# Ipsos

# **Ipsos Public Affairs**

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

Interview dates: November 6-9, 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>11/6-</u>	10/2-		<u>7/31-</u>	<u>6/26-</u>	<u>5/29-</u>	
	<u>9/08</u>	<u>6/08</u>	9/5-9/08	8/4/08	29/08	6/2/08	5/5-7/08
Right direction	32	21	33	18	20	17	NA
Wrong track	64	73	64	76	76	77	NA
Not sure	5	6	3	6	4	6	NA
							1 Year
							Ago
					12/3-		<u>11/5-</u>
	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	5/07		7/07
Right direction	24	22	25	27	<u>12/3-</u> <u>5/07</u> 30		<u>7/07</u> 25
Wrong track	71	73	71	68	66		70
Not sure	5	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.

	11/6-	10/2-		7/31-	6/26-	<u>5/29-</u>
	9/08	6/08	9/5-9/08	8/4/08	29/08	6/2/08
7, very strong economy	4	7	6	5	5	6
6	5	7	8	6	6	7
5	22	24	24	25	21	23
4	22	17	17	22	18	20
3	22	21	21	20	19	20
2	9	9	9	7	12	8
1, very weak economy	15	15	14	14	17	15
Not sure	<u>-</u>	1	1	1	2	1
Total 6-7	10	13	14	10	11	13
Total 1-3	46	45	44	42	48	44
Mean	3.6	3.7	3.8	3.7	3.5	3.7

						<u>12/3-</u>
	5/5-7/08	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	5/07
7, very strong economy	7	6	5	5	6	8
6	8	9	8	9	9	12
5	20	22	25	28	30	30
4	22	21	21	23	22	20
3	19	19	20	17	16	17
2	10	8	9	6	7	5
1, very weak economy	13	14	11	12	8	7
Not sure	11	11	11	<u>-</u>	2	1
Total 6-7	15	15	13	13	15	19
Total 1-3	42	41	40	35	32	29
Mean	3.8	3.8	3.9	3.9	4.1	4.3

	1 Year Ago <u>11/5-</u> 7/07
7, very strong economy	9
6	11
5	31
4	20
3	14
2	6
1, very weak economy	8
Not sure	1
Total 6-7 Total 1-3	20 27
Mean	4.3

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>11/6-</u>	<u>10/2-</u>		<u>7/31-</u>	6/26-	<u>5/29-</u>
	9/08	6/08	9/5-9/08	8/4/08	29/08	6/2/08
Much stronger	8	8	8	6	6	6
Somewhat stronger	25	24	27	17	12	16
About the same	40	39	50	49	44	40
Somewhat weaker	15	20	10	17	24	22
Much weaker	9	7	4	10	12	14
Not sure	2	3	2	1	2	2
Total Stronger Total Weaker	34 24	31 27	34 13	23 26	18 36	22 36

						<u>12/3-</u>
	5/5-7/08	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	<u>5/07</u>
Much stronger	5	5	2	6	5	5
Somewhat stronger	19	15	18	17	15	16
About the same	44	41	43	48	51	53
Somewhat weaker	22	24	25	22	20	19
Much weaker	10	14	11	6	7	6
Not sure		1	11	11	2	11
Total Stronger Total Weaker	24 32	21 38	20 35	23 28	19 27	21 25

	1 Year Ago
	11/5-
	<u>7/07</u>
Much stronger	5
Somewhat stronger	14
About the same	53
Somewhat weaker	19
Much weaker	8
Not sure	1
Total Stronger	19
Total Weaker	27

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>11/6-</u>	<u>10/2-</u>	0/5 0/09	<u>7/31-</u>	<u>6/26-</u>	<u>5/29-</u>
7	<u>9/08</u>	<u>6/08</u>	<u>9/5-9/08</u>	<u>8/4/08</u>	<u>29/08</u>	<u>6/2/08</u>
7, very strong	9	11	12	9	10	10
6	12	14	13	14	12	13
5	26	26	23	25	23	24
4	19	19	19	18	16	20
3	15	11	15	13	14	11
2	6	6	5	5	7	6
1, very weak	13	12	12	14	16	14
Not sure	2	1	1	2	2	2
Total 6-7	21	25	25	23	22	23
Total 1-3	33	29	33	33	37	30
Mean	4.3	4.3	4.2	4.1	4.0	4.2
						<u>12/3-</u>

						<u>12/3-</u>
	<i>5/5-7/08</i>	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	<u>5/07</u>
7, very strong	12	11	9	11	9	11
6	18	14	16	15	16	15
5	21	25	26	25	27	28
4	16	18	16	17	18	18
3	11	15	13	15	11	10
2	7	6	5	4	6	5
1, very weak	13	10	13	12	10	11
Not sure	2	1	2	11	3	2
Total 6-7	30	25	25	26	25	26
Total 1-3	30	31	31	31	27	26
Mean	4.3	4.3	4.2	4.3	4.3	4.4

	1 Year Ago 11/5-
	7/07
7, very strong	11
6	15
5	27
4	20
3	10
2	6
1, very weak	10
Not sure	1
Total 6-7	27
Total 1-3	25
Mean	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>11/6-</u>	<u> 10/2-</u>		<u>7/31-</u>	<u>6/26-</u>	<u>5/29-</u>
	<u>9/08</u>	6/08	9/5-9/08	8/4/08	29/08	6/2/08
Much stronger	12	9	11	6	7	10
Somewhat stronger	23	26	27	23	18	21
About the same	49	50	53	51	54	49
Somewhat weaker	10	11	5	13	12	11
Much weaker	5	3	2	5	8	8
Not sure	1	2	2	2	11	1
Total Stronger	35 15	35 14	38 7	29 18	25 21	31 18
			•			

5/5-7/08         4/7-9/08         3/3-5/08         2/4-6/08         1/7-9/08         5/07           Much stronger         10         7         8         10         10         9           Somewhat stronger         16         20         22         23         24         26           About the same         54         50         53         54         53         53           Somewhat weaker         13         14         10         8         7         7           Much weaker         6         8         5         4         4         3           Not sure         1         1         2         1         2         2           Total Stronger         26         27         30         33         33         35							12/3-
Somewhat stronger       16       20       22       23       24       26         About the same       54       50       53       54       53       53         Somewhat weaker       13       14       10       8       7       7         Much weaker       6       8       5       4       4       3         Not sure       1       1       2       1       2       2         Total Stronger       26       27       30       33       33       35		5/5-7/08	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	5/07
About the same       54       50       53       54       53       53         Somewhat weaker       13       14       10       8       7       7         Much weaker       6       8       5       4       4       3         Not sure       1       1       2       1       2       2         Total Stronger       26       27       30       33       33       35	Much stronger	10	7	8	10	10	9
Somewhat weaker       13       14       10       8       7       7         Much weaker       6       8       5       4       4       3         Not sure       1       1       2       1       2       2         Total Stronger       26       27       30       33       33       35	Somewhat stronger	16	20	22	23	24	26
Much weaker       6       8       5       4       4       3         Not sure       1       1       1       2       1       2       2         Total Stronger       26       27       30       33       33       35	About the same	54	50	53	54	53	53
Not sure         1         1         2         1         2         2           Total Stronger         26         27         30         33         33         35	Somewhat weaker	13	14	10	8	7	7
Total Stronger	Much weaker	6	8	5	4	4	3
	Not sure	1	1	22	1	2	2
Total Weaker	Total Stronger Total Weaker				33 12	33 12	35 11

	1 Year Ago 11/5- 7/07
Much stronger	11
Somewhat stronger	24
About the same	53
Somewhat weaker	8
Much weaker	4
Not sure	-
Total Stronger	35
Total Weaker	12

### Now I'd like you to think about how your personal financial situation has changed in the <u>past</u> six months.

12. Compared to 6 months ago, are you NOW more or less comfortable making a major purchase, like a home or car?

More comfortable	11/6- 9/08 15 71 13 1	10/2- 6/08 17 69 12 1	9/5-9/08 23 55 20 2	7/31- 8/4/08 19 65 14 2	6/26- 29/08 20 63 16 1	5/29- 6/2/08 22 66 11
More comfortable Less comfortable No change (VOL) Not sure	5/5-7/08 19 64 16 1	4/7-9/08 22 60 16 2	3/3-5/08 21 59 18 2	2/4-6/08 22 60 17 1	1/7-9/08 28 51 18 3	12/3- 5/07 26 54 18 2

	1 Yea
	Ago
	11/5-
	7/07
More comfortable	28
Less comfortable	55
No change (VOL)	16
Not sure	1

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

More comfortable Less comfortable No change (VOL) Not sure	11/6- 9/08 17 66 16 1	10/2- 6/08 20 67 12	9/5-9/08 27 53 19 1	7/31- 8/4/08 22 62 15	6/26- 29/08 24 61 14 1	5/29- 6/2/08 23 65 12
Not sure	1		'	I	'	

Mara gamfartakla	<u>5/5-7/08</u>	4/7-9/08	3/3-5/08	<u>2/4-6/08</u>	<u>1/7-9/08</u>	12/3- 5/07
More comfortable	25	26	25	27	31	32
Less comfortable	61	56	58	55	46	49
No change (VOL)	14	17	16	17	19	18
Not sure		1	1	1	2	1

	1 Year Ago
	<u>11/5-</u>
	7/07
More comfortable	34
Less comfortable	47
No change (VOL)	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?

More confident Less confident No change (VOL) Not sure	11/6- 9/08 21 63 14 2	10/2- 6/08 23 62 14 1	9/5-9/08 30 52 17 1	7/31- 8/4/08 22 63 13 2	6/26- 29/08 26 58 14 2	5/29- 6/2/08 29 57 13
More confidentLess confidentNo change (VOL)	5/5-7/08 27 56 17	4/7-9/08 28 55 15	3/3-5/08 28 53 17	2/4-6/08 32 50 17	1/7-9/08 32 47 18	12/3- 5/07 36 46 17

2

2

1

3

	1 Year Ago 11/5-
	7/07
More confident	36
Less confident	46
No change (VOL)	16
Not sure	2

Not sure.....

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?

	More confident	11/6- 9/08 23 62 13 2	10/2- 6/08 23 64 10 3	9/5-9/08 31 51 16 2	7/31- 8/4/08 25 59 14 2	6/26- 29/08 27 57 14 2	5/29- 6/2/08 27 60 11 2
--	----------------	--------------------------------------	--------------------------------------	---------------------------------	--	---------------------------------------	--

						<u> 12/3-</u>
	5/5-7/08	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	5/07
More confident	29	29	29	31	33	37
Less confident	57	54	55	52	48	46
No change (VOL)	13	15	14	14	16	16
Not sure	1	2	2	3	3	2

	1 Year
	Ago
	11/5-
	7/07
More confident	37
Less confident	46
No change (VOL)	15
Not sure	2

16a. Thinking of the <u>last</u> 6 months, have you, someone in your family or someone else you know personally lost their job as a result of economic conditions?

Yes No Not sure	11/6- 9/08 48 51 1	10/2- 6/08 43 56	9/5-9/08 43 55 1	7/31- 8/4/08 41 58 1	6/26- 29/08 41 58 1	5/29- 6/2/08 43 57
Yes No Not sure	5/5-7/08 39 61	4/7-9/08 40 59 1	3/3-5/08 36 63 1	2/4-6/08 37 62 1	1/7-9/08 37 62 1	12/3- 5/07 33 66 1

	1 Year
	Ago
	11/5-
	7/07
Yes	35
No	64
Not sure	1

16b. Now look ahead at the <u>next</u> 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>11/6-</u>	10/2-		<u>7/31-</u>	6/26-	5/29-
	9/08	6/08	9/5-9/08	8/4/08	29/08	6/2/08
Extremely likely	9	11	8	9	8	7
Very likely	18	18	15	15	18	17
Somewhat likely	34	35	30	31	29	33
Not very likely	24	21	27	28	28	23
Not at all likely	12	14	19	14	14	17
Not sure	3	2	2	3	3	3
Total Likely	27	28	23	25	26	24
Total Not Likely	35	35	46	42	42	40

<u>5/07</u> 5
10
32
33
18
22
16 50

	1 Year Ago 11/5- 7/07
Extremely likely	8
Very likely	11
Somewhat likely	29
Not very likely	29
Not at all likely	21
Not sure	2
Total Likely Total Not Likely	19 51

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>11/6-</u>	<u>10/2-</u>	0/5 0/00	7/31-	<u>6/26-</u>	<u>5/29-</u>	=/= =/00
	<u>9/08</u>	<u>6/08</u>	<u>9/5-9/08</u>	<u>8/4/08</u>	<u>29/08</u>	6/2/08	<u>5/5-7/08</u>
Good time	32	32	33	28	24	27	27
Bad time	62	64	59	66	71	66	67
Not sure	6	4	7	6	5	7	6

						Ago
					<u>12/3-</u>	<u>11/5-</u>
	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	<u>5/07</u>	<u>7/07</u>
Good time	28	25	30	30	36	31
Bad time	65	67	61	61	57	60
Not sure	7	8	9	9	7	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>11/6-</u>	<u>10/2-</u>	0/5 0/00	<u>7/31-</u>	<u>6/26-</u>	<u>5/29-</u>	E/E 7/09
	9/00	0/00	9/3-9/00	0/4/00	<u>29/08</u>	0/2/00	3/3-7/00
Yes	38	39	44	41	35	33	37
No	59	59	55	56	63	65	62
Not sure	3	2	2	3	2	2	1

						1 Year Ago
					<u>12/3-</u>	<u>11/5-</u>
	4/7-9/08	3/3-5/08	2/4-6/08	1/7-9/08	5/07	7/07
Yes	38	36	41	36	36	33
No	60	62	58	62	63	65
Not sure	2	2	1	2	1	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:

18-34 31 35-54 39 55-64 14 65+ 17 (DK/NS) -

D2. Are you employed:

TOTAL EMPLOYED	58
Full time	44
Part time	14
Not employed	20
Retired	21
(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	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	r Ph.D. 10
(DK/NS)	-

D4. Are you currently married?

Yes	60
No	39
(DK/NS)	-

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

1	14
2	33
3	21
4	16
5	10
6+	5
(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)	40
Under 6	21
6-12	20
13-17	14
NO CHILDREN	59
(DK/NS)	2
Summary	
Any children 12 or younger	32

Any children 12 or younger 32 Any children 6 to 17 28

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

Yes 44 No 56 (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	15
Black	10
Asian	3
(NOT READ) American Indian	2
(NOT READ) Other	3
(DK/NS)	1

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	13
\$25,000 to less than \$40,000	13
\$40,000 to less than \$50,000	11
\$50,000 to less than \$75,000	12
\$75,000 to less than \$100,000	11
\$100,000 or more	14
(DK/NS)	15

#### **REGION:**

Northeast	20
Midwest	20
South	35
West	25

### **METROPOLITAN STATUS:**

 2.5 million or more
 32

 500,000 to 2.5 million
 29

 Under 250,000 to 500,000
 33

 Rural
 6

**GENDER:** 

Male 48 Female 52