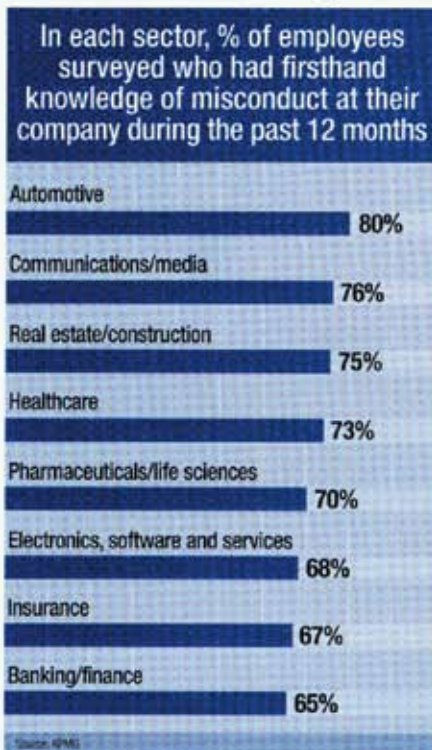


Shifty Behavior In Workplaces

Since last fall's meltdown of the financial system, public trust in business has ebbed. Now, the latest edition of a recurring poll by KPMG, fielded July-September among employees in multiple industries, gives reason to think consumers are right to be wary.

As the chart indicates, on-the-job miscon-



duct—ranging from deceptive sales practices to kickbacks to violation of environmental standards—is common in many industries. And it's not just penny ante stuff. A follow-up question asked whether respondents had personal knowledge in the past 12 months of misconduct serious enough that it would cause a "significant loss of public trust if discovered." Majorities answered "yes" in banking/finance (60 percent), healthcare (57 percent), insurance (52 percent) and pharmaceuticals/life sciences (51 percent).

FAVORED AD PHOTOGRAPHY

A picture may be worth a thousand words on average, but some pictures are worth more than others when used in ads aimed at consumers age 40 and older. A study by Creating

Results, which specializes in reaching "mature" consumers, looked at how such people react to photography in ads.

Using face-to-face interviews during September-December in which 40-plusers were shown mock ads, the research found participants preferring ads that used a single image over those with a collage of multiple images, 66 percent to 34 percent. "Vibrant" pictures (brighter colors, an expressive model) scored better than "subdued" pictures (cooler colors, contemplative model), 65 percent to 35 percent—matching the degree of preference for images in which the model was "identifiable" rather than "cropped."

Respondents preferred images of the product itself to the "product in use" (56 percent to 44 percent). But they also favored "lifestyle" photos over product shots (59 percent to 41 percent). They split about evenly when picking between candid and posed shots (51 percent vs. 49 percent).

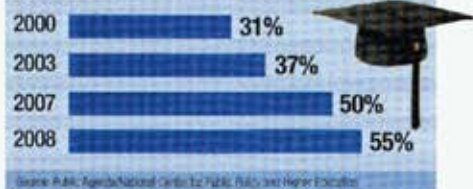
VEHICULAR REGRETS

It's a problem fewer people have as the automotive market collapses, but buyer's remorse is common among vehicle purchasers. What's their main regret? In an Ipsos Public Affairs/CarMax poll last month, 23 percent cited "paying too much for a new car that depreciated." Twenty percent said their worst mistake was "not doing enough research." Fourteen percent said they "bought the wrong car," matching the number who bought "from an untrustworthy source." Nine percent lamented "not getting the extended-service plan."

THE INDISPENSABLE DEGREE

Two-thirds of respondents to a 2000 poll by Public Agenda and the National Center for Public Policy and Higher Education agreed that "There are many ways to succeed in today's world without a college degree." The number holding that opinion has fallen steadily in

% who believe a college education is necessary for a person to be successful in today's work world



subsequent polls as people have swung to the view that college is "necessary" for success today (see the chart). This doesn't necessarily mean they hold higher education in high esteem. Respondents were less likely to agree that "Colleges today mainly care about education and making sure students have a good educational experience" (35 percent said so) than that "Colleges today are like businesses and mainly care about the bottom line" (55 percent).



By Mark Dolliver
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Closets, Malls, Houses and More

- In a survey of new-car shoppers, 33 percent said they would only buy an American-made vehicle. Twelve percent said they'd only buy a Japanese model; 5 percent said they'd buy nothing but a German-brand vehicle. (Kelley Blue Book Marketing Research)

- Fifty-eight percent of a poll's female respondents confessed that they "have clothes hanging in their closets with the tags still on them"; 51 percent said they "cling" to clothes that they haven't worn in three or more years. (ShopSmart)



- Fewer than half of consumers surveyed (45 percent) haven't cut back on trips to the mall. In an echo of Yogi Berra's line about a restaurant nobody goes to anymore because "it's too crowded," 27 percent said they're shunning malls due to the crowds. (WSL Strategic Retail)

- People who've relocated to a new home spend an average of 52 percent more on home decor/furnishings in the year of their move than do people who stayed put. But the movers spend 24 percent less than non-movers on apparel/accessories during that year. (Epsilon)

- Among households with income of \$100,000-plus, 89 percent report having made some kind of donation to a non-profit organization in the previous 12 months. (Ipsos Mendelsohn)

- Americans spent more in 2007 on "museums, historical sites and similar institutions" (\$13 billion) and performing-arts companies (\$11.7 billion) than at bowling centers (\$3.7 billion). Then again, they spent more at non-hotel casinos (\$20.5 billion) than they did at any of those other venues. (Census Bureau)



- Despite the home-price swoon, 73 percent of respondents think buying a home is "the best investment most families can make." (Rasmussen Reports)

- Seventy-five percent agree (40 percent "strongly") that "I have become a much more cautious person in general as a result of the recent economic turmoil." (Yankelovich Monitor Minute)

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