

Personal Finances

- 1A The Index of Consumer Sentiment
- 1Ba Current Component of the Sentiment Index
- 1Bb Expected Component of the Sentiment Index
- 6 Current Financial Situation Compared with a Year Ago
- 7A Higher Prices as Reasons for Worse Personal Finances
- 7B Income Reasons for Changes in Personal Finances
- 7C Wealth Reasons for Changes in Personal Finances
- 8 Expected Change in Financial Situation in a Year
- 9 Annual Trend in Past and Expected Household Finances
- 10 Current Financial Situation Compared with 5 Years Ago
- 11 Expected Change in Financial Situation in 5 Years
- 12 Five Year Trend in Past and Expected Household Finances
- 13 Expected Change in Household Income During the Next Year
- 14 Expected Change in Real Income During the Next Year
- 15 Probability That Personal Income Will Increase During the Next Year
- 16 Probability of Real Income Gains During the Next 5 Years
- 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
- 19 Change in Likelihood of a Comfortable Retirement Compared with 5 Years Ago
- 20 Probability of An Increase in Stock Market Price in the Next Year
- 21 Current Value of Stock Market Investments
- 22 Current Market Value of Primary Residence

Economic Conditions

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

Unemployment, Interest Rates, Prices, Government Expectations

- 30 Expected Change in Unemployment During the Next Year
- 31 Expected Change in Interest Rates During the Next Year
- 32 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
- 36B1 Buying in Advance of Prices for Large Household Durables
- 36B2 Buying in Advance of Rates 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
- 38B1 Buying in Advance of Prices for Buying Conditions for Vehicles
- 38B2 Buying in Advance of Rates 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
- 42B1 Buying in Advance of Prices for Buying Conditions for Houses
- 42B2 Buying in Advance of Rates 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
- 44B1 Selling in Advance of Prices for Selling Conditions for Houses
- 44B2 Selling in Advance Rates 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

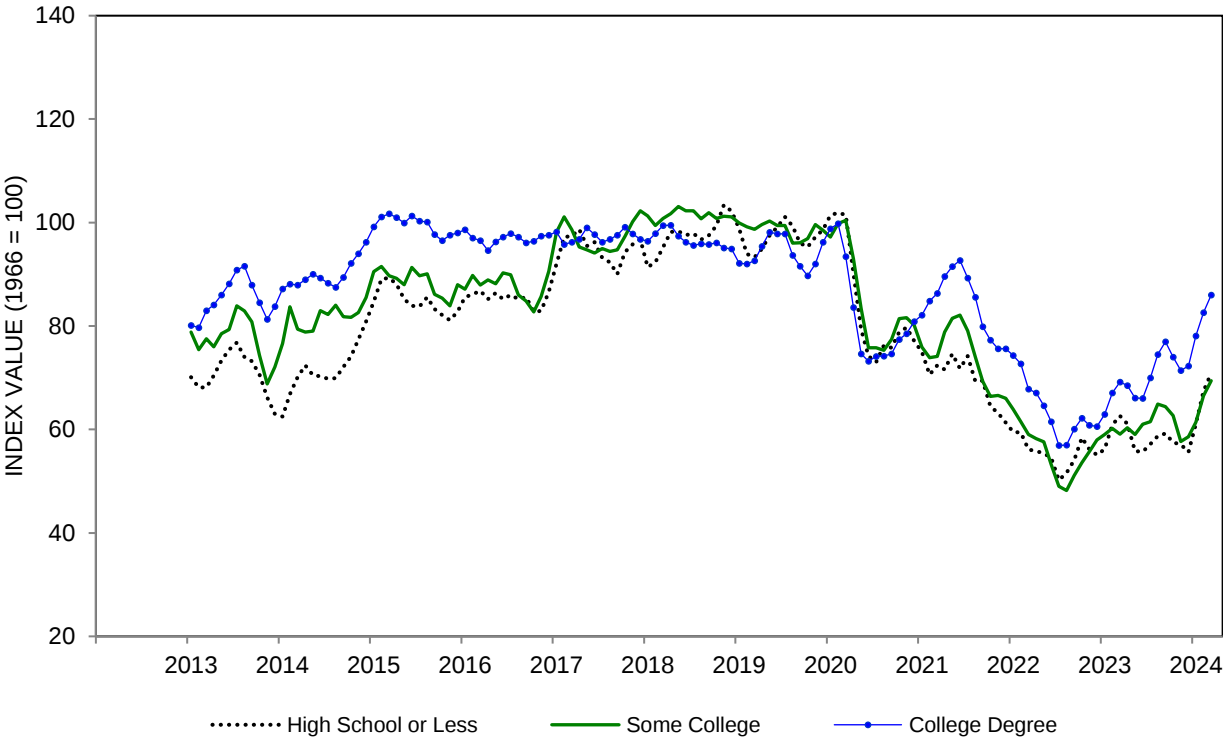


CHART 1A: THE INDEX OF CONSUMER SENTIMENT

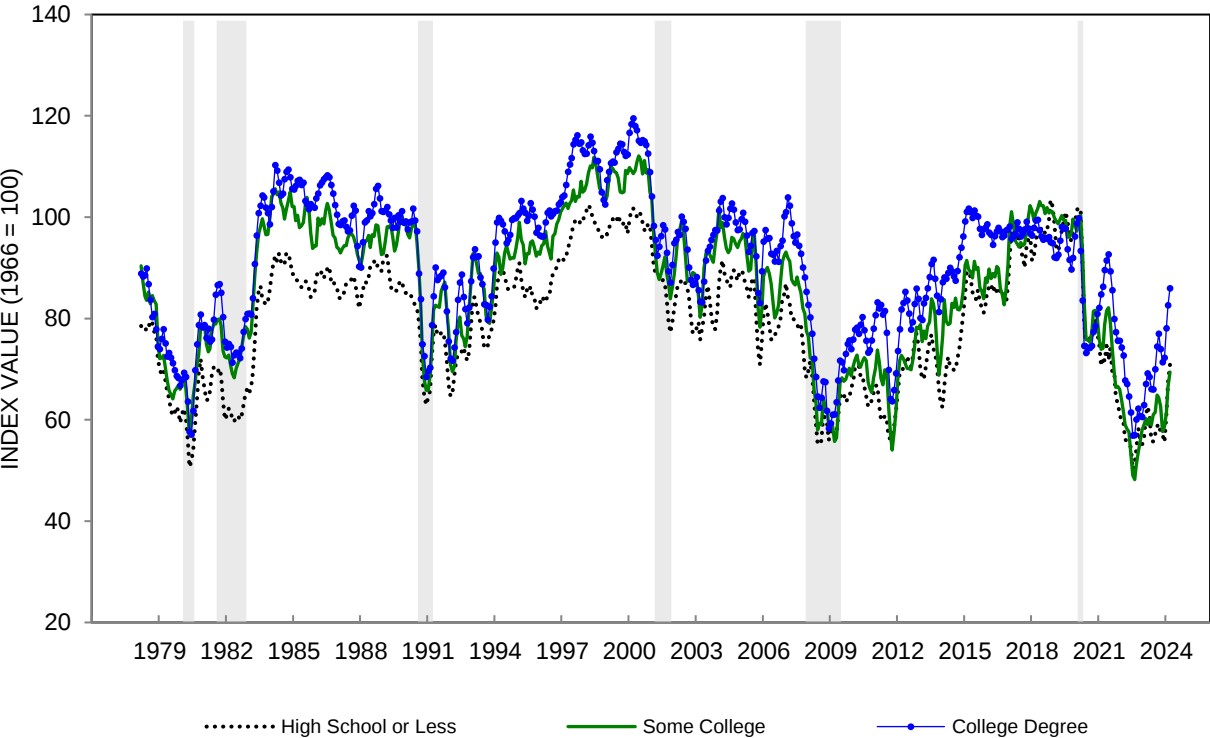


CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX

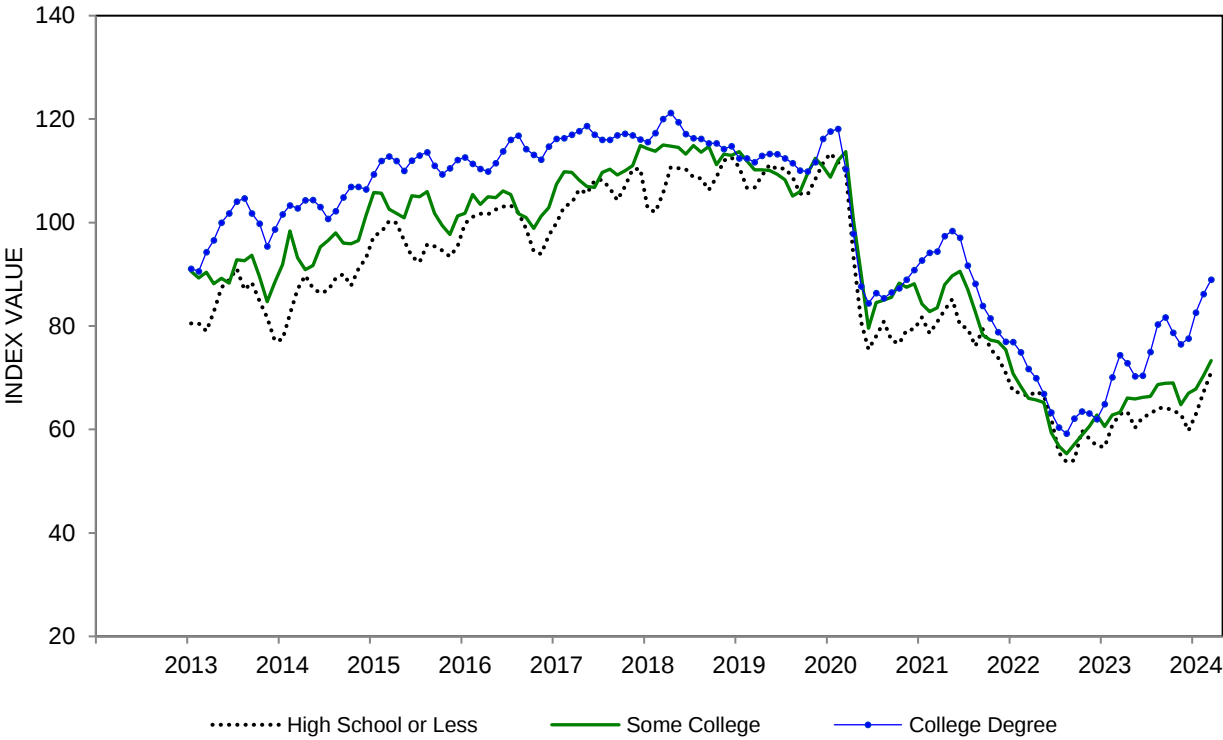


CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX

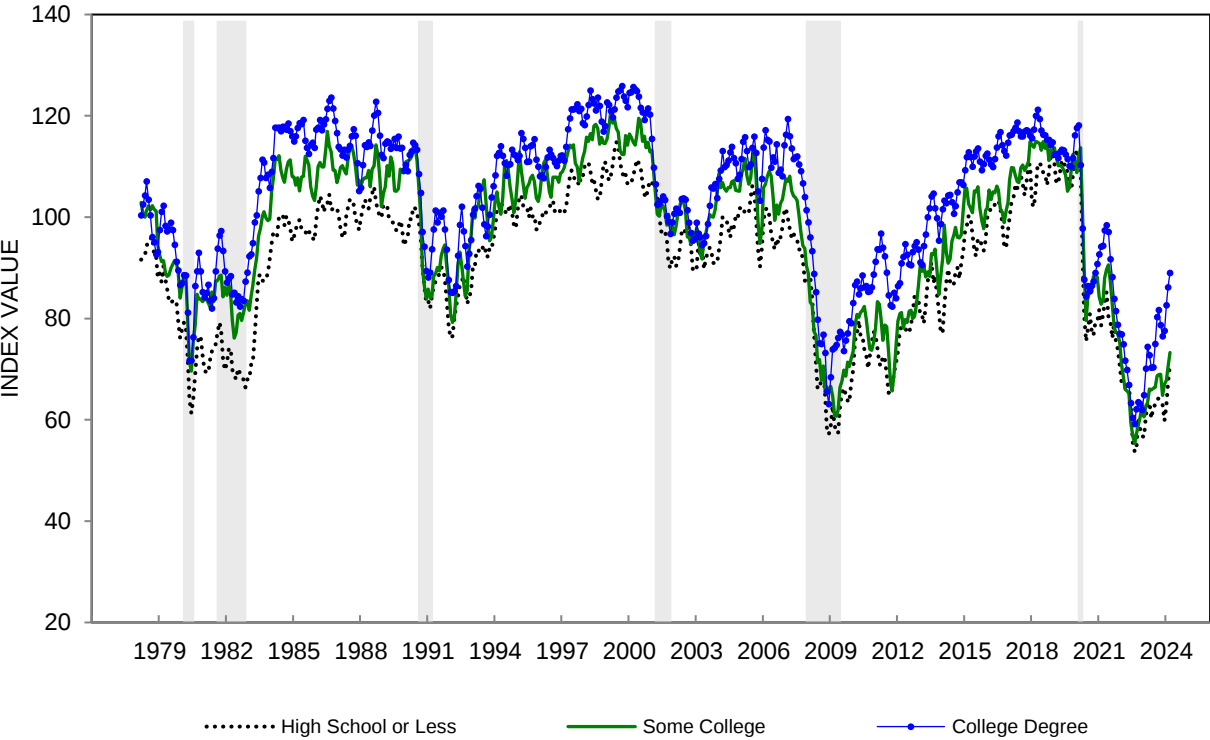


CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX

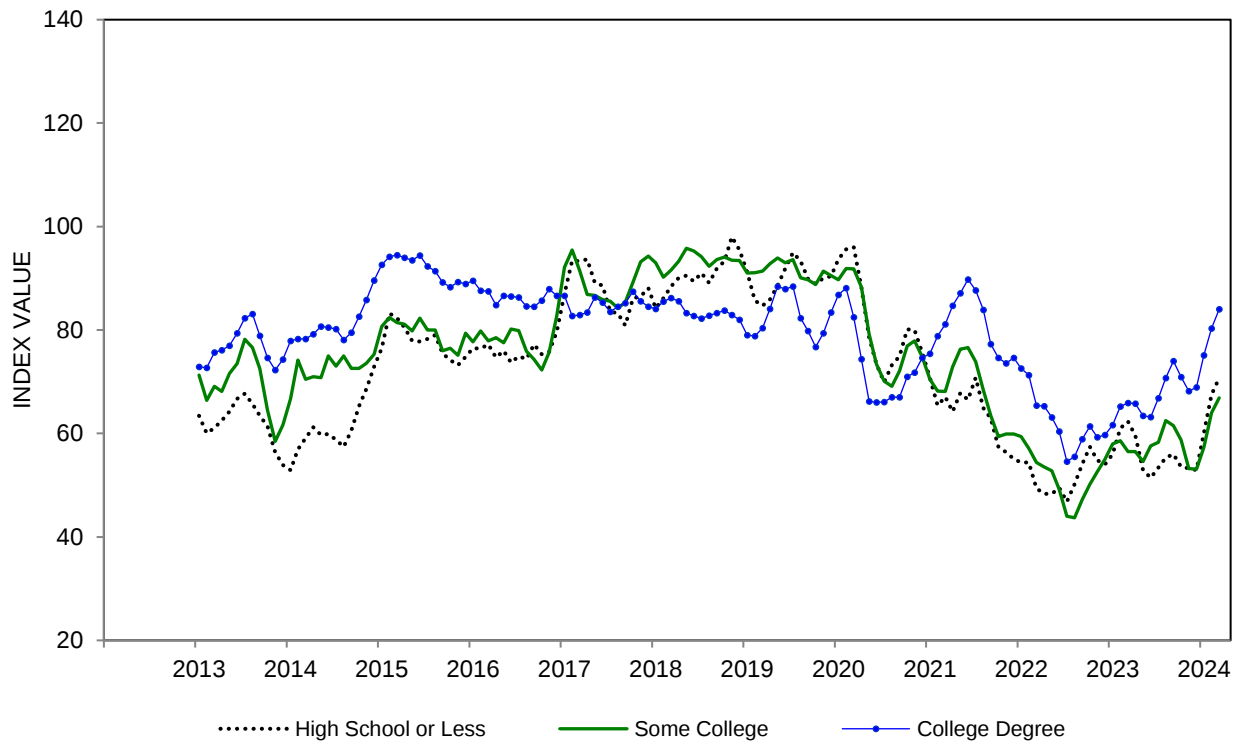


CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX

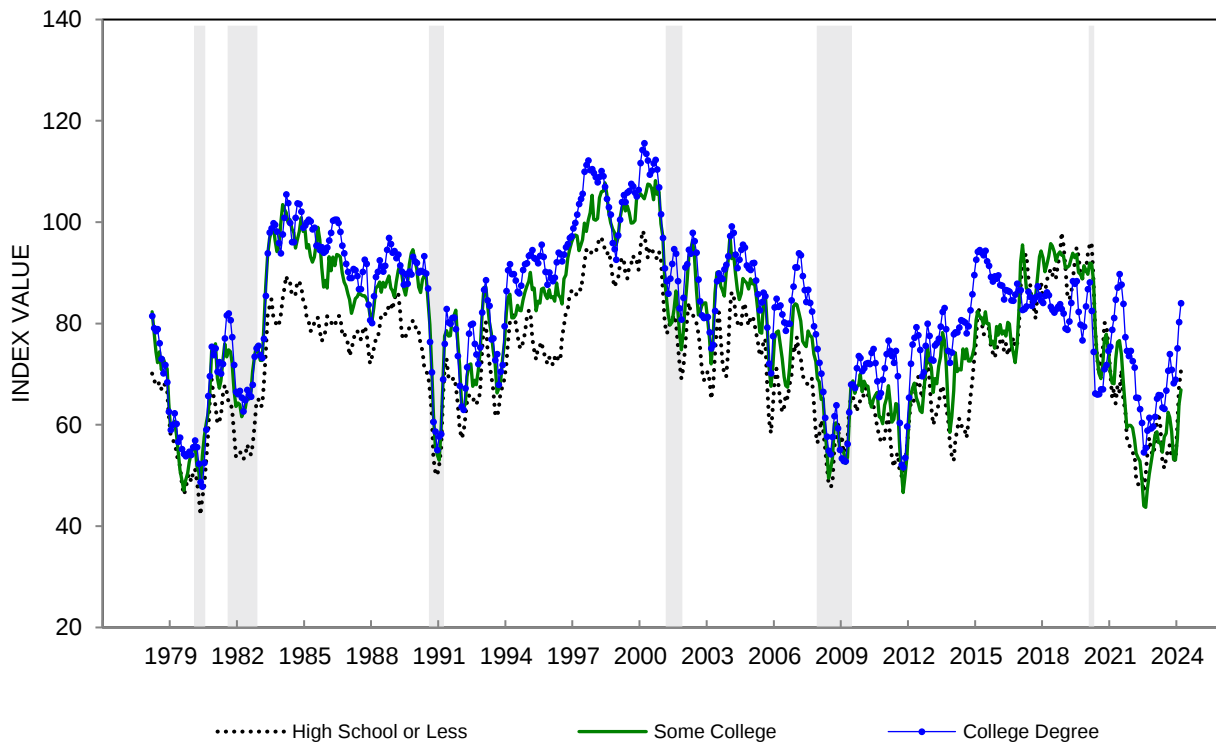


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

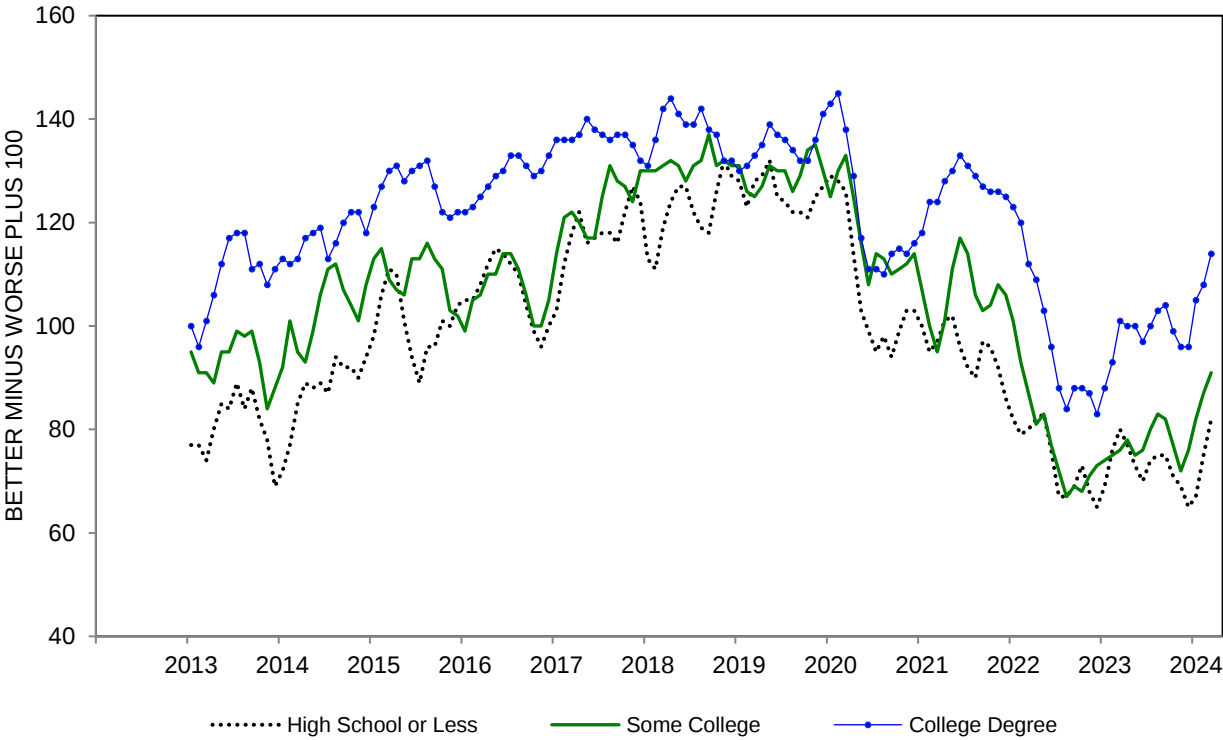


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

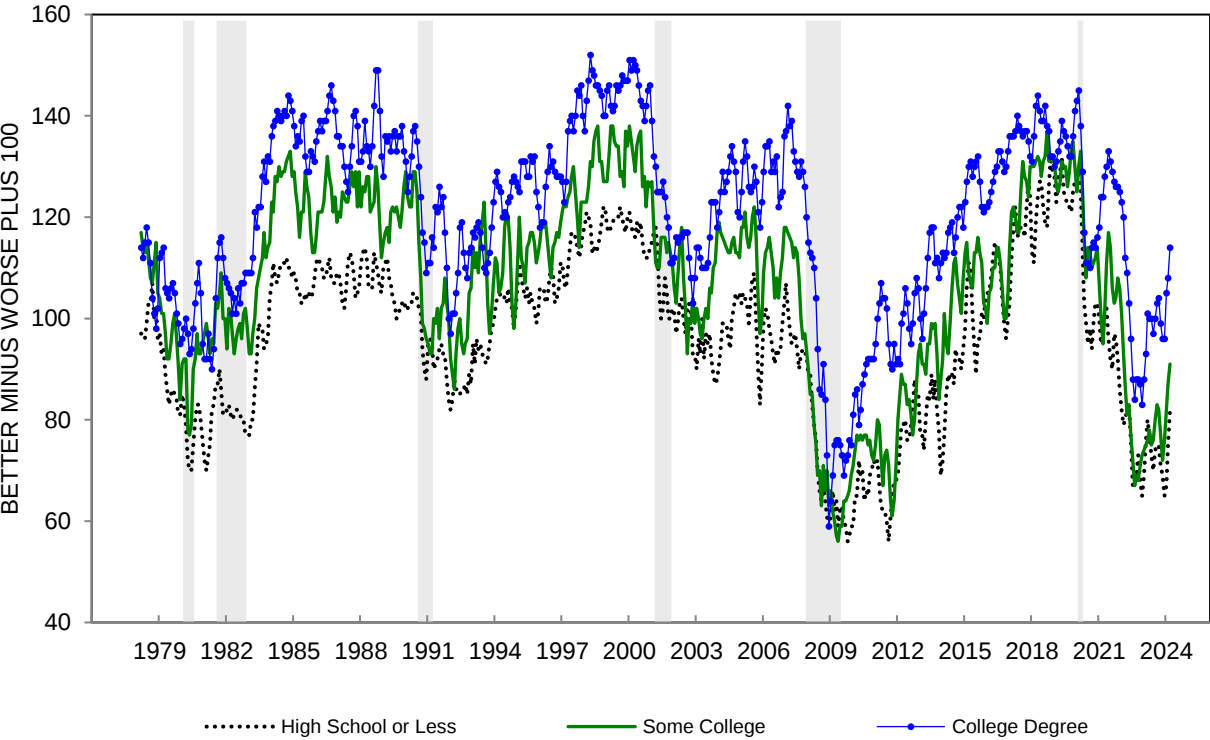


CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES

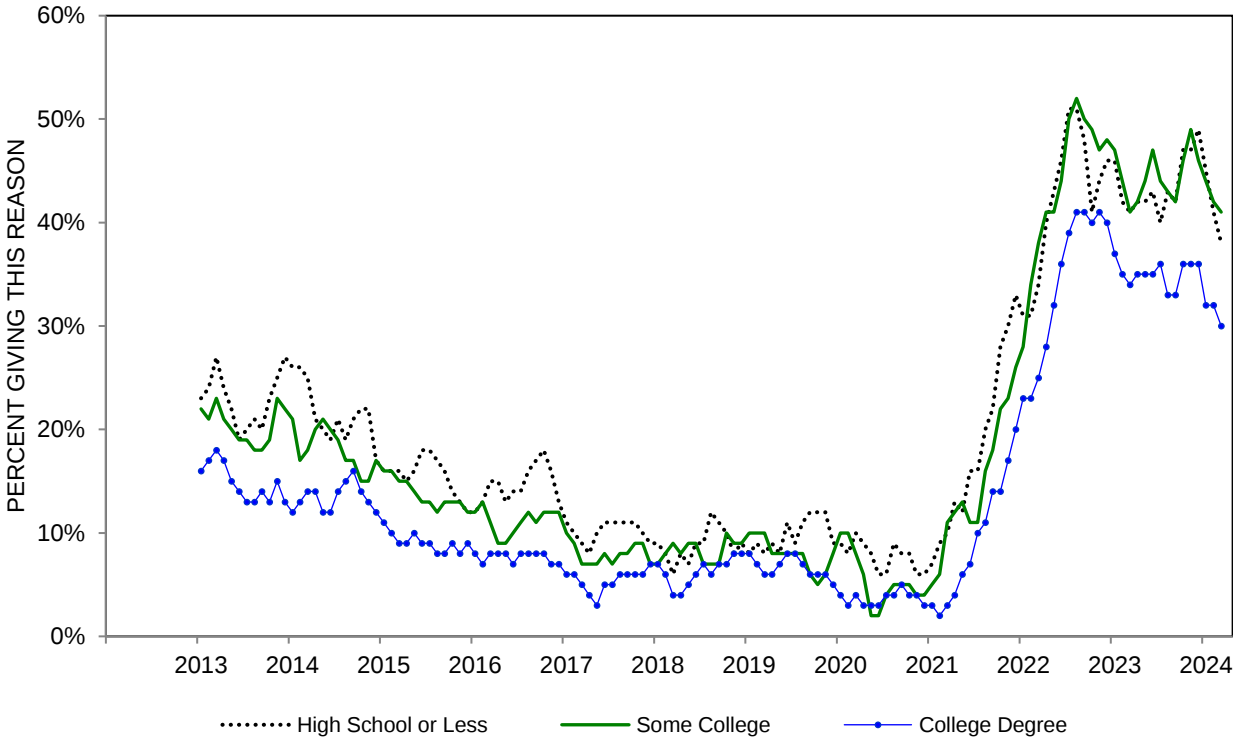
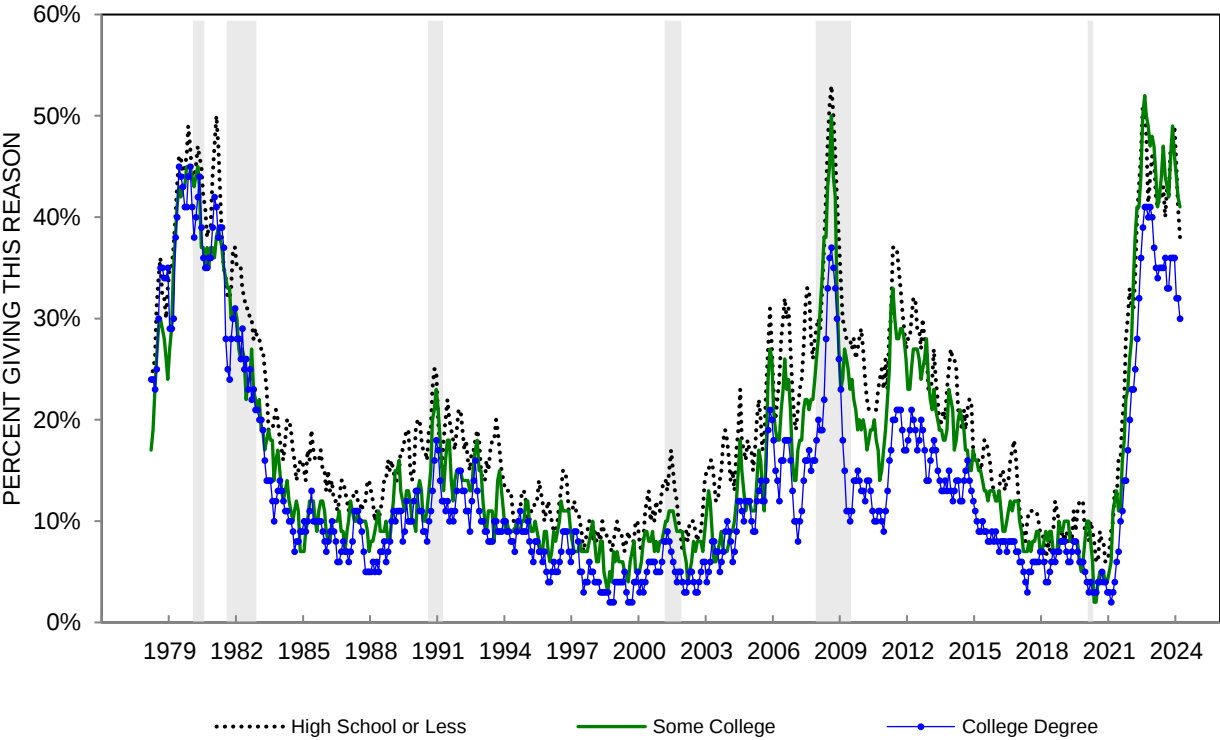
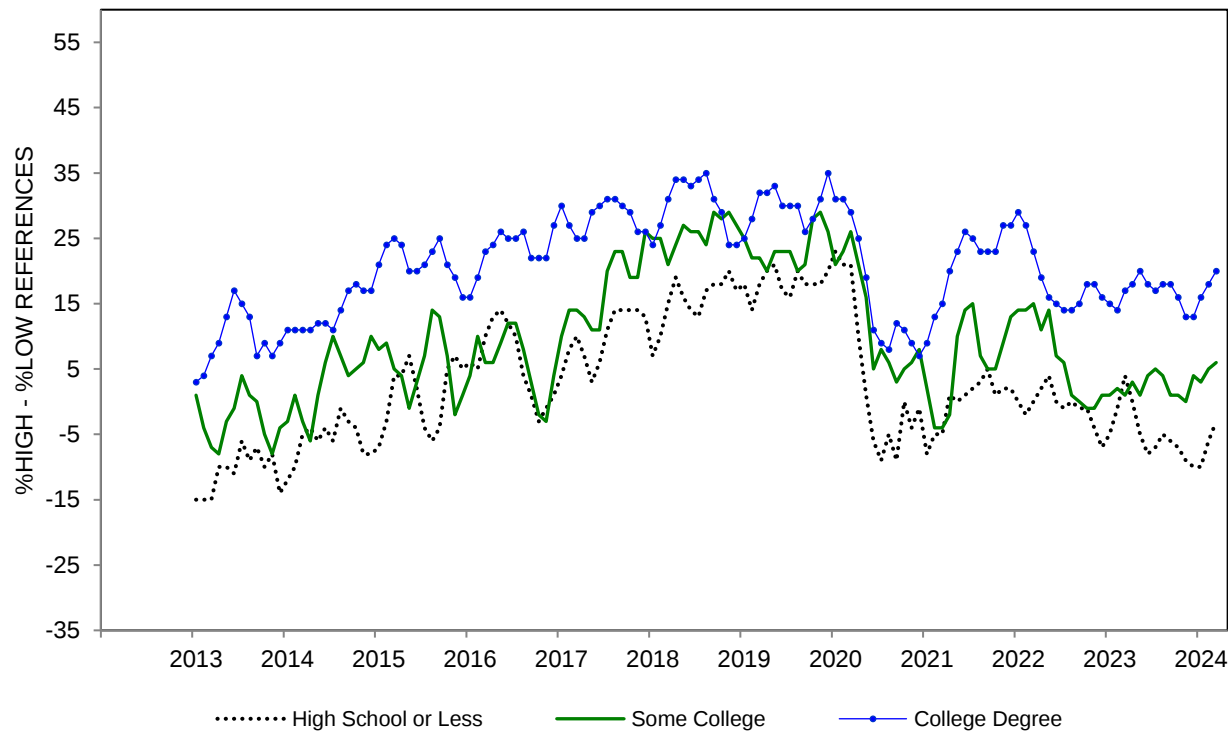


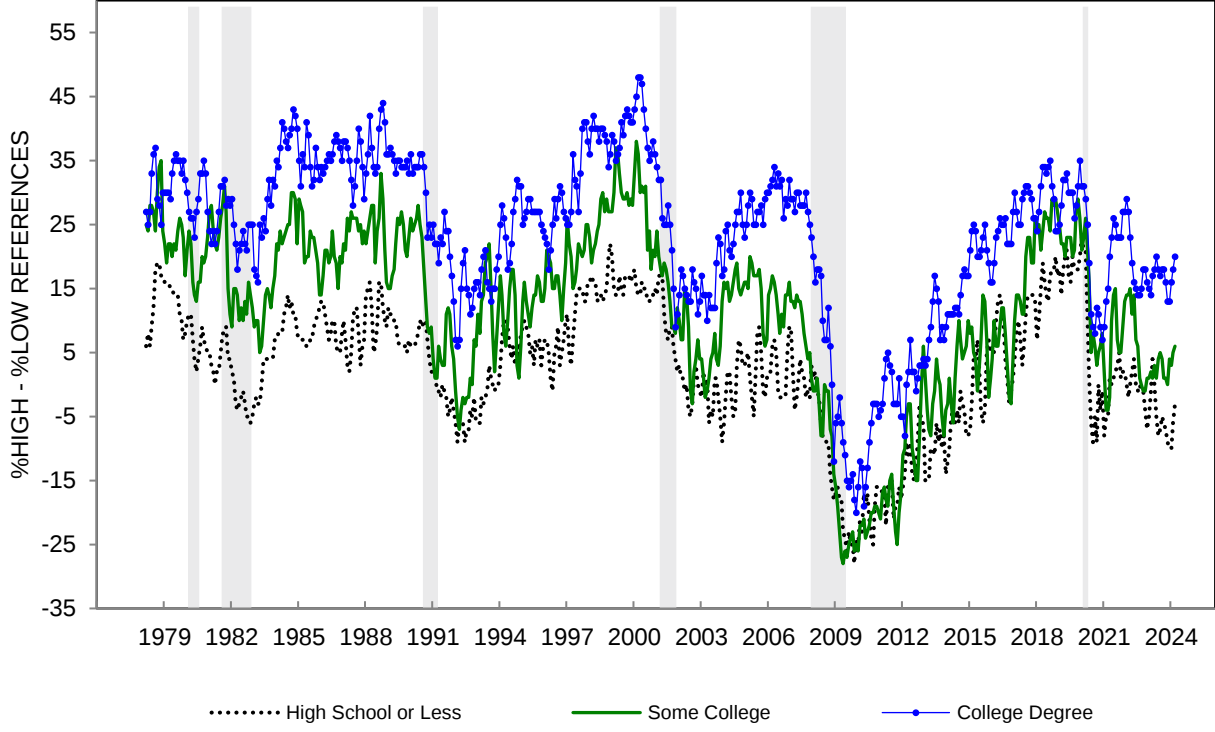
CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



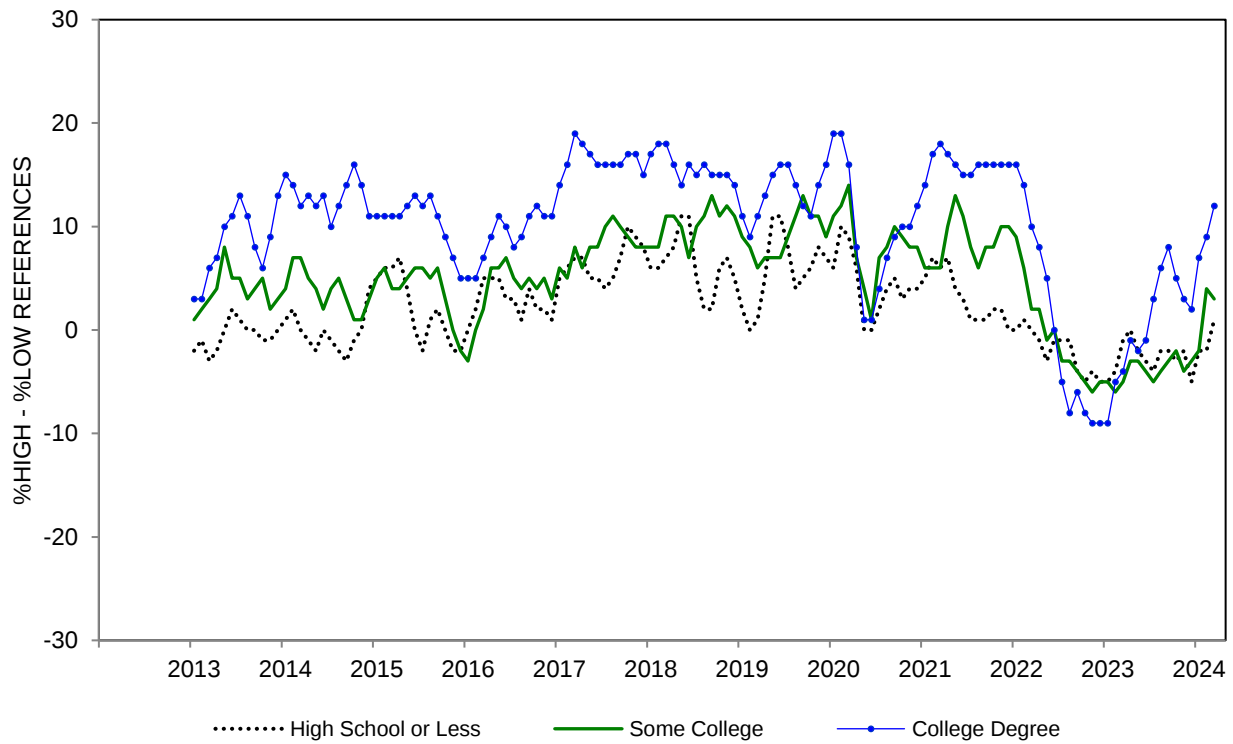
**CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES:
%HIGHER INCOME - %LOWER INCOME**



**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**



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NET CHANGE IN ASSETS AND DEBTS**

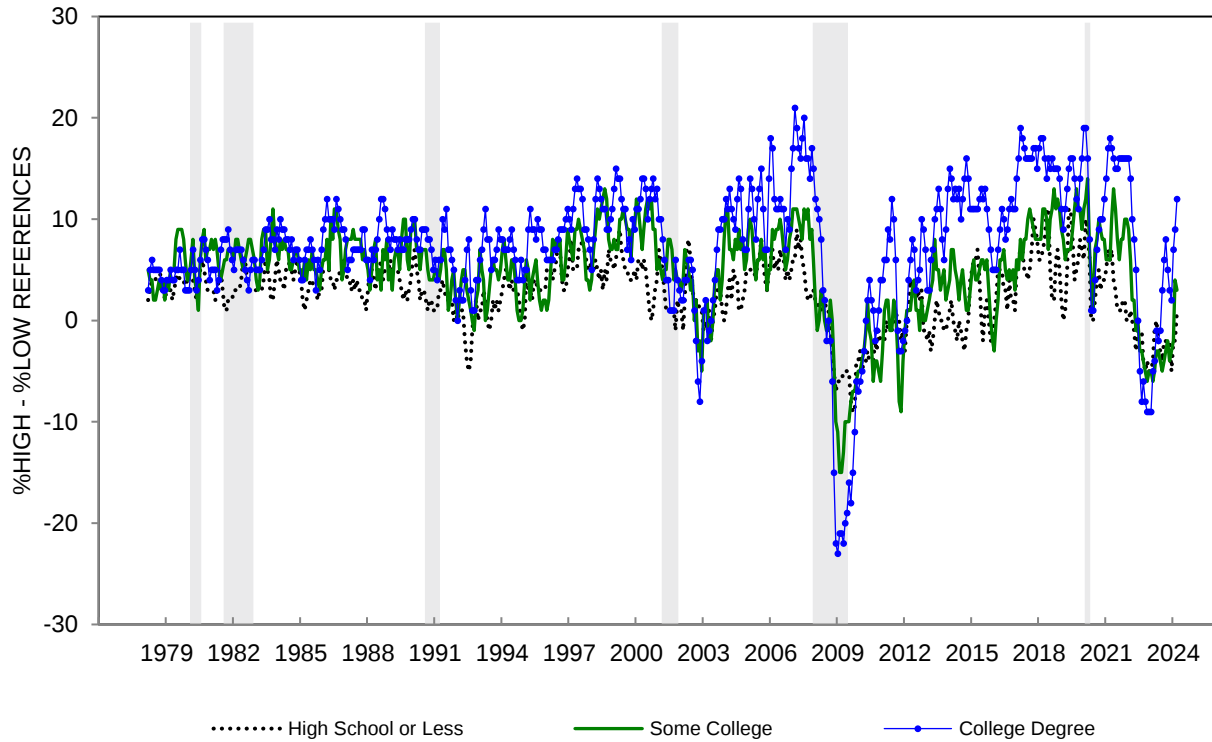


CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

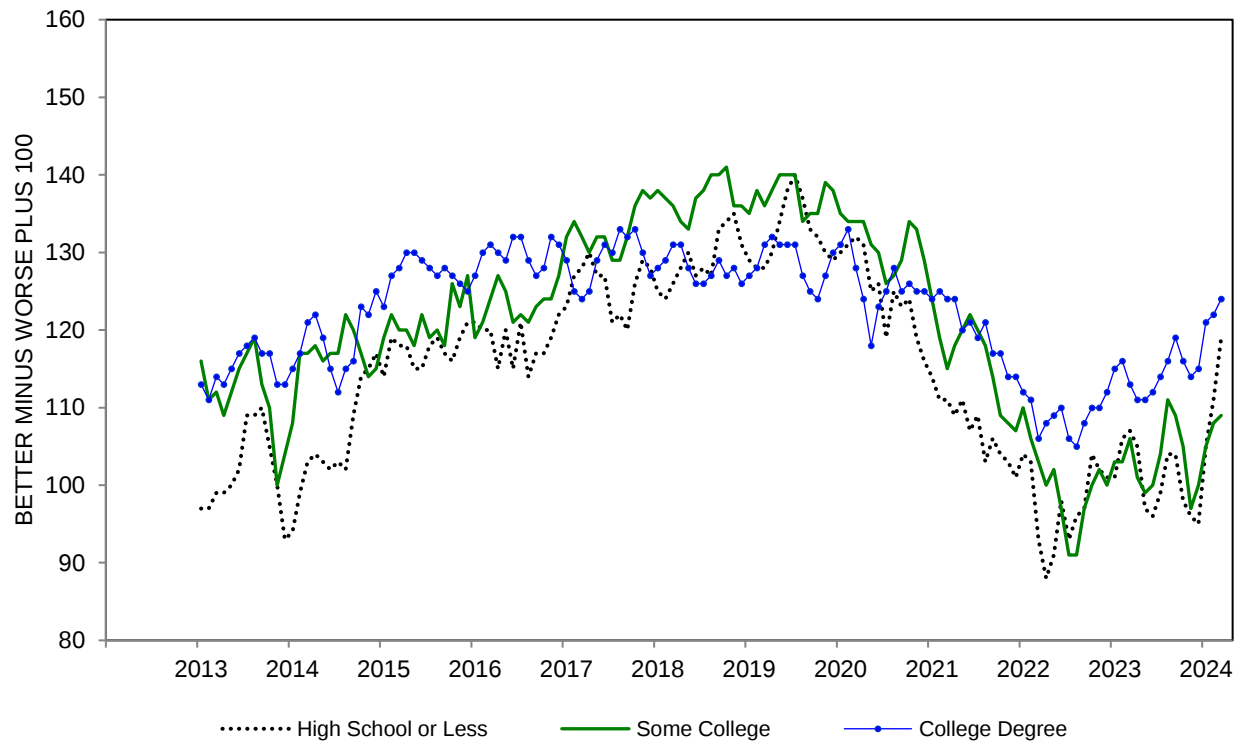


CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

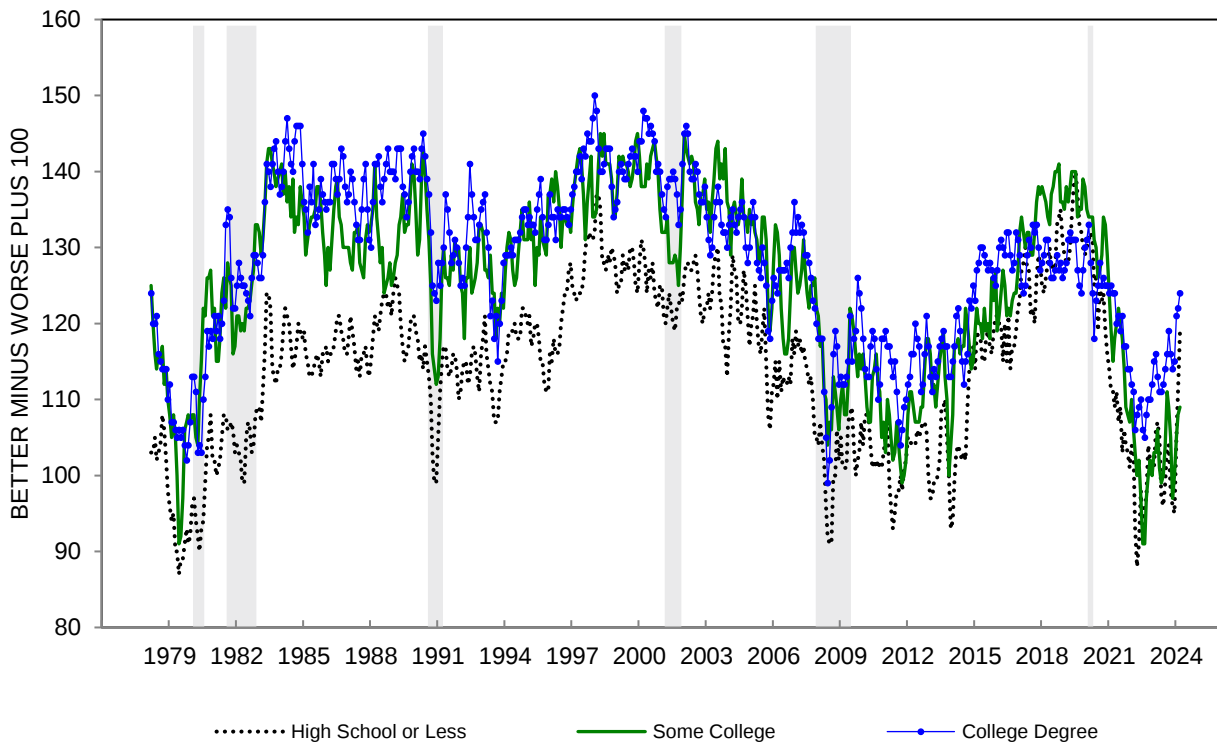


CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

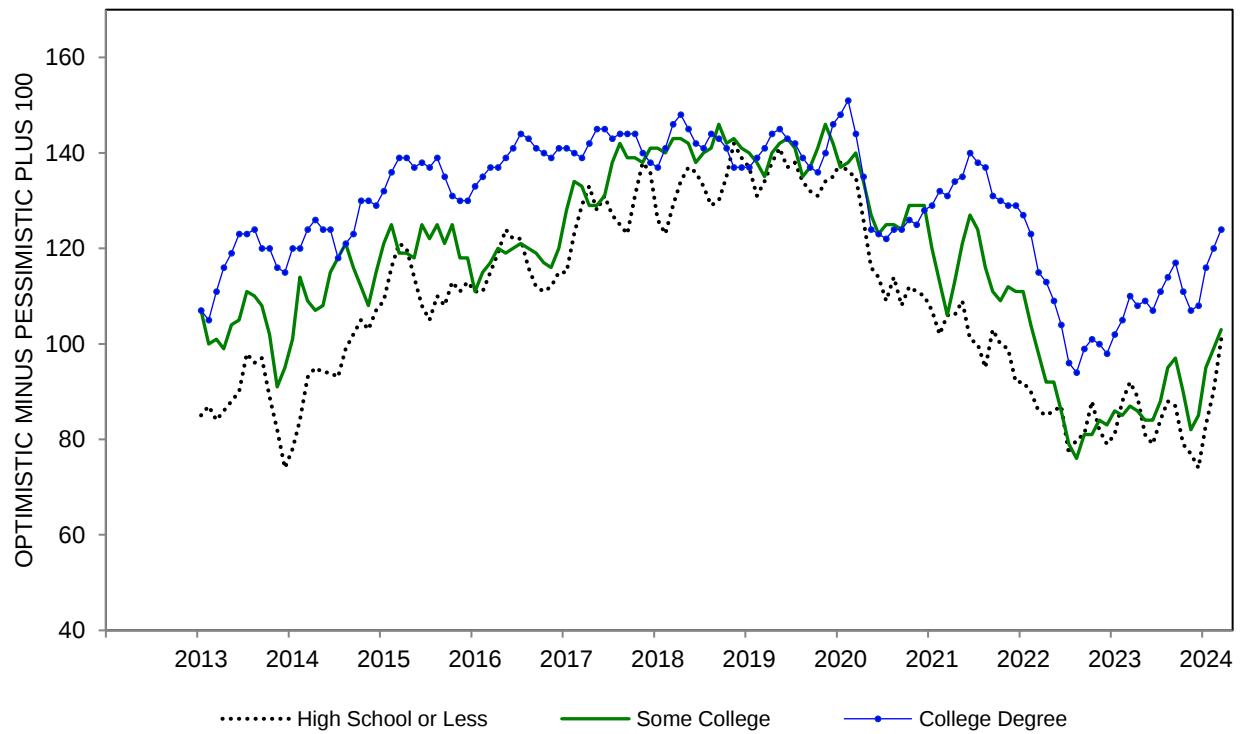


CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

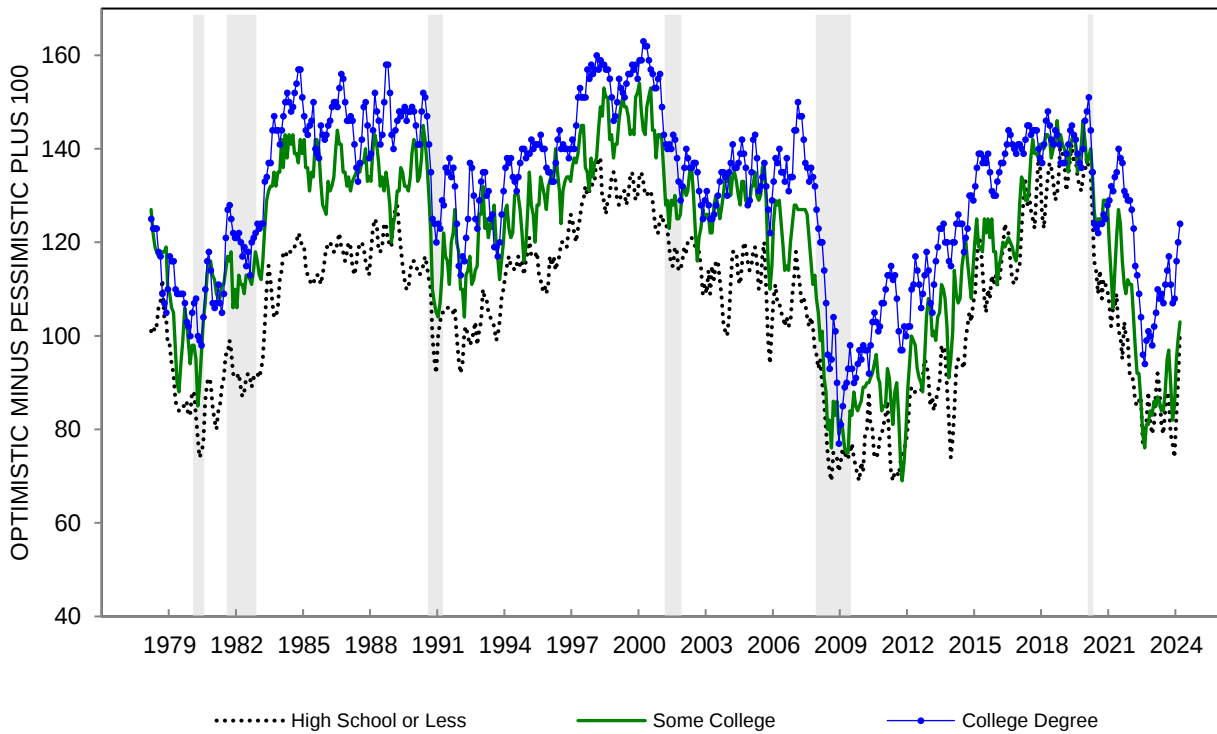


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

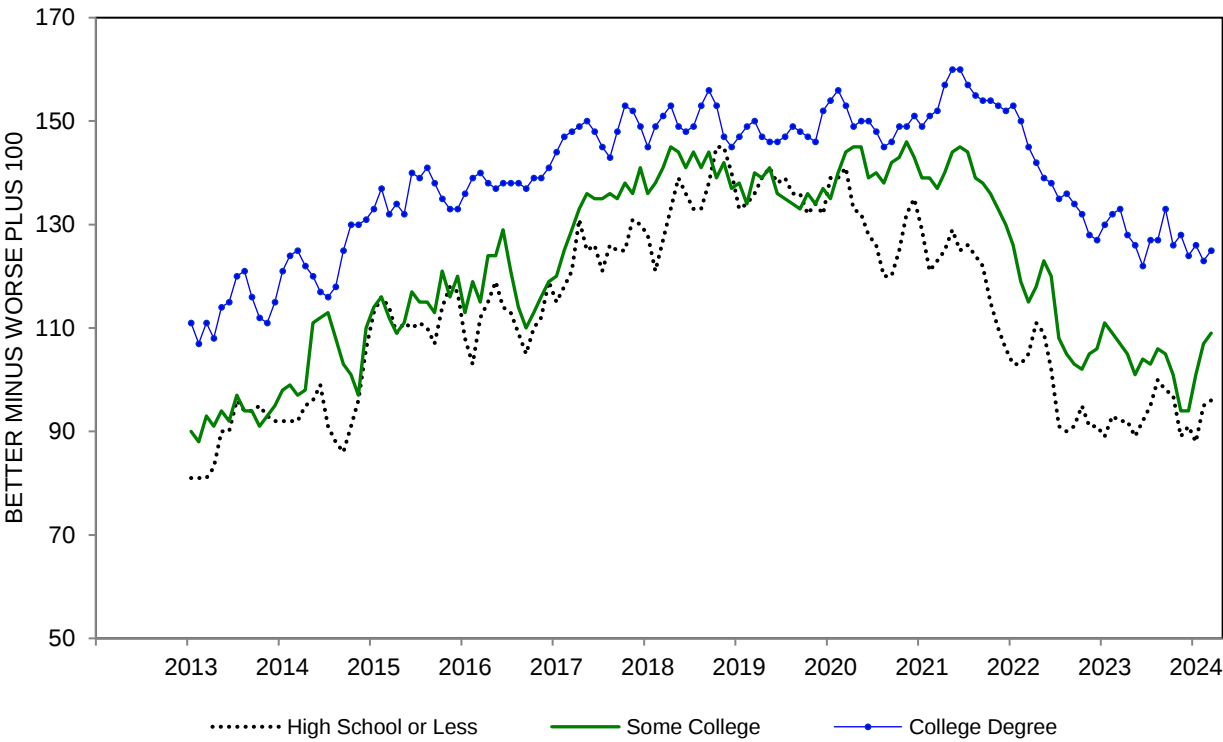


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

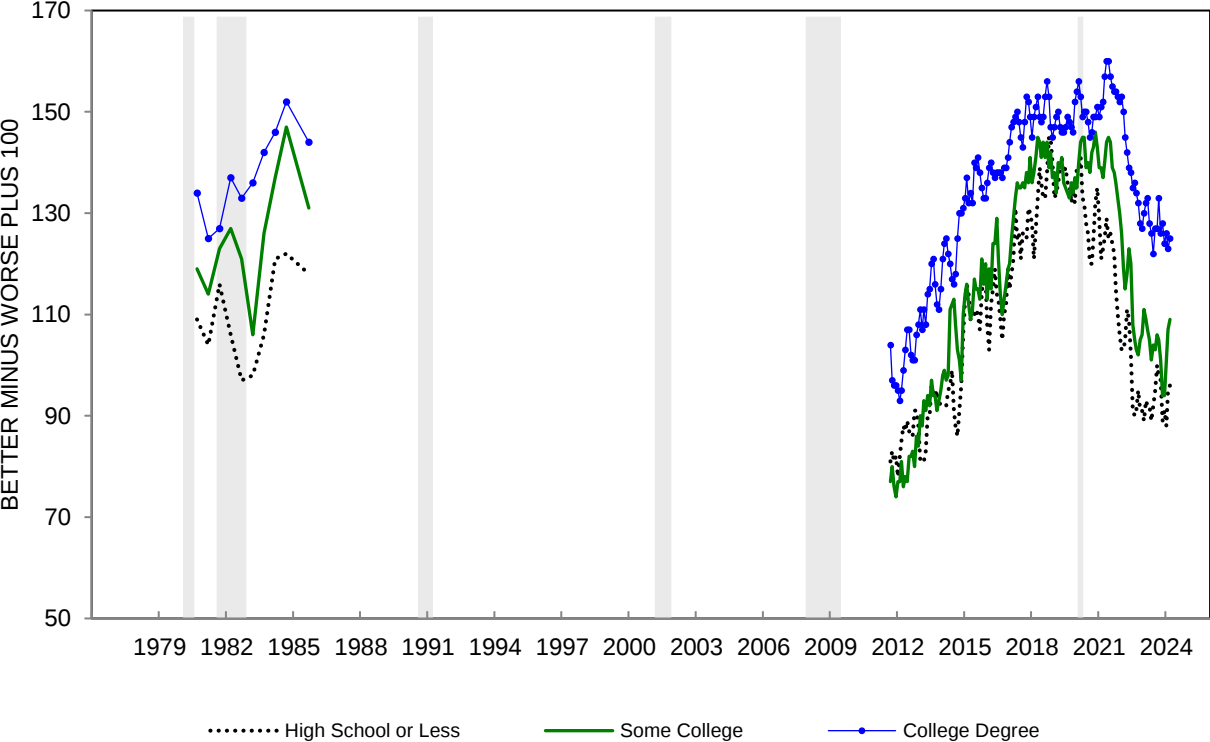


CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

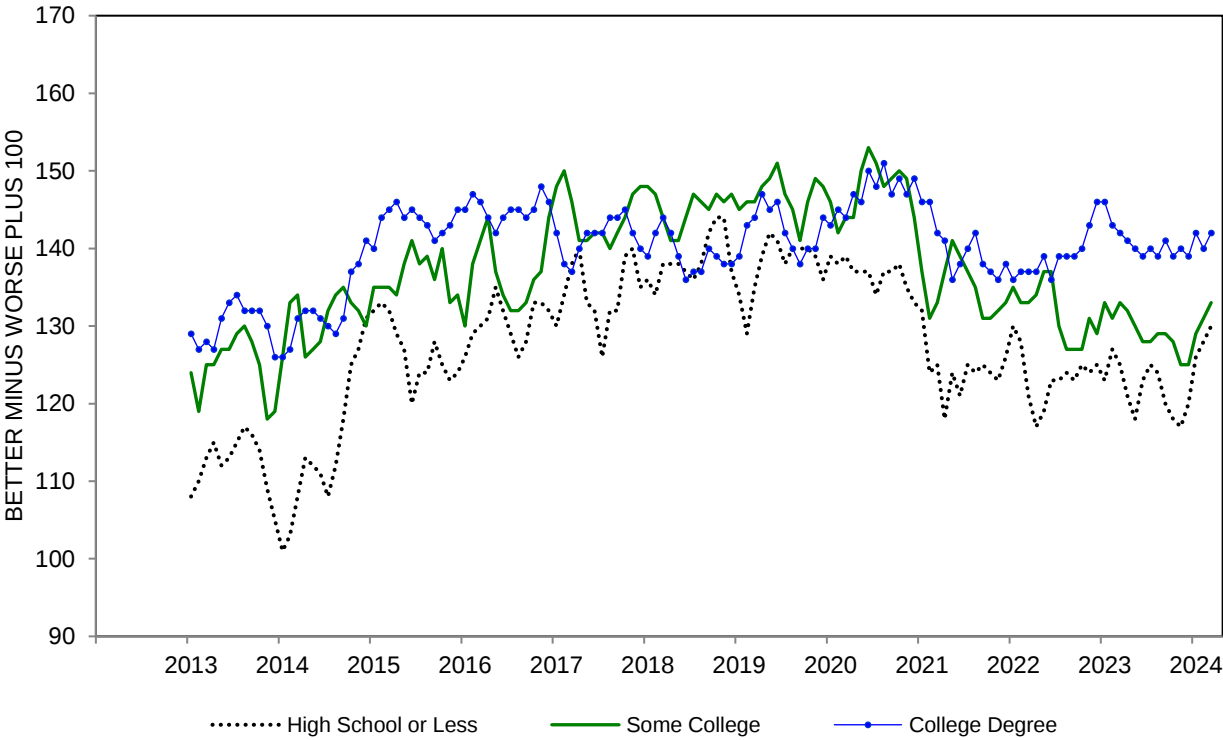


CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

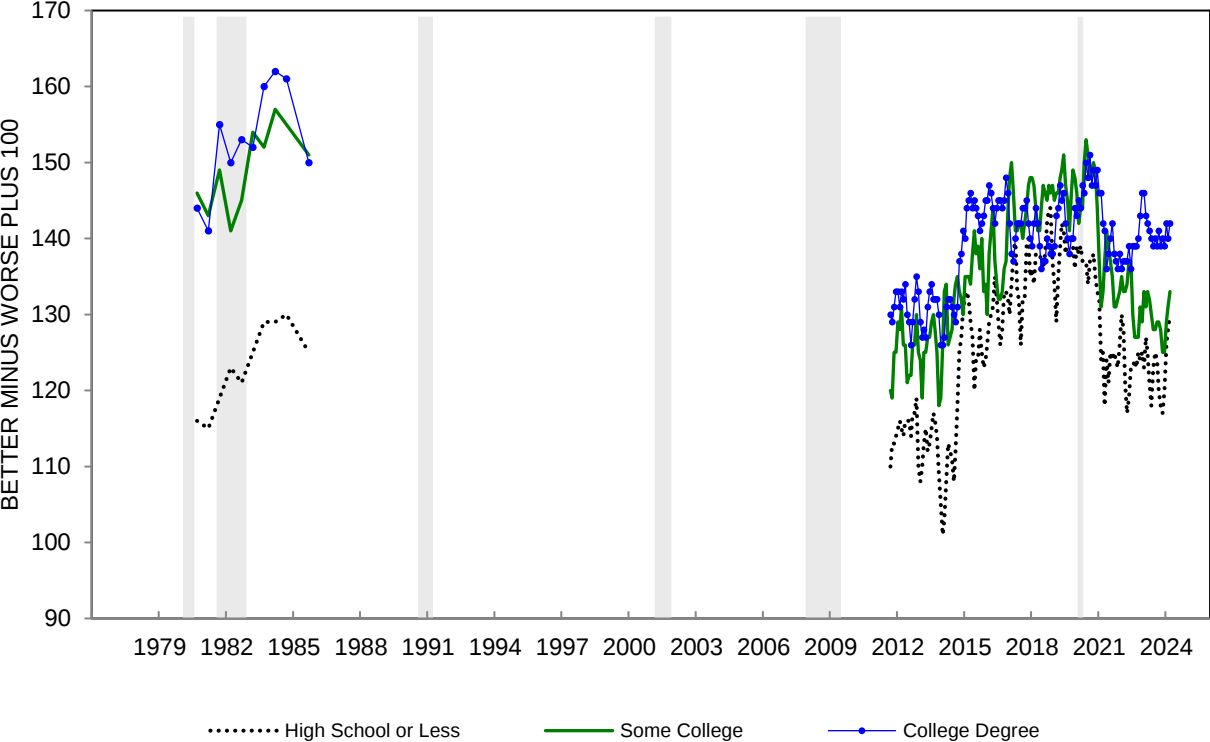


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

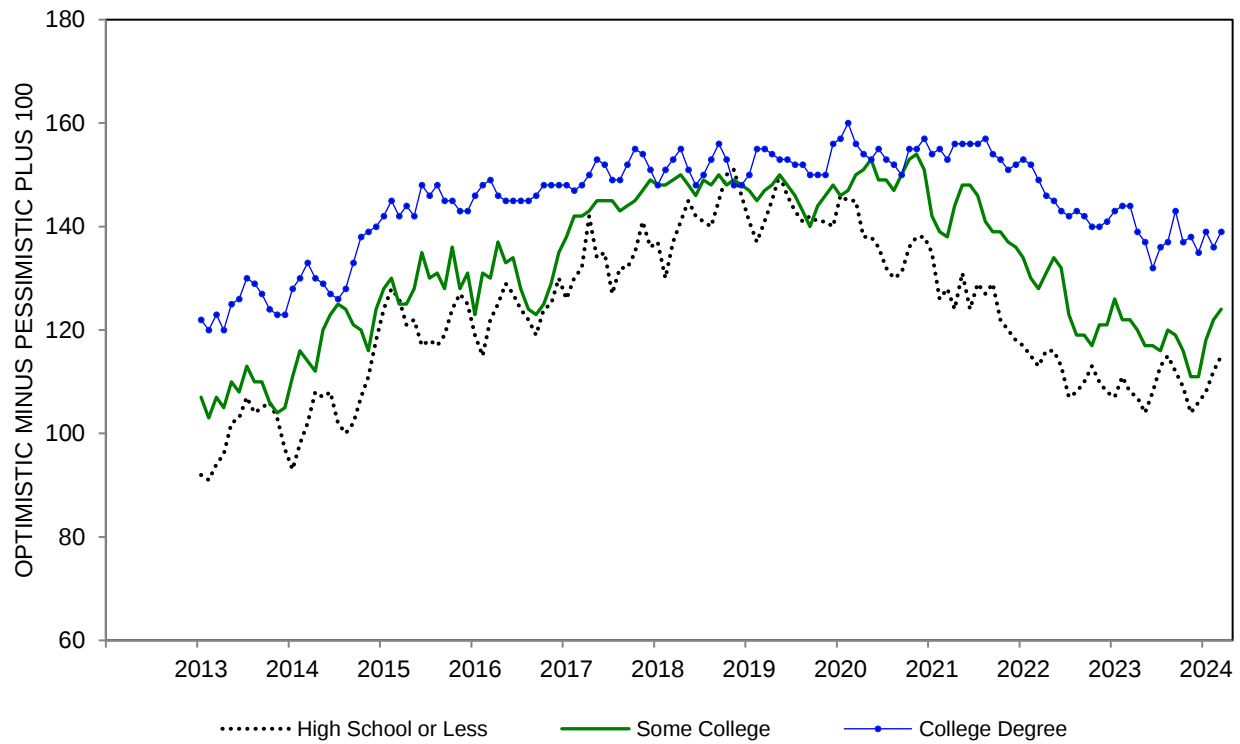


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

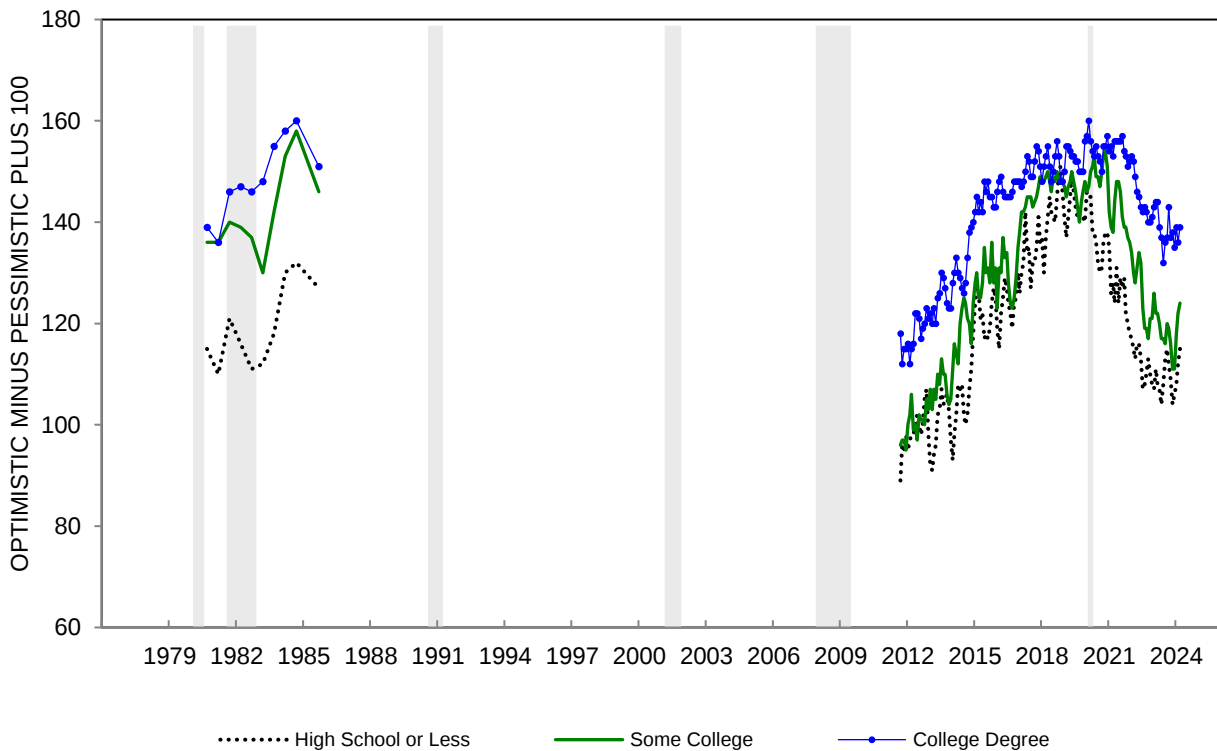


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

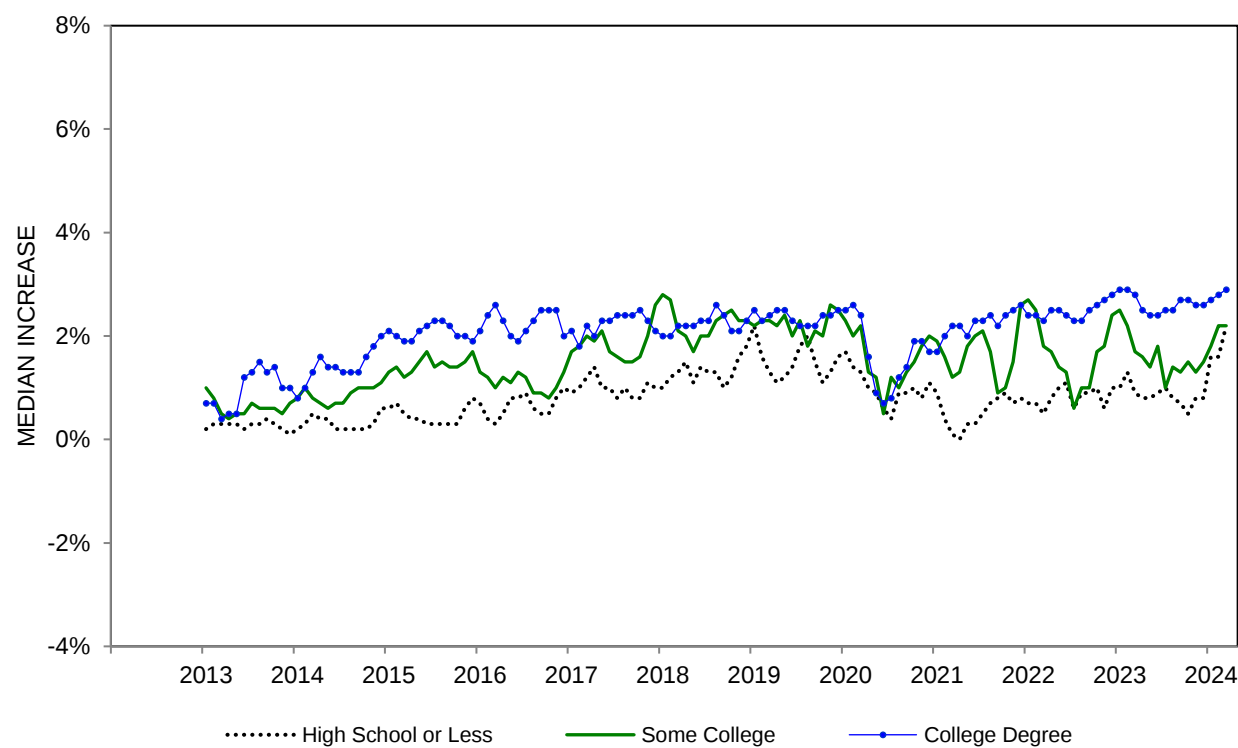


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

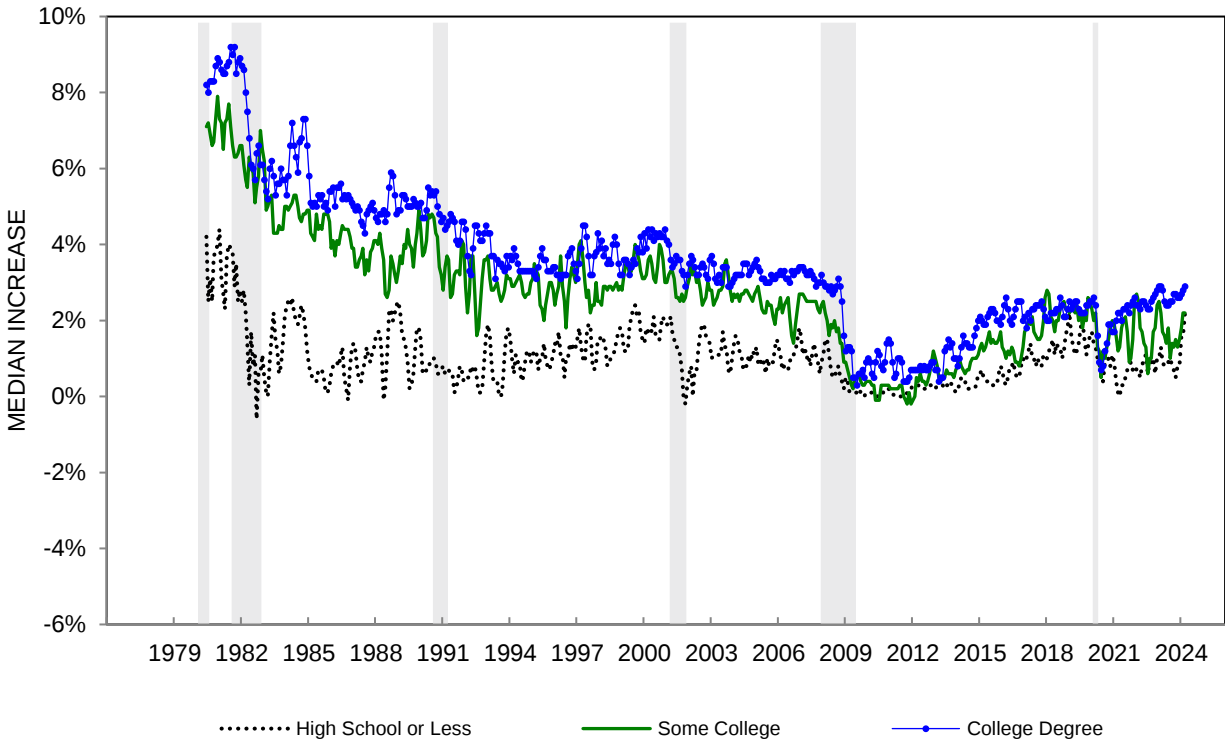


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

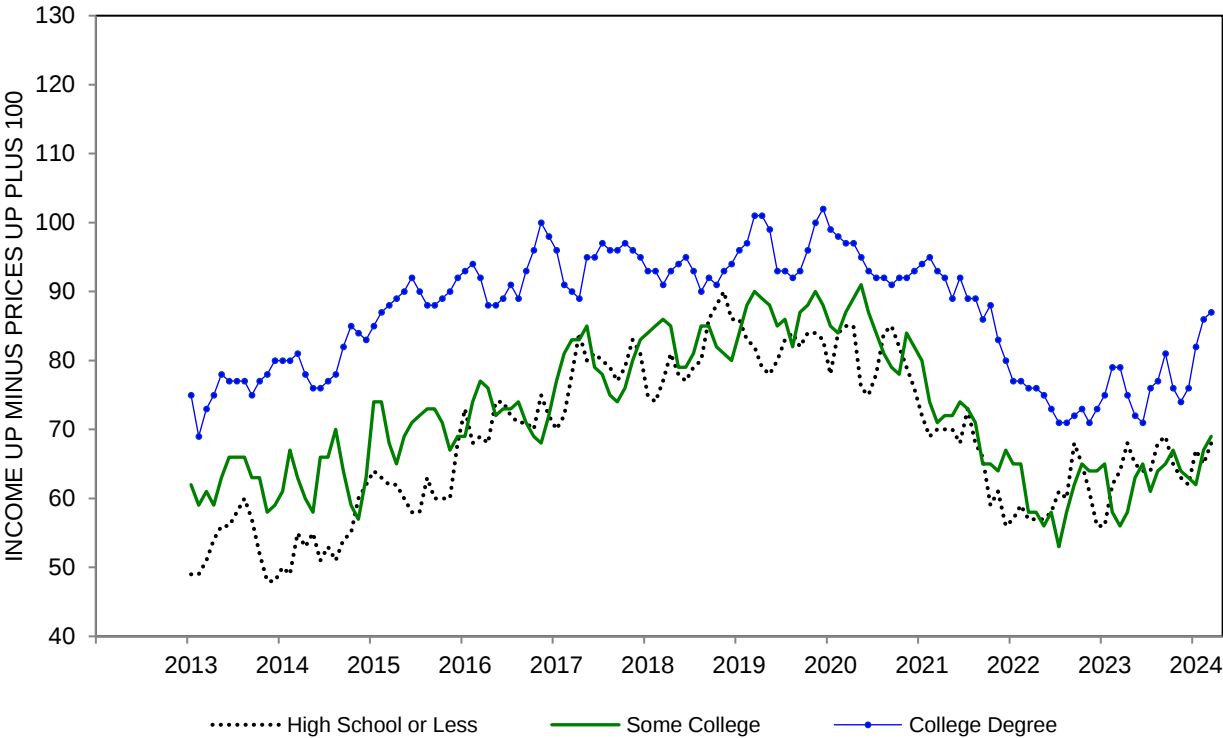
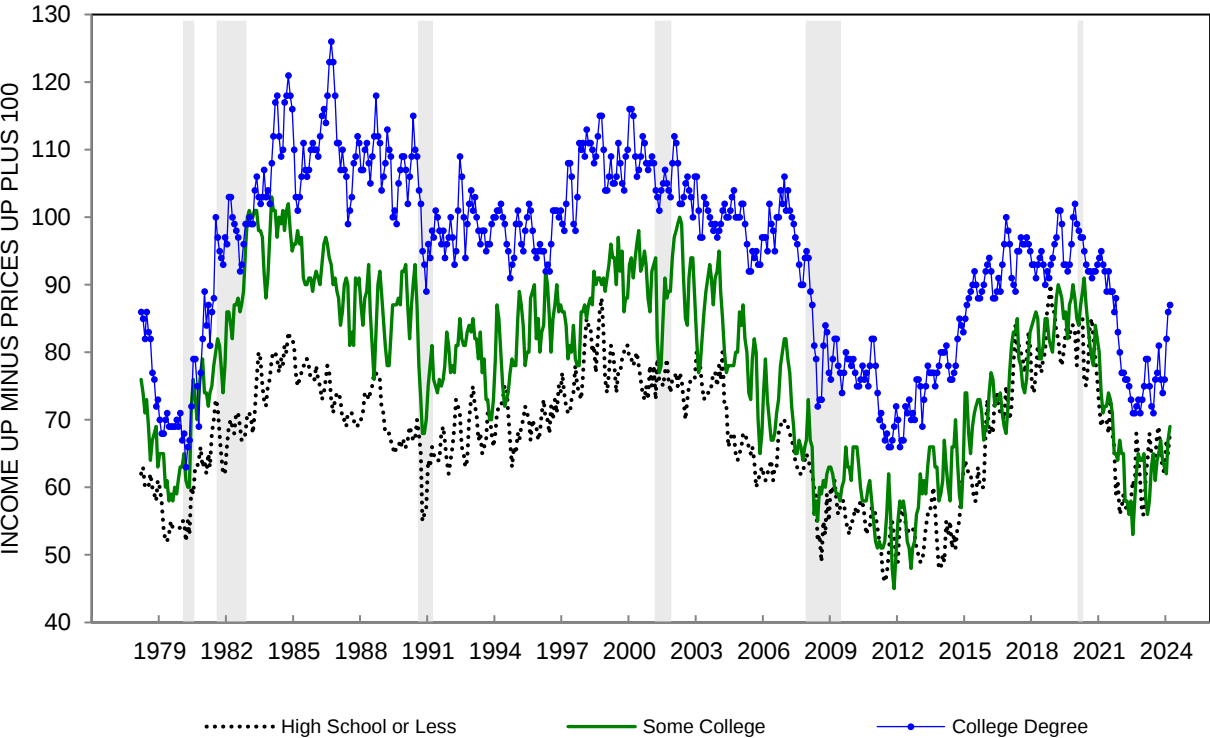
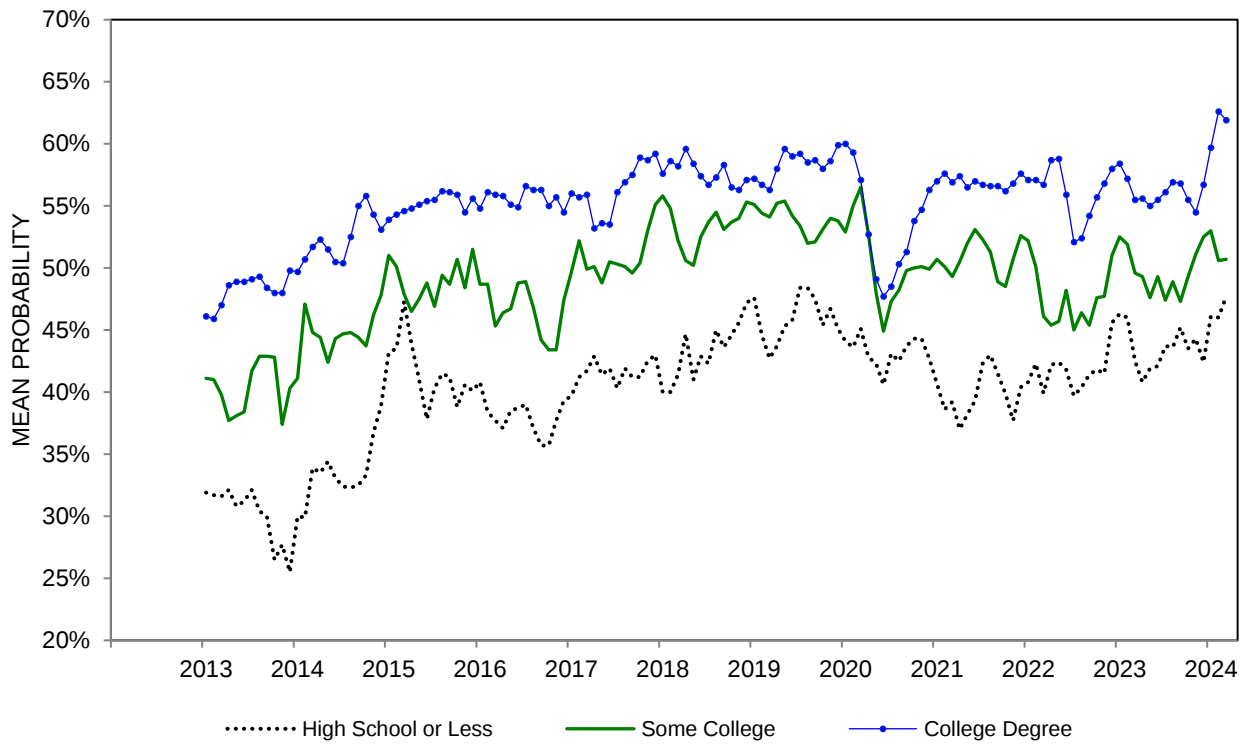


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR



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



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DURING THE YEAR AHEAD**

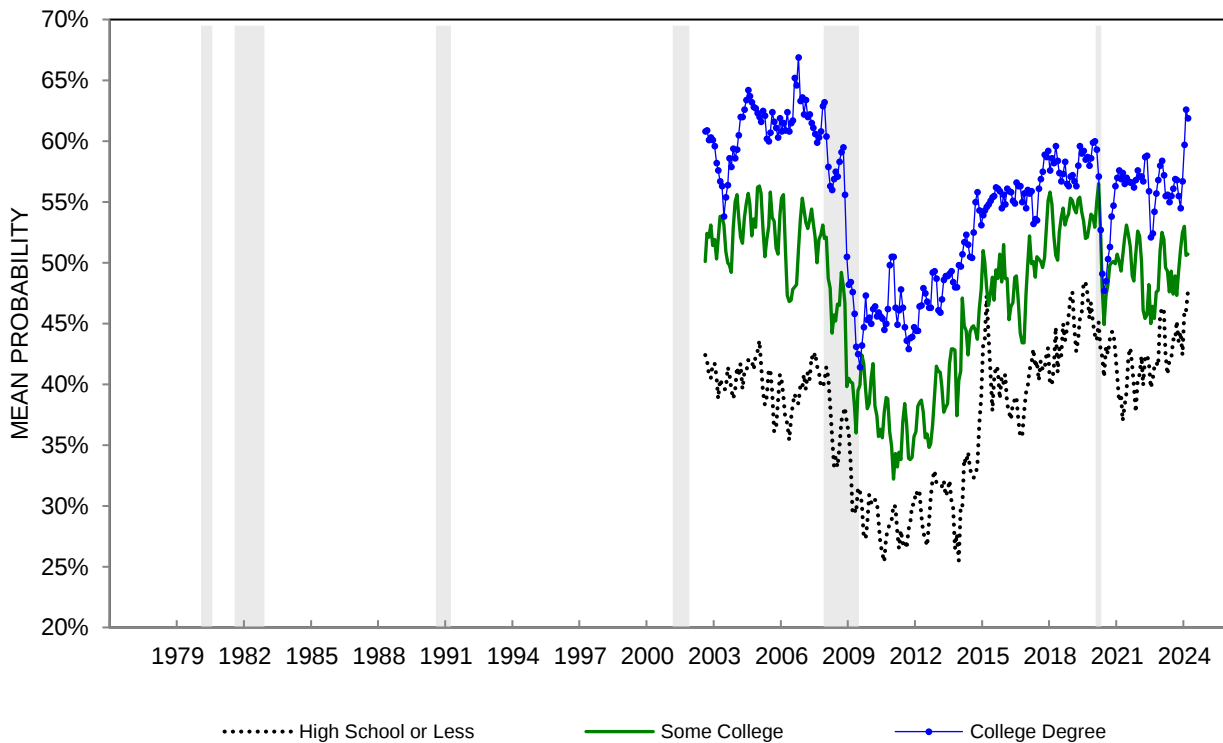


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

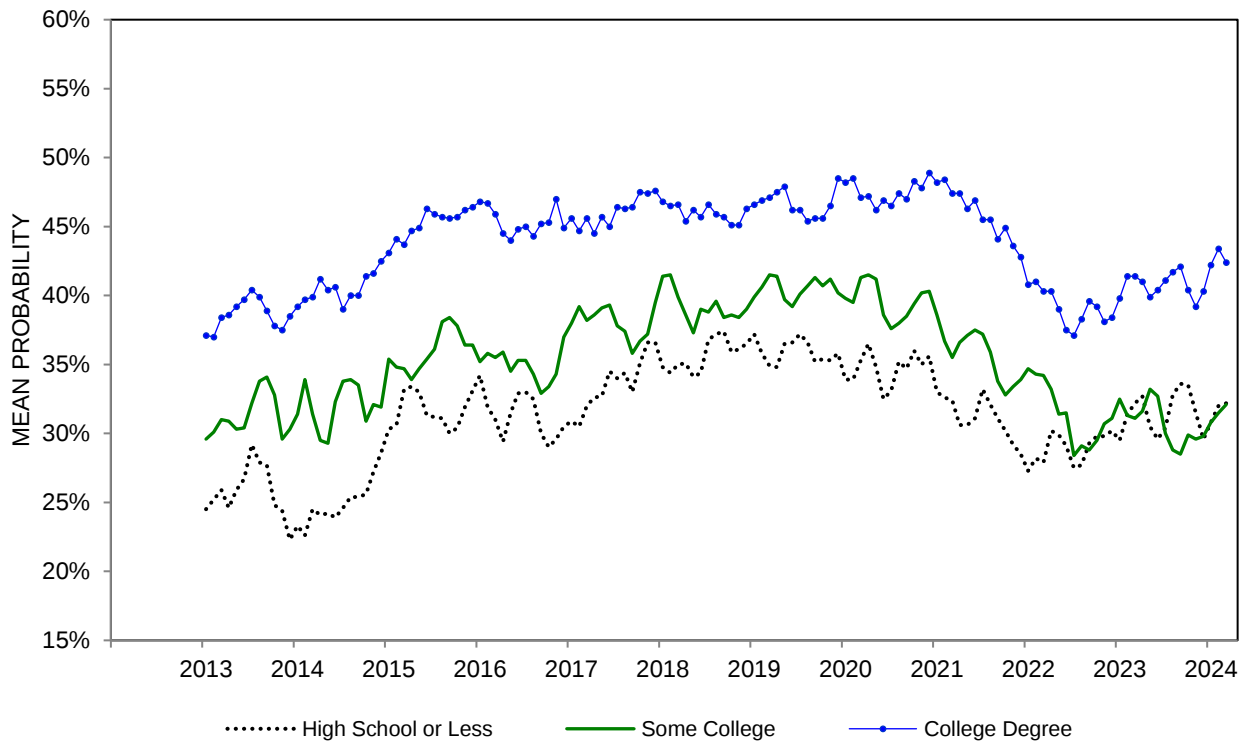


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

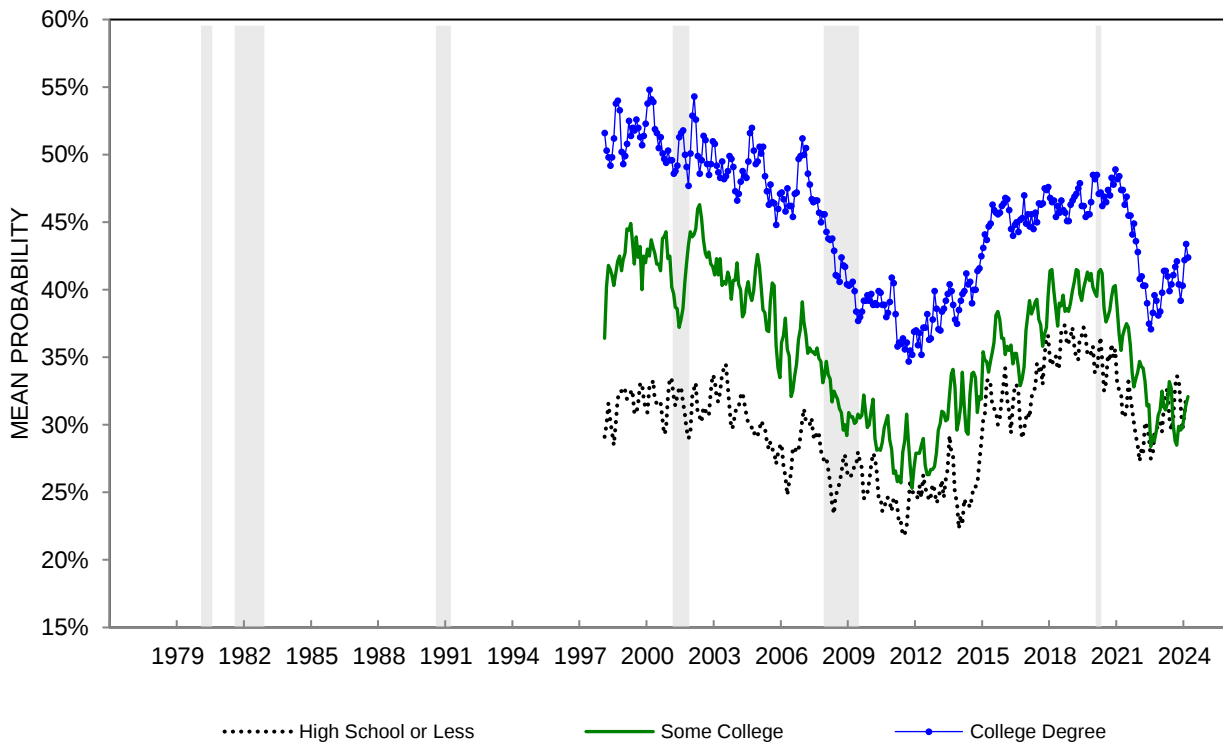


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

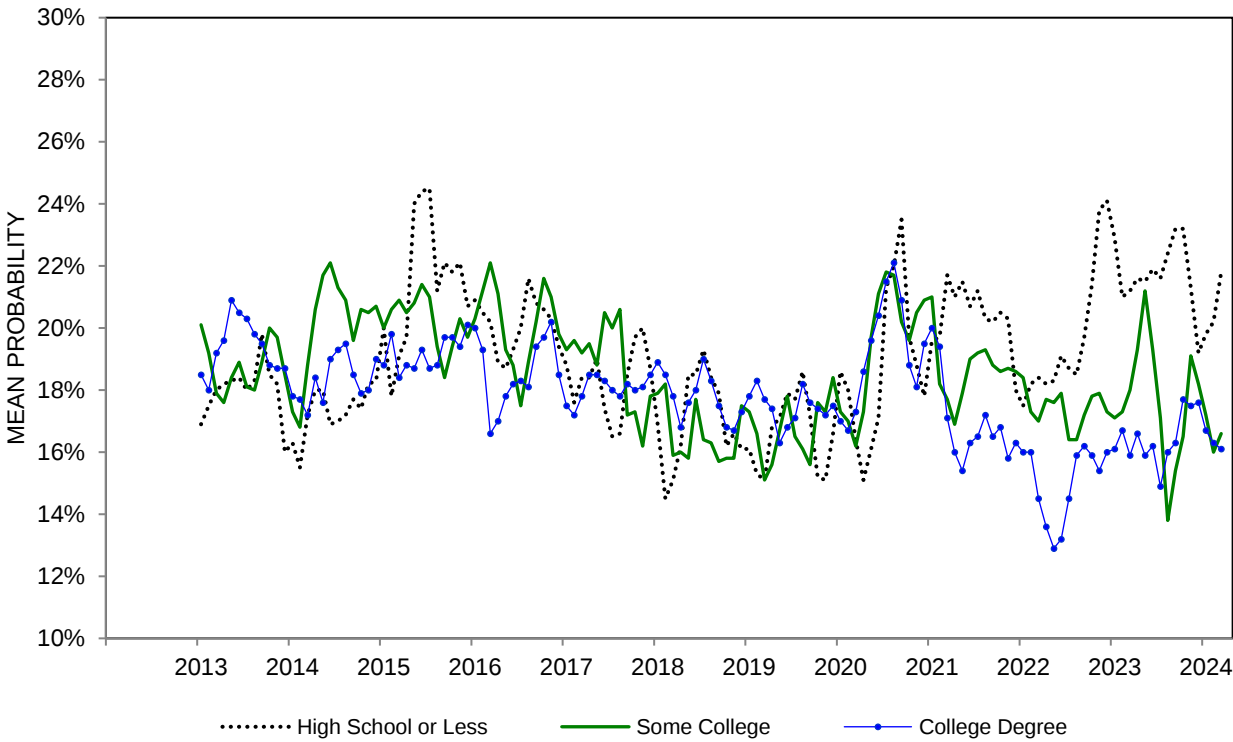


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

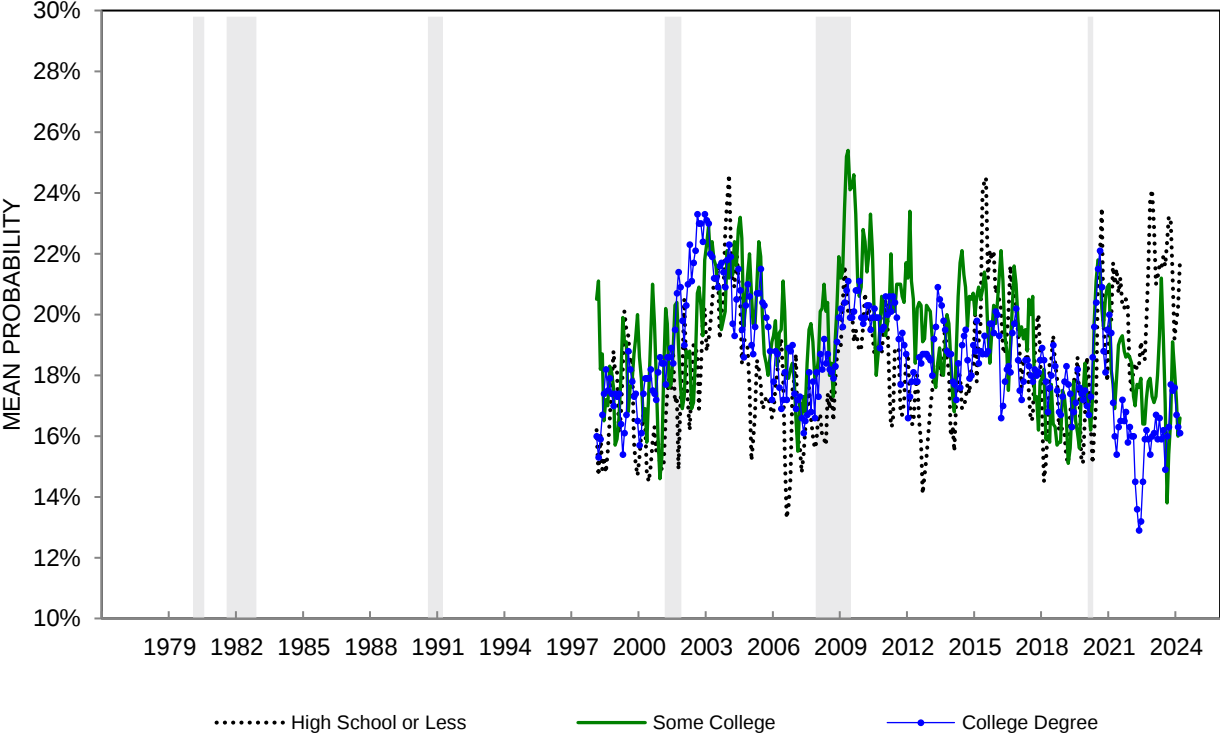


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

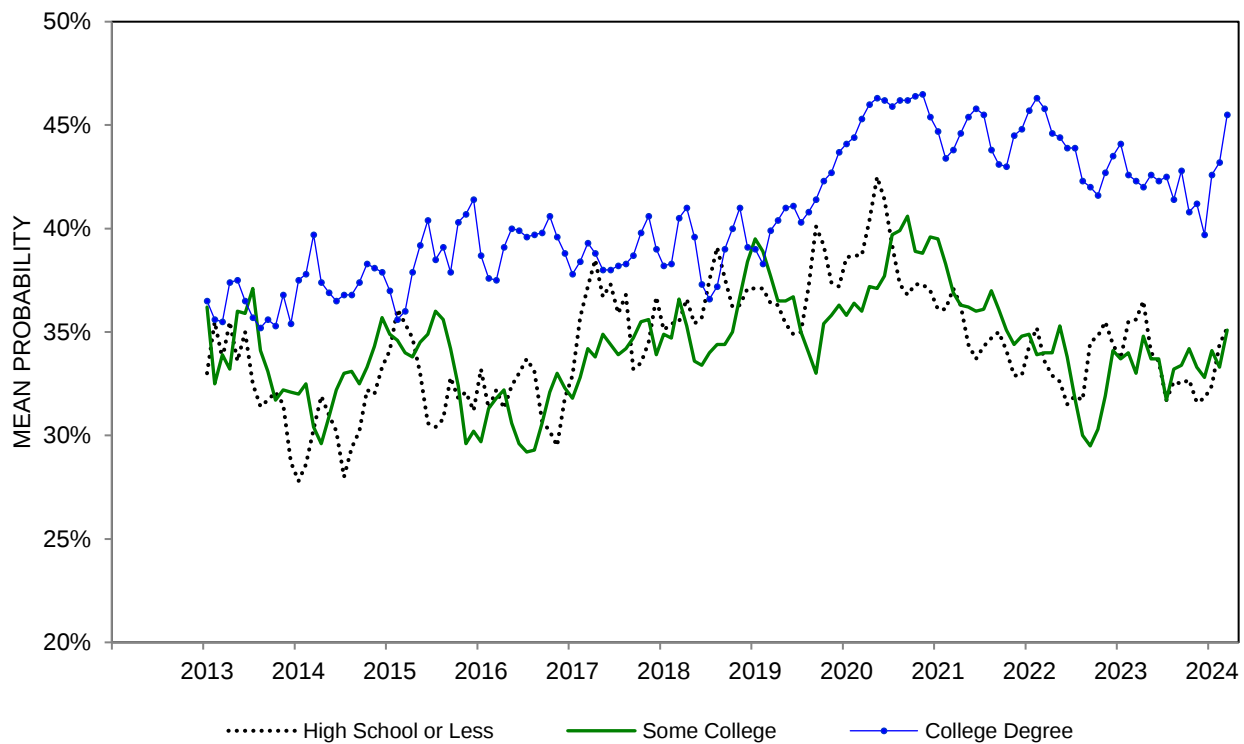
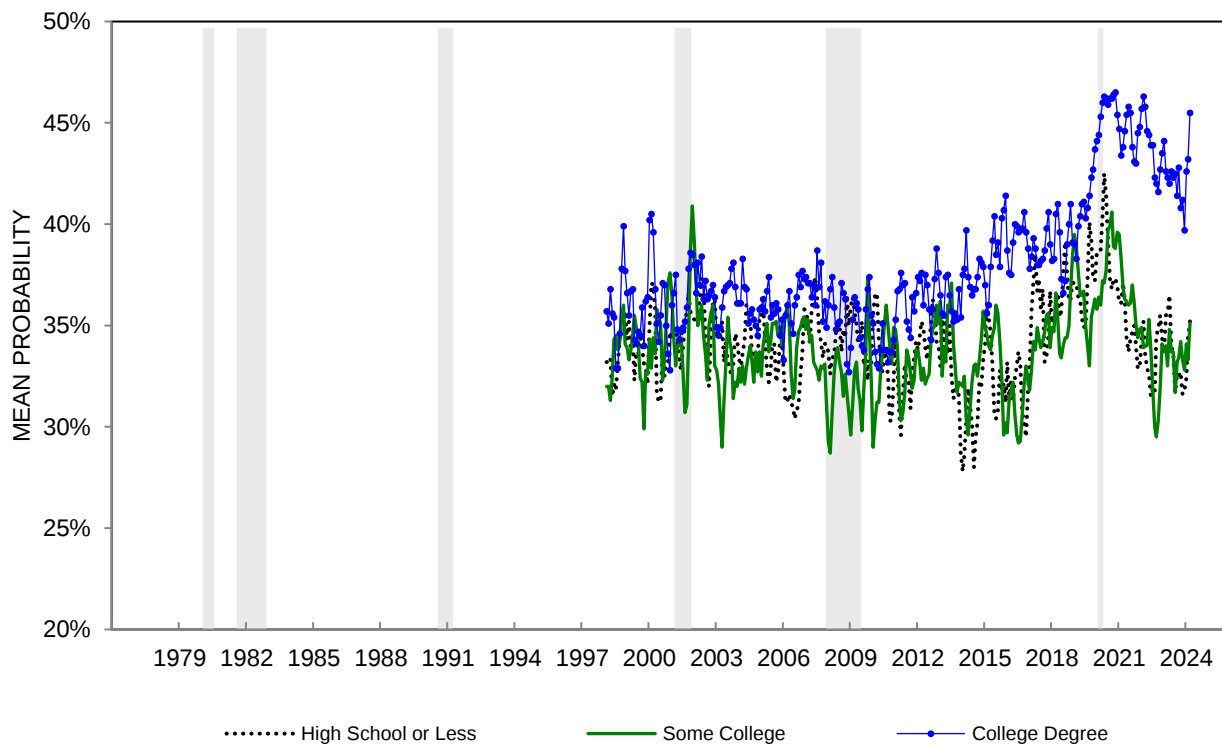
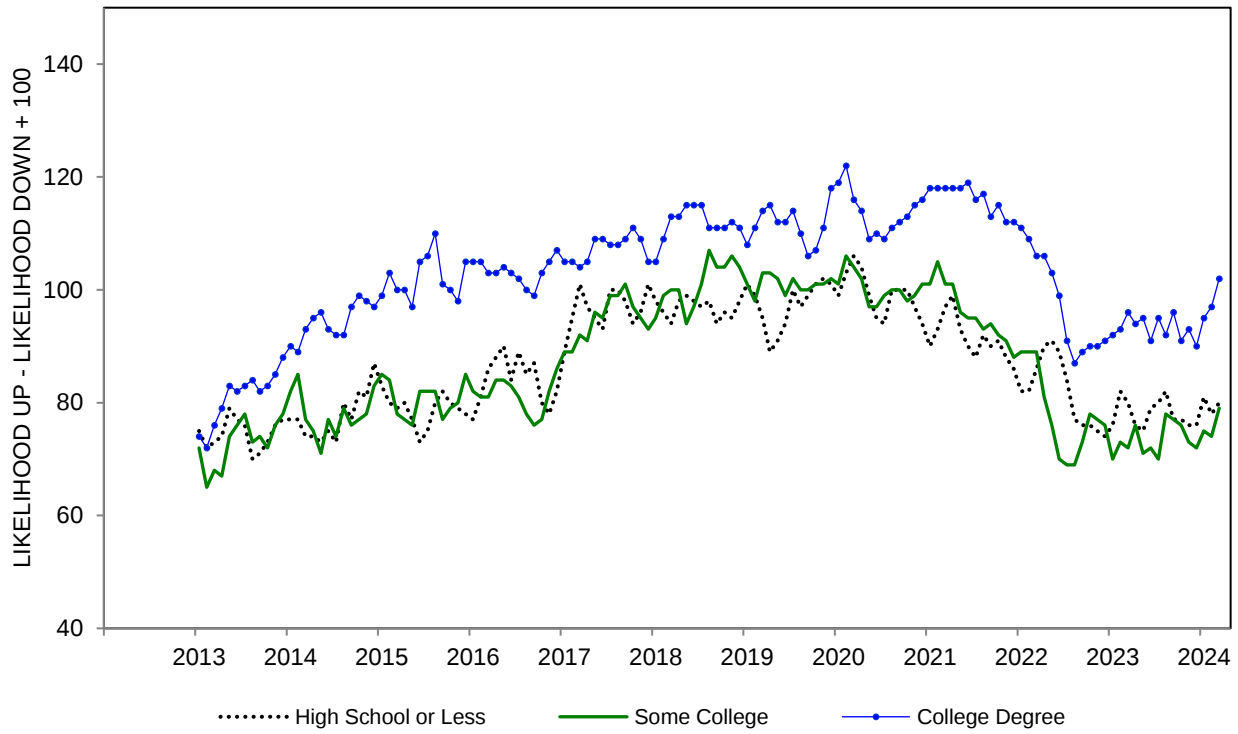


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME



**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**

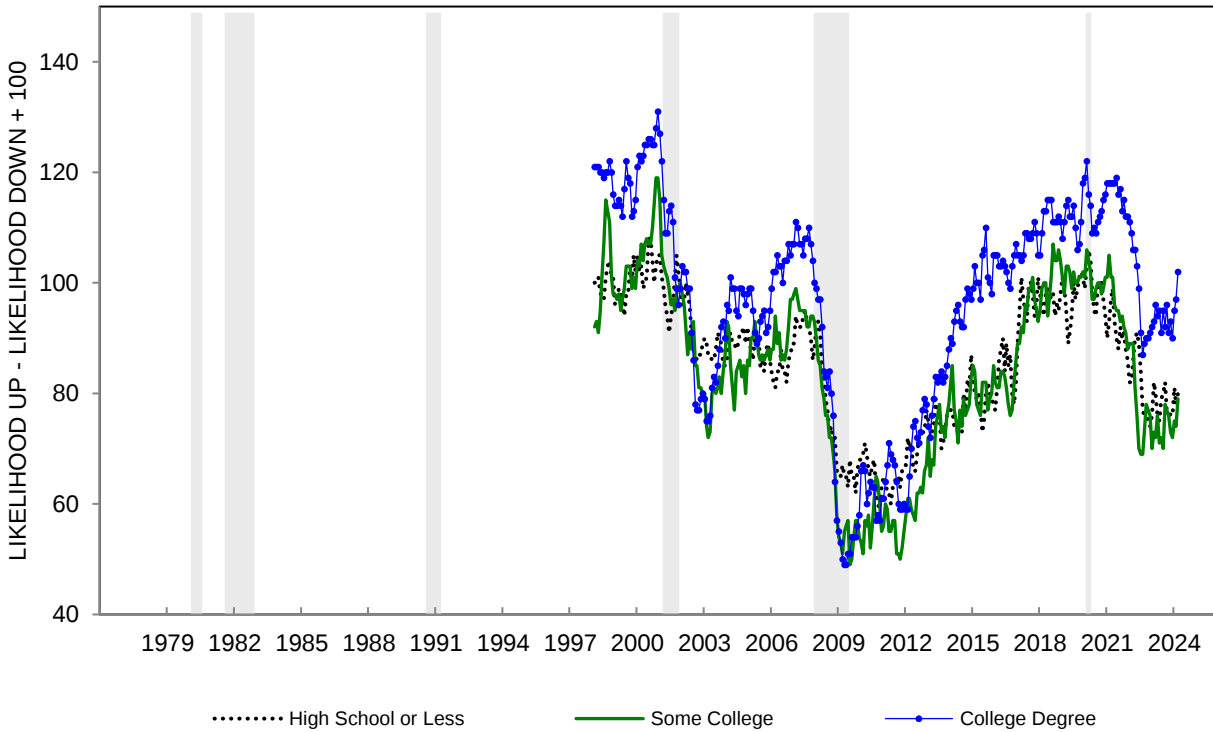


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR

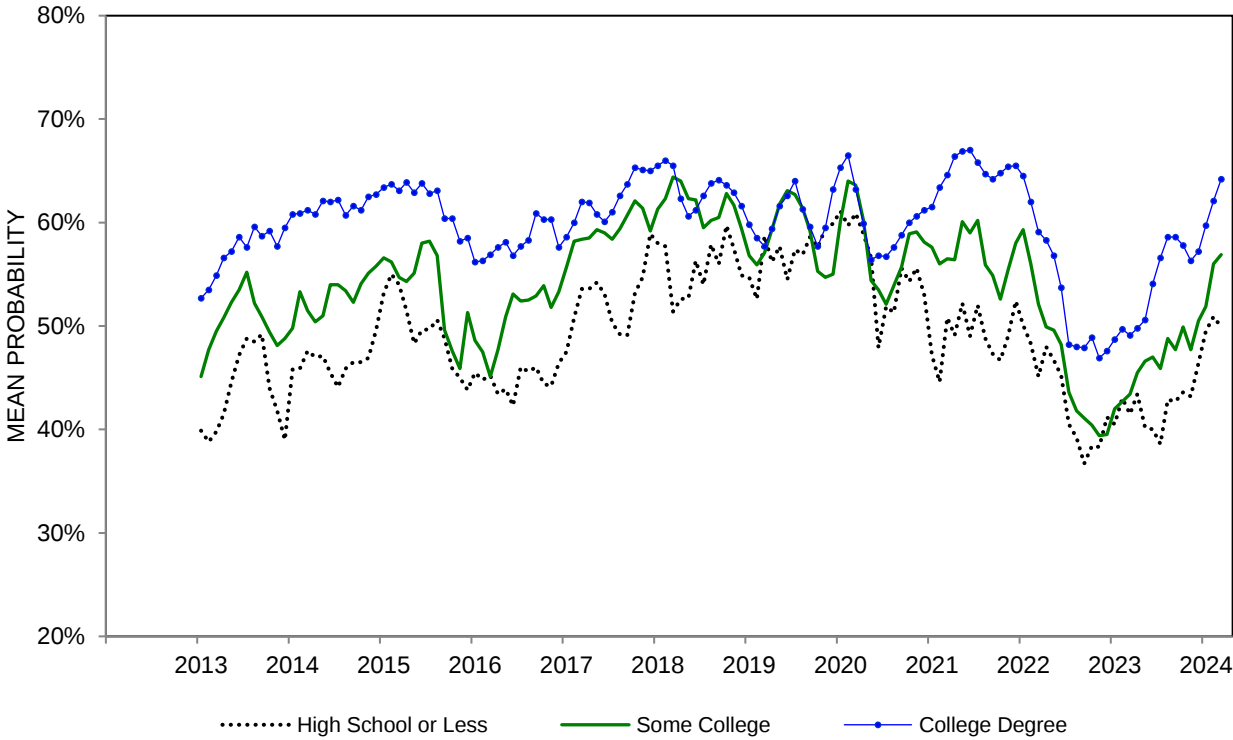


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR

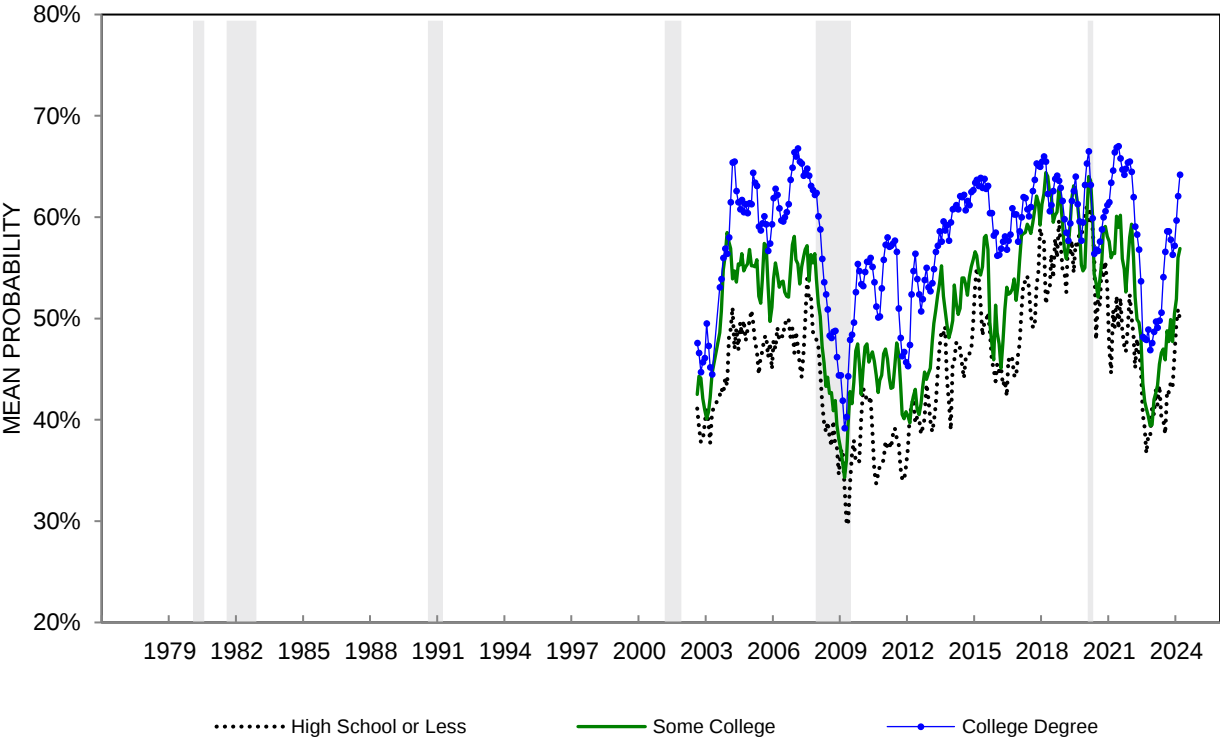


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS
(NOMINAL THOUSANDS)

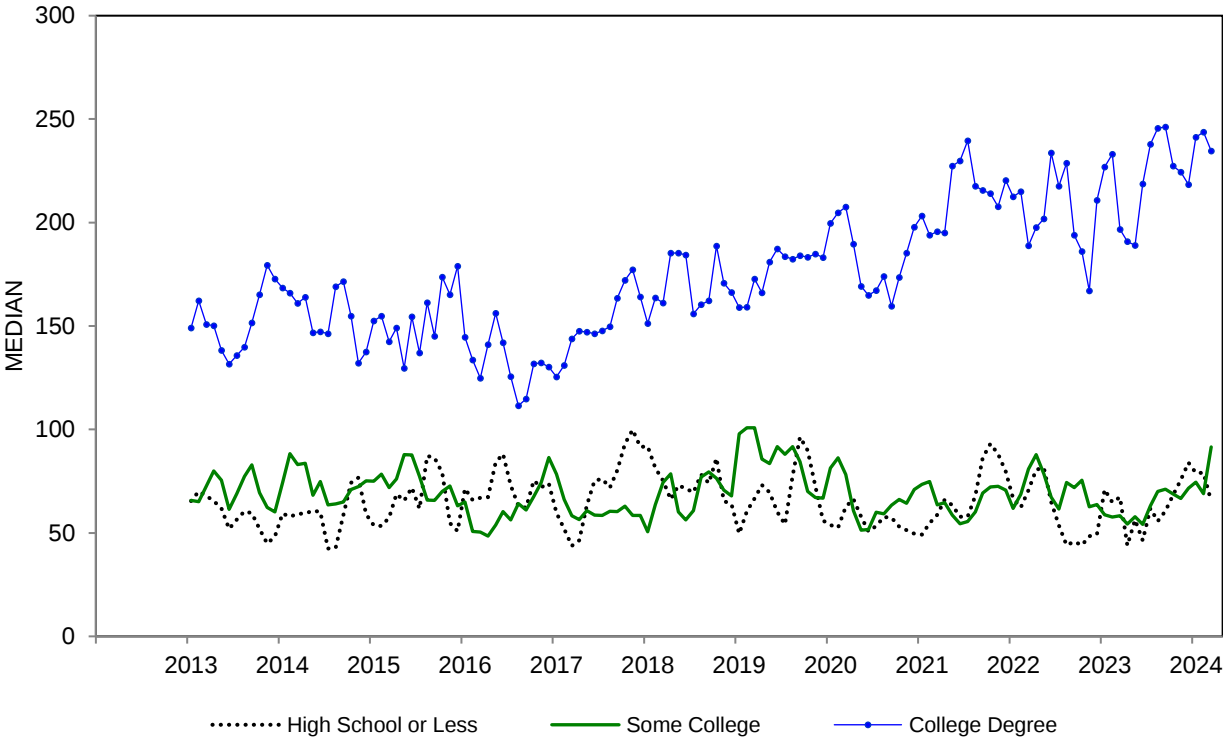


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS
(NOMINAL THOUSANDS)

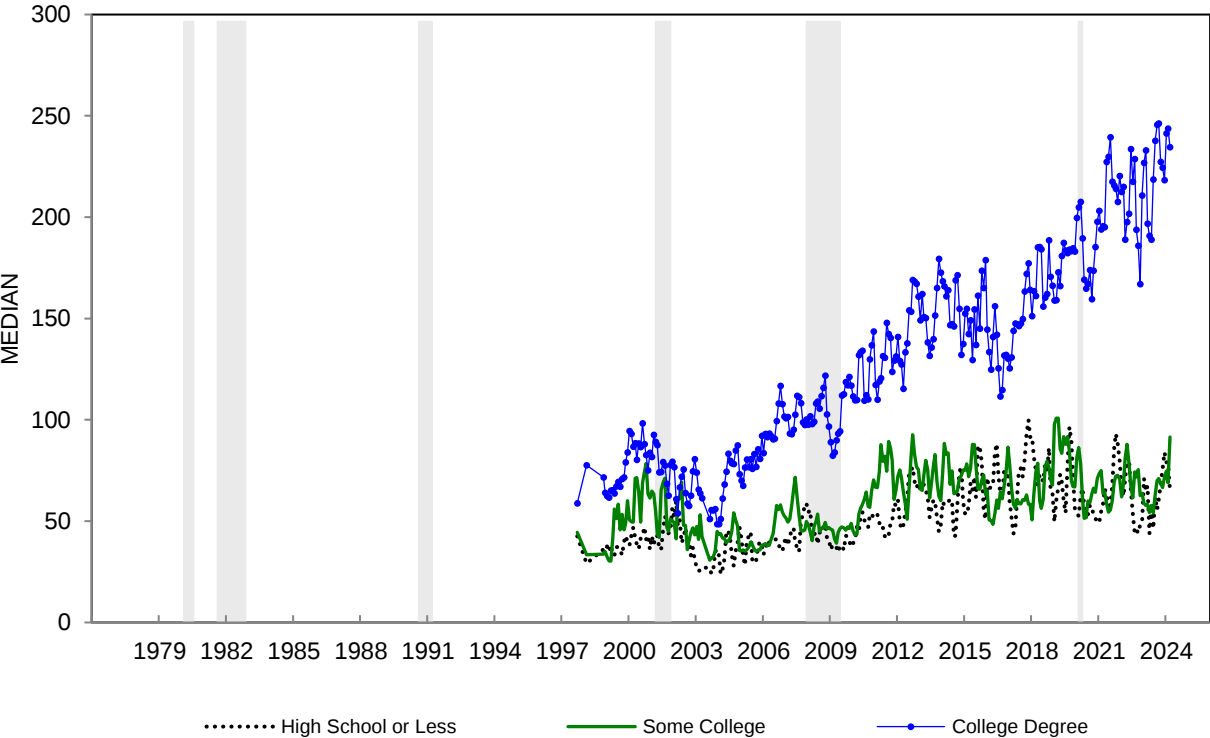


CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(NOMINAL THOUSANDS)

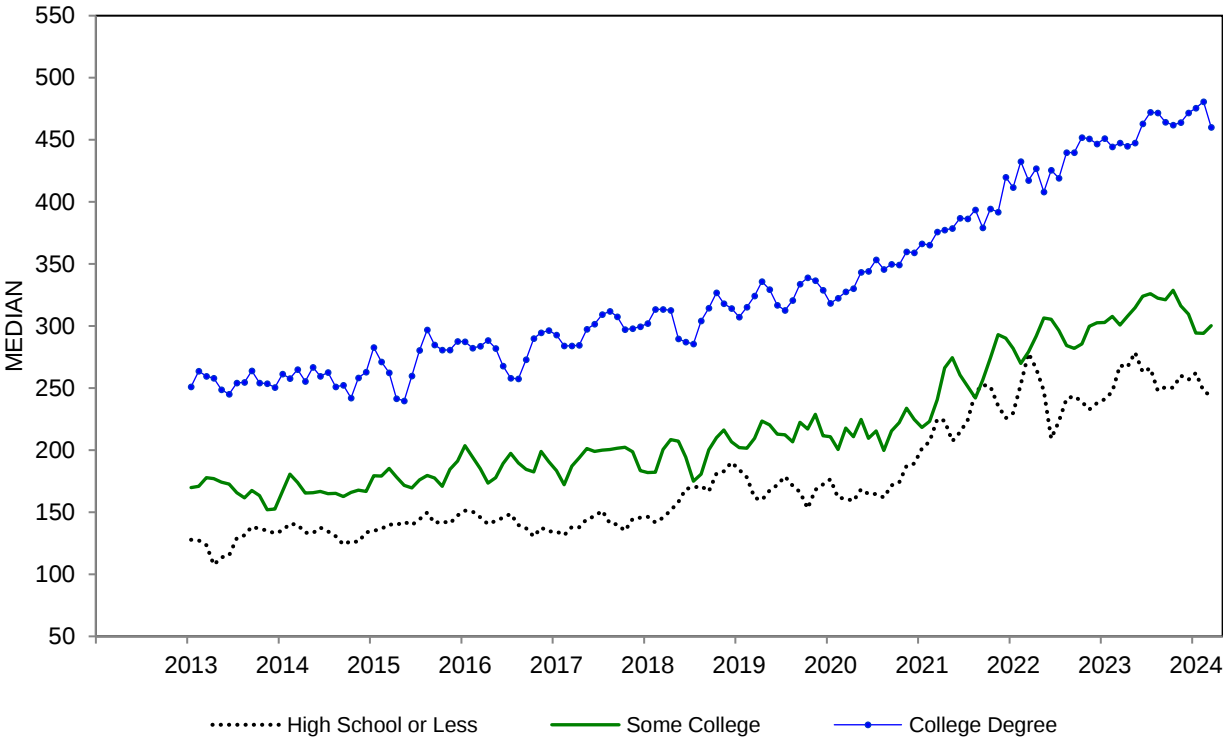


CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(NOMINAL THOUSANDS)

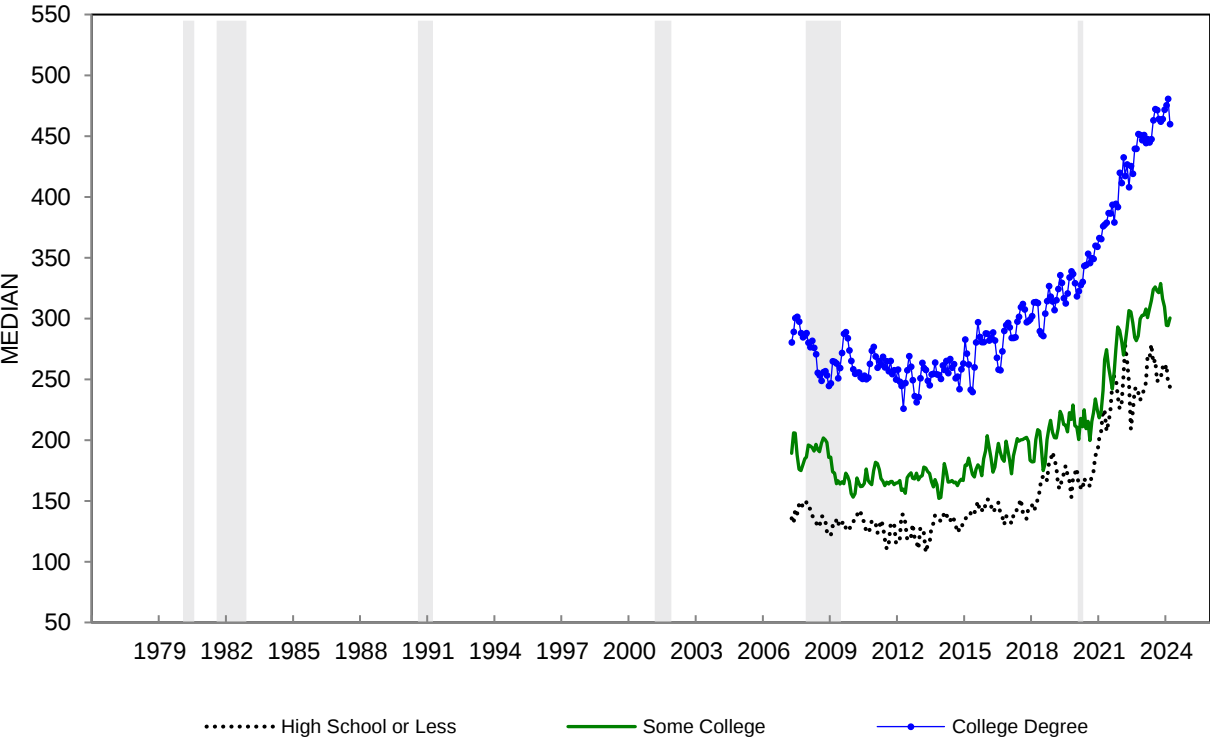


CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

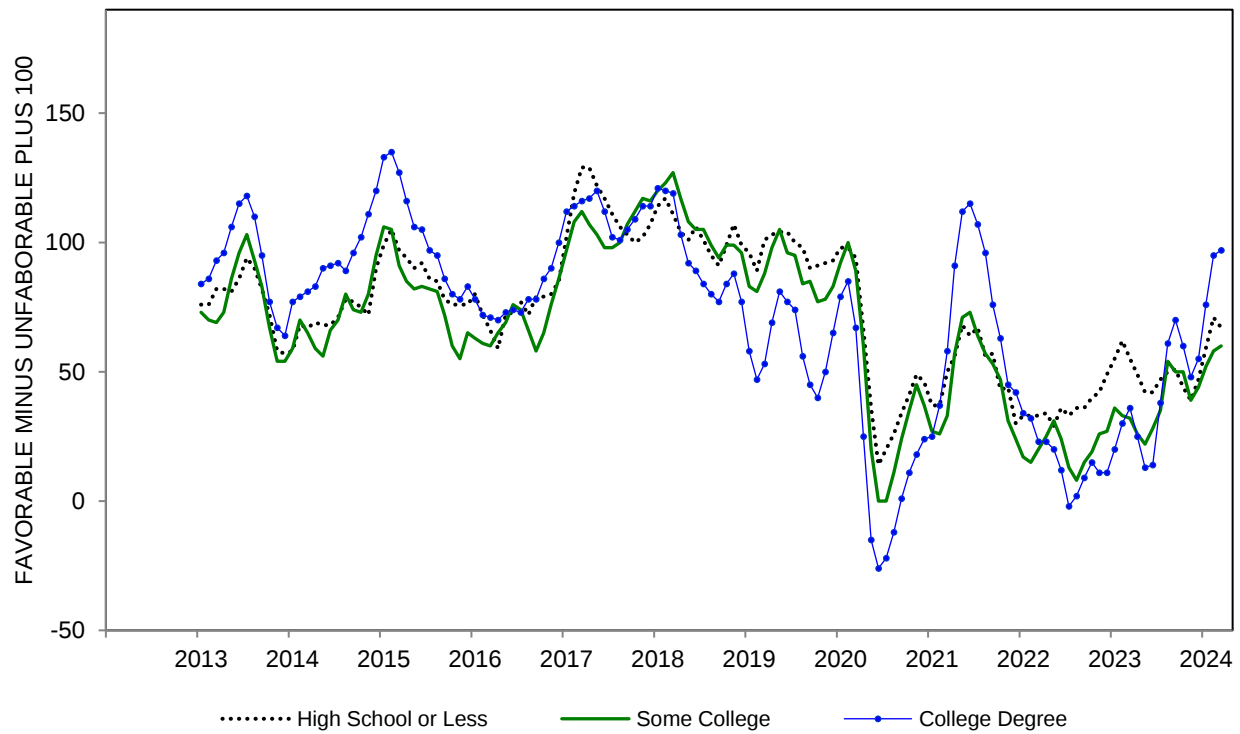


CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

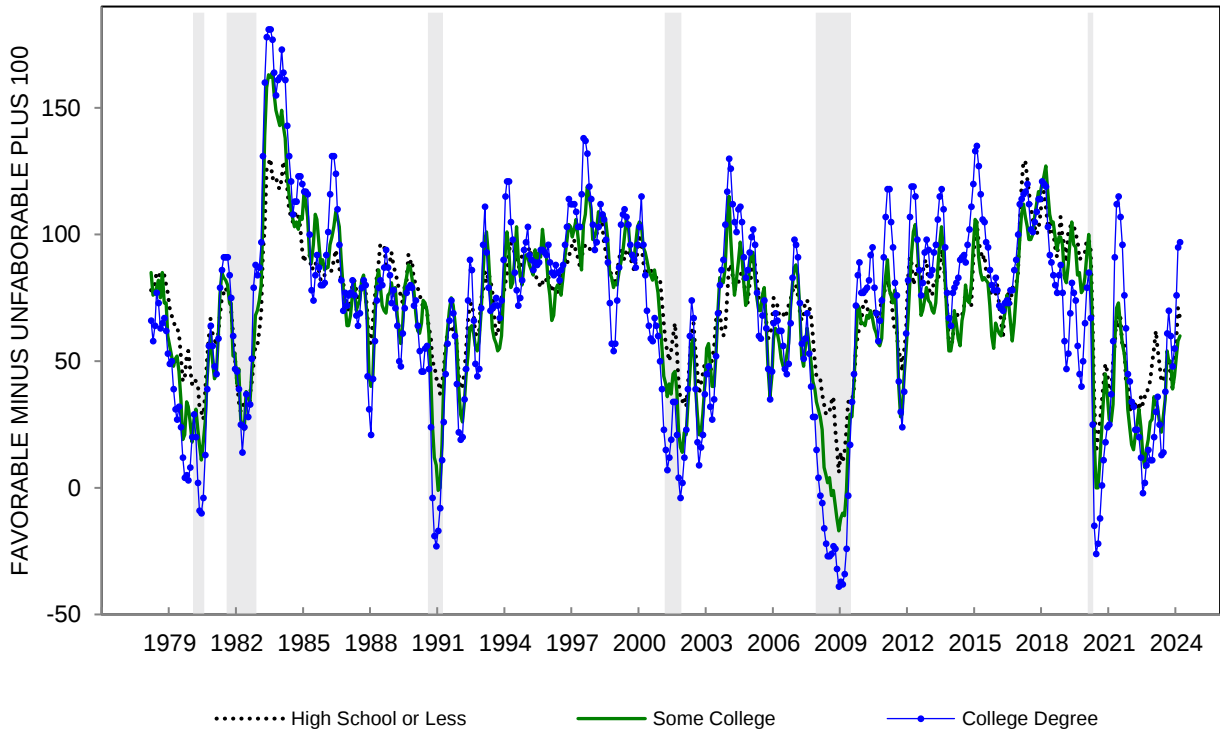


CHART 24A: NEWS HEARD ABOUT PRICE CHANGES

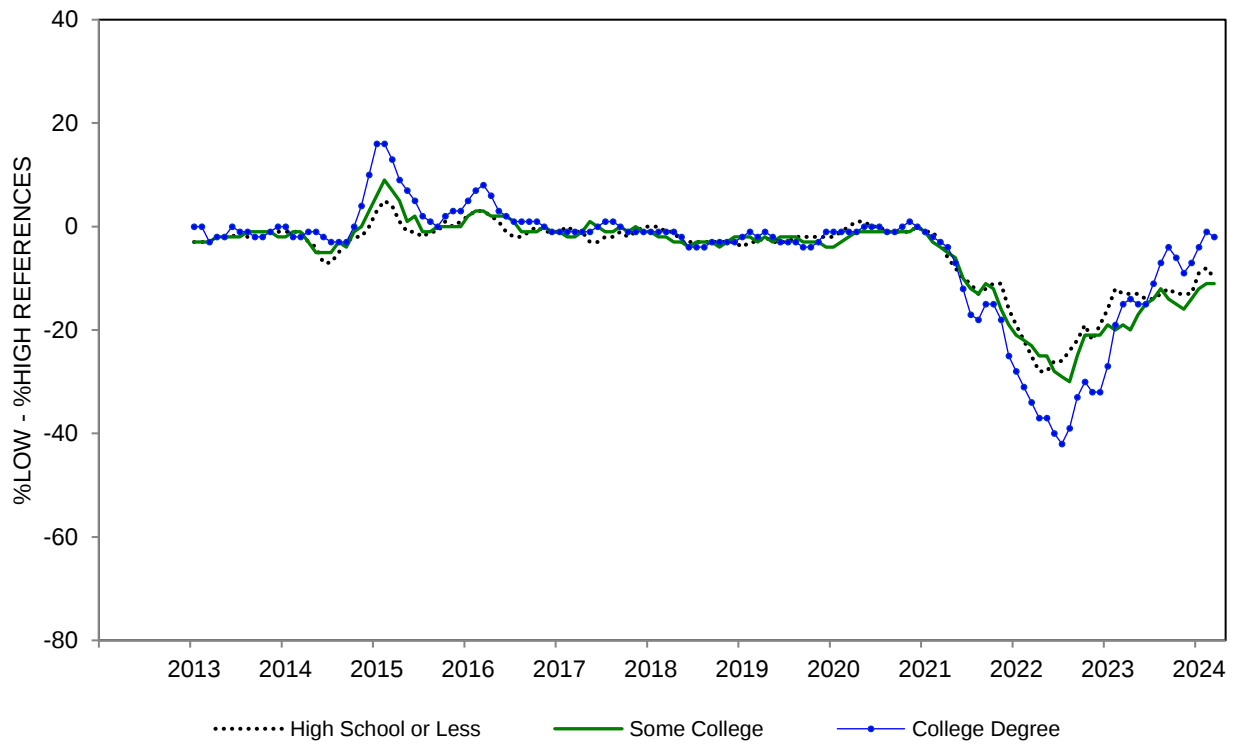
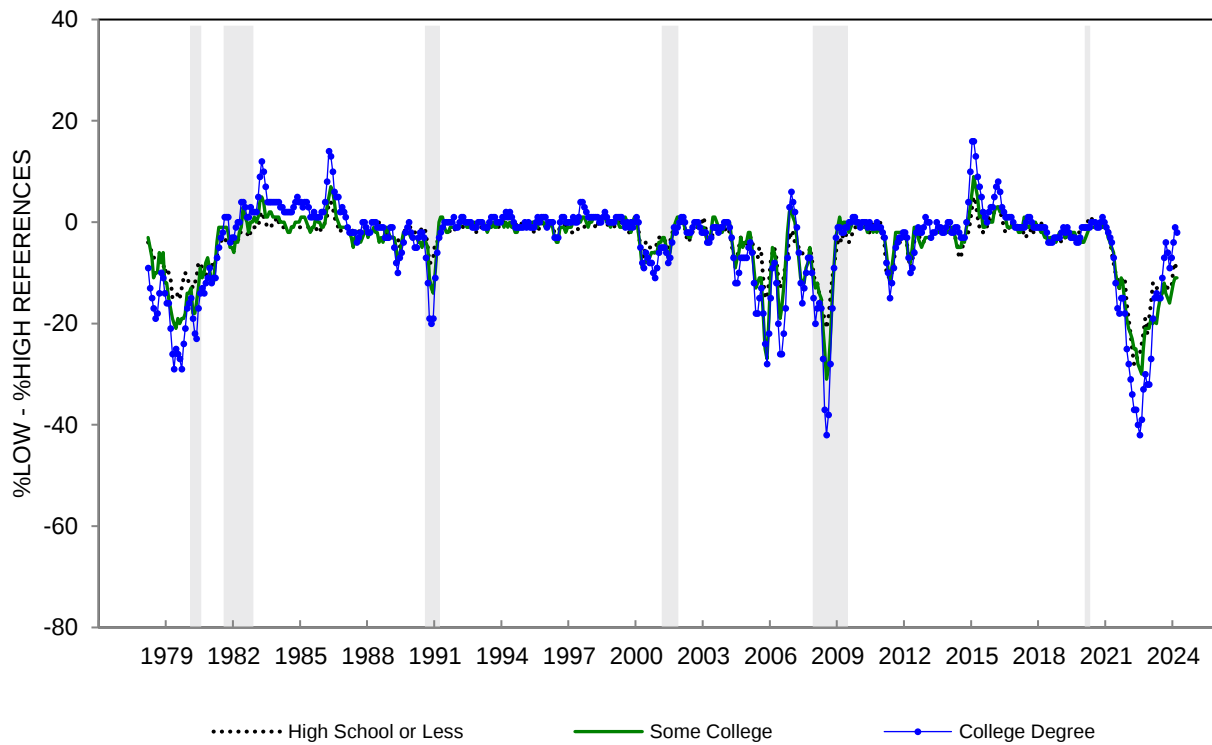
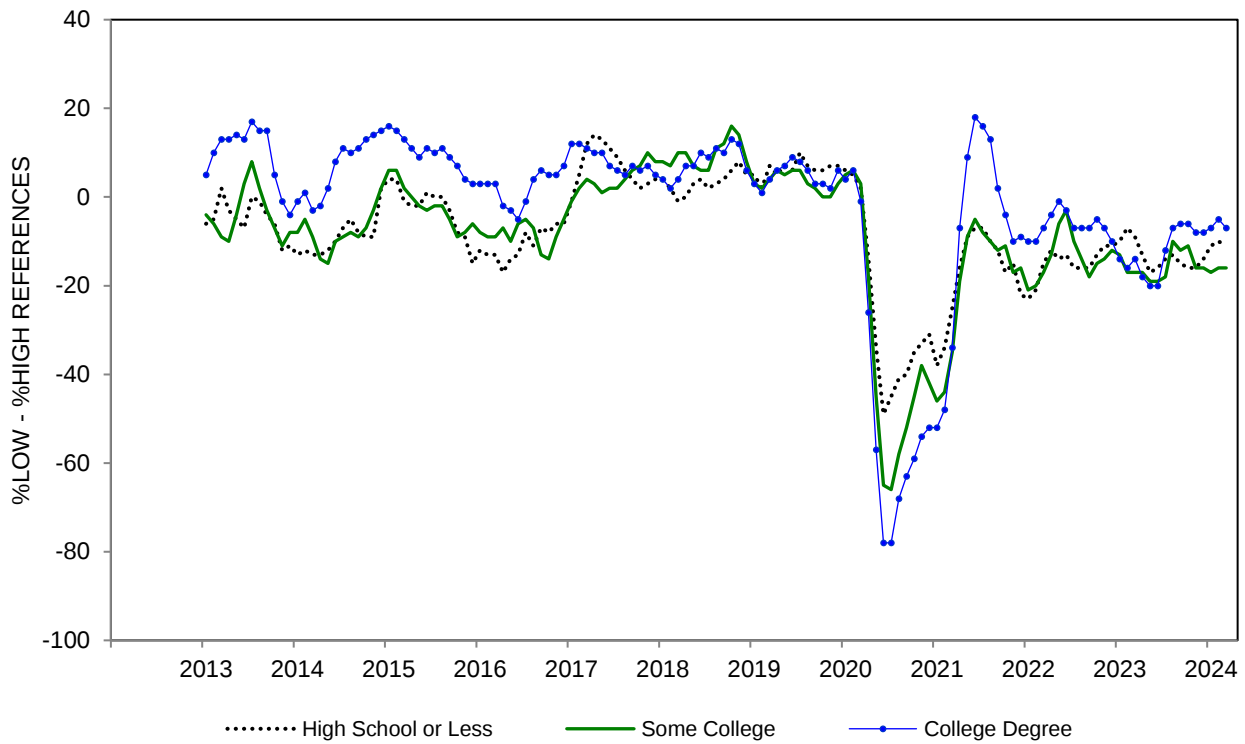


CHART 24A: NEWS HEARD ABOUT PRICE CHANGES



**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)**

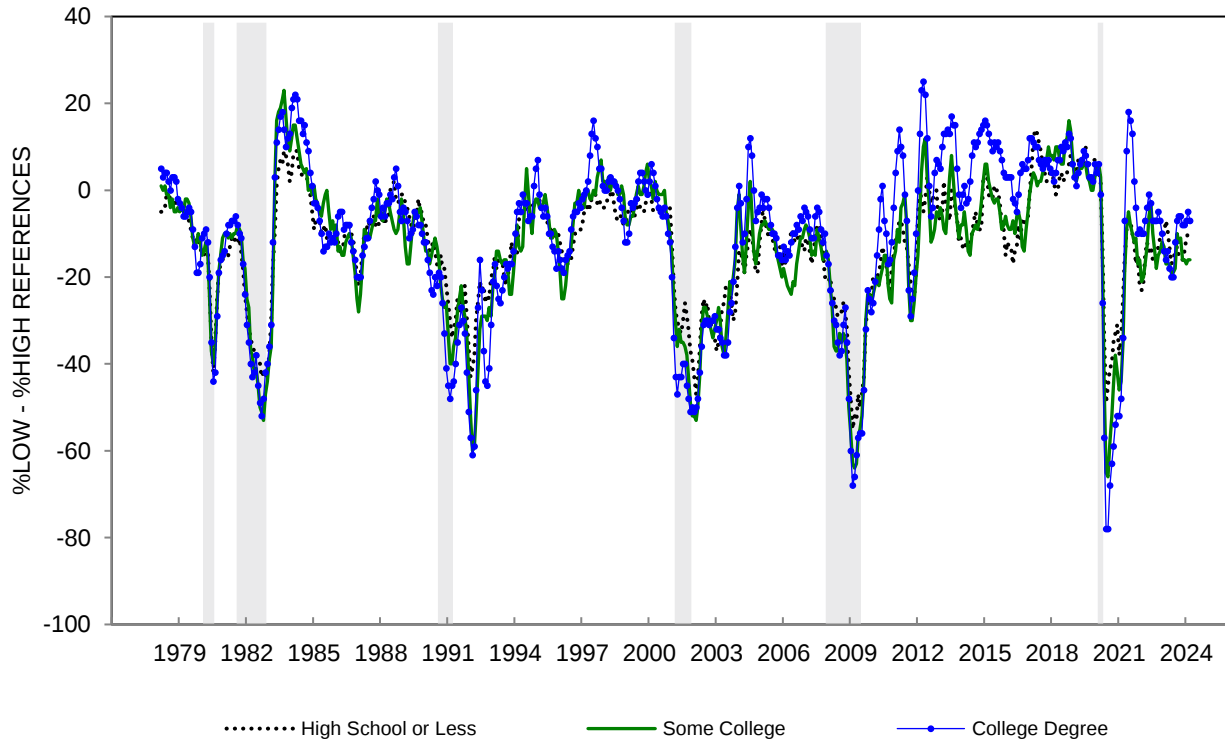


CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES
(%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)

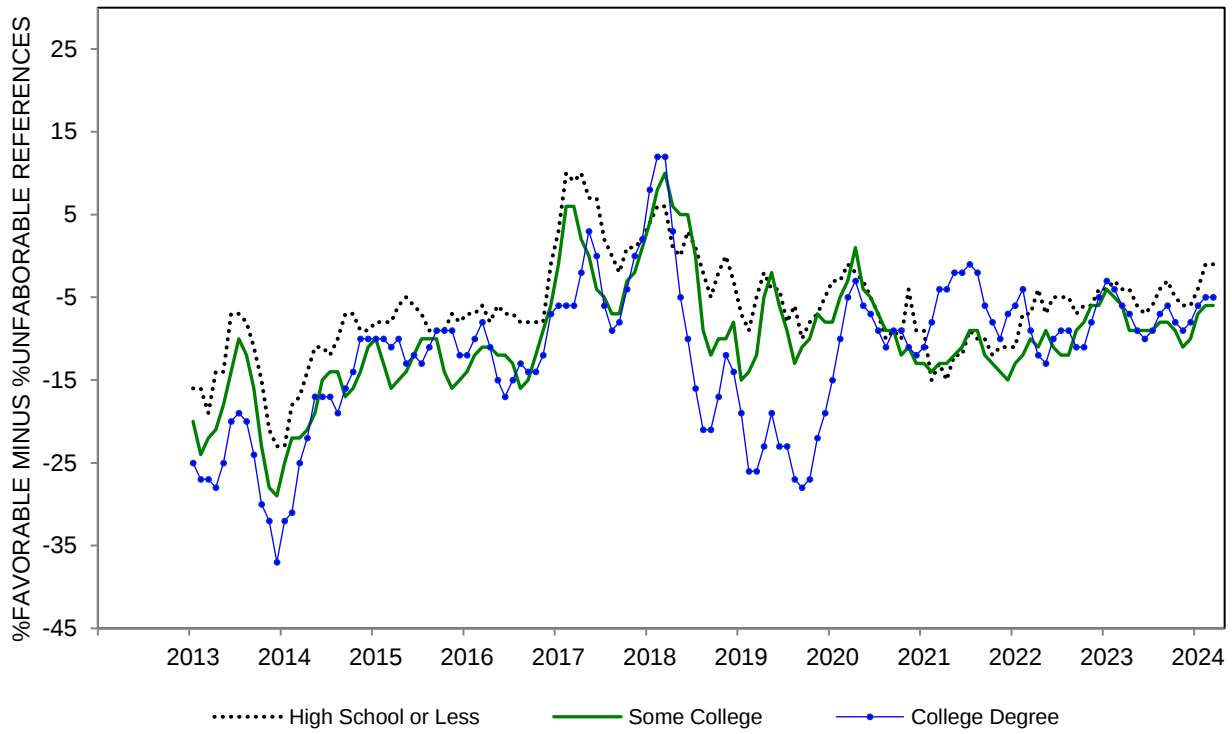


CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES
(%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)

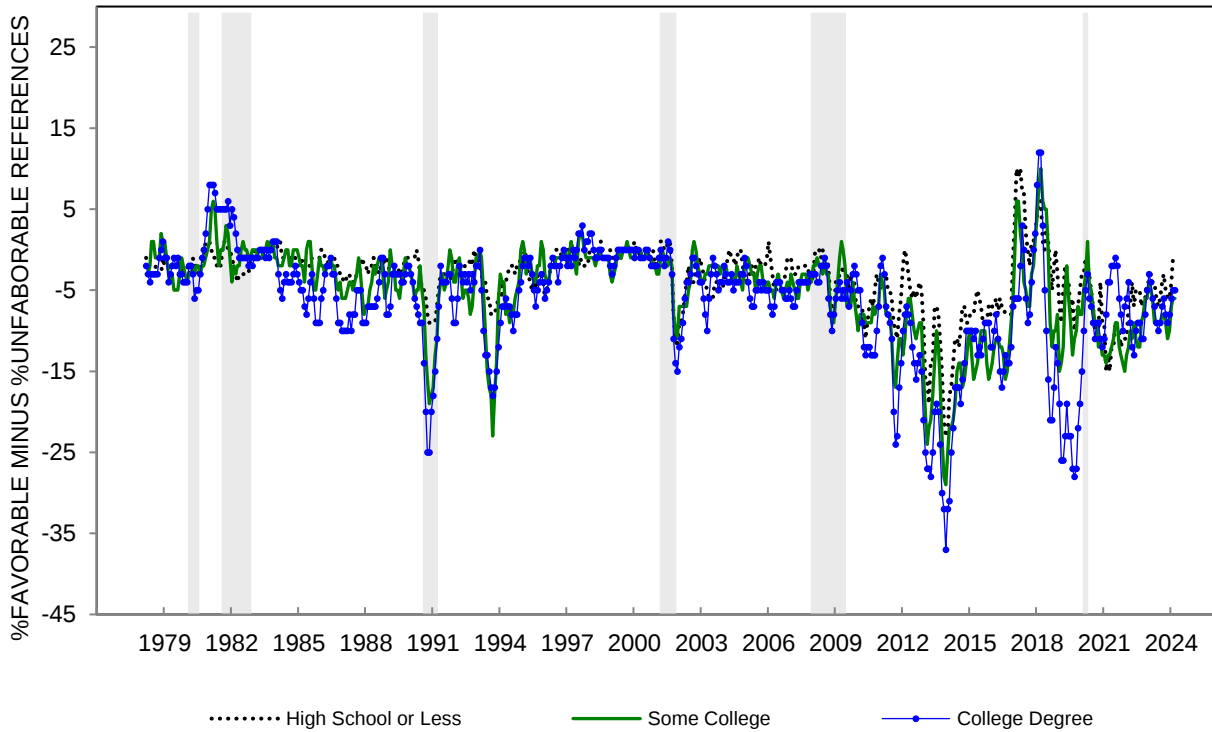


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

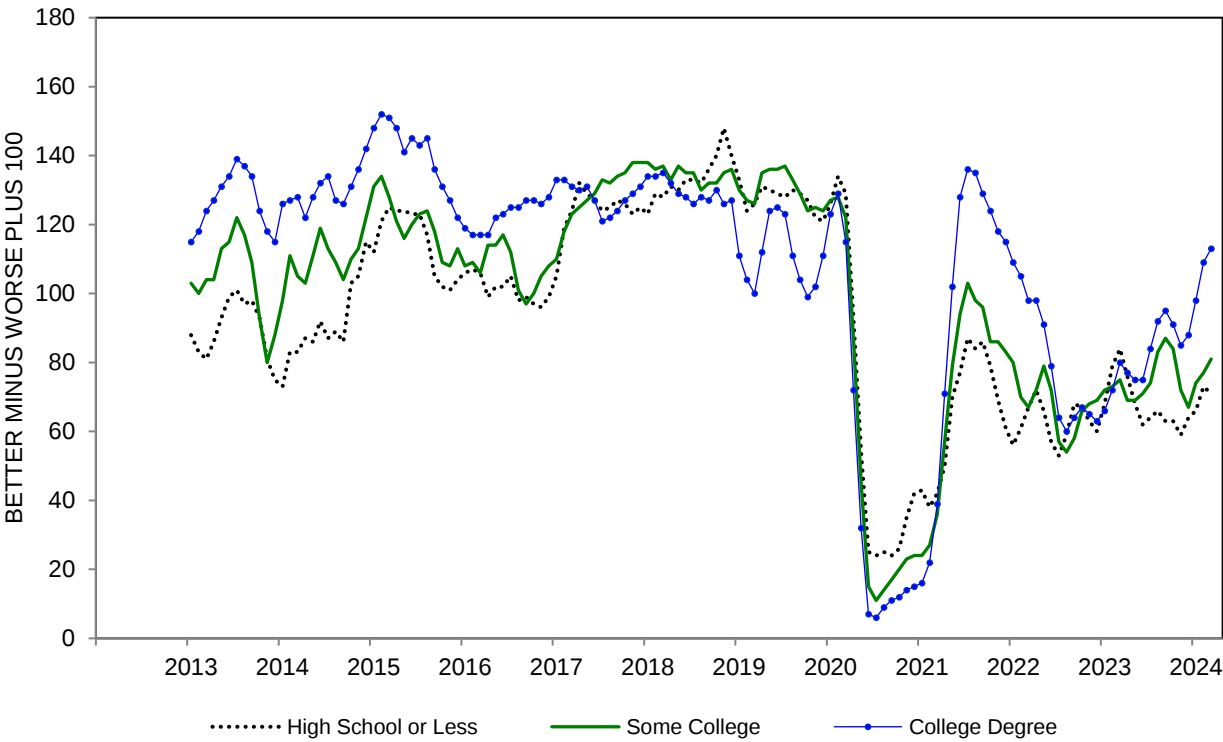


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

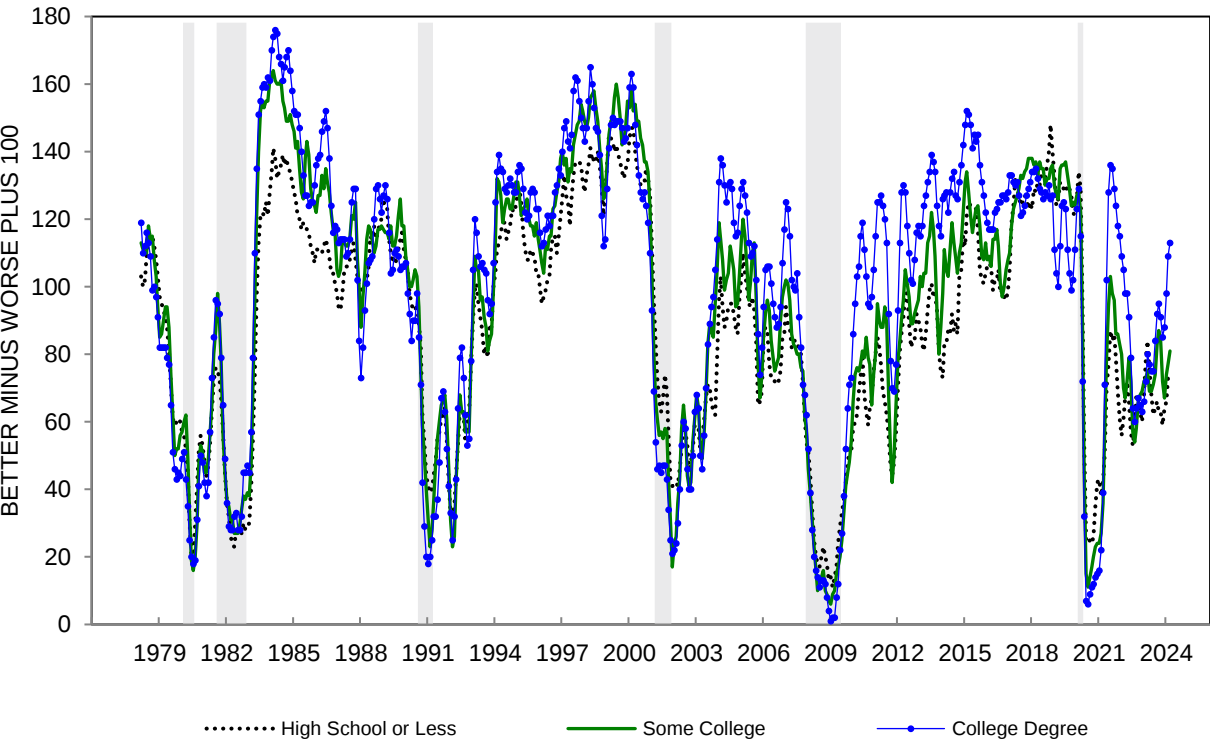


CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

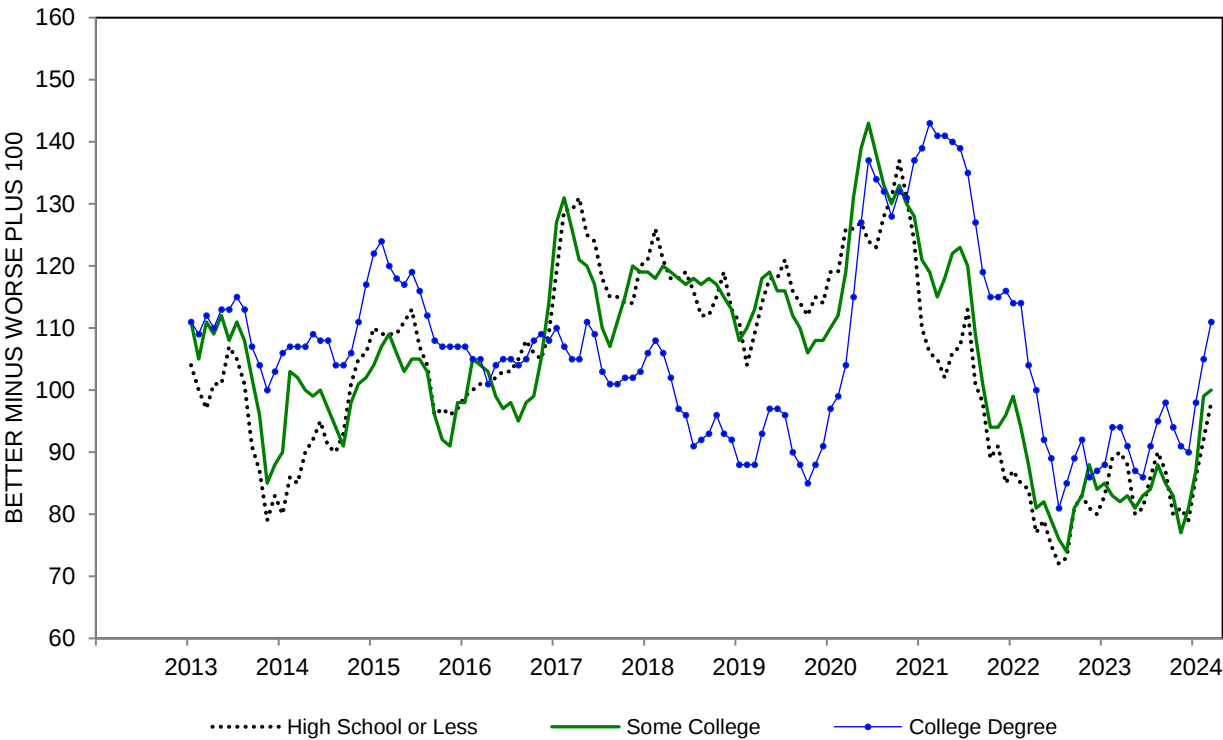


CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

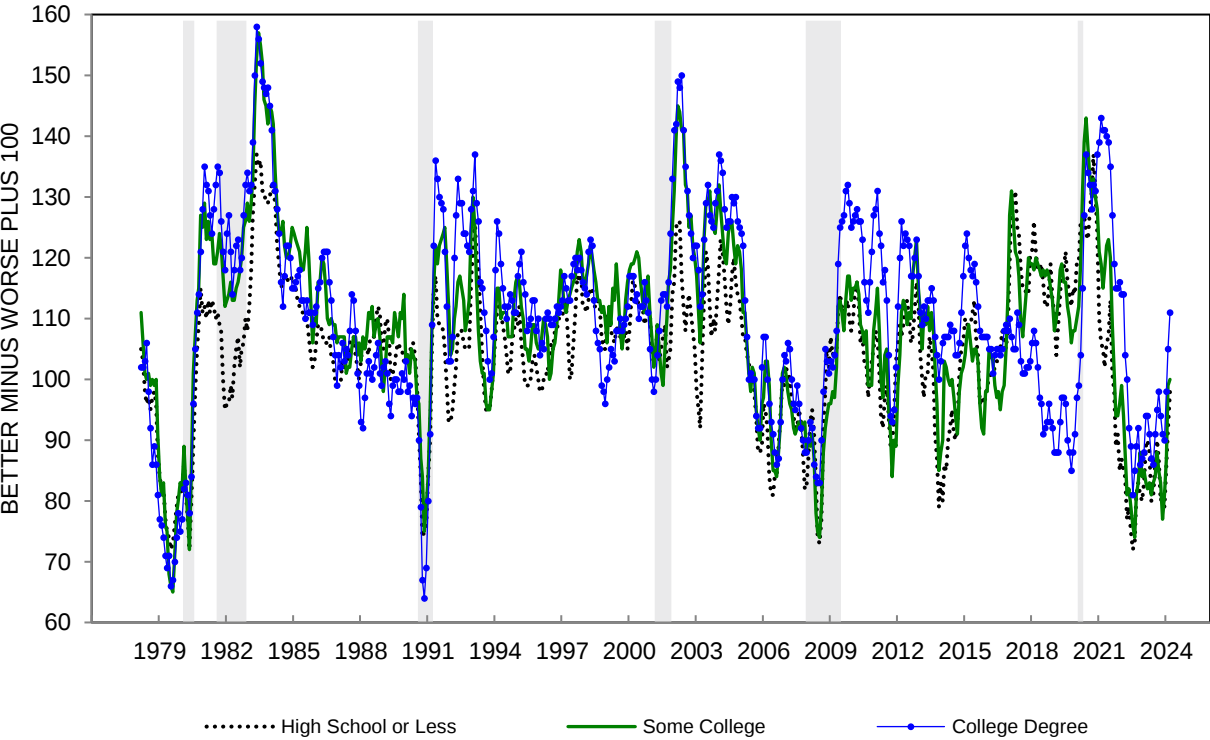


CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS

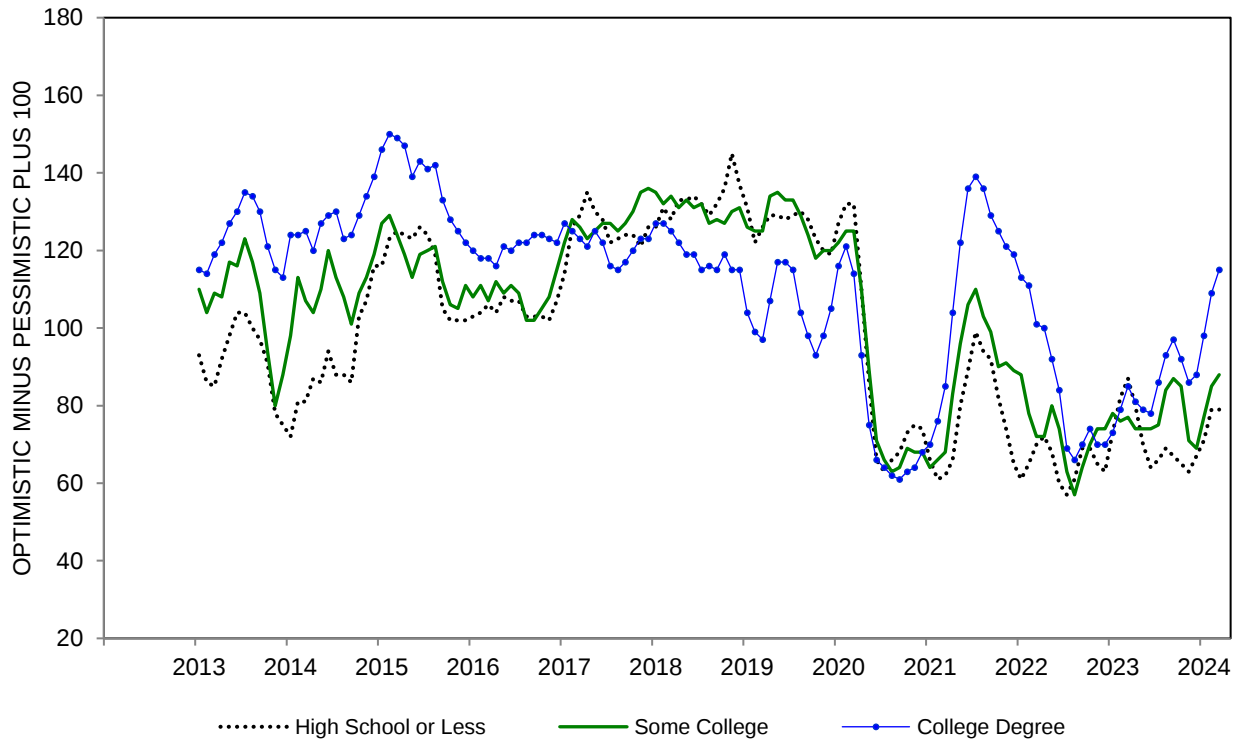


CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS

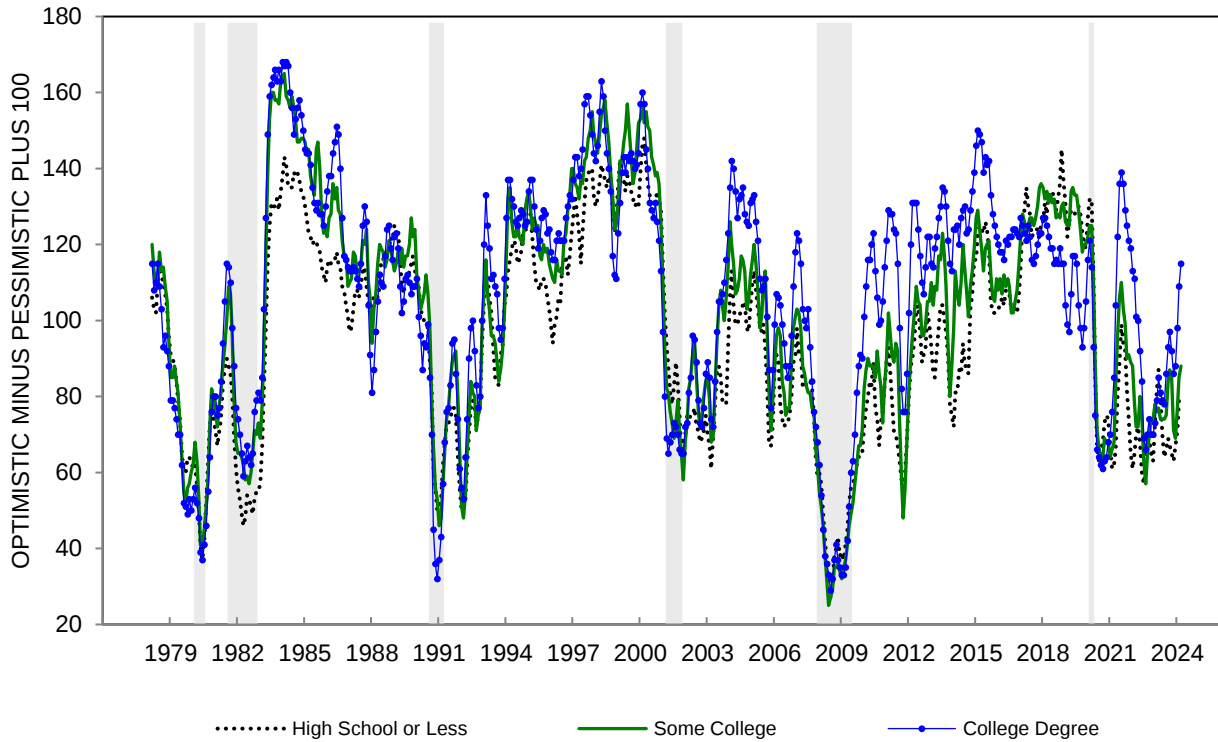


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

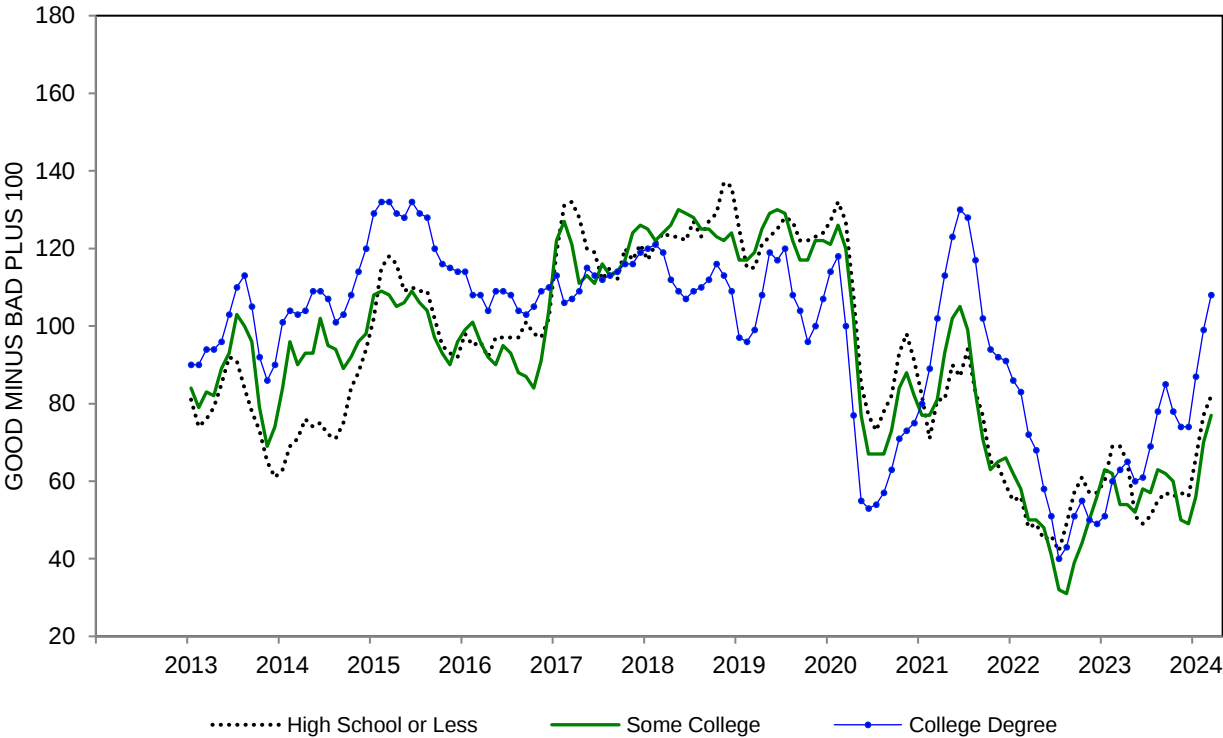


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

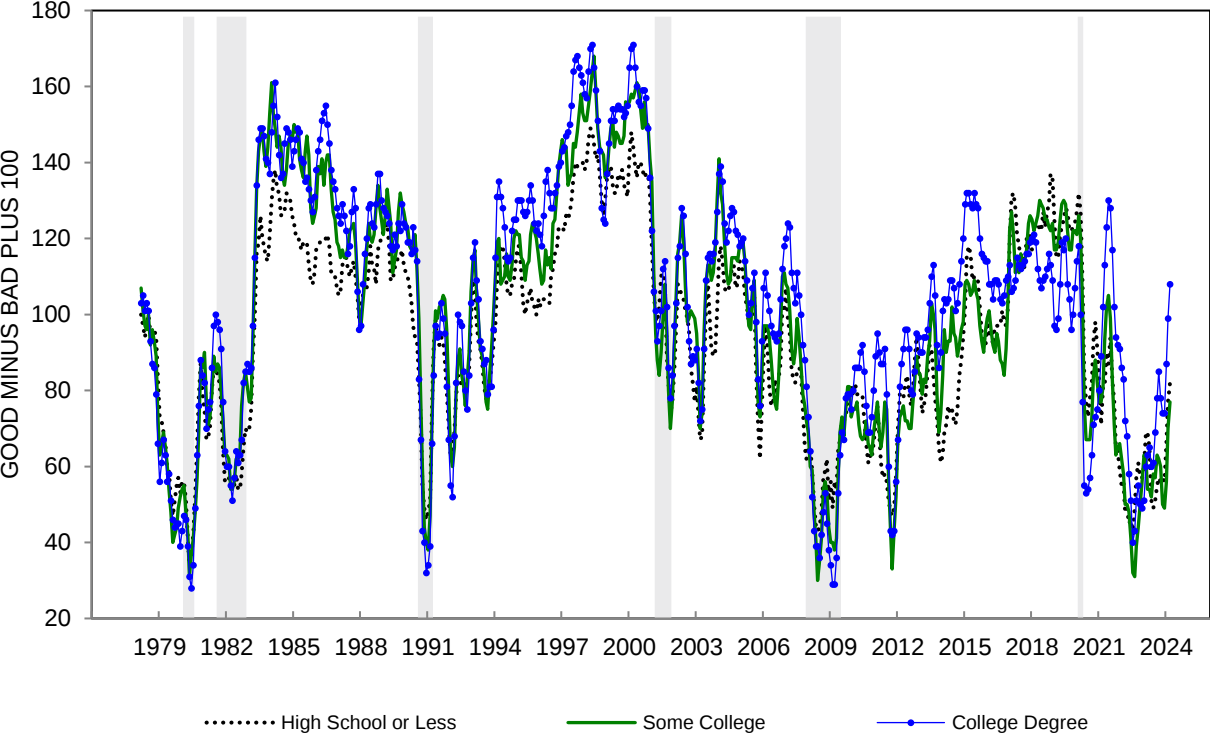


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS

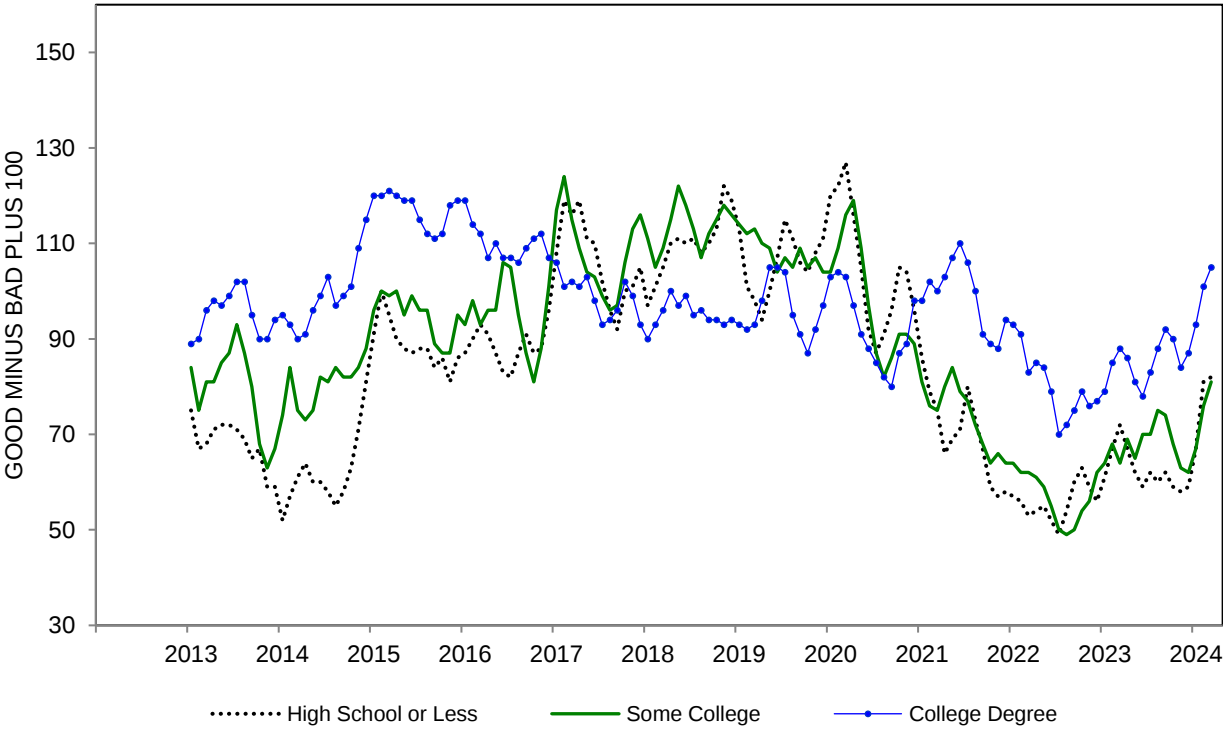


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS

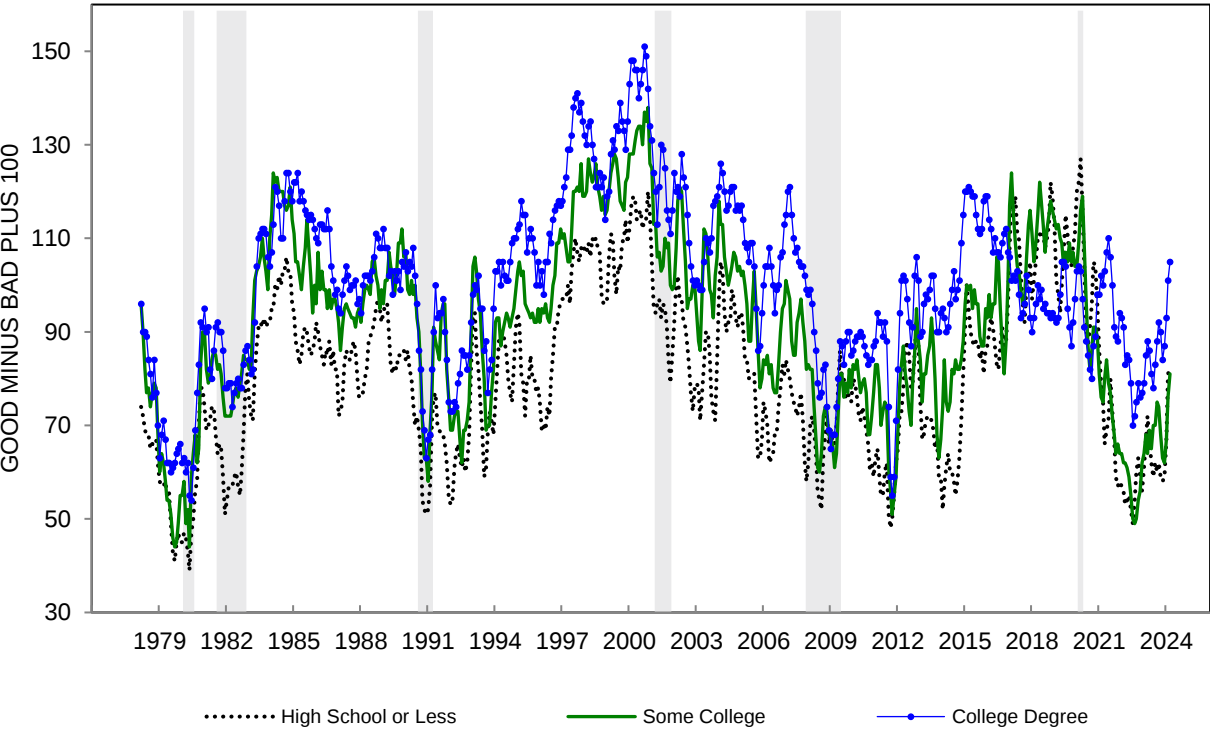


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

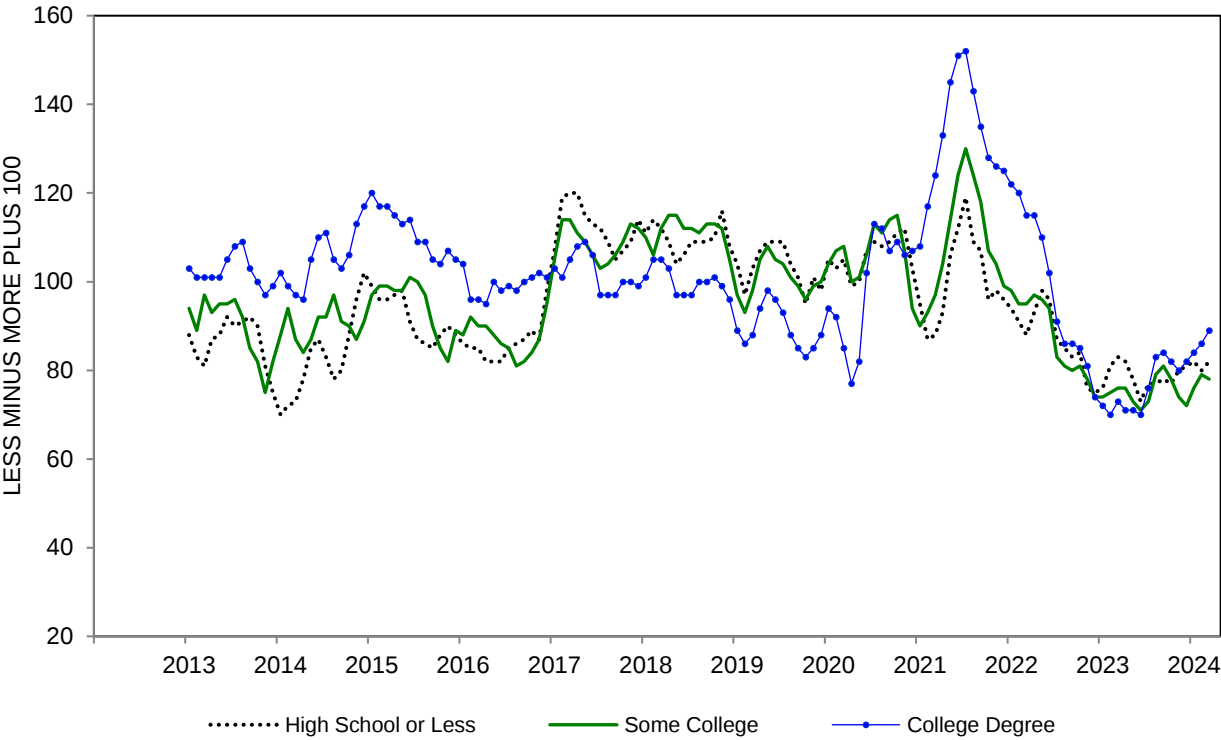


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

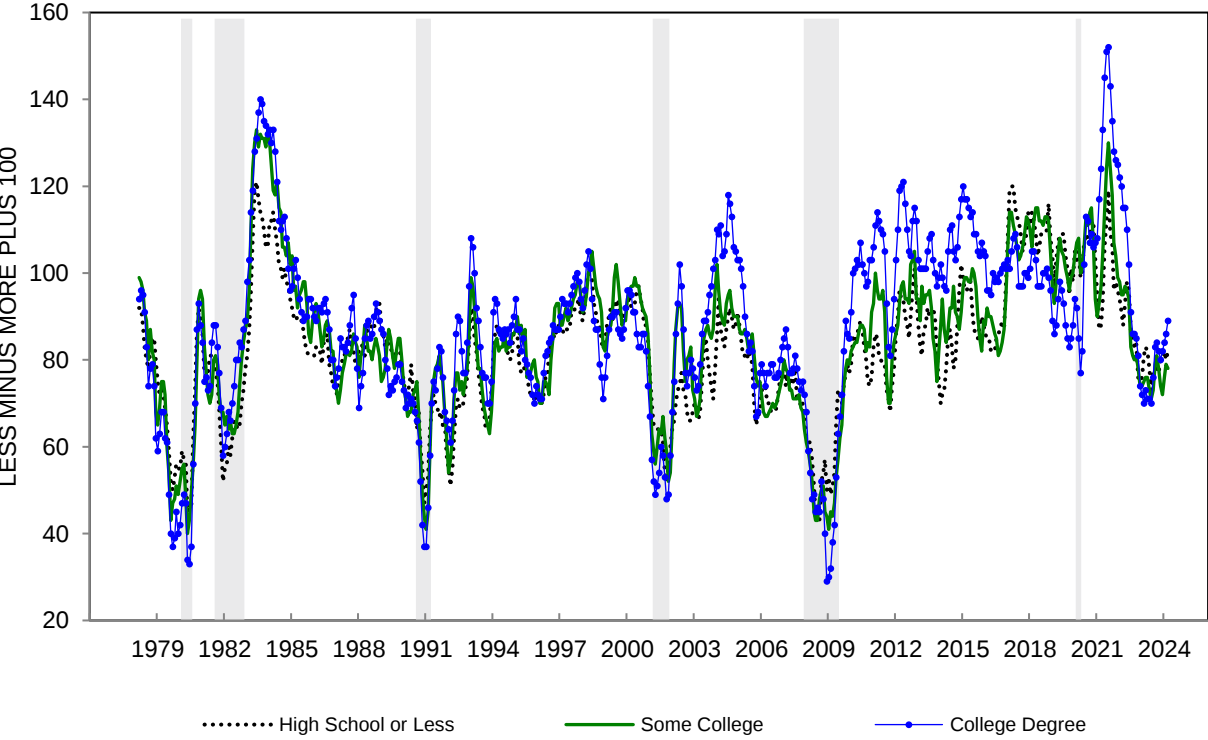


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

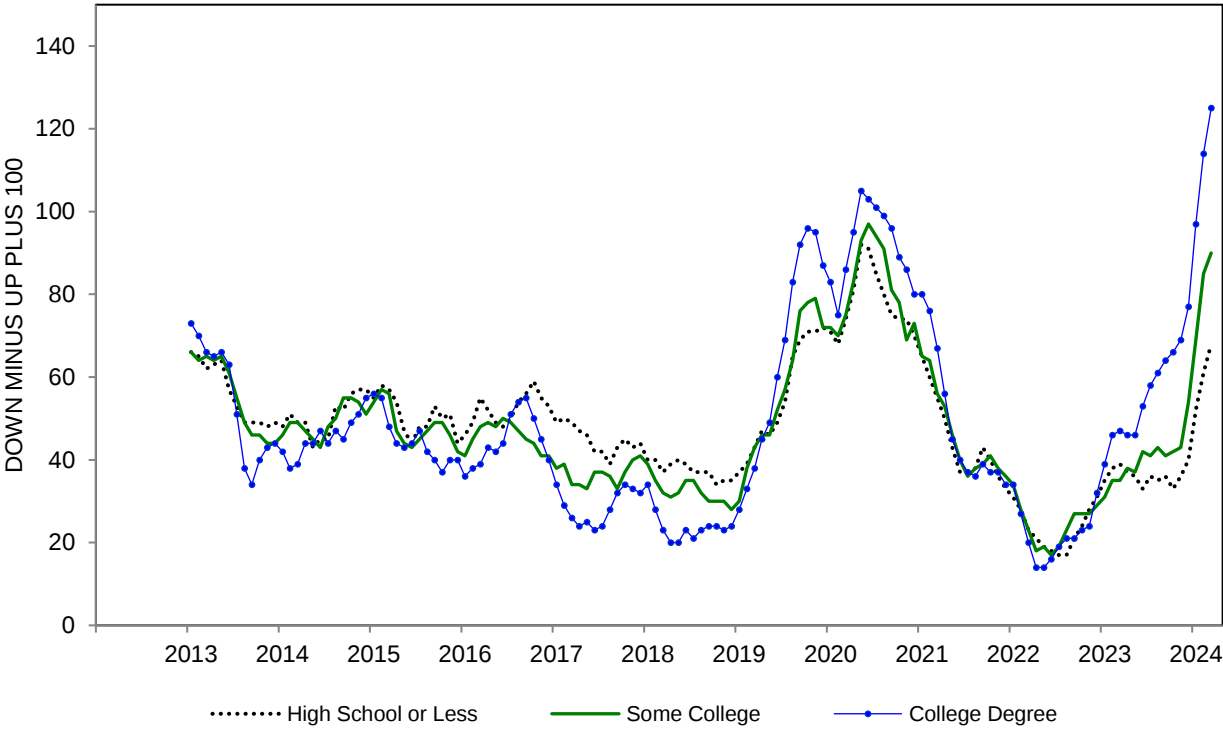


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

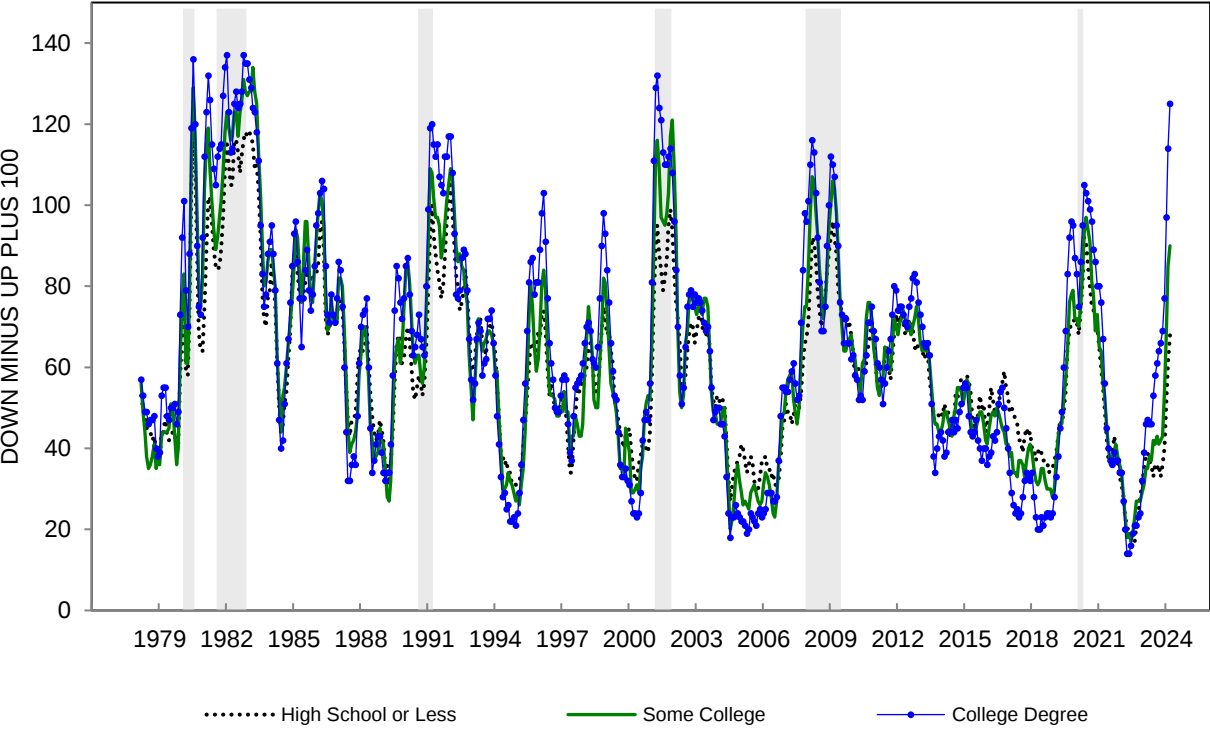


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

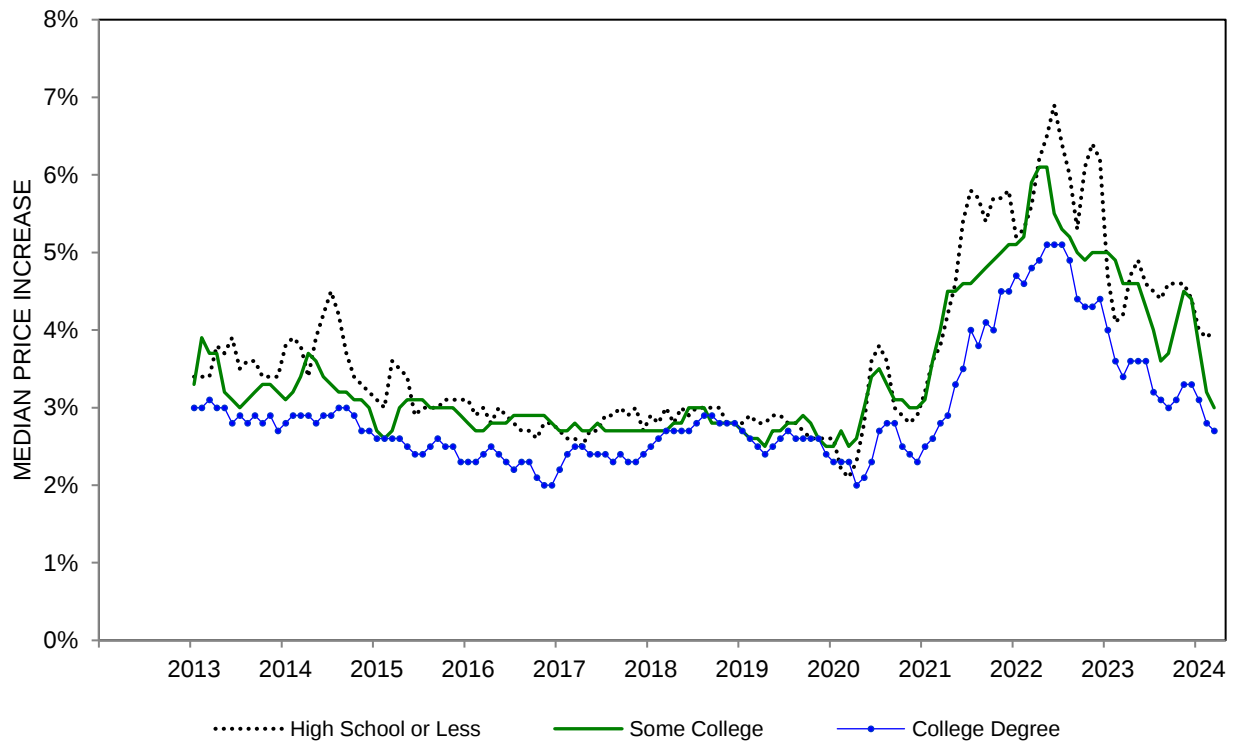


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

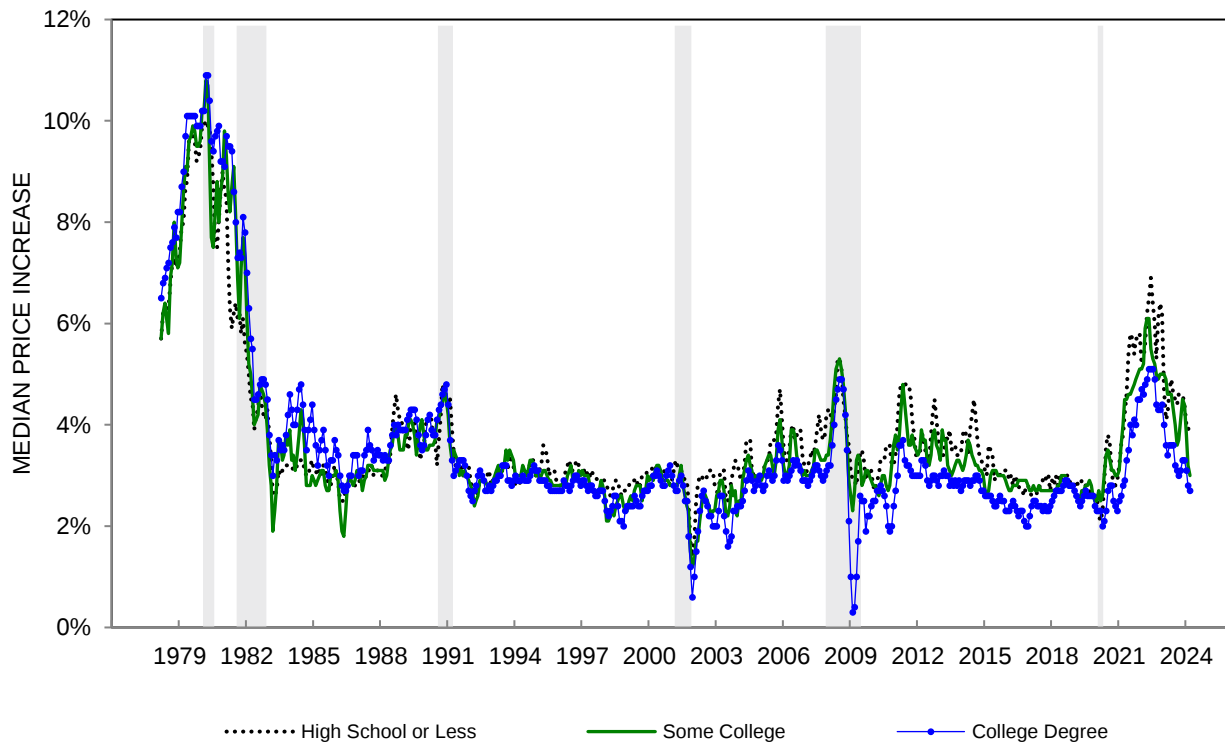


CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

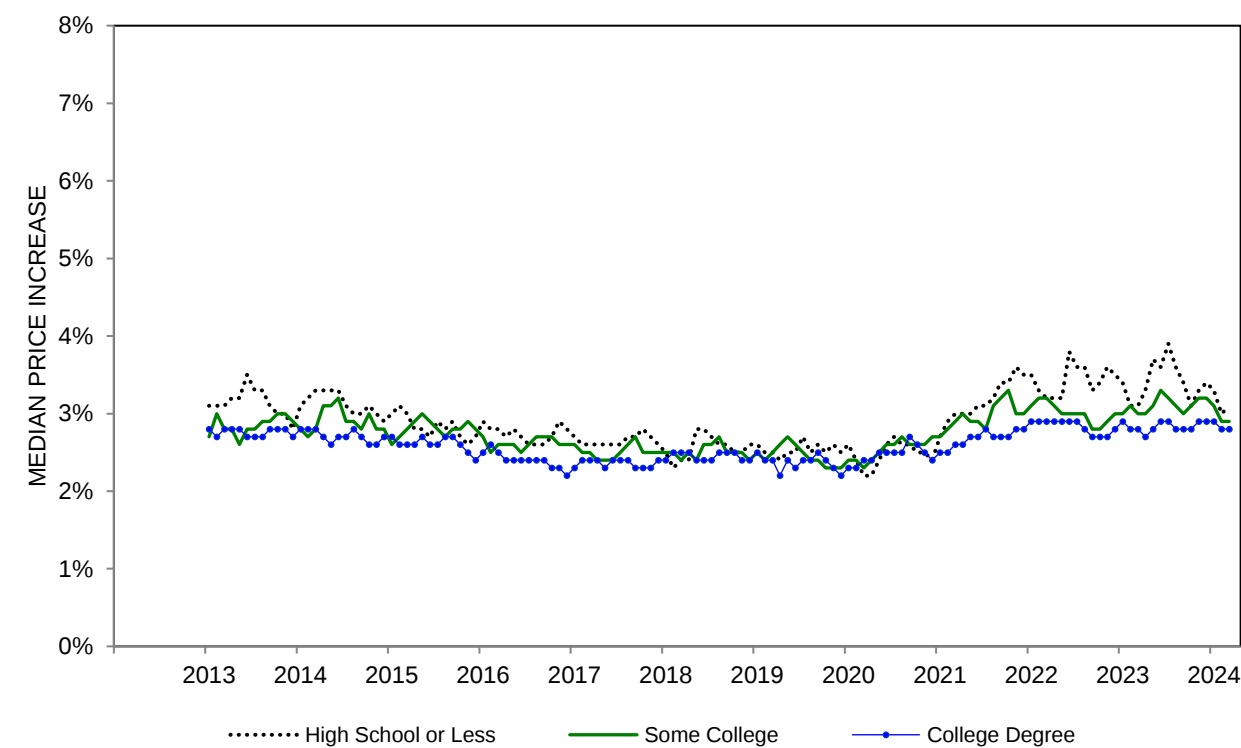


CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

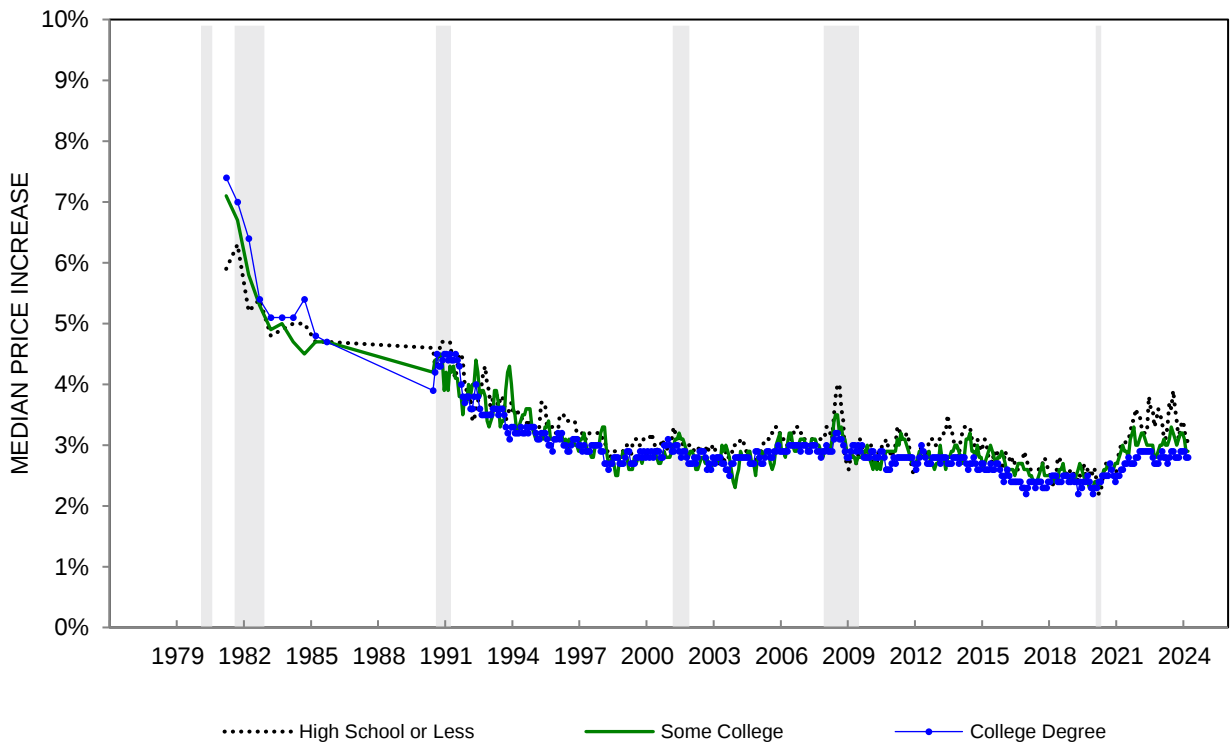


CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

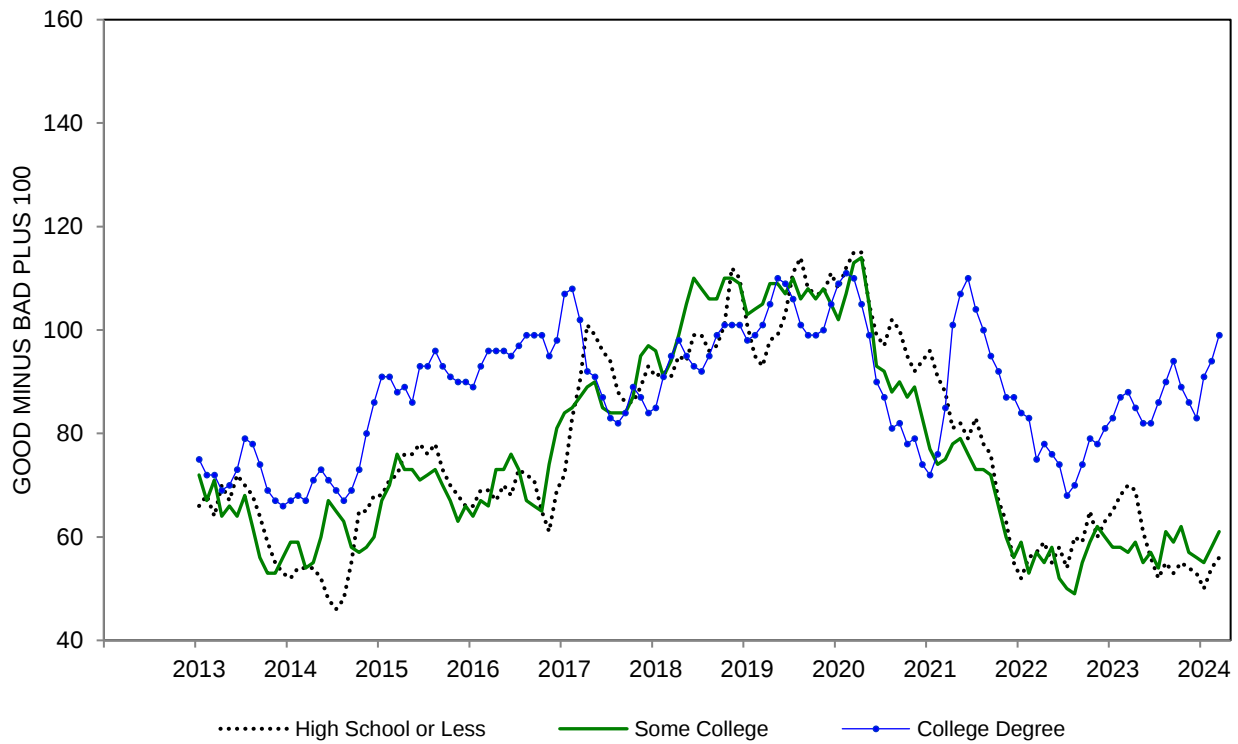


CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

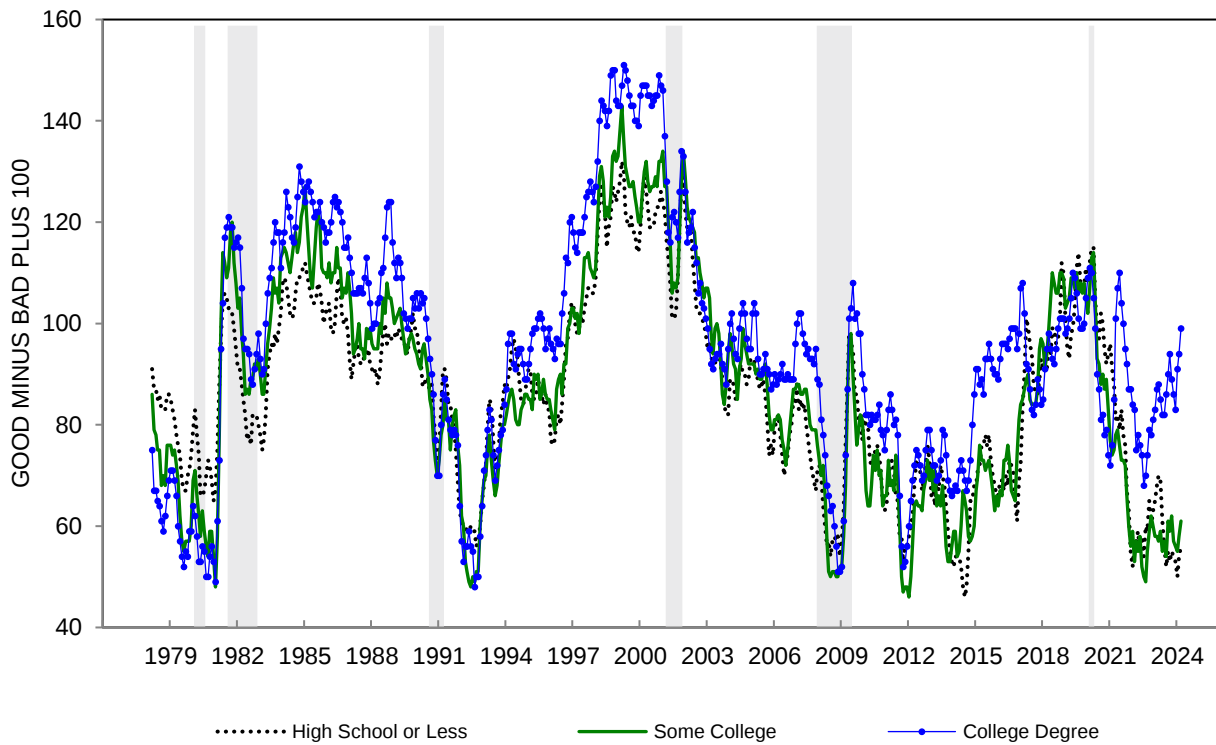


CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

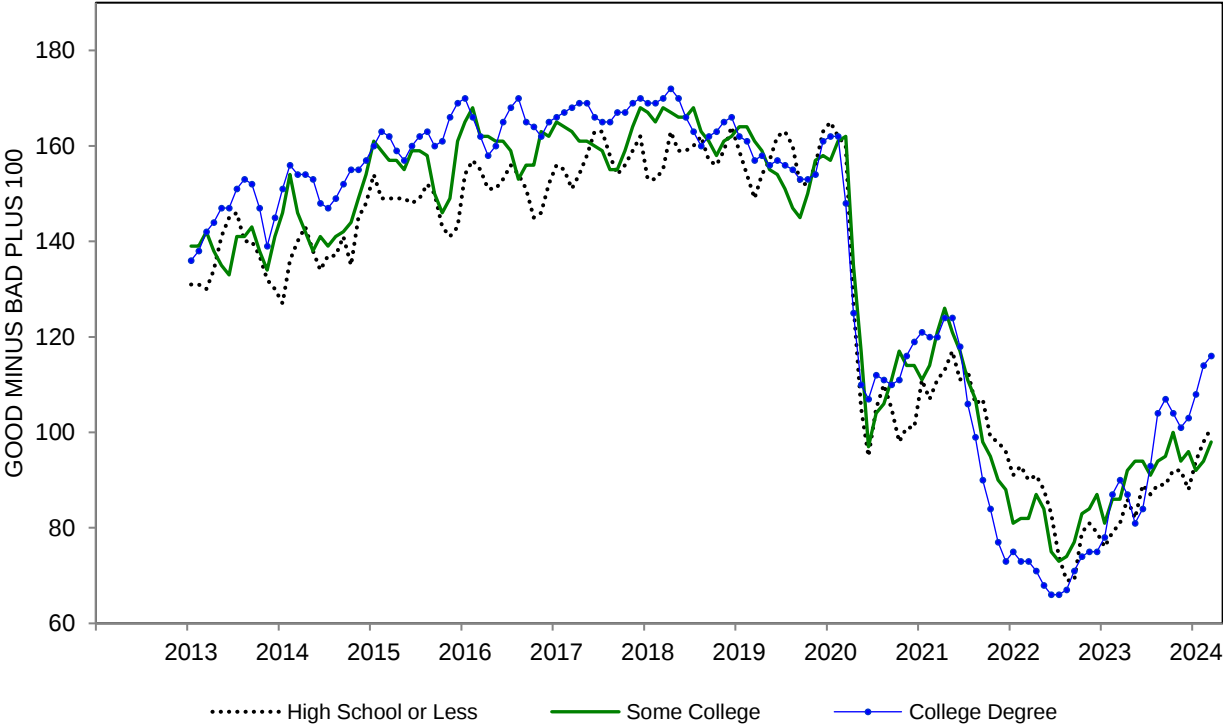


CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

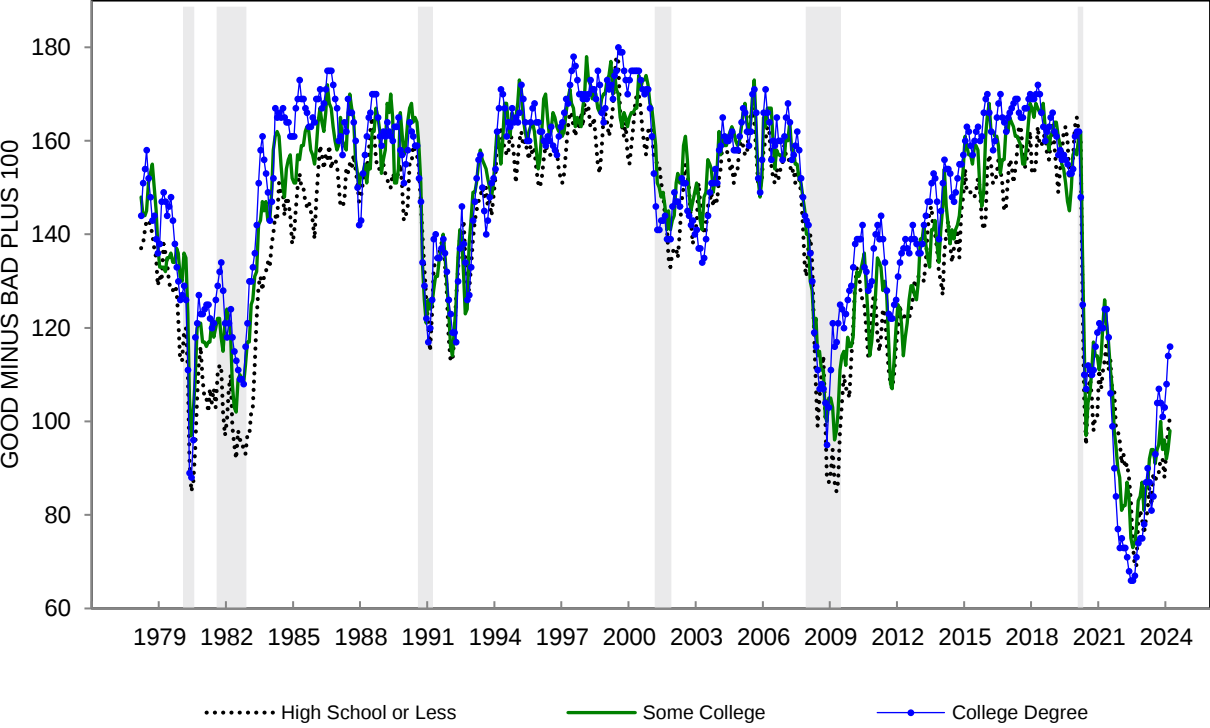


CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES
 (%LOW PRICES - %HIGH PRICES)

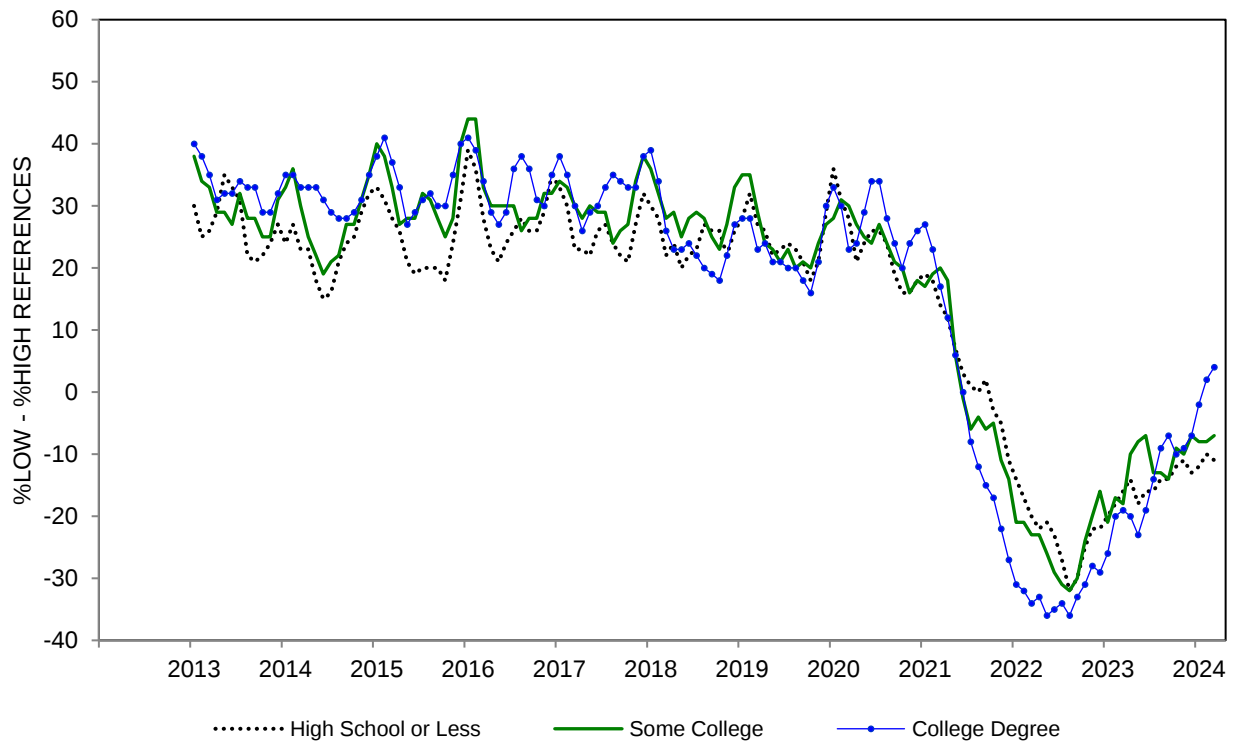


CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES
 (%LOW PRICES - %HIGH PRICES)

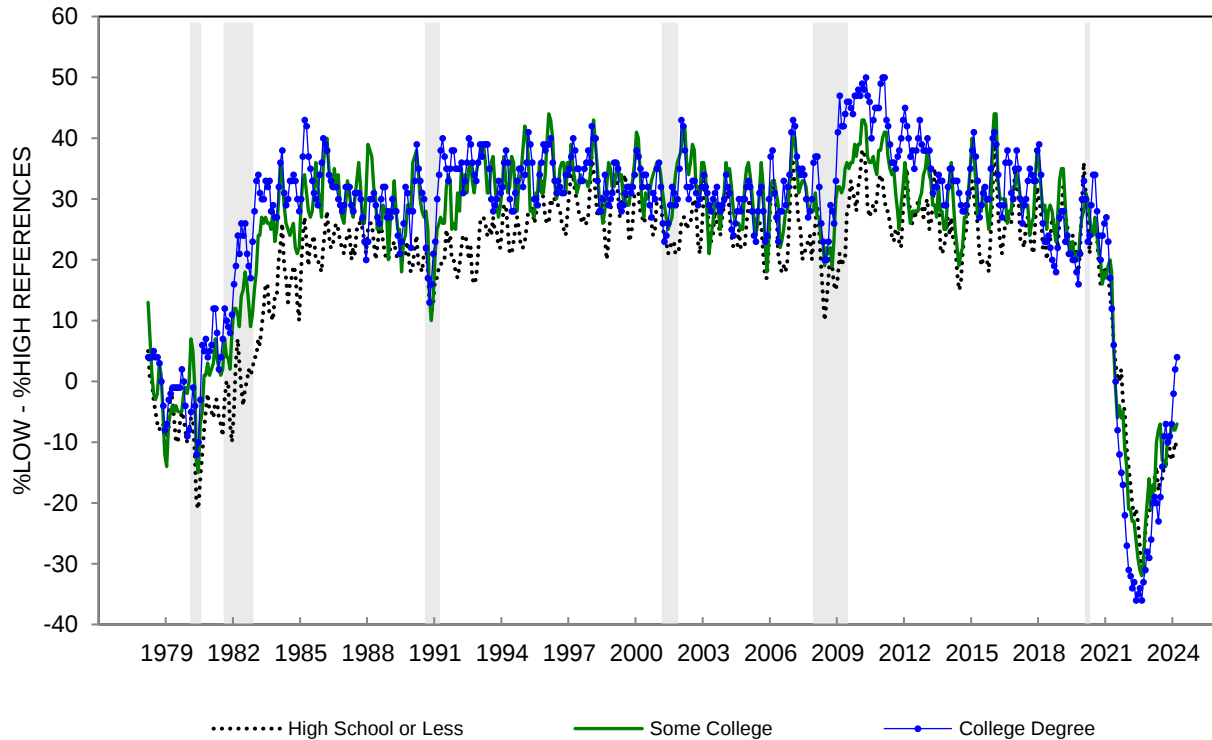


CHART 36B1: BUYING IN ADVANCE OF PRICES FOR LARGE HOUSEHOLD DURABLES

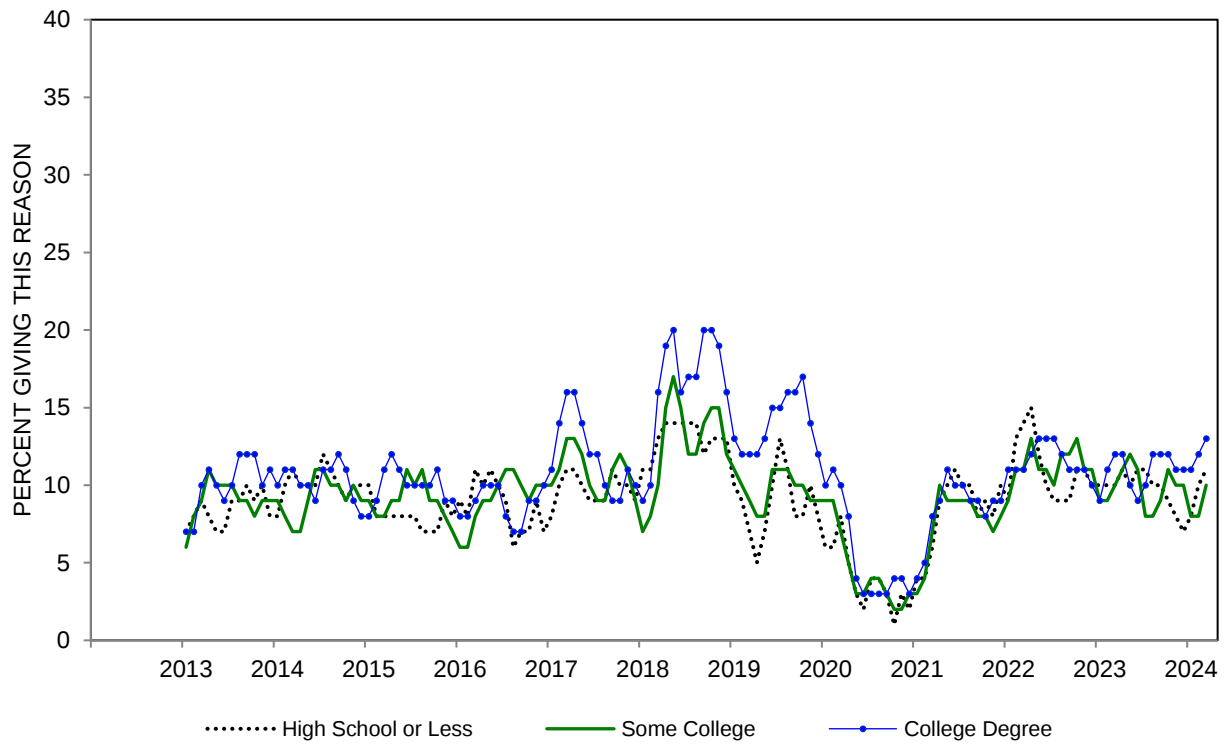


CHART 36B1: BUYING IN ADVANCE OF PRICES FOR LARGE HOUSEHOLD DURABLES

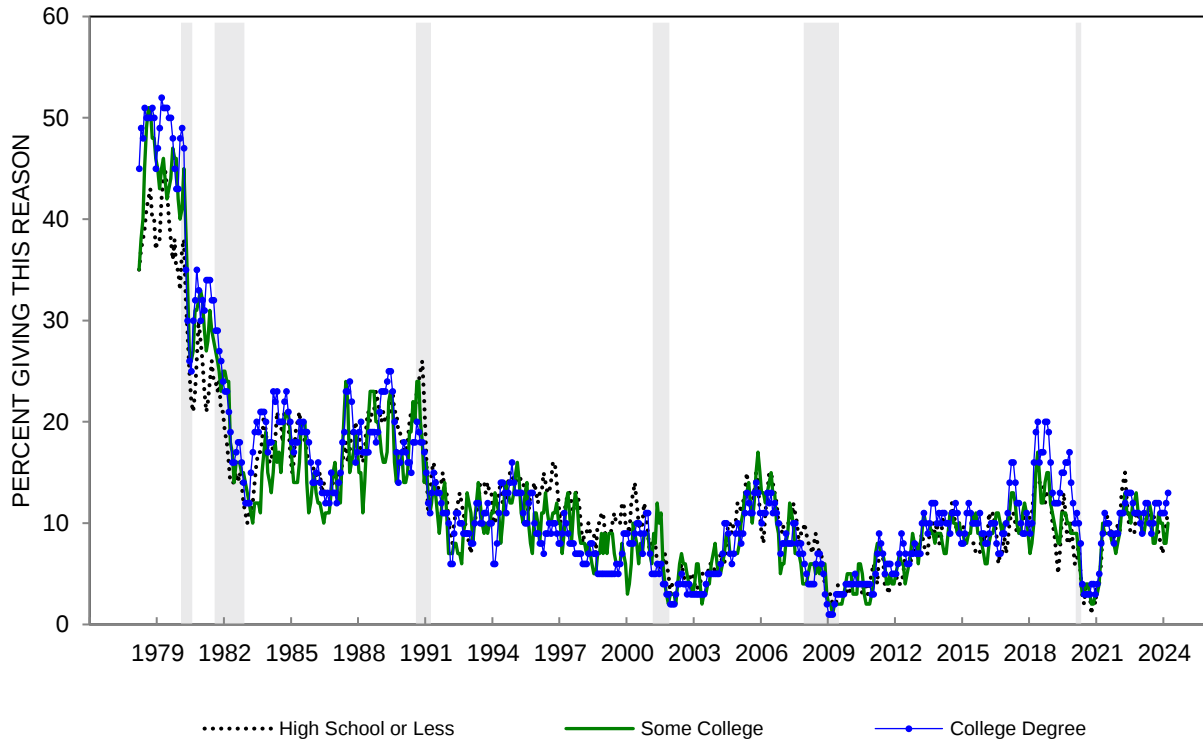


CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES

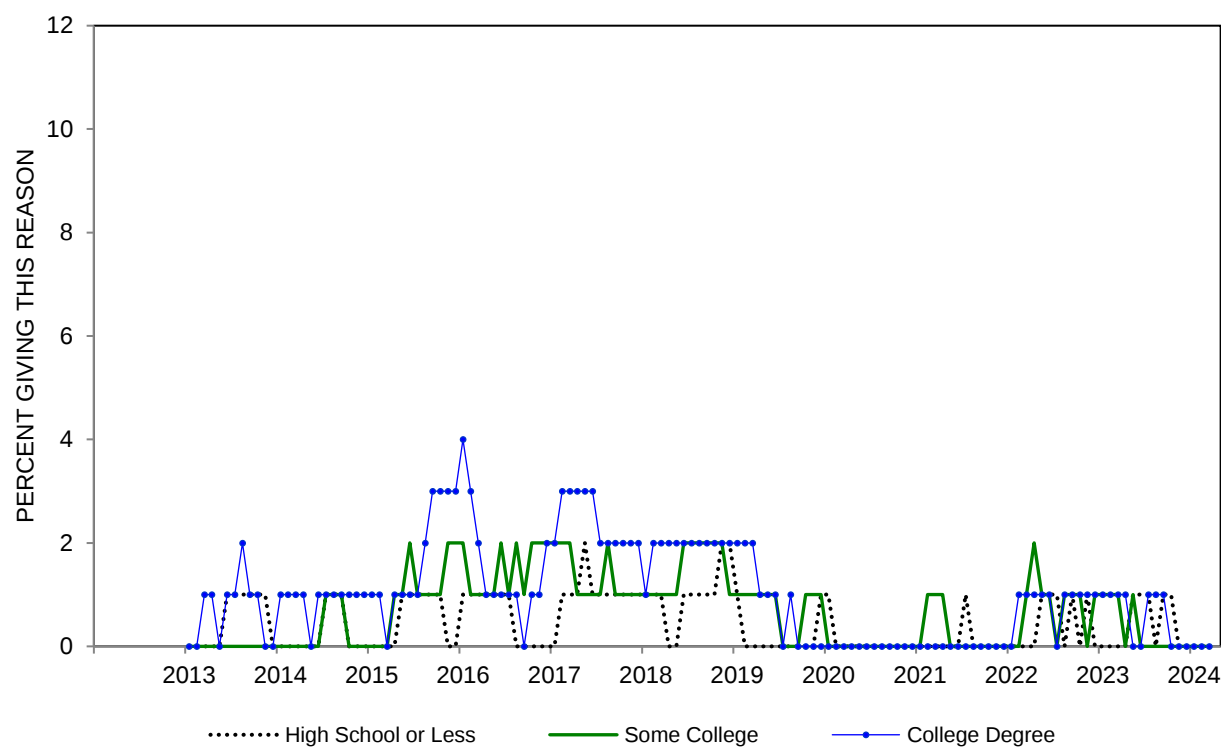


CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES

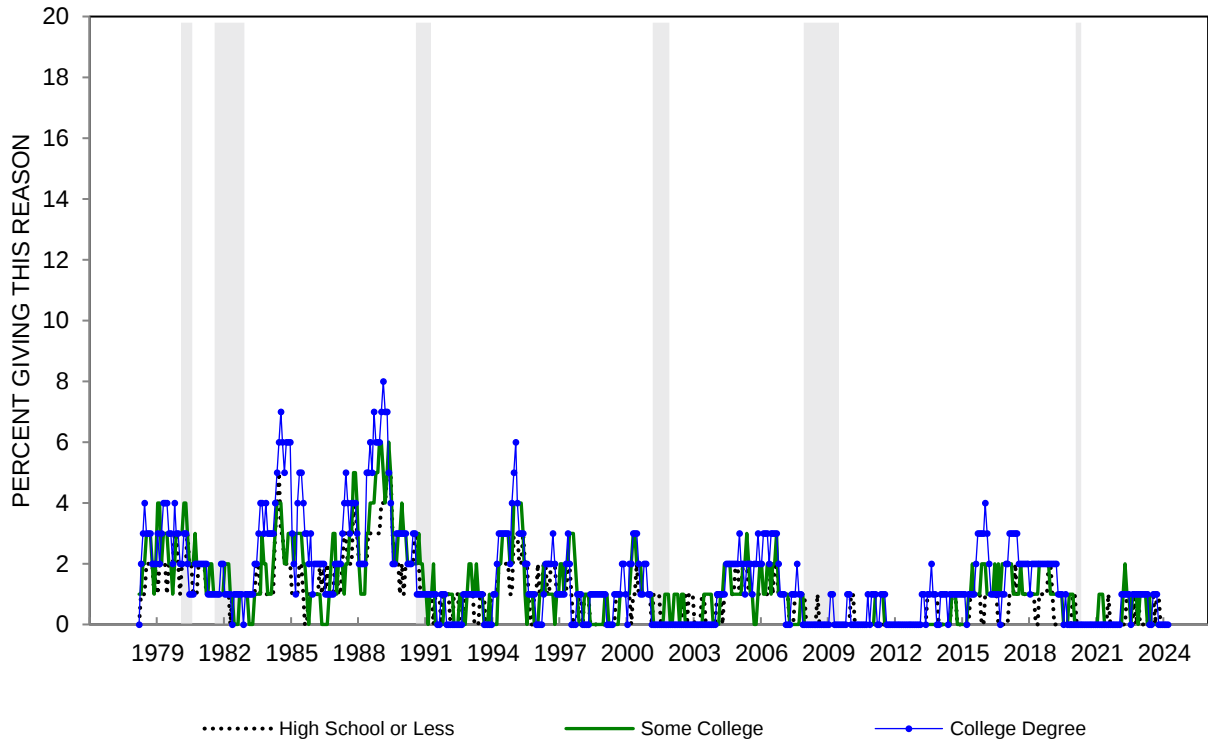


CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

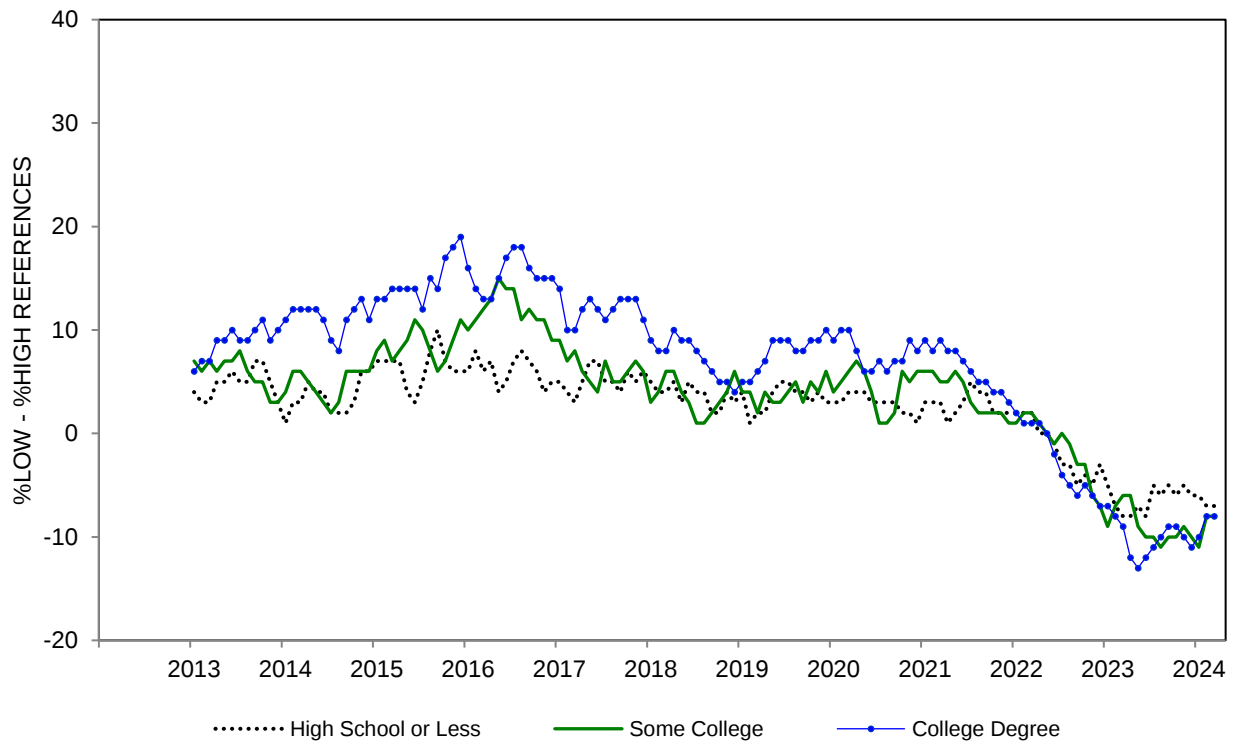


CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

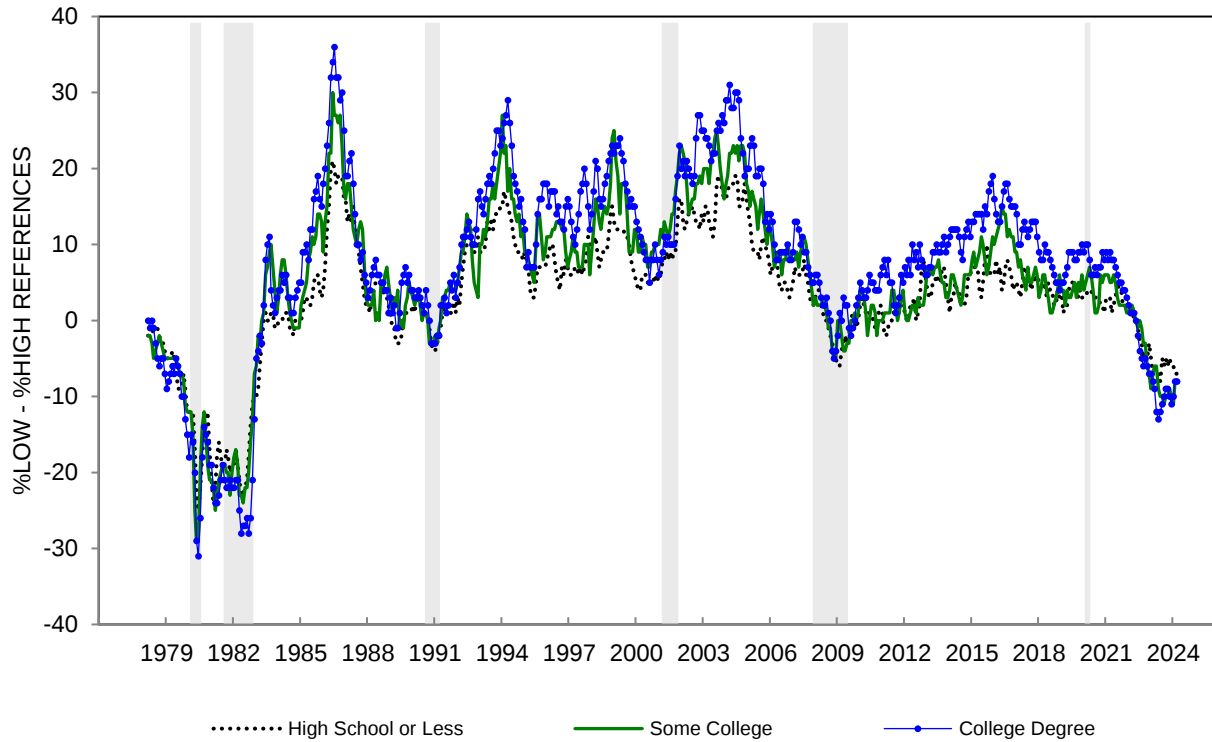


CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES

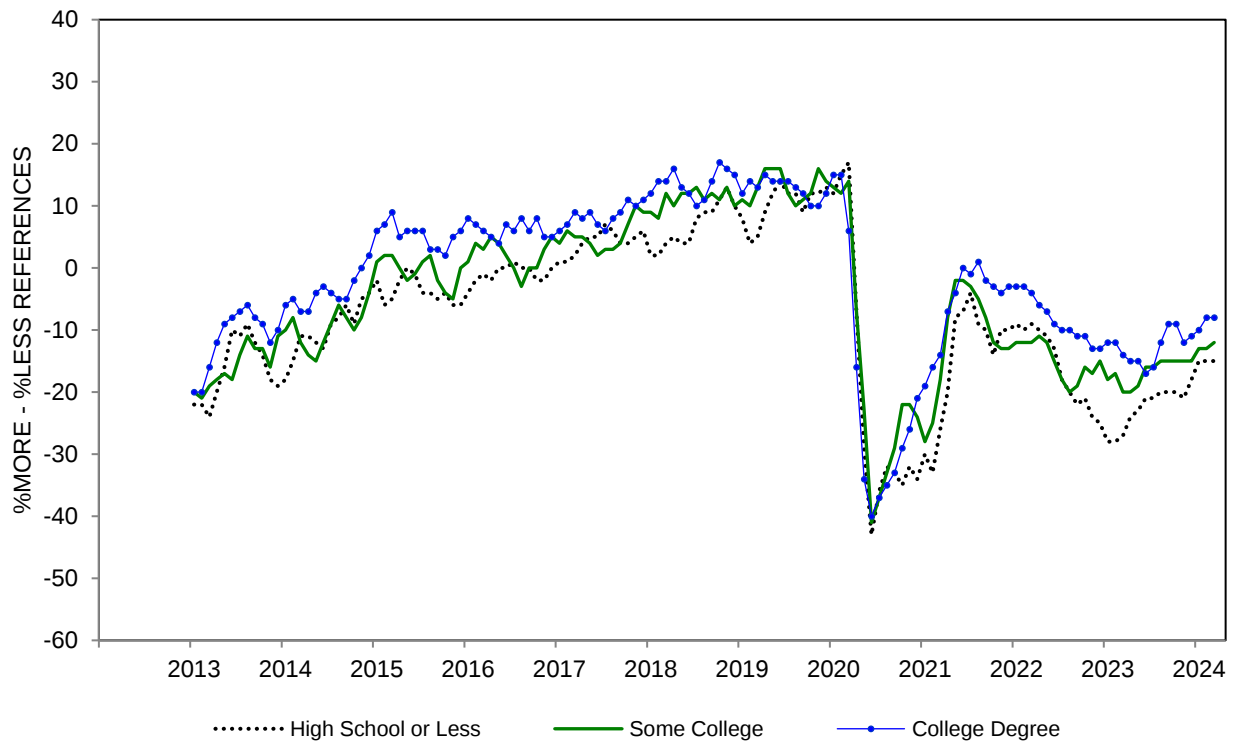


CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES

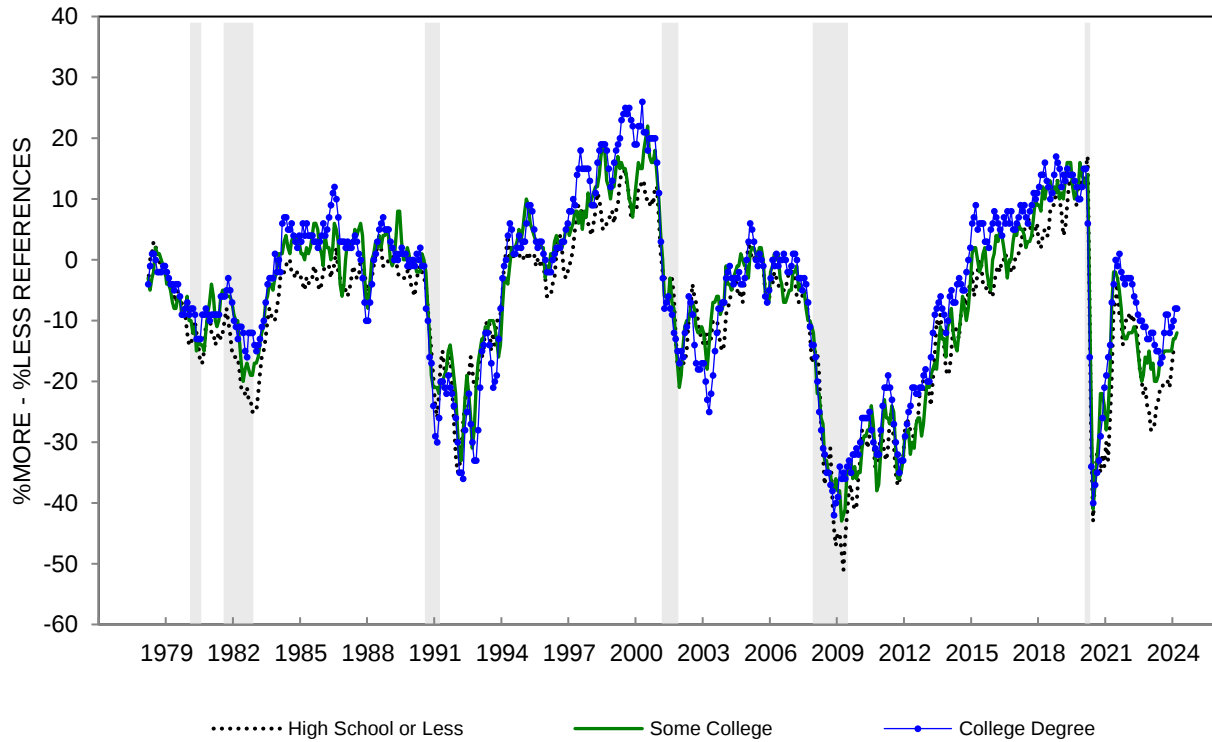


CHART 37: BUYING CONDITIONS FOR VEHICLES

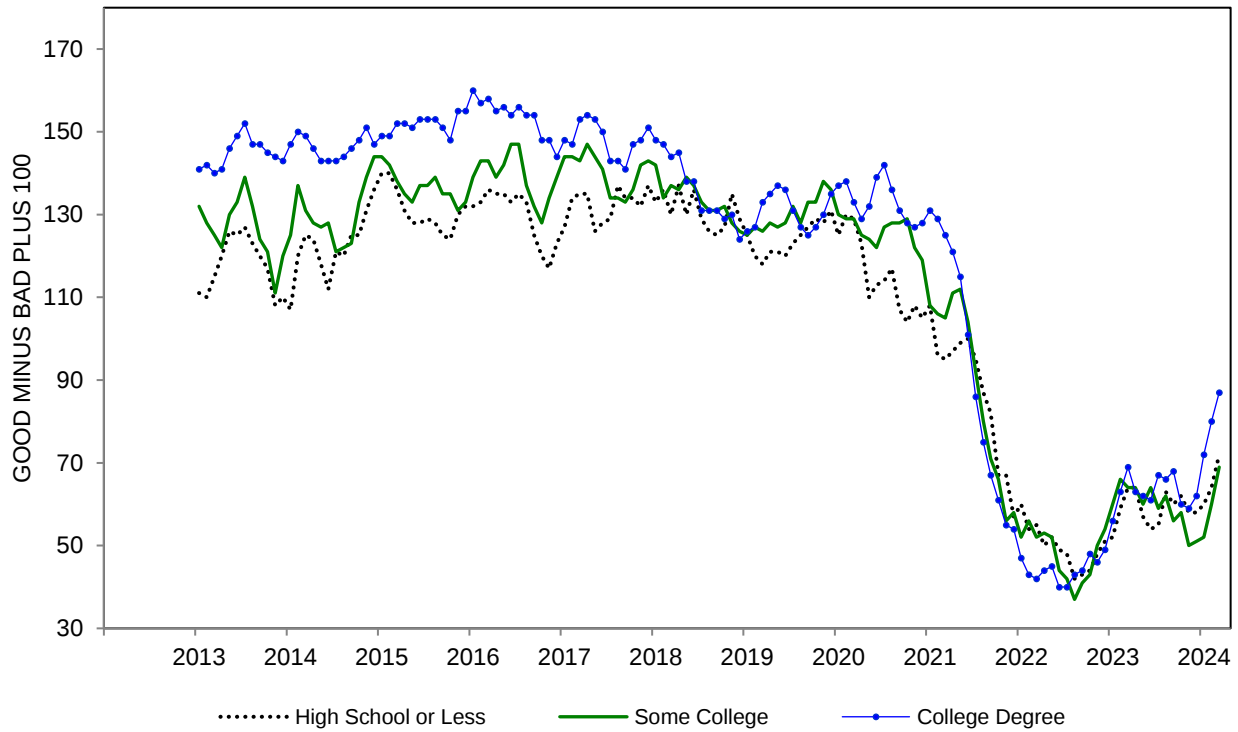
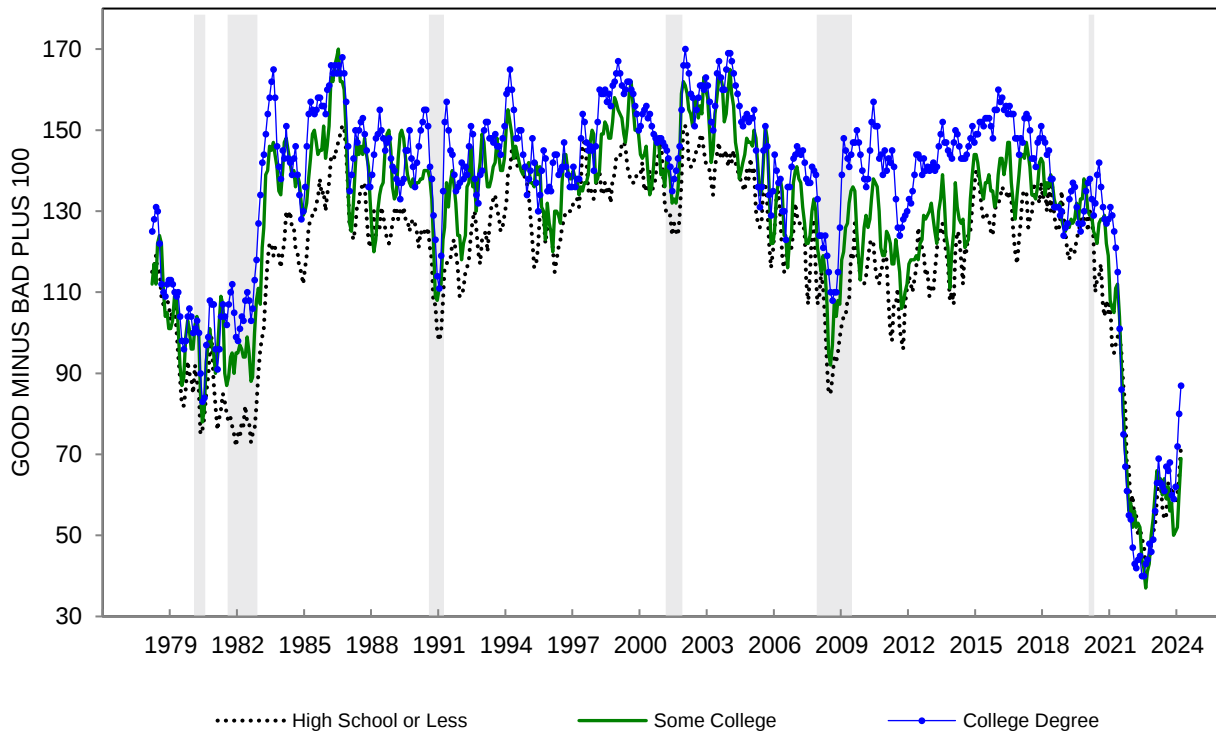
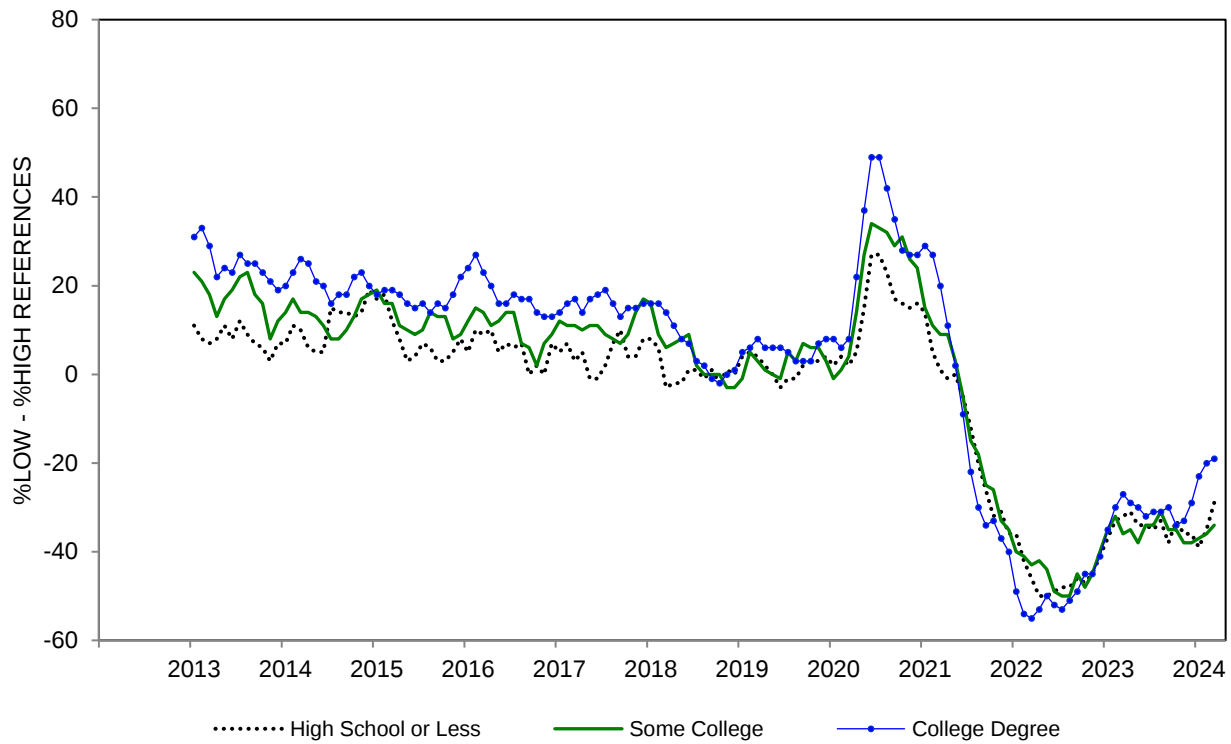


CHART 37: BUYING CONDITIONS FOR VEHICLES



**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)**

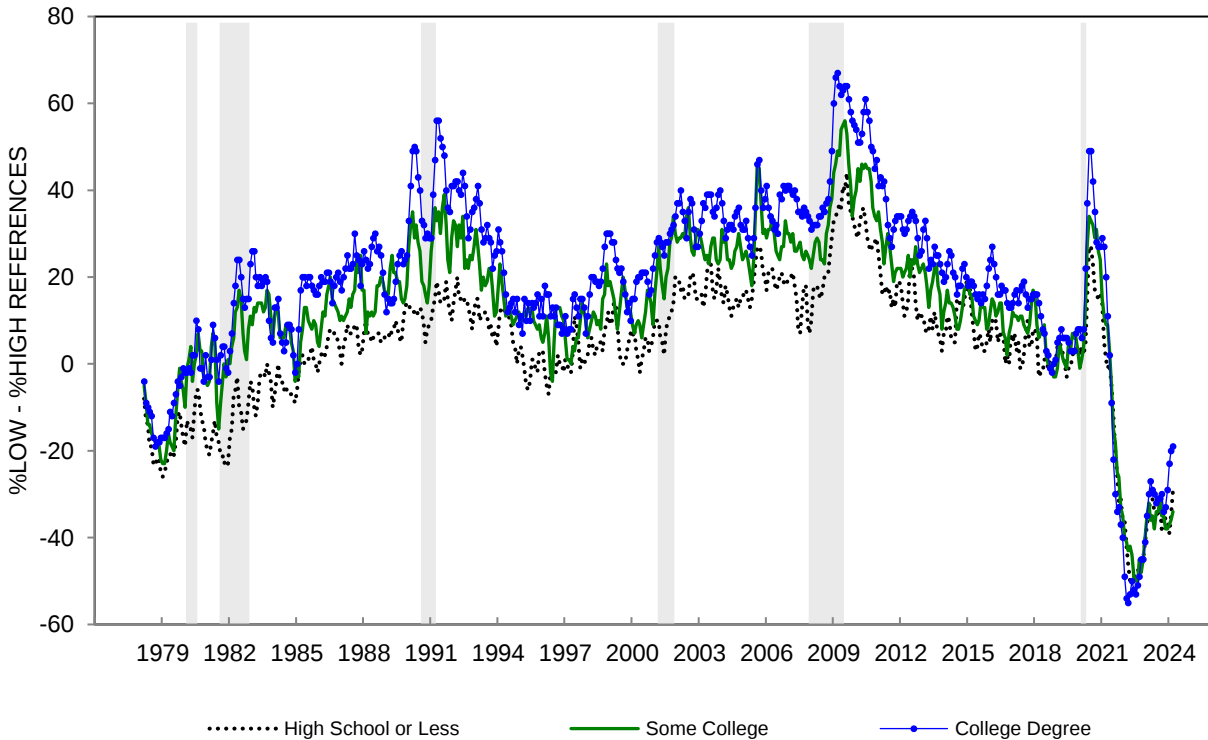


CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES

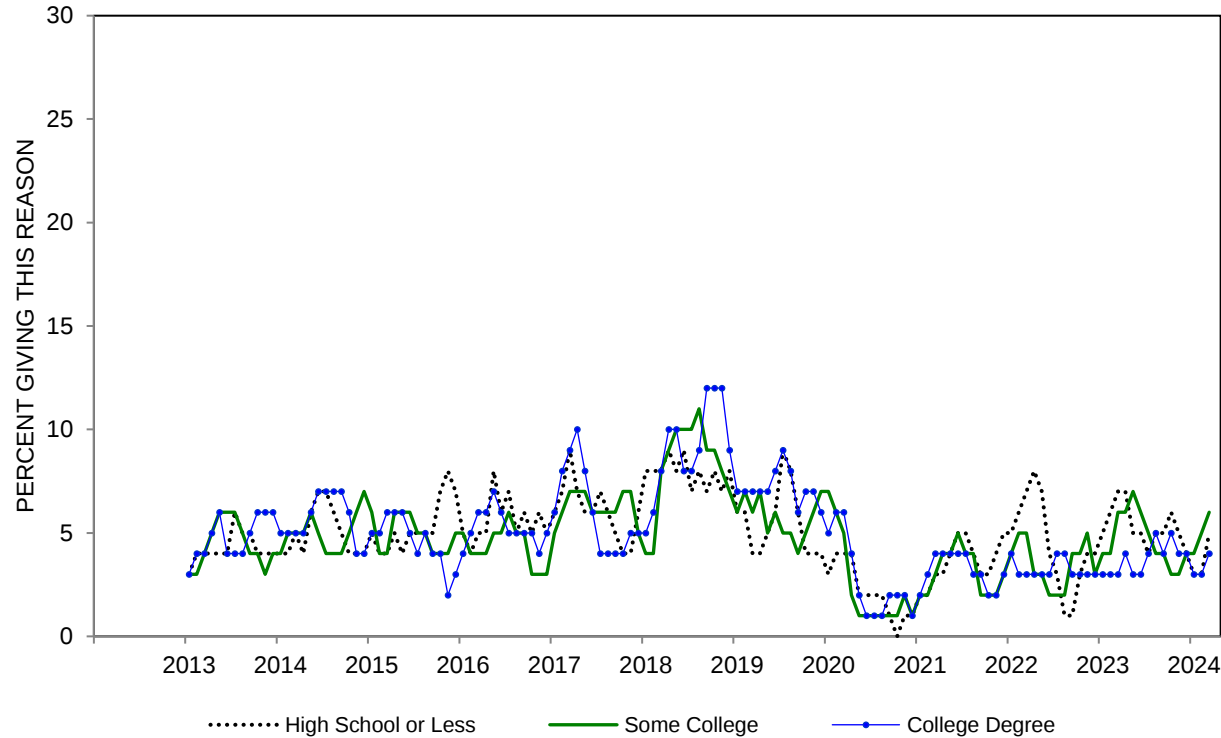


CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES

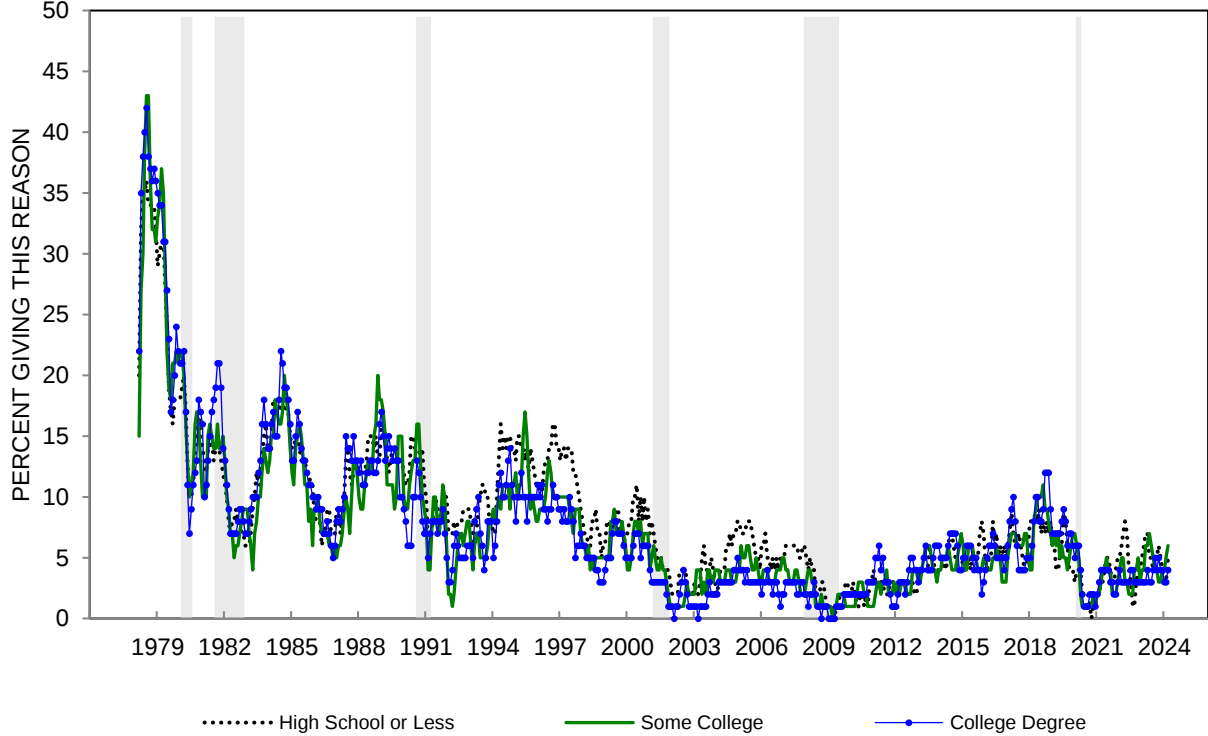


CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES

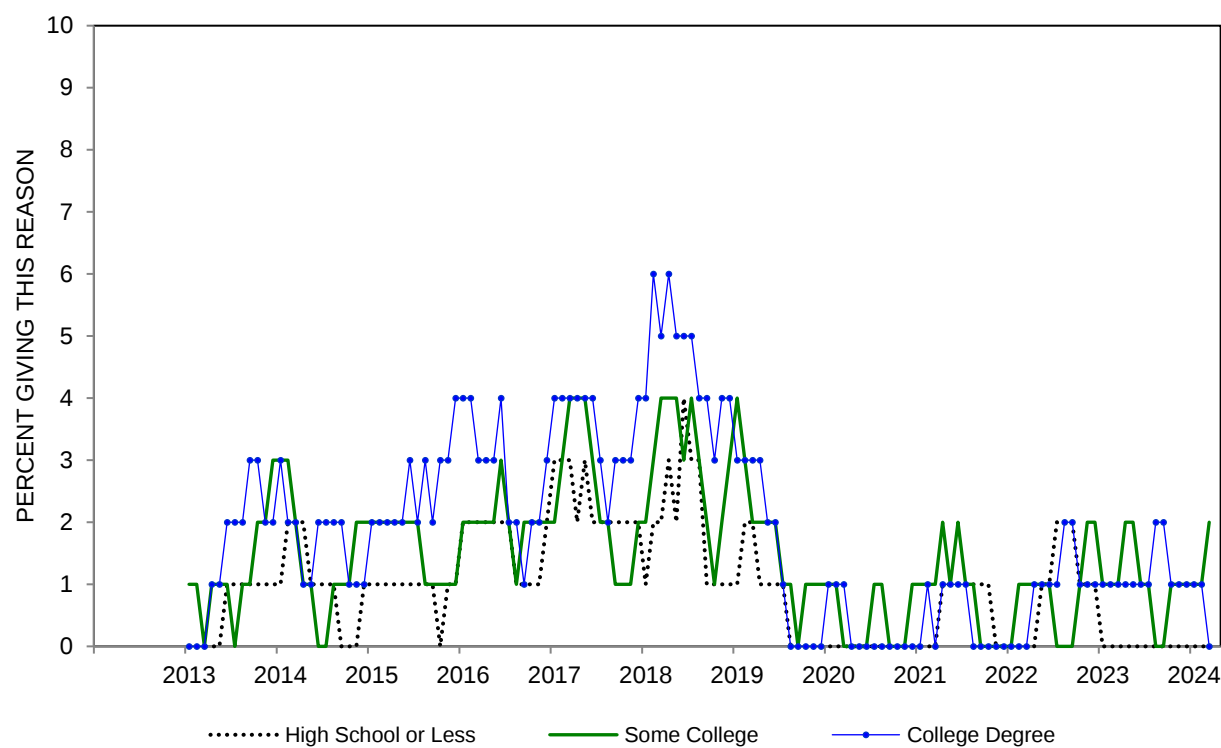


CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES

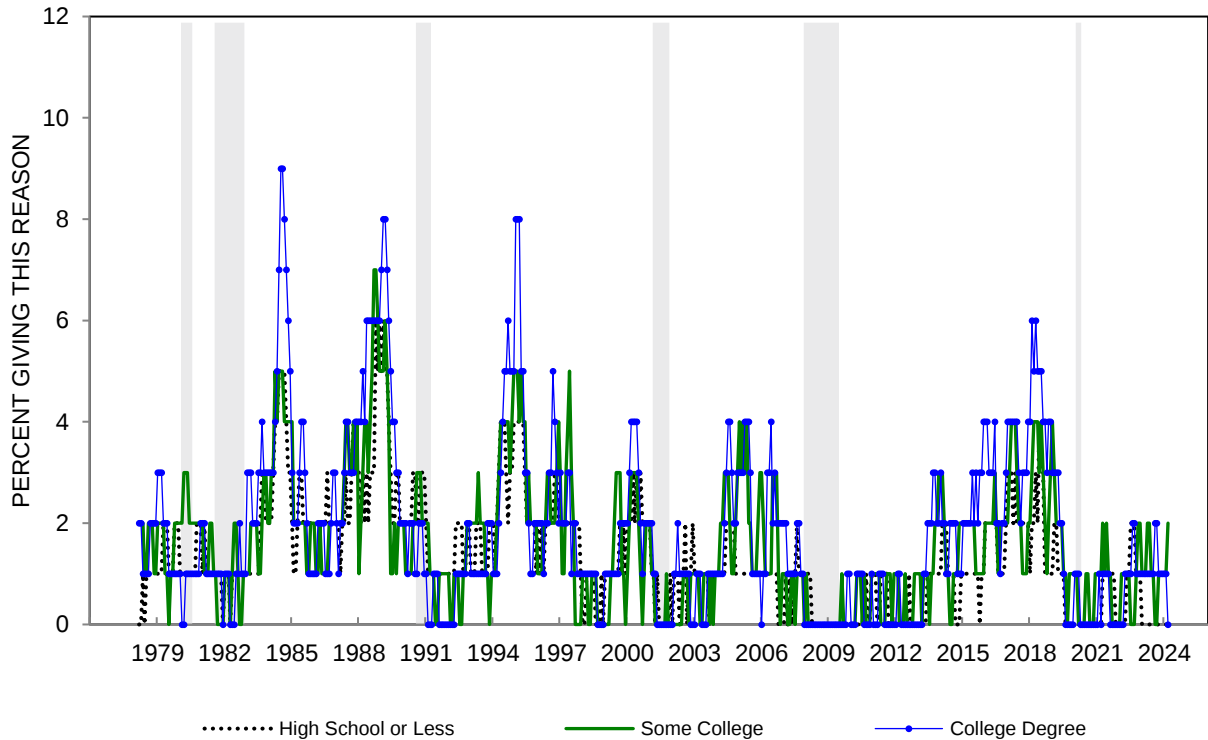


CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

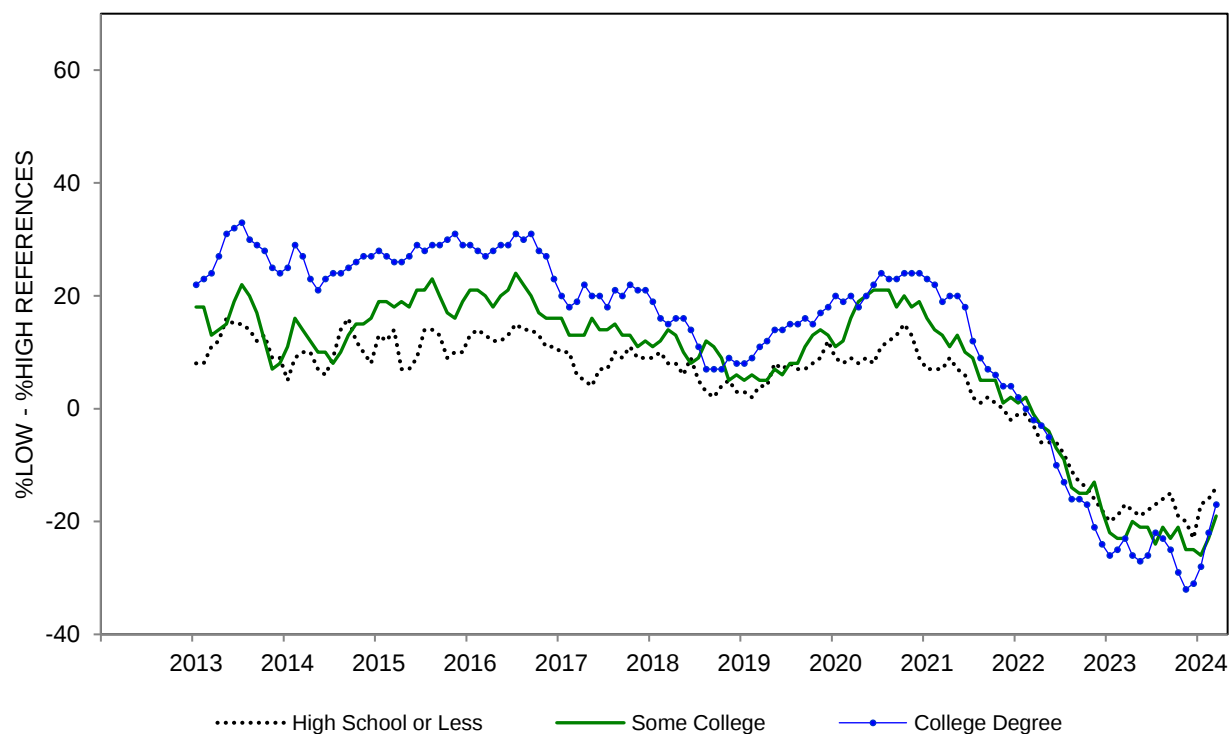


CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

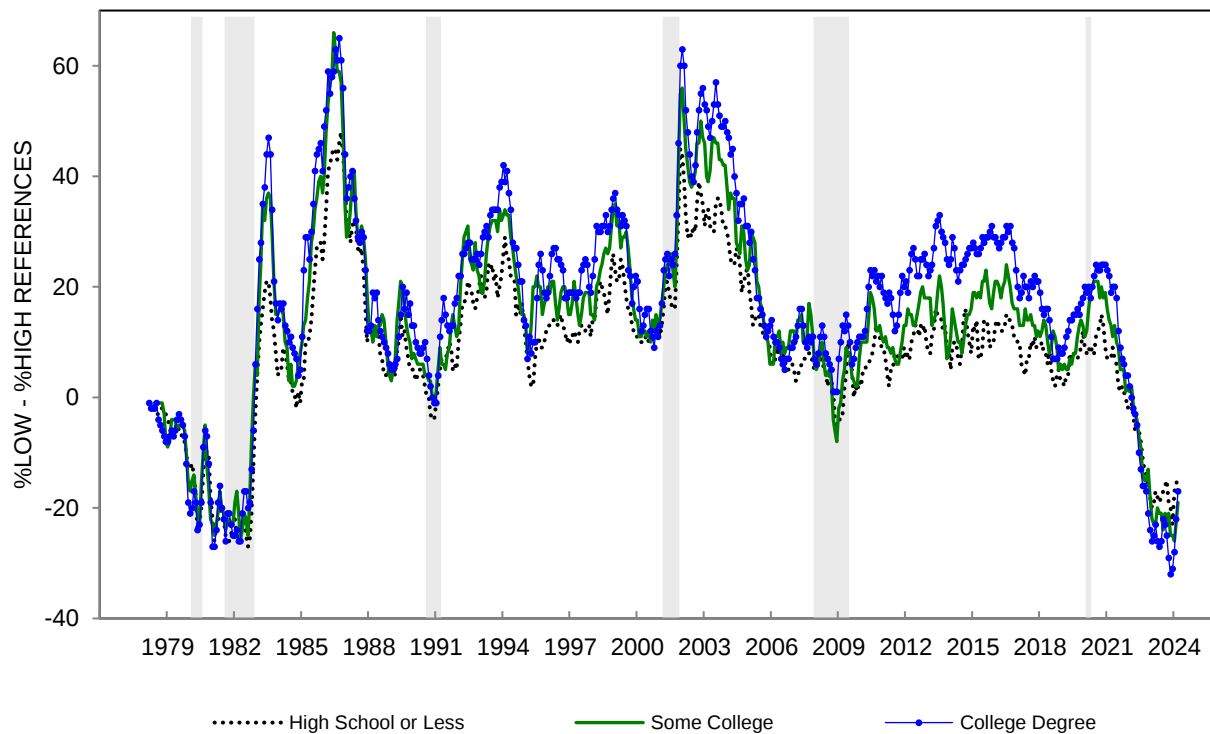


CHART 38D: ECONOMIC CERTAINTY REASONS FOR CONDITIONS FOR VEHICLES

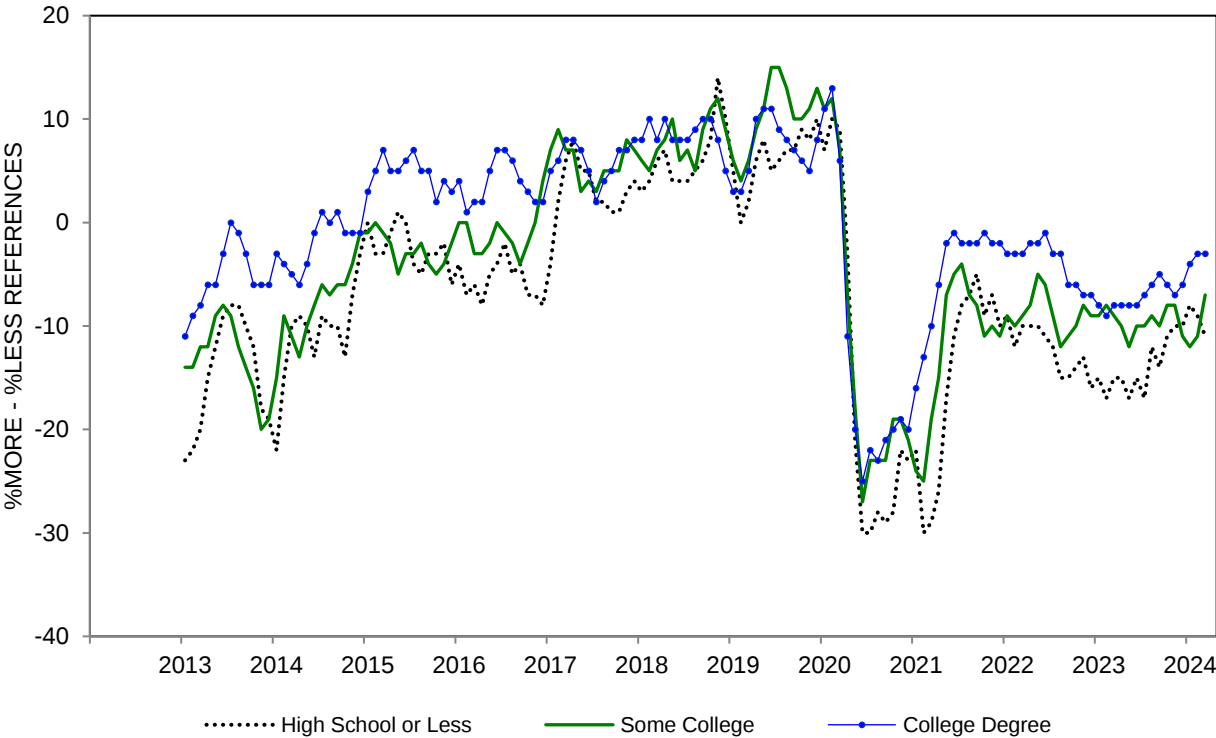


CHART 38D: ECONOMIC CERTAINTY REASONS FOR CONDITIONS FOR VEHICLES

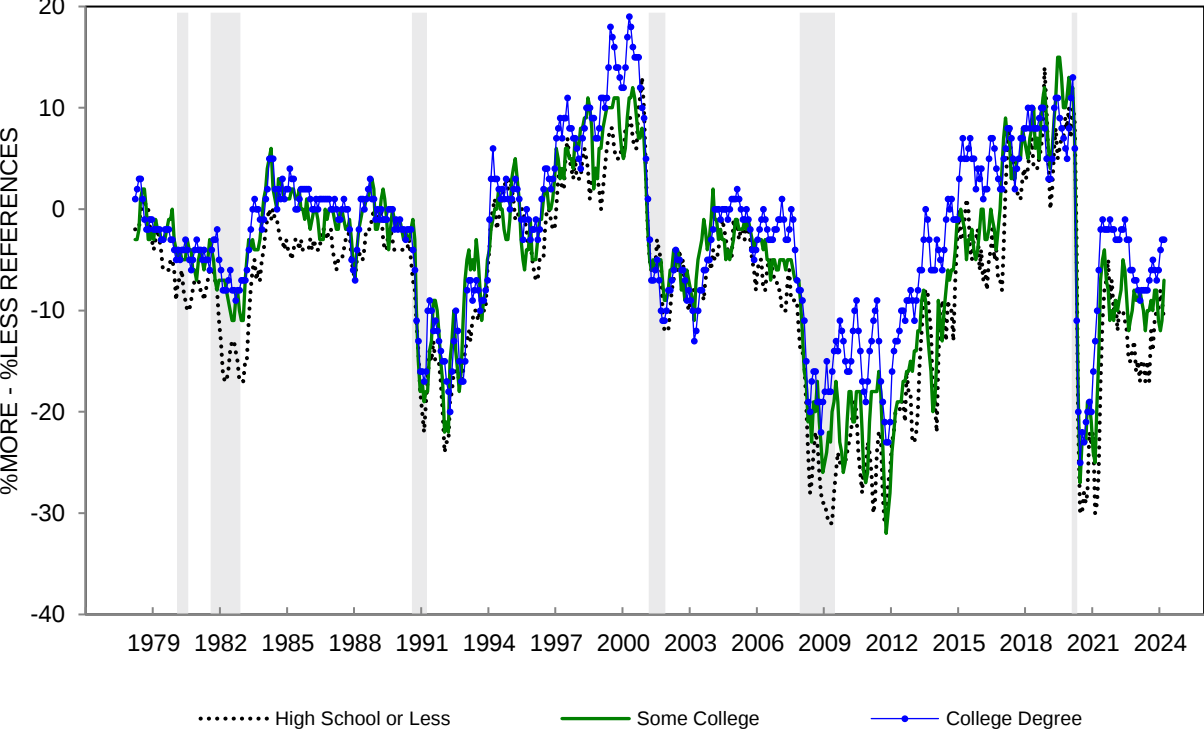


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

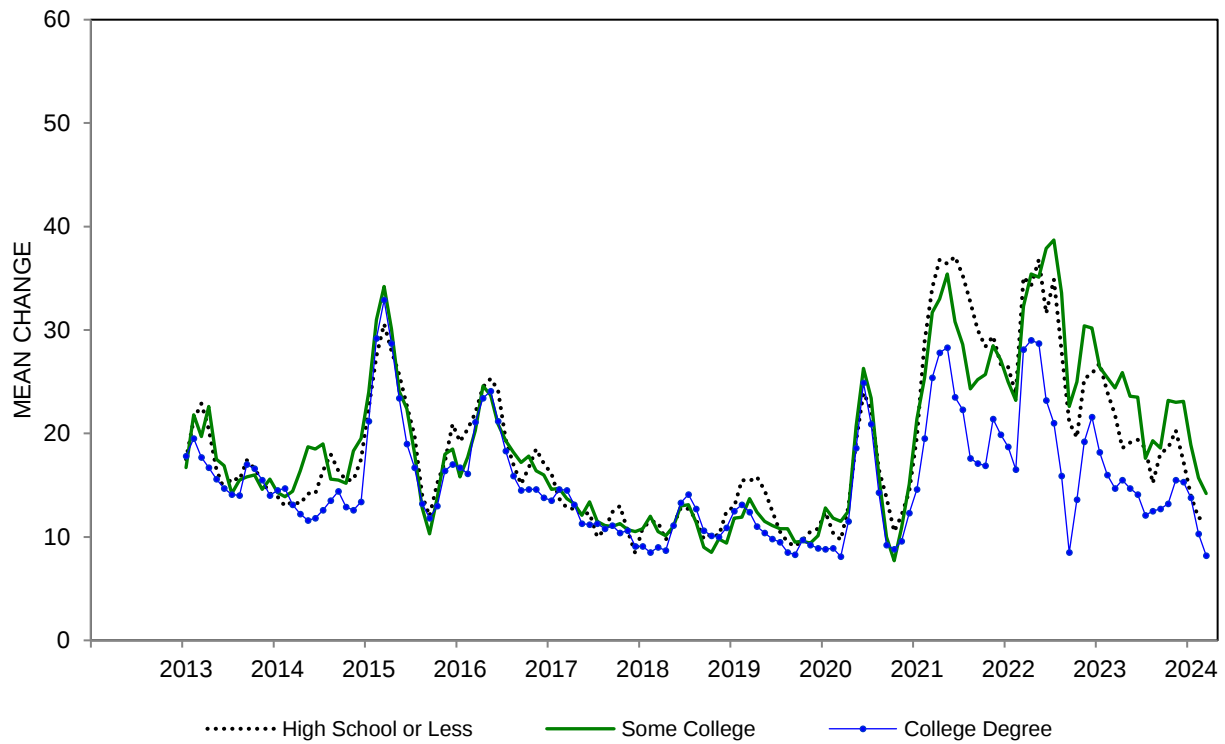


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

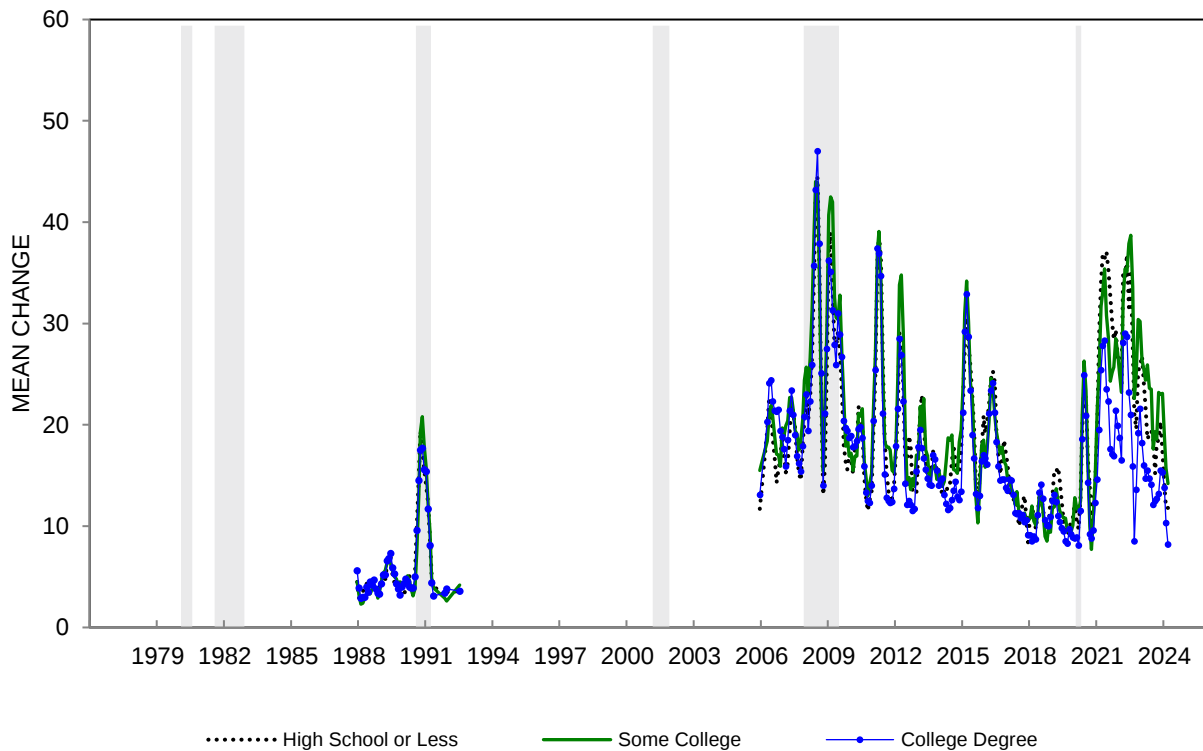


CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

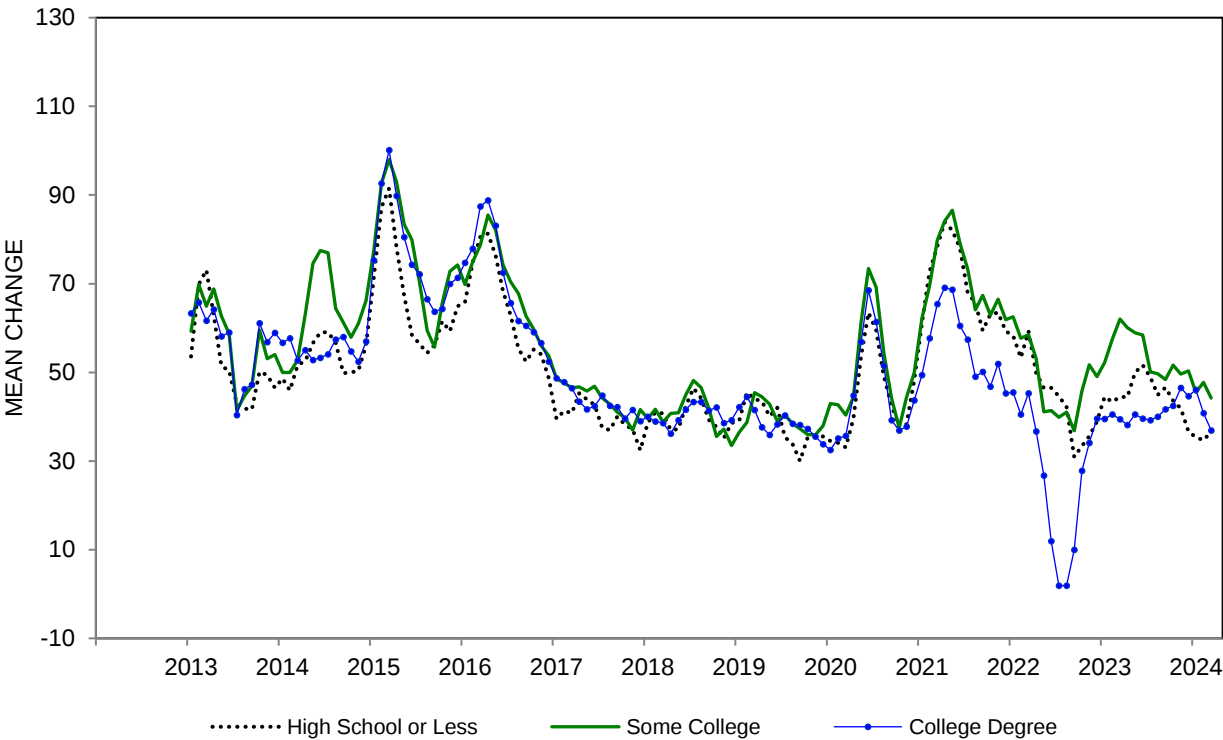


CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

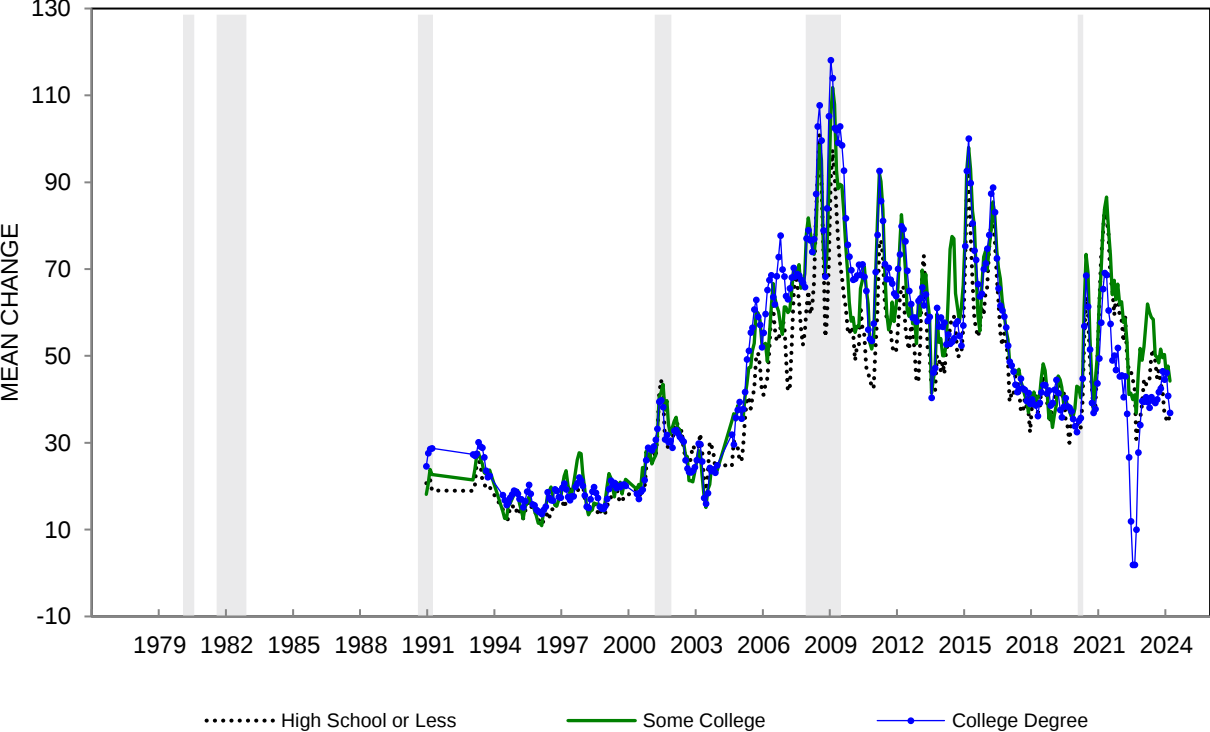


CHART 41: BUYING CONDITIONS FOR HOUSES

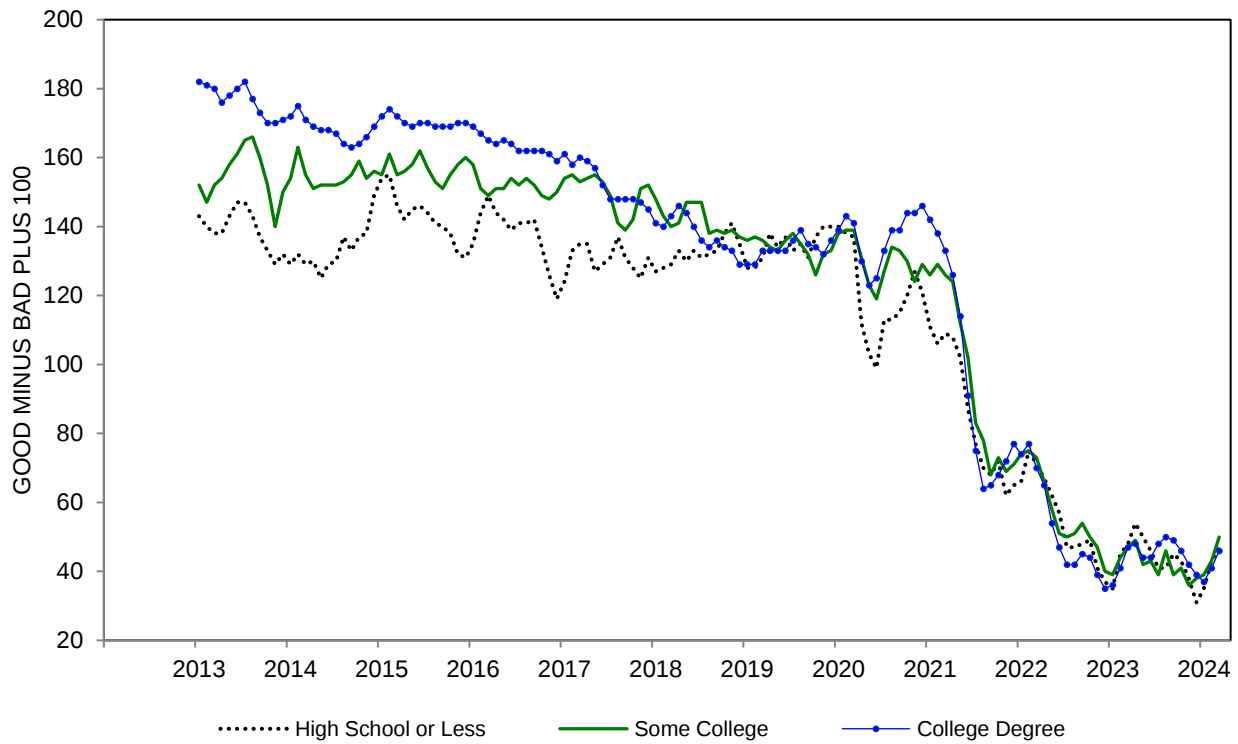
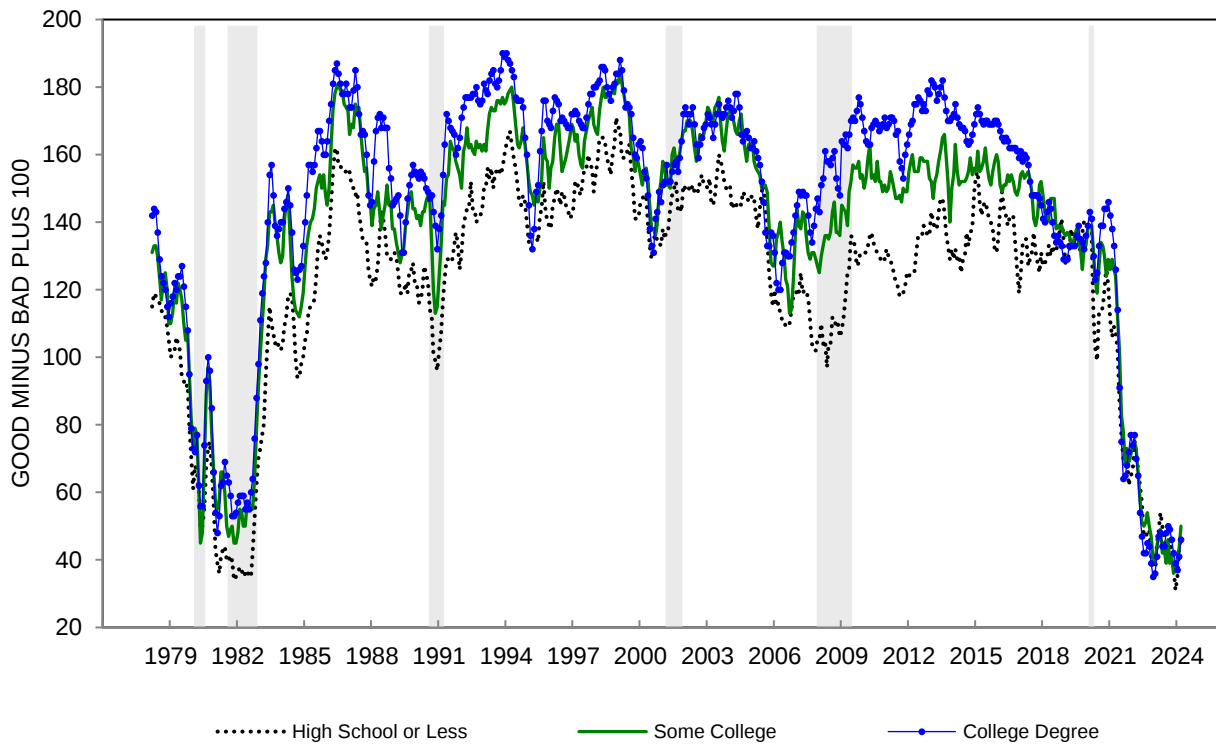
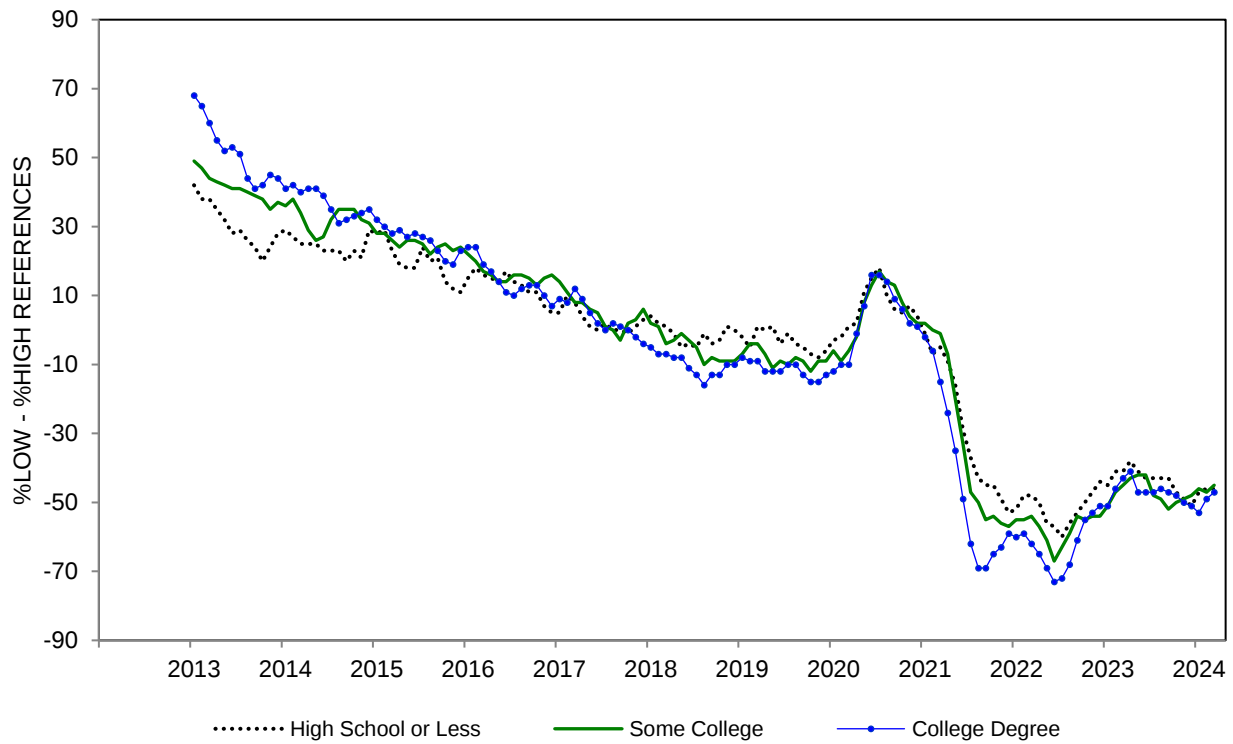


CHART 41: BUYING CONDITIONS FOR HOUSES



**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)**

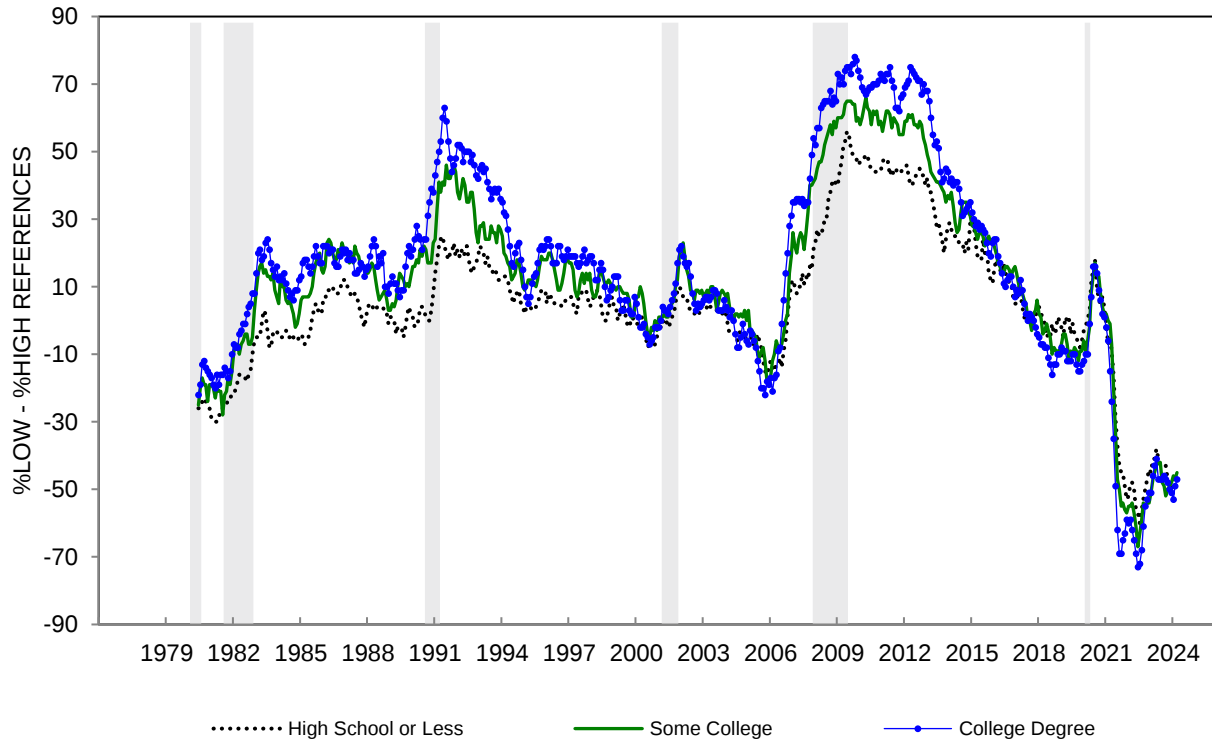


CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES

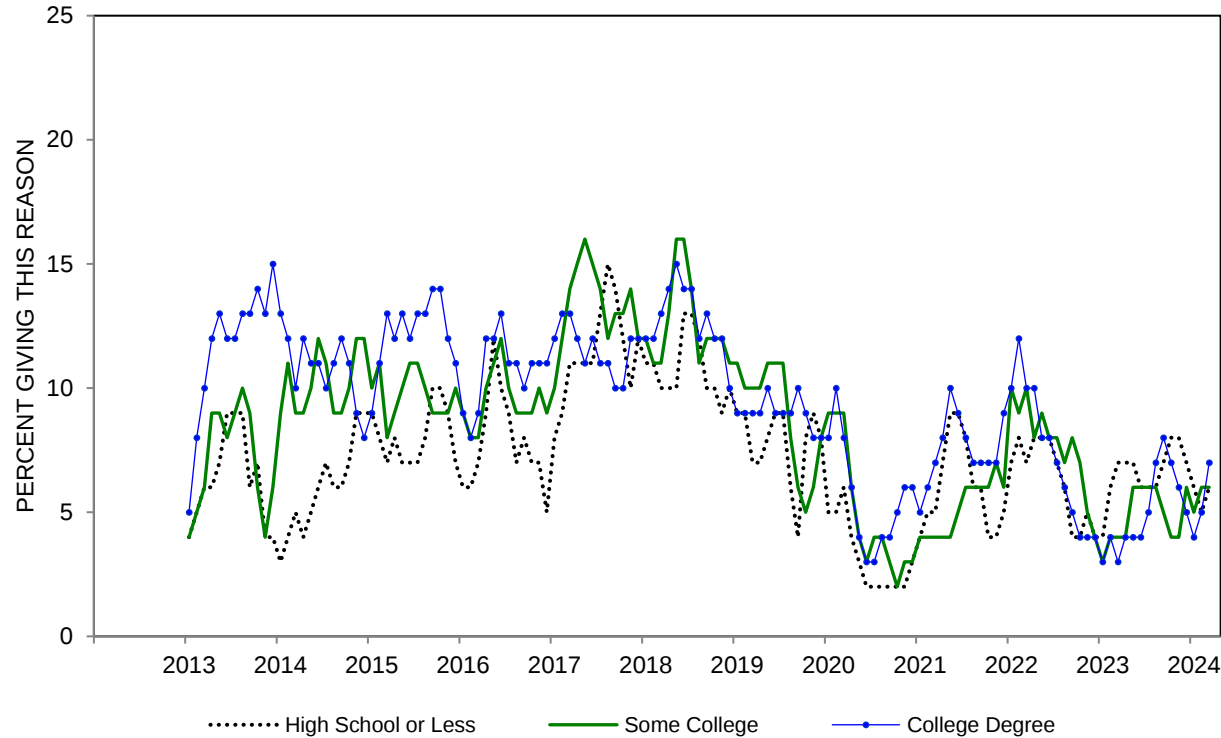


CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES

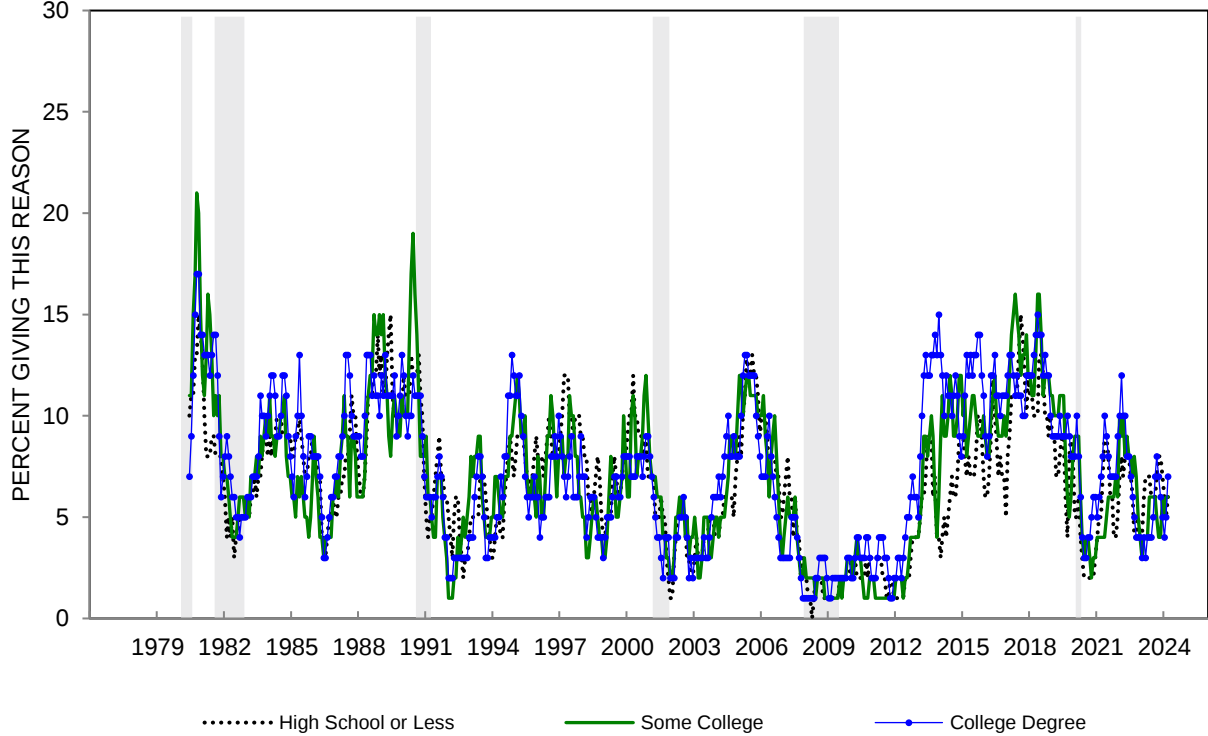


CHART 42B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR HOUSES

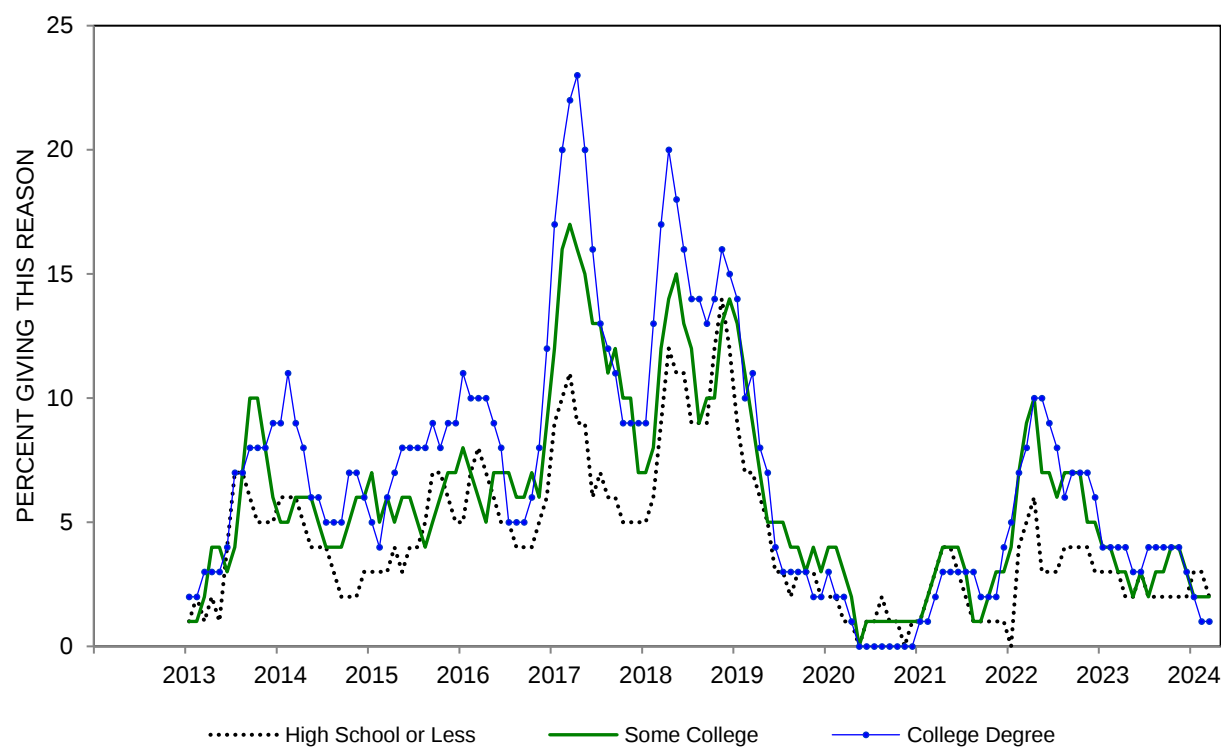


CHART 42B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR HOUSES

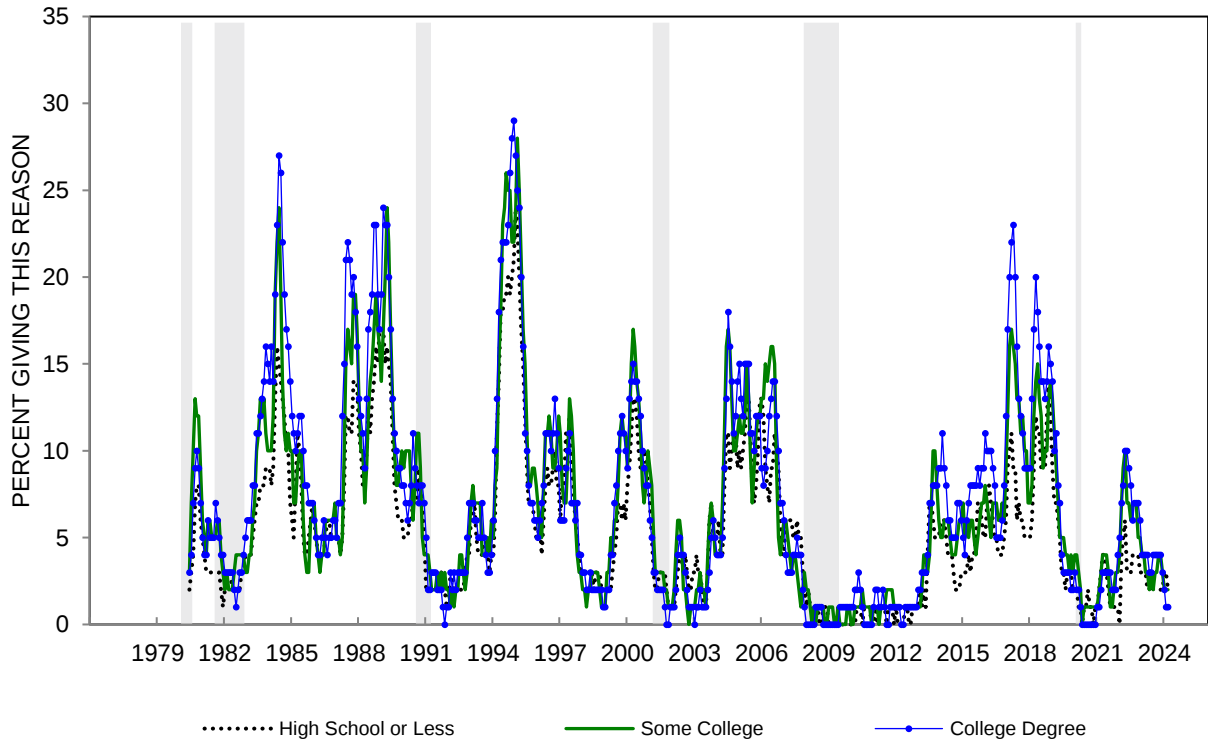


CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

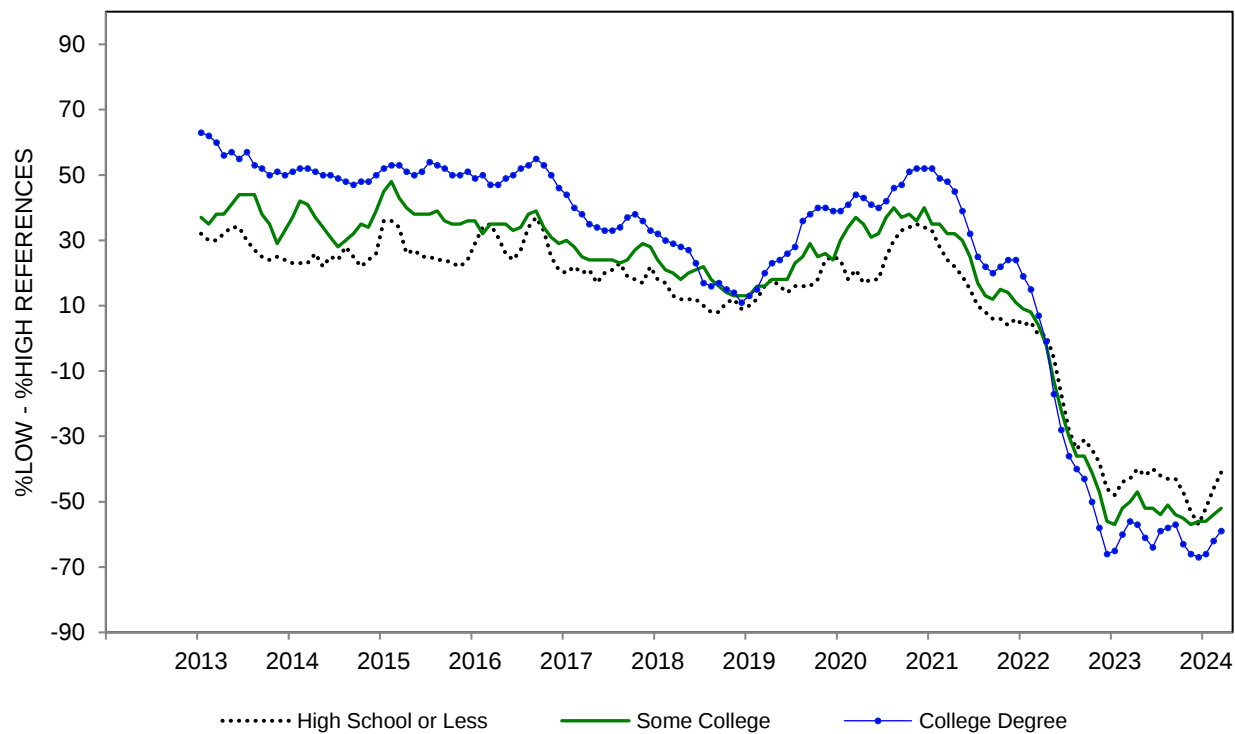


CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

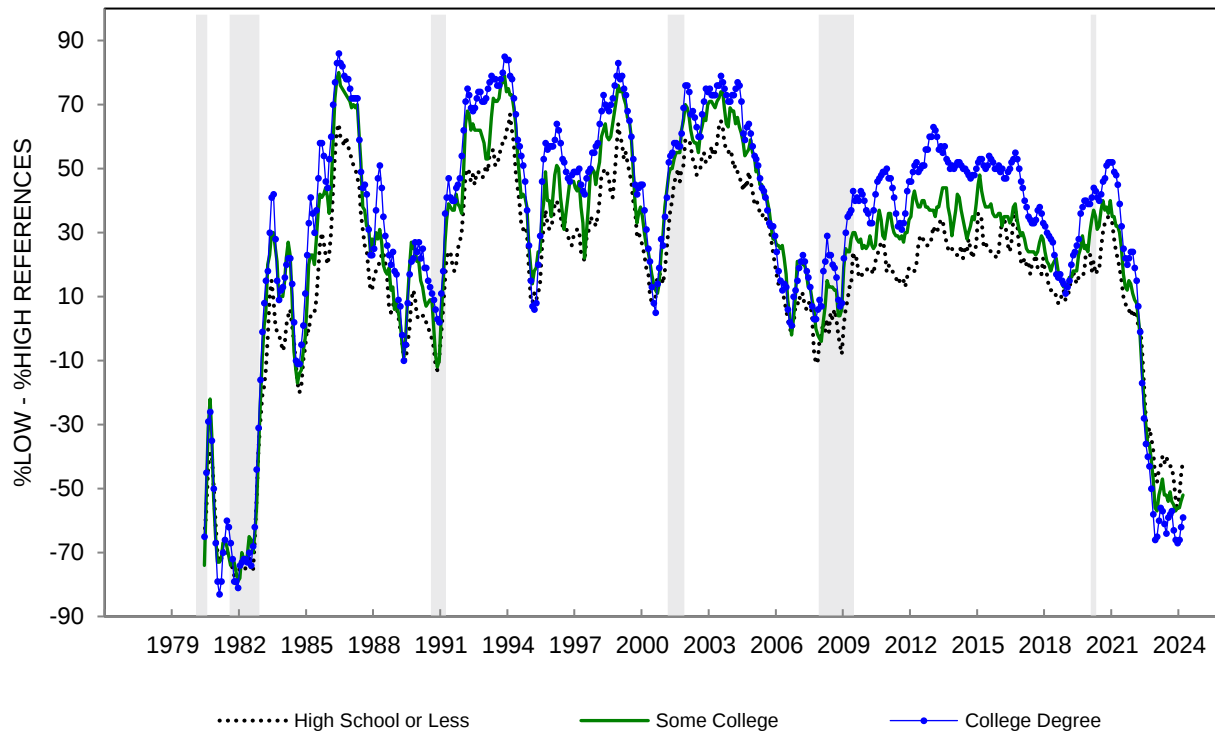


CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES

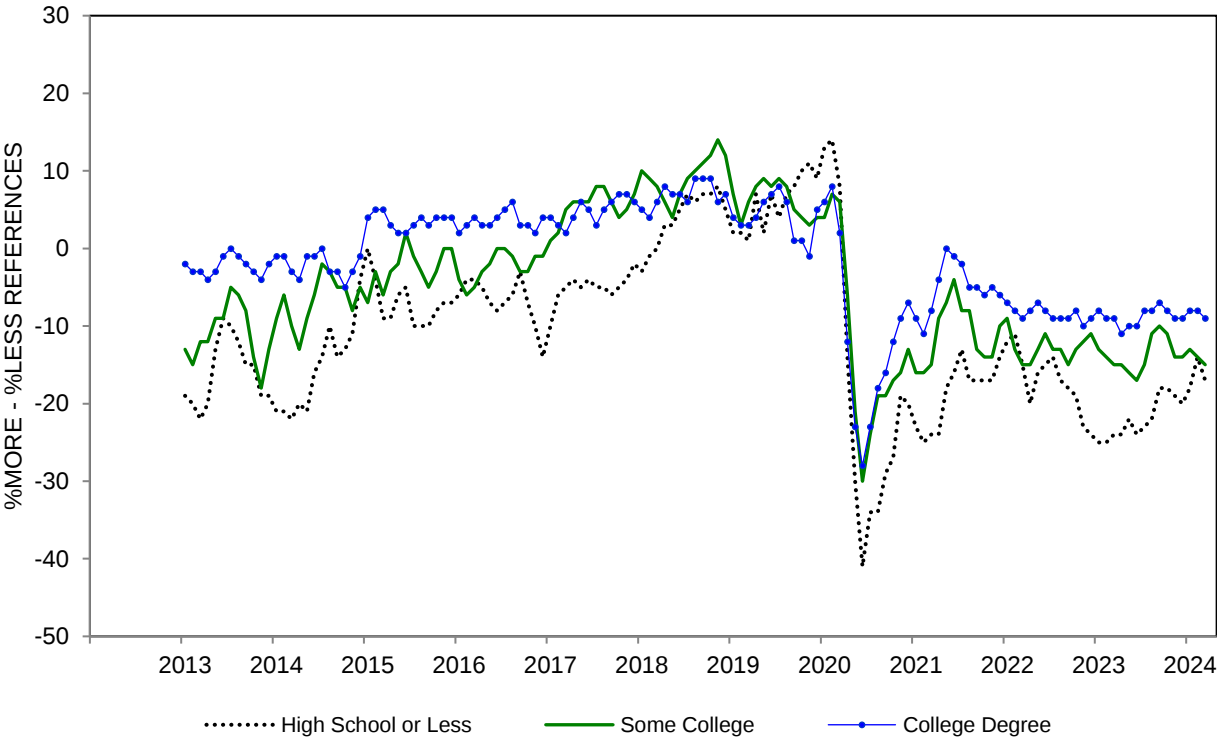


CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES

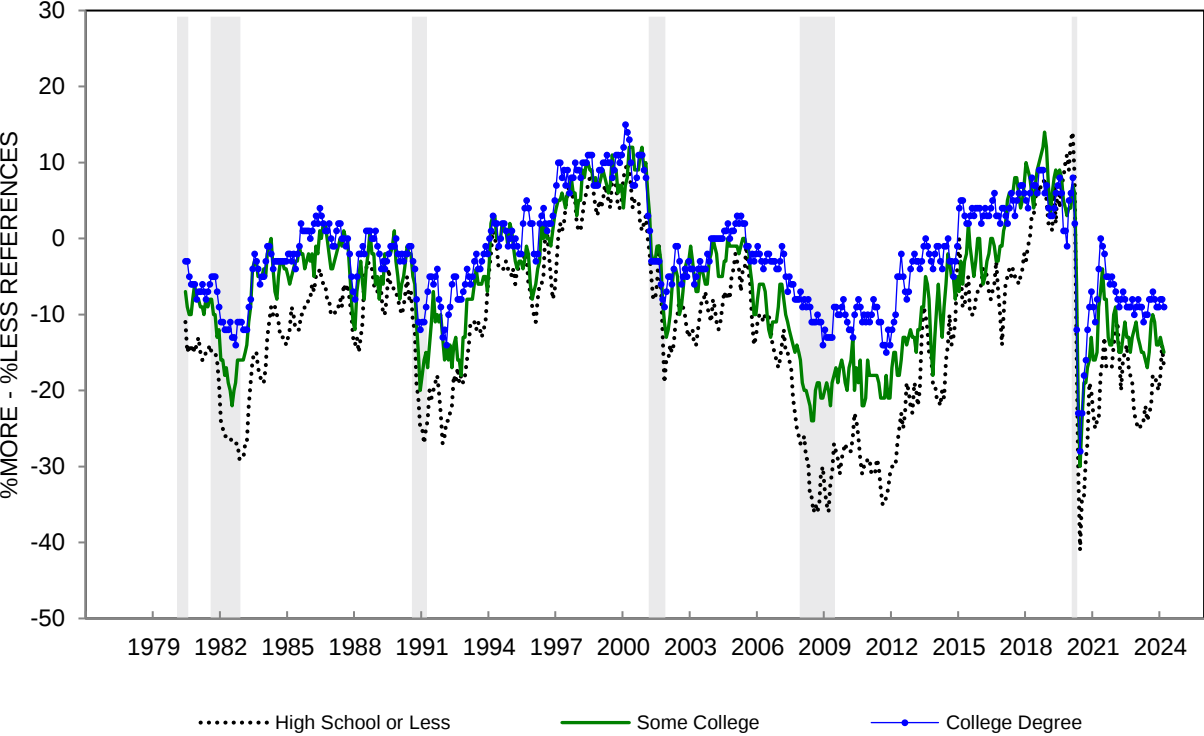


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES

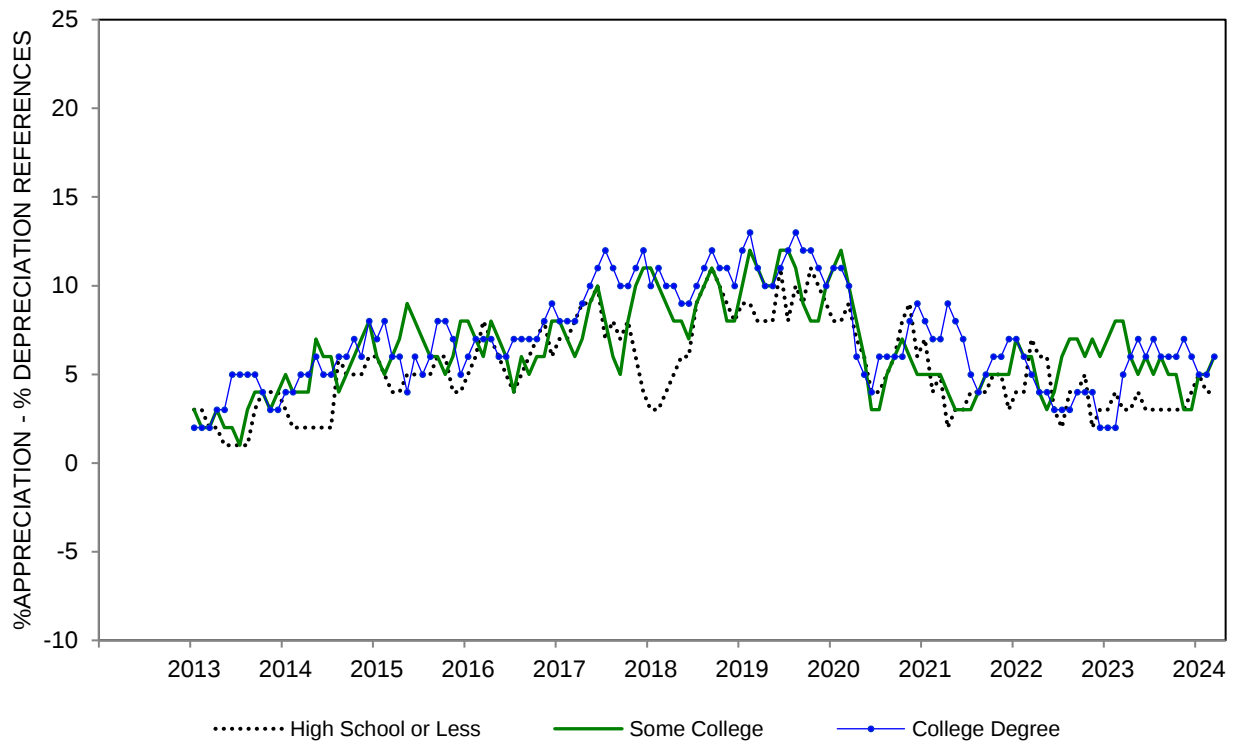


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES

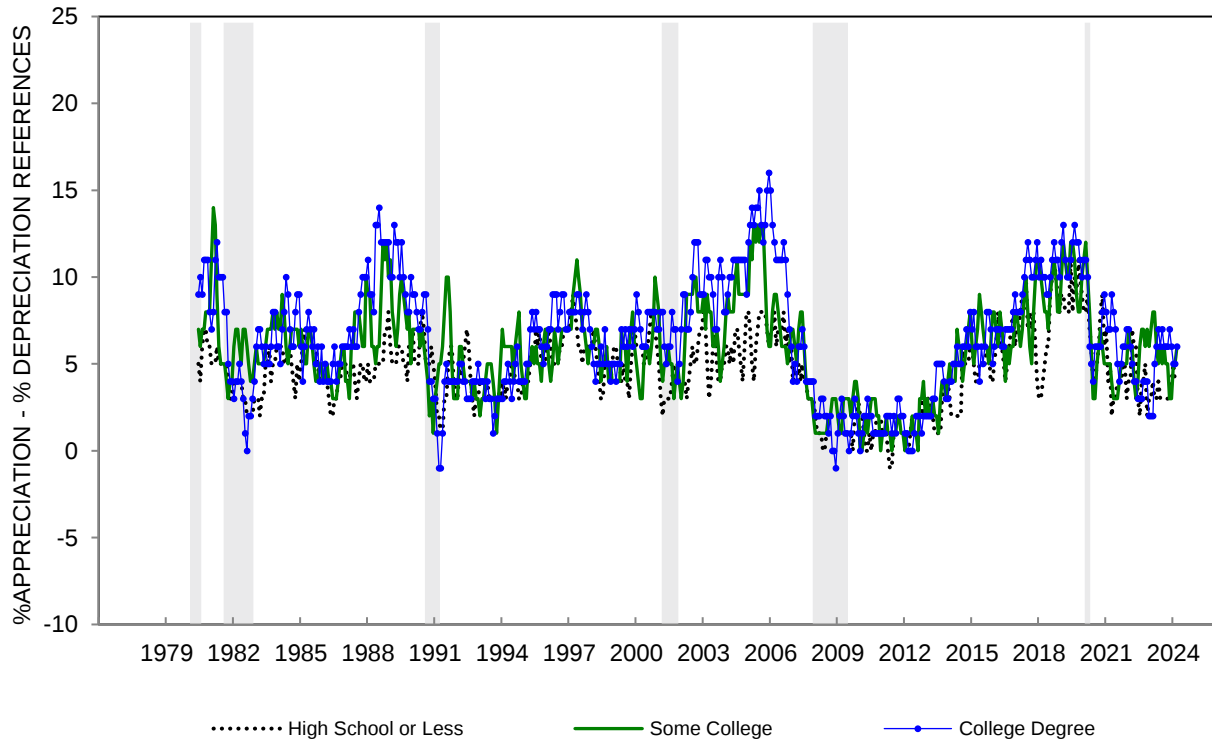


CHART 43: SELLING CONDITIONS FOR HOUSES

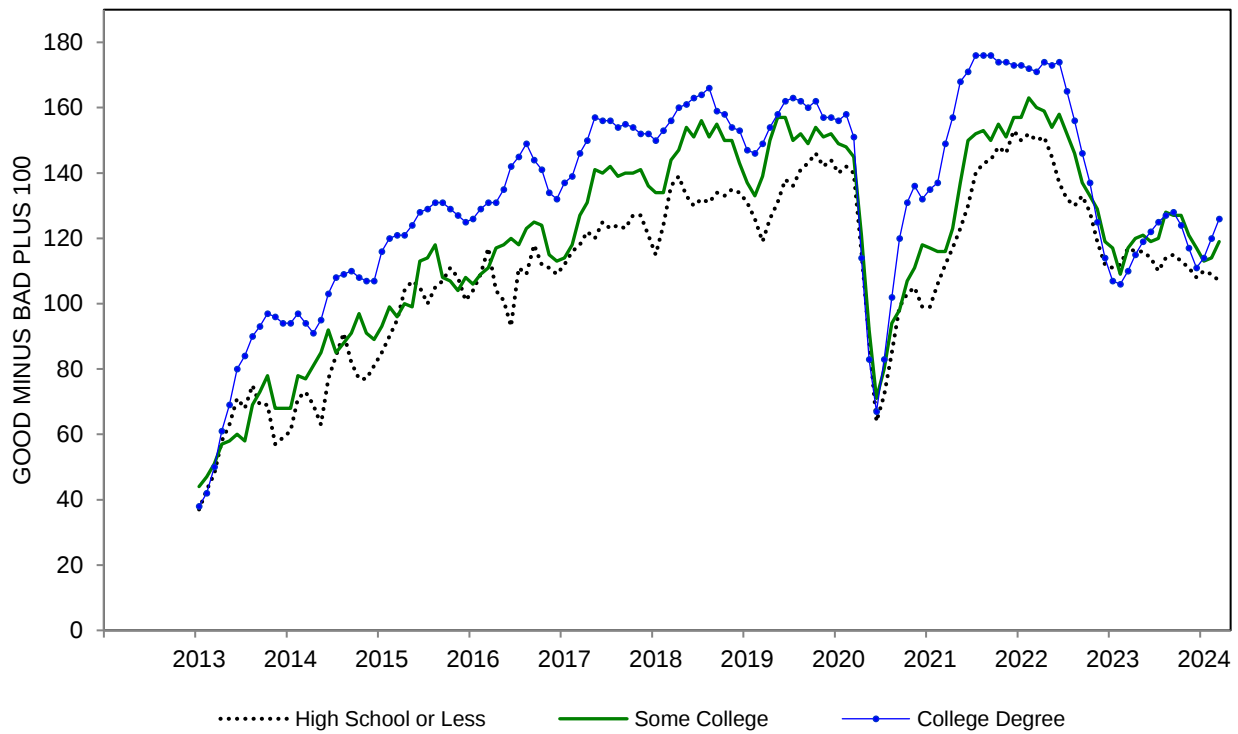
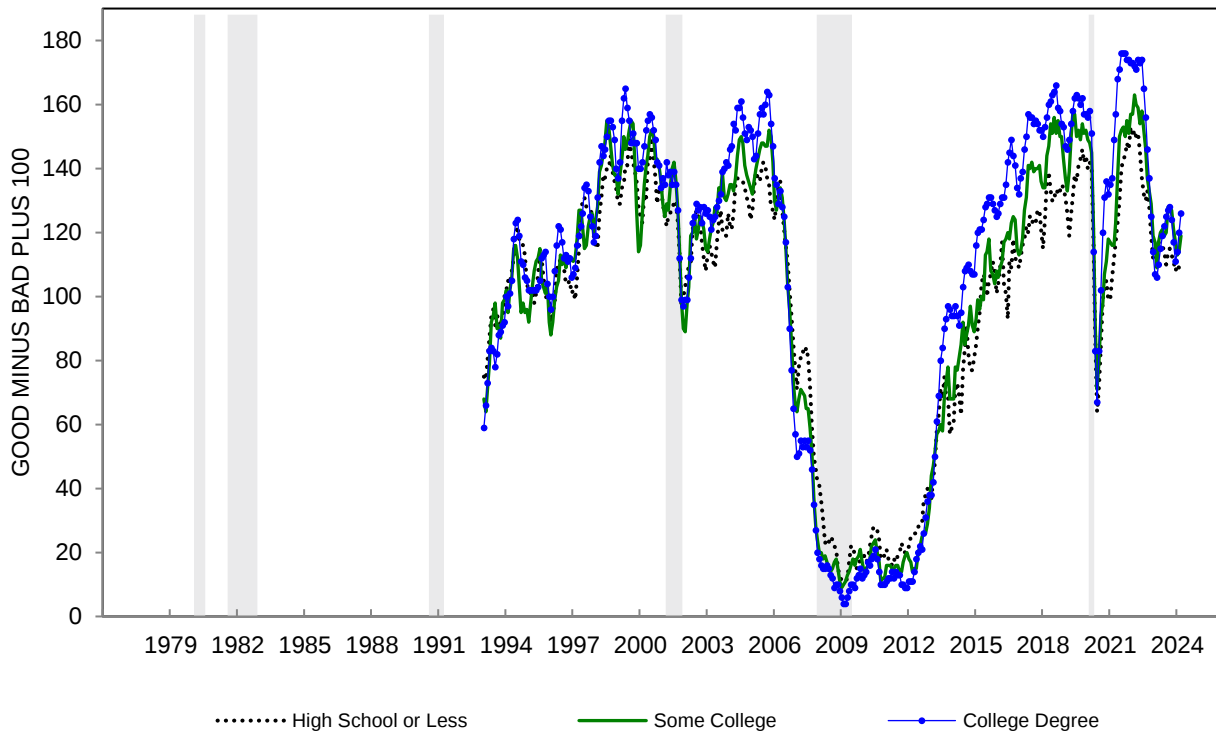
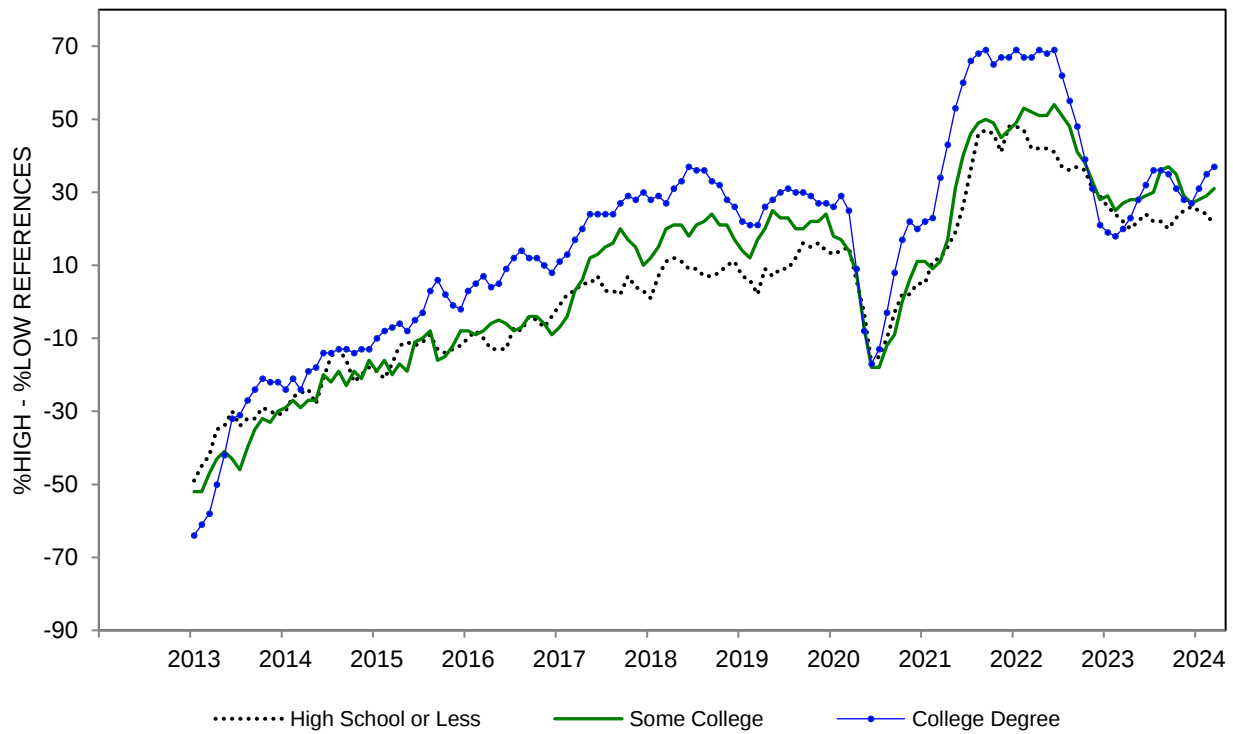


CHART 43: SELLING CONDITIONS FOR HOUSES



**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)**

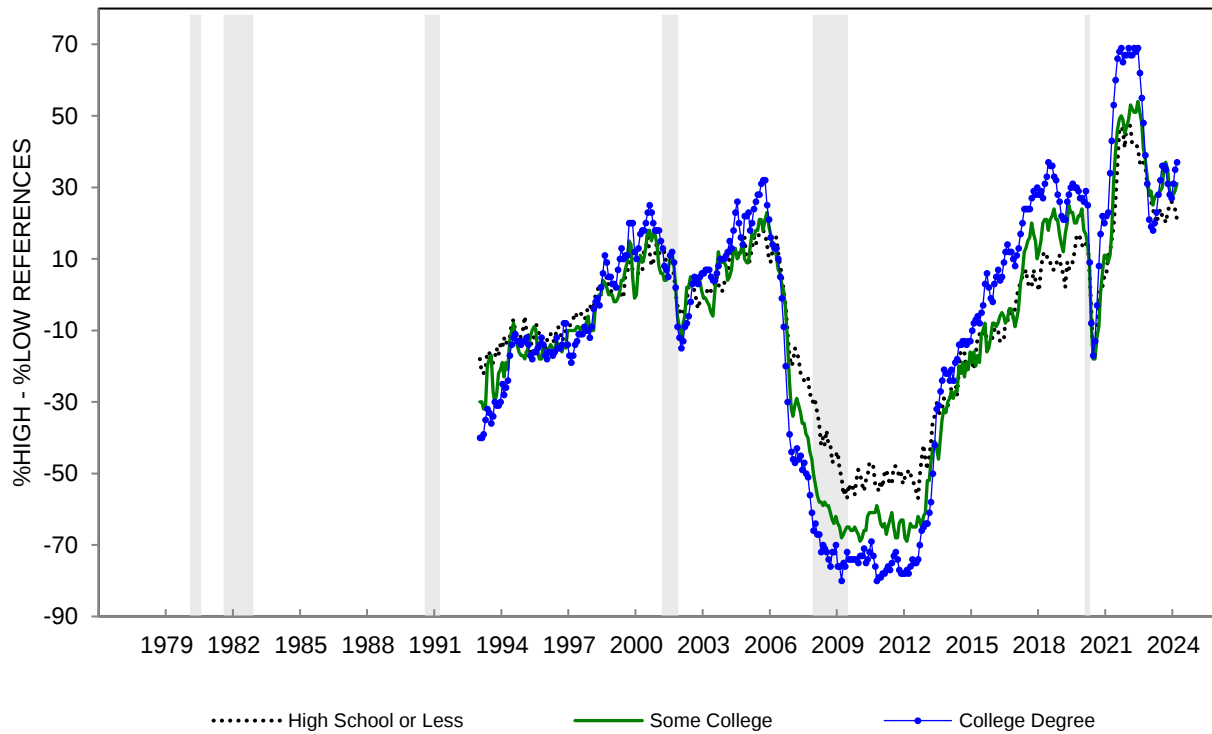


CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES

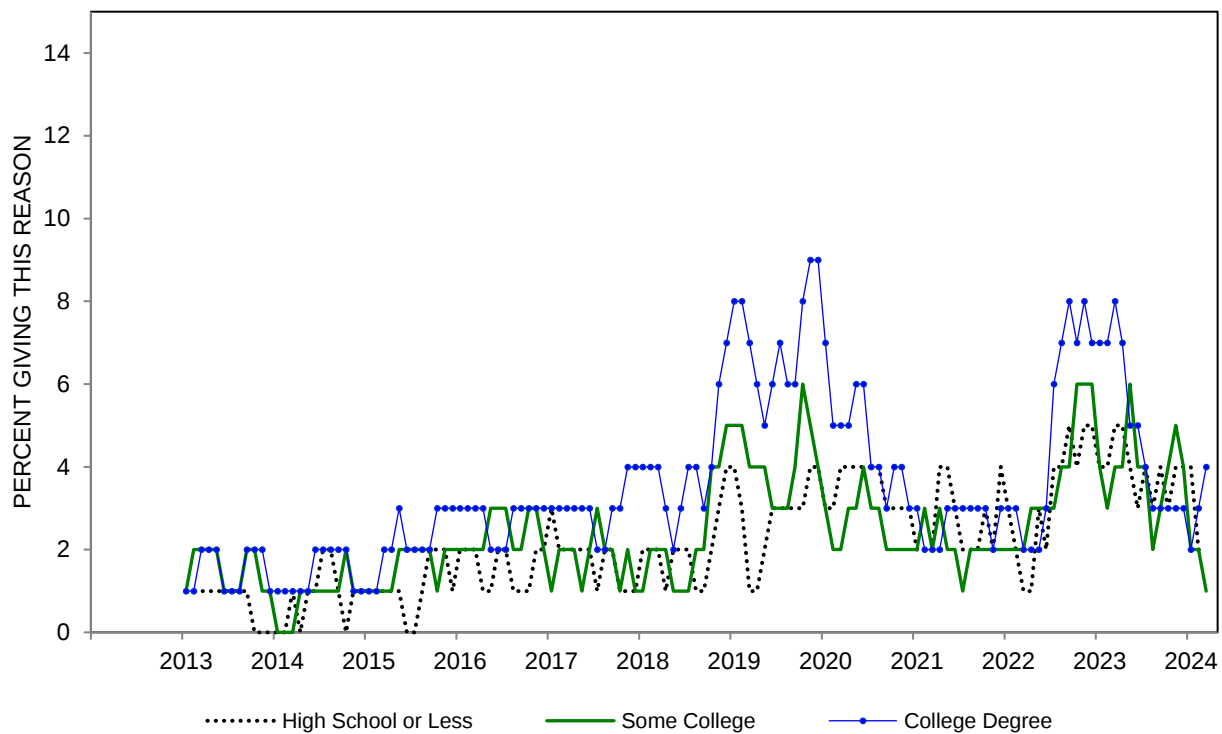


CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES

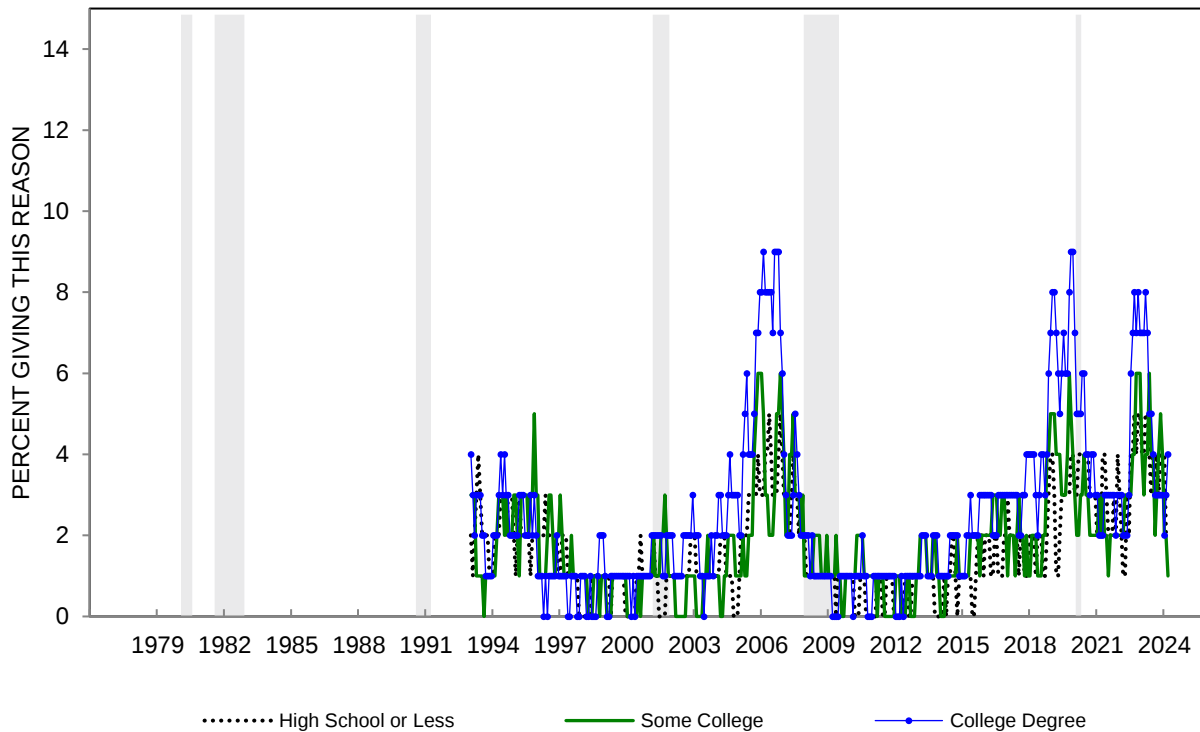


CHART 44B2: SELLING IN ADVANCE RATES FOR SELLING CONDITIONS FOR HOUSES

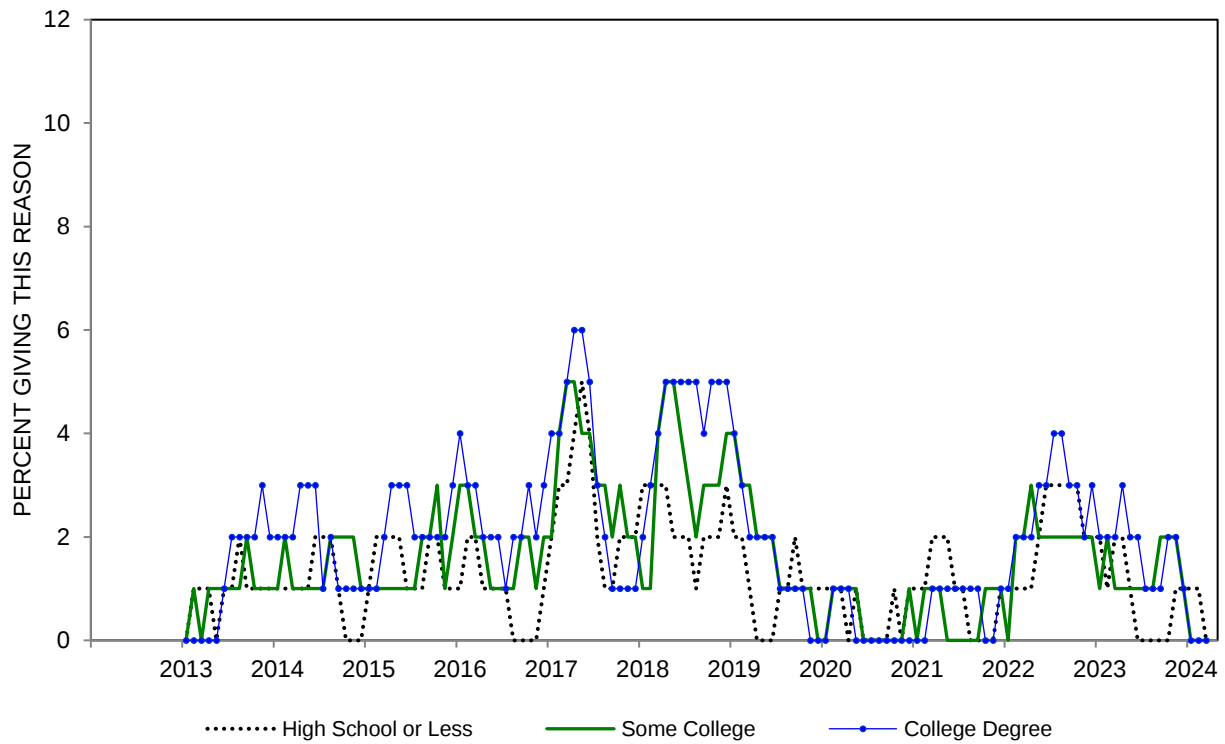


CHART 44B2: SELLING IN ADVANCE RATES FOR SELLING CONDITIONS FOR HOUSES

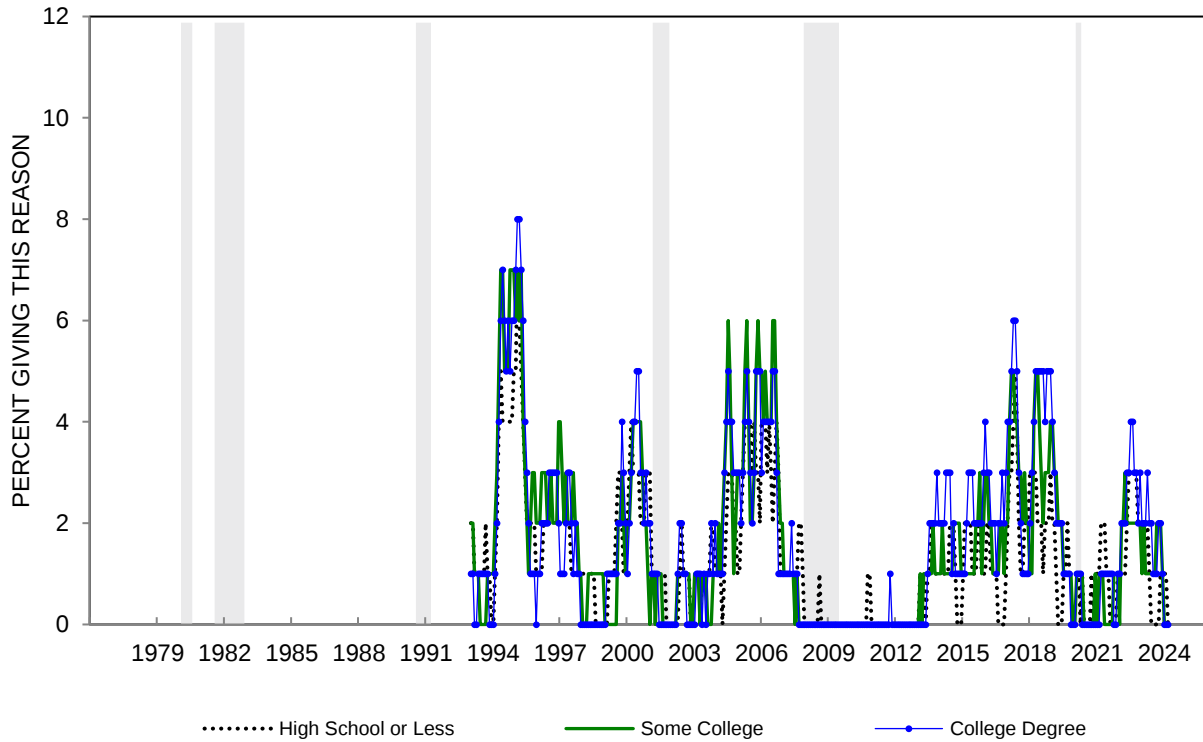


CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

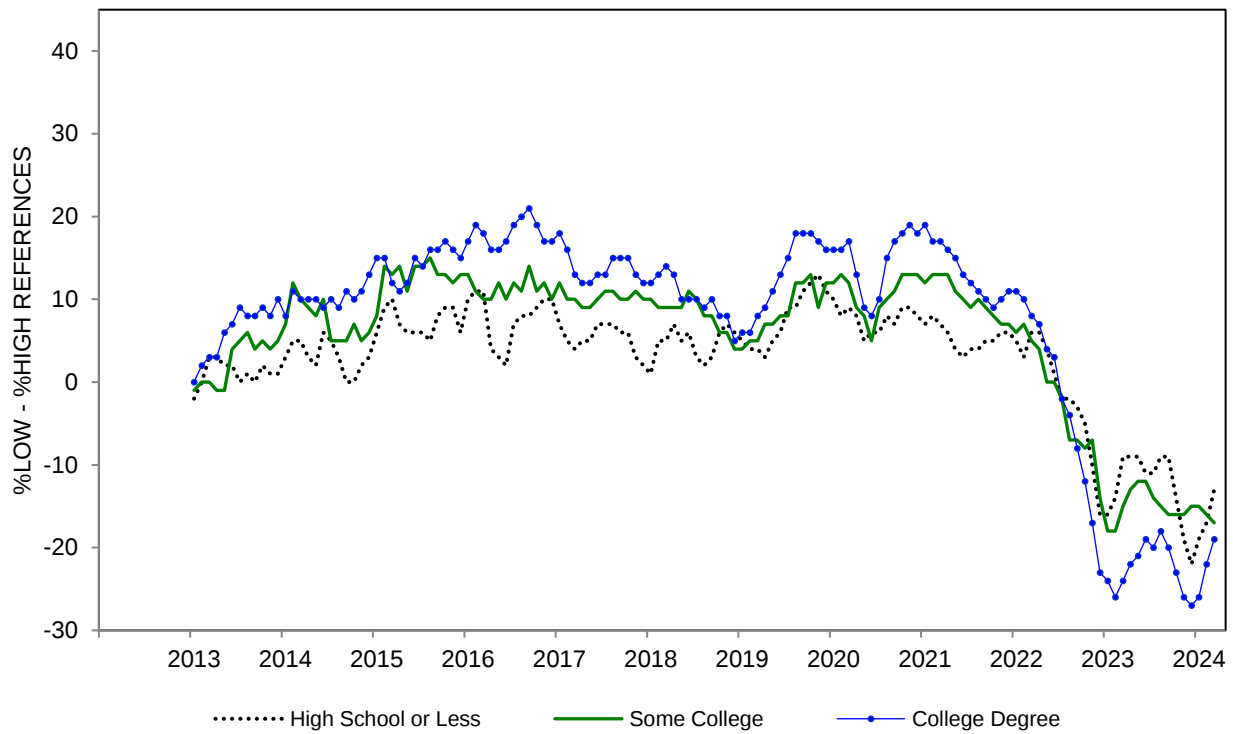


CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)

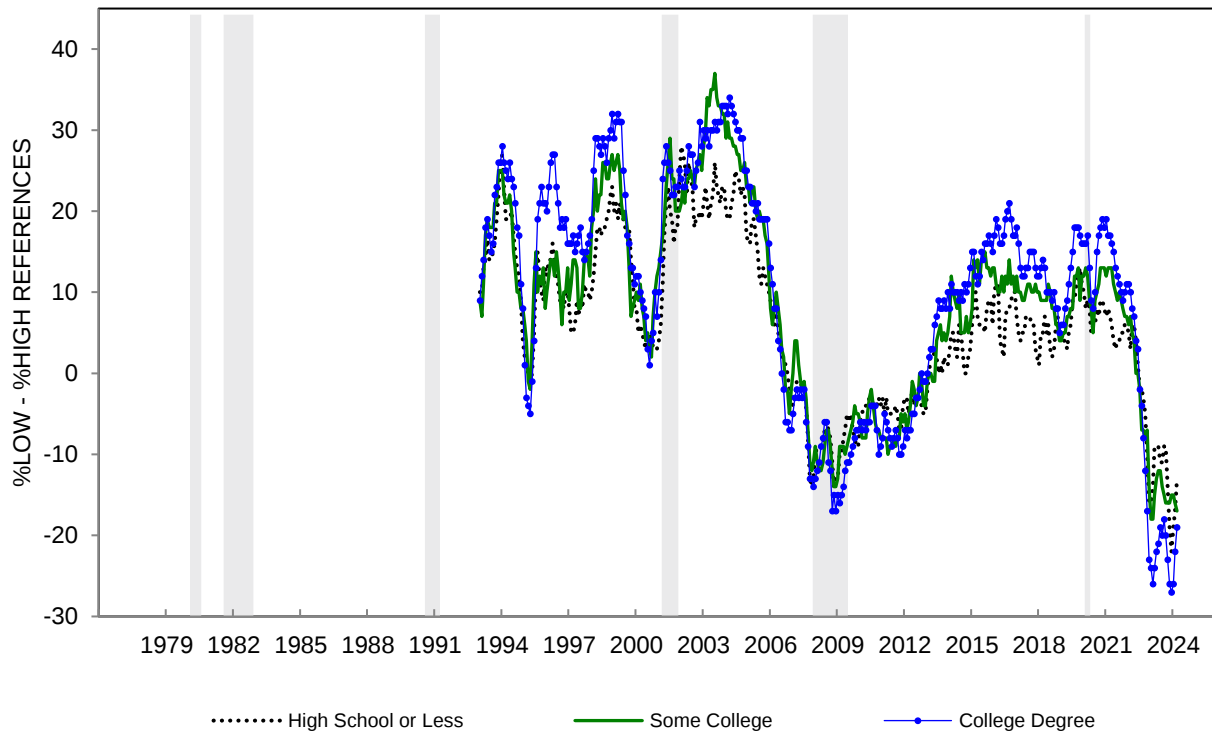


CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING
CONDITIONS FOR HOUSES

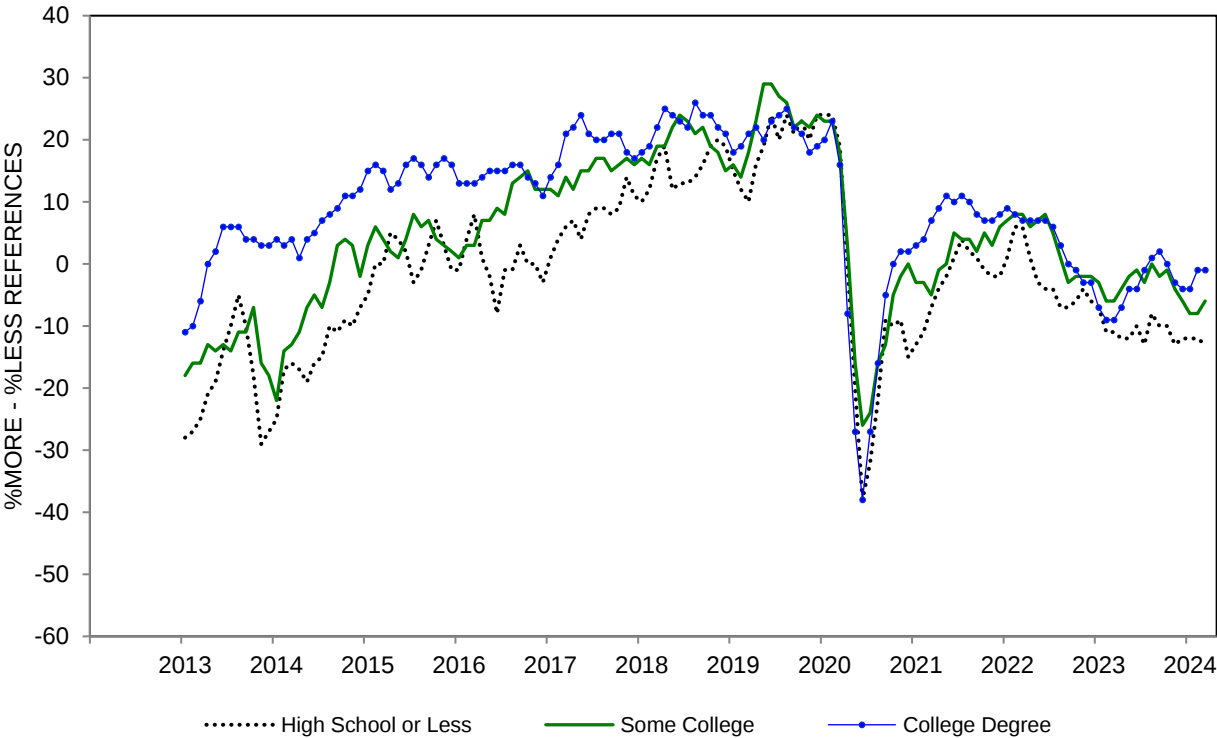


CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING
CONDITIONS FOR HOUSES

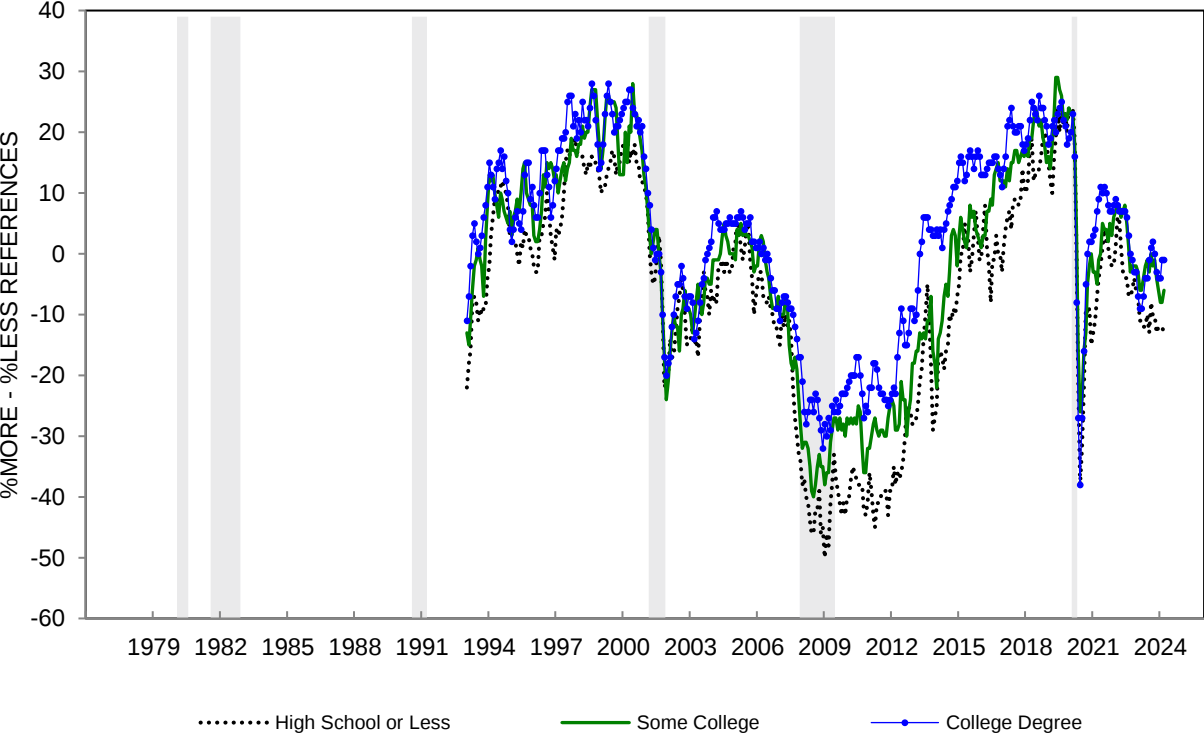


CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES

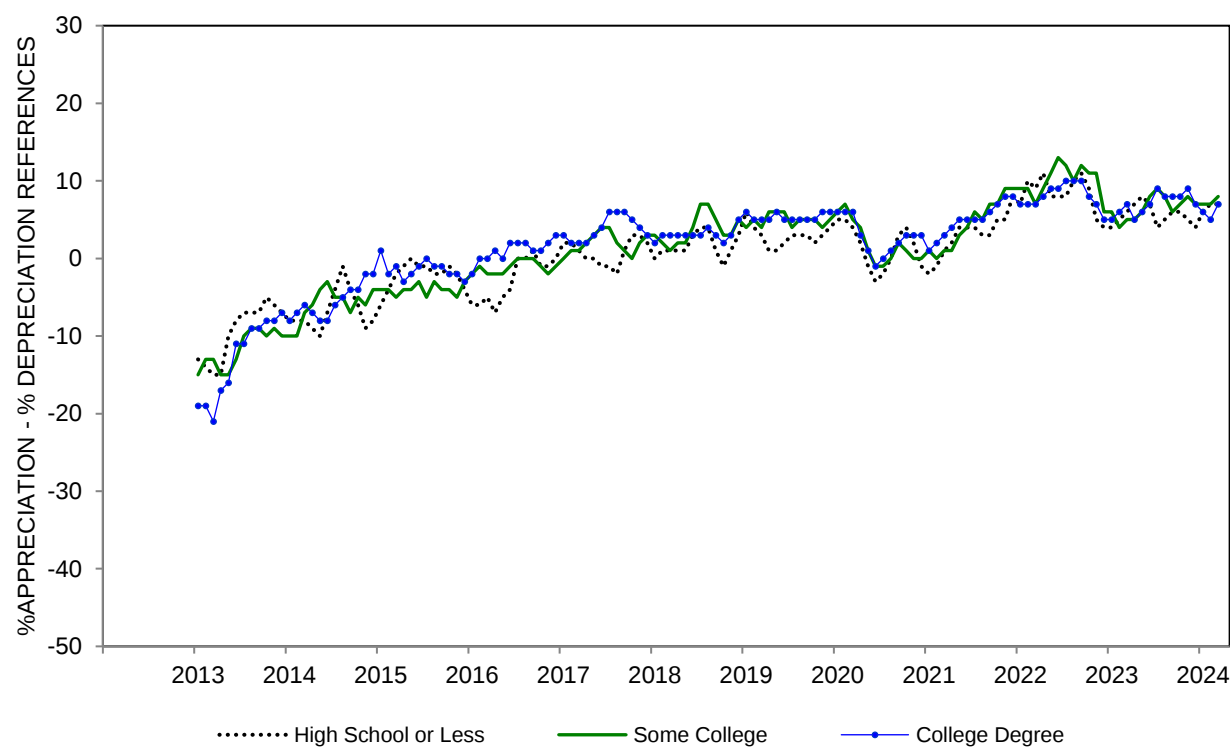


CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES

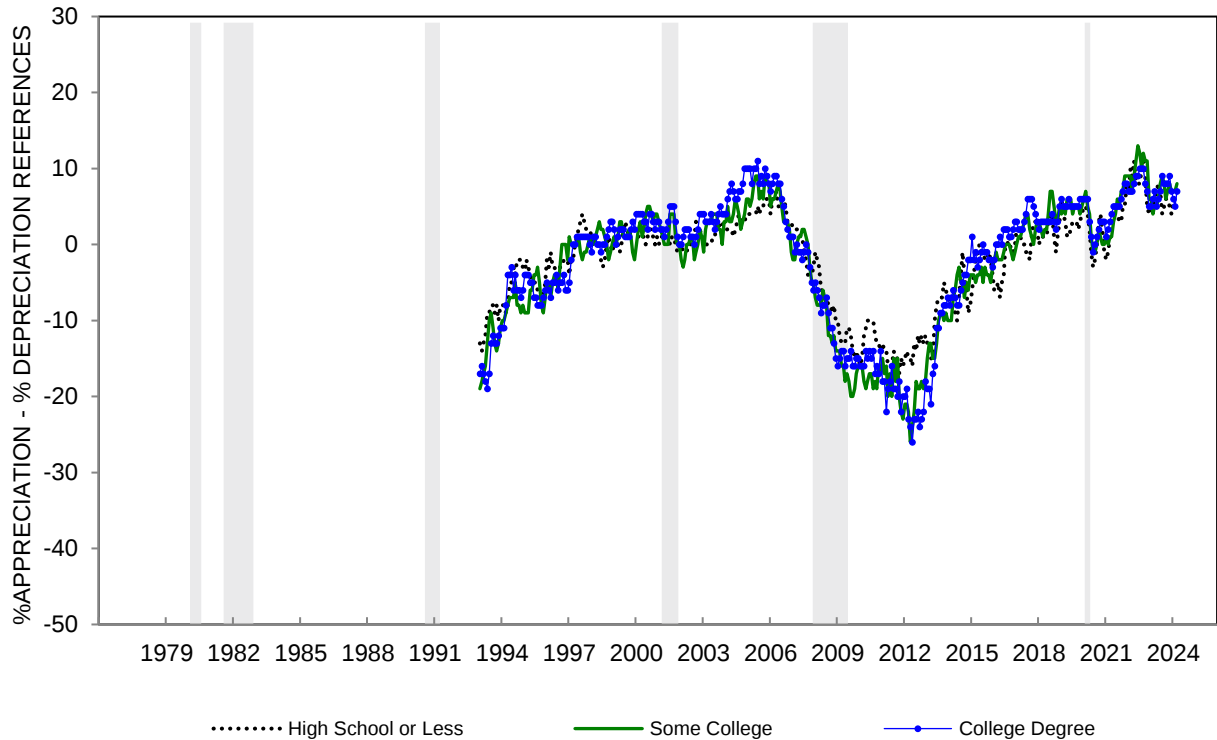


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR

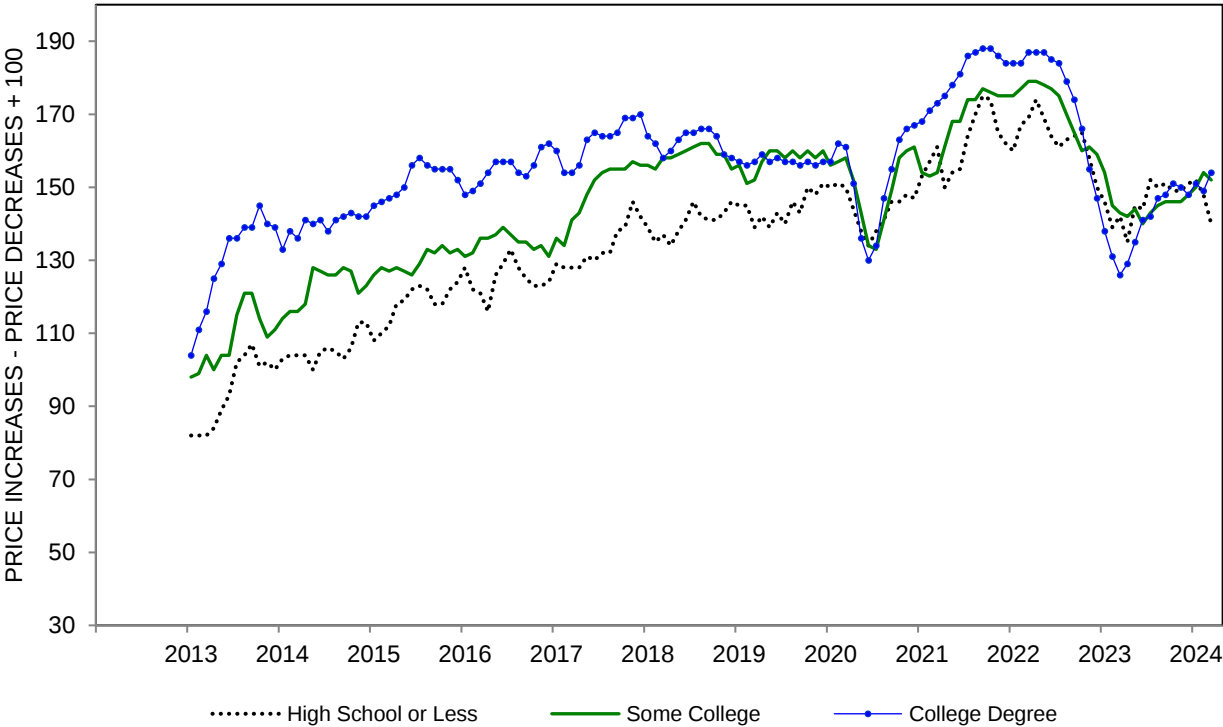


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR

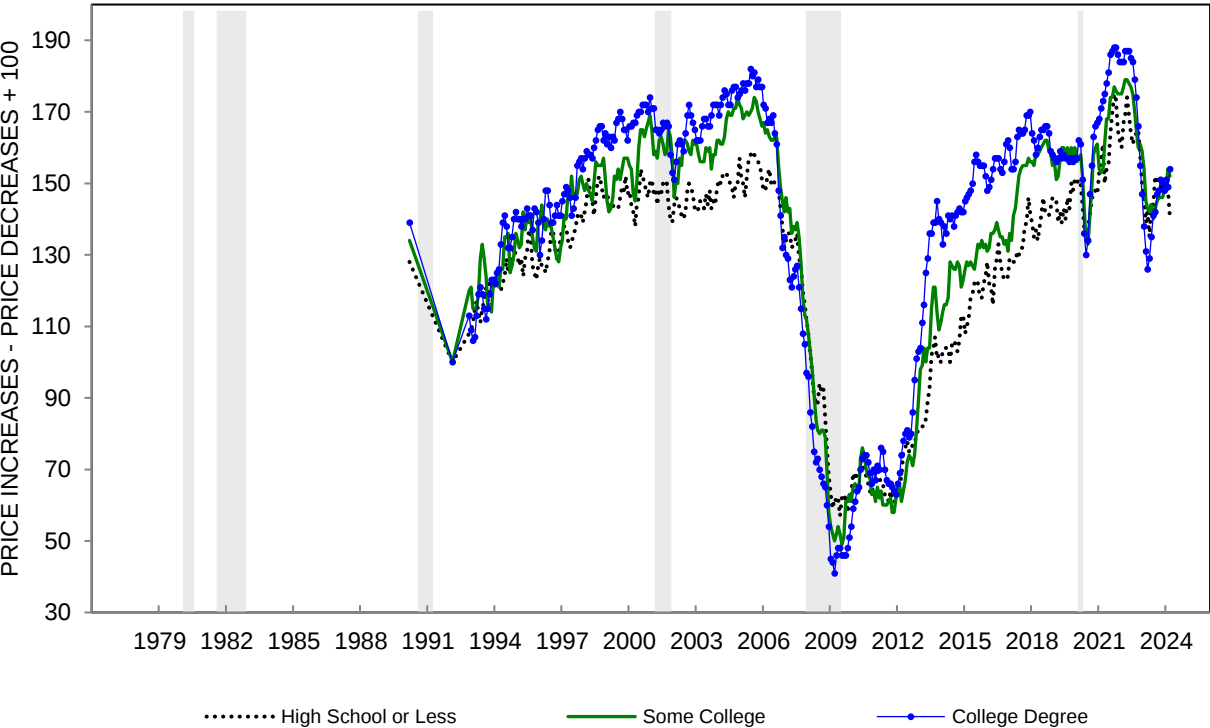


CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR

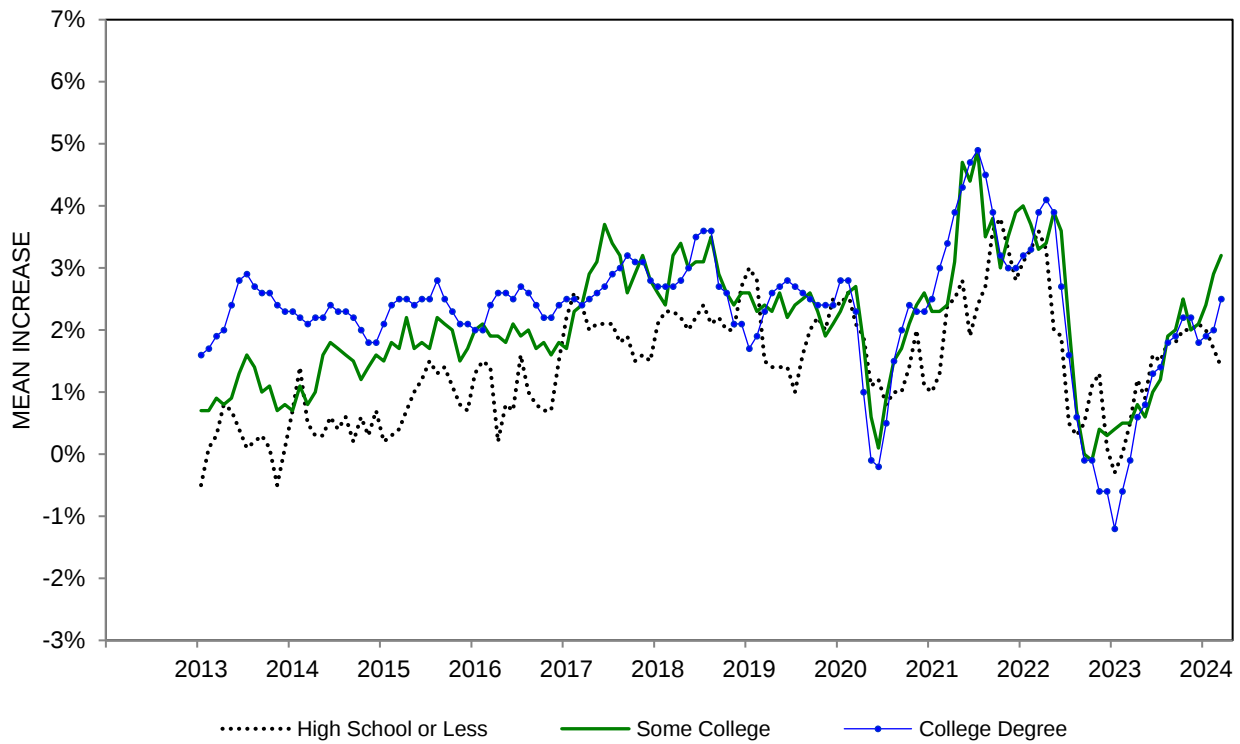


CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR

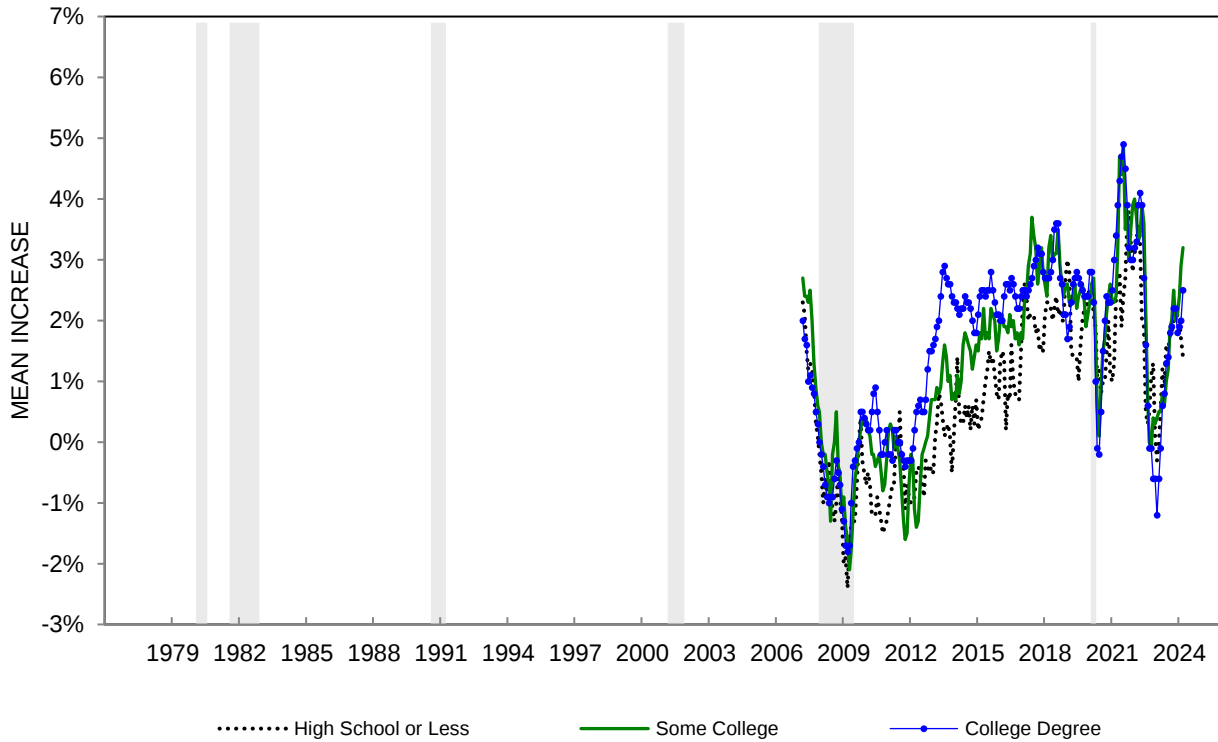


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

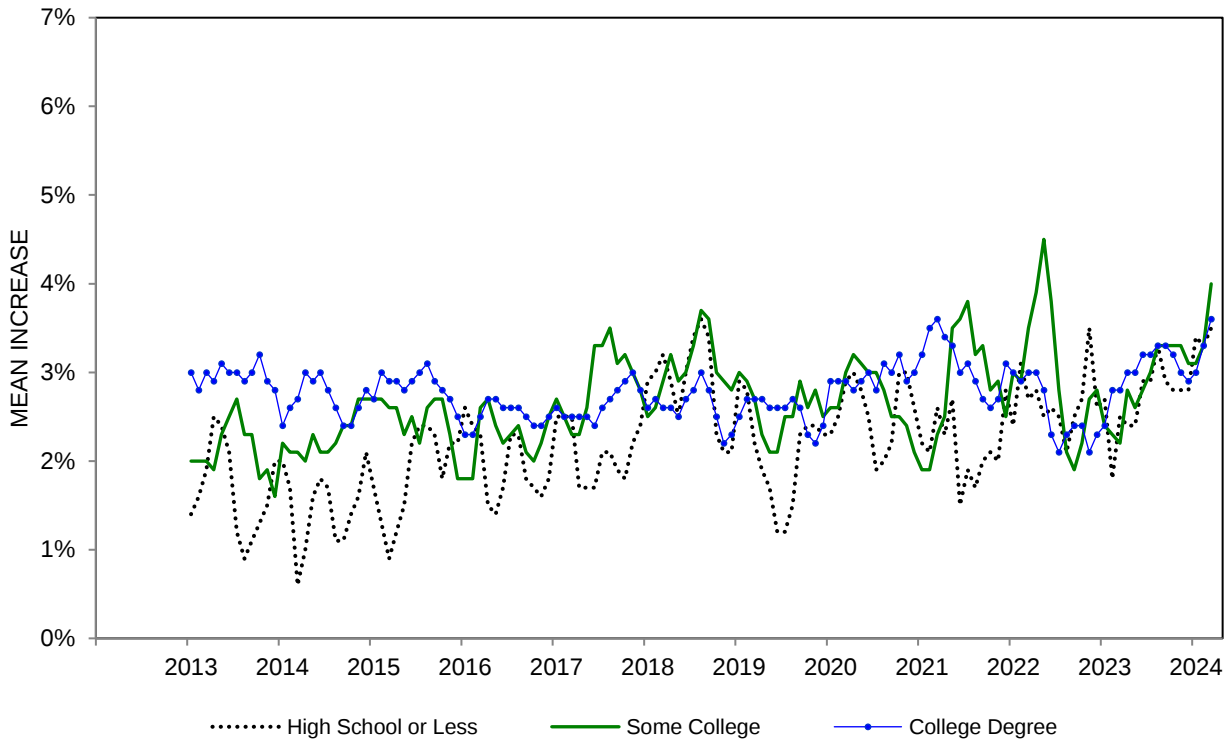


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

