



1146 19<sup>th</sup> St., NW, Suite 200  
Washington, DC 20036  
(202) 463-7300

Interview dates: September 5-9, 2008  
Interviews: 1,044 adults  
Margin of error:  $\pm 3.1$  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>9/5-9/08</u>	<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>
Right direction.....	33	18	20	17	NA	24	22
Wrong track .....	64	76	76	77	NA	71	73
Not sure .....	3	6	4	6	NA	5	5
							<b>1 Year Ago</b>
							<b>Ago</b>
							<b>9/10-12/07</b>
	<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>		
Right direction.....	25	27	30	25	26		28
Wrong track .....	71	68	66	70	70		67
Not sure .....	4	5	4	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.

	<u>9/5-9/08</u>	<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>
7, very strong economy .....	6	5	5	6	7	6
6 .....	8	6	6	7	8	9
5 .....	24	25	21	23	20	22
4 .....	17	22	18	20	22	21
3 .....	21	20	19	20	19	19
2 .....	9	7	12	8	10	8
1, very weak economy .....	14	14	17	15	13	14
Not sure .....	1	1	2	1	1	1
<b>Total 6-7 .....</b>	<b>14</b>	<b>10</b>	<b>11</b>	<b>13</b>	<b>15</b>	<b>15</b>
<b>Total 1-3 .....</b>	<b>44</b>	<b>42</b>	<b>48</b>	<b>44</b>	<b>42</b>	<b>41</b>
<i>Mean .....</i>	<i>3.8</i>	<i>3.7</i>	<i>3.5</i>	<i>3.7</i>	<i>3.8</i>	<i>3.8</i>

	<u>3/3-5/08</u>	<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>
7, very strong economy .....	5	5	6	8	9	8
6 .....	8	9	9	12	11	14
5 .....	25	28	30	30	31	29
4 .....	21	23	22	20	20	22
3 .....	20	17	16	17	14	14
2 .....	9	6	7	5	6	5
1, very weak economy .....	11	12	8	7	8	7
Not sure .....	1	-	2	1	1	1
<b>Total 6-7 .....</b>	<b>13</b>	<b>13</b>	<b>15</b>	<b>19</b>	<b>20</b>	<b>22</b>
<b>Total 1-3 .....</b>	<b>40</b>	<b>35</b>	<b>32</b>	<b>29</b>	<b>27</b>	<b>26</b>
<i>Mean .....</i>	<i>3.9</i>	<i>3.9</i>	<i>4.1</i>	<i>4.3</i>	<i>4.3</i>	<i>4.4</i>

	<b>1 Year Ago <u>9/10- 12/07</u></b>
7, very strong economy .....	8
6 .....	11
5 .....	30
4 .....	20
3 .....	15
2 .....	8
1, very weak economy .....	8
Not sure .....	-
<b>Total 6-7 .....</b>	<b>19</b>
<b>Total 1-3 .....</b>	<b>31</b>
<i>Mean .....</i>	<i>4.2</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>9/5-9/08</u>	<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>
Much stronger.....	8	6	6	6	5	5
Somewhat stronger .....	27	17	12	16	19	15
About the same .....	50	49	44	40	44	41
Somewhat weaker .....	10	17	24	22	22	24
Much weaker .....	4	10	12	14	10	14
Not sure .....	2	1	2	2	--	1
<b>Total Stronger .....</b>	<b>34</b>	<b>23</b>	<b>18</b>	<b>22</b>	<b>24</b>	<b>21</b>
<b>Total Weaker .....</b>	<b>13</b>	<b>26</b>	<b>36</b>	<b>36</b>	<b>32</b>	<b>38</b>

	<u>3/3-5/08</u>	<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>
Much stronger.....	2	6	5	5	5	5
Somewhat stronger .....	18	17	15	16	14	14
About the same .....	43	48	51	53	53	60
Somewhat weaker .....	25	22	20	19	19	14
Much weaker .....	11	6	7	6	8	6
Not sure .....	1	1	2	1	1	1
<b>Total Stronger .....</b>	<b>20</b>	<b>23</b>	<b>19</b>	<b>21</b>	<b>19</b>	<b>19</b>
<b>Total Weaker .....</b>	<b>35</b>	<b>28</b>	<b>27</b>	<b>25</b>	<b>27</b>	<b>20</b>

	<b>1 Year Ago <u>9/10- 12/07</u></b>
Much stronger.....	5
Somewhat stronger .....	16
About the same .....	55
Somewhat weaker .....	17
Much weaker .....	6
Not sure .....	1
<b>Total Stronger .....</b>	<b>21</b>
<b>Total Weaker .....</b>	<b>23</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>9/5-9/08</u>	<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>
7, very strong .....	12	9	10	10	12	11
6 .....	13	14	12	13	18	14
5 .....	23	25	23	24	21	25
4 .....	19	18	16	20	16	18
3 .....	15	13	14	11	11	15
2 .....	5	5	7	6	7	6
1, very weak .....	12	14	16	14	13	10
Not sure .....	1	2	2	2	2	1
<b>Total 6-7 .....</b>	<b>25</b>	<b>23</b>	<b>22</b>	<b>23</b>	<b>30</b>	<b>25</b>
<b>Total 1-3 .....</b>	<b>33</b>	<b>33</b>	<b>37</b>	<b>30</b>	<b>30</b>	<b>31</b>
<i>Mean .....</i>	4.2	4.1	4.0	4.2	4.3	4.3

  

	<u>3/3-5/08</u>	<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>
7, very strong .....	9	11	9	11	11	13
6 .....	16	15	16	15	15	15
5 .....	26	25	27	28	27	26
4 .....	16	17	18	18	20	18
3 .....	13	15	11	10	10	10
2 .....	5	4	6	5	6	6
1, very weak .....	13	12	10	11	10	11
Not sure .....	2	1	3	2	1	1
<b>Total 6-7 .....</b>	<b>25</b>	<b>26</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>29</b>
<b>Total 1-3 .....</b>	<b>31</b>	<b>31</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>26</b>
<i>Mean .....</i>	4.2	4.3	4.3	4.4	4.4	4.4

	<b>1 Year Ago <u>9/10- 12/07</u></b>
7, very strong .....	10
6 .....	17
5 .....	25
4 .....	19
3 .....	9
2 .....	6
1, very weak .....	11
Not sure .....	3
<b>Total 6-7 .....</b>	<b>27</b>
<b>Total 1-3 .....</b>	<b>27</b>
<i>Mean .....</i>	4.4

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>9/5-9/08</u>	<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>
Much stronger.....	11	6	7	10	10	7
Somewhat stronger .....	27	23	18	21	16	20
About the same .....	53	51	54	49	54	50
Somewhat weaker .....	5	13	12	11	13	14
Much weaker .....	2	5	8	8	6	8
Not sure .....	2	2	1	1	1	1
<b>Total Stronger .....</b>	<b>38</b>	<b>29</b>	<b>25</b>	<b>31</b>	<b>26</b>	<b>27</b>
<b>Total Weaker .....</b>	<b>7</b>	<b>18</b>	<b>21</b>	<b>18</b>	<b>19</b>	<b>22</b>

	<u>3/3-5/08</u>	<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>
Much stronger.....	8	10	10	9	11	11
Somewhat stronger .....	22	23	24	26	24	25
About the same .....	53	54	53	53	53	54
Somewhat weaker .....	10	8	7	7	8	7
Much weaker .....	5	4	4	3	4	2
Not sure .....	2	1	2	2	-	1
<b>Total Stronger .....</b>	<b>30</b>	<b>33</b>	<b>33</b>	<b>35</b>	<b>35</b>	<b>35</b>
<b>Total Weaker .....</b>	<b>15</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>12</b>	<b>9</b>

	<b>1 Year Ago <u>9/10- 12/07</u></b>
Much stronger.....	11
Somewhat stronger .....	26
About the same .....	52
Somewhat weaker .....	6
Much weaker .....	3
Not sure .....	2
<b>Total Stronger .....</b>	<b>36</b>
<b>Total Weaker .....</b>	<b>10</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>9/5-9/08</u>	<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>
More comfortable.....	23	19	20	22	19	22
Less comfortable .....	55	65	63	66	64	60
No change (VOL).....	20	14	16	11	16	16
Not sure.....	2	2	1	1	1	2

	<u>3/3-5/08</u>	<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>
More comfortable.....	21	22	28	26	28	28
Less comfortable .....	59	60	51	54	55	50
No change (VOL).....	18	17	18	18	16	21
Not sure.....	2	1	3	2	1	1

	<b>1 Year Ago</b> <u>9/10-12/07</u>
More comfortable.....	29
Less comfortable .....	47
No change (VOL).....	21
Not sure.....	3

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

	<u>9/5-9/08</u>	<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>
More comfortable.....	27	22	24	23	25	26
Less comfortable .....	53	62	61	65	61	56
No change (VOL).....	19	15	14	12	14	17
Not sure.....	1	1	1	-	--	1

	<u>3/3-5/08</u>	<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>
More comfortable.....	25	27	31	32	34	34
Less comfortable .....	58	55	46	49	47	44
No change (VOL).....	16	17	19	18	18	21
Not sure.....	1	1	2	1	1	1

	<b>1 Year Ago</b> <u>9/10-12/07</u>
More comfortable.....	35
Less comfortable .....	42
No change (VOL).....	21
Not sure.....	2

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>9/5-9/08</u>	<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>
More confident.....	30	22	26	29	27	28
Less confident .....	52	63	58	57	56	55
No change (VOL).....	17	13	14	13	17	15
Not sure .....	1	2	2	1	--	2
	<u>3/3-5/08</u>	<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>
More confident.....	28	32	32	36	36	40
Less confident .....	53	50	47	46	46	41
No change (VOL).....	17	17	18	17	16	17
Not sure .....	2	1	3	1	2	2

	<b>1 Year Ago</b> <u>9/10-12/07</u>
More confident.....	37
Less confident .....	45
No change (VOL).....	16
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>9/5-9/08</u>	<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>
More confident.....	31	25	27	27	29	29
Less confident .....	51	59	57	60	57	54
No change (VOL).....	16	14	14	11	13	15
Not sure .....	2	2	2	2	1	2
	<u>3/3-5/08</u>	<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>
More confident.....	29	31	33	37	37	41
Less confident .....	55	52	48	46	46	41
No change (VOL).....	14	14	16	16	15	16
Not sure .....	2	3	3	2	2	2

	<b>1 Year Ago</b> <u>9/10-12/07</u>
More confident.....	37
Less confident .....	44
No change (VOL).....	16
Not sure .....	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>9/5-9/08</u>	<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>
Yes .....	43	41	41	43	39	40
No.....	55	58	58	57	61	59
Not sure .....	1	1	1	-	-	1

	<u>3/3-5/08</u>	<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>
Yes .....	36	37	37	33	35	31
No.....	63	62	62	66	64	69
Not sure .....	1	1	1	1	1	-

	<b>1 Year Ago</b> <u>9/10-12/07</u>
Yes .....	33
No.....	66
Not sure .....	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>9/5-9/08</u>	<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>
Extremely likely.....	8	9	8	7	8	6
Very likely .....	15	15	18	17	18	14
Somewhat likely.....	30	31	29	33	28	32
Not very likely .....	27	28	28	23	26	28
Not at all likely .....	19	14	14	17	18	17
Not sure .....	2	3	3	3	2	3
<b>Total Likely.....</b>	<b>23</b>	<b>25</b>	<b>26</b>	<b>24</b>	<b>26</b>	<b>20</b>
<b>Total Not Likely .....</b>	<b>46</b>	<b>42</b>	<b>42</b>	<b>40</b>	<b>44</b>	<b>46</b>

	<u>3/3-5/08</u>	<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>
Extremely likely.....	7	8	6	5	8	5
Very likely .....	14	16	12	10	11	12
Somewhat likely.....	33	30	32	32	29	26
Not very likely .....	28	26	29	33	29	33
Not at all likely .....	15	19	18	18	21	21
Not sure .....	3	1	3	2	2	3
<b>Total Likely.....</b>	<b>22</b>	<b>24</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>17</b>
<b>Total Not Likely .....</b>	<b>43</b>	<b>45</b>	<b>47</b>	<b>50</b>	<b>51</b>	<b>55</b>

	<u>1 Year Ago</u> <u>9/10-12/07</u>
Extremely likely.....	6
Very likely .....	11
Somewhat likely.....	32
Not very likely .....	29
Not at all likely .....	20
Not sure .....	2
<b>Total Likely.....</b>	<b>17</b>
<b>Total Not Likely .....</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>9/5-9/08</u>	<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>
Good time.....	33	28	24	27	27	28	25
Bad time .....	59	66	71	66	67	65	67
Not sure.....	7	6	5	7	6	7	8

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

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>9/5-9/08</u>	<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.....	44	41	35	33	37	38	36
No.....	55	56	63	65	62	60	62
Not sure.....	2	3	2	2	1	2	2
							<b>1 Year Ago</b>
	<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.....	41	36	36	33	39	35	
No.....	58	62	63	65	58	62	
Not sure.....	1	2	1	2	3	3	

## DEMOGRAPHICS

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**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	30
35-54	38
55-64	14
65+	17
(DK/NS)	1

D2. Are you employed:

TOTAL EMPLOYED	58
Full time	46
Part time	12
Not employed	18
Retired	22
(DK/NS)	2

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)	-

D4. Are you currently married?

Yes	61
No	39
(DK/NS)	-

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

1	16
2	30
3	19
4	16
5	10
6+	8
(DK/NS)	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?

ANY CHILDREN (NET)	40
Under 6	21
6-12	21
13-17	16
NO CHILDREN	59
(DK/NS)	1
Summary	
<b>Any children 12 or younger</b>	<b>33</b>
<b>Any children 6 to 17</b>	<b>29</b>

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

Yes	45
No	55
(DK/NS)	-

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	70
Hispanic	13
Black	14
Asian	2
(NOT READ) American Indian	1
(NOT READ) Other	-
(DK/NS)	-

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

Under \$15,000	14
\$15,000 to less than \$20,000	3
\$20,000 to less than \$25,000	6
\$25,000 to less than \$30,000	3
\$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	7
\$100,000 or more	16
(DK/NS)	16

**REGION:**

Northeast	19
Midwest	22
South	36
West	22

**METROPOLITAN STATUS:**

Urban	27
Suburban	55
Rural	19

**GENDER:**

Male	48
Female	52