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For Immediate Release: Wednesday, February 6, 2008 For information/comment: Dr. Douglas Lonnstrom: 518-783-2362 (office) or 518-456-6073 (home)

Statewide Index down 25 points from a year ago; Historic bottom Young People Hit Hard: Down 9+ points **Buying Plans Down; Future Indicator Hits New Low**

Loudonville, NY - New York State consumer confidence decreased 4.1 points in January, while the nation's confidence increased by 2.9 points, according to the latest poll by the Siena (College) Research Institute (SRI). At 64.9, New York's overall consumer confidence is 13.5 points below the nation's* 78.4 confidence level.

January 2008 Consumer Confidence:	The Nation*	New York State	diff. points	New York State	Metro NYC	Upstate NY
Overall	78.4(2.9)	64.9(-4.1)	13.5	64.9(-4.1)	65.6(-4.7)	63.3(-3.0)
Current	94.4(3.4)	72.8(-4.1)	21.6	72.8(-4.1)	72.0(-5.2)	74.7(-1.4)
Future	68.1(2.5)	59.9(-4.0)	8.2	59.9(-4.0)	61.6(-4.4)	56.0(-4.0)

() reflects the point change from previous month. *National data compiled by the U. of Michigan

In January, buying plans were down for: cars and trucks, -1.4 points to 8.5%; computers, 3.8 points to 11.7%; homes, 1.2 points to 3.1%; and major home improvements, 0.6 of a point to 15.4%. Furniture was up 0.5 of a point to 18.3%.

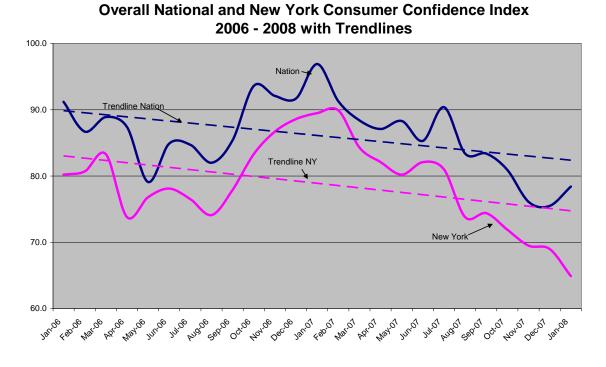
"Not surprisingly, another dismal month for Consumer Confidence in New York," according to Dr. Douglas Lonnstrom, professor of statistics and finance at Siena College and SRI Founding Director. "Particularly hard hit were the young. High energy prices, the credit crunch, jobs picture and talk of recession has really put a damper on their enthusiasm for spending. It will be interesting to see if the interest rate cuts and rebates turn their outlook around in the coming months. At this point the overall statewide index is the lowest since we started tracking it in 1999."

Each month since January 1999, the SRI survey establishes a Consumer Confidence index number for New York State consumers. This index number allows a direct comparison of New Yorkers to all Americans ("the nation") as surveyed by the University of Michigan's Consumer Sentiment index. The SRI survey measures current and future consumer confidence, which combined provides the overall consumer confidence. SRI further looks at confidence in New York State by region (metro New York City and Upstate), age, income, gender and party.

Consumer Confidence in New York State (index numbers): January 2008 (Groups listed in <i>descending</i> order by <i>Overall</i> CCI Rating)											
	Overall	Current	Future								
Republicans	73.3(2.1)	81.9(4.2)	67.9(0.9)								
Men	68.8(-4.2)	76.6(-5.0)	63.7(-3.8)								
Under Age 55	68.2 (-9.3)	74.3(-10.9)	64.2(-8.3)								
Higher income	67.4(-5.4)	77.3(-7.9)	61.1(-3.8)								
Metro NYC	65.6(-4.7)	72.0(-5.2)	61.6(-4.4)								
New York State	64.9(-4.1)	72.8(-4.1)	59.9(-4.0)								
Upstate NY	63.3(-3.0)	74.7(-1.4)	56.0(-4.0)								
Democrats	62.5(-7.3)	68.2(-8.8)	58.9(-6.2)								
Age 55+	62.2(-0.9)	71.6(0.5)	56.2(-1.8)								
Women	60.9(-4.3)	69.4(-3.1)	55.5(-5.0)								
Lower income	60.5(-3.3)	66.0(1.4)	56.9(-6.4)								

The SRI survey of Consumer Confidence was conducted in January 2008 by random telephone calls to 622 New York State residents over the age of 18. As consumer confidence is expressed as an index number developed after statistical calculations to a series of questions, "margin of error" does not apply. Buying plans, which are shown as a percentage based on answers to a specific question, do have a margin of error of + 3.9 points. For more information or comments, please call Dr. Douglas Lonnstrom, Siena College professor of finance and statistics and SRI Founding Director, at 518-783-2362 (office) or 518-456-6073 (home).

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Statewide Monthly Consumer Confidence																
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Please che	ck which	n, if anv, o	of the ite	ms vou r	olan to b	uv in the	next SIX	(months	s.							
OVERALL		Dec-06								Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Diff
Car/Truck										Ŭ						
Yes	14.4	10.2	14.8	15.5	13.5	15.3	13.9	13.4	12.7	9.2	12.1	12.6	10.3	9.9	8.5	-1.4
No	83.7	86.9	83.1	81.2	85.2	80.6	83.7	83.9	85.5	86.8	83.7	85.2	86.5	88.3	88.3	0.0
Not Sure	1.9	2.8	2.1	3.4	1.3	4.0	2.4	2.7	1.8	4.0	4.2	2.3	3.2	1.8	3.2	1.4
Computer																
Yes	17.6	13.2	16.6	16.6	13.5	16.8	13.4	16.1	11.8	11.6	13.1	12.7	12.6	15.5	11.7	-3.8
No	78.2	80.5	78.9	78.6	82.3	78.5	80.6	77.9	81.1	80.8	81.3	81.3	81.5	77.9	82.3	4.4
Not Sure	4.2	6.3	4.5	4.8	4.2	4.7	6.0	6.0	7.1	7.6	5.6	6.0	6.0	6.6	5.9	-0.7
Furniture																
Yes	24.5	22.8	24.8	21.9	25.8	22.7	19.2	23.1	16.9	15.3	17.1	18.0	18.5		18.3	0.5
No	71.1	70.9	69.1	73.1	70.0	71.0	74.2	69.8	75.0	74.6	76.3	76.5	76.3		76.7	-1.7
Not Sure	4.4	6.3	6.1	5.0	4.2	6.3	6.6	7.1	8.1	10.1	6.6	5.5	5.2	3.8	5.0	1.2
Home									1.0							
Yes	6.0	4.1	6.8	6.3	6.5	5.3	5.3	5.6	4.2	4.2	5.0	3.5		4.3	3.1	-1.2
No	91.6	93.4	90.5	91.0	90.8	91.3	91.8	91.3	92.6	91.0	92.1	93.4	94.2	92.5	94.2	1.7
Not Sure	2.4	2.5	2.7	2.7	2.7	3.4	2.9	3.1	3.2	4.8	2.9	3.1	1.5	3.2	2.7	-0.5
Majar																
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No Not Curro		78.0	70.5			73.2 5.8		74.2	75.2		76.9	77.9	76.5		78.5 6.1	0.3
Not Sure	4.0	4.5	5.5	6.0	3.1	5.8	4.8	5.3	8.1	6.4	6.9	4.8	6.0	5.8	0.1	0.3



The graph displays a smoothed line of the monthly national and New York state overall consumer confidence index. Trendlines are the regression line that best fits those monthly index points.

National data compiled by the U. of Michigan

Siena Research Institute Summary Consumer Confidence Index **New York State**

CC* 111.3 103.7 103.6 104.6 104.5 91.4 34.4 7.9 97.6 91.6 91.4 34.4 2.5 VIS 11.5 73.7 74.1 70.1 66.2 65.6 68.1 2.5 VIS	New York														
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CC* 111.3 103.7 103.6 104.6 104.5 91.4 34.4 7.9 97.6 91.6 91.4 34.4 2.5 VIS 11.5 73.7 74.1 70.1 66.2 65.6 68.1 2.5 VIS															
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CS 86.4 89.6 85.6 81.6 79.7 81.6 68.8 74.7 73.1 68.5 69.8 62.5 -7.3 CC 92.4 93.6 90.2 88.7 82.6 90.2 91.3 74.7 80.3 80.3 75.8 77.0 68.2 -8.8 CC 82.5 87.1 82.7 77.1 77.1 77.0 75.4 65.0 71.0 68.4 63.7 65.1 58.9 -6.2 Republican 80.3 78.8 79.1 71.2 73.3 2.1 CE 98.5 93.4 84.7 86.1 81.3 86.8 83.0 80.0 75.2 73.7 72.5 67.0 67.0 69.0 90.7 CE 98.5 93.4 84.7 86.1 83.0 80.0 78.5 77.9 75.4 77.5 68.2 9.3 GC 92.9 92.3 88.7 85.8 80.6 84.7 85.2 79.7 76.5 77.9	Domocrat														
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CE 82.5 87.1 82.7 77.1 77.1 73.0 75.4 65.0 71.0 68.4 63.7 65.1 58.9 -6.2 Republican 0 93.3 90.1 87.3 80.3 78.8 79.1 71.2 73.3 2.1 CC 102.7 103.4 97.0 100.4 98.9 103.4 101.2 98.5 88.3 86.8 89.4 77.7 81.9 4.2 CE 98.5 93.4 86.1 81.3 86.8 83.0 80.0 75.2 73.7 72.5 67.0 67.9 0.9 Age < 55 0 0 0 93.8 84.5 93.6 94.0 84.5 83.4 85.6 85.2 74.3 -10.9 CE 90.7 89.3 86.4 80.0 78.4 77.6 67.6 73.2 74.4 68.9 74.3 -10.9 CE 90.7 89.3 86.4 80.0 79.4 76.6 68.2 72.5 67.0 64.5 63.1 62.2 -0.9 <td></td>															
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Female Image: constraint of the state	ICC	95.9	96.2	89.4	90.2	89.0	92.1	90.2	83.4	83.4	81.1	85.3	81.6	76.6	-5.0
CS 86.1 88.0 85.9 79.6 76.3 80.7 81.0 72.2 71.0 69.5 65.1 65.2 60.9 -4.3 ICC 91.7 91.3 91.7 89.8 82.2 89.8 91.3 78.8 77.3 79.2 71.3 72.5 69.4 -3.1 ICE 82.5 85.9 82.2 73.0 72.5 74.9 74.4 67.9 66.9 63.3 61.1 60.5 55.5 -5.0 Income <\$50,000/yr Image: solid s	ICE	90.2	88.3	78.3	81.0	81.3	78.3	75.4	71.0	74.4	69.6	66.7	67.5	63.7	-3.8
CS 86.1 88.0 85.9 79.6 76.3 80.7 81.0 72.2 71.0 69.5 65.1 65.2 60.9 -4.3 ICC 91.7 91.3 91.7 89.8 82.2 89.8 91.3 78.8 77.3 79.2 71.3 72.5 69.4 -3.1 ICE 82.5 85.9 82.2 73.0 72.5 74.9 74.4 67.9 66.9 63.3 61.1 60.5 55.5 -5.0 Income <\$50,000/yr Image: solid s	E a martin														
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Income <\$50,000/yr															
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CS 78.8 80.2 77.3 71.9 68.6 73.6 73.9 67.3 65.6 65.1 60.5 63.8 60.5 -3.3 ICC 80.3 84.1 80.0 76.2 69.7 79.2 80.0 72.0 71.3 71.3 65.6 64.6 66.0 1.4 ICE 77.8 77.6 75.7 69.1 67.9 70.1 70.1 64.2 62.0 61.1 57.2 63.3 56.9 -6.4 Income \$50,000+/yr Image: state st	Incom- ^	50.000/													
ICC 80.3 84.1 80.0 76.2 69.7 79.2 80.0 72.0 71.3 71.3 65.6 64.6 66.0 1.4 ICE 77.8 77.6 75.7 69.1 67.9 70.1 70.1 64.2 62.0 61.1 57.2 63.3 56.9 -6.4 Income \$50,000+/yr Image: state s					74.0	00.0	70.0	70.0	07.0	05.0	05.4	00.5		<u> </u>	
CE 77.8 77.6 75.7 69.1 67.9 70.1 70.1 64.2 62.0 61.1 57.2 63.3 56.9 -6.4 Income \$50,000+/yr CS 96.0 95.7 90.5 88.6 88.3 88.3 87.1 79.3 81.0 77.3 74.4 72.8 67.4 -5.4 ICC 101.5 99.3 101.5 99.6 96.6 98.9 100.4 87.9 88.3 88.3 85.3 85.2 77.3 -7.9															
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CS 96.0 95.7 90.5 88.6 88.3 87.1 79.3 81.0 77.3 74.4 72.8 67.4 -5.4 CC 101.5 99.3 101.5 99.6 96.6 98.9 100.4 87.9 88.3 85.3 85.2 77.3 -7.9	Income #F	0.000./	r												<u> </u>
CC 101.5 99.3 101.5 99.6 96.6 98.9 100.4 87.9 88.3 88.3 85.3 85.2 77.3 -7.9					00.0	00.0	00.0	07.4	70.0	04.0	77 ^	74.4	70.0	A7 4	
ICE 92.4 93.4 83.4 81.5 83.0 81.5 78.6 73.7 76.4 70.3 67.4 64.9 61.1 -3.8															
	ICE	92.4	93.4	83.4	81.5	83.0	81.5	78.6	73.7	76.4	70.3	67.4	64.9	61.1	-3.8

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* National Index compiled by University of Michigan