United States
Consumer Product Safety Commission

Memorandum

TO: The File

DATE: September 28, 2022

THROUGH: Duane Boniface, Assistant Executive Director,
Office of Hazard Analysis and Reduction (EXHR)

FROM: Furniture Tip-Over EXHR Team

SUBJECT: Recommended Regulatory Text for Draft Final Rule

Introduction

This memorandum includes the regulatory text that staff recommends including in the draft final rule. This regulatory text includes general provisions, such as scope and definitions, as well as the recommended requirements for stability testing and assessment (discussed in more detail in Tab D), warning labels (discussed in more detail in Tab C), and hang tags (discussed in more detail in Tab E).

Recommended Regulatory Text

PART 1261—SAFETY STANDARD FOR CLOTHING STORAGE UNITS

Sec.

1261.1 Scope, purpose, application, and exemptions.

1261.2 Definitions.

1261.3 Requirements for interlocks.

1261.4 Requirements for stability.

1261.5 Requirements for marking and labeling.

1261.6 Requirements to provide performance and technical data by labeling.

Authority: 15 U.S.C. 2051(b), 2056, 2058, 2063(c), 2076(e)

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§ 1261.1 Scope, Purpose, Application, and Exemptions

(a) Scope and purpose. This part, a consumer product safety standard, prescribes the safety requirements, including labeling and hang tag requirements, for *clothing storage units*, as defined in § 1261.2(a). These requirements are intended to reduce or eliminate an unreasonable risk of death or injury to consumers from clothing storage unit tip overs.

(b) Application. Except as provided in paragraph (c) of this section, all clothing storage units that are manufactured after [effective date], are subject to the requirements of this part 1261.

(c) Exemptions. The following products are exempt from this part:

(1) *Clothes lockers*, as defined in § 1261.2(b), and

(2) *Portable storage closets*, as defined in § 1261.2(t).

§ 1261.2 Definitions

In addition to the definitions given in section 3 of the Consumer Product Safety Act (15 U.S.C. 2052), the following definitions apply for purposes of this part:

(a) *Clothing storage unit* (*CSU*) means a consumer product that is a *freestanding* furniture item, with *drawer(s)* and/or *door(s)*, that may be reasonably expected to be used for storing clothing, that is designed to be configured to greater than or equal to 27 inches in height, has a mass greater than or equal to 57 pounds with all *extendable elements* filled with at least 8.5 pounds/cubic foot times their *functional volume* (cubic feet), has a total *functional volume* of the *closed storage* greater than 1.3 cubic feet, and has a *total functional volume* of the *closed storage* greater than the sum of the total *functional volume* of the *open storage* and the total volume of the *open space*. Common names for clothing storage units include, but are not limited to: chests, bureaus, dressers, armoires, wardrobes, chests of drawers, drawer chests, chifforobes, and door chests. Whether a product is a clothing storage unit depends on whether it meets this definition. Some products that, depending on their design, may not meet the criteria in this definition and, therefore, may not be considered clothing storage units are: shelving units, office furniture, dining room furniture, laundry hampers, built-in closets, and single-compartment closed rigid boxes (storage chests).

(b) *Clothes locker* means a predominantly metal furniture item without exterior drawers and with one or more doors that either locks or accommodates an external lock.

(c) *Closed storage* means storage space inside a *drawer* and/or behind an opaque *door*. For this part, both sliding and hinged doors are considered in the definition of *closed storage*.

(d) *Door* means a hinged furniture component that can be opened or closed, typically outward or downward, to form a barrier; or a sliding furniture component that can be opened or closed by sliding across the face or case of the furniture item. This does not include vertically opening hinged lids.

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(e) *Door extension from fulcrum distance* means the horizontal distance measured from the farthest point of a hinged door that opens outward or downward, while the door is in the least stable configuration (typically 90 degrees), to the *fulcrum*, while the CSU is on a *hard, level, and flat test surface*. See Figure 1. Sliding doors that remain within the CSU case are not considered to have a door extension.

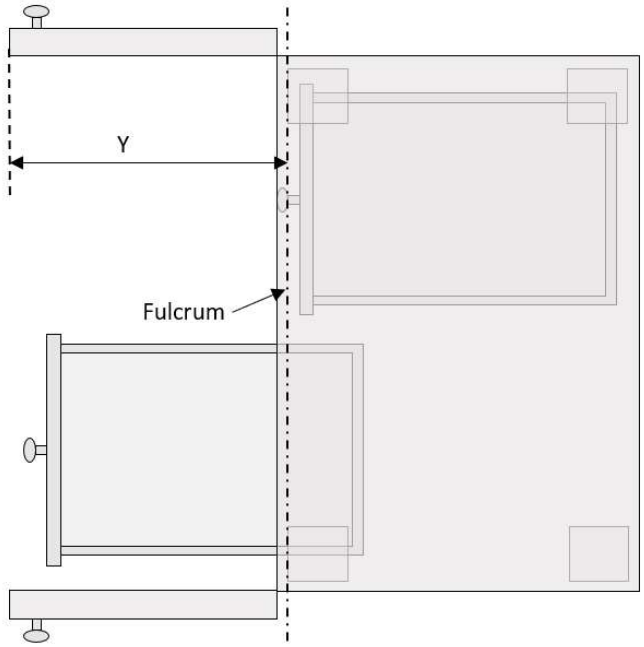

Figure 1. (Top View) The *door extension from fulcrum distance,* illustrated by the letter Y.

(f) *Drawer* means a furniture component intended to contain or store items that slides horizontally in and out of the furniture case and may be attached to the case by some means, such as glides. Only components that are retained in the case when extended up to 2/3 the shortest internal length, when empty, are included in this definition.

(g) *Extendable element* means a *drawer* or *pull-out shelf.*

(h) *Extendable element extension from fulcrum distance* means the horizontal distance measured from the centerline of the front face of the *drawer* or the outermost surface of the *pull-out shelf* to the *fulcrum*, when the *extendable element* is at the *maximum extension* and the CSU is on a *hard, level, and flat test surface*. For a curved or angled surface this measurement is taken where the distance is at its greatest. See Figure 2.

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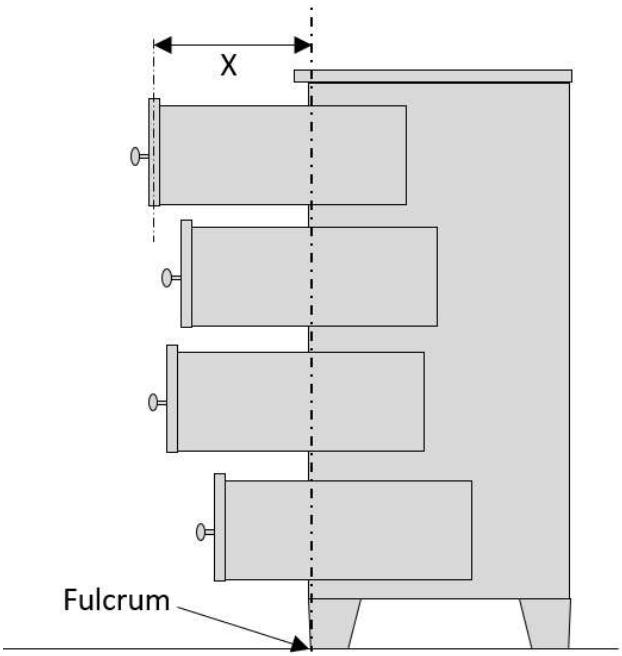

Figure 2. The *extendable element extension from fulcrum distance*, illustrated by the letter X.

(i) *Freestanding* means that the unit remains upright, without needing attachment to the wall or other upright rigid structure, when it is fully assembled and empty, with all extendable elements and doors closed. Built-in units are not considered freestanding.

(j) *Functional volume* of an *extendable element* means the interior bottom surface area multiplied by the effective *extendable element* height, which is distance from the bottom surface of the *extendable element* to the top of the *extendable element* compartment minus 1/8 inches (see Figure 3a). *Functional volume* behind a *door* means the interior bottom surface area behind the *door*, when the *door* is closed, multiplied by the height of the storage compartment (see Figure 3b). *Functional volume* of *open storage* means the interior bottom surface area multiplied by the effective *open storage* height, which is distance from the bottom surface of the *open storage* to the top of the *open storage* compartment minus 1/8 inches.

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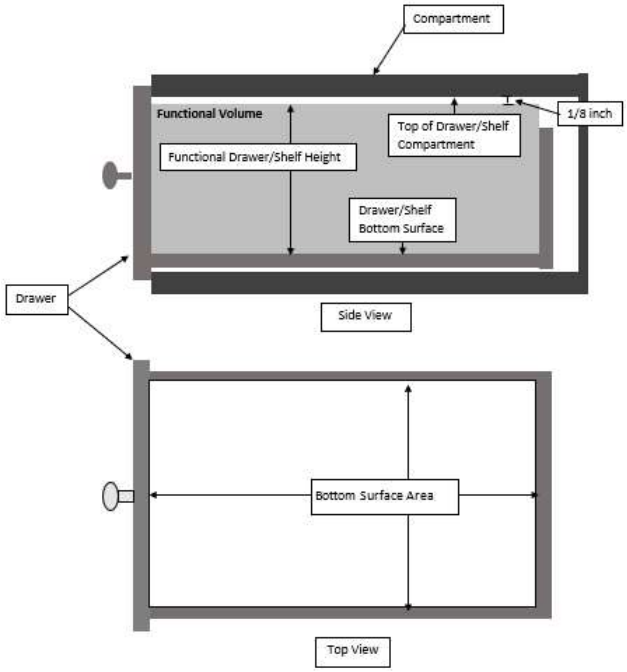

Figure 3a. *Functional Volume* of extendable elements.

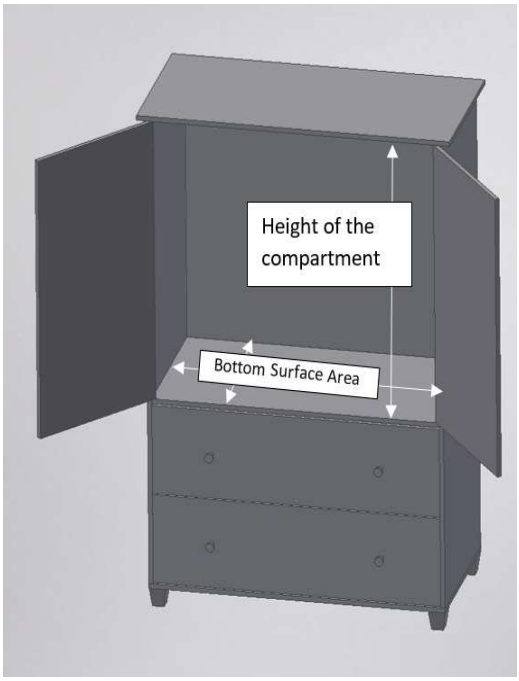

Figure 3b. *Functional Volume* behind a *Door.*

(k) *Fulcrum* means the point or line at the base of the CSU about which the CSU pivots when a *tip-over force* is applied (typically the front feet). The *fulcrum* position is determined while the CSU is on a *hard, level, and flat test surface* with all *doors* and *extendable elements* closed.

(l) *Hard, level, and flat test surface* means a test surface that is (1) sufficiently hard to not bend or break under the weight of a *clothing storage unit* and any loads associated with testing the unit; (2) level with no more than 0.5 degrees of variation; and (3) smooth and even.

(m) *Interlock* means a device(s) that restricts simultaneous opening of *extendable elements* or *doors*.

(n) *Levelling device* means an adjustable device intended to adjust the level of the clothing storage unit.

(o) *Maximum extension* means a condition when an *extendable element* is open to the furthest manufacturer recommended use position, as indicated by way of a stop. In the case of slides with multiple intermediate stops, this is the stop that allows the *extendable element* to extend the furthest. In the case of slides with a multipart stop, such as a stop that extends the *extendable element* to the furthest manufacturer recommended use position with an additional stop that retains the *extendable element* in the case, this is the

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stop that extends the *extendable element* to the manufacturer recommended use position. If the manufacturer does not provide a recommended use position by way of a stop, this is 2/3 the shortest internal length of the *drawer* measured from the inside face of the drawer front to the inside face of the *drawer* back or 2/3 the shortest internal length of the *pull-out shelf*. See Figure 4.

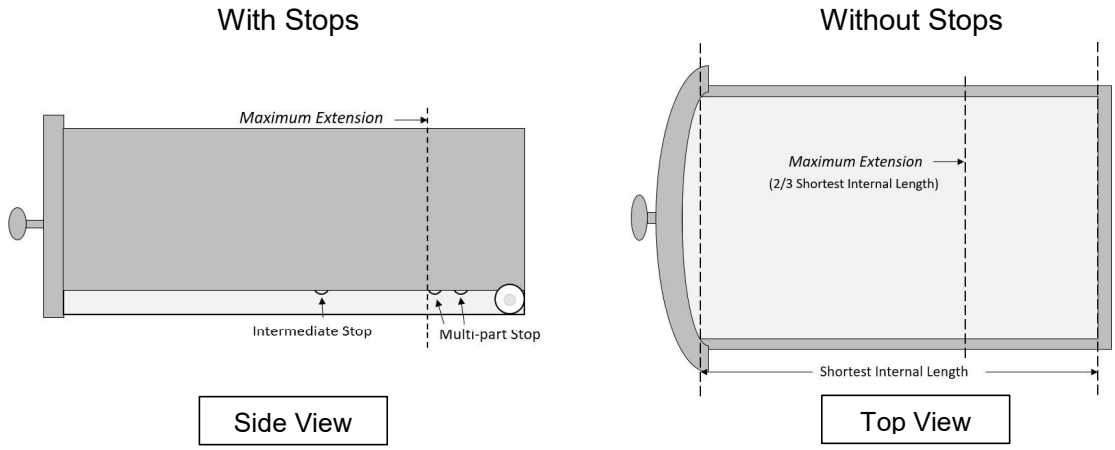

Figure 4. Example of *maximum extension* on *extendable elements* with stops and without stops.

(p) *Maximum handhold height* means the highest position at which a child may grab hold of the CSU, measured while the CSU is on a *hard, level, and flat test surface*. For units shorter than 4.12 feet, this is the top of the CSU. For units 4.12 feet or taller, this is 4.12 feet. See Figure 5.

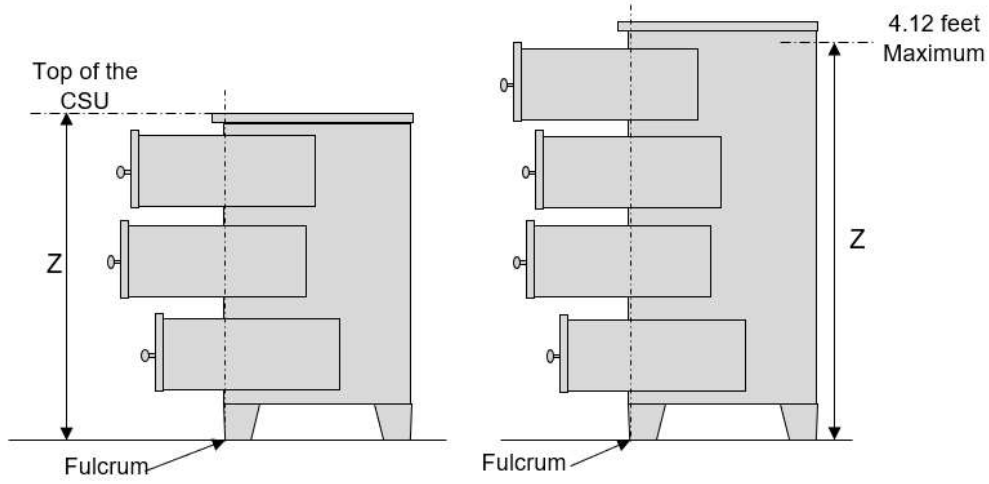

Figure 5. The *maximum handhold height*, illustrated by the letter Z for a unit shorter than 4.12 feet (left), and for units 4.12 feet or taller (right).

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(q) *Moment* means a moment of a force, which is a measure of the tendency to cause a body to rotate about a specific point or axis. It is measured in pound-feet, representing a force multiplied by a lever arm, or distance from the force to the point of rotation.

(r) *Open storage* means space within the frame of the furniture, that is open (*i.e.*, is not in a *drawer* or behind an opaque *door*) and that can be reasonably used for storage (*e.g.*, has a flat bottom surface). For example, open shelf space that is not behind a *door*, display space behind a non-opaque *door*, and framed open clothing hanging space are considered *open storage*.

(s) *Open space* means space within the frame of the furniture, but without a bottom surface. For example, open space between legs, such as with a console table, or between separated storage components, such as with a vanity or a desk, are considered open space. This definition does not include space inside the furniture case *(e.g.*, space between a drawer and the case) or any other space that is not visible to a consumer standing in front of the unit *(e.g.*, space behind a base panel).

(t) *Portable storage closet* means a freestanding furniture item with an open frame that encloses hanging clothing storage space and/or shelves. This item may have a cloth case with curtain(s), flap(s), or door(s) that obscure the contents from view.

(u) *Pull-out shelf* means a furniture component with a horizontal flat surface that slides horizontally in and out of the furniture case and may be attached to the case by some means, such as glides.

(v) *Test block* means a block constructed of a rigid material such as steel or aluminum with the following minimum dimensions: at least 0.43 inch thick, at least 1 inch deep, at least 1 inch wide. See Figure 6.

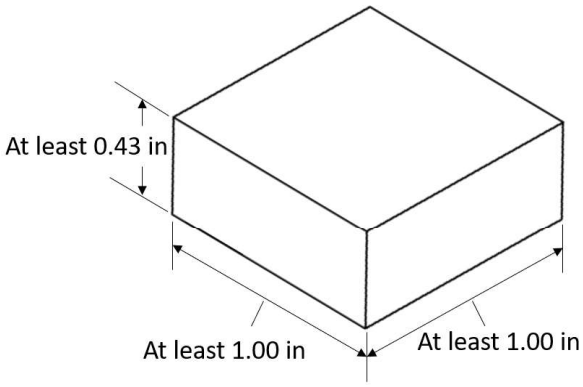

Figure 6. Test block.

(w) *Tip over* means an event at which a clothing storage unit pivots forward to the point at which the CSU will continue to fall and/or be supported by a non-support element.

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(x) *Tip-over force* means the force required to cause *tip over* of the clothing storage unit.

(y) *Tip-over moment* means the minimum *moment* in pounds-feet about the *fulcrum* that causes *tip over*.

§ 1261.3 Requirements for Interlocks

(a) *General*. For all *clothing storage units* with *interlocks*, including consumer-assembled units, the *interlock* components must be pre-installed, and automatically engage when the consumer installs the *interlocked extendable element(s)* or *door(s)* in the unit. All *interlocks* must engage automatically as part of normal use.

(b) *Interlock pull test*.

(1) If the unit is not fully assembled, assemble the unit according to the manufacturer's instructions.

(2) Place the unit on a *hard, level, and flat test surface*.

(3) If the unit has one or more *levelling devices*, adjust the *levelling device(s)* to the lowest level; then adjust the *levelling device(s)* in accordance with the manufacturer's instructions.

(4) Secure the unit, without interfering with the interlock function, to prevent sliding or *tip over*.

(5) Open any non-interlocked *doors* that are in front of *interlocked extendable elements*.

(6) Engage the *interlock* by opening to the maximum extension the number of *extendable elements* or *doors* necessary to engage the interlock.

(7) Gradually apply over a period of at least 5 seconds a 30-pound horizontal pull force on each *interlocked extendable element* or *door* at the center of the pull area(s), one element at a time, and hold the force for at least 10 seconds.

(8) Repeat this test until all possible combinations of *extendable elements* and *doors* have been tested.

(c) *Performance Requirement*. The *interlock* will be disabled or bypassed for the stability testing in § 1261.4(c) if, as a result of the testing specified in paragraph (b) of this section:

(1) any *interlocked extendable element* or *door* extends during the test without retracting the originally open *extendable element* or *door*; or

(2) any *interlock* or *interlocked extendable element* or *door* is damaged or does not function as intended after the test.

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§ 1261.4 Requirements for Stability

(a) *General. Clothing storage units* shall be configured as described in paragraph (b) of this section, and tested in accordance with the procedure in paragraph (c) of this section. *Clothing storage unit*s shall meet the requirement for tip-over stability based on the *tip-over moment* as specified in paragraph (d) of this section.

(b) *Test Configuration:* The *clothing storage unit* used for tip-over testing shall be configured in the following manner:

(1) If the unit is not fully assembled, assemble the unit according to the manufacturer's instructions. Units shall not be attached to the wall or any upright structure for testing.

(2) Place the unit on a *hard, level, and flat test surface* in the orientation most likely to cause *tip over*. If necessary, secure the unit from sliding without preventing *tip over*.

(3) If the unit has one or more *levelling devices*, adjust the *levelling devices* to the lowest level; then adjust the *levelling devices* in accordance with the manufacturer's instructions.

(4) Record the *maximum handhold height,* the longest *extendable element extension from fulcrum distance,* and the longest *door extension from fulcrum distance*, as applicable. These measurements are used in § 1261.4(d).

(5) Tilt the unit forward by placing the *test block(s)* under the unit's most rear floor support(s) such that either the entire floor support contact area is over the *test block(s),* or the back edge of the *test block(s)* is aligned with the back edge of the rear floor supports.

(6) Disable or bypass any *interlock(s)* as necessary per § 1261.3(c).

(7) Open all hinged *doors* that open outward or downward that are not locked by an *interlock* system to the least stable configuration (typically 90 degrees).

(8) Open all *extendable elements* that are not locked by an *interlock* system to the *maximum extension*, in the configuration most likely to cause *tip over* (typically the configuration with the largest *drawers* in the highest position open). Then place fill weights according to the following criteria:

(i) If 50 percent or more of the *extendable elements* by *functional volume* are open, place a fill weight in the center of the bottom surface of each *extendable element*, including those that remain closed (see Figure 7a), consisting of a uniformly distributed mass in pounds. The fill weight in open *extendable elements must be* at least 8.5 (pounds/cubic foot) times the *functional volume* (cubic feet). The fill weight in closed *extendable*

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elements must be no more than 8.5 (pounds/cubic foot) times the *functional volume*. If necessary, secure the fill weights to prevent sliding.

(ii) If less than 50 percent of the *extendable elements* by *functional volume* are open, do not place a fill weight in or on any *extendable elements* (see Figure 7b).

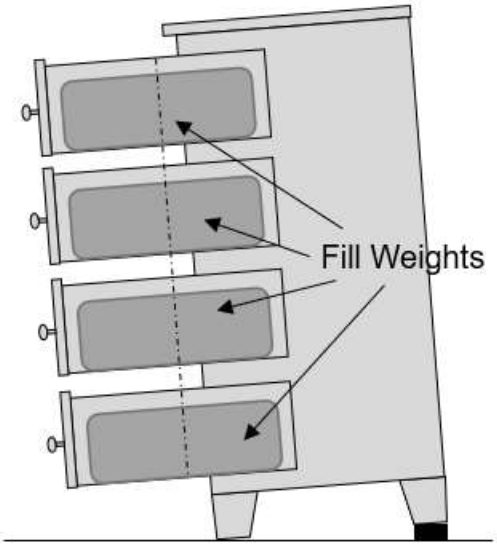

Figure 7a. If 50% or more of the *extendable elements* open, unit tested with fill weights in all drawers.

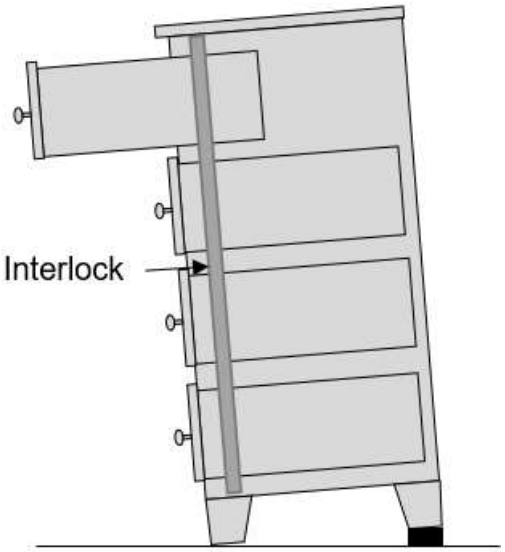

Figure 7b. If less than 50% of the *extendable elements* open, unit tested empty.

(c) *Test Procedure to Determine Tip-over Moment of the Unit:* Perform one of the following two tip-over tests (Test Method 1 or Test Method 2), whichever is the most appropriate for the unit:

(1) Test Method 1 shall be used for units with *extendable elements* that extend at least 6 inches from the *fulcrum*. Record the horizontal distance from where the center of force will be applied (the center of gravity of the weights to be applied) to the fulcrum. Gradually apply over a period of at least 5 seconds weights to the face of an extended *extendable element* of the unit to cause the unit to *tip over*. The weights are to be placed on a single *drawer* face or distributed evenly across multiple *drawer* faces or as adjacent as possible to the *pull-out shelf* face. The weights shall not interfere with other extended *extendable elements*. Record the *tip-over force*. Calculate the *tip-over moment* of the unit by multiplying the *tip-over force* (pounds) by the horizontal distance from the center of force application to the *fulcrum* (feet).

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(2) Test Method 2 shall be used for any unit for which Test Method 1 does not apply. Record the vertical distance from where the center of force will be applied to the fulcrum. Gradually apply over a period of at least 5 seconds a horizontal force to the unit orthogonal to the *fulcrum* to cause the unit to *tip over*. Record the *tip-over force*. Calculate the *tip-over moment* of the unit by multiplying the *tip-over force* (pounds) by the vertical distance from the center of force application to the *fulcrum* (feet).

(3) If a failed component prohibits completion of the test, then to continue testing, the failed component(s) must be repaired or replaced to the original specifications, or the component replaced and the test repeated with the failed component secured to prevent the component from failing, as long as the modifications do not increase the tip-over moment.

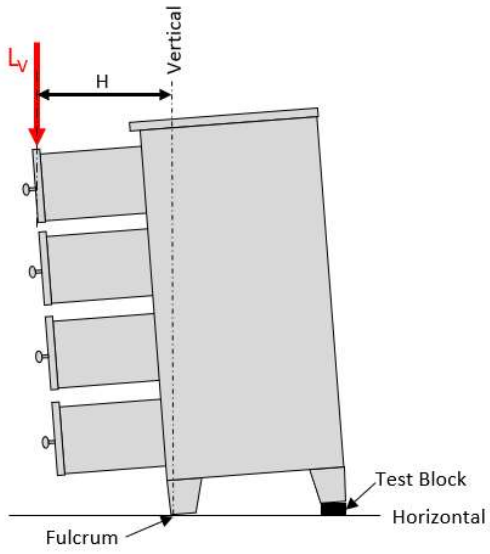

Figure 8a) Test Method 1.

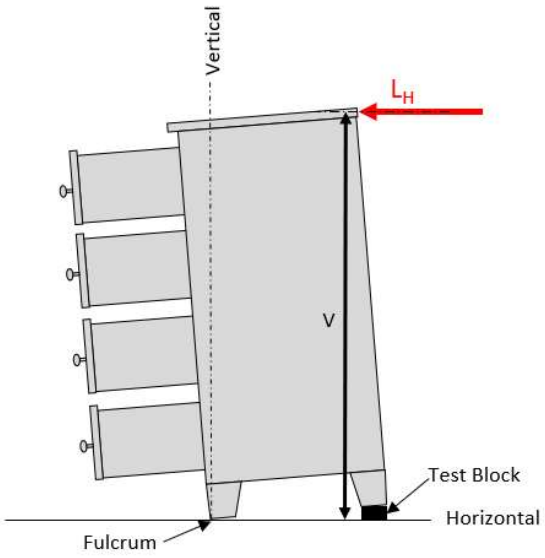

Figure 8b) Test Method 2.

Figure 8. Illustration of force application methods (*test block* not to scale): a) Test Method 1 with vertical load L_V, and b) Test Method 2 with horizontal load L_H.

(d) *Performance requirement:* The *tip-over moment* of the *clothing storage unit* must be greater than the threshold moment, which is the greatest of all of the following applicable moments:

(1) [for units with *extendable element(s)*] 55.3 pounds times the *extendable element extension from fulcrum distance* in feet + 26.6 pounds feet;

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(2) [for units with a *door(s)*] 51.2 pounds times the *door extension from fulcrum distance* in feet – 12.8 pounds feet; and

(3) [for all units] 17.2 pounds times *maximum handhold height* in feet.

§ 1261.5 Requirements for Marking and Labeling

(a) *Warning Label Requirements:* The *clothing storage unit* shall have a warning label, as defined below.

(1) *Size.* The warning label shall be at least 2 inches wide by 2 inches tall.

(2) *Content.*

(i) The warning label shall contain the following text, with the text following brackets to be included only for the units specified in brackets:

Children have died from furniture tip over. To reduce the risk of tip over:

- ALWAYS secure this furniture to the wall using an anti-tip device.
- NEVER allow children to stand, climb, or hang on drawers, doors or shelves.
- [for units with interlocks only] Do not defeat or remove the drawer interlock system.
- Place heaviest items in the lowest drawers.
- [for units that are not designed to hold a television only] NEVER put a TV on this furniture.

(ii) The warning label shall contain the three panel child climbing symbol displayed in Figure 9. The third panel (*i.e.*, depicting attachment to the wall) may be modified to show a specific anti-tip device included with the clothing storage unit.

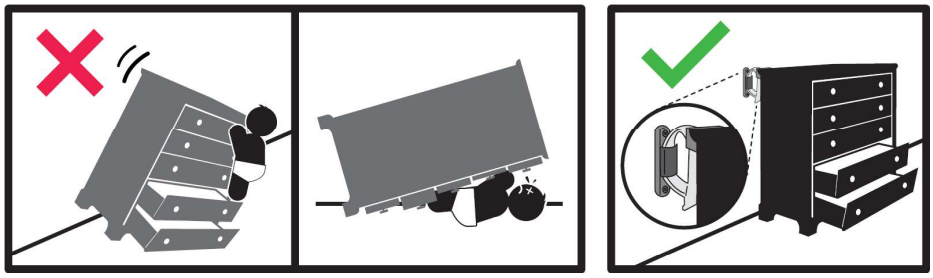

Figure 9. Three panel child climbing symbol.

(iii) For units that are not designed to hold a television: the warning label shall also contain the no television symbol displayed in Figure 10.

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Figure 10. No television symbol.

(iv) The content of the warning label required in this paragraph (a)(2) shall not be modified or amended except as specifically indicated.

(3) *Format:* The warning label shall use the signal word panel content and format specified in ASTM F2057-19, Section 8.2.2, and the font, font size, and color specified in ASTM F2057-19, Section 8.2.3, as shown in Figure 7. [will include incorporation by reference language]. Each safety symbol shall measure at least 1 inch by 1 inch.

(4) *Location:*

(i) For units with one or more *drawer(s)*:

(A) The warning label shall be located on the interior side panel of a drawer in the upper most *drawer* row, or if the top of the *drawer(s)* in the upper most *drawer* row is more than 56 inches from the floor, on the interior side panel of a *drawer* in the upper most *drawer* row below 56 inches from the floor, as measured from the top of the *drawer*.

(B) The top left corner of the warning label shall be positioned within 1 inch of top of the *drawer* side panel and within the front 1/3 of the interior *drawer* depth.

(ii) For units with only *doors*:

(A) The warning label shall be located on an interior side or back panel of the cabinet behind the *door(s)*, or on the interior *door* panel. The warning label shall not be obscured by a shelf or other interior element.

(iii) For consumer-assembled units:

(A) The warning label shall be pre-attached to the panel, and the assembly instructions shall direct the consumer to place the panel with the warning label according to the placement requirements above.

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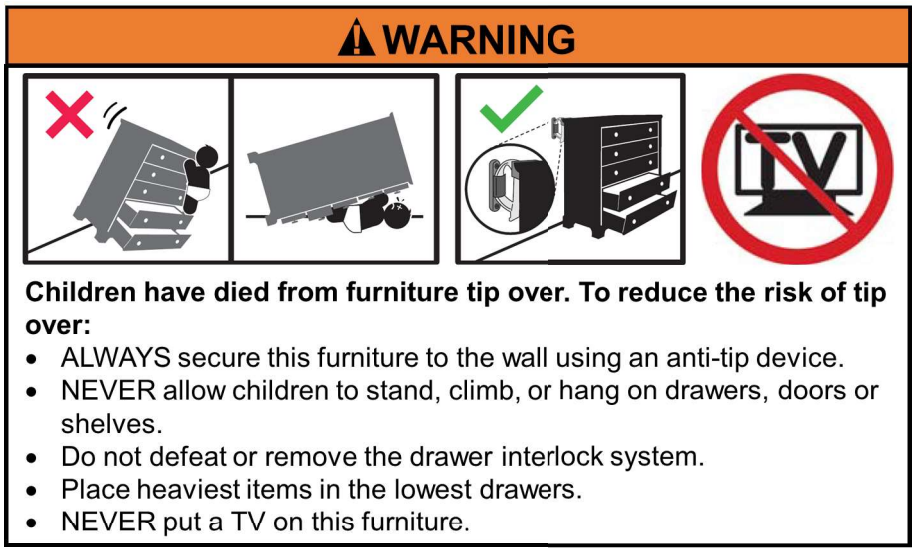

Figure 10. Example warning label for a CSU with an interlock system and not designed to hold a television (top) and for a CSU without an interlock system and designed to hold a television (bottom).

(5) *Permanency:* The warning label shall be legible and attached after it is tested using the methods specified in ASTM F2057 – 19 Section 7.3, Permanency of Labels and Warnings Testing. [Note: this will include incorporation by reference language]

(b) Identification Marking or Labeling Requirements: The clothing storage unit shall have an identification mark or label, as defined below.

(1) *Size.* The identification mark or label shall be at least 2 inches wide by 1 inch tall,

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(2) *Content.* The identification mark or label shall contain the following:

(i) Name and address (city, state, and zip code) of the manufacturer, distributor, or retailer; the model number; and the month and year of manufacture.

(ii) The statement "Complies with U.S. CPSC Safety Standard for Clothing Storage Units" as appropriate; this label may spell out "U.S. Consumer Product Safety Commission" instead of "U.S. CPSC."

(3) *Format:* The identification mark or label text shall not be less than 0.1 in. (2.5 mm) capital letter height. The text and background shall be contrasting colors (*e.g.* black text on a white background).

(4) *Location:* The identification mark or label shall be visible from the back of the unit when the unit is fully assembled.

(5) Permanency: The identification mark or label shall be legible and attached after it is tested using the methods specified in ASTM F2057-19 Section 7.3, Permanency of Labels and Warnings Testing [will include incorporation by reference language].

§ 1261.6 Requirements to Provide Performance and Technical Data by Labeling

Manufacturers of clothing storage units shall give notification of performance and technical data related to performance and safety to prospective purchasers of such products at the time of original purchase and to the first purchaser of such product for purposes other than resale, in the manner set forth below:

(a) Consumer information requirements for physical points of sale, packaging, and on-product: The manufacturer shall provide a hang tag with every clothing storage unit that provides the ratio of tip-over moment as tested to the minimally allowed tip-over moment of that model clothing storage unit. The label must conform in content, form, and sequence to the hang tag shown in Figure 1.

(1) *Size.* Every hang tag shall be at least 5 inches wide by 7 inches tall.

(2) *Side 1 Content.* The front of every hang tag shall contain the following:

(i) The title – "TIP OVER GUIDE."

(ii) The icon:

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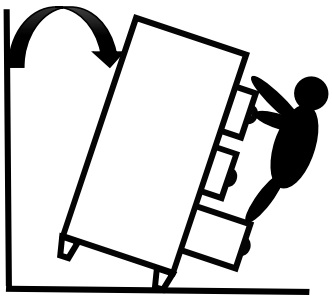

(iii) The statement – “Stability Rating.”

(iv) The manufacturer’s name and model number of the unit.

(v) Ratio of tip-over moment, as tested per § 1261.4(c), to the threshold moment, as determined per § 1261.4(d), of that model CSU displayed on a progressive scale. This value shall be the stability rating, rounded to one decimal place (e.g., X.Y).

(vi) The scale shall start at 1 and end at 2.

(vii) “MIN” and “OR MORE” on the left and right sides of the scale, respectively.

(viii) A solid horizontal line from 1 to the calculated rating.

(ix) The statement - This unit is [MANUFACTURER TO ENTER RATING VALUE] times more stable than the minimum required.

(x) The statement – “Compare with other units before you buy.”

(xi) The statement – “This is a guide to compare units’ resistance to tipping over.”

(xii) The statement – “Higher numbers represent more stable units.”

(xiii) The statement – “No unit is completely safe from tip over.”

(xiv) The statement – “Always secure the unit to the wall.”

(xv) The statement – “Tell children not to climb furniture.”

(xvi) The statement – “See back side of this tag for more information.”

(xvii) The statement – “THIS TAG NOT TO BE REMOVED EXCEPT BY THE CONSUMER.”

(3) *Side 2 Content.* The reverse of every hang tag shall contain the following:

(i) The statement – “Stability Rating Explanation.”

(ii) The icon in (2)(ii).

(iii) The stability rating determined in (2)(v).

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(iv) The statement – “Test data on this unit indicated it withstood [insert rating determined in (2)(v)] times the minimally acceptable moment, per tests required by the U.S. Consumer Product Safety Commission (see below),” with the stability rating to be inserted for bracketed text.

(v) The statement – “Deaths and serious crushing injuries have occurred from furniture tipping over onto people.”

(vi) The statement – “To reduce tip-over incidents, the U.S. Consumer Product Safety Commission (CPSC) requires that clothing storage units, such as dressers, chests, bureaus, and armoires, resist certain tip-over forces. The test that CPSC requires measures the stability of a clothing storage unit and its resistance to rotational forces, also known as moments. This test is based on threshold rotational forces of a 3-year-old child climbing up, hanging on, or pulling on drawers and/or doors of this unit. These actions create rotational forces (moments) that can cause the unit to tip forward and fall over. The stability rating on this tag is the ratio of this unit’s tip-over moment (using CPSC’s test) and the threshold tip-over moment. More information on the test method can be found in 16 CFR 1261.”

(4) *Format.* The hang tag shall be formatted as shown in Figure 1. The background of front of the label shall be printed in full bleed process yellow or equivalent; the background of the back of the label shall be white. All type and graphics shall be printed in process black.

(5) *Attachment.* Every hang tag shall be attached to the CSU and clearly visible to a person standing in front of the unit. The hang tag shall be attached to the CSU and lost or damaged hang tags must be replaced such that they are attached and provided, as required by this section, at the time of original purchase to prospective purchasers and to the first purchasers other than resale. The hang tags may be removed only by the first purchaser.

(b) *Placement*. The hang tag shall appear on the product and the immediate container of the product in which the product is normally offered for sale at retail. Ready-to-assemble furniture shall display the hang tag on the main panel of consumer-level packaging. The hang tag shall remain on the product/container/packaging until the time of original purchase. Any units shipped directly to consumers shall contain the hang tag on the immediate container of the product.

(b) Consumer Information Requirements for Online Points of Sale: Any manufacturer or importer of a clothing storage unit with an online sales interface (*e.g.*, website or app) from which the clothing storage unit may be purchased, shall provide on the online sales interface that offers the clothing storage unit for purchase:

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(i) all of the content required by subparagraph (a)(2) and (a)(3) of this section in the form and sequence shown in Figure 11, except that it need not contain the statements in subparagraph (a)(2)(xvi) or (a)(2)(xvii) of this section.

(ii) The stability rating must be displayed in a font size equivalent to that of the price; in proximity to the price of the product; and a link to the virtual hang tag of the product must be provided through one user action (*e.g.*, mouse click, mouse roll-over or tactile screen expansion) on the stability rating value or image.

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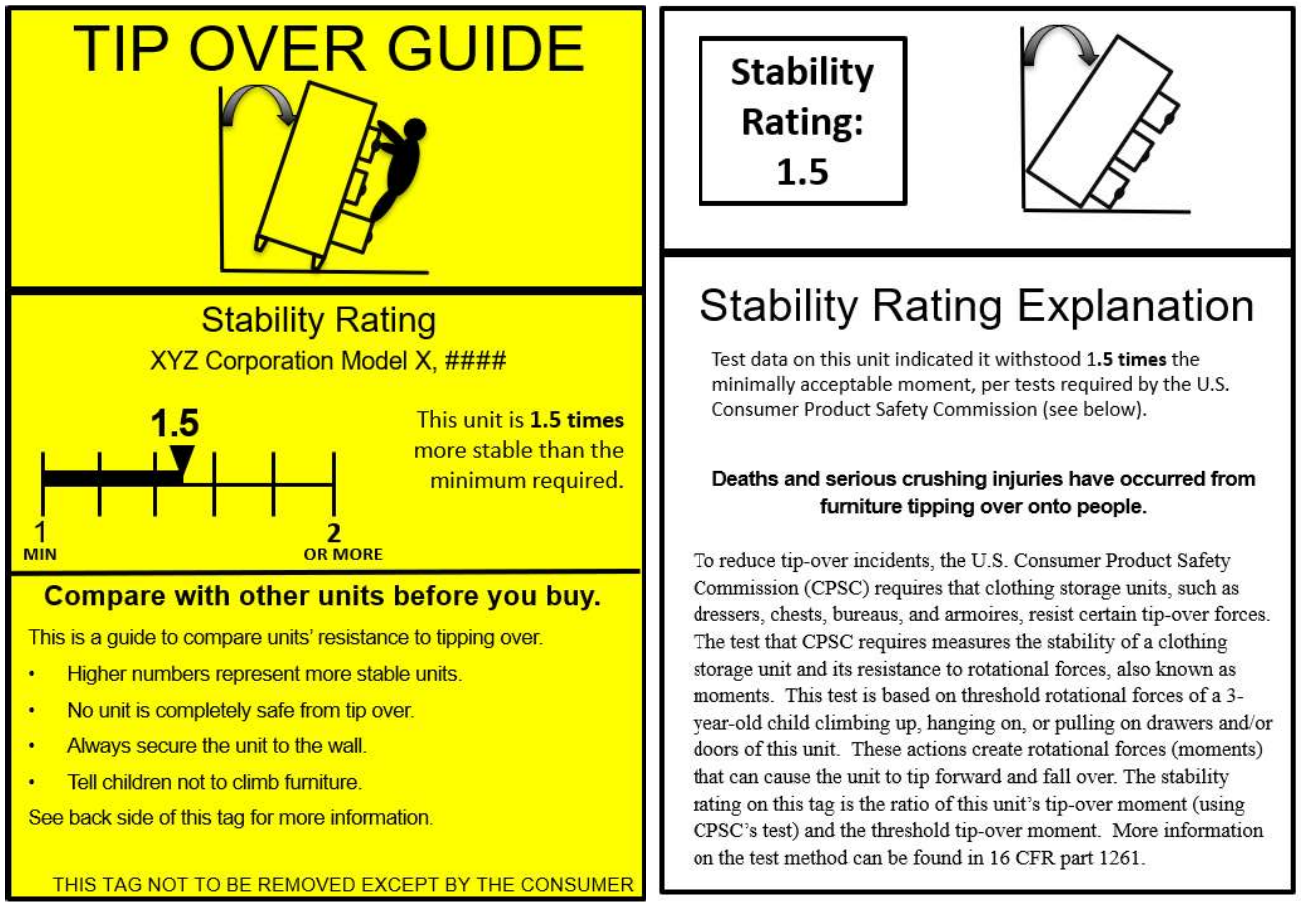

Figure 11. Hang Tag example shown for a unit with a stability rating of 1.5.

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