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Interview dates: Sept 6-9, 2012
Interviews: 1,002 adults

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

These are some of the findings of an Ipsos online poll conducted Sept 6-9, 2012. For this survey, a national sample of 1,002 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>
9/6-9/12	41	59
7/26-29/12	36	64
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?

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
9/6-9/12	18	35	43	4
7/26-29/12	15	43	38	4
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?

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
9/6-9/12	26	25	45	4
7/26-29/12	21	31	44	3
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?

	<u>More</u> <u>confident</u>	<u>Less</u> <u>confident</u>	<u>No</u> <u>change</u>	<u>Not</u> <u>sure</u>
9/6-9/12	22	32	42	5
7/26-29/12	18	42	37	3
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?

	<u>More confident</u>	<u>Less confident</u>	<u>No change</u>	<u>Not sure</u>
9/6-9/12	20	38	37	6
7/26-29/12	19	45	31	6
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?

	<u>Yes</u>	<u>No</u>
9/6-9/12	36	64
7/26-29/12	41	59
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?

	<u>Yes</u>	<u>No</u>
9/6-9/12	26	74
7/26-29/12	30	70
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.

	<u>7</u>	<u>6</u>	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>Strong (T2B)</u>	<u>Mid (M2B)</u>	<u>Weak (B3B)</u>
9/6-9/12.....	2	6	20	26	22	12	12	8	46	46
7/26-29/12.....	3	6	20	25	23	13	11	9	45	46
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.

	<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>
9/6-9/12.....	4	9	19	26	18	14	11	13	44	42
7/26-29/12.....	5	10	19	22	18	13	13	15	41	45
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?

	<u>Good time</u>	<u>Bad time</u>	<u>Not sure</u>
9/6-9/12	20	35	45
7/26-29/12	14	39	47
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?

	<u>Yes</u>	<u>No</u>	<u>Not sure</u>
9/6-9/12	34	35	31
7/26-29/12	30	42	28
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?

	<u>Major increase in price</u>	<u>Minor increase</u>	<u>No change in price</u>	<u>Minor decrease</u>	<u>Major decrease in price</u>	<u>Total increase</u>	<u>Total decrease</u>
Homes for sale in your neighborhood							
9/6-9/12	11	32	37	16	4	43	20
7/26-29/12	12	28	35	20	5	40	24
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							
9/6-9/12	41	42	13	3	1	83	4
7/26-29/12	44	39	13	2	1	84	4
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
9/29-10/2/11	35	49	13	3	0	84	3
8/25-28/11	38	45	15	1	1	83	2
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

	<u>Major increase in price</u>	<u>Minor increase</u>	<u>No change in price</u>	<u>Minor decrease</u>	<u>Major decrease in price</u>	<u>Total increase</u>	<u>Total decrease</u>
Gasoline and fuel prices							
9/6-9/12	52	30	10	7	1	81	8
7/26-29/12	44	39	10	5	2	83	7
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.)							
9/6-9/12	14	37	36	12	1	51	13
7/26-29/12	16	42	31	9	2	58	10
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

	<u>Major increase in price</u>	<u>Minor increase</u>	<u>No change in price</u>	<u>Minor decrease</u>	<u>Major decrease in price</u>	<u>Total increase</u>	<u>Total decrease</u>
Durable goods (automobiles, appliances, furniture, etc.)							
9/6-9/12	18	44	31	6	--	62	7
7/26-29/12	19	46	28	6	1	65	7
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?

	<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>
9/6-9/12	5	9	25	26	19	16	14	45
7/26-29/12	7	9	26	24	18	15	17	42
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 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>
9/6-9/12.....	13	48	38
7/26-29/12.....	13	46	41
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...

	<u>Go up</u>	<u>Go down</u>	<u>Remain unchanged</u>
9/6-9/12.....	44	9	47
7/26-29/12.....	39	16	45
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...

	<u>Go up</u>	<u>Go down</u>	<u>Remain unchanged</u>	<u>Don't know</u>
9/6-9/12.....	56	12	15	16
7/26-29/12.....	61	11	13	15
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...

	<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>
9/6-9/12.....	6	21	56	12	5	27	17
7/26-29/12.....	6	19	54	17	5	25	22
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...

	<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>
9/6-9/12.....	9	28	47	11	4	37	15
7/26-29/12.....	9	25	45	14	7	34	21
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
9/6-9/12.....	31	47	23
7/26-29/12.....	28	43	29
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. What do you think the impact of the following will be on the stock market?

	<u>Market will improve</u>	<u>No impact</u>	<u>Market will get worse</u>
Barack Obama wins reelection	30	35	36
Mitt Romney wins the election	38	31	30
Republicans win control of both the House of Representatives.....	36	34	31
Republicans keep control of the House and Democrats keep control of the Senate	13	58	28

19. What do you think the impact of the following will be on the U.S. economy?

	<u>Economy will improve</u>	<u>No impact</u>	<u>Economy will get worse</u>
Barack Obama wins reelection	36	25	40
Mitt Romney wins the election	34	26	40
Republicans win control of both the House of Representatives.....	31	31	38
Republicans keep control of the House and Democrats keep control of the Senate	12	54	34

20. As you may know, a number of federal tax and fiscal policies are scheduled to expire in 2013. The end of these policies, referred to as a 'fiscal cliff', will result in generally higher tax rates and fewer tax breaks. Which of the following comes closest to your attitude towards the US fiscal cliff?

	<u>I have been following it, and I have reduced spending or investments as a consequence</u>	<u>I have been following it, and it has worsened my confidence in the US recovery</u>	<u>I have been following it, but it has not impacted my outlook or spending</u>
<u>I have not been following it closely</u>			
9/6-9/12.....	47	11	25
5/31-6/3/12	55	10	23

ALL STOCK OWNERS; N~350

	<u>I have been following it, and I have reduced spending or investments as a consequence</u>	<u>I have been following it, and it has worsened my confidence in the US recovery</u>	<u>I have been following it, but it has not impacted my outlook or spending</u>
<u>I have not been following it closely</u>			
9/6-9/12.....	32	14	32
5/31-6/3/12	44	11	27

21. What is the most important factor in governing whether your household tightens its belt?

Employment (i.e. do you have a job).....	40
Uncertainty about the economy	38
Gas prices.....	22

- Q. The Federal Reserve is gearing up to engage in a third round of asset purchases (commonly referred to as QE3), to help spur economic output. How do you think your financial situation will be affected should the Fed engage in another round of QE? (July 2012 wording: *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?*)

	<u>I have been hurt because my savings account earned less money</u>	<u>I have benefitted, by borrowing or refinancing using low interest rates</u>	<u>I have benefitted because QE3 caused the stock market to rally</u>	<u>None of these</u>
<u>It has no impact on my finances</u>				
9/6-9/12.....	42	17	11	19
6/28-7/1/12	45	21	9	23
5/27-30/11.....	38	21	7	31

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	30
35-54	38
55-64	18
65+	13

D2. Are you employed:

Employed Full-time	40
Employed Part-time	9
Self-Employed	6
Retired	19
Student	6
Military	1
Homemaker	8
Currently unemployed	12
DK/NS	1
Summary	
Full time	43
Part time	11
Not Employed	27
Retired	19

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

Grade School	--
Some High School	3
Graduated High School	29
Some College	26
Graduated from college - 2 year	10
Graduated from college - 4 year	21
Post Graduate Degree	12
Summary (NET)	
No college degree	67
College degree	33

D4. Are you currently married?

Single	24
Domestic Partnership	7
Married	53
Widowed	4
Divorced or separated	12
Summary	
Married	53
Other	47

- 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	7
13-17 Only	6
Under 6 and 6-12	3
Under 6 and 13-17	1
6-12 and 13-17	4
All 3	1
None Under 18	73
Summary	
With Kids	27
No Kids	73

- 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	8
\$15K to less than \$20K	5
\$20K to less than \$25K	6
\$25K to less than \$30K	6
\$30K to less than \$40K	9
\$40K to less than \$50K	9
\$50K to less than \$75K	28
\$75K to less than \$100K	13
\$100K to less than \$150K	10
\$150K or more	5
Summary	
Under \$25K	19
\$25K - \$49K	25
\$50K - \$99K	41
\$100K +	15

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	4
100,000-249,999	9
250,000-499,999	8
500,000-999,999	7
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	49
Female	51