

Bloomberg® Consumer Comfort Index™



Weekly Data Report

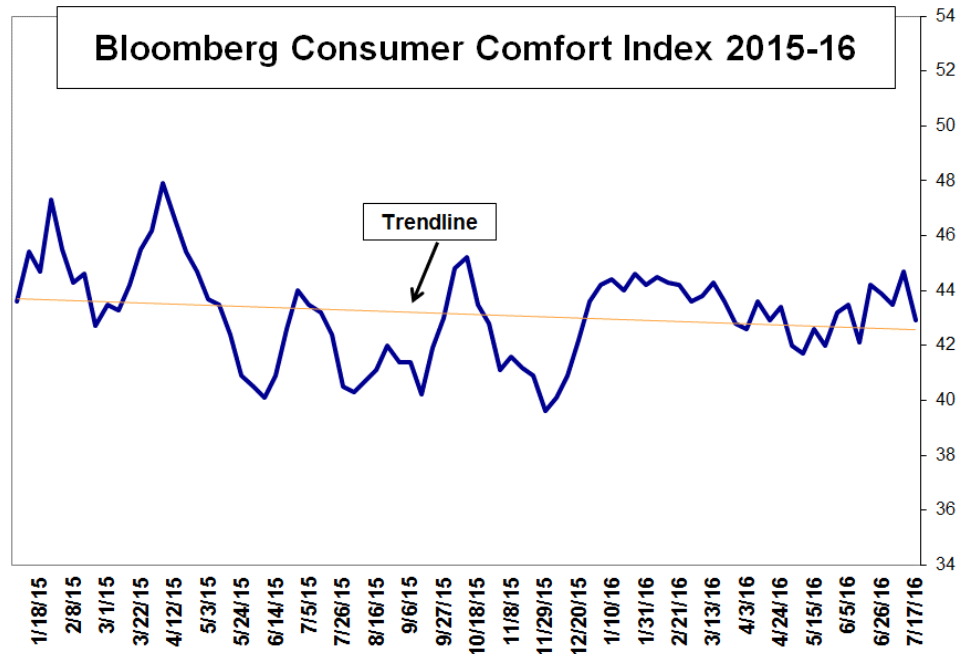
*Embargoed for release:
9:45 a.m. Thursday,
July 21, 2016*

The Bloomberg Consumer Comfort Index retreated from its 2016 high this week, with pullback in Americans' ratings of their personal finances and the buying climate combining in the CCI's first significant single-week decline of the year.

Marking the still-tentative nature of consumer views, the index gave back 1.8 points to 42.9 on its 0-100 scale. That was led by a sharp 3.0-point drop in ratings of the buying climate, to 38.3, its largest weekly decline in almost five years and the largest in any of the CCI's three subindices since February 2015.

Ratings of personal finances, with a subindex value of 57.6, fell 1.5 points from a nine-month high last week. The index's third gauge, ratings of the national economy, held essentially unchanged at 32.8.

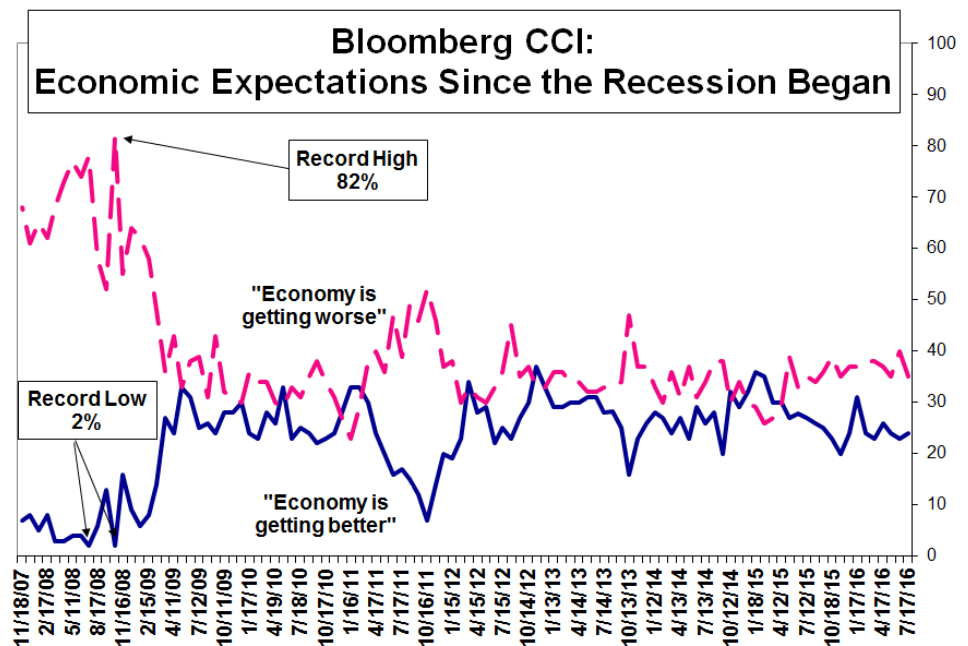
This
week's
CCI
42.9



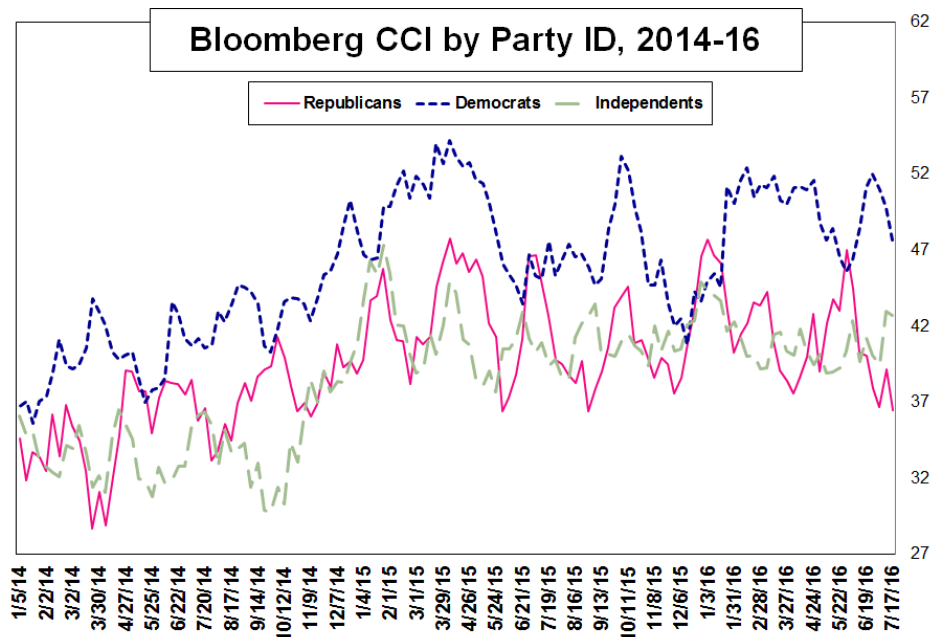
The index, produced by [Langer Research Associates](http://www.langerresearch.com), has moved significantly in a single week just twice this year – the other was a 2.1-point rise a month ago. Indeed, it's been the steadiest year in ongoing, weekly CCI data since late 1985.

But stability isn't the same as optimism. In a separate monthly measure, more say the economy is getting worse, 35 percent, than say it's getting better, 24 percent. A plurality, 41 percent, of Americans say it's staying the same. Those match views in May and are a tad better than in June, when 40 percent said the economy was worsening.

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As for groups, with no boost in advance of Donald Trump's pending nomination for president, the index among Republicans has fallen to more than a 10-month low, 36.5, a broad 11.2 points below its 2016 high and well below its average this year, 41.6.



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The CCI is much higher among Democrats, 47.7, the fifth week straight that it's higher among Democrats than Republicans by a double-digit margin. The index among independents is between the two, at 42.7.

A few other gaps stand out: The difference in the CCI between whites and blacks slipped to 5.2 points after hovering near 10.0 points for the last month; that's because the index is at a low for the month among whites, 43.8, but a two-month high among blacks, 38.6. And the gap has widened between those employed full-time for pay vs. part-timers, 50.5 vs. 40.5, double-digits for the first time since early May.

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Data summary for 7/21/2016

This week	42.9	
Last week	44.7	
2016 high	44.7	July 10
2016 low	41.7	May 8
2016 average	43.5	
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 2016	Average '85-'16
Positive ratings of:				
National economy	33%	34	34	34
Personal finances	58	59	57	55
Buying climate	38	41	40	36

	Excel -lent	Good	Not so Good	Poor
Full ratings of:				
National economy	2%	31	40	27
Personal finances	6	51	28	15
Buying climate	3	35	45	17

	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
7/17/16	24	35	41
6/12/16	23	40	36
5/15/16	24	35	41
4/17/16	26	37	37
3/13/16	23	38	38
2/14/16	24	38	37
1/17/16	31	37	32
12/13/15	24	37	39
11/15/15	20	35	45

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. The expectations question was asked of 500 respondents July 6-17, 2016; that result has a 4.5-point error margin. Field work and tabulation by SSRS of Media, Pa.

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07/17/16	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
Overall Index	42.9	44.7	44.2	42.9	42.4	45.2	39.6	42.7
State of Economy	32.8	33.8	35.0	33.4	32.2	38.0	30.4	33.6
Personal Finances	57.6	59.1	57.5	55.6	57.8	60.5	52.6	56.1
Buying Climate	38.3	41.3	40.0	39.6	37.2	41.9	34.5	38.5

OVERALL INDEX BY DEMOGRAPHIC GROUPS

Sex:								
Men	45.7	47.3	45.9	48.3	46.2	49.0	41.2	45.9
Women	40.2	42.3	42.5	37.8	38.8	43.0	35.7	39.7
Age:								
18 - 34	43.2	47.6	46.5	44.0	46.6	51.8	42.0	46.5
35 - 44	43.2	47.5	44.8	51.1	39.7	51.1	34.4	43.2
45 - 54	38.6	37.7	38.2	41.4	43.0	47.3	34.2	39.2
55 - 64	47.9	46.8	42.4	39.9	40.6	48.2	32.6	40.2
65+	42.6	43.8	46.0	38.0	40.3	46.4	36.2	41.7
Income:								
Under \$15K	28.3	28.2	20.0	23.1	25.6	32.2	17.3	24.4
\$15K To \$24.9K	26.2	27.2	32.4	23.8	27.3	32.8	20.9	26.5
\$25K To \$39.9K	32.5	34.9	35.6	33.5	32.5	40.7	29.4	35.5
\$40K To \$49.9K	37.3	41.9	45.7	45.8	45.5	48.3	35.3	42.2
Under \$50K	31.7	33.2	31.5	30.7	32.5	34.5	28.3	31.5
Over \$50K	56.2	57.5	59.5	57.8	54.4	62.4	52.0	57.0
\$50K To \$74.9K	50.1	51.1	52.3	50.0	47.5	60.1	42.8	50.8
\$75K To \$99.9K	59.3	58.1	58.1	57.2	57.6	62.8	43.7	54.5
Over \$100K	62.0	64.7	66.0	66.2	59.0	70.6	55.9	64.5
Region:								
Northeast	43.1	42.4	40.6	46.0	41.8	52.1	35.4	43.9
Midwest	42.9	44.8	47.0	43.0	42.6	51.2	38.3	43.5
South	44.1	45.1	42.2	41.0	40.5	48.0	34.0	41.0
West	40.7	45.9	47.6	43.5	45.6	48.4	38.6	43.8
Race:								
White	43.8	46.6	46.4	43.5	41.8	47.9	40.7	43.6
Black	38.6	36.2	35.4	39.8	43.3	46.9	30.2	38.0
Politics:								
Republican	36.5	39.2	40.1	40.0	42.7	47.7	36.4	41.1
Democrat	47.7	49.8	51.1	51.0	47.6	53.2	40.8	48.0
Independent	42.7	43.0	41.3	40.4	39.4	44.9	38.5	41.0
Education:								
< High School	29.9	28.6	24.2	26.8	30.8	37.5	20.7	28.6
High Sch. Grad.	34.4	36.8	36.1	34.2	37.6	40.0	29.9	35.9
College +	51.0	53.2	53.8	51.9	47.6	53.8	44.5	50.0
Home:								
Own	48.7	50.0	49.6	47.1	44.2	50.2	42.3	46.8
Rent	34.2	36.6	35.3	36.1	40.2	42.0	31.0	36.5
Marital Status:								
Single	39.8	43.2	42.7	41.3	46.6	49.0	35.6	41.9
Married	47.0	48.2	47.8	48.0	43.7	51.4	40.0	46.8
Sep/Wid/Div	36.2	36.7	35.8	29.6	31.7	36.7	27.8	31.8
Employ. Status:								
Full-Time	50.5	51.5	50.0	51.2	49.2	54.8	43.8	49.8
Part-Time	40.5	45.9	49.3	37.6	40.9	50.4	26.3	40.0
Not Employed	35.2	36.4	35.9	34.7	34.6	38.3	31.7	35.7

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