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Interview dates: October 29-November 1, 2009  
Interviews: 1,002 adults  
Margin of error:  $\pm 3.1$  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>10/29- 11/1/09</u>	<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>
Right direction.....	37	41	40	46	40	52	54
Wrong track .....	58	56	54	48	54	42	39
Not sure .....	4	3	6	6	6	6	7
	<u>4/2-6/09</u>	<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>1 Year Ago 11/6- 9/08</u>	<u>10/2- 6/08</u>
Right direction.....	45	44	42	32	32	32	21
Wrong track .....	48	48	50	59	59	64	73
Not sure .....	6	8	8	9	9	5	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>10/29- 11/1/09</u>	<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>
7, very strong economy .....	4	4	5	4	4	4	5
6 .....	6	5	8	5	3	4	6
5 .....	19	25	20	23	23	20	24
4 .....	28	26	25	24	23	25	25
3 .....	21	21	19	23	20	21	18
2 .....	9	8	7	10	10	10	9
1, very weak economy .....	12	11	16	10	15	15	12
Not sure .....	1	--	--	--	1	1	1
<b>Total 6-7.....</b>	<b>9</b>	<b>8</b>	<b>13</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>11</b>
<b>Total 1-3.....</b>	<b>42</b>	<b>41</b>	<b>42</b>	<b>44</b>	<b>45</b>	<b>45</b>	<b>39</b>
<i>Mean .....</i>	<i>3.7</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>

	<b>1 Year Ago</b>						
	<u>4/2-6/09</u>	<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>
7, very strong economy .....	5	7	3	4	4	4	7
6 .....	9	4	6	5	4	5	7
5 .....	22	20	19	16	18	22	24
4 .....	24	21	19	20	19	22	17
3 .....	17	22	21	22	20	22	21
2 .....	11	10	9	13	14	9	9
1, very weak economy .....	13	16	24	19	20	15	15
Not sure .....	--	1	1	1	1	-	1
<b>Total 6-7.....</b>	<b>13</b>	<b>11</b>	<b>8</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>13</b>
<b>Total 1-3.....</b>	<b>41</b>	<b>47</b>	<b>54</b>	<b>54</b>	<b>53</b>	<b>46</b>	<b>45</b>
<i>Mean .....</i>	<i>3.7</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>

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>10/29- 11/1/09</u>	<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>
Much stronger.....	5	7	7	6	6	7	6
Somewhat stronger.....	26	29	31	28	25	30	30
About the same.....	49	47	43	46	43	44	42
Somewhat weaker .....	13	9	12	11	15	11	13
Much weaker .....	7	6	6	7	9	7	7
Not sure .....	--	1	1	2	2	1	2
<b>Total Stronger .....</b>	<b>30</b>	<b>36</b>	<b>38</b>	<b>34</b>	<b>31</b>	<b>37</b>	<b>36</b>
<b>Total Weaker .....</b>	<b>20</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>24</b>	<b>18</b>	<b>20</b>

	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<b>1 Year Ago</b> <u>11/6- 9/08</u>	<u>10/2- 6/08</u>
Much stronger.....	8	7	7	4	6	8	8
Somewhat stronger.....	31	23	25	26	23	25	24
About the same.....	39	38	35	39	38	40	39
Somewhat weaker .....	12	20	22	18	22	15	20
Much weaker .....	9	10	10	11	9	9	7
Not sure .....	1	2	1	2	2	2	3
<b>Total Stronger .....</b>	<b>39</b>	<b>30</b>	<b>32</b>	<b>30</b>	<b>29</b>	<b>34</b>	<b>31</b>
<b>Total Weaker .....</b>	<b>21</b>	<b>30</b>	<b>32</b>	<b>29</b>	<b>31</b>	<b>24</b>	<b>27</b>

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>10/29- 11/1/09</u>	<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>
7, very strong.....	9	9	9	8	9	9	10
6.....	11	13	12	13	11	9	15
5.....	28	29	24	25	25	23	25
4.....	18	21	15	20	20	23	16
3.....	15	11	16	13	14	15	13
2.....	5	5	7	10	7	6	8
1, very weak.....	13	11	15	8	13	12	11
Not sure.....	1	2	2	1	2	2	2
<b>Total 6-7.....</b>	<b>20</b>	<b>22</b>	<b>21</b>	<b>22</b>	<b>19</b>	<b>19</b>	<b>25</b>
<b>Total 1-3.....</b>	<b>33</b>	<b>27</b>	<b>37</b>	<b>32</b>	<b>34</b>	<b>34</b>	<b>32</b>
<i>Mean .....</i>	<i>4.1</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>

	<b>1 Year Ago</b>						
	<u>4/2-6/09</u>	<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>
7, very strong.....	8	10	7	8	9	9	11
6.....	15	11	11	12	12	12	14
5.....	26	24	24	24	23	26	26
4.....	19	19	17	17	18	19	19
3.....	12	14	14	14	13	15	11
2.....	6	8	8	7	8	6	6
1, very weak.....	11	12	17	16	15	13	12
Not sure.....	1	2	2	2	2	2	1
<b>Total 6-7.....</b>	<b>23</b>	<b>21</b>	<b>18</b>	<b>20</b>	<b>22</b>	<b>21</b>	<b>25</b>
<b>Total 1-3.....</b>	<b>30</b>	<b>35</b>	<b>39</b>	<b>37</b>	<b>36</b>	<b>33</b>	<b>29</b>
<i>Mean .....</i>	<i>4.2</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>

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

	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<b>1 Year Ago</b> <u>11/6- 9/08</u>	<u>10/2- 6/08</u>
Much stronger.....	10	9	7	7	6	12	9
Somewhat stronger.....	24	22	25	23	25	23	26
About the same.....	52	49	51	51	55	49	50
Somewhat weaker .....	8	12	12	10	8	10	11
Much weaker .....	5	5	4	7	4	5	3
Not sure .....	1	2	0	2	2	1	2
<b>Total Stronger .....</b>	<b>34</b>	<b>31</b>	<b>33</b>	<b>30</b>	<b>32</b>	<b>35</b>	<b>35</b>
<b>Total Weaker .....</b>	<b>13</b>	<b>18</b>	<b>16</b>	<b>17</b>	<b>12</b>	<b>15</b>	<b>14</b>

**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>10/29- 11/1/09</u>	<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>
More comfortable.....	19	22	19	18	16	16	17
Less comfortable .....	69	63	66	65	65	66	67
No change (VOL).....	11	14	13	16	18	15	14
Not sure .....	1	2	2	1	1	3	1

	<b>1 Year Ago</b>						
	<u>4/2-6/09</u>	<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>
More comfortable.....	19	12	14	13	12	15	17
Less comfortable .....	68	74	70	71	72	71	69
No change (VOL).....	12	13	15	15	15	13	12
Not sure .....	1	1	1	1	1	1	1

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

	<u>10/29- 11/1/09</u>	<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>
More comfortable.....	26	29	26	25	19	22	25
Less comfortable .....	63	55	59	60	63	61	59
No change (VOL).....	11	15	14	15	17	16	16
Not sure .....	--	1	1	1	--	1	1

	<b>1 Year Ago</b>						
	<u>4/2-6/09</u>	<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>
More comfortable.....	20	16	18	18	16	17	20
Less comfortable .....	64	69	67	67	66	66	67
No change (VOL).....	15	15	14	15	16	16	12
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>10/29- 11/1/09</u>	<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>
More confident .....	26	31	28	24	21	20	23
Less confident.....	66	58	60	61	64	67	61
No change (VOL).....	8	9	10	13	13	10	14
Not sure .....	--	1	2	2	2	2	1

	<b>1 Year Ago</b>						
	<u>4/2-6/09</u>	<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>
More confident .....	19	18	18	18	17	21	23
Less confident.....	70	71	71	68	65	63	62
No change (VOL).....	10	10	9	12	16	14	14
Not sure .....	1	1	2	2	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>10/29- 11/1/09</u>	<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>
More confident .....	31	33	31	28	22	25	28
Less confident.....	59	54	57	58	64	61	59
No change (VOL).....	8	10	10	12	12	12	11
Not sure .....	3	3	2	2	2	2	2

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						<b>1 Year Ago</b>	
	<u>4/2-6/09</u>	<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>
More confident .....	24	20	21	19	21	23	23
Less confident.....	62	67	66	66	62	62	64
No change (VOL).....	13	11	11	12	15	13	10
Not sure .....	1	2	2	3	2	2	3

- 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>10/29- 11/1/09</u>	<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>
Yes.....	66	67	63	64	65	65	65
No .....	34	33	36	36	34	34	35
Not sure .....	--	--	1	--	--	--	--

--	--	--	--	--	--	--	--

						<b>1 Year Ago</b>	
	<u>4/2-6/09</u>	<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>
Yes.....	63	64	62	53	50	48	43
No .....	37	36	37	47	50	51	56
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>10/29- 11/1/09</u>	<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>
Extremely likely .....	9	11	12	12	11	15	11
Very likely .....	20	18	24	22	20	21	21
Somewhat likely .....	41	36	35	36	40	35	36
Not very likely .....	21	25	19	18	17	18	19
Not at all likely .....	8	9	7	9	9	9	10
Not sure .....	1	1	3	2	4	2	3
<b>Total Likely .....</b>	<b>29</b>	<b>29</b>	<b>36</b>	<b>34</b>	<b>31</b>	<b>35</b>	<b>32</b>
<b>Total Not Likely .....</b>	<b>29</b>	<b>34</b>	<b>26</b>	<b>27</b>	<b>26</b>	<b>27</b>	<b>29</b>

	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<b>1 Year Ago</b> <u>11/6- 9/08</u>	<u>10/2- 6/08</u>
Extremely likely .....	13	14	15	11	11	9	11
Very likely .....	24	25	27	22	21	18	18
Somewhat likely .....	36	37	33	33	35	34	35
Not very likely .....	16	15	18	21	19	24	21
Not at all likely .....	9	7	5	10	10	12	14
Not sure .....	2	2	2	3	3	3	2
<b>Total Likely .....</b>	<b>37</b>	<b>39</b>	<b>42</b>	<b>33</b>	<b>32</b>	<b>27</b>	<b>28</b>
<b>Total Not Likely .....</b>	<b>25</b>	<b>22</b>	<b>23</b>	<b>32</b>	<b>30</b>	<b>35</b>	<b>35</b>

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>10/29- 11/1/09</u>	<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>
Good time .....	34	33	34	36	25	31	32
Bad time .....	61	59	58	57	68	63	63
Not sure .....	5	8	8	7	7	7	5

  

	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<b>1 Year Ago</b> <u>11/6- 9/08</u>	<u>10/2- 6/08</u>
Good time .....	34	26	26	24	31	32	32
Bad time .....	61	70	70	71	65	62	64
Not sure .....	5	4	4	5	4	6	4



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>10/29- 11/1/09</u>	<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>
Yes.....	43	47	48	50	51	47	50
No .....	55	50	50	48	47	52	47
Not sure .....	1	3	2	2	2	1	2

	<u>4/2-6/09</u>	<u>3/5-9/09</u>	<u>2/5-9/09</u>	<u>1/8- 13/09</u>	<u>12/4- 8/08</u>	<b>1 Year Ago</b> <u>11/6- 9/08</u>	<u>10/2- 6/08</u>
Yes.....	51	43	42	40	38	38	39
No .....	47	55	56	57	60	59	59
Not sure .....	2	2	2	2	3	3	2

## DEMOGRAPHICS

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**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	30
35-54	38	38
55-64	15	13
65+	16	18
(DK/NS)	--	--

D2. Are you employed:

TOTAL EMPLOYED	56	57
Full time	46	46
Part time	10	11
Not employed	20	21
Retired	22	22
(DK/NS)	2	1

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

Grade school or some high school	8	7
Completed high school	41	42
Some community college or university, did not finish	15	14
Completed technical school or a community college	9	10
Completed a university or Bachelor's degree	15	16
Completed a post-graduate degree such as a Master's or Ph.D.	12	11
(DK/NS)	--	1

D4. Are you currently married?

Yes	59	60
No	40	40
(DK/NS)	1	--

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

1	16	16
2	31	31
3	22	18
4	16	17
5	9	9
6+	6	7
(DK/NS)	1	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	38
Under 6	25	22
6-12	21	17
13-17	15	13
NO CHILDREN	56	60
(DK/NS)	1	2
Summary		
<b>Any children 12 or younger</b>	35	31
<b>Any children 6 to 17</b>	31	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	68	69
Hispanic	13	13
Black	11	11
Asian	3	2
American Indian	1	3
(NOT READ) Other	2	2
(DK/NS)	2	2

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

Under \$15,000	11	12
\$15,000 to less than \$25,000	14	14
\$25,000 to less than \$40,000	16	18
\$40,000 to less than \$50,000	7	7
\$50,000 to less than \$75,000	13	13
\$75,000 to less than \$100,000	13	10
\$100,000 or more	15	15
(DK/NS)	11	11

**REGION:**

Northeast	19	19
Midwest	22	22
South	37	37
West	23	23

**METROPOLITAN STATUS:**

2.5 million or more	40	39
500,000 to 2.5 million	22	24
Under 500,000	22	22
Rural	16	16

**GENDER:**

Male	49	49
Female	51	51

Do you currently own stocks, bonds or mutual funds?

Yes	47	52
No	52	47
DK/NS	1	2