### FLORIDA CONSUMER SENTIMENT INDEX February 27, 2015 FOR IMMEDIATE RELEASE



From: UF Survey Research Center Bureau of Economic and Business Research College of Liberal Arts and Sciences University of Florida P. O. Box 117145, Gainesville, Florida 32611-7145 Contact: Chris McCarty, Survey Director Office: (352) 392-2908 ext. 100

### **Consumer Sentiment**

Consumer sentiment among Floridians increased in February by 1.6 points, once again setting a post-recession high and continuing a 7-month stretch of increases. Of the five components, two increased and three decreased. The main driver of the increase in the index was perceptions of personal finances now compared to a year ago which rose 7.6 points to 85.1. This is the highest level for this component since June 2006 when the Florida housing market was at its peak. Expectations of personal finances a year from now declined slightly by .4 to 101.6. Expectations of U.S. economic conditions over the next year fell 1.3 points to 94.4, while expectations of U.S. economic conditions over the next year so to whether it is a good time to buy big ticket items, such as cars or appliances, rose 2.2 to 100.8.

"Economic optimism among Floridians continues to advance as many of the fundamentals show improvement," said Chris McCarty, the Survey Director. "While there are still lingering questions regarding some aspects of this recovery, most of the indicators suggest a continued path of growth. This has been a slow recovery, in large part due to the severity of the Great Recession, but the Florida economy is currently doing well."

Florida Employment estimates for January will not be available until mid-March, but the December report was positive with unemployment at 5.6 percent, the same as the nation. January unemployment for the U.S. crept up to 5.7 percent and claims for unemployment benefits fell sharply, potentially an indication that the labor market has recovered and more people are now coming back into the labor force. It would not be surprising for Florida, the third largest state, to show a similar pattern when the January numbers are released. Florida tourism has again achieved a record number of visitors and is likely to continue to break records with the harsh winter in the Northeast and idyllic weather in Florida. Housing prices for existing single family homes were up 7.4% over the previous year, although they were down \$10,000 from December to \$175,000. Housing gains vary considerably across the state with South Florida, and particularly Miami, among the bright spots. Floridians invested in the stock market are likely experiencing significant gains with most indexes at record highs. Gas prices, which make up a significant portion of the budget for lower income households, still remain low at \$2.30 although they are up nearly 30 cents from the previous month. Florida's favorable economic recovery is reflected in a nearly \$1 billion budget surplus heading into the 2015 legislative session.

"While much of the world economy struggles the U.S. economy seems to be hitting its stride, and Florida is emblematic of that recovery in many ways." said McCarty. "Most indicators are quite positive, but there are still some signs of weakness that make some economists think twice. The main concern is wage growth, which has not risen in line with the increase in employment. This is particularly a problem in Florida. Low wage growth is a contributing factor to persistently slow inflation which has led Janet Yellen and the Federal Reserve to be cautious about raising short term interest rates. Based on recent testimony the Fed is still on track to raise rates sometime between June and September, but that could change if the recovery stalls. When the Fed does raise rates there will likely be at least short term effects in the stock market and in housing."

# FLORIDA ECONOMIC AND CONSUMER SURVEY February 27, 2015 Bureau of Economic and Business Research University of Florida

CORUMA     T75     B00     F6     T75     B22     B15     B47       Men     797     B28     B21     B00     B47     B60     B47     B45     B24     B28     B59     B16     B47     B60     B47     B60     B41     B24     B33     B55     B57     B69     B98       Under age (n)     B16     B47     B28     F34     B84     B48     B24     B33     B55     P16     B62     P50     B63     B24     B33     B55     P16     B62     P50     B63     B24     B33     B65     P16     B61     B10     B10     B10     B10     B11     B25     B60     B61     B33     B34     F37     B34     F30     F32     F32     F28     F38     A3     T75     B35     B42     Women     F52     F55     F33     B47     F31     F30     F34     F32     F34     F32     F34     F32     F34     F32 <t< th=""><th></th><th>Feb-14</th><th>Mar-14</th><th>Apr-14</th><th>Mav-14</th><th>Jun-14</th><th>Jul-14</th><th>Aug-14</th><th>Sep-14</th><th>Oct-14</th><th>Nov-14</th><th>Dec-14</th><th>Jan-15</th><th>Feb-15</th></t<>		Feb-14	Mar-14	Apr-14	Mav-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15
					•			•					•••••	
Women     75.4     76.8     76.9     74.9     78.8     76.8     80.0     81.1     82.4     83.3     85.7     86.9     98.6       Aged 60 and over     75.0     76.7     77.4     77.0     78.6     75.4     79.6     78.1     81.7     82.5     86.0     88.5     90.1     86.5     86.4     88.5     90.7     78.6     78.6     78.6     78.6     91.6     92.2     101.8     104.9       Income wfs0.000 and over     66.2     77.3     73.4     75.2     73.6     73.6     74.6     78.6     74.4     80.2     78.6     74.4     80.2     78.6     74.4     80.2     76.6     86.8     92.4       Wamen     55.5     66.4     77.1     71.1     76.0     77.5     76.6     74.4     80.2     76.6     78.3     92.4     92.5     48.6     00.7     71.0     68.9     68.6     67.2     71.0     78.8     73.7     78.6     74.7     71.0     78.8     71.0	FLORIDA	77.5	80.0	79.6	77.5	82.2	81.5	82.4	82.8	84.3	85.9	87.6	93.1	94.7
Under age 60   81.6   84.7   82.8   78.4   88.4   88.2   85.6   88.6   88.6   88.6   86.0   86.1   81.0     Income S50,000 and over   86.0   86.3   65.5   66.4   73.9   73.4   70.9   68.7   82.0   88.2   86.6   81.0   85.0   88.2   86.6   81.0   85.0   88.2   86.6   81.0   85.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.2   86.0   88.4   86.0   88.4   86.0   86.0   87.6   77.4   77.6   88.0   77.7   77.7   78.0   86.7   78.0   81.7   80.0   81.9   84.0   81.2   81.3   81.7   81.0   81.9   84.0   81.2   81.3   80.8   79.7   81.1   82.4   77.5   83.2   73.7   86.5   70.2   81.0   70.7 <td>Men</td> <td>79.7</td> <td>82.8</td> <td>82.1</td> <td>80.0</td> <td>84.7</td> <td>86.0</td> <td>84.7</td> <td>84.5</td> <td>86.2</td> <td>88.3</td> <td>89.5</td> <td>99.8</td> <td>99.9</td>	Men	79.7	82.8	82.1	80.0	84.7	86.0	84.7	84.5	86.2	88.3	89.5	99.8	99.9
Aged f0 and over   75.0   76.7   77.4   77.0   78.6   75.4   79.6   78.1   81.7   82.0   75.2   79.3   88.5   90.1     Income 450.000 and over   86.2   85.9   86.9   83.8   86.7   86.2   85.0   88.7   86.7   82.0   75.2   72.6   75.8   73.3   77.5   85.1   91.0   92.2   92.1   80.0   86.9   91.6   92.2   92.1   80.0   80.9   78.2   72.6   75.8   73.3   77.5   85.1   92.4   92.4   92.4   92.5   92.4   92.4   92.5   92.4   92.5   92.4   92.5   92.4   92.5   92.4   92.5   92.5   92.4   92.5   92.5   92.5   92.5   92.5   92.5   93.6   92.7   71.0   68.9   68.1   81.0	Women	75.4	76.8	76.9	74.9	79.8	76.8	80.0	81.1	82.4	83.3	85.7	86.9	89.8
Income under S50,000 and over     60.8     66.3     65.5     66.4     73.9     73.4     70.9     68.7     82.0     72.2     73.3     88.5     90.1       Income S50,000 and over     62.9     71.7     68.7     71.1     76.0     73.5     73.6     74.4     80.2     76.6     74.4     80.2     76.6     74.4     80.2     76.6     74.4     80.2     76.6     74.4     80.2     76.6     74.4     80.2     76.6     74.4     80.2     76.6     86.8     98.6     87.2     71.5     75.6     85.6     86.7     72.9     68.6     67.2     71.5     75.6     75.6     75.4     74.6     75.8     78.3     81.3     80.4     78.7     78.6     75.2     78.4     71.0     51.8     68.3     78.5     78.6     75.7     75.6     85.7     75.4     71.0     71.8     74.2     78.4     75.3     73.0     80.6     83.9     79.7     81.6     81.8     99.2     88.3     10.0     9	Under age 60	81.6	84.7	82.8	78.4	88.4	88.2	85.6	88.6	88.8	89.5	91.6	96.2	99.5
Income \$50,000 and over     86.2     86.9     83.8     86.7     86.2     86.0     88.2     86.6     91.6     92.2     101.8     104.9       Personal financial situation now compared to a year ago       FLORIDA     62.9     77.3     73.4     75.2     72.6     75.6     74.4     80.2     76.6     86.8     92.4       Women     57.5     65.5     63.8     66.7     72.9     68.2     66.3     71.7     70.9     81.7     83.0     81.9     84.0     81.2     83.4     83.4     83.8     77.5     64.4     67.2     71.5     70.5     64.1     64.4     71.4     72.9     64.9     66.9     68.6     73.8     68.8     74.6     74.4     75.7     75.6     74.1     75.7     75.6     74.7     75.7     75.6     74.7     75.7     75.6     75.4     75.8     75.6     75.4     75.0     75.6     75.4     75.0     75.7     75.6     75.4     75.0     75.7     75.6     77.4 <td>Aged 60 and over</td> <td>75.0</td> <td>76.7</td> <td>77.4</td> <td>77.0</td> <td>78.6</td> <td>75.4</td> <td>79.6</td> <td>78.1</td> <td>81.7</td> <td>82.5</td> <td>86.0</td> <td>86.1</td> <td>81.0</td>	Aged 60 and over	75.0	76.7	77.4	77.0	78.6	75.4	79.6	78.1	81.7	82.5	86.0	86.1	81.0
PERSIDENTIFICATION CONTRACTOR OF Section 2016       FLORIDA     62.9     71.7     68.7     73.6     73.7     73.6     73.7     73.6     73.7     73.6     73.7     73.6     73.7     73.6     73.7     73.6     73.7     73.6     73.7     73.8     73.8     73.7     75.8     73.8     73.8     73.8     73.7     73.6     73.7     73.8     73.8     73.8     73.8	Income under \$50,000		68.3	65.5	66.4	73.9	73.4	70.9	68.7	82.0	75.2	79.3	88.5	90.1
FLORIDA   62.9   71.7   68.7   71.1   70.0   73.5   73.6   75.6   72.6   75.8   73.4   77.5   78.6   77.6   77.6   78.6   77.0   77.0   77.0   68.7   77.1   78.6   77.1   68.7   77.2   98.2   66.3   71.7   79.2   84.2   92.3     Inder age 60   69.1   74.4   77.1   69.8   81.7   83.0   81.9   84.0   81.2   81.3   79.2   84.2   92.5     Aged 60 and over   33.1   48.7   47.0   97.4   75.6   82.7   75.4   66.5   76.5   78.2   73.7   85.5   76.3   89.3   102.8     Income \$50,000 and over   73.8   77.5   75.6   82.7   80.6   84.6   83.4   83.1   89.3   102.8     Men   77.8   80.5   76.8   78.6   78.5   86.7   78.2   78.4   76.0   86.5   80.6   83.3   81.9   82.2   98.3   10.28   10.0   96.5   100.3   100.0   96.3	Income \$50,000 and over	86.2	85.9	86.9	83.8	86.7	86.2	85.0	88.2	86.6	91.6	92.2	101.8	104.9
FLORIDA   62.9   71.7   68.7   71.1   70.0   73.5   73.6   75.6   72.6   75.8   73.4   77.5   78.6   77.6   77.6   78.6   77.0   77.0   77.0   68.7   77.1   78.6   77.1   68.7   77.2   98.2   66.3   71.7   70.9   71.0   69.9   68.9   78.3     Inder age 60   69.1   74.4   77.1   69.8   81.7   83.0   81.9   84.0   81.2   81.3   79.2   84.2   92.5     Aged 60 and over   73.8   81.3   80.8   77.7   64.6   72.4   72.9   82.2   73.7   85.5   73.8   81.3   80.8   77.7   85.7   83.3   81.9   86.5   78.3   10.2   88.7   10.1   82.4   77.5   82.2   73.0   86.1   87.4   83.3   81.9   82.2   98.3   10.2   88.5   82.6   88.6   82.4   83.3   81.9   82.2   98.3   10.4   10.7   10.6   10.0   96.3   91.1   10.0   10.7	Personal financial situation now compared to a year ago													
Men     68.2     77.3     73.4     76.2     79.4     78.5     80.7     78.8     74.4     80.2     76.6     88.8     92.4       Under age 60     69.1     74.2     77.1     69.8     81.7     83.0     81.9     84.0     81.2     81.3     79.2     84.2     92.5       Aged 60 and over     59.0     68.1     64.6     72.4     72.9     64.9     66.6     67.2     71.5     70.5     64.1     64.7       Income under \$50,000     and over     73.8     81.3     80.8     79.7     81.1     82.4     77.5     83.2     73.7     86.5     78.3     80.3     102.8       Presonal financial situation expected one year from now     FI.ORIDA     77.8     86.2     79.6     78.0     86.5     82.6     83.4     83.3     81.9     85.7     102.0     101.6       Men     77.8     86.5     82.6     88.6     82.4     87.1     82.6     83.4     87.1     82.6     83.1     10.0     105.0<	FLORIDA	62.9						-		-	75.8	73.3	77.5	85.1
Women     57.5     65.5     63.8     66.7     72.9     68.2     66.3     71.7     70.9     71.0     69.9     68.9     78.3       Aged 60 and over     59.0     69.1     64.6     72.4     72.9     64.9     66.9     68.6     67.2     71.5     70.5     64.1     64.7       Income \$50.000 and over     39.1     49.7     47.0     49.4     65.7     51.2     53.7     53.4     71.0     51.8     60.8     74.6       Income \$50.000 and over     73.8     81.3     80.8     77.5     75.6     82.7     80.6     84.4     83.3     81.9     85.7     102.0     101.6       Men     77.8     86.2     79.6     70.0     85.1     80.1     78.5     80.6     82.8     87.1     182.4     87.0     19.4     105.1     102.0     101.6       Momen     73.9     79.4     75.3     70.0     66.0     81.5     75.9     77.3     80.5     83.1     71.7     10.6     8	Men													
Under age 60   69.1   74.2   77.1   69.8   81.7   83.0   81.9   84.0   81.2   81.3   79.2   84.2   92.5     Aged 60 and over   39.1   48.7   47.0   49.4   65.7   51.2   53.7   53.4   71.0   51.8   60.8   68.8   67.2   71.5   70.5   64.1   64.7     Income under \$50.000   and over   73.8   81.3   80.8   79.7   81.1   82.4   77.5   83.2   73.7   86.5   78.3   80.9   102.8     FLORIDA   75.8   83.0   77.5   75.6   82.7   80.6   83.4   87.1   82.2   88.4   10.5   10.6     Women   77.8   86.2   79.6   78.0   88.5   82.6   88.6   83.4   87.1   82.9   83.1   10.5   10.3   100.0   96.3   91.1   10.4   10.7   10.85     Momen   76.6   77.0   66.0   81.5   75.9   77.3   80.5   83.1   75.6   82.7   80.0   82.3   10.1	Women			-										
Aged 0 and over     59.0     69.1     64.6     72.4     72.9     64.9     66.9     68.6     67.2     71.5     70.5     64.1     64.7       Income \$50.000 and over     73.8     81.3     80.8     79.7     81.1     82.2     53.7     53.4     71.0     51.8     60.8     68.8     74.6       Income \$50.000 and over     73.8     81.3     80.8     77.5     75.6     82.7     80.6     83.4     83.3     81.9     85.7     102.0     101.6       Men     73.9     79.4     75.3     73.0     80.1     78.5     80.6     83.9     79.7     81.6     81.8     99.2     98.3       Under age 60     90.6     97.9     92.3     88.7     101.9     96.5     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     72.3     69.7     64.7     77.16     72.2     78.6     77.2     10.1     101.4       Income \$50.000 and over     64.3     72.2	Under age 60													
Income under \$50,000   39.1   48.7   47.0   49.4   65.7   51.2   53.4   71.0   51.8   60.8   68.8   74.6     Income \$50,000 and over   73.8   81.3   80.8   79.7   81.1   82.4   77.5   83.2   73.7   86.5   78.3   89.3   102.0   101.6     Men   77.8   86.2   79.6   78.0   85.5   82.6   88.6   83.3   81.9   85.7   102.0   101.6   105.1     Women   73.9   79.4   75.3   73.0   80.1   78.5   86.6   83.4   83.3   81.9   85.7   102.0   101.6     Menage 60   90.6   97.9   92.3   88.7   101.9   96.5   100.0   96.3   81.1   100.4   110.7   108.5   Aged 60 and over   66.0   71.7   70.6   72.2   76.8   74.7   76.2   82.0   81.6   83.1   75.7   81.0   82.5   85.8   87.0   95.7   94.4     Income under \$50,000   86.0   83.1   73.7   86.2 <td< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	•													
Personal financial situation expected one year from now       FLORIDA Men     75.8     83.0     77.5     75.6     82.7     80.6     84.6     83.4     83.3     81.9     85.7     102.0     101.6       Men     77.8     86.2     79.6     78.0     85.5     82.6     86.6     83.9     97.7     81.6     81.8     99.2     88.7     101.9     96.5     100.3     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     72.3     69.7     64.7     70.7     67.2     71.6     81.2     87.6     77.2     80.5     81.1     75.6     77.2     101.0     101.4       Income worder \$50,000     68.0     79.7     70.0     66.7     79.0     82.5     85.8     87.0     95.7     94.4       Men     71.6     82.4     78.2     74.4     80.1     80.5     79.0     82.5     85.8     87.0     95.7     94.4       Men     76.6     78.4 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
FLORIDA     75.8     83.0     77.5     75.6     82.7     80.6     83.4     83.3     81.9     85.7     102.0     101.6       Men     77.8     86.2     79.6     78.0     85.5     82.6     88.6     82.8     87.1     82.2     89.4     105.0     105.1       Women     73.9     79.4     75.3     73.0     80.1     76.5     80.6     83.9     79.7     81.6     81.8     99.2     98.3       Under age 60     90.6     97.9     92.3     88.7     101.9     96.5     100.3     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     79.7     70.0     66.2     81.5     75.9     77.3     80.5     83.1     75.6     77.2     101.0     101.4       Income \$50,000 and over     84.0     88.5     84.8     79.5     86.8     83.7     70.8     79.0     82.5     86.8     87.9     82.7     94.4       Men     81.6 <td>Income \$50,000 and over</td> <td>73.8</td> <td>81.3</td> <td>80.8</td> <td>79.7</td> <td>81.1</td> <td>82.4</td> <td>77.5</td> <td>83.2</td> <td>73.7</td> <td>86.5</td> <td>78.3</td> <td>89.3</td> <td>102.8</td>	Income \$50,000 and over	73.8	81.3	80.8	79.7	81.1	82.4	77.5	83.2	73.7	86.5	78.3	89.3	102.8
FLORIDA     75.8     83.0     77.5     75.6     82.7     80.6     83.4     83.3     81.9     85.7     102.0     101.6       Men     77.8     86.2     79.6     78.0     85.5     82.6     88.6     82.8     87.1     82.2     89.4     105.0     105.1       Women     73.9     79.4     75.3     73.0     80.1     76.5     80.6     83.9     79.7     81.6     81.8     99.2     98.3       Under age 60     90.6     97.9     92.3     88.7     101.9     96.5     100.3     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     79.7     70.0     66.2     81.5     75.9     77.3     80.5     83.1     75.6     77.2     101.0     101.4       Income \$50,000 and over     84.0     88.5     84.8     79.5     86.8     83.7     70.8     79.0     82.5     86.8     87.9     82.7     94.4       Men     81.6 <td colspan="11">Porcenal financial cituation expected one year from new</td>	Porcenal financial cituation expected one year from new													
Men     77.8     66.2     79.6     78.0     85.5     82.6     83.8     87.1     82.2     83.4     105.0     105.1       Women     73.9     79.4     75.3     73.0     80.1     73.5     80.6     83.9     79.7     81.6     81.8     99.2     98.3       Under age 60     90.6     97.9     92.3     88.7     101.9     96.5     100.3     100.0     96.3     74.7     76.2     22.0     81.6       Income under \$50,000 and over     66.0     77.7     67.2     71.6     72.2     75.8     77.2     101.0     101.4       Income S50,000 and over     84.0     88.5     84.8     79.5     86.8     83.4     87.1     86.3     85.7     86.8     85.4     87.0     86.2     85.9     100.5     101.4       Income words 50.000 and over     79.1     82.4     78.2     78.4     78.0     84.0     86.2     85.9     94.4       Men     81.6     85.1     85.7     78.3 <td< td=""><td>FLORIDA</td><td>75.8</td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td></td><td></td><td>81 9</td><td>85 7</td><td>102.0</td><td>101.6</td></td<>	FLORIDA	75.8					-	-			81 9	85 7	102.0	101.6
Women     73.9     79.4     75.3     73.0     80.1     78.5     80.6     83.9     79.7     81.6     81.8     99.2     98.3       Under age 60     90.6     97.9     92.3     88.7     101.9     96.5     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     72.3     69.7     67.7     70.7     67.2     71.6     72.2     75.8     77.2     60.3     83.1     75.6     77.2     101.0     101.4       Income under \$50,000 and over     84.0     88.5     84.8     79.5     86.8     83.4     87.1     86.3     85.7     86.0     92.3     105.6     111.0       Expected national economic conditions over the next year       FLORIDA     79.1     82.4     78.2     74.4     80.1     80.5     79.8     77.3     81.0     86.2     85.7     94.4     86.3     79.9     82.5     86.0     89.1     89.2     97.5     98.5       Men     81.6 </td <td></td>														
Under age 60     96.6     97.9     92.3     88.7     101.9     96.5     100.3     100.0     96.3     91.1     100.4     110.7     108.5       Aged 60 and over     66.3     72.3     69.7     64.7     70.7     67.2     71.6     72.2     75.8     74.7     76.2     82.0     81.6       Income under \$50.000     advort     84.0     88.5     84.8     79.5     86.8     83.4     87.1     86.3     85.7     86.0     92.3     105.6     111.0       Expected national economic conditions over the next year       FLORIDA     79.1     82.4     78.2     74.4     80.1     80.5     79.8     70.8     70.7     81.6     85.0     101.6     101.6     80.4     80.7     19.7     74.4     80.1     80.5     79.8     77.3     81.0     85.4     84.9     91.1     87.7       Under age 60     82.5     85.5     79.3     77.1     76.0     79.5     75.7     80.7     81.7     86.7     8														
Aged 60 and over   66.3   72.3   69.7   64.7   70.7   67.2   71.6   72.2   75.8   74.7   76.2   82.0   81.6     Income under \$50,000 and over   84.0   88.5   84.8   79.5   86.8   83.4   87.1   86.3   85.7   86.0   92.3   105.6   111.0     Expected national economic conditions over the next year     FLORIDA   79.1   82.4   78.2   74.4   80.1   80.5   79.8   77.3   80.0   86.8   84.9   91.1   87.7     Men   81.6   85.1   82.5   76.4   76.9   83.2   79.7   80.7   84.0   86.2   88.9   100.5   101.6     Women   76.6   79.4   73.5   72.2   83.0   77.6   79.8   77.3   81.0   85.4   84.9   91.1   87.7     Aged 60 and over   77.0   79.9   77.4   71.3   77.1   76.0   79.5   75.7   80.7   81.7   86.7   89.2   84.1     Income \$50,0000   fr.6   89.9														
Income under \$50,000     68.0     79.7     70.0     66.0     81.5     75.9     77.3     80.5     83.1     75.6     77.2     101.0     101.4       Income \$50,000 and over     84.0     85.5     84.8     79.5     86.8     83.4     87.1     86.3     85.7     86.0     92.3     105.6     111.0       Expected national economic conditions over the next year       FLORIDA     79.1     82.4     78.2     74.4     80.1     80.2     79.8     70.0     82.5     85.8     87.0     95.7     94.4       Men     81.6     85.1     82.5     76.4     76.9     87.7     80.7     80.7     84.0     88.9     100.5     101.6       Women     76.6     79.4     71.3     77.1     76.0     79.9     75.7     80.7     81.7     86.7     89.2     94.1       Income under \$50,000     57.6     68.9     66.5     67.0     76.9     79.3     68.1     62.5     78.9     82.4     82.1     92.	0										-			
Income \$50,000 and over     84.0     88.5     84.8     79.5     86.8     83.4     87.1     86.3     85.7     86.0     92.3     105.6     111.0       Expected national economic conditions over the next year       FLORIDA     79.1     82.4     78.2     74.4     80.1     80.5     79.8     79.0     82.5     85.8     87.0     95.7     94.4       Men     81.6     85.1     82.5     76.4     76.9     83.2     79.7     80.7     84.0     86.2     88.9     100.5     101.6       Women     76.6     79.4     71.5     72.2     83.0     77.6     79.8     77.3     81.0     85.4     84.9     91.1     87.7       Under age 60     82.5     85.5     79.3     77.6     84.6     85.8     79.9     82.5     86.0     89.1     89.2     97.5     98.5       Aged 60 and over     77.0     79.9     77.4     71.3     77.1     76.0     78.1     80.6     79.5     76.7	•													
FLORIDA   79.1   82.4   78.2   74.4   80.1   80.5   79.8   79.0   82.5   85.8   87.0   95.7   94.4     Men   81.6   85.1   82.5   76.4   76.9   83.2   79.7   80.7   84.0   86.2   88.9   100.5   101.6     Women   76.6   79.4   77.2   83.0   77.6   79.8   77.3   81.0   85.4   84.9   91.1   87.7     Under age 60   82.5   85.5   79.3   77.6   84.6   85.8   79.9   82.5   86.0   89.1   89.2   97.5   98.5     Aged 60 and over   77.0   79.9   77.4   71.3   77.1   76.0   79.5   75.7   80.7   81.7   86.7   89.2   84.1     Income \$50,000 and over   89.0   86.6   80.1   83.2   84.8   84.1   83.5   85.8   85.9   89.8   104.3   99.8     ELORIDA   79.5   76.9   81.3   76.1   78.1   80.6   79.2   83.4   86.6   87.6														
FLORIDA   79.1   82.4   78.2   74.4   80.1   80.5   79.8   79.0   82.5   85.8   87.0   95.7   94.4     Men   81.6   85.1   82.5   76.4   76.9   83.2   79.7   80.7   84.0   86.2   88.9   100.5   101.6     Women   76.6   79.4   77.2   83.0   77.6   79.8   77.3   81.0   85.4   84.9   91.1   87.7     Under age 60   82.5   85.5   79.3   77.6   84.6   85.8   79.9   82.5   86.0   89.1   89.2   97.5   98.5     Aged 60 and over   77.0   79.9   77.4   71.3   77.1   76.0   79.5   75.7   80.7   81.7   86.7   89.2   84.1     Income \$50,000 and over   89.0   86.6   60.1   83.2   84.8   84.1   83.5   85.6   85.1   87.3   91.9   91.4     Men   81.9   78.2   83.3   76.1   78.1   80.6   79.2   83.4   86.6   87.6 <t< td=""><td></td><td></td><td>Evo</td><td>octod na</td><td>tional or</td><td>conomic</td><td>conditi</td><td>ons over</td><td>the nev</td><td>t voar</td><td></td><td></td><td></td><td></td></t<>			Evo	octod na	tional or	conomic	conditi	ons over	the nev	t voar				
Men     81.6     85.1     82.5     76.4     76.9     83.2     79.7     80.7     84.0     86.2     88.9     100.5     101.6       Women     76.6     79.4     73.5     72.2     83.0     77.6     79.8     77.3     81.0     85.4     84.9     91.1     87.7       Under age 60     82.5     85.5     79.3     77.6     84.6     85.8     79.9     82.5     86.0     89.1     89.2     97.5     98.5       Aged 60 and over     77.0     79.9     77.4     76.9     82.5     86.0     89.1     89.2     97.5     98.5       Income under \$50,000     57.6     68.9     66.5     67.0     76.9     79.3     68.1     62.5     76.9     82.4     82.1     92.1     91.6       Income \$50,000 and over     89.0     86.6     80.1     83.2     84.8     84.1     83.5     85.6     85.1     87.3     91.9     91.4       Men     81.9     78.2     74.1     75.6<	FLORIDA	79 1								-	85.8	87 0	95 7	94 4
Women     76.6     79.4     73.5     72.2     83.0     77.6     79.8     77.3     81.0     85.4     84.9     91.1     87.7       Under age 60     82.5     85.5     79.3     77.6     84.6     85.8     79.9     82.5     86.0     89.1     89.2     97.5     98.5       Aged 60 and over     77.0     79.9     77.4     71.3     77.1     76.0     79.5     75.7     80.7     81.7     86.7     89.2     84.1       Income under \$50,000     57.6     68.9     86.6     80.1     83.2     84.8     84.1     83.5     85.5     88.9     89.8     104.3     99.8       FLORIDA     79.5     76.9     81.3     76.1     78.1     80.6     79.2     83.4     86.6     85.6     85.1     87.3     91.9     91.4       Men     81.9     78.2     83.3     78.0     80.8     86.0     79.2     83.4     86.6     85.6     85.1     86.7     102.9     94.1 <td></td>														
Under age 60   82.5   85.5   79.3   77.6   84.6   85.8   79.9   82.5   86.0   89.1   89.2   97.5   98.5     Aged 60 and over   77.0   79.9   77.4   71.3   77.1   76.0   79.5   75.7   80.7   81.7   86.7   89.2   84.1     Income under \$50,000   and over   57.6   68.9   66.5   67.0   76.9   79.3   68.1   62.5   76.9   82.4   82.1   92.1   91.6     Income \$50,000 and over   86.9   86.6   80.1   83.2   84.8   84.1   83.5   85.5   88.9   89.8   104.3   99.8     Expected national economic conditions over the next 5 years     FLORIDA   79.5   76.9   81.3   76.1   78.1   80.6   79.5   80.9   85.6   85.1   87.3   91.9   94.1     Women   77.0   75.5   79.2   74.1   75.6   74.9   79.8   78.5   84.6   85.8   85.0   90.7   95.6     Aged 60 and over   80.2 <td< td=""><td>Women</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Women													
Aged 60 and over   77.0   79.9   77.4   71.3   77.1   76.0   79.5   75.7   80.7   81.7   86.7   89.2   84.1     Income under \$50,000   57.6   68.9   66.5   67.0   76.9   79.3   68.1   62.5   76.9   82.4   82.1   92.1   91.6     Income \$50,000 and over   89.0   86.9   86.6   80.1   83.2   84.8   84.1   83.5   85.5   88.9   89.8   104.3   99.8     Expected national economic conditions over the next 5 years     FLORIDA   79.5   76.9   81.3   76.1   78.1   80.6   79.5   80.9   85.6   85.1   87.3   91.9   91.4     Men   81.9   78.2   83.3   78.0   80.8   86.0   79.2   83.4   86.6   87.6   86.7   102.9   94.1     Women   77.0   75.5   79.2   74.1   75.6   74.9   79.8   78.5   84.6   82.8   80.9   93.0   79.0     Income under \$50,000   58.4   72.8 <td>Under age 60</td> <td></td>	Under age 60													
Income under \$50,000 Income \$50,000 and over     57.6 89.0     68.9 86.6     66.5 80.1     67.0 83.2     76.9 84.8     79.3 84.8     68.1 83.5     62.5 85.5     76.9 88.9     82.4 89.8     82.1 104.3     92.1 99.8       Expected national economic conditions over the next 5 years       FLORIDA     79.5     76.9     81.3     76.1     78.1     80.6     79.5     80.9     85.6     85.1     87.3     91.9     91.4       Men     81.9     78.2     83.3     78.0     80.8     86.0     79.2     83.4     86.6     87.6     86.7     102.9     94.1       Women     77.0     75.5     79.2     74.1     75.6     74.9     79.3     81.6     79.1     86.8     85.0     90.7     95.6       Aged 60 and over     80.2     74.9     81.4     77.4     75.0     78.3     81.6     79.1     85.0     82.8     89.3     93.0     79.0       Income under \$50,000     83.4     72.8     69.4     68.6     70.8     75.7     72.0	0													
Expected national economic conditions over the next 5 years       FLORIDA     79.5     76.9     81.3     76.1     78.1     80.6     79.5     80.9     85.6     85.1     87.3     91.9     91.4       Men     81.9     78.2     83.3     78.0     80.8     86.0     79.2     83.4     86.6     87.6     86.7     102.9     94.1       Women     77.0     75.5     79.2     74.1     75.6     74.9     79.8     78.5     84.6     82.5     87.9     81.7     88.8       Under age 60     78.8     80.9     78.6     74.2     83.3     82.5     76.7     82.7     86.4     85.8     85.0     90.7     95.6       Aged 60 and over     80.2     74.9     81.4     77.4     75.0     78.3     81.6     79.1     85.0     82.8     89.3     93.0     79.0       Income wider \$50,000 and over     89.5     82.8     86.2     82.3     83.3     84.4     81.6     85.1     85.0     83.4	-	57.6	68.9	66.5	67.0	76.9	79.3	68.1	62.5	76.9	82.4	82.1	92.1	91.6
FLORIDA   79.5   76.9   81.3   76.1   78.1   80.6   79.5   80.9   85.6   85.1   87.3   91.9   91.4     Men   81.9   78.2   83.3   78.0   80.8   86.0   79.2   83.4   86.6   87.6   86.7   102.9   94.1     Women   77.0   75.5   79.2   74.1   75.6   74.9   79.8   78.5   84.6   82.5   87.9   81.7   88.8     Under age 60   78.8   80.9   78.6   74.2   83.3   82.5   76.7   82.7   86.4   85.8   85.0   90.7   95.6     Aged 60 and over   80.2   74.9   81.4   77.4   75.0   78.3   81.6   79.1   85.0   82.8   89.3   93.0   79.0     Income under \$50,000   58.4   72.8   69.4   68.6   70.8   75.7   72.0   68.4   93.4   78.8   86.8   88.7   90.0     Income \$50,000 and over   89.5   82.8   86.2   82.3   83.3   84.4   81.6   85	Income \$50,000 and over	89.0	86.9	86.6	80.1	83.2	84.8	84.1	83.5	85.5	88.9	89.8	104.3	99.8
FLORIDA   79.5   76.9   81.3   76.1   78.1   80.6   79.5   80.9   85.6   85.1   87.3   91.9   91.4     Men   81.9   78.2   83.3   78.0   80.8   86.0   79.2   83.4   86.6   87.6   86.7   102.9   94.1     Women   77.0   75.5   79.2   74.1   75.6   74.9   79.8   78.5   84.6   82.5   87.9   81.7   88.8     Under age 60   78.8   80.9   78.6   74.2   83.3   82.5   76.7   82.7   86.4   85.8   85.0   90.7   95.6     Aged 60 and over   80.2   74.9   81.4   77.4   75.0   78.3   81.6   79.1   85.0   82.8   89.3   93.0   79.0     Income under \$50,000   58.4   72.8   69.4   68.6   70.8   75.7   72.0   68.4   93.4   78.8   86.8   88.7   90.0     Income \$50,000 and over   89.5   82.8   86.2   82.3   83.3   84.4   81.6   85			Expe	cted nati	onal ecc	onomic	conditio	ns over t	he next	5 vears				
Men   81.9   78.2   83.3   78.0   80.8   86.0   79.2   83.4   86.6   87.6   86.7   102.9   94.1     Women   77.0   75.5   79.2   74.1   75.6   74.9   79.8   78.5   84.6   82.5   87.9   81.7   88.8     Under age 60   78.8   80.9   78.6   74.2   83.3   82.5   76.7   82.7   86.4   85.8   85.0   90.7   95.6     Aged 60 and over   80.2   74.9   81.4   77.4   75.0   78.3   81.6   79.1   85.0   82.8   89.3   93.0   79.0     Income under \$50,000   58.4   72.8   69.4   68.6   70.8   75.7   72.0   68.4   93.4   78.8   86.8   88.7   90.0   Income \$50,000 and over   89.5   82.8   86.2   82.3   83.3   84.4   81.6   85.1   85.0   89.6   88.8   99.6   94.6     Men   88.8   87.0   91.7   92.2   101.1   99.8   95.3   97.0   98.8	FLORIDA	79.5									85.1	87.3	91.9	91.4
Women77.075.579.274.175.674.979.878.584.682.587.981.788.8Under age 6078.880.978.674.283.382.576.782.786.485.885.090.795.6Aged 60 and over80.274.981.477.475.078.381.679.185.082.889.393.079.0Income under \$50,00058.472.869.468.670.875.772.068.493.478.886.888.790.0Income \$50,000 and over89.582.886.282.383.384.481.685.185.089.688.899.694.6FLORIDA90.485.892.190.494.092.694.495.597.4100.9104.998.6100.8Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$	Men													
Under age 60   78.8   80.9   78.6   74.2   83.3   82.5   76.7   82.7   86.4   85.8   85.0   90.7   95.6     Aged 60 and over   80.2   74.9   81.4   77.4   75.0   78.3   81.6   79.1   85.0   82.8   89.3   93.0   79.0     Income under \$50,000   58.4   72.8   69.4   68.6   70.8   75.7   72.0   68.4   93.4   78.8   86.8   88.7   90.0     Income \$50,000 and over   89.5   82.8   86.2   82.3   83.3   84.4   81.6   85.1   85.0   89.6   88.8   99.6   94.6     Is this a good time to buy major household items?     FLORIDA   90.4   85.8   92.1   90.4   94.0   92.6   94.4   95.5   97.4   100.9   104.9   98.6   100.8     Men   88.8   87.0   91.7   92.2   101.1   99.8   95.3   97.0   98.8   105.4   105.8   104.0   106.3     Women   92.0   84.4 <td< td=""><td>Women</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Women													
Aged 60 and over Income under \$50,00080.274.981.477.475.078.381.679.185.082.889.393.079.0Income under \$50,00058.472.869.468.670.875.772.068.493.478.886.888.790.0Income \$50,000 and over89.582.886.282.383.384.481.685.185.089.688.899.694.6Is this a good time to buy major household items?FLORIDA90.485.892.190.494.092.694.495.597.4100.9104.998.6100.8Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.1<	Under age 60													
Income under \$50,000   58.4   72.8   69.4   68.6   70.8   75.7   72.0   68.4   93.4   78.8   86.8   88.7   90.0     Income \$50,000 and over   89.5   82.8   86.2   82.3   83.3   84.4   81.6   85.1   85.0   89.6   88.8   99.6   94.6     Is this a good time to buy major household items?     FLORIDA   90.4   85.8   92.1   90.4   94.0   92.6   94.4   95.5   97.4   100.9   104.9   98.6   100.8     Men   88.8   87.0   91.7   92.2   101.1   99.8   95.3   97.0   98.8   105.4   105.8   104.0   106.3     Women   92.0   84.4   92.5   88.5   87.5   85.0   93.4   93.9   96.0   96.0   104.0   93.5   95.6     Under age 60   87.1   84.8   86.7   81.6   90.5   93.4   89.3   94.0   94.1   100.2   103.9   98.0   102.5     Aged 60 and over   92.5   87.	Aged 60 and over		74.9	81.4	77.4		78.3	81.6		85.0	82.8	89.3	93.0	79.0
Is this a good time to buy major household items?FLORIDA90.485.892.190.494.092.694.495.597.4100.9104.998.6100.8Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1														
FLORIDA90.485.892.190.494.092.694.495.597.4100.9104.998.6100.8Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1	Income \$50,000 and over	89.5	82.8	86.2	82.3	83.3	84.4	81.6	85.1	85.0	89.6	88.8	99.6	94.6
FLORIDA90.485.892.190.494.092.694.495.597.4100.9104.998.6100.8Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1	Is this a good time to buy major bousehold items?													
Men88.887.091.792.2101.199.895.397.098.8105.4105.8104.0106.3Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1	FLORIDA	90.4			-						100.9	104.9	98.6	100.8
Women92.084.492.588.587.585.093.493.996.096.0104.093.595.6Under age 6087.184.886.781.690.593.489.394.094.1100.2103.998.0102.5Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1														
Under age 60   87.1   84.8   86.7   81.6   90.5   93.4   89.3   94.0   94.1   100.2   103.9   98.0   102.5     Aged 60 and over   92.5   87.2   94.2   99.2   97.5   90.6   98.6   95.2   99.7   101.8   107.3   102.2   95.6     Income under \$50,000   80.7   71.5   74.4   80.8   74.7   85.0   83.1   78.7   85.6   87.4   89.5   91.9   92.7     Income \$50,000 and over   94.8   90.0   96.3   97.5   99.1   96.2   94.7   102.8   103.2   106.7   111.7   110.3   116.1														
Aged 60 and over92.587.294.299.297.590.698.695.299.7101.8107.3102.295.6Income under \$50,00080.771.574.480.874.785.083.178.785.687.489.591.992.7Income \$50,000 and over94.890.096.397.599.196.294.7102.8103.2106.7111.7110.3116.1														
Income under \$50,000     80.7     71.5     74.4     80.8     74.7     85.0     83.1     78.7     85.6     87.4     89.5     91.9     92.7       Income \$50,000 and over     94.8     90.0     96.3     97.5     99.1     96.2     94.7     102.8     103.2     106.7     111.7     110.3     116.1	-													
Income \$50,000 and over 94.8 90.0 96.3 97.5 99.1 96.2 94.7 102.8 103.2 106.7 111.7 110.3 116.1	6													
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# FLORIDA ECONOMIC AND CONSUMER SURVEY February 27, 2015 Bureau of Economic and Business Research University of Florida

#### CHARACTERISTICS OF SURVEY RESPONDENTS FOR CURRENT MONTH

Sample Size	445	Race		Gender	
Average age	46	% Non-white % White	26 74	% Male % Female	56 44
Income Characteristics		Hispanic Origin		Region	
% less than \$20,000	23	% Yes	22	% North	22
% \$20,000 to \$29,999	13	% No	78	% Central	17
% \$30,000 to \$49,999	19			% Southeast	35
% over \$50,000	45			% Southwest	26

Data Collection Dates: Febr

February 1 to 22, 2015