

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

Interview dates: July 11-13, 2005 Interviews: 1,000 adults, 835 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
	A DULTS
Yes	77
No	23
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	23
Definitely Independent/neither	7
Moderately Democrat	29
Strongly Democrat	22
Refused/not sure	
Total Republican	42
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 40% Republican, 52% Democrat. For the respondents asked later in the survey, the results were 44% Republican, 49% 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						
Right directionWrong track	7/11- <u>13/05</u> 36 59 5	6/6- <u>8/05</u> 35 59 6	5/2- <u>4/05</u> 36 59 5	4/4- <u>6/05</u> 38 56 6	3/7 - <u>9/05</u> 40 55 5	2/7 - <u>9/05</u> 38 58 4		
	1/3 - <u>5/05</u> 44 51 5	12/6 - <u>8/04</u> 43 52 5	11/3 - <u>5/04</u> 46 51 3	10/4 - 6/04 40 56 4	9/7 - <u>9/04</u> 44 52 4	8/3 - <u>5/04</u> 39 59 2		
'	1 st Quarter <u>JFM 05</u> 41 55 4	4 th Quarter <u>OND 04</u> 43 53 4	3 rd Quarter <u>JAS 04</u> 42 55 3	2 nd Quarter <u>AMJ 04</u> 39 57 4	1 st Quarter <u>JFM 04</u> 44 52 4	1 Year Ago 7/5 - 7/04 41 56 3		

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.

	7/11- 13/05	6/6- 8/05	5/2- 4/05	4/4- 6/05	3/7 - 9/05	2/7 - 9/05
7, very strong economy	7	6	4	6	7	7
6	13	15	10	11	11	10
5	32	31	34	34	31	31
4	19	20	24	20	21	22
3	17	16	15	14	16	17
2	5	5	6	6	6	6
1, very weak economy	7	6	6	8	8	7
Not sure	-	11	1	1	-	
Total 6-7	19	22	14	17	18	17
Total 1-3	29	27	26	28	30	30
Mean	4.3	4.4	4.2	4.3	4.2	4.2
	_			_		
	1/3 -	12/6 -	11/3 -	10/4 -	9/7 -	8/2 -
	5/05	8/04	5/04	6/04	9/04	4/04
7, very strong economy	5	7	9	6	8	7
6	12	13	14	11	13	13
5	34	32	29	33	32	32
4	21	19	20	22	19	20
3	17	15	12	15	16	15
2	5	5	8	5	5	5
1, very weak economy	6	8	7	8	7	7
Not sure		1	1	-		1
Total 6-7	17	21	23	17	21	19
Total 1-3	28	28	27	28	28	27
Mean	4.3	4.3	4.4	4.2	4.3	4.3
	1 st	4 th	3 rd	2 nd	1 st	1 Year
		•	-	_	•	Ago
	Quarter <u>JFM 05</u>	Quarter OND 04	Quarter JAS 04	Quarter <u>AMJ 04</u>	Quarter	7/5 - <u>7/04</u>
7 yeny strong oconomy	<u>3FIVI 03</u> 6	7	<u>JAS 04</u> 7	6	<u>JFM 04</u> 6	6
7, very strong economy	11	13	13	11	10	14
5	32	31	31	30	30	33
4	21	20	20	24	22	20
3	17	14	16	_ · 15	16	15
2	6	6	5	6	7	5
1, very weak economy	7	8	7	8	8	6
Not sure	-	11	1	-	1	11
Total 6-7	17	20	20	17	16	20
Total 1-3	29	28	27	29	31	26
Mean	4.2	4.3	4.3	4.2	4.2	4.4

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?

Much stronger	7/11- 13/05 4 18 59 11 7 1	6/6- 8/05 6 18 57 14 5	5/2- 4/05 7 18 57 12 5 1	4/4- 6/05 7 21 54 11 7 -	3/7 - 9/05 5 23 53 12 6 1	2/7 - 9/05 6 21 57 10 5 1
Total Stronger Total Weaker	18	19	17	17	18	15
10121 11021101 111111111111111111111111						
Much stronger Somewhat stronger About the same Somewhat weaker Much weaker Not sure	1/3 - <u>5/05</u> 6 24 58 9 2 1	12/6 - <u>8/04</u> 7 24 54 9 5 1	11/3 - <u>5/04</u> 10 24 49 11 6	10/4 - <u>6/04</u> 6 27 55 8 2 2	9/7 - <u>9/04</u> 6 29 53 8 3	8/2 - <u>4/04</u> 6 28 56 6 3 1
Total Stronger	30	31	33	34	35	34
Total Weaker	11	14	17	10	11	9
Much stronger	1 st Quarter <u>JFM 05</u> 6 23 56 10 4	4 th Quarter OND 04 8 25 53 9 4	3 rd Quarter <u>JAS 04</u> 7 28 54 7 3	2 nd Quarter <u>AMJ 04</u> 7 24 55 9 4	1 st Quarter <u>JFM 04</u> 7 29 53 7 3	1 Year Ago 7/5 - 7/04 7 27 52 9 3
Not sure Total Stronger	28	33	34	31	36	34
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.

7, very strong	7/11- 13/05 10 14 30 19 13 5 8 1	6/6- 8/05 8 17 28 20 11 7 7 2	5/2- 4/05 7 15 28 19 14 6 10	4/4- 6/05 9 16 28 20 9 6 10 2	3/7 - 9/05 10 13 32 19 10 5 10	2/7 - 9/05 11 13 30 18 11 7 9 1
Total 1-3	26	25	30	25	25	27
Mean	4.4	4.4	4.2	4.3	4.4	4.4
7, very strong	1/3 - 5/05 9 16 28 20 13 6 6 2 25 25 4.5	12/6 - 8/04 12 16 29 18 9 5 10 1 28 24 4.5	11/3 - 5/04 13 14 28 17 11 4 12 1 27 27 4.4	10/4 - 6/04 12 15 29 19 11 4 10 - 27 25 4.5	9/7 - 9/04 13 14 29 19 10 4 10 1 27 24 4.5	8/2 - 4/04 11 17 29 18 10 4 10 1 29 23 4.5
7, very strong	1 st Quarter <u>JFM 05</u> 10 14 30 19 12 6 8 1	4 th Quarter OND 04 12 15 29 18 11 4 10 1 27 25	3 rd Quarter JAS 04 11 16 29 17 11 5 10 1	2 nd Quarter AMJ 04 10 14 28 19 12 6 9 2 25 26 4 4	1 st Quarter <u>JFM 04</u> 11 14 28 20 11 6 9 1	1 Year Ago 7/5 - 7/04 8 15 29 16 14 6 11 1

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?

Much stronger	7/11- 13/05 11 25 52 9 2 1	6/6- 8/05 12 25 53 7 2 1	5/2- 4/05 12 24 53 7 3 1	4/4- 6/05 11 25 52 7 4 1	3/7 - 9/05 10 27 52 8 2 1 36	2/7 - <u>9/05</u> 10 27 54 7 2 - 37 10
Much stronger	1/3 - <u>5/05</u> 11 26 53 7 2 1	12/6 - <u>8/04</u> 14 24 52 7 2 1	11/3 - <u>5/04</u> 11 26 51 8 3 1	10/4 - 6/04 10 31 52 4 2 1	9/7 - 9/04 11 30 52 4 2 1	8/2 - <u>4/04</u> 12 28 53 4 2 1
Total Stronger	37	38	37	41	41	40
Total Weaker	9	9	11	6	7	6
Much stronger	1 st Quarter <u>JFM 05</u> 10 27 53 7 2	4 th Quarter OND 04 11 27 52 6 3 1	3 rd Quarter JAS 04 11 28 54 5 2	2 nd Quarter AMJ 04 12 27 52 6 2	1 st Quarter <u>JFM 04</u> 11 27 54 5 2	1 Year Ago 7/5 - 7/04 10 27 54 6 2
	37	 39	39	40	' 38	36
Total Stronger Total Weaker	3 <i>7</i> 10	9	39 7	40 8	38 7	9

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

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

More comfortable	7/11- <u>13/05</u> 29 51 18 2	6/6- <u>8/05</u> 33 46 20	5/2- 4/05 33 49 17	4/4- 6/05 35 45 19	3/7 - <u>9/05</u> 35 46 18 1	2/7 - <u>9/05</u> 36 48 15
More comfortable Less comfortable No change (VOL) Not sure	1/3 - <u>5/05</u> 36 44 19 1	12/6 - <u>8/04</u> 37 44 18 1	11/3 - <u>5/04</u> 32 47 20 1	10/4 - <u>6/04</u> 35 48 16 1	9/7 - <u>9/04</u> 40 44 15	8/2 - <u>4/04</u> 41 42 16 1
More comfortable Less comfortable No change (VOL) Not sure	1 st Quarter <u>JFM 05</u> 36 46 17	4 th Quarter <u>OND 04</u> 35 46 18 1	3 rd Quarter <u>JAS 04</u> 40 44 15	2 nd Quarter <u>AMJ 04</u> 38 45 16 1	1 st Quarter <u>JFM 04</u> 38 42 18 2	1 Year Ago 7/5 - <u>7/04</u> 40 44 14

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

More comfortable Less comfortable No change (VOL) Not sure	7/11- <u>13/05</u> 38 43 18 1	6/6- <u>8/05</u> 39 40 20	5/2- 4/05 39 42 18	4/4- 6/05 42 39 18 1	3/7 - <u>9/05</u> 42 39 18 1	2/7 - <u>9/05</u> 42 44 13
More comfortable Less comfortable No change (VOL) Not sure	1/3 - <u>5/05</u> 42 37 20 1	12/6 - <u>8/04</u> 43 39 18	11/3 - <u>5/04</u> 38 42 20	10/4 - 6/04 41 42 17	9/7 - <u>9/04</u> 46 38 15	8/2 - <u>4/04</u> 49 36 14 1
More comfortable	1 st Quarter <u>JFM 05</u> 42 40 17	4 th Quarter <u>OND 04</u> 41 41 18	3 rd Quarter <u>JAS 04</u> 47 38 14	2 nd Quarter <u>AMJ 04</u> 43 40 16	1 st Quarter <u>JFM 04</u> 44 37 18	1 Year Ago 7/5 - <u>7/04</u> 47 39 13

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?

More confident Less confident No change (VOL) Not sure	7/11- <u>13/05</u> 41 44 14	6/6- <u>8/05</u> 43 39 17	5/2- 4/05 42 43 13 2	4/4- 6/05 38 42 18 2	3/7 - <u>9/05</u> 41 40 17 2	2/7 - 9/05 42 47 10
More confident Less confident No change (VOL) Not sure	1/3 - <u>5/05</u> 41 42 15 2	12/6 - <u>8/04</u> 43 42 14 1	11/3 - <u>5/04</u> 43 43 13 1	10/4 - 6/04 40 44 15	9/7 - <u>9/04</u> 48 40 11 1	8/2 - <u>4/04</u> 48 41 10 1
More confident Less confident No change (VOL) Not sure	1 st Quarter <u>JFM 05</u> 41 43 14 2	4 th Quarter <u>OND 04</u> 42 43 14	3 rd Quarter <u>JAS 04</u> 46 42 11	2 nd Quarter <u>AMJ 04</u> 43 43 13	1 st Quarter <u>JFM 04</u> 45 40 13 2	1 Year Ago 7/5 - <u>7/04</u> 44 42 13

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?

More confident Less confident No change (VOL) Not sure	7/11- 13/05 39 45 13 3	6/6- <u>8/05</u> 40 41 17 2	5/2- 4/05 43 41 14 2	4/4- 6/05 38 45 15	3/7 - <u>9/05</u> 44 40 14 2	2/7 - <u>9/05</u> 43 47 9
More confident Less confident No change (VOL) Not sure	1/3 - <u>5/05</u> 39 43 15 3	12/6 - <u>8/04</u> 45 42 11 2	11/3 - <u>5/04</u> 44 41 13 2	10/4 - 6/04 42 43 13 2	9/7 - <u>9/04</u> 51 38 10	8/2 - <u>4/04</u> 50 38 11
More confident Less confident No change (VOL) Not sure	1 st Quarter <u>JFM 05</u> 42 43 13 2	4 th Quarter OND 04 44 42 12 2	3 rd Quarter <u>JAS 04</u> 49 39 11	2 nd Quarter <u>AMJ 04</u> 46 40 12 2	1 st Quarter <u>JFM 04</u> 47 37 13	1 Year Ago 7/5 - <u>7/04</u> 47 39 12 2

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

Yes No Not sure	7/11- <u>13/05</u> 38 62 -	6/6- <u>8/05</u> 32 68 -	5/2- <u>4/05</u> 32 68 -	4/4- 6/05 35 65	3/7 - <u>9/05</u> 34 66	2/7 - <u>9/05</u> 39 61 -
Yes No Not sure	1/3 - <u>5/05</u> 41 59	12/6 - <u>8/04</u> 38 61 1	11/3 - <u>5/04</u> 40 60	10/4 - <u>6/04</u> 39 61	9/7 - <u>9/04</u> 39 61 -	8/2 - <u>4/04</u> 40 60
Yes No	1 st Quarter <u>JFM 05</u> 38 62	4 th Quarter <u>OND 04</u> 39 61	3 rd Quarter <u>JAS 04</u> 41 59	2 nd Quarter <u>AMJ 04</u> 41 59	1 st Quarter <u>JFM 04</u> 43 56	1 Year Ago 7/5 - <u>7/04</u> 41 58

16b. Now look ahead at the <u>next</u> 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?

Extremely likelySomewhat likelyNot very likelyNot at all likelyNot sure	7/11- 13/05 6 12 31 31 18 2	6/6- 8/05 7 12 29 30 21 1	5/2- 4/05 6 13 26 33 21 1	4/4- 6/05 7 12 26 31 22 2	3/7 - 9/05 9 10 26 34 20 1	2/7 - <u>9/05</u> 6 13 29 32 19 1
Total Not Likely	49	51	53	53	54	51
Extremely likely	1/3 - 5/05 6 12 31 32 18 1	12/6 - 8/04 7 13 29 32 18 1	11/3 - 5/04 8 11 27 31 22 1	10/4 - 6/04 6 10 30 37 16 1	9/7 - <u>9/04</u> 7 9 28 33 22 1	8/2 - <u>4/04</u> 6 12 30 33 18 1
Total Not Likely	50	50	53	52	56	51
Extremely likely	1 st Quarter <u>JFM 05</u> 7 12 28 33 19	4 th Quarter <u>OND 04</u> 7 11 29 33 19	3 rd Quarter <u>JAS 04</u> 7 11 28 34 19	2 nd Quarter <u>AMJ 04</u> 8 12 30 30 19	1 st Quarter <u>JFM 04</u> 7 12 29 32 19	1 Year Ago 7/5 - <u>7/04</u> 6 11 28 34 20
Total Likely Total Not Likely	19 51	18 52	17 53	20 49	19 50	17 53

DEMOGRAPHICS

NOTE:	Results for	r demographic	questions	represent all	l adults	unless	otherwise	indicated.
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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	
50-64	25
65 and over	16
Refused/not sure	-

D2. Are you employed:

TOTAL EMPLOYED	66
- Full time	52
- Part time	14
Not employed	14
Retired	20
Refused/not sure	-

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

Grade school or some high school	6
Completed high school	23
Some community college or university, but	
did not finish	24
Completed technical school or a community	
college	13
Completed a university or Bachelor's degree	20
Completed a post-graduate degree such	
as a Master's or Ph.D	13
Refused/not sure	1

D4. Are you currently married:

Yes	59
No	41
Refused/not sure	-

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

1	16
2	34
3	20
4	17
5	7
6 or more	6
Refused/not sure	-

Q.D6a D6a.	c ASKED ONLY OF THOSE WHO SAY MORE THAN ONE PERS How many children under 6 years are currently living in your hous	
D6b.	How many children ages 6 to 12 are currently living in your house	hold?
D6c. How many children ages 13 to 17 are currently living in your household?		
	ANY CHILDREN - NET	37
	Under 66-12	18 17
	13-17 NO CHILDREN	17 63
	Refused/not sure	-

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

Yes	51
No	48
Refused/not sure	1

(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?

	INVESTORS
None	34
1 time	17
2 times	13
3 times	8
4 times	5
5 to 9 times	7
10 to 14 times	3
15 to 19 times	2
20 to 24 times	1
25 times or more	4
Refused/not sure	6
Active Investors (5 times or more)	16

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

Yes	37
No	62
Refused/not sure	1

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	
Mormon	1
Jewish	1
Muslim	1
Other non-Christian religion	5
No religion	23
Refused/not sure	

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	
Hispanic	
Asian	
American Indian	-
Other	1
Refused	

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

Under \$15,000	8
\$15,000 to less than \$20,000	7
\$20,000 to less than \$25,000	9
\$25,000 to less than \$30,000	4
\$30,000 to less than \$40,000	10
\$40,000 to less than \$50,000	10
\$50,000 to less than \$75,000	15
\$75,000 to less than \$100,000	10
\$100,000 or more	13
Refused/not sure	14

REGION:

Northeast	19
Midwest	23
South	36
West	22

METROPOLITAN STATUS:

Urban	32
Suburban	51
Rural	17

GENDER:

Male	48
Female	52