### Charts

## SUTVEYS OF CONSUMERS

#### **All Charts**

All Charts

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- Index of Consumer Sentiment Within Income Terciles
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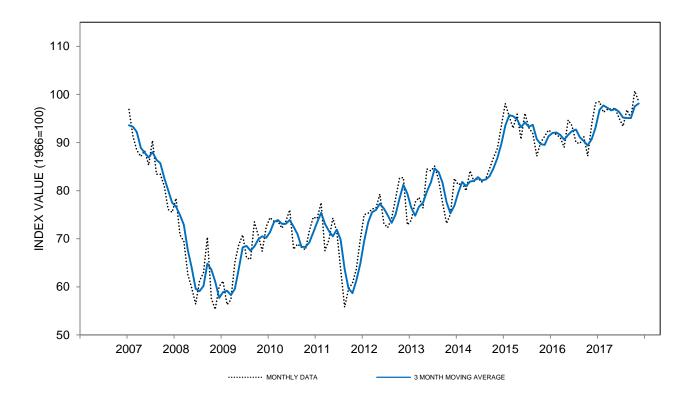
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**CHART 1: THE INDEX OF CONSUMER SENTIMENT** 



**CHART 1: THE INDEX OF CONSUMER SENTIMENT** 

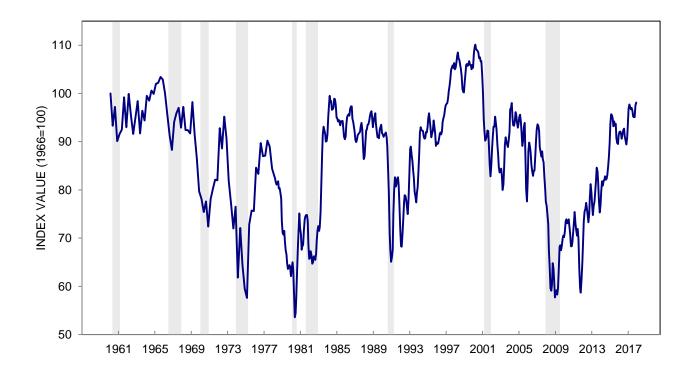
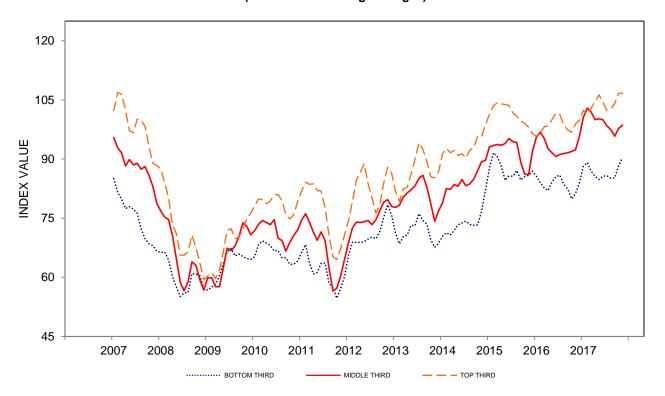


CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES (Three Month Moving Averages)



**CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES** 

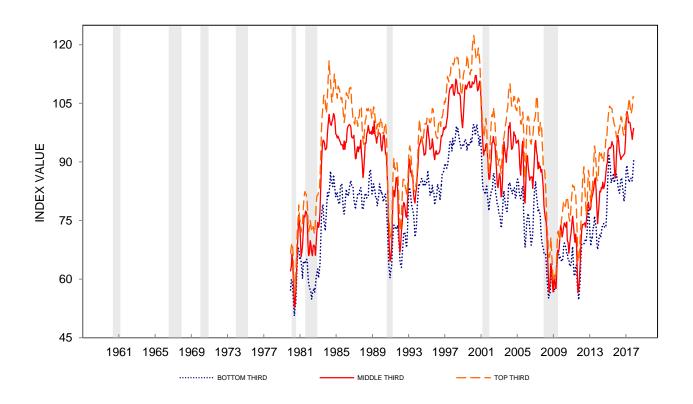


CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE SUBGROUPS (Three Month Moving Averages)

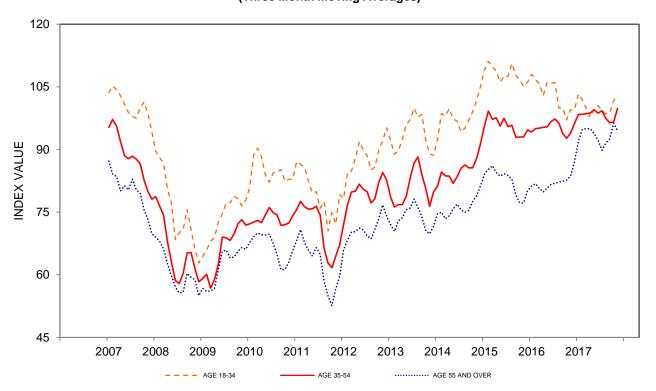


CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE SUBGROUPS (Three Month Moving Averages)

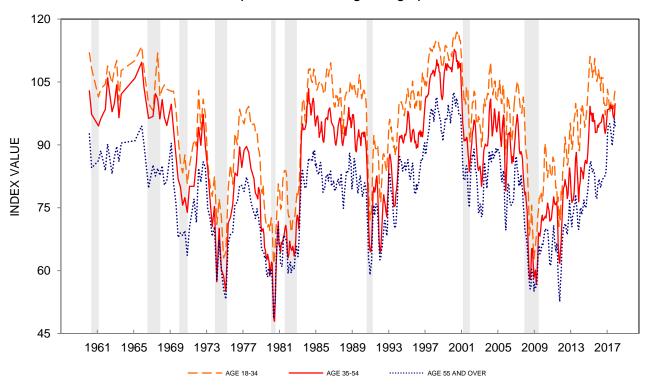
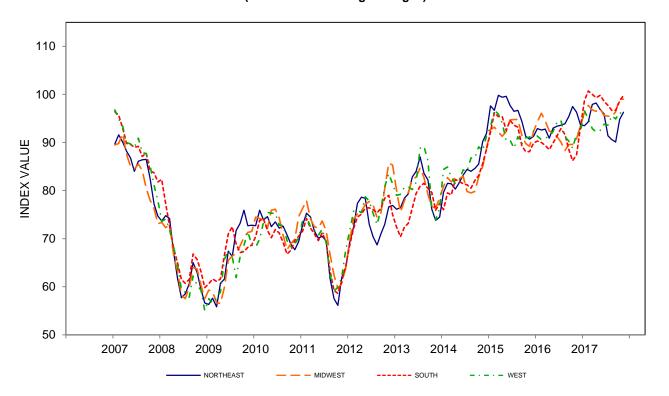


CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN REGIONS (Three Month Moving Averages)



**CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN REGIONS** 

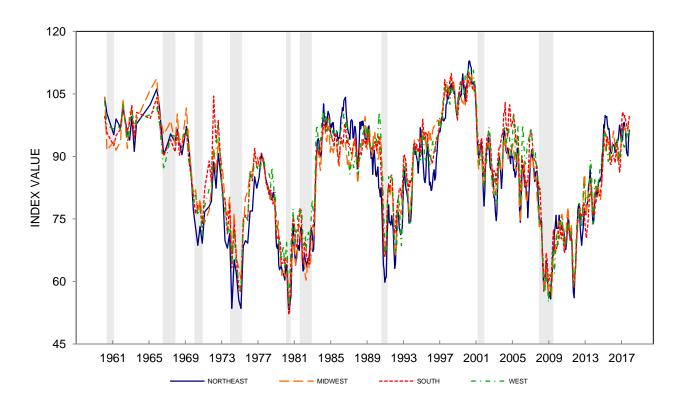
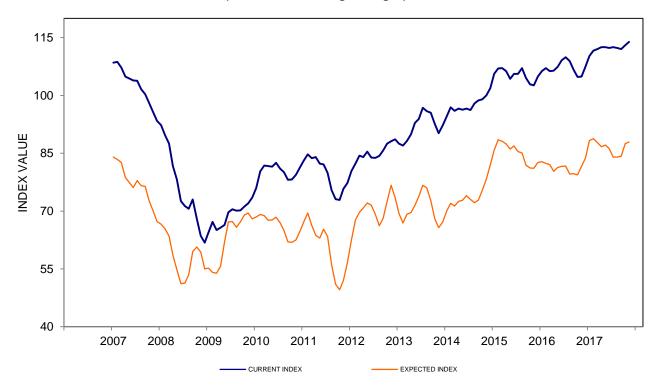
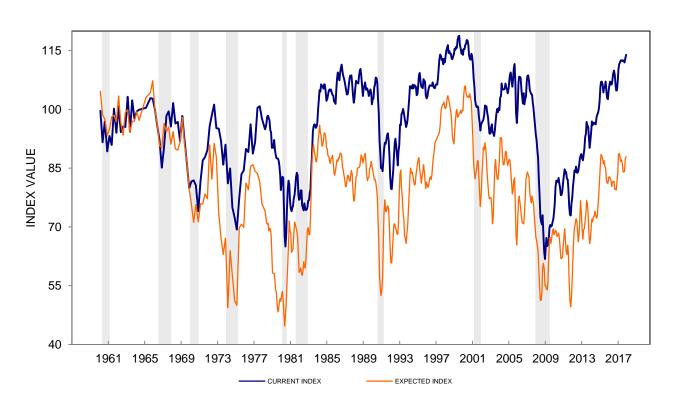


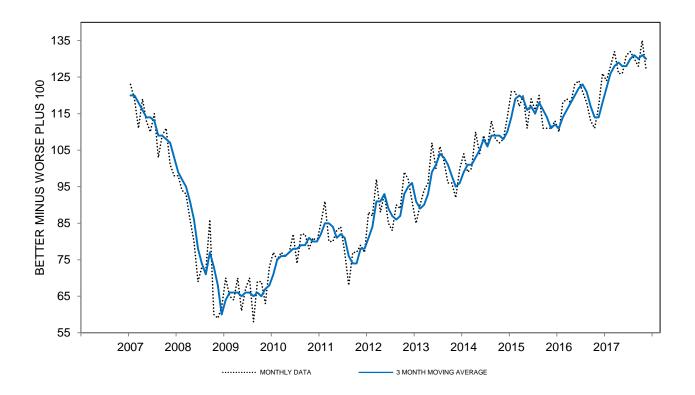
CHART 5: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX (Three Month Moving Averages)



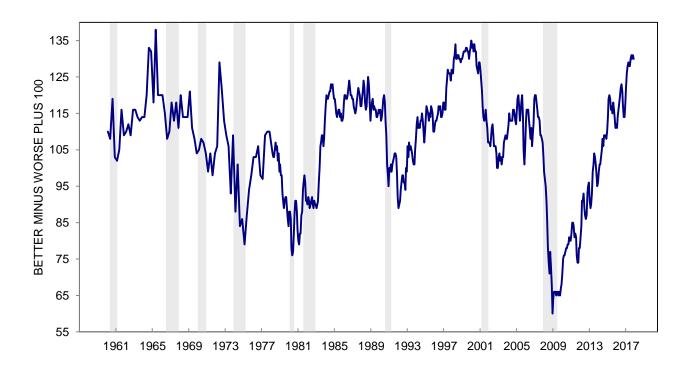
**CHART 5: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX** 



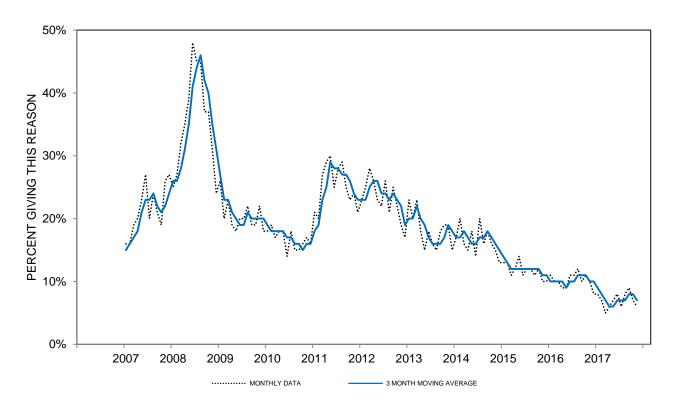
**CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO** 



**CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO** 



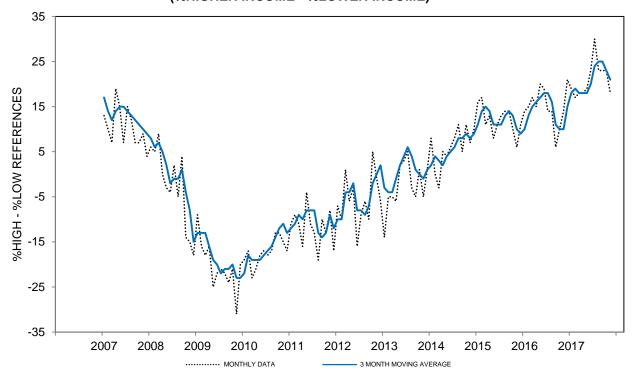
### CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



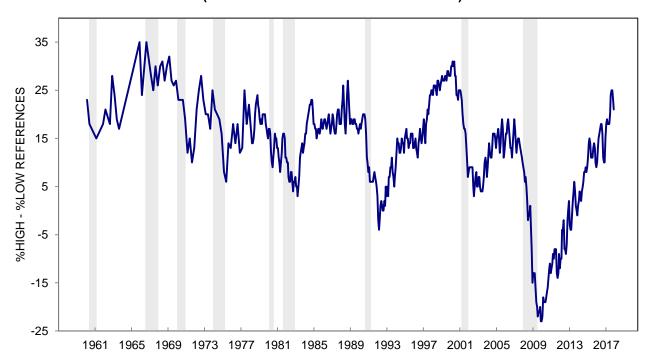
## CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



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

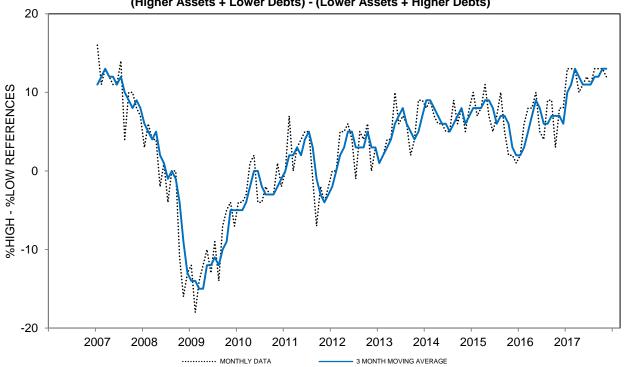


# CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: (%HIGHER INCOME - %LOWER INCOME)

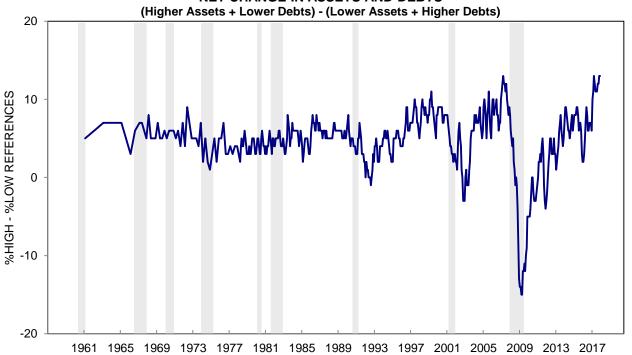


## CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES: **NET CHANGE IN ASSETS AND DEBTS**

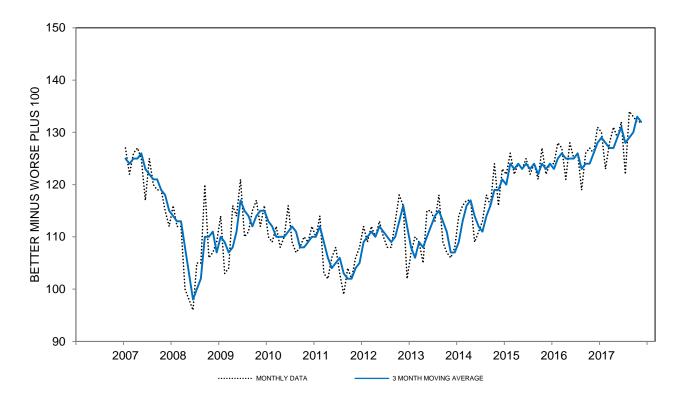
(Higher Assets + Lower Debts) - (Lower Assets + Higher Debts)



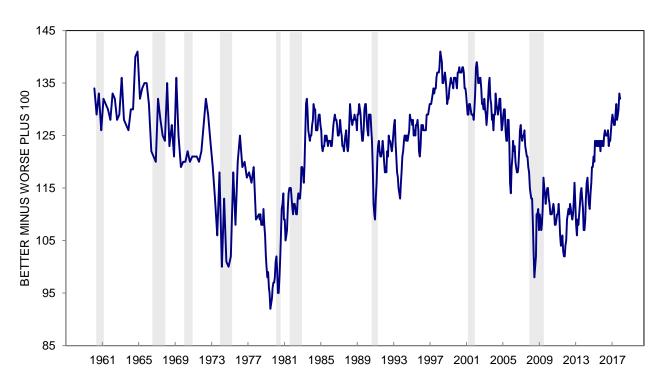
## CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES: **NET CHANGE IN ASSETS AND DEBTS**



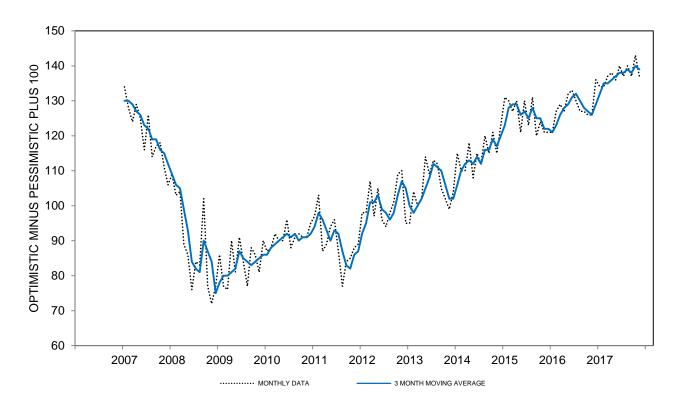
**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR** 



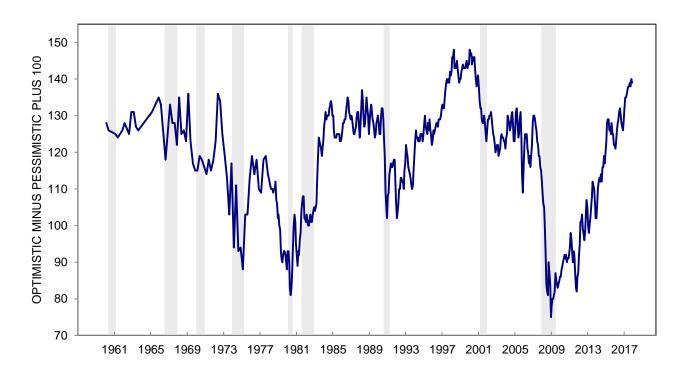
**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR** 



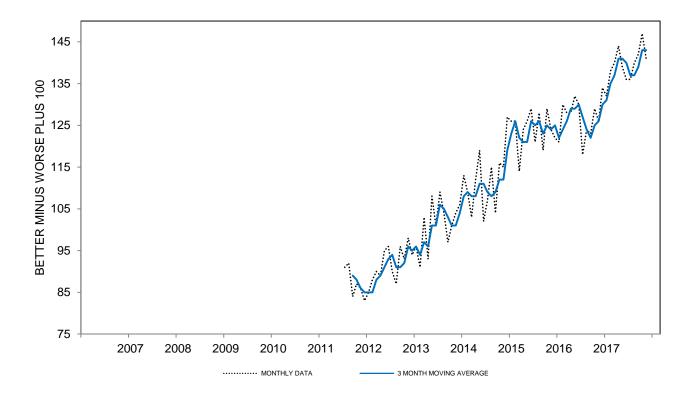
**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES** 



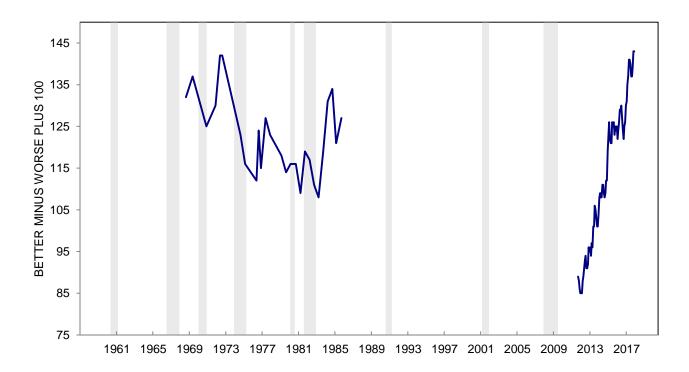
**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES** 



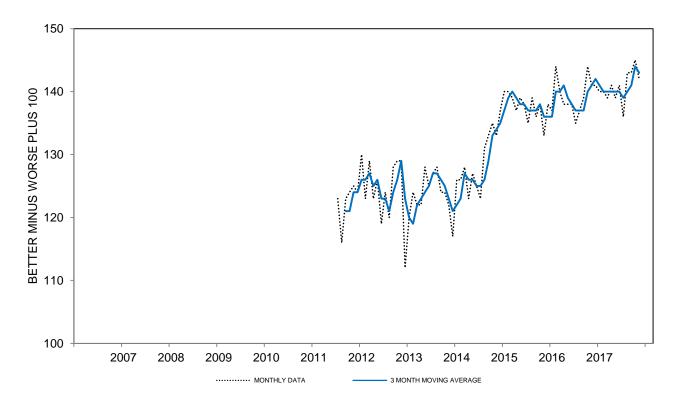
### **CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO**



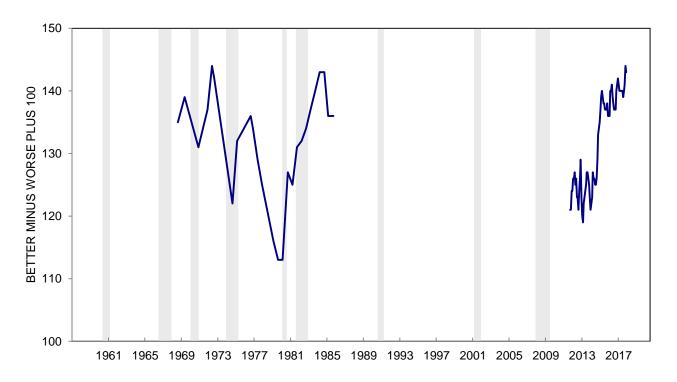
**CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO** 



**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

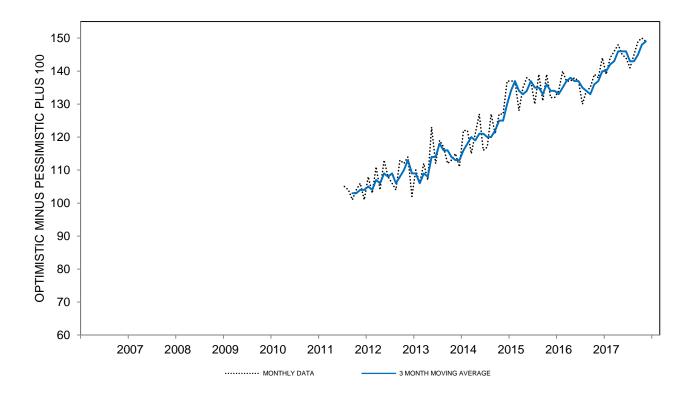


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

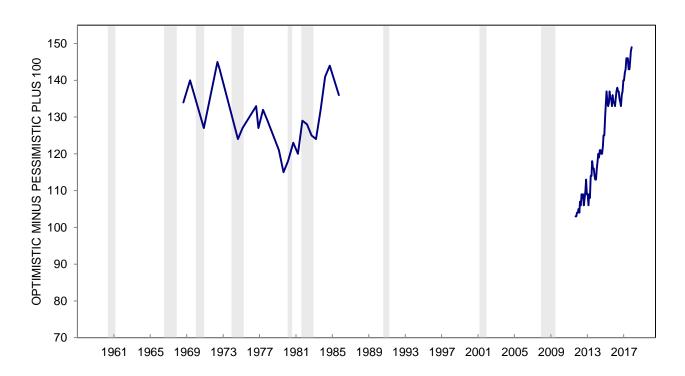


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

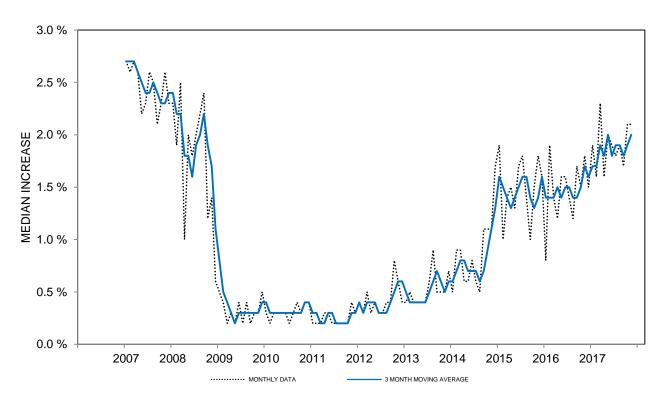


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

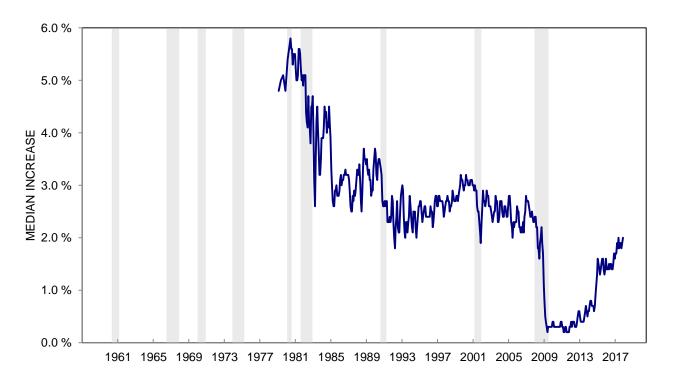


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

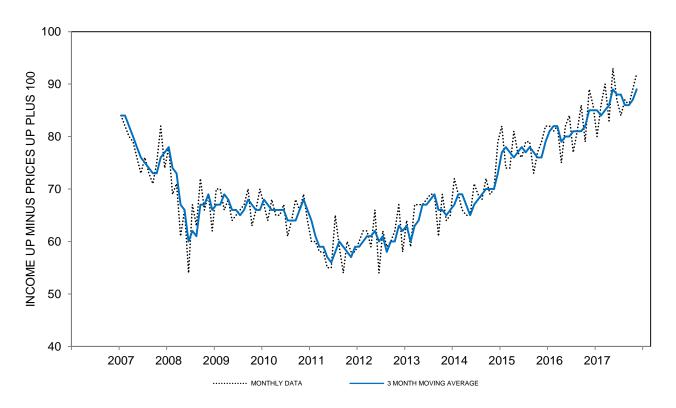


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR



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

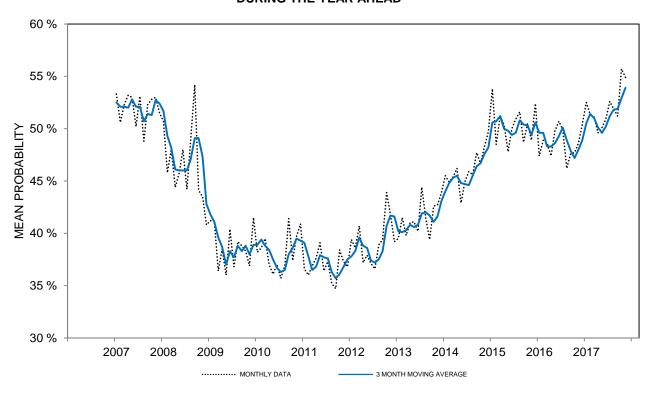


CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD

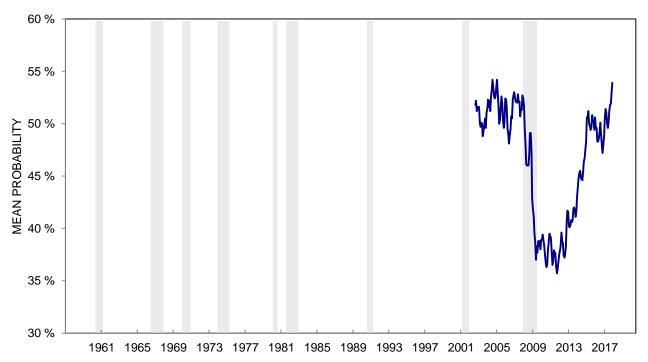


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

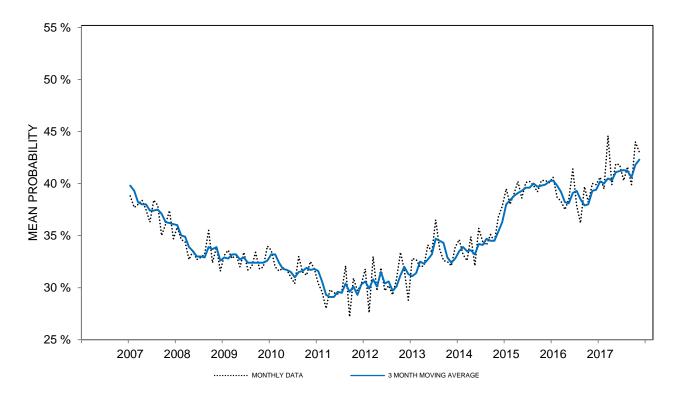


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

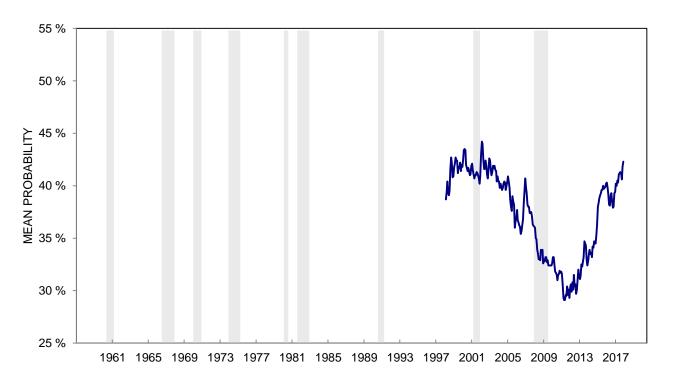


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

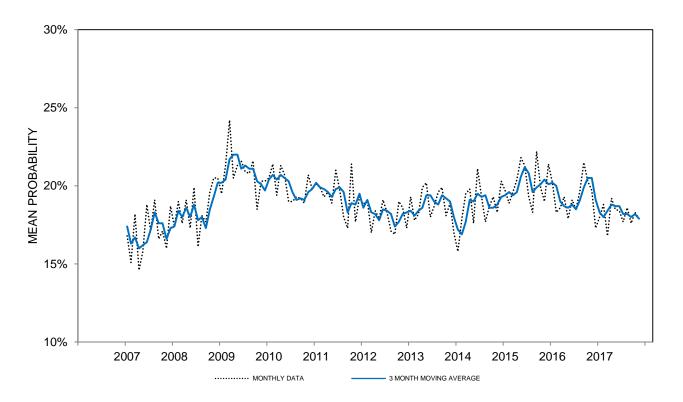
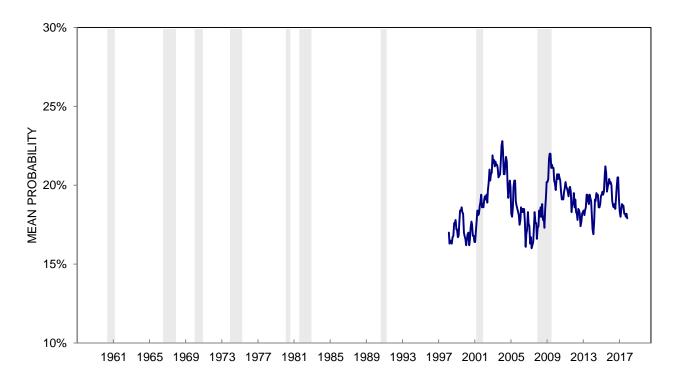


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS



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

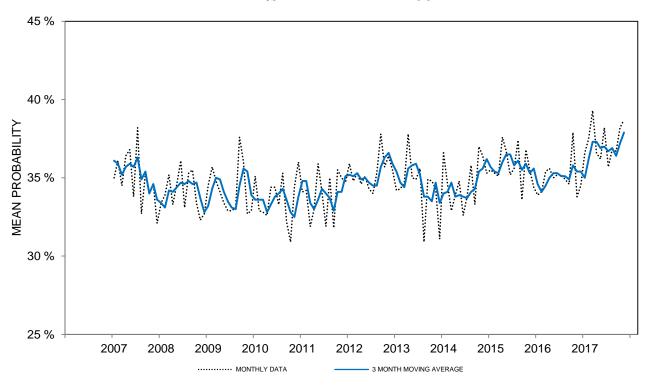


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

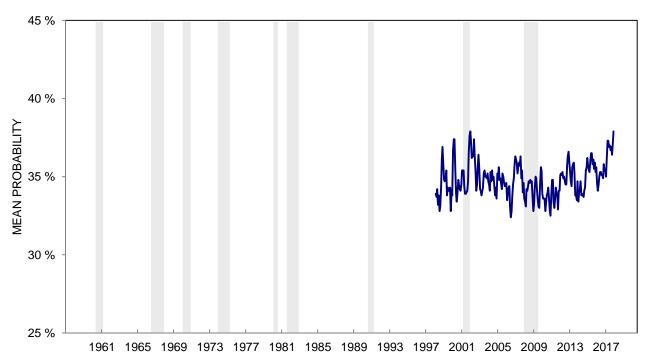


CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO

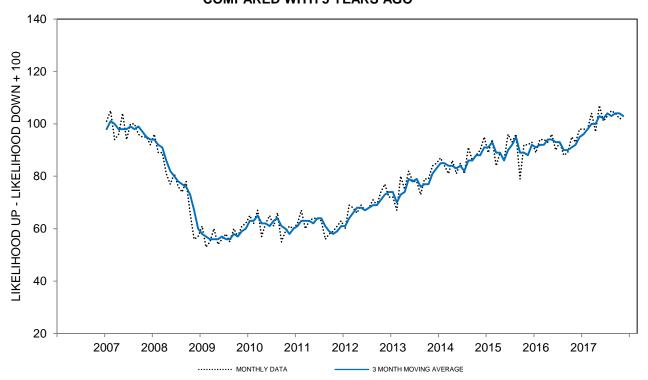
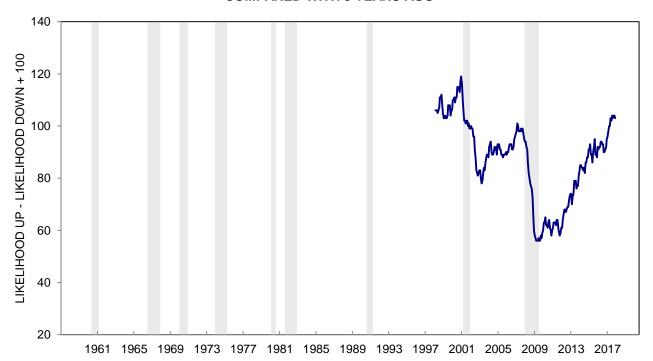


CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO



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

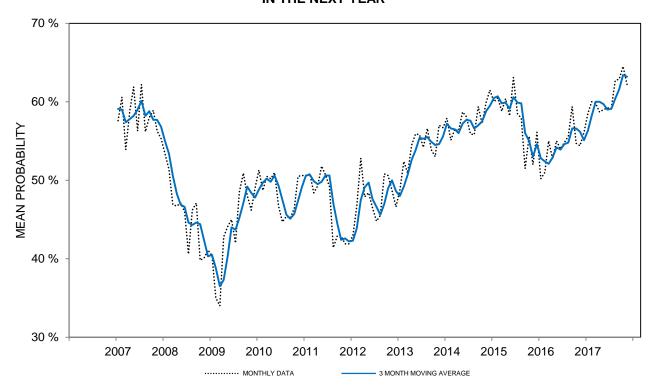
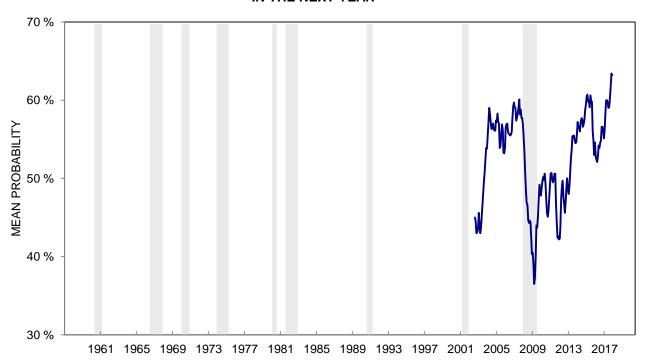


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR



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

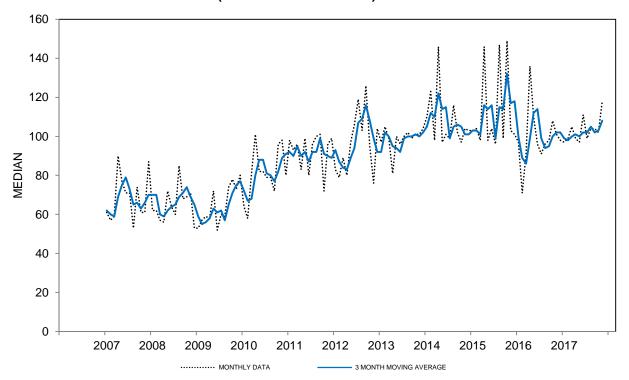


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)

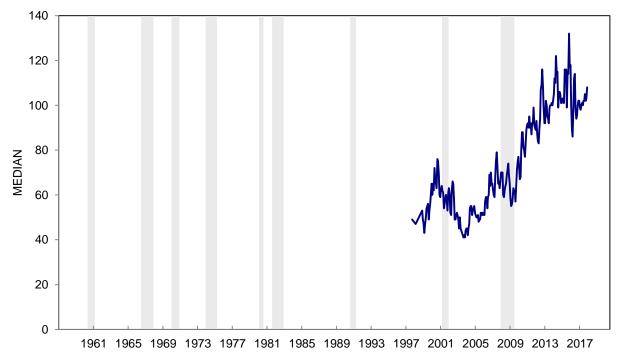


CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)

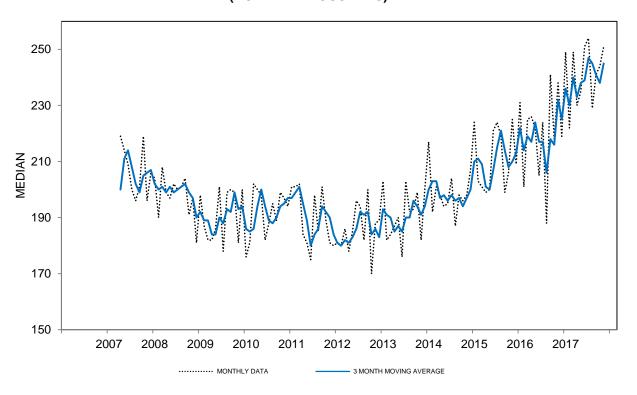
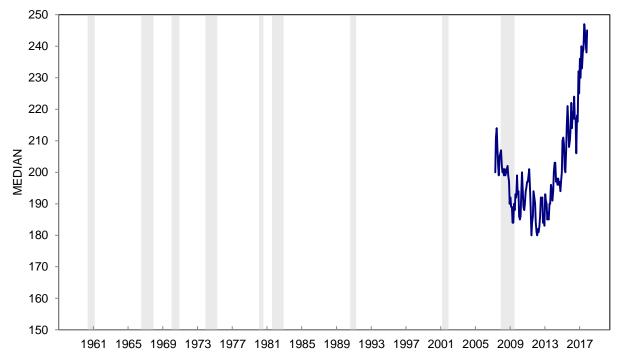
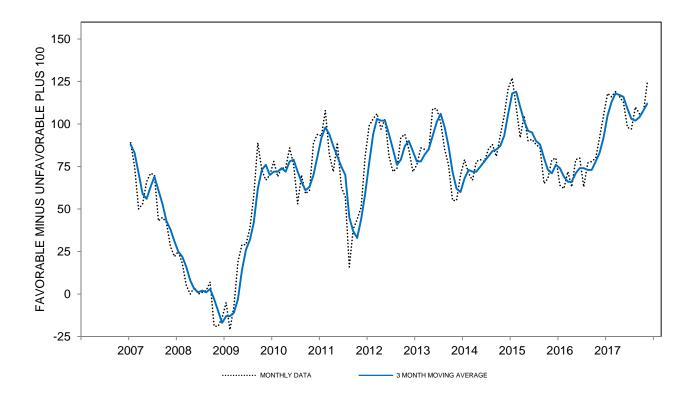


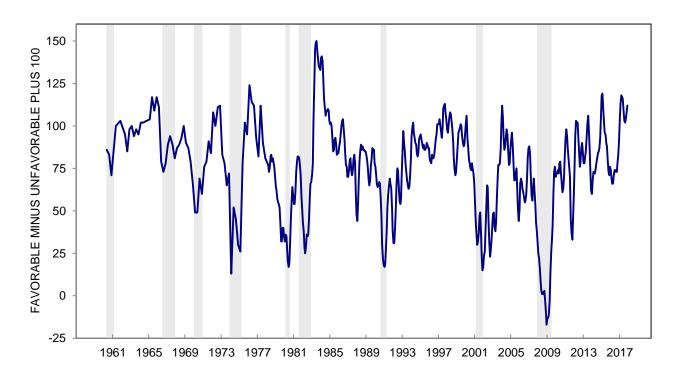
CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)



**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 (%LOW PRICES - %HIGH PRICES)

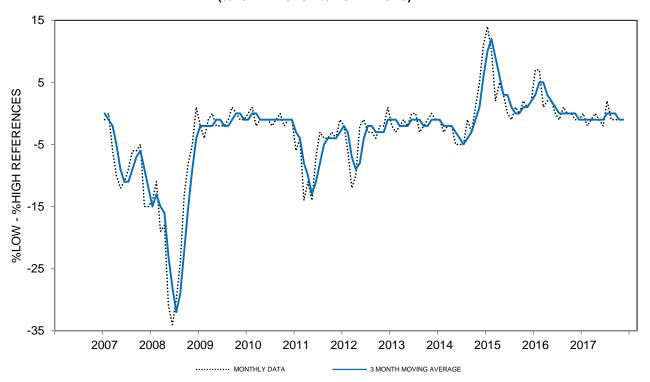


CHART 24A: NEWS HEARD ABOUT PRICE CHANGES (%LOW PRICES - %HIGH PRICES)



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

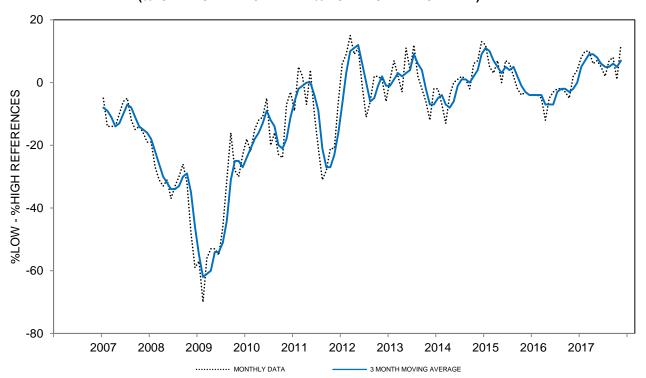
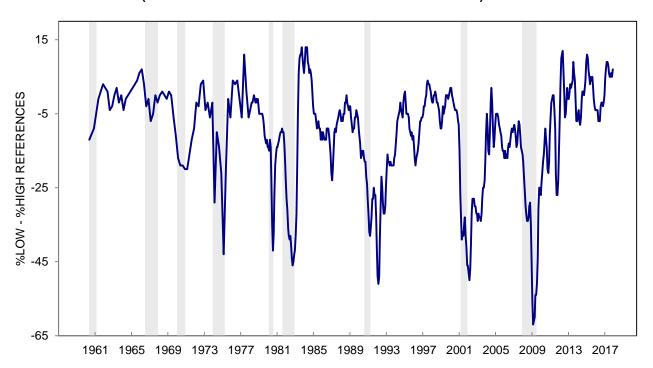
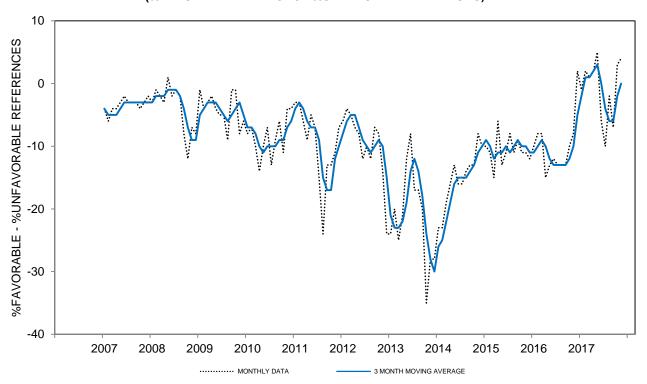


CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS (%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)



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



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

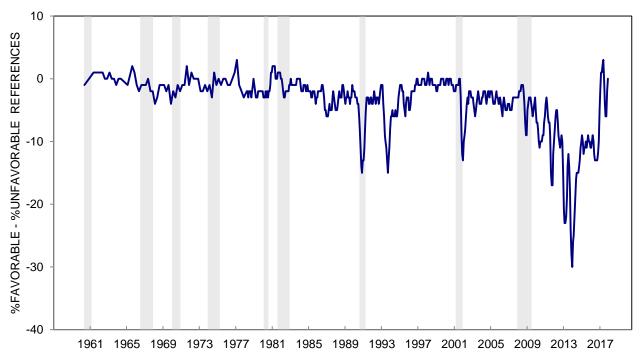


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

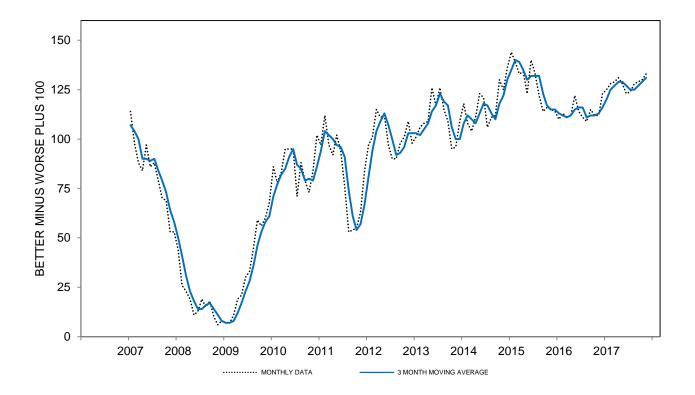


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

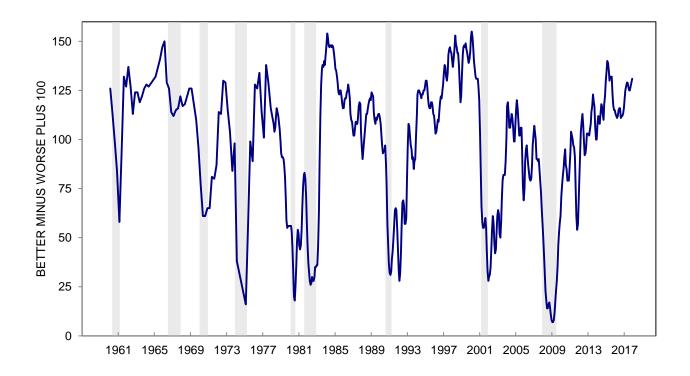
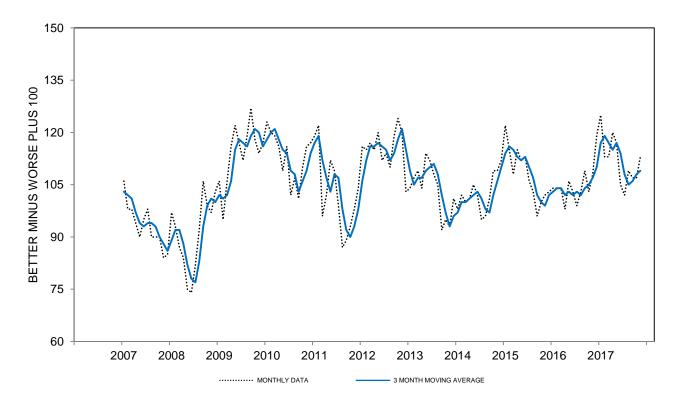
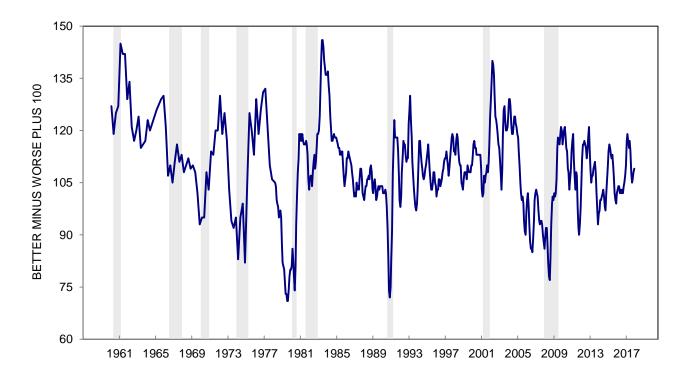


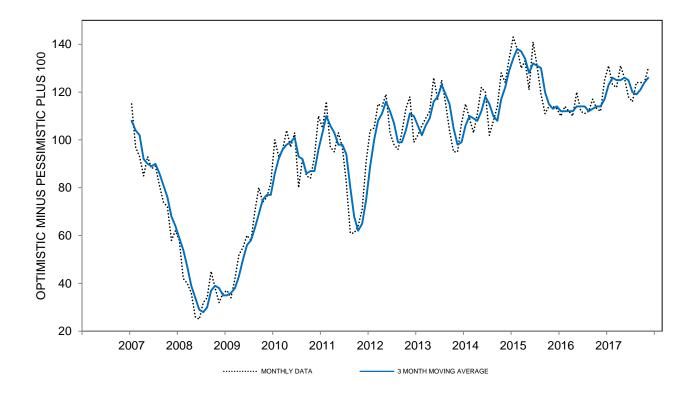
CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR



**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** 

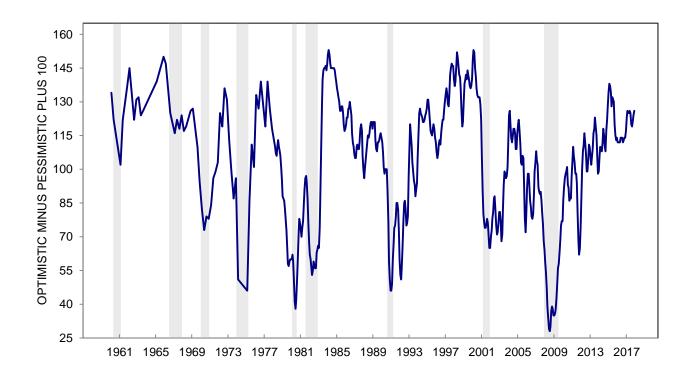


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

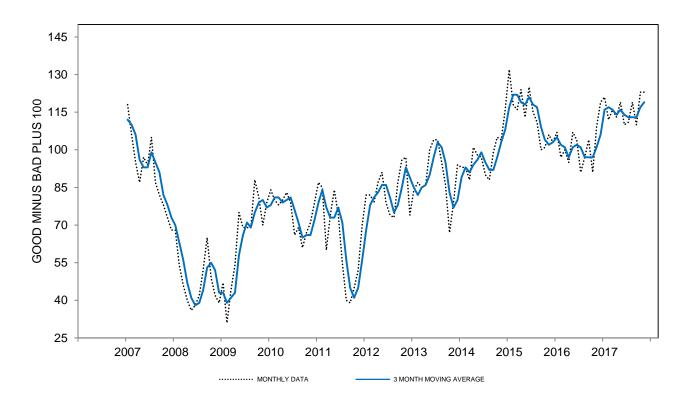
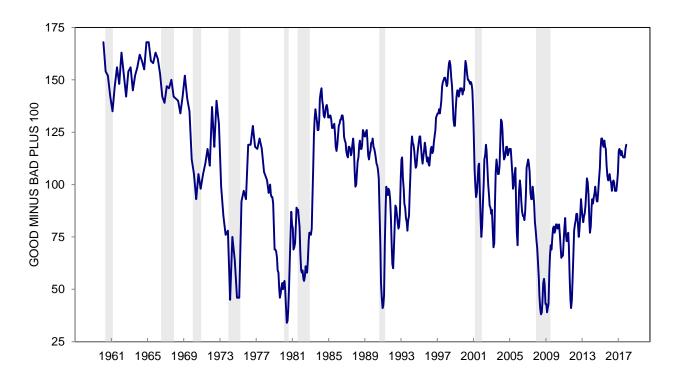


CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR



### CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS

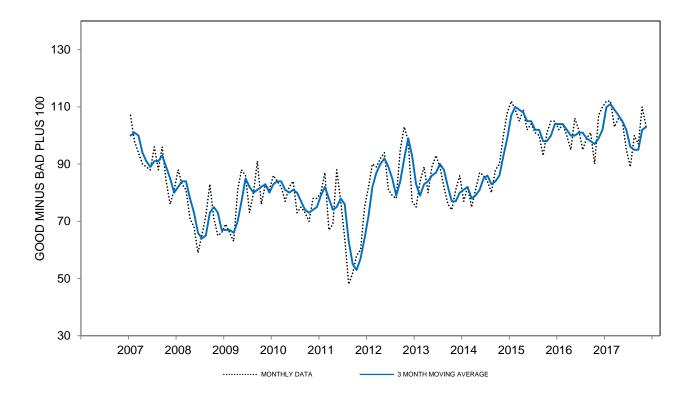
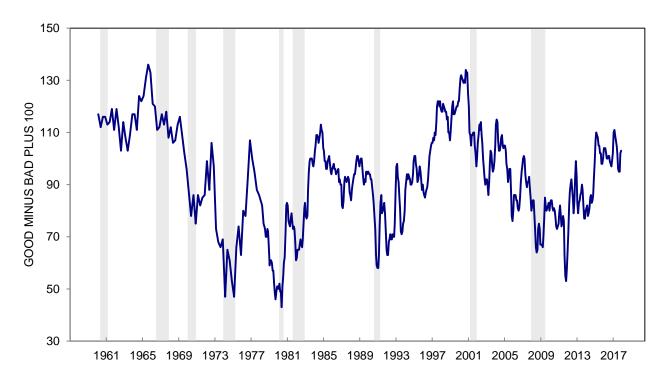


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS



### CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

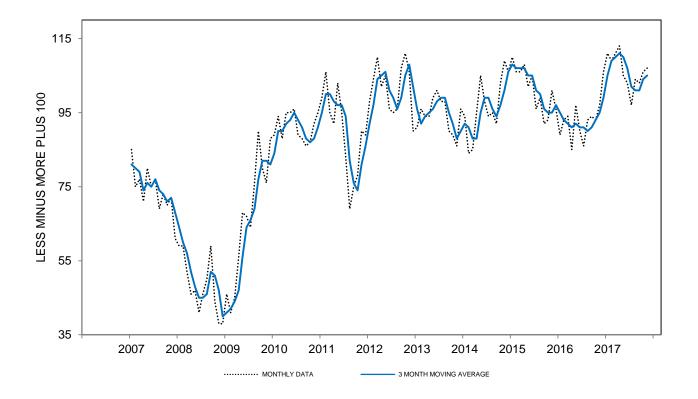
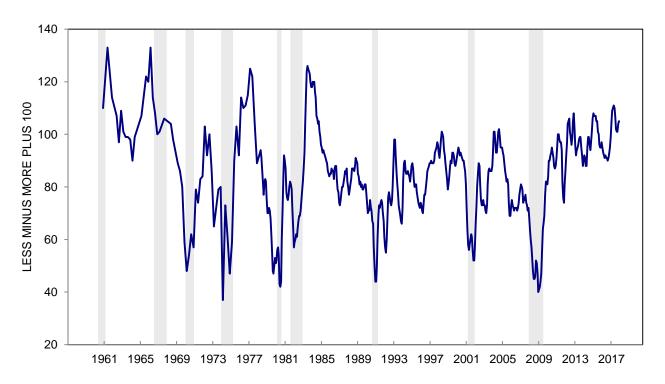


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR



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

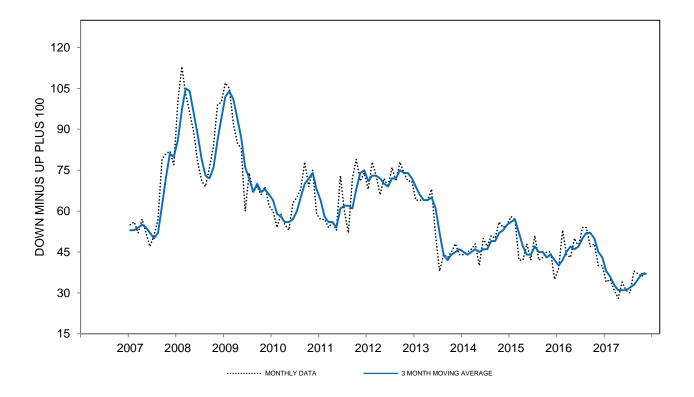


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

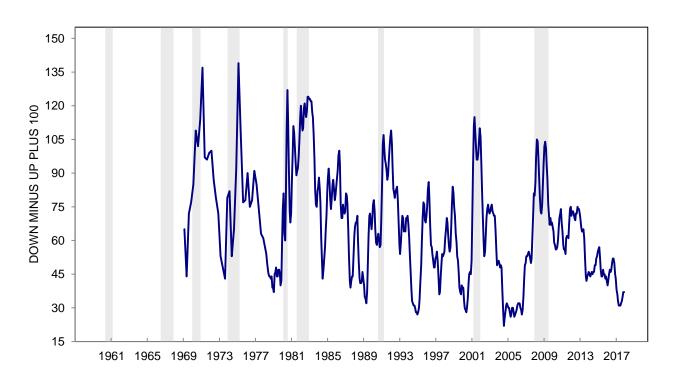


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

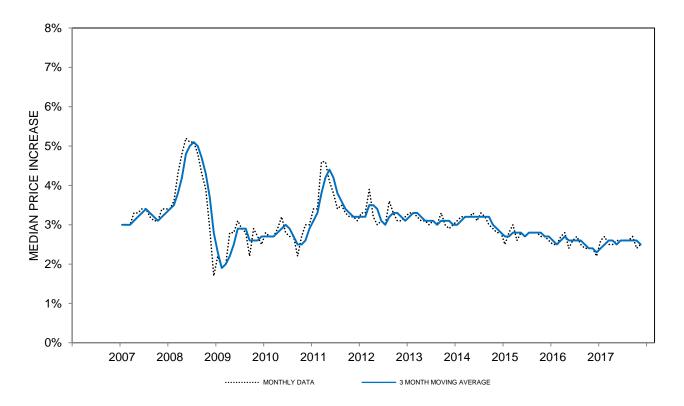
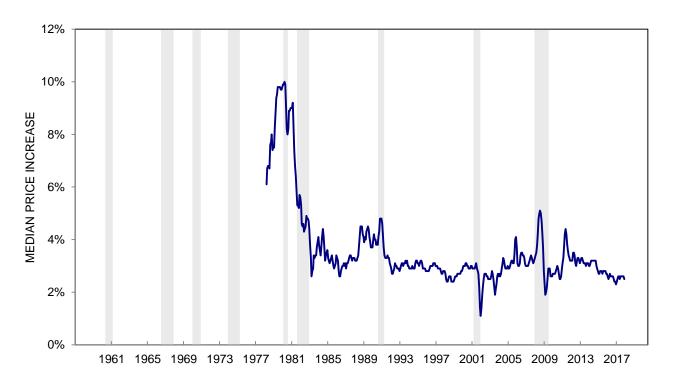
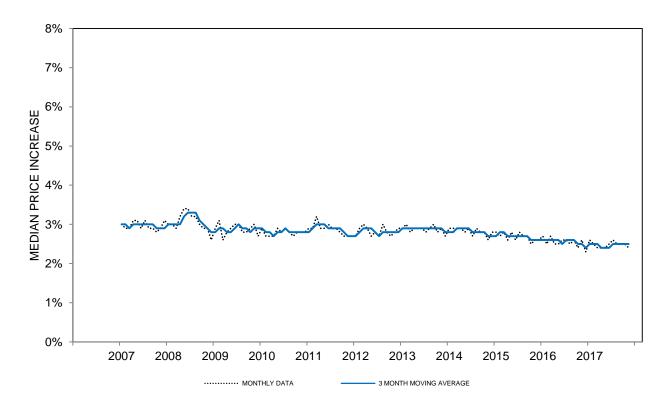


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR



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



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

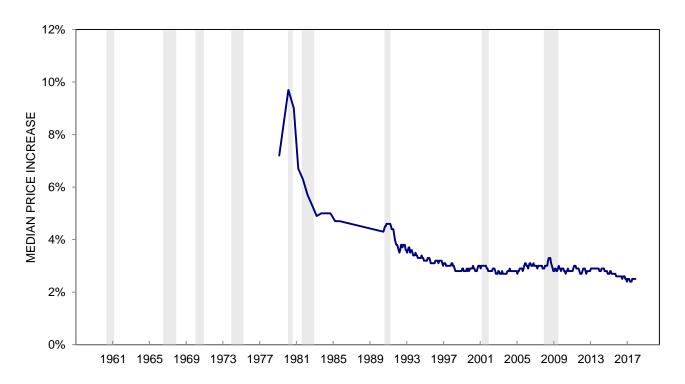
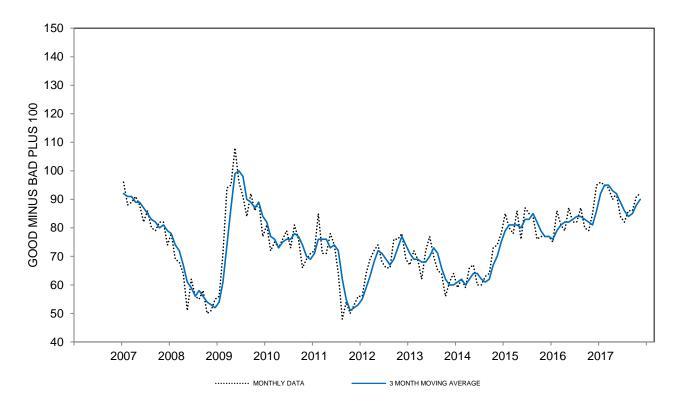
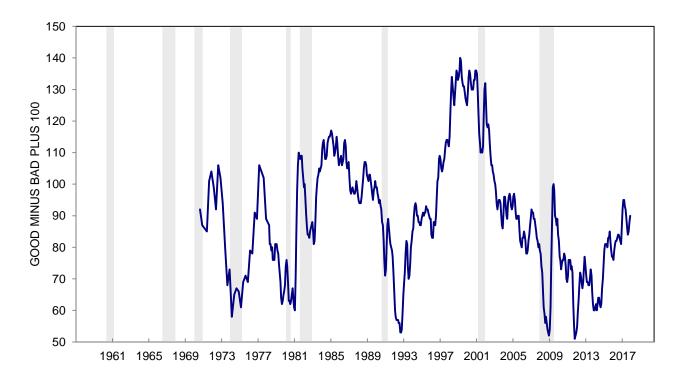


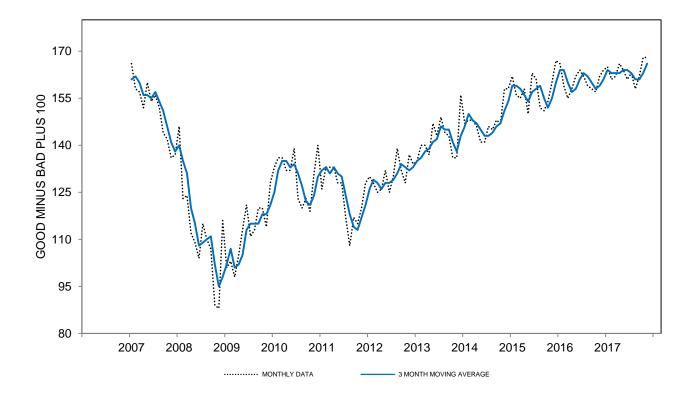
CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY



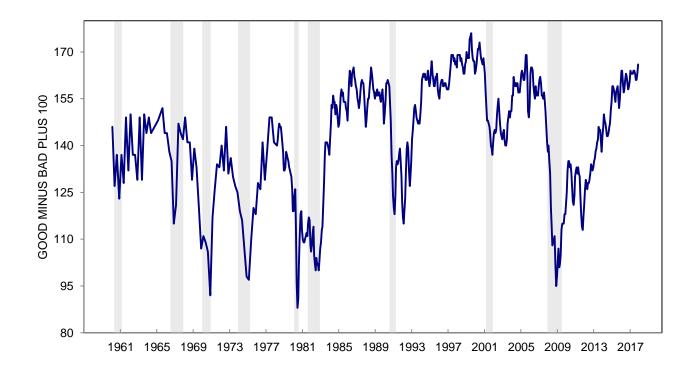
**CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY** 



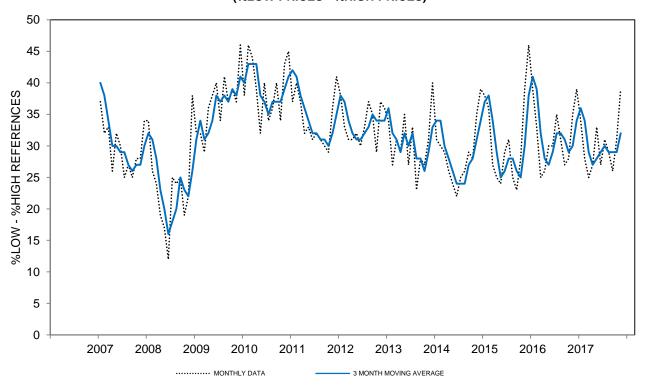
**CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES** 



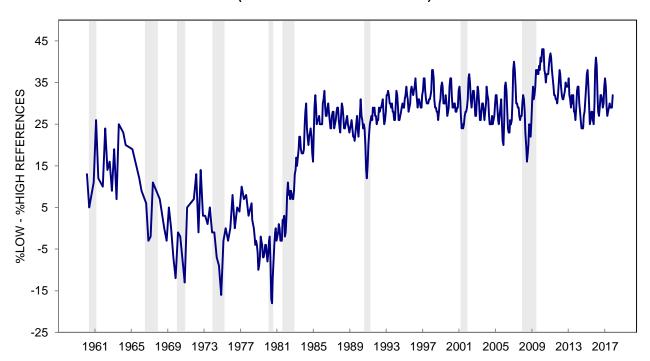
**CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES** 



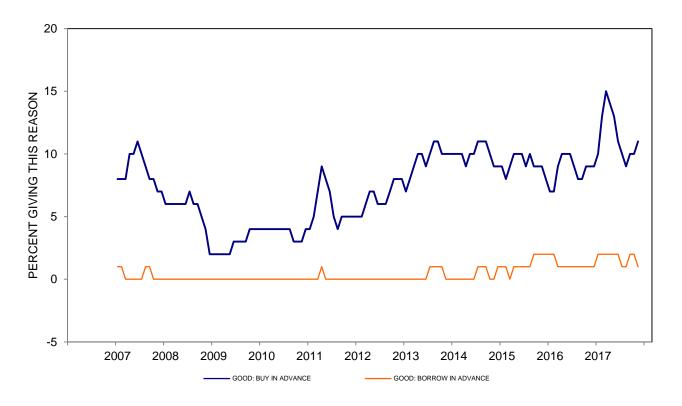
# CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)



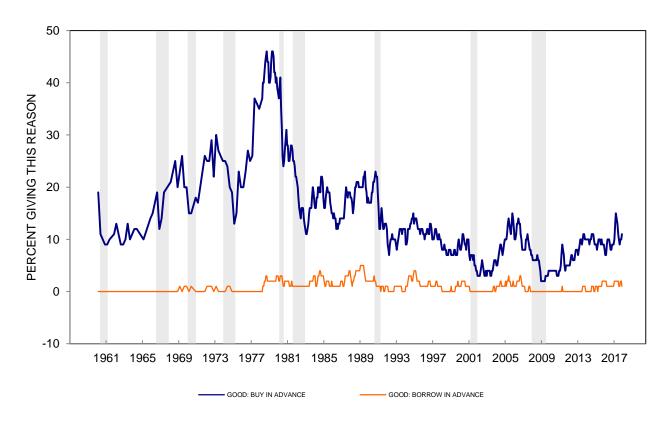
# CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)



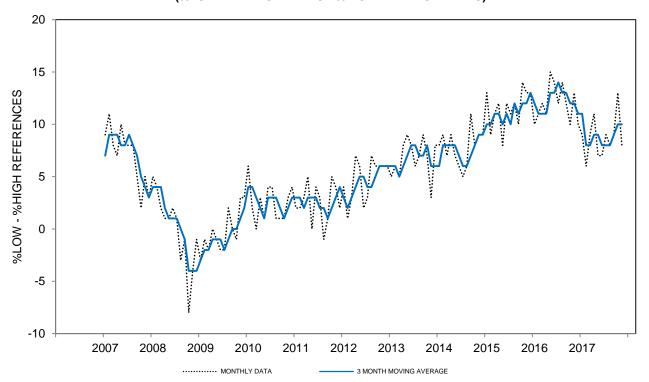
#### CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES



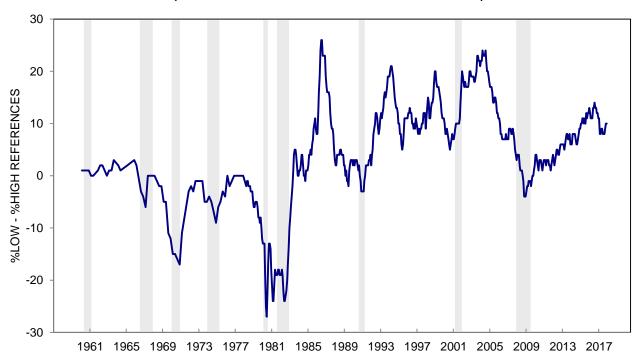
#### CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES



# 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 UNCERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES (%TIMES ARE GOOD - %TIMES ARE BAD)

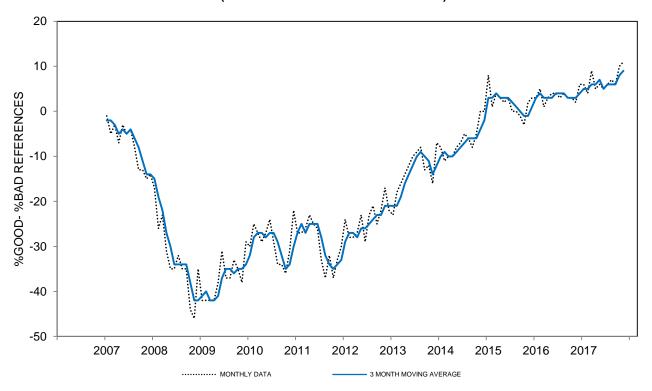
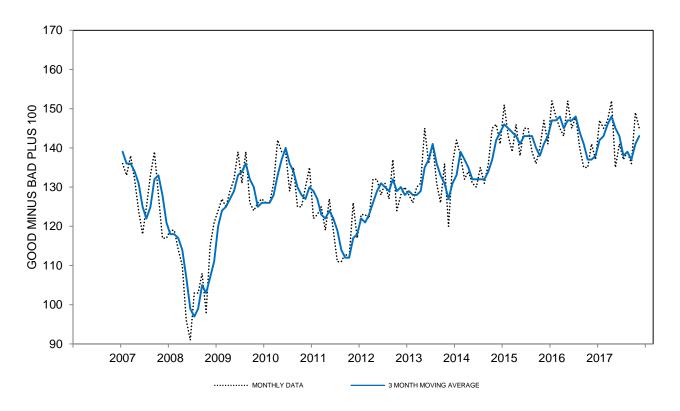


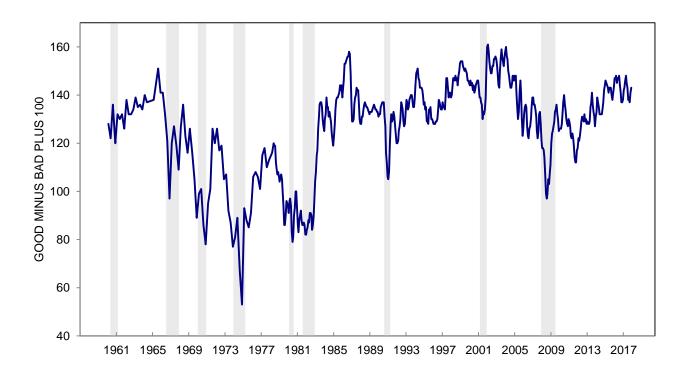
CHART 36D: ECONOMIC UNCERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES (%TIMES ARE GOOD - %TIMES ARE BAD)



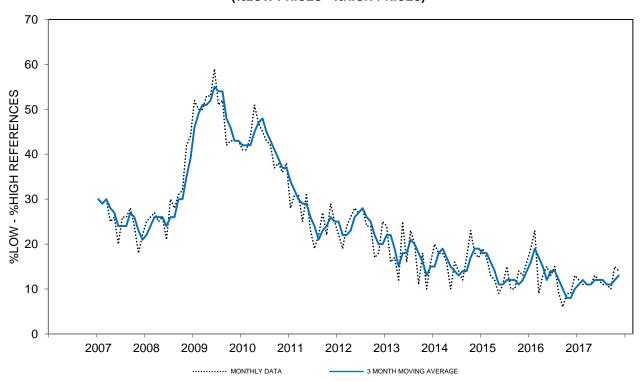
**CHART 37: BUYING CONDITIONS FOR VEHICLES** 



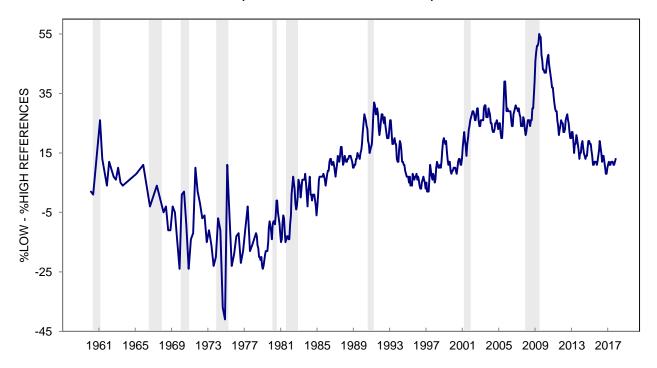
**CHART 37: BUYING CONDITIONS FOR VEHICLES** 



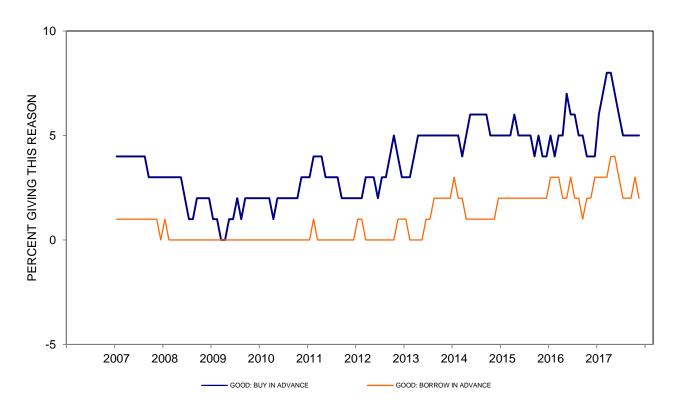
# CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)



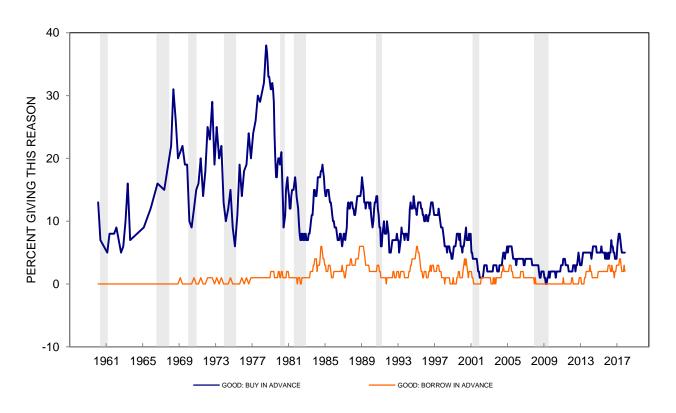
# CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)



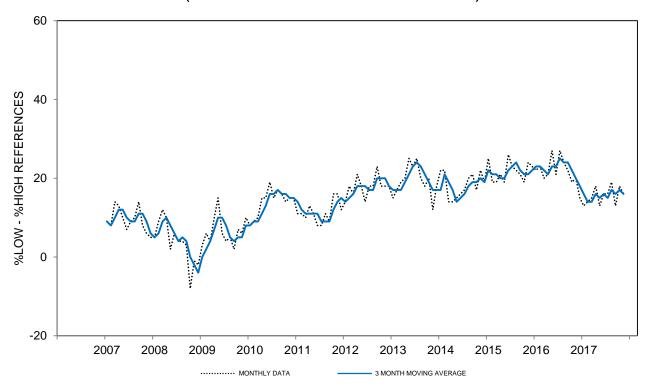
#### CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES



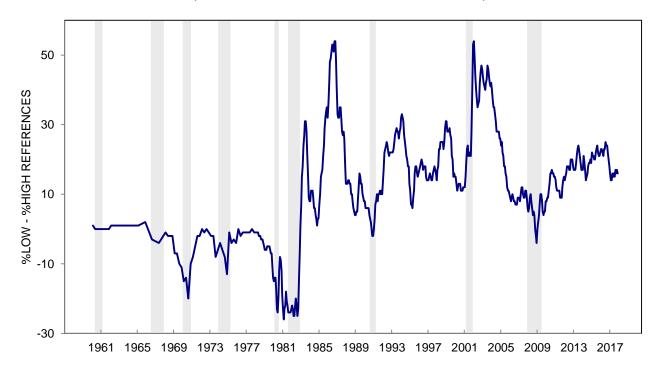
#### CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES



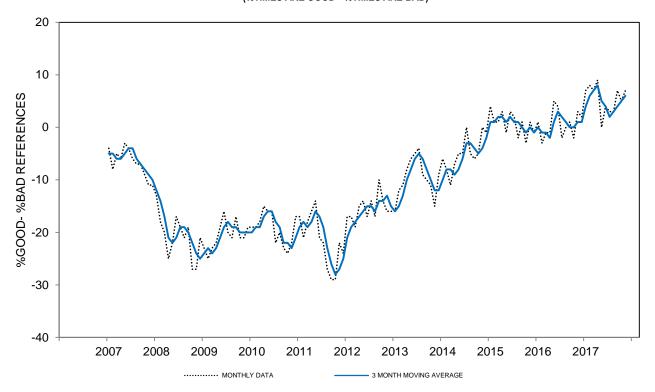
# CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



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



# CHART 38D: ECONOMIC UNCERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES (%TIMES ARE GOOD - %TIMES ARE BAD)



### CHART 38D: ECONOMIC UNCERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES (%TIMES ARE GOOD - %TIMES ARE BAD)



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

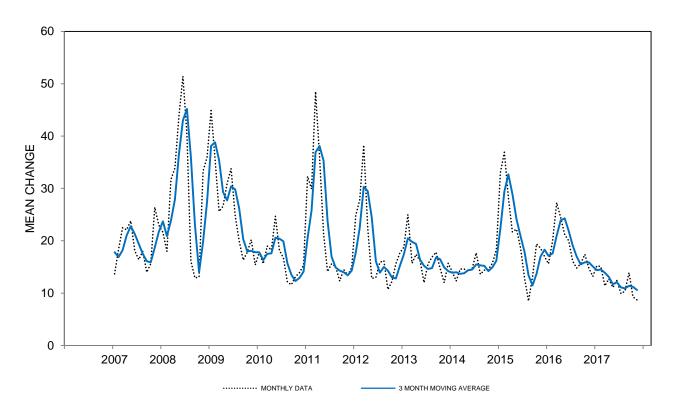
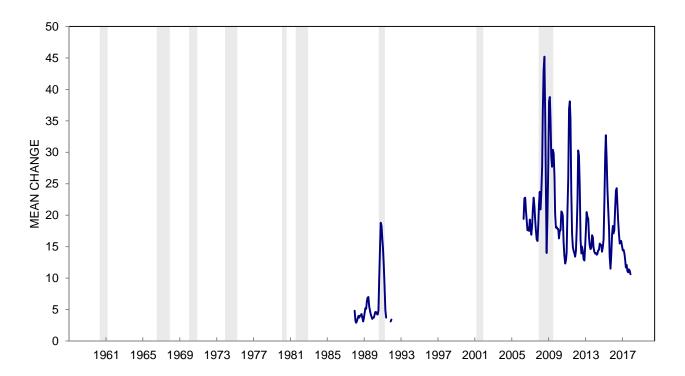


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR



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

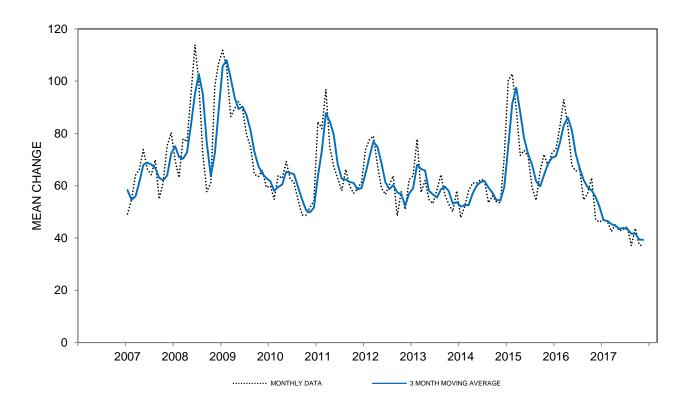
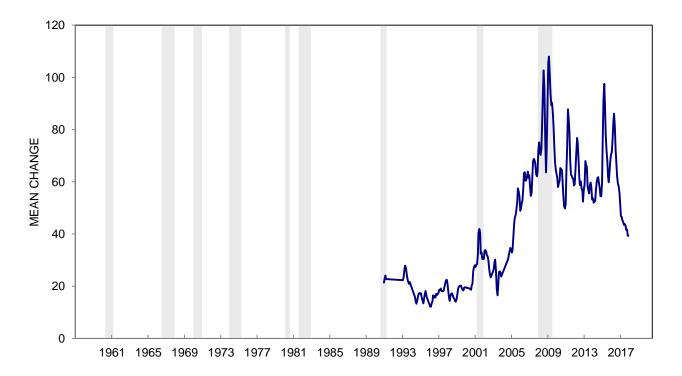
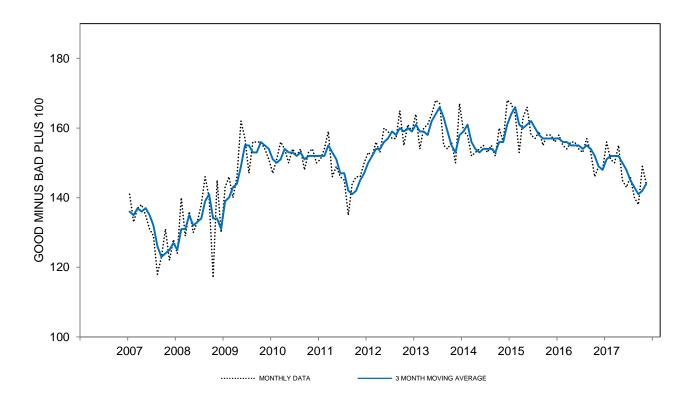


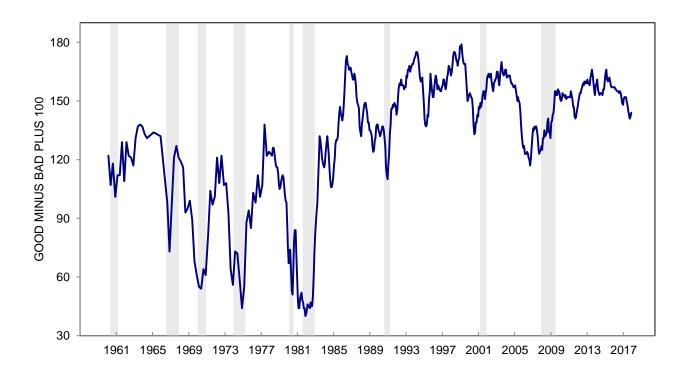
CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS



**CHART 41: BUYING CONDITIONS FOR HOUSES** 



**CHART 41: BUYING CONDITIONS FOR HOUSES** 



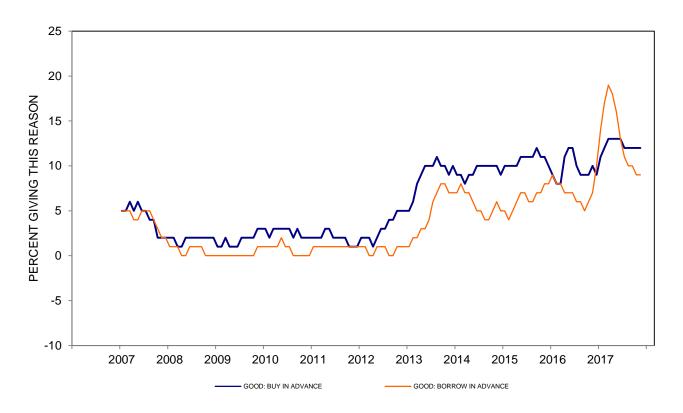
# CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW PRICES - %HIGH PRICES)



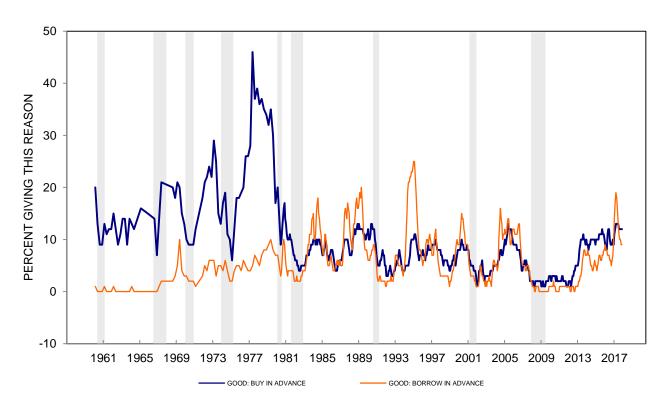
CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW PRICES - %HIGH PRICES)



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



#### 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)

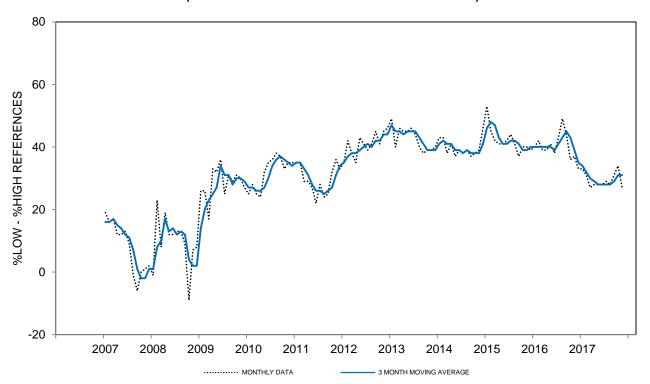
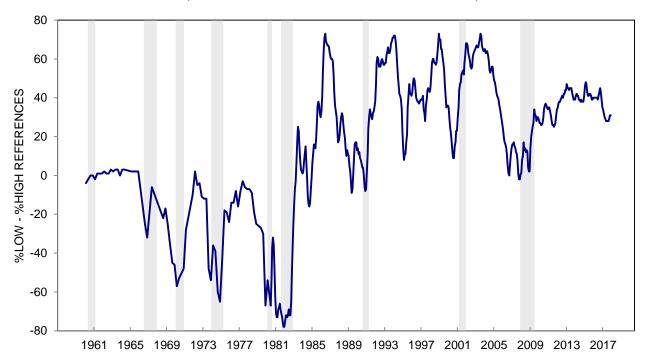
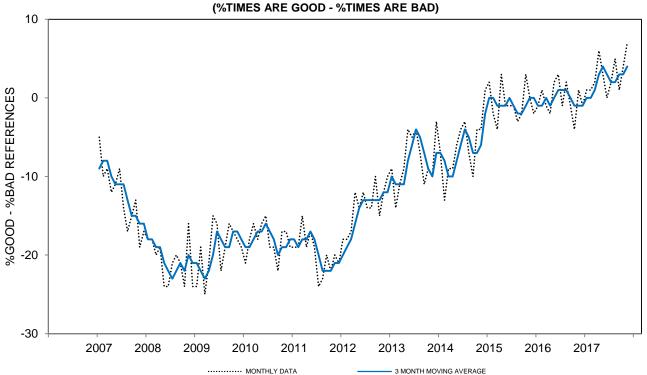


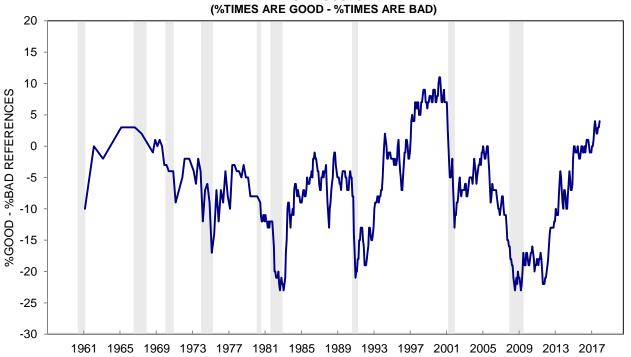
CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



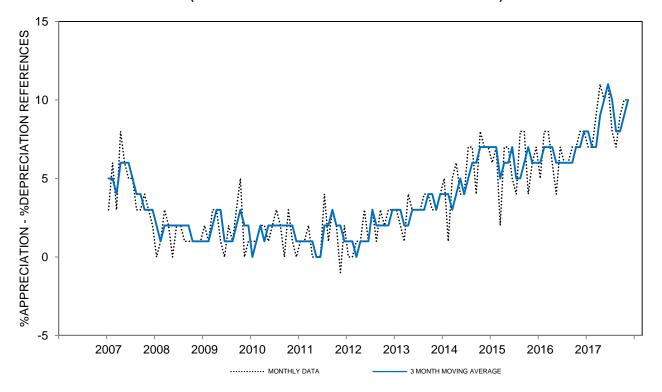
# CHART 42D: ECONOMIC UNCERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES



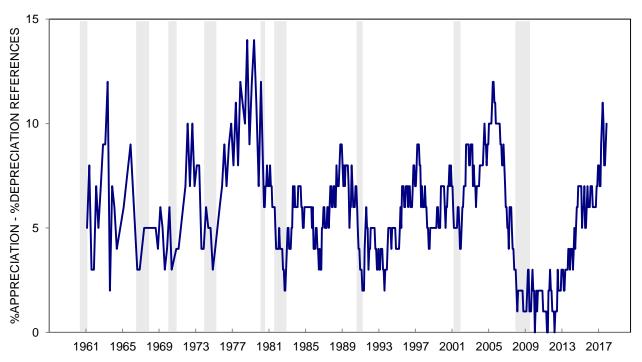
# CHART 42D: ECONOMIC UNCERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES (%TIMES ARE GOOD - %TIMES ARE BAD)



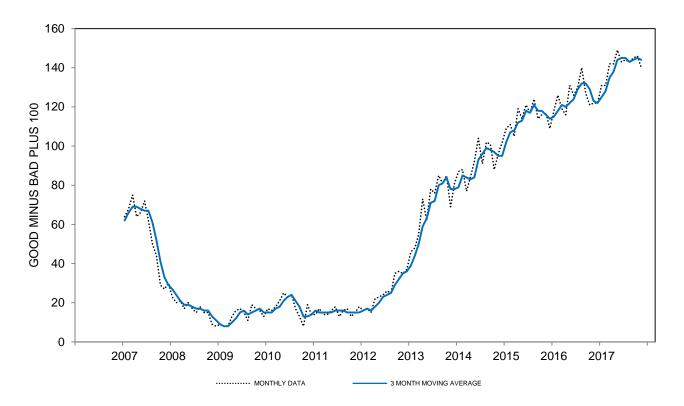
# CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)



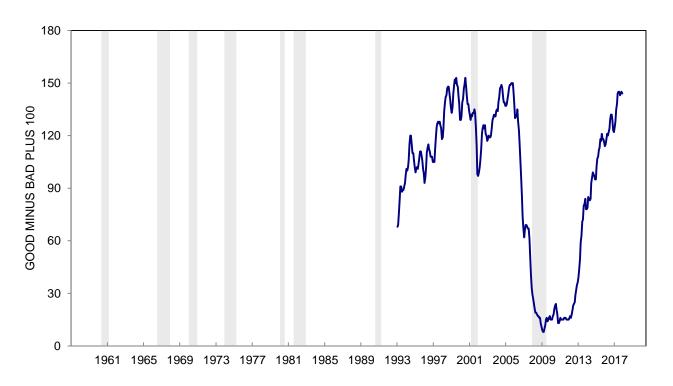
### CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES (%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)



**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)

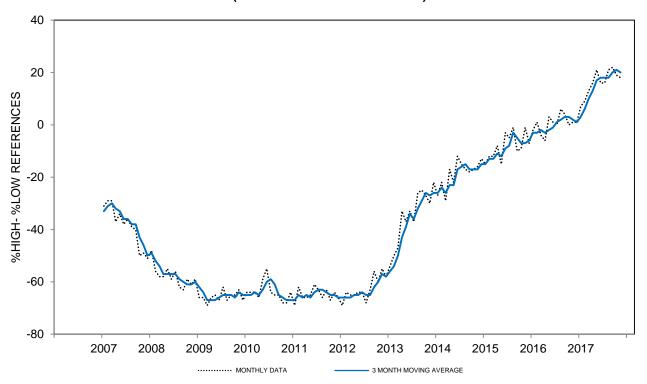
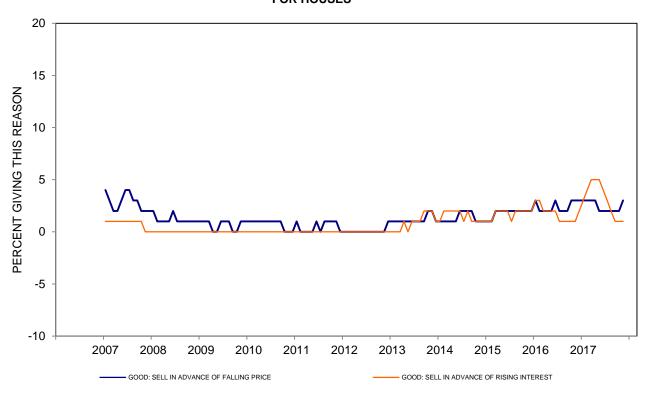


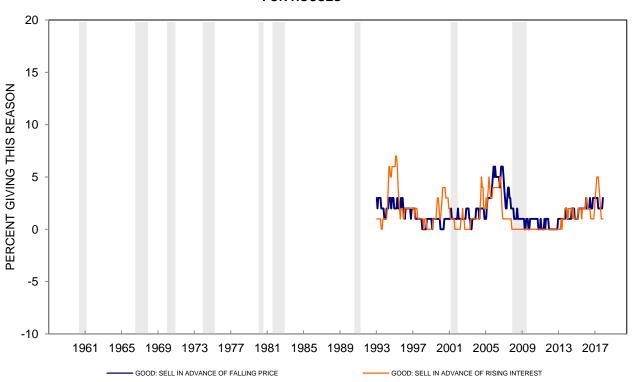
CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES (%HIGH PRICES - %LOW PRICES)



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



### 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)

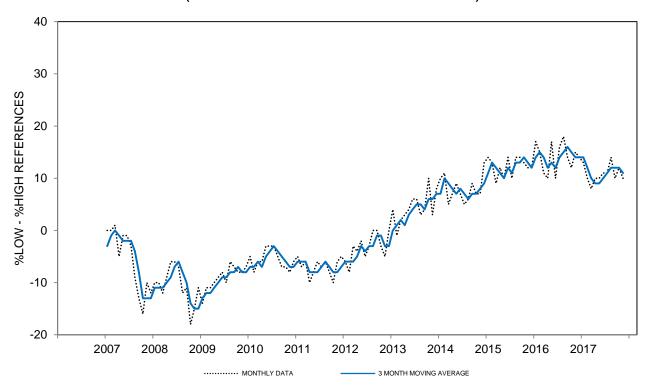
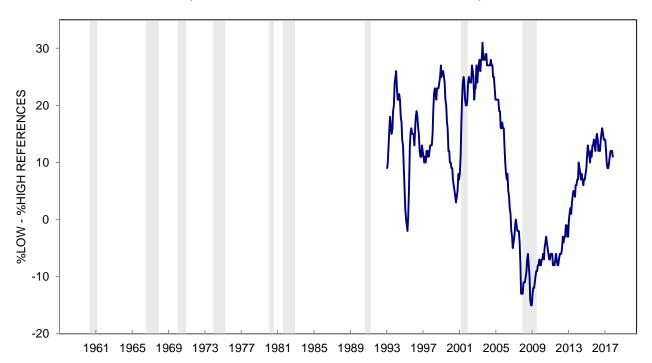
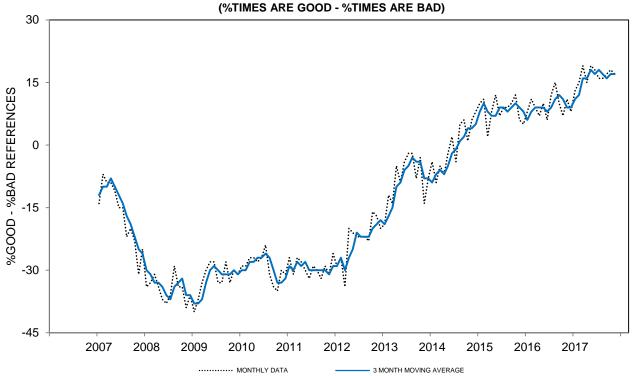


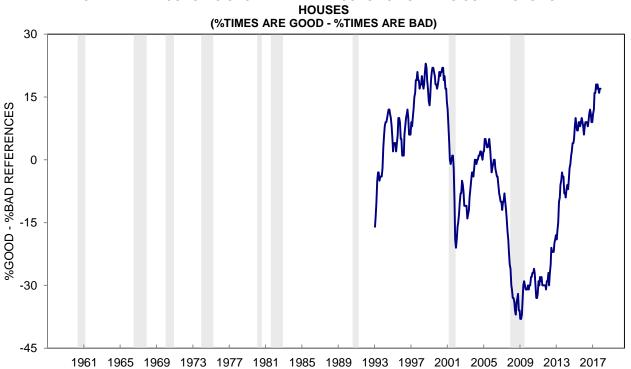
CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



#### CHART 44D: ECONOMIC UNCERTAINTY REASONS FOR SELLING CONDITIONS FOR **HOUSES**



### CHART 44D: ECONOMIC UNCERTAINTY REASONS FOR SELLING CONDITIONS FOR



### 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

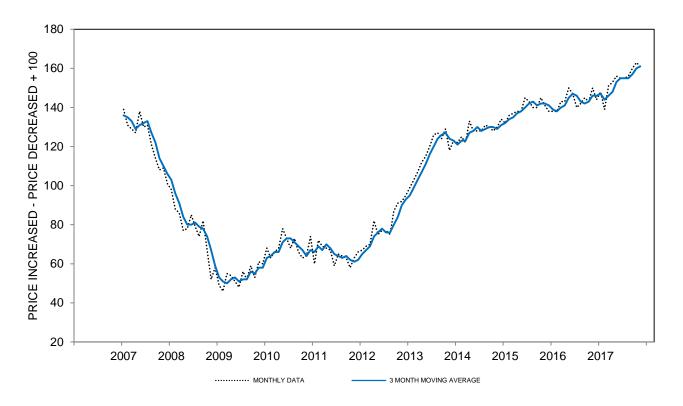
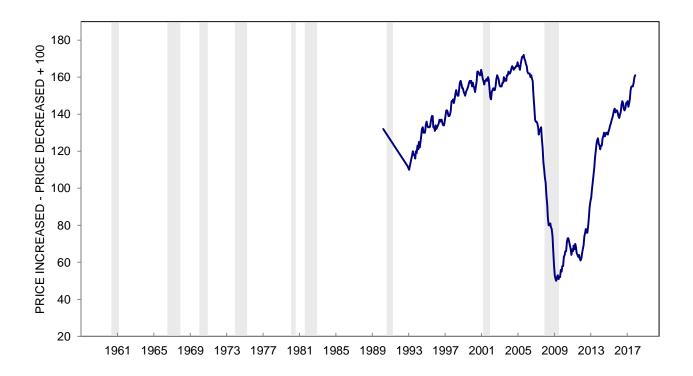


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR



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

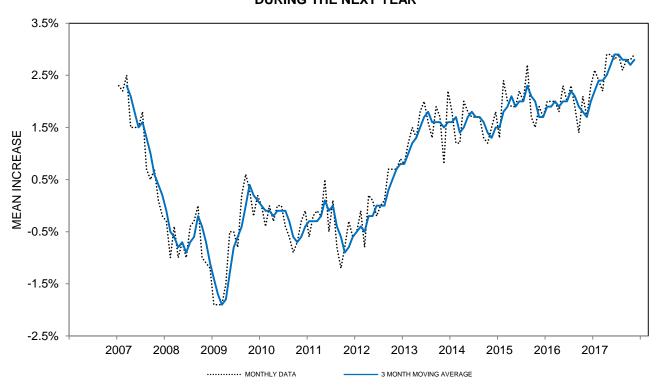


CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR

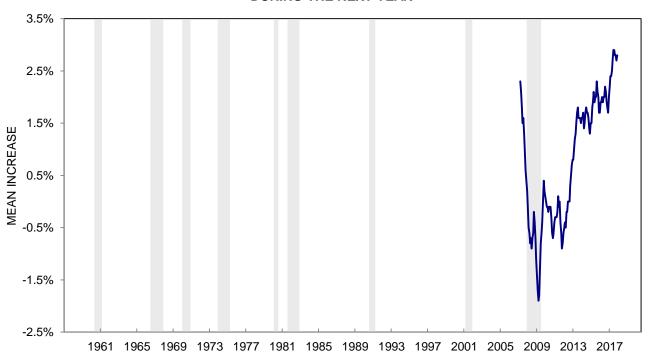


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

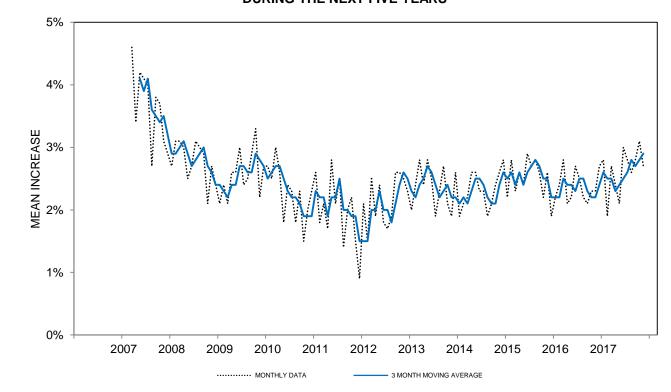


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

