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Interview dates: July thru December 2005
 Interviews: 6,004 adults nationwide; 908 adults in the Southeast
 Margin of error: ± 1.3 for adults nationwide, ± 3.3 for adults in the Southeast

**THE RBC CASH POLL
 CONDUCTED BY IPSOS PUBLIC AFFAIRS
 RELEASE DATE: JANUARY 19, 2006
 National and Southeast Results
 ROLLED-UP RESULTS FROM JULY - DECEMBER 2005**

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?

	National	South East	1 Year Ago National 12/6-8/04
Yes.....	78	74	81
No	22	26	19
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		1 Year Ago National 12/6-8/04
	National	South East	
Strongly Republican.....	19	21	23
Moderately Republican	22	20	21
Definitely Independent/neither	9	9	7
Moderately Democrat.....	27	25	27
Strongly Democrat	22	24	21
Refused/not sure	1	1	1
Total Republican	41	41	45
Total Democrat.....	49	49	48

* 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.

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?

	<u>National</u>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
Right direction	33	33	43
Wrong track	63	61	52
Not sure	4	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.

	<u>National</u>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
7, very strong economy	8	12	7
6	12	13	13
5	32	32	32
4	20	18	19
3	15	11	15
2	5	4	5
1, very weak economy	7	9	8
Not sure	1	1	1
Total 6-7	21	25	21
Total 1-3	27	24	28
<i>Mean</i>	<i>4.4</i>	<i>4.5</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>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
Much stronger	5	5	7
Somewhat stronger	17	18	24
About the same	55	51	54
Somewhat weaker	15	16	9
Much weaker	7	9	5
Not sure	1	1	1
Total Stronger	23	24	31
Total Weaker	21	25	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.

	<u>National</u>	<u>South East</u>	1 Year Ago National 12/6-8/04
7, very strong	9	10	12
6.....	15	15	16
5.....	29	31	29
4.....	19	19	18
3.....	12	10	9
2.....	5	5	5
1, very weak.....	10	9	10
Not sure	1	1	1
Total 6-7	24	25	28
Total 1-3	26	24	24
<i>Mean.....</i>	<i>4.4</i>	<i>4.4</i>	<i>4.5</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>South East</u>	1 Year Ago National 12/6-8/04
Much stronger	11	13	14
Somewhat stronger	25	26	24
About the same	51	49	52
Somewhat weaker.....	8	7	7
Much weaker	4	4	2
Not sure.....	1	1	1
Total Stronger.....	36	39	38
Total Weaker.....	12	11	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?

	<u>National</u>	<u>South East</u>	1 Year Ago National 12/6-8/04
More comfortable	31	33	37
Less comfortable	50	51	44
No change (VOL)	18	14	18
Not sure.....	1	2	1

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

	<u>National</u>	<u>South East</u>	1 Year Ago National 12/6-8/04
More comfortable	38	38	43
Less comfortable	44	45	39
No change (VOL)	17	16	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>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
More confident.....	39	41	43
Less confident	43	43	42
No change (VOL)	16	14	14
Not sure.....	2	2	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>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
More confident.....	39	42	45
Less confident	44	45	42
No change (VOL)	15	11	11
Not sure.....	2	2	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>National</u>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
Yes	34	35	38
No.....	65	64	61
Not sure.....	1	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>	South <u>East</u>	1 Year Ago National <u>12/6-8/04</u>
Extremely likely	7	6	7
Very likely	11	16	13
Somewhat likely	28	25	29
Not very likely	32	32	32
Not at all likely	20	20	18
Not sure.....	2	1	1
Total Likely.....	18	22	20
Total Not Likely.....	52	53	50

NOTE: Q17 AND Q18 WERE ASKED ONLY SINCE JULY 2005

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>South East</u>
Good time	38	40
Bad time.....	53	53
Not sure	9	7

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>South East</u>
Yes.....	43	45
No	54	53
Not sure	3	2

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>	South <u>East</u>
18-34.....	31	32
35-49.....	28	25
50-64.....	24	24
65 and over.....	16	18
Refused/not sure.....	1	1

D2. Are you employed:

	<u>National</u>	South <u>East</u>
TOTAL EMPLOYED.....	64	61
- Full time.....	51	49
- Part time.....	13	12
Not employed.....	15	16
Retired.....	21	23
Refused/not sure.....	-	-

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

	<u>National</u>	South <u>East</u>
Grade school or some high school...	6	7
Completed high school.....	24	24
Some community college or university, but did not finish.....	23	20
Completed technical school or a community college.....	12	12
Completed a university or Bachelor's degree.....	21	23
Completed a post-graduate degree such as a Master's or Ph.D.....	14	14
Refused/not sure.....	-	-

D4. Are you currently married:

	<u>National</u>	South <u>East</u>
Yes.....	57	57
No.....	43	43
Refused/not sure.....	-	-

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

	<u>National</u>	South <u>East</u>
1.....	19	18
2.....	33	35
3.....	19	22
4.....	16	14
5.....	8	7
6 or more.....	4	3
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>	South <u>East</u>
ANY CHILDREN – (NET)	38	37
Under 6	19	19
6-12.....	18	17
13-17.....	15	13
NO CHILDREN	62	62
Refused/not sure.....	1	1

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

	<u>National</u>	South <u>East</u>
Yes.....	52	51
No	47	48
Refused/not sure.....	1	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>	
	<u>National</u>	South <u>East</u>
None.....	35	35
1 time	15	14
2 times.....	12	11
3 times.....	8	8
4 times.....	6	6
5 to 9 times.....	8	9
10 to 14 times.....	4	6
15 to 19 times.....	1	1
20 to 24 times.....	1	1
25 times or more	3	2
Refused/not sure.....	7	7
Active Investors (5 times or more).....	17	19

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

	<u>National</u>	South <u>East</u>
Yes.....	39	46
No	59	52
Refused/not sure.....	2	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>	South <u>East</u>
Protestant.....	47	58
Catholic.....	22	12
Mormon.....	2	2
Jewish.....	2	2
Muslim.....	-	1
Other.....	4	4
None.....	22	20
Refused/not sure.....	1	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.)

	<u>National</u>	South <u>East</u>
White.....	71	68
Black.....	11	22
Hispanic.....	12	7
Asian.....	4	3
American Indian.....	-	-
Other.....	1	-
Refused.....	1	-

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

	<u>National</u>	South <u>East</u>
Under \$15,000.....	12	13
\$15,000 to less than \$20,000.....	6	8
\$20,000 to less than \$25,000.....	6	6
\$25,000 to less than \$30,000.....	5	5
\$30,000 to less than \$40,000.....	9	10
\$40,000 to less than \$50,000.....	9	9
\$50,000 to less than \$75,000.....	15	16
\$75,000 to less than \$100,000.....	10	8
\$100,000 or more.....	13	12
Refused/not sure.....	15	13

REGION:

	<u>National</u>	South <u>East</u>
Northeast	20	-
Midwest.....	23	-
South	35	100
West.....	22	-

METROPOLITAN STATUS:

	<u>National</u>	South <u>East</u>
Urban	30	23
Suburban	51	58
Rural	19	19

GENDER:

	<u>National</u>	South <u>East</u>
Male	48	46
Female.....	52	54