#### Charts - Income

#### **Personal Finances**

- SUTVEYS of CONSUMERS
  UNIVERSITY OF MICHIGAN
- 1A The Index of Consumer Sentiment
- 1Ba Current Component of the Sentiment Index
- 1Bb Expected Component of the Sentiment Index
- 6 Current Financial Situation Compared with a Year Ago
- 7A Higher Prices as Reasons for Worse Personal Finances
- 7B Income Reasons for Changes in Personal Finances
- 7C Wealth Reasons for Changes in Personal Finances
- 8 Expected Change in Financial Situation in a Year
- 9 Annual Trend in Past and Expected Household Finances
- 10 Current Financial Situation Compared with 5 Years Ago
- 11 Expected Change in Financial Situation in 5 Years
- 12 Five Year Trend in Past and Expected Household Finances
- 13 Expected Change in Household Income During the Next Year
- 14 Expected Change in Real Income During the Next Year
- 15 Probability That Personal Income Will Increase During the Next Year
- 16 Probability of Real Income Gains During the Next 5 Years
- 17 Probability of Losing a Job in the Next 5 Years

#### **Savings and Retirement**

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

#### **Economic Conditions**

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

#### Unemployment, Interest Rates, Prices, Government Expectations

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

### **Household Durables Buying Conditions**

- 35 Buying Conditions for Large Household Durables
- 36A Price Reasons for Large Household Durables
- 36B1 Buying in Advance of Prices for Large Household Durables
- 36B2 Buying in Advance of Rates for Large Household Durables
- 36C Interest Rate Reasons for Large Household Durables
- 36D Economic Uncertainty Reasons for Large Household Durables

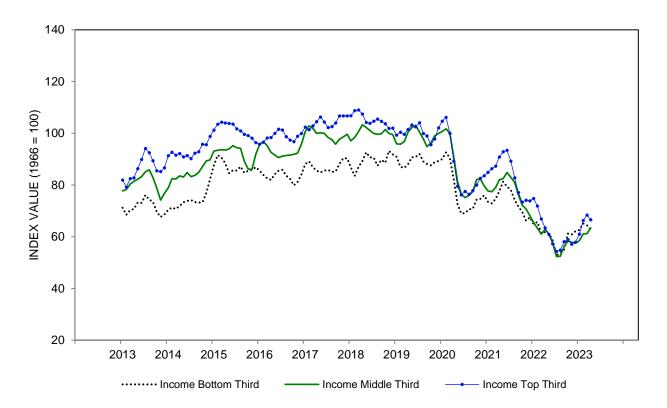
#### **Vehicle Buying Conditions**

- 37 Buying Conditions for Vehicles
- 38A Price Reasons for Buying Conditions for Vehicles
- 38B1 Buying in Advance of Prices for Buying Conditions for Vehicles
- 38B2 Buying in Advance of Rates for Buying Conditions for Vehicles
- 38C Interest Rate Reasons for Buying Conditions for Vehicles
- 38D Economic Uncertainty Reasons for Buying Conditions for Vehicles
- 39 Expected Change in Gasoline Prices During the Next Year
- 40 Expected Change in Gasoline Prices During the Next 5 Years

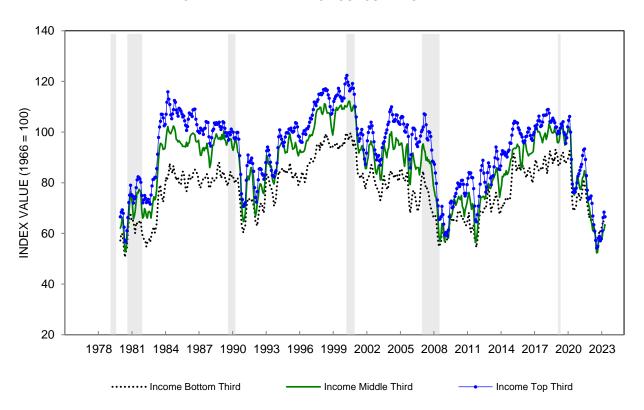
#### **Home Buying and Selling Conditions**

- 41 Buying Conditions for Houses
- 42A Price Reasons for Buying Conditions for Houses
- 42B1 Buying in Advance of Prices for Buying Conditions for Houses
- 42B2 Buying in Advance of Rates for Buying Conditions for Houses
- 42C Interest Rate Reasons for Buying Conditions for Houses
- 42D Economic Uncertainty Reasons for Buying Conditions for Houses
- 42E Capital Gain Reasons for Buying Conditions for Houses
- 43 Selling Conditions for Houses
- 44A Price Reasons for Selling Conditions for Houses
- 44B1 Selling in Advance of Prices for Selling Conditions for Houses
- 44B2 Selling in Advance Rates for Selling Conditions for Houses
- 44C Interest Rate Reasons for Selling Conditions for Houses
- 44D Economic Uncertainty Reasons for Selling Conditions for Houses
- 44E Capital Gain Reasons for Selling Conditions for Houses
- 45 Change in Home Values During the Past Year
- 46 Expected Change in Home Values During the Next Year
- 47 Expected Change in Home Values During the Next Five Years

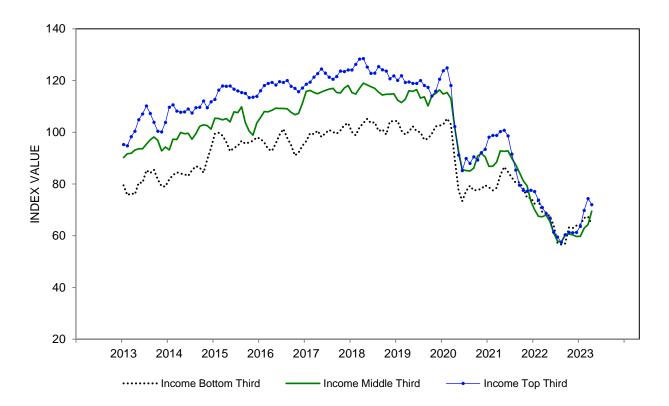
# **CHART 1A: THE INDEX OF CONSUMER SENTIMENT**



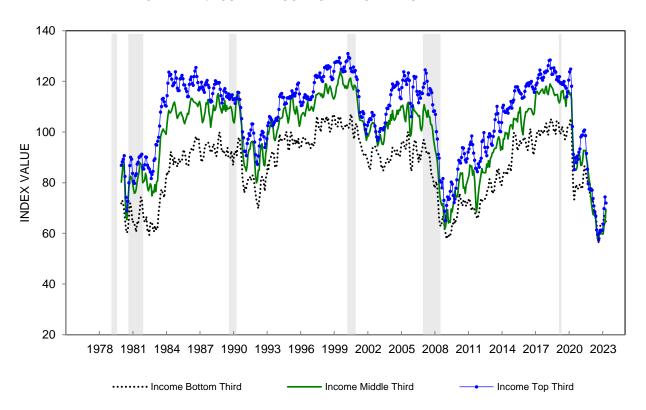
### **CHART 1A: THE INDEX OF CONSUMER SENTIMENT**



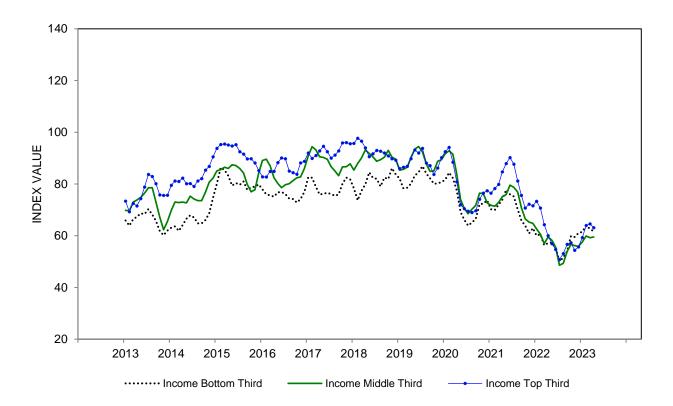
### **CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX**



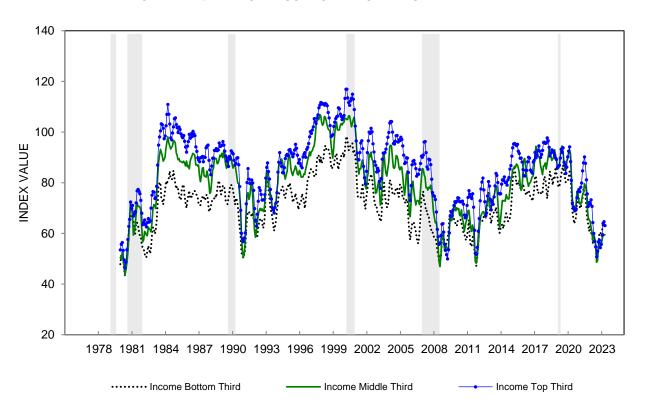
### **CHART 1Ba: CURRENT COMPONENT OF THE SENTIMENT INDEX**



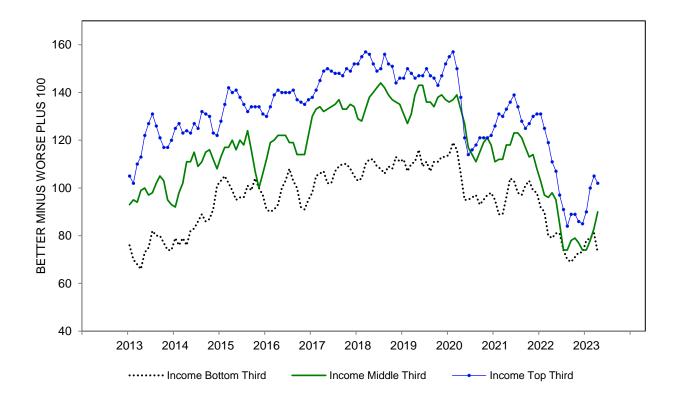
# CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX



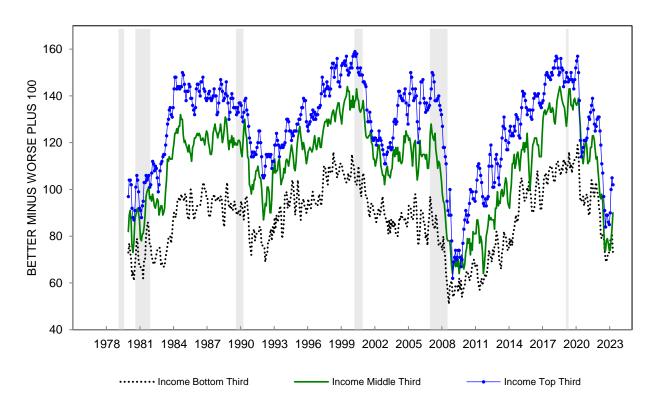
### **CHART 1Bb: EXPECTED COMPONENT OF THE SENTIMENT INDEX**



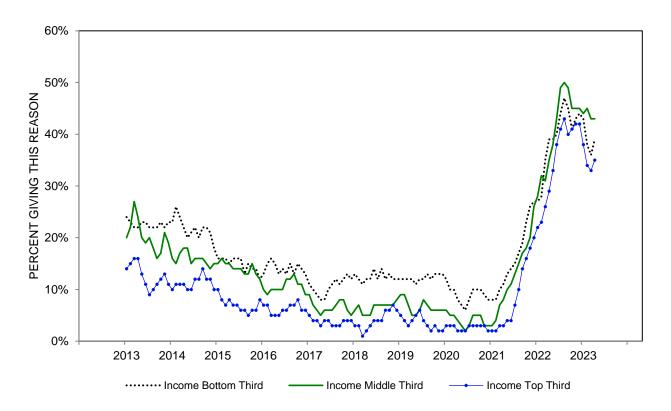
### **CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO**



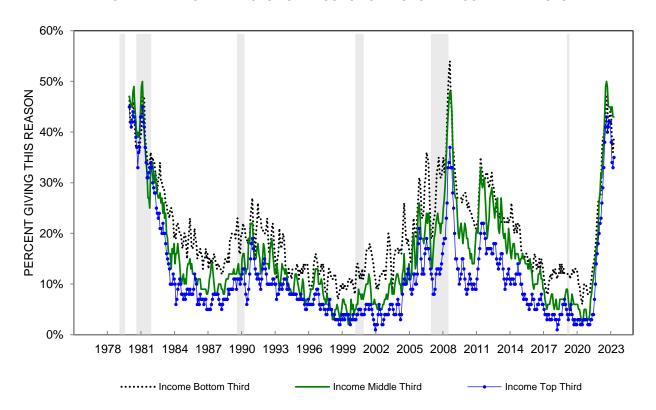
**CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO** 



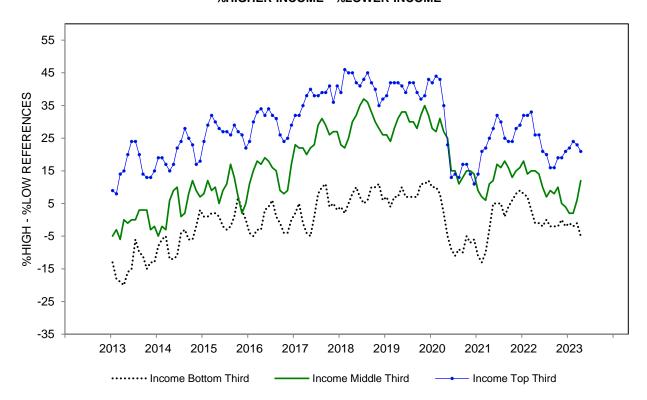
### CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



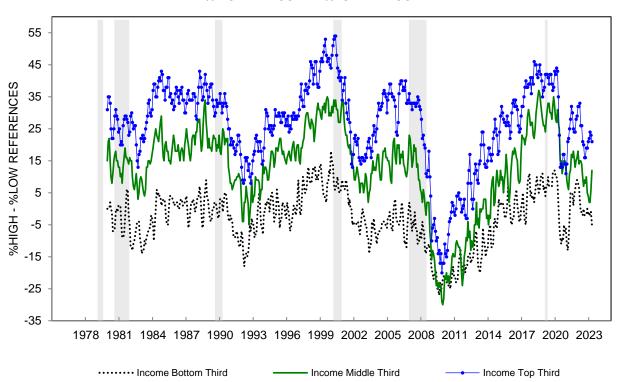
### CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES



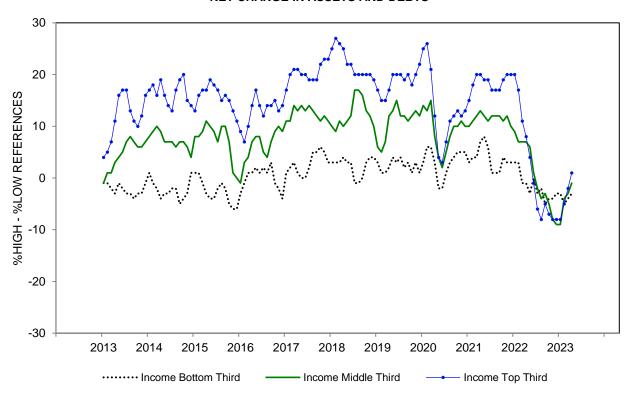
# CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: %HIGHER INCOME - %LOWER INCOME



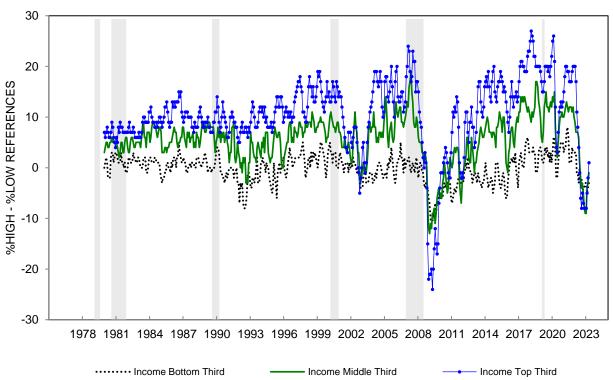
# CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: %HIGHER INCOME - %LOWER INCOME



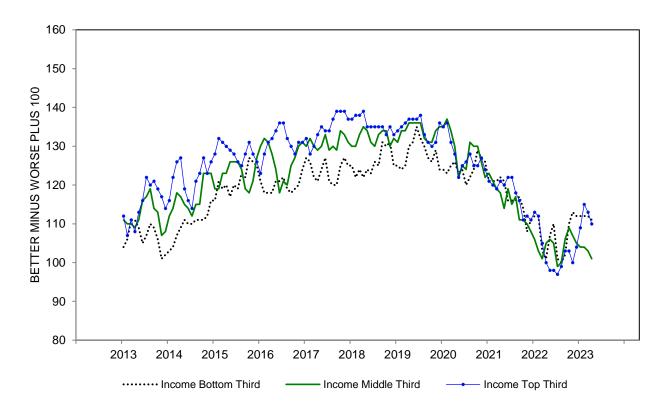
# CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES: NET CHANGE IN ASSETS AND DEBTS



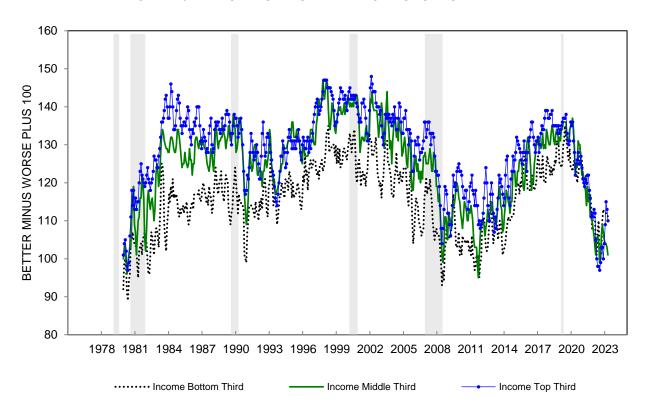
# CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES: NET CHANGE IN ASSETS AND DEBTS



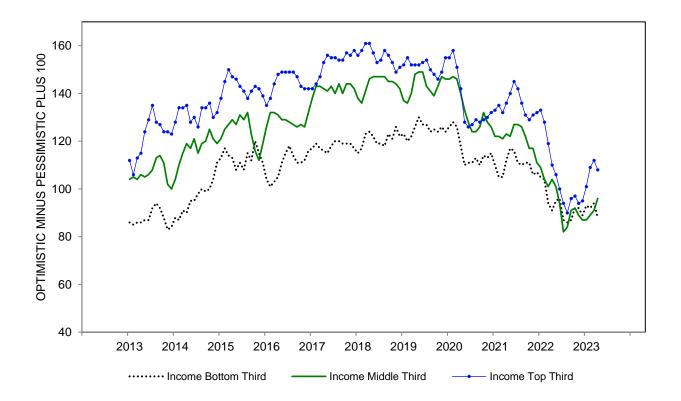
# **CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**



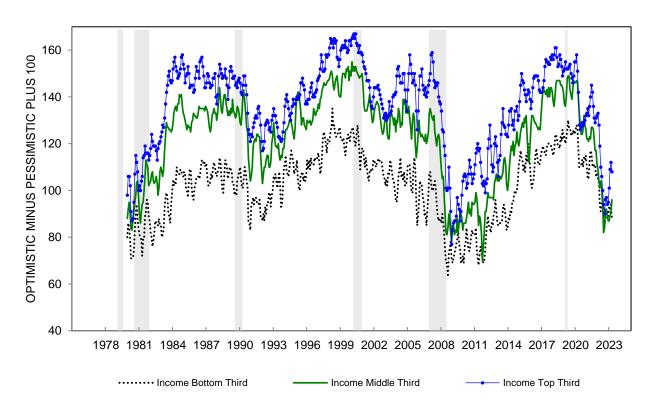
**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR** 



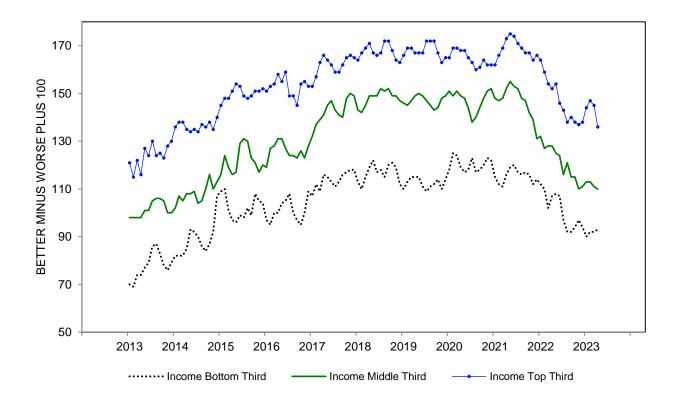
# **CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**



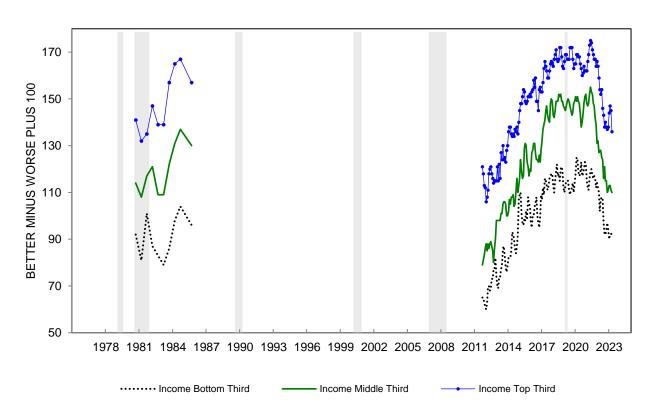
**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES** 



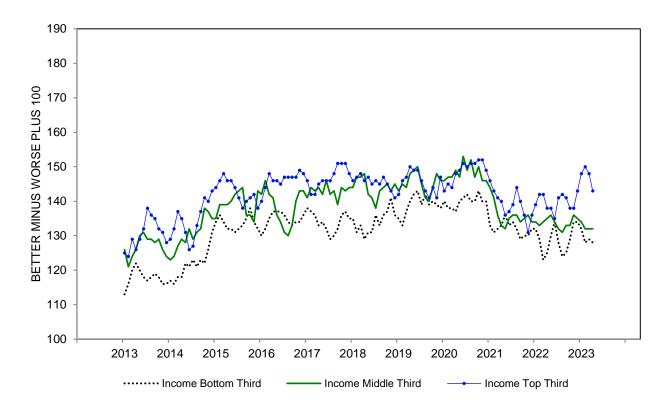
# **CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO**



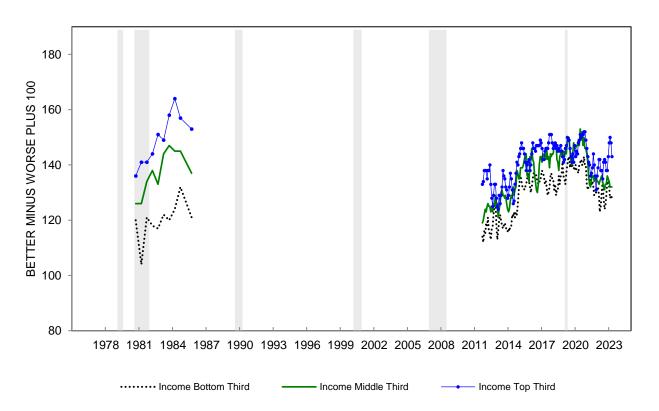
**CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO** 



**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

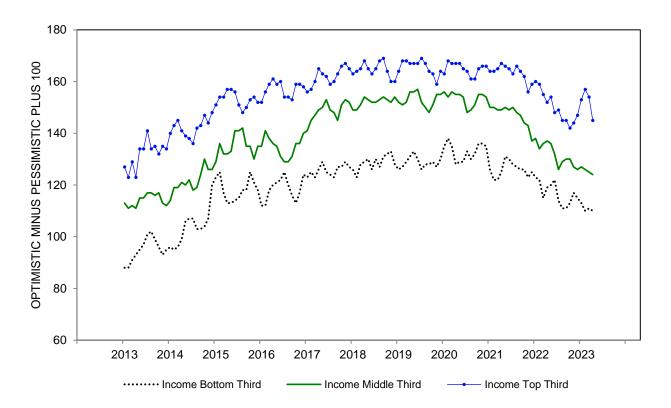


CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES

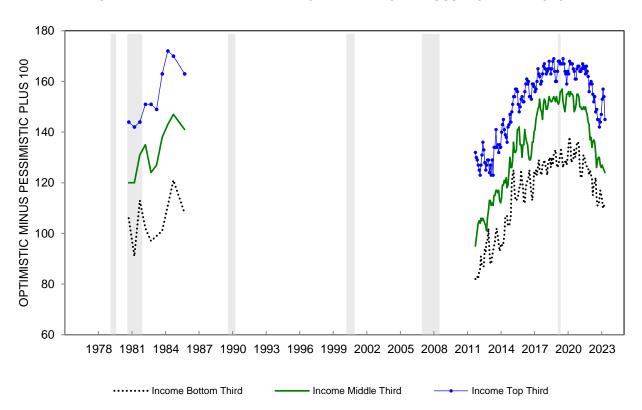


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

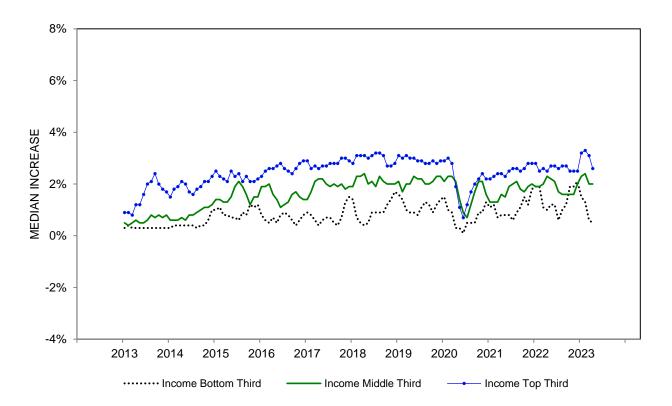


CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

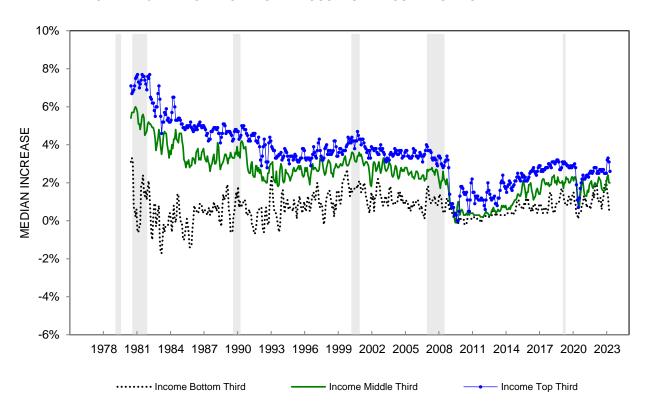


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR

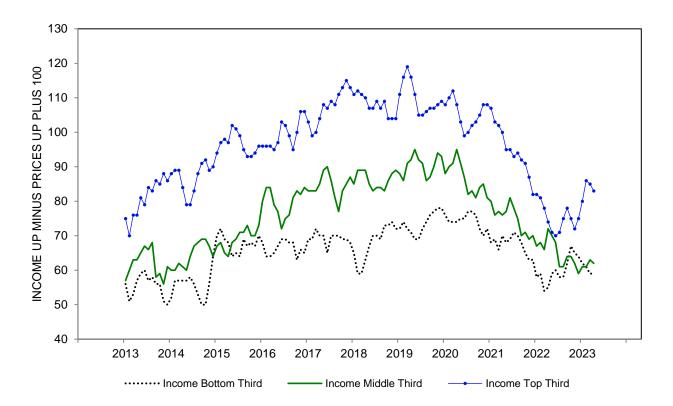
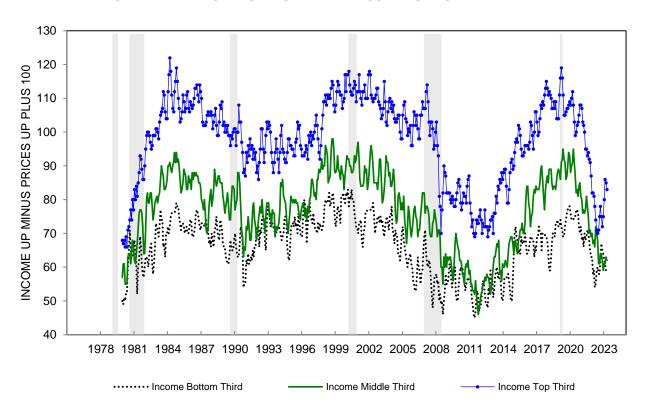


CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR



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

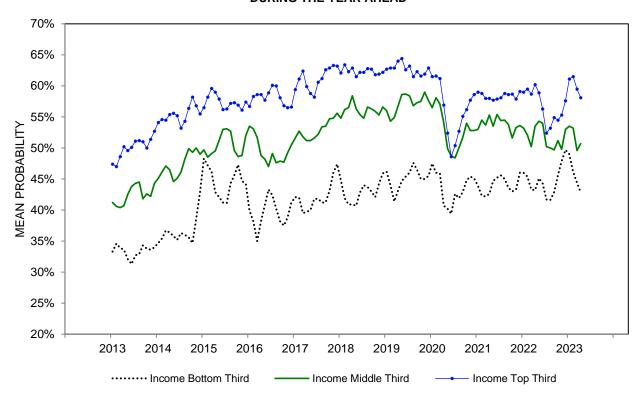
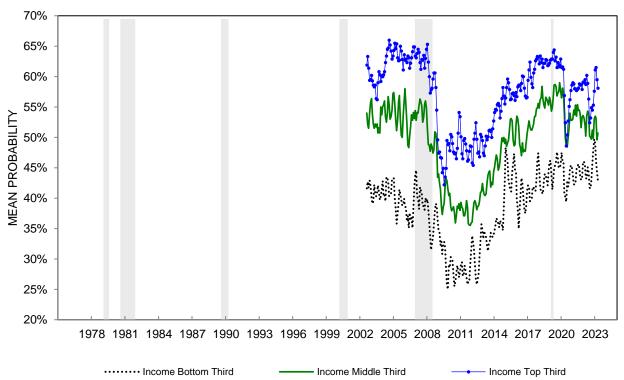


CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD



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

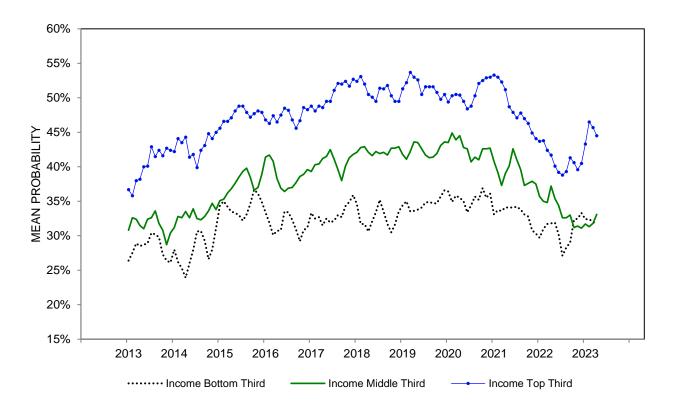


CHART 16: PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

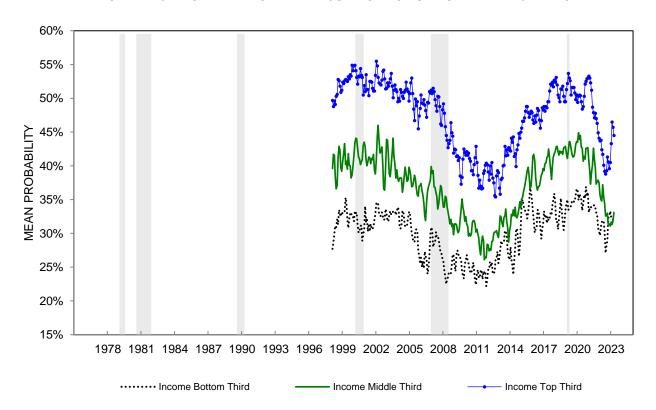


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

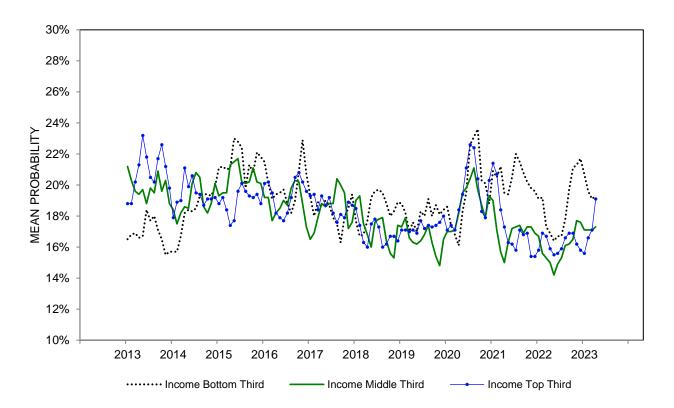
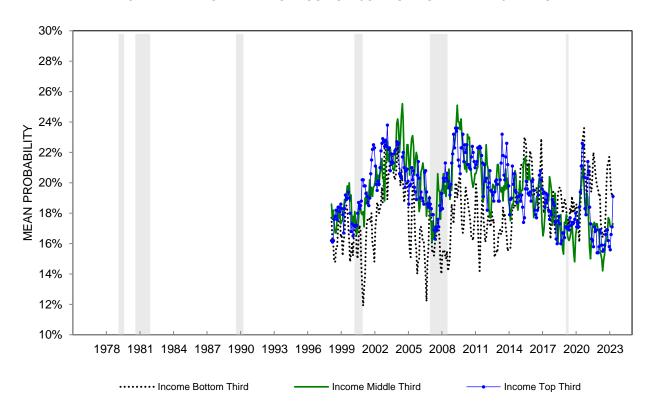


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS



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

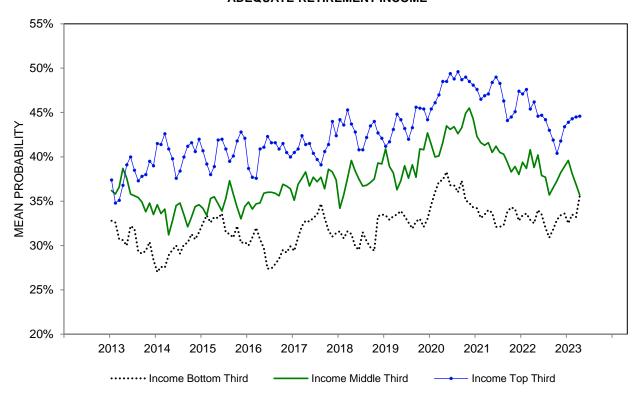
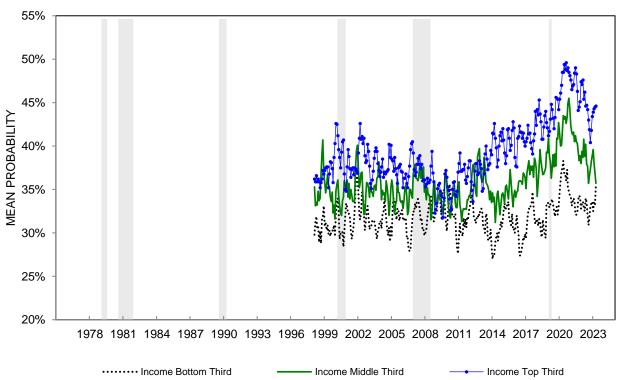


CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME



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

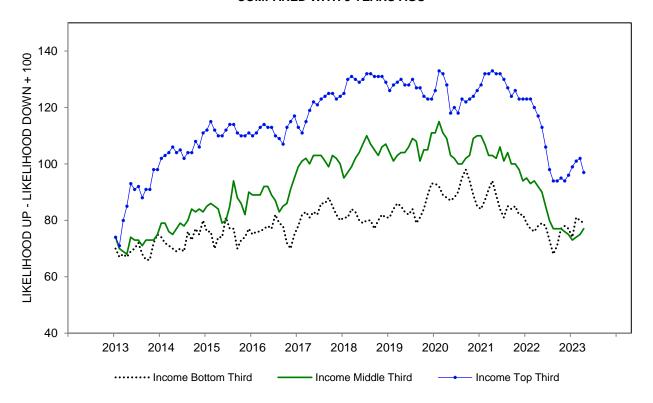


CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO

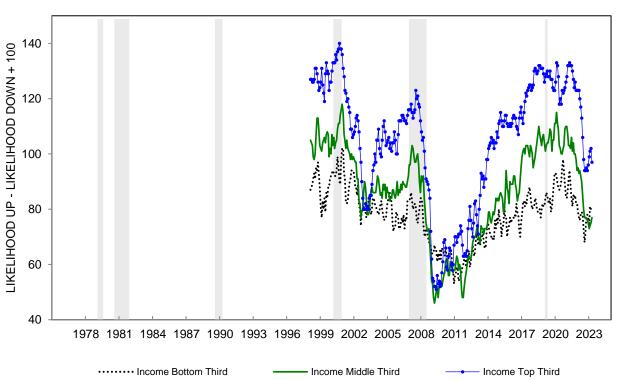


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR

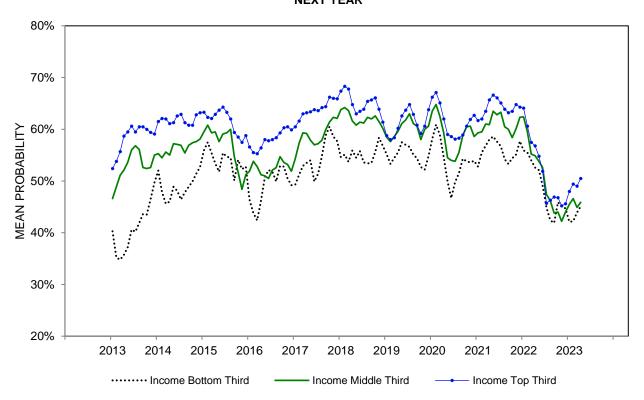


CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICE IN THE NEXT YEAR

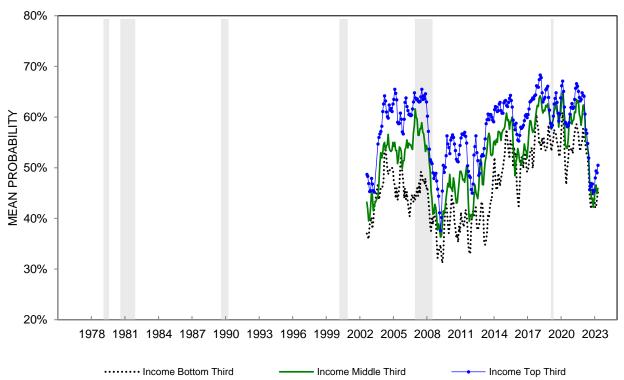


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)

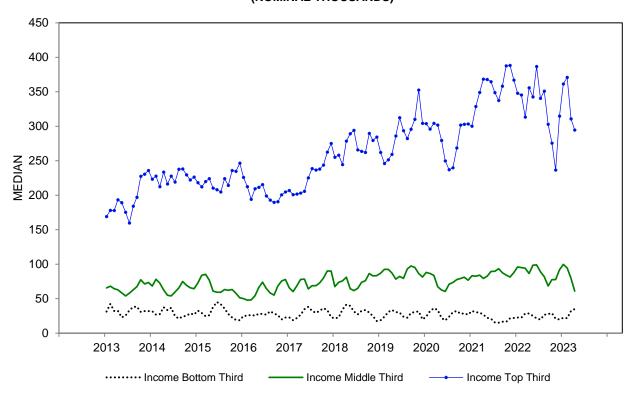
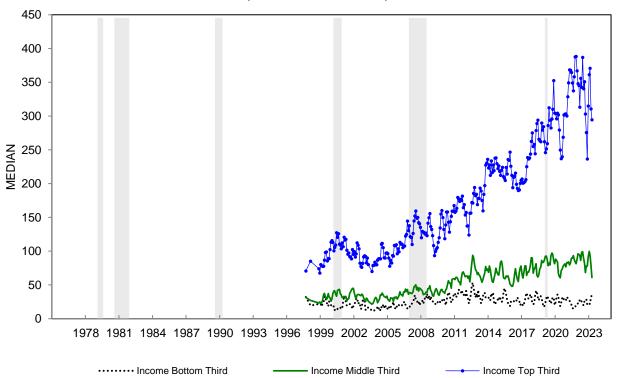


CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)



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

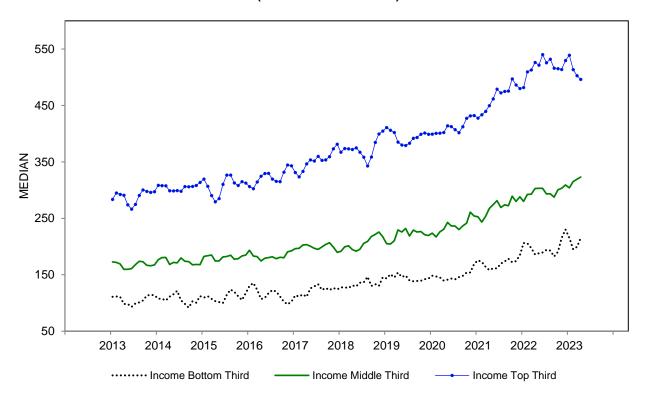
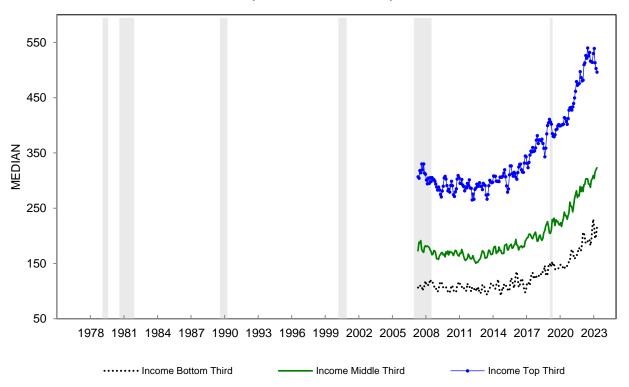
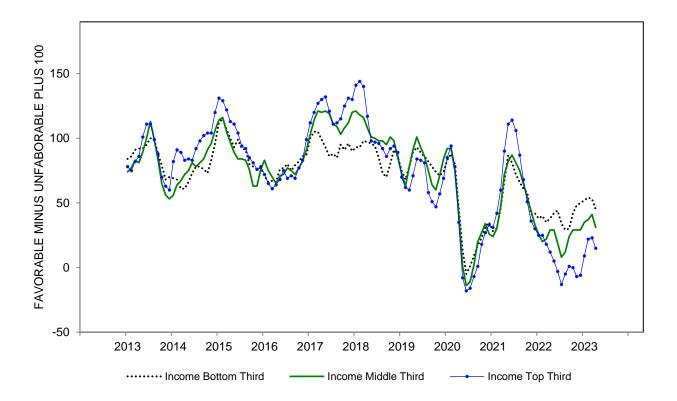


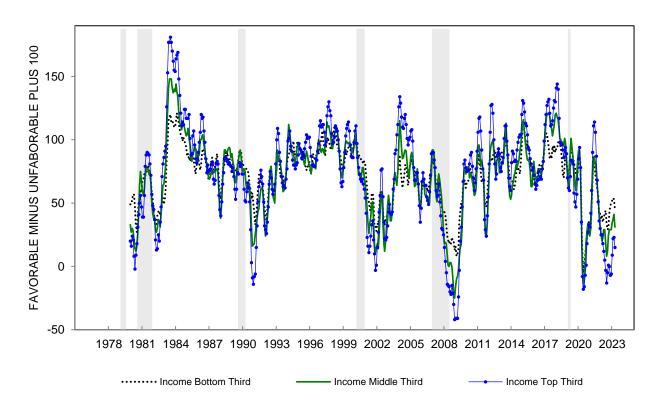
CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)



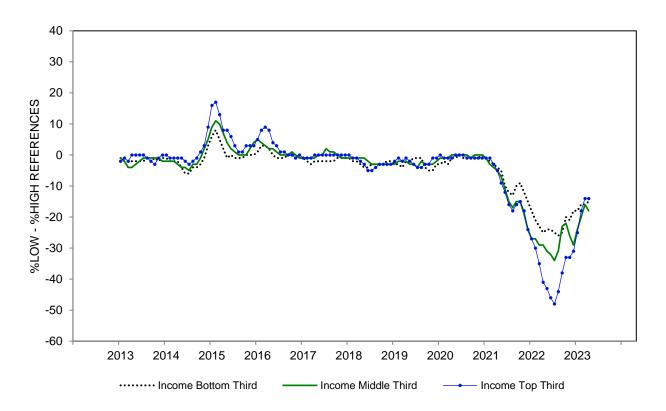
### **CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS**



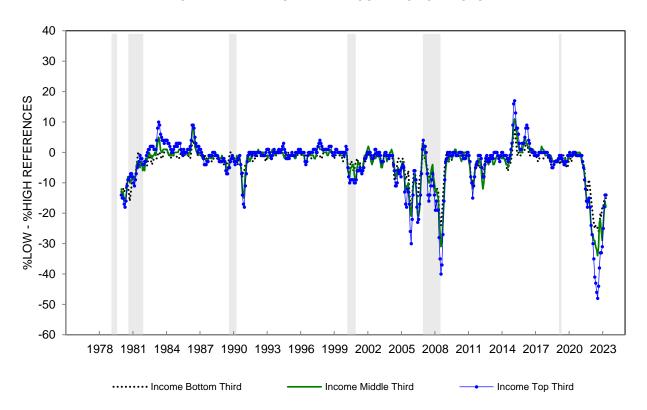
**CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS** 



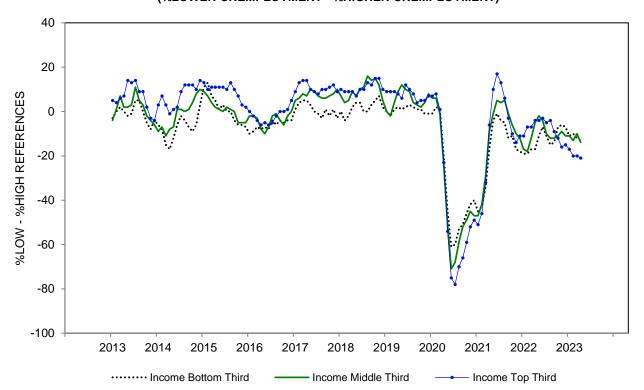
### **CHART 24A: NEWS HEARD ABOUT PRICE CHANGES**



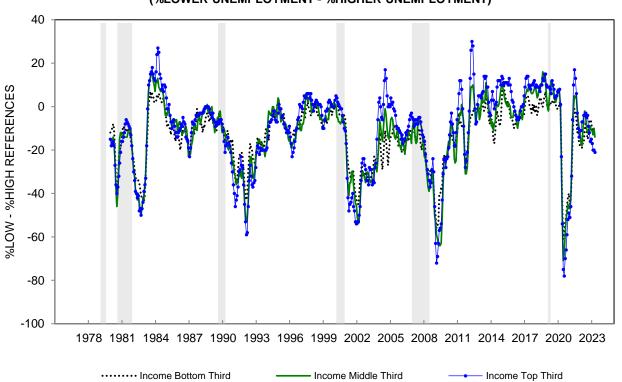
### **CHART 24A: NEWS HEARD ABOUT PRICE CHANGES**



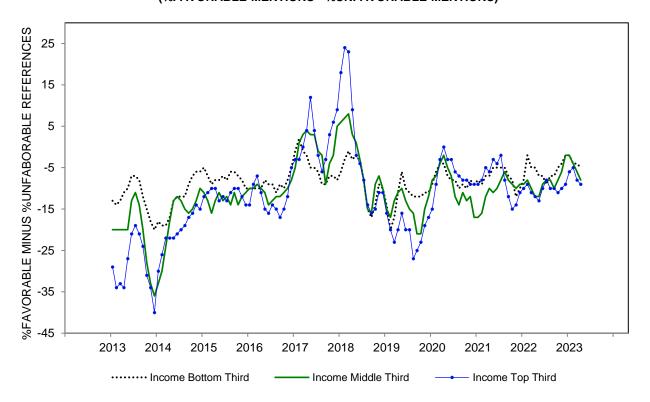
# CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS (%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)



# 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)

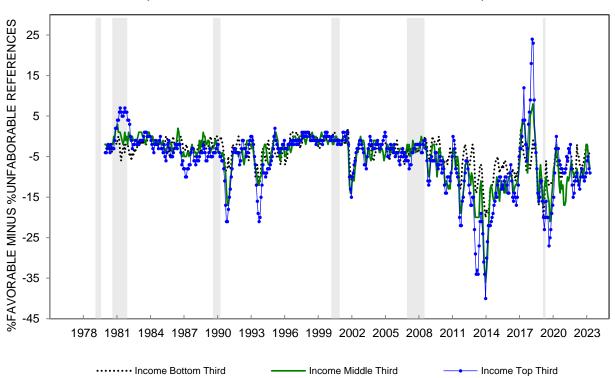


CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

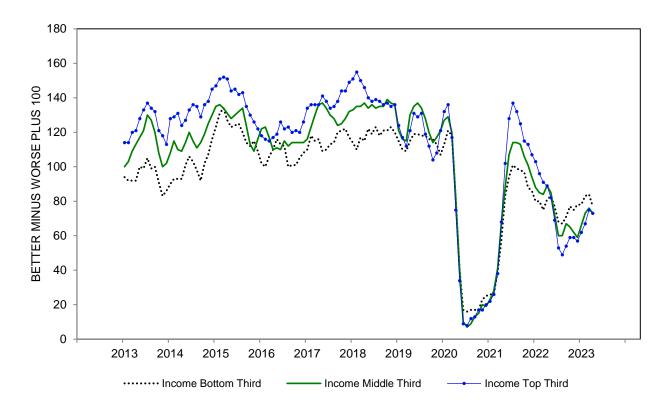
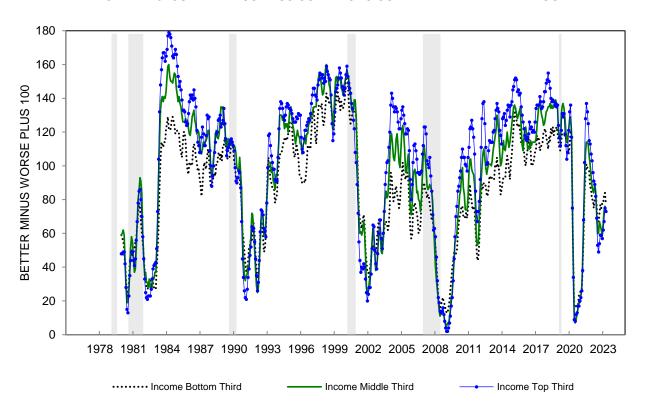
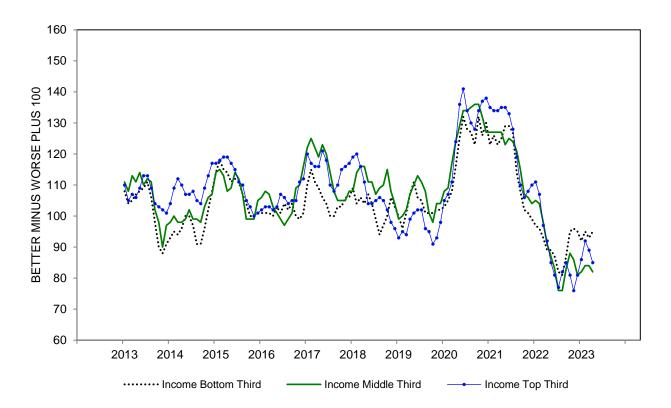


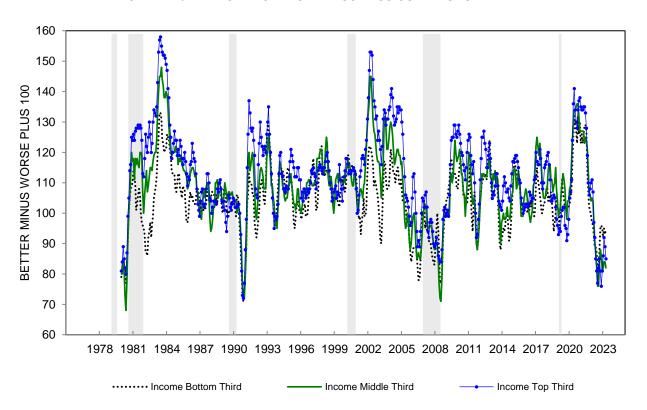
CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO



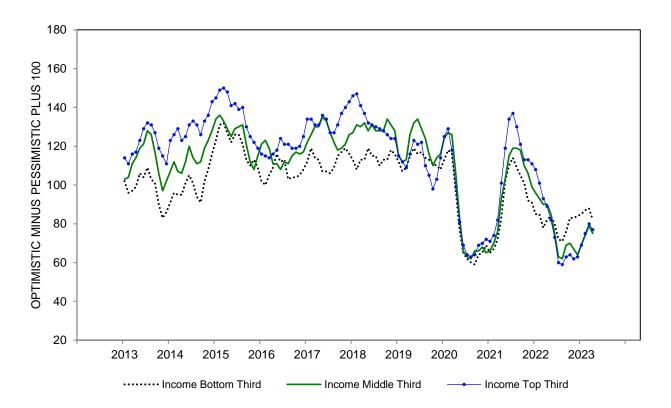
# **CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR**



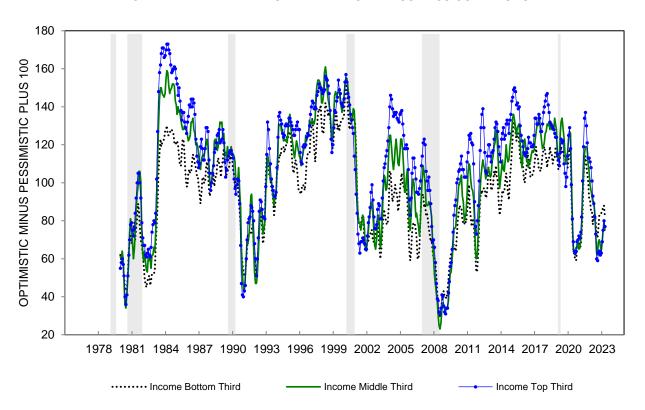
**CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR** 



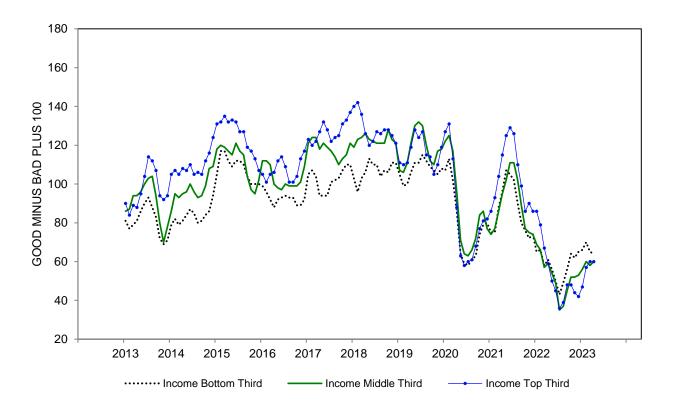
**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS** 



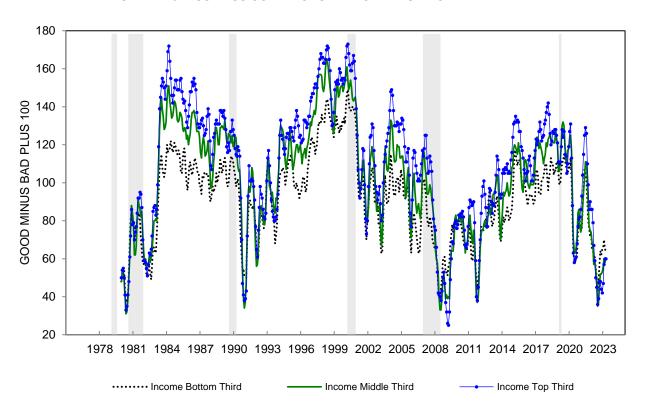
**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS** 



# 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

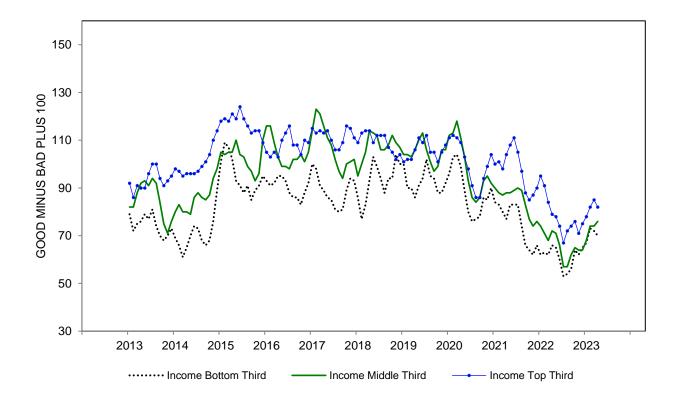
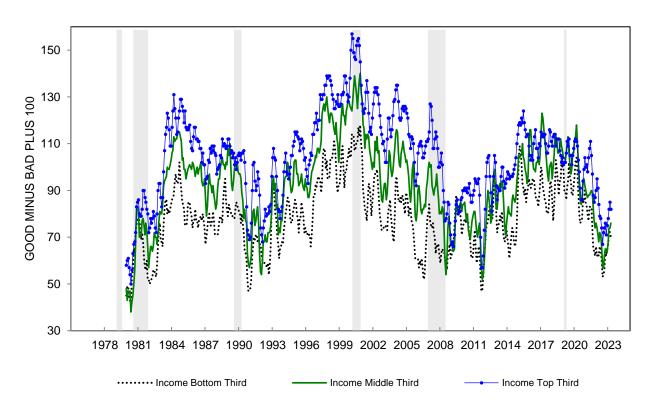


CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS



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

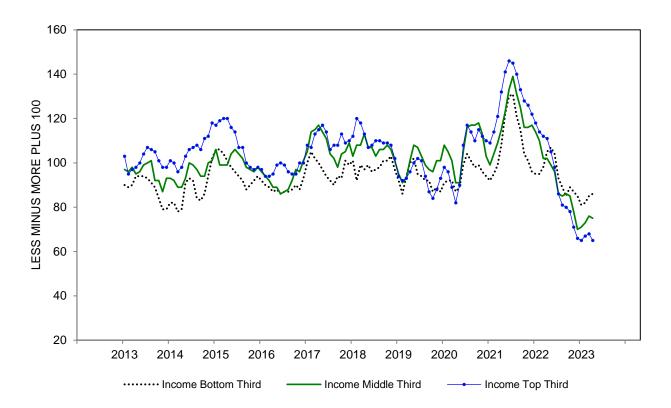


CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

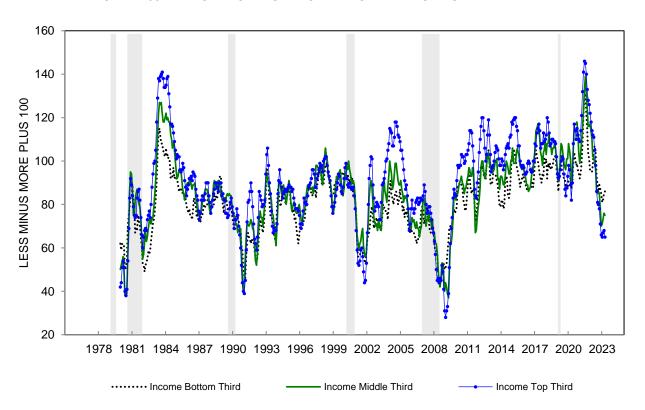


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

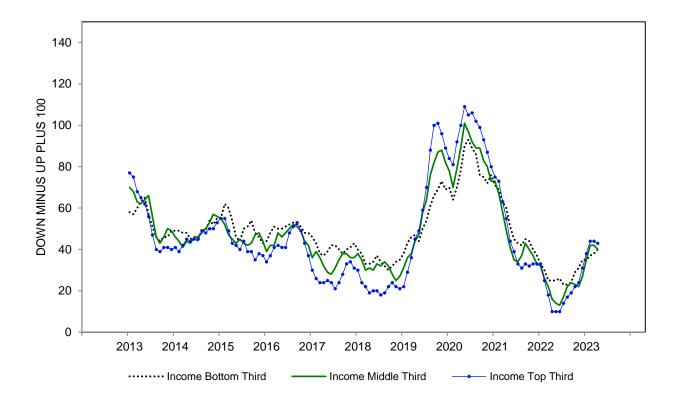
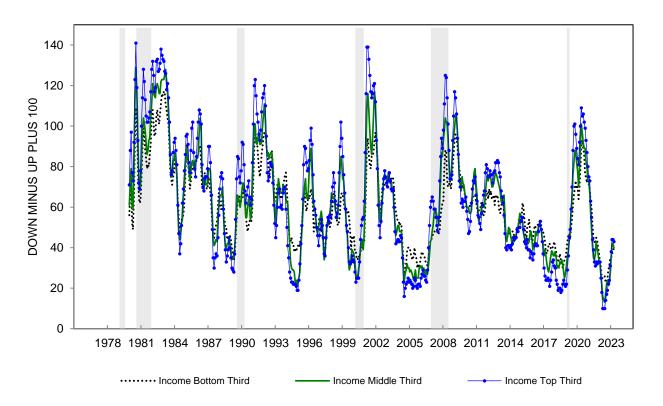


CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR



**CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR** 

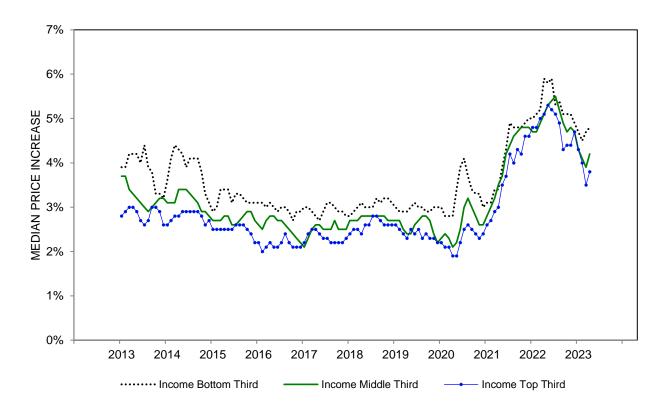
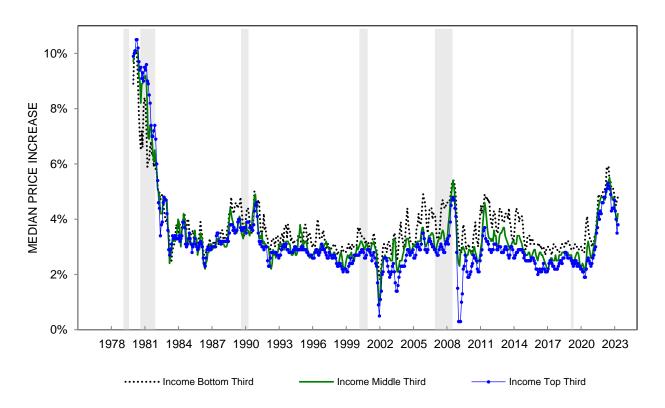
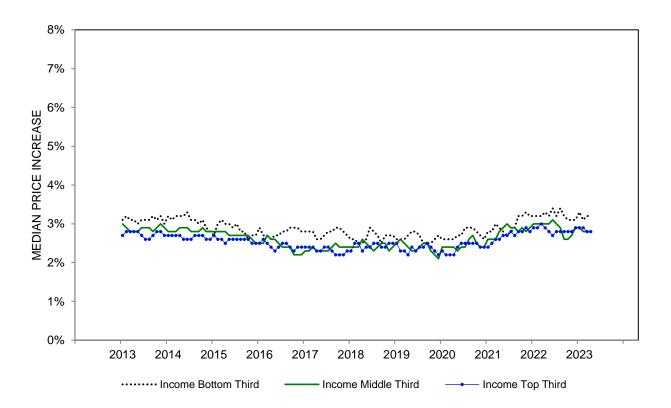


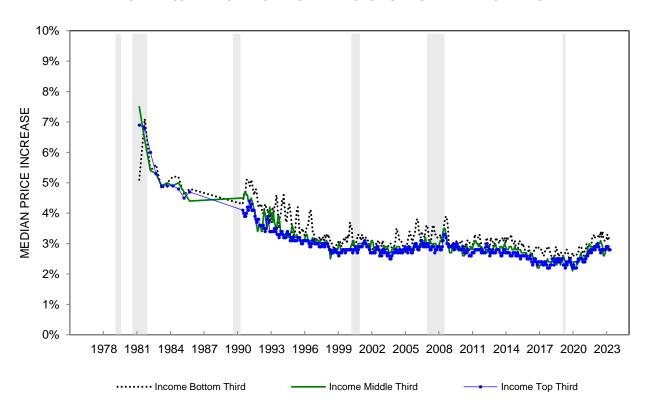
CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR



**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** 

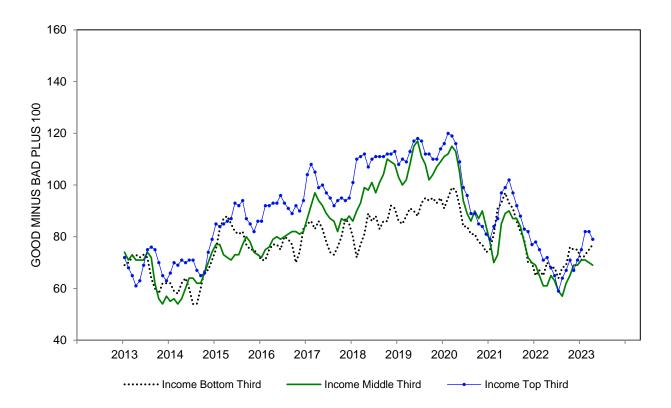


CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

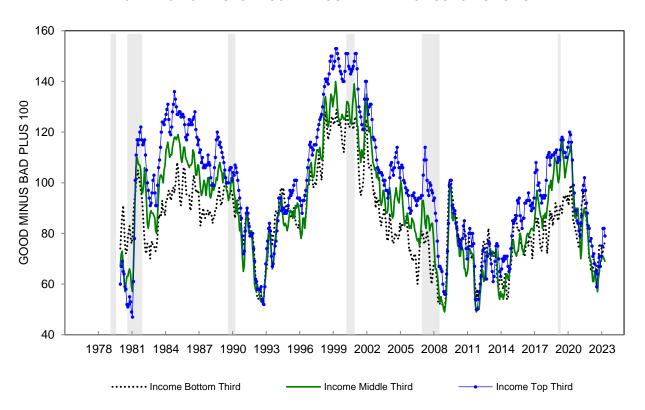


CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

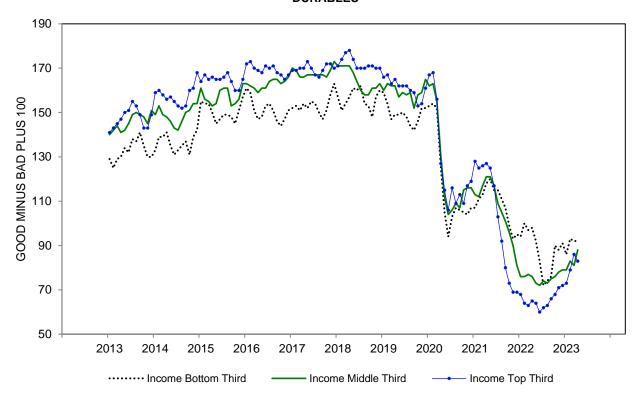
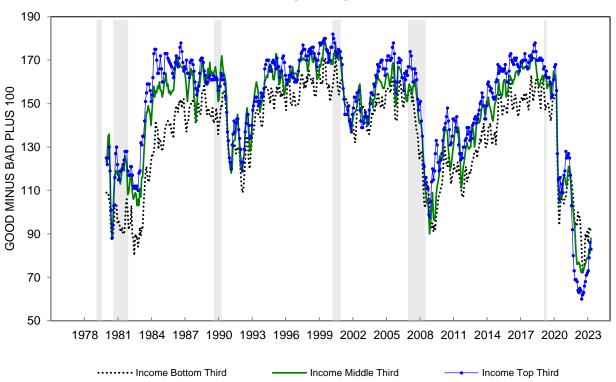
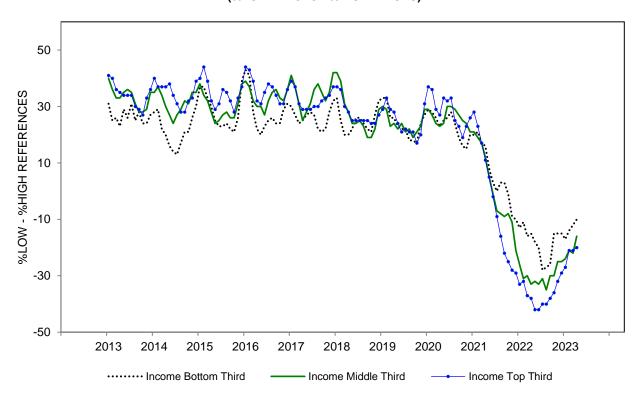


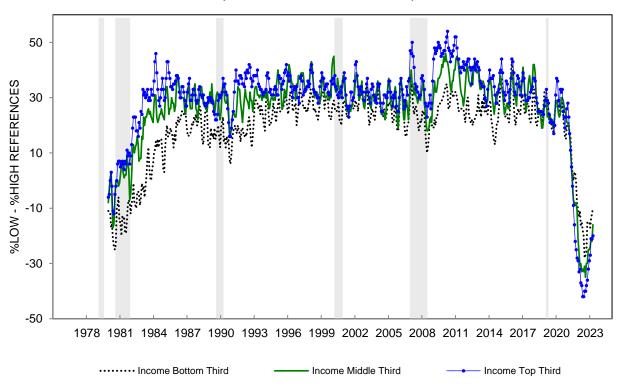
CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES



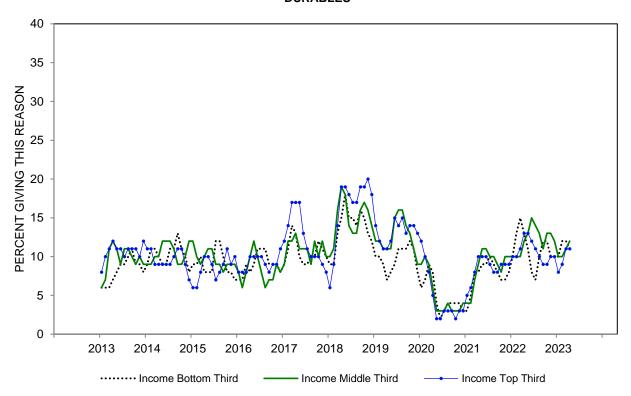
# CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)



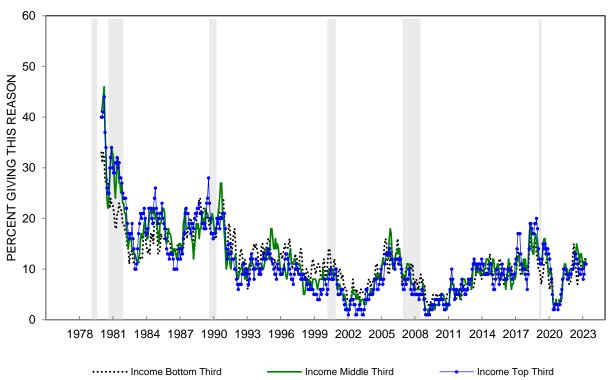
## CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW PRICES - %HIGH PRICES)



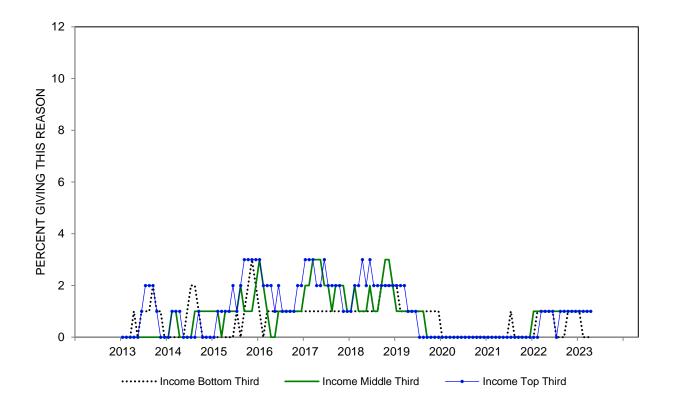
## CHART 36B1: BUYING IN ADVANCE OF PRICES FOR LARGE HOUSEHOLD DURABLES



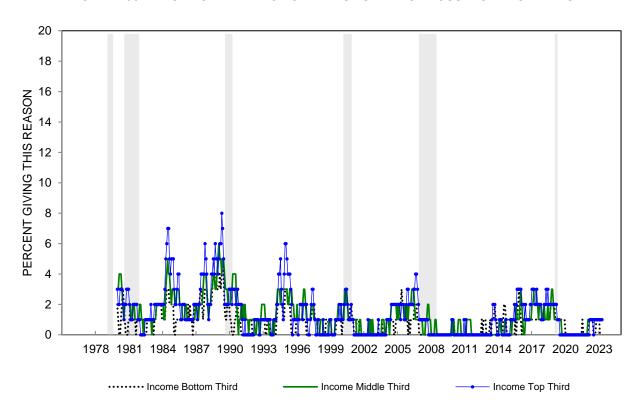
### CHART 36B1: BUYING IN ADVANCE OF PRICES FOR LARGE HOUSEHOLD DURABLES



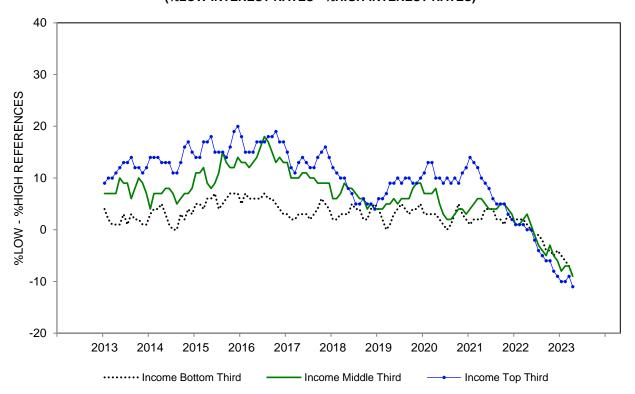
#### CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES



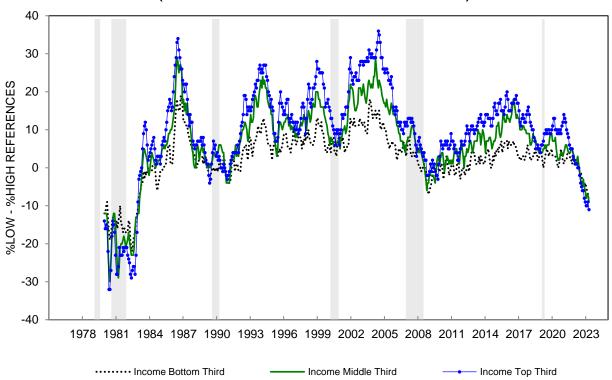
#### CHART 36B2: BUYING IN ADVANCE OF RATES FOR LARGE HOUSEHOLD DURABLES



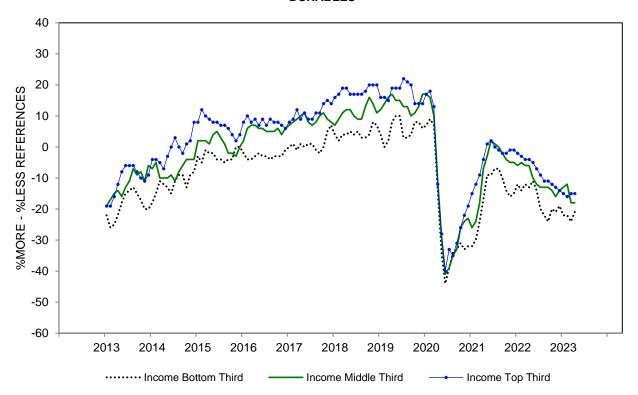
# CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



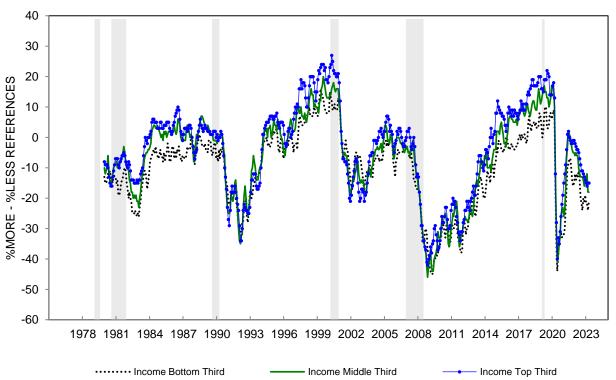
# CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



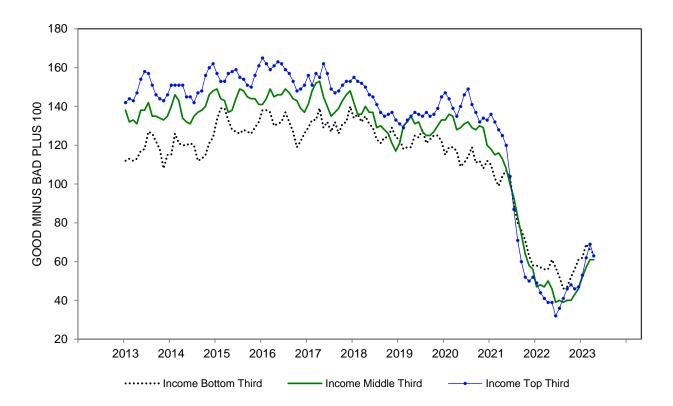
### CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES



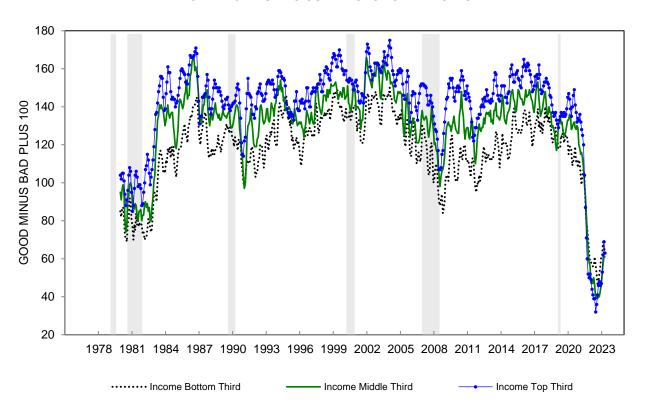
### CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES



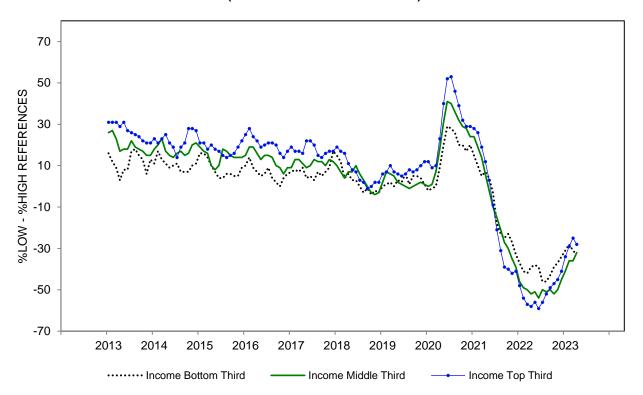
#### **CHART 37: BUYING CONDITIONS FOR VEHICLES**



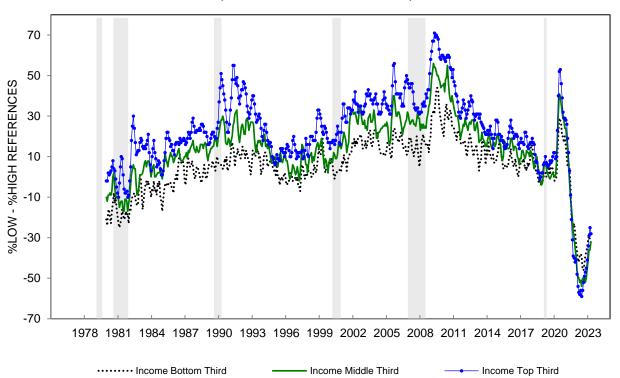
**CHART 37: BUYING CONDITIONS FOR VEHICLES** 



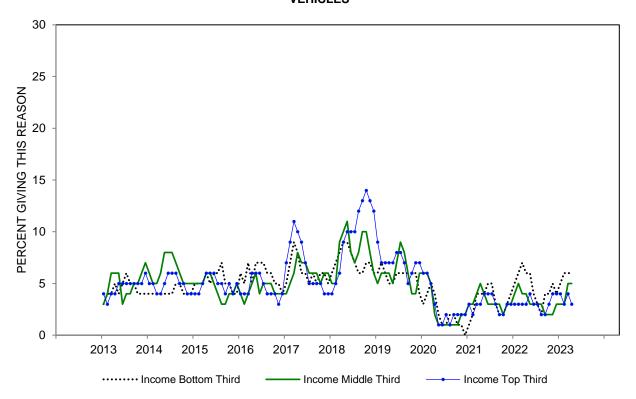
# CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)



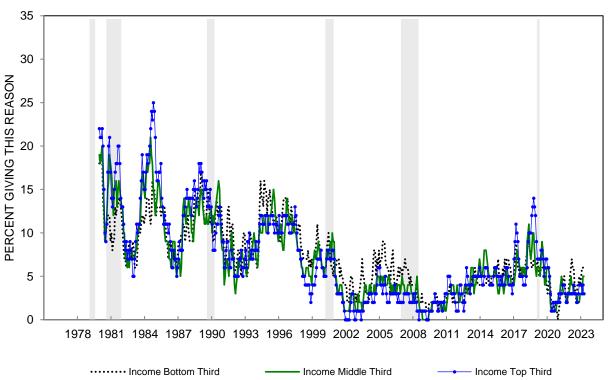
## CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW PRICES - %HIGH PRICES)



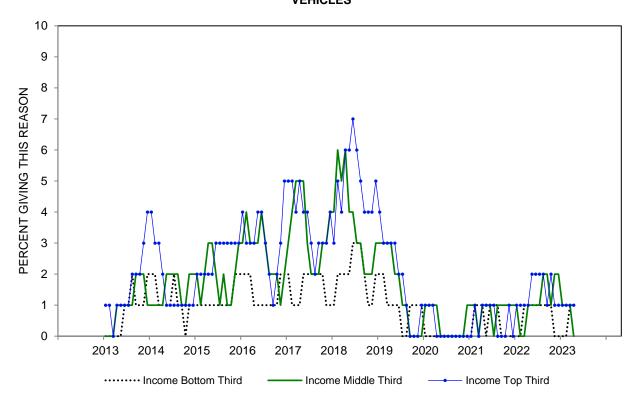
## CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES



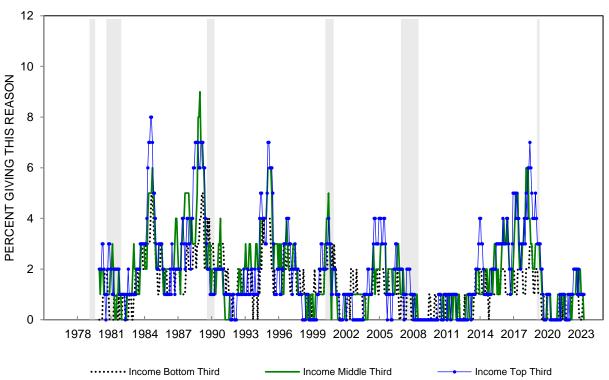
### CHART 38B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR VEHICLES



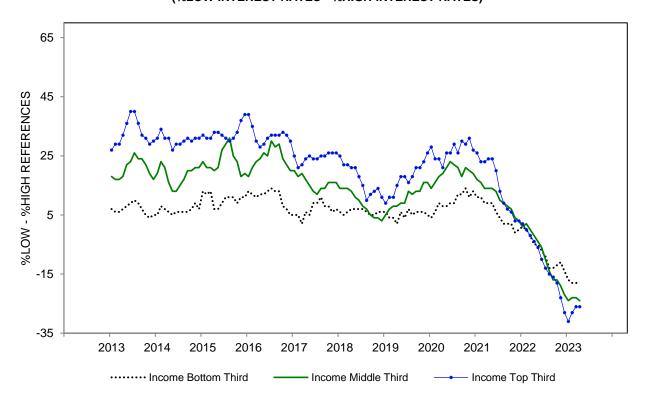
## CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES



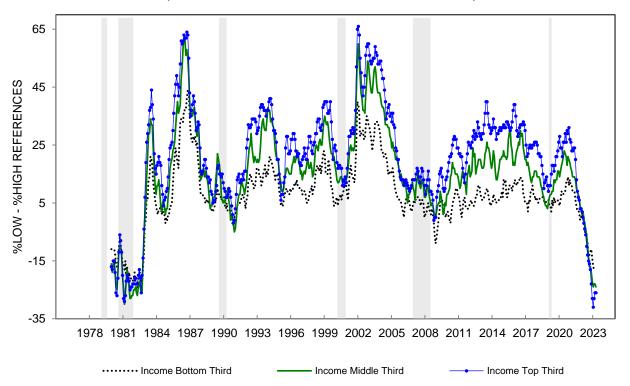
# CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES



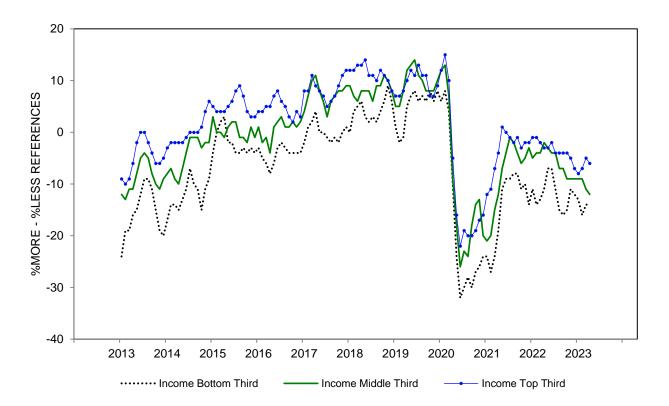
# CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



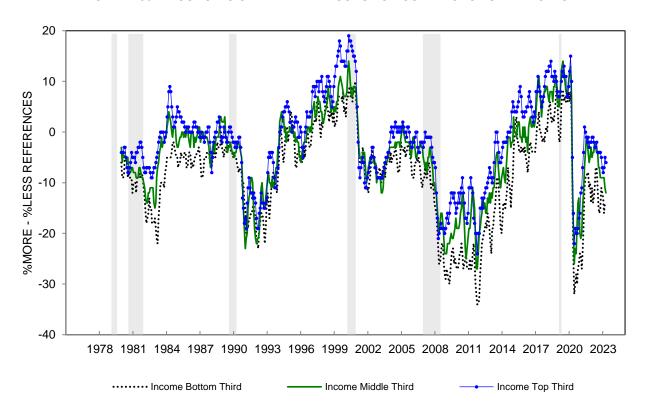
## CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



#### 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

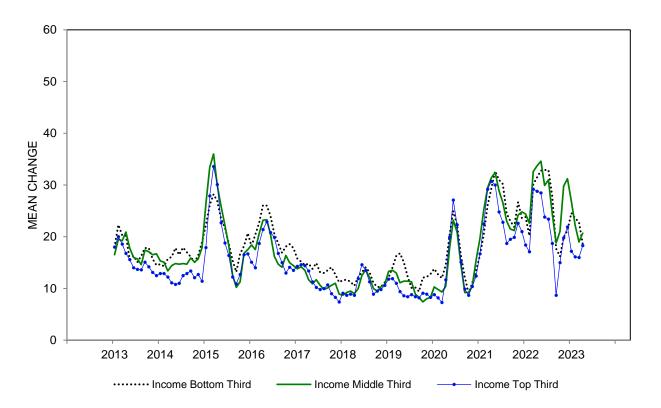
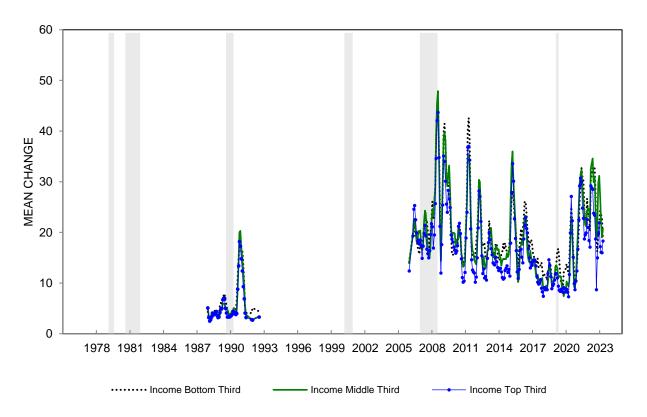


CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR



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

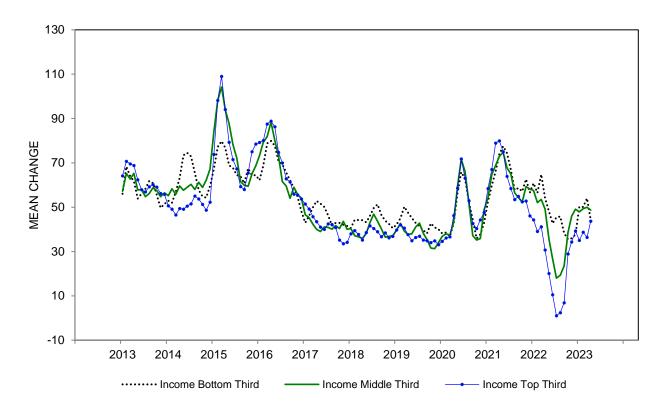
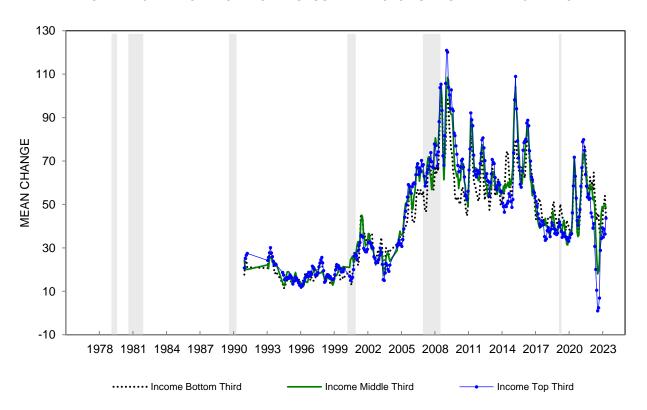
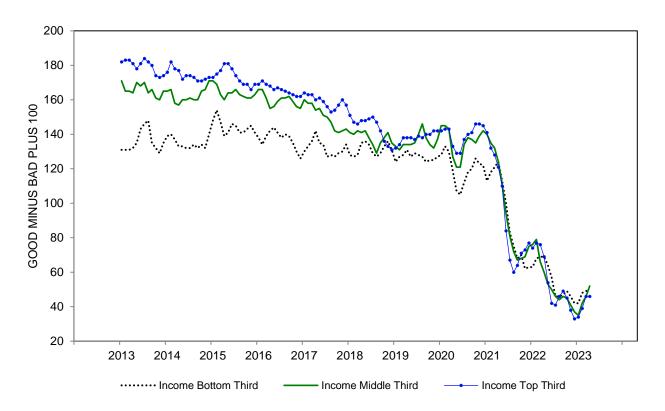


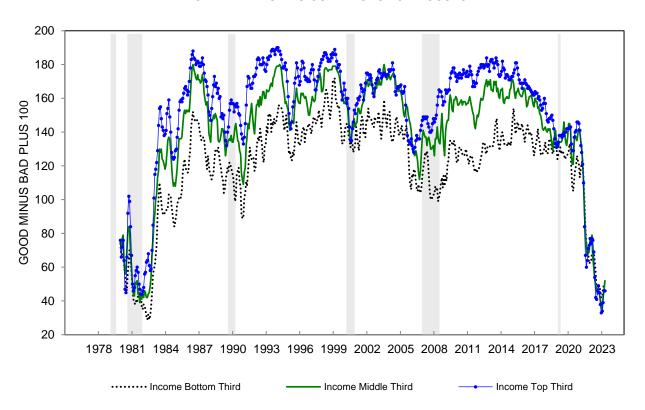
CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS



**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)

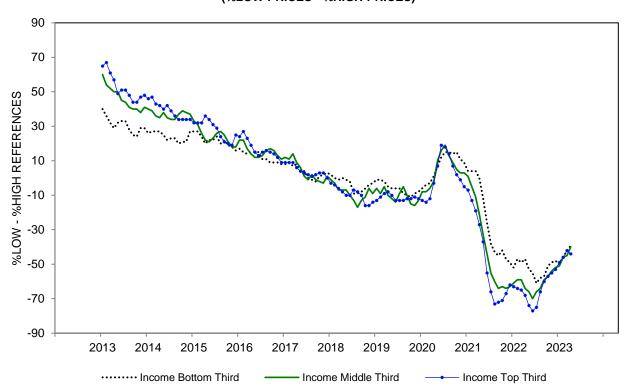
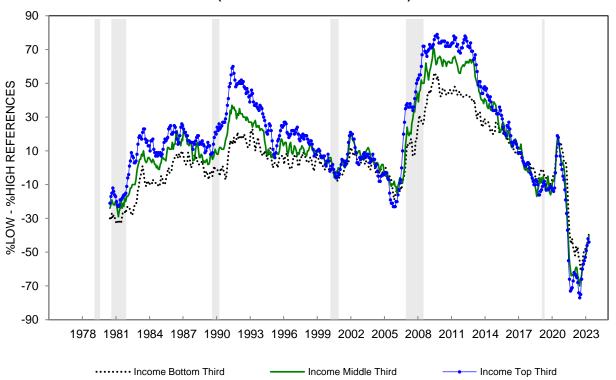
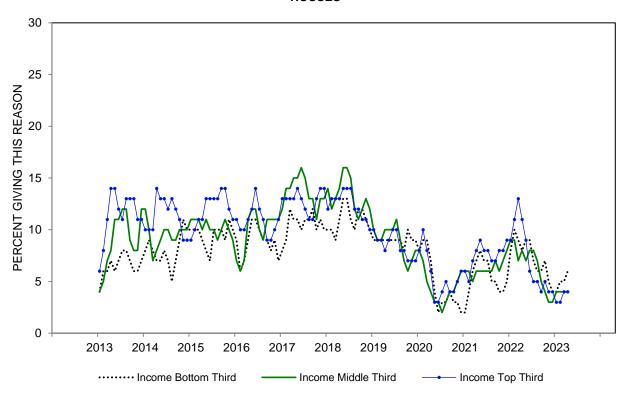


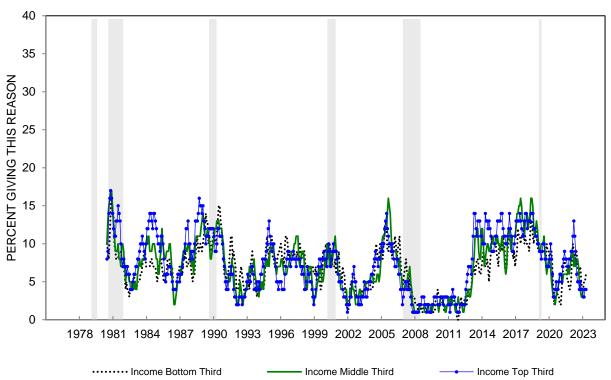
CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW PRICES - %HIGH PRICES)



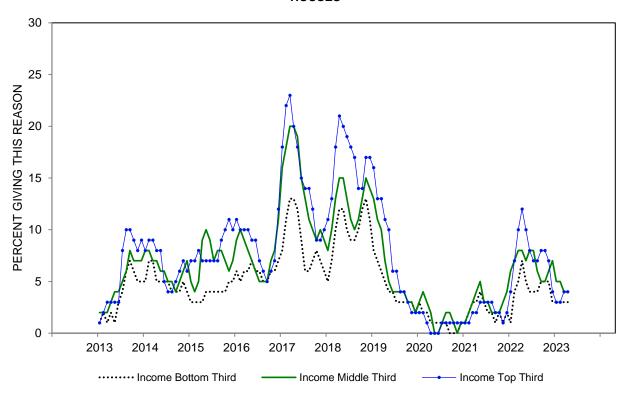
## CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES



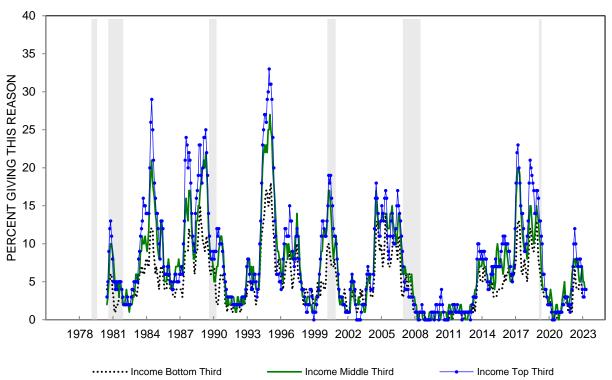
### CHART 42B1: BUYING IN ADVANCE OF PRICES FOR BUYING CONDITIONS FOR HOUSES



## 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)

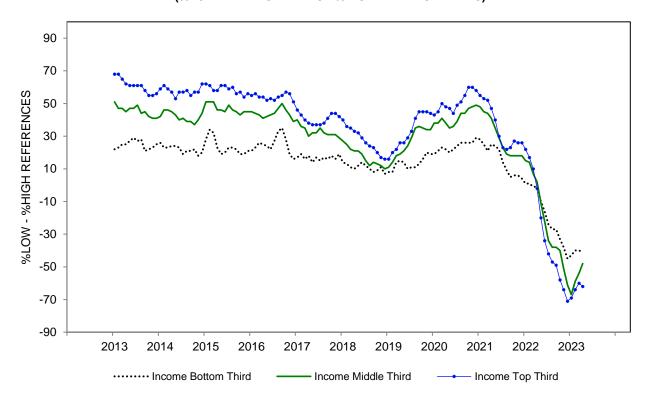
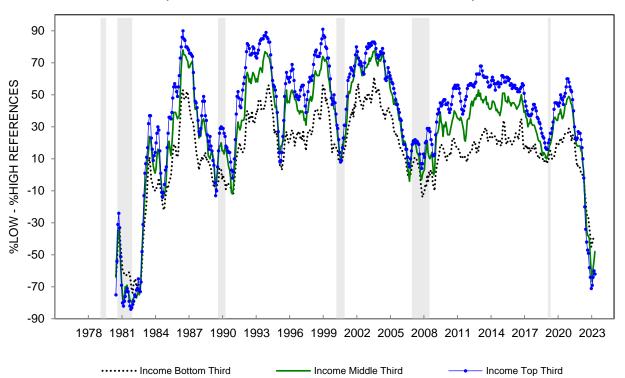


CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



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

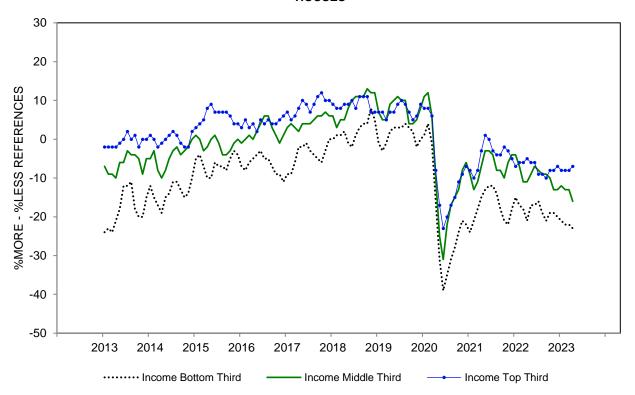
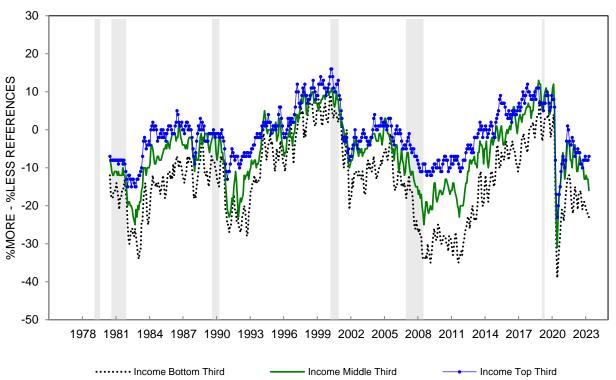
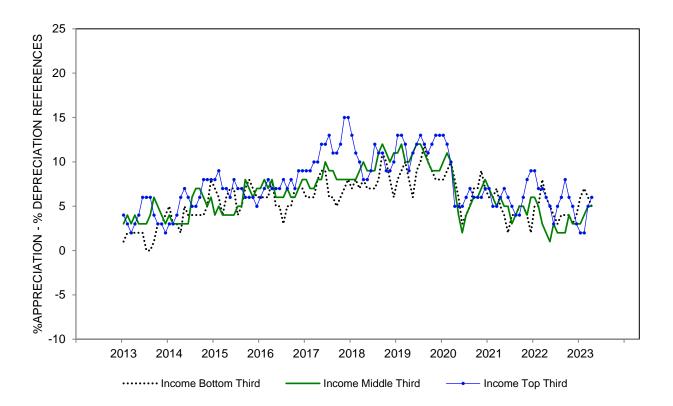


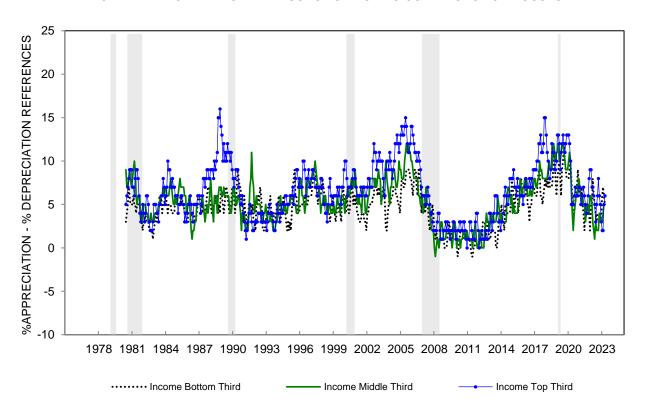
CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES



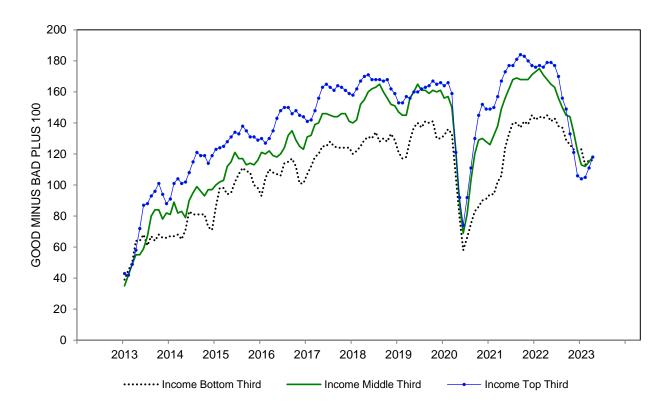
#### CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES



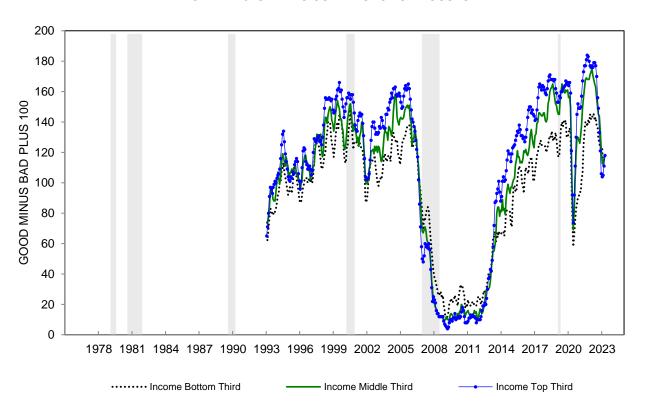
#### CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES



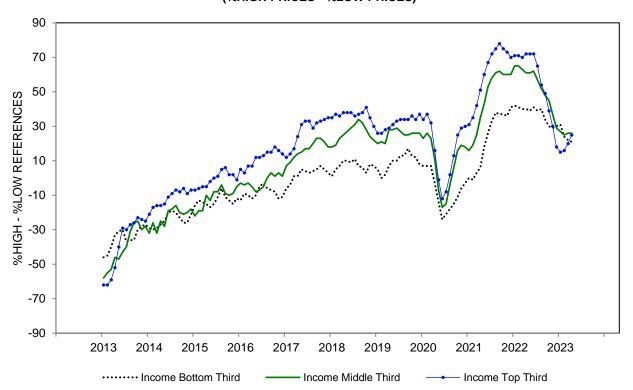
**CHART 43: SELLING CONDITIONS FOR HOUSES** 



**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)

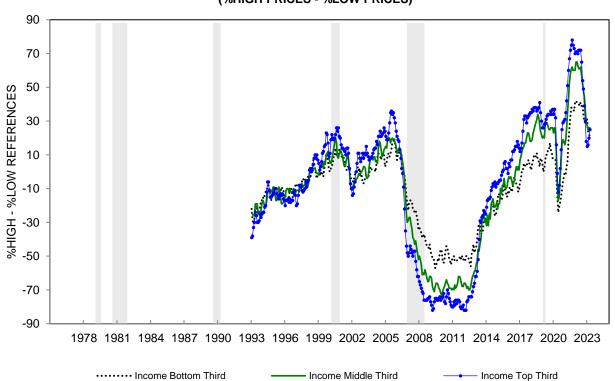


CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES

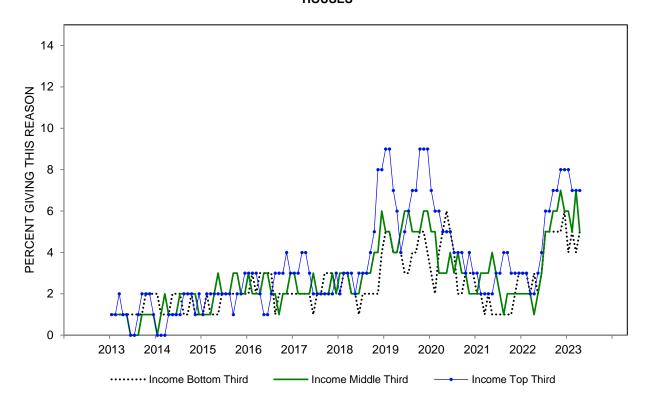
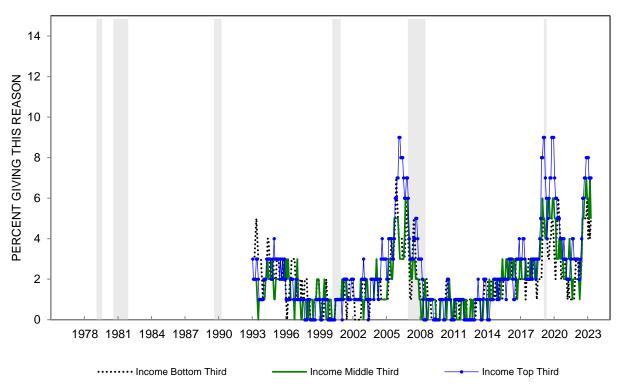
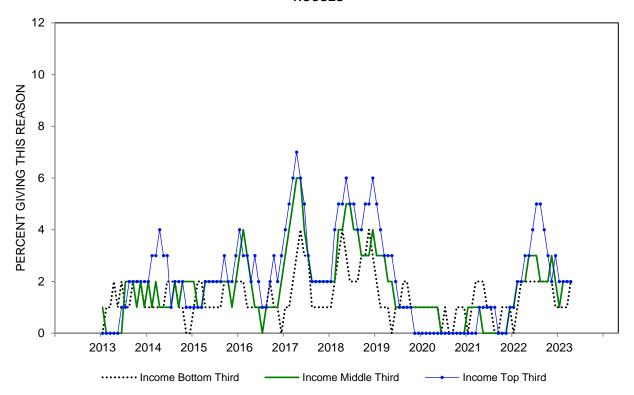


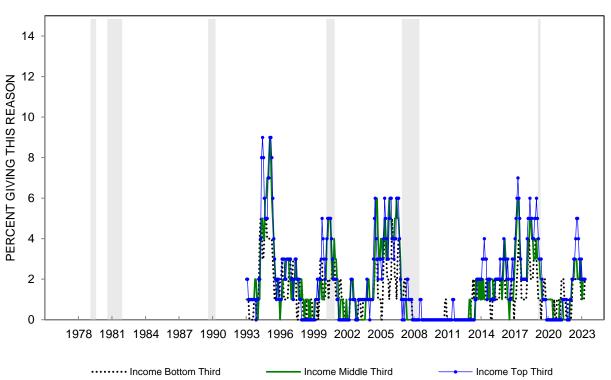
CHART 44B1: SELLING IN ADVANCE OF PRICES FOR SELLING CONDITIONS FOR HOUSES



## 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)

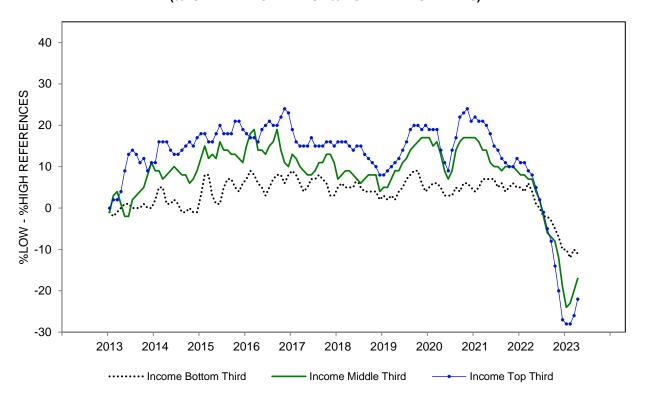
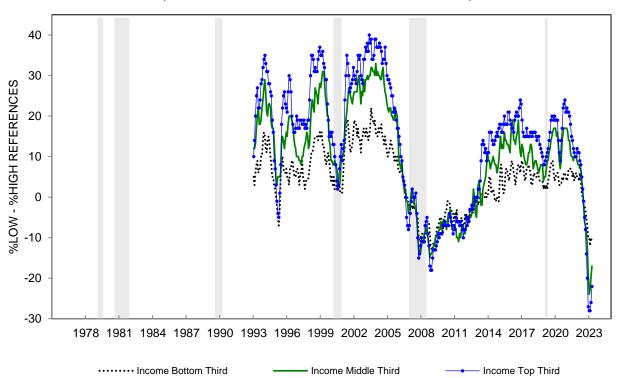
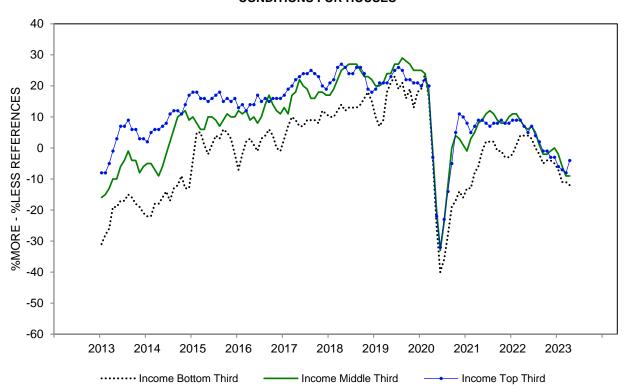


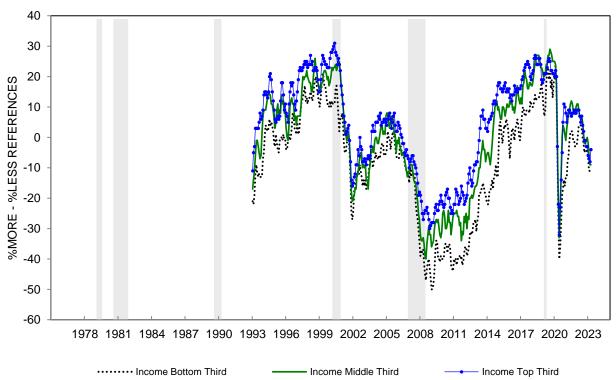
CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES (%LOW INTEREST RATES - %HIGH INTEREST RATES)



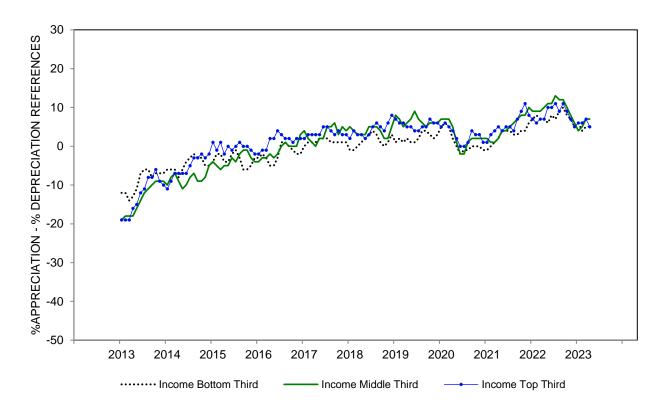
## CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING CONDITIONS FOR HOUSES



### 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

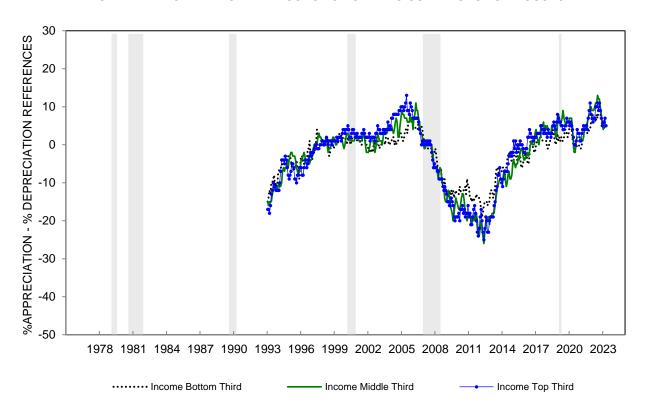
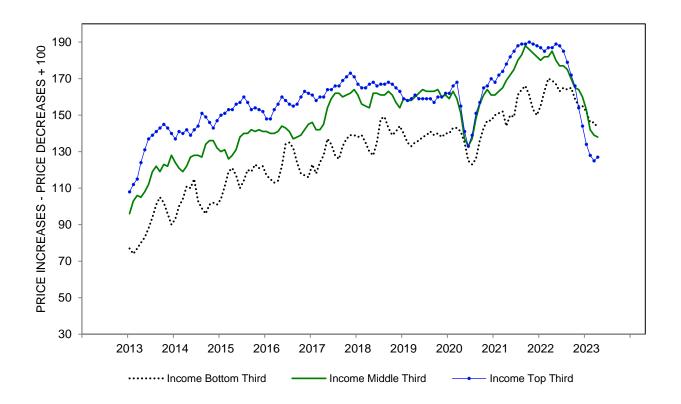
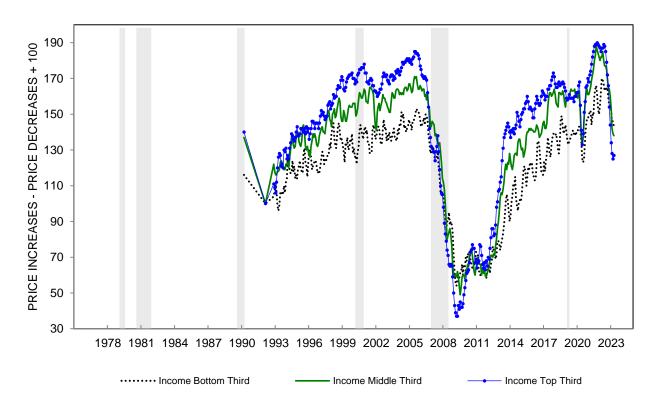


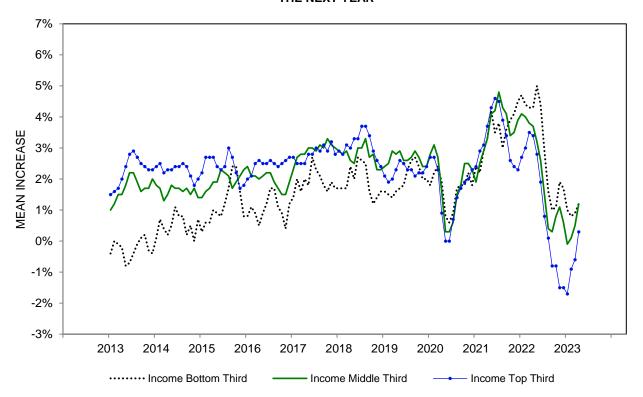
CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR



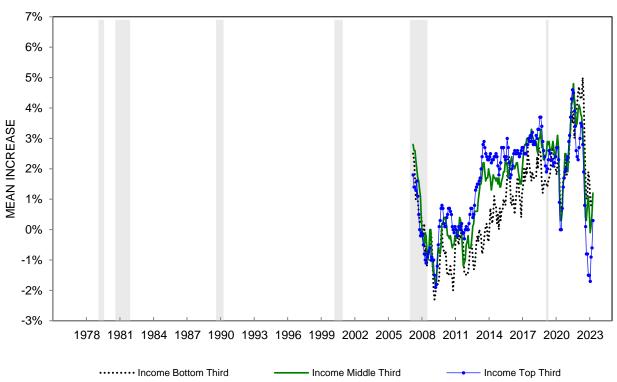
**CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR** 



## 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

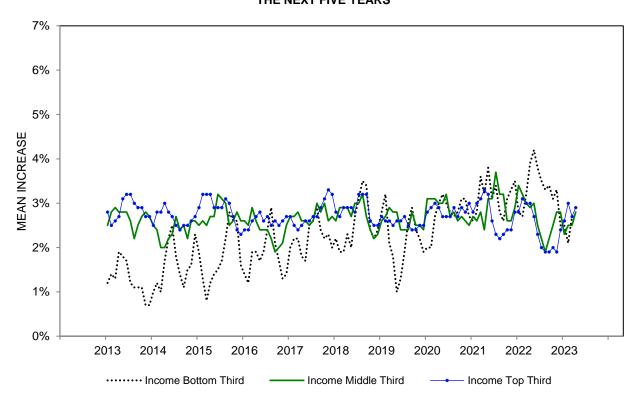


CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS

