



## Consumers' State of Mind: Overcast with Breaks of Sun Later in the Year

### Consumer Intentions & Actions Survey, June 2007

Respondents Selected:	Have a		HH Income	HH Income		
	All	Student Loan	Less Than \$49,999	\$50,000 or More	Males	Females
7675	943	3186	3141	3160	4515	

#### Which one of the following best describes your feelings about chances for a strong economy during the next 6 months?

Very confident	7.1%	6.4%	5.2%	8.7%	9.9%	4.5%
Confident	36.8%	37.9%	31.9%	40.4%	41.8%	31.9%
Little confidence	44.1%	45.1%	47.2%	41.9%	36.9%	50.8%
No confidence	12.1%	10.7%	15.6%	9.1%	11.4%	12.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### Do you think the stock market accurately reflects the strength of the economy?

Yes	39.9%	38.2%	37.2%	42.1%	40.1%	39.7%
No	60.1%	61.8%	62.8%	57.9%	59.9%	60.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### How do you feel about the following statement? "My philosophy of spending is 'Live for today because tomorrow is so uncertain.'"

Strongly Agree	6.9%	7.8%	7.4%	5.8%	7.5%	6.4%
Agree	25.9%	30.8%	25.9%	26.3%	27.9%	24.0%
Uncertain	19.3%	18.1%	20.9%	16.7%	18.2%	20.3%
Disagree	35.0%	33.9%	32.5%	38.9%	34.3%	35.7%
Strongly Disagree	12.9%	9.5%	13.3%	12.2%	12.1%	13.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### As a result of fluctuating gas prices, are you doing any of the following? (Check all that apply)

Buying more store brand/generic products	22.6%	28.0%	31.9%	19.6%	19.2%	25.8%
Doing more comparative shopping online	17.9%	24.1%	19.0%	21.4%	18.5%	17.2%
Doing more comparative shopping with ad						
circulars/newspapers	23.5%	26.3%	29.0%	24.5%	18.7%	28.1%
Shopping closer to home	40.1%	49.0%	48.7%	42.4%	35.2%	44.8%
Shopping for sales more often	31.8%	40.2%	40.4%	32.1%	27.2%	36.2%
Shopping more online	13.9%	18.8%	13.3%	18.5%	14.6%	13.2%
Taking fewer shopping trips	41.9%	49.9%	50.2%	45.5%	35.9%	47.6%
Using coupons more	27.2%	33.1%	35.2%	27.7%	21.1%	33.0%
Deferring auto maintenance/tires	9.9%	18.4%	13.3%	9.1%	9.5%	10.3%
Other:	5.1%	5.9%	5.1%	6.3%	5.4%	4.8%

\*The sum of the % totals is greater than 100% because the respondents can select more than one answer.

#### Do you believe the price of gas will be more, the same or less through the 4th of July holiday?

More	72.9%	77.8%	76.2%	70.6%	68.2%	77.2%
Same	21.6%	18.2%	19.2%	23.2%	24.4%	18.9%
Less	5.6%	3.9%	4.6%	6.3%	7.4%	3.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

#### At what price per gallon do you think the price of gas will be on the 4th of July holiday?

Average \$ 3.38 \$ 3.39 \$ 3.39 \$ 3.38 \$ 3.36 \$ 3.40

**Consumer Intentions & Actions Survey, June 2007**

Respondents Selected:	Have a		HH Income	HH Income		
	All Student Loan	943	Less Than \$49,999	More \$50,000 or More	Males	Females
	7675	943	3186	3141	3160	4515

**In the last 6 months, have you made any of the following changes? (Check all that apply.)**

I have become more practical and realistic in my purchases	40.3%	58.8%	47.5%	44.6%	36.1%	44.3%
I have become less practical and more impulsive in my purchases	2.7%	4.8%	3.3%	2.8%	3.0%	2.5%
I focus more on what I NEED rather than what I WANT	47.0%	62.6%	58.6%	48.5%	40.6%	53.1%
I have become more conscious about food safety	21.5%	22.3%	25.6%	23.2%	17.8%	25.0%
I am spending more time and money on decorating my home	8.8%	10.7%	6.9%	12.9%	8.6%	8.9%
I worry more about political and national security issues	19.6%	22.5%	22.3%	22.7%	19.6%	19.6%
I have reordered priorities in my daily life	17.9%	26.8%	21.7%	19.3%	15.7%	20.0%
I have become more budget conscious	35.4%	54.1%	43.7%	37.7%	31.6%	39.1%
I am spending more time with my family	20.9%	29.0%	24.4%	23.9%	17.5%	24.2%
I am shopping less at enclosed shopping malls and more at free standing stores	13.2%	16.1%	15.7%	14.1%	10.2%	16.1%
I have not made any changes	15.9%	10.4%	16.2%	19.0%	16.9%	15.1%

\*The sum of the % totals is greater than 100% because the respondents can select more than one answer.

**How do you feel about the following statement? "My philosophy of spending is 'Live for today because tomorrow is so uncertain.'"**

Strongly Agree	6.9%	7.8%	7.4%	5.8%	7.5%	6.4%
Agree	25.9%	30.8%	25.9%	26.3%	27.9%	24.0%
Uncertain	19.3%	18.1%	20.9%	16.7%	18.2%	20.3%
Disagree	35.0%	33.9%	32.5%	38.9%	34.3%	35.7%
Strongly Disagree	12.9%	9.5%	13.3%	12.2%	12.1%	13.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Overall, do you plan to borrow more, the same or less than you did last year (including credit cards, loans, etc.)?**

More	7.5%	12.6%	6.8%	8.0%	8.5%	6.5%
Same	25.6%	22.8%	24.3%	27.5%	27.7%	23.5%
Less	50.8%	54.3%	48.0%	54.1%	50.7%	51.0%
Not Sure	16.1%	10.2%	20.9%	10.4%	13.0%	19.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**How do you feel about the following statement? "I am saving enough to meet my future needs."**

Strongly Agree	7.8%	6.9%	5.5%	9.8%	9.0%	6.6%
Agree	23.0%	19.3%	15.5%	29.6%	27.2%	19.0%
Uncertain	28.5%	27.6%	28.2%	28.3%	28.2%	28.9%
Disagree	19.2%	21.1%	20.3%	18.7%	17.6%	20.7%
Strongly Disagree	21.5%	25.1%	30.4%	13.6%	17.9%	24.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**How much of an impact do you feel the Federal Reserve meetings to set interest rates have on your saving behavior?**

Great	14.3%	16.8%	13.8%	14.7%	15.3%	13.3%
Little	31.5%	33.9%	27.6%	35.4%	36.3%	27.0%
No impact	33.2%	26.7%	32.5%	34.9%	35.1%	31.3%
Don't know	21.1%	22.6%	26.1%	15.0%	13.3%	28.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Consumer Intentions & Actions Survey, June 2007**

	Have a		HH Income Less Than \$49,999	HH Income \$50,000 or More		
	All	Student Loan		Males	Females	
Respondents Selected:	7675	943	3186	3141	3160	4515

**Which of the following financial steps are you planning to take in the next 3 months? (Check all that apply)**

Refinance home	3.1%	3.4%	2.7%	4.6%	3.7%	2.7%
Pay down debt	35.2%	57.7%	37.5%	43.6%	33.9%	36.4%
Increase savings	26.9%	45.3%	28.7%	32.9%	26.8%	26.9%
Pay with cash more often	20.8%	29.0%	23.5%	24.3%	19.3%	22.2%
Buy Stocks	6.6%	8.3%	4.2%	10.8%	10.0%	3.4%
Sell Stocks	3.8%	3.9%	2.1%	6.3%	6.0%	1.8%
Decrease overall spending	29.7%	44.7%	35.0%	32.9%	26.9%	32.3%
None	20.2%	11.1%	24.7%	19.5%	17.3%	22.9%
Other:	1.9%	3.3%	2.0%	2.6%	1.9%	1.9%

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**Do you plan to make any of the following major (big dollar) purchases within the next 6 months? (Check all that apply)**

Computer	11.7%	19.8%	11.2%	15.4%	15.1%	8.4%
Furniture	10.1%	16.7%	9.5%	13.2%	9.9%	10.2%
Home Appliances	7.9%	11.7%	7.3%	10.7%	8.6%	7.2%
House	4.5%	8.5%	4.1%	6.3%	4.6%	4.3%
Jewelry/Watch	4.4%	9.0%	4.8%	5.3%	4.8%	4.1%
Major Home Improvement or Repair	10.1%	12.0%	7.8%	15.3%	10.2%	10.0%
RV/Boat	1.1%	1.2%	0.5%	1.6%	1.5%	0.7%
Stereo Equipment	3.3%	5.9%	3.6%	3.9%	4.7%	1.9%
TV	8.9%	13.9%	8.6%	11.7%	11.9%	6.2%
DVD/VCR	4.6%	8.0%	5.6%	4.7%	5.2%	3.9%
Digital Camera	7.0%	11.4%	8.5%	7.5%	7.6%	6.5%
Vacation Travel	19.1%	25.8%	15.2%	28.3%	19.1%	19.2%
Other:	5.4%	6.8%	6.9%	5.0%	5.0%	5.8%

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**Are you planning on buying/leasing a car/truck within the next 6 months?**

Yes	11.5%	14.3%	9.6%	13.2%	13.6%	9.5%
No, I bought/leased within the last six months	11.8%	13.3%	9.1%	14.1%	13.2%	10.5%
No	76.7%	72.4%	81.3%	72.7%	73.2%	80.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%