



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

Consumer Intentions & Actions Survey, June 2007

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

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

	All	Have a Student Loan	HH Income Less Than \$49,999	HH Income \$50,000 or More	Males	Females
Respondents Selected:	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%

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	All	Have a Student Loan	HH Income Less Than \$49,999	HH Income \$50,000 or More	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%