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Interview dates: March 6-8, 2006 Interviews 1,000 adults, 828 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: MARCH 9, 2006 PROJECT #81-5139-81

NOTE: all results shown are percentages unless otherwise labeled.

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							
	3/6-	2/6-	1/3-	12/5-	11/7-	10/3-	9/6-	
	<u>8/06</u>	<u>8/06</u>	5/06	<u>7/05</u>	9/05	5/05	<u>8/05</u>	
Right direction	30	35	32	33	32	28	32	
Wrong track	67	61	65	64	64	66	65	
Not sure	3	4	3	3	4	6	3	
							1 Year	
	0.44	=//	0.40	E (0	4/4		Ago	
	8/1-	7/11-	6/6-	5/2-	4/4-		3/7 -	
	<u>3/05</u>	<u>13/05</u>	<u>8/05</u>	<u>4/05</u>	<u>6/05</u>		<u>9/05</u>	
Right direction	37	36	35	36	38		40	
Wrong track	59	59	59	59	56		55	
Not sure	4	5	6	5	6		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	3/6- 8/06 7 13 33 19 14 5 8 1 20 27	2/6- 8/06 8 18 29 20 13 4 7 1 26 24	1/3- 5/06 6 14 32 21 15 4 7 1 21 25	12/5- 7/05 9 12 32 17 14 6 9 1 21 29	11/7- <u>9/05</u> 8 14 29 22 16 4 6 1 22 26	10/3- 5/05 9 13 32 22 13 5 5 1 22 24 4.4
Wearr	7.0	4.5	4.4	4.0	7.7	4.4
7, very strong economy 6	9/6- 8/05 10 13 32 21 13 6 5	8/1- 3/05 8 10 33 17 15 6 9	7/11- 13/05 7 13 32 19 17 5 7	6/6- <u>8/05</u> 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	22	19	19	22	14	17
Total 1-3	24	29	29	27	26	28
Mean	4.5	4.3	4.3	4.4	4.2	4.3

	1 Year Ago 3/7 -
	9/05
7, very strong economy	7
6	11
5	31
4	21
3	16
2	6
1, very weak economy	8
Not sure	
Total 6-7	18
Total 1-3	30
Mean	4.2

Total Weaker.....

18

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	3/6- <u>8/06</u> 6 17 58 13 5 1	2/6- 8/06 7 18 61 10 3 1	1/3- <u>5/06</u> 5 19 57 13 5 1	12/5- <u>7/05</u> 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
Total Weaker	18	14	19	16	19	28
Much stronger	9/6- 8/05 5 16 49 21 9	8/1- 3/05 5 18 56 15 5	7/11- 13/05 4 18 59 11 7	6/6- 8/05 6 18 57 14 5	5/2- 4/05 7 18 57 12 5	4/4- 6/05 7 21 54 11 7
Total Stronger	20 30	23 20	22 18	24 19	25 17	28 17
Total Weaker	30	20	10	19	17	17
Much stronger	1 Year Ago 3/7 - 9/05 5 23 53 12 6					
Total Stronger	29					

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	3/6- <u>8/06</u> 10 16 31 17 10 5 9 2	2/6- 8/06 11 17 29 19 8 5 9	1/3- 5/06 8 18 30 16 13 5 9 1	12/5- <u>7/05</u> 10 15 30 18 10 4 11 2	11/7- <u>9/05</u> 8 17 29 18 12 6 9 1	10/3- 5/05 9 14 29 21 12 5 9 1
Total 6-7 Total 1-3	26 23	28 22	26 27	25 25	25 27	23 26
Mean	4.5	4.5	4.4	4.4	4.4	4.3
	9/6- <u>8/05</u>	8/1- <u>3/05</u>	7/11- 13/05	6/6- <u>8/05</u>	5/2- <u>4/05</u>	4/4- <u>6/05</u>
7, very strong 6	11 17	8 13	10 14	8 17	7 15	9 16
5	25	30	30	28	28	28
4	20	20	19	20	19	20
3	11	10	13	11	14	9
2	6	6	5	7	6	6
1, very weak	9	12	8	7	10	10
Not sure	11	1	11	2	11	2
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

	1 Year
	Ago
	3/7 -
	9/05
7, very strong	10
6	13
5	32
4	19
3	10
2	5
1, very weak	10
Not sure	1
Total 6-7	23
Total 1-3	25
Mean	4.4

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? 11.

Much stronger	3/6- 8/06 15 23 51 8 2 1 38 10	2/6- 8/06 12 24 52 8 3 1	1/3- <u>5/06</u> 13 25 51 8 2 1 38 11	12/5- <u>7/05</u> 13 27 50 6 3 1 39	11/7- <u>9/05</u> 13 25 48 8 4 2 38 13	10/3- <u>5/05</u> 11 25 49 10 4 1
Much strongerSomewhat strongerAbout the sameSomewhat weakerMuch weakerNot sure	9/6- 8/05 11 22 50 11 5 1	8/1- 3/05 9 27 54 6 3	7/11- 13/05 11 25 52 9 2	6/6- 8/05 12 25 53 7 2	5/2- 4/05 12 24 53 7 3	4/4- 6/05 11 25 52 7 4
Total Stronger	34	36	36	37	36	36
Total Weaker	15	9	11	9	10	11
Much stronger	1 Year Ago 3/7 - 9/05 10 27 52 8 2 1					
Total Stronger Total Weaker	36 10					

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	3/6- <u>8/06</u> 38 44 17 1	2/6- <u>8/06</u> 35 47 17	1/3- <u>5/06</u> 35 46 18	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
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 1	5/2- <u>4/05</u> 33 49 17	4/4- 6/05 35 45 19
More comfortable Less comfortable No change (VOL) Not sure	1 Year Ago 3/7 - 9/05 35 46 18 1					

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

	3/6-	2/6-	1/3-	12/5-	11/7-	10/3-
	<u>8/06</u>	<u>8/06</u>	<u>5/06</u>	<u>7/05</u>	9/05	<u>5/05</u> 35
More comfortable	45	43	41	40	37	35
Less comfortable	38	39	41	42	43	47
No change (VOL)	16	17	18	17	18	17
Not sure	1	1	-	1	2	1
	9/6-	8/1-	7/11-	6/6-	5/2-	4/4-
	8/05	3/05	13/05	8/05	4/05	6/05
		0,00				
More comfortable	38	42	38	<u>39</u>	39	42
More comfortableLess comfortable						42 39
	38	42	38 43	39 40	39 42	42 39
Less comfortable	38 48	42 40	38	39	39	42

	1 Year Ago
	3/7 -
	9/05
More comfortable	42
Less comfortable	39
No change (VOL)	18
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?

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

	1 Year
	Ago
	3/7 -
	9/05
More confident	41
Less confident	40
No change (VOL)	17
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?

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

	1 Yea
	Ago
	3/7 -
	9/05
More confident	44
Less confident	40
No change (VOL)	14
Not sure	2

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	3/6- <u>8/06</u> 34 65 1	2/6- <u>8/06</u> 34 66	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
Yes No Not sure	9/6- <u>8/05</u> 36 64	8/1- <u>3/05</u> 38 61 1	7/11- 13/05 38 62 -	6/6- <u>8/05</u> 32 68 -	5/2- <u>4/05</u> 32 68 -	4/4- <u>6/05</u> 35 65 -
Yes No Not sure	1 Year Ago 3/7 - <u>9/05</u> 34 66		-			

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	3/6- <u>8/06</u> 7 12 26 33 21 1	2/6- 8/06 8 11 27 33 20 1	1/3- 5/06 8 11 32 32 15 2	12/5- 7/05 8 13 26 31 21 1	11/7- <u>9/05</u> 7 11 24 35 22 1	10/3- 5/05 7 10 29 31 21 2 17
Total Not Likely	53	53	47	52	56	52
Extremely likely Very likely Somewhat likely Not very likely Not at all likely Not sure	9/6- <u>8/05</u> 7 12 29 32 18 2	8/1- 3/05 8 11 29 34 17	7/11- 13/05 6 12 31 31 18 2	6/6- <u>8/05</u> 7 12 29 30 21	5/2- 4/05 6 13 26 33 21	4/4- 6/05 7 12 26 31 22 2
Total Likely Total Not Likely	19 51	18 52	18 49	19 51	19 53	19 53
Extremely likely	1 Year Ago 3/7 - <u>9/05</u> 9 10 26 34 20					
Total Likely	19					

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?

54

	3/6-	2/6-	1/3-	12/5-	11/7-	10/3-	9/6-
	<u>8/06</u>	8/06	5/06	7/05	9/05	5/05	8/05
Good time	<i>38</i>	46	41	43	41	34	33
Bad time	49	43	49	46	49	58	61
Not sure	13	11	10	11	10	8	6

	8/1-	7/11-
	<u>3/05</u>	13/05
Good time	43	36
Bad time	49	55
Not sure	8	9

Total Not Likely.....

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?

	3/6- 8/06	2/6- 8/06	1/3- 5/06	12/5- 7/05	11/7- 9/05	10/3- 5/05	9/6- 8/05
Yes	42	44	39	38	42	40	39
No	54	52	58	59	54	57	58
Not sure	4	4	3	3	4	3	3

	8/1-	7/11-
	3/05	13/05
Yes	49	48
No	48	49
Not sure	3	3

REGISTERED VOTERS/ PARTY AFFILIATION

1. Are you currently registered to vote at this address, or not?

	ALL
	A DULTS
Yes	79
No	20
Refused/not sure	1

2a. Do you consider yourself a Democrat, a Republican, an Independent or none of these? *

INITIAL PARTY IDENTIFICATION

	REGISTERED
	VOTERS
Republican	29
Democrat	
Independent	20
None of these	
Not sure	2

(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	22
Definitely Independent/neither	8
Moderately Democrat	28
Strongly Democrat	22
Refused/not sure	
Total Republican	39
Total Democrat	51

DEMOGRAPHICS

NOTE: Results for demographic questions represent all adults unless otherwise indi	cated.
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D1a. In what	year 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.)

_		_	
D1	_	A ra	VOII:
17	ı (;.	AIR	VOI.

18-34	30
35-49	29
50-64	24
65 and over	15
Refused/not sure	2

D2. Are you employed:

TOTAL EMPLOYED	63
- Full time	50
- Part time	13
Not employed	16
Retired	20
Refused/not sure	1

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

Grade school or some high school	10
Completed high school	22
Some community college or university, but	
did not finish	20
Completed technical school or a community	
college	14
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	1

D4. Are you currently married?

Yes	56
No	43
Refused/not sure	1

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

1	19
2	33
3	17
4	
5	8
6 or more	4
Refused/not sure	1

Q.D5.)

(Q.D6a - D6a.	c ASKED ONLY OF THOSE WHO SAY MORE THAN ONE PER How many children under 6 years are currently living in your hou		
D6b.	How many children ages 6 to 12 are currently living in your house	ehold?	
D6c.	O6c. How many children ages 13 to 17 are currently living in your household?		
	ANY CHILDREN – NET	34 17 15 16 64 2	

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

Yes	50
No	46
Refused/not sure	4

(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	40
1 time	14
2 times	13
3 times	6
4 times	5
5 to 9 times	5
10 to 14 times	4
15 to 19 times	-
20 to 24 times	-
25 times or more	4
Refused/not sure	99
Active Investors (5 times or more)	13

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

Yes	41
No	56
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	21
Mormon	2
Jewish	2
Muslim	-
Other non-Christian religion	5
No religion	19
Refused/not sure	3

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	69
Black	11
Hispanic	13
Asian	
American Indian	1
Other	2
Refused	2

D11. Could you please tell me your household income from all sources in 2005?

Under \$15,000	12
\$15,000 to less than \$20,000	5
\$20,000 to less than \$25,000	4
\$25,000 to less than \$30,000	3
\$30,000 to less than \$40,000	8
\$40,000 to less than \$50,000	10
\$50,000 to less than \$75,000	14
\$75,000 to less than \$100,000	8
\$100,000 or more	13
Refused/not sure	23

REGION:

Northeast	19
Midwest	23
South	36
West	22

METROPOLITAN STATUS:

Urban	33
Suburban	45
Rural	22

GENDER:

Male	48
Female	52