

Bloomberg® Consumer Comfort Index™



Weekly Data Report

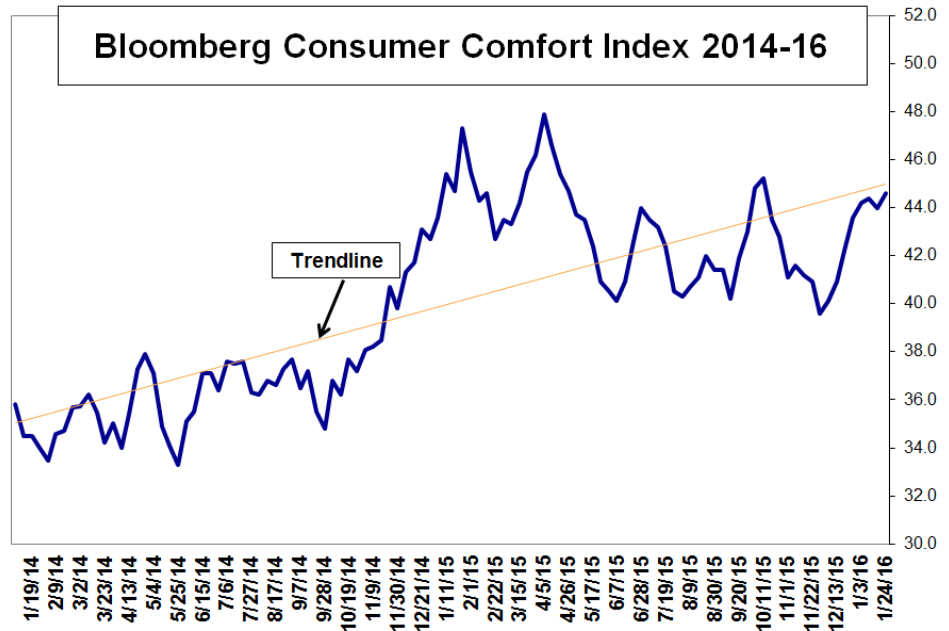
*Embargoed for release:
 9:45 a.m. Thursday,
 Jan. 28, 2016*

The Bloomberg Consumer Comfort Index reached a more than three-month high this week, closing out its steadiest January in 14 years.

The stability follows an up-and-down run in which the CCI declined significantly in the fall and then regained ground sharply in December. It's a welcome sign given recent precedent; the index in 2015 generally fell within a week or two of reaching a peak. Now, instead, it's kept within a tight 0.6-point band for four weeks straight.

The index, produced by [Langer Research Associates](#), is based on Americans' ratings of their own finances, the buying climate and the national economy. It stands at 44.6 on its 0-100 scale, up from a recent low of 39.6 in late November to its best since Oct. 11.

This week's CCI
44.6



Sharply lower fuel prices may be helping, with gas prices their lowest in nearly seven years. That said, risks abound, including declines in the stock markets and a rise in jobless claims to their highest since July.

The CCI averaged 42.9 last year, its best since 2007, after faring as poorly as 26.0 on average in 2009. But it's still well short of its go-go levels at the end of the millennium, peaking at 64.5 on average in 2000.

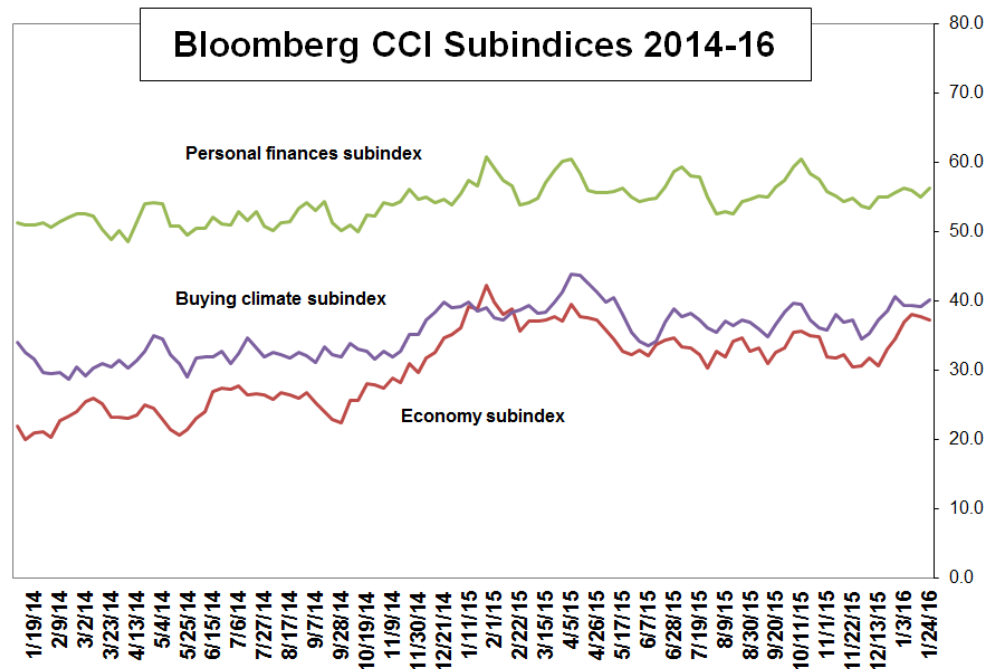
Ahead of Q4 GDP estimates, ratings of the national economy seem to have hit a wall after gains into early this month. The CCI's national economy subindex is 37.2, essentially unchanged in January, but better than its November and December levels. It's above its average last year, 34.7, but well off its 2015 high, 42.3 a year ago.

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The personal finances subindex, at 56.3, also has remained steady in January, near its 2015 average, 56.2. It's up 2.9 points since its recent low in early December to its best since late October.

In the CCI's third gauge, the buying climate subindex, at 40.2, is solidly above its 2015 average, 37.9, as well as its long-term average in weekly data back to 1985, 35.7. It's gained 5.7 points after a dip in late November.



Recovering from a recent slump, the CCI among blacks is 36.5, while it slipped to 45.7 among whites. That's narrowed what was the largest white-black gap (17.0 points two weeks ago) since November 2008.

After breaking into the 70s for the first time in more than six months two weeks ago, the CCI among the wealthiest Americans slipped to 67.1, but remains 8.5 points above a recent low of 58.6 in early December. It's up a similar 8.0 points since late November among those making \$50,000-\$100,000, to 57.7. In the less than \$50,000 bracket, by contrast, it's gained just 2.6 points from late November.

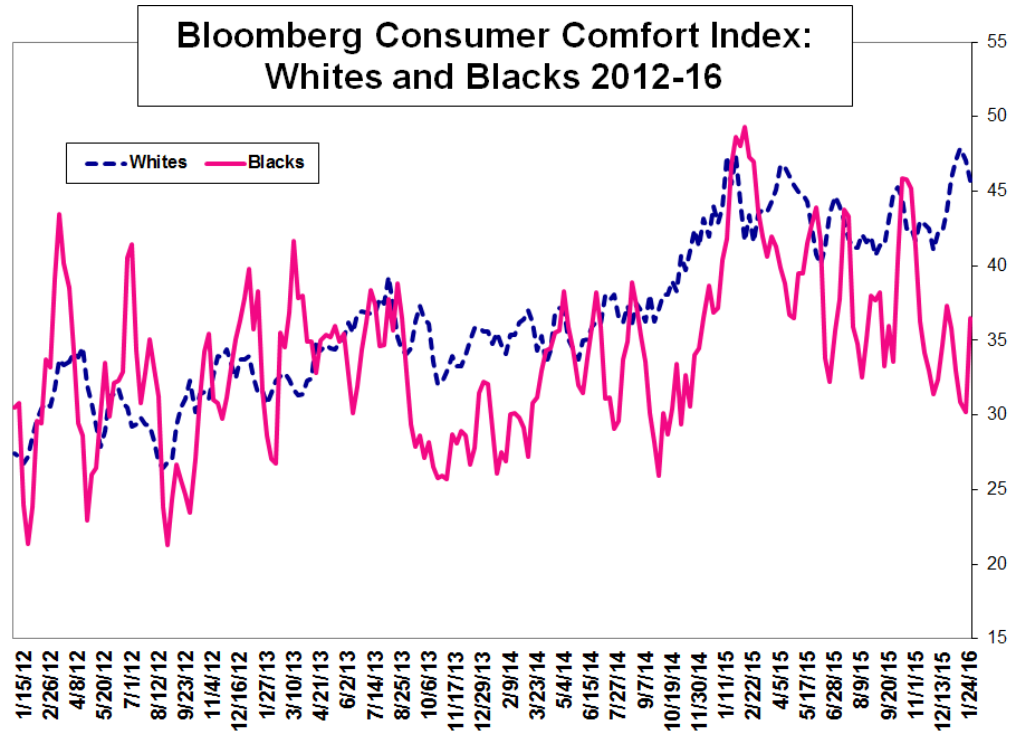
Among other groups, the CCI's at a high since last March among Midwesterners, 51.2.

Lastly, with the Iowa caucuses on the doorstep, the CCI shows some movements among political partisans. It's 51.2 among Democrats, a 10.4-point increase from mid-December to its highest in this group since mid-October. That compares with 43.0

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among Republicans and 41.7 among independents, with a Democratic-Republican gap of 8.2 points, its largest since October.



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Data summary for 1/28/2016

This week	44.6	
Last week	44.0	
2015 high	47.9	April 5
2015 low	39.6	Nov. 29
2015 average	42.9	
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	37%	38	35	34
Personal finances	56	55	56	55
Buying climate	40	39	38	36

	Excel -lent	Good	Not so Good	Poor
Full ratings of:				
National economy	3%	35	38	25
Personal finances	7	49	29	15
Buying climate	3	38	38	22

	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 January 24, 2016. Field work and tabulation by SSRS of Media, Pa.

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01/24/16	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	44.6	44.0	43.6	42.8	47.3	47.9	39.6	43.0
State of Economy	37.2	37.7	34.5	34.8	42.3	42.3	30.4	34.7
Personal Finances	56.3	55.0	55.6	57.6	60.7	60.7	52.6	56.2
Buying Climate	40.2	39.2	40.6	36.1	39.0	43.8	33.5	38.0
OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	46.9	46.3	47.7	44.7	52.4	53.4	41.2	46.4
Women	42.4	41.8	39.6	41.1	42.5	44.9	34.6	39.8
Age:								
18 - 34	47.6	48.4	50.3	46.1	47.9	52.4	42.0	46.7
35 - 44	44.7	42.2	41.8	47.8	48.0	51.2	33.4	43.0
45 - 54	44.2	38.9	35.9	36.3	45.8	45.8	33.6	38.9
55 - 64	41.0	42.7	47.8	38.3	49.4	49.4	31.1	40.5
65+	43.6	44.3	39.4	43.5	44.1	46.8	36.2	42.7
Income:								
Under \$15K	27.2	26.7	30.9	27.3	25.9	32.2	18.9	24.9
\$15K To \$24.9K	25.4	24.6	22.3	30.2	33.8	33.8	20.9	25.8
\$25K To \$39.9K	36.2	32.6	36.7	35.7	35.8	45.9	29.4	35.9
\$40K To \$49.9K	37.3	40.7	43.8	39.5	46.0	48.5	36.0	42.6
Under \$50K	31.4	30.4	32.8	33.2	34.4	36.5	28.3	31.8
Over \$50K	60.7	60.6	57.7	53.8	62.3	62.4	50.9	57.1
\$50K To \$74.9K	54.1	57.0	54.6	50.6	54.4	60.1	42.8	50.0
\$75K To \$99.9K	62.7	55.7	52.6	47.1	59.0	62.8	43.7	55.1
Over \$100K	67.1	70.4	65.8	62.1	72.1	74.1	55.9	64.7
Region:								
Northeast	48.0	46.4	48.0	44.9	43.5	52.1	35.4	43.1
Midwest	51.2	51.0	43.0	39.8	49.9	51.4	38.3	44.4
South	40.4	38.4	40.2	44.9	44.6	48.3	34.0	40.7
West	42.6	44.5	46.0	40.6	52.2	52.2	38.6	45.1
Race:								
White	45.7	47.1	45.9	42.6	47.4	47.9	40.1	43.5
Black	36.5	30.2	35.8	45.2	48.6	49.3	30.2	38.8
Politics:								
Republican	43.0	46.1	46.6	41.1	45.8	47.8	36.4	42.1
Democrat	51.2	44.6	43.6	48.2	49.9	54.2	40.8	47.9
Independent	41.7	43.7	44.9	40.4	47.3	47.3	37.7	41.3
Education:								
< High School	33.3	26.5	27.1	29.0	35.2	35.7	20.8	28.7
High Sch. Grad.	39.4	39.7	37.0	39.1	41.1	42.3	29.9	36.9
College +	50.6	50.9	51.4	47.9	52.9	53.7	44.5	49.5
Home:								
Own	49.3	48.4	47.5	46.8	53.2	53.2	41.6	47.0
Rent	37.1	36.9	37.6	37.4	38.1	42.0	31.0	36.8
Marital Status:								
Single	40.2	38.8	43.3	41.3	43.7	48.6	35.6	41.9
Married	51.3	50.2	47.4	47.3	53.6	53.6	40.0	46.6
Sep/Wid/Div	32.1	33.8	32.0	32.2	35.5	41.6	27.8	33.7
Employ. Status:								
Full-Time	51.4	49.3	52.3	48.0	55.5	56.8	43.8	49.7
Part-Time	43.7	42.9	41.0	44.1	43.3	50.4	26.3	40.1
Not Employed	36.7	37.8	35.2	36.4	39.0	41.9	31.7	36.0

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