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Interview dates: October 2-6, 2008
Interviews: 1,000 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>10/2- 6/08</u>	<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>
Right direction.....	21	33	18	20	17	NA	24
Wrong track	73	64	76	76	77	NA	71
Not sure	6	3	6	4	6	NA	5
							1 Year Ago
				<u>12/3- 5/07</u>	<u>11/5- 7/07</u>		<u>10/1- 3/07</u>
Right direction.....	22	25	27	30	25		26
Wrong track	73	71	68	66	70		70
Not sure	5	4	5	4	5		4

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>10/2- 6/08</u>	<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>
7, very strong economy	7	6	5	5	6	7
6	7	8	6	6	7	8
5	24	24	25	21	23	20
4	17	17	22	18	20	22
3	21	21	20	19	20	19
2	9	9	7	12	8	10
1, very weak economy	15	14	14	17	15	13
Not sure	1	1	1	2	1	1
Total 6-7	13	14	10	11	13	15
Total 1-3	45	44	42	48	44	42
Mean	3.7	3.8	3.7	3.5	3.7	3.8

	<u>4/7-9/08</u>	<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>
7, very strong economy	6	5	5	6	8	9
6	9	8	9	9	12	11
5	22	25	28	30	30	31
4	21	21	23	22	20	20
3	19	20	17	16	17	14
2	8	9	6	7	5	6
1, very weak economy	14	11	12	8	7	8
Not sure	1	1	-	2	1	1
Total 6-7	15	13	13	15	19	20
Total 1-3	41	40	35	32	29	27
Mean	3.8	3.9	3.9	4.1	4.3	4.3

	1 Year Ago 10/1- 3/07
7, very strong economy	8
6	14
5	29
4	22
3	14
2	5
1, very weak economy	7
Not sure	1
Total 6-7	22
Total 1-3	26
Mean	4.4

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>10/2- 6/08</u>	<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>
Much stronger.....	8	8	6	6	6	5
Somewhat stronger	24	27	17	12	16	19
About the same	39	50	49	44	40	44
Somewhat weaker	20	10	17	24	22	22
Much weaker	7	4	10	12	14	10
Not sure	3	2	1	2	2	--
Total Stronger	31	34	23	18	22	24
Total Weaker	27	13	26	36	36	32

	<u>4/7-9/08</u>	<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>
Much stronger.....	5	2	6	5	5	5
Somewhat stronger	15	18	17	15	16	14
About the same	41	43	48	51	53	53
Somewhat weaker	24	25	22	20	19	19
Much weaker	14	11	6	7	6	8
Not sure	1	1	1	2	1	1
Total Stronger	21	20	23	19	21	19
Total Weaker	38	35	28	27	25	27

	1 Year Ago 10/1- 3/07
Much stronger.....	5
Somewhat stronger	14
About the same	60
Somewhat weaker	14
Much weaker	6
Not sure	1
Total Stronger	19
Total Weaker	20

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

	<u>4/7-9/08</u>	<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>
7, very strong	11	9	11	9	11	11
6	14	16	15	16	15	15
5	25	26	25	27	28	27
4	18	16	17	18	18	20
3	15	13	15	11	10	10
2	6	5	4	6	5	6
1, very weak	10	13	12	10	11	10
Not sure	1	2	1	3	2	1
Total 6-7	25	25	26	25	26	27
Total 1-3	31	31	31	27	26	25
<i>Mean</i>	4.3	4.2	4.3	4.3	4.4	4.4

	1 Year Ago <u>10/1- 3/07</u>
7, very strong	13
6	15
5	26
4	18
3	10
2	6
1, very weak	11
Not sure	1
Total 6-7	29
Total 1-3	26
<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>10/2- 6/08</u>	<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>
Much stronger.....	9	11	6	7	10	10
Somewhat stronger	26	27	23	18	21	16
About the same	50	53	51	54	49	54
Somewhat weaker	11	5	13	12	11	13
Much weaker	3	2	5	8	8	6
Not sure	2	2	2	1	1	1
Total Stronger	35	38	29	25	31	26
Total Weaker	14	7	18	21	18	19

	<u>4/7-9/08</u>	<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>
Much stronger.....	7	8	10	10	9	11
Somewhat stronger	20	22	23	24	26	24
About the same	50	53	54	53	53	53
Somewhat weaker	14	10	8	7	7	8
Much weaker	8	5	4	4	3	4
Not sure	1	2	1	2	2	-
Total Stronger	27	30	33	33	35	35
Total Weaker	22	15	12	12	11	12

	1 Year Ago <u>10/1- 3/07</u>
Much stronger.....	11
Somewhat stronger	25
About the same	54
Somewhat weaker	7
Much weaker	2
Not sure	1
Total Stronger	35
Total Weaker	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>10/2- 6/08</u>	<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>
More comfortable.....	17	23	19	20	22	19
Less comfortable	69	55	65	63	66	64
No change (VOL).....	12	20	14	16	11	16
Not sure	1	2	2	1	1	1

	<u>4/7-9/08</u>	<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>
More comfortable.....	22	21	22	28	26	28
Less comfortable	60	59	60	51	54	55
No change (VOL).....	16	18	17	18	18	16
Not sure	2	2	1	3	2	1

	1 Year Ago <u>10/1- 3/07</u>
More comfortable.....	28
Less comfortable	50
No change (VOL).....	21
Not sure	1

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

	<u>10/2- 6/08</u>	<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>
More comfortable.....	20	27	22	24	23	25
Less comfortable	67	53	62	61	65	61
No change (VOL).....	12	19	15	14	12	14
Not sure	--	1	1	1	--	--

	<u>4/7-9/08</u>	<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>
More comfortable.....	26	25	27	31	32	34
Less comfortable	56	58	55	46	49	47
No change (VOL).....	17	16	17	19	18	18
Not sure	1	1	1	2	1	1

	1 Year Ago <u>10/1- 3/07</u>
More comfortable.....	34
Less comfortable	44
No change (VOL).....	21
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>10/2- 6/08</u>	<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>
More confident.....	23	30	22	26	29	27
Less confident	62	52	63	58	57	56
No change (VOL).....	14	17	13	14	13	17
Not sure	1	1	2	2	1	--
	<u>4/7-9/08</u>	<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>
More confident.....	28	28	32	32	36	36
Less confident	55	53	50	47	46	46
No change (VOL).....	15	17	17	18	17	16
Not sure	2	2	1	3	1	2

**1 Year
Ago**

	<u>10/1- 3/07</u>
More confident.....	40
Less confident	41
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?

	<u>10/2- 6/08</u>	<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>
More confident.....	23	31	25	27	27	29
Less confident	64	51	59	57	60	57
No change (VOL).....	10	16	14	14	11	13
Not sure	3	2	2	2	2	1
	<u>4/7-9/08</u>	<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>
More confident.....	29	29	31	33	37	37
Less confident	54	55	52	48	46	46
No change (VOL).....	15	14	14	16	16	15
Not sure	2	2	3	3	2	2

**1 Year
Ago**

	<u>10/1- 3/07</u>
More confident.....	41
Less confident	41
No change (VOL).....	16
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>10/2- 6/08</u>	<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>
Yes	43	43	41	41	43	39
No.....	56	55	58	58	57	61
Not sure	--	1	1	1	-	-

	<u>4/7-9/08</u>	<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>
Yes	40	36	37	37	33	35
No.....	59	63	62	62	66	64
Not sure	1	1	1	1	1	1

	1 Year Ago <u>10/1- 3/07</u>
Yes	31
No.....	69
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>10/2- 6/08</u>	<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>
Extremely likely.....	11	8	9	8	7	8
Very likely	18	15	15	18	17	18
Somewhat likely.....	35	30	31	29	33	28
Not very likely	21	27	28	28	23	26
Not at all likely	14	19	14	14	17	18
Not sure	2	2	3	3	3	2
Total Likely.....	28	23	25	26	24	26
Total Not Likely	35	46	42	42	40	44

	<u>4/7-9/08</u>	<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>
Extremely likely.....	6	7	8	6	5	8
Very likely	14	14	16	12	10	11
Somewhat likely.....	32	33	30	32	32	29
Not very likely	28	28	26	29	33	29
Not at all likely	17	15	19	18	18	21
Not sure	3	3	1	3	2	2
Total Likely.....	20	22	24	18	16	19
Total Not Likely	46	43	45	47	50	51

	<u>1 Year Ago 10/1- 3/07</u>
Extremely likely.....	5
Very likely	12
Somewhat likely.....	26
Not very likely	33
Not at all likely	21
Not sure	3
Total Likely.....	17
Total Not Likely	55

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>10/2- 6/08</u>	<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>
Good time.....	32	33	28	24	27	27	28
Bad time	64	59	66	71	66	67	65
Not sure.....	4	7	6	5	7	6	7

	<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>1 Year Ago 10/1- 3/07</u>
Good time.....	25	30	30	36	31	41
Bad time	67	61	61	57	60	50
Not sure.....	8	9	9	7	9	9

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>10/2- 6/08</u>	<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.....	39	44	41	35	33	37	38
No.....	59	55	56	63	65	62	60
Not sure.....	2	2	3	2	2	1	2
						1 Year Ago	
	<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	41	36	36	33	39	
No.....	62	58	62	63	65	58	
Not sure.....	2	1	2	1	2	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:

18-34	30
35-54	38
55-64	13
65+	17
(DK/NS)	--

D2. Are you employed:

TOTAL EMPLOYED	60
Full time	48
Part time	12
Not employed	16
Retired	23
(DK/NS)	1

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

Grade school or some high school	10
Completed high school	41
Some community college or university, did not finish	15
Completed technical school or a community college	8
Completed a university or Bachelor's degree	16
Completed a post-graduate degree such as a Master's or Ph.D.	11
(DK/NS)	--

D4. Are you currently married?

Yes	61
No	38
(DK/NS)	--

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

1	16
2	32
3	15
4	15
5	12
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)	37
Under 6	22
6-12	19
13-17	16
NO CHILDREN	60
(DK/NS)	2
Summary	
Any children 12 or younger	30
Any children 6 to 17	28

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

Yes	51
No	49
(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	69
Hispanic	13
Black	11
Asian	2
(NOT READ) American Indian	1
(NOT READ) Other	2
(DK/NS)	3

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

Under \$15,000	11
\$15,000 to less than \$25,000	11
\$25,000 to less than \$35,000	11
\$35,000 to less than \$40,000	6
\$40,000 to less than \$50,000	9
\$50,000 to less than \$75,000	15
\$75,000 to less than \$100,000	9
\$100,000 or more	14
(DK/NS)	13

REGION:

Northeast	19
Midwest	22
South	36
West	23

METROPOLITAN STATUS:

2.5 million or more	32
500,000 to 2.5 million	29
Under 250,000 to 500,000	27
Rural	12

GENDER:

Male	48
Female	52