



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

These are some of the findings of an Ipsos online poll conducted September 30-October 3, 2010. For this survey, a national sample of 1,007 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>Right direction</u>	<u>Wrong track</u>
9/30-10/3/10	37	63
8/26-30/10	33	67
7/29-8/1/10	37	63
7/8-11/10	36	64
6/4-7/10	35	65
4/29-5/2/10	40	60
4/1-5/10	44	56
2/25-3/1/10	38	62
1/28-2/1/10	41	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?				
9/30-10/3/10	9	51	35	4
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

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
Are you NOW more or less comfortable making other household purchases?				
9/30-10/3/10	15	40	42	3
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?				
9/30-10/3/10	12	48	34	5
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?				
9/30-10/3/10	12	52	29	7
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>Yes</u>	<u>No</u>
9/30-10/3/10	48	52
8/26-30/10	47	53
7/29-8/1/10	47	53
7/8-11/10	48	52
6/4-7/10	45	55
4/29-5/2/10	49	51
4/1-5/10	49	51
2/25-3/1/10	50	50
1/28-2/1/10	55	45

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

	<u>Yes</u>	<u>No</u>
9/30-10/3/10	31	69
8/26-30/10	32	68
7/29-8/1/10	33	67
7/8-11/10	33	67
6/4-7/10	28	72
4/29-5/2/10	32	68
4/1-5/10	33	67
2/25-3/1/10	33	67
1/28-2/1/10	35	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					
9/30-10/3/10	6	37	36	18	4
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					
9/30-10/3/10	6	31	32	28	4
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					
9/30-10/3/10	4	29	29	23	15
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>7</u>	<u>6</u>	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>Strong</u> <u>(T2B)</u>	<u>Mid</u> <u>(M3B)</u>	<u>Weak</u> <u>(B3B)</u>
9/30-10/3/10 ...	1	3	13	25	27	17	13	4	39	57
8/26-30/10	1	3	13	24	25	21	13	4	37	59
7/29-8/1/10	2	4	14	26	26	16	11	6	40	54
7/8-11/10	2	4	13	29	23	17	12	6	42	52
6/4-7/10	1	3	15	25	26	17	13	4	40	57
4/29-5/2/10	1	4	15	27	23	17	13	5	43	52
4/1-5/10	1	5	14	26	25	16	14	6	39	55
2/25-3/1/10	1	3	13	24	27	17	15	4	37	59
1/28-2/1/10	1	3	12	28	22	20	14	4	40	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>7</u>	<u>6</u>	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>Strong</u> <u>(T2B)</u>	<u>Mid</u> <u>(M3B)</u>	<u>Weak</u> <u>(B3B)</u>
9/30-10/3/10 ...	2	7	19	26	20	12	13	9	45	46
8/26-30/10	2	5	20	27	20	12	14	8	47	46
7/29-8/1/10	3	7	20	26	17	15	12	10	46	44
7/8-11/10	3	6	19	25	18	14	15	9	44	47
6/4-7/10	2	7	18	25	20	13	14	9	44	47
4/29-5/2/10	2	8	21	25	18	14	12	11	45	44
4/1-5/10	2	10	19	27	19	14	11	11	49	43
2/25-3/1/10	2	7	16	26	19	14	16	9	42	49
1/28-2/1/10	2	7	15	25	22	15	15	9	40	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>Good time</u>	<u>Bad time</u>	<u>Not sure</u>
9/30-10/3/10	17	36	47
8/26-30/10	13	41	46
7/29-8/1/10	16	40	44
7/8-11/10	16	34	50
6/4-7/10	14	43	43
4/29-5/2/10	20	33	47
4/1-5/10	20	28	52
2/25-3/1/10	15	38	47
1/28-2/1/10	18	34	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>Yes</u>	<u>No</u>	<u>Not sure</u>
9/30-10/3/10	33	44	24
8/26-30/10	36	40	25
7/29-8/1/10	35	37	28
7/8-11/10	31	37	32
6/4-7/10	29	41	29
4/29-5/2/10	32	38	30
4/1-5/10	34	36	31
2/25-3/1/10	34	40	26
1/28-2/1/10	30	43	27

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

	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Not very likely</u>	<u>Not at all likely</u>	<u>Total likely</u>	<u>Total not likely</u>
9/30-10/3/10 ...	2	7	18	73	9	91
8/26-30/10	3	6	16	75	9	91
7/29-8/1/10	3	5	16	76	8	92
7/8-11/10	2	5	15	78	7	93
6/4-7/10	2	6	14	79	8	92
4/29-5/2/10	3	5	15	77	8	92
4/1-5/10	1	5	13	81	6	94
2/25-3/1/10	1	6	18	74	7	92
1/28-2/1/10	2	5	14	78	7	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				
9/30-10/3/10	16	37	38	9
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				
9/30-10/3/10	14	59	23	4
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

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
Your personal financial situation				
9/30-10/3/10.....	20	52	23	5
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				
9/30-10/3/10.....	23	50	22	5
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				
9/30-10/3/10.....	15	49	31	4
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
Your likelihood of making a major purchase like a car, vacation or appliances				
9/30-10/3/10.....	8	45	35	12
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				
9/30-10/3/10.....	7	50	30	13
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

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
The value of your investments or savings				
9/30-10/3/10	15	44	25	16
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				
9/30-10/3/10	12	46	33	9
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>Extremely likely</u>	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Not very likely</u>	<u>Not at all likely</u>	<u>Not sure</u>	<u>Total likely</u>	<u>Total not likely</u>
9/30-10/3/10	5	12	25	22	16	20	16	38
8/26-30/10	6	11	24	26	13	19	17	40
7/29-8/1/10	6	8	25	27	16	19	14	43
7/8-11/10	6	10	28	22	13	21	16	35
6/4-7/10	5	11	22	26	16	20	16	42
4/29-5/2/10	6	9	24	25	17	19	14	42
4/1-5/10	4	9	27	22	15	23	13	36
2/25-3/1/10	5	9	28	22	14	21	14	37
1/28-2/1/10	6	10	27	26	13	18	16	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>More than last year</u>	<u>About the same as last year</u>	<u>Less than last year</u>
9/30-10/3/10	8	45	48
8/26-30/10	10	44	46
7/29-8/1/10	12	43	45
7/8-11/10	9	44	47
6/4-7/10	9	45	46
4/29-5/2/10	11	47	42
4/1-5/10	9	48	43
2/25-3/1/10	7	41	52
1/28-2/1/10	11	43	46

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

	<u>Go up</u>	<u>Go down</u>	<u>Remain unchanged</u>
9/30-10/3/10	37	10	53
8/26-30/10	34	16	50
7/29-8/1/10	36	14	49
7/8-11/10	41	13	46
6/4-7/10	40	12	48
4/29-5/2/10	45	11	44
4/1-5/10	46	10	44
2/25-3/1/10	47	12	41
1/28-2/1/10	41	10	49

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

	<u>Much stronger</u>	<u>Somewhat stronger</u>	<u>About the same</u>	<u>Somewhat weaker</u>	<u>Much weaker</u>	<u>Total stronger</u>	<u>Total weaker</u>
9/30-10/3/10	3	17	57	19	4	20	23
8/26-30/10	3	14	58	18	8	16	25
7/29-8/1/10	3	17	56	18	6	20	23
7/8-11/10	3	15	54	19	8	18	28
6/4-7/10	4	15	58	16	7	19	24
4/29-5/2/10	2	19	57	17	5	22	22
4/1-5/10	1	17	61	16	5	18	21
2/25-3/1/10	1	18	59	16	6	19	22
1/28-2/1/10	4	53	NA	36	7	56	44

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

	<u>Much stronger</u>	<u>Somewhat stronger</u>	<u>About the same</u>	<u>Somewhat weaker</u>	<u>Much weaker</u>	<u>Total stronger</u>	<u>Total weaker</u>
9/30-10/3/10	6	22	50	17	5	28	22
8/26-30/10	6	22	52	16	5	27	21
7/29-8/1/10	5	20	51	18	6	26	24
7/8-11/10	5	21	51	15	7	26	22
6/4-7/10	5	22	50	17	6	26	23
4/29-5/2/10	5	22	52	16	5	27	22
4/1-5/10	4	19	59	13	5	23	18
2/25-3/1/10	4	20	55	14	7	24	21
1/28-2/1/10	5	54	NA	33	8	59	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>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>
9/30-10/3/10	31	44	25
8/26-30/10	30	43	28
7/29-8/1/10	30	42	27
7/8-11/10	28	42	30
6/4-7/10	28	45	27
4/29-5/2/10	31	43	26
4/1-5/10	30	43	26
2/25-3/1/10	29	47	24
1/28-2/1/10	35	42	24

CUSTOM QUESTIONS

18. Ahead of the November elections, what do you consider the most important economic issues facing the United States? Please rank order the following from "9-most important" to "1-least important" Please use each value only once

	Ranked <u>most</u> <u>important</u>	Ranked <u>8-9</u>	Ranked <u>7-9</u>	<u>Average</u>
Creating new jobs	39	59	72	7.3
Protecting existing jobs	17	46	62	6.6
Keeping taxes low	16	31	48	5.8
Reducing government deficits	12	21	32	5.1
Fixing the housing market	3	9	23	4.6
Reforming the financial sector	6	14	21	4.5
Loosening credit for small business	4	9	19	4.4
Investing in new technologies	2	6	11	3.3
Reforming international trade agreements	2	4	11	3.3

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

<i>October Wave</i>	Total	Northeast	Midwest	South	West
Major increase in price	3	3	3	5	2
Minor increase in price	28	27	26	27	32
No change in price	42	42	47	39	40
Minor decrease in price	22	18	18	25	23
Major decrease in price	5	6	6	4	3
Total increase	31	30	29	32	34
Total decrease	27	24	24	29	26

<i>September Wave</i>	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
Total increase	25	25	23	23	27
Total decrease	40	36	41	44	48

<i>August Wave</i>	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
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	37
No	63

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	37
Employed Part-time	10
Self-Employed	8
Homemaker	11
Student	7
Retired	13
Currently Unemployed	11
Other	4
(Dk/NS)	--
Summary	
Full time	45
Part time	10
Not Employed	32
Retired	13

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

Grade School	--
Some High School	5
Graduated High School	41
Some College	18
Graduated from college - 2 year	6
Graduated from college - 4 year	15
Some Post Graduate	3
Post Graduate Degree	5
Some Technical or Vocational School	--
Completed Technical or Vocational School	3
Summary (NET)	
No college degree	73
College degree	27

D4. Are you currently married?

Single	25
Married	55
Domestic Partnership	6
Widowed	4
Divorced	9
Separated	2
Summary	
Married	55
Other	45

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	9
6-12 Only	7
13-17 Only	7
Under 6 and 6-12	5
Under 6 and 13-17	1
6-12 and 13-17	6
All 3	1
None Under 18	64
Summary	
With Kids	36
No Kids	64

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	67
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	2
Summary	
White	67
Other	30

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	9
\$25K to less than \$30K	7
\$30K to less than \$40K	10
\$40K to less than \$50K	9
\$50K to less than \$75K	18
\$75K to less than \$100K	11
\$100K to less than \$150K	16
\$150K or more	6
Summary	
Under \$25K	22
\$25K - \$49K	27
\$50K - \$99K	30
\$100K +	21

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	6
100,000-249,999	7
250,000-499,999	5
500,000-999,999	9
1,000,000-2,499,999	15
2,500,000-4,999,999	16
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	49
Female	51