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Interview dates: August 27-31, 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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Right direction.....	40	46	40	52	54	45	44
Wrong track	54	48	54	42	39	48	48
Not sure	6	6	6	6	7	6	8
	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Right direction.....	42	32	32	32	21	33	18
Wrong track	50	59	59	64	73	64	76
Not sure	8	9	9	5	6	3	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
7, very strong economy	5	4	4	4	5	5	7
6	8	5	3	4	6	9	4
5	20	23	23	20	24	22	20
4	25	24	23	25	25	24	21
3	19	23	20	21	18	17	22
2	7	10	10	10	9	11	10
1, very weak economy	16	10	15	15	12	13	16
Not sure	--	--	1	1	1	--	1
Total 6-7	13	9	8	8	11	13	11
Total 1-3	42	44	45	45	39	41	47
Mean	3.7	3.7	3.6	3.6	3.8	3.7	3.6

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
7, very strong economy	3	4	4	4	7	6	5
6	6	5	4	5	7	8	6
5	19	16	18	22	24	24	25
4	19	20	19	22	17	17	22
3	21	22	20	22	21	21	20
2	9	13	14	9	9	9	7
1, very weak economy	24	19	20	15	15	14	14
Not sure	1	1	1	-	1	1	1
Total 6-7	8	10	9	10	13	14	10
Total 1-3	54	54	53	46	45	44	42
Mean	3.3	3.3	3.3	3.6	3.7	3.8	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Much stronger.....	7	6	6	7	6	8	7
Somewhat stronger.....	31	28	25	30	30	31	23
About the same.....	43	46	43	44	42	39	38
Somewhat weaker	12	11	15	11	13	12	20
Much weaker	6	7	9	7	7	9	10
Not sure	1	2	2	1	2	1	2
Total Stronger	38	34	31	37	36	39	30
Total Weaker	18	19	24	18	20	21	30

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Much stronger.....	7	4	6	8	8	8	6
Somewhat stronger.....	25	26	23	25	24	27	17
About the same.....	35	39	38	40	39	50	49
Somewhat weaker	22	18	22	15	20	10	17
Much weaker	10	11	9	9	7	4	10
Not sure	1	2	2	2	3	2	1
Total Stronger	32	30	29	34	31	34	23
Total Weaker	32	29	31	24	27	13	26

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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
7, very strong.....	9	8	9	9	10	8	10
6.....	12	13	11	9	15	15	11
5.....	24	25	25	23	25	26	24
4.....	15	20	20	23	16	19	19
3.....	16	13	14	15	13	12	14
2.....	7	10	7	6	8	6	8
1, very weak	15	8	13	12	11	11	12
Not sure.....	2	1	2	2	2	1	2
Total 6-7.....	21	22	19	19	25	23	21
Total 1-3.....	37	32	34	34	32	30	35
<i>Mean</i>	<i>4.0</i>	<i>4.2</i>	<i>4.1</i>	<i>4.1</i>	<i>4.2</i>	<i>4.2</i>	<i>4.1</i>

		<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
	<u>2/5-9/09</u>						
7, very strong.....	7	8	9	9	11	12	9
6.....	11	12	12	12	14	13	14
5.....	24	24	23	26	26	23	25
4.....	17	17	18	19	19	19	18
3.....	14	14	13	15	11	15	13
2.....	8	7	8	6	6	5	5
1, very weak	17	16	15	13	12	12	14
Not sure.....	2	2	2	2	1	1	2
Total 6-7.....	18	20	22	21	25	25	23
Total 1-3.....	39	37	36	33	29	33	33
<i>Mean</i>	<i>3.9</i>	<i>4.0</i>	<i>4.0</i>	<i>4.3</i>	<i>4.3</i>	<i>4.2</i>	<i>4.1</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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Much stronger.....	9	10	9	9	8	10	9
Somewhat stronger.....	23	19	21	24	24	24	22
About the same.....	55	55	54	52	53	52	49
Somewhat weaker	8	8	11	9	10	8	12
Much weaker	4	7	4	4	3	5	5
Not sure	1	1	2	1	2	1	2
Total Stronger	32	29	30	33	32	34	31
Total Weaker	12	15	15	14	13	13	18

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Much stronger.....	7	7	6	12	9	11	6
Somewhat stronger.....	25	23	25	23	26	27	23
About the same.....	51	51	55	49	50	53	51
Somewhat weaker	12	10	8	10	11	5	13
Much weaker	4	7	4	5	3	2	5
Not sure	0	2	2	1	2	2	2
Total Stronger	33	30	32	35	35	38	29
Total Weaker	16	17	12	15	14	7	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
More comfortable.....	19	18	16	16	17	19	12
Less comfortable	66	65	65	66	67	68	74
No change (VOL).....	13	16	18	15	14	12	13
Not sure	2	1	1	3	1	1	1

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
More comfortable.....	14	13	12	15	17	23	19
Less comfortable	70	71	72	71	69	55	65
No change (VOL).....	15	15	15	13	12	20	14
Not sure	1	1	1	1	1	2	2

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

	<u>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
More comfortable.....	26	25	19	22	25	20	16
Less comfortable	59	60	63	61	59	64	69
No change (VOL).....	14	15	17	16	16	15	15
Not sure	1	1	--	1	1	1	--

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
More comfortable.....	18	18	16	17	20	27	22
Less comfortable	67	67	66	66	67	53	62
No change (VOL).....	14	15	16	16	12	19	15
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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
More confident.....	28	24	21	20	23	19	18
Less confident.....	60	61	64	67	61	70	71
No change (VOL).....	10	13	13	10	14	10	10
Not sure	2	2	2	2	1	1	1

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
More confident.....	18	18	17	21	23	30	22
Less confident.....	71	68	65	63	62	52	63
No change (VOL).....	9	12	16	14	14	17	13
Not sure	2	2	2	2	1	1	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
More confident	31	28	22	25	28	24	20
Less confident.....	57	58	64	61	59	62	67
No change (VOL).....	10	12	12	12	11	13	11
Not sure	2	2	2	2	2	1	2

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
More confident	21	19	21	23	23	31	25
Less confident.....	66	66	62	62	64	51	59
No change (VOL).....	11	12	15	13	10	16	14
Not sure	2	3	2	2	3	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Yes.....	63	64	65	65	65	63	64
No	36	36	34	34	35	37	36
Not sure	1	--	--	--	--	--	--

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Yes.....	62	53	50	48	43	43	41
No	37	47	50	51	56	55	58
Not sure	--	--	-	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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Extremely likely	12	12	11	15	11	13	14
Very likely	24	22	20	21	21	24	25
Somewhat likely	35	36	40	35	36	36	37
Not very likely	19	18	17	18	19	16	15
Not at all likely	7	9	9	9	10	9	7
Not sure	3	2	4	2	3	2	2
Total Likely	36	34	31	35	32	37	39
Total Not Likely	26	27	26	27	29	25	22

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Extremely likely	15	11	11	9	11	8	9
Very likely	27	22	21	18	18	15	15
Somewhat likely	33	33	35	34	35	30	31
Not very likely	18	21	19	24	21	27	28
Not at all likely	5	10	10	12	14	19	14
Not sure	2	3	3	3	2	2	3
Total Likely	42	33	32	27	28	23	25
Total Not Likely	23	32	30	35	35	46	42

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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Good time	34	36	25	31	32	34	26
Bad time	58	57	68	63	63	61	70
Not sure	8	7	7	7	5	5	4

	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Good time	26	24	31	32	32	33	28
Bad time	70	71	65	62	64	59	66
Not sure	4	5	4	6	4	7	6

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>8/27- 31/09</u>	<u>7/30- 8/3/09</u>	<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>
Yes.....	48	50	51	47	50	51	43
No	50	48	47	52	47	47	55
Not sure	2	2	2	1	2	2	2
	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	<u>10/2- 6/08</u>	1 Year Ago <u>9/5-9/08</u>	<u>7/31- 8/4/08</u>
Yes.....	42	40	38	38	39	44	41
No	56	57	60	59	59	55	56
Not sure	2	2	3	3	2	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	31
35-54	38
55-64	13
65+	19
(DK/NS)	--

D2. Are you employed:

TOTAL EMPLOYED	53
Full time	41
Part time	12
Not employed	23
Retired	21
(DK/NS)	3

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	16
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)	1

D4. Are you currently married?

Yes	56
No	42
(DK/NS)	3

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

1	16
2	34
3	19
4	14
5	8
6+	5
(DK/NS)	5

(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)	32
Under 6	20
6-12	15
13-17	10
NO CHILDREN	63
(DK/NS)	5
Summary	
Any children 12 or younger	28
Any children 6 to 17	20

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
American Indian	2
(NOT READ) Other	2
(DK/NS)	3

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

Under \$15,000	15
\$15,000 to less than \$25,000	10
\$25,000 to less than \$40,000	15
\$40,000 to less than \$50,000	9
\$50,000 to less than \$75,000	11
\$75,000 to less than \$100,000	9
\$100,000 or more	12
(DK/NS)	19

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