The Consumer Reports Index
February 2012
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Method

- A monthly telephone survey, to assess consumers’ attitudes and behavior regarding the economy as well as recent and planned retail activity.
  - Interviewing for the February survey was conducted January 26 – January 29, 2012. A total of 1,034 interviews were completed (784 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in January.
    - Next 30-day measures reflect planned activity for February
  - Interviewing for the January survey was conducted January 5 – January 8, 2012. A total of 1,014 interviews were completed (764 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in December.
    - Next 30-day measures reflect planned activity for January.
  - Interviewing for the December survey was conducted December 1 – December 4, 2011. A total of 1,023 interviews were completed (771 telephone & 252 cell phone).
    - Past 30-day measures reflect activity in November.
    - Next 30-day measures reflect planned activity for December.
  - Interviewing for the November survey was conducted October 27 – October 30, 2011. A total of 1,019 interviews were completed (769 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in October.
    - Next 30-day measures reflect planned activity for November.
  - Interviewing for the October survey was conducted September 29 – October 2, 2011. A total of 1,020 interviews were completed (770 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in September.
    - Next 30-day measures reflect planned activity for October.
  - Interviewing for the September survey was conducted August 25-27, 2011. A total of 1,036 interviews were completed (786 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in August.
    - Next 30-day measures reflect planned activity for September.
  - Interviewing for the August survey was conducted July 28-31, 2011. A total of 1,006 interviews were completed (756 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in July.
    - Next 30-day measures reflect planned activity for August.
  - Interviewing for the July survey was conducted June 23-26, 2011. A total of 1,006 interviews were completed (755 telephone & 251 cell phone).
    - Past 30-day measures reflect activity in June.
    - Next 30-day measures reflect planned activity for July.
  - Interviewing for the June survey was conducted June 2-5, 2011. A total of 1,007 interviews were completed (757 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in May.
    - Next 30-day measures reflect planned activity for June.
  - Interviewing for the May survey was conducted April 28 – May 1, 2011. A total of 1,259 interviews were completed (1,009 telephone & 250 cell phone).
    - Past 30-day measures reflect activity in April.
    - Next 30-day measures reflect planned activity for May.

- The questionnaire was fielded via ORC International’s Caravan twice-weekly national telephone omnibus survey. For September 2009 onward, this was supplemented with interviews conducted by cell phone.
  - ORC used a probability sample of telephone households and cell phones to achieve a nationally representative probability sample and weighted completed interviews by age, sex, geographic region and race.

- The results of this study are intended for external communications. Methodology statement for public release:
  - The Consumer Reports National Research Center monthly survey of the U.S. consumer is conducted by telephone using a nationally representative probability sample of telephone households (and cell phones September 2009 onward). A minimum of telephone 1,000 interviews are completed each month among adults aged 18+. For September 2009 – May 2011 this was supplemented by an additional 250 interviews conducted by cell phone. Beginning in June 2011, the monthly quota of 1,000 interviews includes 250 interviews conducted by cell phone.
    - The margin of error is +/- 3.2% points at a 95% confidence level.
Implications

- Conditions improved for consumers this month, but the gains were uneven. Consumer Sentiment is up, while the Trouble Tracker, a measure of the financial difficulties faced by Americans, improved. However, employment wavered and retail activity was lackluster, at best.

- Consumer Sentiment rose to 49.6, up from 48.2 last month, and is at its highest level since March 2011 (50.3), when it was briefly in positive territory, as indicated by a score over 50.

- The Trouble Tracker Index declined slightly this month to 49.1 from 50.4 in January, but is much improved from one year ago (58.7). The impact of financial difficulties is very different across households. The Trouble Tracker Index for those living in households earning less than $50,000, about half of all adults, stands at 69.4, more than two times as great as those in households earning $100,000 or more (28.1).

- The Employment Index, after moving into positive territory last month, slipped to 49.5 in February, once again indicating that more jobs were lost rather than gained in the past month. Some of this is likely associated with the loss of positions created for the holiday season. In the past 30 days, 5.7% of Americans reported losing a job versus 4.7% starting a new job.

- Despite a strong holiday season, it appears that consumers are pulling back on spending. The Past 30-Day Retail Index* fell to 11.8 from its holiday peak of 15.0 last month and is unchanged from last year at this time (11.6). This is also apparent in planned purchasing over the next 30 days, reflecting planned February activity. The Next 30-Day Retail Index is 7.1, down from both 7.9 the prior month and 8.3 last year at this time.

- With the passing of the holidays, stress continues to decline and is at its lowest level since first measured in April 2009. This month the Stress Index fell to 55.3, down from 56.0 last month. The most stressed: 35-64 years of age (59.6), income under $50,000 (57.2), and those in the North East (59.6).

- Overall conditions are improving for consumers, led by rising Consumer Sentiment and declining financial troubles. However, employment remains a problem, with a market having great difficulty achieving a position where it is consistently creating more jobs than lost, which is essential for getting unemployed, underemployed, and discouraged workers once again fully engaged in the labor force. This uncertainty surrounding employment is likely suppressing retail activity, further exacerbating the problem.

*major appliances, small appliances, major home electronics, personal electronics, major yard/garden equipment
Summary

- Consumer Sentiment for February (49.6) was up from last month (48.2), though it is still in negative territory (below 50). [PAGES 7 & 32]
  - The most optimistic consumers:
    - Age 18-34 – 62.1, up from 55.2 the prior month.
    - HHLD income $50-99K– 53.8 , unchanged from 53.3 a month earlier.
  - The most pessimistic:
    - HHLD income less than $50,000 – 46.1, up from 42.9 the prior month.
    - Age 65 and older – 43.1, up from 40.9 a month earlier.

- The Consumer Reports Trouble Tracker Index addresses both the proportion of consumers that have faced difficulties as well as the number of hurdles they have encountered. The Trouble Tracker Index was 49.1 this month, down slightly from 50.4 the prior month, but down substantially from a year ago (58.7). Overall, the most prevalent consumer troubles include: [PAGES 8-9, 12-13]
  - Unable to afford medical bills or medications (15.4%)
  - Missed payment on a major bill – not mortgage (7.6%)
  - Lost or reduced health care coverage (7.4%)

- Lower-income households, earning less than $50,000 a year, have been disproportionately affected. In the past 30 days: [PAGES 33-34]
  - 23.4% Unable to afford medical bills or medications
  - 8.7% Missed payment on a major bill – not mortgage
  - 9.6% Lost or reduced health care coverage

- With the passing of the holidays, the level of stress that consumers feel was down this month and is at its lowest level since first measured in April 2009. The Stress Index stands at 55.3, down slightly from 56.0 the prior month. [PAGES 15 & 16]
Summary (cont.)

- The Employment Index was down to 49.5 from 50.6 last month, sinking into negative territory, with past 30-day job losses (5.7%) outpacing job gains (4.7%). [PAGES 17-19, 36]

- Among index categories*, the Past 30-Day Retail Index for February, reflecting January activity, fell to 11.8 from 15.0 in January, reflecting December activity. Versus one year ago, the Past 30-Day Retail Index was unchanged. The Next 30-Day Retail Index*, reflecting planned spending in February, was 7.1, down from last month (7.9) as well as one year ago (8.3). [PAGES 20-21]
  ✓ Looking in detail at the categories comprising the Past 30-Day Retail Index (major appliances, small appliances, major home electronics, personal electronics, major yard/garden equipment), losses occurred across all categories, but most severely in personal electronics (29.2%), down from 35.8% last month; major home electronics (14.3%), down from 19.7% a month earlier; and, small appliances (19.6%), down from 26.3% last month. Small appliances also posted a loss compared to this time last year. [PAGES 22-23]
  ✓ The Consumer Reports Next 30-Day Retail Index for February, reflecting February activity, was 7.1, down from last month (7.9) as well as one year ago (8.3). [PAGES 20-21, 24-25]

- Among the non-index categories**, past 30-day purchases, reflecting January activity, were flat versus last month for new cars (2.3%) and used cars (4.3%), but down for homes homes (1.3% versus 2.4% last month). [PAGES 26-27]

- Planned spending among non-index categories in the next 30 days was up substantially for used cars (7.0%) compared to last month or a year ago; planned purchasing of a new car was even with last month, but down versus last year; homes were up versus last month and even with one year ago. [PAGES 28-29]

- Consumer Sentiment was up in the North East and West, and was unchanged in the North Central and West. The Trouble Tracker Index had its greatest improvement in the North East and North Central regions, but financial problems increased in the South. [PAGE 30]

*major appliances, small appliances, major home electronics, personal electronics, major yard/garden equipment
**new car, used car, home
Consumer Sentiment
Trouble Tracker
% Experiencing One or More Negative Events

Trouble Tracker - % Experienced Negative Event Past 30-Days

Error Bars: 95% CI

Consumer Reports National Research Center
Trouble Tracker
Average Number of Negative Events

Trouble Tracker Average Number of Troubles Past 30-Days

Error Bars: 95% CI

Consumer Reports National Research Center
Trouble Tracker
% Experiencing Event - Trend

Trouble Tracker Select Negative Events

- Missed Mortgage Payment
- Home Went Into Foreclosure

Consumer Reports National Research Center
Stress Index

Stress Index

![Stress Index Chart]

Consumer Reports National Research Center
Stress Index - Trend

Stress Index

Error Bars: 95% CI
Employment Index

*Consumer Reports National Research Center*
Lost vs. Started Job Past 30 Days - Trend

Lost Job vs. Started Job Past 30-Days

Consumer Reports National Research Center
Retail Index

Retail Index
Past 30-Days & Next 30-Days

- Past 30 Day Purchases (Index Categories)
- Next 30 Day Planned Purchases (Index Categories)

Error Bars: 95% CI

Consumer Reports National Research Center
Retail Index - Trend

Retail Index
Past-30 and Next 30-Day (Index Categories)

Consumer Reports National Research Center
Past 30-Day Purchases
Index Categories

Past 30-Day Purchases (30-Days Prior to Category Label)
Index Categories

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Error Bars: 95% CI

Consumer Reports National Research Center
Past 30-Day Purchases
Index Categories

Past 30-Day Purchases (30-Days Prior to Category Label)

Index Categories

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Error Bars: 95% CI

Consumer Reports National Research Center
Next 30-Day Planned Purchases

Index Categories

% Plan to Purchase Next 30-Days (Reflects Category Period)

Index Categories

[Bar chart with detailed data for different categories over time from May 11 to Feb. 12.]

Consumer Reports National Research Center
Next 30-Day Planned Purchases
Index Categories

% Plan to Purchase Next 30-Days (Reflects Category Period)
Index Categories

Error Bars: 95% CI

Consumer Reports National Research Center
Past 30-Day Purchases
Non-Index Categories

% Purchased Past 30-Days (Reflects 30-Days Prior to Category Period)
Non-Index Categories

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Error Bars: 99% CI

Consumer Reports National Research Center
Past 30-Day Purchases
Non-Index Categories

% Purchased Past 30-Days (Reflects 30-Days Prior to Category Period)
Non-Index Categories

New Car
Used Car
Home

Error Bars: 95% CI

Consumer Reports National Research Center
Next 30-Day Planned Purchases
Non-Index Categories

% Plan to Purchase Next 30-Days (Reflects Current Category Period)
Non-Index Categories

Error Bars: 95% CI

Consumer Reports National Research Center
Next 30-Day Planned Purchases
Non-Index Categories

% Plan to Purchase Next 30-Days (Reflects Current Category Period)
Non-Index Categories

Error Bars: 95% CI

Consumer Reports National Research Center
# Regional Report Card

## Consumer Reports Index
Regional Summary of Index Measures
February 2012

### North East

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<th>Vs. December</th>
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### West

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### Overall Regional Trend

- **No Change**
- **Worse**
- **Better**
- **=No Change**
- **=Worse**
- **=Better**

Consumer Reports National Research Center
Tabular Data
(Total Represents Weighted Base)
### Consumer Sentiment

Table Q561 Page 1

Consumer Reports Index - February 2012

Q561 - Would you say that you, and your family living in your household, are much better off financially, better off about the same, worse off or much worse off financially than you were A YEAR AGO?

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**TOTAL ANSWERING**

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**Index**

49.6 49.2 50.0 62.1 44.4 43.1 46.1 53.8 53.6 40.2 47.9 48.0 55.1

Don't know

- - - - - - - - - - - -

Refused

- - - - - - - - - - - -

No answer

2 3 1 1 - 1 - - - - - -
### Trouble Tracker

**Events Experienced Past 30 Days**

---

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## Trouble Tracker

**Events Experienced Past 30 Days (cont.)**

Consumer Reports Index - February 2012

QBR11501 - Which of the following have you experienced in the PAST 30 DAYS? - Mention 01

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</tbody>
</table>

Consumer Reports National Research Center
Stress Index

Consumer Reports National Research Center

Table Q0813 Page 6

Consumer Reports Index - February 2012

Q0813 - Thinking about your life in general, are you feeling more stress, less stress or about the same amount of stress than you did A YEAR AGO?

<table>
<thead>
<tr>
<th>Gender</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
<th>18-34</th>
<th>35-64</th>
<th>65+</th>
<th>&lt;$50K</th>
<th>$50-99K</th>
<th>$100K+</th>
<th>North</th>
<th>North</th>
<th>East</th>
<th>Central</th>
<th>South</th>
<th>West</th>
</tr>
</thead>
<tbody>
<tr>
<td>More stress</td>
<td>323</td>
<td>154</td>
<td>169</td>
<td>84</td>
<td>193</td>
<td>41</td>
<td>169</td>
<td>75</td>
<td>39</td>
<td>69</td>
<td>60</td>
<td>123</td>
<td>71</td>
<td>32.4</td>
<td>32.0</td>
</tr>
<tr>
<td>Less stress</td>
<td>217</td>
<td>108</td>
<td>109</td>
<td>93</td>
<td>94</td>
<td>26</td>
<td>102</td>
<td>67</td>
<td>22</td>
<td>24</td>
<td>50</td>
<td>78</td>
<td>56</td>
<td>21.8</td>
<td>22.4</td>
</tr>
<tr>
<td>About the same amount of stress</td>
<td>455</td>
<td>219</td>
<td>236</td>
<td>120</td>
<td>224</td>
<td>100</td>
<td>198</td>
<td>115</td>
<td>64</td>
<td>81</td>
<td>108</td>
<td>169</td>
<td>95</td>
<td>45.7</td>
<td>45.6</td>
</tr>
<tr>
<td>Stress Index</td>
<td>55.3</td>
<td>54.6</td>
<td>55.8</td>
<td>48.6</td>
<td>55.6</td>
<td>54.2</td>
<td>57.2</td>
<td>51.6</td>
<td>56.9</td>
<td>59.6</td>
<td>52.3</td>
<td>56.1</td>
<td>53.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Don’t know</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Refused</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>NO ANSWER</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
### Employment Index

**Consumer Reports Index - February 2012**

**employment summary**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
<th>Income</th>
<th>North</th>
<th>East</th>
<th>Central</th>
<th>South</th>
<th>West</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Male</td>
<td>Female</td>
<td>18-34</td>
<td>35-64</td>
<td>65+</td>
<td>&lt;$50k</td>
<td>$50-99k</td>
</tr>
<tr>
<td>1000</td>
<td>466</td>
<td>514</td>
<td>302</td>
<td>512</td>
<td>167</td>
<td>470</td>
<td>262</td>
</tr>
<tr>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total employed</td>
<td>534</td>
<td>286</td>
<td>248</td>
<td>174</td>
<td>336</td>
<td>22</td>
<td>202</td>
</tr>
<tr>
<td></td>
<td>53.4</td>
<td>58.9</td>
<td>40.2</td>
<td>57.6</td>
<td>65.6</td>
<td>13.3</td>
<td>42.9</td>
</tr>
<tr>
<td>Lost Job</td>
<td>57</td>
<td>29</td>
<td>20</td>
<td>21</td>
<td>30</td>
<td>5</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>5.7</td>
<td>6.0</td>
<td>5.4</td>
<td>7.1</td>
<td>5.9</td>
<td>2.9</td>
<td>8.6</td>
</tr>
<tr>
<td>Started Job</td>
<td>47</td>
<td>30</td>
<td>18</td>
<td>33</td>
<td>13</td>
<td>-</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>4.7</td>
<td>6.1</td>
<td>3.4</td>
<td>16.9</td>
<td>2.6</td>
<td>3.5</td>
<td>4.2</td>
</tr>
<tr>
<td>Employment Index</td>
<td>49.5</td>
<td>50.1</td>
<td>49.0</td>
<td>51.9</td>
<td>46.4</td>
<td>48.5</td>
<td>47.5</td>
</tr>
</tbody>
</table>
Past 30-Day Purchases

Table CR462710F Page 2

Consumer Reports Index - February 2012

Q849501 - How would you like to ask you some questions on your purchases over the past 30 days. In the BEST 30 DAYS have you purchased...

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
<th>Field Income</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>North</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>18-34</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Total**

- A new car
  - Male: 32
  - Female: 43
  - Age: 22, 18, 22, 19
  - Field Income: $70, 126, 85
  - Region: North, South

- A used car
  - Male: 22
  - Female: 32
  - Age: 17, 18
  - Field Income: $70, 126
  - Region: North, South

**Major Home Appliances**

- Range, dishwasher: Male: 73, Female: 41
- Age: 18
- Field Income: $70, 126
- Region: North

**Small Home Appliances**

- Male: 195
- Female: 100
- Age: 18
- Field Income: $70, 126
- Region: North

**Major Home Electronics**

- Male: 163
- Female: 76
- Age: 18
- Field Income: $70, 126
- Region: North

**Small, Personal Electronics**

- Male: 292
- Female: 166
- Age: 18
- Field Income: $70, 126
- Region: North

**Major Yard and Garden Equipment**

- Male: 26
- Female: 35
- Age: 18
- Field Income: $70, 126
- Region: North

**Consumer Purchasing Index**

- Male: 11.8
- Female: 12.8
- Age: 18
- Field Income: $70, 126
- Region: North
# Planned Purchases Next 30 Days

## Consumer Reports Index - February 2012

(QR85010) - Please think of the next 30 days. In the NEXT 30 DAYS do you plan on purchasing...

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
<th>Wealth Income</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>--------</td>
<td>--------------</td>
<td>---------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1000</td>
<td>486</td>
<td>514</td>
</tr>
<tr>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>A new car</td>
<td>15</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>1.5</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>A used car</td>
<td>70</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>7.0</td>
<td>8.3</td>
<td>5.8</td>
</tr>
<tr>
<td>Major home appliance</td>
<td>51</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>5.1</td>
<td>5.2</td>
<td>5.0</td>
</tr>
<tr>
<td>Small home appliances</td>
<td>32</td>
<td>42</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>3.2</td>
<td>4.7</td>
<td>6.9</td>
</tr>
<tr>
<td>Major home electronics</td>
<td>96</td>
<td>55</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>9.6</td>
<td>11.3</td>
<td>8.0</td>
</tr>
<tr>
<td>Small, personal electronics like a digital camera, cell phone</td>
<td>143</td>
<td>70</td>
<td>73</td>
</tr>
<tr>
<td></td>
<td>14.3</td>
<td>14.5</td>
<td>14.2</td>
</tr>
<tr>
<td>Major yard and garden equipment like mower, tractor</td>
<td>18</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>1.8</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>A house, condo, or co-op</td>
<td>20</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>2.0</td>
<td>3.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Consumer Purchasing Index</td>
<td>7.1</td>
<td>7.6</td>
<td>6.7</td>
</tr>
</tbody>
</table>
Questionnaire
Questionnaire

BB1 Would you say that you, and your household, are much better off financially, better off, about the same, worse off or much worse off financially than you were A YEAR AGO?
(RECORD ONE ANSWER. RE-READ IF NECESSARY)

01 MUCH BETTER OFF
02 BETTER OFF
03 ABOUT THE SAME
04 WORSE OFF
05 MUCH WORSE OFF
98 DON’T KNOW

BB4 Now I would like to ask you some questions on your purchases over the past 30 days. In the PAST 30 DAYS have you purchased . . .
(READ LIST. RECORD AS MANY AS APPLY. WAIT FOR YES OR NO FOR EACH)

01 A new car
02 A used car
03 A major home appliance like a refrigerator, range, dishwasher, washing machine or similar types of products
04 Small home appliances like mixers, toasters, coffee makers, room air conditioners, dehumidifiers, humidifiers, or similar types of products
05 Major home electronics like an LCD TV, Plasma TV, or home theatre system, or similar products
06 Small, personal electronics like a digital camera, cell phone, MP3 player or iPod, or any similar devices
07 Major yard and garden equipment like a walk behind mower, riding mower, tractor or snow blower or similar equipment
08 A house, condo, or co-op
97 NONE OF THESE
98 DON’T KNOW
99 REFUSED

BB5 Now please think of the next 30 days. In the NEXT 30 DAYS do you plan on purchasing . . .
(READ LIST. RECORD AS MANY AS APPLY. WAIT FOR YES OR NO FOR EACH)

01 A new car
02 A used car
03 A major home appliance like a refrigerator, range, dishwasher, washing machine or similar types of products
04 Small home appliances like mixers, toasters, coffee makers, room air conditioners, dehumidifiers, humidifiers, or similar types of products
05 Major home electronics like an LCD TV, Plasma TV, or home theatre system, or similar products
06 Small, personal electronics like a digital camera, cell phone, MP3 player or iPod, or any similar devices
07 Major yard and garden equipment like a walk behind mower, riding mower, tractor or snow blower or similar equipment
08 A house, condo, or co-op
97 NONE OF THESE
98 DON’T KNOW
99 REFUSED

BB11 Which of the following have you experienced in the PAST 30 DAYS?
(READ LIST. RECORD AS MANY AS APPLY. WAIT FOR YES OR NO FOR EACH)

01 You have been unable to afford medical bills or medications
02 You spent less on food
03 You put off a home improvement project
04 Your home went into foreclosure
05 Increased interest rate, penalty fees, reduced credit line, or other change in terms on your credit cards
06 You lost your job or were laid off
07 You lost or have reduced your healthcare coverage
08 You refinanced your home
09 You started a new job
10 You missed a mortgage payment
11 You missed a payment on a major bill, other than a mortgage payment
12 You were denied a personal loan
95 OTHER (SPECIFY)
97 NONE OF THESE
98 DON’T KNOW
99 REFUSED
BB13  Thinking about your life in general, are you feeling more stress, less stress or about the same amount of stress than you did A YEAR AGO?
(READ ENTIRE LIST BEFORE RECORDING ONE ANSWER)

  01  More stress
  02  Less stress
  03  About the same amount of stress
  98  DON'T KNOW
  99  REFUSED
Notes on Index Calculations
Notes on Index Calculations

- **Consumer Reports Sentiment Index**
  - This index captures respondents’ attitudes regarding their financial situation versus last year – are they feeling better off or worse off. An index of 50 indicates that the same proportion reported that they are better off as worse off compared to a year ago. When the index is over 50, more consumers are feeling positive about their situation, and when it is below 50, more are feeling worse. The index can vary from a high of 100 to a low of 0.
  - The Consumer Reports Sentiment Index is calculated as follows:
    \[
    \text{Index} = \frac{1 + (\text{MUCH BETTER OFF + BETTER OFF}) - (\text{WORSE OFF + MUCH WORSE OFF})}{2} \times 100
    \]

- **Consumer Reports Stress Index**
  - This index captures respondents’ attitudes regarding the amount of stress in their lives compared to a year ago – are they feeling more stressed or less stressed. An index of 50 indicates that the same proportion reported that they are feeling more stress as less stress compared to a year ago. When the index is over 50, consumers are feeling more stress, and when it is below 50, they are feeling less stress compared to a year ago. The index can vary from 100 (Total Stress) to a low of 0 (No Stress).
  - The Consumer Reports Stress index is calculated as follows:
    \[
    \text{Index} = \frac{1 + (\text{MORE STRESS} - \text{LESS STRESS})}{2} \times 100
    \]
Notes on Index Calculations (cont.)

- **Consumer Reports Retail Index**
  - Is based on two questions – BB4 Now I would like to ask you some questions on your purchases over the past 30 days. In the PAST 30 DAYS have you purchased… AND BB5 Now please think of the next 30 days. In the NEXT 30 DAYS do you plan on purchasing…
  - The Retail Index looks at purchases in the past 30 days (Past 30-Day Index) and planned purchases in the next 30 days (Next 30-Day Index) across several categories: major home appliances, small home appliances, major home electronics, personal electronics, and major yard & garden equipment. The index represents the proportion of respondents that purchased across these categories in the past 30 days (Past 30-Day Index) or plan to purchase in the next 30 days (Next 30-Day Index). However, all purchases are not treated equally. Obviously, for example, a major appliance is of greater value than a small appliance and this index is calculated taking the value of different purchases into account as a weight or multiplier.
  - This index is calculated on the % of consumers purchasing or planning to purchase in each of the categories as follows: (major appliance * .weight) + (small appliance * .weight) + (major home elec * .weight) + (personal elec * .weight) + (yard & garden * .weight)
  - The weights are derived from the Bureau of Labor Statistics’ Survey of Consumer Expenditures representing average monthly expenditures per consumer for each category in the index. The sum of weights is 1.

- **Per Capita Expenditures**
  - Is based on questions BB4 and BB5A. For each of the categories comprising the Past 30-Day Retail Index (major appliances, small appliances, major home electronics, personal electronics, and major yard & garden equipment) purchased in the past 30 days in BB4, respondents are asked how much they spent within each category during the past 30 days in BB5A. Amount spent across index categories is summed and respondents that could not provide an answer for one or more categories are excluded from this calculation. This distribution is then trimmed within study period (month). Within a given month any sum for a respondent that is more than 2 standard deviations above the mean or is more than 0.55 deviation below the mean for that month is excluded. The adjusted sum is then divided by total respondents that provided a valid answer in BB4 and were included in the adjusted sum for BB5A.
Notes on Index Calculations (cont.)

- **Consumer Reports Trouble Tracker Index**
  - ✓ Is based on the question – BB11 Which of the following have you experienced in the PAST 30 DAYS? (READ LIST. RECORD AS MANY AS APPLY. WAIT FOR YES OR NO FOR EACH)
  - ✓ This index reports on the difficulties consumers have faced and the number of problems encountered in the past 30 days. The events that are included in the index are: You have been unable to afford medical bills or medications; Your home went into foreclosure; Increased interest rate, penalty fees, reduced credit line, or other change in terms on your credit cards; You lost your job or were laid off; You lost or have reduced your healthcare coverage; You missed a mortgage payment; You missed a payment on a major bill, other than a mortgage payment; You were denied a personal loan. The Consumer Reports Trouble Tracker Index addresses both the proportion of consumers that have faced difficulties as well as the number of hurdles they have encountered.
  - ✓ The index is calculated as the proportion of consumers that have experienced at least one of the negative events comprising the index multiplied by the average number of events encountered.

- **Consumer Reports Employment Index**
  - ✓ This index is based on two events from QBB11 – You lost your job or were laid off AND You started a new job.
  - ✓ This index examines the change in employment in the past 30 days – those that reported starting a new job versus those that have lost their job or were laid off in the past 30 days.
  - ✓ The index is calculated as follows: Index = (100 + (started new job – lost job))/2
Detailed Methodology
This report presents the findings of a telephone survey conducted among two national probability samples, which, when combined, consists of 1,034 adults, 510 men and 524 women 18 years of age and older, living in the continental United States. Interviewing for this CARAVAN® Survey was completed on January 26-29, 2012. 784 interviews were from the landline sample and 250 interviews from the cell phone sample.

All CARAVAN® interviews are conducted using Opinion Research Corporation's (ORC) computer assisted telephone interviewing (CATI) system.

As required by the Code of Standards of the Council of American Survey Research Organizations (CASRO), we will maintain the anonymity of our respondents. No information will be released that in any way will reveal the identity of a respondent.

**Sampling**
The CARAVAN® landline-cell combined sample is a dual-frame sampling design. This means that the sample is drawn from two independent non-overlapping sample frames—one for landlines and one for cell phones.

**Landline Sample**
ORC’s Random Digit Dial (RDD) telephone sample is generated using a list-assisted methodology. That is, the updated white page listings that are used to identify telephone number banks (the first 8 digits of the phone number) with a listed phone number in them. The standard that we use is 2+, meaning that a bank needs to have 2 or more listed households to be considered working. We use the Genesys Sampling in-house system to generate list-assisted Random Digit Dialing sample. The standard GENESYS RDD methodology produces a strict single stage, EPSEM (Equal Opportunity of Selection Method) sample of residential telephone numbers. In other words, a GENESYS RDD sample ensures an equal and known probability of selection for every residential telephone number in the sample frame.
**Cell Phone Sample**

- The cell phone sample was generated by SSI, Inc., a leading provider of survey sample to the research community.
- SSI starts with the most recent monthly Telcordia TPM (Terminating Point Master) data file. This is Telcordia’s master file of NPA-NXX and Block-ID records for the North American Number Plan. It contains at least one record per NPA-NXX. For prefixes (NPA-NXXs) where 1000-block number pooling is in effect, this file also provides information for individual 1000-blocks. This allows users to identify those 1000-blocks that have either not been assigned for service or that have been allocated to different service providers.
- This file is then further expanded to a file of 100-blocks, 10 100-block records per 1000-block containing the same information as the 1000-block record. “Mixed” or “shared” 100-blocks are then compared to a list-assisted RDD (landline) database. 100-blocks with no listed numbers are retained in the wireless frame and 100-blocks containing listed landline numbers are removed. The result is a frame of 100-blocks that is mutually exclusive of their own list-assisted RDD frame.

**Weighting**

- In probability-based samples such as CARAVAN®, the basis of the weighting is the inverse of the selection probability. Then, weighting adjustments are frequently used to reduce the potential for biases that may be present due to incomplete frame coverage and survey nonresponse—both inherent in all telephone surveys. These adjustments may take advantage of geographic, demographic, and socioeconomic information that are known for the population as well as measured in the sample surveys. The adjustments reduce potential bias to the extent that the survey respondents and nonrespondents (noncontacts, refusals, etc.) with similar geographic, demographic, and socioeconomic characteristics are also similar with respect to the survey statistics of interest. In other words, post-survey weighting adjustments reduce bias if the weighting variables are related to (correlated with) the survey measures and the likelihood of survey participation.
- For CARAVAN® (landline), the post-survey weighting adjustments leverage population-based estimates as reported by the Current Population Survey (CPS). This form of weighting is referred to as calibration weighting[1] in that survey respondents are assigned weights that are calibrated to reflect the population. The calibration weighting for CARAVAN® is based on an iterative series of ratio adjustments called iterative proportional fitting, or raking[2], which was first introduced by Deming and Stephan for use in the 1940 US census. For CARAVAN®, the ratio adjustments calibrate the survey data to the population for age, sex, race/Hispanic origin, and Census region.

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The CARAVAN® landline-cell combined sample is a dual-frame sampling design. This means that the sample is drawn from two independent sampling frames—one for landlines and one for cell phones. Adults with a landline but no cell phone (A) must be reached through a landline telephone sample. Adults with a cell phone and no landline (C) must be reached through the cell phone sample. Adults with both a landline and a cell phone (B) can be reached through either of the frames.

- Sampling from the two frames results in these four groups:
  - a1: Landline respondents without a cell phone (landline only)
  - b1: Landline respondents with a cell phone (dual user)
  - b2: Cell phone respondents with a landline (dual user)
  - c2: Cell phone respondents without a landline (cell only)

- The dual user groups (b1, b2) are further classified into three subgroups:
  - Landline mostly: Those who receive most calls on a landline
  - True dual: Those who receive calls on both regularly
  - Cell mostly: Those who receive most calls on a cell phone

- The National Health Interview Survey (NHIS) provides estimates of these user group populations. The NHIS is an in-person survey conducted by the National Center for Health Statistics (NCHS). We weight-adjust the landline sample and the cell sample to their respective population estimates from the NHIS.

- Since the dual user groups are represented by the landline sample and cell phone sample, we combine these groups based on a weighted average. The weighted average is based on the effective sample sizes for each group.

- Finally, the combined sample is weighted to represent the US population using data from the Current Population Survey (CPS) on age, gender, race, and region as noted above.

**Unweighted Bases February 2012**

<table>
<thead>
<tr>
<th>Unweighted Bases February 2012</th>
<th>Gender</th>
<th>Age</th>
<th>HHLD Income</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>18-34</td>
<td>35-64</td>
<td>65+</td>
</tr>
<tr>
<td></td>
<td>1034</td>
<td>510</td>
<td>524</td>
<td>168</td>
</tr>
</tbody>
</table>