

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

Interview dates: September 6-8, 2005 Interviews: 1,002 adults Margin of error: ±3.1 for all adults

# 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
	<b>A</b> DULTS
Yes	76
No	23
Refused/not sure	1

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
	<b>V</b> OTERS
Strongly Republican	19
Moderately Republican	23
Definitely Independent/neither	9
Moderately Democrat	28
Strongly Democrat	20
Refused/not sure	1
Total Republican	42
Total Democrat	48

<sup>\*</sup> 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 41% Republican, 45% Democrat. For the respondents asked later in the survey, the results were 42% Republican, 51% 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	9/6- <u>8/05</u> 32 65 3	8/1- <u>3/05</u> 37 59 4	7/11- 13/05 36 59 5	6/6- <u>8/05</u> 35 59 6	5/2- <u>4/05</u> 36 59 5	4/4- 6/05 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 - <u>6/04</u> 40 56 4
'	1 <sup>st</sup> Quarter <u>JFM 05</u> 41 55 4	4 <sup>th</sup> Quarter OND 04 43 53 4	3 <sup>rd</sup> Quarter <u>JAS 04</u> 42 55 3	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 39 57 4	1 <sup>st</sup> Quarter <u>JFM 04</u> 44 52 4	1 Year Ago 9/7 - 9/04 44 52 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.

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

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?

	9/6- 8/05	8/1- 3/05	7/11- 13/05	6/6- 8/05	5/2- 4/05	4/4- 6/05
Much stronger	<u>6/03</u> 5	<u>5/05</u> 5	4	6	<del>4/03</del> 7	7
Somewhat stronger	16	18	18	18	18	21
About the same	49	56	59	57	57	54
Somewhat weaker	21	15	11	14	12	11
Much weaker	9	5	7	5	5	7
Not sure		11	11	-	1	
Total Stronger	20	23	22	24	25	28
Total Weaker	30	20	18	19	17	17
	3/7 -	2/7 -	7/11-	6/6-	5/2-	4/4-
	9/05	<u>9/05</u>	<u>13/05</u>	<u>8/05</u>	<u>4/05</u>	<u>6/05</u>
Much stronger	5	6	4	6	7	7
Somewhat stronger	23	21	18	18	18	21
About the same	53	57	59	57	57	54
Somewhat weaker	12	10	11	14	12	11
Much weaker	6 1	5 1	7 1	5	5 1	7
Not sure						
Total Stronger	29	27	22	24	25	28
Total Weaker	18	15	18	19	17	17
	0.7	0.7	4 (0	10/0	4.4.0	10/1
	3/7 -	2/7 -	1/3 -	12/6 -	11/3 -	10/4 -
Much stranger	<u>9/05</u>	<u>9/05</u>	<u>5/05</u>	<u>8/04</u> 7	<u>5/04</u>	<u>6/04</u>
Much stronger	5 23	6 21	6 24	7 24	10 24	6 27
Somewhat stronger About the same	53	57	58	24 54	49	55
Somewhat weaker	12	10	9	9	11	8
Much weaker	6	5	2	5	6	2
Not sure	1	1	1	1	-	2
Total Stronger	29	27	30	31	33	34
Total Weaker	18	15	11	14	17	10
						1 Year
	1 <sup>st</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	Ago
	Quarter	Quarter	Quarter	Quarter	Quarter	9/7 -
	JFM 05	OND 04	JAS 04	AMJ 04	JFM 04	9/04
Much stronger	6	8	7	7	7	6
Somewhat stronger	23	25	28	24	29	29
About the same	56	53	54	55	53	53
Somewhat weaker	10	9	7	9	7	8
Much weaker	4	4	3	4	3	3
Not sure	11	1	1	11	1	1
Total Stronger	28	33	34	31	36	35
Total Weaker	15	14	11	13	10	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.

7, very strong	9/6- <u>8/05</u> 11 17 25 20 11 6 9 1	8/1- 3/05 8 13 30 20 10 6 12	7/11- 13/05 10 14 30 19 13 5 8	6/6- 8/05 8 17 28 20 11 7 7	5/2- 4/05 7 15 28 19 14 6 10	4/4- 6/05 9 16 28 20 9 6 10
Total 6-7 Total 1-3	28 27	21 28	24 26	26 25	22 30	24 25
Mean	4.4	4.2	4.4	4.4	4.2	4.3
7, very strong	3/7 - 9/05 10 13 32 19 10 5 10 23 25	2/7 - 9/05 11 13 30 18 11 7 9 1 24 27 4.4	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	11/3 - 5/04 13 14 28 17 11 4 12 1	10/4 - 6/04 12 15 29 19 11 4 10 - 27 25 4.5
7, very strong	1 <sup>st</sup> Quarter <u>JFM 05</u> 10 14 30 19 12 6 8	4 <sup>th</sup> Quarter OND 04 12 15 29 18 11 4 10 1	3 <sup>rd</sup> Quarter JAS 04 11 16 29 17 11 5 10	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 10 14 28 19 12 6 9	1 <sup>st</sup> Quarter <u>JFM 04</u> 11 14 28 20 11 6	1 Year Ago 9/7 - 9/04 13 14 29 19 10 4 10
Total 6-7	24	27	26	25	25	27
Total 1-3	26	25	26	26	26	24
Mean	4.4	4.5	4.4	4.4	4.4	4.5

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?

	9/6-	8/1-	7/11-	6/6-	5/2-	4/4-
	<u>8/05</u>	<u>3/05</u>	<u>13/05</u>	<u>8/05</u>	<u>4/05</u>	<u>6/05</u>
Much stronger	11	9	11	12	12	11
Somewhat stronger	22	27	25	25	24	25
About the same	50	54	52	53	53	52
Somewhat weaker	11	6	9	7	7	7
Much weaker	5	3	2	2	3	4
Not sure	1	1	1	11	1	1
Total Stronger	34	36	36	37	36	36
Total Weaker	15	9	11	9	10	11
	_					
	3/7 -	2/7 -	1/3 -	12/6 -	11/3 -	10/4 -
	9/05	9/05	5/05	8/04	5/04	6/04
Much stronger	10	10	11	14	11	10
Somewhat stronger	27	27	26	24	26	31
About the same	52	54	53	52	51	52
Somewhat weaker	8	7	7	7	8	4
Much weaker	2	2	2	2	3	2
Not sure	11	-	11	11	1	1
Total Stronger	36	37	37	38	37	41
Total Weaker	10	10	9	9	11	6
						1 Year
	1 <sup>st</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	Ago
	Quarter	Quarter	Quarter	Quarter	Quarter	9/7 -
	JFM 05	OND 04	JAS 04	<u>AMJ 04</u>	<u>JFM 04</u>	9/04
Much stronger	10	11	11	12	11	11
Somewhat stronger	27	27	28	27	27	30
About the same	53	52	54	52	54	52
Somewhat weaker	7	6	5	6	5	4
Much weaker	2	3	2	2	2	2
Not sure	1	11	-	11	1	1
Total Stronger	37	39	39	40	38	41
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 <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 Less comfortable No change (VOL) Not sure	9/6- <u>8/05</u> 30 54 15	8/1- <u>3/05</u> 33 47 18 2	7/11- 13/05 29 51 18 2	6/6- <u>8/05</u> 33 46 20	5/2- <u>4/05</u> 33 49 17	4/4- <u>6/05</u> 35 45 19
More comfortable Less comfortable No change (VOL) Not sure	3/7 - <u>9/05</u> 35 46 18 1	2/7 - <u>9/05</u> 36 48 15	1/3 - <u>5/05</u> 36 44 19 1	12/6 - <u>8/04</u> 37 44 18	11/3 - <u>5/04</u> 32 47 20 1	10/4 - <u>6/04</u> 35 48 16 1
More comfortable Less comfortable No change (VOL) Not sure	1 <sup>st</sup> Quarter <u>JFM 05</u> 36 46 17	4 <sup>th</sup> Quarter <u>OND 04</u> 35 46 18 1	3 <sup>rd</sup> Quarter <u>JAS 04</u> 40 44 15	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 38 45 16	1 <sup>st</sup> Quarter <u>JFM 04</u> 38 42 18 2	1 Year Ago 9/7 - <u>9/04</u> 40 44 15

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

	9/6-	8/1-	7/11-	6/6-	5/2-	4/4-
	<u>8/05</u>	<u>3/05</u>	<u>13/05</u>	<u>8/05</u>	<u>4/05</u>	<u>6/05</u>
More comfortable	38	42	38	39	39	42
Less comfortable	48	40	43	40	42	39
No change (VOL)	14	17	18	20	18	18
Not sure	-	1	1	1	1	1
					_	
	3/7 -	2/7 -	1/3 -	12/6 -	11/3 -	10/4 -
	9/05	9/05	<u>5/05</u>	8/04	5/04	6/04
More comfortable	42	42	42	43	38	41
Less comfortable	39	44	37	39	42	42
No change (VOL)	18	13	20	18	20	17
Not sure	1	1	1	_	_	_
Not suite	, i					
						1 Year
	1 <sup>st</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	Ago
	Quarter	Quarter	Quarter	Quarter	Quarter	9/7 -
	JFM 05	OND 04	JAS 04	AMJ 04	JFM 04	9/04
More comfortable	42	41	47	43	44	46
Less comfortable		41	38	40	37	38
No change (VOL)		18	14	16	18	15
Not sure	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?

More confident Less confident No change (VOL) Not sure	9/6- <u>8/05</u> 39 45 15	8/1- 3/05 42 40 16 2	7/11- 13/05 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
More confident	3/7 - <u>9/05</u> 41 40 17 2	2/7 - <u>9/05</u> 42 47 10	1/3 - 5/05 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 1
More confident Less confident No change (VOL) Not sure	1 <sup>st</sup> Quarter <u>JFM 05</u> 41 43 14 2	4 <sup>th</sup> Quarter <u>OND 04</u> 42 43 14	3 <sup>rd</sup> Quarter <u>JAS 04</u> 46 42 11	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 43 43 13	1 <sup>st</sup> Quarter <u>JFM 04</u> 45 40 13	1 Year Ago 9/7 - <u>9/04</u> 48 40 11

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	9/6- <u>8/05</u> 39 48 11 2	8/1- 3/05 41 42 15 2	7/11- 13/05 39 45 13 3	6/6- <u>8/05</u> 40 41 17 2	5/2- <u>4/05</u> 43 41 14 2	4/4- 6/05 38 45 15 2
More confident Less confident No change (VOL) Not sure	3/7 - <u>9/05</u> 44 40 14 2	2/7 - <u>9/05</u> 43 47 9 1	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 - <u>6/04</u> 42 43 13 2
More confident Less confident No change (VOL) Not sure	1 <sup>st</sup> Quarter <u>JFM 05</u> 42 43 13 2	4 <sup>th</sup> Quarter OND 04 44 42 12 2	3 <sup>rd</sup> Quarter <u>JAS 04</u> 49 39 11	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 46 40 12 2	1 <sup>st</sup> Quarter <u>JFM 04</u> 47 37 13 3	1 Year Ago 9/7 - <u>9/04</u> 51 38 10

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	9/6- <u>8/05</u> 36 64 -	8/1- <u>3/05</u> 38 61 1	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
Yes No Not sure	3/7 - <u>9/05</u> 34 66	2/7 - <u>9/05</u> 39 61 -	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 -
Yes No Not sure	1 <sup>st</sup> Quarter <u>JFM 05</u> 38 62	4 <sup>th</sup> Quarter <u>OND 04</u> 39 61	3 <sup>rd</sup> Quarter <u>JAS 04</u> 41 59	2 <sup>nd</sup> Quarter <u>AMJ 04</u> 41 59	1 <sup>st</sup> Quarter <u>JFM 04</u> 43 56 1	1 Year Ago 9/7 - <u>9/04</u> 39 61

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 likely Very likely Somewhat likely Not very likely Not at all likely Not sure	9/6-	8/1-	7/11-	6/6-	5/2-	4/4-
	<u>8/05</u>	3/05	13/05	8/05	4/05	6/05
	7	8	6	7	6	7
	12	11	12	12	13	12
	29	29	31	29	26	26
	32	34	31	30	33	31
	18	17	18	21	21	22
	2	1	2	1	1	2
Total Likely Total Not Likely	19	18	18	19	19	19
	51	52	49	51	53	53
Total Not Likely	<u> </u>	<u> </u>	70	<u> </u>		
Extremely likely Very likely Somewhat likely Not very likely Not at all likely Not sure	3/7 - <u>9/05</u> 9 10 26 34 20 1	2/7 - <u>9/05</u> 6 13 29 32 19	1/3 - 5/05 6 12 31 32 18 1	12/6 - <u>8/04</u> 7 13 29 32 18 1	11/3 - <u>5/04</u> 8 11 27 31 22 1	10/4 - 6/04 6 10 30 37 16 1
Total Likely	19	19	18	20	19	16
Total Not Likely	54	51	50	50	53	52
Extremely likelyVery likely	1 <sup>st</sup> Quarter <u>JFM 05</u> 7 12	4 <sup>th</sup> Quarter OND 04 7 11	3 <sup>rd</sup> Quarter JAS 04 7 11	2 <sup>nd</sup> Quarter AMJ 04 8	1 <sup>st</sup> Quarter <u>JFM 04</u> 7 12	1 Year Ago 9/7 - 9/04 7 9
Somewhat likely Not very likely	28	29	28	30	29	28
	33	33	34	30	32	33
Not at all likely Not sure	19	19	19	19	19	22
	1	1	1	1	1	1
Total Likely Total Not Likely	19	18	17	20	19	15
	51	52	53	49	50	56

17. Thinking about the next 30 days, do you think it will be a good time or a bad time to invest in the stock market?

	9/6-	8/1-	7/11-
	8/05	3/05	13/05
Good time	33	43	36
Bad time	61	49	55
Not sure	6	8	9

18. Thinking of the next 30 days, do you think it will be a good time to buy real estate, such as house, vacation property or investment property?

	9/6-	8/1-	7/11-
	8/05	3/05	13/05
Yes	39	49	48
No	58	48	49
Not sure	3	3	3

## **DEMOGRAPHICS**

NOTE:	Results for	demographic	auestions r	epresent al	l adults u	ınless o	therwise	indicated.
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D1a.	In what y	ear were	you	born?
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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	23
65 and over	15
Refused/not sure	1

D2. Are you employed:

TOTAL EMPLOYED	65
- Full time	55
- Part time	10
Not employed	15
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	22
Some community college or university, but	
did not finish	24
Completed technical school or a community	
college	11
Completed a university or Bachelor's degree	24
Completed a post-graduate degree such	
as a Master's or Ph.D.	13
Refused/not sure	-

D4. Are you currently married?

Yes	52
No	48
Refused/not sure	-

D5.	Including yourself and an	v children, how many	people are currently	y living in your household?
DO.	moluding yoursen and an	y chinarchi, now many	people are current	y invining in your mousemolus

1	21
2	
3	19
4	13
5	7
6 or more	5
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	16
13-17	14
NO CHILDREN	62
Refused/not sure	1

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

Yes	52
No	47
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	36
1 time	14
2 times	12
3 times	9
4 times	8
5 to 9 times	9
10 to 14 times	4
15 to 19 times	1
20 to 24 times	1
25 times or more	2
Refused/not sure	4
Active Investors (5 times or more)	16

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

Yes	39
No	59
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	50
Catholic	22
Mormon	2
Jewish	2
Muslim	-
Other non-Christian religion	3
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	71
Black	12
Hispanic	12
Asian	
American Indian	-
Other	-
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	8
\$25,000 to less than \$30,000	5
\$30,000 to less than \$40,000	9
\$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	14
Refused/not sure	10

**REGION:** 

Northeast	20
Midwest	22
South	36
West	22

#### **METROPOLITAN STATUS:**

Urban	30
Suburban	51
Rural	19

#### **GENDER:**

Male	48
Female	52