

● **Washers & Dryers**  
Discover the best  
matching sets

● **Say Yes to Yogurt**  
New info about  
heart benefits

# Cable or Streaming?

*How to "cut the cord," get the best deals,  
and pick the ideal combo for you*

**PLUS, RATINGS OF BEST & WORST PROVIDERS**

**10 WAYS TO  
SAVE MONEY**  
on Your Home  
Insurance

**"I can't believe  
it's not wood!"**  
Flooring's fabulous  
new fakes

**ADVANCED  
CAR SAFETY  
FEATURES**

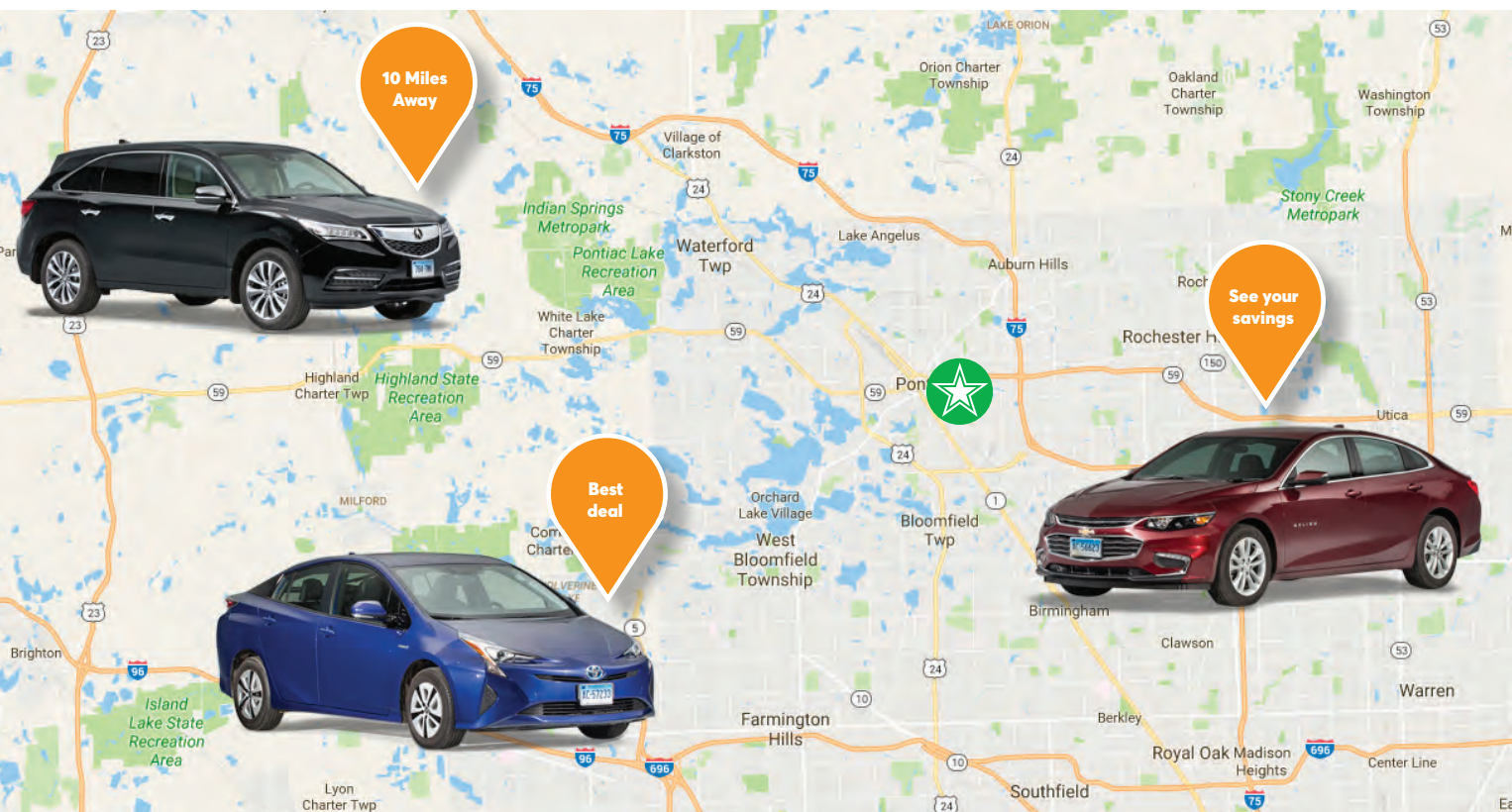
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MAZDA CX-5

**80** OVERALL SCORE



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## 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 the products we rate. We don’t

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POOR FAIR GOOD  
VERY GOOD EXCELLENT



## Fighting for Fairness on Every Front

AT CR WE ALWAYS keep our eyes peeled for marketplace issues that threaten core consumer principles like fairness, value, and privacy. Traditionally, that has meant raising the alarm when industries engage in unfair pricing practices or when companies play fast and loose with your personal information. But as more of our everyday purchases, our social conversations, and even our major life decisions take place online, it's vital that consumers have a partner they can trust working to ensure that the same values we've always fought to instill in auto plants, grocery aisles, product development labs, and factory floors are being upheld in the digital world as well.

This month we're taking a hard look at a new wave of consumer issues that have big implications for the security and fairness of your daily online experience. What is net neutrality, and how could it affect what you get for your money online? If you don't know, you're not alone. That's why we're walking you through the latest news and public sentiment—more than 60 percent of Americans support net neutrality

protections—and explaining what the stakes are when it comes to internet speeds and fair prices. (See “Protect the Internet,” on page 5, and “Who Should Control Your Content Access?” on page 31.) We're also taking a look at online privacy rules (“Who Wants Your Data?” on page 27) that prevent cable companies and other internet service providers from sharing and selling your private data—another concern that has undergone a dramatic change of course in recent months. After decades of equipping you with the trustworthy information you need to navigate the physical marketplace, Consumer Reports wants to work with you to build a digital marketplace we can all trust—so that, whether you are online or off, you can make the best choices for you and your family.

**Marta L. Tellado,**  
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## Save the Watchdog

### WHAT'S AT STAKE

The Consumer Financial Protection Bureau (CFPB), launched in 2011, has returned almost \$12 billion in refunds and relief to more than 29 million consumers victimized by unlawful and fraudulent financial services. At a time when our government is marred by gridlock, these results are eye-popping.

The CFPB is tasked with uncovering and stopping unfair, deceptive, and abusive financial practices and keeping the rules that govern credit cards, loans, bank accounts, and other financial services up-to-date. To accomplish that job, the CFPB was created as an independent agency to ensure that it could avoid pressure and capture by the financial industries whose practices it was charged with overseeing.

But Congress is now threatening to cripple the CFPB, and the consumer protections that go with it. Lawmakers are considering bills that would strip the watchdog of most of its authority and enforcement powers, as well as its independence from political and corporate influence.

Consumers Union, the policy and mobilization arm of CR, was actively involved in lobbying for the creation of the CFPB and has been a leading advocate for the agency since its establishment in the wake of the 2008 financial crisis. We are now working hard to oppose these baseless take-down efforts.

In May, we joined with a coalition of consumer groups to bring 140 advocates from 36 states to Washington, D.C., urging lawmakers to vote against legislation that would weaken the CFPB. Our activists from Arizona, Minnesota, and Nevada helped underscore the importance

of strong consumer protection by sharing their personal experiences with predatory mortgage, payday, and student loan practices.

### WHAT YOU CAN DO

Join us in calling for a strong CFPB by signing our petition at [ConsumersUnion.org/fairfinance](http://ConsumersUnion.org/fairfinance).

## Air Your Frustrations

### WHAT'S AT STAKE

Decades of consolidation from mergers and bankruptcies have transformed the airline industry into one with a laser focus on the bottom line and little apparent regard for passengers. CR believes the time has come to finally reverse this unacceptable trend.

In the wake of a United Airlines ticket holder being dragged off a plane to make room for an airline employee,

airline executives were recently summoned by the House Transportation and Infrastructure Committee to testify at a hearing in Washington, D.C.

CR was the only consumer advocate invited to join the panel. Our senior aviation adviser, William McGee, focused his testimony on how the reduced competition in the industry has put consumers at the mercy of powerful airlines and explained how the United incident highlighted the need to rein in the unethical practice of overbooking flights. Moreover, McGee outlined the need for a consistent, uniform, comprehensive, and clear set of passenger rights for U.S. airlines. Several members of Congress agreed.

### WHAT YOU CAN DO

Contact your lawmakers at [senate.gov](http://senate.gov) and [house.gov](http://house.gov) and tell them you want rules and enforcement that will protect airline passengers.

## Protect the Internet

### WHAT'S AT STAKE

Net neutrality is the idea that internet service providers should allow even-handed access to all content without favoring or discriminating against particular providers or websites through extra fees or download slowdowns. In 2015, the Federal Communications Commission adopted the Open Internet Order to preserve this, a position that CR, an ardent supporter of net neutrality, applauded and fought for. We filed an amicus brief in favor of net neutrality to the U.S. Appeals Court for the D.C. Circuit, which upheld the Open Internet Order in 2016.

But recently, the FCC, now headed by Ajit Pai, announced a proposal to roll back these protections.

"This latest proposal should be chilling to everyone who values the internet as a platform for free speech, commerce, entrepreneurship, and citizen engagement," says Jonathan Schwantes, senior policy counsel for Consumers Union. "We implore Chairman Pai to listen to the interests of the public the Commission was tasked with protecting."

### WHAT YOU CAN DO

Almost 4 million consumers submitted comments in support of the Open Internet Order and played a key role in getting net neutrality rules passed. Your voice is just as important, if not more, in protecting these rules now. Read more in our cover story on page 24, and go to [ConsumersUnion.org/netneutrality](http://ConsumersUnion.org/netneutrality) to voice your support for a free and open internet.

**Strong Protections**  
Consumers need help fighting back against predatory and unfair financial practices.



LEARN

We surveyed consumers about net neutrality and whether internet providers should be able to block or slow traffic. For the results, go to [CR.org/netneutrality0817](http://CR.org/netneutrality0817).



## Hitting Close to Home

Our June 2017 article "Homes Away From Home," about home-sharing sites that allow travelers to stay in people's homes rather than in a hotel, generated a lot of concerned commentary. You can join the conversation by going to [CR.org/homeshare0817](https://www.consumerreports.org/homeshare0817).

I WAS DISTURBED that you did not touch upon the ethical issues associated with using Airbnb. Far from being a service where people can just rent out empty spaces in their own homes, Airbnb has morphed into a service that has condoned and in many places encouraged the buying up of properties that would normally be rented out. This has the effect of taking properties off the housing market, driving up real estate prices. This has been a huge problem in places like New York City and San Francisco, where reasonably

priced housing is desperately needed. Instead, people should spend their money on a (regulated) hotel or B&B and hire a good local tour guide.  
—Stephanie Leveene, San Jose, CA

YOU WERE absolutely silent on the issue of questionable behavior by the facilitating companies, hosts, and guests. My small NYC suburb has just outlawed short-term rentals, despite the number of fixed-income and low-income voters who might want extra income. Legal and moral issues of permanent residents being disturbed by parties and daily turnovers don't come up, nor does the removal of housing units from the permanent resident market because owners can make so much money from renting them out. Many "sharing economy" rentals violate leases

or condo bylaws. There is no constitutional right to sublet your residence!  
—Timothy Buchman, Wyckoff, NJ

YOU OMITTED an important issue in your article. That is the issue of uncontrolled proliferation and saturation of such facilities in some highly attractive cities such as mine—Savannah, Ga. One of the very reasons so many tourists visit Savannah—to see the wonderful landmark historic district and the residential neighborhoods therein—is under siege by short-term vacation rentals. In some areas, their proliferation is beginning to hollow out such neighborhoods, transforming them into transient commercial areas that significantly change their character. Parking, noise, and trash issues add to the burden of local residents. Savannah is working to address

these issues to ensure a balance between maintaining the residential quality of life and the provision of a reasonable number of short-term vacation rental properties to service some of Savannah's tourists.  
—Bob Rosenwald, Savannah, GA

I WAS SORRY to see that your article on short-term vacation rentals ignored the controversies raging about this movement. Relatively inexpensive apartments, which often housed low-income, disabled, or elderly tenants, are taken off the market by these short-term rentals. In some cities these people are then vulnerable to homelessness. Additionally, the majority of these rentals are not registered with the city and so have not been inspected for safety. And unless the person renting to you owns the apartment, it is probably an illegal rental. That means that if the landlord finds out you will be asked to leave. And you may think that the legal tenants are unaware of you, but we are not. You are on vacation, and we are not. Most of us have to get up early in the morning for work and don't appreciate your coming in late or making noise after 10 p.m., which many of you do.  
—Carol Siegel, Portland, OR

### Balm for Back Pain

I HAVE SUFFERED from lower back and hip pain for many years. I have been through the gamut of chiropractors, cortisone shots, rehab, even laser shots at spinal nerves with little or no success. During all this time I have done morning exercises to help alleviate the problem, hoping it would eventually help. "Real Relief From Back Pain" (June 2017) suggested several exercises, which I have now included in my morning routine. The results have been excellent for me. I would recommend these exercises to anyone with chronic back/hip pain. The



WRITE

Go to [CR.org/lettertoeditor](https://www.consumerreports.org/lettertoeditor) to share your comments for publication.



pain is not totally gone, but it's so much more tolerable.

—Gerald Kastigar,  
Delray Beach, FL

### I Can See Clearly Now

THERE IS A COMMENT in a reader letter (Your Feedback, "SUV Savvy," June 2017) about shrinking side and rear visibility in cars. Every time I buy a new car I buy two small (2-inch) convex mirrors, which I can peel and stick into the corner of my two side mirrors. They eliminate blind spots and allow you to see the side of the car, which helps with parallel parking and backing up. A car overtaking in an adjacent lane is visible from far behind all the way up to completely parallel. They are inexpensive and really do a great job!

—Julian Brook, Birmingham, AL

**EDITOR'S NOTE** *We agree. Blind spots are a big concern for drivers, given that swoopier car designs limit visibility. We advocate for blind-spot warning systems and believe they are an excellent safety feature. But if you don't have such a system on your car, the stick-on convex mirrors are a wise—and affordable—alternative safety measure.*

### Medicine Cabinet Safety

AS A PHARMACIST I was surprised and disappointed to see the metered-dose inhalers pictured in the June 2017 article "Medicine Cabinet Safety Guide" all standing upside down. This type of inhaler should be stored with the mouthpiece down.

—Jacqueline Kozdras,  
Colorado Springs, CO

**EDITOR'S NOTE** *Some—but not all—asthma inhalers need to be stored with the mouthpiece down. Check with your doctor or pharmacist for specific storage instructions.*

IN YOUR ARTICLE you should have included contacting your local municipality to see if they offer a drug recycling program. Here in Milwaukee County we can drop off prescription medications at our local police department, where they will be collected and disposed of properly.

—Richard Myers, Milwaukee, WI

**EDITOR'S NOTE** *If your municipality has a drug recycling program, by all means use it. But these are few and far between and might be available only during designated drug take-back days.*

### Eggheads' Delight

I READ YOUR "Great Eggspectations," about the Big Green Egg (June 2017). My husband got one about six years ago. We have been married almost 25 years. Until that time he had cooked maybe a dozen meals that were worth eating. Now he cooks five nights a week and loves it. Not only that, they are the best meals, with the juiciest meat ever. So is it worth it? I would pay that much again (and sooner) if I had known he would do all the cooking!

—Chanya Lynn Tully,  
via [FACEBOOK](#)

I HAVE HAD my Egg for more than a decade and love it! I consider my Egg one of the best



## If I had known my husband would do all the cooking, I would have bought a Big Green Egg sooner!

—Chanya Lynn Tully

investments I ever made. It does everything from low and slow barbecue to searing steaks to brick-oven pizzas to baking bread and biscuits. You show me another grill that can do that *and* last the excess of my lifetime and I will buy it. For people looking to do serious cooking, it's well worth the price ... and no one is paying \$1,120 for it. You can get it for hundreds less.

—Keith Farnham, via [FACEBOOK](#)

### Blinded by the Light

IN "ASK OUR EXPERTS" in the June 2017 issue, you reported on high-intensity-discharge headlights, saying that "down the road" light is the most important safety factor with headlights. There is another safety factor equally important, if not more so, and that is the effect these superbright headlights have on oncoming drivers. They can be almost blinding to drivers coming against them in the other lane. The driver of the car with these

headlamps may be able to see better, but the driver coming toward him cannot. Have you or the National Transportation Safety Board ever looked into that aspect of headlamps?

—Michael Alberts, Mariposa, CA

**EDITOR'S NOTE** *Great question.*

*As part of our headlight evaluation, we assess each vehicle's potential for creating glare. A vehicle's score is reduced if we feel that the glare is of a level comparable to someone approaching you with their high beams on. Though the whiter and brighter HID and LED lights can be a discomfort for some drivers, we are not aware of evidence that the increased glare has been the cause of crashes. It is often a driver's natural response to look directly at oncoming lights. To maintain your visibility and avoid the glare, you'll need to make a conscious effort to look ahead toward the right side of the road to help avoid the glare.*

IN YOUR COMMENTARY concerning the virtues of HID car headlights vs. halogen headlights, there is no mention of LED headlights, which are now available in almost all vehicles. They offer significant advantages in light output and lifetime over either HID or halogen. They are rapidly becoming standard equipment on most new vehicles. I have them on my car, and they are a huge improvement over my previous HID lights.

—Bill Kokot, White Plains, NY

**EDITOR'S NOTE** *You are right on all counts. LEDs are available on many newer models. Based on our tests, LEDs offer some of the same pluses in performance as HIDs. Their light is whiter and brighter than that of halogen bulbs (still the most common), and they excel at lighting up the sides of the road. But we have not found that they all shine a farther distance straight ahead. So we still encourage a night test drive to make sure you're satisfied with their main job—illuminating the road.*

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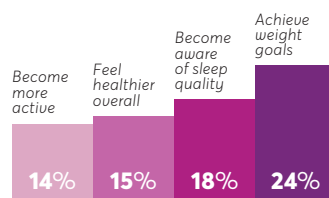
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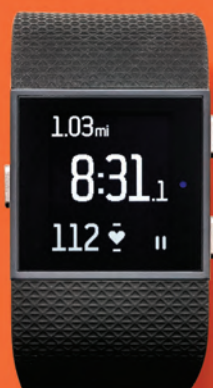
# Product Updates

The latest ratings from our labs

Percentage of Americans who agree that using a fitness tracker helped them



Source: Consumer Reports 2017 survey of 1,007 fitness-tracker users.



## Walk This Way

Fitness trackers are more accurate than ever, our tests show. But knowing how to use them to improve your health is not as simple as 1-2-3.

by **Brendan Borrell**



From left:

**FITBIT SURGE**  
\$250

**87** OVERALL SCORE

**TOMTOM SPARK 3  
CARDIO + MUSIC**  
\$250

**85** OVERALL SCORE

**GARMIN  
FORERUNNER 35**  
\$200

**85** OVERALL SCORE

**HUAWEI FIT**  
\$130

**82** OVERALL SCORE

**WITHINGS STEEL  
HR** \$145

**79** OVERALL SCORE



➤ **FITNESS TRACKERS ARE** getting better and better at what they're primarily designed to do: count your steps and measure your heart rate.

Twenty-two of the 27 trackers in our ratings now earn a top score in step counting, and nine of the 13 models that measure heart rate are excellent in that. What's more, the step-count feature now built into many smartwatches and smartphones is generally accurate, too, we found.

But beyond technical proficiency, will trackers help you reach the goals you have for using one? Things that, presumably, include being more active, losing weight, and feeling healthier.

For some people, the answer is yes, according to a nationally representative Consumer Reports survey of 1,007 U.S. adults—though the survey also makes it clear that you can't expect miracles.

Instead, our survey suggests—and experts we spoke with agree—that you should view trackers as one tool in a comprehensive effort to be more active, lose weight, and improve your health.

For example, though most people in our survey did not report that trackers helped them feel healthier, a minority did: Twenty-four percent said the devices helped them achieve their weight-loss goals, 15 percent said they made them feel healthier, and 14 percent said they helped make them more active.

Those who endorse the devices are quite enthusiastic, saying trackers helped them overcome decades of bad habits. Wendy Beck, a 64-year-old in Sacramento, Calif., bought the first Fitbit when it was released in 2011 and has used one regularly ever since. "I've always wanted to make sure I got my daily 10,000 steps," she says, referencing a common goal—about 5 miles—that many fitness trackers set for themselves. "I've lost weight, and it improved my blood pressure."

## Tiny Technical Marvels

Today's trackers pack an impressive array of sophisticated electrical components. These include accelerometers to



## Will Counting Your ZZZ's Improve Your Sleep?

SOME TRACKERS claim to record how much and how well you sleep by measuring your bedtime tossing and turning, plus your heart rate. That information, the theory goes, can help sensitize you to your sleep patterns, and sleep better as a result.

Fitbit, for example, worked with Stanford University scientists on software that uses your sleep data to estimate how much time you spend in light vs. deep sleep, and to develop advice designed for you.

But experts we consulted aren't convinced. For one thing, trackers don't reliably "differentiate between quiet wakefulness and light sleep," says Kelly Baron, Ph.D., at Rush University Medical School, who wrote about trackers in the *Journal of Clinical Sleep Medicine*. As a result, they may overestimate sleep.

And even if the trackers are accurate, they may not always help people sleep better. For example, Baron says that although the devices may encourage some people to make good sleep more of a priority, or to talk with a doctor, they could also unintentionally worsen sleep by making you overly anxious about getting enough of it. And, she says, they can even foster bad sleep habits, such as lying in bed even when you're not tired.

detect the slightest of body movements, LEDs that flash light through your skin to measure blood flow, galvanic sensors that measure changes in electrical connectivity caused by sweat, gyroscopes that sense when you stand up or lie down, GPS receivers that can track how far you walk or run, and altimeters that show changes in elevation.

Together, those features allow fitness trackers to not just count steps but also to estimate your heart rate, exercise intensity, flights of stairs climbed, hours slept, and calories burned.

Though sales of dedicated fitness trackers are waning—market leader Fitbit expects revenue to drop by about 22 percent this year compared with last—activity tracking is still big business, with that company alone projecting revenue of up to \$1.7 billion in 2017.

Smartphones, which now count steps, and smartwatches, which also track heart rate, are picking up the sales slack. Trackers are also increasingly being fashioned into less obtrusive designs, like necklaces, or being incorporated into other products, like headphones. (See "Is a Smartphone or Smartwatch a Good Enough Tracker?" on page 10, for more on the pros and cons of some of those alternatives.)

## Moving Targets

The idea behind fitness tracking is that knowledge is power—knowing how many steps you take each day can encourage you to take more of them.

Though trackers do seem to help make some people be more active, it's clear that doesn't happen automatically. For example, a 2016 study of 800 Singaporeans in *The Lancet Diabetes & Endocrinology*—one of the longest, largest, and best designed studies to date—found that after a year, people using trackers walked an average of just an additional 37 minutes each week.

Not surprisingly, most people in that study neither lowered their blood pressure nor lost weight.

One reason the devices don't seem

to help much when it comes to weight loss could be that their calorie-counting feature—which uses factors such as activity level, gender, and weight to estimate how much energy you burn—may not be very accurate.

We have not tested that, but Stanford University researchers recently did. They took precise metabolic measurements from 60 volunteers and compared results with estimates from seven fitness trackers. All of the devices were off by at least 27 percent, and the least accurate was off by 93 percent.

## Secrets to Success

So why do trackers seem to help some people but not others? Our survey, plus interviews with experts, uncovered some strategies that can help you get more out of your device.

**Be social.** Using the devices with others can be a powerful motivator. Fitbit says that people who use the devices with online friends log an average of 700 more steps per day than those who go solo. Wendy Beck agrees, competing with other users in

virtual challenges. “It just makes me get up and move,” Beck says.

**Reward yourself.** Financial or other incentives might also help, says Mitesh Patel, M.D., at the Penn Medicine Center for Health Care Innovation, Perelman School of Medicine in Philadelphia. That can be especially true when you’re starting. He recommends trying an app that gives cash rewards for meeting your goals. One such app is StickK.com, a program developed by behavioral economists at Yale University that lets you set a goal and a monetary stake and have a friend enforce it.

**Keep it simple.** Eric Topol, M.D., a cardiologist and digital-medicine researcher at Scripps Research Institute in La Jolla, Calif., tells patients that if they don’t want another electronic device in their lives, and don’t want to track their heart rate, they can just use their smartphones to count their steps.

**Think in bouts.** Many trackers now allow users to schedule “Move” alerts after every, say, 30 minutes of inactivity. And research suggests that long periods of sitting can be especially harmful.

**Watch what you eat.** If you want to lose weight, diet is key, no matter how much you exercise or what device you use. “You can never out-train a bad diet,” says Ross Steiner of Steiner Strength in San Francisco. “I don’t care how many steps you do.” And resist the urge to use a workout as an excuse to splurge on a big meal, he says. Though the calorie-counting feature on trackers may not be very accurate, many pair with apps, such as MyFitnessPal, that have food databases, allowing you to record what you eat. That could make you more conscious of what you eat and prompt you to make wiser food choices.

**Stick with it.** Our survey and other research suggest that many people give up on trackers within a few months. But more than a quarter of people in our survey who currently wear their device have been using it for one to two years, and 16 percent have been using it for more than two. So if you can force yourself to stick with a tracker through that initial period, using the device—and regular exercise—could be more likely to become a lifelong habit.



## Is a Smartphone or Smartwatch a Good Enough Tracker?

MANY SMARTPHONES now come with a built-in step counter. And smartwatches often track steps plus your heart rate. So why bother investing in a stand-alone fitness tracker?

Consumer Reports tested step counting on an iPhone 7 and a Samsung Galaxy 8. The phones were carried in a front pants pocket, a shoulder bag, and a runner’s armband.

When each phone’s scores were averaged, both counted steps about as accurately as

an excellent stand-alone fitness tracker, we found.

Still, Charles Davidson, who oversees CR’s fitness-tracker testing, cautions that smartphones may miss some steps, simply because many people don’t carry the devices everywhere. And most don’t offer heart-rate monitoring, an important feature for fitness buffs.

Consumer Reports also tested the Leaf Silver Edition Health Tracker, a device geared to

women that tracks steps but not heart rate. As a clip-on and necklace, it rated Excellent in our step-counting tests; as a bracelet, it scored Very Good.

Smartwatches are another option. They can record both steps and heart rate, and several models—including those shown at right—did well in our tests. They also allow the use of a whole array of apps.

CRO subscribers can see full smartwatch ratings at [CR.org/smartwatches0817](https://www.consumerreports.org/smartwatches0817).

### Smartwatch fitness feature ratings



**Samsung**  
Gear S3  
Frontier  
\$300



**Apple**  
Watch  
Series 2  
(42mm) SS  
Case \$700



**Garmin**  
Fenix 5  
\$600



**Motorola**  
Moto 360  
(2nd gen.)  
(46mm)  
\$350

#### Step-Count Accuracy



#### Heart-Rate Accuracy





**Ratings** ➤ **Fitness Trackers** Start with accurate step counting and heart-rate monitoring, then look at the features that matter most to you.



		Brand & Model	Price	Overall Score	Test Results				Features					
Recommended	Rank				Ease of Use	Step-Count Accuracy	Heart-Rate Monitor Accuracy	Water Resistance	GPS Tracking	Food Tracking (in App)	Inactivity Alerts	Touch Screen	Color Display	Heart-Rate Monitor Requires Chest Strap

#### DATA READOUT ON TRACKER AND SMARTPHONE APP

✓	1	Fitbit Surge	\$250	87	↑↑	↑↑	↑↑	↑	•	•		•		
✓	2	TomTom Spark 3 Cardio + Music	\$250	85	↑↑	↑↑	↑↑	↑↑	•					
✓	3	Garmin Forerunner 35	\$200	85	↑↑	↑↑	↑↑	↑↑	•		•			
✓	4	TomTom Spark Cardio+Music	\$200	84	↑↑	↑↑	↑↑	↑↑	•					
\$	5	Fitbit Charge 2	\$150	83	↑↑	↑↑	↑	↑		•	•	•		
\$	6	Garmin Vivosmart HR	\$120	83	↑↑	↑↑	↑↑	↑↑			•	•		
✓	7	Fitbit Blaze	\$200	82	↑↑	↑↑	↑	↑			•	•	•	
\$	8	Huawei Fit	\$130	82	↑↑	↑↑	↑	↑↑			•	•		
✓	9	Garmin Vivosmart HR+	\$180	79	↑	↑↑	↑↑	↑↑	•		•	•		
\$	10	Withings Steel HR	\$145	79	↑	↑↑	↑	↑↑						
\$	11	Fitbit Alta	\$130	78	↑↑	↑↑	NA	↑			•	•		
✓	12	Garmin Vivoactive HR	\$250	77	↑	↑↑	↑↑	↑↑	•		•	•	•	
✓	13	Samsung Gear Fit2	\$180	76	↑	↑↑	↑↑	↑↑	•		•	•	•	
✓	14	Under Armour Band	\$80	74	↑	↑↑	NA	↑			•	•		•
	15	Polar Loop 2	\$70	70	↑	↑↑	NA	↑			•			•
	16	Polar A300	\$100	69	↑	↑	NA	↑↑			•			•
	17	Garmin Vivofit 3	\$100	68	↑	↑↑	NA	↑↑			•			
	18	Polar A360	\$170	66	↑	↓	↑↑	↑↑			•	•	•	
	19	Garmin Vivoactive	\$190	65	!	↑↑	NA	↑↑	•		•	•	•	•
	20	Garmin Vivofit 2	\$70	50	!	!	NA	↑↑			•			•

#### DATA READOUT ON SMARTPHONE APP ONLY

	1	Withings Go	\$50	66	↑	↑↑	NA	↑↑		•				
	2	Misfit Shine 2	\$60	66	↑	↑↑	NA	↑↑			•	•		
	3	Garmin Vivomove	\$120	64	↑	↑↑	NA	↑↑			•			
	4	Misfit Ray	\$80	60	!	↑↑	NA	↑↑			•			
	5	Fitbit Flex 2	\$60	59	!	↑↑	NA	↑↑		•	•			
	6	Xiaomi Mi Band Pulse	\$20	47	↑	↓	NA	↑↑						
	7	Moov Now	\$60	45	!	NA	NA	↑↑						•

➤ For full descriptions of all fitness trackers in our ratings, subscribers to our website can go to [CR.org/trackers0817](https://cr.org/trackers0817).

**HOW WE TEST:** We calculate Overall Score based on ease of use, step-count accuracy, heart-rate monitor accuracy, and other factors. For Ease of Use, we consider how easy it is to

use the device's controls, sync with a smartphone, and read the display in bright and low light. For Step-Count Accuracy, we compare the tracker's count with that of a manual pedometer.

For Heart-Rate Monitor Accuracy, we compare the device's reading with the reading from a chest-strap heart-rate monitor. For Water Resistance, we subject the device to water pressure

equivalent to the depth that the manufacturer claims the watch can withstand. We also note additional features the devices have, such as GPS tracking and an activity alert.

# Dynamic Duos

These standout washer-dryer sets get the job done—at any price range.

by Kimberly Janeway



➤ **EVER SINCE LAUNDRY** appliances started migrating from the basement to more prime real estate on upper floors, matching washer-and-dryer pairs have surged in popularity. Today, 54 percent of laundry-appliance shoppers choose them. But while their coordinating styles make a statement, they're not always perfectly matched in performance. Consumer Reports' labs run washers and dryers through a roster of tests separately. Then, to take the guesswork out of your search,

we synthesize the results to determine which pairs perform the best overall. (We feature electric dryers—the most popular type—in our pairings but also note compatible gas models.)

“Because the washer has a much harder job, we give more weight to its performance in the combined score,” explains Emilio Gonzalez, a CR engineer. So start with the better washer. And compare the brand reliability of appliances you're considering using the data starting on page 16.



## STANDOUT SETS FOR

# \$1,400 or less

Pairs in this lower range may not take top prize for styling, and they have only basic features. But they deliver where it counts.



## No-Frills Favorite

**Kenmore** 22242 agitator top-loader & 62342 electric dryer

**\$480; \$400**

**58** OVERALL SCORE

The moderately rated washer does a good job cleaning, and it's among the most water-efficient of the agitator models we tested. There are eight cycles, and wash time is a brisk 40 minutes using the normal-wash/heavy-soil setting. (CR tests all washers on this aggressive setting to gauge wear on clothing.) **Consider** Like most agitator

top-loaders, this Kenmore isn't so gentle on fabrics. It also doesn't extract as much water as some, which ups the drying time. Both the washer and dryer are fairly noisy. **Specs** The washer is 27 in. wide; the dryer, 29 in. Claimed capacity for the washer is 3.6 cu. ft.; 7 for the dryer. A compatible gas dryer is the \$500 Kenmore 72342. **Available in White**

## SAFETY CHECK

***Lint buildup in a dryer duct poses a serious fire hazard. Upgrade a plastic or foil duct (which can sag, allowing lint to gather) to a rigid metal duct, and clean it every few months.***

## Good Looks for Less Money

**Maytag** MVWB765FW agitator top-loader & MEDB755DW electric dryer  
**\$800; \$500**

**59** OVERALL SCORE



This washer's price, styling, and capacity are more like a pricier high-efficiency top-loader (the kind without an agitator). But this workhorse is among the most energy-efficient agitators, boasts 11 cycles,

and extracts more water than most, which cuts down on drying time. Both machines are relatively quiet. **Consider** Agitator washers are tough on fabrics. Wash time is 70 minutes using the normal-wash/

heavy-soil setting. **Specs** The washer is 27 in. wide; the dryer, 29 in. Claimed capacity is 4.7 cu. ft. for the washer; 7 for the dryer. A compatible gas dryer is the \$600 Maytag MGDB755DW. **Available in White**

## Affordable Front-Loader

**Whirlpool** WFW75HEFW front-loader & WED75HEFW electric dryer  
**\$700 each**

**77** OVERALL SCORE



With eight wash cycles, this front-loader is among the least expensive we tested. It earned an excellent ranking in our tests for water and energy efficiency and cleaning. Plus its design is gentle on fabrics. Expect

the dryer to do its part without making a racket. **Consider** Wash time is a lengthy 95 minutes using the normal-wash/heavy-soil setting, and the washer is relatively noisy.

**Specs** Each machine is 27 in. wide. Units can be stacked. Claimed capacity is 4.5 cu. ft. for the washer; 7.4 for the dryer. A compatible gas dryer is the \$800 Whirlpool WGD75HEFW. **Available in White**

## STANDOUT SETS FOR

# \$1,400–\$1,800

No more basic white boxes. These pairs come in eye-catching finishes and offer features that make the chore a bit easier.



### Connected Cleaning

**Samsung**  
WF45K6500AV  
front-loader &  
DV45K6500EV  
electric dryer  
**\$900 each**

**80** OVERALL  
SCORE

The tiny door-within-the-door on this front-load washer allows you to add a forgotten garment after a cycle begins. And this midpriced model packs an impressive punch, with 14 wash cycles and excellent cleaning that's easy on fabrics.

Both machines offer remote-control access via a smartphone, and both are relatively quiet. **Consider** Wash time using the heavy-soil setting is 100 minutes. (A Super Speed option can save time.) **Specs** Each machine is 27 in. wide. The units are stackable. The washer's claimed capacity is 4.5 cu. ft.; 7.5 for the dryer. A compatible gas dryer is the \$1,000 Samsung DV45K6500GV. **Available in** White and black stainless

### PESKY PET HAIR

*Dog and cat fur can do a number on your washer. Always use a lint roller, some tape, or a damp rubber glove to remove as much hair as possible from clothing and linens before loading.*



### Water-Efficient Wonder

**LG** WT1701CV HE top-loader  
& DLEY1701V electric dryer  
**\$900 each**

**75** OVERALL  
SCORE

This washer is water-efficient and cleaned our 8-pound test load thoroughly. There are 12 cycles to choose from, and wash time is 75 minutes. (The machine's TurboWash option saves time.) The dryer is superb at its job. Neither machine is noisy. **Consider** Though HE top-loaders tend to be easier on fabrics than

units with agitators, this one isn't quite so gentle. When shopping, reach into the tub to make sure that you can touch the bottom. **Specs** Claimed capacity is 5 cu. ft. for the washer; 7.3 for the dryer. Each machine is 27 in. wide. A compatible gas dryer is the \$1,000 LG DLGY1702V. **Available in** White and graphite steel



### Big-Load Best Friend

**Kenmore Elite**  
31553 HE top-loader  
& 61553 electric dryer  
**\$900 each**

**73** OVERALL  
SCORE

With a claimed capacity of 5.2 cu. ft., the washer is among the biggest tested, and it's water-efficient and relatively quiet. It has 14 cycles, and wash time is 75 minutes. (The normal-soil setting cuts time,

as does the Accela Wash option.) The washer extracts a considerable amount of water, trimming dryer time. The dryer is among the quietest tested. **Consider** This washer, like most top-loaders, isn't so gentle on fabrics.

**Specs** Each is 27 in. wide, but the height, 45 in., is taller than average. Claimed dryer capacity is 7.3 cu. ft. A compatible gas dryer is the \$1,000 Kenmore Elite 71553. **Available in** White and metallic silver

## STANDOUT SETS FOR

# Over \$1,800

Here's what big money can buy: stylish design, superb cleaning, and fancy features that solve common laundry annoyances.



## Speedy Superstar

**Maytag Maxima**  
MHW8200FW front-loader &  
MED8200FW electric dryer  
**\$1,150 each**

**83** OVERALL  
SCORE

This top-rated washer has 11 cycles. It's excellent at cleaning, gentle on fabrics, and water- and energy-efficient. The Maytag also offers one of the fastest wash times of the higher-end appliances (70 minutes). The dryer aced its job. Neither makes a racket.

**Consider** You get few added features for the price. But for some, speed trumps bells and whistles. **Specs** They can be stacked, and each is 27 in. wide. Claimed capacity for the washer is 4.5 cu. ft.; 7.4 for the dryer. A compatible gas dryer is the \$1,250 Maytag MGD8200FW. **Available in** White and metallic slate

### DRYER TIP

*Dryer sheets can leave a film on the appliance's moisture sensor, making it difficult for the unit to assess when clothes are dry. If you use them, clean the dryer's sensor with a little soap and water every so often.*



## Busy Household Helper

**LG Signature**  
WM9500HKA front-loader &  
DLEX9500K electric dryer  
**\$1,800 each**

**78** OVERALL  
SCORE

With this WiFi-enabled pair, you can download special cycles, check on progress, and get notifications when it's time to unload. The washer is also among the largest in our ratings. It aced our tests in all key functions. There are 14 cycles, and neither appliance is noisy. **Consider** Wash time is a whopping

2 hours with the normal-wash/heavy-soil setting. Save time with the normal-wash/normal-soil or TurboWash settings. **Specs** Claimed capacity of the washer is 5.8 cu. ft.; 9 for the dryer. You can't stack this set because the detergent dispenser is on top of the washer, unlike most front-loaders. The pair is also wider than most: The washer is 30 in. and the dryer is 29 in. Both are taller and deeper than average. A compatible gas dryer is the \$1,900 LG Signature DLGX9501K. **Available in** Black stainless



## Best for Easy Access

**Kenmore** 41393 front-loader &  
81393 electric dryer  
**\$800; \$1,180**

**79** OVERALL  
SCORE

The Kenmore Flip Control dryer lets you move the control panel from the top to the bottom of the unit, making it easier to use when stacked. The front-loading washer goes easy on fabrics, and water and energy efficiency are superb. The dryer earned high marks in our tests. **Consider** Wash

time is 90 minutes using the normal-wash/heavy-soil setting. (You can save time with the Accela Wash option.) **Specs** Each machine is 27 in. wide. Claimed washer capacity is 4.5 cu. ft.; 7.3 for the dryer. A compatible gas dryer is the \$1,280 Kenmore 91393. **Available in** White and metallic silver



**Ratings** ➤ **Squeaky Clean** We tested 65 matching pairs, then combined the overall performance score of each washer and its dryer into one figure to make choosing the right set easier. For each of the 24 duos below, the washing machines are listed first, then the dryers.

Brand & Model	Washer Type	Pair Price	Overall Score	Dimensions		Washer Test Results							Dryer Test Results		
				HxWxD (In.)	Claimed Capacity (Cu. Ft.)	Washing Performance	Energy Efficiency	Water Efficiency	Gentleness	Noise	Vibration	Cycle Time (Min.)	Drying Performance	Convenience	Noise
\$1,400 OR LESS															
Samsung WF42H5200AW & DV42H5200EW (Lowe's)	Front-Loader	\$1,270	81	39x27x35 39x27x32	4.2 7.5	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	100	⬆️	⬆️	⬆️
Kenmore 41262 & 81182	Front-Loader	\$1,150	80	39x27x31 39x27x30	4.5 7.3	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	90	⬆️	⬆️	⬆️
LG WM3670HWA & DLEX3370W	Front-Loader	\$1,350	79	39x27x31 39x27x30	4.5 7.4	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	90	⬆️	⬆️	⬆️
Whirlpool WFW75HEFW & WED75HEFW	Front-Loader	\$1,400	77	39x27x34 39x27x30	4.5 7.4	⬆️	⬆️	⬆️	⬆️	⬇️	⬆️	95	⬆️	⬆️	⬆️
LG WT1150CW & DLE1001W	HE Top-Loader	\$1,280	72	41x27x29 39x27x40	4.5 7.3	⬆️	⬆️	⬆️	⬇️	⬇️	⬆️	75	⬆️	⬆️	⬆️
Kenmore 28132 & 68132	HE Top-Loader	\$1,340	71	43x27x28 43x29x32	5.3 8.8	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	60	⬆️	⬆️	⬆️
Kenmore 26132 & 66132	HE Top-Loader	\$1,050	70	41x27x28 41x29x28	4.8 7.0	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	60	⬆️	⬆️	⬆️
Maytag MVWB765FW & MEDB755DW	Agitator Top-Loader	\$1,300	59	41x27x28 41x29x28	4.7 7.0	⬇️	⬆️	⬇️	⬇️	⬆️	⬆️	70	⬆️	⬆️	⬆️
Kenmore 22242 & 62342	Agitator Top-Loader	\$880	58	44x27x26 43x29x27	3.6 7.0	⬇️	⬇️	⬆️	⬇️	⬇️	⬆️	40	⬆️	⬆️	⬇️
\$1,400-\$1,800															
Maytag Maxima MHW5500FW & MED5500FW	Front-Loader	\$1,450	83	39x27x34 39x27x31	4.5 7.4	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	70	⬆️	⬆️	⬆️
LG WM3370HWA & DLE3170W	Front-Loader	\$1,520	82	40x27x31 39x27x30	4.3 7.4	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	110	⬆️	⬆️	⬆️
Samsung WF45K6500AV & DV45K6500EV	Front-Loader	\$1,800	80	39x27x35 39x27x32	4.5 7.5	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	100	⬆️	⬆️	⬆️
Kenmore Elite 41682 & Elite 81582	Front-Loader	\$1,750	80	39x27x30 39x27x31	4.5 7.4	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	75	⬆️	⬆️	⬆️
LG WT1701CV & DLEY1701V	HE Top-Loader	\$1,800	75	41x27x29 39x27x29	5.0 7.3	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	75	⬆️	⬆️	⬆️
GE GFW450SSKWW & GFD45ESSKWW	Front-Loader	\$1,620	74	40x27x34 40x27x33	4.5 7.5	⬆️	⬆️	⬆️	⬆️	⬇️	⬇️	100	⬆️	⬆️	⬆️
Kenmore Elite 31553 & 61553	HE Top-Loader	\$1,800	73	45x27x29 45x27x30	5.2 7.3	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	75	⬆️	⬆️	⬆️
Maytag Bravos MVWB835DW & Bravos MEDB835DW	HE Top-Loader	\$1,620	70	43x27x28 43x29x33	5.3 8.8	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	70	⬆️	⬆️	⬆️
Kenmore 29132 & 69132	HE Top-Loader	\$1,625	70	43x27x28 43x29x32	5.3 8.8	⬆️	⬆️	⬆️	⬇️	⬆️	⬆️	65	⬆️	⬆️	⬆️

Brand & Model	Washer Type	Pair Price	Overall Score	Dimensions		Washer Test Results							Dryer Test Results		
				HxWxD (In.)	Claimed Capacity (Cu. Ft.)	Washing Performance	Energy Efficiency	Water Efficiency	Gentleness	Noise	Vibration	Cycle Time (Min.)	Drying Performance	Convenience	Noise
OVER \$1,800															
<b>Maytag</b> Maxima MHW8200FW & MED8200FW	Front-Loader	\$2,300	<div><div>83</div></div>	39x27x34 39x27x31	4.5 7.4	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	70	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>
<b>Samsung</b> WF56H9100AG & DV56H9100EG	Front-Loader	\$2,850	<div><div>81</div></div>	43x30x33 43x30x32	5.6 9.5	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	85	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>
<b>Kenmore</b> 41393 & 81393	Front-Loader	\$1,980	<div><div>79</div></div>	40x27x31 39x27x30	4.5 7.3	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	90	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>
<b>LG</b> Signature WM9500HKA & DLEX9500K	Front-Loader	\$3,600	<div><div>78</div></div>	41x30x34 41x29x33	5.8 9.0	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	120	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>
<b>LG</b> WT7600HWA & DLEX7600WE	HE Top-Loader	\$1,900	<div><div>73</div></div>	45x27x29 45x27x30	5.2 7.3	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↓</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	75	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>
<b>Whirlpool</b> Cabrio WTW8500DW & WED8500DW	HE Top-Loader	\$1,900	<div><div>72</div></div>	43x28x28 43x29x32	5.3 8.8	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>	80	<div><div>↑</div></div>	<div><div>↑</div></div>	<div><div>↑</div></div>

For more ratings of washer-dryer pairs, online subscribers can go to [CR.org/pairs0817](https://www.consumerreports.org/pairs0817).

**HOW WE TEST:** The Overall Score is a weighted combination of the individual scores for the washer and the dryer. The washer score is weighted

more heavily than the dryer score because a washer is a more complex machine and has a more difficult job.

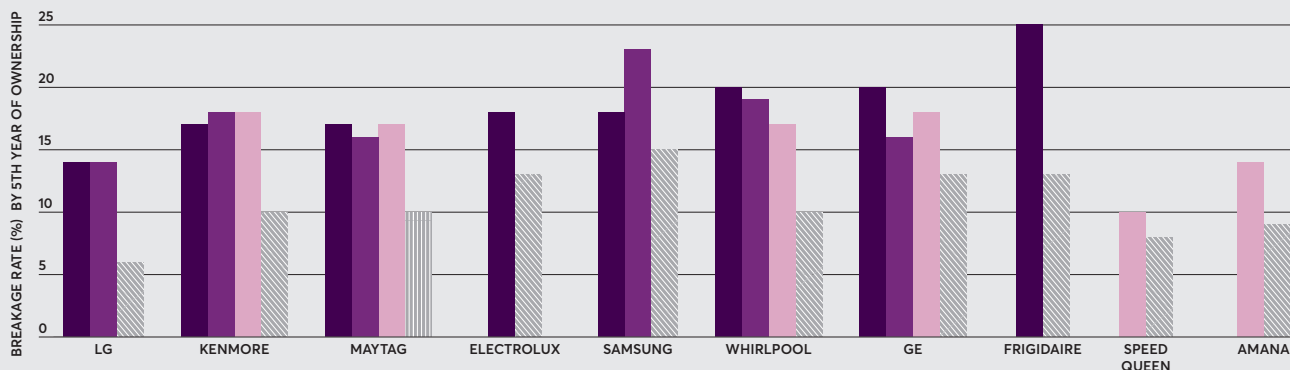
## Most & Least Reliable Brands

We surveyed nearly 68,000 subscribers about washing machines and about 42,000 about dryers, all purchased new between 2009 and 2016, to determine which brands prove most reliable. Our statistical model estimates the breakage rates for washers and electric dryers (the most popular type) by the fifth year of ownership. (For washers, differences

of fewer than 5 points—and for dryers, 6 points—aren't meaningful.) LG is tops in reliability among front-loaders and HE top-loaders, but its breakage rate isn't meaningfully lower than those of most competitors. Because of their comparatively high breakage rates, Frigidaire front-loaders and Samsung HE top-loaders can't be recommended by CR at this

time. Among agitator top-loaders, Speed Queen stands out as a reliable brand. For electric dryers, no single brand stands out as the least reliable. LG is, however, more reliable than Frigidaire, GE, Electrolux, and Samsung. We've included only the washer types and brands for which we had an adequate sample to report.

- Front-Loader Washers
- HE Top-Loader Washers
- Agitator Top-Loader Washers
- Electric Dryers



Source: 2016 Fall Product Reliability Survey, Consumer Reports National Research Center.

# Is Whole-Milk Yogurt a Whole Lot Better?

Sure, it may not surprise you that, compared with low-fat versions, whole-milk yogurt often tastes superior. But emerging evidence shows that it could also have health benefits.

by Julia Calderone

365 EVERYDAY  
VALUE (WHOLE  
FOODS) ORGANIC  
PLAIN WHOLE  
MILK YOGURT  
\$3.40/32 OZ.

88

OVERALL  
SCORE

DANNON  
OIKOS PLAIN  
WHOLE  
MILK GREEK  
YOGURT  
\$5/32 OZ.

87

OVERALL  
SCORE

FAGE TOTAL  
STRAWBERRY  
WHOLE  
MILK GREEK  
YOGURT  
(SPLIT CUP)  
\$1.80/5.3 OZ.

84

OVERALL  
SCORE

LIBERTÉ  
ORGANIC BAJA  
STRAWBERRY  
WHOLE  
MILK YOGURT  
\$2/5.5 OZ.

79

OVERALL  
SCORE





➤ **STROLL THROUGH** the dairy aisle of your grocery store and you may notice that fat is back—at least in the yogurt case. Although low-fat and nonfat yogurts still dominate, according to market research firm Mintel, there has been an astounding 2,675 percent increase in the number of whole-milk yogurt products on store shelves in the past decade as consumers more and more perceive “whole” products to be healthier.

Switching to whole milk could be a revelation for your taste buds. The flavor is rich, and the texture is often creamier than even the creamiest low-fat versions.

Plus you might not need to choose between health and taste. Scientists are just now starting to dig into the research about whole-milk dairy products, says Dariush Mozaffarian, M.D., Dr.P.H., dean of the Gerald J. and Dorothy R. Friedman School of Nutrition Science and Policy at Tufts University. “What it suggests is that there may be health benefits to whole-fat dairy.”

But not all yogurts are created equal. Consumer Reports’ food testers looked at 23 whole-milk regular and Greek products in two flavors, plain and berry.

### Dairy Fat’s Nutritional Benefits

“In observational studies we see clear associations between consumption of all types of yogurt and lower risk of obesity, weight gain, and type 2 diabetes,” says Mario Kratz, Ph.D., an associate member at the Fred Hutchinson Cancer Research Center. For example, a 2014 Harvard analysis of studies found that a daily serving reduced the risk of type 2 diabetes by 18 percent. A study of 1,500 adults published recently in the journal *Nutrition & Diabetes* found that those who ate the most dairy—1½ to 7 cups

of butter, cheese, cream, milk, or yogurt per week—had less body fat, smaller waists, and a lower body mass index than those who ate about ¾ cup or less. “When we drilled down into the different types of dairy we saw especially promising results for yogurt,” says Emma L. Feeney, Ph.D., lead author and research program manager of Food for Health Ireland at University College Dublin’s Institute of Food and Health.

Theories abound about why yogurt might be beneficial. One is that it’s loaded with protein, which some experts believe could help prevent weight gain by making you feel fuller, longer. But it may be more likely that other factors are responsible, Kratz says, such as the probiotics (good bacteria) or the complex mixture of micronutrients, vitamins, minerals (such as calcium), and fatty acids—of which dairy products have about 400 types.

In particular, a type of fat in dairy called sphingolipids appears to benefit the heart. But their effects on your health might depend on the food you get them from. Butter, for example, has a low sphingolipid content compared with cream or cheese, so it could diminish the fats’ heart-protective properties and raise levels of LDL (bad) cholesterol. “You can have dairy fat in the form of butter, and you can have the exact same amount in cheese, and it has quite a different effect,” Feeney says. “We just really don’t know what the best food matrix is to eat it in.”

Similarly, it’s not clear which type of yogurt—whole-milk or low-fat—has a nutritional advantage. Still, Mozaffarian adds, “there’s little evidence that low-fat dairy is better.” And if anything, he says, research is starting to suggest that whole-fat dairy products might be better.

Feeney's study, for example, found that people who ate higher-fat dairy products had just as healthy, if not healthier, triglyceride levels than those who ate lower-fat dairy products. Several studies in children have found that eating whole-fat dairy is associated with less weight gain over time than low-fat dairy. One 2013 study involving 10,700 preschoolers found that those who drank low-fat milk were more likely to be overweight or obese than those who drank whole milk.

Still, research doesn't directly prove that eating yogurt (or any other type of dairy) causes you to be healthier, Kratz says. It could be that people who eat yogurt are healthier to begin with, he says, or that they're eating yogurt in place of a less healthy snack, such as a jelly donut. For now you should factor any whole-milk yogurt you eat into your daily saturated-fat intake.

## Avoid Sugar Shock

In our tests we found that fat and sugars vary across brands. "You really need to compare nutrition labels,"

says Ellen Kloss, a CR nutritionist who led the testing. Certain flavored versions can have more sugars than some ice cream.

Previous research has found that those who eat yogurt regularly gain less weight over time than those who don't, and a 2015 study by Tufts University's Mozaffarian found that those who ate sugar-sweetened yogurt gained more than those who ate plain. The American Heart Association recommends no more than 6 teaspoons (24 grams) of added sugars per day for women and no more than 9 teaspoons (36 grams) for men.

Not all of the sugars in flavored yogurt come from added sugars—even plain yogurt has some sugars from the naturally occurring lactose in milk—but if you opt for flavored yogurt, check the ingredients lists to see how many kinds of sugars are listed. "The Brown Cow strawberry yogurt, which had the highest sugars content in our test," Kloss says, "contained not just cane sugar but also honey and maple syrup."

## Is Grass-Fed Always Greener?

*'Grass Fed' is a term you'll see on yogurt labels. What does it mean, and why does it matter?*

THE "100% Grass Fed" label—which suggests that the dairy product came from a cow that ate only grass and no grain—has been splashed across more and more dairy products recently. But one question remains: Is grass-fed dairy healthier than regular? What we do know is that milk from grass-fed cows has substantially more of the types of fat—such as omega-3s and

conjugated linoleic acids—that are linked to a range of benefits, including weight loss and a lower risk of chronic diseases such as heart disease and certain cancers.

Though the evidence suggesting the health benefits of grass-fed dairy so far is unknown, that shouldn't stop you from trying these products, says Mario Kratz, Ph.D., an associate member at the Fred Hutchinson Cancer

Research Center. In certain grass-fed yogurts and dairy products we tried, our taste panelists noted slight "grassy" or "cheesy" flavors, which can take some getting used to, says Consumer Reports nutritionist Ellen Kloss, who led our testing. Others tasted more like conventional yogurt. "Though we can't generalize this to all grass-fed yogurts," Kloss says, "whether you like them will really depend on

the taste you prefer." Grass-fed dairy is also a sustainable choice because grass-fed cows tend to be healthier and to require fewer antibiotics than their grain-fed relatives.

But not all grass-fed claims are verified. Look for certification accompanying the "100% Grass Fed" claim, such as "American Grassfed," "PCO Certified 100% GrassFed," or "Certified Grassfed by AGW."

## What's in That Sweet Treat?

*Craving something cool and creamy? Check our comparison of plain and flavored whole-milk yogurt vs. ice cream.*



**Brown Cow Plain Whole Milk Yogurt** 6 oz. with 1 tsp. honey and ¼ cup strawberry slices

160 calories, 8 g fat, 4.5 g sat. fat, 6 g protein, 19 g carbs, and 17 g sugars (about 4 tsp.)



**Brown Cow Strawberry Whole Milk Yogurt** 6 oz.

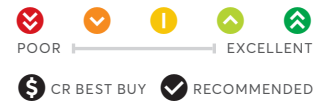
190 calories, 6 g fat, 3.5 g sat. fat, 5 g protein, 29 g carbs, and 28 g sugars (7 tsp.)



**Häagen-Dazs Strawberry Ice Cream** 6 oz.

360 calories, 23 g fat, 14 g sat. fat, 6 g protein, 33 g carbs, and 30 g sugars (about 8 tsp.)

**Ratings** ➤ **Spoon It Up** Yogurt, rich in protein, has long been acknowledged as a healthy snack, but the whole-milk version may have even more to recommend it.



	Product	Overall Score	Rating		Nutrition Information										Pricing		CR's Take
Recommended			Nutrition	Taste	Serving Size (Oz.)	Calories	Fat (g)	Sat. Fat (g)	Protein (g)	Carbohydrates (g)	Sugars (g)	Sodium (mg)	Calcium % DV	Package Size (Oz.)	Average Price per Package		
REGULAR PLAIN																	
💰	<b>365 Everyday Value</b> (Whole Foods) Organic Plain Whole Milk Yogurt	88	⬆️	⬆️	8	170	9	5	9	13	12	125	30	32	\$3.40	Full and creamy, with a mild, clean flavor that's not too tart.	
💰	<b>Trader Joe's</b> Organic Plain Whole Milk Yogurt	88	⬆️	⬆️	8	170	9	5	9	13	12	125	30	32	\$3.20	Full and creamy, with a mild, clean flavor that's not too tart.	
✓	<b>Stonyfield</b> Smooth & Creamy Organic Plain Whole Milk Yogurt	76	⬆️	⬆️	8	170	9	5	9	13	12	125	30	32	\$4.80	Full and creamy. A slight puddinglike texture. Mild flavor that's not too tart.	
✓	<b>Annie's</b> Organic Plain Whole Milk Yogurt	76	⬆️	⬆️	8	170	9	5	10	15	11	150	30	32	\$4.50	Full and creamy but thinner than others. One sample had very slight off-note.	
✓	<b>Brown Cow</b> Plain Whole Milk Yogurt	65	⬆️	⬆️	8	170	10	6	8	14	13	125	30	32	\$4.00	Slightly chalky, curdy yogurt that's on the tart side. Slight cheesy note.	
	<b>Organic Valley</b> Grassmilk Plain Whole Milk Yogurt	58	⬆️	⬇️	8	180	9	5	10	15	15	160	35	24	\$4.50	Slightly chalky, curdy. On the tart side. Slight cheesy taste.	
GREEK PLAIN																	
✓	<b>Dannon Oikos</b> Plain Whole Milk Greek Yogurt	87	⬆️	⬆️	8	190	9	6	20	9	9	75	25	32	\$5.00	Full and creamy, with a clean flavor. Notably thick. Slightly astringent.	
✓	<b>Wallaby</b> Organic Plain Whole Milk Greek Yogurt	87	⬇️	⬆️	8	210	10	6	19	10	6	100	25	32	\$6.00	Full, creamy, and thick, with a mild flavor; less tart than others. Slightly astringent.	
✓	<b>Stonyfield</b> Organic Plain Whole Milk Greek Yogurt	76	⬆️	⬆️	8	190	8	5	22	8	7	140	30	30	\$7.30	Full, creamy, and thick. Slightly astringent. One lot had a slight cheesy note.	
✓	<b>Great Value</b> (Walmart) Plain Whole Milk Greek Yogurt	70	⬆️	⬆️	8	190	8	5	21	10	8	80	35	32	\$3.80	Texture varied: One sample was less dense, with an almost whipped impression, and another was creamy smooth and more dense. Slightly chalky and astringent.	
✓	<b>Chobani</b> Plain Whole Milk Greek Yogurt	70	⬆️	⬆️	8	190	9	6	20	8	6	85	25	32	\$6.00	Full, creamy, and thick. On the tart side. Slight cheesy taste. Slightly chalky and astringent.	
	<b>Trader Joe's</b> Plain Whole Milk Greek Yogurt	58	⬇️	⬆️	8	280	22	14	8	12	10	105	30	16	\$2.50	Tasted more like sour cream and cream than yogurt. Had an almost whipped texture. Slightly chalky and astringent.	
REGULAR BERRY																	
✓	<b>Liberté</b> Organic Baja Strawberry Whole Milk Yogurt	79	⬇️	⬆️	5.5	210	11	7	4	23	20	65	10	5.5	\$2.00	Creamy, smooth, and quite thick. Big strawberry and dairy flavors; small pieces of fruit and seeds lend a fresh note. Sweeter and less tart than most. Dessertlike.	
✓	<b>Brown Cow</b> Strawberry Whole Milk Yogurt	72	⬇️	⬆️	6	190	6	3.5	5	29	28	75	20	6	\$1.30	Strawberry flavor with a generic "fruity" character. Moderately sweet and less tart than most. Has a taste of honey. Contains strawberry pieces and seeds.	
✓	<b>Stonyfield</b> Organic 100% Grassfed Strawberry Whole Milk Yogurt	68	⬇️	⬆️	6	140	6	3.5	4	17	15	100	20	6	\$1.70	Full yogurt that is not too sweet, with mild strawberry flavor and a big dairy flavor. Has small fruit pieces and seeds. Very slight cheesy flavor.	
💰	<b>Dannon</b> Strawberry Whole Milk Yogurt	65	⬇️	⬆️	5.3	140	4.5	3	5	20	16	70	20	5.3	\$0.80	Creamy, smooth yogurt. Has some small fruit pieces and is moderately sweet. Strawberry flavor tastes a bit floral and has a candylake character.	
	<b>Dreaming Cow</b> Grass Fed Strawberry Pomegranate Cream Top Yogurt	59	⬆️	⬇️	6	144	6	5	6	16	13	88	25	6	\$1.30	Thin texture. Mild strawberry and fruit flavor that is tangy, with little sweetness. Smooth, with no fruit pieces. Slightly chalky and astringent.	



	Product	Overall Score	Rating	Nutrition Information											Pricing	CR's Take
Recommended			Nutrition Taste	Serving Size (Oz.)	Calories	Fat (g)	Sat. Fat (g)	Protein (g)	Carbohydrates (g)	Sugars (g)	Sodium (mg)	Calcium % DV	Package Size (Oz.)	Average Price per Package		
GREEK BERRY																
✓	<b>Fage</b> Total Strawberry Whole Milk Greek Yogurt (split cup)	84	↓ ↑	5.3	170	6	4.5	11	17	16	45	10	5.3	\$1.80		Creamy, full, and very thick. Has hints of cream with large strawberry pieces and seeds and fresh notes. Sweeter and less tart than most. Dessertlike.
✓	<b>Chobani Flip</b> Raspberry Whole Milk Greek Yogurt (split cup)	78	↑ ↑	5.3	140	5	3	11	14	11	90	15	5.3	\$1.50		Full and thick. Raspberry jam has lots of crunchy seeds; tangy and not too sweet. Good balance of yogurt and fruit flavor. Slightly chalky.
✓	<b>Siggi's</b> Mixed Berries Whole Milk Icelandic Style Yogurt	75	↑ ↑	4.4	140	4.5	3	12	12	8	55	10	4.4	\$1.80		Quite tart, thick, and creamy. Smooth, with no fruit pieces. Mild mixed-berry flavor and low in sweetness. Slightly chalky and astringent.
✓	<b>Stonyfield</b> Organic Strawberry Whole Milk Greek Yogurt (split cup)	72	↓ ↑	5.3	150	4.5	2.5	12	16	15	130	15	5.3	\$1.50		Thick and creamy smooth, with small fruit pieces and seeds. Good balance of strawberry and yogurt flavor, but strawberry has a slight off-note. Moderately sweet.
✓	<b>Wallaby</b> Organic Strawberry Whole Milk Greek Yogurt	68	↓ ↑	5.3	160	5	3.5	10	19	16	55	15	5.3	\$1.50		Thick. Good balance of strawberry and full yogurt taste with small strawberry pieces and seeds. Moderately sweet and less sour than most, with a very slight bitterness and hint of candylike strawberry impression. Slightly chalky.
	<b>Maple Hill Creamery</b> 100% Grass Fed Strawberry Whole Milk Greek Yogurt	55	↓ ↓	5.3	140	6	3.5	11	14	13	60	10	5.3	\$3.00		Thick and full. More dairy flavor, with mild strawberry flavor and few fruit pieces. Not too sweet. Slight cheesy note.

**HOW WE TEST:** CR's nutrition and food testing team rated whole-milk yogurts for nutrition and taste. The Overall Score is a combination of the two. The nutrition

score is based on values for energy density (calories per gram of food), total fat, saturated fat, sodium, sugars, iron, and calcium. Extra weighting is given

for influential nutrients, either positive or negative, respective to the food. Taste ratings are based on the results of a blind tasting panel of trained sensory experts.

**NOTE:** Plain yogurts were purchased by the quart; serving sizes are 8 ounces, or 1 cup. Berry yogurts were single-serving containers; serving sizes vary.



## RECALLS



### PICKUP TRUCKS

Chrysler is recalling an estimated 1 million Ram 1500 and 2500 pickup trucks from model years 2013 to 2016, and Ram 3500 trucks from model years 2014 to 2016. The vehicles have a module that could erroneously disable an airbag and cause a seat-belt malfunction after a significant underbody impact. Chrysler is aware of one fatality, two injuries, and two accidents that could be related to this problem. **What to do:** Take the vehicle to a dealer for a free software update that will fix the problem.



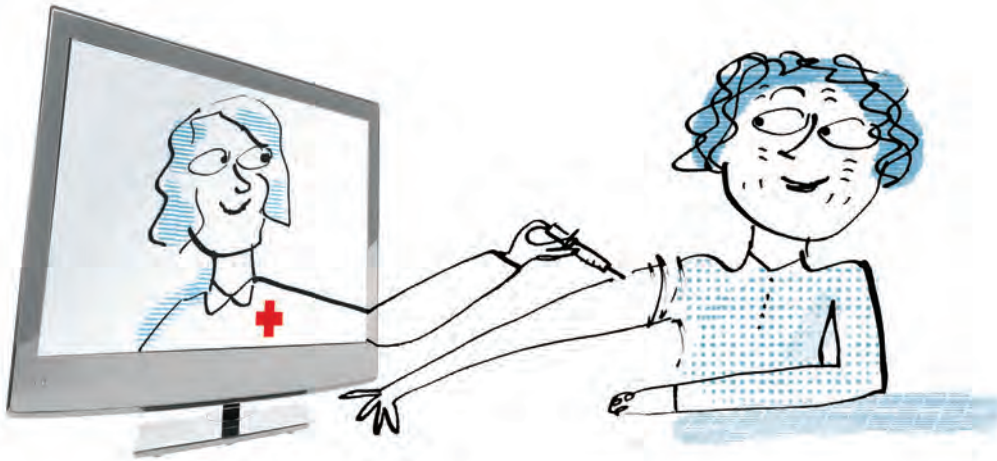
### HANDHELD MASSAGERS

HoMedics is recalling about 400,000 handheld massagers because the cord can separate from the base, posing shock and burn hazards. The massagers were sold at stores nationwide and on HSN from August 2013 through February 2017 for between \$30 and \$50. HoMedics has received 15 burn reports and 140 reports of exposed wires, sparks, smoking, and shooting flames. **What to do:** Stop using the device and contact HoMedics at 888-803-0509 for information about how to receive a credit.



### WINDOW COVERINGS

Springs Window Fashions is recalling about 59,000 battery-powered window coverings sold with lithium batteries that can overheat, leak, or discharge, posing risk of fire and burns. The coverings were sold at stores nationwide and online from December 2015 through November 2016 for between \$250 and \$1,000. **What to do:** Remove the batteries and call the company at 800-221-6352 or go to [springswindowfashions.com](http://springswindowfashions.com) for replacement batteries and installation instructions.



## I keep seeing scary TV commercials about shingles, urging people to get the vaccine. Should I?

Yes, if you're 60 or older, says Marvin M. Lipman, M.D., Consumer Reports' chief medical adviser. Shingles, or herpes zoster, occurs when the chicken pox virus reactivates later in life, causing a blistering rash almost always in a limited area on one side of the body. Because there was no chicken pox vaccine until 1995, some 99.5 percent of adults born in the U.S. who are older than 40 were infected in childhood and therefore still have the virus present in their bodies. Once the rash clears up, usually within three to six weeks, about 20 percent of sufferers are left with mild to severe

nerve pain, or postherpetic neuralgia (PHN), that can last for months or even years.

The vaccine, Zostavax, available since 2006, reduces the chance of shingles by only 51 percent. But if you do get shingles even after getting the vaccine, it will still ease the severity of the symptoms and cut the risk of having PHN by 67 percent.

So why wait until age 60? The risk of shingles rises with age—possibly as a result of a weakened immune system—so it's best to get the vaccine at age 60 or later, when you're most likely to need it. The current vaccine's effectiveness begins to wane within the first five years and no booster is currently licensed, though research is actively underway. Additionally, a two-dose vaccine that may offer significantly more protection is in the works though not yet approved.

Also be aware that the current shingles vaccine is not always well-covered by insurance. And it's pricey, \$200 or more, so check your insurance so that you're prepared.

### A store cashier offered me 10 percent off if I bought my new TV using a store credit card I could open on the spot. Did I miss a deal?

That depends on whether you pay off your credit card bill in full every month. If you don't, you should avoid store cards because you'll pay interest rates that are higher on average than those of ordinary credit cards, which may wipe out any discount offered for taking out the card.

A 2016 survey by CreditCards.com found that store cards charge an average annual percentage rate of almost 24 percent—well above the national average of almost 16 percent for credit cards.

But if you're sure that you'll be able to make your payments in full, it can be worth getting a store credit card, especially if it puts a few hundred dollars in your pocket, says Michael Saccucci, Ph.D., CR's director of statistics. There's an additional benefit: If you need to build a credit history or improve your

credit score, it can be easier to be approved for a store card than for a regular credit card.

If you run into problems paying the balance later, Saccucci suggests shifting the debt to a fee-free balance transfer card with a 0 percent rate. Then hide your store card somewhere safe so that you won't be tempted to use it anymore. There's usually no cost to keeping a store card once the balance is paid, but canceling it can indeed ding your credit score. That's because your FICO score gets a boost the greater your total unused credit line is compared with your credit card debt.

### Which uses more fuel, opening the car window on a hot day or running the A/C?

This is a question that has lost people plenty of bets. "We've tested this at various temperatures with multiple vehicles," says Jake Fisher, CR's director of auto testing. "We found that on an 85-degree day, running the A/C can reduce fuel economy by 1 to 4 mpg, depending on the car. But air conditioning dehumidifies the car's interior, which can help keep the driver alert and safe. We think that's a worthwhile trade-off."

Rolling down the windows doesn't appear to put more drag on a car's aerodynamics. "The effect of opening the windows at 65 mph did not measurably reduce fuel economy," Fisher says.



We have more than 140 in-house experts who research, test, and compare! Submit your questions at [CR.org/askourexperts](https://www.consumerreports.org/askourexperts) ... and watch for the answers.



# Does Anyone Still Need Cable?

New streaming services can deliver your favorite TV shows for a lot less money than cable. Here's what you get—and what you give up—when you switch to streaming.

by James K. Willcox







YouTube TV



VUDU



sling  
TELEVISION

amazon  
video



WITH ONE DAUGHTER headed to college and another just a few years away, single dad Ron Baslow was looking for ways to economize. One easy target: his \$125 monthly cable TV, internet, and phone bill.

"I never used the phone, and only watched a few of the dozens of cable channels I was getting in the package," he says. Baslow downsized to an antenna for free local broadcasts and a promotional \$20-per-month internet rate, good for one year. He's planning to add a \$20-per-month subscription to Sling TV, an online service that offers access to cable channels he likes, including CNN and ESPN.

The result will be annual savings of more than \$1,000—and no sacrifice in the TV content he wants.

Not everyone will choose to cut back as aggressively as Baslow, but many Americans are experimenting with "cord cutting" to get a better deal. Close to 800,000 Americans dropped their traditional pay TV package in the first three months of 2017, according to research firm Moffett-Nathanson. "For the better part of 15 years, pundits have predicted that cord cutting was the future," senior research analyst Craig Moffett says. "Well, the future has arrived."

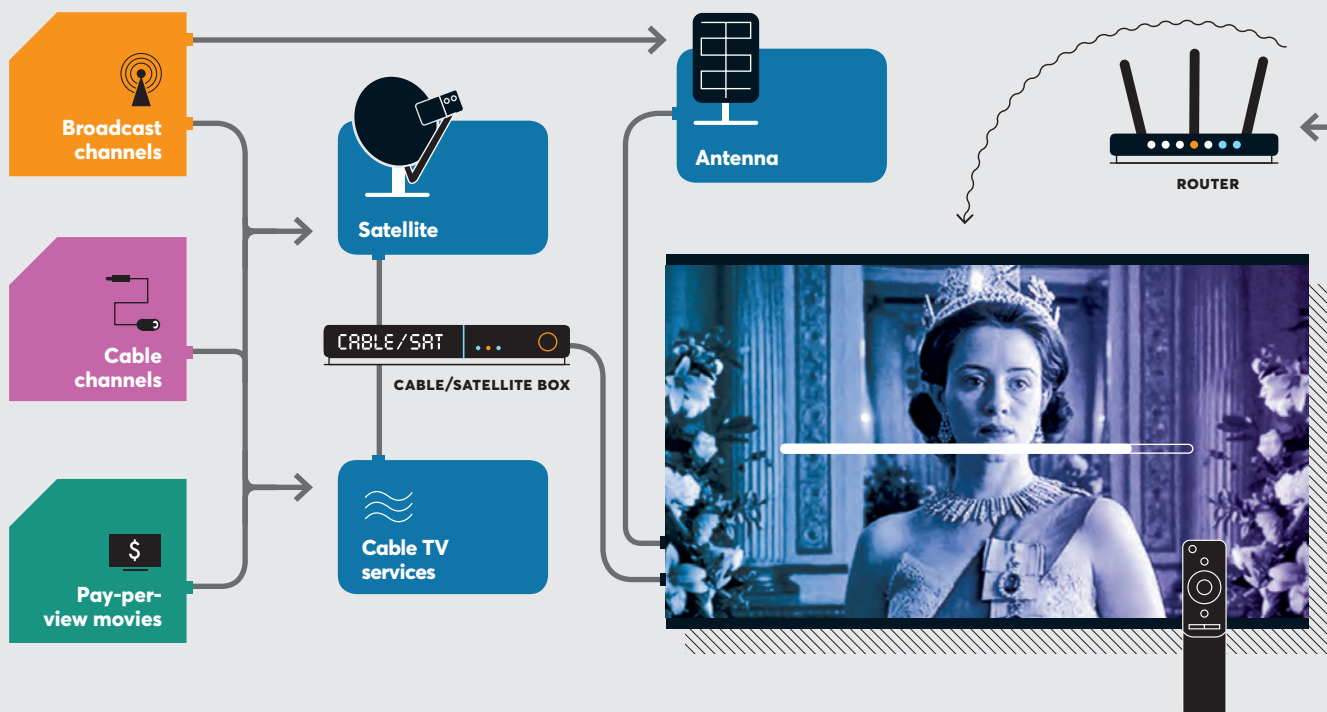
Today's consumers have more options, from familiar services such as Netflix to new takes on streaming from Sling TV, HBO, and others. These choices are exciting, but they can also be hard to navigate—and industry jargon doesn't help. Even the term "cord cutting" is misleading. It implies you can dump your cable company altogether, but you'll probably still need it to provide internet service.

Consumers face some regulatory confusion, as well. This summer, the Federal Communications Commission is taking comments on a potential rollback of net neutrality rules designed to prevent internet providers from influencing what web content we can see. The outcome of that process could affect consumer choice in the future.

The following pages will help you make sense of your TV, streaming, and internet options—and show you how to get the best deals and understand the important debates on privacy and net neutrality.

## How Content Gets to You

Today, you can watch many of the same shows and movies using cable, satellite providers, online services, or even antennas. This diagram shows the services clamoring for your attention—and dollars.



## Your Expanding Options

### Cable TV

You know these guys—companies such as Comcast, Charter, and Optimum that charge you monthly fees, ranging from occasional promotional rates as low as \$30 per month for TV to more than \$100. If you like familiar, programmed television, as well as live local sports and news, it's hard to get around a traditional pay TV package. These same providers also supply internet and landline phone service.

### Satellite TV

Satellite companies such as DirecTV and Dish provide paid TV services, just like cable companies—but you'll probably need a separate line to your home for internet. Prices usually range from \$50 to \$125, depending on the amount of programming.

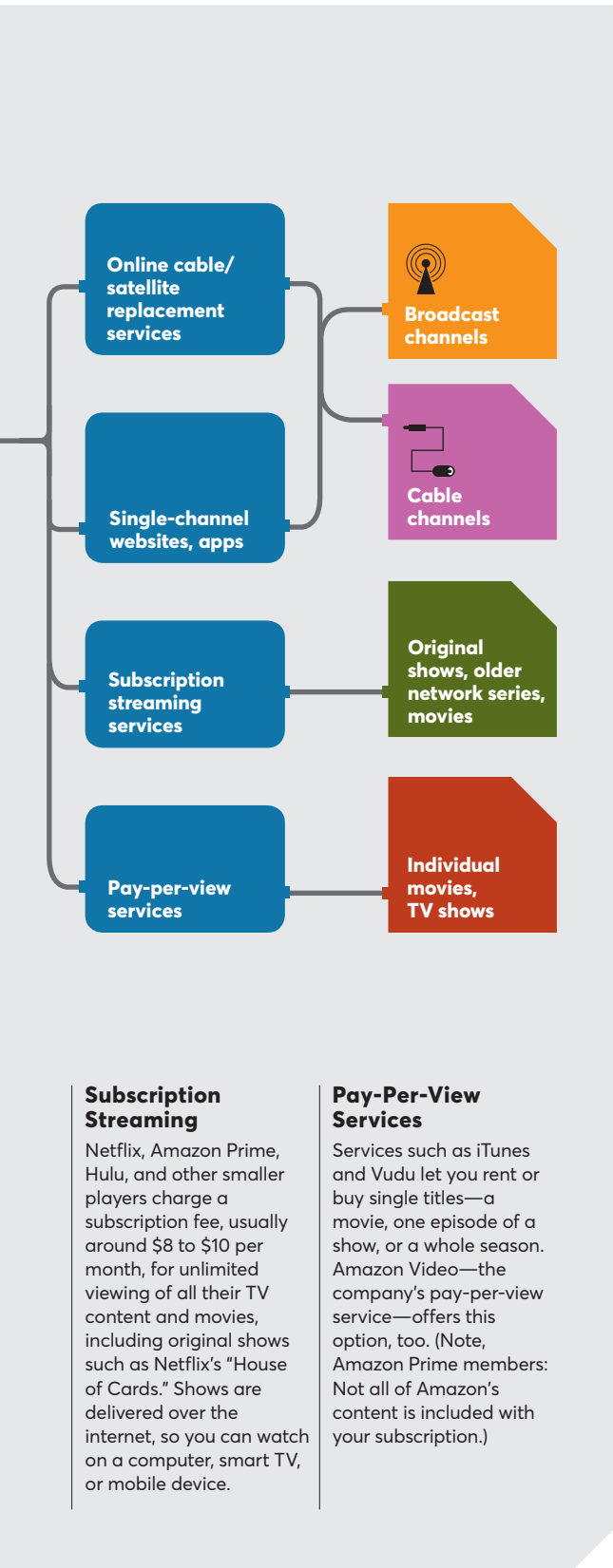
### Online Cable Replacement

Services such as Sling TV and Hulu With Live TV compete directly with cable by offering live channels online for a monthly fee of around \$20 to \$40. But the choices can be limited. You can get a smattering of broadcast (such as ABC and NBC) and cable-type (Bravo, CNN, HGTV) channels. Premium channels (HBO, Showtime) may be on tap for an added fee.

### Single-Channel Websites, Apps

You can subscribe to some TV channels' websites and apps to watch just their shows without signing up for a larger TV package. CBS, HBO, Showtime, and Starz all offer this option. Some channels have apps that let you watch their content only if you are already paying through a cable or satellite subscription. (Also see "6 Ways to Watch HBO," on page 28.)

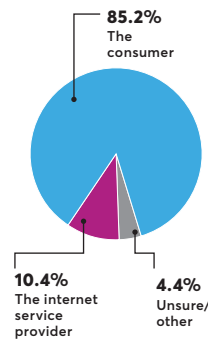




## Who Has a Right to Your Data?

*Consumers say they want more power over how their browsing habits are collected and used.*

We asked consumers who is the rightful owner of information on how they use the web: them or their internet provider. Here's what they said.



CONSUMERS WHO VALUE their privacy can limit what they post on Facebook and adjust settings on sites such as Instagram. But internet service providers have the best vantage point on what consumers do online—and there's much less you can do about it.

After all, your ISP is the conduit for everything you read, view, or shop for while accessing the web at home.

New rules governing the way ISPs can use consumer data were adopted in 2016 and scheduled to go into effect this December. But they were scuttled by President Trump and Congress this spring. That leaves the future of broadband privacy practices unsettled.

For many consumers, this is a new topic. Here's what you need to know:

### WHAT CONSUMERS THINK

Consumers say they want more, not less, regulation of broadband privacy.

In a nationally representative survey of 1,008 Americans conducted in early May for the Consumer Reports National Research Center, 80 percent of respondents told us that ISPs should need to get permission before sharing consumer data. Six out of 10 didn't think ISPs should be allowed to sell or share this information at all.

We also asked the most fundamental question: Who is the rightful owner of all this data about where we go and what we do online, the consumer or the ISP?

Eighty-five percent of respondents say the data rightfully belongs to them.

### WHAT THE FUTURE HOLDS

Under the recently defeated rules, broadband providers would have faced a new "opt-in" requirement, forcing them to get permission before using data such as web browsing histories.

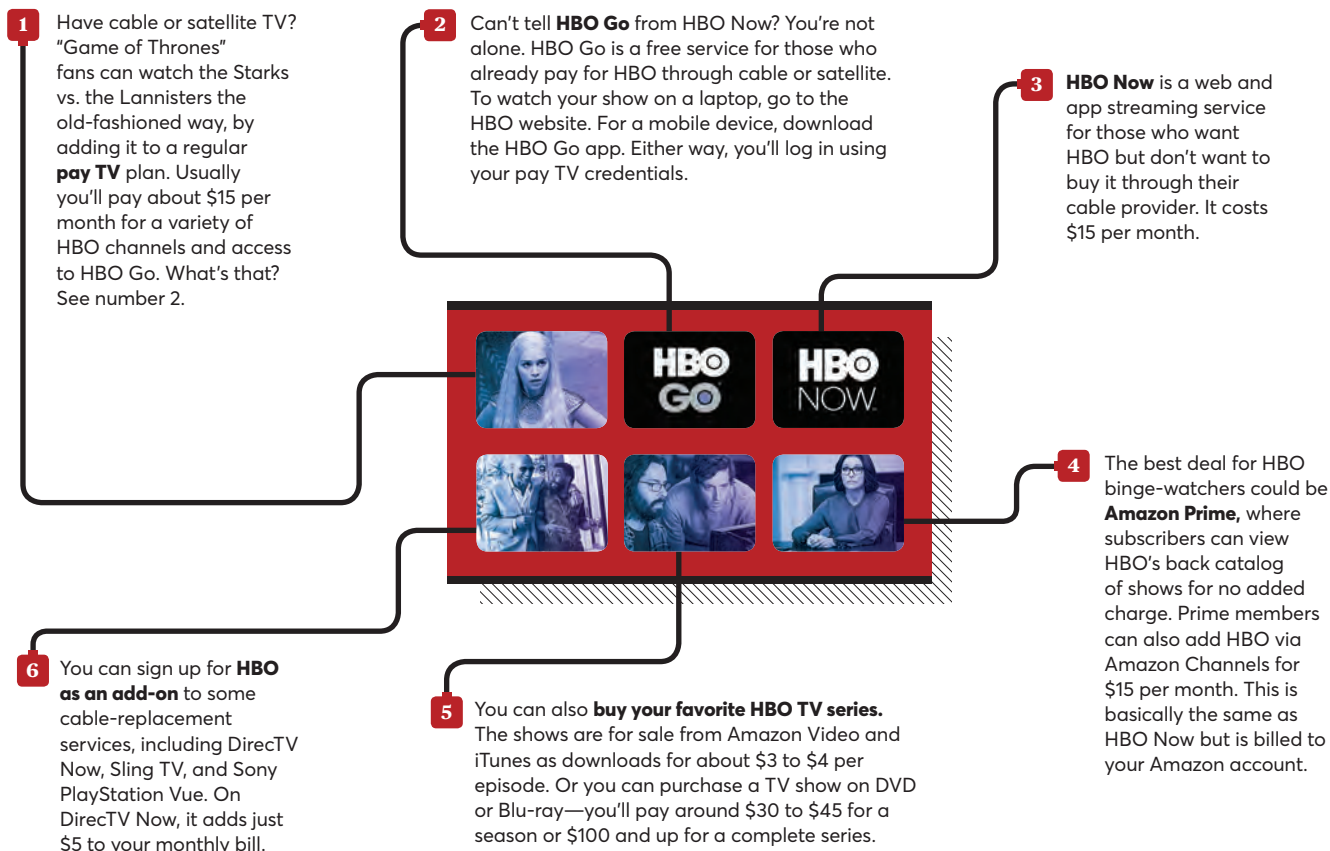
Opponents of the rules said it was unfair to hold ISPs to stricter standards than internet companies such as Amazon, Google, and Facebook, which are regulated more loosely.

That argument won the day—and consumer advocates reacted strongly. "Congress wiped out groundbreaking rules intended to empower consumers and protect their privacy," says Jonathan Schwantes, senior policy counsel for Consumers Union, the policy and mobilization arm of Consumer Reports.

Going forward, state laws could pick up some of the slack. By the end of May, more than a dozen states had proposed some form of legislation tackling the issue. Privacy protection bills were also being discussed in Washington, D.C. But privacy experts don't expect much from the bill. After all, this is the same Congress that voted to roll back the existing privacy protections.

## 6 Ways to Watch HBO

WANT A LOOK at the future of watching TV? HBO is a good example. It now lets you access shows such as “Game of Thrones” and “Veep” through a dizzying array of options. HBO may be an extreme case, but other channels are close behind. There are even four ways to watch CBS, counting apps and streaming services—see “How Content Gets to You,” on page 26.



## The Freedom of Cable-Replacement Services

CABLE TV CHANNELS used to keep you tethered to pay TV. But online streaming services now give any cord cutter with an internet connection unprecedented TV-watching freedom. Package details can change often, so check the latest offers before signing up.

### DirecTV Now

**MONTHLY BILL:** \$35 and up

**WHAT YOU GET:** DirecTV

Now should appeal to anyone who wants DirecTV service but without the satellite dish. You get about 60 channels for \$35 per month, or 80 channels for \$50. Add HBO for just \$5 per month.

**WHAT YOU DON’T:** There’s no CBS or

Showtime—and live TV from some other networks is available only in larger cities.

### Hulu With Live TV

**MONTHLY BILL:** \$40 and up

**WHAT YOU GET:** The service offers about 50 channels, including major networks in some areas and sports channels such as CBS Sports, ESPN, and Fox Sports. You can watch on two devices at a time and record

50 hours on a cloud DVR. You can pay extra for more users and DVR storage, and the option to skip commercials.

**WHAT YOU DON’T:** Not all streaming devices are supported, and you can’t watch AMC, Discovery, or Viacom (Comedy Central, MTV, Nickelodeon, Spike TV).

# New, Cheaper Ways to Watch TV

There are lots of choices for getting the shows and movies you want. Here are four approaches to entertainment—including three cord-cutting options that can bring big savings.

## Classic Triple Player

You want it all and don't mind paying for it.

### WHAT YOU START WITH

Pay TV, internet, and phone, all bundled together (\$185)<sup>1</sup>

### WHAT YOU ADD

Amazon Prime (\$8.25/month) and Netflix Premium (\$12/month)

### WHAT YOU CAN WATCH

Hundreds of channels and Netflix and Amazon Prime TV shows, movies, and original programs. A DVR that lets you record shows. Premium Netflix lets four people use the service on different devices at the same time and includes 4K programming. (Basic allows for only one screen at a time.)

### MONTHLY COST

**\$205.25**

## Cord Shaver

You want most of what you get from cable TV—but without the cable.

### WHAT YOU START WITH

Internet and phone (\$70)

### WHAT YOU ADD

Hulu With Live TV (\$40), Netflix Standard (\$10), and Amazon Prime (\$8.25)

### WHAT YOU CAN WATCH

Broadcast TV channels such as ABC and NBC, if you live in a bigger market, plus about 50 cable channels, and Netflix and Amazon Prime TV shows, movies, and original programs. Hulu With Live TV comes with a cloud-based DVR that lets you record shows.

### MONTHLY COST

**\$128.25**

## Discriminating Viewer

You want local stations, plus Netflix and HBO originals.

### WHAT YOU START WITH

Internet (\$60)<sup>2</sup>, antenna (\$40 purchase)

### WHAT YOU ADD

Netflix Basic (\$8), HBO Now (\$15)

### WHAT YOU CAN WATCH

Free over-the-air broadcast channels, mainly for local news and sports; Netflix movies and original series; and all of HBO's lineup of movies and original shows, from "Silicon Valley" to "Last Week Tonight with John Oliver."

### MONTHLY COST

**\$86.33**

## Hard-Core Cord Cutter

You depend solely on online video content—and not much of it.

### WHAT YOU START WITH

Internet (\$60)

### WHAT YOU ADD

Pay-per-view services such as iTunes and Amazon Video

### WHAT YOU CAN WATCH

Free TV from channels that offer it (most broadcast channels and a few cable networks offer some free shows online), plus two movie rentals (\$6 each) and two TV rentals (\$3 each) each month.

### MONTHLY COST

**\$78**

## Sling TV

**MONTHLY BILL:** \$20 and up

**WHAT YOU GET:** Sling's \$20 Orange package includes about 30 cable channels but no broadcast TV. It supports one user at a time. Sling Blue (\$25/month) supports three users and about 40 channels, including local broadcasts and regional sports. A combined plan costs \$40. Themed add-on packs cost \$5 per

month, and you can add HBO (\$15), Showtime (\$10), and Starz (\$9).

**WHAT YOU DON'T:** Sling lacks CBS, Discovery Channel, and Fox News. A cloud DVR is being rolled out.

## Sony PlayStation Vue

**MONTHLY BILL:** \$40 and up

**WHAT YOU GET:** Vue can be configured to resemble an expansive, if somewhat pricey, cable

TV-style programming plan. Packages range from a \$40-per-month basic option to a \$75 "Ultra" plan with about 90 channels, including premium channels such as Showtime and HBO. You get local channels in some markets and a cloud DVR. **WHAT YOU DON'T:** Vue lost access to Viacom stations (Comedy Central, MTV, Nickelodeon, Spike TV) last year.

## YouTube TV

**MONTHLY BILL:** \$35 and up

**WHAT YOU GET:** YouTube TV is available in just five major markets so far, with more on the way, the company says. You can watch on three devices at a time, getting major networks, a decent selection of cable channels, and a cloud DVR with unlimited storage. You also get the original programming on

YouTube Red Originals. Showtime can be added for an additional \$11 per month.

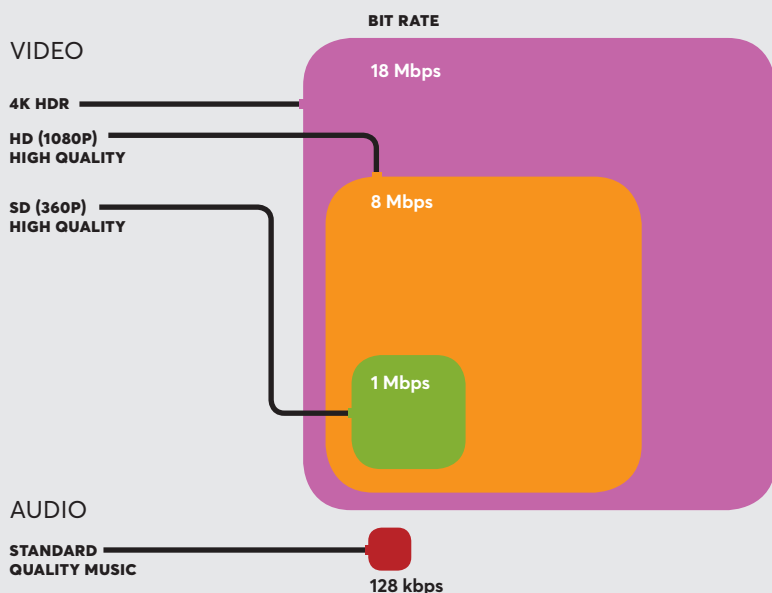
**WHAT YOU DON'T:** The list of cable no-shows includes Comedy Central, CNN, HBO, and HGTV.



# Get the Broadband Speed You Need

Planning to stream more of your entertainment over the internet? You'd better make sure your connection can handle the added traffic.

AUDIO AND VIDEO aren't created equal when it comes to their demands on your broadband service. The difference is measured in bit rate—how much data travels to your home each second. You can see the bit rates needed to stream a few types of entertainment below. Services such as Netflix may compensate for a slow connection by downgrading the video quality you see.



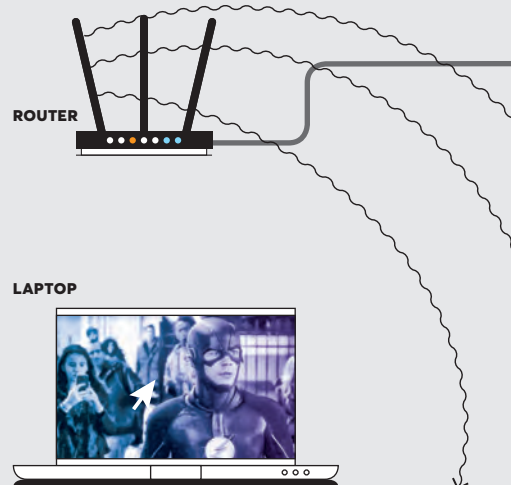
**FAST BROADBAND**  
Broadband networks of just a few years ago would have sputtered and stalled if faced with today's consumers and their appetite for streaming services. However, networks are faster now. The average U.S. broadband speed hit 50 megabits per second last summer. That's a 40 percent jump from 2015, according to Ookla, the company behind Speedtest.net, a

tool consumers can use to measure their home's internet speed. Download speed is critical for video streaming; upload speed matters if you share a lot of videos or play online games. Note that web speeds can slow in the evening, during the data equivalent of rush hour. Your household's viewing habits matter, too. As data enters your home, it's distributed via WiFi, as shown at

right. If several people are watching movies on separate devices, you may start to notice decreased performance. A final factor is WiFi strength, which may be inconsistent from room to room. If so, try moving the router to a central spot. If you have a very old router, consider buying one that follows the 802.11ac standard—the router should be both faster and more secure.

## HOW WIFI MAKES WAVES

The modern household runs on WiFi—for web browsing and devices such as baby monitors, but also for streaming TV shows and movies to your TV, laptop, and smartphone.



## TV



### TV CHOICES

'Smart' TVs connect to WiFi on their own; other sets need a device like an Apple TV or a Roku media player.

# Who Should Control Your Access to Content?

*There's a struggle going on over whether internet providers should be allowed to play favorites with websites, affecting speed and the cost of services for consumers.*

DO YOU THINK it's okay for your internet service provider—the company, such as Comcast or Verizon, that connects you to the internet—to decide what websites you can visit or to determine which streaming services will look best on your smart TV? If the answer is no, you're probably in favor of net neutrality.

Net neutrality is the concept that ISPs should treat all data equally—whether it's a movie from Netflix, a YouTube video of a speech, or a conversation with your aunt using a new video-chat service. No content provider gets special treatment, even if your ISP has a financial stake in it.

Net neutrality is the law of the land for now, but that may change. If it does, consumers could feel the effects for years to come.

## CONSUMERS VOICE CONCERN

Many Americans support net neutrality rules. That's what Consumer Reports learned from a nationally representative phone survey of 1,008 people we conducted in May (also see "Who Has a Right to Your Data?" on page 27).

We asked respondents about specific scenarios. First, if an ISP has its own movie-streaming service, should the company be allowed to block access to the website of a competitive service? Sixty-seven percent of respondents said this shouldn't be allowed.

What if, instead of blocking the other website, the ISP decided to simply slow down, or throttle, the content so that it didn't perform as well as the ISP's own service? Or what if the

internet provider offered "paid prioritization" deals, providing the fastest delivery of content only to companies able to pay for it?

Sixty-two percent of respondents said these practices should be off-limits, too.

## WINNERS AND LOSERS

The current net neutrality rules were put in place by the Federal Communications Commission in 2015. This May, under the leadership of a new chairman, Ajit Pai, the FCC proposed getting rid of the regulations, along with a related measure that defines ISPs as "common carriers," similar to traditional phone companies, under Title II of the Communications Act. Federal courts have confirmed that it's the Title II designation that gives the FCC legal authority to set the rules.

If the FCC makes these changes, ISPs could still voluntarily follow the principles of net neutrality—or they could try to cash in on paid prioritization deals.

Consumers Union, the policy and mobilization arm of Consumer Reports, thinks that rolling back the rules could diminish competition, harming consumers. The move is also opposed by technology companies such as Amazon, Facebook, and Roku. "We believe that clear rules should be in place" to prevent ISPs from interfering in content delivery, says Steve Shannon, Roku's general manager of content and services.

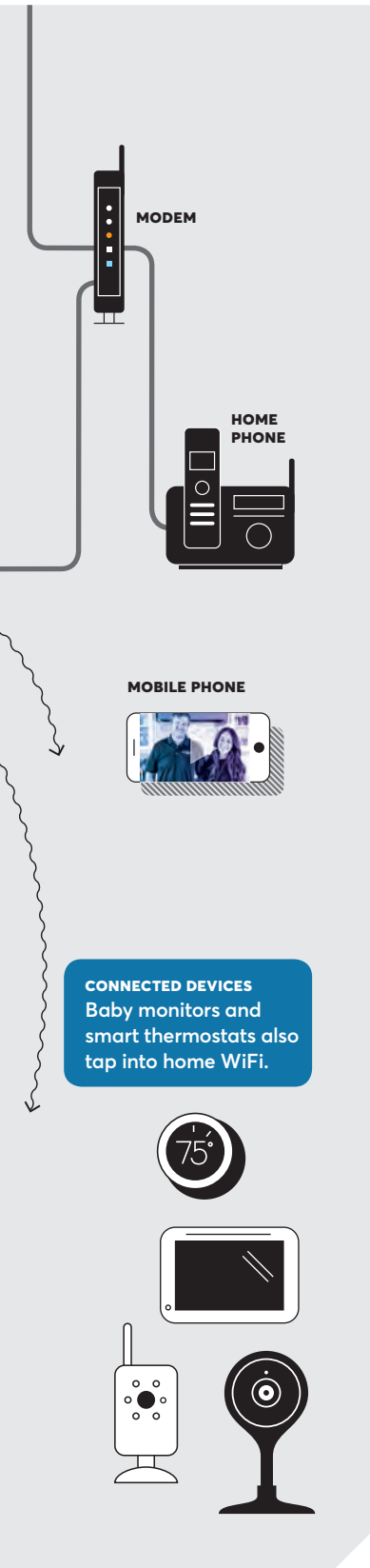
In addition, in a letter to the FCC, a group of more than 800 startup companies said that without net neutrality, ISPs "would be able to pick winners or losers in the market. They could impede traffic from our services in order to favor their own services or established competitors."

Broadband providers argue that the current rules are onerous. The Internet and Television Association, which represents ISPs, says in a published statement, "the FCC's misguided 2015 decision to impose heavy government regulation of the internet networks raises costs, which are ultimately born by consumers."

## HOW YOU CAN HAVE A SAY

The FCC has launched a two-stage period for public comments, with the first round open until July 17 and a period for responses running until August 16. Consumer Reports readers are, of course, members of the public, with a right to weigh in. You can do that at the FCC's website (search for 17-108) or at [ConsumersUnion.org/netneutrality](http://ConsumersUnion.org/netneutrality).

If the FCC ultimately does do away with net neutrality rules, opponents could file lawsuits to challenge the decision. And there's a slim possibility that Congress could act, taking the decision away from regulators and making net neutrality a matter of law.



## Are City-Owned Networks Better?

*Some of the best-loved broadband companies are owned and run by local governments—but they face opposition.*

CABLE PROVIDERS ARE among the least-liked companies in Consumer Reports surveys. Some of the biggest—such as Comcast and Spectrum—earn low scores in multiple categories, including value and customer service.

Unfortunately, consumers have few options. A 2015 White House study found that three out of four Americans had access to only one broadband provider offering speeds of at least 25 Mbps, the threshold for high-speed service

recognized by the Federal Communications Commission.

One response to this problem is municipal broadband, in which towns and cities launch their own internet services to serve both residents and local businesses. But these networks can be controversial. Some have faced lawsuits from private providers, and about two dozen states have passed laws that discourage municipalities from acting.

### WHERE IT WORKS WELL

Most municipal broadband providers are too small to make it into Consumer Reports ratings. One exception is EPB-Chattanooga, a municipal broadband provider in Tennessee that is one of the top-rated services.

EPB launched as a public power company back in 1935 and added its internet service about 15 years ago. According to MuniNetworks.org, a website that tracks municipal broadband deployments, it is one of more than 500 such networks in the U.S. run directly by a local government or in cooperation with a private company.

CityNet, a public network based in Santa Monica, Calif., serves both businesses and homes, paying special attention to underserved communities.

“We have committed to connecting all

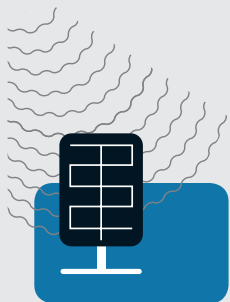
of our affordable housing buildings first,” community broadband manager Gary Carter says. In those buildings’ community rooms, he adds, CityNet has installed desktops, and provides “free 10 gigabit broadband for students to do their homework, complete college applications, and engage with the community.”

### WHY THERE IS DEBATE

Municipal broadband has its naysayers. One concern is that the systems put taxpayers at financial risk.

A recent study by the University of Pennsylvania Law School’s Center for Technology, Innovation and Competition suggested that many public broadband networks may be unable to cover their operating costs going forward. Provo, Utah, spent \$39 million on a network and operated in the red for several years before essentially giving it to Google Fiber, an ISP that operates in several cities.

Consumers Union, the policy and mobilization arm of Consumer Reports, opposes restrictions on municipal broadband. Senior policy counsel Jonathan Schwantes says, “Local governments should have the freedom to provide their residents with alternatives that hopefully spur additional competition.”



## Antennas Make a Comeback

*They can make your TV-watching free—and what’s not to like about that?*

TV ANTENNAS AREN’T as outdated as you might think. If you live near a city, there’s a good chance you can get networks such as ABC, CBS, Fox, NBC, PBS, and Telemundo over the air.

The main benefit, of course, is that the broadcasts are free. But there are other advantages, too. The quality of the picture may be better than what cable provides. And many stations now offer “sub-channels”

with programs such as older TV shows or public channels not available on cable.

Even more viewing options are on the way. A new technical standard, called ATSC 3.0, will let broadcasters send high-quality 4K TV signals over the air, something they can’t do today. And you’ll be able to get internet content through your antenna, too. Other anticipated benefits include better coverage in spotty

reception areas and the ability to receive broadcasts on your smartphone.

There will be some downsides, however. You may have to pay for some content, and today’s TVs won’t be compatible with the new broadcasts. All of these developments will be rolled out over several years—nothing is changing in 2017, and today’s TVs aren’t in danger of becoming obsolete anytime soon.

For now, antennas

as inexpensive as \$30 work well for many people—but they can require some fiddling. Follow these tips to get the best reception:

- Try the antenna in different spots around the room, preferably near a window.
- Try an amplified antenna if you live far from a broadcast tower or your reception is marginal.
- Rescan for channels periodically; you might get a new station or two.



Provider Name	Reader Score	Value	Reliability	Channel Selection	Technical Support	Customer Service	VOD (Paid)	VOD (Free)	Equipment
TV									
EPB Fiber	86	⬆	⬆	⬆	—	—	—	—	⬆
Google Fiber	85	⬆	⬆	⬆	⬆	—	⬆	⬇	⬆
Armstrong Cable	74	⬇	⬆	⬇	⬆	⬆	⬇	⬇	⬆
Consolidated Cable	71	⬇	⬇	⬇	—	—	—	—	⬇
RCN Cable	70	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Midco Cable	69	⬇	⬇	⬇	⬆	⬇	⬇	⬇	⬇
Verizon Fiber	69	⬇	⬆	⬇	⬇	⬇	⬇	⬇	⬇
Dish Network Satellite	68	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Bright House Cable	68	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Cincinnati Bell Fiber	68	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
WOW Cable	67	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
DirecTV Satellite	66	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Spectrum (Charter) Fiber	66	⬇	⬇	⬇	—	—	⬇	⬇	⬇
Wave Cable	66	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Spectrum (Time Warner) Fiber	66	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
CenturyLink Fiber	66	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
SuddenLink Communications Cable	65	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Comcast Fiber	65	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
GCI Cable	64	⬇	⬇	—	—	—	—	—	⬇
AT&T Fiber	64	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Cablevision Cable	64	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Cox Communications Cable	63	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Blue Ridge Cable	63	⬇	⬇	⬇	—	—	—	—	⬇
Spectrum (Charter) Cable	63	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
CenturyLink Cable	63	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Service Electric Cable	61	⬇	⬇	⬇	—	—	—	—	⬇
Comcast Cable	61	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Spectrum (Time Warner) Cable	60	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Cable One Cable	60	⬇	⬇	⬇	⬇	⬇	—	⬇	⬇
Atlantic Broadband Cable	60	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Frontier Fiber	59	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇
Mediacom Cable	58	⬇	⬇	⬇	⬇	⬇	⬇	⬇	⬇

**Ratings** ➤ **Internet Providers** Even if you want to cut your TV service, you'll probably still want internet access. Here's how the providers stack up for just internet, and for bundled services.

Provider Name	Reader Score	Value	Reliability	Technical Support	Customer Service
INTERNET					
Google Fiber	85	⬆️	⬆️	—	—
Consolidated Fiber	74	⬇️	⬆️	—	—
Armstrong Cable	74	⬇️	⬆️	—	—
EPB Fiber	71	⬇️	⬆️	—	—
RCN Cable	71	⬇️	⬆️	⬇️	⬇️
Midco Cable	70	⬇️	⬆️	—	—
Verizon Fiber	70	⬇️	⬆️	⬇️	⬇️
Cincinnati Bell Fiber	69	⬇️	⬆️	—	—
Wave Cable	68	⬇️	⬇️	⬇️	⬇️
WOW Cable	68	⬇️	⬇️	⬇️	⬇️
CenturyLink Fiber	67	⬇️	⬇️	⬇️	⬇️
SuddenLink Communications Cable	67	⬇️	⬇️	⬇️	⬇️
Bright House Cable	67	⬇️	⬇️	⬇️	⬇️
Spectrum (Charter) Cable	66	⬇️	⬇️	⬇️	⬇️
Cable One Cable	65	⬇️	⬇️	⬇️	⬇️
AT&T Fiber	65	⬇️	⬇️	⬇️	⬇️
Cox Communications Cable	65	⬇️	⬇️	⬇️	⬇️
Cablevision Cable	65	⬇️	⬇️	⬇️	⬇️
TDS Cable	65	⬇️	⬇️	—	—
EarthLink Cable	65	⬇️	⬇️	⬇️	⬇️
GCI Cable	64	⬇️	⬇️	—	—
Verizon Cable	64	⬇️	⬇️	⬇️	⬇️
Spectrum (Time Warner) Fiber	64	⬇️	⬇️	—	—
Service Electric Cable	64	⬇️	⬇️	—	—
Consolidated DSL	64	⬇️	⬇️	—	—
Comcast Cable	62	⬇️	⬇️	⬇️	⬇️
Frontier Fiber	62	⬇️	⬇️	⬇️	⬇️
Spectrum (Time Warner) Cable	62	⬇️	⬇️	⬇️	⬇️
Atlantic Cable	62	⬇️	⬇️	⬇️	—
AT&T Cable	62	⬇️	⬇️	⬇️	⬇️
Verizon Wireless Mobile	61	⬇️	⬇️	⬇️	⬇️
Comcast DSL	61	⬇️	⬇️	⬇️	⬇️
Cincinnati Bell DSL	60	⬇️	⬇️	—	—
EarthLink DSL	59	⬇️	⬇️	⬇️	—
Rise Broadband Fixed Wireless	59	⬇️	⬇️	⬇️	⬇️
Mediacom Cable	58	⬇️	⬇️	⬇️	⬇️
Frontier Cable	58	⬇️	⬇️	⬇️	⬇️
CenturyLink DSL	58	⬇️	⬇️	⬇️	⬇️
AT&T DSL	57	⬇️	⬇️	⬇️	⬇️

Provider Name	Reader Score	Value	Reliability	Technical Support	Customer Service
INTERNET <i>Continued</i>					
Windstream Fixed Wireless	57	↓	↓	↓	↓
TDS DSL	55	↓	↓	—	—
Dish Networks Satellite	55	↓	↓	↓	↓
Windstream Cable	55	↓	↓	↓	↓
Verizon DSL	53	↓	↓	↓	↓
Excede Satellite	53	↓	↓	↓	↓
FairPoint DSL	53	↓	↓	↓	↓
Frontier DSL	52	↓	↓	—	↓
HughesNet Satellite	52	↓	↓	↓	↓

#### BUNDLED

Bright House Hybrid	70	↓	—	—	↓
Bright House Cable	69	↓	—	—	↓
WOW Cable	69	↓	—	—	↓
Verizon Fiber	69	↓	—	—	↓
Cincinnati Bell Hybrid	68	↓	—	—	↓
SuddenLink Cable	68	↓	—	—	↓
AT&T Fiber	66	↓	—	—	↓
Verizon Hybrid	66	↓	—	—	↓
DirecTV Hybrid	66	↓	—	—	↓
WOW Hybrid	65	↓	—	—	↓
Cablevision/Optimum Cable	64	↓	—	—	↓
Cox Communications Cable	63	↓	—	—	↓
AT&T Hybrid	63	↓	—	—	↓
Spectrum (Charter) Hybrid	63	↓	—	—	↓
Comcast Cable	62	↓	—	—	↓
Spectrum (Charter) Cable	61	↓	—	—	↓
Spectrum (Time Warner) Hybrid	61	↓	—	—	↓
Spectrum (Time Warner) Cable	60	↓	—	—	↓
Mediacom Cable	55	↓	—	—	↓
Frontier Fiber	52	↓	—	—	↓

**HOW WE SURVEY:** Ratings of telecommunications providers reflect the experiences of Consumer Reports subscribers who completed the Telecom section of the Fall 2016 Annual Questionnaire. They are

based on: 114,107 respondents for TV service providers, 90,838 respondents for internet service providers, and 24,642 respondents for providers of bundled services (TV, internet, and phone). When looking

at Reader Score, differences of less than 4 points for TV service, 5 points for ISPs, and 4 points for bundled services are not meaningful. A blank space in a chart indicates that we had insufficient data on that

measurement to provide a rating. Note that the experiences of CR subscribers may not reflect those of the overall population of the U.S.



**Don't Get Burned**

About 60 percent  
of U.S. homes  
are underinsured  
by 20 percent.



# What You Don't Know About Home Insurance

... could cost you. You may be underinsured and paying too much. These 10 insider insights will help you be better protected.

by **Jeff Blyskal**







## WE BUY HOMEOWNERS INSURANCE

to protect against the high drama of our greatest fears: Tornadoes ripping off the roof, fire racing up the stairs, floodwaters lapping at the front porch. But in reality, the worst rarely happens. And even in the event that, say, a tree crushes your deck or an errant baseball shatters your leaded-glass picture window, the damage tends to be minor and the repairs easy to resolve with your insurer. As a result, most of us don't spend a lot of time thinking about homeowners insurance. We get the coverage when we buy our house and then—unless and until something happens—pretty much put it out of our heads.

“Before the total loss of my home, the only real communication I had with my insurance carrier was when the quarterly or yearly statement was due,” says Fred Wescoe, 73. But when his 15-year-old three-bedroom ranch home in Burnside, Ky., burned to the ground one April afternoon last year, his insurer, USAA, became his best friend.

An insurance investigator visited the house the next day and reached out daily to keep Wescoe up to date on his claim's progress. USAA quickly paid cash to cover motel, food, clothing, and other living expenses.

“I didn't have a toothbrush,” Wescoe recalls. Eight days after the blaze, USAA direct-deposited his payout to cover rebuilding the house and replacing the contents. The money also covered nine months of living expenses and some other costs, such as removing debris. USAA proved “extraordinary,” he says.

Along with USAA, four other home insurers—Amica, Erie, MetLife, and Auto-Owners—were among the most highly rated in Consumer Reports' most recent survey of more than 85,000 subscribers. About 7,400 of them, or 8 percent, reported filing claims from 2013 to 2016 with a company on our ratings chart.

Homeowners insurance is consistently among the highest-rated services CR evaluates. But satisfaction with your insurer can breed complacency, and what you don't know or forget about your policy could catch you off guard when trouble hits. You may discover that you're not covered in critical areas, or that you're spending too much. CR has identified 10 insurance surprises, good and bad, to watch out for, and offers smart ways to minimize disagreements over claims and find a better, fairer deal on premiums.

### 1. You may be paying too much.

Many of our survey respondents stick with the same company for 15, 20, 30, or more years and seldom shop around for new policies. About 9 percent switched insurers in the previous three years, and more than half reported finding a better price. Homeowners insurance isn't as price-competitive as auto insurance, but you can still save hundreds to more than \$1,000 per year in premiums by shopping around.

**Take action to save.** Homeowners insurance requires a careful assessment of your risks and coverage needs. We recommend working with an independent agent who can compare premiums and isn't beholden to just one company. Direct-to-consumer sellers, such as Geico, Farmers, and USAA, and captive-agent companies, such as Allstate and State Farm, only offer their own brand. You can find an independent agent at [TrustedChoice.com](http://TrustedChoice.com), a website run by the Independent Insurance Agents and Brokers of America, a trade association.

Make sure the agent uses today's sophisticated rebuilding-cost software. Carefully tote up your home's vital statistics—square footage, age, construction material—and ask for a “new quote” reconstruction-value estimate based on the latest costs for labor and materials. Start with our top-rated home insurers and work with the agent to shop for the best-value combination of great service and low price.

### 2. You may not be covered enough.

About 60 percent of all U.S. homes are underinsured by an average of 20 percent, according to CoreLogic, a company based in Irvine, Calif., that provides data to most major home insurers. Many factors can lead to being underinsured, including rising labor and construction costs, remodeling or additions since the policy was purchased, and errors in the original policy's property description.

Some homeowners also don't realize

that a standard policy doesn't cover everything. For example, 56 percent incorrectly think that flood insurance is covered by a standard policy, according to Princeton Survey Research Associates International.

**Take action to save.** Work with your agent to buy separate flood and earthquake protection. You may also need a separate hurricane policy if you live in a high-risk zone.

Additional add-ons are a must to cover sewer backups or the extra cost of rebuilding according to the latest codes and ordinances. Opt for extended replacement-cost coverage, which typically pays up to 25 percent beyond regular limits to cover the spike in materials and labor prices that often occurs in the wake of natural disasters.

A typical policy covers the structure and outbuildings; the contents of the

house; personal liability if you, your family, or pet cause damages to others; and additional living expenses if your house is so badly damaged you need a temporary place to live.

### **3. Don't worry too much about filing a small claim.**

Some people don't make claims when they have a small loss for fear it will jack up their premiums and cost them more over time. About 22 percent of CR survey respondents said they chose not to file a claim for this reason.

But the survey also found that 57 percent who filed claims of less than \$5,000 saw no premium increase.

Home insurers might raise rates by tacking on a surcharge if the loss is above a certain amount, but the thresholds and surcharges vary by company, type of loss, and number of

claims filed in a given period. State regulations figure in, too. Texas, for example, prohibits insurers from adding a surcharge unless two nonweather-related claims were filed in the previous policy year.

**Take action to save.** Ask your agent how much your premium would go up, and for how many years, before filing a claim larger than your deductible. If the claim payout is higher than the annual surcharge times the number of years it would be in effect, then it might make financial sense to file the claim. Among our survey respondents whose premiums increased after a small claim, a majority got snagged for less than \$200 per year.

### **4. You should consider flood insurance even if you don't have waterfront property.**

Water is a source of never-ending homeowner grief: 22 percent of surveyed readers were bedeviled by burst washing-machine hoses and overflowing toilets, tubs, and sinks, among other problems. For example, in the Pacific West, water problems within the home caused 43 percent of losses.

By contrast, any water or mud moving or accumulating on the ground outside the home and finding its way inside constitutes flooding, and isn't covered under a standard policy.

More than 20 percent of National Flood Insurance Program (NFIP) policy claims are filed by homeowners outside of designated Special Flood Hazard Areas, according to the Federal Emergency Management Agency (FEMA).

Heavy rain and hurricanes can cause flooding in low-lying areas and overwhelm storm sewers clogged with debris, and send the runoff toward your home.

You need a separate policy to get flood protection. Nearly one-third of Superstorm Sandy victims with flood damage in 2012 didn't have it. FEMA estimates that only 30 percent of the homes that are in flood zones have NFIP coverage.

#### **Underwater**

A nasty hurricane or sewer backup will make you wish you had a dedicated flood policy.







**Animal Magnetism**  
Lions and tigers and bears, oh my! Not all animal damage is covered by insurance, so read the fine print.

**Take action to save.** Talk with your agent. He or she can usually sell you NFIP coverage, but it might be pricey due to recent changes in the program. (See “How Climate Change May Affect Your Coverage,” on the facing page.) You should also consider a sewer backup add-on, which protects you from damage when liquids run the wrong way through sewer lines.

Backups can be a problem in cities with older sewer systems, where your raw sewage line is connected to the same municipal system that handles storm runoff.

Inspect your home for signs of leaks, including stained ceilings, musty odors, and dampness around pipes and behind appliances that use water. Install “smart” water sensors in potentially leaky areas that will send alerts to your smartphone. Consider linking the

sensors to an electronic water shutoff valve that can automatically stop the flow when a leak is sprung.

The Insurance Institute for Business & Home Safety (IBHS) advises homeowners to regularly inspect water hoses and tubing on refrigerators that have icemakers, washing machines, and dishwashers, and replace old rubber with sturdier steel-braided hoses. Make sure to turn off your washing machine’s water supply when it’s not in use and especially when you go on vacation. Replace older screw-type valves on toilet water supply lines with ball valves, which are easier to turn off to stop an overflow. Periodically inspect your attic, roof, and upper-floor walls for weather-related water incursions. “Prevention is the best defense against water losses,” says Sevag Sarkissian, a State Farm spokesman.

## 5. Animal damage may not be covered.

Generally speaking, the bigger and more unexpected the beast, the more likely the damage will be covered. So yes for a bear that tears up your house, but no for mice, rats, bats, birds, squirrels, and possibly raccoons, depending on the company and coverage. Small pests are usually specifically excluded as vermin.

Your own pets are also generally excluded if, for example, the new, teething puppy chews up the living room furniture. But if your pet bites someone else or does damage to another person’s home, that’s covered under the personal liability protection part of your policy (though some breeds could be excluded).

**Take action to save.** Ferret out the presence of vermin by inspecting for

(and closing up) entry points from basement to rooftop, under porches, and inside crawl spaces.

## 6. The larger your claim, the more you'll need to prime for a fight.

Although nearly 80 percent of claimants in our survey reported no hassles from their insurer, homeowners with bigger losses were more likely to run into difficulties.

For example, 6 percent of those with claims of any size disagreed with their insurer over dollar damages compared with 10 percent who had claims of \$20,000 or more. Those in the \$20K-plus club were also more likely to experience a delay in payout.

**Take action to save.** Patience, persistence, and legwork are key. Start by documenting your claim with photos and written estimates, and ask your contractor for help in understanding the costs of construction and in dealing with the needs of insurance adjusters. Don't automatically accept the adjuster's interpretation of the contract. If he or she says your policy doesn't cover certain damage, ask to see the specific contract language.

Disagree over the damage amount? Bring your contractor and the insurance company adjuster together to go over the estimate line by line. Still can't see eye to eye? Ask another independent contractor for a second opinion. A complaint to your state insurance department may help, too. To find yours, go to the website of the National Association of Insurance Commissioners, at [naic.org/cis](http://naic.org/cis), and click on "File an Insurance Complaint."

Among claimants CR surveyed who found themselves talking to a brick wall, 10 percent hired a public adjuster to fight on their behalf. Adjusters inspect every aspect of the claim and serve the client, not the insurance company. A public adjuster can negotiate for you, for a fee of up to 10 percent or 25 percent, depending on state limits and whether the claim is related to a declared



## How Climate Change May Affect Your Coverage

HOME INSURERS are increasingly in the crosshairs of extreme weather, and their losses from resulting damage are on the rise.

You may already be seeing the effect. **Erie Insurance**, for example, has raised premiums to account for severe weather, says Joe Vahey, a regional vice president. The Pennsylvania-based insurer has developed climate modeling and risk analytics. These sophisticated models forecast weather risk down to the street level.

The **Travelers Insurance Company** says its risk analyses have led to writing fewer policies in some areas and raising prices in others. The company wouldn't provide specifics.

Travelers has also selectively imposed separate deductibles on standard policies in areas prone to hurricanes and those at

emergency. Find one at [napia.com](http://napia.com), the website of the National Association of Public Insurance Adjusters. Look for good references, several years' experience, and a state license, if required. About 3 percent of claimants who had settlement issues turned to a lawyer. You can find one by going to [lawyers.com](http://lawyers.com) and typing "property insurance" in the search field.

## 7. Your credit history will affect your rates.

Since the 1990s, insurers in 47 states (except California, Maryland, and Massachusetts, where the practice isn't allowed) have used what's called a credit-based insurance score to determine, in part, homeowners insurance premiums. They tend to keep the practice a secret. Only 9 percent of our survey respondents said their current home insurer told them about it.

But according to insurance-industry representatives, credit scoring is supposed to be good for homeowners. "Eighty-five percent of consumers benefit from the use of credit scores or are treated neutrally," says Neil Alldredge, senior vice president of corporate affairs for the National Association of Mutual Insurance Companies, who was citing an independent annual study by the Arkansas Department of Insurance.

But a study that was done in May for the website [Insurancequotes](http://Insurancequotes) found a substantial increase for people with poor credit scores. The study concluded that an insurance premium for a 45-year-old homeowner with a fair credit score would be 36 percent higher than if she had an excellent score, on average nationally. If the homeowner had a poor score instead of an excellent one, her premium would be 114 percent higher.

At least 58 percent of the homeowners insurance claims our readers reported were caused by unpredictable, fickle weather. "It's hard to see how your credit score affects your likelihood of being hit by a hurricane, hail, or wildfire,"

*Continued on page 42*

says Birny Birnbaum, executive director of the Center for Economic Justice.

Birnbaum says credit scoring is inherently unfair and discriminatory because the scores are a measure of economic opportunity, which has been historically depressed for minorities and low-income consumers. Consequently, they tend to have lower credit scores on average, he explains, and end up paying more.

But Alldredge says insurance companies wouldn't use the scores if they weren't useful in assessing risk.

"Maybe the person with a better credit score replaces the roof regularly rather than waiting for the next hail storm to require repair by the insurer," he says. "That's speculation, but there is a correlation, which has been demonstrated by numerous studies."

**Take action to save.** Demand to see the credit-based insurance score your insurer generated. (It's different from the FICO credit score used for lending decisions.) Improve your insurance score by checking your credit report and fixing any errors. Every 12 months, ask your insurer to recalculate your score so you can benefit from improvements. And pay your debts on time.

Request an "extraordinary life circumstances exception" if your credit history was affected by financial problems outside your control, including serious medical problems, divorce, the death or disability of a spouse, or unemployment. Many states have laws requiring insurers to take these events into account. If the exception is granted, the insurer could remove credit scoring from its pricing equation, which should reduce your premium.

## 8. The things you love most may not be covered.

Got an engagement ring from Tiffany? A closet full of Valentinos? A Picasso in the living room? Designer duds and fine jewelry and art will probably exceed the limits of a standard homeowners insurance policy, which covers items

*Continued from page 41*

greater risk of tornadoes, and wind and hail damage.

Home insurers also reward customers who work to prevent losses, says Mike Kreidler, insurance commissioner of Washington state. For example, in seven states, **USAA** offers homeowner discounts in "Firewise" communities recognized by the National Fire Protection Association. Residents work to prevent fire in every house's 100- to 200-foot "ignition zone" by removing vegetation, brush, and other kindling.

The **National Flood Insurance Program** has raised premiums because increased rain and flooding have stressed the program financially. In 2012, Congress began phasing out policy subsidies and started basing premiums on actual flood risk. The average policy costs \$709 per year; it was \$627 in 2012.

So what's the bottom line? Homeowners pay for extreme weather: higher premiums, bigger deductibles, fewer coverage options. Now more than ever, it's critical to shop smart, make sure you have enough coverage, and take steps to prevent losses in the first place.

like these only up to the policy limit for theft, generally in the range of \$1,500.

Same thing for pricey computers, deluxe digital cameras, and high-end sports equipment. "We see bicycles costing \$10,000 to \$15,000," says Bill Fitzgerald, vice president of sales and client services at Amica.

**Take action to save.** For jewelry, furs, and fine art, you need extra protection called a "floater," a separate policy with a zero deductible that covers accidental loss. "A floater can help consumers recover up to the full value of their loss," says Luis Sahagun, a Farmers Insurance spokesman. Be sure to get appraisals and list the specific items with your agent.

For other valuables, such as high-end sports and tech equipment, you'll need an endorsement, a policy add-on that raises coverage limits for certain categories of items. Talk with your agent to determine the best coverage.

## 9. Beware the hail loophole.

Hail was the biggest single peril faced by our readers, with 32 percent of surveyed claimants saying it was the reason for their homeowners insurance claim. Smaller hail can shatter windows and dent aluminum siding, but golf-ball-sized stones pelting your property at 80 mph can shred trees and punch holes in your house and vehicles.

Four-inch hail a year ago in Texas penetrated the shingles, the underlying plywood roof sheathing, and the interior ceiling drywall of a client's house, says Mike Gillerlane, vice president of claims at Amica. "We replaced the entire roof and repaired all of the interior damage."

The standard homeowners policy does cover hail. But cosmetic damage, such as dented but not structurally torn aluminum siding or awnings, might be excluded. Even if your roof needs to be replaced, your payout might be severely limited after deductibles and the age of the roof are factored in.

**Take action to save.** Avoid insurers that require special percentage deductibles for hail damage, which can mean



Provider Name	Reader Score	Survey Results					
		Ease of Reaching an Agent	Agent Courtesy	Promptness of Response	Simplicity of the Process	Damage Estimate	Timely Payment
Amica	94	⬆	⬆	⬆	⬆	⬆	⬆
USAA	92	⬆	⬆	⬆	⬆	⬆	⬆
Erie	90	⬆	⬆	⬆	⬆	⬆	⬆
MetLife	89	⬆	⬆	⬆	⬆	⬆	⬆
Auto-Owners	89	⬆	⬆	⬆	⬆	⬆	⬆
Nationwide	86	⬆	⬆	⬆	⬆	⬆	⬆
Hartford	85	⬆	⬆	⬆	⬆	⬆	⬆
Liberty Mutual	83	⬆	⬆	⬆	⬆	⬆	⬆
Travelers	82	⬆	⬆	⬆	⬆	⬆	⬆
Farmers	82	⬆	⬆	⬆	⬆	⬆	⬆
State Farm	82	⬆	⬆	⬆	⬆	⬆	⬆
Allstate	80	⬆	⬆	⬆	⬆	⬆	⬆
American Family	80	⬆	⬆	⬆	⬆	⬆	⬆
State Auto	79	⬆	⬆	⬆	⬆	⬆	⬆
Auto Club Group	77	⬆	⬆	⬆	⬆	⬆	⬆

**HOW WE SURVEY:** Ratings are based on 7,418 homeowners' responses to insurance company satisfaction questions about the claims process. Respondents were CR subscribers surveyed online as part of Consumer Reports National Research Center's

2016 Summer Survey. The Reader Score represents overall satisfaction. If all respondents were completely satisfied with the handling and settlement of a claim by the insurance company, the reader score would be 100; a score of 80 indicates that respondents

were "very satisfied" on average; 60, "fairly well-satisfied." Differences of fewer than 6 points aren't meaningful. Each rating category under Survey Results reflects average scores on the same 6 point satisfaction scale ranging from "completely satisfied" to

"completely dissatisfied." Ratings are based on CR subscribers, who may not be representative of the general U.S. population. These 15 insurers received enough survey responses to be included in the ratings.

you're responsible for a portion of the loss up to 2 percent of the insured value of your home. For a home insured for \$400,000, 1 percent equals a \$4,000 deductible. Instead, insist on a set dollar deductible for hail damage.

Ask for a policy endorsement that covers cosmetic damage if you live in one of the 26 states in the Midwest, Mountain West, and Central South that CoreLogic has identified as having a high to extreme risk of damaging hail. This extra coverage will pay for the replacement of a dinged roof or siding and for the full siding of your house again even if just one or two sides are damaged.

## 10. Even if you rent, you're not off the hook.

You still need insurance if you rent. About 95 percent of homeowners buy insurance, but only 41 percent of renters do. It's a good idea. And necessary to protect your personal belongings and for personal liability. A landlord's policy insures only the rental unit itself.

"Renters often underestimate the value of their possessions," says Glenn Greenberg of Liberty Mutual. "From technology to furniture to clothing, your possessions could easily add up to \$25,000 and more."

**Take action to save.** Renters should

buy the coverage, which usually costs about \$12 to \$20 per month depending on the value of their possessions. More landlords are requiring it.

Don't get caught short. As with homeowners insurance, renters insurance usually doesn't cover flooding or earthquakes. Unless you're insured by USAA, as a renter you must buy separate policies to cover losses caused by a flood or an earthquake. Also, if you run a small business out of your rented house or apartment, your computers, printers, and other professional equipment won't be covered if you don't carry business insurance.



# The Right Flooring for Every Room

Wood is a crowd-pleaser, but it's not practical for every space. Newly engineered materials provide a vast array of choices. Follow our room-by-room guide to choose the best options for every corner of your home.

by Josh Garskof





**WOOD WINS THE PRIZE** as America's favorite hard-surface flooring type, outselling vinyl, porcelain tile, and every other option, according to market-research firm Mintel's 2016 report on residential flooring. But wood can be a loser in the kitchen, where a dropped can of peas can literally leave a lasting impression. Or in the laundry room, where a splash of bleach can blemish its finish.

Each room in your home—from steamy bathrooms to high-traffic family rooms—comes with its own flooring challenges, so a material that's perfect for one space could be a problem in another.

Fortunately, homeowners no longer have to choose between form and function: Advances in printing technology have allowed manufacturers to create vinyl flooring that's a dead ringer for reclaimed barnwood and porcelain tile that easily passes for Calacatta marble. And unlike the faux flooring of the past, today's products eliminate pattern repetition and incorporate texture for a double dose of realism.

We've analyzed key areas in a typical home and chosen the top two flooring materials to meet the challenges in each. Follow our suggestions and you'll have floors that will continue looking great for the long haul and hold their own against countless assaults from foot traffic, sunlight, moisture, and even bleach.



## Kitchen & Mudroom

**THE CHALLENGE** Grit-covered shoes grind in dirt, raincoats drip, chairs drag back and forth, and heavy cans crash from the countertop to the floor. Simply put, the kitchen and mudroom require the hardest-working flooring in your home.

Though wood remains a widely used aesthetic choice, it won't stand up well to that assault: Our tests show that, in general, wood floors are far more prone to denting than other materials, and, with very few exceptions, foot

traffic is tough on the finish.

### TOP CHOICE Porcelain Tile

A natural fit for high-traffic areas of the home, porcelain tile outperformed every other flooring material we tested for resistance to scratching and denting, says Joan Muratore, CR's lead test engineer for flooring. Plus, porcelain tile comes in a range of styles to fit any décor. You can get small-format hex tiles for a traditional early-20th-century house, for example, or 4-foot faux reclaimed-ash planks that, when laid tightly together with a matching grout, will convincingly create the look

of wood. Tile is also low-maintenance, never requiring more than a vacuuming and mopping, and it'll last a lifetime, says design-and-build contractor Rob Wennersten of Woodcliff Lake, N.J.

### RUNNER-UP Vinyl

Sheet vinyl floors became popular with homeowners in the 1950s (sometimes with layer upon layer put down as tastes changed) for several good reasons. First, it's an affordable way to cover an expansive space. Of the products we tested, vinyl planks and tiles came in, on average, at \$3.41 per square foot, almost \$1.50 cheaper per square foot than porcelain tile. These vinyl materials are also one of the easiest types of flooring to install yourself.

"Customers constantly mistake the luxury vinyl planks on my showroom floor for real wood," says Joan Slaughterbeck, owner of Slaughterbeck Floors in Campbell, Calif., who recently installed luxury vinyl planks throughout an entire house in tony Palo Alto.

Today's vinyl is also more durable than it was in the past, but it's still the material most prone to scratching in our tests. Keep fresh felt bumpers on the feet of kitchen stools, and buy an extra bundle of planks now to ensure that you have a perfect match down the road. If any planks get damaged, you can remove them and install replacements as needed.

## Bathroom & Laundry Room

**THE CHALLENGE** These floors don't face the stress of foot traffic or the constant sunlight that can fade solid and engineered wood. Rather, the flooring threats in these rooms come in liquid form. Bathtubs splash, showerers drip, and toilets overflow. Sometimes so do we: "Let's just say a lot of guys think their aim is better than it really is," says design-and-build contractor Mark Mackmiller of Eden Prairie, Minn. Urine can stain and even etch into some natural stone flooring, particularly marble, and bleach can affect the finish of some flooring (particularly wood and laminate, in our tests).

### TOP CHOICE Porcelain Tile

Even purists who refuse anything but real wood should seriously consider porcelain tile for their bathrooms and laundry room. After all, tile is a traditional choice in these rooms because it holds up well in wet places, says architect John Cole of Fryeburg, Maine. Porcelain also allows for design-forward, barrier-free showers, where the bathroom floor extends straight into the shower without any lip.

To avoid slippery-when-wet floors, choose a more textured product rather than one with a highly polished surface. And for a bathroom floor that's warm and welcoming in the morning, you can install an electric heating element

### Splish-Splash

Porcelain tile can emulate the look of marble for less.



## Making Wood Work

*Want wood throughout your house? Take these steps to keep it looking its best.*

"NOTHING matches the warmth and feel of real wood," says John Cole, a Fryeburg, Maine, architect who specializes in vacation homes in the mountains and along the state's coast. Many of his clients agree, installing

wood flooring in their homes despite the sand, mud, moisture, and road salt that get tracked in year-round, threatening a floor's finish.

With wood, "the best offense is a good defense," Cole explains. To protect wood floors

in the kitchen and throughout a ground floor, enlist the following strategies:

- Design entrances that help contain the damage. A tiled mudroom with a metal grate for scraping shoes and built-in benches and cabinets that

encourage leaving footwear at the door will minimize wear.

- Strategically place area rugs and runners. These will protect parts of the floor where, say, the family pet likes to lie or areas prone to drops, spills, and splashes during meal prep.

- Don't forget window treatments. You might love a room flooded with natural light, but our tests revealed that ultraviolet rays can take a toll on many wood floors. Keep shades down, when possible, to minimize UV exposure.

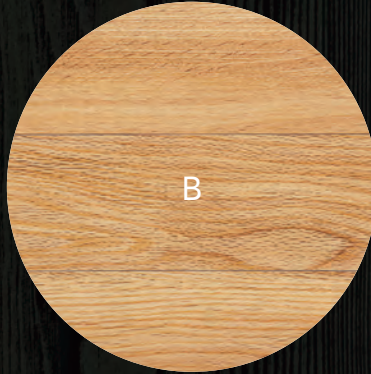
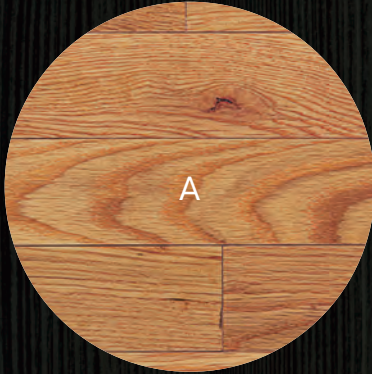
PHOTOS, PREVIOUS SPREAD: CLOCKWISE FROM BOTTOM: ALEC HEMER; CHRIS TUBBS/GAP INTERIORS; ALEC HEMER; H&L/GAP INTERIORS; CASEY DUNN; GETTY IMAGES; THIS PAGE: COURTESY OF DAL-TILE



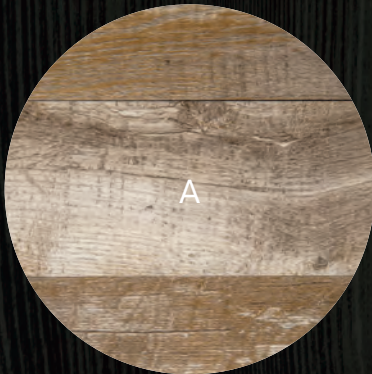
# Can You Spot the Real Wood?

Thanks to improved technology, manufacturers are turning out laminate, vinyl, tile, and other flooring products that look convincingly like the real thing. See if you can guess which of the products below are actually solid hardwood.

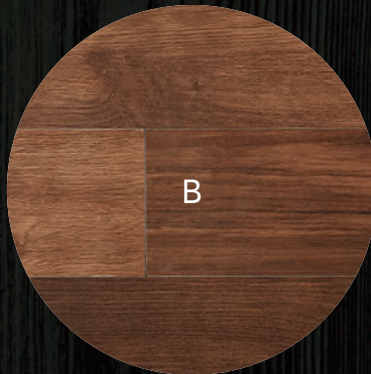
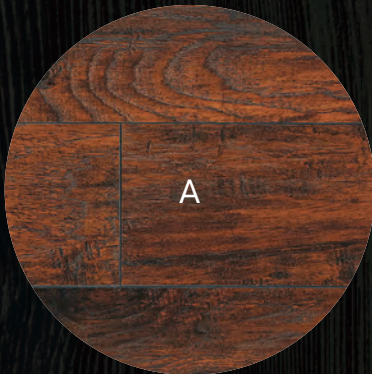
1.  
Can you tell  
the difference  
between  
solid oak  
and the  
pretenders?



2.  
Which of  
these floors is  
weathered  
ash?



3.  
Can you  
pick out  
the genuine  
solid oak  
stained  
with a dark  
finish?



1. A, Mulligan oak (B is Mannington tile). 3. C, Lumber Liquidators oak (A is TrafficMaster laminate; B is Pergo laminate; and C is Style Selections porcelain tile). 2. None of the above! (A is Mohawk engineered oak; B is Pergo laminate; and C is Style Selections porcelain tile).



under the tiles connected to a timer control. This move adds between \$1,000 and \$2,000 to installation costs.

#### **RUNNER-UP Vinyl**

Once again, for a less expensive (though less durable) alternative to porcelain tile, turn to vinyl, which will cost roughly 30 percent less than tile, based on the materials we tested.

All the vinyl tiles and planks we tested received an Excellent rating in our test for resistance to moisture. Luxury vinyl tiles, which tend to imitate stone, and luxury vinyl planks, which mimic wood, will deliver the most realistic looks. They can even be laid in the pattern of your choice, just like the real thing.

## **Dining, Living & Family Rooms**

**THE CHALLENGE** Though it's true that furniture feet, pet claws, stiletto heels, and kids' toys with wheels can damage a wood floor, any other material can feel substandard in these cozy common areas. "There's a reason real estate ads mention wood floors," Slaughterbeck says. "Hardwood also adds value to your home."

#### **TOP CHOICE Solid Wood**

By this we mean prefinished wood flooring such as the 13 products we tested (11 of which scored Very Good or Good overall), as well as unfinished wood flooring, which gets sanded and finished on site. (CR does not test unfinished floors because much of what we analyze is related to the finish.)

There are plenty of reasons to opt for prefinished planks. You won't have dust from sanding or fumes from finishing to contend with during installation; depending on how it's installed, you might be able to walk on the floors right away; and prefinished flooring also tends to be less expensive. Perhaps most important, the factory-applied finishes are

significantly tougher-wearing than what your contractor would be likely to apply once the floor is installed.

#### **RUNNER-UP Engineered Wood**

Though it mimics the look of solid wood, engineered wood flooring has just a thin veneer of finished wood, such as oak or maple, attached to a plywoodlike substrate. Engineered wood provides several significant advantages over solid wood.

The varieties we tested cost \$4.32 per square foot, on average; prefinished solid wood averages \$5.85 per square foot. And with an engineered product, you can affordably get an exotic wood species, such as Brazilian walnut or tigerwood, both of which tend to be more scratch- and dent-resistant than oak or maple.

Engineered wood floors are also less susceptible to seasonal shrinking and

swelling because the layers in the plywood backing are arranged with their grain in alternating directions. Some can even be installed directly over a concrete subfloor, which isn't always possible with solid wood. In fact, engineered flooring is often low-profile enough to install over an existing floor—representing a huge potential savings. Still, this choice lacks the longevity of solid



#### **Step on It!**

For warmth where the family gathers, along with style and resale value, wood—solid or engineered—is a natural fit.

wood, particularly for the (very) long haul. In certain household environments, a wood floor might need refinishing every decade or two. Most engineered products can be refinished only one to three times (depending on the thickness of the top “wear” layer), vs. solid wood, which can be refinished four or five times.

## Enclosed Porch or Sunroom

**THE CHALLENGE** Depending on how exposed your porch is, this floor might contend with intense sunlight, rain blowing in through screens, a concrete subfloor (which limits your options because you can’t nail planks directly to it), recreational-equipment storage, and even freeze-thaw cycles if it’s installed in a three-season room.

**TOP CHOICE Porcelain Tile** This durable material will stand up to most of the abuse it gets in these rooms. In addition to faux wood and stone, porcelain tiles can be designed to look like handmade ceramic tiles, a welcoming choice for these casual hangouts. If your porch isn’t fully heated and protected from the elements, make sure to choose a tile that’s rated for outdoor use in your climate.

**RUNNER-UP Engineered Wood** If you’d rather pass on cold-to-the-touch tile—and your porch is weatherproofed and heated—engineered wood offers a warm, this-room-is-not-an-afterthought look. Engineered wood flooring can also usually be installed over a concrete subfloor.

But for a porch that’s exposed to weather, you’d do better with an exterior decking product, such as a tropical hardwood, composite, cedar, or pressure-treated pine.

## Can Your Flooring Make You Sick?

FORMALDEHYDE is a colorless gas with many industrial applications, including as a resin in certain types of flooring and as an ingredient in some of the glues used to install flooring. It is classified as a “probable human carcinogen” by the Environmental Protection Agency. It can irritate eyes, nose, throat, and skin, and trigger an asthma attack even at low levels. The EPA recently finalized the first national standards for formaldehyde emissions from composite wood products, including flooring. The new standards, which will go into effect March 22, 2018, will be consistent with those that have been in effect in California since 2009. We believe the standards are a step in the right direction.

Consumer Reports conducted a limited yearlong study on a variety of wood-based flooring products and found that formaldehyde levels varied widely among products and even within the same test samples. But in general the prefinished solid-wood flooring we tested had consistently lower formaldehyde emissions than engineered wood and laminate flooring, which are made with glues and resins that may emit the gas. To limit formaldehyde exposure, prefinished solid wood, vinyl, and tile flooring are better choices than engineered wood and laminate. (Be sure to use glues that don’t contain formaldehyde when installing any flooring materials.) For more information on our findings, go to [CR.org/safe flooring0817](http://CR.org/safe flooring0817).



### Down Under

Vinyl is waterproof and covers a basement floor affordably.

## Basement

**THE CHALLENGE** It doesn’t matter whether you’re refinishing this subterranean space as a rec room, a playroom, an in-law suite, a wine cellar, or a man cave: The biggest threat to a basement floor isn’t from above; it’s from below. A concrete floor—especially one that’s below grade—might be damp constantly. And if the area floods, any porous material can absorb the water, expand, and buckle, Mackmiller says.

First things first: Make sure to choose a flooring that is rated for installation over below-grade concrete. And, Mackmiller adds, read the manufacturer’s instructions carefully. In a basement, the surface needs to be installed as a “floating floor,” that is, one that attaches only to itself and not to the subfloor below. This way the entire surface can shift as moisture and temperature levels change, without pieces of the flooring buckling or coming loose.

### TOP CHOICE Vinyl

“The vast majority of the flooring we tested scored Excellent in our two 24-hour moisture tests,” says CR’s Muratore, referring to a process that includes recreating the conditions of a flood. But basements can be subject to persistent

moisture, ranging from dampness wicking through the subfloor to pooling from storms or plumbing failures.

Vinyl and porcelain, which contain no wood fibers, can stand up to the worst of these conditions. Basement tile tends to feel uncomfortably cold underfoot, and heating it with an electric floor-warming system is extremely inefficient (not to mention expensive), given the cold ground underneath. So vinyl is the clear winner when it comes to basements. It also offers a wide range of formal and informal looks to fit whatever vibe you’re creating.

### RUNNER-UP Laminate

Dense fiberboard topped with an image sealed under clear plastic, laminate is another affordable choice. (Of the flooring we tested, it’s the least expensive, costing 50 cents less per square foot than vinyl, on average.) It’s also easy to install yourself. Use it in basements that have no leaks or persistent moisture on the walls and floor. For the most convincing look of real wood, choose a product with wide planks that simulate individual floorboards. Placing the flooring over sound-dampening foam underlayment will lessen the hollow sound it can make underfoot.



**Ratings** ➤ **Surface Smarts** Nowadays you can achieve almost any flooring look in a range of materials, so choose a type that meets your family's needs first, then investigate colors and finishes.

		Brand & Product	Price	Overall Score	Test Results					Shades Available		
Rec.	Rank				Resists Foot Traffic	Resists Scratches	Resists Stains	Resists Dents	Resists Sunlight (UV)	Light	Medium	Dark
PREFINISHED SOLID WOOD												
💰	1	Lumber Liquidators Builder's Pride Select Pewter Maple 10032461	\$4.20	76	👍	👍	👍	👎	👎		●	●
✅	2	EcoTimber Woven Honey WBH061	\$6.00	71	👎	👍	👍	👎	👎	●	●	
✅	3	Teragren Portfolio Naturals Wheat TPF-PORTTG-WHT	\$7.50	69	👎	👍	👍	👎	👎	●	●	●
	4	Heritage Mill Brushed Vintage Hickory Pewter PF9759 (Home Depot)	\$6.00	56	👎	👍	👍	👎	👎		●	●
	5	Lumber Liquidators Virginia Mill Works Lexington County Oak Wirebrushed 10038443	\$5.40	55	👎	👍	👍	👎	👍			●
	6	Mullican St. Andrews Solid Oak Strip 10930	\$6.30	51	👎	👍	👎	👎	👎	●	●	●
	7	Bruce Hickory Country Natural AHS601 (Home Depot)	\$5.00	50	👎	👍	👍	👎	👎	●		
	8	Armstrong American Scrape Oak Brown Bear SAS503	\$7.00	49	👎	👍	👎	👎	👎	●	●	●
	9	Cali Bamboo Fossilized Antique Java 7003001000	\$5.50	48	👎	👍	👍	👎	👍		●	
	10	Mohawk Raymore Oak Gunstock HCC58-50 (Home Depot)	\$6.00	45	👎	👍	👎	👎	👎		●	●
	11	Lumber Liquidators Bellawood Natural Red Oak 10034544	\$4.40	41	👎	👍	👎	👎	👎	●	●	
	12	Shaw Western Hickory Passage DH83100229 (Home Depot)	\$7.00	39	👎	👍	👎	👎	👍		●	●
	13	Bruce Dundee Plank CB1210	\$5.70	34	👎	👎	👍	👎	👎	●	●	●
ENGINEERED WOOD												
✅	1	Harris Wood Traditions SpringLoc Red Oak Bridle HE2505OK48	\$5.50	62	👎	👍	👍	👎	👍	●	●	●
	2	Lumber Liquidators Bellawood Natural Hickory 10035269	\$5.00	59	👎	👍	👍	👎	👎	●	●	
	3	Heritage Mill Scraped Oak Amaretto PF9773 (Home Depot)	\$4.30	53	👎	👍	👍	👎	👍		●	●
	4	Home Legend Hand Scraped Oak Gunstock Click-Lock HL16 (Home Depot)	\$3.40	51	👎	👍	👍	👎	👎		●	●
	5	Teragren Synergy Wide Plank Java BFF-JAVA-TL2	\$7.00	49	👎	👍	👍	👎	👍	●	●	
	6	Mannington American Hardwoods American Oak Plank Natural AMP05NAL1	\$4.00	48	👎	👍	👎	👎	👍	●	●	●
	7	Armstrong TimberBrushed Deep Etched Buffalo Creek Hickory EAHTB75L404	\$5.50	47	👎	👍	👍	👎	👍	●	●	●
	8	Home Legend Strand Woven Toast Bamboo HL40H (Home Depot)	\$3.00	47	👎	👍	👍	👎	👍	●	●	●
	9	Lumber Liquidators Morning Star Ultra Elk Creek Bamboo 10041030	\$3.00	45	👎	👍	👍	👎	👎			●
	10	Mohawk Pastoria Red Oak Natural HCC27-10 (Home Depot)	\$4.30	41	👎	👍	👎	👎	👎	●	●	●
	11	Style Selections Autumn Hickory ESSH541 (Lowe's)	\$3.00	37	👎	👎	👍	👎	👍		●	
	12	Pergo Max Heritage Hickory PUH25-13	\$4.00	37	👎	👍	👍	👎	👎		●	
	13	Heritage Mill Red Oak Natural Click PF9356 (Home Depot)	\$3.00	29	👎	👎	👍	👎	👎	●		
	14	Heritage Mill Smoky Mineral PF9577 (Home Depot)	\$4.00	24	👎	👎	👎	👎	👎		●	
PORCELAIN TILE												
💰	1	Lumber Liquidators Avella Brazilian Cherry 10040432	\$3.60	97	👍	👍	👍	👍	👍		●	●
✅	2	SnapStone Beige 11-001-02-01	\$8.00	95	👍	👍	👍	👎	👍	●	●	●
💰	3	Style Selections Natural Timber Ash 553878 (Lowe's)	\$4.00	91	👍	👍	👍	👍	👍	●	●	
✅	4	Torino Rustic Sequoia Sierra Gray 10109111	\$7.00	81	👎	👍	👍	👍	👍	●	●	
✅	5	Dal-Tile Forest Park Timberland FP97	\$7.00	80	👎	👍	👍	👍	👍	●	●	●
	6	Mannington Beachwood Coastline BW2T36	\$2.00	77	👎	👍	👍	👍	👍	●	●	
	7	Marazzi Montagna Saddle ULG56241P (Home Depot)	\$2.00	64	👎	👍	👍	👎	👍			●



		Brand & Product	Price	Overall Score	Test Results					Shades Available		
Rec.	Rank				Resists Foot Traffic	Resists Scratches	Resists Stains	Resists Dents	Resists Sunlight (UV)	Light	Medium	Dark
LAMINATE												
💰	1	Pergo Outlast+ Vintage Pewter Oak LF000848 (Home Depot)	\$2.80	96	👍	👍	👍	👍	👍		●	
👍	2	Pergo Max Premier Heathered Oak 672976 (Lowe's)	\$2.50	76	👎	👍	👍	👍	👍		●	●
👍	3	Armstrong Coastal Living L3051 White Wash Walnut	\$3.50	76	👎	👍	👍	👎	👍	●	●	●
👍	4	Lumber Liquidators Dream Home Boardwalk Oak 10040536	\$2.50	74	👎	👍	👍	👎	👍		●	●
👍	5	Hampton Bay Cleburne Hickory 367551-00087 (Home Depot)	\$1.80	72	👎	👍	👍	👎	👍	●	●	●
	6	Armstrong Architectural Remnants Woodland Reclaim Old Original L3102	\$5.00	62	👎	👍	👍	👎	👍	●	●	●
	7	Allen + Roth Handscraped Driftwood Oak D2669 (Lowe's)	\$1.90	60	👎	👎	👍	👎	👍	●		
	8	Pergo XP Grand Oak LF000326 (Home Depot)	\$3.50	59	👎	👍	👍	👎	👍	●	●	●
	9	Home Decorators Collection Distressed Brown Hickory 34074SQ (Home Depot)	\$2.00	53	👎	👍	👎	👎	👍		●	●
	10	Style Selections Tavern Oak 528976 (Lowe's)	\$1.00	53	👎	👍	👍	👎	👍	●	●	
	11	Mannington Restoration Collection Chateau Sunset 22300	\$4.30	52	👎	👍	👎	👎	👍	●	●	●
	12	TrafficMaster Handscraped Saratoga Hickory 34089 (Home Depot)	\$1.10	51	👎	👍	👍	👎	👍			●
	13	Shaw Timberline SL247 Sawmill Hickory 255	\$5.00	48	👎	👎	👍	👎	👍		●	
	14	Home Legend Santos Mahogany HL87 (Home Depot)	\$3.00	46	👎	👍	👎	👎	👍			●
VINYL												
👍	1	Congoleum DuraCeramic Sierra Slate SI-74 Golden Greige	\$5.00	94	👍	👍	👍	👎	👍	●	●	●
👍	2	Armstrong Luxe Plank Timber Bay Barnyard Gray A6861	\$5.50	93	👍	👍	👍	👍	👍	●	●	●
👍	3	Tarkett Nafco PermaStone Collection Natural Slate Sand Stone NS-660	\$4.70	92	👍	👍	👍	👍	👍	●	●	●
👍	4	Armstrong Alterna Mesa Stone Canyon Sun D4112	\$5.50	86	👍	👍	👎	👍	👍	●	●	●
💰	5	Shaw Matrix Regency Gunstock Oak LX90100706 (Lowe's)	\$2.00	79	👍	👎	👍	👍	👍	●	●	●
	6	Mannington Adura Essex Oak Natural AW511	\$5.00	76	👎	👍	👍	👎	👍	●	●	●
	7	Mohawk Woodlands Vintage Charm MHKIV039392	\$3.00	70	👎	👍	👍	👍	👍	●	●	●
	8	Tarkett FiberFloor Lifetime Berkshires Oak Harbour Brown 38163	\$2.00	69	👍	👎	👍	👍	👍	●	●	●
	9	Lumber Liquidators Coreluxe XD Driftwood Hickory 10040085	\$3.90	66	👎	👍	👍	👎	👍		●	
	10	Stainmaster Washed Oak 737998 (Lowe's)	\$2.50	59	👎	👍	👎	👍	👍	●	●	
	11	Mannington Black Mountain Oak Fireside 080171	\$1.50	59	👎	👎	👍	👍	👍		●	●
	12	TrafficMaster Allure Ultra Vintage Oak Cinnamon 517115 (Home Depot)	\$3.00	53	👎	👍	👍	👍	👍	●	●	●
	13	Home Legend Oak Graphite HLVT3024 (Home Depot)	\$2.80	53	👎	👎	👍	👍	👍			●
	14	SmartCore by Natural Floors Canberra Acacia 50SLV503 (Lowe's)	\$2.80	49	👎	👎	👍	👎	👍	●	●	●
	15	Congoleum AirStep Evolution Forest Valley Deer Path 72102	\$2.00	40	👎	👎	👍	👎	👍	●	●	●

**HOW WE TEST:** Overall Score combines results from our tests of each surface's resistance to: wear, scratches, dents, stains, sunlight, moisture, and slipping. Resistance to foot traffic denotes how quickly surface wear was noticeable

after repeated passes with an abrasion tester. Moisture resistance (not shown), is based on a damp sponge left overnight (to simulate minor spills) and immersed/soaked samples (to simulate long exposure to water). CR tested

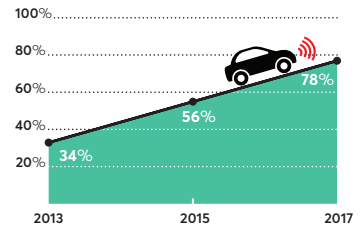
the specific models listed; the Shades Available columns indicate the range of hues available in the same product line. Price is approximate retail per square foot. Online subscribers can go to [CR.org/flooring0817](https://www.cro.org/flooring0817) to reorder the

rankings based on specific criteria—such as resistance to scratching, for example, if you have pets.

# Road Report

Ratings from our test track plus expert car advice

Percentage of new vehicles with available forward-collision warning



Source: Consumer Reports Auto Test Center.

## A Decision That Could Save Your Life

The latest safety technologies, such as automatic emergency braking and forward-collision warning, have the potential to significantly reduce crashes. We tell you which safety systems owners like, and the brands that do them best.

by **Mike Monticello**

➤ **IT WAS A CLEAR**, cool day in 2015 as Tony Sweet drove his wife's Subaru Outback down a busy four-lane divided roadway. Without warning, a car in the next lane cut across Sweet's lane to turn into a parking lot. Before Sweet could react, the 2014 Outback's automatic emergency braking system slowed the car in time to avoid what could have been a metal-crunching crash. Sweet remembers shaking from the harrowing experience.

"If the system had not acted and given me those extra seconds of stopping," Sweet told us, "well, I feel without a doubt there would have been an accident of possibly fatal consequence."

Sweet's appreciation for this technology is not uncommon, according to Consumer Reports' Advanced Auto Safety Systems Survey, a recent wide-ranging look at owner experiences with safety features. More than 57,000 CR subscribers reported on the nearly 66,000 vehicles they own, with model years ranging from 2011 to 2017. The vehicles were equipped with safety features including automatic emergency braking (AEB), forward-collision warning (FCW), blind-spot warning (BSW), and lane-departure warning (LDW). Survey results show the majority of owners were very satisfied with the features. With most systems, more owners reported that the features had prevented accidents than complained they were annoyed with audible warnings or false alerts.

## Among the Survey Findings

Blind-spot warning and rear cross-traffic warning received the highest satisfaction scores, at 83 percent each. Owners reported seeing the benefits of these systems on

a daily basis, while drivers wouldn't necessarily appreciate the effectiveness of FCW or AEB until one or the other helped them avoid a collision.

Among systems credited with preventing accidents, blind-spot warning topped the list, helping to prevent accidents for 35 percent of the vehicles that had this feature.

Adaptive cruise control and lane-keeping assist were reported as least likely to prevent accidents, at 6 percent and 7 percent, respectively.

False alerts (such as unneeded sudden braking) are irritating and can lead drivers to mistrust a system. About 45 percent of FCW-equipped vehicles gave at least one false alert, the worst in the survey. Only about 18 percent of vehicles with AEB engaged without a good reason.

Consumer Reports believes that FCW and AEB should be standard equipment, even with occasional false alerts. The latest study from the Insurance Institute for Highway Safety (IIHS) supports this: Rear-end crashes are cut by 27 percent when a vehicle has FCW and by 50 percent when it's also equipped with AEB.

"All consumers should be able to benefit from these safety systems—not just those who can afford luxury cars or expensive extras," says William Wallace, a policy analyst for Consumers Union, the policy and mobilization arm of Consumer Reports.

Our report cards explain each system's purpose and detail which car brands make the most and least satisfying versions, according to owner feedback. The percentage ratings are based on the number of vehicles in the survey equipped with each safety feature.



## Forward-Collision Warning [FCW]

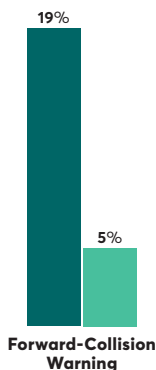
*This technology provides a visual, audible, and/or tactile alert to warn the driver of an impending collision with a car or object directly in its path. IIHS data show that FCW reduces rear-end accidents by 27 percent.*

### Which Brands Do FCW Best?

#### MOST SATISFYING

Eighty percent or more of Infiniti, Tesla, and Subaru owners were very satisfied with the FCW system in their vehicles. A 2016 Subaru Forester owner in the survey said it “saved my life when freeway traffic stopped abruptly and I didn’t notice. [It] absolutely prevented a severe rear-end collision.”

#### DO OWNERS LIKE IT?



- Say the system helped them avoid a crash
- Find the system annoying

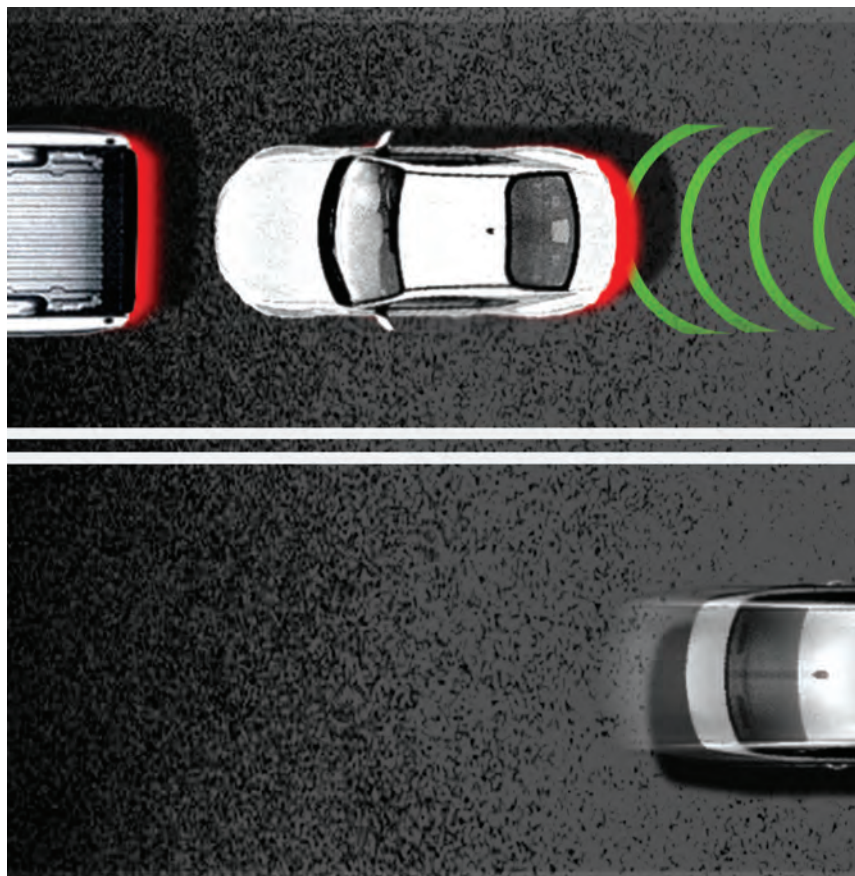
#### LEAST SATISFYING

Overall, most owners were pleased with the benefits of FCW. Even among the lowest-rated brands—Acura, Honda, and Mazda—more than 50 percent of vehicles were rated by owners at very satisfied.

A 2015 Acura TLX owner echoes a common complaint, saying that the “warning comes on even in the absence of a hazard. [The] system has been serviced by [a] dealer several times with minimal improvement.”

**FALSE ALERTS** About 45 percent of the vehicles with FCW experienced at least one false alert. Toyota excelled here, with only 25 percent of vehicles giving at least one false alert. Mazda and Lexus were also in the mix, at 26 percent and 27 percent of vehicles, respectively. Meanwhile, about 62 percent of Acura, Chevrolet, and Honda vehicles gave false alerts, according to owners.

**CR’S TAKE** More automakers are making FCW available in new cars, but it’s still not standard equipment across the industry. CR believes it should be standard, given its ability to protect and save lives. If it isn’t standard, you might have to move up a trim line, or buy an extra package, which can cost from \$1,000 to \$2,500. We believe FCW is worth the extra cost.



## Automatic Emergency Braking [AEB]

*If a car equipped with AEB senses a potential collision, and you don’t react in time, it starts braking for you. IIHS data show rear-end collisions are cut by 50 percent on vehicles with AEB and FCW.*

### Which Brands Do AEB Best?

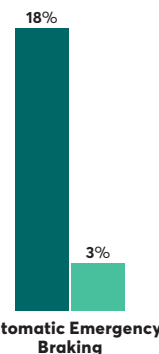
#### MOST SATISFYING

Infiniti, Tesla, and Subaru owners were the happiest with AEB, with more than 74 percent of vehicles rated at very satisfied. One owner of a 2014 Infiniti Q50 said, “It is much faster

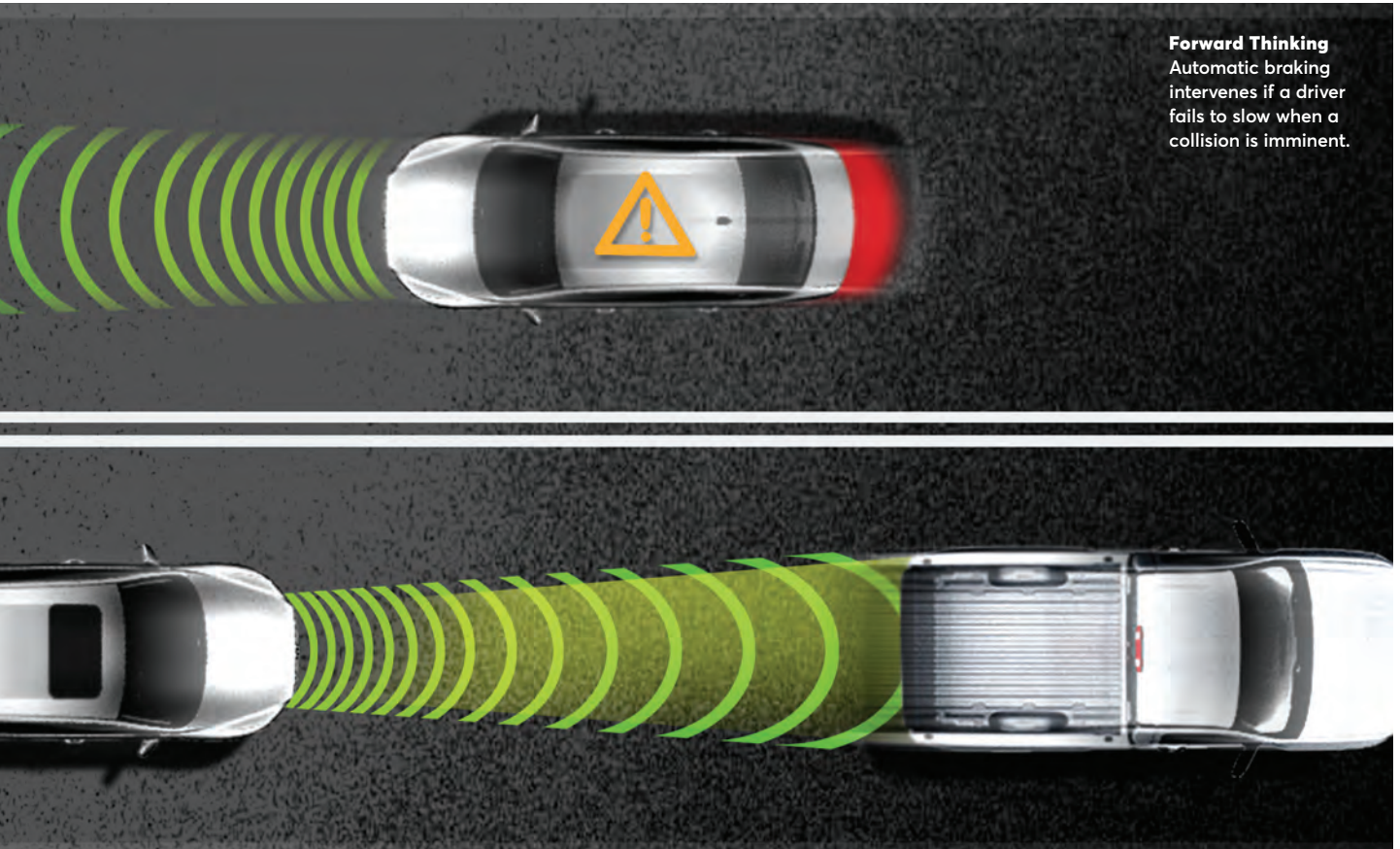
than me reacting to emergency situations. The brakes are already applied before my foot hits the pedal and I take control.”

**LEAST SATISFYING** Mazda and Acura, near the bottom, were the least satisfying, with only 52 percent and 59 percent of vehicles, respectively, rated at very satisfied. Owners were mostly irked by the feature’s oversensitivity, as the owner of a 2015 Mazda6 told us: “It is abrupt and takes me by surprise at times that I don’t need it—like when I am approaching

#### DO OWNERS LIKE IT?



- Say the system helped them avoid a crash
- Find the system annoying



**Forward Thinking**  
Automatic braking intervenes if a driver fails to slow when a collision is imminent.

my automatic garage door before it goes up very far.”

**FALSE ALERTS** Owners of vehicles with AEB reported only 18 percent had at least one false alert. Hyundai owners reported false alerts the least, at just 11 percent, with Mercedes-Benz at 12 percent. Jeeps registered the highest level of false alerts, at 40 percent.

**CR'S TAKE** FCW and AEB are often packaged together, but as a \$1,000 to \$2,500 option or trim line upgrade. Keep in mind there are low- and high-speed systems. CR testers have experienced AEB on the road and believe it's worth the extra expense.

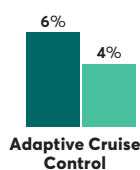
## Adaptive Cruise Control [ACC]

*Lasers, radar, cameras, or a combination are used to keep a constant, safe following space between your car and the car ahead. If highway traffic slows, some systems will bring the car to a complete stop, then bring it back up to speed when traffic gets going again. Others only work at certain speeds.*

### Which Brands Do ACC Best?

**MOST SATISFYING** Ninety-two percent of Tesla owners were very satisfied with their ACC system, the highest among all brands. An owner of a 2016 Tesla Model S said ACC

#### DO OWNERS LIKE IT?



- Say the system helped them avoid a crash
- Find the system annoying

makes driving much easier. “It is highly reliable and keeps me at a consistent, safe distance from the car in front of me. This makes the driving experience safer, less fatiguing, and more relaxing.” Subaru holds the second spot at 82 percent very satisfied.

**LEAST SATISFYING** Even among the least satisfying brands for ACC, most owners were pleased with the benefits. The lowest-ranked brands—BMW, Chevrolet, and Acura—rated at 66, 68, and 69 percent very satisfied, respectively. An owner

of a 2014 BMW X5 liked the system overall but complained that it “overreacts, really slowing down a lot when a car pulls in front. And it’s extremely slow to recover speed once that car has moved out of the way.”

**FALSE ALERTS** The system does not give alerts or warnings. **CR'S TAKE** ACC isn't designed to prevent crashes, but it's a great system for the highway, reducing some of the stress involved with driving. It also helps prevent tailgating. ACC systems often include FCW, which not only makes the car safer but also further reduces driver stress.



## Blind-Spot Warning [BSW]

*This is a technology that detects and warns of vehicles you can't see alongside your car. It gives a visual, audible, and/or tactile alert to indicate that it's unsafe to merge or change lanes. The system may provide an additional warning if you use your turn signal when there is a car in the lane next to you.*

### Which Brands Do BSW Best?

#### MOST SATISFYING

The blind-spot warning safety feature registered high satisfaction scores across most auto

#### DO OWNERS LIKE IT?



brands, but especially for Lexus, Hyundai, and Toyota. The three brands rated at nearly 90 percent very satisfied among owners surveyed. One owner of a 2013 Lexus ES said: "I love it—since all the new cars have such awful blind spots, I couldn't live without it."

**LEAST SATISFYING** Tesla scored the lowest on satisfaction, with 62 percent of the vehicles with BSW rated at very satisfied. Why? As the owner of a 2015 Tesla Model S explained, "The blind-spot warning system works very well, but it displays on the console and not in the side mirrors like it does on my Toyota. This is inconvenient as I am looking at the mirrors and not the console when making a lane change."

**FALSE ALERTS** About 29 percent of the vehicles with BSW gave false warnings. Volvo was by far the worst offender with 54 percent of vehicles giving at least one false warning. Lexus, Subaru, and Toyota had the fewest false warnings, according to the survey, at about 20 percent of vehicles with the feature.

**CR'S TAKE** Blind-spot warning is one of CR's three favorite safety features, and our subscribers also rate it as a favorite. It makes for safer lane changes, a real boon for drivers in vehicles with big blind spots. Many manufacturers package this with FCW, but even if you have to pay extra, we don't think you'll regret it.

## Lane-Departure Warning [LDW] & Lane-Keeping Assist [LKA]

*With LDW, visual, audible, and/or tactile warnings—such as steering wheel or seat vibrations—alert the driver when the car crosses lane markings. The system does not activate when you use your turn signal. In addition to sensing when you drift from your lane, LKA provides steering input or braking to correct the vehicle if it starts to exit the lane.*

### Which Brands Do LDW and LKA Best?

#### MOST SATISFYING

More than 77 percent of Cadillac, Hyundai, and Tesla owners were very satisfied with

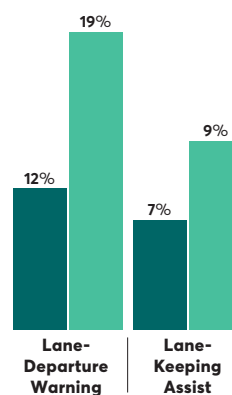
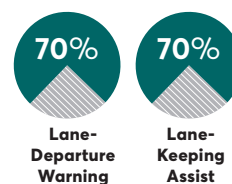
their LDW system, followed by Lexus, Dodge, Chrysler, and Jeep. The latter three brands also topped the LKA charts, with more than 80 percent of those owners very satisfied. These systems apparently can even be relationship-savers. The owner of a 2015 Cadillac SRX said, about LDW, "I love it. It has a vibration in the seat and a visual cue on the dashboard. It's good for me, but it's critical for my husband, who frequently drifts. I don't have to point it out now."

#### LEAST SATISFYING

Honda produces the least satisfying LDW

#### DO OWNERS LIKE IT?

##### Very Satisfied



- Say the system helped them avoid a crash
- Find the system annoying

#### Walking the Line

If a driver ignores alerts, lane-keeping assist will attempt to return the car to the proper lane.



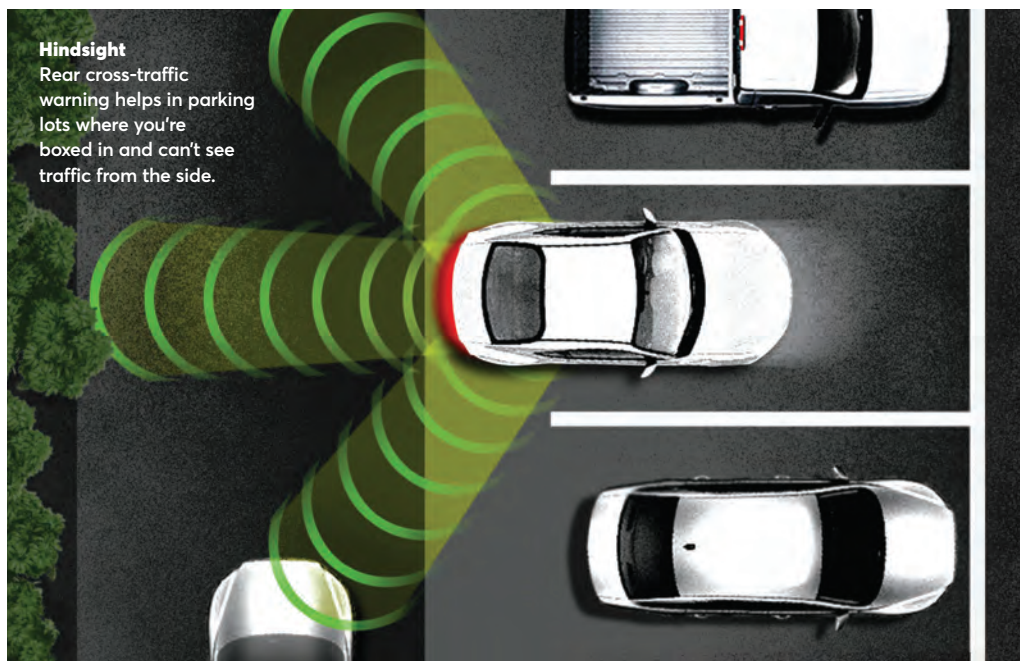


and LKA systems, according to our survey, with 59 percent of vehicles with LDW rated at very satisfied and 62 percent of vehicles with LKA rated at very satisfied. Inconsistent operation was a major complaint. An owner of a 2016 Honda CR-V said, “The LKA will work for a few minutes and then it is as if it forgets what it is supposed to be doing and lets your car drift out of the lane, mostly toward the shoulder.”

**FALSE ALERTS** Owners reported that 41 percent of vehicles with the LDW system gave at least one false alert. Looking at it from a brand perspective, owners reported that about 50 percent of Honda and Nissan vehicles with LDW exhibited a false alert. But even the brands rated best for these systems—BMW, Lexus, and Cadillac—can be improved, with owners reporting close to 30 percent of the vehicles with LDW having at least one false alert.

**CR’S TAKE** The systems can help protect sleepy or distracted drivers, but they can be intrusive on curvy roads.

The LDW system’s feedback should be a good reminder to use your turn signal when changing lanes. When using LKA, we’ve found that giving a wide berth to a cyclist or pedestrian may cause the system to steer the car back toward the curb, scaring everyone involved. Neither system has been proved to prevent crashes.



## Rear Cross-Traffic Warning [RCTW] & Rearview Cameras

*The RCTW systems give visual, audible, and/or tactile notification of an object or vehicle that is out of rear camera range but is approaching as you’re backing up. Some systems will automatically brake to avoid a crash.*

### Which Brands Do RCTW and Rearview Cameras Best?

**MOST SATISFYING** Owners were happy with the rearview cameras across most manufacturers. Tesla, Lincoln, and Ram topped our survey with very satisfied ratings above 90 percent.

RCTW received praise, too, especially the systems from

Kia, Subaru, and Hyundai, each rated at 89 percent very satisfied. “In combination with the backup camera’s very wide field of view, the [RCTW] monitor alerts me of things that I would never be able to see on my own,” said the driver of a 2016 Kia Optima.

**LEAST SATISFYING** Toyota and Volkswagen rearview cameras had the lowest percentage, with nearly 75 percent of vehicles for each brand rated at very satisfied.

For RCTW systems, 69 percent of Hondas, and 74 percent of Mercedes-Benzes and Audis rated at very satisfied. The few complaints from

owners were that the systems sometimes alerted drivers for no reason or failed to give warnings when appropriate.

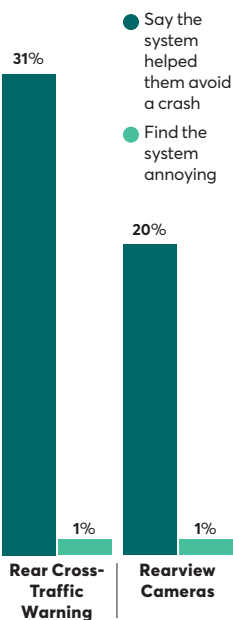
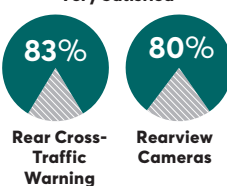
#### FALSE ALERTS

About 29 percent of the vehicles with RCTW gave at least one false alert. Lexus, Subaru, and Toyota operated the most consistently, with less than 25 percent of vehicles having at least one false alert. Lincoln and Ford vehicles with RCTW registered the most false alerts—more than 40 percent.

**CR’S TAKE** Rearview cameras will be mandatory for all cars and most trucks built in May 2018 or later. Consumer Reports and other safety advocates pushed for this law, suing the government to get the final rules in place. Rear cross-traffic warning adds another layer of safety.

#### DO OWNERS LIKE IT?

##### Very Satisfied



# Road Test

We conduct more than 50 tests on each vehicle at our 327-acre Auto Test Center. For complete road tests, go to [CR.org/cars](http://CR.org/cars).



## Spruced Up and Sporty

The redesigned **Mazda CX-5** brings more comfort and quiet, and no less frolic.

MAZDA'S NEW CX-5 jumped to the top of the small SUV rankings thanks to its improved ride and quieter, more refined cabin.

Step inside and it's immediately apparent that Mazda crafted a fine interior. Lots of soft-touch bits, detailed stitching, and chrome trim lend it plenty of class. The comfortable, supportive seats are covered with leatherette and suede. We wish Mazda's convoluted infotainment system was easier to master, and many of us found the dash vents mounted too low for

proper A/C distribution.

On the road, the formerly boomy cabin is now quiet and calm. The engine sound gets gravelly at higher revs, but they're not loud. Mazda has worked wonders smoothing out the car's ride to the point that it's now one of the most comfortable in its segment. Handling is nimble and secure.

The 2.5-liter four-cylinder engine and six-speed automatic transmission make for a responsive and easy-to-drive combo. But the new CX-5 has taken a step back in fuel efficiency, down by 1 mpg to 24 overall, partly due to increased weight. The CX-5 weighs about 155 pounds more than its predecessor, which is like carrying around an extra passenger. But we think it's a worthwhile trade-off, resulting in a more substantial-feeling SUV.

We applaud Mazda for making forward-collision warning with low-speed automatic emergency braking standard.

### COMPACT SUVs

#### Mazda CX-5

OVERALL SCORE **80**

ROAD-TEST SCORE 80

#### HIGHS

Ride, quietness, handling, standard forward-collision warning with low-speed automatic emergency braking

#### LOWS

Low-mounted dash vents, complicated infotainment system

#### POWERTRAIN

187-hp, 2.5-liter four-cylinder engine; 6-speed automatic transmission; all-wheel drive

#### FUEL

24 mpg

#### PRICE AS TESTED

\$29,530



## A Mini That Aspires to Be Mighty

The redesigned **Mini Cooper Countryman** shines in our tests, but its below-average reliability prediction remains a concern.

MINI'S BIGGEST MODEL, the versatile Countryman, retains the brand's fun-to-drive character without compromising on passenger space. It blends premium touches with the carmaker's traditional irreverence.

Our Cooper S was zippy due to the combination of its 189-hp engine and quick-shifting eight-speed transmission. Although the Mini hesitates slightly when starting from a full stop, power builds quickly. And the 25 mpg overall fuel economy, on premium gas, is similar to chief competitors.

Like the smaller Minis, the

Countryman willingly dives into corners, putting a smile on the driver's face. But it also has a firm ride and enough wind, road, and engine noise that it might bother some drivers.

The infotainment system requires time to learn. Power-adjustable front seats provide plenty of support, and the extendable thigh cushion helps those with longer legs. Passengers will appreciate the plush cushioning of the rear seats as well as the ample head, leg, and foot room. Cargo space is modest with the rear seats up.

Mini requires the purchase of specific—and expensive—option packages to get automatic emergency braking, and buyers will probably have to special-order a car thus equipped.

Based on Mini's recent brand history, reliability is projected to be below average, which hurts the Countryman's Overall Score.

### LUXURY ENTRY-LEVEL SUVs

#### Mini Cooper Countryman

OVERALL SCORE **67**

ROAD-TEST SCORE 82

#### HIGHS

Handling, braking, powertrain, seat comfort, fit and finish, character

#### LOWS

Ride, noise, some controls, hard to find models on dealer lots equipped with optional electronic safety features

#### POWERTRAIN

189-hp, 2.0-liter turbo four-cylinder engine; 8-speed automatic transmission; all-wheel drive

#### FUEL

25 mpg

#### PRICE AS TESTED

\$39,535



## Lost in Last Place

The all-new **Jeep Compass** fails to inspire, with torpid acceleration and a bumpy ride.

RIGHT FROM the trailhead, the redesigned Compass comes up short in the white-hot small SUV market, earning the dubious distinction as the lowest-rated model in its class. It doesn't measure up in several ways. Factor in a price that's no lower than other Jeep models yet is higher than some larger and better competitors, and the result is that shoppers should be driven in another direction.

Most Compasses are equipped with a 180-hp, 2.4-liter four-cylinder engine teamed with a nine-speed automatic transmission. This

disappointing pairing results in slow acceleration, with delayed downshifts and a lackadaisical response. Performance feels even slower than the numbers suggest. Fuel economy, at 24 mpg overall, is par for the class.

The Compass falls short in road manners as well. Handling is ultimately secure when pushed, but slow and light steering make the Jeep feel reluctant to corner. The ride is an incessant pattern of jitters, which gets under your skin, and larger bumps can bounce the Compass around. The brake pedal is overly sensitive, making it hard to stop smoothly.

The cabin has a few token soft surfaces but is otherwise austere. The driver's seat lacks support, and the rear seat forces passengers to sit awkwardly. Forward-collision warning and automatic braking are optional only on upper trims. CR believes that these features should be standard on all trim levels of every vehicle.

### COMPACT SUVs

#### Jeep Compass

OVERALL SCORE

48

ROAD-TEST SCORE 56

#### HIGHS

Controls, access

#### LOWS

Feels underpowered, touchy brake pedal, lacks agility, ride, engine noise, rear seat

#### POWERTRAIN

180-hp, 2.4-liter four-cylinder engine; 9-speed automatic transmission; all-wheel drive

#### FUEL

24 mpg

#### PRICE AS TESTED

\$30,870



## Functional but Not Much Zip

The cabin is roomy and the infotainment system is a big plus. But the **Chevrolet Equinox** suffers from a dull interior and flat-footed engine.

THE NEW EQUINOX'S identity could be summed up with the mantra "smaller and lighter is better." And while its tidy dimensions add to the SUV's responsive handling, there's no sacrifice when it comes to roominess. The rear seat is especially spacious and folds flat to offer a large cargo space.

But the standard 1.5-liter turbo is a letdown. Our engineers felt it lacked oomph, and it was one second slower to 60 mph than the CX-5. Fuel economy is 25 mpg overall, better than most competitors.

The cabin stays fairly quiet, and the ride is supple

and steady on all types of surfaces, although it's a bit firm during lower-speed city driving. The cloth seats look rather insubstantial but they provide plenty of support, helped by the two-way lumbar adjustment.

We found the controls easy to master, and GM's optional MyLink infotainment system is one of the better ones on the market.

We do have a few nits to pick with the interior fit and finish, which reminded us of a cut-rate rental car.

Forward-collision warning and automatic emergency braking are available, but to get them you have to shell out for the Premier, which costs nearly \$6,000 more than the popular LT. We think these safety features should be standard on every version. Plus the Equinox costs about \$3,000 more than similarly equipped competitors, hurting its value proposition.

### COMPACT SUVs

#### Chevrolet Equinox

OVERALL SCORE

73

ROAD-TEST SCORE 78

#### HIGHS

Interior room, ride, quietness, controls, infotainment system

#### LOWS

So-so acceleration, interior fit and finish, price

#### POWERTRAIN

170-hp, 1.5-liter turbo four-cylinder engine; 6-speed automatic transmission; all-wheel drive

#### FUEL

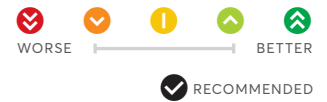
25 mpg

#### PRICE AS TESTED

\$33,730



**Ratings** ➤ **Built for the Suburban Jungle** Compact SUVs balance efficiency, interior room, affordability, and all-weather grip. Luxury models often provide more amenities for a price.



	Make & Model	Price	Overall Score	Survey Results		Safety	Road-Test Results										
Recommended		As Tested		Predicted Reliability	Owner Satisfaction	Front-Crash Prevention	Road-Test Score	Overall MPG	Acceleration, 0-60 MPH, Sec.	Dry Braking, 60-0 MPH, Ft.	Avoidance-Maneuver Speed, MPH	Routine Handling	Ride	Noise	Seat Comfort, Front/Rear	Controls	Cargo Volume, Cu. Ft.
COMPACT SUVs																	
✓	Subaru Forester 2.5i Premium	\$27,145	<div><div>83</div></div>	⬆️	⬆️	Opt.	85	26	8.7	127	52.0	⬆️	⬇️	⬇️	⬆️ / ⬆️	⬆️	35.5
✓	Mazda CX-5 Touring	\$29,530	<div><div>80</div></div>	⬆️	⬆️	Std./⬆️	80	24	8.6	133	54.0	⬆️	⬆️	⬆️	⬆️ / ⬆️	⬆️	30.5
✓	Toyota RAV4 XLE	\$29,014	<div><div>79</div></div>	⬆️	⬇️	Std./⬆️	75	24	9.3	135	51.0	⬆️	⬆️	⬆️	⬇️ / ⬆️	⬆️	37.0
✓	Honda CR-V EX (1.5T)	\$28,935	<div><div>77</div></div>	⬇️	⬆️	Opt.	82	28	8.2	137	52.0	⬆️	⬇️	⬆️	⬆️ / ⬆️	⬆️	36.0
✓	Kia Sportage LX (2.4L)	\$26,720	<div><div>76</div></div>	⬆️	⬆️	Opt.	78	23	9.6	128	52.5	⬆️	⬇️	⬇️	⬆️ / ⬆️	⬆️	29.5
✓	Hyundai Tucson Sport (1.6T)	\$28,670	<div><div>75</div></div>	⬇️	⬆️	Opt.	79	26	8.4	128	53.0	⬆️	⬆️	⬆️	⬆️ / ⬆️	⬆️	29.5
✓	Chevrolet Equinox LT (1.5T)	\$33,730	<div><div>73</div></div>	⬇️	⬆️	Opt.	78	25	9.6	132	53.0	⬆️	⬆️	⬆️	⬆️ / ⬆️	⬆️	32.0
✓	Ford Escape SE (1.5T)	\$29,630	<div><div>71</div></div>	⬇️	⬇️	Opt.	75	23	10.1	132	50.0	⬆️	⬆️	⬆️	⬇️ / ⬇️	⬆️	34.0
✓	Nissan Rogue SV	\$29,920	<div><div>71</div></div>	⬆️	⬇️	Opt.	74	24	9.5	134	54.0	⬇️	⬆️	⬇️	⬇️ / ⬆️	⬆️	31.5
	Mitsubishi Outlander SEL (4-cyl.)	\$28,405	<div><div>60</div></div>	⬇️	⬇️	Opt.	59	24	10.0	132	50.5	⬇️	⬇️	⬇️	⬇️ / ⬆️	⬆️	32.5
	Jeep Compass Latitude	\$30,870	<div><div>48</div></div>	⬇️	⬇️	Opt.	56	24	9.8	137	53.5	⬇️	⬇️	⬇️	⬇️ / ⬇️	⬆️	27.5
LUXURY ENTRY-LEVEL SUVs																	
✓	Audi Q3 Premium Plus	\$40,125	<div><div>80</div></div>	⬆️	⬆️	NA	77	22	8.4	132	51.5	⬆️	⬆️	⬆️	⬆️ / ⬆️	⬇️	24.5
✓	Volkswagen Tiguan SEL	\$37,020	<div><div>72</div></div>	⬆️	⬇️	NA	74	21	8.5	140	53.5	⬆️	⬇️	⬆️	⬆️ / ⬆️	⬆️	30.0
✓	BMW X1 xDrive28i	\$44,745	<div><div>72</div></div>	⬆️	⬇️	Opt.	74	26	7.9	134	53.0	⬆️	⬇️	⬇️	⬇️ / ⬇️	⬆️	27.0
✓	Buick Encore Leather	\$30,555	<div><div>71</div></div>	⬆️	⬇️	Opt.	69	23	11.0	127	55.0	⬇️	⬆️	⬆️	⬆️ / ⬇️	⬆️	26.0
	Mini Cooper Countryman S	\$39,535	<div><div>67</div></div>	⬇️	⬆️	Opt.	82	25	8.3	120	53.0	⬆️	⬇️	⬇️	⬆️ / ⬆️	⬇️	23.5
	Mercedes-Benz GLA 250	\$42,210	<div><div>66</div></div>	⬇️	⬇️	Std./⬆️	70	26	6.9	128	54.5	⬆️	⬇️	⬇️	⬆️ / ⬇️	⬇️	23.0
	Infiniti QX30 Premium	\$43,745	<div><div>65</div></div>	⬇️	⬇️	Opt.	71	25	7.1	122	57.0	⬆️	⬇️	⬇️	⬆️ / ⬇️	⬇️	21.5

**HOW WE TEST:** Recommended models did well in our Overall Score, which factors in Road-Test Results, Predicted Reliability, Owner Satisfaction, and Safety, which includes crash-test results

and the availability of Front-Crash Prevention features, such as forward-collision warning and automatic emergency braking at city or highway speeds. For these systems, NA means

no such system is offered; Opt. means it's available on some versions but not necessarily on the one we tested; and models with standard systems are rated from ↓ to ↑ based on how many of

these features are standard. We now deduct points from the Overall Score if a vehicle's shifter is confusing, lacks fail-safes, or is difficult to operate. For full ratings, go to [CR.org/cars](https://www.cars.com).

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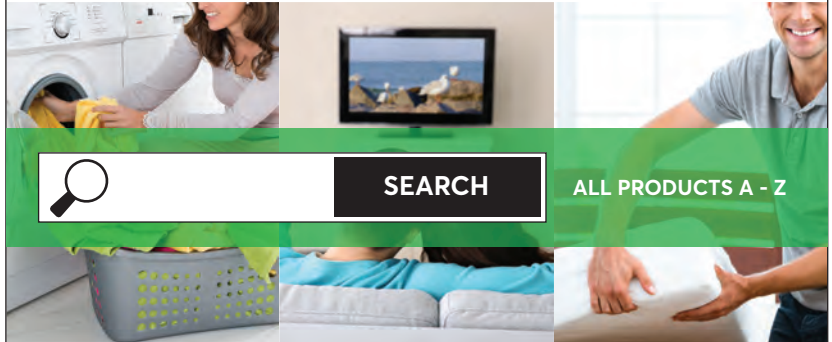
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# Summertime Slipups

These ads are a hot mess

Good 05/17/15 - 05/23/15 • Store Coupon

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1-ct.

up to 2 at this price, additional at our Low Price  
PLU 41000101381  
One coupon per family.

load up on savings

4 10001\*01381 5

## Is It Live or Is It Styrofoam?

Let's just hope it doesn't drink all the beer!  
Submitted by Jim Krause of Maple Grove, Minn.

## Gives New Meaning to 'Signing Off'

Seems like you can do just about everything on the Internet these days.  
Submitted by Jim DeMont of Medford, Ore.

RogueValleyCremationService.com

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Breathtaking itineraries with one-of-a-kind experiences: Celebrity Cruises reveals even more new sailings.

## Your Ship Is Coming In

If this Caribbean cruise really stops at the Grand Canyon, it truly will be a "one-of-a-kind" experience.  
Submitted by Susan Heitsch of Palatine, Ill.

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2 & 3 Bedrooms!  
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10" Ceilings! Private rear yards!

**10" Ceilings!**

## You've Heard of the Tiny House Trend?

But with 10-inch-high ceilings, even Barbie would be too tall for this dream house.  
Submitted by Chris Myers of Tucson, Ariz.



SHARE

Be on the lookout for goofs and glitches like these. Share them with us—by email at [SellingIt@cro.consumer.org](mailto:SellingIt@cro.consumer.org) or by mail to Selling It, Consumer Reports, 101 Truman Ave., Yonkers, NY 10703—and we might publish yours. Please include key information, such as the publication's name and date.

# What's on your mind?



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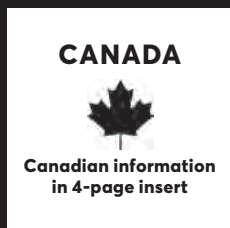
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# Canada Extra

Fitness Trackers **32a**  
Washer/Dryer Pairs **32b**  
Recalls **32c**  
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## 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 (\*). The symbols shown at right

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](mailto:CanadaExtra@cu.consumer.org) and tell us what you think. We can't reply to every email or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

### **CR Best Buy**

Recommended models that offer the best combination of performance and price.

### **Recommended**







Models that perform well and stand out for reasons we note.

## Fitness Trackers

Twenty-one of the tested fitness trackers are available, including 12 of the recommended models.  
**Report and ratings, pages 8-11**

		Brand & Model	Price	Overall Score
Rec.	Rank			

DATA READOUT ON TRACKER AND SMARTPHONE APP

	1	<b>Fitbit Surge</b>	\$330	<b>87</b>
	2	<b>TomTom Spark 3 Cardio + Music</b>	\$330	<b>85</b>
	3	<b>Garmin Forerunner 35</b>	\$285	<b>85</b>
	4	<b>TomTom Spark Cardio+Music</b>	\$260	<b>84</b>
	5	<b>Fitbit Charge 2</b>	\$200	<b>83</b>
	6	<b>Garmin Vivosmart HR</b>	\$120	<b>83</b>
	7	<b>Fitbit Blaze</b>	\$250	<b>82</b>
	9	<b>Garmin Vivosmart HR+</b>	\$200	<b>79</b>
	10	<b>Withings Steel HR</b>	\$300	<b>79</b>
	11	<b>Fitbit Alta</b>	\$200	<b>78</b>
	12	<b>Garmin Vivoactive HR</b>	\$250	<b>77</b>
	13	<b>Samsung Gear Fit2</b>	\$200	<b>76</b>

		Brand & Model	Price	Overall Score
Rec.	Rank			

DATA READOUT ON TRACKER AND SMARTPHONE APP (Continued)

	15	<b>Polar Loop 2</b>	\$120	<b>70</b>
	16	<b>Polar A300</b>	\$200	<b>69</b>
	17	<b>Garmin Vivofit 3</b>	\$100	<b>68</b>
	18	<b>Polar A360</b>	\$225	<b>66</b>

DATA READOUT ON SMARTPHONE APP ONLY

	3	<b>Garmin Vivomove</b>	\$200	<b>64</b>
	4	<b>Misfit Ray</b>	\$115	<b>60</b>
	5	<b>Fitbit Flex 2</b>	\$80	<b>59</b>
	6	<b>Xiaomi Mi Band Pulse</b>	\$30	<b>47</b>
	7	<b>Moov Now</b>	\$60	<b>45</b>

➤ For full descriptions of all fitness trackers in our ratings, subscribers to our website can go to [CR.org/trackers0817](http://CR.org/trackers0817).



## Washer/Dryer Pairs

Fourteen of the tested washer/dryer pairs are available.

Report and ratings, pages 12-17

Brand & Model	Type	Pair Price	Overall Score



### \$1,800 OR LESS

<b>Samsung</b> WF42H5000AW & DV42H5000EW	Front-Loader	\$1,400	<b>81</b>
<b>LG</b> WM3670HWA & DLEX3370W	Front-Loader	\$1,800	<b>79</b>
<b>Whirlpool</b> WFW75HEFW & YWED75HEFW	Front-Loader	\$1,800	<b>77</b>
<b>Kenmore</b> 28132 & 68132	HE Top-Loader	\$1,650	<b>71</b>
<b>Kenmore</b> 26132 & 66132	HE Top-Loader	\$1,300	<b>70</b>
<b>Maytag</b> MVWB765FW & YMEDB755DW	Agitator Top-Loader	\$1,560	<b>59</b>

### \$1,800 to \$2,100

<b>Maytag</b> Maxima MHW5500FW & YMED5500FW	Front-Loader	\$2,000	<b>83</b>
<b>Samsung</b> WF45K6500AW & DV45K6500EW	Front-Loader	\$2,000	<b>80</b>
<b>GE</b> GFW450SSKWW & GFD45ESMKWW	Front-Loader	\$1,900	<b>74</b>
<b>Maytag</b> Bravos MVWB835DW & YMEDB835DW	HE Top-Loader	\$2,100	<b>70</b>
<b>Kenmore</b> 29132 & 69132	HE Top-Loader	\$1,900	<b>70</b>

### \$2,100 AND UP

<b>Maytag</b> Maxima MHW8200FW & YMED8200FW	Front-Loader	\$2,200	<b>83</b>
<b>LG</b> WT7600HWA & DLEX7600WE	HE Top-Loader	\$2,200	<b>73</b>
<b>Whirlpool</b> Cabrio WTW8500DW & YWED8500DW	HE Top-Loader	\$2,100	<b>72</b>



## RECALLS

### 2003 Honda Accord

On certain four-cylinder, two-door vehicles whose passenger frontal airbags have previously been replaced, long-term exposure to high absolute humidity and temperature, combined with high temperature cycling, could eventually degrade the propellant. The airbag may deploy with more force than normal, fragments could be propelled toward vehicle occupants, and the airbag assembly could be damaged, preventing proper function.

**NUMBER** 3,180 vehicles.

**WHAT TO DO** Have the dealer inspect the passenger's frontal airbag module and replace it, if necessary. Note: Canadian climate results in the propellant degrading slowly. The recall is being conducted as a precaution to address future risk and is expected to replace airbag inflators before their function would be affected.

### 2005-2008 BMW 7 Series

On certain vehicles equipped with the comfort access or comfort access in combination with the soft close automatic door latching system options, the doors may not latch correctly.

**NUMBER** 2,081 vehicles.

**WHAT TO DO** To be determined.

### 2011-2012 Ford F150

On certain vehicles equipped with 3.5L V6 GTDI EcoBoost engines, the electric vacuum pump (EVP) may fail due to moisture entry through the engine vacuum harness. This may result in reduced brake assist immediately after first startup and may result in extended stopping distance.

**NUMBER** 43,600 vehicles.

**WHAT TO DO** Have the dealer replace the EVP and vacuum harness.

### 2011-2014 Kia models

On certain vehicles equipped with 2.0L and 2.4L engines, the engine may contain residual metallic debris from factory machining operations that could

potentially restrict oil flow to the main bearings and rod bearings, leading to premature wear.

Worn bearings could fail, which could cause an engine stall while the vehicle is in motion. Worn bearings could also result in the illumination of the oil pressure lamp in the instrument cluster.

**NUMBER** 37,504 2011-2013 Optima and Sportage, and 2012-2014 Sorento vehicles.

**WHAT TO DO** Have the dealer inspect and, if necessary, replace the engine subassembly.

### 2012-2014 Volkswagen Passat

On certain vehicles, an underbody heat shield may not be long enough to protect the right drive half-shaft grease boot from heat. Over time, leaking grease could come into contact with heated surfaces of the exhaust system and/or diesel particulate filter (DPF), and potentially lead to a fire.

**NUMBER** 10,106 vehicles.

**WHAT TO DO** Have the dealer install a revised heat shield, and certain vehicles will have the upper boost hose replaced.

### 2013-2014 Hyundai models

On certain vehicles equipped with 2.0L and 2.4L engines, the engine may contain residual metallic debris from factory machining operations that could potentially restrict oil flow to the main bearings and rod bearings, leading to premature wear. Worn bearings could fail, which could cause an engine stall while the vehicle is in motion. Worn bearings could also result in the illumination of the oil pressure lamp in the instrument cluster.

**NUMBER** 76,683 2013-2014 Sonata and Santa Fe Sport vehicles.

**WHAT TO DO** Have the dealer inspect and, if necessary, replace the engine subassembly.

### 2013-2016 Ram models

On certain vehicles equipped with occupant restraint controllers (ORC) with roll rate sensing, under certain external

conditions, a fault may be set relating to rollover sensing that will illuminate the airbag warning light and disable rollover sensing until the vehicle is restarted.

**NUMBER** 216,000 2013-2016 1500 and 2500, and 2014-2016 3500 vehicles.

**WHAT TO DO** Have the dealer reprogram the ORC.

### 2013-2017 Audi models

On certain vehicles, the fuel pump flange may develop fine cracks or fissures, which could result in a fuel leak and lead to a fire.

**NUMBER** 35,575 2013-2015 Q7 and 2013-2017 Q5 vehicles.

**WHAT TO DO** Have the dealer apply a butyl protective film to the fuel pump flange. If cracks are present, the fuel pump flange will be replaced. Note: This is an expansion of recall 2016-443.

### 2014-2017 Nissan models

On certain vehicles, the passenger's frontal airbag may not deploy correctly due to a problem in manufacturing. As a result of long-term storage, there could be insufficient compression strength of the coolant within the inflator housing of the passenger's frontal airbag, which may cause the airbag to fail to deploy properly.

**NUMBER** 1,567 2014-2017 Sentra and 2015-2017 Leaf vehicles.

**WHAT TO DO** Have the dealer replace the passenger's frontal airbag inflator.

### 2015-2017 Porsche models

On certain vehicles, fine hairline cracks could appear after an extended period of use on the filter flange of the fuel pump, potentially resulting in a fuel leak that could cause a fire.

**NUMBER** 8,346 2015 Macan S, 2016-2017 Macan Turbo, and 2017 Macan and Macan GTS vehicles.

**WHAT TO DO** Have the dealer inspect and replace the fuel filter flange if cracks are found. If no cracks are found, a film will be affixed to the filter flange to protect it.

### 2016 Tesla models

On certain vehicles, the Brembo electric parking brake calipers could contain an improperly manufactured internal gear that could break under load. This could result in an inability to move a parked vehicle or in unintended vehicle movement.

**NUMBER** 1,978 Model S and Model X vehicles.

**WHAT TO DO** Tesla Service Centers will replace the defective park brake calipers. Note: The regular braking system is not affected by this problem.

### 2016-2017 Mercedes-Benz models

On certain vehicles, the electric power steering connector may not be properly sealed against water entry. This could allow moisture to enter the power steering control unit, causing the electric steering assist to deactivate and unexpectedly increase steering effort.

**NUMBER** 7,365 2016-2017 E Class, GLE Class, GLE Coupe, and GLS Class vehicles.

**WHAT TO DO** Have the dealer replace the connector and, if necessary, replace the steering rack.

### 2016-2017 Toyota Tacoma

On certain vehicles, the seal between the rear differential and the axle housing could degrade and result in leaking differential oil. Damage to the differential could occur and could potentially result in noise, reduced motive power, and rear axle lockup.

**NUMBER** 15,016 vehicles.

**WHAT TO DO** Have the dealer inspect the rear differential for leaks. If no leaks are found, fastening nuts will be retightened. If leaks are found, the differential gasket will be replaced and new differential fastening nuts will be installed. Note: This applies to vehicles equipped with automatic transmission and non-locking differentials only.

# Autos

All of the tested vehicles are available in Canada. **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
COMPACT SUVs								
Mazda CX-5	\$24,900–\$34,700	3.3	9.1	3.8	19.1	14.0	7.1	9.7
Chevrolet Equinox	\$25,445–\$37,445	3.9	10.2	4.2	20.1	13.9	7.0	9.6
Jeep Compass	\$24,900–\$34,895	3.8	10.4	4.5	20.1	14.8	6.7	9.7

## LUXURY ENTRY-LEVEL SUV

<b>Mini Cooper Countryman</b>	\$26,990–\$38,500	3.3	8.8	3.7	18.9	13.9	6.5	9.3
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**MAZDA CX-5**  
PRICE AS TESTED  
\$29,530 (U.S.)

**80**  
OVERALL  
SCORE



**CHEVROLET EQUINOX**  
PRICE AS TESTED  
\$33,730 (U.S.)

**73**  
OVERALL  
SCORE



**JEEP COMPASS**  
PRICE AS TESTED  
\$30,870 (U.S.)

**48**  
OVERALL  
SCORE



**MINI COOPER COUNTRYMAN**  
PRICE AS TESTED  
\$39,535 (U.S.)

**67**  
OVERALL  
SCORE



## Contact Info

How to reach manufacturers in Canada.

**Fitbit**  
877-623-4997  
[fitbit.com/en-ca/home](http://fitbit.com/en-ca/home)

**Garmin**  
[garmin.com/en-ca](http://garmin.com/en-ca)

**GE**  
[geappliances.ca](http://geappliances.ca)

**Kenmore**  
Contact local Sears

**LG**  
888-542-2623  
[lg.ca](http://lg.ca)

**Maytag**  
800-807-6777  
[maytag.ca](http://maytag.ca)

**Misfit**  
[misfit.com](http://misfit.com)

**Moov**  
[welcome.moov.cc](http://welcome.moov.cc)

**Polar**  
888-918-5043  
[polar.com/ca-en](http://polar.com/ca-en)

**Samsung**  
800-726-7864  
[samsung.com/ca](http://samsung.com/ca)

**TomTom**  
[tomtom.com/en\\_ca](http://tomtom.com/en_ca)

**Whirlpool**  
800-807-6777  
[whirlpool.ca](http://whirlpool.ca)

**Withings**  
[withings.com/ca/en/store](http://withings.com/ca/en/store)

**Xiaomi**  
[mi.com/en/miband](http://mi.com/en/miband)