



1146 19th St., NW, Suite 200
Washington, DC 20036
(202) 463-7300

Interview dates: Oct 25-28, 2012
Interviews: 1,007 adults

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

These are some of the findings of an Ipsos online poll conducted Oct 25-Oct 28, 2012. 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>
10/25-28/12	45	55
9/27-10/1/12	40	60
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</u> <u>comfortable</u>	<u>Less</u> <u>comfortable</u>	<u>No</u> <u>change</u>	<u>Not</u> <u>sure</u>
10/25-28/12	15	41	39	5
9/27-10/1/12	16	42	37	4
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</u> <u>comfortable</u>	<u>Less</u> <u>comfortable</u>	<u>No</u> <u>change</u>	<u>Not</u> <u>sure</u>
10/25-28/12	24	28	45	3
9/27-10/1/12	25	31	42	2
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 confident</u>	<u>Less confident</u>	<u>No change</u>	<u>Not sure</u>
10/25-28/12	18	37	39	5
9/27-10/1/12	18	37	42	2
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>
10/25-28/12	18	40	37	5
9/27-10/1/12	18	42	35	4
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>
10/25-28/12	35	65
9/27-10/1/12.....	32	68
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>
10/25-28/12	28	72
9/27-10/1/12.....	28	72
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</u> <u>(T2B)</u>	<u>Mid</u> <u>(M2B)</u>	<u>Weak</u> <u>(B3B)</u>
10/25-28/12.....	2	6	20	27	20	15	11	7	47	45
9/27-10/1/12.....	2	4	20	26	23	13	11	6	46	48
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>
10/25-28/12.....	3	10	19	23	17	14	14	13	42	44
9/27-10/1/12.....	3	8	19	28	17	11	13	11	47	42
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>
10/25-28/12	14	36	50
9/27-10/1/12	16	34	50
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>
10/25-28/12	30	40	31
9/27-10/1/12	35	39	26
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							
10/25-28/12	10	34	35	17	4	44	21
9/27-10/1/12	9	32	37	17	4	41	22
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							
10/25-28/12	35	43	17	4	1	78	5
9/27-10/1/12	39	45	14	2	1	84	2
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							
10/25-28/12	36	35	12	15	2	71	17
9/27-10/1/12	44	37	12	8	--	81	8
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.)							
10/25-28/12	14	39	33	12	1	53	13
9/27-10/1/12	13	41	33	11	1	54	12
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.)							
10/25-28/12	17	42	35	5	1	60	5
9/27-10/1/12	17	46	31	6	1	63	6
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>
10/25-28/12	6	9	24	28	17	17	15	45
9/27-10/1/12	5	9	21	28	16	20	14	44
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</u> <u>year</u>	<u>About the same as</u> <u>last year</u>	<u>Less than</u> <u>last year</u>
10/25-28/12	15	47	37
9/27-10/1/12	14	46	40
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>
10/25-28/12.....	38	13	49
9/27-10/1/12.....	38	13	49
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>
10/25-28/12.....	53	14	15	18
9/27-10/1/12.....	55	15	13	18
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>
10/25-28/12.....	5	22	57	12	4	27	17
9/27-10/1/12	5	18	58	14	5	23	18
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>
10/25-28/12.....	9	25	49	12	5	34	17
9/27-10/1/12	7	25	50	13	5	32	18
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?

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>
10/25-28/12.....	36	43	21
9/27-10/1/12	31	45	24
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. Which one of the following is most important to you when you are deciding how to vote at the upcoming Presidential election?

Jobs and employment	37
Healthcare.....	16
Taxation	9
Deficit reduction	9
Social issues such as abortion or same-sex marriage	7
Education	5
Foreign policy.....	1
Other.....	5
Do not plan to vote	10

19. 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 not been following it closely</u>	<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>
10/25-28/12.....	39	13	30	18
9/27-10/1/12	43	14	29	14
9/6-9/12.....	47	11	25	17
5/31-6/3/12	55	10	23	12

ALL STOCK OWNERS; N~400

	<u>I have not been following it closely</u>	<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>
10/25-28/12.....	20	17	38	25
9/27-10/1/12	26	19	34	22
9/6-9/12.....	32	14	32	22
5/31-6/3/12	44	11	27	18

20. The fiscal cliff means that it is likely your take-home pay will decrease by 2% in 2013. Were you aware of this?

Yes, I was aware of this	45
No, I was not aware of this.....	55

ALL EMPLOYED; N~500

Yes, I was aware of this.....	48
No, I was not aware of this	52

21. Are you making any adjustment to the below in anticipation of the fiscal cliff?

	<u>Your current spending</u>	<u>Your holiday spending</u>
Yes, I plan to significantly decrease my spending	24	29
Yes, I plan to slightly decrease my spending	32	28
Yes, I plan to slightly increase my spending	5	6
Yes, I plan to significantly increase my spending	2	4
No, I do not plan to make any adjustments to my spending	37	33

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	15
65+	16

D2. Are you employed:

Employed Full-time	33
Employed Part-time	11
Self-Employed	8
Retired	19
Student	6
Military	0
Homemaker	9
Currently unemployed	12
DK/NS	2
Summary	
Full time	38
Part time	15
Not Employed	28
Retired	19

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

Grade School	1
Some High School	3
Graduated High School	29
Some College	28
Graduated from college - 2 year	9
Graduated from college - 4 year	18
Post Graduate Degree	12
Summary (NET)	
No college degree	70
College degree	30

D4. Are you currently married?

Single	26
Domestic Partnership	8
Married	51
Widowed	4
Divorced or separated	10
Summary	
Married	51
Other	49

- 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	7
Under 6 and 6-12	3
Under 6 and 13-17	0
6-12 and 13-17	3
All 3	1
None Under 18	74
Summary	
With Kids	26
No Kids	74

- 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	12
\$15K to less than \$20K	4
\$20K to less than \$25K	4
\$25K to less than \$30K	4
\$30K to less than \$40K	12
\$40K to less than \$50K	9
\$50K to less than \$75K	27
\$75K to less than \$100K	12
\$100K to less than \$150K	11
\$150K or more	6
Summary	
Under \$25K	20
\$25K - \$49K	25
\$50K - \$99K	39
\$100K +	17

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	1
100,000-249,999	7
250,000-499,999	11
500,000-999,999	9
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