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Interview dates: April 1-5, 2010
Interviews: 1,005 adults

**RBC Consumer Outlook Index Survey
CONDUCTED BY IPSOS PUBLIC AFFAIRS**

These are some of the findings of an Ipsos online poll conducted April 1-5, 2010. For this survey, a national sample of 1005 adults from Ipsos' U.S. online panel was interviewed online. Weighting then was employed to balance demographics and ensure that the sample's composition reflects that of the U.S. adult population according to Census data and to provide results intended to approximate the sample universe. Statistical margins of error are not applicable to online polls because they are based on samples drawn from opt-in online panels, not on random samples that mirror the population within a statistical probability ratio. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

NOTE: all results shown are percentages unless otherwise labeled.

1. Generally speaking, would you say things in this country are heading in the right direction or are they off on the wrong track?

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Right direction.....	44	38	41
Wrong track	56	62	59

2. Compared to six months ago...

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
Are you NOW more or less comfortable making a major purchase decision, like a home or car?				
4/1-5/10	11	42	43	5
2/25-3/1/10	8	51	36	5
1/28-2/1/10	11	47	37	5
Are you NOW more or less comfortable making other household purchases?				
4/1-5/10	16	31	51	3
2/25-3/1/10	14	39	45	2
1/28-2/1/10	18	37	42	3

3. Compared to six months ago...

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
Are you NOW more or less confident about job security for yourself, your family and other people you know personally?				
4/1-5/10	13	41	42	5
2/25-3/1/10	12	49	34	4
1/28-2/1/10	13	45	37	5
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?				
4/1-5/10	13	43	38	6
2/25-3/1/10	12	53	30	6
1/28-2/1/10	12	47	33	7

4. Thinking of the last six months, have you, someone in your family or someone else you know personally lost their job as a result of economic conditions?

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Yes	49	50	55
No	51	50	45

5. Are you, or is anyone in your household **currently** worried about losing their job or being laid off?

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Yes	33	33	35
No	67	67	65

6. Compared to **three months ago**, how would you describe the following conditions **right now** –very good, somewhat good, somewhat bad or very bad?

	<u>Very good</u>	<u>Somewhat good</u>	<u>Somewhat bad</u>	<u>Very bad</u>	<u>Don't know</u>
Your personal financial situation					
4/1-5/10	9	42	30	15	5
2/25-3/1/10	6	36	35	20	3
1/28-2/1/10	7	39	34	18	3
The amount of money you have left over to spend on other things when all your bills are paid					
4/1-5/10	8	34	31	23	3
2/25-3/1/10	6	30	30	32	3
1/28-2/1/10	7	29	33	29	2
The value of your investments or savings					
4/1-5/10	7	34	31	17	11
2/25-3/1/10	4	31	30	26	9
1/28-2/1/10	5	30	30	23	12

7. 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>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
7—Very strong economy	1	1	1
6.....	5	3	3
5.....	14	13	12
4.....	26	24	28
3.....	25	27	22
2.....	16	17	20
1—Very weak economy.....	14	15	14
Strong economy (T2B).....	6	4	4
Moderate economy (M3B)	39	37	40
Weak economy (B3B).....	55	59	56

8. 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>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
7—Very strong economy	2	2	2
6.....	10	7	7
5.....	19	16	15
4.....	27	26	25
3.....	19	19	22
2.....	14	14	15
1—Very weak economy.....	11	16	15
Strong economy (T2B).....	11	9	9
Moderate economy (M3B)	49	42	40
Weak economy (B3B).....	43	49	51

9. 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>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Good time	20	15	18
Bad time	28	38	34
Not sure	52	47	47

10. 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>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Yes	34	34	30
No	36	40	43
Not sure	31	26	27

11. How likely are you to purchase a home/primary residence in the **next three months**? Are you ...

	<u>4/1-5/10</u>	<u>2/25-3/1/10</u>	<u>1/28-2/1/10</u>
Very likely	1	1	2
Somewhat likely	5	6	5
Not very likely	13	18	14
Not at all likely	81	74	78
Total likely.....	6	7	7
Total not likely.....	94	92	92

12. Now, **thinking about the next three months**, do you generally feel the following will improve, stay the same or get worse?

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
The national economy				
4/1-5/10.....	18	35	35	13
2/25-3/1/10.....	14	38	39	9
1/28-2/1/10.....	23	33	37	7
The amount of money you have to pay your bills				
4/1-5/10.....	14	59	21	6
2/25-3/1/10.....	11	59	25	5
1/28-2/1/10.....	16	56	23	5
Your personal financial situation				
4/1-5/10.....	17	53	22	8
2/25-3/1/10.....	15	53	25	7
1/28-2/1/10.....	17	54	23	6
The amount of personal debt you have or money that you owe				
4/1-5/10.....	23	52	18	8
2/25-3/1/10.....	20	51	23	6
1/28-2/1/10.....	23	51	22	4
The amount of money you have left over to spend on other things when all your bills are paid				
4/1-5/10.....	15	48	29	8
2/25-3/1/10.....	14	49	32	5
1/28-2/1/10.....	15	51	31	4
Your likelihood of making a major purchase like a car, vacation or appliances				
4/1-5/10.....	7	49	29	16
2/25-3/1/10.....	8	46	36	10
1/28-2/1/10.....	8	47	35	10
Your likelihood of making major home renovations				
4/1-5/10.....	8	47	27	18
2/25-3/1/10.....	6	45	35	14
1/28-2/1/10.....	8	47	32	13

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
The value of your investments or savings				
4/1-5/10.....	16	46	23	15
2/25-3/1/10.....	15	44	28	12
1/28-2/1/10.....	17	46	25	12
Your ability to save money for things like retirement or education				
4/1-5/10.....	11	49	31	9
2/25-3/1/10.....	10	48	34	7
1/28-2/1/10.....	11	51	32	6

13. 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>4/1-5/10</u>	<u>2/25-3/1/10</u>	<u>1/28-2/1/10</u>
Extremely likely.....	4	5	6
Very likely.....	9	9	10
Somewhat likely.....	27	28	27
Not very likely.....	22	22	26
Not at all likely.....	15	14	13
Not sure.....	23	21	18
Total likely.....	13	14	16
Total not likely.....	36	37	40

14. Now, thinking about **the next six months** and making major purchases such as buying a car or household appliances, or your vacation spending, do you expect that you and your family will be spending ...

	<u>4/1-5/10</u>	<u>2/25-3/1/10</u>	<u>1/28-2/1/10</u>
More than last year.....	9	7	11
About the same as last year ..	48	41	43
Less than last year.....	43	52	46

15. In the **next six months**, do you think interest rates will...

	<u>4/1-5/10</u>	<u>2/25-3/1/10</u>	<u>1/28-2/1/10</u>
Go up.....	46	47	41
Go down.....	10	12	10
Remain unchanged.....	44	41	49

16A. Looking ahead six months from now, do you expect... - The economy in your local area to be...

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Much stronger.....	1	1	4
Somewhat stronger.....	17	18	53
About the same.....	61	59	NA
Somewhat weaker	16	16	36
Much weaker	5	6	7
Total stronger	18	19	56
Total weaker	21	22	44

16B. Looking ahead six months from now, do you expect... – Your personal finances to be...

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Much stronger.....	4	4	5
Somewhat stronger.....	19	20	54
About the same.....	59	55	NA
Somewhat weaker	13	14	33
Much weaker	5	7	8
Total stronger	23	24	59
Total weaker	18	21	41

17. Thinking about **the next year or so**, do you, yourself, generally feel that the US economy and your own financial situation will improve, stay the same or get worse?

	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>	<u>1/28- 2/1/10</u>
Improve.....	30	29	35
Stay the same.....	43	47	42
Get worse	26	24	24

CUSTOM QUESTIONS

18. How do you plan to use most of your tax refund?

	<u>4/1-5/10</u>
I plan to use most of it to pay off/pay down my debt.....	29
I will not receive a refund	27
I plan to save most of it	17
I plan to spend most of it on things I need	13
I have not completed my tax return.....	8
I plan to spend most of it on things I want.....	5
I plan to invest most of it in stocks, bonds, real estate or other assets	1

19. Please indicate whether you agree or disagree with the following statements regarding the recent passage of the health care reform bill?

	<u>Strongly agree</u>	<u>Somewhat agree</u>	<u>Somewhat disagree</u>	<u>Strongly disagree</u>
My health insurance premiums will decrease 4/1-5/10.....	4	20	40	36
The quality of care I receive will decrease 4/1-5/10.....	22	31	32	15
My taxes will increase to pay for health care reform 4/1-5/10.....	41	34	17	7
My out of pocket health care costs will increase 4/1-5/10.....	33	35	22	9

DEMOGRAPHICS

NOTE: Results for demographic questions represent all adults unless otherwise indicated.

D1. Do you currently own stocks, bonds or mutual funds?

Yes	38
No	62

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	23
65+	8
(DK/NS)	--

D2. Are you employed:

Employed Full-time	40
Employed Part-time	10
Self-Employed	8
Homemaker	7
Student	5
Retired	14
Currently Unemployed	12
Other	4
(Dk/Ns)	--
Summary	
Full time	48
Part time	10
Not Employed	28
Retired	14

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

Grade School	--
Some High School	7
Graduated High School	38
Some College	19
Graduated from college - 2 year	5
Graduated from college - 4 year	15
Some Post Graduate	3
Post Graduate Degree	8
Some Technical or Vocational School	2
Completed Technical or Vocational School	2
Summary (NET)	
No college degree	73
College degree	27

D4. Are you currently married?

Single	26
Married	56
Domestic Partnership	4
Widowed	2
Divorced	10
Separated	2
Summary	
Married	56
Other	44

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?

Under 6 only	7
6-12 Only	7
13-17 Only	7
Under 6 and 6-12	6
Under 6 and 13-17	1
6-12 and 13-17	3
All 3	1
None Under 18	68
Summary	
With Kids	32
No Kids	68

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.)

Hispanic	13
White	68
Black	11
Asian/Native American/Other/Refused race (Net)	8
Asian or Pacific Islander	3
Native American or Alaskan Native	1
Mixed racial background	2
Other	1
Declined to answer	1
Summary	
White	68
Other	31

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

Under \$15K	9
\$15K to less than \$20K	4
\$20K to less than \$25K	5
\$25K to less than \$30K	5
\$30K to less than \$40K	13
\$40K to less than \$50K	10
\$50K to less than \$75K	24
\$75K to less than \$100K	6
\$100K to less than \$150K	18
\$150K or more	6
Summary	
Under \$25K	18
\$25K - \$49K	28
\$50K - \$99K	30
\$100K +	24

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	7
100,000-249,999	8
250,000-499,999	7
500,000-999,999	8
1,000,000-2,499,999	16
2,500,000-4,999,999	14
5,000,000 +	25
Non CBSA	16
Blank/Null	--
(DK/NS)	--
Summary	
Less than 1 million	28
1 million to less than 5 million	30
5 million or more	25
NON-CBSA (rural)	16

GENDER:

Male	48
Female	52