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Interview dates: October 1-4, 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>10/1- 4/09</u>	<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>
Right direction.....	41	40	46	40	52	54	45
Wrong track	56	54	48	54	42	39	48
Not sure	3	6	6	6	6	7	6
	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago <u>10/2- 6/08</u>	<u>9/5-9/08</u>
Right direction.....	44	42	32	32	32	21	33
Wrong track	48	50	59	59	64	73	64
Not sure	8	8	9	9	5	6	3

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>10/1- 4/09</u>	<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>
7, very strong economy	4	5	4	4	4	5	5
6	5	8	5	3	4	6	9
5	25	20	23	23	20	24	22
4	26	25	24	23	25	25	24
3	21	19	23	20	21	18	17
2	8	7	10	10	10	9	11
1, very weak economy	11	16	10	15	15	12	13
Not sure	--	--	--	1	1	1	--
Total 6-7.....	8	13	9	8	8	11	13
Total 1-3.....	41	42	44	45	45	39	41
<i>Mean</i>	<i>3.7</i>	<i>3.7</i>	<i>3.7</i>	<i>3.6</i>	<i>3.6</i>	<i>3.8</i>	<i>3.7</i>

	1 Year Ago						
	<u>3/5-9/09</u>	<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>	<u>9/5-9/08</u>
7, very strong economy	7	3	4	4	4	7	6
6	4	6	5	4	5	7	8
5	20	19	16	18	22	24	24
4	21	19	20	19	22	17	17
3	22	21	22	20	22	21	21
2	10	9	13	14	9	9	9
1, very weak economy	16	24	19	20	15	15	14
Not sure	1	1	1	1	-	1	1
Total 6-7.....	11	8	10	9	10	13	14
Total 1-3.....	47	54	54	53	46	45	44
<i>Mean</i>	<i>3.6</i>	<i>3.3</i>	<i>3.3</i>	<i>3.3</i>	<i>3.6</i>	<i>3.7</i>	<i>3.8</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>10/1- 4/09</u>	<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>
Much stronger.....	7	7	6	6	7	6	8
Somewhat stronger.....	29	31	28	25	30	30	31
About the same.....	47	43	46	43	44	42	39
Somewhat weaker	9	12	11	15	11	13	12
Much weaker	6	6	7	9	7	7	9
Not sure	1	1	2	2	1	2	1
Total Stronger	36	38	34	31	37	36	39
Total Weaker	16	18	19	24	18	20	21

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

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>10/1- 4/09</u>	<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>
7, very strong.....	9	9	8	9	9	10	8
6	13	12	13	11	9	15	15
5	29	24	25	25	23	25	26
4	21	15	20	20	23	16	19
3	11	16	13	14	15	13	12
2	5	7	10	7	6	8	6
1, very weak	11	15	8	13	12	11	11
Not sure	2	2	1	2	2	2	1
Total 6-7.....	22	21	22	19	19	25	23
Total 1-3.....	27	37	32	34	34	32	30
<i>Mean</i>	<i>4.3</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>

	1 Year Ago						
	<u>3/5-9/09</u>	<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>	<u>9/5-9/08</u>
7, very strong.....	10	7	8	9	9	11	12
6	11	11	12	12	12	14	13
5	24	24	24	23	26	26	23
4	19	17	17	18	19	19	19
3	14	14	14	13	15	11	15
2	8	8	7	8	6	6	5
1, very weak	12	17	16	15	13	12	12
Not sure	2	2	2	2	2	1	1
Total 6-7.....	21	18	20	22	21	25	25
Total 1-3.....	35	39	37	36	33	29	33
<i>Mean</i>	<i>4.1</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>

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>10/1- 4/09</u>	<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>
Much stronger.....	8	9	10	9	9	8	10
Somewhat stronger.....	24	23	19	21	24	24	24
About the same.....	56	55	55	54	52	53	52
Somewhat weaker	8	8	8	11	9	10	8
Much weaker	4	4	7	4	4	3	5
Not sure	1	1	1	2	1	2	1
Total Stronger	32	32	29	30	33	32	34
Total Weaker	12	12	15	15	14	13	13

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago <u>10/2- 6/08</u>	<u>9/5-9/08</u>
Much stronger.....	9	7	7	6	12	9	11
Somewhat stronger.....	22	25	23	25	23	26	27
About the same.....	49	51	51	55	49	50	53
Somewhat weaker	12	12	10	8	10	11	5
Much weaker	5	4	7	4	5	3	2
Not sure	2	0	2	2	1	2	2
Total Stronger	31	33	30	32	35	35	38
Total Weaker	18	16	17	12	15	14	7

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>10/1- 4/09</u>	<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>
More comfortable.....	22	19	18	16	16	17	19
Less comfortable	63	66	65	65	66	67	68
No change (VOL).....	14	13	16	18	15	14	12
Not sure	2	2	1	1	3	1	1

	1 Year Ago						
	<u>3/5-9/09</u>	<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>	<u>9/5-9/08</u>
More comfortable.....	12	14	13	12	15	17	23
Less comfortable	74	70	71	72	71	69	55
No change (VOL).....	13	15	15	15	13	12	20
Not sure	1	1	1	1	1	1	2

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

	<u>10/1- 4/09</u>	<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>
More comfortable.....	29	26	25	19	22	25	20
Less comfortable	55	59	60	63	61	59	64
No change (VOL).....	15	14	15	17	16	16	15
Not sure	1	1	1	--	1	1	1

	1 Year Ago						
	<u>3/5-9/09</u>	<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>	<u>9/5-9/08</u>
More comfortable.....	16	18	18	16	17	20	27
Less comfortable	69	67	67	66	66	67	53
No change (VOL).....	15	14	15	16	16	12	19
Not sure	--	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>10/1- 4/09</u>	<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>
More confident	31	28	24	21	20	23	19
Less confident.....	58	60	61	64	67	61	70
No change (VOL).....	9	10	13	13	10	14	10
Not sure	1	2	2	2	2	1	1

	1 Year Ago						
	<u>3/5-9/09</u>	<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>	<u>9/5-9/08</u>
More confident	18	18	18	17	21	23	30
Less confident.....	71	71	68	65	63	62	52
No change (VOL).....	10	9	12	16	14	14	17
Not sure	1	2	2	2	2	1	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>10/1- 4/09</u>	<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>
More confident	33	31	28	22	25	28	24
Less confident.....	54	57	58	64	61	59	62
No change (VOL).....	10	10	12	12	12	11	13
Not sure	3	2	2	2	2	2	1

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago <u>10/2- 6/08</u>	<u>9/5-9/08</u>
More confident	20	21	19	21	23	23	31
Less confident.....	67	66	66	62	62	64	51
No change (VOL).....	11	11	12	15	13	10	16
Not sure	2	2	3	2	2	3	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>10/1- 4/09</u>	<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>
Yes.....	67	63	64	65	65	65	63
No	33	36	36	34	34	35	37
Not sure	--	1	--	--	--	--	--

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago <u>10/2- 6/08</u>	<u>9/5-9/08</u>
Yes.....	64	62	53	50	48	43	43
No	36	37	47	50	51	56	55
Not sure	--	--	--	-	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>10/1- 4/09</u>	<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>
Extremely likely	11	12	12	11	15	11	13
Very likely	18	24	22	20	21	21	24
Somewhat likely	36	35	36	40	35	36	36
Not very likely	25	19	18	17	18	19	16
Not at all likely	9	7	9	9	9	10	9
Not sure	1	3	2	4	2	3	2
Total Likely	29	36	34	31	35	32	37
Total Not Likely	34	26	27	26	27	29	25

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago 10/2- 6/08	<u>9/5-9/08</u>
Extremely likely	14	15	11	11	9	11	8
Very likely	25	27	22	21	18	18	15
Somewhat likely	37	33	33	35	34	35	30
Not very likely	15	18	21	19	24	21	27
Not at all likely	7	5	10	10	12	14	19
Not sure	2	2	3	3	3	2	2
Total Likely	39	42	33	32	27	28	23
Total Not Likely	22	23	32	30	35	35	46

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>10/1- 4/09</u>	<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>
Good time	33	34	36	25	31	32	34
Bad time	59	58	57	68	63	63	61
Not sure	8	8	7	7	7	5	5

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago 10/2- 6/08	<u>9/5-9/08</u>
Good time	26	26	24	31	32	32	33
Bad time	70	70	71	65	62	64	59
Not sure	4	4	5	4	6	4	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>10/1- 4/09</u>	<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>
Yes.....	47	48	50	51	47	50	51
No	50	50	48	47	52	47	47
Not sure	3	2	2	2	1	2	2

	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<u>11/6- 9/08</u>	1 Year Ago <u>10/2- 6/08</u>	<u>9/5-9/08</u>
Yes.....	43	42	40	38	38	39	44
No	55	56	57	60	59	59	55
Not sure	2	2	2	3	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	38
55-64	13
65+	18
(DK/NS)	--

D2. Are you employed:

TOTAL EMPLOYED	57
Full time	46
Part time	11
Not employed	21
Retired	22
(DK/NS)	1

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

Grade school or some high school	7
Completed high school	42
Some community college or university, did not finish	14
Completed technical school or a community college	10
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	60
No	40
(DK/NS)	--

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

1	16
2	31
3	18
4	17
5	9
6+	7
(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)	38
Under 6	22
6-12	17
13-17	13
NO CHILDREN	60
(DK/NS)	2
Summary	
Any children 12 or younger	31
Any children 6 to 17	25

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	3
(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	14
\$25,000 to less than \$40,000	18
\$40,000 to less than \$50,000	7
\$50,000 to less than \$75,000	13
\$75,000 to less than \$100,000	10
\$100,000 or more	15
(DK/NS)	11

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	22
Rural	16

GENDER:

Male	49
Female	51

Do you currently own stocks, bonds or mutual funds?

Yes	52
No	47
DK/NS	2