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Interview dates: Aug 26-30, 2010
Interviews: 1,009 adults

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

These are some of the findings of an Ipsos online poll conducted August 26-30, 2010. For this survey, a national sample of 1,009 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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Right direction.....	33	37	36	35	40	44	38
Wrong track	67	63	64	65	60	56	62
	<u>1/28- 2/1/10</u>						
Right direction.....	41						
Wrong track	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?				
8/26-30/10	10	52	34	5
7/29-8/1/10	10	46	38	6
7/8-11/10	11	48	37	5
6/4-7/10	10	46	41	4
4/29-5/2/10	9	46	40	5
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?				
8/26-30/10	17	38	41	4
7/29-8/1/10	17	36	43	4
7/8-11/10	17	35	43	5
6/4-7/10	15	32	51	3
4/29-5/2/10	17	33	46	4
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?				
8/26-30/10	12	49	35	5
7/29-8/1/10	12	43	40	5
7/8-11/10	12	43	40	5
6/4-7/10	11	46	39	4
4/29-5/2/10	13	44	39	4
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?				
8/26-30/10	12	53	30	5
7/29-8/1/10	13	46	34	7
7/8-11/10	14	50	31	5
6/4-7/10	9	51	36	4
4/29-5/2/10	15	47	34	4
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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Yes.....	47	47	48	45	49	49	50
No	53	53	52	55	51	51	50
	<u>1/28- 2/1/10</u>						
Yes.....	55						
No	45						

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

	<u>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Yes.....	32	33	33	28	32	33	33
No	68	67	67	72	68	67	67
	<u>1/28- 2/1/10</u>						
Yes.....	35						
No	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					
8/26-30/10	6	39	32	18	4
7/29-8/1/10	7	39	35	16	3
7/8-11/10	10	35	31	19	5
6/4-7/10	6	40	34	17	3
4/29-5/2/10	10	38	31	18	2
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					
8/26-30/10	7	29	34	27	3
7/29-8/1/10	6	33	33	24	3
7/8-11/10	9	29	32	24	5
6/4-7/10	7	35	31	26	2
4/29-5/2/10	10	30	31	26	3
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					
8/26-30/10	4	27	33	27	9
7/29-8/1/10	4	31	35	22	8
7/8-11/10	8	25	30	26	11
6/4-7/10	4	30	32	22	12
4/29-5/2/10	7	35	27	20	10
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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
7—Very strong economy	1	2	2	1	1	1	1
6.....	3	4	4	3	4	5	3
5.....	13	14	13	15	15	14	13
4.....	24	26	29	25	27	26	24
3.....	25	26	23	26	23	25	27
2.....	21	16	17	17	17	16	17
1—Very weak economy	13	11	12	13	13	14	15
Strong economy (T2B)	4	6	6	4	5	6	4
Moderate economy (M3B)	37	40	42	40	43	39	37
Weak economy (B3B)	59	54	52	57	52	55	59
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	<u>1/28- 2/1/10</u>						
7—Very strong economy	1						
6	3						
5	12						
4	28						
3	22						
2	20						
1—Very weak economy	14						
Strong economy (T2B)	4						
Moderate economy (M3B)	40						
Weak economy (B3B)	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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
7—Very strong	2	3	3	2	2	2	2
6.....	5	7	6	7	8	10	7
5.....	20	20	19	18	21	19	16
4.....	27	26	25	25	25	27	26
3.....	20	17	18	20	18	19	19
2.....	12	15	14	13	14	14	14
1—Very weak	14	12	15	14	12	11	16
Strong T2B)	8	10	9	9	11	11	9
Moderate (M3B)	47	46	44	44	45	49	42
Weak (B3B)	46	44	47	47	44	43	49
<hr/>							
	<u>1/28- 2/1/10</u>						
7—Very strong	2						
6	7						
5	15						
4	25						
3	22						
2	15						
1—Very weak	15						
Strong T2B)	9						
Moderate (M3B)	40						
Weak (B3B)	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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Good time	13	16	16	14	20	20	15
Bad time.....	41	40	34	43	33	28	38
Not sure	46	44	50	43	47	52	47
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	<u>1/28- 2/1/10</u>						
Good time	18						
Bad time.....	34						
Not sure	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>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Yes.....	36	35	31	29	32	34	34
No	40	37	37	41	38	36	40
Not sure	25	28	32	29	30	31	26
<hr/>							
	<u>1/28- 2/1/10</u>						
Yes	30						
No	43						
Not sure	27						

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

	<u>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Very likely	3	3	2	2	3	1	1
Somewhat likely.....	6	5	5	6	5	5	6
Not very likely	16	16	15	14	15	13	18
Not at all likely.....	75	76	78	79	77	81	74
Total likely.....	9	8	7	8	8	6	7
Total not likely.....	91	92	93	92	92	94	92
	<u>1/28- 2/1/10</u>						
Very likely	2						
Somewhat likely.....	5						
Not very likely	14						
Not at all likely.....	78						
Total likely.....	7						
Total not likely.....	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				
8/26-30/10.....	12	32	45	11
7/29-8/1/10.....	14	36	40	10
7/8-11/10.....	13	33	44	10
6/4-7/10.....	15	38	38	9
4/29-5/2/10.....	20	33	37	9
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				
8/26-30/10.....	16	58	22	4
7/29-8/1/10.....	15	57	23	5
7/8-11/10.....	16	55	23	6
6/4-7/10.....	14	57	24	5
4/29-5/2/10.....	14	59	23	5
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				
8/26-30/10.....	19	54	21	6
7/29-8/1/10.....	18	51	24	6
7/8-11/10.....	19	49	24	8
6/4-7/10.....	18	53	24	6
4/29-5/2/10.....	16	54	23	7
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				
8/26-30/10.....	24	53	18	6
7/29-8/1/10.....	21	53	20	6
7/8-11/10.....	23	50	20	6
6/4-7/10.....	22	53	20	5
4/29-5/2/10.....	20	55	19	6
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				
8/26-30/10.....	15	50	30	5
7/29-8/1/10.....	14	49	32	6
7/8-11/10.....	15	48	30	7
6/4-7/10.....	14	51	31	5
4/29-5/2/10.....	14	52	29	5
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

	Improve	Stay the same	Get worse	Don't know
Your likelihood of making a major purchase like a car, vacation or appliances				
8/26-30/10.....	9	45	34	12
7/29-8/1/10.....	10	45	34	12
7/8-11/10.....	8	44	33	14
6/4-7/10.....	7	47	33	13
4/29-5/2/10.....	8	48	33	11
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				
8/26-30/10.....	8	47	30	15
7/29-8/1/10.....	6	50	29	15
7/8-11/10.....	7	45	30	17
6/4-7/10.....	7	48	30	15
4/29-5/2/10.....	7	49	30	13
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
The value of your investments or savings				
8/26-30/10.....	13	41	33	13
7/29-8/1/10.....	12	48	29	11
7/8-11/10.....	14	43	30	14
6/4-7/10.....	15	42	30	13
4/29-5/2/10.....	19	44	26	11
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				
8/26-30/10.....	12	49	32	7
7/29-8/1/10.....	12	48	32	9
7/8-11/10.....	13	47	32	9
6/4-7/10.....	11	50	31	8
4/29-5/2/10.....	12	49	31	7
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>08/26-</u> <u>30/10</u>	<u>07/29-</u> <u>08/1/10</u>	<u>07/8-</u> <u>11/10</u>	<u>6/4-7/10</u>	<u>4/29-</u> <u>5/2/10</u>	<u>4/1-5/10</u>	<u>2/25-</u> <u>3/1/10</u>
Extremely likely	6	6	6	5	6	4	5
Very likely	11	8	10	11	9	9	9
Somewhat likely	24	25	28	22	24	27	28
Not very likely	26	27	22	26	25	22	22
Not at all likely	13	16	13	16	17	15	14
Not sure	19	19	21	20	19	23	21
Total likely	17	14	16	16	14	13	14
Total not likely	40	43	35	42	42	36	37
	<u>1/28-</u> <u>2/1/10</u>						
Extremely likely	6						
Very likely	10						
Somewhat likely	27						
Not very likely	26						
Not at all likely	13						
Not sure	18						
Total likely	16						
Total not likely	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>08/26-</u> <u>30/10</u>	<u>07/29-</u> <u>08/1/10</u>	<u>07/8-</u> <u>11/10</u>	<u>6/4-7/10</u>	<u>4/29-</u> <u>5/2/10</u>	<u>4/1-5/10</u>	<u>2/25-</u> <u>3/1/10</u>
More than last year	10	12	9	9	11	9	7
About the same as last year ..	44	43	44	45	47	48	41
Less than last year	46	45	47	46	42	43	52
	<u>1/28-</u> <u>2/1/10</u>						
More than last year	11						
About the same as last year ..	43						
Less than last year	46						

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

	<u>08/26-</u> <u>30/10</u>	<u>07/29-</u> <u>08/1/10</u>	<u>07/8-</u> <u>11/10</u>	<u>6/4-7/10</u>	<u>4/29-</u> <u>5/2/10</u>	<u>4/1-5/10</u>	<u>2/25-</u> <u>3/1/10</u>
Go up	34	36	41	40	45	46	47
Go down	16	14	13	12	11	10	12
Remain unchanged	50	49	46	48	44	44	41
	<u>1/28-</u> <u>2/1/10</u>						
Go up	41						
Go down	10						
Remain unchanged	49						

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

	<u>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Much stronger	3	3	3	4	2	1	1
Somewhat stronger.....	14	17	15	15	19	17	18
About the same.....	58	56	54	58	57	61	59
Somewhat weaker	18	18	19	16	17	16	16
Much weaker	8	6	8	7	5	5	6
Total stronger.....	16	20	18	19	22	18	19
Total weaker	25	23	28	24	22	21	22
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	<u>1/28- 2/1/10</u>						
Much stronger	4						
Somewhat stronger.....	53						
About the same.....	NA						
Somewhat weaker	36						
Much weaker	7						
Total stronger.....	56						
Total weaker	44						

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

	<u>08/26- 30/10</u>	<u>07/29- 08/1/10</u>	<u>07/8- 11/10</u>	<u>6/4-7/10</u>	<u>4/29- 5/2/10</u>	<u>4/1-5/10</u>	<u>2/25- 3/1/10</u>
Much stronger.....	6	5	5	5	5	4	4
Somewhat stronger.....	22	20	21	22	22	19	20
About the same.....	52	51	51	50	52	59	55
Somewhat weaker	16	18	15	17	16	13	14
Much weaker	5	6	7	6	5	5	7
Total stronger.....	27	26	26	26	27	23	24
Total weaker	21	24	22	23	22	18	21
<hr/>							
	<u>1/28- 2/1/10</u>						
Much stronger	5						
Somewhat stronger.....	54						
About the same.....	NA						
Somewhat weaker	33						
Much weaker	8						
Total stronger.....	59						
Total weaker	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?

	08/26- 30/10	07/29- 08/1/10	07/8- 11/10	6/4-7/10	4/29- 5/2/10	4/1-5/10	2/25- 3/1/10
Improve.....	30	30	28	28	31	30	29
Stay the same.....	43	42	42	45	43	43	47
Get worse	28	27	30	27	26	26	24
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	1/28- 2/1/10						
Improve.....	35						
Stay the same.....	42						
Get worse	24						

CUSTOM QUESTIONS

18. In terms of financial health or stability, do you think the following are stronger, weaker or about the same as they were this time last year?

	Much stronger	Smwht stronger	About the same	Smwht weaker	Much weaker	Total stronger	Total weaker
US Auto manufacturers	7	23	28	25	17	30	41
Main Street or Community banks	6	16	40	25	13	22	38
Wall Street banks	7	15	34	27	17	22	44
Retail sales stores	4	15	34	30	16	19	47
Restaurants or sit-down dining chains	4	14	39	31	12	18	43
Construction & home builders	3	11	27	33	27	14	59

19. Please indicate how you expect the prices of homes that are for sale in your neighborhood will change during the next twelve months.

September Wave	Total	Northeast	Midwest	South	West
Major increase in price	3	2	2	3	3
Minor increase in price	22	23	21	20	24
No change in price	36	39	36	33	36
Minor decrease in price	31	28	31	33	30
Major decrease in price	9	8	10	11	8
<hr/>					
Total increase	25	25	23	23	27
Total decrease	40	36	41	44	48
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August Wave	Total	Northeast	Midwest	South	West
Major increase in price	5	5	2	7	2
Minor increase in price	28	28	24	27	33
No change in price	37	36	36	40	35
Minor decrease in price	24	26	30	20	23
Major decrease in price	7	6	8	7	7
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Total increase	32	33	27	34	36
Total decrease	31	31	38	27	30

DEMOGRAPHICS

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

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

Yes	39
No	61

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	20
65+	12
(DK/NS)	--

D2. Are you employed:

Employed Full-time	38
Employed Part-time	8
Self-Employed	7
Homemaker	12
Student	6
Retired	15
Currently Unemployed	11
Other	2
(Dk/Ns)	--
Summary	
Full time	46
Part time	8
Not Employed	31
Retired	15

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

Grade School	1
Some High School	6
Graduated High School	39
Some College	16
Graduated from college - 2 year	8
Graduated from college - 4 year	13
Some Post Graduate	4
Post Graduate Degree	9
Some Technical or Vocational School	1
Completed Technical or Vocational School	3
Summary (NET)	
No college degree	73
College degree	27

D4. Are you currently married?

Single	22
Married	59
Domestic Partnership	4
Widowed	3
Divorced	9
Separated	2
Summary	
Married	59
Other	41

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	8
6-12 Only	7
13-17 Only	10
Under 6 and 6-12	6
Under 6 and 13-17	2
6-12 and 13-17	5
All 3	1
None Under 18	60
Summary	
With Kids	40
No Kids	60

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	1
Other	--
Declined to answer	3
Summary	
White	68
Other	30

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

Under \$15K	8
\$15K to less than \$20K	7
\$20K to less than \$25K	8
\$25K to less than \$30K	4
\$30K to less than \$40K	9
\$40K to less than \$50K	11
\$50K to less than \$75K	21
\$75K to less than \$100K	10
\$100K to less than \$150K	15
\$150K or more	6
Summary	
Under \$25K	23
\$25K - \$49K	25
\$50K - \$99K	31
\$100K +	21

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	6
500,000-999,999	8
1,000,000-2,499,999	16
2,500,000-4,999,999	15
5,000,000 +	25
Non CBSA	16
(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