

## Personal Finances

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CHART 1A: THE INDEX OF CONSUMER SENTIMENT

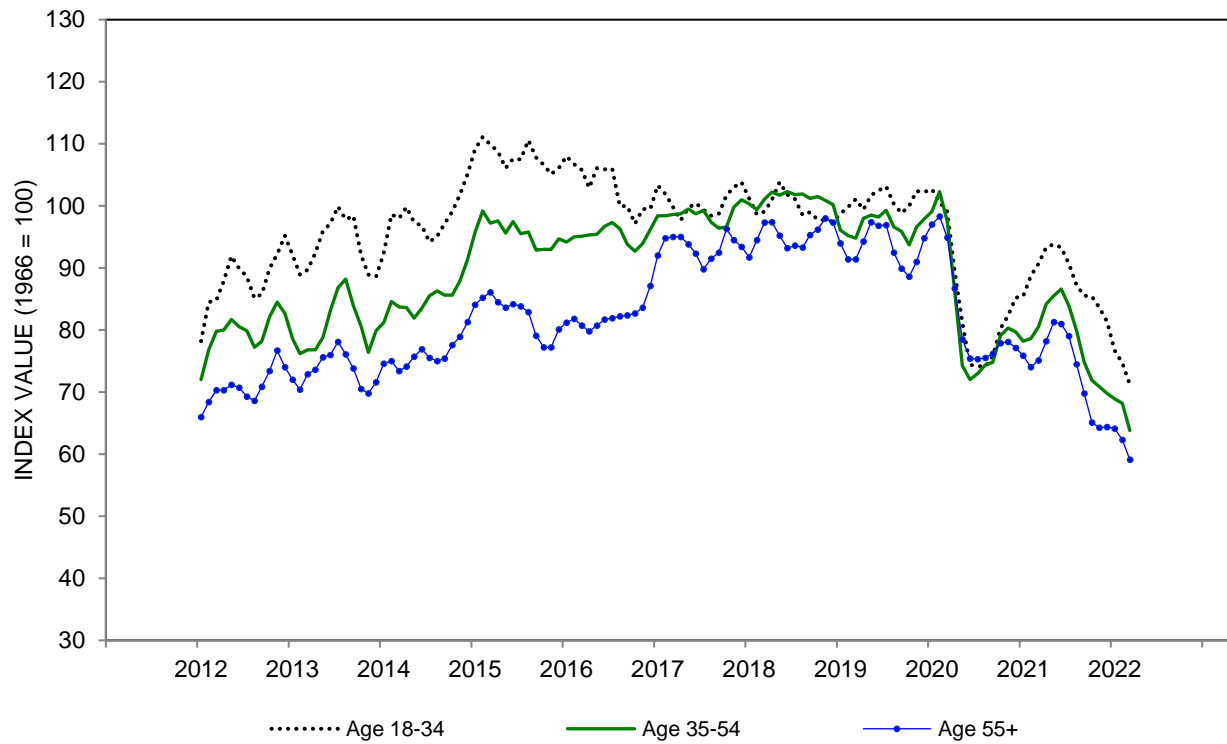


CHART 1A: THE INDEX OF CONSUMER SENTIMENT

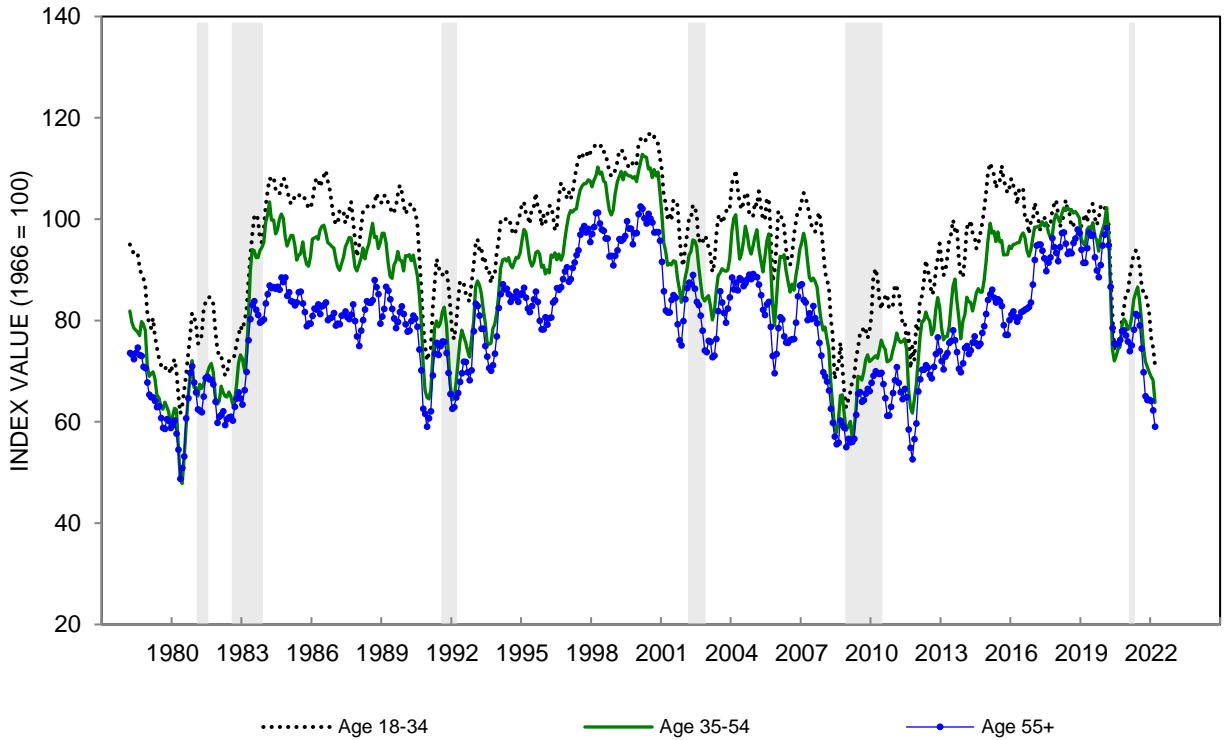


CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX

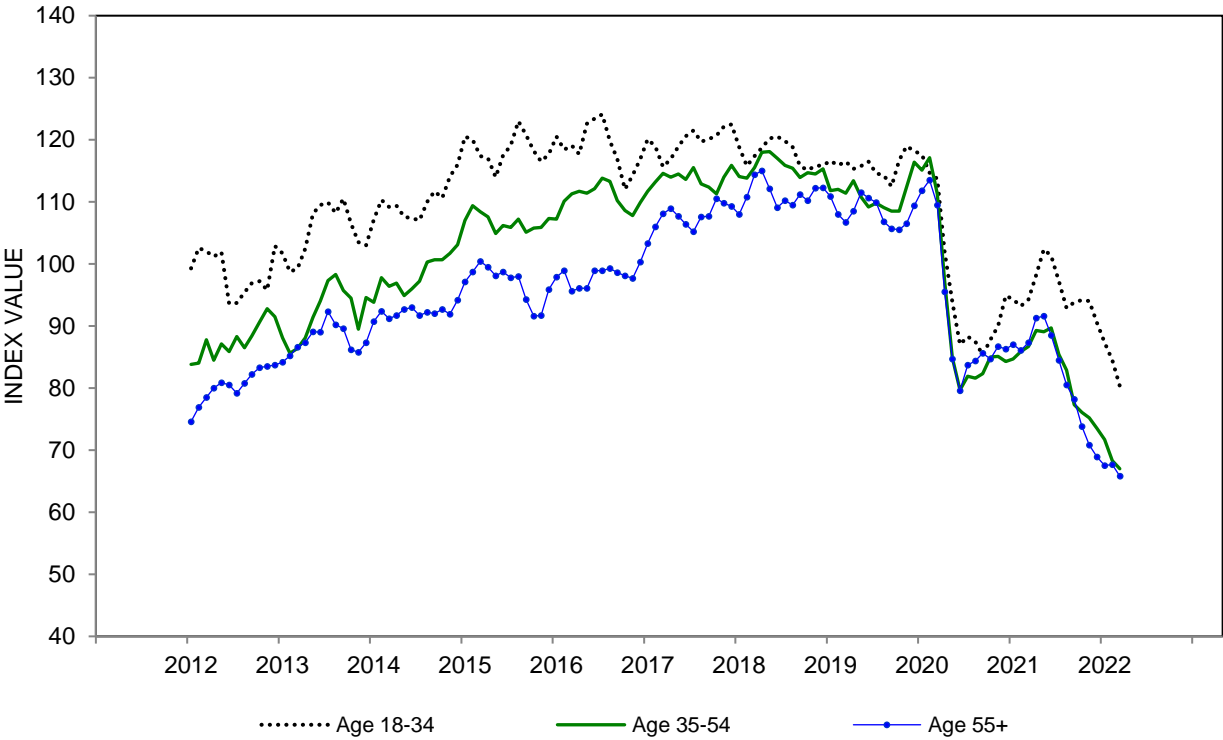
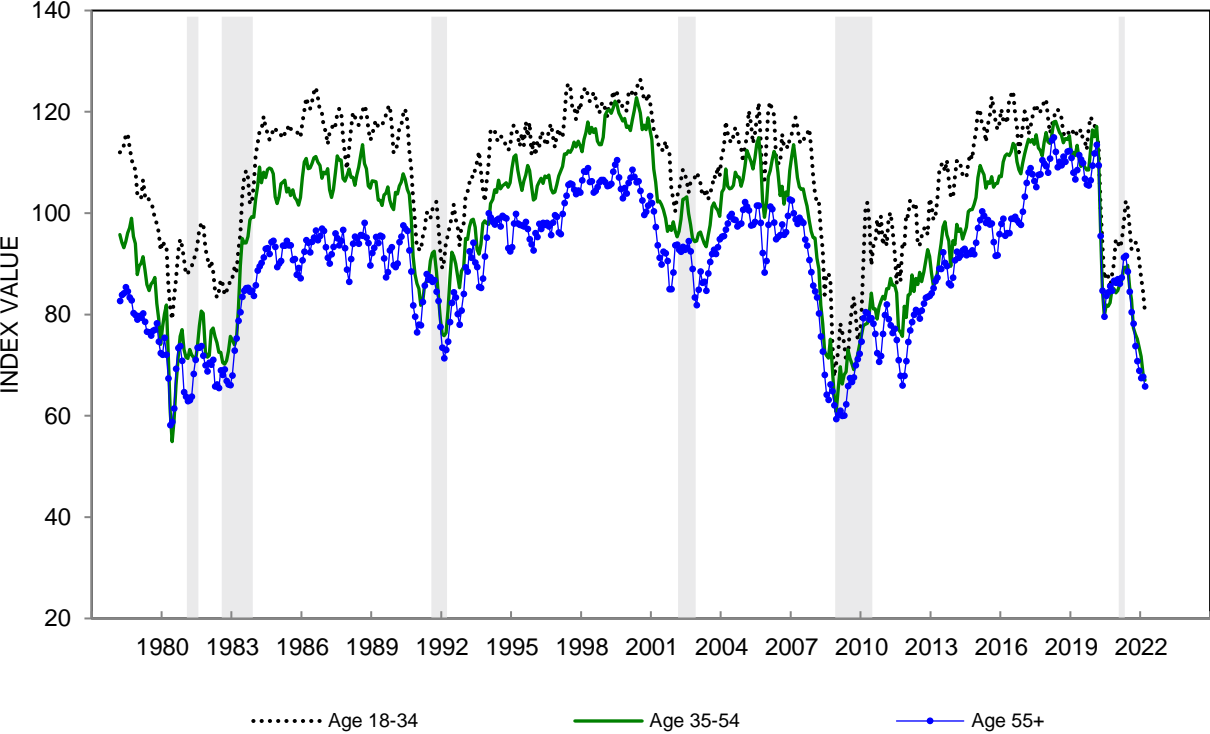
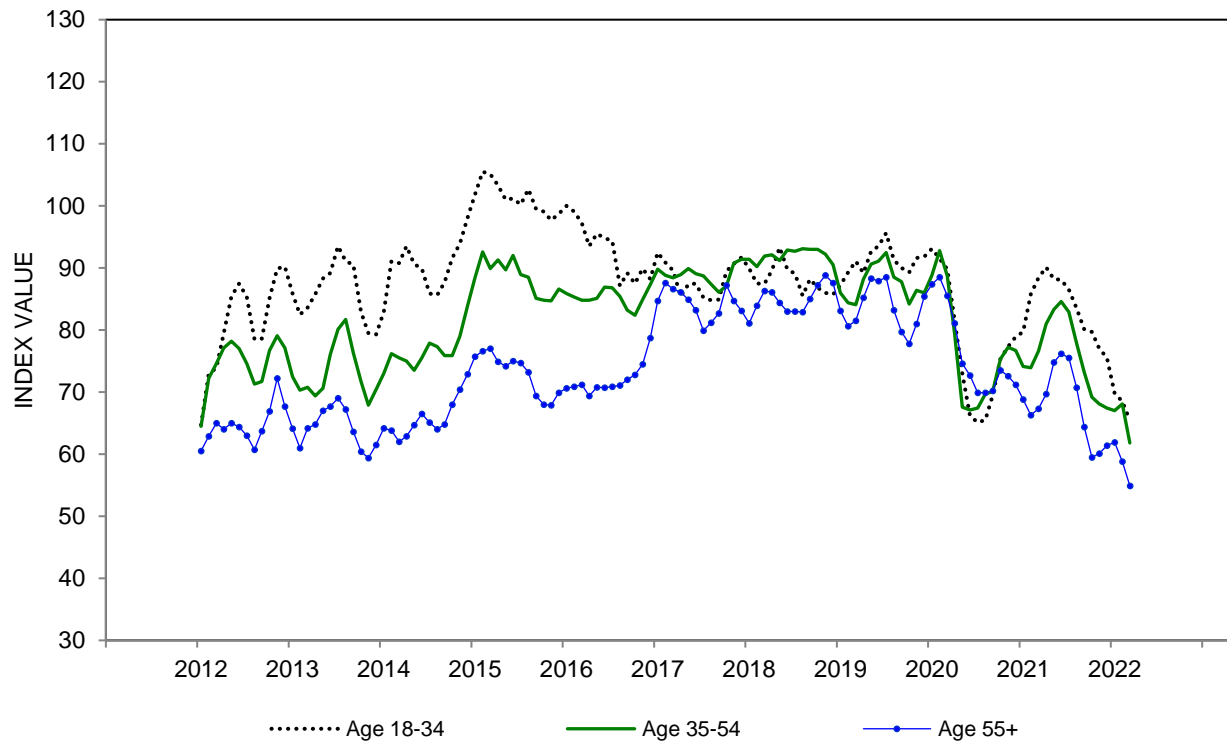


CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX



**CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX**



**CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX**

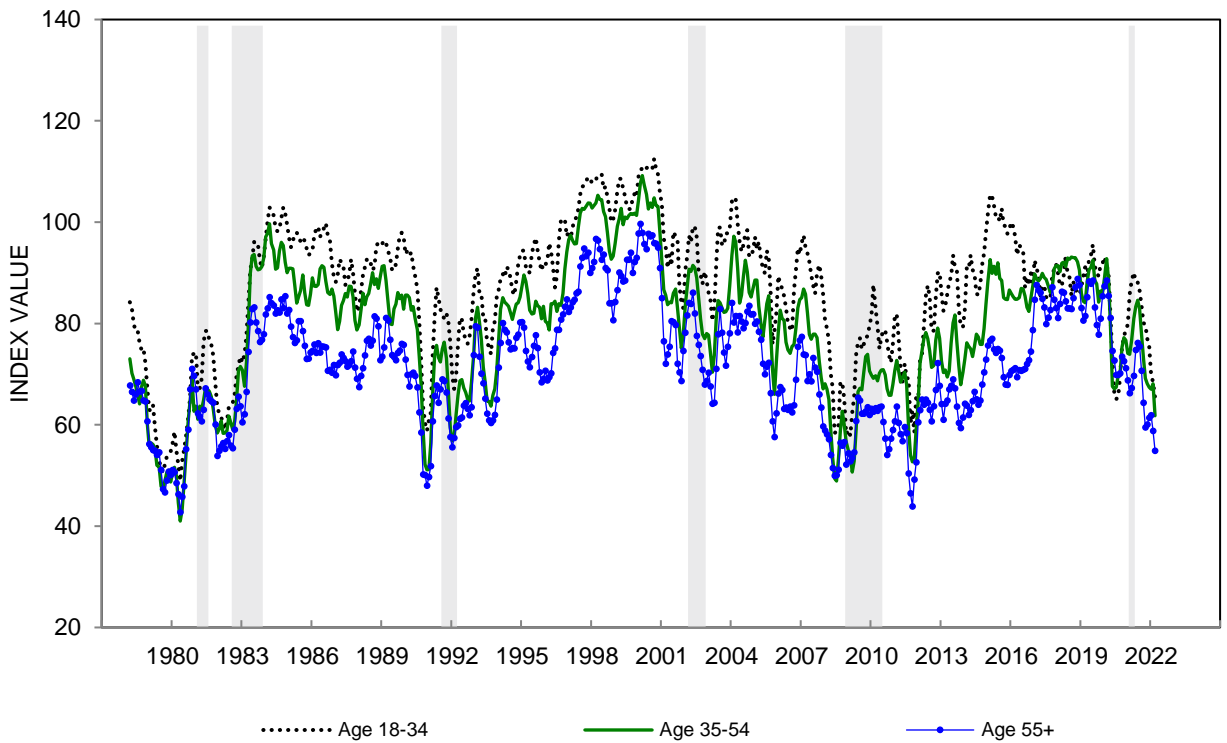


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

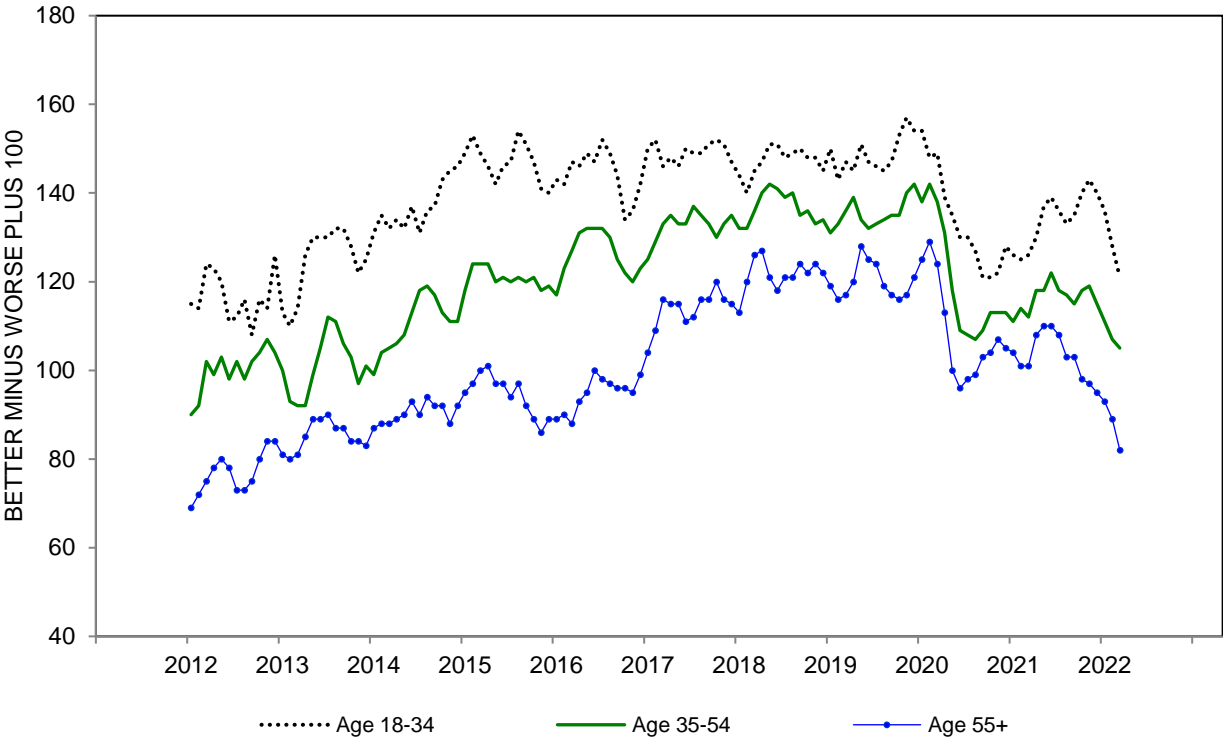


CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

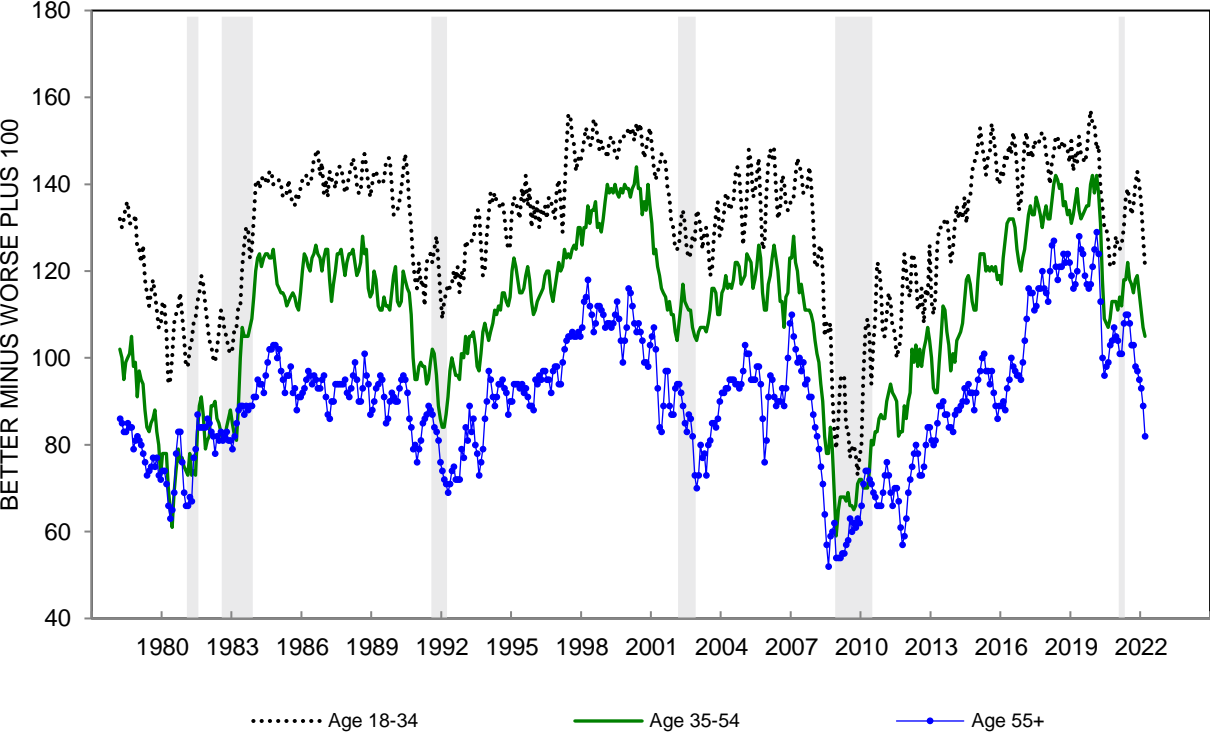


CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES

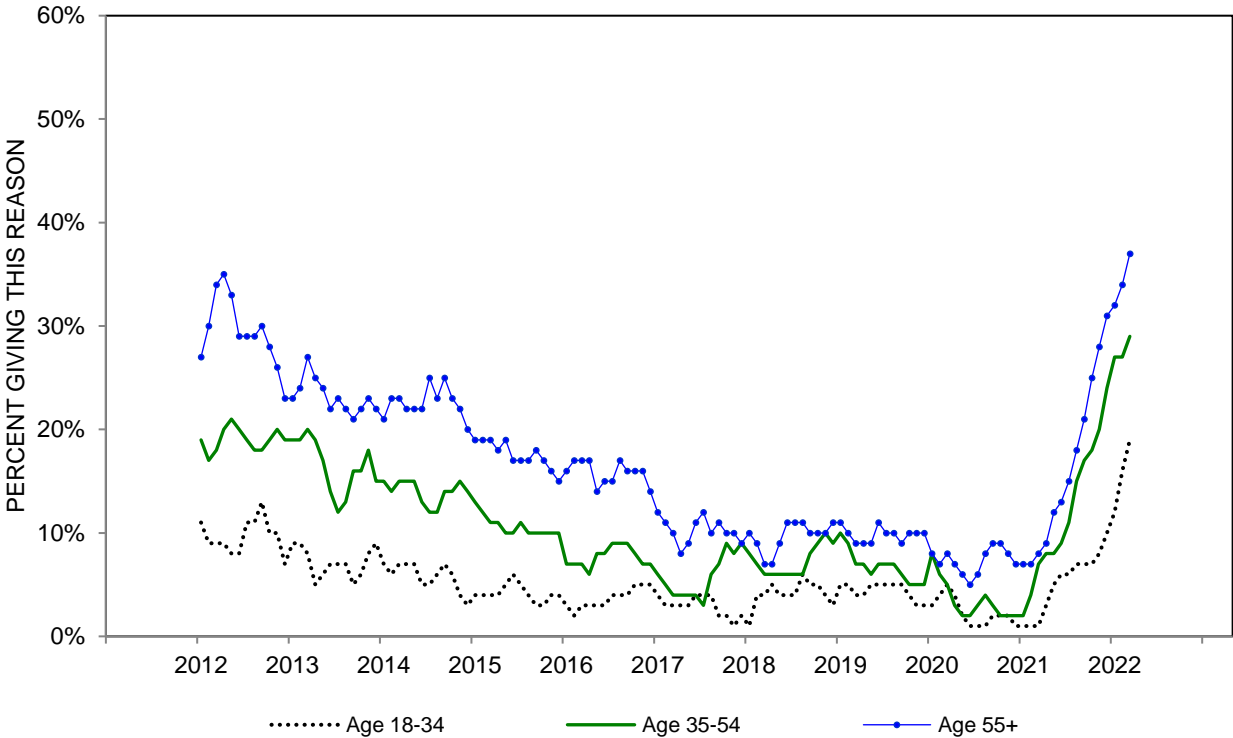
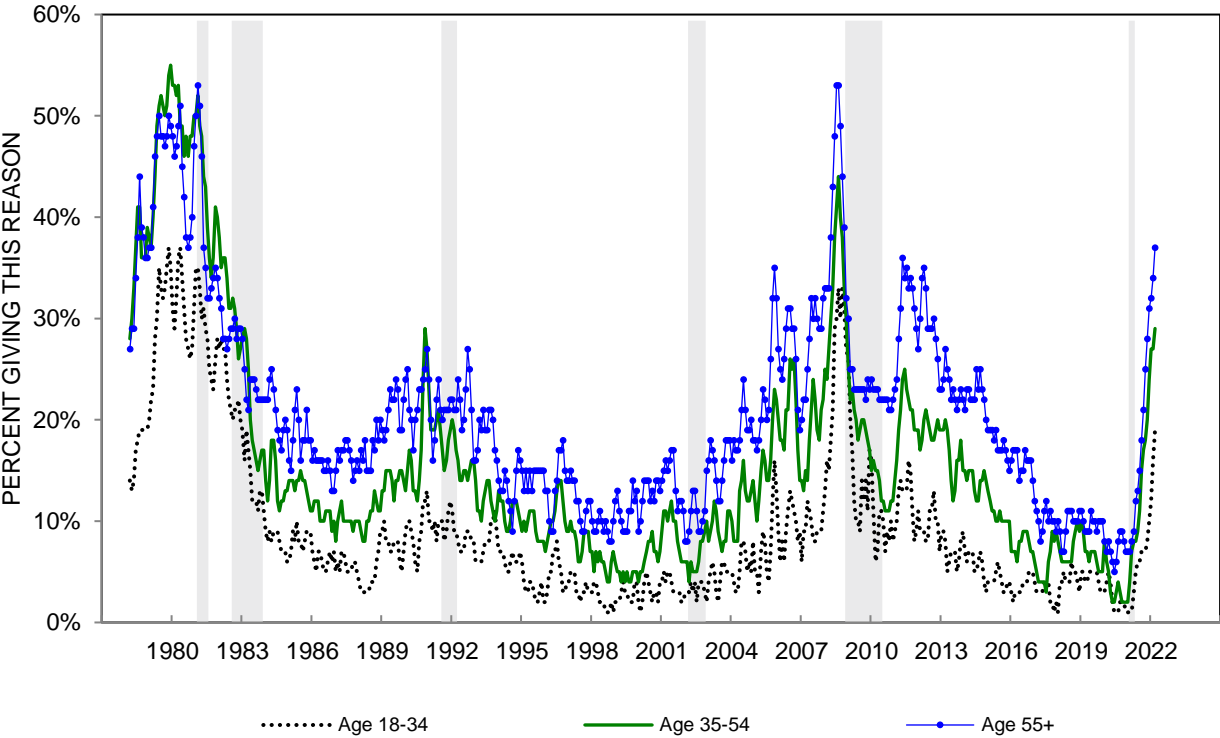
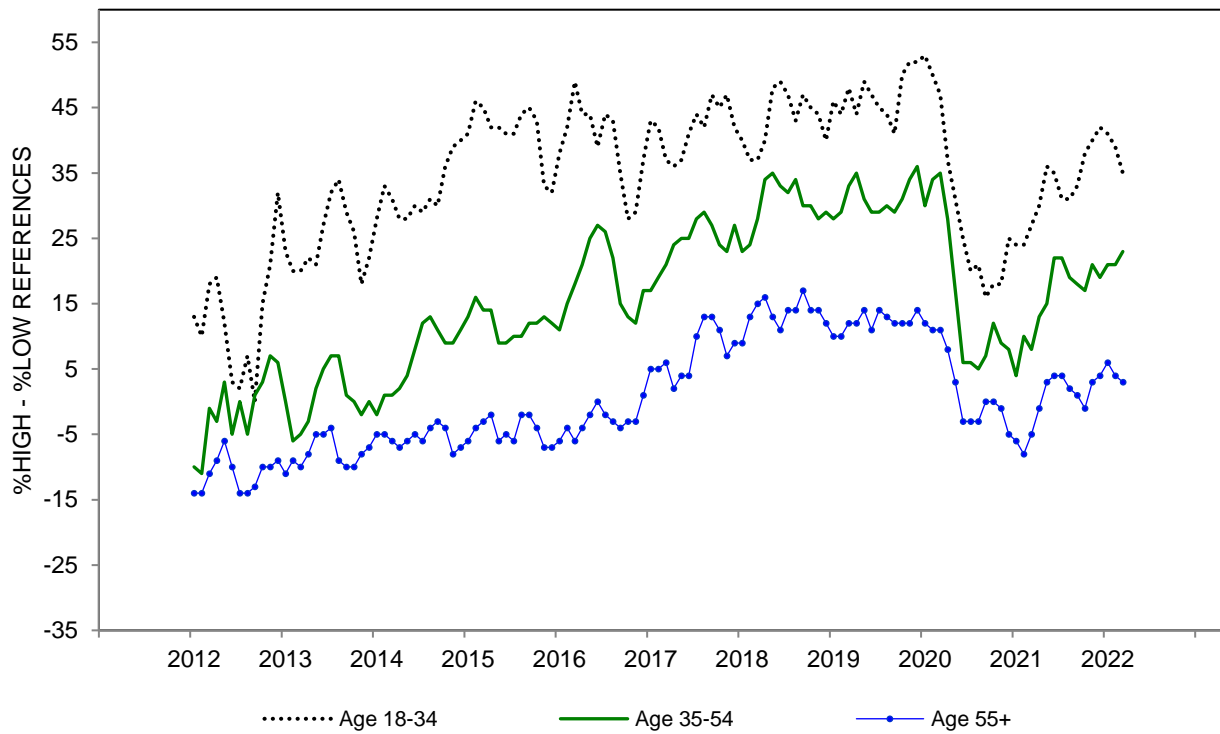


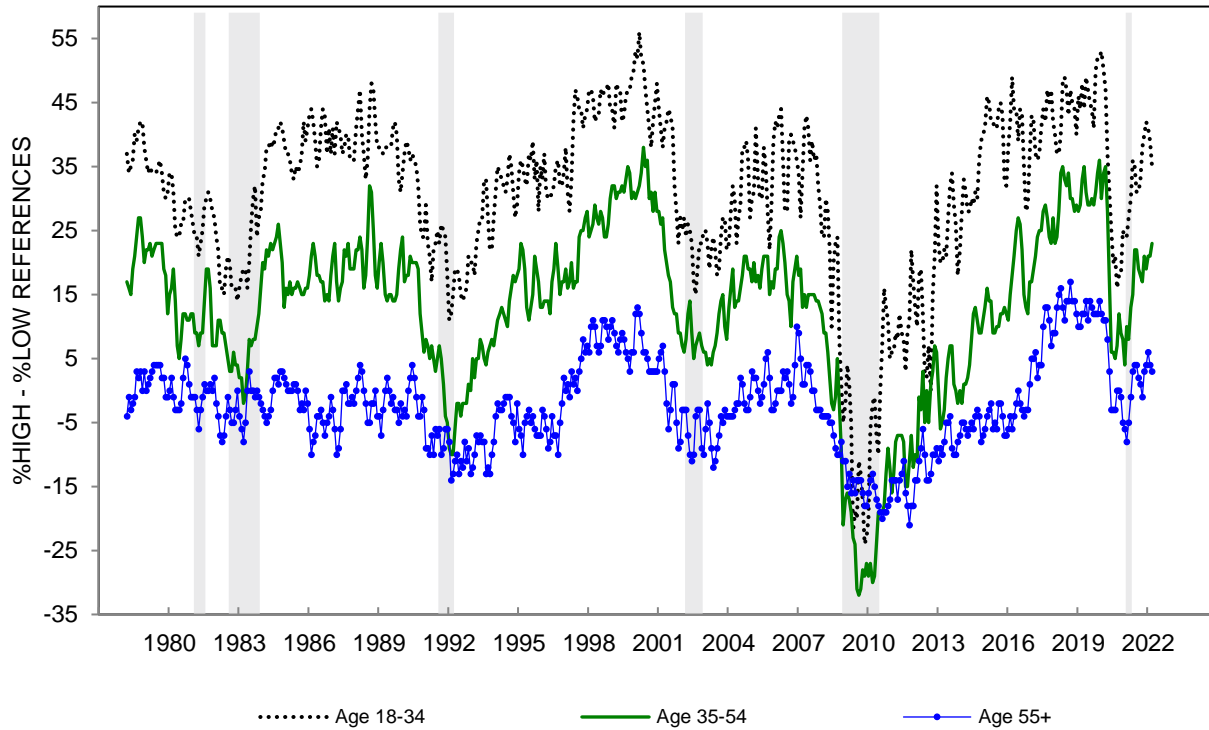
CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



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

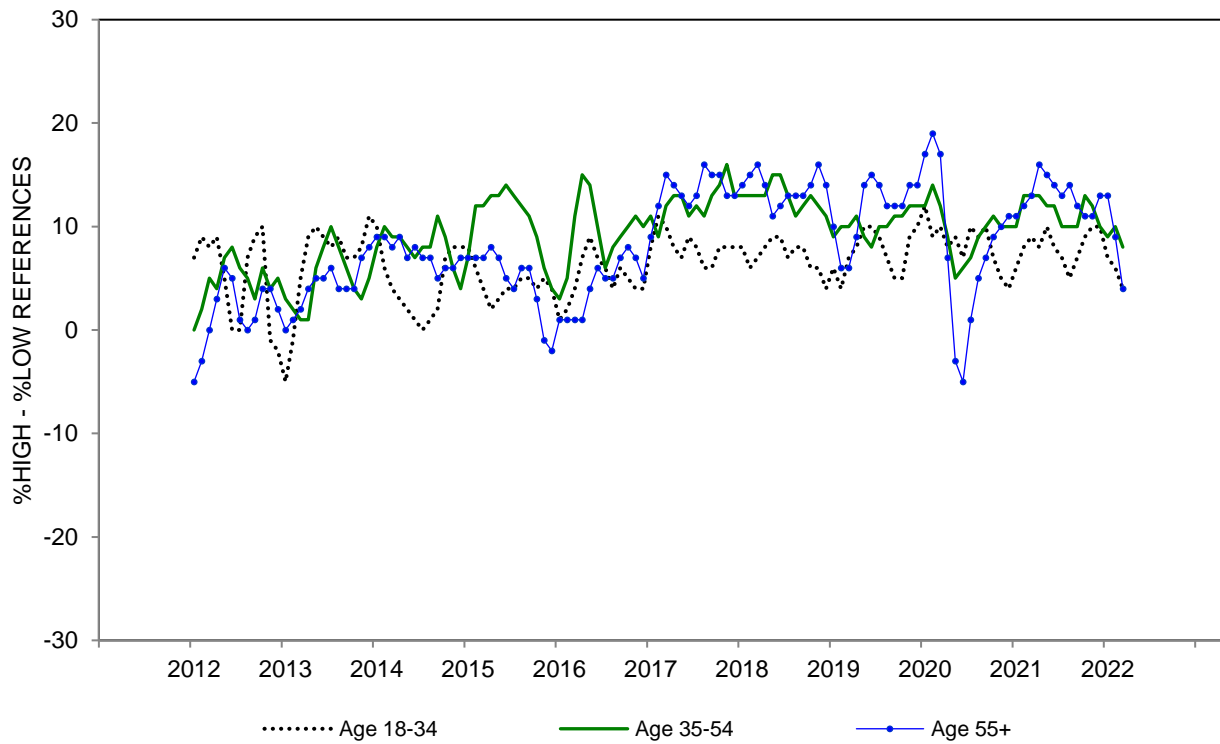


**CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES:  
%HIGHER INCOME - %LOWER INCOME**

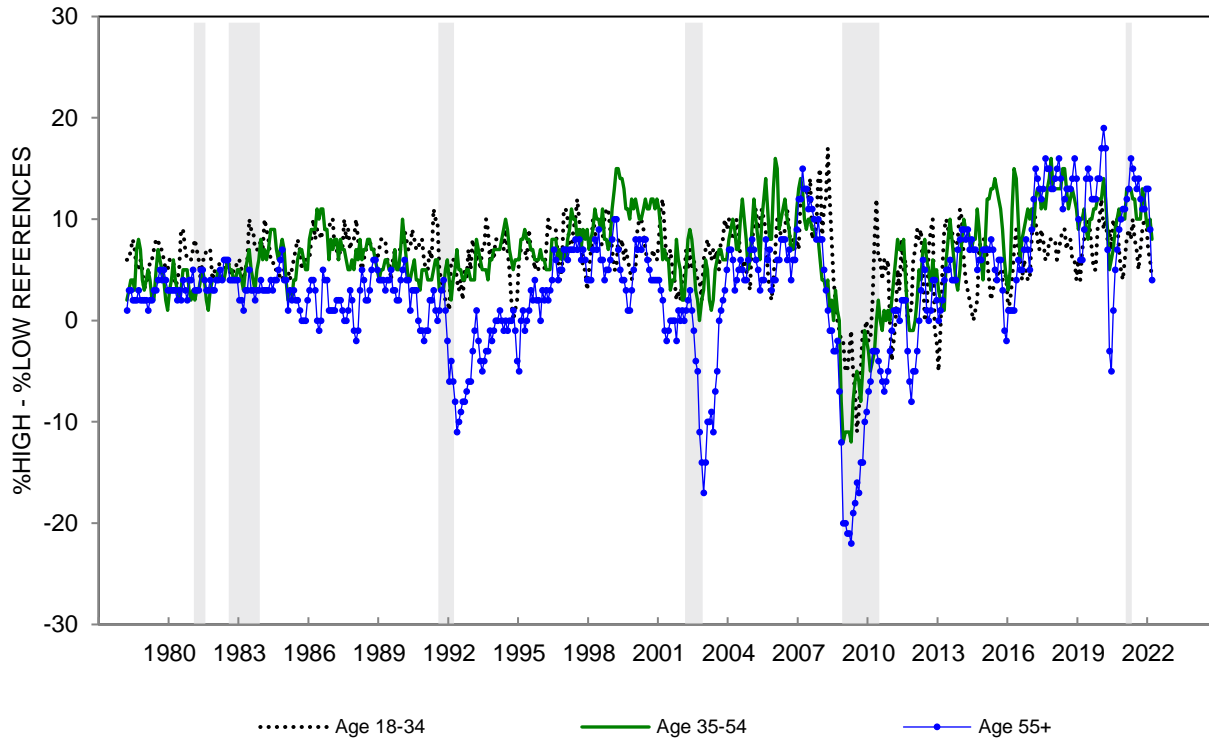




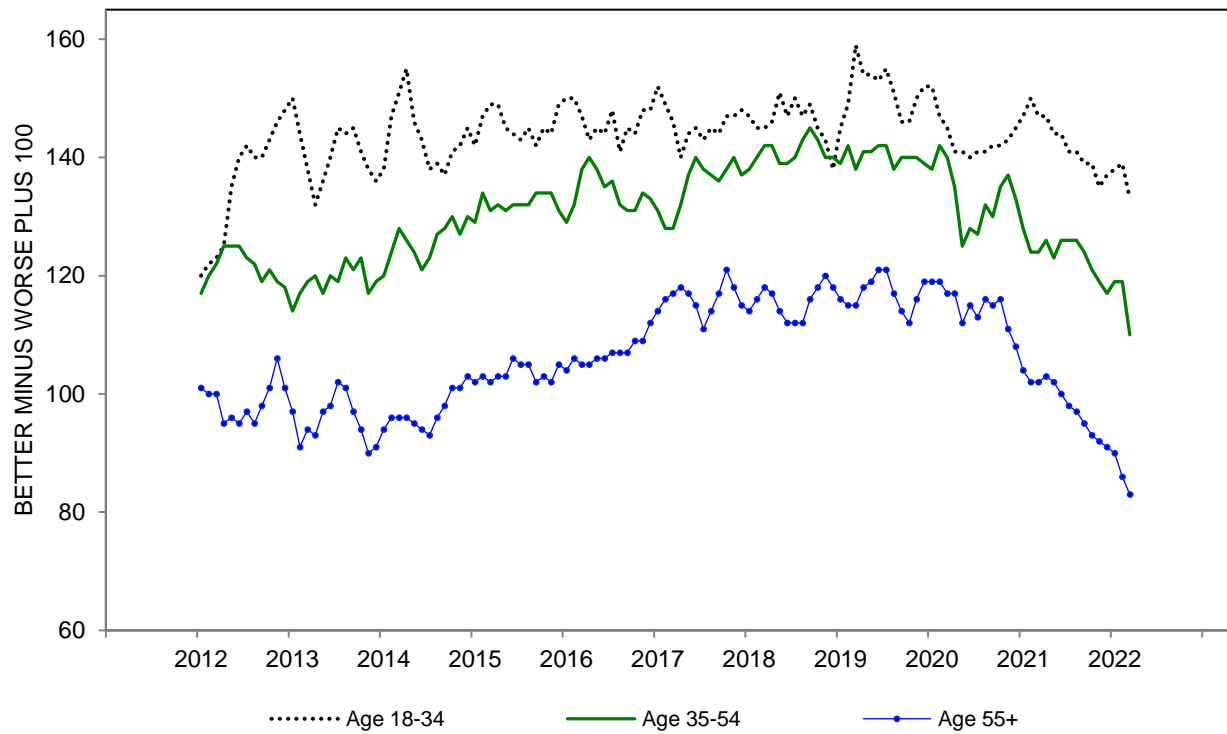
**CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:  
NET CHANGE IN ASSETS AND DEBTS**



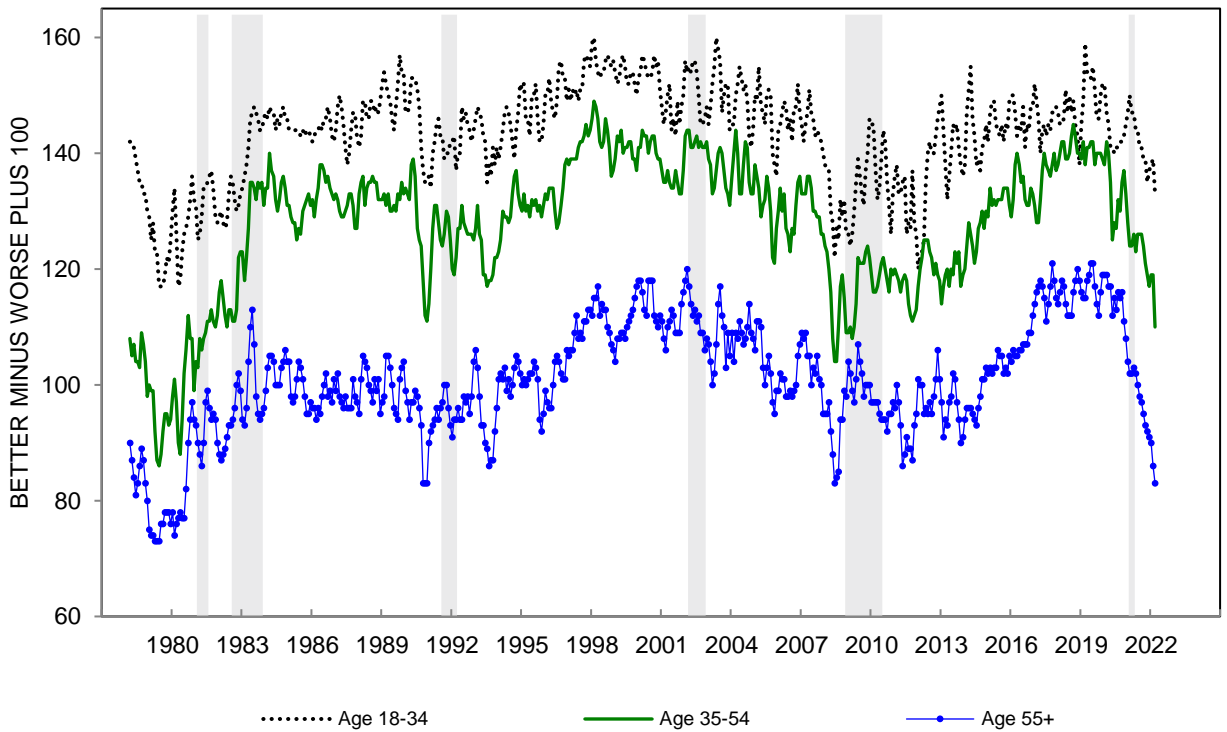
**CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:  
NET CHANGE IN ASSETS AND DEBTS**



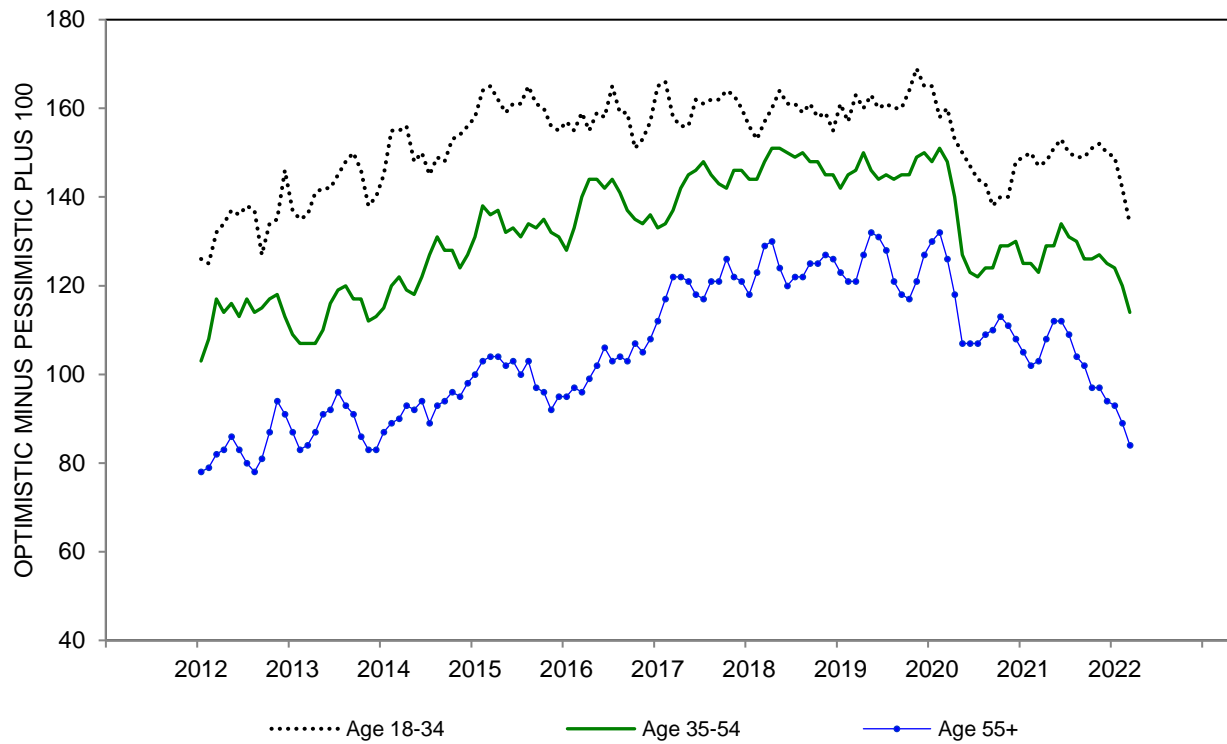
**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**



**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**

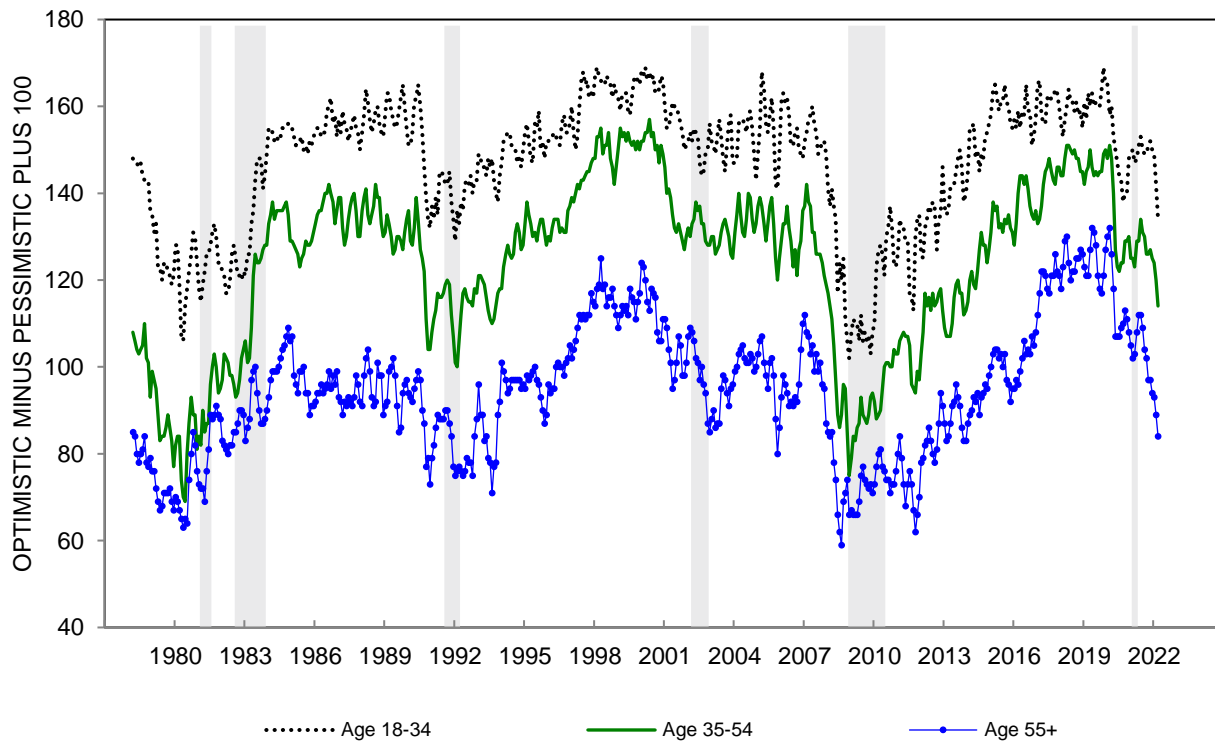


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

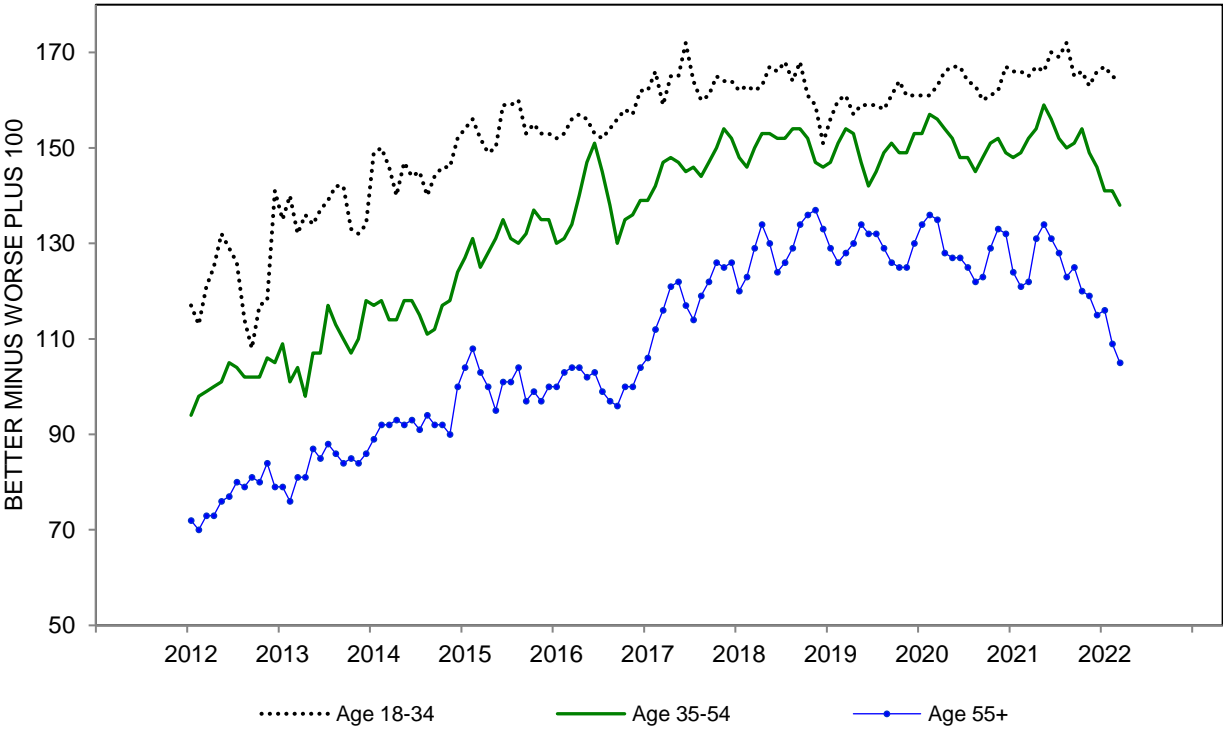


CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

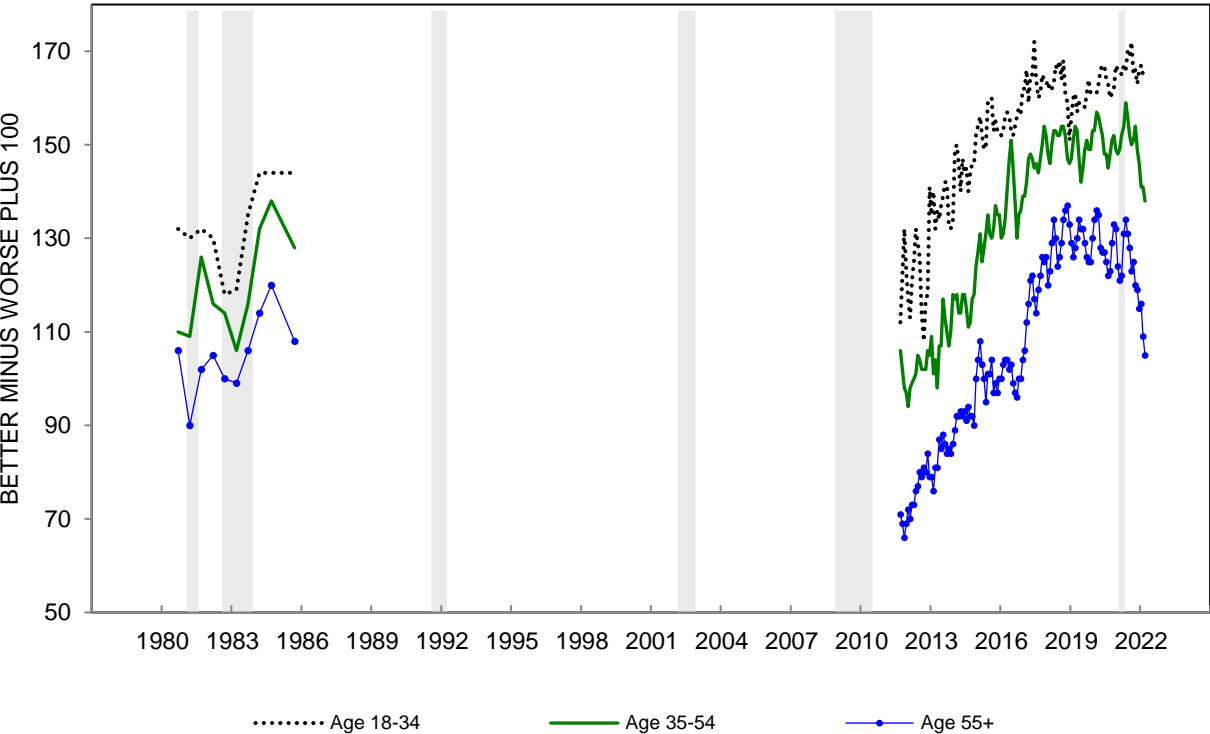


CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

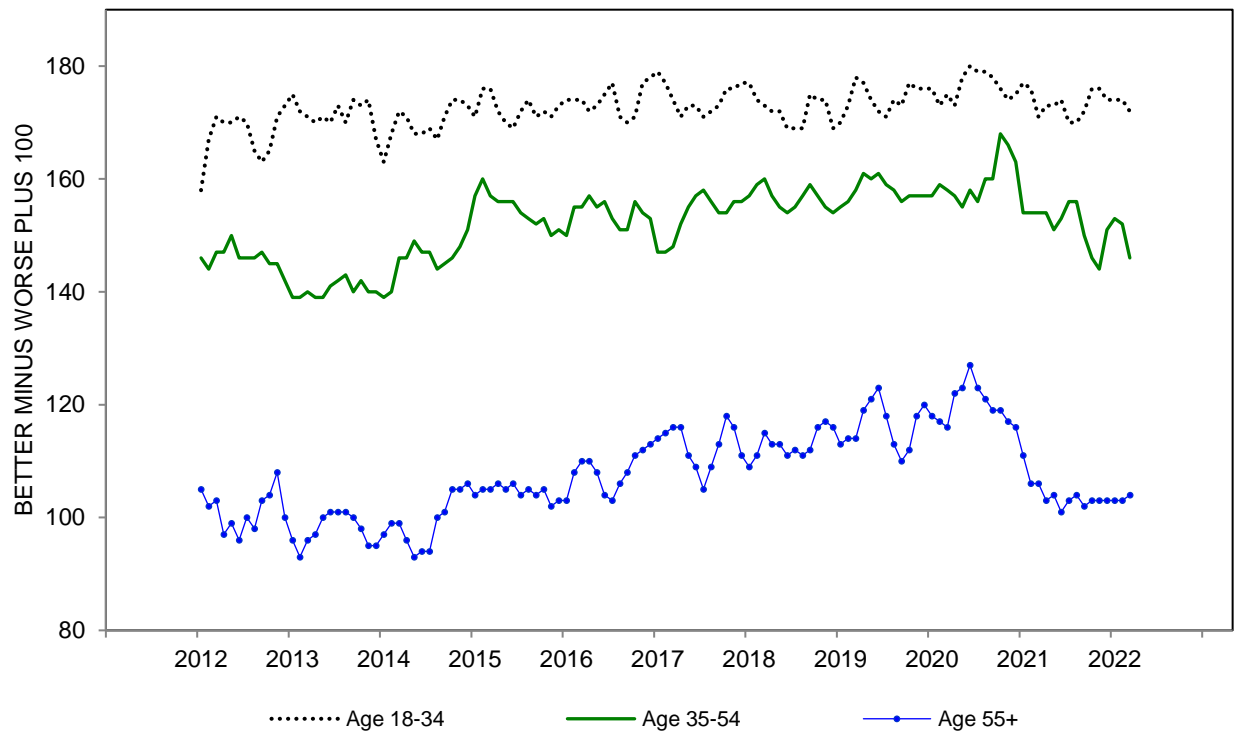
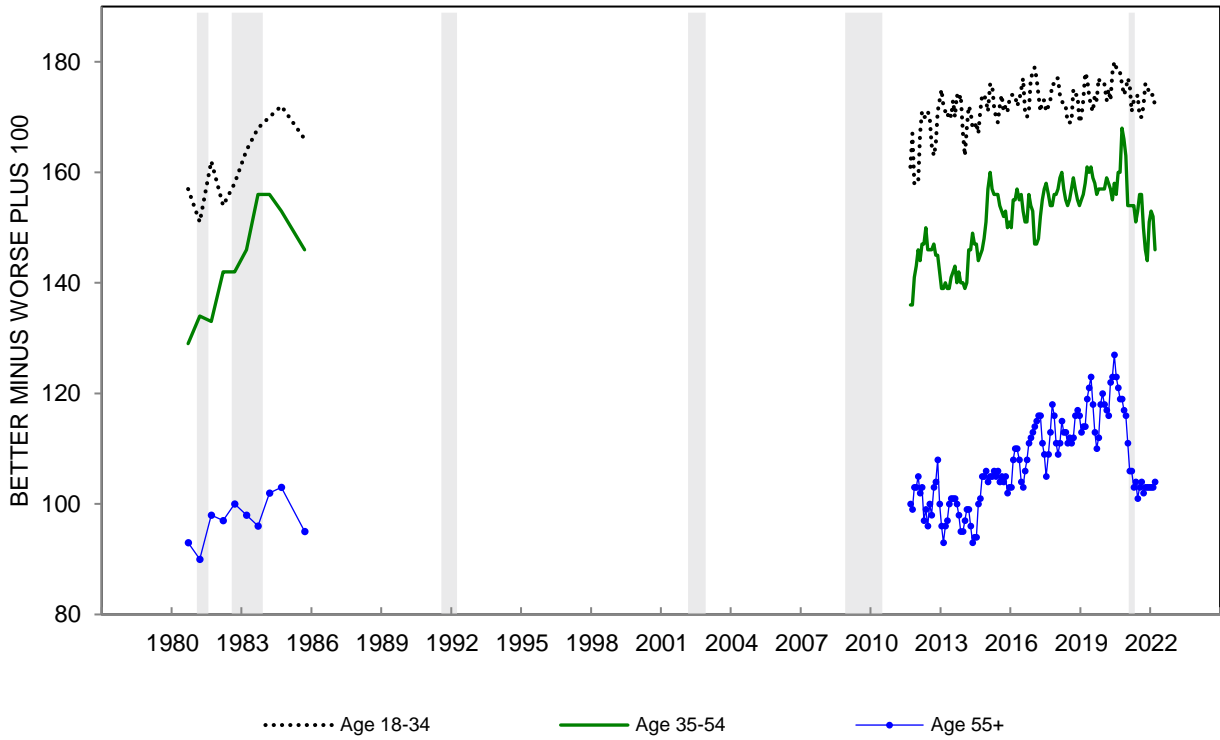
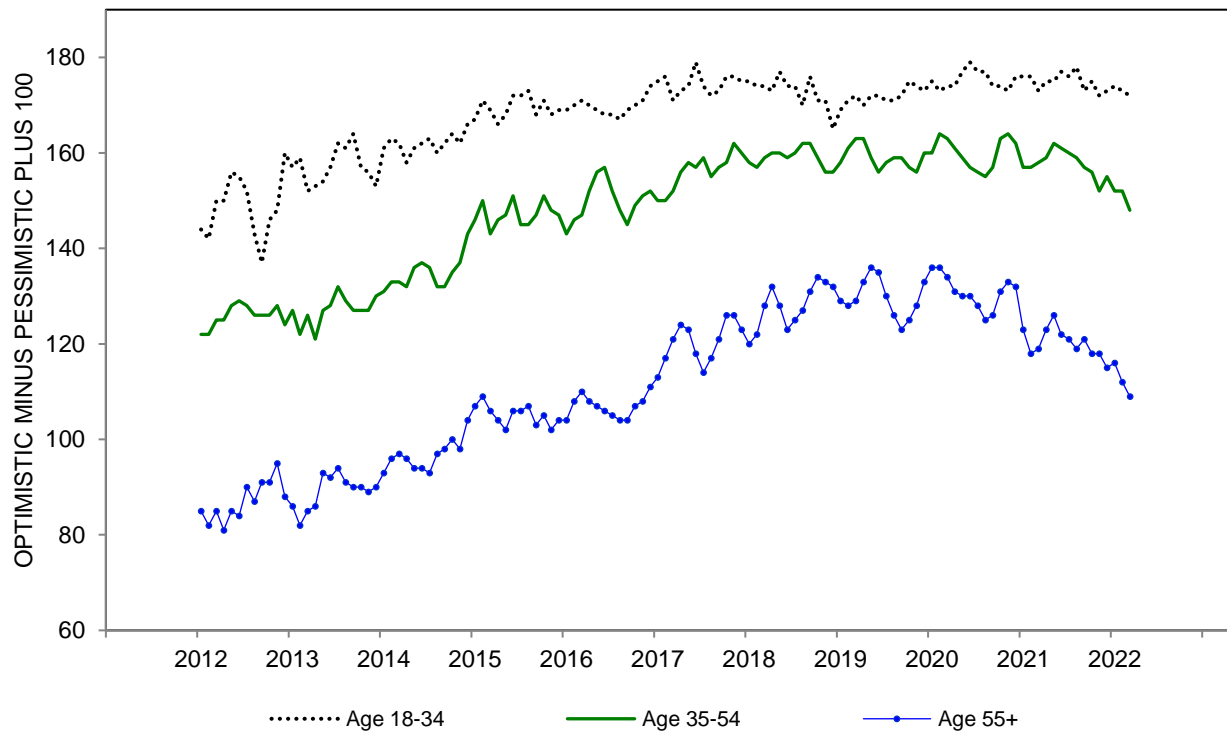


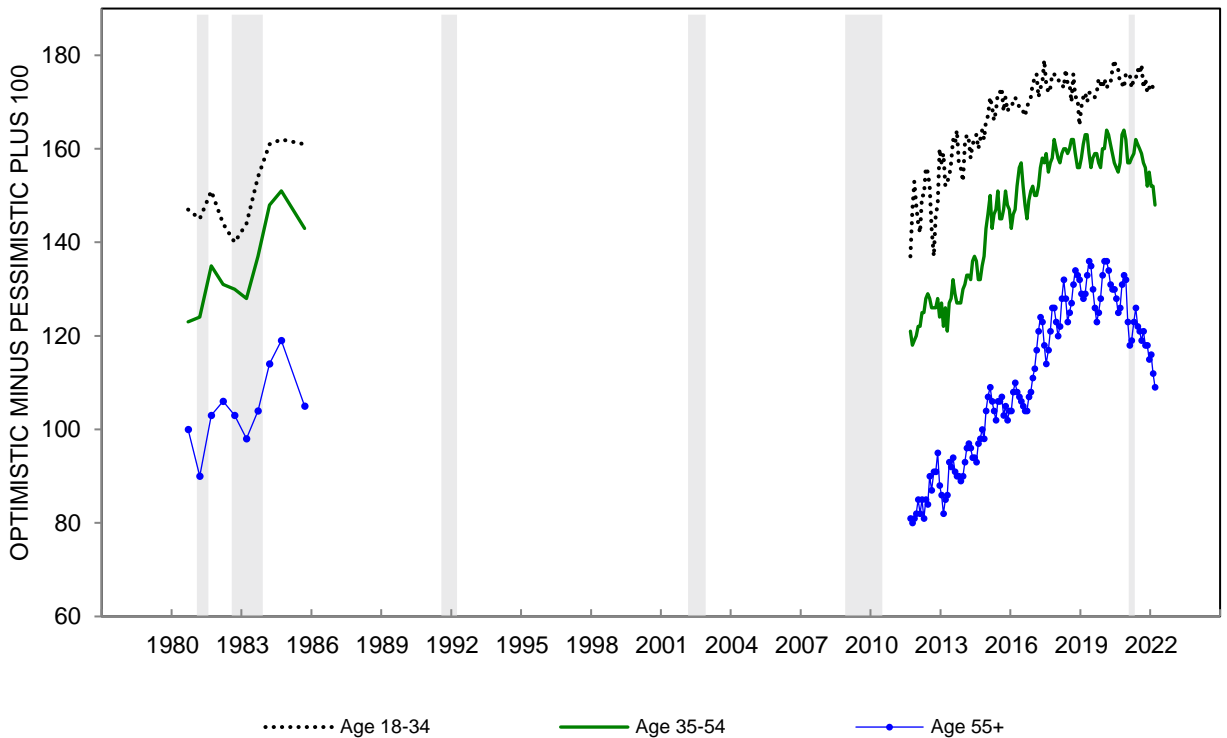
CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS



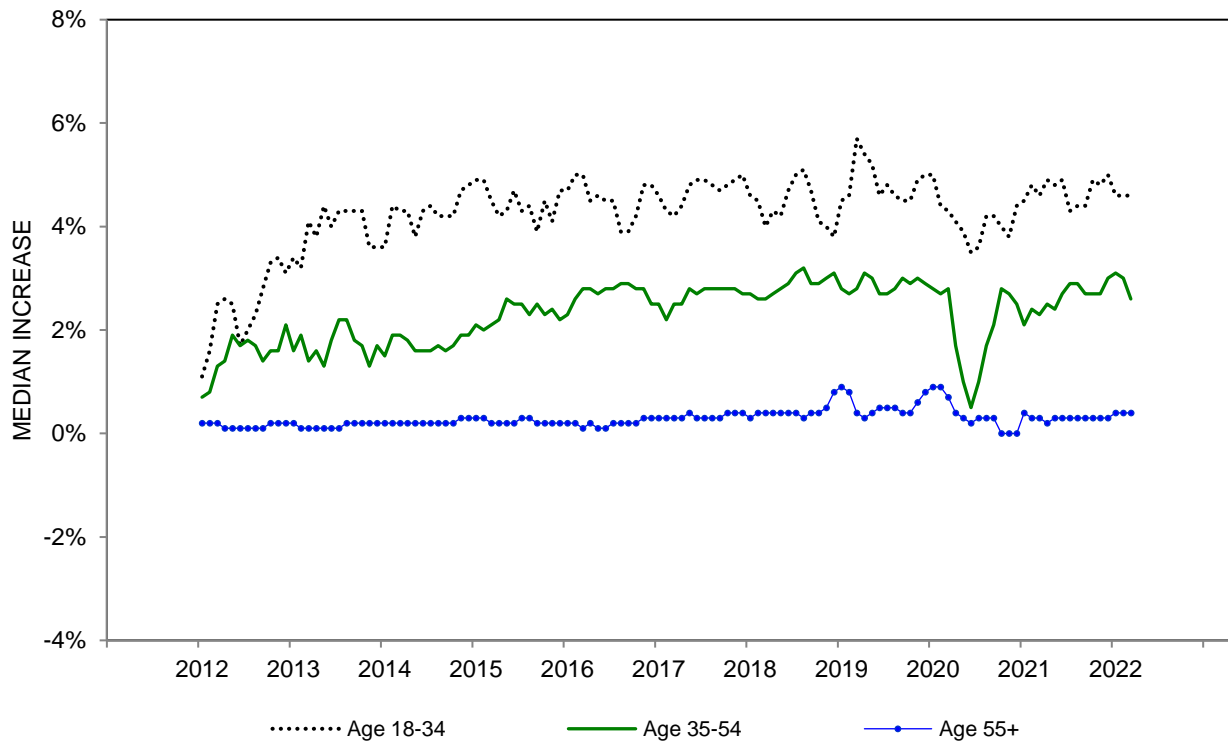
**CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**



**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**

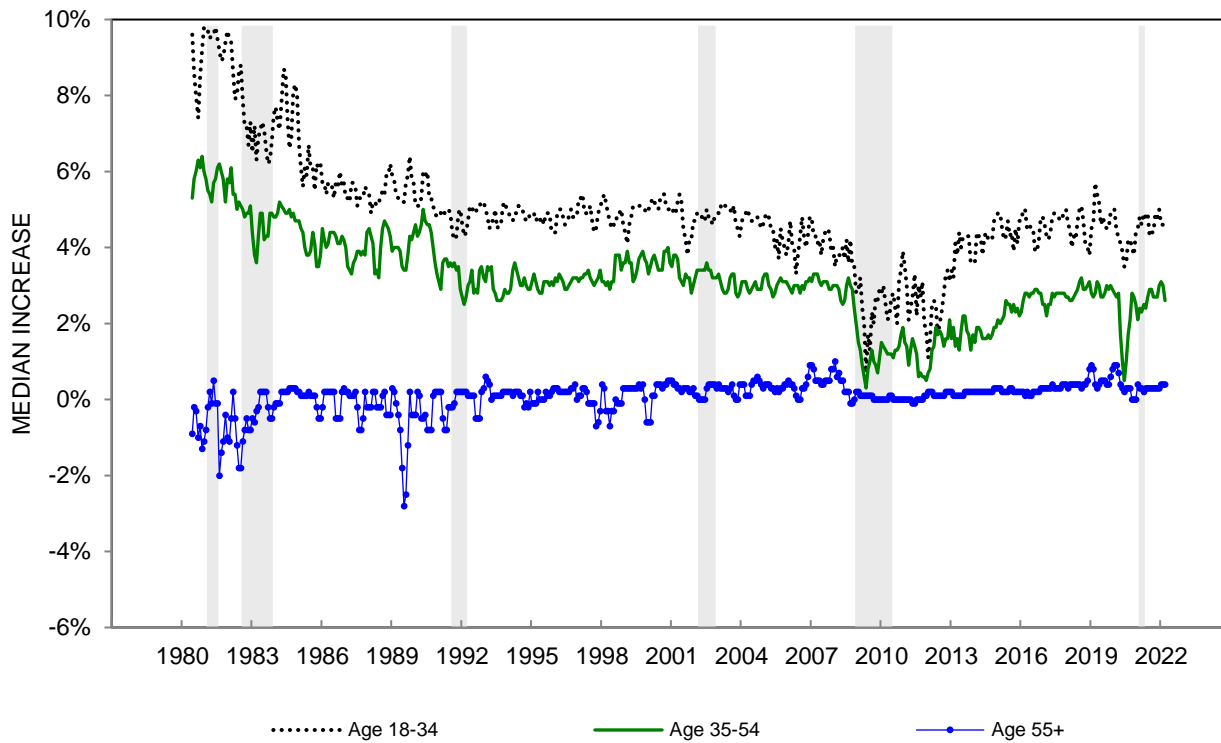


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

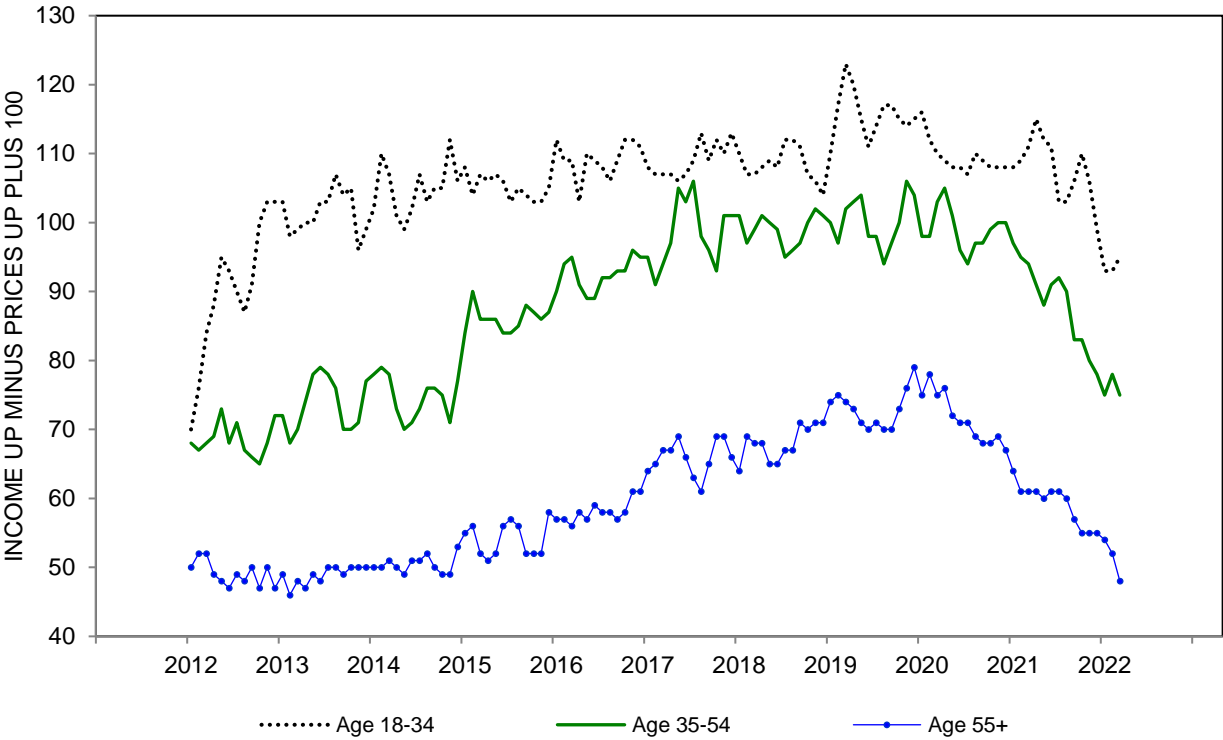
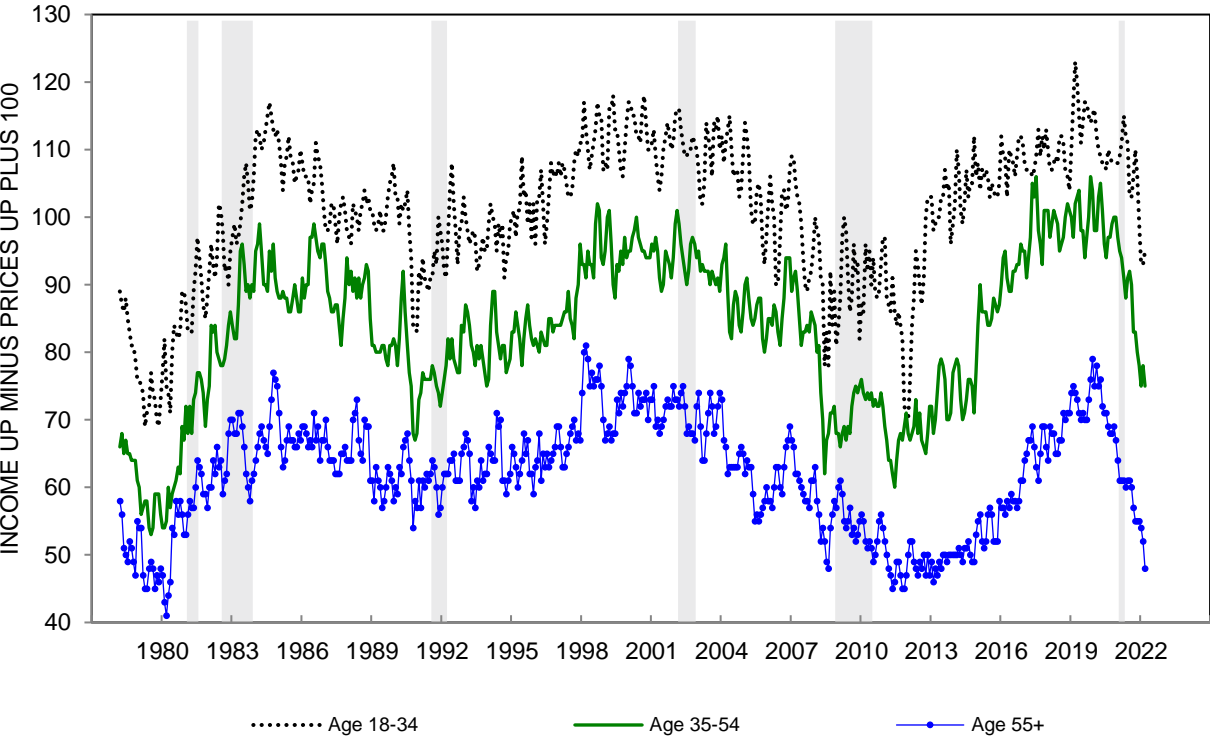
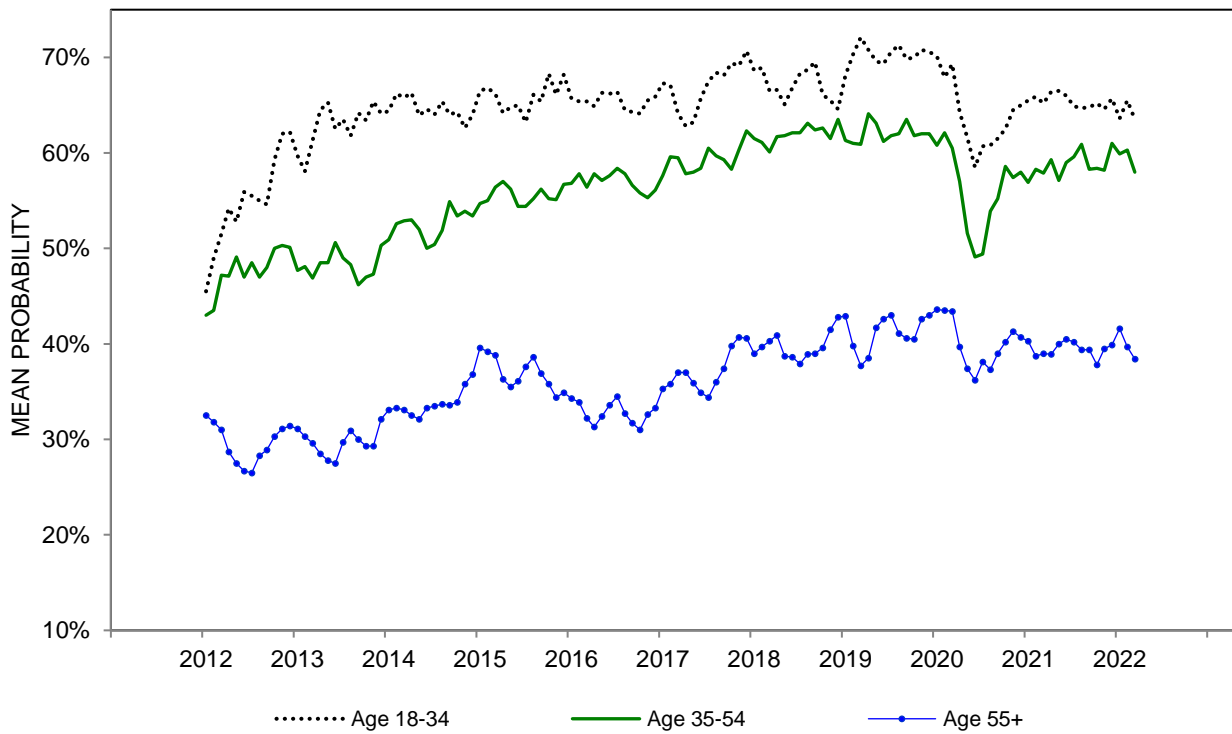


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

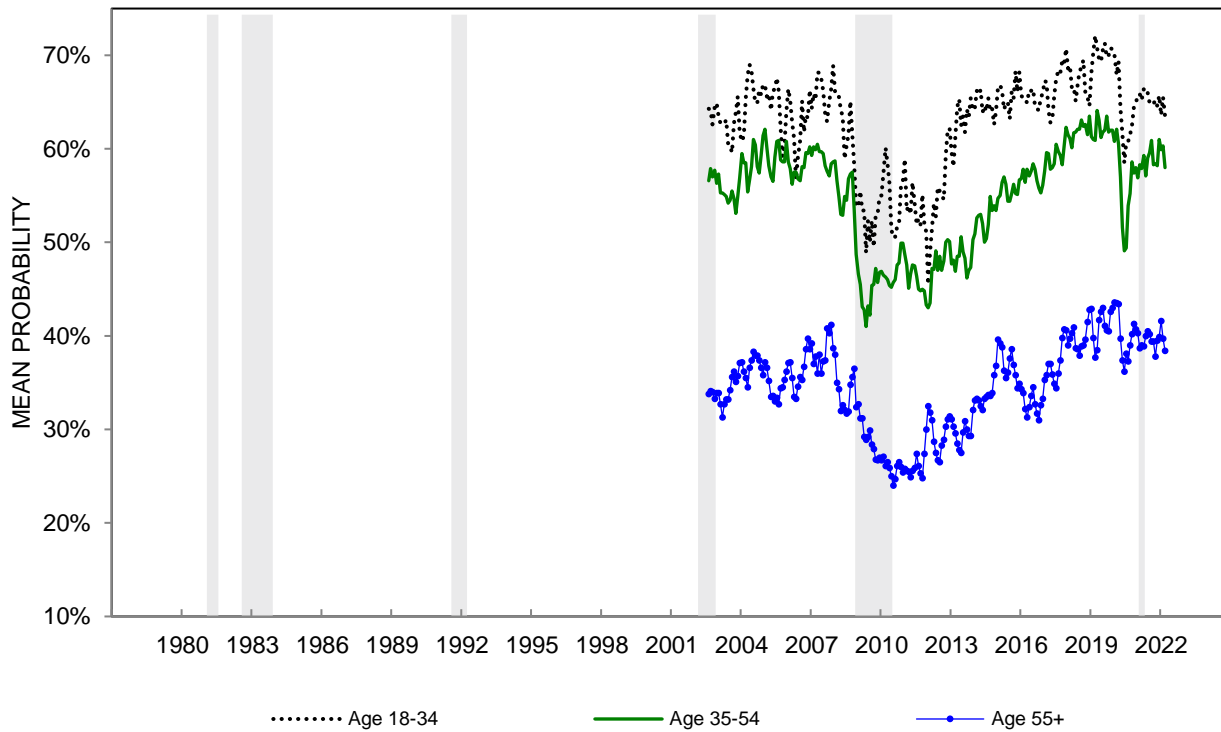




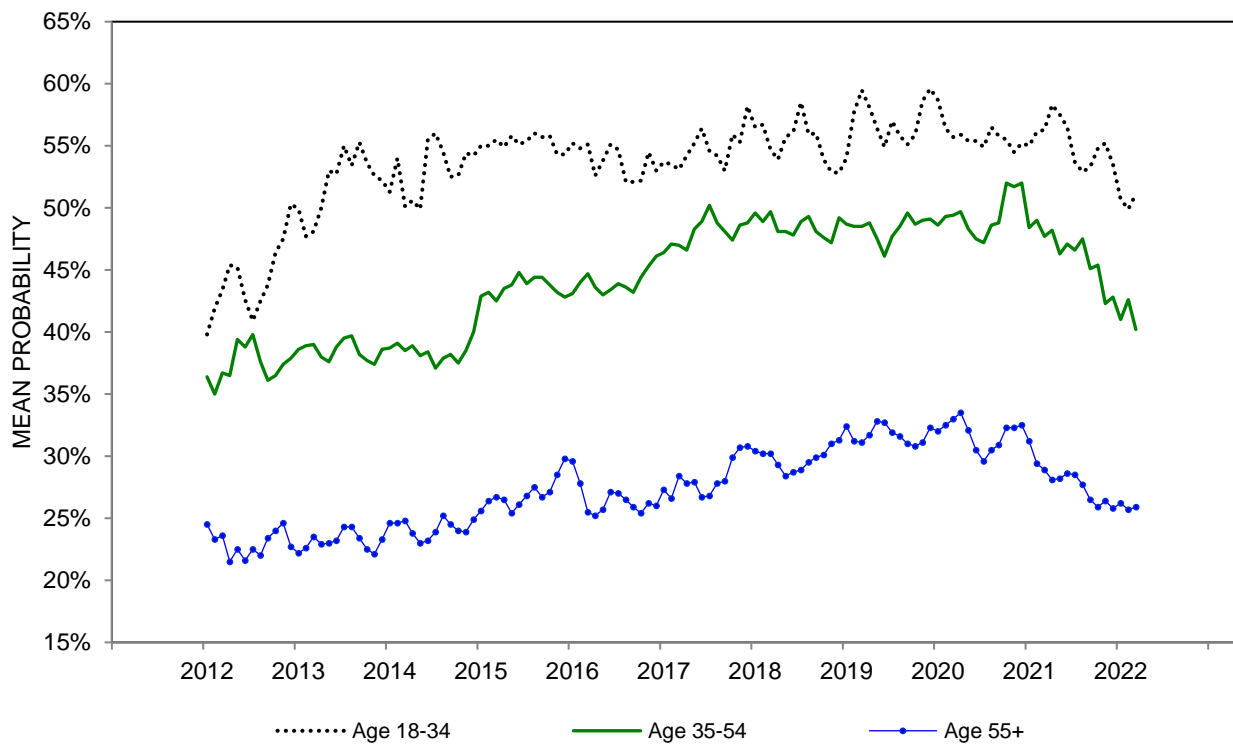
**CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE  
DURING THE YEAR AHEAD**



**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**

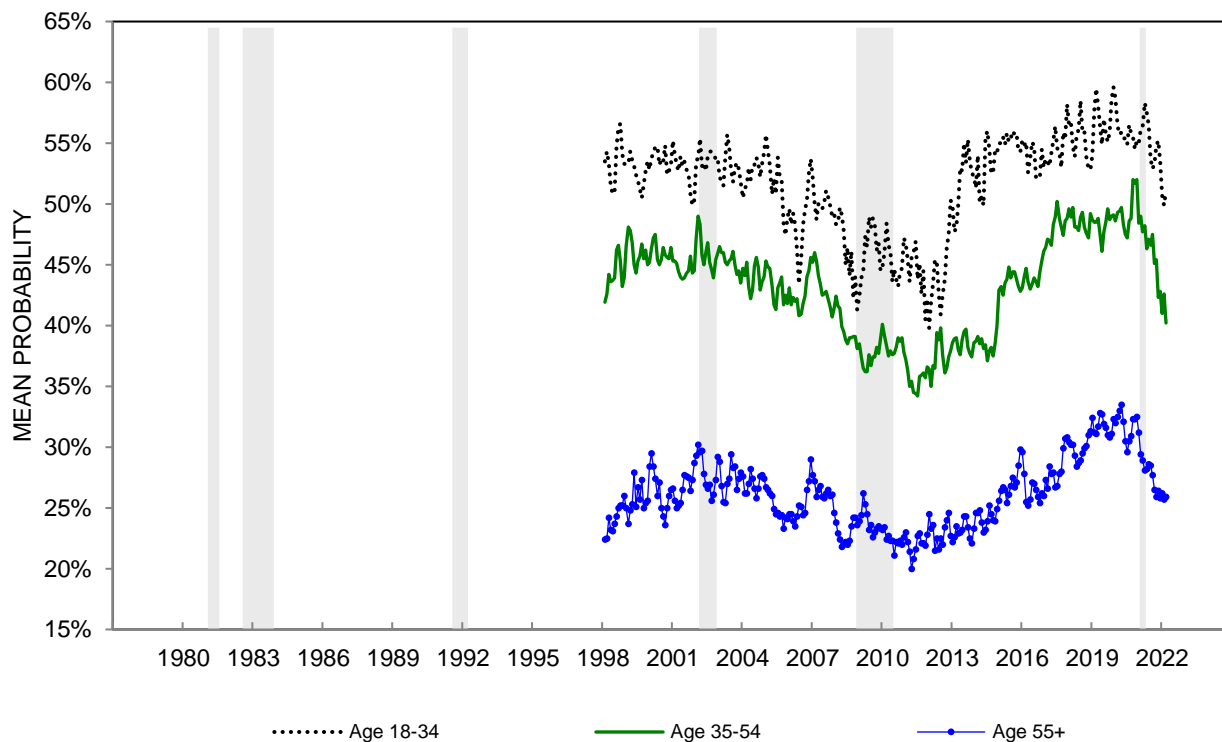


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

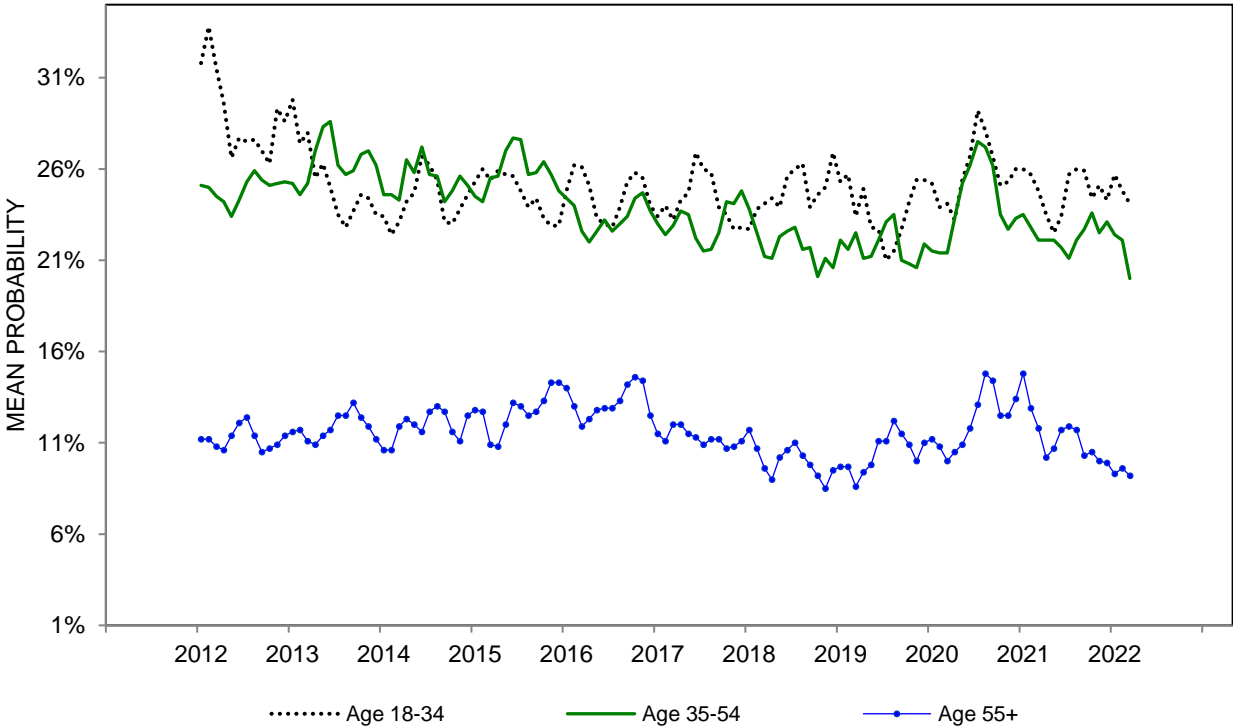
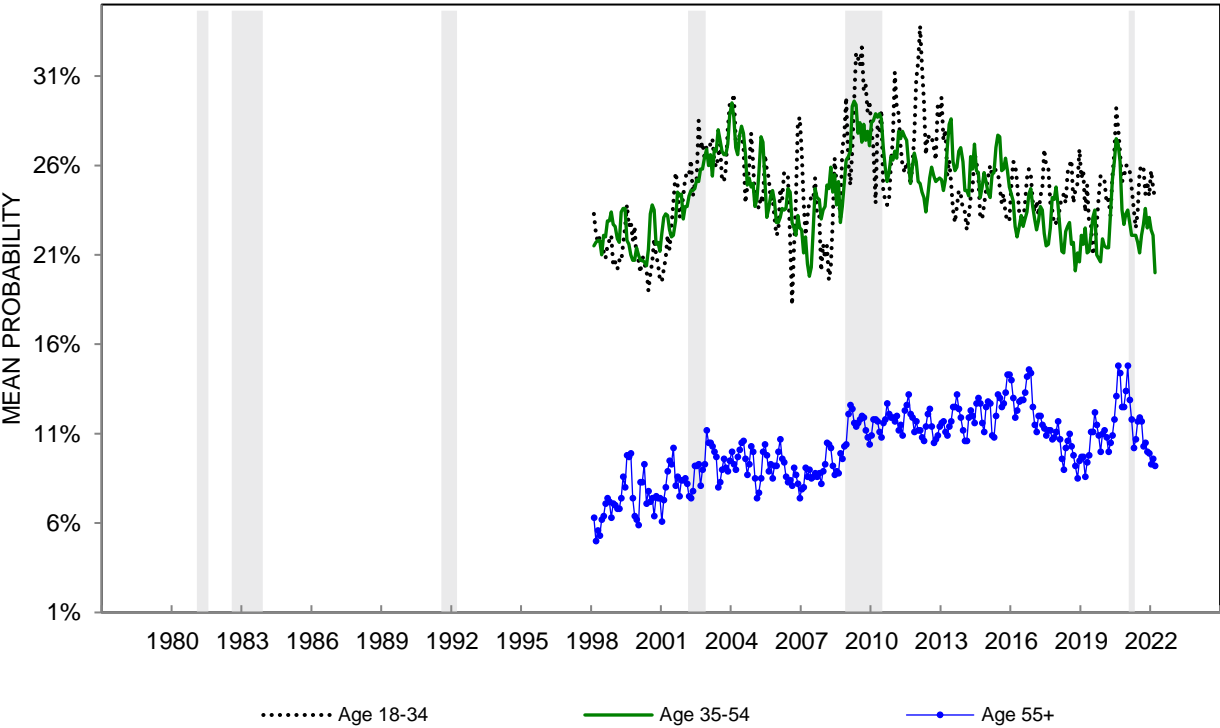
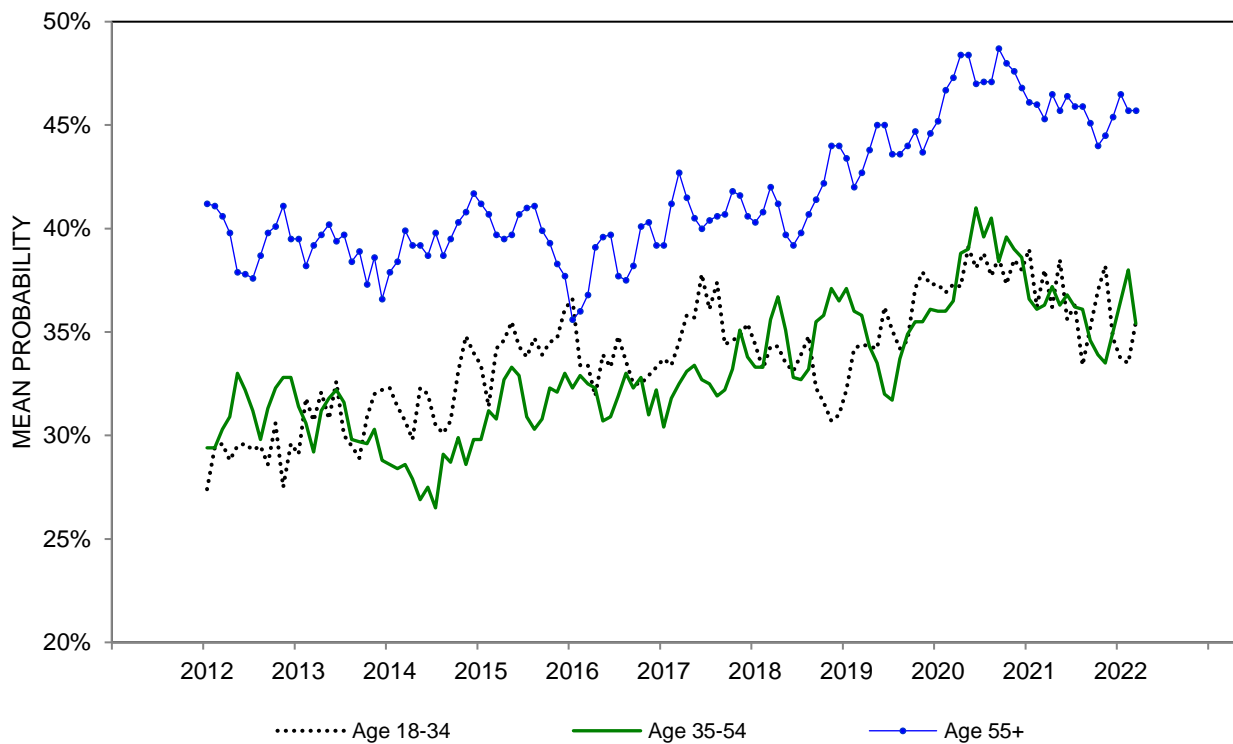


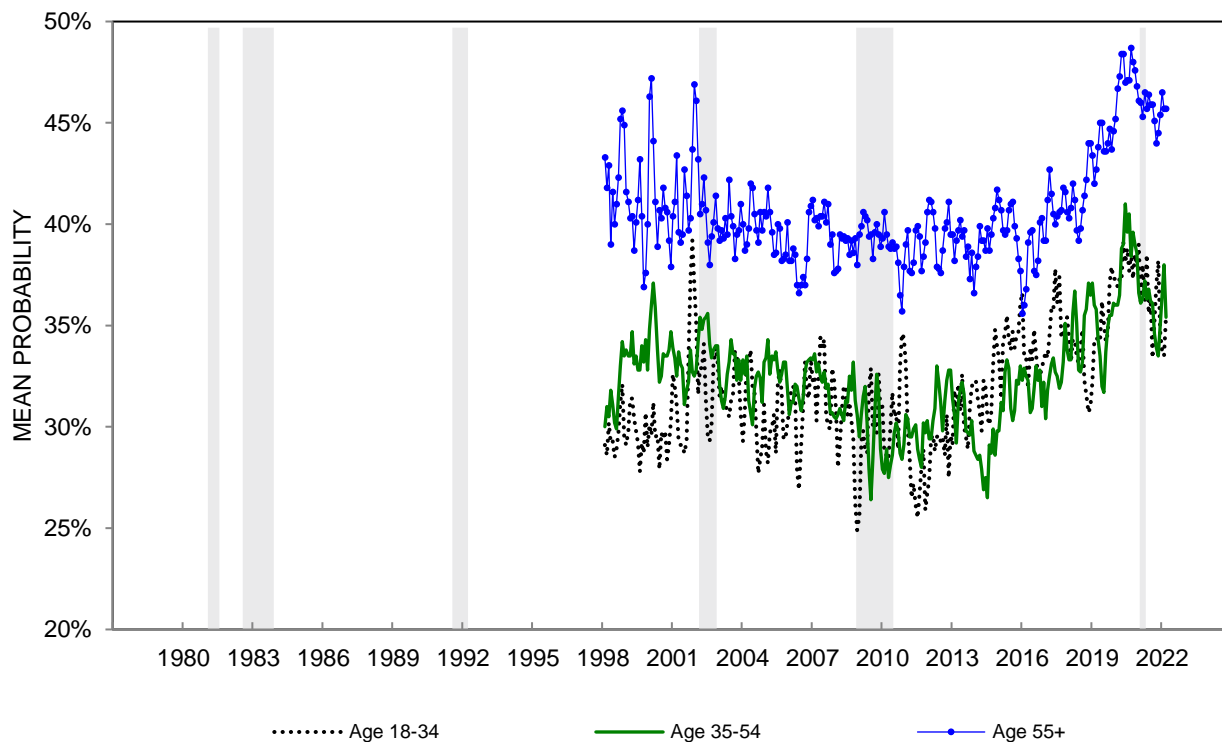
CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS



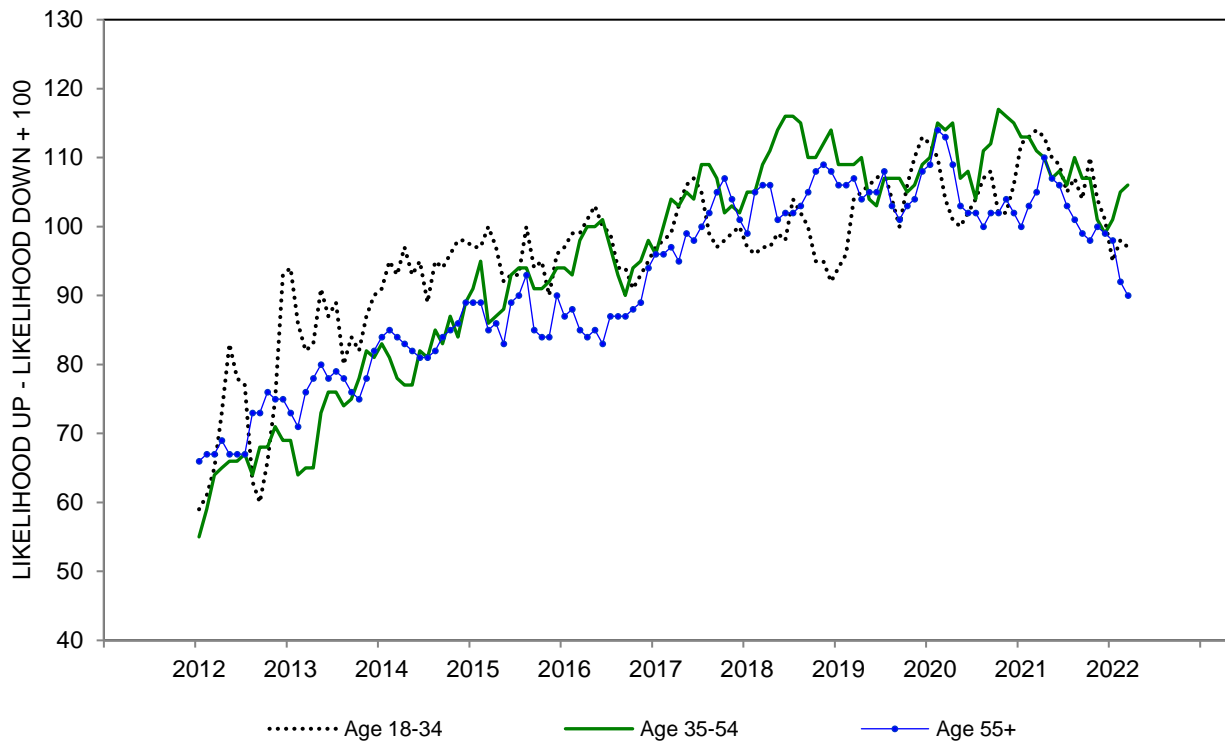
**CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME**



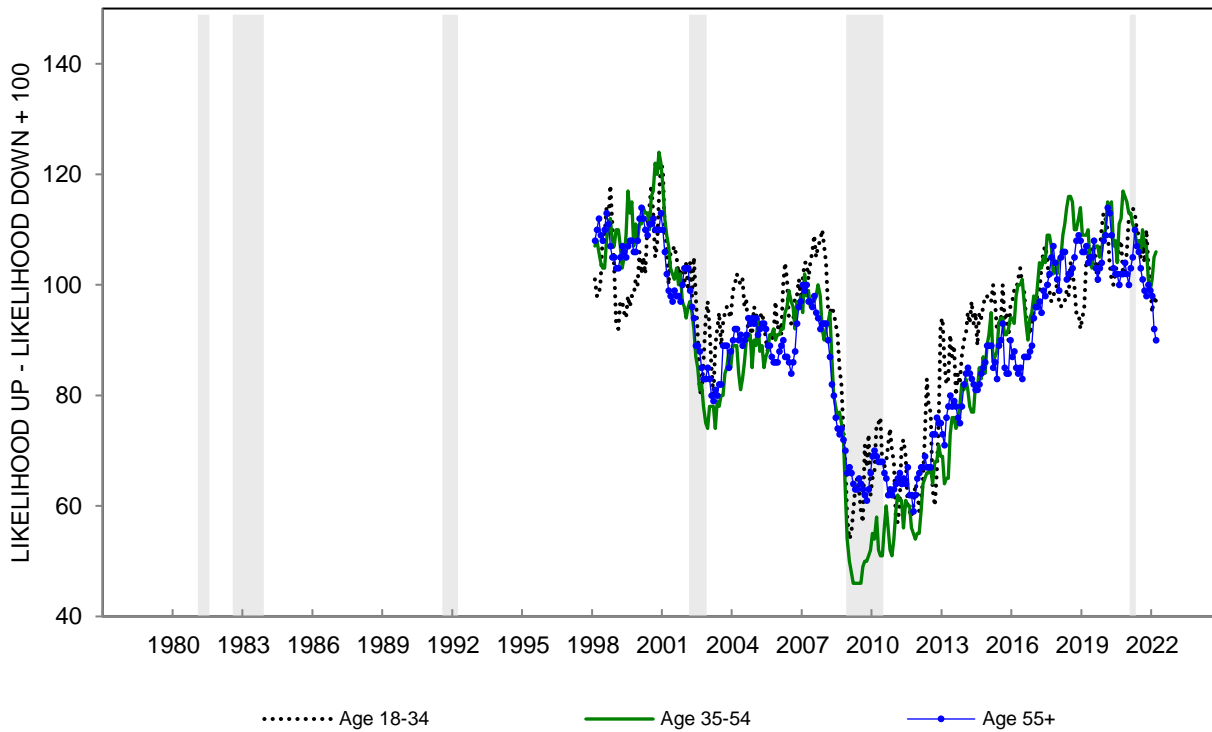
**CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME**



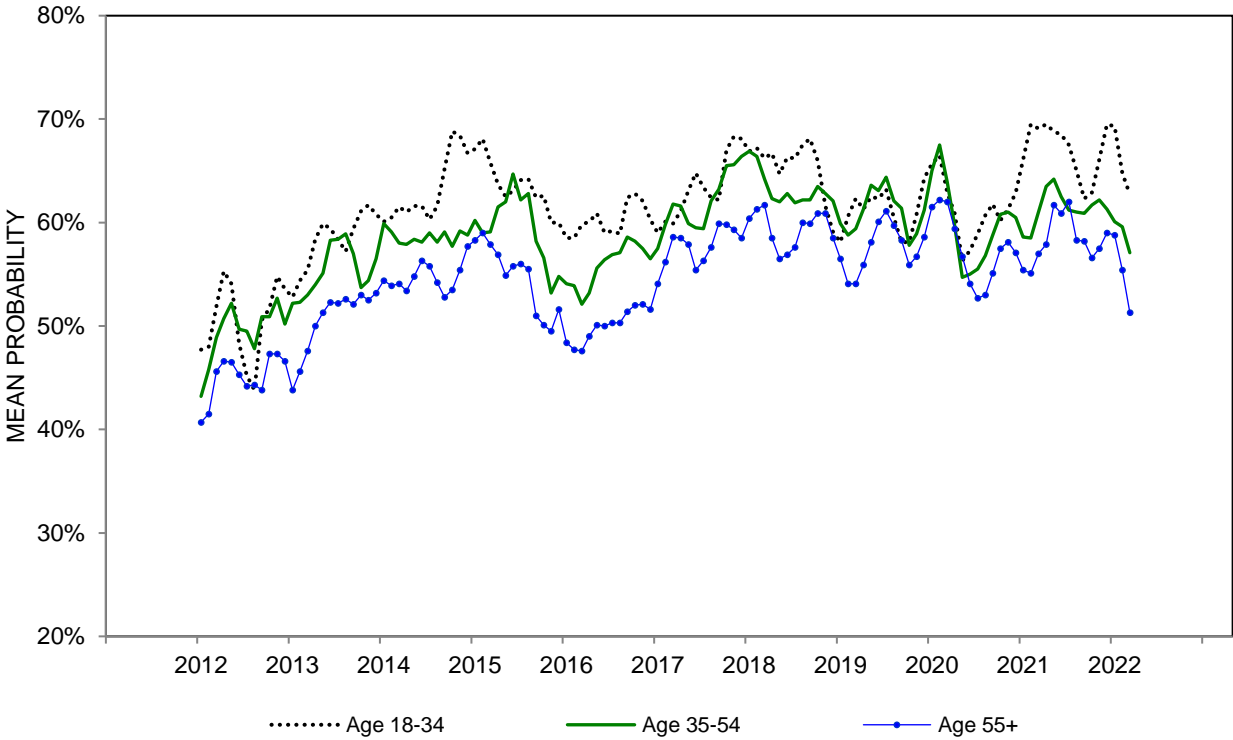
**CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT  
COMPARED WITH 5 YEARS AGO**



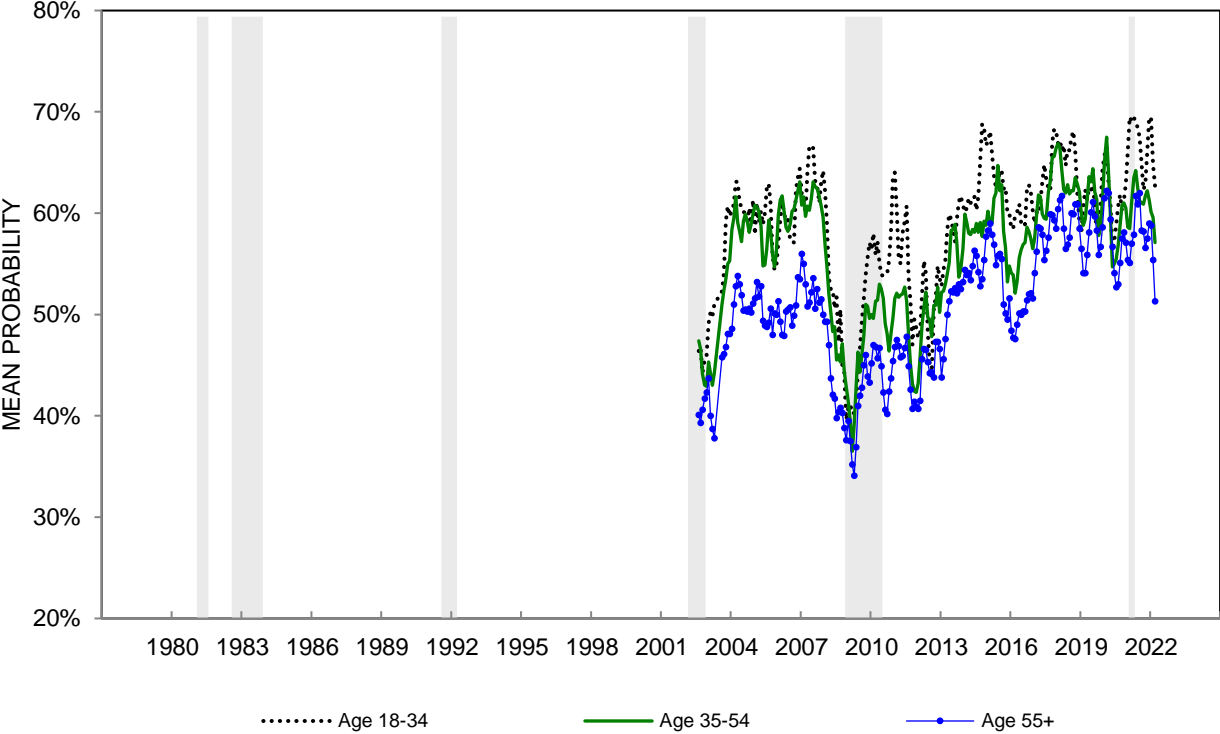
**CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT  
COMPARED WITH 5 YEARS AGO**



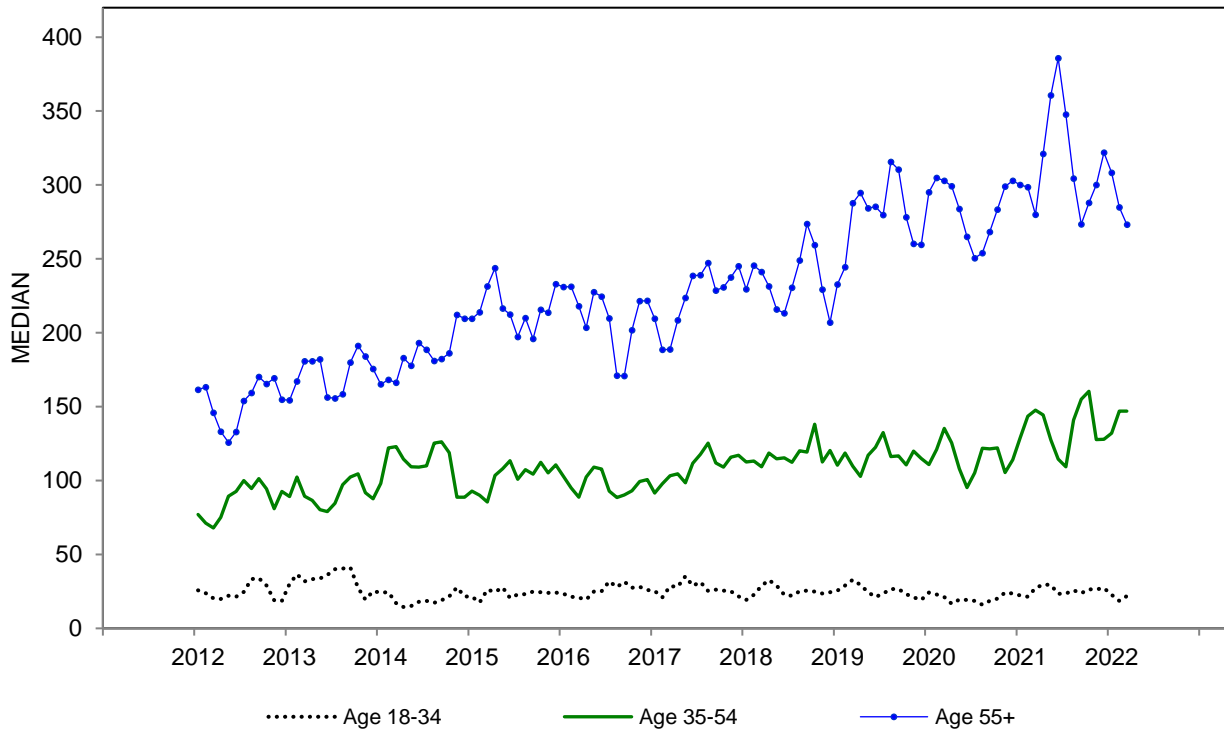
**CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR**



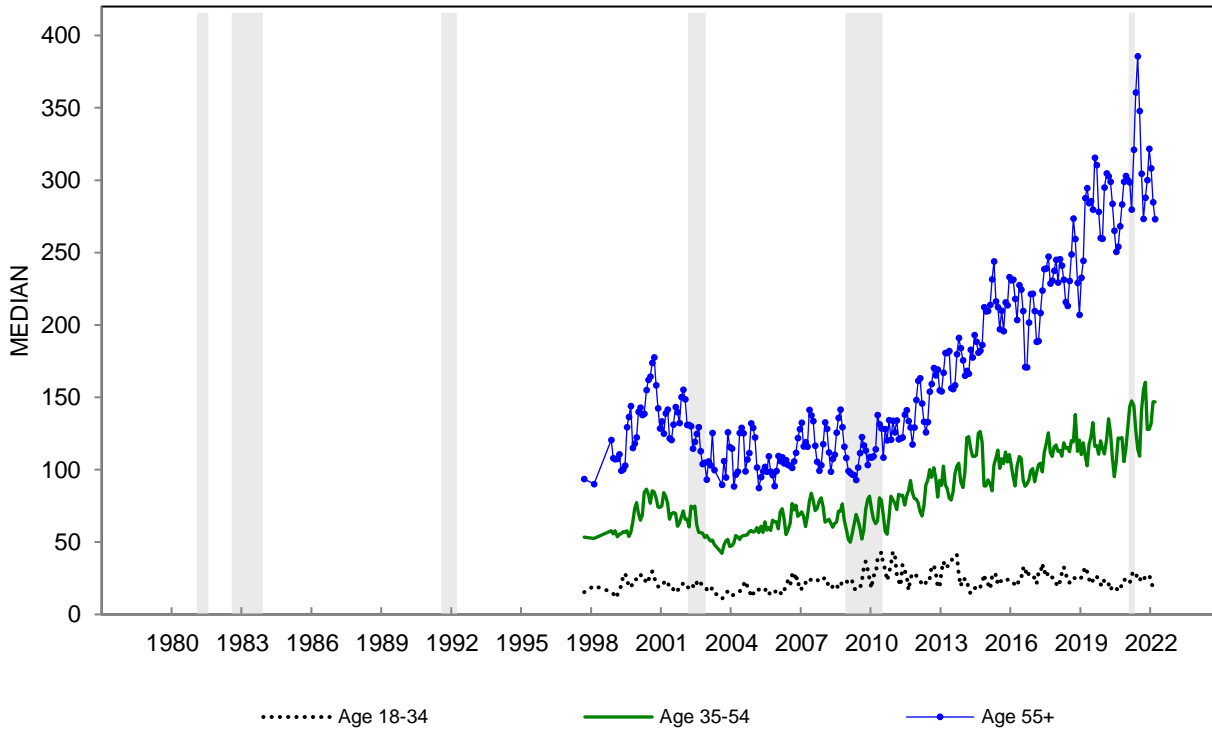
**CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR**



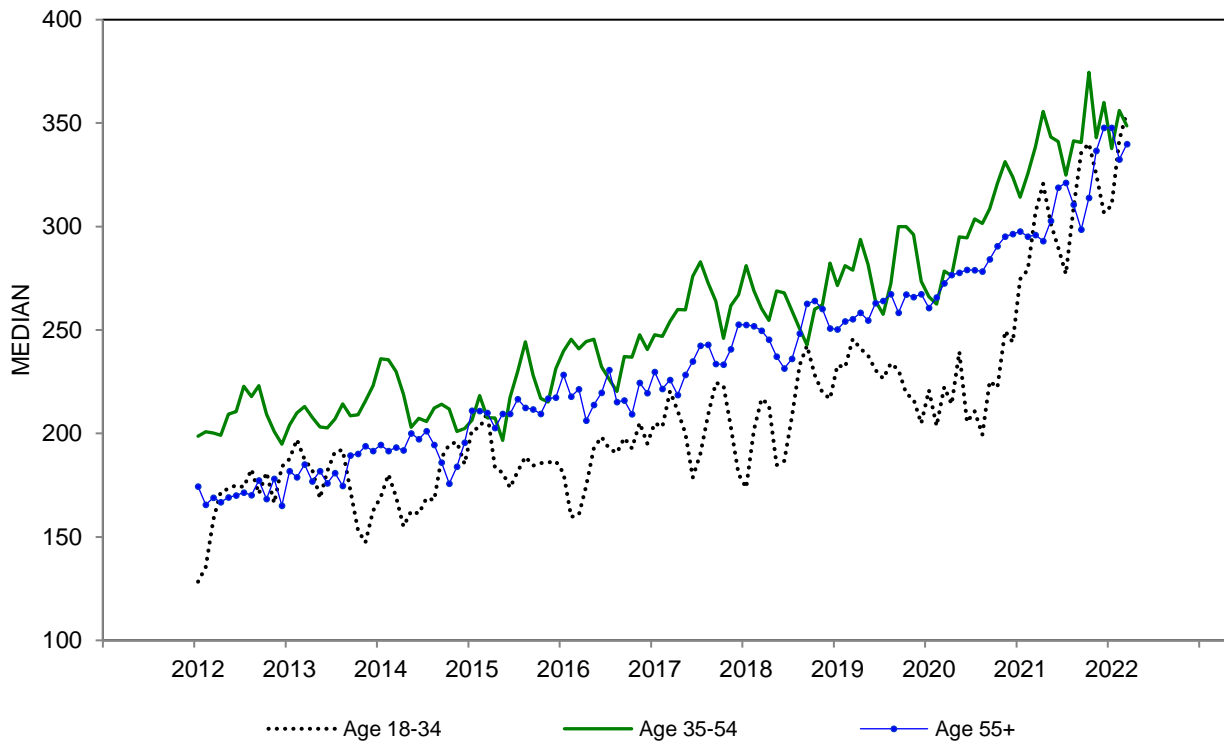
**CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS  
(NOMINAL THOUSANDS)**



**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)**

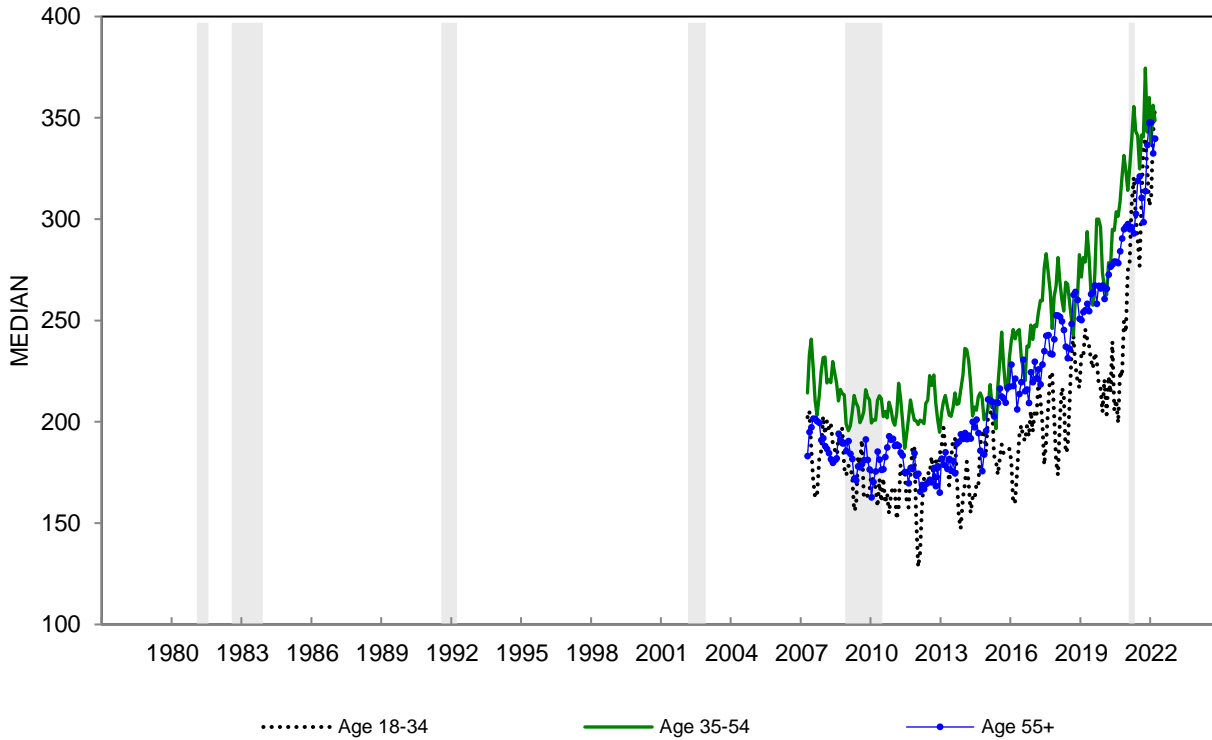




CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

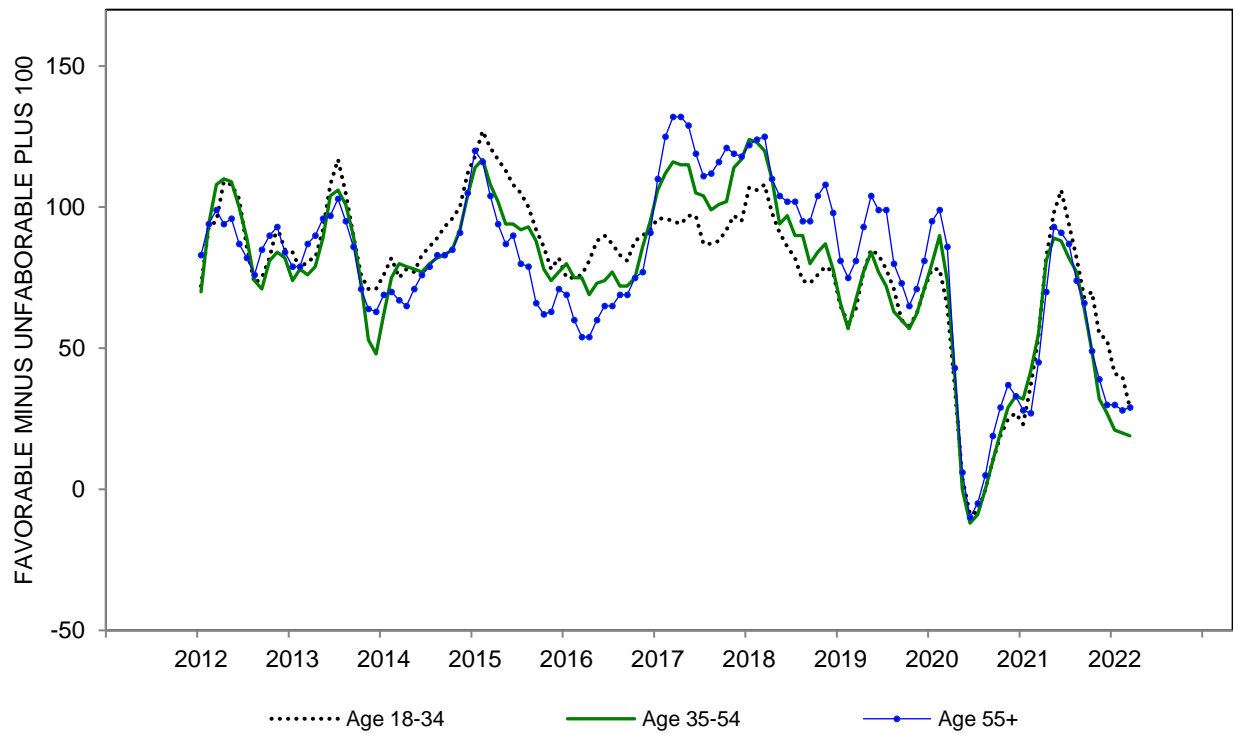


CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

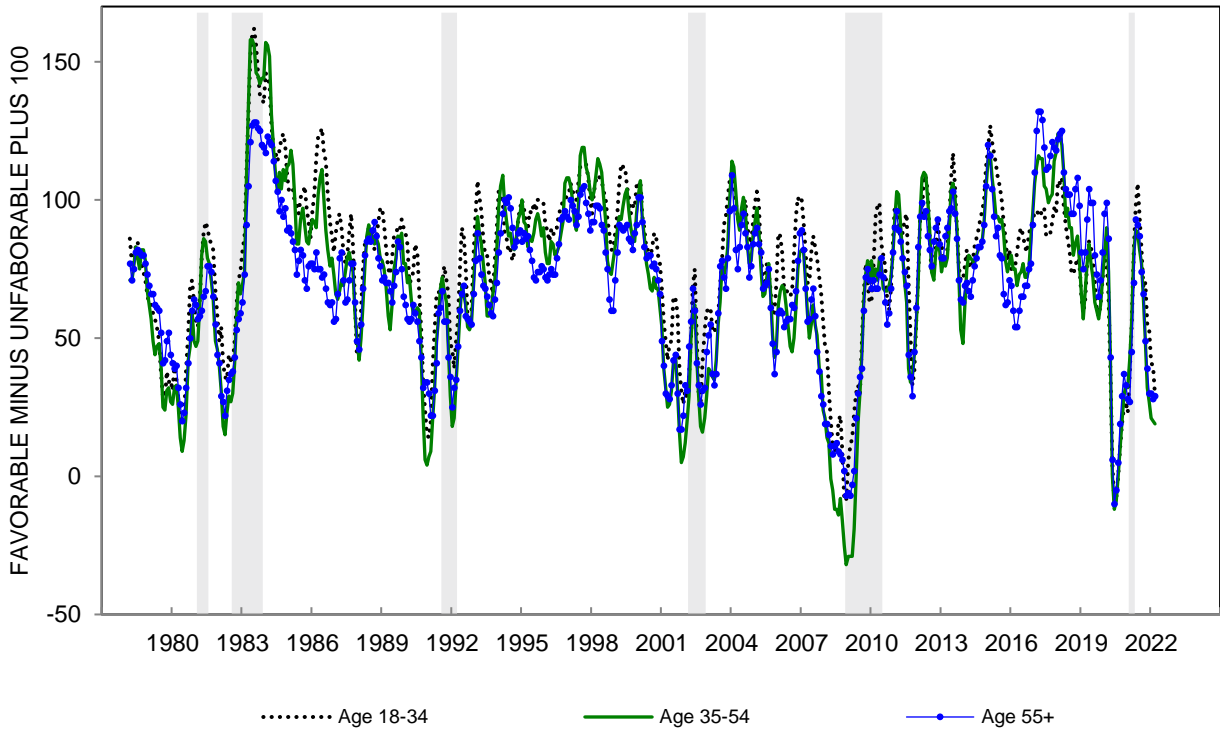


CHART 24A: NEWS HEARD ABOUT PRICE CHANGES

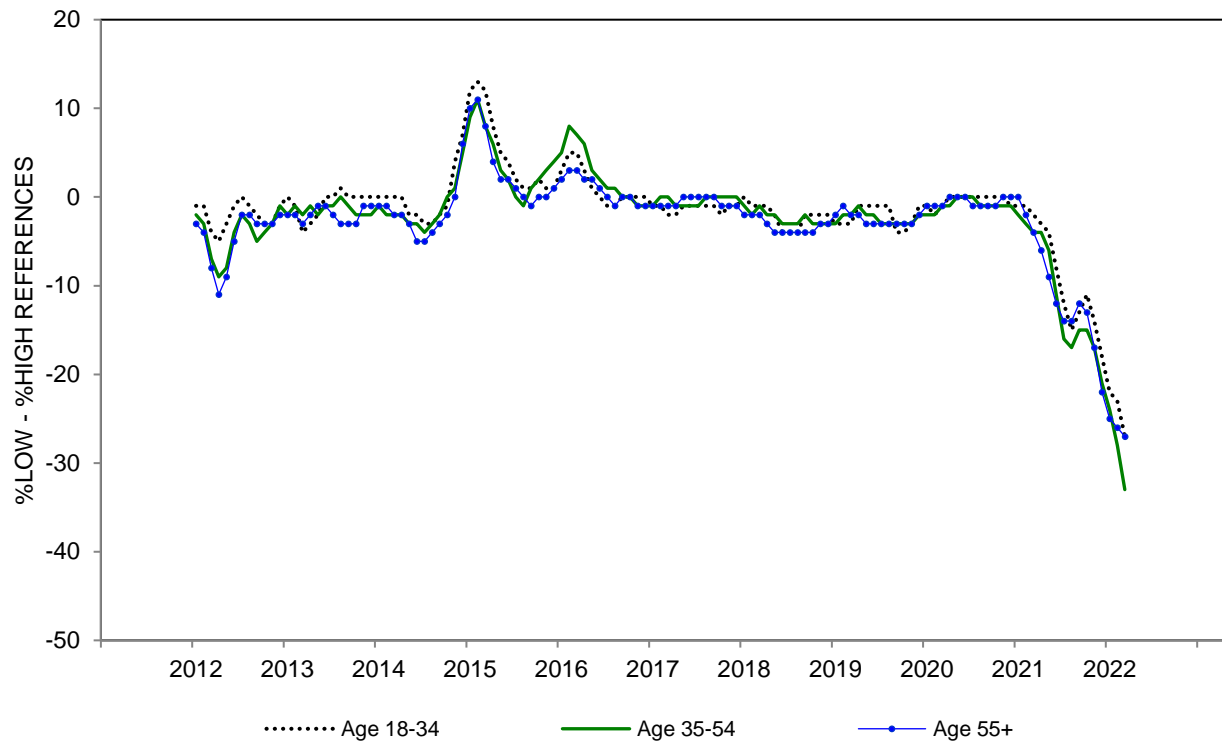
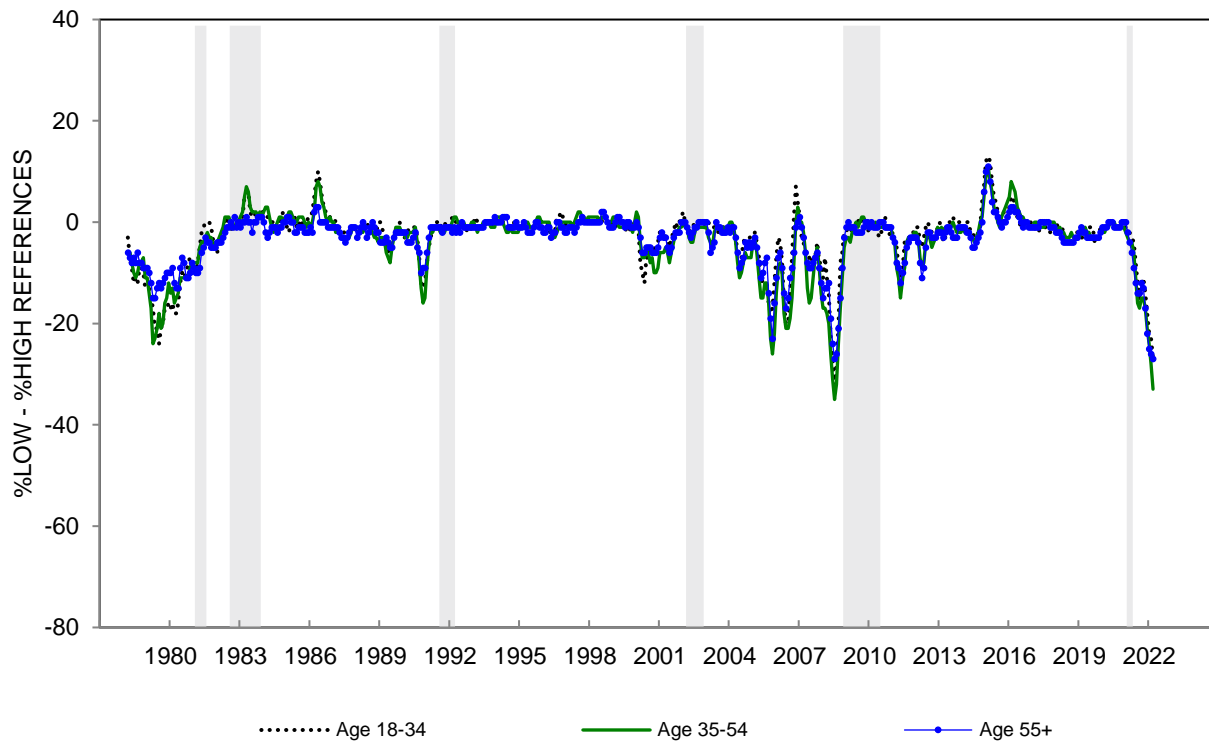
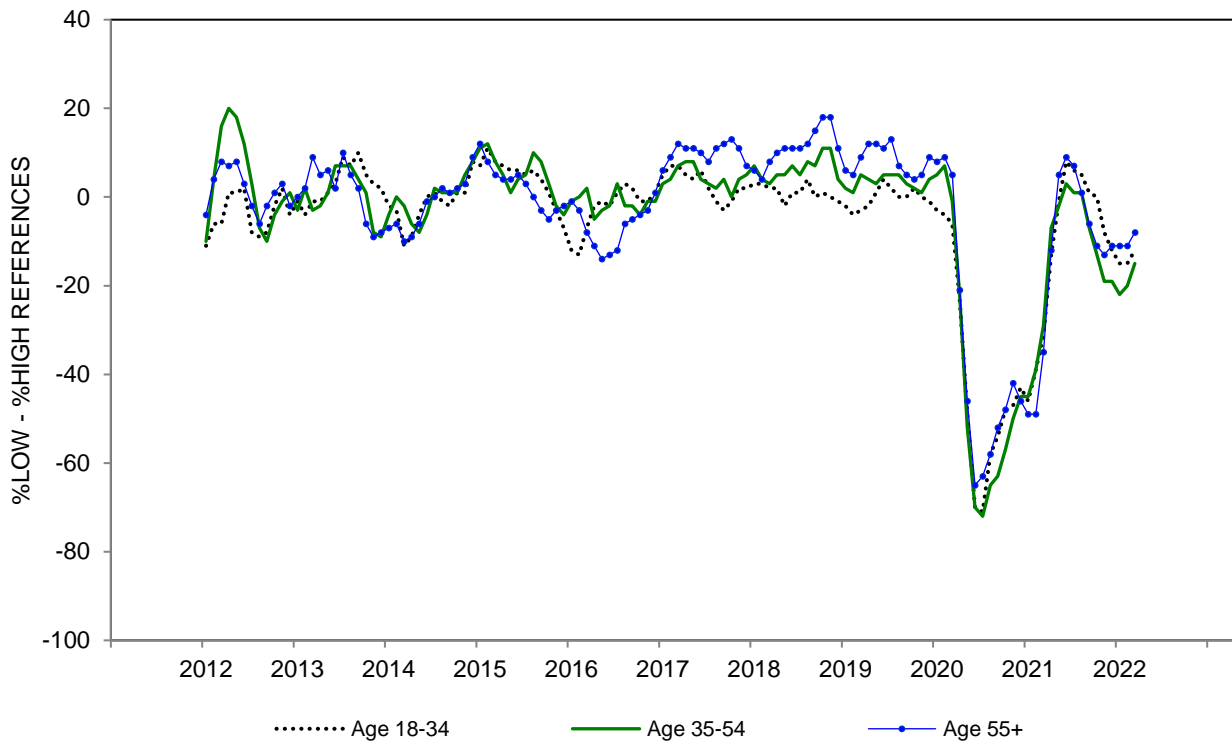


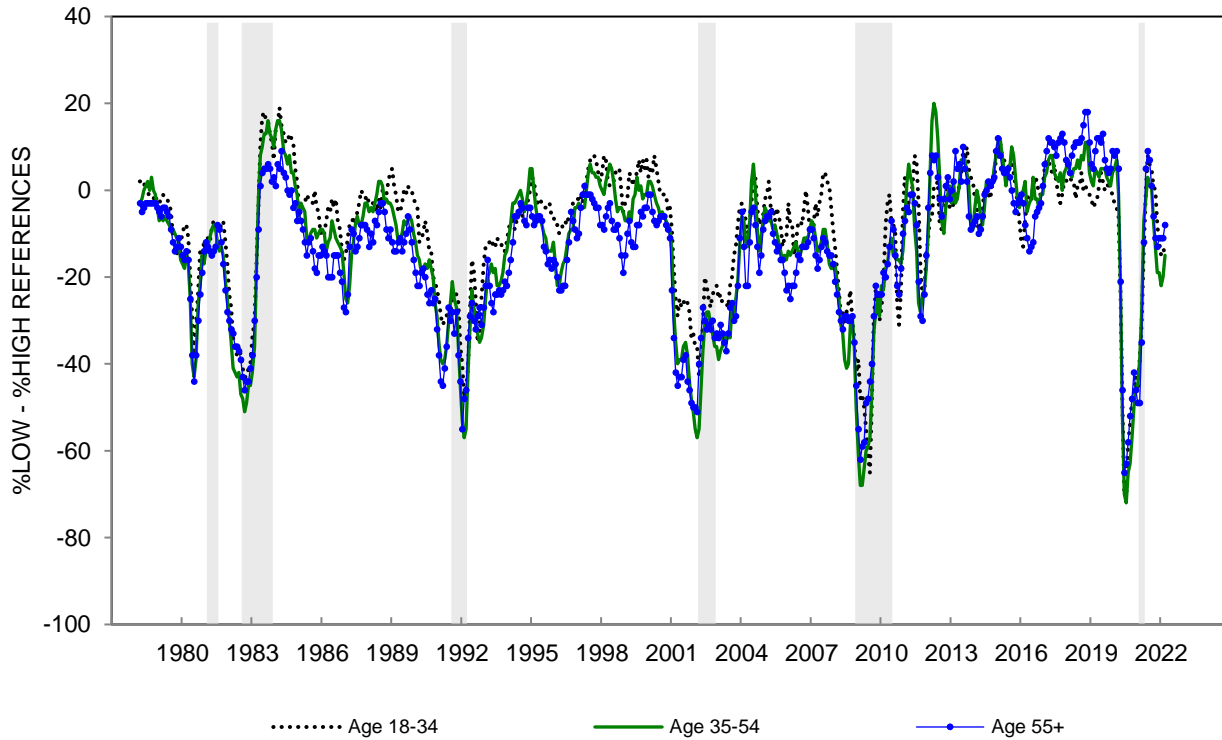
CHART 24A: NEWS HEARD ABOUT PRICE CHANGES



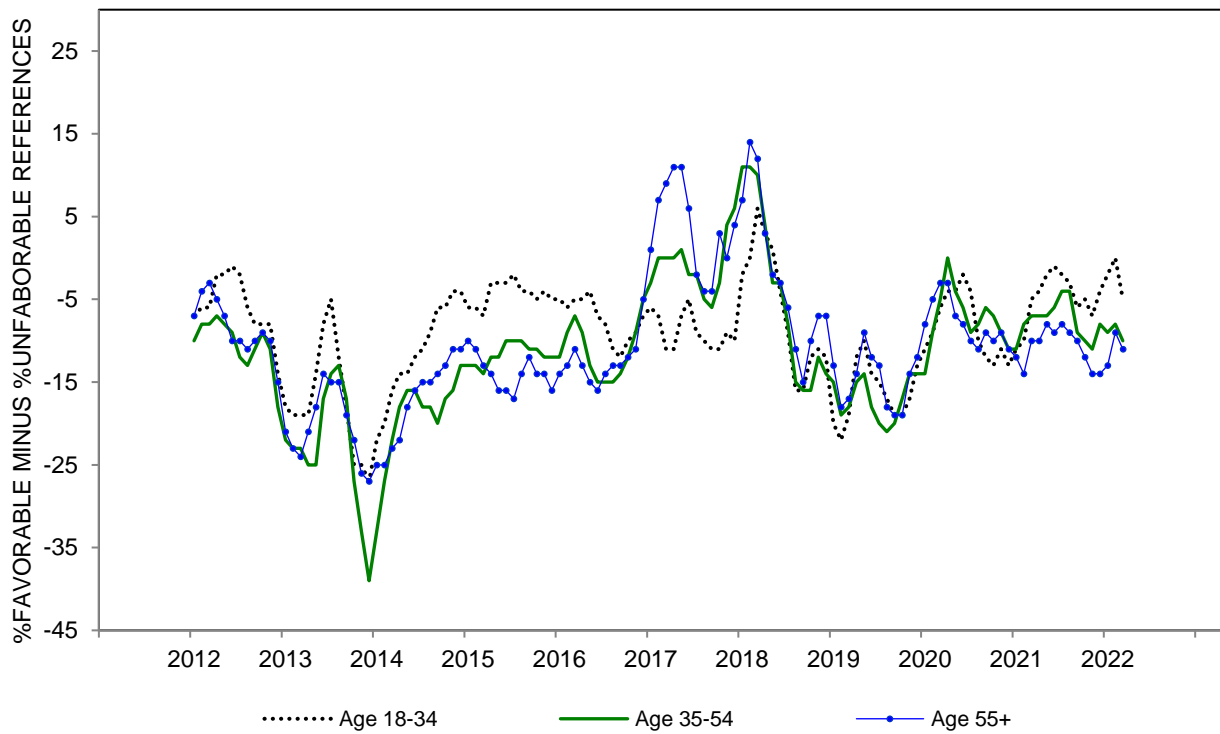
**CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS  
(%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)**



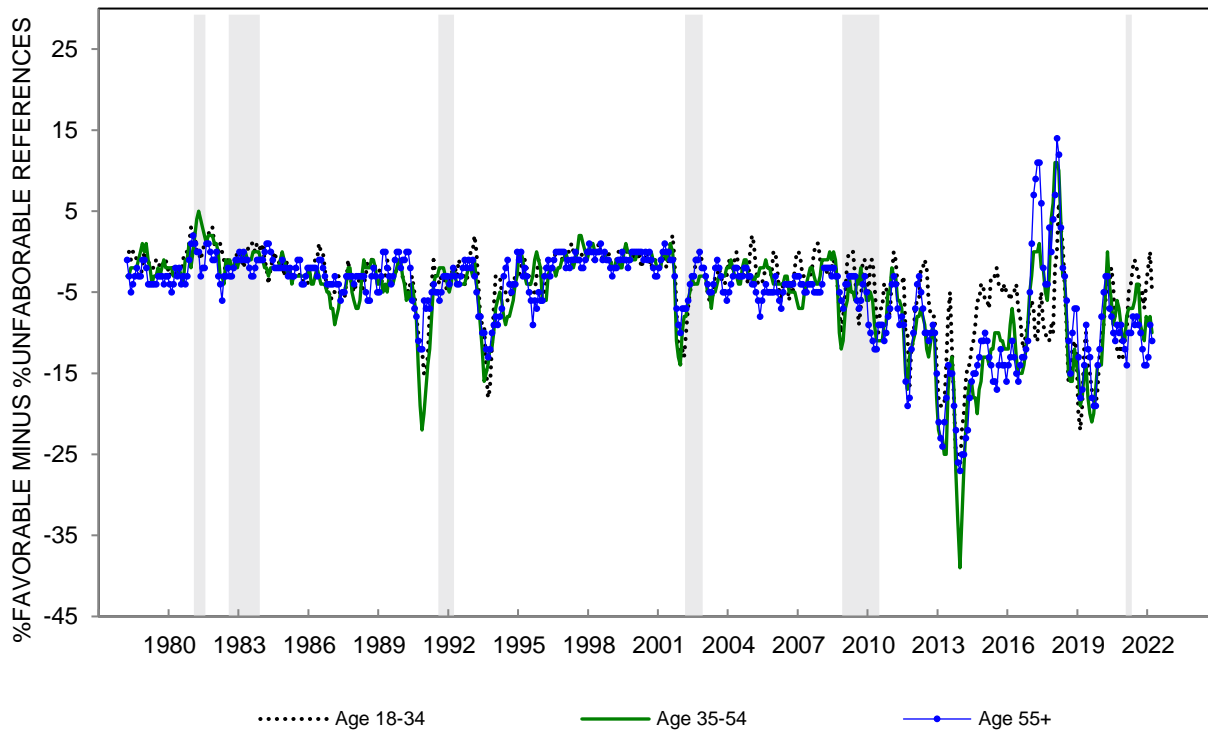
**CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS  
(%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)**



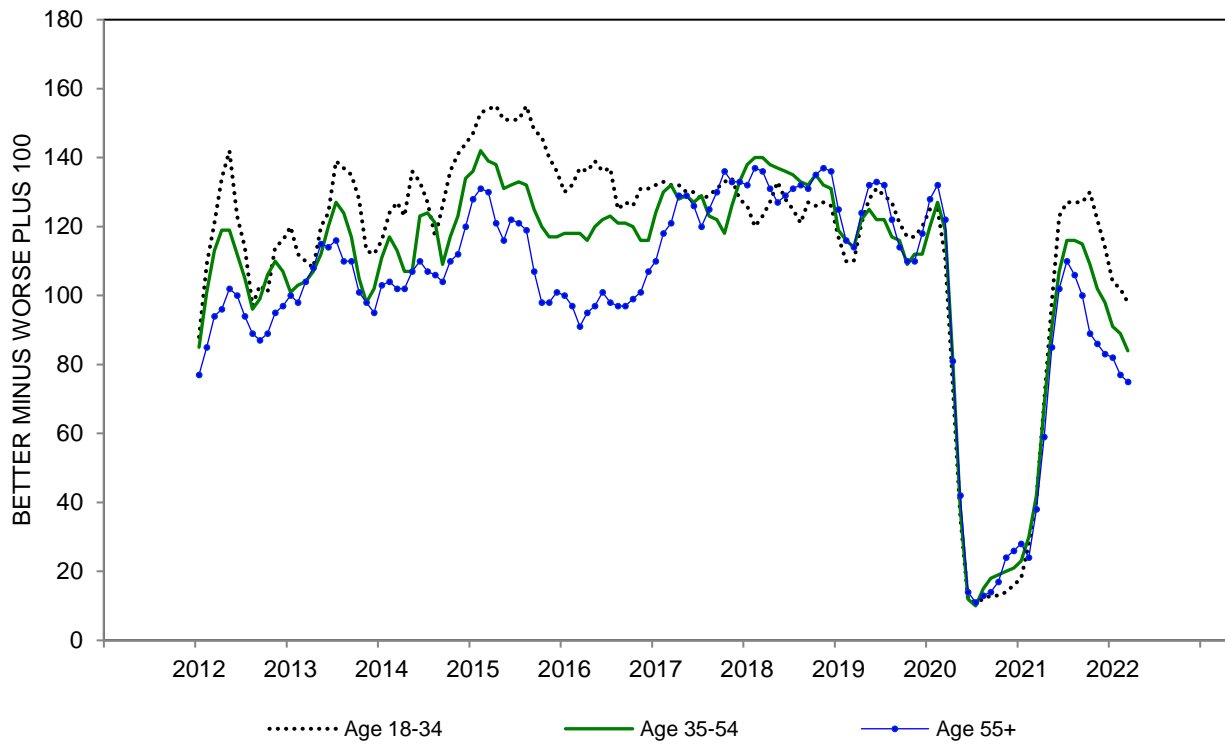
**CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES**  
 (%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)



**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**

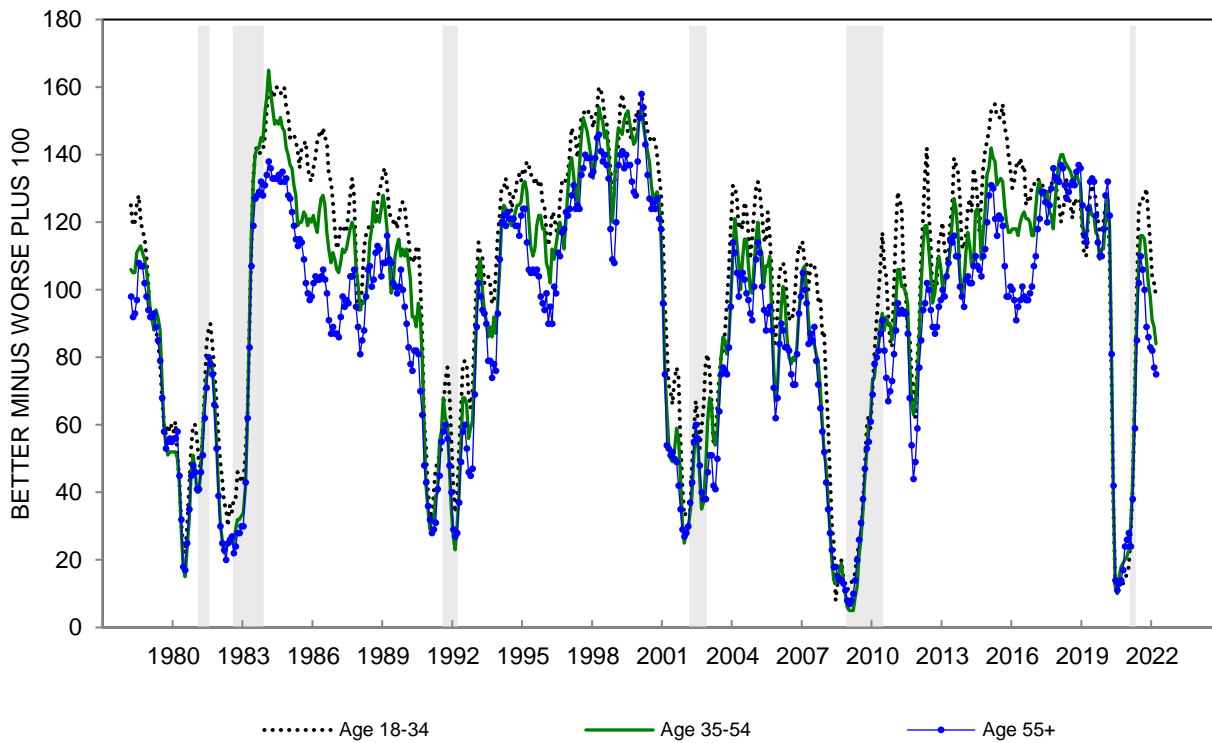


CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

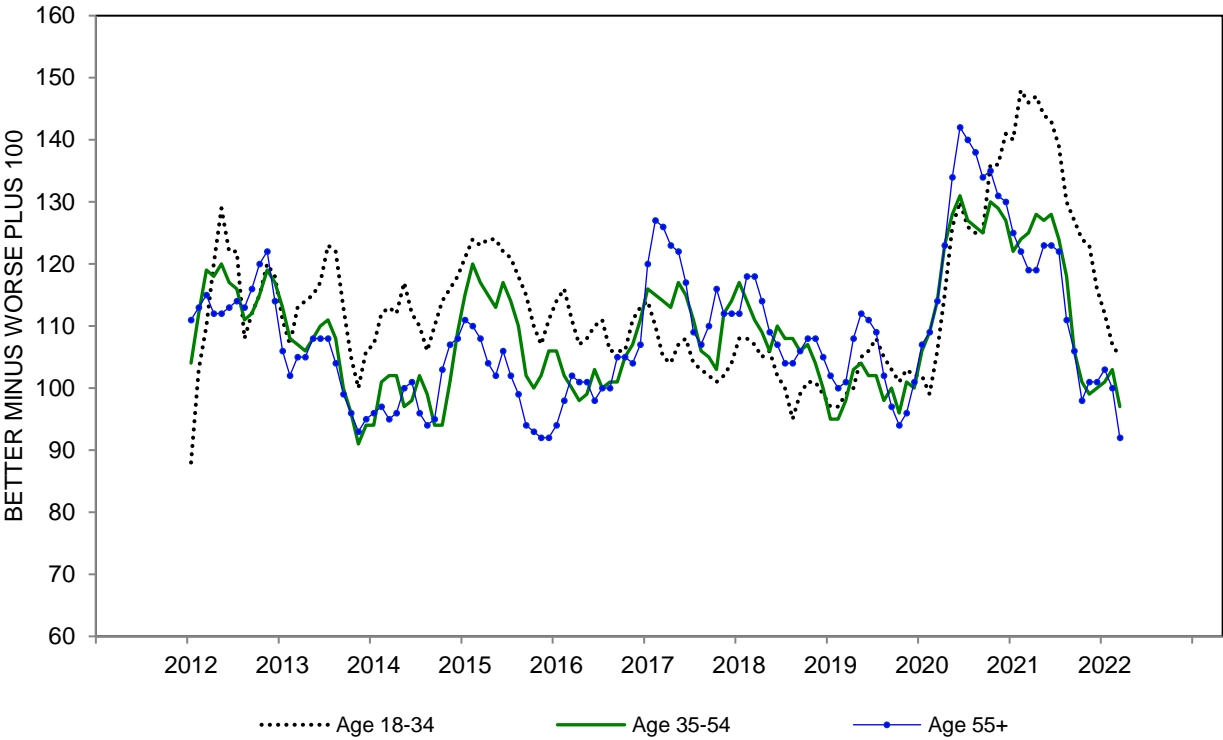
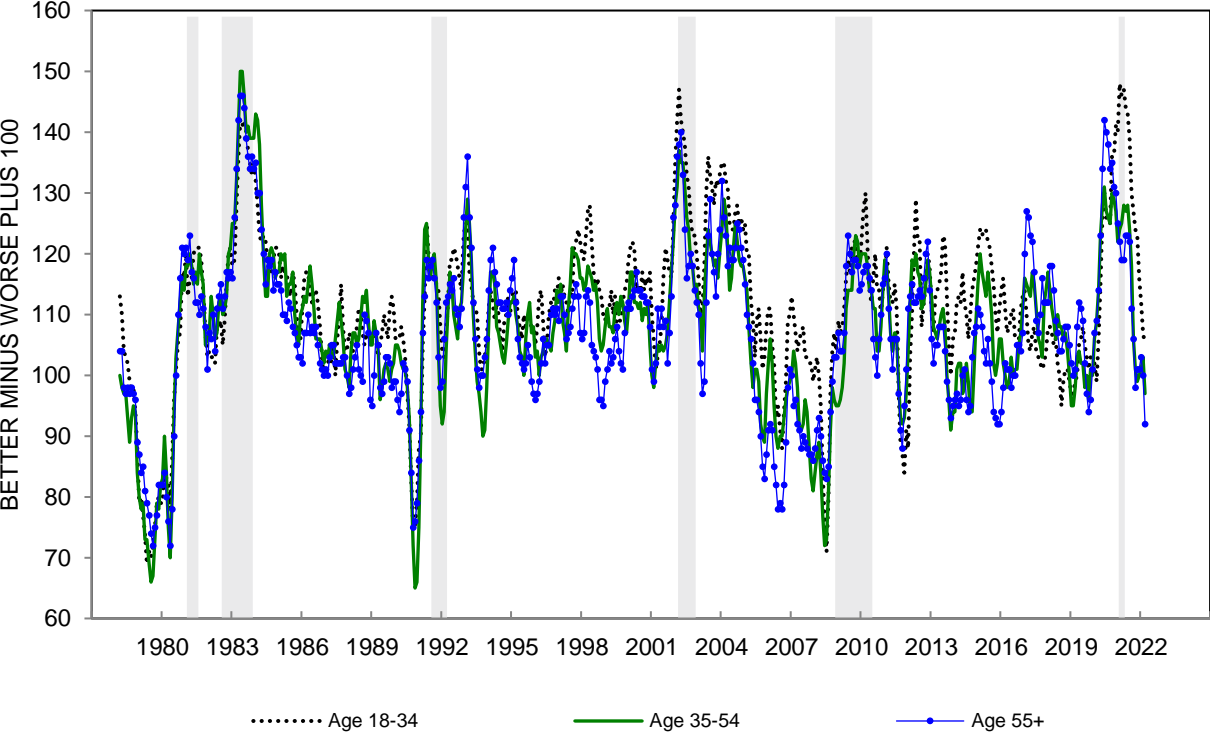
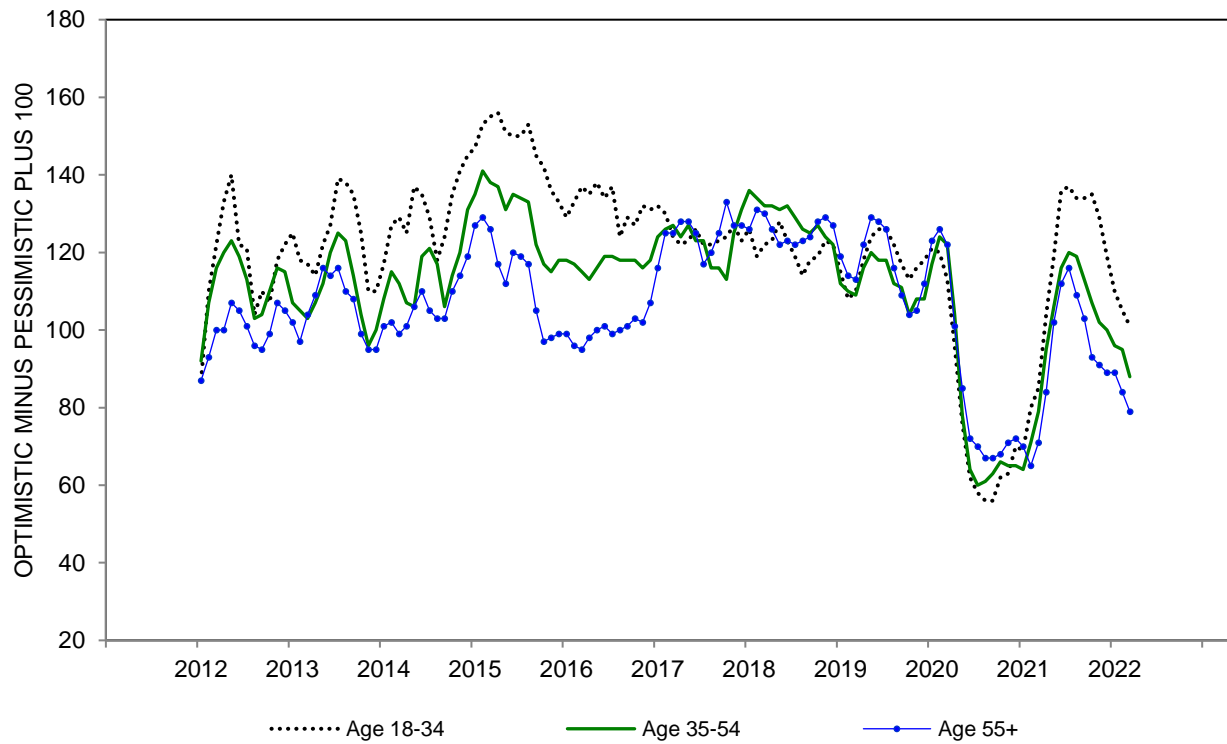


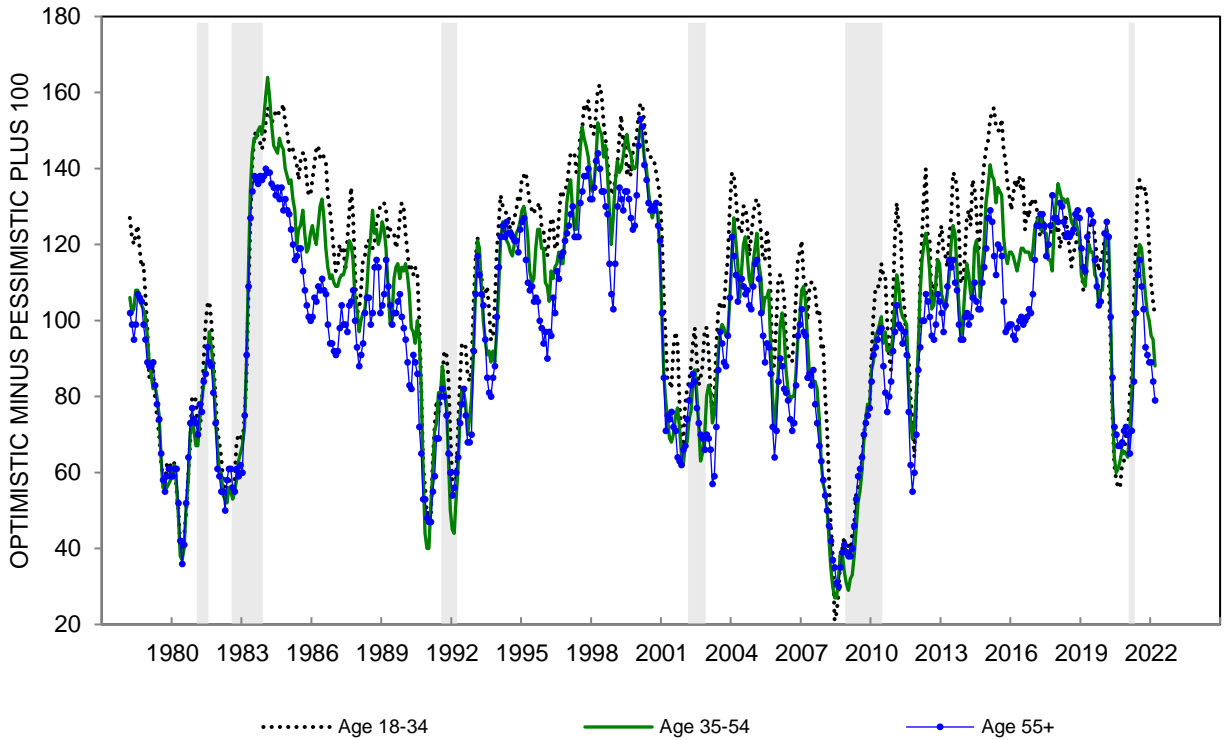
CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR



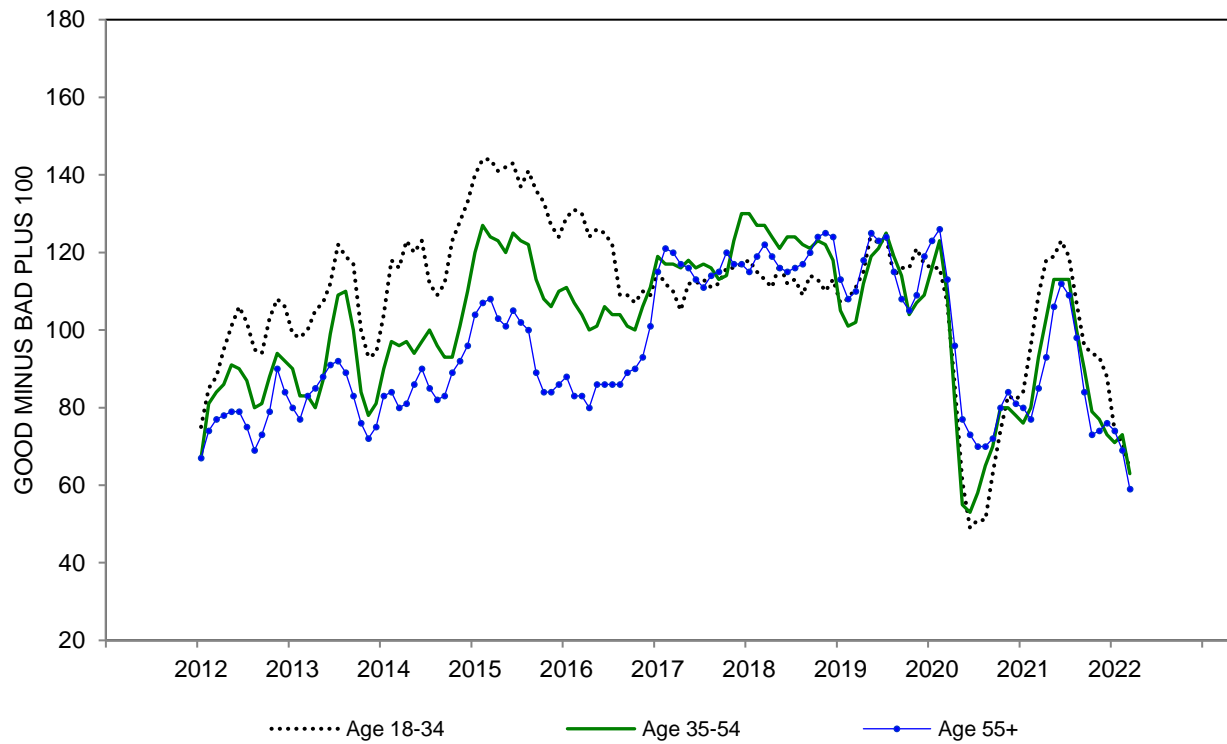
**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS**



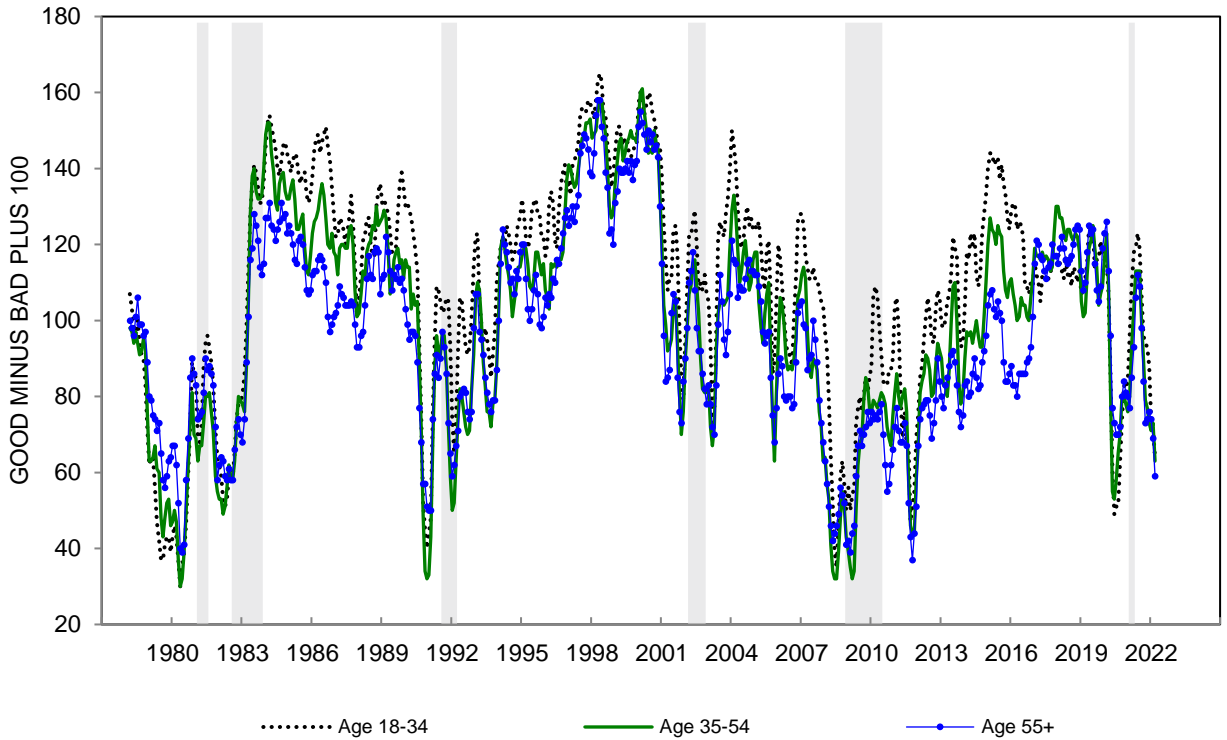
**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS**



**CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR**

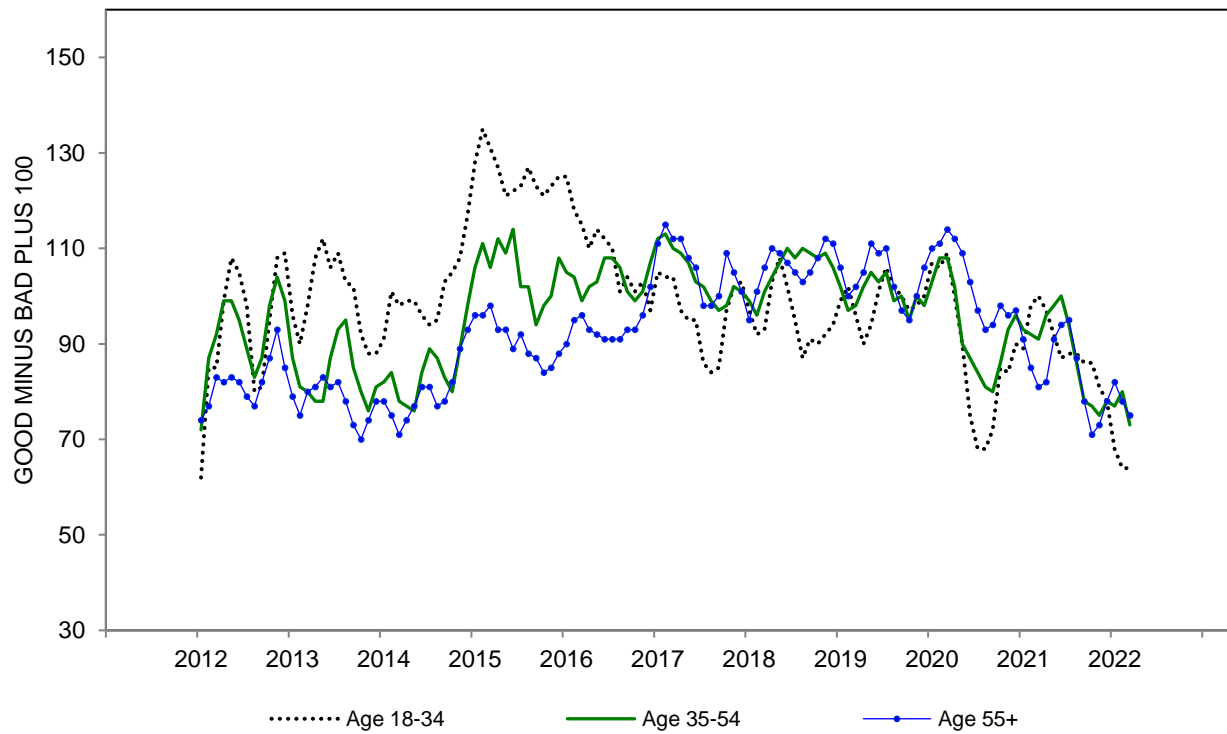


**CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR**

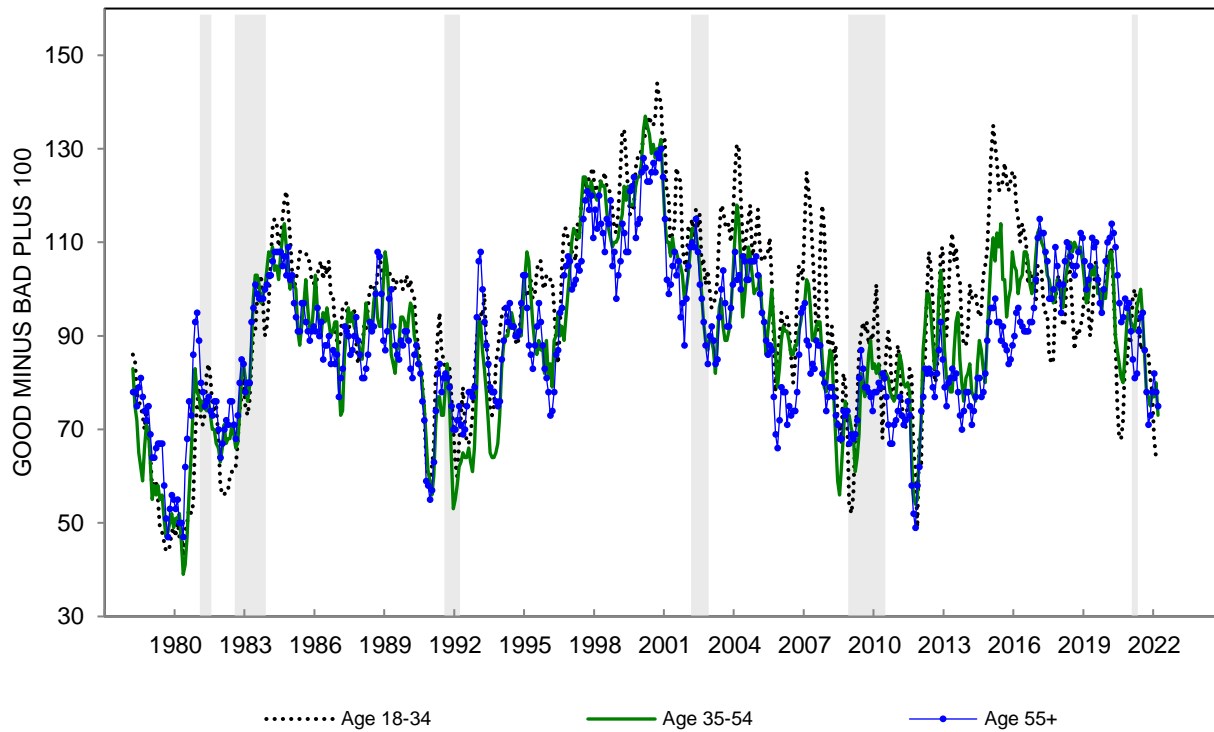




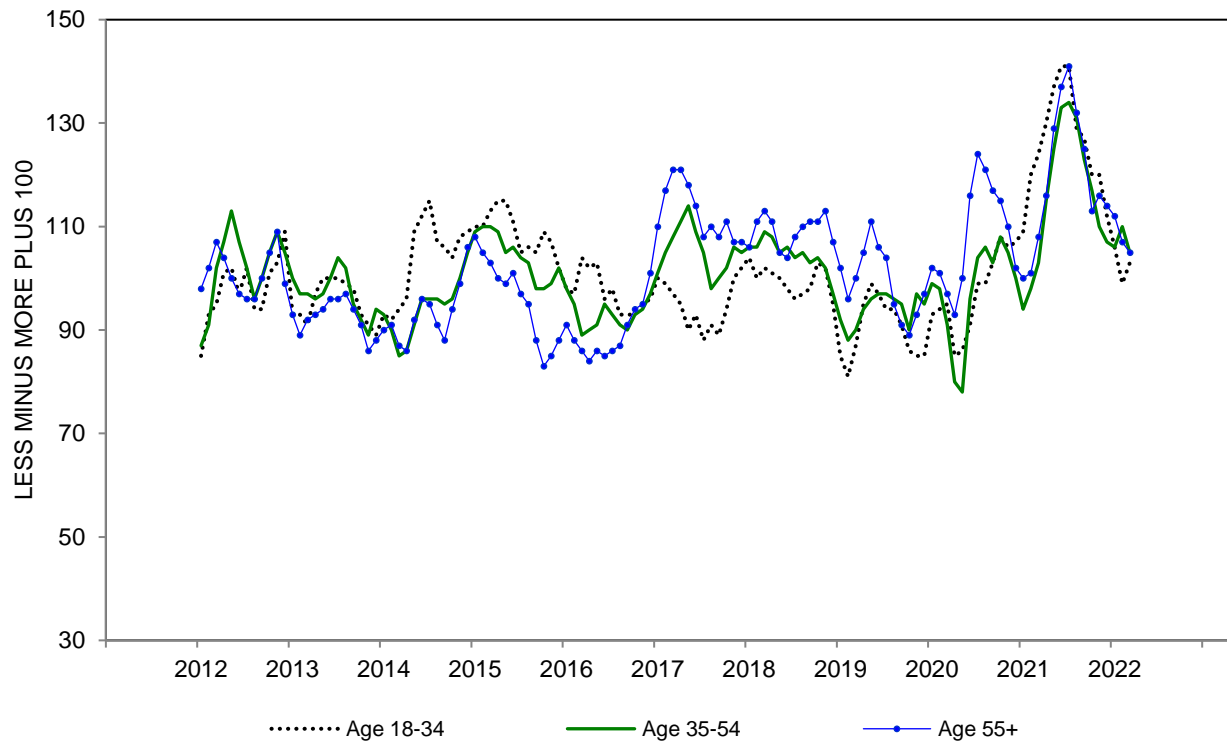
**CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS**



**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**

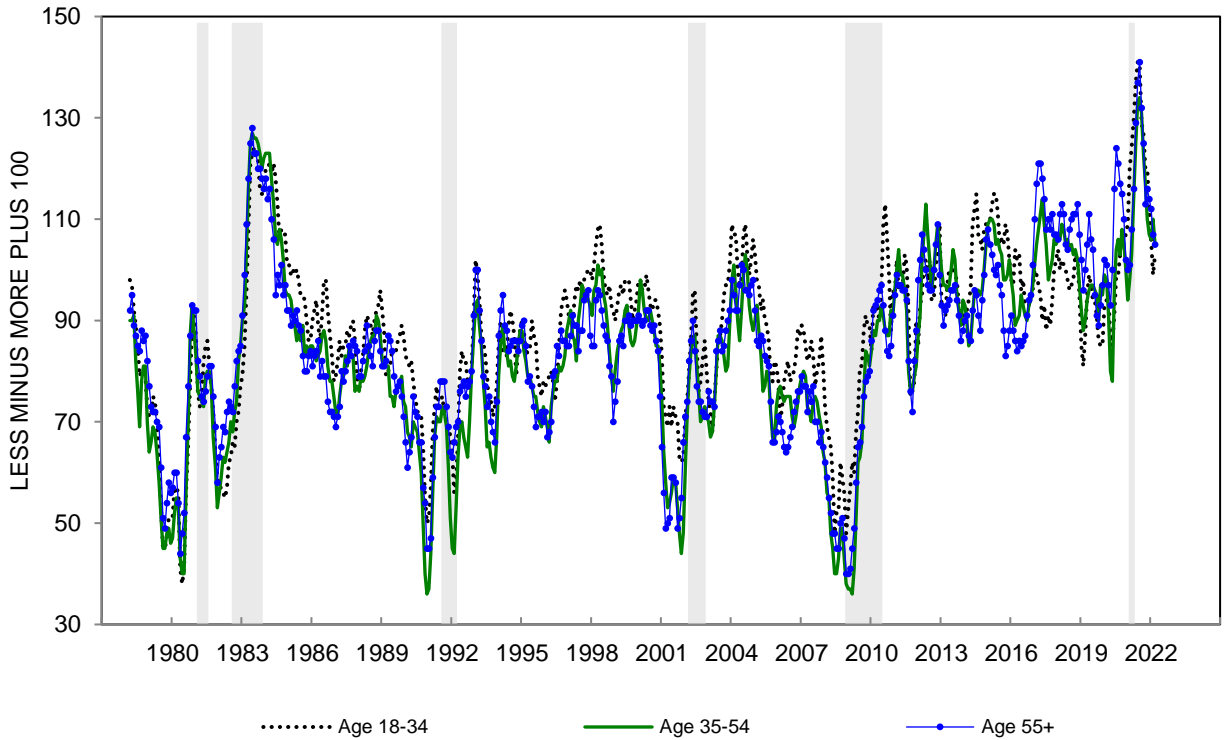


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

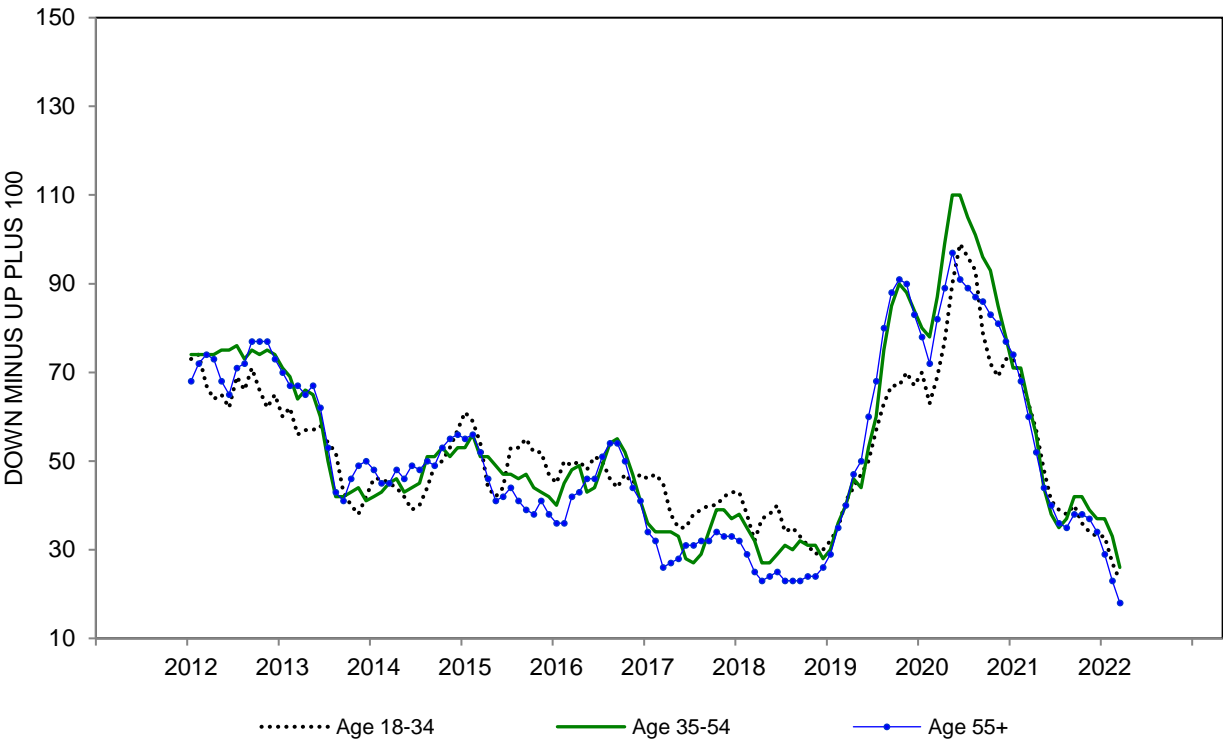


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

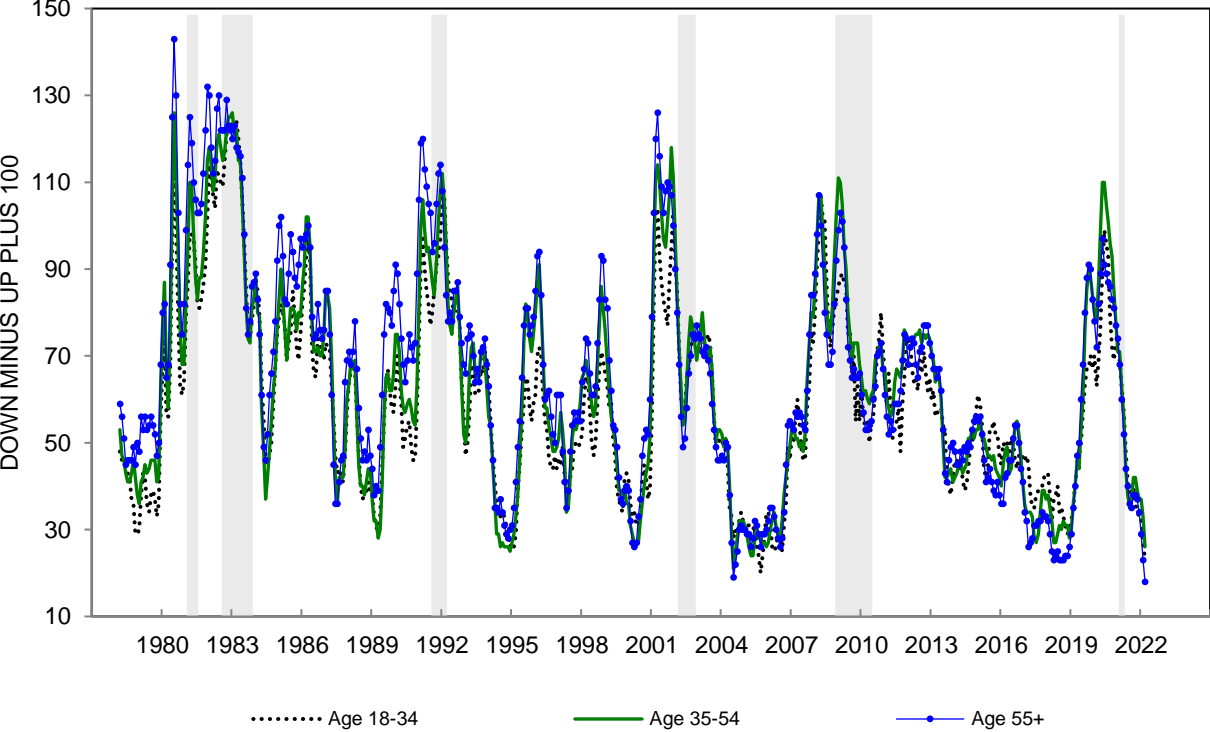


CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

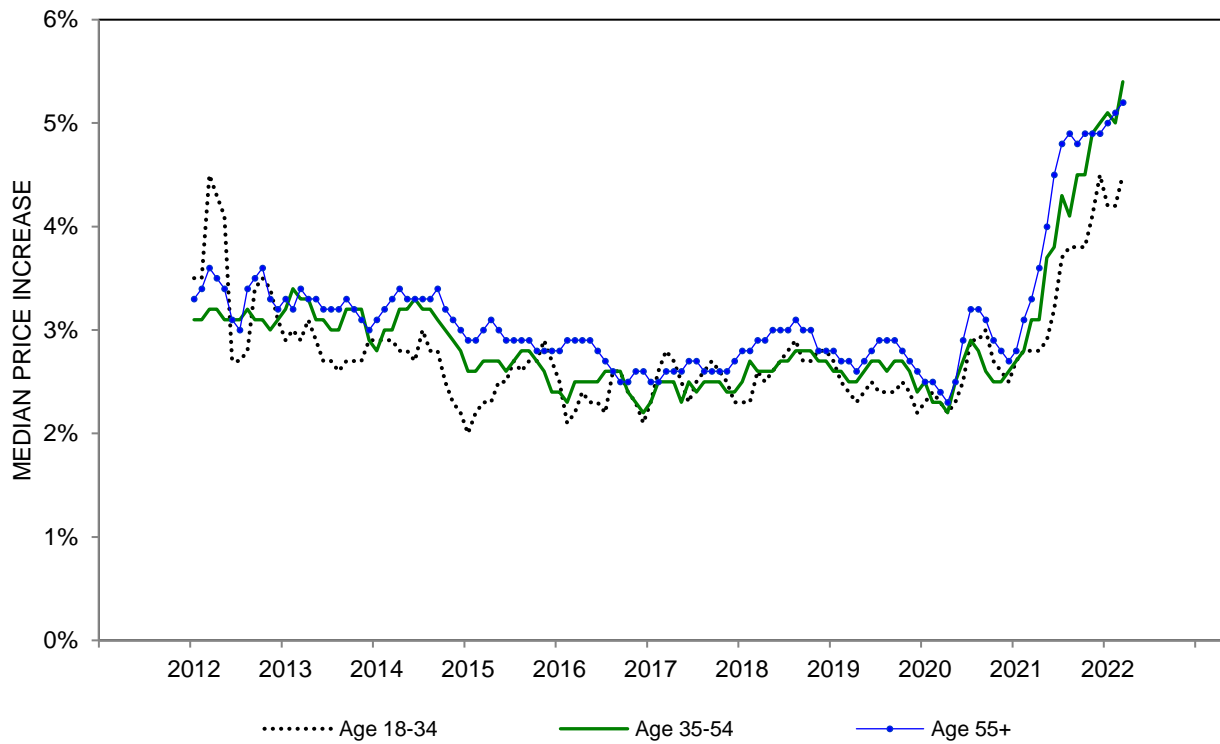
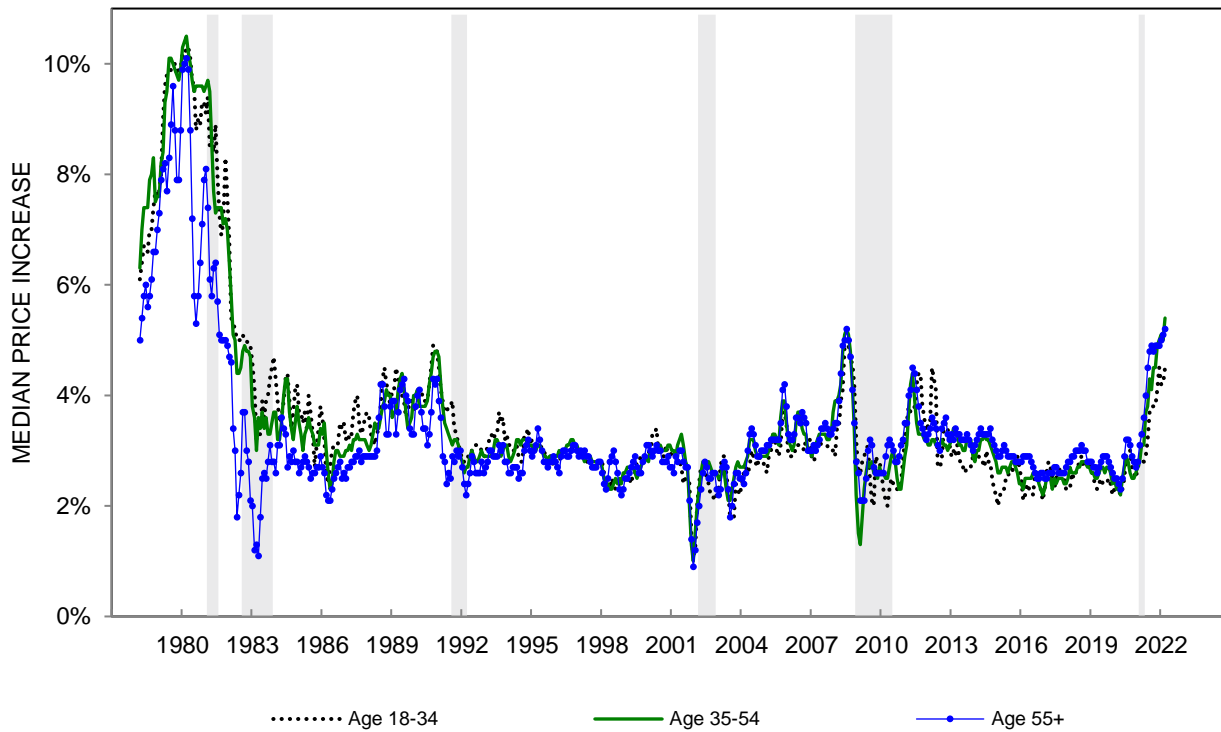
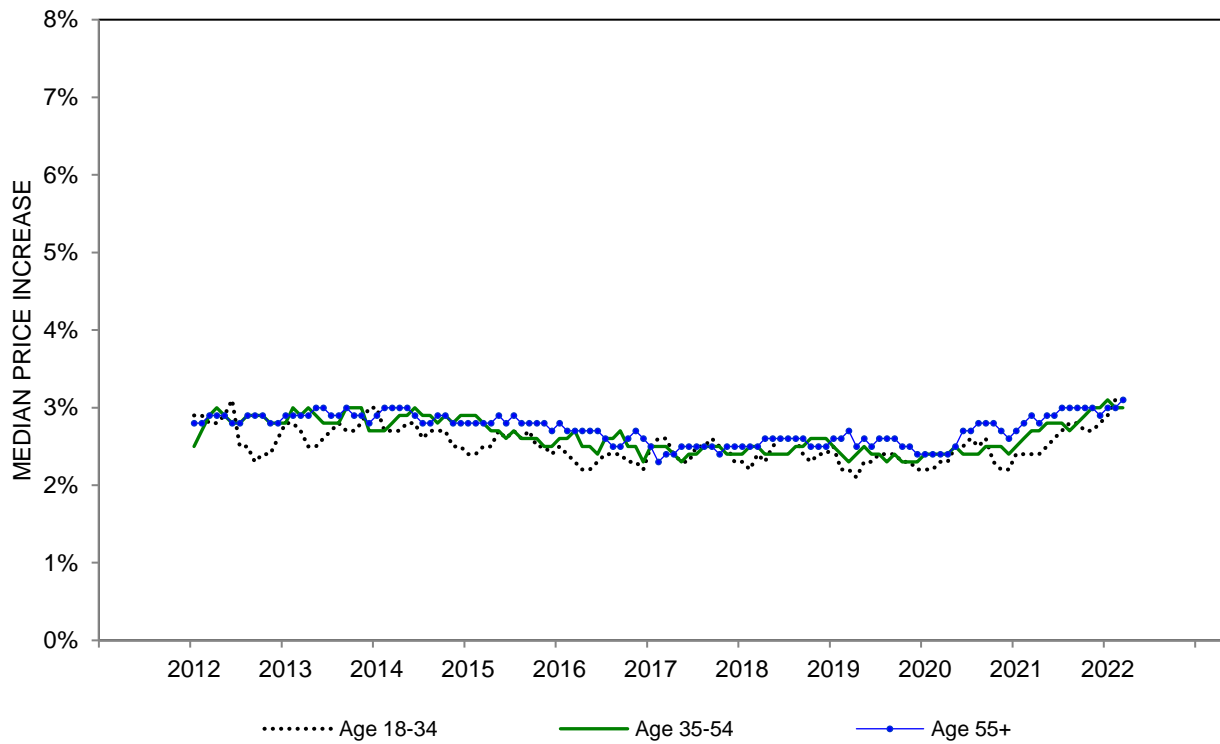


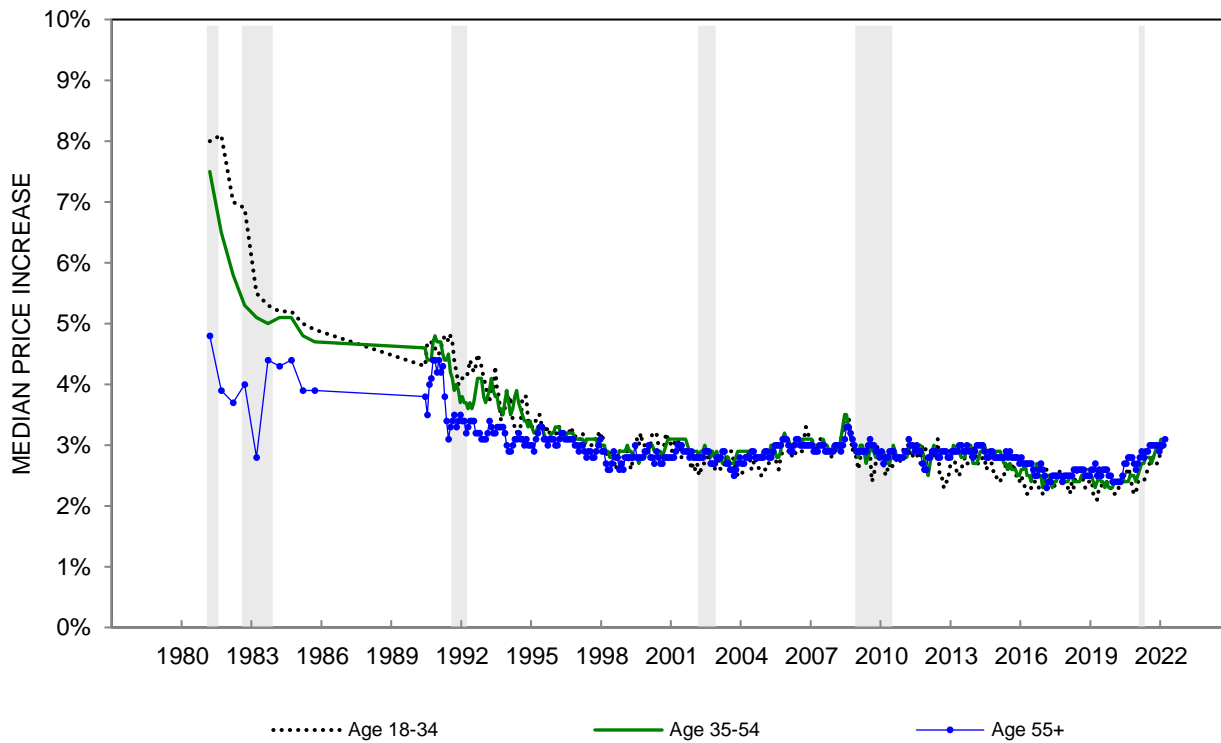
CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR



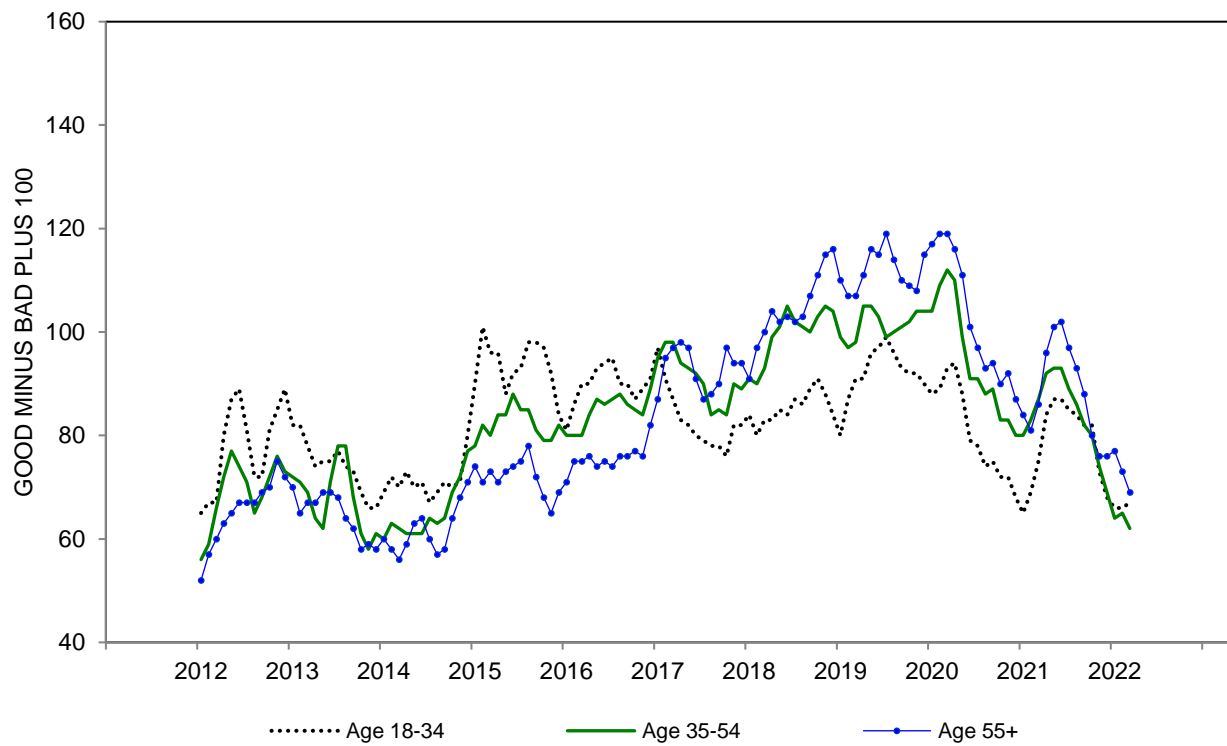
**CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS**



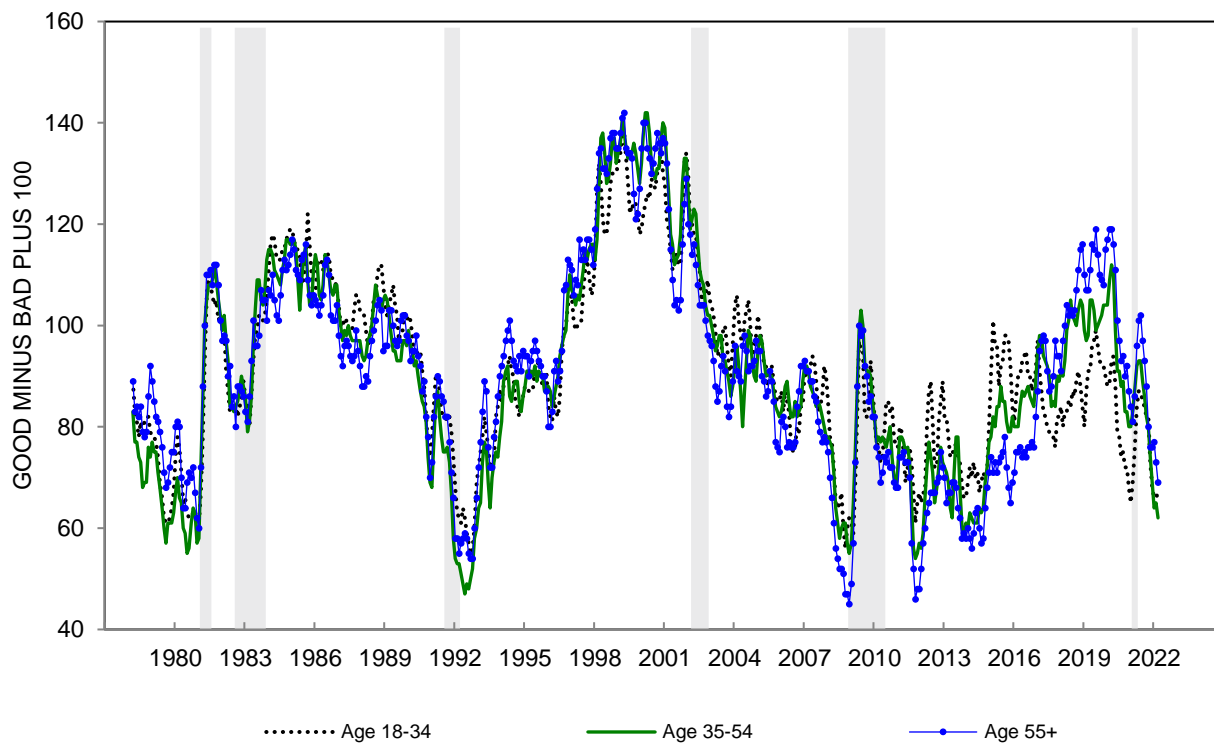
**CHART 33: EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS**



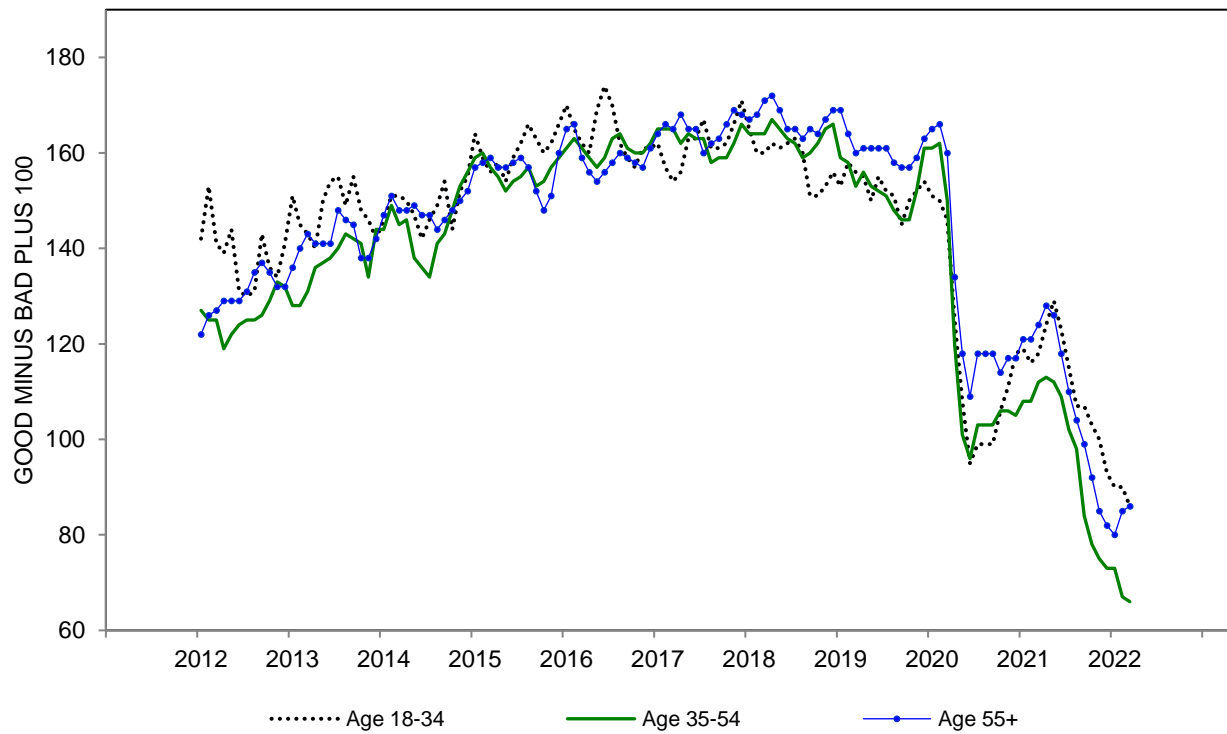
**CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY**



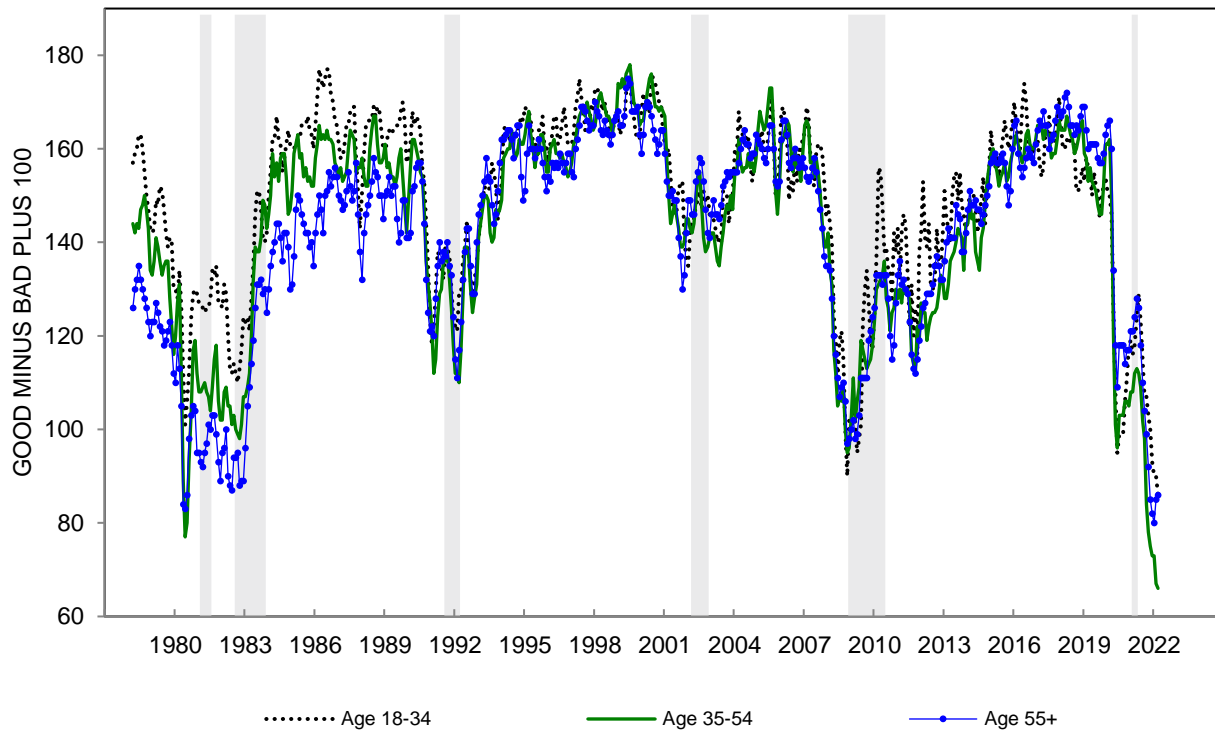
**CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY**



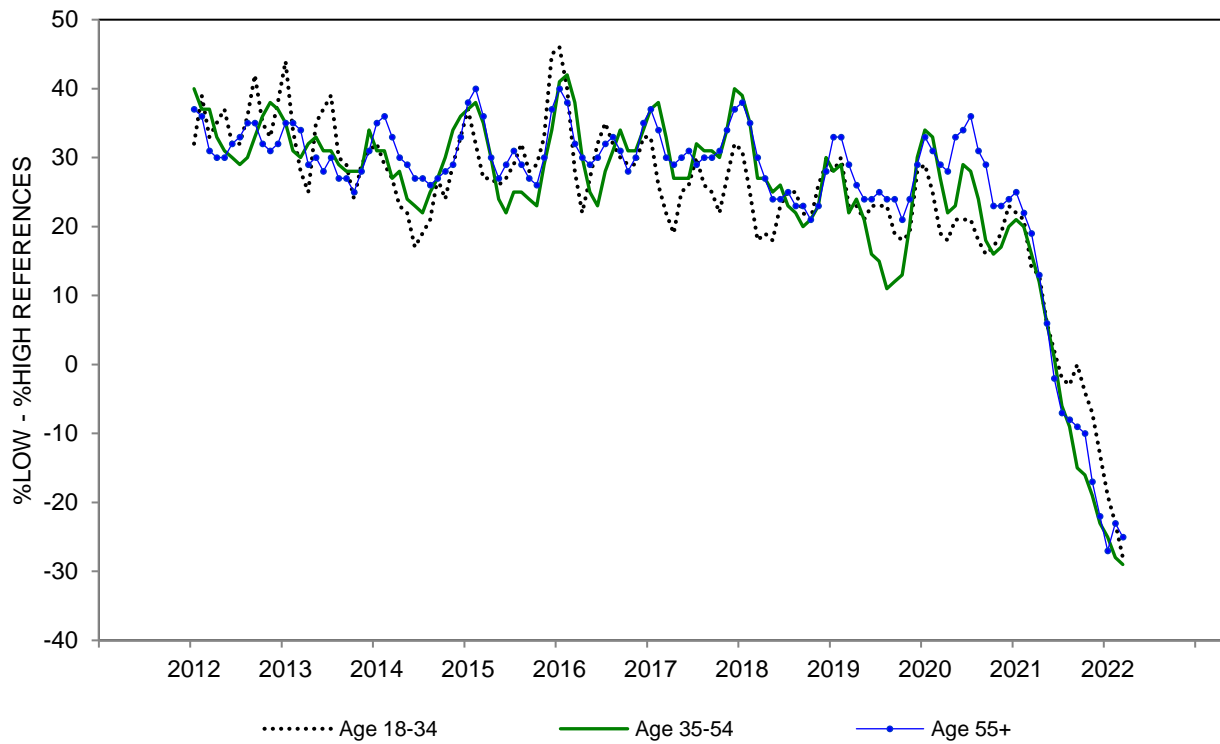
**CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD  
DURABLES**



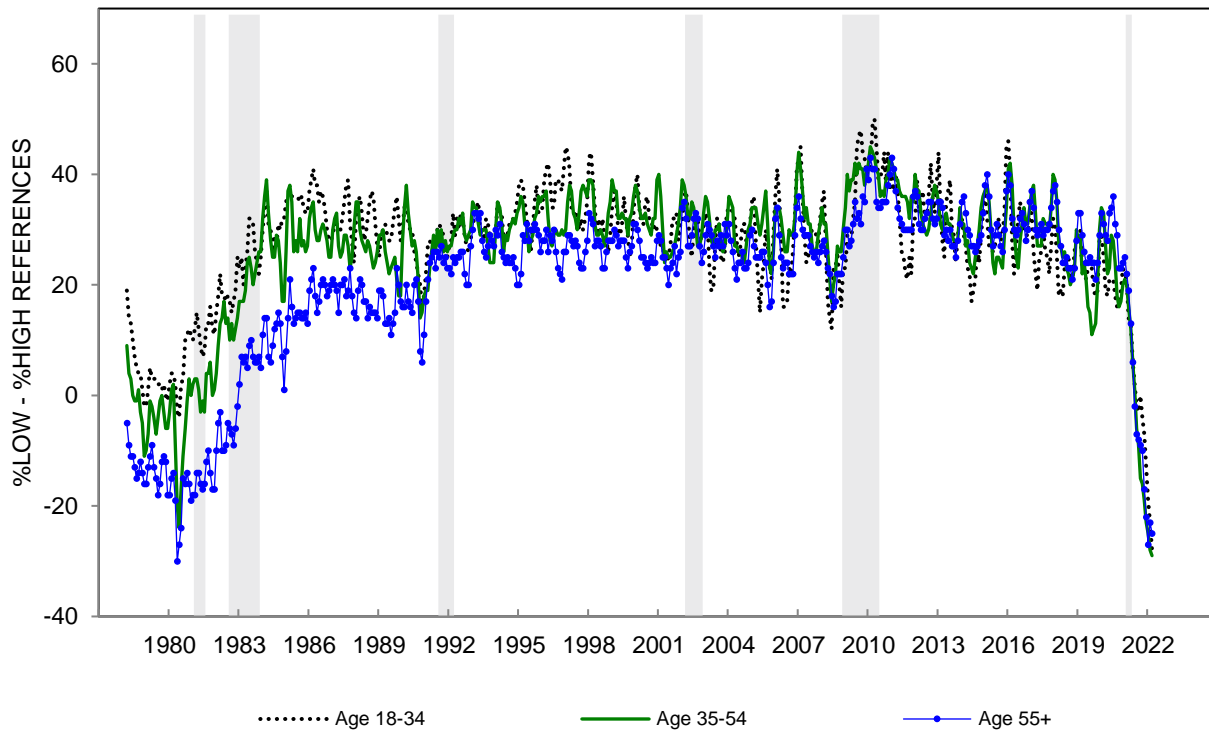
**CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD  
DURABLES**



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

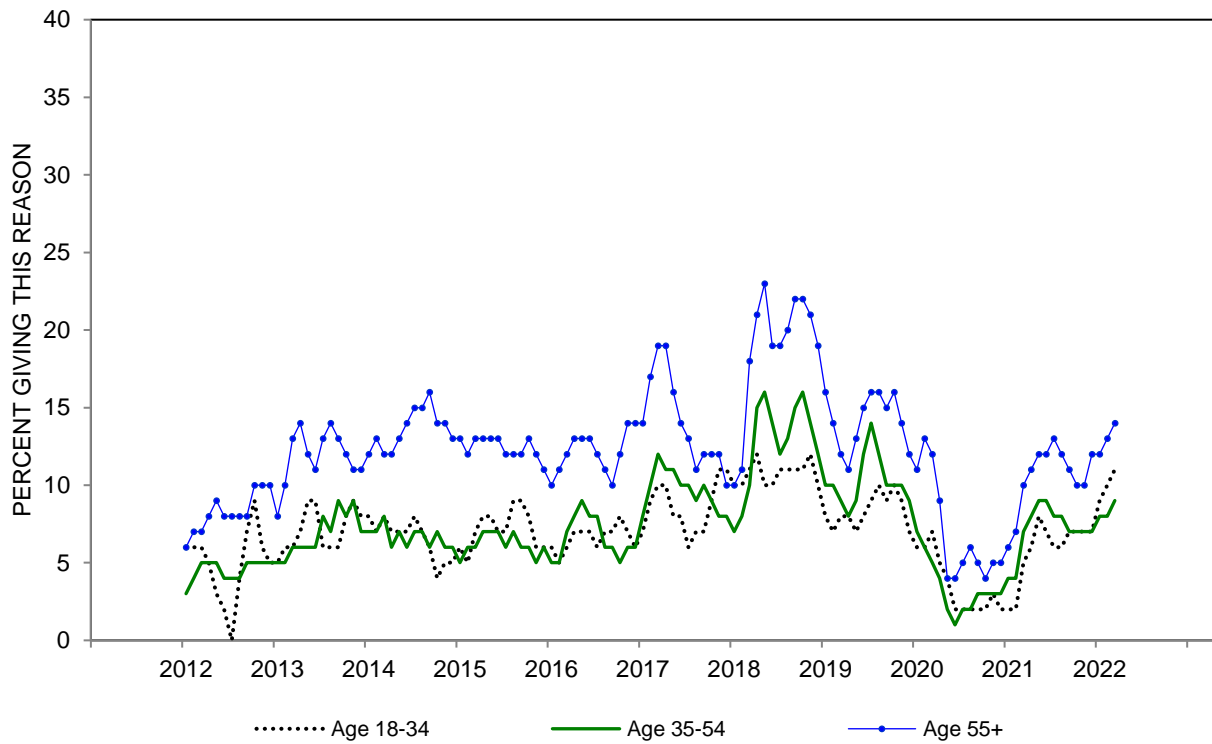


**CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES**  
 (%LOW PRICES - %HIGH PRICES)





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



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

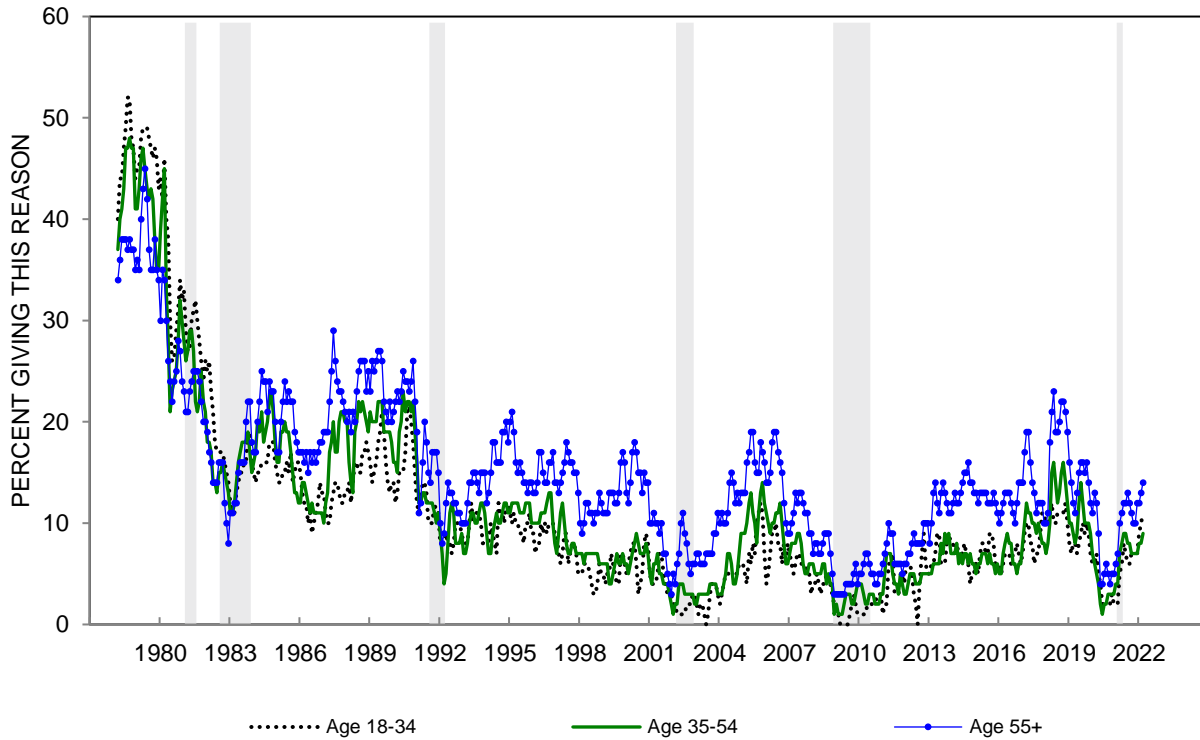


CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES

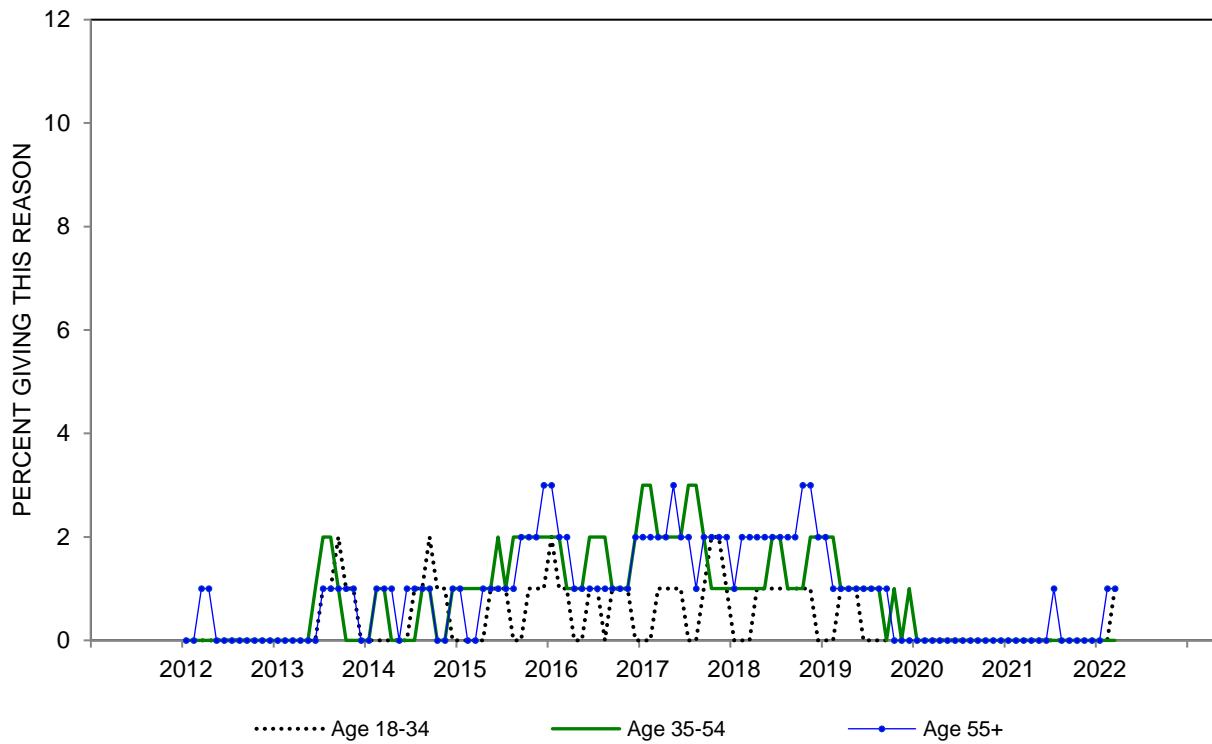
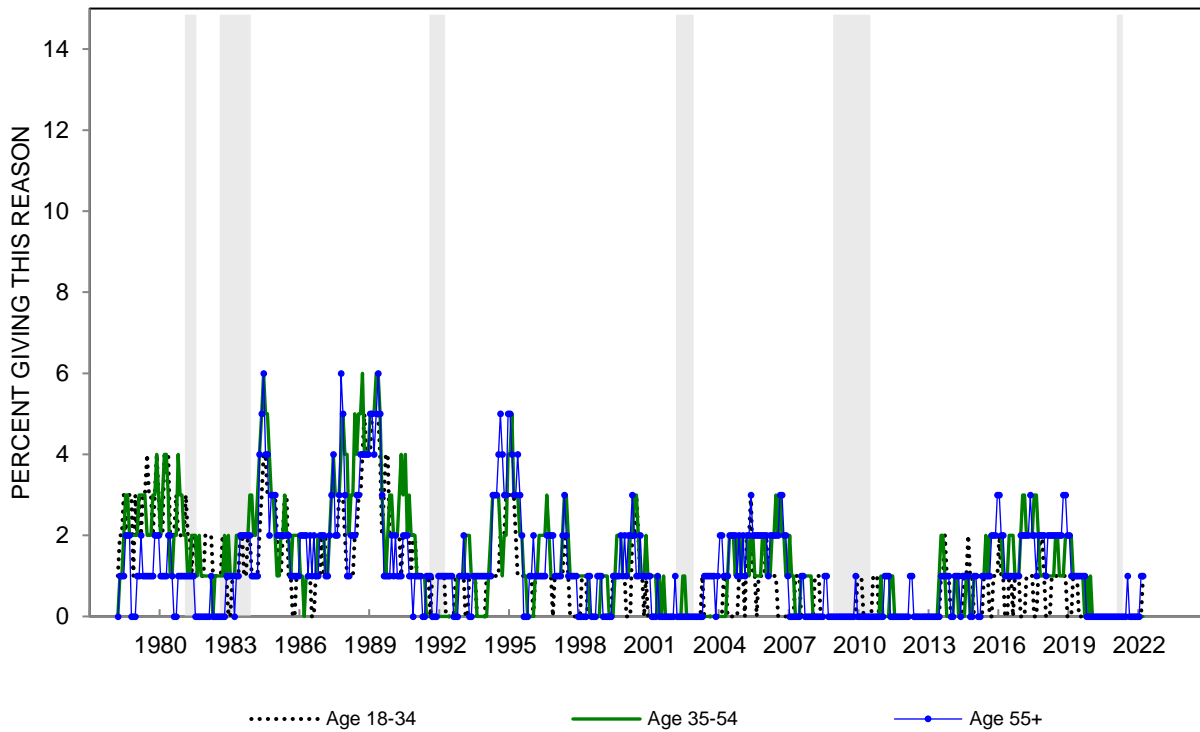
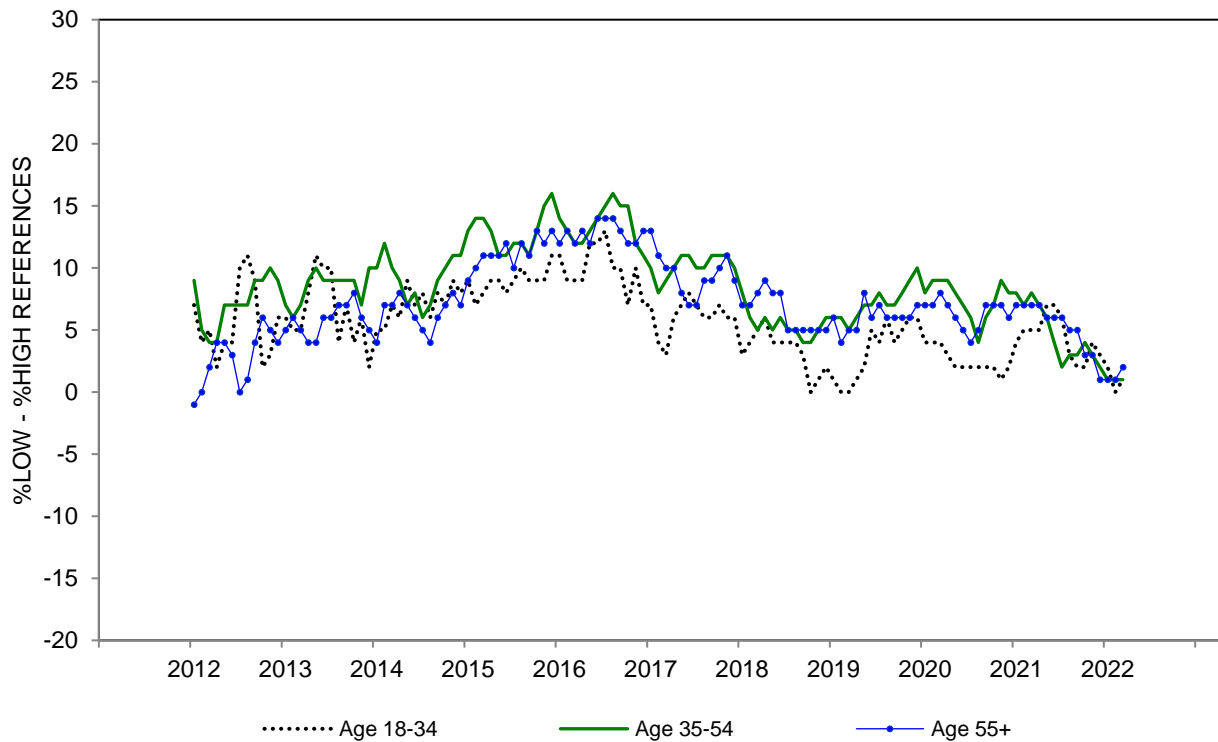


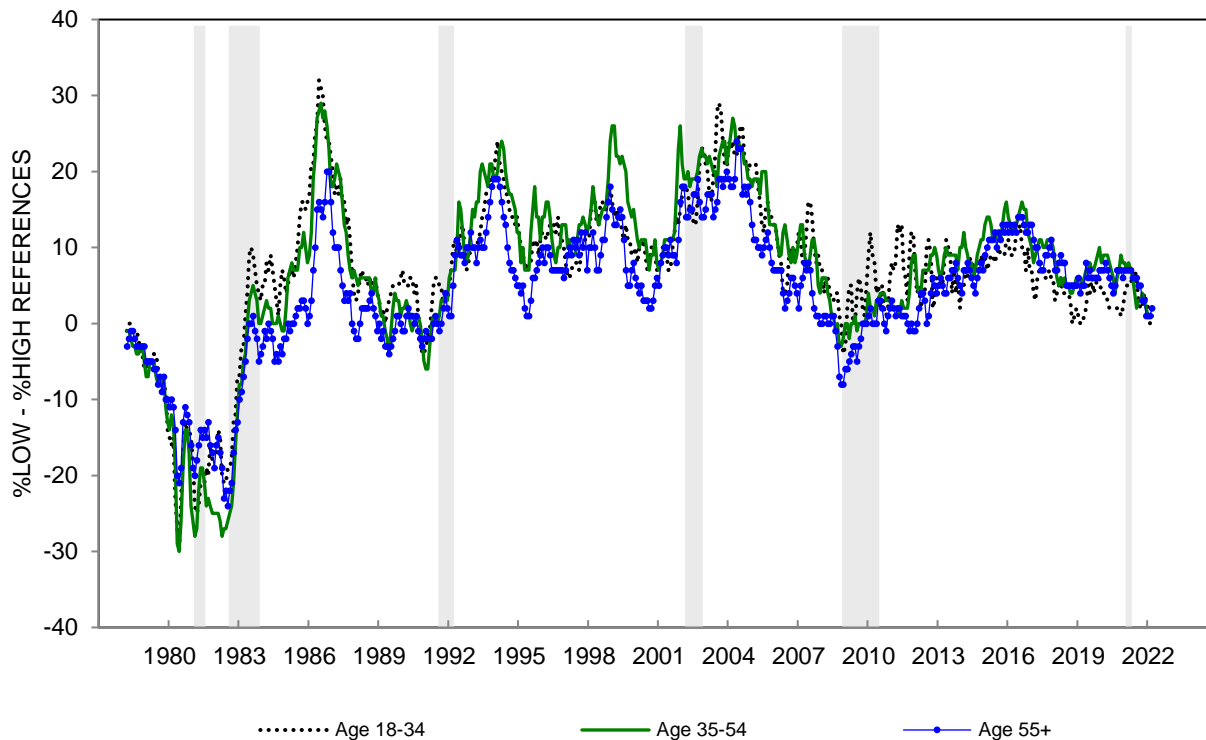
CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES



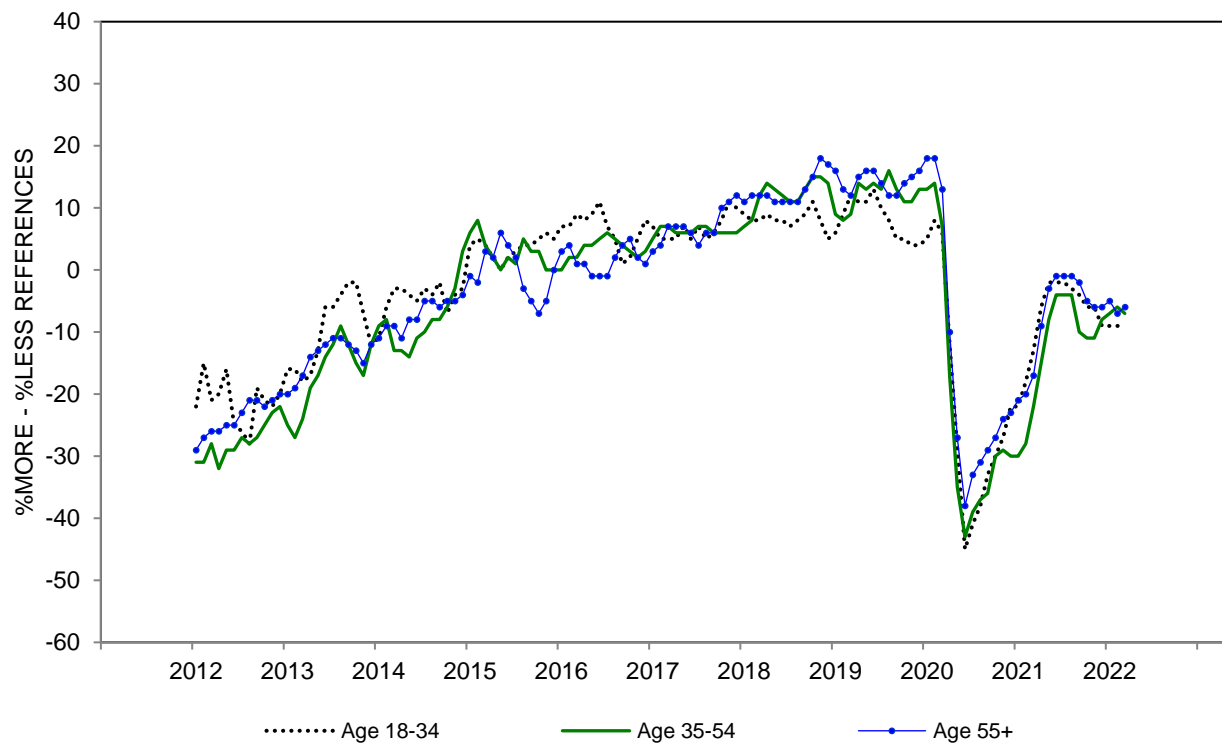
**CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES**  
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)



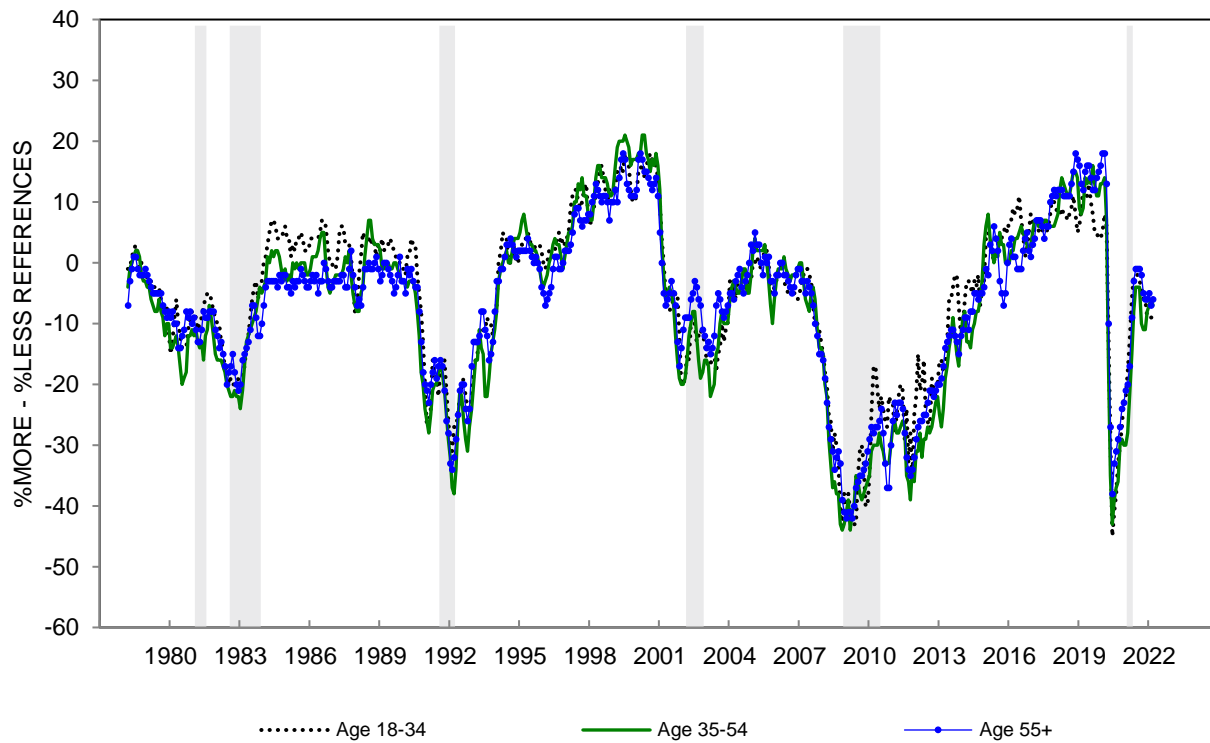
**CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES**  
 (%LOW INTEREST RATES - %HIGH INTEREST RATES)



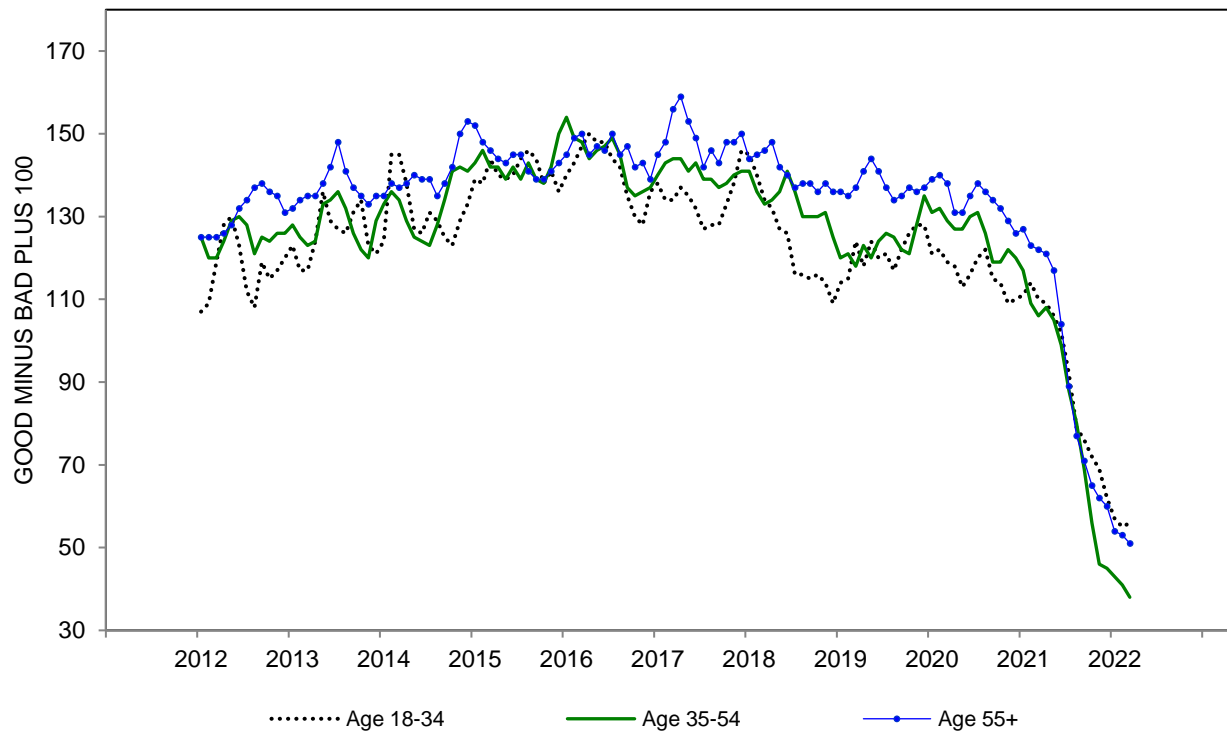
**CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES**



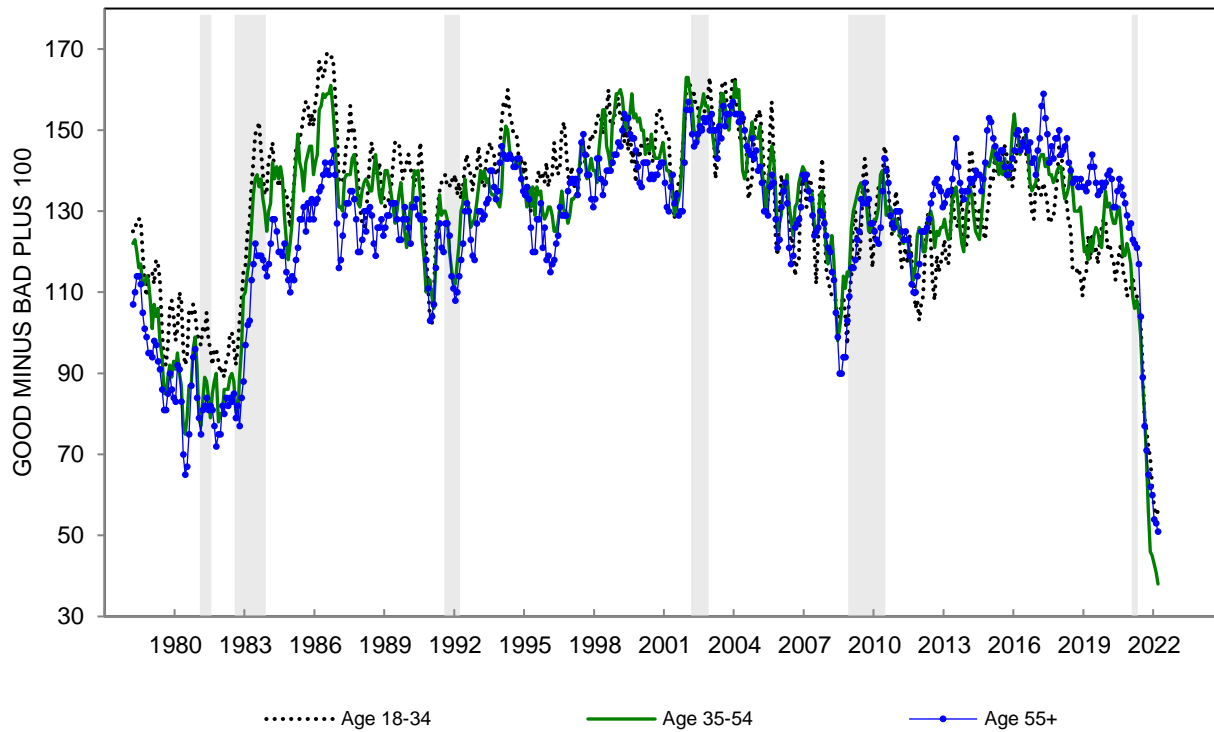
**CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES**



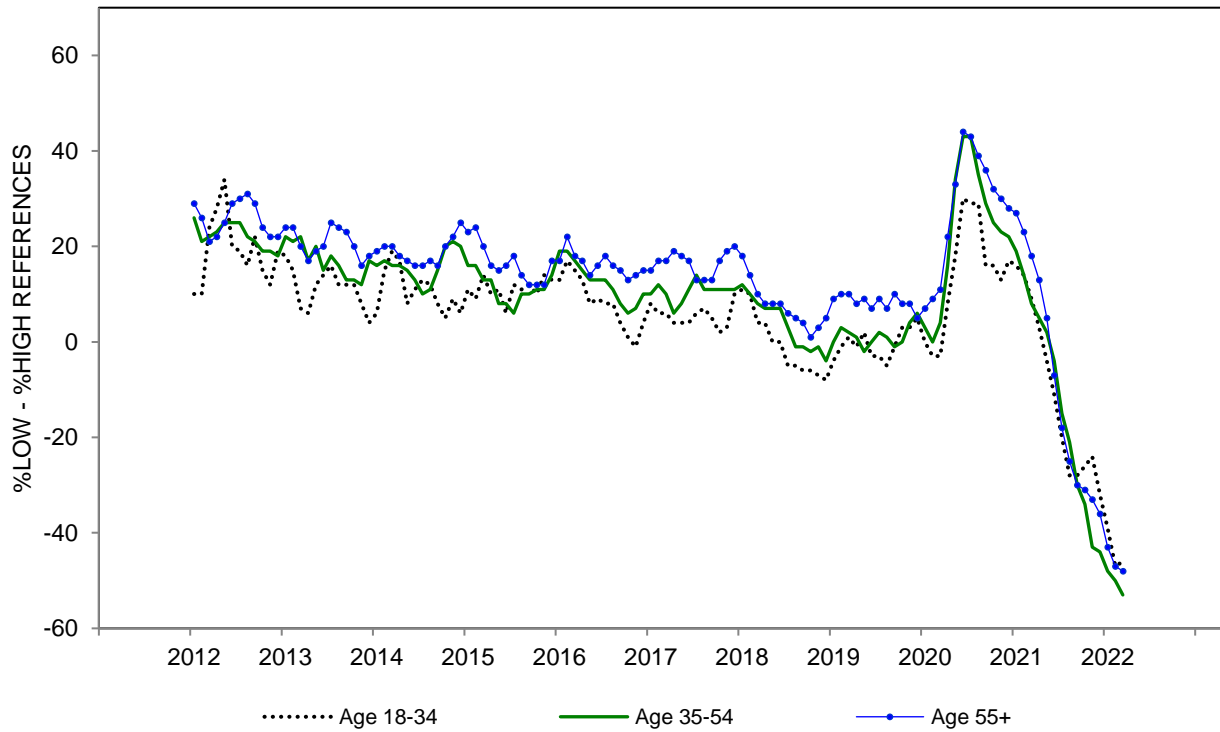
**CHART 37: BUYING CONDITIONS FOR VEHICLES**



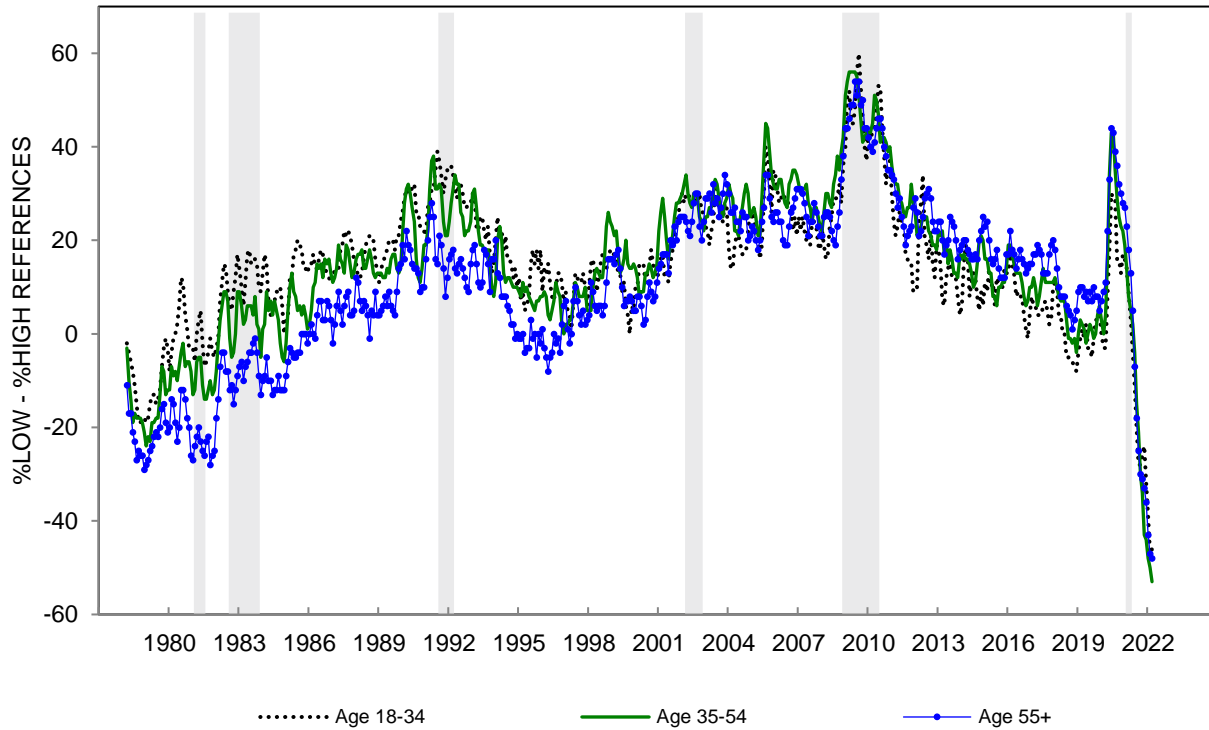
**CHART 37: BUYING CONDITIONS FOR VEHICLES**



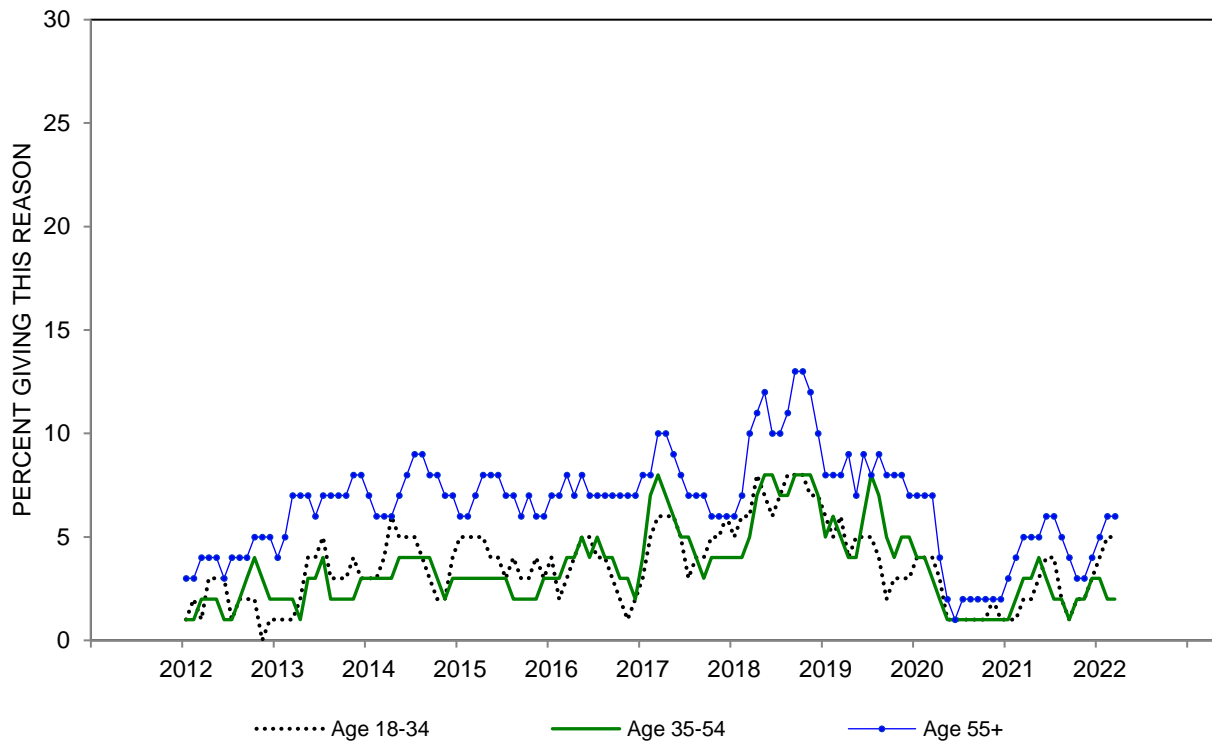
**CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES  
(%LOW PRICES - %HIGH PRICES)**



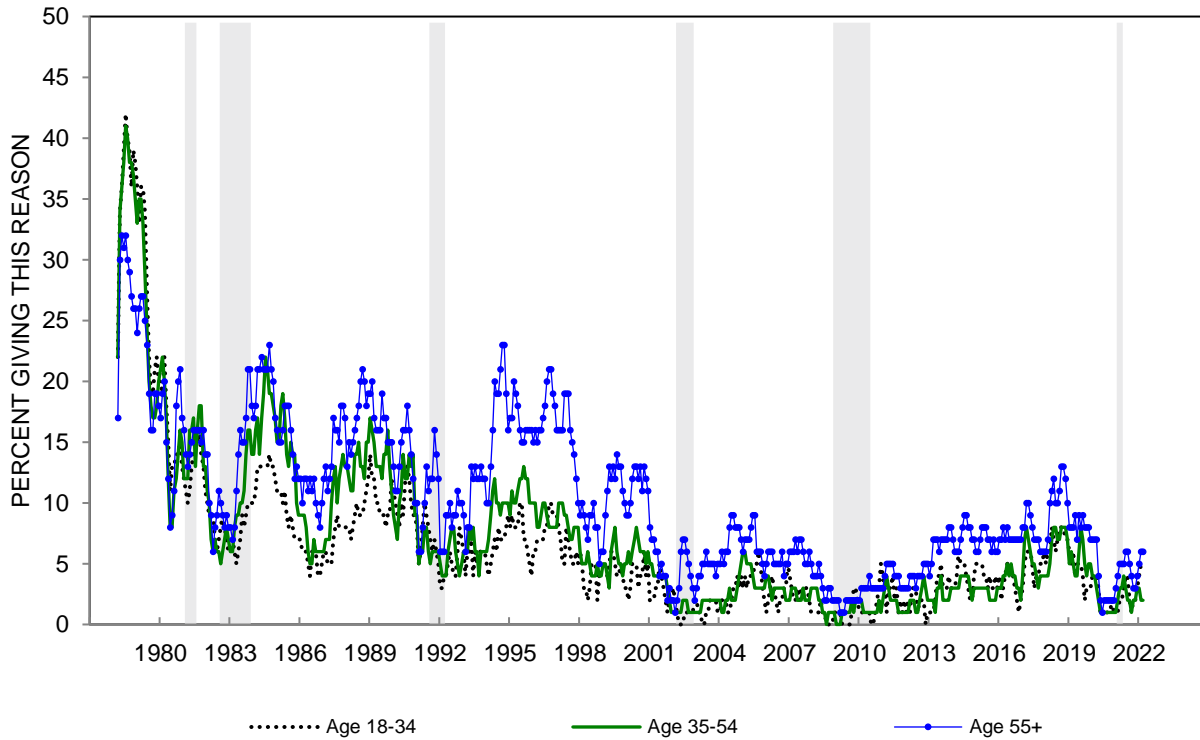
**CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES  
(%LOW PRICES - %HIGH PRICES)**



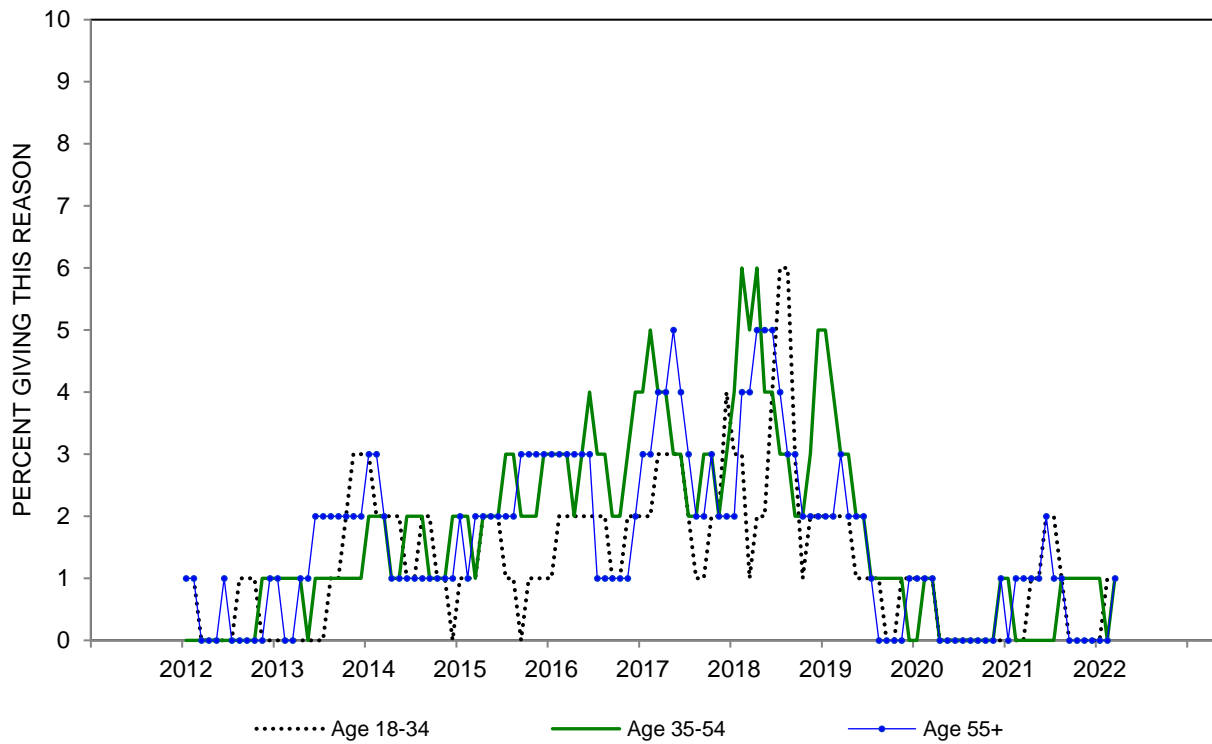
**CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES**



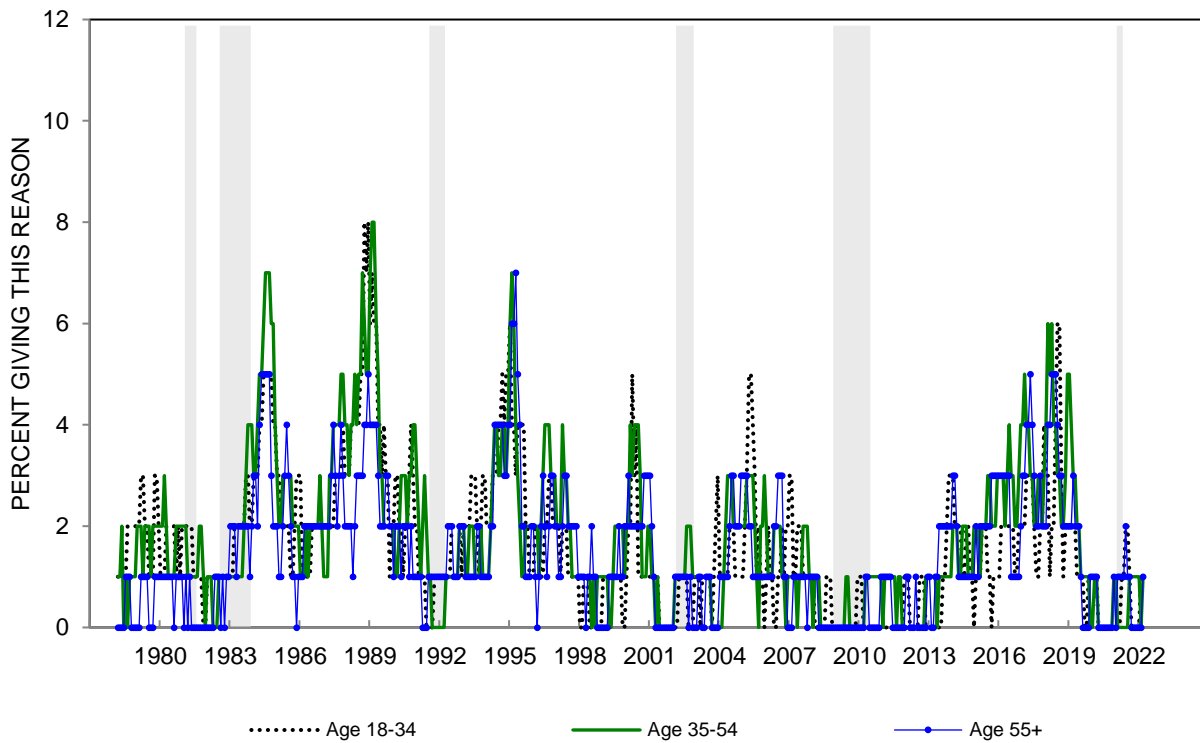
**CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES**



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

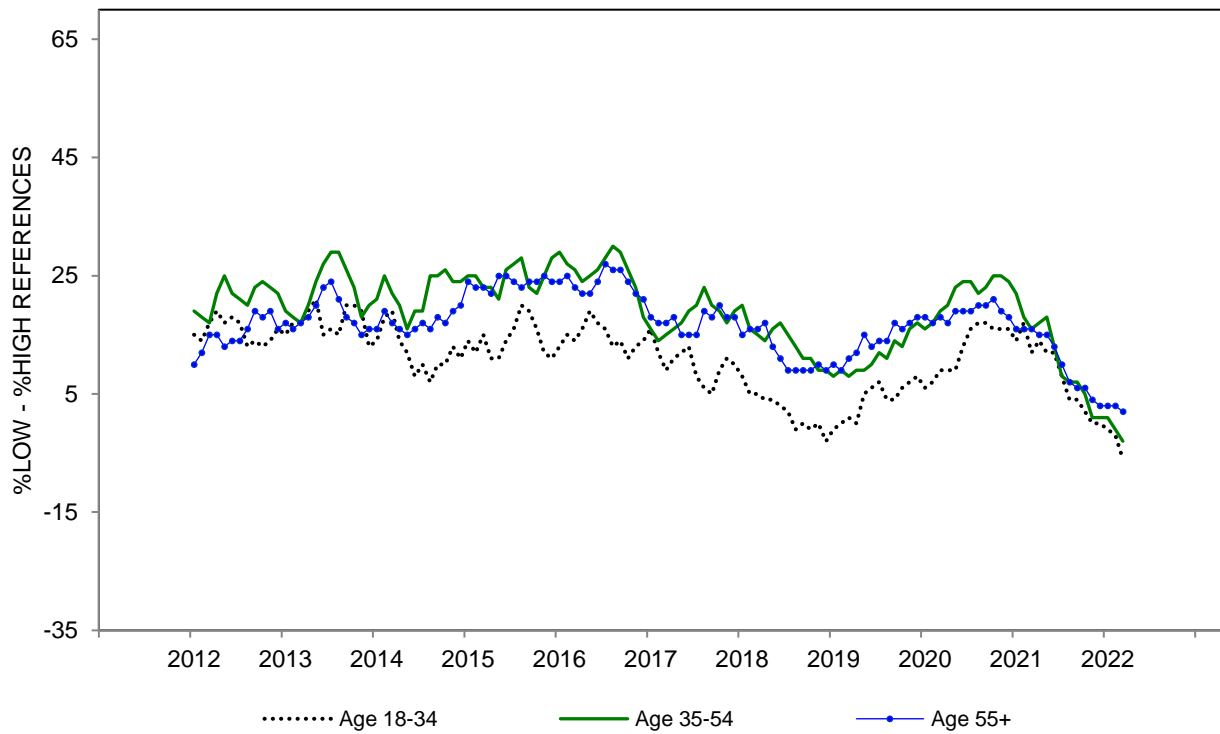


**CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES**





**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)

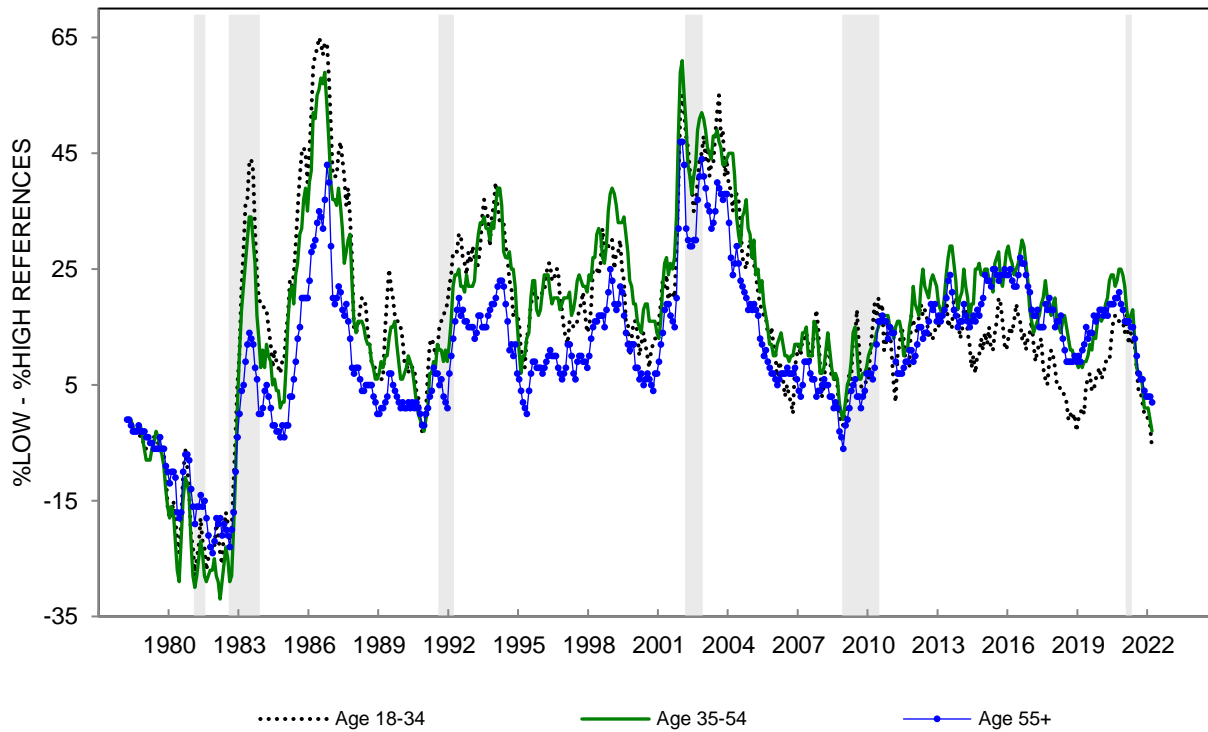


CHART 38D: ECONOMIC CERTAINTY REASONS FOR CONDITIONS FOR VEHICLES

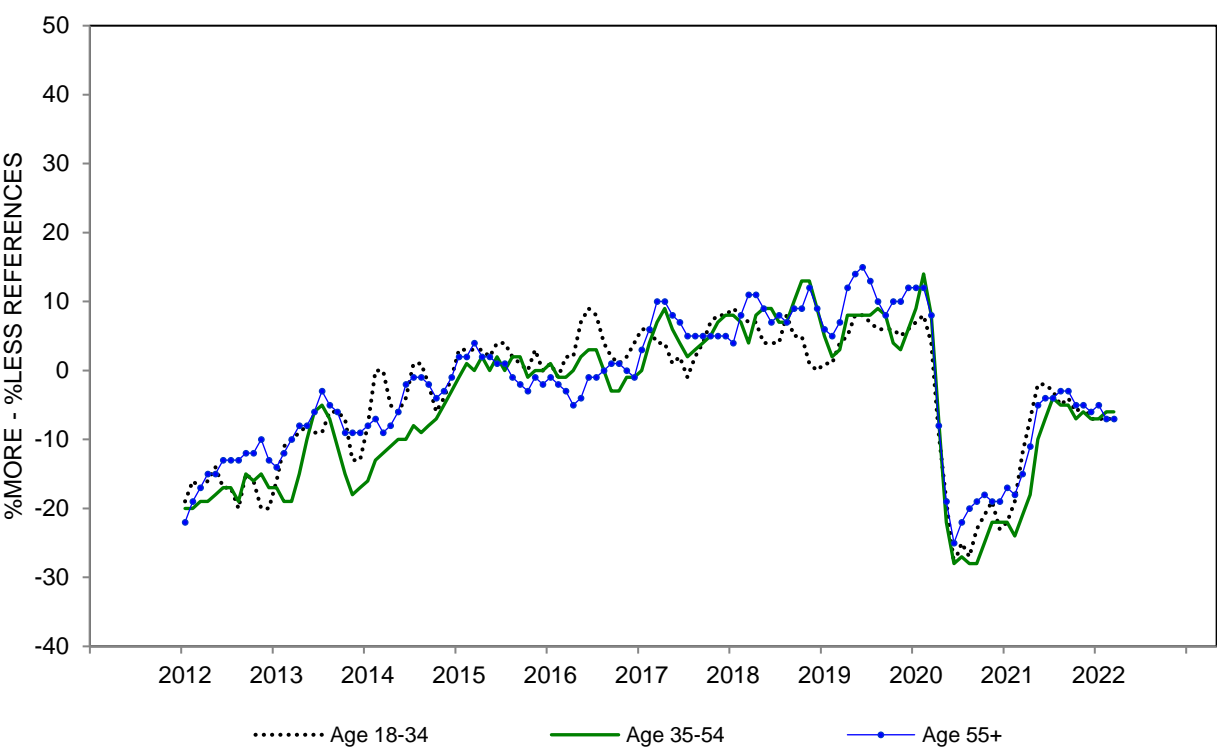
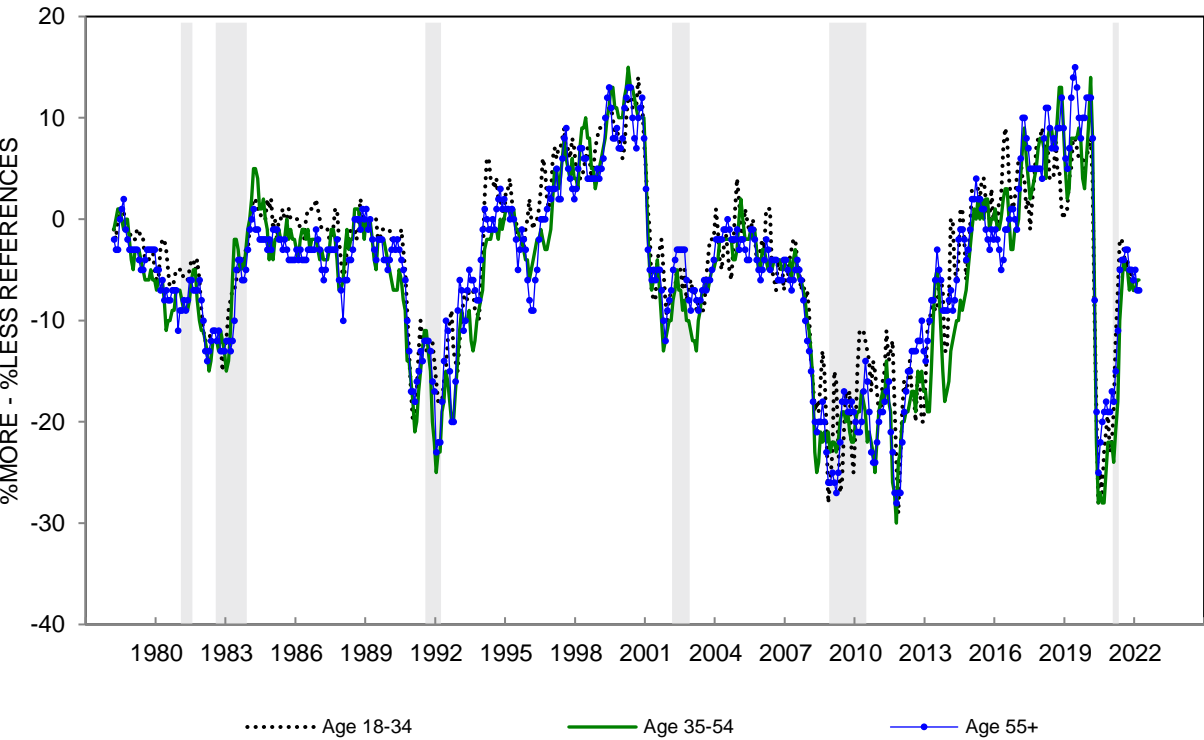
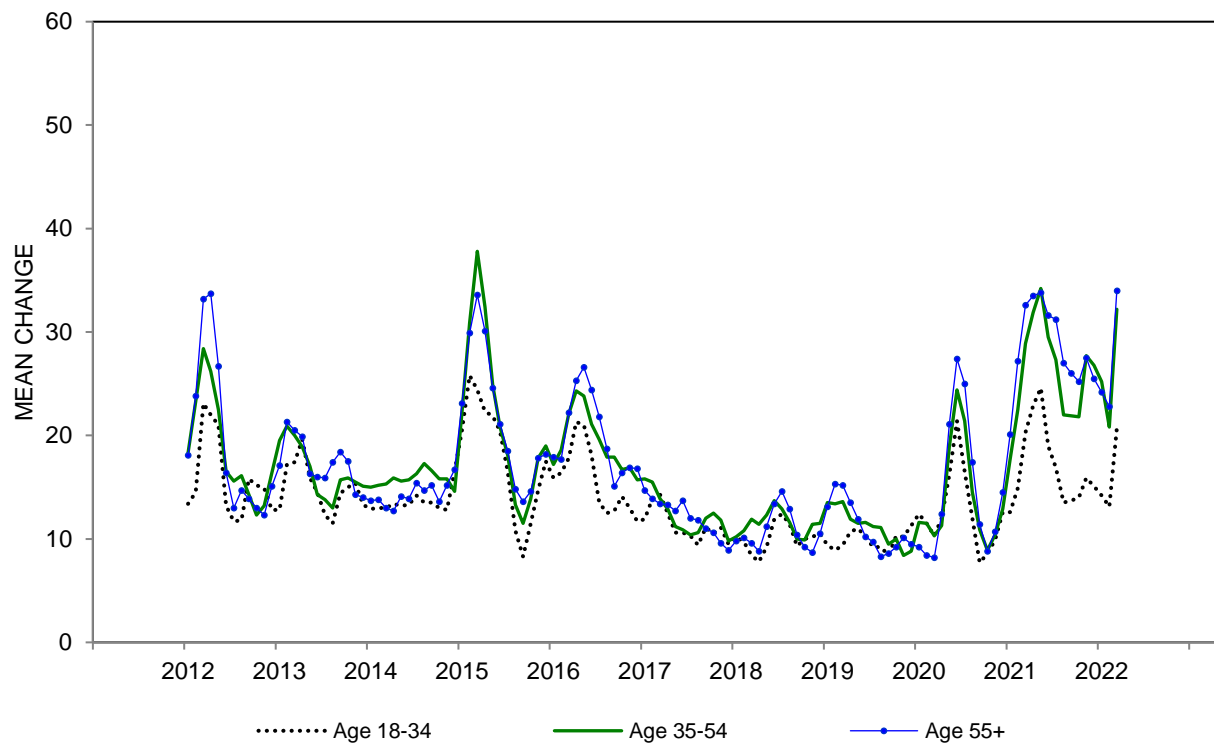


CHART 38D: ECONOMIC CERTAINTY REASONS FOR CONDITIONS FOR VEHICLES



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



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

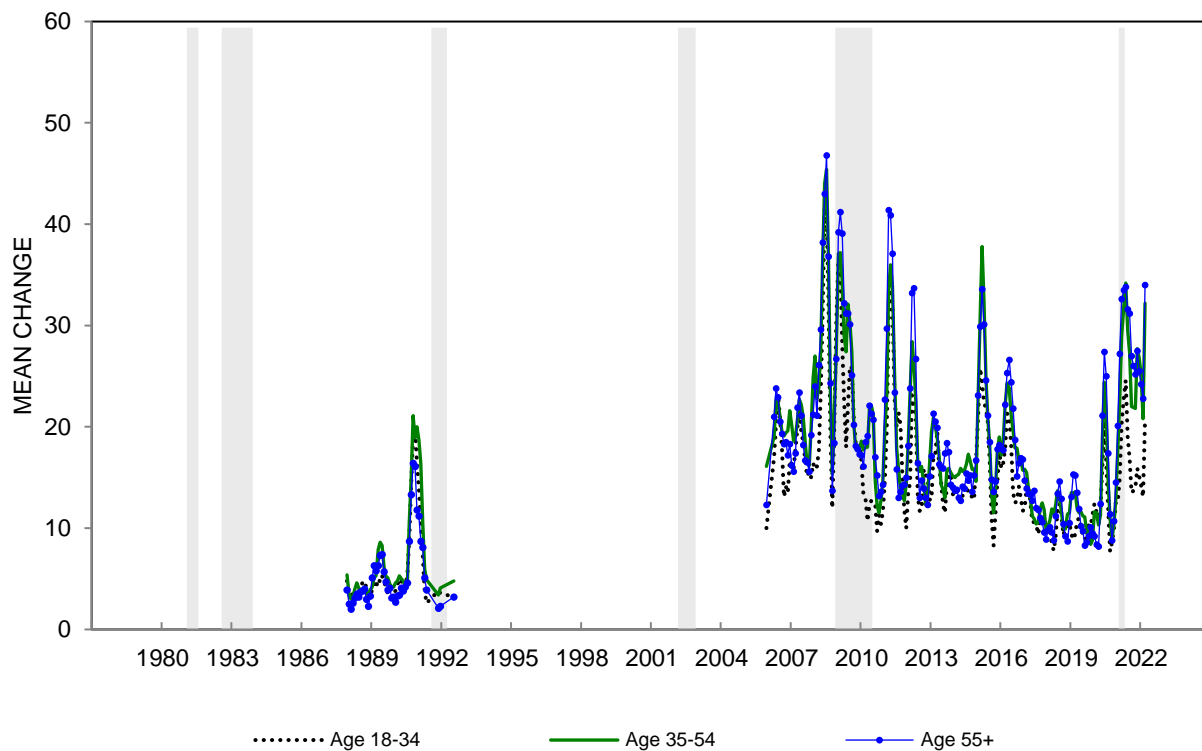


CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

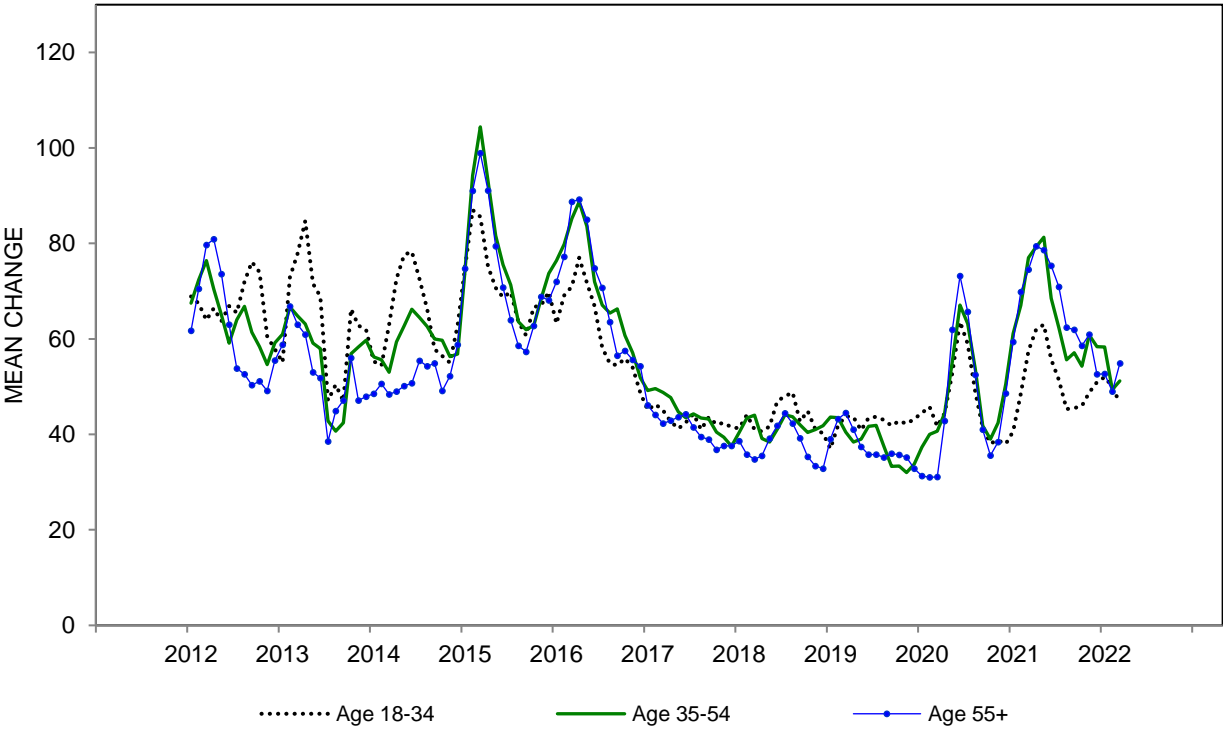
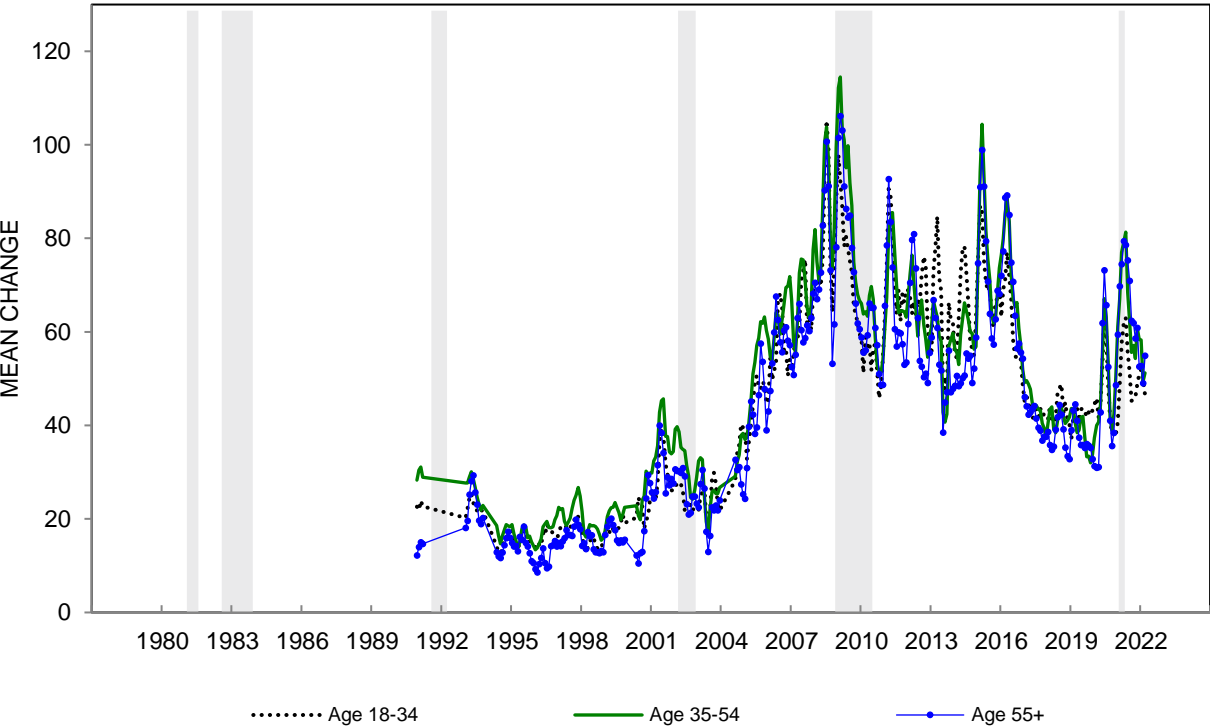
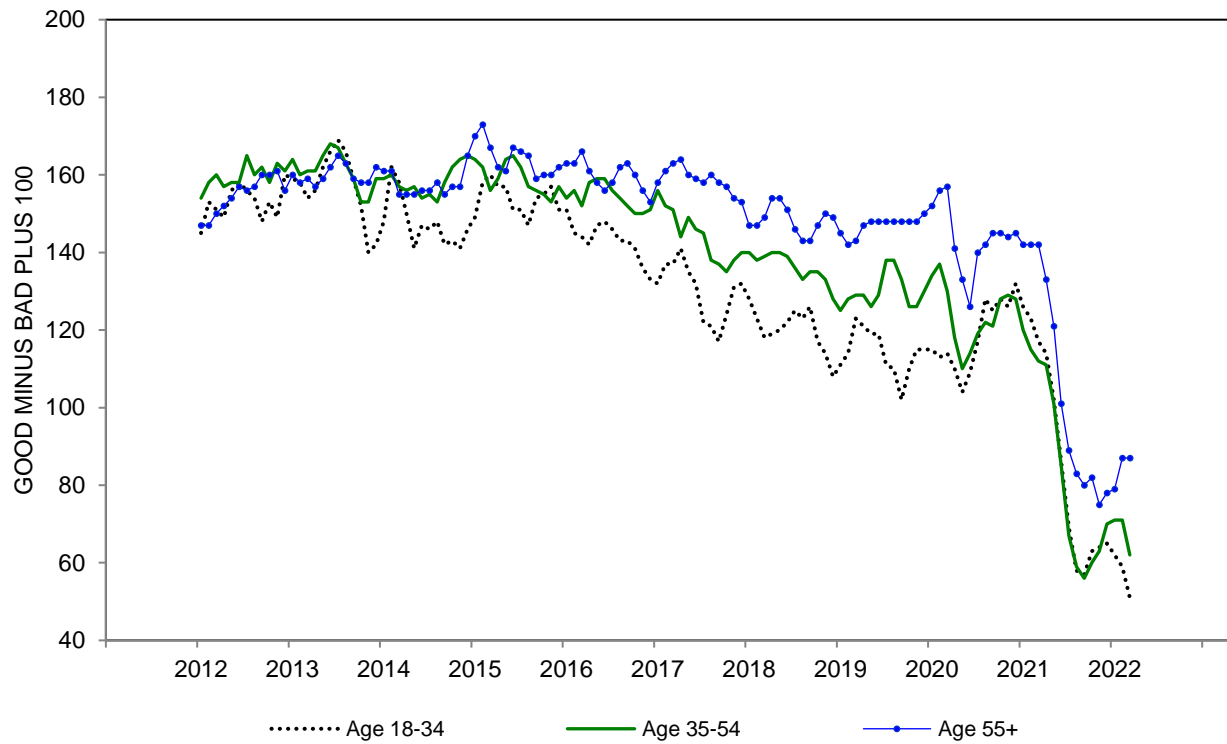


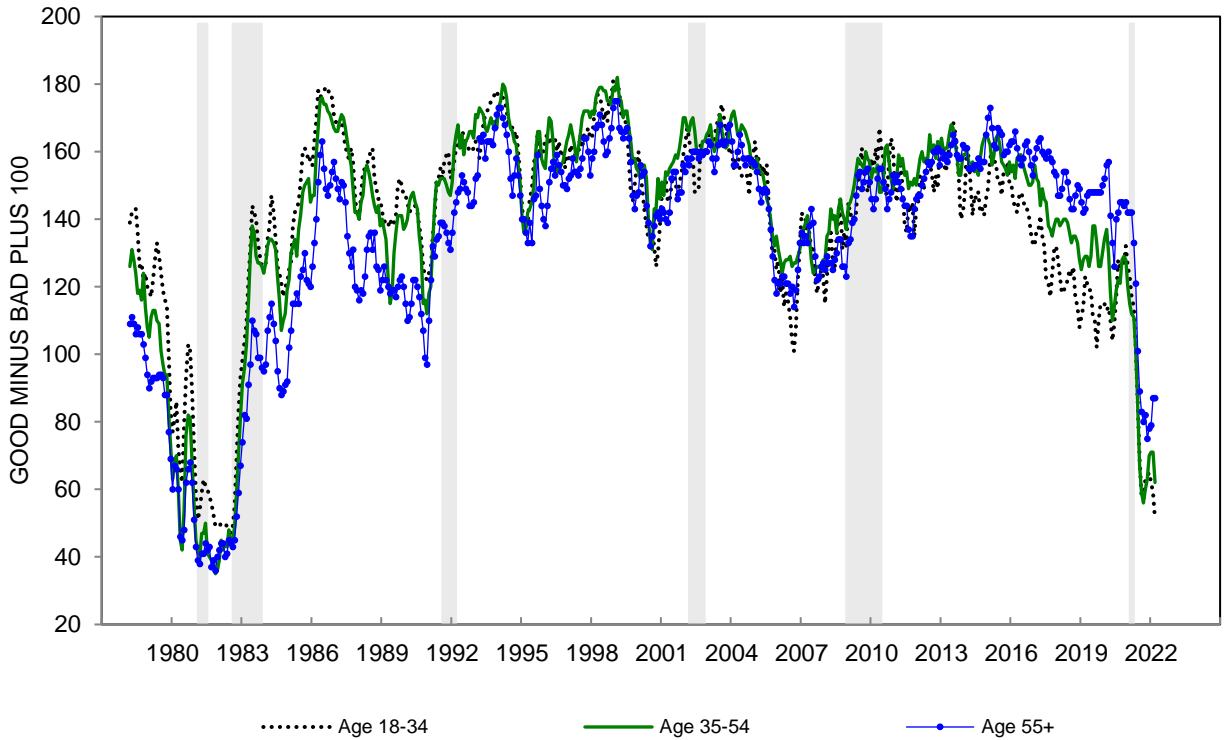
CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS



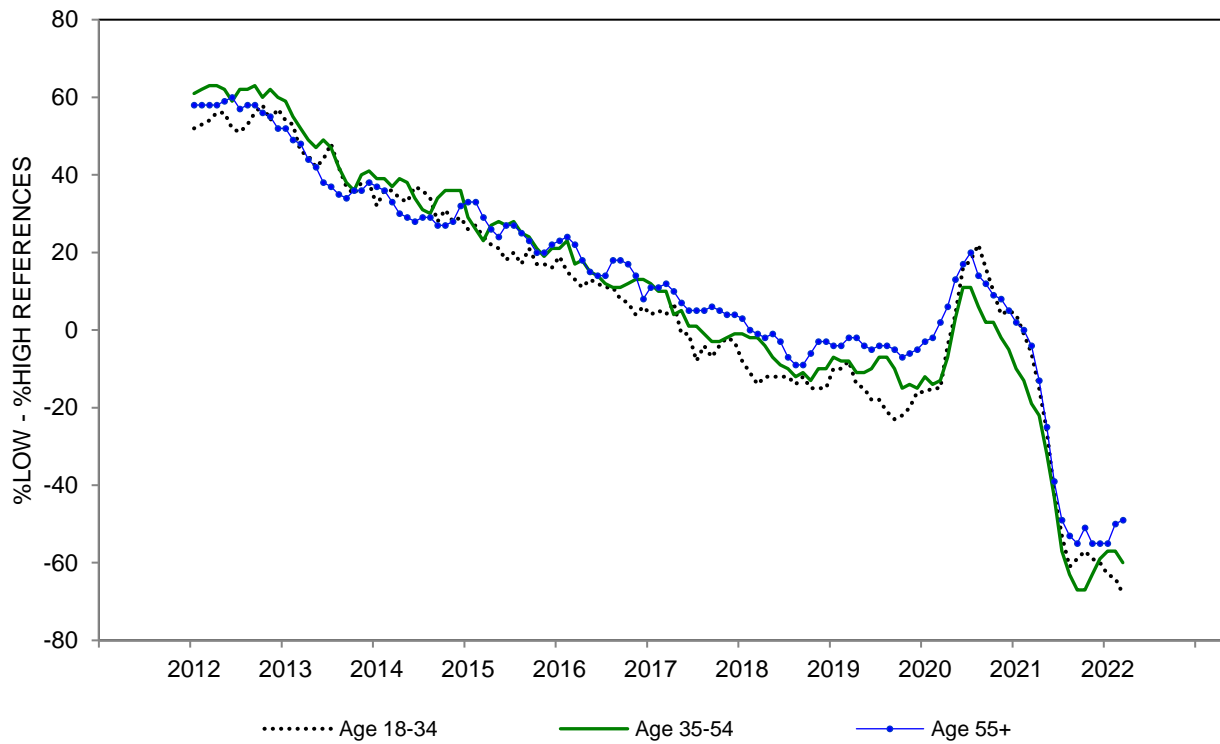
**CHART 41: BUYING CONDITIONS FOR HOUSES**



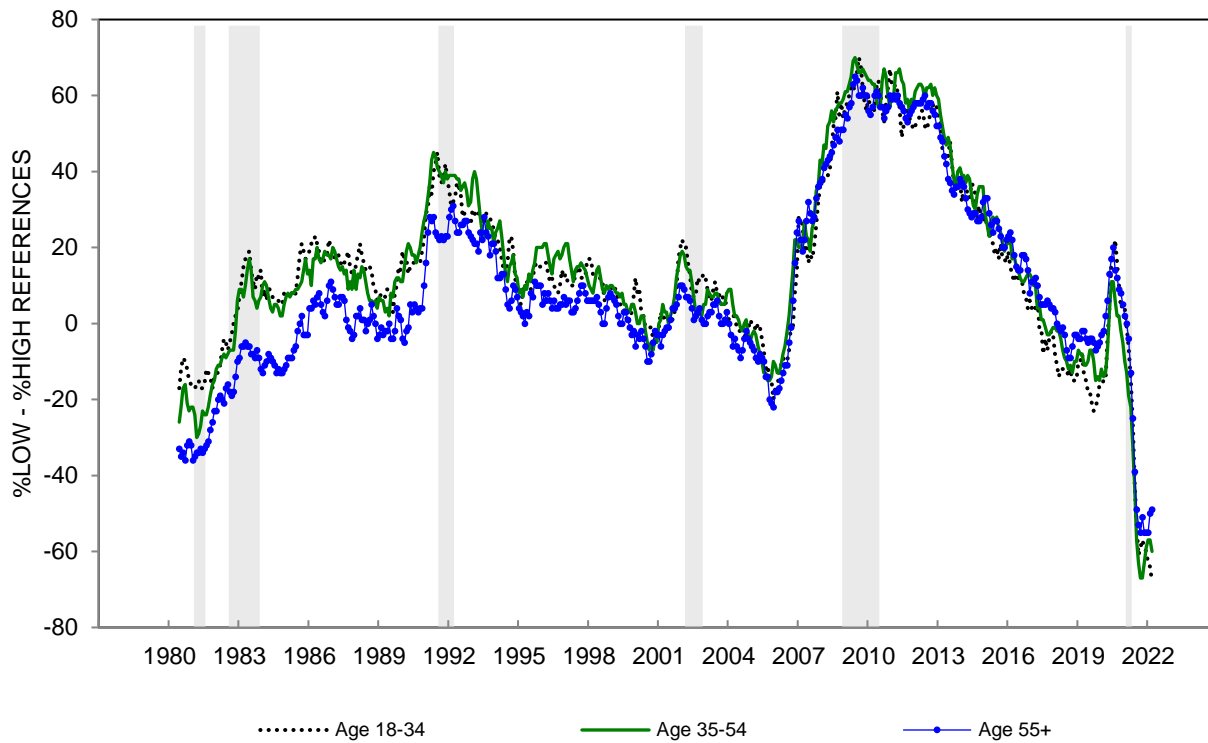
**CHART 41: BUYING CONDITIONS FOR HOUSES**



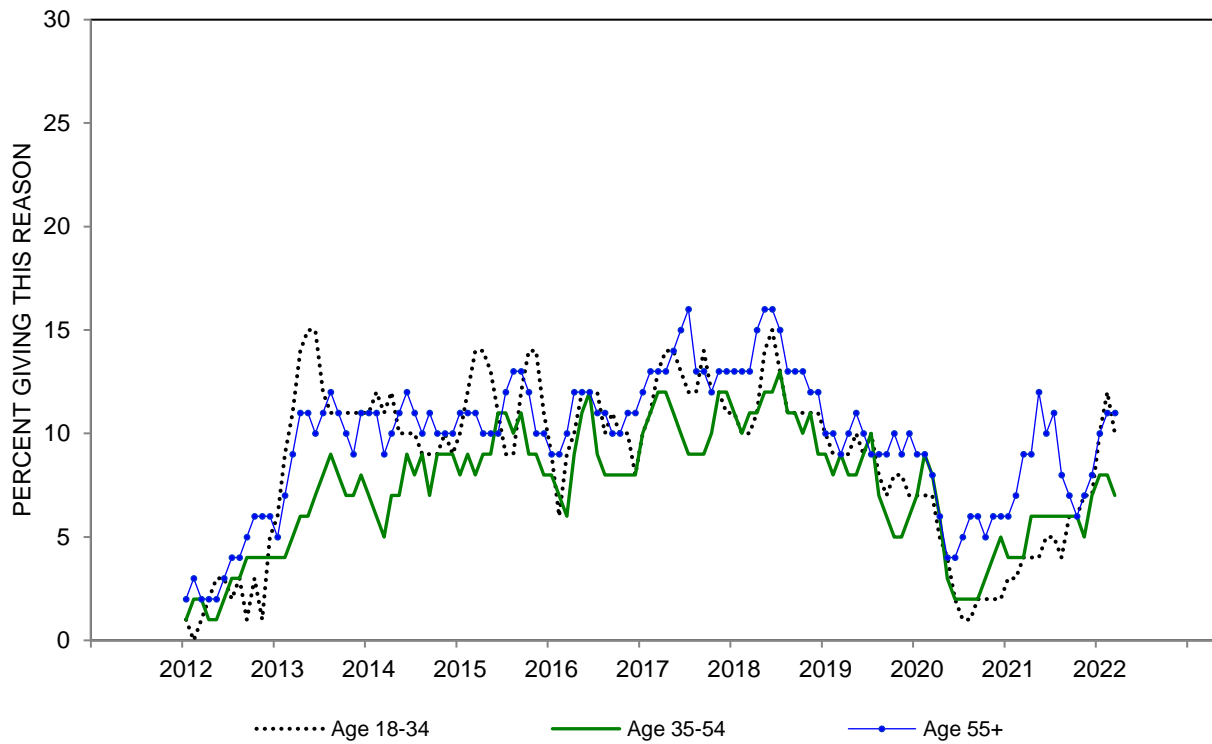
**CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES  
(%LOW PRICES - %HIGH PRICES)**



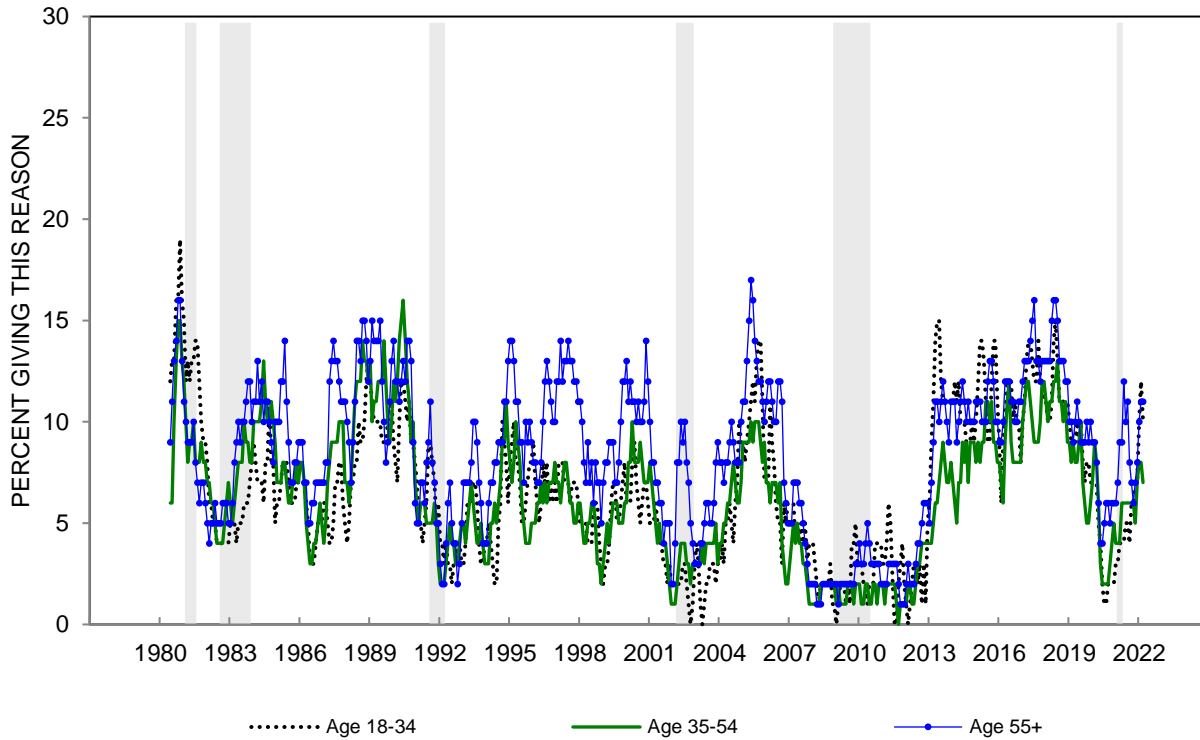
**CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES  
(%LOW PRICES - %HIGH PRICES)**



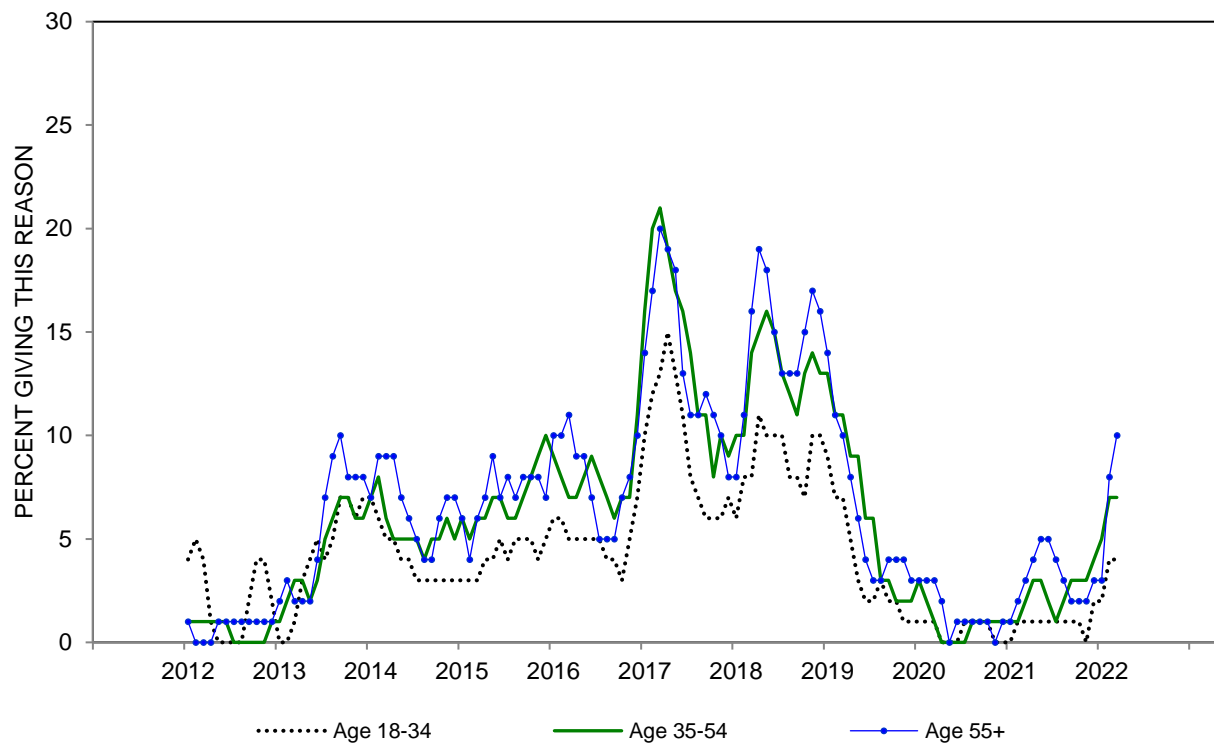
**CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES**



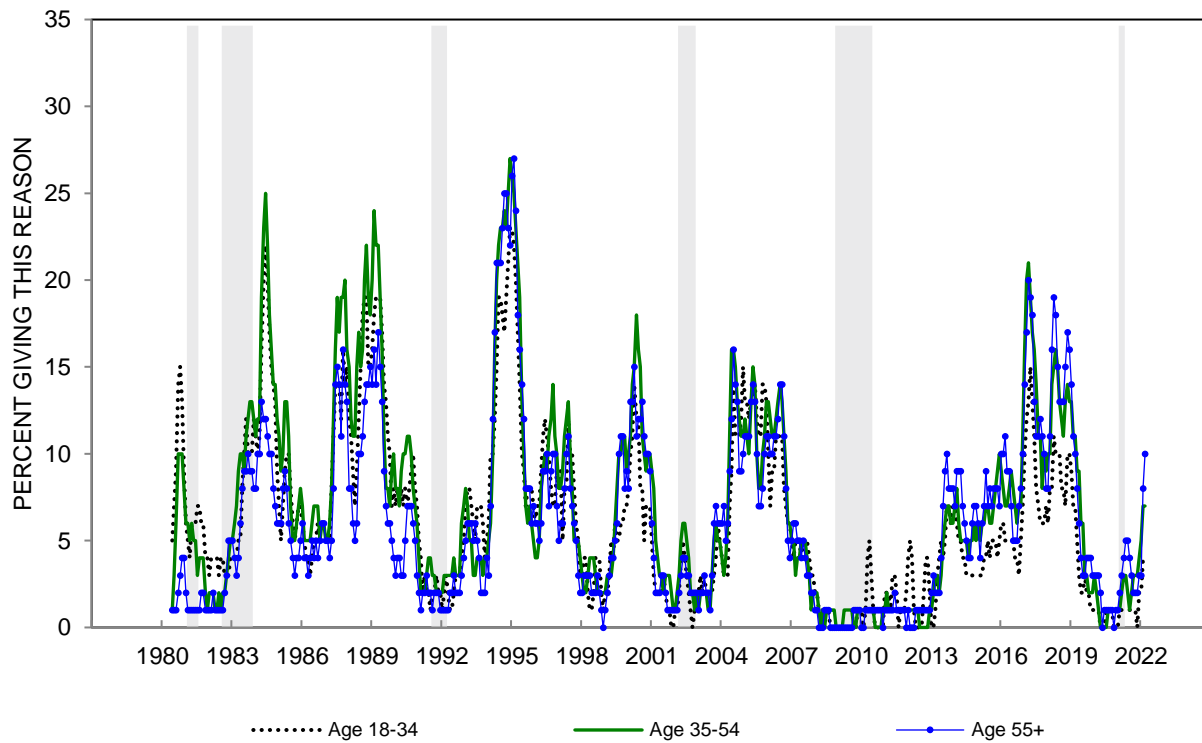
**CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES**



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

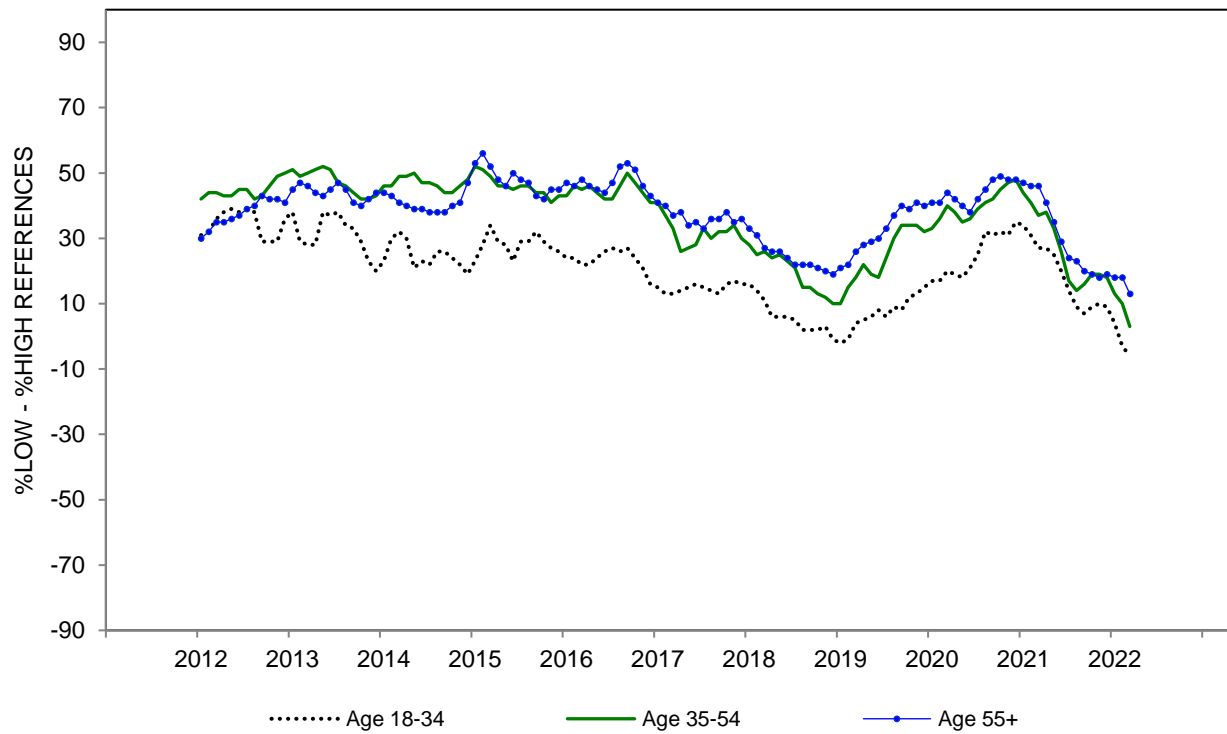


**CHART 42B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR HOUSES**

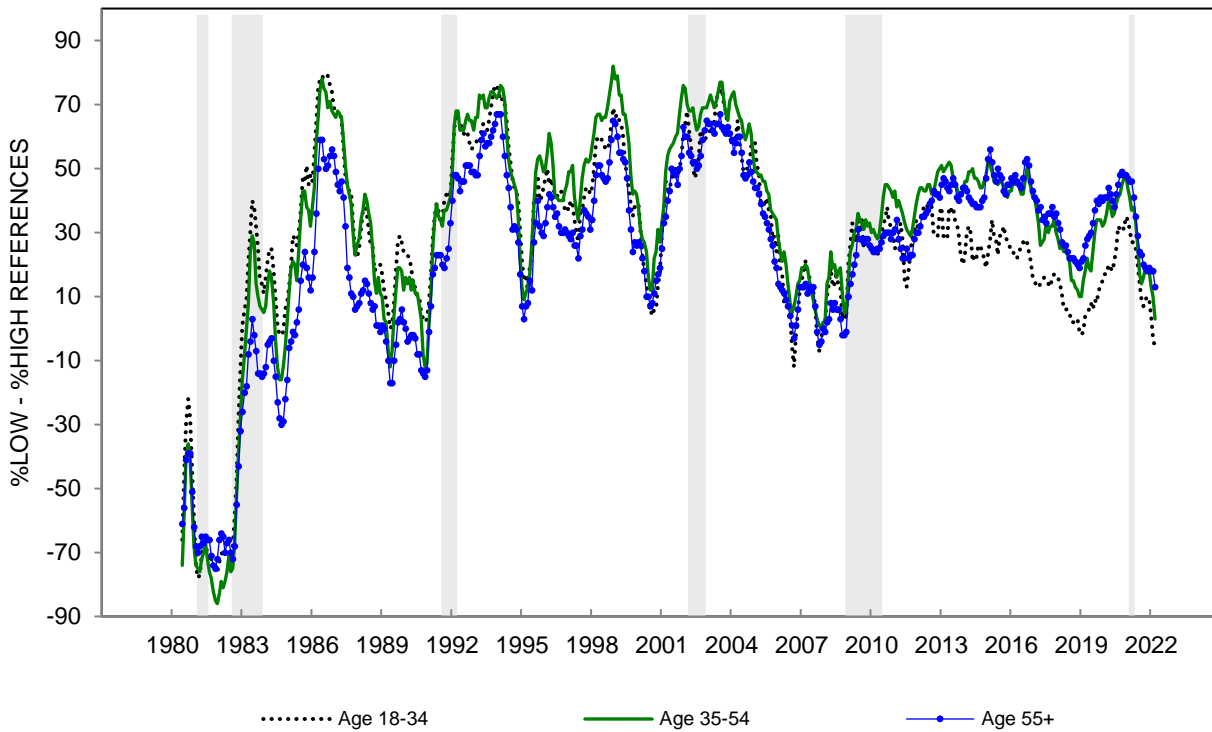




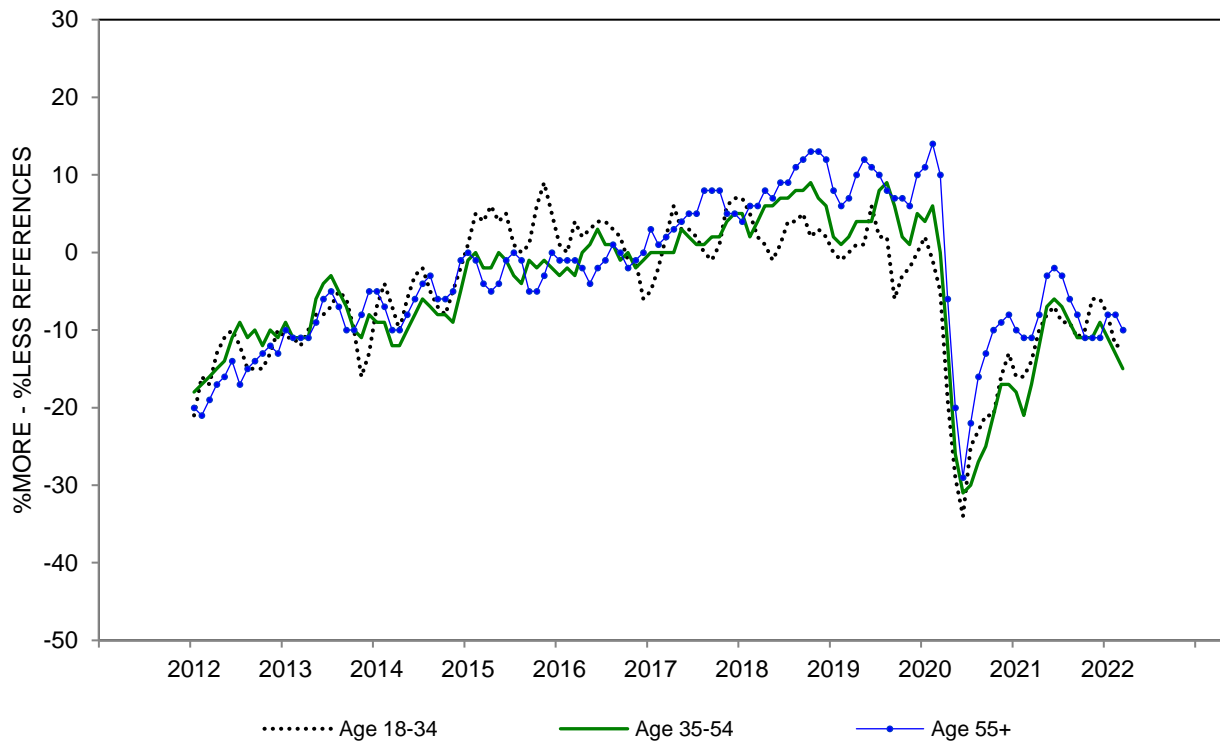
**CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES  
(%LOW INTEREST RATES - %HIGH INTEREST RATES)**



**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**

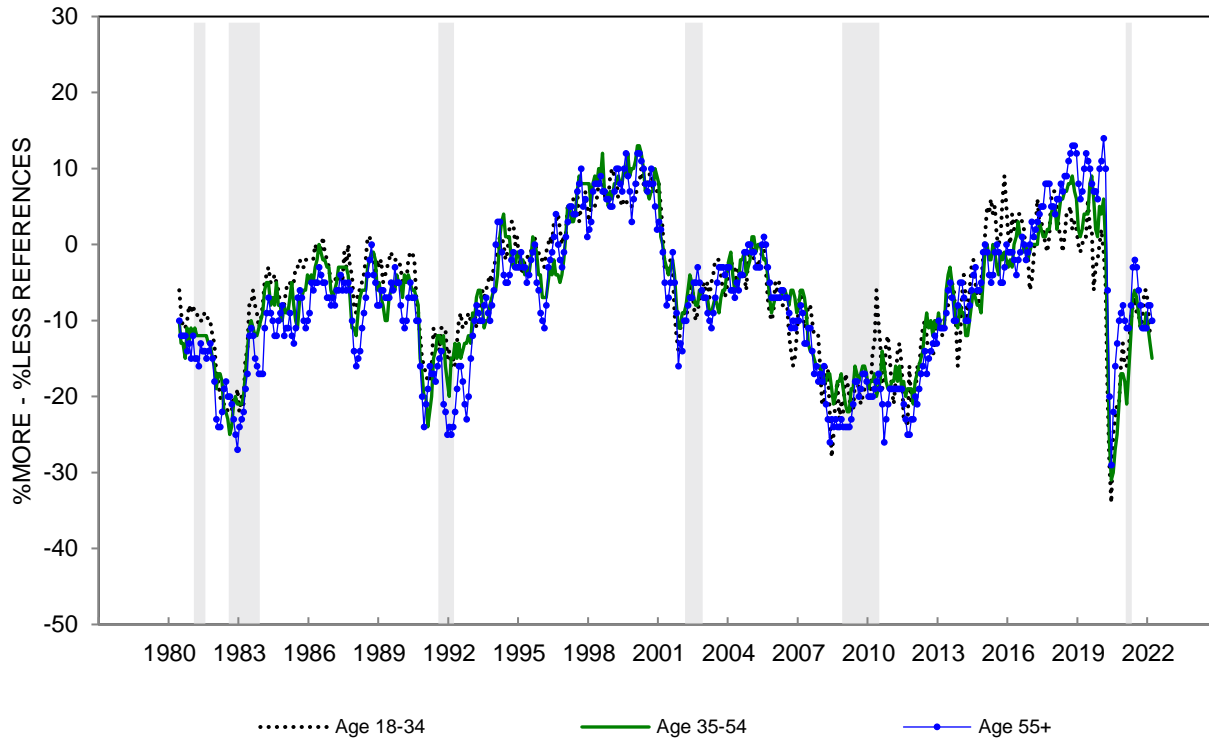


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES

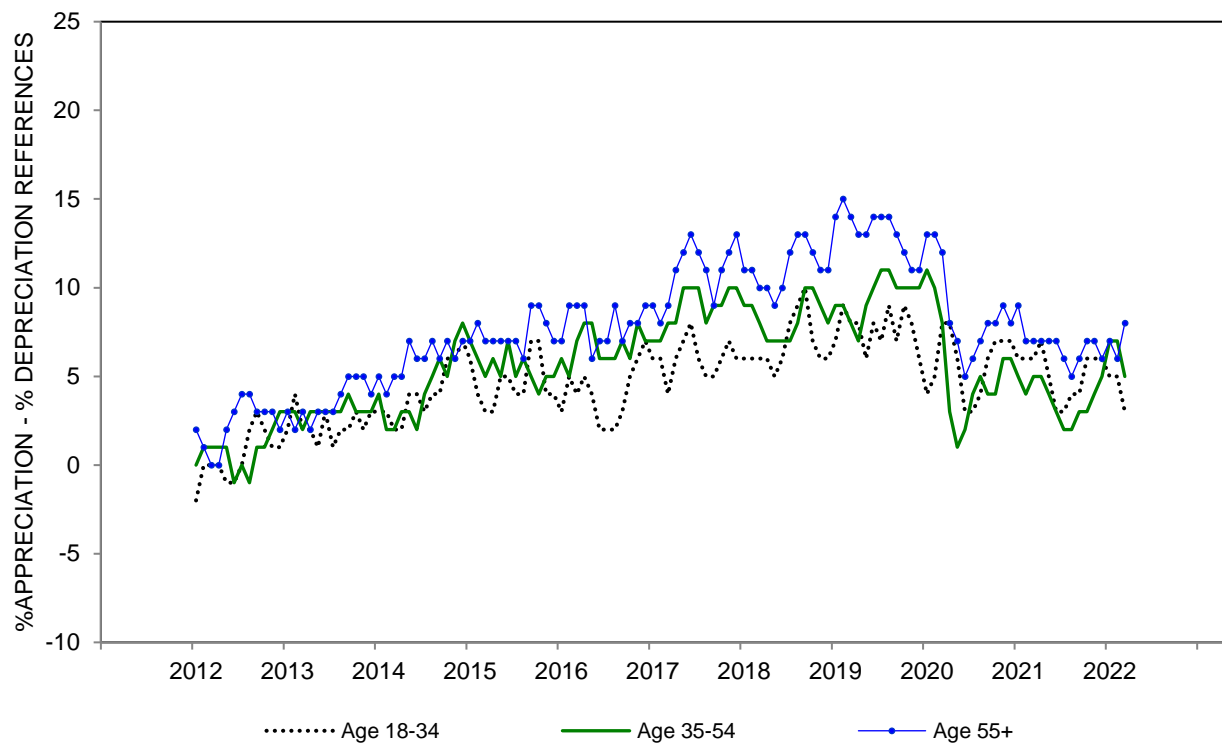


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES

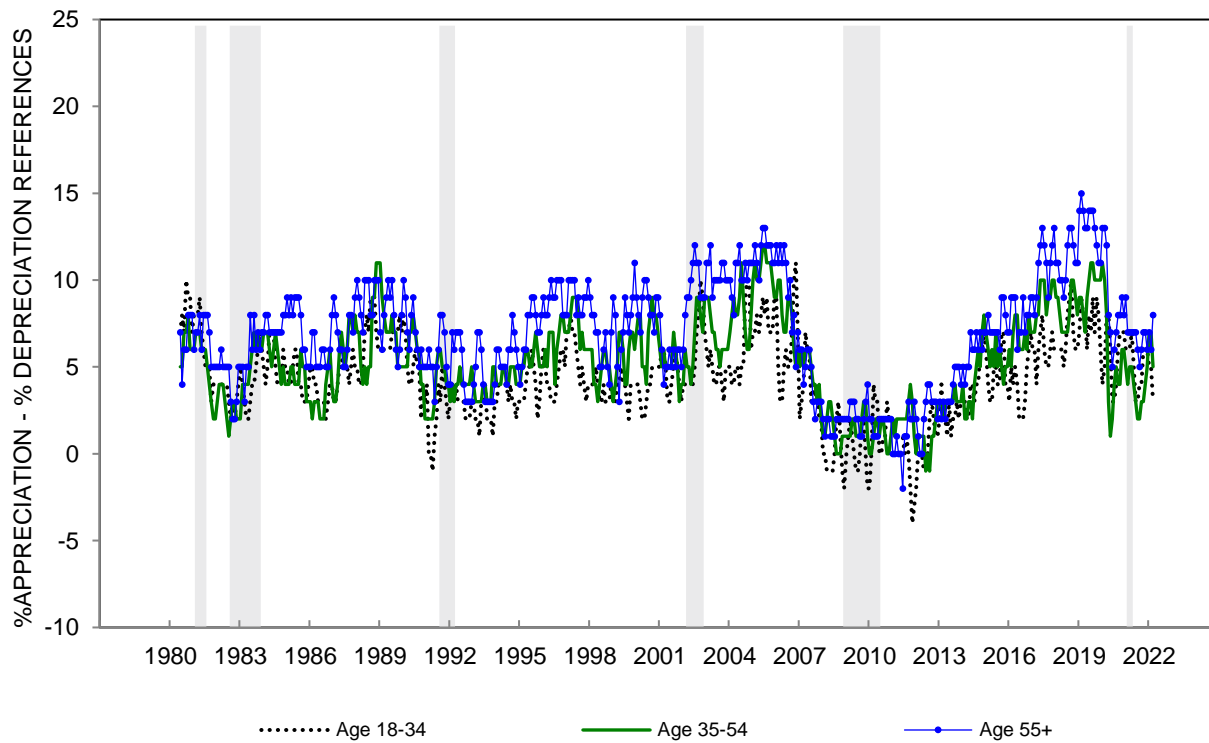


CHART 43: SELLING CONDITIONS FOR HOUSES

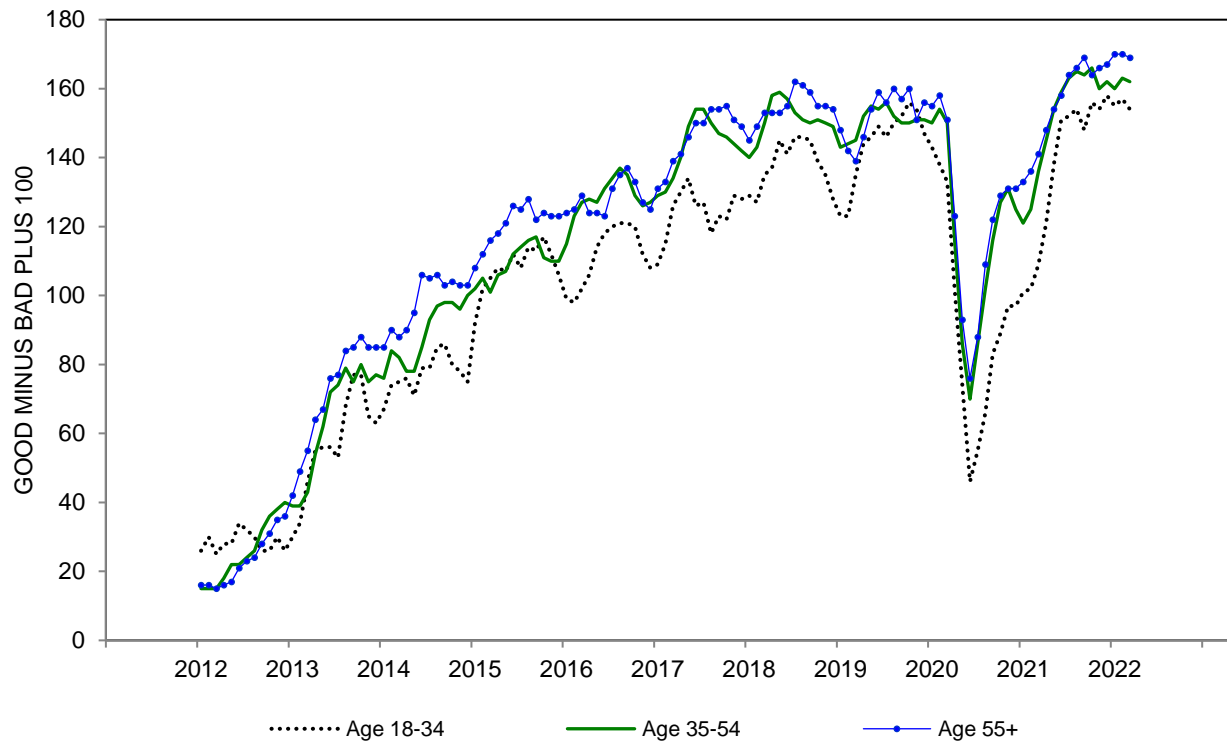
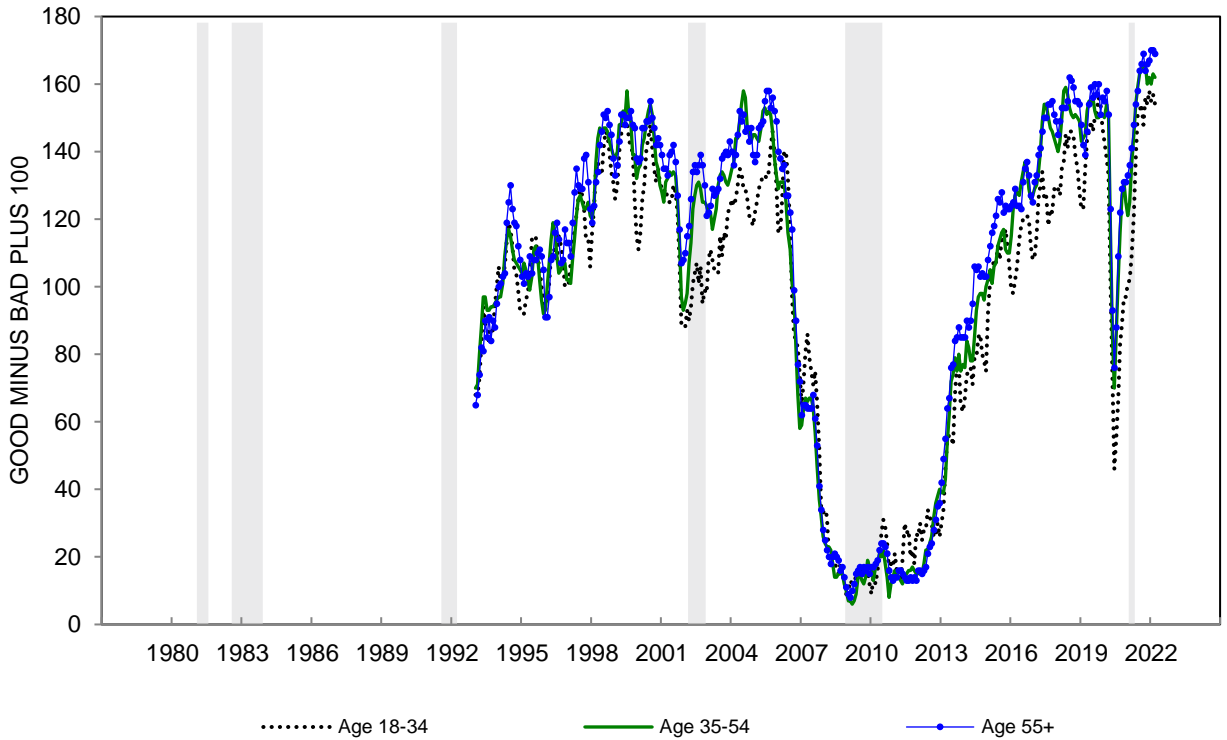
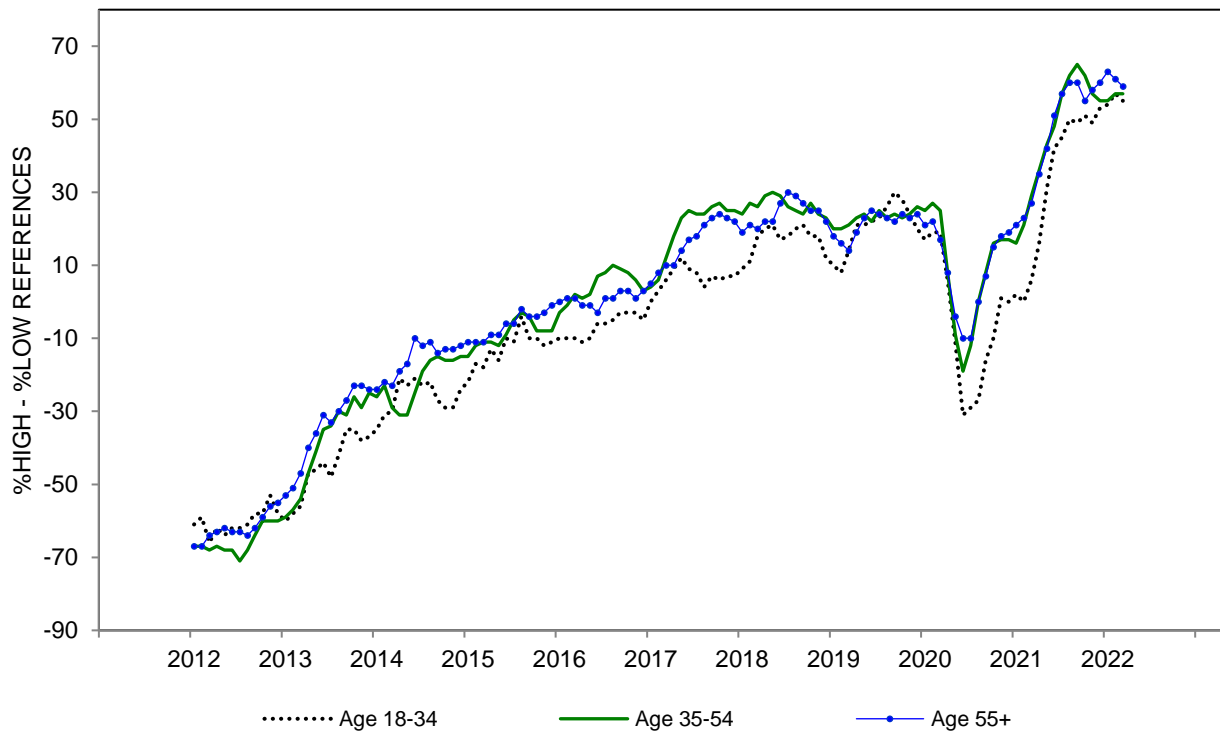


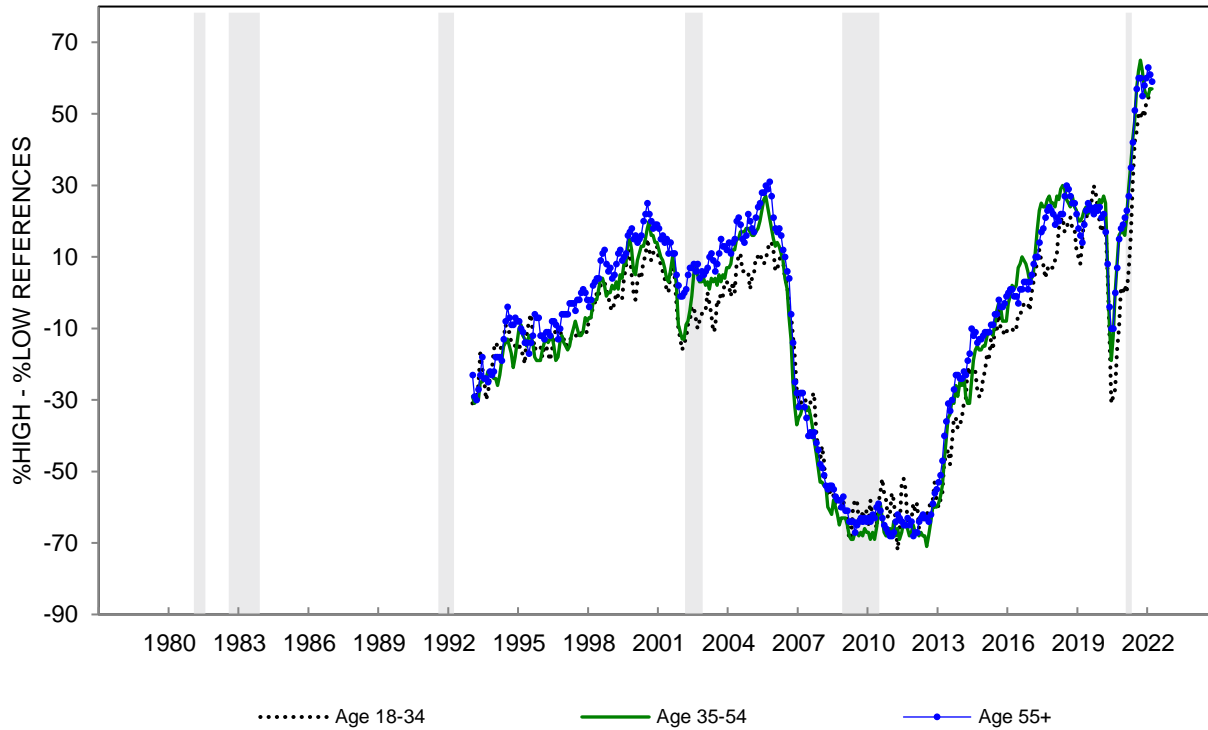
CHART 43: SELLING CONDITIONS FOR HOUSES



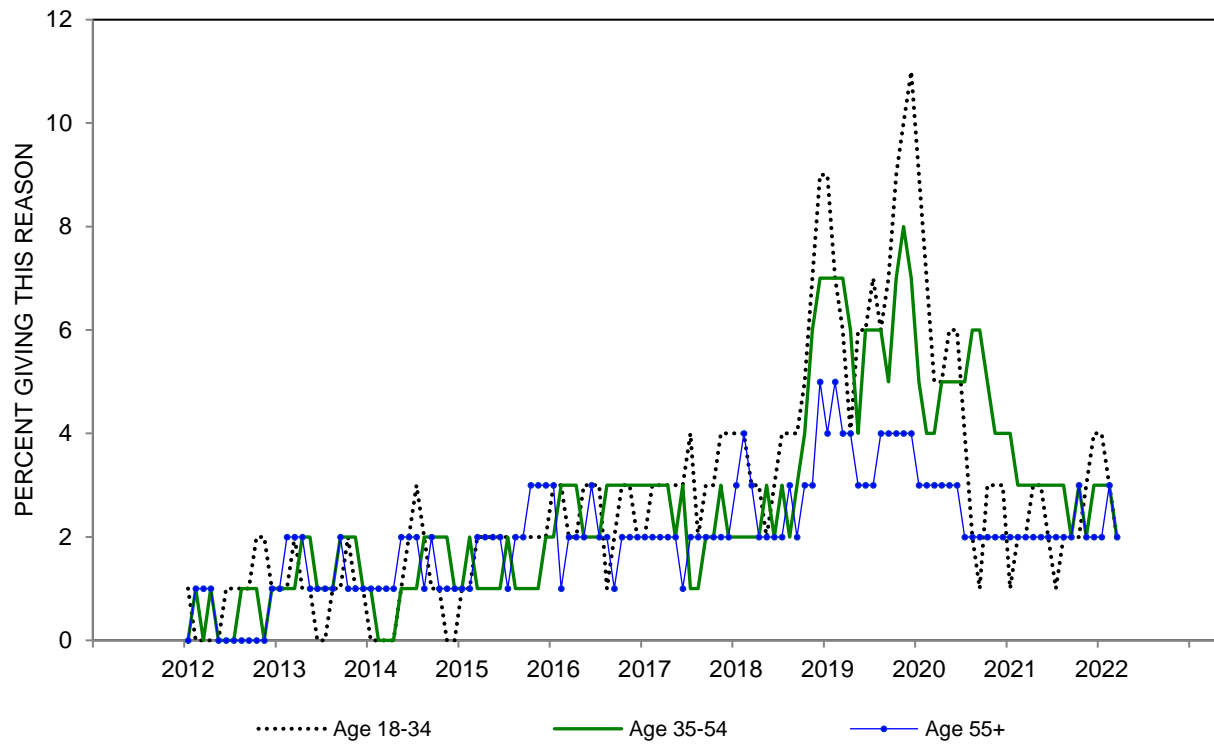
**CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES  
(%HIGH PRICES - %LOW PRICES)**



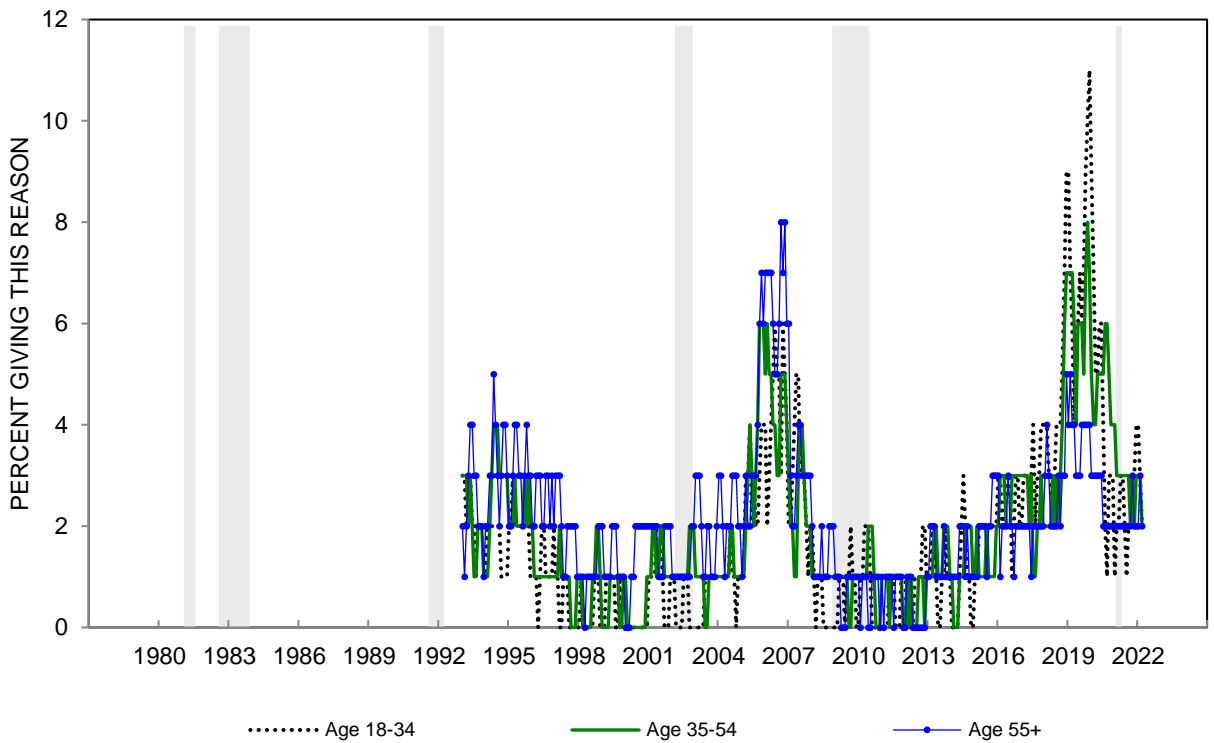
**CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES  
(%HIGH PRICES - %LOW PRICES)**



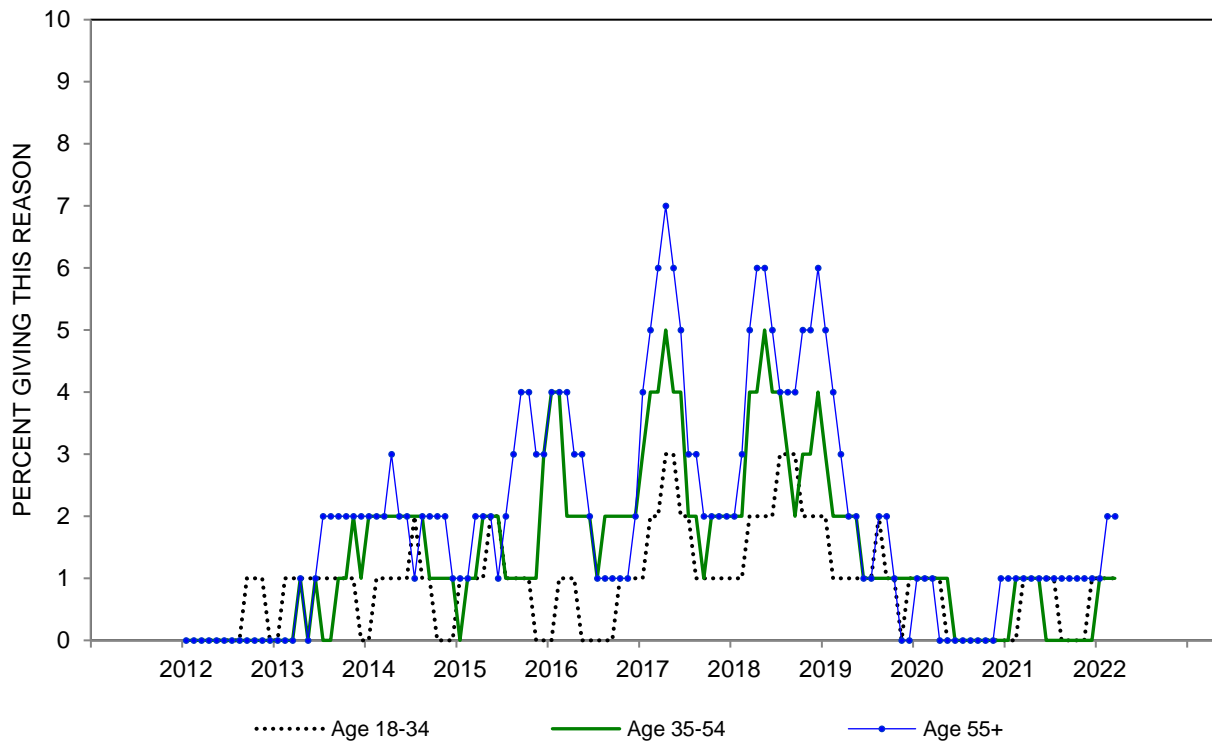
**CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES**



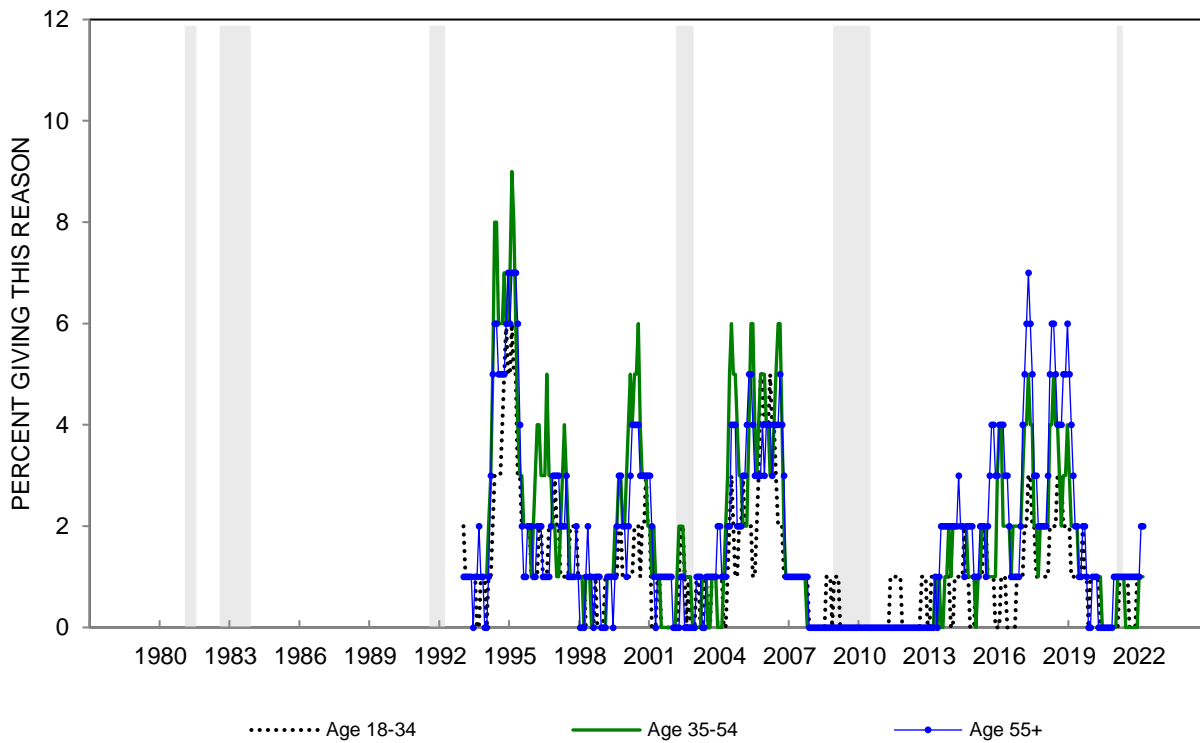
**CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES**



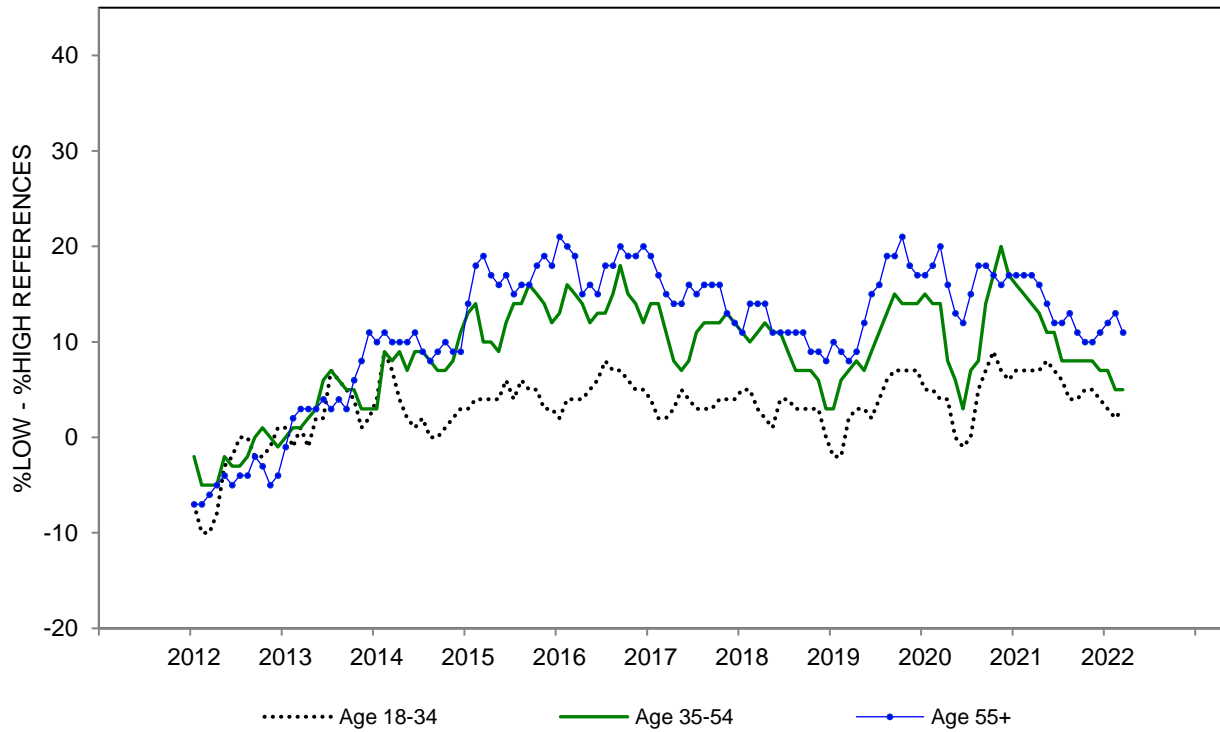
**CHART 44B2: SELLING IN ADVANCE RATES FOR SELLING CONDITIONS FOR HOUSES**



**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)**

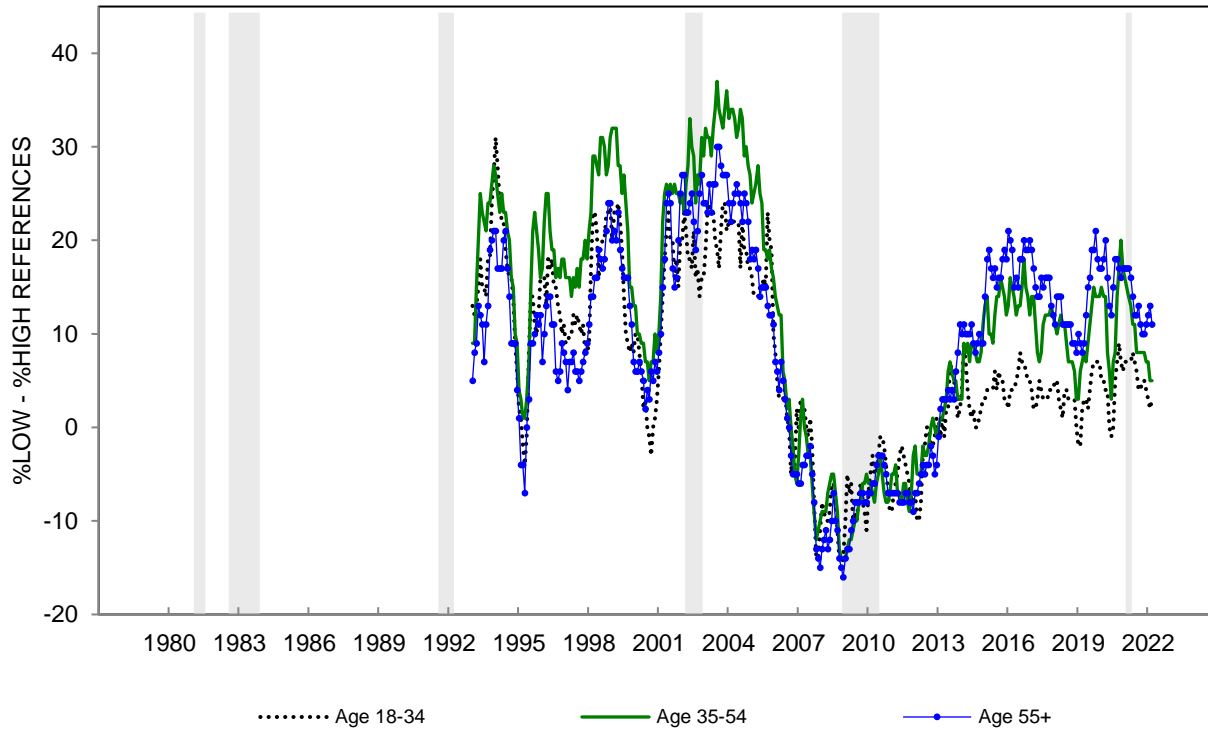




CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING  
CONDITIONS FOR HOUSES

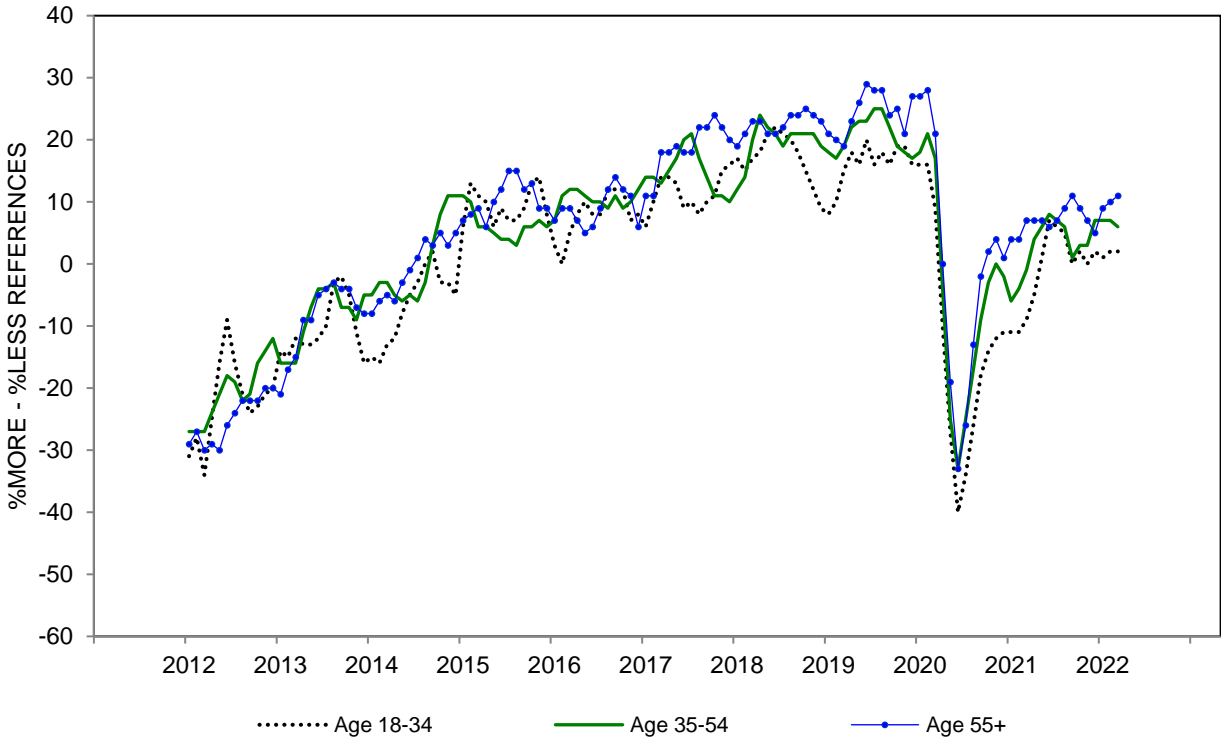
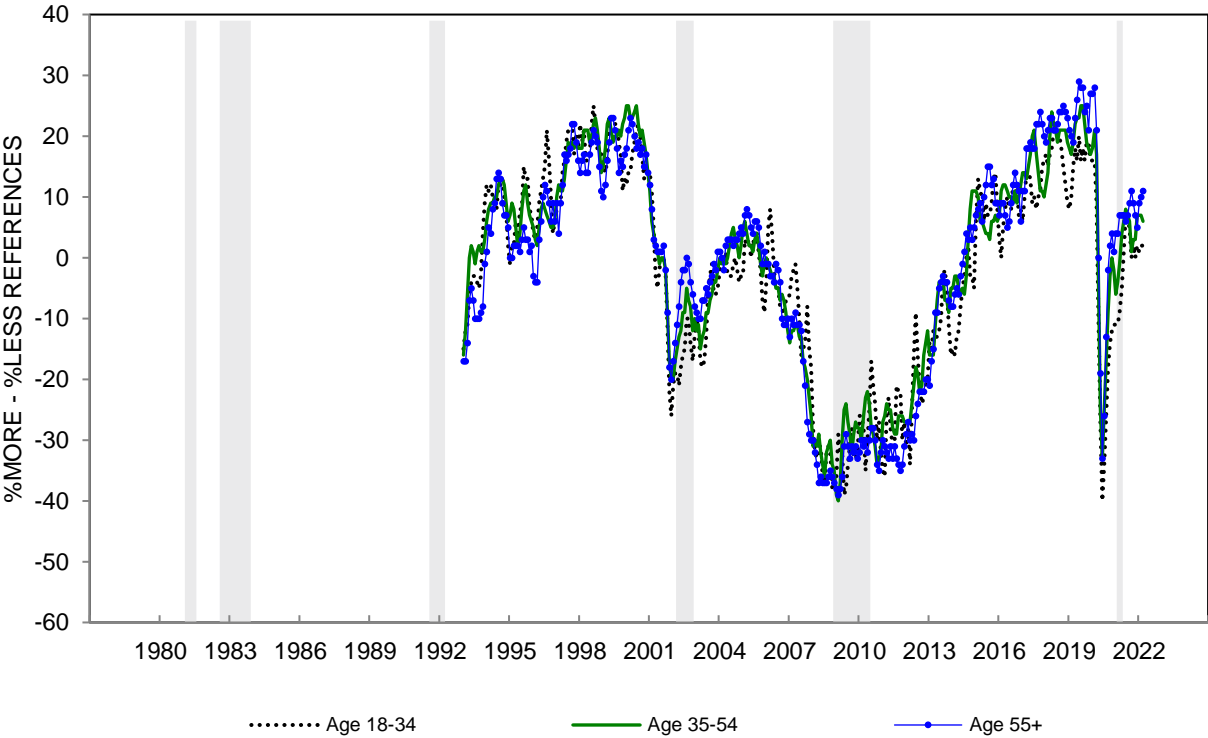
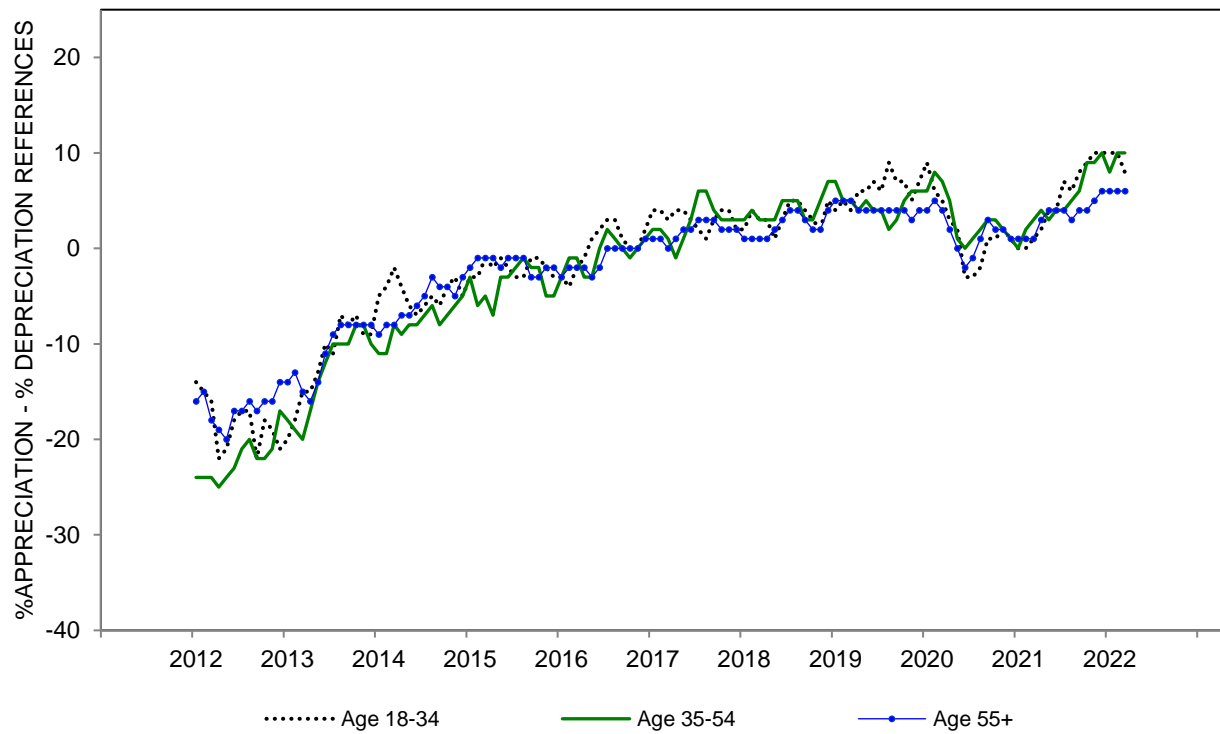


CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING  
CONDITIONS FOR HOUSES



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



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

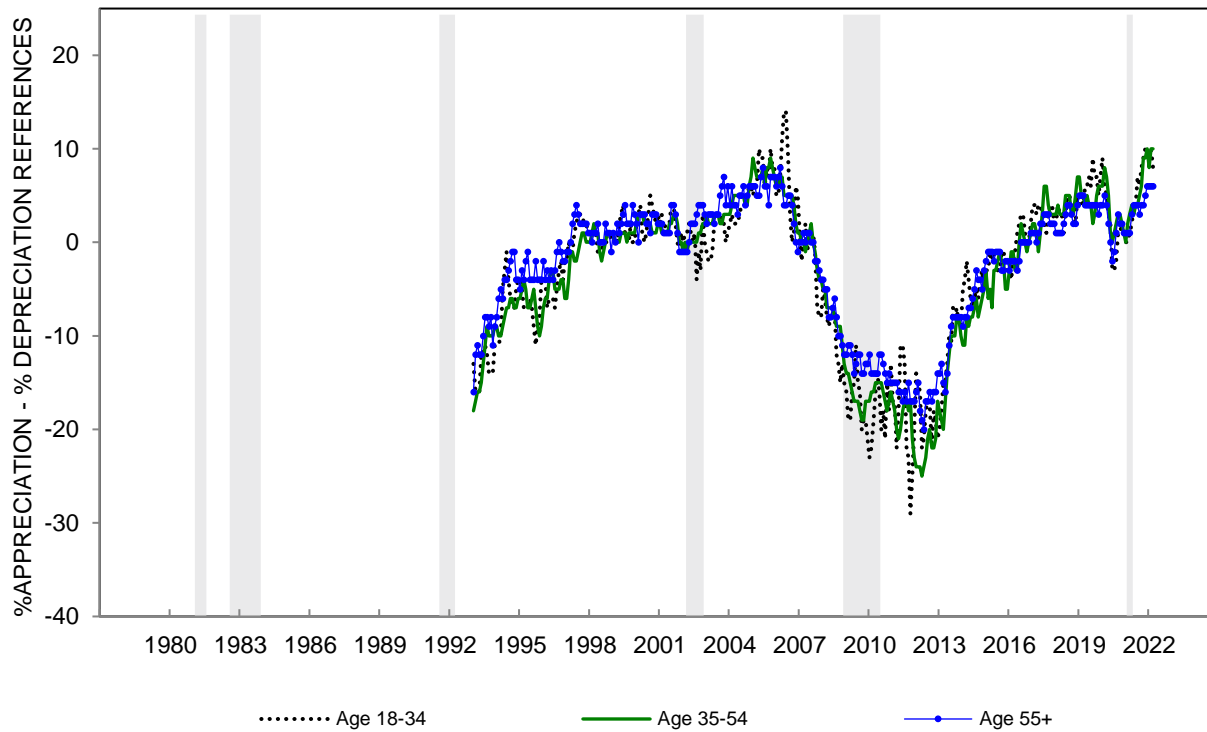


CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR

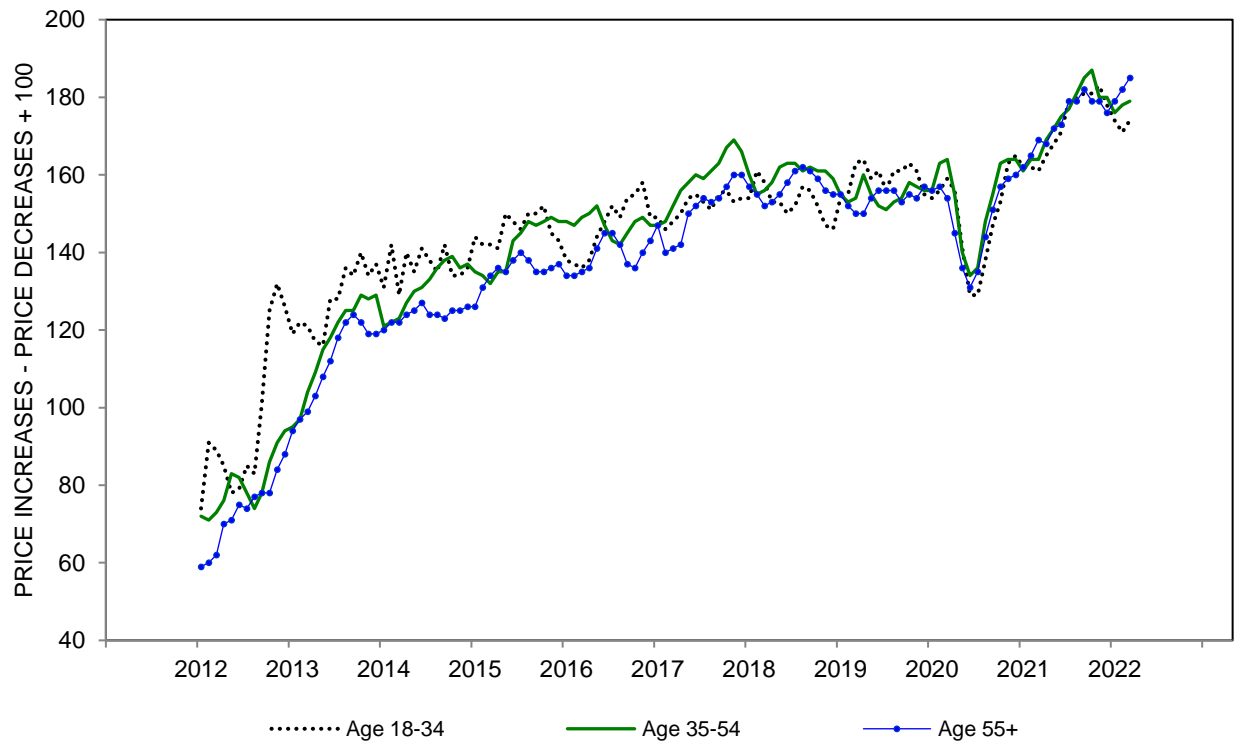
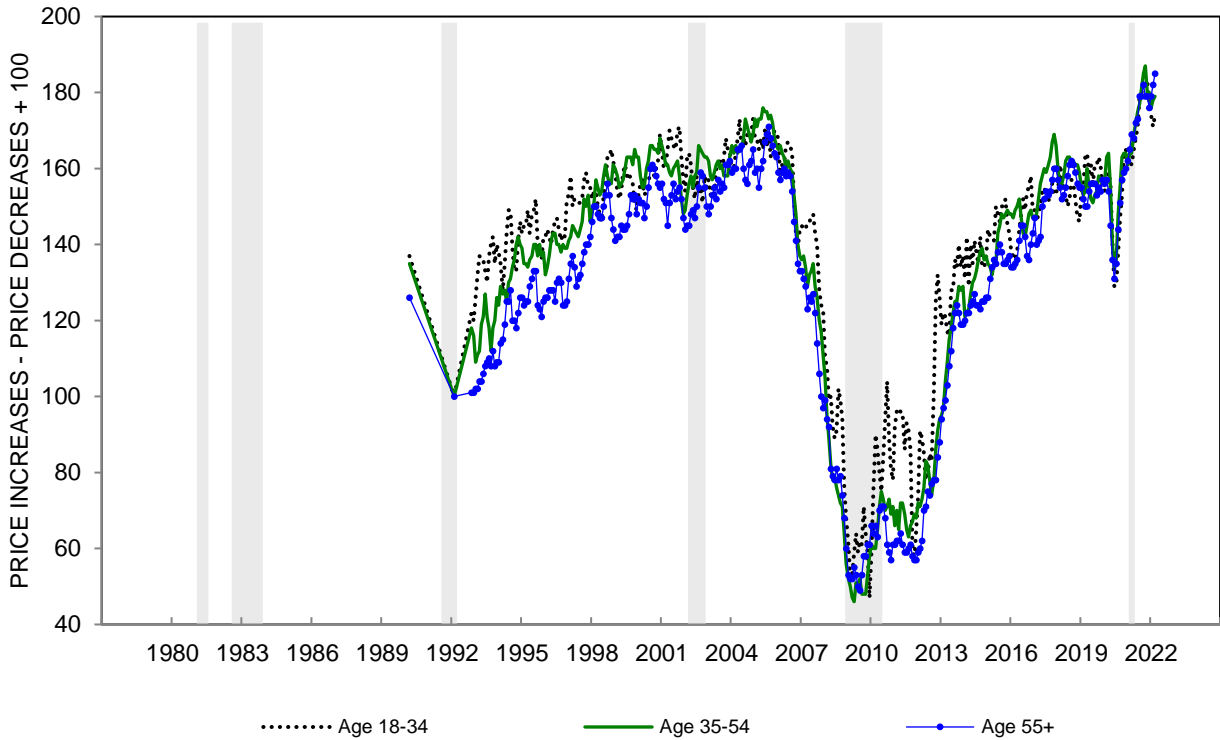
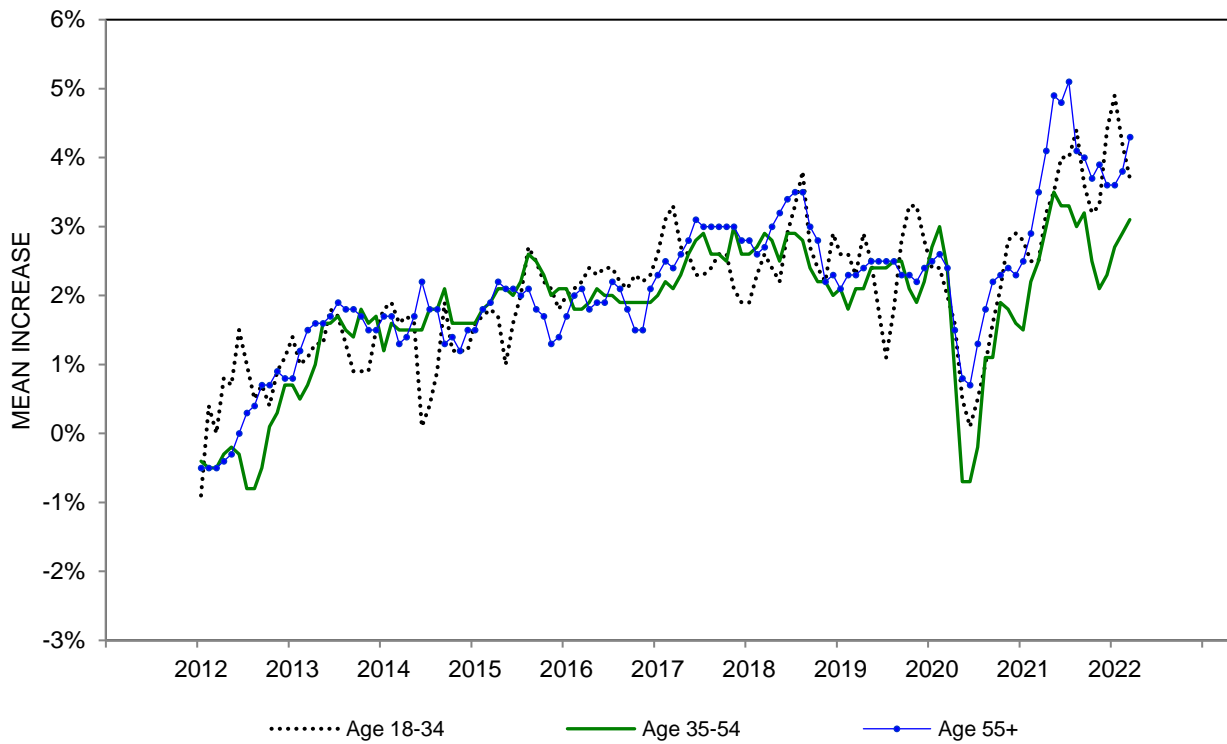


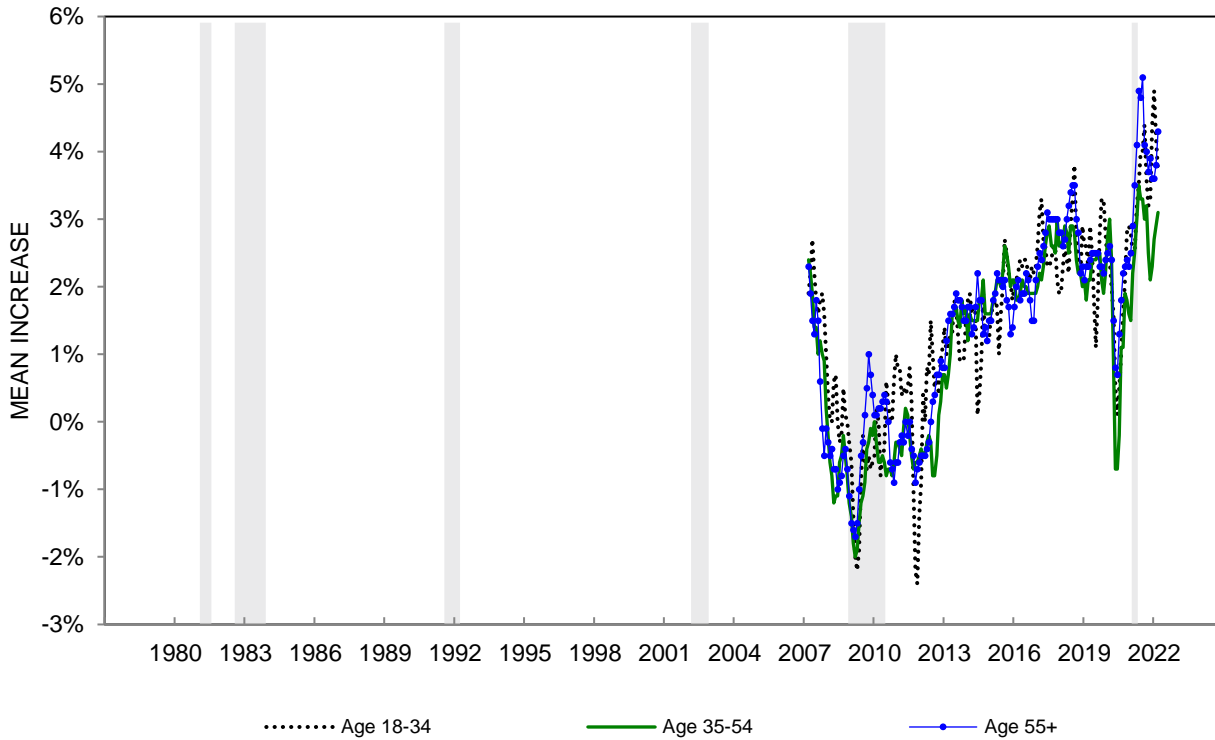
CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR



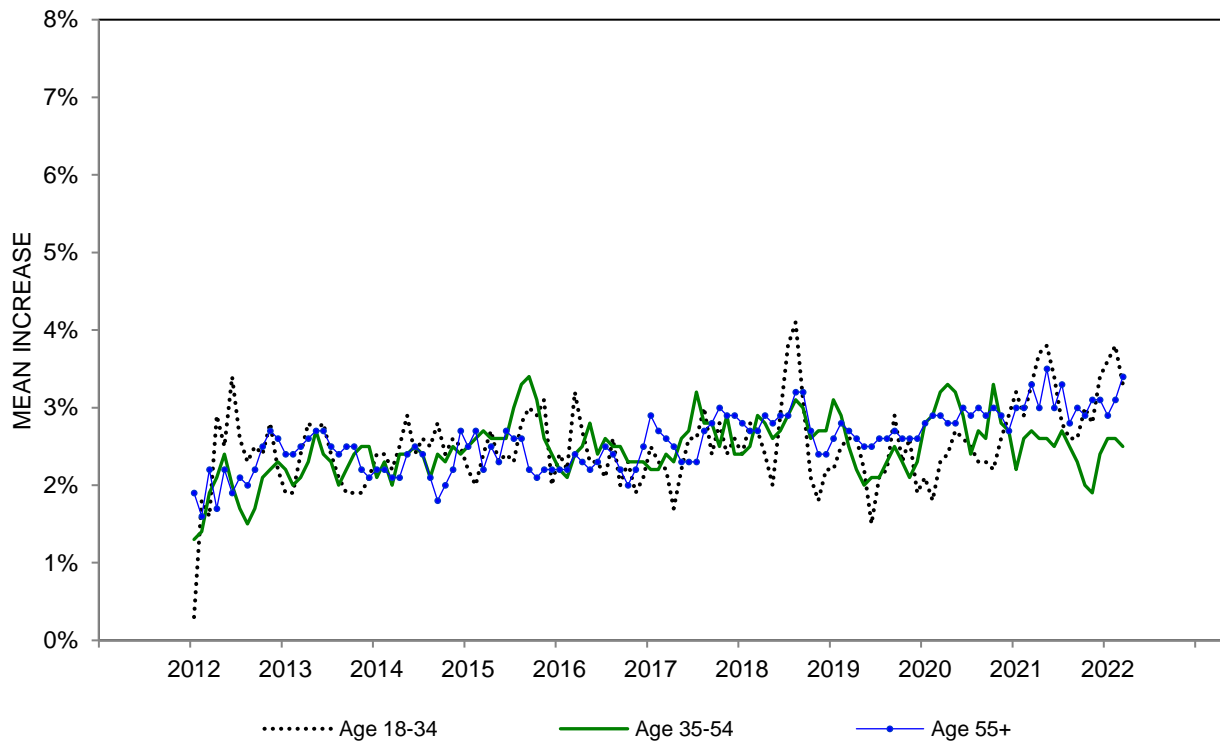
**CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR**



**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**

