

Bloomberg® Consumer Comfort Index™



Weekly Data Report

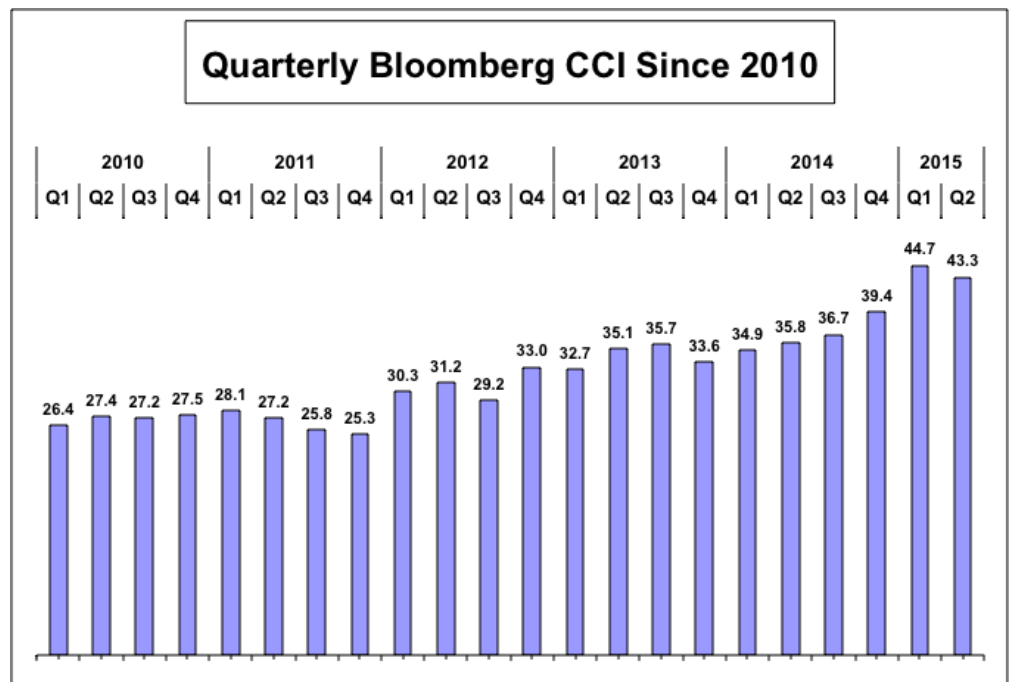
*Embargoed for release:
 9:45 a.m. Thursday,
 July 2, 2015*

Consumer sentiment advanced to its best since April this week, with the Bloomberg Consumer Comfort Index closing the second quarter back on recovery road after a two-month downturn linked to gasoline prices and jobless claims.

At 44.0 on its scale of 0 to 100, the CCI is up 3.9 points in three weeks, regaining half its 7.8-point drop from mid-April to mid-June. Improvements in Americans' ratings of their personal finances and the buying climate have led the way.

The CCI closes out Q2 with a lower average than Q1, 43.3 vs. 44.7, but that's still higher than it's been in any other quarter since Q3 2007. The index's weakest showing in Q2 has been in ratings of the national economy, down from 38.1 on average in Q1 to 35.0 this quarter.

This
 week's
 CCI
 44.0



The CCI, produced by [Langer Research Associates](http://www.langerresearch.com), measures Americans' views of the national economy, their personal finances and the buying climate. Its recent track has correlated very closely with gasoline prices, now easing after a sharp springtime run up.

The index, produced continuously since late 1985, also tracks with jobless claims, which increased from mid-May to early June, when the CCI was declining, but have eased in recent weeks.

The latest gains include some strong results: The CCI's personal finances subindex advanced by 2.2 points this week and 3.9 points in the last three weeks. The buying

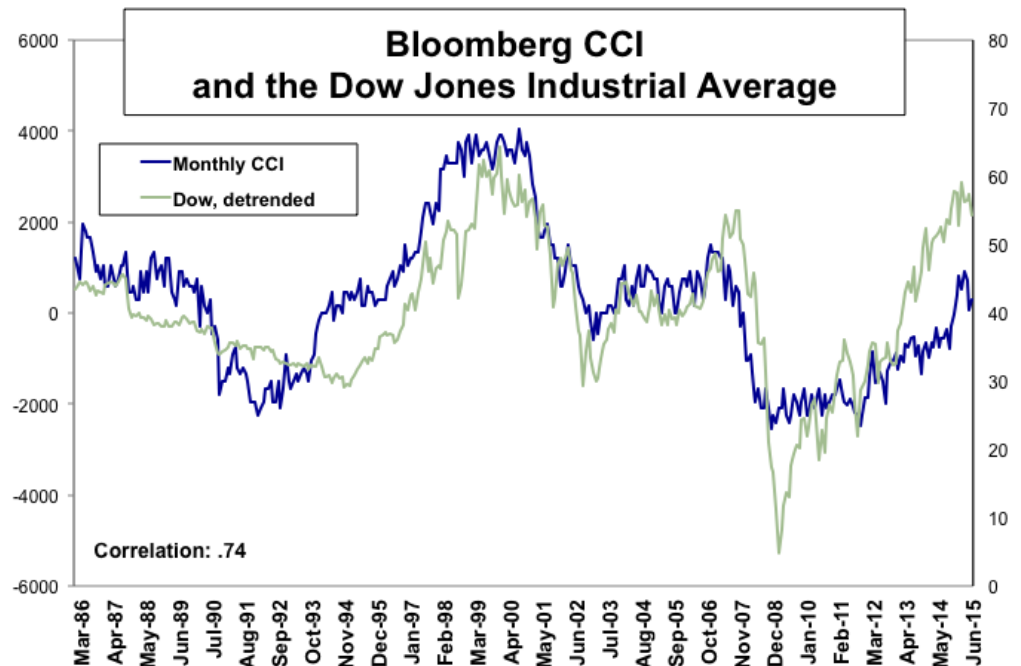
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climate subindex is up 1.9 points this week and a sharp 5.4 points in three weeks. Ratings of the economy, essentially unchanged this week, have improved by 2.5 points since early June. Details:

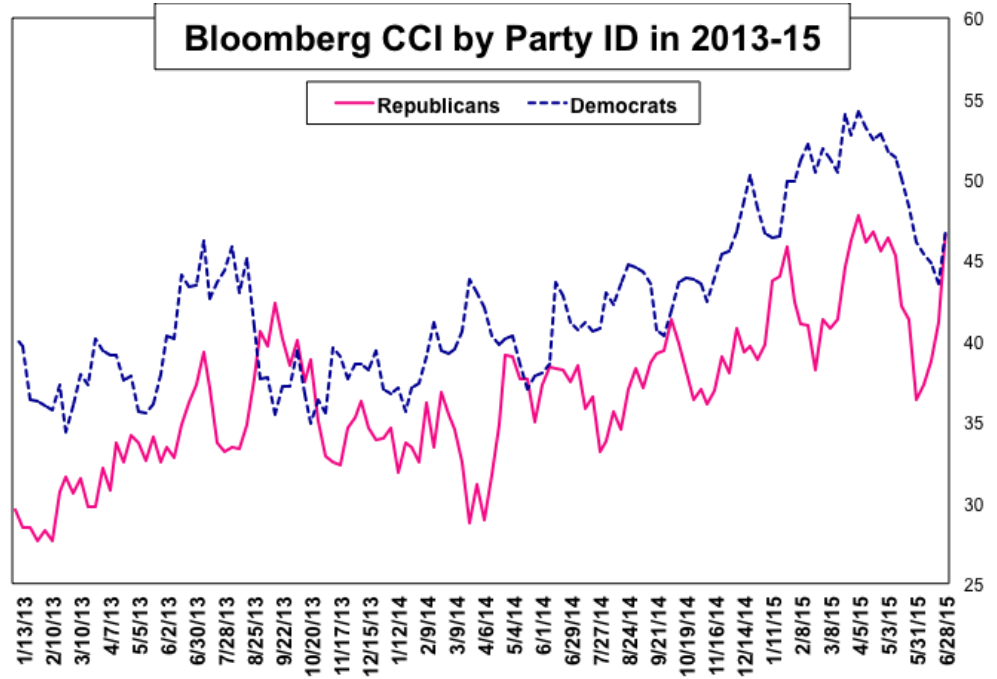
- At 34.6, the economy subindex is its highest since early May, albeit 2.0 points off its 2015 average and 7.7 points off its 2015 high. It roughly matches its long-term average, 34.1.
- The buying climate subindex, 38.9, is its best since mid-May. While 4.9 points off its 2015 high, 43.8, it essentially matches its average this year and exceeds its lifetime average, 35.7, by 3.2 points.
- The personal finances index, 58.6, is its highest since early April and just 2.1 points off its 2015 high. It's the only CCI gauge to exceed its 2015 average, 56.7, and is 3.4 points above its full average.

Challenges remain, including potential turmoil in the stock market. The CCI and the DJIA correlate at .74 over the long-term, and the Dow took a 350-point hit early this week, its worst point drop since 2013, amid worries over the Greek debt crisis.



Among groups, the index has seen a 10.2-point advance among Republicans since late May, compared with a non-significant 0.6-point rise among Democrats, leading to the slimmest advantage for Democrats in more than a year.

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Additionally, the index shows continued strong gains among separated, widowed or divorced adults. Now at 41.6, the CCI is its highest in this group since May 2002, and 10.1 points above its long-term average in available data since mid-1990.

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Data summary for 7/2/2015

This week	44.0	
Last week	42.6	
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	35%	34	37	34
Personal finances	59	56	57	55
Buying climate	39	37	39	36

	Excel -lent	Good	Not so Good	Poor
Full ratings of:				
National economy	2%	33	41	25
Personal finances	7	52	27	14
Buying climate	3	36	42	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 each question have a 3.5-point error margin. Interviews for this report were completed June 28, 2015. Field work and tabulation by SSRS of Media, Pa.

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06/28/15	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
GENERAL POPULATION:								
Overall Index	44.0	42.6	40.5	46.2	36.4	47.9	34.8	40.9
State of Economy	34.6	34.3	32.9	37.1	27.3	42.3	22.4	32.0
Personal Finances	58.6	56.4	54.4	60.1	50.9	60.7	50.0	54.7
Buying Climate	38.9	37.0	34.2	41.3	31.0	43.8	31.0	36.1
OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	47.7	46.9	46.3	49.1	39.2	53.4	38.1	44.4
Women	40.5	38.5	35.2	43.5	33.7	44.9	31.8	37.7
Age:								
18 - 34	47.8	50.1	46.9	49.8	40.6	52.4	32.9	43.3
35 - 44	39.4	33.4	37.5	50.0	34.3	51.2	33.4	42.2
45 - 54	42.4	38.4	36.2	41.8	31.7	45.8	30.0	37.1
55 - 64	42.7	40.3	33.0	40.4	34.4	49.4	30.2	38.5
65+	44.8	43.1	43.8	46.3	38.7	46.8	34.2	41.7
Income:								
Under \$15K	27.8	27.3	26.8	25.4	23.9	28.5	16.5	23.2
\$15K To \$24.9K	24.2	25.4	22.9	29.2	23.8	33.8	15.9	25.2
\$25K To \$39.9K	35.3	33.4	32.7	45.9	30.6	45.9	23.5	34.6
\$40K To \$49.9K	36.2	38.6	46.5	43.3	31.8	48.5	31.8	40.5
Under \$50K	30.8	30.9	31.5	36.3	27.4	36.5	23.1	30.3
Over \$50K	61.0	58.0	50.9	58.6	48.5	62.3	45.9	54.7
\$50K To \$74.9K	53.5	52.8	44.3	50.9	36.0	55.2	36.0	46.5
\$75K To \$99.9K	57.3	53.6	50.7	55.7	51.0	64.9	40.4	52.5
Over \$100K	69.2	65.4	56.1	66.8	58.4	74.1	54.1	63.6
Region:								
Northeast	41.8	38.7	38.9	41.0	38.5	46.3	31.5	39.9
Midwest	49.5	47.1	42.7	51.4	38.6	51.4	32.8	42.9
South	40.9	40.9	38.0	45.0	35.0	48.3	33.9	39.4
West	45.6	43.9	43.7	47.4	34.8	52.2	33.4	42.4
Race:								
White	44.7	43.5	40.8	45.1	36.1	47.4	36.1	41.4
Black	35.7	32.2	43.9	41.3	35.9	49.3	25.9	37.2
Politics:								
Republican	46.6	41.2	36.4	46.2	37.5	47.8	33.2	40.2
Democrat	46.7	43.5	46.1	52.7	41.2	54.2	40.3	46.7
Independent	41.2	43.0	40.5	42.1	32.8	47.3	29.8	38.3
Education:								
< High School	25.6	27.4	26.0	34.8	19.1	35.7	13.3	24.0
High Sch. Grad.	39.6	38.6	34.1	40.0	33.6	42.3	29.2	35.8
College +	50.5	48.3	47.2	52.0	41.5	53.7	41.4	47.4
Home:								
Own	49.2	46.1	41.8	49.7	37.9	53.2	37.9	45.0
Rent	36.0	37.1	38.8	41.3	33.7	41.7	24.7	34.3
Marital Status:								
Single	41.2	41.7	43.3	43.9	39.2	48.6	30.2	39.9
Married	46.5	43.9	42.0	50.4	38.1	53.6	38.1	44.7
Sep/Wid/Div	41.6	40.1	31.3	36.0	26.8	41.6	24.2	31.4
Employ. Status:								
Full-Time	51.3	48.8	46.9	53.8	42.1	56.8	40.5	47.1
Part-Time	41.9	38.6	37.0	42.0	38.7	48.7	31.3	40.1
Not Employed	35.7	36.6	34.5	39.1	28.9	41.9	28.3	34.1

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