

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

Interview dates: January 3-5, 2006 Interviews 1,001 adults, 856 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
	A DULTS
Yes	81
No	18
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	13
Moderately Republican	27
Definitely Independent/neither	8
Moderately Democrat	32
Strongly Democrat	
Refused/not sure	-
Total Republican Total Democrat	40 52

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							
	1/3-	12/5-	11/7-	10/3-	9/6-	8/1-	7/11-	
	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u>	8/05	<u>3/05</u>	<u>13/05</u>	
Right direction	32	33	32	28	32	37	36	
Wrong track	65	64	64	66	65	59	59	
Not sure	3	3	4	6	3	4	5	
							1 Year Ago	
	6/6-	5/2-	4/4-	3/7 -	2/7 -		1/3 -	
	8/05	4/05	6/05	9/05	9/05		<u>5/05</u>	
Right direction	35	36	38	40	38		44	
Wrong track	59	59	56	55	58		51	
Not sure	6	5	6	5	4		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.

7, very strong economy 6	1/3- <u>5/06</u> 6 14 32 21 15 4 7	12/5- 7/05 9 12 32 17 14 6 9	11/7- <u>9/05</u> 8 14 29 22 16 4 6	10/3- <u>5/05</u> 9 13 32 22 13 5 5	9/6- 8/05 10 13 32 21 13 6 5	8/1- 3/05 8 10 33 17 15 6 9
Total 6-7 Total 1-3	21 25	21 29	22 26	22 24	22 24	19 29
Mean	4.4	4.3	4.4	4.4	4.5	4.3
7, very strong economy 6	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	3/7 - 9/05 7 11 31 21 16 6 8	2/7 - 9/05 7 10 31 22 17 6 7
Total 6-7 Total 1-3	19 29	22 27	14 26	17 28	18 30	17 30
Mean	4.3	4.4	4.2	4.3	4.2	4.2
	1 Year Ago 1/3 - 5/05					
7, very strong economy	5 12					
5	34					
4 3	21 17					
2	5					
1, very weak economy	6					
Not sure						

Total 6-7

Total 1-3

Mean

17

28

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?

Much stronger Somewhat stronger About the same Somewhat weaker Much weaker Not sure Total Stronger Total Weaker	1/3- <u>5/06</u> 5 19 57 13 5 1	12/5- 7/05 7 19 58 10 5 1	11/7- <u>9/05</u> 7 18 56 13 5 1	10/3- <u>5/05</u> 6 16 50 19 8 1	9/6- 8/05 5 16 49 21 9 -	8/1- 3/05 5 18 56 15 5 1
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
	13/05	8/05	4/05	6/05	9/05	<u>9/05</u>
Much stronger	4	6	7	7	5	6
Somewhat stronger	18	18	18	21	23	21
About the same	59	57	57	54	53	57
Somewhat weaker	11	14	12	11	12	10
Much weaker	7	5	5	7	6	5
Not sure	1		1		1	11
Total Stronger	22	24	25	28	29	27
Total Weaker	18	19	17	17	18	15
	1 Year Ago					
	1/3 -					
	5/05					
Much stronger	6					
Somewhat stronger	24	_				
About the same	58					
Somewhat weaker	9					
Much weaker Not sure	2 1					
Total Stronger Total Weaker	30 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.

	1/3- <u>5/06</u>	12/5- 7/05	11/7- 9/05	10/3- 5/05	9/6- 8/05	8/1- 3/05
7, very strong	<u>3/00</u> 8	10	8	9	<u>0/03</u> 11	<u>3/03</u> 8
6	18	15	17	14	17	13
5	30	30	29	29	25	30
4	16	18	18	21	20	20
3	13	10	12	12	11	10
2	5	4	6	5	6	6
1, very weak	9	11	9	9	9	12
Not sure	1	2	1	1	1	1
Total 6-7	26	25	25	23	28	21
Total 1-3	27	25	27	26	27	28
Mean	4.4	4.4	4.4	4.3	4.4	4.2
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
	<u>13/05</u>	<u>8/05</u>	<u>4/05</u>	<u>6/05</u>	9/05	<u>9/05</u>
7, very strong	10	8	7	9	10	11
6	14	17	15	16	13	13
5	30	28	28	28	32	30
4	19	20	19	20	19	18
3	13	11	14	9	10	11
2	5	7	6	6	5	7
1, very weak	8	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
						L
	1 Year					
	Ago					
	1/3 -					
7	<u>5/05</u>	_				
7 very etrona	۵					

	1 Year
	Ago
	1/3 -
	<u>5/05</u>
7, very strong	9
6	16
5	28
4	20
3	13
2	6
1, very weak	6
Not sure	2
Total 6-7	25
Total 1-3	25
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?

Somewhat stronger About the same Somewhat weaker Much weaker Not sure Total Stronger Total Weaker	13 25 51 8 2 1 38 11	13 27 50 6 3 1 39 10	13 25 48 8 4 2 38 13	11 25 49 10 4 1	11 22 50 11 5 1 34 15	9 27 54 6 3 1
	7/44	0/0	F 10	4/4	0.7	0/7
Much stronger Somewhat stronger About the same Somewhat weaker Much weaker Not sure Total Stronger	7/11- 13/05 11 25 52 9 2 1	6/6- 8/05 12 25 53 7 2 1	5/2- 4/05 12 24 53 7 3 1	4/4- 6/05 11 25 52 7 4 1	3/7 - 9/05 10 27 52 8 2 1	2/7 - <u>9/05</u> 10 27 54 7 2 - 37
Total Weaker	11	9	10	11	10	10
Much stronger	1 Year Ago 1/3 - 5/05 11 26 53 7 2 1					

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	1/3- <u>5/06</u> 35 46 18 1	12/5- <u>7/05</u> 31 49 18 2	11/7- <u>9/05</u> 30 50 18 2	10/3- <u>5/05</u> 30 51 18 1	9/6- <u>8/05</u> 30 54 15	8/1- <u>3/05</u> 33 47 18 2
More comfortable Less comfortable No change (VOL) Not sure	7/11- <u>13/05</u> 29 51 18 2	6/6- <u>8/05</u> 33 46 20	5/2- 4/05 33 49 17	4/4- <u>6/05</u> 35 45 19	3/7 - <u>9/05</u> 35 46 18 1	2/7 - <u>9/05</u> 36 48 15
More comfortable	1 Year Ago 1/3 - <u>5/05</u> 36 44 19					

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

	1/3-	12/5-	11/7-	10/3-	9/6-	8/1-
	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u>	<u>8/05</u>	3/05
More comfortable	41	40	37	35	38	42
Less comfortable	41	42	43	47	48	40
No change (VOL)	18	17	18	17	14	17
Not sure	-	1	2	1	-	1
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
	13/05	8/05	4/05	6/05	9/05	9/05
More comfortable	38	39	39	42	42	42
Less comfortable	43	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 1/3 -
	<u>5/05</u>
More comfortable	42
Less comfortable	37
No change (VOL)	20
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?

	1/3-	12/5-	11/7-	10/3-	9/6-	8/1-
	<u>5/06</u> 37	7/05	9/05	<u>5/05</u>	<u>8/05</u> 39	3/05
More confident	37	39	36	39	39	42
Less confident	44	45	44	41	45	40
No change (VOL)	17	14	18	19	15	16
Not sure	2	2	2	1	1	2
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
	13/05	8/05	4/05	6/05	9/05	9/05
More confident	41	43	42	38	41	42
Less confident	44	39	43	42	40	47
No change (VOL)	14	17	13	18	17	10
Not sure	1	1	2	2	2	1

	1 Year
	Ago
	1/3 -
	<u>5/05</u>
More confident	41
Less confident	42
No change (VOL)	15
Not sure	2

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?

	1/3-	12/5-	11/7-	10/3-	9/6-	8/1-
	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u>	<u>8/05</u>	3/05
More confident	41	40	37	38	39	41
Less confident	42	41	45	44	48	42
No change (VOL)	15	17	15	16	11	15
Not sure	2	2	3	2	2	2
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
	13/05	<u>8/05</u>	<u>4/05</u>	6/05	9/05	9/05
More confident	39	40	43	38	44	43
Less confident	45	41	41	45	40	47
No change (VOL)	13	17	14	15	14	9
Not sure	3	2	2	2	2	1

	1 Year Ago 1/3 -
	5/05
More confident	39
Less confident	43
No change (VOL)	15
Not sure	3

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	1/3- <u>5/06</u> 40 60	12/5- <u>7/05</u> 31 69 -	11/7- <u>9/05</u> 32 67 1	10/3- 5/05 32 67 1	9/6- <u>8/05</u> 36 64 -	8/1- <u>3/05</u> 38 61 1
Yes No Not sure	7/11- 13/05 38 62 -	6/6- <u>8/05</u> 32 68 -	5/2- <u>4/05</u> 32 68 -	4/4- 6/05 35 65 -	3/7 - <u>9/05</u> 34 66 -	2/7 - <u>9/05</u> 39 61 -
Yes No Not sure	1 Year Ago 1/3 - <u>5/05</u> 41 59					

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 Total Likely Total Not Likely	1/3- <u>5/06</u> 8 11 32 32 15 2 19 47	12/5- 7/05 8 13 26 31 21 1 20 52	11/7- <u>9/05</u> 7 11 24 35 22 1 18 56	10/3- 5/05 7 10 29 31 21 2 17 52	9/6- 8/05 7 12 29 32 18 2 19 51	8/1- 3/05 8 11 29 34 17 1
	7/11-	6/6-	5/2-	4/4-	3/7 -	2/7 -
Extramaly likely	<u>13/05</u> 6	<u>8/05</u> 7	<u>4/05</u> 6	<u>6/05</u> 7	<u>9/05</u> 9	<u>9/05</u> 6
Extremely likelyVery likely	12	12	13	12	10	13
Somewhat likely	31	29	26	26	26	29
Not very likely	31	30	33	31	34	32
Not at all likely	18	21	21	22	20	19
Not sure	2	1	1	2	1	1
Total Likely	18	19	19	19	19	19
Total Not Likely	49	51	53	53	54	51
Extremely likely	1 Year Ago 1/3 - 5/05 6 12 31 32 18 1					
Total Likely Total Not Likely	18 50					-

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?

	1/3-	12/5-	11/7-	10/3-	9/6-	8/1-	7/11-
	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u>	<u>8/05</u>	<u>3/05</u>	<u>13/05</u>
Good time	41	43	41	34	33	43	36
Bad time	49	46	49	58	61	49	55
Not sure	10	11	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?

	1/3-	12/5-	11/7-	10/3-	9/6-		7/11-
	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u>	8/05	8/1- <u>3/05</u>	13/05
Yes	39	38	42	40	39	49	48
No	58	59	54	57	58	48	49
Not sure	3	3	4	3	3	3	3

DEMOGRAPHICS

NOTE:	Results for demographic	questions represent all adults unless otl	herwise indicated.
D1a.	In what year were you bor	n?	
D1b.	Have you already had a bi	irthday this year?	
(IF RES	SPONDENT REFUSES Q.D	1a OR Q.D1b, Q.D1c ASKED. RESULTS	SHOWN IN SUMMARY BELOW.)
D1c.	Are you:		
		18-34 3 35-49 2 50-64 2 65 and over 1 Refused/not sure 2	7 5 6
D2.	Are you employed:		
		TOTAL EMPLOYED 6 - Full time 5 - Part time 1 Not employed 1 Retired 1 Refused/not sure 1	2 4 5
D3.	What is the last year of sci	hool you completed?	
	Con Son did Con colle Con Con as a	de school or some high school	2422132213
D4.	Are you currently married?	?	

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

Yes.....

No.....

Refused/not sure

56

44

1	20
2	32
3	19
4	18
5	7
6 or more	3
Refused/not sure	1

(Q.D6a-c	ASKED	ONLY OF	THOSE WHO	SAY MORE	THAN ONE P	ERSON IN HOU	SEHOLD IN Q.D5.)
D 0				4.1		1 1 10	

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	36
Under 6	19
6-12	18
13-17	12
NO CHILDREN	
Refused/not sure	2

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	28
1 time	14
2 times	15
3 times	7
4 times	6
5 to 9 times	11
10 to 14 times	5
15 to 19 times	1
20 to 24 times	1
25 times or more	3
Refused/not sure	9

Active Investors (5 times or more)...... 21

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	49
Catholic	22
Mormon	1
Jewish	
Muslim	1
Other non-Christian religion	4
No religion	19
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	11
Hispanic	12
Asian	
American Indian	-
Other	1
Refused	

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

Under \$15,000	15
\$15,000 to less than \$20,000	3
\$20,000 to less than \$25,000	6
\$25,000 to less than \$30,000	6
\$30,000 to less than \$40,000	8
\$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	16

REGION:

Northeast	20
Midwest	23
South	35
West	22

METROPOLITAN STATUS:

Urban	31
Suburban	52
Rural	17

GENDER:

Male	48
Female	52