

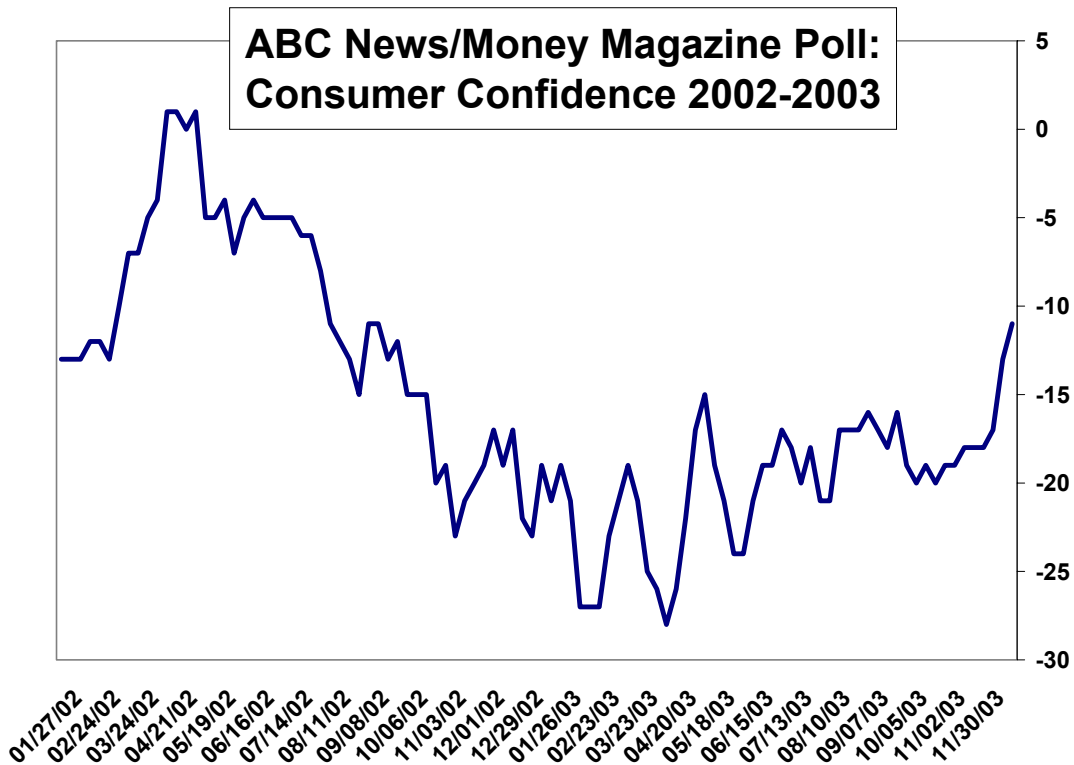
Consumer Confidence Continues Advance

Consumer confidence extended last week's advance, closing out November up sharply from last month. And just in time for the holidays, the number of Americans calling it a good time to buy things has improved to its best in nearly a year and a half.

The ABC News/Money magazine Consumer Comfort Index stands this week at -11 on its scale of +100 to -100, up from -18 a month ago to its best since August 2002. The index is now 17 points above its low for 2003, set last March.

The ABC/Money index is comprised of ratings of the national economy, buying climate and personal finances. In a good sign for retailers, 42 percent say it's a good time to buy, up 10 points from earlier this year to the most since June 2002, and above its average, 39 percent, since this weekly poll began nearly 18 years ago.

Ratings of the economy are lower, but still far better than they were earlier this year. Thirty-six percent say the economy's in good shape, up 15 points from its 2003 low in March and five points off its long-term average. Many more, 56 percent, say their own finances are OK, about average. This has held much steadier throughout the year.



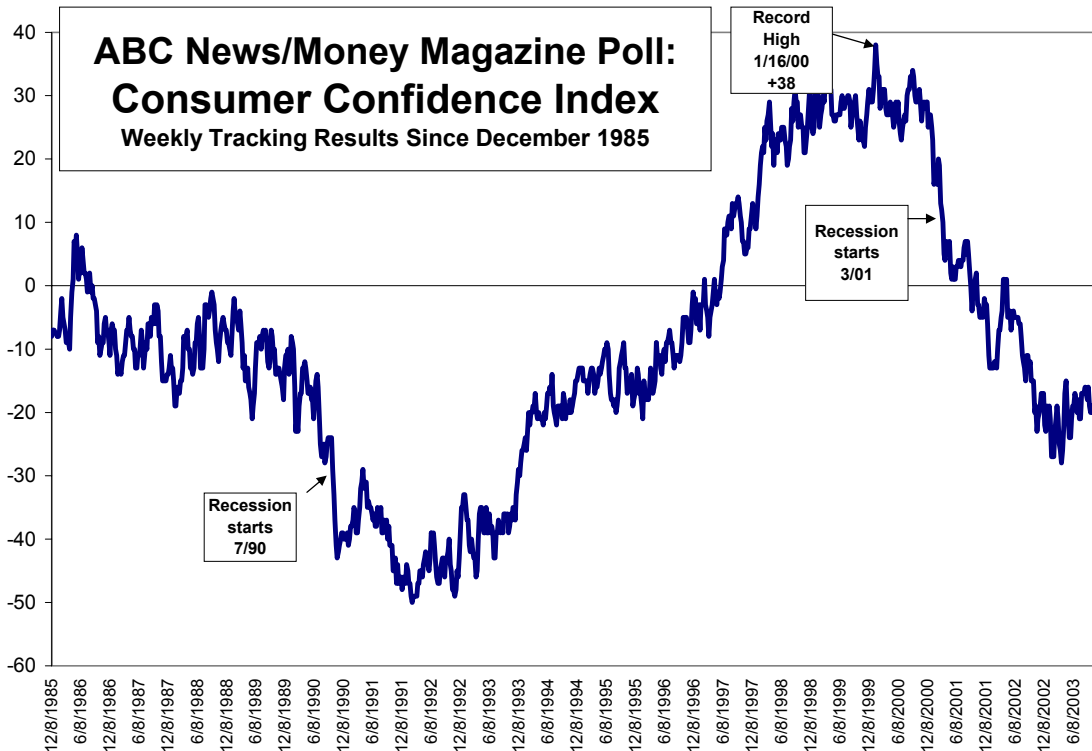
ABC News/Money magazine poll

Positive ratings of:	This week	Last month	2003 high	2003 low	17-yr. avg.
National economy	36%	29	36	21	41
Buying climate	42	38	42	32	39
Personal finances	56	56	60	52	57
Consumer Comfort Index	-11	-18	-11	-28	-9

TREND – Despite the recent improvement, the ABC/Money index has averaged just -20 so far this year, on pace for its worst annual average in a decade. That's well off the best one-year average, +29 in 2000. But it's also far from the worst, -44 in 1992. The index has been as high as +38 in January 2000 and as low as -50 in February 1992. Its career average is -9.

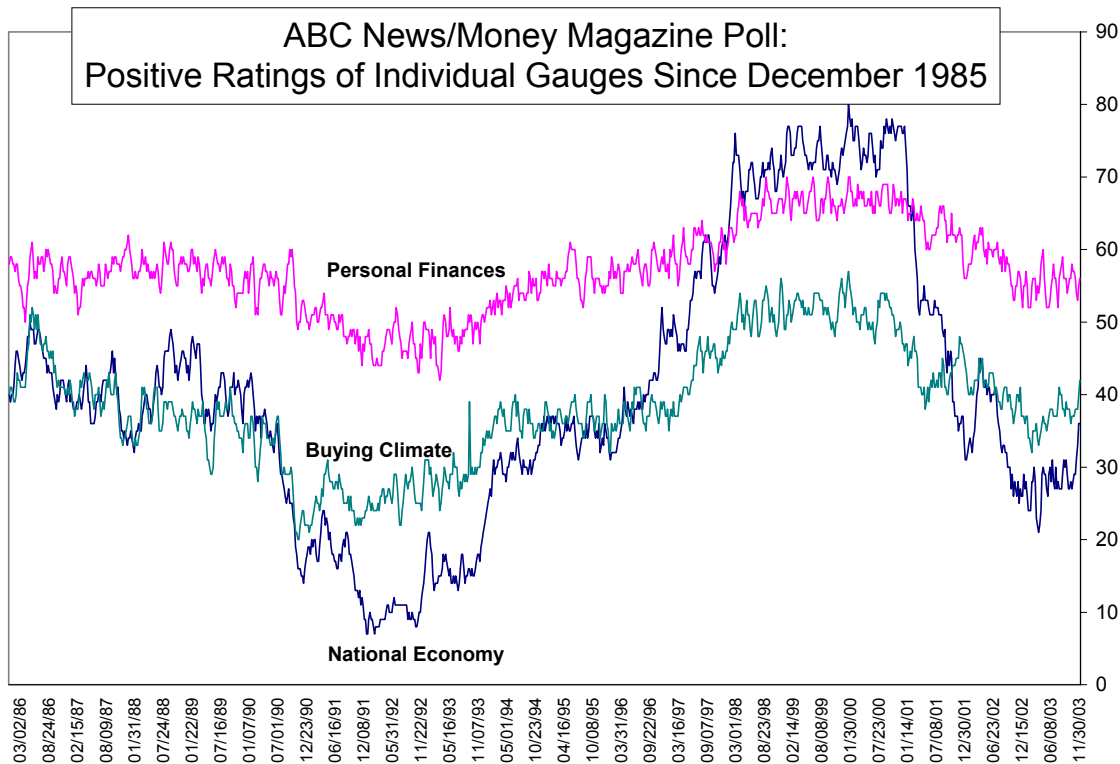
ABC/Money Index

Today	-11	
Last week	-13	
One month ago	-18	
Recent low	-28	March 2003
Recent high	+1	March, April 2002
2003 average to date	-20	
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 +19 among higher-income people while -44 among those with the lowest incomes, +6 among college graduates while -33 among high-school dropouts, -5 among whites but -32 among blacks, and -1 among men while -19 among women.

Partisan and regional differences also persist. The index is +28 among Republicans, -15 among independents and -34 among Democrats. It's better in the Midwest (-7), West (-8) and South (-9) than it is in the Northeast (-17).



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

NATIONAL ECONOMY – Thirty-six percent of Americans rate the nation's economy as excellent or good, the same as last week. The highest was 80 percent Jan. 16, 2000. The lowest was seven percent in late 1991 and early 1992.

	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	36	1	35	64	44	20
Avg. since 12/85	41	4	37	59	40	20

PERSONAL FINANCES – Fifty-six percent rate their own finances as excellent or good; it was 55 percent last week. The best was 70 percent Aug. 30, 1998, and matched in January 2000. The worst was 42 percent March 14, 1993.

	Pos. NET	Excel.	Good	Neg. NET	Not good	Poor
This week	56	5	51	44	32	12

Avg. since 12/85 57 5 52 43 30 12

BUYING CLIMATE – Forty-two percent say it's an excellent or good time to buy things; it was 40 percent 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	42	2	40	58	40	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 1,001 interviews in the month ending Nov. 30, 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 by subtracting the negative response to each index question 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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11/30/03

This Last 4 Wks 3 Mo. 1 Yr. 12 Mo 12 Mo 12 Mo
 Week Week Ago Ago Ago High Low Avg

Group

GENERAL POPULATION:

Group	This Week	Last Week	4 Wks Ago	3 Mo. Ago	1 Yr. Ago	12 Mo High	12 Mo Low	12 Mo Avg
Overall Index	-11	-13	-18	-18	-17	-11	-28	-20
State of Economy	-28	-28	-42	-40	-46	-28	-58	-44
Personal Finances	12	10	12	12	12	20	4	10
Buying Climate	-16	-20	-24	-26	-18	-16	-36	-26

OVERALL INDEX BY DEMOGRAPHIC GROUPS

Sex:

Men	-1	-3	-7	-6	-9	-1	-19	-11
Women	-19	-21	-26	-28	-24	-19	-38	-28

Age:

18 - 34	-8	-13	-21	-18	-6	-4	-25	-16
35 - 44	-16	-14	-8	-17	-24	-8	-31	-19
45 - 54	-8	-14	-19	-13	-14	-8	-41	-22
55 - 64	-12	-8	-15	-16	-23	-8	-39	-22
65+	-9	-12	-23	-23	-32	-9	-36	-24

Income:

Under \$15K	-44	-51	-53	-51	-46	-42	-67	-52
\$15K To \$24.9K	-43	-49	-45	-35	-40	-29	-57	-44
\$25K To \$39.9K	-14	-11	-19	-36	-26	-11	-49	-32
\$40K To \$49.9K	-1	-7	-11	8	-15	20	-32	-13
Over \$50K	19	17	8	3	8	19	-8	6

Region:

Northeast	-17	-19	-14	-28	-28	-12	-38	-25
Midwest	-7	-8	-9	-20	-11	-7	-34	-19
South	-9	-19	-23	-10	-20	-6	-29	-18
West	-8	-1	-19	-17	-9	-1	-34	-19

Race:

White	-5	-7	-13	-14	-15	-5	-23	-16
Black	-32	-44	-50	-43	-43	-23	-68	-46

Politics:

Republican	28	17	13	13	11	28	-3	10
Democrat	-34	-30	-36	-39	-30	-25	-46	-38
Independent	-15	-19	-23	-26	-21	-13	-38	-25

Education:

< High School	-33	-40	-34	-54	-51	-23	-59	-43
High Sch. Grad.	-21	-25	-22	-25	-20	-13	-40	-25
College +	6	6	-8	-1	-3	6	-17	-8

Home:

Own	0	-2	-6	-10	-12	0	-24	-13
Rent	-36	-37	-39	-38	-29	-25	-43	-36

Marital Status:

Single	-20	-25	-32	-24	-14	-11	-37	-23
Married	4	3	-3	-10	-14	4	-27	-12
Sep/Wid/Div	-40	-41	-35	-38	-30	-21	-52	-38

Employ. Status:

Full-Time	-4	-6	-6	-7	-10	-4	-20	-11
Part-Time	-14	-21	-23	-19	-7	-7	-40	-24
Not Employed	-17	-19	-29	-29	-30	-17	-40	-30

END