



Last week	+25	
Aug. 30	+31	Record high
1998 average (to date)	+24	
1997 average	+5	Best full year
1992 average	-44	Worst full year
Feb. 9, 1992	-50	Record low
Average since 12/85	-15	

Call the ABC News Polling Unit, ext. 2621, for a chart tracking the ABC/Money index over time.

**GROUPS** - The index increased four points among men this week to +40, widening the gap with women (+16). The index also rose among groups at the ends of the age and income spectrums: up six points among 18- to 34-year-olds to +23, and seven points among people over 65 to +36. Among consumers making less than \$15,000, the index increased nine points to -16; and it rose seven points among those making more than \$50,000, to +61.

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

**NATIONAL ECONOMY**- The poll asks: Would you describe the state of the nation's economy these days as excellent, good, not so good or poor? Seventy-one percent say excellent or good, the same as last week. The best was 76 percent Feb. 22; the worst, seven percent in late 1991 and early 1992.

	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	71	7	64	29	26	6
Avg. since 12/85	36	2	33	64	42	22

**PERSONAL FINANCES** - The poll asks: Would you describe the state of your own personal finances these days as excellent, good, not so good or poor? Sixty-seven percent say excellent or good, again unchanged from last week. The record was 70 percent Aug. 30; the worst, 42 percent March 14, 1993.

	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	67	7	60	33	25	8
Avg. since 12/85	55	4	51	45	32	13

**BUYING CLIMATE** - The poll asks: Considering the cost of things today and your own personal finances, would you say now is an excellent time, a good time, a not so good time or a poor time to buy the things you want and need? Fifty-four percent say excellent or good, up four points this week to end one point below the record set Aug. 30 and matched Sept. 6. The worst rating, 20 percent, was set in fall 1990.

	Pos. NET	Excel.	Good	Neg. net	Not good	Poor
This week	54	3	51	46	32	14
Avg. since 12/85	36	2	34	64	42	22

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. This week's results are based on 1,027 interviews in the month ending Nov. 22 and have an error margin of plus or minus three percentage points. Field work by ICR Survey 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 Ben Fitzpatrick.

ABC News polls are available at [ABCNews.com](http://ABCNews.com) on the internet.

11/22/98	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	-----							
GENERAL POPULATION:								
Overall Index	28	25	21	29	9	31	9	22
State of Economy	42	42	36	42	16	52	16	37
Personal Finances	34	34	30	36	22	40	16	29
Buying Climate	8	0	-2	8	-10	10	-12	0
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OVERALL INDEX BY DEMOGRAPHIC GROUPS								
Sex:								
Men	40	36	32	39	14	40	14	31
Women	16	15	11	18	5	21	-4	13
Age:								
18 - 34	23	17	18	25	5	29	2	17
35 - 44	30	27	27	29	5	37	5	23
45 - 54	29	29	25	25	9	38	9	24
55 - 64	23	29	13	37	20	47	12	27
65 +	36	29	22	29	16	36	-2	23
Income:								
Under \$15K	-16	-25	-29	-15	-35	-6	-42	-26
\$15K To \$24.9K	6	5	-5	2	-10	18	-27	-1
\$25K To \$39.9K	21	23	18	15	10	25	5	17
\$40K To \$49.9K	35	38	39	46	20	60	15	39
Over \$50K	61	54	52	61	36	66	35	56
Region:								
Northeast	25	30	15	26	8	37	4	20
Midwest	36	30	29	37	12	40	12	28
South	16	15	19	21	8	29	3	19
West	39	32	21	31	10	40	2	20
Race:								
White	33	30	23	29	15	33	13	26
Black	-9	-4	9	13	-22	15	-22	-5
Politics:								
Republican	38	35	28	40	27	46	17	35
Democrat	26	29	28	29	7	35	7	21
Independent	28	21	16	16	0	30	0	17

Education:								
< High School	-1	-3	-6	-1	-27	14	-38	-11
High Sch. Grad.	17	15	14	24	3	27	1	14
College +	46	43	36	40	27	48	24	38
Home:								
Own	35	34	31	34	17	39	16	29
Rent	6	1	1	13	-8	15	-11	3
Marital Status:								
Single	21	20	16	28	-4	34	-4	18
Married	35	32	28	32	22	36	15	29
Sep/Wid/Div	-1	-3	4	11	-22	18	-22	1
Employ. Status:								
Full-Time	39	34	26	33	14	39	14	30
Part-Time	7	17	26	17	6	31	-5	15
Not Employed	18	13	10	22	3	25	-6	12