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Interview dates: January thru September 2005
Interviews: 9006 adults nationwide; 1,391 adults in the Southeast
Margin of error: ± 1.05 for adults nationwide, ± 2.68 for adults in the Southeast

**THE RBC CASH POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS
National and Southeast Results
ROLLED-UP RESULTS FROM JANUARY - SEPTEMBER 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?

	<u>National</u>	<u>South East</u>	<u>1 Year Ago National 9/7-9/04</u>
Yes.....	79	78	78
No	21	22	21
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?

	<u>REGISTERED VOTERS</u>		<u>1 Year Ago National 9/7-9/04</u>
	<u>National</u>	<u>South East</u>	
Strongly Republican.....	19	24	25
Moderately Republican	22	20	24
Definitely Independent/neither	9	8	5
Moderately Democrat.....	27	26	23
Strongly Democrat	22	21	22
Refused/not sure	1	1	1
Total Republican	41	44	49
Total Democrat.....	49	47	45

* 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?

	<u>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
Right direction	37	40	44
Wrong track	58	55	52
Not sure	5	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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
7, very strong economy	7	10	8
6	12	15	13
5	32	35	32
4	21	18	19
3	15	12	16
2	6	4	5
1, very weak economy	7	6	7
Not sure	-	-	-
Total 6-7	18	24	21
Total 1-3	28	22	28
Mean	4.3	4.5	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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
Much stronger	5	8	6
Somewhat stronger	20	20	29
About the same	56	52	53
Somewhat weaker	12	13	8
Much weaker	6	6	3
Not sure	1	1	1
Total Stronger	25	28	35
Total Weaker	18	19	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.

	<u>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
7, very strong	9	10	13
6.....	15	17	14
5.....	29	30	29
4.....	19	18	19
3.....	12	9	10
2.....	6	7	4
1, very weak.....	9	8	10
Not sure	1	1	1
Total 6-7	24	27	27
Total 1-3	26	24	24
Mean	4.4	4.5	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?

	<u>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
Much stronger	10	10	11
Somewhat stronger	25	27	30
About the same	53	52	52
Somewhat weaker.....	8	7	4
Much weaker	3	3	2
Not sure.....	1	1	1
Total Stronger.....	36	37	41
Total Weaker.....	11	10	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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
More comfortable	33	35	40
Less comfortable	48	45	44
No change (VOL)	18	19	15
Not sure.....	1	1	1

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

	<u>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
More comfortable	40	41	46
Less comfortable	42	41	38
No change (VOL)	17	18	15
Not sure.....	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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
More confident.....	41	42	48
Less confident	42	40	40
No change (VOL)	15	16	11
Not sure.....	2	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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
More confident.....	41	42	51
Less confident	43	42	38
No change (VOL)	14	14	10
Not sure.....	2	2	1

- 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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
Yes	36	33	39
No.....	64	67	61
Not sure.....	-	-	-

- 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>National</u>	<u>South East</u>	1 Year Ago National 9/7-9/04
Extremely likely	7	6	7
Very likely	12	13	9
Somewhat likely	29	26	28
Not very likely	32	30	33
Not at all likely	19	23	22
Not sure.....	1	2	1
Total Likely.....	19	19	15
Total Not Likely.....	51	53	56

NOTE: Q17 AND Q18 WERE ASKED ONLY SINCE JULY 2005. RESULTS REPORTED BELOW ARE FOR A THREE-MONTH ROLL-UP.

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?

	<u>National</u>	South <u>East</u>
Good time	37	39
Bad time.....	55	54
Not sure	8	7

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?

	<u>National</u>	South <u>East</u>
Yes.....	45	50
No	52	48
Not sure	3	2

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:

	<u>National</u>	South <u>East</u>
18-34	31	30
35-49	28	28
50-64	25	24
65 and over	16	17
Refused/not sure	-	1

D2. Are you employed:

	<u>National</u>	South <u>East</u>
TOTAL EMPLOYED	64	61
- Full time	52	51
- Part time	12	10
Not employed	16	17
Retired	20	22
Refused/not sure	-	-

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

	<u>National</u>	South <u>East</u>
Grade school or some high school	7	8
Completed high school	23	23%
Some community college or university, but did not finish	23	22
Completed technical school or a community college	12	11
Completed a university or Bachelor's degree .	21	20
Completed a post-graduate degree such as a Master's or Ph.D.	14	15
Refused/not sure	-	1

D4. Are you currently married:

	<u>National</u>	South <u>East</u>
Yes	56	58
No	44	42
Refused/not sure	-	-

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

	<u>National</u>	<u>South East</u>
1.....	19	18
2.....	34	36
3.....	19	21
4.....	16	14
5.....	8	7
6 or more.....	4	4
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?

	<u>National</u>	<u>South East</u>
ANY CHILDREN – NET.....	37	36
Under 6	19	19
6-12.....	17	17
13-17.....	15	13
NO CHILDREN	62	64
Refused/not sure.....	1	1

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

	<u>National</u>	<u>South East</u>
Yes.....	51	51
No	48	48
Refused/not sure.....	1	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>	
	<u>National</u>	<u>South East</u>
None.....	34	36
1 time	16	16
2 times.....	13	11
3 times.....	7	5
4 times.....	5	5
5 to 9 times.....	8	8
10 to 14 times.....	4	6
15 to 19 times.....	2	2
20 to 24 times.....	1	-
25 times or more	3	2
Refused/not sure.....	7	9
Active Investors (5 times or more).....	17	18

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

	<u>National</u>	<u>South East</u>
Yes.....	38	45
No	60	54
Refused/not sure.....	2	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".)

	<u>National</u>	<u>South East</u>
Protestant.....	48	59
Catholic.....	22	14
Mormon.....	2	1
Jewish.....	2	2
Muslim	1	-
Other.....	4	4
None	20	19
Refused/not sure.....	1	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.)

	<u>National</u>	<u>South East</u>
White	74	71
Black	10	17
Hispanic	10	7
Asian	3	3
American Indian	1	1
Other	1	1
Refused.....	1	-

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

	<u>National</u>	<u>South East</u>
Under \$15,000	12	13
\$15,000 to less than \$20,000.....	6	7
\$20,000 to less than \$25,000.....	7	6
\$25,000 to less than \$30,000.....	4	6
\$30,000 to less than \$40,000.....	10	9
\$40,000 to less than \$50,000.....	9	9
\$50,000 to less than \$75,000.....	16	17
\$75,000 to less than \$100,000.....	9	7
\$100,000 or more.....	13	12
Refused/not sure.....	14	14

REGION:

	<u>National</u>	South <u>East</u>
Northeast	19	-
Midwest.....	23	-
South	36	100
West.....	22	-

METROPOLITAN STATUS:

	<u>National</u>	South <u>East</u>
Urban	32	27
Suburban	49	54
Rural	19	19

GENDER:

	<u>National</u>	South <u>East</u>
Male	48	47
Female	52	53