

Bloomberg® Consumer Comfort Index™



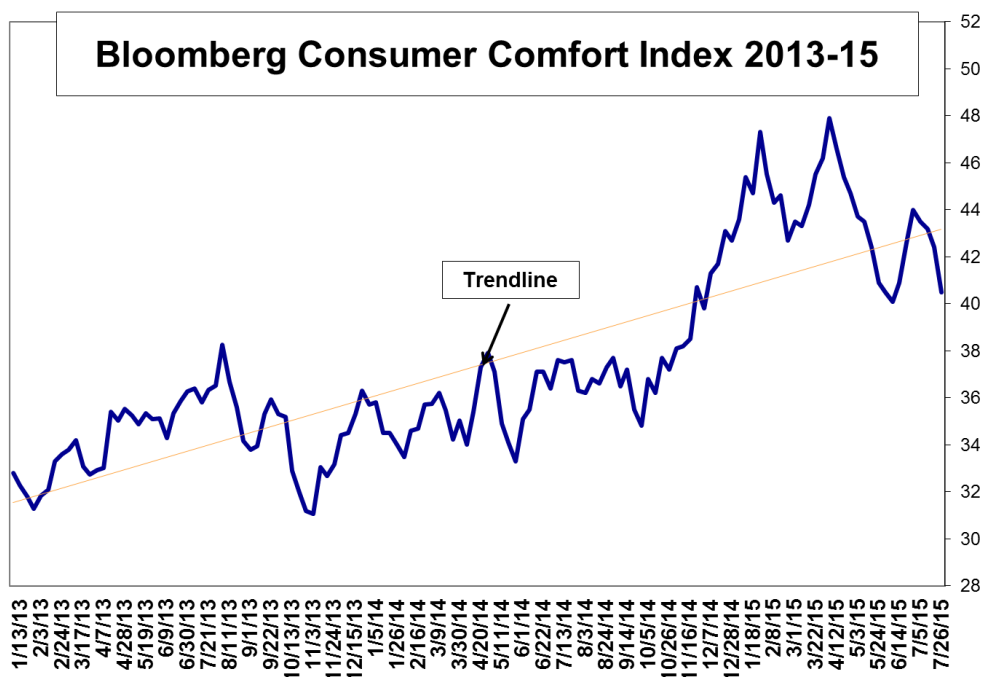
Weekly Data Report

*Embargoed for release:
9:45 a.m. Thursday,
July 30, 2015*

The Bloomberg Consumer Comfort Index suffered one of its largest weekly losses in over a year, with weakening views of the economy and personal finances dragging the index to its second lowest level in 2015.

The CCI is down 1.9 points this week to 40.5 on its scale of 0 to 100. It's dropped more than that just 135 times in over 1,500 weeks of continuous polling since December 1985, most recently in May 2014. The index has lost 3.5 points in the past month and has been lower only once since November.

This
week's
CCI
40.5



After reaching a near eight-year high in April, the CCI, produced by [Langer Research Associates](#), is now 3.3 points short of its 2015 average, 43.8, and a slim 1.2 points off its long-term average, 41.7. The index is 7.4 points below its 2015 high.

Among the CCI's individual gauges, ratings of the national economy have deteriorated the most. The national economy subindex is its lowest of the year, 30.4. After a 1.8-point drop this week, it is a sharp 5.6 points lower than its yearly average, 36.0, and 3.7 points short of its long-term average, 34.1. It's lost 4.2 points in July, the largest decline of any subindex during the same period.

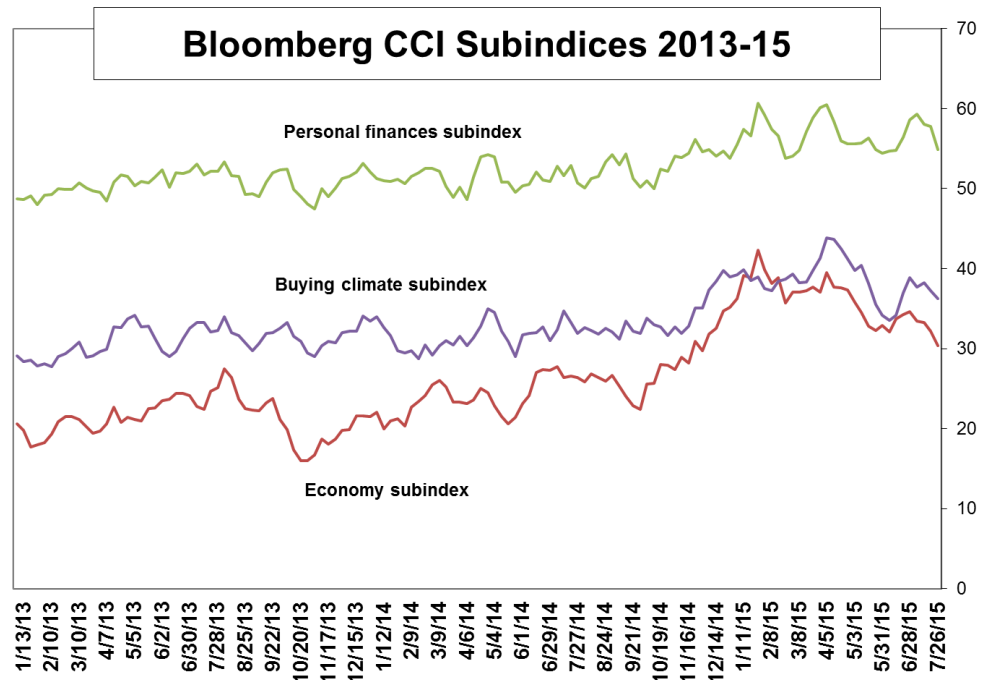
The personal finances subindex fell 2.9 points to 54.9. It's had larger one-week drops only 73 times in its history. This loss puts it 1.9 points off its 2015 average of 56.8, though still close to its long-term average, 55.2.

The CCI's third component, the buying climate subindex, is at 36.2 this week.

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Though its decline has been more uneven and gradual than the other subindices, it is at its lowest level since mid-June. It is 2.4 points below its 2015 average of 38.6, but numerically above its full average, 35.7.



The pullback's broadly based. The CCI is at its lowest since at least November among college graduates (44.5), married Americans (40.9) and seniors (39.6), and its lowest since at least May among full-time workers (47.0), 18- to 34-year-olds (45.1), those in the South (37.6), Hispanics (35.9) and those earning less than \$15,000 a year (24.6). It's even dropped to its lowest level in at least a month among men and women alike, 45.4 and 35.9, respectively.

The CCI among those in \$100,000-plus households has continued its descent, falling to 55.9, its lowest since early September. It is down 13.3 points in the past month and is 10.1 points lower than its 2015 average of 66.0. The index has held steady among those earning less than \$50,000, now 31.2, and is 50.5 among those making \$50,000-\$100,000.

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Data summary for 7/30/2015

This week	40.5	
Last week	42.4	
2015 high	47.9	April 5
2015 low	40.1	June 7
2015 average	43.8	
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:

			Average	Average
Positive ratings of:	This week	Last week	2015	'85-'15
National economy	30%	32	36	34
Personal finances	55	58	57	55
Buying climate	36	37	39	36

	Excel		Not so	
Full ratings of:	-lent	Good	Good	Poor
National economy	1%	29	42	28
Personal finances	6	49	28	17
Buying climate	3	34	44	19

	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

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. Interviews for this report were completed July 26, 2015. Field work and tabulation by SSRS of Media, Pa.

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07/26/15	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	40.5	42.4	44.0	44.7	36.3	47.9	34.8	41.3
State of Economy	30.4	32.2	34.6	37.3	26.4	42.3	22.4	32.4
Personal Finances	54.9	57.8	58.6	55.6	50.7	60.7	50.0	55.1
Buying Climate	36.2	37.2	38.9	41.2	31.9	43.8	31.2	36.5

OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	45.4	46.2	47.7	46.7	40.3	53.4	38.1	44.8
Women	35.9	38.8	40.5	42.9	32.6	44.9	31.8	38.1
Age:								
18 - 34	45.1	46.6	47.8	46.7	39.1	52.4	32.9	43.8
35 - 44	34.4	39.7	39.4	47.8	37.9	51.2	33.4	42.2
45 - 54	38.2	43.0	42.4	41.1	33.7	45.8	30.0	37.8
55 - 64	41.2	40.6	42.7	41.6	33.1	49.4	30.2	39.0
65+	39.6	40.3	44.8	42.8	36.3	46.8	34.2	41.9
Income:								
Under \$15K	24.6	25.6	27.8	27.7	16.5	31.1	16.5	23.7
\$15K To \$24.9K	23.7	27.3	24.2	22.7	16.7	33.8	15.9	25.6
\$25K To \$39.9K	30.3	32.5	35.3	36.4	32.7	45.9	23.5	34.6
\$40K To \$49.9K	47.2	45.5	36.2	47.0	42.6	48.5	32.8	41.1
Under \$50K	31.2	32.5	30.8	32.7	27.0	36.5	23.1	30.6
Over \$50K	52.0	54.4	61.0	60.9	48.8	62.3	45.9	55.1
\$50K To \$74.9K	47.2	47.5	53.5	49.5	40.4	55.2	38.9	47.2
\$75K To \$99.9K	54.6	57.6	57.3	58.7	49.5	64.9	40.4	52.9
Over \$100K	55.9	59.0	69.2	73.7	56.6	74.1	54.1	63.7
Region:								
Northeast	36.5	41.8	41.8	44.4	33.6	46.3	31.5	40.1
Midwest	42.6	42.6	49.5	43.2	34.3	51.4	32.8	43.4
South	37.6	40.5	40.9	42.9	35.4	48.3	33.9	39.8
West	46.4	45.6	45.6	49.2	41.7	52.2	33.4	42.9
Race:								
White	41.2	41.8	44.7	45.4	36.6	47.4	36.1	41.8
Black	35.9	43.3	35.7	36.5	29.6	49.3	25.9	37.8
Politics:								
Republican	39.8	42.7	46.6	45.6	33.2	47.8	33.2	40.6
Democrat	45.3	47.6	46.7	52.8	40.8	54.2	40.3	47.0
Independent	39.8	39.4	41.2	40.8	35.5	47.3	29.8	38.7
Education:								
< High School	31.1	30.8	25.6	33.9	19.2	35.7	13.3	24.7
High Sch. Grad.	37.3	37.6	39.6	38.8	32.9	42.3	29.2	36.1
College +	44.5	47.6	50.5	50.3	41.9	53.7	41.4	47.7
Home:								
Own	42.3	44.2	49.2	49.2	40.9	53.2	39.2	45.4
Rent	38.1	40.2	36.0	36.5	28.0	41.7	24.7	34.8
Marital Status:								
Single	45.4	46.6	41.2	40.9	35.5	48.6	30.2	40.5
Married	40.9	43.7	46.5	49.8	39.9	53.6	39.6	44.9
Sep/Wid/Div	31.1	31.7	41.6	35.4	27.8	41.6	24.2	32.0
Employ. Status:								
Full-Time	47.0	49.2	51.3	52.1	43.1	56.8	40.5	47.5
Part-Time	37.9	40.9	41.9	44.8	34.5	48.7	31.3	40.2
Not Employed	34.0	34.6	35.7	35.6	28.8	41.9	28.3	34.5

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