

**INDEX OF CONSUMER SENTIMENT AND COMPONENTS
BY STOCK OWNERSHIP AND TERCILES OF STOCK WEALTH**

THREE MONTH MOVING AVERAGES

DATE OF SURVEY		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		Bottom	Middle	Top	No	Bottom	Middle	Top	No	Bottom	Middle	Top	No
		Third	Third	Third	Stock	Third	Third	Third	Stock	Third	Third	Third	Stock
September	1998	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
October	1998	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
November	1998	106.2	109.9	102.6	97.0	122.3	122.6	118.3	109.5	95.8	101.8	92.4	89.1
December	1998	106.0	106.6	103.6	96.7	121.1	119.3	120.2	109.8	96.3	98.4	92.9	88.3
January	1999	110.9	107.1	106.4	97.8	124.1	120.2	123.5	109.3	102.5	98.6	95.4	90.4
February	1999	111.6	106.2	110.3	99.5	122.7	118.5	125.2	108.7	104.4	98.2	100.7	93.5
March	1999	113.0	109.4	115.3	101.3	120.8	118.7	125.9	110.6	108.1	103.4	108.5	95.2
April	1999	113.0	112.2	115.8	102.2	120.3	119.1	127.3	111.3	108.3	107.8	108.4	96.4
May	1999	112.3	112.7	118.3	101.2	123.4	122.7	129.5	113.1	105.2	106.2	111.0	93.6
June	1999	112.9	114.7	120.0	100.6	126.2	126.9	132.0	112.9	104.3	106.9	112.2	92.7
July	1999	111.2	114.4	119.3	101.2	123.6	124.7	129.0	114.1	103.2	107.8	113.1	92.9
August	1999	111.6	115.3	116.3	100.1	121.8	122.7	127.0	111.0	105.0	110.5	109.5	93.1
September	1999	111.1	114.1	117.1	99.9	121.8	122.8	127.0	109.1	104.3	108.5	110.7	94.1
October	1999	112.4	109.8	118.3	98.5	121.7	120.5	130.6	107.1	106.3	103.0	110.3	93.1
November	1999	112.1	111.1	119.4	100.0	121.5	119.0	130.8	109.2	106.0	106.0	112.1	94.2
December	1999	112.7	112.0	117.9	99.1	121.8	117.6	127.6	108.2	106.8	108.5	111.7	93.3
January	2000	113.7	117.3	120.9	101.9	123.6	122.8	126.2	109.0	107.4	113.8	117.5	97.4
February	2000	114.2	119.4	122.6	103.1	118.7	126.3	127.1	109.0	111.3	115.0	119.7	99.4
March	2000	116.7	118.2	122.1	103.3	119.2	126.5	131.1	109.0	115.2	112.9	116.3	99.6
April	2000	116.0	118.1	121.8	101.8	119.7	126.1	132.9	108.7	113.6	112.9	114.7	97.4
May	2000	118.6	117.0	121.4	100.9	127.0	126.8	132.6	108.7	113.2	110.8	114.2	95.9
June	2000	116.3	116.6	120.1	102.2	128.2	123.9	127.1	110.5	108.7	111.9	115.7	96.8
July	2000	118.4	115.5	116.6	102.3	127.8	123.8	120.5	109.7	112.3	110.1	114.1	97.6
August	2000	115.6	114.6	116.6	101.1	121.1	122.9	120.4	107.2	112.1	109.3	114.2	97.2
September	2000	118.3	115.1	117.4	100.2	119.2	125.0	123.5	104.9	117.8	108.7	113.5	97.3
October	2000	115.3	115.8	116.0	99.8	118.4	123.7	122.4	106.0	113.3	110.7	111.9	95.7
November	2000	115.3	114.4	113.2	101.0	121.2	122.6	120.5	108.7	111.4	109.2	108.4	96.0
December	2000	109.2	110.5	109.8	99.8	117.5	122.4	120.5	109.3	103.8	102.8	103.0	93.6
January	2001	105.5	105.5	104.3	96.4	115.6	120.9	118.8	107.3	99.0	95.5	95.0	89.4
February	2001	98.7	99.3	97.4	91.8	110.3	115.6	110.1	106.3	91.2	88.9	89.3	82.5
March	2001	99.5	97.1	91.7	88.5	110.7	109.7	102.3	104.5	92.2	88.9	84.8	78.3
April	2001	95.9	91.7	91.1	87.6	105.3	102.4	98.3	103.5	89.9	84.9	86.4	77.3
May	2001	95.9	91.9	94.6	87.4	106.2	102.7	101.3	100.1	89.2	85.0	90.3	79.2
June	2001	91.3	91.8	98.7	87.5	103.4	103.0	104.8	98.5	83.5	84.6	94.8	80.5
July	2001	91.5	94.7	101.8	88.7	101.3	103.4	107.8	97.9	85.2	89.1	97.9	82.9
August	2001	92.1	96.3	99.2	87.5	99.4	101.2	105.6	97.9	87.4	93.1	95.0	80.8
September	2001	92.1	92.2	92.4	85.5	100.4	97.8	100.5	97.1	86.8	88.6	87.2	78.1
October	2001	91.1	90.6	87.5	81.7	103.0	102.5	94.8	94.9	83.5	83.0	82.8	73.3
November	2001	89.0	85.6	87.9	79.7	101.5	102.8	95.8	91.4	81.0	74.6	82.8	72.1
December	2001	87.8	89.5	93.0	81.1	98.0	110.3	100.9	91.4	81.2	76.2	87.9	74.5

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>
<u>DATE OF SURVEY</u>		<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>
January	2002	90.3	95.1	99.0	83.3	97.2	108.9	105.3	90.8	85.9	86.3	95.0	78.4
February	2002	91.5	99.1	99.8	85.8	98.7	109.8	104.5	91.1	86.8	92.2	96.8	82.4
March	2002	96.8	101.2	104.2	86.7	100.8	106.2	105.6	91.5	94.2	97.9	103.3	83.5
April	2002	97.6	97.3	104.6	86.9	103.4	105.8	106.4	94.1	93.9	91.8	103.5	82.4
May	2002	99.0	99.4	106.0	89.1	103.2	106.5	109.0	97.6	96.3	94.7	104.1	83.7
June	2002	97.4	98.7	101.5	89.4	105.5	107.1	105.1	97.8	92.2	93.3	99.2	84.0
July	2002	95.0	99.5	94.8	88.9	104.0	107.7	99.0	98.8	89.3	94.3	92.1	82.5
August	2002	92.5	94.3	93.7	85.6	104.2	104.1	94.8	98.4	85.1	88.0	93.1	77.4
September	2002	90.2	92.3	90.7	83.5	101.4	101.8	91.1	98.1	83.1	86.2	90.5	74.2
October	2002	87.4	84.9	92.6	80.7	99.1	96.3	93.7	95.3	80.0	77.6	91.8	71.2
November	2002	88.6	82.1	89.1	80.6	99.8	94.3	90.7	93.2	81.4	74.3	88.1	72.4
December	2002	89.4	83.6	92.2	79.7	100.0	96.2	94.0	92.2	82.6	75.4	90.9	71.7
January	2003	91.4	87.6	93.2	79.7	103.1	100.1	96.6	92.3	83.9	79.5	90.9	71.6
February	2003	91.6	87.8	92.4	77.6	103.7	101.1	99.2	93.4	83.8	79.2	87.9	67.4
March	2003	85.4	83.1	89.2	76.4	100.5	95.9	96.5	92.9	75.7	74.8	84.5	65.9
April	2003	84.8	85.9	90.4	77.4	97.6	95.3	98.2	93.2	76.6	79.9	85.4	67.2
June	2003	85.6	93.2	93.9	78.3	95.0	99.1	101.0	89.9	79.6	89.3	89.3	70.8
July	2003	90.8	96.1	99.4	81.6	100.4	106.4	105.8	91.9	84.7	89.5	95.3	74.9
August	2003	94.0	93.1	100.7	82.2	105.6	104.2	107.3	91.6	86.5	86.0	96.5	76.2
September	2003	94.4	90.9	101.1	81.5	109.8	103.5	107.7	92.2	84.5	82.8	96.9	74.6
October	2003	92.3	94.1	99.9	79.8	104.3	101.3	108.8	92.3	84.7	89.4	94.1	71.7
November	2003	91.5	97.5	101.7	80.7	101.6	103.9	109.1	93.3	85.0	93.4	96.9	72.5
December	2003	88.6	99.9	103.5	83.2	94.9	103.4	110.0	94.2	84.5	97.6	99.4	76.1
January	2004	97.7	101.9	108.8	87.8	105.7	104.3	113.8	95.2	92.5	100.4	105.6	83.1
February	2004	97.0	102.3	109.2	87.8	106.3	105.2	114.1	94.4	91.0	100.5	106.0	83.6
March	2004	102.1	102.9	108.0	89.3	115.8	109.2	114.3	97.0	93.3	99.0	103.9	84.3
April	2004	97.1	99.1	103.9	86.8	111.2	109.5	111.2	95.6	88.0	92.5	99.3	81.2
May	2004	95.3	101.1	99.6	86.1	109.4	114.2	110.7	95.5	86.2	92.7	92.4	80.0
June	2004	95.0	99.7	101.7	84.8	106.5	113.9	112.7	95.2	87.6	90.6	94.6	78.1
July	2004	95.5	99.8	103.8	85.7	105.8	113.7	114.3	95.1	89.0	90.9	97.2	79.7
August	2004	98.7	99.6	105.6	88.2	109.4	113.4	113.6	97.9	91.8	90.7	100.4	81.9
September	2004	99.1	99.9	104.7	88.0	109.4	113.3	111.6	97.1	92.5	91.3	100.2	82.1
October	2004	94.6	97.8	102.0	87.1	108.2	111.6	110.8	97.8	85.9	89.0	96.2	80.3
November	2004	95.0	94.4	101.8	85.7	108.6	106.5	111.0	97.0	86.3	86.7	95.9	78.4
December	2004	92.0	93.9	101.7	88.5	107.3	104.4	112.7	99.3	82.1	87.1	94.7	81.6
January	2005	98.6	98.4	102.7	87.5	114.1	110.5	113.3	99.2	88.5	90.7	96.0	79.9
February	2005	98.4	100.1	103.7	86.7	114.9	114.8	116.8	98.7	87.9	90.7	95.4	79.1
March	2005	98.7	100.6	103.9	84.2	116.0	118.1	119.9	97.5	87.6	89.4	93.7	75.8
April	2005	92.0	98.1	99.6	84.7	111.1	115.3	116.7	97.9	79.8	87.1	88.6	76.3
May	2005	88.4	98.0	97.4	83.5	106.6	115.8	114.2	98.0	76.8	86.6	86.7	74.1
June	2005	91.5	97.8	96.8	84.9	110.7	115.1	112.8	101.0	79.2	86.6	86.5	74.5
July	2005	96.8	99.9	101.2	85.8	112.0	119.8	117.8	103.5	87.1	87.1	90.5	74.4
August	2005	98.9	97.2	101.5	86.3	116.0	116.0	120.6	104.5	87.9	85.2	89.1	74.7
September	2005	90.0	91.7	96.1	80.4	106.4	111.6	118.0	99.8	79.5	78.9	81.9	67.8
October	2005	79.4	85.3	85.8	74.5	97.1	104.5	107.7	92.9	68.0	72.9	71.7	62.7
November	2005	78.2	84.5	82.4	72.2	94.9	106.5	103.8	89.2	67.5	70.3	68.7	61.2
December	2005	82.9	90.0	85.6	76.6	102.5	110.0	103.7	91.9	70.3	77.2	74.1	66.7

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>
<u>DATE OF SURVEY</u>		<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>
January	2006	90.1	94.5	93.7	80.8	108.6	113.6	112.2	98.7	78.3	82.2	81.8	69.2
February	2006	91.3	95.9	96.3	81.8	110.9	112.7	115.0	100.5	78.6	85.1	84.3	69.7
March	2006	89.1	95.3	99.1	80.4	108.4	113.0	119.4	100.5	76.7	84.0	86.0	67.6
April	2006	86.6	93.7	98.7	79.0	109.8	113.5	118.8	98.6	71.7	81.0	85.7	66.4
May	2006	83.5	89.3	97.8	76.9	106.6	108.4	118.3	94.9	68.7	77.1	84.5	65.4
June	2006	81.9	87.1	95.7	76.1	105.2	106.5	115.2	93.9	67.0	74.7	83.2	64.7
July	2006	82.8	86.9	95.3	74.0	104.4	102.9	114.2	92.1	68.9	76.7	83.1	62.4
August	2006	81.2	88.0	98.0	75.6	101.8	108.4	116.1	97.1	68.0	74.8	86.3	61.8
September	2006	83.7	87.8	96.0	75.4	99.0	107.4	113.2	93.4	73.8	75.2	85.0	63.9
October	2006	86.6	91.4	98.1	79.1	101.4	110.6	115.0	93.6	77.1	79.0	87.3	69.8
November	2006	93.5	93.6	99.2	83.2	107.1	110.3	113.9	92.7	84.8	82.9	89.8	77.0
December	2006	97.7	94.7	101.2	85.1	113.8	114.3	118.0	95.9	87.4	82.2	90.5	78.1
January	2007	99.6	94.4	102.4	86.5	116.3	112.2	118.8	98.0	88.8	83.1	91.9	79.1
February	2007	97.7	96.1	106.0	83.2	111.6	113.1	123.1	97.4	88.8	85.2	95.0	74.1
March	2007	93.8	98.8	104.0	82.0	107.6	113.0	119.4	97.2	85.0	89.8	94.1	72.2
April	2007	90.5	95.6	99.1	79.8	103.5	113.0	117.4	95.8	82.1	84.4	87.4	69.6
May	2007	89.1	95.1	93.9	80.6	107.7	111.8	112.7	95.3	77.1	84.4	81.9	71.0
June	2007	87.0	89.1	96.3	81.2	108.9	107.1	113.3	95.4	72.9	77.5	85.4	72.1
July	2007	86.1	90.3	99.2	80.8	107.0	107.0	115.7	94.1	72.7	79.6	88.6	72.2
August	2007	85.4	89.0	98.7	78.9	103.7	107.2	115.2	91.3	73.7	77.3	88.0	70.9
September	2007	83.5	91.4	94.8	78.0	97.0	107.4	114.3	90.1	74.8	81.2	82.2	70.2
October	2007	84.3	86.8	91.9	75.1	99.0	102.7	111.4	87.6	74.9	76.6	79.3	67.2
November	2007	80.4	85.6	88.6	71.9	93.2	102.2	108.1	85.6	72.2	75.0	76.1	63.0
December	2007	79.9	82.4	85.6	69.0	93.8	101.3	106.5	81.9	71.0	70.4	72.2	60.7
January	2008	76.4	84.1	84.5	68.5	90.8	101.4	104.8	81.7	67.1	72.9	71.4	60.0
February	2008	76.4	79.3	82.6	68.5	93.4	94.2	102.5	79.6	65.5	69.7	69.8	61.5
March	2008	75.3	74.9	82.2	65.6	89.8	89.1	100.7	77.6	66.1	65.9	70.3	57.9
April	2008	69.8	70.1	74.8	61.5	83.1	85.2	89.9	74.3	61.2	60.5	65.2	53.3
May	2008	64.7	68.4	68.1	58.1	79.2	85.8	81.2	71.5	55.4	57.2	59.7	49.5
June	2008	58.5	66.1	63.3	54.9	76.2	82.3	73.8	66.4	47.2	55.7	56.6	47.6
July	2008	60.7	63.5	61.1	55.5	76.9	79.7	72.2	64.9	50.3	53.2	54.0	49.4
August	2008	62.4	63.1	65.4	55.5	74.6	73.5	75.8	64.7	54.5	56.5	58.7	49.6
September	2008	68.8	65.4	71.3	60.0	74.4	74.7	80.5	67.5	65.2	59.5	65.3	55.1
October	2008	66.4	64.2	70.2	58.4	69.7	70.4	75.0	62.5	64.2	60.2	67.1	55.7
November	2008	62.9	59.6	64.3	59.5	66.3	66.0	66.8	59.7	60.7	55.5	62.7	59.4
December	2008	58.8	56.1	56.8	57.8	68.3	64.7	59.9	58.6	52.6	50.5	54.8	57.3
January	2009	58.4	56.8	58.5	60.4	68.3	66.6	66.0	61.2	52.0	50.5	53.7	59.9
February	2009	56.9	59.5	59.9	60.5	66.7	72.4	68.8	64.5	50.5	51.3	54.2	57.9
March	2009	57.3	59.3	59.7	59.4	62.5	68.6	70.4	63.1	53.9	53.4	52.8	57.0
April	2009	61.1	58.1	63.8	58.2	66.7	68.9	72.4	59.8	57.4	51.2	58.3	57.2
May	2009	69.3	63.1	68.8	59.3	72.0	69.7	76.3	56.9	67.5	58.8	63.9	60.8
June	2009	73.4	67.3	73.5	62.7	77.5	72.5	78.8	59.0	70.7	64.0	70.1	65.1
July	2009	74.4	70.0	72.7	63.9	77.0	72.5	78.1	64.1	72.8	68.5	69.2	63.7
August	2009	72.4	68.1	70.8	63.0	76.2	69.8	75.4	64.7	70.1	67.0	67.8	61.9
September	2009	75.5	72.6	70.9	61.9	76.7	74.7	72.4	63.5	74.8	71.2	69.9	60.9
October	2009	74.5	76.9	70.0	62.8	75.7	78.2	71.5	63.7	73.8	76.0	69.1	62.3
November	2009	75.4	76.0	72.3	64.3	75.3	78.6	75.4	65.1	75.4	74.3	70.4	63.8
December	2009	72.3	73.0	74.9	65.6	75.1	75.9	82.1	66.9	70.5	71.2	70.3	64.7

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>
<u>DATE OF SURVEY</u>		<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>
January	2010	74.0	72.9	77.8	66.9	76.9	76.6	87.0	69.6	72.1	70.5	71.9	65.1
February	2010	76.2	75.2	80.9	68.6	81.0	81.3	91.3	74.0	73.1	71.3	74.2	65.1
March	2010	77.1	75.4	81.4	69.7	81.7	82.9	91.2	78.1	74.1	70.6	75.2	64.3
April	2010	75.1	76.3	80.9	68.9	81.5	84.1	89.7	77.9	71.1	71.2	75.3	63.1
May	2010	75.6	78.6	81.1	67.5	83.7	87.0	90.4	75.0	70.4	73.2	75.1	62.7
June	2010	74.2	80.9	80.9	67.2	83.2	90.2	91.3	73.7	68.5	75.0	74.1	63.1
July	2010	73.7	79.5	78.0	67.4	82.3	90.6	88.6	73.2	68.2	72.5	71.1	63.6
August	2010	70.1	76.7	74.9	66.8	75.9	89.1	87.1	73.7	66.4	68.8	66.9	62.4
September	2010	71.5	73.3	70.3	65.0	78.2	87.4	84.0	72.2	67.2	64.4	61.4	60.4
October	2010	71.6	70.5	73.6	62.7	77.4	85.3	88.2	69.8	68.0	61.1	64.2	58.1
November	2010	71.9	71.3	78.0	63.3	80.0	85.7	91.3	71.0	66.7	62.1	69.4	58.4
December	2010	71.6	73.3	82.1	64.9	80.6	85.7	94.6	71.9	65.9	65.3	74.2	60.4
January	2011	71.1	78.6	83.1	67.4	80.4	88.0	96.5	74.1	65.1	72.6	74.4	63.1
February	2011	72.0	81.1	85.6	69.8	83.9	89.7	99.0	74.9	64.4	75.6	77.0	66.5
March	2011	68.7	79.4	86.9	65.7	80.8	90.3	101.4	72.8	60.9	72.4	77.5	61.1
April	2011	69.3	75.1	86.5	63.5	84.1	89.9	101.7	71.4	59.8	65.5	76.8	58.5
May	2011	67.9	74.3	83.7	62.1	79.4	86.2	99.3	71.3	60.5	66.6	73.6	56.2
June	2011	69.9	74.8	83.8	64.5	79.5	85.1	97.2	72.5	63.7	68.1	75.2	59.3
July	2011	67.7	73.4	80.2	63.8	76.5	82.6	94.0	72.5	62.0	67.4	71.4	58.1
August	2011	64.8	64.7	70.6	59.6	76.0	77.6	87.0	68.6	57.5	56.4	60.1	53.7
September	2011	61.5	59.7	63.5	57.8	76.4	72.9	84.3	67.7	52.0	51.3	50.1	51.4
October	2011	59.3	60.2	63.3	56.1	75.4	77.3	82.4	65.8	49.0	49.2	51.0	49.9
November	2011	61.0	63.5	67.6	58.6	79.1	81.5	85.9	67.9	49.4	52.0	55.9	52.5
December	2011	62.5	65.8	70.8	62.5	76.0	85.1	84.6	70.9	53.8	53.4	62.0	57.1
January	2012	69.7	67.2	76.0	67.7	82.3	80.8	88.5	75.9	61.5	58.5	67.9	62.4
February	2012	76.3	71.4	79.1	69.5	85.9	80.3	88.7	77.8	70.1	65.7	73.0	64.1
March	2012	77.7	76.3	84.7	69.3	87.2	83.2	94.7	78.3	71.5	71.9	78.2	63.5
April	2012	77.7	78.9	87.7	68.1	87.6	87.1	98.1	74.2	71.3	73.5	81.0	64.1
May	2012	76.5	82.6	89.7	69.8	87.4	92.2	101.9	74.1	69.5	76.4	81.9	67.1
June	2012	76.0	77.9	85.8	70.6	87.6	89.1	97.6	73.3	68.6	70.7	78.2	68.8
July	2012	76.1	75.9	81.5	70.8	89.1	86.6	95.3	75.7	67.7	69.0	72.8	67.6
August	2012	75.7	72.1	78.7	70.1	91.2	84.2	93.5	77.6	65.8	64.3	69.2	65.3
September	2012	79.9	77.0	79.4	71.5	92.4	87.8	95.3	78.9	71.8	70.1	69.2	66.7
October	2012	82.2	79.9	82.3	76.1	89.5	90.5	97.4	81.7	77.4	73.1	72.5	72.4
November	2012	82.9	84.6	84.5	79.0	87.3	93.1	97.3	83.0	80.0	79.2	76.2	76.4
December	2012	80.4	81.4	82.5	77.6	90.5	91.8	96.6	83.8	73.9	74.8	73.5	73.6
January	2013	81.6	77.8	77.4	73.7	95.3	88.3	93.2	82.3	72.7	71.0	67.3	68.2
February	2013	79.5	74.8	78.4	72.3	92.4	86.5	96.2	82.1	71.2	67.3	67.1	65.9
March	2013	82.7	79.2	82.5	72.0	92.0	91.2	103.1	80.2	76.7	71.6	69.2	66.6
April	2013	81.8	82.8	85.8	72.3	89.4	96.4	107.7	81.6	76.8	74.1	71.8	66.3
May	2013	84.3	87.5	86.4	74.0	93.5	101.0	109.6	84.2	78.3	78.9	71.6	67.4
June	2013	83.8	91.6	89.7	74.8	94.1	102.5	107.6	85.9	77.1	84.7	78.3	67.7
July	2013	84.3	94.3	92.9	78.9	97.0	106.5	107.6	89.2	76.1	86.6	83.4	72.3
August	2013	84.6	90.4	93.3	78.2	97.0	103.5	107.4	88.8	76.7	82.1	84.2	71.4
September	2013	82.9	84.0	90.0	78.2	98.2	100.6	105.2	89.3	73.1	73.4	80.3	71.1
October	2013	79.7	78.5	84.0	74.0	94.7	94.3	99.4	87.6	70.1	68.3	74.1	65.2
November	2013	78.8	74.4	84.2	71.3	95.0	91.0	98.8	83.6	68.4	63.7	74.8	63.4
December	2013	80.8	76.6	86.0	72.4	96.0	94.2	102.2	84.8	71.0	65.3	75.5	64.4

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>
<u>DATE OF SURVEY</u>		<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>
January	2014	81.9	80.3	91.8	72.9	98.6	98.0	109.4	84.3	71.2	69.0	80.5	65.7
February	2014	85.2	86.5	89.7	74.6	99.2	103.6	109.2	87.0	76.2	75.6	77.1	66.7
March	2014	86.2	84.4	87.7	74.2	98.8	99.5	107.3	87.6	78.2	74.8	75.1	65.5
April	2014	89.2	85.6	89.0	75.9	100.6	99.7	108.6	89.4	81.8	76.6	76.3	67.1
May	2014	87.3	81.9	91.7	76.8	99.3	97.4	109.3	89.3	79.6	72.1	80.4	68.7
June	2014	89.4	84.1	94.4	75.9	101.0	97.8	112.1	88.7	82.0	75.4	83.1	67.6
July	2014	87.3	83.4	92.0	75.1	100.9	97.3	108.8	87.5	78.6	74.6	81.3	67.2
August	2014	88.6	84.3	94.5	73.2	103.7	96.9	112.5	89.1	78.9	76.3	82.8	63.0
September	2014	87.7	87.0	93.7	74.2	105.7	100.2	111.5	88.4	76.2	78.5	82.2	65.0
October	2014	90.5	88.3	97.8	75.9	105.8	101.6	114.9	88.3	80.7	79.8	86.8	67.8
November	2014	90.4	93.6	97.4	79.2	104.3	106.0	111.6	92.0	81.5	85.7	88.2	71.0
December	2014	94.6	94.2	99.6	83.4	106.0	105.2	113.3	95.5	87.3	87.2	90.9	75.7
January	2015	98.6	96.3	98.9	88.6	110.0	105.7	112.9	101.5	91.4	90.4	89.9	80.2
February	2015	103.5	96.0	98.3	92.0	114.8	104.3	113.2	102.1	96.4	90.7	88.8	85.5
March	2015	101.7	95.5	99.0	92.8	112.7	104.6	114.6	103.5	94.7	89.7	89.1	85.9
April	2015	101.4	100.0	98.2	90.7	112.4	109.5	111.9	101.6	94.3	93.9	89.5	83.8
May	2015	98.6	98.0	100.3	88.0	106.4	107.8	114.4	99.6	93.6	91.7	91.2	80.6
June	2015	100.1	100.3	99.7	87.8	109.0	111.1	112.9	99.2	94.4	93.3	91.2	80.5
July	2015	98.6	96.2	100.7	87.0	108.5	108.4	117.1	99.0	92.3	88.3	90.1	79.2
August	2015	101.4	96.3	97.2	88.0	113.9	110.5	114.9	99.5	93.4	87.1	85.7	80.6
September	2015	95.8	91.3	97.0	86.9	106.9	104.8	115.6	100.1	88.8	82.7	85.0	78.5
October	2015	94.8	91.3	94.3	86.3	104.9	105.1	112.9	97.8	88.4	82.4	82.2	78.9
November	2015	92.7	91.0	95.0	86.6	102.6	105.5	112.9	98.0	86.3	81.6	83.5	79.2
December	2015	99.5	95.4	93.3	85.0	110.5	110.1	112.1	96.7	92.5	86.0	81.2	77.5
January	2016	101.9	94.2	93.1	86.1	113.6	106.0	113.0	100.0	94.4	86.6	80.3	77.1
February	2016	102.5	97.4	93.4	84.9	117.1	107.6	114.3	98.7	93.2	90.8	79.9	76.1
March	2016	99.4	94.8	97.8	85.2	114.6	108.1	116.4	97.5	89.6	86.3	85.9	77.3
April	2016	96.9	93.0	97.1	84.8	114.4	109.1	116.2	96.6	85.6	82.6	84.8	77.2
May	2016	97.6	94.6	95.4	86.8	113.5	112.1	113.6	99.6	87.4	83.3	83.8	78.5
June	2016	98.4	97.0	92.0	87.9	116.9	113.3	111.8	101.8	86.6	86.5	79.3	79.1
July	2016	98.3	97.9	92.2	88.7	115.4	116.1	111.7	104.1	87.3	86.2	79.7	78.8
August	2016	95.9	94.2	94.5	86.0	115.6	114.6	115.6	99.9	83.3	81.1	81.0	77.1
September	2016	95.4	95.4	95.2	83.8	112.8	115.0	114.5	96.4	84.2	82.8	82.7	75.7
October	2016	96.5	95.0	97.4	81.1	113.6	112.1	116.9	91.9	85.5	83.9	85.0	74.1
November	2016	97.6	95.7	97.4	83.5	113.6	110.3	114.1	95.0	87.2	86.3	86.7	76.0
December	2016	98.1	97.8	98.7	86.8	116.3	110.2	115.6	98.6	86.4	89.8	87.8	79.2
January	2017	99.9	100.5	100.2	91.5	117.8	114.0	117.2	100.8	88.4	91.9	89.2	85.5
February	2017	98.8	99.7	101.7	93.6	116.7	113.8	120.3	103.2	87.3	90.7	89.7	87.4
March	2017	97.9	98.8	104.3	92.4	114.3	116.0	123.0	103.4	87.4	87.8	92.3	85.3
April	2017	95.8	99.8	106.3	90.4	114.4	117.3	124.3	103.4	83.9	88.5	94.8	82.1
May	2017	99.5	100.1	108.8	87.3	118.2	118.4	125.2	99.4	87.5	88.4	98.2	79.4
June	2017	95.7	97.9	107.7	89.0	114.0	115.3	126.2	102.3	84.0	86.7	95.7	80.4
July	2017	96.7	96.5	103.6	88.4	115.5	114.8	123.8	103.7	84.6	84.8	90.7	78.5
August	2017	92.9	99.2	102.1	89.4	111.2	116.5	122.2	105.9	81.1	88.0	89.2	78.8
September	2017	95.5	101.2	101.1	87.2	112.0	119.4	121.1	103.1	84.9	89.5	88.3	76.9
October	2017	94.4	103.6	104.7	90.4	110.2	121.2	121.5	104.8	84.3	92.3	93.9	81.1
November	2017	96.6	103.9	103.6	91.4	111.3	121.9	122.9	105.3	87.1	92.3	91.1	82.5
December	2017	96.1	103.0	103.9	92.2	111.1	123.0	122.2	106.8	86.4	90.2	92.1	82.9

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>	<u>Bottom</u>	<u>Middle</u>	<u>Top</u>	<u>No</u>
<u>DATE OF SURVEY</u>		<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>	<u>Third</u>	<u>Third</u>	<u>Third</u>	<u>Stock</u>
January	2018	96.3	102.4	103.3	89.1	108.7	120.4	122.7	104.0	88.3	90.8	90.8	79.6
February	2018	96.5	101.9	107.7	88.0	110.5	118.5	124.5	103.3	87.5	91.2	96.9	78.2
March	2018	99.3	102.9	107.5	92.0	116.7	119.4	126.0	105.4	88.1	92.3	95.6	83.3
April	2018	98.4	101.9	107.5	95.3	117.6	119.0	127.6	108.3	86.1	90.8	94.6	87.0
May	2018	98.3	101.2	103.1	97.0	117.5	117.8	125.7	108.6	85.9	90.5	88.6	89.5
June	2018	98.1	99.2	103.9	93.9	117.8	114.5	123.2	107.1	85.5	89.3	91.4	85.4
July	2018	98.0	100.8	103.8	93.1	118.5	117.1	122.9	106.0	84.8	90.3	91.6	84.8
August	2018	95.7	103.0	103.9	90.8	115.7	120.1	122.0	104.7	82.8	92.0	92.3	81.8
September	2018	96.1	101.1	103.0	94.2	113.2	118.0	122.9	105.3	85.2	90.3	90.2	87.1
October	2018	97.6	101.4	103.0	92.8	112.2	117.4	122.1	103.9	88.2	91.1	90.7	85.7
November	2018	99.5	98.5	102.1	95.5	113.9	115.8	121.2	106.4	90.2	87.4	89.8	88.5
December	2018	97.4	100.9	102.0	94.2	113.9	117.5	121.3	106.7	86.7	90.3	89.6	86.1
January	2019	93.5	96.7	100.3	93.1	112.2	114.5	119.8	106.5	81.4	85.2	87.8	84.5
February	2019	93.1	96.3	99.0	90.2	111.8	112.9	118.8	103.9	81.1	85.7	86.3	81.4
March	2019	95.4	97.3	99.2	88.5	113.5	113.6	118.2	100.9	83.8	86.9	87.0	80.5
April	2019	98.0	100.8	101.1	90.3	113.6	116.8	119.7	102.1	87.9	90.5	89.2	82.6
May	2019	96.7	105.4	104.6	92.9	109.1	120.9	121.9	103.4	88.8	95.4	93.5	86.1
June	2019	96.9	103.1	105.1	93.5	107.7	119.4	122.0	103.8	89.9	92.6	94.3	86.8
July	2019	99.0	102.3	105.5	93.5	109.9	116.9	122.5	102.4	91.9	93.0	94.6	87.8
August	2019	97.5	94.8	102.0	90.7	112.6	113.0	119.4	100.4	87.8	83.2	90.8	84.4
September	2019	97.0	92.2	97.8	90.2	112.8	110.5	116.5	99.2	86.8	80.6	85.8	84.4
October	2019	94.7	91.6	93.5	91.1	112.1	111.8	113.2	102.4	83.6	78.6	80.8	83.8
November	2019	97.4	95.7	95.3	92.4	115.2	112.9	116.1	102.9	86.0	84.6	81.9	85.7
December	2019	96.6	101.1	100.2	92.4	113.9	119.0	119.5	104.6	85.6	89.6	87.8	84.6
January	2020	98.7	102.9	104.3	91.7	113.5	118.9	123.2	103.5	89.2	92.6	92.1	84.2
February	2020	100.3	103.2	107.1	93.4	112.7	120.2	124.8	105.3	92.4	92.3	95.7	85.8
March	2020	97.9	96.5	99.5	93.2	110.8	112.7	117.4	104.2	89.6	86.0	88.0	86.2
April	2020	89.7	84.4	88.7	86.2	100.6	98.9	99.3	92.3	82.6	75.1	81.9	82.3
May	2020	80.2	76.2	75.8	77.0	93.2	90.5	83.5	81.0	71.8	67.0	70.7	74.4
June	2020	74.0	72.7	76.1	72.3	84.4	83.5	81.6	76.2	67.3	65.7	72.5	69.8
July	2020	73.0	73.2	77.3	71.1	87.3	85.4	87.8	76.9	63.8	65.4	70.5	67.3
August	2020	74.5	73.1	78.7	71.4	85.7	82.4	90.1	78.7	67.3	67.1	71.4	66.8
September	2020	78.5	73.9	77.1	72.1	90.7	84.0	90.4	74.9	70.7	67.3	68.5	70.3
October	2020	82.0	78.4	79.8	75.4	90.5	87.3	89.1	77.0	76.6	72.7	73.8	74.4
November	2020	81.7	78.1	82.8	77.6	88.5	88.0	93.3	80.5	77.3	71.7	76.0	75.8
December	2020	82.0	79.2	85.3	75.8	90.8	88.4	95.0	80.5	76.3	73.3	79.0	72.7
January	2021	81.2	77.7	86.1	74.7	89.5	88.3	99.1	80.3	75.9	70.8	77.8	71.1
February	2021	83.7	80.4	85.4	72.9	91.4	92.0	98.9	76.5	78.7	72.9	76.8	70.6
March	2021	82.9	82.1	87.4	74.9	89.0	93.2	101.4	77.7	79.0	75.0	78.4	73.2
April	2021	86.1	86.2	91.6	76.0	93.0	95.2	104.4	81.3	81.7	80.3	83.4	72.5
May	2021	86.7	87.5	94.4	78.0	95.4	95.3	103.4	84.0	81.1	82.5	88.6	74.2
June	2021	88.5	87.7	95.3	77.9	95.2	95.8	100.6	83.2	84.1	82.5	91.8	74.4
July	2021	86.4	85.4	91.6	77.7	91.9	91.1	95.5	81.0	82.9	81.7	89.1	75.6
August	2021	84.0	80.1	87.4	74.0	88.3	87.2	92.0	77.8	81.2	75.5	84.6	71.5
September	2021	80.8	75.7	81.9	70.6	86.8	84.2	86.1	76.7	77.0	70.2	79.2	66.6
October	2021	77.0	71.3	77.8	67.9	84.8	81.3	81.9	74.9	72.0	64.9	75.1	63.4
November	2021	74.0	70.9	77.3	66.4	85.4	77.4	79.6	72.9	66.6	66.8	75.8	62.1
December	2021	72.4	68.4	76.7	66.1	83.3	71.7	78.0	72.9	65.4	66.3	75.9	61.8

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
		Bottom	Middle	Top	No	Bottom	Middle	Top	No	Bottom	Middle	Top	No
DATE OF SURVEY		Third	Third	Third	Stock	Third	Third	Third	Stock	Third	Third	Third	Stock
January	2022	69.7	68.7	76.0	64.5	79.5	71.0	77.8	70.6	63.4	67.2	74.9	60.6
February	2022	67.4	64.2	73.7	66.0	73.7	67.2	77.4	71.9	63.4	62.3	71.4	62.2
March	2022	63.6	62.5	69.1	62.2	70.5	67.0	75.5	69.1	59.1	59.6	65.1	57.8
April	2022	65.9	59.6	66.0	61.8	72.7	64.7	71.4	68.1	61.5	56.3	62.5	57.7
May	2022	65.0	60.8	61.7	59.7	72.9	64.2	64.9	66.4	59.9	58.6	59.6	55.3
June	2022	62.1	57.4	57.4	57.2	68.9	60.2	57.0	62.6	57.7	55.5	57.6	53.7
July	2022	54.0	54.0	54.4	52.8	61.2	58.9	56.1	58.6	49.4	50.8	53.3	49.0
August	2022	53.6	55.6	56.0	52.3	57.4	61.6	56.3	57.5	51.2	51.7	55.8	49.1
September	2022	56.1	58.1	59.5	55.1	58.6	63.3	61.8	57.7	54.5	54.8	58.1	53.5
October	2022	61.1	61.9	58.3	58.7	63.4	67.2	59.3	61.3	59.7	58.5	57.6	57.1
November	2022	63.3	58.9	56.2	58.6	67.1	64.7	58.9	60.1	60.9	55.1	54.4	57.7
December	2022	61.7	59.7	57.6	59.3	65.4	64.3	58.4	61.4	59.4	56.8	57.1	57.9
January	2023	63.3	59.1	62.2	61.3	68.0	61.5	63.1	62.9	60.3	57.6	61.6	60.2
February	2023	62.2	63.5	67.9	64.5	68.8	65.1	68.5	67.1	58.1	62.4	67.6	62.8
March	2023	63.6	64.8	66.4	64.8	71.3	71.3	68.2	67.9	58.6	60.6	65.1	62.9
April	2023	64.0	65.7	64.9	62.2	72.6	74.0	65.3	65.3	58.6	60.4	64.7	60.3
May	2023	63.5	63.4	61.9	59.0	71.4	73.1	63.2	63.0	58.4	57.2	61.1	56.5
June	2023	65.3	63.4	65.8	59.2	74.5	71.5	67.3	63.4	59.4	58.2	64.9	56.5
July	2023	65.8	68.6	72.5	60.6	73.0	77.1	75.5	65.4	61.2	63.2	70.5	57.5
August	2023	68.1	72.4	79.3	61.5	77.7	81.8	82.1	64.9	62.0	66.4	77.5	59.4
September	2023	68.2	74.0	82.8	61.9	77.9	80.5	85.0	66.0	62.0	69.8	81.4	59.3
October	2023	64.4	69.6	77.7	61.6	76.2	75.3	79.0	66.2	56.8	66.0	76.9	58.6
November	2023	63.9	64.6	73.7	59.7	75.8	68.8	76.4	65.1	56.2	61.9	72.0	56.4
December	2023	66.3	65.8	71.6	59.5	76.2	70.1	76.0	65.4	59.9	63.0	68.8	55.7
January	2024	72.2	71.9	80.8	61.1	79.9	74.4	84.3	66.1	67.3	70.3	78.5	57.9
February	2024	75.5	78.6	85.3	66.7	80.9	80.9	86.9	70.0	72.0	77.2	84.2	64.5
March	2024	77.2	82.0	92.3	68.7	83.5	86.2	93.7	70.4	73.1	79.4	91.4	67.5
April	2024	76.6	80.2	91.4	68.6	81.9	84.4	94.9	69.2	73.2	77.4	89.1	68.2
May	2024	72.1	79.6	90.4	65.7	75.1	81.9	94.2	66.1	70.1	78.0	87.9	65.4
June	2024	66.1	75.6	86.4	63.8	66.5	75.0	89.2	62.2	65.8	76.0	84.5	64.9
July	2024	61.8	71.1	85.4	59.8	60.7	69.6	86.8	54.9	62.5	71.9	84.6	62.9
August	2024	62.7	69.0	86.5	58.3	59.0	65.8	86.6	50.1	65.1	71.1	86.5	63.5
September	2024	63.6	72.6	86.5	57.9	57.3	69.2	86.9	47.2	67.6	74.8	86.3	64.7
October	2024	66.1	74.8	87.1	58.7	58.7	69.4	87.5	48.3	70.9	78.3	86.9	65.4
November	2024	66.3	78.0	87.0	60.6	59.1	71.7	87.7	49.1	71.0	82.1	86.5	67.9
December	2024	68.3	77.4	86.6	63.8	65.4	74.7	90.9	53.1	70.1	79.0	83.8	70.7
January	2025	67.2	77.8	84.7	66.1	67.5	79.3	93.4	55.9	67.1	76.9	79.1	72.6
February	2025	66.3	72.9	80.8	65.2	70.6	79.7	93.6	56.1	63.6	68.5	72.6	71.0
March	2025	60.9	66.0	74.8	59.8	65.8	73.9	89.1	53.8	57.7	60.9	65.6	63.6
April	2025	54.0	58.8	64.6	56.4	60.1	69.5	78.7	52.6	50.2	52.0	55.5	58.8
May	2025	49.6	54.8	56.8	54.4	55.5	67.5	71.3	54.6	45.9	46.7	47.4	54.2
June	2025	50.2	55.6	57.3	55.8	55.0	66.4	70.0	56.5	47.2	48.7	49.0	55.4
July	2025	54.5	58.4	63.2	56.0	59.9	66.6	74.6	57.4	51.0	53.2	55.7	55.1
August	2025	56.8	59.7	68.8	55.4	61.7	66.1	81.2	54.6	53.6	55.6	60.7	56.1
September	2025	55.8	58.7	68.6	52.2	61.3	66.0	81.3	51.1	52.2	54.0	60.4	52.9
October	2025	53.0	56.2	66.2	50.5	56.5	62.9	78.9	49.6	50.8	51.8	58.0	51.1
November	2025	49.9	53.1	64.5	48.8	51.0	59.0	74.9	47.6	49.2	49.4	57.8	49.6
December	2025	49.5	49.4	63.4	49.1	47.6	52.1	70.8	45.9	50.6	47.7	58.6	51.2

		INDEX OF CONSUMER SENTIMENT				CURRENT ECONOMIC CONDITIONS				INDEX OF CONSUMER EXPECTATIONS			
<u>DATE OF SURVEY</u>		<u>Bottom</u> <u>Third</u>	<u>Middle</u> <u>Third</u>	<u>Top</u> <u>Third</u>	<u>No</u> <u>Stock</u>	<u>Bottom</u> <u>Third</u>	<u>Middle</u> <u>Third</u>	<u>Top</u> <u>Third</u>	<u>No</u> <u>Stock</u>	<u>Bottom</u> <u>Third</u>	<u>Middle</u> <u>Third</u>	<u>Top</u> <u>Third</u>	<u>No</u> <u>Stock</u>
January	2026	48.4	50.6	63.9	51.0	45.2	51.4	68.8	45.7	50.3	50.1	60.7	54.5

1/23/2026

The Questions were:

Do you (and your family living there) have any investments in the stock market, including any publicly traded stock that is directly owned, stocks in mutual funds, or stocks in any of your retirement accounts, including 401(k)s, IRAs, or Keogh accounts?

Considering all of your (family's) investments in the stock market, overall about how much would your investments be worth today?

"No stock" denotes that respondent answered "no" to the first question.

Gaps in data result from months in which Stock Holding questions were not asked.