Ipsos Public Affairs

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Interview dates: January 29-February 2, 2015
Interviews: 1,002 adults

RBC Consumer Outlook Index Survey
CONDUCTED BY IPSOS PUBLIC AFFAIRS

These are findings of an Ipsos online poll conducted January 29-February 2, 2015. 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?

	Right direction	Wrong track
1/29-2/2/15	42	58
12/22-24/14	38	62
11/24-26/14	36	64
10/31-11/3/14	38	62
9/26-29/14	35	65
8/29-9/2/14	35	65
7/25-28/14	36	64
6/27-30/14	32	68
5/30-6/2/14	38	62
4/25-28/14	35	65
3/28-31/14	34	66
2/27-28/14	39	61
1/30-2/2/14	37	63
1/2-6/14	39	61
12/2-3/13	36	64
10/24-25/13	32	68
9/26-27/13	38	62
8/30-9/3/13	38	62
7/26-29/13	41	59
6/27-28/13	42	58
5/31-6/03/13	42	58
4/26-4/30/13	39	61
3/28-4/1/13	41	59
2/28-3/3/13	32	68
1/24-27/13	45	55
1/7-1/9/13	41	59
11/29-12/2/12	43	57
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

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
1/29-2/2/15	21	32	43	4
12/22-24/14	18	36	43	3
11/24-26/14	19	35	43	3
10/31-11/3/14	15	36	45	4
9/26-29/14	19	35	42	3
8/29-9/2/14	17	36	43	4
7/25-28/14	19	38	39	5
6/27-30/14	14	42	41	2
5/30-6/2/14	18	37	40	4
4/25-28/14	12	40	44	4
3/28-31/14	18	36	40	6
2/27-28/14	14	33	49	3
1/30-2/2/14	16	36	45	3
1/2-6/14	16	34	47	4
12/2-3/13	11	41	45	4
10/24-25/13	10	44	42	4
9/26-27/13	14	39	44	4
8/30-9/3/13	14	35	48	3
7/26-29/13	18	39	39	4
6/27-28/13	19	38	39	5
5/31-6/03/13	19	35	40	5
4/26-4/30/13	16	38	43	3
3/28-4/1/13	20	39	37	4
2/28-3/3/13	13	42	40	4
1/24-27/13	19	35	40	6
1/7-1/9/13	15	41	40	4
11/29-12/2/12	14	42	40	3
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

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
1/29-2/2/15	26	25	45	4
12/22-24/14	24	25	48	3
11/24-26/14	24	26	47	2
10/31-11/3/14	19	28	50	3
9/26-29/14	24	27	47	2
8/29-9/2/14	22	26	49	3
7/25-28/14	27	26	44	3
6/27-30/14	21	28	48	3
5/30-6/2/14	23	27	48	3
4/25-28/14	20	26	52	2
3/28-31/14	22	29	45	3
2/27-28/14	21	24	52	1
1/30-2/2/14	22	27	49	2
1/2-6/14	19	26	53	2
12/2-3/13	16	30	51	2
10/24-25/13	14	36	47	3
9/26-27/13	20	28	48	3
8/30-9/3/13	20	27	50	3
7/26-29/13	23	28	45	4
6/27-28/13	25	29	42	4
5/31-6/03/13	27	28	41	4
4/26-4/30/13	24	27	46	3
3/28-4/1/13	29	29	40	2
2/28-3/3/13	17	34	46	3
1/24-27/13	25	28	42	5
1/7-1/9/13	21	31	45	3
11/29-12/2/12	21	31	45	3
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

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
1/29-2/2/15	21	32	42	4
12/22-24/14	18	34	44	4
11/24-26/14	20	35	41	4
10/31-11/3/14	16	33	46	4
9/26-29/14	21	34	42	4
8/29-9/2/14	18	32	46	4
7/25-28/14	21	34	40	4
6/27-30/14	17	36	43	4
5/30-6/2/14	18	38	40	4
4/25-28/14	14	39	43	4
3/28-31/14	17	38	40	5
2/27-28/14	15	33	49	3
1/30-2/2/14	16	34	45	4
1/2-6/14	17	31	48	3
12/2-3/13	14	37	45	4
10/24-25/13	10	43	41	5
9/26-27/13	16	36	44	4
8/30-9/3/13	15	32	49	4
7/26-29/13	17	35	42	5
6/27-28/13	18	34	42	6
5/31-6/03/13	19	35	41	5
4/26-4/30/13	18	38	40	4
3/28-4/1/13	19	34	42	5
2/28-3/3/13	13	41	42	4
1/24-27/13	21	35	38	5
1/7-1/9/13	17	39	40	3
11/29-12/2/12	18	39	39	4
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

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
1/29-2/2/15	23	36	39	3
12/22-24/14	19	36	40	5
11/24-26/14	19	35	42	4
10/31-11/3/14	17	36	43	4
9/26-29/14	20	37	39	4
8/29-9/2/14	17	36	43	4
7/25-28/14	22	40	33	5
6/27-30/14	19	39	38	4
5/30-6/2/14	18	39	37	6
4/25-28/14	17	41	40	3
3/28-31/14	19	41	34	5
2/27-28/14	16	36	45	3
1/30-2/2/14	16	40	40	4
1/2-6/14	18	35	43	3
12/2-3/13	14	39	42	4
10/24-25/13	11	41	41	6
9/26-27/13	17	39	38	7
8/30-9/3/13	14	37	44	4
7/26-29/13	17	39	39	5
6/27-28/13	19	38	36	7
5/30-6/03/13	20	39	36	5
4/26-4/30/13	19	39	39	3
3/28-4/1/13	21	37	38	4
2/28-3/3/13	15	42	39	4
1/24-27/13	20	39	36	5
1/7-1/9/13	17	43	36	4
11/29-12/2/12	16	44	35	5
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

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
1/29-2/2/15	27	73
12/22-24/14	23	77
11/24-26/14	27	73
10/31-11/3/14	26	74
9/26-29/14	24	76
8/29-9/2/14	24	76
7/25-28/14	34	66
6/27-30/14	29	71
5/30-6/2/14	30	70
4/25-28/14	28	72
3/28-31/14	33	67
2/27-28/14	24	76
1/30-2/2/14	31	69
1/2-6/14	25	75
12/2-3/13	27	73
10/24-25/13	31	69
9/26-27/13	28	72
8/30-9/3/13	29	71
7/26-29/13	36	64
6/27-28/13	34	66
5/31-6/03/13	32	68
4/26-30/13	33	67
3/28-4/1/13	35	65
2/28-3/3/13	32	68
1/24-27/13	39	61
1/7-1/9/13	34	66
11/29-12/2/12	36	64
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

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

	Yes	No
1/29-2/2/15	25	75
12/22-24/14	24	76
11/24-26/14	25	75
10/31-11/3/14	23	77
9/26-29/14	22	78
8/29-9/2/14	22	78
7/25-28/14	25	75
6/27-30/14	23	77
5/30-6/2/14	25	75
4/25-28/14	26	74
3/28-31/14	23	77
2/27-28/14	22	78
1/30-2/2/14	24	76
1/2-6/14	25	75
12/2-3/13	26	74
10/24-25/13	25	75
9/26-27/13	23	77
8/30-9/3/13	24	76
7/26-29/13	29	71
6/27-28/13	26	74
5/31-6/03/13	29	71
4/26-30/13	26	74
3/28-4/1/13	24	76
2/28-3/3/13	29	71
1/24-27/13	25	75
1/7-1/9/13	27	73
11/29-12/2/12	31	69
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

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)
1/29-2/2/15	4	12	26	32	14	8	5	16	57	27
12/22-24/14	6	12	25	28	14	10	6	18	52	30
11/24-26/14	3	11	29	29	13	9	7	14	57	29
10/31-11/3/14	3	9	26	28	18	9	7	12	55	33
9/26-29/14	5	11	21	30	17	9	6	16	51	33
8/29-9/2/14	3	7	28	28	20	7	7	10	56	34
7/25-28/14	2	8	27	28	18	10	6	10	56	34
6/27-30/14	3	7	28	28	19	8	8	9	55	35
5/30-6/2/14	4	10	26	27	16	11	6	14	53	33
4/25-28/14	3	9	26	27	20	11	5	11	53	36
3/28-31/14	4	8	22	27	19	12	9	11	49	39
2/27-28/14	1	6	24	30	20	10	7	8	55	37
1/30-2/2/14	2	10	22	29	18	11	8	12	51	37
1/2-6/14	4	6	23	29	19	10	9	10	53	38
12/2-3/13	2	7	22	32	20	10	8	9	54	38
10/24-25/13	3	8	22	27	19	12	10	11	50	40
9/26-27/13	3	8	23	30	17	9	10	11	53	36
8/30-9/3/13	4	7	23	32	17	10	8	10	54	35
7/26-29/13	4	8	23	28	18	10	9	12	51	37
6/27-28/13	6	8	24	27	16	12	8	13	51	36
5/31-6/03/13	2	7	24	31	21	9	5	10	55	35
4/26-30/13	3	7	23	28	21	9	9	10	51	39
3/28-4/1/13	4	6	23	31	16	12	8	10	54	37
2/28-3/3/13	2	6	23	29	19	11	10	8	52	40
1/24-27/13	4	5	23	27	22	11	8	9	50	41
1/7-1/9/13	2	8	21	24	22	14	8	10	46	44
11/29-12/2/12	2	5	19	29	21	14	10	8	48	45
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

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)
1/29-2/2/15	6	16	26	21	14	9	8	22	47	32
12/22-24/14	7	14	24	24	13	10	8	21	48	31
11/24-26/14	5	13	22	27	13	10	10	18	49	33
10/31-11/3/14	4	13	20	28	15	10	10	17	48	35
9/26-29/14	5	13	24	24	14	9	10	18	48	33
8/29-9/2/14	4	14	24	25	14	9	11	17	50	33
7/25-28/14	3	14	23	24	14	13	10	17	47	36
6/27-30/14	4	12	23	27	17	8	10	16	50	35
5/30-6/2/14	4	14	24	21	16	11	10	18	45	37
4/25-28/14	4	11	24	24	14	12	11	15	48	37
3/28-31/14	4	13	24	25	15	10	10	17	49	35
2/27-28/14	5	10	26	29	12	11	8	15	55	30
1/30-2/2/14	5	13	21	27	14	10	9	18	48	33
1/2-6/14	5	11	22	27	14	10	11	16	49	35
12/2-3/13	3	12	24	27	17	9	9	15	51	34
10/24-25/13	5	11	20	25	15	12	12	16	45	38
9/26-27/13	5	13	22	23	15	11	11	18	46	36
8/30-9/3/13	4	13	23	28	14	10	9	17	51	32
7/26-29/13	6	11	26	23	15	8	12	16	49	35
6/27-28/13	8	11	21	24	15	9	10	19	46	35
5/31-6/03/13	5	12	24	25	17	9	8	17	49	34
4/26-30/13	5	11	24	27	15	10	8	16	51	33
3/28-4/1/13	5	12	26	26	13	10	8	17	52	31
2/28-3/3/13	5	11	22	25	17	10	10	16	47	37
1/24-27/13	6	11	20	24	16	12	12	17	43	40
1/7-1/9/13	4	13	19	27	16	11	10	17	46	37
11/29-12/2/12	3	7	19	28	18	13	11	11	47	42
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

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
1/29-2/2/15	27	22	51
12/22-24/14	27	26	47
11/24-26/14	30	20	50
10/31-11/3/14	25	24	51
9/26-29/14	21	29	50
8/29-9/2/14	21	24	55
7/25-28/14	23	27	50
6/27-30/14	21	25	54
5/30-6/2/14	20	27	53
4/25-28/14	18	31	51
3/28-31/14	20	29	52
2/27-28/14	24	24	52
1/30-2/2/14	21	27	51
1/2-6/14	22	26	52
12/2-3/13	25	27	49
10/24-25/13	22	31	46
9/26-27/13	22	27	51
8/30-9/3/13	18	30	52
7/26-29/13	23	27	50
6/27-28/13	22	29	48
5/31-6/03/13	23	27	50
4/26-30/13	24	27	49
3/28-4/1/13	23	26	51
2/28-3/3/13	19	30	51
1/24-27/13	24	27	49
1/7-1/9/13	20	33	47
11/29-12/2/12	15	38	47
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

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
1/29-2/2/15	33	33	34
12/22-24/14	31	35	34
11/24-26/14	31	34	35
10/31-11/3/14	28	38	34
9/26-29/14	30	38	32
8/29-9/2/14	28	37	35
7/25-28/14	34	34	32
6/27-30/14	26	36	37
5/30-6/2/14	31	33	36
4/25-28/14	29	39	31
3/28-31/14	29	37	34
2/27-28/14	30	32	38
1/30-2/2/14	29	33	38
1/2-6/14	25	35	40
12/2-3/13	32	34	34
10/24-25/13	28	39	34
9/26-27/13	30	34	36
8/30-9/3/13	33	33	34
7/26-29/13	31	35	34
6/27-28/13	32	35	33
5/31-6/03/13	37	34	30
4/26-30/13	33	34	33
3/28-4/1/13	34	35	31
2/28-3/3/13	32	36	31
1/24-27/13	32	33	35
1/7-1/9/13	30	38	32
11/29-12/2/12	27	43	30
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

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

Homes for sale in your neighborhood	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
1/29-2/2/15	13	37	40	9	2	50	10
12/22-24/14	11	39	38	10	2	49	12
11/24-26/14	12	37	36	13	3	49	16
10/31-11/3/14	8	40	37	13	2	47	15
9/26-29/14	11	37	36	13	2	49	15
8/29-9/2/14	11	39	36	10	2	51	13
7/25-28/14	12	40	34	12	2	52	14
6/27-30/14	14	40	35	9	3	54	12
5/30-6/2/14	14	43	32	10	2	57	11
4/25-28/14	16	41	30	11	2	57	13
3/28-31/14	12	41	34	12	2	53	13
2/27-28/14	11	40	39	9	2	50	11
1/30-2/2/14	9	45	34	8	3	55	11
1/2-6/14	10	40	39	9	2	50	11
12/2-3/13	12	43	33	9	3	55	12
10/24-25/13	15	39	32	11	2	54	14
9/26-27/13	16	39	34	9	2	55	12
8/30-9/3/13	14	41	31	12	2	55	13
7/26-29/13	18	39	32	9	2	57	11
6/27-28/13	20	36	30	11	3	56	14
5/31-6/03/13	17	42	29	12	1	58	13
4/26-30/13	13	38	34	11	3	51	14
3/28-4/1/13	16	38	31	12	3	54	15
2/28-3/3/13	12	37	36	12	3	49	15
1/24-27/13	12	35	37	14	3	46	17
1/7-1/9/13	11	34	39	13	3	46	15
11/29-12/2/12	12	32	36	15	4	45	20
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

Food and groceries	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
1/29-2/2/15	21	48	25	5	1	69	6
12/22-24/14	23	43	27	6	1	66	7
11/24-26/14	27	47	21	4	1	74	5
10/31-11/3/14	22	50	22	5	2	72	6
9/26-29/14	27	50	19	3	1	77	4
8/29-9/2/14	29	49	18	3	1	78	4
7/25-28/14	31	50	15	3	1	81	4
6/27-30/14	33	49	15	2	2	82	4
5/30-6/2/14	33	51	12	3	1	84	4
4/25-28/14	38	47	11	3	1	85	3
3/28-31/14	37	48	13	2	1	85	2
2/27-28/14	32	46	20	3	*	78	3
1/30-2/2/14	29	48	20	3	*	78	3
1/2-6/14	24	51	21	2	1	76	3
12/2-3/13	24	53	20	2	1	77	2
10/24-28/13	26	48	22	3	*	75	3
9/26-27/13	26	50	19	3	2	76	5
8/30-9/3/13	30	50	17	1	*	81	2
7/26-29/13	31	46	19	2	1	77	4
6/27-28/13	32	46	18	2	1	78	3
5/31-6/03/13	29	51	16	3	1	80	3
4/26-30/13	30	49	18	2	*	79	3
3/28-4/1/13	32	47	17	2	1	80	3
2/28-3/3/13	41	44	13	2	*	85	2
1/24-27/13	33	46	18	3	1	79	4
1/7-1/9/13	39	44	13	3	1	83	4
11/29-12/2/12	33	48	16	3	1	80	4
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

Gasoline and fuel prices

	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
1/29-2/2/15	17	37	20	22	4	54	26
12/22-24/14	14	28	21	28	9	42	37
11/24-26/14	15	36	23	22	3	51	26
10/31-11/3/14	15	33	18	29	5	48	34
9/26-29/14	25	40	21	14	1	65	15
8/29-9/2/14	28	42	19	10	1	71	10
7/25-28/14	35	45	15	5	1	79	6
6/27-30/14	42	40	13	3	3	82	5
5/30-6/2/14	38	42	13	5	1	81	6
4/25-28/14	46	40	9	4	1	86	5
3/28-31/14	40	43	13	4	*	83	4
2/27-28/14	35	43	18	3	*	79	3
1/30-2/2/14	28	44	21	6	*	72	7
1/2-6/14	25	48	18	8	2	72	10
12/2-3/13	23	46	20	11	1	68	11
10/24-25/13	28	40	20	11	2	67	12
9/26-27/13	30	41	19	10	1	70	11
8/30-9/3/13	41	41	13	5	1	82	5
7/26-29/13	46	35	14	3	2	81	4
6/27-28/13	40	36	17	6	1	77	7
5/31-6/03/13	37	43	13	6	1	80	7
4/26-30/13	36	39	15	10	1	75	10
3/28-4/1/13	40	40	12	7	1	80	8
2/28-3/3/13	57	28	10	4	1	85	5
1/24-27/13	34	42	14	8	1	76	9
1/7-1/9/13	34	42	15	8	1	76	9
11/29-12/2/12	37	38	15	9	1	75	10
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

Consumer electronics (TVs, computers, music players, etc.)	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
1/29-2/2/15	11	33	41	12	2	44	14
12/22-24/14	11	33	37	18	1	44	19
11/24-26/14	10	36	37	15	2	46	17
10/31-11/3/14	10	32	41	15	1	43	17
9/26-29/14	11	41	37	11	*	52	11
8/29-9/2/14	11	40	38	10	1	51	11
7/25-28/14	12	45	32	10	1	57	11
6/27-30/14	13	49	30	7	1	61	8
5/30-6/2/14	12	44	31	13	*	56	14
4/25-28/14	13	45	31	9	2	58	11
3/28-31/14	12	41	38	9	*	53	9
2/27-28/14	10	40	39	10	*	50	10
1/30-2/2/14	11	36	38	14	*	47	15
1/2-6/14	9	43	36	12	1	52	12
12/2-3/13	10	37	39	13	1	47	14
10/24-25/13	13	39	36	12	1	52	13
9/26-27/13	14	37	34	13	1	51	15
8/30-9/3/13	15	42	34	9	1	56	9
7/26-29/13	14	37	36	10	2	51	12
6/27-28/13	19	36	36	8	1	55	9
5/31-6/03/13	12	42	35	11	*	54	12
4/26-30/13	16	37	35	10	2	54	11
3/28-4/1/13	14	41	35	10	1	54	11
2/28-3/3/13	14	40	35	10	*	55	11
1/24-27/13	14	37	34	14	1	51	15
1/7-1/9/13	14	38	34	12	1	53	13
11/29-12/2/12	17	36	32	14	1	53	15
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

Durable goods (automobiles, appliances, furniture, etc.)	Major increase in price	Minor increase	No change in price	Minor decrease	Major decrease in price	Total increase	Total decrease
1/29-2/2/15	11	44	37	7	1	55	8
12/22-24/14	13	39	38	8	1	52	9
11/24-26/14	12	42	37	7	2	54	9
10/31-11/3/14	12	43	35	8	2	55	10
9/26-29/14	14	48	32	5	1	62	6
8/29-9/2/14	13	49	33	5	1	62	6
7/25-28/14	15	51	29	5	1	66	6
6/27-30/14	16	52	26	5	1	68	6
5/30-6/2/14	15	49	29	6	1	64	7
4/25-28/14	18	51	26	4	*	70	5
3/28-31/14	16	49	31	4	*	65	4
2/27-28/14	14	47	35	3	*	61	4
1/30-2/2/14	13	44	37	5	*	57	6
1/2-6/14	13	45	36	5	1	58	6
12/2-3/13	12	49	34	4	1	61	5
10/24-25/13	17	45	34	4	*	62	4
9/26-27/13	16	45	33	6	1	61	7
8/30-9/3/13	18	48	31	3	*	66	3
7/26-29/13	18	43	33	4	2	61	6
6/27-28/13	20	41	33	4	2	61	6
5/31-6/03/13	16	45	33	6	*	61	6
4/26-30/13	19	44	31	6	1	62	7
3/28-4/1/13	16	47	31	5	1	63	6
2/28-3/3/13	20	47	29	4	*	67	4
1/24-27/13	16	48	30	5	1	63	6
1/7-1/9/13	18	46	31	5	--	64	5
11/29-12/2/12	19	43	30	7	1	62	8
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

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
1/29-2/2/15	6	8	17	27	26	17	14	53
12/22-24/14	7	9	16	26	21	21	15	47
11/24-26/14	7	9	18	26	26	15	16	52
10/31-11/3/14	6	8	18	29	24	15	13	53
9/26-29/14	4	7	19	30	23	17	12	52
8/29-9/2/14	4	7	20	28	23	18	11	51
7/25-28/14	4	10	21	29	20	16	14	49
6/27-30/14	4	6	21	31	21	17	11	52
5/30-6/2/14	5	7	20	31	20	18	11	50
4/25-28/14	6	7	19	30	22	16	13	52
3/28-31/14	6	8	22	27	20	17	14	47
2/27-28/14	4	6	19	28	23	20	10	51
1/30-2/2/14	5	10	21	27	19	18	16	46
1/2-6/14	5	5	20	29	21	21	10	50
12/2-2/13	4	6	22	33	19	17	10	52
10/24-25/13	6	7	24	25	20	19	13	45
9/26-27/13	4	7	20	26	23	20	11	49
8/30-9/3/13	5	7	24	29	19	16	12	48
7/26-29/13	7	10	22	25	18	19	16	43
6/27-28/13	9	8	19	28	19	18	17	46
5/31-6/03/13	5	8	22	32	16	17	13	48
4/26-30/13	6	10	20	28	20	17	16	48
3/28-4/1/13	5	7	25	26	21	16	12	46
2/28-3/3/13	7	10	26	21	19	17	17	40
1/24-27/13	8	10	20	27	17	18	18	44
1/7-1/9/13	6	8	23	28	17	19	14	44
11/29-12/2/12	6	10	23	28	16	16	16	44
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

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
1/29-2/2/15	18	55	27
12/22-24/14	16	56	28
11/24-26/14	18	51	30
10/31-11/3/14	14	55	30
9/26-29/14	15	56	29
8/29-9/2/14	13	58	29
7/25-28/14	19	46	35
6/27-30/14	16	52	32
5/30-6/2/14	14	52	33
4/25-28/14	17	49	34
3/28-31/14	17	48	35
2/27-28/14	12	53	35
1/30-2/2/14	14	55	31
1/2-6/13	13	54	33
12/2-3/13	11	57	32
10/24-25/13	11	53	36
9/26-27/13	12	54	33
8/30-9/3/13	13	55	32
7/26-29/13	15	50	35
6/27-28/13	17	52	31
5/31-6/03/13	15	55	30
4/26-30/13	15	55	30
3/28-4/1/13	15	53	32
2/28-3/3/13	13	50	37
1/24-27/13	16	47	37
1/7-1/9/13	13	47	39
11/29-12/2/12	12	46	42
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

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

	Go up	Go down	Remain unchanged
1/29-2/2/15	47	9	44
12/22-24/14	43	13	44
11/24-26/14	48	7	45
10/31-11/3/14	48	10	42
9/26-29/14	45	12	43
8/29-9/2/14	46	8	46
7/25-28/14	51	8	41
6/27-30/14	49	9	42
5/30-6/2/14	52	8	40
4/25-28/14	48	10	42
3/28-31/14	54	10	36
2/27-28/14	50	9	41
1/30-2/2/14	50	8	42
1/2-6/13	54	7	38
12/2-3/13	51	7	41
10/24-25/13	54	10	36
9/26-27/13	54	8	38
8/30-9/3/13	57	9	35
7/26-29/13	57	8	36
6/27-28/13	61	8	32
5/31-6/03/13	49	8	43
4/26-30/13	42	9	48
3/28-4/1/13	39	11	51
2/28-3/3/13	41	7	52
1/24-27/13	43	11	46
1/7-1/9/13	41	11	48
11/29-12/2/12	41	10	48
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

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

	Go up	Go down	Remain unchanged	Don't know
1/29-2/2/15	57	9	18	16
12/22-24/14	57	9	17	17
11/24-26/14	59	7	15	18
10/31-11/3/14	54	11	18	17
9/26-29/14	59	9	18	14
8/29-9/2/14	64	6	15	15
7/25-28/14	65	9	14	12
6/27-30/14	65	6	15	14
5/30-6/2/14	65	8	13	14
4/25-28/14	66	9	13	13
3/28-31/14	65	8	13	14
2/27-28/14	61	9	15	16
1/30-2/2/14	62	7	16	15
1/2-6/14	61	7	15	18
12/2-3/13	62	7	17	14
10/24-25/13	64	7	15	15
9/26-27/13	58	10	17	15
8/30-9/3/13	59	10	17	14
7/26-29/13	61	9	15	14
6/27-28/13	62	6	16	16
5/31-6/03/13	61	10	14	15
4/26-30/13	60	10	16	14
3/28-4/1/13	58	11	16	15
2/28-3/3/13	61	8	14	17
1/24-27/13	61	10	15	14
1/7-1/9/13	60	12	15	13
11/29-12/2/12	60	11	13	15
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

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
1/29-2/2/15	5	23	59	11	2	28	13
12/22-24/14	7	19	57	14	3	26	17
11/24-26/14	3	25	58	11	3	28	14
10/31-11/3/14	3	20	60	14	3	23	17
9/26-29/14	5	19	59	14	3	24	17
8/29-9/2/14	3	18	63	11	4	21	15
7/25-28/14	3	23	57	14	2	26	17
6/27-30/14	5	17	59	13	5	22	19
5/30-6/2/14	4	19	58	16	3	23	19
4/25-28/14	4	21	56	14	4	25	19
3/28-31/14	5	18	58	13	4	24	18
2/27-28/14	2	18	64	13	4	20	17
1/30-2/2/14	6	18	58	13	5	24	18
1/2-6/14	4	17	63	13	4	21	17
12/2-3/13	3	18	63	13	4	21	17
10/24-25/13	4	18	57	15	5	22	21
9/26-27/13	4	22	55	14	5	26	19
8/30-9/3/13	4	19	62	12	4	23	15
7/26-29/13	7	17	58	12	6	24	18
6/27-28/13	7	21	54	14	4	28	18
5/31-6/03/13	5	22	59	11	2	27	13
4/26-30/13	5	20	57	13	5	25	18
3/28-4/1/13	6	20	59	11	4	26	14
2/28-3/3/13	5	18	54	18	5	23	23
1/24-27/13	7	21	53	14	5	28	20
1/7-1/9/13	5	18	55	16	5	23	21
11/29-12/2/12	5	18	53	17	7	23	24
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

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

	Much stronger	Somewhat stronger	About the same	Somewhat weaker	Much weaker	Total stronger	Total weaker
1/29-2/2/15	8	30	48	11	3	39	14
12/22-24/14	9	25	52	11	3	33	15
11/24-26/14	10	29	46	12	4	38	15
10/31-11/3/14	7	25	52	12	4	32	16
9/26-29/14	9	25	49	13	4	34	17
8/29-9/2/14	5	26	52	13	4	31	17
7/25-28/14	9	31	45	13	2	40	15
6/27-30/14	9	26	48	13	5	35	18
5/30-6/2/14	6	26	49	13	5	33	18
4/25-28/14	5	26	50	13	5	32	18
3/28-31/14	9	25	49	13	5	34	17
2/27-28/14	8	22	53	13	4	30	17
1/30-2/2/14	7	26	49	12	5	33	17
1/2-6/14	7	23	53	12	4	30	17
12/2-3/13	4	25	52	14	4	29	19
10/24-25/13	8	24	47	15	6	32	21
9/26-27/13	7	24	49	13	6	32	20
8/30-9/3/13	8	24	52	14	3	32	17
7/26-29/13	11	22	50	11	6	32	17
6/27-28/13	10	23	49	13	4	34	17
5/31-6/03/13	7	27	50	13	3	33	17
4/26-30/13	10	24	48	12	5	34	17
3/28-4/1/13	8	25	51	11	5	33	16
2/28-3/3/13	7	22	52	14	5	29	18
1/24-27/13	10	27	47	12	5	36	17
1/7-1/9/13	6	22	50	16	6	28	22
11/29-12/2/12	6	26	46	16	6	32	22
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

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
1/29-2/2/15	33	51	17
12/22-24/14	27	53	20
11/24-26/14	31	48	21
10/31-11/3/14	28	52	20
9/26-29/14	28	49	23
8/29-9/2/14	26	50	23
7/25-28/14	33	44	23
6/27-30/14	26	48	26
5/30-6/2/14	26	51	23
4/25-28/14	30	44	26
3/28-31/14	28	44	27
2/27-28/14	27	50	23
1/30-2/2/14	28	47	24
1/2-6/14	31	46	23
12/2-3/13	28	47	25
10/24-25/13	26	45	29
9/26-27/13	27	47	26
8/30-9/3/13	29	47	24
7/26-29/13	25	49	26
6/27-28/13	33	44	23
5/31-6/03/13	29	48	22
4/26-30/13	30	46	25
3/28-4/1/13	32	46	23
2/28-3/3/13	26	42	32
1/24-27/13	32	42	27
1/7-1/9/13	27	45	29
11/29-12/2/12	28	42	30
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

CUSTOM QUESTIONS

18. Compared to six months ago, are you using a credit card more or less often at retail stores? (Select one)

	February 2014	February 2015
I am using a credit card more often	17	16
I am using a credit card less often	29	25
I am using a credit card about the same amount	46	39
DK/Does not apply	8	20

[IF USING A CREDIT CARD LESS OFTEN, 2014 N=289, 2015 N=231]

19. Earlier, you mentioned you are using a credit card less often compared with six months ago. Why is that? (Select one)

	February 2014	February 2015
I am concerned about the security of my information at my financial institution	11	10
I am concerned about the security of my information at retail stores I shop at	23	25
I prefer to use other forms of payment	44	43
I prefer not to use my credit card at retail stores for other reasons	22	23

20. How closely do you follow economic and financial news from countries in these areas of the world: (Select one per row)

February 2014	Very closely	Somewhat closely	A little	Not at all
Eastern Europe	6	15	31	48
Middle East	7	14	29	50
Africa	5	10	26	59
Southeast Asia	6	15	29	51

February 2015	Very closely	Somewhat closely	A little	Not at all
Eastern Europe	6	18	33	42
Middle East	9	17	31	42
Africa	5	11	29	56
Southeast Asia	5	16	31	47

21. Do you change your saving or investing habits because of economic news and events happening in other countries? (Select one)

February 2014	All	Investors
Yes	15	25
No	85	75

February 2015	All	Investors
Yes	19	31
No	81	69

22. Compared to six months ago… Are you NOW more or less comfortable paying your home utility and heating bills? (Select one)

	February 2014	February 2015
More comfortable	12	18
Less comfortable	28	21
No change	56	57
Not sure	4	4

DEMOGRAPHICS

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

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

Yes	41
No	59

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	35
55-64	24
65+	11

D2. Are you employed:

Employed Full-time	46
Employed Part-time	10
Self-Employed	6
Retired	17
Student	3
Military	*
Homemaker	8
Currently unemployed	9
DK/NS	1
Summary	
Full time	49
Part time	13
Not Employed	21
Retired	17

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

Grade School	1
Some High School	2
Graduated High School	17
Some College	21
Graduated from college - 2 year	13
Graduated from college - 4 year	29
Post Graduate Degree	17
Summary (NET)	
No college degree	54
College degree	46

D4. Are you currently married?

Single	26
Domestic Partnership	9
Married	50
Widowed	3
Divorced or separated	12
Summary	
Married	50
Other	50

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	1
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	15
White	66
Black	12
Asian/Native American/Other/Refused race (Net)	7
Summary	
White	66
Other	34

D12. Could you please tell me your household income from all sources in 2013?

Under $15K	9
$15K to less than $20K	5
$20K to less than $25K	6
$25K to less than $30K	4
$30K to less than $40K	12
$40K to less than $50K	9
$50K to less than $75K	21
$75K to less than $100K	15
$100K to less than $150K	13
$150K or more	8
Summary	
Under $25K	20
$25K - $49K	25
$50K - $99K	36
$100K +	21

REGION:

Northeast	18
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	*
100,000-249,999	7
250,000-499,999	10
500,000-999,999	8
1,000,000-2,499,999	15
2,500,000-4,999,999	16
5,000,000 +	25
Non CBSA	19
Summary	
Less than 1 million	25
1 million to less than 5 million	31
5 million or more	25
NON-CBSA (rural)	19

GENDER:

Male	48
Female	52