

The Truth About Car Insurance

How your rate is *really* set ... and how you can demand a lower one



SUPERBUGS

Which Hospitals Are Safest?

CHECK OUR RATINGS

Rage Against Robocalls?

HOW TO STOP THEM, NOW

Healthiest Snack Bars

Best Cell Phones for Seniors

ConsumerReports® Build & Buy™ Car Buying Service

Save time and money with the **Consumer Reports Build & Buy Car Buying Service**. Compare multiple dealers online and know what you should pay before visiting a dealership.



**Negotiation-free
guaranteed savings
off MSRP***



**Transparent
car buying
process**



**Consumer Reports
recommendation for
qualified vehicles**



**Nationwide
network of
dealers**

Buyers have
saved an average of
\$2,990
off MSRP**



See your savings!

www.ConsumerReports.org/cr/carsavings614ss

* Guaranteed Savings not available in all states. In these states, a "Target Price" is presented, which reflects a market-based example of what you can reasonably expect to pay for a vehicle with your desired options. Savings is guaranteed by the dealer and not Consumer Reports or TrueCar. Guaranteed Savings may not be available on select models or trims. See site for details.

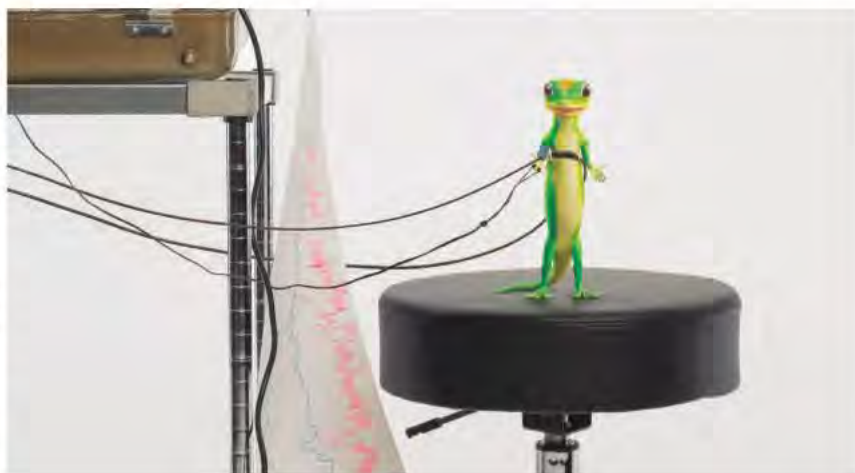
** Between 4/1/14 and 6/30/14, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of the Consumer Reports Build & Buy Car Buying Service based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$2,990 including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. Neither TrueCar nor Consumer Reports brokers, sells or leases motor vehicles. Service not available in Canada.

CONTENTS

September 2015, Vol. 80 No. 9

THE TRUTH ABOUT CAR INSURANCE

P. 28



WHAT YOU DON'T KNOW about car-insurance pricing can hurt you. Our exclusive investigation exposes the unfair practices. Plus, join our fight to make companies set prices based on how you drive and not who you are.



How Your Hospital Can Make You Sick

Hospitals can be breeding grounds for serious—even deadly—infections. Part 2 of America's Antibiotic Crisis.

P. 22

A Bathroom for the Ages

Thoughtful design creates a space that functions beautifully for every member of the family.

RATINGS

P. 38



Welcome to Snack Nation

Chew on our findings before you pick your next snack bar.

P. 44



Best-in-Class Laptops

The end of summer is a great time to upgrade, for students and all shoppers.

P. 48

CONTENTS

September 2015, Vol. 80 No. 9

FEEDBACK

5 From the President Car Insurance: The Whole Truth

You're being charged—and sometimes penalized—based on factors you might not expect. The marketplace needs reform.

5 Buying American, Water Conservation, and Itch Prevention

Letters from our readers.

6 About the Cover

THE UPDATE

8 Chipping Away at Paint-Can Claims

We decode labels to help you avoid being whitewashed.

8 Caramel Color: How Safe Is Your Soft Drink?

Our ongoing scientific research reveals some progress in reducing a concerning chemical.

9 When Should Safety Take a Backseat?

Advances are much-needed to improve rear-seat safety.

9 Get Involved

Help get drugs off the menu.



ROAD REPORT



Toyota Highlander

52 Family Packs

Seven great choices for hauling your kids and their gear back to school.

RATINGS

55 A Boost for Children's Safety

Consumer Reports' child-seat safety test is designed to help you best protect your kids.

RATINGS

58 Lexus Takes a Detour

Our road test reveals whether the Lexus NX's performance matches its looks.

RATINGS

59 A Wagon With an Identity Crisis

Volvo's V60 CC tries to straddle the line between a traditional wagon and an SUV.

RATINGS

10 'Your Call Is Important to Us'

Frustrated by poor customer service? Discover strategies for more satisfying resolutions.

13 Best Smartphones for Seniors

Little-known "easy modes" take away the intimidation factor.

13 Amazon vs. Netflix vs. Hulu

Match your viewing to the right service.

14 Rage Against Robocalls

How to conquer the onslaught of intrusive calls and come-ons.

18 The Problem With Pods

Single-use laundry detergent packs pose a serious health hazard to young children. Join our fight for better regulation.

RATINGS



INDEX

62 A Year's Worth of Products

SELLING IT

63 Goofs and Gaffes

Check Out Our iPad App Look for videos of road tests and lab tests, plus extra features. Now included with your paid magazine subscription.

ABOUT CONSUMER REPORTS We are the world's largest independent, nonprofit, consumer-product-testing organization, based in Yonkers, N.Y. We survey millions of consumers about their experiences with products and services. We pay for all of the products we rate. We don't accept paid advertising. We don't accept free test samples from manufacturers. We do not allow our name or content to be used for any promotional purposes.

HOW TO REACH US Write to us at Consumer Reports, 101 Truman Ave., Yonkers, NY 10703-1057, Attn: Customer Service.

TO SEND A LETTER TO THE EDITOR, go to ConsumerReports.org/lettertoeditor. **NEWS TIPS AND STORY IDEAS**: Go to ConsumerReports.org/tips.

E-MAIL SUBMISSIONS: For Selling It send to SellingIt@cro.consumer.org or call 800-666-5261. See page 63 for more details.

SUBSCRIPTION INFORMATION Go to ConsumerReports.org/magazine or call 800-666-5261. See page 61 for more details. **RATINGS** We rate products using these symbols:

● Excellent ● Very Good ○ Good ○ Fair ● Poor

READER LETTERS

Buying American, Water Conservation, and Itch Prevention

Homegrown Pride

Made in the USA is synonymous with made with pride. My father had a career with Goodyear Tire and Rubber Company, and my mother was a cook in a nursing home. I am proud of them both. Hard work and sweat used to be a good thing, but it is no longer the picture of success in America. Made in America is a lifestyle and an attitude, not just a marketing campaign.

—Susan Skoby, San Francisco

"Made in America" (July 2015) missed the real point that concerns many of us who believe in Buy American: the many smaller items that we buy, eat, and use every day. Most of us buy a fridge or washer infrequently, but we shop for dog food, fruit, shoes, etc., almost daily. Toxic sheet rock? Lead-painted toys? Adulterated health care products? American stores are filled with products made or sourced outside the USA. Not only is our concern the American worker and economy, but the purity of items produced elsewhere. Yes, we hate sweatshops in foreign countries, lost manufacturing jobs in the U.S., and farmers unable to compete with subsidized produce, but in the end we want our families healthy and our homes safe.

—Celia McGill, San Lorenzo, CA

Subscriber Beware

As a subscriber to 15 magazines, I found your "Subscription Scam: State AGs Step In" article (June 2015) to be right on the mark. Many times I receive a renewal notice when I actually have three, four, sometimes six months left on my subscription. If I didn't keep a list of titles and renewal dates, I would probably be a scammed and bamboozled consumer.

—Pamela McKeen, Mission Viejo, CA

An Arsenal of Itch Relief

I am the Range Safety Officer (RSO) scheduler for Sierra Vista Shooting Range. We are entering the summer monsoon season, and with it comes an invasion of any number of "no-see-ums" that I swear have li'l bug napkins tucked in their collars in anticipation of intense bedevilment of my fellow RSO cadre. The info in "How to Win the Battle of the Bugs" (July 2015) seems just the ticket for relief.

—Michael Webb, Sierra Vista, AZ

In your July issue, you debunk a popular myth that Skin So Soft repels mosquitoes, which we all knew down in Florida when I lived there. We didn't use it for mosquitoes, but for biting gnats. It worked well enough that some restaurants with outside dining kept it on the tables.

—Max Jones, Knoxville, TN

EDITORS' NOTE Original Skin So Soft makes no repellent claims, and when we tested it back in 1993 we found that it did not fend off mosquitoes at all. Other Skin So Soft products are marketed as repellents combined with sunscreen, but we think such products are a bad idea. We plan to test Avon's stand-alone repellent, Skin So Soft Bug Guard Plus Picaridin, in the future.

More Ways to Save Water

Regarding water-saving strategies ("How to Cut Your Water Use in Half," July 2015), our average household water use dropped by over \$50 per month after we had the pressure regulating valve replaced. It turned out that our water pressure had been over 120 psi, when it should have been at 80 psi. The excess water pressure resulted in many leaks throughout our house. In fewer than six months, the \$160 cost to install the new PRV has been offset by our substantially lower water bills.

—Louise Nelson, Austin, TX

EDITORS' NOTE Generally, static water pressure should be between 40 and 80 psi, so it's not surprising to hear that you were wasting water. An easy way to check is to buy a water pressure test gauge that you can attach to any hose or clothes-washer outlet. They cost about \$11 at Home Depot.

To "Save H₂O in the Bathroom," I would like to add the following: Place a clean, common brick in the toilet tank. This will displace water relative to the brick size and will not affect the flushing action of the toilet. I have done this for years and it works perfectly all the time!

—John Morton, Jessup, MD

EDITORS' NOTE Although that will work to reduce flush volume, older toilets are not optimized to flush with less water, which could cause problems with clogging and ineffective bowl cleaning.

➔ **SEND your letters for publication to**
ConsumerReports.org/lettertoeditor.

FROM THE PRESIDENT



Car Insurance: The Whole Truth

This month Consumer Reports looks past the friendly facade of car insurance ads to get to the heart of how the companies determine your rates. The results of our investigation, which we believe to be the most extensive study of car insurance pricing in the U.S., will surprise you—and spur you to action.

We began our examination of insurance companies' undercover and sometimes unfair pricing practices back in 2013. More than 2 billion price quotes later, our data plainly reveals that you're being charged—and sometimes penalized—based on factors you might find objectionable.

For instance, our report, which begins on page 28, shows that a poor driving record may not affect your premium as much as a less-than-stellar credit history. Some insurance carriers may be closely scrutinizing the credit cards you use to shop. And discounts you thought you could count on, such as student driver safety courses, don't routinely deliver the savings consumers have come to expect.

We believe all consumers have the right to know what's behind the going rates for products and services so that they're not subjected to unfair or potentially discriminatory tactics. That's why we're pressuring regulators and policymakers to take a hard look at the car insurance marketplace. On page 37, learn how you can add your name to the petition: "Price me by how I drive, not by who you think I am!" We'll bring hundreds of thousands of signatures to the nation's insurance commissioners to demand reform.

—Marta L. Tellado,
President and CEO

About the Cover

Wondering why Robert DeNiro and Flo, the Progressive car insurance spokeswoman, are on our cover? As we were preparing our story "The Truth About Car Insurance," we were reminded of the classic scene from the movie "Meet The Parents," in which DeNiro plays Jack Byrnes, a retired CIA agent deeply suspicious of his future son-in-law. Though fairness in car insurance pricing is certainly no laughing matter, the DeNiro character—with his old lie detector machine and his nubby bathrobe—humanizes the experience that so many consumers feel in attempting to suss out the truth from car insurance offerings. Consumers might suspect the game is rigged, yet they don't have the proper tools to prove it—or to fight back. But now, using our 2 billion data point investigation, we believe that consumers can and should demand that car insurance companies charge more fairly and base premiums on driving habits, not—as they do now—on credit scores. For all of the details—and ways to join forces with us—see our investigation starting on page 28.



Important Updates From Consumer Reports

ANNUAL MEETING BALLOT Consumer Reports' annual meeting will be held Oct. 17. Please watch your e-mail for this year's annual ballot. If you haven't provided your e-mail address, you can go to ConsumerReports.org/update-email or call us at 800-666-5261. For a paper ballot, send a written request by Aug. 26 to: Consumer Reports, ATTN: BALLOT REQUESTS, 101 Truman Avenue, Yonkers, NY 10703.

JOIN OUR BOARD We are seeking applications for service on the Consumer Reports board of directors from individuals who share a passion for protecting and advancing the interests of consumers. This year, we are especially interested in adding members who have expertise in ethics, development, change management in a digital marketplace, and marketing, along with consumer leaders. Applications should be submitted online at ConsumerReports.org/boardapplication by Sept. 30, 2015. A committee of the board will review applications, conduct interviews, and recommend a slate to stand for election to a three-year term of board service beginning in October 2016. Board service requires significant commitments of time and participation consistent with that required of other organizations of similar size and complexity. Board members are required to attend three two-day meetings per year and participate in board business by phone and e-mail on an ongoing basis. No compensation is provided, but travel expenses are covered.

REVISED BYLAWS Consumer Reports' board of directors voted at its May 2015 meeting to approve amendments to certain provisions of the Consumer Reports bylaws. To see the revised bylaws, go to ConsumerReports.org/cro/about-us/by-laws/index.htm.

Find, Follow, and Share

You can engage with Consumer Reports in many mediums. To showcase how you can do that, we've added blue icons (below) to selected pages. You'll discover how to join forces with us to help change policies and practices that harm consumers. You'll also find great videos, interactive tools, and additional content on ConsumerReports.org. And you can follow and interact with us on Facebook, Instagram, Pinterest, and Twitter.



SHARE



WATCH



READ



PIN



LEARN



ACT

ConsumerReports

President and CEO

Marta L. Tellado

Executive Vice President

Ricardo A. Castro

Vice President, Brand, Product

Strategy, and Integration

Leonora Wiener

Editor in Chief Diane Salvatore

Managing Editor Robert Tiernan

Editor at Large Sarah J. Robbins

Design Director Timothy LaPalme

Creative Director Melissa Paterno Plonchak

Art Directors Tammy Fernández, Joseph Ulatowski

Photo Editor Emilie Harjes

Vice President and General Manager, Magazines

Brent Diamond

Vice President, Integrated Content Creation

Liam McCormack

Vice President, Communications Robert McEwen

Executive Director, Content Gwendolyn Bounds

Senior Director, Product Testing Mark Connelly

Electronics Glenn Derene, Content Director

Editors: Jerry Beilinson, Michael Gikas, Eileen McCooney,

Terry Sullivan, Donna Tapellini, James Willcox

Product Testers: Maria Rereich, Gerard Catapano,

Testing Leads: Kerry Allen, Elias Arias, Claudio Ciaci,

Charles Davidman, Richard Fisco, Dean Gallea,

Joseph Lazzaro, Richard Sulin, Maurice Wynn

Money Margot Gilman, Content Lead

Editors: Jeffrey Blyskal, Catherine Fredman,

Chris Horymski, Nikhil Hutheesing, Tod Marks,

Tobie Stanger, Amanda Walker

Health & Food Ellen Kunes, Content Lead

Editors: Orly Avitzur, M.D.; Susan Byrne; Trisha Calvo;

Lauren Cooper; Chris Hendel; Joel Keeling; Marvin M.

Lipman, M.D.; Andrea Rock; Diane Umansky

Product Testers: Maxine Siegel, Testing Lead; Amy

Keating, Ellen Klosz

Health Ratings Doris Peter, Director

Best Buy Drugs Lisa Gill; Editors: Teresa Carr,

Ginger Skinner, Steve Mitchell

Consumer Safety and Sustainability Urvasi Rangan,

Executive Director; Doris Sullivan, Henry Alkinleye

Home & Appliance Shax Riegler, Content Lead

Editors: Dan DiClerico, Mary Farrell, Kimberly Janeway,

Celia Kuperszmid Lehrman, Ed Perratore

Product Testers: John Galeotifore, James Nanni, Testing

Leads; Peter Anzalone, John Banta, Susan Booth,

Tara Casaregola, Lawrence Clufo, Enrique de Paz,

Bernard Detrick, Cindy Fisher, Emilio Gonzalez,

Edward Kippel, Ginny Lui, John McAlon, Joan Muratore,

Joseph Pacella, Christopher Regan, Peter Sawchuk,

Pat Slaven, Frank Spinelli, David Trezza, Michael Visconti

Cars Mark Rehtin, Content Lead

Editors: Jeffrey Bartlett, Jonathan Linkov, Eric Everts,

Gordon Hard

Auto Test Center: Jake Fisher, Jennifer Stockburger,

Directors; Product Testers: Mike Bloch, John Ibbotson,

Chris Jones, Anita Lam, Emily Mathews, Tom Mutchler,

Gene Petersen, Ryan Pszczolkowski, Mike Quincy, Gabe

Shenhar, Shawn Sinclair, Joe Veselak, Seung Min "Mel" Yu

Consumer Engagement Testing Charu Ahuja, Lead;

Linda Greene, Adam Kaplan

Production Eric W. Norlander, Terri Kazin, Aileen McCluskey

Content Operations David Fox, Director; William Breglio,

Wayne Lizardi, Anthony Terzo

Copy Noreen Browne, Alison France, Wendy Greenfield

Fact Checking Jane Healey; Kathleen Adams, Tracy

Anderman, Sarah Goralski, Sharon Riley, David Schipper

Administration Decarris Bryant

External Relations Jen Shecter, Director

Statistics Michael Saccucci; Keith Newsom-Stewart,

Martin Romm, Yunxuan Chang

Survey Research Steven Witten, Director; Donato

Vaccaro, Karen Jaffe

Consumer Insight Ed Farrell, Andrew Vogel, Karen

Hoffman, Robert Huerster, Dirk Klingner

Print Product Management Patricia McSorley

Purchasing Steven Schiavone

The UPDATE

MAZED AND CONFUSED?

Navigating your way to a satisfying customer-service result takes stamina and a little strategy. Results from our exclusive survey, and experts' tips, start on page 10.



VIRAL VITRIOL

A customer who's eventually satisfied tells 10 to 16 people, on average, about the experience, according to Arizona State University's 2013 "customer rage" study. A dissatisfied customer tells about 28 people.

TELECOM HANG-UPS

Cable and satellite TV topped the list of services causing the most serious problems, in the same Arizona State study.

BETWEEN THE LINES

Chipping Away at Paint-Can Claims

You'd think that choosing a color would be the biggest challenge of paint prep. But stare down a shelf of cans crammed with claims and you'll see how confusing the labels can be. Our paint experts explain which terms you can take seriously and which ones are just slick marketing. For more details and tips on selecting the right products, go to ConsumerReports.org/cro/paints/buying-guide.htm.

ENAMEL

The word once indicated that an interior paint was oil-based, providing a tough finish and high gloss. These days, you'll see it on paint cans for all finishes, including flat. If you think that means the finish is tougher than nonenamel paint, be aware that our tests haven't found that to be the case.

WASHABLE

All the word means is that once the paint dries, you can scrub the surface and the paint won't come off. As for stain resistance, our testing revealed that there are very few paints that actually repel stains. You might be similarly confused by the term "stain blocking," which means only that the paint will prevent the sappy knots of bare wood from showing through.

ONE GALLON

Sorry, but you can't even take that claim at face value. We found hardly any cans that contained 128 ounces; some were up to 8 ounces short. Why? Manufacturers leave room for retailers to add a tint.

MILDEW-RESISTANT

You won't see those words on all cans, but we found that almost every paint we tested did resist mildew. That's because manufacturers have added chemicals that kill spores and prevent mildew from growing.

ENVIRONMENTALLY FRIENDLY

The claim, which isn't well-defined, suggests that a paint has low levels of volatile organic compounds (VOCs) or none at all. (When paint dries, VOCs are released into the atmosphere. They have been linked to pollution, smog, and respiratory problems.) All of the paints we tested are friendlier to the environment because they meet stricter federal standards, although some are better at the job than others. (Our Ratings, available to subscribers at ConsumerReports.org, have the details.) But even paints with zero VOCs aren't odor-free; other paint chemicals emit a smell.



CAN YOU TRUST "PLUS"?

Add a superlative—"premium," "premium plus," "premium plus ultra"—to a paint's name and the price goes up. Performance does, too, but not always. See our Ratings online for specifics.

NEWS FROM OUR LABS

Caramel Color: How Safe Is Your Soft Drink?

You may have heard that some types of caramel coloring in soft drinks, pancake syrup, and other foods contain a potential carcinogen called 4-Mel. Now Goya and Pepsi, two companies with products that had high levels of 4-Mel in samples we tested in 2013, seem to have made improvements.

RECAP
New tests, new findings.

WHAT'S THE RISK?

Lifetime daily exposure to 29 micrograms (mcg) of 4-Mel carries a risk of one excess cancer case in 100,000. But because caramel color is in many foods, it's not difficult to exceed that amount. An analysis of national soda intake from Consumer Reports and Johns Hopkins University found that on any given day, almost 60 percent of people ages 16 to 44 drink soda, consuming an average of two cans per day.

WHAT WE FOUND

We repeated our 2013 tests with samples purchased in California and the New York metropolitan area. Five of the six new samples of Malta Goya had no detectable 4-Mel. (In our 2013 tests, all of the samples had more than 300 mcg.) Better, but the outlier had 274 mcg. When we tested nine cans of Pepsi Max (similar to the discontinued Pepsi One, which had the second highest levels of 4-Mel in our 2013 tests), the results ranged from 22 to 29 mcg. Most California samples of Pepsi and Diet Pepsi had around 3 mcg; two had levels around 24 mcg. Six New York samples had 22 to 27 mcg.

WHAT IT MEANS

Ideally, there would be no 4-Mel in food, but the risk is very low when levels are under 5 mcg per serving. Goya and Pepsi have the ability to get there; they just need to be more consistent about doing so.

DRIVING CHANGE

When Should Safety Take a Backseat?

Never. That's why we support efforts to reduce rear-seat deaths.

AUTOMOTIVE SAFETY'S MAIN focus has been the front seat, which makes sense. There's always a driver behind the wheel; a single passenger usually sits up front. The unfortunate flip side is that rear-seat safety hasn't kept pace.

In cars made after 2006, a person sitting in the rear seat, even when wearing a seat belt, has a 46 percent greater chance of dying in a crash than someone riding in the front passenger seat, according to a recent study from the Insurance Institute for Highway Safety (IIHS) and The Children's Hospital of Philadelphia.

"It's not because the rear seat has gotten less safe, but rather the front seat has gotten safer," says Jessica Jermakian, a senior research scientist for the institute and co-author of the study. Improvements to the back could include features to reduce chest injuries, such as rear seat-belt pretensioners—long available for front seat belts—which remove excess slack in a crash, as well as load limiters, which allow some of the seat belt to spool out so that an overly taut one doesn't break your ribs or other bones.

Another suggestion is the addition of rear-seat reminder chimes (the kind in front seats now) to increase seat-belt use. A recent study from the National Highway Traffic Safety Administration (NHTSA) found that front-seat seat-belt use is 87 percent; rear-seat use for passengers ages 8 and older is just 78 percent.

Safety experts also recommend rear airbags that deploy from the headliner or the back of a front seat. Currently, rear-seat occupants have airbags that protect only against side impacts.

The study findings don't mean that children are safer up front, however. The rear seat is still best for kids under 9 years old, probably because of the added protection of child restraints. We still recommend that all children under the age of 13 ride in the back.

WHAT'S ON THE MARKET—AND WHAT WE NEED

Volvo has added pretensioners and load limiters to its rear seat belts in all of its vehicles. Ford has developed a rear belt—a tubular airbag concealed in the shoulder belt—that inflates to reduce chest, head, and neck injuries. (It's a \$195 option on the Ford Explorer, Edge, F-150, Flex, and Fusion, and on the Lincoln MKZ and MKT.) And Mercedes-Benz's rear-seat Beltbag is available on the S-Class sedans.

That's progress, but we have found that inflatable belts might make installing child restraints more difficult, and that children might have trouble using them. NHTSA is proposing changes to its 5-Star Safety Ratings system for new cars that would provide rear-seat safety information for children and older passengers.

➔ Get more safety news in our child-seat report, starting on page 55.

GET INVOLVED

Actions You Can Take in September

➔ PROTECT OUR ROADS

The GM and Takata recalls have exposed major problems at the National Highway Traffic Safety Administration. The chronically underfunded agency has initiated reforms to make it more proactive, but to get the job done, it needs cash from Congress, which has balked. Want to help fight for funding? We have posted a letter at ConsumersUnion.org that you can send to your senators.

➔ GET DRUGS OFF THE MENU

Panera and Chipotle have a history of limiting antibiotic use in their food. Now Chick-fil-A and McDonald's are doing the same for chicken. How do we get other chains to follow? Ask. Consumers Union, the advocacy arm of Consumer Reports, recently joined allies in urging Subway to stop serving meat from animals raised with drugs. We'll keep you posted on the response. In the meantime, tell your favorite restaurants that you want them to go drug-free.

➔ STRAIGHT TALK ON REVERSE MORTGAGES

Many ads for reverse mortgages have incomplete or inaccurate information that could lead to borrowers running out of money or losing their house because of tricky loan terms. That's according to a new study by the Consumer Financial Protection Bureau. Learn about reverse mortgages or file a complaint at consumerfinance.gov.

➔ THE WIN: A LIFELINE FOR BROADBAND

The Federal Communications Commission is updating Lifeline, a Reagan-era national program that provides discounted phone service to the poor. We support the new plan, which also allows the monthly credit to be used for broadband. Get more info at fcc.gov/lifeline.



FRONT BURNER Be vigilant about having all of your passengers buckle up, no matter where they sit.

CUSTOMER SERVICE

'Your Call Is Important to Us'

Or is it? Our new survey shows that company promises and even new technology haven't made the customer-service experience much less painful.

ALMOST EVERYONE has to deal with customer service at some point. In fact, 88 percent of the people surveyed recently by the Consumer Reports National Research Center had done so in the past year—to question a bill, request a repair, return ill-fitting merchandise, and more.

And many of them didn't like the experience. Half of the people we surveyed reported leaving a store without making their intended purchase because of poor service. Fifty-seven percent were so steamed that they hung up the phone without a resolution. Women were more annoyed than men, as were people over age 45.

We live in a world of instant connection, where owners of Amazon Kindle Fire tablets can instantly summon a tech adviser live on-screen by tapping a "Mayday" button, for example, and Neiman Marcus customers snap photos of shoes in magazines to automatically search for them in the store's inventory. So why are we still so frustrated?

"Many companies today are simply awful at resolving customer problems, despite investments in whiz-bang technologies and considerable advertising about their customer focus," said Scott Broetzmann,

president of Customer Care Measurement & Consulting. "Customers spend valuable time and invest considerable effort—and get little in return."

Satisfaction with service is actually no higher than it was in the 1970s, according to research from Arizona State University. The latest version of the school's "customer

IS SERVICE IMPROVING OR HAVE CONSUMERS BECOME USED TO BRUSQUE TREATMENT?

rage" study found that companies are doing all the right things but in all the wrong ways. Think 800-numbers with overly complex automated response menus, agents with limited decision-making authority, and understaffed call centers.

All of that chaos can cause nasty behavior. There has been a significant increase in incidents of consumers yelling, even cursing, at reps, the ASU study revealed.

But it may also breed futility. The same study found that the number of Americans who think that complaining is worthwhile

has fallen to 50 percent, from 61 percent, since 2011. Perhaps that's why, when we compared some common service-related irritants (see below) with the results of a similar survey we conducted in 2011, we found that people were actually less piqued overall.

Do we take those survey results as a sign that service is improving or that we've grown desensitized to brusque treatment?

Jack Abelson, a retail-industry consultant, speculates that younger consumers, especially millennials, have never experienced top-flight care, so they don't know what they're missing. Other experts suggest that we're less irked now that we're becoming accustomed to serving ourselves, whether it's at a grocery store checkout line or banking online.

"Companies are making it easier for customers to use simple solutions, like FAQs," said Shep Hyken, a customer-care consultant. There are also online how-to videos that enable customers to get info quickly.

The Better Business Bureau logged fewer complaints last year than in 2013, and nine of the 10 most trouble-prone industries saw declines (cable and satellite TV services were the exception). The reason for the drop, the bureau says, is increased proactivity by consumers, who are now more likely to check out a business first rather than complain later, and their new ability to lodge a complaint or post a review directly on the BBB site.

Prevention may be better than a cure, so try to be picky about where you do business. See page 12 for our Ratings, based on subscriber surveys, for best and worst companies (and industries) for customer service.

WHAT AMERICANS HATE MOST ABOUT BAD CUSTOMER SERVICE

THE CONSUMER REPORTS

National Research Center surveyed 1,016 adults about the pain points listed at right using a scale of 0 to 10, from "not annoying at all" to "tremendously irritating."



A SILVER LINING? Whether they interacted in person, by phone, or by e-mail, fewer Americans were agitated over lousy service than they were in 2011, when we conducted a similar study. The percentage of those who fumed over various practices declined in almost every category, most notably the rudeness of salespeople and the inability to get a live person on the line.

THE TOP IRRITANTS	PERCENTAGE HIGHLY ANNOYED
Can't get a live person on the phone	75
Customer service is rude or condescending	75*
Disconnected	74
Disconnected and unable to reach the same rep again	71
Transferred to a representative who can't help or is wrong	70
Company doesn't provide—or hides—customer-service phone number	68
Long wait on hold	66
Many phone-menu steps needed	66
Repeatedly asked for the same information	66
Proposed solution was useless	65
Salesperson ignored me	64
Unsure whether on hold or disconnected	62
Can't speak with a supervisor	62
Phone menu doesn't offer needed option	61
Voice-recognition system works poorly	61
Sales pitch for unrelated goods or services	60
Salesperson is too pushy	60

*For in-store experiences, rudeness was highly annoying to 71 percent of respondents.

Secrets of Super-Users

We asked career customer-service experts—including Consumer Reports “acquisition” pros, who pose as regular consumers to sign up for services and buy the thousands of products we test—what works for them on the job or at home.

1 PICK UP THE PHONE Eighty percent of those who participated in our national survey contacted a company that way. Half of them said it was the most effective way to resolve an issue. Real-time contact is often more efficient than e-mail, where there can be a wait of 24 to 48 hours for an answer, said Sharon Parker-Odom of Carmel, Ind., a Consumer Reports Facebook fan who worked in customer service for 26 years, three of them in call centers. Need a company’s number? Look under “investor relations” or “news,” or try websites such as Dial a Human and Get Human.

2 CUT YOUR HOLD TIME Try a free Web service like Lucy Phone, where you enter a company’s name or number, then give the service your phone number. It calls you back when a rep comes on the line.

3 BYPASS AUTOMATED MENUS The old ploy of pressing “0” (with or without the “#” sign) sometimes works. Another option: Forget support entirely and press the prompt for “sales” or “to place an order,” when companies are likely to roll out the red carpet. Dealing with a TV provider or telecom company? Leapfrog service and go directly to customer retention, where agents are empowered to negotiate.

4 SHOW—AND ASK FOR—EMPATHY Many customer-care reps are low-paid workers subject to poor treatment, and their opinions are rarely sought. If you’re in a store, act with sensitivity if you notice one of them being abused by another customer. When making your case, end with the words, “Can you help me?” He or she might not have the authority, so instead of making insults, politely ask to speak with a supervisor. You also might want to say, “Don’t you agree?” or “Would you want that done to you?”

5 IF NOTHING ELSE WORKS, ESCALATE We never suggest that you become uncivil, but if you’re stuck, be forceful. Companies rely on voice-recognition software to detect anger, sarcasm, and inflammatory phrases like “you people,” and will swiftly transfer you to an operator.



6 TRY LIVE CHAT The option, if available, is just as effective as using the phone and is often faster. It also results in a transcript for follow-up purposes. Chat reps tend to be more senior than phone reps and have greater decision-making authority, said John Goodman, vice chairman of Customer Care Measurement & Consulting.

7 BUILD A CASE You don’t have to be a lawyer to get satisfaction, but it helps to think like one. One of our shoppers was recently surprised when Verizon FIOS pulled the Weather Channel from his TV package, replacing it with the company’s own version. When he asked why it was removed, the response was a terse, “We’re just not doing it anymore.” So our shopper went Perry Mason: “I signed a two-year contract; you changed the lineup and altered our agreement. The way I see it, that contract is null and

void.” The representative ended up giving him a discount on his bill.

8 TELL YOUR (FACEBOOK) FRIENDS Many companies actively monitor social-media sites to intercept problems before they go viral and do greater damage, so you’re likely to get a quick response, Goodman said.

9 TAKE IT TO THE TOP Contact the president’s or CEO’s office and ask to speak with an assistant. Or write the chief executive directly. Less than 2 percent of consumers do that, Goodman said, so executives pay attention.

10 SEEK OUTSIDE HELP The Consumer Financial Protection Bureau offers assistance with problems involving financial products and services such as loans, leases, debt collection, credit cards, and banks. File a complaint at consumerfinance.gov/complaint, and the federal agency will forward it to the company and work to get a response within a specified time frame. You can also share your story to help protect other consumers.

11 CANCEL AND COME BACK Cable companies used to trip over each other trying to snatch a competitor’s customers with enticing incentives. These days, they seem to have no qualms about letting you walk. But believe it or not, that can work to your advantage. When the half-price HBO promo ended for one of our shoppers and the cable company refused to extend it, he dropped the package. “Once I quit, they offered it to me again—in the same phone call,” he said. Another shopper dropped Cablevision completely when his bill skyrocketed. After he quit, the company was willing to deal to regain his business.

CONSUMER REPORTS RATES OUR OWN CUSTOMER SERVICE

As hard as it is to admit, we know that even we fall short sometimes. Looking back at more than a year’s worth of correspondence with our subscribers, we saw that some took us to task for the complaints mentioned on the facing page, especially:

- Extended phone waits
 - Failure to respond to e-mail
 - A phone number that’s difficult or sometimes impossible to find
 - Recorded messages that say we’re busy, followed by an automatic disconnect
- “We are aware of our customers’ pain

points and are committed to creating an excellent experience,” said Carolyn Clifford-Ferrara, vice president of operations. “We’ve significantly improved our phone wait times, with the majority under 30 seconds. Most e-mails now get a response within 24 hours. We’ve also added the Customer Care phone number on our website (ConsumerReports.org/contact) under the ‘Contact Us’ link, and we’re making it easier to find in Consumer Reports magazine.” That starts now, so take this down: 800-333-0663.

Ratings: Best and Worst for Customer Service

The Ratings below are based on print and online subscriber surveys about 22 industries, stores, and other businesses since 2012. Survey researchers at the Consumer Reports National Research Center analyzed data solely from the perspective of customer service to determine how satisfied respondents were on a key aspect of customer care for that particular industry, whether it was phone support, the politeness of the sales staff, the handling of repairs, and so forth (noted under "Barometer"). Those measures were converted to a scale of 0 to 100 points, with 0 representing the lowest possible score and 100 the highest. Best and worst companies are relative to other competitors in their category.

STORE OR SERVICE	READER SCORE	BAROMETER	BEST	WORST
Credit Unions	90	Service	Schoolsfirst FCU, Wings Financial CU, Randolph-Brooks FCU	—
Auto Insurance	86	Claims satisfaction	USAA, Amica, NJM, Auto Club Insurance Association	—
Brokerage Firms	86	Service	Vanguard, USAA, Betterment, T. Rowe Price, Charles Schwab	—
Pharmacies	85	Staff courtesy, helpfulness	Wegmans, Health Mart, independents, Raley's Bi-Mart, Medicine Shoppe, Kaiser Permanente, Smith's Food and Drug, Publix, Stop & Shop, Hy-Vee, Costco, Sam's Club, Hannaford, Kmart, Albertsons	—
Fast-Food Restaurants	84	Service	Chick-fil-A, Papa Murphy's	—
Banks	83	Service	Frost Bank, Synovus Bank, First Citizens Bank	HSBC
Homeowners Insurance	82	Claims satisfaction	Amica, USAA, Auto-Owners, Erie	—
Eyeglass Retailers	82	Care to fit frames, lenses	Private doctors' offices, independents, Kaiser Permanente	—
Large-Appliance Retailers	81	Sales staff	Abt, Independent stores	—
Online Electronics Retailers	80	Online or phone support	BHPhotovideo.com, Crutchfield.com, Amazon.com, Apple.com, QVC.com	—
Mattress Retailers	80	Service	Original Mattress Factory	—
Cell-Phone Carriers	79	Staff courtesy	Consumer Cellular (postpaid), Credo (postpaid)	TracFone (prepaid), Straight Talk (prepaid)
Airlines	77	Cabin service	Virgin America	Spirit
Electronics Stores	76	Sales staff	Abt, Apple, GameStop	BJ's Wholesale, Sam's Club, Walmart
Manufacturers' Outlet Stores	75	Sales staff	Bose	Gap, Old Navy, VF Outlet
Supermarkets	74	Staff courtesy, checkout speed	Publix, Trader Joe's	A&P, BJ's Wholesale, Sam's Club, Pathmark, Stop & Shop, Walmart Supercenter, Waldbaum's
Television Providers	70	Phone support	Armstrong (Zoom) cable	Xfinity (Comcast) cable, Mediacom cable
Small-Appliance Retailers	68	Sales staff	Ace Hardware, independents	Target, Costco, Kmart, Sam's Club, Walmart
Internet Providers	67	Phone support	Armstrong (Zoom), WOW (Wide Open West), Astound (Wave Broadband) (All are cable services.)	Verizon DSL, Xfinity (Comcast) cable, Mediacom cable, HughesNet satellite
Telephone Providers	67	Phone support	WOW (Wide Open West) VoIP	Xfinity (Comcast) VoIP, Mediacom VoIP, MagicJack VoIP
Appliance Repairers	64	Phone support	Independent local stores	Sears, KitchenAid, LG, Frigidaire, Maytag, Whirlpool, Samsung
Computer Tech Support	64	Phone support	Apple	HP/Compaq, Toshiba

What We Learned While on Hold

Consumer Reports mystery shoppers posed as ordinary consumers, called a handful of companies, and documented their attempts to get them to answer some simple questions. For comparison, we also phoned the notoriously bureaucratic Internal Revenue Service.

"WHY DOESN'T MY LAPTOP BATTERY HOLD A CHARGE LIKE IT USED TO?"

Shoppers found the number for Apple in fewer clicks than those who searched for HP/Compaq. A shopper in New York who called HP/Compaq said: "If you want a number, you must enter all this personal information into their online form and submit it. Then they present you with a number to call. All that to ask a simple question. Even then, I never got a simple answer." (Tip: Tech support couldn't diagnose the problem without model and serial numbers, so be sure you have them.)

"CAN I TAKE OUR SMALL DOG ON THE FLIGHT?"

Our Texas shopper placed nine calls to Spirit Airlines before she could get past a fast busy signal. She eventually got the information through menu prompts, but when she pressed the touchpad to add a pet to her reservation, she was put on hold for 26 minutes before giving up. At Virgin, transferring to a live rep was usually a bit easier. When a shopper had a lengthier wait, she was given the option of leaving a callback number for a rep to reach her. Another shopper simply said, "taking dog on plane" and was transferred to an agent, who was thorough and cordial.

"MY MOM LIVES ON HER OWN, AND I PAY FOR SOME OF HER CARE. CAN I CLAIM HER AS A DEPENDENT ON MY TAXES?"

Our shoppers took various routes when calling the IRS, but all hit the same wall. One waded through five options in 3 minutes before getting a real person, who promptly hung up. Others didn't get past automated menus, which said that questions about dependents would be answered by a live person only until tax day, April 15 (shoppers called in June). They were then directed to an interactive online tax assistant before the calls ended with an abrupt disconnect. One shopper said, "I hope everyone who has a tax question has a computer."

Best Smartphones for Seniors

Settings for more of what you need—and less of what you don't

NEITHER YOU NOR an aging loved one need to apologize for wanting a smartphone to be simple to use—phone, camera, e-mail, and texts—without having to squint at tiny buttons or struggle with confusing options. You or your parents may have considered one of those large-buttoned phones for people with poor eyesight or hearing. But we have better and little-known options: Many high-scoring phones in Consumer Reports' Ratings have easy-to-use settings to accommodate your needs.

Two models that stand out are Apple's iPhone 6 Plus and Samsung's Galaxy Note 4. Both have large, high-definition displays (5.5 and 5.7 inches, respectively) that are easy to read, even in bright light. They also have great cameras and long-lasting batteries.

The Note 4 has a quick method for automatically boosting the size of app icons, the numbers on the phone or dial keypad, and fonts in apps such as messaging and contacts. That Easy Mode pares down to the essentials: the features within critical apps—camera, messaging, and phone. With the camera, for example, it eliminates the manual controls for adjusting white balance and ISO



settings while keeping the flash mode and HDR options. Swiping the home screen to the right produces a listing of your 12 most important contacts.

To activate Easy Mode, go to the Note 4's main Settings menu. To restore the features

you eliminated, simply revert back to the standard mode. You can also make additional adjustments in Settings.

For the iPhone, you have many options for customization to make it less intimidating for newbies to use by going to the Accessibility menu in General Settings. In addition to controls for making text larger and bolder, you'll find a switch called Button Shapes that makes the navigation controls more prominent. You can also experiment with the settings for users with hearing and visual impairments.

The app icons are easy to distinguish on the iPhone 6 Plus's spacious display, but you can make them even a tad bigger by activating the Display Zoom feature in the Display & Brightness section of the main Settings menu. To further reduce distractions, move the icons for your favorite apps to the home page and stash the rest in a folder in the corner.

And while you're shopping for a phone, be sure to select an affordable data plan (500 megabytes to 1 gigabyte per month should do it) from one of the providers that got high marks for value in our national survey. They include Consumer Cellular, Straight Talk, Ting Wireless, and T-Mobile.

Amazon, Hulu, and Netflix: How to Choose

More people are turning to streaming video services to get movies, and binge-watch TV shows, especially as a way to trim monthly pay-TV bills. And more are asking: Which one is best? The three major services—Amazon Prime, Hulu, and Netflix—have similar costs but offer different content. Even more confusing, their offers change as new deals come up and others expire. This chart will help you choose. (They all offer commitment-free trials, so you can try before you buy.)

Amazon Prime Instant Video

Monthly cost: \$8.25 (\$99 per year)

Content: Movies and TV shows, such as "Downton Abbey" and "Justified"; original series such as "Transparent"; HBO's back catalog; Viacom shows (from Nickelodeon, Comedy Central).

Pros: "Free" if you already pay for Amazon Prime delivery, which also includes Amazon Music; a growing content library; and device support.

Cons: Few current TV episodes; a wait for blockbuster movies; free Prime content is only a subset of available Amazon Instant Video titles.

What's new: Some 4K programs at no extra charge; a new Woody Allen series in the works.

Best for: Shoppers who already use Prime for shipping and students, who pay only \$50 per year.

Netflix

Monthly cost: \$8 to stream to one TV in SD; \$9 for two TVs in HD

Content: Movies and TV shows; original series such as "House of Cards" and "Orange Is the New Black"; past seasons of AMC shows such as "Breaking Bad."

Pros: Vast selection; compelling original programming; wide device support.

Cons: No current TV episodes; a wait for blockbuster movies; 4K streaming costs \$12 per month.

What's new: Some 4K programs; exclusive Disney film deal starts in 2016; a reboot of "Full House."

Best for: Movie-centric viewers who want a lot of choices, and fans of original series.

Hulu (formerly Hulu Plus)

Monthly cost: \$8

Content: Current and past seasons of TV shows; some new original series.

Pros: Shows from ABC, Fox, and NBC (and some older ones from CBS), plus a few cable channels; Criterion Collection movies; some new original series.

Cons: Includes ads; a modest selection of movies; a limited selection of older shows.

What's new: Has all "Seinfeld" and "South Park" episodes and is getting a J.J. Abrams and Stephen King time-travel thriller about the JFK assassination. Hulu subscribers get a \$2/month discount on Showtime's streaming service.

Best for: Fans of current and past seasons of broadcast TV shows.



Elizabeth Osborn, 79, of Indianapolis is besieged by robocalls—those prerecorded, unsolicited annoyances that are invading homes every day like a swarm of gnats. “I’ve gotten as many as 10 a day,” she reports. To cope, she says, she has tried ignoring the calls, just letting the phone ring and ring. She has tried answering, following the prompts to talk with a human being so that she can beseech the company to stop. No luck. “When I do that, the calls just increase substantially.”

If robocalls were a disease, they would be an epidemic. Every month more than 150,000 consumers complain to the Federal Trade Commission and Federal

Communications Commission about “Rachel from Cardholder Services” or Microsoft “representatives” warning about a computer virus. “Robocalls have eclipsed live telemarketing calls” as a source of consumer complaints, says Bikram Bandy, program coordinator for the National Do Not Call Registry, where consumers can list their telephone number to limit unwanted telemarketing solicitations. Aaron Foss, founder of Nomorobo, a call-blocking technology, estimates that 35 percent of all calls placed in the U.S. are robocalls. “For every 10 phone calls you get, roughly three to four of them will be unwanted robocalls,” he says.

Just to be clear: Robocalls refer to auto-dialed or prerecorded telemarketing

calls to landline home telephones or cell phones, or unsolicited text messages to wireless numbers. Autodialed informational messages, such as those announcing school closings or weather alerts, are permitted according to the FCC, as are calls to landlines on behalf of nonprofit groups and political campaigns.

Driven to distraction, some frustrated consumers simply turn off their phone’s ringer and let all calls go to voice mail. But that’s not a viable solution for everyone, as Osborn points out. “A lot of people don’t want to leave a message. My 96-year-old mother and my 85-year-old mother-in-law, who suffers from dementia, are both uncomfortable with answering machines.”

An Avenue for Scams

Robocalls do more than negatively affect quality of life: They are a way in which scammers prey on unsuspecting consumers. Telemarketing fraud—which often begins with a robocall—is estimated to cost consumers \$350 million per year. The Microsoft robocall scam begins, “Your computer is sending us a message that it has a virus,” then promises to fix it if you provide access to your computer, opening the door to identity theft. The IRS scam tricks taxpayers into believing that the federal agency is on the line, requiring you to pay “fines” by loading money onto a prepaid debit card. Another scam claims that you failed to show up for jury duty and asks you to “verify” your date of birth and Social Security number for

the record—information a fraudster can use to open credit accounts in your name.

Thanks in large part to the widespread adoption of Voice over Internet Protocol (VoIP) technology, which is increasingly replacing old-fashioned copper-wire landlines, the problem of robocalls is getting worse. Calls placed with traditional phone lines correspond to a number associated with a physical location, but robocallers using VoIP can quickly change their origin number or “spoof,” that is, assume a different number. In the IRS scam, fraudsters spoofed a Washington, D.C., area code to appear legitimate on caller ID. More than \$19 million was stolen.

Furthermore, by using VoIP, con artists can set up shop anywhere in the world where there is an Internet connection and place thousands of calls for pennies. “It’s as cheap to make a call from India as from Indiana,” Bandy notes. And they don’t need a sophisticated call center; they can buy a software application, load it onto a cell phone, and start dialing.

What to Do When the Phone Rings

“I am so tired of arguing with these companies!” complained Lori Rodriguez of Hackensack, N.J., to a Consumers Union forum. “I have asked them not to call, I’ve yelled and screamed, you name it, yet they continue to call.” Others cope by keeping a whistle by the phone, pressing 1 to connect with an operator, and blasting it in his ear. One woman passes the phone to her toddler to babble into.

Such tactics may provide personal satisfaction, but they’re a bad strategy to thwart robocalls, says Lois Greisman, associate director at the FTC. Pressing 1 only verifies that a real person has picked up the phone, “and consequently, you may receive more calls.” Pressing the button to indicate you don’t want to receive the call shows that you’re a live respondent. Scammers will put your number into a queue to target later.

What’s especially frustrating is that you may not realize an incoming call is a robocall because robocallers “spoof,” or hide behind, familiar numbers to fool caller ID and entice you to pick up. If you answer the phone only to hear the start of a robocall spiel, Greisman’s advice is very basic: As soon as you hear the first recorded words, hang up.

No Phone Is Safe

If you think you’re protected from robocalls because you use only a cell phone, you’re wrong. Robocalls once were mostly limited to people with traditional landlines, but today mobile devices are also vulnerable. Worse, robocalls and robotexts use up precious time on a “minutes” package. Dave Huff, of Fortville, Ind., gripes, “You answer, no one talks or they tell you not to hang up because they have important info about your credit card—all of which eats up time that I will have to pay extra for.”

Why doesn’t the Do Not Call Registry thwart robocallers? Even though it’s typically illegal for robocallers to contact a consumer who hasn’t given his or her express consent to receive such calls, many robocallers simply ignore the DNC list, betting that the FCC and FTC are too busy to come after them. They’re often right: Just a handful of robocall operators can cheaply make millions of calls. For example, in 2012, the FTC shut down

Where Scams Start

1

Technology makes robocalling cheap and easy. Phone numbers can be bought, pulled from public records, or just guessed.



2

Calls can originate from anywhere in the world. Spoofing technology fools caller ID by faking a known phone number—even your own!



3

If you respond to the call—pressing 1 to talk or 2 to be removed from the list—your number is added to a “hot list” that is transferred to a telemarketer. Expect more calls in the future.



five boiler rooms running the infamous “Rachel From Cardholder Services” scam in which “Rachel” dangles lower interest rates to get you to reveal your credit-card number. “We saw negligible to no impact on the complaint numbers coming in on Rachel calls,” Bandy reports. “It’s not just whack-a-mole. We have to whack all the moles to really deliver to consumers who sign up on the DNC registry the peace and quiet they want.”

Bandy compares the robocall epidemic to the state of e-mail spam 15 years ago: “For every legitimate message, there would be 100 Nigerian princes writing.” But thanks to better spam filters, it’s not the problem it used to be. Bandy asks, “Can we do that for the phone?”

New—and Needed—Solutions

Recognizing that traditional tools such as the DNC registry weren’t getting the job done, in 2012 the FTC launched a Robocall Challenge, offering a \$50,000 cash prize for the best technical solution to blocking robocalls.

One of three winners was Aaron Foss,

a freelance programmer who came up with a prototype for Nomorobo over the course of a weekend. “Before I heard of the challenge, I didn’t even know robocalls were a problem,” he confesses. Nomorobo’s technology intercepts all incoming calls to your phone, judges the likelihood of their being robocalls, and lets only the legitimate calls through. Foss boasts that the technology has a 95 percent accuracy rate.

Foss is pleased with the success of Nomorobo, but he remains puzzled that the major telephone companies, with all of their resources, didn’t solve the problem first. In fact, until recently, one of the biggest hurdles to the widespread adoption and implementation of call-blocking technology has been those industry leaders, which took the position that their legal obligation to complete all calls precluded their offering to block any, despite their customers’ increasingly frantic pleas. But in a significant ruling this past June, the FCC brushed aside the companies’ objections and gave permission for carriers to provide call-blocking technologies. “The

FCC wants to make it clear: Telephone companies can—and, in fact, should—offer consumers robocall-blocking tools,” wrote FCC Chairman Tom Wheeler.

But at present it’s still up to consumers to build their own bulwark against robocalls. People with traditional and VoIP landlines can reduce—although not eliminate—robocalls by purchasing call-blocking devices that plug into their phone lines. Some allow you to blacklist numbers you no longer wish to receive; others let you set up a “whitelist,” or manually program the phone to recognize and accept a certain number of known “safe” numbers. (See “Consumers Rate Robocall-Blocking Devices,” on the facing page.) Similar apps are available for iPhone and Android users.

The major telephone carriers also offer call-blocking services for some VoIP and landlines. But the options depend on your geographic location and service package, and are limited in their ability to block calls. For example, AT&T lets you block 20 numbers on its VoIP service—which is laughable, given the ease with which robocallers can switch numbers. Adding insult to injury, customers may have to pay for the services.

“The onus right now is on the consumer to navigate these complex problems,” says Delara Derakhshani, policy counsel at Consumers Union. “Consumers are being forced to pay for tools to block calls they shouldn’t be receiving in the first place.” Obviously, that isn’t fair.

By contrast, Nomorobo’s blacklist contains more than 883,000 numbers, with 200 numbers added every day. Nomorobo is free, but it is currently available only on VoIP phones and when offered by the carrier. “It is technically possible to work on landlines,” Foss says. “That’s the big push: Saying to the carriers, ‘Just make this available to everyone.’”

That’s where consumers come in. The FCC and FTC can’t order phone companies to provide anti-robocall technology, but so far more than 327,000 people have

The Real Toll of Unwanted Calls

ROBOCALLERS HIJACKED MY NUMBER

“On March 10, 2015, robocallers stole my landline number and used it to make robocalls all over the United States. I have been inundated with people calling to find out why I was continuously calling them. I complained to Vonage; I registered a complaint with the FBI. All useless. It looks like I will have to give up my much-loved landline number of 40-plus years.” —Elenore R., Washington, D.C.

THE 1:15 A.M. WAKE-UP CALL

“The night my three-week-old granddaughter was admitted to the hospital for respiratory problems, we got a call at 1:15 a.m. to advertise Disney vacations. My heart has never pounded so hard in my life.”

—Carole F., Scott Depot, W.Va.

ROBO RUDENESS

“Receive about three per day on landline, several on cell phone. Tried threatening them with FCC. They laugh!”

—Pauline G., Sierra Vista, Ariz.

MISSED IMPORTANT CALLS

“We have stopped answering our landline phone and have switched most of our friends and businesses we deal with to our cell-phone number. The problem is, since we have had the [landline] for over 20 years, many people and businesses [still] have that number in their system. I missed several important calls just in the past week—two were from my hospital to schedule an appointment, so an important diagnostic test will be delayed.”

—Stephen M., Oceanside, Calif.

signed this year's EndRobocalls.org petition calling for carriers to make use of the available technology and provide it to their customers free.

In view of the FCC's ruling greenlighting call-blocking technology, consumers have gained more leverage. And just calling a carrier to complain can send a message. "Customer service costs outweigh the costs to deliver a call," says Eric Burger, director of the Georgetown

Center for Secure Communications at Georgetown University. "It's dollars per minute to deal with a customer complaint, and they're making pennies to complete a call. They'd like this problem to go away."

Wouldn't we all? But with consumers wielding more clout, the FCC removing barriers to call-blocking tools, and the FTC challenging programmers to come up with creative solutions, there just might be a cure for the robocall epidemic.



ACT

Join our fight against robocalls by pressuring telephone carriers to offer free and effective call-blocking technology. Sign our petition at

EndRobocalls.org.

Consumers Rate Robocall-Blocking Devices

Consumers are so infuriated with robocalls that when we called for volunteers to try out four widely used call-blocking devices plus Nomorobo's call-blocking technology, more than 130 people responded. We asked each person to install the call blocker that we sent them, monitor the number of robocalls that got through for four days, then disengage it and compare the results. We also asked them to describe how easy it was to set up the device.

Some of the devices let you build a "whitelist"; that is, consumers must manually program the phone to recognize and accept a certain number of known "safe" numbers. Some offer a blacklist, meaning that the software is already preloaded with thousands of spam numbers, which are automatically blocked from coming through. Some offer both.

With the exception of Nomorobo, all of the devices could be installed on a landline or a VoIP phone (also known as an "Internet phone") with caller ID; Nomorobo currently is available only for VoIP phones. (We did not try out call-blocking apps for smartphones.) The prices listed are what is being charged at Amazon.com, our purchasing source—not the manufacturers' suggested retail price. The Sentry model we tested has since been replaced by the Sentry 2, which makes it easier to set up and add numbers to the whitelist.



Digitone Call Blocker Plus

\$110. Blacklist/whitelist.

Nine of the 24 testers found the setup instructions confusing. But consumers appreciated that the device operates in silence: "A flashing red light identifies a successful block. I could see incoming robocall attempts, but the phone did not ring," wrote one tester. Eighteen out of 24 respondents said they would buy the device.

The buzz Buy.

Nomorobo

Free. Blacklist/whitelist.

Nomorobo intercepts all calls after the first ring, compares the number to its vast list of robocall originators, and decides whether to let the call go through. Recipients hear the first ring; if the call is legitimate, the phone rings normally. "Only blocked one call that I wanted," raved one tester. Once he added the number to the wanted-call list, "they got through the next time. I seriously could not be happier." Among 40 testers, 25 gave Nomorobo top marks on a scale of 1 to 5, and nine rated it 4.5 or 4.

The buzz A winner.



HQTelecom.com Landline Call Blocker

\$59. Blacklist.

One tester wrote, "The device is not 'proactive,' i.e., it does not block robocalls until I press the block button." (He had to answer the call.) "Then further calls from that number will be blocked." Other testers complained that numbers they had manually blocked continued to get through. Among the 13 respondents, six said they would buy this device; seven said they wouldn't.

The buzz Mixed.



Sentry Dual Mode Call Blocker

\$59 (Sentry 2). Blacklist/whitelist.

Respondents thought the Sentry did an excellent job of thwarting unwanted calls; receiving wanted calls was more problematic.

"There is no option to manually

add numbers to the accept list," a tester said, leading him to worry about missing infrequent but important messages, such as prescription refills or occasional calls from old friends. Legitimate callers can get through the Sentry's block by listening to a recorded message and pressing 0 to be connected. But the recording is made in a British accent, leading some callers to assume that they'd reached a wrong number unless they had been warned what to expect. Twenty-seven respondents voted yes; 28 voted no.

The buzz Mixed.



CPR Call Blocker Protect

\$45. Whitelist.

The whitelist-only functionality protects people who are easily taken advantage of but restricts the device's effectiveness. A typical comment: "It blocked every call that came in, unless I programmed each number that I wanted to receive. This was a huge setback, as there is no possible way for me to program every caller I need to answer." Eight out of 10 respondents said they would not buy this device.

The buzz Bummer.

THE UPDATE



PICK OUT THE PODS
Colorful laundry detergent packaging is easily mistaken for candy. To see which is which, see ConsumerReports.org/cro/pods0915.

CONSUMER SAFETY

The Problem With Pods

Pods, Pacs, Power-Caps, PowerBlasts—whatever you call them, liquid laundry packs can be poisonous, and we no longer recommend them

SINCE SINGLE-LOAD laundry detergent pods hit the mainstream market in early 2012, two things have become clear: The product is a convenient, often effective way to do the laundry—and it's a serious health hazard for young children. In the first six months of 2015, poison-control centers nationwide received 6,046 reports of kids 5 and younger ingesting or inhaling pods, or getting pod contents on their skin or in their eyes, according to the American Association of Poison Control Centers (AAPCC). That's a pace set to pass the 2014 total of 11,714.

As early as September 2012, Consumer Reports called on manufacturers to make pods safer. Many responded with positive change—for example, switching from clear to opaque plastic for outer containers and, on some, adding child-resistant latches to make it more difficult to get to the pods. But too many kids are still getting their hands on them, often with grave consequences.

Given the continued danger, we have made the decision to not include pods on our list of recommended products. (None makes the cut in our latest tests, but some have been picks in the past.) And we strongly urge households where children younger than

6 are ever present to skip them altogether; this new position doesn't apply to laundry (or dishwasher) pods that contain powder, because injuries associated with them are less frequent and less severe.

It's not unprecedented for us to withhold recommendations based on external safety data. In 2005 we did so with sport-utility vehicles that failed the federal rollover test or didn't have electronic stability control. We think that encouraged certain manufacturers to put ESC on their vehicles ahead of the federal mandate that took effect in 2012.

We recognize the role parents and caregivers play in keeping children safe, but we believe the unique risks posed by liquid laundry pods warrant this action, at least until the adoption of tougher safety measures leads to a meaningful drop in injuries.

In the Blink of an Eye

Sept. 3, 2014, was laundry day at the home of Jill and Peter Koziol, who had recently moved from California to New York City with their two young daughters, 2-year-old Clare and 8-month-old Cate. The family was living in an apartment building with a separate laundry room, so out of convenience they'd made the switch from bottled detergent to Tide Pods.

Jill pulled a pod from its container, which

was stored on an upper shelf in a closet, and set it on top of a tall laundry hamper. "I'd always heard that life happens in a split second, and it did for me that day," Jill says, recalling the instant when she turned to help Clare clean up some toys just as newly mobile Cate pulled herself onto the hamper and bit into the pod. "I heard her gag and turned to see the packet drop from her mouth," she says.

Jill accepts responsibility for leaving a household cleaner within reach of her children. But she thinks the events that followed reveal a systemwide confusion. First there was the call to poison control, whose operator treated the situation like any laundry detergent exposure, basically advising a wait-and-see approach. When Cate began vomiting, Jill called 911 and within 20 minutes Cate was at the pediatric ER. Again, the doctors and nurses approached the situation as they would a routine detergent exposure.

Cate did appear to stabilize. But 30 minutes later she went into respiratory distress, marked by severe wheezing, gagging, and drooling. Jill watched as her baby was intubated and transferred to an intensive care unit, where she would spend the next two days. Cate's breathing eventually normalized, and a gastrointestinal scope revealed no damage to her esophagus. "We're very blessed," Jill says. But other children have not been so lucky.

A Different Kind of Danger

When curious kids find their way into regular liquid laundry detergent, the result is often nothing worse than an upset stomach. Laundry pods are presenting more serious symptoms. Along with vomiting, lethargy, and delirium, some victims have stopped breathing. Eye injuries are another common hazard. And since 2013, at least two children have died after ingesting a pod.

Many consumers don't know about those enhanced risks, and even the medical community is still trying to make sense of them. "No one is really sure why liquid pods are so much more toxic than other types of detergent," says Marie Steiner, M.D., a professor of pediatrics at the University of Minnesota. "As the number of exposures increase, the breadth of symptoms seems to be increasing."

Given the varied dangers of pods, it's not surprising how many kids are ending up in emergency rooms or other treatment facilities. Based on an in-depth analysis of 2013 data by the AAPCC, 4,692 of the 10,877 reported pod-related exposures required medical attention, more than all other laundry detergents combined (see the chart on the facing page).

ADDING A BITTERING AGENT, AS WELL AS MAKING LAUNDRY PODS MORE DIFFICULT TO BITE INTO, COULD HELP PROTECT KIDS.

The Push for More Protections

Soon after the launch of liquid laundry pods, manufacturers started looking for ways to make the product safer. Procter & Gamble, maker of Tide Pods, came out with an opaque hard-plastic container with three safety latches and added more prominent safety warnings. Kirkland Signature, Costco's private label, implemented similar package improvements. And the American Cleaning Institute, which represents the detergent industry, launched a 2013 campaign to educate consumers about the proper use of liquid pods.

From the industry's perspective, those efforts are paying off, especially in light of pods' growing market share, which is currently around 12 percent. "We are seeing signs that the rate of accidents relative to the number of P&G laundry pacs sold is declining from when they were first introduced to the marketplace," says Anitra Marsh, P&G's associate director of brand communications.

Manufacturers' injury data (like their proprietary product formulas) are not public information, so we can't confirm P&G's claim. But we believe that 10,000-plus exposures per year are still too many, regardless of market share. In addition to making the decision to not recommend liquid laundry pods, our safety

experts have been active participants in the development of a voluntary safety standard for pods led by ASTM International, the global standards-writing organization for a variety of consumer products. "Parents and caregivers deserve a robust standard that makes it as difficult as possible for children to be poisoned by these packets," says Elliot F. Kaye, chairman of the Consumer Product Safety Commission.

The process is ongoing, but the latest draft, released in June, called for several important changes to pods that have already been implemented in Europe, including the addition of a bittering agent to give them a bad taste; a higher "burst strength" to make them more difficult to bite into; and a slower dissolve rate, so they'll be less likely to open in a child's mouth. (As we were going to press, P&G announced that it would be making those changes regardless of the standard's final vote, and Dropps and Sun Products, maker of All and Wisk, said they would add a bittering agent.) During the comment period to the standard's initial draft, we also called for each pod to have an additional individual wrapper, providing another line of defense, but that measure was not adopted.

Members of Congress, including Rep. Jackie Speier, D-Calif., and Sen. Richard Durbin, D-Ill., have also weighed in with the introduction of the Detergent PACS (Poisoning and Child Safety) Act of 2015. The bill would require the CPSC to establish safety standards with additional protections. Manufacturers would have to make the design of the pods less attractive by, for example, eliminating their enticing candylike appearance and scent. They'd also have to address the composition of the detergent itself to make the consequences of exposure less severe.

The Road Ahead

Neither safety measure is a done deal, but experts are optimistic. "I expect the ASTM subcommittee to move swiftly toward a final vote on this standard, which we will monitor closely to gauge its effectiveness," Kaye says. "Should the voluntary standard prove insufficient in protecting children from this toxic hazard, all options to do so will remain on the table."

The same continuous monitoring will determine if and when we'll again recommend pods. The product does have benefits for certain groups of consumers. But until the pods are proved to be as safe as they are effective, they'll have no place on our winners' list.

Showdown in the Detergent Aisle

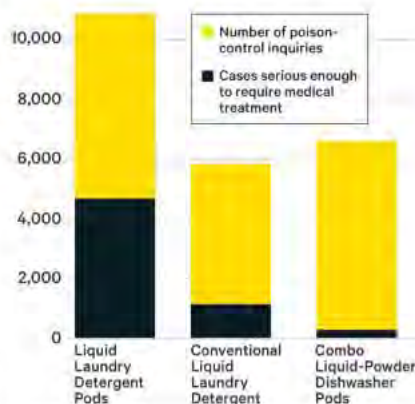
Tide has been our top-rated laundry detergent for years, and that has helped make it the country's best-selling detergent. But Persil, from German manufacturer Henkel, is challenging Tide's supremacy. Persil ProClean 2in1 formula edged out Tide Plus Ultra Stain Release in our latest tests. Here's how the two products compare:



TIDE	PERSIL
Price 25 cents per load.	Price 25 cents per load.
Compatibility HE washers only.	Compatibility All machines.
Cleaning power Tough on all stains.	Cleaning power Tough on all stains, with a slight edge over Tide on blood.
Fragrance A fruity-floral blend that many Americans equate with cleanliness.	Fragrance Described by the manufacturer as clean, crisp, and "European."
Where to get it Just about anywhere, including the black market, because Tide's popularity has made it a commonly shoplifted and resold good.	Where to get it Henkel inked an exclusive partnership with Walmart, but it plans to expand distribution to other retailers later this year.
Assessing the cap Fill lines are easy to read, and its scrubbing bristles help with pretreating.	Assessing the cap Difficult-to-read fill lines make it easy to overdose.

Calls for Help

Of the 20,407 laundry detergent-related calls to poison-control centers in 2013, roughly half (10,877) involved liquid pods, compared with 5,829 for conventional liquid detergents. Automatic dishwasher pods prompted 6,599 calls, but far fewer required treatment.



Source: American Association of Poison Control Centers.



WATCH

For the latest from our laundry labs, including videos offering expert tips on saving money, plus ones with additional information on the issue of liquid laundry pod safety, go to:

ConsumerReports.org/video

LAUNDRY-DAY LESSONS

Even the best detergent can't make up for bad laundry practices. Here are four rules to live by, plus our expert advice for tackling the toughest stains.



Get Sorted

Start by separating lights and darks, paying particular attention to red items, which are notorious bleeders. It's also a good idea to sort items by fabric type. Keep towels, sweatshirts, and other items that shed lint away from sheets and other smooth fabrics that tend to pill. Close zippers; they can snag easily on other items. Wash jeans inside out to avoid streaky lines. If you have a high-efficiency (HE) top-loader that lacks a special cycle for waterproof and water-resistant items, avoid washing those items because they can cause loads to become unbalanced, leading to excessive shaking.



Pretreat Stains

The sooner you treat the stain, the better. Pretreatment products such as Shout and Resolve are often helpful with many stains. Most liquid detergent can also be applied directly to stains. Powders can often be mixed with water to form a paste that can be applied to stains; refer to package for directions. You can also soak affected items in a solution of detergent and water. Many washing machines have a soak cycle that makes it easy, or you can fill the tub manually if you have a top loader. To treat underarm stains, our tests have found soaking shirts in OxiClean to be effective.



Load It Properly

An overstuffed washer won't get clothes clean. Conventional top-loaders hold about 6 to 16 pounds of laundry; high-efficiency top- and front-loaders hold 20 pounds or more. See the manual or manufacturer site for your model's recommendations. For best results in a top loader, start filling the tub with water, add detergent, then add clothes. The best time to manually add bleach is a few minutes after the agitator starts running. Bleach is best reserved for white cottons, including sheets and undershirts; note that it can degrade the elastic on underwear and swimsuits.



Don't Overdose

In addition to being a waste of money, using too much detergent can leave residue in your clothes, and it's not great for your washing machine, either. Confusing detergent caps with difficult-to-read fill lines make it easy to overdo it. Purex is on to a good thing with its Power-Shot Super Concentrated detergent, which automatically dispenses the right amount of detergent. It was an also-ran in our performance tests, but we hope other brands adopt similar auto-dosing bottles. In the meantime, use a permanent marker to highlight the fill line you use most regularly.

OUT, DARNED SPOT!

In addition to the items that you toss in the wash, most of these remedies will work on carpets and furniture, too.



LIPSTICK ON THE COLLAR?
Avoid a trip to the dry cleaner with our simple fix.

	SOLUTION
JUICE	Blot with solution of 1 teaspoon dishwashing liquid (like Ivory) in 1 cup warm water. Red-dye remover works on red fruit punch.
GRAVY	Pretreat with a paste of Fels-Naptha soap, then wash. Repeat if necessary. Don't put item in the dryer until the stain is gone.
LIPSTICK	Blot with acetone-based nail-polish remover, followed by the detergent solution, and rinse.

	SOLUTION
GUM	Dab with extra-strength Bengay, heat with hair dryer, scrape with press-to-seal bag. Blot with detergent solution and rinse.
MUSTARD	Apply repeated applications of detergent solution to remove solids. When stain is reduced, rinse and dry in bright sunlight.
WINE	Blot with water. If stain remains, try detergent solution. 3 percent hydrogen peroxide is effective on red wine.

Ratings: Laundry Detergents That Clean Up

Most laundry detergents on today's market can be used in all types of washing machines. We've noted the few models below that are for high-efficiency washers only. For more detergents, including those just for conventional top-loaders, go to ConsumerReports.org/cro/laundry-detergents.

☑ Recommended

● Excellent ● Very Good ○ Good ● Fair ● Poor

LAUNDRY DETERGENT FOR HE AND STANDARD WASHERS (TESTED IN HE MACHINES)

Rec.	Rank	BRAND & PRODUCT	TYPE	PRICE Per Load	SCORE	TEST RESULTS			
						Cleaning	Grass	Blood	Ring Around the Collar
☑	1	Persil ProClean Power-Liquid 2in1 (Walmart)	Liquid	25¢	85	●	●	●	●
☑	2	Tide Plus Ultra Stain Release*	Liquid	25¢	81	●	●	●	●
☑	3	Tide HE Plus Bleach Alternative*	Powder	23¢	81	●	●	●	●
	4	Persil ProClean Power-Liquid (Walmart)	Liquid	20¢	74	●	●	●	●
	5	Member's Mark Ultimate Clean (Sam's Club)	Liquid	12¢	73	●	●	●	●
	6	Wisk Deep Clean	Liquid	14¢	71	●	●	●	●
	7	Tide Plus Coldwater Clean HE*	Liquid	25¢	71	●	●	●	●
	8	Persil ProClean Power-Pearls (Walmart)	Powder	25¢	71	●	●	●	●
	9	Kirkland Signature Free & Clear	Liquid	11¢	70	●	●	●	●
	10	Tide HE Turbo Clean	Liquid	19¢	68	●	●	●	●
	11	OxiClean Laundry Detergent	Liquid	14¢	66	●	●	●	●
	12	Era 3X Oxibooster	Liquid	13¢	65	●	●	●	●
	13	Nice (Walgreens) Advanced Clean	Liquid	22¢	64	●	●	●	●
	14	Up & Up HE Free & Clear (Target)	Liquid	12¢	61	●	●	●	●
	15	Sears Ultra Plus Concentrated 9879 (Sears)	Powder	13¢	61	●	●	●	●
	16	All Radiant	Liquid	14¢	60	○	●	●	●
	17	White Cloud Laundry Detergent (Walmart)	Liquid	07¢	60	○	●	●	●
	18	All Free Clear Oxi Active	Liquid	14¢	60	○	●	●	●
	19	All Oxi Active HE	Liquid	14¢	58	○	●	●	●
	20	Gain Original*	Powder	13¢	58	○	●	●	●

*This product is designated HE only.

Pick the Detergent for Your Needs and Budget

BEST ALL-AROUND

- 1 Persil 25 cents
- 2 Tide 25 cents
- 3 Tide 23 cents

1 delivers maximum cleaning power across all stains and, like every Persil product, it's designed for all types of machines. Consider 4 if you want the option of a sensitive-skin formula and 8 if you prefer powder. 2 and 3 are widely available stain fighters that feature Tide's popular original scent, though they're for HE washers only. 7 is an HE detergent for cold-water washing.

BARGAIN BUYS

- 5 Member's Mark 12 cents
- 6 Wisk 14 cents
- 9 Kirkland 11 cents

All three can be used in HE and conventional washers. 5, a Sam's Club exclusive, is tough on grass and ring around the collar, though it struggled against blood stains. Sold everywhere, 6 vanquished grass and blood but not ring around the collar. Go for 9 if you're a Costco member.

Ratings: How Liquid Laundry Detergent Pods Stack Up



Though we will no longer recommend liquid pods, the majority of tested products performed very well overall in our tests. We strongly discourage their use in homes where children younger than 6 are present. In other situations, consumers should use their best discretion. If a child does ingest a pod, immediately call the poison-control helpline at 800-222-1222.

PODS AND PACS

Rank	BRAND & PRODUCT	TYPE	PRICE Per Load	SCORE	TEST RESULTS			
					Cleaning	Grass	Blood	Ring Around the Collar
1	Tide Pods Plus Febreze	Liquid	33¢	73	●	●	●	●
2	All Mighty Pacs Oxi	Liquid	17¢	69	●	●	●	●
3	Tide Pods	Liquid	22¢	68	●	●	●	●
4	Wisk Deep Clean PowerBlasts	Liquid	21¢	68	●	●	●	●
5	Gain Flings	Liquid	24¢	66	●	●	●	●
6	Persil ProClean Power-Caps (Walmart)	Liquid	31¢	66	●	●	●	●
7	Kirkland Signature Ultra Clean Pacs (Costco)	Liquid	15¢	65	●	●	●	●
8	All Mighty Pacs Stainlifter	Liquid	18¢	62	●	●	●	●
9	Dropps Oxi Scent + Stain Fighting Detergent	Liquid	20¢	56	○	●	●	●
10	Purex Plus Oxi UltraPacks	Liquid	15¢	52	○	●	●	●

HOW YOUR HOSPITAL CAN MAKE YOU SICK

Our centers for healing have turned into breeding grounds for dangerous—even deadly—infections. Consumer Reports' new Ratings of more than 3,000 U.S. hospitals show which do a good job of avoiding the infections—and which don't.

In the ongoing war of humans vs. disease-causing bacteria, the bugs are gaining the upper hand. Deadly and unrelenting, they're becoming more and more difficult to kill. You might think of hospitals as sterile safety zones in that battle. But in truth, they are ground zero for the invasion.

Though infections are just one measure of a hospital's safety record, they're an important one. Every year an estimated 648,000 people in the U.S. develop infections during a hospital stay, and about 75,000 die, according to the Centers for Disease Control and Prevention (CDC). That's more than *twice* the number of people who die each year in car crashes. And many of those illnesses and deaths can be traced back to the use of antibiotics, the very drugs that are supposed to fight the infections.

Terry Otey appears to be one casualty in that ongoing battle. Three years ago, a few weeks after an overnight stay for back surgery at Providence Regional Medical Center in Everett, Wash., he went to the

emergency room vomiting, dizzy, and with excruciating back pain. Bacteria known as MRSA (methicillin-resistant staphylococcus aureus) had taken hold in his surgical incision and quickly spread to his heart. He died in the hospital about three months later, following a cascade of serious health problems. "He just wanted to ease his back pain enough to play golf," says his sister, Deborah Bussell.

Kellie Pearson, 49, a farmer in northern California, says she encountered a different kind of bug after having heart surgery last April. Her doctors prescribed an antibiotic in the hopes that it would prevent a postsurgical infection. Instead the drug killed off healthy bacteria in her body, and another germ, *C. diff* (clostridium difficile), swooped in, causing diarrhea so severe that she had to stay in the hospital an additional five days until doctors could rein in the potentially deadly infection.

She recovered but soon realized that she wasn't the only patient suffering. "When I was able to walk down the hall in the hospital," she says, "I was horrified to

see room after room with *C. diff* caution signs on their doors warning that the patients inside, like me, had been infected."

In the Danger Zone

"Hospitals can be hot spots for infections and can sometimes amplify spread," says Tom Frieden, M.D., director of the CDC. "Patients with serious infections are near sick and vulnerable patients—all cared for by the same health care workers sometimes using shared equipment."

Making the situation even more dangerous is the widespread, inappropriate use of antibiotics that's common in hospitals, which encourages the growth of "superbugs" that are immune to the drugs and kills off patients' protective bacteria.

It's "the perfect storm" for infections to develop and spread, says Arjun Srinivasan, M.D., who oversees the CDC's efforts to prevent hospital-acquired infections. "We've reached the point where patients are dying of infections in hospitals that we have no antibiotics to treat."

But there's hopeful news: Some

Germ Warfare: Protect Yourself Against Superbugs

First step: Check our Ratings to see how hospitals in your community compare in preventing infections and other measures of hospital safety. (Subscribers to our website can go to ConsumerReports.org/hospitalratings.) But bad things can happen even in good hospitals. For example, Terry Otey developed his infection after a 2012 surgery in a hospital that now gets one of our higher ratings against MRSA. Our experts say there are several things you can do when you're in the hospital and after you're discharged to minimize your risk and spot symptoms of possible infection early:

IN THE HOSPITAL

CONSIDER MRSA TESTING.

A nasal swab can detect low levels of MRSA and allow medical staff to take precautions, such as having you wash with a special soap before your procedure.

INSIST ON CLEANLINESS. Ask to have your room cleaned if it looks dirty.



Take bleach wipes for bed rails, doorknobs, and the TV remote. Insist that everyone who enters your room wash his or her hands.



Keep your own hands clean, washing regularly with soap and water.

QUESTION ANTIBIOTICS.

Make sure that any antibiotics prescribed to you in the hospital are needed and appropriate for your infection.

WATCH OUT FOR HEARTBURN DRUGS.

Medications such as Nexium and Prilosec increase the risk of developing C. diff symptoms by reducing stomach acid that appears to help keep the bug in check. So ask whether the drug is needed and request the lowest dose for the shortest possible time.

ASK EVERY DAY WHETHER 'TUBES' CAN BE REMOVED. The risk of infection increases the longer items such as catheters and ventilators are left in place. If you're not able to ask, be sure a friend or family member does.

SAY NO TO RAZORS. If you need to be shaved, use an electric hair remover, not a razor, because any nick can provide an opening for infection.

AT HOME

If you've been in the hospital, "assume you've been exposed to potentially dangerous bacteria," says Lisa McGiffert, director of the Consumer Reports Safe Patient Project. Here's what to do when you get home to keep yourself and your family safe:

WATCH FOR WARNING SIGNS. They include fever, diarrhea, worsening pain, or an incision site that becomes warm, red, and swollen. People at particular risk include adults older than 65 as well as infants, anyone on antibiotics, and people with a compromised immune system.



PRACTICE GOOD

HYGIENE. If you or someone you live with receives a diagnosis of a hospital-acquired infection after being discharged from the hospital, take extra precautions to make sure that it doesn't spread:

Clean frequently touched surfaces with 1 part bleach mixed with 10 parts water. Reserve a bathroom for the infected person. If that's not possible, use the bleach solution to disinfect surfaces between uses.

Don't share toiletries or towels; use paper towels rather than cloth hand towels.



hospitals are taking steps to reduce infections and end inappropriate antibiotic use. "But others have made little effort," Srinivasan says.

What Our Ratings Show

Consumer Reports' hospital Ratings shine a spotlight on the problem. For the first time ever, those Ratings include information on MRSA and C. diff infections, based on data that hospitals submit to the CDC. And the results are sobering.

Three out of 10 hospitals in our Ratings got one of our two lowest scores for keeping C. diff in check; four out of 10 got low marks for avoiding MRSA. Only 6 percent of hospitals scored well against both infections.

"Hospitals need to stop infecting their patients," says Doris Peter, Ph.D., director of the Consumer Reports Health Ratings Center. "Until they do, patients need to be on high alert whenever they enter a hospital, even as visitors."

But there's plenty that hospitals can do to stop the spread of deadly, sometimes resistant infections, and there are steps you can take as well to keep you and your family safe.

Red Flags for Bad Bacteria

We are focusing on C. diff and MRSA for two important reasons.

First, the infections are common and deadly. More than 8,000 patients each year are killed by MRSA; almost 60,000 are sickened by the infections. The bacteria often find their way into patients' bodies through the lines and tubes that doctors use to deliver medication and nutrition to patients, or via surgical incisions, as happened to Terry Otey.

C. diff is an even bigger concern. Kellie Pearson is one of the 290,000 Americans sickened by the bacteria in a hospital or other health care facility each year. She was lucky: At least 27,000 people in the U.S. die with those infections annually.

Second, poor MRSA or C. diff rates can be a red flag that a hospital isn't following best practices in preventing infections and prescribing antibiotics. That could not only allow C. diff and MRSA to spread but also turn the hospital into a breeding ground for other resistant infections that are even more difficult to treat.

For example, as dangerous as MRSA is, an infection can be cured if it is treated promptly with vancomycin, long held out

as an "antibiotic of last resort." But, in part because that drug is now so often used in hospitals, another resistant strain of bacteria—vancomycin-resistant staphylococcus aureus, or VRSA—is emerging. "VRSA infections pose special challenges; they can be even more difficult to treat than MRSA," Srinivasan says.

Hospitals That Rate Well

To earn our very top rating in preventing MRSA or C. diff, a hospital has to report zero infections—an admittedly high bar. Still, 327 hospitals across the country were able to achieve that level in our MRSA ratings, and 385 accomplished it for C. diff, showing that it is possible. (Experts say some hospitals might game the system. For details, see "How Hospitals Fudge the Numbers," on page 27.)

More hospitals were able to earn either of our two highest ratings—indicating that they reported either zero infections or did much better than predicted compared with similar hospitals: 612 hospitals received high marks for MRSA, and 990 did so for C. diff.

Hospitals really begin to distinguish themselves when they earn high ratings against *both* infections: 115 hospitals succeeded in that. Even better, some hospitals excel against not only MRSA and C. diff but also other infections that the CDC tracks and that are in our Ratings. Those include surgical-site infections and infections linked to urinary catheters or central-line catheters, large tubes that provide medication and nutrition.

"Hospitals that do well against infections across the board have figured something out and deserve special mention," Peter says. Only 16 hospitals in the country—those featured in the "Highest-Rated in Infection Prevention" chart, on page 26—earned that high honor.

And Hospitals That Don't

You won't find any familiar, big-name hospitals on that top-performing list. In fact, several high-profile hospitals got lower ratings against both MRSA and C. diff, including the Cleveland Clinic in Cleveland, Johns Hopkins Hospital in Baltimore, Mount Sinai Hospital in New York City, and Ronald Reagan University

'I'M A FIGHTER'

Barbara Thom, 61, says it was plenty scary undergoing surgery for a benign brain tumor at Sacred Heart Hospital in Eau Claire, Wis., in 2010. But the worst was still to come. Two different bacteria invaded her incision site and wreaked havoc despite treatment with multiple antibiotics. Ultimately, to control the infections, doctors had to replace part of her skull with surgical mesh and put her on high doses of antibiotics that, five years later, she still must take every day. "I'm a fighter, so I'm going to keep doing whatever it takes," Thom says, though she worries that the drugs will eventually stop working. "It's the unknown that scares me."



of California Los Angeles Medical Center.

Those are all large teaching hospitals in urban areas, which in our analysis did not do as well as nonteaching hospitals of similar sizes in similar settings. That could be because teaching hospitals may do a better job of reporting infections. Or, as a representative for Ronald Reagan UCLA Medical Center told us, they may see sicker patients or have more patients undergoing complex procedures.

Although the CDC adjusts the data to account for some of those factors, teaching hospitals tend to perform worse. For example, only 5 percent of teaching hospitals received one of our two top scores against *C. diff*, compared with 15 percent of similar nonteaching hospitals.

"Yes, teaching hospitals face special challenges. But they are also supposed to be places where we identify best practices and put them to work," says Lisa McGiffert, director of the Consumer Reports Safe Patient Project. "Obviously, that is not happening as well as it should."

Larger hospitals also tended to do worse in our Ratings. That could be because patients in smaller hospitals are less likely to be exposed to infections. But some larger

hospitals managed to do a good job avoiding infections. Case in point: Harlem Hospital Center in New York City earned high ratings against MRSA and *C. diff*. Or consider Presence Saints Mary and Elizabeth Medical Center in downtown Chicago. It made it onto our list of top hospitals in the prevention of all of the infections included in our Ratings.

What Safe Hospitals Do

Good hospitals focus on the basics:

USE ANTIBIOTICS WISELY. Almost half of hospital patients are prescribed at least one antibiotic, Srinivasan says, but "up to half the time the drug is inappropriate." To combat antibiotic misuse, many good hospitals have "antibiotic stewardship" programs, often headed by a pharmacist trained in infectious disease, to make sure that patients get the right drug, at the right time, in the right dose.

Such programs often monitor the use of broad-spectrum antibiotics. Doctors at some hospitals use three times more of those all-purpose bug killers than others. Reducing broad-spectrum prescriptions by 30 percent would "cut hospital rates of *C. diff* by more than 25 percent, plus



'BE YOUR OWN ADVOCATE'

Kellie Pearson recovered from a life-threatening case of *C. diff* caused by antibiotics she got in the hospital. But shortly after, she says, her doctor wanted to prescribe a broad-spectrum antibiotic to prevent infection in her incision. "I was shocked because that could trigger the *C. diff* all over again," she says. Her takeaway: "You have to be your own advocate."

FIGHTING BAD BUGS WITH GOOD ONES

Antibiotics kill off not only bad bacteria that make you sick but also good bacteria that help keep you healthy. So replenishing the good bugs in your digestive tract seems to make sense. That's the idea behind two growing trends: probiotics and fecal transplants.

PROBIOTICS

There's some evidence that probiotics might shorten a bout of diarrhea caused by antibiotics. And an analysis of 23 clinical trials found that taking probiotics with antibiotics can greatly cut the risk of diarrhea caused by *C. diff*.

Probiotics may be worth a try if you're on antibiotics for more than a few days, taking two antibiotics at once, or you're switched from one drug to another. People older than 65 and those who take an acid-blocking

drug such as Nexium or Prilosec are at higher risk for *C. diff*; check with your doctor to see whether probiotics will help you.

Research suggests that the most effective probiotics are combinations of *L. acidophilus*, *L. casei*, *L. rhamnosus*, and *S. boulardii*. To reduce the risk of diarrhea caused by *C. diff*, the most effective dose is thought to be more than 10 billion colony forming units, or CFU, daily.

You don't have to take a pill to get those good bacteria. Yogurts we tested several years ago contained an average of 90 billion to 500 billion CFU per serving. Probiotic supplements contained less, from just fewer than 1 billion to 20 billion CFU per capsule.

Probiotics should be avoided by people with compromised immune systems or serious medical

conditions because of a rare risk of bloodstream infections.

FECAL TRANSPLANTS

For *C. diff* infections that keep coming back, a "fecal microbiota transplant" is nothing short of a miracle. In the procedure, a doctor places stool from a healthy donor into an infected person's colon, usually using colonoscopy. The idea is to repopulate the colon with good bacteria to fight off *C. diff*. Research shows that it works about 90 percent of the time. In 2013 the Food and Drug Administration decided to allow doctors to perform the procedure in *C. diff* patients with diarrhea and other symptoms even after being treated with antibiotics.

Some recent reports suggesting that fecal transplants may have other benefits—including

weight loss. As a result, a cottage industry of "poo practitioners" has emerged. Some people are even going the DIY route.

"That's a terrible idea," says Christina Surawicz, M.D., a gastroenterologist and professor at the University of Washington School of Medicine. For example, there have been reports of people developing autoimmune disorders after the procedure and even suddenly gaining weight.

Instead, if you have *C. diff*, look for an infectious disease doctor or gastroenterologist with experience in the procedure. The stool can come from a friend or family member, or doctors can buy frozen specimens from screened donors. Check with your insurance company to see whether it will cover fecal transplants to treat *C. diff*.

Highest-Rated in Infection Prevention

The 16 hospitals below earned high ratings in avoiding MRSA and C. diff, as well as three other infections (see Guide to the Ratings, below). The bigger a hospital is the more difficult it is for it to do well, so hospitals are listed here in order of patient volume.

HOSPITAL NAME	CITY	AVOIDING MRSA	AVOIDING C. DIFF	INFECTIONS COMPOSITE
Presence Saints Mary and Elizabeth Medical Ctr.	Chicago	●	●	●
Northwest Texas Healthcare System	Amarillo, Texas	●	●	●
Newton-Wellesley Hospital	Newton Lower Falls, Mass.	●	●	●
Fort Walton Beach Medical Ctr.	Fort Walton Beach, Fla.	●	●	●
Centennial Hills Hospital Medical Ctr.	Las Vegas	●	●	●
Wesley Medical Ctr. (Merit Health Wesley)	Hattiesburg, Miss.	●	●	●
Memorial Hospital Miramar	Miramar, Fla.	●	●	●
Palmdale Regional Medical Ctr.	Palmdale, Calif.	●	●	●
Novant Health Prince William Medical Ctr.	Manassas, Va.	●	●	●
Lima Memorial Health System	Lima, Ohio	●	●	●
Reid Hospital and Health Care Services	Richmond, Ind.	●	●	●
St. Luke's Hospital	Chesterfield, Mo.	●	●	●
Houston Methodist St. John Hospital	Nassau Bay, Texas	●	●	●
South Baldwin Regional Medical Ctr.	Foley, Ala.	●	●	●
Helen Keller Hospital	Sheffield, Ala.	●	●	●
McLeod Loris Seacoast Hospital	Loris, S.C.	●	●	●

Lowest-Rated in Infection Prevention

The 18 hospitals below earned low ratings in avoiding MRSA and C. diff, as well as three other infections (see Guide to the Ratings, below). They're listed alphabetically.

HOSPITAL NAME	CITY	AVOIDING MRSA	AVOIDING C. DIFF	INFECTIONS COMPOSITE
Bridgeport Hospital	Bridgeport, Conn.	●	●	●
Brooklyn Hospital Ctr.	Brooklyn, N.Y.	●	●	●
Decatur Memorial Hospital	Decatur, Ill.	●	●	●
Floyd Memorial Hospital and Health Services	New Albany, Ind.	●	●	●
Fremont-Rideout Health Group	Marysville, Calif.	●	●	●
Little Company of Mary Hospital and Health Care Ctrs.	Evergreen Park, Ill.	●	●	●
Mercy St. Anne Hospital	Toledo, Ohio	●	●	●
National Park Medical Ctr.	Hot Springs, Ark.	●	●	●
North Florida Regional Medical Ctr.	Gainesville, Fla.	●	●	●
Piedmont Hospital	Atlanta	●	●	●
Shore Medical Ctr.	Somers Point, N.J.	●	●	●
Simi Valley Hospital and Health Care Services	Simi Valley, Calif.	●	●	●
St. Petersburg General Hospital	Saint Petersburg, Fla.	●	●	●
UF Health Jacksonville	Jacksonville, Fla.	●	●	●
UW Medicine/Northwest Hospital & Medical Ctr.	Seattle	●	●	●
Valley Hospital	Ridgewood, N.J.	●	●	●
Venice Regional Bayfront Health	Venice, Fla.	●	●	●
Wilson Medical Ctr.	Wilson, N.C.	●	●	●

● ● ○ ● ●
Better ← → Worse

Guide to the Ratings. Data come from information hospitals reported to the CDC between July 2013 and June 2014, the most recent data available at the time of this report. Infections Composite indicates how a hospital did against MRSA and C. diff infections plus surgical-site infections and infections associated with urinary-tract and central-line catheters. The CDC adjusts to account for factors such as the health of a hospital's patients, its size, and whether it's a teaching hospital. For complete Ratings, online subscribers can go to ConsumerReports.org/hospitalratings.

reduce antibiotic resistance," says Clifford McDonald, M.D., a CDC epidemiologist.

KEEP IT CLEAN. C. diff and MRSA can live on surfaces for days and can be passed from person to person on hospital equipment or the hands of health care workers. To prevent that, hospitals must be kept scrupulously clean. "Infection control is all about the basics, starting with hand hygiene," says Christine Candio, president and CEO of highly rated St. Luke's Hospital in Chesterfield, Mo. She reminds patients, "it's your right to ask" staff to wash up. In fact, fastidious hand washing slashes rates of C. diff, MRSA, and other infections. St. Luke's also "prioritizes cleanliness," in some cases exceeding infection-control guidelines—cleaning the rooms of C. diff patients twice daily, for example, and replacing curtains between patients.

What More Needs to Be Done

Steps such as those, plus federal mandates for some public reporting of infections data, have already led to reduced rates of certain infections. Still, McGiffert says hospitals need to do more:

- Consistently follow the established protocols for managing superbug infections, such as using protections including gowns, masks, and gloves by all staff.
- Be held financially accountable. Already, hospitals in the bottom 25 percent of the government's data at preventing certain complications now have Medicare payments docked 1 percent. But they should also have to cover all costs of treating infections patients pick up during their stay.
- Have an antibiotic stewardship program. That should include mandatory reporting of antibiotic use to the CDC.
- Accurately report how many infections patients get in the hospital. And the government should validate those reports.
- Be transparent about infection rates. For instance, Cleveland Clinic acknowledges its below-average performance in C. diff prevention on its website. "That's refreshingly candid," Peter says.
- Promptly report outbreaks to patients, as well as to state and federal health authorities. Those agencies should inform the public so that patients can know the risks before they check into the hospital.

HOW HOSPITALS FUDGE THE NUMBERS

Hospitals must report certain infections, including C. diff and MRSA, to the CDC if they want to avoid payment penalties from the Centers for Medicare & Medicaid Services. Consumer Reports uses that data, the best available, for our hospital Ratings. But there is no comprehensive system for auditing the data to guarantee that those reports are accurate. And research suggests that hospitals fail to report a shockingly high percentage of infections.

For example, a Harvard study that compared medical records with patient interviews found that patients reported about twice as many infections and other complications as the hospitals had documented. And a report from the Department of Health and Human Services' Office of Inspector General found that hospitals reported less than 25 percent of infections in Medicare patients.

Underreporting may stem in part from sloppy record keeping. "Some hospitals, especially smaller ones, haven't put systems in place to collect and report infection data in a standardized way," says Eric Schneider, M.D., an author of the Harvard study. But in

other cases, it may be more deliberate. "For example, a hospital may claim that a patient checked in with the bug, which doesn't count against the hospital, when in fact she developed it as an inpatient."

"There's reason to be skeptical about the accuracy of infection data," says Lisa McGiffert, director of the Consumer Reports Safe Patient Project. "That's why we want reporting by patients and their families to be included."

WHAT YOU CAN DO TO HELP

To get our top rating against MRSA or C. diff, a hospital has to report zero infections. "It's possible, and it's a standard we want to hold all hospitals to," McGiffert says. "But we know that some hospitals may not tell the whole truth."

To help us check, go to ConsumerReports.org/zeroinfections to see a list of all of the hospitals in our Ratings that claimed zero MRSA or C. diff infections between July 2013 and June 2014 (the most recent data available at press time). If you were treated in one of those hospitals in that time frame—and you developed an infection—we want to hear your story.



A PRESCRIPTION FOR SUCCESS

When it comes to preventing infections, Presence Saints Mary and Elizabeth Medical Center in Chicago is one of only 16 hospitals in the country that got top marks in our ratings against not only MRSA and C. diff but also several other common hospital-acquired infections. Among that elite group of hospitals, it had the highest patient volume, making its accomplishment even more impressive. Plus the hospital faces other challenges: It's a larger hospital with a high percentage of minority patients—factors linked to increased rates of C. diff, MRSA, and other infections. So how does it manage to defy the odds and rate high in keeping patients healthy?

"Preventing infections is not something we view as a separate task—it's built into every layer of the hospital," says Christine Balintona, R.N., a critical-care nurse specializing in infection control. "From the leadership, who have provided strong support, to doctors and nursing staff to people who bring meals and clean the rooms—everyone knows how important it is."

She credits ongoing education and involvement with keeping staff up to date on new protocols, as well as diligence about basics such as hygiene. "We make rounds every day to observe and educate patients," Balintona says. And "departments have a friendly competition to get the best report" from "secret shoppers" on their hand washing.

A key element of Presence's success: an antibiotic stewardship program. "We're a multidisciplinary team," says Ben Colton, Pharm.D., a pharmacist specializing in infectious disease. "Every day, pharmacists, doctors, biologists in the lab, and infection-control people are all working together to arrive at the best treatment for the patient."



ACT

Share your infection story.

Go to SafePatientProject.org/share-your-story.

Learn when antibiotics are, and aren't, needed. Go to ConsumerHealthChoices.org/antibiotics.

Help stop the unnecessary use of antibiotics in raising animals for food. Go to NotInMyFood.org.

See our complete coverage, including videos, of America's Antibiotic Crisis. Go to ConsumerReports.org/superbugs.

Follow @ConsumerReports on Twitter and Facebook, and help us stop the spread of superbugs. [#SlamSuperbugs](https://twitter.com/ConsumerReports).

How to Say No to Antibiotics

On any given day in the hospital, half of patients are given an antibiotic and 25 percent get two or more, according to the CDC. But up to half of the time, doctors don't use the drugs right. "It can feel awkward to talk to your doctor about antibiotics," says Conan MacDougall, Pharm.D., a team leader for antibiotic stewardship at the University of California at San Francisco. But asking a few simple questions can "encourage physicians to be more thoughtful about prescribing," MacDougall says.

1. What Is This Drug For?

If your doctor suspects a bacterial infection, ask

whether you can be tested for it; results can confirm the infection and determine the type of bug, which can dictate the type of antibiotic that works best.

2. What Type Is It?

If a narrower-spectrum drug such as penicillin will work against your infection, that's usually a better choice than a broad-spectrum drug.

3. How Long Should I Take It?

Ask your doctor to prescribe the drug for the shortest time possible. (Be sure to take it for that duration.) Ask for the type

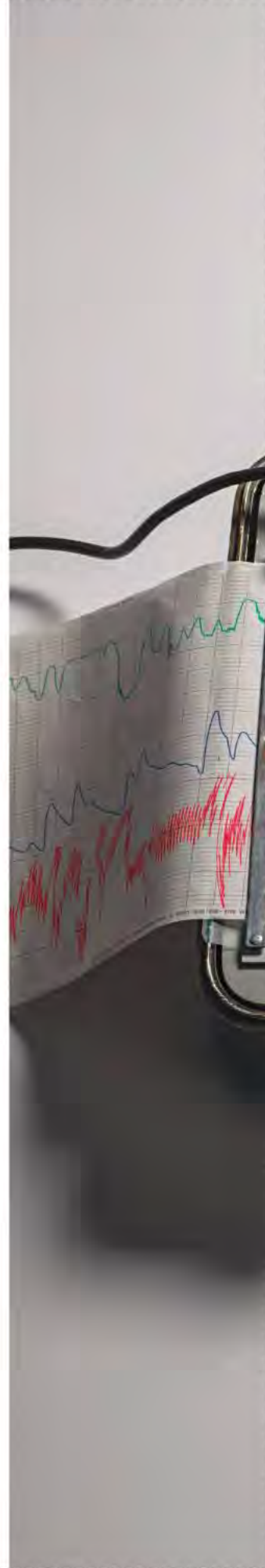
and dose to be re-evaluated when test results are in. A common error, MacDougall says, is not switching from a broad-spectrum drug to a targeted one once the bug is identified.

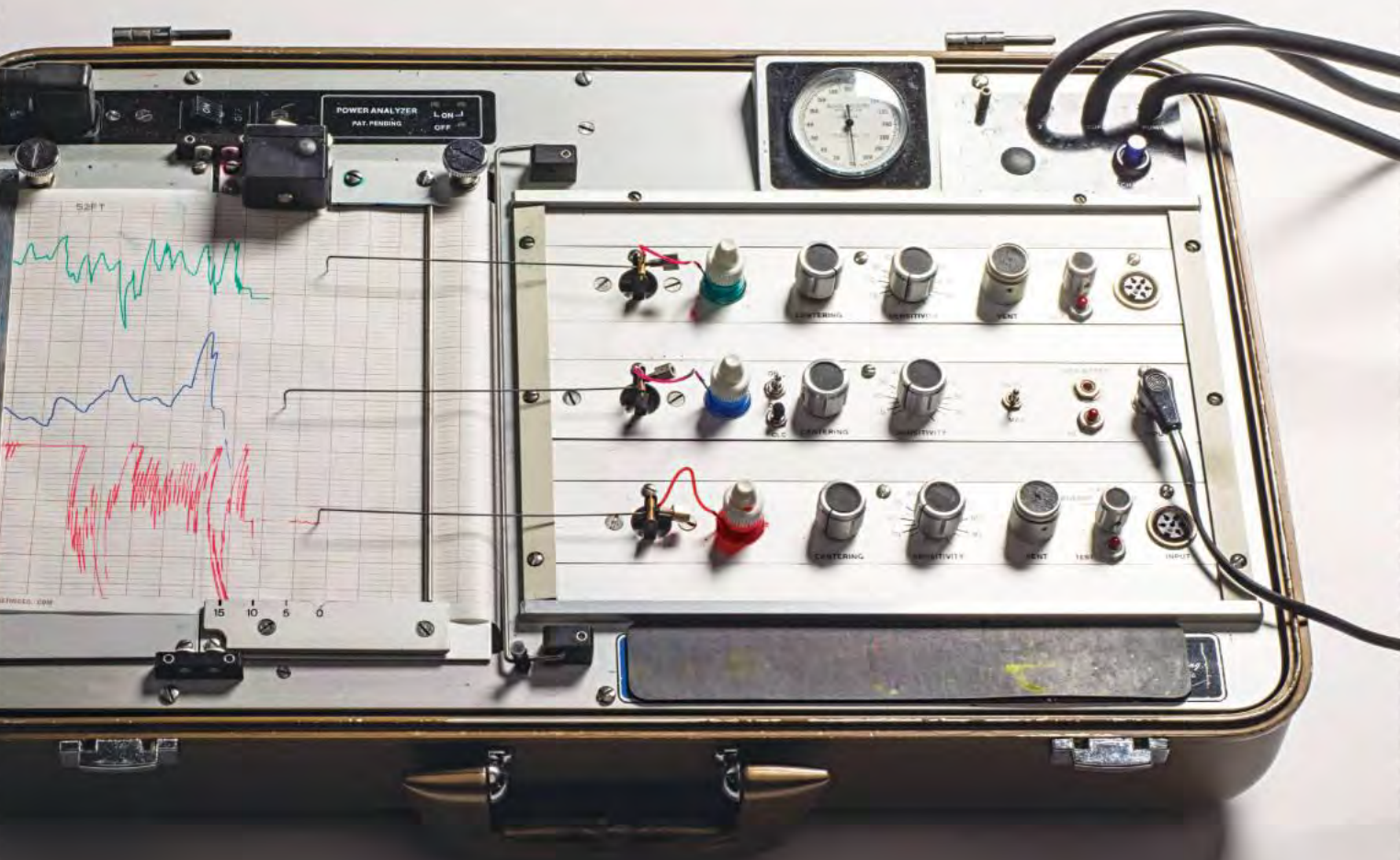
4. What About Side Effects?

Most antibiotics are well tolerated; but in addition to C. diff, antibiotics can trigger serious allergic reactions, including rashes, swelling of the face and throat, and breathing problems. Some antibiotics have been linked to torn tendons and permanent nerve damage.

THE TRUTH ABOUT CAR INSURANCE

The way insurers set prices is shrouded in secrecy and rife with inequities. We studied more than 2 billion price quotes to understand the factors that raise rates. Here's what you can do to keep yours low.





You know Flo. She's the white-aproned pitchwoman with the goofy charm who says that you can save more than \$500 by switching to Progressive car insurance. Or you might get other discounts by bundling your insurance together or by naming your own price to fit your budget.

You might reasonably conclude from the ads that you're in for some pretty sweet savings. But Consumer Reports compared what five national insurers would charge sample adult drivers in states where they are all market leaders. And we found that Progressive was actually the second most expensive, on average, with an annual premium that was \$597 higher than the lowest, from USAA.

Say it ain't so, Flo!

Progressive is hardly alone in making savings claims that might not be as compelling as they sound. In fact, the rakish reptile in the Geico ads is so familiar that people can easily recite his "15 minutes could save you 15 percent" slogan.

"The advertising creates the impression of price competition when there actually isn't any," says Doug Heller, a consumer advocate and an insurance consultant in California.

Indeed, the prevalence of slick car insurance commercials masks broader, more troublesome industry practices that result in little transparency and not enough fairness in how insurers price policies. As a result, it's difficult for consumers to tell a good deal from a bad one. And in the absence of reliable, independent information, all that consumers have to go on is marketing hype.

Consumer Reports believes that knowledge about the going rate for any product or service is a fundamental consumer right. That's why we embarked on a comprehensive project spanning two years, in which we analyzed more than 2 billion car insurance price quotes from more than 700 companies with the greatest share of customers in all 33,419 general U.S. ZIP codes. (See "How Our Analysis Was Done" on the facing page.)

What we found is that behind the rate

quotes is a pricing process that judges you less on driving habits and increasingly on socioeconomic factors. These include your credit history, whether you use department-store or bank credit cards, and even your TV provider. Those measures are then used in confidential and often confounding scoring algorithms. And thanks to the availability of Big Data, companies have a lot more information to dig into.

You're legally obligated to buy car insurance if you want to drive (except in New Hampshire), yet the business thrives on withholding critical information from customers. "Pricing transparency is one of the most powerful money-saving tools consumers can have when it comes to car insurance," says Norma Garcia, senior attorney and manager of the financial services program at Consumers Union, the advocacy arm of Consumer Reports, which has fought for car insurance protections since the 1980s.

The industry is regulated at the state level, which is why pricing is literally all over the map. "That means bringing the fight to the state insurance regulators and lawmakers," Garcia says. Some states tried to keep the marketplace fair by requiring insurers to file their pricing formulas with regulators, who would then ensure that prices weren't excessive or discriminatory.

But over the past 15 years, insurers have made pricing considerably more complicated and confusing. As a result, "there is a complete lack of transparency," says Birny Birnbaum, executive director of the Center for Economic Justice in Texas. Those new scoring models—though hidden from the public—are available to regulators on the condition they remain confidential. But because they're so complex, "the regulators don't have a prayer of being able to monitor them deeply," Birnbaum says.

It's about time we got a better deal from the car insurance industry. Our investigation illuminates some of the worst practices by demonstrating the real cost to consumers in dollars and cents. We also highlight the companies that are offering fair deals, and we help you steer clear of insurers whose numbers just don't add up. But most important, we want you to join forces with us to demand that insurers—and the regulators charged with watching them on our behalf—adopt price-setting practices that are more meaningfully tethered to how you drive, not to who they think you are. Look for information about how to work with us on page 37.



THE HIDDEN TRUTH

**Your credit score—
more than your driving
habits—can determine
your premium.**

Your score is used to measure your creditworthiness—the likelihood that you'll pay back a loan or credit-card debt. But you might not know that car insurers are also rifling through your credit files to do something completely different: to predict the odds that you'll file a claim. And if they think that your credit isn't up to their highest standard, they will charge you more, even if you have never had an accident, our price data show.

Cherry-picking about 30 of almost 130 elements in a credit report, each insurer creates a proprietary score that's very different from the FICO score you might be familiar with, so that one can't be used to guess the other reliably.

The increase in your premium can be significant. Our single drivers who had

head or a bull's-eye on your back for a price increase.

Car insurers didn't use credit scores until the mid 1990s. That's when several of them, working with the company that created the FICO score, started testing the theory that the scores might help to predict claim losses. They kept what they

from using credit scores to set prices. In those states, insurers base premiums largely on a consumer's driving record, the number of miles driven per year, and other factors. According to a 50-state study of insurance regulations by the Consumer Federation of America in 2013, California's pricing practices, enacted as part of Proposition 103 in 1988, saved \$8,625 per family during those 25 years.

Car insurance is regulated at the state level, which is one reason pricing is literally all over the map.

merely good scores paid \$68 to \$526 more per year, on average, than similar drivers with the best scores, depending on the state they called home.

And your credit score could have more of an impact on your premium price than any other factor. For our single drivers in Kansas, for instance, one moving violation would increase their premium by \$122 per year, on average. But a score that was considered just good would boost it by \$233, even if they had a flawless driving record. A poor credit score could add \$1,301 to their premium, on average.

Because insurance companies are under no obligation to tell you what score they have cooked up for you, you have no idea whether you have a halo over your

were doing hush-hush. By 2006, almost every insurer was using credit scores to set prices. But two-thirds of consumers surveyed by the Government Accountability Office at about the same time said they had no idea that their credit could affect what they paid for insurance. Even today, insurers don't advertise that fact. They usually won't tell you what your score is; they don't have to. If a sudden drop in your score causes them to raise your rates or cancel your policy, you'll receive a so-called adverse action notice. But those notices "provide only cryptic information that's of limited use," Garcia says.

California, Hawaii, and Massachusetts are the only states that prohibit insurers



THE HIDDEN TRUTH

Insurers profit from accidents you might never have.

You buy car insurance so that you're protected financially in the event of a car crash. But an unfair side effect of allowing credit scores to be used to set premium prices is that it effectively forces customers to dig deeper into their pockets to pay for accidents that haven't happened and may never happen.

How Our Analysis Was Done

AT THE START of our car insurance pricing project, we engaged Quadrant Information Services, a private company that collects the mathematical pricing formulas that insurers must file in almost every state. We then created a cross-section of hypothetical policyholders. There were 20 in all, ranging in age from 16 through 75, men, women, some married, some with a teenage driver.

The policyholders were assigned the same "base" profile, including a perfect driving record and excellent credit. They bought standard liability coverage: a limit of \$100,000 for bodily injury (BI) per person, \$300,000 for BI per accident, and \$100,000 for property

damage. They also bought uninsured/underinsured motorist protection for the same amounts, and collision, comprehensive, and Med Pay or personal injury protection.

We put our drivers in popular vehicles, in most cases the Toyota Camry LE (when the policy covered only one vehicle) and a Honda Accord LX for the second car for two-vehicle policies.

Using Quadrant's data, we got quotes for our sample drivers in August and November 2014 from up to 19 car insurers in each state, for all 33,419 general ZIP codes. That included quotes from Amica and USAA, two companies that since the 1990s have consistently rated high for claim satisfaction with

our subscribers, plus the largest insurers operating in each state, which usually included Allstate, Geico, Progressive, and State Farm. For companies that had subsidiaries (for example, Allstate Indemnity and Allstate F&C), we used whichever company had the largest in-state market share for most analyses.

Then we changed each of the ratings factors of our "base" sample drivers to see how the annual premium would change. For example, we calculated what would happen if the driver had one at-fault accident, or a good credit score instead of an excellent score.

Under the state laws that regulate automobile insurance, carriers are required to

adhere to the prices generated by their public rate filings. So the premiums we obtained from Quadrant are what each company legally obligates itself to charge consumers. In other words, our prices are the insurers' actual prices for the driver profiles we created and the companies we list.



DOING THE MATH

We collected data from all ZIP codes in the nation.

The High Cost of Poor Credit

Rates shown are the average premium for adult single drivers with a clean driving record with poor, good, or excellent credit. We compare these to the average premium for a driver with excellent credit and a drunk-driving conviction (bottom bubble). Here's how the numbers play out in Florida, for example.



For an analysis of all 50 states and Washington, D.C., go to ConsumerReports.org/FixCarInsurance.

Which Insurers Charge More or Less?*

Brand	Average Annual Premium
Allstate	\$1,570
Progressive	\$1,414
Geico	\$1,177
State Farm	\$1,147
USAA	\$817

*New-customer rate for male and female single drivers ages 25, 35, 65, and 75 with excellent credit and a clean driving record in AK, AL, AR, AZ, CO, CT, DE, FL, GA, HI, KY, LA, ME, NH, NM, NV, NY, SC, TN, TX, UT, VA, WA, the states where all five companies are market leaders.

For example, our single New Yorkers with good credit scores and clean driving records would pay an average of \$255 more in annual premiums than if they had excellent credit scores. In California, those same drivers wouldn't have to pay a penalty for having only "good" credit.

In the states where insurance companies don't use credit information, the price of car insurance is based mainly on how people actually drive and other factors, not some future risk that a credit score "predicts."

That pricing dynamic also artificially reduces the true sting of careless driving in states like New York. If you have an accident, your premium takes less of a hit because you have already paid for the losses that your merely "good" score predicted you would have. In California, the \$1,188 higher average premium our single drivers had to pay because of an accident they caused is a memorable warning to drive more carefully. And the more carefully people drive, the safer the roads are for everyone. In New York, our singles received less of a slap, only \$429, on average.



THE HIDDEN TRUTH

You'll be charged more if Big Data says you won't notice.

In yet another bid to maximize profits, some insurance companies have begun in the past few years to use a new technique to determine your sensitivity to prices. That way, they can base your premiums not just on your risk profile or credit score but also on the amount you're willing to tolerate. Called price optimization, the practice—which isn't allowed in California, Florida, Maryland, Ohio, Vermont, and Washington for car insurance—uses data about you and statistical models to gauge how likely you are to shop around for a better price. Will

you put up with a \$100 increase? Yes? How about \$200?

What kind of data is in that crystal ball? Two factors are whether you have complained about your policy, and how much of an increase you accepted when you renewed your policy in the past. So don't be shy about complaining a little more.

But according to Bob Hunter, director of insurance for the Consumer Federation of America, who has studied price optimization and was the first to bring it to the attention of regulators, those models can also take into account measures that seem to be unrelated to car insurance. They include the number of iPhones and beers you have purchased, or whether you're sticking with Verizon FiOS when DirectTV might be cheaper. "Price optimization is used to produce unfairly discriminatory rates, which are illegal in every state," says Hunter, who was also a consultant on this project.

But price optimization is legal, counters Robert Hartwig, president of the Insurance Information Institute, an industry group. "The six states that have prohibited it have done so without evidence of detriment to the market," he says.

Regulators, however, seem to see things more Hunter's way. "Insurers can't use a rate factor that charges one guy \$20 more because he's less likely to leave after a price increase than another guy who has the same risk," says Eric Nordman, director of the National Association of Insurance Commissioners Regulatory Services Division and its Center for Insurance Policy and Research.

Pete Drogan, vice president and chief actuary for Amica, the insurance company, says, "We base price purely on risk," adding that the company doesn't use price optimization. "That is not the way we conduct the pricing business here at all."

State Farm also says it doesn't use price optimization. "Our goal is to be as accurate as we can to meet the cost of the promise we make," says Dick Luedke, a spokesman for the company. "We do not make any effort to measure how likely it is that someone will pay more than they're paying now."

Representatives from Allstate, Geico, Progressive, and USAA declined to discuss price optimization.

IN THIS SPECIAL SECTION

32a
Tablets**32c**
Recalls**32b**
Laptops**32d**
Autos**32b**
Chromebooks**32d**
Contact Info**CR Best Buy** Products with this icon offer the best combination of performance and price. All are recommended.**Recommended** Models with this designation perform well and stand out for reasons we note.**How to Use the Canada Extra Section**

Every month, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The Ratings in this section are based on this month's reports, but they narrow your choices to the products that are sold in Canada.

You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they're sold—and for what price—in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full Ratings chart; page numbers appear with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)

In most cases, the prices we list here are

the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 32D, the manufacturer's phone number and Web address in Canada so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available in Canadian stores can be bought online.)

We appreciate your support, but we don't take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can't reply to every e-mail message or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

Tablets

All of the top-rated Wi-Fi-only tablets are available. **Report and Ratings, pages 48-50**

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
	1	Apple iPad Air 2 (64GB)	\$650	85
	2	Samsung Galaxy Tab S 10.5 (16GB)	\$480	84
	3	Samsung Galaxy Tab Pro 10.1 (16GB)	\$580	84
	4	Samsung Galaxy Note Pro 12.2 (32GB)	\$600	84
	5	Amazon Fire HDX 8.9 (16GB)	\$400	82
	6	Google Nexus 9 (4G, 32GB)	\$480	82

Laptops

Eight of the tested laptops are available. **Report and Ratings, pages 48-50**

A. HIGH-END \$800-PLUS

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
✓	1	HP Spectre x360 -13t Touch (13-inch convertible)	\$1,200	86
✓	2	Acer Aspire S7-392-6832 Ultrabook (13-inch laptop)	\$1,435	82
✓	4	Samsung Ativ Book 9 NP940X5J-K01US (15-inch laptop)	\$2,250	81
✓	5	Asus Zenbook UX303LA-DS51T (13-inch laptop)	\$1,000	80

B. SWEET SPOT \$650 TO \$799

		BRAND & MODEL	PRICE	SCORE
✓	1	Lenovo Flex 3 14 (14-inch convertible)	\$775	71
✓	5	Dell Venue 11 Pro 5000 (10.8-inch detachable)	\$650	64

C. BUDGET \$200 TO \$649

		BRAND & MODEL	PRICE	SCORE
✓	1	Acer Aspire Switch 11 SW5-111-102R (11.6-inch detachable)	\$500	66
✓	2	HP Stream 11-d001dx (11-inch laptop)	\$280	60

Chromebooks

Three of the top-scoring Chromebooks are available. **Report and Ratings, pages 48-50**

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
✓	1	Google Chromebook Pixel 2015 (12.8 inch)	\$1,840	84
✓	4	Acer Chromebook 15 C910-C453 (15.6 inch)	\$400	74
✓	5	Acer Chromebook C740-C3P1 (11.6 inch)	\$470	73

Recalls

2005-2011 General Motors models

A defective ignition may allow the ignition key to be removed from the ignition when the key is not in the "Off" position. That may result in unintentional vehicle movement, which may increase the risk of a crash.

Models 367,972 2005-2010 Chevrolet Cobalt, 2006-2011 Chevrolet HHR, 2007-2010 Pontiac G5, 2006-2010 Pontiac Solstice, 2003-2007 Saturn Ion, and 2007-2009 Saturn Sky vehicles.

What to do Have the dealer replace the ignition lock cylinder and/or ignition key.

2006-2011 Toyota models

The electrical circuit board in the steering wheel assembly may become damaged. That may cause the driver's airbag to not function properly and may cause the airbag warning lamp to illuminate. If the driver's airbag does not deploy during an accident, that could increase the risk of injury.

Models 344,870 2009-2010 Corolla, 2008-2010 Highlander, 2009-2010 Matrix, 2006-2008 RAV4, 2009-2011 Tacoma, and 2006-2010 Yaris vehicles.

What to do Have the dealer replace the spiral cable assembly.

2007-2012 General Motors models

The intermittent electric connection faults may not work properly when the brake lamps are depressed, or they will illuminate when the brake pedal is not depressed. That could also interfere with cruise control, the ABS, and/or vehicle stability control.

Models 194,314 2004-2012 Chevrolet Malibu, 2004-2007 Chevrolet Malibu Maxx, 2005-2010 Pontiac G6, and 2007-2010 Saturn Aura vehicles.

What to do Have the dealer make necessary repairs.

2008-2011 Ford Escape

There may be a fault in the Electric Power Steering (EPS) system, which may cause a loss of power steering without warning. The steering force may be affected when driving at lower speeds, which may result in a crash.

Models 134,568 vehicles.

What to do Have the dealer make repairs as necessary and reprogram the EPS controller with updated software. If the EPS fault occurs, the updated software would allow for continued EPS function while displaying visual and audible warnings to the driver.

2008-2011 Mercedes-Benz C Class

The rear tail lamps may be affected by the oxidation on the ground pin, causing a

dimming or loss of lamp functions. If the rear lamp does not function properly, other drivers may be unaware of the driver's intentions.

Models 31,301 vehicles.

What to do Have the dealer inspect and, if necessary, replace the rear tail lamps.

2009-2010 Pontiac Vibe

The steering-wheel electrical circuitry may become damaged. That may result in the driver's airbag not functioning properly. If the airbag does not deploy in a crash, that could cause injury to the driver.

Models 26,690 vehicles.

What to do Have the dealer replace the spiral cable assembly.

2009-2014 Subaru models

As a result of corrosion, the rear brake line may become perforated. That may result in a leak of the brake system, increasing stopping distances, which may cause a crash.

Models 105,649 2009-2013 Forester, 2008-2011 Impreza, 2008-2014 Impreza WRX/STI, 2005-2009 Legacy, and 2005-2009 Outback vehicles.

What to do Have the dealer inspect the vehicle and apply an anti-corrosion coating to the lines or replace them as necessary.

2010-2012 BMW models

The housing bolts for the variable camshaft timing system may break and result in the camshaft timing to deviate. That may increase the risk of a collision.

Models 20,022 2010-2012 1 Series, 2010-2012 3 Series, 2010-2012 5 Series, 2010-2012 X3, 2010-2012 X5, 2010-2012 X6, and 2010-2012 Z4 vehicles.

What to do Have the dealer replace the affected bolts.

2010-2014 Chevrolet Camaro

If the driver inadvertently bumps the ignition key with his knee, that may move the key from the "run" position. That may affect the engine power, brakes, and power steering. It may also affect the airbags, which may not deploy in the event of a crash.

Models 17,736 vehicles.

What to do Have the dealer remove the key blade from the original flip key/transmitter assemblies provided with the vehicle and provide two new keys and two key rings for every original key. Important note: Until the correction is performed, drivers should adjust their seat and steering column to allow ample clearance between their knee and the ignition key.

2010-2014 Chrysler models

The driver's side vent window switch, on the armrest, may overheat if it's exposed to liquids. That may result in smoke, burning, or a fire.

Models 106,904 2010-2014 Dodge Grand Caravan and 2010-2014 Chrysler Town & Country vehicles.

What to do Have the dealer replace the switch with an updated design.

2013-2014 Cadillac ATS, CTS

The shift cable on vehicles equipped with automatic transmissions may not be properly seated on the shifter and/or transmission bracket. If the cable were to detach, that may prohibit the driver from selecting a different gear position or putting the transmission into the Park position. If that occurs, the vehicle may roll away.

Models 6,135 vehicles.

What to do Have the dealer inspect and ensure that the cable is fully seated at the transmission and at the shifter bracket.

2013-2014 Ford Escape

The exterior door handle may be misaligned, causing the door handle to bind. That may cause the door to open while the vehicle is moving, or it may be difficult for the door to close.

Models 89,538 vehicles.

What to do Have the dealer inspect all exterior door handles and reposition them if necessary.

2014 Chevrolet Malibu

Models with the 2.5L engine and Auto Stop/Start do not conform to the standards of Canada Motor Vehicle Safety Standard 135—Light Vehicle Brake Systems. In the event of a malfunction in the brake vacuum assist, the hydraulic boost assist may be disabled. As a result, that would affect the brake pedal effort and the vehicle's stopping distance.

Models 3,550 vehicles.

What to do Have the dealer update/recalibrate the electronic brake control module.

2014 Toyota Highlander, Highlander HV

There may be a defect in the programming of the occupant system for the seat-belt loading system.

Models 4,000 vehicles.

What to do Have the dealer reprogram the occupant classification module.

Autos

All of the tested vehicles are available in Canada. Listed by group, in order of overall score within group.
Report and Ratings, pages 58-60

MAKE & MODEL	PRICE RANGE	ACCELERATION (SEC.)				FUEL ECONOMY (LITERS PER 100 KM)		
		0-50 KM/H	0-100 KM/H	80-100 KM/H	500 METERS	CITY DRIVING	HIGHWAY DRIVING	OVERALL
LUXURY COMPACT SUVs								
Lexus NX 200t	\$41,450-\$53,550	3.1	8.0	3.9	18.2	14.1	7.1	9.7
Lexus NX 300h	\$59,450	3.5	9.5	4.0	19.5	10.2	6.8	8.1
WAGON (ALL-WHEEL DRIVE)								
Volvo V60 Cross Country	\$44,100-\$50,400	3.1	8.7	3.6	18.8	17.1	8.0	11.4

Contact info

How to reach manufacturers in Canada.

Acer

acer.ca

Asus

888-678-3688

asus.com/ca-en

HP

888-447-4636

hp.ca

Amazon

amazon.ca

Dell

800-999-3355

dell.ca

Samsung

800-726-7864

samsung.com/ca

Apple

800-692-7753

apple.com/ca

Google

650-253-0000

google.ca

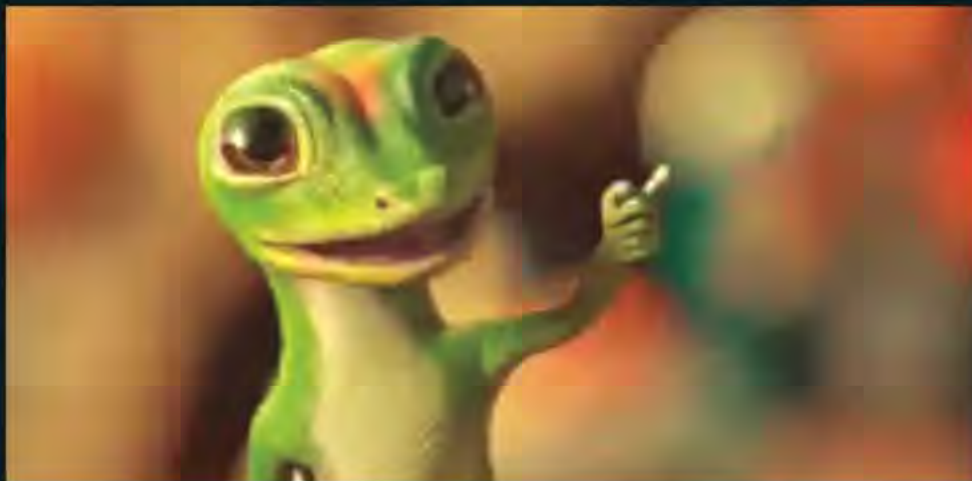
Sony

888-289-7669

store.sony.ca

Here's What's Really Funny About Those Advertised Savings

Perhaps insurers think you won't notice their fuzzy math if you're too busy laughing



Are you getting the deal you think you are?

You know the Geico gecko's "15 minutes could save you 15 percent or more on car insurance" tagline so well that you can say it in your sleep. But did you know that the word "could" could also mean "could not" just as easily? When we checked, Geico's state-average premiums could actually save our sample single drivers 30 percent vs. Allstate, and 18 percent compared with Progressive. But Geico's coverage cost 17 percent more than State Farm and 57 percent more than USAA.

Count the balls and see the savings?

Pitchwoman Flo likens the number of bouncy balls—500—to the number of dollars you can save by switching to Progressive. In fact, she says, "you could save even more." Jeff Sibel, a Progressive spokesman, says the calculation was based on a 2014 survey of people who shopped at Progressive online "after cleaning the data for invalid responses ... [and] those who didn't save with Progressive and extreme outliers." So whether a typical shopper would save with Progressive is still an open question.



Potential savings refer to out-of-pocket expenses avoided by selecting insurance that covers the damages shown.

Are you really better protected?

A windstorm, personified by Allstate's menacing character Mayhem, knocks a huge tree limb onto a car. "Get Allstate," he intones. "You could save some cash and be better protected from Mayhem like me." But the disclaimer that flashes by says: "Potential savings refer to out-of-pocket expenses avoided by selecting insurance that covers the damages shown." In other words, buying Allstate's comprehensive coverage (which protects against vehicle damage caused by acts of nature) saves you more than being uninsured.



THE HIDDEN TRUTH

Adding a teen driver can cost a fortune—but it doesn't have to.

For many parents, adding a teenage driver to the family insurance policy and handing over the car keys is a proud but scary moment. They know too well that teens have the highest crash rate of any age group, and they're concerned about safety. The risk might strike fear in a parent's heart, but so too might the expectation of what's going to happen to their insurance bill. Our analysis found some good news. Adding a teen doesn't have to be exorbitant, although it might mean that you'll need to quit your current insurer and switch to a new one if you want a better price.

Some insurers charged our sample married couple as much as 250 percent more for adding a 16-year-old driver to the family policy; others charged a lot less. On average nationwide, the impact was a 90 percent premium increase. Hawaii had the lowest average increase (16 percent), and North Carolina had the highest (159 percent). That's an additional \$309 to \$1,698 per year.

But when we drilled down by state and insurance company, individual savings opportunities emerged. In California, a 55-year-old couple without a child might choose Allstate Indemnity for its \$1,762 annual premium, the lowest of the 16 companies we compared in the Golden State. But when they added a 16-year-old son to the policy, the premium jumped 194 percent, to a mammoth \$5,182.

Consumers tend to renew their car insurance automatically, so if our couple erroneously assumed that such a price hike was standard, they might simply pay up. But shopping around would save them a bundle. Auto Club would charge the couple with the teen only \$2,667 per year, a mere 4 percent more than they had been paying.

How to Fight Unfair Pricing

DURING THE Great Recession of 2007-9, legislators in states across the country became alarmed that the ailing economy's impact on credit scores would jack up their constituents' insurance costs. They scrambled to strengthen "extraordinary life circumstances exceptions" in state laws that allow insurers to set prices based on credit-score information. Partly as a response, 29 states adopted so-called NCOIL (National Conference of Insurance Legislators) provisions. Many of them allow consumers to request that their insurer not use credit scoring against them if they were affected by circumstances beyond their control, such as unemployment, divorce, serious illness, the death of a spouse, and identity theft.

But the provisions are weak. For one thing, "notification of extraordinary life circumstances exceptions is not required under most state laws," says Neil Alldredge, senior vice president of state and policy affairs for the National Association of Mutual Insurance Companies (NAMIC). And it's not clear whether insurers adequately make consumers aware that those exceptions even exist.

Amica, which has more than 670,000 policies in force, said it receives only one such request per month. State Farm, the nation's largest insurer, told us it can't say how many requests it gets or how many are granted. "But I can tell you those numbers are small," said Dick Luedke, a spokesman. "We are talking, after all, about 'extraordinary' life events." Representatives from NCOIL and NAMIC said their organizations don't keep track.

WHAT YOU CAN DO

- Request an "extraordinary life circumstances exception" if you receive an adverse action. You should get one of those notices if credit scoring causes a higher premium, a reduction in coverage limits, a cancellation or nonrenewal of your policy, or a denial of coverage to begin with.
- Shop at the companies that charged our model drivers with good and/or poor credit scores the lowest premiums, listed on ConsumerReports.org.
- Monitor your credit reports to make sure they're accurate, and ask to be rescored if you've found and corrected errors in your file. That's important, because the information that determines your insurance credit score is plucked from them. Get your free yearly report from all three credit bureaus at annualcreditreport.com.
- Avoid certain types of credit that insurance company credit-scoring models penalize you for: department-store credit cards, instant credit offered by stores to move big-ticket items; credit accounts from your local tire dealer, auto-parts store, or service station; and finance-company credit, including retailer credit cards.
- Use credit that insurer scoring models favor: national bank-issued credit cards (AmEx, Discover, MasterCard, and Visa).
- Keep credit-card balances in check; the higher the balance, the more points you lose on your score.
- Try not to add new credit. Scoring systems look askance at those who open new credit accounts frequently, and they can penalize you for just shopping around for credit because credit inquiries appear on your credit report.



THE HIDDEN TRUTH

Promised discounts might not materialize.

Insuring a vehicle is a pricey proposition, and car insurance companies aggressively boast about ways you can save money with them. But our study

revealed that some of the discounts that are advertised the most, such as the ones for bundling home and car insurance, or installing anti-theft equipment, saved very little: just \$97 per year and \$2 per year respectively, on average, nationally. We were also surprised to find that significant savings for student-driver training turned out to be more of a mirage. In fact, the discount was worth very little—a piddling \$63 in annual savings for our sample family nationally. The discounts were worth more, however, in Louisiana (\$155), California (\$334), and Massachusetts (\$386).

Because insurance companies are under no obligation
to tell you what secret score they've cooked
up for you, you don't know if it puts a halo over your
head or a bull's-eye on your back.



More lucrative is the discount of up to 14 percent that insurers make available to families with students under age 25 who can show proof of good academic performance. It won our sample family an average national savings of \$263, and was especially high in Minnesota (\$471), California (\$474), and Louisiana (\$688).

It's nice that Johnny does his homework, but like credit scoring, the good-student discount doesn't emphasize factors related to actual driving behavior. And it might reward families with high incomes at the expense of lower-income ones. "According to our research, young drivers are inexperienced no matter how good a student they are, and that is their primary risk," says Ruth Shults, senior epidemiologist at the

National Center for Injury Prevention and Control at the Centers for Disease Control and Prevention.



THE HIDDEN TRUTH

Longtime loyalty to a company might work against you.

Many companies, including car insurers, reward their most loyal customers with discounts or other incentives.

It's a smart business model. But our study found that while some insurers give a sizable discount, others give a small one, and still others offer nothing at all. Some insurers even salute your allegiance with a price hike.

It's common for consumers to stay with the same insurance company for a long time. Fifty-three percent of Consumer Reports subscribers have stayed put for 15 years or more, according to our most recent survey. But that kind of complacency can cost you. In Washington State, for example, seven of 15 insurers didn't give a discount to our married couples who had been steadfast customers for at least 15 years, including Amica Mutual and Farmers. Trusted name brands were no guarantee of anything: In Washington, State Farm Fire & Casualty offered no discount; State Farm Mutual provided \$182, or 15 percent in savings. Geico General and Geico Government Employees didn't offer a discount; Geico Casualty actually charged a \$689 loyalty penalty, or 17 percent.

Discounts also varied by state. USAA offered a nice savings of \$197 in Kentucky but a meager \$14 loyalty discount in Washington, nothing in Colorado and Michigan, and a \$28 loyalty penalty in New York.

Geico Casualty gave us whiplash with its \$3,267 loyalty penalty in New Jersey and its \$888 discount just across the state line in New York for longtime customers. State Farm Mutual consistently provided discounts of a couple of dollars up to a few hundred dollars; Allstate Fire and Casualty and Allstate Property & Casualty tended to prefer penalties.

Unfair at Any Speed

YOU SHARE THE ROAD with an estimated 30 million uninsured drivers, according to the Insurance Research Council. Although every state except New Hampshire mandates that drivers have insurance coverage, some slip through the net of state enforcement by buying coverage to register a car, then letting it lapse.

It's easy to demonize those consumers by assuming that they choose not to buy a product they can easily afford. "There are individuals out there who like to live on the edge" and drive without insurance, says an Allstate Web video.

But insurance credit scoring, which links customers' premium prices to their creditworthiness, raises the cost of insurance for some low-income drivers and might make it unaffordable to them. In fact, research by the Consumer Federation of America found a strong correlation between state poverty rates and the percentage of uninsured drivers in a given state, which ranges from 4 percent in Massachusetts to 26 percent in Oklahoma.

What's worse, our own data show that when the uninsured try to get back on track and buy coverage, insurers tack on an additional price penalty. Our single policyholders who had a 60-day lapse in their coverage got socked with a \$207 higher premium on average nationally. The penalty varied by state and ranged from zero in California to



\$834 per year in Michigan.

Insurers, however, dismiss the problem and say that insurance is plenty affordable for the poor. "Low-income consumers already spend more on alcohol and tobacco products or audio and visual equipment and service than they pay for auto insurance," says the National Association of Mutual Insurance Companies.

Taxing the poor through credit scoring and by other means not related to driving causes problems for all insured drivers, because painfully high insurance prices tempt financially strapped consumers to drive without insurance. That, in turn, is why we recommend uninsured/underinsured motorist protection, which covers your losses caused by another driver who has insufficient or no car insurance. UI/UIM insurance added \$10 to \$230 per year to our single drivers' bill, on average, depending on the state.



LEARN

For more information about car insurance pricing, including a state-by-state look at how credit scoring affects premiums and a guide to help you start shopping for the best deal where you live, go to:

[ConsumerReports.org/
FixCarInsurance](http://ConsumerReports.org/FixCarInsurance)

Shop Smart for Insurance

CAR INSURANCE is a major expense that you'll pay as long as you own a car, so you should invest time to get the best deal. Premiums vary widely by state and carrier. But generally speaking, you'll spend \$9,000 to \$14,000 in the next 10 years if you're single to insure one car; \$13,000 to \$20,800 for two cars if you're married. (Those prices aren't adjusted for inflation.)

Our data provide one of the first independent benchmarks against which you can judge a high price from a fair one, and we show how various factors can raise or lower your premium. But you still need to get customized quotes. Here's how to do that:

1. Dig out a copy of your current policy plus records of any at-fault accident claims and moving violations.
2. Start with the three insurers our study found to be generally lowest in price: Amica, State Farm, and USAA. (USAA is available to about 60 million people, those who are members of the U.S. military,

honorably discharged veterans, and the families of members.) Call or get online quotes directly from the companies.

3. Get a more complete view of the market. We recommend that you check prices from at least a dozen companies in your state, big-name brands and less familiar carriers. You can find the information by going to

Check our claim satisfaction Ratings at ConsumerReports.org.

thezebra.com, a website that uses independent data from Quadrant, the company we engaged for our study, and provides customized premium estimates from 18 to 35 insurers per state. Other websites show quotes from only a handful of companies that do business with the site, so they don't give you a comprehensive way to compare

prices. A site like The Zebra will help you assess whether you have a good deal or it might come up with an even better one.

4. You can find claim satisfaction Ratings on ConsumerReports.org as an online subscriber. Price is a key component of a good insurance deal. But if you do have a loss, how well an insurer handles the claim is critical. More than 18,000 of our subscribers have rated the major brands on their claims satisfaction, customer service, and price.
5. Repeat the process every two or three years because your coverage needs and credit scores change, and insurers generally update their prices every six to 12 months.
6. Also shop the market whenever your situation changes, say, if you marry or you need to add a teen to your policy. Ask your insurer what the change will mean for your policy, then shop for a better deal. Forget about getting a separate one for a teen; we priced that, too, and it almost always was more than an increase in a family policy.

In the coming months

we will continue to report on our investigation into car insurance pricing. As we do, we'll work to find the companies with the best and worst deals as much as possible. For now, bear in mind that because insurance companies use such customized pricing, the broad benchmarks reported here might not always apply to your circumstances. For example, we found that Amica (after its typical 20 percent annual dividend rebate), State Farm, and USAA generally have the lowest prices for single people with top credit scores and no accidents in the 23 states where they're market leaders, and Allstate has the highest. But it could still be true that Geico, Progressive, or another brand might have the best deal in certain ZIP codes for drivers with certain profiles or a different combination of ratings factors.

Price me by how I drive, not by who you think I am!

You don't have to wait for states to pass new laws.

You can take action right now:

- Sign and mail this petition. We'll deliver the ones we collect directly to your state's insurance commissioner.
- Tweet the National Association of Insurance Commissioners @NAIC_News to tell them you believe your insurance rate should be based mainly on your driving record, not on other factors. Be sure to use the hashtag #FixCarInsurance.
- Pick up the phone; dialing 855-384-6331 will connect you directly to your state insurance commissioner. Pressure the policymakers!

To: The 50 State Insurance Commissioners

From:

Address:

E-mail (optional):

Mail to: Consumers Union, 1535 Mission Street, San Francisco, CA 94103

A Bathroom for the Ages

Thoughtful design creates a space that functions beautifully for every member of the family

MOST PEOPLE WANT to stay in their homes as long as possible. Trouble is, their homes may not be aging as well as they are. Take the bathroom. Because of its hard and slippery surfaces, almost 235,000 people visit the emergency room each year with injuries suffered while bathing, showering, or using the facilities. Despite that, many homeowners resist even small changes that would make the room safer because they fear their beautiful bathroom will end up looking institutional.

But that's now changing. The very things that make your bathroom safer and easier to navigate—large, walk-in showers; higher toilets; natural lighting—are also some of the latest design trends. It's like hiding vegetables in the meal of a finicky eater. You can conceal safety upgrades with sleek design, clever innovations—and a few euphemisms.

"Grab bars were a real deal breaker," says Diana Schrage, an interior designer at Kohler. Now that grab bar is being called a "shower rail." Higher-seated toilets are "comfort height." And easy-to-use lever handles and handheld showers are "ergonomic."

That type of adaptable design has come to be known as "aging in place," but some remodeling pros prefer the more friendly "visitability," which means making your home welcoming to people of all ages and abilities.

Unlike the access features for public spaces required by the Americans with Disabilities Act for the past 25 years, aging-in-place updates are strictly residential and don't need to follow the stringent rules put in place by the ADA, so your bathroom can be functional without looking like a hospital. "The whole idea is safety, access, comfort, and convenience," says Steve Hoffacker, a specialist in aging-in-place design.



Create the Right Lighting

Glare can be a problem in a bright bathroom. Sconces on both sides of the mirror are easier on the eyes than overhead lights. Introduce natural light from a window or skylight. Install a night-light in the bathroom and in the hallway outside it. Rocker-style light switches are easier to use.



Enlarge the Shower

A curbless shower works for someone using crutches or a walker and also for parents bathing children or the family dog. Handheld showerheads can be anchored to an integrated grab bar. The hose should be at least 6 feet long. Add a seat (some fold up when not in use). Make sure you have good light in the shower. And hang a shelf or install a cubby that keeps toiletries within easy reach.

Keep Items Handy

Open shelves can be attractive if they're tidy. Putting glass-front doors on your cabinets lets you see what's inside without opening them. Look for cabinets with easy-close doors and drawers with D-shaped pulls instead of knobs.

Install Nonslip Floors

Water and slick tile are a bad combination. Look for slip-resistant tile or vinyl. The more textured the tile, the less slippery it is. The ceramic tile industry has adopted a slip-resistance test that measures the dynamic coefficient of friction. The higher the number, the better the slip resistance. Ideally, you're looking for 0.42 or higher. Smaller tiles embedded in grout also provide more friction.

Re-Think the Sink

A countertop at two heights is good for every member of the family. Sinks should be wall-mounted, leaving space underneath for someone seated. Faucets with lever handles are best. A full-length mirror is better for someone seated, who may have trouble looking into a medicine cabinet mirror that's above the sink.



Grab Bars That Do Double Duty

You can find bars that match towel racks and other fixtures—even ones that function as shelves and toilet paper holders. Place them at the entrance to the shower or tub, inside the shower or tub, and near the toilet.



How to Find a Pro Who Knows

When you want to make aging-in-place modifications, you need more than an interior designer or a general contractor. The credential you want is Certified Aging in Place Specialist (CAPS). To earn that certification, people in the industry—designers, remodelers, occupational therapists—take a

three-day course that covers marketing, building and design, and business management. Collaboration is encouraged, so a CAPS pro may consult other experts for a client with special needs. To find a CAPS professional, check the website of the National Association of Home Builders, at nabh.org.

Consider Tub Options

Getting in and out of the bathtub can be tricky for anyone with mobility problems. Some bathtubs are outfitted with a wider edge that you can sit down on first, then swing your legs into the tub. A number of manufacturers make walk-in tubs. One type has a door that swings in or out, but you can fill and drain the tub only from inside. Kohler makes a tub with a side that rises up and down. Installing any of those tubs can be costly, and some are less attractive than others.

Widen the Doorway

For easiest access, remove the raised sill and widen the doorway to 36 inches. Switch the handle from a knob to a lever for easier opening. If possible, hang the door to open out, not in; if someone falls against it, the door won't be blocked.



Four Easy Face-Lifts

If you're undertaking a full bathroom remodel, seriously consider outfitting it with aging-in-place features, even if you don't need them right now. Because they're so well-designed, they won't be conspicuous, and if you—or someone you are selling your house to—need them one day, you'll be good to go. If you can't do a remodel, you can still retrofit an existing bathroom with some easy yet meaningful fixes:



Use the Space You Have

If your bathroom isn't large enough to accommodate a curbless shower, look for a replacement shower enclosure that fits into the tub's existing footprint and is easy to step into. Choose a color that contrasts with the floor so that the edge is easy to see.

Replace the Toilet

The seat of a standard toilet is about 14 or 15 inches above the floor. Most comfort-height toilets are 17 to 19 inches high, which can make it easier to get on and off. Ten of the 12 recommended toilets in our tests are comfort height and range in price from \$100 to \$425.

Turn Up the Task Lighting

Lights in the shower should be bright enough for shaving, bathing, and reading shampoo labels. Choose a recessed light and lightbulbs designed for use in wet areas. LEDs have dropped in price, and once you change one, you won't need to again for years. CFLs are cheaper, but frequent on/off cycling—common in bathrooms—will shorten a CFL's life.



Switch Showerheads

Handheld showerheads elegantly solve multiple problems. You can keep the showerhead stationary when you want to and still adjust it daily whether a 6-foot-2 adult needs it or a 4-foot-2 child does. Plus you also get the flexibility of a handheld for hard-to-reach places or those times when the family dachshund needs a spray wash.

5 Steps to a Safer Bathroom

As we age, injuries in our own homes increase, and bathrooms are no exception. Reduced mobility, impaired eyesight, decreased muscle strength, and balance problems call for adopting some common-sense solutions and extra caution.

Add grab bars. When someone loses his balance in the bathroom, he instinctively grabs the closest thing to steady himself. The results can be catastrophic if it's something that's not properly attached to the wall. To support weight, a grab bar needs to be attached to the studs. Most building codes require grab bars that support at least 250 pounds.

Check water valves. Achy joints or arthritis can make it difficult to turn faucets and shower knobs on and off. That's why pressure-balancing and anti-scald valves are a good idea. Most building codes require them, but if you live in an older home, your house may not have them. They're not expensive, but you'll need to call a plumber. The pressure-balancing valve keeps a steady flow of water in the shower when someone flushes the toilet, and the anti-scald valve keeps water at a safe temperature, usually 120° F.

Choose easy-to-clean surfaces. A buildup of soap scum and mildew can add a slick coating to an already slippery surface, so encourage your family to wipe down the shower and tub after they bathe. Plus surfaces that are easy to clean require less exertion. Scrubbing grout lines is a chore, so consider solid surfaces or larger tiles for your walls. Look for a skirted toilet with smooth sides.

Run your vent fan. Mold and mildew thrive in damp bathrooms. To rid the room of moisture, make sure you have an exhaust fan that vents to the outside and run it for 15 to 20 minutes after bathing.

Get rid of clutter. Toss the throw rugs and make sure any bath mat you use has nonskid backing. Remove the hamper, scale, and any tripping hazard.



READ

To apply these ideas to your kitchen, read "Kitchen Design That Stands the Test of Time," on [ConsumerReports.org](https://www.consumerreports.org).

A Steady Stream of New Ideas

Fittings, fixtures, and materials to complete your project



\$12,000 Faucet

Nope, that's not a typo. And it's not an optical illusion; water is, indeed, coming out of the faucet even though it doesn't have a solid middle. Instead, the water is flowing through latticework created by 3D printing. A computer-guided laser beam fuses powdered metal into the shape of the faucet using high heat and pressure. Twenty-four hours later, the custom-made faucet is hand-finished to smooth the metal and reveal the design. Two other styles will also be available within the next year and are expected to cost between \$12,000 and \$20,000, according to DXV, a division of American Standard. Exact prices have not been determined.



Ratings: Countertop Pros & Cons

Scores in context: Our tests found big variations in the durability of 12 countertop materials we tested but little variation among brands, except as noted. That's why we rate materials, not brands.

● Excellent ● Very Good ○ Good ● Fair ● Poor

MATERIAL	PRICE	OVERALL SCORE	TEST RESULTS			
			Stains	Abrasion	Impact	Heat
Laminate	\$10-\$40	77	●	○	●	●
Quartz (engineered stone)	\$40-\$100	74	●	●	●	●
Ultrapact (Dekton)*	\$60-\$100	73	●	●	●	●
Granite	\$40-\$100	72	●	●	●	●
Solid surfacing	\$35-\$100	59	●	●	●	●
Recycled glass (penetrating sealer)	\$60-\$120	53	●	●	●	●
Concrete (topical sealer)	\$60-\$120	51	●	○	●	●
Tile (ceramic and porcelain)	\$5-\$30	45	●	●	○	●
Soapstone (mineral-oil finish)	\$50-\$100	45	○	●	●	●
Stainless steel	\$50-\$100	41	○	●	●	●
Concrete (penetrating sealer)	\$60-\$120	28	●	●	●	●
Limestone	\$50-\$100	22	●	●	●	●
Marble	\$50-\$100	17	●	●	●	●

*Cosentino's Dekton was tested. In our impact tests, pieces of the edges chipped off on samples that were the manufacturer-recommended thickness of 2 centimeters.

Ratings: Sinks—Porcelain and Beyond

Scores in context: Of the eight sink materials we tested, the highest scored 86; the lowest, 66. Scores among brands were similar, which is why we list only material Ratings.

● Excellent ● Very Good ○ Good ● Fair ● Poor

MATERIAL	PRICE	OVERALL SCORE	TEST RESULTS			
			Stains	Abrasion	Sharp Impact	Heat
Stainless steel	\$150-\$550	86	●	●	●	●
Enameled steel	\$150-\$400	85	●	●	●	●
Solid surfacing	\$200-\$600	79	●	●	○	●
Fireclay	\$100-\$500	78	●	●	●	●
Vitreous china (porcelain)	\$100-\$400	75	●	●	●	●
Acrylic	\$100-\$400	74	●	●	●	●
Enameled cast iron	\$150-\$550	66	○	●	●	●
Glass	\$150-\$400	66	●	●	●	●

Running Out of Hot Water?

Before you blame your teenager or spouse, the culprit may be in your utility room. If you've recently remodeled your bathroom (folks with multiple showerheads and body sprays or soaking tubs, we're talking to you), then you may need a larger water heater to keep up with increased demand. That's because running several showerheads or body sprays at once, even water-saving ones, adds up. And filling up a soaking tub can easily drain a small water heater.

Check out our hot-water buying guide at ConsumerReports.org/cro/water-heaters/buying-guide.htm for what you need to know before you replace your old one.

19%

Antisocial? The percentage of women who admit to using the bathroom to hide from others.*

14%

TMI. That's how many Americans say they take selfies in the bathroom.*

GO FOR THE FLOW

Speakman claims that its Reaction low-flow showerheads, \$25 to \$66, offer water savings and a powerful spray. It claims the built-in turbine concentrates and optimizes pressure, boosting the velocity of water without letting in cool air. In addition to testing the showerheads in our labs, we installed the 2- and 2.5-gallon-per-minute versions in the showers in the locker rooms at Consumer Reports. More than 20 staffers "took one [shower] for the team." (We didn't ID which showerhead used 2 gpm and which used 2.5 gpm.) Both met their claimed gpm.

Staffers liked the feel and forcefulness of the 2.5-gpm



showerhead slightly more than the 2-gpm version. About half said they'd buy one of the two models. The biggest gripe: The Reactions have only one setting. They're available with a translucent gray, blue, or green frame.



Look, Ma, No Hands!

The best touchless-toilet we found isn't a toilet at all. It's a retrofit kit that installs in the toilet tank and replaces the trip lever with a cap. A hand-icon decal tells you where to wave. The Kohler K-1954-0 kit, \$50, runs on four AA batteries and beeps when they're running low.



But the kit can't be used on toilets with a flush button on top or on dual-flush, pressure-assist, ballcock-valve toilets.

Ratings: Top Toilets

Scores in context: Of the 44 toilets we tested, the highest scored 83; the lowest, 33. Below are high-scoring single-flush toilets in order of performance. None of the dual-flush models scored high enough to be listed.

CR Best Buy Recommended

Excellent Very Good Good Fair Poor

	BRAND & MODEL	PRICE	OVERALL SCORE	TEST RESULTS			Type	Gallons per Flush	Resists Soil and Odor	Resists Drainline Clogs	Comfort Height
Recommended				Solid-Waste Removal	Noise	Bowl Cleaning					
✓	St. Thomas Creations Richmond ECO (6123.218, 6125.028) ¹	\$350	83	●	●	●	Gravity	1.28	Yes	Yes	Yes
✓	American Standard Champion 4 Max 2586.128ST.020	\$240	81	●	●	●	Gravity	1.28	Yes	Yes	Yes
✓	Delta Riosa C43906 ¹	\$270	80	●	●	●	Gravity	1.28	No	No	Yes
✓	Toto Drake CST744S ²	\$370	79	●	●	●	Gravity	1.60	Yes	Yes	No
✓	Glacier Bay N2428E (Home Depot)	\$100	79	●	●	●	Gravity	1.28	No	Yes	Yes
✓	Kohler Kelston K-3754	\$275	78	●	●	●	Gravity	1.60	Yes	Yes	Yes
✓	Toto Drake II CST454CEFG ¹	\$320	78	●	○	●	Gravity	1.28	Yes	Yes	Yes
✓	Kohler Highline Classic K-3493	\$425	76	●	●	●	Pressure	1.40	Yes	Yes	Yes
✓	American Standard Clean 2514.101 (Lowe's) ¹	\$240	76	●	●	●	Gravity	1.28	Yes	Yes	Yes
✓	Toto Eco Drake CST744E ^{1 2}	\$380	75	●	●	●	Gravity	1.28	Yes	Yes	No
✓	Aquasource AT1203-00 (Lowe's) ¹	\$100	74	●	●	●	Gravity	1.28	Yes	Yes	Yes
✓	Kohler Wellworth K-3575 ^{1 2}	\$280	74	●	●	●	Gravity	1.28	Yes	Yes	No

¹ Model is WaterSense-certified (1.28 gallons per flush or less, on average). ² Regular height (seat less than 17 inches high); most others are comfort height (ADA Compliant).

Welcome to Snack Nation

We live in a land of nosherers, which might be what's ruining our waistlines.
Read on to find out how to make healthful choices that taste good, too.



Oh, how times have changed. Just a generation ago, between-meal eating was rare among Americans, with many people firmly believing it was a sure way to spoil their appetite. Today, we have a serious snack habit.

The snack-food market is a \$33-billion business in the U.S. Ninety percent of adults nosh on any given day, according to the National Health and Nutrition Examination Survey—and about 40 percent munch on snacks three times a day or more.

According to a 2015 report from the market research firm Mintel, people say they snack primarily to satisfy a craving or to boost energy. But surveys might not be capturing the subtle triggers that nudge people to nibble because consumers are probably not aware of them.

The desire to be healthy drives some consumers' snack choices, but people also want to indulge themselves. And food manufacturers are positioning their products to appeal to those dual desires. More than seven in 10 snack foods on the market today are advertised as being "better for you," according to Innova Market Insights. The question is, though, are they really?

Take snacks with protein claims on the label, for example. "Protein is one of the biggest trends in snack foods today," says Amy Keating, R.D., a test project leader at Consumer Reports. "If you see a protein claim on, say, a brownie, you might think that it's not just OK to eat that brownie, but that eating it is good for you." Our food-test team took a close look at foods often eaten as snacks that carry protein claims (see "Pumped-Up Snacks" on page 46). In comparing those foods with their regular versions, we found that "protein" doesn't always mean "healthy" (or tasty, for that matter). Snack bars, popular and portable, also have a health halo but can contain highly processed ingredients or so much sugar and fat that you might as well have a candy bar. (See "What's in Your Favorite Snack Bar?" on page 47.)

Just the plethora of snack foods available can send the signal to eat, even when we might not really be hungry. More

than 2,500 new snack products were introduced in 2014 alone. And snack foods are everywhere. One study found candy, sugary drinks, and salty snacks at the checkout in more than 90 percent of pharmacies and gas stations—and in 22 percent of furniture stores and 16 percent of clothing stores. "When you encounter a wide variety of foods in a wide variety of places," Keating says, "it's very easy to eat mindlessly."

The Great Grazing Debate

Compounding the problem is the confusion about the healthfulness of snacking. Between-meal bites can work to your advantage if you make the right choices.

Claire Zizza, Ph.D., R.D.N., an associate professor in the department of nutrition, dietetics, and hospitality management at Auburn University, has studied the value of snacking for certain groups of people. "It's definitely important for both older adults and young children, who often don't eat or drink enough during meals to meet their nutrient needs," she

says. She found that the more they snacked, the more their Healthy Eating Index score, a measure of diet quality, increased (although the increase was small).

Snacking was also linked to a higher consumption of whole fruits, milk, and whole grains. But even healthy noshes can derail your diet if you're eating too many calories.



The advice to eat small meals throughout the day has penetrated our healthy-eating mindset. About a quarter of snackers believe it's healthier to eat several snacks throughout the day vs. larger meals. The rationale for grazing is that it keeps you from getting too hungry and then overeating. But when it comes to weight control, there's no clear advantage to eating frequent smaller meals over fewer larger ones. If you don't pay attention, you run the risk of taking in too many calories, especially if your version of grazing is constant nibbling over several hours. And small meals might not truly satisfy you; you may end up eating more.

In fact, there has been some research showing a benefit to fewer meals. One small study published in the journal

Obesity and funded by the National Pork Board and the American Egg Board found that obese men who ate either three or six meals daily reported no difference in daily hunger, fullness, or the desire to eat. (Although those who ate higher-protein meals reported more fullness in general.) Another study of 54 people with type 2 diabetes published in the journal *Diabetologia* found that those who ate just breakfast and lunch lost more weight and had better glucose control than those who ate six meals daily, even though both groups ate the same number of calories. The bottom line: There's no single eating strategy that's best for all. Whether you graze during the day or limit yourself to a few set meals, be sure to eat mindfully.

Natural's False Promise

"NATURAL" is the claim consumers look for the most when choosing a snack, according to the research firm Mintel. That's despite the fact that the Food and Drug Administration hasn't defined what the word really indicates. When people see it on processed foods, two-thirds think it means the product has no artificial ingredients, pesticides, or genetically modified organisms (GMOs), according to a 2014 nationally representative survey of 1,000 adults by the Consumer

Reports National Research Center. "The truth is, 'natural' processed foods can and do contain those substances," says Urvashi Rangan, Ph.D., executive director of the Food Safety and Sustainability Center at Consumer Reports. "The term 'natural' is confusing and deceptive, and too many consumers are misled, which is why Consumer Reports has called for a ban of the claim on food labels." So check a product's ingredients list to see if it seems "natural" to you.



CLAIM WATCH
'Organic' is the term that more accurately describes what consumers think 'natural' means.

Pumped-Up Snacks

A look behind the protein claims plastered on chips, smoothies, yogurt, and more

DEPENDING ON the latest study, fat or carbohydrates take the blame for our health woes, but protein remains mostly unscathed. Research has found that it can curb hunger, speed weight loss, and help build and preserve muscle, particularly as we get older. Almost half of Americans say they want to boost the protein in their diet, and food marketers are only too happy to oblige. There was an 89 percent jump in snacks sold with protein claims between 2012 and 2014, according to Mintel, a market research firm.

You'll see protein promoted on labels for cheese, beef jerky, nuts, yogurt, and other foods that are natural sources of the nutrient. But the new approach on the part of food companies is to bulk up foods that you usually don't think of as being protein-packed—like cereal or chips—with protein concentrates from sources such as soy, whey, peas, or rice, sometimes as isolates (which are mostly protein with very little carbs or fat present).



It's fine to work protein foods into your snacks—and it might even make them more satisfying—but you don't need to go out of your way to do so. Most people easily get the 0.4 gram of protein per pound of body weight each day that experts recommend (0.6 gram if you're over 65 and 1 gram if you're an athlete). It's best if the protein comes from whole foods like beans, eggs, low-fat dairy, lean meats, nuts, quinoa, seafood, and tofu. Although your body can use the isolates in protein-added foods in the same way it uses the protein in whole foods, they are highly processed ingredients.

Foods with added protein also have an unfortunate track record when it comes to flavor and texture, as our professional taste panelists found when they compared the taste of foods with protein claims on their label with the "regular" products. We also looked at the nutritional content. The verdict: In most cases, you're better off sticking with the regular lower-protein version.

Protein Smackdown Winners

Nesquik Chocolate Low-Fat Milk	VS.	Fairlife Chocolate Reduced-Fat (2%) Ultra-Filtered Milk
1 cup	SERVING	1 cup
150	CALORIES	140
8	PROTEIN (G)	13
<1	FIBER (G)	1
2.5/1.5	FAT/ SATURATED FAT (G)	4.5/3
24	SUGAR (G)	12
160	SODIUM (MG)	280
57 cents	PRICE	61 cents



Winner: Fairlife had slightly more intense and complex chocolate flavor, and a sweeter taste. (It contains alternative sweeteners but doesn't have that telltale aftertaste.)

Bolthouse Farms Amazing Mango Fruit Juice Smoothie	VS.	Bolthouse Farms Protein Plus Mango Shake
1 cup	SERVING	1 cup
160	CALORIES	200
2	PROTEIN (G)	16
0	FIBER (G)	2
0	FAT/ SATURATED FAT (G)	0.5/0
35	SUGAR (G)	27
15	SODIUM (MG)	260
\$1.45	PRICE	\$1.55



Winner: Amazing Mango Fruit Juice Smoothie had a pleasing blend of real fruit flavors (apple, banana, citrus, and mango). The high-protein version tasted sour and had a slightly chalky texture.

General Mills Honey Nut Cheerios	VS.	General Mills Protein Oats & Honey Cheerios
¾ cup	SERVING	1½ cups
110	CALORIES	210
2	PROTEIN (G)	7
2	FIBER (G)	4
1.5/0	FAT/ SATURATED FAT (G)	3/1
9	SUGAR (G)	17
160	SODIUM (MG)	280
23 cents	PRICE	50 cents



Winner: Plain Honey Nut Cheerios edged out the protein-fortified version because of a not-too-sweet toasted oat flavor.

Thomas' Original English Muffins	VS.	Thomas' Double Protein Oatmeal English Muffins
1 muffin	SERVING	1 muffin
120	CALORIES	150
4	PROTEIN (G)	7
1	FIBER (G)	1
1/0	FAT/ SATURATED FAT (G)	1/0
1	SUGAR (G)	2
200	SODIUM (MG)	210
53 cents	PRICE	53 cents



Winner: The taste of Thomas' Original English Muffins is exactly

what you'd expect in an English muffin. The Double Protein Oatmeal muffin was slightly bitter, with notable cinnamon and artificial flavors.

Oikos Greek Non-Fat Vanilla Yogurt	VS.	Oikos Triple Zero Vanilla Yogurt
5.3-oz. container	SERVING	5.3-oz. container
120	CALORIES	120
12	PROTEIN (G)	15
0	FIBER (G)	6
0	FAT/ SATURATED FAT (G)	0
18	SUGAR (G)	7
45	SODIUM (MG)	65
\$1	PRICE	\$1



Winner: It's a tie. They both have a tangy, smooth, vanilla flavor that's distinctly "yogurt." The Triple Zero has a lingering sweetness probably from the stevia that's added, but if you're looking to minimize added sugars, give this one a try.

Way Better Snacks Simply So Sweet Chili Corn Tortilla Chips	VS.	Simply Protein Spicy Chili Chips
1 ounce	SERVING	1 ounce
130	CALORIES	140
2	PROTEIN (G)	15
3	FIBER (G)	1
7/0.5	FAT/ SATURATED FAT (G)	4/0.3
0	SUGAR (G)	2
120	SODIUM (MG)	320
58 cents	PRICE	\$2.30



Winner: The Way Better chips are in fact way better, with a complex flavor profile of corn, grain, flax, and chia. The Simply Protein chips' taste was dominated by cayenne pepper, and the flavors weren't well-blended.

Note: All nutritional and pricing information are per serving.

What's in Your Favorite Snack Bar?

Decoding ingredients lists and nutrition panels to find a smart pick

SNACK BARS SEEM to have become our idea of an ideal snack. They're almost always marketed as being better for you by virtue of their whole grains, protein, fiber, and nuts and fruit content. And they're portion-controlled and portable. But when you start looking at labels, you'll see that many of them don't live up to their reputation. They can be loaded with sugars, saturated fat, and highly processed ingredients, and often don't provide better nutrition than their candy-bar cousins.

The top-rated bars from our recent testing of 28 in

two flavor categories—berry and nut, and chocolate—delivered on the nutrition and taste fronts. Our recommended bars have real foods—like oats, nuts, and dried fruit—at the top of the ingredients lists. They also contain less added sugars, and their protein and fiber come naturally from the fruits or nuts, rather than being added by the manufacturer mainly in the form of soy-protein isolate or chicory root. Below, our three healthiest and three bottom-rated bars in each flavor category.



Berry and Nut

Top Picks

Kind Plus Cranberry Almond

Serving size/1 bar 1.4 ounces
Price per serving \$1.25
Calories 190
Total Fat 13 grams
Saturated Fat 1.5 grams
Sodium 25 milligrams
Fiber 3 grams
Sugars 11 grams
Protein 4 grams

Abound Pomegranate & Cranberry (CVS)

Serving size/1 bar 1.4 ounces
Price per serving 90 cents
Calories 150
Total Fat 5 grams
Saturated Fat 0.5 gram
Sodium 90 milligrams
Fiber 5 grams
Sugars 8 grams
Protein 5 grams

Läbarbar Blueberry Muffin

Serving size/1 bar 1.6 ounces
Price per serving \$1.25
Calories 190
Total Fat 8 grams
Saturated Fat 1.5 grams
Sodium 5 milligrams
Fiber 3 grams
Sugars 17 grams
Protein 4 grams

Bottom Rated

Odwalla Berries GoMega

Serving size/1 bar 2 ounces
Price per serving \$1.20
Calories 210
Total Fat 6 grams
Saturated Fat 0.5 gram
Sodium 210 milligrams
Fiber 5 grams
Sugars 16 grams
Protein 5 grams

Zone Perfect Perfectly Simple Cranberry Almond

Serving size/1 bar 1.58 ounces
Price per serving \$1.25
Calories 170
Total Fat 4 grams
Saturated Fat 0 grams
Sodium 140 milligrams
Fiber 2 grams
Sugars 19 grams
Protein 10 grams

Special K Protein Cranberry Walnut

Serving size/1 bar 1.59 ounces
Price per serving \$1
Calories 170
Total Fat 4.5 grams
Saturated Fat 2.5 grams
Sodium 150 milligrams
Fiber 5 grams
Sugars 14 grams
Protein 10 grams

Chocolate

Top Picks

Raw Revolution Chunky Peanut Butter Chocolate

Serving size/1 bar 1.6 ounces
Price per serving \$1.60
Calories 200
Total Fat 12 grams
Saturated Fat 1 gram
Sodium 60 milligrams
Fiber 3 grams
Sugars 15 grams
Protein 6 grams

Kind Plus Peanut Butter Dark Chocolate

Serving size/1 bar 1.4 ounces
Price per serving \$1.25
Calories 200
Total Fat 13 grams
Saturated Fat 3.5 grams
Sodium 40 milligrams
Fiber 2.5 grams
Sugars 9 grams
Protein 7 grams

Läbarbar Über Dark Chocolate Peanut

Serving size/1 bar 1.42 ounces
Price per serving \$1.25
Calories 210
Total Fat 14 grams
Saturated Fat 2.5 grams
Sodium 140 milligrams
Fiber 3 grams
Sugars 9 grams
Protein 6 grams

Bottom Rated

Odwalla Chocolate Peanut Butter

Serving size/1 bar 2 ounces
Price per serving \$1.20
Calories 200
Total Fat 6 grams
Saturated Fat 2.5 grams
Sodium 260 milligrams
Fiber 2 grams
Sugars 16 grams
Protein 12 grams

Special K Protein Chocolate Peanut Butter

Serving size/1 bar 1.59 ounces
Price per serving \$1
Calories 170
Total Fat 6 grams
Saturated Fat 3.5 grams
Sodium 250 milligrams
Fiber 5 grams
Sugars 15 grams
Protein 10 grams

Clif Builder's Chocolate Peanut Butter

Serving size/1 bar 2.4 ounces
Price per serving \$1.50
Calories 280
Total Fat 10 grams
Saturated Fat 5 grams
Sodium 270 milligrams
Fiber 2 grams
Sugars 21 grams
Protein 20 grams



Best-in-Class Laptops

This summer is a great time to upgrade—for students and everyone else



BACK-TO-SCHOOL season means that lots of people are looking for new laptops. And not just kids. The National Center for Education Statistics says that there are almost 9 million college and grad school students 25 or older. But whether you're going to school, upgrading your system, or outfitting a home office, now may be a good time to shop. You'll find bargains, new lightweight options, and a fresh version of Windows. Here are the details:

1 It's bargain season.

You should be able to find lots of sales as manufacturers drop prices on older computers to make way for the latest back-to-school models. Many of those are very good laptops, with fast performance, plenty of onboard storage, and sleek designs. Microsoft's Windows 10 operating system was due to launch in late July (see "The Benefits of Windows 10," on the facing page), but don't let that hold you back from looking at older models running Windows 8.1; the company will offer free upgrades for a year.

2 Laptops are more portable than ever.

Computers have been shedding inches and ounces for several years. One reason is that processors have become more energy-efficient, allowing engineers to choose thinner, lighter fans for cooling. In the past 12 months, several laptops have incorporated chips that don't need fans at all—and those models have really slimmed down. The MacBook Air, once the standard-setter for svelte engineering, looks downright clunky compared with the new 12-inch MacBook, a fanless model that is barely more than a half-inch at its thickest point and weighs just 2 pounds. Then there's Lenovo's

LaVie Z. It's a fanless 13-inch laptop that weighs a scant 1.9 pounds. Both of those laptops are ideal for slipping into a bag and going from class to class. And even slightly heavier laptops for sale this summer are feathery in comparison to the machines of a few years ago.

3 Battery life is getting longer.

Those energy-efficient processors are extremely good for battery life. One laptop we tested, Toshiba's Portege Z30-BSMBN22, lasted an incredible 19 hours between charges.

4 Convertibles add useful options.

Convertibles and detachables might seem destined to rely on compromises—failing to work optimally as either laptops or tablets. But in our tests they perform just as well as conventional laptops—and they don't always cost a premium. They can make it more comfortable to watch a movie on your machine or let you leave the keyboard behind to drop even more weight from your bag. There are more options on the market now. And Windows 10 promises to smooth the transitions between desktop and touch modes, making convertibles and detachables easier and more fun to use.

Ratings: Laptops for Every Budget

The price of a new computer usually says a lot about what it delivers. The good news is that most users don't need an expensive machine. We divided our laptop Ratings by price, then ranked the machines in each category by overall score. CR Best Buys are recommended models that are notable values.

☑ CR Best Buy ☐ Recommended

● Excellent ● Very Good ○ Good ● Fair ● Poor

A. HIGH-END \$800-PLUS

Recommended	Rank	BRAND & MODEL	PRICE	OVERALL SCORE	TEST RESULTS				SPECIFICATIONS		
					Ergonomics	Portability	Performance	Display	Battery Life (hr.)	Weight (lb.)	Storage (GB)
☑	1	HP Spectre x360 -13t Touch (13-inch convertible)	\$900	86	●	●	●	●	16	3.3	128
☑	2	Acer Aspire S7-392-6832 Ultrabook (13-inch laptop)	\$1,000	82	●	●	●	●	12	2.9	128
☑	3	Acer Aspire R7-371T-50ZE (13-inch convertible)	\$1,000	82	●	●	●	●	12.5	3.2	256
☑	4	Samsung Ativ Book 9 NP940X5J-K01US (15-inch laptop)	\$1,500	81	●	●	●	●	12	4.4	128
☑	5	Lenovo Yoga 3 (14-inch convertible)	\$800	80	●	●	●	●	13	3.7	128

B. SWEET SPOT \$400 to \$799

☑	1	Lenovo Flex 3 14 (14-inch convertible)	\$650	71	●	●	●	●	8	4.1	500
☑	2	Acer Aspire E5-571P-51GN (15-inch laptop)	\$500	71	●	●	●	○	12.5	5.2	1000
☑	3	Toshiba Satellite E45T-B4106 (14-inch laptop)	\$650	68	●	●	○	●	7.75	4.3	1000
☑	4	Lenovo Edge 15 80H1000MUS (15-inch laptop)	\$650	67	●	●	○	●	8.25	5.3	1000
	5	Dell Venue 11 Pro 5000 (10.8-inch detachable)	\$500	64	●	●	○	●	9.75	2.4	64

C. BUDGET \$200 to \$399

☑	1	Acer Aspire Switch 11 SW5-111-102R (11.6-inch detachable)	\$375	66	●	●	○	●	11.5	3.2	64
	2	HP Stream 11-d001dx (11-inch laptop)	\$200	60	●	●	○	○	9.25	2.8	32
	3	HP Pavilion x2 10-k020nr (10-inch detachable)	\$375	58	○	●	●	●	9.75	2	64
	4	Toshiba Satellite CL15B-1300 (11.6-inch laptop)	\$250	55	○	●	○	○	8.25	2.4	32
	5	Lenovo Miix 3 10 (10-inch detachable)	\$350	52	○	●	●	●	6	2.4	64



Lenovo Flex 3 14

Top Computers by Price

HIGH-END

- **A1 HP** \$900
- **A5 Lenovo** \$800

If you don't mind spending the extra bucks, laptops in this group do it all. Most are quite lightweight, and all are fast performers. Battery life on **A1** is remarkable, and **A5** combines great price, long battery life, and very good performance.

SWEET SPOT

- **B1 Lenovo** \$650 CR Best Buy
- **B2 Acer** \$500 CR Best Buy

With very good performance, **B1** and **B2** are able to fly through general office tasks and photo editing. They're also powerful enough for video editing and midrange gaming. **B2** has impressive battery life and lots of storage space.

BUDGET

- **C1 Acer** \$375 CR Best Buy

Even at budget prices, these laptops performed well for word processing, e-mailing, and other simple tasks, as well as video streaming and some gaming. But they offer little storage for files and applications. **C1** doubles as a tablet and has great battery life. Another option is **C3**, a very lightweight model that also doubles as a tablet. Battery life is quite good for both.

The Benefits of Windows 10

WHEN MICROSOFT launched the latest version of its operating system this summer, it skipped Windows 9 and moved straight to Windows 10. The improved operating system should make it easier for users to move from one device or screen to another.

Apps have been a weak spot for Microsoft. But when you use apps that take advantage of Windows 10's Continuum, you'll find many of the same features on both your computer and mobile devices—if you're one of the relatively few consumers with a Windows phone and tablet. The apps will sync

across devices, and the appearance will be tailored for each type of hardware. On a detachable laptop, the interface will be optimized for a keyboard when the display is connected and for a tablet when it's detached. That is an advance over the way desktop and touch modes worked in Windows 8.1.

Cortana is Microsoft's answer to Apple's Siri, and it's now on laptops and tablets in addition to Windows phones. Ask whether you need a coat and Cortana will provide the local weather report. And Microsoft is introducing a new browser, Edge. Among other capabilities: You can

type notes directly onto a Web page, easily save pages for offline reading, and clip items from pages for sharing.

A big gripe with Windows 8 was the disappearance of the Start menu. It's making a comeback of sorts on Windows 10. When you hit the start button, you'll see both Tiles and a version of the familiar Windows 7 Start menu. You can choose the menu's size and which apps are displayed.

If you have Windows 7 or Windows



8.1 on your computer, you'll be able to upgrade free for a year after the launch. If you buy a new computer with Windows 8.1, you'll be able to upgrade to Windows 10 when you get it home.

You Can Find Good Alternatives to a Laptop

Tablets and Chromebooks make valid alternatives to laptops—but only for users who can work around their limitations.

It's tempting to use a tablet as your computer. Most models weigh a pound or less, and the lightest laptop weighs close to 2 pounds. Plus depending on the laptops you're comparing, a tablet may be much cheaper. But there are downsides. You won't have as much built-in storage as you get on many laptops. You'll want to

add a keyboard, which may weigh more than a pound. And many apps are less robust versions of your computer applications. There is a full version of Office, called Office 365, available for Android and Apple tablets, but it requires a \$99 per year subscription and an Internet connection. Free versions exist for both platforms, but if you're doing anything beyond the basics, you might find that they fall short. For some tasks—watching movies, reading blogs, using social media—tablets

work well. But for others jobs, tablets have serious shortcomings.

Chromebooks look like regular laptops, but they use Google's Chrome operating system rather than Windows or the Mac OS, and their users rely on Google Docs and the company's other office programs. The services work well, and they are widely used even by people with traditional computers, both for collaboration and for their automatic cloud storage. On the other hand, Chromebooks have

limitations. If you want to work offline, you need to plan ahead. Beyond Google Docs and the other office programs, the apps are mostly browser bookmarks, although Google is working slowly to enable Android apps to run on Chrome. And there's not a lot of storage space on a Chromebook. One factor that's no longer a concern is screen size. Early Chromebooks were diminutive, but now you can get them in a range of sizes—there are 11-, 13-, 14-, and even 15-inch models.

Ratings: Tablets Big Enough to Work On

If you're thinking of replacing your laptop with a tablet, you may be best off choosing a larger model. Listed below are the top-scoring Wi-Fi-only models with a 9-inch or larger screen, ranked in order of performance. CR Best Buys are recommended models that are notable values.

☒ CR Best Buy ☒ Recommended

Excellent Very Good Good Fair Poor

Recommended	Rank	BRAND & MODEL	PRICE	OVERALL SCORE	TEST RESULTS				SPECIFICATIONS		
					Portability	Ease of Use	Display	Performance	Weight (lb.)	Battery Life (hr.)	Operating System
☒	1	Apple iPad Air 2 (64GB)	\$600	85	Excellent	Excellent	Excellent	Excellent	1	13.3	iOS
☒	2	Samsung Galaxy Tab S 10.5 (16GB)	\$500	84	Excellent	Excellent	Excellent	Excellent	1	11.2	Android 4.4
☒	3	Samsung Galaxy Tab Pro 10.1 (16GB)	\$300	84	Excellent	Very Good	Excellent	Excellent	1.1	13.1	Android 4.4
☒	4	Samsung Galaxy Note Pro 12.2 (32GB)	\$650	84	Excellent	Excellent	Excellent	Excellent	1.7	13.9	Android 4.4
☒	5	Amazon Fire HDX 8.9 (16GB)	\$380	82	Excellent	Very Good	Excellent	Excellent	0.8	15.3	Fire OS 4.5
☒		Google Nexus 9 (4G, 32GB)	\$600	82	Excellent	Very Good	Excellent	Excellent	1	13.6	Android 5.0



Apple iPad Air 2

These Tablets Could Make Fine Laptops ...

- **A1 Apple** \$600
- **A3 Samsung** \$300 CR Best Buy
- **A4 Samsung** \$650

If you've bought into the Apple world, **A1** is an excellent choice, with long battery life. **A4** is the best deal in this size category. **A5** functions most like a laptop, with an included stylus and office apps. Add a keyboard and any of these will suffice for basic computing.

Ratings: Chromebooks That Shine

Chromebooks run on Google's Chrome operating system—they tend to have little onboard storage but low prices and long battery life. And they are best suited for online use. Listed below are the top-scoring models in order of performance.

Recommended	Rank	BRAND & MODEL	PRICE	OVERALL SCORE	TEST RESULTS				SPECIFICATIONS		
					Ergonomics	Portability	Display	Performance	Battery Life (hr.)	Weight (lb.)	Memory (GB)
☒	1	Google Chromebook Pixel 2015 (12.8 inch)	\$1,000	84	Excellent	Excellent	Excellent	Excellent	15.5	3.3	8
☒	2	Acer Chromebook 15 C910-54M1 (15.6 inch)	\$500	75	Excellent	Excellent	Excellent	Excellent	10.25	4.3	4
☒	3	Acer Chromebook C720-3871 (11.6 inch)	\$300	75	Good	Excellent	Excellent	Excellent	12	2.6	2
☒	4	Acer Chromebook 15 C910-C453 (15.6 inch)	\$300	74	Excellent	Excellent	Good	Excellent	14.5	4.3	4
☒	5	Acer Chromebook C740-C3P1 (11.6 inch)	\$250	73	Good	Excellent	Good	Excellent	16.25	2.8	2
☒	6	Acer Chromebook CB5-571-C9DH (15.6 inch)	\$225	73	Excellent	Excellent	Good	Excellent	15.5	4.4	2



Acer Chromebook 15 C910-54M1

... Or Maybe You Need a Chromebook Instead

- **A3 Acer** \$300
- **A5 Acer** \$250

Chromebooks rely on applications and files that live in the cloud, and they aren't meant to be performance powerhouses. **A3** has all of the oomph many users need, and it's quite light. **A5** is also light, and its battery life will get you through a couple of workdays.

Road REPORT

SWAGGER WAGONS

For last-gasp summer vacations and the start of back to school, there's a whole lot of hauling going on. Find out which vehicles fit the whole crew comfortably.

FAMILY PACKS

Need room for kids, or for stuff? Our people-hauler recommendations start on page 52.

CHILD SEATS

Our new safety tests more closely mimic real-world crashes. Which seats protect your kids the best? See page 55.

NEW CROSSOVERS

Can the Lexus NX compact SUV keep the brand's luxury promise? Plus a new spin on the Volvo wagon. See page 58.



FAMILY PACKS

7 choices for hauling your kids—and their gear—back to school



The Toyota Highlander has a comfortable and quiet ride, with seating for up to eight.

Best All-Around

SEATS

8

If an SUV is more your style than a minivan is, there's no better choice than our top-rated **Toyota Highlander**.

Family-friendly and spacious, the Highlander offers a comfortable and quiet ride, with seating for up to eight, and a third row that's roomy enough for three small kids. You can choose a bench seat or captain's chairs in the second row. Controls feature big knobs and large instruments. Our tested V6 version was smooth and powerful, and returned 20 mpg overall. A 25-mpg hybrid is also available. Reliability has consistently been stellar.



Toyota Sienna

Van-tastic!

SEATS

8

If room for gear is more important, the **Toyota Sienna** wins. It shares its smooth, punchy V6 with the Highlander. It also has available all-wheel drive. Innovative and versatile interior packaging allows for room for lots of stuff. The second-row center seat stows in the back when it's not needed. A recent freshening made the Sienna quieter.

ROAD REPORT



Functional yet stylish, the Santa Fe Sport and Santa Fe are not so big that they're too bulky to drive.

Weekend Warrior

SEATS
7

The seven-passenger **Hyundai Santa Fe** is one of the most pleasant and well-rounded three-row SUVs on the market. It's functional yet stylish, without being so big that it's too bulky to drive or park. The comfortable ride and quiet interior make it a welcome family road-trip companion. The limolike middle-row seats are a bonus, but the third row is cramped and hard to get to. Fuel economy from the standard V6 engine is impressive. We measured 20 mpg overall in our testing—1 to 2 mpg better than most competitors.

A Super SUV

SEATS
7

Forget everything you might think about Kia being a cut-rate brand. The midsize **Kia Sorento's** 2016 redesign transformed it into a vastly improved SUV. The cabin is quiet and well-equipped for the money, and ride comfort has improved. Handling is responsive and secure. Fuel economy is an impressive 21 mpg overall. Available safety gear includes forward-collision warning, blind-spot detection, and rear cross-traffic alert, as well as a surround-view monitor. Good crash-test results are a plus.



Kia Sorento

The Sorento's 2016 redesign transformed it into a vastly improved SUV, and it's well-equipped for the money.



New Kid on the Block

SEATS
8

Long a top-scorer in our tests, the **Honda Pilot** has always been a family-friendly choice. A redesigned Pilot has just landed, and our borrowed model has us thinking that the new version has a lot of potential. We like the smooth, punchy powertrain and the spacious, quiet, and airy cabin. Clever second-row seats fold away at the push of a button for easier third-row access, and big windows offer much better visibility than most modern SUVs. We'll know more soon, once testing is complete.



Honda Pilot



Honda Odyssey



↑ The Mother of all Minivans

SEATS
8

Nothing beats the space you'll find in a minivan. A perennial high-scorer and one of our favorites, the **Honda Odyssey** combines average reliability, impressive fuel economy, and surprisingly responsive handling for a vehicle its size. The versatile cabin fits up to eight occupants, with lots of storage bins and cubbies. Big sliding doors make for easy access. When you're carting the gridiron gang's shoulder pads, the third row folds into the floor and the second-row seats can be removed entirely. An optional built-in vacuum can suck up wayward Cheerios.

The Odyssey's versatile and cavernous cabin has lots of storage bins and cubbies. There's even an optional built-in vacuum.



Dodge Durango

→ Have Board, Will Travel

SEATS
7

If you're looking for luxury comfort with trucklike capability, the **Dodge Durango** might be your best bet. It has serious towing capacity for boats or campers yet is roomy and quiet inside. Comfortable seats and a steady ride make it feel premium. The optional Uconnect 8.4-inch infotainment system is one of the best—it's easy to use and offers Wi-Fi to keep the kids occupied. Owner satisfaction is high in our surveys.

TEMPERATURES RISING: HOT CARS & LITTLE KIDS DON'T MIX

WHO COULD LEAVE A BABY IN A CAR UNATTENDED?

Almost anyone. Even a doting parent can forget that a kid is in the car, especially if the child is asleep or if kid-hauling isn't part of his or her regular routine.

That momentary lapse of reason can put a child at risk for heatstroke—extreme overheating of the body. Cars can get

dangerously hot in just a few minutes, and children, particularly infants, can't dissipate extra heat like grown-ups can.

Our testing found that on a mild 70° F day, a car's interior can quickly reach 120° F—even with partially open windows. Vehicular heatstroke caused more than 600 child deaths from 1998 to 2013, according to the

National Highway Traffic Safety Administration. Some were kids who trapped themselves in an unlocked car, but most were left behind inadvertently.

Especially if you have a change in routine, it's smart safety to give yourself cues so that you never forget your precious cargo:

- Set up cell-phone reminders

to ensure you've dropped off your child.

- When changing who takes a kid to day care, give the new person a reminder call.

- Place your wallet, phone, or other valuables in the rear seat so that you're forced to look into the back before leaving the car.

- Keep a stuffed animal up front as a reminder.

A BOOST FOR CHILDREN'S SAFETY

Our rigorous new child-seat safety testing allows parents to shop smarter

A YEAR AGO, CONSUMER REPORTS inaugurated a new crash-test protocol to evaluate child safety seats—a test we believe gauges the relative safety potential of child seats in conditions that more closely represent an actual vehicle interior. The current batch of infant seats was included in the first round of evaluations using our new test, and convertibles are currently undergoing the test. We'll be expanding its use to other seat types over the next few years.

We took the lead here because the federal standard for child seats is more than 30 years old. It specifies a 30-mph frontal crash test using instrumented dummies simulating a baby or child. But because it's a pass/fail test, it's not that useful to consumers looking to make comparisons among a range of brands.

Consumer Reports started conducting our own child-seat crash tests in the 1970s and has used the government standard as a basis since the 1980s. But cars and child seats have evolved faster than the standard, so we made some modifications. We wanted to determine which seats give an extra margin of safety by testing closer to real-world conditions.

How Our New Test Helps Consumers

In some respects, our new test procedure is not that different from our traditional tests. The child seat is still mounted to a sled on rails, which simulates a vehicle seat. A ram slams into the bottom of the sled, initiating the “crash” event. But our new test improves on the old protocol in a few ways:

- We changed the seat cushion that the child



SAFE CARGO Properly tightening the restraint and harness provides optimal protection.

seat is mounted to, adopting one with dimensions and firmness closer to seats in contemporary cars.

- We raised the impact speed from 30 mph to 35 mph. That raises the crash energy by approximately 35 percent and better replicates how vehicles behave in frontal crashes.
- We added a surface that simulates the front seatback. Research shows that children are most commonly injured in frontal crashes because they hit their heads on the front seatback or something else inside the vehicle.

Our overall scores are still based on three main factors: ease-of-use, fit-to-vehicle, and crash-test performance. The first two factors carry the most weight because they are crucial day-to-day considerations for the consumer. If a caregiver can't connect and tighten a child restraint correctly, the child seat can't provide optimal protection—regardless of its crash-test performance.

Crash protection for our new test is rated on a three-point scale: Basic, Better, and Best. Ratings are based on injury criteria for child-sized dummies, whether there was direct contact of the dummy's head

with the simulated front seatback, and whether the car seat remained intact during the course of testing.

A Basic rating was given to seats where injury numbers were meaningfully higher than those measured on other tested models or that had some structural compromise. Seats rated Basic offer far better protection than no seat, but a seat rated Better or Best offers a greater margin of safety.

The Right Seat at the Right Time

Waiting until Mom gets labor pains is too late to decide on a car seat. Not only will you need one for your newborn's ride home from the hospital, but over your child's early life you'll also need a range of seats designed for different ages and sizes. Even seasoned parents may be fuzzy on which seat type is correct and when to make a move to the next one. The following pages provide a guide to various seat types, a handy timeline for when to transition your child to the next seat, and key Ratings for each. And because child-seat installation can be a challenge, we've added handy tips so that you get it right. *Continued on next page*



LEARN

For complete Ratings (available to online subscribers) and insight into which seats provide the best crash-protection and offer the best potential for correct installation, head over to our Car Seats hub at [ConsumerReports.org](https://www.ConsumerReports.org).

[ConsumerReports.org/cro/car-seats](https://www.ConsumerReports.org/cro/car-seats)

Car-Seat Timeline by Age and Size

These estimations, based on best practices and child-seat height/weight limits, are our recommendations for the minimum number of seats you'll need until your child is ready to use just the vehicle's seat belts.

It's important to use the right type of seat, to ensure it remains a safe, comfortable, and convenient fit for your child. Spending more doesn't necessarily get you the best performing seat, but it may buy you more features. Many mid-priced models perform as well as or better than pricier ones. Seats can be reused, but they have expiration dates. And retire the seat after a crash or if it sustains any damage.



REAR-FACING INFANT SEATS

\$55 to \$300
(for children 4 to 40 pounds)

Infant seats have a detachable carrier, a great convenience because it allows parents to carry the child or snap the seat into a compatible stroller. Our tests show that they also provide the best fit for the smallest babies. Though these seats are designed to accommodate babies that weigh up to 40 pounds, most kids will outgrow them height-wise first. That means you will need a convertible seat in order to keep your child rear-facing through his second birthday.



CONVERTIBLE SEATS

\$40 to \$450
(for children 5 to 45 pounds rear-facing, 20 to 70 pounds forward-facing)

Convertibles can be used two ways: rear- or forward-facing. It's recommended for kids to remain facing rearward until they reach their second birthday. Though you may be tempted to use convertibles for newborns, most don't provide the best fit for tiny babies, and you lose the convenience of the detachable carrier found on infant seats. Once a child has reached age 2 or the rear-facing height or weight limits of the seat, the seat can be positioned facing forward. Many have limits of 65 pounds or more.



BELT-POSITIONING BOOSTER SEATS

\$14 to \$300
(for children 30 to 120 pounds)

Once your child outgrows the forward-facing harnessed seat, he will still need a booster to allow the seat belts to sit correctly on his frame. Boosters are designed to raise the child high enough to position the vehicle's seat belt correctly. They are needed until a child is tall enough to use the belts alone—usually when he reaches 57 inches tall and is 8 to 12 years old. High-backed boosters are a better choice because they include some side bolstering, as well as a guide that can better position the shoulder belt.



Important Safety Strategies for Proper Installation and Fit

YOUR CHILD SEAT must fit not only your child but also your car. If you can't test-fit the seat before purchasing it, make sure you can return or exchange it. See SafeKids USA (safekids.org) for dates and locations where you can get your installation checked. Here are some

tips to help you get the right fit:

- Carefully read the manuals for both the car and the seat.
- Check the recline of rear-facing seats. That is critical, especially for infants. An overly upright seat may allow an infant's head to fall forward, obstructing his breathing.

Most seats have a built-in level indicator.

- Child seats can be installed using your vehicle's seat belts, but it's often easier to get a secure fit using LATCH.
- Attach and tighten the top tether for all forward-facing seats installed with either

LATCH or the seat belt.

- You may have to remove the rear seat's head restraint to allow a forward-facing seat to fit properly against the seatback.
- To assure that the harness is tight enough, you shouldn't be able to pinch more than 1 inch of fabric at the child's shoulder.



Chicco KeyFit 30

Ratings: Best Child Seats by Type

The seats listed below are the best performers in their categories. Our Ratings are based on overall crash protection, ease of use, and fit-to-vehicle using both LATCH and seat-belt installation. Booster-seat Ratings are based on crash protection, the potential to provide a proper belt fit for booster-aged children, and ease of use. Note that rear-facing infant seats were tested to our new protocol, and the other seats underwent our traditional tests.

CR Best Buy Recommended

Excellent Very Good Good Fair Poor

Rear-Facing Infant Seats (New test protocol)

A. 22-LB. CAPACITY

Rec.	BRAND & MODEL	PRICE	SCORE	TEST RESULTS
				Crash Protection Ease of Use Fit-to-Vehicle LATCH Fit-to-Vehicle Belt
✓	Chicco KeyFit	\$180	77	Best
✓	Maxi-Cosi Mico	\$200	64	Best
	Mia Moda Certo	\$120	58	Better

B. GREATER THAN 22-LB. CAPACITY

✓	Chicco KeyFit 30	\$190	76	Best
✓	Combi Shuttle	\$180	69	Better
✓	Cybox Aton 2	\$300	67	Best
✓	Safety 1st onBoard 35 Air	\$150	65	Best
✓	UPPAbaby Mesa	\$280	64	Better
✓	Britax B-Safe	\$150	64	Best
✓	Safety 1st onBoard 35	\$110	63	Better
✓	Graco SnugRide 30 (Classic Connect)	\$100	62	Best

Convertible Seats

A. GREATER THAN 40-LB. HARNESS CAPACITY

Rec.	BRAND & MODEL	PRICE	SCORE	TEST RESULTS
				Crash Protection Ease of Use Rear-Facing Fit-to-Vehicle Forward-Facing Fit-to-Vehicle
✓	Britax Marathon ClickTight	\$265	75	
✓	Britax Boulevard ClickTight	\$295	75	
✓	Chicco NextFit	\$280	74	
✓	Britax Advocate (G4)	\$305	71	
✓	Britax Boulevard (G4)	\$255	71	
✓	Britax Pavilion (G4)	\$270	71	
✓	Britax Marathon (G4)	\$230	69	
✓	Graco Contender 65	\$140	68	
✓	Britax Roundabout (G4)	\$145	67	
✓	Graco Size4Me 65	\$180	67	
✓	Graco Head Wise 65	\$200	67	
✓	Evenflo Sure Ride	\$100	65	
	Graco My Ride 65	\$170	64	
	Safety 1st Guide 65	\$100	63	
	Safety 1st Guide 65 Sport	\$80	63	
	Eddie Bauer XRS 65	\$140	63	

Convertible Seats (continued)

B. 40-LB. HARNESS CAPACITY

Rec.	BRAND & MODEL	PRICE	SCORE	TEST RESULTS
				Crash Protection Ease of Use Rear-Facing Fit-to-Vehicle Forward-Facing Fit-to-Vehicle
✓	Cosco Scenera 40RF	\$55	65	
✓	Safety 1st OnSide Air	\$85	64	
✓	Cosco Apt 40RF	\$70	64	
✓	Cosco Scenera	\$40	62	
	Graco ComfortSport	\$90	55	
	Evenflo Tribute 5	\$60	53	
	Evenflo Tribute Deluxe	\$60	53	
	Evenflo Tribute Sport	\$50	53	
	Combi Coccoro	\$240	49	

Belt-Positioning Booster Seats

A. HIGHBACK

Rec.	BRAND & MODEL	PRICE	SCORE	TEST RESULTS
				Crash Protection/ Belt Fit Highback Crash Protection/ Belt Fit Backless Ease of Use
✓	Cybox Solution X-Fix Plus	\$170	65	
	Kiddy Cruiserfix Pro	\$230	63	
	Peg Perego Viaggio Hbb 120	\$200	61	
	Harmony Folding Travel Booster	\$100	41	

B. HIGHBACK-TO-BACKLESS

✓	Evenflo Big Kid Amp Highback	\$40	72	
✓	Evenflo Big Kid Sport	\$30	72	
✓	Evenflo Big Kid DLX	\$60	69	
✓	Evenflo Big Kid LX	\$60	69	
	Graco Afix Big Kid LX	\$80	63	
	Safety 1st Boost Aur Big Kid LX	\$60	62	

C. BACKLESS

✓	Harmony Youth Booster Seat	\$13	68	
	Evenflo Big Kid Amp	\$25	64	
	BubbleBum Booster Seat	\$30	56	
	Cosco Ambassador	\$15	55	
	Clek Olli	\$100	51	
	Cosco Top Side	\$17	39	

Lexus Takes a Detour

THE LEXUS RECIPE FOR SUCCESS: Hide the Toyota mass-market roots under the Lexus logo by filling a car with amenities and luxury trappings, a more supple ride, and a quiet, soothing cabin. Even a pro can't sniff out the Camry beneath an ES sedan. But with the new, compact NX, the soufflé falls. The car doesn't coddle you like the wildly successful Lexus RX—the midsize crossover vehicle that started the whole craze. Nor does it thrill you with BMW-like handling. It just feels like an upmarket Toyota RAV4.



LUXURY COMPACT SUVs

Lexus NX

74

200t

71

300h

WITH A SNOOT borrowed from a largemouth bass and a body with more creases than a churro pastry, the NX is the most un-Lexus Lexus we've tested. From a brand that made its bones building vanilla-mobiles, the NX is a swing in the other direction.

But the NX is not a convincing effort, and much of that has to do with its Toyota RAV4 underpinnings. Nothing against the RAV4, but luxury is not in its DNA.

The NX's looks promise derring-do performance, and its handling is indeed sharp. It's responsive compared with a typical Lexus, but handling and braking are a notch below competitors from BMW and Audi. And the NX doesn't deliver the quiet, calm, and serene ride you expect from a Lexus. Instead, it's as firm and controlled as an IRS audit. The performance doesn't match the looks—like when a peach-fuzz sibling borrows his big brother's leather jacket, the appearance isn't quite right.

Inside the cabin, the NX once again falls short of Lexus standards. You're not cosseted with parlor-room luxury. Many parts and panels look and feel cheap, costing the NX points for fit and finish. The bolstered seats are supportive, but lumbar-support adjustment is limited. The rear seats are adequate for two.

The very tight driving position is made worse by claustrophobically small windows. They look

cool from the outside, but visibility from the driver's seat is poor. A rear camera is standard; you'll also want the blind-spot monitoring system.

The 200t marks Toyota's foray into turbo-charged four-cylinder engines; the German brands have used them for a while. The 235-hp four-cylinder delivered 24 mpg in our tests; it accelerated to 60 mph in 7.5 seconds.

The NX is also offered as a hybrid, with a total output of 194 hp from its 2.5-liter, four-cylinder plus electric drive. It got the best fuel economy of any SUV we've tested—an impressive 29 mpg overall. It can loaf in EV mode at low speeds.

The 300h hybrid is underwhelming when you need to accelerate; the engine annoyingly howls like 4-year-old denied a juice box. That stems from the nature of its continuously variable transmission, which holds engine revs high, contributing to the interior racket.

The NX is saddled with a new touchpad controller, included with the optional navigation system. But the user interface requires dexterous fingers to make selections—not easy or intuitive when driving. Access to phone contacts is blocked while on the move unless you use voice commands. Connectivity to music sources works well. For the vain, there is a removable makeup mirror.

The cargo area is quite limited, detracting from the "utility" of this SUV.

Even though pricing starts around \$35,000,



TESTED VEHICLE

HIGHS	Agility, maneuverability, fuel economy, crashworthiness
LOWS	Tight quarters, visibility, fussy touchpad controller
ENGINES	235-hp, 2.0-liter 4-cyl. turbo; six-speed automatic (200t); 194-hp, 2.5-liter 4-cyl. hybrid; continuously variable transmission (300h); all-wheel drive
FUEL	24 mpg (200t); 29 mpg (300h)
PRICE	\$35,405-\$42,235



HYBRID POWER The gauges on the 300h give instant feedback about your driving efficiency.

option packages quickly extend the bill past \$40,000. Green-minded buyers will have to pony up more for the hybrid model; our loaded version cost a dizzying \$51,000. Still, a comparably equipped NX is \$4,000 cheaper than a BMW X3 or an Audi Q5.

Consumers shopping for a small luxury SUV have many choices, but those expecting a proper Lexus from the NX may be disappointed.

A Wagon With an Identity Crisis

VOLVO WAGONS are a familiar sight near our Connecticut test track. From remarkably preserved 145 “bricks” to the modern-era V60, there’s a distinct feeling that Volvos are the official vehicle of the Northeastern landed gentry. But wagons haven’t been cool in a while. Many automakers—Volvo included—have elevated the ride height of their five-door vehicles into something vaguely resembling an SUV but without the off-road chops. Here we test Volvo’s latest mutation, the V60 Cross Country.



WAGONS

Volvo V60 Cross Country

73

VOLVO’S LATEST ATTEMPT to persuade Americans to embrace wagons is the SUV-ified V60 Cross Country.

But it satisfies neither as a wagon nor as an SUV, which makes it a tough sell next to the brand’s proper SUVs.

Sized for dual-income-no-kids couples, the V60 CC comes with a snug rear seat and modest cargo area. We usually like the feel and sprawl of Volvo interiors, but the packaging wizards at Gothenburg headquarters must have taken the afternoon off when they got this assignment. For all of its exterior size, it just feels small inside.

This metrosexual wagon scrimps on leg room and head room in the backseat; a tall teenager will be squished sitting behind an average-sized adult. Those with families and accoutrements should probably pick the XC60 SUV instead. Also, driver visibility isn’t good, suffering for style, with small side and rear windows crimping the view.

That said, the Volvo’s cabin feels like a luxury car. The fit and finish of the interior materials have the expected upscale feel; the leather feels sourced from coddled cows.

Our V60 CC came with Volvo’s familiar 2.5-liter, turbocharged five-cylinder engine, mated to a six-speed automatic. The engine thrums with power and delivers a decent punch. Its 21 mpg in our tests places it smack in the middle of the wagon pack. For fashion’s sake or the

occasional muddy trail in Vermont, the V60 CC boasts an additional 2.6 inches of ride height over its V60 wagon cousin.

Like most Volvos, the V60 CC suffers from a stiff ride, transmitting road imperfections harshly to occupants’ kidneys and bladders. That discomfort happens despite Volvo’s excellent record of building firm yet supple seats—which in this case suffered from a paucity of lumbar support.

For a brand that focuses on safety, we were surprised by the V60 CC’s tail-wagging nature in our avoidance-maneuver test. Although it ably navigates sudden suburban obstacles—such as a wayward bouncing ball—you don’t feel confident that the Volvo will accomplish its task when you have to swerve. Meandering curvy country roads, the Volvo isn’t as athletic as its most direct competitor, the Audi Allroad. Nor is the Cross Country as fun to drive as its regular wagon rendition.

Another odd shortcoming: the headlights. We found their low-beam illumination distance too short for a driver to react to sudden changes in road conditions. You could drive with the high beams on all the time, but that would mean blinding oncoming drivers. We gave the V60 CC’s headlights our lowest rating.

Base models are stocked with luxury equipment including navigation, a moonroof, and leather seats and surfaces. But given Volvo’s safety reputation, it’s shocking that a backup



TESTED VEHICLE

HIGHS	Plush cabin, braking, active safety features, crashworthiness
LOWS	Ride, rear visibility, tight rear seat and cargo area, value equation, headlights
ENGINE	250-hp, 2.5-liter 5-cyl. turbo; 6-speed automatic; all-wheel drive
FUEL	21 mpg
PRICE	\$36,890-\$49,740



BUTTONS GALORE Most audio and climate controls are packed into a small space.

camera comes in an expensive package and that you can’t get a power liftgate.

The audio and climate controls have an interface with lots of buttons. The layout is busy, and not all functions are initially obvious, but the confusion ebbs once you live with the car for a while. You navigate the various onscreen menus with a not-so-handly control knob that feels out of date.

This wagon doesn’t reward with space for people or gear, and the driving experience is unfulfilling. It earned one of the lowest scores in our wagon Ratings. For the same price, you can buy many roomier and better offerings. Sometimes you don’t get what you pay for.

ROAD TESTS

Ratings: Wagons to Pack It Up

Scores in context: Recommended models excelled in the overall road-test score and had average or better predicted reliability. They also performed adequately in government or insurance-industry crash tests, if tested.

☒ Recommended

● Better ← → Worse ●

WAGONS (ALL-WHEEL DRIVE)

Rec.	Rank	MAKE & MODEL	PRICE As Tested	RELIABILITY Predicted	SCORE Road Test	TEST RESULTS									
						Overall MPG	Acceleration, 0-60 MPH, Sec.	Dry Braking, 60-0 MPH, Ft.	Avoidance- Maneuver Speed, MPH	Routine Handling	Ride/Noise	Driving Position	Seat Comfort, Front/Rear	Controls	Cargo Volume, Cu. Ft.
☒	1	Subaru Outback 3.6R Limited	\$36,835	●	85	22	7.4	134	55.0	○	●/●	●	●/●	●	34.0
☒	2	Subaru Outback 2.5 Premium	\$28,852	●	82	24	10.5	133	53.5	○	●/●	●	●/●	●	34.0
☒	3	Audi Allroad 2.0T Premium	\$43,570	●	82	22	8.1	131	53.0	●	●/●	●	●/○	○	28.5
☒	4	Volvo XC70	\$42,560	○	78	18	8.5	135	50.5	●	●/●	●	●/●	●	36.5
	5	Volvo V60 Cross Country	\$46,475	New	73	21	8.1	127	49.5	●	○/●	●	●/○	●	26.0



Subaru Outback



Audi Allroad



Volvo XC70

Ratings: Luxury Compact SUVs to Coddle You

☒ Recommended

● Better ← → Worse ●

LUXURY COMPACT SUVs

Rec.	Rank	MAKE & MODEL	PRICE As Tested	RELIABILITY Predicted	SCORE Road Test	TEST RESULTS									
						Overall MPG	Acceleration, 0-60 MPH, Sec.	Dry Braking, 60-0 MPH, Ft.	Avoidance- Maneuver Speed, MPH	Routine Handling	Ride/Noise	Driving Position	Seat Comfort, Front/Rear	Controls	Cargo Volume, Cu. Ft.
	1	Porsche Macan S	\$63,290	New	85	19	6.4	130	51.0	●	○/●	●	●/●	○	29.0
☒	2	BMW X3 xDrive28i (2.0T)	\$44,595	○	82	23	7.3	130	53.0	●	○/●	●	●/●	○	33.0
☒	3	Mercedes-Benz GLK350	\$44,995	●	79	21	6.1	130	50.0	●	○/●	●	●/●	●	32.0
☒	4	Audi Q5 Premium Plus (2.0T)	\$41,075	○	78	21	7.9	130	52.0	●	○/●	●	●/●	○	32.0
☒	5	Acura RDX	\$36,605	○	77	22	6.6	132	51.0	○	○/●	●	●/●	●	31.5
	6	Lexus NX 200t	\$43,284	New	74	24	7.5	132	49.5	●	○/●	○	●/●	○	28.5
	7	Lexus NX 300h	\$51,224	New	71	29	8.9	136	49.5	●	○/○	○	●/●	○	28.5
☒	8	Volvo XC60 T6	\$42,245	○	71	17	7.4	132	52.5	●	○/●	●	●/○	○	32.5
	9	Lincoln MKC Reserve	\$46,485	New	71	19	7.8	125	54.0	○	○/●	○	●/○	●	30.5
	10	Cadillac SRX Luxury	\$43,085	○	67	18	7.1	135	52.5	●	○/●	○	●/●	●	28.5
	11	Range Rover Evoque Pure*	\$45,745	NA	61	21	7.2	132	50.0	●	○/○	○	●/○	●	25.5

*Powertrain has changed since last test. **Why certain models are not recommended.** The Volvo V60 Cross Country, Lexus NX, Lincoln MKC, and Porsche Macan are too new for us to have reliability data. The Cadillac SRX and Range Rover Evoque scored too low to recommend.



Porsche Macan



BMW X3



Mercedes-Benz GLK

Customer Care

You can call us about your subscription at 800-666-5261.

Or write to us:

Consumer Reports Customer Care
P.O. Box 2109, Harlan, IA 51593-0298
Please include or copy address label from issue
(Allow four to six weeks for processing.)

Visit us online: ConsumerReports.org/magazine

Use our website to:

Renew or pay for your current subscription
Give a gift subscription • Change your address
Report a delivery problem • Cancel your subscription

Save Time, Paper, and Postage Provide us your e-mail address at ConsumerReports.org/magazine2. We'll update you about Consumer Reports products and services.

Price In U.S., \$5.99 per issue, special issues \$6.99. In Canada, \$6.99 CAN per issue, special issues \$7.99 CAN (Goods and Services Tax included, GST #127047702). All other countries add \$10 per year to the U.S. price for shipping and handling.

Back Issues Single copies of previous 24 issues, \$7.95 each; previous two Buying Guides, \$14.49 each (includes shipping and handling). Please send payment to Consumer Reports, Attn: Customer Care, 101 Truman Ave., Yonkers, NY 10703-1057. Other ways to get Consumer Reports on the go: Google Play, iPad, Kindle, Next Issue, Nook, and Zinio.

Permissions Reproduction of Consumer Reports in whole or in part is forbidden without prior written permission (and is never permitted for advertising purposes). Address requests to CR Permissions Dept., 101 Truman Ave., Yonkers, NY 10703-1057.

Mailing Lists We exchange or rent our print customer postal mailing list so that it can be provided to other publications, companies, and nonprofit organizations that offer products or services through direct mail. If you wish to have your name deleted from our list, please send your address label with a request for deletion from outside use to Consumer Reports, P.O. Box 2109, Harlan, IA 51593-0298. We do not exchange or rent customers' e-mail addresses. You can review our complete privacy policy regarding Consumer Reports information products, services, and programs at ConsumerReports.org/privacy. If you participate in our advocacy activities, please see our Consumers Union Advocacy Privacy Policy at ConsumersUnion.org/about/privacy.htm regarding how your information is used and shared with our affiliate, the Consumers Union Action Fund.

Consumer Reports (ISSN 0010-7174) is published monthly, except twice in December, by Consumers Union of U.S., Inc., 101 Truman Ave., Yonkers, NY 10703-1057. Periodicals postage paid at Yonkers, NY, and at other mailing offices; Canadian postage, at Mississauga, Ontario (Canadian publications registration number 2665247, agreement number 40015148). Title Consumer Reports is a federally registered trademark in the U.S. Patent Office. Contents of this issue copyright © 2015 by Consumers Union of U.S., Inc. All rights reserved under international and Pan-American copyright conventions.

Violations of CR's No Commercial Use Policy Our Ratings and reports may not be used in advertising. No other commercial use, including any use on the Internet, is permitted without our express written permission. Report any apparent violation at ConsumerReports.org/NoCommercialUse or by mail to Consumer Reports, External Relations, 101 Truman Ave., Yonkers, NY 10703-1057.

Voting Paid subscribers may become voting members of CR by written request by sending in a nomination for the board of directors, or by voting in the annual election of CR's directors; ballots are sent to paid subscribers.

Contributions are tax deductible in accordance with the law as Consumer Reports is a 501(c)(3) nonprofit organization. Persons who contribute \$10 to \$99 become Friends Circle Members. Contributors of \$100 to \$999 become Leadership Circle Members, and those who contribute \$1000 or more become President's Circle Members. Donations of commonly traded securities or real estate will be accepted and immediately converted to cash. For information or to make a donation, please write to CR Foundation, 101 Truman Ave., Yonkers, NY 10703-1057 or e-mail epitaro@consumer.org.

Planned Giving Bequests (please remember CR in your will) and Charitable Gift Annuities can help support CR's programs. For information, write to CR Fundraising, 101 Truman Ave., Yonkers, NY 10703-1057.

Consumer Reports' Staff operates under contract between Consumer Reports and The News Guild of New York Local 31003, CWA.

POSTMASTER Send address changes to Consumer Reports, P.O. Box 2109, Harlan, IA 51593-0298. If the post office alerts us that your magazines are undeliverable, we have no further obligation to fulfill your magazines unless we have a corrected address within two years.

CANADA POST If copies are undeliverable, return to Consumer Reports, P.O. Box 1051, STN MAIN, Fort Erie ON L2A 6C7.



Consumer Reports is a member of Consumers International, a federation of more than 220 consumer organizations from more than 115 countries working to protect and empower consumers throughout the world. For information, go to consumersinternational.org.

Please remember CR in your will

For information on how to leave a bequest and become a Legacy Leader, please contact: Ed Pitaro at 914-378-2647 or epitaro@consumer.org.

Great for You Great for Us

You receive income for life through our Consumer Reports Charitable Gift Annuity™ program. With a donation of \$10,000 or more to Consumer Reports, you will receive very favorable, fixed rate annuity payments for your lifetime(s) that are unaffected by economic downturns.

We receive funding to help us test products and services and inform consumers with our unbiased reports. Your contribution helps us to maintain our no-advertising policies.



Single Life	Yearly Rate
62	4.5%
73	5.5
81	7.0
90	9.0

Two Lives	Yearly Rate
76/73	5.0%
83/80	6.0

Contact us for additional rates and deferred annuity information.

Your annuity payments are not the only benefit since your contribution will help us to keep consumers informed and protected. And as a token of our appreciation, you will also receive a lifetime subscription to Consumer Reports.

For more information, please return the no-obligation slip or call Ed Pitaro for a confidential personal benefits profile: **914-378-2647**

This is not legal advice. Any prospective donor should seek the advice of a qualified estate and/or tax professional to determine the consequences of his/her gift.

Tell me more about the Consumer Reports Charitable Gift Annuity™

Name(s) _____
Address _____
City/Province _____
Postal code _____ Dates(s) of birth _____
E-mail _____ Telephone _____

I am thinking of donating _____ to establish my Consumer Reports Charitable Gift Annuity.™

Mail to: Ed Pitaro • Consumer Reports • 101 Truman Avenue • Yonkers, NY • 10703 or e-mail to epitaro@consumer.org or fax to: 914-378-2916

0915CFR

A

AUTOMOBILE RATINGS:

AUTOMOBILES & AUTO EQUIPMENT

B-DE-GH-KL-PR-S

T

V-Y62 SEPTEMBER 2015

No Pain, No Gain?

Weight-loss surgery with real bite ... figuring out whether 'free range' is a flavor ... our readers navigate a strange world this month.

One Heck of an Upgrade

"My husband has a great many features," wrote Heather Rogers of Saint Joseph, Mich. "Hopefully he ships at a good rate for AT&T."



Good news! We will be processing your reward of a BRIAN ROGERS

Industry Leader?

Clyde Curtis of Lakeport, Calif., wondered how this well-established company made parts before the car was invented. (Turns out that in 1838, they outfitted horse-drawn carriages.)



AUTOMOTIVE PRODUCTS SINCE 1838

Cage-Free Cat Treats

"Perhaps my kitty's more sensitive taste buds can detect subtle humanitarian notes," said Paula Siegel of Fresno, Calif. "I do perceive a strong odor of P.T. Barnum."



Savage Surgeons

No one likes going under the knife, but the typo on this ad submitted by dermatologist Ken Klein of New Bern, N.C., suggests a particularly brutal operation.



General & Barbaric Surgery

SHOW US THE GAFFES! Send us the goofs and glitches you find. Submit them to SellingIt@cro.consumer.org or Selling It, Consumer Reports, 101 Truman Ave., Yonkers, NY 10703.

Car buying should be transparent.

See what others in your area paid for the car you want so you know when you're getting a good deal.



**Negotiation-free
guaranteed savings
off MSRP***



**Pricing data for
each vehicle**



**Consumer Reports
recommendation for
qualified vehicles**



**Nationwide network
of dealers**



Don't overpay.

www.ConsumerReports.org/cr/carbuying

* Guaranteed Savings not available in all states. In these states, a "Target Price" is presented, which reflects a market-based example of what you can reasonably expect to pay for a vehicle with your desired options. Savings is guaranteed by the dealer and not Consumer Reports or TrueCar. Guaranteed Savings may not be available on select models or trims. See site for details.

** Between 4/1/14 and 6/30/14, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of the Build & Buy Car Buying Service based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$2,990 including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Neither TrueCar nor Consumer Reports brokers, sells or leases motor vehicles.