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Interview dates: July 9-13, 2009
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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Right direction.....	40	52	54	45	44	42	32
Wrong track	54	42	39	48	48	50	59
Not sure	6	6	7	6	8	8	9
	<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>	1 Year Ago <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

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
7, very strong economy	4	4	5	5	7	3	4
6	3	4	6	9	4	6	5
5	23	20	24	22	20	19	16
4	23	25	25	24	21	19	20
3	20	21	18	17	22	21	22
2	10	10	9	11	10	9	13
1, very weak economy	15	15	12	13	16	24	19
Not sure	1	1	1	--	1	1	1
Total 6-7	8	8	11	13	11	8	10
Total 1-3	45	45	39	41	47	54	54
<i>Mean</i>	3.6	3.6	3.8	3.7	3.6	3.3	3.3

	1 Year Ago						
	<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>
7, very strong economy	4	4	7	6	5	5	6
6	4	5	7	8	6	6	7
5	18	22	24	24	25	21	23
4	19	22	17	17	22	18	20
3	20	22	21	21	20	19	20
2	14	9	9	9	7	12	8
1, very weak economy	20	15	15	14	14	17	15
Not sure	1	-	1	1	1	2	1
Total 6-7	9	10	13	14	10	11	13
Total 1-3	53	46	45	44	42	48	44
<i>Mean</i>	3.3	3.6	3.7	3.8	3.7	3.5	3.7

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Much stronger.....	6	7	6	8	7	7	4
Somewhat stronger.....	25	30	30	31	23	25	26
About the same.....	43	44	42	39	38	35	39
Somewhat weaker	15	11	13	12	20	22	18
Much weaker	9	7	7	9	10	10	11
Not sure	2	1	2	1	2	1	2
Total Stronger	31	37	36	39	30	32	30
Total Weaker	24	18	20	21	30	32	29

	1 Year Ago						
	<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>
Much stronger.....	6	8	8	8	6	6	6
Somewhat stronger.....	23	25	24	27	17	12	16
About the same.....	38	40	39	50	49	44	40
Somewhat weaker	22	15	20	10	17	24	22
Much weaker	9	9	7	4	10	12	14
Not sure	2	2	3	2	1	2	2
Total Stronger	29	34	31	34	23	18	22
Total Weaker	31	24	27	13	26	36	36

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
7, very strong.....	9	9	10	8	10	7	8
6.....	11	9	15	15	11	11	12
5.....	25	23	25	26	24	24	24
4.....	20	23	16	19	19	17	17
3.....	14	15	13	12	14	14	14
2.....	7	6	8	6	8	8	7
1, very weak.....	13	12	11	11	12	17	16
Not sure.....	2	2	2	1	2	2	2
Total 6-7.....	19	19	25	23	21	18	20
Total 1-3.....	34	34	32	30	35	39	37
<i>Mean</i>	<i>4.1</i>	<i>4.1</i>	<i>4.2</i>	<i>4.2</i>	<i>4.1</i>	<i>3.9</i>	<i>4.0</i>

	1 Year Ago						
	<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>
7, very strong.....	9	9	11	12	9	10	10
6.....	12	12	14	13	14	12	13
5.....	23	26	26	23	25	23	24
4.....	18	19	19	19	18	16	20
3.....	13	15	11	15	13	14	11
2.....	8	6	6	5	5	7	6
1, very weak.....	15	13	12	12	14	16	14
Not sure.....	2	2	1	1	2	2	2
Total 6-7.....	22	21	25	25	23	22	23
Total 1-3.....	36	33	29	33	33	37	30
<i>Mean</i>	<i>4.0</i>	<i>4.3</i>	<i>4.3</i>	<i>4.2</i>	<i>4.1</i>	<i>4.0</i>	<i>4.2</i>

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Much stronger.....	9	9	8	10	9	7	7
Somewhat stronger.....	21	24	24	24	22	25	23
About the same.....	54	52	53	52	49	51	51
Somewhat weaker	11	9	10	8	12	12	10
Much weaker	4	4	3	5	5	4	7
Not sure	2	1	2	1	2	0	2
Total Stronger	30	33	32	34	31	33	30
Total Weaker	15	14	13	13	18	16	17

	<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>	1 Year Ago <u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>
Much stronger.....	6	12	9	11	6	7	10
Somewhat stronger.....	25	23	26	27	23	18	21
About the same.....	55	49	50	53	51	54	49
Somewhat weaker	8	10	11	5	13	12	11
Much weaker	4	5	3	2	5	8	8
Not sure	2	1	2	2	2	1	1
Total Stronger	32	35	35	38	29	25	31
Total Weaker	12	15	14	7	18	21	18

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
More comfortable.....	16	16	17	19	12	14	13
Less comfortable	65	66	67	68	74	70	71
No change (VOL).....	18	15	14	12	13	15	15
Not sure	1	3	1	1	1	1	1

	1 Year Ago						
	<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>
More comfortable.....	12	15	17	23	19	20	22
Less comfortable	72	71	69	55	65	63	66
No change (VOL).....	15	13	12	20	14	16	11
Not sure	1	1	1	2	2	1	1

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

	<u>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
More comfortable.....	19	22	25	20	16	18	18
Less comfortable	63	61	59	64	69	67	67
No change (VOL).....	17	16	16	15	15	14	15
Not sure	--	1	1	1	--	1	--

	1 Year Ago						
	<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>
More comfortable.....	16	17	20	27	22	24	23
Less comfortable	66	66	67	53	62	61	65
No change (VOL).....	16	16	12	19	15	14	12
Not sure	1	1	--	1	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?

	<u>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
More confident	21	20	23	19	18	18	18
Less confident.....	64	67	61	70	71	71	68
No change (VOL).....	13	10	14	10	10	9	12
Not sure	2	2	1	1	1	2	2

	1 Year Ago						
	<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>
More confident	17	21	23	30	22	26	29
Less confident.....	65	63	62	52	63	58	57
No change (VOL).....	16	14	14	17	13	14	13
Not sure	2	2	1	1	2	2	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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
More confident	22	25	28	24	20	21	19
Less confident.....	64	61	59	62	67	66	66
No change (VOL).....	12	12	11	13	11	11	12
Not sure	2	2	2	1	2	2	3

	1 Year Ago						
	<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>
More confident	21	23	23	31	25	27	27
Less confident.....	62	62	64	51	59	57	60
No change (VOL).....	15	13	10	16	14	14	11
Not sure	2	2	3	2	2	2	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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Yes.....	65	65	65	63	64	62	53
No	34	34	35	37	36	37	47
Not sure	--	--	--	--	--	--	--

	1 Year Ago						
	<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.....	50	48	43	43	41	41	43
No	50	51	56	55	58	58	57
Not sure	-	1	-	1	1	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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Extremely likely	11	15	11	13	14	15	11
Very likely	20	21	21	24	25	27	22
Somewhat likely	40	35	36	36	37	33	33
Not very likely	17	18	19	16	15	18	21
Not at all likely	9	9	10	9	7	5	10
Not sure	4	2	3	2	2	2	3
Total Likely	31	35	32	37	39	42	33
Total Not Likely	26	27	29	25	22	23	32

	<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>	1 Year Ago <u>6/26- 29/08</u>	<u>5/29- 6/2/08</u>
Extremely likely	11	9	11	8	9	8	7
Very likely	21	18	18	15	15	18	17
Somewhat likely	35	34	35	30	31	29	33
Not very likely	19	24	21	27	28	28	23
Not at all likely	10	12	14	19	14	14	17
Not sure	3	3	2	2	3	3	3
Total Likely	32	27	28	23	25	26	24
Total Not Likely	30	35	35	46	42	42	40

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Good time	25	31	32	34	26	26	24
Bad time	68	63	63	61	70	70	71
Not sure	7	7	5	5	4	4	5

	<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>	1 Year Ago <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

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>7/9- 13/09</u>	<u>6/4-8/09</u>	<u>5/1-5/09</u>	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>
Yes.....	51	47	50	51	43	42	40
No	47	52	47	47	55	56	57
Not sure	2	1	2	2	2	2	2
						1 Year Ago	
	<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

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	37
55-64	15
65+	16
(DK/NS)	2

D2. Are you employed:

TOTAL EMPLOYED	50
Full time	40
Part time	10
Not employed	28
Retired	21
(DK/NS)	1

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

Grade school or some high school	8
Completed high school	40
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	59
No	40
(DK/NS)	1

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

1	16
2	31
3	17
4	20
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)	37
Under 6	21
6-12	17
13-17	14
NO CHILDREN	61
(DK/NS)	2
Summary	
Any children 12 or younger	30
Any children 6 to 17	26

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

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

Under \$15,000	13
\$15,000 to less than \$25,000	15
\$25,000 to less than \$40,000	16
\$40,000 to less than \$50,000	7
\$50,000 to less than \$75,000	13
\$75,000 to less than \$100,000	8
\$100,000 or more	15
(DK/NS)	12

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

2.5 million or more	39
500,000 to 2.5 million	24
Under 500,000	20
Rural	16

GENDER:

Male	49
Female	51

Do you currently own stocks, bonds or mutual funds?

Yes	44
No	54
DK/NS	2