

Bloomberg® Consumer Comfort Index™



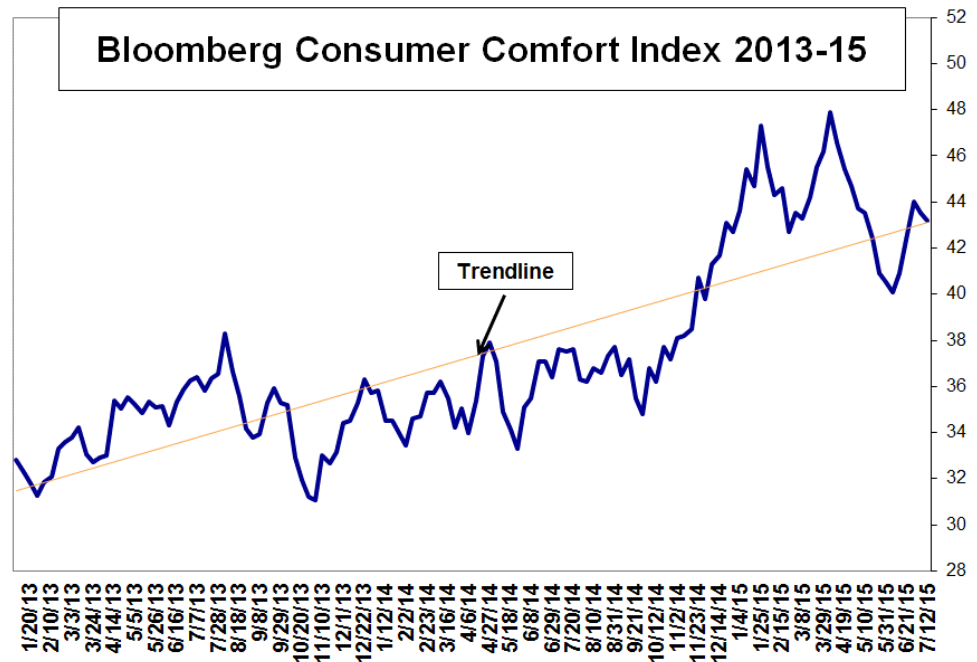
Weekly Data Report

The Bloomberg Consumer Comfort Index stood pat this week, stuck on pause after only a partial recovery from its springtime slowdown.

*Embargoed for release:
 9:45 a.m. Thursday,
 July 16, 2015*

The CCI stands at 43.2 on its scale on 0 to 100, essentially unchanged from last week. It lost 7.8 points in nine weeks to early June, then gained half that back – but has cooled since, losing a non-significant 0.8 points in the last two weeks.

This
 week's
 CCI
43.2

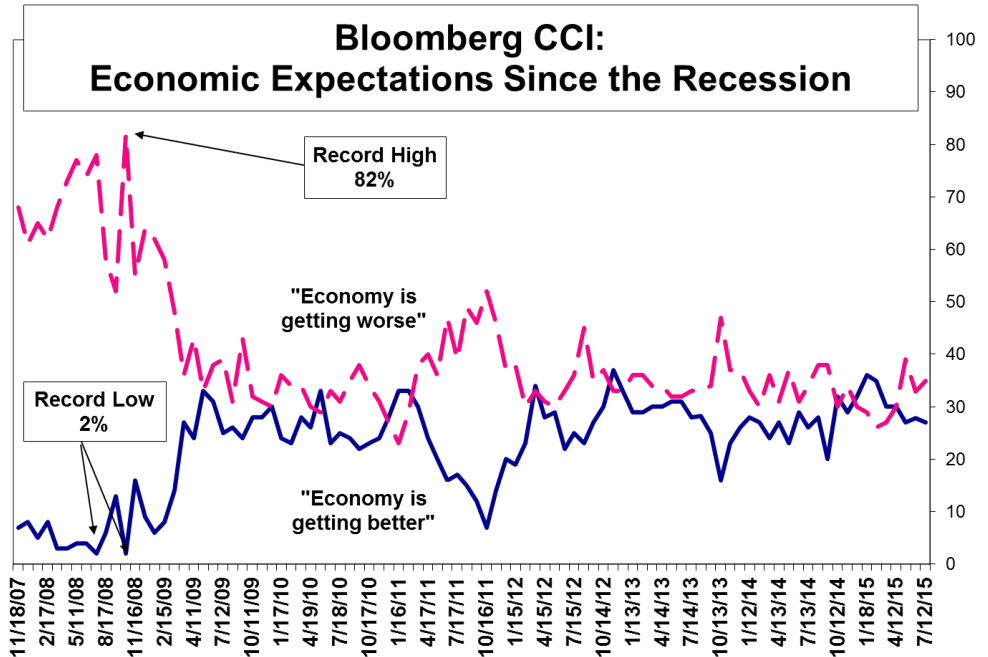


A separate monthly measure of expectations also is steady. Thirty-five percent say the economy's getting worse, numerically the second highest in 10 months. Fewer, 27 percent, say it's getting better, while 37 percent say it's staying the same. That's almost the same as last month's 33-28-39 percent score.

Economic optimists were even with pessimists in March, by contrast, and exceeded them at least numerically (by anywhere from 2 to 9 percentage points) in each of the previous four months – the longest such run since early 2002.

The overall CCI, produced by [Langer Research Associates](http://www.langerresearch.com), is based on Americans' ratings of the current national economy, their personal finances and whether or not they see this as a good time to spend money. All three were virtually unchanged this week, keeping the CCI quite close to its 2015 average, 44.0, and only a little better than its average in ongoing weekly surveys since late 1985.

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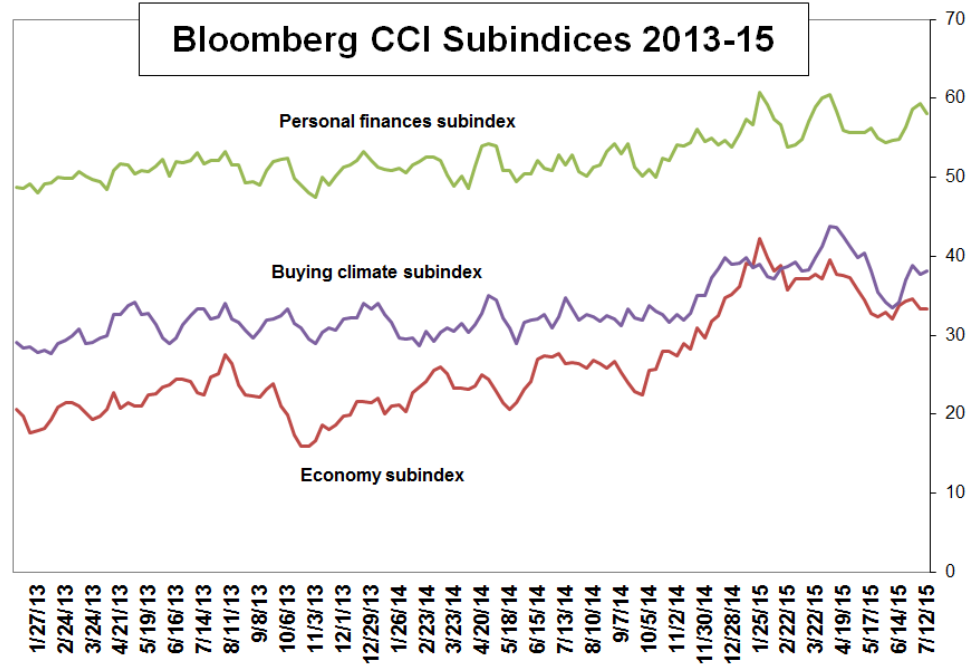


Among its individual gauges:

- At 33.3, the national economy subindex has held within a 1.3-point range for five weeks after a 7.4-point decline from mid-April to early June. It's 3.0 points off its 2015 average while close to its full average, 34.1.
- The personal finances subindex, 58.0, has been generally flat for three weeks after a 4.2-point gain from late May. While it peaked this year at 60.7 in late January, it's still among its best of the year, at a level unseen since January 2008. This subindex is close to its yearly average and 2.8 points above its long-term average.
- The buying climate subindex lost 10.3 points in the springtime downturn (which was fueled in large part by rising gasoline prices), regained half of that by late June and has held in a 1.2-point band since. At 38.2 this week, it's 2.5 points above its full average and very near its 2015 average, 38.7.

Despite its ups and downs this year, the CCI's still managing its best year on average since 2007, thanks mainly to a 12.5-point rally from late September to late January. Its 2015 average is 2.3 points above its long-term average, but with differences among groups – higher than average among seniors and young adults, but not other age groups, and higher among racial minorities, but not whites.

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The 2015 average also is better than its longer-term levels (in available data since mid-1990) in the West and Midwest, among full-time workers and among Democrats. It's significantly lower among just one group, Republicans, signaling their dissatisfaction with the Obama administration.

While there was little movement in the CCI this week, the index reached highs since at least April among a few groups, including single adults (44.7), high school graduates (40.9), renters (39.1) and those making less than \$50,000 (33.0). And it's at a high since late January, 43.9, among those age 45 to 54.

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Data summary for 7/16/2015

This week	43.2	
Last week	43.5	
2015 high	47.9	April 5
2015 low	40.1	June 7
2015 average	44.0	
2009 average	26.0	Worst full year
2000 average	64.4	Best full year
June 21, 2009	23	Record low (also three other dates in 2008-09)
Jan. 16, 2000	69	Record high
Average since 12/85	41.7	

Individual measures:

	This week	Last week	Average 2015	Average '85-'15
Positive ratings of:				
National economy	33%	33	36	34
Personal finances	58	59	57	55
Buying climate	38	38	39	36

	Excel -lent	Good	Not so Good	Poor
Full ratings of:				
National economy	2%	32	40	26
Personal finances	8	50	27	15
Buying climate	3	35	41	20

	Positive High	Positive Low
Economy	80% Jan. 16, 2000	4% Feb. 8, 2009
Finances	70% latest Jan. 23, 2000	39% June 21 and 28, 2009
Buying climate	57% Jan. 16, 2000	18% latest Oct. 19, 2008

Economy's direction:

	Better	Worse	Same
7/12/15	27	35	37
6/14/15	28	33	39
5/17/15	27	39	34
4/12/15	30	30	40
3/15/15	30	27	43
2/15/15	35	26	38
1/18/15	36	29	34

Methodology: The Bloomberg Consumer Comfort Index is produced by [Langer Research Associates](http://www.langerresearch.com). Results are based on 1,000 national random-sample landline and cellular telephone interviews, 250 per week in a four-week rolling average. The index, produced weekly since December 1985, is derived by averaging positive responses to each subindex question. Results of the individual CCI gauges have a 3.5-point error margin. The expectations question was asked of 500 respondents July 1-12, 2015; that result has a 4.5-point error margin. Field work and tabulation by SSRS of Media, Pa.

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07/12/15	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
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GENERAL POPULATION:

Overall Index	43.2	43.5	40.9	46.6	37.5	47.9	34.8	41.2
State of Economy	33.3	33.4	33.7	37.7	26.4	42.3	22.4	32.2
Personal Finances	58.0	59.3	54.8	58.4	51.6	60.7	50.0	54.9
Buying Climate	38.2	37.7	34.2	43.7	34.7	43.8	31.2	36.4

OVERALL INDEX BY DEMOGRAPHIC GROUPS

Sex:								
Men	46.9	47.0	46.6	51.9	41.3	53.4	38.1	44.6
Women	39.6	40.2	35.6	41.6	34.1	44.9	31.8	38.0
Age:								
18 - 34	48.3	48.4	48.8	50.1	41.2	52.4	32.9	43.6
35 - 44	36.5	36.4	35.2	49.0	36.7	51.2	33.4	42.2
45 - 54	43.9	41.8	33.6	42.6	32.3	45.8	30.0	37.6
55 - 64	42.9	44.7	36.6	42.8	35.2	49.4	30.2	38.8
65+	42.3	43.2	43.2	44.7	39.7	46.8	34.2	41.9
Income:								
Under \$15K	30.2	31.1	25.1	25.2	21.5	31.1	16.5	23.5
\$15K To \$24.9K	29.0	27.7	22.6	31.3	20.1	33.8	15.9	25.4
\$25K To \$39.9K	30.2	32.0	34.4	41.7	31.3	45.9	23.5	34.6
\$40K To \$49.9K	47.6	39.1	39.1	43.1	38.2	48.5	32.8	40.8
Under \$50K	33.0	31.9	30.4	34.5	27.3	36.5	23.1	30.4
Over \$50K	55.4	57.9	55.4	59.6	49.3	62.3	45.9	55.0
\$50K To \$74.9K	45.3	50.0	50.6	47.7	38.0	55.2	38.0	46.9
\$75K To \$99.9K	59.2	57.9	51.7	58.2	52.8	64.9	40.4	52.8
Over \$100K	62.6	64.7	61.5	71.9	58.0	74.1	54.1	63.7
Region:								
Northeast	42.8	43.0	36.0	45.5	36.1	46.3	31.5	40.0
Midwest	46.1	47.8	43.2	49.4	37.8	51.4	32.8	43.2
South	39.3	40.8	38.5	46.0	34.2	48.3	33.9	39.6
West	46.9	44.3	46.6	45.8	43.6	52.2	33.4	42.8
Race:								
White	43.0	44.0	41.3	46.6	37.7	47.4	36.1	41.7
Black	43.8	37.8	33.8	38.8	31.2	49.3	25.9	37.4
Politics:								
Republican	44.7	46.7	38.8	46.1	35.8	47.8	33.2	40.5
Democrat	45.1	45.3	44.8	53.2	41.2	54.2	40.3	46.8
Independent	40.9	40.3	41.1	44.2	36.2	47.3	29.8	38.6
Education:								
< High School	27.8	26.2	26.0	34.5	20.7	35.7	13.3	24.3
High Sch. Grad.	40.9	40.3	34.7	40.6	33.7	42.3	29.2	36.0
College +	47.8	49.1	47.7	52.7	43.1	53.7	41.4	47.6
Home:								
Own	46.5	47.9	43.6	50.1	41.0	53.2	39.2	45.3
Rent	39.1	37.2	37.5	41.1	31.2	41.7	24.7	34.5
Marital Status:								
Single	44.7	44.0	42.7	44.6	37.3	48.6	30.2	40.1
Married	44.1	45.3	42.3	51.2	41.4	53.6	39.6	44.9
Sep/Wid/Div	38.2	38.4	34.5	34.7	26.9	41.6	24.2	31.8
Employ. Status:								
Full-Time	50.3	49.2	48.3	55.7	42.2	56.8	40.5	47.4
Part-Time	41.1	42.9	34.4	43.1	40.2	48.7	31.3	40.2
Not Employed	35.6	37.0	34.7	36.5	30.3	41.9	28.3	34.3

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