LANGER RESEARCH ASSOCIATES
SURVEY RESEARCH DESIGN · MANAGEMENT · ANALYSIS

Bloomberg ® Consumer Comfort Index ™ Weekly Data Report

Embargoed for Release after 9:45 a.m. Thursday, October 16, 2014

Contact: Langer Research Associates, 212 456-2621
info@langerresearch.com

Data summary for 10/16/2014

```
                       CCI
This week              36.2
Last week              36.8
2014 high              37.9  April 27
2014 low               33.3  May 25
2014 average           35.8
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    41.6
```

Individual measures:

Positive ratings of:	This week	Last week	Average 2014	Average '85–'14
National economy	26%	26	24	34
Personal finances	50	51	52	55
Buying climate	33	34	32	36

Full ratings of:	Excel-lent	Good	Not so Good	Poor
National economy	1%	24	44	31
Personal finances	5	45	31	19
Buying climate	2	31	43	24

	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:

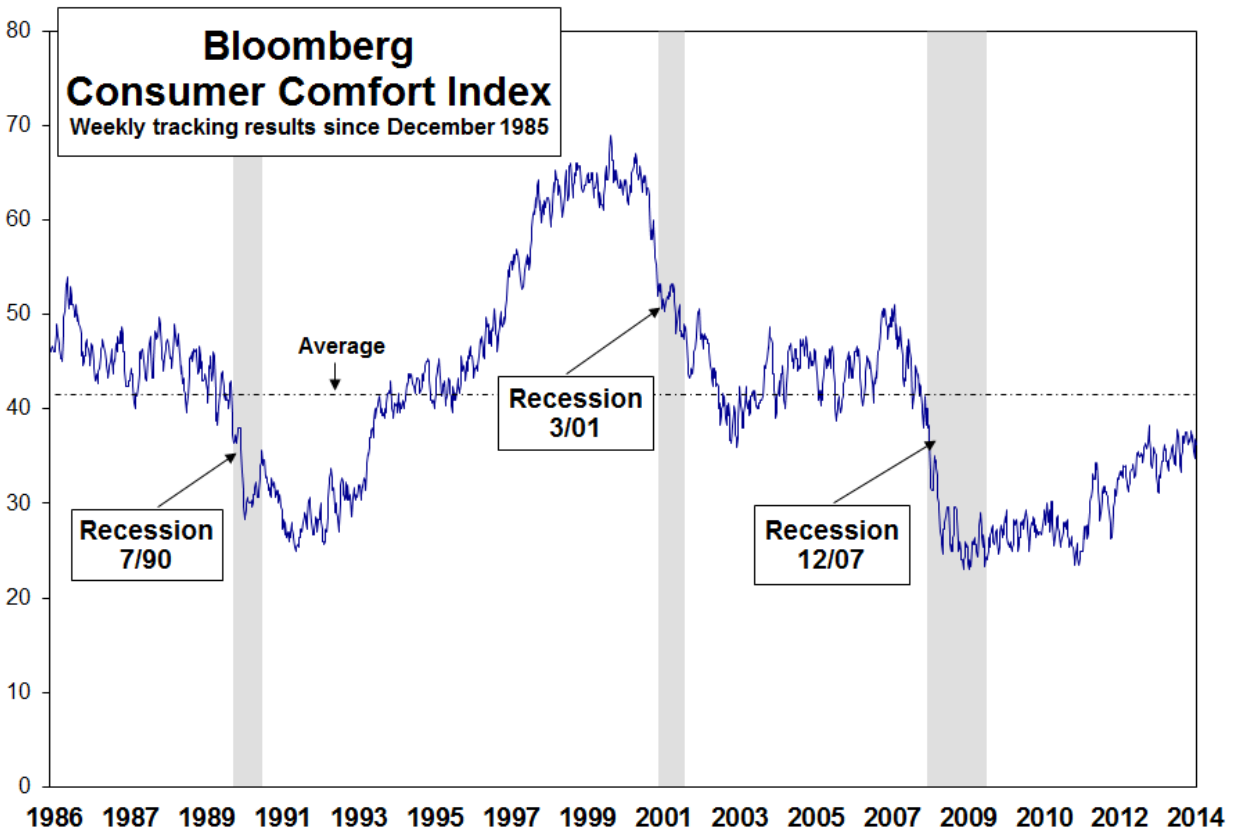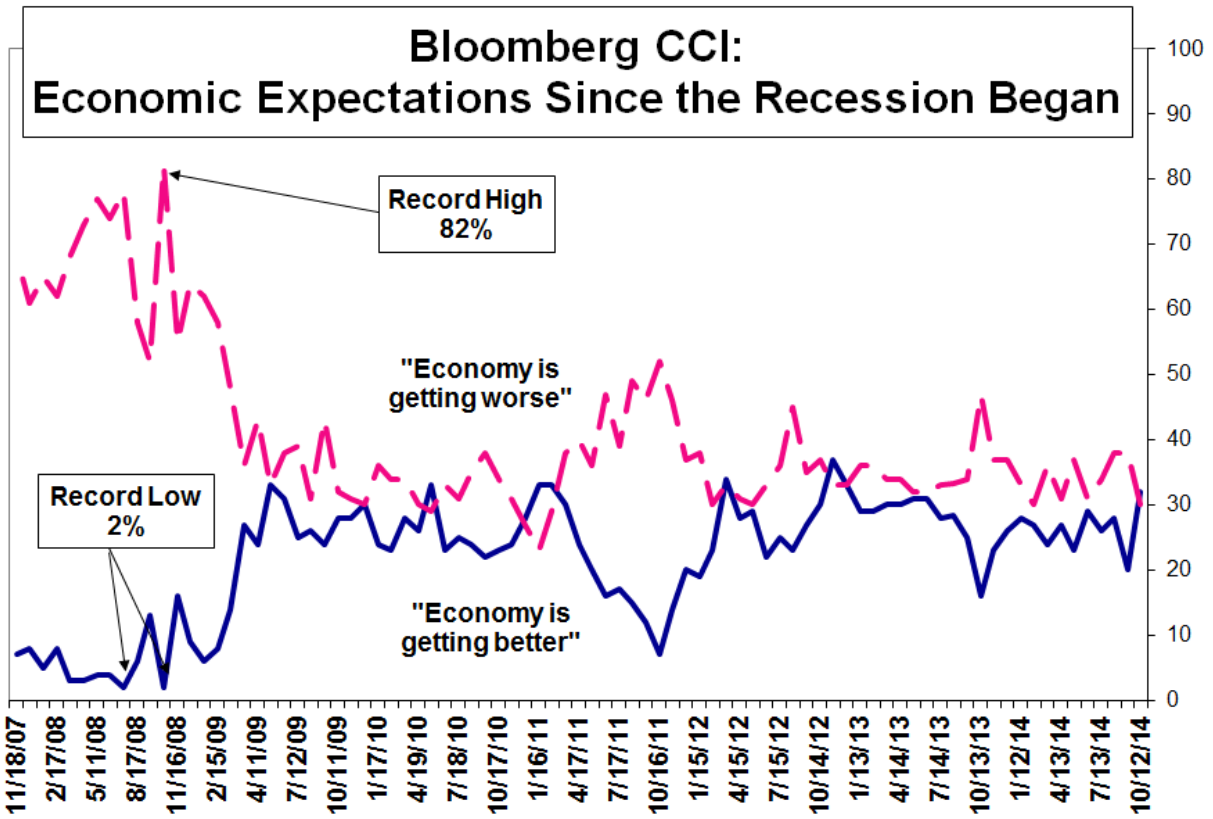|	Better	Worse	Same
10/15/14	32	30	38
9/14/14	20	38	43
8/17/14	28	38	34
7/13/14	26	34	40

Methodology: The Bloomberg Consumer Comfort Index is produced by Langer Research Associates. The index is reported in a four-week rolling average; this week's results are based on a random national sample of 1,000 adults, reached by landline and cellular telephone, in the four weeks ending Oct. 12, 2014. Results of the individual CCI gauges have a 3.5-point error margin. The expectations question was asked of 500 respondents Oct. 1-12, 2014; that result has a 4.5-point error margin. Field work and tabulation by SSRS of Media, Pa.
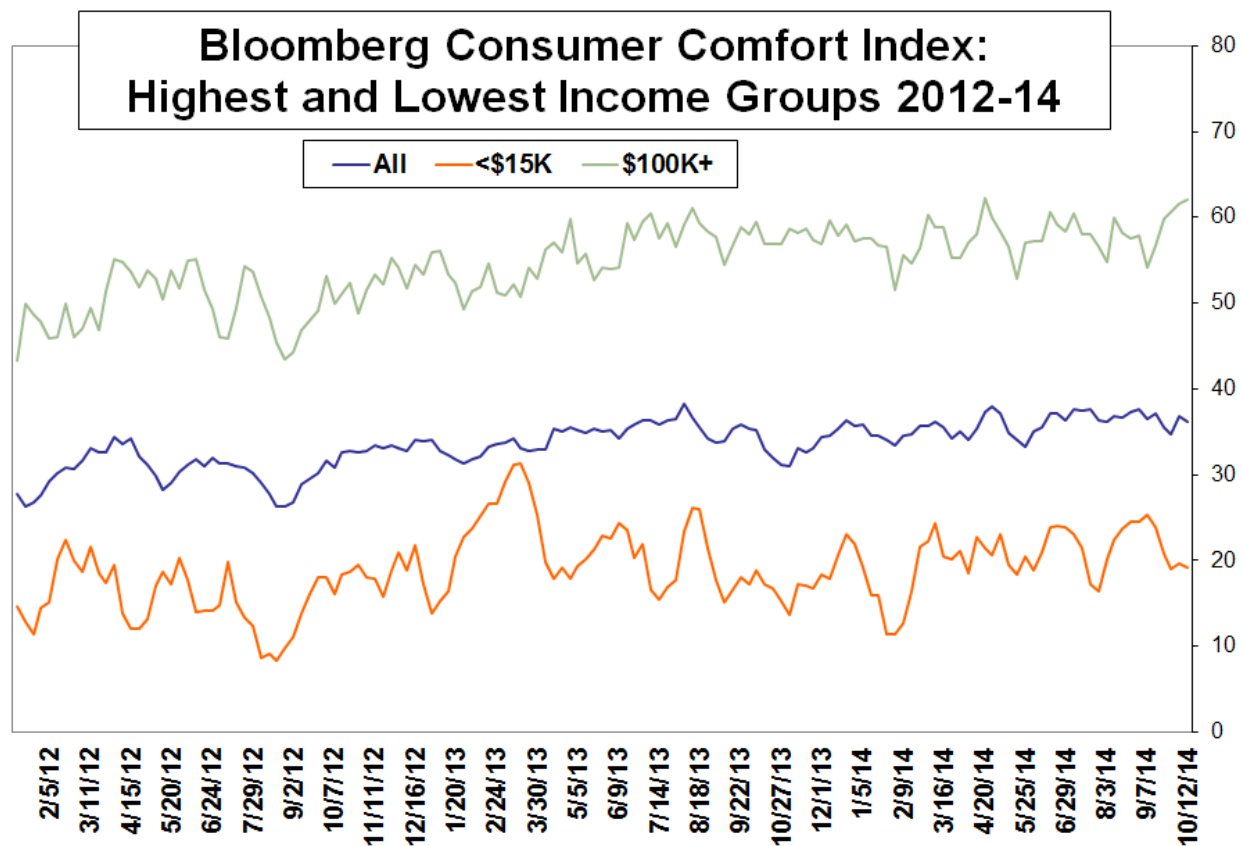
As of May 1, 2014, the index is derived by averaging the positive responses to each index question. Results can range from 0 (all negative responses for all three measures) to 100 (all positive responses for all three measures). See details here. The survey began in December 1985.

10/12/14	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
Group								
GENERAL POPULATION:								
Overall Index	36.2	36.8	37.2	37.5	32.9	37.9	31.1	35.3
State of Economy	25.7	25.6	24.0	26.4	17.3	27.7	16.0	23.0
Personal Finances	50.0	51.0	54.3	51.6	49.9	54.3	47.5	51.2
Buying Climate	33.0	33.8	33.4	34.7	31.5	35.0	28.7	31.7

OVERALL INDEX BY DEMOGRAPHIC GROUPS

	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
Sex:								
Men	39.8	40.6	40.4	41.3	36.3	43.4	32.7	38.2
Women	32.9	33.2	34.2	34.1	29.8	36.9	29.0	32.6
Age:								
18 – 34	36.5	37.5	37.5	41.2	33.2	42.7	29.6	36.8
35 – 44	37.0	38.7	43.2	36.7	32.6	43.9	28.7	35.7
45 – 54	33.3	33.0	33.1	32.3	25.5	37.2	25.5	32.6
55 – 64	36.8	35.1	32.6	35.2	36.2	40.3	29.6	33.7
65+	38.2	41.1	39.4	39.7	36.1	41.3	33.5	36.9
Income:								
Under $15K	19.2	19.6	23.8	21.5	17.3	25.3	11.4	19.7
$15K To $24.9K	20.5	23.5	27.4	20.1	21.4	28.1	12.1	22.4
$25K To $39.9K	28.2	26.9	28.3	31.3	24.7	33.9	23.5	29.1
$40K To $49.9K	35.1	38.5	39.9	38.2	32.5	42.6	22.7	33.5
Under $50K	25.0	25.7	28.6	27.3	23.6	29.4	20.8	25.7
Over $50K	50.2	51.2	47.3	49.3	46.3	51.7	44.8	48.1
$50K To $74.9K	40.3	44.7	44.5	38.0	39.9	46.9	33.5	40.1
$75K To $99.9K	44.3	45.0	43.4	52.8	38.4	52.9	37.6	45.5
Over $100K	62.1	61.6	56.7	58.0	57.0	62.3	51.5	57.7
Region:								
Northeast	37.8	33.9	34.7	36.1	33.4	41.4	28.1	34.4
Midwest	39.8	41.2	38.2	37.8	38.0	41.2	31.3	35.7
South	33.9	36.5	39.3	34.2	29.9	40.2	27.3	35.0
West	35.4	35.3	35.1	43.6	32.7	43.6	32.1	36.3
Race:								
White	38.1	38.1	38.1	37.7	33.6	38.1	32.1	35.6
Black	28.7	30.1	30.1	31.2	26.5	38.9	25.7	31.2
Politics:								
Republican	39.9	41.3	38.7	35.8	37.5	41.3	28.7	35.6
Democrat	43.6	41.9	43.5	41.2	36.8	44.7	34.9	39.9
Independent	30.3	31.4	33.0	36.2	28.6	36.5	27.1	32.9
Education:								
< High School	14.1	16.8	21.6	20.7	21.7	36.4	13.3	22.0
High Sch. Grad.	32.0	30.5	31.7	33.7	27.4	35.5	25.5	30.2
College +	43.4	44.5	43.7	43.1	38.7	44.5	36.5	41.0
Home:								
Own	42.2	42.6	41.3	41.0	37.7	42.6	36.2	39.0
Rent	26.6	26.8	31.0	31.2	25.5	35.0	23.1	29.3
Marital Status:								
Single	33.6	33.4	35.4	37.3	30.0	40.4	29.8	34.6
Married	40.2	41.3	41.3	41.4	38.1	42.4	33.8	38.7
Sep/Wid/Div	27.8	28.6	28.2	26.9	25.1	32.4	23.3	27.3
Employ. Status:								
Full-Time	41.9	41.5	41.0	42.2	36.9	45.5	35.6	40.4
Part-Time	37.2	36.4	34.9	40.2	27.1	41.1	24.6	33.3
Not Employed	28.9	31.7	34.3	30.3	31.0	34.3	27.2	30.5

Bloomberg CCI:
Economic Expectations Since the Recession Began

Record High 82%

"Economy is getting worse"

Record Low 2%

"Economy is getting better"

Bloomberg Consumer Comfort Index
Weekly tracking results since December 1985

Average

Recession 7/90

Recession 3/01

Recession 12/07

Bloomberg Consumer Comfort Index: Highest and Lowest Income Groups 2012-14

The Bloomberg Consumer Comfort Index is produced by Langer Research Associates LLC (Langer).CONSUMER COMFORT INDEX ™ is a trademark or service mark of Langer. BLOOMBERG ® is a trademark or service mark of Bloomberg Finance L.P. Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") or Bloomberg's licensors own all proprietary right in such mark. Neither Langer nor Bloomberg guarantee the timeliness, accuracy or completeness of any data or information relating to the Bloomberg Consumer Comfort Index. Langer and Bloomberg make no warranty, express or implied, as to the Bloomberg Consumer Comfort Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaim all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Langer, Bloomberg, their licensors, and their respective employees, contractors, agents, suppliers and vendors shall have no liability or responsibility whatsoever for any injury or damages - whether direct, indirect, consequential, incidental, punitive or otherwise - arising in connection with the Bloomberg Consumer Comfort Index or any data or values relating thereto - whether arising from their negligence or otherwise. Nothing in the Bloomberg Consumer Comfort Index shall constitute or be construed as an offering of financial instruments or as investment advice or investment recommendations (i.e., recommendations as to whether or not to "buy," "sell," "hold" or to enter or not to enter into any other transaction involving any specific interest or interests) by Langer, Bloomberg or its affiliates or a recommendation as to an investment or other strategy by Langer, Bloomberg or its affiliates.*

Click here for CCI details.
For subscription information: Langer Research Associates, info@langerresearch.com