



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

Interview dates: June 6-8, 2005
Interviews: 1,001 adults, 854 registered voters
Margin of error: ± 3.1 for all adults, ± 3.4 for registered voters

**THE RBC CASH POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS**

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.....	80
No	20
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	19
Moderately Republican	21
Definitely Independent/neither.....	9
Moderately Democrat.....	25
Strongly Democrat	25
Refused/not sure.....	1
Total Republican	40
Total Democrat	50

* 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 37% Republican, 49% Democrat. For the respondents asked later in the survey, the results were 43% Republican, 50% 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>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
Right direction.....	35	36	38	40	38	44
Wrong track	59	59	56	55	58	51
Not sure	6	5	6	5	4	5
	<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>
	43	46	40	44	39	41
	52	51	56	52	59	56
	5	3	4	4	2	3
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
	41	43	42	39	44	40
	55	53	55	57	52	56
	4	4	3	4	4	4

CONSUMER 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.

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
7, very strong economy	6	4	6	7	7	5
6	15	10	11	11	10	12
5	31	34	34	31	31	34
4	20	24	20	21	22	21
3	16	15	14	16	17	17
2	5	6	6	6	6	5
1, very weak economy	6	6	8	8	7	6
Not sure	1	1	1	-	-	-
Total 6-7	22	14	17	18	17	17
Total 1-3	27	26	28	30	30	28
Mean	4.4	4.2	4.3	4.2	4.2	4.3
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
7, very strong economy	6	7	7	6	6	6
6	11	13	13	11	10	11
5	32	31	31	30	30	32
4	21	20	20	24	22	23
3	17	14	16	15	16	15
2	6	6	5	6	7	7
1, very weak economy	7	8	7	8	8	6
Not sure	-	1	1	-	1	-
Total 6-7	17	20	20	17	16	17
Total 1-3	29	28	27	29	31	27
Mean	4.2	4.3	4.3	4.2	4.2	4.3

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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
Much stronger.....	6	7	7	5	6	6
Somewhat stronger	18	18	21	23	21	24
About the same	57	57	54	53	57	58
Somewhat weaker	14	12	11	12	10	9
Much weaker	5	5	7	6	5	2
Not sure.....	-	1	-	1	1	1
Total Stronger	24	25	28	29	27	30
Total Weaker	19	17	17	18	15	11
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
Much stronger.....	6	8	7	7	7	7
Somewhat stronger	23	25	28	24	29	26
About the same	56	53	54	55	53	53
Somewhat weaker	10	9	7	9	7	9
Much weaker	4	4	3	4	3	4
Not sure.....	1	1	1	1	1	1
Total Stronger	28	33	34	31	36	33
Total Weaker	15	14	11	13	10	12

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.

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
7, very strong	8	7	9	10	11	9
6	17	15	16	13	13	16
5	28	28	28	32	30	28
4	20	19	20	19	18	20
3	11	14	9	10	11	13
2	7	6	6	5	7	6
1, very weak	7	10	10	10	9	6
Not sure	2	1	2	1	1	2
Total 6-7	26	22	24	23	24	25
Total 1-3	25	30	25	25	27	25
<i>Mean</i>	4.4	4.2	4.3	4.4	4.4	4.5
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
7, very strong	10	12	11	10	11	10
6	14	15	16	14	14	15
5	30	29	29	28	28	28
4	19	18	17	19	20	18
3	12	11	11	12	11	13
2	6	4	5	6	6	6
1, very weak	8	10	10	9	9	9
Not sure	1	1	1	2	1	1
Total 6-7	24	27	26	25	25	25
Total 1-3	26	25	26	26	26	28
<i>Mean</i>	4.4	4.5	4.4	4.4	4.4	4.4

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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
Much stronger.....	12	12	11	10	10	11
Somewhat stronger	25	24	25	27	27	26
About the same	53	53	52	52	54	53
Somewhat weaker	7	7	7	8	7	7
Much weaker	2	3	4	2	2	2
Not sure.....	1	1	1	1	-	1
Total Stronger	37	36	36	36	37	37
Total Weaker	9	10	11	10	10	9
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
Much stronger.....	10	11	11	12	11	11
Somewhat stronger	27	27	28	27	27	29
About the same	53	52	54	52	54	52
Somewhat weaker	7	6	5	6	5	5
Much weaker	2	3	2	2	2	2
Not sure.....	1	1	-	1	1	1
Total Stronger	37	39	39	40	38	40
Total Weaker	10	9	7	8	7	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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
More comfortable.....	33	33	35	35	36	36
Less comfortable	46	49	45	46	48	44
No change (VOL).....	20	17	19	18	15	19
Not sure	1	1	1	1	1	1
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	<u>1 Year Ago 6/7 - 9/04</u>
More comfortable.....	36	35	40	38	38	38
Less comfortable	46	46	44	45	42	46
No change (VOL).....	17	18	15	16	18	15
Not sure	1	1	1	1	2	1

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

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
More comfortable.....	39	39	42	42	42	42
Less comfortable	40	42	39	39	44	37
No change (VOL).....	20	18	18	18	13	20
Not sure	1	1	1	1	1	1
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	<u>1 Year Ago 6/7 - 9/04</u>
More comfortable.....	42	41	47	43	44	43
Less comfortable	40	41	38	40	37	41
No change (VOL).....	17	18	14	16	18	16
Not sure	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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
More confident.....	43	42	38	41	42	41
Less confident	39	43	42	40	47	42
No change (VOL).....	17	13	18	17	10	15
Not sure	1	2	2	2	1	2
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago <u>6/7 - 9/04</u>
More confident.....	41	42	46	43	45	45
Less confident	43	43	42	43	40	42
No change (VOL).....	14	14	11	13	13	12
Not sure	2	1	1	1	2	1

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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
More confident.....	40	43	38	44	43	39
Less confident	41	41	45	40	47	43
No change (VOL).....	17	14	15	14	9	15
Not sure	2	2	2	2	1	3
	<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>
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
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago <u>6/7 - 9/04</u>
More confident.....	42	44	49	46	47	45
Less confident	43	42	39	40	37	41
No change (VOL).....	13	12	11	12	13	12
Not sure	2	2	1	2	3	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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
Yes	32	32	35	34	39	41
No.....	68	68	65	66	61	59
Not sure	-	-	-	-	-	-
	<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>
Yes	38	40	39	39	40	41
No.....	61	60	61	61	60	58
Not sure	1	-	-	-	-	1
	<u>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago <u>6/7 - 9/04</u>
Yes	38	39	41	41	43	39
No.....	62	61	59	59	56	60
Not sure	-	-	-	-	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?

	<u>6/6- 8/05</u>	<u>5/2- 4/05</u>	<u>4/4- 6/05</u>	<u>3/7 - 9/05</u>	<u>2/7 - 9/05</u>	<u>1/3 - 5/05</u>
Extremely likely.....	7	6	7	9	6	6
Very likely	12	13	12	10	13	12
Somewhat likely.....	29	26	26	26	29	31
Not very likely	30	33	31	34	32	32
Not at all likely	21	21	22	20	19	18
Not sure	1	1	2	1	1	1
Total Likely.....	19	19	19	19	19	18
Total Not Likely	51	53	53	54	51	50
	<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>1st Quarter JFM 05</u>	<u>4th Quarter OND 04</u>	<u>3rd Quarter JAS 04</u>	<u>2nd Quarter AMJ 04</u>	<u>1st Quarter JFM 04</u>	1 Year Ago 6/7 - 9/04
Extremely likely.....	7	7	7	8	7	8
Very likely	12	11	11	12	12	10
Somewhat likely.....	28	29	28	30	29	29
Not very likely	33	33	34	30	32	31
Not at all likely	19	19	19	19	19	21
Not sure	1	1	1	1	1	1
Total Likely.....	19	18	17	20	19	18
Total Not Likely	51	52	53	49	50	52

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	26
65 and over	15
Refused/not sure	1

D2. Are you employed:

TOTAL EMPLOYED	65
- Full time.....	52
- Part time.....	13
Not employed	15
Retired.....	20
Refused/not sure	-

D3. What is the last year of school you completed?

Grade school or some high school	7
Completed high school	24
Some community college or university, but did not finish	21
Completed technical school or a community college	11
Completed a university or Bachelor's degree	20
Completed a post-graduate degree such as a Master's or Ph.D.	17
Refused/not sure	-

D4. Are you currently married:

Yes	58
No.....	42
Refused/not sure	-

D5. Including yourself and any children, how many people are currently living in your household?

1	19
2	34
3	19
4	14
5	9
6 or more	4
Refused/not sure	1

(Q.D6a-c ASKED ONLY OF THOSE WHO SAY MORE THAN ONE PERSON IN HOUSEHOLD IN Q.D5.)

D6a. How many children under 6 years are currently living in your household?

D6b. How many children ages 6 to 12 are currently living in your household?

D6c. How many children ages 13 to 17 are currently living in your household?

ANY CHILDREN – NET	37
Under 6.....	20
6-12	17
13-17	13
NO CHILDREN	62
Refused/not sure	1

D7. Do you currently own stocks, bonds, or mutual funds?

Yes	54
No.....	44
Refused/not sure	2

(Q.D8 ASKED ONLY OF THOSE WHO SAY THEY OWN STOCKS, BONDS OR MUTUAL FUNDS IN Q.D7.)

D8. 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? Would you say you bought or sold stocks or stock mutual funds four times or fewer or five times or more times in the past 12 months? [IF FOUR TIMES OR FEWER, ASK:] Is that once, twice, three times, four times, or no changes? [IF MORE THAN FOUR, ASK:] How many times did you buy or sell stocks or mutual funds – 5-9 times, 10 to 14 times, 15-19 times, 20-24 times, or 25 times or more?

	<u>INVESTORS</u>
None.....	31
1 time.....	15
2 times.....	15
3 times.....	8
4 times.....	6
5 to 9 times.....	8
10 to 14 times.....	5
15 to 19 times.....	1
20 to 24 times.....	1
25 times or more	2
Refused/not sure	8
Active Investors (5 times or more).....	16

D9a. Would you describe yourself as a born-again or evangelical Christian, or not?

Yes	37
No.....	61
Refused/not sure	2

D9b. 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	48
Catholic	21
Mormon	2
Jewish	2
Muslim	-
Other non-Christian religion.....	5
No religion	20
Refused/not sure	2

D10a. Are you of Hispanic ethnicity?

(Q.D10b ASKED ONLY OF THOSE WHO DO NOT SAY THEY ARE HISPANIC IN Q.D10a.)

D10b. Are you white, black, Asian, or some other race?

(RESULTS SHOWN IN SUMMARY BELOW.)

White	71
Black.....	12
Hispanic.....	12
Asian.....	4
American Indian.....	-
Other.....	-
Refused	1

D11. Could you please tell me your household income from all sources in 2004?

Under \$15,000.....	11
\$15,000 to less than \$20,000	7
\$20,000 to less than \$25,000	7
\$25,000 to less than \$30,000	4
\$30,000 to less than \$40,000	11
\$40,000 to less than \$50,000	7
\$50,000 to less than \$75,000	16
\$75,000 to less than \$100,000	9
\$100,000 or more	14
Refused/not sure	14

REGION:

Northeast.....	19
Midwest	23
South	36
West	22

METROPOLITAN STATUS:

Urban	33
Suburban.....	50
Rural.....	17

GENDER:

Male	48
Female	52