

Financial Well-Being and Consumer Confidence in the U.S. Economy During an Economic Downturn



Experian Simmons takes an unprecedented look at the American consumer week by week during the critical time period from Aug. 12 to Dec. 8, 2008

New York, NY., February 18, 2009

We are clearly at a unique historical point in time for American consumers. Their reaction to the economic downturn has been and continues to be complex and sometimes unexpected. Understanding consumers' reactions in this fast-moving economic environment likely will be a key factor in separating those companies that eventually emerge from the current crisis and those that do not.

Experian® SimmonsSM, the oldest and most-trusted name in consumer research, has constructed a week-by-week look at consumer attitudes and behaviors that straddles the critical pre- and post-economic meltdown that occurred during mid-September 2008. "We chose Oct. 2, 2008, as the pre- and post-meltdown boundary point after examining various economic indicators, said Ellen Romer SVP, Strategic Planning, Experian Simmons.

The series focuses on people's perceptions of their current and near-future financial well-being as well as their intentions to purchase big- and medium-ticket items during the field period from Aug. 12 to Dec. 8, 2008. The next installment will provide insight into several examples of retail shopping, and the third will look at dining out during an economic downturn.

To receive a free copy of the first briefing in the Experian Simmons series, please [download it here](#). For more information, please contact Ellen Romer, SVP Strategic Planning, at ellen.romer@experian.com or 1 212 471 2870.

About Experian Simmons

As the oldest and most-respected authority on consumer behavior, Experian Simmons has been the Voice of the American Consumer™ for over 50 years. Experian Simmons' studies have chronicled everything from the products consumers buy and the brands they use to their lifestyles, attitudes and media preferences. With more than 60,000 data variables across almost 500 consumer categories, Experian Simmons' studies constitute a database of exceptional breadth and depth — providing actionable insights that help clients connect with their most valuable customers.

About Experian

Experian is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organizations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organizations from financial services, retail and catalog, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland, and has operational headquarters in Costa Mesa, Calif., and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in more than 65 countries around the world. Continuing sales for the year ended March 31, 2008, were in excess of \$4 billion.

For more information, visit www.experianplc.com.

Patricia Lao
Experian Simmons
1 212 471 2881
patricia.lao@experian.com