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Interview dates: June 28-July 1, 2012
Interviews: 1,006 adults

RBC Consumer Outlook Index Survey
CONDUCTED BY IPSOS PUBLIC AFFAIRS

These are some of the findings of an Ipsos online poll conducted June 28-July 1, 2012. For this survey, a national sample of 1,006 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?

	Right direction	Wrong track
6/28-7/1/12	37	63
5/31-6/3/12	36	64
4/26-29/12	38	62
3/29-4/1/12	34	66
3/1-4/12	38	62
1/26-29/12	35	65
12/27-29/11	31	69
11/21-23/11	24	76
10/27-30/11	26	74
9/29-10/2/11	25	75
8/25-28/11	25	75
7/28-31/11	24	76
6/28-7/1/11	37	63
5/27-30/11	38	62
4/28-5/1/11	30	70
3/24-27/11	33	67
2/25-28/11	33	67
1/28-31/11	40	60
12/27-30/10	36	64
11/19-22/10	39	61
10/29-11/1/10	35	65
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

2A. Compared to six months ago… Are you NOW more or less comfortable making a major purchase decision, like a home or car?

	More comfortable	Less comfortable	No change	Not sure
6/28-7/1/12	16	43	37	4
5/31-6/3/12	14	42	40	5
4/26-29/12	16	40	40	4
3/29-4/1/12	15	40	40	5
3/1-4/12	15	41	41	4
1/26-29/12	11	47	39	3
12/27-29/11	13	45	38	3
11/21-23/11	8	54	34	3
10/27-30/11	7	58	31	4
9/29-10/2/11	9	56	31	4
8/25-28/11	8	56	33	3
7/28-31/11	8	59	31	3
6/28-7/1/11	9	48	38	5
5/27-30/11	13	40	43	4
4/28-5/1/11	8	48	41	3
3/24-27/11	12	45	37	6
2/25-28/11	12	50	34	4
1/28-31/11	11	41	42	5
12/27-30/10	11	45	40	5
11/19-22/10	12	42	40	6
10/29-11/1/10	11	51	34	4
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

2B. Compared to six months ago… Are you NOW more or less comfortable making other household purchases?

	More comfortable	Less comfortable	No change	Not sure
6/28-7/1/12	23	34	41	2
5/31-6/3/12	20	31	46	3
4/26-29/12	25	29	43	3
3/29-4/1/12	20	34	42	3
3/1-4/12	19	29	50	3
1/26-29/12	19	36	44	1
12/27-29/11	19	35	44	2
11/21-23/11	14	43	42	2
10/27-30/11	11	46	40	3
9/29-10/2/11	14	43	40	3
8/25-28/11	11	44	43	2
7/28-31/11	11	45	40	4
6/28-7/1/11	13	34	48	4
5/27-30/11	18	31	49	2
4/28-5/1/11	14	37	46	2
3/24-27/11	20	33	42	6
2/25-28/11	18	36	41	4
1/28-31/11	16	34	45	5
12/27-30/10	19	32	45	4
11/19-22/10	16	33	48	3
10/29-11/1/10	16	39	42	3
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

3A. Compared to six months ago… are you NOW more or less confident about job security for yourself, your family and other people you know personally?

	More confident	Less confident	No change	Not sure
6/28-7/1/12	17	39	40	5
5/31-6/3/12	15	42	40	3
4/26-29/12	18	37	41	4
3/29-4/1/12	16	39	40	5
3/1-4/12	15	34	47	--
1/26-29/12	15	43	40	3
12/27-29/11	16	38	42	4
11/21-23/11	10	47	38	5
10/27-30/11	9	52	35	4
9/29-10/2/11	11	53	33	4
8/25-28/11	8	50	39	3
7/28-31/11	10	47	39	4
6/28-7/1/11	10	40	42	7
5/27-30/11	17	41	38	4
4/28-5/1/11	9	42	44	4
3/24-27/11	14	42	38	5
2/25-28/11	13	46	37	4
1/28-31/11	14	44	38	4
12/27-30/10	13	41	41	5
11/19-22/10	17	41	39	3
10/29-11/1/10	10	44	40	5
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

3B. Compared to six 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?

	More confident	Less confident	No change	Not sure
6/28-7/1/12	15	45	34	6
5/31-6/3/12	15	45	35	4
4/26-29/12	19	41	36	5
3/29-4/1/12	19	43	34	4
3/1-4/12	15	43	36	5
1/26-29/12	13	47	34	5
12/27-29/11	14	46	35	5
11/21-23/11	9	56	30	5
10/27-30/11	7	55	32	6
9/29-10/2/11	9	59	28	4
8/25-28/11	8	59	30	3
7/28-31/11	9	54	32	6
6/28-7/1/11	10	47	35	8
5/27-30/11	18	41	36	5
4/28-5/1/11	11	47	38	4
3/24-27/11	14	43	37	6
2/25-28/11	14	51	30	6
1/28-31/11	13	46	36	5
12/27-30/10	12	45	38	5
11/19-22/10	16	43	34	7
10/29-11/1/10	10	50	35	4
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

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?

	Yes	No
6/28-7/1/12	38	62
5/31-6/3/12	38	62
4/26-29/12	41	59
3/29-4/1/12	39	61
3/1-4/12	34	66
1/26-29/12	42	58
12/27-29/11	38	62
11/21-23/11	46	54
10/27-30/11	42	58
9/29-10/2/11	46	54
8/25-28/11	37	63
7/28-31/11	37	63
6/28-7/1/11	38	62
5/27-30/11	38	62
4/28-5/1/11	42	58
3/24-27/11	43	57
2/25-28/11	44	56
1/28-31/11	45	55
12/27-30/10	41	59
11/19-22/10	43	57
10/29-11/1/10	46	54
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

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

	Yes	No
6/28-7/1/12	29	71
5/31-6/3/12	29	71
4/26-29/12	28	72
3/29-4/1/12	27	73
3/1-4/12	26	74
1/26-29/12	32	68
12/27-29/11	29	71
11/21-23/11	34	66
10/27-30/11	32	68
9/29-10/2/11	34	66
8/25-28/11	28	72
7/28-31/11	31	69
6/28-7/1/11	25	75
5/27-30/11	25	75
4/28-5/1/11	28	72
3/24-27/11	29	71
2/25-28/11	32	68
1/28-31/11	32	68
12/27-30/10	31	69
11/19-22/10	29	71
10/29-11/1/10	31	69
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

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.

	7	6	5	4	3	2	1	Strong (T2B)	Mid (M2B)	Weak (B3B)
6/28-7/1/12	3	5	16	27	22	15	12	8	44	49
5/31-6/3/12	2	4	16	28	24	14	12	6	44	49
4/26-29/12	2	5	19	26	21	15	12	7	45	48
3/29-4/1/12	2	5	18	25	23	14	13	8	43	49
3/1-4/12	3	3	18	30	22	12	13	6	48	47
1/26-29/12	2	6	16	28	22	19	8	7	44	49
12/27-29/11	2	5	18	25	25	13	12	7	43	50
11/21-23/11	1	4	13	26	23	18	15	5	38	56
10/27-30/11........	1	3	13	26	24	19	14	4	39	57
9/29-10/2/11	1	3	15	25	23	20	12	5	40	56
8/25-28/11	1	4	14	23	24	18	14	5	38	57
7/28-31/11	3	4	12	24	25	17	16	7	36	58
6/28-7/1/11	2	5	15	31	20	16	12	7	45	48
5/27-30/11	1	5	14	31	22	16	11	6	45	49
4/28-5/1/11	3	5	14	27	22	15	14	8	41	51
3/24-27/11	3	5	19	24	19	16	14	9	42	49
2/25-28/11	2	5	15	28	22	16	13	6	42	51
1/28-31/11	1	3	18	27	20	18	13	4	45	51
12/27-30/10	2	3	19	29	21	14	12	5	47	47
11/19-22/10	1	3	16	28	24	15	13	4	44	51
10/29-11/1/10	1	3	13	26	22	19	15	5	39	56
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

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.

	7	6	5	4	3	2	1	Strong (T2B)	Mid (M3B)	Weak (B3B)
6/28-7/1/12	5	9	18	27	19	12	10	14	45	41
5/31-6/3/12	4	9	19	22	17	14	15	13	41	46
4/26-29/12	4	7	23	24	17	10	15	11	47	42
3/29-4/1/12	4	10	18	25	19	13	11	14	43	44
3/1-4/12	4	9	20	25	20	12	11	12	45	43
1/26-29/12	2	8	20	21	19	15	14	11	41	48
12/27-29/11	5	10	20	25	17	11	12	15	45	40
11/21-23/11	3	5	17	25	23	12	16	8	41	51
10/27-30/11........	2	4	16	25	21	17	15	7	41	53
9/29-10/2/11	3	9	18	22	20	16	13	11	40	49
8/25-28/11	3	8	16	26	19	14	13	11	43	46
7/28-31/11	2	7	19	24	19	13	15	9	43	47
6/28-7/1/11	3	8	20	26	18	12	13	11	46	43
5/27-30/11	4	6	21	25	23	9	11	11	46	44
4/28-5/1/11	3	9	20	25	19	12	12	12	45	43
3/24-27/11	5	8	19	28	17	10	13	13	46	41
2/25-28/11	3	9	18	24	19	15	14	11	42	47
1/28-31/11	3	8	20	25	15	15	13	12	46	43
12/27-30/10	3	8	19	27	19	11	13	11	46	43
11/19-22/10	3	7	19	27	18	13	12	10	47	43
10/29-11/1/10	3	7	19	26	20	13	13	10	45	45
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

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?

	Good time	Bad time	Not sure
6/28-7/1/12	18	38	44
5/31-6/3/12	14	41	45
4/26-29/12	22	31	47
3/29-4/1/12	18	33	49
3/1-4/12	22	32	46
1/26-29/12	18	30	52
12/27-29/11	19	34	47
11/21-23/11	12	47	41
10/27-30/11	16	44	40
9/29-10/2/11	16	45	40
8/25-28/11	22	40	39
7/28-31/11	12	52	36
6/28-7/1/11	14	35	51
5/27-30/11	16	32	52
4/28-5/1/11	16	34	50
3/24-27/11	18	31	52
2/25-28/11	18	39	44
1/28-31/11	22	29	48
12/27-30/10	19	30	51
11/19-22/10	20	32	48
10/29-11/1/10	18	35	48
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

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?

	Yes	No	Not sure
6/28-7/1/12	34	36	29
5/31-6/3/12	31	39	30
4/26-29/12	32	40	28
3/29-4/1/12	31	38	30
3/1-4/12	33	38	30
1/26-29/12	36	37	27
12/27-29/11	32	40	28
11/21-23/11	27	47	26
10/27-30/11	30	45	25
9/29-10/2/11	33	44	23
8/25-28/11	33	41	26
7/28-31/11	27	45	29
6/28-7/1/11	28	40	32
5/27-30/11	29	39	33
4/28-5/1/11	29	39	31
3/24-27/11	31	39	30
2/25-28/11	34	38	28
1/28-31/11	32	37	31
12/27-30/10	28	41	30
11/19-22/10	32	39	29
10/29-11/1/10	29	42	29
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

11. Thinking of the next twelve months, how do you expect the prices of the following to change?

	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
Homes for sale in your neighborhood							
6/28-7/1/12	10	29	36	20	5	39	25
5/31-6/3/12	11	30	38	17	5	40	22
4/26-29/12	9	27	41	19	4	36	24
3/29-4/1/12	11	26	36	22	4	37	27
3/1-4/12	10	23	39	24	4	33	28
1/26-29/12	8	21	40	23	7	29	31
12/27-29/11	7	23	39	26	5	30	31
11/21-23/11	8	21	39	26	6	29	33
10/27-30/11	6	20	35	30	8	27	38
9/29-10/2/11	8	19	34	30	8	27	39
8/25-28/11	8	17	36	30	9	24	39
7/28-31/11	10	19	38	23	10	29	33
6/28-7/1/11	7	24	39	23	7	31	30
5/27-30/11	9	22	40	22	7	31	29
4/28-5/1/11	12	18	38	25	7	30	32
3/24-27/11	8	22	36	27	7	30	34
2/25-28/11	9	26	37	22	7	34	28
1/28-31/11	7	21	43	24	6	28	30
12/27-30/10	7	22	38	26	6	30	33
11/19-22/10	6	20	42	25	7	26	32
10/29-11/1/10	4	25	43	21	7	29	28
9/30-10/3/10	3	28	42	22	5	31	27
8/26-30/10	3	22	36	31	9	25	40
7/29-8/1/10	5	28	37	24	7	32	31
Food and groceries							
6/28-7/1/12	24	50	21	3	1	74	4
5/31-6/3/12	28	49	18	4	1	77	5
4/26-29/12	34	47	16	2	1	81	2
3/29-4/1/12	39	47	12	3	0	85	3
3/1-4/12	40	45	13	1	1	85	2
1/26-29/12	32	52	14	1	0	84	1
12/27-29/11	32	48	18	2	0	79	2
11/21-23/11	35	49	14	1	0	84	2
10/27-30/11	34	51	13	1	0	85	2
8/25-28/11	35	49	13	3	0	84	3
8/25-28/11	35	49	13	3	0	84	3
7/28-31/11	38	45	15	1	*	83	2
6/28-7/1/11	38	45	14	3	1	82	4
5/27-30/11	40	42	14	2	1	82	3
4/28-5/1/11	48	40	9	2	1	88	3
3/24-27/11	45	42	10	2	1	87	4
2/25-28/11	45	43	12	*	*	88	1
1/28-31/11	34	48	16	2	--	82	2
12/27-30/10	31	50	16	2	*	81	3
11/19-22/10	25	54	19	1	1	79	2

	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
Gasoline and fuel prices							
6/28-7/1/12	25	35	16	21	3	60	24
5/31-6/3/12	38	34	14	12	2	72	14
4/26-29/12	47	33	10	9	1	80	9
3/29-4/1/12	68	21	6	3	2	89	5
3/1-4/12	73	15	9	2	1	88	3
1/26-29/12	51	37	7	5	0	88	5
12/27-29/11	31	44	16	8	1	76	9
11/21-23/11	37	40	14	9	0	77	9
10/27-30/11	34	44	12	9	1	78	10
9/29-10/2/11	33	39	10	17	0	72	18
8/25-28/11	34	37	17	11	1	71	12
7/28-31/11	47	35	11	7	1	82	7
6/28-7/1/11	33	33	15	17	1	67	18
5/27-30/11	48	27	10	12	3	75	15
4/28-5/1/11	76	14	7	2	2	90	3
3/24-27/11	72	19	6	2	2	90	4
2/25-28/11	79	14	6	1	*	93	1
1/28-31/11	58	30	10	2	--	88	2
12/27-30/10	56	31	10	2	1	87	3
11/19-22/10	37	46	13	4	1	82	5
Consumer electronics (TVs, computers, music players, etc.)							
6/28-7/1/12	12	35	41	12	0	47	12
5/31-6/3/12	15	38	34	12	1	53	13
4/26-29/12	14	39	33	13	1	53	14
3/29-4/1/12	16	39	32	12	1	55	12
3/1-4/12	13	42	32	11	1	56	12
1/26-29/12	12	36	33	19	1	47	19
12/27-29/11	11	34	36	18	2	44	20
11/21-23/11	11	36	32	21	1	47	21
10/27-10/30/11	12	40	32	14	1	53	16
9/29-10/2/11	13	42	29	15	1	55	16
8/25-28/11	16	37	34	11	1	53	13
7/28-31/11	16	37	35	11	1	53	12
6/28-7/1/11	14	38	34	12	1	53	13
5/27-30/11	15	38	34	12	1	52	13
4/28-5/1/11	21	41	30	8	1	61	9
3/24-27/11	18	41	26	13	2	59	15
2/25-28/11	16	42	29	14	*	57	14
1/28-31/11	11	37	37	15	1	48	16
12/27-30/10	10	36	36	17	1	46	18
11/19-22/10	11	29	33	23	3	40	27

	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
Durable goods (automobiles, appliances, furniture, etc.)							
6/28-7/1/12	14	42	38	6	1	55	7
5/31-6/3/12	17	43	34	5	1	60	5
4/26-29/12	18	43	35	4	--	61	5
3/29-4/1/12	24	42	29	4	1	66	5
3/1-4/12	18	47	29	4	1	66	5
1/26-29/12	13	45	35	8	0	58	8
12/27-29/11	15	46	33	5	1	61	6
11/21-23/11	16	46	29	8	1	62	9
10/27-30/11	16	48	28	7	1	64	8
9/29-10/2/11	17	43	31	8	1	60	9
8/25-28/11	19	41	32	6	1	61	7
7/28-31/11	21	43	30	6	1	64	6
6/28-7/1/11	18	44	31	6	1	62	7
5/27-30/11	17	45	31	6	1	63	7
4/28-5/1/11	25	43	28	4	1	67	5
3/24-27/11	21	48	24	5	2	70	7
2/25-28/11	20	46	29	5	*	66	5
1/28-31/11	15	46	35	4	1	60	5
12/27-30/10	15	42	35	7	1	57	8
11/19-22/10	14	39	34	11	1	54	12

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?

	Extremely likely	Very likely	Somewhat likely	Not very likely	Not at all likely	Not sure	Total likely	Total not likely
6/28-7/1/12	6	10	22	25	18	18	16	43
5/31-6/3/12	6	9	27	24	17	16	15	41
4/26-29/12	6	10	27	26	15	15	16	41
3/29-4/1/12	5	9	22	26	16	22	14	42
3/1-4/12	5	10	23	26	19	17	15	45
1/26-29/12	7	8	27	29	14	14	15	44
12/27-29/11	5	8	27	28	14	18	13	42
11/21-23/11	6	9	27	27	13	19	15	39
10/27-30/11	5	9	28	27	12	19	14	39
9/29-10/2/11	5	13	26	27	13	16	18	40
8/25-28/11	6	10	25	24	13	21	17	37
7/28-31/11	5	10	24	25	15	21	15	40
6/28-7/1/11	4	11	24	28	13	21	15	40
5/27-30/11	4	9	20	29	15	23	13	44
4/28-5/1/11	5	8	26	25	15	21	14	39
3/24-27/11	7	7	24	28	16	19	14	43
2/25-28/11	7	11	25	25	13	18	18	39
1/28-31/11	5	7	27	27	16	18	12	43
12/27-30/10	5	9	26	24	16	20	14	40
11/19-22/10	6	10	25	24	17	19	16	40
10/29-11/1/10	6	9	22	28	15	20	15	43
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

14. Now, thinking about **the <u>next six months</u>** 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 …

	More than last year	About the same as last year	Less than last year
6/28-7/1/12	15	48	38
5/31-6/3/12	14	44	42
4/26-29/12	12	47	42
3/29-4/1/12	12	46	43
3/1-4/12	11	45	44
1/26-29/12	11	45	43
12/27-29/11	13	47	40
11/21-23/11	11	43	47
10/27-30/11	11	37	51
9/29/10/2/11	11	42	47
8/25-28/11	11	42	47
7/28-31/11	9	42	49
6/28-7/1/11	9	45	45
5/27-30/11	15	42	43
4/28-5/1/11	10	44	47
3/24-27/11	13	43	44
2/25-28/11	13	40	47
1/28-31/11	9	46	46
12/27-30/10	11	47	42
11/19-22/10	10	45	45
10/29-11/1/10	11	45	44
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

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

	Go up	Go down	Remain unchanged
6/28-7/1/12	36	13	50
5/31-6/3/12	38	12	50
4/26-29/12	40	12	47
3/29-4/1/12	41	9	50
3/1-4/12	36	11	53
1/26-29/12	33	12	56
12/27-29/11	38	13	49
11/21-23/11	39	13	48
10/27-30/11	43	12	45
9/29/10/2/11	39	16	44
8/25-28/11	42	14	45
7/28-31/11	59	9	32
6/28-7/1/11	41	11	48
5/27-30/11	44	10	46
4/28-5/1/11	48	7	44
3/24-27/11	49	9	42
2/25-28/11	50	11	39
1/28-31/11	50	9	40
12/27-30/10	48	11	41
11/19-22/10	42	11	47
10/29-11/1/10	35	13	52
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

15B. Over the next five years, do you think inflation will…

	Go up	Go down	Remain unchanged	Don't know
6/28-7/1/12	55	12	17	16
5/31-6/3/12	56	10	15	19
4/26-29/12	60	11	15	14
3/29-4/1/12	62	10	12	17
3/1-4/12	61	8	14	17
1/26-29/12	57	12	13	17
12/27-29/11	56	9	19	17
11/21-23/11	63	9	11	16
10/27-30/11	57	15	11	17
9/29-10/2/11	65	11	10	14
8/25-28/11	63	12	10	15
7/28-31/11	64	8	12	16
6/28-7/1/11	54	10	15	21
5/27-30/11	53	11	13	23
4/28-5/1/11	58	12	11	19
3/24-27/11	61	8	11	20
2/25-28/11	64	11	10	15
1/28-31/11	56	13	15	16
12/27-30/10	56	12	14	18
11/19-22/10	53	12	15	20

16A. 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	Much weaker	Total stronger	Total weaker
6/28-7/1/12	7	18	55	15	5	25	20
5/31-6/3/12	6	17	57	17	4	23	21
4/26-29/12............	6	20	56	13	5	26	18
3/29-4/1/12	3	17	60	14	6	20	20
3/1-4/12................	4	17	56	17	5	21	22
1/26-29/12............	3	21	61	12	4	24	15
12/27-29/11...........	5	16	56	17	6	21	23
11/21-23/11...........	3	15	57	18	8	18	25
10/27-30/11....	2	15	57	20	5	17	26
9/29-10/2/11	2	14	56	23	5	16	28
8/25-28/11............	3	14	55	20	8	17	28
7/28-31/11............	3	12	53	23	9	15	32
6/28-7/1/11	3	15	60	17	6	18	22
5/27-30/11............	3	20	56	16	6	23	21
4/28-5/1/11	4	16	55	19	5	20	25
3/24-27/11............	5	18	52	17	8	23	26
2/25-28/11............	4	17	55	19	6	20	25
1/28-31/11............	3	20	57	15	5	23	20
12/27-30/10...........	3	18	59	15	5	21	20
11/19-22/10...........	5	19	57	15	5	24	20
10/29-11/1/10	3	17	56	16	7	20	24
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

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

	Much stronger	Somewhat stronger	About the same	Somewhat weaker	Much weaker	Total stronger	Total weaker
6/28-7/1/12	11	20	51	13	4	31	17
5/31-6/3/12	9	23	51	13	5	31	18
4/26-29/12	8	25	50	12	5	33	17
3/29-4/1/12	8	24	49	13	6	32	19
3/1-4/12	7	23	51	13	5	30	19
1/26-29/12	6	24	50	14	5	30	19
12/27-29/11	7	22	53	14	5	28	19
11/21-23/11	6	19	48	19	8	25	27
10/27-30/11	5	19	48	21	6	24	27
9/29-10/2/11	6	22	47	21	5	27	26
8/25-28/11	5	20	48	19	8	25	26
7/28-31/11	4	18	49	21	8	22	29
6/28-7/1/11	5	18	53	18	7	23	24
5/27-30/11	8	21	51	15	4	30	19
4/28-5/1/11	5	19	53	17	5	25	22
3/24-27/11	6	22	48	17	7	28	24
2/25-28/11	9	21	46	19	6	30	24
1/28-31/11	6	24	50	16	5	30	20
12/27-30/10	6	23	50	15	6	29	21
11/19-22/10	7	25	49	15	5	32	19
10/29-11/1/10	5	21	53	14	7	26	21
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

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?

	Improve	Stay the same	Get worse
6/28-7/1/12	29	44	27
5/31-6/3/12	28	46	27
4/26-29/12	29	49	22
3/29-4/1/12	29	46	25
3/1-4/12	26	45	28
1/26-29/12	31	42	27
12/27-29/11	26	48	26
11/21-23/11	20	44	35
10/27-30/11	25	43	33
9/29-10/2/11	21	43	36
8/25-28/11	22	41	36
7/28-31/11	18	43	40
6/28-7/1/11	25	47	28
5/27-30/11	30	47	23
4/28-5/1/11	24	44	32
3/24-27/11	26	41	32
2/25-28/11	26	43	31
1/28-31/11	30	47	23
12/27-30/10	28	48	24
11/19-22/10	30	46	24
10/29-11/1/10	31	42	27
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

CUSTOM QUESTIONS

18. The US Federal Reserve recently announced it would continue a program called "Operation Twist" designed to keep long-term interest rates low to promote borrowing while direct Fed policy has kept short-term interest rates low. Which statement would describe how this policy has affected your financial situation? (May 2011 wording: *At the end of June, the US Federal Reserve is scheduled to end its second round of monetary policy, usually referred to as QE2. QE2 was designed to keep long-term interest rates low to promote borrowing while direct Fed policy has kept short-term interest rates low. Which statement would describe how QE2 has affected your financial situation?*)

	6/28-7/1/12	5/30/2011
It has no impact on my finances	45	38
I have been hurt because my savings account earned less money	21	21
I have benefitted, by borrowing or refinancing using low interest rates	9	7
I have benefitted because Operation Twist caused the stock market to rally	2	3
None of these	23	31

19. The first half of the year is coming to a close. What are your spending plans for the second half of the year:

	6/28-7/1/12	7/1/2011
Spend more	11	7
Spend less	51	50
Spend the same	37	43

20. The average retail price of gasoline has dropped about $0.30 per gallon in the last month. What is the main thing you have done with that extra money?

	6/28-7/1/12	6/3/2012
Don't drive	9	15
Paid down debts	15	13
Put into savings	15	14
Living expenses like housing, food, etc	49	58
Other expenses like clothing, travel or entertainment	12	

21. Economists estimate that the average US household faces a tax increase of $3,000 in 2013 if the tax cuts set to expire at the end of 2012 are not extended. How will this loss of income impact your spending and savings habits?

I have no income so the tax increases will not impact me	13
I will maintain my current pace of savings but cut back on spending	37
I will maintain my current pace of spending but cut back on savings	18
I will attempt to subsidize my income loss with credit and maintain my spending and savings habits	8
I have no savings to draw on or access to credit and will be forced to cut my spending	24

22 The US economic backdrop was hampered by a number of events in the last year that caused uncertainty about the economic recovery. What is your view for the rest of 2012 and the first six months of 2013? [Dec 2011 wording: *The US economic backdrop was hampered by a number of events in 2011 that caused uncertainty about the economic recovery. What is your view for 2012?*)

	6/28-7/1/12	12/1/2011
I expect US economic prospects will improve	25	16
Much the same as 2011, I expect various events will keep economic prospects muted	46	55
I expect the recovery will deteriorate even more	29	29

DEMOGRAPHICS

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

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

Yes	42
No	58

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	16
65+	15

D2. Are you employed:

Employed Full-time	40
Employed Part-time	8
Self-Employed	8
Retired	18
Student	5
Military	1
Homemaker	7
Currently unemployed	11
DK/NS	1
Summary	
Full time	44
Part time	12
Not Employed	26
Retired	18

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

Grade School	--
Some High School	5
Graduated High School	27
Some College	21
Graduated from college - 2 year	11
Graduated from college - 4 year	23
Post Graduate Degree	14
Summary (NET)	
No college degree	64
College degree	36

D4. Are you currently married?

Single	27
Domestic Partnership	7
Married	52
Widowed	4
Divorced or separated	10
Summary	
Married	52
Other	48

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	6
6-12 Only	5
13-17 Only	6
Under 6 and 6-12	2
Under 6 and 13-17	--
6-12 and 13-17	4
All 3	1
None Under 18	75
Summary	
With Kids	25
No Kids	75

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
Summary	
White	67
Other	33

D12. Could you please tell me your household income from all sources in 2009?

Under $15K	6
$15K to less than $20K	4
$20K to less than $25K	5
$25K to less than $30K	5
$30K to less than $40K	8
$40K to less than $50K	6
$50K to less than $75K	33
$75K to less than $100K	15
$100K to less than $150K	14
$150K or more	4
Summary	
Under $25K	15
$25K - $49K	19
$50K - $99K	48
$100K +	18

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	3
100,000-249,999	8
250,000-499,999	9
500,000-999,999	8
1,000,000-2,499,999	15
2,500,000-4,999,999	15
5,000,000 +	25
Non CBSA	16
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