Ipsos Public Affairs

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Interview dates: December 5-7, 2005
Interviews 1,002 adults, 841 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 ADULTS
Yes	78
No	22
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	18
Moderately Republican	26
Definitely Independent/neither	8
Moderately Democrat	27
Strongly Democrat	20
Refused/not sure	1
Total Republican	**44**
Total Democrat	**47**

* 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, 49% Democrat. For the respondents asked later in the survey, the results were 46% Republican, 46% 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					
	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
Right direction	*33*	32	28	32	37	36
Wrong track	*64*	64	66	65	59	59
Not sure	*3*	4	6	3	4	5
	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
Right direction	35	36	38	40	38	44
Wrong track	59	59	56	55	58	51
Not sure	6	5	6	5	4	5
	1 Year Ago 12/6 - 8/04					
Right direction	43					
Wrong track	52					
Not sure	5					

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.

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
7, very strong economy	*9*	8	9	10	8	7
6	*12*	14	13	13	10	13
5	*32*	29	32	32	33	32
4	*17*	22	22	21	17	19
3	*14*	16	13	13	15	17
2	*6*	4	5	6	6	5
1, very weak economy	*9*	6	5	5	9	7
Not sure	*1*	1	1	-	2	-
Total 6-7	***21***	**22**	**22**	**22**	**19**	**19**
Total 1-3	***29***	**26**	**24**	**24**	**29**	**29**
Mean	*4.3*	4.4	4.4	4.5	4.3	4.3

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
7, very strong economy	6	4	6	7	7	5
6	15	10	11	11	10	12
5	31	34	34	31	31	34
4	20	24	20	21	22	21
3	16	15	14	16	17	17
2	5	6	6	6	6	5
1, very weak economy	6	6	8	8	7	6
Not sure	1	1	1	-	-	-
Total 6-7	**22**	**14**	**17**	**18**	**17**	**17**
Total 1-3	**27**	**26**	**28**	**30**	**30**	**28**
Mean	4.4	4.2	4.3	4.2	4.2	4.3

	1 Year Ago 12/6 - 8/04
7, very strong economy	7
6	13
5	32
4	19
3	15
2	5
1, very weak economy	8
Not sure	1
Total 6-7	**21**
Total 1-3	**28**
Mean	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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
Much stronger	*7*	7	6	5	5	4
Somewhat stronger	*19*	18	16	16	18	18
About the same	*58*	56	50	49	56	59
Somewhat weaker	*10*	13	19	21	15	11
Much weaker	*5*	5	8	9	5	7
Not sure	*1*	1	1	-	1	1
Total Stronger	***26***	**25**	**22**	**20**	**23**	**22**
Total Weaker	***16***	**19**	**28**	**30**	**20**	**18**

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
Much stronger	6	7	7	5	6	6
Somewhat stronger	18	18	21	23	21	24
About the same	57	57	54	53	57	58
Somewhat weaker	14	12	11	12	10	9
Much weaker	5	5	7	6	5	2
Not sure	-	1	-	1	1	1
Total Stronger	**24**	**25**	**28**	**29**	**27**	**30**
Total Weaker	**19**	**17**	**17**	**18**	**15**	**11**

	1 Year Ago 12/6 - 8/04
Much stronger	7
Somewhat stronger	24
About the same	54
Somewhat weaker	9
Much weaker	5
Not sure	1
Total Stronger	**31**
Total Weaker	**14**

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.

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
7, very strong	*10*	8	9	11	8	10
6	*15*	17	14	17	13	14
5	*30*	29	29	25	30	30
4	*18*	18	21	20	20	19
3	*10*	12	12	11	10	13
2	*4*	6	5	6	6	5
1, very weak	*11*	9	9	9	12	8
Not sure	*2*	1	1	1	1	1
Total 6-7	***25***	**25**	**23**	**28**	**21**	**24**
Total 1-3	***25***	**27**	**26**	**27**	**28**	**26**
Mean	*4.4*	4.4	4.3	4.4	4.2	4.4

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
7, very strong	8	7	9	10	11	9
6	17	15	16	13	13	16
5	28	28	28	32	30	28
4	20	19	20	19	18	20
3	11	14	9	10	11	13
2	7	6	6	5	7	6
1, very weak	7	10	10	10	9	6
Not sure	2	1	2	1	1	2
Total 6-7	**26**	**22**	**24**	**23**	**24**	**25**
Total 1-3	**25**	**30**	**25**	**25**	**27**	**25**
Mean	4.4	4.2	4.3	4.4	4.4	4.5

	1 Year Ago 12/6 - 8/04
7, very strong	12
6	16
5	29
4	18
3	9
2	5
1, very weak	10
Not sure	1
Total 6-7	**28**
Total 1-3	**24**
Mean	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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
Much stronger	*13*	13	11	11	9	11
Somewhat stronger	*27*	25	25	22	27	25
About the same	*50*	48	49	50	54	52
Somewhat weaker	*6*	8	10	11	6	9
Much weaker	*3*	4	4	5	3	2
Not sure	*1*	2	1	1	1	1
Total Stronger	***39***	**38**	**36**	**34**	**36**	**36**
Total Weaker	***10***	**13**	**14**	**15**	**9**	**11**

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
Much stronger	12	12	11	10	10	11
Somewhat stronger	25	24	25	27	27	26
About the same	53	53	52	52	54	53
Somewhat weaker	7	7	7	8	7	7
Much weaker	2	3	4	2	2	2
Not sure	1	1	1	1	-	1
Total Stronger	**37**	**36**	**36**	**36**	**37**	**37**
Total Weaker	**9**	**10**	**11**	**10**	**10**	**9**

	1 Year Ago 12/6 - 8/04
Much stronger	14
Somewhat stronger	24
About the same	52
Somewhat weaker	7
Much weaker	2
Not sure	1
Total Stronger	**38**
Total Weaker	**9**

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?

	12/5-7/05	11/7-9/05	*10/3-5/05*	9/6-8/05	8/1-3/05	7/11-13/05
More comfortable	*31*	30	*30*	30	33	29
Less comfortable	*49*	50	*51*	54	47	51
No change (VOL)	*18*	18	*18*	15	18	18
Not sure	*2*	2	*1*	1	2	2
	6/6-8/05	**5/2-4/05**	**4/4-6/05**	**3/7 - 9/05**	**2/7 - 9/05**	**1/3 - 5/05**
More comfortable	33	33	35	35	36	36
Less comfortable	46	49	45	46	48	44
No change (VOL)	20	17	19	18	15	19
Not sure	1	1	1	1	1	1
	1 Year Ago 12/6 - 8/04					
More comfortable	37					
Less comfortable	44					
No change (VOL)	18					
Not sure	1					

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

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
More comfortable	*40*	37	35	38	42	38
Less comfortable	*42*	43	47	48	40	43
No change (VOL)	*17*	18	17	14	17	18
Not sure	*1*	2	1	-	1	1
	6/6-8/05	**5/2-4/05**	**4/4-6/05**	**3/7 - 9/05**	**2/7 - 9/05**	**1/3 - 5/05**
More comfortable	39	39	42	42	42	42
Less comfortable	40	42	39	39	44	37
No change (VOL)	20	18	18	18	13	20
Not sure	1	1	1	1	1	1
	1 Year Ago 12/6 - 8/04					
More comfortable	43					
Less comfortable	39					
No change (VOL)	18					
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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
More confident	*39*	36	39	39	42	41
Less confident	*45*	44	41	45	40	44
No change (VOL)	*14*	18	19	15	16	14
Not sure	*2*	2	1	1	2	1

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
More confident	43	42	38	41	42	41
Less confident	39	43	42	40	47	42
No change (VOL)	17	13	18	17	10	15
Not sure	1	2	2	2	1	2

	1 Year Ago 12/6 - 8/04
More confident	43
Less confident	42
No change (VOL)	14
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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
More confident	*40*	37	38	39	41	39
Less confident	*41*	45	44	48	42	45
No change (VOL)	*17*	15	16	11	15	13
Not sure	*2*	3	2	2	2	3

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
More confident	40	43	38	44	43	39
Less confident	41	41	45	40	47	43
No change (VOL)	17	14	15	14	9	15
Not sure	2	2	2	2	1	3

	1 Year Ago 12/6 - 8/04
More confident	45
Less confident	42
No change (VOL)	11
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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
Yes	*31*	32	32	36	38	38
No	*69*	67	67	64	61	62
Not sure	-	1	1	-	1	-
	6/6-8/05	**5/2-4/05**	**4/4-6/05**	**3/7 - 9/05**	**2/7 - 9/05**	**1/3 - 5/05**
Yes	32	32	35	34	39	41
No	68	68	65	66	61	59
Not sure	-	-	-	-	-	-
	1 Year Ago 12/6 - 8/04					
Yes	38					
No	61					
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?

	12/5-7/05	11/7-9/05	10/3-5/05	9/6-8/05	8/1-3/05	7/11-13/05
Extremely likely	*8*	7	7	7	8	6
Very likely	*13*	11	10	12	11	12
Somewhat likely	*26*	24	29	29	29	31
Not very likely	*31*	35	31	32	34	31
Not at all likely	*21*	22	21	18	17	18
Not sure	*1*	1	2	2	1	2
Total Likely	***20***	**18**	**17**	**19**	**18**	**18**
Total Not Likely	***52***	**56**	**52**	**51**	**52**	**49**

	6/6-8/05	5/2-4/05	4/4-6/05	3/7 - 9/05	2/7 - 9/05	1/3 - 5/05
Extremely likely	7	6	7	9	6	6
Very likely	12	13	12	10	13	12
Somewhat likely	29	26	26	26	29	31
Not very likely	30	33	31	34	32	32
Not at all likely	21	21	22	20	19	18
Not sure	1	1	2	1	1	1
Total Likely	**19**	**19**	**19**	**19**	**19**	**18**
Total Not Likely	**51**	**53**	**53**	**54**	**51**	**50**

	1 Year Ago 12/6 - 8/04
Extremely likely	7
Very likely	13
Somewhat likely	29
Not very likely	32
Not at all likely	18
Not sure	1
Total Likely	**20**
Total Not Likely	**50**

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	24
65 and over	16
Refused/not sure	1

D2. Are you employed:

TOTAL EMPLOYED	**61**
- Full time	49
- Part time	13
Not employed	17
Retired	21
Refused/not sure	-

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

Grade school or some high school	7
Completed high school	25
Some community college or university, but did not finish	22
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	-

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	19
2	35
3	18
4	15
5	8
6 or more	4

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	21
6-12	16
13-17	13
NO CHILDREN	**62**
Refused/not sure	**1**

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

Yes	52
No	46
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?

	INVESTORS
None	32
1 time	18
2 times	12
3 times	9
4 times	6
5 to 9 times	8
10 to 14 times	5
15 to 19 times	1
20 to 24 times	1
25 times or more	2
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	40
No	57
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	48
Catholic	22
Mormon	1
Jewish	2
Muslim	1
Other non-Christian religion	3
No religion	21
Refused/not sure	2

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	4
American Indian	-
Other	1
Refused	-

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	6
$20,000 to less than $25,000	6
$25,000 to less than $30,000	5
$30,000 to less than $40,000	10
$40,000 to less than $50,000	8
$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	20
Midwest	23
South	35
West	22

METROPOLITAN STATUS:

Urban	29
Suburban	51
Rural	20

GENDER:

Male	48
Female	52