



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

Interview dates: December 4-8, 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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
Right direction.....	32	32	21	33	18	20	17
Wrong track	59	64	73	64	76	76	77
Not sure	9	5	6	3	6	4	6
							1 Year Ago
							<u>12/3- 5/07</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>	<u>1/7-9/08</u>		
Right direction.....	NA	24	22	25	27		30
Wrong track	NA	71	73	71	68		66
Not sure	NA	5	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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
7, very strong economy	4	4	7	6	5	5
6	4	5	7	8	6	6
5	18	22	24	24	25	21
4	19	22	17	17	22	18
3	20	22	21	21	20	19
2	14	9	9	9	7	12
1, very weak economy	20	15	15	14	14	17
Not sure	1	-	1	1	1	2
Total 6-7	9	10	13	14	10	11
Total 1-3	53	46	45	44	42	48
<i>Mean</i>	<i>3.3</i>	<i>3.6</i>	<i>3.7</i>	<i>3.8</i>	<i>3.7</i>	<i>3.5</i>

	<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>	<u>1/7-9/08</u>
7, very strong economy	6	7	6	5	5	6
6	7	8	9	8	9	9
5	23	20	22	25	28	30
4	20	22	21	21	23	22
3	20	19	19	20	17	16
2	8	10	8	9	6	7
1, very weak economy	15	13	14	11	12	8
Not sure	1	1	1	1	-	2
Total 6-7	13	15	15	13	13	15
Total 1-3	44	42	41	40	35	32
<i>Mean</i>	<i>3.7</i>	<i>3.8</i>	<i>3.8</i>	<i>3.9</i>	<i>3.9</i>	<i>4.1</i>

	1 Year Ago <u>12/3- 5/07</u>
7, very strong economy	8
6	12
5	30
4	20
3	17
2	5
1, very weak economy	7
Not sure	1
Total 6-7	19
Total 1-3	29
<i>Mean</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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
Much stronger.....	6	8	8	8	6	6
Somewhat stronger	23	25	24	27	17	12
About the same	38	40	39	50	49	44
Somewhat weaker	22	15	20	10	17	24
Much weaker	9	9	7	4	10	12
Not sure	2	2	3	2	1	2
Total Stronger	29	34	31	34	23	18
Total Weaker	31	24	27	13	26	36

	<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>	<u>1/7-9/08</u>
Much stronger.....	6	5	5	2	6	5
Somewhat stronger	16	19	15	18	17	15
About the same	40	44	41	43	48	51
Somewhat weaker	22	22	24	25	22	20
Much weaker	14	10	14	11	6	7
Not sure	2	--	1	1	1	2
Total Stronger	22	24	21	20	23	19
Total Weaker	36	32	38	35	28	27

	1 Year Ago
	<u>12/3- 5/07</u>
Much stronger.....	5
Somewhat stronger	16
About the same	53
Somewhat weaker	19
Much weaker	6
Not sure	1
Total Stronger	21
Total Weaker	25

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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
7, very strong	9	9	11	12	9	10
6	12	12	14	13	14	12
5	23	26	26	23	25	23
4	18	19	19	19	18	16
3	13	15	11	15	13	14
2	8	6	6	5	5	7
1, very weak	15	13	12	12	14	16
Not sure	2	2	1	1	2	2
Total 6-7	22	21	25	25	23	22
Total 1-3	36	33	29	33	33	37
<i>Mean</i>	4.0	4.3	4.3	4.2	4.1	4.0

	<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>	<u>1/7-9/08</u>
7, very strong	10	12	11	9	11	9
6	13	18	14	16	15	16
5	24	21	25	26	25	27
4	20	16	18	16	17	18
3	11	11	15	13	15	11
2	6	7	6	5	4	6
1, very weak	14	13	10	13	12	10
Not sure	2	2	1	2	1	3
Total 6-7	23	30	25	25	26	25
Total 1-3	30	30	31	31	31	27
<i>Mean</i>	4.2	4.3	4.3	4.2	4.3	4.3

	1 Year Ago <u>12/3- 5/07</u>
7, very strong	11
6	15
5	28
4	18
3	10
2	5
1, very weak	11
Not sure	2
Total 6-7	26
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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
Much stronger.....	6	12	9	11	6	7
Somewhat stronger	25	23	26	27	23	18
About the same	55	49	50	53	51	54
Somewhat weaker	8	10	11	5	13	12
Much weaker	4	5	3	2	5	8
Not sure	2	1	2	2	2	1
Total Stronger	32	35	35	38	29	25
Total Weaker	12	15	14	7	18	21

	<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>	<u>1/7-9/08</u>
Much stronger.....	10	10	7	8	10	10
Somewhat stronger	21	16	20	22	23	24
About the same	49	54	50	53	54	53
Somewhat weaker	11	13	14	10	8	7
Much weaker	8	6	8	5	4	4
Not sure	1	1	1	2	1	2
Total Stronger	31	26	27	30	33	33
Total Weaker	18	19	22	15	12	12

	1 Year Ago <u>12/3- 5/07</u>
Much stronger.....	9
Somewhat stronger	26
About the same	53
Somewhat weaker	7
Much weaker	3
Not sure	2
Total Stronger	35
Total Weaker	11

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>12/4-8/08</u>	<u>11/6-9/08</u>	<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>
More comfortable.....	12	15	17	23	19	20
Less comfortable	72	71	69	55	65	63
No change (VOL).....	15	13	12	20	14	16
Not sure	1	1	1	2	2	1

	<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>	<u>1/7-9/08</u>
More comfortable.....	22	19	22	21	22	28
Less comfortable	66	64	60	59	60	51
No change (VOL).....	11	16	16	18	17	18
Not sure	1	1	2	2	1	3

1 Year Ago

	<u>12/3-5/07</u>
More comfortable.....	26
Less comfortable	54
No change (VOL).....	18
Not sure	2

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

	<u>12/4-8/08</u>	<u>11/6-9/08</u>	<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>
More comfortable.....	16	17	20	27	22	24
Less comfortable	66	66	67	53	62	61
No change (VOL).....	16	16	12	19	15	14
Not sure	1	1	--	1	1	1

	<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>	<u>1/7-9/08</u>
More comfortable.....	23	25	26	25	27	31
Less comfortable	65	61	56	58	55	46
No change (VOL).....	12	14	17	16	17	19
Not sure	--	--	1	1	1	2

1 Year Ago

	<u>12/3-5/07</u>
More comfortable.....	32
Less comfortable	49
No change (VOL).....	18
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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
More confident.....	17	21	23	30	22	26
Less confident	65	63	62	52	63	58
No change (VOL).....	16	14	14	17	13	14
Not sure	2	2	1	1	2	2
	<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>	<u>1/7-9/08</u>
More confident.....	29	27	28	28	32	32
Less confident	57	56	55	53	50	47
No change (VOL).....	13	17	15	17	17	18
Not sure	1	--	2	2	1	3

**1 Year
Ago**

	<u>12/3- 5/07</u>
More confident.....	36
Less confident	46
No change (VOL).....	17
Not sure	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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
More confident.....	21	23	23	31	25	27
Less confident	62	62	64	51	59	57
No change (VOL).....	15	13	10	16	14	14
Not sure	2	2	3	2	2	2
	<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>	<u>1/7-9/08</u>
More confident.....	27	29	29	29	31	33
Less confident	60	57	54	55	52	48
No change (VOL).....	11	13	15	14	14	16
Not sure	2	1	2	2	3	3

**1 Year
Ago**

	<u>12/3- 5/07</u>
More confident.....	37
Less confident	46
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>12/4-8/08</u>	<u>11/6-9/08</u>	<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>
Yes	50	48	43	43	41	41
No.....	50	51	56	55	58	58
Not sure	-	1	-	1	1	1

	<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>	<u>1/7-9/08</u>
Yes	43	39	40	36	37	37
No.....	57	61	59	63	62	62
Not sure	-	-	1	1	1	1

	1 Year Ago <u>12/3-5/07</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>12/4-8/08</u>	<u>11/6-9/08</u>	<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>
Extremely likely.....	11	9	11	8	9	8
Very likely	21	18	18	15	15	18
Somewhat likely.....	35	34	35	30	31	29
Not very likely	19	24	21	27	28	28
Not at all likely	10	12	14	19	14	14
Not sure	3	3	2	2	3	3
Total Likely.....	32	27	28	23	25	26
Total Not Likely	30	35	35	46	42	42

	<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>	<u>1/7-9/08</u>
Extremely likely.....	7	8	6	7	8	6
Very likely	17	18	14	14	16	12
Somewhat likely.....	33	28	32	33	30	32
Not very likely	23	26	28	28	26	29
Not at all likely	17	18	17	15	19	18
Not sure	3	2	3	3	1	3
Total Likely.....	24	26	20	22	24	18
Total Not Likely	40	44	46	43	45	47

	<u>1 Year Ago</u> <u>12/3-5/07</u>
Extremely likely.....	5
Very likely	10
Somewhat likely.....	32
Not very likely	33
Not at all likely	18
Not sure	2
Total Likely.....	16
Total Not Likely	50

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>12/4-8/08</u>	<u>11/6-9/08</u>	<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>
Good time.....	31	32	32	33	28	24	27
Bad time	65	62	64	59	66	71	66
Not sure.....	4	6	4	7	6	5	7

	<u>5/5-7/08</u>	<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>1 Year Ago</u> <u>12/3-5/07</u>
Good time.....	27	28	25	30	30	36
Bad time	67	65	67	61	61	57
Not sure.....	6	7	8	9	9	7

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>12/4- 8/08</u>	<u>11/6- 9/08</u>	<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>
Yes.....	38	38	39	44	41	35	33
No.....	60	59	59	55	56	63	65
Not sure.....	3	3	2	2	3	2	2

						1 Year Ago <u>12/3- 5/07</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>	<u>1/7-9/08</u>	
Yes.....	37	38	36	41	36	36
No.....	62	60	62	58	62	63
Not sure.....	1	2	2	1	2	1

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	39
55-64	14
65+	17
(DK/NS)	1

D2. Are you employed:

TOTAL EMPLOYED	57
Full time	46
Part time	12
Not employed	19
Retired	23
(DK/NS)	1

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

Grade school or some high school	9
Completed high school	42
Some community college or university, did not finish	13
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	63
No	36
(DK/NS)	1

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

1	17
2	27
3	19
4	21
5	9
6+	6
(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)	43
Under 6	26
6-12	23
13-17	12
NO CHILDREN	56
(DK/NS)	1
Summary	
Any children 12 or younger	37
Any children 6 to 17	30

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	68
Hispanic	14
Black	11
Asian	3
(NOT READ) American Indian	2
(NOT READ) Other	2
(DK/NS)	2

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

Under \$15,000	12
\$15,000 to less than \$25,000	13
\$25,000 to less than \$40,000	15
\$40,000 to less than \$50,000	8
\$50,000 to less than \$75,000	15
\$75,000 to less than \$100,000	12
\$100,000 or more	13
(DK/NS)	13

REGION:

Northeast	19
Midwest	22
South	37
West	22

METROPOLITAN STATUS:

2.5 million or more	32
500,000 to 2.5 million	29
Under 250,000 to 500,000	32
Rural	7

GENDER:

Male	48
Female	52