



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

Interview dates: July 10-13, 2006  
 Interviews: 1000 adults nationwide; 800 adults in the Midwest  
 Margin of error:  $\pm 3.1$  for adults nationwide,  $\pm 3.5$  for adults in the Midwest

**THE RBC CASH POLL  
 CONDUCTED BY IPSOS PUBLIC AFFAIRS  
 RELEASE DATE: JULY 14, 2006  
 National and Midwest Results**

**NOTE: all results shown are percentages unless otherwise labeled.**

**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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
7, very strong economy.....	10	6	7
6.....	12	10	13
5.....	31	30	32
4.....	21	22	19
3.....	13	16	17
2.....	5	5	5
1, very weak economy .....	8	10	7
Not sure .....	-	1	-
<b>Total 6-7 .....</b>	<b>23</b>	<b>16</b>	<b>19</b>
<b>Total 1-3 .....</b>	<b>26</b>	<b>31</b>	<b>29</b>
<i>Mean.....</i>	<i>4.4</i>	<i>4.1</i>	<i>4.3</i>

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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
Much stronger .....	4	4	4
Somewhat stronger .....	19	16	18
About the same .....	54	62	59
Somewhat weaker.....	17	12	11
Much weaker .....	5	5	7
Not sure.....	1	1	1
<b>Total Stronger .....</b>	<b>24</b>	<b>20</b>	<b>22</b>
<b>Total Weaker .....</b>	<b>21</b>	<b>18</b>	<b>18</b>

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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
7, very strong .....	10	9	10
6.....	16	16	14
5.....	28	29	30
4.....	18	20	19
3.....	12	11	13
2.....	5	6	5
1, very weak.....	9	7	8
Not sure .....	2	2	1
<b>Total 6-7 .....</b>	<b>26</b>	<b>25</b>	<b>24</b>
<b>Total 1-3 .....</b>	<b>26</b>	<b>24</b>	<b>26</b>
<i>Mean.....</i>	<i>4.4</i>	<i>4.4</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>National</u>	<u>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
Much stronger .....	12	9	11
Somewhat stronger .....	25	20	25
About the same .....	52	60	52
Somewhat weaker.....	7	8	9
Much weaker .....	3	2	2
Not sure.....	1	1	1
<b>Total Stronger.....</b>	<b>37</b>	<b>29</b>	<b>36</b>
<b>Total Weaker.....</b>	<b>10</b>	<b>10</b>	<b>11</b>

**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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
More comfortable .....	35	32	29
Less comfortable .....	45	47	51
No change (VOL) .....	19	20	18
Not sure.....	1	1	2

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

	<u>National</u>	<u>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
More comfortable .....	38	36	38
Less comfortable .....	41	44	43
No change (VOL) .....	20	20	18
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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
More confident.....	36	39	41
Less confident .....	45	41	44
No change (VOL) .....	17	19	14
Not sure.....	2	1	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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
More confident.....	40	40	39
Less confident .....	44	42	45
No change (VOL) .....	14	16	13
Not sure.....	2	2	3

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>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
Yes .....	34	34	38
No.....	65	65	62
Not sure.....	1	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?

	<u>National</u>	<u>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
Extremely likely .....	7	5	6
Very likely .....	8	14	12
Somewhat likely .....	29	28	31
Not very likely .....	33	32	31
Not at all likely .....	22	19	18
Not sure.....	1	2	2
<b>Total Likely.....</b>	<b>15</b>	<b>18</b>	<b>18</b>
<b>Total Not Likely.....</b>	<b>54</b>	<b>51</b>	<b>49</b>

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>	<u>Midwest</u>	<b>1 Year Ago National 7/11-13/05</b>
Good time .....	37	33	36
Bad time.....	55	56	55
Not sure .....	8	11	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>National</u>	<u>Midwest</u>	<b>1 Year Ago</b> <b>National</b> <u>7/11-13/05</u>
Yes.....	35	34	48
No .....	62	63	49
Not sure .....	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:

	<u>National</u>	<u>Midwest</u>
18-34.....	31	31
35-49.....	29	31
50-64.....	24	21
65 and over.....	16	17
Refused/not sure.....	-	-

D2. Are you employed:

	<u>National</u>	<u>Midwest</u>
<b>TOTAL EMPLOYED.....</b>	<b>64</b>	<b>66</b>
- Full time.....	50	52
- Part time.....	14	14
Not employed.....	15	13
Retired.....	21	21
Refused/not sure.....	-	-

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

	<u>National</u>	<u>Midwest</u>
Grade school or some high school...	6	4
Completed high school.....	24	27
Some community college or university, but did not finish.....	25	21
Completed technical school or a community college.....	10	10
Completed a university or Bachelor's degree.....	20	22
Completed a post-graduate degree such as a Master's or Ph.D.....	15	16
Refused/not sure.....	-	-

D4. Are you currently married:

	<u>National</u>	<u>Midwest</u>
Yes.....	55	60
No.....	45	40
Refused/not sure.....	-	-

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

	<u>National</u>	<u>Midwest</u>
1.....	22	20
2.....	32	31
3.....	19	18
4.....	16	19
5.....	5	7
6 or more.....	5	4
Refused/not sure.....	1	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?

	<u>National</u>	<u>Midwest</u>
<b>ANY CHILDREN – (NET) .....</b>	<b>36</b>	<b>37</b>
Under 6 .....	18	18
6-12.....	18	19
13-17.....	16	15
<b>NO CHILDREN .....</b>	<b>62</b>	<b>62</b>
Refused/not sure.....	1	1

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

	<u>National</u>	<u>Midwest</u>
Yes.....	48	56
No .....	51	42
Refused/not sure.....	1	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>	
	<u>National</u>	<u>Midwest</u>
None.....	26	31
1 time .....	17	18
2 times.....	12	12
3 times.....	10	6
4 times.....	7	7
5 to 9 times.....	12	8
10 to 14 times.....	4	4
15 to 19 times.....	1	1
20 to 24 times.....	1	2
25 times or more .....	4	3
Refused/not sure .....	6	8
<b>Active Investors (5 times or more).....</b>	<b>22</b>	<b>18</b>

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

	<u>National</u>	<u>Midwest</u>
Yes.....	37	40
No .....	62	58
Refused/not sure.....	1	2

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>Midwest</u>
Protestant.....	45	47
Catholic.....	23	23
Mormon.....	1	1
Jewish.....	2	2
Muslim.....	1	-
Other.....	6	6
None.....	20	18
Refused/not sure.....	2	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.)**

	<u>National</u>	<u>Midwest</u>
White.....	70	82
Black.....	11	9
Hispanic.....	13	4
Asian.....	3	1
American Indian.....	-	-
Other.....	2	2
Refused.....	1	2

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

	<u>National</u>	<u>Midwest</u>
Under \$15,000.....	10	9
\$15,000 to less than \$20,000.....	7	4
\$20,000 to less than \$25,000.....	7	4
\$25,000 to less than \$30,000.....	4	4
\$30,000 to less than \$40,000.....	9	8
\$40,000 to less than \$50,000.....	9	8
\$50,000 to less than \$75,000.....	16	18
\$75,000 to less than \$100,000.....	9	12
\$100,000 or more.....	14	16
Refused/not sure.....	15	17

**REGION:**

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

**METROPOLITAN STATUS:**

	<u>National</u>	<u>Midwest</u>
Urban .....	30	27
Suburban .....	51	46
Rural .....	19	27

**GENDER:**

	<u>National</u>	<u>Midwest</u>
Male .....	48	48
Female.....	52	52