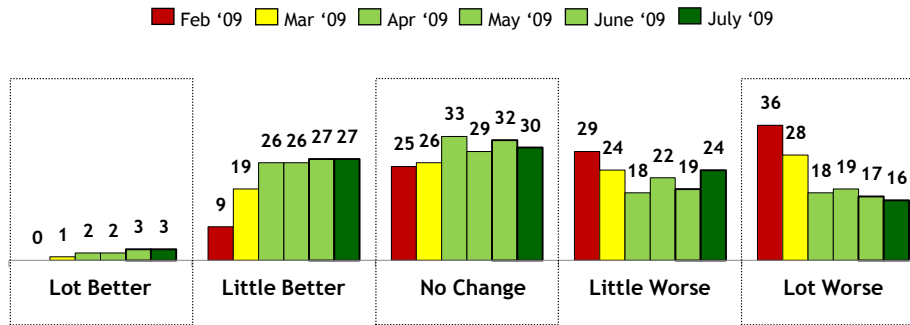


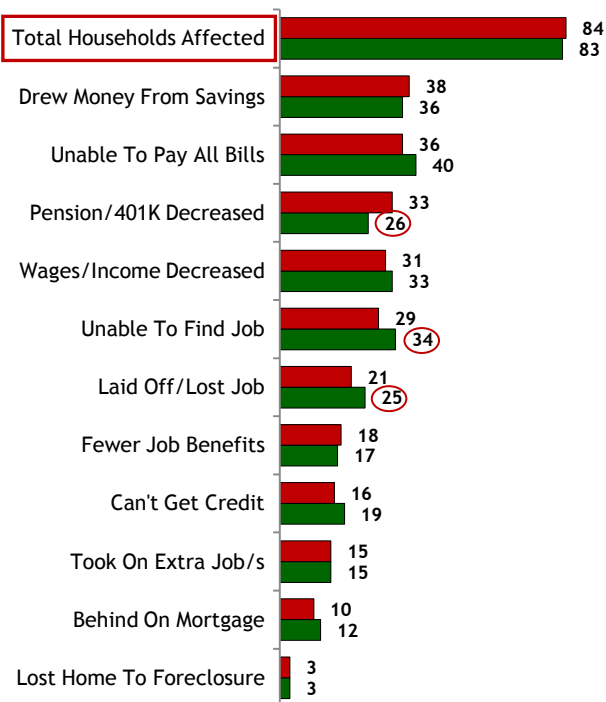
Since the height of the U.S. economic crisis in February 2009, Russell Research has tracked the impact of the crisis on U.S. Consumers and their Households - including how the economy is affecting purchases of product and service categories. Surveys are conducted online once a month among a sample of 1,000 U.S. adults (with samples matching the population in age, gender, ethnicity and region). This wave was conducted July 18-20, 2009. When reading results, keep in mind that respondents are answering for their entire HH and not just for themselves and that all numbers below are percentages of Total Sample.

July results show no past-month movement in Consumer attitudes toward the economy. Most of the gains in attitude since February occurred in March-April as U.S. stocks began to recover - but with little change since then.



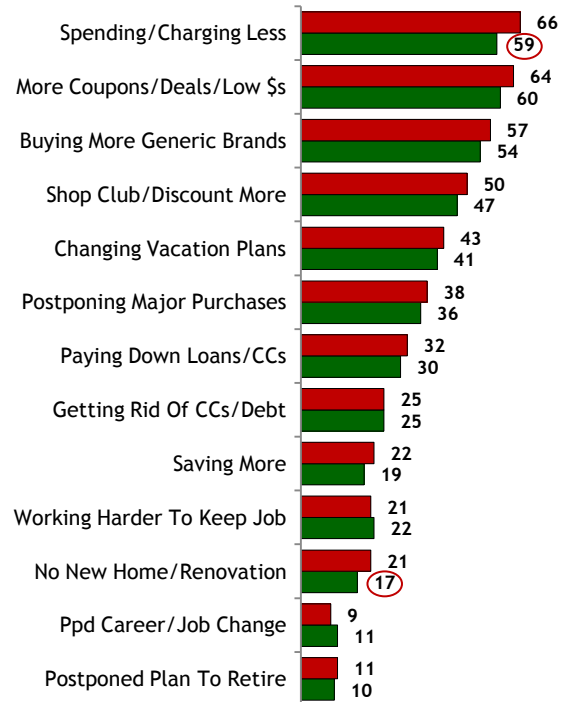
► As in the February benchmark, over 80% of Consumers still say their HHs have been affected by the economic crisis. Measures of specific effects show fewer now reporting a drop in pension/401K (in line with recent market improvement); however more are reporting a lagging effect on employment.

How Consumers Are Being Affected



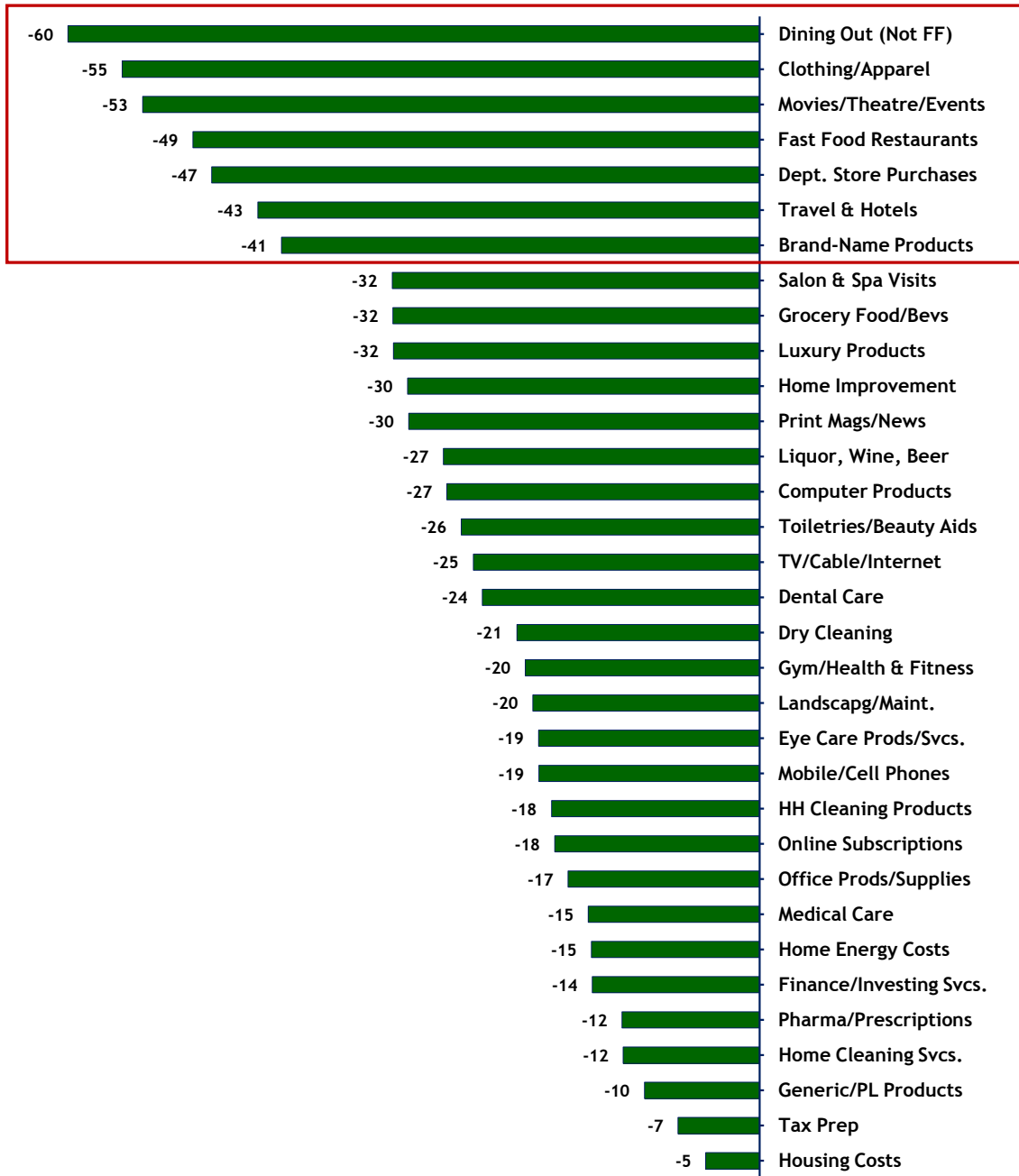
► Consumers' strategies for coping with the economic crisis in July are very similar to those of February, with two exceptions - they are now less likely to say they are spending less/charging less or postponing a home purchase/renovation (with both results perhaps indicating some loosening in spending).

How Consumers Are Coping



► Finally, in claimed effects on purchase behavior, July data again show Consumers spending LESS on every product and service covered in the survey - with *Dining Out, Clothing/Apparel, and Out-Of-Home Entertainment* the most affected categories, followed by *Fast Food, Department Store Purchases, Travel & Hotels, and Brand-Name Products*.

Net % Of HHs Now Spending LESS On Each Product/Service Because Of Economy



The above *Total Sample* data tell only a part of the story, with economic impact varying across >60 demographic segments. For more information about the survey or participation in future waves, talk to a Russell representative at 201-528-0400.