

JULY 2020

# CR Consumer Reports®

✓ **TRUSTED RATINGS**

Air Purifiers  
Summer Tires  
Blenders  
Smart Door Locks  
Window A/Cs

## How to Have a **SAFE & HEALTHY SUMMER**

Reviews of sunscreens,  
insect repellents, and grills

**PLUS**

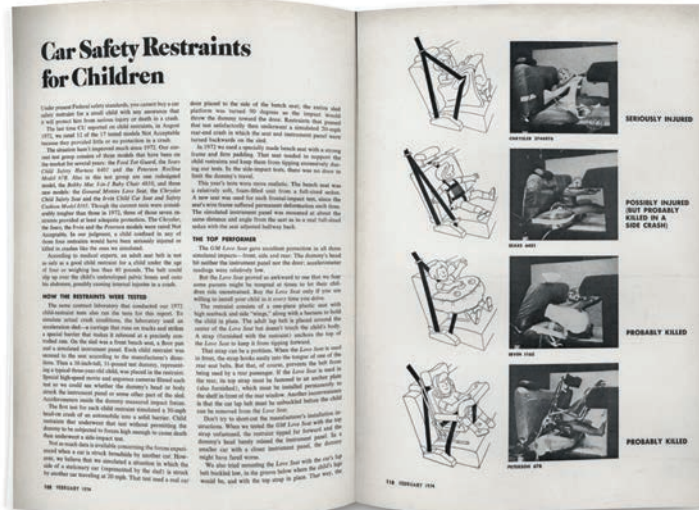
Must-Have Backyard  
BBQ Accessories

**SMART SOLUTIONS**

**BEST PASSWORD MANAGERS, STRONGER HOME WIFI,  
RESTAURANT TAKEOUT SAFETY TIPS**



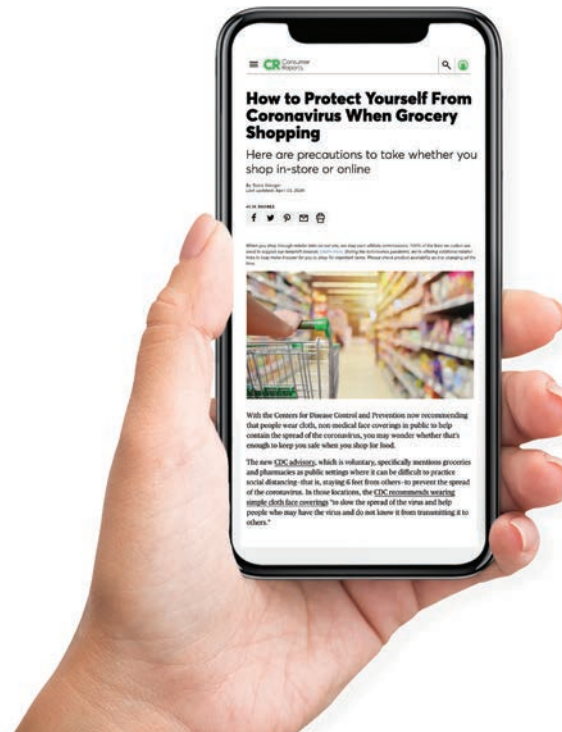
1974



# On Your Side—Then & Now

Everyday decisions are more important than ever. From navigating a health crisis to buying a car or making safe food choices, you can rely on the trusted expertise of CR. But we can't do it without you. Your contributions provide us with the additional support that makes our nonprofit work possible.

2020



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**CR** Consumer Reports



## PRODUCTS RATED IN THIS ISSUE



**SMART DOOR LOCKS**  
P. 13



**AIR PURIFIERS**  
P. 16



**INSECT REPELLENTS**  
P. 23



**SUNSCREENS**  
P. 26



**GRILLS**  
P. 38



### 26 Sun Safety Guide

Smart tips for enjoying the outdoors while guarding against sunburn, wrinkles, and skin cancer. Plus: Browse 52 rated sunscreen products.

**RATINGS**



### 38 Grills: How Do I Love Thee? Let Me Count the Ways.

CR's home editor waxes joyful about why he owns and cooks on five different grills. Use his advice and CR's testing results to help you find the right fit for your own backyard feasts.

**RATINGS**



### 43 Financial Advice in the Age of Coronavirus

Millions of Americans are reeling from lost jobs, mounting debt, and trashed retirement plans. Here: smart strategies for regaining control of your monthly bills, mortgage, credit cards, and more.

P. 58

#### Luxe for Less

Learn how to ride in luxury without busting your budget.



#### DEPARTMENTS & COLUMNS

### 12 What We're Testing in Our Labs ...

Portable grills, dehumidifiers, window air conditioners, affordable blenders, and more.

**RATINGS**

### 14 Ask Our Experts

Whether you can use a meat thermometer to test for a fever, when a pulse oximeter is a good idea, and how to safely handle home service visits in the age of the coronavirus.

### 15 CR Insights

Air purifiers that may help guard against coronavirus, handy summer reading devices, and work-from-home WiFi fixes. Plus: Is cauliflower a healthier pizza crust?

**RATINGS**

#### PRODUCT UPDATE

### 23 Take the Sting Out of Summer

Our experts reveal which bug repellents truly protect you—and which don't.

**RATINGS**



### 6 What's New at CR

Our new program, CR Recommended, brings our product reviews and scores to consumers when and where they're needed most: while shopping.

#### IN EVERY ISSUE

### 8 From the President: Delivering Trust in Uncertain Times

We help you navigate financial peril and avoid faulty products.

### 9 Building a Better World, Together

Pushing for flight refunds, better privacy on Zoom, and anti-robocall legislation.

### 10 Your Feedback

Readers' comments about our recent content.

### 22 Recalls

### 66 Index

### 67 Selling It

Goofs and gaffes.

#### ROAD REPORT

### 57 Ahead of the Curve

Auto ratings, news, and advice.

### 58 Luxury on a Budget

Don't be blinded by brand—these lower-priced picks rival luxe rides.

**RATINGS**

### 63 Car Care Tips During Coronavirus

Steer clear of gas and oil issues.

### 64 Road Test

We drive the Chevrolet Silverado diesel and Honda CR-V Hybrid.

**RATINGS**

#### ABOUT CONSUMER REPORTS

Consumer Reports is an independent, nonprofit organization founded in 1936 that works side by side with consumers to create a safe, fair, and transparent marketplace. To achieve our mission, we test thousands of products and services in our labs each year and survey hundreds of thousands of consumers about their experiences with products and services. We pay for all the

products we rate. We don't accept paid advertising.

In addition to our rigorous research, investigative journalism, and consumer advocacy, we work with other organizations, including media, consumer groups, research and testing consortiums, and philanthropic partners. We also license our content and data, as well as work with business partners to offer shopping and other consumer services, and may

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See page 67 for more details.

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We rate products using these symbols:

✖ POOR
 ✔ FAIR
 ! GOOD
 ▲ VERY GOOD
 ● EXCELLENT



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# Get CR Ratings While You Shop

Introducing a new program: CR Recommended



## What It Means to Be CR Recommended

When a product meets our criteria for safety, performance, value, and reliability, it earns a recommended status in our ratings, designated by this encircled check mark.



## Learn More About the Work We Do

When you see this on a product in a store, you can point your smartphone camera at the QR code to see the product's Overall Score, highs and lows from our review, and a video about our testing rigor for this category.

**CR RECOMMENDED (CRR) IS** a new program that will bring our product ratings to consumers when and where you need them most: while you're shopping.

You'll begin to see this new CR Recommended designation (shown above), on shopping sites and in stores. With more people than ever shopping online—and with so many fake online reviews and scams—we believe the time is right to provide easy access to our recommendations so that consumers can choose safe, reliable products with confidence.

## How Will CRR Work?

Those long familiar with CR know that we've independently tested products and services and advocated for consumers for the past 84 years. But displaying our recommendations in this new way will allow more people to learn about our important work—and to choose products with confidence.

- Here's what isn't changing: We choose which products to test, and we buy them online or in stores, just like you do, never basing our test results on prototypes or samples provided by manufacturers. We

subject those purchased products to our rigorous scientific lab testing. We then publish detailed ratings, noting which products are recommended, on CR.org and in this magazine.

- Here's what's new: After we issue our recommendations—and only after—manufacturers may choose to display "CR Recommended" for their products on their own sites, on other shopping sites, in stores, and on their product packaging, provided they agree to abide by our strict guidelines.

When you see the CRR logo online, you can click to see CR's Overall Score

for this product, as well as its highs and lows from our review. You will also find a video from our labs showing how we test and evaluate that product category. If you're in a store, you can scan the QR code with your smartphone to get that same information. Manufacturers will pay a small flat fee for this usage, which enables us to operate and monitor the program, ensuring proper usage of CRR. (For products that have a significant health or safety impact, CR may waive the fee.)

### How Will CRR Remain Current?

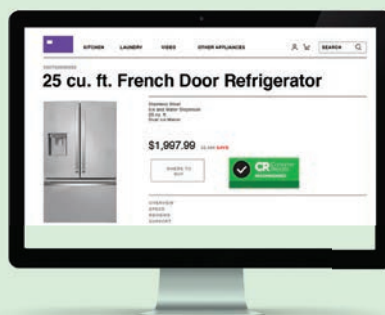
The CR Recommended program uses custom technology and works with manufacturers and retailers to ensure that its use is valid and up to date. Consumer Reports will revoke a recommendation if a product becomes unsafe or no longer qualifies to be recommended based on our comparative evaluations.

### How Will This Help Consumers?

While only Consumer Reports members are able to view and compare all our product ratings for thousands of products and services, CR Recommended will allow other consumers to view a rating snapshot for a single product if the manufacturer has displayed it.

We hope CR Recommended not only will help consumers when and where they shop but also will introduce CR to new consumers—whom we hope will, in turn, become new, full-fledged members. Growing our membership will allow us to continue our testing and advocacy work, as well as make sure consumer protections are upheld for all consumers—a mission we know our current members believe in.

## WHERE YOU'LL SEE CR RECOMMENDED



### ONLINE

You will now see "CR Recommended" on manufacturer sites and on other shopping sites, and you can click on the logo to learn more about why a product is CR Recommended.

### IN STORES

Consumers can call up a product's Overall Score on their smartphones.



LEARN

For more program details, go to [CR.org/cr-recommended](https://www.consumerreports.org/cr-recommended).

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# Delivering Trust in Uncertain Times



AS THE FINANCIAL IMPACT of the coronavirus deepens, we are hearing firsthand through our surveys and people's stories the extent of hardship and heartbreak across America. With the economy wrenched off its axis, consumers are concerned about whether they'll be able to pay their mortgages, rents, student loans, and basic expenses.

To help ease that burden, we've included

in this issue a 14-page resource of expert financial advice (starting on page 43) that we believe will be useful for navigating the uncertainties of this moment. We want you to have the trusted knowledge you need to make hard long-term decisions and day-to-day financial choices wisely. And as the response to the pandemic takes shape, CR will continue to advocate for consumer protections and priorities that will help you and your family emerge both healthy and secure.

In times of crisis, it's more important than ever that the things you buy be safe and reliable—for the sake of your family and your budget. To put trustworthy CR information within reach of more people, we are introducing a new program called CR Recommended. When you shop online—and when physical stores reopen—you may see “CR Recommended” attached to certain products to let you know that they meet our strict criteria for safety, performance, value, and reliability.

Our hope is that giving more consumers instant, easy confirmation that a product they're considering meets our standards will help alleviate a little bit of the uncertainty we're all feeling right now. You can read more about this new program in detail on page 6 of this issue, or by going to [CR.org/cr-recommended](https://www.consumerreports.org/cr-recommended).

As each of us reckons with the personal loss and upheaval the COVID-19 crisis has brought, we at CR pledge to continue looking for ways to deliver you greater peace of mind through the knowledge, trust, and guidance you have come to depend on.

*Marta Tellado*

Marta L. Tellado,  
President and CEO  
Follow me on Twitter  
@MLTellado



## Pushing for Flight Refunds

### WHAT'S AT STAKE

When health officials advised Americans to avoid travel because of the COVID-19 pandemic, airlines canceled thousands of flights. Yet many consumers have found it difficult or impossible to get refunds for their unusable tickets.

In fact, hundreds have told CR that they were offered vouchers, rather than refunds, for flights that airlines canceled and for flights that consumers decided not to take in accordance with government safety recommendations.

This is problematic in both cases. Passengers on flights canceled by airlines are entitled to a full refund under federal law, but certain carriers were offering vouchers as the default option, forcing passengers to take extra steps to get a cash refund. And an analysis released by a group of U.S. senators found that none of the biggest airlines were providing a cash refund to passengers who chose to cancel flights during the crisis—even though such policies discourage consumers from following health official recommendations to avoid travel during the pandemic.

### HOW CR HAS YOUR BACK

Along with consumers and policymakers, CR is pushing for cash refunds. Travel vouchers are insufficient, especially considering that it's unclear when more travelers will resume flying and that many people had been planning travel to events that won't be rescheduled.

"It's unacceptable for airlines to offer only vouchers during a global pandemic and economic crisis," says William J. McGee, aviation adviser for CR. "The industry received its \$50 billion

taxpayer bailout, so the least it can do is offer full refunds—without forcing customers to jump through hoops."

### WHAT YOU CAN DO

Sign CR's petition at [CR.org/airlinerefunds](https://www.consumerreport.org/airlinerefunds) to demand cash refunds for canceled flights.

## Rooting Out Robocalls

### WHAT'S AT STAKE

CR has worked for years to stem the tide of incessant robocalls. And consumers scored a victory in December when Congress approved and President Donald Trump signed the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act, which provides new tools and legal authority to crack down on robocalls.

But more needs to be

done—especially now, as reports of COVID-19-related robocall scams and misinformation campaigns emerge.

### HOW CR HAS YOUR BACK

A year ago, more than 200,000 people signed a CR petition calling on the Federal Communications Commission to require phone companies to put verification technology in place that, among other things, curbs calls with spoofed caller ID numbers.

The robocall law set deadlines for the FCC to take action, and in March the agency approved rules to put caller ID standards in place. CR welcomed the rules but said the commission also needed to take decisive action to ensure that phone companies stop scam robocalls before they reach consumers.

CR is supporting legislation in California and New York to require phone companies to offer free call-blocking tools on

request and to require prior consent from consumers for most nonemergency autodialed calls and texts to cell phones and landlines.

### WHAT YOU CAN DO

To learn what you can do to protect yourself from robocalls, go to [CR.org/robocalls0720](https://www.consumerreport.org/robocalls0720).

## Zoom's Privacy Problems

### WHAT'S AT STAKE

Even as Zoom was becoming the go-to videoconferencing tool during the COVID-19 pandemic, an investigation by CR's Digital Lab uncovered serious privacy problems with the platform. Specifically, we found that Zoom's privacy policy permitted the company to share user content, including stored video, with third-party companies, such as advertisers.

CR's finding prompted a quick response from Zoom, which updated its policy to explicitly forbid using customer content for advertising purposes, to state that it retains user video only at customer request, and to ensure no unauthorized access to such recordings.

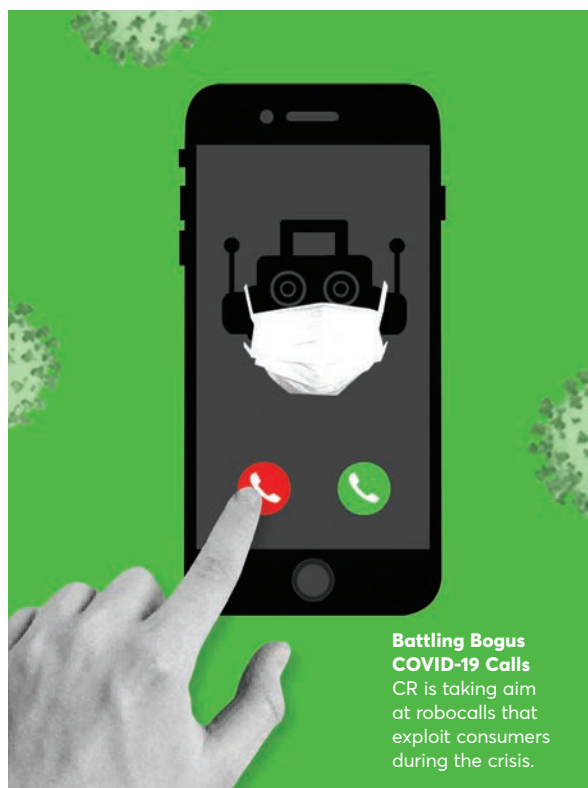
Unfortunately, new privacy and security problems with the platform keep emerging.

### HOW CR HAS YOUR BACK

CR's Digital Lab will continue investigating the privacy and security concerns with Zoom and other videoconferencing services while pushing policymakers to hold companies accountable. In late April, CR sent letters to three other service providers—Cisco, Google, and Microsoft—urging them to adopt 10 recommendations for raising security, privacy, and transparency standards.

### WHAT YOU CAN DO

Stay up to date on CR's latest digital privacy coverage at [CR.org/privacy0720](https://www.consumerreport.org/privacy0720).



**Battling Bogus COVID-19 Calls**  
CR is taking aim at robocalls that exploit consumers during the crisis.



Our May 2020 investigation, **“Mold: The Mystery & the Menace,”** examined why an unsettling number of front-loader washing machines develop mold and how the problem might be solved. Many readers wrote in with suggestions; to add yours, go to [CR.org/mold0720](https://www.consumerreports.org/mold0720).

I HAVE HAD my front-load washer for 10 years, and though I love how it cleans, the odor has always been a problem. Over the years, I have done everything listed in your article. But I had never heard of checking the drain hose. So I cut the hose down to 8 inches, and the odor is gone! Thank you for publishing that article!

—Susan Segatti, Schaumburg, IL

I’VE BEEN USING a front-load washer since 2005. I, too, experienced the mold smell after about two years of use.

I finally started running a separate load of whites once a week with the maximum amount of bleach. To my surprise, this absolutely took care of the smell, and it never came back. One load of whites per week with about ½ to ¾ cup of bleach (and a little detergent) keeps the mold and smell away for me.

—Tyler Bandemer, Loveland, CO

I’VE HAD A Whirlpool front-loader for more than 10 years. In addition to leaving the door ajar and cleaning under the gasket, the washer cleaning cycle needs to be run once a month. I’ve found Washing Machine Cleaner by OxiClean works well.

—Dean Sage, Miami

**EDITOR’S NOTE** Using a regular bleach or an oxygen bleach may be helpful in reducing the odors in a washer. Just be sure to follow the manufacturer and product instructions as to the amount to use. However, we’ve heard from some consumers that mold occurred despite using bleach, so it may not work for everyone. Others wrote in to say they use hydrogen peroxide; this is also an oxidizer, but bleach is typically a stronger concentration.

I FOUND THAT I totally eliminated the problem with my LG front-loader (after giving it a good cleaning) by switching to powdered detergent. I’ve used both Tide and Costco’s house brand unscented and still no

problems. I do sometimes also wipe the seals, clean the pump filter, and leave the door open.

—Diana Bauer, via [CR.org](https://www.consumerreports.org)

**EDITOR’S NOTE** We don’t have any data to indicate that powder is better than liquid detergents for solving mold problems. However, Samsung suggested that HE powder detergents are less likely to build up than liquids.

IN PREVIOUS YEARS, you didn’t have to spend an hour each cycle cleaning your clothes washer, and then leave the lid open. Technology should move us forward. Dump time-consuming products and take the loss as a lesson learned.

—Deb Smith, Glen Saint Mary, FL



DRIVING  
PERSONALITIES

I ENJOYED THE May 2020 “Meet Your Driving Style Match” article. Reflecting over my long driving career, I moved across at least three of these categories. Other categories for future consideration: Eco-Friendly Driver, Techie Driver, and Objet D’Art Driver.

—Doug Vilnius, Park City, UT

MY DRIVING STYLE, a rather common one, was missing! Where was Frugal Driver? Where was Driver Who Cares About the Planet? No hybrid vehicle was recommended in any category, and the only electric cars recommended were by Tesla.

—Dan Pinkerton, Minneapolis

**EDITOR’S NOTE** Though this story focused on driving styles rather than buying priorities, we’re big fans of eco-friendly vehicles, too. If you’re looking



WRITE

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

for a hybrid, check out the 2020 Toyota Prius, a top-rated hybrid in our testing, with 52 mpg overall. All-Access and Digital members can also go to [CR.org/cars](https://www.consumerreports.org/cars) to find more ratings of both hybrids and EVs.

YOUR DEFINITION OF a performance driver included a sense of merging body and machine. That can be heightened by the sense of control that a stick shift can provide. An automatic transmission takes away that sense of control and involvement. Performance driving—driving for enjoyment and connectedness to the machine—is solely the domain of manual transmission cars.

—Dean Hared, Rockville, MD

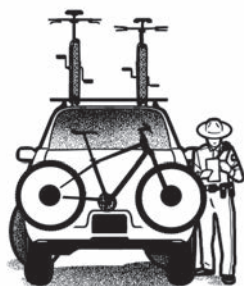


## FAST-FOOD HEALTH FACTS

IN YOUR “Fast Food Gets a Makeover” article (May 2020) about healthy restaurants, you mention that you gave more nutritional credit to restaurants that don’t offer stevia-based beverages. Is there something bad about stevia I don’t know about? I thought it was plant-based and safe?

—Jeff Winston, Sudbury, MA

**EDITOR’S NOTE** Many experts think there isn’t enough research to fully understand how sugar substitutes work in the body, and stevia is one of the least studied. In addition, the evidence that it or any sugar substitute helps with weight loss or diabetes control is limited. Sugar substitutes may be useful as an intermediate step when trying to break a sugary drink habit, but overall it’s best to stick with unsweetened beverages.



## ROAD RULES FOR BIKE RACKS

In regard to “The Better Way to Haul a Bike” (“Insights,” May 2020), as a user of both rack types, it’s important to consider the type of car vs. your own physical size. On many SUVs, a shorter person will have trouble lifting a bike onto the roof. On the hitch rack, make sure you are aware of the visibility of any rear camera system.

—Christopher Frelick, New Hope, PA

As a retired police officer, I have noticed that almost all rear-mounted bike carriers are installed not following vehicle safety rules or some state traffic laws. They block most or all of the rear vehicle lights, as well as the rear license plate, especially once a bike is loaded. If a rear carrier is used, additional lighting may be needed and the license plate moved so that it’s visible.

—Jene Ladke, Bellevue, WA

I WAS disappointed in the article about so-called healthier options at some fast-food and fast-casual restaurants. It appears you want restaurants to have a full produce section available. I’m happy to know the facts—how much salt, etc., is in the offerings—but just because a restaurant offers soda does not mean it is less healthy.

—Tom Berg, Moline, IL

**EDITOR’S NOTE** It’s true that there are few “bad” foods per se, and the occasional hamburger can be part of a healthy diet. But Americans eat too many of these kinds of foods and too few of those that nutrition experts say we should be getting more of, like whole grains and produce. In our restaurant evaluation, we assessed how closely each menu aligned with the U.S. Dietary Guidelines, and how easy it was to make a healthier choice at a particular restaurant. Offering 42-ounce cup sizes and free refills of sugary beverages can make it harder to make healthy choices.



## GENDER & HEALTHCARE

YOUR MAY 2020 ARTICLE “More Choice, More Power,” about healthcare options, included the results of a survey asking people whether they felt they received inadequate healthcare due to a variety of factors. I was surprised to see that under gender identity you list only women and men. There are studies indicating that people who identify as transgender or nonbinary often have negative experiences attempting to access healthcare, including

denial of care. Including them in your survey would likely have led to a different result.

—Joan Pantsios, Chicago

**EDITOR’S NOTE** Though our survey of 3,030 people allowed respondents to identify as something other than male or female, less than 0.5 percent chose that option. We judged that sample size to be too small to be able to draw reliable conclusions about the healthcare experiences of those respondents as a group.



## SIDING AESTHETICS

REGARDING “What’s New in Siding” in your May 2020 issue, I believe vinyl siding is making American houses ugly, especially when used on old houses. Details such as bargeboards, water tables, corner boards, corbels, and such are simply covered over. The faux wood grain of almost all the products is an aesthetic insult. Perhaps CR could be an advocate for products that look more like real clapboard and other natural siding.

—Nancy Levitt-Rosenthal, via [CR.org](https://www.consumerreports.org)

## STAY INFORMED ABOUT THE CORONAVIRUS

Daily life continues to be transformed by the coronavirus pandemic. To help keep you and your family safe, you’ll find helpful information throughout this issue, but you can also check regularly for our free updates, at [CR.org/covid19](https://www.consumerreports.org/covid19).

# What We're Testing in Our Labs ...

*In our 63 labs, we continually review and rate products. Here, timely picks for this month.*

## Portable Grills for \$250 or Less

**WE TESTED:** 13 models

**WE TEST FOR:** How quickly a model preheats; evenness of heating; convenience, including the type of grate material; temperature range; and more.

**ABOUT THE SCORES:**

Median: 63

Range: 46-74

### Even Cooking & Hot Deal

Nexgrill 820-0033  
\$110



74

OVERALL  
SCORE

### Speedy to Preheat

Cuisinart CGG-306  
\$175



70

OVERALL  
SCORE

### Coated Cast-Iron Grates

Coleman RoadTrip 285  
\$250



70

OVERALL  
SCORE

## Medium-Capacity Dehumidifiers

**WE TESTED:** 7 models

**WE TEST FOR:** How many pints of water are removed in a day under conditions of 80° F and 60 percent relative humidity, how accurate the humidistat is, and more.

**ABOUT THE SCORES:**

Median: 82

Range: 61-88

### Quietest & Best Overall

hOmeLabs HME0200006N  
\$190



88

OVERALL  
SCORE

### Most Accurate Humidistat

Keystone KSTAD50B  
\$180



87

OVERALL  
SCORE

### Drain Hose Included but Smaller Tank

Honeywell TP50WK  
\$230



82

OVERALL  
SCORE

## Ask Our Experts

### Does it matter where I place my dehumidifier?



“REGARDLESS OF WHETHER your model releases air through the top, side, or rear, dehumidifiers need unobstructed space on all sides,” says John Banta, who oversees CR’s dehumidifier testing. “That allows air to flow in and out.” So keep your dehumidifier away from the wall or corners. It’s also smart to pick a dehumidifier that earns a Very Good or Excellent rating in our humidistat-accuracy tests, which means it holds the selected humidity level for the space well. The medium-capacity models shown above work well for moderately moist mid-sized or large spaces, Banta says. But to keep dampness out of a big basement, it’s worth spending more for a large-capacity model.

ILLUSTRATION: SERGE BLOCH



For the latest ratings of these and other product categories, readers with a Digital or All-Access membership can go to [CR.org](https://www.consumerreports.org).

## Ultra-High-Performance Summer Tires

**WE TESTED:** 23 models  
**WE TEST FOR:** Dry and wet braking; handling, including an emergency maneuver and general steering feel; road noise; rolling resistance; tread life; and more.

**ABOUT THE SCORES:**

Median: 67  
Range: 57-76

**Best Overall Performance**  
Michelin Pilot Sport 4s  
\$185

**76**  
OVERALL  
SCORE



**Quietest Cruising**  
Continental  
ExtremeContact Sport  
\$170

**75**  
OVERALL  
SCORE



**Wheel Deal**  
General G-Max RS  
\$105

**75**  
OVERALL  
SCORE



## Blenders for \$100 or Less

**WE TESTED:** 23 models  
**WE TEST FOR:** How well a model crushes ice and makes icy drinks, such as a pina colada; how well it purées raw ingredients into soup; and more.

**ABOUT THE SCORES:**

Median: 61  
Range: 45-81

**Excellent Icy Drinks**  
Instant Pot Ace Multi-Use  
\$60

**73**  
OVERALL  
SCORE



**Powerful Purée**  
Braun PureMix Power JB7350  
\$100

**73**  
OVERALL  
SCORE



**Chops, Minces & Blends**  
Ninja Master Prep  
Professional QB1004  
\$60

**69**  
OVERALL  
SCORE



## Smart Door Locks

**WE TESTED:** 15 models  
**WE TEST FOR:** A model's ability to withstand the door being kicked in, or the lock being picked or drilled; ease of remote access; convenience features; and more.

**ABOUT THE SCORES:**

Median: 68  
Range: 16-86

**Best Overall Protection**  
Yale Assure YRD256-CBA-619  
\$250

**86**  
OVERALL  
SCORE



**Easy to Set Up**  
Schlage Encode WiFi  
BE489WB-CAM-619  
\$250

**76**  
OVERALL  
SCORE



**Nice Price**  
Kwikset SmartCode 888  
ZW500  
\$120

**75**  
OVERALL  
SCORE



## Window Air Conditioners

**WE TESTED:** 6 units (7,000 to 8,500 Btu/hr.)  
**WE TEST FOR:** How quickly the unit cools an appropriate-sized room, how accurate the thermostat is, noise, ease of use, and more.

**ABOUT THE SCORES:**

Median: 74  
Range: 68-84

**Quiet & Best Overall**  
LG LW8019ER  
\$400

**84**  
OVERALL  
SCORE



**Accurate Thermostat**  
Friedrich Kuhl KCQ08A10A  
\$870

**83**  
OVERALL  
SCORE



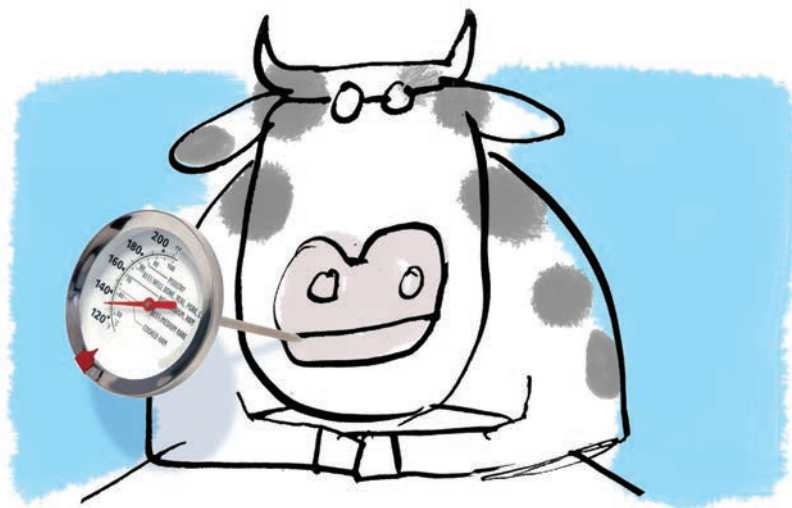
**Cool Price**  
GE AEC08LY (Home Depot)  
\$290

**75**  
OVERALL  
SCORE



**Note:** We rate different products according to different testing protocols; as a result, Overall Scores of one product category are not comparable with another.

COMING NEXT MONTH **Microwaves & More**



## Is it crazy to use a meat thermometer to test for a fever?

In a word: no. Medical thermometers are sold out at many places, leaving consumers in the lurch. Though unorthodox, and not officially recommended, placing a clean meat thermometer—preferably a digital one, which shows decimal points—under your tongue could give you a general sense of your temperature. (Use caution: Some are sharp!)

We asked two doctors to try meat thermometers. Mary E. Schmidt, M.D., an associate professor of clinical medicine at Virginia Commonwealth University School of Medicine and president of Schmidt & Libby Health Advisory Group, says hers read about the same as an oral thermometer over three takes but was 1° F to 1.5° F lower than a forehead reading with a temporal artery

thermometer. Georgine Nanos, M.D., a family physician and CEO of the Kind Health Group in Encinitas, Calif., found hers to be too variable, “and the temperature drops as soon as you pull it out of your mouth.”

CR reporter Rachel Rabkin Peachman also tried her meat thermometer: It gave a reading comparable to her oral model’s. “It took a bit longer to show a significant rise, but then it read in the 98-degree range, like my oral thermometer,” she says.

Granted, none of these meat thermometer readings were exact, but if you want to track trends in your temperature and you have no other option, it’s better than nothing. If you call a doctor to report your temperature, note the type of thermometer you used.

### Why are people buying pulse oximeters, and what are they, anyway?

While there is little reason for a normally healthy person to have a pulse oximeter at home, one could be useful to those who believe they might have symptoms of COVID-19,

says Elissa Schechter-Perkins, M.D., associate professor of emergency medicine at Boston University School of Medicine, who treats COVID-19 patients.

A pulse oximeter—a device you can attach to your fingertip to measure the oxygen level in your blood—may help because sometimes a person with COVID-19 has low oxygen levels even before experiencing shortness of breath. One can cost \$25 to \$100 or more.

Blood oxygen saturation levels that start trending downward could be a sign that your lungs are faltering and that you need to call your doctor. In general, experts CR spoke with say they tend to start to worry when oxygen saturation levels in an otherwise healthy adult get under 92 percent. But people who use a home pulse oximeter should not fixate on specific numbers. Instead, consider all your symptoms and use the readings to get a general sense of oxygen levels and whether they are trending up or down.

### How can I protect myself from coronavirus exposure if I need a worker to come to the house?

A simple service call feels fraught with risk in the age of COVID-19. “It’s a reasonable

concern, but you could drive yourself crazy,” says Normadeane Armstrong, Ph.D., who specializes in epidemiology and public health. But in the case of home service calls, it’s prudent to adopt the Centers for Disease Control and Prevention’s guidelines for social distancing by at least 6 feet, using face coverings in shared spaces, and frequent, thorough hand-washing, as well as cleaning of potentially affected surfaces.

Ask if the worker can call or text you beforehand to review precautions, such as waiting for you to walk a safe distance away after opening the door before he or she enters. Also ask whether you can sign off on the work without exchanging paper or using writing implements, to avoid touching common surfaces. Lowe’s, for one, told us it is temporarily allowing unsigned receipts.

It also helps to plan how you’ll direct the person through your home, including where he might put tools. That way you can keep track of where to clean after the visit, and make sure the worker doesn’t go into other rooms or touch items unnecessarily. If you’d like to tip with cash, put the money in a sealed envelope on a surface for the worker to pick up. For more advice and updates on COVID-19, go to [CR.org/covid19](https://www.cdc.gov/covid19).



LEARN

We have more than 140 in-house experts who research, test, and compare. Submit your questions at [CR.org/askourexperts](https://www.cdc.gov/covid19) ... and watch for the answers.

# CR Insights

## IN THE KNOW

### HOW DO INSTANT PRINT CAMERAS STACK UP?



#### THE STANDOUT SHOT

##### Canon Ivy Cliq \$90

The Cliq is the easiest to use of the three Zink models we tried. You point, shoot, and in 46 seconds an image emerges with good color contrast. You can opt for a bordered or borderless 2x3-inch print and reprint the last photo taken.



#### BEST VALUE INSTAX MODEL

##### Fujifilm Instax Square SQ6 \$90

The SQ6 comes the closest to the Polaroids of yesteryear, but with a few advances, such as a selfie mirror and settings like "landscape mode." The autofocus didn't always work well, and at times, the 2.8x3.4-inch prints were overexposed.



#### QUICK PRINTING

##### Kodak Printomatic \$70

The highest-resolution and fastest-printing Zink camera we tested, at 38 seconds, this model lets you choose between color or black-and-white 2x3-inch prints. But at times colors were washed out and blacks weren't deep.



#### BARGAIN BUY

##### Fujifilm Mini Instax 9 \$55

The budget-friendly pick is good for casual portraits but offers limited quality, with 2.1x3.4-inch prints that shift between over- and underexposure. The dial settings aren't precise and you can't turn off the flash, but it may still be a fine choice, especially for kids.

INSTANT CAMERAS offer something that your smartphone's camera can't: the opportunity to hold a print of your photo within seconds of taking it. Instant cameras today use either Instax photo paper (\$0.60 to \$0.85 per sheet) or Zink paper (\$0.40 to \$0.50 per sheet). (Zink is short for "zero ink.") Instax models are similar

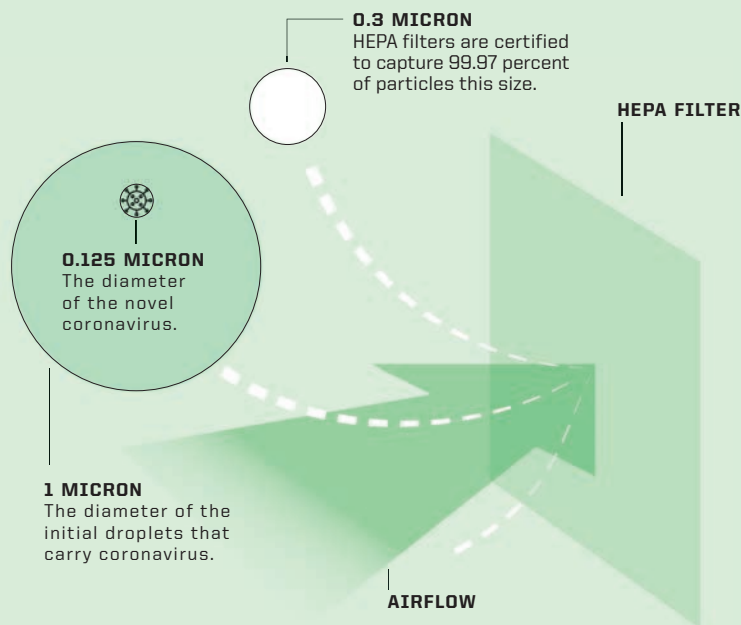
to the first Polaroid that debuted in 1947: The camera itself spits out a print, and you watch as the image develops. (Perhaps surprisingly, the Polaroid Snap we tested, which is a \$70 Zink model, was a disappointment in a number of important ways.)

Zink cameras record images like digital cameras do, but with a photo printer attached,

using Zink paper that emerges fully printed. To see how these two types of instant cameras perform, CR's photo expert Artur Pietruch tried several models in our lab and outdoors. Though not sophisticated equipment, these cameras let you hold a snapshot seconds after shooting—fun for those who value prints.

## HEALTH UPDATE

### CAN AN AIR PURIFIER HELP YOU STAY SAFE FROM THE CORONAVIRUS?



IN ADDITION TO helping filter out indoor allergens and pollutants, air purifiers may be a worthy tool to help prevent the spread of COVID-19 in a few limited scenarios. If someone in your household has COVID-19, for example, running one in their isolation room may help protect healthy caregivers.

“In theory, if an air purifier removes viruses from the air, it reduces concentrations in the room and thus reduces the potential for exposure,” says Linsey Marr, Ph.D., an environmental engineer and professor at Virginia Tech who specializes in airborne disease transmission, air

quality, and nanotechnology.

Our understanding of how the coronavirus spreads is evolving, but current thinking is that it travels via droplets expelled through coughing, talking, and breathing. Though most of the droplets fall to the ground quickly, some smaller particles may stay in the air for longer—which an air purifier with a high-efficiency particulate air (HEPA) filter may be able to catch.

HEPA filters, which are certified to capture 99.97 percent of particles that are 0.3 micron in diameter, can also catch particles of other sizes, including viruses.

The novel coronavirus itself is 0.125 micron, but Marr says the initial droplets it travels in are larger, around 1 micron—a size easily caught by HEPA filters.

The faster air can cycle through a filter, the better its chances of catching virus particles, says James Dickerson, CR’s chief science officer. You’ll know how fast an air purifier cleans air by its CADR (clean air delivery rate) number on the box. We recommend a CADR of more than 240, and to follow the recommended room size.

Still, even the most efficient air purifiers aren’t enough. Social distancing, mask-wearing, and hand-washing are critical.

### 3 TOP-RATED AIR PURIFIERS

✓ **Blueair Classic 605** \$830

**88**

OVERALL SCORE



✓ **Honeywell HPA300** \$250

**76**

OVERALL SCORE



✓ **Alen BreatheSmart Classic** \$649

**72**

OVERALL SCORE



For more ratings, All Access and Digital members can go to [CR.org/air0720](https://www.consumerreports.org/air0720).

PHOTOS, BOTTOM FROM LEFT: KEYSTONE PRESS/ALAMY STOCK PHOTO; BENTLY, JAGUAR, CONSUMER REPORTS, DAIMLER, SUNSET BOULEVARD/CORBIS/GETTY IMAGES, CONSUMER REPORTS

## CR Time Traveler LUXURY CARS



**1906** The Rolls-Royce company is formed and launches the six-cylinder Silver Ghost (above). It is hailed by some as “the best car in the world.”

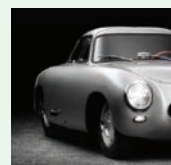
**1930** Bentley’s 6½-Litre car wins Le Mans, and the 8-Litre (below) emerges as founder W.O. Bentley’s final creation, calling it “a dead silent 100 mph car.”



**1935** The SS Jaguar 2.5L Saloon (above) hits the market, made by the Swallow Sidecar company. Following the SS’ success, the company changes its marque to Jaguar in 1945.



**1938** “Conditioned air” is offered by only two of the 19 brands we review in CR’s autos issue: Nash and Hupmobile.



**1950** We report on the British Auto Show in New York, showcasing the world’s first turbo-jet car and its most expensive luxury cars, including Daimler-Benz (above) and Rolls-Royce.



DO MORE WITH ...

## A BACKYARD BBQ

Take your cookouts to the next level by adding freshly baked cornbread, crispy french fries, hot tunes, and more. Need a new grill, too? Turn to page 38 for our ratings of gas, charcoal, and kamado grills, with advice from our writer who owns every type.



### GREATER GRILLING

🏆 **Lodge Classic 12 Inch Cast Iron Skillet** \$25

75



Branch out from hot dogs and hamburgers. This versatile cast-iron skillet is claimed to withstand an open flame and is perfect for whipping up anything from beans to collard greens, and even golden brown cornbread.

### MEMORY MAKER

🏆 **Kodak PixPro SP1** \$120

67



This inexpensive, easy-to-use HD action cam is waterproof and rugged (claimed to withstand a 7-foot drop) with a long battery life (130 minutes), making it a great choice for capturing your backyard fun.

### THIRST QUENCHER

✓ **Brita Stream Rapids OB55 Water Filter** \$30

61



This 10-cup top-performing pitcher earns a Very Good rating for flavor and odor reduction in our tests, and its filter-as-you-pour design means you don't need to wait for an entire pitcher to filter before pouring a cup.

### FIRST-CLASS FRYER

🏆 **GoWise GW22731 Air Fryer** \$80

73



Skip the potato salad and serve up crispy fries with your burgers instead with this easy-to-use air fryer. At a measured capacity of 4.9 quarts, it's among the largest in our tests—and it's quiet to boot.

### SAUCE SPECIALIST

**Made By Design (Target) Stainless Steel Covered Saucepan, 1.5-quart** \$20

61



While you're grilling, keep your barbecue sauce warm on a side burner with this small, lidded saucepan. It earns a Very Good rating in our tests for simmering, and the price is tough to beat.

### COLORFUL CROONER

✓ **JBL Pulse 3** \$120

60



Get your party started with this wireless portable Bluetooth speaker. One of the top-scoring models in our tests, it has good sound quality, it's water-resistant, and it glows with a groovy lava lamp-like effect.



**1964** "Goldfinger" features an Aston Martin DB5 in Silver Birch, kicking off James Bond's habit of driving a luxury Aston Martin car over the next 10 Bond films—often with extra gadgets, such as a jetpack, in the trunk.



**1990** The Lexus LS 400 upends the luxury-car market. With firm control and quiet isolation, it's "the best-riding car we've tested," CR reports.

✓ **CHRYSLER 300 LIMITED AWD** \$38,595

**78** OVERALL SCORE



**1976** In a luxury face-off, we compare the Cadillac Seville and the Mercedes-Benz 280S. Both impress us, but the 280S scores slightly higher overall.



**2000** We test new luxury sedans for the 2000 model year: The BMW 528i receives our top Overall Score among recommended models.

**2020** Our testers say the quiet ride and stately interior of the Chrysler above make it feel like a true luxury car—but it costs thousands less than a luxury brand.

## CR SMART SOLUTION

### OPTIMIZE YOUR WORK-FROM- HOME SETUP

WORKING FROM HOME in a less-than-ideal space? The products below can help—but the right posture and setup is important, too. Todd Baker, principal of Empowerment Ergonomics and the lead ergonomics consultant for the Cornell University Musculoskeletal Injury Prevention Program, shares some pointers.

Start with your chair. Ideally, your feet should rest on the

floor while your pelvis and lower back fit snugly against the chairback to avoid undue pressure on your spine. If your pelvis and lower back don't reach the chairback, put a pillow behind you. "The goal is to be slightly reclined," Baker says, which takes pressure off the lower back and helps relax the upper back and neck.

Your elbows should be bent between 90 and 115 degrees when you place them on your keyboard, with your wrists in a neutral position and your shoulders relaxed. If you have a separate keyboard, place your laptop on top of books or a desk stand so that the top of the computer screen is at eye level. (Or connect a separate monitor

to your laptop and adjust it to the right height.) Your eyes should be at least 24 inches away from the screen, gazing slightly down toward its center.

On a bed or couch? Place a pillow horizontally behind your lower back for support. On a bed, also put one vertically along the length of your spine. Add a pillow underneath your knees to reduce pressure on the lower back. Then put a tray on top of a pillow as a desk.

No matter what your setup, the best thing you can do for your body is to change positions frequently and take breaks to move around. Aim for 20 minutes of sitting, 8 minutes of standing, and 2 minutes of moving every half-hour.



#### QUICK & ECONOMICAL LASER PRINTER

**Brother  
MFC-L2750DW**  
\$250

**80**

OVERALL  
SCORE

#### EXCELLENT ERGONOMICS

**Microsoft Surface  
Laptop 3 (13-inch)**  
\$1,000

**71**

OVERALL  
SCORE

#### TOP-RATED ROUTER

**Synology  
RT2600ac**  
\$235

**91**

OVERALL  
SCORE

### 3 QUICK HOME OFFICE WIFI FIXES

#### 1. ENABLE THE "QUALITY OF SERVICE" FEATURE

(also called QoS, or prioritization). Found in the settings of most models, QoS sets rules about which content and devices have priority usage. For example, you could give your work laptop priority over all other devices in the house. That way, your virtual work meetings don't stutter when a family member downloads "Jojo Rabbit." Look online for your model's instructions.

#### 2. UPGRADE YOUR BROADBAND.

If there are several people in your home who are glued to their laptops, you might want to consider 100 Mbps as a minimum. Some providers, including Comcast, have recently pledged to upgrade bandwidth tiers and eliminate data caps for certain customers free of charge to help with the challenge of working from home.

#### 3. GO OLD-SCHOOL.

Many wireless routers (like the Synology, at left) can still connect devices via an Ethernet cable, and no WiFi is as reliable as a good old-fashioned hardline. So if you have an Ethernet cable and your router is in a convenient location, try using it.

## MAP OF THE MONTH

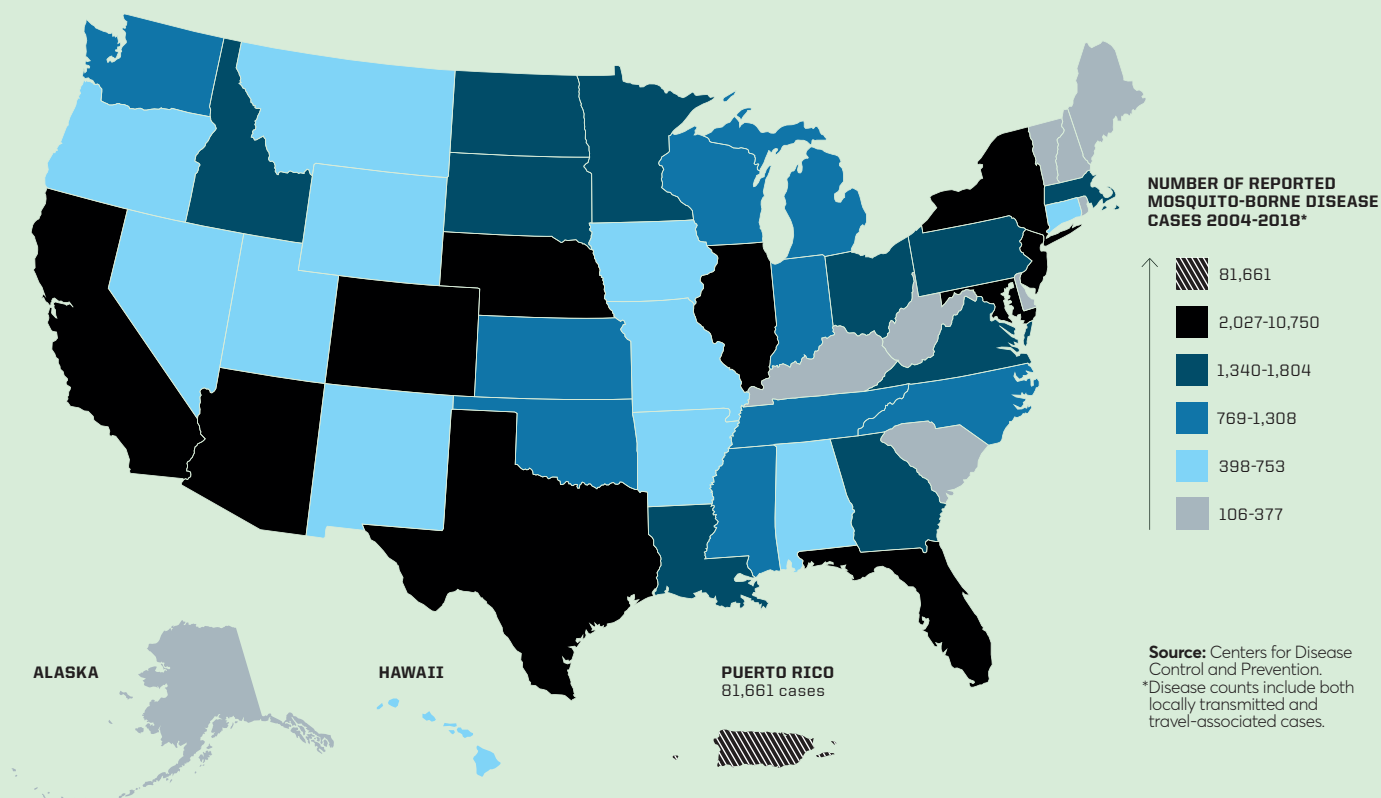
# MOSQUITO-BORNE OUTBREAKS BECOME MORE FREQUENT

OUTBREAKS OF mosquito-borne disease are happening more frequently in the U.S., the Centers for Disease Control and Prevention reports. In just the last decade, two mosquito-borne diseases came to the U.S. for the first time: chikungunya, in 2014, and Zika, in 2016. These new outbreaks may be due to factors such as urbanization,

traveling commerce, and infected travelers.

The map below shows where the most and least mosquito-borne disease cases have been reported, cumulatively, since 2004. Though you may want to be extra cautious in these higher-case areas, everyone should take protective steps this summer by wearing

long shirts and pants, using window screens and a fan—or air conditioning (mosquitoes prefer warm places)—and applying Environmental Protection Agency-registered insect repellent, especially one that does well in CR's rigorous testing. Turn to page 23 for our repellent ratings and more expert advice to stay safe.



## STILL CONFUSED BY ...

# IS IT SAFE TO ORDER RESTAURANT TAKEOUT?

"The science around coronavirus continues to unfold, but there is currently no evidence that the disease is transmitted by food," says Donald Schaffner, Ph.D., a distinguished professor in the department of food science at Rutgers University in New Brunswick, N.J. It's theoretically possible

that the virus can get into food or on takeout containers if someone who is infected coughs or sneezes on the food, or has the virus on their hands. But the same food safety standards that restaurants are required to follow to prevent the transmission of foodborne bacteria—

such as wearing hairnets, gloves, and masks during food prep, and washing hands—should all guard against coronavirus transmission, too. Food must also be cooked to proper temperatures, which will kill the virus.

It's best to opt for contactless delivery or pickup though; proximity to other

people is the biggest risk factor for COVID-19.

To further reduce your risk once you get food home, CR's director of food safety research and testing, James E. Rogers, Ph.D., advises that you transfer the food to a plate, reheat it, dispose of the containers, then wash your hands before you eat.

## FACE-OFF

### DEVICES THAT MAKE SUMMER READING A BREEZE

These gadgets can help you carve out more time for reading—whether you're outside, curled up on the couch, or even while your hands are too busy to hold anything.

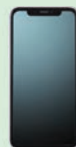


#### ON THE GO

Both CR Best Buys, these smartphones get Excellent ratings overall, with excellent, crisp screens for easy reading.

**\$ Apple iPhone XR \$600**

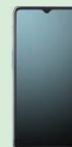
**84** OVERALL SCORE



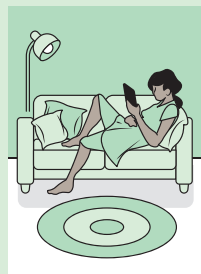
This iPhone rates Excellent for readability. Plus, the maximum brightness level on this 6.1-inch display is very high and reflective glare is minimal. It survived more drops in our rugged test than the One Plus 7T.

**\$ One Plus 7T \$500**

**84** OVERALL SCORE



A great choice for Android users, the 7T rates Excellent for readability, and just like the iPhone XR, the brightness level is very high and glare is minimal. And you'll get a slightly larger 6.5-inch display and pay \$100 less.

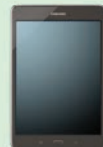


#### ON THE COUCH

These multitasking touch-screen tablets are a good size for snuggling up indoors (while still keeping an eye on email, if needed).

**✓ Samsung Galaxy Tab A 8.0 (2019) WiFi \$160**

**77** OVERALL SCORE



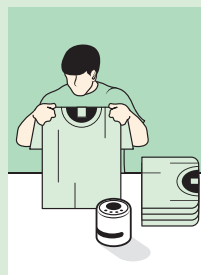
With an 8-inch display that has higher resolution than the Fire 7 and 14 hours of battery life, this Tab A performs a bit more like a high-end tablet—but without a high-end price. (Apple's 8-inch iPad Mini, for example, starts at \$400.)

**Amazon Fire 7 (16GB) \$50**

**67** OVERALL SCORE



The lowest-priced tablet in our ratings, the 6.9-inch Fire 7 did better than some pricier models in our legibility test and has 8 hours of battery life. (A new \$90 Fire HD 8, said to last 12 hours, will be on sale in June.)



#### WHEN YOU'RE BUSY

How about some hands-free "reading"? Smart speakers can play an audiobook while you're folding laundry, for example.

**✓ Google Home Max \$300**

**76** OVERALL SCORE



Our top-rated smart speaker, the Google Home Max offers premium sound and Google Assistant, which can download books from the Google Play store. Say, "Okay, Google, read my book," to start listening.

**\$ Amazon Echo Studio \$200**

**68** OVERALL SCORE



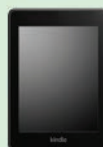
A CR Best Buy, the Studio has very good sound quality, working seamlessly with Amazon's Alexa assistant and Audible app. Just say, "Alexa, read my Audible book," and you'll have your wish.



#### WHEN YOU'RE OUTSIDE

CR no longer tests e-readers, but the anti-glare screens on older Kindle and Kobo models had Excellent readability ratings in past testing.

**Kindle Paperwhite \$130**



Compatible with Amazon's Kindle Store, this 6-inch e-reader claims to be glare-free and water-resistant (just like its larger, pricier counterpart, the 7-inch Kindle Oasis). A Kindle Kids Edition, \$110, offers free books for a year.

**Kobo Libra H20 \$170**



If you like a larger screen but don't want to pay \$230 for the Kindle Oasis, check out this water-resistant Kobo. Its 7-inch glare-free screen has page-turn buttons and can flip horizontally. Download books from the Kobo app.



## CR MONEY SAVER

### WHERE TO FIND FREE E-BOOKS

Occupy your mind without spending a dime!

#### AMAZON'S KINDLE STORE

The Kindle store offers thousands of free e-books—compatible with Kindle e-readers, Fire tablets, and most smartphones and tablets. Amazon Prime members can also get one free book each month with First Reads.

#### APPLE BOOKS APP

On Apple devices, you'll find this app with a free collection of about 1,000 e-books and audiobooks for kids and adults.

#### AUDIBLE (OWNED BY AMAZON)

While schools are closed, this service is offering free streaming of hundreds of kids' audiobooks, including "Harry Potter," on your phone, tablet, or computer (no sign-in required). Audible also works with Amazon smart speakers.

#### GOOGLE PLAY BOOKSTORE

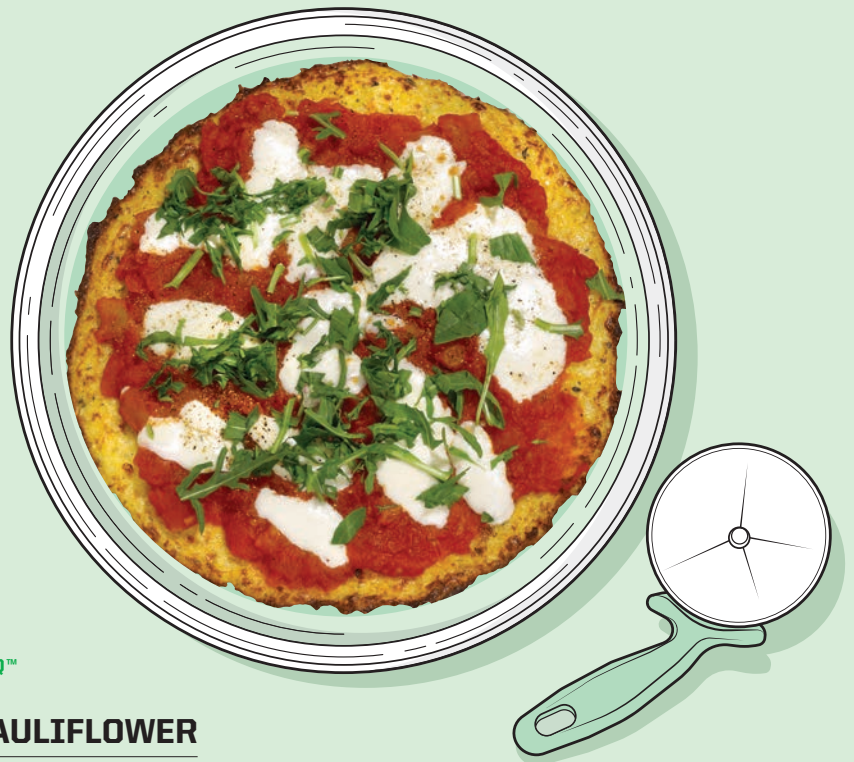
In addition to e-books for sale, we found more than 200 free titles in the Google Play app.

#### PROJECT GUTENBERG

This site has more than 60,000 titles, many of which are older books with expired copyrights. All you need is a web browser—no apps or log-in required.

#### YOUR LOCAL LIBRARY WEBSITE

Many local libraries partner with online services—like the free app Libby—to offer free audiobooks and e-books (loaned for a limited time) to those with a library card. Don't have a library card? Some libraries let you sign up for one online.



## FOOD IQ™

### IS CAULIFLOWER CRUSTWORTHY?

There's a healthy-sounding trend in the supermarket: pizza crusts made out of cauliflower. Claims include: "Only 3 net carbs per serving" and "just 80 calories per slice." It's true that a crust made with a healthy veggie might be a better choice than one of refined white flour. But CR's experts found that the ingredients and nutrition of cauliflower crusts vary widely.

**CONSIDER CALORIES** We saw calorie counts range from 120 to 600 for one crust. That's due to their very different ingredients: Some have refined grains, eggs and cheese, or bean or nut flours, which add calories. For comparison, a refined flour 12-inch Boboli Thin Pizza Crust has 850 calories.

**KEEP AN EYE ON CARBS** A single slice could have anywhere from 2 to 29 grams. That's a

huge range, especially because cauliflower isn't carb-heavy (a cup has 5 grams). Why the difference? Crusts may include rice or brown rice flour, sugar, tapioca starch, and corn starch, which supply carbs. Even if cauliflower is listed as the first ingredient, many crusts don't list an amount—but a lower carb count and fewer starches may mean a crust has more cauliflower.

**FOCUS ON FAT** Cauliflower has virtually no fat, but added ingredients like cheese and oil certainly do. The Realgood crust (below) packs 15 grams of fat per serving, probably because it contains mozzarella and Parmesan cheeses and coconut flour.

**SUSPECT SODIUM** We saw a range from 180 to 500 mg per slice. Adults shouldn't have more than 2,300 mg of sodium daily.

#### Cali'flour Foods Plain Pizza Crust \$12 for a pack of two

SIZE	9 INCH
CALORIES	270
CARBOHYDRATES	6 g
TOTAL FAT	18 g
SATURATED FAT	9 g
SODIUM	540 mg
FIBER	3 g

#### Caulipower Cauliflower Pizza Crust \$11 for a pack of two

SIZE	10 INCH
CALORIES	510
CARBOHYDRATES	87 g
TOTAL FAT	15 g
SATURATED FAT	1.5 g
SODIUM	540 mg
FIBER	3 g

#### Realgood Pizza Co. Cauliflower Crust \$10 for a pack of two

SIZE	10 INCH
CALORIES	600
CARBOHYDRATES	21 g
TOTAL FAT	45 g
SATURATED FAT	9 g
SODIUM	1500 mg
FIBER	12 g

Our breakdowns are for one whole crust, but suggested serving size is 1/3 of the pizza.

PRODUCT SPOTLIGHT

SHOULD  
YOU USE A  
PASSWORD  
MANAGER?

DO YOU REUSE easy-to-crack passwords to avoid the frustration of forgetting them? Password manager services help you stay safer by creating new, complex passwords for each of your online accounts, storing the whole lot in a digital vault protected by strong encryption. Then, when you need to sign in, the password manager authenticates you and logs you in automatically.

But when you're putting all your eggs in one basket, that basket had better be secure. So CR's Digital Lab performed its own in-depth testing of

password managers, evaluating their security (how resistant they are to hacking) and their privacy practices (how much data the service itself collects, what it's used for, and who it's shared with). We also evaluate "usability," which includes how compatible each service is with platforms (Windows, Mac, etc.) and key features. The more options—such as an automated password-change process—the better the score.

All 10 services we tested did some things right: They used strong encryption while transmitting data, and either

automatically performed security updates or made it easy for users to do so themselves. Though we found a clear winner—1Password—you may want to consider highly rated cheaper options, such as those from Bitwarden. (Premium and free versions we tested used the same software and privacy policies, but premium offers extra features.)

And always set a strong master password, we advise, even if a service lets you set a weak one, such as "111111111." Doing so will help safeguard all your other passwords.

	1Password Families	Keeper Password Manager	Bitwarden Families	Bitwarden Free	LastPass Premium	LastPass Free	Dashlane Premium	Dashlane Free	Norton 360 Deluxe	McAfee True Key
OVERALL SCORE	88	79	73	72	70	70	69	67	66	62
PRICE PER YEAR	\$60	\$60	\$12	\$0	\$36	\$0	\$60	\$0	\$96	\$20
DATA PRIVACY	⬆	⬆	⬆	⬆	⬇	⬇	⬆	⬆	⬇	⬇
DATA SECURITY	⬆	⬆	⬆	⬆	⬆	⬆	⬇	⬇	⬆	⬆
USABILITY	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆

**HOW WE TEST:** Overall Score is based on the performance of the model in all of our tests. Data privacy reflects how the service collects, shares, and uses your data, as well as your ability to control the flow of data shared. Data security reflects how well a service provider protects your data. Our labs evaluate Usability by judging the usefulness of a service's features and compatibility with platforms.

For more password tips, go to [CR.org/password0720](https://www.consumerreports.org/password0720). To visit our Digital Lab, go to [digital-lab.consumerreports.org](https://digital-lab.consumerreports.org).

RECALL ALERT  
FORD F-150  
PICKUP  
TRUCKS



Ford is recalling 166,196 2018-20 F-150 vehicles with LED headlamps because when the daytime running lamps are illuminated and the master lighting switch is

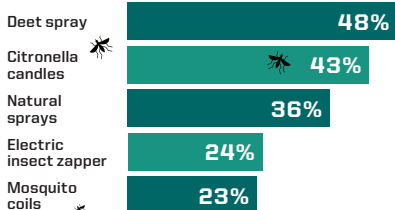
rotated from the autolamp position to the headlamp-on (low-beam) position, the daytime running lamps remain on instead of dimming to parking lamp intensity as required by federal

motor vehicle safety standards. This may reduce the visibility of other drivers, increasing the risk of a crash. What to do: Call Ford at 800-392-3673. Dealers will update

the body control module software. The Ford recall reference number is 20C03. For tips on how to deal with a recall during the pandemic, turn to page 57.

### Common ways people fight mosquitoes

(Methods other than deet may not be effective.)



Source: 2018 online survey on mosquito-repellent use published in the journal *PeerJ*.

# PRODUCT UPDATE

THE LATEST RATINGS FROM OUR LABS

## Take the Sting Out of Summer

What you need to know about the repellents that can protect you from bug bites—and the diseases they spread.

by Catherine Roberts

✓ Off Deep Woods Insect Repellent Towelettes \$6.50

64 OVERALL SCORE



INSIDE  
CR'S LABS

CR technician Nicole Powell evaluates the scent and feel of an Off Deep Woods Insect Repellent Towelette.





**ONE THING YOU** can count on this summer: Mosquitoes and ticks will not be practicing social distancing. In fact, they may be getting even more difficult to avoid. Research shows that over the past several decades, these pests have been moving into new territory in North America, in part due to the changing climate. And where you find mosquitoes and ticks, you'll also find the serious and sometimes fatal diseases they carry—including West Nile virus, Rocky Mountain spotted fever, and Lyme disease. Your best defense is an effective insect repellent. (Deet and picaridin are shelf stable, so you can continue using a repellent containing one of these that you purchased last year, if you have some left over.) CR's tests have identified lotions, sprays, and wipes that can keep these biters at bay. Here, some of the key active ingredients in the repellents we evaluate, how they stack up, and what you need to know about their safety.

## Deet

A synthetic repellent developed in 1946 for use by the U.S. Army, deet (whose chemical name is N,N-diethyl-meta-toluamide) has been an ingredient in consumer insect repellents since 1957. Today, it's one of the most common repellent products on the market. Deet is considered so effective that it's often used as a standard for comparison when evaluating the effectiveness of newer insect repellents.

**HOW WELL DOES IT WORK?** Fifteen out of the 20 recommended insect repellents in our ratings contain deet. "Year after year, our testing shows that deet-based insect repellents are the most reliably effective products," says Joan Muratore, who heads insect repellent testing at CR. "Products with between 15 and 30 percent deet are your best bet." Still, check our ratings, because not every product we tested that contains 15 percent deet performed well enough to earn our recommendation.

**IS IT SAFE?** In the 1980s, some reports of seizures in children following exposure

to deet raised safety concerns. But studies of health problems associated with deet have found that serious issues are rare when it is used as directed. The Environmental Protection Agency estimated in one analysis that the frequency of seizures linked to deet is about 1 in 100 million users. Skin rashes, blisters, and other rare skin reactions linked to deet are likely to be the result of using too much of the product or too high a concentration, according to the Centers for Disease Control and Prevention. CR tests only products containing concentrations of up to 30 percent deet: Our experts say that the marginal benefit of a higher concentration isn't worth the potential risks.

## Picaridin

Picaridin is a chemical synthesized to mimic a compound found in pepper plants. It's been available as an insect repellent in the U.S. since 2005.

**HOW WELL DOES IT WORK?** Sprays containing 20 percent picaridin have performed well in our tests, but one wipe and one lotion made with that concentration scored poorly. We don't know why picaridin appears to perform better as a spray, Muratore says, but skipping the wipe or lotion formulations of this ingredient is probably wise. Although one spray with 10 percent picaridin earned our recommendation, another one didn't, so we suggest sticking to sprays with a concentration of 20 percent.

**IS IT SAFE?** Picaridin may cause eye and skin irritation, but this is probably rare. In one analysis of poison control calls related to insect repellents, picaridin caused only a few problems, and almost none of them required a visit to a doctor's office or emergency room.

## Oil of Lemon Eucalyptus (OLE)

OLE, also known as p-menthane-3,8-diol (PMD), is a synthetic version of a chemical derived from the lemon

eucalyptus plant. OLE is not the same as lemon eucalyptus essential oil, and the two are not interchangeable: The essential oil hasn't undergone the same efficacy and safety testing as OLE.

**HOW WELL DOES IT WORK?** Two spray products containing 30 percent OLE earned CR's recommendation. However, neither of these is labeled for use against ticks. If you know you'll potentially be exposed to ticks, you may want to choose a repellent that contains deet or picaridin.

**IS IT SAFE?** OLE isn't quite as well studied as some other repellent ingredients. But the research we do have suggests that any adverse reactions are limited to eye and skin irritation. OLE shouldn't be used on children younger than 3, in part because research is lacking on OLE in young children (deet and picaridin are both considered safe to use on children older than 2 months).


## Other Ingredients

**IR3535 and 2-undecanone.** The CDC recommends these ingredients (as well as deet, picaridin, and OLE). In our tests, one product with IR3535, Coleman SkinSmart Insect Repellent, earned a Good rating, and HOMS Bite Blocker BioUD Insect Repellent & Clothing Treatment, a 2-undecanone product, earned a Fair rating—which means they provide fewer hours of protection than our higher-rated products with deet, picaridin, and OLE.

**Essential oils.** Some consumers believe that repellents containing geranium, citronella, and other essential oils are safer than those made with synthetic chemicals. But essential oils can cause skin irritation and they perform poorly in our tests, which means they probably won't provide reliable protection against bug-borne diseases. (Citronella candles and other repellents intended to protect outside spaces also haven't performed well in past CR tests.)



**Ratings** ➤ **Beat the Bugs** Insect repellent ratings are based primarily on how long each protects from mosquito bites. Top-scoring products protected for 6.5 hours or longer; the lowest-rated lasted 2 hours or less.

Brand + Product [% Concentration]	Overall Score	Price	Test Results
		Per package/ Per oz. or per wipe	Protection against mosquitoes and ticks Resists damage to materials

#### DEET

✓ <b>Ben's Tick &amp; Insect Repellent Wipes</b> (30%)	96	\$6.00 \$0.50	⬆️ ⬆️
💰 <b>Total Home (CVS) Woodland Scent Insect Repellent Spray</b> (30%)	94	\$6.50 \$1.08	⬆️ ⬆️
💰 <b>3M Ultrathon Insect Repellent Spray</b> (25%)	94	\$7.50 \$1.17	⬆️ ⬆️
💰 <b>Ben's Tick &amp; Insect Repellent Spray</b> (30%)	88	\$8.00 \$1.33	⬆️ ⬆️
✓ <b>Coleman Insect Repellent Dry Formula Spray</b> (25%)	86	\$7.00 \$1.75	⬆️ ⬆️
✓ <b>Off Deep Woods Sportsmen Insect Repellent IV Dry Spray</b> (25%)	86	\$6.00 \$1.50	⬆️ ⬆️
✓ <b>Off Deep Woods Insect Repellent VIII Dry Spray</b> (25%)	86	\$7.00 \$2.13	⬆️ ⬆️
✓ <b>Sawyer Ultra 30 Insect Repellent Lotion</b> (30%)	84	\$10.00 \$3.33	⬆️ ⬆️
💰 <b>Repel Insect Repellent Sportsmen Formula Dry Spray</b> (25%)	76	\$5.00 \$1.25	⬆️ ⬆️
💰 <b>Off Deep Woods Sportsmen Insect Repellent II Spray</b> (30%)	74	\$6.00 \$0.75	⬆️ ⬆️
✓ <b>Cutter Sport Insect Repellent Spray</b> (15%)	73	\$6.00 \$1.00	⬆️ ⬆️
✓ <b>Repel Insect Repellent Scented Family Formula Spray</b> (15%)	70	\$4.00 \$0.62	⬆️ ⬆️
✓ <b>Cutter Backwoods Dry Insect Repellent Spray</b> (25%)	69	\$6.00 \$1.50	⬆️ ⬆️
✓ <b>Repel Insect Repellent Mosquito Wipes</b> (30%)	65	\$5.00 \$0.33	⬆️ ⬆️
✓ <b>Off Deep Woods Insect Repellent Towelettes</b> (25%)	64	\$6.50 \$0.54	⬆️ ⬆️
<b>Sawyer Family Insect Repellent Controlled Release Lotion</b> (20%)	57	\$7.00 \$1.75	⬆️ ⬆️
<b>Cutter All Family Mosquito Wipes</b> (7.15%)	51	\$5.00 \$0.35	⬆️ ⬆️
<b>Off FamilyCare Insect Repellent I Smooth &amp; Dry Spray</b> (15%)	28	\$6.00 \$1.50	⬆️ ⬆️
<b>Off Active Insect Repellent I Spray</b> (15%)	27	\$5.00 \$0.83	⬆️ ⬆️
<b>Cutter Dry Insect Repellent Unscented Spray</b> (10%)	25	\$4.50 \$1.13	⬆️ ⬆️
<b>Cutter Skinsations Insect Repellent1 Spray</b> (7%)	21	\$4.00 \$0.67	⬆️ ⬆️

#### PICARIDIN

✓ <b>Sawyer Premium Insect Repellent Spray</b> (20%)	83	\$8.00 \$2.00	⬆️ ⬆️
✓ <b>Off FamilyCare Insect Repellent VIII with Picaridin Spray</b> (10%)	70	\$7.00 \$1.38	⬆️ ⬆️

Brand + Product [% Concentration]	Overall Score	Price	Test Results
		Per package/ Per oz. or per wipe	Protection against mosquitoes and ticks Resists damage to materials

#### PICARIDIN *Continued*

✓ <b>Natrapel Tick &amp; Insect Repellent Spray</b> (20%)	69	\$9.00 \$1.50	⬆️ ⬆️
<b>Avon Skin-So-Soft Bug Guard plus Picaridin Spray</b> (10%)	55	\$16.00 \$4.00	⬆️ ⬆️
<b>Natrapel Tick &amp; Insect Repellent Wipes</b> (20%)	20	\$7.00 \$0.58	⬆️ ⬆️
<b>Off FamilyCare Insect Repellent II Clean Feel Spray</b> (5%)	9	\$6.00 \$1.00	⬆️ ⬆️
<b>Sawyer Picaridin Insect Repellent Lotion</b> (20%)	4	\$9.00 \$2.25	⬆️ ⬆️

#### OIL OF LEMON EUCALYPTUS or PMD

✓ <b>Repel Lemon Eucalyptus Insect Repellent Spray</b> (30%)	90	\$7.00 \$1.75	⬆️ ⬆️
✓ <b>Natrapel Lemon Eucalyptus Insect Repellent Spray</b> (30%)	69	\$12.00 \$2.00	⬆️ ⬆️
<b>Coleman Botanicals Insect Repellent Aerosol Spray</b> (30%)	56	\$10.00 \$2.50	⬆️ ⬆️
<b>Coleman Botanicals Insect Repellent Pump Spray</b> (30%)	55	\$7.00 \$1.75	⬆️ ⬆️
<b>Off Botanicals Insect Repellent IV Spray</b> (10% PMD)	36	\$6.00 \$1.50	⬆️ ⬆️
<b>Cutter Lemon Eucalyptus Insect Repellent Spray</b> (30%)	36	\$4.50 \$1.13	⬆️ ⬆️

#### ESSENTIAL OIL

<b>babyganics Natural Insect Repellent Spray</b>	12	\$10.00 \$1.67	⬆️ ⬆️
<b>All Terrain Herbal Armor Natural Insect Repellent Spray</b>	12	\$8.00 \$2.00	⬆️ ⬆️
<b>All Terrain Kids Herbal Armor Natural Insect Repellent Spray</b>	8	\$6.00 \$1.50	⬆️ ⬆️
<b>Buzz Away Extreme Insect Repellent Towelettes</b>	7	\$9.00 \$0.75	⬆️ ⬆️
<b>EcoSmart Insect Repellent Spray</b>	5	\$8.00 \$1.33	⬆️ ⬆️
<b>California Baby Natural Bug Blend Bug Repellent Spray</b>	5	\$16.00 \$2.46	⬆️ ⬆️
<b>Hello Bello (Walmart) Mosquito Repellent Spray</b>	4	\$10.00 \$1.49	⬆️ ⬆️

#### OTHER

<b>Coleman SkinSmart Insect Repellent Spray</b>	58	\$5.50 \$1.38	⬆️ ⬆️
<b>HOMS Bite Blocker BioUD Insect Repellent &amp; Clothing Treatment Spray</b>	38	\$9.00 \$1.50	⬆️ ⬆️

**HOW WE TEST:** We apply a standard dose of repellent to a measured area of skin on test volunteers' arms. They place each arm inside a cage of disease-free

mosquitoes for 5 minutes, first at 30 minutes and then at 1 hour after applying. The volunteers then place their arms inside the cages for 5-minute

sessions hourly until they receive two bites in one 5-minute session or one bite in each of two consecutive sessions. We currently test repellents for efficacy

against two species of mosquitoes. Our past testing has shown that repellents that work well against mosquitoes also tend to work well against ticks.



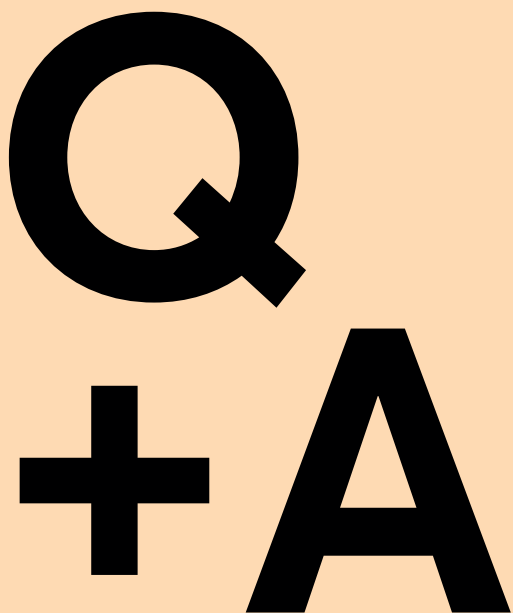
# Sun Safety Guide

Even if you're staying close to home this summer, you shouldn't slack off on sunscreen. Gardening, exercising outdoors, grilling on your deck—all of that puts you at risk for sunburn, wrinkles, and skin cancer. We guide you to the best sunscreen choices, plus offer expert advice to help minimize your risk of melanoma.

**by Sally Wadyka** ■ ILLUSTRATIONS BY PAUL OAKLEY







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## What type of sunscreen gives the best protection?

Sunscreens that contain chemical ingredients—avobenzone, octisalate, or oxybenzone, for example—have been found by CR to be the most effective. They protect skin from the kind of sun damage that can cause burning, wrinkles, and skin cancer by absorbing energy from the sun’s ultraviolet (UV) rays and preventing them from penetrating skin. All of CR’s top-rated sunscreens are chemical-based (see ratings on pages 35 through 37).

But there has been controversy in the past few years over the safety of these sunscreens, because research has shown that the chemicals can soak into the skin and bloodstream.

This has raised some concerns, and the Food and Drug Administration recently asked sunscreen manufacturers to provide more information on the safety of these chemicals. But the FDA stresses that this request doesn’t mean that the ingredients are unsafe.

“We need additional data in order to fully understand the long-term effect of absorption and what levels can be considered safe,” says David Strauss, M.D., Ph.D., director of the division of applied regulatory science for the Center for Drug Evaluation and Research at the FDA, who has studied the absorption of these chemicals.

In the meantime, the FDA says it isn’t necessary to stop using chemical sunscreens. Don Huber, CR’s director of product safety, agrees. “With the information we have now,” he says, “the risk of not using sunscreen far outweighs any potential risk from the chemicals it contains.”

If you’re concerned about chemical exposure, one solution is to be especially diligent about covering up and staying in the shade. “This allows you to skip sunscreen on covered body parts. Because you’ll be using less of the sunscreen, you’ll be reducing your exposure to any chemicals it contains,” Huber says. “And sunscreen was never meant to be your only defense against the sun’s rays.”

### **Aren’t there effective sunscreens that don’t use chemicals?**

You could switch to “mineral” sunscreens, which pose no known safety risks, according to the FDA. These products contain titanium dioxide and zinc oxide, which “sit on top of the skin, blocking UV rays without being absorbed,” says Joshua Zeichner, M.D., director of cosmetic and clinical research in dermatology at Mount Sinai Hospital in New York City. “They’re also less



likely to irritate delicate skin, which is why they're recommended for babies and young children." And because the American Academy of Pediatrics currently advises parents to avoid using sunscreens with oxybenzone on children due to the aforementioned concerns, mineral sunscreens would seem like a good choice for kids.

But there's a hitch: In CR's tests, mineral sunscreens don't do as good a job of shielding skin as chemical sunscreens. "Over the last eight years of testing, we haven't had a mineral sunscreen come in anywhere near the top of our ratings," Huber says. "What we see is that some provide adequate SPF protection against sunburn-causing UVB rays, but they aren't so great against the UVA rays that contribute to skin cancer and skin aging—or vice versa."

If you still prefer a mineral product, consider California Kids #supersensitive Tinted Lotion SPF 30+ and Badger Active Natural Mineral Cream SPF 30 Unscented. While these sunscreens didn't come in at the top of our ratings, they both received Good scores. (Note that adults can use formulations made for children.)



### Are "reef safe" sunscreens really less harmful to oceans?

They may be, although the term "reef safe" isn't regulated. More scientists are focusing on the environmental impact of sunscreens, particularly those with oxybenzone, a highly effective UV filter. (In fact, all of the top-rated sunscreens in our tests contain it.) Studies have found concentrations of oxybenzone high enough in some ocean waters to interfere with the reproductive systems of fish and destroy coral reefs. For this reason some areas, such as Hawaii, Key West in Florida, and the U.S. Virgin Islands, currently ban (or plan to ban by 2021) sunscreens that contain it. In some cases, sunscreens with the chemicals octocrylene and octinoxate are also being banned.

Many sunscreens have been reformulated to remove one or more

of these chemicals. They include some that were top-rated in our previous tests, such as La Roche-Posay Anthelios 60 Melt-In Sunscreen Milk and Equate (Walmart) Ultra Lotion SPF 50. But we couldn't get the new products in time to include in this year's testing, so we weren't able to gauge how they rate now.

Four products that scored Very Good ratings don't contain oxybenzone or octinoxate but do have octocrylene. They're all from Hawaiian Tropic: Sheer Touch Ultra Radiance Lotion SPF 50 and SPF 30, Silk Hydration Weightless Lotion SPF 30, and Island Sport Ultra Light Spray SPF 30.

### Is it overdoing it to use sunscreen while indoors?

No. Although even plain untinted glass blocks most UVB rays, more than 50 percent of UVA rays can still penetrate your skin through home or office windows. So if you sit all day close to a window that doesn't have UV protective film, you might want to use sunscreen on exposed skin. Getting sun damage in a car is also possible. The kind of glass used in front windshields and some sunroofs blocks a majority of both types of UV rays, but side windows let UVA rays pass through unless they're tinted.

## The Right Way to Wear Sunscreen



Applying sunscreen carelessly will deprive you of its benefits. Play by the rules:

- Always choose an SPF of 30 or higher.
- Select a "broad spectrum" sunscreen, which protects against both UVA and UVB rays.
- Check the expiration date. Sunscreens are effective for 3 years.

■ Apply sunscreen at least 15 minutes before heading outside.

■ Use at least 1 ounce; that's about a shot-glass worth, enough to cover the entire body of most adults when in a bathing suit. If wearing clothing, use 1 teaspoon per uncovered body part.

■ Reapply the same amount every 2 hours or immediately after swimming or sweating.

■ Pay attention to commonly missed spots: the backs of your hands, the tops of your feet, your ears, and the back of your neck. Wear a hat to protect your scalp if you don't want to use sunscreen there.

■ If you use a spray, hold the nozzle an inch away from your skin, spray until your skin glistens, and then—yes—rub the sunscreen in to ensure even coverage. When using a spray outdoors, make sure the aerosol isn't being blown away by the wind. And don't spray directly onto your face, because inhaling sunscreen could harm your lungs.

## Dark-skinned people don't need sunscreen, right?

Wrong. But it's a common misconception. In a new CR survey (see box at right) just 39 percent of African Americans said they ever used sunscreen, compared with 77 percent of Latinos and whites. People of color have more of the skin pigment melanin, which provides some natural UV protection. But they can still get sunburn and skin cancer. The melanoma rate is 28 in 100,000 for whites, and while lower, it's still 5 in 100,000 for Latinos and 1 in 100,000 for African Americans, according to the American Cancer Society.



## Do I need a separate sunscreen for my face?

Not from a sun protection perspective. Facial sunscreens (and moisturizers with SPF) are held to the same standards for safety and effectiveness as other sunscreens. But you might want a face formulation if you have oily, acne-prone, or easily irritated skin. "Sunscreens designed for the face are often oil-free, lighter, and won't block pores," says Rebecca Hartman, M.D., M.P.H., director of melanoma epidemiology at Brigham and Women's Hospital in Boston. That means they'll work well under makeup or over facial stubble.

## Are sunscreens for kids and babies different from products for adults?

Generally speaking, no. The FDA doesn't regulate sunscreens for children any differently from those for adults; all are required to meet the same criteria for

A nationally representative survey of 2,007 American adults by CR reveals that we don't do as much as we could to protect our skin.



52%

said they never go to a doctor to have their skin checked for cancer.

64%

who have had skin cancer said they had changed their sun protection habits as a result, while 36% have not.

40%

of all sunscreen users wear it always or most of the time, while 58% say they do so some of the time or once in awhile.

safety and effectiveness. Those labeled for babies or kids may have a different fragrance or be less irritating to delicate skin by having more mineral ingredients (zinc oxide or titanium dioxide) than chemical ones. But an adult can use a sunscreen labeled for kids and vice versa.

## If I can't find a product in your charts, will another one from the same brand do?

No. Manufacturers might use different ingredients in different concentrations in their various formulas. For example, CVS Health's Ultra Protection Sun Lotion SPF 70 and Sport Sun Lotion SPF 50+ have different ingredients. And in our tests, Ultra Protection got a Very Good rating, while the sport lotion earned a Good. But even if two sunscreens have the exact same ingredients listed in the same order on the label, you can't be sure they're equally effective. Manufacturers must tell you the percentage of active ingredients (such as avobenzone or zinc oxide) used in a sunscreen and list the inactive ingredients, but the exact formulation is proprietary.

What's more, Zeichner says, a higher price is no guarantee of quality. For example, the priciest sunscreen in our tests, La Roche-Posay Anthelios Clear Skin Face Lotion SPF 60, costs \$11.76 per ounce and got a score of Fair. The least expensive, Solimo General Protection Lotion SPF 50, is 58 cents per ounce and is one of our recommended sunscreens.

## I'm not a fan of the feel or smell of most sunscreens. Any suggestions?

Some do feel better on your skin and don't have an overpowering scent, our professional sensory testers say. If you want to avoid the greasy, tacky feel of some sunscreens, we suggest Coppertone Ultra Guard Lotion SPF 70 or Hawaiian Tropic Island Sport Ultra Light Spray SPF 30. As for scent, Ultra Guard is barely noticeable, and Island Sport has a faint tropical aroma.



# Why the UV Index Matters to Your Health

**The sun's intensity** is affected by many factors. The time of day and the season are important, of course; think of the difference between the sun at noon in July vs. December. And how searing those rays are is also determined by cloud cover, ozone levels, altitude, whether you're surrounded by buildings and/or trees that provide shade—even by whether there's sand, water, pavement, or snow on the ground.

The ultraviolet index—often called the UV index—is a measure of the sun's intensity that takes all of these factors into account. "The UV index is a way to convey the risk of sun

damage by putting a number on it," says David J. Leffell, M.D., a professor of dermatology and surgery at the Yale School of Medicine. "Its main purpose is to keep sun protection top of mind for people as they plan outdoor activities." It may be part of the daily TV or radio weather report, or you can find it on a local weather app.

A UV index of 1 or 2 is low, 3 to 5 is moderate, 6 to 7 is high, 8 to 10 is very high, and 11 or more is extreme. The higher the number, the more diligent you need to be about protecting your skin. Generally speaking, the highest readings on a particular day—regardless of

location or time of year—will always be at midday.

But don't be lulled into a false sense of security even when the numbers are low. "If the UV index is 3 or higher, you should use sunscreen anytime you'll be outside for 15 minutes or more," says Rebecca Hartman, M.D., M.P.H., director of melanoma epidemiology at Boston's Brigham and Women's Hospital. And when the UV index reaches extreme levels, you can get burned within minutes if you don't protect your skin.

Very high and extreme UV indexes are common in the summer in many parts of the U.S. In July, for example, the average

is 9 or higher in Arizona, Colorado, New Mexico, and southern California, as well as in parts of Florida, Kansas, Nevada, Oklahoma, Texas, and Utah. "On extreme days, you may even want to stay indoors or only go out early or late in the day," Leffell says.

You can search for the UV index on a particular day anywhere in the U.S. on the Environmental Protection Agency's website or download the EPA's SunWise UV index app. Or use this trick: If your shadow is taller than you, your UV exposure is likely lower. If it's shorter, your UV exposure is likely higher.



# Protect Yourself From Skin Cancer

In the midst of the coronavirus pandemic, it's easy to back-burner other health concerns. But if you're planning to spend time outdoors this summer—even if it's only in your backyard—protecting your skin should still be a priority.





**SEVERAL TYPES** of skin cancer remain on the rise. The most common—basal cell and squamous cell carcinomas—are quite curable. But melanoma, which is the fifth most prevalent cancer in the U.S., is far more dangerous. The National Cancer Institute estimates that more than 100,000 people will receive a diagnosis in 2020, and almost 7,000 will die from it. And while it's most common in white people, it's important to note that African Americans, Latinos, and other people of color are also at risk. In fact,

vigilance is especially important for these groups, because their melanoma is usually detected at a later stage.

But a vast majority of skin cancer, melanoma included, is preventable. According to some estimates, about 90 percent of non-melanoma skin cancers and at least 86 percent of melanoma cases are linked to UV light exposure. That means covering up and using sunscreen are effective ways to cut your chance of developing them.

### **Increasing Survival Rates**

Other encouraging news: There has been much progress in treatments for advanced melanoma. Up until the last decade, the prognosis for someone diagnosed with metastatic melanoma was pretty grim. The success rate for chemotherapy wasn't good. But new treatments are beginning to turn the tide. The mortality rate for melanoma dropped 18 percent between 2013 and 2016, according to a 2020 study published in the *American Journal of Public Health*.

The new melanoma treatments fall into two categories, says the study's author, David Polsky, M.D., Ph.D., the Alfred W. Kopf, M.D. professor of dermatologic oncology at NYU Langone Health and Perlmutter Cancer Center. One type is called an immune checkpoint inhibitor. "These drugs block the ability of cancer cells to switch off your immune system," Polsky says. So instead of your immune system ignoring the cancer cells, it attacks and kills them.

The other treatment path uses drugs to target the BRAF gene, which helps regulate the growth of new cells throughout the body. The gene is mutated in about half of melanomas, Polsky says, and these drugs can slow the development of new tumors or shrink existing ones.

But, he adds, "even though these new drugs are amazing, there are still too many people who die from melanoma. Preventing sun damage and catching

skin cancer early—when it can be cured by surgery—are by far the better approaches."

### **The Science of Skin Cancer**

Melanoma occurs when pigment-producing cells in the epidermis (the top layer of skin) called melanocytes begin to grow abnormally. Ultraviolet light from the sun is thought to be the most common trigger for this because it can cause inflammation and create molecules called free radicals—reactions that can alter the DNA in skin cells. These changes speed the breakdown of collagen in your skin, resulting in wrinkles, sagging, and uneven skin tone, and—most worrisome—they set the stage for skin cancers.

It doesn't take much sun damage to increase your chances of developing skin cancer. In a University of Iowa study from 2008, people who had five sunburns in 10 years were three times as likely to develop melanoma as those who didn't get burned. And a study by the Centers for Disease Control and Prevention revealed that about one-third of adults get sunburned at least once a year. Over time, "your skin's ability to repair itself slows down," says Joel L. Cohen, M.D., a dermatologist in Denver and an associate clinical professor of dermatology at the University of California, Irvine.

That's why experts say that avoiding unprotected time in the sun is probably the most effective step you can take to keep your skin healthy. A new CR nationally representative survey of 2,007 U.S. adults revealed that there's room for improvement in our habits. While 72 percent of those polled said they used sunscreen, just 40 percent of them said they did so "always" or "most of the time" when heading outside; 34 percent said only "some of the time." Clearly, people know it works; 58 percent said avoiding skin cancer is "extremely important" when deciding on which sunscreen to use.

# How to Spot Skin Cancer

**Fifty-two percent** of Americans say they never go to a doctor to have their skin checked, according to a CR survey of 2,007 adults. That suggests that we have plenty of opportunity to improve skin cancer survival rates in the U.S.

But whether everyone needs an exam every single year is a bit of a controversy. Many dermatologists recommend them. Certainly people with a personal or family history of melanoma (parent, sibling, or grandparent) or lots of moles (50 or more) may need skin checks more often.

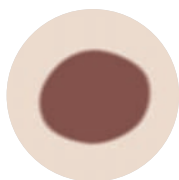
Between doctor visits, doing self-checks once a month is also recommended, because spotting a suspicious mole promptly can save your life. “Early-stage melanoma has a 98 percent five-year survival rate,” says Rebecca Hartman, M.D., director of melanoma epidemiology at Brigham and Women’s Hospital in Boston. When caught in time, the

only treatment usually needed is removing the cancerous spot and the area of skin surrounding it so that no cancer cells are left behind.

Becoming familiar with the moles, freckles, and other spots on your skin gives you the best chance of noticing if something has changed. When examining your skin, Hartman says, “I tell my patients to be on the lookout for the ugly duckling. If a spot or patch of skin stands out because it doesn’t look like other spots, you should bring it to your dermatologist’s attention.”

In the drawings below, **1** is a normal mole, but the others are cause for concern. This includes **2**) an asymmetrical shape (half of the mole doesn’t look like the other half) **3**) a border that’s irregular or not well defined, and **4**) color that’s uneven. Other concerns (not shown) are any new mole, or one that changes in size or color over weeks or months or has a diameter bigger than a pencil eraser.

1



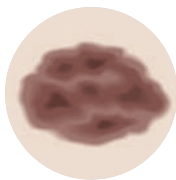
2



3



4



## Other Strategies That Help

In addition to all-important sunscreen use, there are a few other ways to help your body sidestep the sun’s assault and boost your skin’s self-healing ability.


**THE MEDITERRANEAN DIET:** This way of eating—rich in fruits, vegetables, fish, grains, nuts, olive oil, and very little meat—isn’t just a way to improve heart health. It may also help prevent skin cancer. In a 2019 study published in the *American Journal of Clinical Nutrition*, French women who followed this diet had a 28 percent reduced risk of melanoma and a 23 percent lower risk of basal cell carcinoma.

**RETINOID CREAMS:** Derived from vitamin A, they can be found in over-the-counter and prescription products. “Topical retinoids are well-studied and well-understood, with proven pathways leading to sun damage reversal,” says Joel L. Cohen, M.D., a dermatologist in Denver. “They help decrease some of the enzymes that cause collagen to break down, and they actually help produce collagen in the dermis,” the skin’s middle layer.


**LASERS:** “There are at least three lasers that are not only approved for resurfacing skin and improving wrinkles but are also FDA-cleared for treating precancerous lesions called actinic keratosis,” Cohen says. “Treating these precancerous lesions will hopefully translate to fewer taking the next step and in some cases developing into squamous cell carcinoma.”

**PRECANCER TREATMENTS:** Topical chemotherapy drugs can be used to treat actinic keratosis and early squamous cell cancers. Because these are powerful drugs, they’re usually prescribed only for people with many precancerous lesions or those at high risk for skin cancer. Your doctor will tell you whether you’re a candidate.

**Ratings** ➤ **Complete Coverage** We tested sunscreens that are labeled SPF 30 or higher and, unless otherwise noted, water-resistant for 80 minutes.


Brand + Product		Overall Score	Pricing		Package size (oz.)	Test Results		
			Per package	Per oz.		UVA	SPF	Variation from SPF
LOTIONS WITH CHEMICAL ACTIVE INGREDIENTS								
💰 Coppertone Ultra Guard Lotion SPF 70		94	\$8	\$1.00	8	⬆️	⬆️	⬆️
✓ CVS Health Ultra Protection Sun Lotion SPF 70		76	\$9	\$1.13	8	⬆️	⬆️	⬇️
💰 Solimo (Amazon) General Protection Lotion SPF 50		74	\$6	\$0.58	10	⬆️	⬆️	⬆️
Hawaiian Tropic Sheer Touch Ultra Radiance Lotion SPF 50 ⓘ		70	\$8	\$1.00	8	⬆️	⬇️	⬇️
Hawaiian Tropic Silk Hydration Weightless SPF 30 ⓘ		69	\$10	\$1.96	5	⬆️	⬇️	⬆️
Hawaiian Tropic Sheer Touch Ultra Radiance Lotion SPF 30 ⓘ		66	\$8	\$1.00	8	⬆️	⬇️	⬆️
Kiehl's Activated Sun Protector Water-Light Lotion SPF 30		65	\$29	\$5.80	5	⬆️	⬇️	⬇️
Neutrogena Ultra Sheer Face Lotion SPF 70		59	\$15	\$10.36	1	⬆️	⬇️	⬇️
Blue Lizard Sport Mineral-Based Lotion SPF 30+ ⓘ		56	\$15	\$3.00	5	⬆️	⬇️	⬇️
Banana Boat Ultra Sport Lotion SPF 50+ ⓘ		52	\$7	\$0.88	8	⬆️	⬇️	⬇️
Hawaiian Tropic Silk Hydration Weightless Face Lotion SPF 30 ⓘ		51	\$8	\$4.41	2	⬆️	⬇️	⬇️
Blue Lizard Regular Lotion SPF 30+		50	\$19	\$3.80	5	⬇️	⬇️	⬆️
Australian Gold Sunscreen Lotion SPF 50		43	\$10	\$1.25	8	⬆️	⬇️	⬇️
CVS Health Sport Sun Lotion SPF 50+ ⓘ		43	\$10	\$1.25	8	⬆️	⬇️	⬇️
Alba Botanica Sport Lotion SPF 45 ⓘ		43	\$8	\$1.88	4	⬆️	⬇️	⬇️
Trader Joe's Face & Body Lotion SPF 30		43	\$6	\$1.00	6	⬆️	⬇️	⬇️
Sun Bum Sunscreen Lotion SPF 30 ⓘ		42	\$10	\$3.33	3	⬆️	⬇️	⬇️
Neutrogena Hydro Boost Water Gel Lotion SPF 30 ⓘ		38	\$12	\$4.00	3	⬆️	⬇️	⬇️
La Roche-Posay Anthelios Clear Skin Face Lotion SPF 60 ⓘ		36	\$20	\$11.76	2	⬇️	⬇️	⬇️
babyganics Sunscreen Lotion SPF 50+ ⓘ		22	\$12	\$2.00	6	⬇️	⬇️	⬇️
Kiss My Face SensitiveSide 3in1 Lotion SPF 30		14	\$13	\$3.25	4	⬇️	⬇️	⬇️

<sup>1</sup> Does not contain oxybenzone or octinoxate. <sup>2</sup> Water resistant for 40 minutes. <sup>3</sup> Contains mineral active ingredients (titanium dioxide and zinc oxide).



Brand + Product	Overall Score	Pricing		Package size (oz.)	Test Results		
		Per package	Per oz.		UVA	SPF	Variation from SPF
							
LOTIONS WITH MINERAL ACTIVE INGREDIENTS							
<b>California Kids</b> #supersensitive Tinted Lotion SPF 30+	55	\$20	\$6.90	3	↓	↑	↑
<b>Badger</b> Active Natural Mineral Cream SPF 30 Unscented ⓘ	55	\$16	\$5.52	3	↑	↓	↓
<b>Alba Botanica</b> Sport Mineral Lotion SPF 45	53	\$12	\$3.00	4	↓	↑	↑
<b>Aveeno</b> Positively Mineral Sensitive Skin Lotion SPF 50	50	\$10	\$3.33	3	↑	↓	↓
<b>Neutrogena</b> Pure & Free Baby Lotion SPF 50	46	\$13	\$4.33	3	↑	↓	↓
<b>Thinkbaby</b> Lotion SPF 50+	41	\$13	\$4.33	3	↑	↓	↓
<b>Badger</b> Sport Natural Mineral Cream SPF 35 Unscented	40	\$16	\$5.52	3	↑	↓	↓
<b>Blue Lizard</b> Sensitive Mineral Lotion SPF 30+ ⓘ	37	\$16	\$3.20	5	↓	↓	↓
<b>Neutrogena</b> Sheer Zinc Mineral Lotion SPF 50	36	\$9	\$3.00	3	↑	↓	↓
<b>Hello Bello (Walmart)</b> Mineral Lotion SPF 50+	36	\$9	\$3.00	3	↑	↓	↓
<b>Kiss My Face</b> Organics Face and Body Mineral Lotion SPF 30	32	\$17	\$5.00	3	↓	↓	↓
<b>Thinksport</b> Safe Lotion SPF 50+	32	\$24	\$4.00	6	↑	↓	↓
<b>Banana Boat</b> Baby Mineral Lotion SPF 50	31	\$8	\$1.33	6	↓	↓	↓
<b>Alba Botanica</b> Kids Mineral Lotion SPF 30	31	\$12	\$3.00	4	↓	↓	↓
<b>True Natural</b> Baby & Family Lotion SPF 30 Unscented ⓘ	31	\$19	\$5.59	3	↑	↓	↓
<b>All Terrain</b> AquaSport Lotion SPF 45	28	\$19	\$6.33	3	↑	↓	↓
<b>Banana Boat</b> Kids Sport Lotion SPF 50+	27	\$7	\$1.17	6	↓	↓	↓
<b>MDSolarSciences</b> Mineral Moisture Defense Lotion SPF 50	25	\$39	\$9.75	4	↓	↓	↓
<b>Australian Gold</b> Botanical Mineral Lotion SPF 30	18	\$16	\$3.20	5	↓	↓	↓
<b>Bare Republic</b> Mineral Face Lotion SPF 30 ⓘ	16	\$20	\$8.24	2	↓	↓	↓

ⓘ Does not contain oxybenzone or octinoxate. ⓘ Water resistant for 40 minutes. ⓘ Contains mineral active ingredients (titanium dioxide and zinc oxide).



Brand + Product	Overall Score	Pricing		Package size (oz.)	Test Results		
		Per package	Per oz.		UVA	SPF	Variation from SPF

#### SPRAYS (ALL CONTAIN CHEMICAL ACTIVE INGREDIENTS UNLESS NOTED)

 <b>Trader Joe's</b> Spray SPF 50+	100	\$6	\$1.00	6	⬆️	⬆️	⬆️
 <b>Neutrogena</b> Beach Defense Water + Sun Protection Spray SPF 70	82	\$13	\$2.00	7	⬆️	⬆️	⬆️
<b>Hawaiian Tropic</b> Island Sport Ultra Light Spray SPF 30 <sup>†</sup>	75	\$12	\$2.00	6	⬆️	⬇️	⬆️
<b>Alba Botanica</b> Hawaiian Coconut Clear Spray SPF 50 <sup>†</sup>	72	\$12	\$2.00	6	⬆️	⬆️	⬇️
<b>Banana Boat</b> Ultra Sport Spray SPF 50+ <sup>†</sup>	63	\$12	\$2.00	6	⬆️	⬇️	⬇️
<b>Banana Boat</b> Ultra Sport Spray SPF 100	63	\$12	\$2.00	6	⬆️	⬆️	⬇️
<b>Banana Boat</b> Simply Protect Sport Spray SPF 50+ <sup>†</sup>	61	\$10	\$1.67	6	⬆️	⬇️	⬇️
<b>Hawaiian Tropic</b> Silk Hydration Weightless Clear Spray SPF 30 <sup>†</sup>	42	\$10	\$1.67	6	⬆️	⬇️	⬇️
<b>Kiss My Face</b> Cool Sport Spray SPF 50	36	\$17	\$2.83	6	⬇️	⬇️	⬇️
<b>EltaMD</b> UV Aero Continuous Spray SPF 45	27	\$31	\$5.17	6	⬇️	⬇️	⬇️
<b>Goddess Garden</b> Organics Sport Mineral Spray SPF 30 <sup>®</sup>	24	\$16	\$2.67	6	⬇️	⬇️	⬇️

**HOW WE TEST:** For CR's scientific sunscreen testing, we start by buying sunscreens off the shelf the same way you would, which guards against getting any special treatment from a manufacturer. Our lab tests are performed "blind," which means the technicians don't know which brand of sunscreen they're testing.

Our tests are modeled on—but differ from—the ones the Food and Drug Administration requires sunscreen manufacturers to use. First, we evaluate each product's sun protection factor (SPF). This is a measure of how well a sunscreen protects against sunburn, which is mostly the result of exposure to the sun's UVB rays.

To check the SPF, a lab technician draws up to three rectangles on a panelist's back. He or she applies a standard amount of different sunscreens in each of the rectangles. Then the panelists soak in a tub of water. Afterward, small sections of the skin in each rectangle are exposed to five or six intensities of simulated sunlight, which is different for each panelist depending on skin tone. About

a day later, a trained technician examines the panelists' backs in those areas for redness. The resulting SPF (UVB) ratings reflect each product's effectiveness after water immersion and are based on an average of our results for each sunscreen.

In order to be labeled "broad spectrum," the FDA requires that a sunscreen protect against both UVB and UVA rays. UVA rays penetrate deep into the skin and cause damage that can lead to skin cancer and skin aging.

The test used for UVA protection involves applying sunscreens to plastic plates, not people. Technicians pass UV light through the plates and measure the amount of UVA and UVB rays that are absorbed. We use that data to calculate our UVA score.

This test is similar to the critical wavelength test the FDA requires sunscreen manufacturers to do in order to label their products broad-spectrum.

We also compare the SPF rating we get with the SPF that's listed on the product's label. That calculation gives us our variation from SPF score.

**Remember:** Even if you use one of CR's

top-rated sunscreens, you shouldn't rely only on sunscreen to keep you protected in the sun. These products are just one part of an overall approach to sun protection that should also include covering up with clothing, wearing a hat and sunglasses, and staying in the shade or indoors when the sun's rays are the strongest—from 10 a.m. to 4 p.m.

#### SCORES IN CONTEXT

##### Overall Score

For each sunscreen, the Overall Score is calculated from the results of tests on the following measures:

##### UVA Protection

All the products performed well enough in our tests that they would have passed a critical wavelength test, which is required for a sunscreen to be labeled "broad spectrum." That's a pass/fail test. We use a UVA test that allows us to determine the degree of UVA protection a sunscreen provides; scores range from Excellent to Poor.

##### SPF

This rating is based on the range found in our tests:

- ⬆️ Tested SPF ≥40
- ⬆️ Tested SPF 30-39
- ⬇️ Tested SPF 20-29
- ⬇️ Tested SPF 10-19
- ⬇️ Tested SPF 0-9

##### Variation From SPF

This rating is a measure of how closely a sunscreen's tested SPF matched the SPF on the label:

- ⬆️ Tested 85% or above labeled SPF.
- ⬆️ Tested 70%-84% labeled SPF.
- ⬇️ Tested 60%-69% labeled SPF.
- ⬇️ Tested 50%-59% labeled SPF.
- ⬇️ Tested 49% or below labeled SPF.

# GRILLS: HOW DO I LOVE LET ME COUNT THE WAYS.

By PAUL HOPE

**S**OME PEOPLE COLLECT spoons or snow globes. Others favor shot glasses or stuffed animals. While I don't really consider myself a collector of anything, I'm at a loss for how you might otherwise describe my assemblage of grills. There are five in total, struggling to fit alongside each other on my small patio.

In the same way you might have different small appliances for cooking different foods, I have different grills. I don't want a grayish steak from an underpowered gas grill any more than most folks want a waffle cooked in a Crock-Pot. Also, before working at CR, I went to culinary school in the South, where I developed an affinity for barbecue.

Manufacturers of every type of grill—gas, charcoal, pellet—try to market them as the only grill you'll ever need. While it's true that you can cook almost anything on any type of grill, I find myself favoring one type over another for different kinds of food, and even occasions.

My gas grill is my go-to for weeknights and cooking for a large crowd; I can easily cook for 15. It lights instantly and heats quickly. It's great for staples like burgers, hot dogs, squash, eggplant, and most fish—basically, anything where you want grill marks and a little flavor. It's also low-maintenance: Just scrape the grates with a grill brush after each use, and periodically empty the fat-drip tray. It's easy to see why this type makes up the lion's share of the market, accounting for about 60 percent of all grills sold.

My charcoal grill is what I use for imparting smoky flavor to the same kinds of food I'd cook over gas. I tend to save it for the weekend. It usually takes me 20 to 30 minutes to get a good fire going, and the coals need to be extinguished when the cooking is done. So it's a little fussy for a Tuesday night. But there's something glorious about tossing a few hunks of pecan or oak on top of the glowing coals and cooking a salmon

steak or halved Vidalia onions. The smoky flavor is complex and unmatched by any other cooking technique. For me, smoking on a gas grill just can't match the flavor of charcoal.

My absolute favorite is my kamado grill. It's the most versatile, though the cooking area is pretty small, just big enough for two racks of ribs. I love how it maintains low and high temperatures so well. It can hold a smoking temperature of about 225° F for slow-smoking ribs or brisket. Or I can pack it with lump charcoal, open the vents, and get temperatures close to 1,000° F, superb for searing a steak or cooking thin-crust pizza. Plus, this grill is so airtight that I just close the dampers when I'm done, then relight the residual coals the next time I cook. I clean it out only once every four or five sessions.

The pellet grill is the newest addition to my arsenal. It's easy to use and fast to heat, and it lets me control the temperature with ease like my kamado; its digital thermostat allows me to dial in the temperature, like an oven. The wood pellets impart a pleasant, smoky taste, not unlike a charcoal grill. It does a decent job with brisket, ribs, and pulled pork, but it doesn't get hot enough to sear meat. In fact, in CR tests most pellet grills don't sear like the best gas, charcoal, or kamado models. Also, pellets can be harder to find than charcoal and propane, and if you don't store them in a watertight container, they turn into wet sawdust.

Last up is my portable gas grill, great for hot dogs and burgers away from home. With a single burner, it's like someone captured a small campfire and trapped it inside a metal case. Mine has a locking lid that keeps the greasy grate after a cookout from falling out in my car trunk.

In truth, I love and use them all. Whether you start with a single grill or buy five yourself, I'm confident you won't regret it. And maybe after you've nailed your first rack of ribs or smoked your own salmon fillet, you'll come to see me as a little less eccentric, too.

THEE?





# PAUL'S GRILL PICKS

Each kind of grill has its merits, from speedy preheating times to finely tuned temperature controls. But if you opt for a single grill, I say go with gas. It offers the most bang for your grilling buck, and gas grills are easy to use and clean. Plus, you can always add a smoker box and a pizza stone to expand a gas grill's cooking versatility. (See ratings of more choices on the following pages.)



LEARN

For expert advice about grilling safety, particularly for charcoal grills, go to [CR.org/grills0720](https://www.consumerreports.org/grills0720).



## Gas

### PAUL'S PICK:

✓ Weber Genesis II E-310, \$750

78

OVERALL SCORE

**WHY IT'S GREAT:** I've had my Genesis grill for 10 years, and it cooks as well now as it did when it was new. It's not fancy or packed with features, but it heats evenly and fast, and cooks foods well over indirect heat and at a broad range of temperatures. It earns ratings of Very Good across almost all of our grill performance tests, and it's a breeze to use even if you're a grilling novice.



## Charcoal

### PAUL'S PICK:

Char-Broil Charcoal Grill 580 16302038, \$150

71

OVERALL SCORE

**WHY IT'S GREAT:** This is among the best-designed charcoal grills I've seen. It has a crank to raise or lower food on the grates, a giant ash catcher, and a door so you can add more coals to keep cooking without having to remove the grates or food. Two large side shelves are a nice bonus. And at \$150, it's a good value to boot.



## Kamado

### PAUL'S PICK:

✓ Kamado Joe Classic II, \$1,000

79

OVERALL SCORE

**WHY IT'S GREAT:** I love my Big Green Egg kamado grill (to see it in action, go to [Youtube.com/user/consumerreports](https://www.youtube.com/user/consumerreports) and click on "Cooking at home with CR"), but when I used the Kamado Joe in our labs, the difference was clear. Both models cook perfectly, but the Kamado Joe has fixed the small complaints I have about my Egg. There's a catch for removing ashes, the heavy lid is spring-assisted but also locks during cooking for a tighter seal, and the racks are adjustable.



## Pellet

### PAUL'S PICK:

Z Grills Master Pellet ZPG-7000, \$500

75

OVERALL SCORE

**WHY IT'S GREAT:** The Z Grills technically trails two other models in our ratings, but it's also hundreds cheaper and still garners an Excellent rating for both evenness of heating and indirect cooking. Plus, it has a closed cabinet, which is preferable for storing pellets. It loses points for temperature range, though. While it can get low, to 160° F, it only gets up to 475° F, so it's not great for searing. (All-Access and Digital members can go to [CR.org/grills](https://www.consumerreports.org/grills) for our full ratings of pellet grills.)



## Portable

### PAUL'S PICK:

Napoleon TravelQ TQ285X, \$350

70

OVERALL SCORE

**WHY IT'S GREAT:** For me, the Napoleon has everything a portable grill should, including a collapsing scissor cart stand with wheels (included) and the ability to connect to a 1-pound propane tank (not included). When you remove it from the cart, this grill has smaller foldout legs to stand on a tabletop. It's also a stellar performer with two burners, and receives a rating of Very Good for heating evenness in our tests. See page 12 for more portable picks.



**Ratings** ➤ **Grate Expectations** Consumer Reports' expert testers spend hundreds of hours testing grills each year, recording and analyzing thousands of temperatures on grilling surfaces to help you find the best models.

Brand + Model	Overall Score	Price	Survey Results		Test Results						Features		
			Predicted reliability	Owner satisfaction	Evenness performance	Preheat performance	Temperature range	Indirect cooking	Convenience	Sturdiness	Stainless steel grates	Coated cast-iron grates	Long-warranty burners



#### MIDSIZED GAS GRILLS (ROOM FOR 18 TO 28 BURGERS)


✓ Weber Genesis II E-310	78	\$750	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆		•	•
✓ Weber Genesis II S-335 61006001	77	\$1,050	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆	•		•
✓ Weber Genesis II E-330 61012001	76	\$900	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆		•	•
✓ Weber Genesis II SE-335 61016201	76	\$1,000	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆	•		•
✓ Weber Summit S-470	76	\$2,100	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆	•		•
💰 Even Embers GAS8560AS	75	\$375	—	—	⬆	⬆	⬆	⬆	⬆	⬇	•		•
✓ Nexgrill Deluxe 720-0896B (Home Depot)	74	\$400	⬆	⬇	⬆	⬆	⬆	⬆	⬆	⬇		•	
✓ Nexgrill 720-0896C (Home Depot)	73	\$700	⬆	⬇	⬇	⬆	⬆	⬆	⬆	⬆		•	
✓ 3 Embers GAS9675AF	73	\$900	—	—	⬆	⬆	⬆	⬆	⬆	⬆	•		•

#### LARGE GAS GRILLS (ROOM FOR 28 BURGERS OR MORE)

💰 Monument Grills 77352	84	\$540	—	—	⬆	⬆	⬆	⬆	⬆	⬇	•		
✓ Weber Summit E-670	80	\$2,750	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆	•		•
✓ Weber Genesis II E-410	77	\$1,000	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆		•	•
✓ Weber Genesis II S-435 62006001	77	\$1,250	⬆	⬆	⬆	⬆	⬇	⬇	⬆	⬆	•		•
✓ Napoleon Rouge 625 RXT625SIBPSS-1	76	\$1,100	⬆	⬆	⬆	⬆	⬆	⬆	⬆	⬆	•		•
✓ Napoleon LEX730RSBIPSS	76	\$2,050	⬆	⬆	⬆	⬆	⬆	⬆	⬇	⬆	•		•


#### SMALL GAS GRILLS (ROOM FOR 18 BURGERS)

✓ Weber Genesis II LX S-240	76	\$1,000	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆	•		•
✓ Weber Spirit II E-210 44020001	71	\$380	⬆	⬆	⬆	⬇	⬆	⬆	⬆	⬆		•	•
Royal Gourmet MG3000	70	\$330	—	—	⬆	⬆	⬆	⬆	⬇	⬇		•	
Nexgrill Evolution 720-0864M (Home Depot)	68	\$180	⬆	⬇	⬆	⬆	⬆	⬆	⬆	⬇	•		

Brand + Model	Overall Score	Price	Test Results			Features				
			Convenience	Cleaning	Cooking performance	Exterior dimensions (HxWxD)	Exterior grill material	Locking lid	Utensil hooks	Fold-down shelf

#### KAMADO CERAMIC GRILLS

✓ <b>Kamado Joe</b> Classic II 18" KJ23RHC	79	\$1,000	↑	↑	↑	50 x 45 x 31	Ceramic with plastic shelves	•	•	•
<b>Vision Kamado</b> Professional S-T4C1D1	75	\$700	↑	↑	↑	46 x 51 x 31	Ceramic with wood shelves			•
<b>Pit Boss</b> K22 Ceramic Charcoal Grill 71220	70	\$800	↑	↓	↑	47 x 53 x 33	Stainless			•
<b>Big Green Egg</b> Large 18.25	56	\$1,030	↓	↓	↑	48 x 22 x 33	Stainless			

Brand + Model	Overall Score	Price	Test Results				Features		
			Convenience	Cleaning	Evenness performance	Indirect cooking	Exterior dimensions HxWxD	Exterior grill material	Grates

#### CHARCOAL KETTLE GRILLS

✓ <b>Weber</b> 22" 14402001	67	\$165	↑	↑	↑	↓	39 x 23 x 30	Porcelain-coated steel	Plated steel
<b>Char-Broil</b> Kettleman 16301878	58	\$140	↑	↓	↓	↑	39 x 28 x 29	Porcelain-coated steel	Coated-steel grates
<b>Weber</b> 18" 441001	58	\$90	↑	↓	↑	↓	36 x 18 x 21	Porcelain-coated steel	Plated steel

#### CHARCOAL BARREL GRILLS

✓ <b>Dyna-Glo</b> DGN576DNC-D	81	\$230	↑	↑	↑	↑	51 x 61 x 25	Powder-coated steel	Coated cast iron
<b>Char-Broil</b> Charcoal Grill 580 16302038	71	\$150	↑	↑	↓	↑	44 x 48 x 28	Painted steel	Coated steel
<b>Expert Grill</b> 24" XG1709603411	71	\$100	↑	↑	↑	↓	42 x 45 x 27	Powder-coated steel	Cast iron
<b>Char-Griller</b> Pro Deluxe 2828	71	\$140	↓	↑	↓	↑	50 x 42 x 26	Powder-coated steel	Cast iron
<b>Royal Gourmet</b> CD1824A	69	\$110	↑	↑	↑	↑	48 x 50 x 24	Painted steel	Coated steel
<b>Landmann</b> Vista 560200	69	\$135	↑	↑	↓	↑	48 x 52 x 28	Powder-coated steel	Coated cast iron
<b>Nexgrill</b> 810-0025	69	\$120	↓	↑	↓	↑	46 x 37 x 29	Painted steel	Coated cast iron

> All-Access and Digital members can find the latest, complete ratings at [CR.org/grills](https://www.consumerreports.org/grills). When you're ready to buy, find the best price by clicking the green "Shop" button on a model's dedicated page to see comparative pricing among online retailers.

**HOW WE TEST:** Overall Score combines test results with survey data for predicted reliability and owner satisfaction. Predicted reliability estimates the likelihood that newly purchased models from a given brand will develop problems or break in the

first five years. Owner satisfaction reflects the proportion of CR members who are extremely likely to recommend the gas grill they bought. In cases where we have insufficient survey data to provide a brand-level rating, indicated by a gray dash (-),

we assume the model has average reliability and satisfaction. Evenness performance reflects how evenly a grill heats on low and high settings after a 10-minute preheat. Preheat performance indicates how hot a grill gets in 10 minutes. Temperature

range captures the difference in the lowest and highest temperature the grill can reach, while indirect cooking denotes how well food is cooked over indirect heat. For kamado and charcoal grills, Convenience includes adjusting the vents and adding charcoal.

# FINANCIAL ADVICE IN THE AGE OF CORONAVIRUS

PHOTOGRAPHS BY THE VOORHES



# A

**AS THE CORONAVIRUS PANDEMIC** burns like a wildfire across the country, millions of Americans are reeling from the financial damage left in its wake—lost jobs, stalled careers, shattered businesses, mounting debt, and forestalled or abandoned retirement dreams.

By May 9, nearly 36.5 million unemployment claims had been filed, and according to estimates by the Federal Reserve Bank of St. Louis, the jobless rate may eventually exceed 30 percent. For context, compare that with almost 10 percent unemployment during the financial crisis of 2007 to 2009 (the Great Recession) and around 25 percent unemployment at the peak of the Great Depression. The S&P 500, considered one of the best benchmarks of the stock market as a whole, fell almost 35 percent in March from its February peak. And the U.S. gross domestic product is expected to contract by 5.9 percent in 2020, according to the International Monetary Fund. (By comparison, GDP fell 4 percent from its peak during the Great Recession.)

CR has long offered guidance to consumers at moments of financial crisis, going as far back as World War II. And so, in the articles that follow, we hope to offer advice that will help to restore a measure of control and stability in difficult times, as we all endeavor to get on the road to recovery.



# 1.

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## Can Your Retirement Be Saved?

BY PENELOPE WANG

FOR CHRISTINE MANZO, the coronavirus crisis has been an economic gut punch.

“My husband was downsized from his job as a senior talent acquisition manager and, adding insult to injury, our 401(k) has taken a huge hit,” the 61-year-old real estate agent from Brunswick, Ohio, told Consumer Reports. “That was supposed to be our retirement savings.”

[CONTINUED ON PAGE 46]



As the crisis continues to wreak havoc on the stock market, whipsaw 401(k) plans, and undermine the ability to save, consumers are watching their retirement plans derail. And for many, this comes too close on the heels of the 2007 to 2009 Great Recession, a hit that many Americans have still not recovered from.

Rebounding from these financial setbacks won't be easy. The International Monetary Fund forecasts a worse downturn this year than the Great Recession, and even financial experts are having trouble mapping out a road to recovery.

"This is an unprecedented situation," says Mark Zandi, chief economist at Moody's Analytics, who thinks normal economic growth won't resume until a vaccine or treatment for the coronavirus is available a year or longer from now.

If that timeline sounds discouraging, it may help to remember that the nation has recovered from financial calamities in the past, says William Bernstein, an investment adviser and author of "The Four Pillars of Investing" (McGraw-Hill Education, 2010). Since 1980, Americans have come through four recessions and six bear markets—including the Great Recession, when stocks fell more than 50 percent at their lowest point.

Of course, it's still difficult to ride out any market downturn, particularly this one, with all its uncertainties. But holding a well-diversified portfolio—a mix of stocks and bonds geared to your risk tolerance and financial goals—remains the smartest strategy.

As found in a study by Katherine Roy, chief retirement strategist at J.P. Morgan Asset Management, 401(k) investors who kept contributing to their plans during the Great Recession had fully recovered by March 2010, just two years after the bear market bottom. That was a faster rebound than the market itself, which regained its precrash high in March 2012.

Granted, staying the course might not be possible if you've become unemployed or your salary or hours have been reduced. But for those who can still save and invest, and especially if you were hoping to retire soon, it's crucial to know where you stand and decide whether you need to adjust. Here are some guidelines to follow.

## Review Your Asset Mix

The coronavirus calamity notwithstanding, the key question remains how much money you want to keep in

stocks vs. bonds, based on your risk tolerance and financial goals.

Bear in mind, most people need to maintain a stake in stocks, even in retirement, to get the long-term growth they need. But for those who prefer a more cautious strategy—and for older investors who have already amassed enough savings to afford a comfortable retirement—it may make sense to reduce the percentage you invest in stocks and increase your fixed-income holdings, says David Blanchett, director of retirement research at Morningstar.

As a guide, the Vanguard Target Retirement 2030 fund, which holds 70 percent in stocks and 30 percent in bonds, fell almost 15 percent in the first three months of this year, while the Vanguard Target 2015 fund, which maintains 40 percent stocks and 60 percent bonds, was down just 7.4 percent. (You can compare the potential risks and returns of different asset mixes using an online tool, such as Bankrate's Asset Allocation Calculator.)

**WHAT TO DO:** Take a new measure of how much risk you are comfortable with right now. Factors to consider may include your age—older people have less time to ride out a market downturn while younger ones can even benefit

## DO YOU NEED A PROFESSIONAL PLANNER?

**If you want help** with your financial strategy, consider hiring a certified financial planner. CFPs include brokers, who buy and sell investments on a commission basis, and registered investment advisers, who charge a fee for advice.

Brokers are required only to provide "suitable"

investments but not to avoid conflicts of interest (e.g., recommending a high-cost fund that pays them a higher commission rather than other available, better-performing funds).

Investment advisers tend to have fewer conflicts of interest and follow a so-called

fiduciary rule, which requires them to put a customer's best interests first. That rule, however, was rarely enforced, says Barbara Roper, director of investment protection for the nonprofit Consumer Federation of America.

Under a new Securities and Exchange Commission

rule, known as Regulation Best Interest, brokers and investment advisers must act in their customers' best interests. But that rule, which was scheduled to go into effect June 30, does little to strengthen investor protections or minimize conflicts of interest, Roper says.

For now, focus on pros

who are fee-only CFPs—meaning they are paid by the investor, not by third parties, and they offer comprehensive planning services. You can find candidates by searching at [garrettplanningnetwork.com](http://garrettplanningnetwork.com), [napfa.org](http://napfa.org) (the National Association of Personal Financial Advisors), and [xyplanningnetwork.com](http://xyplanningnetwork.com).

from bear markets because they can buy more shares at low prices that will eventually appreciate in future bull markets, Bernstein says. Another consideration is any changes to your present financial situation that limit your ability to take risks—for example, if your job situation is shaky. Generally speaking, if you aren't panicking, that's a sign you don't need to cut back on equities.

Then keep your asset mix on track by rebalancing periodically. Shift just enough money from your winning investments to your laggards to restore your ideal mix. Make sure you are choosing low-cost funds, such as broad market index funds, which generally charge just 0.5 percent or less vs. 1 percent or more for many actively managed funds. The savings can increase your returns.

## Build Up Your Cash Reserves

One of the most effective measures for protecting your finances is to amass an emergency fund that can cover three to six months of expenses—perhaps as much as a year if your job isn't secure. That money should be kept in a safe, easily accessible account, which will spare you from having to tap retirement funds or run up your credit card balance for unexpected bills.

What if you lack sufficient rainy day reserves? Scrutinize your budget to find ways to free up cash for savings. (See “Ways to Overcome a Cash Crunch,” on page 48.) If you have no wiggle room, consider reducing your 401(k) contributions by a few percentage points temporarily, until you have an adequate cash cushion. But try to keep saving enough to get your full employer match, if one is offered, says Marguerita Cheng, a certified financial planner (CFP) in Gaithersburg, Md.

Those nearing retirement should build an even bigger cash reserve—enough to

● ‘My husband cannot work from home long-term, but we are not willing to have him return to a large facility where his job makes social distancing impossible. If he loses his job, he loses his pension.’

—TRACIE S.

pay essential expenses for at least a year, says Harold Evensky, a CFP and retired professor of personal financial planning at Texas Tech University in Lubbock. Without that reserve, you may end up tapping your retirement assets during a bear market or perhaps panicking and going to cash.

**WHAT TO DO:** Although interest rates have dwindled, you can earn above-average yields on your cash reserves at online banks, recently as high as 1.7 percent. That might not sound impressive, but it beats the yield on 10-year Treasury securities (0.7 percent) and savings accounts at walk-in banks (0.07 percent). You can search for high-yield savings accounts at [bankrate.com](http://bankrate.com) and [depositaccounts.com](http://depositaccounts.com).

## Rethink Your Withdrawal Rate

This is something people in or nearing retirement need to review, and the pandemic has given new urgency to designing a safe withdrawal strategy. The 4 percent rule is the traditional rule of thumb for retirement withdrawals. You pull out 4 percent of your portfolio in the first year, then increase that amount by the inflation rate in subsequent years. Studies show

that this strategy can minimize your risk of running out of money over a 30-year retirement.

But you may be able to pull out more income by adopting a more flexible approach, according to research by Jonathan Guyton, a CFP in Edina, Minn., and William Klinger, a professor at Raritan Valley Community College in Branchburg, N.J.

Their 2006 study found that by heeding basic spending “guardrails,” you can start with a withdrawal rate of 4.6 percent and increase that amount in subsequent years without falling short. The key is to tighten your budget after years when the market is down, perhaps by skipping an inflation adjustment or cutting withdrawals by 10 percent.

Still, to make sure your retirement income strategy is right for your current financial situation, you may want to consult a financial planner, who can help you run the numbers.

**WHAT TO DO:** Retirees may want to consider skipping their required minimum distributions from their 401(k) plans and individual retirement accounts because that's permitted this year under the coronavirus relief package. If you can forgo those withdrawals, your portfolio will have more time to recover from losses.



2.

## Ways to Overcome a Cash Crunch

BY SCOTT MEDINTZ

THE SUDDEN SHUTDOWN of much of the U.S. economy during the coronavirus pandemic is causing a cash flow crisis for millions of Americans—sending many scrambling to pay bills and put food on the table.

And there has been some government help: the Coronavirus Aid, Relief and Economic Security Act, the \$2.2 trillion



federal rescue package passed in late March. It sent direct cash payments to many Americans, expanded unemployment benefits, and offered temporary relief from certain types of debt and financial obligations, among other provisions. But it's at best only a partial solution.

So we've put together a step-by-step approach to coming up with funds to get you and your loved ones through this difficult period. We ordered them roughly in what Christine Benz, director of personal finance at the investment research company Morningstar, calls "a hierarchy of least-bad options." Even so, you might have more options than you think.

## Delay Paying Some Bills

One of the most effective ways to free up cash is to not spend it on anything that's less than essential. Business owners and accountants consider this approach a critical tool for staying afloat during lean times, and it can be applied to personal finances as well.

It basically means being judicious about which bills you pay and which you don't, and in what order, while keeping a close eye on the money going into and out of your accounts, and planning ahead.

The line between which bills need to be paid right away and which can wait has shifted dramatically. That's partly because of provisions in the coronavirus relief package and partly because businesses realize they need to help customers through the crisis.

"Most of the major credit card companies, lenders, utilities have all offered some sort of special accommodation for people facing COVID-related hardships," says Bruce McClary, vice president of communications at the nonprofit National Foundation for Credit Counseling and a longtime credit counselor himself.

Start by looking at your housing expenses. A key provision of the coronavirus relief law gives anyone with a federally backed mortgage a temporary break from making principal and interest payments for up to a year. (See "How to Get Help With Your Mortgage," on page 51.) Servicers of many non-government-backed mortgages also may be willing to grant similar forbearance periods. But forbearances are not automatic; you must call your servicer to request one.

Protections for renters are more limited, but the coronavirus relief law temporarily halts evictions from properties with federally backed mortgages, and several states and municipalities have suspended evictions for now.

For other renters, McClary recommends contacting your landlord and asking for a hardship accommodation.

Many states have also barred utilities from cutting off services during the crisis. And many utility companies have announced assistance programs and are giving customers the option of deferred payment plans. Check your utility's website.

Repayment of many student loans can also be put on hold. The new law automatically suspends monthly payments on federally held student loans until Sept. 30, with no interest in the meantime.

New York state has cut a deal with student loan servicers to give borrowers with private student loans at least 90 days of forbearance with no late fees or effect on their credit reports, and consumer advocates are encouraging other states to follow suit.

Many credit card companies are also making accommodations for consumers. (See "7 Smart Credit Card Strategies," on page 54.) But communication is crucial. "None of these programs kick in automatically," McClary says. "You need to reach out."

## Take Advantage of Aid

The coronavirus aid law directed the federal government to deliver economic impact payments to most Americans, regardless of whether their income has been affected by the COVID-19 crisis, and the estimated 90 percent of taxpayers who are eligible may have already received them.

The law also expanded unemployment insurance benefits for affected workers. That includes a \$600 per week increase for each recipient for up to four months, and an extension of unemployment benefits to workers who are usually not eligible, including self-employed workers, independent contractors, and those with limited work history.

And the federal government is giving states an incentive to eliminate any "waiting week" periods that prevent newly unemployed workers from getting benefits right away.

"Nobody should have any qualms about applying for unemployment insurance," says Richard Cordray, former director of the Consumer Financial Protection Bureau and former attorney general of Ohio. "That is money that you earned during the many periods of your life when you were employed."

Also, don't forget to make use of community resources, such as food banks and healthcare clinics, McClary says. Any money you can save by not spending it at the grocery store or on a doctor's appointment is money you can spend on something else you need.

## Tap Nonretirement Savings

If you've had the foresight (and the means) to build up an emergency savings fund, well, the coronavirus crisis certainly qualifies as a legitimate use. "That's the gold standard at a

time like this,” Benz says.

If not, the next pool to consider is any nonretirement savings you might have, including investments in a non-tax-sheltered brokerage account.

If you need to choose which investments to cash out, says Christine Benz at Morningstar, start with short- and intermediate-term bond funds, where the resulting tax hit will be minimal because these investments have generally held up well during the stock market downturn. (Plus, you pay taxes on those funds as you go.)

Selling stock for cash during the crisis is likely to lock in recent market losses. But if you need to do it, Benz adds, consider stocks you purchased recently, on which you may at least derive a tax loss write-off at tax time.

Another nonretirement asset that some people may be able to tap is a cash-value whole life insurance policy. Your heirs will inherit less if you draw down the cash value, but the withdrawals are typically tax-free up to the amount you put into the policy, Benz says.

## Use Savings With Caution

Why should you avoid using retirement savings, even during this emergency? One of the standard reasons is no longer relevant—the 10 percent penalty for early 401(k) and individual retirement account withdrawals is suspended because of the pandemic—but others remain in place.

First, you will still have to pay income taxes on most withdrawals, which means you’ll have to pull out more money than you need right now. And second, your retirement could suffer disproportionately—not only by the amount you withdraw but also through the lost earnings on that money.

“Don’t use a temporary situation as an excuse to put your long-term financial future at risk,” says Bruce McClary at the National Foundation for Credit Counseling. “You might need

every penny of that money later on.”

That said, if you must use retirement savings, do it in this order.

**ROTH IRA:** Because contributions to a Roth IRA are made with post-tax dollars, you can withdraw the contributed amount at any time without paying income taxes or penalties. (You’ll still owe taxes if you pull out any investment earnings before retirement age, or if you haven’t met the five-year holding period requirement, unless you meet certain exceptions.)

**401(K) LOAN:** If you need to tap tax-sheltered retirement accounts, taking a loan from your own 401(k) account is the next best option. It’s better than an outright withdrawal because you won’t have to pay income taxes on the amount, as long as you pay it back within a specific period, usually five years. You will have to pay back the loan with interest, Benz says, but you’ll be paying it to yourself. Plus, the coronavirus relief law doubled the allowable size of 401(k) loans, to \$100,000.

**HARDSHIP WITHDRAWAL:** Though still a less-than-ideal way to generate cash, the legislation did make early withdrawals from 401(k) plans and IRAs less painful for anyone whose health or income was affected by the coronavirus pandemic. It eliminates the 10 percent early withdrawal penalty on 401(k) withdrawals up to \$100,000 and lets you spread the income tax burden of the withdrawal over three years. You can also repay it within three years, in which case you can claim a tax refund.

## Consider a Loan

If you can avoid taking out a loan, McClary says, you should.

“Borrowing your way through a temporary hardship situation risks putting yourself in an even deeper hole that you can’t dig out of,” he says. But

if you must, do it carefully and in the following order of preference.

**PERSONAL HARDSHIP LOANS:** Many financial institutions are currently offering special short-term (a few months to a couple of years) loans to customers affected by the COVID-19 crisis. Some offer relatively generous repayment terms, including low interest or a flat fee with no interest. Some also promise no debt collection and no negative credit reporting.

But there are risks involved. Several financial companies require that you agree to automated repayment plans, says CR financial policy manager Christina Tetreault, which could trigger overdraft fees if you are short on cash. Your best option, Tetreault says, is likely to be a bank or credit union you already do business with. “And be certain you understand when and how these loans need to be repaid,” she adds.

**HOME EQUITY LINE OF CREDIT:** HELOCs often come with relatively low interest rates, which is why some financial experts say these should be your first fallback during a cash crunch—“particularly if you maintain a good credit rating and have a fair amount of equity in your home,” Benz says. If that’s not the case, however, think twice about a HELOC. Benz says borrowers who aren’t as well-positioned could be asked to pay high interest rates and could even risk losing their homes if they can’t make their payments. Plus, HELOCs generally require a full underwriting process, so if you don’t already have one in place, it’s unlikely to be a speedy source of funds.

**CREDIT CARDS:** With high interest rates and minimum payment requirements that don’t make a dent in the principal amount, credit cards “are the single easiest way to wreck your financial standing,” Benz says. So unless you have a clear idea of how you’ll repay your credit card debts, consider them a last resort.

# 3.

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## How to Get Help With Your Mortgage

BY SCOTT MEDINTZ

ONE OF THE KEY provisions of the Coronavirus Aid, Relief and Economic Security Act, passed in late March, allows many homeowners struggling to pay their mortgage to postpone payments with no extra charges or fees for a period of up to a year.

But feelings of relief soon gave way to outrage: Many homeowners who've

(CONTINUED ON PAGE 52)



lost their jobs or seen their income reduced reported calling their banks to enroll but being told they'd have to make up skipped payments, in full, as soon as the forbearance period was over. Many were given very brief timelines, as short as three months.

"It's just kicking the can down the road, adding to an already stressful time," Maryland healthcare worker Antonio Calderon told CR after being told that he'd have to come up with more than \$4,000 after three months, even though his work hours had been slashed and his wife Leah, an emergency room nurse, was on the front lines of the COVID-19 crisis.

"Having to pay back a lump sum, after months of no or severely decreased income, is no help to me," Vanessa Marcantuono of Oceanport, N.J., said after getting a similar message. "Banks got huge bailouts in the past. It's time for them to sacrifice."

As it turns out, the guidance from mortgage companies was in most cases wrong. In fact, many homeowners who arrange a COVID-19-related forbearance—and all who have federally backed mortgages—will be offered a range of less painful ways to get current on their home loans at the end of the forbearance period.

The confusion stems from the fact that the coronavirus relief package didn't contain information on what happens when the forbearance period ends, says Lisa Sitkin, senior staff attorney at the National Housing Law Project (NHLPP). It provided "no consistent rule or framework about what's supposed to happen," she says.

That framework came a bit later, when Fannie Mae and Freddie Mac—which, combined, own the majority of U.S. mortgages and will therefore determine how most servicers (the companies that manage mortgage payments) wind down most forbearances—issued guidance listing a range of "workout options"

for consumers to catch up on missed payments, depending on how much they can afford each month. (More about the options below.)

Many mortgage servicers, at least for a period of time, did a poor job of communicating to customers how they'd be expected to get back on track after forbearance. Sitkin suspects some combination of confusion about the federal guidelines, lack of internal communication, and an institutional tendency to discourage forbearance contributed to the bad information being given to consumers. Servicers, after all, are on the hook to pay mortgage investors even if the borrowers don't make their payments.

But to be clear, if you are one of the many who were misinformed when you took a forbearance, you are likely to be offered an alternative repayment plan that does not require a large lump-sum payment.

The following recommendations, based on interviews with industry experts, consumer advocates, and representatives of mortgage servicers, should help to clear up any remaining confusion.

## Is Your Mortgage Covered?

While the coronavirus relief law may let you hold off on paying your mortgage for almost a year without incurring any fees or extra charges, you cannot simply ignore your mortgage payments in the months ahead.

That's because the relief does not kick in automatically: You must contact your mortgage servicer, tell it that you need help because of the coronavirus pandemic, and arrange for loan forbearance. Until you do, says CR financial policy manager Christina Tetreault, "the mortgage is still due."

When you call, have your loan number (which can be found on your mortgage statement) ready and take

careful notes on your conversations. And be patient: Clogged phone lines and long wait times are common. To avoid them, consider using the servicer's website or account portal.

Second, recognize that the mortgage provisions of the coronavirus relief law do not apply to all mortgages—only to federally backed mortgages. That means that any mortgage that is owned, guaranteed, or secured by one of several federal agencies or government-sponsored enterprises, such as the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corp. (Freddie Mac), the Federal Housing Administration, the Department of Veterans Affairs, and the Department of Agriculture.

Of course, many of us have no idea whether our mortgage is connected to one of these entities. But there's a good chance the law applies to you: The NHLPP says roughly 70 percent of outstanding single-family mortgages in the U.S. are owned or backed by a federal agency. And about 90 percent of mortgages created since the 2007 to 2009 financial crisis are covered by the law, estimates Keith Gumbinger, vice president of the mortgage information site HSH.

How to know for sure? Fannie Mae and Freddie Mac offer online lookup tools at [knowyouroptions.com/loanlookup](https://knowyouroptions.com/loanlookup) and <https://www3.freddie.com/loanlookup>, respectively. Your mortgage servicer should also know, Gumbinger says, and in any case, you'll need to contact your servicer to take advantage of the new protections.

Be aware that customer service reps might not have clarity about how different types of mortgages should be treated, Sitkin says. "So borrowers should check their own documents; be prepared to take a deep breath—or several—during their conversations with servicers; ask to speak to a supervisor, if necessary; and consider seeking assistance



● 'We're just going to take it a day at a time. We've called and made payment arrangements for the bills that we could, and we'll pay what we can and let the others wait.'

—CONNIE H.

from a housing counseling agency, if needed," she says.

Even if it turns out your mortgage is not covered by the law, it's probably worth contacting your servicer and discussing your options, Gumbinger says. "In the current environment, regulators and legislators are strongly encouraging lenders of all stripes to work with borrowers."

## How Long Do You Need Relief?

Under the relief package, servicers of federally backed mortgages must let you skip payments for up to 360 days, if you request it.

But the meaning of "up to" is slightly ambiguous, Gumbinger says, and many consumers are being offered only 60 or 90 days of forbearance right off the bat. If, during the initial forbearance period, it becomes clear that you'll need more time, contact your servicer again.

The law includes several other important protections for consumers seeking forbearance. The first: Servicers may not charge any fees, penalties, or interest beyond what the borrower would have paid if all payments had been made on schedule.

Second, borrowers do not have to provide any proof of financial hardship to receive forbearance. That is in contrast to industry practice during ordinary times, when lenders and loan servicers generally grant forbearance

at their own discretion and typically require borrowers to prove they need to postpone payments because of serious financial hardship.

And third, your decision to seek forbearance can't be reported to credit agencies as nonpayment. After all, Gumbinger says, not being able to pay your mortgage during the coronavirus pandemic "is not a reflection of your creditworthiness."

## Is Forbearance Right for You?

Nobody who needs it should feel sheepish about asking to postpone their mortgage payments.

Also, note that the law doesn't make clear for how long servicers must offer forbearance. So think ahead. "You may have no problem paying your mortgage this month, but what about a few months from now?" Gumbinger says. "Don't wait until you're deep in the hole. It could be too late."

On the other hand, if you don't anticipate a substantial loss of income during the COVID-19 pandemic and can still pay your mortgage, you probably should, says Debby Goldberg, vice president of housing policy and special projects at the National Fair Housing Alliance. One reason is that you'll avoid unnecessarily clogging the phone lines for people who more urgently need a reprieve, she says.

Another is that you'll eventually have to make up for the missed

payments—and, Goldberg adds, borrowers will have to negotiate with their servicers about the terms and options for that repayment.

## How Will You Pay It Back?

The options include simply adding the missed payments to the end of the mortgage, which many consumer advocates believe to be the best option for many consumers who can afford to restart their monthly payment. "It's the simplest, cleanest way to do it, for everyone involved," Sitkin says. Others will be asked to catch up to the original payment schedule by resuming their full monthly payments and making modest extra payments over a period of, say, a few years.

Borrowers who are unable to resume full payments could be offered a loan modification, where their payments are lowered and the term extended further into the future. And those unable to pay anything going forward could lose their homes.

Servicers of federally backed mortgages are instructed to contact borrowers at least 30 days before their forbearance ends to determine an appropriate "workout option."

And the nation's three largest mortgage servicers—Chase, Wells Fargo, and a company called Mr. Cooper—have stated that they will, on a case-by-case basis, offer a range of ways for borrowers who used forbearance to become "current" on their loans.

But Sitkin says servicers may also want to be clear that there are risks involved in forbearance. "The hope is that most borrowers will be evaluated and offered a resolution that works for both parties," she says. "But that's not guaranteed."

Even if you don't come to an agreement, everyone who took forbearance is, in fact, technically on the hook to make up missed payments as soon as the period is over.



4.

## 7 Smart Credit Card Strategies

BY KEVIN DOYLE

MANY AMERICANS are worrying about being able to pay their credit card bills. Happily, credit card issuers are offering accommodations to customers who need relief. Use our guide to these services—with important caveats—as well as other strategies to help you manage your credit card debt more effectively. Some of these steps may be worth

considering even if you're not having trouble paying your credit card bills.

## Ask Your Credit Card Company Questions

Though the Coronavirus Aid, Relief and Economic Security Act, passed by Congress in March, does not require them to, many card issuers are working with customers to, among other things, allow deferred payments, reduce or waive annual fees, and reduce or suspend interest charges, all for a defined period of time. Decisions are generally made on an individual basis. (In the case of deferred payments, interest will often continue to accrue. Check with your credit card issuer.)

In a survey conducted in April by LendingTree, 91 percent of consumers who requested a break on their monthly credit card payment because of coronavirus-related circumstances reported that they got one. Under the coronavirus relief law, a cardholder's credit score can't be negatively affected if they meet the terms of the new payment agreement they reach with the credit card company.

The key, experts say, is to be proactive. "You need to contact the credit card company to request an accommodation if you want to protect your credit score," says Ted Rossman, an industry analyst at CreditCards.com. "If you wait until you've already fallen behind, it's going to be hard to unwind that damage."

While a modified payment plan can provide relief in the short term, financial experts caution that it could also potentially create an even bigger problem once the coronavirus pandemic ends. "There's nothing that says credit card issuers can't call the amount you owe due in full once the accommodation expires," says credit card expert John Ulzheimer, adding that any break a consumer is offered could end in a matter of

months. "So before you agree to any modified payment plan, you need to ask the credit card issuer what your relationship with them is going to look like when all of this is over. Are you going to return to your normal monthly payment, or are they going to want an accelerated payback of the amount you deferred in 30 or 60 or 90 days? You want to avoid any unintended consequences on the back end."

Consumers can protect themselves from potential disputes by keeping careful records, says Christina Tetreault, manager of financial policy at CR. "It's critical to document all of your interactions with the company," she says. "Keep track of who you talk to, save emails, and get everything in writing, so you're clear about what the terms are and can prove it."

## Open a Balance Transfer Card

To entice people into opening a new credit card account, certain issuers allow consumers to transfer existing balances onto the new card at a low or 0 percent interest rate for a limited period, often 12 to 15 months or longer. Most issuers charge a small fee to allow you to transfer balances, but even with this fee you can still save significantly by being relieved of having to pay interest charges for many months. A number of these cards also charge no interest on new purchases for an introductory period.

"These cards effectively allow you to give yourself your own accommodation by converting interest-accruing debt into interest-free debt," Ulzheimer says. Rossman says that balance transfer cards are becoming more difficult to qualify for now and that you're likely to need a high credit score and proof of income to get one. But a large bank you have a long-standing relationship with might be more lenient, he says. "There could

also be a balance transfer promotion you're not aware of on one of your existing cards, so be sure to check."

## Don't Pay Off Cards If You Lack Cash Reserves

Many consumers make a habit of paying off their credit card balances every month to avoid interest charges. But given the precarious state of the economy and the swelling ranks of the unemployed, experts say building up cash reserves is now more important than paying off credit card debt.

"Under normal circumstances, I would be telling people to get out of credit card debt to avoid paying high interest rates," Rossman says. "But if you need to carry debt for a while to create a three- or four-month emergency fund and preserve cash flow, that's okay for now." He says that using coronavirus relief checks to pay off credit card debt is an especially bad idea. "You're better off using the money for necessities or to add to your cash reserves."

Similarly, Chi Chi Wu, staff attorney at the National Consumer Law Center (NCLC), says that consumers who do not have enough money to cover all their expenses should prioritize necessities before worrying about paying their credit card bills. "Your credit score is certainly not as important as keeping a roof over your head and the lights and heat and internet on," she says. "Yes, the issuer could take you to court, but that's unlikely to happen in the near future. Take care of necessities first."

## Don't Think of Your Cards as an Emergency Fund

"During the last economic downturn, many people had their cards canceled or their credit limits cut without warning because issuers were nervous

about getting paid back,” Rossman says. “That makes it dangerous to rely on credit cards as an emergency fund.”

Regularly paying on time is no guarantee you won’t be affected, Ted Rossman at CreditCards.com says, adding that even cardholders in good standing had credit limits reduced during the 2007 to 2009 Great Recession. “Card issuers have a lot of latitude to slash credit limits without prior notice,” he says. “They can potentially even demand immediate payment of the entire outstanding debt.”

Rossman says that cards that have not been used for an extended period are prime candidates for cancellation. To reduce the chances that a lender will close such an account, he suggests making a purchase—even a small one—with the card, then paying it off.

CR’s Christina Tetreault says that in the current economic climate, consumers should avoid the temptation to reach for their credit cards to pay for expenses they can’t afford. “There’s a sense of urgency now, and people don’t necessarily feel they have the time to seek out alternatives to cover their bills,” she says. “But to the extent that a consumer can avoid debt and find help elsewhere, they should do that.” (See “Ways to Overcome a Cash Crunch,” on page 48.)

According to the NCLC, consumers should never use credit cards to pay for medical debt, taxes, mortgage payments, or student loans, because better options are available to cover those types of debt. For example, there are federal and state programs that forgive hospital debt for families that meet certain criteria, but medical debt placed on a credit card is not eligible for such relief programs. Similarly, provisions of the coronavirus relief law could allow many consumers to defer mortgage payments for up to a year. (See “How to Get Help with Your Mortgage,” on page 51.) For more on

managing credit card debt, see the NCLC’s publication, “Surviving Debt,” which is available free of charge during the coronavirus crisis at [nclc.org](http://nclc.org).

## Consider an Installment Loan Program

Some credit cards offer an installment loan feature that allows cardholders to pay for certain purchases in fixed monthly installments over a finite period of time, either for a monthly fee or at a fixed rate of interest. Examples of these are the Pay It Plan It program from American Express and the Citi Flex Loan.

“These programs use your existing credit line, but instead of carrying an open-ended balance, you’re basically transferring the debt into a personal loan with a more predictable payback and oftentimes a lower interest rate,” Rossman says. You don’t need to qualify separately for these programs, although the interest rate or service fee you’re charged is likely to be tied to your credit score. “In most cases, you won’t save as much as you would with a 0 percent interest balance transfer or a 6 percent personal loan,” Rossman says, “but you might be able lower your APR [annual percentage rate] from 16 percent to 11 percent.”

## Don’t Cancel Your Cards

Consumers carrying cards that charge hefty annual fees may be tempted to cancel them to pocket the savings. For instance, the American Express Platinum and Chase Sapphire Reserve cards cost \$550 per year and come with valuable travel perks that can’t be used when sheltering in place. But rather than canceling these cards, which can lower your credit score, experts recommend changing to a no-fee card offered by the same company.

“If your renewal is approaching, you could explain to the company

that you’re not getting value from the card due to the coronavirus and ask if it would waive at least part of the annual fee,” Rossman says. “If you’re not satisfied with their offer, switch to a no-fee card from the same issuer. When you do that, you’re typically keeping the same credit line and positive account information, so you preserve your credit score but lose the fee.”

Before you make the switch, confirm that no credit check will be done (it could also lower your credit score), that any rewards you’ve earned will transfer to the new card, and that the credit limit will remain the same or increase.

## Open a Cash-Back Card

Americans focused on stretching their dollars further should consider opening a cash-back card. While the terms vary, these offer a cash rebate of as much as 6 percent back on certain categories of purchases, such as gas and groceries; others offer a flat (and usually smaller) percentage back on most any purchase. (Exclusions can include lottery tickets and gift cards.) “Cash-back cards are the unsung heroes of the credit card world,” Rossman says. “They’re not sexy, but they offer a lot of value on purchases of everyday stuff.”

The Citi Double Cash card, for instance, has no annual fee and offers 2 percent cash back on most purchases, with no cap on how much you can earn each year. The American Express Blue Cash Preferred card costs \$95 per year but gives 6 percent back on up to \$6,000 in groceries per year, 3 percent back on gasoline and certain transit expenses, and 1 percent back on all other purchases, and offers select card applicants an introductory bonus of as much as \$300. “Some of these cards especially make sense for people whose consumption habits have changed and who find they’re buying a lot more groceries these days,” Rossman says.





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OF THE CURVE  
WITH CR AUTO  
RATINGS, NEWS  
& ADVICE™

# ROAD REPORT

## TIP FROM OUR TEST TRACK

### How to Clean Child Seats

Bleach and other strong chemicals can kill the coronavirus but also diminish flame retardancy and possibly the structural integrity of some materials. Check your manual, but these general cleaning guidelines should protect your seat from damage.



**SOFT COMPONENTS**  
Some removable car seat covers and pads can be machine-

washed with mild detergent. (Don't use bleach.) Air-dry.

#### HARNES AND LATCH STRAPS

Spot-clean using a nonabrasive damp cloth or sponge with mild soap and warm water. Then air-dry.



**BUCKLES & LATCH CONNECTORS**

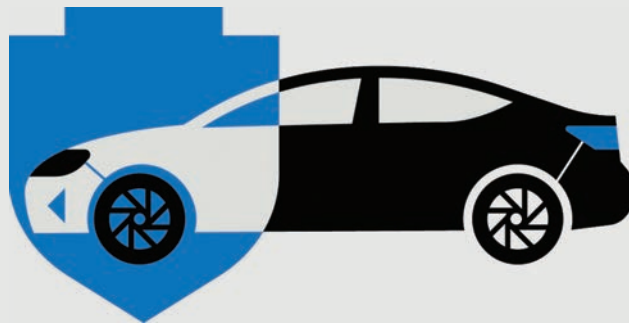
The common advice is to only use water, although some seat makers allow for the use of soap. Check the owner's manual.

#### SHELL

The shell can most likely be cleaned with a damp cloth and mild soap. Follow with a clean, damp cloth to remove any soap residue.

## MONEY SAVER

### Auto Insurers Offer Discounts



The coronavirus pandemic has cut personal-vehicle travel almost in half, according to the data tracking company Inrix. The decreased collision risk **could translate into insurance savings.** Allstate, Geico, State Farm, USAA, and other companies are offering automatic rebates or **credits of 15 to 25 percent** on premiums. Call to ask about pay-per-mile and reduced mileage policies, which could also save you money.

## THE VITAL STATISTIC

**\$300  
BILLION**

Total additional car ownership costs U.S. consumers will pay as a result of the new federal fuel-efficiency rollbacks, even with oil prices at historic lows.\*

"At a time when many Americans are going without a paycheck, making consumers pay more for gas for years to come is unconscionable."

DAVID FRIEDMAN, VICE PRESIDENT OF ADVOCACY AT CONSUMER REPORTS

## ASK OUR EXPERTS

### How do I deal with a recall during the pandemic?

First, ask the dealership if the repair can wait. Some recalls, such as those for certain Takata airbag replacements, are so urgent that cars should not be driven until the repair is completed. Others are less severe. Recalls don't expire,

and repairs can be made anytime, so ask if you can safely drive until the risk of the coronavirus decreases. If not, ask if the dealer will pick up your car and return it when service is complete. (Some are now offering this convenience.)

After the repair, clean high-touch areas, including the outside door handles, steering wheel, and levers, with a concentration of at least 70 percent alcohol, which kills the coronavirus and is safe on most car surfaces.

# Luxury on a Budget

CR's testing reveals that "luxury" isn't always determined by brand name alone. We found serious shortcomings with models from brands that enjoy long-standing luxury reputations, and conversely, we found lower-priced alternatives that deliver high-end quality worthy of bragging rights.

by Benjamin Preston

**HEATED AND COOLED** leather seats, silky-smooth rides, and life-saving automated safety systems designed to prevent collisions used to be the kinds of features synonymous with, and exclusive to, expensive cars.

But recently, key advanced driver assistance systems (ADAS), including automatic emergency braking (AEB), forward collision warning (FCW), and blind spot warning (BSW), plus a lot of creature comforts, have made their way into many more average-priced



✓ MAZDA3  
PREMIUM AWD

vehicles. This growing democratization of once high-end options is excellent news for consumers.

To help you take advantage of this new reality, CR's experts analyzed our car-testing data and road-test experiences to create paired lists of vehicles: a high-priced so-called luxury model and a less expensive alternative that—at a specific trim level—delivers better value, strong performance, and similar high-end features. Better yet, all of our alternative vehicles are CR recommended, while

only one of the luxury models makes that grade. For this story, we're recommending specific vehicles and trims that offer more amenities and more power than the actual models we tested at our track.

As traditional luxury brands try to compete for more buyers, they've brought to market more "entry-level" models. Even though these cars sport the cachet nameplate, many are light on the same luxury attributes found in their more expensive cousins from the same brand lineup. Based on years of

testing, we at Consumer Reports find "luxury" to be a suspect marketing term that deals more in emotion than in facts about a car's features and performance.

"A lot of times you're paying more for the brand, but it doesn't necessarily mean you're getting a better car," says Jake Fisher, senior director of Consumer Reports' Auto Test Center. "You can save yourself a lot of money upfront and down the road if you prioritize the performance, comfort, and features that are important to you over the brand name."



The illustration shows the rear three-quarter view of a dark grey Mazda3 Premium on the left. To its right, a stylized person with a blue head and an orange body points towards a white Mercedes-Benz CLA. The Mercedes-Benz CLA is shown from a front three-quarter view and is positioned on a blue oval platform with a yellow border. The text 'MERCEDES-BENZ CLA' is written in black capital letters above the car.

MERCEDES-BENZ CLA

YOU CAN SAVE

**\$15,280**

IF YOU CHOOSE A LUXURIOUS MAZDA3 PREMIUM OVER A MERCEDES-BENZ CLA.

## COMPACT SEDAN

**MERCEDES-BENZ CLA**    **MAZDA3 PREMIUM AWD**



### LUXURY LETDOWN

This model has luxury-brand cachet, but CR's testers found that its upscale pretense is only skin deep. Sure, it features good full-throttle acceleration, striking styling, and a beautiful interior, as you would expect from the storied German automaker. But the harsh ride and cramped backseat combine with sluggish low-speed acceleration in a way that undermines the expected experience.

57	OVERALL SCORE	68
↓	↑	↑
↑	↑	↑
↑	↑	↑
↑	↑	↑
\$44,100	PRICE	\$28,820
 <b>SAVINGS</b> \$15,280		

### SAVVY SUBSTITUTE

Not many people think of Mazda as a luxury brand, but the sum of its parts are, in fact, luxurious. The Mazda3 features an interior with high-end materials, as well as a firm but forgiving ride; smooth, predictable power; and fetching exterior styling. Just like the Mercedes-Benz CLA, AEB and FCW are standard.

## LARGE SEDAN

**AUDI A6**    **TOYOTA AVALON LIMITED V6**



### LUXURY LETDOWN

The A6 is a beautifully styled car with a sumptuous interior, a quiet ride, and sporty handling. But it has below-average predicted reliability, and prices are steep: A base model is almost \$55,000. CR's testers noted a frustrating acceleration lag with the four-cylinder model. The A6 has FCW, AEB, and LDW standard, but an options package is needed to get BSW and RCTW, which come standard on the Avalon.

64	OVERALL SCORE	93
↑	↑	↑
↑	↑	↑
↑	↑	↑
↑	↑	↑
\$59,390	PRICE	\$44,280
 <b>SAVINGS</b> \$15,110		

### SAVVY SUBSTITUTE

The stalwart Avalon has long been a secret luxury car. What it lacks in brand cachet it more than makes up for in overall quality and features. This latest redesign is stylish and nimble, delivers effortless power from its V6 engine, and pampers with a plush ride. Other pluses: a spacious interior, comfortable seats, a big trunk that can fit four large suitcases, and a suite of key advanced safety systems under Toyota Safety Sense P.



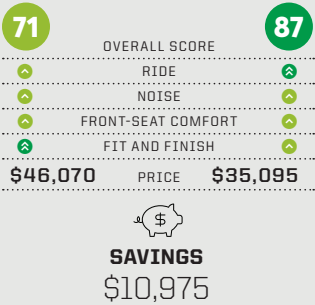
MIDSIZED SEDAN

INFINITI Q50      **✓ SUBARU LEGACY LIMITED XT**



LUXURY LETDOWN

Strong acceleration and sporty handling make the Q50 a driver's car, but unimpressive fuel economy and a lackluster interior leave it lagging behind pricey competitors. The Q50's infotainment system is wonky, and there's too much wind noise at highway speeds in the cabin. AEB and FCW are standard, but other advanced safety systems are only optional. Pedestrian detection is not even offered.



SAVVY SUBSTITUTE

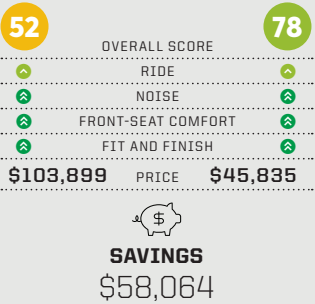
The Legacy has standard all-wheel drive and EyeSight, Subaru's well-regarded suite of collision avoidance systems. A plush ride, a quiet cabin, and plenty of soft materials give the Legacy an upscale feel—even with its reputation for practicality. Choosing the optional leather seats and turbocharged engine nudges the Legacy squarely into luxury territory—making it a smart alternative.

LEXUS LS      **✓ CHRYSLER 300 LIMITED AWD**



LUXURY LETDOWN

The stylish Lexus LS is quick, quiet, and opulent, but it fails to meet the luxury mark in a few key areas. For a big sedan, rear-seat comfort and cargo space fall well short, and the controls are confusing and distracting to use. And its once vaunted Lexus ride comfort no longer stands out. The new turbocharged V6 has a notable delay off the line, and overall, it's just not as smooth as the previous version's V8.



SAVVY SUBSTITUTE

The roomy 300 has remained basically the same for the past 15 years, which is really the point. This comfortable, reliable cruiser boasts a plush, quiet ride; a well-tailored interior; and dignified exterior styling. It rivals more-expensive European sedans. You can load up a 300 with ADAS features and luxury options for a truly high-end driving experience, and it's still less than half the price of the Lexus LS.

## SMALL SUV




✓ **BMW X1**

✓ **MAZDA CX-5 GRAND  
TOURING RESERVE**



### LUXURY LETDOWN

For starters, AEB at highway speed and BSW are not available on the X1. Then there are our survey results: Only 46 percent of CR members who own the small SUV told us they'd buy it again, in part due to a lack of comfort and value. The X1 is nice-looking and fuel efficient, but it doesn't handle all that well—an uncommon trait for a BMW. The cabin is noisy, and the engine is unrefined, also a real letdown in a BMW.

72	OVERALL SCORE	84
1	RIDE	4
1	NOISE	4
1	FRONT-SEAT COMFORT	4
3	FIT AND FINISH	4
<b>\$43,195</b>	PRICE	<b>\$36,235</b>
 <b>SAVINGS</b> <b>\$6,960</b>		

### SAVVY SUBSTITUTE

The CX-5's cabin is uncommonly quiet, and the suspension soaks up bumps nicely. This small SUV offers what our testers feel is an all-around luxury driving experience. The quiet ride is made all the better by its power on demand from the optional turbo engine. Attractive exterior styling carries over to the interior, where materials and soft-touch surfaces give the CX-5 an upscale feel.

## MIDSIZE SUV 3-ROW



**VOLVO XC90**

✓ **HYUNDAI PALISADE  
LIMITED AWD**



### LUXURY LETDOWN

The XC90 SUV has a gorgeous, quiet interior and handles well for so large a vehicle, though it's by no means sporty. But it has much worse than average predicted reliability, a stiff ride, and a distracting-to-use infotainment system. Its 2.0-liter, turbocharged four-cylinder makes too much noise, and its overall 20 mpg is bested by competitors. On the plus side, all key advanced safety systems come standard.

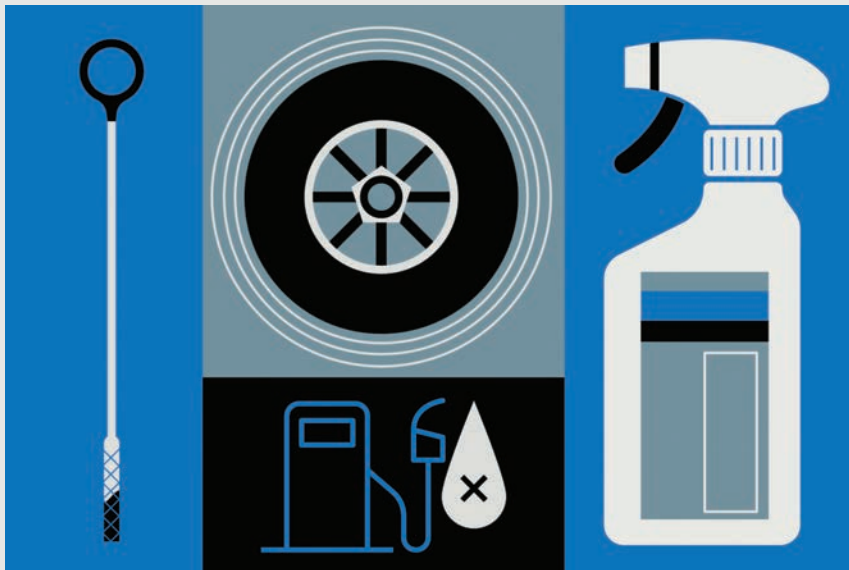
63	OVERALL SCORE	87
1	RIDE	4
4	NOISE	4
3	FRONT-SEAT COMFORT	4
4	FIT AND FINISH	4
<b>\$55,540</b>	PRICE	<b>\$47,745</b>
 <b>SAVINGS</b> <b>\$7,795</b>		

### SAVVY SUBSTITUTE

Equipped with the premium and driver guidance packages, the Palisade Limited comes with leather seats, a heated steering wheel, and adaptive cruise control. This three-row SUV offers a steady ride, a well-appointed interior, and smooth V6 power—attributes found in SUVs that cost tens of thousands more. The infotainment system is excellent and easy to use. FCW and AEB are standard, with BSW and RCTW on all except the base trim.



# Car Care Tips During Coronavirus



## DON'T LET YOUR GAS GO BAD

If you're driving less—or not at all—the gasoline sitting in your fuel tank could be degrading. "Gas can start to go bad in as little as three months, sapping engine power and causing performance problems," says CR's chief mechanic, John Ibbotson. To extend the life of the fuel in your tank, he recommends using a fuel stabilizer such as Sea Foam or Sta-Bil, which are sold online and at auto-parts and hardware stores. For best results, add the stabilizer to the tank, then top it off with fuel. Keeping the tank full reduces oxygen and condensation, which can hasten fuel breakdown.

## CHECK THE OIL LEVEL

Driving with low oil can ruin your engine. Check the oil level according to instructions in the owner's manual. If it's low, you can easily top it off yourself on most cars (but never overfill). Jiffy Lube, Valvoline, and other shops will change the oil and do other basic services while you stay in the car. (For auto-shop ratings, go to [CR.org/carrepair0720](https://www.consumerreports.org/car-repair)).

## STRETCH OUT THE SERVICE INTERVAL

If the pandemic is making you reluctant to get your car serviced, a few hundred extra miles between oil changes or other maintenance won't hurt a car that's otherwise being well cared for, Ibbotson says. But if your check-engine light is on, he advises that you make an appointment with a local repair shop. Ask what measures it's taking to reduce the risk of virus transmission. Some

shops are offering pick-up and drop-off service. There are also mobile mechanics in many areas who can come to you. As a precautionary measure, use a solution of at least 70% alcohol to clean high-touch surfaces such as the steering wheel after someone else has been in your car.

## SPIN YOUR WHEELS

Drive the car at least once a week for 20 minutes or more at a time to keep the battery charged. Driving the car weekly will also help keep the brake calipers from seizing up due to lack of use and will also wear away any rust that may have formed on the brake discs if you park your vehicle outside.

## REDUCE THE RISK OF A FLAT TIRE

Monitoring your tire pressure is always important. Excess heat can build up in underinflated tires, causing them to fail. It's even more critical to take steps to avoid a flat—and possibly need roadside assistance or medical care—when first responders may be overburdened. Check the pressure and examine the tread and sidewalls for damage and excessive treadwear monthly. (A sticker

in the driver-side doorjamb indicates the proper air pressure.) If you do get a flat, AAA is still providing roadside assistance and says its service providers follow guidelines on sanitizing, including wearing fresh gloves for each call and wiping down vehicle surfaces.

—Jeff Bartlett and Mike Monticello



## ROAD TEST

WE CONDUCT 50+ TESTS ON EACH VEHICLE AT OUR 327-ACRE AUTO TEST CENTER. FOR COMPLETE ROAD TESTS, ALL-ACCESS MEMBERS CAN GO TO [CR.ORG/CARS](https://www.cars.com).



### FULL-SIZED PICKUP TRUCKS

## Chevrolet Silverado

A Dandy Diesel With Real Pulling Power

55

OVERALL SCORE

### ROAD-TEST SCORE 78

**HIGHS** Quietness, fuel economy, interior room, deep bed

**LOWS** Tall step-in height, long stopping distances

**POWERTRAIN** 277-hp, 3.0-liter 6-cylinder turbodiesel engine; 10-speed automatic transmission; four-wheel drive

**FUEL** 23 mpg on diesel fuel

**PRICE** \$28,300–\$59,295 base price range  
\$53,655 as tested

FOR DECADES, BUYERS who wanted a full-sized diesel pickup truck had few options other than to step up to an expensive, heavy-duty workhorse model that might be more truck than necessary. That's no longer the case, with Chevrolet, Ford, GMC, and Ram now offering turbodiesels in light-duty full-sized pickups, including the Silverado 1500.

And what a smooth and refined diesel this is, one of the quietest we've ever tested. The Silverado's low-revving, easygoing nature is one of its biggest selling points. Low-end torque is what's important when it comes to diesels, and this 3.0-liter six-cylinder produces 460 lb.-ft., on a par with its competitors.

What makes this diesel special is that the pulling power is available as soon as you step on the throttle. And

the smooth-shifting 10-speed automatic responds with an immediate downshift when called upon. Because of these attributes, the Silverado excels at towing and hauling heavy loads.

The quality of the Silverado's stark cabin is unimpressive for its price, but we appreciate the easy-to-use infotainment system.

Fuel economy—23 mpg overall—is impressive, but it's overshadowed by the diesel engine's nearly \$4,000 option price. Add in the premium cost of diesel fuel and it might take a buyer a decade to break even.

Improvements to the suspension for the 2020 model have resulted in a more comfortable ride, but it still lags behind Ram models when it comes to smoothing out bumps.

It's disappointing that FCW and AEB are available only on high-end trim levels.



FIRST DRIVE

### COMPACT SUVs

## Honda CR-V Hybrid

Economical, But With Trade-Offs

IN TEST

**WE LIKE** Access, observed fuel economy, room

**WE DON'T LIKE** Acceleration, engine sound

**POWERTRAIN** 212-hp, 2.0-liter hybrid 4-cylinder; continuously variable transmission; all-wheel drive

**FUEL** 38 mpg on regular fuel (EPA)

**PRICE** \$27,750–\$35,950 base price range  
\$31,380 purchase price

**BEFORE WE START** putting any vehicle we buy through the 50-plus tests at our Auto Test Center, we always log several thousand “break-in” miles on it. This allows us to produce what we call a First Drive, which Digital or All-Access members can see at [CR.org/cars](https://www.cars.com). Because of the coronavirus pandemic, we're experiencing a temporary crimp in our testing schedule at our track. Here we offer our First Drive assessment of the CR-V EX hybrid.

For 2020, Honda added a CR-V hybrid to its lineup, the first such version of the popular model. We chose the EX trim—the second of four available—because of its features and popularity. But we're finding that its powertrain delivers a mixed experience. The CR-V feels lethargic when taking off from a standstill. Accelerating hard wakes up the gas engine,

eliciting an unpleasant engine roar. That's in stark contrast to the whisper quiet of driving when the hybrid is using only electric power. The EPA fuel-economy rating for the hybrid version is 38 mpg combined, a big improvement over the EPA-rated 29 mpg for the traditional gas-powered cousin.

The compact SUV is roomy and can comfortably accommodate five adults. It has an impressive interior for the class, with soft-touch materials throughout the cabin. But some controls are frustrating: The infotainment system touch screen is sluggish. The push-button gear selector takes some getting used to. And the controls for the trip and fuel-economy computer are confusing.

All trims come standard with FCW and AEB with pedestrian detection. Check with us online and in a later issue of CR to see full results.

PHOTO, LEFT: JOHN POWERS/CONSUMER REPORTS



**Ratings** ➤ **Mileage Growth** The Honda CR-V hybrid adds to the appeal of the popular SUV. And the Chevrolet Silverado faces diesel competition from Ford and Ram.

Make + Model	Overall Score	Survey Results	Road-Test Results														Advanced Safety				
		Predicted reliability Owner satisfaction	Road-test score	Overall mpg	Seat comfort front/rear	Usability	Noise	Ride	Fit + finish	Routine handling	Avoidance-maneuver speed, mph	Acceleration 0-60 mph, sec.	Dry braking 60-0 mph, ft.	Cargo volume, cu.ft.	FCW	AEB, city	AEB, pedestrian	AEB, highway	BSW		

FULL-SIZED PICKUP TRUCKS

Toyota Tundra 5.7L	62	➤	➤	59	15	➤ / ➤	➤	➤	➤	➤	➤	44.5	6.7	153	NR	S	S	S	S	0
Ram 1500 5.7L	58	➤	➤	83	17	➤ / ➤	➤	➤	➤	➤	➤	47.5	7.1	137	NR	0	0	—	0	0
Nissan Titan 5.6L	58	➤	➤	70	16	➤ / ➤	➤	➤	➤	➤	➤	49.5	6.7	131	NR	S	S	S	S	S
Ford F-150 2.7T	57	➤	➤	74	19	➤ / ➤	➤	➤	➤	➤	➤	47.0	6.8	145	NR	S	S	S	S	0
Chevrolet Silverado 1500 3.0D	55	➤	➤	78	23	➤ / ➤	➤	➤	➤	➤	➤	47.0	7.9	144	NR	0	0	0	—	0
Chevrolet Silverado 1500 5.3L	55	➤	➤	78	17	➤ / ➤	➤	➤	➤	➤	➤	49.5	6.9	136	NR	0	0	0	—	0

SUVs \$25,000-\$35,000

✓ Subaru Forester 2.5L	84	➤	➤	90	28	➤ / ➤	➤	➤	➤	➤	➤	53.0	9.2	130	36.5	S	S	S	S	0
✓ Mazda CX-5 2.5L	84	➤	➤	80	24	➤ / ➤	➤	➤	➤	➤	➤	54.0	8.6	133	30.5	S	S	S	S	S
✓ Subaru Crosstrek Hybrid 2.0H+E	82	➤	➤	82	90 <sup>11</sup> / 33 <sup>20</sup>	➤ / ➤	➤	➤	➤	➤	➤	53.0	9.0	129	21.5	0	0	0	0	0
✓ Honda CR-V 1.5T	77	➤	➤	82	28	➤ / ➤	➤	➤	➤	➤	➤	52.0	8.2	137	36.0	S	S	S	S	0
✓ Chevrolet Equinox 1.5T	76	➤	➤	78	25	➤ / ➤	➤	➤	➤	➤	➤	53.0	9.6	132	32.0	S	S	S	—	0
✓ Nissan Rogue 2.5L	75	➤	➤	74	24	➤ / ➤	➤	➤	➤	➤	➤	54.0	9.5	134	31.5	S	S	S	S	S
✓ Kia Sportage 2.4L	75	➤	➤	78	23	➤ / ➤	➤	➤	➤	➤	➤	52.5	9.6	128	29.5	S	S	S	S	0
✓ Toyota RAV4 Hybrid 2.5H	75	➤	➤	76	37	➤ / ➤	➤	➤	➤	➤	➤	52.0	7.8	139	30.5	S	S	S	S	0
✓ Toyota RAV4 2.5L	72	➤	➤	72	27	➤ / ➤	➤	➤	➤	➤	➤	54.0	8.3	131	30.5	S	S	S	S	0
✓ Buick Encore 1.4T	71	➤	➤	69	23	➤ / ➤	➤	➤	➤	➤	➤	55.0	11.0	127	26.0	0	—	—	—	0
Ford EcoSport 2.0L	68	➤	➤	61	24	➤ / ➤	➤	➤	➤	➤	➤	54.0	10.7	132	22.5	—	—	—	—	0
Ford Escape Hybrid 2.5H	67	➤	➤	82	34	➤ / ➤	➤	➤	➤	➤	➤	51.0	8.3	128	30.5	S	S	S	S	S
Hyundai Tucson 2.4L	67	➤	➤	75	22	➤ / ➤	➤	➤	➤	➤	➤	52.5	9.6	130	29.5	S	S	0	S	0
Ford Escape 1.5T	62	➤	➤	73	26	➤ / ➤	➤	➤	➤	➤	➤	53.0	8.9	128	30.5	S	S	S	S	S
Volkswagen Tiguan 2.0T	61	➤	➤	84	25	➤ / ➤	➤	➤	➤	➤	➤	52.0	10.3	131	33.0	S	S	S	S	S
Mitsubishi Outlander 2.4L	54	➤	➤	59	24	➤ / ➤	➤	➤	➤	➤	➤	50.5	10.0	132	32.5	0	0	0	—	0
Chevrolet Trax 1.4T	53	➤	➤	55	25	➤ / ➤	➤	➤	➤	➤	➤	54.0	10.8	130	26.0	0	—	—	—	0
Mitsubishi Eclipse Cross 1.5T	52	➤	➤	57	24	➤ / ➤	➤	➤	➤	➤	➤	52.5	9.9	132	22.5	0	0	0	0	0
Jeep Compass 2.4L	51	➤	➤	56	24	➤ / ➤	➤	➤	➤	➤	➤	53.5	9.8	137	27.5	0	0	—	0	0
Jeep Renegade 2.4L	48	➤	➤	56	24	➤ / ➤	➤	➤	➤	➤	➤	51.5	9.9	130	30.5	0	0	—	0	0

**HOW WE TEST:** Recommended models did well in our **Overall Score**, which factors in **Road-Test Results**, **Predicted reliability**, **Owner satisfaction**, and

**Advanced Safety**, which includes crash-test results and the availability of crash-prevention features, such as forward collision warning, automatic emergency

braking, pedestrian detection, and blind spot warning. — means no such safety system is offered; 0 means it's available but not as standard equipment; S means

it's standard on all trims. We deduct points if a model's gear selector lacks fail-safes. Digital or All-Access members can go to [CR.org/cars](https://www.cars.com/cr.org/cars) for complete ratings.

## Index

THIS INDEX LISTS ALL THE ARTICLES PUBLISHED IN THE MAGAZINE OVER THE PAST 12 MONTHS (INCLUDING THIS ISSUE). FOR INDEXES COVERING THE PAST FIVE YEARS, GO TO [CR.ORG/5YEARINDEX](https://www.consumerreports.org/5yearindex).

<b>A</b>	
Air fryers	Sep 19, 42
Air purifiers	Mar 20, 13
effective for coronavirus	Jul 20, 16
Air travel	Feb 20, 42
refunds	Jul 20, 9
safety	May 20, 7
timeline	Feb 20, 14
Airfare savings	Sep 19, 16
Almond milk	Nov 19, 32
Antibiotics in food	Feb 20, 16
Appliances	
for backyard BBQ	Jul 20, 17
coffee brewing	Nov 19, 29
ratings	Nov 19, 26; Nov 19, 30
countertop	Sep 19, 36
ratings	
countertop	Sep 19, 45
reliability	Aug 19, 28
reliability	Aug 19, 24
Arbitration	Mar 20, 38

## AUTOMOBILE RATINGS

Audi A6	Dec 19, 59
Audi E-Tron	Nov 19, 63
Audi Q3	Jan 20, 61
BMW 3 Series	Aug 19, 63
BMW Z4	Aug 19, 64
Cadillac XT6	Nov 19, 63
Chevrolet Silverado	Jul 20, 64
Ford Escape	Feb 20, 59
Hybrid	May 20, 59
Ford Explorer	Dec 19, 59
Honda CR-V Hybrid	Jul 20, 64
Hyundai Kona Electric	Sep 19, 63
Hyundai Palisade	Dec 19, 60
Hyundai Sonata	May 20, 60
Hyundai Venue	May 20, 59
Jeep Gladiator	Oct 19, 64
Kia Niro EV	Oct 19, 63
Kia Soul	Aug 19, 64
Lincoln Aviator	Jan 20, 61
Lincoln Corsair	Feb 20, 59
Mazda CX-30	Jun 20, 60
Mazda3	Aug 19, 63
Mercedes-Benz A-Class	Nov 19, 64
Mercedes-Benz CLA	Feb 20, 60
Mercedes-Benz GLE	Sep 19, 64
Mercedes-Benz GLS	Mar 20, 59
Nissan Leaf Plus	Dec 19, 60
Nissan Versa	Mar 20, 59
Range Rover Evoque	Oct 19, 64
Subaru Crosstrek Hybrid	Oct 19, 63
Subaru Legacy	Mar 20, 60
Subaru Outback	Feb 20, 60
Toyota Corolla	Sep 19, 63
Toyota Highlander	Jun 20, 60
Toyota RAV4 Hybrid	Sep 19, 64
Toyota Supra	Mar 20, 60
Volkswagen Arteon	Nov 19, 64
Volkswagen Passat	May 20, 60

## AUTOMOBILES & AUTO EQUIPMENT

Best & worst lists	Apr 20, 13
Bicycle mounting	May 20, 16
Brand Report Card	Apr 20, 14
Car care during coronavirus	Jul 20, 63
Cars for your driving style	May 20, 54
Child car seats	Feb 20, 20
ratings	Feb 20, 23
Coming in 2020	Apr 20, 34
Data collection and sharing	Jun 20, 54
Driver assistance systems	
naming standards	Apr 20, 26
risks	Jun 20, 7
Electric vehicles	Sep 19, 54; Dec 19, 7; Apr 20, 28
fees	Feb 20, 14
Fire prevention	Jan 20, 16
Insurance	Nov 19, 48
pricing practices	Apr 20, 21
ratings	Nov 19, 54
Luxury cars	Jul 20, 58
timeline	Jul 20, 16
Potential deal breakers	Nov 19, 56
Profiles, 2020	Apr 20, 48
Ratings, 2020	Apr 20, 38

Reliability	Jan 20, 50; Apr 20, 86
ratings	Jan 20, 55; Apr 20, 88
Repair timeline	Mar 20, 14
Roadsters	
Fiat 124 Spider vs.	
Mazda MX-5 Miata	Aug 19, 15
Safety systems	
repair costs	Mar 20, 54
survey findings	Aug 19, 56
for teen drivers	Sep 19, 15
for women	Feb 20, 52
Test drive tips	Apr 20, 99
Tires	Dec 19, 52
ratings	Dec 19, 56
timeline	Jan 20, 14
Top Picks for 2020	Apr 20, 8
Used cars	Oct 19, 54; Apr 20, 82
ratings	Oct 19, 59

## B-D

Bike helmets	Jun 20, 14
Blenders	Aug 19, 19
ratings	Aug 19, 20
Botanicals	Dec 19, 26
Bottled water	Nov 19, 36
Breakfast timeline	Sep 19, 14
Cable TV	Sep 19, 24
fee transparency	Jan 20, 7; May 20, 7
money saving tips	Jun 20, 42
Cameras	Nov 19, 13
instant print	Jul 20, 15
Cauliflower pizza crusts	Jul 20, 21
Cleaning tips	
flat-screen TVs	Feb 20, 18
grills	Sep 19, 14
laundry stains	Mar 20, 17
Coconut milk	Nov 19, 32
Coffee	Nov 19, 24
coffee makers	Nov 19, 29
ratings	Nov 19, 26; Nov 19, 30
cold brew	Nov 19, 27
health benefits	Nov 19, 28
Complaining effectively	Jan 20, 24
Computers	
all-in-one desktop ratings	Dec 19, 25
laptops	Dec 19, 18
ratings	Dec 19, 23
Cookware, stackable	Aug 19, 17
COVID-19	Jun 20, 7, 18
CR Recommended program	Jul 20, 6
Credit card strategies	Jul 20, 54
Credit freezes	Feb 20, 7
Credit scores	Aug 19, 36
how to improve	Aug 19, 40
Data privacy	Oct 19, 24; Mar 20, 7
children's	Dec 19, 7
Zoom	Jul 20, 9
Data protection	Aug 19, 7
Data security	Sep 19, 7; Oct 19, 7
Debt	Oct 19, 36
Decking	Aug 19, 17
Deer collisions	Oct 19, 14
Deli meat	Oct 19, 48
Dishwashers	Mar 20, 19
ratings	Mar 20, 22
Drug prices	Jan 20, 7; Jan 20, 38
lowering	Aug 19, 7
Dutch ovens	Sep 19, 13

## E-G

Earbuds	
Apple AirPods vs.	
Samsung Galaxy Buds	Jun 20, 17
E-bikes	Jun 20, 13
E-books, free	Jul 20, 21
Echinacea supplements	Dec 19, 36
Electric kettles	Feb 20, 15
Energy bars for kids	Oct 19, 17
Eyeglasses	Mar 20, 15
timeline	Jun 20, 14
Fast food	
chains' antibiotic use	Feb 20, 16
healthy	May 20, 24
ratings	May 20, 31
timeline	May 20, 14

Fees	
cable TV	Jan 20, 7; May 20, 7
hotels	Jan 20, 7
utilities	Aug 19, 7
Financial tips during coronavirus	Jul 20, 43
cash flow	Jul 20, 48
credit cards	Jul 20, 54
mortgages	Jul 20, 51
retirement savings	Jul 20, 45
Fire safety timeline	Oct 19, 14
Food	
antibiotics in	Feb 20, 16
breakfast timeline	Sep 19, 14
coronavirus safety	Jul 20, 19
holiday treats	Dec 19, 16
meat labeling	Dec 19, 7
nutrition labeling	Jan 20, 17
plastic in	Jun 20, 26
processed	Jan 20, 32
Food processors	Sep 19, 44
Furniture tipping hazards	Sep 19, 7
Generators	
ratings	Dec 19, 41
safety	Dec 19, 38
Gifts for \$50 and under	Dec 19, 13
Glasses	Mar 20, 15
timeline	Jun 20, 14
Granola	Aug 19, 14
Grape products	Jun 20, 14
Grills	May 20, 14; Jul 20, 38
ratings	Jul 20, 41
Grocery shopping	Aug 19, 46
delivery services	
ratings	Aug 19, 51
survey	Aug 19, 50

## H-K

Headphones, noise-canceling	Nov 19, 14
Healthcare	May 20, 34
costs	Jun 20, 36
Helmets, bike	Jun 20, 14
Home insurance	Sep 19, 48
ratings	Sep 19, 52
Home security systems	Oct 19, 19
ratings	Oct 19, 23
Hot car death prevention	Nov 19, 7
HVAC filters	Jun 20, 16
Inclined infant sleepers	Feb 20, 7
Insect repellents	Jul 20, 23
ratings	Jul 20, 25
Instant print cameras	Jul 20, 15
Insurance	
auto	Nov 19, 48
ratings	Nov 19, 54
health	Jun 20, 36
home	Sep 19, 48
ratings	Sep 19, 52
Kettles, electric	Feb 20, 15

## L-P

Laptops	Dec 19, 18
ratings	Dec 19, 23
Luggage	Feb 20, 49
lifetime warranties	Feb 20, 47
ratings	Feb 20, 50
shipping services	Feb 20, 45
Magnets in toys	Jun 20, 7
Mattresses	Feb 20, 24
ratings	Feb 20, 36
shopping for online	Feb 20, 26
Meat, deli	Oct 19, 48
Meat substitutes	Oct 19, 42
Medical billing	
surprise bills	Oct 19, 7
Mixers, stand	May 20, 18
Moldy washers	May 20, 46
Mosquito-borne diseases	Jul 20, 19
Multi-cookers	Sep 19, 38
Noise-canceling headphones	Nov 19, 14
Oat milk	Nov 19, 32
Ovens, self-cleaning	Mar 20, 14
Password managers	Jul 20, 22
Pasta	Mar 20, 16
Patient care	May 20, 34
Patio tiles	Sep 19, 16

Peanut butter cups	Oct 19, 15
Pillows	Feb 20, 36
ratings	Feb 20, 37
Pizza crusts, cauliflower	Jul 20, 21
Plant milks	Nov 19, 32
ratings	Nov 19, 34
Plastic	
in food	Jun 20, 26
recycling	Jun 20, 31
timeline	Jun 20, 32
Predatory lending	Feb 20, 7
Product safety secrecy	May 20, 7

## R-S

Radon detection	Feb 20, 16
Ranges	Nov 19, 16
Reading on devices	Jul 20, 20
Recall failings	Dec 19, 42
Refrigerator water filters	Sep 19, 17
Retail memberships	Dec 19, 17
Retirement savings	Oct 19, 36
Ring device user security	May 20, 17
Robocalls	Sep 19, 7; Nov 19, 7; Mar 20, 7; Jul 20, 9
Roofing	Jan 20, 19
ratings	Jan 20, 23
Routers	Mar 20, 46
ratings	Mar 20, 51
Safety standards	Nov 19, 7
Samsung Galaxy Fold	Feb 20, 17
Security systems, home	Oct 19, 19
Ring user security	May 20, 17
Siding	May 20, 20
ratings	May 20, 23
Skin cancer	Jul 20, 32
Sleep aids	Feb 20, 34
Slow cookers	Sep 19, 41
Smart speakers	Aug 19, 42
privacy	Oct 19, 28
Smartphones	
5G service	Aug 19, 16
affordable models	Jan 20, 13
Google Assistant translator	May 20, 14
money saving tips	Jun 20, 44
Soy milk	Nov 19, 32
Sprinkler controllers	May 20, 13
Stand mixers	May 20, 18
String trimmers	Jun 20, 21
ratings	Jun 20, 24
Stuffing	Nov 19, 15
Screensavers	Jul 20, 26
ratings	Jul 20, 35
Supermarkets	Aug 19, 46
delivery service survey	Aug 19, 50
ratings	Aug 19, 52
timeline	Aug 19, 14
Supplements	Dec 19, 26

## T-Z

Tankless water heaters	Oct 19, 16
Tech budget savings tips	Jun 20, 42
Televisions	
8K	Aug 19, 13
antennas	Sep 19, 32
ratings	Nov 19, 21
shopping for	Nov 19, 18
Thanksgiving timeline	Nov 19, 14
Timeshares	Feb 20, 24
Toaster ovens	Sep 19, 40
Toy magnets	Jun 20, 17
Treadmills	Feb 20, 13
Turmeric supplements	Dec 19, 36
TV streaming	Sep 19, 28; Jun 20, 52
device ratings	Sep 19, 35
free services	Jun 20, 49
Vacuums	Sep 19, 19
Waffle irons	Jan 20, 14
Washers	
mold problems	May 20, 46
ratings	May 20, 52
Water, bottled	Nov 19, 36
Water filter pitcher ratings	Nov 19, 47
Water heaters, tankless	Oct 19, 16
Work-from-home setups	Jul 20, 18
Zoom privacy	Jul 20, 9

# Paper Chase

Shopping in the age of coronavirus gets a little stranger every day

## Love Means Never Having to Say ...

"Honey, we're out of toilet paper!"

Submitted by  
Gena Napier,  
Creve Coeur, MO



## Kiss Germs Goodbye

This hand sanitizer promises to kill with kindness.

Submitted by Mark Benthall, Austin, TX



## Home Office Upgrade?

This gives weird new meaning to "doing your business."

Submitted by Steve Berg, Solvang, CA



## This Upsell Tactic Stinks

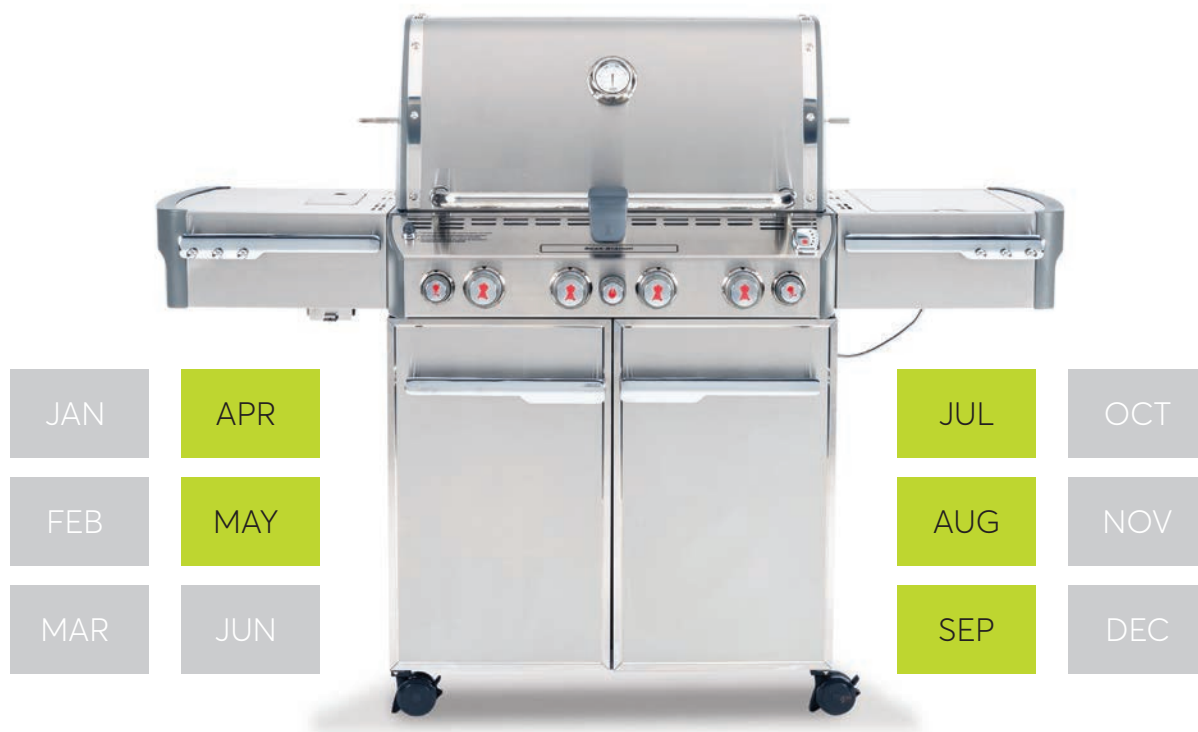
Thank you, but we'll wait till all of it is fresh.

Submitted by Michael Ingberg, Bingham Farms, MI



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