# Charts

surveys of consumers UNIVERSITY OF MICHIGAN

**All Charts**

All Charts

**Summary Indices**

1A The Index of Consumer Sentiment
1B Current and Expected Components of the Sentiment Index
2 Index of Consumer Sentiment Within Income Terciles
3 Index of Consumer Sentiment Within Age Subgroups
4 Index of Consumer Sentiment Within Education Subgroups
5A Index of Consumer Sentiment Within Regions
5B Index of Consumer Sentiment Within Political Party

**Personal Finances**

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
24A News Heard About Price Changes
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
36B Advance Buying Rationales 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
38B Advance Buying Rationales 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
42B Advance Buying Rationales 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
44B Selling in Advance Rationales 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**

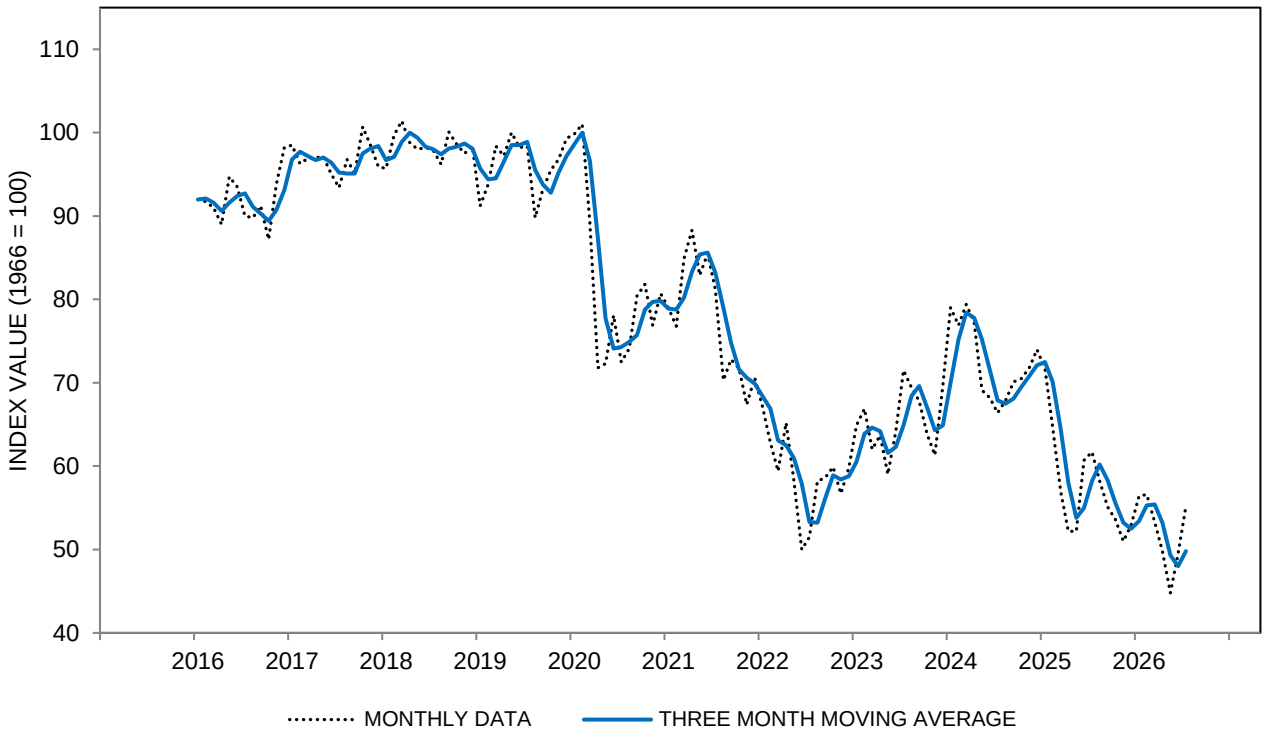



**CHART 1A: THE INDEX OF CONSUMER SENTIMENT**

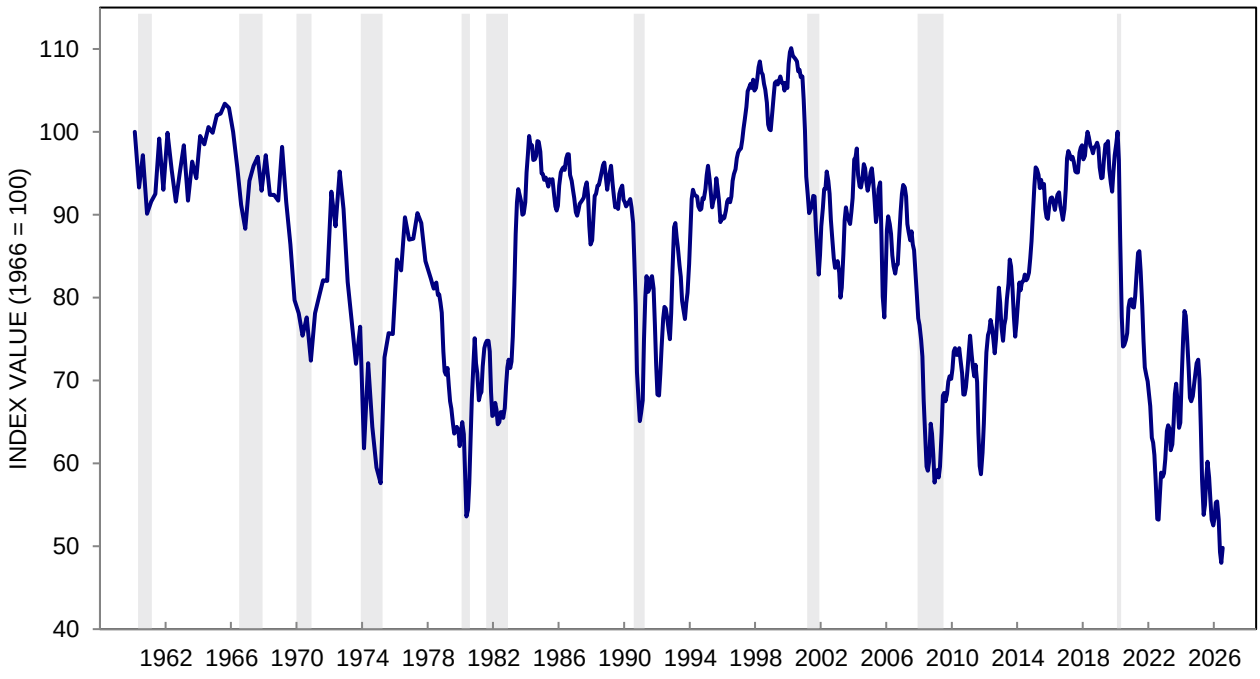


**CHART 1B: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX (THREE MONTH MOVING AVERAGES)**

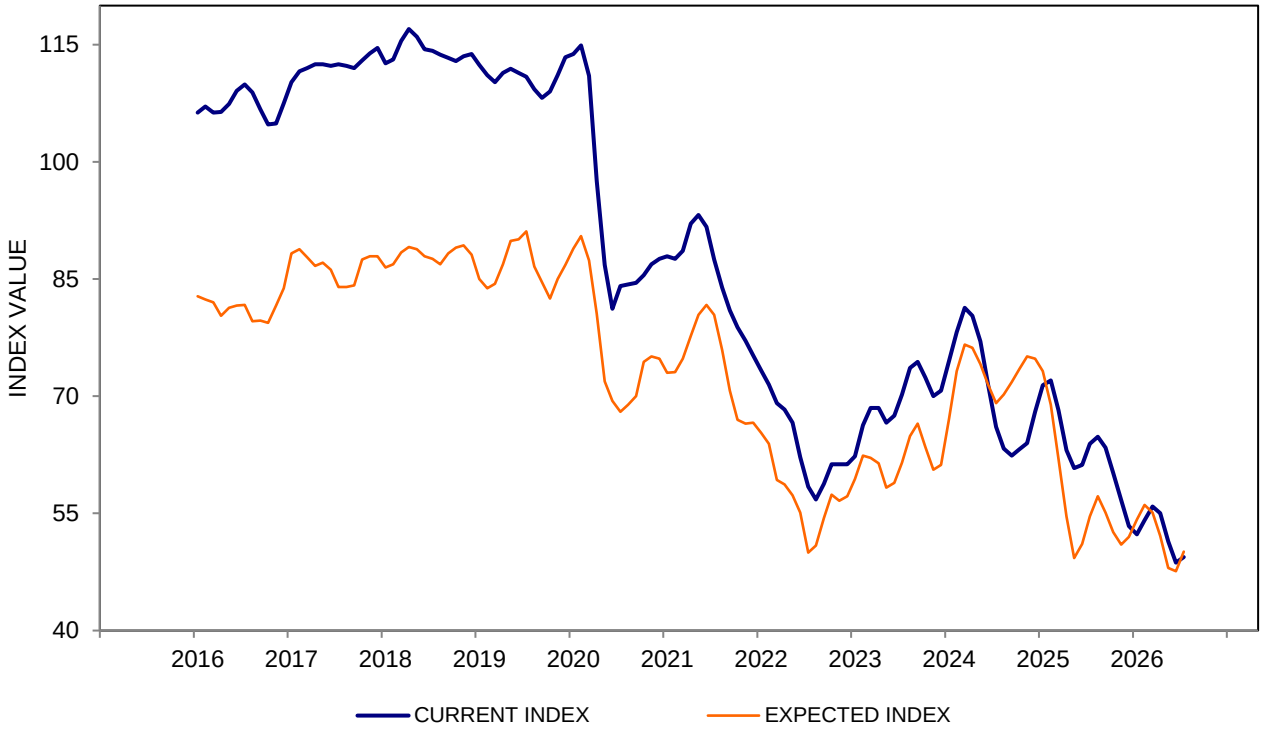



**CHART 1B: CURRENT AND EXPECTED COMPONENTS OF THE SENTIMENT INDEX**

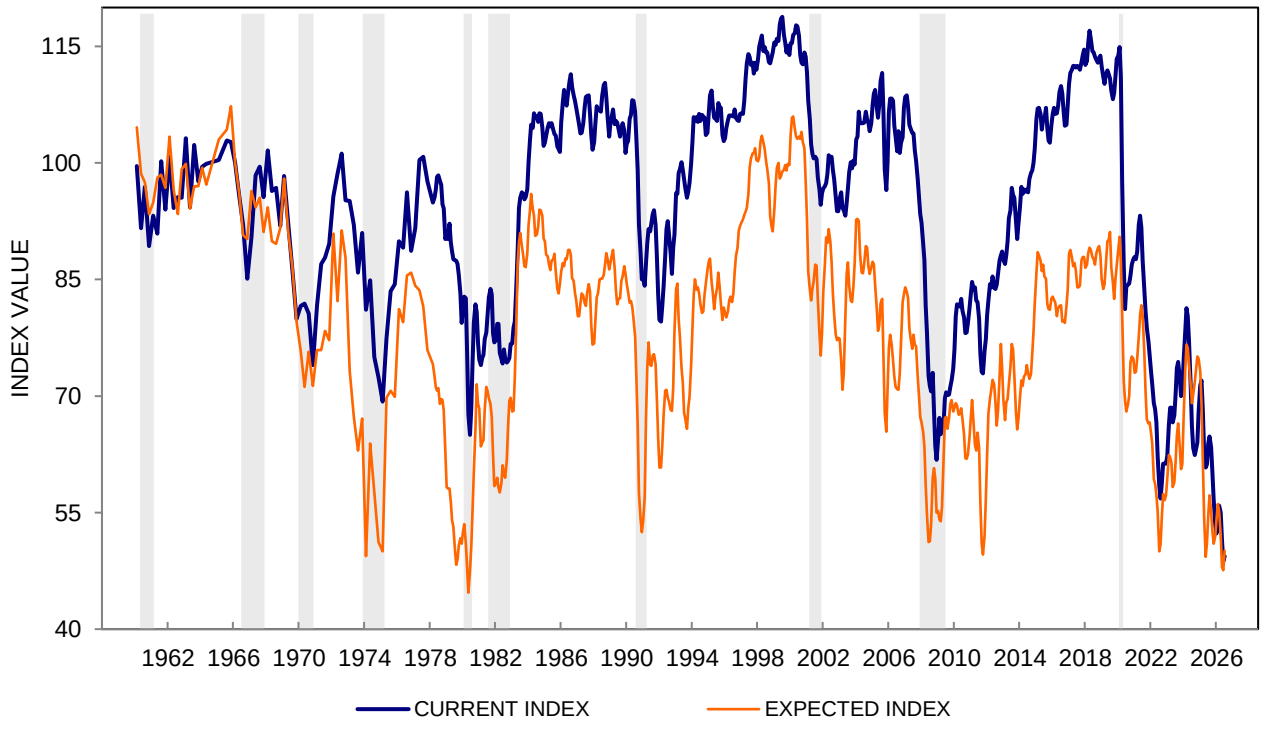


**CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES**
**(THREE MONTH MOVING AVERAGES)**

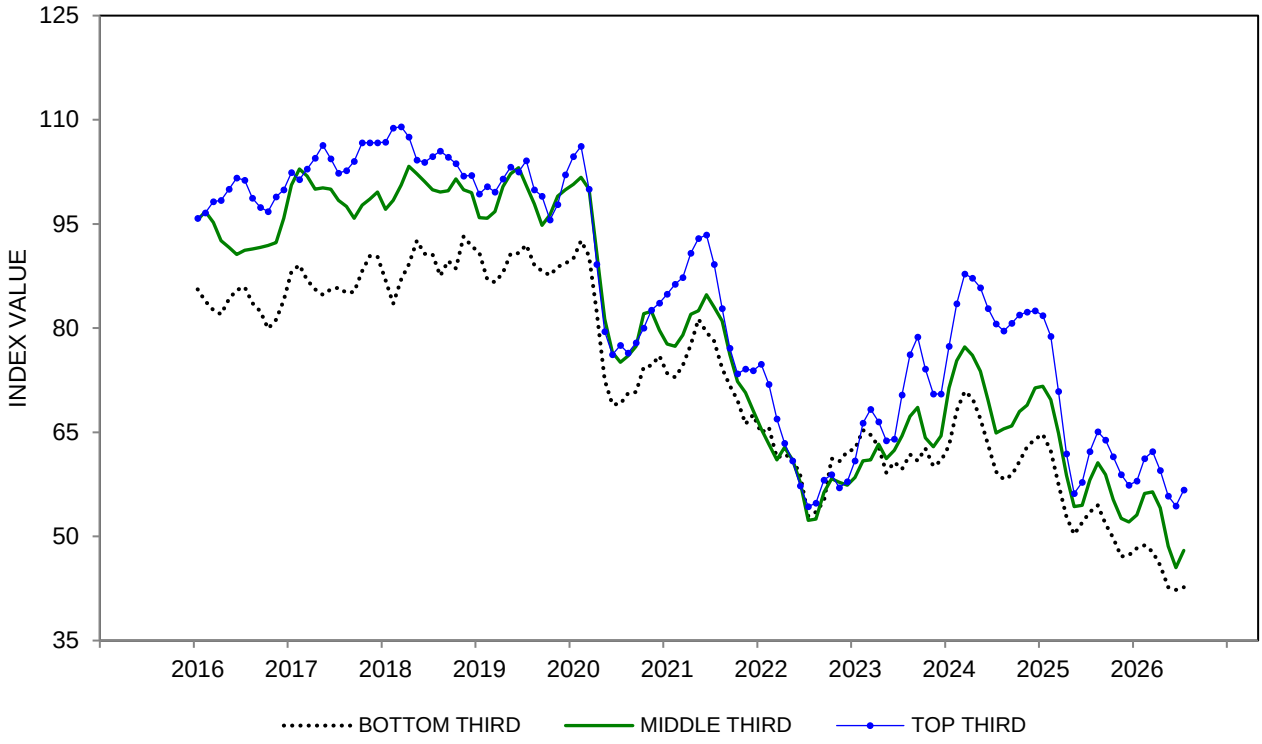



**CHART 2: INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES**

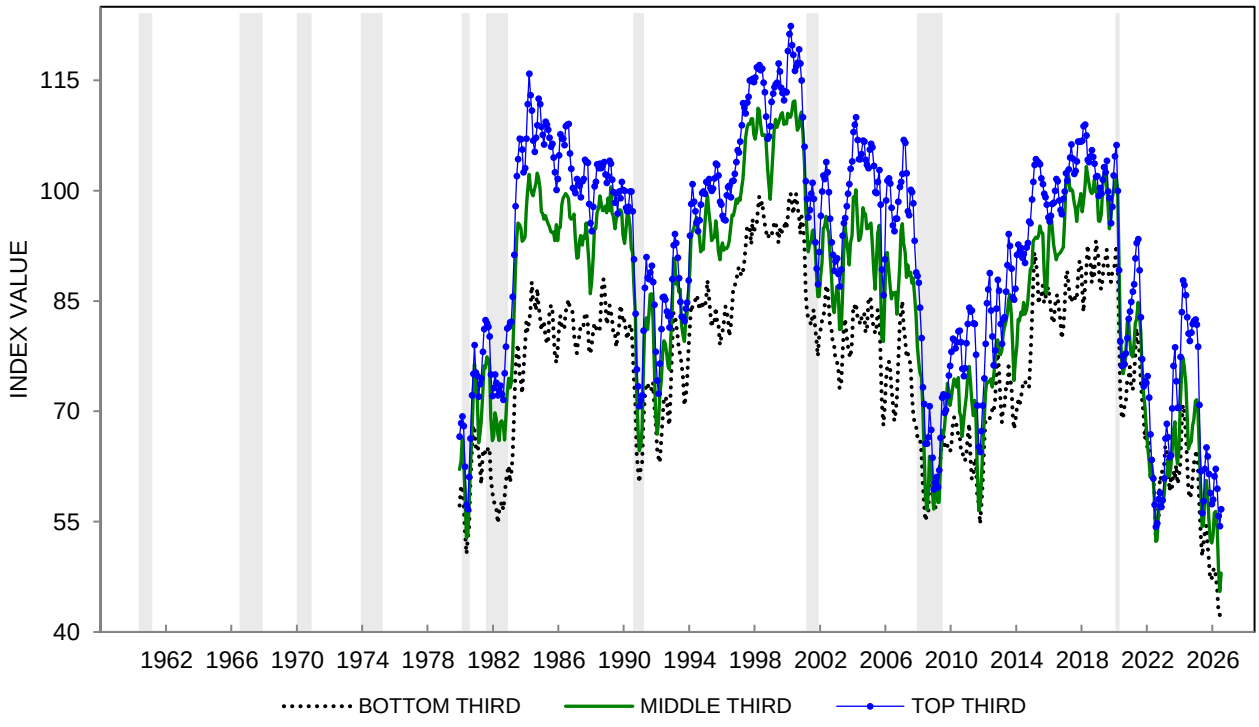


**CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE GROUPS**
**(THREE MONTH MOVING AVERAGES)**

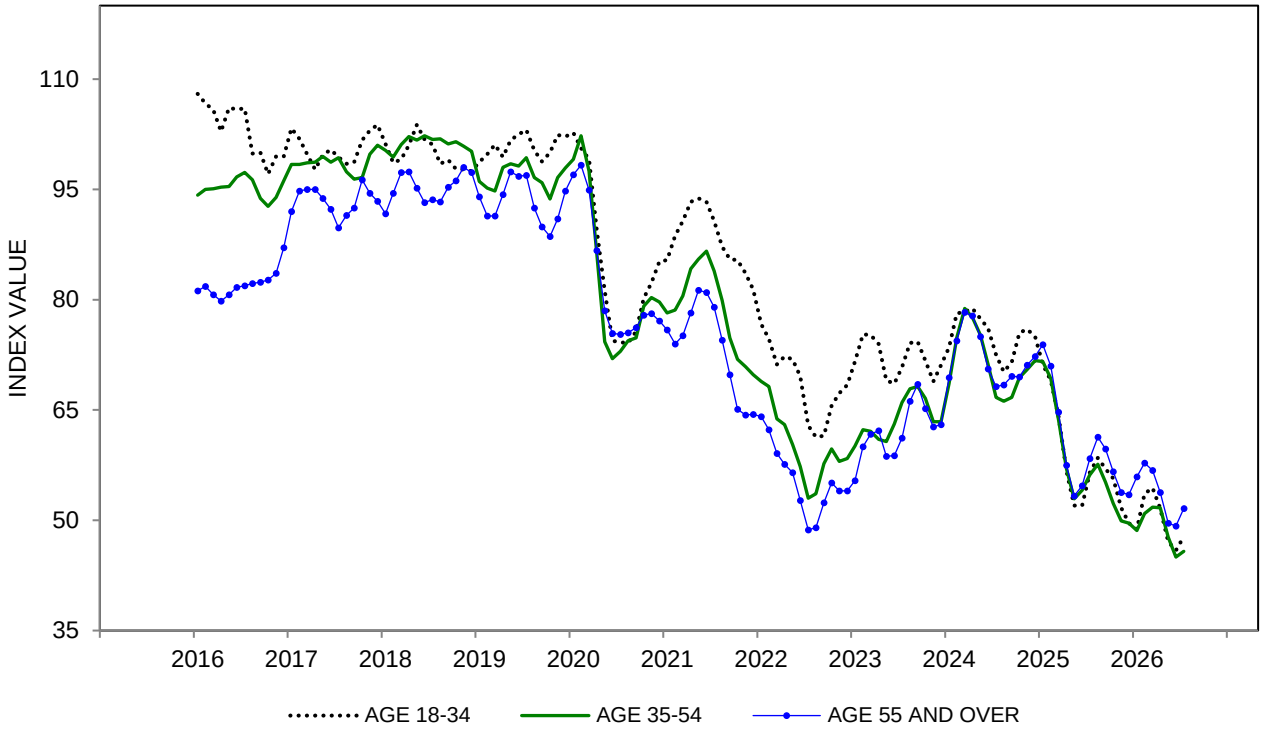



**CHART 3: INDEX OF CONSUMER SENTIMENT WITHIN AGE GROUPS**

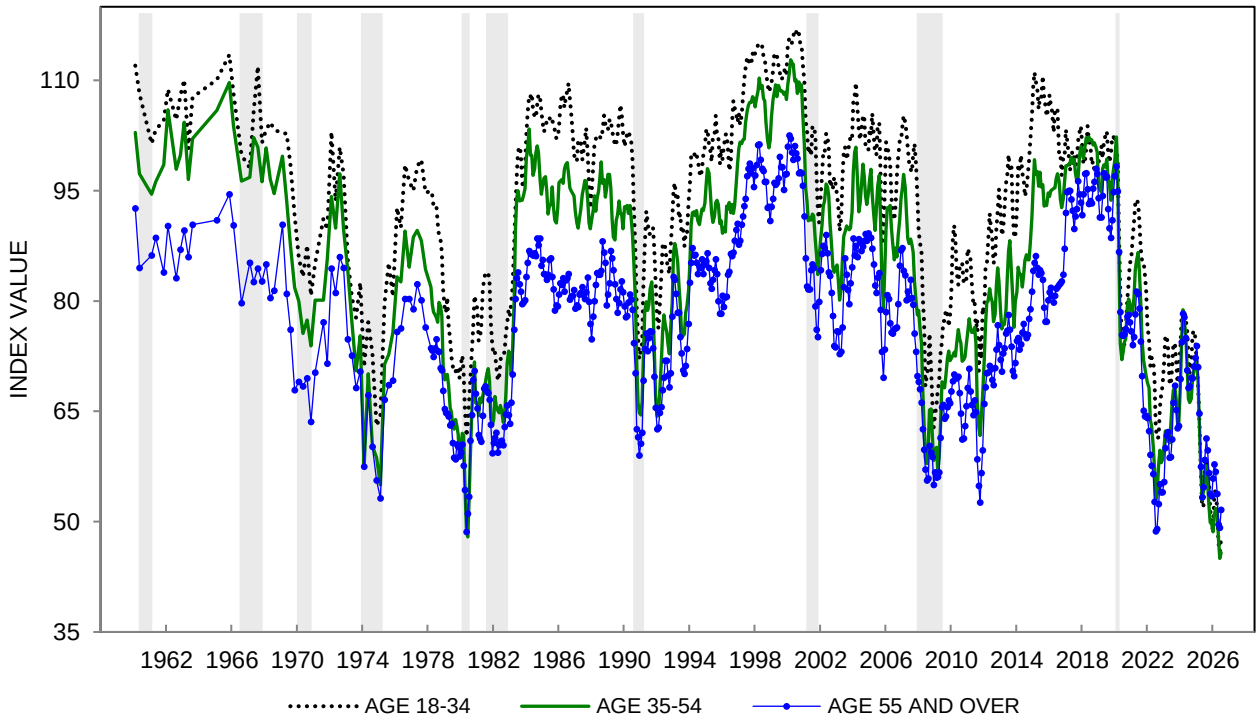


**CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN EDUCATION GROUPS (THREE MONTH MOVING AVERAGES)**

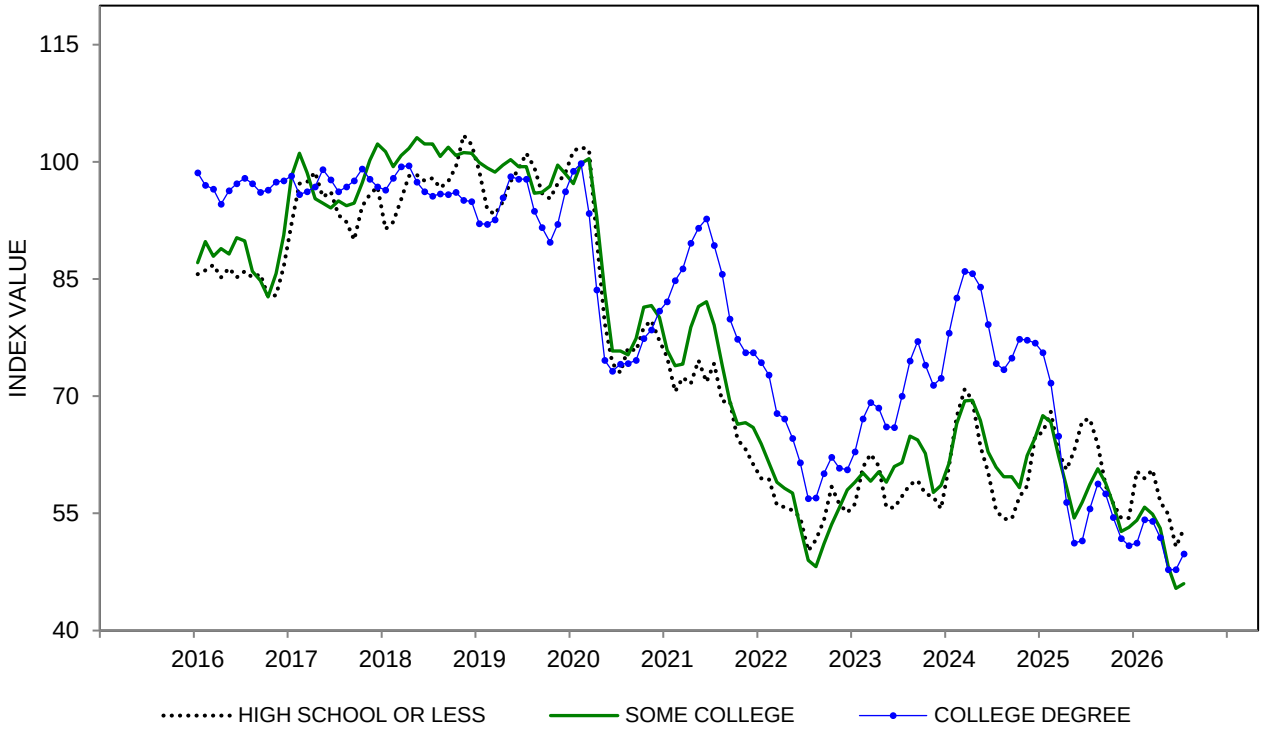



**CHART 4: INDEX OF CONSUMER SENTIMENT WITHIN EDUCATION GROUPS**

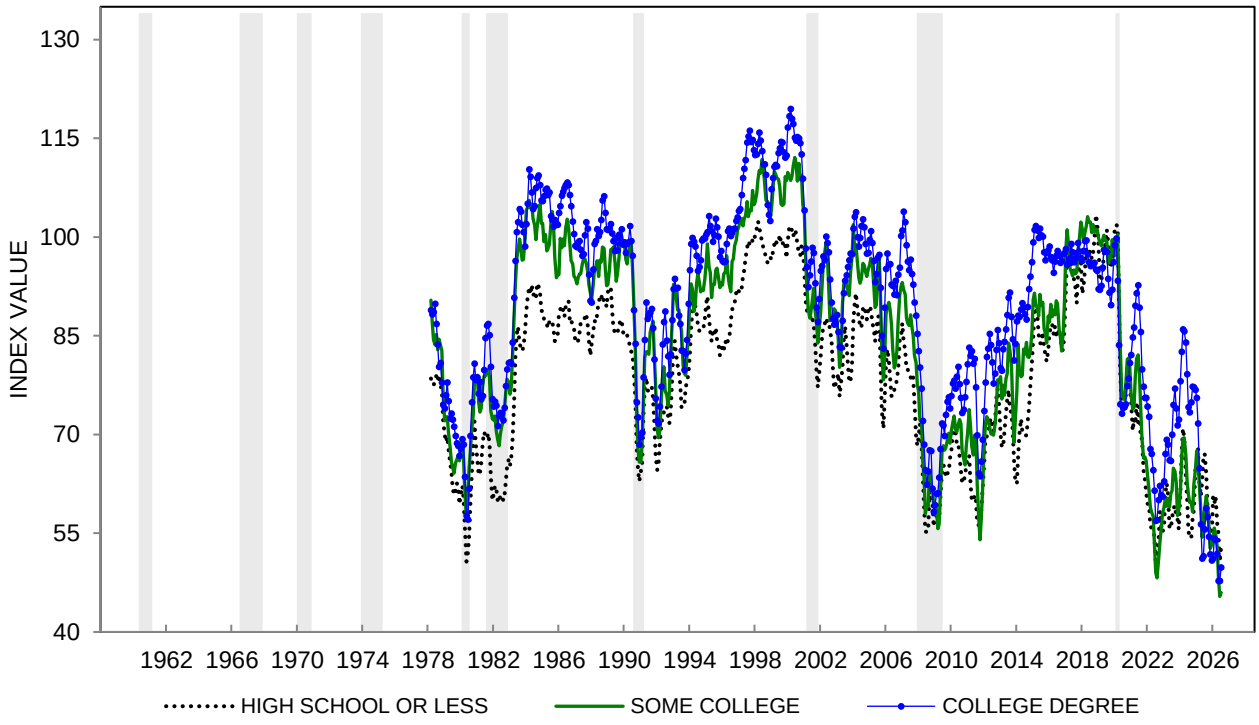


**CHART 5A: INDEX OF CONSUMER SENTIMENT BY REGION OF RESIDENCE (THREE MONTH MOVING AVERAGES)**

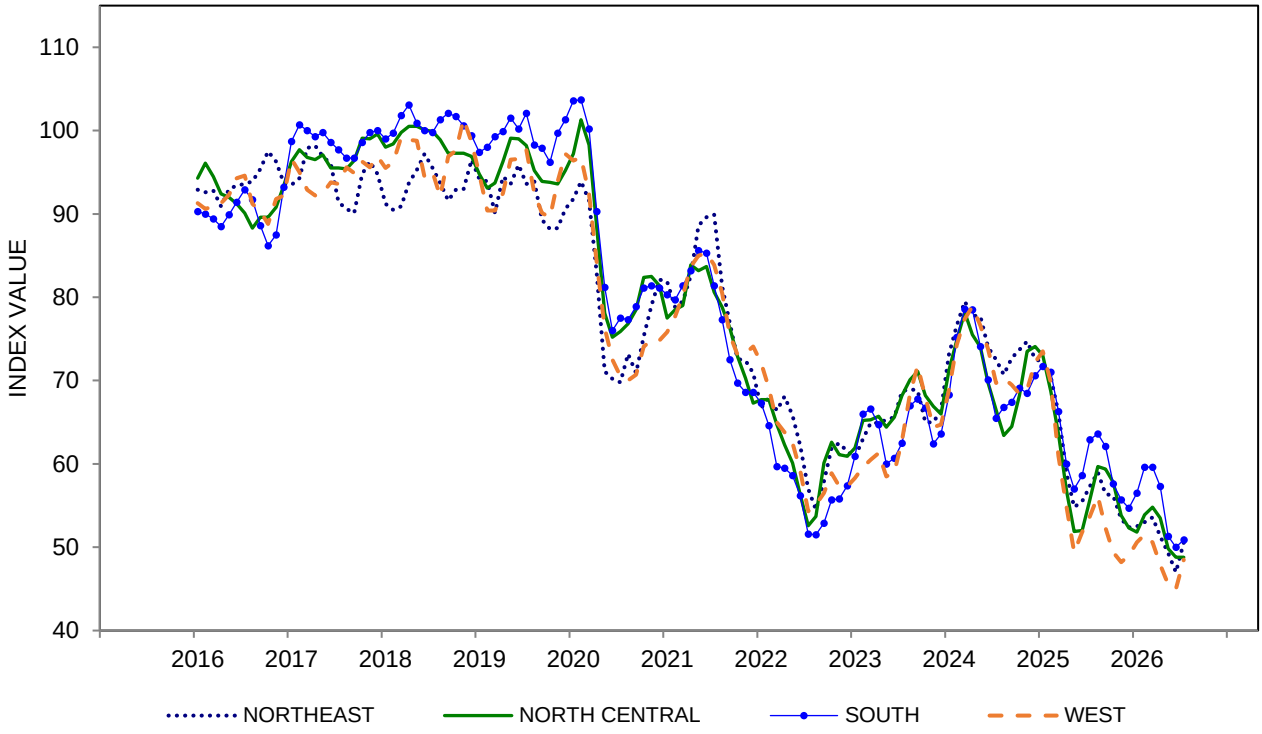
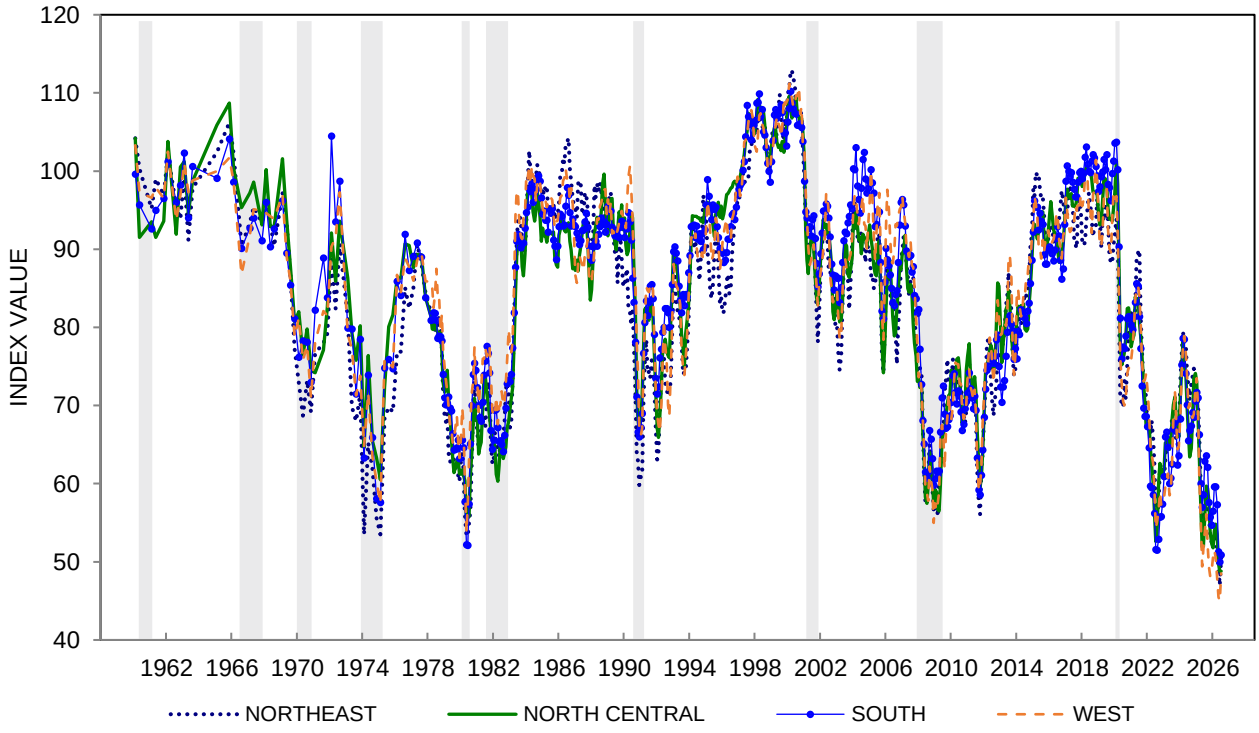
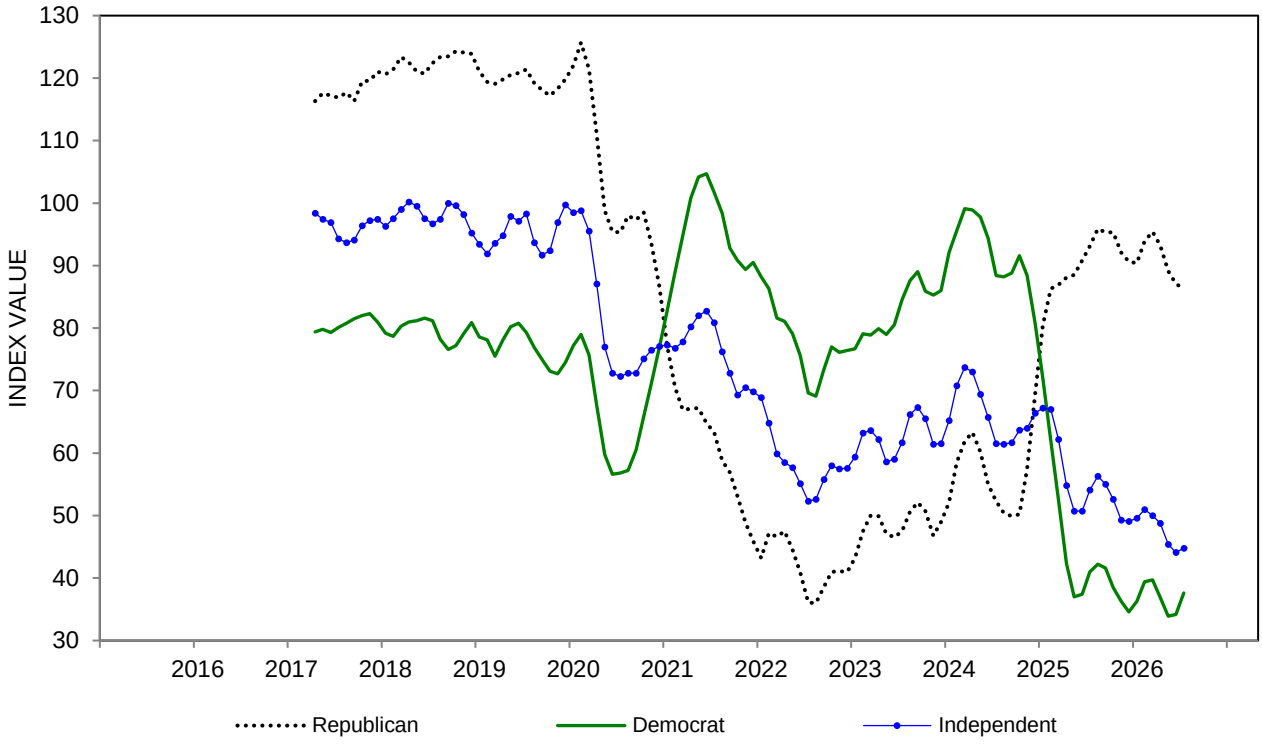



**CHART 5A: INDEX OF CONSUMER SENTIMENT BY REGION OF RESIDENCE**



## CHART 5B: INDEX OF CONSUMER SENTIMENT BY POLITICAL PARTY (THREE MONTH MOVING AVERAGES)




## CHART 5B: INDEX OF CONSUMER SENTIMENT BY POLITICAL PARTY

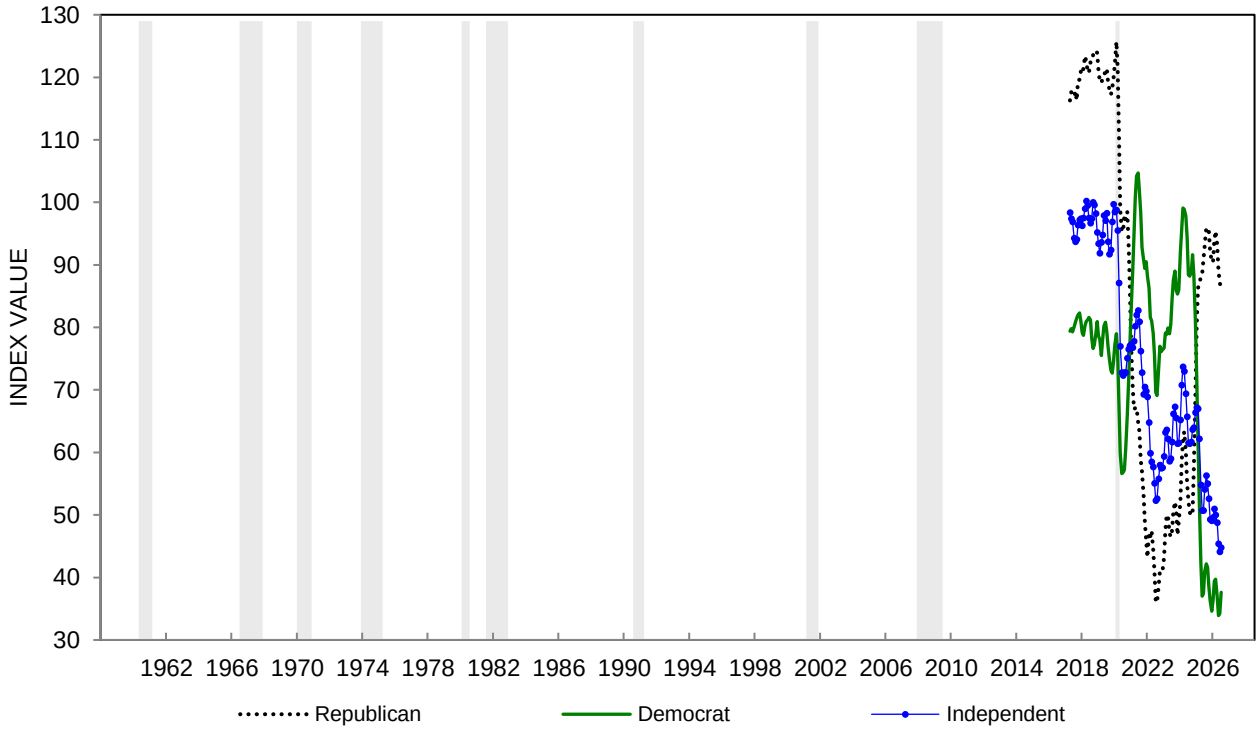


**CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO**

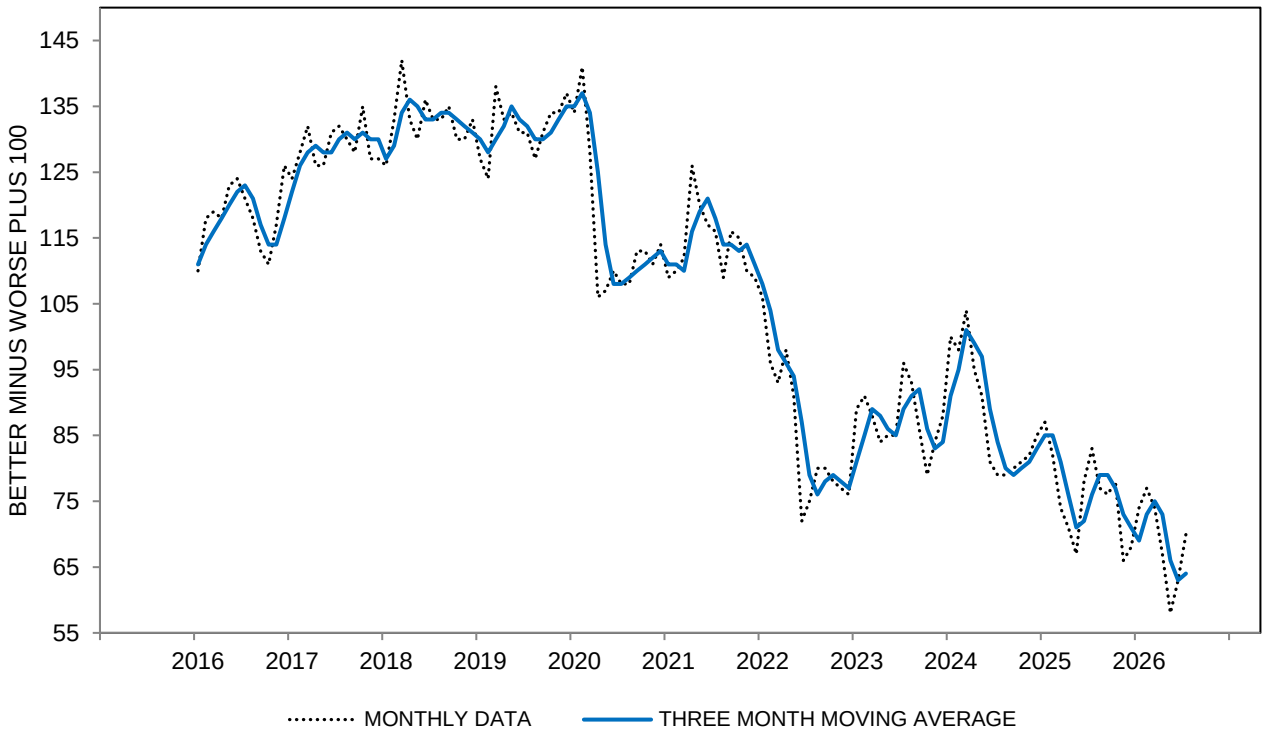



**CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO**

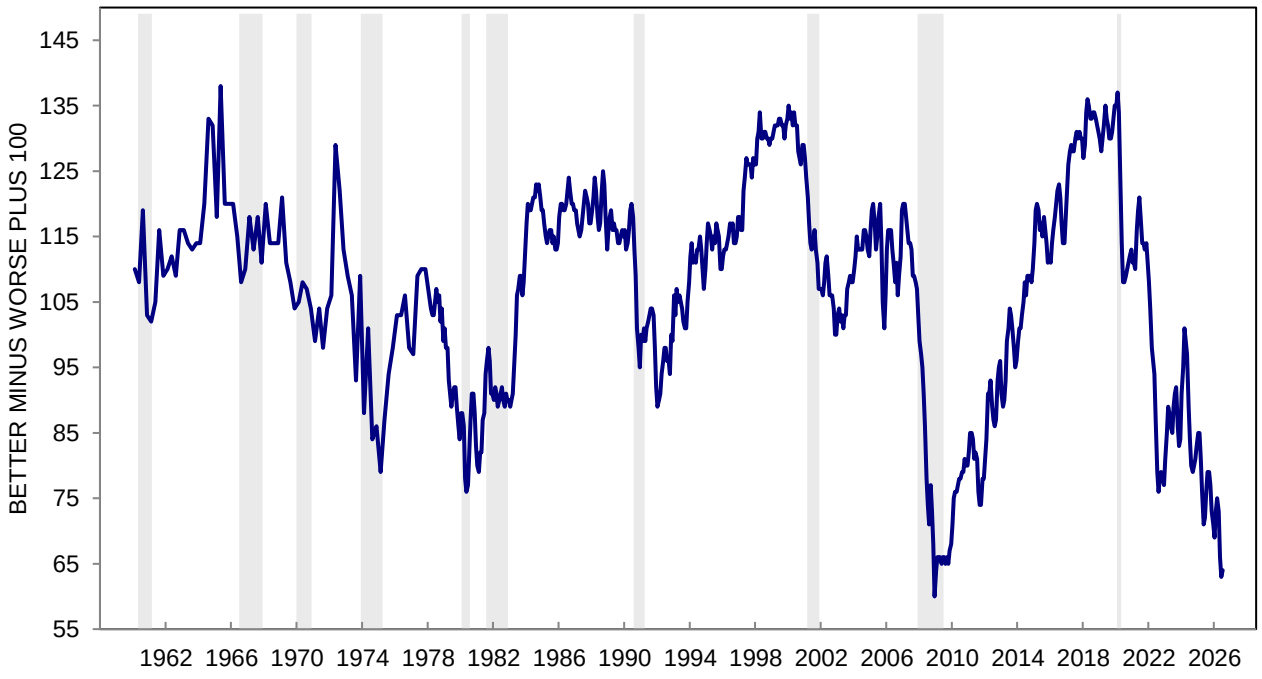


**CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES**

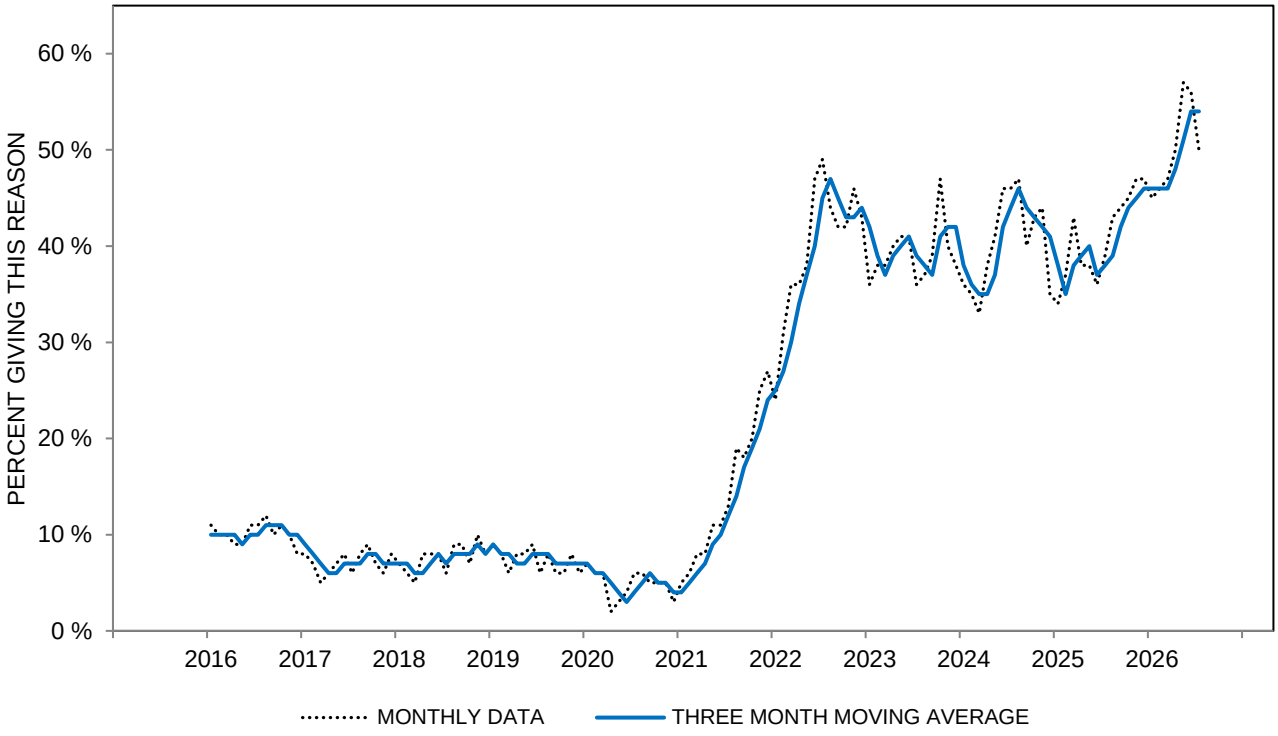



**CHART 7A: HIGHER PRICES AS REASONS FOR WORSE PERSONAL FINANCES**

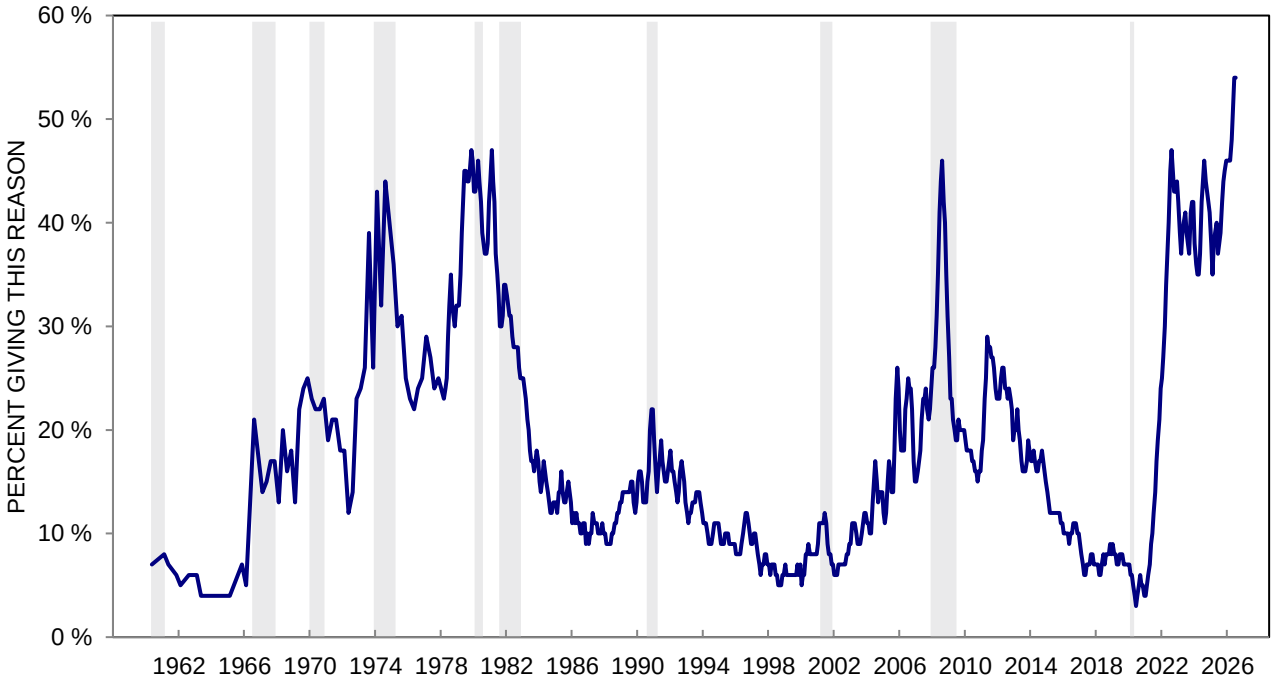


**CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: (%HIGHER INCOME - %LOWER INCOME)**

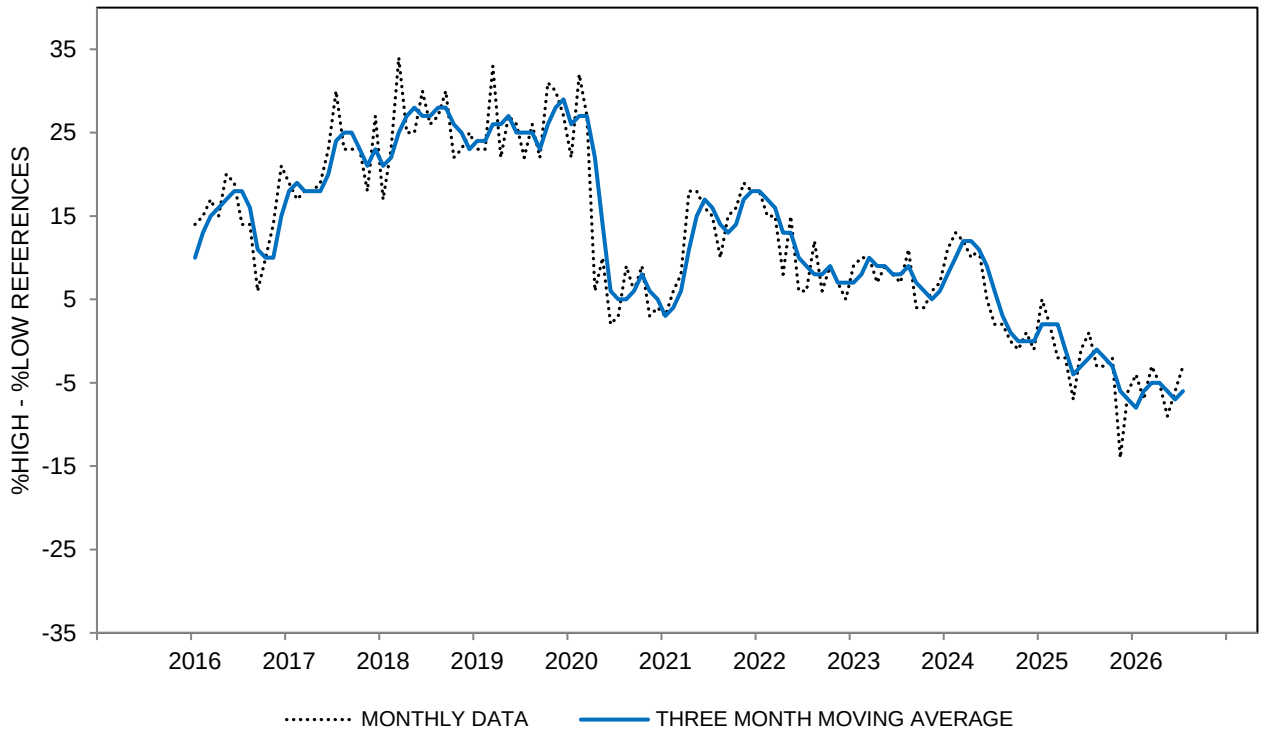



**CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: (%HIGHER INCOME - %LOWER INCOME)**

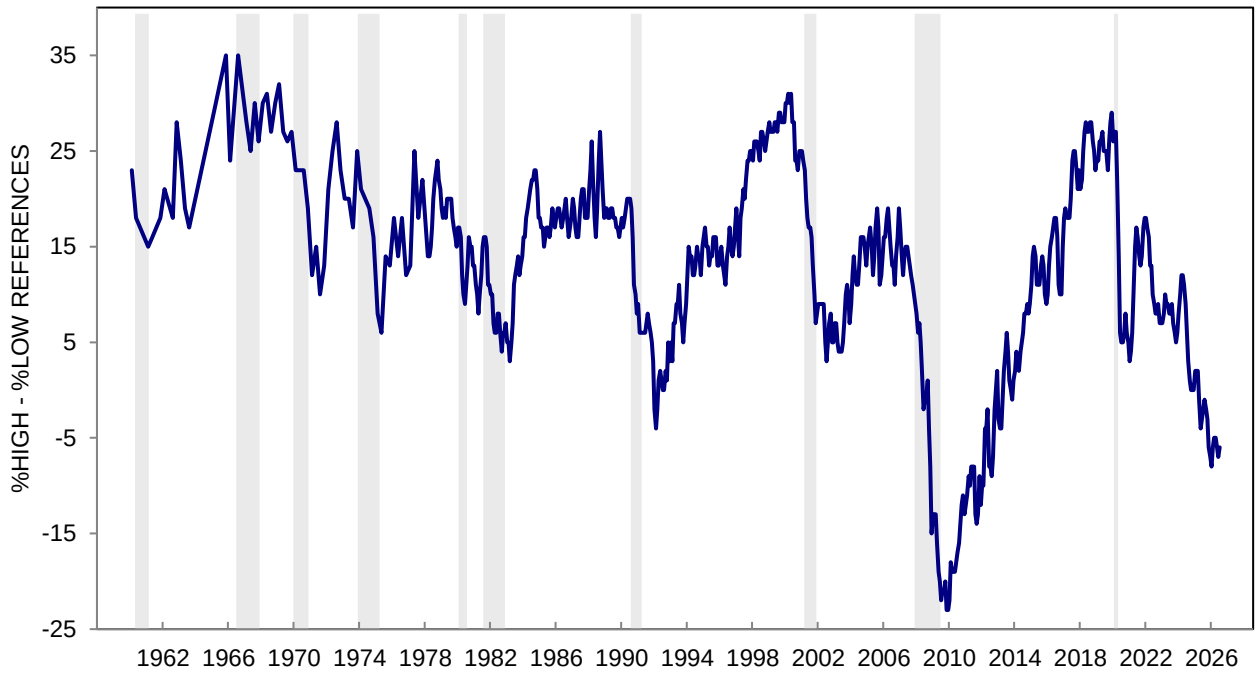


**CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:
NET CHANGE IN ASSETS AND DEBTS
(HIGHER ASSETS + LOWER DEBTS) - (LOWER ASSETS + HIGHER DEBTS)**

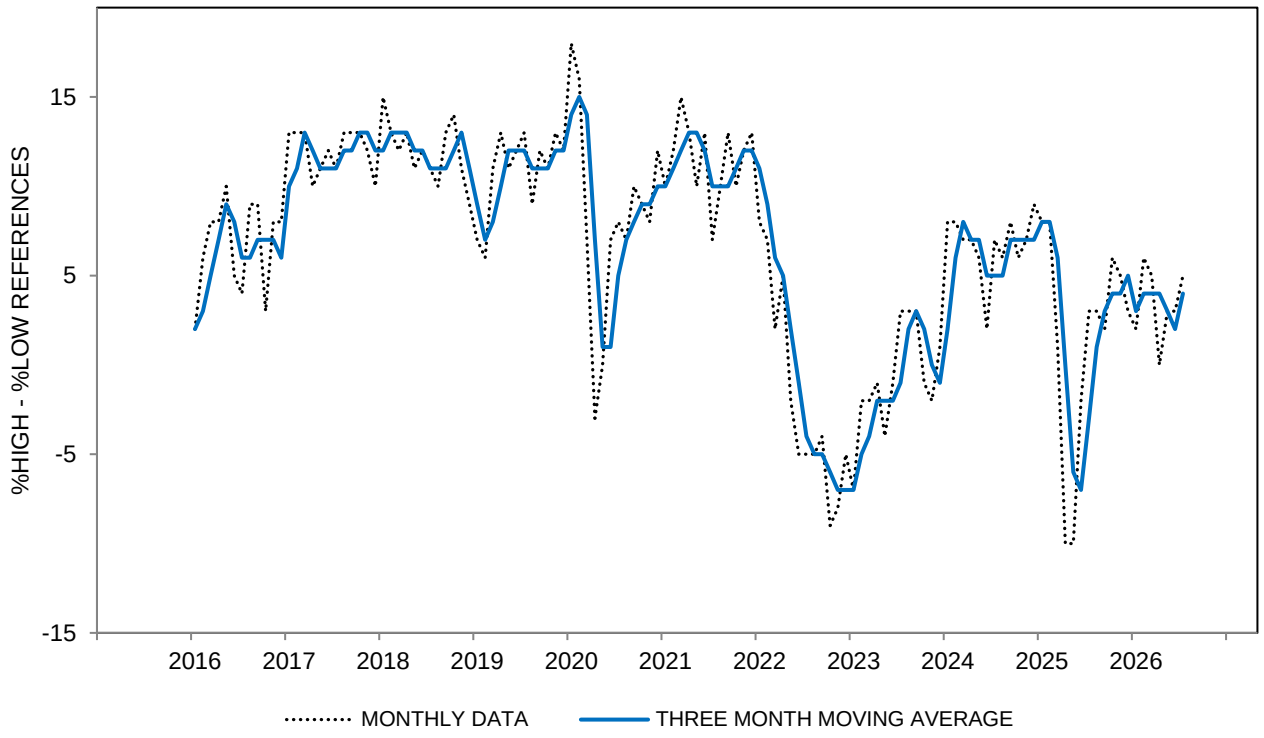



**CHART 7C: WEALTH REASONS FOR CHANGES IN PERSONAL FINANCES:
NET CHANGE IN ASSETS AND DEBTS
(HIGHER ASSETS + LOWER DEBTS) - (LOWER ASSETS + HIGHER DEBTS)**

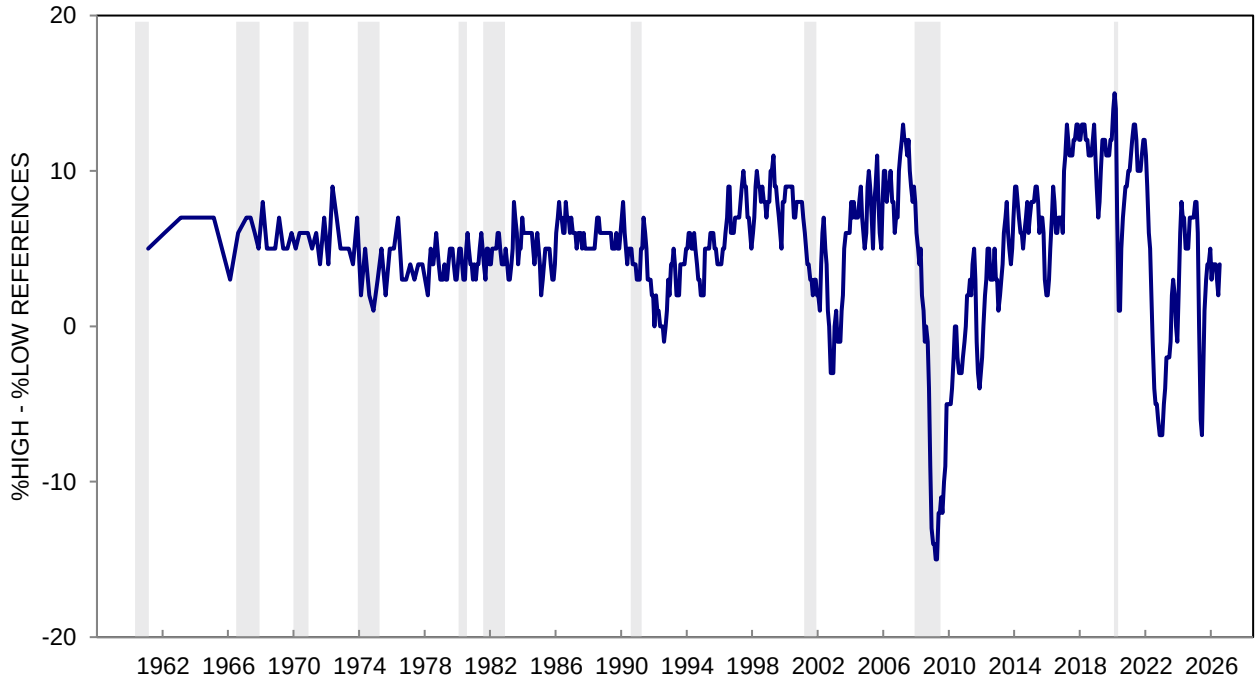


**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**

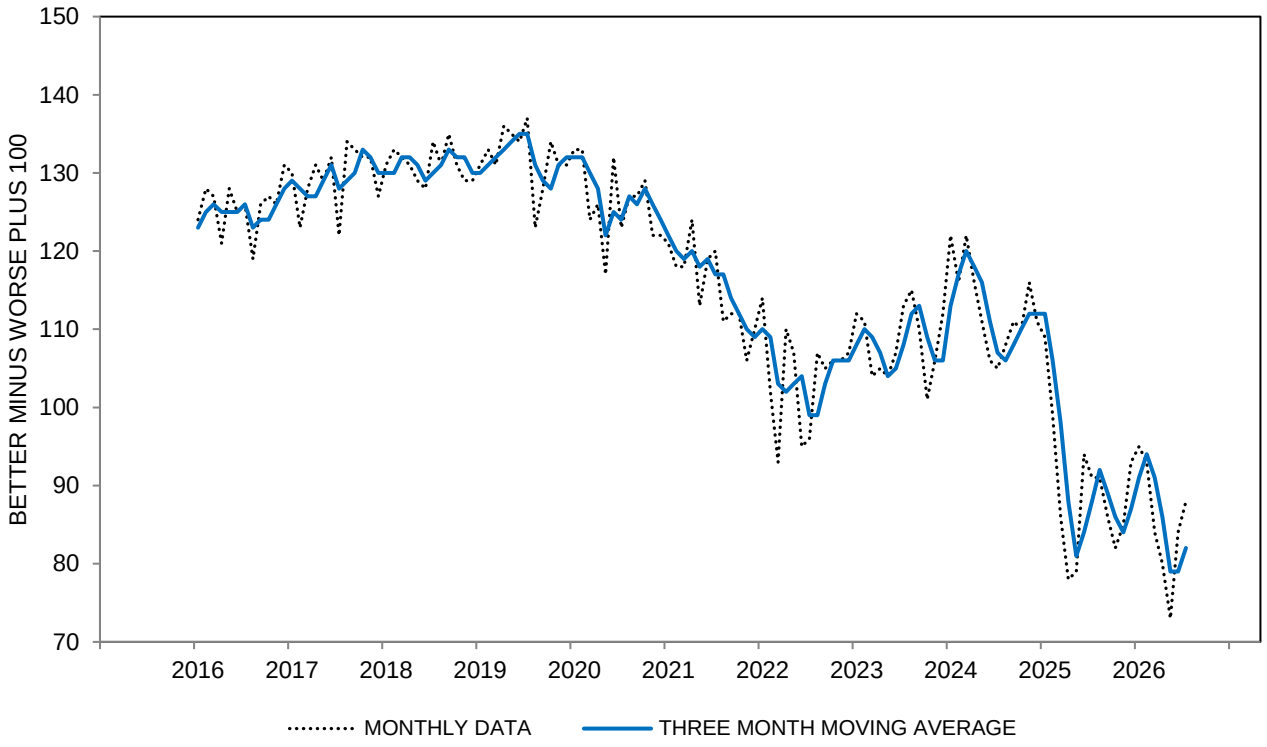



**CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**

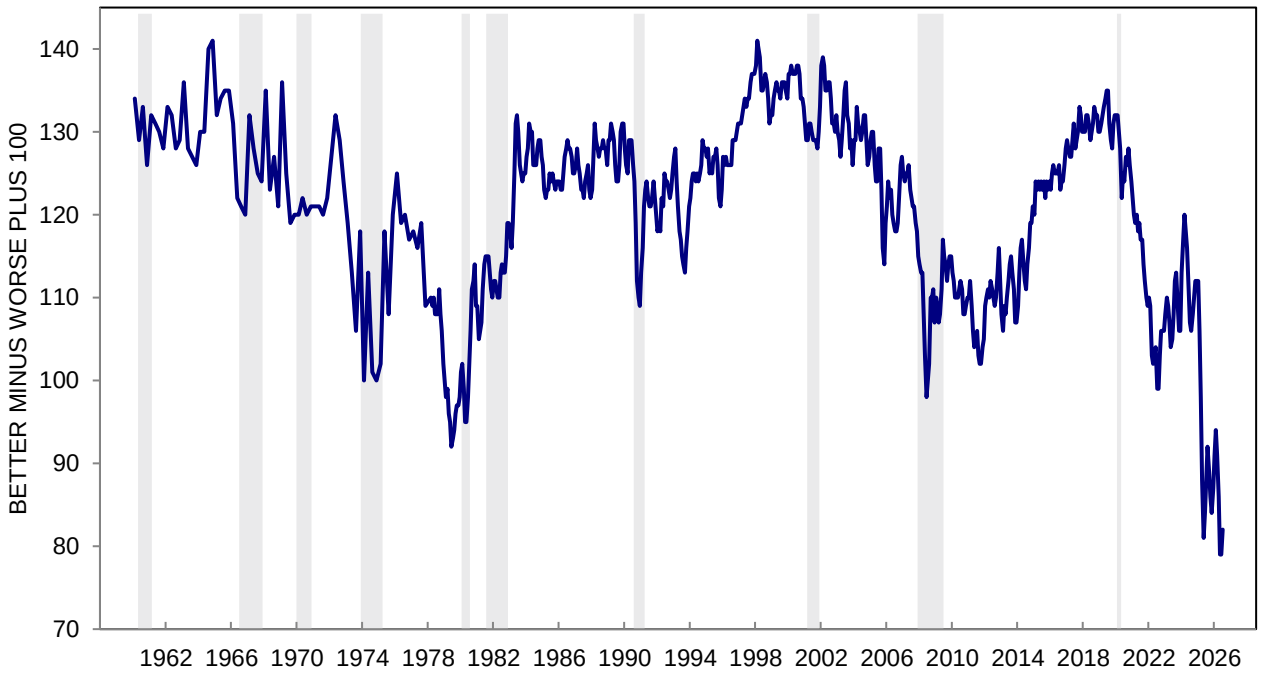


**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**

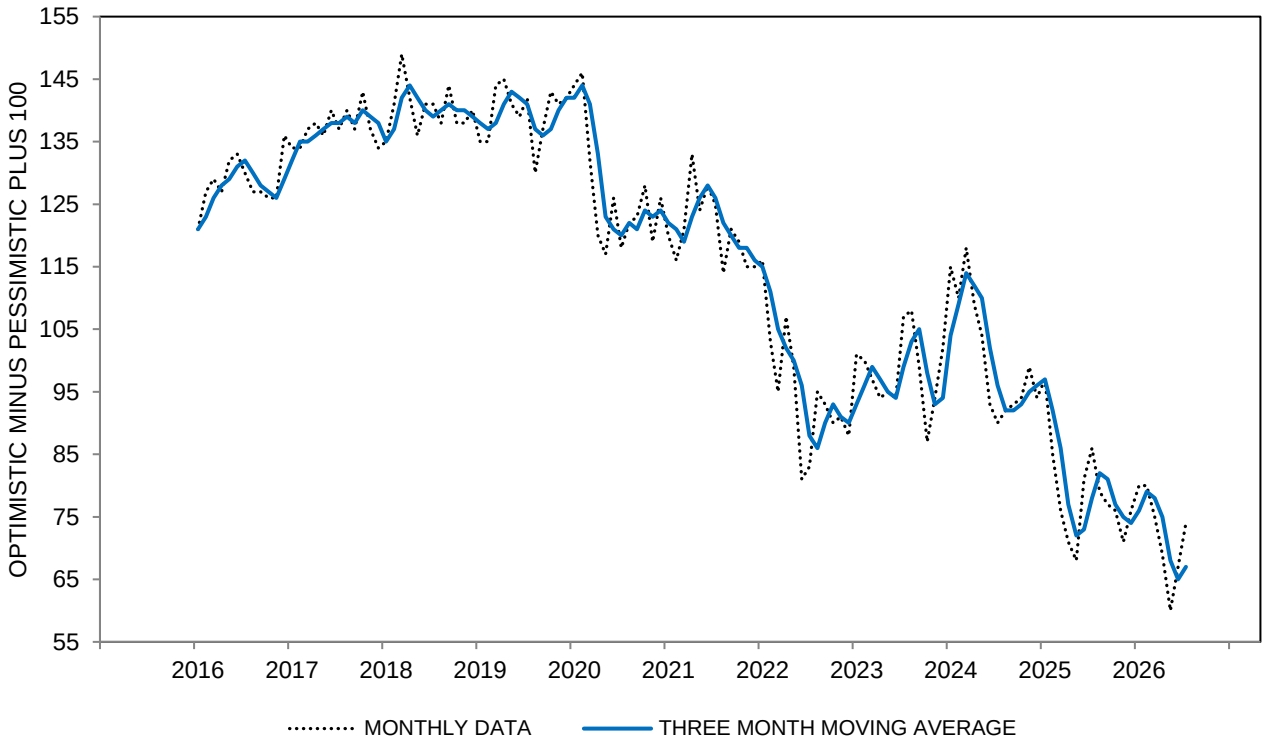



**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**

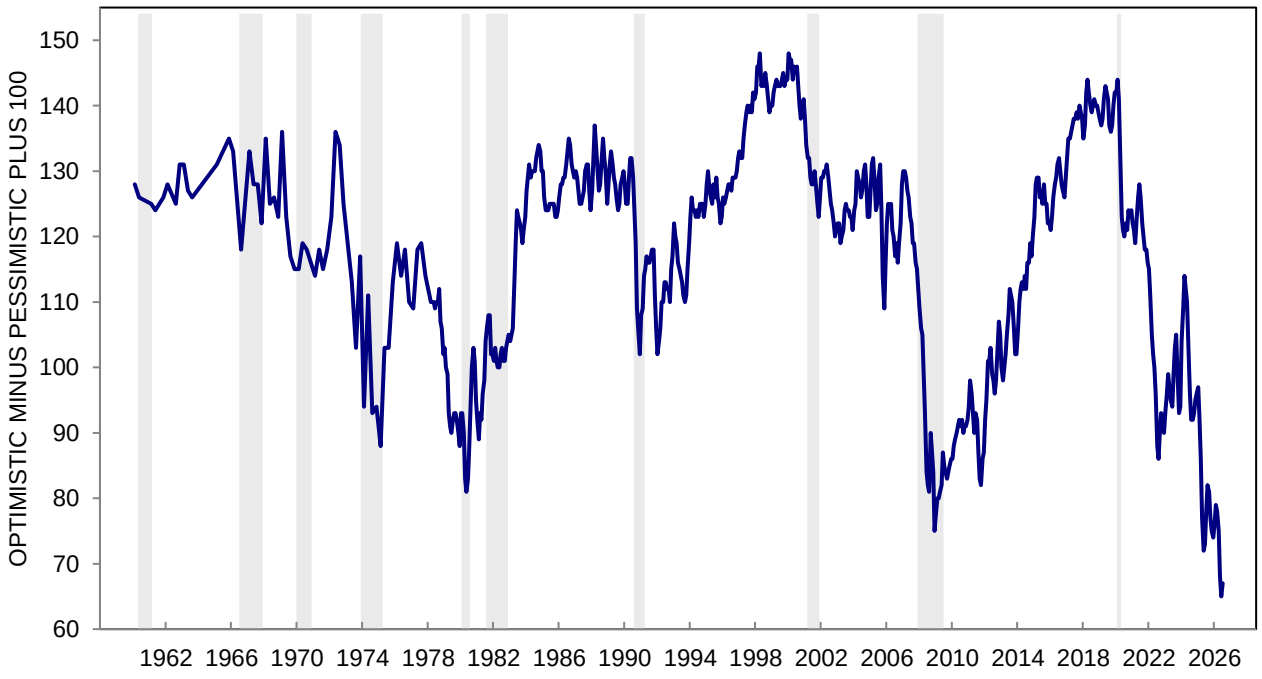


**CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO**

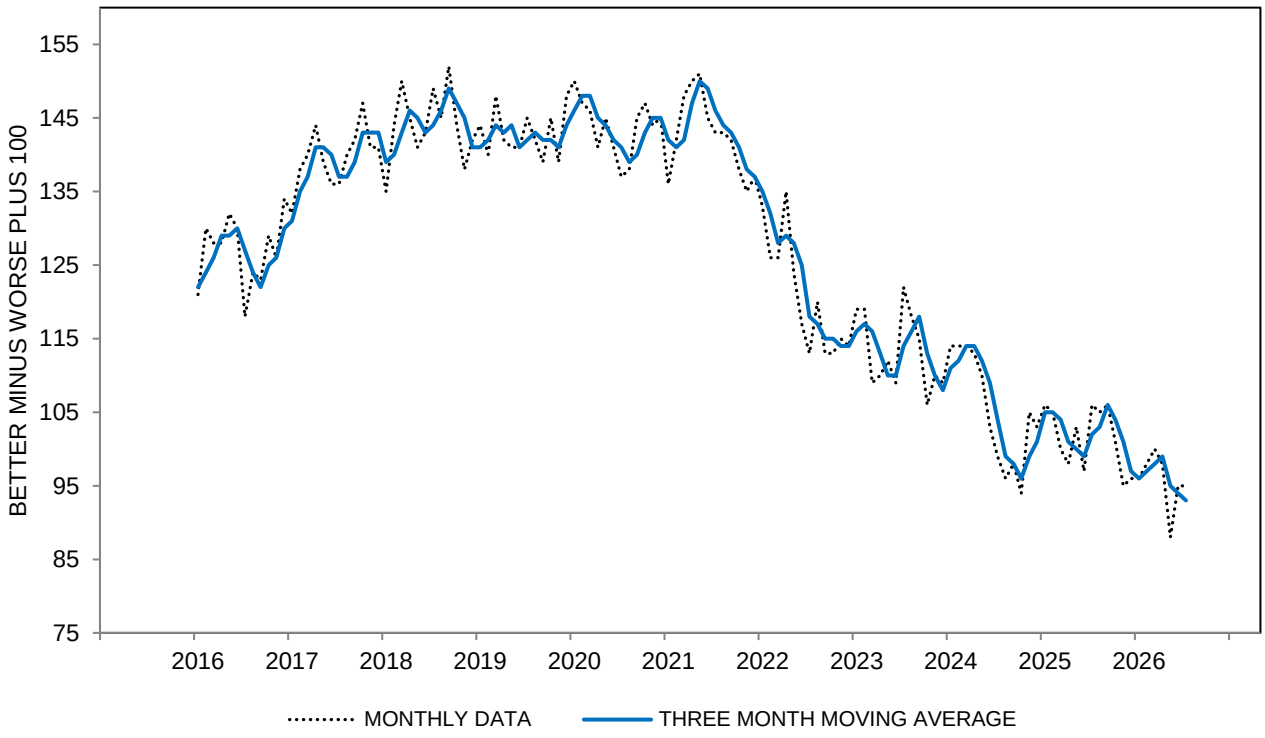



**CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO**

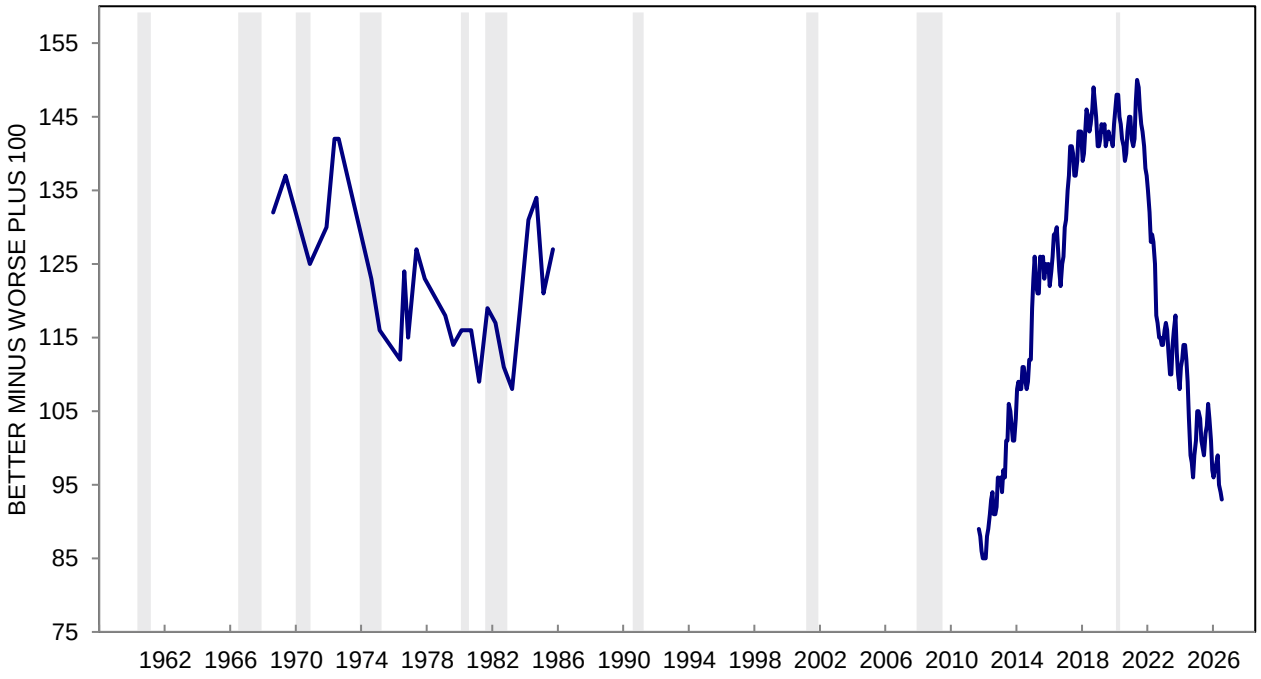


**CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS**

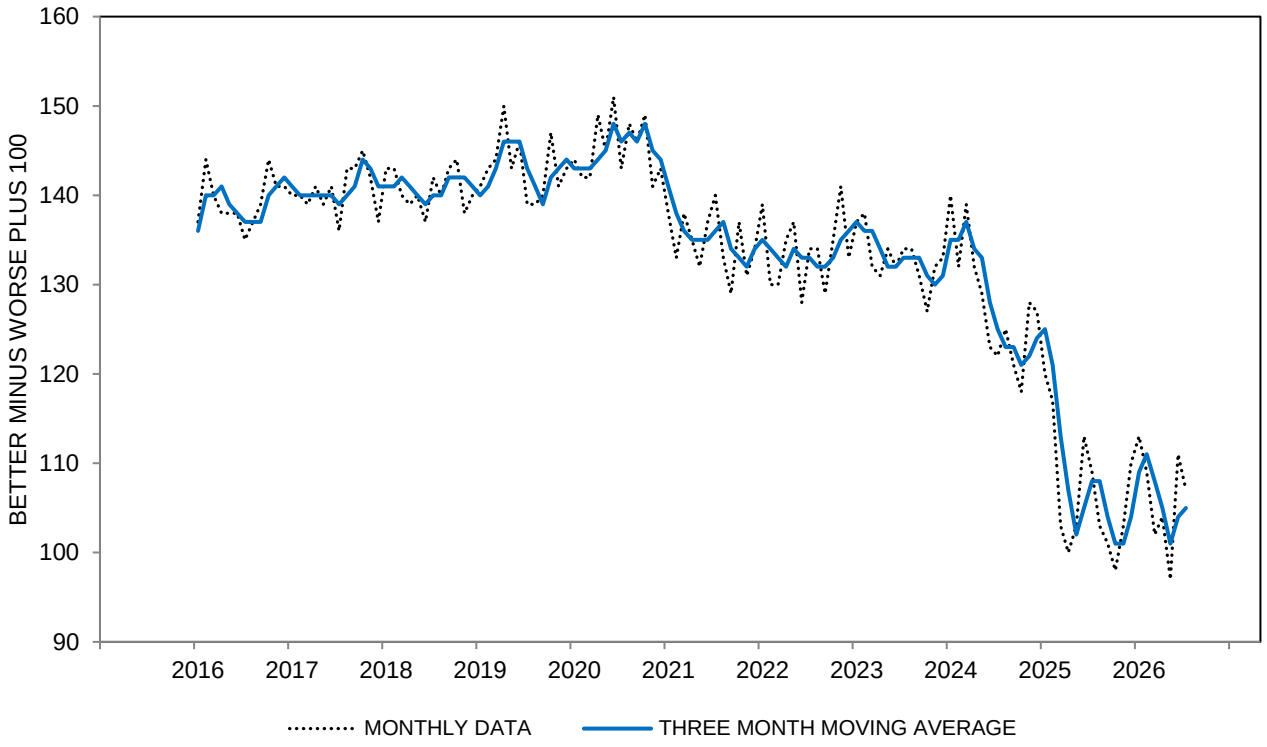



**CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS**

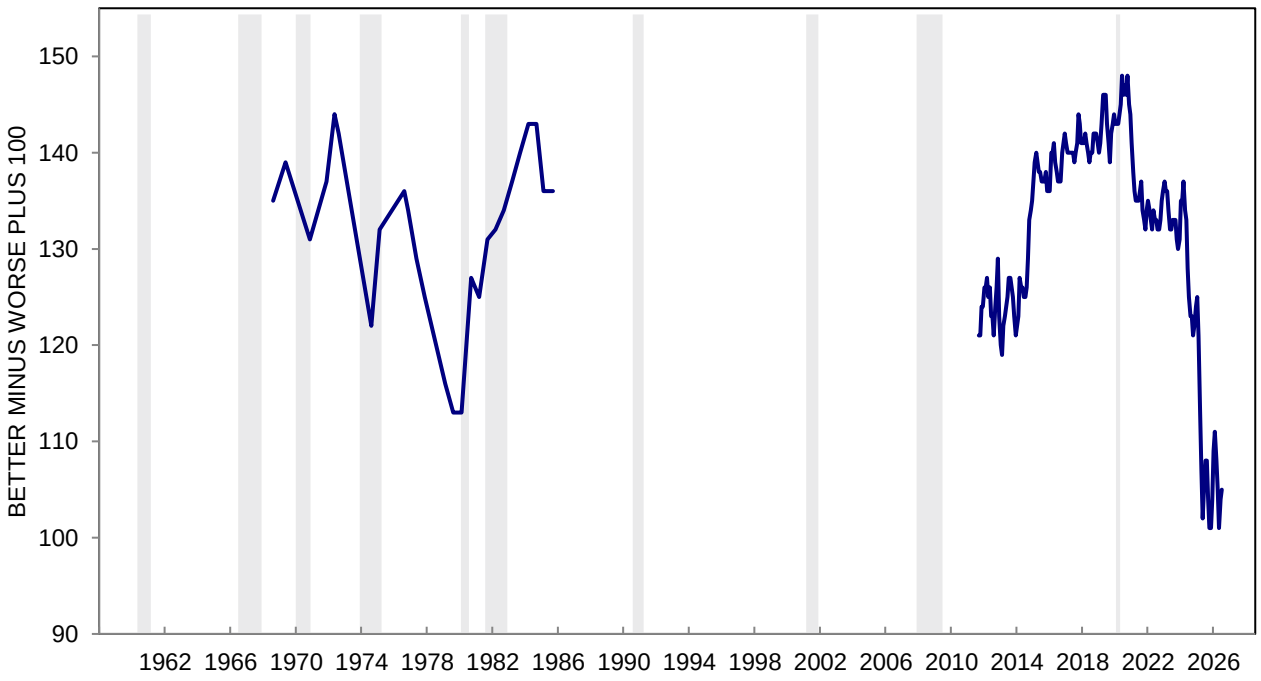


**CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**

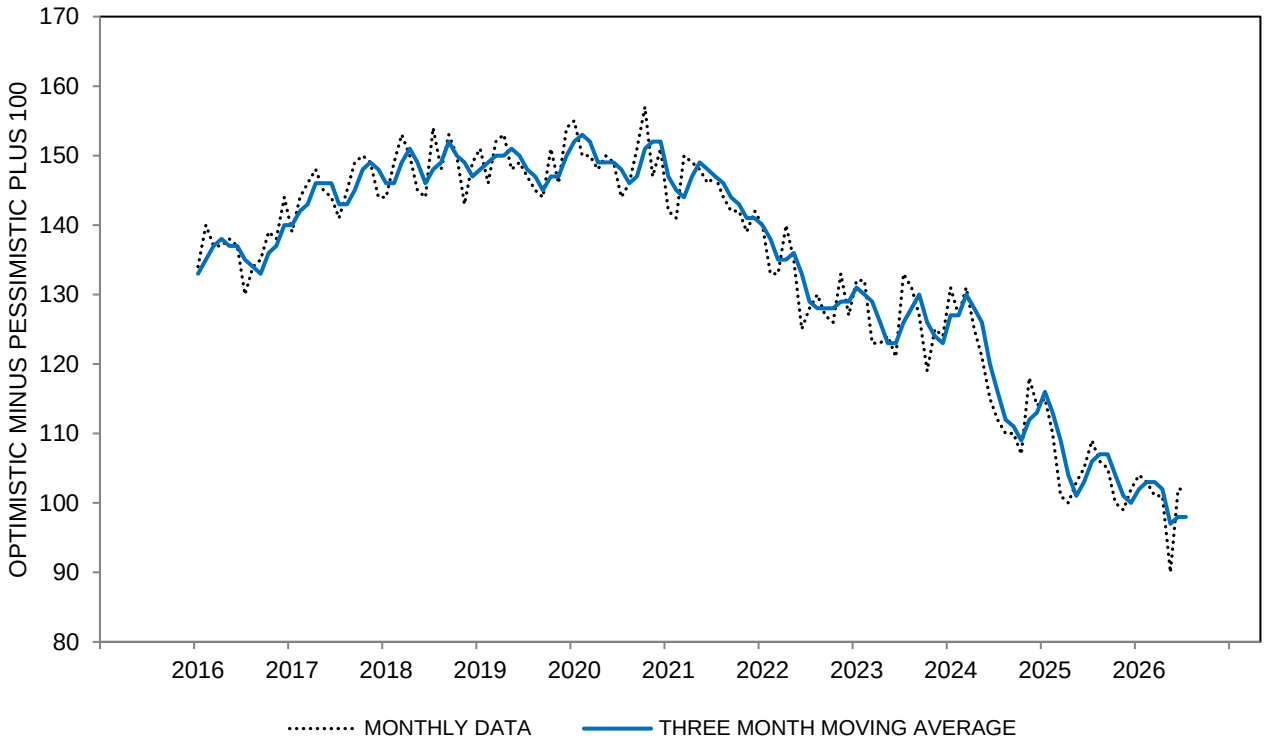



**CHART 12: FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**

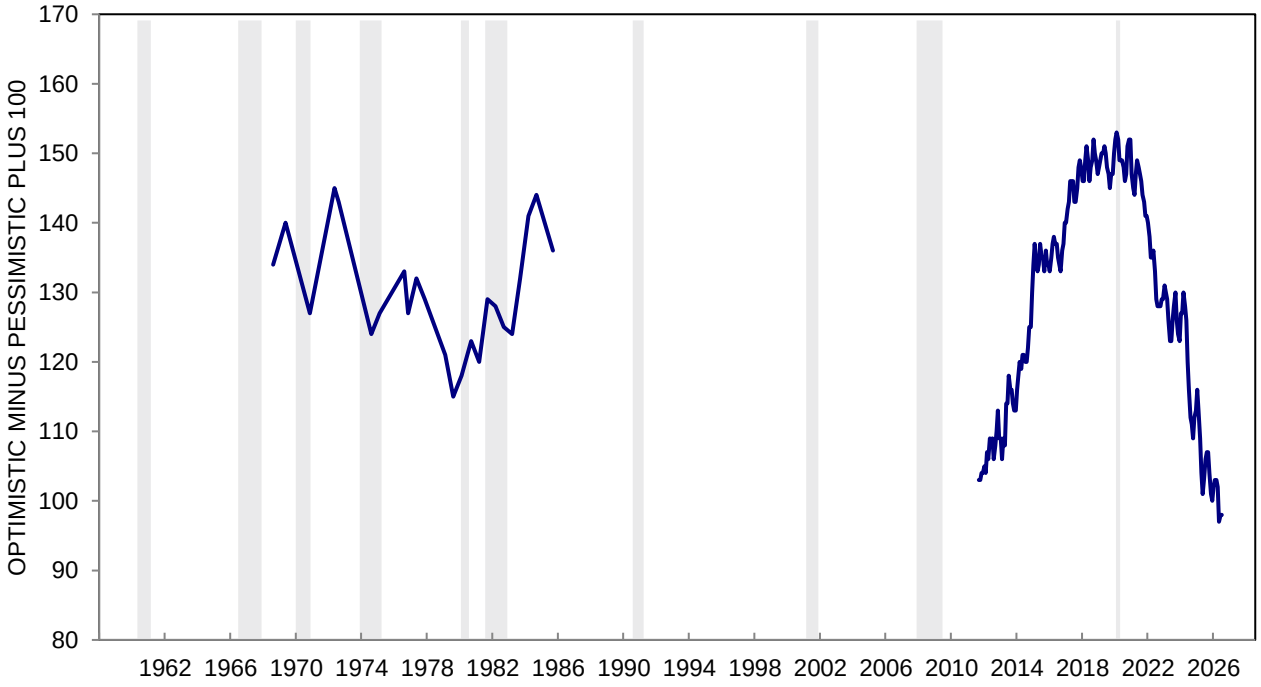


**CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR**

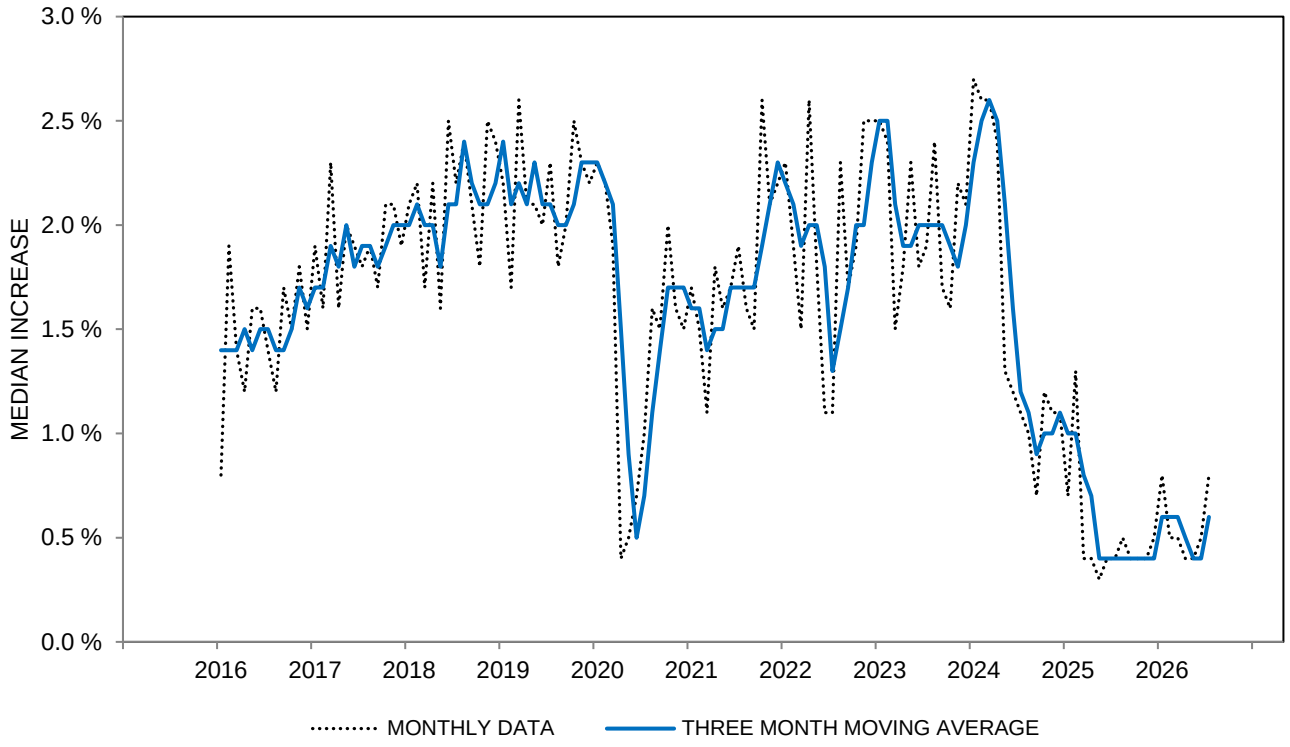



**CHART 13: EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR**

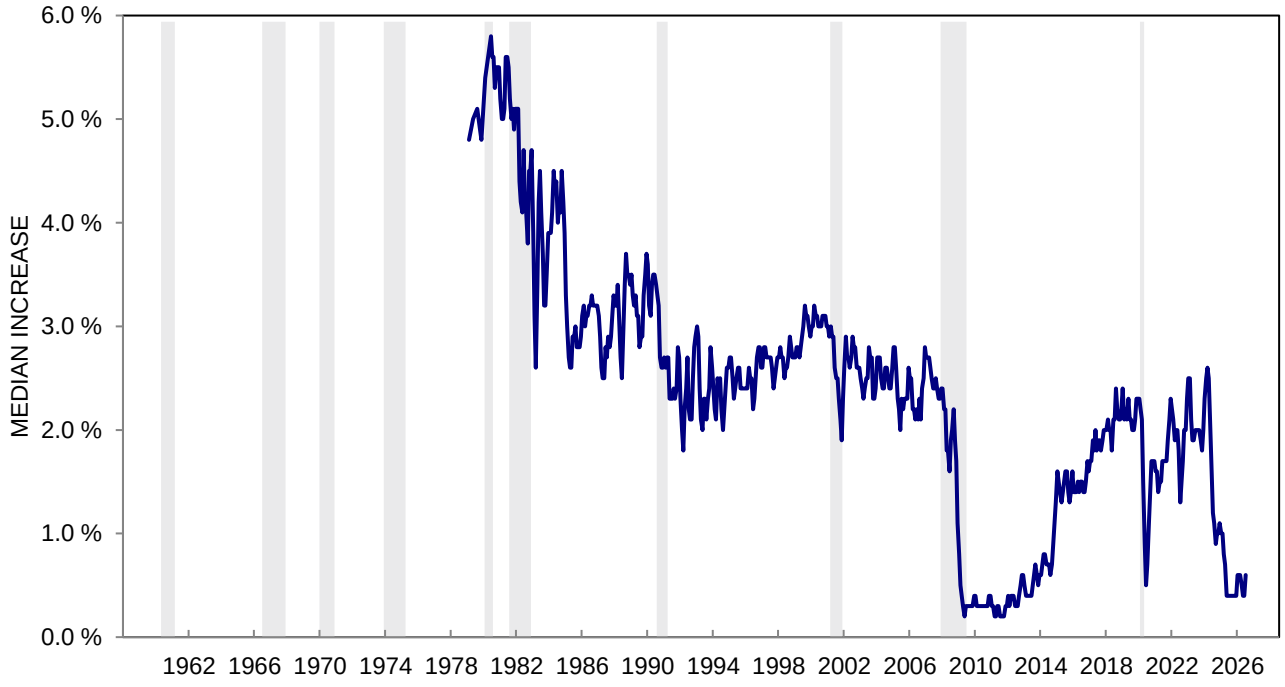


**CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR**

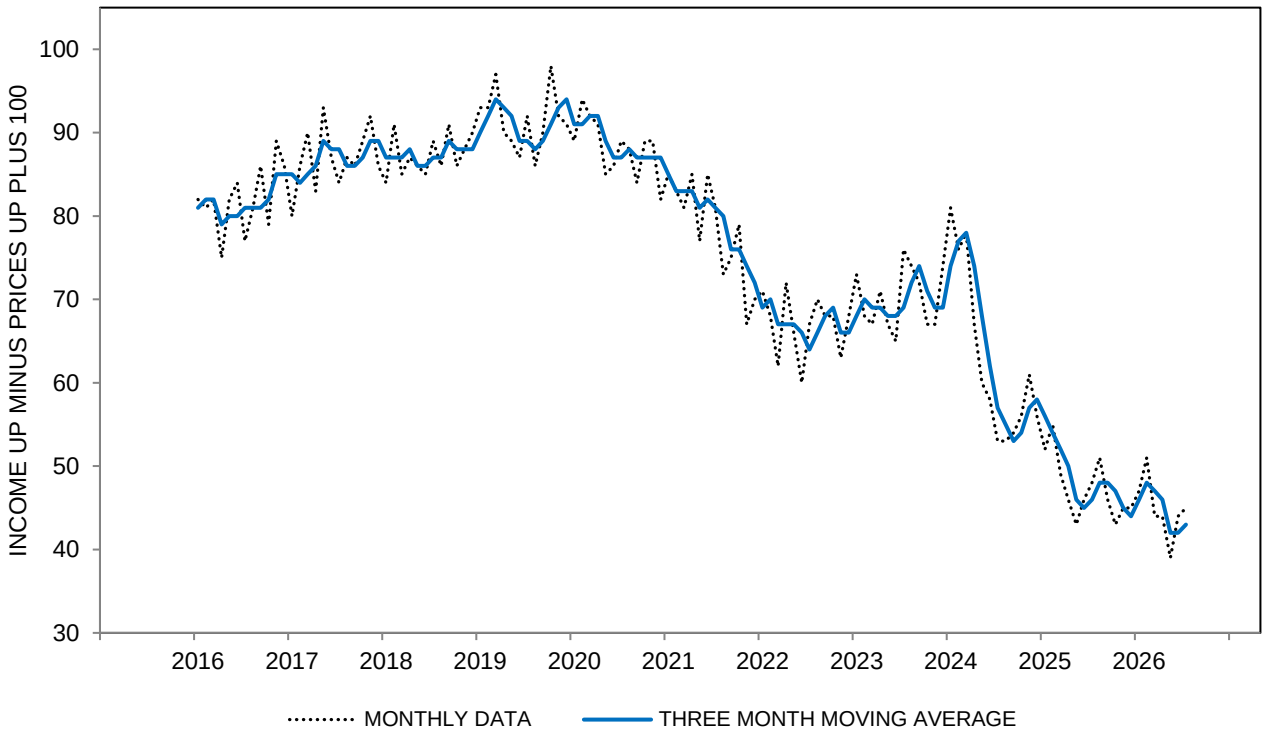



**CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR**

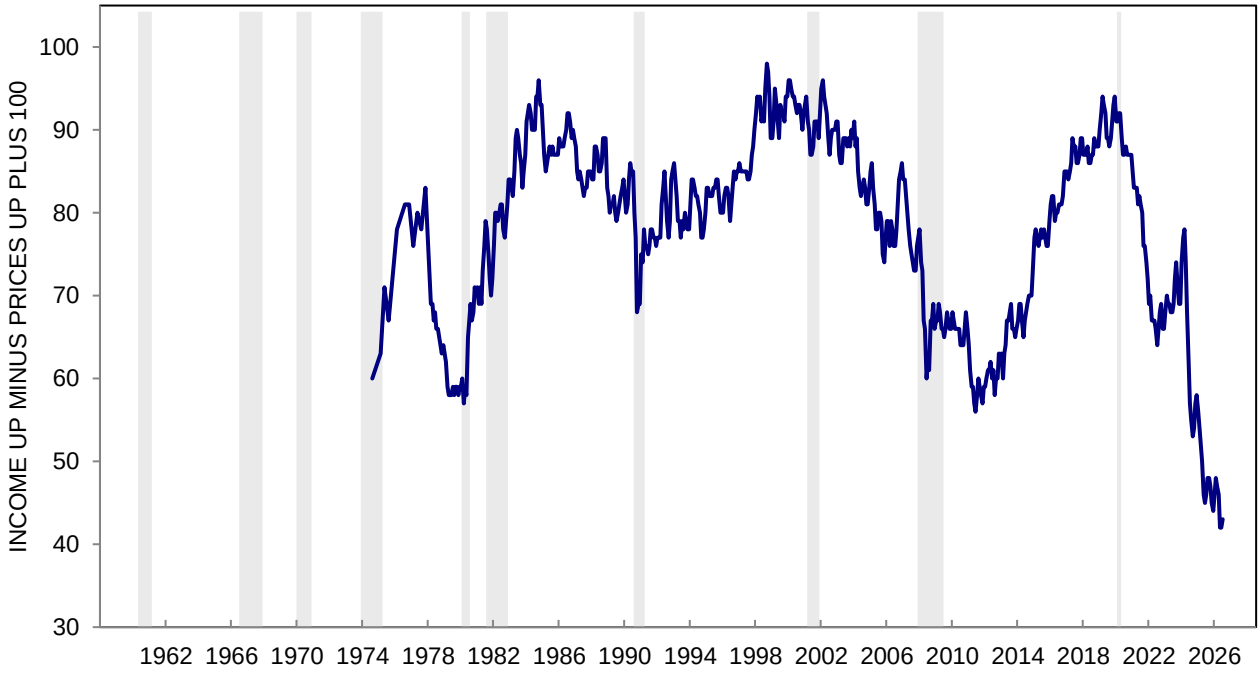


**CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD**

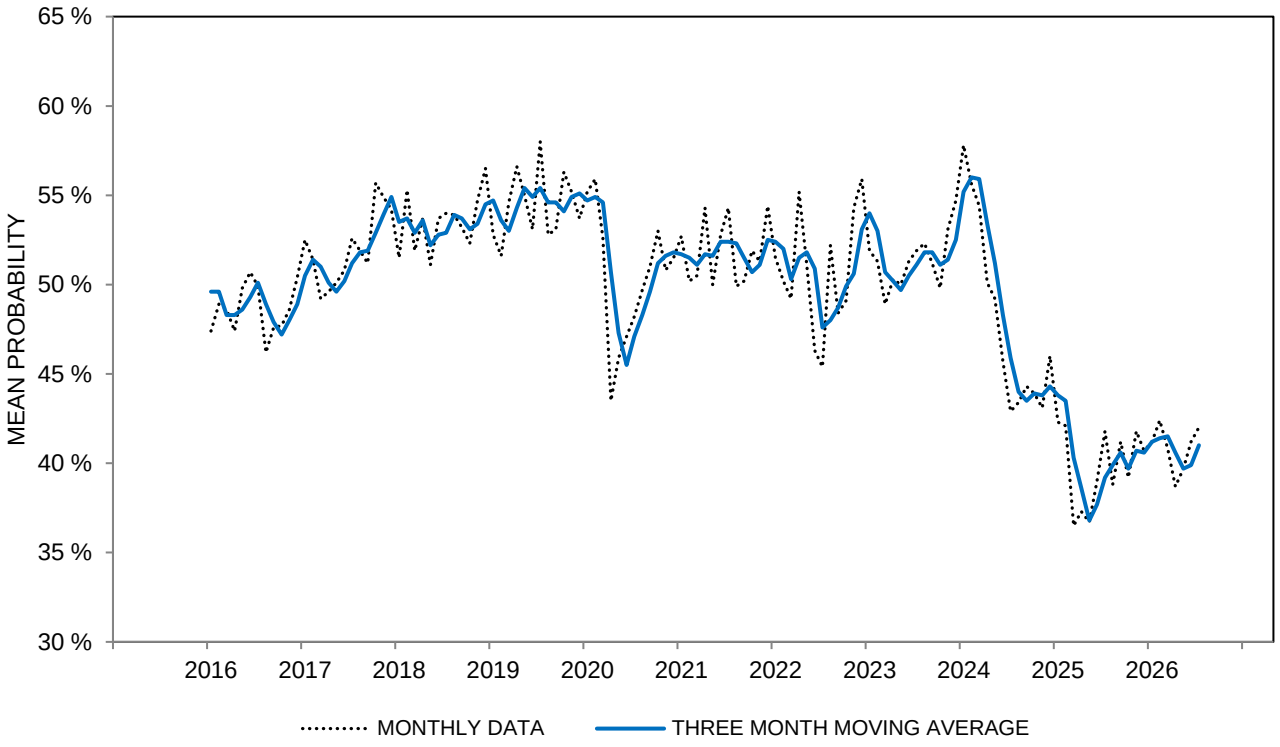
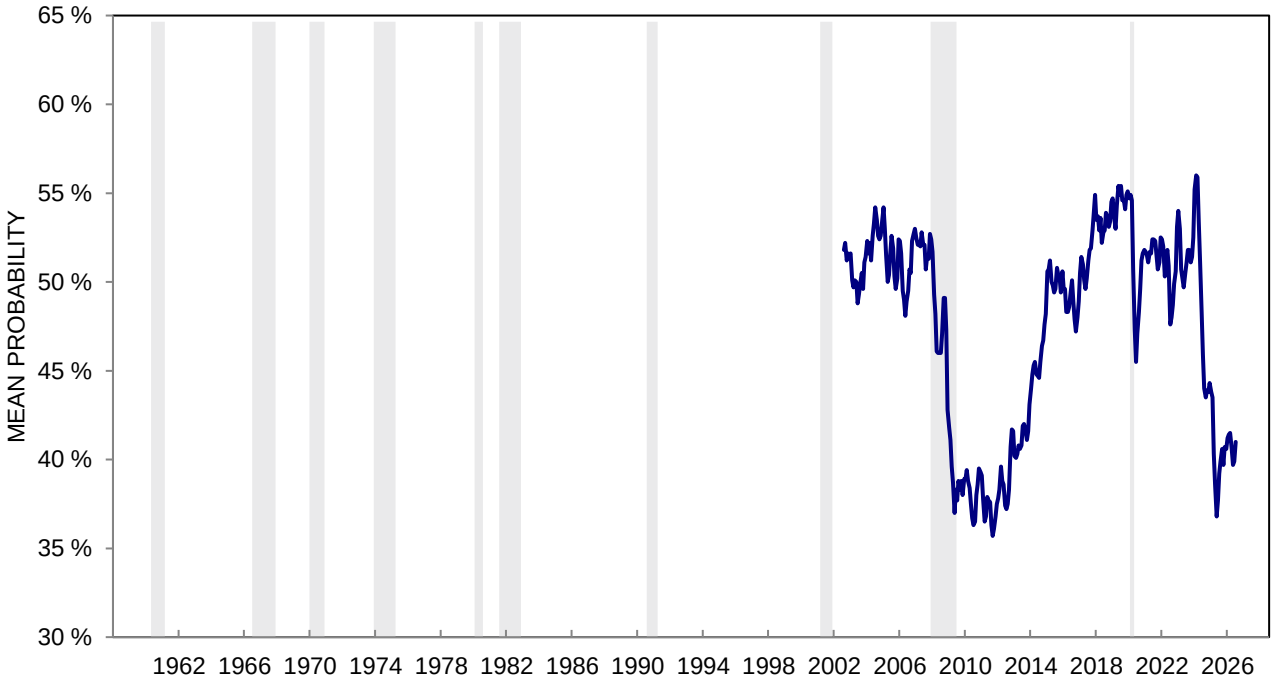
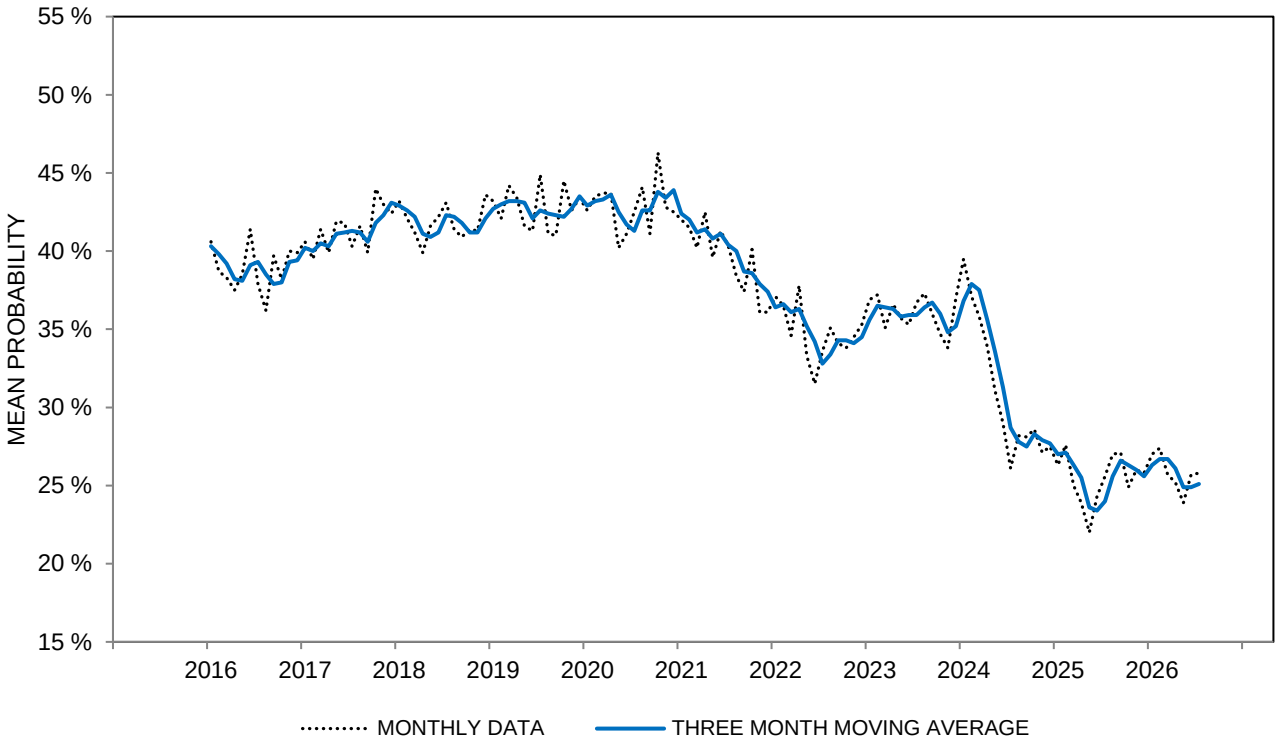



**CHART 15: PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD**



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




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

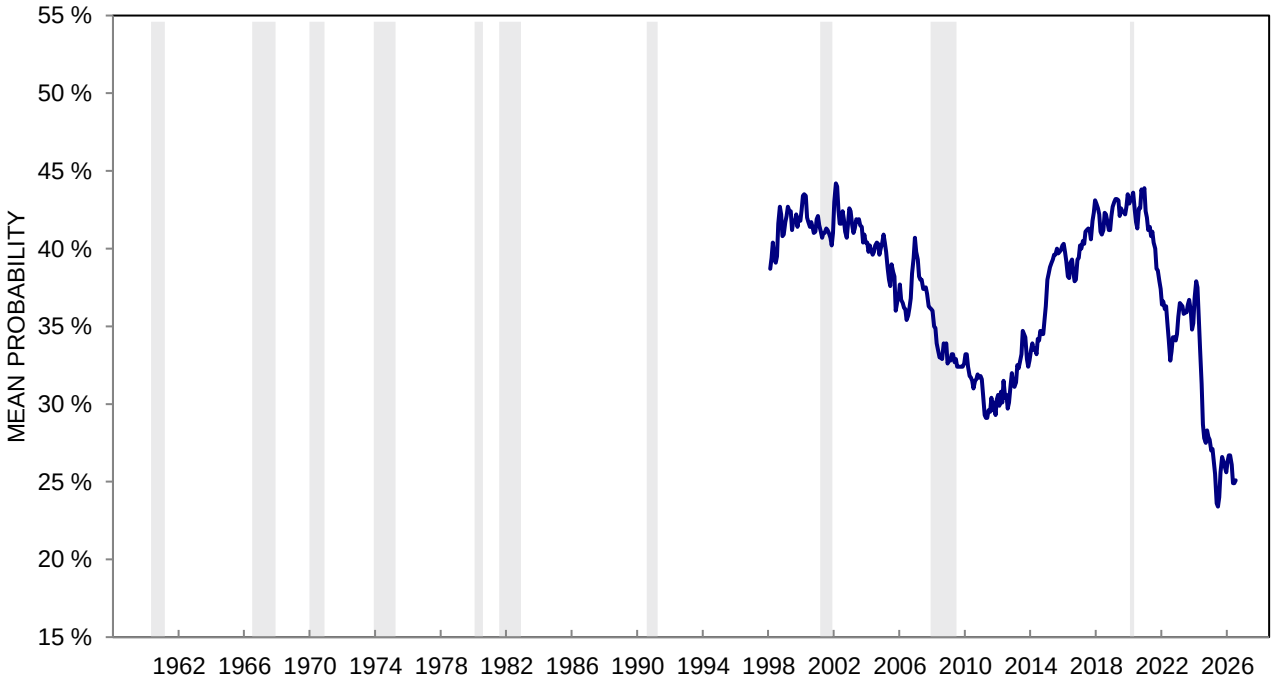


**CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS**

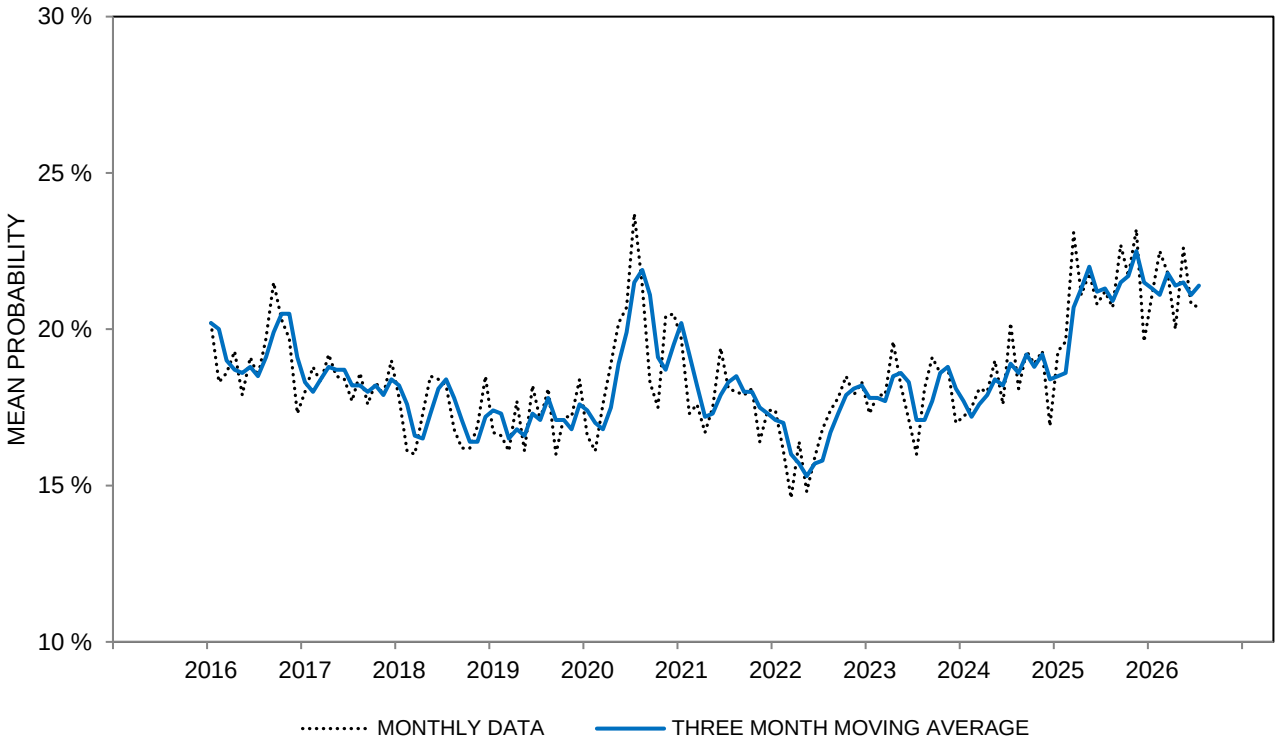



**CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS**

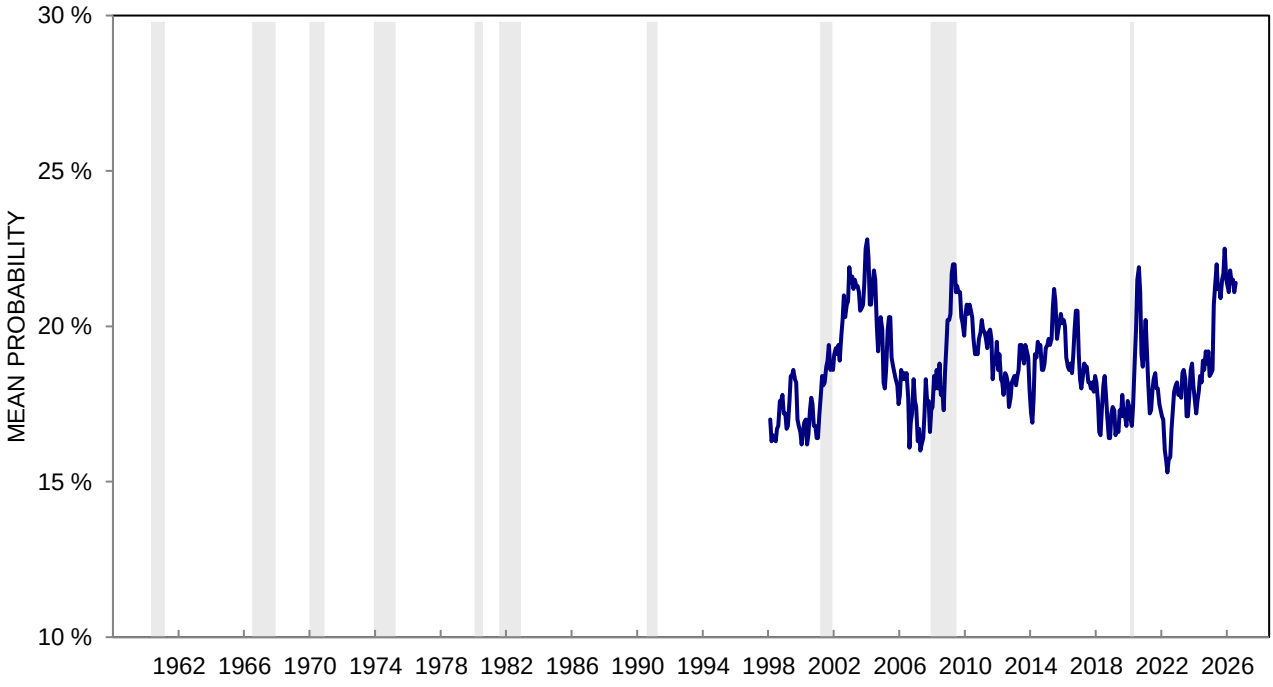


**CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME**

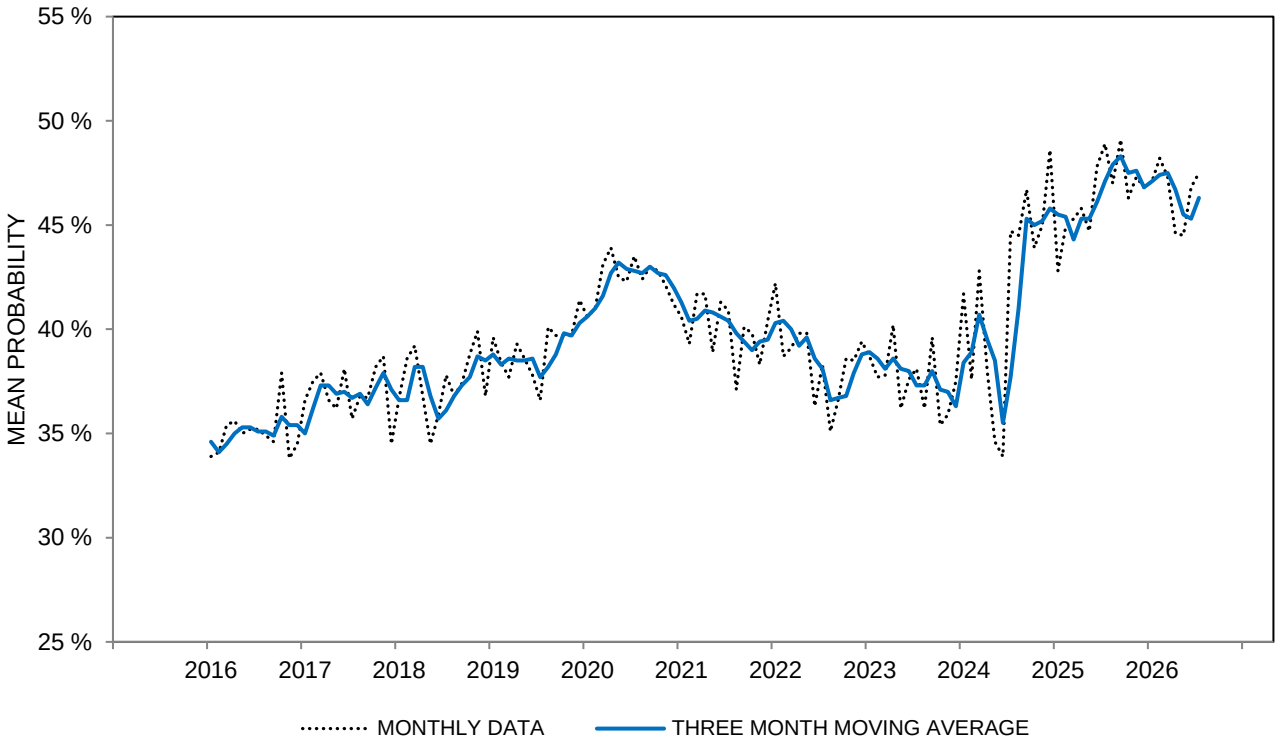



**CHART 18: PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME**

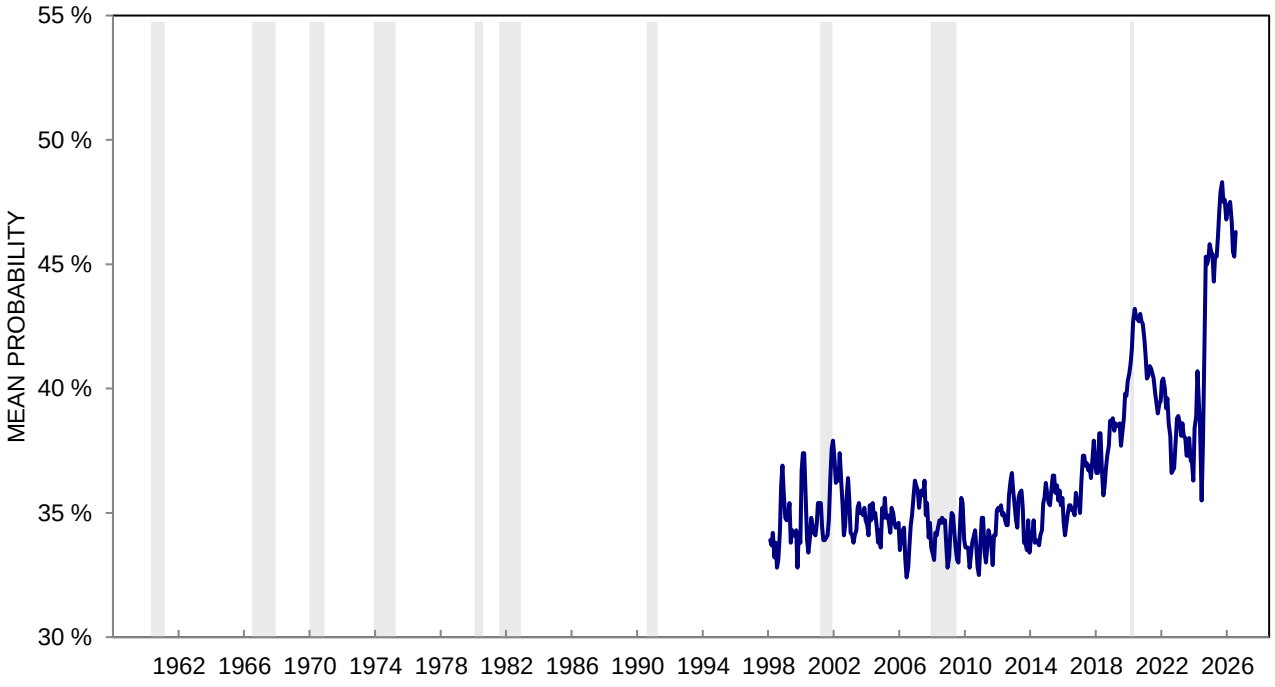


**CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO**

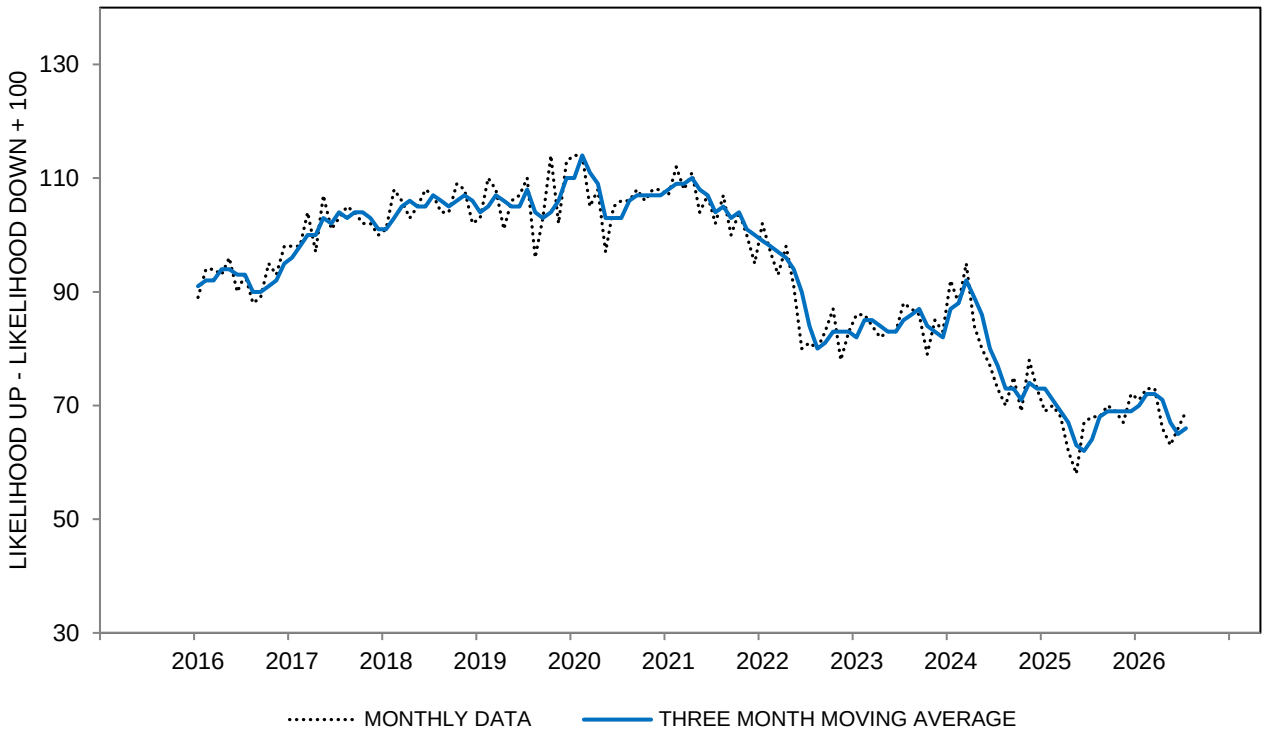



**CHART 19: CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO**

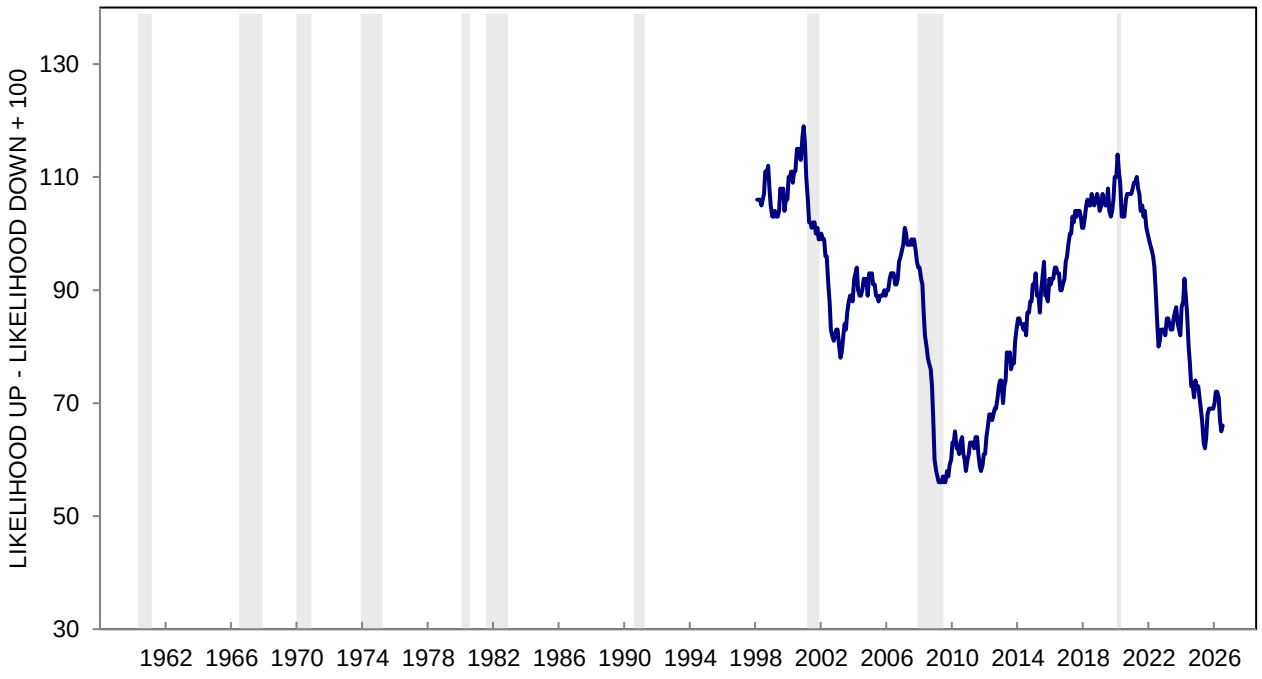


**CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR**

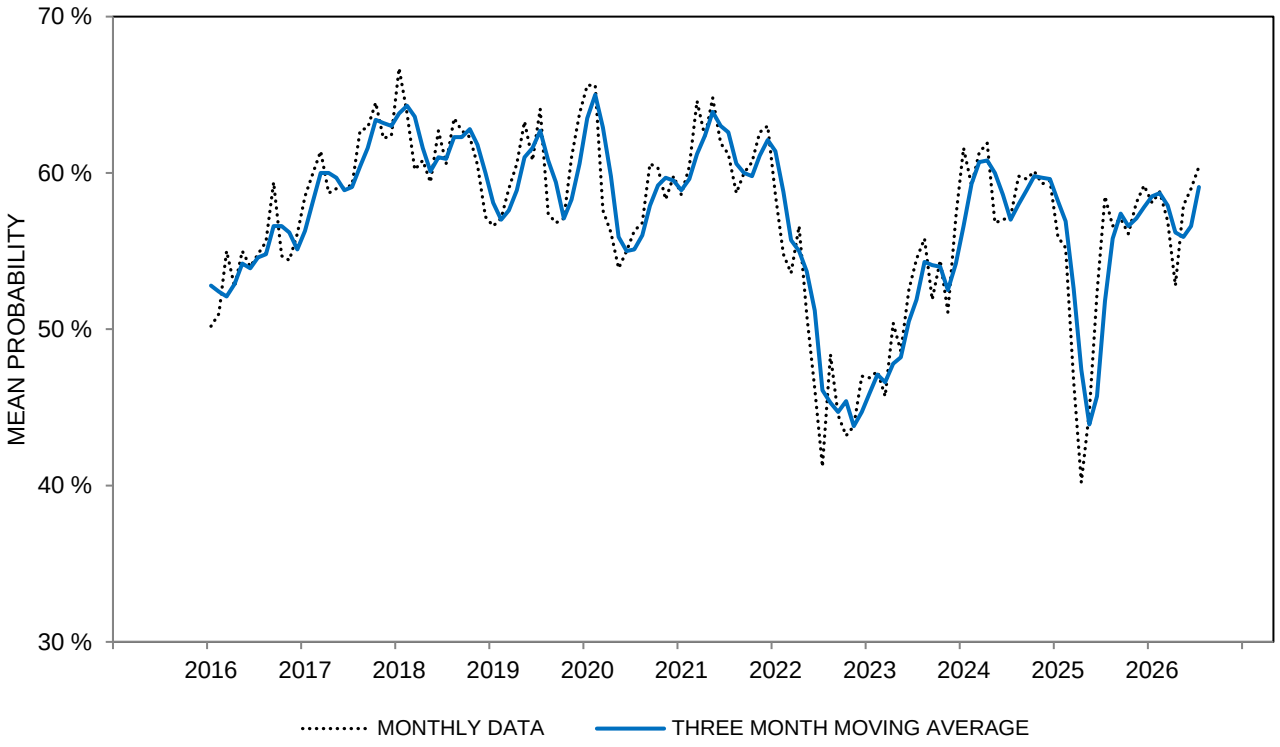



**CHART 20: PROBABILITY OF AN INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR**

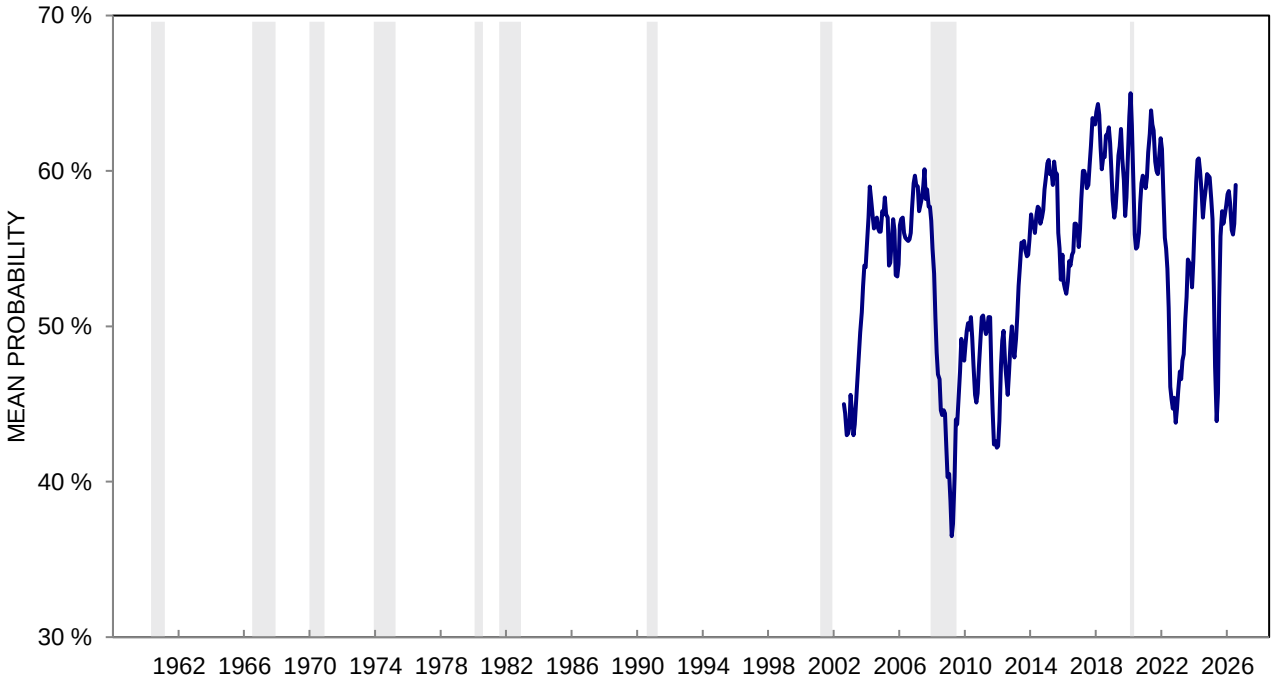


**CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)**

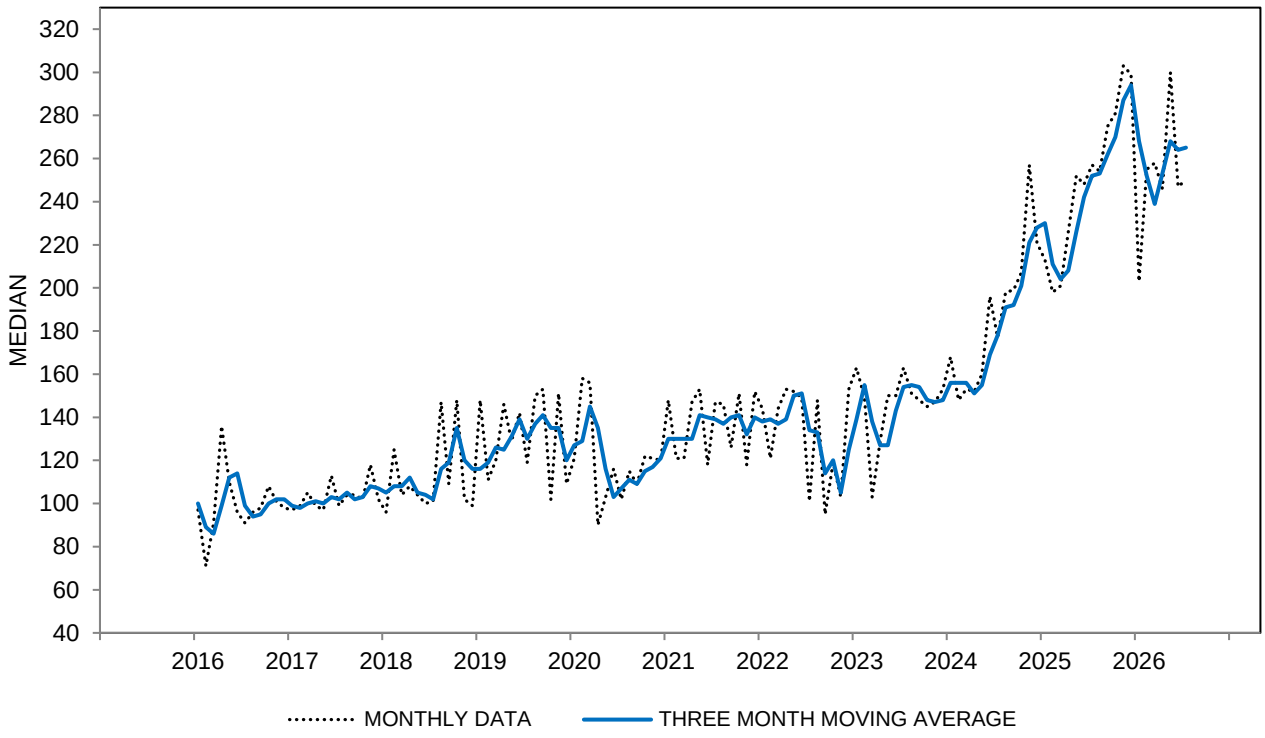



**CHART 21: CURRENT VALUE OF STOCK MARKET INVESTMENTS (NOMINAL THOUSANDS)**

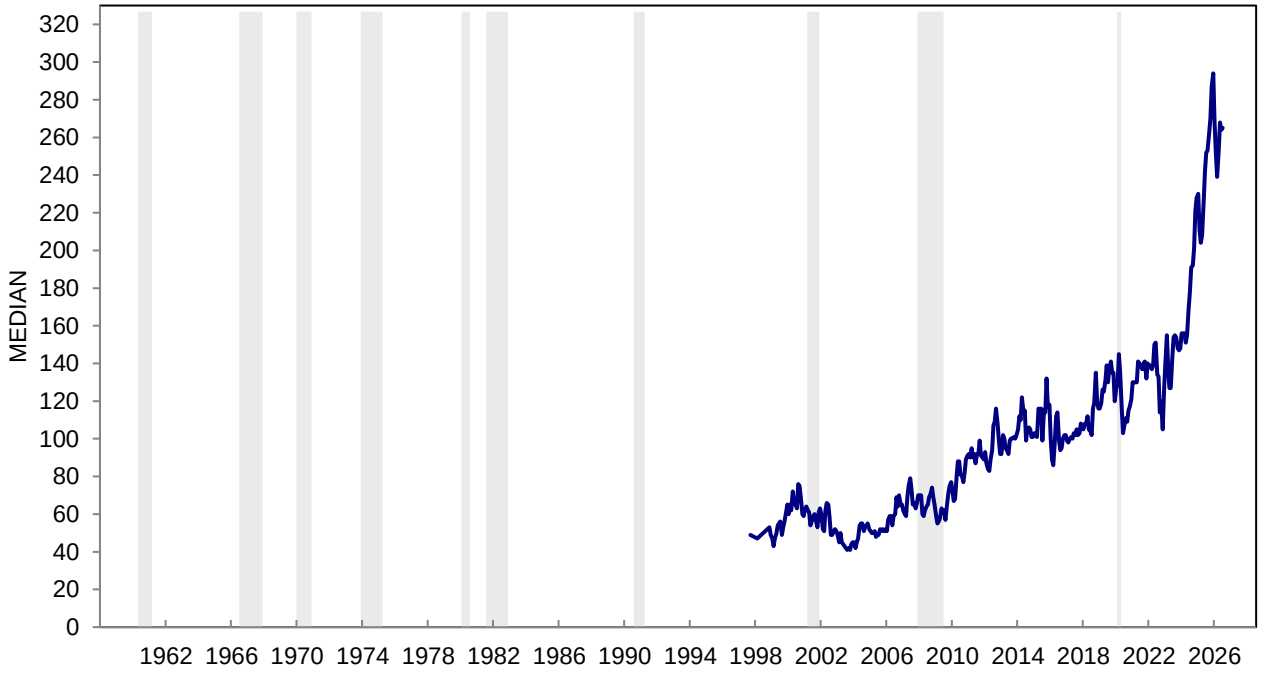


**CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)**

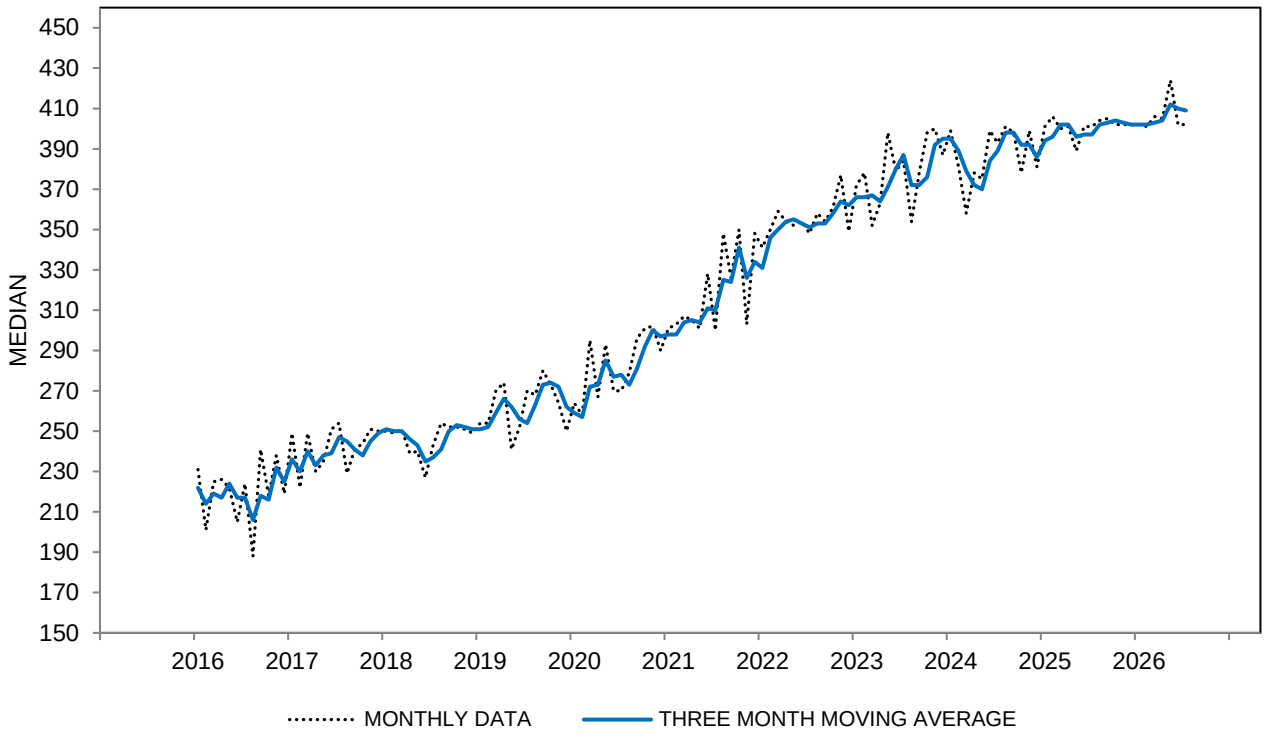



**CHART 22: CURRENT MARKET VALUE OF PRIMARY RESIDENCE (NOMINAL THOUSANDS)**

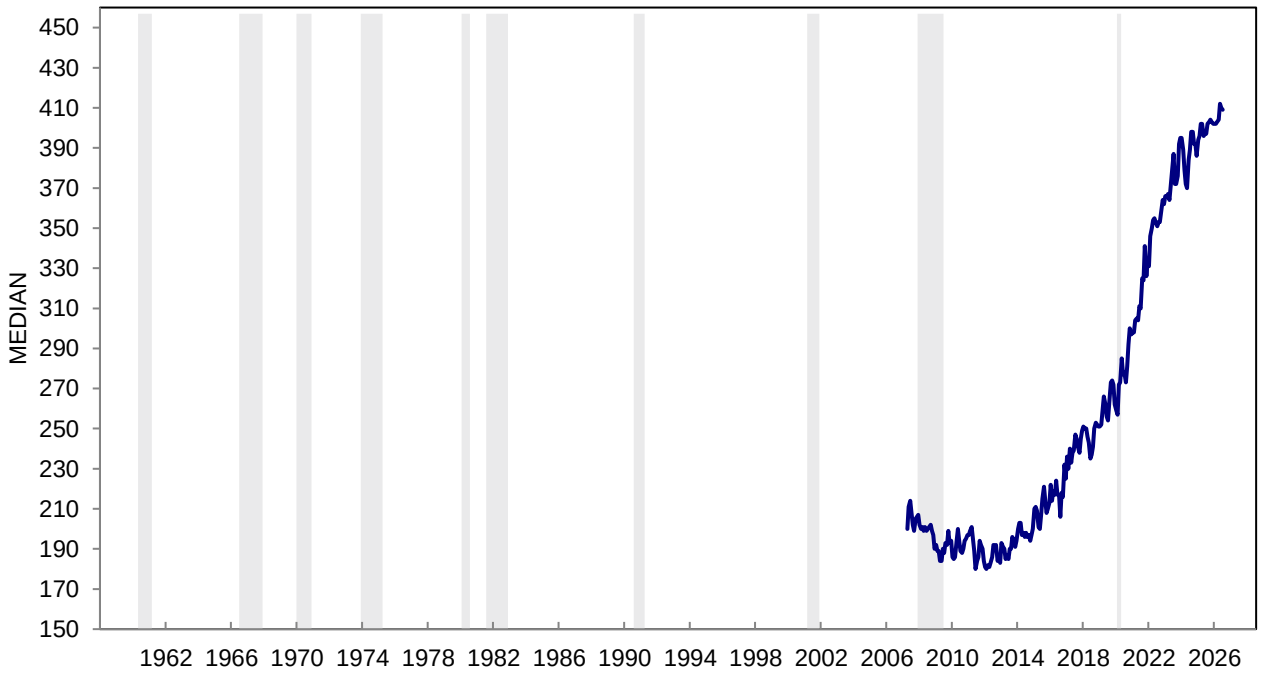


**CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS**

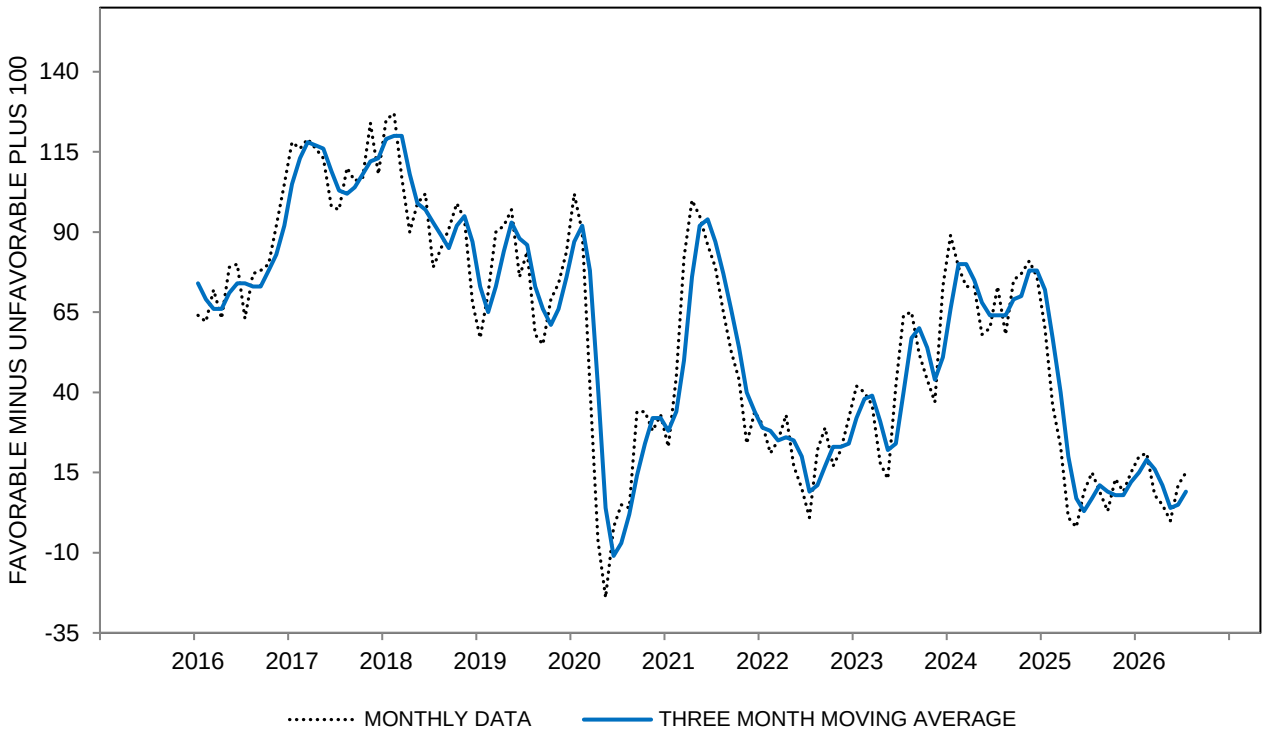



**CHART 23: NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS**

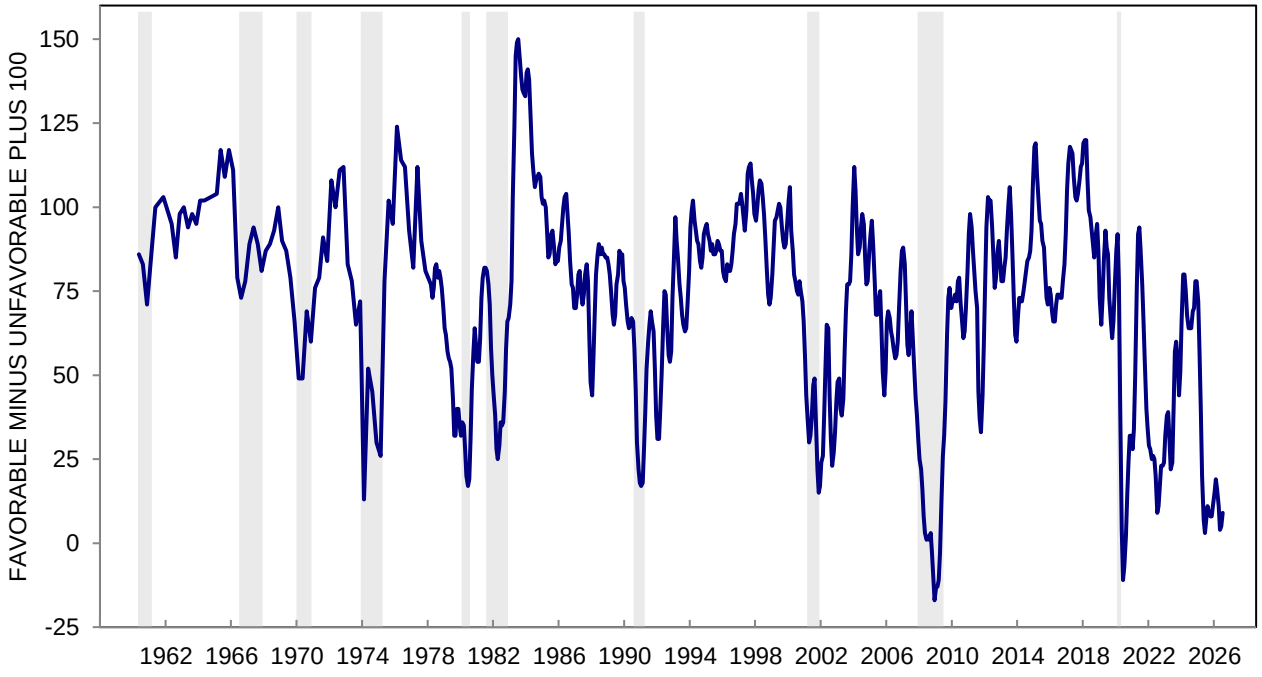


**CHART 24A: NEWS HEARD ABOUT PRICE CHANGES**
**(%LOW PRICES - %HIGH PRICES)**

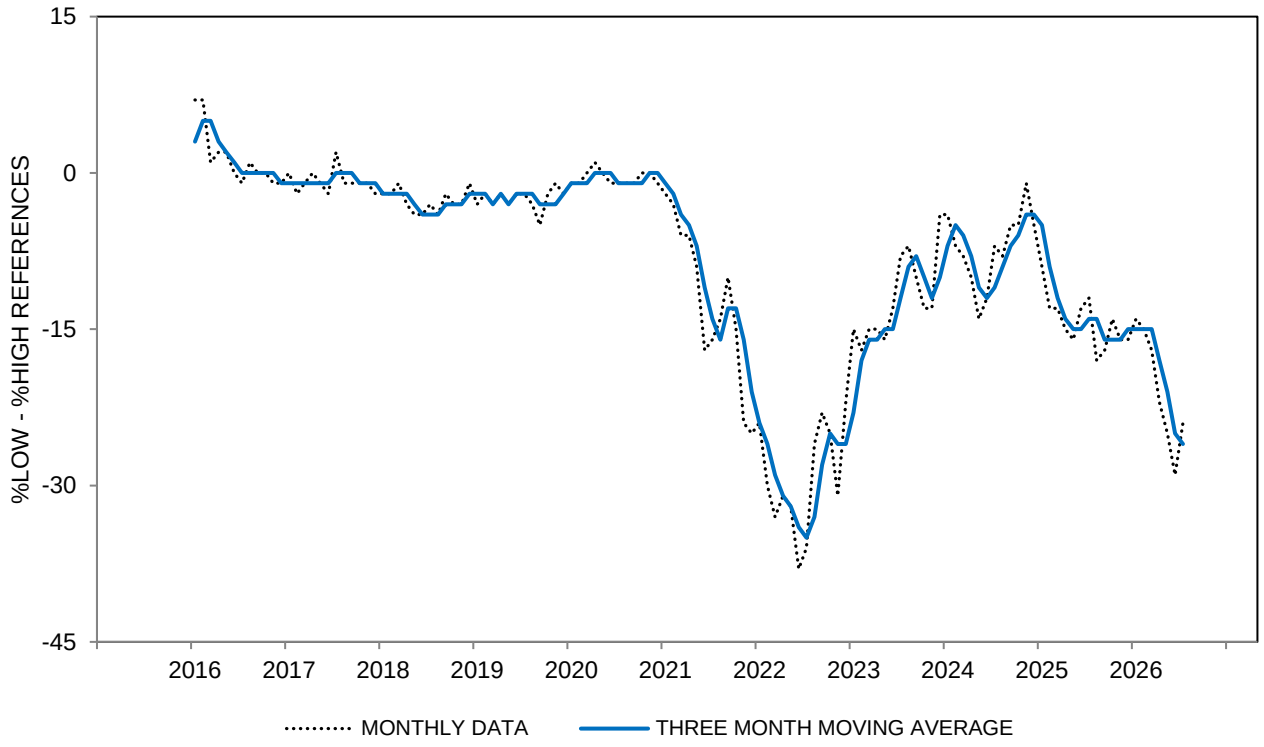



**CHART 24A: NEWS HEARD ABOUT PRICE CHANGES**
**(%LOW PRICES - %HIGH PRICES)**

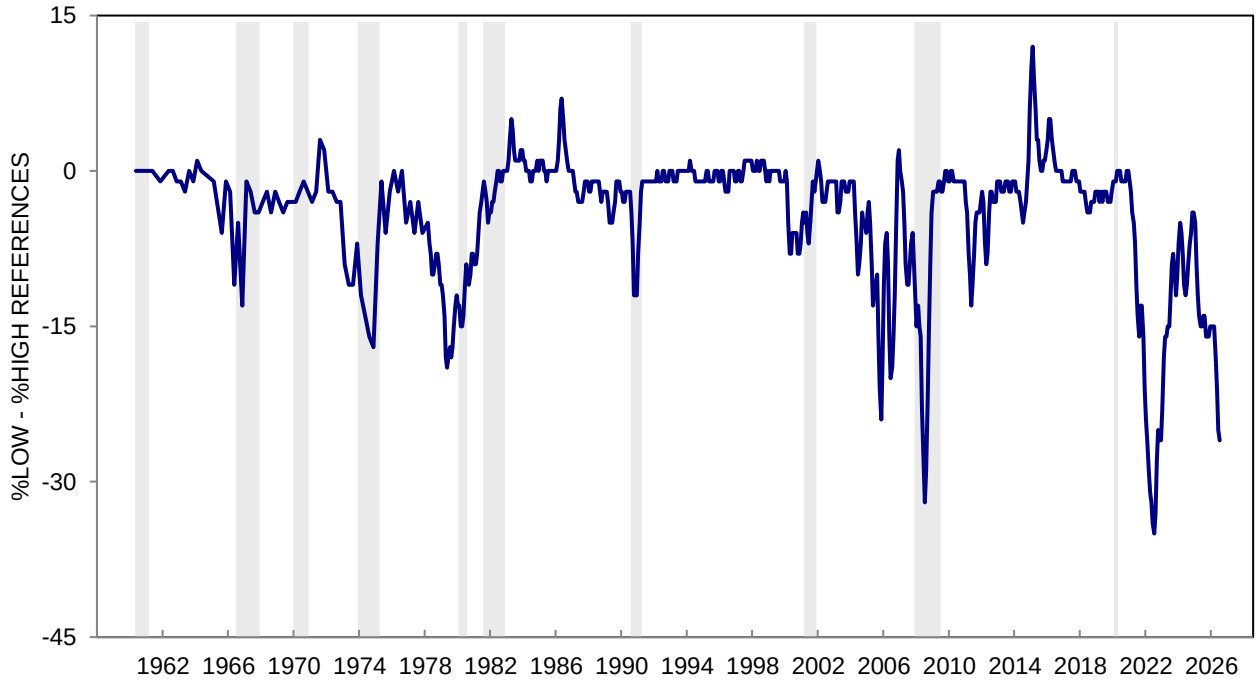


**CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS**
**(%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)**

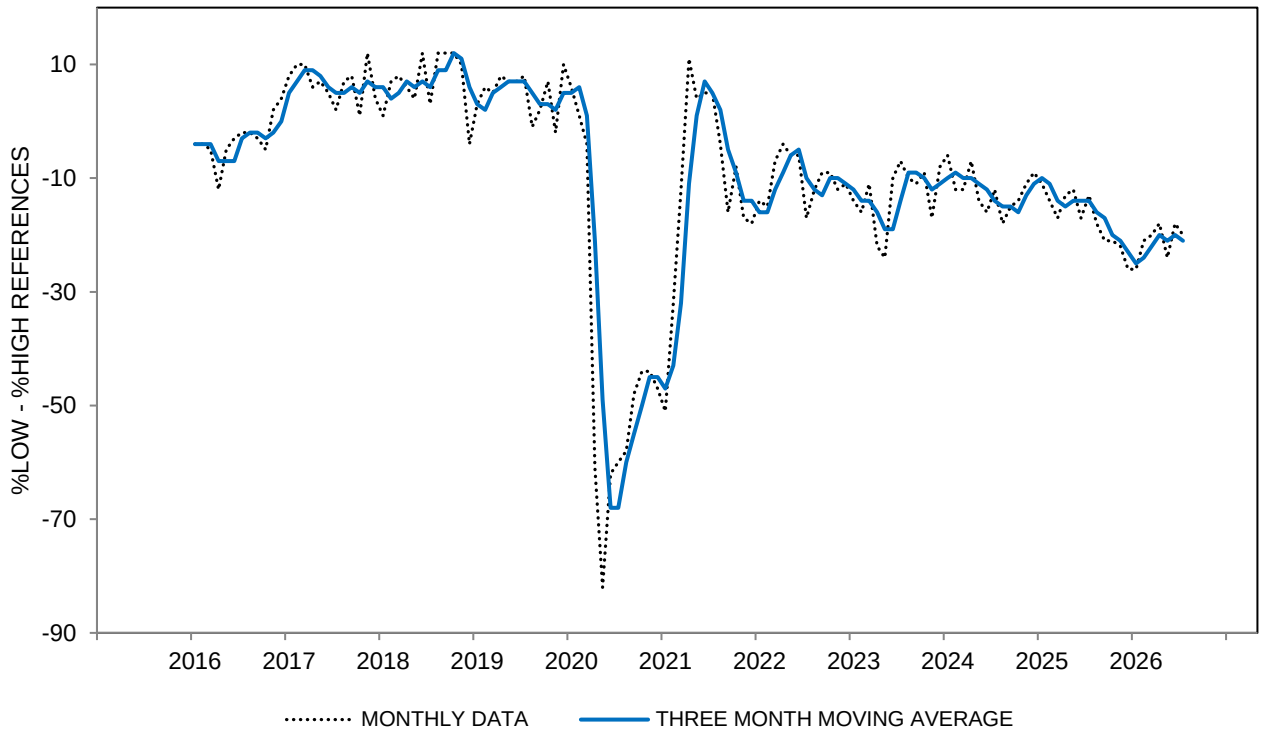



**CHART 24B: NEWS HEARD ABOUT CHANGE IN EMPLOYMENT CONDITIONS**
**(%LOWER UNEMPLOYMENT - %HIGHER UNEMPLOYMENT)**

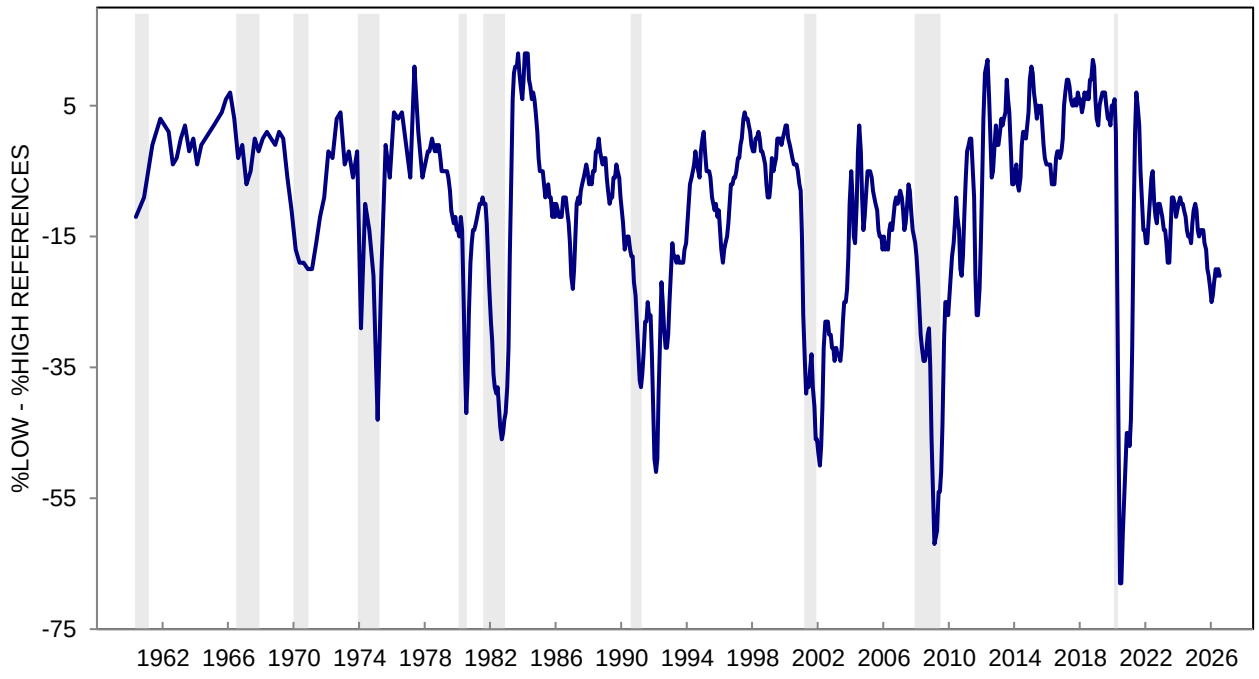


**CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES**
**(%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)**

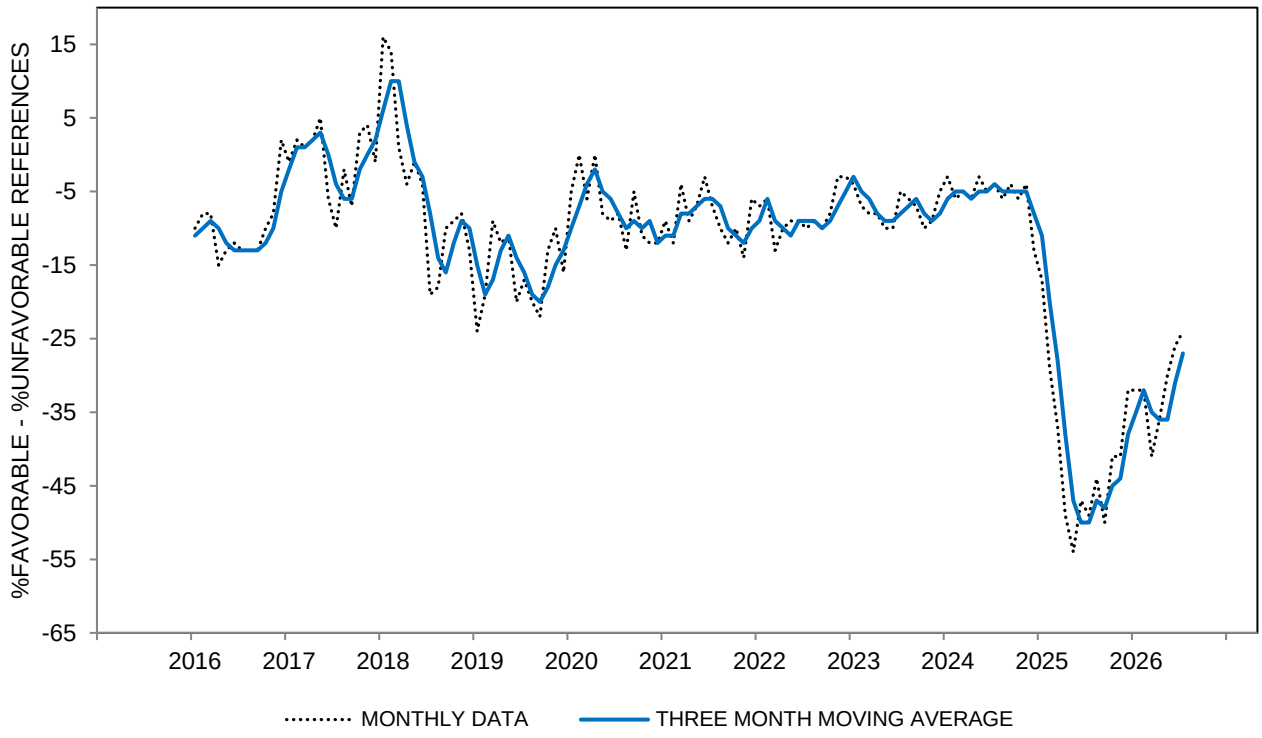



**CHART 24C: NEWS HEARD ABOUT GOVERNMENT ECONOMIC POLICIES**
**(%FAVORABLE MENTIONS - %UNFAVORABLE MENTIONS)**

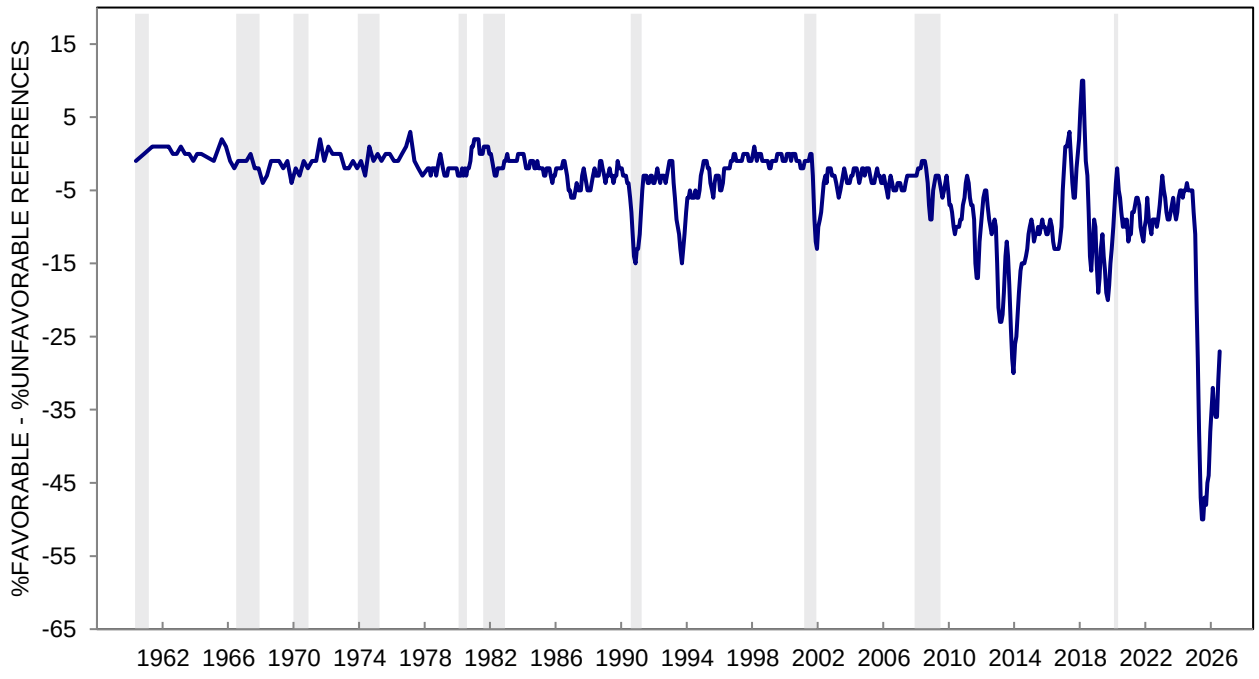


**CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO**

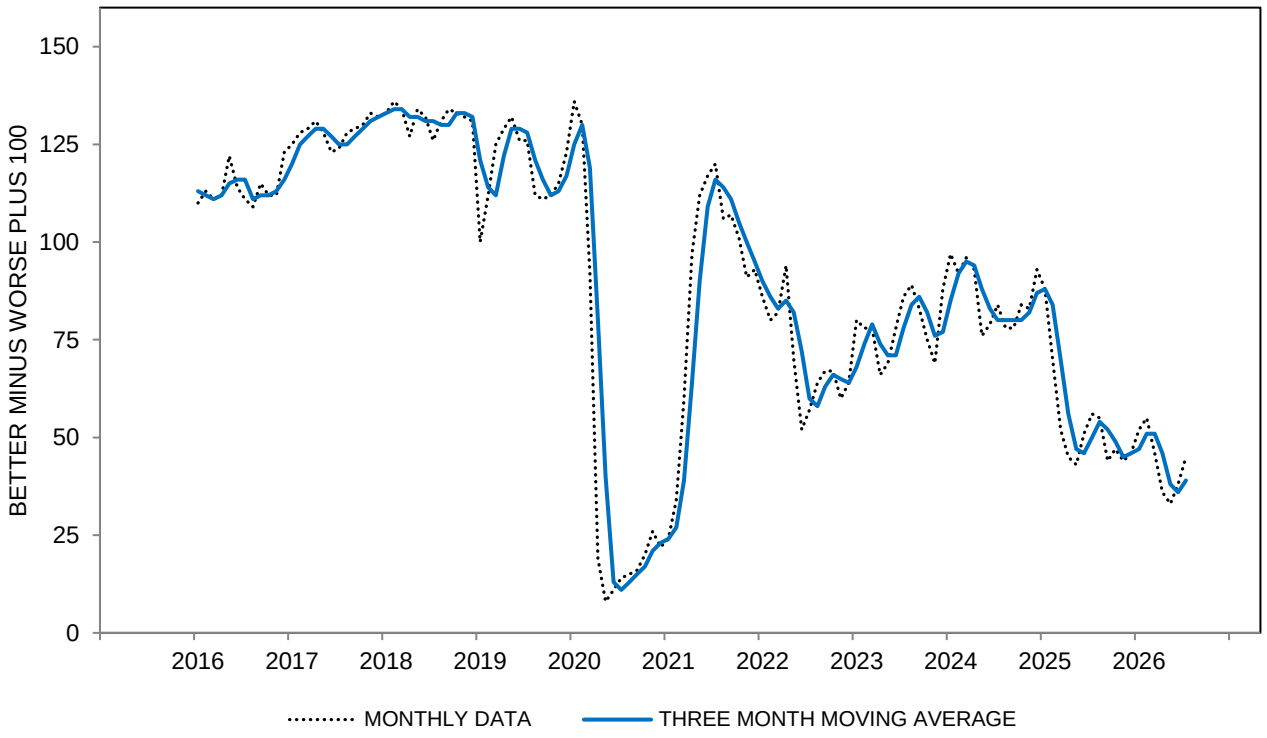



**CHART 25: CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO**

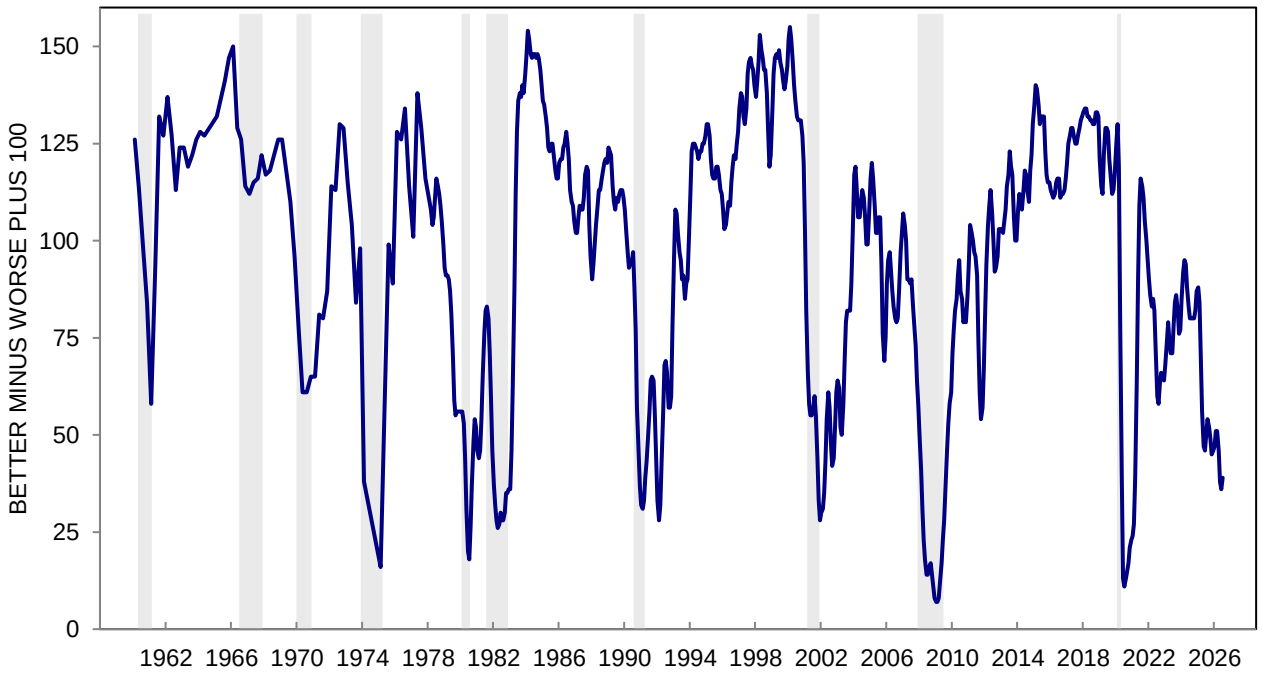


**CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR**

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

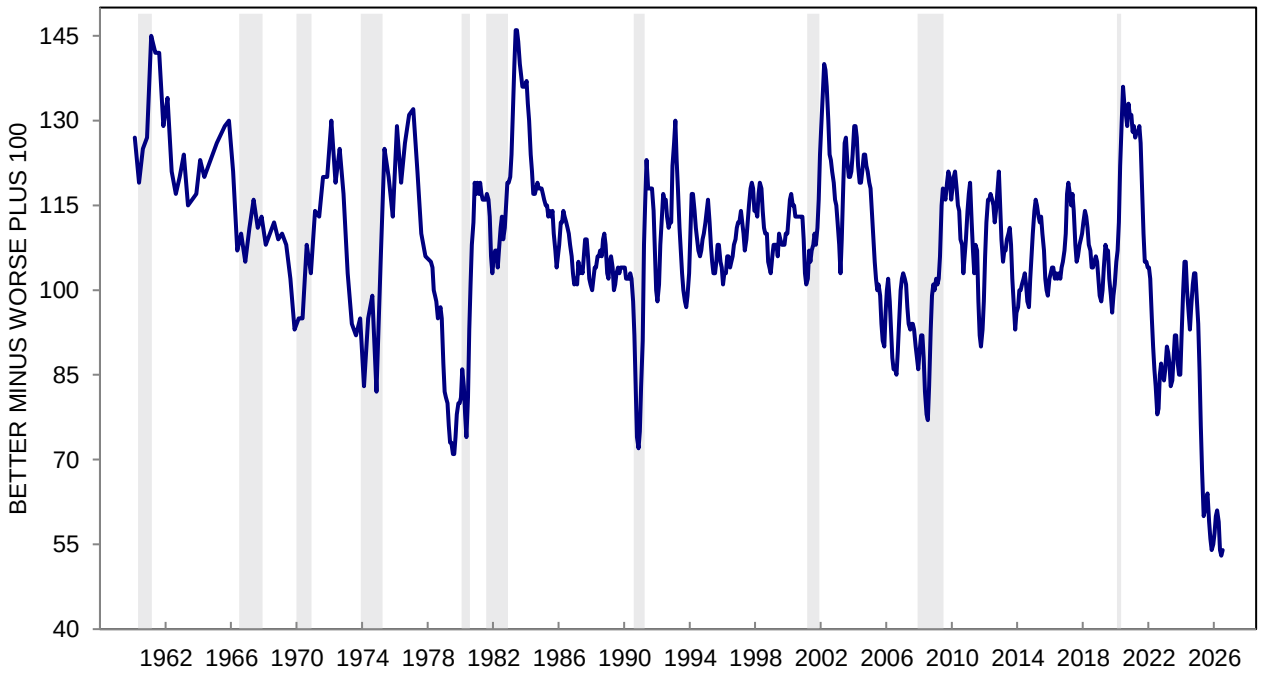


**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS**

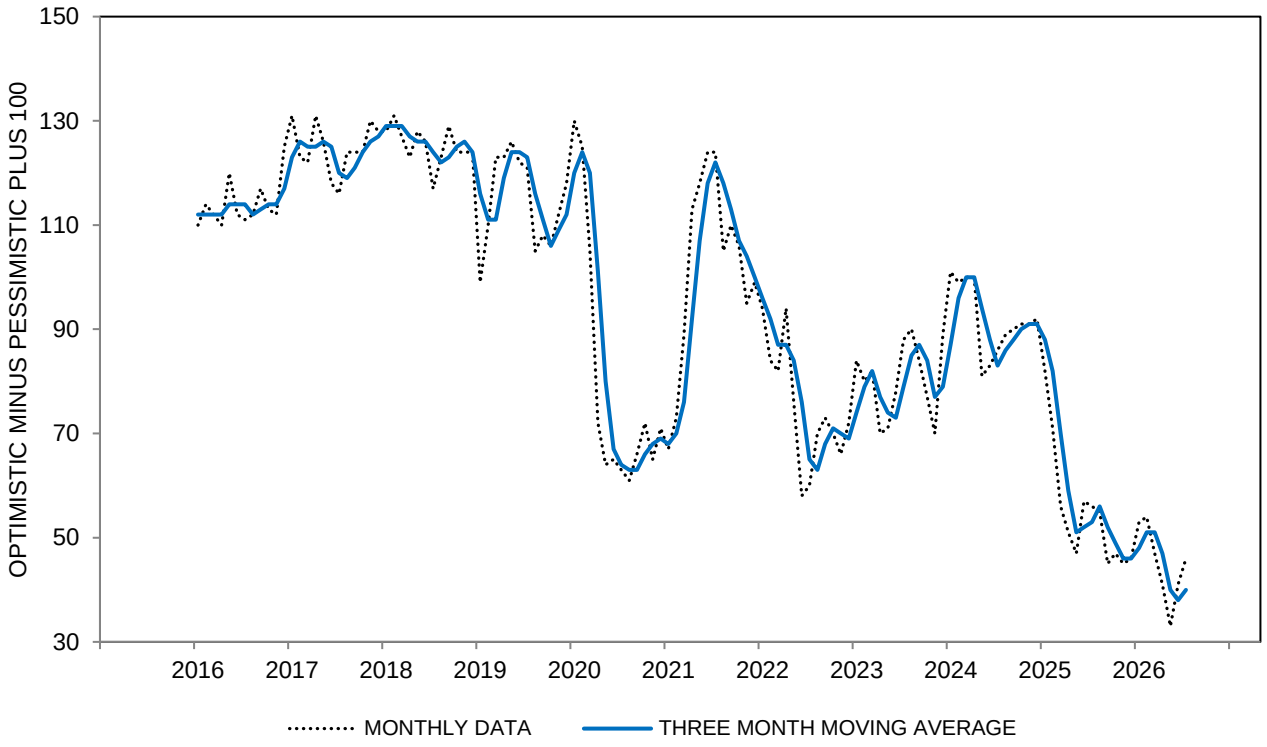



**CHART 27: TREND IN PAST AND EXPECTED BUSINESS CONDITIONS**

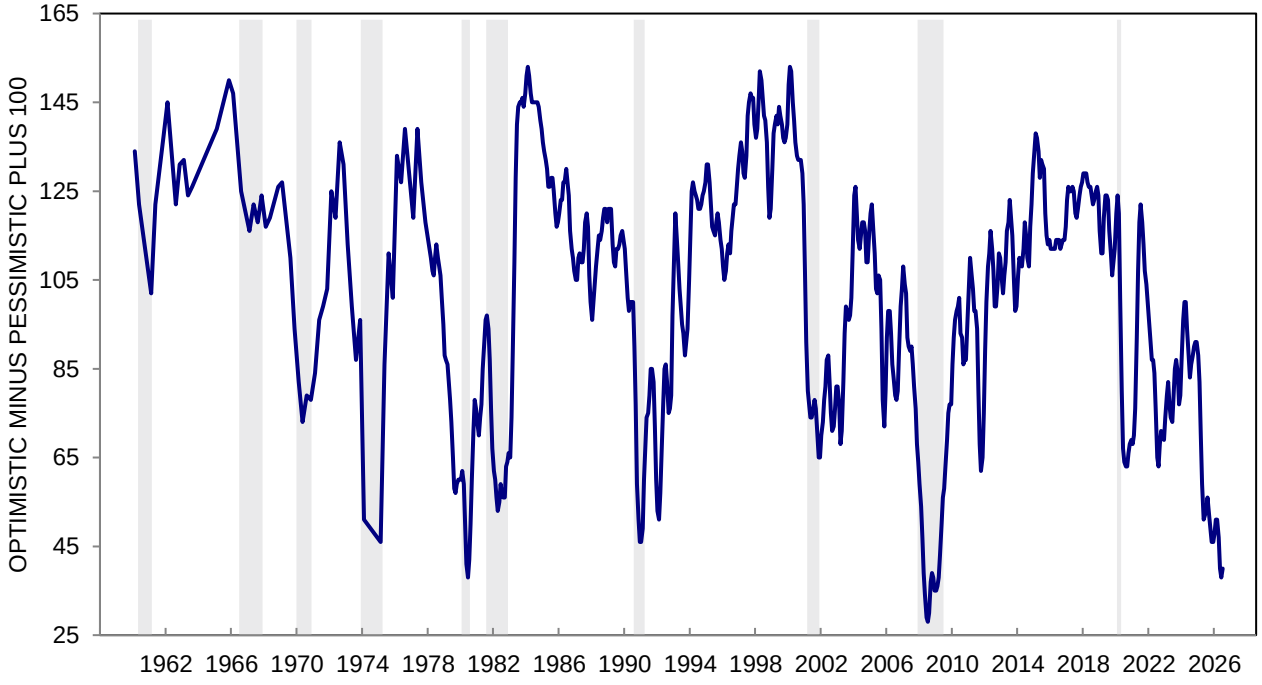


**CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR**

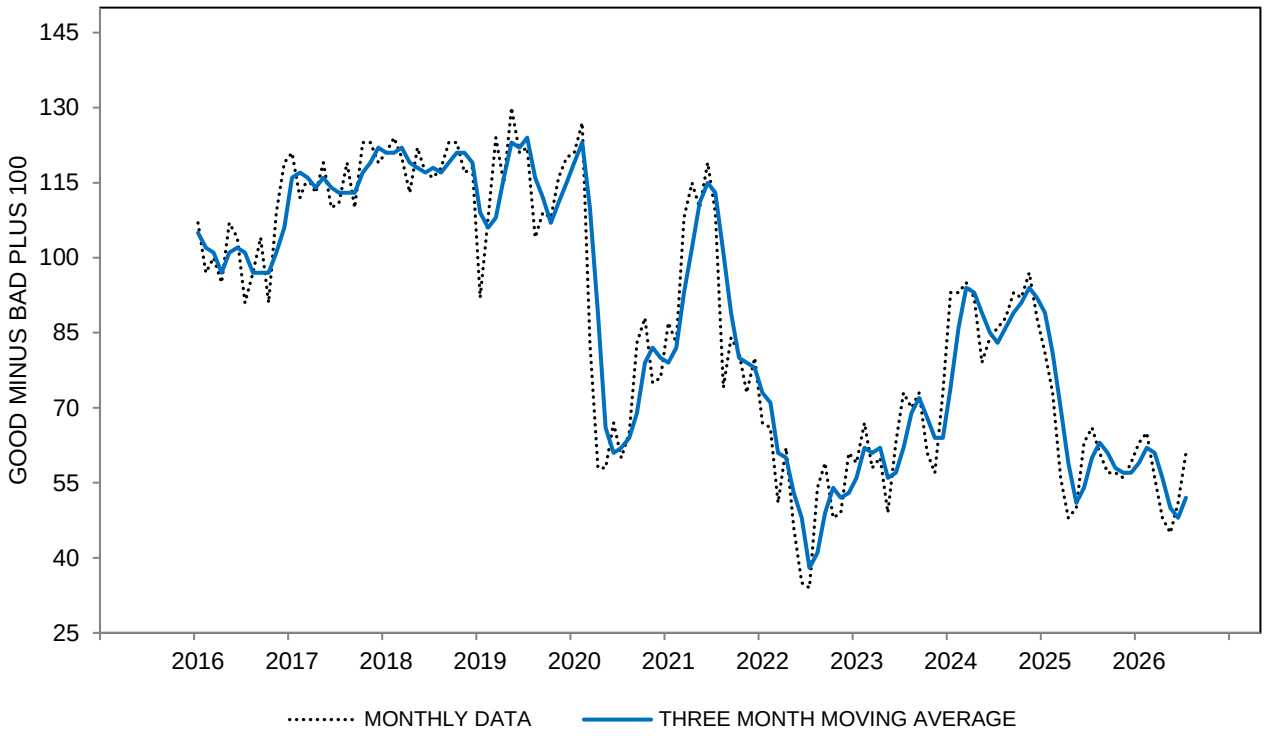



**CHART 28: BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR**

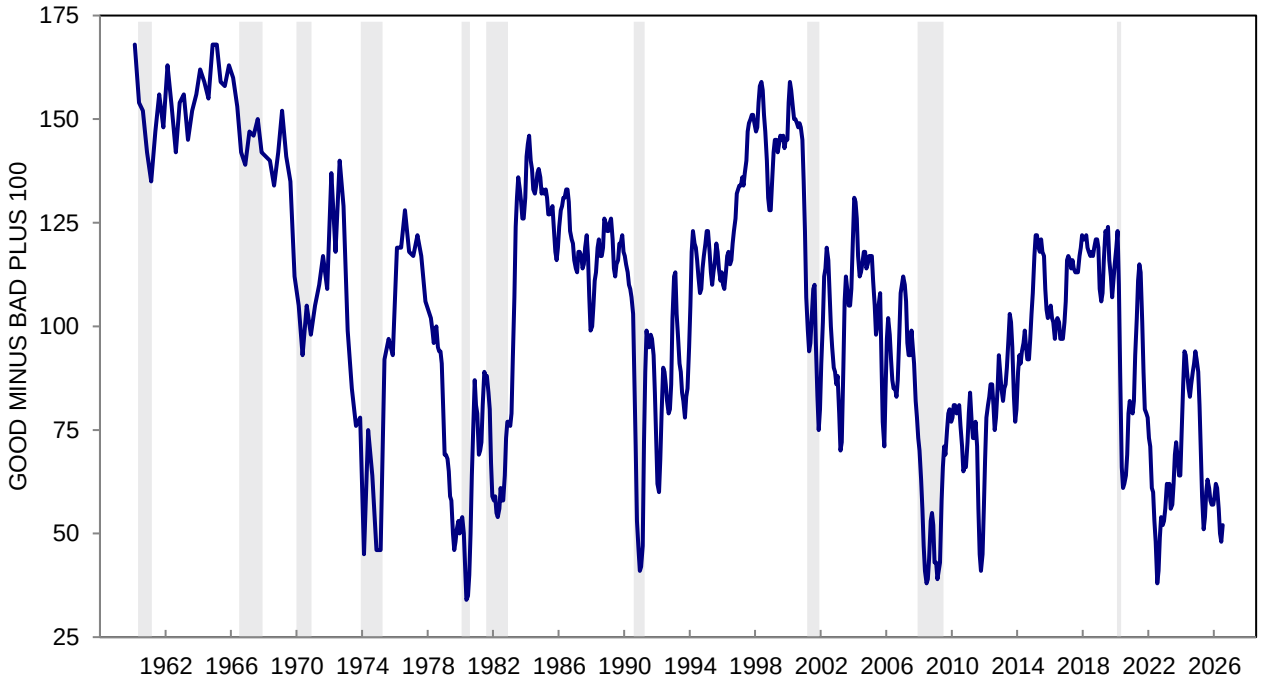


**CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS**

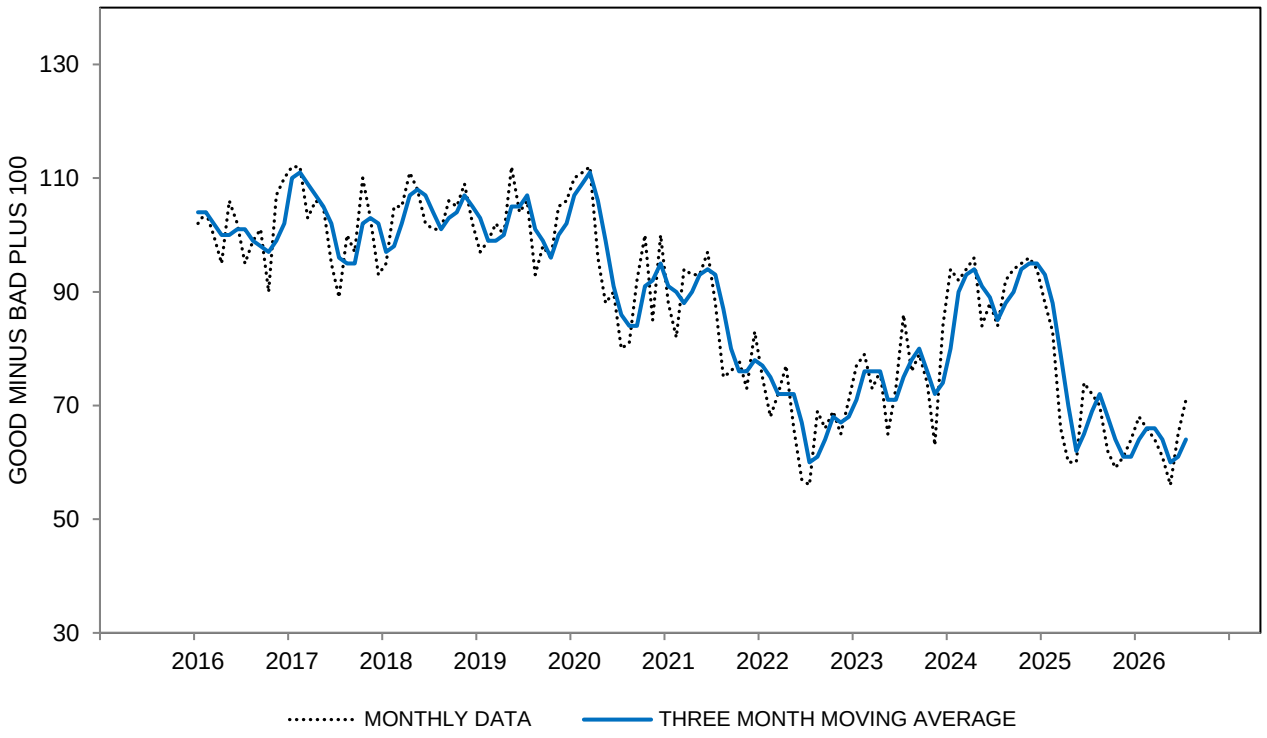



**CHART 29: BUSINESS CONDITIONS EXPECTED DURING THE NEXT FIVE YEARS**

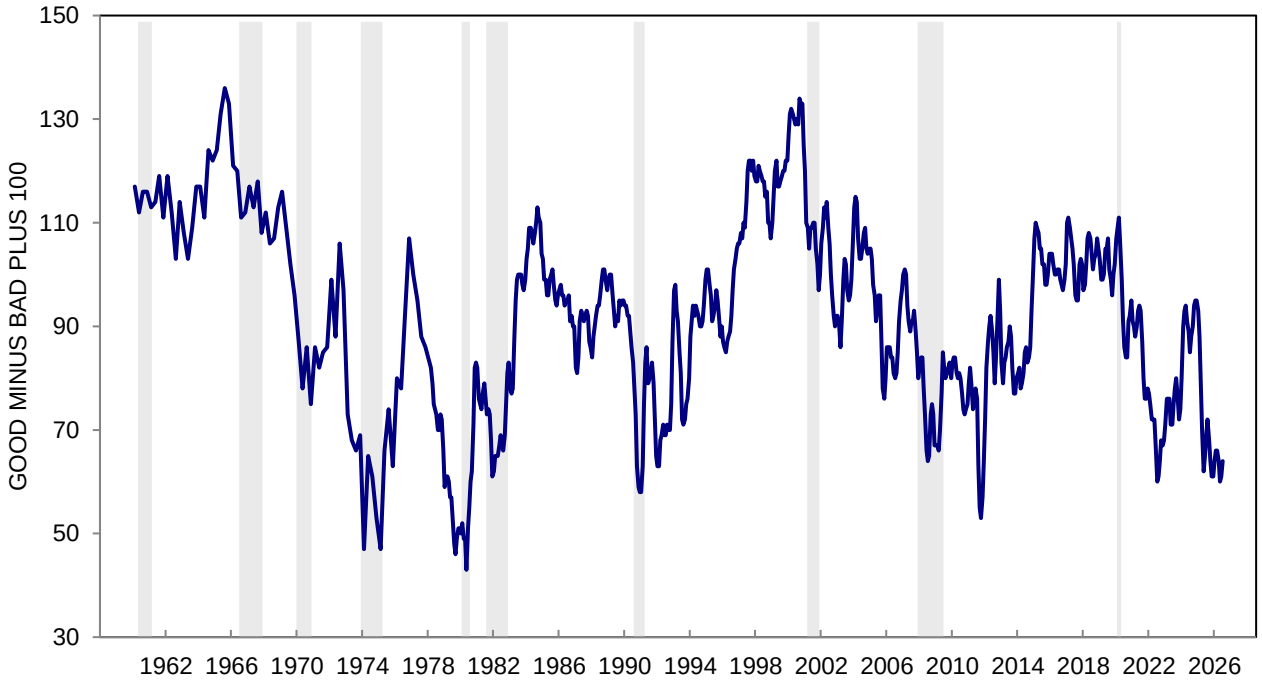


**CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR**

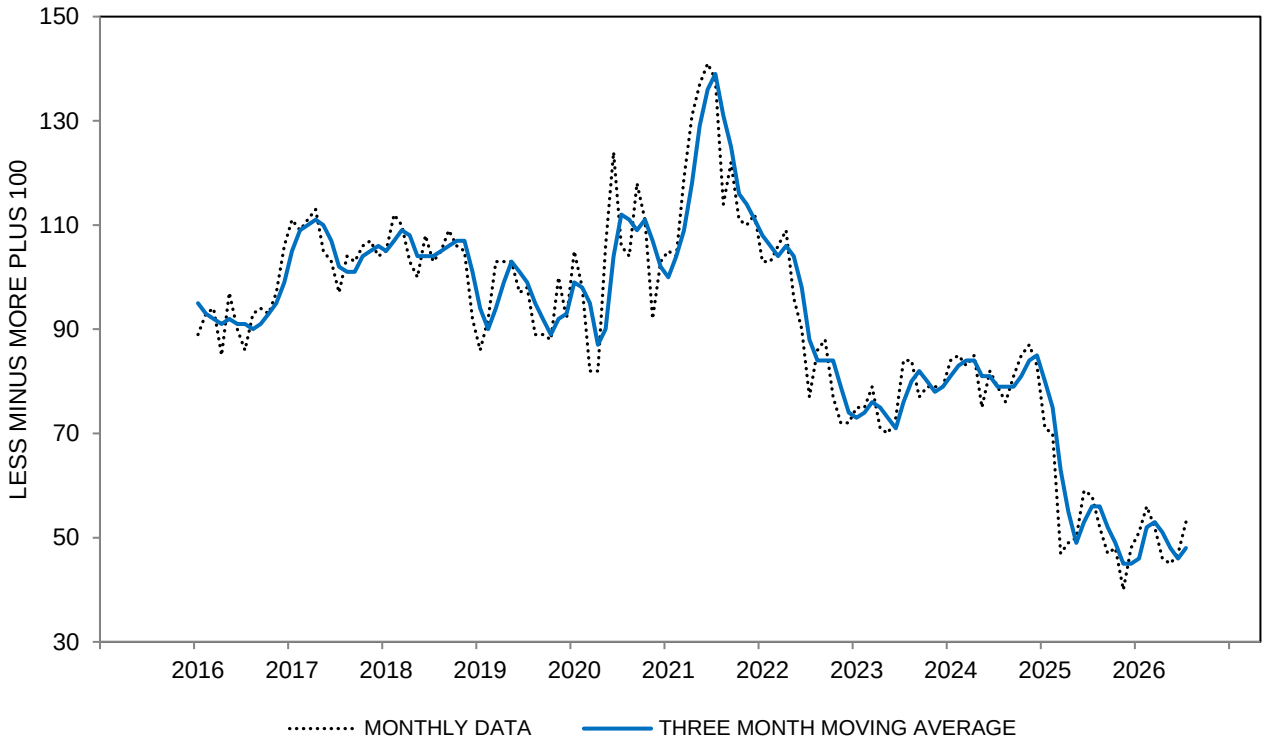



**CHART 30: EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR**

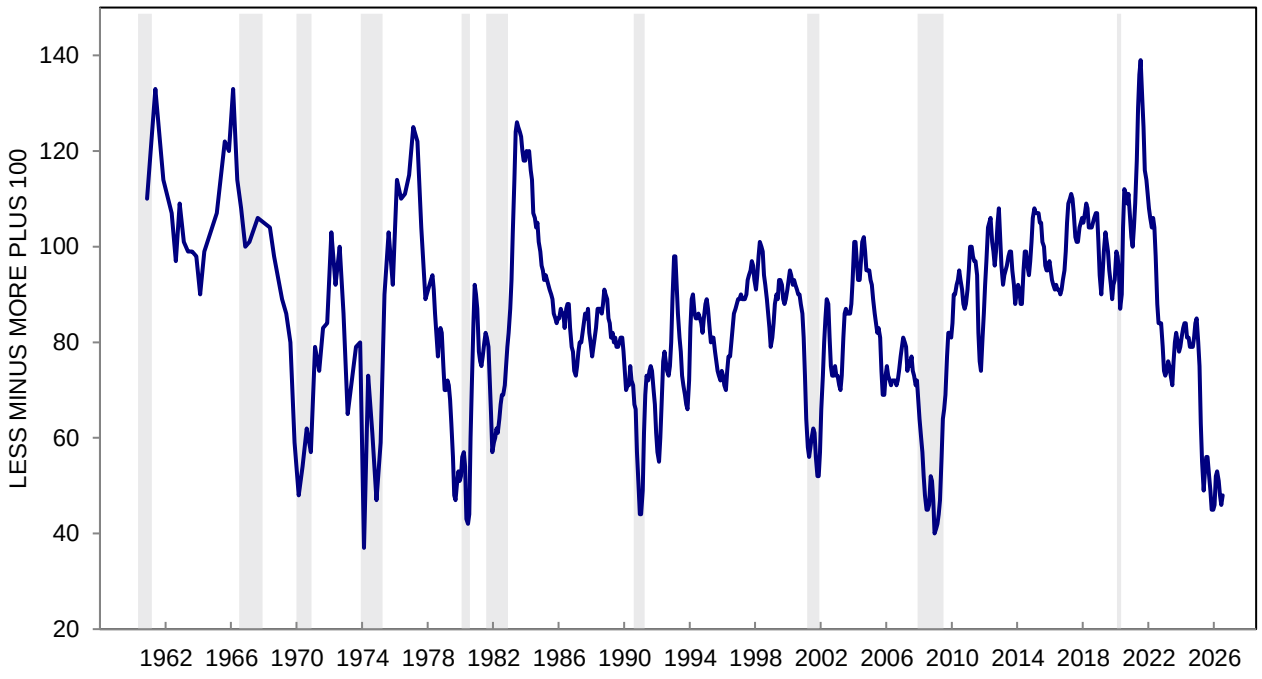


**CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR**

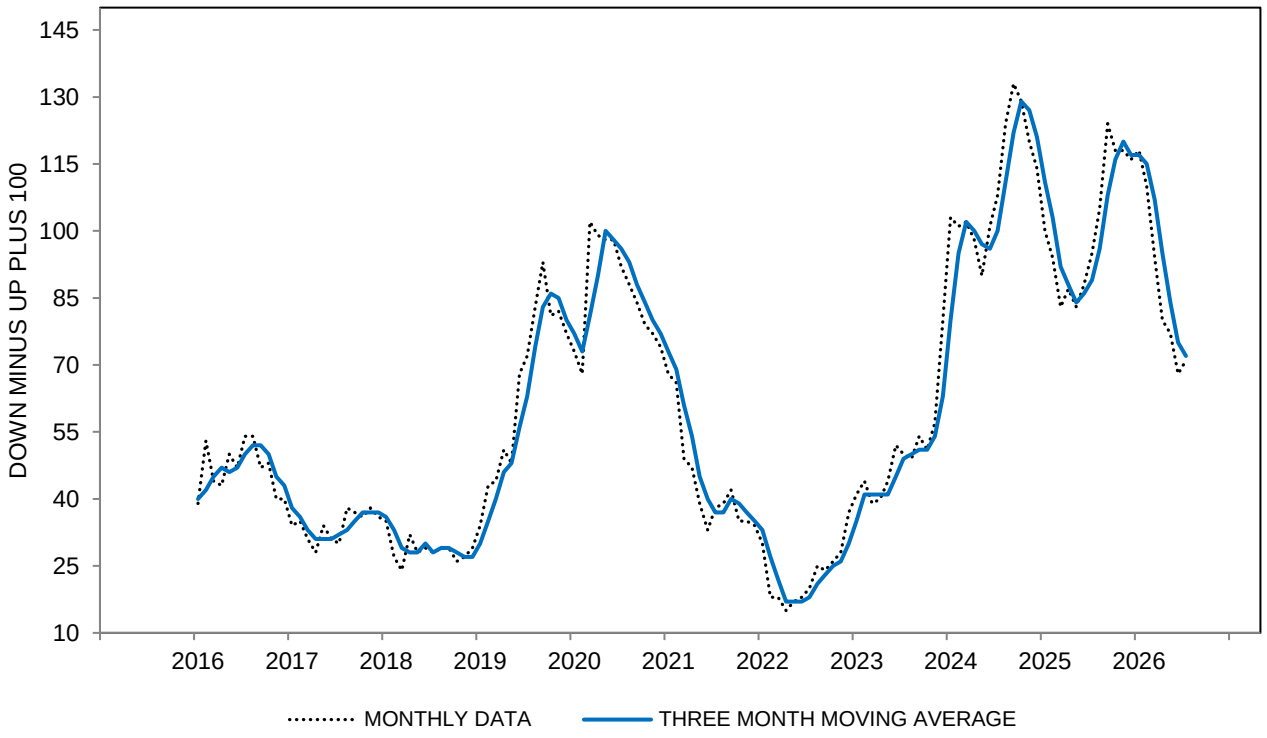
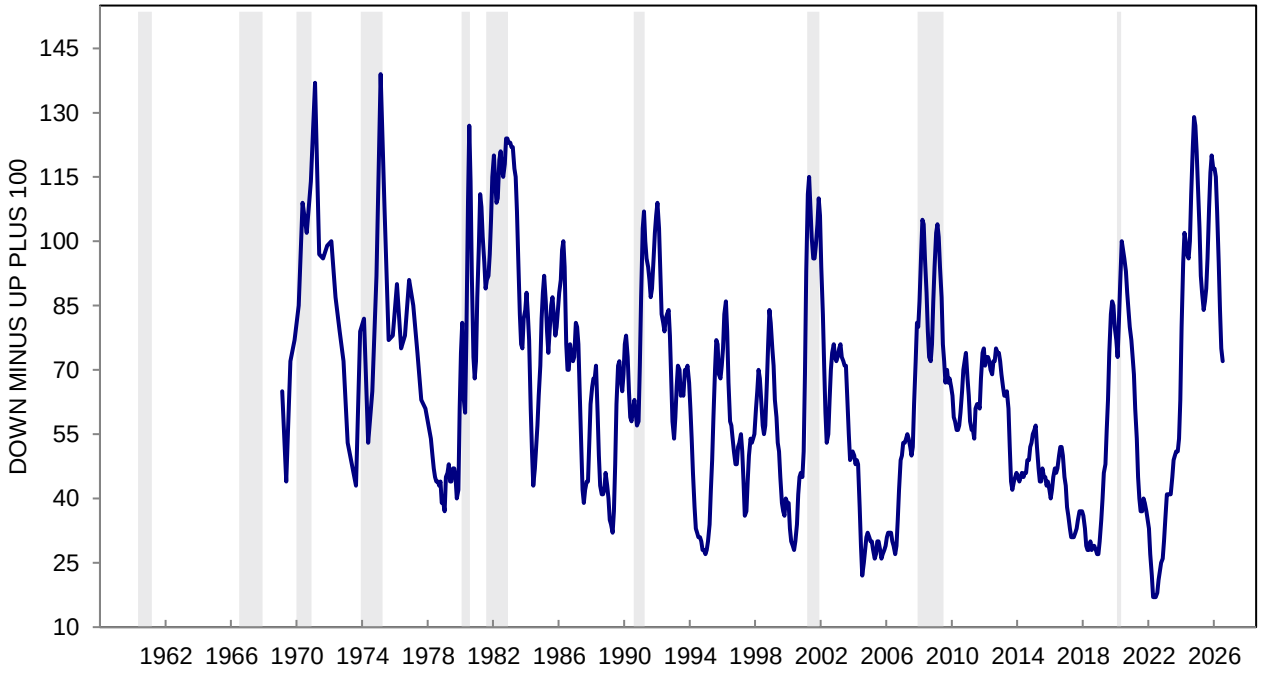
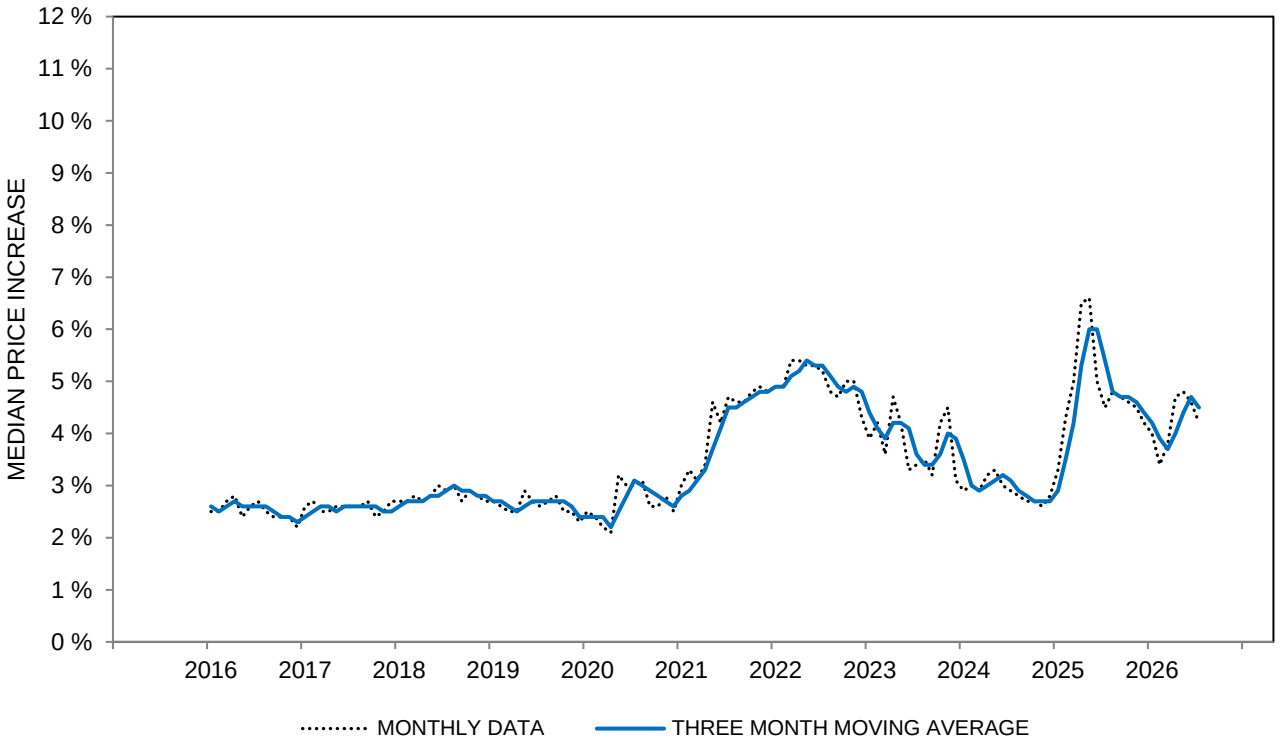


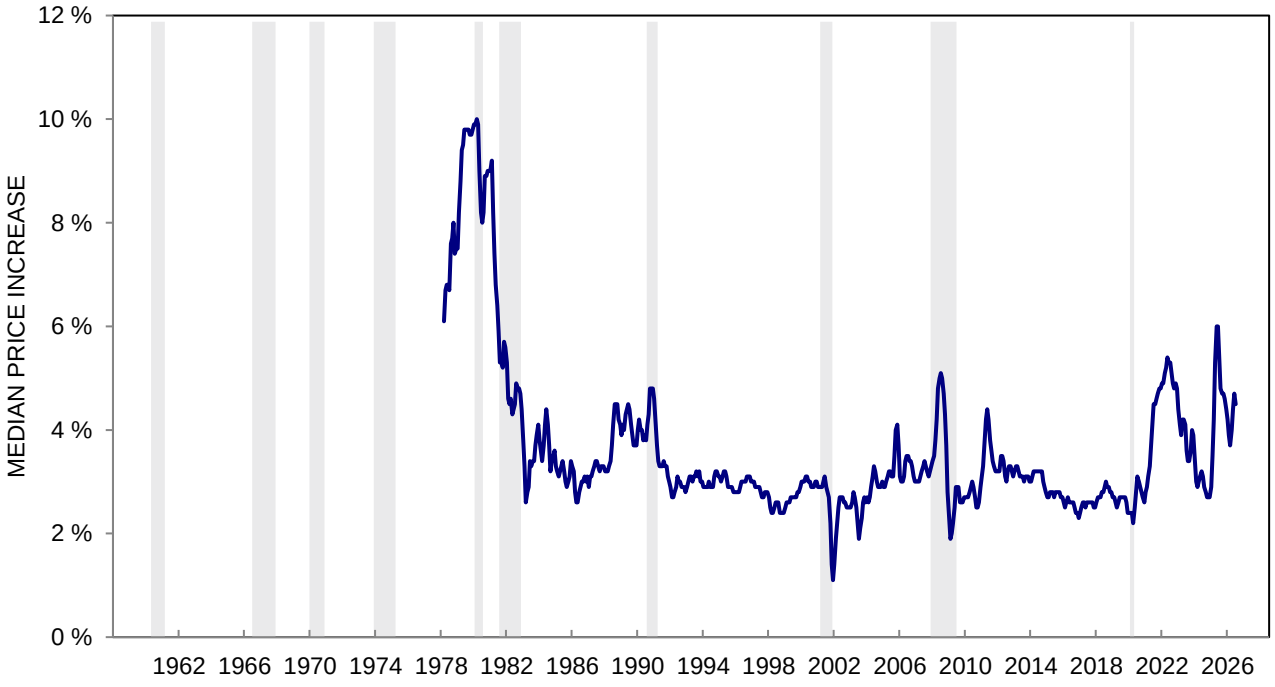

**CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR**



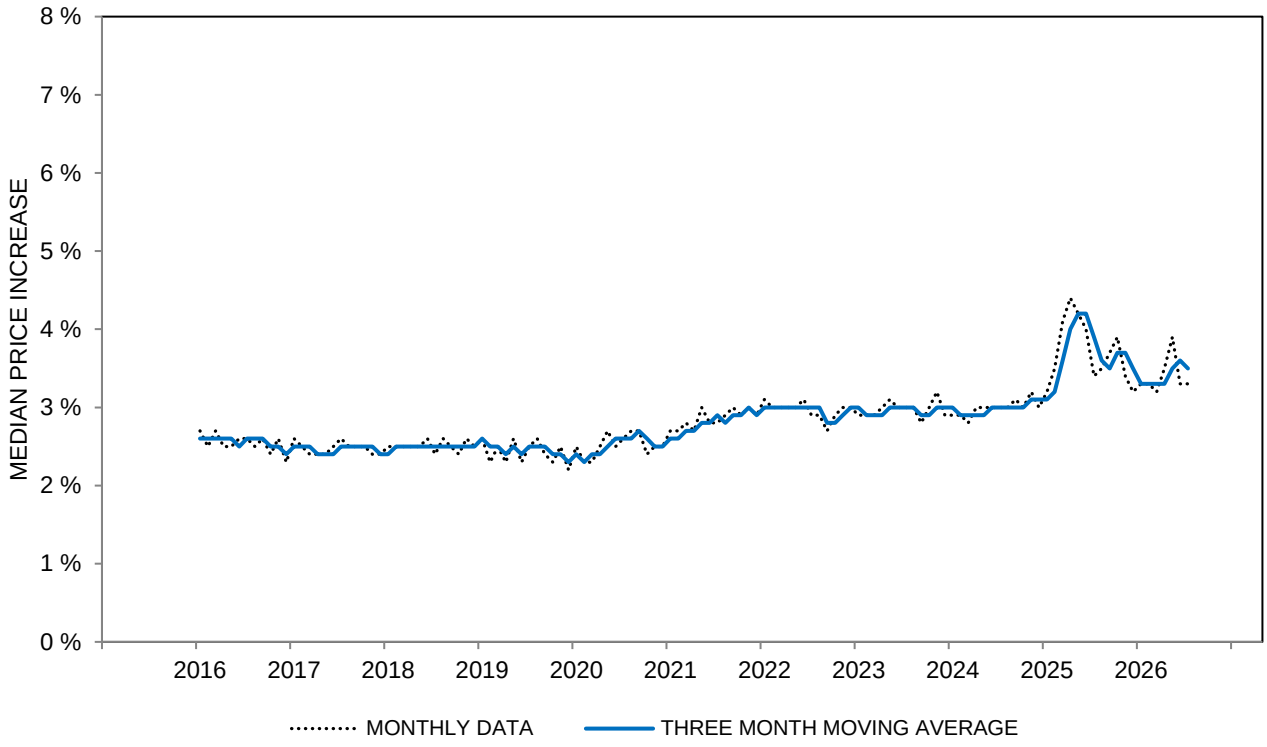
## CHART 32: EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR




## 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

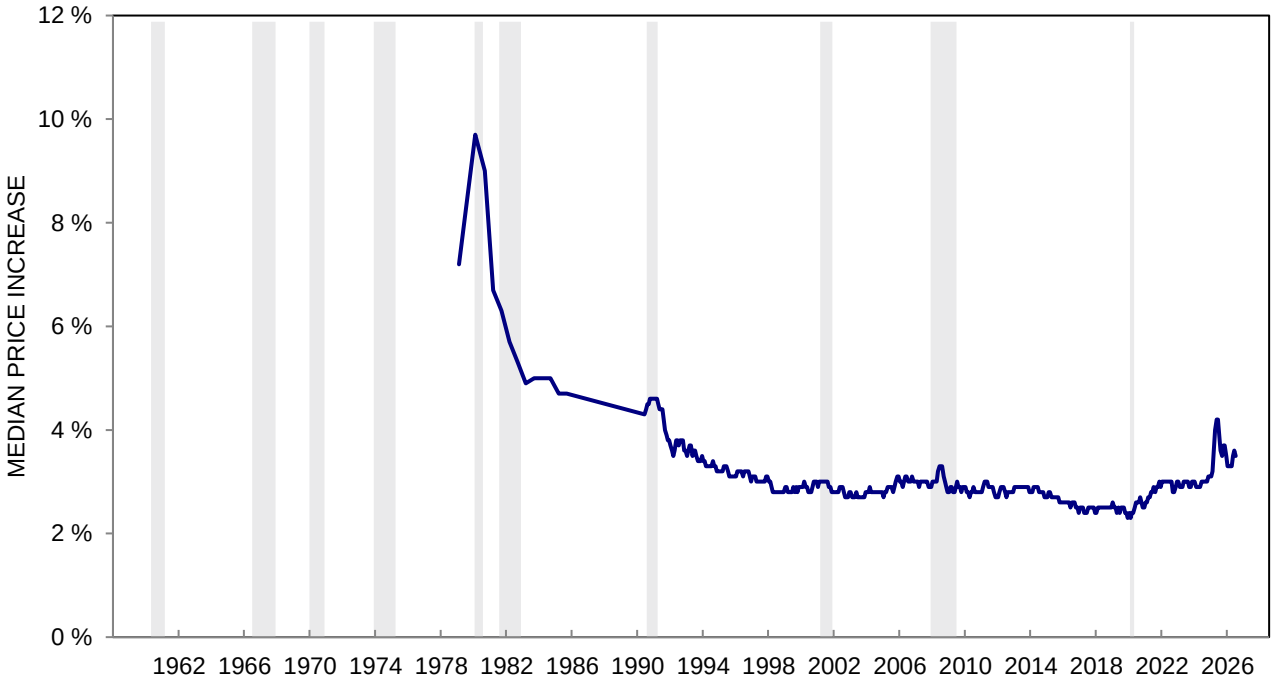


**CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY**

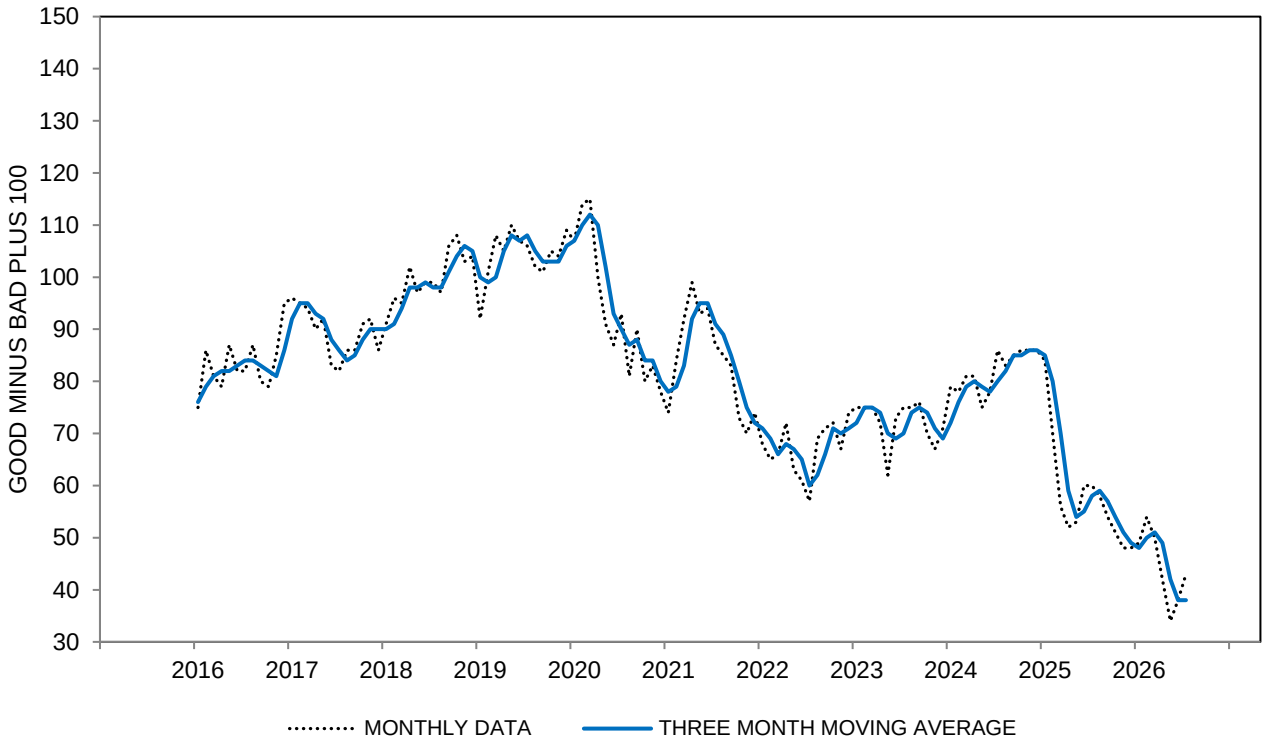



**CHART 34: OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY**

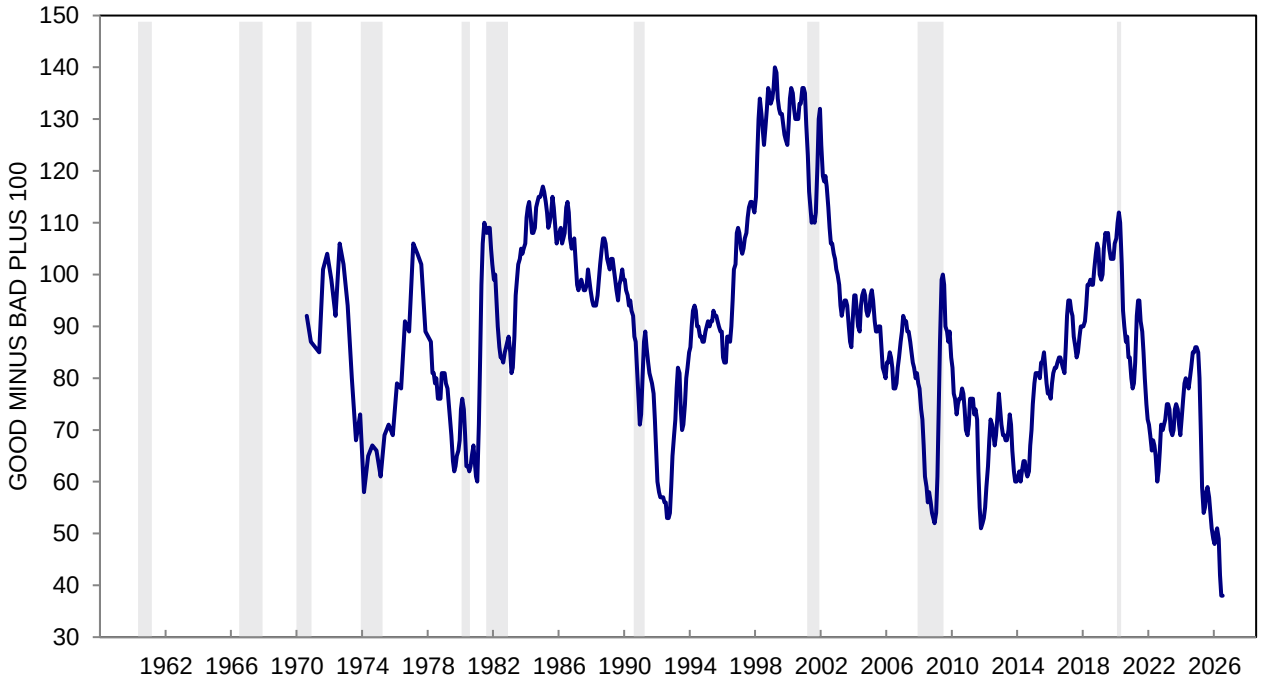


**CHART 35: BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES**

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

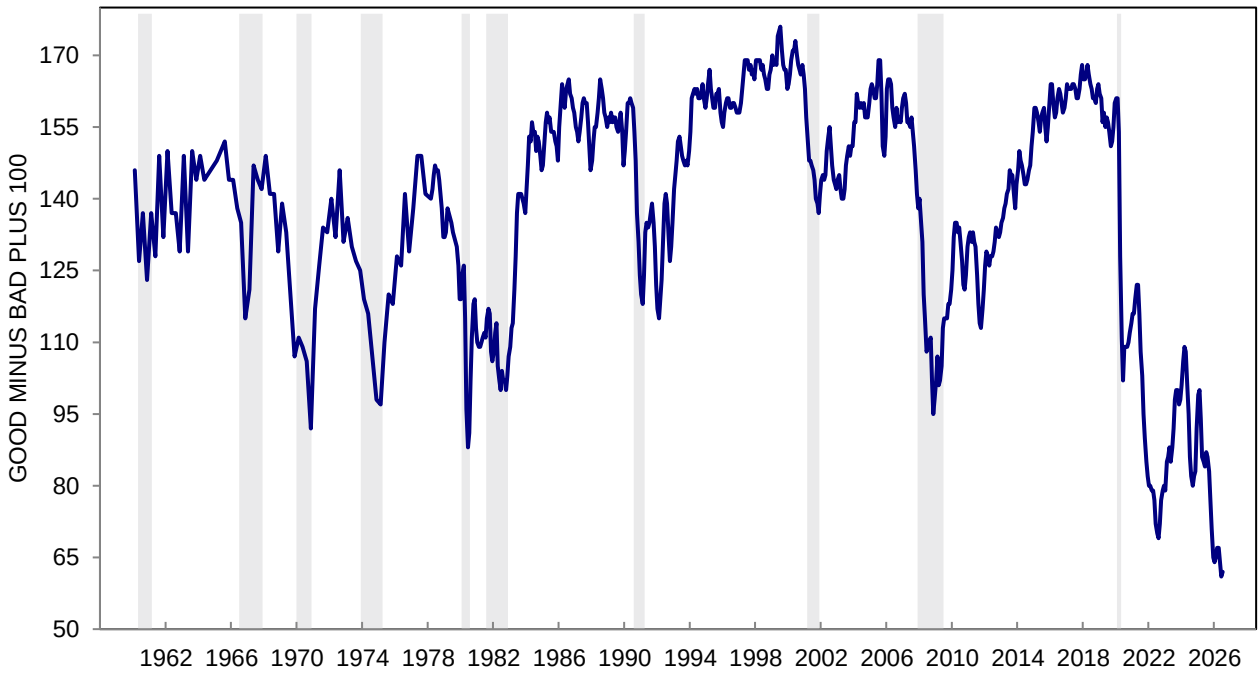


**CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%LOW PRICES - %HIGH PRICES)**

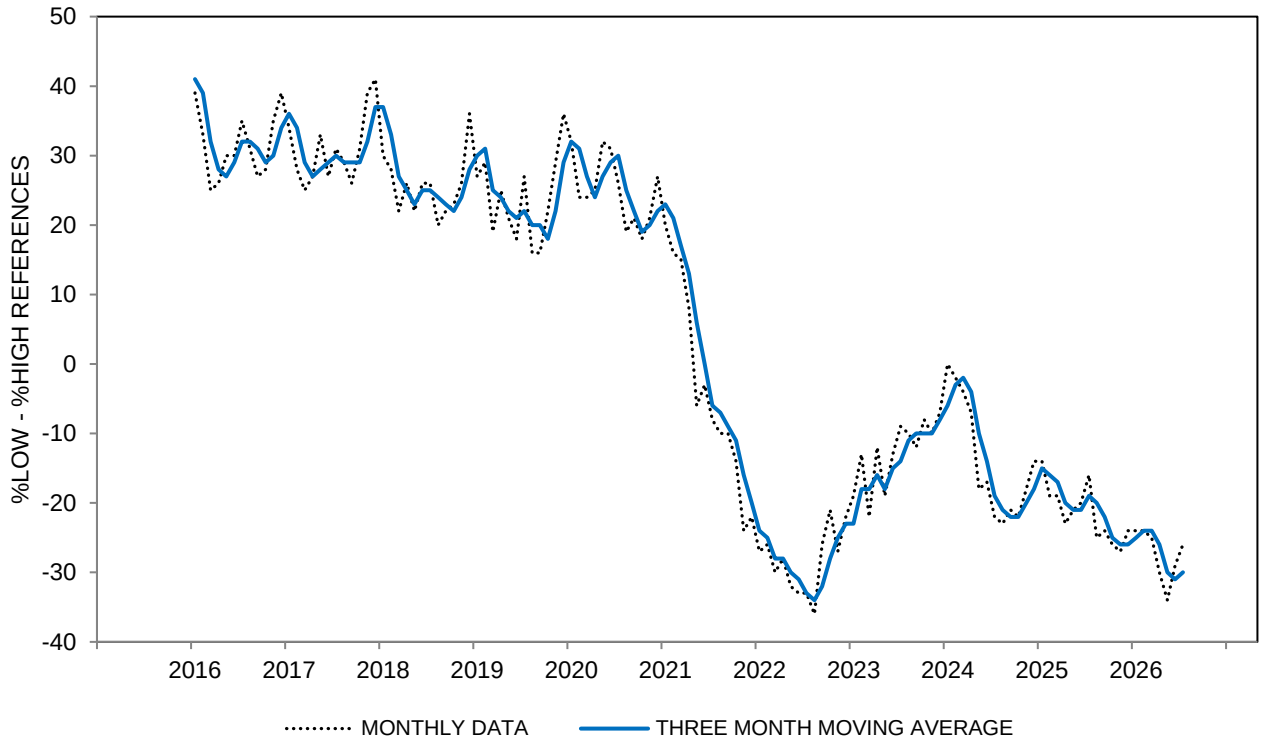



**CHART 36A: PRICE REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%LOW PRICES - %HIGH PRICES)**

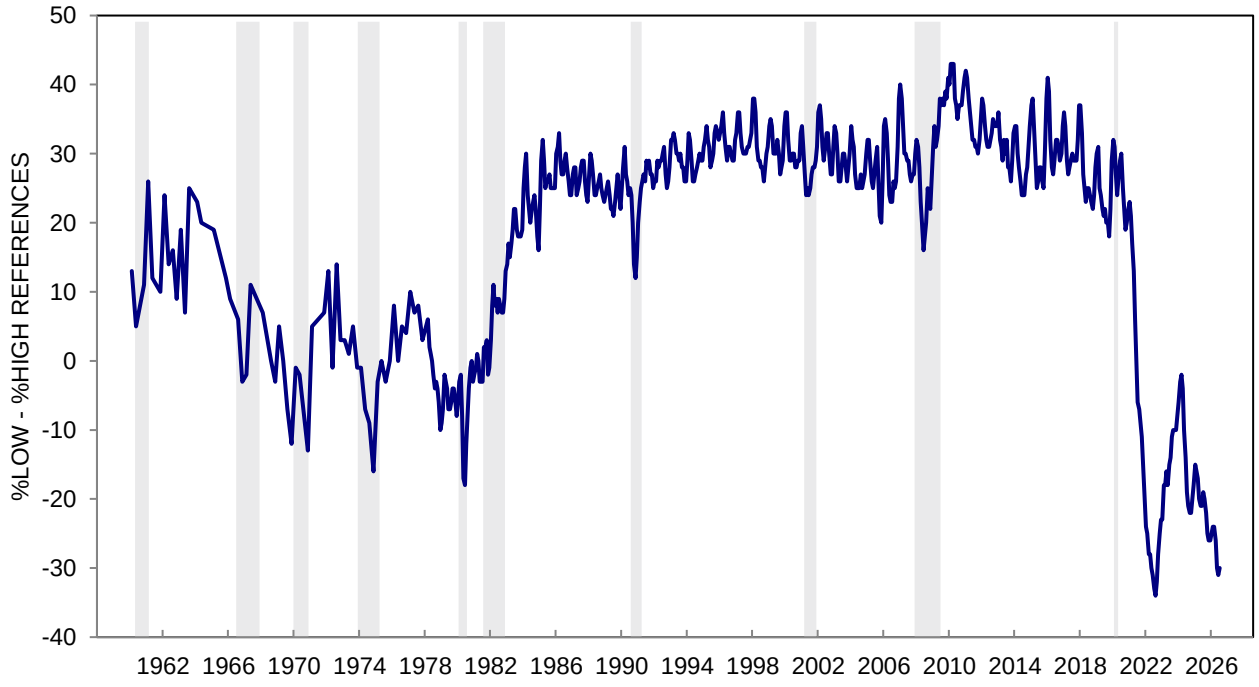


**CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES**
**(THREE MONTH MOVING AVERAGES)**

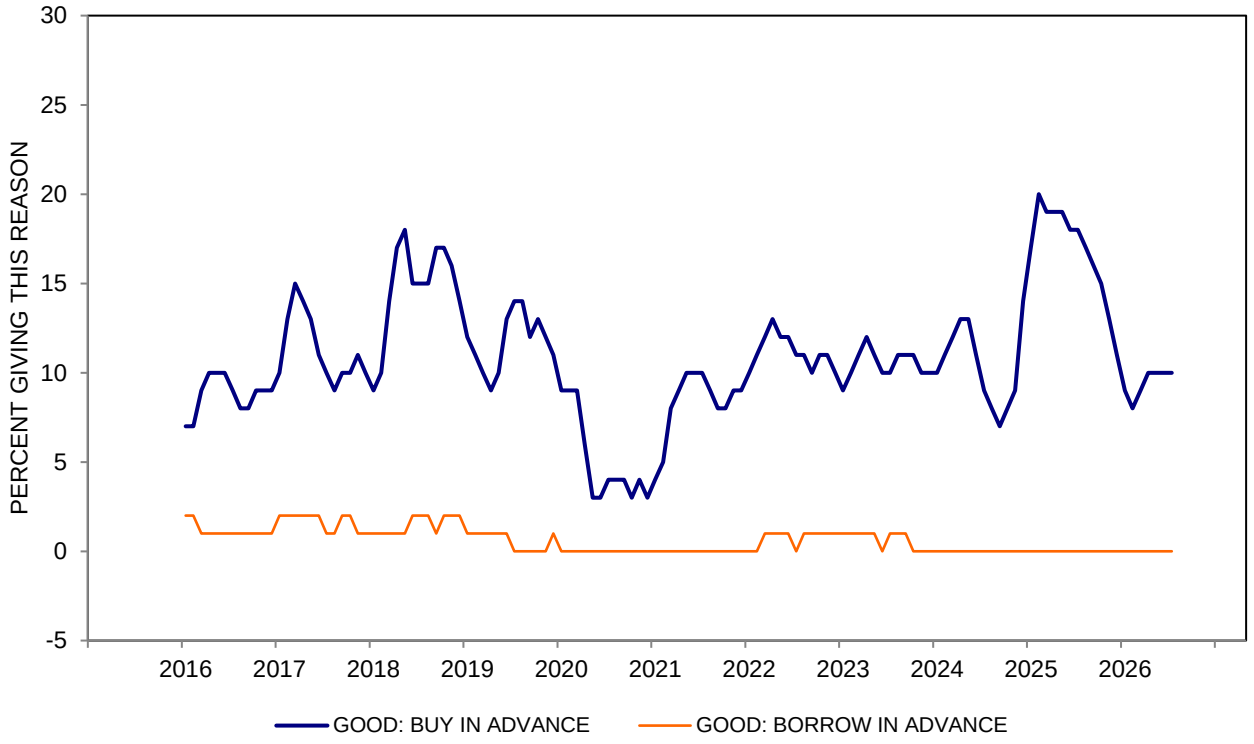



**CHART 36B: ADVANCE BUYING RATIONALES FOR LARGE HOUSEHOLD DURABLES**

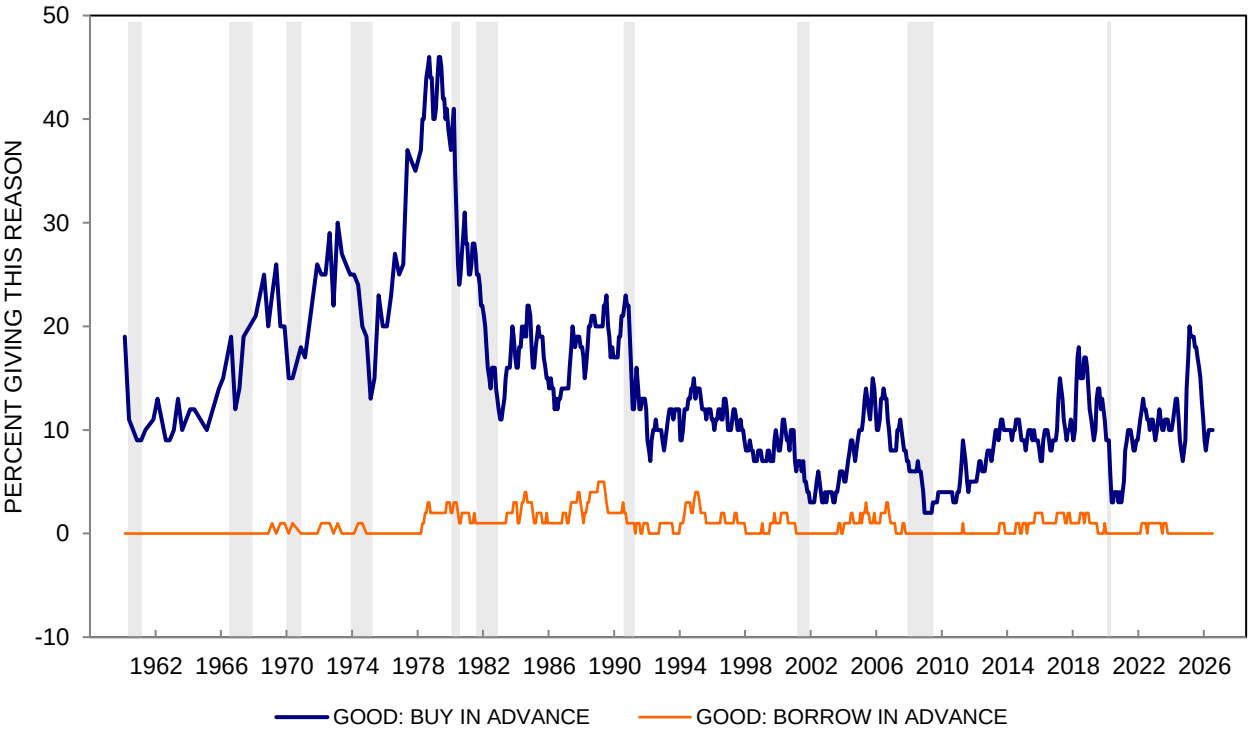


**CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

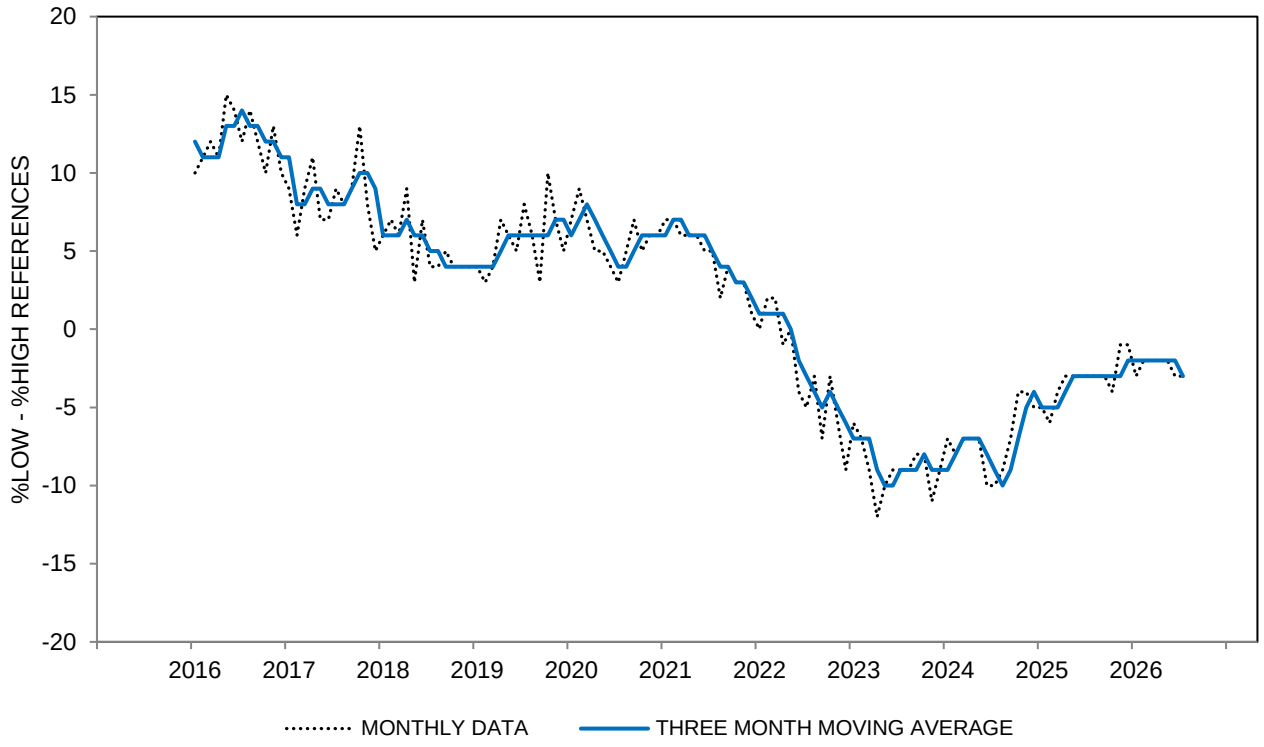



**CHART 36C: INTEREST RATE REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

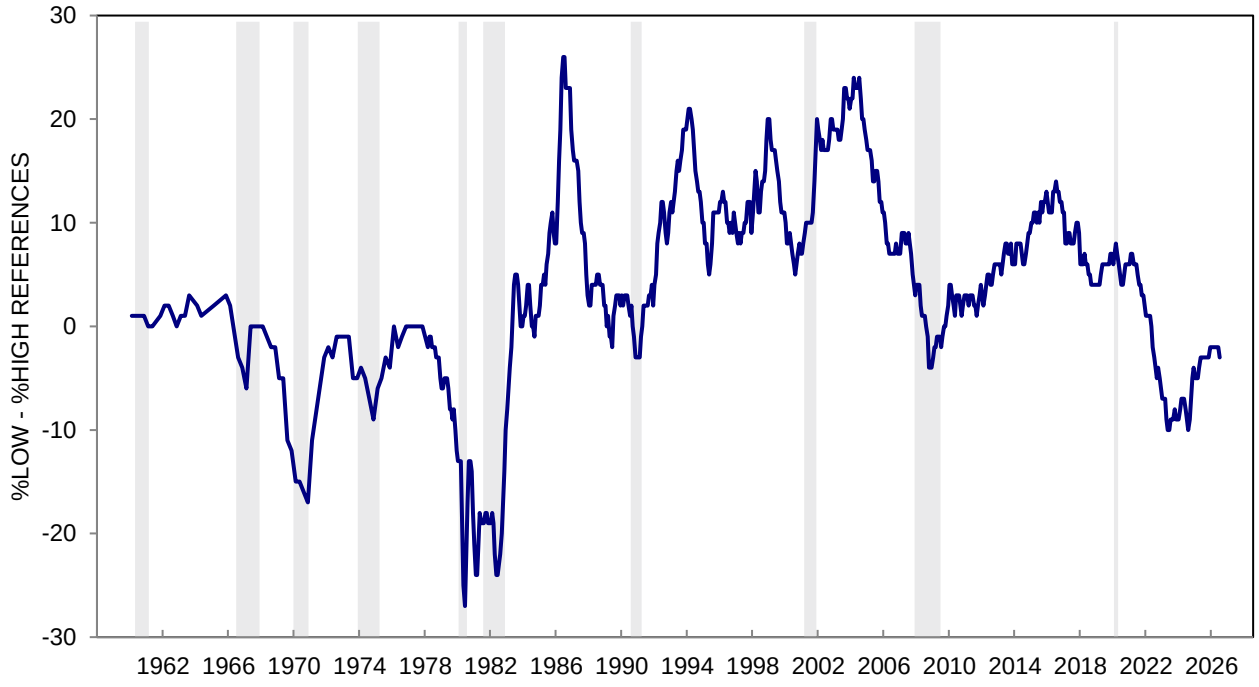


**CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

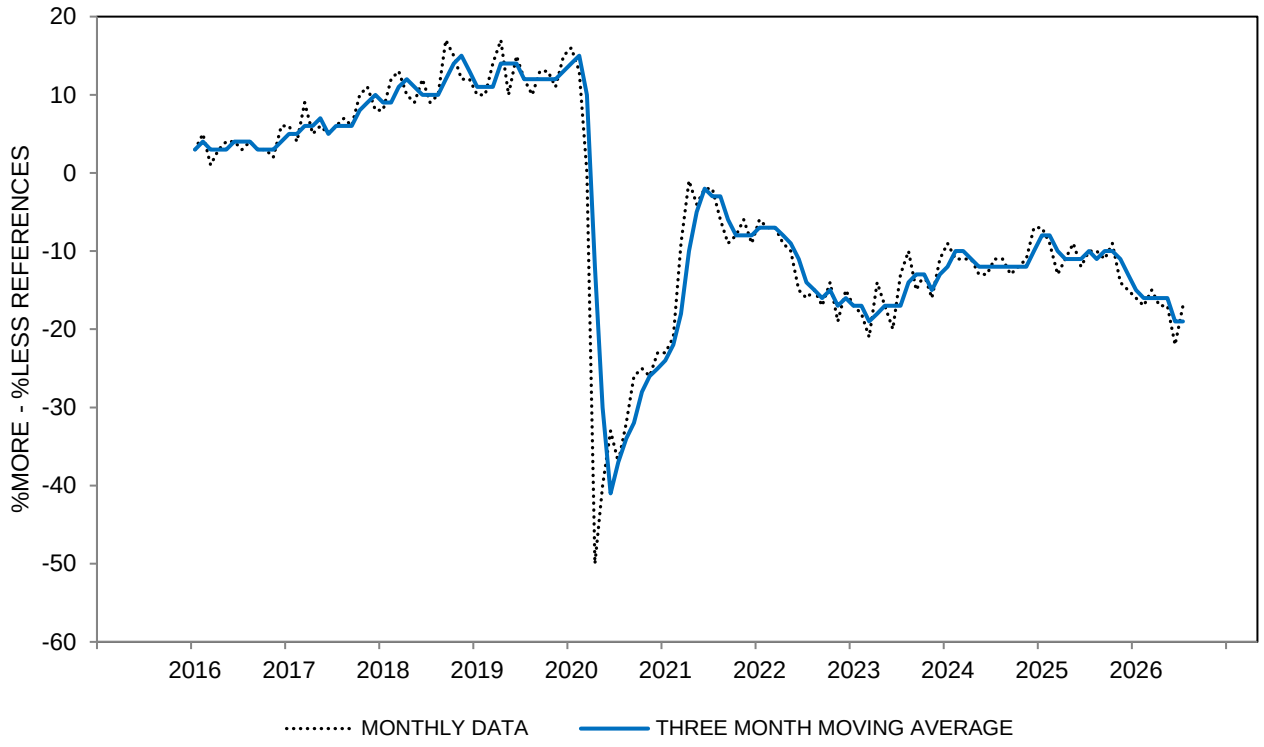
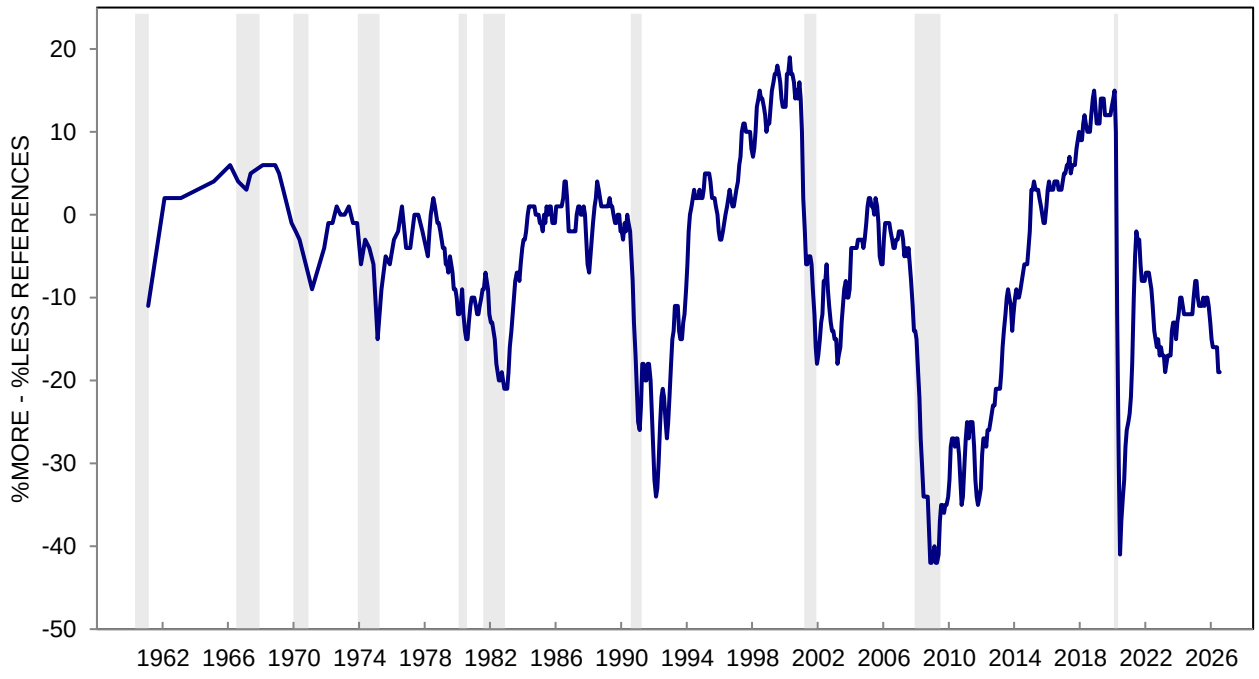
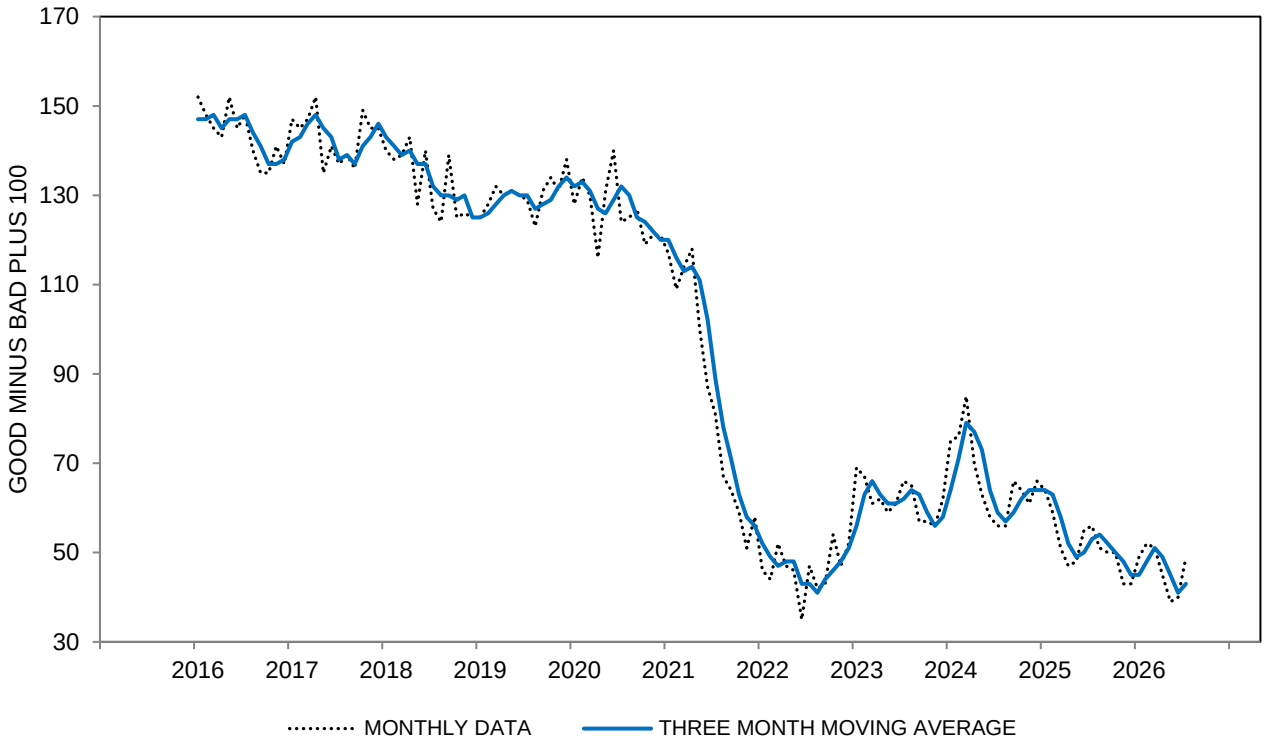



**CHART 36D: ECONOMIC CERTAINTY REASONS FOR LARGE HOUSEHOLD DURABLES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**



## CHART 37: BUYING CONDITIONS FOR VEHICLES




## CHART 37: BUYING CONDITIONS FOR VEHICLES

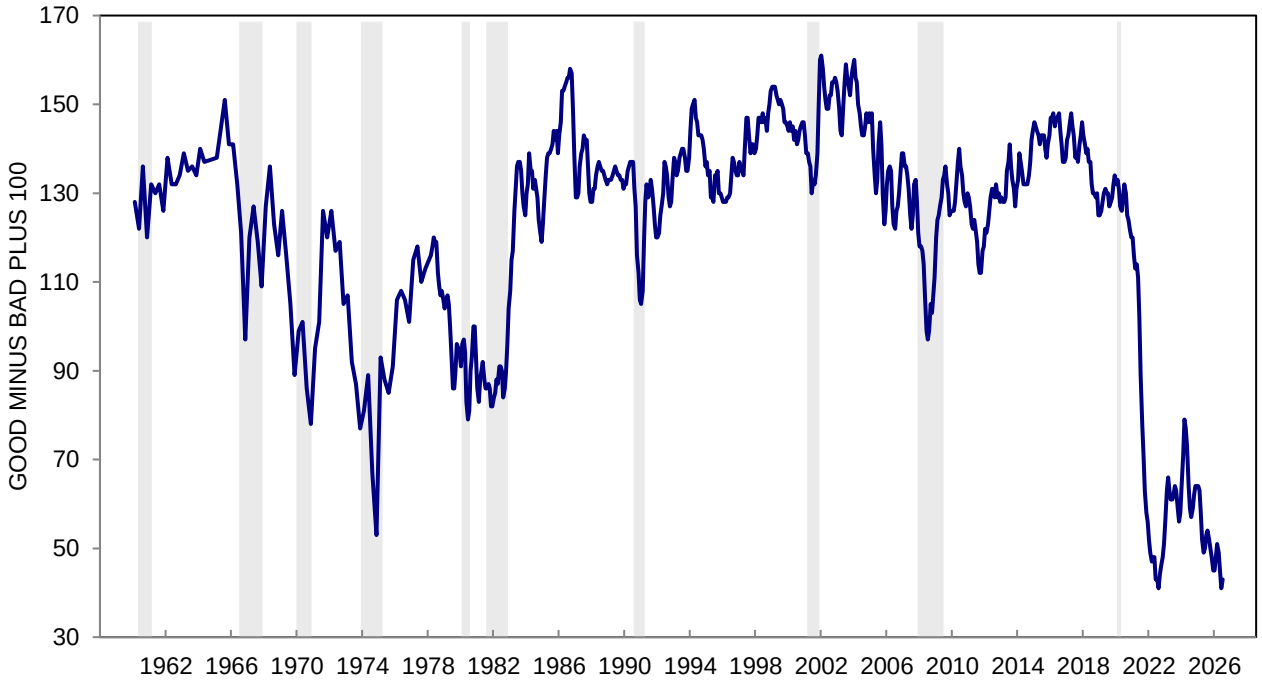


**CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%LOW PRICES - %HIGH PRICES)**

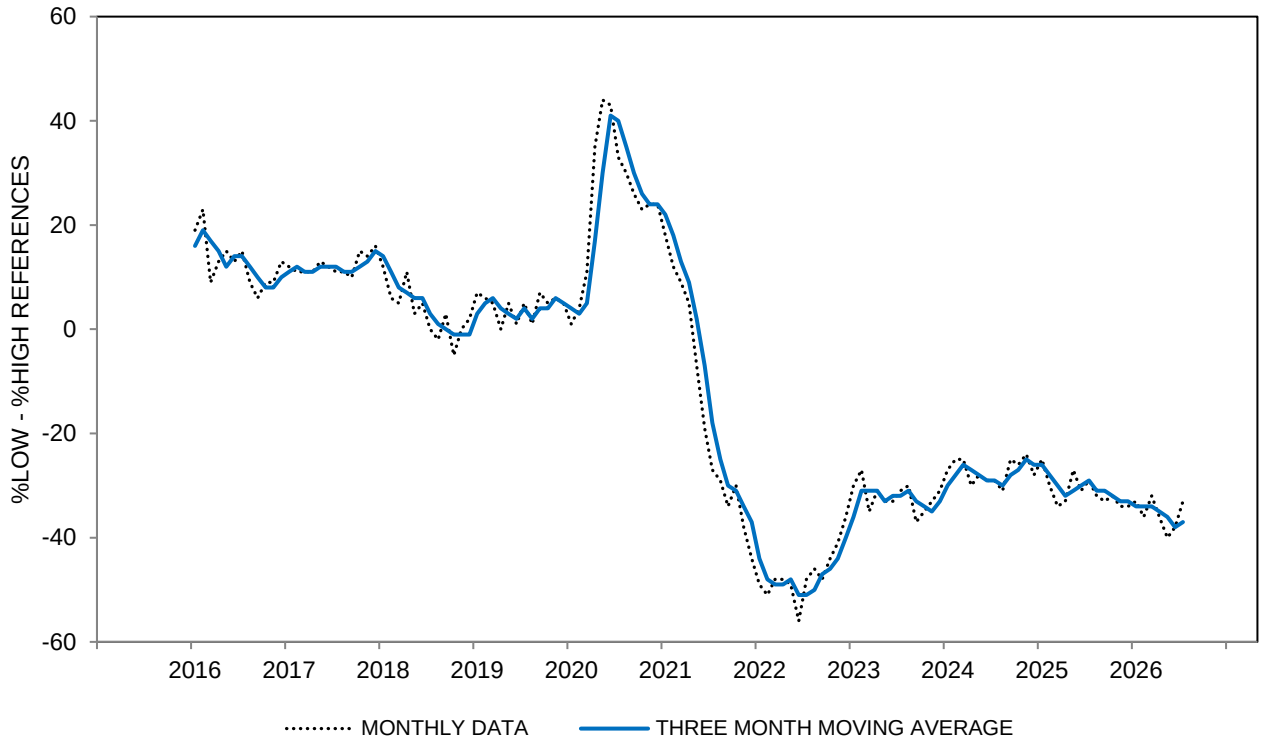



**CHART 38A: PRICE REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%LOW PRICES - %HIGH PRICES)**

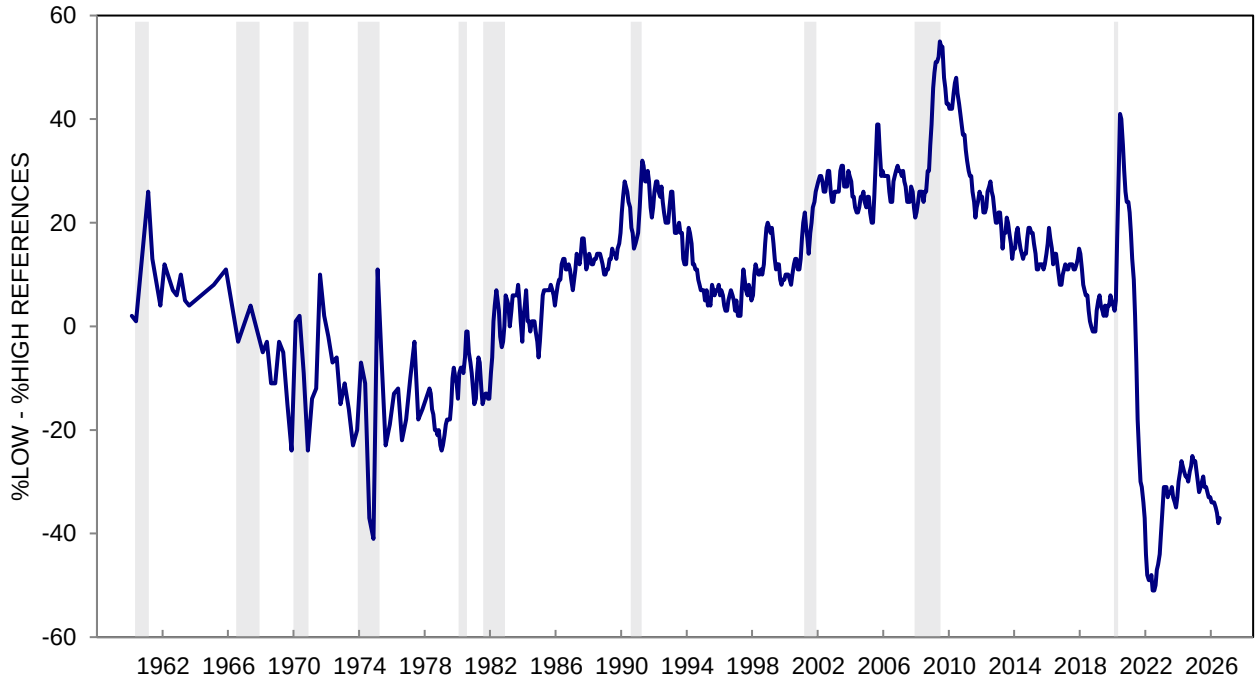


**CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES (THREE MONTH MOVING AVERAGES)**

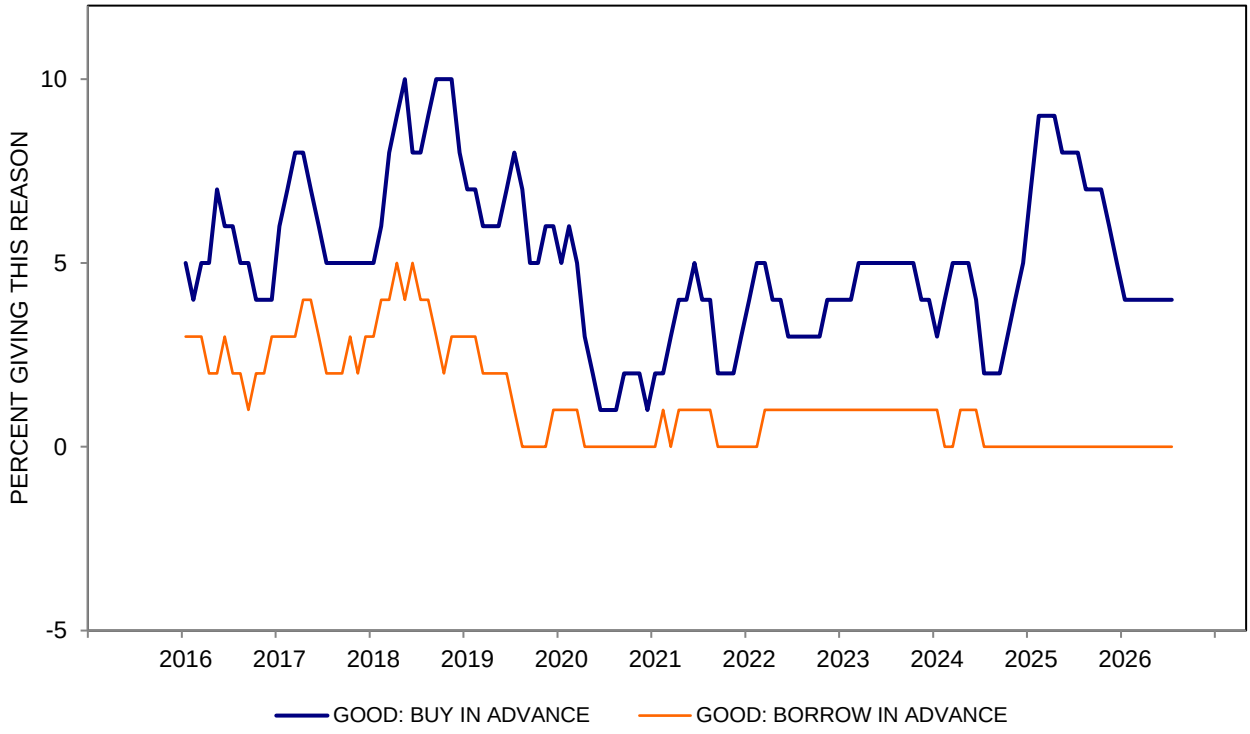



**CHART 38B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR VEHICLES**

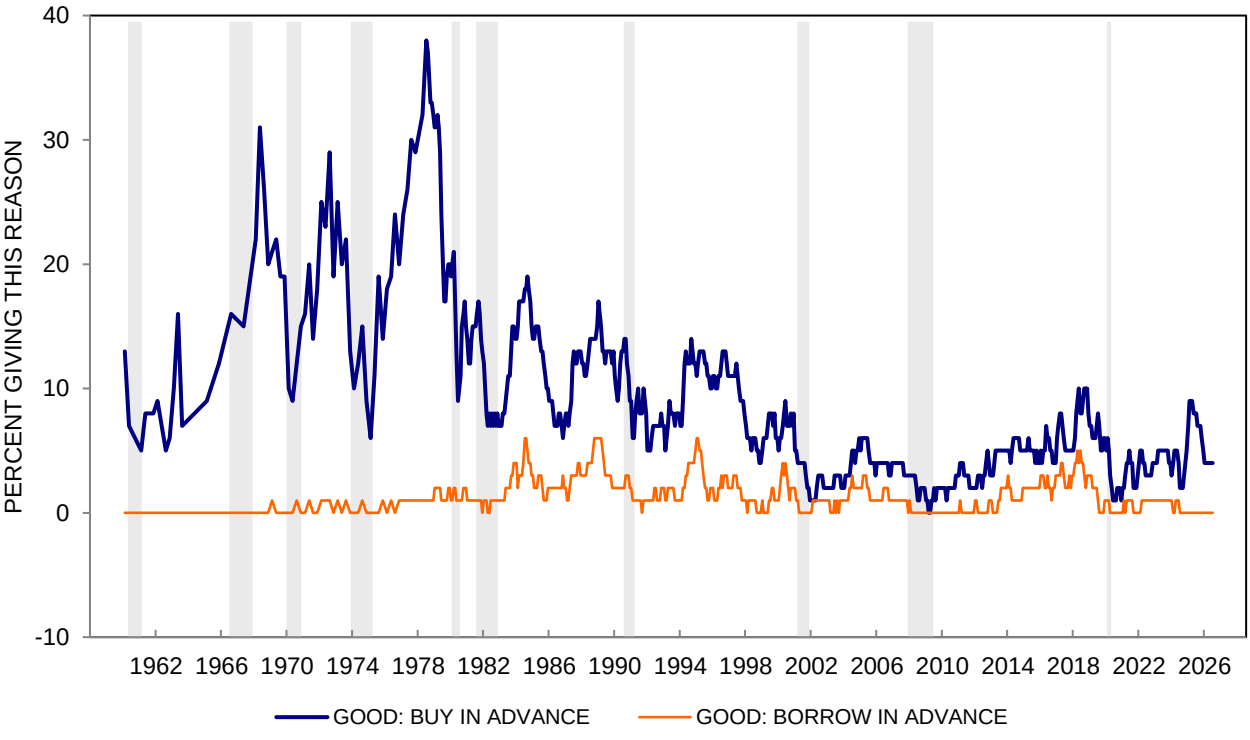


**CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

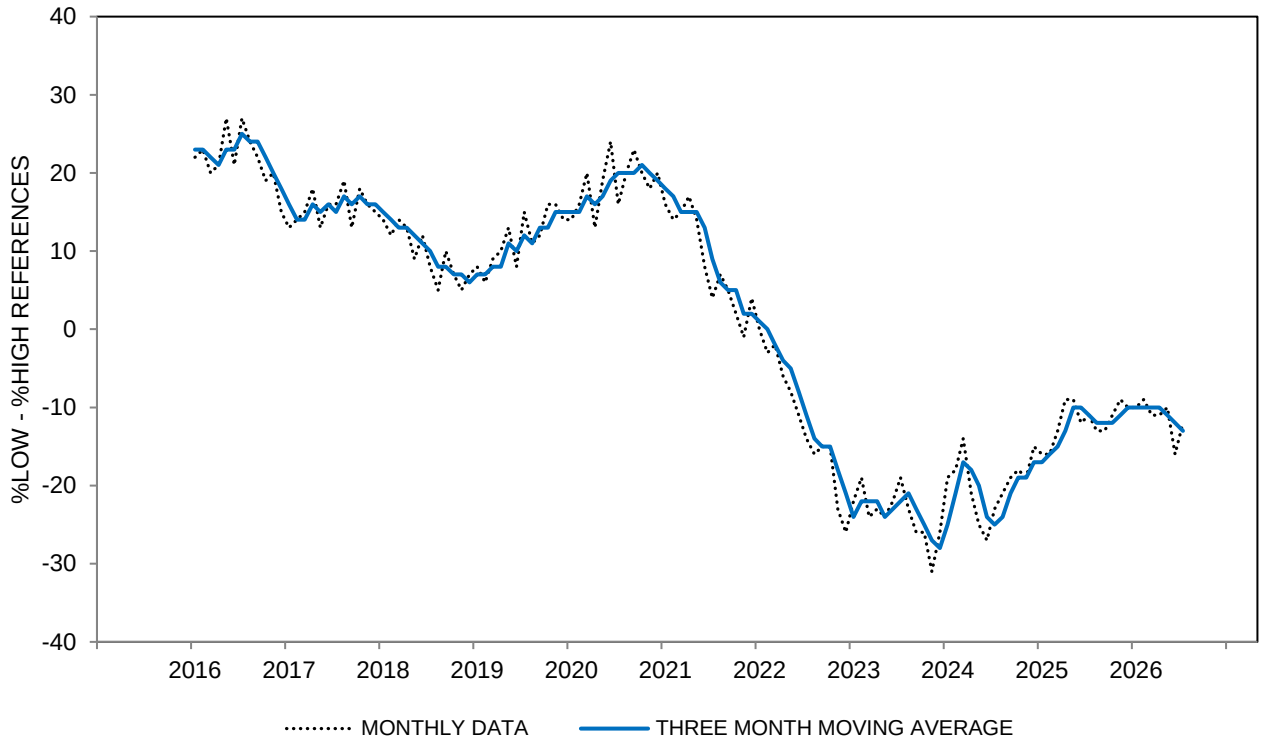



**CHART 38C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

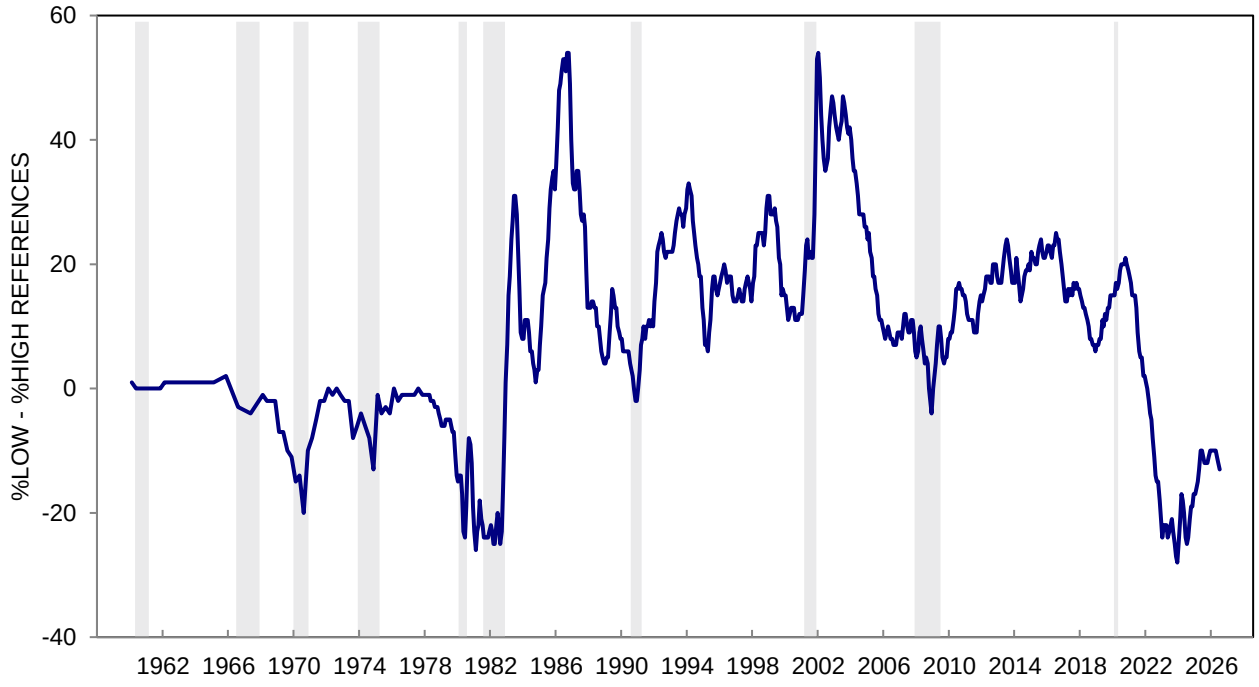


**CHART 38D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

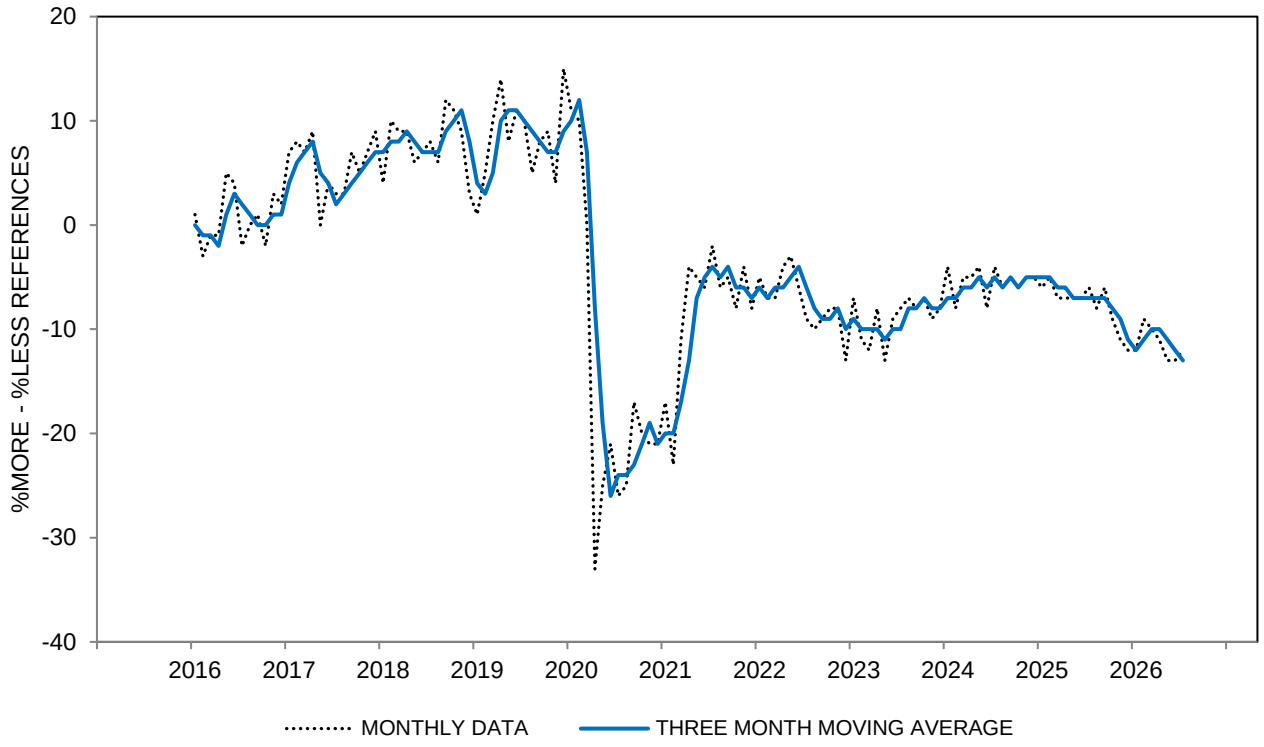



**CHART 38D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR VEHICLES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

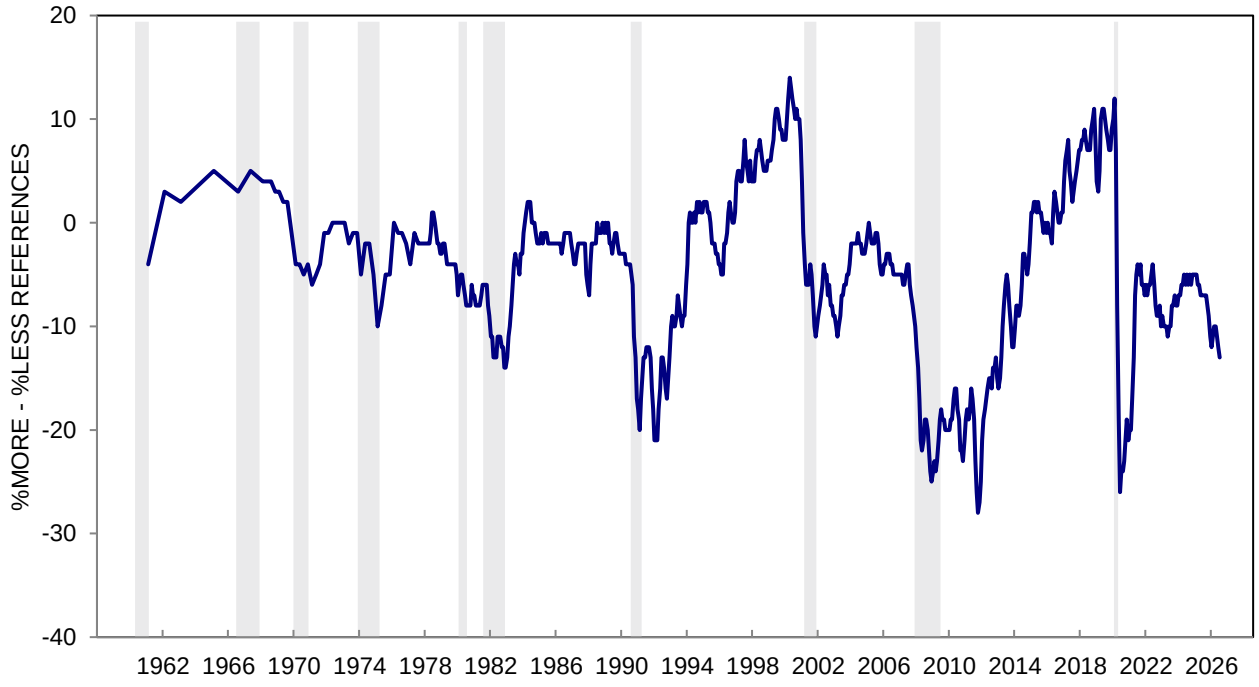


**CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR**

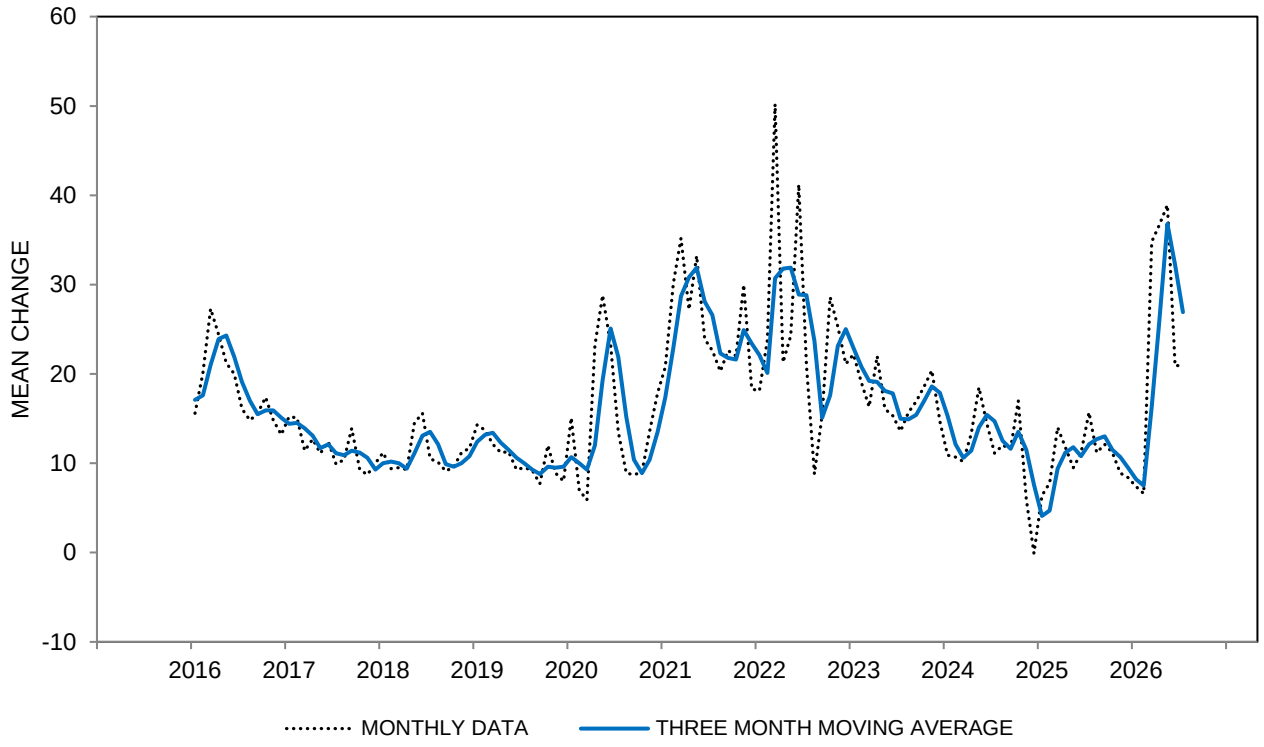



**CHART 39: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR**

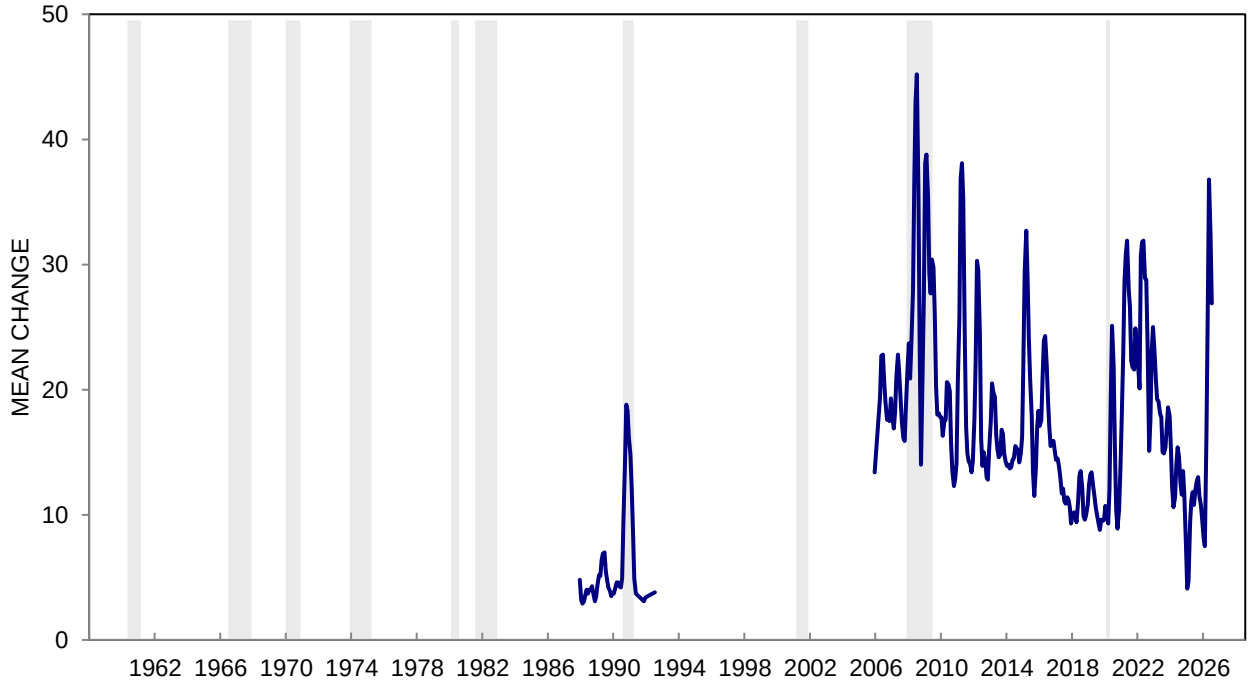


**CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS**

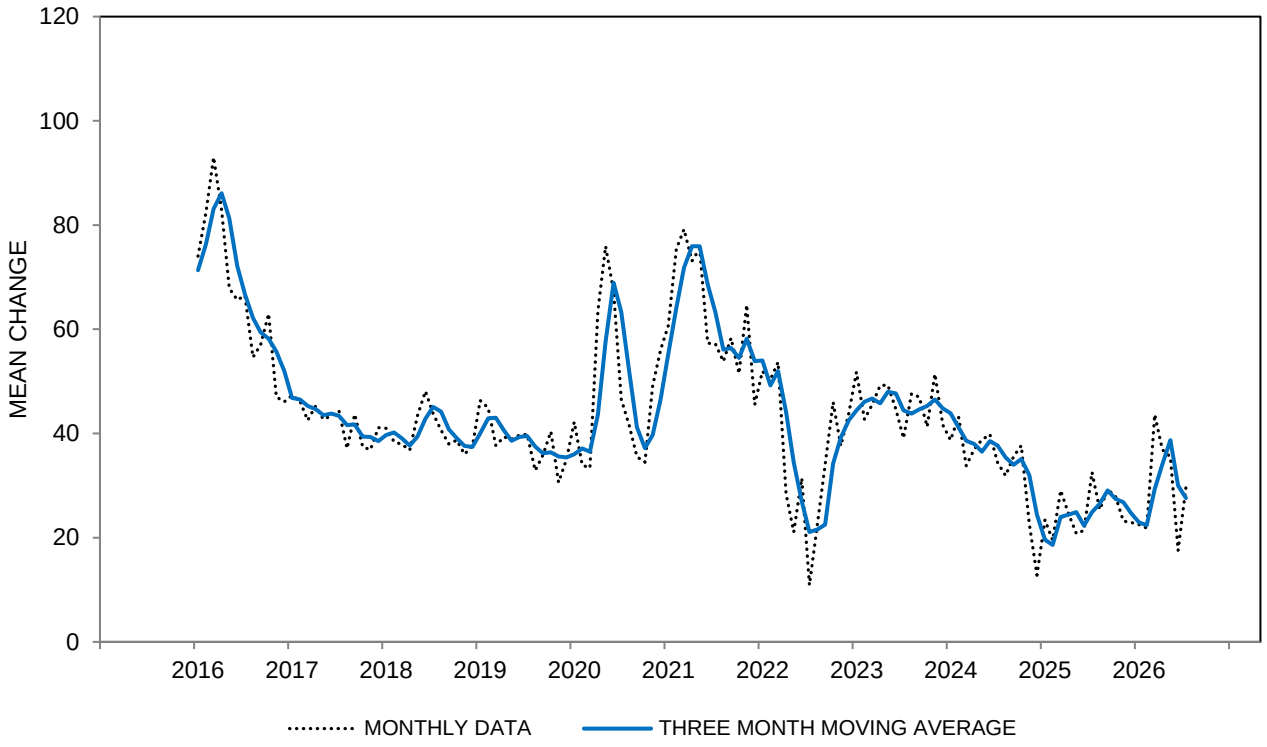



**CHART 40: EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS**

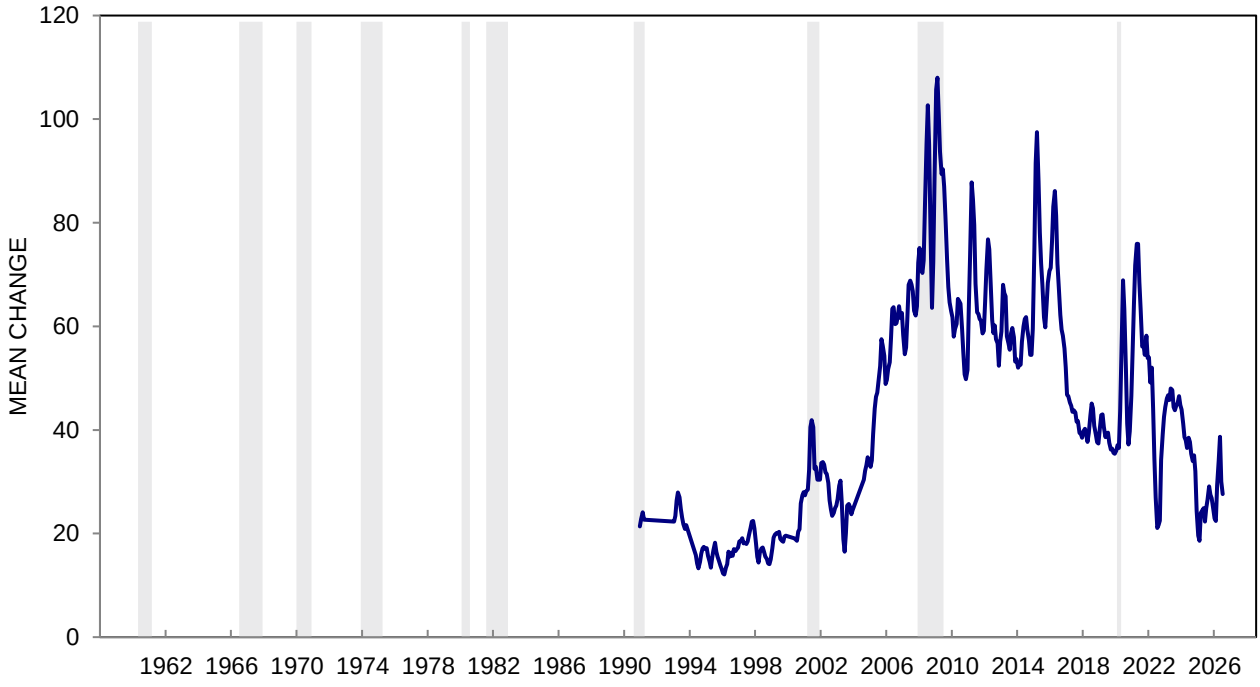


**CHART 41: BUYING CONDITIONS FOR HOUSES**

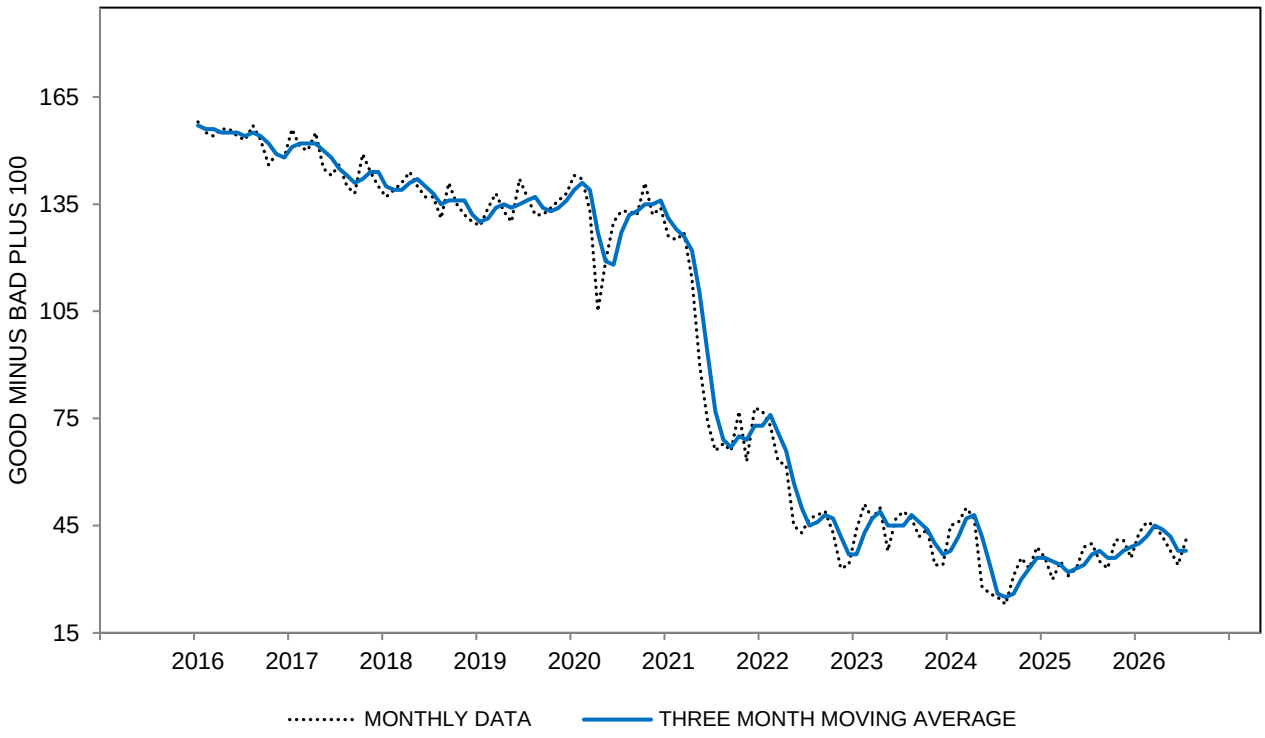



**CHART 41: BUYING CONDITIONS FOR HOUSES**

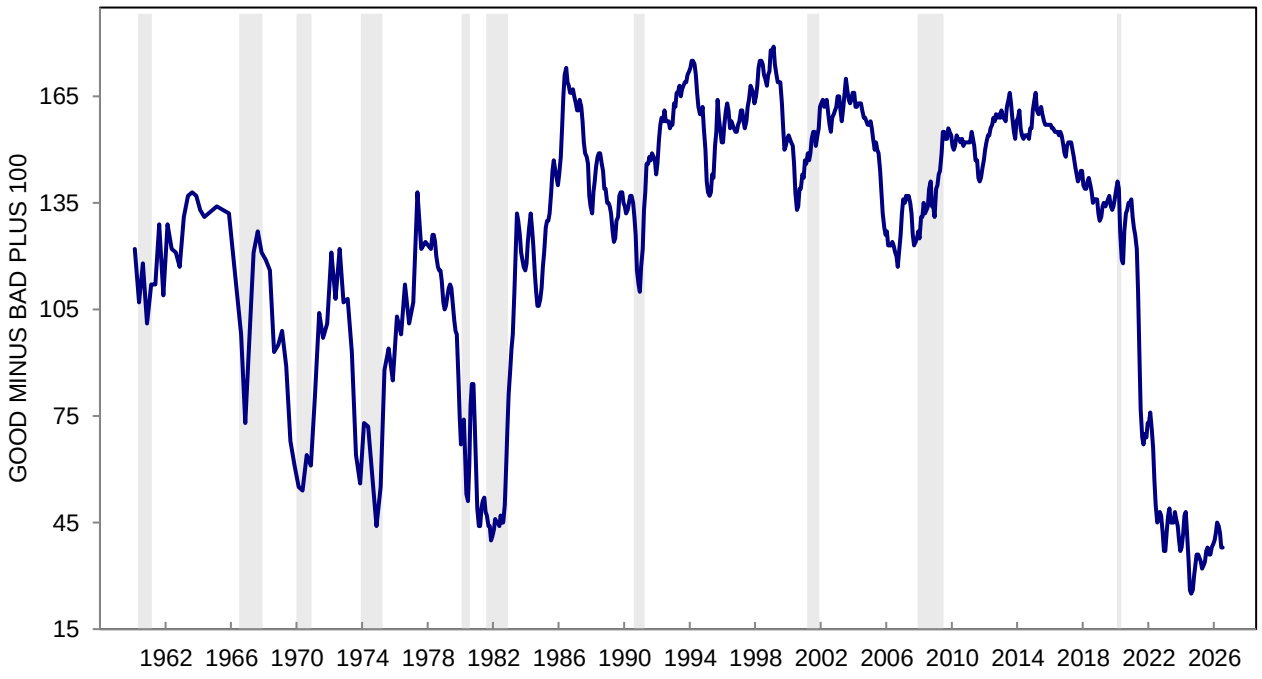


**CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%LOW PRICES - %HIGH PRICES)**

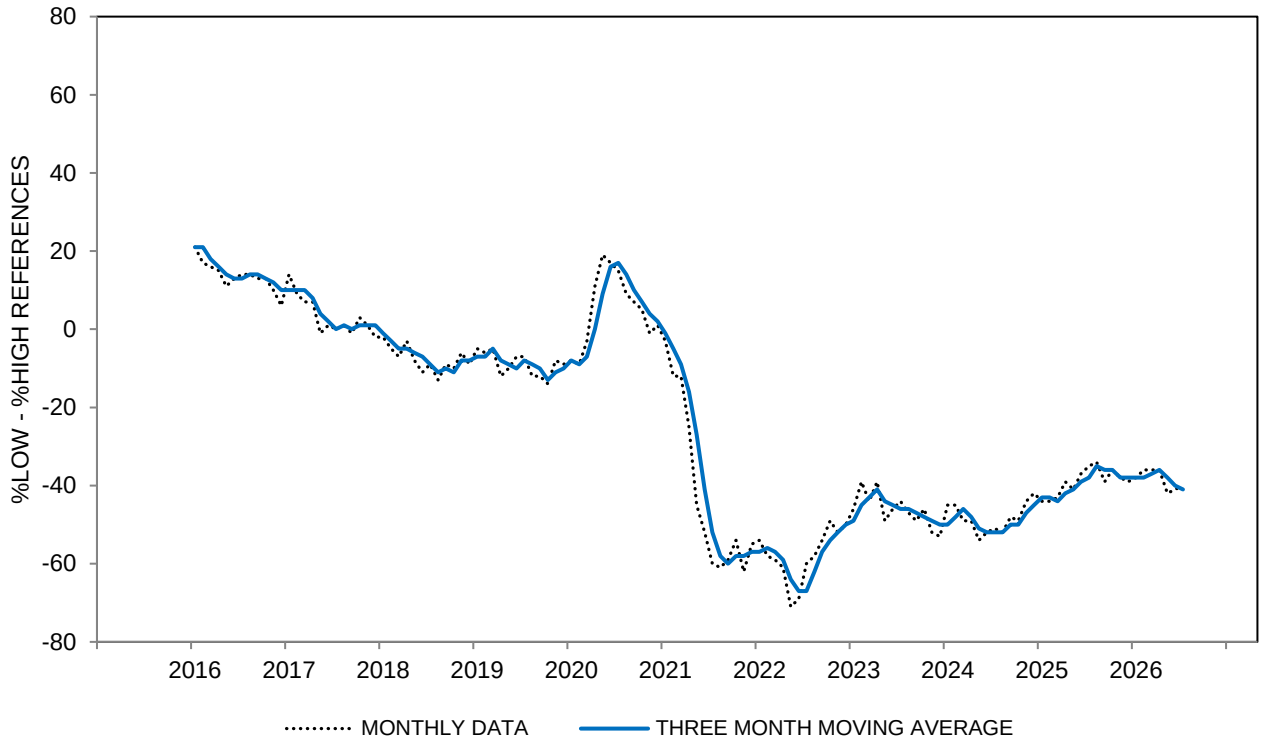



**CHART 42A: PRICE REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%LOW PRICES - %HIGH PRICES)**

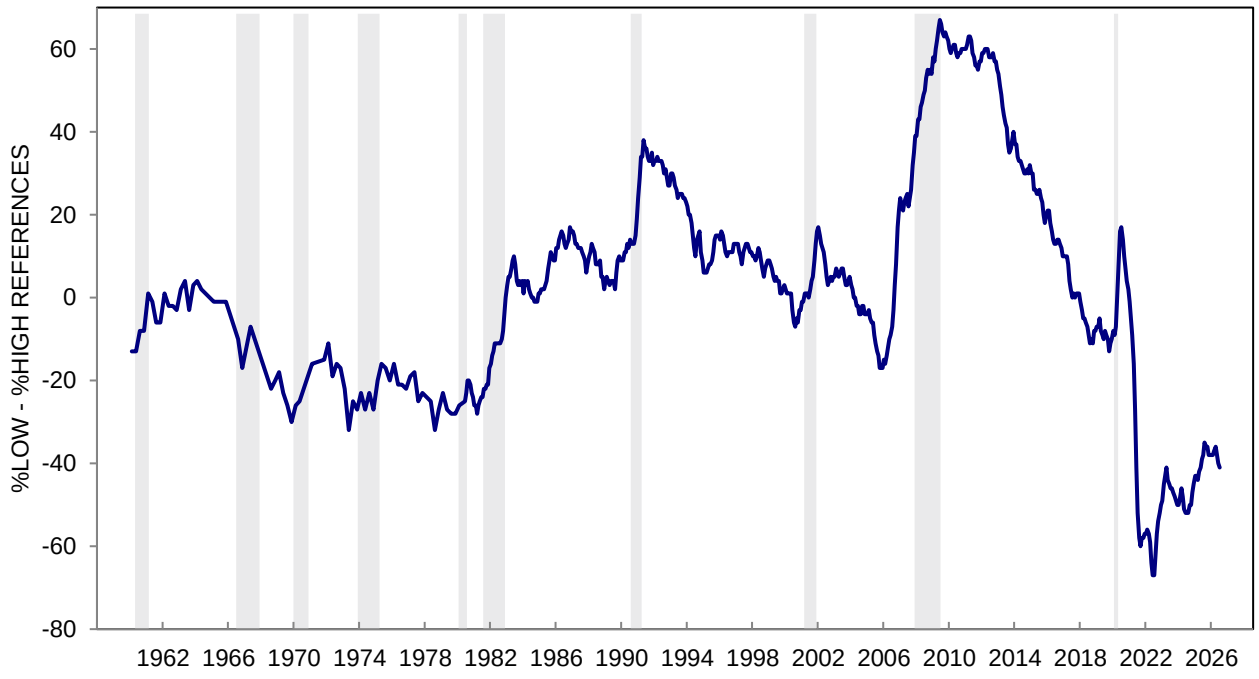


**CHART 42B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR HOUSES**
**(THREE MONTH MOVING AVERAGES)**

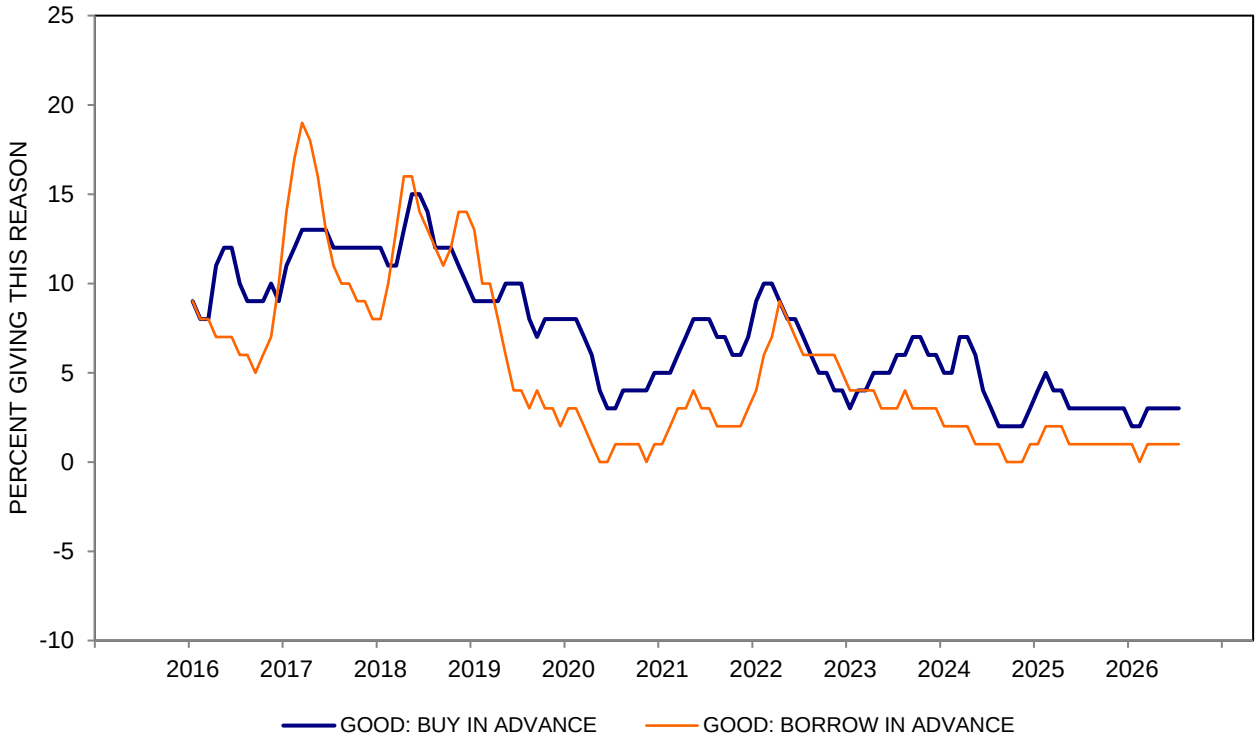



**CHART 42B: ADVANCE BUYING RATIONALES FOR BUYING CONDITIONS FOR HOUSES**

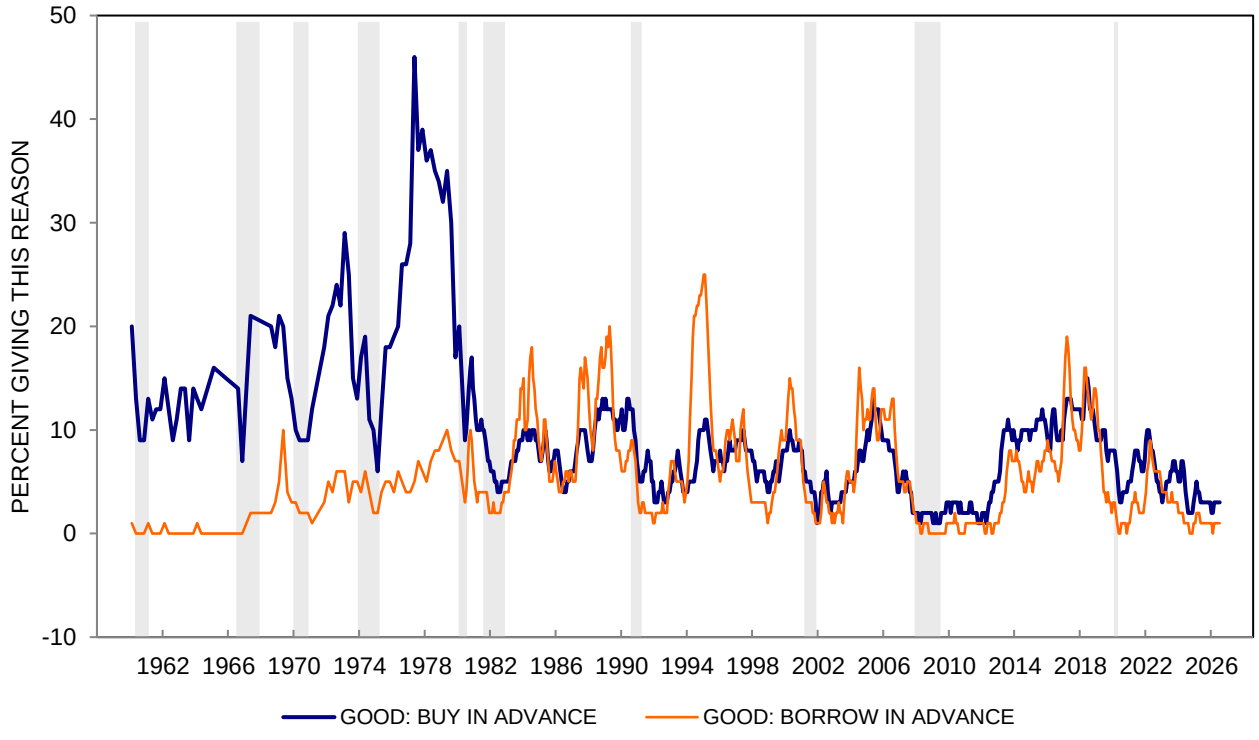


**CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

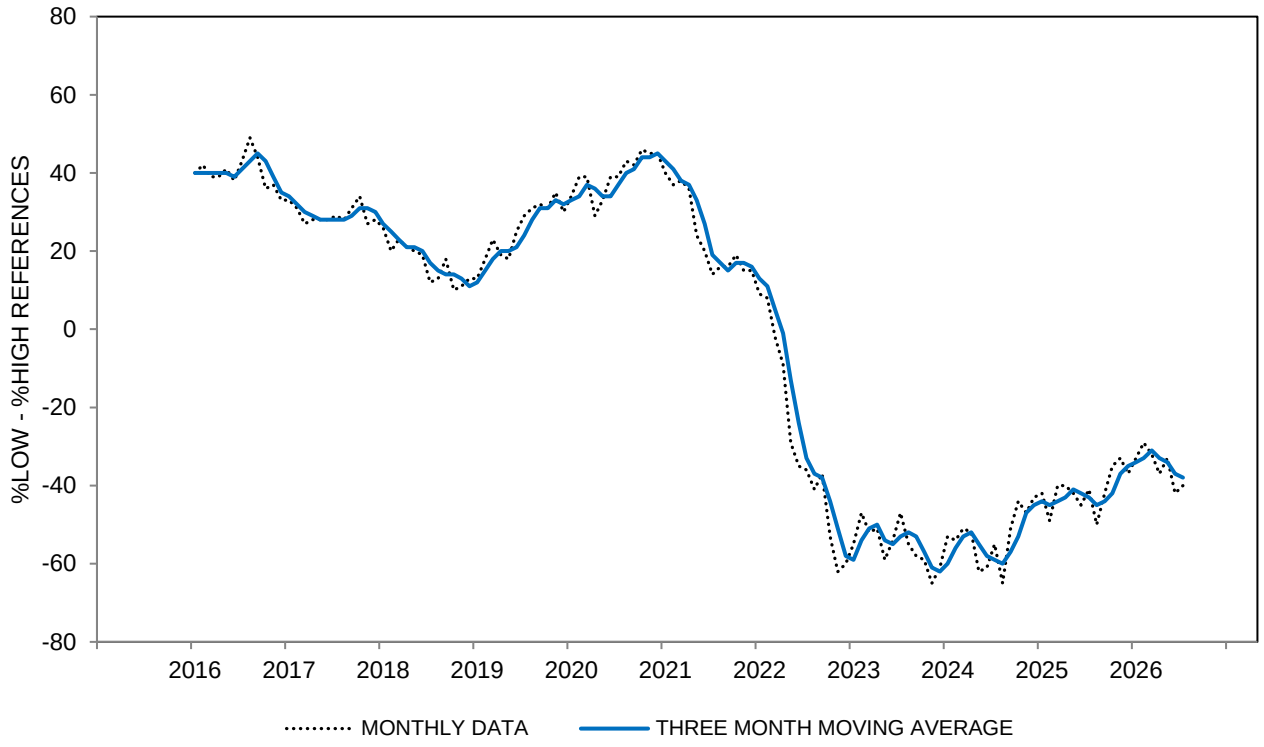



**CHART 42C: INTEREST RATE REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

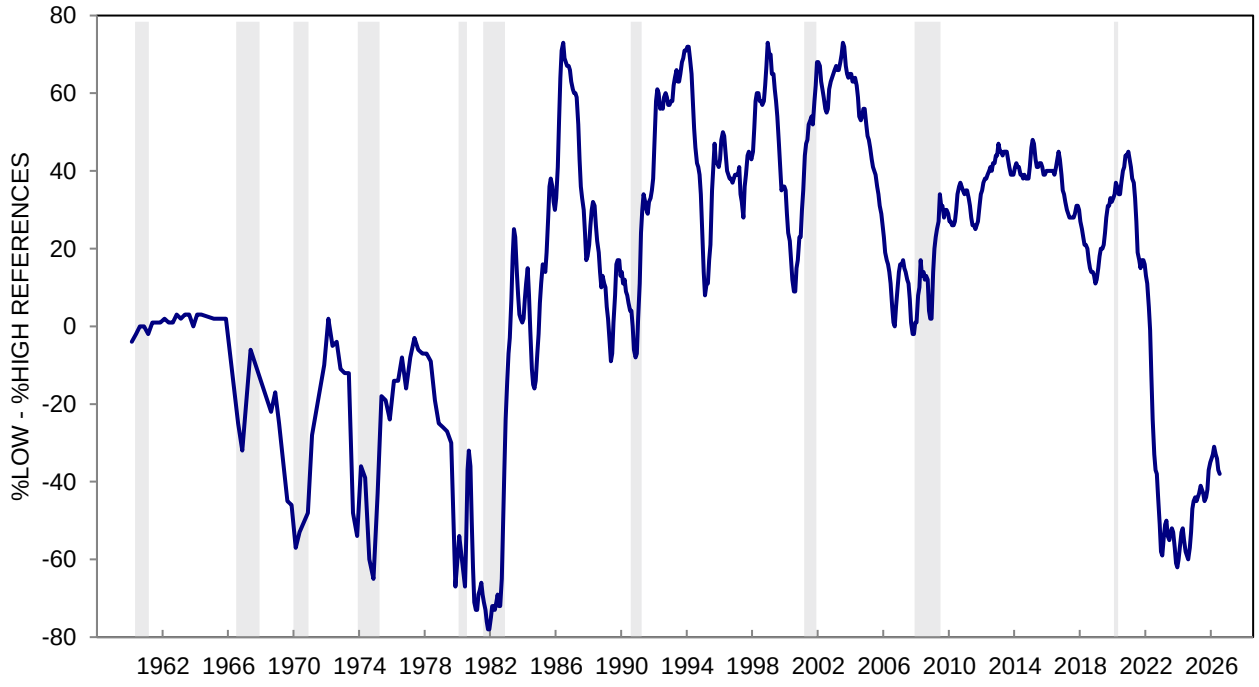


**CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

**CHART 42D: ECONOMIC CERTAINTY REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

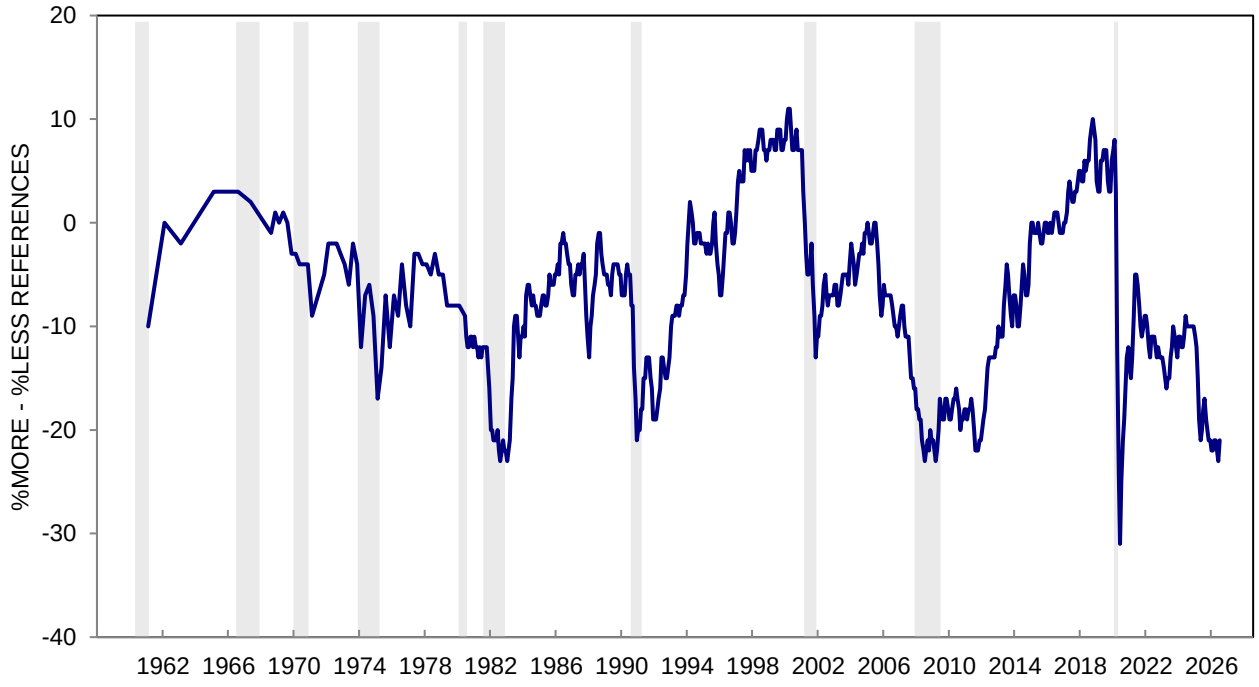


**CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)**

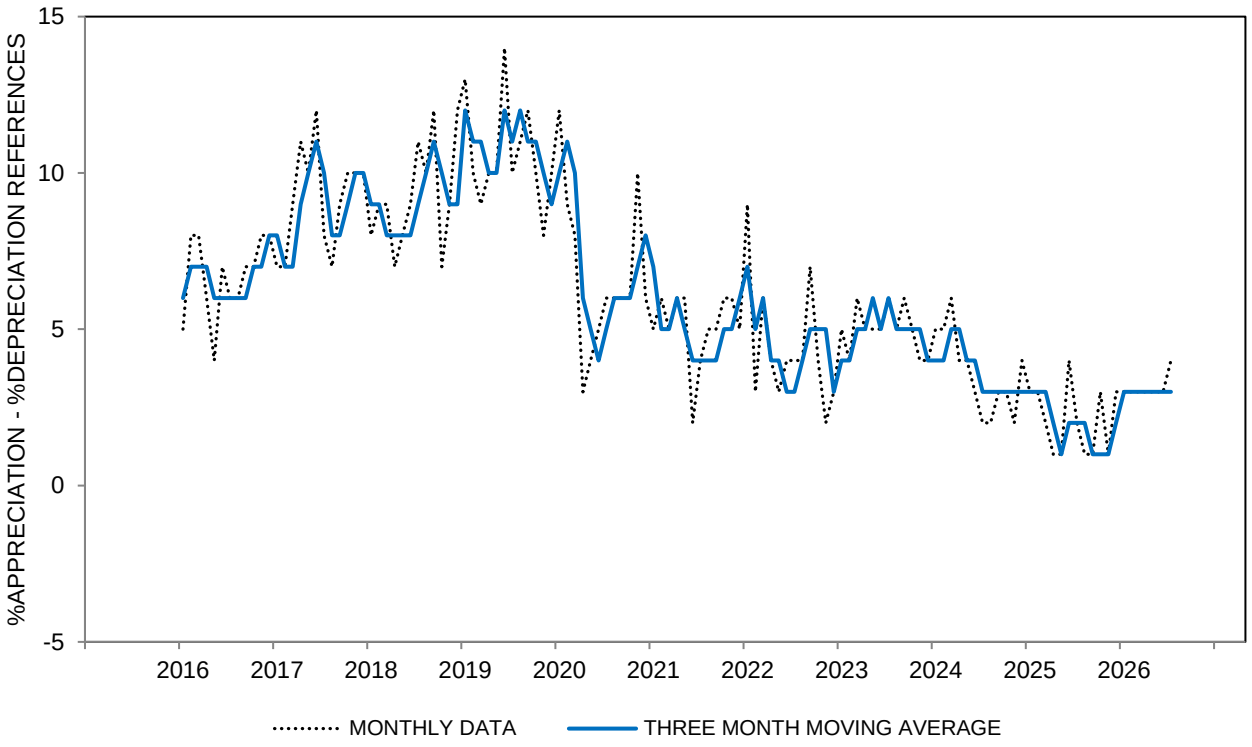
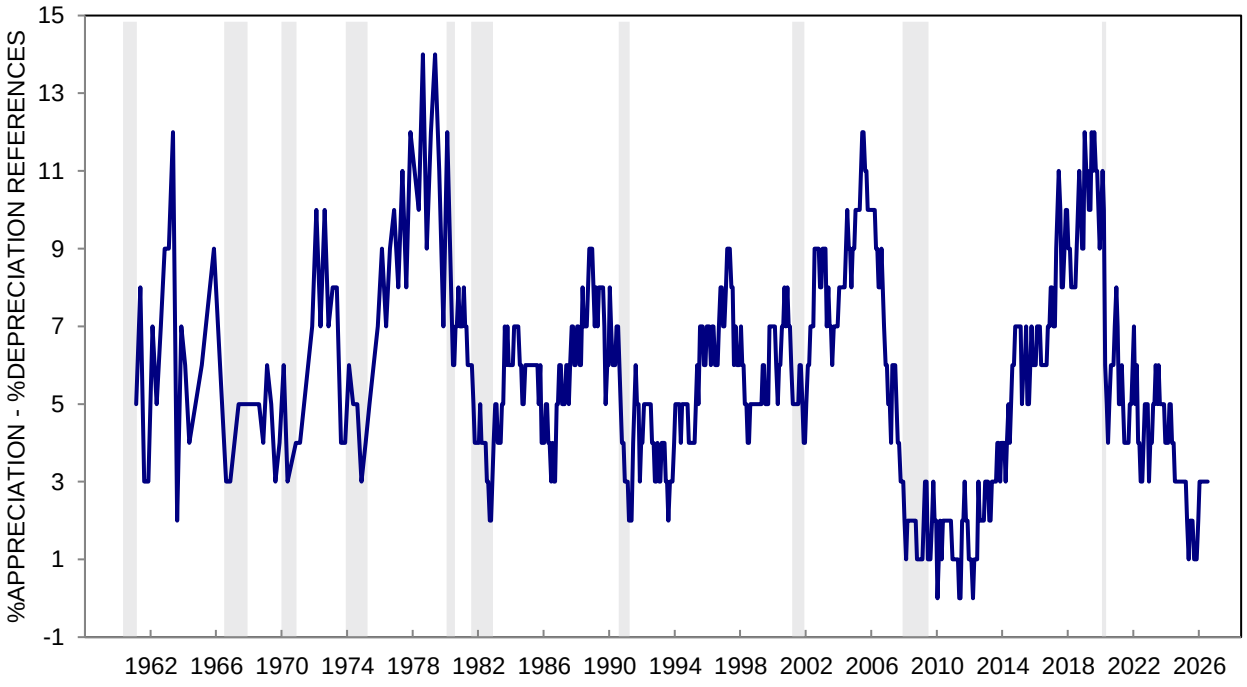
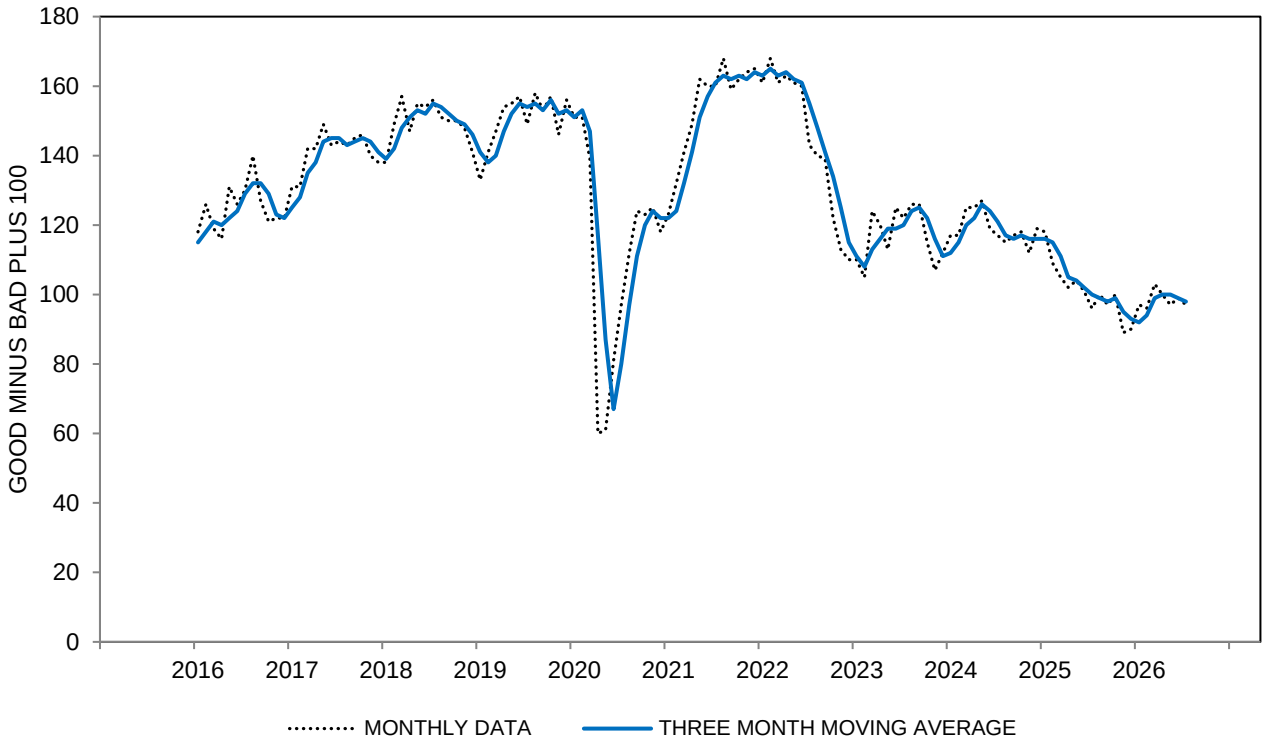



**CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES**
**(%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)**



## CHART 43: SELLING CONDITIONS FOR HOUSES




## CHART 43: SELLING CONDITIONS FOR HOUSES

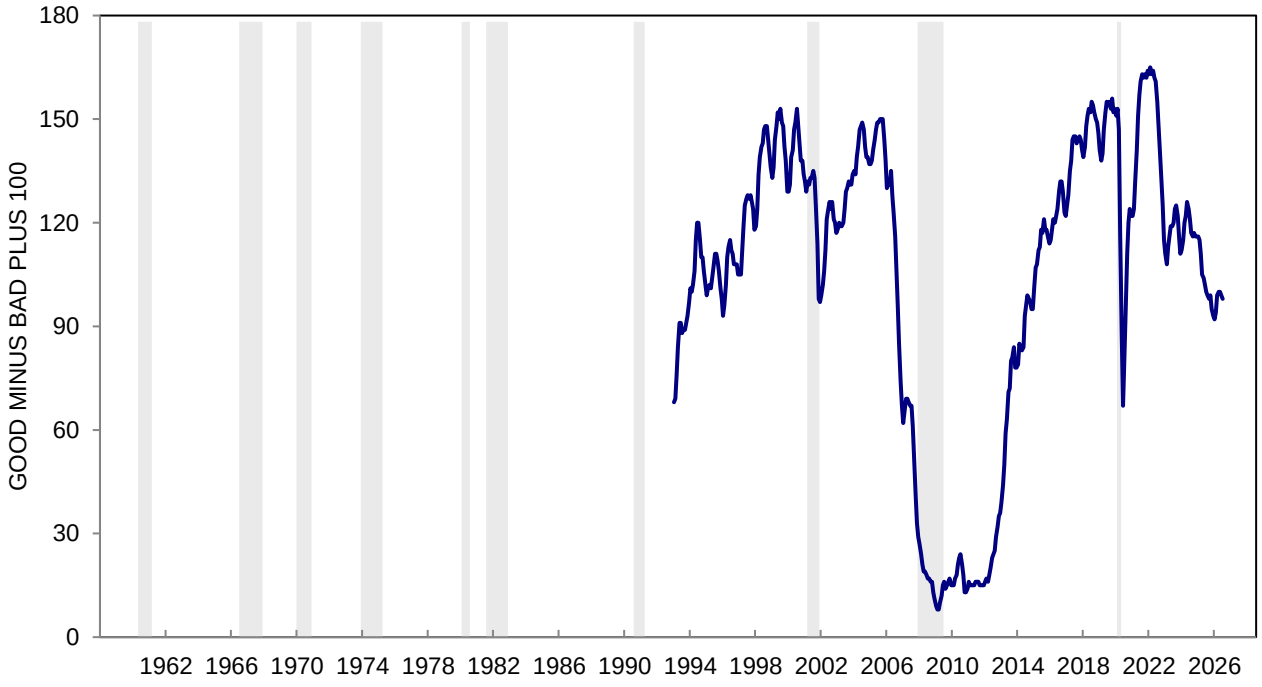


**CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%HIGH PRICES - %LOW PRICES)**

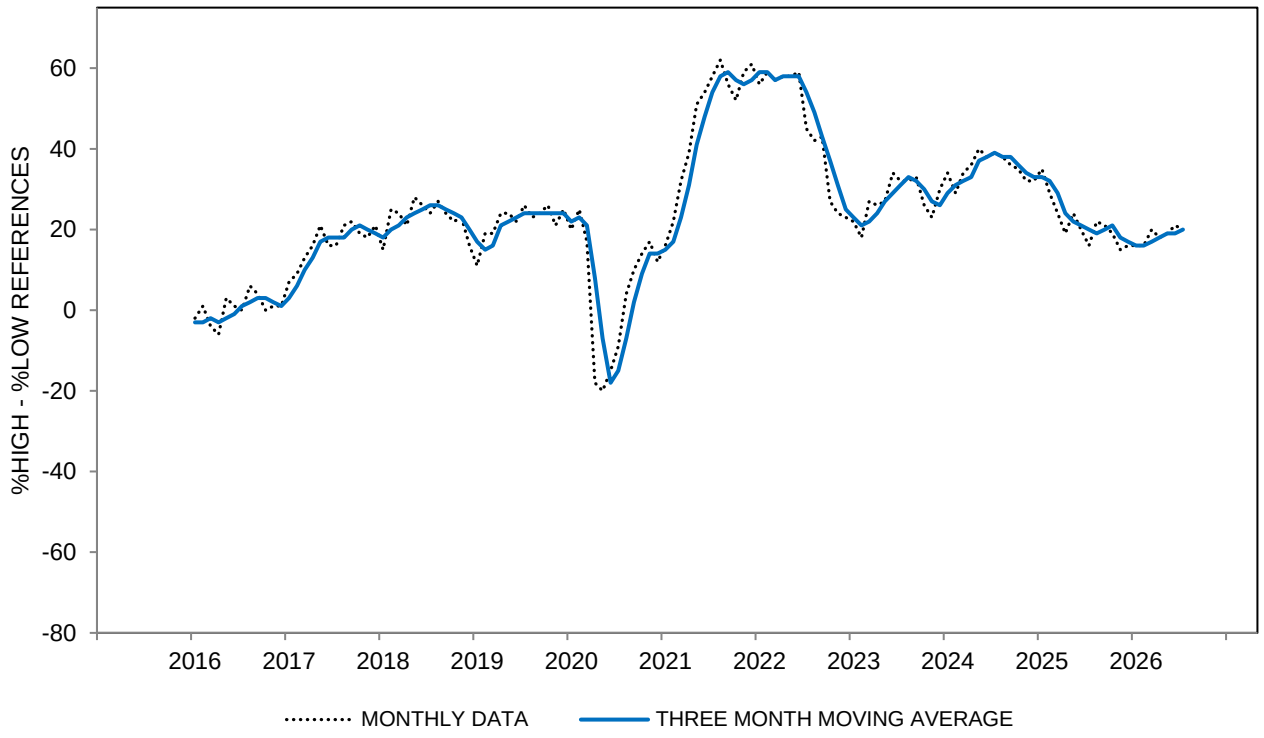



**CHART 44A: PRICE REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%HIGH PRICES - %LOW PRICES)**

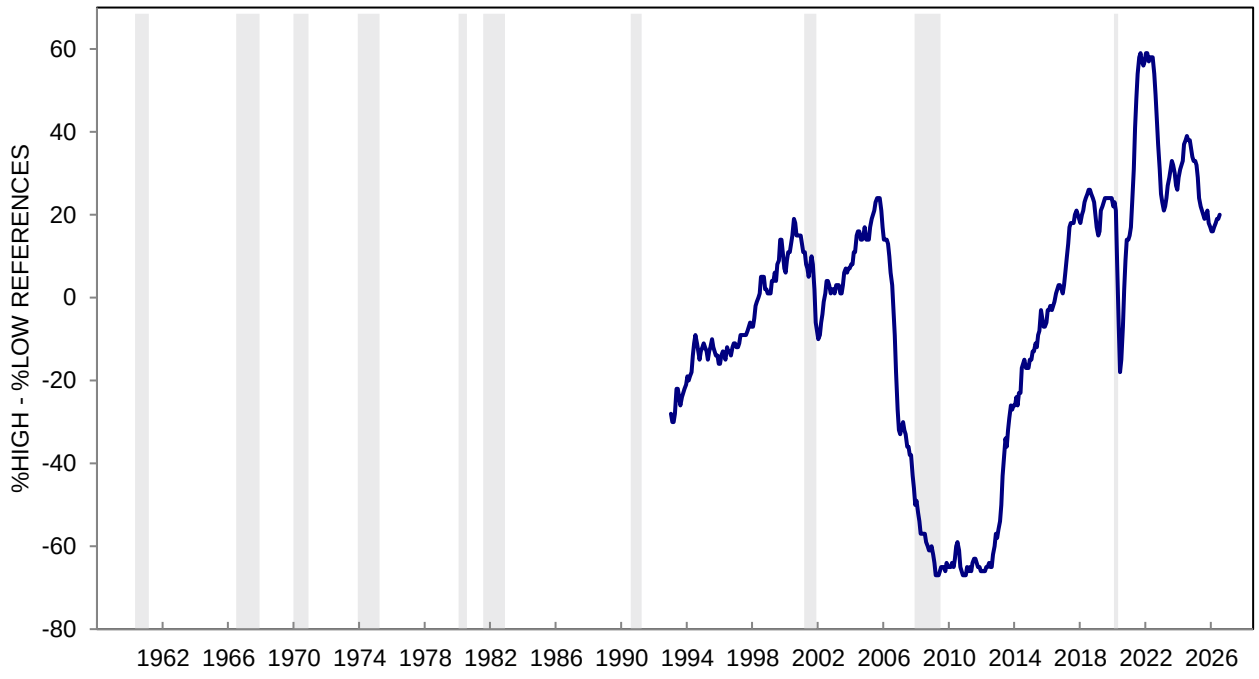


**CHART 44B: SELLING IN ADVANCE RATIONALES FOR SELLING CONDITIONS FOR HOUSES (THREE MONTH MOVING AVERAGES)**

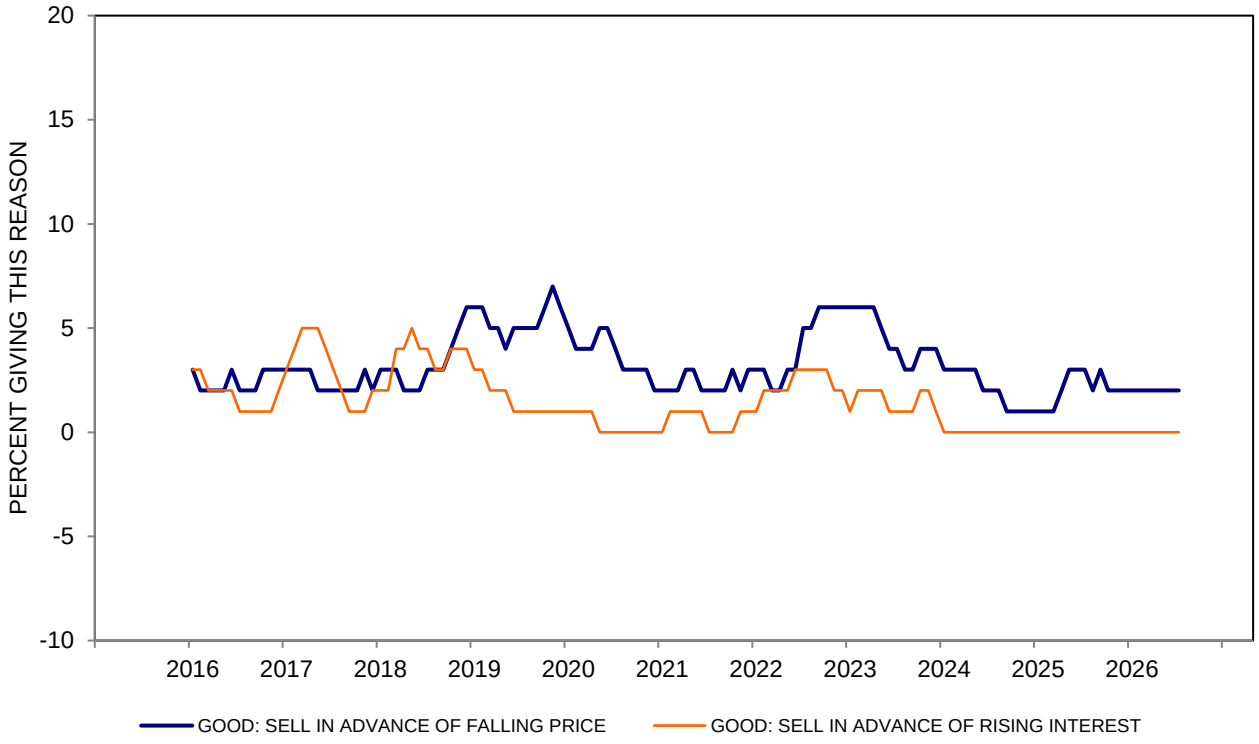



**CHART 44B: SELLING IN ADVANCE RATIONALES FOR SELLING CONDITIONS FOR HOUSES**

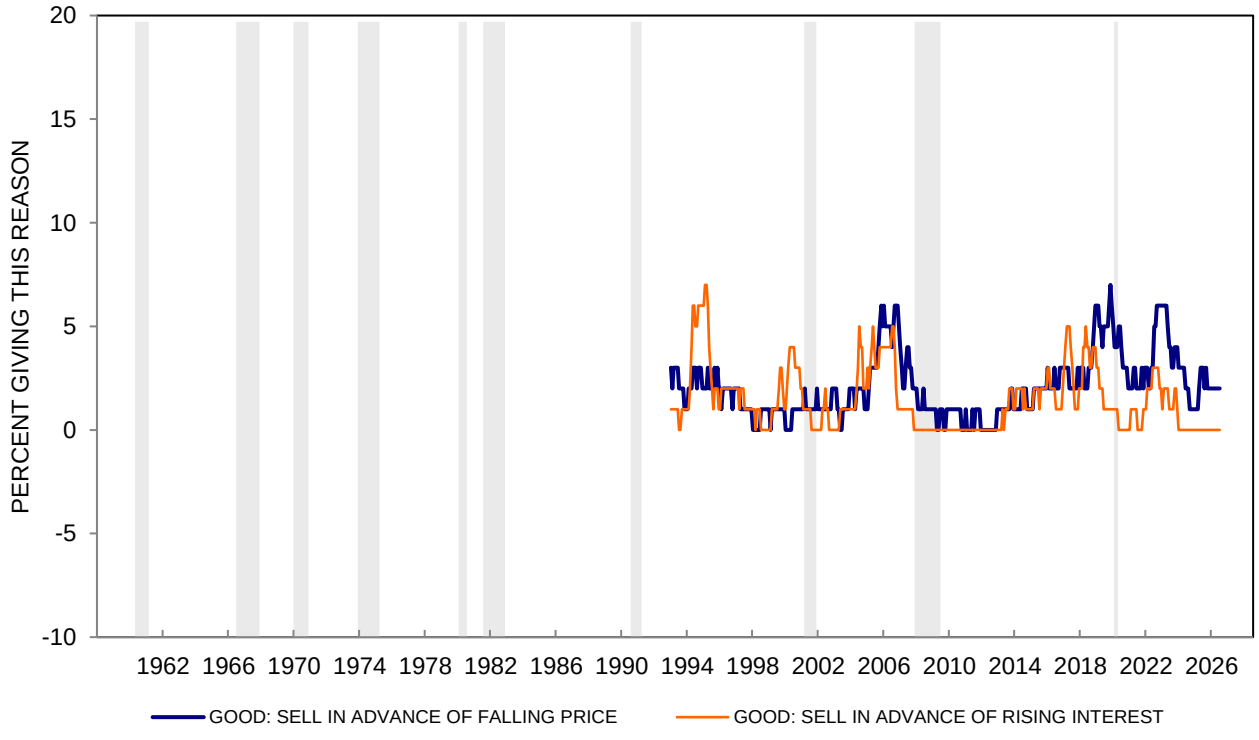


**CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

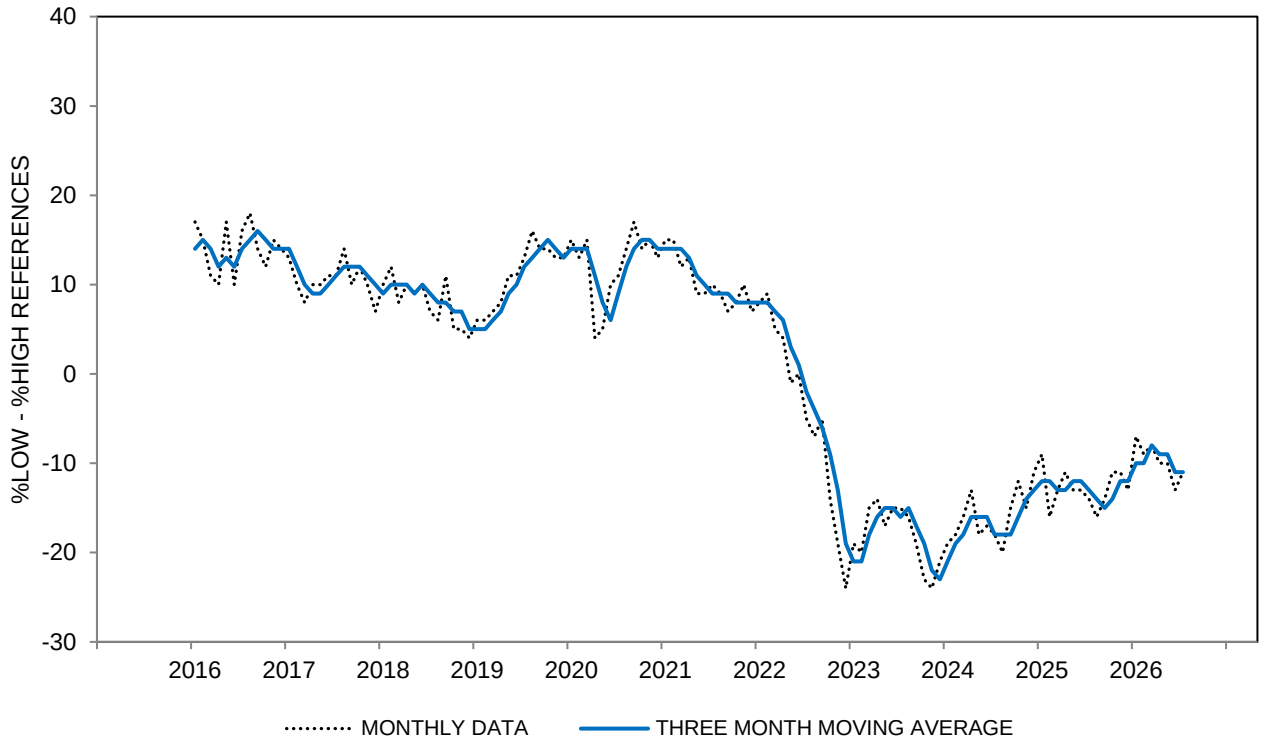



**CHART 44C: INTEREST RATE REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%LOW INTEREST RATES - %HIGH INTEREST RATES)**

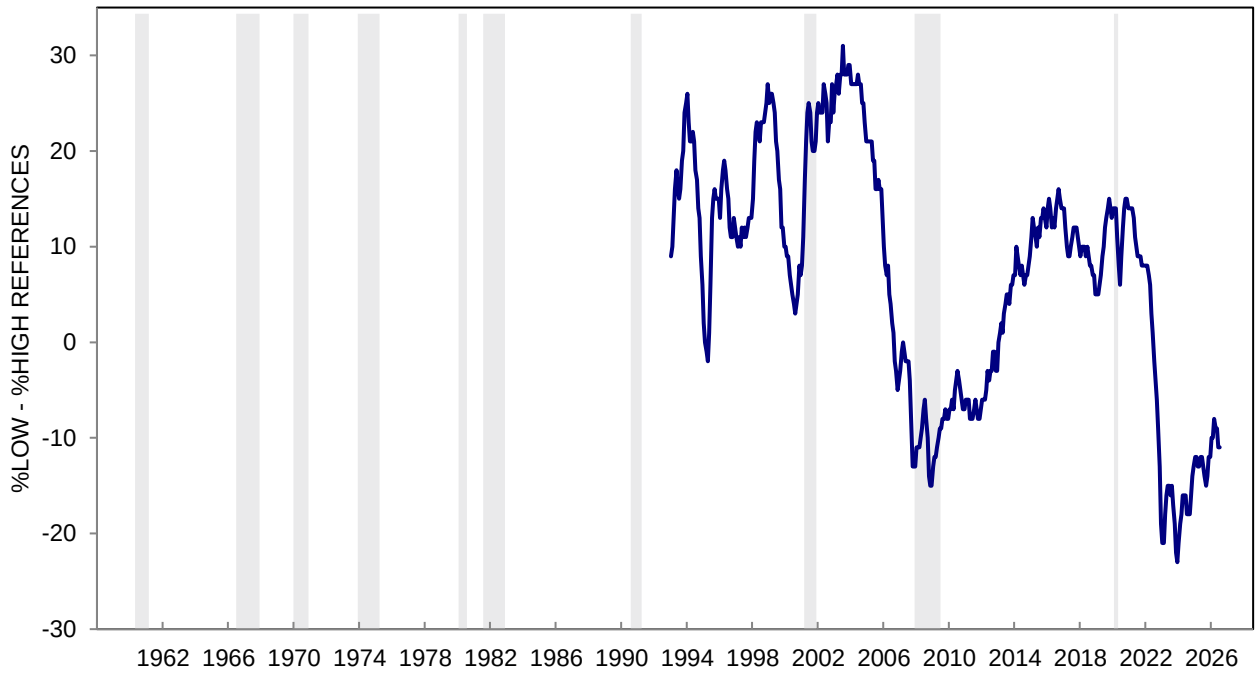


**CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

**CHART 44D: ECONOMIC CERTAINTY REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%MORE CERTAINTY - %LESS CERTAINTY)**

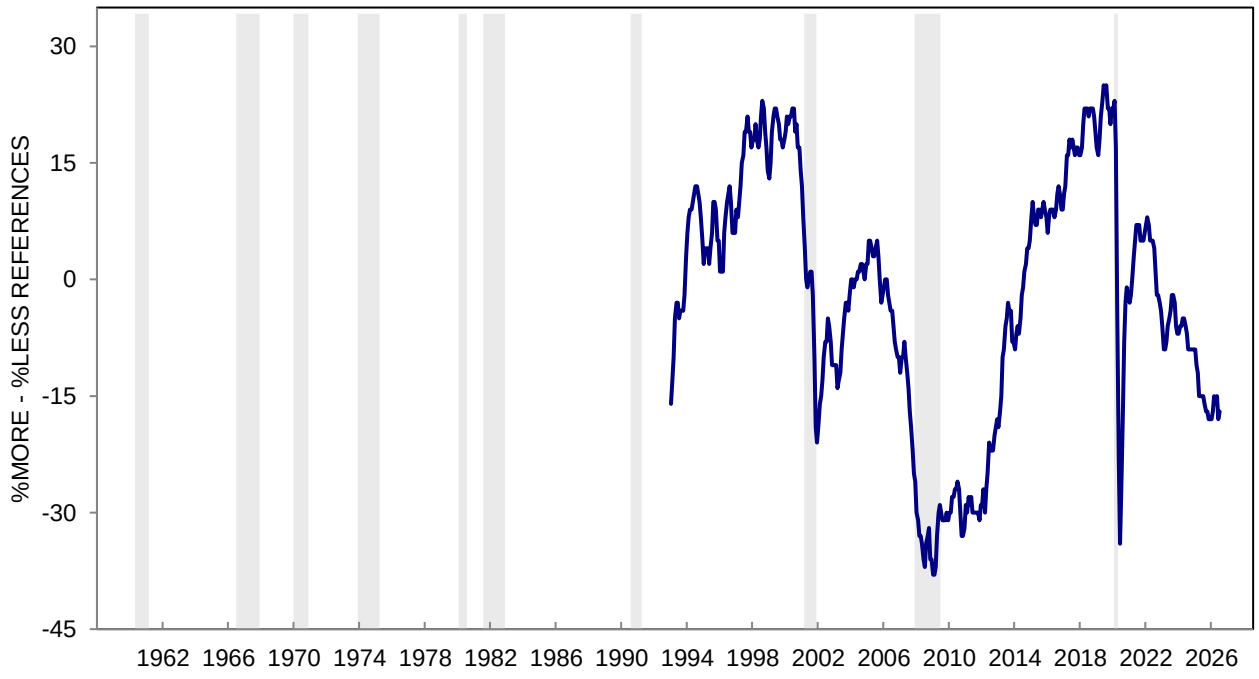


**CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)**

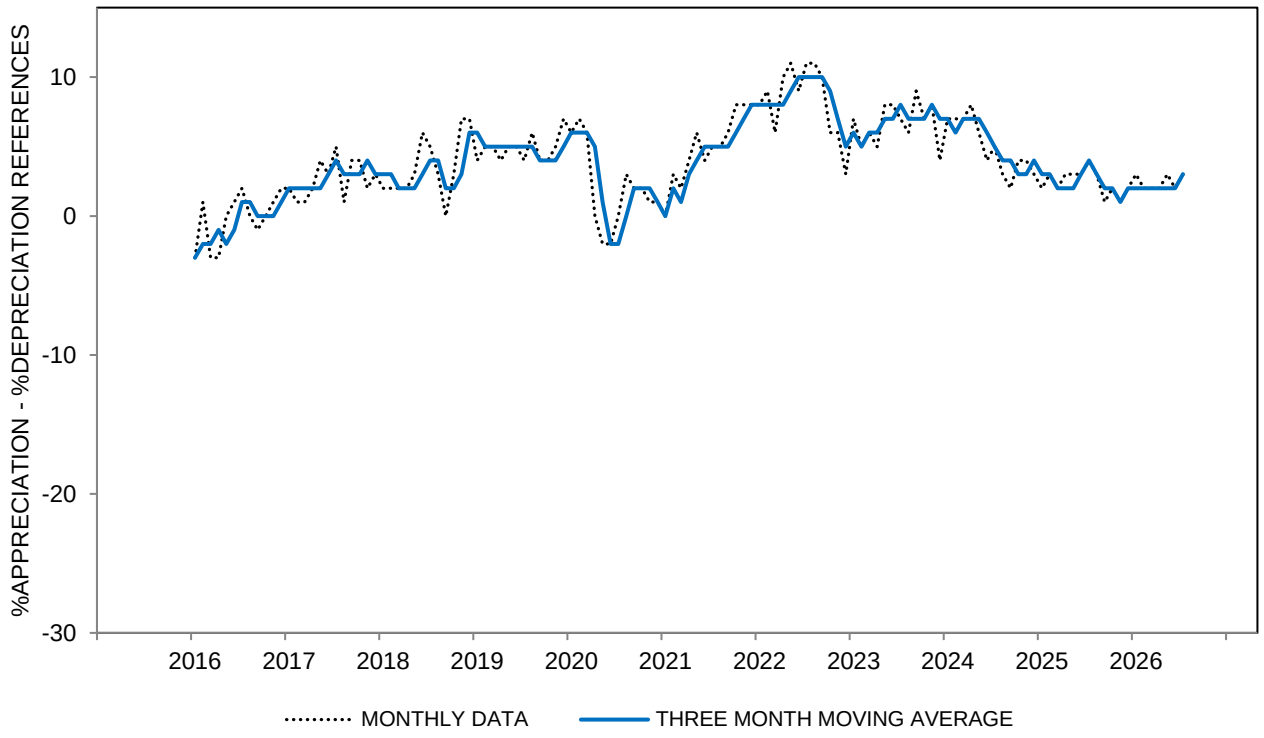



**CHART 44E: CAPITAL GAIN REASONS FOR SELLING CONDITIONS FOR HOUSES**
**(%CAPITAL APPRECIATION - %CAPITAL DEPRECIATION)**

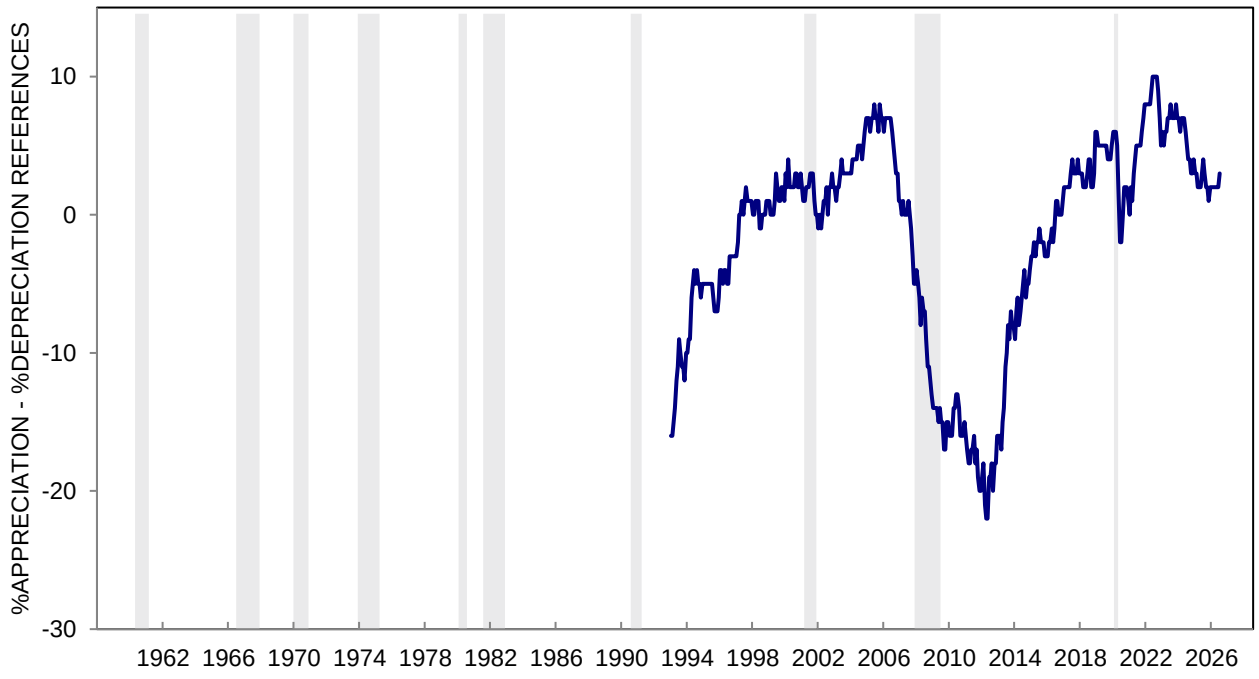


**CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR**

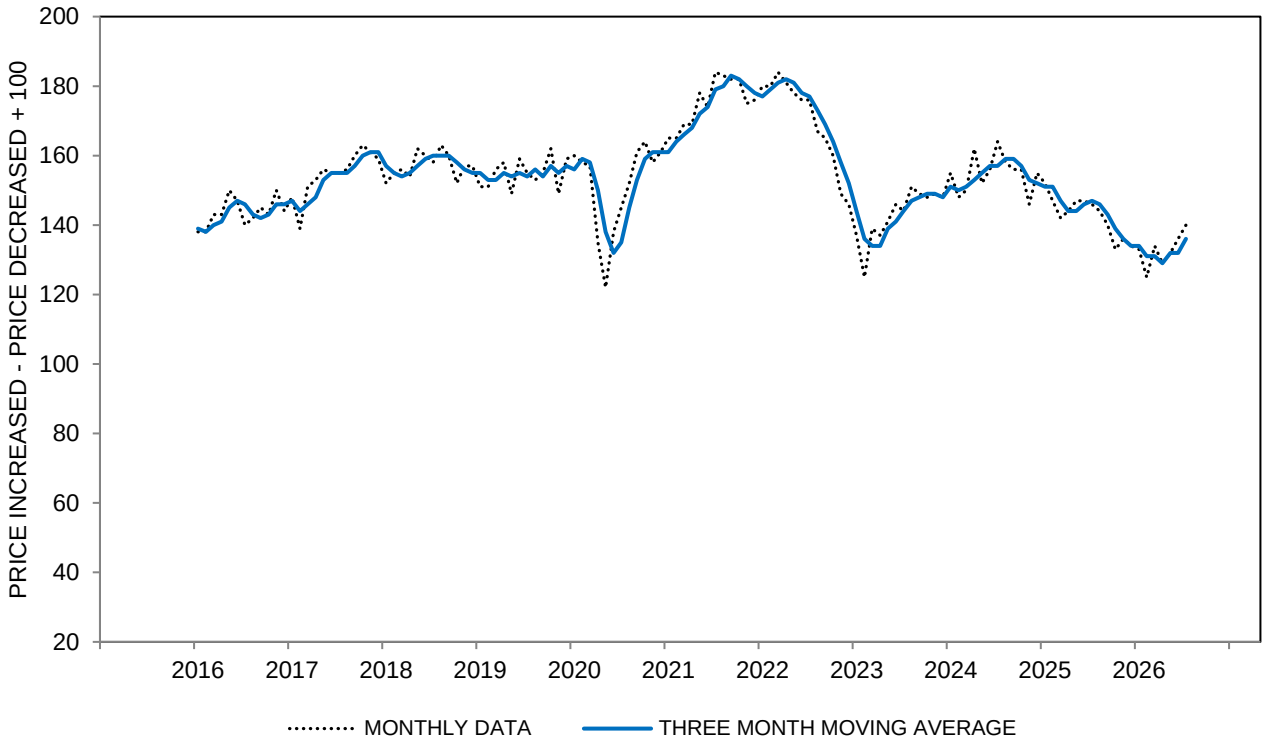



**CHART 45: CHANGE IN HOME VALUES DURING THE PAST YEAR**

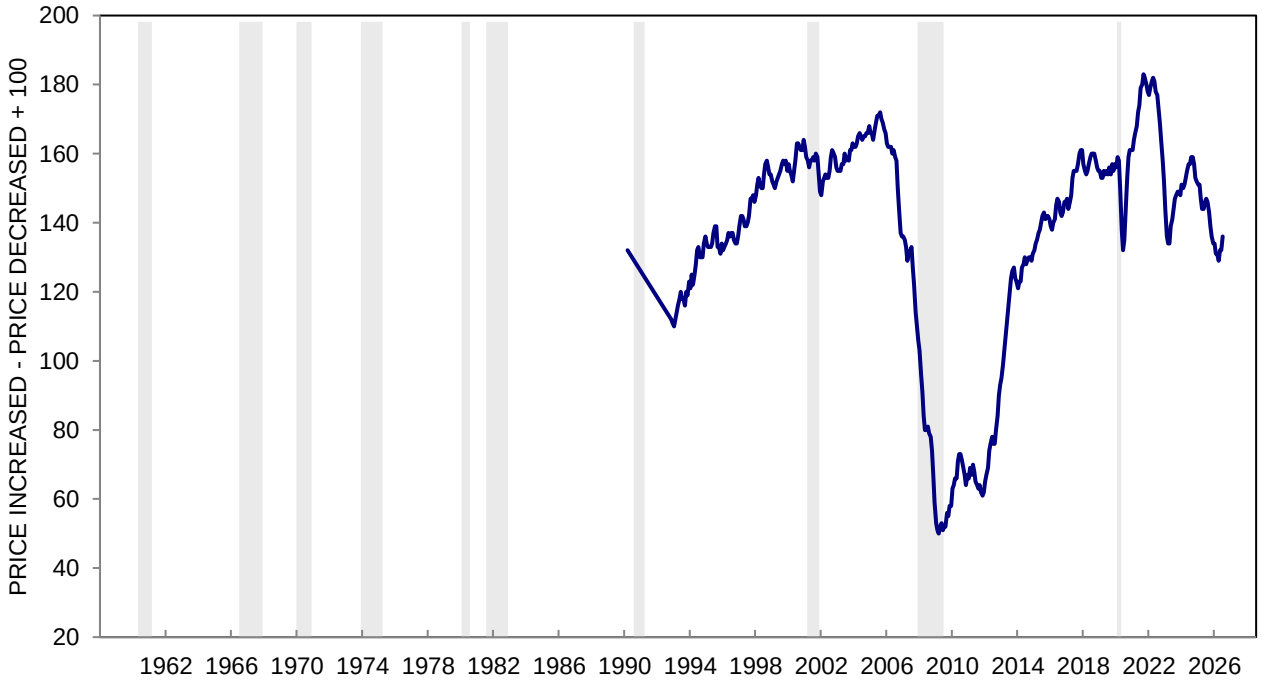


**CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR**

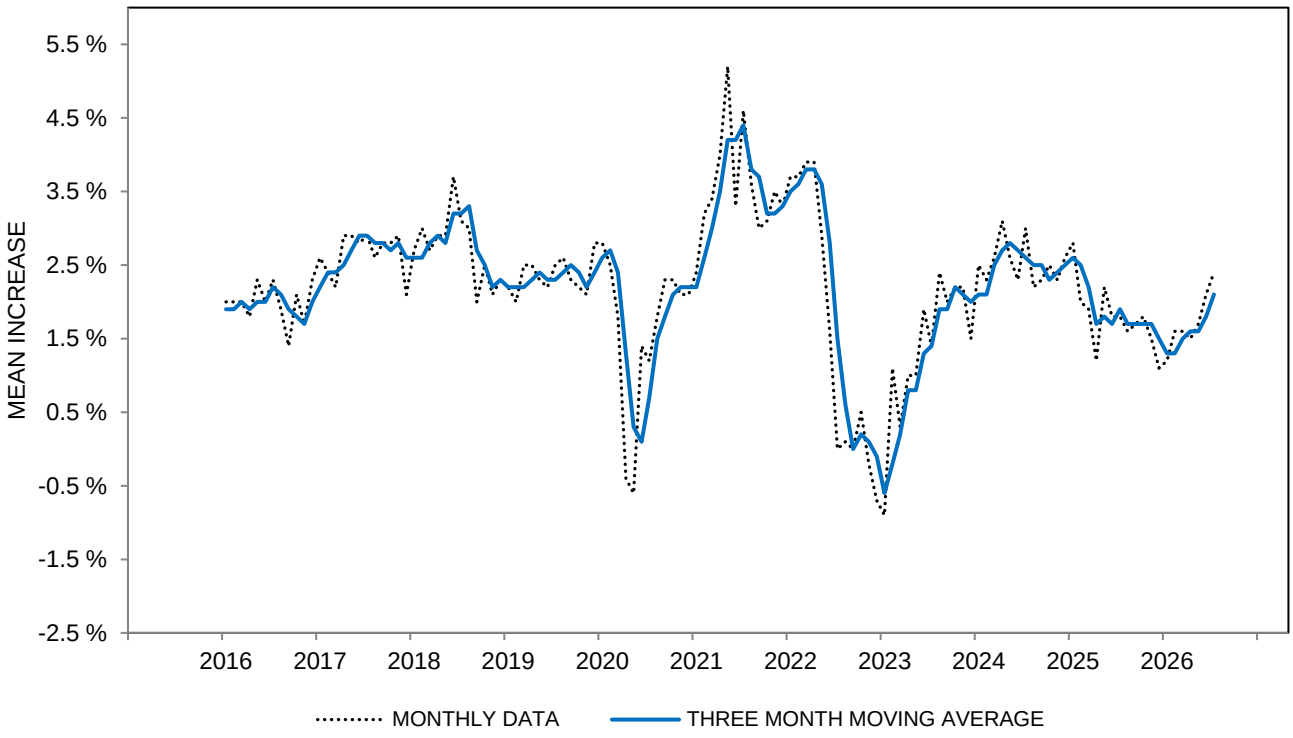



**CHART 46: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT YEAR**

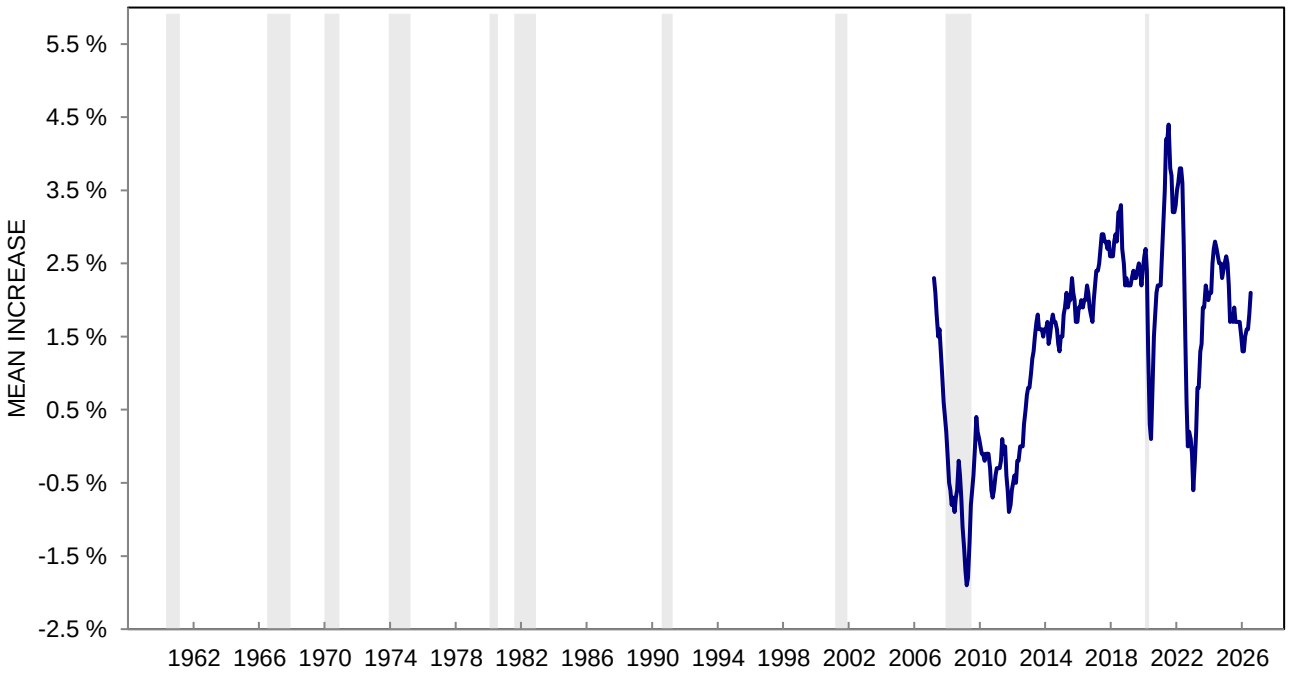
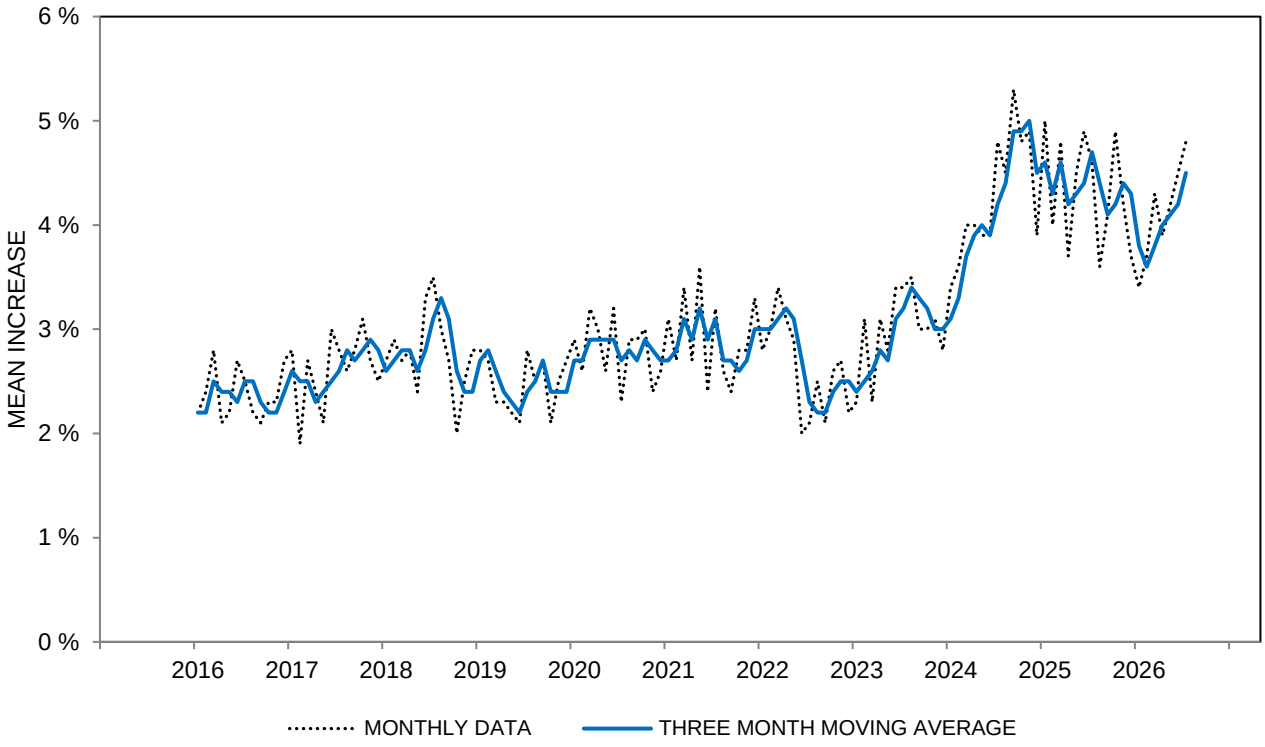


**CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS**



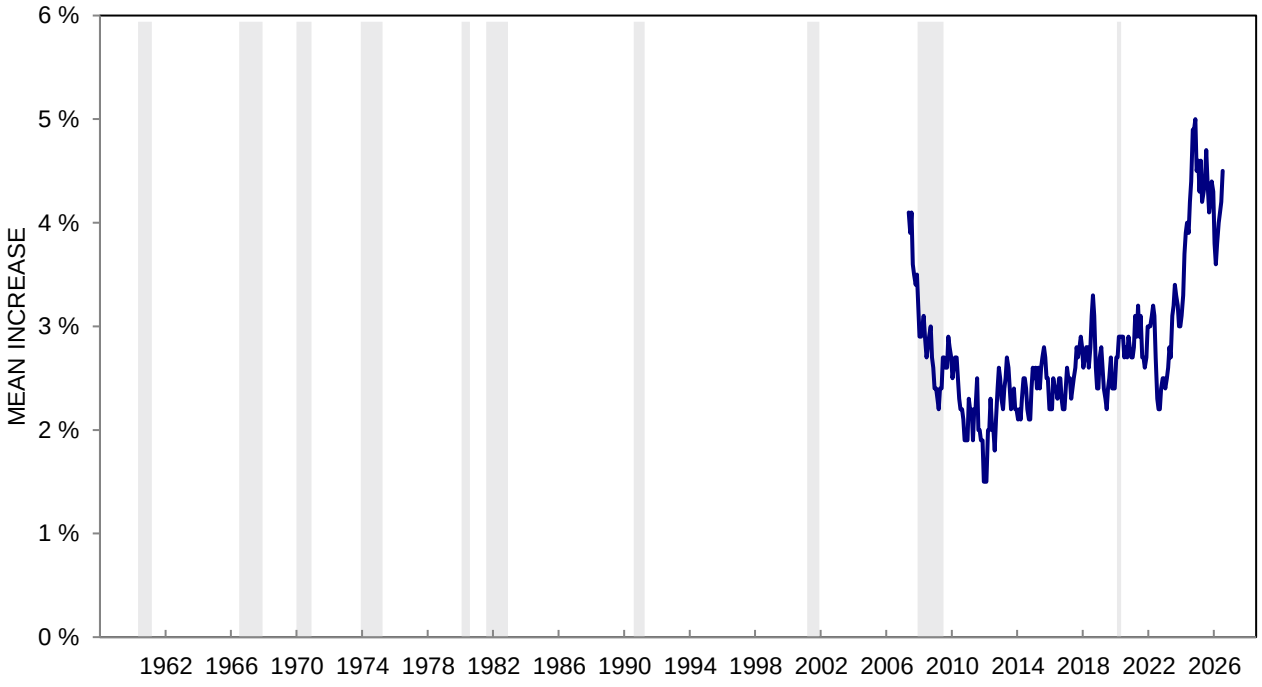


**CHART 47: EXPECTED MEAN CHANGE IN HOME VALUES DURING THE NEXT FIVE YEARS**