

CFM

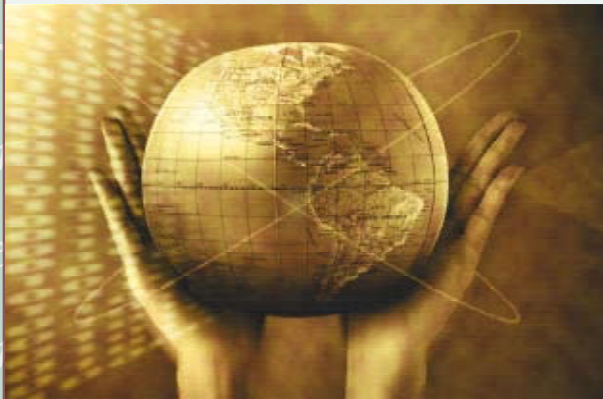
Consumer Finance Monthly

Our survey questions are based on cutting-edge academic research, tested in sophisticated models to improve your understanding and predictions of consumer behavior.

Our sample is nationally representative and specific target populations are also available.

Our data also allow regional breakdowns for in-depth analysis of your target market.

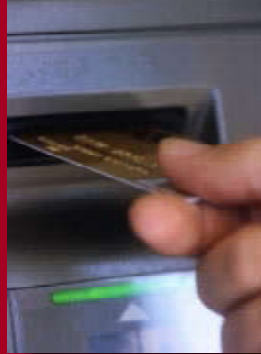
Our data cover a broad range of questions, from demographic information to household income, assets, and preferences and behaviors in the consumer financial market.



**For more information,
contact:**

Professor Randall Olsen

*Director, Center for Human Resource Research
Ohio State University, Columbus, Ohio 43210
olsen.6@osu.edu*



Now Available



**Consumer
Finance
Monthly**

**Comprehensive monthly
data on U.S. consumers'
credit card use, income,
assets, expectations
and behaviors
Based on cutting-edge
academic research**

**Now available to the
industry!**



Consumer Finance Monthly Summary of Data

Credit Card Use

- *Details on credit card use: new charges, outstanding balances, APR, payoff, total minimum payment, total credit limit, rewards and perks, missed payments*

Balance Switching

- *Details on switches in the last 6 months: APR and other terms of introductory offers, switching balances and fees, terms of old credit card*
- *Details on what would trigger balance switching: the offers rejected and the offers desired*

Consumer Loans

- *Total household liabilities by type: mortgages, home equity loans and lines of credit, auto loans, student loans, payday loans*
- *Loan details: outstanding balances, APR, monthly payment and credit limit*
- *Payoff plans including early payoff*
- *Default and bankruptcy history*

Consumer Expectations

- *Expectations for household financial condition*
- *Expectations for the market: inflation, interest rates and unemployment*

Consumer Attitudes

- *Psychological debt stress*
- *Attitudes towards social security*

Income and assets

- *Total household pre-tax income by detailed source: employment, business income, interest and dividends, pensions, transfers, and other income*
- *Detailed household assets by type: residences, property, business, liquid assets, stocks and mutual funds, bonds, and other financial and non-financial assets,*
- *Net worth*

Demographics

- *Age, gender, education, marital status, ethnicity, household size, employment status*
- *Geographic region*



Optional Deliverables

- *Customized questions*
- *Over-sample of target market segments*
- *Consulting services*
- *Sampling from **your** customers*

Who Provides Consumer Finance Monthly (CFM)

The Consumer Finance Research Group at Ohio State University is the producer of CFM. Our group consists of faculty and technical staff with expertise in economics and consumer finance, survey methodology, econometrics and statistics. We have extensive knowledge and experience in collecting and analyzing consumer behavior in financial markets. We have produced hundreds of academic articles and provided consulting services to the financial industry. We have a 40-year history of innovation and the timely delivery of statistical products.