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ABC NEWS/MONEY CONSUMER INDEX - 9/22/96  
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CONFIDENCE SKIPS UP  
TO ITS BEST SINCE JULY

Consumer confidence, on a winning streak since May, skipped ahead this week to its best level since mid-July - and one of its best of the 1990s.

The ABC/Money Consumer Comfort Index rose two points to -9 on its scale of +100 to -100. It has hovered between -13 and -7 (a nearly seven-year high) since late May, and is marking its best year since 1989.

The index's average for the year so far, -13, is not far from its pre-recession average of -9 in the second half of the 1980s. From 1990-93, depressed by the recession and its aftermath, it averaged a dismal -39.

Strong consumer confidence is a powerful force in presidential politics - the main reason for Bill Clinton's lead this year, as well as the prime cause of George Bush's defeat in November 1992, when the index was a grim -49. In November 1988, when Bush retained the presidency for the GOP, it was -6.

	ABC/Money Index
9/22/96	-9
11/1/92	-49
11/6/88	-6
1996 average	-13
1995	-15
1994	-19
1993	-37
1992	-44
1991	-37
1990	-24
1989	-11

INDICES - The index is based on ratings of personal finances, the national economy and the buying climate. In the only positive gauge, 56 percent say their finances are in good shape, up a point this week.

As usual, the other gauges are much more negative. Fifty-eight percent rate the national economy negatively (unchanged this week) and 61 percent call it a bad time to buy things (down two points).

While those numbers include some built-in skepticism, they're much better than they've been. At the start of this year 66 percent of Americans said the economy was in bad shape; in January 1993 it was a record 93 percent; and the 1990-93 average was 85 percent negative.

	Today	1990-93	1986-90
Negative on national economy	58	85	59
Negative on buying climate	61	74	61
Positive on personal finances	56	49	57

GROUPS - An improvement in confidence among women led this week's advance in the index. Nonetheless, confidence still lags in economically vulnerable groups, including women, blacks, the poor and the less-educated.

The index is +2 among men but -19 among women; +26 in higher-income households but -47 in the lowest; -1 among whites but -41 among blacks; and +8 among people who have attended college but -47 among high school dropouts.

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

NATIONAL ECONOMY- Fifty-eight percent rate the economy negatively, unchanged this week. It's averaged 63 percent this year, compared to 85 percent from 1990-93 and 59 percent from 1986-1990. The worst, 93 percent, was in late 1991 and early 1992; the best, 50-50, was April 27, 1986. The average for the life of the index is 69 percent negative.

PERSONAL FINANCES - Fifty-six percent rate their finances positively, same as last week. It's averaged 57 percent this year, compared to 49 percent in the 1990-93 slump and 57 percent before the recession. The worst was 58 percent negative March 14, 1993; the best, 62 percent positive Dec. 20, 1987. The full average is 54 percent positive.

BUYING CLIMATE - Sixty-one percent call this a bad time to buy things, down two points. It's averaged 63 percent this year, compared to 74 percent during the 1990-93 slump and 61 percent before the recession. The worst is 80 percent negative Nov. 2 and Oct. 28, 1990; the best, 52 percent positive May 11, 1986. The full average is 66 percent negative.

	National Economy	Personal Finances	Buying Climate
This week	58% neg	56% pos	61% neg
1996 Average	63% neg	57% pos	63% neg
Recession Average (mid-1990 to 1993)	85% neg	51% neg	74% neg
Pre-Recession Avg. (1986 to mid-1990)	59% neg	57% pos	61% neg
Full Average (1986-1995)	69% neg	54% pos	66% neg
Worst	93% neg	58% neg	80% neg
Best	50% pos	62% pos	52% pos

METHODOLOGY - The ABC News/Money magazine Consumer Comfort Index represents a rolling average based on telephone interviews with about 1,000 adults nationwide each month. Interviewing is done by ICR/AUS Consultants of Media, Pa. This week's results are based on 1,041 interviews in the month ending Sept. 22 and have an error margin of plus or minus 3.5 percentage points.

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 Gary Langer. For details contact the ABC News Polling Unit, (212) 456-2621.

ABC polls are available in the ABC News area of America Online.

09/22/96	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
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Group								
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GENERAL POPULATION:								
Overall Index	-9	-11	-11	-9	-13	-7	-21	-14
State of Economy	-16	-16	-20	-24	-26	-16	-38	-28
Personal Finances	12	10	16	16	12	20	8	13
Buying Climate	-22	-26	-30	-20	-26	-18	-36	-26
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OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	2	4	3	5	0	7	-11	-1
Women	-19	-25	-24	-22	-26	-18	-33	-24
Age:								
18 - 34	-8	-10	-7	-9	-14	-3	-23	-11
35 - 44	-18	-19	-14	-14	-5	-3	-23	-13
45 - 54	-7	-5	-11	-14	-11	-4	-36	-15
55 - 64	-15	-22	-25	-5	-12	-2	-40	-17
65 +	4	1	-10	-8	-24	9	-34	-14
Income:								
Under \$15K	-47	-49	-48	-57	-56	-43	-61	-51
\$15K To \$24.9K	-32	-32	-25	-24	-38	-12	-48	-33
\$25K To \$39.9K	-13	-9	-14	-13	-5	-2	-26	-14
\$40K To \$49.9K	3	5	10	12	-8	21	-31	1
Over \$50K	26	22	18	23	31	32	12	22
Region:								
Northeast	-12	-10	-18	-15	-26	-10	-34	-20
Midwest	10	6	-3	-4	4	10	-21	-5
South	-15	-15	-10	-13	-14	-5	-24	-15
West	-16	-23	-16	-5	-19	6	-23	-14
Race:								
White	-1	-4	-8	-3	-9	-1	-15	-9
Black	-41	-48	-39	-44	-49	-23	-56	-40
Politics:								
Republican	2	-1	-3	7	4	11	-8	0
Democrat	-13	-19	-10	-14	-25	-6	-28	-17
Independent	-9	-8	-15	-15	-17	-8	-26	-18
Education:								
< High School	-47	-46	-28	-38	-47	-28	-51	-41
High Sch. Grad.	-13	-18	-22	-19	-20	-10	-30	-21
College +	8	6	2	9	4	11	-6	3
Home:								
Own	0	-2	-4	-1	-9	1	-15	-7
Rent	-31	-33	-30	-30	-28	-20	-37	-30

Marital Status:								
Single	0	-5	-14	-13	-11	0	-26	-12
Married	-8	-9	-4	-4	-8	-1	-18	-8
Sep/Wid/Div	-20	-26	-32	-26	-39	-18	-45	-33
Employ. Status:								
Full-Time	-4	-4	-5	3	-2	7	-14	-5
Part-Time	-13	-20	-21	-28	-18	-4	-35	-18
Not Employed	-14	-18	-18	-23	-28	-14	-34	-25