Charts

surveys of consumers

All Charts

All Charts

Summary Indices

- The Index of Consumer Sentiment
- Current and Expected Components of the Sentiment Index
- Index of Consumer Sentiment Within Income Terciles
- Index of Consumer Sentiment Within Age Subgroups 3
- Index of Consumer Sentiment Within Education Subgroups
- Index of Consumer Sentiment Within Regions
- 5B Index of Consumer Sentiment Within Political Party

Personal Finances

- Current Financial Situation Compared with a Year Ago
- Higher Prices as Reasons for Worse Personal Finances
- 7b Income Reasons for Changes in Personal Finances
- Wealth Reasons for Changes in Personal Finances 7c
- Expected Change in Financial Situation in a Year
- Annual Trend in Past and Expected Household Finances 9
- 10 Current Financial Situation Compared with 5 Years Ago
- Expected Change in Financial Situation in 5 Years 11
- Five Year Trend in Past and Expected Household Finances 12
- 13 Expected Change in Household Income During the Next Year
- Expected Change in Real Income During the Next Year 14
- Probability That Personal Income Will Increase During the Next Year
- Probability of Real Income Gains During the Next 5 Years 16
- 17 Probability of Losing a Job in the Next 5 Years

Savings and Retirement

- 18 Probability That Social Security and Pensions Will Provide Adequate Retirement Income
- Change in Likelihood of a Comfortable Retirement Compared with 5 Years Ago
- Probability of An Increase in Stock Market Price in the Next Year 20
- Current Value of Stock Market Investments 21
- Current Market Value of Primary Residence

Economic Conditions

- 23 News Heard of Recent Changes in Business Conditions
- 24A News Heard About Price Changes
- 24B News Heard About Change in Employment
- 24C News Heard About Government Economic Policies
- 25 Current Business Conditions Compared with a Year Ago Expected Change in Business Conditions in a Year
- Trend in Past and Expected Business Conditions 27
- 28 Business Conditions Expected During the Next Year
- Business Conditions Expected During the Next Five Years

Unemployment, Interest Rates, Prices, Government Expectations

- 30 Expected Change in Unemployment During the Next Year
- Expected Change in Interest Rates During the Next Year 31
- Expected Change in Prices During the Next Year
- 33 Expected Change in Prices During the Next 5 Years 34 Opinions About the Government's Economic Policy

Household Durables Buying Conditions

- 35 Buying Conditions for Large Household Durables
- 36A Price Reasons for Large Household Durables
- 36B Advance Buying Rationales for Large Household Durables
- 36C Interest Rate Reasons for Large Household Durables
- 36D Economic Uncertainty Reasons for Large Household Durables

Vehicle Buying Conditions

- 37 Buying Conditions for Vehicles
- 38A Price Reasons for Buying Conditions for Vehicles
- 38B Advance Buying Rationales for Buying Conditions for Vehicles
- 38C Interest Rate Reasons for Buying Conditions for Vehicles
- 38D Economic Uncertainty Reasons for Buying Conditions for Vehicles
- 39 Expected Change in Gasoline Prices During the Next Year
- 40 Expected Change in Gasoline Prices During the Next 5 Years

Home Buying and Selling Conditions

- 41 Buying Conditions for Houses
- 42A Price Reasons for Buying Conditions for Houses
- 42B Advance Buying Rationales for Buying Conditions for Houses
- 42C Interest Rate Reasons for Buying Conditions for Houses
- 42D Economic Uncertainty Reasons for Buying Conditions for Houses
- 42E Capital Gain Reasons for Buying Conditions for Houses
- 43 Selling Conditions for Houses
- 44A Price Reasons for Selling Conditions for Houses
- 44B Selling in Advance Rationales for Selling Conditions for Houses
- 44C Interest Rate Reasons for Selling Conditions for Houses
- 44D Economic Uncertainty Reasons for Selling Conditions for Houses
- 44E Capital Gain Reasons for Selling Conditions for Houses
- 45 Change in Home Values During the Past Year
- 46 Expected Change in Home Values During the Next Year
- 47 Expected Change in Home Values During the Next Five Years

CHART 1A: THE INDEX OF CONSUMER SENTIMENT

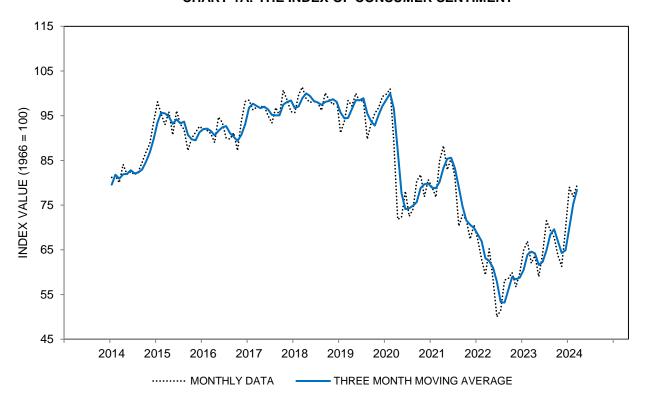


CHART 1A: THE INDEX OF CONSUMER SENTIMENT

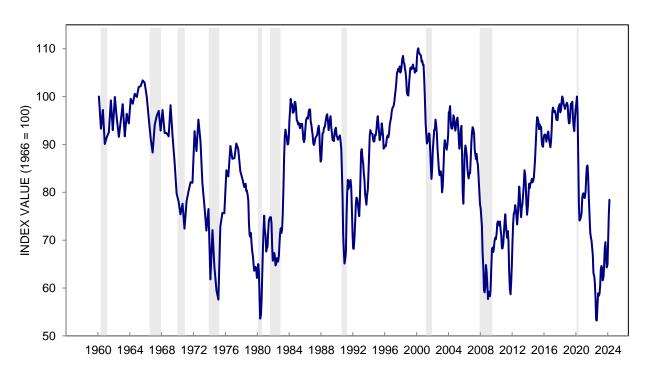


CHART 1B: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX (THREE MONTH MOVING AVERAGES)

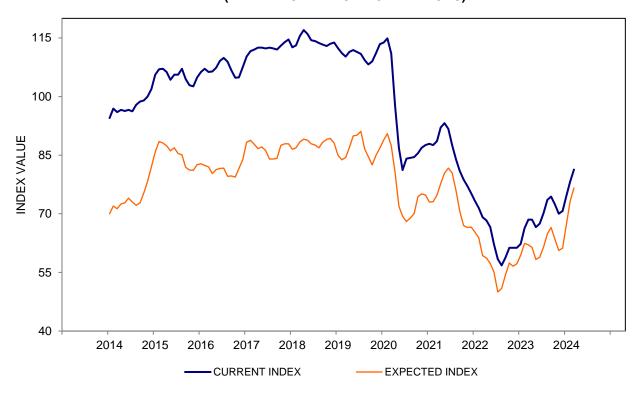


CHART 1B: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX

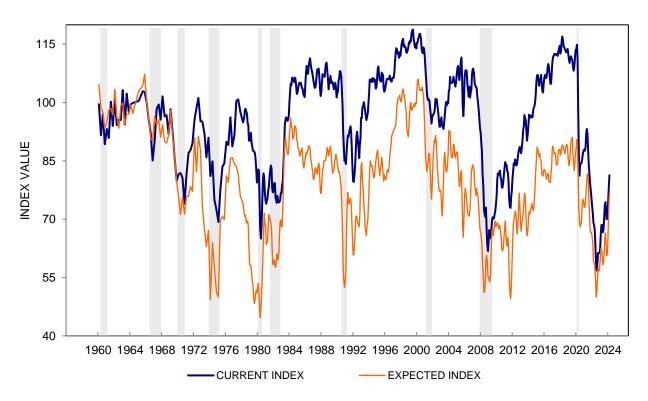


CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES (THREE MONTH MOVING AVERAGES)

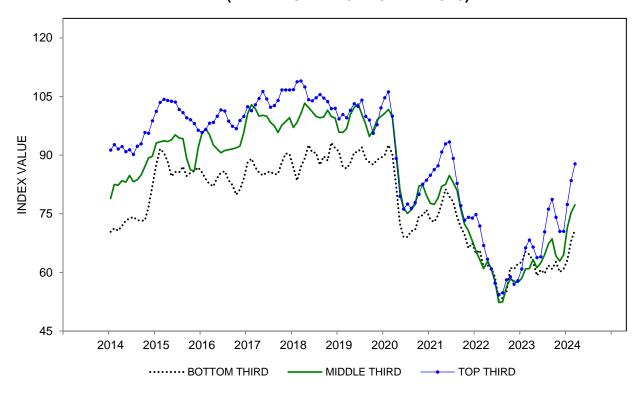


CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES

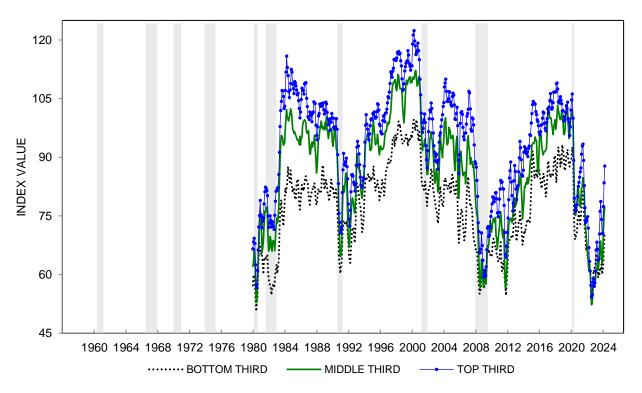


CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE GROUPS (THREE MONTH MOVING AVERAGES)

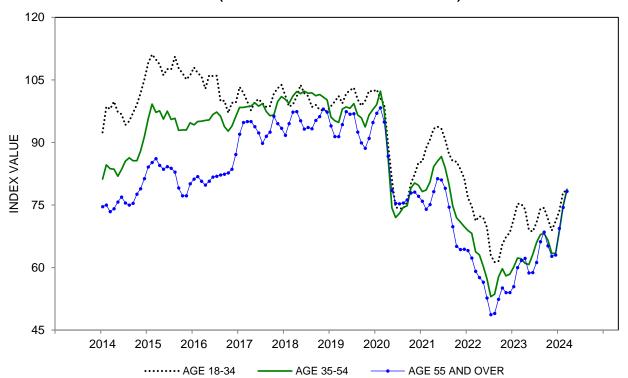


CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE GROUPS

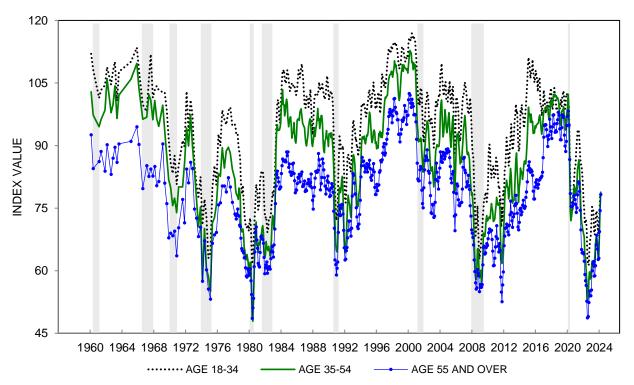


CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN EDUCATION GROUPS (THREE MONTH MOVING AVERAGES)

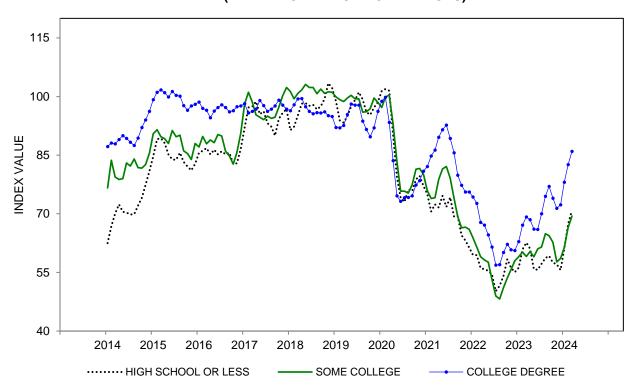


CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN EDUCATION GROUPS

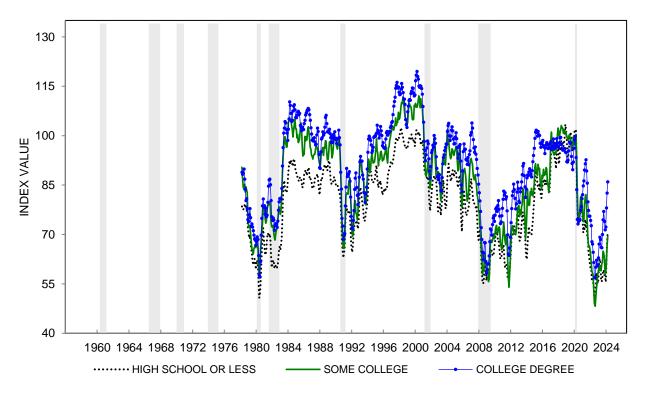


CHART 5A: INDEX OF CONSUMER SENTIMENT BY REGION OF RESIDENCE (THREE MONTH MOVING AVERAGES)

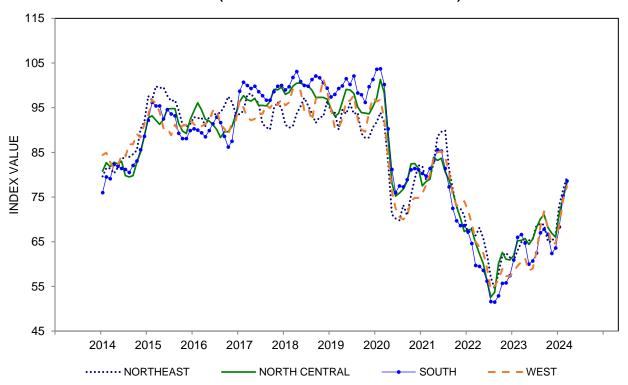


CHART 5A: INDEX OF CONSUMER SENTIMENT BY REGION OF RESIDENCE

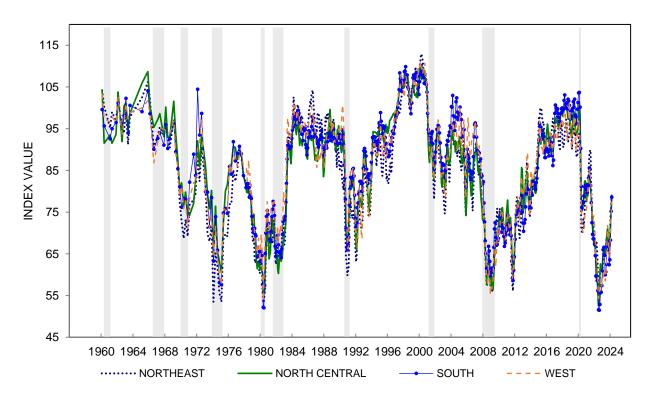


CHART 5B: INDEX OF CONSUMER SENTIMENT BY POLITICAL PARTY (THREE MONTH MOVING AVERAGES)

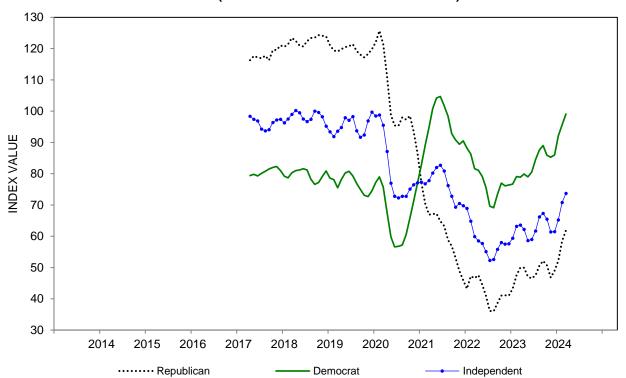


CHART 5B: INDEX OF CONSUMER SENTIMENT BY POLITICAL PARTY

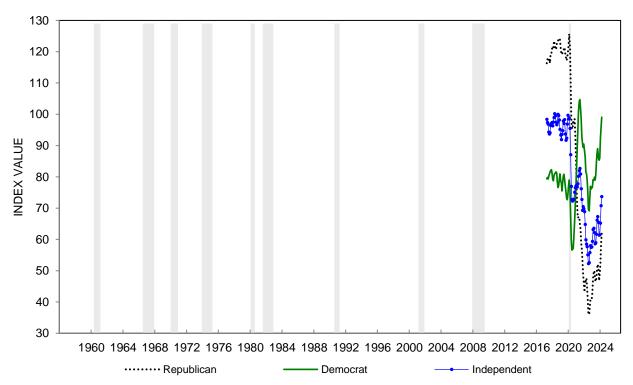


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

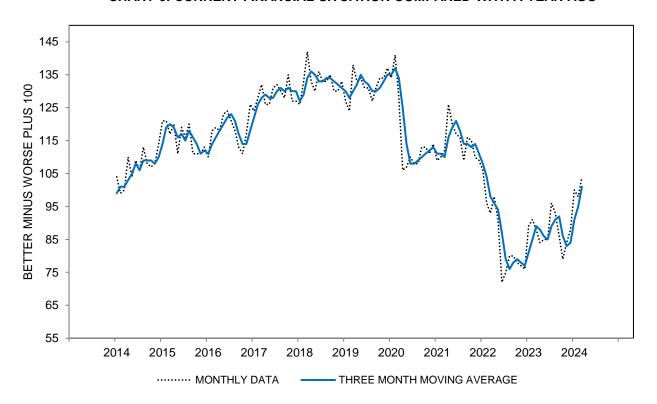


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

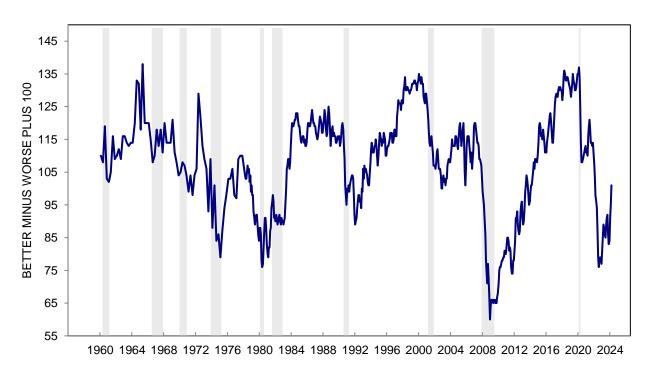


CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES

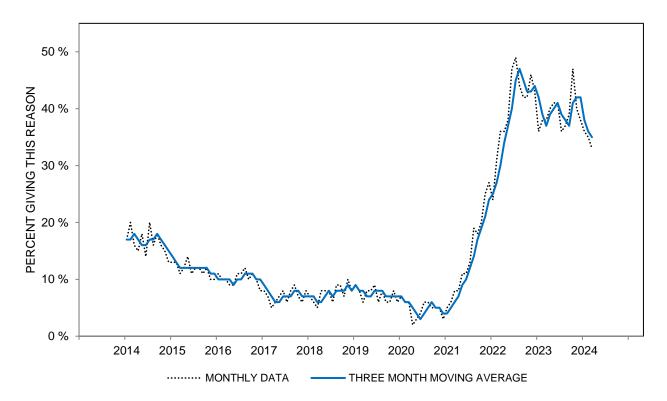


CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES

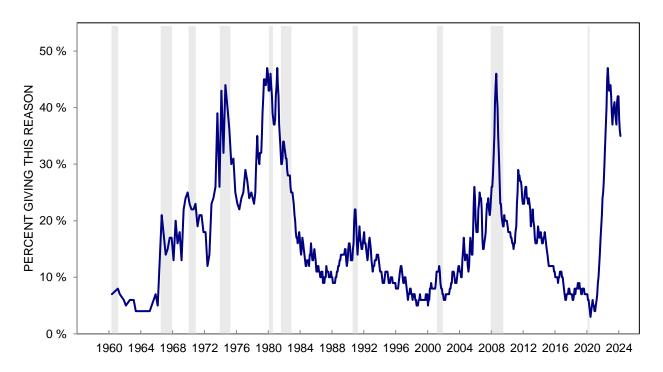


CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: (%HIGHER INCOME - %LOWER INCOME)



CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: (%HIGHER INCOME - %LOWER INCOME)

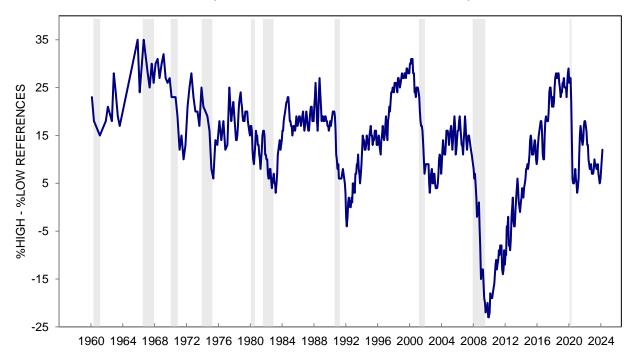


CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:
NET CHANGE IN ASSETS AND DEBTS
(HIGHER ASSETS + LOWER DEBTS) - (LOWER ASSETS + HIGHER DEBTS)

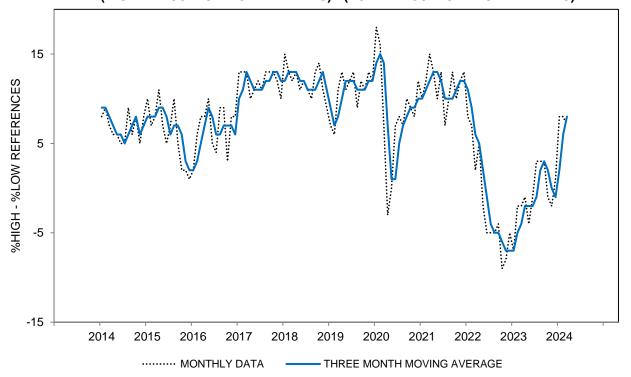


CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:
NET CHANGE IN ASSETS AND DEBTS
(HIGHER ASSETS + LOWER DEBTS) - (LOWER ASSETS + HIGHER DEBTS)

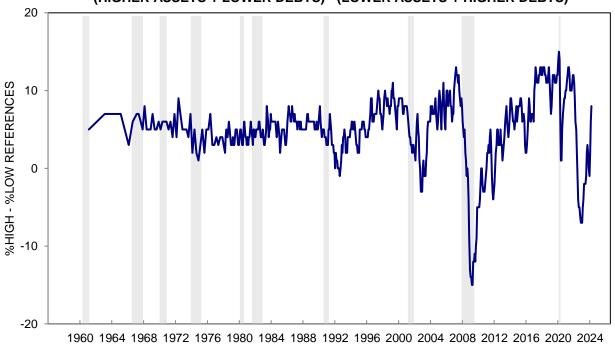


CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

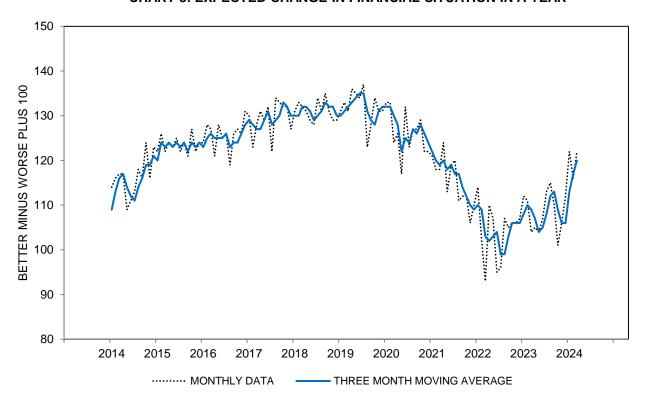


CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

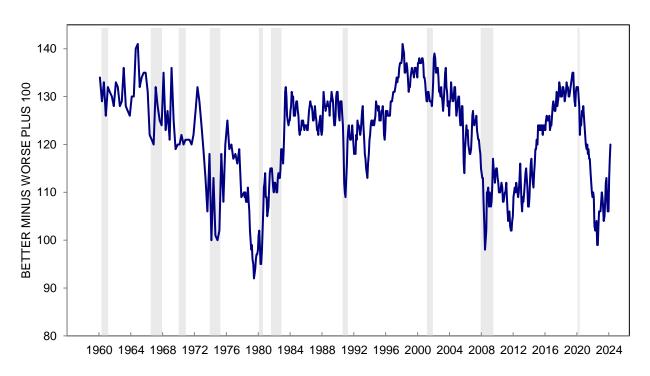


CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

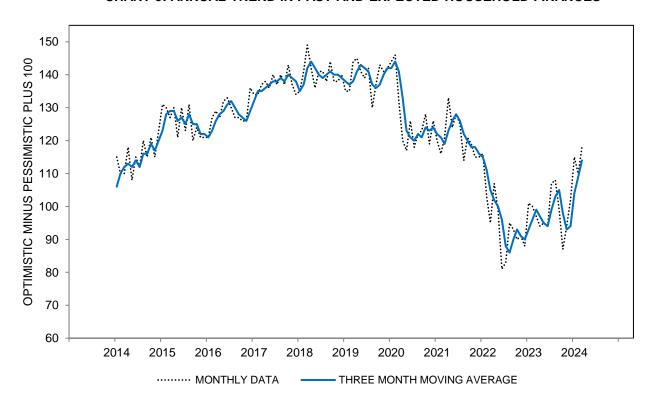


CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

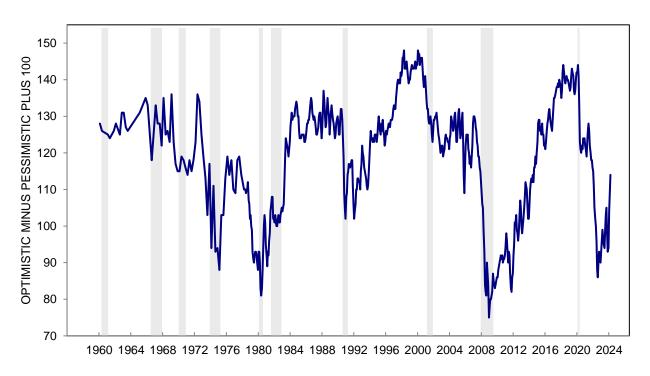


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

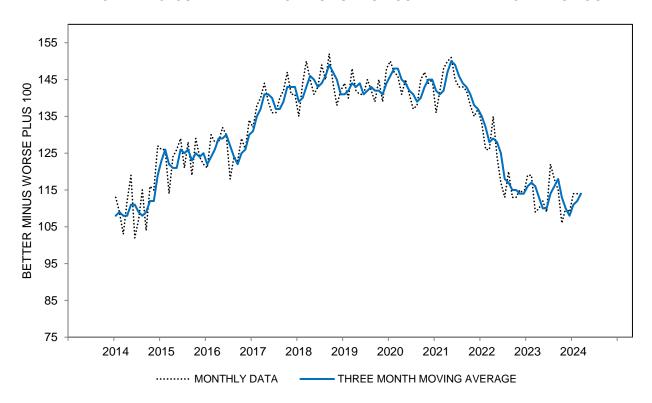


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

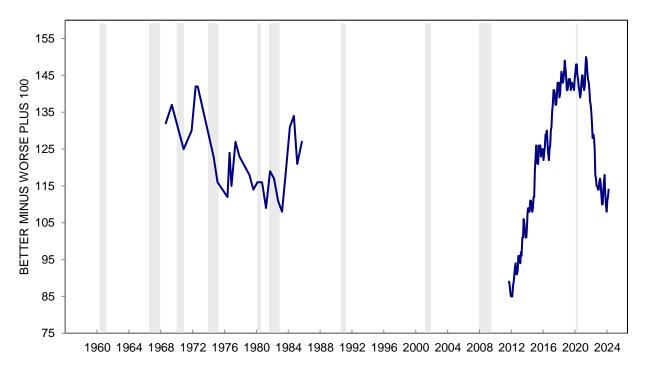


CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

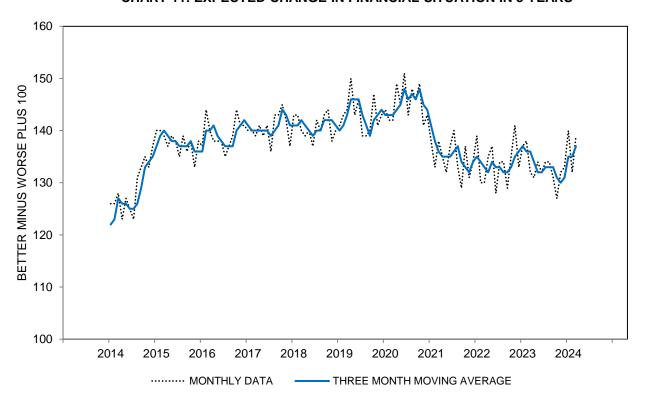


CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

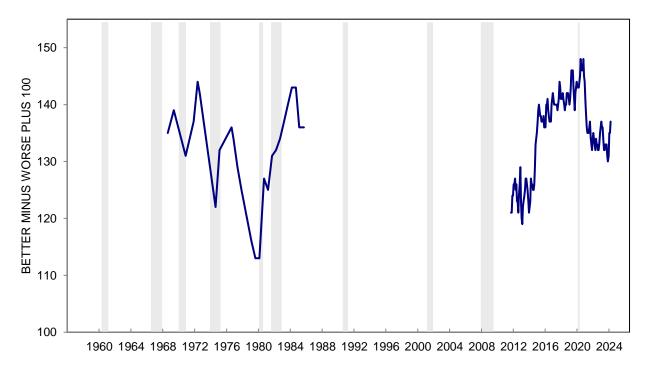


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

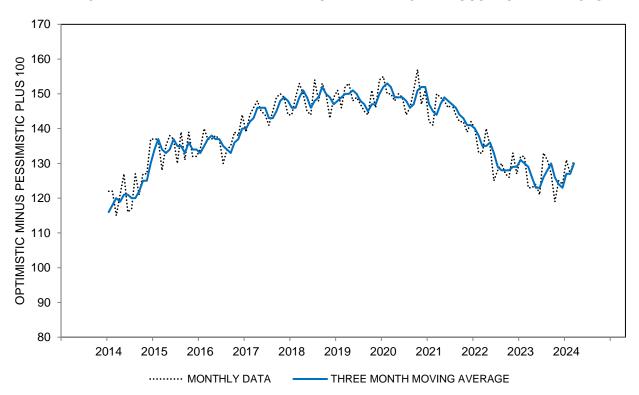


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

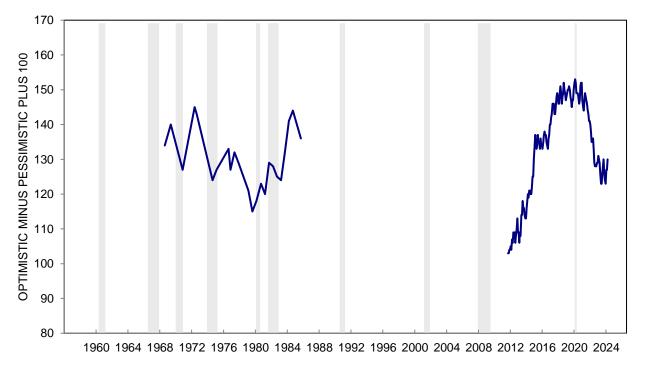


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

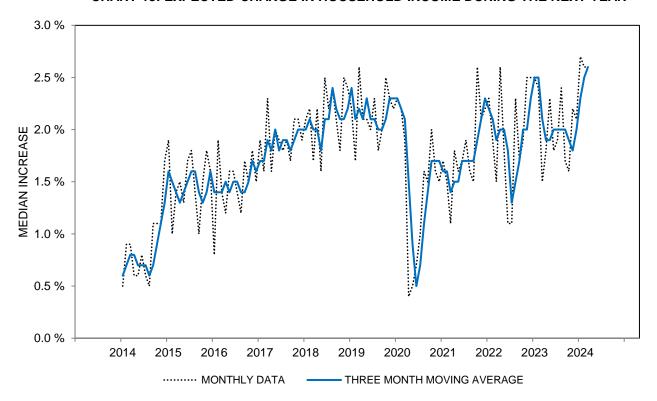


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

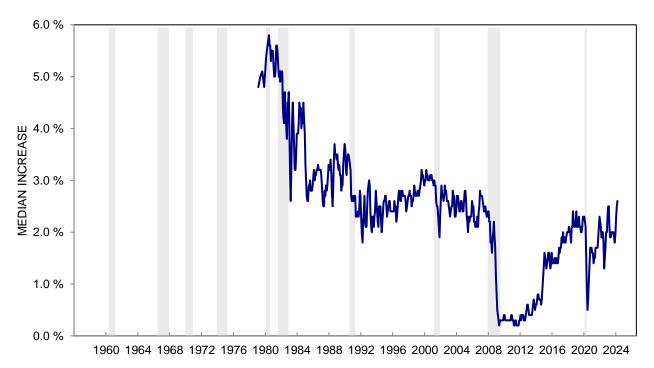


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

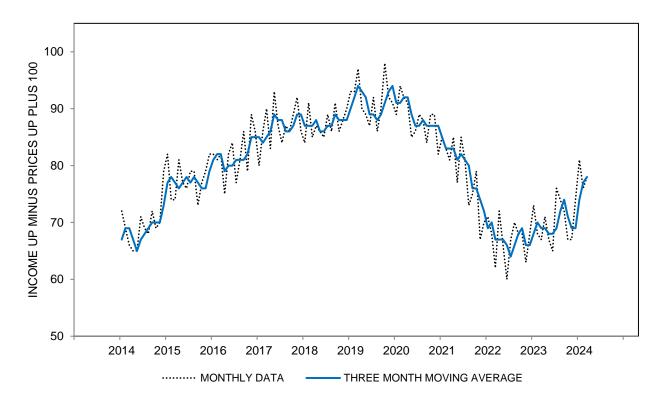


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

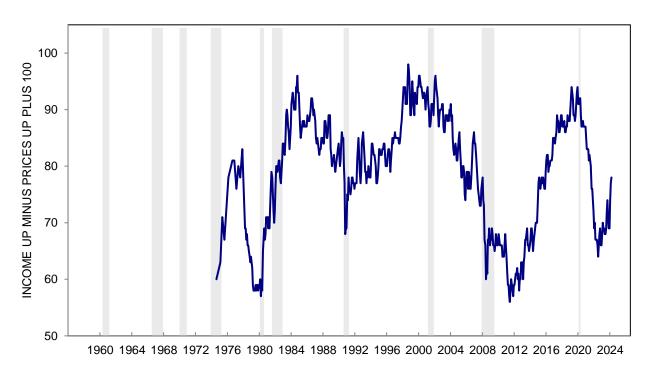


CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD

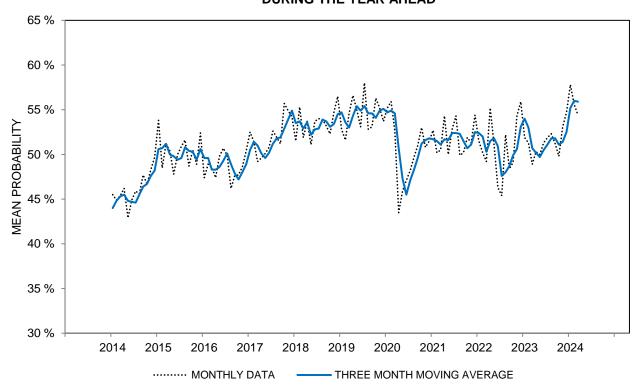


CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD

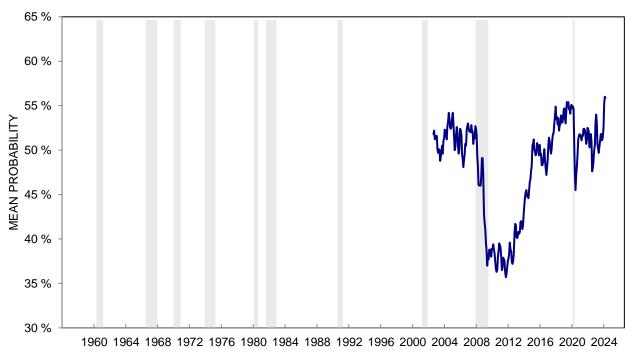


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

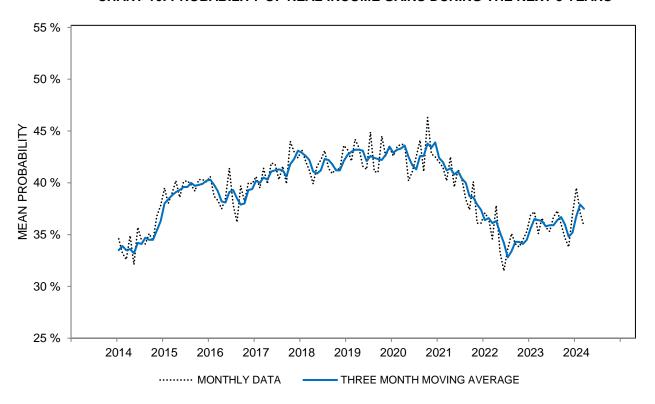


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

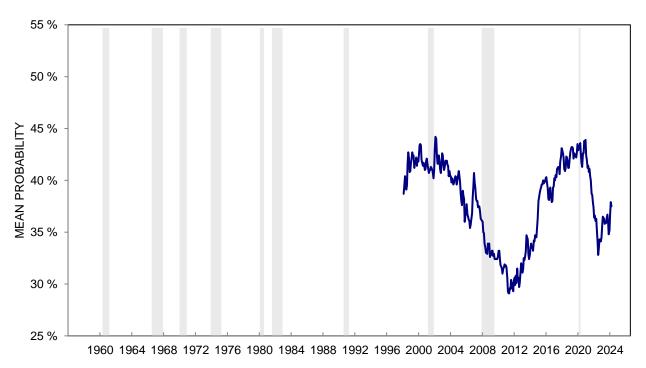


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

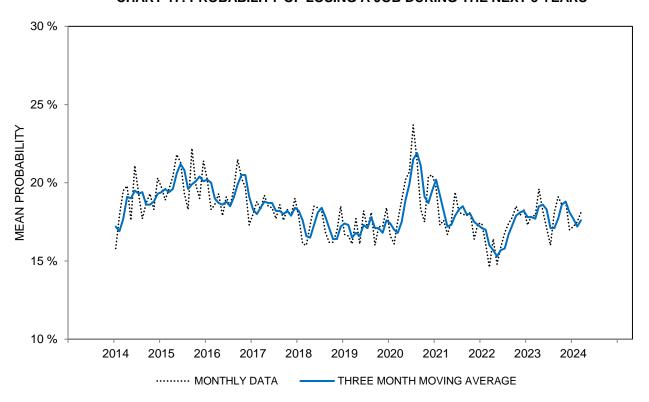


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

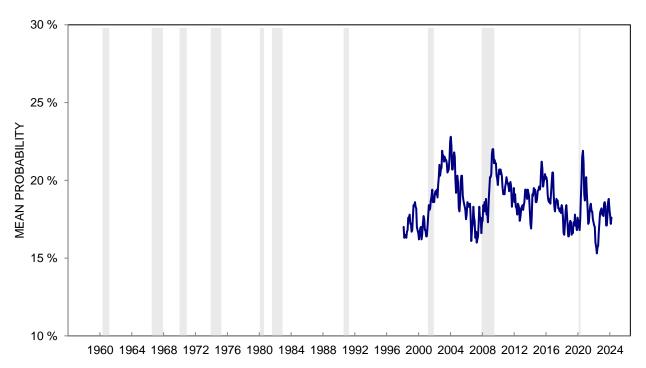


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

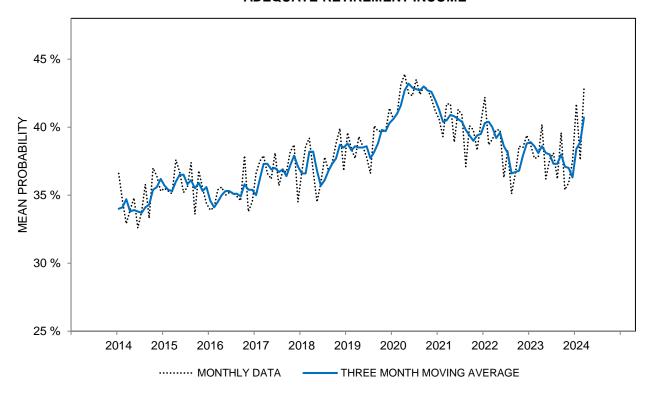


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

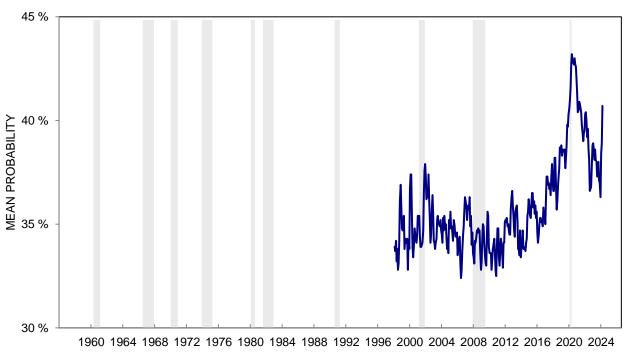


CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO

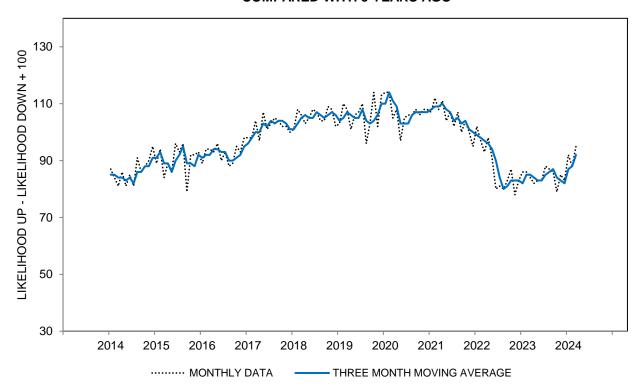


CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO

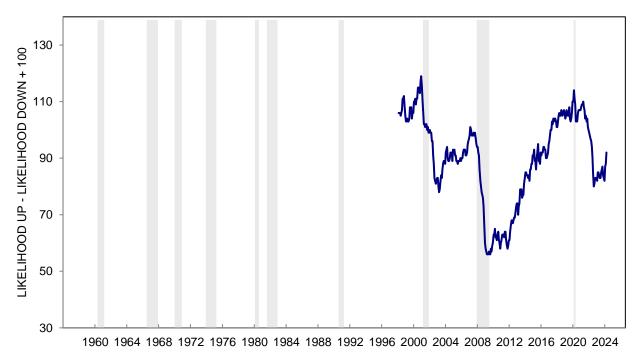


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR

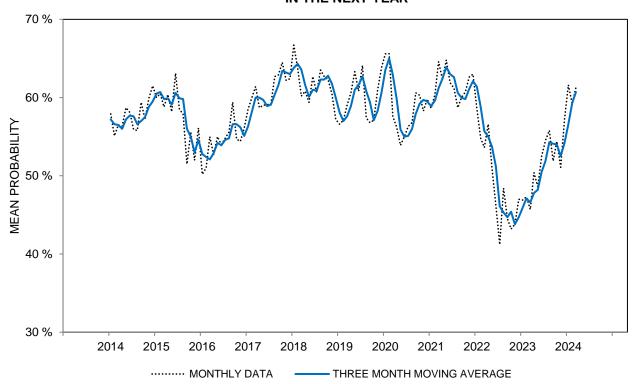


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR

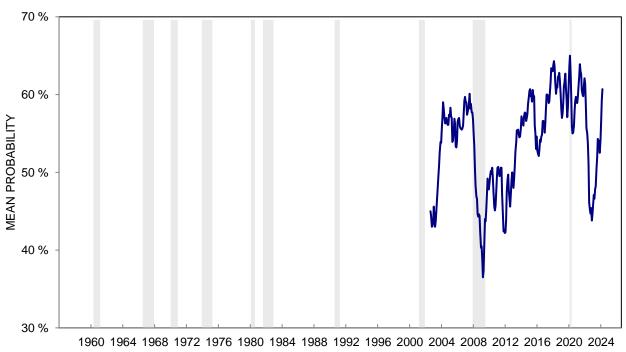


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)

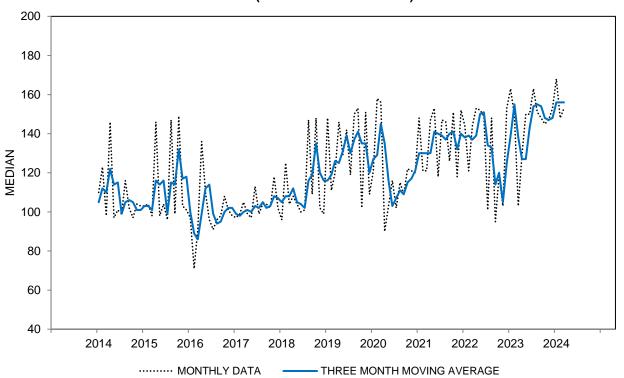


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)

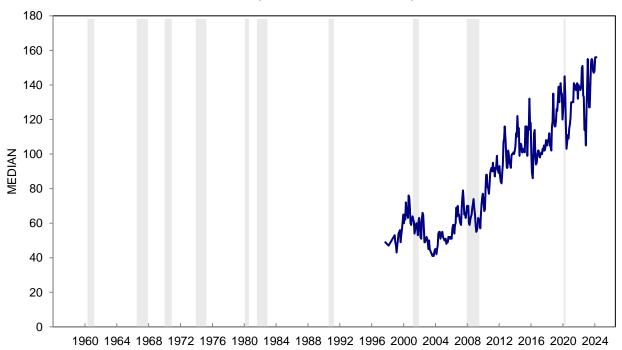


CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)

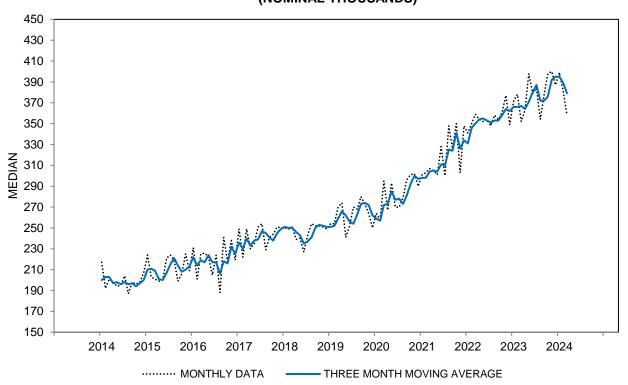


CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)

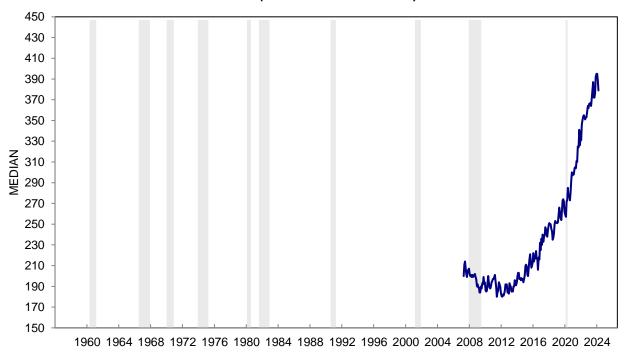


CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

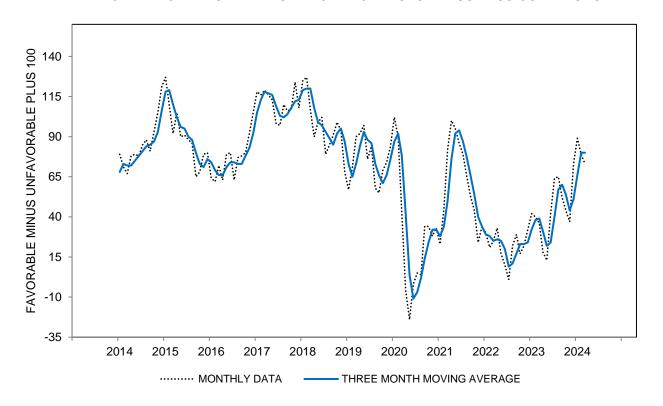


CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

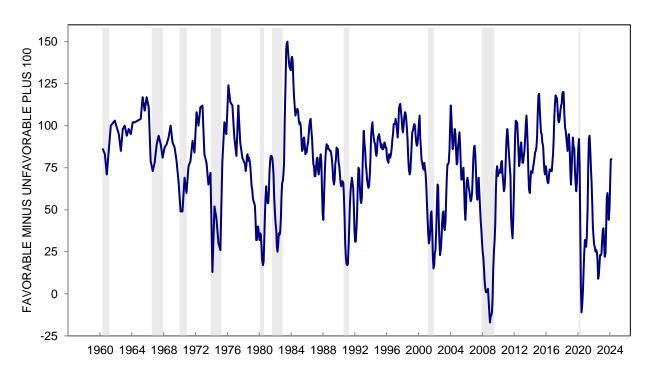


CHART 24A: NEWS HEARD ABOUT PRICE CHANGES (%LOW PRICES - %HIGH PRICES)



CHART 24A: NEWS HEARD ABOUT PRICE CHANGES (%LOW PRICES - %HIGH PRICES)



CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS (%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)

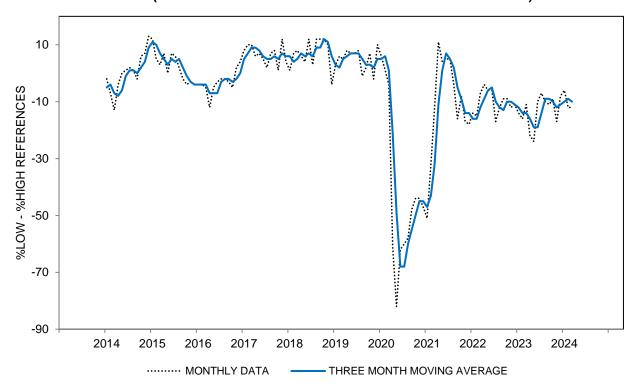


CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS (%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)

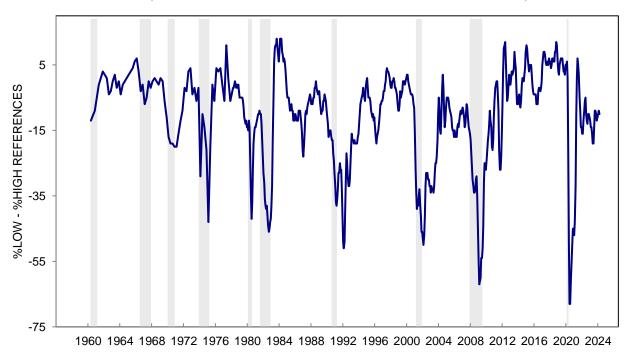


CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES (%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)

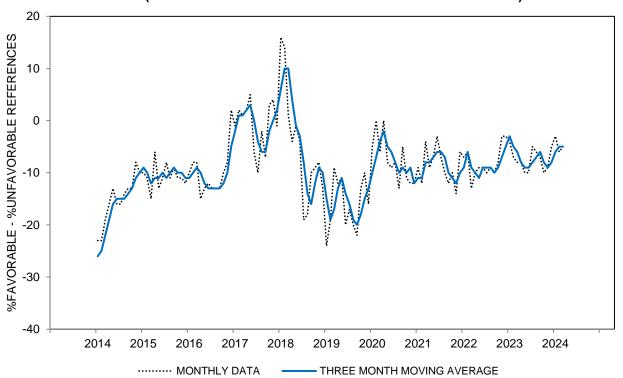


CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES (%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)

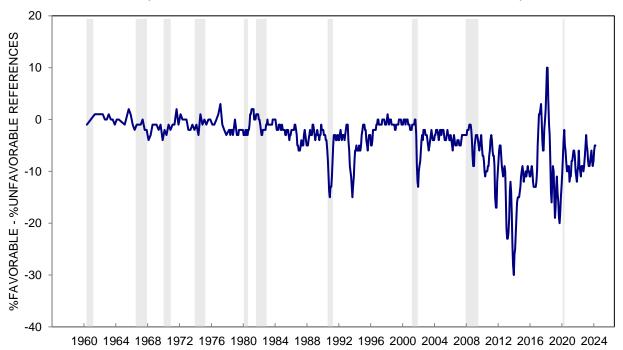


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

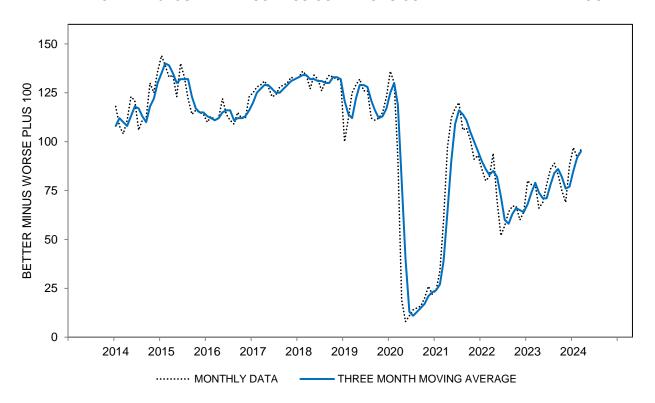


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

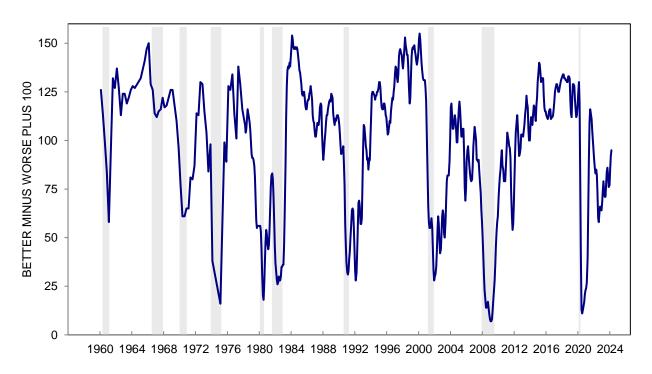


CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR



CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

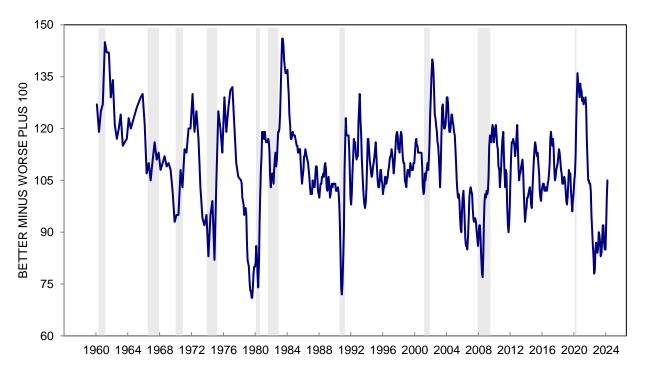


CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS

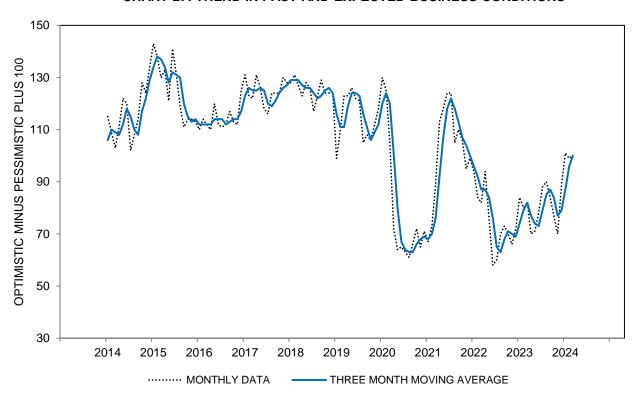


CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS

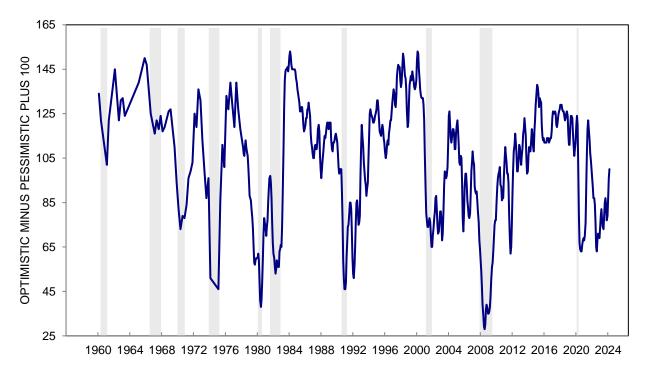


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

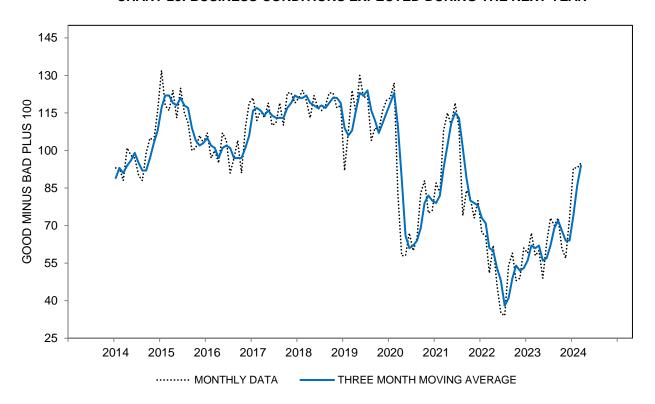


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

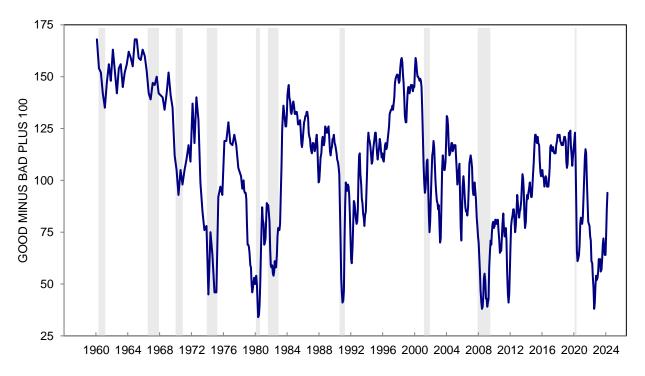


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS

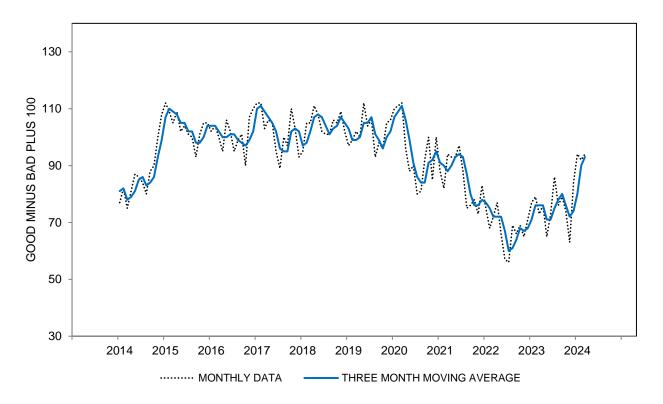


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS

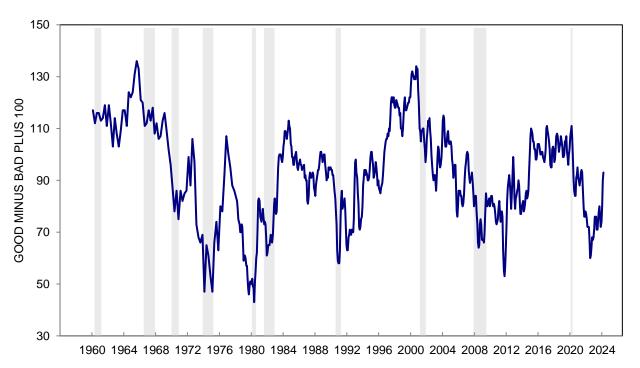


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

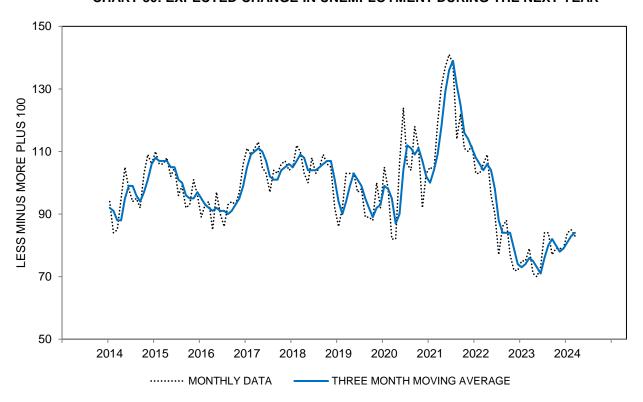


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

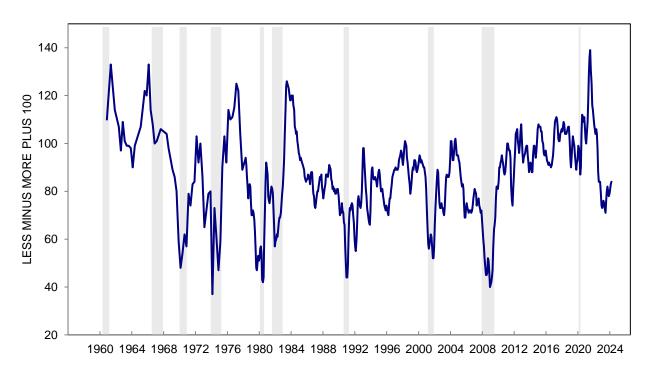


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

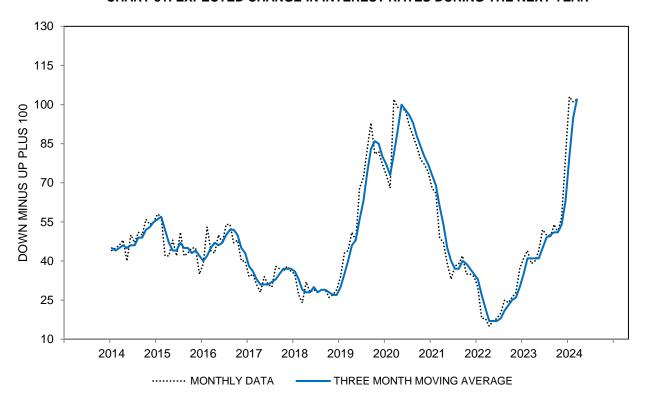


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

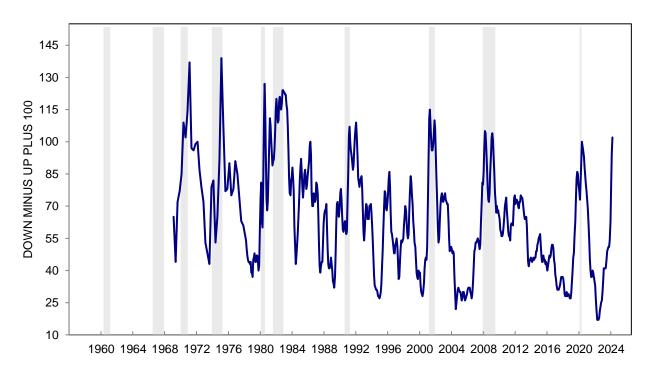


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

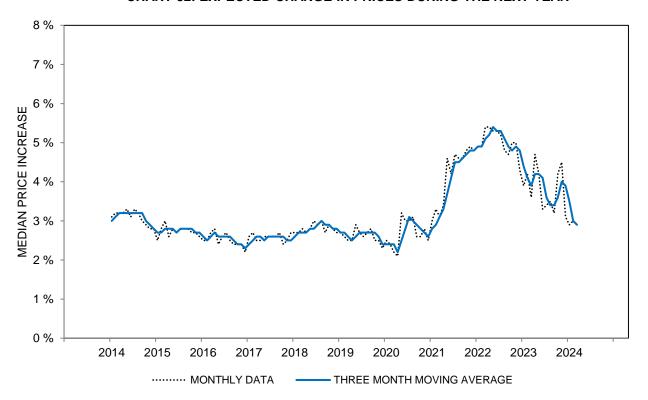


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

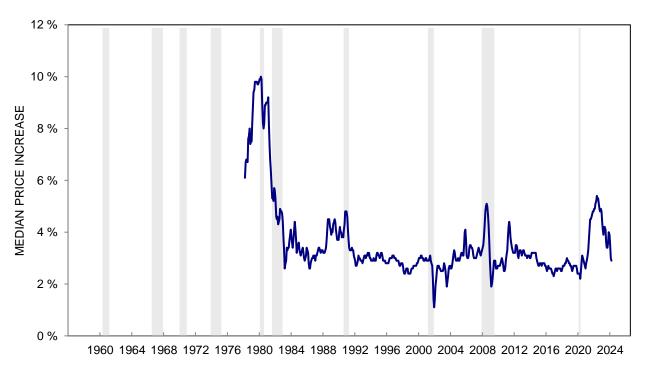


CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

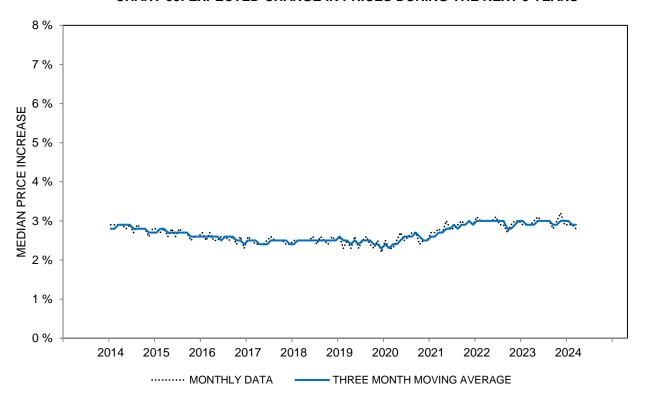


CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

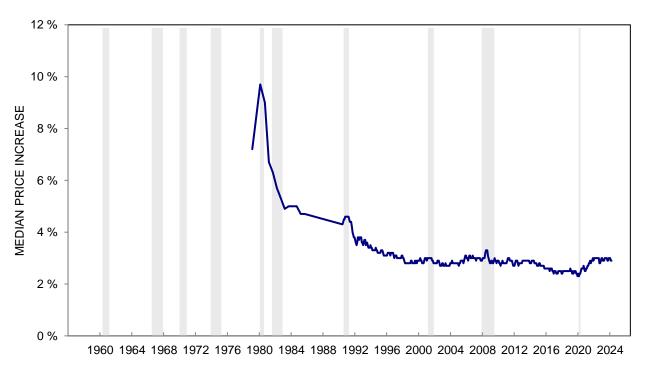


CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

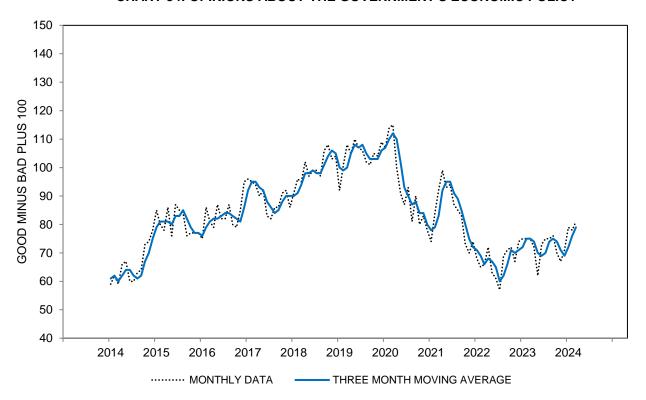


CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

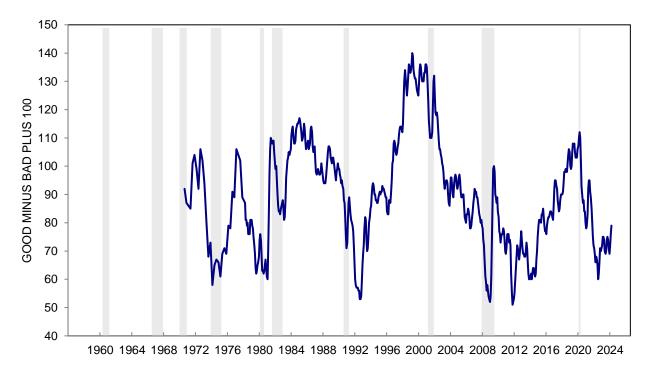


CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

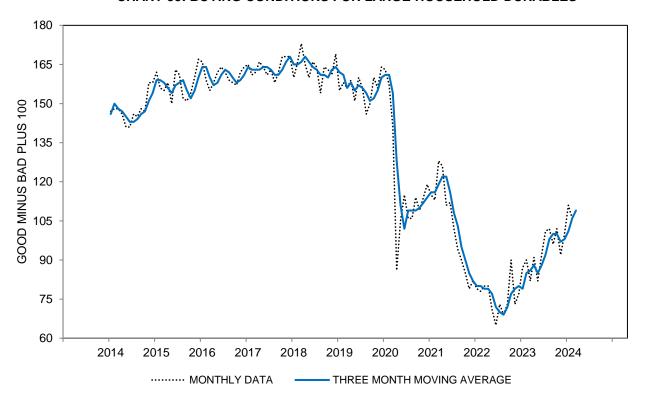


CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

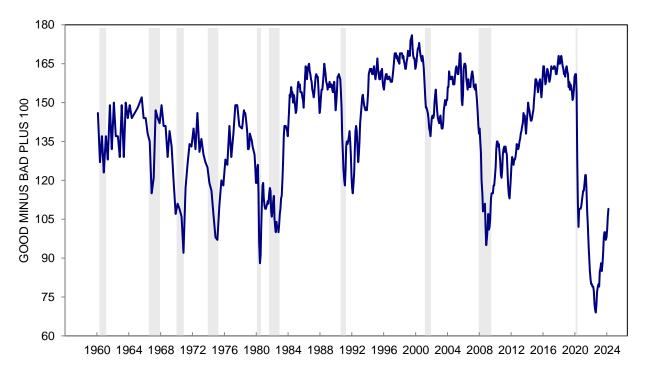


CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)

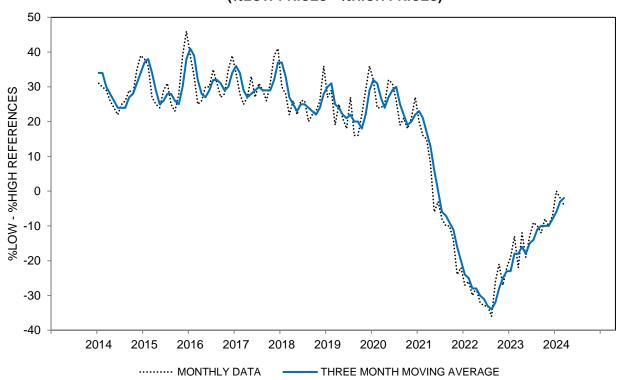


CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)

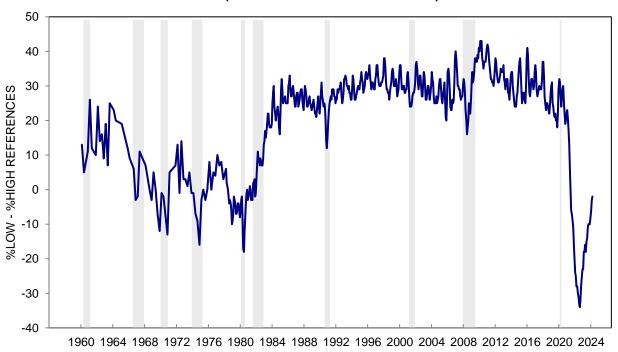


CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES (THREE MONTH MOVING AVERAGES)

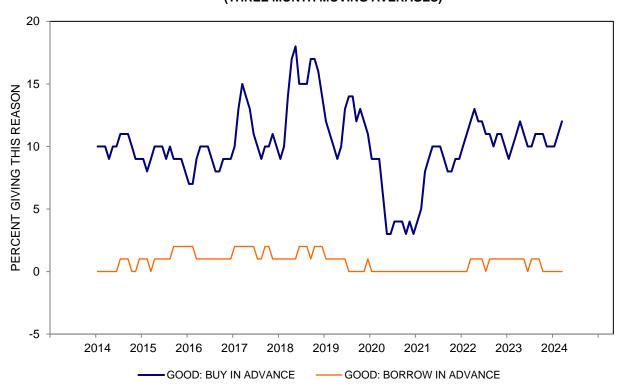


CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES

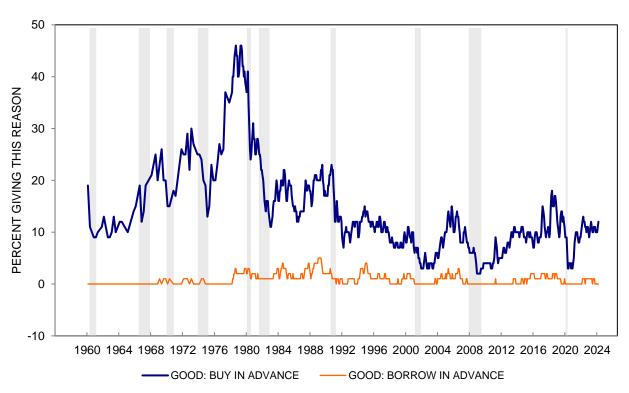


CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

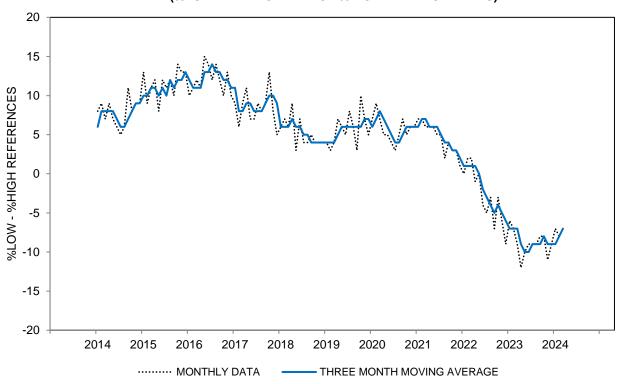


CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

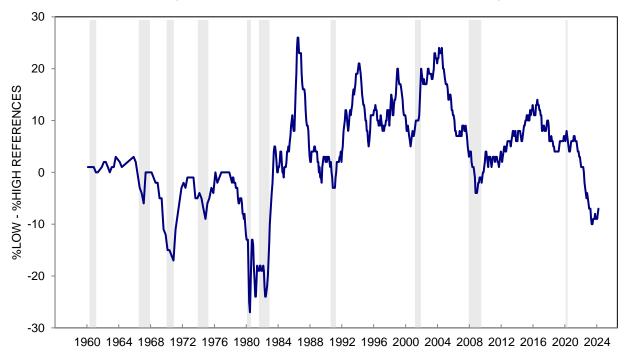


CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES (%MORE CERTAINTY - %LESS CERTAINTY)



CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES (%MORE CERTAINTY - %LESS CERTAINTY)

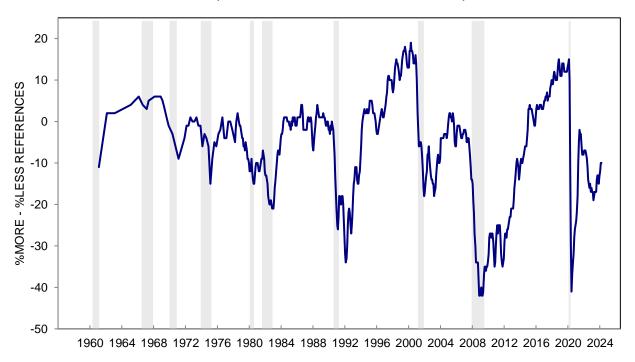


CHART 37: BUYING CONDITIONS FOR VEHICLES

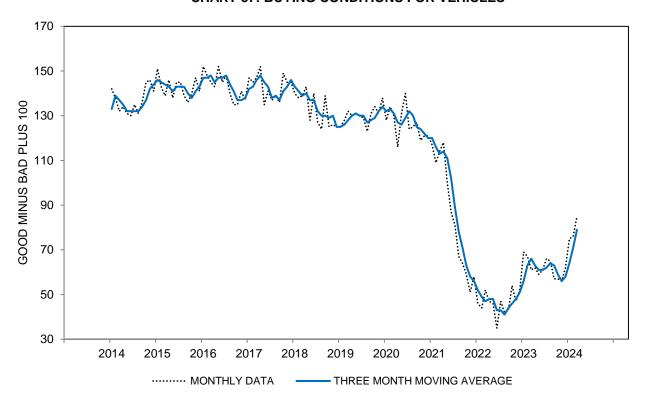


CHART 37: BUYING CONDITIONS FOR VEHICLES

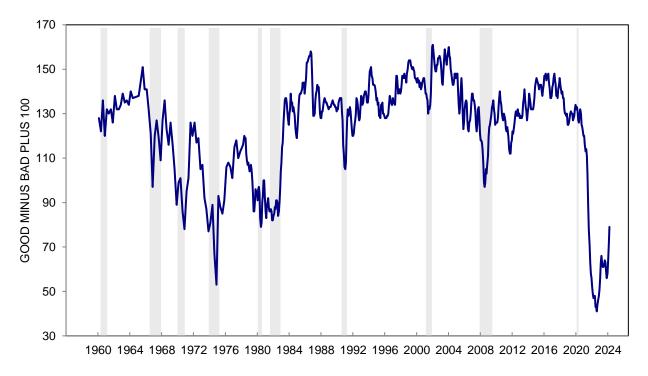


CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)

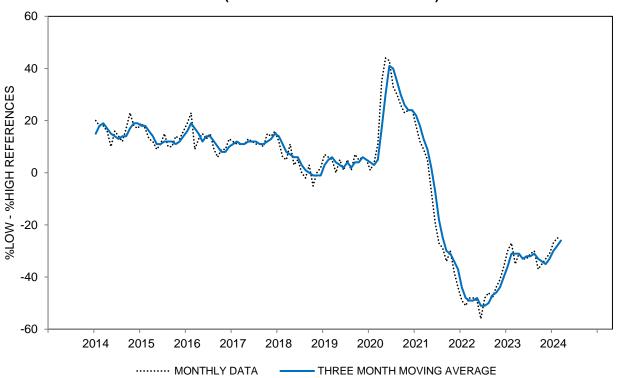


CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)

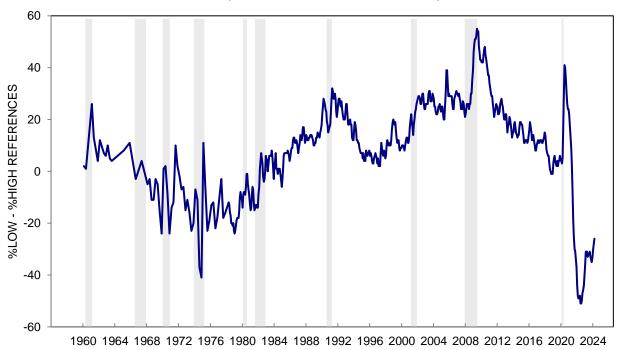


CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES (THREE MONTH MOVING AVERAGES)

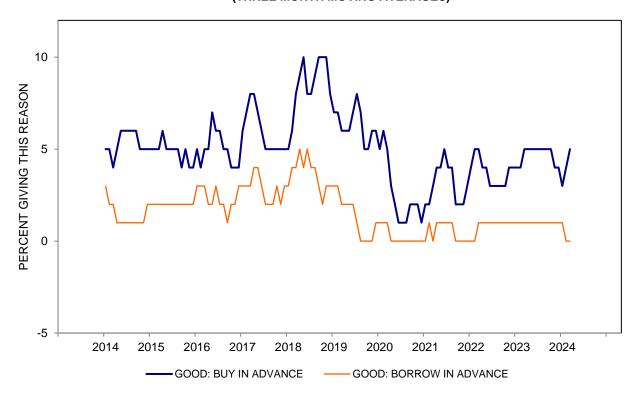


CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES

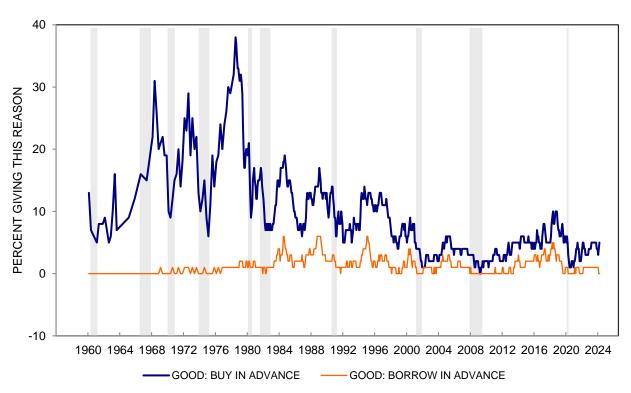


CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

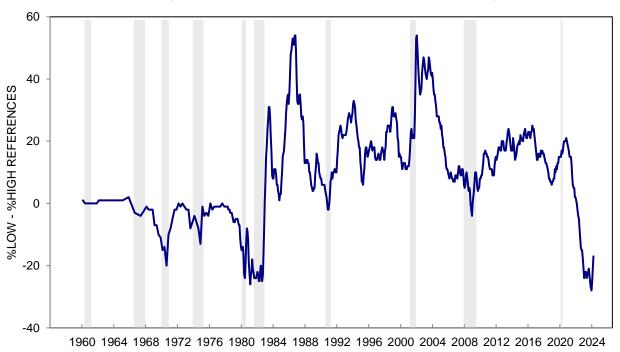


CHART 38D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES (%MORE CERTAINTY - %LESS CERTAINTY)



CHART 38D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES (%MORE CERTAINTY - %LESS CERTAINTY)

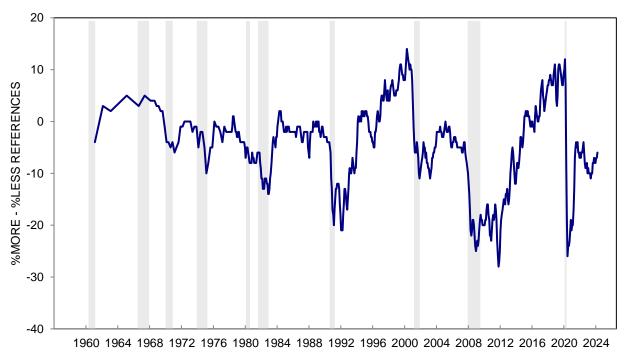


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

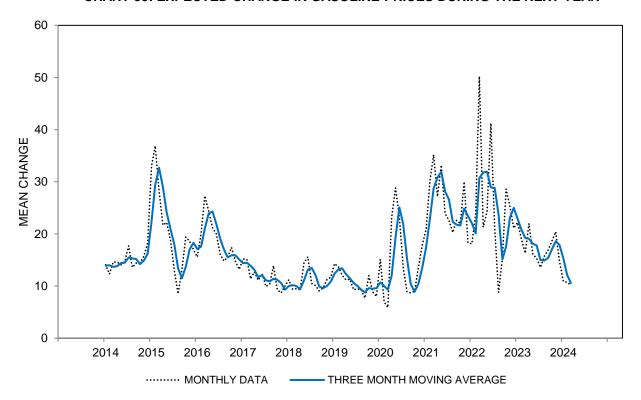


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

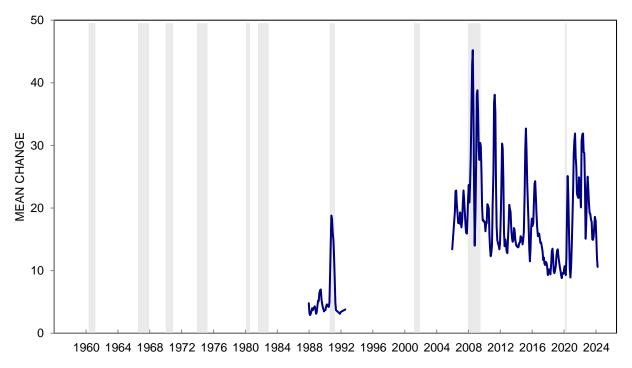


CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

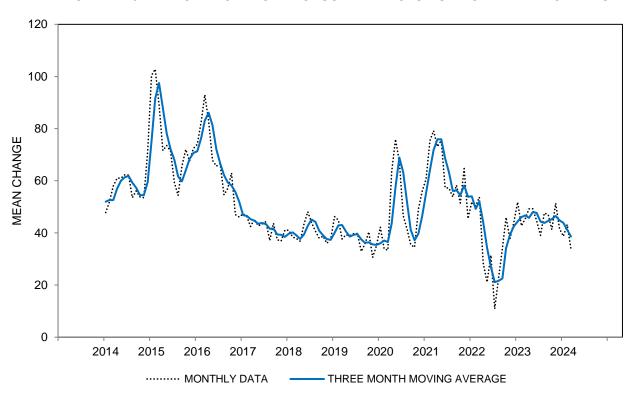


CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

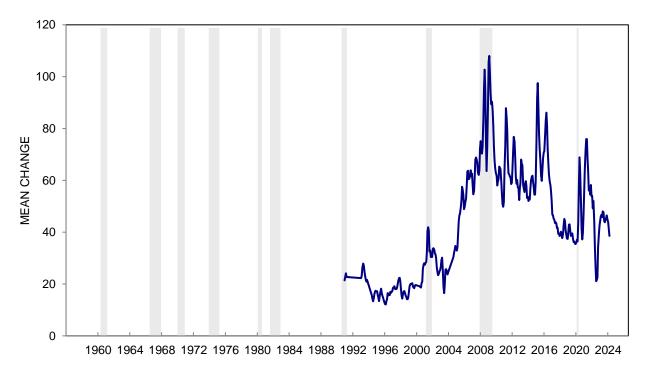


CHART 41: BUYING CONDITIONS FOR HOUSES

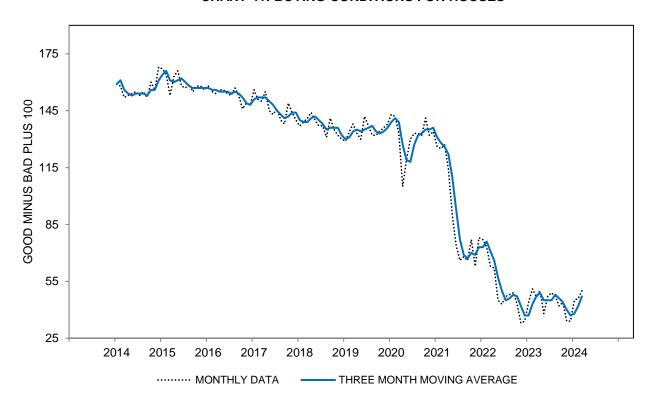


CHART 41: BUYING CONDITIONS FOR HOUSES

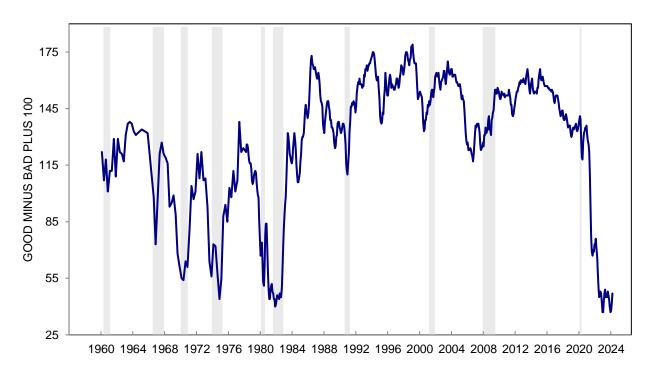


CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW PRICES - %HIGH PRICES)



CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW PRICES - %HIGH PRICES)

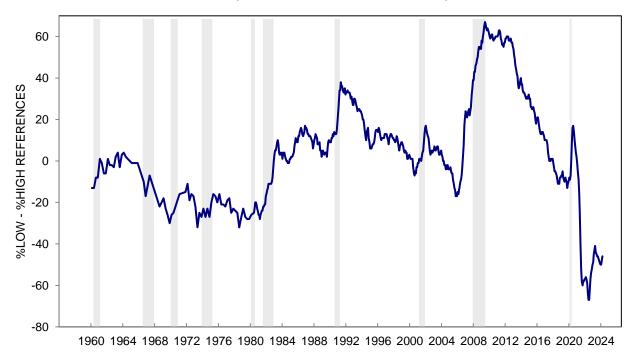


CHART 42B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR HOUSES (THREE MONTH MOVING AVERAGES)

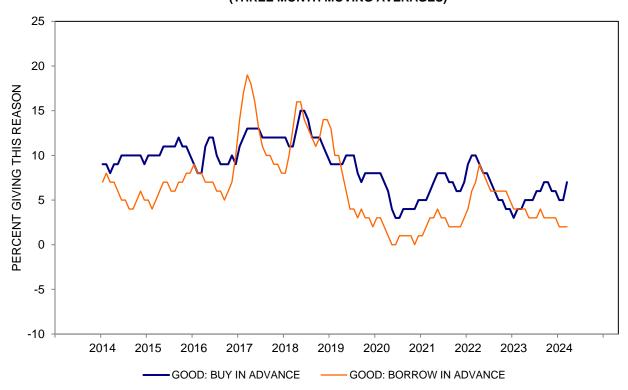


CHART 42B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR HOUSES

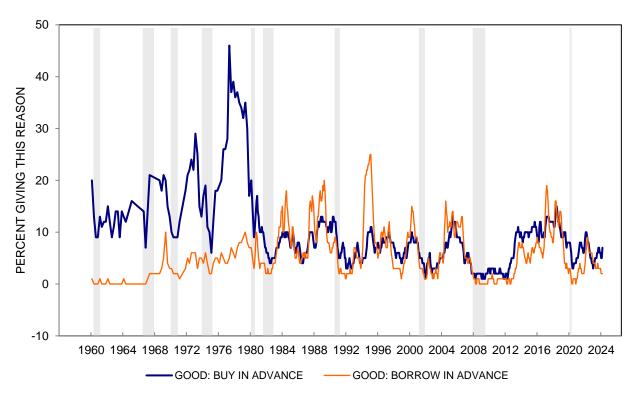


CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

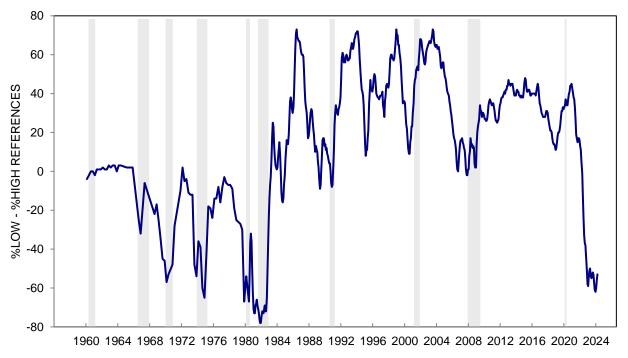


CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES (%MORE CERTAINTY - %LESS CERTAINTY)



CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES (%MORE CERTAINTY - %LESS CERTAINTY)

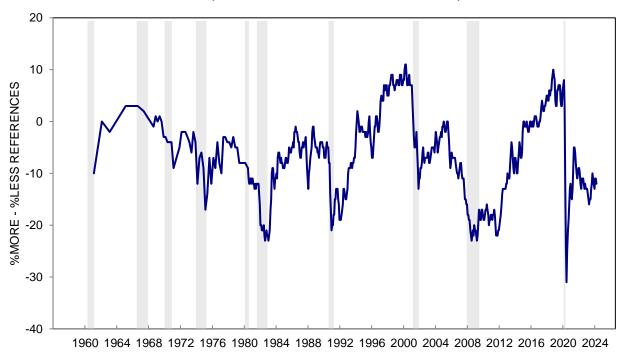


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)

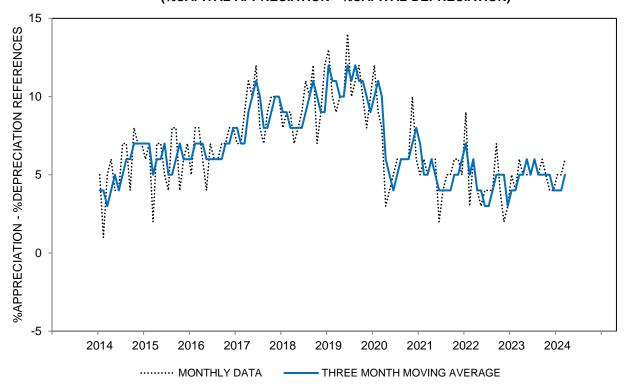


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)

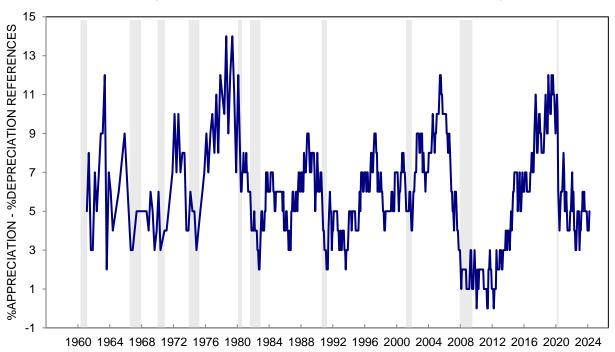


CHART 43: SELLING CONDITIONS FOR HOUSES

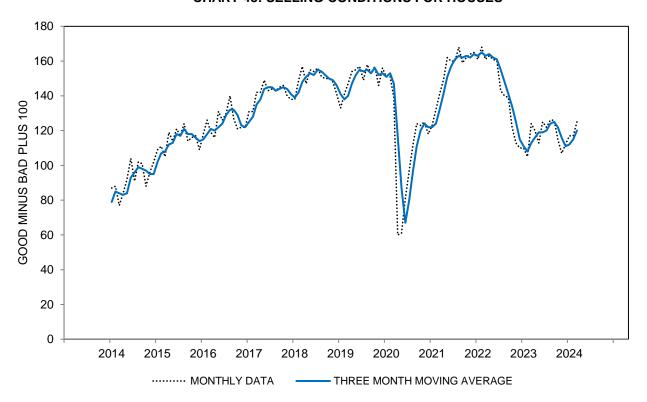


CHART 43: SELLING CONDITIONS FOR HOUSES

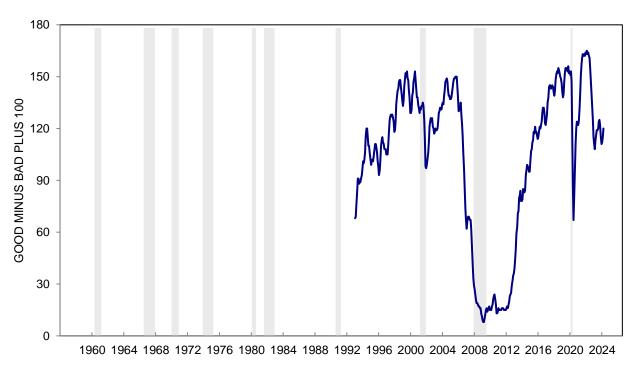


CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES (%HIGH PRICES - %LOW PRICES)

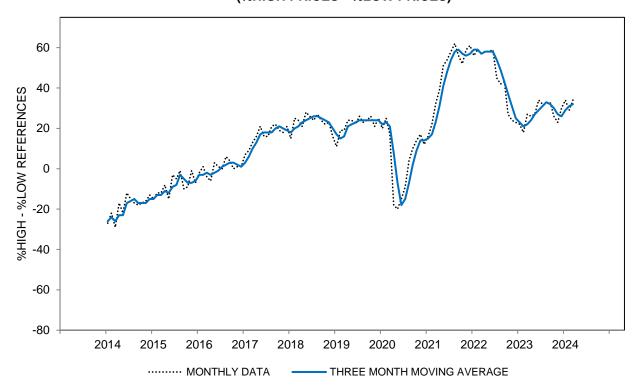


CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES (%HIGH PRICES - %LOW PRICES)

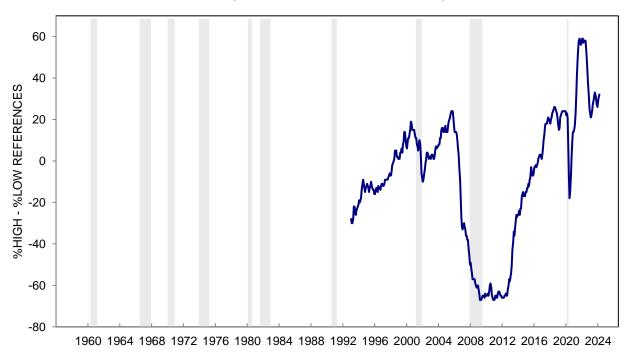


CHART 44B: SELLING IN ADVANCE RATIONALES FOR SELLING CONDITIONS FOR HOUSES (THREE MONTH MOVING AVERAGES)

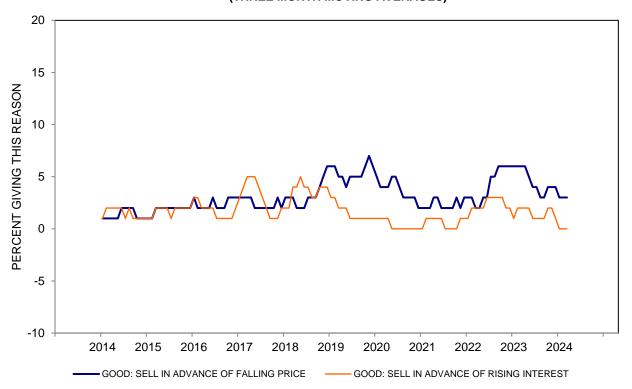


CHART 44B: SELLING IN ADVANCE RATIONALES FOR SELLING CONDITIONS FOR HOUSES

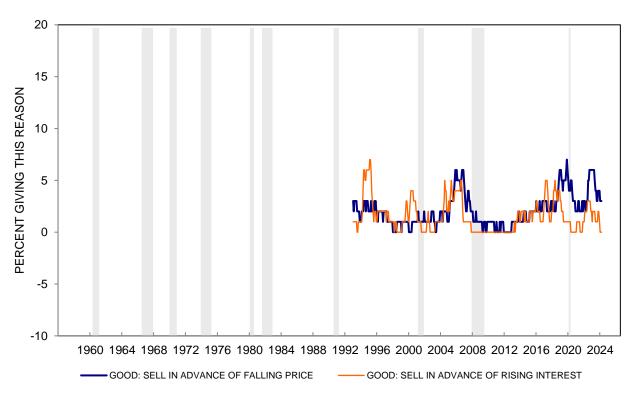


CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

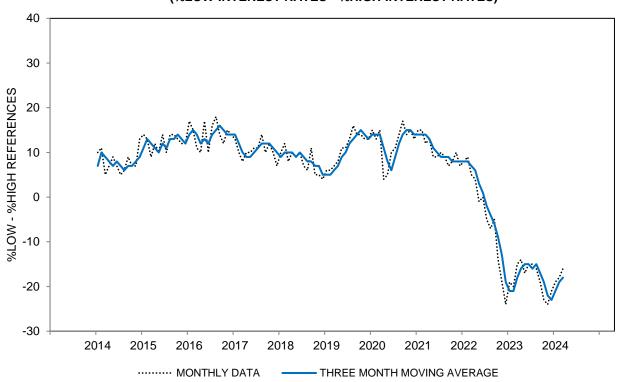


CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)

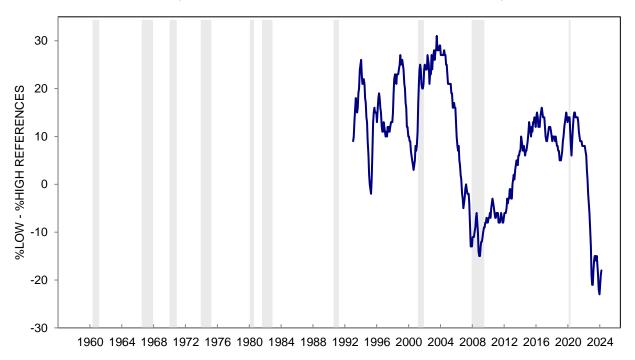


CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING CONDITIONS FOR HOUSES (%MORE CERTAINTY - %LESS CERTAINTY)

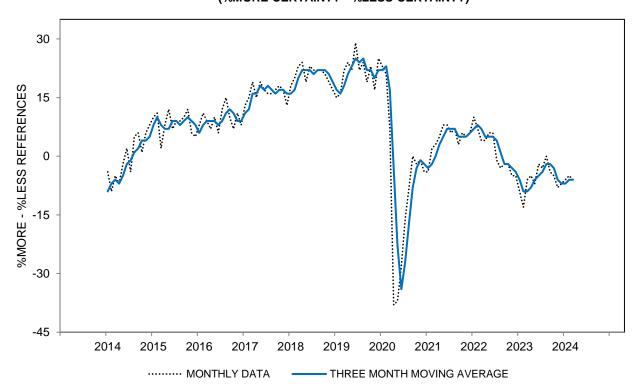


CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING CONDITIONS FOR HOUSES (%MORE CERTAINTY - %LESS CERTAINTY)

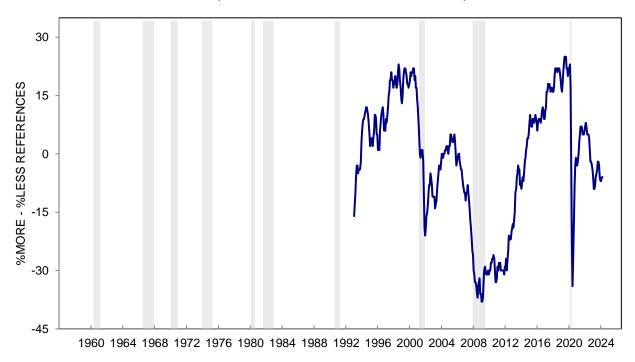


CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)

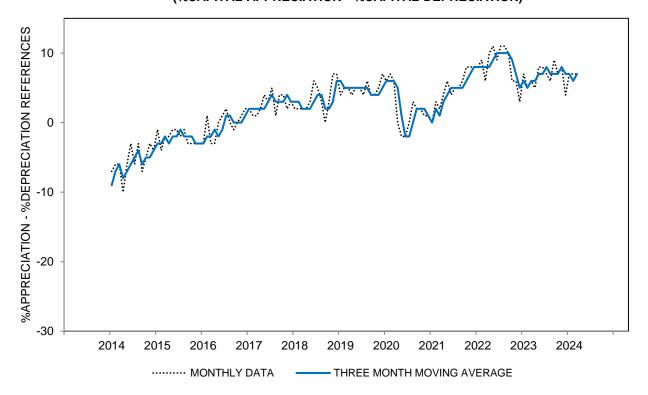


CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)

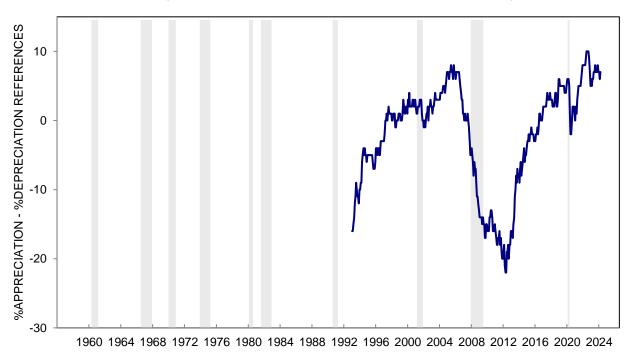


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR

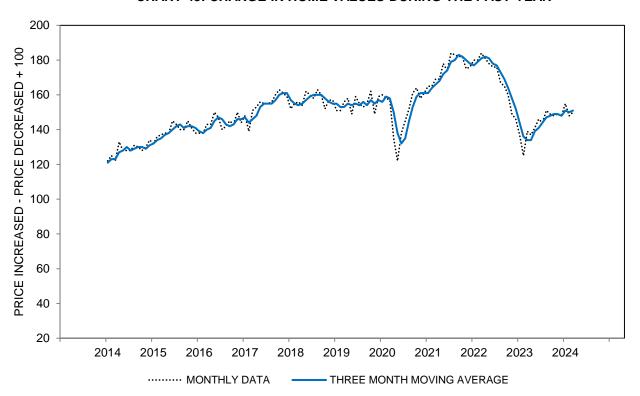


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR

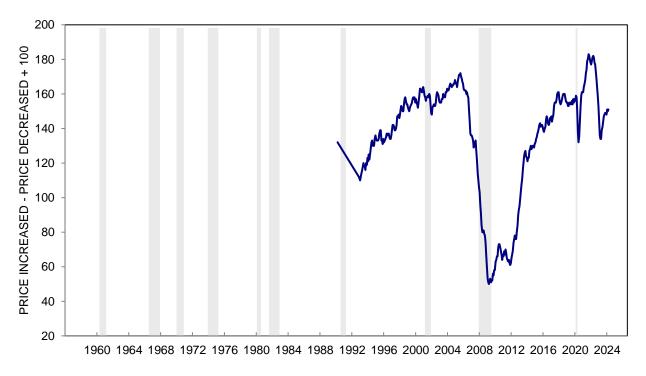


CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR

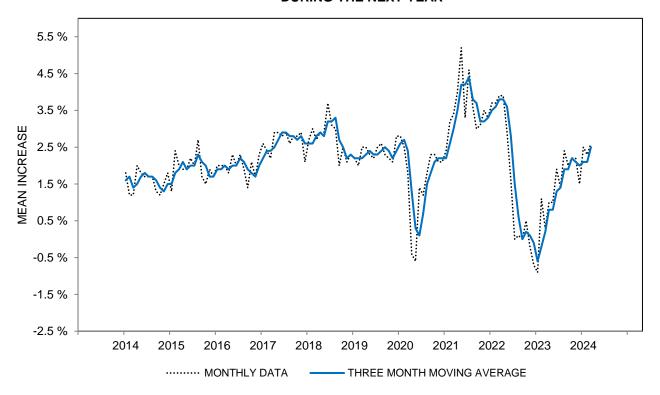


CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR

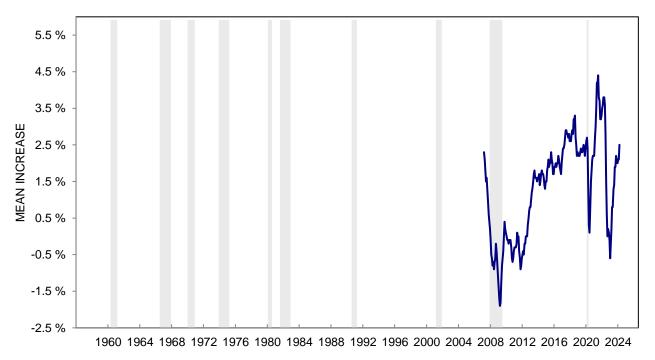


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

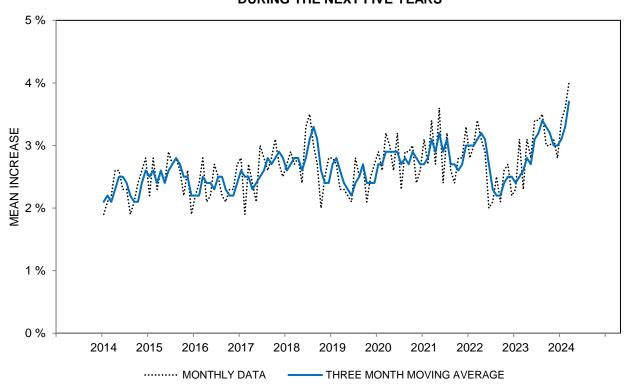


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

