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Interview dates: August 25-28, 2011
Interviews: 1009 adults

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

These are some of the findings of an Ipsos online poll conducted August 25-28, 2011. For this survey, a national sample of 1009 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>
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

2. Compared to six months ago...

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
Are you NOW more or less comfortable making a major purchase decision, like a home or car?				
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
Are you NOW more or less comfortable making other household purchases?				
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

3. Compared to six months ago...

	<u>More comfortable</u>	<u>Less comfortable</u>	<u>No change</u>	<u>Not sure</u>
Are you NOW more or less confident about job security for yourself, your family and other people you know personally?				
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
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?				
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>
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>
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

6. Compared to **three months ago**, how would you describe the following conditions **right now** –very good, somewhat good, somewhat bad or very bad?

	<u>Very good</u>	<u>Somewhat good</u>	<u>Somewhat bad</u>	<u>Very bad</u>	<u>Don't know</u>
Your personal financial situation					
8/25-28/11	7	38	34	17	4
7/28-31/11	8	34	35	18	5
6/28-7/1/11	7	38	30	17	8
5/27-30/11	8	40	31	16	5
4/28-5/1/11	8	39	32	18	4
3/24-27/11	9	41	28	19	4
2/25-28/11	7	39	32	20	3
1/28-31/11	7	40	30	20	3
12/27-30/10	8	38	32	18	4
11/19-22/10	9	42	31	16	3
10/29-11/1/10	6	40	32	19	3
9/30-10/3/10	6	37	36	18	4
8/26-30/10	6	39	32	18	4
7/29-8/1/10	7	39	35	16	3
7/8-11/10	10	35	31	19	5
6/4-7/10	6	40	34	17	3
4/29-5/2/10	10	38	31	18	2
4/1-5/10	9	42	30	15	5
2/25-3/1/10	6	36	35	20	3
The amount of money you have left over to spend on other things when all your bills are paid					
8/25-28/11	7	32	30	26	5
7/28-31/11	7	27	36	26	5
6/28-7/1/11	7	31	30	24	7
5/27-30/11	8	33	30	25	5
4/28-5/1/11	7	32	31	26	4
3/24-27/11	9	30	30	27	4
2/25-28/11	8	31	30	28	3
1/28-31/11	8	32	30	28	2
12/27-30/10	8	34	28	25	4
11/19-22/10	9	32	32	23	4
10/29-11/1/10	6	32	32	26	3
9/30-10/3/10	6	31	32	28	4
8/26-30/10	7	29	34	27	3
7/29-8/1/10	6	33	33	24	3
7/8-11/10	9	29	32	24	5
6/4-7/10	7	35	31	26	2
4/29-5/2/10	10	30	31	26	3
4/1-5/10	8	34	31	23	3
2/25-3/1/10	6	30	30	32	3

	<u>Very good</u>	<u>Somewhat good</u>	<u>Somewhat bad</u>	<u>Very bad</u>	<u>Don't know</u>
The value of your investments or savings					
8/25-28/11	5	23	33	26	13
7/28-31/11	5	26	34	23	12
6/28-7/1/11	5	32	29	19	15
5/27-30/11	7	35	25	21	11
4/28-5/1/11	6	32	27	22	12
3/24-27/11	9	34	24	20	13
2/25-28/11	8	33	28	22	9
1/28-31/11	8	34	26	25	8
12/27-30/10	7	31	28	23	12
11/19-22/10	7	31	30	20	12
10/29-11/1/10	5	29	32	21	12
9/30-10/3/10	4	29	29	23	15
8/26-30/10	4	27	33	27	9
7/29-8/1/10	4	31	35	22	8
7/8-11/10	8	25	30	26	11
6/4-7/10	4	30	32	22	12
4/29-5/2/10	7	35	27	20	10
4/1-5/10	7	34	31	17	11
2/25-3/1/10	4	31	30	26	9

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>
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 (T2B)</u>	<u>Mid (M3B)</u>	<u>Weak (B3B)</u>
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>
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>
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							
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							
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</u> <u>increase</u> <u>in price</u>	<u>Minor</u> <u>increase</u>	<u>No</u> <u>change in</u> <u>price</u>	<u>Minor</u> <u>decrease</u>	<u>Major</u> <u>decrease</u> <u>in price</u>	<u>Total</u> <u>increase</u>	<u>Total</u> <u>decrease</u>
Gasoline and fuel prices							
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.)							
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
Durable goods (automobiles, appliances, furniture, etc.)							
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

12. Now, **thinking about the next three months**, do you generally feel the following will improve, stay the same or get worse?

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
Your personal financial situation				
8/25-28/11	18	48	28	6
7/28-31/11	13	51	30	7
6/28-7/1/11	15	54	24	8
5/27-30/11	21	52	20	7
4/28-5/1/11	17	50	27	7
3/24-27/11	19	52	24	5
2/25-28/11	22	47	25	6
1/28-31/11	18	52	22	8
12/27-30/10	20	51	23	6
11/19-22/10	19	54	21	6
10/29-11/1/10	18	53	23	6
9/30-10/3/10	20	52	23	5
8/26-30/10	19	54	21	6
7/29-8/1/10	18	51	24	6
7/8-11/10	19	49	24	8
6/4-7/10	18	53	24	6
4/29-5/2/10	16	54	23	7
4/1-5/10	17	53	22	8
2/25-3/1/10	15	53	25	7
The amount of personal debt you have or money that you owe				
8/25-28/11	20	54	20	6
7/28-31/11	18	57	19	6
6/28-7/1/11	20	51	20	9
5/27-30/11	26	55	13	5
4/28-5/1/11	21	53	18	8
3/24-27/11	24	51	19	6
2/25-28/11	24	52	19	5
1/28-31/11	24	54	15	7
12/27-30/10	23	52	19	6
11/19-22/10	27	50	19	5
10/29-11/1/10	21	54	18	7
9/30-10/3/10	23	50	22	5
8/26-30/10	24	53	18	6
7/29-8/1/10	21	53	20	6
7/8-11/10	23	50	20	6
6/4-7/10	22	53	20	5
4/29-5/2/10	20	55	19	6
4/1-5/10	23	52	18	8
2/25-3/1/10	20	51	23	6

	Improve	Stay the same	Get worse	Don't know
The amount of money you have left over to spend on other things when all your bills are paid				
8/25-28/11	14	45	35	6
7/28-31/11	10	46	39	5
6/28-7/1/11	12	51	31	6
5/27-30/11	19	49	27	5
4/28-5/1/11	12	46	35	7
3/24-27/11	19	43	33	5
2/25-28/11	16	43	36	5
1/28-31/11	15	49	29	7
12/27-30/10	16	47	32	4
11/19-22/10	17	49	29	5
10/29-11/1/10	14	49	30	7
9/30-10/3/10	15	49	31	4
8/26-30/10	15	50	30	5
7/29-8/1/10	14	49	32	6
7/8-11/10	15	48	30	7
6/4-7/10	14	51	31	5
4/29-5/2/10	14	52	29	5
4/1-5/10	15	48	29	8
2/25-3/1/10	14	49	32	5
The value of your investments or savings				
8/25-28/11	11	40	35	14
7/28-31/11	8	46	36	10
6/28-7/1/11	12	49	25	15
5/27-30/11	17	51	22	10
4/28-5/1/11	13	49	26	12
3/24-27/11	19	46	23	12
2/25-28/11	16	48	27	9
1/28-31/11	18	48	21	13
12/27-30/10	18	46	24	12
11/19-22/10	17	49	20	14
10/29-11/1/10	15	44	27	14
9/30-10/3/10	15	44	25	16
8/26-30/10	13	41	33	13
7/29-8/1/10	12	48	29	11
7/8-11/10	14	43	30	14
6/4-7/10	15	42	30	13
4/29-5/2/10	19	44	26	11
4/1-5/10	16	46	23	15
2/25-3/1/10	15	44	28	12

	<u>Improve</u>	<u>Stay the same</u>	<u>Get worse</u>	<u>Don't know</u>
Your ability to save money for things like retirement or education				
8/25-28/11	12	43	38	8
7/28-31/11	8	47	39	6
6/28-7/1/11	10	46	32	11
5/27-30/11	15	50	26	9
4/28-5/1/11	10	47	35	8
3/24-27/11	13	47	34	6
2/25-28/11	13	46	34	6
1/28-31/11	13	51	29	8
12/27-30/10	13	50	31	6
11/19-22/10	12	52	29	7
10/29-11/1/10	11	47	33	9
9/30-10/3/10	12	46	33	9
8/26-30/10	12	49	32	7
7/29-8/1/10	12	48	32	9
7/8-11/10	13	47	32	9
6/4-7/10	11	50	31	8
4/29-5/2/10	12	49	31	7
4/1-5/10	11	49	31	9
2/25-3/1/10	10	48	34	7

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>
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>
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>
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>
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>
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>
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>
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 stock market has declined sharply in recent weeks. Will this have any impact on your spending in the weeks ahead?

I plan to spend less because of the stock market decline	26
I plan to spend more because of the stock market decline	5
It will have no impact on my spending plans ...	69

19a. The equity market decline so far this quarter has been rather significant. This has caused me to make the following adjustment to my stock holdings:

	All adults	Self-identified stock owners
I added to my stock holdings	6	13
I sold some of my stock holdings	5	11
I sold all of my stock holdings	1	1
I don't have any stock market holdings.....	45	5
I have not made any changes to my holdings	42	71

DEMOGRAPHICS

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

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

Yes	44
No	56

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	19
65+	12

D2. Are you employed:

Employed Full-time	39
Employed Part-time	10
Self-Employed	5
Homemaker	12
Student	6
Retired	17
Currently Unemployed	9
Other	2
(Dk/Ns)	--
Summary	
Full time	44
Part time	10
Not Employed	28
Retired	17

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

Grade School	--
Some High School	4
Graduated High School	17
Some College	28
Graduated from college - 2 year	9
Graduated from college - 4 year	19
Some Post Graduate	5
Post Graduate Degree	14
Some Technical or Vocational School	1
Completed Technical or Vocational School	2
Summary (NET)	
No college degree	62
College degree	38

D4. Are you currently married?

Single	23
Married	56
Domestic Partnership	5
Widowed	4
Divorced	10
Separated	1
Summary	
Married	56
Other	44

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	7
6-12 Only	8
13-17 Only	9
Under 6 and 6-12	4
Under 6 and 13-17	1
6-12 and 13-17	5
All 3	1
None Under 18	65
Summary	
With Kids	35
No Kids	65

D10. Are you of Hispanic ethnicity?

(Q.D11 ASKED ONLY OF THOSE WHO DO NOT SAY THEY ARE HISPANIC IN Q.D12a.)

D11. Are you white, black, Asian, or some other race?

(RESULTS SHOWN IN SUMMARY BELOW.)

Hispanic	13
White	67
Black	11
Asian/Native American/Other/Refused race (Net)	8
Asian or Pacific Islander	4
Native American or Alaskan Native	1
Mixed racial background	1
Other	1
Declined to answer	1
Summary	
White	67
Other	31

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

Under \$15K	8
\$15K to less than \$20K	6
\$20K to less than \$25K	7
\$25K to less than \$30K	5
\$30K to less than \$40K	11
\$40K to less than \$50K	9
\$50K to less than \$75K	22
\$75K to less than \$100K	9
\$100K to less than \$150K	16
\$150K or more	7
Summary	
Under \$25K	22
\$25K - \$49K	25
\$50K - \$99K	31
\$100K +	23

REGION:

Northeast	19
Midwest	22
South	37
West	23

METROPOLITAN STATUS:

10,000-99,999	6
100,000-249,999	8
250,000-499,999	6
500,000-999,999	8
1,000,000-2,499,999	17
2,500,000-4,999,999	13
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