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Interviews: 6,001 adults
Margin of error: ± 1.3 for all adults

**THE RBC CASH POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS
RELEASE DATE: JULY 19, 2005
National Results
ROLLED-UP RESULTS FROM JANUARY - JUNE 2005**

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	20
Moderately Republican	21
Definitely Independent/neither.....	8
Moderately Democrat.....	27
Strongly Democrat	23
Refused/not sure.....	1
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Total Republican	41
Total Democrat	49

* 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.

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>1/05- 6/05</u>	<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>
Right direction.....	39	35	36	38	40	38
Wrong track.....	56	59	59	56	55	58
Not sure.....	5	6	5	6	5	4
1 Year Ago						
	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>				
	44	40				
	51	56				
	5	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>1/05- 6/05</u>	<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>
7, very strong economy.....	6	6	4	6	7	7
6.....	12	15	10	11	11	10
5.....	33	31	34	34	31	31
4.....	21	20	24	20	21	22
3.....	16	16	15	14	16	17
2.....	5	5	6	6	6	6
1, very weak economy.....	7	6	6	8	8	7
Not sure.....	-	1	1	1	-	-
Total 6-7.....	17	22	14	17	18	17
Total 1-3.....	28	27	26	28	30	30
Mean.....	4.3	4.4	4.2	4.3	4.2	4.2
1 Year Ago						
	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>				
7, very strong economy.....	5	6				
6.....	12	11				
5.....	34	32				
4.....	21	23				
3.....	17	15				
2.....	5	7				
1, very weak economy.....	6	6				
Not sure.....	-	-				
Total 6-7.....	17	17				
Total 1-3.....	28	27				
Mean.....	4.3	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>1/05- 6/05</u>	<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>
Much stronger.....	6	6	7	7	5	6
Somewhat stronger	21	18	18	21	23	21
About the same	56	57	57	54	53	57
Somewhat weaker	11	14	12	11	12	10
Much weaker	5	5	5	7	6	5
Not sure.....	1	-	1	-	1	1
Total Stronger	27	24	25	28	29	27
Total Weaker	16	19	17	17	18	15

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
Much stronger.....	6	7
Somewhat stronger	24	26
About the same	58	53
Somewhat weaker	9	9
Much weaker	2	4
Not sure.....	1	1
Total Stronger	30	33
Total Weaker	11	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>1/05- 6/05</u>	<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>
7, very strong	9	8	7	9	10	11
6	15	17	15	16	13	13
5	29	28	28	28	32	30
4	20	20	19	20	19	18
3	11	11	14	9	10	11
2	6	7	6	6	5	7
1, very weak	9	7	10	10	10	9
Not sure	1	2	1	2	1	1
Total 6-7	24	26	22	24	23	24
Total 1-3	26	25	30	25	25	27
Mean	4.4	4.4	4.2	4.3	4.4	4.4

	1 Year Ago	
	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
7, very strong	9	10
6	16	15
5	28	28
4	20	18
3	13	13
2	6	6
1, very weak	6	9
Not sure	2	1
Total 6-7	25	25
Total 1-3	25	28
Mean	4.5	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>1/05- 6/05</u>	<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>
Much stronger.....	11	12	12	11	10	10
Somewhat stronger	25	25	24	25	27	27
About the same	53	53	53	52	52	54
Somewhat weaker	7	7	7	7	8	7
Much weaker	3	2	3	4	2	2
Not sure.....	1	1	1	1	1	-
Total Stronger	36	37	36	36	36	37
Total Weaker	10	9	10	11	10	10

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
Much stronger.....	11	11
Somewhat stronger	26	29
About the same	53	52
Somewhat weaker	7	5
Much weaker	2	2
Not sure	1	1
Total Stronger	37	40
Total Weaker	9	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>1/05- 6/05</u>	<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>
More comfortable.....	35	33	33	35	35	36
Less comfortable	46	46	49	45	46	48
No change (VOL).....	18	20	17	19	18	15
Not sure	1	1	1	1	1	1

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
More comfortable.....	36	38
Less comfortable	44	46
No change (VOL).....	19	15
Not sure	1	1

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

	<u>1/05- 6/05</u>	<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>
More comfortable.....	41	39	39	42	42	42
Less comfortable	40	40	42	39	39	44
No change (VOL).....	18	20	18	18	18	13
Not sure	1	1	1	1	1	1

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
More comfortable.....	42	43
Less comfortable	37	41
No change (VOL).....	20	16
Not sure	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>1/05- 6/05</u>	<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>
More confident.....	41	43	42	38	41	42
Less confident	42	39	43	42	40	47
No change (VOL).....	15	17	13	18	17	10
Not sure	2	1	2	2	2	1

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
More confident.....	41	45
Less confident	42	42
No change (VOL).....	15	12
Not sure	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>1/05- 6/05</u>	<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>
More confident.....	41	40	43	38	44	43
Less confident	43	41	41	45	40	47
No change (VOL).....	14	17	14	15	14	9
Not sure	2	2	2	2	2	1

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
More confident.....	39	45
Less confident	43	41
No change (VOL).....	15	12
Not sure	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>1/05- 6/05</u>	<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>
Yes	36	32	32	35	34	39
No.....	64	68	68	65	66	61
Not sure	-	-	-	-	-	-

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
Yes	41	39
No.....	59	60
Not sure	-	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>1/05- 6/05</u>	<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>
Extremely likely.....	7	7	6	7	9	6
Very likely	12	12	13	12	10	13
Somewhat likely.....	28	29	26	26	26	29
Not very likely	32	30	33	31	34	32
Not at all likely	20	21	21	22	20	19
Not sure	1	1	1	2	1	1
Total Likely.....	19	19	19	19	19	19
Total Not Likely	52	51	53	53	54	51

**1 Year
Ago**

	<u>1/3 - 5/05</u>	<u>6/7 - 9/04</u>
Extremely likely.....	6	8
Very likely	12	10
Somewhat likely.....	31	29
Not very likely	32	31
Not at all likely	18	21
Not sure	1	1
Total Likely.....	18	18
Total Not Likely	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	28
50-64	25
65 and over	15
Refused/not sure	1

D2. Are you employed:

TOTAL EMPLOYED	64
- Full time.....	52
- Part time.....	12
Not employed	16
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	23
Completed technical school or a community college	12
Completed a university or Bachelor's degree	20
Completed a post-graduate degree such as a Master's or Ph.D.	14
Refused/not sure	-

D4. Are you currently married:

Yes	57
No.....	43
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	16
5	7
6 or more	5
Refused/not sure	-

(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	38
Under 6.....	20
6-12	18
13-17	15
NO CHILDREN	61
Refused/not sure	1

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?

	<u>INVESTORS</u>
None.....	34
1 time.....	16
2 times.....	13
3 times.....	6
4 times.....	5
5 to 9 times.....	9
10 to 14 times.....	4
15 to 19 times.....	2
20 to 24 times.....	1
25 times or more	3
Refused/not sure	7
Active Investors (5 times or more).....	18

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

Yes	38
No.....	60
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	23
Mormon	2
Jewish	2
Muslim	-
Other non-Christian religion.....	4
No religion	20
Refused/not sure	1

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	75
Black.....	10
Hispanic.....	9
Asian.....	3
American Indian.....	1
Other.....	1
Refused	1

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

Under \$15,000.....	13
\$15,000 to less than \$20,000	5
\$20,000 to less than \$25,000	7
\$25,000 to less than \$30,000	4
\$30,000 to less than \$40,000	10
\$40,000 to less than \$50,000	9
\$50,000 to less than \$75,000	16
\$75,000 to less than \$100,000	9
\$100,000 or more	13
Refused/not sure	14

REGION:

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

METROPOLITAN STATUS:

Urban	33
Suburban.....	48
Rural.....	19

GENDER:

Male	48
Female	52