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Interview dates: July 31 – August 4, 2008
Interviews: 1,002 adults
Margin of error: ± 3.1 for all adults

**THE RBC CASH POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS**

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						
	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>	<u>2/4-6/08</u>
Right direction.....	18	20	17	NA	24	22	25
Wrong track	76	76	77	NA	71	73	71
Not sure	6	4	6	NA	5	5	4
	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>	1 Year Ago <u>8/6-8/07</u>	
Right direction.....	27	30	25	26	28	27	
Wrong track	68	66	70	70	67	68	
Not sure	5	4	5	4	5	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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
7, very strong economy	5	5	6	7	6	5
6	6	6	7	8	9	8
5	25	21	23	20	22	25
4	22	18	20	22	21	21
3	20	19	20	19	19	20
2	7	12	8	10	8	9
1, very weak economy	14	17	15	13	14	11
Not sure	1	2	1	1	1	1
Total 6-7	10	11	13	15	15	13
Total 1-3	42	48	44	42	41	40
<i>Mean</i>	<i>3.7</i>	<i>3.5</i>	<i>3.7</i>	<i>3.8</i>	<i>3.8</i>	<i>3.9</i>

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
7, very strong economy	5	6	8	9	8	8
6	9	9	12	11	14	11
5	28	30	30	31	29	30
4	23	22	20	20	22	20
3	17	16	17	14	14	15
2	6	7	5	6	5	8
1, very weak economy	12	8	7	8	7	8
Not sure	-	2	1	1	1	-
Total 6-7	13	15	19	20	22	19
Total 1-3	35	32	29	27	26	31
<i>Mean</i>	<i>3.9</i>	<i>4.1</i>	<i>4.3</i>	<i>4.3</i>	<i>4.4</i>	<i>4.2</i>

	<u>1 Year Ago 8/6-8/07</u>
7, very strong economy	8
6	14
5	35
4	16
3	13
2	6
1, very weak economy	7
Not sure	1
Total 6-7	22
Total 1-3	26
<i>Mean</i>	<i>4.4</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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
Much stronger.....	6	6	6	5	5	2
Somewhat stronger	17	12	16	19	15	18
About the same	49	44	40	44	41	43
Somewhat weaker	17	24	22	22	24	25
Much weaker	10	12	14	10	14	11
Not sure	1	2	2	--	1	1
Total Stronger	23	18	22	24	21	20
Total Weaker	26	36	36	32	38	35

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
Much stronger.....	6	5	5	5	5	5
Somewhat stronger	17	15	16	14	14	16
About the same	48	51	53	53	60	55
Somewhat weaker	22	20	19	19	14	17
Much weaker	6	7	6	8	6	6
Not sure	1	2	1	1	1	1
Total Stronger	23	19	21	19	19	21
Total Weaker	28	27	25	27	20	23

	1 Year Ago 8/6-8/07
Much stronger.....	6
Somewhat stronger	16
About the same	60
Somewhat weaker	11
Much weaker	6
Not sure	1
Total Stronger	22
Total Weaker	17

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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
7, very strong	9	10	10	12	11	9
6	14	12	13	18	14	16
5	25	23	24	21	25	26
4	18	16	20	16	18	16
3	13	14	11	11	15	13
2	5	7	6	7	6	5
1, very weak	14	16	14	13	10	13
Not sure	2	2	2	2	1	2
Total 6-7	23	22	23	30	25	25
Total 1-3	33	37	30	30	31	31
<i>Mean</i>	4.1	4.0	4.2	4.3	4.3	4.2
	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
7, very strong	11	9	11	11	13	10
6	15	16	15	15	15	17
5	25	27	28	27	26	25
4	17	18	18	20	18	19
3	15	11	10	10	10	9
2	4	6	5	6	6	6
1, very weak	12	10	11	10	11	11
Not sure	1	3	2	1	1	3
Total 6-7	26	25	26	27	29	27
Total 1-3	31	27	26	25	26	27
<i>Mean</i>	4.3	4.3	4.4	4.4	4.4	4.4

	1 Year Ago 8/6-8/07
7, very strong	11
6	15
5	30
4	19
3	9
2	5
1, very weak	9
Not sure	2
Total 6-7	26
Total 1-3	23
<i>Mean</i>	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?

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
Much stronger.....	6	7	10	10	7	8
Somewhat stronger	23	18	21	16	20	22
About the same	51	54	49	54	50	53
Somewhat weaker	13	12	11	13	14	10
Much weaker	5	8	8	6	8	5
Not sure.....	2	1	1	1	1	2
Total Stronger	29	25	31	26	27	30
Total Weaker	18	21	18	19	22	15

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
Much stronger.....	10	10	9	11	11	11
Somewhat stronger	23	24	26	24	25	26
About the same	54	53	53	53	54	52
Somewhat weaker	8	7	7	8	7	6
Much weaker	4	4	3	4	2	3
Not sure.....	1	2	2	-	1	2
Total Stronger	33	33	35	35	35	36
Total Weaker	12	12	11	12	9	10

	1 Year Ago <u>8/6-8/07</u>
Much stronger.....	10
Somewhat stronger	26
About the same	53
Somewhat weaker	7
Much weaker	3
Not sure.....	1
Total Stronger	35
Total Weaker	10

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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
More comfortable.....	19	20	22	19	22	21
Less comfortable	65	63	66	64	60	59
No change (VOL).....	14	16	11	16	16	18
Not sure	2	1	1	1	2	2
	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
More comfortable.....	22	28	26	28	28	29
Less comfortable	60	51	54	55	50	47
No change (VOL).....	17	18	18	16	21	21
Not sure	1	3	2	1	1	3

1 Year Ago	
<u>8/6-8/07</u>	
More comfortable.....	31
Less comfortable	45
No change (VOL).....	22
Not sure	2

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

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
More comfortable.....	22	24	23	25	26	25
Less comfortable	62	61	65	61	56	58
No change (VOL).....	15	14	12	14	17	16
Not sure	1	1	-	--	1	1
	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
More comfortable.....	27	31	32	34	34	35
Less comfortable	55	46	49	47	44	42
No change (VOL).....	17	19	18	18	21	21
Not sure	1	2	1	1	1	2

1 Year Ago	
<u>8/6-8/07</u>	
More comfortable.....	37
Less comfortable	40
No change (VOL).....	22
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?

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
More confident.....	22	26	29	27	28	28
Less confident	63	58	57	56	55	53
No change (VOL).....	13	14	13	17	15	17
Not sure	2	2	1	--	2	2

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
More confident.....	32	32	36	36	40	37
Less confident	50	47	46	46	41	45
No change (VOL).....	17	18	17	16	17	16
Not sure	1	3	1	2	2	2

1 Year Ago <u>8/6-8/07</u>	
More confident.....	37
Less confident	40
No change (VOL).....	21
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?

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
More confident.....	25	27	27	29	29	29
Less confident	59	57	60	57	54	55
No change (VOL).....	14	14	11	13	15	14
Not sure	2	2	2	1	2	2

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
More confident.....	31	33	37	37	41	37
Less confident	52	48	46	46	41	44
No change (VOL).....	14	16	16	15	16	16
Not sure	3	3	2	2	2	3

1 Year Ago <u>8/6-8/07</u>	
More confident.....	43
Less confident	37
No change (VOL).....	18
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?

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
Yes	41	41	43	39	40	36
No.....	58	58	57	61	59	63
Not sure	1	1	-	-	1	1
	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
Yes	37	37	33	35	31	33
No.....	62	62	66	64	69	66
Not sure	1	1	1	1	-	1
	1 Year Ago					
	<u>8/6-8/07</u>					
Yes	30					
No.....	70					
Not sure	-					

- 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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>
Extremely likely.....	9	8	7	8	6	7
Very likely	15	18	17	18	14	14
Somewhat likely.....	31	29	33	28	32	33
Not very likely	28	28	23	26	28	28
Not at all likely	14	14	17	18	17	15
Not sure	3	3	3	2	3	3
Total Likely.....	25	26	24	26	20	22
Total Not Likely	42	42	40	44	46	43

	<u>2/4-6/08</u>	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>
Extremely likely.....	8	6	5	8	5	6
Very likely	16	12	10	11	12	11
Somewhat likely.....	30	32	32	29	26	32
Not very likely	26	29	33	29	33	29
Not at all likely	19	18	18	21	21	20
Not sure	1	3	2	2	3	2
Total Likely.....	24	18	16	19	17	17
Total Not Likely	45	47	50	51	55	49

	1 Year Ago <u>8/6-8/07</u>
Extremely likely.....	5
Very likely	12
Somewhat likely.....	25
Not very likely	33
Not at all likely	23
Not sure	2
Total Likely.....	18
Total Not Likely	56

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>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>	<u>2/4-6/08</u>
Good time.....	28	24	27	27	28	25	30
Bad time	66	71	66	67	65	67	61
Not sure.....	6	5	7	6	7	8	9

	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>	1 Year Ago <u>8/6-8/07</u>
Good time.....	30	36	31	41	38	41
Bad time	61	57	60	50	51	47
Not sure.....	9	7	9	9	11	12

18. Thinking of the next 30 days, do you think it will be a good time to buy real estate, such as a house, vacation property or investment property?

	<u>7/31- 8/4/08</u>	<u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>	<u>5/5-7/08</u>	<u>4/7-9/08</u>	<u>3/3-5/08</u>	<u>2/4-6/08</u>
Yes.....	41	35	33	37	38	36	41
No.....	56	63	65	62	60	62	58
Not sure.....	3	2	2	1	2	2	1
	<u>1/7-9/08</u>	<u>12/3- 5/07</u>	<u>11/5- 7/07</u>	<u>10/1- 3/07</u>	<u>9/10- 12/07</u>	1 Year Ago <u>8/6-8/07</u>	
Yes.....	36	36	33	39	35	36	
No.....	62	63	65	58	62	60	
Not sure.....	2	1	2	3	3	4	

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	29
35-49	25
50-64	26
65+	18
(DK/NS)	2

D2. Are you employed:

TOTAL EMPLOYED	59
Full time	49
Part time	10
Not employed	17
Retired	24
(DK/NS)	-

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

Grade school or some high school	9
Completed high school	41
Some community college or university, did not finish	14
Completed technical school or a community college	9
Completed a university or Bachelor's degree	15
Completed a post-graduate degree such as a Master's or Ph.D.	11
(DK/NS)	1

D4. Are you currently married?

Yes	61
No	38
(DK/NS)	1

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

1	15
2	31
3	20
4	17
5	8
6+	7
(DK/NS)	2

(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)	38
Under 6	22
6-12	18
13-17	15
NO CHILDREN	61
(DK/NS)	2
Summary	
Any children 12 or younger	30
Any children 6 to 17	27

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

Yes	47
No	51
(DK/NS)	2

D10. Are you of Hispanic ethnicity?

(Q.D11 ASKED ONLY OF THOSE WHO DO NOT SAY THEY ARE HISPANIC IN Q.D12a.)

D11. Are you white, black, Asian, or some other race?

(RESULTS SHOWN IN SUMMARY BELOW.)

White	75
Hispanic	13
Black	11
Asian	3
(NOT READ) American Indian	2
(NOT READ) Other	1
(DK/NS)	2

D12. Could you please tell me your household income from all sources in 2007?

Under \$15,000	10
\$15,000 to less than \$20,000	4
\$20,000 to less than \$25,000	4
\$25,000 to less than \$30,000	4
\$30,000 to less than \$40,000	9
\$40,000 to less than \$50,000	8
\$50,000 to less than \$75,000	17
\$75,000 to less than \$100,000	10
\$100,000 or more	17
(DK/NS)	17

REGION:

Northeast	19
Midwest	22
South	36
West	23

METROPOLITAN STATUS:

Urban	28
Suburban	53
Rural	19

GENDER:

Male	48
Female	52