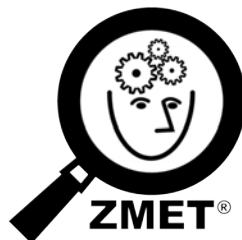




AMERICA'S ECONOMIC GULAG

An in-depth look at how the current economic climate is affecting the lives and emotions of Americans.



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Introduction

The last few years have taken a punishing toll on the lives of many Americans; we have all seen the poll numbers. Americans are dissatisfied with the economic conditions in their country; they lack faith in their government to turn things around; they are worried about the future, both for themselves and their children.

What do those poll numbers really mean, though? What are the deep thoughts and feelings behind them?

From October 2011 through January 2012, Olson Zaltman Associates interviewed 28 diverse Americans at considerable length about the U.S. economy and its effect on their lives.

The stories we heard saddened us, captivated us, and gave us hope.

Our goal in this report is to give voice to the deep feelings of everyday Americans – people you don't see on the Sunday morning talkshows or at high level Cabinet meetings. The voices you are about to hear are those of your family members, neighbors, co-workers, clients, and consumers.

We hope this report will be a source of insight as you think about how the economy is affecting the lives of all Americans. We at Olson Zaltman Associates welcome the opportunity to discuss this report and its implications with you.

Picturing the Mind:

ZMET and Olson Zaltman Associates

In 1990, Dr. Gerald Zaltman set off on a journey to isolated regions of Nepal, areas seldom visited by even the most adventurous tourists. Zaltman was hoping to learn what life was like in these areas, from the perspective of people who lived there. Such insights can be elusive, especially for an outsider who doesn't know the language or customs.

An avid photographer, Zaltman began to wonder if the villagers, many of whom had never used a camera, could tell their stories through pictures instead of words.

So, Zaltman provided villagers with simple cameras and made this request: "Assume you're going to leave this village and move somewhere else and you wanted to tell people in the new place what life was like here. What pictures would you take to them?"

He later told the *New York Times*, "What it revealed to me was the inadvertent arrogance of the idea that unsophisticated people didn't have sophisticated thoughts. In fact, the stories these people told about these images were amazingly complex." For example, in many photographs, the subjects' feet were cut off. Although Zaltman initially chalked this up to photographer error, he found upon talking with the villagers that this was no accident – bare feet signified poverty, which was a source of shame.

Later, in his office at Harvard Business School, Zaltman began to wonder why market researchers rely so much on numbers and words when imagery can tell such powerful stories and reveal such deep meanings. Out of that question emerged the Zaltman Metaphor Elicitation Technique (ZMET®), a patented research methodology that invites people to use metaphoric imagery to reveal their unconscious feelings and emotions. These hidden thoughts have a critical

influence on how we think and behave, but they are usually inaccessible to more traditional forms of market research.

Fast Company magazine observed, "The method combines neurobiology, psychoanalysis, linguistics, and art theory to uncover the mental models that guide consumer behavior – to illuminate the dark shadows of the customer brain. It is a bilingual phrase book that can narrow the linguistic gap between the marketer and the marketed-to. In other words, in the effort to decode the hieroglyphics etched on the walls of our minds – our emotions, feelings, and fears— ZMET may be the new economy's Rosetta Stone."

In 1997, Zaltman and Jerry Olson, marketing professor at Penn State University's Smeal College of Business, created Olson Zaltman Associates, a consulting firm dedicated to helping clients understand the unconscious minds of their stakeholders. Over the past 15 years, Olson Zaltman Associates has conducted more than 500 ZMET® projects in 32 countries. Our client list includes dozens of Fortune 500 companies, including Microsoft, P&G, and PepsiCo.

Olson Zaltman Associates also has applied ZMET to challenges faced by not-for-profit clients. Our seminal research for the Robert Wood Johnson Foundation into how health policy experts and legislative staffers feel about health disparities in the U.S. has become a landmark case in social policy circles. Other non-profit and public sector clients who have successfully used ZMET insights include the World Bank, Children's Hospital of Pittsburgh, the Arizona Department of Health Services, and the University of North Carolina-Chapel Hill.



Overview

Our goal was to understand the emotional and psychological effects of the economic downturn on the lives of everyday Americans.

We conducted 28 one-on-one ZMET interviews with people in Boston, Kansas City, Phoenix, Pittsburgh, Dallas, and Portland, Oregon.

Our participants represented a mix of gender and ethnic backgrounds. All were between the ages of 25 and 65, and were from households earning between \$25,000-\$150,000 per year in income.

We interviewed these participants using the Zaltman Metaphor Elicitation Technique (ZMET®), which uses metaphor as a lens for understanding people's unconscious thoughts and feelings. These interviews typically lasted 2 hours or more.

The idea of drawing conclusions based on 28 interviews might sound alarming to those accustomed to surveys and polls, which incorporate responses from many hundreds or even thousands of people. However, ZMET is a different tool with a different purpose. Surveys aim to count people. ZMET seeks to understand people. Over the 15 years of conducting ZMET research, Olson Zaltman has found that a sample size as small as 12 people can produce results that can be reliably generalized to a much larger segment of the population.

As we dig deeply into people's hopes, fears, and visions for the future, we find that people are much more similar than they might appear on the surface. We are of different races and genders, we live in different parts of the country, and we have different personal stories. But we all are human beings who share a desire for security, dignity, and freedom, however idiosyncratically we define those goals.

About a week prior to the interviews, we asked participants to collect 5-7 pictures that represented "your thoughts and feelings about the current U.S. economy and how it affects your life."

We requested that participants not bring pictures of money or governmental leaders. Rather, the images were to express their personal thoughts and feelings. People were free to gather pictures from any source: magazines, newspapers, the internet, their own photo albums or photos taken specifically for this assignment. Where the pictures came from was not important. What was important were the emotions and feelings those pictures represented.

The quotes and accompanying images you see throughout this report come directly from these participants.

Below is a brief overview of the many thoughts and feelings expressed by participants about how they are experiencing the economy and its impact on their daily lives. All of these themes and ideas are elaborated upon in this report.

America is unraveling



It's a jungle out there--and I'm the prey

The American Dream is slipping out of reach

I don't know who is running the country anymore

Our democracy is under siege

America is in an embarrassing decline

I am trapped inside America's economic gulag



I am in their grip

They have locked me away

It is unfair because I have committed no crime

My life in the gulag

No control

Lost potential

Merely existing; not living

Lost identity

The emotional toll of the gulag

Envy

Anger

Shame

Depression

Fear

Looking to the future (two mindsets)



The Passive Victims

Defeated

Devastated

Hopeless



The Resourceful Fighters

Courageous

Determined

Hopeful

PART I

America is

unraveling

Americans feel that society is fraying. They see large powerful entities willing to do anything to quench their insatiable greed. That selfishness has transformed our society. People believe our country used to be great and that individual greatness was within everyone's grasp. However, they now see the U.S. in decline, and the hopes and dreams of everyday Americans sinking along with it.



It's a Jungle Out Here – and I'm the Prey



Participants frequently used violent predator/prey metaphors to describe their vulnerability in what feels like a chaotic, everyone-for-themselves economy.

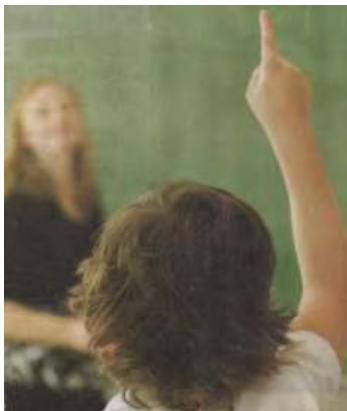
“A lion attacking what appears to be a wildebeest, as **predators going after the herd, which is society**. The predators being obviously Wall Street, banks who were making irresponsible loans, real estate people who lied to buyers of houses.”

Bart

The American Dream is Slipping Out of Reach.

Traditionally, Americans have been optimistic about doing better in life than their parents – and then seeing their own children do even better. But today, people are concerned that the American Dream, as traditionally defined, has become a pipe dream.

“What scares me the most is **I just don't know if our children have a future**. We used to be able to send our kids through college and that would give them **a step up** and right now some people are saying they don't have a degree in order to get a job because people are saying they're overqualified. **It's a cold, cruel world out there.**”



Colleen



I Don't Know Who is Running the Country Anymore

Participants are skeptical about whether our government remains “of the people, by the people, and for the people.” They suspect today's policymakers are more concerned with appeasing wealthy insiders and enriching themselves rather than looking out for the welfare of average Americans.

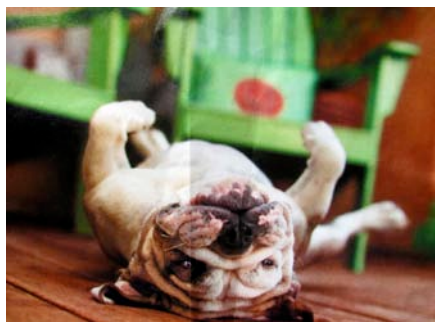
“It makes me angry to think that the people that we thought we elected to keep our best interests in mind aren't necessarily, because they're **trying to please the people who have money and who are paying them**, the lobbyists. There are too many people who are **playing games for their own gain**. I feel like somebody's winning in this whole gas thing. I mean, that sounds like **a conspiracy**, doesn't it? But I do think somebody's winning. It's just not us.”

Michelle B.

Our Democracy is Under Siege

Americans question whether our democracy is really a democracy anymore. People feel like they have little real influence over the direction of the country or even, for that matter, their own lives.

“This dog is on his back. He’s struggling. That portrays me and my situation. I’m struggling every single day. **People can control your life** and there’s very little you can do about it. (Interviewer: Who has the control?) The utility companies. The oil companies. **All the big guys with the big guns.** The country is controlling



us. I truly believe **we aren’t any more free than people in the Soviet Union.** Our government only tells us what they want us to know.”

Karen

We are a Nation in Decline

The U.S. has traditionally been seen as one of the most powerful and admirable countries in the world; however, many Americans are wondering if their country has slipped from that lofty perch.

“The future of our country as a superpower is certainly in doubt. We’re on a **slippery slope.** We could be a ship slowly sinking. It could be all of us in the US that’s on the ship. We could be in big trouble, **no longer the top banana.**”

Greg



It’s Almost Embarrassing to be an American

People feel like the political gridlock and economic malaise has turned the nation into an international joke.

“Somebody needs to lead our country in a straightforward manner that **makes the rest of us proud again.** I’m an American. I want us to look good. It’s a source of pride for people to want to come here. **It’s a little embarrassing** some of the stuff that’s in the news right now. It doesn’t look like we can get our act together.”

Michelle B.


“It’s sad. America was the top dog and now **we’re a joke.**”

Liz

PART II

I am **trapped** inside

America's Economic Gulag



Our participants used many “Container” metaphors (prisons, bubbles, locked rooms) to describe their personal economic circumstances.

Importantly, this does not necessarily mean that everyone we spoke with is struggling to pay the bills. Many have steady jobs and are living relatively comfortably. Nor does it suggest that people are generally dissatisfied with their lives.

Rather, people seem to feel that they are not quite as free as they should be. They have to worry more than they feel they should. They aren't as in control of the economic part of their lives as they want to be. They haven't quite reached the status that they aspire to or, in many cases, feel they deserve. That is frustrating, and more than a little scary.



I Feel Confined and Restricted

When describing how the economic slump has affected them and their families, nearly all participants use “Container” metaphors. These metaphors represent feelings of confinement and restriction.

“I’m **in a hole**...I feel like for me and my family it’s a never ending pile of debt that keeps **coming down on top of us** and we’re trying to climb our way out but everything keeps going wrong and it’s hard. **It feels like a brick**, like the lady sitting at the desk with all the collection sitting on top of your head and your brain and **weighing you down.**”

Sheila

“I am **strapped down.**”

Heidi

“The middle class is getting **squeezed down.**”

Bryan

“I feel like I **can’t breathe.**”

Liz

“The stress can be **immobilizing**...I am not living the life I want to live.”

Amy

“Things are **tighter and tighter** in my company.”

Federico

“We have **tightened** the belt.”

Brenda

“The crunch keeps getting **tighter and tighter.**”

Colleen

“Stress...all your muscles are **tight** and tense.”

Karen



It Seems There is No Way Out

People feel trapped within those containers and powerless to improve their economic situation.

“This picture relates to the chaos and people’s lives nowadays and what they need to do to survive. **They’re stuck in that room**, they can’t get ahead. They’re **locked in** that same room meaning in life you’re pretty much locked into the home that you have, you’re locked into the income that you have.”

Colleen

It’s Unfair. I’ve Committed No Crime

Even worse, the metaphorical imprisonment feels unjustified. These Americans feel like they have done all the right things – obtained a good education, secured good jobs, paid their bills – and yet still they struggle to move ahead.

“All extra frills are cut. 401K contributions are cut. I’m the one who suffers, not the CEO of the company because **the little people** always feel it before they do. It’s not fair. I’m powerless. Why am I even working? **Why don’t I just stay home and collect welfare** like some people do as a hobby?”

Adele

“We’re to the point where we are willing to do a short sale. I have never been late on a payment in my life. **We’re upstanding citizens**. We have jobs. We did everything by the book. We got our college degrees, got married, bought a house, and we weren’t one of those people that bought a house we couldn’t afford...**I should never have to be in this position.**”

Liz

PART III



My Life in the Gulag

Because they feel trapped, these Americans are concerned that they are not in full control of their lives and their destinies.

I Am Not in Control of My Life

Many Americans feel like they are at the mercy of the more powerful people, or at the mercy of overall economy.

“More people are **going to discount stores** to save money. I used to go to Grocery Outlet once or twice every six months. Now I’m going every two weeks. It’s **a loss of control, a loss of power**. It’s not pleasant, you feel **constricted** [Like] a man in a **straightjacket** just because no matter how much they fight they’re always going to be in the same situation. You are pretty much at somebody else’s mercy.”

Heidi



My Potential Is Being Squandered

These participants see themselves as intelligent, capable people. However, because they feel trapped they are, at least for the moment, unable to realize their dreams. Many of the people we spoke with are haunted by a nagging sense of inadequacy and failure.

“Here is a little guy and he is hanging onto the big fat cat of business. So many people are desperate for jobs right now, **whatever you are able to get, hold on to it** and don’t leave it. Before it was like follow your [dreams] and find your calling...You get this feeling of guilt like **you are not succeeding** at the level that your parents wanted you to or your other siblings are. It felt like I was failing.”

Becca

I Am Just Existing, Not Living

Like people in a Gulag, whose existence has been reduced to a daily fight for survival, these Americans feel like they are not truly living. They can no longer afford many of the indulgences that make life enjoyable and meaningful.

“This is my dream vacation. I want to go to Italy. **We used to go on a nice vacation every other year** but we haven’t for three years. That’s part of **the reward** for working. That’s why I went to school, to be able to afford the good stuff. They’re not necessities. They’re extras. I think at some point **you feel entitled to extras**. Bottom line, I deserve it.”

Michelle B.



I have lost my identity

Seemingly small choices like the shoes we wear, the entertainment we seek, the places we shop, and the food we eat define who we are. As Americans are forced to make compromises, they feel constrained to making choices that are not truly reflective of their wants and desires, and thus not truly reflective of their identity.

“I am a shoe fanatic but **I don’t buy a lot of shoes anymore**. I look for more sales and clearance items. I just love the look and feel of shoes. **I had a passion for shoes**. I couldn’t wait to put them on and have **people notice**. It was like I had accomplished something. That was my high.”

Brenda

“It’s affected going out to eat. My friends would call us **Mr. and Mrs. Applebee’s**. I would love to say I’m the stay-at-home mom who [like to] whip up these fabulous meals. But I am not....I shop less. I went from **Ann Taylor girl to Old Navy girl**.”

Liz

PART IV

The Emotional Toll of the Gulag

Most people are not living their daily lives in a constant state of malaise. People derive joy and satisfaction from many everyday experiences – family, hobbies, and personal achievements.

However, when thinking about their economic situation, and the corresponding sense of confinement and limited mobility, they begin feeling angry, depressed, even a bit embarrassed about the course of their lives.

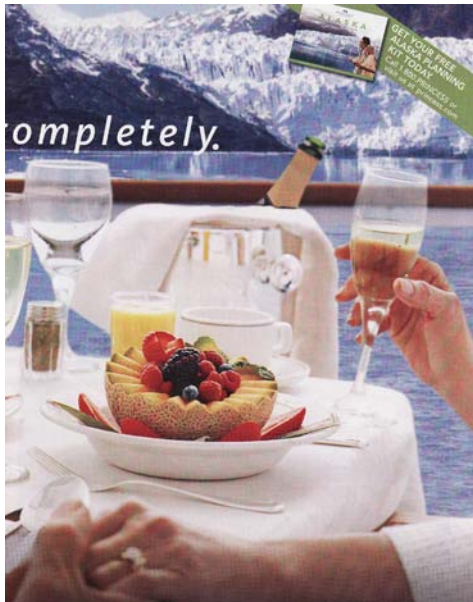


I Envy Those on the Outside

Although they are often reluctant to admit it, these Americans are a bit jealous of those who have the financial resources to live their lives more freely. People feel as if they have done everything right and deserve at least some small luxuries, but they have been deprived of those hard-earned pleasures because of factors beyond their control.

“This is kind of **the perfect life** for a small percentage. Maybe someday **in the next life** I will be able to do it. **I’m jealous**, maybe, but good for them. I work in a wealthy community. ‘Oh, I’m going on a cruise. Just my husband and I. Then a year later we’re going to Disney World.’ [I think], **I hate you**. I just say ‘Oh, good. Have fun.’”

Keno



I Am Angry about Being in This Position

During some interviews, people’s anger bubbled over. They feel they have been unjustly mistreated, abused, and taken advantage of.



“I’ve been **hammered**...I haven’t changed my car. I have not updated appliances in my house. I’m postponing [replacing] my roof...I am angry. **I want to march against Wall Street**. It affects my life. It affects my relationship with my family. It changes me...The government is allowing Wall Street to do what they do.”

Lucio

I Have Lost Some Dignity

The small compromises people make in order to make ends meet can be embarrassing. Although people appreciate the chance to save money, those savings often come with a perceived loss of status.



“This is a promotional water bottle. I’ve been going to a lot of events lately and promoters are giving away free stuff. All of a sudden those free things are more appealing. Before you’d buy **a better-known brand** of water bottle, like Nalgene. It has to do with the **social status** it represents. [Like you] are stepping down from where your life used to be. Swallow your pride. It’s an uncomfortable feeling because **you are humbled.**”

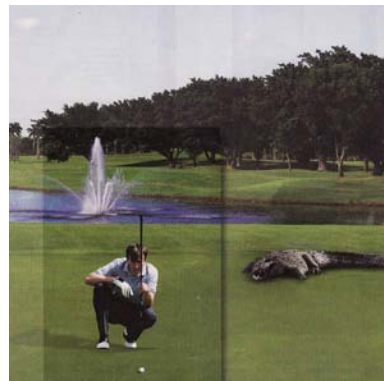
Federico

It Gets Depressing Sometimes

Americans feel some despair and sadness, especially when they consider the possibility that lifelong dreams of financial security could be beyond their grasp.

“Maybe a lot of people can relate to this. Sometimes I can relate to this. Who knows if we’ll have Social Security when we get older? Who knows what the debt will be like. All those things combine [for] **a feeling of sadness, depression.** People are going to be working until they’re 80. It’s going to affect everyone.”

Michelle A.



I Am Afraid of What Might Happen Next

Few of the Americans in this study feel secure. Even if they are currently keeping their heads above water, they fear they are only a couple of steps removed from an economic catastrophe. When they read about people on food stamps or in unemployment lines, it is common for them to think, “That could easily be me someday.”

“This is a golfer with an alligator coming up behind him. **It’s scary not knowing** what’s lurking there behind you. [The alligator represents] death or bills or something catastrophic. **Things happen.** They always do.”

Heidi

PART V

Looking to the Future



As Americans look toward the future, they do so with two distinct mindsets.

Some feel utterly helpless and defeated. We label this segment “The Passive Victims.” Others, however, while still feeling trapped and frustrated, use metaphors that suggest some hope, if not necessarily optimism. We call this group, “The Resourceful Fighters.”

The Passive Victims



These people feel defeated and helpless. Their lives feel tragic.

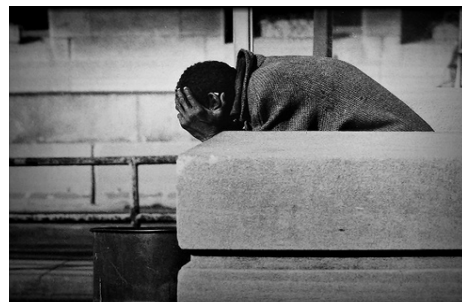
The economy seems to have affected all aspects of their lives, including family relationships.

They can't see beyond the gulag. They seem to believe they and the country are doomed, with little hope for the future.



“My husband thought he had planned so well for [our kids’] college education. Stocks did well until the bottom dropped out. He was so devastated, **he took it personally**. It was part of what we had worked for and **who we are, our stature**, that we should be able to do that for our kids. In our own minds **we’re less fortunate** then we were before. It makes me a little **sad** if I dwell on it.”

Michelle B.



“That is how I feel about the US economy, **hopeless**, like being in a box and **feeling trapped and weighed down**. My feelings of hopelessness have **made me question my faith** and I have to keep moving forward with that because I could have it way worse and I know that. My feelings of hopelessness are **affecting my relationships** with my friends, my family, my attitude toward everything. **I have to pull myself out of a funk on a daily basis.**”

Liz

The Resourceful Fighters



These people are fighting to survive. They have worked hard for what they have and are determined not to lose it.

They are jaded and world-weary but self-sufficient and courageous.

They can see outside the walls of their gulag to a more hopeful future.



“The world is fending for themselves now. She’s got boxing gloves on and it’s what she’s using to **get by and be successful**. She can go that extra mile in order to survive. The choices aren’t out there like they used to be; **you’re on your own**. Since I’m successful, I feel very good about myself. But I feel for the people that aren’t as strong. **I’m going to fight for my rights and do what I have to do** to get what I’m worth.”

Colleen



“I have hope that there will be **light at the end of the tunnel**, that things would be ok for me sometime in the future. You’re going through a tunnel that you don’t see very well. [It is] dark but then you see the end. It’s just a period, it’s just a passage, it’s just a part of my life that when I’m old **I can tell my grandkids how it was to survive**, how I did it.”

Lucio

Feelings Reinforce One Another

A person's thoughts and feelings about a topic are interconnected. Individual thoughts do not live in isolation. This is certainly true of the ideas expressed by the Americans we heard from on the preceding pages.

Moreover, the meaning of any one thought is derived from the others with which it is closely associated. For example, to fully understand what it means to feel "financially insecure," one must understand the perceived causes of that insecurity, and also the resulting emotional outcomes.

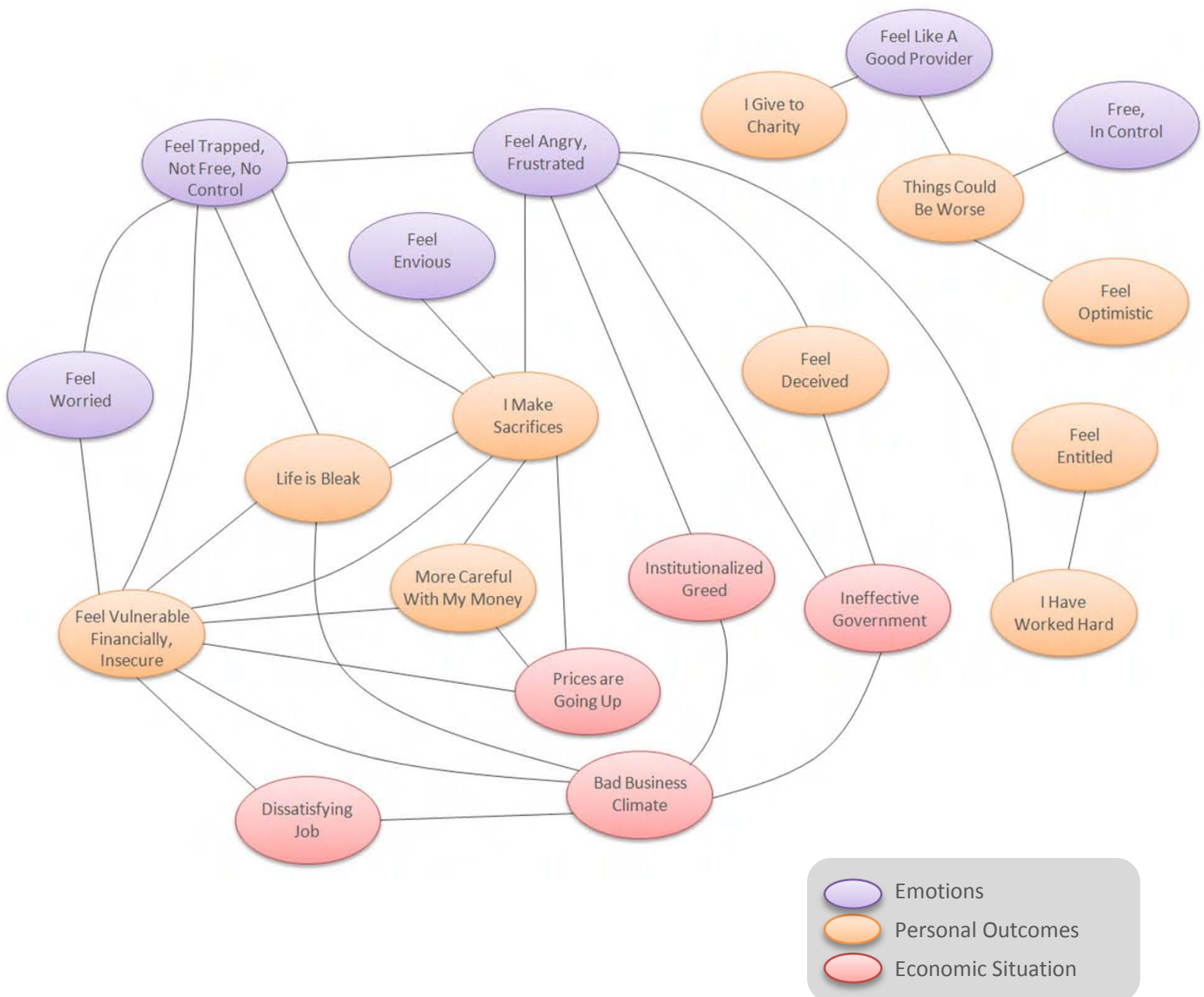
These connections among ideas form a kind of map, called a MindMap. At a deep level, different people often share very similar MindMaps.

The MindMap on the following page captures the socially shared, connected thoughts and feelings that are most prominent in the minds of our participants.

In this sense, a MindMap serves as the anatomy of the mind of the market. It shows people's perceptions of the important factors relating to our economy (in red), how those factors affect their lives (in orange), and, in turn, the deep emotions sparked by people's perception of their economic circumstances (in purple).

MindMap for the

U.S. Economy and Its Effect on People's Lives



Implications for Marketers

We believe these insights have implications across society – for financial advisors helping clients plan for the future, for social service providers serving disadvantaged populations, for teachers and school administrators who seek to understand the challenges their students face at home, and for all organizations whose employees are experiencing many of the feelings reported here.

Of course, everyone has in common the role of consumers – and most consumers will share many of the frustrations and uncertainties expressed by the participants in this study. It is fitting, therefore, to conclude by offering a few implications for marketers as they seek to connect with consumers during these difficult economic times.

However, even if you are not a marketer, we encourage you use these implications to stimulate your own creative thinking about the economically-driven issues you face in your own life and work.

One general observation should be helpful as a starting point. The thoughts and feelings expressed by participants, whether “resourceful fighters” or “passive

victims,” are a prominent part of each person’s viewing lens, i.e. their frame of mind for thinking about goods and services. For example, people’s feelings of being trapped or fears of society becoming unraveled seldom are very far away when they make decisions.

As we will see below, these concerns can be addressed directly or indirectly. In either case, one or more of them are likely to be activated by a firm’s marketing actions. It is critical to understand what a firm does to activate these thoughts and feelings. More importantly still, it is necessary to know how these thoughts and feelings affect how people frame a firm’s actions – including price changes, new products, and advertising. It is easy to inadvertently activate a thought or feeling that in turn produces a negative consumer reaction with unintentional and undesired consequences for the firm. If the thoughts and feelings reported here are ignored or leveraged inappropriately, the story actually created by a firm’s message to consumers may be very different from the story the firm intended to convey. This is no less true for community outreach organizations and other public service entities.

Appeals to Americana

People are questioning the role of the U.S. in the world and also question the reality of the traditional American Dream.

Thus stereotypical appeals to Americana (“Baseball, hot dogs, apple pie, and Chevrolet”) may be perceived as unrealistic or phony. To be an American today requires struggle, hard work, and resilience.

This may explain the impact of **Levi’s “Go Forth” campaign**, which glorifies the hardscrabble steel town, Braddock, Pennsylvania. Or **Chrysler’s “Imported from Detroit” campaign**, which centers on the comeback of the auto industry and the city.



Everyone Loves an Underdog

The Underdog is an archetype that resonates at deep, often unconscious levels. Literature, fairy tales, and cinema are replete with examples of characters who succeed against all odds (Harry Potter, Rocky, Cinderella, The Ugly Duckling).

Particularly in these challenging times, marketers should consider **tying their products and brands to underdogs** who have succeeded despite great difficulties. Alternatively, brands can tell stories that dramatize their own struggles and their laborious but successful efforts to “get things right.”



The St. Louis Cardinals won the World Series despite being just a strike away from defeat...twice.



Disney built a critically-acclaimed, blockbuster comeback story around the perceived irrelevance of The Muppets.



Amazon put years of R&D effort into creating a popular breakthrough product, the Kindle Fire.

Redefining Luxury

Simple luxuries are particularly important today. Luxury doesn't just mean a high-priced car or a high-end kitchen. For the Americans we spoke with, luxury can be something as small as a new pair of shoes, a long weekend at the lake, buying a cup of coffee in the morning, or taking the family to the movies more often.

These everyday luxuries are **the difference between living and merely existing.** It is the absence of many of these smaller luxuries that contributes to people feeling trapped, like they have lost their identity and humanity.

A number of brands and products are seen as **"small, personalized luxuries"** in a world where traditional high-end luxury may be out of reach.



Dunkin Donuts: An affordable coffee as a reward for your hard work



A momentary escape to childhood in a tough, adult world

The Downside of Low Prices

Logically, we appreciate low prices because we can save money. Emotionally, however, **low prices can be embarrassing** if consumers feel like they are slumming.

"But rather than buy one of their \$20 pumpkins after we went to that Halloween festival we went directly to Wal-Mart and we went to their pumpkin patch and I had the ad and we just picked out whatever pumpkin we wanted for \$2. I felt a little cheap. I was a little embarrassed."

Colleen

In communications, retailers who offer discounts or low prices should communicate about consumer benefits that go deeper than just "You can save money."

Low prices are less likely to carry a stigma if consumers feel **smart, empowered, or cool** for finding a good value.



Empowering Consumers Who Feel Vulnerable

Helping others is a way to feel like a good provider and to re-establish a sense of control.

When marketers put a company's charitable efforts front and center, they may provide consumers a rationale for spending on these items – particularly when **charitable giving has a direct one-to-one correlation with the purchase.**

For all the Bravehearts and beautiful souls that keep the M·A·C AIDS Fund flowing, we say,
'Tis Noble to Give...
and with every purchase of this gorgeous, grandiloquent world-clan collectible, you are helping to keep the coffers confident – because *every* cent from *every* M·A·C VIVA GLAM purchase *always* goes directly to the women, men and kids affected by HIV/AIDS everywhere. It's our heritage, our proud moment...and yours too. Keep the VIVA GLAM clan alive and thriving!



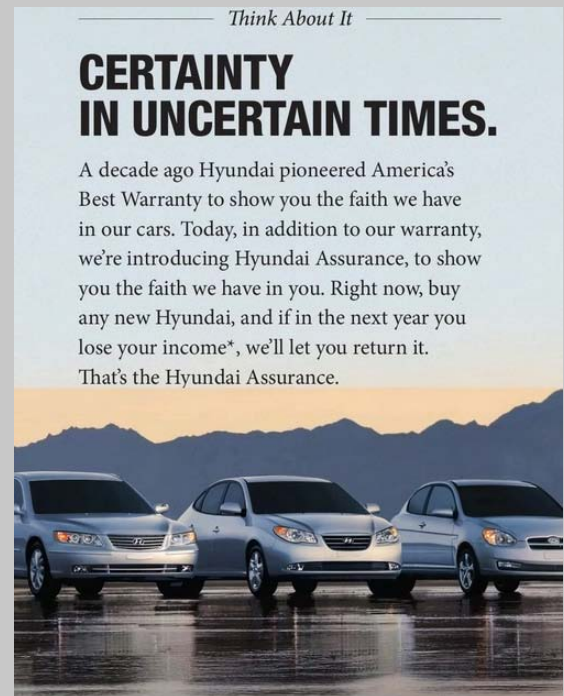
M·A·C donates every cent from the sales of its VIVA GLAM shade to the M·A·C AIDS Fund



In the Tom's **One for One** model, the company donates one pair of shoes to a child in need for every pair purchased.

Showing Empathy and Encouraging Optimism

A company that **shows empathy** for what consumers are going through can create **a deep and lasting emotional bond** with consumers.



Introduced in 2009, the Hyundai Assurance campaign guaranteed that if consumers lost their income, they could return their new Hyundai.

Consumer quotes from 2009 Advertising Rating Company (ARC) research:

"This ad made me believe in the company. They truly care."

"They have a heart in a world that has gotten so cruel."

"It is great for Hyundai to make this offer...no one is really sure if they'll have a job next week."

According to the 2011 Brand Keys 100 Loyalty Leaders index, which tracks brand loyalty, Hyundai ranks #1 among automotive companies (up from #9 in 2008).

In Conclusion

As we stated in our introduction, the stories we heard saddened us, captivated us, and gave us hope. The emotional impact of an unhealthy economy during the past several years has been extensive for millions of people from all walks of life. Virtually everyone has felt the pain, either directly or indirectly.

We all can relate to the unconscious feelings of “confinement” and the prevailing sense that what we cherish most as Americans – our freedom – is slipping away. It is a sobering challenge to our identity, both as a nation and as individuals.

But Americans are also resilient. We expect to see more of the “Resourceful Fighter” mentality emerging over the coming months and years as the economy slowly mends, feelings of being trapped recede, and opportunities return for people to follow their path toward the American Dream.

If you have any questions about this report or would like to have a further discussion about the insights and implications, please contact Tim Bradley of Olson Zaltman Associates at tbradley@olsonzaltman.com.