i>
7, very strong economy	7	9	6	8	7	6
6	13	14	11	13	13	14
5	32	29	33	32	32	33
4	19	20	22	19	20	20
3	15	12	15	16	15	15
2	5	8	5	5	5	5
1, very weak economy	8	7	8	7	7	6
Not sure	1	1	-	-	1	1
Total 6-7	21	23	17	21	19	20
Total 1-3	28	27	28	28	27	26
Mean	4.3	4.4	4.2	4.3	4.3	4.4
	<i>6/7 - 9/04</i>	<i>5/3 - 5/04</i>	<i>4/5 - 7/04</i>	<i>3/1 - 3/04</i>	<i>2/2 - 4/04</i>	<i>1/5 - 7/04</i>
	6	7	5	6	5	7
	11	10	11	11	9	11
	32	29	28	29	32	30
	23	23	24	21	21	24
	15	15	17	16	17	15
	7	6	6	8	7	6
	6	9	8	9	9	6
	-	1	1	-	-	1
	17	16	16	17	14	19
	27	31	30	33	33	27
	4.3	4.1	4.1	4.1	4.1	4.3
	<i>2nd Quarter AMJ 04</i>	<i>1st Quarter JFM 04</i>	<i>4th Quarter OND 03</i>	<i>3rd Quarter JAS 03</i>	<i>2nd Quarter AMJ 03</i>	1 Year Ago 12/1 - 3/03
	6	6	5	4	5	5
	11	10	9	8	8	10
	30	30	30	27	29	32
	24	22	23	24	24	25
	15	16	17	19	18	15
	6	7	7	8	7	6
	8	8	8	9	8	7
	-	1	1	1	1	-
	17	16	14	12	13	15
	29	31	32	35	33	28
	4.2	4.2	4.1	4.0	4.0	4.2

9. Looking ahead six months from now, do you expect the economy in your local area to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

ALL ADULTS						
	12/6 - 8/04	11/3 - 5/04	10/4 - 6/04	9/7 - 9/04	8/2 - 4/04	7/5 - 7/04
Much stronger.....	7	10	6	6	6	7
Somewhat stronger	24	24	27	29	28	27
About the same	54	49	55	53	56	52
Somewhat weaker	9	11	8	8	6	9
Much weaker	5	6	2	3	3	3
Not sure.....	1	-	2	1	1	2
Total Stronger.....	31	33	34	35	34	34
Total Weaker	14	17	10	11	9	12
	6/7 - 9/04	5/3 - 5/04	4/5 - 7/04	3/1 - 3/04	2/2 - 4/04	1/5 - 7/04
Much stronger.....	7	8	7	7	6	9
Somewhat stronger	26	21	23	28	28	30
About the same	53	56	56	54	54	52
Somewhat weaker	9	9	10	7	7	5
Much weaker	4	5	3	3	4	3
Not sure.....	1	1	1	1	1	1
Total Stronger.....	33	29	30	35	34	39
Total Weaker	12	14	13	11	11	8
	2 nd Quarter AMJ 04	1 st Quarter JFM 04	4 th Quarter OND 03	3 rd Quarter JAS 03	2 nd Quarter AMJ 03	1 Year Ago 12/1 - 3/03
Much stronger.....	7	7	7	6	7	8
Somewhat stronger	24	29	29	27	28	33
About the same	55	53	50	51	49	47
Somewhat weaker	9	7	9	10	10	8
Much weaker	4	3	4	5	5	3
Not sure.....	1	1	1	1	1	1
Total Stronger.....	31	36	36	33	35	41
Total Weaker	13	10	12	15	15	11

10. Rate your current financial situation, using a scale from 1 to 7, where 7 means your personal financial situation is very strong today and 1 means it is very weak.

ALL ADULTS						
	12/6 - 8/04	11/3 - 5/04	10/4 - 6/04	9/7 - 9/04	8/2 - 4/04	7/5 - 7/04
7, very strong	12	13	12	13	11	8
6	16	14	15	14	17	15
5	29	28	29	29	29	29
4	18	17	19	19	18	16
3	9	11	11	10	10	14
2	5	4	4	4	4	6
1, very weak	10	12	10	10	10	11
Not sure	1	1	-	1	1	1
Total 6-7	28	27	27	27	29	23
Total 1-3	24	27	25	24	23	30
<i>Mean</i>	4.5	4.4	4.5	4.5	4.5	4.3
	6/7 - 9/04	5/3 - 5/04	4/5 - 7/04	3/1 - 3/04	2/2 - 4/04	1/5 - 7/04
	10	10	10	13	10	10
	15	15	13	14	14	15
	28	29	28	25	28	30
	18	19	21	20	21	19
	13	11	12	13	10	11
	6	5	6	5	7	5
	9	9	8	9	9	9
	1	2	2	1	1	1
	25	26	24	27	24	24
	28	25	26	27	26	25
	4.4	4.4	4.4	4.4	4.4	4.4
	2 nd Quarter AMJ 04	1 st Quarter JFM 04	4 th Quarter OND 03	3 rd Quarter JAS 03	2 nd Quarter AMJ 03	1 Year Ago 12/1 - 3/03
	10	11	10	10	9	9
	14	14	15	15	15	15
	28	28	30	28	29	30
	19	20	18	20	20	16
	12	11	11	11	11	12
	6	6	5	5	5	7
	9	9	10	9	10	10
	2	1	1	2	1	1
	25	25	25	25	24	25
	26	26	26	25	26	28
	4.4	4.4	4.4	4.4	4.4	4.3

11. Looking ahead six months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

ALL ADULTS						
	<u>12/6 -</u> <u>8/04</u>	<u>11/3 -</u> <u>5/04</u>	<u>10/4 -</u> <u>6/04</u>	<u>9/7 -</u> <u>9/04</u>	<u>8/2 -</u> <u>4/04</u>	<u>7/5 -</u> <u>7/04</u>
Much stronger.....	14	11	10	11	12	10
Somewhat stronger	24	26	31	30	28	27
About the same	52	51	52	52	53	54
Somewhat weaker	7	8	4	4	4	6
Much weaker	2	3	2	2	2	2
Not sure.....	1	1	1	1	1	1
Total Stronger.....	38	37	41	41	40	36
Total Weaker	9	11	6	7	6	9
<hr/>						
	<u>6/7 -</u> <u>9/04</u>	<u>5/3 -</u> <u>5/04</u>	<u>4/5 -</u> <u>7/04</u>	<u>3/1 -</u> <u>3/04</u>	<u>2/2 -</u> <u>4/04</u>	<u>1/5 -</u> <u>7/04</u>
	11	12	13	10	12	10
	29	25	29	29	26	28
	52	53	49	54	53	54
	5	7	6	4	6	5
	2	2	2	2	2	2
	1	1	1	1	1	1
	40	37	42	39	38	38
	7	9	9	6	9	7
<hr/>						
	<u>2nd</u> <u>Quarter</u> <u>AMJ 04</u>	<u>1st</u> <u>Quarter</u> <u>JFM 04</u>	<u>4th</u> <u>Quarter</u> <u>OND 03</u>	<u>3rd</u> <u>Quarter</u> <u>JAS 03</u>	<u>2nd</u> <u>Quarter</u> <u>AMJ 03</u>	1 Year Ago <u>12/1 -</u> <u>3/03</u>
	12	11	12	11	12	10
	27	27	28	27	29	31
	52	54	52	53	51	51
	6	5	5	6	5	5
	2	2	2	2	2	2
	1	1	1	1	1	1
	40	38	40	38	40	41
	8	7	8	8	8	7

Now I'd like you to think about how your personal financial situation has changed in the past six months.

12. Compared to 6 months ago, are you NOW more or less comfortable making a major purchase, like a home or car?

ALL ADULTS						
	12/6 - 8/04	11/3 - 5/04	10/4 - 6/04	9/7 - 9/04	8/2 - 4/04	7/5 - 7/04
More comfortable.....	37	32	35	40	41	40
Less comfortable	44	47	48	44	42	44
No change (VOL).....	18	20	16	15	16	14
Not sure.....	1	1	1	1	1	2
	6/7 - 9/04	5/3 - 5/04	4/5 - 7/04	3/1 - 3/04	2/2 - 4/04	1/5 - 7/04
	38	38	38	40	36	38
	46	43	44	41	44	40
	15	18	17	17	19	20
	1	1	1	2	1	2
	2 nd Quarter AMJ 04	1 st Quarter JFM 04	4 th Quarter OND 03	3 rd Quarter JAS 03	2 nd Quarter AMJ 03	1 Year Ago 12/1 - 3/03
	38	38	35	35	34	37
	45	42	43	44	45	40
	16	18	21	20	20	22
	1	2	1	1	1	1

13. Compared to 6 months ago, are you NOW more or less comfortable making other household purchases?

ALL ADULTS						
	12/6 - 8/04	11/3 - 5/04	10/4 - 6/04	9/7 - 9/04	8/2 - 4/04	7/5 - 7/04
More comfortable.....	43	38	41	46	49	47
Less comfortable	39	42	42	38	36	39
No change (VOL).....	18	20	17	15	14	13
Not sure.....	-	-	-	1	1	1
	6/7 - 9/04	5/3 - 5/04	4/5 - 7/04	3/1 - 3/04	2/2 - 4/04	1/5 - 7/04
	43	43	44	45	42	45
	41	39	40	37	39	35
	16	17	16	17	18	19
	-	1	-	1	1	1
	2 nd Quarter AMJ 04	1 st Quarter JFM 04	4 th Quarter OND 03	3 rd Quarter JAS 03	2 nd Quarter AMJ 03	1 Year Ago 12/1 - 3/03
	43	44	42	41	39	44
	40	37	38	39	39	36
	16	18	19	19	21	20
	1	1	1	1	1	-

14. Compared to 6 months ago, are you NOW more or less confident about job security for yourself, your family and other people you know personally?

ALL ADULTS						
	12/6 - <u>8/04</u>	11/3 - <u>5/04</u>	10/4 - <u>6/04</u>	9/7 - <u>9/04</u>	8/2 - <u>4/04</u>	7/5 - <u>7/04</u>
More confident.....	43	43	40	48	48	44
Less confident.....	42	43	44	40	41	42
No change (VOL).....	14	13	15	11	10	13
Not sure.....	1	1	1	1	1	1
<hr/>						
	6/7 - <u>9/04</u>	5/3 - <u>5/04</u>	4/5 - <u>7/04</u>	3/1 - <u>3/04</u>	2/2 - <u>4/04</u>	1/5 - <u>7/04</u>
	45	43	41	45	43	47
	42	42	45	40	42	38
	12	14	13	13	13	13
	1	1	1	2	2	2
<hr/>						
	2 nd Quarter <u>AMJ 04</u>	1 st Quarter <u>JFM 04</u>	4 th Quarter <u>OND 03</u>	3 rd Quarter <u>JAS 03</u>	2 nd Quarter <u>AMJ 03</u>	1 Year Ago 12/1 - <u>3/03</u>
	43	45	40	38	38	44
	43	40	42	45	44	37
	13	13	16	15	16	17
	1	2	2	2	2	2

15. Compared to 6 months ago, are you NOW more or less confident of your ability to invest in the future, including your ability to save money for your retirement or your children's education?

ALL ADULTS						
	12/6 - <u>8/04</u>	11/3 - <u>5/04</u>	10/4 - <u>6/04</u>	9/7 - <u>9/04</u>	8/2 - <u>4/04</u>	7/5 - <u>7/04</u>
More confident.....	45	44	42	51	50	47
Less confident.....	42	41	43	38	38	39
No change (VOL).....	11	13	13	10	11	12
Not sure.....	2	2	2	1	1	2
<hr/>						
	6/7 - <u>9/04</u>	5/3 - <u>5/04</u>	4/5 - <u>7/04</u>	3/1 - <u>3/04</u>	2/2 - <u>4/04</u>	1/5 - <u>7/04</u>
	45	45	46	48	46	48
	41	40	39	39	40	34
	12	13	12	11	12	15
	2	2	3	2	2	3
<hr/>						
	2 nd Quarter <u>AMJ 04</u>	1 st Quarter <u>JFM 04</u>	4 th Quarter <u>OND 03</u>	3 rd Quarter <u>JAS 03</u>	2 nd Quarter <u>AMJ 03</u>	1 Year Ago 12/1 - <u>3/03</u>
	46	47	43	41	41	46
	40	37	40	42	42	36
	12	13	15	15	15	16
	2	3	2	2	2	2

16a. Thinking of the last 6 months, have you, someone in your family or someone else you know personally lost their job as a result of economic conditions?

ALL ADULTS						
	<u>12/6 -</u> <u>8/04</u>	<u>11/3 -</u> <u>5/04</u>	<u>10/4 -</u> <u>6/04</u>	<u>9/7 -</u> <u>9/04</u>	<u>8/2 -</u> <u>4/04</u>	<u>7/5 -</u> <u>7/04</u>
Yes	38	40	39	39	40	41
No.....	61	60	61	61	60	58
Not sure	1	-	-	-	-	1
	<u>6/7 -</u> <u>9/04</u>	<u>5/3 -</u> <u>5/04</u>	<u>4/5 -</u> <u>7/04</u>	<u>3/1 -</u> <u>3/04</u>	<u>2/2 -</u> <u>4/04</u>	<u>1/5 -</u> <u>7/04</u>
	39	39	44	42	42	45
	60	61	56	57	57	54
	1	-	-	1	1	1
	<u>2nd</u> <u>Quarter</u> <u>AMJ 04</u>	<u>1st</u> <u>Quarter</u> <u>JFM 04</u>	<u>4th</u> <u>Quarter</u> <u>OND 03</u>	<u>3rd</u> <u>Quarter</u> <u>JAS 03</u>	<u>2nd</u> <u>Quarter</u> <u>AMJ 03</u>	1 Year Ago <u>12/1 -</u> <u>3/03</u>
	41	43	44	45	44	43
	59	56	56	55	56	56
	-	1	-	-	-	1

16b. Now look ahead at the next six months. How likely is it that you, someone in your family or someone else you know personally will lose their job in the next six months as a result of economic conditions?

ALL ADULTS						
	<u>12/6 - 8/04</u>	<u>11/3 - 5/04</u>	<u>10/4 - 6/04</u>	<u>9/7 - 9/04</u>	<u>8/2 - 4/04</u>	<u>7/5 - 7/04</u>
Extremely likely.....	7	8	6	7	6	6
Very likely.....	13	11	10	9	12	11
Somewhat likely.....	29	27	30	28	30	28
Not very likely.....	32	31	37	33	33	34
Not at all likely.....	18	22	16	22	18	20
Not sure.....	1	1	1	1	1	1
Total Likely.....	20	19	16	15	18	17
Total Not Likely.....	50	53	52	56	51	53
	<u>6/7 - 9/04</u>	<u>5/3 - 5/04</u>	<u>4/5 - 7/04</u>	<u>3/1 - 3/04</u>	<u>2/2 - 4/04</u>	<u>1/5 - 7/04</u>
	8	8	7	6	8	7
	10	13	14	13	12	12
	29	31	30	30	28	29
	31	29	30	31	31	33
	21	18	17	19	20	17
	1	1	2	1	1	2
	18	20	21	19	20	19
	52	47	47	49	51	51
	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	<u>4th Quarter OND 03</u>	<u>3rd Quarter JAS 03</u>	<u>2nd Quarter AMJ 03</u>	1 Year Ago <u>12/1 - 3/03</u>
	8	7	7	7	8	8
	12	12	12	14	12	13
	30	29	30	32	30	27
	30	32	31	29	31	34
	19	19	18	16	17	17
	1	1	2	2	2	1
	20	19	20	21	20	20
	49	50	49	46	48	51

CREDIT CARD STUDY

The following set of questions is asked about your [and your spouse/partner's] use of credit cards. When we say credit cards in these questions, we do not include any debit cards which merely subtract funds from a bank account.

CC1-2. Do you [and your spouse/partner] have any credit cards? [IF YES, ASK:] How many credit cards do you [and your spouse/partner] have?

YES, CREDIT CARD HOLDER.....	73
- 1	18
- 2	20
- 3	12
- 4	8
- 5	5
- More than 5	10
- Not sure how many.....	1
NO CREDIT CARDS	26
Not Sure.....	-

CC3. Do you expect to pay for most of your holiday season expenses using credit cards or cash? [IF CREDIT CARDS, ASK:] Do you expect you will pay off all of your holiday season charges in full when the bill arrives, or will you carry some of them over to the next month?

	<u>Credit Card Holders</u>
Pay With Credit Card (or credit cards/cash equally).....	39
- Pay off charges.....	27
- Carry some over	12
Pay With Cash	60
Not Sure	1

CC4-5. Last month, did you [and your spouse/partner] make any charges or take any cash advances on one or more of your credit cards? [IF YES, ASK:] Have you or will you pay off all of last month's charges and/ or cash advances or will you carry some of them over?

	<u>Credit Card Holders</u>
Used Credit Card.....	57
- Paid off.....	38
- Carried over	19
Did Not Use Credit Card	43
Not Sure	-

CC6. Right now, approximately what is the total amount you [and your spouse/partner] owe on all your credit cards after your most recent payments?

	<u>Credit Card Holders</u>
\$0.....	25
\$1 – \$499.....	15
\$500 – \$2,999.....	26
\$3,000 – \$4,999.....	7
\$5,000 – \$7,499.....	7
\$7,500 – \$9,999.....	2
\$10,000 or more	9
Not sure	9
<hr/>	
Mean.....	\$4,696
Median.....	\$605

CC7. Thinking of the one credit card you mentioned, have you currently reached your charging limit? [IF HAVE AT LEAST 2 CREDIT CARDS, ASK:] Of the [QUANTITY OF CARDS OWNED IN Q.CC2.] cards you mentioned, on how many, if any, have you currently reached your charging limit?

	<u>Credit Card Holders</u>
None Of Them	88
YES, Reached Charging Limit	10
- 1.....	5
- 2.....	3
- 3 or more	3
Not Sure.....	1

CC8. In the past six months, how many times did you not pay off at least the minimum amount due on any of your credit cards?

	<u>Credit Card Holders</u>
0, Never missed payment.....	89
1.....	4
2.....	2
3 or more	4
Not sure	1

CC9. For each of the following, please tell me whether the statement describes you very well, describes you somewhat, or does not describe you at all.

THIS TABLE IS RANKED BY THE PERCENTAGE WHO SAY IT DESCRIBES THEM

	Describes You Very <u>Well</u>	Describes You <u>Somewhat</u>	Does Not Describe <u>You</u>	Not <u>Sure</u>	Total Describes <u>You</u>
I only put purchases on a credit card if I can pay the bill in full when it comes	51	27	22	-	78
I use credit cards because they are more convenient than paying with cash	41	26	33	-	66
I only use credit cards in emergencies, such as for medical expenses or car repairs	19	26	55	-	45
I often use credit cards to finance major purchases.....	19	22	58	1	41
I use credit cards to buy what I want even if I don't have enough money at that moment	7	17	75	1	24
I don't trust myself to manage my credit card debt	9	7	84	-	16

DEBT STRESS STUDY

Now, I'd like you to think about your overall debt, including any that is on credit cards, store credit, a mortgage or home equity loan, a car loan, or any other outstanding loan you [and your spouse/partner] may have.

DE1. Now thinking about those debts you owe, how often do you worry about the total amount you [and your spouse/partner] owe in overall debt? Would you say you worry all of the time, most of the time, some of the time, hardly ever, or not at all? [IF NO DEBT, ASK:] Now just to make certain, when you say that you [and your spouse/partner] have no debt, does that mean that you owe absolutely no money to anyone or for anything?

All of the time	8
Most of the time.....	12
Some of the time	30
Hardly ever.....	23
Not at all.....	21
(NOT READ) No debt.....	5
Not sure.....	1
<hr style="border-top: 1px dashed black;"/>	
Total Worry At Least Some Of The Time.....	50
Total Worry Hardly Ever/Not At All	44

DE2. How much stress does the total debt you are carrying cause to you [and your spouse/partner]? It is a great deal of stress, quite a bit of stress, somewhat stressful, not very much stress, or no stress at all?

	Have <u>Debt</u>	<u>All</u>
Great deal of stress.....	8	7
Quite a bit of stress	9	8
Somewhat stressful.....	28	27
Not very much stress.....	27	26
No stress at all	27	26
Not sure.....	1	1
Have No Debt (Q.DE1).....	N/A	5
<hr style="border-top: 1px dashed black;"/>		
Total Great Deal/Quite A Bit Stressful	45	42
Total Somewhat/Not Very Much Stress....	55	52

DS3. Now, thinking ahead over the next five years, how much of a problem, if any, will the total debt you [and your spouse/partner] have taken on be for you? Will it be an extreme problem, a large one, medium, small, or no problem at all?

	Have <u>Debt</u>	<u>All</u>
An extreme problem.....	3	3
A large one.....	7	7
Medium	22	21
Small	26	25
No problem at all.....	41	38
Not sure.....	1	1
Have No Debt (Q.DE1).....	N/A	5

DS4. How concerned are you that you [and your spouse/partner] never will be able to pay off these debts? Are you very concerned, quite concerned, somewhat concerned, not very concerned, or not at all concerned?

	Have Debt	All
Very concerned	7	6
Quite concerned.....	4	4
Somewhat concerned.....	15	15
Not very concerned	26	24
Not at all concerned	47	45
Not sure.....	1	1
Have No Debt (Q.DE1).....	N/A	5
<hr/>		
Total At Least Somewhat Concerned.....	26	25
Total Not Very/Not At All Concerned.....	73	69

IRAQ STUDY

Now on a different topic.

IR1. How likely is it that a stable, democratic government will be established in Iraq? Is it ...

	12/6 - 8/04	4/16- 18/04	4/5 - 7/04
Very likely	9	11	10
Somewhat likely.....	38	44	40
Not too likely	32	31	33
Not at all likely	19	13	16
Not sure	2	1	1
<hr/>			
Total Likely.....	47	55	50
Total Not Likely.....	51	44	49

DEMOGRAPHICS

NOTE: Results for demographic questions represent all adults unless otherwise indicated.

D1a. In what year were you born?

D1b. Have you already had a birthday this year?

(IF RESPONDENT REFUSES Q.D1a OR Q.D1b, Q.D1c ASKED. RESULTS SHOWN IN SUMMARY BELOW.)

D1c. Are you:

18-34	31
35-49	27
50-64	25
65 and over	17
Refused/not sure	-

D2. Are you employed:

TOTAL EMPLOYED	60
- Full time.....	49
- Part time.....	12
Not employed	19
Retired.....	20
Refused/not sure	-

(Q.D3 ASKED ONLY OF THOSE WHO ARE EMPLOYED FULL OR PART-TIME IN Q.D2.)

D3. We would also like to have just a general idea of what type of occupation you have. Which one of the following best describes your current job?

Professional	17
Senior executive or manager.....	6
Clerical or administrative	6
Sales or services	9
A skilled trade or technical occupation.....	10
Blue-collar work or laborer.....	6
Farming or fishing	1
Other (VOL)	5
Refused/not sure	-
Not Employed Full/Part Time (Q.D2)	40

D4. What is the last year of school you completed?

Grade school or some high school	7
Completed high school	24
Some college but did not finish.....	24
Completed a two year college degree	11
Completed a four year college degree.....	22
Completed a post-graduate degree such as a Master's or Ph.D.	12
Refused/not sure	-

D5. Are you currently:

Married	56
Cohabiting or living as married	4
Divorced	9
Separated	1
Single or never married	22
Widow or widower	8
Refused/not sure	-

D6. Including yourself and any children, how many people are currently living in your household?

1	20
2	32
3	20
4	16
5	8
6 or more	3
Refused/not sure	1

(Q.D7a-c ASKED ONLY OF THOSE WHO SAY MORE THAN ONE PERSON IN HOUSEHOLD IN Q.D6.)

D7a. How many children under 6 years are currently living in your household?

D7b. How many children ages 6 to 12 are currently living in your household?

D7c. How many children ages 13 to 17 are currently living in your household?

ANY CHILDREN – NET	38
Under 6	18
6-12	18
13-17	14
NO CHILDREN	62
Refused/not sure	1

D8. Do you currently own stocks, bonds, or mutual funds?

Yes	52
No	47
Refused/not sure	1

(Q.D9 ASKED ONLY OF THOSE WHO SAY THEY OWN STOCKS, BONDS OR MUTUAL FUNDS IN Q.D8.)

D9. In the past 12 months, how many times did you make changes in your investments - buying or selling stocks or stock mutual funds either within or outside an employer-sponsored 401K plan?

	<u>INVESTORS</u>
None	34
1 time	23
2 times	14
3 times	6
4 times	5
5 to 9 times	7
10 to 14 times	4
15 to 19 times	1
20 to 24 times	1
25 times or more	2
Refused/not sure	3
Active Investors (5 times or more)	15

D10. Do you own your home, or do you rent?

Own.....	72
Rent.....	27
Refused/not sure	1

D11a. Would you describe yourself as a born-again or evangelical Christian, or not?

Yes	42
No.....	56
Refused/not sure	2

D11b. What is your religious preference? Is it Protestant, Catholic, Mormon, Jewish, Muslim, some other religion, or don't you belong to any religious denomination? (IF "SOME OTHER RELIGION, ASK) Is that a Christian denomination, or not? (IF YES, CODED AS "PROTESTANT".)

Protestant.....	51
Catholic	21
Mormon	2
Jewish	1
Muslim.....	1
Other non-Christian religion.....	3
No religion	20
Refused/not sure	1

D12a. Are you of Hispanic ethnicity?

(Q.D12b ASKED ONLY OF THOSE WHO DO NOT SAY THEY ARE HISPANIC IN Q.D12a.)

D12b. Are you white, black, Asian, or some other race?

(RESULTS SHOWN IN SUMMARY BELOW.)

White	80
Black.....	9
Hispanic.....	6
Asian.....	2
American Indian.....	1
Other.....	1
Refused	1

D13. Could you please tell me your household income from all sources in 2003?

Under \$15,000.....	12
\$15,000 to less than \$20,000	6
\$20,000 to less than \$25,000	7
\$25,000 to less than \$30,000	6
\$30,000 to less than \$40,000	10
\$40,000 to less than \$50,000	10
\$50,000 to less than \$75,000	16
\$75,000 to less than \$100,000	10
\$100,000 or more	12
Refused/not sure	11

REGION:

Northeast.....	20
Midwest.....	23
South.....	35
West.....	22

METROPOLITAN STATUS:

Urban.....	27
Suburban.....	48
Rural.....	25

GENDER:

Male.....	48
Female.....	52