

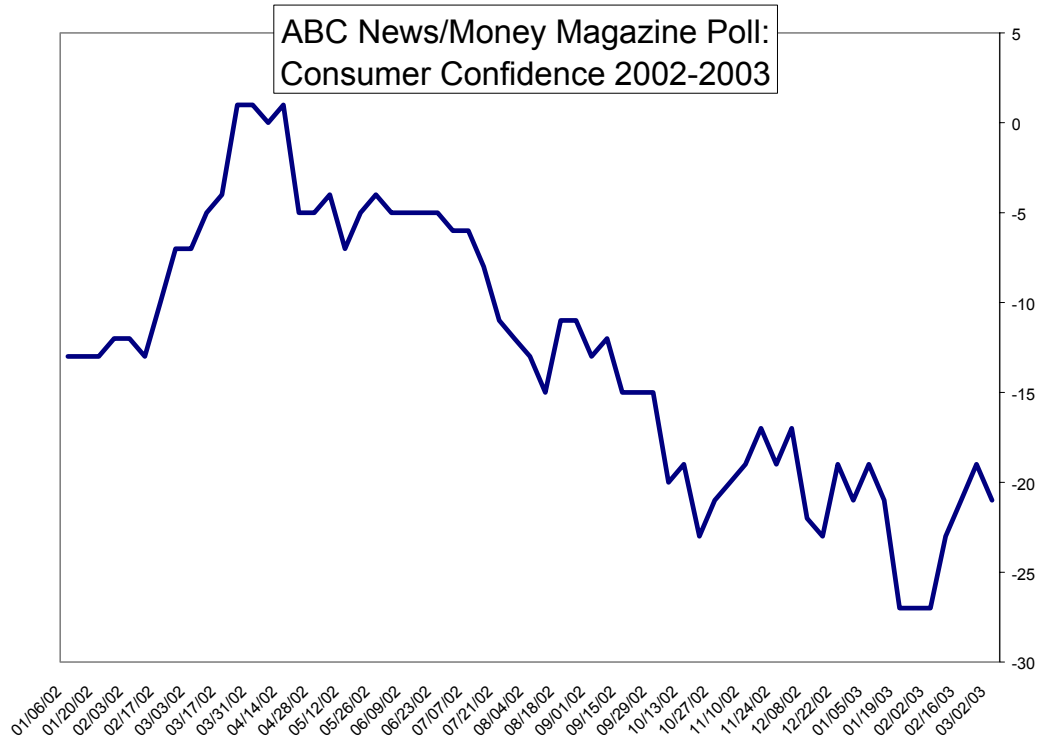
Confidence, While Still Low, Posts a Stronger February

After edging up over the last three weeks, consumer confidence leveled off this week, closing out February up six points from January.

The ABC News/Money magazine Consumer Comfort Index, based on ratings of the current economy, personal finances and the buying climate, stands at -21 on its scale of +100 to -100, up from -27, a nine-year-low, a month ago.

But confidence still is low; the index is well below its -9 average in 17 years of weekly polls, and down from a recent high of +1 last spring and an all-time high of +38 in January 2000. Weak ratings of the economy are largely at fault: Just 28 percent of Americans say the economy's in excellent or good shape, 13 points below average.

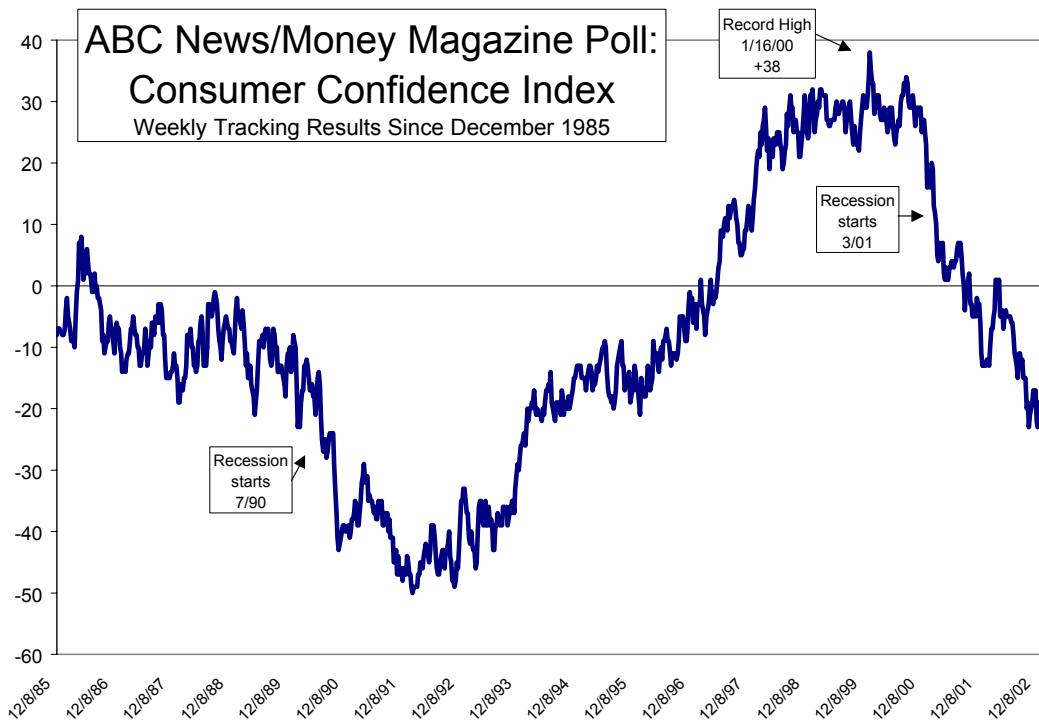
The index's other gauges are closer to average. Thirty-five percent call it a good time to buy things, four points below average; and 56 percent say their personal finances are OK, one point off its 17-year average.



Positive ratings of:	This week	2/2/03	2002 high	2002 low	17-yr. avg.
National economy	28%	24	45	25	41
Buying climate	35	33	45	36	39
Personal finances	56	52	63	52	57
Consumer Comfort Index	-21	-27	+1	-23	-9

TREND – The ABC/Money index has ranged from its high of +38 to a low of -50 in February 1992. Last year it averaged -11, its worst year since 1996. The index’s best yearlong average was +29 in 2000; its worst, -44 in 1992.

ABC/Money Index	
Today	-21
One month ago	-27
2002 high	+1 March, April
2002 low	-23 Oct. 20, Dec. 15
2002 average	-11
2001 average	+4
2000 average	+29 Best full year
1992 average	-44 Worst full year
Jan. 16, 2000	+38 Record high
Feb. 9, 1992	-50 Record low
Average since 12/85	-9



GROUPS - As usual, confidence is higher among better-off Americans. The index is +1 among people in higher-income households compared to -48 in the lowest, -11 among college graduates while -32 among high-school dropouts, -20 among whites but -29 among blacks (less of a racial divide than usual) and -11 among men while -30 among women.

Here's a closer look at the three components of the ABC/Money index:

NATIONAL ECONOMY – Twenty-eight percent of Americans rate the nation's economy as excellent or good; it was 30 percent last week. The best was 80 percent Jan. 16, 2000. The worst was seven percent in late 1991 and early 1992.

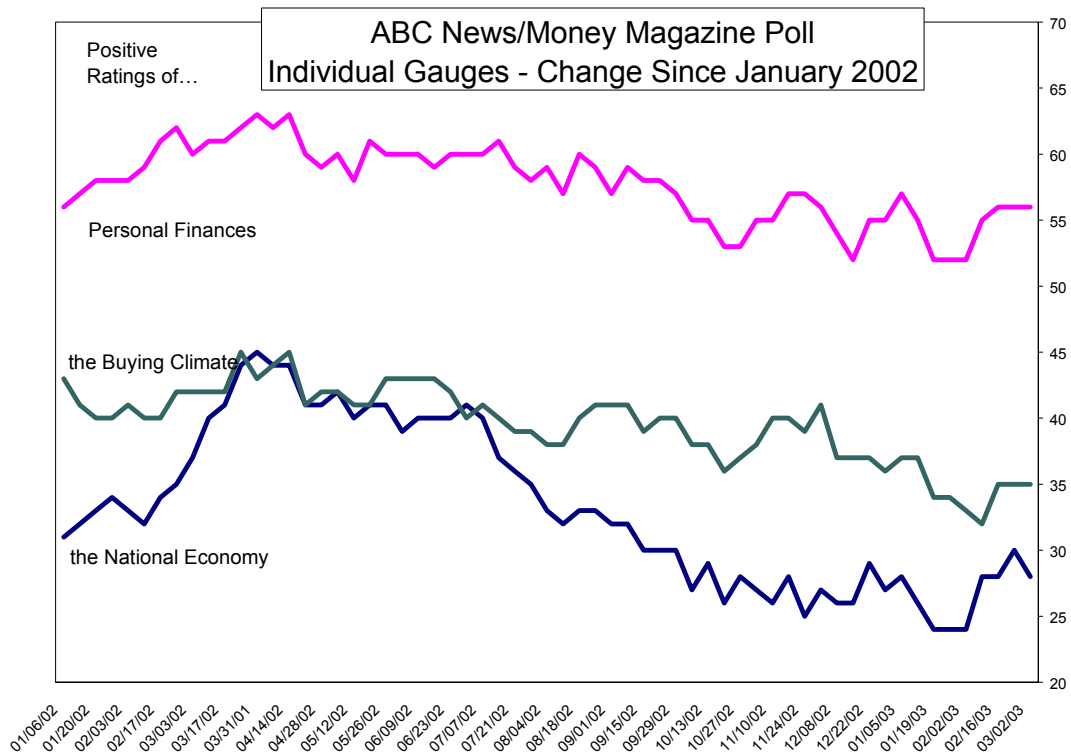
	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	28	2	26	72	46	26
Avg. since 12/85	41	4	37	59	40	19

PERSONAL FINANCES - Fifty-six percent rate their own finances as excellent or good, the same as last week. The best was 70 percent, set Aug. 30, 1998 and last matched in January 2000. The worst was 42 percent March 14, 1993.

	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	56	6	50	44	31	13
Avg. since 12/85	57	5	53	43	30	12

BUYING CLIMATE - Thirty-five percent say it's an excellent or good time to buy things they want and need, unchanged from last week. The best was 57 percent Jan. 16, 2000. The worst was 20 percent in fall 1990.

	Pos. NET	Excel.	Good	Neg. net	Not good	Poor
This week	35	2	33	65	47	18
Avg. since 12/85	39	3	36	61	41	20



METHODOLOGY - The ABC News/Money magazine Consumer Comfort Index represents a rolling average based on telephone interviews with a random sample of

about 1,000 adults nationwide each month. This week's results are based on 1,003 interviews in the month ending March 2, 2003, and have an error margin of plus or minus three percentage points. Field work by ICR-International Communications Research of Media, Pa.

The ABC/Money index is derived as follows: The negative response to each index question is subtracted from the positive response to that question. The three resulting numbers are then added and divided by three. The index can range from +100 (everyone positive on all three measures) to -100 (all negative on all three measures). The survey began in December 1985.

Analysis by Dalia Sussman.

ABC News polls can be found at ABCNEWS.com on the Internet, at:
<http://abcnews.go.com/sections/us/PollVault/PollVault.html>

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03/02/03	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	-21	-19	-27	-17	-7	1	-27	-13
State of Economy	-44	-40	-52	-46	-26	-10	-52	-33
Personal Finances	12	12	4	12	20	26	4	15
Buying Climate	-30	-30	-34	-18	-16	-10	-36	-21

OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	-11	-8	-18	-9	3	9	-18	-6
Women	-30	-30	-35	-24	-17	-4	-38	-20
Age:								
18 - 34	-17	-11	-25	-6	-2	10	-25	-6
35 - 44	-12	-13	-23	-24	-15	3	-31	-14
45 - 54	-24	-28	-31	-14	0	6	-37	-15
55 - 64	-36	-38	-36	-23	-16	20	-39	-15
65 +	-27	-27	-24	-32	-14	-5	-36	-22
Income:								
Under \$15K	-48	-47	-50	-46	-51	-26	-61	-45
\$15K To \$24.9K	-39	-41	-46	-40	-26	-19	-55	-34
\$25K To \$39.9K	-27	-28	-34	-26	-1	1	-43	-21
\$40K To \$49.9K	-19	-19	-22	-15	7	12	-30	-7
Over \$50K	1	1	-8	8	14	33	-15	9
Region:								
Northeast	-15	-16	-30	-28	-6	2	-32	-17
Midwest	-26	-24	-24	-11	-14	4	-27	-13
South	-24	-26	-28	-20	-4	4	-29	-14
West	-15	-9	-25	-9	-6	9	-25	-8
Race:								
White	-20	-20	-23	-15	-2	7	-23	-9
Black	-29	-23	-51	-43	-47	-18	-60	-37
Politics:								
Republican	9	7	0	11	7	34	0	12

Democrat	-40	-38	-39	-30	-16	-14	-42	-27
Independent	-24	-20	-34	-21	-7	-2	-38	-17
Education:								
< High School	-32	-23	-45	-51	-36	-12	-59	-36
High Sch. Grad.	-29	-32	-40	-20	-4	-3	-40	-18
College +	-11	-11	-12	-3	0	13	-18	-2
Home:								
Own	-14	-17	-24	-12	-1	9	-24	-8
Rent	-35	-25	-34	-29	-21	-9	-40	-24
Marital Status:								
Single	-21	-15	-13	-14	-12	10	-21	-9
Married	-16	-16	-27	-14	0	11	-27	-9
Sep/Wid/Div	-39	-37	-40	-30	-34	-14	-42	-29
Employ. Status:								
Full-Time	-10	-10	-19	-10	1	12	-20	-5
Part-Time	-19	-20	-39	-7	3	14	-39	-11
Not Employed	-35	-32	-34	-30	-21	-13	-40	-25

END