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Washington, DC 20036
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Interview dates: November 7-9, 2005
Interviews 1,000 adults, 837 registered voters
Margin of error: ± 3.1 for all adults, ± 3.4 for registered voters

THE RBC CASH POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS
RELEASE DATE: NOVEMBER 10, 2005
PROJECT #81-5139-67

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.....	78
No	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?

	REGISTERED VOTERS
Strongly Republican	19
Moderately Republican	21
Definitely Independent/neither.....	8
Moderately Democrat.....	26
Strongly Democrat	25
Refused/not sure.....	1
Total Republican	40
Total Democrat	51

* 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, 50% Democrat. For the respondents asked later in the survey, the results were 39% Republican, 52% Democrat.

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					
		11/7- <u>9/05</u>	10/3- <u>5/05</u>	9/6- <u>8/05</u>	8/1- <u>3/05</u>	7/11- <u>13/05</u>	6/6- <u>8/05</u>
Right direction.....		32	28	32	37	36	35
Wrong track		64	66	65	59	59	59
Not sure		4	6	3	4	5	6
		5/2- <u>4/05</u>	4/4- <u>6/05</u>	3/7 - <u>9/05</u>	2/7 - <u>9/05</u>	1/3 - <u>5/05</u>	12/6 - <u>8/04</u>
		36	38	40	38	44	43
		59	56	55	58	51	52
		5	6	5	4	5	5
1 Year Ago							
		11/3 - <u>5/04</u>					
		46					
		51					
		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.

	<u>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
7, very strong economy	8	9	10	8	7	6
6	14	13	13	10	13	15
5	29	32	32	33	32	31
4	22	22	21	17	19	20
3	16	13	13	15	17	16
2	4	5	6	6	5	5
1, very weak economy	6	5	5	9	7	6
Not sure	1	1	-	2	-	1
Total 6-7	22	22	22	19	19	22
Total 1-3	26	24	24	29	29	27
Mean	4.4	4.4	4.5	4.3	4.3	4.4
	<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>	<u>12/6 - 8/04</u>
7, very strong economy	4	6	7	7	5	7
6	10	11	11	10	12	13
5	34	34	31	31	34	32
4	24	20	21	22	21	19
3	15	14	16	17	17	15
2	6	6	6	6	5	5
1, very weak economy	6	8	8	7	6	8
Not sure	1	1	-	-	-	1
Total 6-7	14	17	18	17	17	21
Total 1-3	26	28	30	30	28	28
Mean	4.2	4.3	4.2	4.2	4.3	4.3
	1 Year Ago 11/3 - 5/04					
7, very strong economy	9					
6	14					
5	29					
4	20					
3	12					
2	8					
1, very weak economy	7					
Not sure	1					
Total 6-7	23					
Total 1-3	27					
Mean	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?

	<u>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
Much stronger.....	7	6	5	5	4	6
Somewhat stronger	18	16	16	18	18	18
About the same	56	50	49	56	59	57
Somewhat weaker	13	19	21	15	11	14
Much weaker	5	8	9	5	7	5
Not sure	1	1	-	1	1	-
Total Stronger	25	22	20	23	22	24
Total Weaker	19	28	30	20	18	19
	<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>	<u>12/6 - 8/04</u>
Much stronger.....	7	7	5	6	6	7
Somewhat stronger	18	21	23	21	24	24
About the same	57	54	53	57	58	54
Somewhat weaker	12	11	12	10	9	9
Much weaker	5	7	6	5	2	5
Not sure	1	-	1	1	1	1
Total Stronger	25	28	29	27	30	31
Total Weaker	17	17	18	15	11	14
	1 Year Ago					
	<u>11/3 - 5/04</u>					
Much stronger.....	10					
Somewhat stronger	24					
About the same	49					
Somewhat weaker	11					
Much weaker	6					
Not sure	-					
Total Stronger	33					
Total Weaker	17					

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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
7, very strong	8	9	11	8	10	8
6	17	14	17	13	14	17
5	29	29	25	30	30	28
4	18	21	20	20	19	20
3	12	12	11	10	13	11
2	6	5	6	6	5	7
1, very weak	9	9	9	12	8	7
Not sure	1	1	1	1	1	2
Total 6-7	25	23	28	21	24	26
Total 1-3	27	26	27	28	26	25
<i>Mean</i>	<i>4.4</i>	<i>4.3</i>	<i>4.4</i>	<i>4.2</i>	<i>4.4</i>	<i>4.4</i>
	<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>	<u>12/6 - 8/04</u>
7, very strong	7	9	10	11	9	12
6	15	16	13	13	16	16
5	28	28	32	30	28	29
4	19	20	19	18	20	18
3	14	9	10	11	13	9
2	6	6	5	7	6	5
1, very weak	10	10	10	9	6	10
Not sure	1	2	1	1	2	1
Total 6-7	22	24	23	24	25	28
Total 1-3	30	25	25	27	25	24
<i>Mean</i>	<i>4.2</i>	<i>4.3</i>	<i>4.4</i>	<i>4.4</i>	<i>4.5</i>	<i>4.5</i>
	1 Year Ago 11/3 - 5/04					
7, very strong	13					
6	14					
5	28					
4	17					
3	11					
2	4					
1, very weak	12					
Not sure	1					
Total 6-7	27					
Total 1-3	27					
<i>Mean</i>	<i>4.4</i>					

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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
Much stronger.....	13	11	11	9	11	12
Somewhat stronger	25	25	22	27	25	25
About the same	48	49	50	54	52	53
Somewhat weaker	8	10	11	6	9	7
Much weaker	4	4	5	3	2	2
Not sure	2	1	1	1	1	1
Total Stronger	38	36	34	36	36	37
Total Weaker	13	14	15	9	11	9
	<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>	<u>12/6 - 8/04</u>
Much stronger.....	12	11	10	10	11	14
Somewhat stronger	24	25	27	27	26	24
About the same	53	52	52	54	53	52
Somewhat weaker	7	7	8	7	7	7
Much weaker	3	4	2	2	2	2
Not sure	1	1	1	-	1	1
Total Stronger	36	36	36	37	37	38
Total Weaker	10	11	10	10	9	9
	1 Year Ago 11/3 - 5/04					
Much stronger.....	11					
Somewhat stronger	26					
About the same	51					
Somewhat weaker	8					
Much weaker	3					
Not sure	1					
Total Stronger	37					
Total Weaker	11					

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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
More comfortable.....	30	30	30	33	29	33
Less comfortable	50	51	54	47	51	46
No change (VOL).....	18	18	15	18	18	20
Not sure	2	1	1	2	2	1
	<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>	<u>12/6 - 8/04</u>
More comfortable.....	33	35	35	36	36	37
Less comfortable	49	45	46	48	44	44
No change (VOL).....	17	19	18	15	19	18
Not sure	1	1	1	1	1	1
	1 Year Ago					
	<u>11/3 - 5/04</u>					
More comfortable.....	32					
Less comfortable	47					
No change (VOL).....	20					
Not sure	1					

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

	<u>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
More comfortable.....	37	35	38	42	38	39
Less comfortable	43	47	48	40	43	40
No change (VOL).....	18	17	14	17	18	20
Not sure	2	1	-	1	1	1
	<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>	<u>12/6 - 8/04</u>
More comfortable.....	39	42	42	42	42	43
Less comfortable	42	39	39	44	37	39
No change (VOL).....	18	18	18	13	20	18
Not sure	1	1	1	1	1	-
	1 Year Ago					
	<u>11/3 - 5/04</u>					
More comfortable.....	38					
Less comfortable	42					
No change (VOL).....	20					
Not sure	-					

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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
More confident.....	36	39	39	42	41	43
Less confident	44	41	45	40	44	39
No change (VOL).....	18	19	15	16	14	17
Not sure	2	1	1	2	1	1
	<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>	<u>12/6 - 8/04</u>
More confident.....	42	38	41	42	41	43
Less confident	43	42	40	47	42	42
No change (VOL).....	13	18	17	10	15	14
Not sure	2	2	2	1	2	1
	1 Year Ago					
	<u>11/3 - 5/04</u>					
More confident.....	43					
Less confident	43					
No change (VOL).....	13					
Not sure	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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
More confident.....	37	38	39	41	39	40
Less confident	45	44	48	42	45	41
No change (VOL).....	15	16	11	15	13	17
Not sure	3	2	2	2	3	2
	<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>	<u>12/6 - 8/04</u>
More confident.....	43	38	44	43	39	45
Less confident	41	45	40	47	43	42
No change (VOL).....	14	15	14	9	15	11
Not sure	2	2	2	1	3	2
	1 Year Ago					
	<u>11/3 - 5/04</u>					
More confident.....	44					
Less confident	41					
No change (VOL).....	13					
Not sure	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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
Yes	32	32	36	38	38	32
No.....	67	67	64	61	62	68
Not sure	1	1	-	1	-	-
	<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>	<u>12/6 - 8/04</u>
Yes	32	35	34	39	41	38
No.....	68	65	66	61	59	61
Not sure	-	-	-	-	-	1
	1 Year Ago					
	<u>11/3 - 5/04</u>					
Yes	40					
No.....	60					
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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>	<u>6/6- 8/05</u>
Extremely likely.....	7	7	7	8	6	7
Very likely	11	10	12	11	12	12
Somewhat likely.....	24	29	29	29	31	29
Not very likely	35	31	32	34	31	30
Not at all likely	22	21	18	17	18	21
Not sure	1	2	2	1	2	1
Total Likely.....	18	17	19	18	18	19
Total Not Likely	56	52	51	52	49	51
	<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>	<u>12/6 - 8/04</u>
Extremely likely.....	6	7	9	6	6	7
Very likely	13	12	10	13	12	13
Somewhat likely.....	26	26	26	29	31	29
Not very likely	33	31	34	32	32	32
Not at all likely	21	22	20	19	18	18
Not sure	1	2	1	1	1	1
Total Likely.....	19	19	19	19	18	20
Total Not Likely	53	53	54	51	50	50
	1 Year Ago 11/3 - 5/04					
Extremely likely.....	8					
Very likely	11					
Somewhat likely.....	27					
Not very likely	31					
Not at all likely	22					
Not sure	1					
Total Likely.....	19					
Total Not Likely	53					

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>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>
Good time	41	34	33	43	36
Bad time.....	49	58	61	49	55
Not sure	10	8	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?

	<u>11/7- 9/05</u>	<u>10/3- 5/05</u>	<u>9/6- 8/05</u>	<u>8/1- 3/05</u>	<u>7/11- 13/05</u>
Yes.....	42	40	39	49	48
No	54	57	58	48	49
Not sure	4	3	3	3	3

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	25
65 and over	16
Refused/not sure	1

D2. Are you employed:

TOTAL EMPLOYED	60
- Full time.....	48
- Part time.....	13
Not employed	18
Retired.....	21
Refused/not sure	-

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

Grade school or some high school	5
Completed high school	25
Some community college or university, but did not finish	20
Completed technical school or a community college	13
Completed a university or Bachelor's degree	19
Completed a post-graduate degree such as a Master's or Ph.D.	16
Refused/not sure	2

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	32
3	21
4	18
5	7
6 or more	3
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	20
13-17	14
NO CHILDREN	61
Refused/not sure	-

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.....	39
1 time.....	15
2 times.....	10
3 times.....	4
4 times.....	5
5 to 9 times.....	9
10 to 14 times.....	4
15 to 19 times.....	1
20 to 24 times.....	1
25 times or more	5
Refused/not sure	7
Active Investors (5 times or more).....	19

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

Yes	39
No.....	58
Refused/not sure	3

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	44
Catholic	22
Mormon	2
Jewish	2
Muslim	1
Other non-Christian religion.....	5
No religion	23
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.....	11
Hispanic.....	13
Asian.....	4
American Indian.....	-
Other.....	-
Refused	1

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

Under \$15,000.....	12
\$15,000 to less than \$20,000	6
\$20,000 to less than \$25,000	5
\$25,000 to less than \$30,000	6
\$30,000 to less than \$40,000	9
\$40,000 to less than \$50,000	8
\$50,000 to less than \$75,000	15
\$75,000 to less than \$100,000	9
\$100,000 or more	13
Refused/not sure	17

REGION:

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

METROPOLITAN STATUS:

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

GENDER:

Male	48
Female	52