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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>ICS</u>	<u>Cases</u>
March	1978	73.6	746
April	1978	73.3	745
May	1978	72.4	734
June	1978	73.6	732
July	1978	74.7	732
August	1978	73.2	787
September	1978	73.0	795
October	1978	70.9	788
November	1978	70.6	834
December	1978	67.8	837
January	1979	65.4	872
February	1979	64.9	800
March	1979	64.8	809
April	1979	64.1	837
May	1979	62.9	756
June	1979	63.1	816
July	1979	60.8	866
August	1979	58.8	893
September	1979	58.6	871
October	1979	60.5	894
November	1979	60.2	913
December	1979	58.8	861
January	1980	59.3	719
February	1980	60.3	631
March	1980	57.7	638
April	1980	54.5	642
May	1980	48.8	586
June	1980	50.9	546
July	1980	53.2	534
August	1980	60.7	525
September	1980	64.7	539
October	1980	69.7	556
November	1980	71.0	557
December	1980	67.8	563
January	1981	65.8	555
February	1981	62.5	557
March	1981	62.2	577
April	1981	61.9	594
May	1981	65.0	589
June	1981	68.7	567
July	1981	68.9	529
August	1981	68.4	570
September	1981	68.3	574
October	1981	67.4	603
November	1981	64.0	566
December	1981	59.8	582
January	1982	61.0	564
February	1982	61.4	596
March	1982	62.1	562
April	1982	59.4	578
May	1982	60.5	543
June	1982	60.9	568
July	1982	61.0	549
August	1982	60.3	544
September	1982	63.0	543
October	1982	64.6	554

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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
November 1982	65.8	567
December 1982	64.6	553
January 1983	63.4	538
February 1983	66.3	524
March 1983	69.9	540
April 1983	76.1	564
May 1983	80.3	562
June 1983	83.1	552
July 1983	83.8	572
August 1983	82.1	577
September 1983	81.1	593
October 1983	79.6	574
November 1983	79.9	595
December 1983	80.2	609
January 1984	83.4	642
February 1984	85.2	628
March 1984	86.9	621
April 1984	86.4	588
May 1984	86.6	619
June 1984	86.3	618
July 1984	86.7	619
August 1984	86.1	585
September 1984	88.5	576
October 1984	87.6	568
November 1984	88.5	599
December 1984	84.9	580
January 1985	85.6	576
February 1985	83.8	549
March 1985	83.7	560
April 1985	83.0	575
May 1985	83.6	569
June 1985	85.6	553
July 1985	85.7	550
August 1985	83.4	573
September 1985	81.7	583
October 1985	78.9	568
November 1985	79.4	539
December 1985	79.4	524
January 1986	80.9	516
February 1986	82.4	516
March 1986	82.2	542
April 1986	83.2	535
May 1986	81.3	561
June 1986	82.8	532
July 1986	83.1	548
August 1986	83.6	528
September 1986	80.1	557
October 1986	80.5	569
November 1986	80.7	595
December 1986	81.5	585
January 1987	79.0	574
February 1987	79.4	543
March 1987	79.3	532
April 1987	81.0	523
May 1987	81.1	536

AGE 55 AND UP
TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
June 1987	81.8	562
July 1987	80.7	575
August 1987	80.3	565
September 1987	81.2	543
October 1987	83.2	485
November 1987	79.9	452
December 1987	76.9	410
January 1988	75.0	431
February 1988	78.0	429
March 1988	80.1	428
April 1988	82.2	424
May 1988	83.8	438
June 1988	83.6	440
July 1988	83.5	432
August 1988	84.0	409
September 1988	88.0	407
October 1988	86.6	409
November 1988	85.2	436
December 1988	79.4	450
January 1989	80.8	433
February 1989	82.3	402
March 1989	86.7	408
April 1989	85.9	407
May 1989	84.2	429
June 1989	82.3	417
July 1989	80.4	427
August 1989	78.5	427
September 1989	79.7	444
October 1989	81.7	449
November 1989	82.8	450
December 1989	81.3	437
January 1990	79.3	436
February 1990	77.8	434
March 1990	78.0	444
April 1990	79.9	469
May 1990	81.0	486
June 1990	80.4	475
July 1990	78.8	436
August 1990	74.3	404
September 1990	70.2	395
October 1990	62.6	436
November 1990	61.6	474
December 1990	59.1	474
January 1991	60.7	439
February 1991	62.1	391
March 1991	69.2	377
April 1991	73.5	414
May 1991	75.6	434
June 1991	73.2	443
July 1991	75.0	414
August 1991	75.9	389
September 1991	75.8	386
October 1991	73.6	385
November 1991	69.7	403
December 1991	65.5	416

AGE 55 AND UP
TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>ICS</u>	<u>Cases</u>
January	1992	62.6	408
February	1992	62.9	397
March	1992	64.8	395
April	1992	65.7	389
May	1992	67.9	393
June	1992	69.6	392
July	1992	71.9	409
August	1992	71.8	406
September	1992	69.8	410
October	1992	68.2	412
November	1992	70.2	404
December	1992	77.9	394
January	1993	83.3	384
February	1993	82.9	386
March	1993	81.0	377
April	1993	78.4	391
May	1993	78.4	405
June	1993	75.0	410
July	1993	72.9	398
August	1993	70.6	399
September	1993	70.1	403
October	1993	71.2	410
November	1993	73.5	412
December	1993	76.9	407
January	1994	82.5	401
February	1994	85.2	394
March	1994	87.2	425
April	1994	86.2	435
May	1994	86.3	436
June	1994	85.2	416
July	1994	83.7	413
August	1994	84.7	405
September	1994	84.5	400
October	1994	85.7	389
November	1994	83.7	395
December	1994	85.0	409
January	1995	85.4	401
February	1995	86.5	399
March	1995	84.5	384
April	1995	82.4	385
May	1995	81.7	383
June	1995	82.9	391
July	1995	84.2	390
August	1995	85.7	406
September	1995	83.7	404
October	1995	80.0	415
November	1995	78.3	410
December	1995	78.3	420
January	1996	80.7	408
February	1996	79.2	432
March	1996	80.5	418
April	1996	80.6	445
May	1996	83.6	408
June	1996	84.0	420
July	1996	86.4	397
August	1996	86.1	415

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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
September 1996	86.6	411
October 1996	88.2	436
November 1996	89.7	432
December 1996	90.5	412
January 1997	87.7	392
February 1997	88.2	375
March 1997	90.4	388
April 1997	91.5	403
May 1997	92.9	419
June 1997	93.9	420
July 1997	97.0	410
August 1997	98.0	429
September 1997	98.7	424
October 1997	97.4	426
November 1997	98.1	415
December 1997	95.5	421
January 1998	97.1	430
February 1998	98.5	439
March 1998	101.2	447
April 1998	101.3	439
May 1998	99.2	440
June 1998	98.0	442
July 1998	97.7	443
August 1998	96.2	432
September 1998	96.2	426
October 1998	92.7	446
November 1998	92.8	450
December 1998	90.9	439
January 1999	92.8	408
February 1999	93.9	404
March 1999	96.1	412
April 1999	95.8	422
May 1999	96.1	416
June 1999	96.7	412
July 1999	99.6	396
August 1999	98.2	401
September 1999	98.2	414
October 1999	95.1	445
November 1999	97.2	454
December 1999	97.3	457
January 2000	101.0	449
February 2000	102.5	455
March 2000	102.1	462
April 2000	100.2	476
May 2000	99.2	472
June 2000	101.1	467
July 2000	100.1	469
August 2000	99.4	475
September 2000	97.4	478
October 2000	97.5	473
November 2000	97.5	464
December 2000	95.8	462
January 2001	91.6	464
February 2001	85.8	489
March 2001	82.0	473

AGE 55 AND UP
TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
April 2001	81.6	465
May 2001	81.6	436
June 2001	84.1	452
July 2001	85.0	462
August 2001	84.5	467
September 2001	79.3	478
October 2001	76.1	486
November 2001	75.1	498
December 2001	79.9	473
January 2002	84.2	483
February 2002	86.4	460
March 2002	87.5	483
April 2002	87.2	481
May 2002	89.0	501
June 2002	86.3	482
July 2002	83.7	475
August 2002	83.1	467
September 2002	81.0	499
October 2002	78.0	510
November 2002	74.1	519
December 2002	73.8	501
January 2003	76.0	481
February 2003	75.8	478
March 2003	72.8	470
April 2003	73.1	476
May 2003	76.4	488
June 2003	81.9	503
July 2003	85.8	501
August 2003	83.6	496
September 2003	81.5	487
October 2003	79.6	473
November 2003	82.4	478
December 2003	84.6	470
January 2004	88.5	488
February 2004	86.2	502
March 2004	87.5	527
April 2004	86.0	531
May 2004	88.4	532
June 2004	88.0	548
July 2004	86.8	572
August 2004	87.4	576
September 2004	88.2	567
October 2004	89.1	560
November 2004	88.2	551
December 2004	89.2	562
January 2005	88.7	579
February 2005	88.6	580
March 2005	87.1	600
April 2005	85.0	582
May 2005	82.1	584
June 2005	81.1	555
July 2005	83.2	571
August 2005	83.7	596
September 2005	78.8	640
October 2005	73.0	634
November 2005	69.6	633

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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>ICS</u>	<u>Cases</u>
December	2005	73.4	602
January	2006	78.5	615
February	2006	80.7	606
March	2006	80.2	617
April	2006	76.9	614
May	2006	75.7	626
June	2006	75.6	634
July	2006	76.2	634
August	2006	76.3	640
September	2006	76.4	661
October	2006	79.6	683
November	2006	84.8	674
December	2006	86.9	671
January	2007	87.2	650
February	2007	84.1	676
March	2007	83.6	682
April	2007	80.1	701
May	2007	81.4	683
June	2007	80.3	667
July	2007	82.9	665
August	2007	80.5	687
September	2007	79.5	702
October	2007	75.6	712
November	2007	73.1	702
December	2007	69.8	705
January	2008	69.0	715
February	2008	68.0	712
March	2008	66.2	702
April	2008	62.6	695
May	2008	59.8	726
June	2008	57.1	730
July	2008	55.6	754
August	2008	55.9	734
September	2008	60.3	722
October	2008	59.4	694
November	2008	58.8	707
December	2008	55.0	718
January	2009	56.7	740
February	2009	56.0	729
March	2009	56.1	751
April	2009	56.7	742
May	2009	61.4	765
June	2009	65.6	771
July	2009	65.9	766
August	2009	64.0	759
September	2009	64.3	754
October	2009	65.6	782
November	2009	66.5	784
December	2009	66.1	801
January	2010	67.7	797
February	2010	69.1	798
March	2010	70.0	796
April	2010	69.6	809
May	2010	69.5	817
June	2010	69.7	801

AGE 55 AND UP
TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>ICS</u>	<u>Cases</u>
July	2010	67.5	796
August	2010	64.7	803
September	2010	61.2	826
October	2010	61.3	819
November	2010	63.0	821
December	2010	65.7	809
January	2011	68.2	826
February	2011	70.8	840
March	2011	67.7	874
April	2011	65.9	856
May	2011	64.5	850
June	2011	66.5	830
July	2011	64.9	835
August	2011	58.5	841
September	2011	54.9	860
October	2011	52.6	860
November	2011	56.6	881
December	2011	59.7	878
January	2012	66.0	901
February	2012	68.4	862
March	2012	70.3	864
April	2012	70.3	838
May	2012	71.2	862
June	2012	70.7	865
July	2012	69.3	897
August	2012	68.6	886
September	2012	70.9	891
October	2012	73.4	873
November	2012	76.7	864
December	2012	74.0	869
January	2013	72.0	874
February	2013	70.4	862
March	2013	72.9	822
April	2013	73.6	825
May	2013	75.6	831
June	2013	76.0	851
July	2013	78.1	819
August	2013	76.1	816
September	2013	73.8	794
October	2013	70.5	833
November	2013	69.8	839
December	2013	71.6	867
January	2014	74.6	862
February	2014	75.0	885
March	2014	73.4	875
April	2014	74.1	858
May	2014	75.7	845
June	2014	76.9	857
July	2014	75.5	872
August	2014	75.0	867
September	2014	75.4	838
October	2014	77.6	801
November	2014	78.9	783
December	2014	81.3	789
January	2015	84.1	765

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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

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<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
February 2015	85.2	753
March 2015	86.1	697
April 2015	84.5	691
May 2015	83.6	655
June 2015	84.2	684
July 2015	83.8	687
August 2015	82.9	733
September 2015	79.1	699
October 2015	77.2	687
November 2015	77.2	648
December 2015	80.1	657
January 2016	81.2	671
February 2016	81.8	667
March 2016	80.7	701
April 2016	79.8	718
May 2016	80.7	776
June 2016	81.7	752
July 2016	81.9	754
August 2016	82.2	728
September 2016	82.4	767
October 2016	82.7	789
November 2016	83.6	808
December 2016	87.1	796
January 2017	92.0	807
February 2017	94.8	811
March 2017	95.0	824
April 2017	95.0	835
May 2017	93.8	841
June 2017	92.3	819
July 2017	89.8	804
August 2017	91.5	799
September 2017	92.5	818
October 2017	96.3	839
November 2017	94.5	860
December 2017	93.4	863
January 2018	91.7	863
February 2018	94.5	863
March 2018	97.3	886
April 2018	97.4	879
May 2018	95.2	897
June 2018	93.2	883
July 2018	93.6	876
August 2018	93.3	854
September 2018	95.3	861
October 2018	96.2	859
November 2018	98.0	877
December 2018	97.3	852
January 2019	94.0	854
February 2019	91.4	841
March 2019	91.4	838
April 2019	94.3	816
May 2019	97.4	794
June 2019	96.8	832
July 2019	96.9	863
August 2019	92.5	864
September 2019	89.9	855

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TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

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<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
October 2019	88.6	862
November 2019	91.0	921
December 2019	94.8	957
January 2020	97.0	974
February 2020	98.3	941
March 2020	94.9	959
April 2020	86.7	943
May 2020	78.5	939
June 2020	75.4	902
July 2020	75.3	889
August 2020	75.5	888
September 2020	76.2	874
October 2020	77.9	881
November 2020	78.1	868
December 2020	77.1	867
January 2021	75.9	838
February 2021	74.0	847
March 2021	75.1	838
April 2021	78.2	848
May 2021	81.3	831
June 2021	81.0	835
July 2021	79.0	802
August 2021	74.5	817
September 2021	69.8	814
October 2021	65.1	828
November 2021	64.3	830
December 2021	64.4	846
January 2022	64.1	846
February 2022	62.3	841
March 2022	59.1	824
April 2022	57.6	856
May 2022	56.5	852
June 2022	52.7	867
July 2022	48.7	850
August 2022	49.0	862
September 2022	52.4	848
October 2022	55.1	858
November 2022	54.0	826
December 2022	54.0	856
January 2023	55.4	864
February 2023	60.0	911
March 2023	61.7	881
April 2023	62.2	889
May 2023	58.7	866
June 2023	58.8	876
July 2023	61.2	884
August 2023	66.2	919
September 2023	68.5	911
October 2023	65.2	913
November 2023	62.7	889
December 2023	63.0	897
January 2024	69.4	894
February 2024	74.4	908

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1978	82.7	86	126	67.8	90	100	78
April	1978	83.9	85	130	66.5	87	98	78
May	1978	84.2	83	132	64.8	84	96	75
June	1978	85.4	83	135	66.0	81	101	79
July	1978	84.6	85	132	68.4	83	106	81
August	1978	83.4	84	130	66.6	86	99	77
September	1978	82.8	84	128	66.7	89	99	74
October	1978	80.3	79	126	64.8	87	96	72
November	1978	79.9	81	123	64.6	83	97	75
December	1978	79.0	82	120	60.7	80	89	69
January	1979	79.7	81	123	56.2	75	80	64
February	1979	79.4	80	123	55.6	74	79	64
March	1979	80.2	78	127	55.0	74	75	66
April	1979	78.6	76	125	54.9	73	74	67
May	1979	76.6	73	122	54.1	73	71	67
June	1979	76.5	74	121	54.6	73	73	67
July	1979	75.9	75	118	51.1	76	65	58
August	1979	76.8	77	119	47.3	76	58	51
September	1979	77.0	75	121	46.7	78	56	47
October	1979	78.3	77	123	49.0	78	59	53
November	1979	74.7	73	118	50.8	78	63	56
December	1979	72.4	72	112	50.1	76	64	55
January	1980	72.1	74	110	51.1	78	67	53
February	1980	75.4	74	118	50.7	74	67	55
March	1980	72.1	71	113	48.5	76	62	50
April	1980	67.4	66	105	46.3	77	52	50
May	1980	58.2	63	84	42.8	78	40	47
June	1980	58.8	65	83	45.8	77	39	62
July	1980	61.5	69	86	47.9	77	41	68
August	1980	69.3	78	98	55.2	82	58	76
September	1980	73.4	83	103	59.1	90	69	73
October	1980	73.8	83	105	67.0	94	85	86
November	1980	70.9	76	104	71.1	97	90	93
December	1980	64.7	69	95	69.7	94	86	95
January	1981	63.8	66	95	67.0	93	83	89
February	1981	62.9	66	93	62.3	90	74	80
March	1981	63.1	68	92	61.6	88	75	78
April	1981	63.8	67	95	60.7	86	76	75
May	1981	68.3	77	97	63.0	90	81	76
June	1981	71.1	79	101	67.2	97	90	77
July	1981	73.5	87	100	66.0	99	87	74
August	1981	73.5	84	103	65.1	96	88	73
September	1981	73.8	84	103	64.7	94	86	76
October	1981	71.9	84	99	64.4	95	83	76
November	1981	70.0	84	93	60.1	94	72	70
December	1981	68.8	86	89	53.9	90	58	64
January	1982	70.5	85	95	54.9	88	62	67
February	1982	70.1	83	96	55.8	87	64	70
March	1982	71.1	82	100	56.4	88	63	72
April	1982	65.8	78	90	55.3	89	59	71
May	1982	66.2	82	88	56.8	91	58	76
June	1982	65.5	81	87	58.0	93	61	76
July	1982	69.0	83	94	55.9	93	58	71
August	1982	68.1	81	94	55.4	94	58	68

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
September	1982	69.2	82	95	59.1	96	66	73
October	1982	66.9	83	88	63.2	100	72	80
November	1982	66.2	81	89	65.6	102	74	85
December	1982	66.1	81	89	63.7	99	70	84
January	1983	68.0	79	96	60.5	94	68	78
February	1983	72.9	82	105	62.1	93	74	80
March	1983	75.3	85	109	66.5	96	89	80
April	1983	78.8	88	114	74.4	104	101	93
May	1983	80.5	89	119	80.2	110	116	96
June	1983	83.5	89	126	82.9	113	119	101
July	1983	84.7	87	131	83.2	107	128	99
August	1983	85.2	89	131	80.2	98	125	98
September	1983	85.3	88	132	78.5	95	121	98
October	1983	84.5	89	129	76.4	94	114	98
November	1983	84.7	89	130	76.8	95	112	100
December	1983	83.7	91	125	77.9	96	115	101
January	1984	85.8	91	130	81.8	99	127	103
February	1984	88.7	95	135	83.0	103	127	103
March	1984	89.5	94	138	85.2	105	131	106
April	1984	90.2	94	140	84.0	105	125	108
May	1984	91.3	92	144	83.6	104	124	108
June	1984	93.0	96	144	82.0	100	121	108
July	1984	93.1	99	141	82.6	100	124	108
August	1984	92.0	102	136	82.2	100	126	105
September	1984	94.3	102	142	84.8	103	131	107
October	1984	94.6	103	142	83.1	104	127	103
November	1984	93.4	103	139	85.4	106	128	109
December	1984	89.4	100	130	82.0	104	123	102
January	1985	90.1	102	131	82.7	104	125	103
February	1985	90.6	97	137	79.4	98	123	97
March	1985	93.6	95	147	77.3	97	120	94
April	1985	93.6	92	150	76.2	98	116	91
May	1985	94.6	96	149	76.7	101	115	91
June	1985	93.7	96	146	80.5	104	121	97
July	1985	93.7	98	144	80.5	103	122	97
August	1985	90.8	92	142	78.5	101	120	93
September	1985	91.0	93	142	75.6	98	114	91
October	1985	87.9	88	139	73.0	95	108	89
November	1985	89.2	91	140	73.1	95	107	91
December	1985	87.2	91	135	74.3	97	108	92
January	1986	90.7	92	142	74.6	96	112	91
February	1986	92.4	93	146	75.9	96	113	96
March	1986	94.7	95	150	74.2	94	113	90
April	1986	94.2	97	147	76.1	96	116	93
May	1986	92.3	96	142	74.3	95	117	85
June	1986	94.4	94	150	75.5	98	116	88
July	1986	95.2	96	151	75.4	100	114	88
August	1986	96.6	95	155	75.3	102	110	90
September	1986	94.7	93	152	70.7	98	101	84
October	1986	95.5	93	154	70.9	99	97	87
November	1986	97.0	95	156	70.3	97	99	84
December	1986	96.5	96	154	71.8	101	101	86
January	1987	93.3	91	150	69.8	99	102	77

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
February	1987	91.2	87	149	71.8	102	104	81
March	1987	90.1	86	147	72.3	98	109	83
April	1987	91.9	90	148	73.9	97	107	92
May	1987	93.4	90	151	73.2	96	106	91
June	1987	96.0	94	155	72.6	98	104	90
July	1987	95.1	94	152	71.5	96	104	86
August	1987	93.7	94	149	71.8	96	104	87
September	1987	94.6	94	151	72.6	96	105	90
October	1987	96.7	94	157	74.5	101	104	94
November	1987	93.1	95	146	71.3	98	99	89
December	1987	88.9	92	138	69.1	97	93	86
January	1988	86.5	91	132	67.5	95	93	81
February	1988	91.0	93	142	69.7	101	96	81
March	1988	94.0	96	146	71.2	105	97	83
April	1988	95.4	99	148	73.7	104	104	86
May	1988	95.0	95	150	76.6	103	111	93
June	1988	94.0	90	153	77.0	100	117	91
July	1988	95.7	90	158	75.7	99	112	92
August	1988	95.6	93	155	76.6	97	111	99
September	1988	98.1	101	154	81.4	101	118	108
October	1988	95.2	96	150	81.0	99	119	107
November	1988	94.1	94	150	79.5	101	118	99
December	1988	89.7	87	145	72.8	95	107	89
January	1989	92.2	88	150	73.5	97	111	87
February	1989	93.2	90	151	75.3	98	112	91
March	1989	95.3	93	154	81.1	105	122	98
April	1989	94.1	94	150	80.6	105	118	100
May	1989	95.6	96	152	76.8	103	113	92
June	1989	95.4	95	152	73.8	100	108	88
July	1989	91.1	91	145	73.4	96	112	86
August	1989	87.4	85	140	72.8	95	111	85
September	1989	88.4	86	142	74.2	94	114	89
October	1989	92.7	90	149	74.7	101	110	88
November	1989	93.3	92	149	76.0	103	111	91
December	1989	89.8	91	141	75.8	104	108	91
January	1990	89.4	90	141	72.9	99	103	89
February	1990	90.1	90	142	69.9	97	99	83
March	1990	94.3	93	151	67.6	94	95	81
April	1990	95.4	95	152	70.0	97	97	86
May	1990	97.6	96	156	70.3	97	97	88
June	1990	97.0	95	157	69.7	99	96	84
July	1990	96.5	92	157	67.4	98	89	82
August	1990	92.7	86	153	62.5	96	77	76
September	1990	88.5	84	144	58.5	93	68	72
October	1990	81.8	79	132	50.2	83	57	59
November	1990	79.6	80	125	50.1	83	57	58
December	1990	76.5	76	121	48.0	83	51	55
January	1991	78.0	79	122	49.7	90	50	57
February	1991	77.9	81	120	51.9	92	50	63
March	1991	82.5	85	128	60.7	93	74	74
April	1991	85.7	86	135	65.7	94	86	82
May	1991	88.0	87	140	67.8	96	91	84
June	1991	86.9	89	136	64.4	94	85	78
July	1991	87.4	88	138	67.0	96	90	81

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
August 1991		86.5	87	137	69.0	97	97	82
September 1991		86.8	84	140	68.7	100	93	81
October 1991		84.5	83	135	66.4	100	86	79
November 1991		82.7	81	133	61.3	96	73	75
December 1991		77.6	76	124	57.6	93	65	70
January 1992		73.5	74	115	55.6	91	59	70
February 1992		71.4	72	111	57.4	94	62	72
March 1992		73.0	71	117	59.6	94	67	75
April 1992		74.7	69	123	59.9	96	71	71
May 1992		78.5	71	132	61.2	94	80	69
June 1992		82.3	74	138	61.5	94	81	70
July 1992		84.4	75	143	63.8	98	82	75
August 1992		83.4	72	143	64.3	97	81	78
September 1992		80.1	72	135	63.2	98	76	78
October 1992		78.0	72	129	61.9	95	74	77
November 1992		80.8	79	129	63.5	98	76	79
December 1992		84.1	77	140	73.8	104	98	94
January 1993		89.3	84	146	79.5	106	107	106
February 1993		88.5	81	148	79.2	103	107	108
March 1993		92.5	89	150	73.5	98	97	100
April 1993		91.2	83	153	70.1	93	95	93
May 1993		94.2	86	158	68.2	93	91	88
June 1993		90.3	80	154	65.2	90	85	84
July 1993		89.4	78	153	62.2	89	81	79
August 1993		85.5	73	148	60.9	86	78	78
September 1993		85.3	76	144	60.4	87	76	78
October 1993		87.1	79	146	60.9	87	79	76
November 1993		91.5	86	151	62.0	92	79	75
December 1993		95.2	90	157	65.0	96	87	76
January 1994		100.0	97	162	71.3	101	100	85
February 1994		99.2	95	162	76.2	102	115	89
March 1994		98.3	91	163	80.1	101	124	96
April 1994		97.8	89	164	78.8	103	120	93
May 1994		98.7	91	164	78.3	99	118	97
June 1994		98.9	94	162	76.3	101	114	92
July 1994		97.4	94	158	74.9	98	110	92
August 1994		99.5	95	163	75.2	100	111	90
September 1994		99.2	93	165	75.1	103	107	90
October 1994		99.0	92	165	77.2	105	113	91
November 1994		93.1	87	154	77.8	104	111	97
December 1994		92.5	90	149	80.2	102	118	103
January 1995		93.3	90	151	80.3	100	120	103
February 1995		98.0	94	159	79.2	101	120	96
March 1995		99.9	94	165	74.6	100	111	88
April 1995		98.0	94	160	72.5	101	103	86
May 1995		97.7	93	160	71.4	102	100	83
June 1995		97.6	94	158	73.4	102	103	88
July 1995		97.4	92	160	75.6	104	108	92
August 1995		98.3	93	162	77.7	103	112	97
September 1995		96.9	91	160	75.2	101	107	93
October 1995		94.9	89	157	70.4	94	99	88
November 1995		93.9	89	154	68.4	92	98	83
December 1995		92.7	88	151	69.1	95	101	81

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
January	1996	96.1	95	154	70.7	99	106	78
February	1996	95.3	94	153	68.8	97	104	73
March	1996	97.9	96	157	69.4	96	107	74
April	1996	96.9	95	156	70.2	96	106	78
May	1996	98.1	97	157	74.2	100	111	86
June	1996	97.7	97	156	75.1	104	110	87
July	1996	98.1	95	159	78.8	105	116	95
August	1996	97.4	95	157	78.8	104	115	96
September	1996	95.7	92	155	80.8	102	119	103
October	1996	98.2	97	157	81.8	101	123	105
November	1996	99.6	98	159	83.3	101	127	107
December	1996	99.3	98	159	84.8	106	129	106
January	1997	96.2	94	155	82.3	105	125	100
February	1997	95.9	94	154	83.2	106	127	101
March	1997	99.9	99	160	84.2	106	130	102
April	1997	102.0	102	162	84.7	109	126	105
May	1997	103.5	104	165	86.0	112	130	104
June	1997	105.6	105	169	86.3	108	133	106
July	1997	105.9	105	169	91.3	109	144	115
August	1997	105.7	106	168	93.0	108	146	119
September	1997	104.7	105	166	94.8	111	149	121
October	1997	103.8	105	164	93.3	111	148	117
November	1997	104.5	106	165	94.0	113	145	120
December	1997	104.1	105	165	90.0	113	139	111
January	1998	106.5	107	170	91.0	112	138	117
February	1998	108.3	113	168	92.2	115	144	113
March	1998	108.2	114	167	96.7	115	154	120
April	1998	108.9	118	164	96.4	117	158	114
May	1998	106.2	112	163	94.7	112	158	112
June	1998	106.3	110	166	92.6	114	151	108
July	1998	104.1	106	164	93.6	113	148	115
August	1998	104.4	108	163	91.0	113	139	114
September	1998	105.2	112	161	90.5	110	135	119
October	1998	106.1	112	163	84.0	109	123	105
November	1998	106.6	111	166	84.0	107	124	108
December	1998	106.6	110	167	80.7	106	120	98
January	1999	106.1	107	168	84.3	104	131	103
February	1999	105.4	108	165	86.6	108	134	106
March	1999	105.5	108	165	90.1	108	140	114
April	1999	105.8	107	167	89.4	109	139	112
May	1999	108.2	108	173	88.3	109	139	108
June	1999	109.6	110	175	88.5	108	140	108
July	1999	110.5	113	174	92.6	110	142	121
August	1999	107.1	109	168	92.6	111	139	122
September	1999	104.8	104	168	94.0	112	142	124
October	1999	103.0	99	168	90.0	113	137	111
November	1999	105.0	104	169	92.2	115	141	114
December	1999	103.9	107	163	93.0	117	142	115
January	2000	106.0	116	159	97.8	118	151	125
February	2000	107.0	115	163	99.7	118	155	128
March	2000	108.6	112	169	97.9	116	152	126
April	2000	107.2	108	170	95.7	113	149	123
May	2000	106.1	106	169	94.7	112	145	123
June	2000	106.3	108	167	97.7	118	150	125

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
July	2000	104.4	106	164	97.2	118	147	127
August	2000	102.5	104	162	97.4	118	149	125
September	2000	99.7	99	159	95.9	112	145	129
October	2000	100.3	99	161	95.8	111	146	128
November	2000	101.5	98	164	95.0	110	143	130
December	2000	103.4	103	164	91.0	112	130	124
January	2001	102.0	105	159	85.0	111	115	115
February	2001	100.4	107	153	76.5	108	96	102
March	2001	97.3	102	150	72.1	106	84	99
April	2001	93.7	93	150	73.9	110	85	101
May	2001	91.2	84	151	75.4	111	87	105
June	2001	89.9	83	149	80.5	113	102	108
July	2001	92.4	89	149	80.3	112	107	103
August	2001	92.1	97	141	79.7	109	105	106
September	2001	90.6	97	137	72.1	109	85	94
October	2001	85.0	89	130	70.4	109	76	97
November	2001	85.0	87	133	68.7	114	73	88
December	2001	88.3	87	142	74.6	116	84	98
January	2002	93.7	93	149	78.2	118	90	105
February	2002	93.8	94	149	81.6	120	98	109
March	2002	92.8	94	146	84.1	117	110	110
April	2002	92.4	92	146	83.9	114	113	109
May	2002	93.4	89	153	86.1	112	118	115
June	2002	92.8	85	155	82.0	113	108	108
July	2002	93.2	83	158	77.6	111	98	101
August	2002	94.5	87	157	75.8	112	92	98
September	2002	92.5	86	153	73.6	109	92	93
October	2002	89.0	82	147	70.9	109	86	88
November	2002	83.4	73	142	68.0	106	82	84
December	2002	81.9	70	141	68.7	108	78	90
January	2003	84.9	73	146	70.3	107	83	92
February	2003	88.5	80	149	67.6	104	78	89
March	2003	86.3	77	146	64.2	100	72	84
April	2003	86.5	78	146	64.4	102	70	85
May	2003	84.7	73	145	71.1	107	83	94
June	2003	88.1	80	148	77.9	114	99	100
July	2003	90.4	81	152	82.9	117	112	104
August	2003	92.0	85	153	78.2	112	105	97
September	2003	92.8	85	155	74.3	110	95	92
October	2003	92.0	84	154	71.7	103	91	92
November	2003	93.3	86	155	75.4	109	97	96
December	2003	94.9	90	155	78.1	105	107	101
January	2004	95.4	92	155	84.1	109	121	108
February	2004	95.5	92	155	80.2	104	116	102
March	2004	96.8	93	157	81.5	109	115	103
April	2004	98.0	93	160	78.3	108	106	100
May	2004	99.4	95	162	81.5	111	109	107
June	2004	99.9	95	164	80.4	109	108	106
July	2004	98.8	95	161	79.1	107	108	102
August	2004	98.7	94	161	80.1	108	111	102
September	2004	97.4	94	158	82.4	110	115	106
October	2004	97.8	93	159	83.5	114	116	106
November	2004	98.0	94	159	81.8	109	113	106
December	2004	100.7	97	163	81.9	108	113	107

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
January	2005	102.2	103	162	80.0	106	112	103
February	2005	101.3	101	161	80.4	111	112	99
March	2005	100.6	101	160	78.4	111	109	95
April	2005	97.6	95	158	76.8	110	105	93
May	2005	97.7	95	157	72.1	103	97	89
June	2005	98.3	95	160	70.0	100	94	86
July	2005	101.5	98	165	71.5	103	96	88
August	2005	101.5	98	165	72.3	105	97	87
September	2005	98.1	94	160	66.3	102	85	77
October	2005	92.2	86	153	60.7	97	75	69
November	2005	88.3	76	152	57.6	95	68	66
December	2005	90.6	81	153	62.3	99	77	72
January	2006	97.7	91	162	66.2	99	86	79
February	2006	101.3	96	166	67.5	102	90	78
March	2006	100.8	95	166	66.9	101	88	78
April	2006	98.2	91	163	63.2	101	80	71
May	2006	94.9	89	157	63.4	98	79	75
June	2006	95.3	90	156	63.0	98	80	73
July	2006	95.7	90	158	63.6	99	80	74
August	2006	97.8	93	160	62.5	98	77	74
September	2006	95.8	89	158	63.9	99	78	78
October	2006	96.3	93	156	68.9	100	89	86
November	2006	99.5	100	157	75.4	105	102	95
December	2006	102.7	108	158	76.7	107	104	96
January	2007	102.5	110	156	77.4	109	105	97
February	2007	100.0	105	154	73.9	108	99	89
March	2007	98.8	102	153	73.8	109	98	88
April	2007	97.9	99	154	68.7	105	87	82
May	2007	99.1	100	156	70.0	105	90	84
June	2007	98.5	97	158	68.6	100	91	83
July	2007	98.1	99	155	73.2	103	100	89
August	2007	94.8	94	151	71.3	102	95	88
September	2007	93.6	95	147	70.5	105	89	88
October	2007	90.8	91	143	66.0	101	79	82
November	2007	88.4	91	137	63.4	100	73	80
December	2007	85.7	87	135	59.7	95	68	74
January	2008	84.6	84	135	58.9	95	63	77
February	2008	83.4	82	134	58.1	95	57	79
March	2008	80.2	79	128	57.2	97	51	79
April	2008	75.7	75	120	54.1	92	46	77
May	2008	72.7	71	116	51.5	88	42	73
June	2008	68.1	64	111	50.0	83	44	71
July	2008	64.2	57	107	50.1	84	46	68
August	2008	63.2	52	109	51.2	85	49	68
September	2008	66.2	59	110	56.5	94	56	74
October	2008	64.9	60	106	55.9	94	54	73
November	2008	62.1	62	97	56.6	99	52	74
December	2008	59.4	54	98	52.2	98	41	67
January	2009	60.2	54	100	54.4	104	42	69
February	2009	61.0	54	102	52.8	102	39	68
March	2009	60.0	55	98	53.5	99	44	69
April	2009	60.1	55	99	54.6	97	46	72
May	2009	62.3	57	103	60.8	101	59	81

TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
June	2009	65.9	58	111	65.4	107	67	87
July	2009	67.5	63	111	64.8	104	71	83
August	2009	66.7	60	111	62.2	102	67	79
September	2009	67.6	62	111	62.2	98	70	79
October	2009	70.0	61	119	62.7	100	72	78
November	2009	71.2	63	121	63.5	100	76	77
December	2009	72.3	62	124	62.0	100	73	74
January	2010	74.7	66	126	63.2	97	76	78
February	2010	79.3	71	133	62.6	97	74	78
March	2010	80.5	74	133	63.3	97	75	80
April	2010	80.2	74	133	62.8	97	74	79
May	2010	79.0	72	131	63.5	95	76	82
June	2010	79.3	71	133	63.6	94	78	81
July	2010	78.2	69	133	60.6	94	70	77
August	2010	76.2	68	128	57.3	94	62	71
September	2010	72.4	66	120	54.1	92	55	67
October	2010	70.7	66	115	55.2	95	57	67
November	2010	71.8	66	118	57.3	95	62	71
December	2010	76.2	69	127	59.0	97	66	72
January	2011	79.9	73	133	60.7	96	72	74
February	2011	82.0	76	136	63.6	100	77	77
March	2011	79.1	73	131	60.4	97	71	73
April	2011	77.9	69	132	58.2	93	68	71
May	2011	76.4	66	130	56.8	86	68	72
June	2011	77.2	70	129	59.6	88	73	76
July	2011	75.0	70	123	58.4	91	67	73
August	2011	71.0	67	116	50.4	89	52	58
September	2011	67.9	61	113	46.5	89	43	52
October	2011	66.0	57	112	43.9	87	37	49
November	2011	67.9	59	115	49.2	93	44	58
December	2011	70.8	63	119	52.6	95	51	62
January	2012	74.6	69	122	60.5	101	67	74
February	2012	76.9	72	126	62.9	100	74	77
March	2012	78.5	75	127	65.0	100	77	83
April	2012	80.0	78	129	64.0	95	78	82
May	2012	80.9	80	129	65.0	96	79	83
June	2012	80.5	78	129	64.4	95	79	82
July	2012	79.2	73	131	63.0	97	75	79
August	2012	80.8	73	135	60.7	95	69	77
September	2012	82.2	75	137	63.7	98	73	82
October	2012	83.3	80	135	66.9	101	79	87
November	2012	83.5	84	132	72.2	106	90	93
December	2012	83.7	84	132	67.7	101	84	85
January	2013	84.2	81	136	64.1	97	80	79
February	2013	85.2	80	140	61.0	91	77	75
March	2013	86.6	81	143	64.2	94	83	80
April	2013	87.3	85	141	64.8	93	85	81
May	2013	89.1	89	141	67.0	97	88	83
June	2013	89.0	89	141	67.7	98	91	81
July	2013	92.3	90	148	69.0	102	92	82
August	2013	90.2	87	146	67.2	101	89	78
September	2013	89.6	87	145	63.6	97	83	73
October	2013	86.2	84	138	60.4	94	76	70
November	2013	85.8	84	138	59.4	90	72	74

TABLE 1B

COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
December	2013	87.3	83	142	61.5	91	75	78
January	2014	90.7	87	147	64.2	94	83	78
February	2014	92.4	88	151	63.8	96	84	75
March	2014	91.2	88	148	62.0	96	80	71
April	2014	91.7	89	148	62.9	96	81	74
May	2014	92.7	90	149	64.7	95	86	77
June	2014	93.0	93	147	66.5	94	90	81
July	2014	91.7	90	147	65.1	93	85	81
August	2014	92.2	94	144	64.0	96	82	77
September	2014	92.0	92	146	64.8	98	83	78
October	2014	92.7	92	148	68.0	101	89	82
November	2014	91.9	88	150	70.4	101	92	89
December	2014	94.2	92	152	72.9	103	96	93
January	2015	97.1	95	157	75.7	102	104	96
February	2015	98.7	97	158	76.6	103	107	96
March	2015	100.4	100	159	77.0	102	108	98
April	2015	99.5	101	157	74.9	103	103	93
May	2015	98.1	97	157	74.2	103	101	93
June	2015	98.7	97	158	75.0	106	105	89
July	2015	97.8	94	159	74.7	105	102	92
August	2015	98.0	97	157	73.2	105	100	88
September	2015	94.3	92	152	69.4	102	89	87
October	2015	91.6	89	148	68.0	103	84	84
November	2015	91.7	86	151	67.9	102	84	85
December	2015	95.9	89	160	69.9	105	86	88
January	2016	97.9	89	165	70.6	104	88	90
February	2016	98.9	90	166	70.9	106	83	95
March	2016	95.6	88	159	71.2	105	83	96
April	2016	96.1	93	156	69.4	105	80	93
May	2016	96.1	95	154	70.8	106	86	92
June	2016	98.9	100	156	70.7	106	86	91
July	2016	98.9	98	158	70.9	107	86	91
August	2016	99.3	97	160	71.1	107	86	91
September	2016	98.6	96	159	72.0	107	89	93
October	2016	98.1	96	158	72.8	109	90	93
November	2016	97.7	95	157	74.5	109	93	96
December	2016	100.3	99	161	78.7	112	101	102
January	2017	103.3	104	164	84.7	114	115	111
February	2017	106.0	109	166	87.6	116	121	115
March	2017	108.1	116	165	86.6	117	120	112
April	2017	108.9	115	168	86.1	118	117	112
May	2017	107.7	115	165	84.9	117	116	108
June	2017	106.4	111	165	83.2	115	113	106
July	2017	105.2	112	160	79.9	111	111	98
August	2017	107.6	116	162	81.2	114	114	98
September	2017	107.7	116	163	82.7	117	115	100
October	2017	110.5	120	166	87.2	121	120	109
November	2017	109.8	116	169	84.7	118	117	105
December	2017	109.3	115	168	83.1	115	117	101
January	2018	108.0	113	167	81.1	114	115	95
February	2018	110.8	120	168	83.9	116	119	101
March	2018	114.4	126	171	86.3	118	122	106
April	2018	115.0	127	172	86.1	117	119	110

AGE 55 AND UP
TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
May	2018	112.1	121	169	84.4	114	116	109
June	2018	109.1	118	165	83.0	112	115	107
July	2018	110.2	121	165	83.0	112	116	105
August	2018	109.5	121	163	82.9	112	117	103
September	2018	111.2	124	165	85.0	116	120	105
October	2018	110.2	122	164	87.2	118	124	108
November	2018	112.2	124	167	88.8	120	125	112
December	2018	112.3	122	169	87.6	118	124	111
January	2019	110.9	119	169	83.1	116	113	106
February	2019	108.0	116	164	80.6	115	108	100
March	2019	106.7	117	160	81.5	115	110	102
April	2019	108.5	120	161	85.2	118	118	105
May	2019	111.5	128	161	88.3	119	125	111
June	2019	110.6	125	161	87.9	121	123	109
July	2019	109.9	124	161	88.5	121	124	110
August	2019	106.8	119	158	83.2	117	115	102
September	2019	105.7	117	157	79.7	114	108	97
October	2019	105.5	116	157	77.8	112	105	95
November	2019	106.5	117	159	81.0	116	109	100
December	2019	109.4	121	163	85.4	119	119	106
January	2020	111.8	125	165	87.4	119	123	110
February	2020	113.5	129	166	88.5	119	126	111
March	2020	109.5	124	160	85.5	117	113	114
April	2020	95.5	113	134	81.1	117	96	112
May	2020	84.7	100	118	74.6	112	77	109
June	2020	79.6	96	109	72.7	115	73	103
July	2020	83.7	98	118	69.9	113	70	97
August	2020	84.4	99	118	69.9	116	70	93
September	2020	85.6	103	118	70.2	115	72	94
October	2020	84.7	104	114	73.5	116	80	98
November	2020	86.7	107	117	72.6	111	84	96
December	2020	86.3	105	117	71.2	108	81	97
January	2021	87.0	104	121	68.8	104	80	91
February	2021	86.1	101	121	66.3	102	77	85
March	2021	87.3	101	124	67.3	102	85	81
April	2021	91.3	108	128	69.7	103	93	82
May	2021	91.6	110	126	74.8	102	106	91
June	2021	88.5	110	118	76.2	100	112	94
July	2021	84.5	108	110	75.5	98	109	95
August	2021	80.5	103	104	70.7	97	98	87
September	2021	78.2	103	99	64.4	95	84	78
October	2021	73.8	98	92	59.5	93	73	71
November	2021	70.8	97	85	60.1	92	74	73
December	2021	68.9	95	82	61.4	91	76	78
January	2022	67.5	93	80	61.9	90	74	82
February	2022	67.7	89	85	58.8	86	69	78
March	2022	65.8	82	86	54.9	83	59	75
April	2022	64.8	79	87	53.0	83	55	72
May	2022	61.6	79	79	53.1	86	51	74
June	2022	55.5	69	72	50.9	87	46	69
July	2022	51.0	60	69	47.2	81	39	66
August	2022	49.4	56	69	48.8	81	44	67
September	2022	52.8	61	73	52.2	83	53	71
October	2022	56.1	62	81	54.3	86	58	71

AGE 55 AND UP
TABLE 1B
COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

Date of Survey		Current Index and Components			Expected Index and Components			
		Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
November	2022	55.9	59	83	52.7	87	53	68
December	2022	55.0	58	83	53.4	89	54	68
January	2023	55.0	61	80	55.6	92	56	73
February	2023	60.6	70	85	59.7	94	65	78
March	2023	63.7	74	89	60.5	95	65	80
April	2023	64.0	74	90	61.1	94	68	81
May	2023	62.2	70	90	56.4	88	61	75
June	2023	62.0	69	90	56.7	87	63	75
July	2023	64.6	74	92	59.0	90	65	79
August	2023	69.6	79	99	64.0	99	73	83
September	2023	72.4	83	102	66.0	101	76	87
October	2023	70.1	77	103	62.1	96	70	81
November	2023	67.1	74	97	59.8	91	67	79
December	2023	67.6	74	99	60.1	92	67	81
January	2024	72.9	85	102	67.2	100	80	89
February	2024	75.7	87	108	73.5	105	91	99

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

The question was: "We are interested in how people are getting along financially these days.
 Would you say that you (and your family living there) are better off or worse off financially
 than you were a year ago?"

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	18	48	33	1	100	86	746
April	1978	20	43	35	2	100	85	745
May	1978	20	41	37	2	100	83	734
June	1978	19	43	36	1	100	83	732
July	1978	18	47	34	1	100	85	732
August	1978	18	46	35	1	100	84	787
September	1978	19	45	35	1	100	84	795
October	1978	18	42	39	1	100	79	788
November	1978	18	43	37	1	100	81	834
December	1978	20	42	38	1	100	82	837
January	1979	20	40	39	1	100	81	872
February	1979	22	37	42	0	100	80	800
March	1979	19	40	41	0	100	78	809
April	1979	18	39	42	1	100	76	837
May	1979	16	40	43	2	100	73	756
June	1979	18	37	44	2	100	74	816
July	1979	18	39	43	1	100	75	866
August	1979	19	38	42	0	100	77	893
September	1979	19	37	43	1	100	75	871
October	1979	19	39	42	1	100	77	894
November	1979	17	39	44	1	100	73	913
December	1979	16	39	44	1	100	72	861
January	1980	17	38	44	1	100	74	719
February	1980	19	35	45	1	100	74	631
March	1980	17	36	46	1	100	71	638
April	1980	16	35	49	0	100	66	642
May	1980	13	37	50	0	100	63	586
June	1980	13	37	48	1	100	65	546
July	1980	13	41	44	2	100	69	534
August	1980	17	43	38	2	100	78	525
September	1980	19	45	35	1	100	83	539
October	1980	20	42	37	1	100	83	556
November	1980	18	39	42	1	100	76	557
December	1980	14	39	46	1	100	69	563
January	1981	12	41	46	1	100	66	555
February	1981	12	41	46	1	100	66	557
March	1981	14	40	46	0	100	68	577
April	1981	13	40	46	1	100	67	594
May	1981	17	42	40	1	100	77	589
June	1981	17	44	38	1	100	79	567
July	1981	20	46	34	0	100	87	529
August	1981	19	45	35	0	100	84	570
September	1981	20	43	36	1	100	84	574
October	1981	20	44	36	1	100	84	603
November	1981	20	43	36	0	100	84	566
December	1981	21	44	35	1	100	86	582
January	1982	21	43	35	1	100	85	564
February	1982	19	44	36	1	100	83	596
March	1982	18	45	36	0	100	82	562
April	1982	17	44	39	0	100	78	578
May	1982	18	46	36	0	100	82	543
June	1982	18	46	36	0	100	81	568

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	1982	19	44	36	0	100	83	549
August	1982	19	42	38	1	100	81	544
September	1982	20	42	38	0	100	82	543
October	1982	21	41	37	1	100	83	554
November	1982	22	37	41	1	100	81	567
December	1982	20	40	39	1	100	81	553
January	1983	17	44	39	0	100	79	538
February	1983	17	47	35	0	100	82	524
March	1983	19	47	34	0	100	85	540
April	1983	22	44	34	1	100	88	564
May	1983	23	42	34	0	100	89	562
June	1983	23	42	34	0	100	89	552
July	1983	21	45	34	0	100	87	572
August	1983	20	49	31	0	100	89	577
September	1983	19	49	31	0	100	88	593
October	1983	20	49	31	0	100	89	574
November	1983	21	48	32	0	100	89	595
December	1983	22	48	31	0	100	91	609
January	1984	21	48	30	1	100	91	642
February	1984	23	48	28	1	100	95	628
March	1984	22	48	29	1	100	94	621
April	1984	23	47	29	0	100	94	588
May	1984	21	49	29	1	100	92	619
June	1984	24	49	27	0	100	96	618
July	1984	24	51	25	0	100	99	619
August	1984	27	48	25	0	100	102	585
September	1984	26	50	24	0	100	102	576
October	1984	27	48	25	0	100	103	568
November	1984	27	48	24	0	100	103	599
December	1984	26	48	26	0	100	100	580
January	1985	26	50	24	0	100	102	576
February	1985	23	50	26	0	100	97	549
March	1985	23	49	28	0	100	95	560
April	1985	21	49	29	0	100	92	575
May	1985	22	51	26	0	100	96	569
June	1985	22	51	26	0	100	96	553
July	1985	23	50	25	1	100	98	550
August	1985	22	46	30	1	100	92	573
September	1985	22	47	29	1	100	93	583
October	1985	21	47	32	0	100	88	568
November	1985	21	48	30	0	100	91	539
December	1985	21	48	31	0	100	91	524
January	1986	20	51	28	0	100	92	516
February	1986	22	49	29	0	100	93	516
March	1986	23	50	27	0	100	95	542
April	1986	24	48	27	0	100	97	535
May	1986	23	50	27	0	100	96	561
June	1986	23	48	28	1	100	94	532
July	1986	24	48	28	1	100	96	548
August	1986	24	47	29	0	100	95	528
September	1986	23	47	30	0	100	93	557
October	1986	22	48	29	0	100	93	569
November	1986	22	51	27	0	100	95	595
December	1986	22	51	26	0	100	96	585
January	1987	21	47	31	1	100	91	574
February	1987	21	44	34	1	100	87	543

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1987	19	47	33	1	100	86	532
April	1987	21	48	31	0	100	90	523
May	1987	20	51	29	0	100	90	536
June	1987	22	50	28	0	100	94	562
July	1987	20	53	26	1	100	94	575
August	1987	20	54	26	1	100	94	565
September	1987	20	53	26	1	100	94	543
October	1987	20	52	26	1	100	94	485
November	1987	22	50	27	1	100	95	452
December	1987	20	52	28	1	100	92	410
January	1988	19	52	28	1	100	91	431
February	1988	21	50	28	1	100	93	429
March	1988	24	47	28	1	100	96	428
April	1988	26	46	28	0	100	99	424
May	1988	23	49	28	0	100	95	438
June	1988	21	47	31	1	100	90	440
July	1988	21	46	31	1	100	90	432
August	1988	23	46	30	2	100	93	409
September	1988	27	46	26	1	100	101	407
October	1988	24	47	28	1	100	96	409
November	1988	24	46	30	0	100	94	436
December	1988	19	49	32	0	100	87	450
January	1989	19	50	31	0	100	88	433
February	1989	19	52	29	1	100	90	402
March	1989	21	51	28	0	100	93	408
April	1989	22	49	28	0	100	94	407
May	1989	23	49	28	0	100	96	429
June	1989	21	52	26	1	100	95	417
July	1989	20	51	29	1	100	91	427
August	1989	16	52	31	0	100	85	427
September	1989	19	48	33	0	100	86	444
October	1989	20	49	30	1	100	90	449
November	1989	21	49	29	1	100	92	450
December	1989	21	48	30	1	100	91	437
January	1990	20	50	30	1	100	90	436
February	1990	20	49	30	1	100	90	434
March	1990	21	50	28	1	100	93	444
April	1990	23	49	28	1	100	95	469
May	1990	23	50	26	1	100	96	486
June	1990	21	52	27	0	100	95	475
July	1990	20	53	27	0	100	92	436
August	1990	18	51	31	0	100	86	404
September	1990	16	51	32	0	100	84	395
October	1990	15	49	36	0	100	79	436
November	1990	16	47	36	0	100	80	474
December	1990	15	45	39	0	100	76	474
January	1991	16	48	37	0	100	79	439
February	1991	15	51	34	0	100	81	391
March	1991	17	49	32	1	100	85	377
April	1991	20	46	33	1	100	86	414
May	1991	20	45	33	1	100	87	434
June	1991	20	47	32	1	100	89	443
July	1991	19	49	31	1	100	88	414
August	1991	19	48	32	1	100	87	389
September	1991	18	48	33	1	100	84	386
October	1991	17	48	34	1	100	83	385
November	1991	17	46	36	1	100	81	403

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	1991	15	45	39	1	100	76	416
January	1992	14	44	41	1	100	74	408
February	1992	12	47	40	0	100	72	397
March	1992	12	46	41	0	100	71	395
April	1992	12	45	43	1	100	69	389
May	1992	11	47	41	1	100	71	393
June	1992	12	50	38	1	100	74	392
July	1992	13	48	38	1	100	75	409
August	1992	14	43	42	1	100	72	406
September	1992	15	42	43	1	100	72	410
October	1992	13	46	41	0	100	72	412
November	1992	15	48	36	1	100	79	404
December	1992	14	49	36	1	100	77	394
January	1993	17	50	32	1	100	84	384
February	1993	16	48	35	1	100	81	386
March	1993	20	48	31	1	100	89	377
April	1993	17	48	34	1	100	83	391
May	1993	17	51	31	1	100	86	405
June	1993	13	52	34	1	100	80	410
July	1993	13	50	35	1	100	78	398
August	1993	12	48	39	1	100	73	399
September	1993	14	47	38	1	100	76	403
October	1993	16	48	36	0	100	79	410
November	1993	19	48	33	0	100	86	412
December	1993	20	49	30	1	100	90	407
January	1994	24	48	26	2	100	97	401
February	1994	22	49	27	2	100	95	394
March	1994	22	46	31	1	100	91	425
April	1994	20	47	31	1	100	89	435
May	1994	20	50	29	1	100	91	436
June	1994	20	53	27	0	100	94	416
July	1994	21	52	27	0	100	94	413
August	1994	23	49	27	1	100	95	405
September	1994	22	47	30	1	100	93	400
October	1994	22	47	30	1	100	92	389
November	1994	21	45	34	1	100	87	395
December	1994	22	46	32	0	100	90	409
January	1995	21	48	31	0	100	90	401
February	1995	21	52	26	1	100	94	399
March	1995	20	53	26	1	100	94	384
April	1995	20	53	26	1	100	94	385
May	1995	21	50	28	1	100	93	383
June	1995	23	49	28	0	100	94	391
July	1995	22	48	30	0	100	92	390
August	1995	20	52	27	0	100	93	406
September	1995	19	52	28	0	100	91	404
October	1995	20	50	31	0	100	89	415
November	1995	20	49	31	0	100	89	410
December	1995	19	49	31	1	100	88	420
January	1996	21	51	26	1	100	95	408
February	1996	22	48	28	1	100	94	432
March	1996	24	47	28	1	100	96	418
April	1996	22	50	27	1	100	95	445
May	1996	22	52	25	0	100	97	408
June	1996	22	52	25	0	100	97	420
July	1996	23	48	28	0	100	95	397

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1996	22	52	26	0	100	95	415
September	1996	21	51	28	0	100	92	411
October	1996	23	51	26	0	100	97	436
November	1996	24	50	26	0	100	98	432
December	1996	23	51	25	0	100	98	412
January	1997	21	51	27	1	100	94	392
February	1997	21	51	27	1	100	94	375
March	1997	24	50	25	1	100	99	388
April	1997	26	50	24	0	100	102	403
May	1997	26	51	23	0	100	104	419
June	1997	27	51	22	0	100	105	420
July	1997	26	52	21	0	100	105	410
August	1997	27	51	22	0	100	106	429
September	1997	27	51	22	0	100	105	424
October	1997	27	50	22	0	100	105	426
November	1997	28	50	22	0	100	106	415
December	1997	26	53	21	0	100	105	421
January	1998	25	56	18	0	100	107	430
February	1998	29	55	16	0	100	113	439
March	1998	30	54	16	0	100	114	447
April	1998	34	49	16	0	100	118	439
May	1998	30	52	18	0	100	112	440
June	1998	30	50	20	0	100	110	442
July	1998	27	52	21	0	100	106	443
August	1998	29	49	21	0	100	108	432
September	1998	30	52	18	0	100	112	426
October	1998	30	51	18	0	100	112	446
November	1998	30	51	19	0	100	111	450
December	1998	31	48	21	0	100	110	439
January	1999	31	46	24	0	100	107	408
February	1999	31	45	23	0	100	108	404
March	1999	31	46	23	0	100	108	412
April	1999	30	48	22	0	100	107	422
May	1999	29	48	22	1	100	108	416
June	1999	30	50	20	0	100	110	412
July	1999	30	53	17	0	100	113	396
August	1999	28	53	19	0	100	109	401
September	1999	27	49	23	0	100	104	414
October	1999	27	45	28	0	100	99	445
November	1999	30	44	26	1	100	104	454
December	1999	31	44	24	2	100	107	457
January	2000	36	42	20	2	100	116	449
February	2000	35	43	21	1	100	115	455
March	2000	35	43	22	0	100	112	462
April	2000	32	43	25	0	100	108	476
May	2000	31	43	26	0	100	106	472
June	2000	32	45	24	0	100	108	467
July	2000	29	48	23	0	100	106	469
August	2000	27	49	23	1	100	104	475
September	2000	25	48	26	1	100	99	478
October	2000	26	47	27	1	100	99	473
November	2000	27	43	29	1	100	98	464
December	2000	27	49	24	1	100	103	462
January	2001	26	52	21	1	100	105	464
February	2001	26	55	19	0	100	107	489
March	2001	26	49	25	0	100	102	473

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2001	25	43	32	0	100	93	465
May	2001	21	41	37	0	100	84	436
June	2001	20	42	37	1	100	83	452
July	2001	23	42	34	1	100	89	462
August	2001	26	43	30	1	100	97	467
September	2001	26	44	29	1	100	97	478
October	2001	22	45	33	0	100	89	486
November	2001	21	44	34	0	100	87	498
December	2001	23	41	36	0	100	87	473
January	2002	25	42	32	0	100	93	483
February	2002	25	43	32	0	100	94	460
March	2002	25	44	31	0	100	94	483
April	2002	25	42	33	0	100	92	481
May	2002	25	39	36	0	100	89	501
June	2002	21	42	36	1	100	85	482
July	2002	19	44	36	1	100	83	475
August	2002	21	44	34	1	100	87	467
September	2002	22	40	36	1	100	86	499
October	2002	22	37	40	1	100	82	510
November	2002	17	38	44	1	100	73	519
December	2002	16	38	46	0	100	70	501
January	2003	16	41	43	0	100	73	481
February	2003	20	40	40	1	100	80	478
March	2003	19	37	43	1	100	77	470
April	2003	22	34	44	1	100	78	476
May	2003	19	34	46	0	100	73	488
June	2003	20	39	40	1	100	80	503
July	2003	19	43	38	1	100	81	501
August	2003	21	43	36	1	100	85	496
September	2003	23	39	38	0	100	85	487
October	2003	22	39	39	0	100	84	473
November	2003	25	36	39	0	100	86	478
December	2003	27	36	37	0	100	90	470
January	2004	29	34	37	0	100	92	488
February	2004	29	34	37	0	100	92	502
March	2004	29	35	36	0	100	93	527
April	2004	28	37	35	0	100	93	531
May	2004	29	37	34	0	100	95	532
June	2004	29	37	34	0	100	95	548
July	2004	30	35	35	0	100	95	572
August	2004	27	39	33	0	100	94	576
September	2004	26	41	33	0	100	94	567
October	2004	26	42	32	0	100	93	560
November	2004	26	41	32	0	100	94	551
December	2004	27	42	30	0	100	97	562
January	2005	31	41	28	0	100	103	579
February	2005	31	39	30	0	100	101	580
March	2005	32	36	31	0	100	101	600
April	2005	29	36	34	0	100	95	582
May	2005	29	38	34	0	100	95	584
June	2005	27	41	32	0	100	95	555
July	2005	27	43	30	0	100	98	571
August	2005	28	43	29	0	100	98	596
September	2005	27	40	33	0	100	94	640
October	2005	24	38	38	0	100	86	634
November	2005	21	35	44	0	100	76	633
December	2005	23	34	42	0	100	81	602

TABLE 6

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	28	34	38	0	100	91	615
February	2006	31	35	34	0	100	96	606
March	2006	30	36	35	0	100	95	617
April	2006	28	35	37	0	100	91	614
May	2006	27	35	38	0	100	89	626
June	2006	28	33	38	0	100	90	634
July	2006	28	33	38	0	100	90	634
August	2006	27	38	34	0	100	93	640
September	2006	24	41	35	0	100	89	661
October	2006	25	43	32	0	100	93	683
November	2006	29	42	29	0	100	100	674
December	2006	33	42	25	0	100	108	671
January	2007	33	43	24	0	100	110	650
February	2007	32	41	27	0	100	105	676
March	2007	32	39	29	0	100	102	682
April	2007	31	37	32	1	100	99	701
May	2007	32	35	32	1	100	100	683
June	2007	32	33	34	1	100	97	667
July	2007	33	34	33	0	100	99	665
August	2007	30	34	36	0	100	94	687
September	2007	29	37	34	0	100	95	702
October	2007	26	39	35	0	100	91	712
November	2007	27	37	36	0	100	91	702
December	2007	26	35	39	0	100	87	705
January	2008	25	34	41	0	100	84	715
February	2008	23	35	41	0	100	82	712
March	2008	22	35	43	0	100	79	702
April	2008	22	31	47	0	100	75	695
May	2008	21	30	50	0	100	71	726
June	2008	19	26	55	0	100	64	730
July	2008	15	27	58	0	100	57	754
August	2008	13	26	61	0	100	52	734
September	2008	15	30	55	0	100	59	722
October	2008	15	30	55	0	100	60	694
November	2008	17	28	55	0	100	62	707
December	2008	14	27	59	0	100	54	718
January	2009	13	27	59	0	100	54	740
February	2009	12	29	58	0	100	54	729
March	2009	12	32	56	0	100	55	751
April	2009	11	33	56	0	100	55	742
May	2009	11	34	55	0	100	57	765
June	2009	12	34	54	0	100	58	771
July	2009	15	33	52	0	100	63	766
August	2009	13	33	53	0	100	60	759
September	2009	15	33	52	0	100	62	754
October	2009	14	34	52	0	100	61	782
November	2009	14	35	51	0	100	63	784
December	2009	13	35	51	0	100	62	801
January	2010	15	37	48	0	100	66	797
February	2010	16	38	45	0	100	71	798
March	2010	17	40	43	0	100	74	796
April	2010	18	38	44	0	100	74	809
May	2010	18	37	45	0	100	72	817
June	2010	18	35	47	0	100	71	801
July	2010	16	36	48	0	100	69	796
August	2010	15	38	47	0	100	68	803

TABLE 6

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2010	13	39	48	0	100	66	826
October	2010	14	39	48	0	100	66	819
November	2010	15	37	48	0	100	66	821
December	2010	16	38	47	0	100	69	809
January	2011	17	38	44	0	100	73	826
February	2011	18	40	42	0	100	76	840
March	2011	17	38	45	0	100	73	874
April	2011	17	34	49	0	100	69	856
May	2011	18	30	52	0	100	66	850
June	2011	20	29	50	0	100	70	830
July	2011	20	31	49	0	100	70	835
August	2011	17	32	51	0	100	67	841
September	2011	14	32	53	0	100	61	860
October	2011	13	32	55	0	100	57	860
November	2011	13	34	53	0	100	59	881
December	2011	14	36	51	0	100	63	878
January	2012	17	35	48	0	100	69	901
February	2012	18	36	46	0	100	72	862
March	2012	20	35	45	0	100	75	864
April	2012	20	37	42	0	100	78	838
May	2012	23	34	43	0	100	80	862
June	2012	21	37	42	0	100	78	865
July	2012	20	34	46	0	100	73	897
August	2012	19	36	45	0	100	73	886
September	2012	20	34	45	0	100	75	891
October	2012	22	36	42	0	100	80	873
November	2012	24	36	40	0	100	84	864
December	2012	23	37	39	0	100	84	869
January	2013	22	36	42	0	100	81	874
February	2013	21	38	41	0	100	80	862
March	2013	22	36	41	0	100	81	822
April	2013	22	40	38	0	100	85	825
May	2013	25	39	36	0	100	89	831
June	2013	25	39	36	0	100	89	851
July	2013	27	36	37	0	100	90	819
August	2013	27	33	40	0	100	87	816
September	2013	27	33	40	0	100	87	794
October	2013	24	37	39	0	100	84	833
November	2013	22	40	38	0	100	84	839
December	2013	21	41	38	0	100	83	867
January	2014	25	38	38	0	100	87	862
February	2014	27	35	39	0	100	88	885
March	2014	28	32	40	0	100	88	875
April	2014	28	34	38	0	100	89	858
May	2014	27	36	37	0	100	90	845
June	2014	28	37	35	0	100	93	857
July	2014	27	36	37	0	100	90	872
August	2014	29	35	35	0	100	94	867
September	2014	28	36	36	0	100	92	838
October	2014	28	35	36	0	100	92	801
November	2014	26	37	38	0	100	88	783
December	2014	27	38	35	0	100	92	789
January	2015	27	40	33	0	100	95	765
February	2015	29	39	32	0	100	97	753
March	2015	31	38	31	0	100	100	697
April	2015	32	37	31	0	100	101	691

AGE 55 AND UP
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2015	30	37	33	0	100	97	655
June	2015	29	38	33	0	100	97	684
July	2015	28	38	34	0	100	94	687
August	2015	29	39	32	0	100	97	733
September	2015	28	36	36	0	100	92	699
October	2015	27	35	38	0	100	89	687
November	2015	26	33	40	0	100	86	648
December	2015	26	37	37	0	100	89	657
January	2016	26	37	37	0	100	89	671
February	2016	26	37	36	0	100	90	667
March	2016	25	38	37	0	100	88	701
April	2016	27	38	35	0	100	93	718
May	2016	29	37	34	0	100	95	776
June	2016	33	34	33	0	100	100	752
July	2016	31	36	33	0	100	98	754
August	2016	30	38	32	0	100	97	728
September	2016	29	38	33	0	100	96	767
October	2016	30	36	34	0	100	96	789
November	2016	31	34	35	0	100	95	808
December	2016	32	35	33	0	100	99	796
January	2017	33	37	29	0	100	104	807
February	2017	35	40	25	0	100	109	811
March	2017	37	41	22	0	100	116	824
April	2017	38	39	23	0	100	115	835
May	2017	38	39	23	0	100	115	841
June	2017	37	38	26	0	100	111	819
July	2017	36	40	24	0	100	112	804
August	2017	39	38	23	0	100	116	799
September	2017	39	38	23	0	100	116	818
October	2017	41	38	21	0	100	120	839
November	2017	40	37	24	0	100	116	860
December	2017	40	36	24	0	100	115	863
January	2018	40	33	27	0	100	113	863
February	2018	43	34	23	0	100	120	863
March	2018	46	34	20	0	100	126	886
April	2018	45	37	18	0	100	127	879
May	2018	42	37	21	0	100	121	897
June	2018	41	36	23	0	100	118	883
July	2018	43	34	22	0	100	121	876
August	2018	44	33	23	0	100	121	854
September	2018	45	33	22	0	100	124	861
October	2018	45	32	23	0	100	122	859
November	2018	45	33	21	0	100	124	877
December	2018	45	33	22	0	100	122	852
January	2019	42	35	23	0	100	119	854
February	2019	41	34	25	0	100	116	841
March	2019	40	36	24	0	100	117	838
April	2019	42	36	22	0	100	120	816
May	2019	47	34	19	0	100	128	794
June	2019	47	32	21	0	100	125	832
July	2019	47	31	22	0	100	124	863
August	2019	43	32	25	0	100	119	864
September	2019	41	35	24	0	100	117	855
October	2019	40	36	24	0	100	116	862
November	2019	41	35	24	0	100	117	921
December	2019	44	33	23	0	100	121	957

TABLE 6

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2020	46	34	21	0	100	125	974
February	2020	47	34	18	0	100	129	941
March	2020	44	36	20	0	100	124	959
April	2020	39	34	27	0	100	113	943
May	2020	31	37	31	0	100	100	939
June	2020	29	38	33	0	100	96	902
July	2020	29	41	31	0	100	98	889
August	2020	30	40	30	0	100	99	888
September	2020	33	37	30	0	100	103	874
October	2020	34	37	29	0	100	104	881
November	2020	35	37	28	0	100	107	868
December	2020	34	38	28	0	100	105	867
January	2021	33	38	29	0	100	104	838
February	2021	32	38	30	0	100	101	847
March	2021	31	39	30	0	100	101	838
April	2021	34	39	27	0	100	108	848
May	2021	36	39	25	0	100	110	831
June	2021	36	38	26	0	100	110	835
July	2021	35	39	27	0	100	108	802
August	2021	34	36	30	0	100	103	817
September	2021	34	35	31	0	100	103	814
October	2021	33	33	34	0	100	98	828
November	2021	33	31	36	0	100	97	830
December	2021	32	31	37	0	100	95	846
January	2022	31	31	38	0	100	93	846
February	2022	30	29	41	0	100	89	841
March	2022	27	28	45	0	100	82	824
April	2022	26	28	46	0	100	79	856
May	2022	25	28	47	0	100	79	852
June	2022	22	25	53	0	100	69	867
July	2022	19	22	59	0	100	60	850
August	2022	17	22	61	0	100	56	862
September	2022	19	23	58	0	100	61	848
October	2022	19	24	57	0	100	62	858
November	2022	18	22	59	0	100	59	826
December	2022	18	22	60	0	100	58	856
January	2023	18	25	57	0	100	61	864
February	2023	21	28	51	0	100	70	911
March	2023	22	30	48	0	100	74	881
April	2023	22	29	48	0	100	74	889
May	2023	21	28	51	0	100	70	866
June	2023	21	26	52	0	100	69	876
July	2023	24	26	50	0	100	74	884
August	2023	26	27	47	0	100	79	919
September	2023	27	30	43	0	100	83	911
October	2023	23	30	46	0	100	77	913
November	2023	22	30	48	0	100	74	889
December	2023	23	27	50	0	100	74	897
January	2024	30	26	45	0	100	85	894
February	2024	31	26	44	0	100	87	908

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Responses to the query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 1978	14	3	1	17	27	2	1
April 1978	14	3	2	15	29	1	0
May 1978	13	3	2	16	29	1	0
June 1978	13	2	2	15	34	2	0
July 1978	14	3	2	15	38	2	0
August 1978	17	3	3	14	44	2	1
September 1978	17	3	3	15	39	2	1
October 1978	17	2	2	14	38	2	1
November 1978	15	2	2	15	36	2	0
December 1978	17	2	1	14	36	2	0
January 1979	15	2	2	15	37	2	1
February 1979	17	1	3	16	37	2	1
March 1979	16	2	3	14	41	2	1
April 1979	16	3	2	13	46	1	1
May 1979	15	4	1	11	48	1	1
June 1979	16	4	1	12	50	1	0
July 1979	15	5	1	10	48	1	1
August 1979	15	5	2	11	48	1	1
September 1979	14	4	2	12	47	1	1
October 1979	15	4	3	13	48	1	0
November 1979	14	3	3	15	50	1	1
December 1979	13	3	2	14	49	1	1
January 1980	14	3	1	14	48	1	1
February 1980	14	3	1	12	46	1	0
March 1980	12	4	1	14	47	2	0
April 1980	10	4	2	13	49	2	1
May 1980	10	3	2	13	51	3	1
June 1980	11	3	2	14	45	2	1
July 1980	12	3	1	14	42	2	1
August 1980	14	3	2	12	38	1	1
September 1980	16	3	2	11	37	1	1
October 1980	16	3	2	12	38	2	1
November 1980	15	4	3	14	40	3	0
December 1980	12	4	3	14	47	3	0
January 1981	13	4	4	14	50	2	1
February 1981	12	3	2	13	53	2	1
March 1981	13	4	2	16	51	1	1
April 1981	10	3	1	16	46	1	0
May 1981	12	4	1	16	37	0	0
June 1981	13	4	2	14	35	1	0
July 1981	15	4	2	13	32	1	1
August 1981	12	4	2	13	32	2	1
September 1981	12	3	3	12	33	2	2
October 1981	13	4	2	12	34	1	1
November 1981	13	3	2	13	35	1	1
December 1981	15	3	2	13	34	1	1
January 1982	13	5	2	15	32	1	2
February 1982	13	6	1	17	31	1	2
March 1982	11	6	1	18	28	1	2
April 1982	11	5	2	19	28	1	1

AGE 55 AND UP**TABLE 7**
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
May	1982	10	5	3	17	27	1	1
June	1982	12	5	2	16	28	1	1
July	1982	14	4	2	15	29	0	1
August	1982	13	4	1	16	29	1	1
September	1982	12	4	2	17	30	1	1
October	1982	11	5	2	16	28	2	1
November	1982	15	5	2	18	29	2	1
December	1982	16	5	1	16	29	2	0
January	1983	14	3	1	18	28	1	1
February	1983	10	4	1	16	25	2	1
March	1983	8	3	1	16	22	2	1
April	1983	8	5	2	13	21	3	1
May	1983	12	4	2	12	24	2	1
June	1983	14	5	3	11	24	3	0
July	1983	14	3	3	14	24	3	0
August	1983	14	4	3	14	23	4	0
September	1983	14	3	1	15	22	2	1
October	1983	14	4	1	14	22	2	0
November	1983	12	4	1	13	22	2	0
December	1983	10	4	2	12	22	2	0
January	1984	9	3	2	13	22	1	0
February	1984	10	3	2	14	22	2	0
March	1984	10	3	2	15	24	2	0
April	1984	11	3	2	15	25	2	0
May	1984	9	4	2	13	23	2	1
June	1984	11	3	3	11	21	2	1
July	1984	11	3	3	9	19	2	1
August	1984	13	4	2	11	18	2	1
September	1984	14	4	3	12	17	1	1
October	1984	16	5	2	13	19	1	0
November	1984	15	5	3	12	20	1	0
December	1984	15	4	3	13	19	1	1
January	1985	14	4	4	13	16	2	2
February	1985	12	4	2	12	15	3	2
March	1985	12	5	2	12	18	2	2
April	1985	11	4	2	11	21	2	2
May	1985	12	3	3	11	23	2	1
June	1985	12	2	3	11	20	2	1
July	1985	12	3	3	13	16	3	1
August	1985	11	4	2	14	18	4	1
September	1985	11	4	2	13	18	5	1
October	1985	10	3	2	13	21	4	1
November	1985	10	3	2	10	18	4	0
December	1985	9	3	2	11	18	3	0
January	1986	9	3	3	15	16	2	0
February	1986	9	3	3	19	17	1	1
March	1986	10	3	3	19	16	1	1
April	1986	10	4	3	17	16	2	2
May	1986	12	3	2	16	16	4	1
June	1986	12	3	2	16	16	5	1
July	1986	13	3	2	16	15	4	0
August	1986	11	5	3	16	15	3	0
September	1986	10	5	3	17	16	4	0
October	1986	10	6	3	15	15	4	0

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November	1986	11	5	2	15	13	5	0
December	1986	12	5	2	13	13	5	1
January	1987	12	3	3	15	15	5	1
February	1987	11	3	3	17	17	6	0
March	1987	8	4	3	18	16	5	0
April	1987	8	5	3	17	17	4	1
May	1987	8	4	3	14	17	3	1
June	1987	11	4	2	11	18	4	1
July	1987	10	4	1	10	18	5	1
August	1987	11	3	1	10	17	4	0
September	1987	11	3	2	13	16	3	1
October	1987	11	5	2	13	14	3	1
November	1987	11	5	2	12	15	5	1
December	1987	9	5	1	12	16	6	0
January	1988	12	3	1	12	15	7	0
February	1988	13	3	1	12	17	5	0
March	1988	15	4	2	11	16	3	0
April	1988	15	4	3	12	18	2	0
May	1988	12	4	3	12	15	3	0
June	1988	11	3	2	14	15	2	0
July	1988	10	3	1	15	15	2	0
August	1988	11	4	1	17	18	2	0
September	1988	13	6	2	15	17	2	0
October	1988	12	5	3	14	20	2	1
November	1988	11	6	3	12	18	2	1
December	1988	9	4	3	13	20	1	1
January	1989	9	3	3	13	19	1	1
February	1989	8	3	2	15	18	1	0
March	1989	10	4	2	13	19	2	0
April	1989	13	4	1	13	21	2	1
May	1989	13	5	1	11	23	1	0
June	1989	12	3	2	12	22	1	0
July	1989	10	3	2	12	22	1	0
August	1989	12	3	2	13	24	0	1
September	1989	11	3	2	15	23	1	1
October	1989	12	3	2	15	19	1	1
November	1989	10	3	2	16	19	2	1
December	1989	11	4	2	13	22	2	1
January	1990	10	5	3	14	24	2	1
February	1990	10	5	3	13	25	1	1
March	1990	9	3	3	12	21	1	1
April	1990	10	4	2	10	20	0	1
May	1990	11	4	1	9	17	1	4
June	1990	13	4	2	9	20	1	3
July	1990	11	3	3	9	21	1	3
August	1990	11	3	3	12	23	1	1
September	1990	10	2	2	14	23	3	1
October	1990	10	2	1	14	24	3	1
November	1990	12	2	2	14	25	3	1
December	1990	11	1	3	14	27	3	2
January	1991	9	1	3	18	24	3	2
February	1991	7	1	3	16	20	3	2
March	1991	8	2	3	18	16	2	2

AGE 55 AND UP**TABLE 7**
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
April	1991	9	2	3	16	18	2	1
May	1991	9	3	4	19	22	2	2
June	1991	11	3	2	17	24	3	1
July	1991	10	3	2	18	21	4	1
August	1991	11	3	3	18	20	4	1
September	1991	10	3	3	20	21	2	2
October	1991	11	4	4	19	21	2	2
November	1991	10	5	3	16	21	5	2
December	1991	10	3	2	16	22	6	1
January	1992	9	2	2	17	22	8	1
February	1992	8	2	2	23	21	7	1
March	1992	8	2	2	21	21	9	1
April	1992	9	2	1	21	24	10	2
May	1992	8	3	1	18	22	11	3
June	1992	8	4	2	21	19	11	4
July	1992	9	3	3	20	20	11	4
August	1992	10	2	4	23	23	11	3
September	1992	11	2	3	19	27	11	2
October	1992	9	2	3	21	25	10	2
November	1992	9	2	3	17	21	9	2
December	1992	7	2	3	20	16	8	3
January	1993	7	2	3	19	16	6	2
February	1993	8	3	4	18	17	6	3
March	1993	10	4	4	17	20	5	2
April	1993	10	3	3	18	19	6	2
May	1993	10	2	3	17	21	8	2
June	1993	8	2	3	16	19	9	1
July	1993	7	1	2	15	19	7	1
August	1993	6	2	2	19	21	6	1
September	1993	7	2	2	19	21	6	1
October	1993	8	3	3	21	20	5	2
November	1993	11	3	3	21	17	5	3
December	1993	11	3	4	18	16	5	3
January	1994	11	3	3	15	14	5	2
February	1994	9	4	3	12	13	5	1
March	1994	10	5	3	13	13	6	1
April	1994	12	4	4	15	15	6	1
May	1994	11	3	4	13	14	6	2
June	1994	11	3	4	12	12	5	1
July	1994	10	3	3	12	11	6	1
August	1994	12	4	4	13	9	7	1
September	1994	13	4	4	18	12	6	2
October	1994	13	4	4	18	15	5	3
November	1994	12	4	3	20	17	5	3
December	1994	13	4	2	15	16	8	2
January	1995	12	5	1	18	15	8	2
February	1995	11	6	2	18	13	7	1
March	1995	10	5	2	20	15	5	2
April	1995	12	5	3	17	13	6	2
May	1995	12	6	3	16	15	6	3
June	1995	13	6	3	15	13	6	3
July	1995	12	6	4	17	15	5	2
August	1995	13	4	3	17	15	3	2
September	1995	12	4	4	18	15	3	1

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
October	1995	12	4	3	18	15	4	1
November	1995	10	4	3	17	15	4	1
December	1995	10	4	1	17	15	4	1
January	1996	10	4	2	13	13	2	1
February	1996	11	2	3	15	13	2	1
March	1996	13	3	3	19	10	2	1
April	1996	13	3	2	22	9	3	1
May	1996	13	3	3	21	9	2	1
June	1996	13	4	4	17	13	2	1
July	1996	12	5	5	19	14	1	2
August	1996	10	6	4	17	17	2	2
September	1996	9	5	3	19	17	2	2
October	1996	11	5	4	16	18	2	2
November	1996	13	5	4	15	15	2	2
December	1996	13	6	4	11	14	2	2
January	1997	13	7	4	12	14	1	2
February	1997	13	5	3	12	15	1	2
March	1997	14	6	3	15	14	0	2
April	1997	16	5	3	13	14	0	1
May	1997	14	6	4	13	12	1	2
June	1997	13	6	4	11	12	1	1
July	1997	12	6	3	12	10	2	1
August	1997	14	6	3	11	9	1	1
September	1997	15	5	3	10	9	1	0
October	1997	15	5	3	8	11	1	0
November	1997	14	4	3	8	12	0	0
December	1997	14	3	3	7	12	1	2
January	1998	13	3	4	7	10	1	3
February	1998	16	5	3	5	9	1	3
March	1998	15	6	2	5	9	0	1
April	1998	15	7	2	5	10	1	1
May	1998	14	5	4	7	11	1	1
June	1998	14	5	6	8	10	1	1
July	1998	15	2	6	8	9	1	1
August	1998	18	2	5	8	10	1	1
September	1998	20	2	4	10	9	1	1
October	1998	21	2	5	11	8	1	0
November	1998	20	2	5	12	8	1	0
December	1998	20	3	6	10	10	1	1
January	1999	21	5	5	10	12	1	1
February	1999	19	6	6	10	13	1	2
March	1999	18	5	6	11	11	0	1
April	1999	18	4	6	12	10	0	2
May	1999	21	3	5	13	9	0	2
June	1999	22	3	6	13	9	1	4
July	1999	21	3	5	13	9	1	2
August	1999	18	3	4	12	11	2	2
September	1999	17	3	2	12	11	1	2
October	1999	17	2	2	13	14	2	2
November	1999	20	4	3	14	12	1	2
December	1999	21	4	4	15	13	2	2
January	2000	24	4	6	12	9	1	1
February	2000	24	3	7	10	10	2	1

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March	2000	21	2	7	9	12	1	1
April	2000	19	2	7	10	14	0	1
May	2000	19	3	7	13	14	0	1
June	2000	20	3	6	14	14	0	1
July	2000	19	3	5	14	12	0	2
August	2000	17	2	5	14	13	0	2
September	2000	16	2	5	13	12	0	3
October	2000	16	2	5	13	14	1	2
November	2000	17	2	5	14	14	1	2
December	2000	16	1	5	13	13	1	1
January	2001	18	2	4	13	14	1	1
February	2001	17	2	3	12	15	1	1
March	2001	20	3	3	13	16	1	3
April	2001	18	2	3	15	15	3	3
May	2001	16	2	3	18	16	4	3
June	2001	14	1	4	20	17	4	2
July	2001	15	2	6	18	17	6	2
August	2001	15	3	6	15	13	8	1
September	2001	16	4	6	15	11	8	2
October	2001	13	3	4	18	12	5	3
November	2001	13	3	5	22	12	3	3
December	2001	14	3	4	22	11	4	3
January	2002	17	2	5	21	8	4	2
February	2002	18	1	4	20	8	4	1
March	2002	18	2	4	21	9	4	1
April	2002	16	2	4	23	11	4	0
May	2002	15	3	5	25	13	4	1
June	2002	13	2	4	24	13	4	2
July	2002	13	2	4	23	11	5	3
August	2002	15	2	4	19	9	8	3
September	2002	14	3	4	17	9	10	3
October	2002	13	3	4	16	10	15	2
November	2002	11	2	3	20	11	17	2
December	2002	11	2	2	21	15	19	2
January	2003	11	2	1	17	16	15	2
February	2003	11	2	2	14	18	13	2
March	2003	9	2	3	15	17	14	2
April	2003	10	3	5	19	16	15	2
May	2003	10	2	5	22	14	16	2
June	2003	11	3	4	22	12	12	2
July	2003	12	4	4	21	12	11	2
August	2003	12	5	4	19	14	8	1
September	2003	14	7	4	18	16	8	2
October	2003	13	6	3	18	18	6	1
November	2003	15	7	4	18	18	6	1
December	2003	16	7	4	20	18	5	1
January	2004	17	8	4	21	16	4	1
February	2004	16	7	4	20	18	3	2
March	2004	15	7	3	19	17	2	2
April	2004	15	5	4	18	17	3	3
May	2004	16	6	3	18	18	3	2
June	2004	16	6	5	17	21	3	2
July	2004	17	7	4	16	24	3	1
August	2004	17	6	4	16	21	4	2

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
September 2004	16	5	4	18	19	3	2
October 2004	15	5	4	18	19	3	2
November 2004	15	6	4	18	20	3	2
December 2004	15	7	4	16	18	3	1
January 2005	19	8	4	15	18	3	1
February 2005	18	8	3	15	17	3	1
March 2005	19	8	4	16	18	3	2
April 2005	17	7	4	17	20	4	2
May 2005	17	6	3	19	23	4	2
June 2005	15	6	4	16	22	4	2
July 2005	15	6	4	14	20	5	1
August 2005	16	7	6	11	21	4	1
September 2005	18	6	5	12	26	4	1
October 2005	16	5	6	14	32	3	1
November 2005	14	3	5	17	35	2	3
December 2005	14	3	6	17	32	2	3
January 2006	15	4	5	16	27	2	3
February 2006	16	5	5	16	25	2	2
March 2006	16	6	4	16	24	2	2
April 2006	17	6	5	17	26	2	1
May 2006	17	6	4	14	29	2	0
June 2006	16	6	5	14	31	2	0
July 2006	16	6	5	13	31	3	2
August 2006	14	7	5	13	29	3	2
September 2006	13	6	5	15	29	4	2
October 2006	13	6	4	15	26	3	1
November 2006	18	7	4	13	21	3	1
December 2006	21	8	4	11	19	2	1
January 2007	21	10	5	12	20	1	1
February 2007	18	10	5	13	22	2	2
March 2007	16	12	7	14	22	2	2
April 2007	15	10	7	14	25	2	2
May 2007	17	10	7	12	28	2	2
June 2007	16	8	7	13	32	3	1
July 2007	15	10	6	12	30	2	2
August 2007	13	10	6	13	32	2	3
September 2007	13	10	5	13	30	2	3
October 2007	13	8	5	16	29	2	3
November 2007	14	8	5	17	29	1	2
December 2007	15	7	5	18	32	1	3
January 2008	14	8	5	18	33	3	2
February 2008	14	6	4	18	33	4	1
March 2008	13	6	3	16	33	5	1
April 2008	13	5	3	17	38	6	1
May 2008	12	4	3	16	43	7	1
June 2008	11	4	4	16	48	8	1
July 2008	9	3	3	15	53	8	1
August 2008	8	3	3	17	53	8	1
September 2008	9	3	4	19	49	7	2
October 2008	10	2	4	20	44	10	2
November 2008	10	2	4	19	39	14	3
December 2008	8	1	3	19	32	21	3
January 2009	7	1	3	18	30	22	3

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
February	2009	6	1	3	21	25	22	2
March	2009	8	2	2	21	25	24	2
April	2009	8	2	3	24	23	26	1
May	2009	9	2	4	23	23	24	2
June	2009	7	2	4	23	23	21	3
July	2009	9	2	3	22	23	18	3
August	2009	7	3	2	21	23	19	3
September	2009	8	2	3	23	23	16	2
October	2009	7	2	3	23	22	16	2
November	2009	7	2	3	25	24	13	2
December	2009	7	3	3	25	23	12	4
January	2010	7	5	3	24	24	10	4
February	2010	9	5	3	23	23	9	4
March	2010	9	5	3	22	23	9	3
April	2010	10	5	4	25	23	10	2
May	2010	9	5	5	26	22	10	3
June	2010	8	5	4	26	22	11	3
July	2010	7	5	3	26	22	11	3
August	2010	8	4	4	27	22	12	2
September	2010	9	3	3	28	22	11	2
October	2010	10	3	4	29	21	10	2
November	2010	10	3	3	29	21	9	2
December	2010	10	5	3	28	22	8	2
January	2011	10	5	3	24	23	7	2
February	2011	10	6	3	23	24	6	2
March	2011	10	5	4	23	28	5	2
April	2011	9	6	3	26	31	6	2
May	2011	10	6	3	23	36	7	2
June	2011	9	6	4	22	34	6	3
July	2011	10	6	4	21	35	5	3
August	2011	8	5	4	23	33	5	2
September	2011	8	4	3	25	34	7	3
October	2011	7	3	3	29	33	9	3
November	2011	9	2	3	28	31	10	3
December	2011	9	2	3	27	29	9	2
January	2012	10	3	3	23	27	9	2
February	2012	9	3	3	23	30	7	2
March	2012	11	5	3	22	34	6	2
April	2012	12	5	4	21	35	3	2
May	2012	14	5	5	20	33	3	1
June	2012	12	4	6	22	29	5	1
July	2012	10	4	4	25	29	6	1
August	2012	10	4	4	24	29	6	2
September	2012	11	5	4	23	30	5	2
October	2012	11	6	5	21	28	3	3
November	2012	12	6	4	23	26	4	2
December	2012	13	5	4	22	23	4	3
January	2013	13	4	4	24	23	5	2
February	2013	14	4	4	23	24	4	3
March	2013	14	6	3	24	27	4	3
April	2013	13	7	4	21	25	3	3
May	2013	14	7	4	19	24	4	2
June	2013	13	6	5	18	22	4	2
July	2013	15	7	5	19	23	4	2

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August	2013	15	7	4	24	22	4	3
September	2013	15	7	5	25	21	4	3
October	2013	15	6	5	25	22	4	3
November	2013	14	7	6	22	23	3	3
December	2013	14	8	5	21	22	3	2
January	2014	15	10	4	20	21	3	2
February	2014	16	10	4	20	23	4	1
March	2014	15	9	4	22	23	4	2
April	2014	14	9	6	21	22	4	2
May	2014	14	8	6	21	22	4	2
June	2014	15	8	7	20	22	4	3
July	2014	15	7	6	21	25	3	2
August	2014	16	8	5	20	23	3	3
September	2014	15	8	5	19	25	4	4
October	2014	15	8	5	19	23	3	4
November	2014	14	7	5	22	22	3	3
December	2014	16	8	5	23	20	3	2
January	2015	17	8	5	24	19	3	2
February	2015	19	8	5	22	19	4	3
March	2015	19	8	6	22	19	4	3
April	2015	20	9	6	22	18	5	3
May	2015	19	9	5	25	19	3	3
June	2015	18	7	4	23	17	3	3
July	2015	18	6	4	24	17	2	4
August	2015	20	7	5	22	17	3	3
September	2015	20	6	6	22	18	3	3
October	2015	19	5	6	23	17	5	4
November	2015	17	4	5	25	16	5	5
December	2015	16	4	5	23	15	6	5
January	2016	17	5	5	23	16	5	4
February	2016	17	4	5	21	17	5	3
March	2016	18	4	4	23	17	5	2
April	2016	20	3	5	24	17	5	2
May	2016	22	4	6	24	14	5	1
June	2016	23	5	6	23	15	5	1
July	2016	20	6	5	22	15	4	2
August	2016	18	6	5	21	17	3	3
September	2016	17	6	5	21	16	2	2
October	2016	18	6	7	21	16	3	3
November	2016	19	6	7	22	16	2	3
December	2016	20	7	6	19	14	3	4
January	2017	22	8	6	17	12	2	3
February	2017	21	10	6	16	11	2	2
March	2017	22	11	7	16	10	1	2
April	2017	21	11	7	19	8	2	2
May	2017	21	11	7	18	9	2	3
June	2017	21	11	6	17	11	2	2
July	2017	23	11	6	13	12	1	2
August	2017	25	11	8	12	10	1	2
September	2017	24	11	9	11	11	1	3
October	2017	23	10	9	12	10	2	2
November	2017	21	10	8	14	10	3	2
December	2017	23	10	7	14	9	2	2

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January	2018	24	12	6	15	10	2	2
February	2018	27	12	6	13	9	1	2
March	2018	28	13	6	13	7	2	2
April	2018	28	12	6	12	7	2	1
May	2018	27	10	6	14	9	3	2
June	2018	27	9	8	16	11	3	2
July	2018	29	10	8	15	11	3	3
August	2018	29	11	7	15	11	2	3
September	2018	30	12	6	13	10	2	3
October	2018	29	13	5	15	10	1	3
November	2018	28	14	6	15	10	2	2
December	2018	27	12	7	15	11	2	2
January	2019	25	10	7	15	11	4	2
February	2019	25	9	6	15	10	5	3
March	2019	26	9	5	14	9	5	4
April	2019	26	10	6	15	9	4	3
May	2019	29	12	7	14	9	2	3
June	2019	28	13	7	17	11	2	2
July	2019	30	12	6	17	10	2	3
August	2019	28	11	6	15	10	2	3
September	2019	26	11	7	15	9	2	3
October	2019	25	11	7	14	10	3	3
November	2019	26	13	7	14	10	3	3
December	2019	27	13	6	13	10	3	3
January	2020	25	16	6	14	8	2	2
February	2020	26	16	6	15	7	1	2
March	2020	25	16	6	14	8	3	1
April	2020	25	12	6	16	7	10	2
May	2020	22	9	4	18	6	14	2
June	2020	18	7	4	21	5	14	1
July	2020	19	7	4	22	6	10	1
August	2020	19	8	4	22	8	6	1
September	2020	21	9	4	22	9	5	1
October	2020	21	10	4	21	9	4	1
November	2020	21	10	5	22	8	4	1
December	2020	19	10	5	24	7	4	1
January	2021	19	11	4	25	7	3	1
February	2021	17	12	5	25	7	3	2
March	2021	17	13	4	22	8	3	1
April	2021	18	13	6	19	9	2	1
May	2021	20	13	5	17	12	2	1
June	2021	21	13	4	17	13	1	2
July	2021	22	13	4	18	15	2	2
August	2021	20	13	4	18	18	2	1
September	2021	19	11	4	18	21	2	1
October	2021	18	10	4	19	25	2	1
November	2021	20	11	4	17	28	2	1
December	2021	20	11	4	15	31	2	1
January	2022	20	12	4	14	32	2	1
February	2022	19	9	4	15	34	3	2
March	2022	19	7	4	17	37	5	2
April	2022	18	6	4	17	42	5	2
May	2022	18	6	5	16	42	7	2
June	2022	16	5	4	16	48	10	1

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
July	2022	13	4	3	16	52	13	2
August	2022	13	3	2	15	54	15	1
September	2022	14	3	3	15	51	14	2
October	2022	16	2	3	17	48	15	2
November	2022	14	3	3	18	50	14	3
December	2022	14	3	3	19	52	14	2
January	2023	13	3	4	18	51	14	2
February	2023	15	4	4	17	45	13	2
March	2023	15	4	4	16	42	12	3
April	2023	15	4	4	16	42	10	3
May	2023	14	3	5	17	44	10	4
June	2023	14	4	4	17	45	9	4
July	2023	16	6	4	17	45	9	3
August	2023	15	7	4	15	42	7	2
September	2023	15	8	6	14	40	6	2
October	2023	13	6	5	15	43	6	3
November	2023	13	6	5	15	45	7	3
December	2023	13	6	5	16	45	6	3
January	2024	17	8	6	15	41	5	2
February	2024	17	9	5	16	41	4	3

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

The question was: "Now looking ahead -- do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?"

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	13	57	23	7	100	90	746
April	1978	12	56	25	7	100	87	745
May	1978	10	58	26	6	100	84	734
June	1978	10	57	29	4	100	81	732
July	1978	9	60	26	4	100	83	732
August	1978	10	60	24	5	100	86	787
September	1978	11	59	21	9	100	89	795
October	1978	11	56	24	9	100	87	788
November	1978	9	54	27	10	100	83	834
December	1978	9	50	29	12	100	80	837
January	1979	7	51	32	10	100	75	872
February	1979	9	47	35	10	100	74	800
March	1979	10	47	36	7	100	74	809
April	1979	11	46	37	6	100	73	837
May	1979	9	50	35	6	100	73	756
June	1979	9	50	36	5	100	73	816
July	1979	9	51	33	6	100	76	866
August	1979	10	49	34	6	100	76	893
September	1979	11	52	32	5	100	78	871
October	1979	11	52	33	4	100	78	894
November	1979	9	56	31	4	100	78	913
December	1979	8	55	32	5	100	76	861
January	1980	9	54	31	6	100	78	719
February	1980	10	47	36	7	100	74	631
March	1980	11	47	35	8	100	76	638
April	1980	12	45	35	8	100	77	642
May	1980	12	47	34	7	100	78	586
June	1980	11	49	34	6	100	77	546
July	1980	10	51	33	6	100	77	534
August	1980	11	53	29	7	100	82	525
September	1980	15	51	25	8	100	90	539
October	1980	16	51	23	10	100	94	556
November	1980	19	48	22	11	100	97	557
December	1980	17	49	23	11	100	94	563
January	1981	16	50	24	10	100	93	555
February	1981	14	52	24	10	100	90	557
March	1981	15	49	27	9	100	88	577
April	1981	14	50	28	8	100	86	594
May	1981	16	52	26	6	100	90	589
June	1981	18	55	21	6	100	97	567
July	1981	19	56	20	6	100	99	529
August	1981	16	57	20	7	100	96	570
September	1981	16	55	22	7	100	94	574
October	1981	17	54	22	7	100	95	603
November	1981	18	52	23	7	100	94	566
December	1981	16	53	26	5	100	90	582
January	1982	15	53	27	5	100	88	564
February	1982	14	54	27	5	100	87	596
March	1982	14	53	26	7	100	88	562
April	1982	15	52	26	7	100	89	578
May	1982	16	52	24	8	100	91	543
June	1982	17	53	24	7	100	93	568
July	1982	16	54	23	6	100	93	549

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	17	56	23	4	100	94	544
September	1982	17	57	21	5	100	96	543
October	1982	19	55	20	6	100	100	554
November	1982	23	51	21	6	100	102	567
December	1982	22	50	22	6	100	99	553
January	1983	20	50	25	5	100	94	538
February	1983	16	54	24	6	100	93	524
March	1983	17	56	21	6	100	96	540
April	1983	19	60	16	5	100	104	564
May	1983	23	61	13	4	100	110	562
June	1983	25	60	12	4	100	113	552
July	1983	22	60	14	4	100	107	572
August	1983	17	60	18	5	100	98	577
September	1983	15	60	20	5	100	95	593
October	1983	16	57	22	5	100	94	574
November	1983	15	58	20	6	100	95	595
December	1983	15	59	19	7	100	96	609
January	1984	15	62	16	7	100	99	642
February	1984	19	59	16	7	100	103	628
March	1984	21	57	16	7	100	105	621
April	1984	22	55	17	7	100	105	588
May	1984	20	57	17	6	100	104	619
June	1984	17	61	17	4	100	100	618
July	1984	16	62	17	5	100	100	619
August	1984	16	61	17	5	100	100	585
September	1984	19	58	16	7	100	103	576
October	1984	19	58	16	7	100	104	568
November	1984	21	58	15	6	100	106	599
December	1984	18	62	14	5	100	104	580
January	1985	18	63	14	5	100	104	576
February	1985	15	64	16	5	100	98	549
March	1985	15	62	18	5	100	97	560
April	1985	15	62	17	5	100	98	575
May	1985	17	62	16	5	100	101	569
June	1985	18	63	14	4	100	104	553
July	1985	19	61	16	4	100	103	550
August	1985	17	62	16	5	100	101	573
September	1985	15	62	17	6	100	98	583
October	1985	13	64	17	6	100	95	568
November	1985	13	64	18	6	100	95	539
December	1985	14	65	17	5	100	97	524
January	1986	14	64	18	5	100	96	516
February	1986	14	64	18	4	100	96	516
March	1986	14	62	20	4	100	94	542
April	1986	16	60	20	4	100	96	535
May	1986	15	62	20	3	100	95	561
June	1986	15	64	17	4	100	98	532
July	1986	15	67	15	3	100	100	548
August	1986	16	65	14	4	100	102	528
September	1986	16	61	17	6	100	98	557
October	1986	16	61	17	6	100	99	569
November	1986	15	62	17	6	100	97	595
December	1986	15	65	15	5	100	101	585
January	1987	15	64	16	5	100	99	574
February	1987	17	63	15	5	100	102	543
March	1987	14	64	17	5	100	98	532

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	14	64	17	5	100	97	523
May	1987	13	67	17	4	100	96	536
June	1987	14	65	17	4	100	98	562
July	1987	14	65	17	4	100	96	575
August	1987	15	61	19	5	100	96	565
September	1987	15	60	19	7	100	96	543
October	1987	17	62	16	6	100	101	485
November	1987	14	65	16	5	100	98	452
December	1987	14	64	17	5	100	97	410
January	1988	13	65	18	5	100	95	431
February	1988	16	63	15	5	100	101	429
March	1988	16	68	11	4	100	105	428
April	1988	16	66	12	5	100	104	424
May	1988	16	68	13	4	100	103	438
June	1988	16	64	16	4	100	100	440
July	1988	16	63	16	5	100	99	432
August	1988	13	63	16	7	100	97	409
September	1988	16	62	15	8	100	101	407
October	1988	15	63	16	6	100	99	409
November	1988	17	61	16	6	100	101	436
December	1988	14	60	19	8	100	95	450
January	1989	15	59	18	7	100	97	433
February	1989	17	58	19	6	100	98	402
March	1989	20	60	15	4	100	105	408
April	1989	20	60	16	4	100	105	407
May	1989	19	61	16	3	100	103	429
June	1989	17	62	17	5	100	100	417
July	1989	14	63	18	5	100	96	427
August	1989	13	64	18	6	100	95	427
September	1989	12	65	18	5	100	94	444
October	1989	15	64	14	7	100	101	449
November	1989	16	64	14	6	100	103	450
December	1989	16	64	12	8	100	104	437
January	1990	15	63	15	7	100	99	436
February	1990	12	64	15	8	100	97	434
March	1990	12	63	19	6	100	94	444
April	1990	14	63	17	5	100	97	469
May	1990	15	62	18	5	100	97	486
June	1990	15	63	16	6	100	99	475
July	1990	14	66	16	5	100	98	436
August	1990	13	66	17	5	100	96	404
September	1990	12	64	19	5	100	93	395
October	1990	9	59	26	6	100	83	436
November	1990	11	54	28	7	100	83	474
December	1990	10	56	27	7	100	83	474
January	1991	10	63	21	6	100	90	439
February	1991	10	66	18	5	100	92	391
March	1991	12	65	19	5	100	93	377
April	1991	14	62	20	4	100	94	414
May	1991	15	62	19	4	100	96	434
June	1991	14	62	20	4	100	94	443
July	1991	15	60	19	5	100	96	414
August	1991	16	60	19	4	100	97	389
September	1991	18	59	18	4	100	100	386
October	1991	17	63	17	4	100	100	385
November	1991	16	61	19	4	100	96	403
December	1991	15	58	22	5	100	93	416

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	15	56	24	5	100	91	408
February	1992	15	57	21	7	100	94	397
March	1992	14	60	20	7	100	94	395
April	1992	13	62	18	7	100	96	389
May	1992	12	65	17	6	100	94	393
June	1992	13	62	18	7	100	94	392
July	1992	16	59	18	7	100	98	409
August	1992	15	59	18	8	100	97	406
September	1992	14	62	16	8	100	98	410
October	1992	12	62	17	10	100	95	412
November	1992	14	61	16	9	100	98	404
December	1992	19	58	15	8	100	104	394
January	1993	21	57	15	8	100	106	384
February	1993	19	55	16	9	100	103	386
March	1993	17	56	19	9	100	98	377
April	1993	15	56	22	7	100	93	391
May	1993	16	57	22	5	100	93	405
June	1993	14	58	23	5	100	90	410
July	1993	13	58	24	5	100	89	398
August	1993	12	56	26	6	100	86	399
September	1993	12	56	25	7	100	87	403
October	1993	12	56	25	7	100	87	410
November	1993	14	58	22	7	100	92	412
December	1993	13	61	18	8	100	96	407
January	1994	15	63	14	8	100	101	401
February	1994	17	60	15	8	100	102	394
March	1994	18	59	17	7	100	101	425
April	1994	20	57	17	6	100	103	435
May	1994	17	60	17	6	100	99	436
June	1994	17	61	16	5	100	101	416
July	1994	13	66	15	5	100	98	413
August	1994	14	67	14	4	100	100	405
September	1994	17	64	14	5	100	103	400
October	1994	19	63	13	5	100	105	389
November	1994	18	61	14	7	100	104	395
December	1994	17	62	15	6	100	102	409
January	1995	18	58	18	6	100	100	401
February	1995	18	59	17	6	100	101	399
March	1995	17	60	17	6	100	100	384
April	1995	16	65	14	5	100	101	385
May	1995	16	65	14	4	100	102	383
June	1995	16	66	13	5	100	102	391
July	1995	19	62	15	4	100	104	390
August	1995	19	63	16	3	100	103	406
September	1995	19	60	18	3	100	101	404
October	1995	14	61	20	4	100	94	415
November	1995	14	59	22	5	100	92	410
December	1995	15	59	21	5	100	95	420
January	1996	15	63	17	5	100	99	408
February	1996	13	65	16	6	100	97	432
March	1996	12	68	16	4	100	96	418
April	1996	15	64	18	3	100	96	445
May	1996	16	65	16	2	100	100	408
June	1996	19	62	15	3	100	104	420
July	1996	18	65	13	5	100	105	397
August	1996	18	61	14	6	100	104	415

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	16	63	14	7	100	102	411
October	1996	15	64	15	6	100	101	436
November	1996	14	67	13	5	100	101	432
December	1996	18	66	12	3	100	106	412
January	1997	19	63	14	4	100	105	392
February	1997	21	60	15	3	100	106	375
March	1997	21	61	15	3	100	106	388
April	1997	23	60	14	3	100	109	403
May	1997	25	60	13	2	100	112	419
June	1997	21	63	13	2	100	108	420
July	1997	20	65	12	3	100	109	410
August	1997	18	70	10	3	100	108	429
September	1997	21	66	10	3	100	111	424
October	1997	21	67	10	2	100	111	426
November	1997	23	65	10	3	100	113	415
December	1997	22	67	9	2	100	113	421
January	1998	21	67	9	3	100	112	430
February	1998	24	65	9	2	100	115	439
March	1998	24	66	8	2	100	115	447
April	1998	24	67	7	3	100	117	439
May	1998	19	69	8	4	100	112	440
June	1998	21	66	7	6	100	114	442
July	1998	22	64	9	5	100	113	443
August	1998	22	65	9	5	100	113	432
September	1998	19	66	10	5	100	110	426
October	1998	18	66	9	7	100	109	446
November	1998	17	66	10	7	100	107	450
December	1998	17	68	10	5	100	106	439
January	1999	16	69	12	3	100	104	408
February	1999	19	67	11	3	100	108	404
March	1999	20	64	11	5	100	108	412
April	1999	20	62	12	6	100	109	422
May	1999	21	60	13	6	100	109	416
June	1999	20	63	12	4	100	108	412
July	1999	20	67	10	3	100	110	396
August	1999	21	65	11	3	100	111	401
September	1999	22	64	10	4	100	112	414
October	1999	25	60	11	4	100	113	445
November	1999	24	62	9	5	100	115	454
December	1999	25	61	8	5	100	117	457
January	2000	24	65	6	5	100	118	449
February	2000	25	63	7	4	100	118	455
March	2000	26	61	9	4	100	116	462
April	2000	24	59	12	5	100	113	476
May	2000	23	62	11	4	100	112	472
June	2000	25	63	8	4	100	118	467
July	2000	25	64	7	4	100	118	469
August	2000	26	62	7	5	100	118	475
September	2000	23	61	11	5	100	112	478
October	2000	22	61	11	5	100	111	473
November	2000	23	60	13	4	100	110	464
December	2000	24	62	12	3	100	112	462
January	2001	23	62	12	2	100	111	464
February	2001	21	63	13	3	100	108	489
March	2001	20	62	14	4	100	106	473
April	2001	25	56	15	5	100	110	465

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	25	56	14	4	100	111	436
June	2001	27	55	14	4	100	113	452
July	2001	25	57	13	5	100	112	462
August	2001	24	56	15	4	100	109	467
September	2001	23	59	14	5	100	109	478
October	2001	22	61	13	4	100	109	486
November	2001	24	61	10	5	100	114	498
December	2001	28	55	11	6	100	116	473
January	2002	29	54	11	6	100	118	483
February	2002	31	52	11	6	100	120	460
March	2002	27	57	10	6	100	117	483
April	2002	25	57	11	7	100	114	481
May	2002	23	60	11	6	100	112	501
June	2002	24	60	11	5	100	113	482
July	2002	22	64	10	4	100	111	475
August	2002	23	61	11	5	100	112	467
September	2002	23	57	15	5	100	109	499
October	2002	25	54	16	6	100	109	510
November	2002	24	53	18	5	100	106	519
December	2002	24	56	16	4	100	108	501
January	2003	24	56	17	3	100	107	481
February	2003	21	58	18	3	100	104	478
March	2003	21	54	21	4	100	100	470
April	2003	20	57	18	4	100	102	476
May	2003	23	57	16	4	100	107	488
June	2003	27	57	13	2	100	114	503
July	2003	29	56	12	3	100	117	501
August	2003	26	57	14	2	100	112	496
September	2003	23	61	12	4	100	110	487
October	2003	20	60	17	3	100	103	473
November	2003	23	59	15	3	100	109	478
December	2003	24	55	19	2	100	105	470
January	2004	25	57	16	1	100	109	488
February	2004	22	59	18	1	100	104	502
March	2004	23	59	15	3	100	109	527
April	2004	24	57	15	4	100	108	531
May	2004	25	58	14	3	100	111	532
June	2004	24	58	16	2	100	109	548
July	2004	22	59	16	3	100	107	572
August	2004	23	59	15	3	100	108	576
September	2004	24	59	14	3	100	110	567
October	2004	26	59	12	2	100	114	560
November	2004	24	60	15	2	100	109	551
December	2004	24	60	15	1	100	108	562
January	2005	22	60	17	1	100	106	579
February	2005	26	58	15	1	100	111	580
March	2005	24	60	13	2	100	111	600
April	2005	23	62	14	1	100	110	582
May	2005	19	63	16	1	100	103	584
June	2005	17	66	17	0	100	100	555
July	2005	19	64	16	1	100	103	571
August	2005	21	61	16	2	100	105	596
September	2005	21	58	18	3	100	102	640
October	2005	19	57	22	3	100	97	634
November	2005	19	55	24	2	100	95	633
December	2005	21	55	22	2	100	99	602

TABLE 8

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	22	54	22	2	100	99	615
February	2006	22	56	20	2	100	102	606
March	2006	20	58	19	2	100	101	617
April	2006	19	61	18	2	100	101	614
May	2006	18	60	20	2	100	98	626
June	2006	19	59	21	2	100	98	634
July	2006	18	60	19	3	100	99	634
August	2006	18	60	20	2	100	98	640
September	2006	18	62	19	2	100	99	661
October	2006	18	63	18	1	100	100	683
November	2006	18	67	13	2	100	105	674
December	2006	20	65	13	2	100	107	671
January	2007	21	64	13	2	100	109	650
February	2007	21	64	13	2	100	108	676
March	2007	21	64	12	2	100	109	682
April	2007	19	65	14	2	100	105	701
May	2007	19	65	14	2	100	105	683
June	2007	17	65	17	1	100	100	667
July	2007	19	64	16	1	100	103	665
August	2007	20	62	18	1	100	102	687
September	2007	21	62	16	1	100	105	702
October	2007	19	62	18	1	100	101	712
November	2007	19	61	19	1	100	100	702
December	2007	17	59	22	2	100	95	705
January	2008	17	59	22	3	100	95	715
February	2008	16	60	21	3	100	95	712
March	2008	18	58	21	2	100	97	702
April	2008	16	58	24	2	100	92	695
May	2008	14	57	26	3	100	88	726
June	2008	12	55	29	3	100	83	730
July	2008	14	53	30	4	100	84	754
August	2008	14	54	29	3	100	85	734
September	2008	17	56	23	5	100	94	722
October	2008	16	57	21	6	100	94	694
November	2008	18	56	19	6	100	99	707
December	2008	18	57	20	5	100	98	718
January	2009	21	59	16	4	100	104	740
February	2009	20	58	18	4	100	102	729
March	2009	19	57	20	5	100	99	751
April	2009	18	55	21	5	100	97	742
May	2009	20	57	19	4	100	101	765
June	2009	23	56	17	4	100	107	771
July	2009	23	54	19	3	100	104	766
August	2009	22	54	20	3	100	102	759
September	2009	20	56	22	3	100	98	754
October	2009	21	56	20	3	100	100	782
November	2009	20	56	20	3	100	100	784
December	2009	20	56	20	3	100	100	801
January	2010	18	58	21	3	100	97	797
February	2010	17	60	20	3	100	97	798
March	2010	17	60	20	3	100	97	796
April	2010	18	58	21	3	100	97	809
May	2010	18	55	23	3	100	95	817
June	2010	18	56	23	3	100	94	801
July	2010	16	58	23	3	100	94	796
August	2010	17	58	23	3	100	94	803
September	2010	15	58	24	3	100	92	826

TABLE 8

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	16	61	21	2	100	95	819
November	2010	16	61	21	3	100	95	821
December	2010	17	61	20	2	100	97	809
January	2011	17	59	21	3	100	96	826
February	2011	20	57	20	4	100	100	840
March	2011	18	56	22	4	100	97	874
April	2011	16	56	24	4	100	93	856
May	2011	12	59	26	3	100	86	850
June	2011	14	57	26	4	100	88	830
July	2011	15	56	24	4	100	91	835
August	2011	16	54	26	4	100	89	841
September	2011	14	57	26	3	100	89	860
October	2011	14	57	27	2	100	87	860
November	2011	15	60	23	2	100	93	881
December	2011	17	59	22	3	100	95	878
January	2012	18	61	18	3	100	101	901
February	2012	18	61	18	3	100	100	862
March	2012	16	63	17	4	100	100	864
April	2012	15	62	19	4	100	95	838
May	2012	16	60	19	5	100	96	862
June	2012	15	59	20	5	100	95	865
July	2012	15	61	19	5	100	97	897
August	2012	13	63	18	5	100	95	886
September	2012	16	60	18	6	100	98	891
October	2012	18	57	17	7	100	101	873
November	2012	22	53	16	8	100	106	864
December	2012	20	54	19	7	100	101	869
January	2013	19	54	22	5	100	97	874
February	2013	16	55	25	4	100	91	862
March	2013	17	56	23	4	100	94	822
April	2013	16	56	23	6	100	93	825
May	2013	17	58	21	4	100	97	831
June	2013	17	60	19	4	100	98	851
July	2013	19	62	17	3	100	102	819
August	2013	18	62	17	4	100	101	816
September	2013	17	59	20	3	100	97	794
October	2013	17	57	23	3	100	94	833
November	2013	15	58	25	2	100	90	839
December	2013	15	59	24	3	100	91	867
January	2014	15	60	22	3	100	94	862
February	2014	17	59	21	3	100	96	885
March	2014	18	58	22	2	100	96	875
April	2014	18	58	22	2	100	96	858
May	2014	16	62	21	2	100	95	845
June	2014	15	62	21	2	100	94	857
July	2014	14	61	21	4	100	93	872
August	2014	16	59	20	4	100	96	867
September	2014	18	59	20	4	100	98	838
October	2014	19	60	18	3	100	101	801
November	2014	20	59	19	3	100	101	783
December	2014	20	60	17	3	100	103	789
January	2015	19	61	17	4	100	102	765
February	2015	19	62	15	4	100	103	753
March	2015	19	60	17	3	100	102	697
April	2015	21	59	18	2	100	103	691
May	2015	22	57	19	2	100	103	655

AGE 55 AND UP
TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	23	58	17	2	100	106	684
July	2015	22	60	16	2	100	105	687
August	2015	21	60	16	3	100	105	733
September	2015	19	59	17	5	100	102	699
October	2015	19	59	16	6	100	103	687
November	2015	19	59	17	5	100	102	648
December	2015	20	62	15	2	100	105	657
January	2016	21	61	17	2	100	104	671
February	2016	21	61	15	2	100	106	667
March	2016	21	59	16	4	100	105	701
April	2016	20	61	15	4	100	105	718
May	2016	20	61	14	5	100	106	776
June	2016	20	61	14	4	100	106	752
July	2016	21	61	14	4	100	107	754
August	2016	19	63	12	5	100	107	728
September	2016	19	64	12	5	100	107	767
October	2016	20	61	12	7	100	109	789
November	2016	23	55	14	8	100	109	808
December	2016	26	52	14	8	100	112	796
January	2017	28	52	14	6	100	114	807
February	2017	29	53	13	5	100	116	811
March	2017	30	53	13	4	100	117	824
April	2017	30	54	12	4	100	118	835
May	2017	30	53	14	3	100	117	841
June	2017	29	54	14	3	100	115	819
July	2017	27	54	16	3	100	111	804
August	2017	28	56	14	3	100	114	799
September	2017	30	55	13	2	100	117	818
October	2017	32	55	11	2	100	121	839
November	2017	30	55	12	3	100	118	860
December	2017	28	56	13	3	100	115	863
January	2018	29	54	15	2	100	114	863
February	2018	31	53	14	2	100	116	863
March	2018	31	54	13	2	100	118	886
April	2018	29	56	12	3	100	117	879
May	2018	28	55	14	3	100	114	897
June	2018	27	55	15	3	100	112	883
July	2018	26	56	15	3	100	112	876
August	2018	27	56	14	3	100	112	854
September	2018	30	54	14	2	100	116	861
October	2018	31	53	13	3	100	118	859
November	2018	31	55	11	3	100	120	877
December	2018	30	55	12	3	100	118	852
January	2019	29	54	13	3	100	116	854
February	2019	29	54	14	3	100	115	841
March	2019	28	55	13	4	100	115	838
April	2019	30	55	11	4	100	118	816
May	2019	31	54	12	4	100	119	794
June	2019	33	52	12	3	100	121	832
July	2019	33	53	12	2	100	121	863
August	2019	30	54	13	3	100	117	864
September	2019	28	55	14	3	100	114	855
October	2019	27	55	15	4	100	112	862
November	2019	29	55	13	4	100	116	921
December	2019	30	54	12	4	100	119	957
January	2020	30	54	11	5	100	119	974

TABLE 8

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	31	53	12	4	100	119	941
March	2020	29	55	12	4	100	117	959
April	2020	30	53	14	3	100	117	943
May	2020	27	54	15	4	100	112	939
June	2020	28	54	13	5	100	115	902
July	2020	25	56	13	6	100	113	889
August	2020	27	56	11	7	100	116	888
September	2020	26	56	11	7	100	115	874
October	2020	27	55	11	7	100	116	881
November	2020	24	54	13	8	100	111	868
December	2020	23	53	16	8	100	108	867
January	2021	22	53	18	8	100	104	838
February	2021	22	52	20	5	100	102	847
March	2021	22	54	20	5	100	102	838
April	2021	23	53	21	3	100	103	848
May	2021	22	55	20	3	100	102	831
June	2021	22	52	22	3	100	100	835
July	2021	21	53	23	3	100	98	802
August	2021	22	50	25	3	100	97	817
September	2021	20	52	25	2	100	95	814
October	2021	19	52	26	3	100	93	828
November	2021	18	55	25	2	100	92	830
December	2021	17	53	27	3	100	91	846
January	2022	17	51	28	4	100	90	846
February	2022	16	50	30	5	100	86	841
March	2022	17	46	33	4	100	83	824
April	2022	17	46	34	3	100	83	856
May	2022	19	46	33	3	100	86	852
June	2022	19	45	33	3	100	87	867
July	2022	17	44	36	3	100	81	850
August	2022	17	45	36	2	100	81	862
September	2022	17	47	34	2	100	83	848
October	2022	18	47	32	3	100	86	858
November	2022	18	46	31	5	100	87	826
December	2022	19	47	30	5	100	89	856
January	2023	18	52	26	4	100	92	864
February	2023	20	51	26	3	100	94	911
March	2023	19	54	24	3	100	95	881
April	2023	19	52	25	3	100	94	889
May	2023	15	54	28	3	100	88	866
June	2023	16	51	30	3	100	87	876
July	2023	18	52	28	3	100	90	884
August	2023	22	53	23	2	100	99	919
September	2023	22	54	21	3	100	101	911
October	2023	20	53	24	3	100	96	913
November	2023	18	51	27	3	100	91	889
December	2023	18	52	26	3	100	92	897
January	2024	21	52	21	5	100	100	894
February	2024	22	55	17	6	100	105	908

AGE 55 AND UP

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

- Key:
- (a) Better off financially than a year ago/Better off a year from now
 - (b) Better/Same or Same/Better
 - (c) Same/Same
 - (d) Worse/Same or Same/Worse
 - (e) Worse/Worse
 - (f) Worse/Better or Better/Worse

<u>Date of Survey</u>	(a) Continuous		(b) Intermittent		(c) No Change		(d) Intermittent Decline		(e) Continuous Decline		(f) Mixed		<u>Total</u>	<u>Relative</u>	<u>Cases</u>
	<u>Increase</u>	<u>Decrease</u>	<u>Increase</u>	<u>Decrease</u>	<u>No Change</u>	<u>Decrease</u>	<u>Increase</u>	<u>Decrease</u>	<u>No Change</u>	<u>Decrease</u>	<u>Increase</u>	<u>Decrease</u>			
March 1978	4	17	30	24	12	5	8	100	85	746					
April 1978	4	18	26	24	14	5	8	100	84	745					
May 1978	4	16	27	26	14	5	8	100	80	734					
June 1978	5	14	30	24	16	6	5	100	78	732					
July 1978	5	14	33	24	15	4	5	100	80	732					
August 1978	4	15	32	23	14	5	6	100	81	787					
September 1978	4	16	30	23	13	4	9	100	84	795					
October 1978	4	13	28	24	15	6	10	100	78	788					
November 1978	5	12	30	23	16	5	10	100	77	834					
December 1978	5	12	27	21	18	5	12	100	79	837					
January 1979	5	13	27	21	21	4	10	100	76	872					
February 1979	5	14	23	21	23	5	9	100	76	800					
March 1979	5	12	26	22	22	6	7	100	72	809					
April 1979	6	11	23	25	23	6	7	100	69	837					
May 1979	4	12	25	26	23	4	7	100	67	756					
June 1979	4	13	22	26	24	5	6	100	68	816					
July 1979	4	12	25	24	22	5	7	100	71	866					
August 1979	5	12	25	23	23	6	6	100	71	893					
September 1979	5	12	26	23	22	7	6	100	71	871					
October 1979	4	14	26	24	21	7	4	100	72	894					
November 1979	3	13	26	27	20	6	4	100	69	913					
December 1979	3	13	26	27	22	3	6	100	67	861					
January 1980	4	13	25	25	22	4	7	100	70	719					
February 1980	5	13	21	24	25	4	8	100	69	631					
March 1980	5	12	21	25	24	5	8	100	67	638					
April 1980	4	11	20	25	25	7	8	100	65	642					
May 1980	2	10	22	26	24	9	7	100	63	586					
June 1980	2	12	23	26	23	8	6	100	65	546					
July 1980	3	11	24	30	19	6	7	100	64	534					
August 1980	4	12	28	26	15	7	8	100	74	525					
September 1980	6	11	28	24	12	9	10	100	80	539					
October 1980	6	12	28	20	13	9	12	100	85	556					
November 1980	6	12	24	23	13	9	13	100	82	557					
December 1980	5	11	23	26	15	8	12	100	76	563					
January 1981	4	11	24	28	14	9	10	100	73	555					
February 1981	3	11	26	27	15	9	9	100	72	557					
March 1981	3	10	26	25	16	11	9	100	72	577					
April 1981	3	10	24	28	16	11	9	100	69	594					
May 1981	5	11	26	28	13	10	7	100	76	589					
June 1981	6	14	26	29	10	8	8	100	81	567					
July 1981	7	17	28	25	10	6	6	100	89	529					
August 1981	5	18	28	24	11	5	8	100	88	570					
September 1981	6	18	28	22	13	6	7	100	89	574					
October 1981	5	18	30	18	14	8	7	100	91	603					
November 1981	6	16	28	19	14	10	7	100	89	566					
December 1981	5	19	27	21	15	8	6	100	88	582					

AGE 55 AND UP**TABLE 9**
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
								DK, NA	Total	Relative	Cases
January	1982	6	17	24	26	14	6	6	100	83	564
February	1982	5	18	26	26	15	4	6	100	82	596
March	1982	6	15	28	24	16	5	7	100	81	562
April	1982	6	14	28	24	16	5	7	100	80	578
May	1982	7	13	29	24	14	5	8	100	82	543
June	1982	6	14	28	25	13	6	7	100	82	568
July	1982	6	16	28	23	14	7	6	100	85	549
August	1982	5	17	28	23	15	7	5	100	85	544
September	1982	6	18	28	23	14	7	5	100	87	543
October	1982	8	18	27	23	12	6	6	100	90	554
November	1982	8	18	21	25	12	9	6	100	90	567
December	1982	7	19	23	24	13	8	6	100	89	553
January	1983	6	16	25	25	14	9	5	100	83	538
February	1983	5	18	29	24	13	6	6	100	86	524
March	1983	6	18	29	24	12	6	6	100	88	540
April	1983	7	21	30	21	10	6	5	100	97	564
May	1983	8	21	30	23	7	8	4	100	99	562
June	1983	10	20	29	23	6	8	4	100	100	552
July	1983	10	16	31	24	7	7	5	100	94	572
August	1983	9	13	35	23	10	5	6	100	90	577
September	1983	7	14	35	23	11	5	6	100	87	593
October	1983	7	15	32	23	11	6	6	100	87	574
November	1983	6	16	31	24	10	7	6	100	88	595
December	1983	7	16	32	23	10	5	7	100	90	609
January	1984	7	17	33	23	8	6	7	100	93	642
February	1984	9	18	31	22	7	5	7	100	97	628
March	1984	9	19	29	22	7	6	8	100	99	621
April	1984	9	19	29	21	9	6	7	100	99	588
May	1984	8	20	32	19	9	6	6	100	99	619
June	1984	7	22	34	19	9	5	4	100	100	618
July	1984	7	22	36	18	8	5	4	100	102	619
August	1984	7	25	32	18	9	4	5	100	104	585
September	1984	9	22	33	17	8	5	7	100	105	576
October	1984	9	23	31	17	9	5	7	100	107	568
November	1984	10	22	32	16	8	5	7	100	109	599
December	1984	9	22	34	17	8	4	6	100	106	580
January	1985	9	22	36	17	8	4	5	100	107	576
February	1985	7	19	37	19	8	4	5	100	98	549
March	1985	6	20	34	21	9	5	5	100	96	560
April	1985	6	19	34	22	9	5	5	100	94	575
May	1985	7	21	35	21	9	4	4	100	99	569
June	1985	9	19	36	21	8	3	4	100	99	553
July	1985	10	18	36	19	9	3	5	100	100	550
August	1985	9	16	34	21	10	4	5	100	94	573
September	1985	8	17	35	19	11	4	6	100	94	583
October	1985	6	16	35	22	11	5	6	100	89	568
November	1985	6	16	35	22	10	5	6	100	91	539
December	1985	6	16	36	23	8	6	5	100	91	524
January	1986	6	17	36	24	8	4	5	100	92	516
February	1986	5	20	34	23	9	5	4	100	94	516
March	1986	6	19	35	22	10	5	4	100	94	542
April	1986	7	20	33	22	9	7	4	100	96	535
May	1986	7	17	36	23	8	7	3	100	94	561

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	(a) Continuous Increase		(b) Intermittent Increase		(c) No Change		(d) Intermittent Decline		(e) Continuous Decline		(f) Mixed		
	Continuous	Intermittent	Continuous	Intermittent	No	Change	Intermittent	Decline	Continuous	Decline	DK, NA	Total	Relative
June 1986	6	20	34	24	7	6	4	100	95	4	100	95	532
July 1986	6	19	35	23	6	7	4	100	96	4	100	96	548
August 1986	6	21	34	20	8	6	5	100	99	5	100	99	528
September 1986	5	20	32	20	9	7	6	100	95	6	100	95	557
October 1986	5	23	32	21	9	5	6	100	98	6	100	98	569
November 1986	5	20	35	21	8	5	6	100	96	6	100	96	595
December 1986	6	20	38	20	7	5	4	100	99	4	100	99	585
January 1987	6	16	36	21	8	7	5	100	93	5	100	93	574
February 1987	6	17	33	23	8	8	5	100	92	8	100	92	543
March 1987	5	16	35	24	9	6	5	100	89	5	100	89	532
April 1987	5	19	34	24	7	6	5	100	92	6	100	92	523
May 1987	4	17	37	25	6	6	4	100	91	6	100	91	536
June 1987	6	18	35	25	6	6	5	100	93	6	100	93	562
July 1987	6	16	39	23	7	5	5	100	92	5	100	92	575
August 1987	7	15	36	25	7	5	6	100	91	6	100	91	565
September 1987	6	16	36	22	7	5	7	100	93	7	100	93	543
October 1987	7	19	36	21	6	4	6	100	98	6	100	98	485
November 1987	6	19	36	22	6	5	6	100	96	6	100	96	452
December 1987	5	17	37	24	6	6	6	100	92	6	100	92	410
January 1988	4	16	37	24	6	7	6	100	91	6	100	91	431
February 1988	5	19	35	21	5	8	6	100	98	6	100	98	429
March 1988	6	22	34	22	5	6	5	100	102	5	100	102	428
April 1988	7	23	32	21	5	6	5	100	104	5	100	104	424
May 1988	7	20	35	23	6	5	4	100	99	6	100	99	438
June 1988	7	17	34	24	8	5	5	100	93	5	100	93	440
July 1988	8	16	33	25	8	4	6	100	91	6	100	91	432
August 1988	6	19	31	24	8	4	8	100	92	8	100	92	409
September 1988	8	20	32	19	7	6	8	100	101	8	100	101	407
October 1988	7	20	33	20	9	5	7	100	98	7	100	98	409
November 1988	9	17	34	18	10	6	6	100	98	6	100	98	436
December 1988	6	15	33	23	10	5	8	100	89	8	100	89	450
January 1989	7	16	35	21	10	5	6	100	91	6	100	91	433
February 1989	7	16	34	21	9	6	6	100	92	6	100	92	402
March 1989	7	19	35	18	9	7	4	100	99	7	100	99	408
April 1989	8	19	35	17	10	7	5	100	100	5	100	100	407
May 1989	6	24	32	19	9	6	4	100	102	4	100	102	429
June 1989	6	21	35	20	9	4	5	100	98	5	100	98	417
July 1989	5	19	34	24	9	3	6	100	91	6	100	91	427
August 1989	5	14	37	24	10	3	6	100	85	6	100	85	427
September 1989	6	14	36	24	10	4	5	100	86	5	100	86	444
October 1989	7	17	35	22	8	5	7	100	94	7	100	94	449
November 1989	7	17	36	21	8	5	7	100	96	7	100	96	450
December 1989	6	19	34	21	7	4	9	100	97	9	100	97	437
January 1990	6	17	35	20	9	4	8	100	94	8	100	94	436
February 1990	5	18	35	20	10	3	9	100	93	9	100	93	434
March 1990	6	17	35	20	11	4	6	100	92	6	100	92	444
April 1990	7	18	35	21	9	5	5	100	95	5	100	95	469
May 1990	7	19	36	19	10	5	4	100	97	4	100	97	486
June 1990	5	21	36	19	9	4	6	100	99	6	100	99	475
July 1990	3	21	38	19	9	5	5	100	97	5	100	97	436
August 1990	2	20	36	22	9	6	5	100	90	6	100	90	404
September 1990	3	16	39	20	12	6	4	100	87	4	100	87	395
October 1990	2	13	35	24	15	6	6	100	77	6	100	77	436
November 1990	3	14	31	24	15	6	7	100	79	7	100	79	474

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
		DK, NA	Total	Relative	Cases						
December	1990	3	13	28	28	14	6	7	100	73	474
January	1991	3	15	32	28	11	5	6	100	79	439
February	1991	3	15	36	26	10	5	6	100	82	391
March	1991	5	15	37	23	10	5	5	100	86	377
April	1991	5	17	34	22	11	6	5	100	89	414
May	1991	7	16	33	25	9	6	4	100	88	434
June	1991	6	17	32	25	10	5	5	100	88	443
July	1991	6	15	33	25	9	6	6	100	88	414
August	1991	6	16	34	23	9	7	5	100	90	389
September	1991	5	16	33	23	8	9	5	100	90	386
October	1991	6	15	34	25	8	8	4	100	87	385
November	1991	6	13	33	24	11	7	5	100	84	403
December	1991	6	12	30	27	13	6	6	100	77	416
January	1992	6	11	30	28	14	6	6	100	75	408
February	1992	4	12	30	30	11	7	7	100	76	397
March	1992	4	12	32	27	11	8	6	100	77	395
April	1992	3	12	31	28	11	7	7	100	76	389
May	1992	3	10	36	27	11	7	6	100	75	393
June	1992	5	9	36	27	10	6	7	100	76	392
July	1992	5	9	34	25	10	9	7	100	79	409
August	1992	4	11	30	26	11	9	9	100	78	406
September	1992	4	12	29	28	9	9	9	100	78	410
October	1992	3	10	30	30	9	7	11	100	75	412
November	1992	4	14	33	25	8	7	10	100	84	404
December	1992	3	16	32	23	8	9	9	100	88	394
January	1993	4	18	33	19	8	9	8	100	96	384
February	1993	5	16	29	24	8	8	10	100	89	386
March	1993	7	16	29	26	7	6	10	100	89	377
April	1993	5	14	29	27	10	7	9	100	83	391
May	1993	6	14	32	26	10	6	6	100	84	405
June	1993	4	12	35	25	12	6	6	100	79	410
July	1993	4	13	34	25	14	4	6	100	78	398
August	1993	3	13	29	29	15	4	7	100	71	399
September	1993	3	16	28	27	15	4	7	100	77	403
October	1993	3	16	28	27	14	5	7	100	78	410
November	1993	3	20	30	21	13	5	7	100	89	412
December	1993	5	18	33	21	10	4	8	100	92	407
January	1994	6	21	34	19	7	4	9	100	101	401
February	1994	7	19	34	20	7	5	8	100	99	394
March	1994	6	20	30	22	8	7	8	100	97	425
April	1994	7	19	28	24	7	8	7	100	94	435
May	1994	6	19	32	22	8	6	7	100	95	436
June	1994	6	19	35	20	8	6	6	100	97	416
July	1994	6	19	39	19	9	4	5	100	97	413
August	1994	5	21	35	24	5	6	5	100	97	405
September	1994	6	20	32	24	5	7	6	100	97	400
October	1994	6	20	31	24	5	7	6	100	97	389
November	1994	7	18	31	21	9	7	7	100	95	395
December	1994	7	18	33	19	10	7	6	100	96	409
January	1995	5	20	32	20	10	8	6	100	95	401
February	1995	5	21	33	21	7	6	7	100	98	399
March	1995	5	20	34	21	7	6	7	100	97	384
April	1995	5	18	38	19	6	6	6	100	98	385

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	(a) Continuous Increase		(b) Intermittent Increase		(c) No Change		(d) Intermittent Decline		(e) Continuous Decline		(f) Mixed		
	Continuous	Intermittent	Continuous	Intermittent	No	Change	Intermittent	Decline	Continuous	Decline	DK, NA	Total	Relative
May 1995	5	20	36	19	7	7	5	100	99	5	100	99	383
June 1995	4	22	35	20	6	8	5	100	100	5	100	100	391
July 1995	6	20	33	23	6	8	5	100	97	5	100	97	390
August 1995	8	16	39	20	8	6	3	100	96	3	100	96	406
September 1995	8	15	38	21	9	5	3	100	93	3	100	93	404
October 1995	6	15	38	20	11	5	4	100	90	4	100	90	415
November 1995	6	15	35	23	11	6	5	100	87	5	100	87	410
December 1995	6	15	35	22	10	7	5	100	89	5	100	89	420
January 1996	6	18	37	20	7	6	6	100	96	6	100	96	408
February 1996	5	18	35	21	8	6	7	100	94	7	100	94	432
March 1996	6	18	36	21	8	5	6	100	95	6	100	95	418
April 1996	6	19	36	21	9	5	4	100	95	5	100	95	445
May 1996	6	20	39	18	8	6	3	100	100	3	100	100	408
June 1996	7	20	38	19	8	6	3	100	101	3	100	101	420
July 1996	7	20	36	19	7	6	4	100	100	4	100	100	397
August 1996	7	19	36	19	7	5	6	100	100	5	100	100	415
September 1996	5	20	36	18	8	6	7	100	98	6	100	98	411
October 1996	6	21	37	17	8	5	7	100	101	5	100	101	436
November 1996	6	22	38	17	8	4	5	100	102	4	100	102	432
December 1996	6	22	38	17	7	7	4	100	105	7	100	105	412
January 1997	5	22	36	18	8	7	4	100	102	4	100	102	392
February 1997	5	23	34	18	7	7	5	100	104	5	100	104	375
March 1997	8	24	33	19	7	5	4	100	106	4	100	106	388
April 1997	10	24	33	19	6	5	3	100	109	3	100	109	403
May 1997	9	25	35	17	5	7	2	100	112	2	100	112	419
June 1997	7	26	36	18	5	6	3	100	111	3	100	111	420
July 1997	6	25	38	15	4	8	3	100	112	3	100	112	410
August 1997	8	24	39	17	4	6	3	100	111	3	100	111	429
September 1997	10	22	39	15	5	5	3	100	112	5	100	112	424
October 1997	11	22	39	16	5	4	2	100	112	4	100	112	426
November 1997	11	25	38	12	6	4	3	100	117	3	100	117	415
December 1997	9	25	40	15	4	5	3	100	115	3	100	115	421
January 1998	9	23	42	14	4	4	3	100	114	4	100	114	430
February 1998	12	24	40	16	2	4	2	100	118	2	100	118	439
March 1998	13	24	40	14	3	4	2	100	119	2	100	119	447
April 1998	12	28	36	13	3	5	3	100	125	3	100	125	439
May 1998	9	26	39	14	3	5	4	100	118	4	100	118	440
June 1998	9	26	37	12	4	5	6	100	119	5	100	119	442
July 1998	10	23	38	14	5	4	5	100	114	4	100	114	443
August 1998	10	25	36	14	5	5	5	100	116	5	100	116	432
September 1998	9	25	38	14	4	4	5	100	116	4	100	116	426
October 1998	8	27	36	14	3	5	7	100	118	3	100	118	446
November 1998	8	25	36	16	3	4	7	100	114	4	100	114	450
December 1998	9	25	35	18	4	4	5	100	112	5	100	112	439
January 1999	10	23	36	18	5	5	4	100	109	4	100	109	408
February 1999	11	23	35	17	5	5	4	100	112	4	100	112	404
March 1999	10	24	34	15	5	5	6	100	114	5	100	114	412
April 1999	10	22	35	15	5	6	7	100	113	6	100	113	422
May 1999	10	25	33	15	6	5	7	100	114	5	100	114	416
June 1999	10	23	36	15	5	5	5	100	112	5	100	112	412
July 1999	9	26	39	13	5	4	4	100	118	4	100	118	396
August 1999	10	24	40	12	5	6	3	100	116	3	100	116	401
September 1999	9	25	37	13	6	6	4	100	115	4	100	115	414
October 1999	9	25	31	16	7	8	4	100	111	4	100	111	445

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
								DK, NA	Total	Relative	Cases
November	1999	11	24	31	15	6	6	6	100	115	454
December	1999	12	24	31	14	5	6	7	100	117	457
January	2000	14	27	31	13	4	6	6	100	124	449
February	2000	14	27	32	13	4	6	5	100	123	455
March	2000	13	26	31	14	5	6	5	100	120	462
April	2000	12	24	31	14	7	7	6	100	115	476
May	2000	10	25	31	15	6	8	5	100	113	472
June	2000	12	25	33	15	4	7	4	100	118	467
July	2000	11	25	34	15	4	6	4	100	117	469
August	2000	11	25	34	16	4	5	5	100	116	475
September	2000	10	22	33	17	6	6	6	100	108	478
October	2000	10	20	33	19	5	7	6	100	106	473
November	2000	10	19	32	17	7	10	5	100	106	464
December	2000	9	24	33	17	4	9	4	100	111	462
January	2001	9	24	35	18	3	8	3	100	111	464
February	2001	9	23	36	20	2	6	4	100	109	489
March	2001	9	20	32	22	4	7	5	100	104	473
April	2001	9	19	28	20	7	12	5	100	101	465
May	2001	9	17	27	24	7	11	5	100	95	436
June	2001	8	18	28	21	8	12	5	100	97	452
July	2001	9	21	27	22	7	8	5	100	101	462
August	2001	9	24	29	16	9	8	5	100	107	467
September	2001	9	22	30	19	7	8	5	100	105	478
October	2001	7	19	32	21	7	11	5	100	98	486
November	2001	7	18	31	23	4	11	5	100	98	498
December	2001	9	18	29	20	6	12	6	100	101	473
January	2002	11	20	29	18	6	11	6	100	107	483
February	2002	11	22	26	19	6	10	6	100	109	460
March	2002	10	23	29	20	4	9	6	100	108	483
April	2002	9	23	27	21	6	8	7	100	106	481
May	2002	7	22	28	21	6	11	6	100	102	501
June	2002	5	23	29	21	6	10	6	100	101	482
July	2002	5	21	31	23	6	9	6	100	97	475
August	2002	7	21	29	23	5	8	6	100	100	467
September	2002	8	19	26	23	8	10	6	100	96	499
October	2002	9	17	23	22	10	11	7	100	94	510
November	2002	7	15	24	24	12	12	6	100	87	519
December	2002	5	17	24	26	11	13	4	100	85	501
January	2003	5	19	26	26	11	10	3	100	88	481
February	2003	6	20	26	25	11	8	4	100	90	478
March	2003	7	17	24	25	13	8	5	100	86	470
April	2003	7	18	23	27	11	10	4	100	87	476
May	2003	7	17	23	27	10	12	4	100	87	488
June	2003	7	20	26	24	8	11	3	100	95	503
July	2003	9	18	29	21	8	12	3	100	98	501
August	2003	9	18	30	21	9	10	3	100	97	496
September	2003	10	16	29	24	8	8	4	100	94	487
October	2003	9	19	27	25	11	6	4	100	91	473
November	2003	12	18	26	24	10	7	3	100	95	478
December	2003	14	17	26	21	14	6	2	100	96	470
January	2004	14	18	26	21	12	8	2	100	99	488
February	2004	11	21	26	19	13	7	2	100	100	502
March	2004	10	23	25	19	11	8	4	100	103	527

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	(a) Continuous Increase		(b) Intermittent Increase		(c) No Change		(d) Intermittent Decline		(e) Continuous Decline		(f) Mixed		
	Continuous	Intermittent	Continuous	Intermittent	No	Change	Intermittent	Decline	Continuous	Decline	DK, NA	Total	Relative
April 2004	10	22	26	18	11	8	4	100	104	104	531		
May 2004	11	23	25	20	9	9	4	100	105	105	532		
June 2004	13	20	27	20	11	8	2	100	102	102	548		
July 2004	13	19	27	20	11	7	3	100	101	101	572		
August 2004	13	18	30	20	9	7	3	100	101	101	576		
September 2004	12	20	30	20	9	6	3	100	103	103	567		
October 2004	12	21	28	24	7	5	2	100	102	102	560		
November 2004	12	21	27	26	8	5	2	100	99	99	551		
December 2004	12	21	27	27	6	5	1	100	100	100	562		
January 2005	13	21	28	23	8	6	1	100	103	103	579		
February 2005	14	21	27	21	8	7	1	100	106	106	580		
March 2005	13	22	27	20	9	7	2	100	107	107	600		
April 2005	12	21	27	24	8	6	2	100	101	101	582		
May 2005	9	23	27	25	8	7	2	100	98	98	584		
June 2005	8	21	31	25	9	6	1	100	95	95	555		
July 2005	9	22	32	21	9	6	2	100	101	101	571		
August 2005	11	20	32	20	9	5	2	100	102	102	596		
September 2005	10	21	27	22	11	5	3	100	98	98	640		
October 2005	9	19	24	27	13	5	3	100	88	88	634		
November 2005	8	16	23	28	16	8	2	100	80	80	633		
December 2005	10	17	24	26	14	8	2	100	86	86	602		
January 2006	11	17	24	23	13	9	2	100	93	93	615		
February 2006	13	19	25	22	13	7	2	100	98	98	606		
March 2006	12	19	25	23	12	6	2	100	96	96	617		
April 2006	11	19	26	23	13	5	2	100	94	94	614		
May 2006	10	19	26	24	13	6	2	100	91	91	626		
June 2006	11	19	24	23	14	6	2	100	92	92	634		
July 2006	10	19	24	25	12	6	3	100	91	91	634		
August 2006	9	20	27	24	12	6	2	100	93	93	640		
September 2006	8	19	30	24	12	6	2	100	92	92	661		
October 2006	8	20	31	22	11	5	2	100	96	96	683		
November 2006	9	23	32	20	8	5	2	100	104	104	674		
December 2006	12	24	31	19	7	5	2	100	110	110	671		
January 2007	12	25	32	18	7	5	2	100	112	112	650		
February 2007	12	23	31	20	7	5	2	100	108	108	676		
March 2007	11	25	28	22	6	6	2	100	107	107	682		
April 2007	9	25	25	25	7	6	3	100	103	103	701		
May 2007	9	27	24	23	8	7	2	100	105	105	683		
June 2007	9	25	24	24	11	6	2	100	99	99	667		
July 2007	10	25	25	21	11	7	1	100	103	103	665		
August 2007	10	23	25	22	12	7	1	100	99	99	687		
September 2007	10	23	27	21	11	6	2	100	101	101	702		
October 2007	8	22	27	23	11	7	1	100	96	96	712		
November 2007	8	23	25	25	11	8	1	100	95	95	702		
December 2007	7	20	23	28	12	9	2	100	87	87	705		
January 2008	6	21	22	29	12	8	2	100	85	85	715		
February 2008	5	21	23	29	12	8	2	100	84	84	712		
March 2008	5	20	23	26	14	9	2	100	85	85	702		
April 2008	5	18	22	28	17	9	2	100	78	78	695		
May 2008	5	15	22	28	19	8	2	100	74	74	726		
June 2008	4	14	18	31	22	8	3	100	66	66	730		
July 2008	4	12	17	32	22	9	4	100	62	62	754		
August 2008	3	12	16	34	22	9	4	100	59	59	734		
September 2008	4	14	19	32	17	9	5	100	69	69	722		

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
								DK, NA	Total	Relative	Cases
October	2008	3	15	20	32	16	9	6	100	71	694
November	2008	4	14	19	31	14	12	6	100	74	707
December	2008	3	11	18	34	14	14	5	100	66	718
January	2009	4	11	18	37	12	14	4	100	67	740
February	2009	3	11	19	37	12	14	5	100	66	729
March	2009	4	10	21	35	13	13	5	100	66	751
April	2009	3	10	22	33	14	13	5	100	66	742
May	2009	3	10	24	32	13	14	4	100	69	765
June	2009	4	12	23	30	11	16	4	100	75	771
July	2009	4	14	22	29	12	15	3	100	77	766
August	2009	4	14	21	30	14	13	3	100	74	759
September	2009	4	14	21	31	15	11	3	100	73	754
October	2009	4	13	22	31	14	12	3	100	72	782
November	2009	4	13	22	31	13	12	3	100	73	784
December	2009	4	13	23	33	13	12	3	100	71	801
January	2010	4	14	23	33	13	10	3	100	73	797
February	2010	4	16	25	31	13	9	2	100	77	798
March	2010	5	16	26	29	13	7	3	100	80	796
April	2010	5	18	25	28	14	8	3	100	81	809
May	2010	6	16	22	29	15	8	3	100	77	817
June	2010	6	16	22	30	16	8	3	100	76	801
July	2010	6	14	24	31	15	7	3	100	74	796
August	2010	5	13	26	30	15	8	3	100	74	803
September	2010	3	13	26	30	15	9	3	100	71	826
October	2010	3	14	27	31	14	9	2	100	73	819
November	2010	3	14	26	31	13	9	3	100	73	821
December	2010	5	15	27	30	13	8	3	100	76	809
January	2011	6	15	27	27	15	7	4	100	80	826
February	2011	7	16	27	25	14	8	4	100	84	840
March	2011	6	15	26	26	15	8	4	100	79	874
April	2011	6	14	23	30	17	8	4	100	73	856
May	2011	4	14	21	32	18	6	3	100	68	850
June	2011	5	17	19	30	18	7	4	100	73	830
July	2011	6	17	20	29	17	7	4	100	76	835
August	2011	5	16	20	29	20	7	4	100	73	841
September	2011	4	13	22	31	20	7	4	100	67	860
October	2011	3	12	21	33	20	7	3	100	62	860
November	2011	4	13	22	35	16	7	3	100	66	881
December	2011	4	14	24	33	15	8	3	100	70	878
January	2012	6	15	25	31	12	9	3	100	78	901
February	2012	6	14	26	30	12	8	4	100	79	862
March	2012	7	16	25	29	12	7	4	100	82	864
April	2012	6	17	27	26	14	5	4	100	83	838
May	2012	6	19	25	24	14	7	5	100	86	862
June	2012	6	17	26	26	13	7	5	100	83	865
July	2012	6	16	24	29	13	8	5	100	80	897
August	2012	6	14	26	30	12	6	5	100	78	886
September	2012	7	16	24	29	12	6	6	100	81	891
October	2012	8	17	23	28	11	6	8	100	87	873
November	2012	9	19	21	25	10	7	8	100	94	864
December	2012	9	18	24	23	13	6	7	100	91	869
January	2013	8	18	23	24	16	7	5	100	87	874
February	2013	7	17	25	25	17	5	4	100	83	862

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	(a) Continuous Increase		(b) Intermittent Increase		(c) No Change		(d) Intermittent Decline		(e) Continuous Decline		(f) Mixed		
	Continuous	Intermittent	Continuous	Intermittent	No	Change	Intermittent	Decline	Continuous	Decline	DK, NA	Total	Relative
March 2013	7	18	24	25	15	6	4	100	84	822			
April 2013	7	18	26	23	15	6	6	100	87	825			
May 2013	9	18	27	22	14	5	4	100	91	831			
June 2013	9	19	28	22	13	5	4	100	92	851			
July 2013	10	21	26	23	12	6	3	100	96	819			
August 2013	8	21	24	24	12	7	4	100	93	816			
September 2013	8	20	23	24	14	7	4	100	91	794			
October 2013	8	17	26	24	15	7	4	100	86	833			
November 2013	7	16	28	23	16	6	3	100	83	839			
December 2013	7	16	29	24	15	6	3	100	83	867			
January 2014	7	19	27	24	14	6	3	100	87	862			
February 2014	9	19	25	24	15	6	2	100	89	885			
March 2014	9	21	23	24	16	6	2	100	90	875			
April 2014	9	22	24	22	16	6	2	100	93	858			
May 2014	7	22	26	23	14	6	2	100	92	845			
June 2014	7	21	27	22	13	7	3	100	94	857			
July 2014	8	19	26	25	12	7	4	100	89	872			
August 2014	10	19	24	24	12	6	5	100	93	867			
September 2014	10	20	25	24	12	6	4	100	94	838			
October 2014	10	21	25	22	12	6	3	100	96	801			
November 2014	9	20	26	22	13	7	3	100	95	783			
December 2014	10	20	28	22	11	7	3	100	98	789			
January 2015	9	24	27	21	11	5	3	100	100	765			
February 2015	9	25	27	21	10	5	3	100	103	753			
March 2015	10	24	27	19	11	6	3	100	104	697			
April 2015	11	22	27	19	10	8	2	100	104	691			
May 2015	12	20	27	19	12	7	2	100	102	655			
June 2015	12	22	28	19	12	6	2	100	103	684			
July 2015	11	20	28	21	11	6	3	100	100	687			
August 2015	10	24	26	22	9	6	3	100	103	733			
September 2015	9	21	24	24	9	6	6	100	97	699			
October 2015	9	21	24	24	10	6	6	100	96	687			
November 2015	9	19	24	25	11	7	5	100	92	648			
December 2015	9	20	27	24	10	7	3	100	95	657			
January 2016	9	20	27	24	11	7	2	100	95	671			
February 2016	10	20	28	23	10	7	3	100	97	667			
March 2016	9	19	27	22	11	6	5	100	96	701			
April 2016	9	21	28	20	10	6	5	100	99	718			
May 2016	10	21	27	20	10	6	5	100	102	776			
June 2016	11	24	25	19	10	7	4	100	106	752			
July 2016	11	22	26	22	8	7	4	100	103	754			
August 2016	9	24	27	23	7	5	5	100	104	728			
September 2016	8	25	26	24	7	5	5	100	103	767			
October 2016	9	25	25	21	7	6	7	100	107	789			
November 2016	11	23	22	20	9	7	7	100	105	808			
December 2016	14	21	22	19	7	9	8	100	108	796			
January 2017	13	24	22	19	6	10	6	100	112	807			
February 2017	13	26	24	18	4	11	5	100	117	811			
March 2017	14	28	25	16	4	10	4	100	122	824			
April 2017	15	27	24	16	4	9	3	100	122	835			
May 2017	16	27	24	17	6	7	3	100	121	841			
June 2017	15	28	22	18	7	7	3	100	118	819			
July 2017	15	26	25	16	8	7	3	100	117	804			
August 2017	17	26	26	15	7	7	3	100	121	799			

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
								DK, NA	Total	Relative	Cases
September	2017	19	22	28	14	7	8	3	100	121	818
October	2017	20	24	27	14	4	7	3	100	126	839
November	2017	18	25	26	16	5	7	3	100	122	860
December	2017	16	27	24	16	6	7	3	100	121	863
January	2018	17	25	23	16	8	9	3	100	118	863
February	2018	20	26	23	15	7	8	2	100	123	863
March	2018	20	28	23	14	5	7	2	100	129	886
April	2018	19	30	24	14	6	5	3	100	130	879
May	2018	18	28	24	15	7	6	3	100	124	897
June	2018	18	25	24	15	8	6	3	100	120	883
July	2018	18	27	23	16	7	6	3	100	122	876
August	2018	18	28	22	16	7	5	4	100	122	854
September	2018	21	27	21	16	7	5	3	100	125	861
October	2018	22	25	22	15	7	6	3	100	125	859
November	2018	22	26	24	14	6	6	3	100	127	877
December	2018	20	27	23	13	7	7	3	100	126	852
January	2019	19	26	23	15	8	5	4	100	123	854
February	2019	18	26	23	15	8	6	4	100	121	841
March	2019	18	26	25	15	8	5	4	100	121	838
April	2019	18	28	25	13	7	6	4	100	127	816
May	2019	21	29	23	12	6	5	4	100	132	794
June	2019	22	29	20	14	6	6	3	100	131	832
July	2019	23	26	21	15	6	5	2	100	128	863
August	2019	22	23	23	17	7	6	3	100	121	864
September	2019	20	20	27	16	6	7	3	100	118	855
October	2019	18	22	26	16	7	7	3	100	117	862
November	2019	19	23	26	14	7	8	4	100	121	921
December	2019	19	27	24	12	7	6	4	100	127	957
January	2020	20	28	24	12	6	6	5	100	130	974
February	2020	21	28	24	11	6	5	5	100	132	941
March	2020	20	25	25	13	6	5	4	100	126	959
April	2020	18	23	23	17	6	9	4	100	118	943
May	2020	13	20	25	20	7	10	5	100	107	939
June	2020	11	22	24	20	6	12	5	100	107	902
July	2020	11	21	27	19	6	10	6	100	107	889
August	2020	12	21	27	18	5	10	7	100	109	888
September	2020	12	21	26	18	5	10	7	100	110	874
October	2020	12	23	26	16	6	10	7	100	113	881
November	2020	11	22	26	16	6	12	8	100	111	868
December	2020	10	21	26	16	6	13	8	100	108	867
January	2021	8	20	26	17	6	15	7	100	105	838
February	2021	8	20	25	19	7	16	5	100	102	847
March	2021	8	21	26	20	7	13	4	100	103	838
April	2021	11	24	24	20	8	11	3	100	108	848
May	2021	10	29	23	18	9	8	3	100	112	831
June	2021	10	29	22	17	11	8	3	100	112	835
July	2021	10	28	23	17	12	7	3	100	109	802
August	2021	11	24	22	17	14	9	3	100	104	817
September	2021	10	25	21	19	13	9	2	100	102	814
October	2021	9	24	20	20	15	9	3	100	97	828
November	2021	9	25	20	20	16	8	3	100	97	830
December	2021	9	22	21	19	18	7	3	100	94	846
January	2022	9	21	20	18	19	8	4	100	93	846

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed				
								DK, NA	Total	Relative	Cases
February	2022	8	21	19	19	21	8	5	100	89	841
March	2022	7	19	17	19	24	9	4	100	84	824
April	2022	8	18	17	22	24	8	3	100	80	856
May	2022	9	17	17	24	23	8	3	100	79	852
June	2022	9	14	15	26	24	9	3	100	73	867
July	2022	6	13	14	25	29	10	3	100	66	850
August	2022	5	13	15	25	30	10	3	100	63	862
September	2022	5	15	16	23	28	9	3	100	69	848
October	2022	6	15	16	23	27	10	3	100	71	858
November	2022	6	15	14	25	26	10	5	100	70	826
December	2022	6	15	13	28	24	9	5	100	68	856
January	2023	5	16	16	29	21	9	4	100	71	864
February	2023	7	17	17	28	19	8	3	100	78	911
March	2023	7	19	19	26	18	7	3	100	82	881
April	2023	7	18	18	26	19	7	4	100	80	889
May	2023	6	17	19	28	21	6	4	100	74	866
June	2023	7	16	17	28	23	6	3	100	72	876
July	2023	9	18	17	26	22	6	3	100	79	884
August	2023	10	19	19	23	18	8	2	100	88	919
September	2023	11	19	22	21	17	7	4	100	92	911
October	2023	9	18	21	23	19	7	4	100	85	913
November	2023	9	17	21	23	22	6	4	100	81	889
December	2023	9	17	19	24	22	6	3	100	80	897
January	2024	12	21	17	22	17	6	5	100	93	894
February	2024	11	22	18	22	14	7	6	100	97	908

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

The question was: "Now thinking back 5 years, would you say you (and your family living there) are better off or worse off financially now than you were 5 years ago?"
 (Note: Prior to 1972 a four year horizon was used)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1980	40	24	34	2	100	106	539
March 1981	34	21	44	1	100	90	577
September 1981	39	23	37	1	100	102	574
March 1982	41	23	35	1	100	105	562
September 1982	40	21	39	0	100	100	543
March 1983	36	26	38	0	100	99	540
September 1983	41	23	35	1	100	106	593
March 1984	44	25	30	1	100	114	621
September 1984	50	20	29	1	100	120	576
September 1985	42	22	35	1	100	108	583
September 2011	28	14	57	1	100	71	860
October 2011	27	14	58	1	100	69	860
November 2011	26	13	60	1	100	66	881
December 2011	27	14	58	1	100	69	878
January 2012	28	15	56	1	100	72	901
February 2012	27	15	57	1	100	70	862
March 2012	28	16	55	1	100	73	864
April 2012	28	16	55	1	100	73	838
May 2012	29	17	53	0	100	76	862
June 2012	30	17	53	0	100	77	865
July 2012	31	17	51	0	100	80	897
August 2012	32	15	52	1	100	79	886
September 2012	32	15	52	1	100	81	891
October 2012	32	15	52	1	100	80	873
November 2012	33	16	49	2	100	84	864
December 2012	30	17	51	1	100	79	869
January 2013	31	16	52	1	100	79	874
February 2013	30	15	54	0	100	76	862
March 2013	33	15	52	1	100	81	822
April 2013	32	17	51	1	100	81	825
May 2013	34	17	47	1	100	87	831
June 2013	33	19	48	1	100	85	851
July 2013	35	17	47	1	100	88	819
August 2013	35	15	50	0	100	86	816
September 2013	35	13	51	1	100	84	794
October 2013	36	13	51	0	100	85	833
November 2013	34	16	50	1	100	84	839
December 2013	35	17	48	0	100	86	867
January 2014	35	17	47	1	100	89	862
February 2014	38	16	45	1	100	92	885
March 2014	39	13	47	1	100	92	875
April 2014	40	12	47	1	100	93	858
May 2014	40	12	47	1	100	92	845
June 2014	39	14	46	1	100	93	857
July 2014	39	13	48	0	100	91	872
August 2014	40	13	46	0	100	94	867
September 2014	40	12	48	0	100	92	838

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2014	39	14	47	0	100	92	801
November	2014	37	16	47	0	100	90	783
December	2014	41	17	41	0	100	100	789
January	2015	44	16	40	0	100	104	765
February	2015	47	14	39	0	100	108	753
March	2015	44	13	42	1	100	103	697
April	2015	43	14	43	1	100	100	691
May	2015	41	13	45	1	100	95	655
June	2015	43	14	42	1	100	101	684
July	2015	44	13	43	1	100	101	687
August	2015	45	14	41	1	100	104	733
September	2015	42	13	45	1	100	97	699
October	2015	43	12	44	1	100	99	687
November	2015	42	12	45	1	100	97	648
December	2015	43	14	42	1	100	100	657
January	2016	42	15	42	1	100	100	671
February	2016	43	17	40	1	100	103	667
March	2016	43	16	39	1	100	104	701
April	2016	44	16	40	1	100	104	718
May	2016	43	16	41	0	100	102	776
June	2016	44	14	42	0	100	103	752
July	2016	42	15	43	0	100	99	754
August	2016	42	13	45	0	100	97	728
September	2016	40	16	44	0	100	96	767
October	2016	42	16	42	0	100	100	789
November	2016	41	17	41	0	100	100	808
December	2016	43	17	39	0	100	104	796
January	2017	44	17	38	0	100	106	807
February	2017	48	16	36	0	100	112	811
March	2017	49	17	33	0	100	116	824
April	2017	51	17	31	1	100	121	835
May	2017	51	19	30	0	100	122	841
June	2017	50	17	33	0	100	117	819
July	2017	49	16	35	0	100	114	804
August	2017	51	16	33	0	100	119	799
September	2017	54	15	32	0	100	122	818
October	2017	55	15	29	0	100	126	839
November	2017	55	15	30	0	100	125	860
December	2017	54	17	28	0	100	126	863
January	2018	52	17	31	0	100	120	863
February	2018	53	16	30	1	100	123	863
March	2018	57	14	28	0	100	129	886
April	2018	59	15	26	0	100	134	879
May	2018	57	15	27	0	100	130	897
June	2018	54	15	30	0	100	124	883
July	2018	56	14	30	0	100	126	876
August	2018	58	13	29	0	100	129	854
September	2018	60	14	26	0	100	134	861
October	2018	61	13	25	0	100	136	859
November	2018	61	13	25	1	100	137	877
December	2018	60	12	27	1	100	133	852
January	2019	58	13	29	1	100	129	854
February	2019	56	13	30	0	100	126	841
March	2019	56	15	28	0	100	128	838
April	2019	57	16	27	0	100	130	816
May	2019	59	16	25	0	100	134	794

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2019	59	15	26	0	100	132	832
July	2019	59	13	28	0	100	132	863
August	2019	57	15	28	0	100	129	864
September	2019	55	16	29	0	100	126	855
October	2019	54	16	29	0	100	125	862
November	2019	55	15	30	1	100	125	921
December	2019	58	14	28	1	100	130	957
January	2020	60	14	25	1	100	134	974
February	2020	61	14	25	1	100	136	941
March	2020	60	15	25	1	100	135	959
April	2020	56	15	28	0	100	128	943
May	2020	55	17	28	0	100	127	939
June	2020	54	17	28	1	100	127	902
July	2020	53	17	29	1	100	125	889
August	2020	53	16	31	0	100	122	888
September	2020	54	15	31	0	100	123	874
October	2020	57	16	27	0	100	129	881
November	2020	58	17	25	0	100	133	868
December	2020	58	16	26	0	100	132	867
January	2021	55	15	31	0	100	124	838
February	2021	54	13	33	0	100	121	847
March	2021	54	14	32	0	100	122	838
April	2021	58	15	27	0	100	131	848
May	2021	59	16	24	1	100	134	831
June	2021	57	17	26	1	100	131	835
July	2021	56	16	27	1	100	128	802
August	2021	53	16	30	1	100	123	817
September	2021	54	16	29	0	100	125	814
October	2021	52	16	32	1	100	120	828
November	2021	52	15	33	1	100	119	830
December	2021	49	17	34	1	100	115	846
January	2022	49	17	33	1	100	116	846
February	2022	46	16	37	1	100	109	841
March	2022	45	14	40	1	100	105	824
April	2022	44	14	42	0	100	103	856
May	2022	44	14	41	1	100	103	852
June	2022	44	13	42	1	100	101	867
July	2022	41	13	45	1	100	96	850
August	2022	41	13	45	1	100	97	862
September	2022	39	15	46	1	100	93	848
October	2022	39	13	47	1	100	92	858
November	2022	37	12	50	1	100	87	826
December	2022	40	10	49	1	100	91	856
January	2023	39	13	47	0	100	92	864
February	2023	42	15	44	0	100	98	911
March	2023	40	16	44	0	100	95	881
April	2023	39	14	46	0	100	93	889
May	2023	36	14	50	1	100	86	866
June	2023	36	13	50	1	100	86	876
July	2023	39	12	48	1	100	91	884
August	2023	43	12	45	0	100	98	919
September	2023	45	12	43	1	100	102	911
October	2023	40	13	46	0	100	94	913
November	2023	39	13	48	0	100	91	889
December	2023	38	14	48	0	100	91	897
January	2024	42	13	45	0	100	98	894

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 2024	42	13	45	0	100	98	908

TABLE 11

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

The question was: "And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off, or just about the same as now?"

(Note: Prior to 1972 a four year horizon was used)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1980	18	40	25	17	100	93	539
March 1981	17	37	27	18	100	90	577
September 1981	20	43	22	16	100	98	574
March 1982	21	44	24	11	100	97	562
September 1982	22	44	22	12	100	100	543
March 1983	22	41	24	13	100	98	540
September 1983	17	52	21	10	100	96	593
March 1984	21	49	19	10	100	102	621
September 1984	21	49	18	12	100	103	576
September 1985	17	53	22	8	100	95	583
September 2011	25	44	25	6	100	100	860
October 2011	24	46	25	5	100	99	860
November 2011	26	46	22	6	100	103	881
December 2011	25	47	22	6	100	103	878
January 2012	26	48	21	6	100	105	901
February 2012	25	48	22	5	100	102	862
March 2012	26	48	22	4	100	103	864
April 2012	23	47	25	5	100	97	838
May 2012	23	47	24	6	100	99	862
June 2012	22	47	25	6	100	96	865
July 2012	23	48	23	5	100	100	897
August 2012	23	46	25	6	100	98	886
September 2012	26	45	23	7	100	103	891
October 2012	26	44	22	8	100	104	873
November 2012	28	44	21	7	100	108	864
December 2012	24	44	24	7	100	100	869
January 2013	23	45	27	5	100	96	874
February 2013	22	46	29	4	100	93	862
March 2013	24	45	28	4	100	96	822
April 2013	25	44	27	4	100	97	825
May 2013	26	44	26	5	100	100	831
June 2013	25	46	24	6	100	101	851
July 2013	24	47	23	6	100	101	819
August 2013	25	46	24	5	100	101	816
September 2013	25	44	26	5	100	100	794
October 2013	25	43	27	6	100	98	833
November 2013	23	42	28	6	100	95	839
December 2013	23	43	28	7	100	95	867
January 2014	23	45	26	6	100	97	862
February 2014	23	47	24	5	100	99	885
March 2014	23	47	24	6	100	99	875
April 2014	21	47	26	6	100	96	858
May 2014	20	47	27	6	100	93	845
June 2014	22	46	28	5	100	94	857
July 2014	23	44	28	5	100	94	872
August 2014	25	45	25	6	100	100	867
September 2014	24	47	23	7	100	101	838

TABLE 11

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2014	25	48	20	7	100	105	801
November	2014	25	48	20	7	100	105	783
December	2014	27	46	21	5	100	106	789
January	2015	27	45	23	5	100	104	765
February	2015	27	45	23	5	100	105	753
March	2015	28	45	22	5	100	105	697
April	2015	27	47	21	4	100	106	691
May	2015	28	45	23	4	100	105	655
June	2015	28	46	22	3	100	106	684
July	2015	28	45	23	4	100	104	687
August	2015	28	45	23	4	100	105	733
September	2015	27	44	23	5	100	104	699
October	2015	28	42	23	6	100	105	687
November	2015	27	41	25	7	100	102	648
December	2015	27	43	24	6	100	103	657
January	2016	26	46	23	4	100	103	671
February	2016	28	49	20	3	100	108	667
March	2016	29	47	19	4	100	110	701
April	2016	29	48	19	4	100	110	718
May	2016	29	45	21	5	100	108	776
June	2016	27	44	23	5	100	104	752
July	2016	27	43	24	6	100	103	754
August	2016	27	45	22	6	100	106	728
September	2016	29	45	20	6	100	108	767
October	2016	31	43	20	6	100	111	789
November	2016	33	40	21	6	100	112	808
December	2016	34	40	21	5	100	113	796
January	2017	35	39	21	5	100	114	807
February	2017	35	41	20	4	100	115	811
March	2017	35	42	19	4	100	116	824
April	2017	35	42	19	5	100	116	835
May	2017	33	41	22	5	100	111	841
June	2017	32	41	23	5	100	109	819
July	2017	30	41	25	4	100	105	804
August	2017	31	44	22	4	100	109	799
September	2017	33	43	20	4	100	113	818
October	2017	35	45	17	3	100	118	839
November	2017	33	46	17	4	100	116	860
December	2017	31	46	20	3	100	111	863
January	2018	31	44	22	3	100	109	863
February	2018	33	41	23	3	100	111	863
March	2018	35	42	20	4	100	115	886
April	2018	33	43	20	4	100	113	879
May	2018	32	45	19	4	100	113	897
June	2018	31	45	20	4	100	111	883
July	2018	31	47	19	3	100	112	876
August	2018	31	45	20	4	100	111	854
September	2018	31	46	19	4	100	112	861
October	2018	34	43	17	6	100	116	859
November	2018	33	45	16	5	100	117	877
December	2018	33	44	17	5	100	116	852
January	2019	31	45	18	6	100	113	854
February	2019	31	45	18	6	100	114	841
March	2019	31	46	17	6	100	114	838
April	2019	34	45	16	5	100	119	816
May	2019	36	44	15	5	100	121	794

TABLE 11

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2019	38	42	15	5	100	123	832
July	2019	34	44	16	5	100	118	863
August	2019	31	45	18	5	100	113	864
September	2019	30	45	20	5	100	110	855
October	2019	31	44	19	6	100	112	862
November	2019	34	44	17	5	100	118	921
December	2019	36	44	16	4	100	120	957
January	2020	34	45	16	6	100	118	974
February	2020	33	45	16	6	100	117	941
March	2020	32	47	15	6	100	116	959
April	2020	36	46	14	4	100	122	943
May	2020	36	46	13	5	100	123	939
June	2020	38	45	12	5	100	127	902
July	2020	36	45	13	6	100	123	889
August	2020	36	43	15	6	100	121	888
September	2020	34	45	15	6	100	119	874
October	2020	34	46	15	6	100	119	881
November	2020	31	49	14	6	100	117	868
December	2020	32	46	16	6	100	116	867
January	2021	30	46	19	6	100	111	838
February	2021	29	43	23	4	100	106	847
March	2021	29	44	23	4	100	106	838
April	2021	28	45	24	3	100	103	848
May	2021	28	43	24	5	100	104	831
June	2021	27	41	26	5	100	101	835
July	2021	28	40	25	6	100	103	802
August	2021	29	41	25	6	100	104	817
September	2021	26	44	24	5	100	102	814
October	2021	27	43	24	5	100	103	828
November	2021	28	43	25	5	100	103	830
December	2021	29	40	26	5	100	103	846
January	2022	28	41	25	6	100	103	846
February	2022	28	41	25	6	100	103	841
March	2022	29	40	25	7	100	104	824
April	2022	29	39	25	7	100	104	856
May	2022	30	39	23	8	100	108	852
June	2022	31	38	23	8	100	108	867
July	2022	32	37	22	9	100	110	850
August	2022	31	38	22	9	100	108	862
September	2022	29	39	23	9	100	107	848
October	2022	29	39	23	9	100	106	858
November	2022	31	38	22	9	100	109	826
December	2022	33	38	21	7	100	112	856
January	2023	31	41	21	6	100	110	864
February	2023	31	40	23	6	100	108	911
March	2023	29	42	23	6	100	106	881
April	2023	30	40	23	8	100	107	889
May	2023	29	41	23	8	100	106	866
June	2023	29	42	22	8	100	107	876
July	2023	30	40	21	8	100	109	884
August	2023	31	40	21	8	100	110	919
September	2023	30	40	21	9	100	109	911
October	2023	29	41	23	8	100	106	913
November	2023	28	40	24	7	100	104	889
December	2023	29	40	24	7	100	104	897
January	2024	30	41	22	7	100	109	894

TABLE 11

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 2024	31	42	20	7	100	110	908

TABLE 12

**FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Combination of the responses to the questions on Tables 10 and 11.

- Key:
- (a) Better off financially than 5 years ago/Better off 5 years from now
 - (b) Better/Same or Same/Better
 - (c) Same/Same
 - (d) Worse/Same or Same/Worse
 - (e) Worse/Worse
 - (f) Worse/Better or Better/Worse

(Note: Prior to 1972 a four year horizon was used)

<u>Date of Survey</u>		(a) Continuous	(b) Intermittent	(c) No Change	(d) Intermittent Decline	(e) Continuous	(f) Mixed	DK, NA	Total	Relative	Cases
		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>				
September	1980	11	15	14	17	10	14	18	100	100	539
March	1981	6	18	7	19	15	16	19	100	90	577
September	1981	9	21	12	16	12	13	17	100	103	574
March	1982	10	24	11	17	11	15	12	100	106	562
September	1982	12	21	10	19	11	15	12	100	103	543
March	1983	11	16	16	15	14	15	12	100	98	540
September	1983	9	24	13	19	10	14	11	100	104	593
March	1984	12	25	15	15	9	13	11	100	114	621
September	1984	13	27	14	12	9	13	12	100	119	576
September	1985	10	26	13	19	12	10	9	100	105	583
September	2011	9	15	8	25	18	19	6	100	81	860
October	2011	8	15	9	25	18	18	6	100	80	860
November	2011	9	14	9	25	17	19	7	100	81	881
December	2011	8	15	9	25	16	19	7	100	82	878
January	2012	9	16	10	25	15	18	7	100	85	901
February	2012	9	16	9	27	16	18	5	100	82	862
March	2012	9	17	9	26	16	18	5	100	85	864
April	2012	8	17	9	26	18	17	6	100	81	838
May	2012	8	18	9	24	17	16	7	100	85	862
June	2012	7	18	10	24	17	17	7	100	84	865
July	2012	8	19	11	23	15	18	6	100	90	897
August	2012	8	18	11	22	16	19	6	100	87	886
September	2012	11	17	10	21	16	18	7	100	91	891
October	2012	12	15	10	21	15	18	9	100	91	873
November	2012	13	16	11	20	14	18	9	100	95	864
December	2012	11	15	12	21	17	17	8	100	88	869
January	2013	10	17	10	22	19	16	5	100	86	874
February	2013	10	17	10	23	21	15	4	100	82	862
March	2013	11	17	10	22	21	15	4	100	85	822
April	2013	11	16	11	21	20	15	5	100	86	825
May	2013	13	18	11	20	18	15	6	100	93	831
June	2013	11	18	11	22	15	17	6	100	92	851
July	2013	10	20	11	22	14	17	6	100	94	819
August	2013	11	19	9	23	15	17	5	100	91	816
September	2013	12	19	8	23	18	16	5	100	90	794
October	2013	13	18	8	22	19	16	5	100	90	833
November	2013	11	18	9	21	20	15	6	100	89	839
December	2013	11	18	10	20	19	15	7	100	90	867
January	2014	11	20	10	21	17	14	6	100	93	862
February	2014	12	21	10	21	16	15	6	100	96	885

TABLE 12

**FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change	DK, NA	Total	Relative	Cases
March	2014	13	21	8	20	17	14	7	100	97	875
April	2014	12	22	8	20	18	14	7	100	96	858
May	2014	11	23	7	21	18	14	7	100	94	845
June	2014	11	21	8	22	17	15	6	100	94	857
July	2014	12	20	8	21	18	15	5	100	93	872
August	2014	14	19	9	20	17	15	6	100	97	867
September	2014	13	21	9	20	16	14	6	100	98	838
October	2014	14	21	9	22	13	14	7	100	100	801
November	2014	13	21	10	22	13	14	7	100	98	783
December	2014	15	22	10	21	12	14	5	100	104	789
January	2015	15	24	8	19	13	15	5	100	107	765
February	2015	15	25	7	19	12	16	5	100	109	753
March	2015	16	23	7	19	13	16	5	100	106	697
April	2015	15	22	9	21	13	16	5	100	104	691
May	2015	15	21	8	20	14	17	4	100	102	655
June	2015	15	23	9	19	13	16	4	100	106	684
July	2015	15	23	9	17	15	16	4	100	106	687
August	2015	15	24	9	17	15	14	5	100	107	733
September	2015	14	23	8	18	16	16	6	100	103	699
October	2015	16	22	7	17	15	16	7	100	105	687
November	2015	15	20	7	17	15	18	8	100	102	648
December	2015	15	20	9	18	14	17	6	100	104	657
January	2016	14	22	10	18	14	17	4	100	104	671
February	2016	16	23	11	19	12	15	4	100	108	667
March	2016	18	23	10	18	13	14	5	100	110	701
April	2016	18	22	10	20	11	14	5	100	108	718
May	2016	17	22	9	19	12	16	5	100	107	776
June	2016	15	23	7	19	13	16	6	100	106	752
July	2016	14	23	8	18	15	15	7	100	105	754
August	2016	13	23	7	18	14	16	7	100	104	728
September	2016	14	22	9	19	14	15	7	100	104	767
October	2016	16	22	9	18	13	16	6	100	107	789
November	2016	18	20	9	17	13	16	6	100	108	808
December	2016	18	21	9	16	12	18	6	100	111	796
January	2017	17	22	8	17	9	21	6	100	113	807
February	2017	18	24	7	17	8	21	5	100	117	811
March	2017	18	26	8	16	7	21	4	100	121	824
April	2017	20	27	8	15	7	18	5	100	124	835
May	2017	20	26	9	14	9	17	5	100	123	841
June	2017	20	24	9	14	11	16	5	100	118	819
July	2017	19	23	9	15	13	16	5	100	114	804
August	2017	21	23	11	16	11	16	4	100	117	799
September	2017	23	23	10	16	10	16	3	100	121	818
October	2017	26	23	11	15	8	14	3	100	126	839
November	2017	23	26	10	15	9	13	3	100	126	860
December	2017	22	26	10	15	10	13	4	100	123	863
January	2018	21	26	9	15	11	14	3	100	120	863
February	2018	22	25	8	15	10	15	4	100	122	863
March	2018	23	27	8	13	8	16	4	100	128	886
April	2018	23	28	9	11	8	16	4	100	132	879
May	2018	23	27	10	13	9	14	4	100	128	897
June	2018	23	25	9	15	10	12	4	100	123	883
July	2018	22	28	8	16	9	13	4	100	125	876
August	2018	22	28	8	13	10	14	5	100	127	854
September	2018	23	30	8	12	9	13	5	100	131	861

TABLE 12

**FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change	DK, NA	Total	Relative	Cases
October	2018	26	29	7	12	9	12	6	100	134	859
November	2018	25	29	8	13	8	11	6	100	133	877
December	2018	24	28	7	12	9	13	6	100	132	852
January	2019	22	27	9	12	9	14	6	100	129	854
February	2019	21	28	8	12	9	15	7	100	128	841
March	2019	21	28	10	12	8	14	6	100	129	838
April	2019	23	29	10	12	7	13	5	100	133	816
May	2019	25	29	10	11	7	12	5	100	136	794
June	2019	27	27	9	11	8	13	6	100	135	832
July	2019	25	26	9	12	9	13	6	100	130	863
August	2019	22	26	10	13	9	14	6	100	126	864
September	2019	20	25	10	13	10	16	5	100	123	855
October	2019	20	26	10	12	10	15	6	100	125	862
November	2019	22	26	10	12	8	16	6	100	128	921
December	2019	24	29	8	11	8	14	5	100	133	957
January	2020	24	30	9	10	8	14	6	100	136	974
February	2020	24	30	8	10	8	12	6	100	136	941
March	2020	23	30	9	11	8	13	7	100	134	959
April	2020	25	26	10	13	7	15	4	100	131	943
May	2020	25	25	12	13	6	15	5	100	130	939
June	2020	27	23	12	14	5	14	5	100	130	902
July	2020	24	24	11	14	6	15	6	100	128	889
August	2020	23	24	10	15	7	16	6	100	125	888
September	2020	21	26	10	14	7	16	5	100	126	874
October	2020	21	29	10	12	7	15	6	100	131	881
November	2020	20	31	11	12	5	15	6	100	133	868
December	2020	19	30	10	12	6	17	7	100	132	867
January	2021	17	27	9	14	7	20	6	100	123	838
February	2021	16	25	8	15	8	22	5	100	118	847
March	2021	16	26	8	15	8	22	4	100	119	838
April	2021	17	27	10	14	7	21	4	100	123	848
May	2021	19	27	10	12	8	20	5	100	126	831
June	2021	18	25	10	13	9	20	6	100	122	835
July	2021	19	25	9	13	10	17	7	100	121	802
August	2021	19	26	8	15	11	16	6	100	119	817
September	2021	17	28	9	14	11	15	5	100	121	814
October	2021	17	26	9	15	11	17	6	100	118	828
November	2021	17	26	9	14	11	18	6	100	118	830
December	2021	18	23	9	14	12	18	6	100	115	846
January	2022	16	25	9	14	12	18	6	100	116	846
February	2022	16	24	9	15	13	18	6	100	112	841
March	2022	15	23	7	15	14	18	7	100	109	824
April	2022	15	22	7	16	14	19	7	100	107	856
May	2022	16	21	7	17	12	19	8	100	108	852
June	2022	16	20	7	16	12	21	8	100	108	867
July	2022	17	18	8	14	14	20	9	100	106	850
August	2022	16	19	7	15	15	18	9	100	106	862
September	2022	15	20	8	15	16	17	10	100	104	848
October	2022	14	20	6	17	15	18	9	100	102	858
November	2022	13	20	7	16	15	20	9	100	102	826
December	2022	15	20	6	16	14	20	8	100	104	856
January	2023	14	21	8	16	15	18	7	100	105	864
February	2023	16	21	8	17	14	17	6	100	106	911
March	2023	15	21	9	19	14	17	6	100	103	881

TABLE 12

**FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
April 2023	15	19	8	19	13	19	8	100	102	889
May 2023	13	18	8	20	14	19	8	100	97	866
June 2023	13	17	8	20	14	19	8	100	96	876
July 2023	14	19	7	19	13	20	9	100	101	884
August 2023	16	21	6	18	13	18	8	100	106	919
September 2023	16	22	6	16	12	19	9	100	110	911
October 2023	13	20	8	17	15	19	8	100	102	913
November 2023	13	19	8	17	16	19	7	100	99	889
December 2023	13	19	8	17	17	18	8	100	99	897
January 2024	16	21	7	16	15	16	8	100	106	894
February 2024	15	21	8	16	13	18	7	100	107	908

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

The questions were: "During the next 12 months, do you expect your (family) income to be higher or lower than during the past year?" and "By about what percent do you expect your (family) income to increase during the next 12 months?"

Date of Survey		EXPECT INCREASE												Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total			
June	1980	1	3	5	9	18	2	9	37	13	3	100	-0.9	546	
July	1980	1	3	7	8	16	1	9	36	17	3	100	-0.2	534	
August	1980	2	2	7	7	13	1	9	37	17	4	100	-0.3	525	
September	1980	3	3	7	9	9	1	9	39	15	5	100	-1	539	
October	1980	3	4	7	11	10	1	9	40	11	4	100	-0.7	556	
November	1980	2	4	7	11	11	1	9	41	10	4	100	-1.3	557	
December	1980	1	3	6	10	12	1	8	45	11	4	100	-1.1	563	
January	1981	1	2	5	8	10	1	10	45	14	5	100	-0.8	555	
February	1981	2	2	4	9	8	1	11	42	16	6	100	-0.2	557	
March	1981	2	2	6	8	7	1	11	40	17	6	100	0.2	577	
April	1981	3	2	6	8	9	1	9	41	15	6	100	-0.1	594	
May	1981	3	3	8	7	12	2	8	39	13	5	100	0.5	589	
June	1981	3	2	10	8	13	2	7	38	11	5	100	-0.1	567	
July	1981	3	2	10	7	14	2	6	37	13	5	100	-0.1	529	
August	1981	4	2	9	7	11	1	6	41	14	5	100	-2	570	
September	1981	3	2	6	7	11	2	7	45	14	4	100	-1.4	574	
October	1981	2	2	7	9	11	2	9	45	12	3	100	-1.1	603	
November	1981	2	3	6	7	11	2	6	44	15	2	100	-0.4	566	
December	1981	3	2	8	7	11	2	5	40	19	3	100	-1	582	
January	1982	3	3	6	6	9	2	4	41	21	4	100	-1.1	564	
February	1982	3	3	6	8	7	2	5	41	20	4	100	-0.5	596	
March	1982	2	3	5	7	8	1	4	45	18	5	100	0.2	562	
April	1982	2	3	6	7	8	1	5	45	19	4	100	-0.5	578	
May	1982	2	2	7	6	10	1	5	45	19	4	100	-1.2	543	
June	1982	1	3	8	9	7	1	4	44	20	3	100	-1.8	568	
July	1982	1	4	7	9	6	1	5	45	18	2	100	-1.8	549	
August	1982	1	4	7	10	6	1	6	43	18	4	100	-1.1	544	
September	1982	2	4	5	8	8	2	7	45	16	3	100	-0.8	543	
October	1982	3	3	5	7	10	2	6	44	17	3	100	-0.5	554	
November	1982	2	4	6	6	11	3	5	43	17	2	100	-0.8	567	
December	1982	2	4	7	5	10	3	6	42	19	3	100	-0.8	553	
January	1983	2	5	6	5	7	3	6	43	20	3	100	-0.5	538	
February	1983	2	5	7	4	5	1	6	47	20	3	100	-0.6	524	
March	1983	3	5	7	4	4	1	5	46	21	4	100	-0.3	540	
April	1983	3	4	9	5	6	0	5	46	19	3	100	-0.2	564	
May	1983	2	5	8	6	9	1	4	43	20	2	100	0.2	562	
June	1983	1	6	8	6	9	1	5	45	18	2	100	0.2	552	
July	1983	2	6	6	6	8	1	5	46	18	2	100	0.2	572	
August	1983	3	7	8	6	5	0	5	46	17	3	100	0.2	577	
September	1983	4	8	6	5	4	0	5	48	17	3	100	-0.2	593	
October	1983	4	9	7	3	4	1	5	46	19	3	100	-0.5	574	
November	1983	3	7	7	3	4	1	6	50	16	3	100	-0.5	595	
December	1983	3	8	7	4	4	1	6	49	16	2	100	-0.2	609	
January	1984	5	9	6	4	4	1	6	48	14	3	100	-0.1	642	
February	1984	5	10	7	3	4	1	6	46	16	3	100	-0.1	628	
March	1984	5	11	6	3	5	1	6	45	15	4	100	-0.1	621	
April	1984	3	10	7	4	6	1	5	42	17	4	100	0.2	588	
May	1984	4	10	6	3	7	1	6	44	16	3	100	0.2	619	
June	1984	4	7	7	5	6	1	5	45	16	3	100	0.2	618	
July	1984	6	7	5	4	7	2	5	47	13	3	100	0.2	619	
August	1984	5	7	6	5	7	2	4	46	13	4	100	0.3	585	

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
September	1984	5	9	7	5	7	2	5	42	14	4	100	0.3	576
October	1984	4	8	9	3	6	2	5	44	15	3	100	0.3	568
November	1984	5	9	8	4	7	1	6	42	15	3	100	0.3	599
December	1984	4	9	7	4	6	1	7	42	17	3	100	0.2	580
January	1985	3	10	5	5	6	2	6	42	20	3	100	0.2	576
February	1985	3	8	5	4	5	1	4	46	21	3	100	0.1	549
March	1985	4	6	5	2	5	2	3	50	22	2	100	0.1	560
April	1985	5	5	6	2	4	1	3	52	20	2	100	0.1	575
May	1985	6	5	6	3	4	1	2	51	18	2	100	0.1	569
June	1985	5	6	6	4	4	1	3	50	18	2	100	0.2	553
July	1985	4	7	7	4	5	1	3	48	19	3	100	0.1	550
August	1985	2	8	6	3	5	1	3	51	19	3	100	0.1	573
September	1985	2	7	6	3	4	1	3	51	18	3	100	0.1	583
October	1985	3	8	5	3	5	2	4	50	17	3	100	-0.2	568
November	1985	4	10	6	4	4	2	5	47	17	3	100	-0.5	539
December	1985	4	10	5	4	4	1	6	45	17	3	100	-0.5	524
January	1986	4	10	5	4	3	1	6	47	17	3	100	-0.2	516
February	1986	4	7	7	3	4	1	5	48	18	2	100	0.2	516
March	1986	4	9	7	2	4	1	3	50	19	2	100	0.2	542
April	1986	5	9	7	3	5	1	3	48	19	2	100	0.2	535
May	1986	5	9	7	3	4	1	2	47	20	2	100	0.2	561
June	1986	6	7	6	5	5	1	3	45	19	3	100	0.2	532
July	1986	5	8	6	5	5	2	3	45	19	2	100	0.2	548
August	1986	4	9	5	4	5	1	6	47	17	2	100	-0.5	528
September	1986	4	10	6	2	5	2	6	46	17	2	100	-0.5	557
October	1986	5	10	7	3	4	1	5	49	16	2	100	-0.5	569
November	1986	7	8	6	4	5	1	4	45	18	2	100	0.2	595
December	1986	8	8	6	4	6	1	3	46	16	2	100	0.3	585
January	1987	8	7	5	3	7	2	4	46	17	2	100	0.2	574
February	1987	7	7	6	2	6	2	4	48	16	1	100	0.2	543
March	1987	6	7	5	1	4	1	6	51	19	1	100	0.1	532
April	1987	6	7	6	2	4	1	5	50	19	1	100	0.1	523
May	1987	7	7	6	3	4	1	4	49	20	0	100	0.1	536
June	1987	8	9	6	4	4	1	3	46	19	1	100	0.2	562
July	1987	8	9	4	3	5	1	4	45	20	1	100	-0.2	575
August	1987	7	9	5	3	5	0	5	45	18	2	100	-0.8	565
September	1987	6	8	5	3	5	1	5	49	15	3	100	-0.8	543
October	1987	5	11	6	4	5	1	5	47	14	3	100	-0.5	485
November	1987	5	12	5	4	5	2	4	46	14	4	100	0.2	452
December	1987	4	13	5	3	4	1	4	43	20	3	100	-0.2	410
January	1988	5	10	6	3	4	1	5	44	21	2	100	-0.2	431
February	1988	5	9	8	3	5	1	4	44	20	2	100	-0.2	429
March	1988	5	6	8	2	7	1	4	47	16	3	100	0.2	428
April	1988	3	8	8	3	6	1	4	48	15	3	100	0.2	424
May	1988	4	7	6	3	6	2	4	53	13	2	100	-0.2	438
June	1988	4	8	5	3	4	2	5	53	13	2	100	-0.2	440
July	1988	4	8	4	4	4	2	4	51	16	2	100	-0.2	432
August	1988	3	8	6	3	4	1	7	49	16	3	100	0.1	409
September	1988	4	10	5	4	5	0	8	46	15	3	100	0.2	407
October	1988	6	10	6	2	6	0	8	47	12	2	100	-0.4	409
November	1988	7	13	5	2	5	1	8	43	13	2	100	-0.4	436
December	1988	6	14	6	2	4	1	7	42	15	3	100	-0.4	450
January	1989	5	14	5	4	4	1	6	42	15	3	100	0.3	433
February	1989	7	11	5	3	6	2	5	44	16	2	100	0.2	402

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
March	1989	8	8	6	3	6	2	6	46	15	1	100	-0.1	408
April	1989	8	9	7	2	6	2	5	43	17	1	100	-0.4	407
May	1989	5	9	7	3	7	1	5	46	16	1	100	-0.8	429
June	1989	5	9	8	3	7	0	4	44	16	2	100	-1.8	417
July	1989	3	6	6	3	6	1	7	50	14	3	100	-2.8	427
August	1989	4	7	6	3	6	1	7	49	16	2	100	-2.5	427
September	1989	3	8	5	2	5	1	8	48	18	2	100	-1.2	444
October	1989	4	10	7	2	5	0	6	43	20	3	100	0.2	449
November	1989	4	11	8	2	5	1	8	41	18	3	100	-0.4	450
December	1989	4	12	8	2	5	1	7	42	15	3	100	-0.4	437
January	1990	4	11	8	3	4	2	9	43	13	3	100	-0.4	436
February	1990	4	9	8	2	3	1	6	48	14	3	100	0.2	434
March	1990	4	8	7	2	4	1	5	51	14	3	100	0.1	444
April	1990	4	9	7	2	6	1	4	52	14	2	100	-0.5	469
May	1990	4	9	7	2	6	1	5	52	14	1	100	-0.5	486
June	1990	4	9	9	3	5	1	5	49	14	0	100	-0.4	475
July	1990	5	10	9	3	4	1	5	48	14	1	100	-0.8	436
August	1990	6	9	7	4	5	1	4	45	16	2	100	-0.8	404
September	1990	6	9	6	3	4	1	6	46	17	2	100	-0.8	395
October	1990	4	8	6	4	4	1	5	46	21	2	100	0.1	436
November	1990	3	9	9	3	3	1	6	44	21	1	100	0.2	474
December	1990	3	10	12	3	4	1	5	38	23	1	100	0.2	474
January	1991	4	9	13	3	3	1	6	38	22	1	100	0.2	439
February	1991	5	10	12	2	3	1	6	40	20	1	100	0.2	391
March	1991	5	9	9	2	3	2	7	45	17	1	100	-0.5	377
April	1991	5	10	9	2	4	1	6	44	17	1	100	-0.8	414
May	1991	5	9	9	2	5	1	6	46	17	1	100	-0.8	434
June	1991	4	11	9	2	4	1	5	44	18	1	100	-0.2	443
July	1991	5	9	8	2	4	1	4	46	18	2	100	-0.2	414
August	1991	5	9	7	2	4	1	4	46	18	2	100	-0.2	389
September	1991	6	9	7	2	4	1	5	48	15	2	100	-0.1	386
October	1991	4	10	7	2	5	1	5	49	14	2	100	0.2	385
November	1991	4	12	7	3	4	2	5	46	15	2	100	0.2	403
December	1991	4	13	6	3	4	2	5	44	18	2	100	0.2	416
January	1992	5	12	6	2	5	3	6	41	20	1	100	0.2	408
February	1992	6	13	6	0	5	3	4	43	19	2	100	0.2	397
March	1992	6	11	6	0	4	3	4	45	20	1	100	0.2	395
April	1992	6	10	7	1	4	2	3	47	19	2	100	0.1	389
May	1992	5	7	6	1	3	2	4	47	21	3	100	0.1	393
June	1992	5	10	5	2	4	1	4	46	20	4	100	0.1	392
July	1992	4	9	4	2	5	2	4	46	19	4	100	0.1	409
August	1992	4	10	5	2	4	3	4	46	19	2	100	-0.5	406
September	1992	5	9	6	2	4	3	4	44	21	1	100	-0.5	410
October	1992	4	13	6	2	3	2	3	45	20	1	100	-0.5	412
November	1992	6	14	6	2	4	2	3	44	19	2	100	0.2	404
December	1992	6	14	8	1	4	1	4	44	15	2	100	0.3	394
January	1993	8	14	9	3	5	2	4	41	13	2	100	0.6	384
February	1993	6	13	9	3	4	1	5	40	16	3	100	0.5	386
March	1993	5	12	6	3	4	1	4	43	18	3	100	0.4	377
April	1993	3	9	4	2	3	1	4	48	23	3	100	0	391
May	1993	4	11	3	1	5	2	3	50	20	2	100	0.1	405
June	1993	4	12	3	1	4	2	2	50	21	2	100	0.1	410
July	1993	6	11	3	1	4	2	1	48	21	2	100	0.1	398
August	1993	6	9	4	1	3	2	3	48	22	2	100	0.1	399
September	1993	6	9	5	2	5	2	3	44	22	2	100	0.1	403

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
October	1993	8	10	6	3	4	1	5	42	21	2	100	0.2	410
November	1993	7	10	5	3	6	2	3	40	22	2	100	0.2	412
December	1993	8	10	5	2	5	2	3	45	18	2	100	0.2	407
January	1994	7	10	4	1	5	1	4	47	17	3	100	0.2	401
February	1994	9	11	4	2	3	0	3	49	16	3	100	0.2	394
March	1994	8	10	4	2	3	1	4	48	17	3	100	0.1	425
April	1994	8	11	5	1	5	2	4	46	16	2	100	0.2	435
May	1994	7	10	6	1	5	2	5	46	17	1	100	0.2	436
June	1994	7	9	6	2	4	2	5	46	17	1	100	0.2	416
July	1994	6	7	7	2	3	2	4	50	18	1	100	0.1	413
August	1994	8	7	6	2	3	1	4	53	15	1	100	0.1	405
September	1994	8	7	6	2	5	2	4	49	16	1	100	-0.2	400
October	1994	9	9	5	1	5	2	6	48	13	2	100	-0.1	389
November	1994	7	10	5	1	6	2	7	44	16	2	100	-0.2	395
December	1994	8	10	5	1	5	1	7	45	16	2	100	0.2	409
January	1995	8	9	6	1	4	2	6	43	18	2	100	-0.1	401
February	1995	9	10	7	2	4	2	4	45	16	2	100	-0.1	399
March	1995	9	11	7	2	4	2	5	45	15	1	100	-0.1	384
April	1995	9	13	6	2	3	1	5	46	14	0	100	0.2	385
May	1995	8	15	6	3	3	1	4	44	14	1	100	0	383
June	1995	8	15	5	3	4	1	3	43	16	1	100	0	391
July	1995	9	12	5	3	6	2	4	40	16	2	100	0	390
August	1995	7	10	5	1	7	2	6	43	17	2	100	0.2	406
September	1995	6	9	6	1	6	2	5	45	19	2	100	0.1	404
October	1995	5	10	6	2	4	1	5	47	20	1	100	0.1	415
November	1995	7	13	5	2	4	0	5	45	18	1	100	0.2	410
December	1995	11	13	5	2	4	1	4	44	16	0	100	0.3	420
January	1996	12	14	4	1	5	1	3	44	15	1	100	0.3	408
February	1996	13	11	3	1	5	2	3	44	17	0	100	0.3	432
March	1996	10	12	4	1	4	2	4	44	17	1	100	0.2	418
April	1996	10	10	5	1	3	2	4	45	18	2	100	0.2	445
May	1996	8	12	6	1	4	2	4	47	14	2	100	0.2	408
June	1996	7	13	5	1	4	1	4	53	11	2	100	0.2	420
July	1996	7	13	6	1	4	1	5	51	11	2	100	0.2	397
August	1996	8	10	4	2	4	3	4	48	15	2	100	0.2	415
September	1996	11	10	6	2	5	2	6	41	16	2	100	0.3	411
October	1996	12	11	7	2	5	2	4	41	16	1	100	0.3	436
November	1996	13	13	7	2	5	0	4	42	13	1	100	0.4	432
December	1996	14	14	5	2	5	1	3	44	12	1	100	0	412
January	1997	14	13	5	2	4	1	3	42	13	1	100	0.1	392
February	1997	13	13	7	2	6	2	3	39	14	1	100	0.1	375
March	1997	10	10	7	1	6	2	4	43	15	1	100	0.3	388
April	1997	8	10	6	1	7	2	4	47	15	1	100	0.3	403
May	1997	10	10	4	1	6	1	4	48	16	0	100	0.2	419
June	1997	10	12	4	2	7	0	4	45	16	1	100	-0.1	420
July	1997	10	12	4	2	6	1	4	46	14	1	100	-0.1	410
August	1997	7	13	5	2	4	2	4	49	12	2	100	-0.1	429
September	1997	8	12	5	2	4	3	3	52	10	1	100	-0.1	424
October	1997	11	11	7	1	5	2	4	48	11	1	100	-0.7	426
November	1997	15	11	7	1	5	2	5	43	10	1	100	-0.6	415
December	1997	14	12	7	1	4	2	5	42	12	2	100	-0.3	421
January	1998	11	13	5	1	4	3	4	47	10	3	100	0.4	430
February	1998	9	14	5	2	4	2	6	46	10	3	100	0.3	439
March	1998	11	12	5	2	5	2	8	45	8	3	100	-0.3	447

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
April	1998	12	11	4	2	5	3	10	42	10	3	100	-0.3	439
May	1998	12	9	4	3	4	3	8	45	10	2	100	-0.7	440
June	1998	13	8	6	2	5	3	7	44	10	2	100	-0.3	442
July	1998	12	8	6	3	7	3	5	46	9	1	100	-0.3	443
August	1998	13	7	6	2	7	3	4	48	10	1	100	0	432
September	1998	11	7	4	2	6	3	4	49	12	1	100	-0.1	426
October	1998	11	8	5	2	4	3	4	50	13	1	100	-0.1	446
November	1998	11	7	4	2	5	3	6	47	13	1	100	-0.1	450
December	1998	12	8	6	3	5	2	5	45	14	1	100	0.3	439
January	1999	14	8	6	4	5	2	4	44	13	1	100	0.3	408
February	1999	12	9	6	4	4	2	3	47	12	1	100	0.3	404
March	1999	12	9	5	3	6	3	3	48	11	1	100	0.3	412
April	1999	12	9	4	2	6	2	5	45	12	2	100	0.3	422
May	1999	12	9	6	2	8	3	5	41	15	1	100	0.3	416
June	1999	12	9	7	2	8	3	4	40	14	1	100	0.3	412
July	1999	11	11	6	2	8	3	4	42	13	0	100	0.3	396
August	1999	13	13	6	1	7	2	5	42	12	0	100	0.4	401
September	1999	13	14	6	2	5	1	6	40	14	0	100	0.3	414
October	1999	12	12	7	3	5	1	5	38	15	1	100	0.4	445
November	1999	10	11	7	4	5	2	6	39	15	1	100	0	454
December	1999	12	11	7	3	5	2	5	41	11	2	100	-0.6	457
January	2000	11	12	8	3	6	2	6	41	10	2	100	-0.6	449
February	2000	12	12	6	3	7	2	5	42	9	2	100	-0.6	455
March	2000	11	12	6	2	8	2	5	41	11	1	100	0.1	462
April	2000	13	10	6	2	7	2	6	40	11	2	100	0.1	476
May	2000	13	11	6	2	7	3	5	39	12	2	100	0.4	472
June	2000	12	11	6	2	8	3	5	39	12	2	100	0.4	467
July	2000	10	12	6	2	7	3	4	44	12	1	100	0.4	469
August	2000	11	10	6	2	6	2	5	44	13	0	100	0.3	475
September	2000	10	11	7	3	5	2	4	44	12	1	100	0.4	478
October	2000	12	13	7	2	5	2	4	40	12	2	100	0.4	473
November	2000	10	14	8	3	6	2	3	37	14	2	100	0.5	464
December	2000	13	13	7	1	7	1	4	37	14	2	100	0.5	462
January	2001	12	13	7	3	6	1	4	36	14	3	100	0.5	464
February	2001	11	13	6	4	5	1	4	40	13	3	100	0.4	489
March	2001	9	14	7	4	4	1	3	41	14	3	100	0.4	473
April	2001	7	14	6	2	4	2	3	44	16	1	100	0.3	465
May	2001	8	11	7	2	5	3	4	42	17	1	100	0.3	436
June	2001	8	10	7	2	4	3	6	40	19	1	100	0.2	452
July	2001	10	12	7	3	4	3	6	37	17	2	100	0.3	462
August	2001	10	11	6	2	5	2	5	40	15	2	100	0.3	467
September	2001	9	11	6	2	5	1	4	44	15	2	100	0.3	478
October	2001	8	9	5	2	4	1	5	47	17	2	100	0.2	486
November	2001	9	9	6	2	4	2	4	45	17	3	100	0.2	498
December	2001	9	11	6	2	4	3	5	38	19	3	100	0.3	473
January	2002	11	12	6	3	6	3	4	35	17	3	100	0.1	483
February	2002	11	13	7	3	7	2	4	35	17	3	100	0.1	460
March	2002	11	10	5	3	8	1	4	40	15	3	100	0	483
April	2002	11	10	6	2	7	1	4	41	15	2	100	0	481
May	2002	11	11	7	2	6	2	3	40	16	3	100	0	501
June	2002	9	13	9	1	5	2	3	39	15	3	100	0	482
July	2002	9	14	9	2	5	2	4	37	17	2	100	0.3	475
August	2002	10	14	9	2	5	2	4	36	16	2	100	0.4	467
September	2002	12	14	6	2	5	1	5	35	18	2	100	0.4	499
October	2002	13	12	5	2	7	2	5	36	18	2	100	0.4	510

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

		EXPECT INCREASE												
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
November	2002	13	11	4	2	7	2	4	37	18	2	100	0.4	519
December	2002	11	10	6	2	7	2	4	37	20	2	100	0.3	501
January	2003	14	9	7	2	5	2	4	36	19	2	100	0.4	481
February	2003	13	10	7	1	4	2	4	38	20	1	100	0.3	478
March	2003	14	11	6	1	3	2	4	36	21	1	100	0.3	470
April	2003	12	13	5	2	5	2	3	37	20	1	100	0.3	476
May	2003	10	14	5	1	6	1	3	36	21	2	100	0.3	488
June	2003	10	13	4	1	7	2	2	39	19	2	100	0.2	503
July	2003	9	13	5	2	7	3	3	36	20	2	100	0.3	501
August	2003	10	11	4	3	8	3	3	37	19	2	100	0.4	496
September	2003	12	11	5	3	7	3	3	37	18	1	100	0.1	487
October	2003	14	13	5	3	5	2	2	39	16	1	100	0	473
November	2003	12	15	6	3	5	2	2	38	16	1	100	0	478
December	2003	11	15	6	3	6	2	4	35	16	1	100	0.4	470
January	2004	11	11	8	3	7	3	5	36	16	1	100	0.4	488
February	2004	14	10	8	1	6	2	6	37	15	1	100	0.4	502
March	2004	15	9	8	2	7	3	5	38	13	0	100	0.1	527
April	2004	14	11	7	2	5	3	4	39	15	1	100	0.1	531
May	2004	13	11	6	2	7	4	3	38	15	1	100	0.1	532
June	2004	14	12	6	2	6	3	2	37	17	2	100	0.4	548
July	2004	16	13	5	1	6	3	3	35	16	1	100	0.5	572
August	2004	16	13	6	2	5	4	3	36	14	1	100	0.5	576
September	2004	17	12	6	2	7	3	3	35	14	1	100	0.6	567
October	2004	15	10	6	2	8	3	4	37	14	1	100	0.5	560
November	2004	14	11	6	2	7	2	4	36	17	1	100	0.4	551
December	2004	12	11	6	2	6	2	3	40	16	1	100	0.3	562
January	2005	14	12	6	2	6	3	3	39	15	0	100	0.4	579
February	2005	12	12	6	3	5	3	2	41	15	0	100	0.4	580
March	2005	13	12	6	3	7	4	3	36	17	0	100	0.4	600
April	2005	12	11	5	3	6	2	3	38	18	0	100	0.3	582
May	2005	15	11	6	2	6	2	3	38	18	0	100	0.3	584
June	2005	14	9	5	2	4	2	3	43	17	0	100	0.2	555
July	2005	13	9	6	3	4	2	3	42	16	0	100	0.3	571
August	2005	13	8	6	3	4	2	4	43	17	0	100	0.2	596
September	2005	14	9	6	3	5	2	4	39	18	0	100	0.3	640
October	2005	14	10	6	1	6	2	4	38	18	0	100	0.3	634
November	2005	14	13	5	1	8	2	4	36	18	0	100	0.4	633
December	2005	13	15	7	2	7	2	3	35	17	0	100	0.4	602
January	2006	14	15	6	3	7	2	1	32	20	0	100	0.5	615
February	2006	14	15	6	2	6	2	2	32	19	1	100	0.4	606
March	2006	16	14	5	1	6	2	3	34	19	1	100	0.4	617
April	2006	15	12	7	1	6	2	3	36	18	2	100	0.3	614
May	2006	14	12	7	2	6	2	2	37	16	2	100	0.1	626
June	2006	13	11	6	3	6	4	2	36	17	1	100	0	634
July	2006	13	13	5	3	6	3	2	36	19	1	100	0	634
August	2006	12	11	5	3	6	4	2	38	19	1	100	0.3	640
September	2006	13	15	5	2	5	2	2	38	17	1	100	0.3	661
October	2006	13	17	6	2	6	2	2	36	16	1	100	0.4	683
November	2006	13	20	6	2	5	2	2	31	18	0	100	0.6	674
December	2006	11	19	6	3	7	2	2	30	19	1	100	0.9	671
January	2007	11	18	7	3	7	2	2	32	16	1	100	0.9	650
February	2007	12	16	7	2	7	3	3	35	15	1	100	0.8	676
March	2007	12	14	8	2	6	3	4	34	15	2	100	0.5	682
April	2007	12	14	7	2	5	4	4	34	17	2	100	0.5	701

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
May	2007	12	13	8	2	4	3	3	34	18	2	100	0.5	683
June	2007	12	14	8	2	4	2	2	35	19	1	100	0.4	667
July	2007	13	15	8	2	4	2	3	35	17	1	100	0.4	665
August	2007	13	17	7	2	5	2	2	33	17	1	100	0.5	687
September	2007	13	18	6	2	5	2	3	34	16	1	100	0.5	702
October	2007	14	17	6	2	5	2	3	32	18	1	100	0.5	712
November	2007	14	15	7	2	6	3	3	31	18	1	100	0.8	702
December	2007	15	14	8	2	5	3	3	31	18	1	100	0.8	705
January	2008	16	15	8	2	5	3	3	28	18	1	100	1	715
February	2008	16	15	7	1	5	2	2	31	20	1	100	0.6	712
March	2008	14	17	7	1	6	2	2	31	19	1	100	0.7	702
April	2008	12	16	6	1	6	2	1	36	20	0	100	0.5	695
May	2008	12	15	6	1	6	2	2	35	20	1	100	0.5	726
June	2008	12	12	5	1	6	1	2	36	24	1	100	0.2	730
July	2008	12	11	5	2	6	1	3	34	25	1	100	0.2	754
August	2008	12	12	5	2	6	1	2	35	26	0	100	0.2	734
September	2008	12	13	5	2	7	2	1	35	23	1	100	-0.1	722
October	2008	11	15	5	1	6	2	1	36	22	1	100	-0.1	694
November	2008	10	15	5	3	6	2	2	33	23	2	100	0	707
December	2008	9	14	6	3	5	1	2	31	26	2	100	0.2	718
January	2009	9	12	7	3	6	2	2	29	28	2	100	0.2	740
February	2009	10	11	6	2	4	2	1	32	29	1	100	0.1	729
March	2009	10	11	5	2	4	2	1	33	30	1	100	0.1	751
April	2009	10	12	5	1	4	2	1	35	30	1	100	0.1	742
May	2009	9	12	4	1	5	2	1	35	30	1	100	0.1	765
June	2009	10	10	4	1	5	2	2	36	30	0	100	0.1	771
July	2009	10	8	4	1	5	3	2	35	31	1	100	0.1	766
August	2009	11	7	4	2	4	3	2	37	30	1	100	0.1	759
September	2009	10	8	4	1	3	2	1	37	32	1	100	0	754
October	2009	9	8	5	1	3	2	1	39	31	1	100	0	782
November	2009	7	7	5	1	4	3	2	39	32	0	100	0	784
December	2009	8	7	4	1	5	4	1	40	30	0	100	0	801
January	2010	8	7	4	1	4	3	1	40	30	1	100	0	797
February	2010	9	7	4	1	3	3	1	42	29	1	100	0	798
March	2010	8	7	4	1	4	2	1	41	31	1	100	0	796
April	2010	8	6	3	2	6	2	2	42	29	0	100	0	809
May	2010	9	7	4	2	7	2	1	41	28	1	100	0.1	817
June	2010	9	6	4	1	6	2	1	44	25	0	100	0.1	801
July	2010	8	7	5	1	5	2	1	45	26	0	100	0	796
August	2010	7	7	5	1	5	2	1	46	27	0	100	0	803
September	2010	8	6	5	1	4	2	2	44	27	0	100	0	826
October	2010	9	6	4	1	4	3	2	42	28	0	100	0	819
November	2010	8	5	3	1	5	3	2	42	29	0	100	0	821
December	2010	7	6	3	1	5	3	2	43	29	0	100	0	809
January	2011	7	5	4	1	6	2	2	45	27	0	100	0	826
February	2011	7	5	4	1	5	3	1	45	28	1	100	0	840
March	2011	7	4	5	1	4	3	1	45	29	1	100	0	874
April	2011	7	4	5	0	4	3	1	44	31	1	100	0	856
May	2011	8	4	5	0	4	2	1	43	32	1	100	-0.1	850
June	2011	8	5	4	1	4	2	1	42	30	1	100	-0.1	830
July	2011	8	6	4	1	5	2	1	42	29	1	100	0	835
August	2011	7	6	5	1	5	3	1	44	29	0	100	0	841
September	2011	8	6	4	0	5	3	1	42	30	1	100	0	860
October	2011	8	6	4	0	4	3	1	43	31	1	100	0	860
November	2011	10	9	4	1	4	3	1	39	29	1	100	0.1	881

TABLE 13

**EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

		EXPECT INCREASE												
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
December	2011	11	10	4	1	4	3	1	40	26	1	100	0.1	878
January	2012	12	13	4	1	4	3	1	38	22	1	100	0.2	901
February	2012	10	12	4	1	4	2	2	42	21	1	100	0.2	862
March	2012	11	11	4	1	4	2	2	42	22	1	100	0.2	864
April	2012	10	9	4	1	4	2	2	45	22	1	100	0.1	838
May	2012	11	8	5	1	4	2	2	43	24	1	100	0.1	862
June	2012	11	8	4	1	5	2	2	42	25	1	100	0.1	865
July	2012	11	8	5	1	6	1	1	40	26	1	100	0.1	897
August	2012	12	8	4	1	5	1	2	43	24	1	100	0.1	886
September	2012	12	9	4	1	4	2	2	42	23	1	100	0.1	891
October	2012	15	9	3	2	2	2	3	40	22	2	100	0.2	873
November	2012	16	9	4	2	3	3	2	37	23	2	100	0.2	864
December	2012	16	9	4	1	3	3	2	37	23	1	100	0.2	869
January	2013	15	8	4	2	4	3	2	38	23	2	100	0.2	874
February	2013	14	8	3	2	4	2	2	39	25	1	100	0.1	862
March	2013	13	6	4	2	4	2	2	40	24	2	100	0.1	822
April	2013	12	7	4	2	4	2	2	41	24	1	100	0.1	825
May	2013	11	7	4	2	4	2	2	43	23	1	100	0.1	831
June	2013	11	8	4	2	4	2	1	44	23	0	100	0.1	851
July	2013	12	8	4	1	5	2	1	44	22	0	100	0.1	819
August	2013	13	9	5	1	4	2	2	42	21	1	100	0.2	816
September	2013	13	9	5	2	4	2	1	40	23	1	100	0.2	794
October	2013	13	9	5	2	4	3	1	38	24	0	100	0.2	833
November	2013	16	8	4	2	4	3	1	39	24	0	100	0.2	839
December	2013	18	7	4	1	4	3	1	38	24	0	100	0.2	867
January	2014	17	7	4	1	5	3	1	38	24	0	100	0.2	862
February	2014	17	7	4	1	5	3	2	37	23	1	100	0.2	885
March	2014	17	8	4	1	4	3	2	37	24	1	100	0.2	875
April	2014	17	7	4	2	4	3	1	37	23	1	100	0.2	858
May	2014	17	7	4	2	4	2	1	38	23	1	100	0.2	845
June	2014	17	7	3	1	5	2	1	40	21	2	100	0.2	857
July	2014	18	8	2	1	5	2	1	38	23	1	100	0.2	872
August	2014	15	10	2	1	5	3	1	38	23	1	100	0.2	867
September	2014	15	9	3	1	4	4	1	38	24	1	100	0.2	838
October	2014	15	9	4	1	5	4	1	38	22	1	100	0.2	801
November	2014	18	8	4	1	5	4	1	37	21	1	100	0.3	783
December	2014	19	9	5	2	7	3	1	35	20	0	100	0.3	789
January	2015	18	8	6	2	6	3	1	37	18	1	100	0.3	765
February	2015	16	9	6	2	7	3	1	38	18	0	100	0.3	753
March	2015	16	8	6	2	5	3	1	38	20	1	100	0.2	697
April	2015	15	8	4	1	5	4	1	36	24	1	100	0.2	691
May	2015	17	6	4	2	5	4	1	34	26	1	100	0.2	655
June	2015	17	7	5	2	5	4	1	34	25	1	100	0.2	684
July	2015	17	9	5	2	7	3	2	33	22	1	100	0.3	687
August	2015	15	10	6	1	8	2	2	36	19	1	100	0.3	733
September	2015	14	10	4	1	7	3	2	38	21	1	100	0.2	699
October	2015	14	7	4	1	7	3	1	38	24	1	100	0.2	687
November	2015	13	9	4	2	6	4	1	36	25	1	100	0.2	648
December	2015	13	8	5	2	7	4	1	36	23	1	100	0.2	657
January	2016	11	9	5	2	7	3	1	39	22	1	100	0.2	671
February	2016	9	8	6	1	7	3	1	40	23	1	100	0.2	667
March	2016	9	7	5	1	7	3	1	42	23	1	100	0.1	701
April	2016	12	7	4	1	7	3	1	41	22	1	100	0.2	718
May	2016	13	8	4	1	6	3	1	40	23	1	100	0.1	776

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
June	2016	12	9	3	2	6	3	1	36	26	1	100	0.1	752
July	2016	11	10	4	2	6	3	1	37	25	1	100	0.2	754
August	2016	12	9	3	2	6	3	1	39	23	1	100	0.2	728
September	2016	13	8	4	2	6	3	1	40	21	1	100	0.2	767
October	2016	13	9	5	2	6	3	1	37	24	1	100	0.2	789
November	2016	13	9	6	2	7	3	1	36	23	1	100	0.3	808
December	2016	12	10	5	2	7	3	1	35	24	1	100	0.3	796
January	2017	13	9	5	2	8	4	1	38	19	1	100	0.3	807
February	2017	13	9	5	2	8	3	1	38	20	1	100	0.3	811
March	2017	13	10	5	2	8	4	1	38	19	1	100	0.3	824
April	2017	14	9	6	3	7	4	1	37	18	1	100	0.3	835
May	2017	15	9	6	3	7	3	1	37	17	1	100	0.4	841
June	2017	16	8	6	2	7	3	1	38	18	1	100	0.3	819
July	2017	15	9	6	2	6	3	2	39	18	0	100	0.3	804
August	2017	14	10	6	2	6	3	2	40	17	1	100	0.3	799
September	2017	16	10	5	1	6	4	2	37	19	0	100	0.3	818
October	2017	17	10	5	2	8	4	1	33	19	1	100	0.4	839
November	2017	17	9	5	2	8	3	1	33	20	1	100	0.4	860
December	2017	15	9	6	2	8	4	1	34	19	1	100	0.4	863
January	2018	14	10	7	2	7	4	1	33	21	1	100	0.3	863
February	2018	12	11	8	2	7	4	1	33	20	2	100	0.4	863
March	2018	13	12	8	2	7	3	1	32	20	1	100	0.4	886
April	2018	13	12	8	2	8	4	1	32	20	1	100	0.4	879
May	2018	16	10	7	2	7	3	1	33	20	0	100	0.4	897
June	2018	15	10	8	2	8	3	1	34	19	0	100	0.4	883
July	2018	14	10	7	2	7	3	1	39	17	0	100	0.4	876
August	2018	12	11	7	2	7	3	1	38	18	1	100	0.3	854
September	2018	13	12	6	2	6	3	2	37	17	1	100	0.4	861
October	2018	17	12	6	2	6	3	2	33	18	1	100	0.4	859
November	2018	16	14	5	2	6	4	1	34	17	1	100	0.5	877
December	2018	17	14	6	2	8	5	1	34	14	1	100	0.8	852
January	2019	16	14	6	2	9	5	1	32	14	0	100	0.9	854
February	2019	16	12	6	2	8	4	1	34	16	1	100	0.8	841
March	2019	15	11	6	2	7	3	2	36	18	1	100	0.4	838
April	2019	15	11	6	1	7	2	1	39	17	2	100	0.3	816
May	2019	16	12	7	1	7	3	1	36	16	1	100	0.4	794
June	2019	15	12	7	1	8	3	1	35	17	1	100	0.5	832
July	2019	16	11	7	1	9	4	1	33	17	0	100	0.5	863
August	2019	15	10	6	2	9	4	1	35	17	0	100	0.5	864
September	2019	14	11	6	2	7	4	1	38	17	1	100	0.4	855
October	2019	12	11	6	3	8	4	1	37	17	0	100	0.4	862
November	2019	14	11	7	3	8	5	1	35	16	0	100	0.6	921
December	2019	17	11	7	3	9	5	1	32	15	0	100	0.8	957
January	2020	19	12	9	2	7	4	1	31	14	1	100	0.9	974
February	2020	18	12	9	3	8	3	1	32	14	1	100	0.9	941
March	2020	17	11	8	3	7	4	1	32	16	1	100	0.7	959
April	2020	14	10	6	3	7	4	2	34	20	1	100	0.4	943
May	2020	13	9	5	2	7	4	2	33	24	1	100	0.3	939
June	2020	11	8	5	2	8	4	2	35	24	1	100	0.2	902
July	2020	12	8	6	3	8	4	2	33	23	1	100	0.3	889
August	2020	13	7	7	2	7	4	2	34	22	1	100	0.3	888
September	2020	14	9	6	2	7	4	2	34	22	1	100	0.3	874
October	2020	13	9	7	2	8	5	1	35	20	1	100	0	881
November	2020	12	10	7	2	7	5	1	35	19	1	100	0	868
December	2020	14	9	6	2	7	6	2	34	19	1	100	0	867

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

EXPECT INCREASE														
Date of Survey		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up	Same	Down	DK, NA	Total	Median	Cases
January	2021	15	8	5	2	7	7	2	33	20	1	100	0.4	838
February	2021	16	7	4	2	8	5	2	34	21	1	100	0.3	847
March	2021	14	7	5	2	8	4	2	36	20	1	100	0.3	838
April	2021	13	7	6	1	8	3	2	37	22	0	100	0.2	848
May	2021	12	7	6	2	9	4	2	37	22	0	100	0.3	831
June	2021	12	8	5	2	9	4	2	36	21	0	100	0.3	835
July	2021	12	9	5	2	10	4	1	36	20	0	100	0.3	802
August	2021	12	8	5	3	10	3	2	35	22	0	100	0.3	817
September	2021	13	8	6	3	9	2	1	35	23	1	100	0.3	814
October	2021	12	9	7	4	8	2	2	33	24	0	100	0.3	828
November	2021	11	11	7	4	7	3	1	32	23	0	100	0.3	830
December	2021	11	12	7	5	6	3	1	33	22	0	100	0.3	846
January	2022	12	12	7	4	6	4	1	33	20	1	100	0.4	846
February	2022	12	12	7	3	7	4	1	32	22	1	100	0.4	841
March	2022	11	12	7	2	8	4	1	32	22	1	100	0.4	824
April	2022	11	12	6	2	8	4	1	33	23	1	100	0.3	856
May	2022	10	12	7	2	7	3	1	36	21	1	100	0.3	852
June	2022	8	13	6	2	7	3	1	36	23	0	100	0.3	867
July	2022	8	12	6	2	7	3	2	35	26	0	100	0.2	850
August	2022	9	13	6	4	6	2	2	32	26	0	100	0.2	862
September	2022	10	12	6	5	6	2	2	30	26	0	100	0.3	848
October	2022	10	12	6	6	7	2	1	31	23	1	100	0.4	858
November	2022	10	11	7	7	8	2	1	32	22	1	100	0.6	826
December	2022	9	12	7	10	7	2	1	31	20	1	100	0.7	856
January	2023	8	13	7	9	7	3	1	31	20	1	100	0.7	864
February	2023	9	13	7	8	7	4	1	31	20	1	100	0.7	911
March	2023	10	12	8	4	8	4	1	31	20	1	100	0.7	881
April	2023	9	12	8	3	7	4	1	32	22	2	100	0.6	889
May	2023	9	11	8	3	6	2	2	34	23	2	100	0.3	866
June	2023	9	10	7	4	6	2	1	36	23	1	100	0.2	876
July	2023	11	11	6	4	7	2	1	35	23	0	100	0.3	884
August	2023	11	13	6	3	7	3	1	34	22	0	100	0	919
September	2023	12	13	5	3	7	3	1	34	21	0	100	0	911
October	2023	12	14	5	2	6	4	1	35	21	0	100	0	913
November	2023	12	15	5	2	6	3	1	33	22	0	100	0.3	889
December	2023	11	17	6	2	6	3	2	30	22	0	100	0.4	897
January	2024	10	18	6	3	7	4	2	29	20	0	100	0.7	894
February	2024	10	17	7	3	8	5	2	31	17	1	100	0.8	908

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

The question was: "During the next year or two -- do you expect that your (family) income will go up more than prices will go up, about the same, or less than prices will go up?"

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	5	41	46	8	100	58	746
April	1978	4	40	48	8	100	56	745
May	1978	3	38	52	7	100	51	734
June	1978	2	38	53	7	100	50	732
July	1978	2	38	53	6	100	49	732
August	1978	3	39	51	7	100	52	787
September	1978	4	36	53	7	100	51	795
October	1978	3	34	54	8	100	49	788
November	1978	3	33	55	9	100	47	834
December	1978	5	35	51	9	100	55	837
January	1979	6	32	52	10	100	54	872
February	1979	7	32	52	9	100	54	800
March	1979	4	31	57	9	100	47	809
April	1979	3	30	58	9	100	45	837
May	1979	3	30	58	9	100	45	756
June	1979	3	32	56	9	100	48	816
July	1979	4	32	56	8	100	49	866
August	1979	5	31	57	7	100	48	893
September	1979	4	30	60	6	100	45	871
October	1979	3	34	57	6	100	47	894
November	1979	2	35	56	7	100	46	913
December	1979	3	35	55	8	100	48	861
January	1980	3	34	56	8	100	47	719
February	1980	3	31	60	5	100	43	631
March	1980	3	30	62	5	100	41	638
April	1980	4	32	60	4	100	44	642
May	1980	3	34	57	6	100	46	586
June	1980	6	37	52	6	100	54	546
July	1980	5	36	52	7	100	53	534
August	1980	7	38	48	7	100	58	525
September	1980	6	37	49	8	100	56	539
October	1980	6	39	48	7	100	58	556
November	1980	5	39	49	6	100	56	557
December	1980	4	38	52	6	100	53	563
January	1981	4	37	51	8	100	53	555
February	1981	5	37	49	10	100	56	557
March	1981	6	37	48	10	100	58	577
April	1981	6	38	49	7	100	57	594
May	1981	6	40	49	5	100	57	589
June	1981	7	43	47	4	100	60	567
July	1981	8	44	43	5	100	64	529
August	1981	7	43	44	6	100	63	570
September	1981	7	43	45	6	100	62	574
October	1981	6	42	47	5	100	59	603
November	1981	5	43	46	5	100	59	566
December	1981	6	41	49	4	100	57	582
January	1982	7	41	47	4	100	60	564
February	1982	7	43	47	4	100	60	596
March	1982	7	45	43	5	100	64	562
April	1982	6	45	44	5	100	62	578
May	1982	7	46	41	6	100	66	543
June	1982	8	43	44	5	100	63	568

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	1982	9	41	45	5	100	64	549
August	1982	7	39	48	6	100	59	544
September	1982	8	40	47	6	100	61	543
October	1982	9	40	47	5	100	62	554
November	1982	12	39	43	6	100	68	567
December	1982	11	42	41	6	100	70	553
January	1983	10	44	40	6	100	70	538
February	1983	7	47	40	6	100	68	524
March	1983	7	46	40	7	100	68	540
April	1983	7	47	36	9	100	71	564
May	1983	10	44	39	7	100	71	562
June	1983	10	44	41	5	100	69	552
July	1983	9	43	44	4	100	66	572
August	1983	7	43	45	5	100	62	577
September	1983	7	40	47	5	100	60	593
October	1983	7	40	49	5	100	58	574
November	1983	7	41	46	6	100	61	595
December	1983	6	45	44	6	100	62	609
January	1984	6	47	42	5	100	64	642
February	1984	7	48	41	5	100	66	628
March	1984	8	47	40	5	100	68	621
April	1984	8	47	39	6	100	69	588
May	1984	7	47	41	5	100	67	619
June	1984	7	46	41	5	100	66	618
July	1984	6	47	41	6	100	65	619
August	1984	8	48	39	6	100	69	585
September	1984	8	50	35	7	100	73	576
October	1984	11	50	34	6	100	77	568
November	1984	11	49	35	6	100	76	599
December	1984	11	48	36	5	100	75	580
January	1985	10	46	39	5	100	71	576
February	1985	9	44	43	4	100	66	549
March	1985	7	45	45	3	100	63	560
April	1985	8	46	43	3	100	64	575
May	1985	9	45	42	4	100	67	569
June	1985	9	47	40	4	100	69	553
July	1985	9	46	42	3	100	67	550
August	1985	9	45	42	4	100	67	573
September	1985	10	40	44	5	100	66	583
October	1985	10	40	44	6	100	66	568
November	1985	8	44	41	6	100	68	539
December	1985	8	45	42	5	100	67	524
January	1986	8	48	40	4	100	69	516
February	1986	8	48	40	4	100	69	516
March	1986	7	49	40	4	100	68	542
April	1986	7	47	41	5	100	66	535
May	1986	7	47	40	5	100	67	561
June	1986	7	46	41	5	100	66	532
July	1986	9	48	38	4	100	71	548
August	1986	8	49	41	3	100	67	528
September	1986	8	50	39	3	100	69	557
October	1986	6	49	41	4	100	64	569
November	1986	7	50	40	3	100	67	595
December	1986	8	48	41	3	100	67	585

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1987	10	46	40	3	100	70	574
February	1987	9	44	43	4	100	66	543
March	1987	7	45	44	4	100	64	532
April	1987	7	46	43	4	100	64	523
May	1987	6	48	42	5	100	64	536
June	1987	6	47	44	4	100	62	562
July	1987	5	48	43	4	100	62	575
August	1987	6	46	44	5	100	62	565
September	1987	7	46	42	6	100	65	543
October	1987	7	46	41	6	100	65	485
November	1987	8	46	42	4	100	66	452
December	1987	7	47	43	3	100	64	410
January	1988	8	45	45	2	100	64	431
February	1988	8	45	44	4	100	64	429
March	1988	9	47	39	5	100	70	428
April	1988	8	50	37	5	100	71	424
May	1988	8	51	36	5	100	73	438
June	1988	7	47	41	5	100	67	440
July	1988	7	45	42	6	100	65	432
August	1988	6	44	42	8	100	64	409
September	1988	8	46	38	8	100	70	407
October	1988	7	47	38	8	100	69	409
November	1988	7	49	38	5	100	69	436
December	1988	4	48	44	4	100	61	450
January	1989	5	45	44	6	100	61	433
February	1989	5	42	47	6	100	58	402
March	1989	6	46	43	5	100	63	408
April	1989	5	47	44	4	100	61	407
May	1989	5	46	44	5	100	60	429
June	1989	4	43	47	6	100	57	417
July	1989	5	42	47	6	100	58	427
August	1989	6	41	46	7	100	60	427
September	1989	6	43	44	7	100	63	444
October	1989	6	42	45	7	100	62	449
November	1989	6	44	45	5	100	61	450
December	1989	7	40	48	5	100	58	437
January	1990	7	40	47	6	100	60	436
February	1990	6	40	47	6	100	59	434
March	1990	6	45	43	6	100	63	444
April	1990	7	45	44	4	100	62	469
May	1990	7	48	41	3	100	66	486
June	1990	7	50	40	3	100	67	475
July	1990	6	52	38	4	100	68	436
August	1990	6	47	43	4	100	64	404
September	1990	6	45	46	3	100	61	395
October	1990	6	41	52	2	100	54	436
November	1990	7	41	49	3	100	58	474
December	1990	6	40	50	4	100	57	474
January	1991	6	46	45	3	100	61	439
February	1991	5	43	48	3	100	57	391
March	1991	6	46	45	3	100	61	377
April	1991	7	43	47	3	100	60	414
May	1991	7	47	45	2	100	62	434
June	1991	6	45	45	3	100	61	443
July	1991	5	46	43	6	100	62	414

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1991	7	44	43	6	100	64	389
September	1991	7	44	44	5	100	63	386
October	1991	6	44	46	5	100	60	385
November	1991	6	40	50	5	100	56	403
December	1991	7	38	50	5	100	57	416
January	1992	9	39	48	4	100	60	408
February	1992	7	44	45	4	100	62	397
March	1992	6	45	44	4	100	62	395
April	1992	6	45	44	4	100	62	389
May	1992	7	45	43	5	100	64	393
June	1992	8	44	44	4	100	64	392
July	1992	8	43	44	5	100	65	409
August	1992	8	41	47	4	100	61	406
September	1992	8	42	47	3	100	61	410
October	1992	7	43	45	5	100	61	412
November	1992	6	47	41	6	100	65	404
December	1992	6	48	40	6	100	66	394
January	1993	8	48	40	4	100	68	384
February	1993	9	45	42	3	100	67	386
March	1993	9	44	44	3	100	65	377
April	1993	6	41	48	5	100	58	391
May	1993	6	43	46	4	100	60	405
June	1993	6	40	49	4	100	57	410
July	1993	8	43	47	3	100	61	398
August	1993	6	42	47	5	100	60	399
September	1993	9	43	44	4	100	64	403
October	1993	8	41	47	4	100	61	410
November	1993	10	40	48	2	100	62	412
December	1993	9	41	47	3	100	62	407
January	1994	9	44	43	4	100	66	401
February	1994	8	45	43	5	100	65	394
March	1994	8	46	43	3	100	64	425
April	1994	9	44	45	2	100	64	435
May	1994	10	47	40	3	100	71	436
June	1994	10	45	40	5	100	69	416
July	1994	9	47	39	5	100	70	413
August	1994	6	45	45	4	100	61	405
September	1994	5	47	45	3	100	61	400
October	1994	5	46	46	4	100	59	389
November	1994	6	45	45	5	100	61	395
December	1994	7	44	45	5	100	62	409
January	1995	7	47	41	5	100	66	401
February	1995	8	45	43	5	100	65	399
March	1995	7	45	43	5	100	63	384
April	1995	7	43	47	3	100	60	385
May	1995	8	43	46	3	100	62	383
June	1995	10	41	46	3	100	64	391
July	1995	12	41	44	4	100	68	390
August	1995	9	43	44	4	100	65	406
September	1995	9	45	42	4	100	67	404
October	1995	7	43	45	4	100	62	415
November	1995	8	43	46	3	100	62	410
December	1995	7	41	48	3	100	59	420
January	1996	7	48	44	2	100	63	408

AGE 55 AND UP
TABLE 14
EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

91

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	1996	7	47	43	2	100	64	432
March	1996	9	48	41	3	100	68	418
April	1996	8	42	47	4	100	61	445
May	1996	8	44	43	4	100	65	408
June	1996	7	44	45	4	100	63	420
July	1996	8	45	43	4	100	65	397
August	1996	8	43	45	4	100	63	415
September	1996	9	43	45	3	100	64	411
October	1996	8	47	42	3	100	65	436
November	1996	8	48	42	2	100	66	432
December	1996	8	51	39	2	100	69	412
January	1997	11	46	41	2	100	69	392
February	1997	9	46	43	2	100	66	375
March	1997	9	43	46	2	100	63	388
April	1997	8	44	46	2	100	63	403
May	1997	10	43	45	2	100	65	419
June	1997	9	46	43	3	100	66	420
July	1997	9	47	41	3	100	68	410
August	1997	8	49	39	3	100	69	429
September	1997	9	49	39	2	100	70	424
October	1997	9	47	42	3	100	67	426
November	1997	9	48	41	2	100	68	415
December	1997	8	48	42	2	100	67	421
January	1998	10	52	35	3	100	74	430
February	1998	12	52	32	3	100	80	439
March	1998	14	49	33	4	100	81	447
April	1998	13	49	35	3	100	79	439
May	1998	11	49	36	4	100	75	440
June	1998	11	50	34	6	100	77	442
July	1998	11	46	36	7	100	75	443
August	1998	12	46	36	6	100	76	432
September	1998	12	47	36	5	100	76	426
October	1998	12	51	33	4	100	78	446
November	1998	11	50	36	3	100	75	450
December	1998	9	50	39	2	100	70	439
January	1999	9	47	42	3	100	67	408
February	1999	8	48	40	4	100	68	404
March	1999	8	48	39	5	100	69	412
April	1999	8	47	41	4	100	67	422
May	1999	8	49	40	3	100	68	416
June	1999	8	50	40	3	100	68	412
July	1999	9	52	36	3	100	73	396
August	1999	10	47	38	5	100	71	401
September	1999	12	46	38	4	100	74	414
October	1999	12	45	40	3	100	72	445
November	1999	12	45	38	5	100	74	454
December	1999	12	44	38	6	100	75	457
January	2000	14	44	35	7	100	79	449
February	2000	14	44	36	6	100	78	455
March	2000	13	44	39	4	100	75	462
April	2000	12	43	41	5	100	71	476
May	2000	11	43	40	6	100	71	472
June	2000	11	44	37	7	100	74	467
July	2000	10	47	37	6	100	72	469
August	2000	10	48	37	5	100	73	475

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2000	11	47	38	4	100	73	478
October	2000	11	47	37	5	100	74	473
November	2000	9	48	39	5	100	70	464
December	2000	9	51	36	5	100	73	462
January	2001	9	51	37	3	100	73	464
February	2001	9	52	35	4	100	75	489
March	2001	7	49	39	5	100	69	473
April	2001	8	49	38	5	100	70	465
May	2001	9	46	41	4	100	68	436
June	2001	10	46	41	3	100	69	452
July	2001	11	46	40	3	100	70	462
August	2001	11	47	39	3	100	72	467
September	2001	10	50	37	3	100	73	478
October	2001	9	51	37	4	100	72	486
November	2001	9	50	37	4	100	72	498
December	2001	11	48	36	5	100	75	473
January	2002	10	46	37	6	100	73	483
February	2002	11	46	37	6	100	73	460
March	2002	11	44	39	6	100	72	483
April	2002	12	45	38	5	100	74	481
May	2002	11	47	37	5	100	75	501
June	2002	10	47	38	5	100	72	482
July	2002	9	46	41	4	100	68	475
August	2002	11	43	42	5	100	69	467
September	2002	10	44	42	4	100	68	499
October	2002	11	41	43	5	100	68	510
November	2002	10	42	43	5	100	67	519
December	2002	13	42	41	4	100	72	501
January	2003	13	45	39	3	100	74	481
February	2003	12	43	43	3	100	69	478
March	2003	9	43	45	3	100	64	470
April	2003	8	45	45	2	100	64	476
May	2003	9	49	41	2	100	68	488
June	2003	9	50	39	2	100	71	503
July	2003	11	49	37	3	100	74	501
August	2003	12	46	39	3	100	72	496
September	2003	10	46	42	3	100	68	487
October	2003	10	46	41	3	100	69	473
November	2003	11	49	39	2	100	72	478
December	2003	12	47	39	2	100	74	470
January	2004	13	46	40	1	100	73	488
February	2004	10	45	43	2	100	67	502
March	2004	10	45	44	2	100	66	527
April	2004	9	42	47	2	100	62	531
May	2004	10	41	48	1	100	63	532
June	2004	10	41	47	1	100	63	548
July	2004	11	40	48	2	100	63	572
August	2004	11	39	48	2	100	63	576
September	2004	10	41	47	2	100	63	567
October	2004	11	42	46	2	100	65	560
November	2004	10	44	44	3	100	66	551
December	2004	9	44	44	3	100	65	562
January	2005	9	41	47	3	100	62	579
February	2005	11	41	47	2	100	64	580

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	2005	11	40	48	1	100	63	600
April	2005	11	41	48	1	100	63	582
May	2005	9	39	50	1	100	59	584
June	2005	7	39	52	1	100	55	555
July	2005	7	40	51	1	100	56	571
August	2005	8	39	52	1	100	55	596
September	2005	9	37	53	2	100	56	640
October	2005	10	36	53	1	100	57	634
November	2005	9	38	51	1	100	58	633
December	2005	10	39	50	1	100	60	602
January	2006	8	41	50	1	100	58	615
February	2006	9	39	51	2	100	58	606
March	2006	7	40	50	2	100	57	617
April	2006	8	43	47	2	100	60	614
May	2006	8	44	46	2	100	63	626
June	2006	10	41	47	2	100	63	634
July	2006	10	38	50	2	100	60	634
August	2006	10	37	51	2	100	59	640
September	2006	10	42	47	1	100	63	661
October	2006	11	44	44	1	100	66	683
November	2006	10	46	43	1	100	67	674
December	2006	11	44	43	2	100	69	671
January	2007	10	44	43	3	100	67	650
February	2007	11	40	46	3	100	66	676
March	2007	9	40	47	3	100	62	682
April	2007	10	38	48	3	100	62	701
May	2007	10	38	49	3	100	61	683
June	2007	10	38	50	2	100	60	667
July	2007	10	38	51	1	100	59	665
August	2007	9	39	51	1	100	58	687
September	2007	9	39	51	1	100	58	702
October	2007	9	39	52	1	100	57	712
November	2007	10	40	49	1	100	61	702
December	2007	10	40	49	1	100	61	705
January	2008	10	42	47	2	100	63	715
February	2008	8	40	51	1	100	58	712
March	2008	8	40	52	1	100	56	702
April	2008	7	36	55	2	100	52	695
May	2008	8	36	54	2	100	54	726
June	2008	7	34	56	3	100	52	730
July	2008	7	33	57	3	100	49	754
August	2008	6	33	58	3	100	48	734
September	2008	7	37	53	2	100	54	722
October	2008	7	40	51	2	100	56	694
November	2008	7	43	48	2	100	58	707
December	2008	6	41	49	3	100	57	718
January	2009	6	45	46	4	100	60	740
February	2009	6	44	45	4	100	61	729
March	2009	6	43	47	3	100	59	751
April	2009	7	40	51	2	100	55	742
May	2009	7	39	53	1	100	54	765
June	2009	7	40	52	1	100	55	771
July	2009	7	41	50	2	100	57	766
August	2009	5	40	52	3	100	53	759
September	2009	5	40	51	3	100	54	754

AGE 55 AND UP
TABLE 14
EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

94

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2009	6	38	53	3	100	52	782
November	2009	7	37	53	3	100	53	784
December	2009	7	38	52	3	100	55	801
January	2010	6	40	51	3	100	56	797
February	2010	5	41	51	3	100	55	798
March	2010	5	40	53	3	100	52	796
April	2010	5	38	54	3	100	51	809
May	2010	6	37	54	2	100	52	817
June	2010	6	38	54	2	100	51	801
July	2010	5	36	56	3	100	49	796
August	2010	6	36	56	2	100	50	803
September	2010	7	37	55	2	100	52	826
October	2010	7	40	52	1	100	55	819
November	2010	8	39	52	2	100	56	821
December	2010	7	38	53	2	100	54	809
January	2011	8	34	56	2	100	52	826
February	2011	7	34	57	2	100	50	840
March	2011	7	32	59	2	100	48	874
April	2011	6	33	59	3	100	47	856
May	2011	5	33	60	3	100	45	850
June	2011	5	32	59	3	100	46	830
July	2011	7	32	58	2	100	49	835
August	2011	7	33	58	2	100	49	841
September	2011	6	34	58	2	100	47	860
October	2011	4	34	60	2	100	45	860
November	2011	4	35	59	2	100	45	881
December	2011	5	36	57	2	100	47	878
January	2012	6	37	56	2	100	50	901
February	2012	5	39	53	2	100	52	862
March	2012	6	38	54	2	100	52	864
April	2012	4	38	55	2	100	49	838
May	2012	5	36	57	2	100	48	862
June	2012	5	35	58	2	100	47	865
July	2012	6	36	57	2	100	49	897
August	2012	5	36	57	2	100	48	886
September	2012	6	37	56	2	100	50	891
October	2012	5	35	58	2	100	47	873
November	2012	6	35	56	2	100	50	864
December	2012	6	34	58	2	100	47	869
January	2013	7	33	58	2	100	49	874
February	2013	7	31	61	1	100	46	862
March	2013	8	31	60	1	100	48	822
April	2013	7	31	60	2	100	47	825
May	2013	7	33	58	2	100	49	831
June	2013	6	33	58	2	100	48	851
July	2013	7	34	57	2	100	50	819
August	2013	7	34	57	2	100	50	816
September	2013	7	33	58	2	100	49	794
October	2013	7	34	57	2	100	50	833
November	2013	7	34	57	2	100	50	839
December	2013	8	33	58	1	100	50	867
January	2014	8	32	58	2	100	50	862
February	2014	8	32	58	2	100	50	885
March	2014	8	32	58	2	100	51	875

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2014	8	31	58	3	100	50	858
May	2014	7	31	58	4	100	49	845
June	2014	8	32	57	4	100	51	857
July	2014	8	33	57	2	100	51	872
August	2014	9	33	57	2	100	52	867
September	2014	8	34	58	1	100	50	838
October	2014	7	33	58	1	100	49	801
November	2014	7	33	58	1	100	49	783
December	2014	10	31	57	2	100	53	789
January	2015	11	31	56	2	100	55	765
February	2015	11	33	55	2	100	56	753
March	2015	9	33	57	1	100	52	697
April	2015	9	32	58	1	100	51	691
May	2015	10	30	58	1	100	52	655
June	2015	11	31	56	2	100	56	684
July	2015	11	32	55	2	100	57	687
August	2015	10	34	54	2	100	56	733
September	2015	8	33	57	2	100	52	699
October	2015	9	32	57	2	100	52	687
November	2015	10	30	58	2	100	52	648
December	2015	12	31	54	3	100	58	657
January	2016	11	34	54	1	100	57	671
February	2016	12	33	54	1	100	57	667
March	2016	11	33	55	1	100	56	701
April	2016	12	33	54	2	100	58	718
May	2016	11	33	54	2	100	57	776
June	2016	13	31	54	2	100	59	752
July	2016	12	31	54	3	100	58	754
August	2016	12	31	54	3	100	58	728
September	2016	10	35	53	2	100	57	767
October	2016	10	36	52	2	100	58	789
November	2016	11	37	50	2	100	61	808
December	2016	11	37	50	3	100	61	796
January	2017	12	37	48	3	100	64	807
February	2017	13	37	48	3	100	65	811
March	2017	14	38	47	2	100	67	824
April	2017	13	39	46	2	100	67	835
May	2017	14	40	45	1	100	69	841
June	2017	12	40	47	1	100	66	819
July	2017	12	38	49	1	100	63	804
August	2017	11	38	50	1	100	61	799
September	2017	12	39	48	1	100	65	818
October	2017	13	41	44	1	100	69	839
November	2017	14	40	45	1	100	69	860
December	2017	13	38	47	1	100	66	863
January	2018	13	37	49	1	100	64	863
February	2018	14	39	45	2	100	69	863
March	2018	13	40	45	2	100	68	886
April	2018	14	39	45	2	100	68	879
May	2018	13	38	48	1	100	65	897
June	2018	13	38	48	1	100	65	883
July	2018	13	40	46	1	100	67	876
August	2018	13	40	46	1	100	67	854
September	2018	14	42	43	1	100	71	861
October	2018	14	42	44	0	100	70	859

AGE 55 AND UP
TABLE 14
EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

96

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November	2018	14	42	43	1	100	71	877
December	2018	15	41	43	1	100	71	852
January	2019	16	39	42	2	100	74	854
February	2019	17	38	42	2	100	75	841
March	2019	16	41	42	2	100	74	838
April	2019	15	42	42	1	100	73	816
May	2019	13	43	42	1	100	71	794
June	2019	15	39	45	2	100	70	832
July	2019	16	37	45	1	100	71	863
August	2019	16	36	46	2	100	70	864
September	2019	15	37	45	2	100	70	855
October	2019	16	39	42	3	100	73	862
November	2019	16	41	41	2	100	76	921
December	2019	18	41	39	2	100	79	957
January	2020	17	40	41	2	100	75	974
February	2020	19	39	41	2	100	78	941
March	2020	17	40	42	1	100	75	959
April	2020	16	43	40	1	100	76	943
May	2020	14	43	41	2	100	72	939
June	2020	13	42	42	3	100	71	902
July	2020	14	40	43	3	100	71	889
August	2020	13	41	44	3	100	69	888
September	2020	12	42	44	2	100	68	874
October	2020	12	43	43	2	100	68	881
November	2020	12	42	43	2	100	69	868
December	2020	13	39	46	2	100	67	867
January	2021	13	36	49	2	100	64	838
February	2021	12	36	51	2	100	61	847
March	2021	10	39	49	2	100	61	838
April	2021	10	39	49	2	100	61	848
May	2021	10	37	50	2	100	60	831
June	2021	12	34	51	2	100	61	835
July	2021	13	34	52	2	100	61	802
August	2021	13	33	53	2	100	60	817
September	2021	10	35	53	2	100	57	814
October	2021	9	34	55	2	100	55	828
November	2021	10	34	55	2	100	55	830
December	2021	10	33	55	2	100	55	846
January	2022	10	33	56	1	100	54	846
February	2022	9	32	57	2	100	52	841
March	2022	8	31	60	1	100	48	824
April	2022	8	30	61	2	100	47	856
May	2022	8	33	58	1	100	49	852
June	2022	9	31	58	2	100	50	867
July	2022	9	32	57	2	100	51	850
August	2022	8	31	58	2	100	50	862
September	2022	9	32	57	2	100	52	848
October	2022	9	31	58	2	100	51	858
November	2022	9	30	59	2	100	50	826
December	2022	10	31	58	1	100	52	856
January	2023	9	34	55	2	100	54	864
February	2023	10	35	53	2	100	57	911
March	2023	9	36	54	2	100	55	881
April	2023	9	34	54	2	100	55	889

TABLE 14

**EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2023	7	35	56	2	100	52	866
June	2023	8	33	56	2	100	52	876
July	2023	10	33	56	1	100	54	884
August	2023	12	33	53	2	100	58	919
September	2023	12	34	52	2	100	59	911
October	2023	11	33	54	2	100	57	913
November	2023	11	32	55	2	100	56	889
December	2023	12	33	53	2	100	60	897
January	2024	14	34	50	2	100	64	894
February	2024	14	36	49	1	100	65	908

TABLE 15

**PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD
(Three Month Moving Averages)**

The question was: "What do you think is the percent chance that your income in the next twelve months will be higher than your income in the past twelve months?"

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
August	2002	25	26	4	10	2	11	11	10	100	33.8	467
September	2002	28	24	4	10	3	10	12	9	100	34.1	499
October	2002	28	22	5	11	3	9	12	10	100	34.0	510
November	2002	27	26	5	11	4	9	10	8	100	33.3	519
December	2002	26	25	6	11	3	12	10	8	100	33.9	501
January	2003	28	25	4	12	2	12	11	6	100	33.9	481
February	2003	31	22	5	12	3	11	10	6	100	32.7	478
March	2003	32	23	6	12	4	10	10	5	100	31.3	470
April	2003	29	24	6	12	4	9	11	6	100	32.7	476
May	2003	26	26	7	12	4	8	11	6	100	33.2	488
June	2003	27	25	6	12	3	9	11	7	100	33.2	503
July	2003	27	23	7	9	3	12	11	8	100	34.2	501
August	2003	27	21	6	10	3	12	13	8	100	35.6	496
September	2003	25	21	8	12	4	11	13	7	100	36.2	487
October	2003	25	23	8	14	4	12	10	5	100	35.1	473
November	2003	24	25	7	13	4	14	9	4	100	35.7	478
December	2003	25	25	5	13	4	16	9	3	100	37.1	470
January	2004	25	24	6	12	4	15	10	4	100	37.2	488
February	2004	25	24	6	12	4	13	10	5	100	36.2	502
March	2004	24	25	8	12	4	11	10	5	100	35.5	527
April	2004	24	27	7	12	4	11	10	5	100	34.5	531
May	2004	25	25	7	11	5	12	12	4	100	36.6	532
June	2004	24	25	6	12	4	13	11	4	100	37.4	548
July	2004	24	23	7	13	6	12	11	4	100	38.3	572
August	2004	24	23	6	14	5	13	11	4	100	37.9	576
September	2004	23	24	6	13	5	13	11	4	100	37.9	567
October	2004	24	26	5	11	4	14	12	4	100	37.4	560
November	2004	26	24	6	11	4	13	12	3	100	36.6	551
December	2004	29	23	4	13	4	12	12	3	100	35.8	562
January	2005	27	23	4	14	4	13	12	4	100	37.2	579
February	2005	26	23	5	15	3	14	11	3	100	36.6	580
March	2005	27	24	6	13	3	14	10	3	100	35.2	600
April	2005	30	23	6	12	5	12	10	2	100	33.5	582
May	2005	31	23	6	11	5	11	11	2	100	33.6	584
June	2005	32	22	6	12	5	11	10	2	100	33.0	555
July	2005	30	24	6	13	4	11	10	1	100	33.4	571
August	2005	29	26	6	12	4	11	10	2	100	32.7	596
September	2005	27	26	6	12	4	11	12	2	100	34.4	640
October	2005	28	25	7	11	3	11	12	3	100	34.5	634
November	2005	26	28	6	11	4	10	13	2	100	35.3	633
December	2005	24	27	7	11	5	11	13	2	100	36.2	602
January	2006	24	27	8	10	4	12	14	1	100	37.1	615
February	2006	24	25	8	12	4	11	14	2	100	37.2	606
March	2006	26	25	8	12	3	10	13	3	100	35.5	617
April	2006	24	28	8	14	4	9	10	4	100	33.5	614
May	2006	25	27	7	14	3	11	9	4	100	33.3	626
June	2006	24	26	7	13	4	12	10	5	100	34.6	634
July	2006	26	24	6	12	4	13	10	5	100	35.6	634
August	2006	27	25	6	13	3	12	11	3	100	35.3	640
September	2006	25	24	7	12	5	13	11	3	100	36.7	661
October	2006	23	24	6	13	5	12	12	3	100	38.6	683
November	2006	22	24	6	12	6	14	12	5	100	39.7	674

TABLE 15

**PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK/NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December	2006	22	26	5	12	5	14	12	4	100	38.6	671
January	2007	23	24	5	10	5	14	13	5	100	39.2	650
February	2007	25	25	5	10	5	12	12	5	100	37.0	676
March	2007	26	23	7	9	4	12	14	4	100	37.8	682
April	2007	26	25	7	10	3	13	12	4	100	36.0	701
May	2007	24	25	7	11	3	14	13	3	100	38.0	683
June	2007	23	27	7	11	3	14	10	4	100	36.0	667
July	2007	22	25	8	13	4	13	11	3	100	37.3	665
August	2007	22	26	8	13	5	12	12	3	100	37.4	687
September	2007	22	22	8	15	4	13	15	2	100	40.8	702
October	2007	22	23	8	13	4	12	15	3	100	40.3	712
November	2007	21	22	8	13	4	13	15	4	100	41.2	702
December	2007	22	24	7	12	5	13	13	5	100	38.7	705
January	2008	22	25	7	12	5	13	12	4	100	38.0	715
February	2008	24	27	8	12	4	11	11	3	100	35.0	712
March	2008	26	27	8	11	4	10	12	3	100	34.3	702
April	2008	29	27	8	10	3	9	11	3	100	32.0	695
May	2008	29	27	7	10	3	11	10	3	100	32.6	726
June	2008	29	27	7	11	4	11	9	3	100	32.1	730
July	2008	28	26	7	13	5	9	8	4	100	31.7	754
August	2008	27	26	6	13	6	10	8	4	100	31.9	734
September	2008	25	25	7	13	5	10	10	5	100	34.8	722
October	2008	27	24	5	13	4	12	11	4	100	35.6	694
November	2008	26	23	6	12	4	12	12	4	100	36.5	707
December	2008	27	28	6	12	4	11	9	3	100	32.4	718
January	2009	25	29	7	11	4	10	10	4	100	32.7	740
February	2009	27	28	7	11	4	10	8	5	100	31.2	729
March	2009	30	25	7	12	4	11	8	5	100	31.2	751
April	2009	31	25	9	11	3	9	8	4	100	29.2	742
May	2009	31	27	9	11	3	8	8	3	100	28.9	765
June	2009	30	28	8	11	2	8	9	3	100	29.2	771
July	2009	29	28	8	11	2	9	8	4	100	29.9	766
August	2009	31	27	8	11	2	9	7	4	100	28.4	759
September	2009	30	27	11	11	2	9	6	5	100	27.9	754
October	2009	32	27	9	11	4	9	5	3	100	26.8	782
November	2009	34	26	9	10	3	9	6	3	100	26.7	784
December	2009	35	25	7	10	5	10	5	3	100	27.0	801
January	2010	36	25	7	10	5	10	5	3	100	26.7	797
February	2010	37	24	6	11	6	9	5	3	100	27.1	798
March	2010	39	24	6	10	4	9	5	2	100	26.1	796
April	2010	38	24	6	11	4	9	6	2	100	26.5	809
May	2010	38	25	7	10	4	9	6	2	100	25.9	817
June	2010	38	26	7	12	4	7	5	1	100	25.0	801
July	2010	39	26	7	10	5	6	5	2	100	24.0	796
August	2010	38	27	6	11	5	7	5	2	100	24.7	803
September	2010	36	26	6	12	5	7	6	2	100	26.1	826
October	2010	36	25	7	13	4	8	5	2	100	26.5	819
November	2010	37	24	8	11	5	7	6	3	100	26.0	821
December	2010	39	22	7	11	4	7	6	3	100	25.4	809
January	2011	40	22	7	11	5	7	6	2	100	25.8	826
February	2011	42	21	6	12	4	7	6	2	100	25.6	840
March	2011	40	23	6	10	4	8	6	2	100	25.5	874
April	2011	40	24	5	11	3	8	6	2	100	24.9	856
May	2011	36	27	7	12	3	8	5	3	100	25.6	850
June	2011	36	26	7	12	3	8	5	2	100	25.9	830

TABLE 15

**PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK/NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
July 2011	36	24	8	12	3	9	6	3	100	27.4	835
August 2011	37	25	7	12	3	8	6	2	100	26.1	841
September 2011	39	24	6	13	3	8	5	2	100	25.3	860
October 2011	39	24	7	13	4	7	5	1	100	24.8	860
November 2011	37	22	7	13	4	9	6	1	100	27.4	881
December 2011	34	23	7	12	4	10	8	2	100	30.0	878
January 2012	29	25	6	14	5	11	8	2	100	32.5	901
February 2012	30	25	7	14	4	10	8	2	100	31.8	862
March 2012	31	23	8	14	4	10	7	2	100	31.0	864
April 2012	35	22	8	11	4	10	7	2	100	28.7	838
May 2012	37	23	8	10	4	10	7	2	100	27.5	862
June 2012	37	23	8	9	4	9	7	3	100	26.7	865
July 2012	36	26	7	10	3	8	7	3	100	26.5	897
August 2012	33	26	7	12	3	8	8	3	100	28.3	886
September 2012	33	25	7	13	4	8	8	3	100	28.9	891
October 2012	32	23	8	13	4	7	9	4	100	30.3	873
November 2012	31	23	7	12	5	9	8	4	100	31.1	864
December 2012	30	25	6	12	5	9	9	3	100	31.4	869
January 2013	31	25	7	12	4	9	10	2	100	31.1	874
February 2013	33	24	8	13	3	8	10	1	100	30.3	862
March 2013	35	23	8	12	3	8	10	2	100	29.6	822
April 2013	36	24	7	12	4	7	9	2	100	28.5	825
May 2013	37	24	6	12	4	7	9	2	100	27.8	831
June 2013	37	25	6	11	4	8	7	1	100	27.5	851
July 2013	35	24	6	12	4	10	7	2	100	29.7	819
August 2013	33	24	6	10	5	12	8	2	100	30.9	816
September 2013	33	25	6	10	5	10	8	2	100	30.0	794
October 2013	34	25	7	8	4	10	9	2	100	29.3	833
November 2013	36	24	6	11	4	10	9	2	100	29.3	839
December 2013	32	24	6	11	4	12	10	2	100	32.1	867
January 2014	30	24	7	13	4	11	10	1	100	33.1	862
February 2014	28	25	7	12	5	11	9	2	100	33.3	885
March 2014	29	24	7	12	5	12	8	3	100	33.1	875
April 2014	30	24	6	13	5	12	8	3	100	32.5	858
May 2014	32	22	6	13	4	13	8	2	100	32.1	845
June 2014	33	21	5	14	5	12	10	1	100	33.3	857
July 2014	33	21	5	13	5	11	10	2	100	33.5	872
August 2014	31	23	7	12	5	10	11	2	100	33.7	867
September 2014	29	24	10	12	5	11	10	1	100	33.6	838
October 2014	27	26	9	11	5	10	11	0	100	33.9	801
November 2014	27	24	8	12	5	12	12	0	100	35.8	783
December 2014	28	22	6	12	5	13	12	1	100	36.8	789
January 2015	27	19	7	12	5	16	13	1	100	39.6	765
February 2015	26	21	7	12	6	15	12	1	100	39.2	753
March 2015	25	23	7	12	6	13	13	0	100	38.8	697
April 2015	27	24	7	11	7	12	11	1	100	36.3	691
May 2015	27	23	8	12	7	11	11	1	100	35.5	655
June 2015	28	22	7	13	7	13	10	1	100	36.1	684
July 2015	26	22	6	14	7	13	10	1	100	37.6	687
August 2015	26	22	6	13	7	15	11	1	100	38.6	733
September 2015	28	21	7	14	5	13	11	1	100	36.9	699
October 2015	29	21	7	14	5	11	11	1	100	35.8	687
November 2015	31	22	7	14	5	11	9	1	100	34.4	648
December 2015	29	23	7	12	6	11	11	1	100	34.9	657
January 2016	31	23	6	11	7	12	10	1	100	34.3	671

TABLE 15

**PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK/NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
February	2016	34	20	6	10	7	12	11	1	100	33.9	667
March	2016	37	19	6	11	6	13	9	1	100	32.2	701
April	2016	36	20	7	12	5	12	8	1	100	31.3	718
May	2016	33	23	6	13	5	13	8	1	100	32.4	776
June	2016	33	21	5	12	5	13	9	1	100	33.6	752
July	2016	33	21	5	11	6	14	10	1	100	34.5	754
August	2016	32	22	6	11	5	13	9	1	100	32.7	728
September	2016	31	24	8	11	5	12	8	1	100	31.7	767
October	2016	30	26	8	12	5	10	8	1	100	31.0	789
November	2016	29	25	9	11	5	11	9	1	100	32.6	808
December	2016	28	26	7	12	5	12	9	1	100	33.3	796
January	2017	27	24	7	12	5	13	10	0	100	35.3	807
February	2017	28	24	7	11	6	12	11	1	100	35.8	811
March	2017	28	22	7	10	6	13	12	1	100	37.0	824
April	2017	28	22	8	10	5	14	12	1	100	37.0	835
May	2017	29	22	6	12	4	15	10	1	100	35.9	841
June	2017	30	22	6	13	4	15	9	1	100	34.9	819
July	2017	31	22	5	13	4	14	9	1	100	34.4	804
August	2017	28	23	6	12	5	15	10	1	100	36.0	799
September	2017	26	23	7	12	6	15	10	1	100	37.4	818
October	2017	23	24	6	13	5	16	11	2	100	39.8	839
November	2017	24	21	7	12	6	17	11	2	100	40.7	860
December	2017	25	20	8	12	6	16	12	2	100	40.6	863
January	2018	27	20	7	11	6	16	12	1	100	39.0	863
February	2018	26	22	6	12	5	16	12	1	100	39.7	863
March	2018	25	23	5	12	4	18	12	1	100	40.3	886
April	2018	24	21	5	14	5	18	12	1	100	40.9	879
May	2018	25	22	6	13	5	16	11	1	100	38.7	897
June	2018	24	23	6	13	7	15	11	1	100	38.6	883
July	2018	26	23	6	11	7	13	12	1	100	37.9	876
August	2018	27	21	5	12	8	13	13	1	100	38.9	854
September	2018	27	20	6	13	6	15	12	1	100	39.0	861
October	2018	26	22	5	13	6	16	12	1	100	39.6	859
November	2018	24	21	6	12	6	16	13	1	100	41.5	877
December	2018	23	21	6	12	8	16	14	1	100	42.8	852
January	2019	24	18	7	13	7	17	13	1	100	42.9	854
February	2019	26	20	5	14	6	17	10	1	100	39.8	841
March	2019	28	22	5	13	5	15	11	1	100	37.7	838
April	2019	27	22	5	14	4	15	12	1	100	38.5	816
May	2019	24	21	6	12	5	16	14	1	100	41.7	794
June	2019	24	19	6	13	5	17	15	1	100	42.6	832
July	2019	23	19	6	12	7	16	15	1	100	43.0	863
August	2019	25	20	5	13	6	16	13	1	100	41.1	864
September	2019	26	20	6	13	5	15	14	1	100	40.6	855
October	2019	26	20	7	12	4	16	14	1	100	40.5	862
November	2019	24	19	8	11	5	16	16	1	100	42.6	921
December	2019	23	19	7	12	6	16	16	1	100	43.0	957
January	2020	23	17	8	14	6	15	16	1	100	43.6	974
February	2020	24	16	8	14	6	16	15	2	100	43.5	941
March	2020	23	18	7	14	5	15	16	2	100	43.4	959
April	2020	25	22	7	14	4	14	14	1	100	39.7	943
May	2020	26	23	5	15	4	12	12	1	100	37.4	939
June	2020	27	22	6	15	4	12	11	2	100	36.2	902
July	2020	28	18	7	15	5	13	11	2	100	38.1	889
August	2020	28	19	7	14	6	14	10	2	100	37.3	888
September	2020	27	19	6	15	6	15	11	1	100	39.0	874

TABLE 15

**PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK/NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
October	2020	27	19	5	14	6	15	13	1	100	40.2	881
November	2020	25	18	7	16	6	14	13	2	100	41.3	868
December	2020	24	18	8	16	7	13	12	2	100	40.7	867
January	2021	22	21	8	15	7	15	11	2	100	40.3	838
February	2021	24	22	6	13	7	15	11	2	100	38.7	847
March	2021	26	20	7	12	6	15	12	2	100	39.0	838
April	2021	28	18	7	13	7	14	12	1	100	38.9	848
May	2021	26	18	7	13	5	15	13	2	100	40.0	831
June	2021	25	20	6	13	6	15	14	2	100	40.5	835
July	2021	25	20	5	12	6	15	13	3	100	40.2	802
August	2021	26	21	6	12	6	14	13	3	100	39.4	817
September	2021	25	20	6	13	7	15	11	3	100	39.4	814
October	2021	25	22	7	13	7	13	11	3	100	37.8	828
November	2021	25	20	7	14	7	13	12	2	100	39.5	830
December	2021	25	19	7	13	7	12	14	3	100	39.9	846
January	2022	25	18	7	13	6	13	15	3	100	41.6	846
February	2022	26	20	8	11	6	13	14	3	100	39.7	841
March	2022	26	21	7	12	6	13	13	3	100	38.4	824
April	2022	27	20	8	12	6	13	11	3	100	37.6	856
May	2022	26	18	9	14	6	12	12	3	100	38.6	852
June	2022	28	17	9	12	6	13	11	3	100	37.9	867
July	2022	30	21	8	12	6	11	11	2	100	35.1	850
August	2022	29	21	6	10	5	12	13	3	100	36.6	862
September	2022	29	23	5	12	5	12	12	2	100	35.7	848
October	2022	27	23	5	11	6	13	13	2	100	37.9	858
November	2022	25	25	6	11	6	12	13	2	100	37.8	826
December	2022	22	22	7	11	7	14	16	2	100	43.0	856
January	2023	22	21	6	12	7	14	17	1	100	44.0	864
February	2023	23	18	8	12	6	14	17	2	100	44.3	911
March	2023	24	20	8	13	6	12	14	3	100	40.3	881
April	2023	25	21	9	11	6	12	13	3	100	38.7	889
May	2023	27	23	7	12	6	11	11	3	100	35.7	866
June	2023	28	23	7	12	5	12	10	3	100	35.6	876
July	2023	26	20	8	13	5	14	10	3	100	37.9	884
August	2023	23	20	8	13	5	15	13	3	100	40.9	919
September	2023	22	21	9	13	5	13	15	2	100	41.6	911
October	2023	22	23	8	12	6	11	16	2	100	40.4	913
November	2023	24	21	8	11	5	12	16	3	100	40.5	889
December	2023	25	20	6	11	5	14	16	3	100	41.2	897
January	2024	24	18	6	11	4	18	16	3	100	43.9	894
February	2024	22	19	6	13	5	17	16	3	100	44.9	908

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The question was: "What do you think the chances are that your (family) income will increase by more than the rate of inflation in the next five years or so?"

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK.NA	Total	Mean	Cases
February 1998	32	31	6	16	2	5	2	6	100	22.4	439
March 1998	30	33	6	14	2	4	3	7	100	22.5	447
April 1998	29	31	8	13	2	5	4	7	100	24.2	439
May 1998	31	31	8	13	3	4	4	6	100	23.2	440
June 1998	31	31	9	11	3	5	4	6	100	23.1	442
July 1998	28	33	9	14	2	6	2	6	100	23.7	443
August 1998	26	34	11	13	1	7	2	7	100	24.3	432
September 1998	22	37	10	14	1	7	1	7	100	25.0	426
October 1998	22	36	8	15	2	8	1	8	100	25.2	446
November 1998	24	35	9	14	3	7	1	7	100	25.2	450
December 1998	25	33	9	16	3	7	2	6	100	26.0	439
January 1999	23	36	9	14	3	6	2	7	100	25.0	408
February 1999	23	38	9	13	2	5	1	9	100	23.7	404
March 1999	22	36	9	12	2	6	2	10	100	24.8	412
April 1999	26	32	9	11	2	8	2	9	100	25.3	422
May 1999	24	32	9	15	3	8	3	7	100	27.9	416
June 1999	28	30	9	14	4	6	2	7	100	25.1	412
July 1999	23	34	8	14	5	7	2	7	100	26.7	396
August 1999	22	35	9	13	5	6	2	8	100	25.7	401
September 1999	20	35	11	13	5	7	2	9	100	27.3	414
October 1999	22	34	13	13	3	5	2	9	100	25.0	445
November 1999	22	31	12	15	3	5	2	10	100	25.4	454
December 1999	22	35	8	15	3	5	2	9	100	25.6	457
January 2000	22	32	7	17	4	6	3	8	100	28.4	449
February 2000	22	32	6	15	5	8	4	8	100	29.5	455
March 2000	21	34	7	15	5	8	3	8	100	28.4	462
April 2000	21	35	7	15	3	7	3	9	100	27.4	476
May 2000	22	36	9	13	3	6	3	8	100	26.0	472
June 2000	22	34	9	13	3	7	3	9	100	27.1	467
July 2000	23	36	10	12	2	6	2	9	100	25.0	469
August 2000	22	36	9	11	3	5	3	12	100	24.3	475
September 2000	24	36	9	12	3	4	3	10	100	23.6	478
October 2000	23	36	8	14	3	5	2	8	100	25.0	473
November 2000	23	36	8	16	3	6	2	6	100	26.0	464
December 2000	23	34	8	15	3	7	3	7	100	26.5	462
January 2001	24	31	9	16	3	6	3	7	100	26.6	464
February 2001	25	31	11	13	3	5	3	8	100	25.6	489
March 2001	23	34	10	14	2	4	3	8	100	25.0	473
April 2001	22	34	12	15	3	4	2	7	100	25.2	465
May 2001	23	34	11	16	3	5	2	7	100	25.4	436
June 2001	22	32	12	17	3	5	2	7	100	26.5	452
July 2001	23	32	10	16	3	6	3	7	100	27.7	462
August 2001	24	31	11	14	3	5	4	8	100	27.6	467
September 2001	24	34	10	13	4	6	4	5	100	27.5	478
October 2001	26	32	9	15	3	6	3	6	100	26.4	486
November 2001	23	34	9	17	2	6	3	5	100	27.3	498
December 2001	23	30	9	18	3	6	4	7	100	28.7	473
January 2002	23	32	8	15	4	8	4	6	100	29.3	483
February 2002	25	29	8	15	5	10	3	5	100	30.2	460
March 2002	25	28	10	14	4	9	4	6	100	29.6	483
April 2002	24	27	10	16	4	8	4	8	100	29.7	481
May 2002	25	28	11	15	4	6	3	8	100	27.8	501

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
June	2002	25	30	9	17	3	6	2	7	100	26.9	482
July	2002	24	32	10	17	3	6	2	6	100	26.6	475
August	2002	25	31	10	16	3	6	3	6	100	26.9	467
September	2002	26	31	10	15	3	5	3	7	100	25.6	499
October	2002	27	29	10	14	4	5	3	8	100	26.1	510
November	2002	25	30	10	16	3	6	3	7	100	27.3	519
December	2002	22	29	12	17	3	7	3	7	100	29.2	501
January	2003	23	30	10	17	3	8	2	6	100	28.8	481
February	2003	25	32	9	15	2	8	2	7	100	26.8	478
March	2003	26	33	9	15	3	6	3	6	100	25.5	470
April	2003	25	34	10	15	4	5	2	5	100	25.4	476
May	2003	24	33	10	18	4	4	3	5	100	27.0	488
June	2003	26	31	9	19	4	5	3	4	100	27.4	503
July	2003	23	31	9	18	4	7	4	5	100	29.4	501
August	2003	24	32	8	16	3	8	3	6	100	28.3	496
September	2003	20	36	10	13	3	8	3	6	100	28.4	487
October	2003	23	36	9	14	3	8	2	5	100	26.5	473
November	2003	22	36	10	14	4	8	3	4	100	27.4	478
December	2003	23	34	9	16	3	7	4	4	100	27.9	470
January	2004	23	35	11	14	3	7	4	3	100	27.6	488
February	2004	23	36	10	14	2	6	4	4	100	26.2	502
March	2004	24	36	10	13	3	6	4	5	100	26.2	527
April	2004	22	37	10	15	3	6	4	5	100	27.0	531
May	2004	21	36	10	16	3	7	3	4	100	28.2	532
June	2004	21	36	10	16	3	8	2	3	100	27.4	548
July	2004	24	34	11	15	2	9	2	3	100	26.6	572
August	2004	26	34	12	14	2	7	2	3	100	25.8	576
September	2004	25	34	11	15	3	7	3	3	100	26.6	567
October	2004	25	35	9	13	3	8	4	3	100	27.6	560
November	2004	23	36	8	15	4	8	3	3	100	27.7	551
December	2004	25	34	9	15	3	8	3	3	100	27.4	562
January	2005	27	34	8	16	2	8	3	2	100	26.7	579
February	2005	28	34	8	15	2	9	3	2	100	26.5	580
March	2005	25	35	11	14	3	8	2	2	100	26.2	600
April	2005	24	36	10	14	4	6	2	4	100	26.0	582
May	2005	25	34	12	14	3	5	2	4	100	24.9	584
June	2005	28	34	9	14	2	6	3	4	100	24.5	555
July	2005	29	34	9	14	2	7	3	2	100	24.6	571
August	2005	28	37	8	13	2	7	3	3	100	24.3	596
September	2005	28	36	9	13	2	6	3	2	100	24.4	640
October	2005	27	39	10	11	2	6	2	3	100	23.3	634
November	2005	27	37	9	13	3	6	2	2	100	24.2	633
December	2005	27	38	8	11	4	6	2	2	100	24.1	602
January	2006	29	35	8	12	4	7	2	2	100	24.5	615
February	2006	29	35	8	11	4	6	3	4	100	24.5	606
March	2006	28	35	9	13	4	5	2	4	100	23.9	617
April	2006	26	36	10	14	3	4	2	5	100	23.5	614
May	2006	26	36	9	15	3	5	2	4	100	24.3	626
June	2006	25	35	9	15	2	6	2	5	100	25.2	634
July	2006	26	34	11	15	2	6	3	4	100	25.1	634
August	2006	25	36	12	13	2	5	3	4	100	24.4	640
September	2006	23	38	11	14	3	5	2	4	100	24.6	661
October	2006	20	40	10	14	4	6	3	4	100	26.5	683
November	2006	19	40	11	15	3	6	3	3	100	27.2	674
December	2006	19	36	13	14	4	7	4	3	100	29.0	671

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January	2007	21	34	11	16	4	6	3	4	100	27.7	650
February	2007	22	35	10	16	4	6	2	4	100	27.2	676
March	2007	24	36	11	16	3	6	2	4	100	25.9	682
April	2007	23	36	11	14	3	7	3	4	100	26.5	701
May	2007	25	34	12	14	3	7	3	3	100	26.8	683
June	2007	25	36	10	13	3	7	2	4	100	25.9	667
July	2007	24	37	10	12	4	7	2	4	100	25.8	665
August	2007	24	37	9	14	4	7	2	4	100	26.2	687
September	2007	26	33	10	14	4	7	2	4	100	26.5	702
October	2007	26	33	12	15	3	6	3	3	100	26.0	712
November	2007	23	35	12	14	3	6	2	4	100	26.1	702
December	2007	23	39	11	13	3	5	2	4	100	24.6	705
January	2008	24	41	8	12	3	5	2	3	100	23.8	715
February	2008	25	42	8	13	3	4	2	3	100	22.9	712
March	2008	26	42	8	13	4	3	1	3	100	22.4	702
April	2008	26	41	10	13	3	3	1	3	100	21.8	695
May	2008	27	40	10	11	3	4	1	3	100	22.0	726
June	2008	27	40	10	12	2	4	1	3	100	22.2	730
July	2008	29	39	10	11	3	4	1	3	100	22.0	754
August	2008	28	40	9	12	3	4	2	2	100	22.3	734
September	2008	24	40	10	14	3	3	2	3	100	23.5	722
October	2008	25	37	11	15	3	4	2	4	100	24.2	694
November	2008	25	36	12	14	3	5	1	4	100	24.2	707
December	2008	26	37	12	14	3	5	1	3	100	23.6	718
January	2009	22	40	12	13	3	4	2	3	100	23.9	740
February	2009	21	40	11	15	4	4	1	4	100	24.4	729
March	2009	21	36	12	16	4	5	2	4	100	26.2	751
April	2009	22	37	11	16	4	4	2	3	100	25.3	742
May	2009	23	39	12	14	2	5	2	3	100	24.5	765
June	2009	24	40	12	12	2	5	2	3	100	23.2	771
July	2009	24	39	12	12	2	5	1	4	100	23.6	766
August	2009	26	38	12	12	3	4	1	4	100	22.6	759
September	2009	26	37	13	11	4	4	2	4	100	23.0	754
October	2009	26	39	11	11	5	4	2	3	100	23.3	782
November	2009	25	40	10	12	5	5	2	2	100	23.5	784
December	2009	26	39	9	13	4	5	2	2	100	23.3	801
January	2010	28	36	9	14	3	5	2	3	100	23.2	797
February	2010	29	34	9	14	2	5	2	4	100	23.4	798
March	2010	29	35	9	14	2	4	1	4	100	22.4	796
April	2010	28	36	12	13	2	4	2	3	100	22.7	809
May	2010	27	38	12	11	3	4	2	3	100	22.3	817
June	2010	27	39	12	10	3	5	2	3	100	22.3	801
July	2010	29	38	11	10	3	4	2	3	100	21.1	796
August	2010	30	36	10	12	3	4	2	2	100	22.2	803
September	2010	29	37	11	13	3	4	1	2	100	22.1	826
October	2010	28	38	12	13	2	4	1	2	100	22.3	819
November	2010	26	39	13	13	2	4	1	2	100	22.0	821
December	2010	28	38	12	12	3	4	2	2	100	22.6	809
January	2011	28	38	10	12	3	5	2	2	100	23.0	826
February	2011	30	36	10	11	3	6	2	2	100	22.2	840
March	2011	31	36	10	11	2	5	2	3	100	21.4	874
April	2011	32	36	10	11	2	4	2	3	100	20.0	856
May	2011	31	37	9	14	2	3	1	3	100	20.8	850
June	2011	30	37	9	14	2	4	1	3	100	21.6	830
July	2011	29	37	9	14	3	5	1	3	100	22.7	835
August	2011	28	38	9	11	3	6	2	3	100	22.9	841

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September	2011	29	38	9	12	4	5	2	2	100	22.1	860
October	2011	31	37	9	12	3	4	2	2	100	22.1	860
November	2011	31	35	10	13	3	4	2	1	100	21.9	881
December	2011	29	36	10	14	3	5	2	2	100	22.8	878
January	2012	25	37	11	15	3	6	2	1	100	24.5	901
February	2012	25	40	10	15	2	6	1	2	100	23.3	862
March	2012	25	40	11	14	3	6	1	2	100	23.6	864
April	2012	29	39	10	11	3	5	1	2	100	21.5	838
May	2012	30	35	11	12	4	4	2	2	100	22.5	862
June	2012	30	36	11	12	3	3	2	2	100	21.6	865
July	2012	28	37	12	12	2	4	2	2	100	22.5	897
August	2012	27	39	12	12	1	4	2	3	100	22.0	886
September	2012	25	39	11	13	2	5	2	3	100	23.4	891
October	2012	24	38	12	14	3	3	2	3	100	24.0	873
November	2012	24	38	12	14	3	4	3	3	100	24.6	864
December	2012	27	38	12	13	2	3	2	2	100	22.7	869
January	2013	28	40	10	13	2	4	2	1	100	22.2	874
February	2013	28	39	10	14	2	5	1	1	100	22.6	862
March	2013	27	36	11	14	3	5	2	3	100	23.5	822
April	2013	28	34	13	14	3	5	1	3	100	22.9	825
May	2013	25	38	12	14	2	5	1	3	100	23.0	831
June	2013	25	39	11	16	2	5	1	2	100	23.2	851
July	2013	25	38	10	15	2	6	2	3	100	24.3	819
August	2013	28	35	10	14	3	5	2	2	100	24.3	816
September	2013	29	35	9	13	4	5	2	2	100	23.4	794
October	2013	30	38	8	12	3	5	2	1	100	22.5	833
November	2013	30	39	8	12	3	5	2	1	100	22.1	839
December	2013	28	39	9	11	3	6	3	1	100	23.3	867
January	2014	27	37	10	12	4	6	3	1	100	24.6	862
February	2014	26	37	10	12	4	6	3	2	100	24.6	885
March	2014	26	37	10	12	3	7	3	1	100	24.8	875
April	2014	28	38	9	13	3	6	2	1	100	23.8	858
May	2014	30	36	10	13	2	6	2	1	100	23.0	845
June	2014	30	36	9	13	2	6	2	1	100	23.2	857
July	2014	29	37	9	12	3	6	3	1	100	23.9	872
August	2014	26	38	10	12	4	6	3	1	100	25.2	867
September	2014	27	37	10	12	4	5	3	1	100	24.5	838
October	2014	27	38	9	14	3	5	3	1	100	24.0	801
November	2014	27	38	8	15	3	4	2	2	100	23.9	783
December	2014	26	37	9	15	5	4	3	2	100	24.9	789
January	2015	26	34	11	14	5	5	3	2	100	25.6	765
February	2015	25	34	11	15	5	5	3	1	100	26.4	753
March	2015	24	34	12	15	4	6	3	1	100	26.7	697
April	2015	24	35	12	16	4	6	3	0	100	26.5	691
May	2015	26	34	12	15	4	7	2	0	100	25.4	655
June	2015	25	36	10	14	4	8	2	1	100	26.1	684
July	2015	24	36	10	14	4	8	2	1	100	26.8	687
August	2015	23	37	12	13	5	7	3	1	100	27.5	733
September	2015	25	35	13	13	4	6	3	1	100	26.7	699
October	2015	26	34	12	13	3	7	4	0	100	27.1	687
November	2015	25	32	12	14	3	8	4	1	100	28.5	648
December	2015	24	32	12	13	4	9	4	1	100	29.8	657
January	2016	23	33	12	13	4	10	4	1	100	29.6	671
February	2016	26	32	11	13	5	9	3	1	100	27.8	667
March	2016	29	34	10	12	4	8	3	1	100	25.5	701

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
April	2016	29	33	10	13	4	8	3	0	100	25.2	718
May	2016	28	35	10	14	3	8	2	0	100	25.7	776
June	2016	26	35	10	13	4	9	3	0	100	27.1	752
July	2016	27	36	9	11	4	9	3	1	100	27.0	754
August	2016	26	36	9	11	4	9	3	1	100	26.5	728
September	2016	27	36	9	12	4	8	3	1	100	25.9	767
October	2016	25	37	11	13	5	7	2	0	100	25.4	789
November	2016	24	39	10	12	5	7	3	0	100	26.2	808
December	2016	24	39	10	12	4	7	3	0	100	26.0	796
January	2017	24	39	9	12	4	9	3	1	100	27.3	807
February	2017	25	37	9	14	4	8	2	1	100	26.6	811
March	2017	24	35	10	15	4	8	3	1	100	28.4	824
April	2017	24	35	10	16	4	7	4	1	100	27.8	835
May	2017	24	35	9	16	4	7	4	1	100	27.9	841
June	2017	26	34	9	16	4	6	3	1	100	26.7	819
July	2017	28	33	10	16	4	6	4	0	100	26.8	804
August	2017	25	33	10	17	5	6	4	0	100	27.8	799
September	2017	24	35	11	16	5	6	4	0	100	28.0	818
October	2017	21	34	10	18	4	7	4	1	100	29.9	839
November	2017	21	34	10	17	4	8	5	1	100	30.7	860
December	2017	22	33	10	16	4	9	4	1	100	30.8	863
January	2018	23	33	10	13	4	10	5	1	100	30.4	863
February	2018	24	33	11	13	4	10	5	0	100	30.2	863
March	2018	22	35	11	14	4	10	4	0	100	30.2	886
April	2018	21	36	12	14	5	9	3	0	100	29.3	879
May	2018	23	36	11	14	4	9	2	0	100	28.4	897
June	2018	24	34	10	14	5	10	2	1	100	28.7	883
July	2018	24	35	8	16	5	10	3	1	100	28.9	876
August	2018	22	35	8	17	5	10	2	1	100	29.5	854
September	2018	21	36	9	17	4	10	2	1	100	29.9	861
October	2018	20	36	10	16	4	11	2	1	100	30.1	859
November	2018	21	33	11	17	4	11	3	1	100	31.0	877
December	2018	21	32	12	17	4	11	4	1	100	31.3	852
January	2019	20	30	12	18	4	10	4	1	100	32.4	854
February	2019	21	33	10	15	5	11	4	2	100	31.2	841
March	2019	21	33	10	15	5	10	4	2	100	31.1	838
April	2019	21	31	11	15	5	10	4	2	100	31.7	816
May	2019	18	32	13	17	6	9	5	2	100	32.8	794
June	2019	18	31	12	18	5	10	5	1	100	32.7	832
July	2019	18	33	13	16	5	9	5	1	100	31.9	863
August	2019	20	32	13	14	5	10	5	0	100	31.6	864
September	2019	21	33	13	13	5	10	5	0	100	31.0	855
October	2019	21	33	12	14	4	11	4	1	100	30.8	862
November	2019	20	35	11	14	5	10	4	2	100	31.1	921
December	2019	19	33	11	15	6	10	5	2	100	32.3	957
January	2020	20	33	11	15	6	8	5	1	100	32.0	974
February	2020	21	31	11	15	5	10	6	1	100	32.5	941
March	2020	22	31	10	15	4	10	6	2	100	33.0	959
April	2020	23	29	10	15	4	12	5	1	100	33.5	943
May	2020	21	33	9	16	5	11	4	1	100	32.1	939
June	2020	22	34	9	16	5	10	3	1	100	30.5	902
July	2020	22	35	8	16	6	8	3	2	100	29.6	889
August	2020	23	32	10	16	6	10	3	1	100	30.5	888
September	2020	24	31	10	14	6	11	3	1	100	30.9	874
October	2020	23	30	11	16	5	11	4	0	100	32.3	881
November	2020	21	31	11	17	5	10	4	1	100	32.3	868

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December	2020	20	31	11	18	4	9	5	2	100	32.5	867
January	2021	21	32	12	15	3	10	5	2	100	31.2	838
February	2021	23	32	13	13	4	9	4	1	100	29.4	847
March	2021	23	34	13	14	4	8	3	1	100	28.9	838
April	2021	24	32	12	15	5	6	4	1	100	28.1	848
May	2021	25	32	10	16	6	6	4	1	100	28.2	831
June	2021	25	31	10	14	6	7	4	2	100	28.6	835
July	2021	24	32	10	14	6	9	3	2	100	28.5	802
August	2021	24	35	9	14	5	8	3	2	100	27.7	817
September	2021	24	36	10	15	4	7	2	2	100	26.5	814
October	2021	25	36	9	16	4	6	2	2	100	25.9	828
November	2021	26	32	12	16	4	6	3	2	100	26.4	830
December	2021	25	34	12	14	4	6	3	2	100	25.8	846
January	2022	26	34	11	13	4	7	3	2	100	26.2	846
February	2022	25	35	12	12	3	7	3	3	100	25.7	841
March	2022	26	33	10	14	3	7	3	3	100	25.9	824
April	2022	25	34	13	14	3	5	3	3	100	24.7	856
May	2022	27	35	11	13	3	6	3	2	100	24.2	852
June	2022	29	35	11	11	3	5	3	2	100	23.3	867
July	2022	30	36	10	11	3	6	2	2	100	22.9	850
August	2022	30	35	10	12	4	5	2	2	100	23.2	862
September	2022	31	33	11	12	4	5	2	2	100	23.1	848
October	2022	32	32	11	12	4	4	2	2	100	22.9	858
November	2022	31	33	12	13	4	4	3	2	100	23.2	826
December	2022	27	33	12	14	4	4	3	2	100	24.6	856
January	2023	27	34	11	15	4	6	3	1	100	25.5	864
February	2023	24	34	12	14	3	8	4	1	100	27.7	911
March	2023	26	33	11	13	3	8	4	1	100	27.4	881
April	2023	26	32	12	13	4	8	4	2	100	27.6	889
May	2023	29	32	11	14	4	6	2	2	100	25.3	866
June	2023	28	33	10	14	4	6	2	3	100	25.6	876
July	2023	27	34	11	12	3	8	3	3	100	26.1	884
August	2023	27	34	11	11	3	9	4	3	100	27.0	919
September	2023	27	35	10	11	3	9	4	2	100	27.0	911
October	2023	28	34	9	13	3	7	4	2	100	26.4	913
November	2023	29	34	9	14	3	6	4	2	100	25.5	889
December	2023	27	33	9	14	3	8	4	2	100	26.5	897
January	2024	25	33	9	14	3	10	4	2	100	28.0	894
February	2024	26	32	8	14	4	10	4	2	100	29.0	908

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The question was: "During the next 5 years, what do you think the chances are
that you (or your husband/wife) will lose a job you wanted to keep?"

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK.NA	Total	Mean	Cases
February	1998	83	8	1	2	1	2	1	2	100	6.3	439
March	1998	85	8	1	2	1	2	1	1	100	5.0	447
April	1998	85	6	1	2	1	2	0	2	100	5.6	439
May	1998	85	7	1	3	1	2	0	1	100	5.3	440
June	1998	82	7	1	3	2	2	0	2	100	6.2	442
July	1998	80	9	1	4	2	2	0	1	100	6.4	443
August	1998	79	9	1	5	1	2	1	2	100	7.1	432
September	1998	78	9	1	6	1	2	1	3	100	7.4	426
October	1998	78	8	2	4	1	2	1	3	100	7.2	446
November	1998	81	8	2	4	1	3	0	3	100	6.3	450
December	1998	80	8	1	4	1	3	0	2	100	7.1	439
January	1999	79	10	1	5	1	3	0	1	100	7.0	408
February	1999	77	11	2	5	1	2	0	2	100	6.8	404
March	1999	77	12	2	3	1	1	1	2	100	6.8	412
April	1999	77	11	3	2	1	1	2	2	100	7.4	422
May	1999	77	11	3	3	1	1	3	1	100	8.6	416
June	1999	77	11	3	4	1	1	2	1	100	8.0	412
July	1999	76	9	2	6	1	3	2	1	100	9.8	396
August	1999	76	9	2	7	0	4	1	2	100	9.7	401
September	1999	76	8	2	6	0	4	2	2	100	9.9	414
October	1999	78	10	2	5	0	2	2	2	100	7.4	445
November	1999	81	10	2	3	0	2	2	1	100	6.4	454
December	1999	80	11	2	3	1	1	1	1	100	6.2	457
January	2000	78	13	3	3	1	1	1	1	100	5.9	449
February	2000	74	12	3	4	1	2	1	2	100	8.3	455
March	2000	74	11	3	5	1	2	1	3	100	8.3	462
April	2000	75	10	1	5	1	3	2	3	100	9.3	476
May	2000	78	10	1	5	1	1	1	3	100	7.1	472
June	2000	77	8	2	5	1	2	2	3	100	7.8	467
July	2000	77	9	2	6	1	1	1	4	100	7.2	469
August	2000	77	9	3	5	0	1	1	3	100	7.4	475
September	2000	78	11	2	5	0	1	1	2	100	6.4	478
October	2000	76	11	3	6	0	2	1	2	100	7.5	473
November	2000	76	10	2	6	0	2	0	3	100	7.4	464
December	2000	77	10	2	5	0	2	1	2	100	7.4	462
January	2001	79	10	2	4	1	1	1	2	100	6.1	464
February	2001	77	12	2	4	1	1	1	2	100	7.3	489
March	2001	75	11	3	4	1	2	1	3	100	8.0	473
April	2001	74	11	2	5	1	2	2	3	100	8.9	465
May	2001	74	9	2	6	2	2	2	4	100	9.5	436
June	2001	74	10	2	6	2	1	2	3	100	9.3	452
July	2001	74	8	3	6	1	3	2	2	100	10.2	462
August	2001	77	9	3	5	1	2	2	2	100	8.1	467
September	2001	76	9	4	5	1	3	1	2	100	8.6	478
October	2001	77	10	3	4	1	1	1	3	100	7.5	486
November	2001	78	9	3	4	1	2	2	2	100	8.4	498
December	2001	77	10	2	4	1	2	2	2	100	8.4	473
January	2002	77	9	2	5	1	3	1	2	100	8.5	483
February	2002	77	10	2	4	1	3	1	2	100	8.2	460
March	2002	80	8	2	5	0	3	1	1	100	7.5	483
April	2002	79	10	2	4	1	2	1	1	100	7.4	481
May	2002	76	11	2	5	0	2	2	2	100	7.8	501

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
June	2002	73	13	3	6	0	2	2	1	100	9.2	482
July	2002	73	13	2	6	0	3	1	2	100	9.2	475
August	2002	75	11	2	7	0	3	1	1	100	9.3	467
September	2002	78	9	2	6	1	2	1	1	100	8.1	499
October	2002	77	9	2	6	2	3	0	1	100	9.0	510
November	2002	75	10	3	6	2	2	1	1	100	9.3	519
December	2002	71	12	2	7	1	3	2	1	100	11.2	501
January	2003	71	12	2	8	1	2	2	2	100	10.5	481
February	2003	71	13	2	8	1	2	1	2	100	10.5	478
March	2003	70	13	3	7	2	2	1	2	100	10.3	470
April	2003	72	12	2	7	1	2	1	1	100	10.0	476
May	2003	72	12	3	6	1	3	1	2	100	9.7	488
June	2003	75	11	2	5	0	3	1	3	100	8.0	503
July	2003	75	12	3	4	0	3	1	3	100	8.3	501
August	2003	75	11	3	5	1	3	1	2	100	9.0	496
September	2003	74	12	3	5	1	3	1	1	100	9.6	487
October	2003	75	12	2	6	1	2	1	1	100	9.1	473
November	2003	74	13	2	5	1	1	2	1	100	8.9	478
December	2003	73	14	2	4	1	3	2	2	100	9.5	470
January	2004	72	14	3	4	1	3	2	1	100	10.0	488
February	2004	75	12	2	5	1	3	1	0	100	9.3	502
March	2004	76	11	2	6	1	2	1	0	100	9.0	527
April	2004	74	11	2	7	1	3	2	1	100	9.7	531
May	2004	71	13	3	7	0	3	2	1	100	10.1	532
June	2004	71	13	3	7	0	3	2	1	100	10.5	548
July	2004	69	14	4	6	1	3	1	1	100	10.6	572
August	2004	73	12	3	5	1	3	2	1	100	9.6	576
September	2004	73	13	3	6	1	2	1	1	100	8.7	567
October	2004	75	11	2	6	1	2	2	1	100	9.3	560
November	2004	74	12	2	7	0	2	3	1	100	10.3	551
December	2004	75	11	2	6	0	3	3	0	100	10.0	562
January	2005	77	11	3	6	0	2	2	0	100	8.5	579
February	2005	77	11	3	5	0	2	1	0	100	7.4	580
March	2005	76	12	3	5	1	2	1	1	100	7.7	600
April	2005	74	12	3	6	1	2	1	1	100	8.5	582
May	2005	74	11	2	7	1	2	2	1	100	10.0	584
June	2005	75	10	2	7	1	2	2	0	100	10.4	555
July	2005	76	10	2	5	1	2	3	0	100	9.8	571
August	2005	77	10	3	5	1	1	3	0	100	8.9	596
September	2005	75	11	4	5	1	1	3	0	100	9.3	640
October	2005	76	12	3	5	1	1	2	0	100	8.5	634
November	2005	74	13	2	6	0	2	1	1	100	9.2	633
December	2005	73	13	2	7	0	2	1	1	100	9.2	602
January	2006	72	12	3	7	1	2	1	1	100	10.0	615
February	2006	70	12	3	8	1	2	1	1	100	10.7	606
March	2006	72	13	3	7	1	2	1	1	100	9.6	617
April	2006	73	14	1	6	1	2	2	1	100	9.4	614
May	2006	75	13	2	5	0	2	2	1	100	8.6	626
June	2006	76	11	2	5	1	2	1	1	100	8.3	634
July	2006	75	11	3	6	1	2	1	1	100	8.4	634
August	2006	75	11	4	5	1	2	1	1	100	8.1	640
September	2006	73	13	3	5	1	2	1	1	100	9.1	661
October	2006	74	13	4	4	1	3	1	1	100	8.7	683
November	2006	75	13	3	4	0	2	1	1	100	8.2	674
December	2006	77	13	3	4	0	2	1	0	100	7.4	671

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January	2007	76	12	3	5	0	2	1	0	100	7.9	650
February	2007	76	12	3	5	1	2	1	1	100	8.0	676
March	2007	75	10	4	5	1	2	1	1	100	9.1	682
April	2007	76	10	4	6	1	2	1	0	100	8.6	701
May	2007	75	10	4	7	1	1	2	0	100	9.0	683
June	2007	75	10	4	7	1	1	1	0	100	8.5	667
July	2007	76	10	3	6	1	1	2	1	100	8.6	665
August	2007	76	10	4	5	1	2	2	1	100	8.8	687
September	2007	76	12	2	4	1	2	2	1	100	8.6	702
October	2007	73	13	3	5	1	2	1	1	100	8.8	712
November	2007	74	14	3	5	1	2	1	1	100	8.2	702
December	2007	72	15	3	5	1	2	1	1	100	8.9	705
January	2008	72	15	3	4	1	2	2	1	100	9.3	715
February	2008	70	14	2	5	2	3	2	1	100	10.5	712
March	2008	71	14	2	5	1	4	2	1	100	10.4	702
April	2008	71	14	2	5	1	3	2	2	100	10.2	695
May	2008	71	14	3	6	1	2	1	2	100	9.2	726
June	2008	73	13	2	6	1	1	1	2	100	8.7	730
July	2008	73	13	2	7	1	2	1	1	100	8.9	754
August	2008	74	12	3	6	1	2	1	1	100	8.8	734
September	2008	72	12	4	7	1	2	2	1	100	9.9	722
October	2008	72	13	4	5	1	2	1	1	100	9.6	694
November	2008	70	14	4	6	1	3	1	1	100	10.3	707
December	2008	71	13	4	6	1	3	2	1	100	10.4	718
January	2009	69	12	4	7	1	3	2	1	100	12.1	740
February	2009	68	12	4	8	1	3	2	1	100	12.6	729
March	2009	68	13	3	8	2	4	1	1	100	12.4	751
April	2009	68	14	3	8	1	3	1	1	100	11.6	742
May	2009	70	13	3	7	1	3	2	1	100	11.4	765
June	2009	70	13	3	7	2	3	2	1	100	11.6	771
July	2009	69	12	4	6	2	3	2	1	100	11.8	766
August	2009	68	12	5	7	2	3	2	1	100	12.0	759
September	2009	68	12	6	7	1	3	2	1	100	11.9	754
October	2009	67	13	5	8	1	2	1	1	100	11.2	782
November	2009	69	14	4	8	1	2	1	1	100	10.8	784
December	2009	70	14	3	8	1	2	2	1	100	10.4	801
January	2010	71	14	3	6	1	2	3	1	100	10.9	797
February	2010	70	13	3	6	1	3	3	1	100	11.8	798
March	2010	68	14	4	7	1	3	3	1	100	11.8	796
April	2010	68	13	4	8	1	2	2	1	100	11.7	809
May	2010	68	15	4	7	1	2	2	1	100	11.1	817
June	2010	68	14	4	6	1	2	2	2	100	10.8	801
July	2010	67	16	3	6	2	2	3	2	100	11.6	796
August	2010	67	15	3	7	1	2	2	1	100	11.8	803
September	2010	66	15	3	9	1	3	2	1	100	12.7	826
October	2010	68	13	3	10	1	3	1	1	100	12.1	819
November	2010	67	14	4	9	1	3	1	1	100	11.9	821
December	2010	68	14	4	7	1	3	1	1	100	11.9	809
January	2011	67	16	4	6	1	4	1	1	100	11.7	826
February	2011	68	14	4	6	1	3	2	1	100	12.0	840
March	2011	70	13	4	7	1	3	1	1	100	11.2	874
April	2011	69	13	3	8	1	3	2	1	100	11.5	856
May	2011	70	14	3	8	1	3	2	1	100	10.9	850
June	2011	68	13	4	8	1	3	2	1	100	12.3	830
July	2011	68	13	4	8	1	3	2	1	100	12.6	835
August	2011	68	12	4	9	1	3	2	1	100	13.2	841

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September	2011	69	12	4	8	1	4	1	1	100	12.1	860
October	2011	69	13	4	7	1	4	2	0	100	11.9	860
November	2011	70	13	4	7	1	3	1	0	100	11.1	881
December	2011	69	13	5	8	1	2	2	0	100	11.7	878
January	2012	69	13	5	8	1	2	2	0	100	11.2	901
February	2012	69	13	5	7	2	2	2	1	100	11.2	862
March	2012	69	14	5	6	1	2	2	1	100	10.8	864
April	2012	70	14	4	6	1	2	2	1	100	10.6	838
May	2012	70	12	4	6	2	2	2	1	100	11.4	862
June	2012	70	11	4	7	2	3	2	1	100	12.1	865
July	2012	70	10	4	7	2	3	3	2	100	12.4	897
August	2012	70	12	3	7	1	3	2	2	100	11.4	886
September	2012	71	12	4	7	1	2	2	1	100	10.5	891
October	2012	70	13	4	8	1	3	1	1	100	10.7	873
November	2012	70	14	4	8	1	3	1	0	100	10.9	864
December	2012	69	13	3	9	1	3	1	0	100	11.4	869
January	2013	69	15	3	7	1	4	1	0	100	11.6	874
February	2013	67	16	3	7	1	3	2	0	100	11.7	862
March	2013	68	16	4	6	1	3	2	0	100	11.1	822
April	2013	69	14	4	7	2	2	2	0	100	10.9	825
May	2013	70	12	4	8	1	3	1	1	100	11.4	831
June	2013	71	12	4	8	1	3	1	0	100	11.7	851
July	2013	69	11	4	8	1	4	2	1	100	12.5	819
August	2013	69	13	4	7	2	3	3	1	100	12.5	816
September	2013	67	13	5	7	2	2	3	1	100	13.2	794
October	2013	68	13	5	7	2	2	2	1	100	12.4	833
November	2013	70	11	5	7	2	2	2	1	100	11.9	839
December	2013	71	11	5	6	2	2	2	1	100	11.2	867
January	2014	72	11	4	6	1	2	2	1	100	10.6	862
February	2014	71	13	4	6	1	1	3	1	100	10.6	885
March	2014	69	14	3	7	1	2	3	1	100	11.9	875
April	2014	67	15	3	7	1	3	3	0	100	12.3	858
May	2014	68	15	4	7	1	3	2	1	100	12.0	845
June	2014	69	13	5	6	1	3	2	0	100	11.6	857
July	2014	70	11	5	7	1	4	2	1	100	12.7	872
August	2014	70	10	5	6	1	4	3	0	100	13.0	867
September	2014	71	11	3	8	1	3	2	0	100	12.7	838
October	2014	70	12	4	8	1	3	2	0	100	11.6	801
November	2014	69	14	4	8	1	3	1	1	100	11.1	783
December	2014	66	15	5	7	1	3	2	1	100	12.5	789
January	2015	66	15	4	7	1	4	2	0	100	12.8	765
February	2015	66	16	5	5	1	4	2	1	100	12.7	753
March	2015	67	17	4	4	1	3	2	1	100	10.9	697
April	2015	67	18	4	6	0	2	2	1	100	10.8	691
May	2015	66	17	4	6	1	2	2	0	100	12.0	655
June	2015	66	16	4	8	1	3	3	0	100	13.2	684
July	2015	66	16	4	6	1	4	3	0	100	13.0	687
August	2015	66	16	4	7	1	3	3	0	100	12.5	733
September	2015	66	16	4	7	1	3	3	1	100	12.7	699
October	2015	65	15	4	9	2	3	2	1	100	13.3	687
November	2015	62	16	4	9	2	3	2	1	100	14.3	648
December	2015	63	16	4	9	2	3	2	1	100	14.3	657
January	2016	65	15	4	6	2	3	3	1	100	14.0	671
February	2016	68	14	4	6	1	3	3	1	100	13.0	667
March	2016	69	14	4	6	1	3	3	1	100	11.9	701

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
April 2016	68	15	4	7	2	3	2	0	100	12.3	718
May 2016	66	16	3	6	2	4	2	0	100	12.8	776
June 2016	66	16	3	6	2	4	2	0	100	12.9	752
July 2016	67	16	3	5	2	3	3	1	100	12.9	754
August 2016	66	16	3	7	1	3	3	1	100	13.3	728
September 2016	64	15	5	8	1	3	3	1	100	14.2	767
October 2016	62	16	4	10	1	4	2	0	100	14.6	789
November 2016	63	16	5	9	1	4	2	0	100	14.4	808
December 2016	66	16	4	7	1	3	2	0	100	12.5	796
January 2017	66	17	5	7	1	3	2	0	100	11.5	807
February 2017	67	16	4	7	2	3	1	1	100	11.1	811
March 2017	64	17	4	8	2	3	1	1	100	12.0	824
April 2017	66	16	5	7	1	3	2	1	100	12.0	835
May 2017	67	16	5	6	1	3	1	1	100	11.5	841
June 2017	69	14	5	6	1	3	1	1	100	11.3	819
July 2017	70	14	4	6	1	3	1	1	100	10.9	804
August 2017	70	14	4	6	1	3	2	1	100	11.2	799
September 2017	70	14	4	6	1	3	2	0	100	11.2	818
October 2017	70	15	4	5	1	3	2	0	100	10.7	839
November 2017	69	15	4	6	1	3	1	0	100	10.8	860
December 2017	68	15	4	6	1	3	2	0	100	11.1	863
January 2018	68	15	4	6	2	3	2	0	100	11.7	863
February 2018	69	16	4	5	1	3	2	0	100	10.7	863
March 2018	70	17	3	5	1	2	2	0	100	9.6	886
April 2018	72	15	3	4	1	2	2	1	100	9.0	879
May 2018	72	14	4	4	1	3	2	1	100	10.2	897
June 2018	70	15	4	5	1	3	2	0	100	10.6	883
July 2018	69	15	4	5	1	3	2	0	100	11.0	876
August 2018	71	14	3	6	1	3	1	1	100	10.3	854
September 2018	71	15	3	5	1	3	1	1	100	9.8	861
October 2018	71	15	3	4	1	3	1	1	100	9.2	859
November 2018	71	17	4	3	1	2	1	0	100	8.5	877
December 2018	69	16	5	5	1	2	2	1	100	9.5	852
January 2019	69	16	4	6	1	1	2	1	100	9.7	854
February 2019	69	17	4	6	1	1	2	1	100	9.7	841
March 2019	72	16	2	5	1	2	2	1	100	8.6	838
April 2019	72	14	3	5	1	3	1	0	100	9.4	816
May 2019	73	14	2	5	1	3	1	0	100	9.8	794
June 2019	69	16	3	6	1	3	2	0	100	11.1	832
July 2019	68	17	3	6	1	3	2	0	100	11.1	863
August 2019	66	16	4	7	1	3	3	0	100	12.2	864
September 2019	70	14	4	6	1	3	2	0	100	11.5	855
October 2019	70	14	4	5	1	3	2	0	100	10.9	862
November 2019	71	15	4	5	1	3	2	0	100	10.0	921
December 2019	68	16	4	5	0	2	3	1	100	11.0	957
January 2020	69	16	4	5	1	2	3	0	100	11.2	974
February 2020	69	16	4	4	1	2	3	0	100	10.8	941
March 2020	70	16	4	4	1	2	2	0	100	10.0	959
April 2020	69	15	5	6	1	2	1	1	100	10.5	943
May 2020	69	15	4	6	1	2	2	1	100	10.9	939
June 2020	68	15	5	6	1	3	2	0	100	11.8	902
July 2020	67	16	5	5	1	3	3	0	100	13.1	889
August 2020	63	16	6	7	2	4	3	0	100	14.8	888
September 2020	62	18	4	8	2	3	3	0	100	14.4	874
October 2020	65	17	3	8	1	2	3	0	100	12.5	881
November 2020	66	17	3	7	1	3	3	0	100	12.5	868

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December	2020	67	15	3	6	1	3	4	0	100	13.4	867
January	2021	64	15	4	7	2	4	4	1	100	14.8	838
February	2021	66	16	4	6	2	3	3	1	100	12.9	847
March	2021	67	15	4	7	1	3	2	1	100	11.8	838
April	2021	69	16	3	7	1	2	2	1	100	10.2	848
May	2021	68	16	3	7	1	3	2	1	100	10.7	831
June	2021	65	18	4	6	1	3	2	1	100	11.7	835
July	2021	66	17	4	6	1	4	2	1	100	11.9	802
August	2021	67	16	3	6	2	3	2	1	100	11.7	817
September	2021	71	14	3	5	1	3	1	1	100	10.3	814
October	2021	68	17	3	6	1	3	1	1	100	10.5	828
November	2021	69	16	3	6	1	2	1	1	100	10.0	830
December	2021	68	17	2	6	1	2	1	1	100	9.9	846
January	2022	71	15	3	6	1	2	1	1	100	9.3	846
February	2022	70	16	3	6	1	2	1	1	100	9.6	841
March	2022	70	16	3	6	1	1	1	1	100	9.2	824
April	2022	69	17	3	6	2	1	2	0	100	9.9	856
May	2022	68	18	4	5	1	2	2	0	100	9.6	852
June	2022	67	19	4	4	1	2	2	1	100	10.1	867
July	2022	70	17	4	4	1	2	2	1	100	9.1	850
August	2022	70	16	4	5	1	2	2	1	100	9.8	862
September	2022	71	14	4	6	1	2	2	0	100	10.0	848
October	2022	69	15	4	7	1	1	2	1	100	10.7	858
November	2022	69	14	4	7	1	2	1	0	100	10.3	826
December	2022	67	17	5	7	1	2	1	0	100	10.3	856
January	2023	69	15	5	5	1	3	1	0	100	9.8	864
February	2023	71	14	5	5	1	2	2	1	100	9.7	911
March	2023	72	13	4	5	1	2	2	1	100	9.9	881
April	2023	70	13	4	6	2	3	2	1	100	10.9	889
May	2023	69	14	4	6	3	3	1	1	100	11.7	866
June	2023	70	13	3	5	3	4	1	1	100	11.4	876
July	2023	72	13	4	4	2	3	1	2	100	10.0	884
August	2023	73	12	3	4	1	3	1	2	100	9.1	919
September	2023	73	13	4	4	1	3	1	1	100	8.9	911
October	2023	71	14	3	5	2	3	1	1	100	9.9	913
November	2023	70	14	3	6	2	2	1	1	100	10.1	889
December	2023	70	15	3	6	1	2	2	1	100	10.3	897
January	2024	70	14	4	7	1	2	1	1	100	10.3	894
February	2024	71	14	4	6	1	2	1	1	100	9.5	908

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

The question was: "What do you think the chances are that when you retire, your income from Social Security and job pensions will be adequate to maintain your living standards?"

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
February 1998	23	15	8	15	4	12	15	7	100	43.3	439
March 1998	19	20	8	14	3	11	13	11	100	41.8	447
April 1998	19	17	8	15	5	12	13	12	100	42.9	439
May 1998	22	18	8	15	4	12	10	11	100	39.0	440
June 1998	21	15	9	18	5	13	11	8	100	41.6	442
July 1998	20	18	10	18	3	13	10	8	100	40.0	443
August 1998	16	21	7	20	4	13	9	10	100	41.0	432
September 1998	13	22	7	19	4	16	7	13	100	42.3	426
October 1998	10	19	8	20	6	17	6	14	100	45.2	446
November 1998	13	15	10	17	7	19	6	12	100	45.6	450
December 1998	16	14	12	15	6	20	7	9	100	44.9	439
January 1999	18	17	12	14	6	19	6	9	100	41.6	408
February 1999	16	19	12	16	5	15	7	11	100	41.1	404
March 1999	15	18	11	20	5	12	6	12	100	40.3	412
April 1999	13	19	13	20	4	13	6	12	100	40.4	422
May 1999	17	20	11	19	4	14	5	11	100	38.7	416
June 1999	16	20	11	17	4	14	7	11	100	40.1	412
July 1999	19	18	9	16	5	17	7	10	100	41.2	396
August 1999	14	18	9	16	8	16	8	11	100	43.2	401
September 1999	17	19	10	15	8	16	5	10	100	40.4	414
October 1999	16	24	11	15	5	12	6	11	100	36.9	445
November 1999	18	21	10	15	4	14	6	12	100	37.6	454
December 1999	15	23	9	14	5	14	8	13	100	40.0	457
January 2000	13	19	7	18	6	17	10	11	100	46.3	449
February 2000	11	19	8	19	6	16	10	11	100	47.2	455
March 2000	13	20	8	21	5	16	8	10	100	44.1	462
April 2000	14	21	9	18	4	14	8	12	100	41.1	476
May 2000	16	22	10	16	4	13	8	12	100	38.9	472
June 2000	15	22	10	16	5	13	8	11	100	40.7	467
July 2000	16	23	9	14	4	15	8	10	100	40.3	469
August 2000	14	23	10	14	4	17	7	11	100	41.8	475
September 2000	16	22	9	14	3	16	8	13	100	40.8	478
October 2000	17	22	7	14	5	15	8	12	100	40.6	473
November 2000	19	21	8	17	5	12	9	11	100	39.2	464
December 2000	20	21	10	15	5	11	9	9	100	37.9	462
January 2001	18	18	12	16	4	13	9	9	100	40.4	464
February 2001	16	18	13	14	5	15	8	11	100	41.1	489
March 2001	15	17	11	16	5	17	8	10	100	43.4	473
April 2001	17	20	10	17	5	16	6	8	100	39.6	465
May 2001	19	19	9	21	5	15	6	6	100	39.1	436
June 2001	17	20	10	19	5	15	6	7	100	39.5	452
July 2001	16	19	10	19	6	16	8	7	100	42.7	462
August 2001	17	19	10	18	6	14	8	8	100	41.4	467
September 2001	19	20	9	20	7	12	8	6	100	39.7	478
October 2001	18	19	8	20	6	12	8	8	100	40.3	486
November 2001	17	18	8	19	5	14	10	8	100	43.7	498
December 2001	15	15	7	19	4	16	12	11	100	46.9	473
January 2002	16	15	8	19	5	15	12	10	100	46.1	483
February 2002	19	17	7	17	6	14	11	8	100	43.2	460
March 2002	20	19	8	16	6	13	10	8	100	40.5	483
April 2002	20	19	9	16	5	13	10	8	100	41.0	481

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
May	2002	17	17	9	20	5	15	8	8	100	42.3	501
June	2002	17	18	11	20	5	14	7	8	100	40.7	482
July	2002	17	19	12	20	5	14	5	7	100	39.1	475
August	2002	18	22	11	16	5	12	7	8	100	38.0	467
September	2002	19	21	10	14	6	14	8	8	100	39.4	499
October	2002	19	20	10	14	6	15	8	9	100	40.1	510
November	2002	17	20	11	15	6	18	7	7	100	41.4	519
December	2002	18	23	11	14	4	18	6	6	100	39.8	501
January	2003	18	25	9	15	3	18	6	5	100	39.2	481
February	2003	18	24	9	16	3	16	9	6	100	39.7	478
March	2003	19	22	9	19	4	13	9	5	100	39.3	470
April	2003	18	21	10	20	5	13	9	5	100	40.3	476
May	2003	20	20	9	18	6	14	7	5	100	39.5	488
June	2003	18	19	11	16	5	16	10	6	100	42.2	503
July	2003	19	20	10	17	5	15	9	6	100	40.4	501
August	2003	20	18	11	17	5	13	9	6	100	39.9	496
September	2003	22	19	10	16	6	13	8	6	100	38.3	487
October	2003	21	19	11	16	6	15	7	6	100	39.5	473
November	2003	19	22	10	15	6	16	7	5	100	39.7	478
December	2003	19	20	10	16	5	18	8	4	100	41.0	470
January	2004	20	19	10	19	4	17	7	4	100	40.0	488
February	2004	20	18	12	18	5	16	6	5	100	38.7	502
March	2004	19	19	11	19	6	13	6	6	100	39.0	527
April	2004	19	18	14	17	5	15	7	5	100	39.8	531
May	2004	19	16	13	20	4	16	9	4	100	42.0	532
June	2004	18	17	14	19	4	17	8	4	100	41.8	548
July	2004	19	17	10	22	5	15	7	5	100	40.5	572
August	2004	19	19	9	20	5	15	7	5	100	39.7	576
September	2004	18	21	10	21	4	15	7	4	100	39.1	567
October	2004	16	24	10	18	5	16	8	3	100	40.6	560
November	2004	17	24	10	18	5	15	7	4	100	39.7	551
December	2004	18	23	9	16	6	15	9	4	100	40.6	562
January	2005	19	20	11	16	6	16	8	4	100	40.4	579
February	2005	18	20	11	17	5	17	9	4	100	41.8	580
March	2005	19	18	12	19	4	17	7	3	100	40.6	600
April	2005	17	22	11	20	3	15	7	4	100	39.6	582
May	2005	17	23	11	20	4	14	7	3	100	38.5	584
June	2005	16	26	10	18	5	15	6	3	100	38.6	555
July	2005	18	22	10	19	6	17	6	2	100	40.0	571
August	2005	17	23	9	20	5	16	6	4	100	39.8	596
September	2005	19	24	9	19	4	15	6	4	100	38.2	640
October	2005	17	27	10	17	4	14	8	4	100	38.3	634
November	2005	17	26	12	15	5	15	7	3	100	38.5	633
December	2005	16	23	14	16	5	15	7	3	100	40.1	602
January	2006	18	23	14	17	5	15	6	3	100	38.2	615
February	2006	19	22	15	17	5	13	6	3	100	38.2	606
March	2006	17	24	13	15	5	14	8	4	100	38.8	617
April	2006	19	23	12	15	4	15	8	4	100	38.5	614
May	2006	20	25	11	15	4	14	7	4	100	37.0	626
June	2006	19	24	11	18	4	13	7	4	100	36.6	634
July	2006	18	24	12	18	5	12	7	3	100	37.0	634
August	2006	19	23	11	20	4	13	7	3	100	37.4	640
September	2006	20	23	11	18	5	13	6	4	100	37.0	661
October	2006	19	23	10	19	5	14	7	3	100	38.3	683

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
November	2006	16	22	12	17	5	16	7	4	100	40.6	674
December	2006	16	21	14	17	4	16	8	3	100	40.9	671
January	2007	16	20	14	17	4	17	7	4	100	41.2	650
February	2007	16	21	12	20	5	14	7	5	100	40.2	676
March	2007	17	20	12	19	6	14	7	5	100	40.3	682
April	2007	16	22	11	21	6	13	7	4	100	39.9	701
May	2007	16	21	11	22	6	14	7	3	100	40.4	683
June	2007	16	21	9	24	6	13	7	3	100	40.4	667
July	2007	18	19	10	21	5	15	8	4	100	41.1	665
August	2007	20	20	8	21	5	14	8	4	100	40.1	687
September	2007	19	20	10	18	4	16	9	4	100	41.0	702
October	2007	17	22	12	18	4	13	7	5	100	39.0	712
November	2007	16	23	12	17	4	13	8	6	100	39.5	702
December	2007	16	26	11	18	6	12	7	6	100	37.6	705
January	2008	18	25	10	19	5	13	7	3	100	37.7	715
February	2008	19	24	11	19	5	14	6	2	100	37.8	712
March	2008	17	23	12	19	4	16	6	2	100	39.5	702
April	2008	16	24	13	19	5	15	6	3	100	39.3	695
May	2008	15	24	13	18	5	16	6	4	100	39.4	726
June	2008	17	22	11	18	5	14	7	4	100	39.2	730
July	2008	19	20	11	19	5	14	8	5	100	39.3	754
August	2008	19	21	11	19	6	12	7	4	100	38.5	734
September	2008	17	22	12	19	6	14	6	4	100	39.2	722
October	2008	17	22	13	19	7	14	5	4	100	38.6	694
November	2008	18	19	13	20	5	15	6	4	100	39.3	707
December	2008	20	19	13	19	4	14	6	3	100	38.0	718
January	2009	18	20	12	20	4	15	7	4	100	39.5	740
February	2009	16	21	12	21	5	16	6	4	100	39.9	729
March	2009	16	19	13	22	6	14	6	4	100	40.6	751
April	2009	17	20	13	20	6	14	6	4	100	40.4	742
May	2009	17	21	12	20	6	12	8	4	100	40.2	765
June	2009	18	22	11	20	5	12	8	4	100	39.4	771
July	2009	16	23	10	21	5	13	7	4	100	39.5	766
August	2009	17	23	12	20	5	13	6	4	100	38.3	759
September	2009	15	23	12	20	6	13	6	5	100	39.6	754
October	2009	16	20	13	21	6	14	6	4	100	40.0	782
November	2009	16	22	12	20	5	16	5	3	100	39.5	784
December	2009	18	21	12	18	5	16	6	4	100	38.9	801
January	2010	17	21	13	18	5	15	7	5	100	39.3	797
February	2010	17	19	13	19	6	14	8	5	100	40.6	798
March	2010	17	20	13	20	6	13	7	3	100	39.5	796
April	2010	18	21	12	21	6	14	6	3	100	38.9	809
May	2010	18	21	12	20	5	15	5	3	100	38.8	817
June	2010	18	21	13	19	5	15	6	3	100	39.1	801
July	2010	19	21	12	18	4	15	7	3	100	38.8	796
August	2010	20	21	11	19	4	15	8	3	100	38.9	803
September	2010	20	22	10	19	5	13	7	3	100	38.1	826
October	2010	20	23	11	20	4	12	6	3	100	36.5	819
November	2010	19	24	12	20	5	11	5	3	100	35.7	821
December	2010	17	23	12	21	4	12	7	3	100	37.9	809
January	2011	18	22	13	19	5	13	8	3	100	39.0	826
February	2011	19	21	12	19	5	14	8	3	100	39.7	840
March	2011	20	22	11	18	5	14	6	3	100	37.7	874

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
April	2011	18	23	13	20	5	13	5	3	100	37.6	856
May	2011	18	23	13	21	4	14	6	3	100	38.1	850
June	2011	16	22	14	21	4	15	6	3	100	39.7	830
July	2011	17	22	12	18	5	16	6	4	100	39.9	835
August	2011	17	22	13	18	5	15	6	4	100	39.4	841
September	2011	19	23	12	18	6	13	6	3	100	37.7	860
October	2011	18	22	13	19	6	13	7	2	100	38.4	860
November	2011	17	21	14	18	7	13	6	3	100	39.1	881
December	2011	16	20	15	18	7	14	7	4	100	40.6	878
January	2012	16	19	14	18	8	15	6	4	100	41.2	901
February	2012	15	21	13	17	6	16	7	4	100	41.1	862
March	2012	16	22	13	17	5	17	6	3	100	40.6	864
April	2012	15	24	12	18	5	16	6	3	100	39.8	838
May	2012	16	24	12	19	5	14	5	4	100	37.9	862
June	2012	16	24	12	20	5	13	5	5	100	37.8	865
July	2012	16	23	15	19	5	12	6	5	100	37.6	897
August	2012	16	23	13	19	5	13	7	4	100	38.7	886
September	2012	16	23	12	18	5	13	8	4	100	39.8	891
October	2012	16	23	12	19	6	14	7	3	100	40.1	873
November	2012	15	22	12	19	7	14	7	4	100	41.1	864
December	2012	17	20	13	19	7	14	6	3	100	39.5	869
January	2013	18	21	12	17	6	15	7	3	100	39.5	874
February	2013	19	22	13	16	5	14	7	3	100	38.2	862
March	2013	19	23	12	16	4	16	8	3	100	39.2	822
April	2013	18	22	10	19	5	15	8	3	100	39.7	825
May	2013	17	23	10	20	5	15	8	2	100	40.2	831
June	2013	17	24	11	19	5	13	9	2	100	39.4	851
July	2013	17	22	12	19	5	13	9	4	100	39.7	819
August	2013	20	21	13	17	5	12	9	4	100	38.4	816
September	2013	19	21	11	19	6	13	7	4	100	38.9	794
October	2013	19	25	10	17	6	14	6	4	100	37.3	833
November	2013	18	24	9	18	6	16	6	3	100	38.6	839
December	2013	21	25	10	16	5	15	6	2	100	36.6	867
January	2014	21	23	12	17	6	15	7	1	100	37.9	862
February	2014	20	24	12	15	6	15	7	1	100	38.4	885
March	2014	19	23	11	14	8	15	7	2	100	39.9	875
April	2014	19	25	10	15	6	14	8	2	100	39.2	858
May	2014	20	23	11	15	6	15	7	2	100	39.2	845
June	2014	21	23	11	16	5	16	7	2	100	38.7	857
July	2014	21	21	11	16	5	17	7	2	100	39.8	872
August	2014	20	23	11	18	5	15	7	2	100	38.7	867
September	2014	18	23	12	20	6	13	7	2	100	39.5	838
October	2014	18	22	11	20	6	14	7	2	100	40.3	801
November	2014	19	20	11	20	7	15	7	2	100	40.8	783
December	2014	18	19	11	20	7	16	7	2	100	41.7	789
January	2015	19	20	12	18	7	17	7	1	100	41.2	765
February	2015	20	19	12	17	7	16	8	1	100	40.7	753
March	2015	20	20	12	17	5	18	7	1	100	39.7	697
April	2015	20	20	11	19	5	16	7	2	100	39.5	691
May	2015	20	21	11	19	5	17	7	1	100	39.7	655
June	2015	19	22	10	18	6	16	8	2	100	40.7	684
July	2015	19	21	11	18	6	15	8	2	100	41.0	687
August	2015	19	20	12	19	7	14	8	1	100	41.1	733
September	2015	22	18	13	17	6	15	7	1	100	39.9	699

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
October	2015	22	19	13	15	6	16	7	1	100	39.3	687
November	2015	24	20	12	14	5	15	8	1	100	38.3	648
December	2015	23	22	12	14	4	14	9	2	100	37.7	657
January	2016	24	24	11	14	5	12	7	2	100	35.6	671
February	2016	21	26	10	15	6	13	7	2	100	36.0	667
March	2016	22	25	9	17	6	14	7	1	100	36.8	701
April	2016	21	23	9	17	5	17	7	1	100	39.1	718
May	2016	21	21	11	17	5	16	8	1	100	39.6	776
June	2016	21	22	10	16	5	18	8	1	100	39.7	752
July	2016	22	23	10	16	5	15	8	1	100	37.7	754
August	2016	20	25	10	16	4	16	7	2	100	37.5	728
September	2016	19	26	11	15	4	16	8	1	100	38.2	767
October	2016	18	25	11	13	5	18	8	2	100	40.1	789
November	2016	20	22	11	15	6	17	8	1	100	40.3	808
December	2016	21	22	10	15	5	17	8	2	100	39.2	796
January	2017	20	23	9	16	6	18	6	2	100	39.2	807
February	2017	18	25	8	13	7	21	7	2	100	41.2	811
March	2017	18	22	8	15	8	20	7	2	100	42.7	824
April	2017	20	20	10	14	7	19	7	2	100	41.5	835
May	2017	22	18	11	15	7	19	6	2	100	40.5	841
June	2017	22	19	12	13	7	19	7	1	100	40.0	819
July	2017	22	20	11	13	7	19	7	1	100	40.4	804
August	2017	19	22	10	14	7	18	8	1	100	40.6	799
September	2017	19	23	10	15	6	17	8	1	100	40.7	818
October	2017	18	22	11	14	6	17	9	1	100	41.8	839
November	2017	21	22	9	14	7	17	9	1	100	41.6	860
December	2017	20	22	10	14	6	18	7	2	100	40.6	863
January	2018	19	23	11	15	6	17	8	1	100	40.3	863
February	2018	20	21	11	14	6	18	9	1	100	40.8	863
March	2018	19	22	9	15	6	19	10	0	100	42.0	886
April	2018	20	21	10	14	6	19	8	1	100	41.2	879
May	2018	20	24	10	15	6	17	8	1	100	39.7	897
June	2018	20	24	10	14	6	17	8	1	100	39.2	883
July	2018	20	25	9	14	7	17	8	1	100	39.8	876
August	2018	21	22	10	13	7	17	9	1	100	40.7	854
September	2018	21	22	10	12	7	17	10	1	100	41.4	861
October	2018	20	22	9	13	6	18	11	1	100	42.2	859
November	2018	18	21	10	15	6	18	12	2	100	44.0	877
December	2018	18	22	9	16	6	16	13	1	100	44.0	852
January	2019	19	20	10	16	6	16	12	2	100	43.4	854
February	2019	20	21	10	15	6	16	11	1	100	42.0	841
March	2019	20	19	9	16	6	17	11	1	100	42.7	838
April	2019	19	20	9	14	6	19	11	1	100	43.8	816
May	2019	17	21	8	15	7	19	11	2	100	45.0	794
June	2019	17	21	9	15	5	21	11	2	100	45.0	832
July	2019	18	21	8	16	5	19	10	2	100	43.6	863
August	2019	19	19	10	16	5	19	10	2	100	43.6	864
September	2019	19	18	11	17	6	18	10	2	100	44.0	855
October	2019	19	17	10	17	7	18	11	2	100	44.7	862
November	2019	20	17	9	16	7	18	10	2	100	43.7	921
December	2019	20	17	9	16	7	19	10	2	100	44.6	957
January	2020	20	17	8	15	8	21	10	1	100	45.2	974
February	2020	18	17	9	15	8	21	10	2	100	46.7	941

TABLE 18

**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)**

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
March	2020	17	18	9	15	8	21	11	2	100	47.3	959
April	2020	15	17	9	16	8	20	12	3	100	48.4	943
May	2020	15	17	8	16	8	21	12	2	100	48.4	939
June	2020	17	17	10	15	7	21	12	2	100	47.0	902
July	2020	16	17	11	15	7	21	12	1	100	47.1	889
August	2020	15	17	12	15	8	18	12	2	100	47.1	888
September	2020	15	17	10	15	9	20	13	1	100	48.7	874
October	2020	15	18	10	15	8	19	13	1	100	48.0	881
November	2020	15	20	9	15	7	21	12	1	100	47.6	868
December	2020	15	19	10	16	7	20	12	2	100	46.8	867
January	2021	17	17	11	15	6	21	10	2	100	46.1	838
February	2021	18	18	10	14	7	20	11	2	100	46.0	847
March	2021	19	18	9	16	6	20	11	1	100	45.3	838
April	2021	17	18	9	17	8	19	12	1	100	46.5	848
May	2021	17	18	10	16	8	20	10	1	100	45.7	831
June	2021	17	17	12	13	7	22	11	1	100	46.4	835
July	2021	18	16	12	15	6	21	10	2	100	45.9	802
August	2021	19	16	11	15	6	21	11	2	100	45.9	817
September	2021	18	17	11	16	7	20	9	2	100	45.1	814
October	2021	18	18	11	16	7	18	9	2	100	44.0	828
November	2021	18	18	11	18	7	16	10	2	100	44.5	830
December	2021	18	17	10	18	6	17	12	2	100	45.4	846
January	2022	17	18	10	15	6	19	13	2	100	46.5	846
February	2022	17	18	10	15	6	19	12	3	100	45.7	841
March	2022	17	19	10	14	7	19	12	3	100	45.7	824
April	2022	17	19	10	16	7	17	10	3	100	44.0	856
May	2022	17	20	9	15	8	18	11	2	100	44.9	852
June	2022	17	20	10	17	7	17	10	2	100	43.4	867
July	2022	17	20	10	17	6	17	9	3	100	43.2	850
August	2022	20	20	11	16	6	15	9	2	100	40.3	862
September	2022	22	23	11	15	6	15	8	2	100	38.4	848
October	2022	24	20	12	15	6	16	7	1	100	38.0	858
November	2022	20	19	12	17	6	16	8	2	100	40.5	826
December	2022	18	17	13	18	7	17	8	2	100	42.3	856
January	2023	18	16	12	18	7	18	9	2	100	44.0	864
February	2023	19	16	11	18	7	19	8	2	100	43.3	911
March	2023	19	16	11	17	6	18	10	2	100	43.1	881
April	2023	17	18	12	17	7	17	9	2	100	43.0	889
May	2023	19	18	12	16	7	16	10	2	100	42.7	866
June	2023	19	17	13	16	7	16	9	3	100	42.3	876
July	2023	20	19	10	16	6	16	10	3	100	42.3	884
August	2023	18	20	10	17	7	16	10	3	100	42.2	919
September	2023	16	21	9	15	8	17	10	3	100	43.9	911
October	2023	17	21	11	16	8	16	8	3	100	41.8	913
November	2023	17	22	10	14	7	19	8	3	100	42.0	889
December	2023	20	22	9	14	6	19	7	2	100	39.8	897
January	2024	19	20	9	13	6	20	10	2	100	43.2	894
February	2024	20	18	10	13	7	19	10	2	100	43.5	908

AGE 55 AND UP

TABLE 19

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CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

The question was: "Compared with 5 years ago, do you think the chances that you (and your husband/wife) will have a comfortable retirement have gone up, gone down, or remained about the same

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	1998	24	56	16	3	100	108	439
March	1998	24	57	15	4	100	110	447
April	1998	26	55	15	4	100	112	439
May	1998	26	54	17	3	100	109	440
June	1998	25	56	17	3	100	108	442
July	1998	27	55	17	2	100	110	443
August	1998	27	57	14	3	100	113	432
September	1998	26	56	15	3	100	111	426
October	1998	23	59	16	3	100	107	446
November	1998	22	60	17	2	100	105	450
December	1998	23	58	18	1	100	105	439
January	1999	22	56	20	2	100	103	408
February	1999	23	55	19	3	100	103	404
March	1999	22	58	17	3	100	105	412
April	1999	21	64	13	2	100	107	422
May	1999	20	64	15	1	100	106	416
June	1999	19	66	14	1	100	105	412
July	1999	23	60	16	2	100	107	396
August	1999	23	59	15	3	100	108	401
September	1999	25	54	17	4	100	108	414
October	1999	24	54	18	3	100	106	445
November	1999	25	53	19	2	100	106	454
December	1999	26	55	18	2	100	108	457
January	2000	26	57	14	2	100	112	449
February	2000	26	58	13	3	100	114	455
March	2000	25	58	13	3	100	112	462
April	2000	25	56	15	4	100	110	476
May	2000	25	56	16	3	100	109	472
June	2000	25	57	14	3	100	111	467
July	2000	24	60	13	3	100	111	469
August	2000	25	60	13	2	100	112	475
September	2000	25	58	15	2	100	110	478
October	2000	25	57	15	3	100	110	473
November	2000	25	57	15	4	100	110	464
December	2000	26	57	13	4	100	113	462
January	2001	25	56	15	3	100	110	464
February	2001	22	58	16	3	100	106	489
March	2001	22	56	20	2	100	102	473
April	2001	19	58	20	2	100	99	465
May	2001	21	54	23	3	100	98	436
June	2001	19	56	22	3	100	97	452
July	2001	21	53	22	4	100	99	462
August	2001	17	60	20	3	100	98	467
September	2001	18	60	20	2	100	98	478
October	2001	16	63	19	2	100	97	486
November	2001	19	60	19	2	100	100	498
December	2001	20	59	17	3	100	103	473
January	2002	21	59	18	2	100	103	483
February	2002	19	63	16	1	100	103	460
March	2002	17	63	19	1	100	99	483
April	2002	16	62	20	1	100	96	481
May	2002	16	60	22	1	100	94	501

AGE 55 AND UP

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TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2002	15	59	25	1	100	89	482
July	2002	16	57	26	1	100	89	475
August	2002	15	55	28	2	100	88	467
September	2002	15	52	30	2	100	85	499
October	2002	15	51	32	3	100	83	510
November	2002	15	51	32	2	100	83	519
December	2002	14	55	29	2	100	85	501
January	2003	11	59	29	1	100	83	481
February	2003	11	56	31	2	100	80	478
March	2003	12	54	33	2	100	79	470
April	2003	12	54	32	2	100	81	476
May	2003	12	55	32	1	100	80	488
June	2003	13	55	31	1	100	82	503
July	2003	13	55	30	2	100	82	501
August	2003	16	56	27	2	100	89	496
September	2003	15	56	27	2	100	89	487
October	2003	16	56	27	1	100	89	473
November	2003	15	52	31	2	100	85	478
December	2003	17	52	29	2	100	88	470
January	2004	19	51	28	2	100	90	488
February	2004	18	55	26	1	100	92	502
March	2004	17	57	25	1	100	92	527
April	2004	17	56	27	1	100	90	531
May	2004	17	55	26	1	100	91	532
June	2004	16	55	27	2	100	89	548
July	2004	16	55	27	2	100	90	572
August	2004	16	57	25	1	100	91	576
September	2004	18	57	24	1	100	94	567
October	2004	17	58	24	1	100	93	560
November	2004	17	58	24	1	100	94	551
December	2004	17	57	24	1	100	93	562
January	2005	17	59	23	1	100	94	579
February	2005	16	58	25	1	100	91	580
March	2005	16	59	25	0	100	92	600
April	2005	18	56	25	0	100	93	582
May	2005	20	53	27	0	100	93	584
June	2005	18	56	26	0	100	92	555
July	2005	16	57	27	0	100	89	571
August	2005	14	60	25	0	100	89	596
September	2005	15	55	29	1	100	87	640
October	2005	15	55	29	1	100	86	634
November	2005	15	55	29	1	100	86	633
December	2005	14	57	28	1	100	86	602
January	2006	16	55	28	0	100	88	615
February	2006	18	52	29	1	100	89	606
March	2006	19	52	28	1	100	90	617
April	2006	17	53	29	1	100	87	614
May	2006	17	53	29	1	100	87	626
June	2006	16	53	30	1	100	86	634
July	2006	15	53	31	1	100	84	634
August	2006	15	54	30	1	100	86	640
September	2006	17	54	29	0	100	88	661
October	2006	19	56	25	0	100	93	683
November	2006	19	58	23	1	100	96	674
December	2006	19	59	22	1	100	97	671

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2007	20	59	20	1	100	100	650
February	2007	20	59	21	0	100	99	676
March	2007	20	59	20	0	100	100	682
April	2007	18	60	21	1	100	97	701
May	2007	20	57	22	1	100	97	683
June	2007	19	57	23	1	100	96	667
July	2007	20	57	22	1	100	98	665
August	2007	18	58	23	1	100	95	687
September	2007	17	59	23	1	100	94	702
October	2007	18	56	26	1	100	92	712
November	2007	18	55	26	1	100	93	702
December	2007	20	53	27	1	100	93	705
January	2008	19	55	26	1	100	93	715
February	2008	17	57	26	0	100	90	712
March	2008	14	58	27	0	100	87	702
April	2008	12	56	30	1	100	82	695
May	2008	13	54	33	1	100	80	726
June	2008	12	51	36	1	100	76	730
July	2008	11	52	37	1	100	74	754
August	2008	10	53	37	1	100	73	734
September	2008	9	55	35	0	100	74	722
October	2008	10	52	38	0	100	72	694
November	2008	10	50	40	0	100	70	707
December	2008	9	48	43	0	100	66	718
January	2009	9	49	42	1	100	67	740
February	2009	9	46	44	1	100	66	729
March	2009	10	44	46	0	100	64	751
April	2009	9	45	46	1	100	63	742
May	2009	7	47	44	1	100	63	765
June	2009	7	48	43	2	100	65	771
July	2009	8	47	44	1	100	64	766
August	2009	8	46	45	1	100	63	759
September	2009	7	47	45	1	100	62	754
October	2009	7	46	46	1	100	61	782
November	2009	7	47	44	2	100	63	784
December	2009	8	48	42	2	100	66	801
January	2010	8	51	39	2	100	69	797
February	2010	9	50	39	2	100	70	798
March	2010	9	49	40	2	100	69	796
April	2010	9	48	41	2	100	68	809
May	2010	9	49	41	1	100	68	817
June	2010	9	50	41	1	100	68	801
July	2010	9	48	43	0	100	66	796
August	2010	9	47	43	1	100	65	803
September	2010	8	46	46	1	100	62	826
October	2010	7	48	44	1	100	63	819
November	2010	7	48	45	0	100	62	821
December	2010	8	48	44	0	100	63	809
January	2011	8	48	44	1	100	64	826
February	2011	8	48	43	1	100	65	840
March	2011	7	50	42	1	100	66	874
April	2011	7	50	42	1	100	64	856
May	2011	7	50	42	1	100	65	850
June	2011	8	48	43	1	100	64	830
July	2011	8	49	42	1	100	67	835
August	2011	7	47	45	1	100	62	841

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2011	7	48	45	1	100	62	860
October	2011	7	46	48	0	100	59	860
November	2011	8	46	46	0	100	62	881
December	2011	9	47	44	0	100	65	878
January	2012	8	48	43	1	100	66	901
February	2012	8	49	41	1	100	67	862
March	2012	8	49	41	1	100	67	864
April	2012	9	49	40	1	100	69	838
May	2012	9	48	42	1	100	67	862
June	2012	8	49	41	2	100	67	865
July	2012	8	49	41	1	100	67	897
August	2012	10	51	37	2	100	73	886
September	2012	11	50	38	1	100	73	891
October	2012	12	50	37	1	100	76	873
November	2012	12	51	37	1	100	75	864
December	2012	12	50	37	1	100	75	869
January	2013	12	49	39	0	100	73	874
February	2013	12	47	41	0	100	71	862
March	2013	13	50	37	0	100	76	822
April	2013	13	52	35	0	100	78	825
May	2013	12	55	32	1	100	80	831
June	2013	11	57	32	0	100	78	851
July	2013	11	58	31	0	100	79	819
August	2013	12	53	34	1	100	78	816
September	2013	13	48	37	1	100	76	794
October	2013	14	46	39	1	100	75	833
November	2013	14	49	36	1	100	78	839
December	2013	14	52	32	1	100	82	867
January	2014	15	53	31	1	100	84	862
February	2014	16	53	31	1	100	85	885
March	2014	16	51	32	0	100	84	875
April	2014	17	49	34	0	100	83	858
May	2014	16	50	34	0	100	82	845
June	2014	15	51	34	1	100	81	857
July	2014	14	51	34	1	100	81	872
August	2014	15	51	33	1	100	82	867
September	2014	17	50	33	0	100	84	838
October	2014	17	51	32	0	100	85	801
November	2014	17	52	31	0	100	86	783
December	2014	18	52	29	0	100	89	789
January	2015	19	51	30	0	100	89	765
February	2015	19	50	30	0	100	89	753
March	2015	17	50	33	0	100	85	697
April	2015	17	51	31	1	100	86	691
May	2015	16	50	33	0	100	83	655
June	2015	19	50	31	0	100	89	684
July	2015	20	49	30	0	100	90	687
August	2015	21	50	29	0	100	93	733
September	2015	18	50	32	0	100	85	699
October	2015	17	49	33	0	100	84	687
November	2015	17	49	33	0	100	84	648
December	2015	19	51	29	1	100	90	657
January	2016	18	51	30	1	100	87	671
February	2016	17	52	30	1	100	88	667
March	2016	17	50	32	1	100	85	701

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TABLE 19

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CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2016	16	52	32	1	100	84	718
May	2016	17	50	32	0	100	85	776
June	2016	15	52	32	1	100	83	752
July	2016	17	52	30	1	100	87	754
August	2016	16	54	29	1	100	87	728
September	2016	17	52	30	1	100	87	767
October	2016	17	54	29	1	100	88	789
November	2016	19	51	30	1	100	89	808
December	2016	20	53	27	0	100	94	796
January	2017	21	53	25	1	100	96	807
February	2017	20	56	24	1	100	96	811
March	2017	20	56	23	1	100	97	824
April	2017	21	53	26	0	100	95	835
May	2017	22	54	23	0	100	99	841
June	2017	22	54	24	0	100	98	819
July	2017	23	54	23	0	100	100	804
August	2017	24	54	22	1	100	102	799
September	2017	26	53	20	1	100	105	818
October	2017	25	57	17	1	100	107	839
November	2017	23	56	19	1	100	104	860
December	2017	23	54	22	1	100	101	863
January	2018	23	53	23	1	100	99	863
February	2018	27	51	22	1	100	105	863
March	2018	27	52	21	0	100	106	886
April	2018	28	51	21	0	100	106	879
May	2018	24	53	23	0	100	101	897
June	2018	23	55	21	0	100	102	883
July	2018	24	53	22	1	100	102	876
August	2018	25	52	22	1	100	103	854
September	2018	26	51	22	1	100	105	861
October	2018	28	51	20	0	100	108	859
November	2018	28	52	19	0	100	109	877
December	2018	28	52	20	0	100	108	852
January	2019	26	53	20	0	100	106	854
February	2019	27	52	21	0	100	106	841
March	2019	27	53	20	1	100	107	838
April	2019	25	52	21	1	100	104	816
May	2019	25	54	20	1	100	105	794
June	2019	26	54	20	0	100	105	832
July	2019	27	54	19	0	100	108	863
August	2019	25	54	22	0	100	103	864
September	2019	24	53	23	0	100	101	855
October	2019	24	54	22	0	100	103	862
November	2019	25	53	21	1	100	104	921
December	2019	28	53	19	0	100	108	957
January	2020	28	53	19	0	100	109	974
February	2020	30	55	15	0	100	114	941
March	2020	28	56	16	0	100	113	959
April	2020	28	53	19	0	100	109	943
May	2020	24	54	21	1	100	103	939
June	2020	23	54	22	1	100	102	902
July	2020	22	56	21	1	100	102	889
August	2020	23	54	22	1	100	100	888
September	2020	23	55	21	1	100	102	874
October	2020	23	55	21	1	100	102	881
November	2020	24	55	20	1	100	104	868

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2020	23	56	21	1	100	102	867
January	2021	22	55	22	0	100	100	838
February	2021	24	56	20	0	100	103	847
March	2021	25	55	20	0	100	105	838
April	2021	27	54	18	1	100	110	848
May	2021	28	51	20	1	100	107	831
June	2021	28	49	22	1	100	106	835
July	2021	26	50	23	1	100	103	802
August	2021	24	51	23	1	100	101	817
September	2021	23	52	24	2	100	99	814
October	2021	23	50	25	2	100	98	828
November	2021	25	49	25	1	100	100	830
December	2021	24	49	26	1	100	99	846
January	2022	24	49	25	2	100	98	846
February	2022	21	48	29	2	100	92	841
March	2022	19	50	29	2	100	90	824
April	2022	18	52	29	1	100	89	856
May	2022	19	51	29	1	100	90	852
June	2022	19	46	34	1	100	86	867
July	2022	17	45	37	1	100	81	850
August	2022	15	46	38	1	100	76	862
September	2022	14	49	36	1	100	77	848
October	2022	14	50	35	1	100	79	858
November	2022	15	49	35	1	100	80	826
December	2022	16	49	35	1	100	81	856
January	2023	15	50	34	1	100	81	864
February	2023	16	51	33	1	100	83	911
March	2023	17	49	33	1	100	84	881
April	2023	17	46	35	2	100	82	889
May	2023	16	47	35	2	100	80	866
June	2023	16	46	36	2	100	80	876
July	2023	18	46	34	2	100	84	884
August	2023	20	46	32	2	100	88	919
September	2023	21	48	30	2	100	91	911
October	2023	19	47	32	2	100	87	913
November	2023	19	46	34	1	100	85	889
December	2023	17	46	35	1	100	82	897
January	2024	19	48	32	1	100	86	894
February	2024	18	50	31	2	100	87	908

TABLE 20

**PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR
(Three Month Moving Averages)**

The question was: "Suppose that tomorrow someone were to invest one thousand dollars in a type of mutual fund known as a diversified stock fund. What do you think is the percent chance that this one thousand dollar investment will increase in value in the year ahead, so that it is worth more than one thousand dollars one year from now?"

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
August	2002	7	29	13	23	7	15	4	3	100	40.1	224
September	2002	8	30	12	21	7	13	5	3	100	39.3	238
October	2002	7	29	11	21	7	13	6	6	100	40.6	244
November	2002	6	32	10	20	7	12	8	7	100	41.7	252
December	2002	4	30	11	21	6	13	7	7	100	42.3	251
January	2003	6	28	12	20	6	19	5	4	100	43.7	241
February	2003	8	30	11	21	6	17	4	2	100	40.0	233
March	2003	11	29	12	23	5	15	4	1	100	38.7	240
April	2003	10	31	9	23	7	11	5	4	100	37.8	256
August	2003	7	24	7	22	7	20	6	7	100	45.8	283
September	2003	6	24	10	19	9	21	6	4	100	46.1	282
October	2003	6	25	9	19	10	21	7	4	100	46.8	279
November	2003	3	28	8	17	13	21	7	2	100	48.1	297
December	2003	4	27	7	17	13	21	8	2	100	48.1	303
January	2004	5	27	7	15	11	25	7	3	100	48.6	315
February	2004	5	22	7	16	12	25	8	4	100	51.0	314
March	2004	3	22	8	16	11	25	9	5	100	52.8	314
April	2004	3	19	10	19	11	23	11	4	100	53.8	324
May	2004	3	19	10	21	12	23	10	3	100	53.0	324
June	2004	4	21	9	21	11	24	8	3	100	51.9	337
July	2004	4	23	8	17	12	23	8	5	100	50.4	350
August	2004	5	23	9	16	9	24	8	6	100	50.5	361
September	2004	3	23	9	18	9	23	9	6	100	50.3	356
October	2004	3	25	8	18	9	24	8	4	100	50.6	357
November	2004	4	24	8	17	11	25	7	4	100	50.2	344
December	2004	4	24	7	17	10	27	7	4	100	51.1	357
January	2005	4	22	7	19	11	25	7	5	100	51.6	359
February	2005	1	23	8	19	8	26	9	6	100	53.2	368
March	2005	3	22	8	20	9	25	8	5	100	51.8	377
April	2005	3	22	9	15	11	27	9	4	100	52.8	362
May	2005	3	23	10	18	12	22	7	4	100	49.4	355
June	2005	4	23	11	17	13	22	6	3	100	48.9	335
July	2005	5	21	10	22	11	23	5	3	100	48.8	343
August	2005	5	23	8	18	11	26	5	4	100	49.2	360
September	2005	4	23	6	21	11	25	6	4	100	50.6	398
October	2005	4	27	7	19	9	25	5	3	100	48.0	398
November	2005	3	23	8	23	10	24	6	3	100	50.1	393
December	2005	3	23	9	22	8	25	6	3	100	50.0	371
January	2006	2	23	10	21	10	24	8	3	100	51.3	376
February	2006	2	25	11	19	9	24	8	3	100	49.3	363
March	2006	2	27	11	16	10	21	8	5	100	48.0	353
April	2006	3	27	8	18	10	22	7	5	100	47.9	352
May	2006	2	26	8	17	11	23	8	5	100	50.3	378
June	2006	2	24	8	20	13	22	7	3	100	50.5	384
July	2006	1	23	11	20	11	21	9	4	100	50.7	386
August	2006	3	24	9	23	10	20	8	4	100	48.9	376
September	2006	3	23	10	22	7	23	8	4	100	49.9	398
October	2006	3	22	9	21	9	26	6	4	100	50.9	420
November	2006	1	20	10	19	9	29	7	4	100	53.7	421
December	2006	2	22	11	15	10	31	7	3	100	53.5	413

TABLE 20

**PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January	2007	3	20	9	16	9	31	10	3	100	56.0	398
February	2007	2	21	9	17	10	29	10	3	100	55.0	419
March	2007	1	23	9	19	9	24	11	4	100	53.0	430
April	2007	1	25	10	17	10	23	9	5	100	50.8	439
May	2007	1	24	9	20	11	22	9	5	100	51.2	434
June	2007	1	21	10	20	12	24	7	4	100	52.2	429
July	2007	2	20	8	22	14	24	8	3	100	53.6	429
August	2007	2	24	9	19	14	23	7	3	100	50.6	429
September	2007	3	22	7	21	14	22	10	3	100	52.5	435
October	2007	3	22	8	21	13	20	10	3	100	51.2	435
November	2007	3	22	9	22	12	19	10	3	100	51.5	443
December	2007	2	24	10	21	12	20	8	3	100	50.0	443
January	2008	2	24	10	21	12	19	8	3	100	49.3	440
February	2008	3	24	9	18	14	20	7	4	100	49.3	427
March	2008	5	24	9	21	15	17	6	3	100	47.0	419
April	2008	5	29	10	20	10	18	5	3	100	43.7	420
May	2008	5	32	11	21	8	17	5	2	100	42.1	437
June	2008	5	33	12	18	6	17	6	3	100	41.7	434
July	2008	6	31	14	20	8	13	5	3	100	39.8	438
August	2008	8	27	15	19	11	13	4	3	100	40.4	438
September	2008	8	27	12	22	10	13	4	4	100	40.8	444
October	2008	7	30	10	20	9	15	4	5	100	40.3	442
November	2008	7	32	11	20	8	15	3	4	100	38.8	439
December	2008	8	34	14	16	8	13	4	4	100	37.6	442
January	2009	9	30	13	17	9	13	5	3	100	39.5	445
February	2009	10	30	14	18	8	12	5	3	100	37.5	441
March	2009	12	30	14	19	7	12	3	4	100	35.2	461
April	2009	10	32	16	19	6	11	2	4	100	34.1	472
May	2009	9	32	14	18	7	13	3	4	100	36.9	482
June	2009	7	30	12	18	8	16	4	3	100	41.0	485
July	2009	7	30	11	18	9	18	5	3	100	42.0	459
August	2009	5	29	12	19	10	17	5	2	100	42.8	463
September	2009	4	26	12	22	10	19	4	3	100	45.0	458
October	2009	3	26	12	21	12	19	5	3	100	46.0	509
November	2009	3	29	12	20	10	18	5	3	100	43.9	508
December	2009	3	32	11	17	11	17	6	3	100	43.3	519
January	2010	4	27	11	18	12	18	6	3	100	45.2	492
February	2010	6	23	11	19	12	19	7	2	100	47.0	494
March	2010	7	23	12	19	12	18	7	2	100	46.8	486
April	2010	5	26	12	20	10	19	7	1	100	45.7	503
May	2010	3	28	11	19	11	21	6	2	100	46.7	507
June	2010	3	29	11	20	12	18	5	2	100	44.9	506
July	2010	5	29	12	20	12	16	4	2	100	42.3	506
August	2010	6	29	15	20	10	14	4	2	100	40.6	501
September	2010	6	29	16	21	7	14	5	2	100	40.2	509
October	2010	4	28	14	23	8	15	6	2	100	42.4	510
November	2010	4	29	11	24	9	17	5	2	100	43.7	524
December	2010	4	27	11	21	12	18	6	2	100	45.4	521
January	2011	4	26	11	18	11	20	6	3	100	46.8	538
February	2011	3	25	12	18	11	21	7	4	100	47.5	525
March	2011	4	26	10	20	9	21	7	4	100	46.9	529
April	2011	5	26	10	23	10	19	6	2	100	45.8	522
May	2011	4	25	11	23	10	19	6	1	100	45.9	533
June	2011	4	24	11	23	13	20	4	2	100	46.7	532
July	2011	4	22	11	22	14	21	4	3	100	47.8	521
August	2011	7	24	11	21	13	18	4	2	100	44.9	528
September	2011	8	25	12	22	12	16	4	1	100	42.6	530

TABLE 20

**PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
October	2011	10	25	12	22	12	13	4	1	100	40.7	531
November	2011	9	25	11	24	13	14	3	2	100	41.4	534
December	2011	9	25	11	24	11	14	3	2	100	40.9	529
January	2012	7	30	11	21	12	15	3	2	100	40.7	548
February	2012	7	29	11	20	11	15	4	2	100	41.5	533
March	2012	4	27	12	19	12	19	5	3	100	45.6	534
April	2012	5	24	12	20	10	20	5	3	100	46.6	513
May	2012	6	23	11	21	11	20	6	4	100	46.5	521
June	2012	7	23	10	22	11	19	5	3	100	45.3	526
July	2012	7	24	11	23	11	17	4	3	100	44.2	549
August	2012	6	25	12	23	11	17	4	2	100	44.3	550
September	2012	6	26	12	23	9	16	6	2	100	43.8	563
October	2012	5	22	11	23	10	18	8	3	100	47.3	542
November	2012	5	23	10	22	10	18	7	4	100	47.3	530
December	2012	6	22	12	20	11	19	6	4	100	46.6	530
January	2013	6	26	12	18	11	18	5	3	100	43.8	537
February	2013	5	25	12	19	11	20	5	2	100	45.6	530
March	2013	4	26	10	18	12	21	6	3	100	47.6	491
April	2013	3	24	8	19	12	21	8	4	100	50.0	483
May	2013	3	25	5	20	13	20	10	4	100	51.3	489
June	2013	2	25	5	18	14	20	11	4	100	52.3	510
July	2013	2	24	7	18	15	22	9	4	100	52.2	514
August	2013	3	22	8	18	15	23	9	3	100	52.6	511
September	2013	4	22	7	20	12	25	9	2	100	52.1	514
October	2013	4	21	7	19	12	25	10	2	100	53.0	531
November	2013	4	21	9	20	10	24	10	2	100	52.5	548
December	2013	2	20	11	20	8	26	10	3	100	53.2	569
January	2014	2	20	11	19	7	29	9	3	100	54.4	580
February	2014	2	21	9	17	11	30	7	3	100	53.9	595
March	2014	3	21	8	16	13	29	8	2	100	54.1	598
April	2014	3	21	8	18	13	27	8	2	100	53.4	577
May	2014	4	18	9	16	13	29	9	2	100	54.8	588
June	2014	3	17	9	16	12	30	10	3	100	56.3	592
July	2014	5	17	9	15	13	31	9	3	100	55.8	624
August	2014	4	19	8	18	14	27	9	2	100	54.2	604
September	2014	4	19	8	21	14	24	8	2	100	52.8	579
October	2014	3	18	9	21	13	24	9	2	100	53.5	529
November	2014	3	17	9	20	13	27	9	2	100	55.4	517
December	2014	3	15	8	19	12	33	8	1	100	57.7	534
January	2015	3	16	6	18	14	33	9	1	100	58.3	534
February	2015	4	14	7	18	13	31	11	2	100	59.0	532
March	2015	3	14	9	19	14	30	9	2	100	57.9	491
April	2015	3	15	9	19	14	30	8	2	100	56.9	476
May	2015	3	19	7	20	14	31	6	1	100	54.9	437
June	2015	2	18	8	18	17	29	8	1	100	55.8	444
July	2015	2	16	9	19	14	30	8	2	100	56.0	450
August	2015	4	16	9	19	15	28	8	2	100	55.5	500
September	2015	5	19	10	20	12	25	6	3	100	51.0	485
October	2015	6	21	9	20	11	24	7	2	100	50.1	484
November	2015	6	20	11	19	12	23	6	2	100	49.5	451
December	2015	6	19	10	17	14	26	7	1	100	51.6	439
January	2016	7	21	11	17	16	21	6	1	100	48.4	437
February	2016	6	24	9	16	15	20	7	2	100	47.7	425
March	2016	5	25	9	18	13	20	7	3	100	47.6	442
April	2016	3	26	9	18	11	24	6	3	100	49.0	463
May	2016	3	23	10	21	10	24	6	2	100	50.1	516

TABLE 20

**PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
June	2016	3	22	11	22	11	23	7	1	100	50.0	524
July	2016	3	22	11	23	13	21	8	1	100	50.3	516
August	2016	2	24	9	20	13	22	8	1	100	50.3	484
September	2016	2	24	9	20	12	23	9	1	100	51.4	490
October	2016	4	22	8	18	14	25	8	1	100	52.0	502
November	2016	6	20	9	15	15	27	7	1	100	52.1	508
December	2016	6	21	8	16	15	27	7	1	100	51.6	522
January	2017	4	20	8	17	14	29	7	1	100	54.1	528
February	2017	2	19	6	18	16	29	8	1	100	56.2	547
March	2017	1	17	5	18	15	34	8	2	100	58.6	543
April	2017	1	16	6	18	15	31	9	3	100	58.5	552
May	2017	2	15	8	20	14	31	8	3	100	57.9	557
June	2017	2	18	9	18	14	28	8	2	100	55.4	550
July	2017	3	16	8	19	14	28	9	2	100	56.3	543
August	2017	3	16	7	17	14	31	10	2	100	57.6	540
September	2017	2	14	7	17	15	33	10	2	100	59.9	553
October	2017	1	16	8	15	14	35	10	2	100	59.8	572
November	2017	1	18	8	15	13	33	11	1	100	59.3	591
December	2017	1	19	8	15	12	31	12	1	100	58.5	602
January	2018	1	17	7	15	13	32	13	1	100	60.4	595
February	2018	2	16	7	14	14	33	13	2	100	61.3	590
March	2018	2	15	7	14	14	32	14	2	100	61.7	605
April	2018	2	17	7	17	13	30	12	2	100	58.5	616
May	2018	2	17	9	20	12	28	11	1	100	56.5	619
June	2018	2	16	10	19	12	30	10	1	100	56.9	604
July	2018	2	17	9	17	14	29	12	0	100	57.6	588
August	2018	2	16	7	17	14	30	13	1	100	60.0	581
September	2018	2	17	7	17	13	31	13	1	100	59.9	601
October	2018	1	16	6	17	13	34	11	2	100	60.9	617
November	2018	1	16	6	15	16	33	12	2	100	60.9	637
December	2018	2	15	7	19	15	30	10	2	100	58.5	617
January	2019	2	16	9	22	13	26	11	1	100	56.5	613
February	2019	3	19	10	22	9	28	9	1	100	54.1	601
March	2019	2	21	9	20	9	28	10	2	100	54.1	594
April	2019	1	21	7	18	9	32	11	1	100	55.9	576
May	2019	1	18	7	17	11	31	12	2	100	58.1	564
June	2019	2	15	8	17	13	30	15	1	100	60.1	583
July	2019	2	13	8	17	14	33	13	1	100	61.1	589
August	2019	3	15	9	16	12	32	13	1	100	59.7	591
September	2019	3	17	8	15	11	32	12	1	100	58.3	593
October	2019	4	20	7	16	11	28	12	1	100	55.9	610
November	2019	3	18	7	17	13	29	12	1	100	56.7	662
December	2019	3	16	7	17	14	31	12	1	100	58.6	684
January	2020	2	14	7	16	14	35	12	1	100	61.5	699
February	2020	2	14	7	14	12	34	14	2	100	62.2	677
March	2020	3	14	6	15	12	34	14	3	100	62.0	693
April	2020	3	17	6	15	12	29	14	3	100	59.4	684
May	2020	4	18	6	16	14	27	12	2	100	56.7	678
June	2020	5	20	8	15	15	24	11	2	100	54.1	650
July	2020	6	19	9	16	14	23	11	2	100	52.7	648
August	2020	5	19	10	17	12	24	11	2	100	53.0	642
September	2020	4	17	10	17	11	27	11	2	100	55.1	639
October	2020	2	16	10	17	13	28	12	2	100	57.5	647
November	2020	2	16	9	17	12	28	12	3	100	58.1	641
December	2020	3	16	10	17	13	27	12	2	100	57.1	632
January	2021	4	17	9	17	12	28	10	3	100	55.4	597

TABLE 20

**PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
February	2021	4	17	9	17	13	28	8	4	100	55.1	588
March	2021	2	17	8	17	13	30	9	3	100	57.0	581
April	2021	1	18	7	17	15	30	9	3	100	57.9	596
May	2021	2	16	6	14	16	34	12	1	100	61.7	590
June	2021	3	15	7	14	15	31	13	2	100	60.9	598
July	2021	3	14	9	13	12	34	14	1	100	62.0	569
August	2021	3	15	10	17	12	29	12	2	100	58.3	563
September	2021	2	15	10	18	12	30	11	3	100	58.2	555
October	2021	2	17	9	20	12	25	11	4	100	56.6	558
November	2021	2	15	10	18	13	27	12	3	100	57.5	591
December	2021	2	15	9	17	14	28	12	3	100	59.0	614
January	2022	3	15	8	16	14	31	11	3	100	58.8	634
February	2022	4	17	7	19	14	28	8	4	100	55.4	612
March	2022	5	20	8	19	13	25	6	4	100	51.3	609
April	2022	6	20	9	20	12	24	6	4	100	49.7	613
May	2022	7	18	11	19	11	24	7	3	100	50.3	617
June	2022	8	18	12	19	12	21	7	3	100	48.5	621
July	2022	9	20	13	20	12	16	6	3	100	45.2	617
August	2022	9	22	13	19	12	17	6	2	100	44.9	638
September	2022	9	24	13	19	11	15	7	2	100	43.7	609
October	2022	9	25	14	18	10	15	6	3	100	42.7	605
November	2022	9	26	17	19	9	13	5	3	100	39.8	571
December	2022	8	25	16	20	9	15	4	3	100	41.4	602
January	2023	7	23	13	21	10	18	5	3	100	45.1	616
February	2023	7	24	9	21	13	19	6	2	100	46.5	654
March	2023	9	22	9	20	12	20	6	3	100	46.0	613
April	2023	8	22	11	19	13	18	5	3	100	45.3	605
May	2023	8	20	13	21	11	19	6	3	100	46.5	589
June	2023	6	20	13	21	10	20	7	3	100	48.1	611
July	2023	5	21	12	20	9	24	8	2	100	49.5	630
August	2023	4	22	10	19	11	25	8	2	100	51.3	649
September	2023	4	23	9	17	11	26	8	1	100	51.4	651
October	2023	5	25	7	18	12	24	8	1	100	49.7	647
November	2023	7	24	8	20	10	24	7	1	100	48.5	623
December	2023	5	22	8	21	11	25	7	1	100	50.4	633
January	2024	4	16	8	20	12	30	9	1	100	55.4	641
February	2024	3	16	7	19	14	29	11	1	100	58.2	650

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

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

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

<u>Date of Survey</u>	<u>Under \$10k</u>	<u>\$10k to \$24k</u>	<u>\$25k to \$49k</u>	<u>\$50k to \$99k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Cases</u>
	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>										
March 1990	17	17	12	13	11	6	2	20	100	33	14	96	82	285
April 1990	15	12	13	12	14	6	3	24	100	40	14	113	99	304
September 1997	2	6	9	21	21	11	10	20	100	94	52	208	156	153
February 1998	4	8	12	13	17	10	8	30	100	90	34	180	146	181
November 1998	4	5	8	10	23	16	9	26	100	121	65	256	191	188
December 1998	6	8	8	12	21	16	7	22	100	108	50	229	179	191
January 1999	5	8	9	11	18	17	7	25	100	107	48	255	207	182
February 1999	4	9	8	11	17	14	7	30	100	107	41	244	202	175
March 1999	3	6	7	12	17	12	7	37	100	111	47	233	187	169
April 1999	3	5	7	13	17	11	6	38	100	100	48	212	164	175
May 1999	3	3	9	16	17	12	8	32	100	100	48	215	167	177
June 1999	5	3	7	17	17	10	12	28	100	103	51	266	215	174
July 1999	7	4	6	16	15	13	16	23	100	129	49	329	280	166
August 1999	8	6	5	11	17	14	14	26	100	137	44	319	275	166
September 1999	6	7	7	11	15	18	12	25	100	144	46	314	267	169
October 1999	5	6	7	11	19	15	9	28	100	115	45	236	191	180
November 1999	5	6	6	11	18	13	14	27	100	118	55	329	274	184
December 1999	6	5	4	9	21	11	14	31	100	122	61	350	288	192
January 2000	4	5	7	6	18	15	15	31	100	140	59	411	351	197
February 2000	2	6	9	6	16	17	14	30	100	143	51	384	333	194
March 2000	2	5	11	8	15	19	15	24	100	138	50	374	324	192
April 2000	6	5	8	9	14	18	15	25	100	139	49	352	303	191
May 2000	8	4	7	8	13	17	16	28	100	155	49	392	342	194
June 2000	9	3	7	6	10	18	14	33	100	162	38	396	358	196
July 2000	5	4	7	6	11	18	11	38	100	164	50	371	321	194
August 2000	3	4	8	7	13	21	11	34	100	174	63	349	286	196
September 2000	1	7	8	8	14	21	12	30	100	178	64	349	284	205
October 2000	5	9	7	7	12	20	14	27	100	158	44	370	325	203
November 2000	6	8	6	8	12	19	11	31	100	142	42	339	297	189
December 2000	5	9	7	8	9	19	11	33	100	129	41	362	321	166
January 2001	3	8	9	9	10	20	11	30	100	134	49	339	290	170
February 2001	3	9	12	8	10	20	10	27	100	125	37	311	274	193
March 2001	6	7	10	8	16	19	9	25	100	139	40	248	209	207
April 2001	5	7	9	10	16	17	11	25	100	142	41	282	241	215
May 2001	5	5	7	12	13	14	12	30	100	122	44	290	246	207
June 2001	4	6	8	11	10	14	13	35	100	121	42	338	296	209
July 2001	3	3	9	10	12	15	12	36	100	131	56	315	259	210
August 2001	4	3	8	8	14	17	10	35	100	143	56	304	248	210
September 2001	4	4	8	8	14	17	11	34	100	140	57	278	221	222
October 2001	4	4	7	10	12	18	9	36	100	132	46	283	237	219
November 2001	3	4	5	10	12	18	11	37	100	150	56	323	266	218
December 2001	3	4	4	12	14	17	11	35	100	155	63	321	257	212
January 2002	5	3	7	9	15	13	14	34	100	148	59	363	303	231
February 2002	5	3	11	8	15	13	14	31	100	131	48	318	270	235
March 2002	3	3	12	8	16	16	12	30	100	131	44	313	268	239
April 2002	3	6	7	10	18	18	9	30	100	130	50	259	209	247

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

<u>Date of Survey</u>	Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	Median 1000's	Percentiles			<u>Cases</u>		
	\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up		DK, NA	Total	1000's	25th	75th	Rng
May 2002	2	7	9	12	17	17	7	115	49	257	208	253		
June 2002	3	8	7	12	14	16	11	120	47	313	266	248		
July 2002	4	7	9	12	13	16	12	125	42	323	281	234		
August 2002	8	8	6	11	14	16	13	130	37	326	290	224		
September 2002	8	7	8	11	16	19	9	113	37	273	236	238		
October 2002	6	6	9	13	14	20	9	104	45	274	229	244		
November 2002	4	8	8	13	14	18	10	105	46	281	235	252		
December 2002	5	10	8	11	12	12	11	93	36	256	220	251		
January 2003	6	11	8	9	13	15	11	106	30	263	234	241		
February 2003	7	7	9	9	12	15	11	103	34	271	237	233		
March 2003	6	5	9	8	13	20	12	126	41	325	285	240		
April 2003	7	8	10	9	13	15	13	100	33	283	250	256		
August 2003	8	9	9	11	14	14	11	89	33	251	218	283		
September 2003	9	7	9	10	15	15	13	106	34	310	276	282		
October 2003	10	9	9	9	15	14	10	95	23	277	254	279		
November 2003	7	9	8	10	15	17	13	126	31	332	302	297		
December 2003	6	9	9	13	14	14	13	116	34	293	259	303		
January 2004	5	11	10	12	11	15	16	115	35	326	292	315		
February 2004	6	11	10	13	11	13	12	89	28	270	241	314		
March 2004	7	11	7	12	10	17	12	97	25	283	258	314		
April 2004	8	9	8	12	15	15	10	99	30	250	219	324		
May 2004	7	6	7	11	16	17	14	125	46	292	246	324		
June 2004	4	5	9	10	19	16	14	129	52	298	246	337		
July 2004	5	6	9	10	17	16	12	125	46	283	237	350		
August 2004	7	7	10	12	15	14	10	99	33	254	222	361		
September 2004	9	8	9	12	12	16	10	107	27	263	236	356		
October 2004	7	7	8	14	13	15	11	112	35	269	234	357		
November 2004	6	5	9	11	13	19	10	132	38	285	247	344		
December 2004	6	5	9	12	15	18	10	129	42	253	210	357		
January 2005	6	7	10	10	14	17	10	122	34	248	214	359		
February 2005	7	8	9	12	13	14	11	101	31	235	204	368		
March 2005	7	9	8	13	11	15	9	87	30	246	216	377		
April 2005	6	7	9	14	11	17	9	95	36	265	230	362		
May 2005	4	9	12	12	14	18	8	99	35	247	212	355		
June 2005	4	8	13	11	16	17	9	102	36	253	218	335		
July 2005	6	7	13	11	17	15	9	99	33	238	205	343		
August 2005	8	5	12	11	16	17	11	109	36	269	233	360		
September 2005	8	7	11	11	13	17	10	99	31	255	224	398		
October 2005	8	8	11	12	11	19	11	100	32	269	237	398		
November 2005	9	7	12	13	13	17	9	89	30	244	213	393		
December 2005	8	7	11	12	16	16	11	99	34	255	221	371		
January 2006	7	7	9	11	16	16	11	110	36	265	229	376		
February 2006	6	8	9	11	12	18	12	106	36	306	271	363		
March 2006	7	7	8	12	10	18	11	109	36	293	258	353		
April 2006	8	8	8	11	12	18	11	105	31	295	263	352		
May 2006	8	8	7	13	14	15	12	107	34	271	238	378		
June 2006	10	7	7	12	15	15	12	104	34	280	246	384		
July 2006	8	6	6	16	13	13	13	103	42	298	256	386		
August 2006	7	7	7	15	13	14	12	102	39	290	251	376		
September 2006	6	7	6	15	12	14	13	106	40	304	264	398		
October 2006	10	7	7	11	14	15	13	112	30	287	257	420		
November 2006	8	6	8	10	15	16	14	122	35	306	271	421		
December 2006	8	5	10	9	14	18	13	128	34	300	267	413		

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

<u>Date of Survey</u>	Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	Median 1000's	Percentiles			<u>Cases</u>	
	\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up		DK, NA	Total	25th	75th	
January 2007	4	6	10	11	14	17	14	24	100	133	46	332	286 398
February 2007	5	8	10	13	12	15	14	24	100	116	41	313	272 419
March 2007	4	8	9	15	13	14	16	21	100	119	46	345	299 430
April 2007	5	7	11	13	14	14	15	21	100	116	42	321	280 439
May 2007	7	4	10	11	16	19	16	18	100	141	47	342	297 434
June 2007	7	5	9	11	16	18	16	18	100	138	47	326	279 429
July 2007	6	6	8	11	14	18	16	20	100	134	46	361	315 429
August 2007	4	8	10	9	13	15	15	25	100	117	41	357	316 429
September 2007	4	8	12	9	13	16	14	24	100	105	37	354	318 435
October 2007	6	8	12	10	13	17	13	21	100	99	32	299	268 435
November 2007	8	6	10	11	16	15	14	20	100	103	36	322	286 443
December 2007	9	5	8	10	17	15	14	21	100	118	46	332	286 443
January 2008	7	4	6	10	18	14	15	27	100	133	53	387	334 440
February 2008	5	5	9	10	15	15	15	26	100	128	52	374	322 427
March 2008	6	7	10	10	13	15	14	25	100	112	40	360	320 419
April 2008	6	8	12	10	13	17	12	22	100	99	36	308	271 420
May 2008	7	8	9	10	15	17	13	22	100	108	37	326	289 437
June 2008	6	8	9	10	15	16	14	23	100	111	39	319	280 434
July 2008	6	7	8	10	16	15	14	24	100	126	42	327	285 438
August 2008	5	7	7	11	14	17	14	25	100	136	45	323	278 438
September 2008	5	5	8	13	14	16	16	24	100	142	49	387	338 444
October 2008	5	5	8	13	14	15	16	23	100	130	48	365	317 442
November 2008	5	6	9	12	17	13	15	22	100	116	46	344	298 439
December 2008	5	8	8	13	18	12	14	23	100	109	42	284	242 442
January 2009	5	7	8	14	15	14	11	25	100	99	40	276	236 445
February 2009	6	8	8	14	13	16	11	23	100	98	37	273	237 441
March 2009	7	8	9	13	14	18	9	23	100	97	36	261	225 461
April 2009	6	9	9	13	14	18	11	19	100	96	37	285	248 472
May 2009	7	8	10	14	14	15	12	19	100	93	36	272	236 482
June 2009	5	8	12	14	12	15	14	20	100	102	36	323	287 485
July 2009	5	8	12	10	13	16	13	22	100	111	34	330	296 459
August 2009	3	8	13	9	12	16	15	23	100	122	37	379	343 463
September 2009	5	8	11	9	13	18	13	23	100	117	37	348	311 458
October 2009	6	7	9	12	12	15	16	23	100	113	39	363	324 509
November 2009	7	8	9	11	12	15	15	23	100	103	34	352	317 508
December 2009	7	8	9	12	11	15	15	22	100	109	34	333	299 519
January 2010	6	9	9	11	12	17	13	22	100	108	33	313	280 492
February 2010	5	9	9	11	13	18	13	21	100	109	37	286	249 494
March 2010	5	8	8	13	13	18	13	21	100	114	44	292	248 486
April 2010	4	6	8	13	13	18	16	22	100	138	49	363	314 503
May 2010	5	6	9	15	13	17	14	21	100	131	48	339	292 507
June 2010	3	8	10	13	14	17	15	21	100	129	43	352	309 506
July 2010	5	8	10	12	15	17	13	19	100	109	39	291	252 506
August 2010	5	8	10	10	15	19	15	18	100	128	42	347	305 501
September 2010	7	8	7	12	14	18	16	19	100	121	44	333	289 509
October 2010	7	6	6	14	13	18	17	19	100	135	48	367	319 510
November 2010	7	7	6	14	13	17	15	21	100	121	46	327	281 524
December 2010	7	6	8	13	14	18	15	20	100	134	43	330	287 521
January 2011	7	7	9	11	14	18	14	20	100	126	40	316	276 538
February 2011	6	6	7	12	14	17	16	22	100	134	47	379	331 525
March 2011	6	6	8	11	15	17	15	22	100	121	47	379	332 529
April 2011	5	6	9	12	15	16	15	22	100	122	46	358	312 522
May 2011	5	7	11	10	14	17	13	22	100	122	39	307	268 533
June 2011	5	7	11	11	12	19	14	22	100	138	39	327	288 532

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>\$10k</u>	<u>Under</u>	<u>\$10k</u>	<u>\$25k</u>	<u>\$50k</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$500k</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Cases</u>
		<u>\$10k</u>	<u>to \$24k</u>	<u>to \$49k</u>	<u>to \$99k</u>	<u>to \$199k</u>	<u>to \$499k</u>	<u>and up</u>			<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
July 2011	5	6	11	11	12	19	14	21	100	141	39	359	319	521	
August 2011	5	7	10	13	13	19	15	18	100	134	40	358	318	528	
September 2011	4	7	10	13	14	16	15	20	100	129	43	341	298	530	
October 2011	5	7	10	12	15	15	15	20	100	118	39	298	259	531	
November 2011	6	7	8	12	15	15	15	23	100	129	43	298	256	534	
December 2011	6	6	7	13	12	18	16	22	100	148	45	306	261	529	
January 2012	5	5	7	14	11	20	15	24	100	162	48	313	265	548	
February 2012	5	5	8	14	11	19	15	22	100	163	49	317	267	533	
March 2012	6	5	8	13	14	19	13	22	100	146	46	301	255	534	
April 2012	5	6	8	14	14	18	14	21	100	133	48	322	275	513	
May 2012	5	7	10	13	14	18	14	19	100	126	42	324	282	521	
June 2012	4	7	8	13	14	18	16	18	100	133	46	358	312	526	
July 2012	4	5	7	12	16	20	17	19	100	154	57	371	313	549	
August 2012	4	5	4	14	16	19	19	20	100	159	66	429	363	550	
September 2012	4	5	3	14	14	19	20	20	100	170	70	454	384	563	
October 2012	4	7	4	15	14	18	20	19	100	166	65	457	392	542	
November 2012	4	6	5	15	13	19	19	19	100	170	65	425	361	530	
December 2012	3	6	7	14	14	18	17	20	100	155	61	385	323	530	
January 2013	4	6	7	12	15	18	18	20	100	154	58	403	345	537	
February 2013	4	5	8	10	15	17	21	20	100	167	61	441	380	530	
March 2013	4	5	7	11	13	17	23	20	100	181	61	493	432	491	
April 2013	4	5	7	13	12	17	21	22	100	181	61	448	388	483	
May 2013	4	7	5	11	12	19	19	22	100	182	54	450	397	489	
June 2013	5	7	6	10	15	17	18	22	100	156	48	403	355	510	
July 2013	5	7	7	10	16	17	19	21	100	156	48	423	375	514	
August 2013	6	5	6	12	16	17	20	18	100	158	55	420	365	511	
September 2013	5	5	5	13	13	20	21	18	100	180	62	460	398	514	
October 2013	4	5	5	12	13	20	22	19	100	191	66	497	430	531	
November 2013	3	5	8	11	13	19	19	22	100	184	64	468	404	548	
December 2013	3	5	7	9	14	18	18	26	100	176	60	459	399	569	
January 2014	3	5	7	8	15	18	18	25	100	165	56	431	375	580	
February 2014	5	5	7	9	14	18	19	23	100	168	51	455	404	595	
March 2014	4	5	7	12	14	19	19	21	100	166	53	423	370	598	
April 2014	3	4	6	12	13	20	20	21	100	183	65	454	389	577	
May 2014	2	6	6	11	14	21	18	22	100	178	65	416	351	588	
June 2014	3	5	7	10	13	21	20	21	100	193	69	458	388	592	
July 2014	4	6	6	10	12	21	20	21	100	189	61	456	394	624	
August 2014	6	6	6	9	13	21	21	19	100	181	58	474	415	604	
September 2014	6	6	5	9	13	21	21	19	100	182	57	474	417	579	
October 2014	6	5	6	9	14	22	21	17	100	186	61	476	415	529	
November 2014	4	3	6	10	13	22	22	20	100	212	72	510	438	517	
December 2014	4	3	6	10	13	21	22	20	100	209	74	509	435	534	
January 2015	4	3	6	10	12	21	23	20	100	210	73	511	437	534	
February 2015	4	4	5	9	13	20	25	20	100	214	73	505	432	532	
March 2015	4	5	4	9	13	20	26	19	100	232	80	533	453	491	
April 2015	3	6	4	7	13	23	25	19	100	244	90	529	439	476	
May 2015	2	5	4	10	14	24	22	19	100	216	91	506	415	437	
June 2015	2	4	4	11	14	24	22	19	100	212	91	487	395	444	
July 2015	3	3	5	14	15	19	23	19	100	197	77	488	411	450	
August 2015	3	2	5	12	15	20	25	17	100	210	78	502	424	500	
September 2015	3	2	7	14	13	20	24	16	100	196	71	496	425	485	
October 2015	5	2	6	11	12	24	23	17	100	216	87	502	415	484	
November 2015	4	3	7	9	12	24	22	18	100	214	87	504	418	451	
December 2015	5	4	7	6	12	23	23	20	100	233	86	556	470	439	

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	Median 1000's	Percentiles			Cases		
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up		25th	75th	Rng			
January	2016	4	4	9	9	12	21	23	231	71	549	478	437		
February	2016	5	4	8	10	11	22	22	231	63	523	460	425		
March	2016	5	4	8	11	10	24	22	218	65	500	435	442		
April	2016	5	4	5	10	13	24	21	204	70	473	403	463		
May	2016	5	3	6	9	12	24	24	228	79	501	422	516		
June	2016	5	3	6	8	13	22	25	225	80	521	441	524		
July	2016	5	4	8	8	12	20	27	210	71	569	497	516		
August	2016	4	4	7	11	16	18	25	171	68	533	465	484		
September	2016	4	5	8	10	17	19	24	171	56	493	437	490		
October	2016	4	4	7	10	17	20	25	202	68	521	453	502		
November	2016	5	4	8	8	14	21	26	222	63	548	486	508		
December	2016	3	4	6	11	14	19	26	222	75	581	506	522		
January	2017	2	4	6	11	15	18	26	210	73	583	510	528		
February	2017	4	6	4	12	15	17	27	189	70	590	520	547		
March	2017	4	6	7	11	14	18	25	189	63	544	481	543		
April	2017	4	6	7	10	13	18	26	209	66	534	469	552		
May	2017	3	5	8	10	12	16	28	18	224	68	591	522	557	
June	2017	4	6	6	9	12	14	30	20	239	69	674	604	550	
July	2017	4	4	5	11	11	15	29	20	239	68	669	601	543	
August	2017	4	3	5	8	12	17	28	21	100	247	79	620	541	540
September	2017	3	3	5	11	12	20	25	21	100	229	83	522	439	553
October	2017	3	3	6	9	12	20	25	21	100	231	84	554	471	572
November	2017	3	4	6	11	12	19	27	18	100	238	78	626	549	591
December	2017	4	6	6	8	12	18	30	16	100	245	80	738	658	602
January	2018	5	6	5	8	11	19	29	229	76	751	674	595		
February	2018	4	6	5	8	10	19	28	20	100	245	76	739	663	590
March	2018	4	5	5	8	11	20	25	21	100	241	74	648	574	605
April	2018	3	7	5	9	12	19	25	20	100	232	68	632	564	616
May	2018	4	6	6	9	12	21	25	17	100	216	65	596	531	619
June	2018	4	6	6	10	13	19	27	15	100	213	68	626	559	604
July	2018	4	4	7	10	12	19	28	16	100	231	72	589	517	588
August	2018	4	3	6	9	14	17	30	18	100	249	83	653	570	581
September	2018	3	2	5	9	13	18	30	20	100	274	88	687	599	601
October	2018	3	4	4	9	14	17	31	18	100	259	85	736	651	617
November	2018	4	5	5	9	14	18	30	16	100	229	77	709	631	637
December	2018	6	6	5	9	12	17	28	16	100	207	65	666	601	617
January	2019	5	5	5	9	11	19	27	233	75	620	545	613		
February	2019	4	5	4	10	10	20	27	20	100	244	78	619	541	601
March	2019	3	4	3	8	11	21	29	20	100	288	93	685	592	594
April	2019	3	5	3	8	11	20	31	18	100	295	96	769	673	576
May	2019	4	4	4	8	12	21	32	15	100	285	93	850	757	564
June	2019	3	5	4	7	12	20	32	17	100	286	98	857	759	583
July	2019	3	5	3	8	13	20	30	17	100	280	92	842	750	589
August	2019	3	4	2	7	12	20	32	20	100	316	114	826	712	591
September	2019	3	3	3	9	11	19	33	19	100	311	112	838	726	593
October	2019	4	2	3	8	13	17	33	19	100	278	112	815	703	610
November	2019	4	4	5	8	12	18	32	18	100	260	94	817	724	662
December	2019	5	5	5	6	12	19	31	17	100	260	87	788	701	684
January	2020	3	4	5	6	11	21	33	15	100	295	95	790	695	699
February	2020	4	3	4	8	12	21	34	14	100	305	99	764	664	677
March	2020	3	2	4	8	11	22	33	16	100	303	115	759	643	693
April	2020	4	3	4	9	9	21	32	18	100	299	107	787	679	684
May	2020	4	4	5	8	9	20	28	21	100	284	93	699	606	678

TABLE 21
CURRENT VALUE OF STOCK MARKET INVESTMENTS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>\$10k</u>	<u>Under</u>	<u>\$10k</u>	<u>\$25k</u>	<u>\$50k</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$500k</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Cases</u>
		<u>\$10k</u>	<u>to \$24k</u>	<u>to \$49k</u>	<u>to \$99k</u>	<u>to \$199k</u>	<u>to \$499k</u>	<u>and up</u>			<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
June 2020	4	4	6	9	10	19	29	19	100	265	72	694	622	650	
July 2020	5	4	5	9	13	19	28	18	100	250	74	614	540	648	
August 2020	4	5	4	9	12	18	31	16	100	254	78	655	576	642	
September 2020	4	4	4	9	12	18	31	18	100	268	83	665	582	639	
October 2020	3	5	5	8	11	18	33	18	100	283	87	766	679	647	
November 2020	3	3	4	9	11	18	33	19	100	299	93	858	765	641	
December 2020	4	3	3	10	11	18	34	17	100	303	92	933	840	632	
January 2021	4	3	3	9	12	17	34	18	100	300	94	844	749	597	
February 2021	3	3	4	8	13	17	33	18	100	298	92	798	705	588	
March 2021	4	3	4	8	13	16	32	20	100	280	82	728	646	581	
April 2021	4	3	5	9	9	16	34	19	100	321	81	853	773	596	
May 2021	4	3	5	7	8	17	36	19	100	360	91	902	811	590	
June 2021	3	4	5	6	8	17	38	18	100	386	98	977	879	598	
July 2021	3	4	4	4	10	19	34	21	100	348	110	881	771	569	
August 2021	2	4	4	6	11	18	30	25	100	305	105	889	784	563	
September 2021	4	3	3	7	11	18	26	27	100	274	98	824	727	555	
October 2021	4	4	3	9	11	16	30	23	100	288	98	919	822	558	
November 2021	4	4	4	9	11	16	33	19	100	300	98	860	762	591	
December 2021	2	4	3	9	11	19	35	18	100	322	112	876	764	614	
January 2022	2	3	4	9	11	17	33	22	100	308	101	799	698	634	
February 2022	2	3	3	8	13	18	30	23	100	285	102	788	686	612	
March 2022	2	4	4	7	14	16	29	24	100	273	99	793	694	609	
April 2022	3	5	3	7	13	16	30	23	100	279	95	837	743	613	
May 2022	3	5	3	6	12	15	34	23	100	350	105	884	779	617	
June 2022	3	4	2	6	12	17	35	21	100	363	108	875	767	621	
July 2022	3	3	4	6	11	17	33	23	100	362	106	838	732	617	
August 2022	2	3	4	7	11	17	30	25	100	310	96	813	716	638	
September 2022	3	5	5	8	10	16	27	26	100	273	77	718	641	609	
October 2022	4	6	5	7	11	17	27	23	100	255	77	694	617	605	
November 2022	6	5	4	9	10	19	26	20	100	233	68	616	548	571	
December 2022	5	4	4	8	12	18	30	20	100	271	86	698	612	602	
January 2023	3	3	5	8	13	19	30	19	100	280	101	714	613	616	
February 2023	2	4	5	7	14	19	31	18	100	279	102	727	625	654	
March 2023	3	4	5	7	12	20	30	19	100	277	95	752	657	613	
April 2023	5	4	5	7	11	20	29	19	100	268	86	746	660	605	
May 2023	4	4	4	8	10	20	29	21	100	285	91	736	645	589	
June 2023	4	4	5	7	11	19	30	21	100	274	89	779	690	611	
July 2023	3	3	4	8	9	19	33	21	100	321	90	865	774	630	
August 2023	3	3	5	8	10	19	31	20	100	295	89	830	740	649	
September 2023	3	4	5	8	9	20	30	21	100	296	83	743	660	651	
October 2023	4	5	5	8	11	19	29	19	100	245	77	652	575	647	
November 2023	4	5	5	9	10	18	30	19	100	264	74	683	609	623	
December 2023	4	4	4	8	12	18	33	17	100	287	97	748	651	633	
January 2024	3	4	4	8	11	18	34	18	100	307	98	797	698	641	
February 2024	4	4	5	8	10	18	34	17	100	328	99	824	724	650	

TABLE 22
CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(Three Month Moving Averages)

What is the current market value of your home? (If you sold it today, how much would it bring in?)

<u>Date of Survey</u>		Under	\$100k	\$200k	\$300k	\$400k	\$500k	<u>DK, NA</u>	<u>Total</u>	Median	<u>Percentiles</u>			<u>Cases</u>
		<u>\$100k</u>	<u>to \$199k</u>	<u>to \$299k</u>	<u>to \$399k</u>	<u>to \$499k</u>	<u>and up</u>			<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
January	1994	54	21	9	4	1	1	10	100	80	46	150	105	326
February	1994	57	21	8	2	1	1	9	100	79	48	140	91	323
March	1994	56	22	7	3	1	1	10	100	79	53	132	79	340
April	1994	54	25	6	2	1	2	10	100	80	53	132	79	344
May	1994	50	27	8	3	1	1	11	100	84	52	142	91	336
June	1994	49	28	9	2	1	0	10	100	87	50	145	95	326
July	1997	46	31	7	3	0	2	11	100	92	60	144	85	322
August	1997	45	29	8	2	1	2	13	100	93	62	148	86	333
September	1997	46	28	9	2	1	2	12	100	92	59	147	88	328
October	1997	49	25	10	2	1	1	11	100	87	58	144	87	335
May	1999	41	30	13	3	0	3	8	100	105	74	180	106	344
March	2002	31	32	12	5	3	6	11	100	128	76	209	133	400
April	2002	31	30	13	7	3	6	11	100	133	78	224	146	400
May	2002	32	32	13	7	3	4	9	100	130	80	214	134	423
June	2002	33	31	13	7	2	5	9	100	130	75	210	134	414
April	2007	20	27	16	9	5	12	9	100	183	103	320	217	609
May	2007	21	24	17	10	6	14	9	100	195	103	343	240	590
June	2007	20	22	17	10	6	15	10	100	197	108	367	259	580
July	2007	19	21	19	9	6	16	10	100	202	113	374	260	569
August	2007	18	23	19	10	7	14	10	100	202	115	361	246	583
September	2007	18	25	18	12	6	12	9	100	201	117	348	231	590
October	2007	18	26	17	12	6	10	11	100	200	112	346	234	609
November	2007	18	26	17	12	5	11	10	100	191	109	338	229	610
December	2007	18	25	18	9	5	13	10	100	192	109	339	230	622
January	2008	19	26	20	7	6	13	9	100	188	113	320	208	612
February	2008	18	28	19	8	6	12	9	100	187	115	315	200	606
March	2008	19	28	18	9	5	11	10	100	184	113	308	195	593
April	2008	19	28	17	10	4	11	10	100	181	110	309	198	602
May	2008	19	28	17	10	5	11	11	100	180	110	314	203	628
June	2008	20	28	18	8	5	11	10	100	181	103	310	206	629
July	2008	20	27	19	8	5	11	10	100	182	106	305	199	633
August	2008	18	26	20	8	5	11	13	100	194	115	304	190	620
September	2008	17	27	19	8	5	11	12	100	191	120	306	186	605
October	2008	18	28	17	8	5	12	12	100	190	113	310	197	587
November	2008	18	29	17	10	6	10	10	100	190	106	315	209	590
December	2008	21	27	16	10	6	10	10	100	186	95	307	212	605
January	2009	21	25	18	10	5	9	12	100	191	95	306	211	626
February	2009	21	27	17	10	5	10	11	100	184	100	307	207	628
March	2009	18	31	16	9	6	9	11	100	182	110	303	193	638
April	2009	19	34	15	8	6	9	9	100	172	110	289	180	631
May	2009	21	31	15	8	6	9	10	100	171	101	289	188	641
June	2009	21	29	15	9	5	11	10	100	178	100	308	209	659
July	2009	21	26	16	9	5	11	11	100	177	99	309	210	651
August	2009	18	29	16	9	4	11	13	100	179	110	315	206	665
September	2009	18	28	16	11	4	10	13	100	181	108	305	197	659
October	2009	18	27	16	13	4	10	12	100	192	109	321	212	693
November	2009	21	25	16	12	6	10	11	100	181	98	325	227	676
December	2009	19	27	16	10	5	12	11	100	177	105	324	219	688
January	2010	21	28	14	8	4	11	13	100	163	100	307	207	680

TABLE 22
CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(Three Month Moving Averages)

Date of Survey		Under	\$100k	\$200k	\$300k	\$400k	\$500k	Median 1000's	Percentiles				
		\$100k	to \$199k	to \$299k	to \$399k	to \$499k	and up		DK, NA	Total	25th	75th	Rng
February	2010	20	29	15	8	3	10	15	100	170	104	287	184
March	2010	20	27	16	9	5	9	14	100	175	103	301	198
April	2010	17	28	18	10	5	10	12	100	185	111	317	207
May	2010	17	28	19	11	5	11	10	100	181	110	319	209
June	2010	19	29	16	11	6	9	10	100	176	106	307	202
July	2010	20	29	16	12	5	8	10	100	177	110	304	194
August	2010	19	28	17	11	5	9	10	100	183	113	303	190
September	2010	19	27	19	10	4	10	10	100	187	111	300	189
October	2010	19	26	20	9	5	10	10	100	193	110	303	193
November	2010	19	28	20	10	5	10	9	100	191	111	301	190
December	2010	17	28	21	10	6	10	9	100	192	119	308	189
January	2011	15	30	19	9	7	11	9	100	188	121	318	196
February	2011	17	28	18	11	7	10	9	100	189	116	322	205
March	2011	18	28	17	10	7	9	10	100	188	115	318	203
April	2011	19	28	18	11	6	8	10	100	185	108	297	189
May	2011	17	30	18	10	7	8	10	100	183	112	295	184
June	2011	18	30	18	10	5	7	11	100	175	105	287	183
July	2011	19	29	17	11	6	7	11	100	175	109	298	189
August	2011	21	29	17	11	5	7	11	100	170	105	290	185
September	2011	19	29	17	11	5	9	10	100	177	112	305	193
October	2011	20	28	19	10	4	10	9	100	177	104	298	194
November	2011	20	26	19	10	4	11	9	100	185	105	307	202
December	2011	22	28	18	10	4	9	9	100	174	98	291	193
January	2012	21	30	19	10	4	8	9	100	175	106	284	179
February	2012	20	33	20	9	3	6	9	100	166	107	264	157
March	2012	20	33	19	8	3	7	10	100	169	107	261	155
April	2012	21	32	18	8	3	9	10	100	167	100	274	174
May	2012	23	29	15	8	3	12	10	100	169	93	294	202
June	2012	22	29	15	9	4	11	10	100	170	93	299	206
July	2012	20	31	15	10	4	11	9	100	171	99	301	202
August	2012	21	31	17	11	4	10	7	100	170	101	292	190
September	2012	21	31	19	11	4	10	5	100	177	106	293	188
October	2012	25	29	18	10	5	8	5	100	168	95	287	191
November	2012	23	28	20	9	5	9	5	100	178	99	289	190
December	2012	24	29	19	9	6	7	6	100	165	95	287	192
January	2013	20	29	20	9	7	9	6	100	182	108	306	198
February	2013	19	31	18	9	7	10	6	100	179	108	309	201
March	2013	19	30	19	10	6	10	6	100	185	108	310	201
April	2013	21	30	19	10	5	9	7	100	177	100	295	195
May	2013	22	27	19	11	5	9	7	100	182	100	301	201
June	2013	21	32	18	10	4	9	5	100	176	100	286	186
July	2013	21	32	17	11	5	10	4	100	181	101	288	186
August	2013	21	32	18	11	4	10	3	100	175	102	285	182
September	2013	20	27	21	11	5	11	4	100	190	109	304	195
October	2013	19	29	21	11	7	10	4	100	190	115	314	199
November	2013	17	31	21	9	8	10	5	100	194	121	321	199
December	2013	16	32	20	9	7	11	5	100	192	121	320	198
January	2014	16	32	20	10	5	11	6	100	195	123	315	192
February	2014	18	30	19	11	6	11	6	100	192	117	311	194
March	2014	18	28	18	12	7	10	7	100	193	119	325	206
April	2014	17	29	19	11	7	10	7	100	192	118	333	214
May	2014	15	30	20	11	7	12	6	100	200	126	347	222
June	2014	15	31	20	9	6	13	6	100	198	123	346	223
July	2014	17	30	20	11	5	13	4	100	201	123	337	214

TABLE 22
CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(Three Month Moving Averages)

<u>Date of Survey</u>		Under	\$100k	\$200k	\$300k	\$400k	\$500k	<u>DK, NA</u>	<u>Total</u>	Median	<u>Percentiles</u>			
		<u>\$100k</u>	<u>to \$199k</u>	<u>to \$299k</u>	<u>to \$399k</u>	<u>to \$499k</u>	<u>and up</u>			<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
August	2014	19	29	18	10	7	12	5	100	195	118	332	214	749
September	2014	21	28	18	11	7	10	5	100	186	109	317	208	723
October	2014	21	30	16	11	8	9	5	100	176	107	313	205	703
November	2014	20	29	17	11	7	10	6	100	184	107	321	214	675
December	2014	16	31	18	12	7	11	5	100	196	121	335	215	673
January	2015	16	27	19	12	7	13	5	100	211	120	349	230	650
February	2015	16	28	20	12	7	13	4	100	211	125	347	222	649
March	2015	16	26	21	11	8	12	5	100	210	123	350	227	602
April	2015	15	28	22	12	8	11	5	100	202	125	340	215	598
May	2015	17	25	22	11	7	12	5	100	209	120	343	223	552
June	2015	19	24	21	10	8	14	4	100	209	115	358	243	565
July	2015	18	23	23	9	8	15	4	100	217	120	366	246	556
August	2015	16	25	22	9	8	15	4	100	213	125	357	231	597
September	2015	15	28	21	11	5	14	5	100	212	133	339	207	574
October	2015	15	28	17	12	6	15	6	100	209	133	360	228	568
November	2015	14	27	19	11	6	17	6	100	217	138	382	244	538
December	2015	14	26	20	10	7	17	6	100	217	133	381	247	542
January	2016	14	23	23	12	7	16	5	100	228	140	375	235	552
February	2016	14	25	21	13	8	14	4	100	218	133	359	226	554
March	2016	15	26	21	15	7	13	4	100	222	138	351	213	590
April	2016	17	28	19	12	8	13	3	100	207	125	358	233	606
May	2016	15	28	21	11	7	14	3	100	214	134	361	227	644
June	2016	15	26	22	10	9	15	3	100	220	131	383	252	626
July	2016	15	23	23	12	9	13	4	100	231	134	364	229	630
August	2016	19	24	19	14	9	12	4	100	215	121	358	237	610
September	2016	19	25	18	14	7	12	4	100	216	117	345	229	640
October	2016	20	25	17	12	8	13	4	100	210	113	361	248	655
November	2016	19	23	20	11	9	14	4	100	225	124	374	249	662
December	2016	18	24	21	11	10	14	3	100	220	129	376	247	654
January	2017	16	25	22	12	9	14	3	100	230	136	375	239	659
February	2017	17	27	20	12	8	15	2	100	222	128	370	242	665
March	2017	14	28	20	13	6	15	3	100	226	133	369	236	667
April	2017	15	27	20	12	6	16	4	100	219	131	375	244	679
May	2017	12	26	21	13	8	15	5	100	228	144	388	245	689
June	2017	14	23	22	11	9	16	4	100	235	145	404	259	672
July	2017	13	23	22	13	9	16	4	100	243	149	399	249	661
August	2017	14	24	21	13	8	15	5	100	243	140	385	245	661
September	2017	14	25	21	13	6	15	6	100	234	141	368	228	680
October	2017	13	26	21	13	7	14	6	100	233	142	358	216	683
November	2017	12	25	21	14	7	15	5	100	241	147	369	223	703
December	2017	13	23	20	14	8	17	5	100	253	146	391	245	707
January	2018	14	21	20	15	7	19	4	100	252	141	401	261	715
February	2018	14	22	18	14	7	20	5	100	252	140	410	270	721
March	2018	14	23	17	16	7	18	4	100	250	137	402	266	746
April	2018	12	26	17	15	8	17	5	100	245	142	391	249	727
May	2018	13	26	20	14	7	16	5	100	237	139	378	239	722
June	2018	13	26	21	12	6	17	5	100	231	142	380	238	690
July	2018	15	23	20	13	5	17	6	100	236	138	377	239	699
August	2018	13	23	19	14	7	18	6	100	248	148	403	255	690
September	2018	14	20	18	16	7	19	6	100	263	149	414	265	710
October	2018	11	20	20	14	9	21	5	100	264	155	452	297	706
November	2018	12	20	21	13	8	20	5	100	260	151	437	285	727
December	2018	11	23	22	13	7	20	5	100	251	151	424	272	708

TABLE 22
CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(Three Month Moving Averages)

<u>Date of Survey</u>	Under	\$100k	\$200k	\$300k	\$400k	\$500k	Median	Percentiles				Rng	Cases
	\$100k	to \$199k	to \$299k	to \$399k	to \$499k	and up	DK, NA	Total	1000's	25th	75th		
January 2019	12	25	19	13	7	19	5	100	250	147	405	257	721
February 2019	11	24	18	14	7	20	5	100	254	148	405	256	716
March 2019	12	23	19	14	7	21	4	100	255	151	407	256	708
April 2019	10	21	22	15	8	21	3	100	258	161	412	251	682
May 2019	10	21	25	13	8	21	3	100	255	164	432	268	654
June 2019	10	20	23	13	9	22	3	100	263	165	451	286	703
July 2019	12	20	21	14	7	23	4	100	264	159	458	299	725
August 2019	12	21	19	14	8	23	4	100	267	155	458	303	737
September 2019	12	20	20	13	9	20	6	100	258	151	439	288	716
October 2019	11	22	20	13	11	19	4	100	267	151	432	281	716
November 2019	11	22	20	12	11	20	4	100	266	158	441	283	744
December 2019	11	23	19	13	10	22	3	100	267	158	449	290	776
January 2020	12	21	20	14	7	22	4	100	261	163	448	285	802
February 2020	12	20	20	15	7	21	5	100	266	159	443	284	792
March 2020	12	19	20	15	7	21	6	100	273	163	442	278	805
April 2020	11	21	18	14	8	21	6	100	277	160	462	302	777
May 2020	11	21	17	13	9	22	8	100	278	159	469	310	756
June 2020	10	20	18	14	9	22	6	100	279	161	478	317	726
July 2020	11	19	19	15	9	22	6	100	279	160	462	303	730
August 2020	10	21	19	16	9	21	4	100	278	166	443	278	737
September 2020	9	20	20	15	9	21	5	100	284	169	446	277	725
October 2020	9	20	19	15	11	22	5	100	291	174	456	282	727
November 2020	8	19	19	14	11	23	6	100	295	175	475	300	724
December 2020	9	19	19	15	10	24	4	100	296	176	493	318	710
January 2021	9	18	19	15	9	25	5	100	298	179	506	327	681
February 2021	10	18	19	17	9	24	4	100	295	174	493	320	687
March 2021	9	16	19	16	10	24	5	100	296	180	490	310	678
April 2021	10	16	21	15	11	23	5	100	293	182	478	295	694
May 2021	8	16	20	13	11	26	6	100	303	193	523	330	679
June 2021	8	16	18	14	11	29	5	100	319	197	562	365	693
July 2021	8	15	17	15	11	28	6	100	321	200	554	354	672
August 2021	9	16	17	15	11	26	6	100	311	187	518	331	684
September 2021	9	15	20	15	10	24	7	100	298	185	484	299	676
October 2021	8	16	18	15	10	27	5	100	314	184	516	332	673
November 2021	7	14	20	15	10	30	4	100	337	203	553	350	671
December 2021	6	14	20	14	11	31	4	100	348	209	582	373	690
January 2022	5	12	21	15	11	30	5	100	348	218	598	380	704
February 2022	5	15	18	16	10	30	6	100	333	207	580	373	703
March 2022	7	14	16	16	10	31	5	100	340	201	582	381	691
April 2022	9	14	14	16	11	32	5	100	344	197	578	381	709
May 2022	8	12	15	17	12	32	4	100	360	206	594	387	708
June 2022	8	12	15	17	11	32	4	100	361	213	608	394	729
July 2022	6	13	16	17	12	30	5	100	360	219	608	389	727
August 2022	7	12	16	17	10	31	7	100	354	218	610	392	734
September 2022	8	13	17	15	10	29	8	100	338	207	578	371	719
October 2022	9	12	17	13	11	31	8	100	344	205	577	372	717
November 2022	8	12	19	13	12	30	6	100	349	208	563	355	691
December 2022	5	12	19	14	12	32	5	100	366	220	578	359	720
January 2023	4	13	19	16	11	32	5	100	364	221	597	376	726
February 2023	4	13	17	15	12	33	6	100	381	227	610	383	760
March 2023	5	14	16	15	13	33	5	100	376	226	609	384	727
April 2023	6	13	16	14	15	31	5	100	370	222	573	351	730
May 2023	6	14	15	14	14	31	5	100	369	229	565	335	716
June 2023	7	12	15	14	13	33	6	100	383	232	572	341	732

TABLE 22
CURRENT MARKET VALUE OF PRIMARY RESIDENCE
(Three Month Moving Averages)

<u>Date of Survey</u>		Under	\$100k	\$200k	\$300k	\$400k	\$500k	<u>Median</u>	<u>Percentiles</u>				
		<u>\$100k</u>	<u>to \$199k</u>	<u>to \$299k</u>	<u>to \$399k</u>	<u>to \$499k</u>	<u>and up</u>		<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
July	2023	5	12	13	16	11	37	5	100	397	246	623	377 751
August	2023	6	11	14	16	11	35	6	100	382	232	633	400 781
September	2023	6	12	15	16	14	31	6	100	366	232	613	381 762
October	2023	7	12	16	15	14	30	7	100	364	221	595	374 760
November	2023	7	12	16	14	15	31	5	100	379	226	600	373 738
December	2023	7	12	17	13	13	34	4	100	391	222	616	394 759
January	2024	5	14	16	13	13	34	4	100	393	225	624	399 764
February	2024	5	14	16	14	12	34	5	100	379	219	608	389 778

TABLE 23
NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

The questions were: "During the last few months, have you heard of any favorable or unfavorable changes in business conditions?" and "What did you hear?"

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
March	1978	17	40	54	77
April	1978	17	46	52	71
May	1978	18	43	53	75
June	1978	21	40	53	81
July	1978	22	40	51	82
August	1978	21	39	52	81
September	1978	20	40	53	80
October	1978	17	38	58	80
November	1978	16	40	57	77
December	1978	15	41	56	73
January	1979	12	43	54	69
February	1979	14	48	52	66
March	1979	14	48	52	66
April	1979	15	53	50	62
May	1979	12	51	52	61
June	1979	13	54	51	60
July	1979	12	60	47	52
August	1979	11	70	43	41
September	1979	10	68	44	42
October	1979	11	61	49	49
November	1979	11	59	51	52
December	1979	10	66	50	44
January	1980	10	70	48	41
February	1980	9	70	48	39
March	1980	10	69	48	40
April	1980	7	75	46	32
May	1980	8	82	42	26
June	1980	9	89	37	20
July	1980	11	88	37	23
August	1980	13	81	39	32
September	1980	15	75	39	41
October	1980	19	69	40	50
November	1980	22	62	43	60
December	1980	21	57	49	64
January	1981	19	57	50	62
February	1981	15	58	50	57
March	1981	17	59	48	58
April	1981	16	56	52	60
May	1981	17	52	54	65
June	1981	16	48	56	67
July	1981	18	42	58	76
August	1981	18	41	60	76
September	1981	18	44	58	74
October	1981	16	51	54	65
November	1981	14	59	51	55
December	1981	14	70	46	44
January	1982	14	72	45	41
February	1982	12	83	40	29
March	1982	12	85	37	27
April	1982	12	90	35	22
May	1982	15	84	35	31

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
June	1982	19	83	34	35
July	1982	20	83	33	37
August	1982	22	84	31	38
September	1982	23	80	33	43
October	1982	27	74	34	53
November	1982	28	71	36	57
December	1982	29	70	36	59
January	1983	31	68	36	63
February	1983	35	62	38	73
March	1983	45	54	37	91
April	1983	50	45	39	105
May	1983	58	37	38	121
June	1983	62	34	38	127
July	1983	63	35	37	128
August	1983	61	33	39	128
September	1983	55	29	45	126
October	1983	55	30	46	125
November	1983	51	31	46	120
December	1983	49	30	46	119
January	1984	48	31	46	117
February	1984	52	30	46	123
March	1984	54	34	44	121
April	1984	50	30	48	120
May	1984	45	31	49	114
June	1984	39	32	50	107
July	1984	37	34	51	103
August	1984	33	37	52	96
September	1984	36	36	52	100
October	1984	34	40	50	94
November	1984	35	38	50	97
December	1984	29	40	52	89
January	1985	30	41	52	90
February	1985	29	42	53	88
March	1985	31	46	51	85
April	1985	29	47	52	82
May	1985	24	51	51	73
June	1985	25	47	54	78
July	1985	29	47	50	82
August	1985	28	49	51	80
September	1985	24	54	49	71
October	1985	21	52	52	68
November	1985	25	49	51	76
December	1985	27	50	50	77
January	1986	25	49	52	77
February	1986	22	48	54	75
March	1986	25	44	55	81
April	1986	26	51	50	75
May	1986	27	52	50	75
June	1986	25	53	49	72
July	1986	23	50	50	73
August	1986	22	54	49	68
September	1986	18	55	51	63
October	1986	18	56	51	62
November	1986	17	54	53	63
December	1986	16	60	50	56
January	1987	16	59	49	57

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
February	1987	19	54	49	66
March	1987	24	45	51	79
April	1987	26	45	52	81
May	1987	24	53	49	71
June	1987	21	58	47	63
July	1987	20	56	49	64
August	1987	21	50	52	71
September	1987	21	44	55	77
October	1987	22	45	53	77
November	1987	18	55	49	63
December	1987	16	67	46	49
January	1988	16	70	43	46
February	1988	18	62	45	55
March	1988	19	51	50	68
April	1988	22	42	54	80
May	1988	25	40	54	85
June	1988	27	41	52	86
July	1988	27	42	52	85
August	1988	26	37	56	89
September	1988	29	37	55	92
October	1988	28	42	53	87
November	1988	25	46	53	79
December	1988	23	47	55	76
January	1989	18	46	57	71
February	1989	19	47	56	72
March	1989	18	48	57	70
April	1989	19	50	54	70
May	1989	19	51	53	67
June	1989	15	52	54	63
July	1989	15	47	57	69
August	1989	15	41	61	74
September	1989	20	35	61	85
October	1989	20	37	60	83
November	1989	20	44	54	75
December	1989	16	51	53	65
January	1990	17	54	52	62
February	1990	14	57	53	57
March	1990	15	59	49	56
April	1990	16	58	49	57
May	1990	16	54	50	62
June	1990	16	57	50	59
July	1990	12	56	54	56
August	1990	12	63	49	49
September	1990	10	66	51	43
October	1990	8	75	45	32
November	1990	6	72	49	34
December	1990	7	73	45	34
January	1991	8	78	42	30
February	1991	8	86	36	22
March	1991	10	88	37	22
April	1991	15	84	38	31
May	1991	17	76	43	41
June	1991	22	63	45	59
July	1991	22	61	46	61
August	1991	27	61	41	67
September	1991	24	68	41	56
October	1991	22	67	43	56

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
November	1991	19	77	42	43
December	1991	18	83	39	36
January	1992	18	92	34	25
February	1992	18	86	36	32
March	1992	19	84	36	35
April	1992	21	74	42	47
May	1992	25	65	43	60
June	1992	28	61	44	66
July	1992	29	60	43	69
August	1992	24	67	43	58
September	1992	23	66	46	57
October	1992	22	66	46	56
November	1992	19	64	48	55
December	1992	26	60	46	66
January	1993	30	52	48	78
February	1993	39	51	45	88
March	1993	35	55	44	79
April	1993	34	61	43	73
May	1993	29	60	46	69
June	1993	26	58	48	68
July	1993	26	61	46	65
August	1993	24	63	47	62
September	1993	24	64	47	59
October	1993	23	65	48	58
November	1993	27	63	47	64
December	1993	32	63	41	70
January	1994	38	58	38	81
February	1994	41	52	41	88
March	1994	40	45	49	95
April	1994	40	39	52	100
May	1994	39	40	51	99
June	1994	39	38	51	101
July	1994	36	39	51	97
August	1994	32	42	50	90
September	1994	32	49	45	83
October	1994	32	47	49	85
November	1994	31	43	54	88
December	1994	28	39	58	89
January	1995	29	43	56	85
February	1995	33	45	52	88
March	1995	34	47	49	86
April	1995	32	44	49	87
May	1995	28	46	49	82
June	1995	25	47	51	78
July	1995	25	53	49	72
August	1995	24	52	52	71
September	1995	23	49	54	74
October	1995	21	47	56	74
November	1995	21	45	57	76
December	1995	20	45	56	75
January	1996	20	48	54	72
February	1996	20	49	52	71
March	1996	23	50	51	73
April	1996	23	48	53	75
May	1996	23	50	50	73
June	1996	23	49	50	73

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
July	1996	22	43	54	79
August	1996	24	40	56	84
September	1996	28	34	57	93
October	1996	31	37	52	94
November	1996	30	34	55	96
December	1996	28	34	56	94
January	1997	25	32	60	93
February	1997	27	27	62	100
March	1997	28	30	60	98
April	1997	29	33	55	96
May	1997	29	38	51	91
June	1997	29	34	54	94
July	1997	31	29	55	102
August	1997	29	25	60	104
September	1997	32	27	55	105
October	1997	28	29	56	99
November	1997	26	31	55	95
December	1997	22	33	58	89
January	1998	24	32	59	92
February	1998	26	34	56	92
March	1998	27	29	58	98
April	1998	26	28	59	98
May	1998	22	25	61	97
June	1998	19	28	60	91
July	1998	20	31	56	89
August	1998	18	37	56	81
September	1998	17	42	53	75
October	1998	14	50	50	64
November	1998	13	53	47	60
December	1998	16	56	44	60
January	1999	20	49	48	71
February	1999	26	44	49	81
March	1999	27	36	54	91
April	1999	25	35	55	90
May	1999	21	32	59	89
June	1999	22	32	60	90
July	1999	19	28	62	91
August	1999	18	31	60	86
September	1999	17	31	61	85
October	1999	17	35	62	82
November	1999	20	32	61	88
December	1999	21	30	61	91
January	2000	26	25	59	101
February	2000	26	25	61	101
March	2000	21	29	63	92
April	2000	18	35	63	83
May	2000	16	37	62	79
June	2000	18	38	59	80
July	2000	19	38	56	80
August	2000	16	40	56	76
September	2000	15	38	57	77
October	2000	13	38	59	75
November	2000	12	40	60	71
December	2000	10	44	58	66
January	2001	8	59	50	49
February	2001	10	70	42	40

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
March	2001	11	81	35	30
April	2001	11	82	34	29
May	2001	10	82	33	28
June	2001	10	77	36	33
July	2001	14	72	39	42
August	2001	15	71	42	44
September	2001	11	81	40	30
October	2001	9	91	34	17
November	2001	9	92	32	17
December	2001	12	90	30	22
January	2002	15	82	32	33
February	2002	18	87	30	31
March	2002	25	77	32	47
April	2002	29	73	32	56
May	2002	30	62	37	68
June	2002	23	64	40	60
July	2002	16	75	39	41
August	2002	16	83	34	33
September	2002	16	90	31	26
October	2002	17	86	33	31
November	2002	16	84	36	32
December	2002	20	75	40	45
January	2003	22	71	40	51
February	2003	22	68	41	55
March	2003	18	81	36	37
April	2003	16	83	37	33
May	2003	18	82	36	37
June	2003	25	65	40	59
July	2003	29	54	44	76
August	2003	30	52	44	78
September	2003	29	57	41	72
October	2003	30	62	37	68
November	2003	37	58	36	79
December	2003	47	51	36	96
January	2004	55	46	36	109
February	2004	46	49	39	97
March	2004	34	52	42	82
April	2004	30	54	44	75
May	2004	37	54	42	83
June	2004	45	54	37	91
July	2004	47	52	35	95
August	2004	42	53	35	88
September	2004	34	51	40	83
October	2004	26	54	45	72
November	2004	25	49	50	76
December	2004	30	46	50	84
January	2005	33	46	49	88
February	2005	37	46	46	90
March	2005	34	49	46	84
April	2005	32	51	45	81
May	2005	26	58	44	68
June	2005	23	54	47	69
July	2005	22	53	47	70
August	2005	26	51	46	75
September	2005	25	64	40	61
October	2005	19	71	40	48
November	2005	15	78	39	37

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
December	2005	18	73	41	45
January	2006	25	67	40	59
February	2006	24	64	43	60
March	2006	22	63	44	59
April	2006	20	66	45	54
May	2006	22	66	44	56
June	2006	21	64	46	57
July	2006	20	63	47	57
August	2006	21	59	49	62
September	2006	23	61	47	61
October	2006	28	60	45	67
November	2006	34	56	43	78
December	2006	36	48	47	88
January	2007	34	45	49	89
February	2007	29	48	51	82
March	2007	25	57	46	68
April	2007	19	63	47	56
May	2007	21	64	45	57
June	2007	24	60	46	64
July	2007	27	59	44	68
August	2007	22	64	44	58
September	2007	18	72	43	45
October	2007	17	79	40	38
November	2007	16	87	36	29
December	2007	17	91	34	26
January	2008	13	94	35	19
February	2008	12	94	35	19
March	2008	11	96	33	15
April	2008	11	99	32	11
May	2008	11	102	31	8
June	2008	12	101	32	11
July	2008	12	100	33	12
August	2008	11	102	32	9
September	2008	12	104	31	8
October	2008	13	108	29	6
November	2008	13	111	27	2
December	2008	11	118	25	-7
January	2009	11	117	24	-6
February	2009	12	120	21	-7
March	2009	14	117	23	-3
April	2009	18	116	22	2
May	2009	25	105	25	21
June	2009	30	100	25	30
July	2009	30	95	26	36
August	2009	32	93	27	39
September	2009	41	82	27	60
October	2009	47	75	27	72
November	2009	48	72	27	75
December	2009	44	74	29	71
January	2010	42	74	30	68
February	2010	43	72	30	71
March	2010	42	74	30	68
April	2010	44	77	27	68
May	2010	46	73	28	73
June	2010	47	68	29	79
July	2010	40	68	33	72

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
August	2010	36	73	33	63
September	2010	33	78	33	55
October	2010	34	76	33	59
November	2010	37	69	33	68
December	2010	45	63	32	81
January	2011	51	60	32	90
February	2011	54	57	33	96
March	2011	48	59	35	89
April	2011	45	59	36	85
May	2011	43	64	36	79
June	2011	40	66	36	74
July	2011	37	68	37	69
August	2011	27	83	34	44
September	2011	26	90	32	36
October	2011	25	96	30	29
November	2011	29	84	34	45
December	2011	33	72	36	61
January	2012	43	61	36	83
February	2012	50	56	35	94
March	2012	55	56	33	99
April	2012	53	59	33	94
May	2012	55	59	33	96
June	2012	51	63	33	87
July	2012	45	62	35	82
August	2012	39	63	38	76
September	2012	40	56	41	85
October	2012	43	53	43	90
November	2012	46	53	41	93
December	2012	44	60	38	84
January	2013	45	65	34	79
February	2013	46	67	33	79
March	2013	50	63	33	87
April	2013	49	59	35	90
May	2013	52	56	34	96
June	2013	50	53	37	97
July	2013	54	50	37	103
August	2013	47	52	40	95
September	2013	43	58	39	86
October	2013	37	66	39	71
November	2013	37	73	34	64
December	2013	37	74	34	63
January	2014	41	72	33	69
February	2014	41	72	34	70
March	2014	40	73	34	67
April	2014	37	72	36	65
May	2014	40	68	36	71
June	2014	42	65	37	76
July	2014	46	66	35	79
August	2014	47	64	36	83
September	2014	48	65	35	83
October	2014	47	62	37	85
November	2014	50	59	37	91
December	2014	58	52	36	105
January	2015	68	48	33	120
February	2015	67	51	32	116
March	2015	61	57	33	104

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
April	2015	54	60	34	94
May	2015	50	63	34	87
June	2015	51	61	35	90
July	2015	46	66	35	80
August	2015	44	65	36	79
September	2015	38	72	34	66
October	2015	36	74	35	62
November	2015	38	74	34	63
December	2015	41	70	35	71
January	2016	41	72	34	69
February	2016	37	77	33	60
March	2016	33	78	35	54
April	2016	32	77	36	54
May	2016	34	73	37	60
June	2016	35	70	36	65
July	2016	33	68	38	65
August	2016	32	63	41	69
September	2016	32	62	43	69
October	2016	35	60	44	75
November	2016	38	60	43	77
December	2016	46	55	40	91
January	2017	59	49	35	110
February	2017	70	45	30	125
March	2017	77	45	25	132
April	2017	79	47	24	132
May	2017	75	47	26	129
June	2017	70	50	27	119
July	2017	63	52	30	111
August	2017	63	51	31	112
September	2017	64	48	33	116
October	2017	65	44	35	121
November	2017	65	45	34	119
December	2017	65	47	32	118
January	2018	69	47	31	122
February	2018	72	48	29	124
March	2018	75	49	29	125
April	2018	68	58	28	110
May	2018	65	61	29	104
June	2018	64	62	29	102
July	2018	64	62	28	102
August	2018	62	67	26	95
September	2018	61	66	27	95
October	2018	65	61	29	104
November	2018	66	58	30	108
December	2018	61	63	29	98
January	2019	54	73	28	81
February	2019	50	75	28	75
March	2019	50	69	31	81
April	2019	55	62	33	93
May	2019	61	57	32	104
June	2019	60	61	31	99
July	2019	60	61	30	99
August	2019	51	71	30	80
September	2019	50	77	27	73
October	2019	47	82	27	65
November	2019	48	77	28	71
December	2019	50	68	32	81

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
January	2020	54	59	34	95
February	2020	57	58	34	99
March	2020	52	67	32	86
April	2020	37	94	25	43
May	2020	26	120	17	6
June	2020	23	133	12	-10
July	2020	26	131	11	-5
August	2020	28	122	14	5
September	2020	33	114	16	19
October	2020	35	106	18	29
November	2020	37	100	19	37
December	2020	35	102	19	33
January	2021	33	105	18	28
February	2021	33	107	19	27
March	2021	41	96	20	45
April	2021	53	83	20	70
May	2021	66	73	17	93
June	2021	68	77	16	91
July	2021	67	80	15	87
August	2021	59	85	19	74
September	2021	51	85	22	66
October	2021	41	92	24	49
November	2021	39	100	22	39
December	2021	38	108	18	30
January	2022	38	108	18	30
February	2022	36	108	19	28
March	2022	35	106	21	29
April	2022	33	107	21	26
May	2022	31	108	22	24
June	2022	26	109	24	17
July	2022	23	113	24	10
August	2022	25	113	23	12
September	2022	29	110	21	19
October	2022	31	105	22	27
November	2022	29	100	26	29
December	2022	26	101	27	25
January	2023	29	96	29	33
February	2023	31	95	28	36
March	2023	32	91	30	41
April	2023	28	95	29	33
May	2023	25	99	28	26
June	2023	25	97	29	28
July	2023	33	89	29	43
August	2023	38	75	32	63
September	2023	41	72	34	69
October	2023	34	75	35	59
November	2023	30	80	35	51
December	2023	33	76	35	57
January	2024	41	67	36	74
February	2024	48	62	36	85

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TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

The questions were: "During the last few months, have you heard of any favorable or unfavorable changes in business conditions?" and "What did you hear?"

May add to more than 100% due to multiple mentions.

Date of Survey	FAVORABLE NEWS							UNFAVORABLE NEWS								
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc	
March	1978	2	8	2	0	0	1	0	3	11	3	6	1	0	3	2
April	1978	1	6	2	0	0	1	0	4	11	3	7	1	0	2	2
May	1978	0	6	2	0	0	1	0	5	10	2	8	1	0	2	2
June	1978	2	6	2	1	0	2	0	5	9	2	8	1	0	1	1
July	1978	3	7	2	1	0	2	0	6	10	2	9	1	0	0	1
August	1978	3	7	1	1	0	2	0	6	10	2	8	1	0	1	2
September	1978	3	6	2	1	0	2	0	6	9	1	10	2	1	1	2
October	1978	2	5	1	1	0	1	0	5	8	1	9	2	1	2	3
November	1978	3	5	1	1	0	1	0	4	8	1	10	3	1	3	2
December	1978	3	6	0	0	0	1	0	4	10	1	10	3	1	3	2
January	1979	2	5	1	0	0	0	1	4	10	2	9	4	1	2	2
February	1979	2	5	2	0	0	0	1	5	10	2	10	4	2	0	2
March	1979	1	4	2	0	0	0	1	5	9	2	12	4	4	0	2
April	1979	1	5	3	0	0	0	0	5	10	3	15	3	6	1	1
May	1979	0	4	2	0	0	0	0	5	10	2	15	2	8	1	1
June	1979	0	5	1	1	0	0	0	4	11	3	13	1	10	1	1
July	1979	1	4	0	1	0	0	0	3	13	3	13	1	11	1	1
August	1979	0	5	0	1	0	0	0	3	17	6	14	1	12	1	1
September	1979	0	4	1	1	0	0	0	4	18	5	13	2	9	1	1
October	1979	0	4	1	1	0	0	1	4	17	7	12	3	6	0	0
November	1979	0	3	1	1	0	1	1	3	14	6	11	6	3	1	1
December	1979	0	4	0	1	0	1	0	3	17	9	10	8	3	1	1
January	1980	0	4	1	0	0	1	0	4	19	9	10	7	2	0	1
February	1980	0	4	1	1	0	0	0	5	20	10	10	5	2	0	1
March	1980	0	3	1	0	0	0	0	5	17	7	12	6	2	0	1
April	1980	1	3	0	1	0	0	0	3	19	7	14	12	1	1	1
May	1980	1	2	0	0	1	0	0	4	27	8	13	14	1	1	1
June	1980	1	2	0	0	2	0	0	3	40	9	10	13	1	1	1
July	1980	1	1	0	0	3	0	0	4	45	11	7	7	1	0	1
August	1980	1	3	0	0	3	1	0	4	41	11	8	4	1	0	1
September	1980	0	4	1	0	4	1	0	4	34	10	11	3	1	0	1
October	1980	0	6	1	0	3	1	0	4	30	9	11	5	1	0	1
November	1980	2	7	2	0	3	1	0	3	26	9	10	6	0	0	1
December	1980	3	8	2	0	1	1	0	2	22	9	8	8	0	0	0
January	1981	4	6	2	0	1	0	0	2	18	12	9	8	0	0	1
February	1981	4	5	1	0	1	0	0	3	18	10	10	7	0	0	0
March	1981	5	5	1	1	1	0	0	5	19	12	10	4	1	0	1
April	1981	5	4	1	1	1	0	0	5	20	9	9	3	0	0	1
May	1981	3	5	2	1	1	0	1	6	19	8	7	3	0	0	1
June	1981	3	5	1	1	1	0	1	5	18	6	6	5	0	0	1
July	1981	3	7	1	1	1	0	1	5	15	4	4	5	0	0	0
August	1981	5	6	1	0	0	0	0	4	15	4	4	5	0	1	0
September	1981	5	6	1	0	0	0	0	4	18	3	4	3	0	1	0
October	1981	5	4	1	0	1	0	0	5	20	4	5	5	0	1	0

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TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS								UNFAVORABLE NEWS							
		Govt Emp		High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc		
		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc		
November	1981	4	2	1	0	2	0	0	4	25	6	5	6	0	1	0	
December	1981	2	3	1	0	3	0	0	4	30	10	5	7	0	1	0	
January	1982	3	3	1	0	3	0	0	3	33	9	4	5	0	1	1	
February	1982	2	3	1	0	2	0	0	6	36	11	4	5	0	1	1	
March	1982	2	4	0	1	1	0	0	7	37	10	5	5	0	1	1	
April	1982	2	4	0	1	1	0	0	8	40	11	4	6	0	0	1	
May	1982	2	6	1	2	1	0	0	5	42	9	4	5	0	0	1	
June	1982	2	6	2	2	1	0	0	4	43	10	3	4	0	0	2	
July	1982	2	7	2	2	1	1	0	4	46	9	3	5	0	1	2	
August	1982	1	7	2	2	3	0	0	4	50	8	2	5	0	1	2	
September	1982	2	6	1	2	6	1	0	5	52	5	3	4	0	1	1	
October	1982	1	6	1	3	9	2	0	4	50	5	2	3	0	1	1	
November	1982	2	4	1	2	11	2	0	3	48	5	3	2	0	1	0	
December	1982	1	5	1	2	11	3	0	2	46	7	2	2	0	1	0	
January	1983	2	6	2	2	11	2	0	2	43	7	3	1	0	0	0	
February	1983	2	10	4	3	7	1	0	3	39	4	3	1	0	0	1	
March	1983	3	13	6	3	8	1	0	3	33	3	3	1	0	0	1	
April	1983	3	18	7	4	6	1	0	3	27	2	2	1	0	0	1	
May	1983	2	21	7	3	10	3	0	3	21	3	3	1	0	0	1	
June	1983	1	25	8	3	10	3	0	3	21	3	3	1	0	0	1	
July	1983	0	25	9	2	10	3	0	3	21	2	3	1	0	0	0	
August	1983	1	26	11	2	9	2	0	3	21	2	2	1	0	0	0	
September	1983	1	22	10	2	6	1	0	3	15	2	3	2	0	0	0	
October	1983	1	20	10	3	6	2	0	2	15	1	2	2	0	0	0	
November	1983	1	17	10	3	4	2	0	2	15	1	1	1	0	0	0	
December	1983	1	18	9	2	3	2	0	2	15	1	1	1	0	0	0	
January	1984	1	17	10	2	2	1	0	2	17	2	2	1	0	0	1	
February	1984	2	20	11	1	2	2	0	1	13	1	3	1	0	1	1	
March	1984	2	21	12	1	2	1	0	1	16	1	3	1	0	1	1	
April	1984	2	21	9	0	3	0	0	1	13	1	2	3	0	1	1	
May	1984	1	19	9	1	2	0	0	2	15	1	2	4	0	0	1	
June	1984	2	17	8	1	2	0	0	2	14	1	2	5	0	0	1	
July	1984	2	16	7	1	1	1	0	4	15	1	2	5	0	0	0	
August	1984	2	16	4	1	1	2	0	4	17	2	2	5	0	1	1	
September	1984	1	15	5	1	1	2	1	3	15	2	2	4	0	1	0	
October	1984	1	14	4	1	1	2	1	2	18	2	2	3	0	1	1	
November	1984	1	13	4	2	2	1	0	2	16	2	2	3	0	0	1	
December	1984	2	10	2	2	3	0	0	4	18	2	2	2	0	0	2	
January	1985	2	11	3	2	4	0	0	4	16	3	2	2	0	1	3	
February	1985	2	10	3	3	4	1	0	5	18	4	1	2	0	1	2	
March	1985	2	11	4	2	4	1	1	5	20	4	2	2	0	1	2	
April	1985	1	10	4	2	3	1	1	4	22	3	2	2	0	0	2	
May	1985	1	9	3	0	2	1	1	4	24	3	2	1	0	0	4	
June	1985	2	10	1	0	2	1	1	4	22	3	2	1	0	0	3	
July	1985	3	12	2	1	4	0	1	4	23	3	2	1	0	0	3	
August	1985	3	11	1	1	4	0	1	4	26	2	3	1	0	0	3	
September	1985	1	11	2	1	4	0	1	4	29	3	2	1	0	0	5	
October	1985	0	8	1	0	3	0	2	5	28	3	3	1	0	0	5	
November	1985	2	10	2	0	3	0	1	5	25	3	2	1	0	0	4	
December	1985	3	8	2	0	3	1	1	5	23	3	2	1	0	0	4	
January	1986	4	7	2	0	3	2	1	5	20	3	2	1	0	0	3	
February	1986	3	6	1	0	3	2	1	5	20	3	2	1	0	1	3	
March	1986	2	6	1	3	5	2	0	4	21	3	1	0	0	1	2	

TABLE 24

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey	FAVORABLE NEWS								UNFAVORABLE NEWS							
	Govt		High	Low	Easy	Stock	Trade	Un-	Low	High	Tight	Enrgy	Stock	Trade		
	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Crisis	Mrkt	Defc		
April 1986	1	6	2	4	6	1	1	3	26	2	1	0	0	1	1	3
May 1986	1	5	2	4	6	1	1	3	25	3	2	0	1	1	1	2
June 1986	2	7	2	2	4	0	1	3	27	3	2	0	1	0	0	3
July 1986	2	8	2	1	3	0	1	3	23	3	2	1	0	1	1	2
August 1986	2	9	2	1	3	0	1	4	24	3	1	1	0	2	2	3
September 1986	1	7	2	1	3	1	1	5	22	2	1	1	0	3	3	
October 1986	1	7	2	1	3	1	1	5	25	2	1	0	0	2	2	4
November 1986	1	6	2	1	3	1	0	5	27	1	2	1	0	2	2	3
December 1986	1	7	1	0	3	0	1	5	34	3	1	1	0	1	1	3
January 1987	1	8	1	0	1	1	0	5	36	3	1	1	0	1	1	3
February 1987	1	8	1	0	2	3	1	4	32	3	1	0	0	1	1	2
March 1987	1	11	1	0	2	3	0	5	24	2	2	0	0	1	1	2
April 1987	1	11	1	1	2	3	1	5	20	2	2	1	0	2	2	4
May 1987	1	12	1	0	2	2	1	7	22	2	3	2	0	1	1	6
June 1987	1	10	0	0	2	1	2	6	24	3	3	3	0	2	2	6
July 1987	2	10	0	0	1	1	1	6	23	3	4	3	0	1	1	6
August 1987	2	12	0	0	1	0	1	5	23	3	3	2	0	1	1	5
September 1987	2	12	0	0	0	0	1	5	20	2	2	1	0	1	1	5
October 1987	1	12	1	0	0	1	1	4	20	2	1	2	0	3	4	
November 1987	1	9	1	0	0	1	1	4	17	3	1	3	0	12	4	
December 1987	1	8	1	0	1	1	0	4	17	5	1	3	0	20	5	
January 1988	1	7	1	0	1	0	0	4	20	6	3	1	0	22	4	
February 1988	0	8	1	1	1	0	1	4	18	4	3	1	0	18	5	
March 1988	0	8	1	1	0	0	1	3	20	1	2	0	0	11	3	
April 1988	0	8	1	1	1	0	1	4	16	1	1	0	0	8	3	
May 1988	1	9	2	0	1	1	1	4	17	2	2	1	0	4	2	
June 1988	1	9	2	0	1	1	1	6	14	3	3	1	0	5	3	
July 1988	1	12	2	1	1	1	1	7	14	3	3	2	0	3	3	
August 1988	1	10	2	1	1	1	1	7	13	2	2	1	0	3	3	
September 1988	1	12	2	2	1	1	1	4	17	2	2	2	0	1	2	
October 1988	2	12	2	1	1	1	1	4	21	2	2	2	0	2	1	
November 1988	2	11	1	1	1	0	1	5	23	1	3	2	0	1	2	
December 1988	3	10	2	0	1	1	1	8	20	1	3	2	0	2	3	
January 1989	2	7	2	0	1	1	0	8	19	1	4	2	0	1	4	
February 1989	3	6	2	0	1	1	1	6	20	2	4	2	0	1	2	
March 1989	4	5	2	1	1	1	1	4	20	3	5	3	0	1	2	
April 1989	4	8	1	1	0	1	1	4	20	3	4	6	0	1	2	
May 1989	2	8	1	1	0	1	1	4	19	3	5	6	1	0	2	
June 1989	1	7	1	0	1	1	1	4	21	3	5	5	1	0	2	
July 1989	0	6	2	0	1	2	1	5	18	4	5	2	1	1	3	
August 1989	1	6	1	0	1	2	0	4	16	4	4	1	0	1	3	
September 1989	2	9	1	1	2	2	1	3	15	3	3	1	0	1	3	
October 1989	2	8	1	1	3	1	1	2	17	2	3	1	0	1	3	
November 1989	2	8	1	1	2	1	1	2	20	3	3	1	0	4	2	
December 1989	2	6	1	0	1	1	1	4	22	5	2	1	0	4	3	
January 1990	2	6	1	0	2	1	1	3	25	7	2	1	0	4	2	
February 1990	2	5	1	0	3	1	1	4	27	8	2	1	0	4	3	
March 1990	3	5	0	0	3	0	1	2	27	8	4	2	0	4	2	
April 1990	3	7	0	0	0	1	1	3	26	7	4	1	0	4	4	
May 1990	2	8	1	0	0	1	1	4	26	5	4	1	0	3	3	
June 1990	0	8	1	0	1	1	1	6	29	5	3	1	0	2	3	
July 1990	0	5	0	0	2	1	1	7	29	4	3	1	0	1	1	
August 1990	0	6	1	0	2	1	0	8	31	5	5	1	1	0	2	
September 1990	1	5	1	0	1	0	0	11	28	6	6	1	1	1	1	
October 1990	1	4	1	0	0	0	0	13	30	6	10	1	1	2	2	

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TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS								UNFAVORABLE NEWS							
		Govt Emp		High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc		
		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc		
November	1990	1	3	1	0	0	0	0	13	29	5	9	1	1	3	1	
December	1990	1	4	1	0	0	0	0	8	36	5	9	1	1	2	0	
January	1991	1	4	1	0	1	0	0	8	41	7	6	0	1	2	1	
February	1991	1	3	1	1	1	0	0	7	47	12	4	0	1	2	1	
March	1991	1	3	0	1	2	0	0	8	47	13	2	0	0	1	2	
April	1991	2	4	0	1	1	1	0	7	45	13	1	0	0	1	3	
May	1991	2	5	0	0	1	1	0	6	41	9	2	0	0	1	3	
June	1991	1	9	0	1	1	1	1	6	35	5	2	1	0	1	2	
July	1991	1	8	1	1	2	1	1	5	39	3	2	1	0	1	1	
August	1991	1	12	2	1	1	1	0	6	40	4	2	1	0	0	1	
September	1991	2	9	2	1	1	1	0	7	42	4	2	1	0	0	2	
October	1991	2	9	1	1	2	0	0	6	37	5	2	1	0	0	2	
November	1991	3	6	0	1	4	0	0	5	44	8	2	1	0	1	3	
December	1991	1	6	1	1	4	0	1	4	50	9	2	1	0	1	2	
January	1992	1	6	1	1	4	0	1	5	60	12	2	0	0	1	2	
February	1992	1	7	1	0	3	1	1	4	55	9	2	1	0	0	2	
March	1992	1	6	1	0	3	1	1	3	53	10	1	1	0	1	2	
April	1992	1	8	2	0	2	1	0	4	43	8	2	1	0	1	3	
May	1992	1	9	3	0	2	0	0	5	38	6	1	1	0	1	2	
June	1992	1	9	3	0	3	0	0	6	36	4	2	1	0	0	1	
July	1992	2	8	3	1	3	0	0	4	37	4	1	0	0	0	1	
August	1992	1	8	3	1	3	1	0	4	40	5	1	0	0	0	2	
September	1992	1	8	2	0	2	1	1	3	37	6	1	1	0	0	2	
October	1992	1	10	2	0	2	1	1	3	36	5	1	1	0	0	2	
November	1992	2	7	1	0	1	0	1	3	38	5	1	0	0	0	2	
December	1992	2	10	5	0	1	1	1	3	37	5	1	0	0	0	3	
January	1993	4	10	6	0	1	1	0	5	32	5	1	0	0	0	2	
February	1993	4	14	8	0	1	1	0	7	30	4	1	0	0	0	2	
March	1993	5	11	4	0	1	1	0	10	33	3	1	0	0	0	1	
April	1993	4	10	4	0	1	1	0	12	35	3	1	0	0	0	1	
May	1993	4	6	3	0	1	1	1	12	34	3	1	0	0	0	2	
June	1993	4	5	4	1	1	1	1	14	29	2	1	0	0	0	1	
July	1993	4	6	4	1	2	0	2	14	30	3	1	0	0	0	1	
August	1993	4	7	3	1	2	1	1	16	30	3	1	1	1	1	2	
September	1993	3	7	3	1	3	1	1	15	31	3	1	1	1	0	3	
October	1993	3	8	2	1	3	1	0	14	31	3	1	1	1	0	4	
November	1993	3	9	2	1	3	0	2	13	31	3	1	1	0	1	5	
December	1993	2	12	2	1	2	1	3	11	34	3	1	0	0	1	5	
January	1994	2	14	4	1	1	2	4	10	33	2	1	0	0	0	4	
February	1994	1	13	6	0	1	2	3	10	30	2	0	1	0	0	4	
March	1994	1	12	6	0	1	2	2	9	24	2	0	1	0	0	3	
April	1994	2	12	6	1	1	2	1	9	18	1	0	3	0	2	2	
May	1994	3	14	5	1	1	1	1	6	20	1	1	3	0	3	2	
June	1994	3	14	4	1	1	1	1	5	19	1	1	3	0	2	1	
July	1994	3	14	4	0	2	1	2	4	17	2	1	4	0	2	2	
August	1994	2	13	4	0	1	1	1	6	17	3	1	3	0	1	2	
September	1994	1	13	4	0	1	1	2	7	21	3	1	4	0	1	2	
October	1994	2	14	3	1	1	1	2	6	22	3	1	3	0	1	1	
November	1994	2	14	4	1	0	0	2	5	18	3	1	4	0	1	2	
December	1994	3	13	3	1	0	0	1	4	16	4	1	4	0	1	3	
January	1995	4	12	4	0	1	0	2	5	18	5	1	4	0	1	3	
February	1995	6	12	4	0	1	0	3	7	20	4	1	4	0	1	2	
March	1995	6	12	3	1	1	1	2	9	20	3	1	4	0	1	3	
April	1995	5	11	2	1	1	2	1	8	17	3	2	4	0	1	4	

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TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey	FAVORABLE NEWS								UNFAVORABLE NEWS							
	Govt		High	Low	Easy	Stock	Trade	Un-	Low	High	Tight	Energy	Stock	Trade		
	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Crisis	Mrkt	Defc		
May 1995	3	11	1	1	1	4	1	6	17	4	2	3	0	0	0	7
June 1995	2	10	1	0	1	5	1	7	17	4	3	2	0	0	0	6
July 1995	2	8	0	0	3	4	1	8	20	5	2	2	0	1	1	4
August 1995	3	7	0	0	4	3	1	12	21	5	1	1	0	1	1	2
September 1995	2	6	1	1	4	3	1	9	23	4	1	2	0	0	0	3
October 1995	2	8	1	1	2	2	1	9	24	2	1	1	0	0	0	4
November 1995	2	7	2	1	1	2	1	7	25	2	2	1	0	1	1	3
December 1995	2	8	1	0	1	2	1	8	24	3	2	0	0	1	1	2
January 1996	1	8	1	0	1	2	0	7	26	4	2	1	0	1	1	1
February 1996	2	8	0	0	2	2	0	6	28	3	2	1	0	0	0	2
March 1996	2	9	1	0	3	3	0	5	32	3	1	0	0	1	1	3
April 1996	3	9	1	0	3	2	0	4	32	3	2	0	0	1	1	2
May 1996	2	11	2	0	2	2	0	5	33	3	3	1	0	1	1	2
June 1996	2	11	2	1	1	1	0	4	32	3	3	2	0	1	1	2
July 1996	2	11	3	1	0	1	0	3	27	2	2	2	0	1	1	2
August 1996	2	12	4	1	1	1	0	2	24	4	1	1	0	1	1	2
September 1996	2	13	3	1	1	2	1	2	18	4	1	0	0	2	2	2
October 1996	3	14	3	0	1	3	1	3	21	3	2	0	0	1	1	2
November 1996	2	12	2	1	2	3	1	2	21	2	2	1	0	1	1	2
December 1996	2	10	2	1	2	3	0	2	21	1	2	0	0	1	1	2
January 1997	2	8	2	1	1	3	0	4	18	2	2	1	0	1	1	2
February 1997	2	10	3	1	1	3	1	3	13	2	2	0	0	2	1	1
March 1997	2	12	2	1	1	2	1	4	13	3	2	1	0	2	2	2
April 1997	2	15	1	1	1	2	0	3	14	1	2	2	0	4	2	2
May 1997	2	16	1	0	1	2	0	3	17	2	2	3	0	4	2	2
June 1997	2	16	1	1	1	2	0	3	16	2	1	3	0	4	1	1
July 1997	2	15	1	1	2	4	0	3	16	2	2	1	0	1	1	1
August 1997	2	12	1	2	2	3	0	3	14	1	1	1	0	0	0	0
September 1997	1	13	1	2	2	4	1	3	15	1	1	0	0	1	1	1
October 1997	0	12	2	2	2	3	1	2	15	2	1	0	0	2	0	0
November 1997	1	12	2	1	1	3	0	2	16	1	1	0	0	4	1	1
December 1997	1	11	3	1	0	4	0	1	18	1	1	0	0	5	2	2
January 1998	2	10	3	0	1	4	0	1	17	1	0	0	0	5	3	3
February 1998	2	10	3	0	2	4	1	2	19	1	0	0	0	3	5	5
March 1998	2	10	2	0	2	4	1	2	16	0	0	0	0	2	5	5
April 1998	1	13	1	0	2	3	1	2	17	0	0	1	0	1	1	5
May 1998	1	12	1	0	1	3	0	1	15	0	0	1	0	1	4	4
June 1998	1	9	1	0	1	3	0	1	16	1	0	1	0	1	1	5
July 1998	2	8	1	2	1	3	0	1	17	1	0	0	0	1	1	5
August 1998	1	8	1	2	1	3	0	2	17	1	0	0	0	2	8	8
September 1998	1	7	0	2	2	2	0	1	15	1	1	0	0	8	8	8
October 1998	0	5	1	0	3	1	0	2	17	2	1	0	0	11	11	11
November 1998	0	5	1	0	3	1	0	2	20	2	1	0	0	11	10	10
December 1998	0	6	1	0	3	2	0	3	24	2	1	0	0	8	10	10
January 1999	0	9	1	0	2	3	0	3	24	1	1	0	0	6	8	8
February 1999	1	11	1	0	2	4	1	3	21	1	0	0	0	5	7	7
March 1999	1	12	1	1	2	4	1	3	19	1	0	0	0	3	5	5
April 1999	1	10	0	1	2	4	1	2	21	0	0	0	0	3	4	4
May 1999	1	8	0	1	2	5	1	1	21	0	1	0	0	2	1	1
June 1999	1	8	0	1	1	5	0	1	20	0	1	0	0	3	1	1
July 1999	1	8	0	1	1	3	1	2	15	0	2	1	0	3	2	2
August 1999	1	8	0	1	0	2	1	2	16	1	1	2	0	3	2	2
September 1999	0	9	0	1	0	1	1	2	14	1	1	3	0	3	2	2
October 1999	0	9	1	0	0	1	1	1	15	1	2	4	0	4	1	1
November 1999	0	10	1	0	0	3	1	0	14	1	1	3	0	5	2	2

TABLE 24

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey	Year	FAVORABLE NEWS								UNFAVORABLE NEWS							
		Govt Emp		High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc		
		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Dmnd	Price	Crdt	Energy	Mrkt	Defc		
December	1999	0	8	2	1	1	4	1	1	12	2	2	2	0	5	1	
January	2000	1	10	2	1	1	5	1	1	11	2	1	1	0	4	1	
February	2000	1	9	3	1	1	4	1	1	10	1	1	3	0	3	1	
March	2000	1	9	2	0	1	4	1	1	14	0	3	4	0	3	0	
April	2000	1	7	1	0	1	3	0	1	15	0	6	4	0	6	0	
May	2000	1	7	1	0	0	3	0	1	15	0	7	3	0	7	0	
June	2000	1	7	1	1	1	3	0	1	15	0	6	4	0	8	1	
July	2000	1	8	1	1	0	3	0	2	13	0	6	5	0	7	1	
August	2000	1	7	1	1	1	2	0	1	13	1	6	5	0	6	1	
September	2000	1	7	1	1	0	1	0	2	14	1	7	4	0	4	1	
October	2000	0	6	0	0	1	1	0	2	14	1	6	2	0	4	1	
November	2000	0	6	1	0	0	1	0	3	15	2	7	2	0	5	1	
December	2000	1	4	1	0	1	2	0	3	15	3	5	1	0	7	1	
January	2001	1	4	1	0	1	1	0	3	26	5	3	2	0	9	0	
February	2001	1	4	0	0	2	1	0	2	38	4	2	1	0	9	1	
March	2001	2	5	0	0	2	0	0	2	48	4	3	2	0	11	1	
April	2001	2	5	0	0	2	0	0	1	50	3	3	1	1	12	1	
May	2001	1	5	0	0	2	1	0	1	48	3	5	1	1	13	1	
June	2001	1	4	0	0	3	1	0	1	46	2	6	1	1	12	1	
July	2001	1	4	1	0	3	1	0	2	44	2	5	1	1	9	0	
August	2001	2	5	1	0	3	1	0	2	42	2	3	1	1	8	0	
September	2001	1	3	1	0	1	0	0	4	48	5	2	0	1	9	0	
October	2001	1	3	0	1	1	1	0	8	49	7	3	0	0	12	0	
November	2001	1	3	0	0	1	1	0	10	52	7	2	0	0	11	0	
December	2001	1	3	1	0	2	2	0	11	53	7	1	0	0	9	0	
January	2002	1	4	2	0	3	2	0	9	54	6	0	0	0	6	0	
February	2002	1	5	4	0	3	2	0	8	56	8	0	0	0	6	0	
March	2002	1	10	4	0	2	3	0	8	49	5	1	0	0	5	1	
April	2002	1	11	4	0	1	3	0	7	45	5	2	0	0	5	1	
May	2002	1	12	3	0	1	3	0	5	38	4	3	0	0	4	1	
June	2002	1	8	3	0	1	2	0	4	38	4	2	0	0	5	1	
July	2002	1	6	1	0	1	1	0	4	38	3	1	0	0	8	1	
August	2002	2	4	1	0	1	1	0	3	35	3	1	0	0	13	1	
September	2002	2	4	1	1	1	1	0	3	36	3	1	0	0	15	0	
October	2002	3	5	1	0	1	2	0	3	35	3	1	0	0	16	0	
November	2002	2	5	1	0	1	1	0	4	39	5	0	0	0	13	1	
December	2002	2	6	2	0	1	2	0	4	39	5	1	0	0	10	1	
January	2003	2	7	2	0	1	3	0	5	40	7	1	0	0	6	1	
February	2003	2	8	2	0	1	3	0	6	38	5	2	0	0	4	0	
March	2003	3	7	1	0	1	2	0	7	39	7	6	0	0	6	1	
April	2003	3	5	1	0	1	2	0	8	40	6	6	0	0	7	1	
May	2003	4	5	1	0	2	3	0	8	41	6	5	0	0	7	1	
June	2003	5	6	1	0	1	5	0	7	39	4	0	0	0	5	1	
July	2003	4	7	1	0	2	7	0	5	34	2	1	0	0	2	1	
August	2003	3	7	2	0	2	6	0	4	32	2	1	1	0	3	1	
September	2003	2	6	1	0	3	6	0	4	36	3	2	1	0	2	2	
October	2003	1	9	1	0	2	5	0	6	38	3	2	1	0	2	2	
November	2003	1	14	1	0	1	6	0	6	36	3	2	0	0	1	3	
December	2003	1	18	3	0	2	8	1	6	29	4	1	0	0	2	3	
January	2004	1	20	3	0	2	11	1	6	25	4	2	0	0	2	3	
February	2004	2	15	3	0	2	10	1	7	29	4	1	0	0	2	3	
March	2004	2	14	1	0	2	8	0	5	36	2	1	0	0	2	1	
April	2004	2	14	2	0	2	5	0	4	37	2	3	1	0	2	1	
May	2004	1	20	2	0	2	5	0	3	32	1	6	2	0	2	1	

TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt Emp		High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un- Govt		Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc
		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Energy	Stock	Trade
June	2004	1	24	2	0	2	5	0	4	29	2	9	3	0	2	1
July	2004	1	25	2	0	2	4	0	4	29	2	8	3	0	1	0
August	2004	2	23	1	0	1	4	0	4	31	3	7	1	0	2	0
September	2004	2	18	1	1	1	3	0	4	31	3	4	1	0	2	0
October	2004	2	14	1	0	1	2	0	4	32	2	5	1	0	2	0
November	2004	2	12	1	0	1	2	0	5	28	3	4	1	0	1	1
December	2004	2	15	2	0	2	3	0	6	24	3	6	1	0	0	2
January	2005	2	16	3	1	2	4	0	6	23	4	5	2	0	1	2
February	2005	2	17	3	1	2	4	1	6	23	3	4	1	0	1	2
March	2005	2	17	1	1	2	4	1	7	23	3	5	2	0	2	2
April	2005	2	17	1	0	2	3	1	8	22	2	9	2	0	1	1
May	2005	1	14	1	0	1	2	0	9	23	3	12	3	0	2	1
June	2005	1	11	1	0	1	1	0	7	23	3	10	2	0	2	1
July	2005	1	10	1	1	1	1	0	6	24	3	8	2	1	2	1
August	2005	1	12	1	1	0	3	0	5	26	2	7	2	0	1	2
September	2005	1	12	1	1	0	4	0	6	28	3	14	2	1	2	2
October	2005	1	10	1	1	0	3	0	6	25	3	20	2	0	3	2
November	2005	1	7	0	0	0	1	0	7	26	4	24	2	0	2	2
December	2005	1	8	0	1	0	1	0	6	31	3	17	2	0	1	2
January	2006	1	12	1	1	0	2	0	4	34	4	12	3	0	1	2
February	2006	0	11	1	1	1	2	0	5	36	4	8	2	0	1	2
March	2006	1	11	1	1	1	3	0	7	33	4	7	2	0	1	1
April	2006	1	10	1	0	1	3	0	9	32	4	9	1	0	1	1
May	2006	2	10	2	0	0	3	0	7	29	4	14	2	0	1	1
June	2006	2	10	1	0	0	2	0	5	25	4	17	3	0	1	1
July	2006	2	8	1	0	1	3	0	6	24	4	15	5	0	2	1
August	2006	2	9	1	1	1	3	0	6	21	4	12	4	0	2	1
September	2006	1	9	1	3	2	3	0	6	22	5	11	3	0	2	1
October	2006	1	10	1	5	1	5	0	5	23	5	11	2	0	1	1
November	2006	2	12	1	7	1	7	0	4	24	4	7	2	0	1	0
December	2006	2	12	2	6	1	9	0	5	21	3	6	1	0	1	0
January	2007	2	11	3	5	1	8	0	5	20	2	5	1	0	1	0
February	2007	2	10	2	3	1	6	0	6	21	2	5	1	0	1	1
March	2007	2	9	1	2	1	4	0	6	24	2	5	1	0	3	1
April	2007	1	8	0	1	1	2	0	6	26	2	7	2	0	4	2
May	2007	1	9	0	1	1	5	0	6	25	2	9	2	0	4	2
June	2007	1	9	1	1	1	6	0	5	23	3	10	2	1	1	2
July	2007	1	10	1	1	1	7	0	5	21	4	10	2	1	0	2
August	2007	1	9	1	1	1	4	0	5	21	4	9	1	0	2	1
September	2007	0	9	1	1	1	2	0	5	23	4	8	2	0	5	2
October	2007	0	8	1	1	1	2	0	5	23	4	7	3	0	5	2
November	2007	0	7	0	0	2	2	0	5	23	5	9	3	0	4	3
December	2007	1	7	1	0	2	2	0	6	23	5	12	3	0	3	3
January	2008	1	5	1	0	2	1	0	5	26	7	15	2	0	5	3
February	2008	1	5	1	0	2	1	0	4	29	6	13	1	0	6	1
March	2008	1	4	0	0	2	1	0	3	32	6	13	1	0	6	1
April	2008	2	5	0	0	2	0	0	4	35	5	12	1	0	7	2
May	2008	2	4	0	0	1	1	0	4	35	5	19	1	0	5	3
June	2008	2	5	0	0	1	1	0	5	34	6	24	1	0	5	2
July	2008	2	4	0	0	1	1	0	4	34	6	27	0	0	4	2
August	2008	1	5	0	0	1	1	1	4	34	6	26	1	0	5	2
September	2008	1	5	0	1	0	0	1	4	36	6	22	1	0	7	1
October	2008	2	6	0	1	1	0	1	7	35	7	17	3	0	10	1
November	2008	3	4	1	1	0	0	1	9	39	7	10	5	0	13	0
December	2008	3	2	1	2	0	0	0	10	47	8	5	6	0	13	0

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**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey	FAVORABLE NEWS								UNFAVORABLE NEWS							
	Govt		High	Low	Easy	Stock	Trade	Un-	Low		High	Tight	Enrgy	Stock	Trade	
	Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Crisis	Mrkt	Defc	
January 2009	4	2	0	3	0	0	0	9	57	9	4	4	0	10	0	
February 2009	4	3	0	3	1	0	0	8	65	10	3	4	0	7	0	
March 2009	5	4	0	2	1	0	0	8	63	12	3	2	0	7	0	
April 2009	6	5	0	1	1	1	0	9	63	11	2	2	0	6	0	
May 2009	7	7	1	1	1	3	0	10	56	10	2	2	0	6	0	
June 2009	6	9	1	1	2	4	0	9	57	7	3	2	0	3	0	
July 2009	5	12	1	1	1	4	0	11	56	6	3	2	0	3	0	
August 2009	5	15	1	1	1	4	0	12	55	7	3	2	0	2	0	
September 2009	6	19	2	1	1	5	0	12	48	6	2	1	0	2	0	
October 2009	6	22	3	1	1	7	0	10	44	5	2	2	0	1	1	
November 2009	5	21	3	1	1	8	0	9	45	3	1	2	0	1	1	
December 2009	4	20	3	1	1	7	0	9	44	3	1	3	0	1	0	
January 2010	3	19	3	1	1	6	0	12	43	3	2	3	0	1	0	
February 2010	3	19	3	1	1	6	0	13	38	4	1	3	0	1	0	
March 2010	3	18	3	1	1	6	1	14	38	4	2	4	0	1	1	
April 2010	4	21	3	0	1	7	1	17	38	4	2	3	0	1	1	
May 2010	4	23	3	1	1	6	0	16	36	3	2	3	1	2	1	
June 2010	4	26	3	1	1	5	0	13	33	2	1	1	3	3	1	
July 2010	3	22	3	1	1	3	0	12	31	2	1	2	5	4	1	
August 2010	4	19	3	1	1	3	0	13	34	3	1	2	5	3	1	
September 2010	4	16	3	0	1	3	0	15	37	4	1	3	3	3	0	
October 2010	3	16	2	0	2	4	0	14	40	3	1	3	0	2	0	
November 2010	4	18	3	0	2	4	0	12	36	4	1	2	0	1	0	
December 2010	6	23	4	0	2	4	0	12	33	3	2	2	0	1	1	
January 2011	7	24	6	0	1	4	0	11	31	3	3	2	0	0	2	
February 2011	7	26	7	0	1	5	0	10	30	2	4	1	0	1	2	
March 2011	4	23	6	0	1	5	0	9	28	3	8	1	0	1	1	
April 2011	3	24	4	0	2	4	0	10	26	3	9	1	0	1	1	
May 2011	2	24	2	0	2	4	0	11	25	4	12	1	0	1	1	
June 2011	2	24	2	0	1	4	0	11	27	4	11	1	0	2	1	
July 2011	2	22	1	0	1	4	0	11	30	4	9	1	0	1	1	
August 2011	2	17	1	0	0	2	0	18	38	5	5	1	0	3	1	
September 2011	3	14	1	0	1	2	0	22	42	4	4	1	0	5	1	
October 2011	4	14	1	0	1	1	0	22	44	4	4	2	0	6	2	
November 2011	5	15	1	0	2	1	0	17	38	4	4	2	0	5	3	
December 2011	5	18	2	0	1	1	0	14	33	4	3	2	0	2	4	
January 2012	5	24	4	0	1	2	0	12	27	3	3	1	0	1	4	
February 2012	5	30	4	0	1	2	0	9	26	3	5	1	0	1	3	
March 2012	4	33	3	0	1	4	0	7	25	3	8	1	0	0	2	
April 2012	3	32	3	1	1	3	0	8	25	4	12	1	0	1	1	
May 2012	2	32	3	2	1	4	0	10	23	4	11	1	0	1	2	
June 2012	2	29	4	3	1	2	0	12	26	4	8	1	0	2	3	
July 2012	3	25	3	3	1	2	1	13	27	2	4	1	1	3	4	
August 2012	3	21	3	2	1	3	0	14	27	3	3	1	1	3	4	
September 2012	3	22	3	1	1	3	1	13	24	2	4	1	0	2	2	
October 2012	3	24	4	0	1	4	0	12	23	3	3	1	0	1	2	
November 2012	4	27	4	1	1	3	0	14	24	2	4	1	0	1	2	
December 2012	3	26	4	1	1	2	0	18	28	2	3	1	0	1	1	
January 2013	4	27	4	1	1	2	0	25	27	2	3	1	0	1	1	
February 2013	4	27	3	1	1	3	1	27	25	3	3	1	0	1	1	
March 2013	4	30	3	1	1	5	1	28	20	2	3	1	0	1	1	
April 2013	2	28	3	1	1	7	1	23	23	2	3	0	0	1	1	
May 2013	2	31	3	1	1	8	1	19	24	2	2	0	0	2	1	
June 2013	2	28	3	1	1	8	1	16	26	2	2	1	0	1	1	

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**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS								UNFAVORABLE NEWS							
		Govt		High	Low	Easy	Stock	Trade	Un-	Low	High	Tight	Enrgy	Stock	Trade		
		Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Crisis	Mrkt	Defc		
July	2013	2	32	3	0	1	8	1	17	22	1	2	2	0	1	1	1
August	2013	1	28	3	0	1	6	1	17	23	1	3	2	0	1	1	1
September	2013	1	27	3	0	1	5	0	20	25	2	3	1	0	1	0	0
October	2013	1	21	2	0	1	4	0	24	27	3	3	1	0	1	0	0
November	2013	3	20	3	1	1	4	0	28	28	5	2	1	0	1	1	1
December	2013	3	19	3	1	1	4	0	30	27	5	2	1	0	1	1	1
January	2014	4	20	3	1	0	6	0	29	28	5	2	1	0	1	1	1
February	2014	3	22	2	1	1	7	0	28	28	3	2	1	0	2	1	1
March	2014	4	20	2	0	1	6	0	27	30	4	2	1	0	2	1	1
April	2014	3	20	2	0	2	4	0	25	29	5	3	1	1	2	1	1
May	2014	4	21	3	0	1	5	0	22	27	7	3	1	1	1	0	0
June	2014	3	23	3	1	1	5	0	19	24	6	5	1	1	1	0	0
July	2014	4	25	3	1	1	5	0	18	25	5	6	1	1	1	0	0
August	2014	3	27	3	1	1	4	0	18	25	5	5	1	1	1	0	0
September	2014	2	28	3	1	2	5	0	16	28	5	4	1	1	2	1	1
October	2014	2	28	3	1	2	5	0	15	26	5	3	2	0	3	1	1
November	2014	4	28	2	3	2	5	0	15	24	5	3	1	0	2	1	1
December	2014	5	28	3	7	1	5	0	17	19	5	2	0	1	2	1	1
January	2015	7	28	4	12	1	7	1	17	16	4	2	0	1	2	1	1
February	2015	5	26	4	14	2	7	1	16	19	3	2	1	1	2	0	0
March	2015	5	25	4	11	3	7	1	18	20	4	3	1	0	2	1	1
April	2015	3	25	4	8	3	5	1	17	21	5	3	1	0	2	2	2
May	2015	2	25	5	6	3	4	1	18	21	6	4	1	0	3	2	2
June	2015	1	25	6	6	3	3	1	17	21	4	4	0	0	3	3	3
July	2015	2	24	4	4	2	2	0	18	21	5	4	1	0	5	5	5
August	2015	4	21	4	4	1	3	1	18	21	4	4	1	1	5	6	6
September	2015	4	19	2	3	0	4	1	16	23	4	4	2	1	11	6	6
October	2015	4	17	2	4	1	3	1	17	23	4	4	3	1	11	6	6
November	2015	2	19	2	3	2	3	1	16	23	4	4	3	1	11	6	6
December	2015	3	20	2	4	2	2	1	19	22	4	3	3	1	6	5	5
January	2016	2	19	2	5	2	2	0	16	21	4	3	3	1	8	5	5
February	2016	3	18	2	6	1	1	0	16	21	5	3	3	1	10	6	6
March	2016	3	15	2	5	1	2	0	14	23	4	2	2	0	12	6	6
April	2016	2	16	2	3	2	2	0	16	27	5	1	1	0	8	4	4
May	2016	2	16	2	3	2	3	1	17	30	4	1	1	0	6	2	2
June	2016	1	18	3	3	1	4	1	17	30	4	2	1	1	4	2	2
July	2016	2	16	3	3	1	3	1	16	28	4	3	1	0	3	6	6
August	2016	2	17	2	2	1	3	1	15	24	4	3	1	0	3	6	6
September	2016	2	18	2	2	1	2	1	15	23	4	2	1	0	2	6	6
October	2016	2	20	2	1	1	3	1	14	24	4	2	1	0	1	2	2
November	2016	4	20	3	1	2	2	0	15	23	5	2	1	0	2	2	2
December	2016	11	19	3	1	2	5	1	16	18	5	2	1	0	2	2	2
January	2017	18	22	3	1	1	6	1	17	16	4	2	1	0	2	2	2
February	2017	26	23	2	1	0	9	1	19	14	2	2	1	0	2	1	1
March	2017	29	26	2	1	0	10	1	20	14	2	2	1	0	1	1	1
April	2017	31	25	1	1	1	11	0	20	14	2	2	1	1	1	1	1
May	2017	30	24	2	1	1	9	0	19	13	2	1	1	2	1	1	1
June	2017	26	24	1	1	1	7	0	21	14	2	1	1	3	1	1	1
July	2017	21	23	1	1	1	7	1	23	14	3	1	1	2	1	1	1
August	2017	18	25	1	2	1	9	1	22	14	4	2	1	1	1	1	1
September	2017	16	26	3	1	1	9	1	20	14	4	2	0	1	1	1	1
October	2017	19	26	3	1	1	9	0	16	13	4	2	0	1	1	1	1
November	2017	18	25	3	0	1	9	0	18	14	4	1	0	1	1	1	1
December	2017	22	22	2	0	1	9	0	18	15	4	1	1	1	1	1	1

AGE 55 AND UP

TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS								UNFAVORABLE NEWS							
		Govt Emp		High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc		
		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Price	Crdt	Crisis	Mrkt	Defc		
January	2018	26	21	3	0	1	10	0	19	16	3	2	1	1	1	1	1
February	2018	32	20	5	0	1	8	0	18	16	2	2	1	1	3	1	1
March	2018	34	22	6	0	1	7	0	22	14	2	2	1	1	4	1	1
April	2018	29	22	6	0	0	5	0	26	12	3	3	2	1	5	4	4
May	2018	25	22	5	0	0	5	0	27	11	4	4	1	1	4	4	4
June	2018	22	23	5	0	0	5	0	25	12	4	4	2	1	3	6	6
July	2018	22	23	5	0	0	4	1	28	12	3	4	1	1	2	6	6
August	2018	20	23	5	0	0	3	1	32	11	3	4	1	1	1	8	8
September	2018	18	24	4	0	1	4	1	33	9	3	4	1	1	1	8	8
October	2018	18	26	5	0	1	5	1	28	8	4	4	1	0	2	6	6
November	2018	18	27	4	0	1	6	1	25	9	4	3	3	0	3	4	4
December	2018	18	23	4	0	1	6	1	24	13	4	3	3	1	6	3	3
January	2019	15	22	3	0	1	5	1	28	16	3	2	4	1	8	4	4
February	2019	14	20	3	0	1	4	1	32	15	3	1	2	1	9	6	6
March	2019	13	22	4	0	1	4	1	30	13	3	2	1	1	6	5	5
April	2019	15	24	4	0	2	4	1	28	12	2	2	1	0	4	4	4
May	2019	15	26	6	0	2	4	1	24	14	2	4	1	0	2	3	3
June	2019	15	24	5	1	2	4	1	27	12	3	4	1	0	2	3	3
July	2019	13	26	5	1	2	4	2	26	13	4	4	0	0	2	4	4
August	2019	11	21	3	0	3	4	2	30	14	4	3	1	0	3	6	6
September	2019	10	20	3	0	3	5	2	29	15	2	3	1	1	3	9	9
October	2019	10	17	3	0	4	4	1	29	13	2	3	2	1	5	11	11
November	2019	10	19	3	0	3	4	2	24	14	3	4	1	1	4	10	10
December	2019	8	23	3	0	3	5	2	21	14	4	3	1	1	3	8	8
January	2020	9	24	4	1	3	7	3	17	15	4	2	1	0	2	5	5
February	2020	11	24	5	0	2	7	3	16	15	4	1	1	0	2	6	6
March	2020	11	21	4	0	2	6	2	14	17	7	1	1	0	7	7	7
April	2020	10	14	3	0	1	3	1	13	35	8	1	0	0	10	6	6
May	2020	7	10	2	0	1	2	0	14	57	8	0	0	0	11	4	4
June	2020	5	10	1	0	1	1	0	14	75	6	0	0	0	8	2	2
July	2020	4	13	1	0	1	2	0	14	76	7	1	0	0	5	2	2
August	2020	3	14	0	0	1	3	0	14	71	8	1	0	0	3	2	2
September	2020	3	16	0	0	1	5	0	13	68	8	1	0	0	2	1	1
October	2020	3	18	1	0	0	5	0	13	66	8	1	0	0	2	1	1
November	2020	4	19	1	0	1	4	0	13	61	8	0	0	0	2	1	1
December	2020	5	16	1	0	1	4	0	16	61	8	0	0	0	2	1	1
January	2021	6	13	1	0	1	4	1	17	62	8	1	0	0	2	0	0
February	2021	7	13	1	0	1	4	1	21	62	7	2	1	1	2	0	0
March	2021	10	17	1	0	1	4	0	20	51	6	4	1	2	1	1	1
April	2021	12	24	2	0	1	3	0	23	36	4	7	1	2	1	1	1
May	2021	14	31	4	0	2	3	0	22	26	4	9	1	2	0	1	1
June	2021	12	34	6	0	1	3	0	22	25	3	12	1	1	1	1	1
July	2021	11	33	8	1	1	2	0	19	26	2	14	1	1	2	1	1
August	2021	8	28	7	1	1	2	0	17	27	2	15	2	0	2	1	1
September	2021	7	23	6	1	1	2	0	17	29	2	13	1	1	1	1	1
October	2021	6	19	3	0	1	2	0	19	30	2	13	1	0	0	1	1
November	2021	5	18	5	0	0	2	0	19	31	2	17	1	0	0	0	0
December	2021	5	19	6	0	0	1	0	19	30	3	22	1	0	1	0	0
January	2022	4	18	7	0	0	2	0	17	30	3	25	1	0	1	0	0
February	2022	4	17	6	0	1	2	0	14	28	3	26	4	1	2	0	0
March	2022	4	17	4	0	1	2	0	14	26	4	27	4	1	3	0	0
April	2022	4	16	4	0	0	1	0	15	23	4	30	6	1	3	1	1
May	2022	4	16	5	0	0	0	0	16	21	4	32	5	1	4	1	1
June	2022	3	14	3	0	0	0	0	14	18	3	35	7	1	5	1	1
July	2022	2	13	2	0	0	0	0	14	20	3	37	8	1	5	1	1

TABLE 24

**SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)**

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Energy Crisis	Stock Mrkt	Trade Defc
August	2022	2	13	1	2	0	1	0	14	21	4	34	8	1	3	1
September	2022	3	14	2	4	0	0	0	15	24	4	30	8	1	3	1
October	2022	3	14	3	4	0	0	0	14	22	4	25	9	1	4	1
November	2022	3	13	3	3	0	1	0	10	21	3	28	10	1	5	1
December	2022	4	10	2	2	0	1	0	8	21	4	28	9	2	4	1
January	2023	4	10	2	4	1	1	0	7	22	3	26	9	2	3	0
February	2023	3	12	1	5	1	1	0	9	24	4	23	9	2	4	0
March	2023	2	14	2	5	1	1	0	10	24	3	20	10	1	4	0
April	2023	2	12	2	5	0	1	0	12	26	4	19	10	1	3	1
May	2023	1	11	3	4	0	1	0	13	30	3	16	10	1	3	1
June	2023	2	10	3	4	1	1	0	13	29	4	16	9	1	2	1
July	2023	3	13	3	4	2	1	0	14	25	4	14	9	1	2	1
August	2023	4	14	3	5	2	2	0	13	20	4	13	9	1	2	1
September	2023	4	15	3	6	2	2	0	12	21	4	12	8	1	1	1
October	2023	3	13	3	5	1	2	0	12	21	3	13	9	2	2	1
November	2023	3	11	3	4	1	1	0	12	21	4	15	10	2	2	1
December	2023	2	10	2	6	3	2	0	10	21	4	15	9	1	2	1
January	2024	2	12	2	8	6	3	0	8	20	4	13	7	1	1	0
February	2024	2	12	3	9	7	5	0	8	20	4	12	5	1	1	0

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

The question was: "Would you say that at the present time business conditions are better or worse than they were a year ago?"

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	33	24	36	7	100	98	746
April	1978	33	21	41	5	100	92	745
May	1978	33	21	40	6	100	93	734
June	1978	36	21	39	4	100	97	732
July	1978	41	21	33	4	100	108	732
August	1978	43	18	36	3	100	107	787
September	1978	41	20	34	5	100	107	795
October	1978	37	24	35	4	100	102	788
November	1978	33	26	35	6	100	98	834
December	1978	30	26	36	7	100	94	837
January	1979	30	24	38	8	100	92	872
February	1979	31	21	39	9	100	92	800
March	1979	32	20	40	8	100	93	809
April	1979	31	19	42	9	100	89	837
May	1979	29	21	44	7	100	85	756
June	1979	27	18	49	6	100	79	816
July	1979	23	17	55	5	100	68	866
August	1979	19	14	61	5	100	58	893
September	1979	17	14	65	4	100	53	871
October	1979	18	15	63	4	100	55	894
November	1979	18	16	62	4	100	56	913
December	1979	17	17	62	4	100	55	861
January	1980	17	17	61	4	100	56	719
February	1980	18	15	62	4	100	56	631
March	1980	19	15	61	5	100	58	638
April	1980	15	13	70	3	100	45	642
May	1980	10	11	78	2	100	32	586
June	1980	5	8	87	0	100	18	546
July	1980	5	6	88	1	100	17	534
August	1980	8	7	83	2	100	25	525
September	1980	12	8	77	3	100	35	539
October	1980	15	10	71	4	100	45	556
November	1980	17	10	69	3	100	48	557
December	1980	14	14	68	4	100	46	563
January	1981	11	15	70	4	100	41	555
February	1981	8	20	68	4	100	41	557
March	1981	11	20	65	3	100	46	577
April	1981	13	21	63	3	100	51	594
May	1981	19	21	57	2	100	62	589
June	1981	23	24	52	1	100	71	567
July	1981	26	25	46	3	100	80	529
August	1981	26	24	48	3	100	78	570
September	1981	26	19	51	4	100	75	574
October	1981	22	18	57	3	100	66	603
November	1981	17	16	64	4	100	53	566
December	1981	11	13	72	3	100	39	582
January	1982	8	12	78	2	100	30	564
February	1982	7	11	82	1	100	25	596
March	1982	6	10	83	1	100	23	562
April	1982	5	8	86	1	100	20	578
May	1982	7	8	83	2	100	25	543
June	1982	8	9	82	1	100	26	568
July	1982	8	9	81	2	100	27	549

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	6	8	84	2	100	22	544
September	1982	7	8	83	2	100	24	543
October	1982	9	10	80	1	100	28	554
November	1982	9	9	81	1	100	28	567
December	1982	9	10	80	1	100	30	553
January	1983	9	10	79	1	100	30	538
February	1983	15	12	72	1	100	43	524
March	1983	24	12	62	1	100	62	540
April	1983	35	13	51	1	100	83	564
May	1983	46	14	39	1	100	107	562
June	1983	51	15	32	1	100	119	552
July	1983	55	14	28	2	100	127	572
August	1983	56	14	28	2	100	128	577
September	1983	57	13	28	3	100	129	593
October	1983	58	14	26	2	100	132	574
November	1983	56	13	28	3	100	128	595
December	1983	57	14	26	4	100	131	609
January	1984	59	11	25	4	100	134	642
February	1984	61	12	24	3	100	138	628
March	1984	61	11	25	3	100	136	621
April	1984	58	14	25	3	100	133	588
May	1984	57	15	25	3	100	133	619
June	1984	56	17	23	3	100	133	618
July	1984	57	17	23	3	100	134	619
August	1984	56	16	24	3	100	132	585
September	1984	58	16	23	3	100	135	576
October	1984	56	16	24	4	100	132	568
November	1984	57	17	24	3	100	133	599
December	1984	54	18	25	3	100	128	580
January	1985	54	18	26	2	100	127	576
February	1985	51	18	28	3	100	123	549
March	1985	50	16	31	3	100	119	560
April	1985	46	20	31	3	100	115	575
May	1985	45	20	32	2	100	113	569
June	1985	46	19	31	4	100	115	553
July	1985	47	16	33	3	100	114	550
August	1985	43	19	34	4	100	109	573
September	1985	39	21	37	3	100	102	583
October	1985	37	22	38	3	100	99	568
November	1985	37	18	41	4	100	97	539
December	1985	38	18	40	4	100	98	524
January	1986	39	20	37	4	100	102	516
February	1986	40	21	36	4	100	104	516
March	1986	39	21	37	3	100	103	542
April	1986	41	18	38	3	100	103	535
May	1986	41	19	38	2	100	104	561
June	1986	44	16	38	2	100	106	532
July	1986	40	20	38	2	100	103	548
August	1986	39	19	40	2	100	99	528
September	1986	33	21	42	3	100	91	557
October	1986	32	20	45	4	100	87	569
November	1986	32	23	42	3	100	89	595
December	1986	31	22	44	3	100	87	585
January	1987	32	21	45	2	100	87	574
February	1987	33	19	46	2	100	86	543
March	1987	35	20	43	2	100	92	532

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	38	20	40	3	100	98	523
May	1987	35	21	41	3	100	95	536
June	1987	37	21	39	3	100	97	562
July	1987	35	23	39	3	100	96	575
August	1987	39	23	35	4	100	104	565
September	1987	39	21	35	5	100	104	543
October	1987	41	20	35	4	100	106	485
November	1987	35	21	40	3	100	95	452
December	1987	32	22	43	3	100	89	410
January	1988	28	23	47	3	100	81	431
February	1988	30	22	45	4	100	85	429
March	1988	30	24	43	3	100	88	428
April	1988	35	23	38	4	100	98	424
May	1988	41	22	35	3	100	106	438
June	1988	41	22	34	3	100	107	440
July	1988	36	25	35	4	100	101	432
August	1988	36	25	34	5	100	103	409
September	1988	42	23	30	5	100	111	407
October	1988	43	24	30	3	100	113	409
November	1988	42	25	30	3	100	112	436
December	1988	36	28	33	3	100	104	450
January	1989	40	26	32	2	100	108	433
February	1989	38	29	30	3	100	108	402
March	1989	42	28	26	4	100	116	408
April	1989	37	30	28	4	100	109	407
May	1989	36	30	29	5	100	108	429
June	1989	33	29	31	7	100	102	417
July	1989	32	30	31	8	100	101	427
August	1989	31	30	32	7	100	99	427
September	1989	34	28	33	5	100	101	444
October	1989	38	25	32	4	100	106	449
November	1989	36	24	36	4	100	100	450
December	1989	33	24	39	4	100	95	437
January	1990	31	24	41	5	100	90	436
February	1990	28	22	45	4	100	83	434
March	1990	26	23	47	4	100	78	444
April	1990	24	25	48	2	100	76	469
May	1990	26	26	44	4	100	82	486
June	1990	26	26	45	3	100	82	475
July	1990	25	26	44	4	100	81	436
August	1990	21	24	51	4	100	70	404
September	1990	19	22	55	4	100	63	395
October	1990	14	15	66	5	100	48	436
November	1990	13	14	70	3	100	43	474
December	1990	10	11	75	4	100	36	474
January	1991	8	14	76	2	100	32	439
February	1991	7	13	78	2	100	28	391
March	1991	7	13	78	1	100	29	377
April	1991	9	10	78	2	100	31	414
May	1991	14	11	73	3	100	41	434
June	1991	16	10	71	3	100	45	443
July	1991	20	13	64	3	100	55	414
August	1991	21	14	63	2	100	58	389
September	1991	22	14	62	2	100	60	386
October	1991	21	13	65	1	100	56	385
November	1991	18	11	69	2	100	48	403
December	1991	14	9	74	3	100	40	416

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	9	9	79	3	100	29	408
February	1992	8	8	81	3	100	27	397
March	1992	8	9	80	3	100	28	395
April	1992	12	11	75	2	100	37	389
May	1992	17	13	68	2	100	49	393
June	1992	21	15	63	1	100	58	392
July	1992	22	15	62	1	100	60	409
August	1992	19	14	66	1	100	53	406
September	1992	16	14	70	1	100	46	410
October	1992	14	15	69	3	100	45	412
November	1992	13	18	67	2	100	47	404
December	1992	23	20	54	3	100	69	394
January	1993	33	21	44	2	100	89	384
February	1993	38	22	36	4	100	102	386
March	1993	38	19	39	4	100	98	377
April	1993	35	18	41	5	100	94	391
May	1993	33	22	40	5	100	93	405
June	1993	31	23	41	6	100	90	410
July	1993	26	21	47	6	100	79	398
August	1993	28	19	49	4	100	79	399
September	1993	25	21	51	3	100	74	403
October	1993	25	25	47	3	100	78	410
November	1993	26	21	49	4	100	76	412
December	1993	35	18	42	5	100	93	407
January	1994	44	15	36	5	100	109	401
February	1994	50	17	29	4	100	120	394
March	1994	51	17	29	4	100	122	425
April	1994	49	17	30	4	100	119	435
May	1994	51	18	28	3	100	123	436
June	1994	50	19	29	3	100	121	416
July	1994	49	20	28	3	100	121	413
August	1994	49	20	28	4	100	121	405
September	1994	48	20	28	4	100	119	400
October	1994	47	20	29	4	100	119	389
November	1994	47	18	31	4	100	116	395
December	1994	50	18	28	3	100	122	409
January	1995	51	20	27	2	100	124	401
February	1995	50	21	27	2	100	124	399
March	1995	44	22	30	3	100	114	384
April	1995	39	24	33	4	100	106	385
May	1995	38	25	33	4	100	105	383
June	1995	39	24	33	3	100	106	391
July	1995	40	22	35	2	100	105	390
August	1995	41	22	35	2	100	106	406
September	1995	37	29	33	2	100	104	404
October	1995	34	28	36	2	100	98	415
November	1995	34	27	38	2	100	96	410
December	1995	35	22	41	2	100	94	420
January	1996	36	23	37	3	100	99	408
February	1996	31	24	41	4	100	90	432
March	1996	35	22	40	3	100	95	418
April	1996	32	24	41	3	100	90	445
May	1996	36	25	36	3	100	101	408
June	1996	35	26	36	4	100	99	420
July	1996	41	26	29	4	100	111	397
August	1996	40	25	30	4	100	110	415

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	45	23	28	4	100	117	411
October	1996	47	20	29	5	100	118	436
November	1996	49	21	26	4	100	123	432
December	1996	48	22	26	3	100	122	412
January	1997	49	23	25	3	100	124	392
February	1997	52	20	25	2	100	128	375
March	1997	54	21	23	2	100	131	388
April	1997	50	22	26	2	100	124	403
May	1997	49	24	24	3	100	125	419
June	1997	49	24	24	3	100	124	420
July	1997	54	22	20	4	100	134	410
August	1997	55	22	19	5	100	136	429
September	1997	56	22	16	5	100	140	424
October	1997	55	24	16	4	100	139	426
November	1997	55	25	17	3	100	139	415
December	1997	53	27	19	2	100	134	421
January	1998	53	27	18	2	100	135	430
February	1998	55	26	16	3	100	139	439
March	1998	59	24	14	4	100	145	447
April	1998	59	24	13	3	100	146	439
May	1998	57	25	16	3	100	141	440
June	1998	54	28	16	2	100	138	442
July	1998	56	26	16	2	100	140	443
August	1998	54	25	18	3	100	137	432
September	1998	53	24	20	4	100	133	426
October	1998	45	24	27	4	100	118	446
November	1998	41	25	31	3	100	109	450
December	1998	41	24	33	3	100	108	439
January	1999	46	26	26	2	100	120	408
February	1999	56	23	19	2	100	137	404
March	1999	57	23	17	3	100	140	412
April	1999	56	24	16	4	100	141	422
May	1999	52	28	16	3	100	136	416
June	1999	54	30	14	2	100	140	412
July	1999	53	27	16	3	100	137	396
August	1999	54	24	18	4	100	137	401
September	1999	52	23	20	4	100	132	414
October	1999	51	25	22	3	100	129	445
November	1999	50	27	21	2	100	128	454
December	1999	56	25	17	2	100	138	457
January	2000	64	22	13	2	100	151	449
February	2000	67	22	9	2	100	158	455
March	2000	65	21	10	4	100	154	462
April	2000	58	21	15	5	100	143	476
May	2000	54	23	20	4	100	134	472
June	2000	50	24	23	3	100	127	467
July	2000	48	25	24	3	100	124	469
August	2000	49	23	23	5	100	126	475
September	2000	48	25	24	4	100	124	478
October	2000	50	24	23	4	100	127	473
November	2000	48	24	26	2	100	121	464
December	2000	46	24	28	3	100	118	462
January	2001	36	22	40	3	100	96	464
February	2001	26	20	51	3	100	75	489
March	2001	17	17	63	3	100	54	473
April	2001	17	16	64	3	100	53	465

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	15	18	64	3	100	51	436
June	2001	15	19	63	3	100	52	452
July	2001	14	20	63	3	100	50	462
August	2001	15	17	66	3	100	49	467
September	2001	14	12	72	2	100	42	478
October	2001	11	10	76	3	100	35	486
November	2001	10	8	80	2	100	29	498
December	2001	8	9	81	2	100	27	473
January	2002	10	6	82	2	100	28	483
February	2002	10	7	80	3	100	30	460
March	2002	13	8	76	3	100	37	483
April	2002	16	9	72	3	100	43	481
May	2002	20	10	66	4	100	55	501
June	2002	22	11	63	4	100	60	482
July	2002	21	10	65	5	100	56	475
August	2002	17	11	69	4	100	48	467
September	2002	14	10	74	2	100	40	499
October	2002	12	12	74	2	100	38	510
November	2002	13	11	75	1	100	38	519
December	2002	16	12	70	2	100	46	501
January	2003	18	12	68	2	100	51	481
February	2003	18	14	66	2	100	51	478
March	2003	14	12	72	1	100	42	470
April	2003	14	11	74	1	100	41	476
May	2003	19	11	69	1	100	50	488
June	2003	24	15	60	1	100	64	503
July	2003	29	15	54	2	100	75	501
August	2003	31	13	54	2	100	77	496
September	2003	32	10	56	1	100	76	487
October	2003	31	10	57	2	100	75	473
November	2003	35	11	52	1	100	83	478
December	2003	40	13	45	2	100	95	470
January	2004	49	13	36	2	100	114	488
February	2004	49	12	38	1	100	111	502
March	2004	45	13	41	1	100	105	527
April	2004	41	14	43	1	100	98	531
May	2004	43	15	40	2	100	104	532
June	2004	45	13	40	2	100	105	548
July	2004	44	12	42	2	100	103	572
August	2004	42	13	43	2	100	99	576
September	2004	41	14	44	2	100	97	567
October	2004	38	15	45	2	100	93	560
November	2004	37	15	46	1	100	91	551
December	2004	41	17	40	2	100	101	562
January	2005	46	16	36	2	100	109	579
February	2005	48	17	33	2	100	114	580
March	2005	46	17	35	1	100	111	600
April	2005	42	17	40	1	100	101	582
May	2005	39	16	45	1	100	94	584
June	2005	35	16	48	1	100	88	555
July	2005	37	17	44	1	100	93	571
August	2005	38	17	43	1	100	95	596
September	2005	35	16	47	2	100	88	640
October	2005	27	16	55	2	100	71	634
November	2005	22	15	60	2	100	62	633
December	2005	26	14	58	2	100	68	602

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	36	11	52	2	100	84	615
February	2006	38	11	49	2	100	90	606
March	2006	37	11	49	3	100	88	617
April	2006	33	14	50	3	100	83	614
May	2006	34	13	51	2	100	83	626
June	2006	33	15	51	2	100	82	634
July	2006	31	12	56	1	100	75	634
August	2006	29	14	57	0	100	72	640
September	2006	29	14	57	1	100	72	661
October	2006	32	15	51	1	100	81	683
November	2006	39	12	46	2	100	93	674
December	2006	41	14	43	2	100	98	671
January	2007	43	15	39	3	100	105	650
February	2007	40	18	40	2	100	100	676
March	2007	38	17	42	3	100	96	682
April	2007	33	15	49	2	100	84	701
May	2007	34	16	47	2	100	87	683
June	2007	33	17	48	2	100	85	667
July	2007	35	17	46	2	100	89	665
August	2007	31	15	52	2	100	79	687
September	2007	28	14	56	2	100	72	702
October	2007	25	12	61	2	100	65	712
November	2007	23	12	64	1	100	58	702
December	2007	20	12	68	1	100	52	705
January	2008	16	11	73	1	100	43	715
February	2008	13	8	78	1	100	35	712
March	2008	10	6	82	1	100	28	702
April	2008	8	6	85	1	100	23	695
May	2008	6	6	87	1	100	18	726
June	2008	6	5	88	1	100	18	730
July	2008	5	4	90	1	100	15	754
August	2008	4	4	90	1	100	14	734
September	2008	5	4	91	1	100	14	722
October	2008	5	4	91	0	100	13	694
November	2008	4	3	93	0	100	11	707
December	2008	2	3	94	1	100	8	718
January	2009	2	2	95	1	100	7	740
February	2009	2	2	94	1	100	8	729
March	2009	3	3	93	1	100	10	751
April	2009	5	4	90	1	100	14	742
May	2009	7	4	87	1	100	20	765
June	2009	11	4	85	1	100	26	771
July	2009	14	3	83	0	100	31	766
August	2009	17	4	79	1	100	38	759
September	2009	20	5	74	1	100	47	754
October	2009	23	6	70	2	100	53	782
November	2009	24	6	69	1	100	55	784
December	2009	27	6	66	1	100	61	801
January	2010	30	7	61	1	100	69	797
February	2010	34	8	56	1	100	78	798
March	2010	35	8	55	1	100	80	796
April	2010	37	8	55	1	100	82	809
May	2010	39	8	52	1	100	87	817
June	2010	40	9	49	1	100	91	801
July	2010	35	10	54	1	100	82	796
August	2010	32	9	58	1	100	74	803
September	2010	29	8	62	1	100	67	826

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	30	9	60	1	100	70	819
November	2010	30	11	58	1	100	73	821
December	2010	34	11	53	1	100	81	809
January	2011	38	10	51	1	100	88	826
February	2011	42	10	47	1	100	96	840
March	2011	41	10	48	1	100	93	874
April	2011	41	11	47	2	100	94	856
May	2011	41	9	49	1	100	93	850
June	2011	42	9	48	1	100	93	830
July	2011	39	7	53	1	100	87	835
August	2011	29	9	61	1	100	68	841
September	2011	22	9	68	2	100	54	860
October	2011	17	10	73	1	100	44	860
November	2011	20	9	70	1	100	49	881
December	2011	24	10	65	0	100	59	878
January	2012	33	10	56	1	100	77	901
February	2012	38	9	52	1	100	85	862
March	2012	43	8	48	1	100	94	864
April	2012	43	8	47	2	100	96	838
May	2012	46	8	44	2	100	102	862
June	2012	45	9	45	2	100	100	865
July	2012	41	10	47	1	100	94	897
August	2012	39	11	49	1	100	89	886
September	2012	37	11	51	1	100	87	891
October	2012	38	11	50	1	100	89	873
November	2012	42	10	46	2	100	95	864
December	2012	42	12	45	2	100	97	869
January	2013	43	13	43	2	100	100	874
February	2013	42	13	44	1	100	98	862
March	2013	46	12	42	1	100	104	822
April	2013	49	10	41	1	100	108	825
May	2013	52	9	38	1	100	115	831
June	2013	50	12	36	2	100	114	851
July	2013	51	11	36	2	100	116	819
August	2013	49	11	38	2	100	110	816
September	2013	49	9	39	2	100	110	794
October	2013	45	10	44	2	100	101	833
November	2013	42	12	45	1	100	98	839
December	2013	42	11	46	1	100	95	867
January	2014	45	12	42	2	100	103	862
February	2014	46	10	42	2	100	104	885
March	2014	46	9	44	1	100	102	875
April	2014	46	9	44	1	100	102	858
May	2014	47	11	41	1	100	107	845
June	2014	48	12	38	2	100	110	857
July	2014	47	12	39	2	100	107	872
August	2014	46	12	40	2	100	106	867
September	2014	46	10	42	2	100	104	838
October	2014	49	11	39	1	100	110	801
November	2014	50	11	37	2	100	112	783
December	2014	53	11	33	2	100	120	789
January	2015	58	10	30	2	100	128	765
February	2015	60	10	29	1	100	131	753
March	2015	60	9	30	0	100	130	697
April	2015	56	10	35	0	100	121	691
May	2015	53	9	37	0	100	116	655

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	55	10	34	1	100	122	684
July	2015	54	11	33	1	100	121	687
August	2015	53	11	34	2	100	119	733
September	2015	47	11	40	2	100	107	699
October	2015	43	10	45	1	100	98	687
November	2015	43	10	45	2	100	98	648
December	2015	44	12	43	1	100	101	657
January	2016	42	14	42	2	100	100	671
February	2016	41	14	44	2	100	97	667
March	2016	38	13	46	3	100	91	701
April	2016	40	12	45	2	100	95	718
May	2016	41	13	44	2	100	97	776
June	2016	44	12	43	1	100	101	752
July	2016	42	13	44	1	100	98	754
August	2016	42	13	45	0	100	97	728
September	2016	41	13	45	1	100	97	767
October	2016	42	13	43	1	100	99	789
November	2016	42	14	42	2	100	101	808
December	2016	45	15	38	2	100	107	796
January	2017	46	16	36	2	100	110	807
February	2017	50	15	32	3	100	118	811
March	2017	51	17	30	2	100	121	824
April	2017	56	15	27	2	100	129	835
May	2017	56	16	27	2	100	129	841
June	2017	55	14	29	2	100	126	819
July	2017	51	15	31	2	100	120	804
August	2017	54	14	29	2	100	125	799
September	2017	57	14	27	2	100	130	818
October	2017	61	13	25	1	100	136	839
November	2017	60	13	27	0	100	133	860
December	2017	59	14	27	0	100	133	863
January	2018	59	14	27	1	100	132	863
February	2018	61	13	24	2	100	137	863
March	2018	61	12	25	2	100	136	886
April	2018	60	10	29	2	100	131	879
May	2018	58	11	30	1	100	127	897
June	2018	59	10	30	1	100	129	883
July	2018	60	11	29	1	100	131	876
August	2018	61	9	29	1	100	132	854
September	2018	60	9	29	2	100	131	861
October	2018	62	9	27	2	100	135	859
November	2018	62	10	25	3	100	137	877
December	2018	62	11	26	2	100	136	852
January	2019	55	12	30	2	100	125	854
February	2019	51	11	35	3	100	116	841
March	2019	49	13	35	3	100	114	838
April	2019	55	11	31	3	100	124	816
May	2019	59	12	27	1	100	132	794
June	2019	61	10	28	1	100	133	832
July	2019	60	11	28	1	100	132	863
August	2019	55	10	33	1	100	122	864
September	2019	52	10	37	1	100	114	855
October	2019	49	11	39	1	100	110	862
November	2019	49	12	39	1	100	110	921
December	2019	53	12	35	1	100	118	957
January	2020	57	12	29	1	100	128	974

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	59	13	26	2	100	132	941
March	2020	53	14	31	2	100	122	959
April	2020	35	10	54	1	100	81	943
May	2020	18	6	76	1	100	42	939
June	2020	5	3	91	1	100	14	902
July	2020	4	3	93	1	100	11	889
August	2020	5	2	92	1	100	13	888
September	2020	6	2	92	1	100	14	874
October	2020	7	3	90	1	100	17	881
November	2020	10	4	86	1	100	24	868
December	2020	11	4	85	1	100	26	867
January	2021	12	4	84	0	100	28	838
February	2021	10	4	86	0	100	24	847
March	2021	16	4	79	1	100	38	838
April	2021	27	4	68	1	100	59	848
May	2021	40	4	55	1	100	85	831
June	2021	48	4	46	1	100	102	835
July	2021	52	5	42	1	100	110	802
August	2021	50	5	44	1	100	106	817
September	2021	47	6	46	1	100	100	814
October	2021	41	5	53	1	100	89	828
November	2021	41	4	55	0	100	86	830
December	2021	39	4	57	0	100	83	846
January	2022	39	5	56	0	100	82	846
February	2022	35	6	58	1	100	77	841
March	2022	35	5	59	1	100	75	824
April	2022	36	5	59	0	100	77	856
May	2022	35	4	61	0	100	74	852
June	2022	30	4	66	0	100	64	867
July	2022	24	4	71	1	100	53	850
August	2022	24	4	71	1	100	53	862
September	2022	25	5	68	2	100	57	848
October	2022	28	5	65	2	100	63	858
November	2022	26	6	66	2	100	60	826
December	2022	25	6	68	2	100	57	856
January	2023	25	7	66	2	100	59	864
February	2023	28	8	62	2	100	66	911
March	2023	33	9	56	1	100	77	881
April	2023	32	9	58	0	100	74	889
May	2023	31	9	59	0	100	72	866
June	2023	30	8	61	1	100	69	876
July	2023	34	7	58	1	100	76	884
August	2023	38	8	53	1	100	86	919
September	2023	39	8	51	2	100	87	911
October	2023	36	8	55	2	100	81	913
November	2023	32	7	59	2	100	73	889
December	2023	34	7	57	1	100	77	897
January	2024	39	9	51	1	100	87	894
February	2024	42	10	46	1	100	96	908

TABLE 26
EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

The question was: "And how about a year from now, do you expect that in the country as a whole business conditions will be better, or worse than they are at present, or just about the same?"

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	23	51	19	6	100	104	746
April	1978	24	49	20	7	100	104	745
May	1978	22	48	24	6	100	98	734
June	1978	20	52	23	4	100	97	732
July	1978	19	56	21	4	100	98	732
August	1978	17	58	21	4	100	97	787
September	1978	18	56	20	6	100	98	795
October	1978	19	55	22	5	100	97	788
November	1978	19	51	23	7	100	96	834
December	1978	17	48	27	8	100	89	837
January	1979	17	45	30	8	100	87	872
February	1979	16	45	31	8	100	84	800
March	1979	16	45	31	8	100	85	809
April	1979	13	47	31	9	100	81	837
May	1979	11	49	32	8	100	79	756
June	1979	12	47	35	7	100	77	816
July	1979	12	44	38	6	100	74	866
August	1979	13	42	40	5	100	72	893
September	1979	12	45	37	6	100	75	871
October	1979	13	46	36	6	100	77	894
November	1979	15	47	33	5	100	82	913
December	1979	16	46	34	5	100	82	861
January	1980	16	45	35	4	100	82	719
February	1980	17	45	33	5	100	84	631
March	1980	16	44	35	5	100	80	638
April	1980	14	43	38	5	100	76	642
May	1980	15	38	43	4	100	72	586
June	1980	18	37	40	5	100	78	546
July	1980	24	36	34	6	100	90	534
August	1980	27	38	27	7	100	100	525
September	1980	31	40	21	8	100	110	539
October	1980	33	41	17	9	100	116	556
November	1980	36	40	15	9	100	121	557
December	1980	36	40	16	8	100	120	563
January	1981	37	40	17	6	100	121	555
February	1981	35	43	16	7	100	119	557
March	1981	38	41	15	6	100	123	577
April	1981	34	43	17	6	100	117	594
May	1981	36	41	19	4	100	116	589
June	1981	33	43	21	3	100	112	567
July	1981	33	44	21	3	100	112	529
August	1981	32	43	21	4	100	110	570
September	1981	32	45	19	4	100	113	574
October	1981	32	42	22	4	100	111	603
November	1981	31	42	22	5	100	108	566
December	1981	29	38	28	5	100	101	582
January	1982	33	35	27	5	100	107	564
February	1982	34	34	28	4	100	106	596
March	1982	36	35	25	4	100	110	562
April	1982	33	35	29	4	100	104	578
May	1982	37	33	26	4	100	111	543
June	1982	39	30	26	5	100	113	568
July	1982	40	31	25	4	100	115	549

TABLE 26
EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	37	33	25	5	100	111	544
September	1982	35	38	23	4	100	113	543
October	1982	37	38	20	5	100	117	554
November	1982	37	38	21	3	100	116	567
December	1982	38	38	21	3	100	117	553
January	1983	36	41	20	3	100	116	538
February	1983	42	39	16	3	100	126	524
March	1983	47	36	13	4	100	134	540
April	1983	52	33	10	4	100	142	564
May	1983	54	34	8	4	100	146	562
June	1983	53	36	7	4	100	146	552
July	1983	52	35	9	4	100	144	572
August	1983	49	37	10	4	100	139	577
September	1983	47	39	10	4	100	136	593
October	1983	45	39	11	4	100	134	574
November	1983	46	38	10	6	100	136	595
December	1983	44	40	10	6	100	134	609
January	1984	44	42	8	6	100	135	642
February	1984	39	46	9	6	100	130	628
March	1984	40	45	10	5	100	130	621
April	1984	37	47	13	4	100	124	588
May	1984	34	48	14	4	100	120	619
June	1984	30	51	15	3	100	115	618
July	1984	32	49	13	5	100	119	619
August	1984	32	48	14	6	100	118	585
September	1984	33	46	14	8	100	119	576
October	1984	31	46	17	7	100	114	568
November	1984	34	43	17	6	100	117	599
December	1984	33	43	18	6	100	115	580
January	1985	32	44	18	5	100	115	576
February	1985	31	47	18	5	100	114	549
March	1985	29	48	19	4	100	110	560
April	1985	29	48	18	5	100	110	575
May	1985	27	49	18	5	100	109	569
June	1985	27	53	16	4	100	112	553
July	1985	26	53	15	5	100	111	550
August	1985	24	54	17	5	100	108	573
September	1985	25	52	18	5	100	107	583
October	1985	26	50	20	4	100	105	568
November	1985	24	52	20	4	100	103	539
December	1985	24	52	21	3	100	103	524
January	1986	22	55	20	3	100	102	516
February	1986	25	54	18	3	100	107	516
March	1986	25	52	19	4	100	107	542
April	1986	28	51	17	4	100	110	535
May	1986	26	50	19	4	100	107	561
June	1986	26	52	18	4	100	108	532
July	1986	24	54	17	4	100	107	548
August	1986	25	56	16	3	100	108	528
September	1986	23	56	17	4	100	105	557
October	1986	22	54	19	5	100	102	569
November	1986	20	55	19	5	100	101	595
December	1986	20	55	21	4	100	100	585
January	1987	21	56	20	3	100	101	574
February	1987	22	53	22	3	100	100	543
March	1987	23	54	20	4	100	103	532

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	24	54	19	4	100	105	523
May	1987	23	56	17	4	100	105	536
June	1987	21	57	19	3	100	102	562
July	1987	21	55	19	5	100	102	575
August	1987	20	55	18	7	100	102	565
September	1987	20	54	18	8	100	102	543
October	1987	20	56	17	7	100	103	485
November	1987	23	53	19	5	100	103	452
December	1987	23	51	23	4	100	100	410
January	1988	21	52	24	4	100	97	431
February	1988	20	53	22	5	100	98	429
March	1988	19	56	18	6	100	101	428
April	1988	20	58	16	6	100	103	424
May	1988	20	58	15	6	100	105	438
June	1988	20	56	19	6	100	101	440
July	1988	19	54	19	8	100	100	432
August	1988	18	53	20	9	100	99	409
September	1988	24	54	14	9	100	110	407
October	1988	22	57	13	7	100	109	409
November	1988	22	58	14	6	100	107	436
December	1988	16	59	20	6	100	96	450
January	1989	18	53	23	6	100	95	433
February	1989	21	51	21	7	100	100	402
March	1989	24	53	17	5	100	107	408
April	1989	23	55	18	4	100	105	407
May	1989	19	55	22	4	100	98	429
June	1989	19	54	22	4	100	97	417
July	1989	18	57	19	5	100	99	427
August	1989	20	57	18	5	100	103	427
September	1989	20	57	17	6	100	103	444
October	1989	21	56	19	5	100	102	449
November	1989	18	57	20	5	100	98	450
December	1989	18	58	19	5	100	99	437
January	1990	19	55	20	5	100	99	436
February	1990	19	54	23	4	100	96	434
March	1990	19	53	25	3	100	94	444
April	1990	19	56	22	2	100	97	469
May	1990	20	58	18	4	100	102	486
June	1990	19	58	18	4	100	101	475
July	1990	17	61	18	5	100	99	436
August	1990	15	58	24	4	100	91	404
September	1990	12	56	29	3	100	84	395
October	1990	12	48	36	4	100	75	436
November	1990	13	45	37	4	100	76	474
December	1990	15	43	36	5	100	79	474
January	1991	18	45	32	5	100	86	439
February	1991	22	43	28	7	100	94	391
March	1991	29	43	22	6	100	107	377
April	1991	32	44	19	5	100	113	414
May	1991	33	48	14	4	100	119	434
June	1991	32	48	16	4	100	116	443
July	1991	35	44	17	4	100	118	414
August	1991	36	43	17	4	100	119	389
September	1991	33	46	17	3	100	116	386
October	1991	30	47	18	5	100	112	385
November	1991	24	50	21	5	100	103	403
December	1991	23	44	26	7	100	98	416

TABLE 26
EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	26	42	27	5	100	99	408
February	1992	32	37	26	6	100	106	397
March	1992	35	39	23	4	100	112	395
April	1992	34	39	21	6	100	113	389
May	1992	34	43	18	5	100	115	393
June	1992	32	44	18	6	100	114	392
July	1992	32	47	15	6	100	116	409
August	1992	28	48	17	8	100	111	406
September	1992	27	49	17	7	100	110	410
October	1992	26	48	18	8	100	108	412
November	1992	26	51	15	8	100	111	404
December	1992	35	47	9	9	100	126	394
January	1993	39	45	9	7	100	131	384
February	1993	45	40	9	6	100	136	386
March	1993	40	41	14	4	100	126	377
April	1993	37	42	16	5	100	121	391
May	1993	31	43	19	6	100	112	405
June	1993	28	44	22	6	100	106	410
July	1993	25	45	24	5	100	101	398
August	1993	24	44	26	7	100	98	399
September	1993	23	48	23	7	100	100	403
October	1993	23	48	23	6	100	100	410
November	1993	26	47	23	5	100	103	412
December	1993	29	45	23	4	100	106	407
January	1994	32	44	18	6	100	114	401
February	1994	35	44	16	5	100	119	394
March	1994	36	44	15	5	100	121	425
April	1994	33	46	16	4	100	117	435
May	1994	31	50	16	4	100	115	436
June	1994	28	52	16	4	100	112	416
July	1994	27	55	15	3	100	112	413
August	1994	27	53	16	4	100	111	405
September	1994	29	50	17	4	100	111	400
October	1994	28	50	16	6	100	112	389
November	1994	26	50	17	7	100	110	395
December	1994	27	54	14	5	100	114	409
January	1995	31	48	15	6	100	116	401
February	1995	33	48	14	5	100	119	399
March	1995	30	47	18	5	100	112	384
April	1995	27	48	20	5	100	106	385
May	1995	22	54	20	4	100	103	383
June	1995	20	57	18	4	100	102	391
July	1995	19	60	18	2	100	101	390
August	1995	21	58	19	2	100	102	406
September	1995	21	60	16	3	100	105	404
October	1995	19	61	16	3	100	103	415
November	1995	17	62	18	3	100	99	410
December	1995	19	57	22	3	100	97	420
January	1996	19	54	23	4	100	96	408
February	1996	20	52	23	5	100	97	432
March	1996	19	56	20	5	100	99	418
April	1996	20	57	18	5	100	102	445
May	1996	22	57	16	6	100	106	408
June	1996	21	54	19	7	100	102	420
July	1996	23	53	18	6	100	105	397
August	1996	23	53	18	5	100	105	415

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1996	26	53	16	5	100	110	411
October 1996	25	55	14	6	100	111	436
November 1996	25	55	16	4	100	110	432
December 1996	25	58	14	3	100	111	412
January 1997	23	60	14	4	100	109	392
February 1997	25	61	11	3	100	113	375
March 1997	26	57	13	4	100	113	388
April 1997	25	57	15	2	100	110	403
May 1997	23	56	17	3	100	106	419
June 1997	23	59	16	2	100	107	420
July 1997	23	59	15	3	100	108	410
August 1997	24	59	14	3	100	111	429
September 1997	26	58	13	4	100	113	424
October 1997	28	57	13	3	100	115	426
November 1997	25	61	12	3	100	113	415
December 1997	21	61	15	3	100	107	421
January 1998	20	61	14	4	100	106	430
February 1998	21	60	14	5	100	107	439
March 1998	24	61	11	5	100	113	447
April 1998	24	61	10	5	100	114	439
May 1998	23	64	11	3	100	112	440
June 1998	19	65	14	3	100	105	442
July 1998	19	64	15	2	100	104	443
August 1998	20	58	18	4	100	103	432
September 1998	20	57	19	5	100	101	426
October 1998	19	53	22	6	100	96	446
November 1998	18	55	22	5	100	96	450
December 1998	19	53	24	3	100	95	439
January 1999	19	58	20	3	100	99	408
February 1999	20	59	19	3	100	101	404
March 1999	18	63	15	4	100	104	412
April 1999	19	60	17	3	100	102	422
May 1999	20	60	17	3	100	103	416
June 1999	24	57	18	2	100	106	412
July 1999	23	60	15	3	100	108	396
August 1999	20	61	17	2	100	104	401
September 1999	17	66	15	2	100	102	414
October 1999	17	65	16	3	100	101	445
November 1999	20	63	13	4	100	107	454
December 1999	22	63	11	5	100	111	457
January 2000	22	64	10	4	100	112	449
February 2000	20	67	9	4	100	111	455
March 2000	24	62	11	4	100	113	462
April 2000	25	60	11	4	100	114	476
May 2000	28	59	11	2	100	117	472
June 2000	26	60	11	3	100	114	467
July 2000	27	57	13	4	100	114	469
August 2000	26	57	13	5	100	113	475
September 2000	25	59	12	5	100	113	478
October 2000	25	59	12	4	100	112	473
November 2000	25	57	13	5	100	112	464
December 2000	25	54	17	5	100	108	462
January 2001	22	50	21	7	100	101	464
February 2001	23	48	24	5	100	99	489
March 2001	25	47	23	5	100	102	473
April 2001	31	46	20	3	100	111	465

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	31	41	24	4	100	108	436
June	2001	34	40	23	3	100	111	452
July	2001	32	41	24	3	100	108	462
August	2001	32	43	23	2	100	109	467
September	2001	29	41	27	3	100	102	478
October	2001	34	36	27	3	100	107	486
November	2001	37	36	23	4	100	113	498
December	2001	42	36	16	6	100	126	473
January	2002	43	35	15	6	100	128	483
February	2002	48	33	13	6	100	136	460
March	2002	51	33	12	4	100	138	483
April	2002	51	35	11	2	100	140	481
May	2002	44	42	11	3	100	133	501
June	2002	38	44	15	3	100	124	482
July	2002	32	48	17	3	100	116	475
August	2002	36	44	18	2	100	118	467
September	2002	38	42	18	3	100	120	499
October	2002	37	40	19	4	100	118	510
November	2002	34	41	20	5	100	114	519
December	2002	32	43	20	5	100	112	501
January	2003	31	44	21	4	100	110	481
February	2003	27	42	25	5	100	102	478
March	2003	25	41	28	5	100	97	470
April	2003	27	40	27	6	100	99	476
May	2003	34	41	21	4	100	112	488
June	2003	39	42	16	3	100	123	503
July	2003	42	41	14	3	100	129	501
August	2003	38	41	18	3	100	120	496
September	2003	36	43	19	2	100	117	487
October	2003	35	42	22	1	100	113	473
November	2003	40	39	20	2	100	120	478
December	2003	44	34	20	2	100	124	470
January	2004	47	35	15	3	100	132	488
February	2004	42	41	15	2	100	126	502
March	2004	36	48	13	2	100	123	527
April	2004	32	51	14	3	100	118	531
May	2004	34	49	14	3	100	121	532
June	2004	36	44	16	4	100	119	548
July	2004	35	43	17	5	100	119	572
August	2004	36	43	15	5	100	121	576
September	2004	38	44	13	5	100	125	567
October	2004	38	46	14	3	100	124	560
November	2004	36	47	15	2	100	121	551
December	2004	36	46	17	1	100	119	562
January	2005	34	46	19	1	100	115	579
February	2005	32	46	21	1	100	110	580
March	2005	28	49	20	2	100	108	600
April	2005	27	49	21	2	100	106	582
May	2005	25	50	23	1	100	102	584
June	2005	22	49	27	2	100	96	555
July	2005	23	49	27	1	100	96	571
August	2005	21	50	27	2	100	94	596
September	2005	20	48	30	1	100	90	640
October	2005	17	48	33	2	100	85	634
November	2005	17	48	34	2	100	83	633
December	2005	18	48	32	2	100	87	602

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	18	53	27	2	100	91	615
February	2006	19	52	27	2	100	92	606
March	2006	17	55	26	2	100	91	617
April	2006	15	53	30	1	100	85	614
May	2006	14	53	32	1	100	82	626
June	2006	13	52	34	1	100	78	634
July	2006	12	53	34	1	100	79	634
August	2006	12	54	33	1	100	78	640
September	2006	12	56	30	1	100	82	661
October	2006	16	54	28	2	100	89	683
November	2006	20	56	22	2	100	98	674
December	2006	20	57	20	3	100	101	671
January	2007	19	59	19	3	100	100	650
February	2007	16	60	21	3	100	95	676
March	2007	18	59	21	2	100	96	682
April	2007	15	60	23	2	100	92	701
May	2007	14	61	23	2	100	91	683
June	2007	14	59	26	2	100	88	667
July	2007	15	59	24	2	100	90	665
August	2007	17	55	28	1	100	89	687
September	2007	15	56	27	1	100	88	702
October	2007	15	56	28	1	100	87	712
November	2007	14	57	27	2	100	87	702
December	2007	15	54	29	2	100	86	705
January	2008	18	49	31	2	100	88	715
February	2008	21	47	30	2	100	91	712
March	2008	23	44	30	3	100	93	702
April	2008	21	45	31	4	100	90	695
May	2008	19	44	33	4	100	86	726
June	2008	18	45	34	3	100	84	730
July	2008	18	45	35	2	100	83	754
August	2008	19	46	33	2	100	85	734
September	2008	22	46	28	3	100	94	722
October	2008	25	46	26	4	100	99	694
November	2008	28	43	25	5	100	103	707
December	2008	28	43	25	4	100	103	718
January	2009	29	45	22	4	100	107	740
February	2009	29	44	24	3	100	104	729
March	2009	29	42	26	3	100	104	751
April	2009	33	38	26	3	100	107	742
May	2009	38	39	20	2	100	118	765
June	2009	40	40	18	2	100	123	771
July	2009	39	41	18	2	100	120	766
August	2009	37	41	20	2	100	117	759
September	2009	38	40	19	2	100	119	754
October	2009	39	40	19	2	100	119	782
November	2009	37	42	19	2	100	118	784
December	2009	35	42	21	2	100	114	801
January	2010	34	43	20	3	100	115	797
February	2010	35	43	19	3	100	117	798
March	2010	36	44	17	3	100	118	796
April	2010	37	43	19	2	100	118	809
May	2010	35	43	20	2	100	116	817
June	2010	34	43	21	2	100	114	801
July	2010	30	45	24	2	100	106	796
August	2010	27	46	25	2	100	103	803
September	2010	26	47	25	2	100	100	826

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	26	51	21	2	100	106	819
November	2010	29	51	19	1	100	110	821
December	2010	32	49	18	1	100	115	809
January	2011	35	46	18	1	100	116	826
February	2011	38	43	18	1	100	120	840
March	2011	32	46	21	1	100	111	874
April	2011	29	47	23	2	100	106	856
May	2011	25	50	24	2	100	101	850
June	2011	28	49	22	2	100	106	830
July	2011	27	50	21	2	100	106	835
August	2011	24	47	27	2	100	97	841
September	2011	20	49	29	2	100	91	860
October	2011	18	49	31	2	100	88	860
November	2011	19	54	24	2	100	95	881
December	2011	23	52	22	3	100	101	878
January	2012	28	52	17	2	100	111	901
February	2012	30	51	17	2	100	113	862
March	2012	31	51	16	3	100	115	864
April	2012	30	49	17	4	100	112	838
May	2012	29	49	17	5	100	112	862
June	2012	28	51	15	5	100	113	865
July	2012	29	51	15	5	100	114	897
August	2012	29	49	16	5	100	113	886
September	2012	32	47	16	5	100	116	891
October	2012	34	44	15	7	100	120	873
November	2012	36	42	15	7	100	122	864
December	2012	34	40	20	6	100	114	869
January	2013	32	39	25	4	100	106	874
February	2013	29	42	27	3	100	102	862
March	2013	30	42	25	3	100	105	822
April	2013	29	43	25	3	100	105	825
May	2013	31	43	24	2	100	108	831
June	2013	29	46	22	3	100	108	851
July	2013	28	48	21	3	100	108	819
August	2013	26	50	22	3	100	104	816
September	2013	24	50	25	2	100	99	794
October	2013	22	49	27	2	100	96	833
November	2013	22	46	30	2	100	93	839
December	2013	23	46	29	2	100	95	867
January	2014	24	45	28	2	100	96	862
February	2014	23	49	26	2	100	97	885
March	2014	22	49	27	2	100	95	875
April	2014	21	52	25	1	100	96	858
May	2014	22	53	23	2	100	100	845
June	2014	22	54	21	2	100	101	857
July	2014	21	51	25	3	100	96	872
August	2014	21	50	27	3	100	94	867
September	2014	22	49	27	3	100	95	838
October	2014	26	49	23	2	100	103	801
November	2014	28	49	21	2	100	107	783
December	2014	28	50	20	1	100	108	789
January	2015	30	48	19	2	100	111	765
February	2015	29	49	19	2	100	110	753
March	2015	29	47	21	3	100	108	697
April	2015	26	50	22	2	100	104	691
May	2015	26	49	24	1	100	102	655

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	27	51	21	1	100	106	684
July	2015	25	50	23	2	100	102	687
August	2015	23	51	24	2	100	99	733
September	2015	21	49	27	2	100	94	699
October	2015	20	51	27	3	100	93	687
November	2015	17	53	25	4	100	92	648
December	2015	16	55	24	5	100	92	657
January	2016	17	55	23	6	100	94	671
February	2016	20	53	22	5	100	98	667
March	2016	22	53	20	6	100	102	701
April	2016	22	52	21	5	100	101	718
May	2016	22	52	21	5	100	101	776
June	2016	21	50	23	6	100	98	752
July	2016	21	51	22	6	100	100	754
August	2016	21	52	21	6	100	100	728
September	2016	23	54	18	6	100	105	767
October	2016	22	53	18	7	100	105	789
November	2016	25	48	21	7	100	104	808
December	2016	31	41	23	5	100	107	796
January	2017	42	33	22	4	100	120	807
February	2017	48	29	21	3	100	127	811
March	2017	49	27	22	2	100	126	824
April	2017	46	28	23	2	100	123	835
May	2017	45	29	24	2	100	122	841
June	2017	41	33	24	3	100	117	819
July	2017	36	36	27	2	100	109	804
August	2017	33	39	26	2	100	107	799
September	2017	34	42	23	1	100	110	818
October	2017	36	42	20	2	100	116	839
November	2017	34	41	22	3	100	112	860
December	2017	35	39	24	2	100	112	863
January	2018	36	38	24	2	100	112	863
February	2018	40	36	22	1	100	118	863
March	2018	40	36	22	2	100	118	886
April	2018	37	38	23	2	100	114	879
May	2018	33	41	24	2	100	109	897
June	2018	32	42	24	2	100	107	883
July	2018	32	38	28	2	100	104	876
August	2018	34	34	30	2	100	104	854
September	2018	35	34	29	3	100	106	861
October	2018	34	36	26	4	100	108	859
November	2018	31	40	24	5	100	108	877
December	2018	30	42	24	4	100	105	852
January	2019	28	42	26	4	100	102	854
February	2019	28	40	28	3	100	100	841
March	2019	29	41	27	3	100	101	838
April	2019	31	45	23	1	100	108	816
May	2019	33	46	20	1	100	112	794
June	2019	33	44	21	2	100	111	832
July	2019	32	43	23	2	100	109	863
August	2019	29	42	26	3	100	102	864
September	2019	26	43	29	3	100	97	855
October	2019	25	42	31	3	100	94	862
November	2019	25	43	29	3	100	96	921
December	2019	27	44	26	4	100	101	957
January	2020	29	45	22	4	100	107	974

TABLE 26
EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	30	44	21	5	100	109	941
March	2020	33	42	20	5	100	114	959
April	2020	43	33	20	4	100	123	943
May	2020	52	25	18	4	100	134	939
June	2020	60	19	17	4	100	142	902
July	2020	58	19	18	5	100	140	889
August	2020	55	22	17	5	100	138	888
September	2020	51	24	17	7	100	134	874
October	2020	50	26	15	9	100	135	881
November	2020	47	27	17	9	100	131	868
December	2020	49	25	19	7	100	130	867
January	2021	48	25	23	5	100	125	838
February	2021	48	23	26	3	100	122	847
March	2021	46	24	27	2	100	119	838
April	2021	46	25	27	2	100	119	848
May	2021	49	23	26	2	100	123	831
June	2021	49	22	27	2	100	123	835
July	2021	49	21	27	3	100	122	802
August	2021	42	25	31	2	100	111	817
September	2021	36	30	31	3	100	106	814
October	2021	31	35	33	2	100	98	828
November	2021	32	35	31	2	100	101	830
December	2021	33	34	32	1	100	101	846
January	2022	34	32	31	2	100	103	846
February	2022	32	35	32	2	100	100	841
March	2022	27	35	36	2	100	92	824
April	2022	24	36	38	2	100	86	856
May	2022	23	34	40	3	100	83	852
June	2022	23	33	41	3	100	82	867
July	2022	21	32	43	3	100	78	850
August	2022	22	35	41	2	100	81	862
September	2022	23	37	37	2	100	86	848
October	2022	25	37	36	2	100	89	858
November	2022	23	35	38	4	100	85	826
December	2022	22	36	39	3	100	83	856
January	2023	21	39	37	2	100	84	864
February	2023	22	42	35	1	100	87	911
March	2023	21	43	34	1	100	87	881
April	2023	20	43	35	2	100	85	889
May	2023	19	41	38	2	100	81	866
June	2023	19	42	36	3	100	83	876
July	2023	21	42	34	2	100	87	884
August	2023	22	44	32	2	100	90	919
September	2023	24	43	32	1	100	91	911
October	2023	21	43	35	2	100	86	913
November	2023	21	41	36	2	100	85	889
December	2023	21	42	35	2	100	85	897
January	2024	25	41	31	3	100	93	894
February	2024	28	43	26	4	100	102	908

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 25 and 26.

- Key:
- (a) Better than a year ago/Better a year from now
 - (b) Better/Same or Same/Better
 - (c) Same/Same
 - (d) Worse/Same or Same/Worse
 - (e) Worse/Worse
 - (f) Worse/Better or Better/Worse

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
	12	19	16	19	11	10	12	100	102	746
March 1978	12	19	16	19	11	10	12	100	102	746
April 1978	12	20	13	20	13	12	11	100	99	745
May 1978	11	18	13	21	14	12	11	100	95	734
June 1978	10	24	12	22	13	12	8	100	99	732
July 1978	11	27	13	21	11	9	8	100	107	732
August 1978	10	30	11	22	11	10	6	100	106	787
September 1978	12	24	14	21	11	8	10	100	105	795
October 1978	12	21	15	23	11	8	9	100	99	788
November 1978	12	17	17	22	12	9	12	100	95	834
December 1978	10	17	15	22	16	8	13	100	89	837
January 1979	9	17	13	20	18	10	13	100	88	872
February 1979	8	19	11	20	19	10	13	100	88	800
March 1979	8	18	11	19	18	12	14	100	89	809
April 1979	6	17	12	21	19	11	15	100	83	837
May 1979	6	15	13	23	19	11	13	100	78	756
June 1979	7	13	12	24	22	10	11	100	74	816
July 1979	6	11	11	27	26	10	9	100	65	866
August 1979	5	11	8	27	30	10	9	100	58	893
September 1979	3	12	7	30	29	11	9	100	55	871
October 1979	3	12	8	29	28	11	9	100	59	894
November 1979	4	11	10	29	25	12	8	100	61	913
December 1979	5	9	10	30	26	11	8	100	59	861
January 1980	5	9	11	30	24	13	8	100	59	719
February 1980	6	10	9	31	23	13	9	100	61	631
March 1980	5	10	9	29	25	13	8	100	61	638
April 1980	3	10	7	30	31	13	7	100	52	642
May 1980	1	7	5	30	36	14	5	100	42	586
June 1980	1	6	3	33	37	15	5	100	36	546
July 1980	2	5	2	33	32	20	6	100	41	534
August 1980	3	6	3	32	26	21	9	100	52	525
September 1980	6	7	4	30	19	23	11	100	64	539
October 1980	8	8	5	29	14	22	13	100	73	556
November 1980	10	9	5	29	13	23	12	100	77	557
December 1980	8	9	6	30	14	23	11	100	74	563
January 1981	7	9	7	29	15	25	9	100	73	555
February 1981	4	10	11	30	14	23	9	100	70	557
March 1981	6	12	10	27	13	25	8	100	78	577
April 1981	7	13	9	30	14	20	7	100	76	594
May 1981	10	14	10	26	15	20	6	100	84	589
June 1981	13	15	12	26	15	15	5	100	86	567
July 1981	14	17	13	24	14	12	6	100	93	529
August 1981	14	16	11	28	13	12	6	100	89	570
September 1981	14	15	10	27	14	14	6	100	88	574
October 1981	12	12	9	27	16	18	7	100	81	603
November 1981	9	10	8	28	18	18	8	100	73	566
December 1981	5	8	6	28	23	22	8	100	61	582

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	1982	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		January	February	March	April	May	June	July	August	September	October
January	1982	4	7	5	28	23	26	7	100	59	564
February	1982	3	6	4	29	25	27	4	100	55	596
March	1982	3	6	4	31	24	28	4	100	55	562
April	1982	3	5	3	31	27	26	5	100	50	578
May	1982	5	6	3	28	25	28	5	100	58	543
June	1982	5	6	3	26	25	30	5	100	61	568
July	1982	6	6	3	27	23	31	5	100	61	549
August	1982	4	5	3	29	23	29	6	100	56	544
September	1982	5	4	4	33	21	27	6	100	55	543
October	1982	6	5	5	32	18	27	7	100	61	554
November	1982	6	6	4	33	19	27	4	100	59	567
December	1982	6	7	4	32	20	27	4	100	62	553
January	1983	6	8	5	34	19	25	3	100	60	538
February	1983	12	9	6	30	16	25	3	100	75	524
March	1983	20	10	5	26	13	20	4	100	91	540
April	1983	28	13	6	21	10	18	4	100	109	564
May	1983	34	16	8	17	7	14	4	100	127	562
June	1983	37	18	8	16	5	12	4	100	134	552
July	1983	38	20	7	14	6	10	5	100	138	572
August	1983	37	20	7	14	7	9	5	100	137	577
September	1983	36	20	8	13	7	9	6	100	136	593
October	1983	36	21	10	12	7	9	5	100	138	574
November	1983	34	22	8	13	6	10	7	100	137	595
December	1983	34	23	9	13	6	9	7	100	138	609
January	1984	35	24	7	14	5	7	8	100	140	642
February	1984	32	26	8	14	5	7	7	100	139	628
March	1984	31	27	7	14	5	9	7	100	139	621
April	1984	26	30	8	13	6	10	6	100	136	588
May	1984	25	30	10	12	7	11	6	100	135	619
June	1984	22	31	12	12	8	8	6	100	133	618
July	1984	24	31	11	13	7	7	7	100	135	619
August	1984	23	30	9	14	8	7	9	100	132	585
September	1984	24	30	8	13	7	8	10	100	135	576
October	1984	23	28	9	12	9	9	10	100	129	568
November	1984	26	26	10	12	8	11	8	100	132	599
December	1984	25	26	10	12	10	9	8	100	129	580
January	1985	25	27	9	13	11	8	6	100	128	576
February	1985	24	27	10	15	12	7	6	100	124	549
March	1985	22	27	9	16	14	7	5	100	120	560
April	1985	21	24	12	17	12	7	7	100	116	575
May	1985	18	28	11	17	12	7	7	100	117	569
June	1985	18	28	12	18	10	7	7	100	119	553
July	1985	18	29	10	18	11	7	7	100	119	550
August	1985	17	27	13	18	12	7	7	100	113	573
September	1985	16	24	13	19	14	7	7	100	108	583
October	1985	15	24	13	20	15	7	6	100	104	568
November	1985	14	24	11	23	15	7	6	100	101	539
December	1985	15	23	11	23	15	7	5	100	100	524
January	1986	14	23	13	24	12	8	6	100	101	516
February	1986	15	24	14	21	12	9	5	100	106	516
March	1986	15	23	13	21	12	10	6	100	105	542
April	1986	17	25	12	19	13	9	6	100	109	535
May	1986	17	23	13	19	13	10	6	100	108	561

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June 1986	17	26	11	18	13	9	5	100	111	532
July 1986	14	27	13	20	13	9	6	100	108	548
August 1986	13	28	12	21	13	8	5	100	107	528
September 1986	11	23	14	23	13	9	6	100	99	557
October 1986	11	22	12	25	14	10	7	100	94	569
November 1986	10	22	14	26	13	9	7	100	94	595
December 1986	10	22	13	25	15	8	7	100	92	585
January 1987	12	20	15	26	15	8	5	100	91	574
February 1987	12	22	12	25	17	8	5	100	92	543
March 1987	12	24	13	24	14	7	5	100	98	532
April 1987	13	27	11	22	14	7	6	100	104	523
May 1987	13	23	14	25	12	8	6	100	99	536
June 1987	12	24	13	25	12	9	5	100	99	562
July 1987	12	22	14	25	12	9	7	100	97	575
August 1987	13	24	14	21	11	7	10	100	104	565
September 1987	13	24	13	20	12	7	11	100	105	543
October 1987	13	26	13	21	11	7	10	100	108	485
November 1987	11	24	12	24	12	11	7	100	100	452
December 1987	11	21	13	23	15	10	6	100	93	410
January 1988	9	20	14	23	18	11	6	100	88	431
February 1988	8	22	14	21	17	10	8	100	91	429
March 1988	8	23	15	23	13	10	9	100	94	428
April 1988	9	26	13	23	10	8	9	100	102	424
May 1988	13	26	13	25	8	8	9	100	106	438
June 1988	13	25	13	23	9	9	8	100	106	440
July 1988	11	20	16	23	9	10	11	100	99	432
August 1988	11	22	16	21	10	9	13	100	102	409
September 1988	14	26	14	19	7	7	12	100	114	407
October 1988	14	28	15	19	7	6	10	100	116	409
November 1988	14	28	16	20	8	6	8	100	114	436
December 1988	9	26	18	22	11	6	8	100	102	450
January 1989	11	26	15	20	12	8	8	100	104	433
February 1989	12	26	15	20	11	8	9	100	107	402
March 1989	15	26	17	17	8	8	8	100	116	408
April 1989	14	23	20	18	9	8	7	100	109	407
May 1989	12	22	21	20	10	8	7	100	104	429
June 1989	11	21	19	21	12	7	10	100	99	417
July 1989	10	23	20	20	11	5	11	100	102	427
August 1989	12	22	20	21	11	4	11	100	102	427
September 1989	13	23	19	20	11	4	10	100	105	444
October 1989	14	26	16	20	12	4	9	100	107	449
November 1989	12	24	17	21	14	5	8	100	101	450
December 1989	10	23	17	22	13	6	9	100	98	437
January 1990	10	20	17	20	15	8	9	100	95	436
February 1990	9	20	15	23	17	7	8	100	89	434
March 1990	9	18	16	26	18	8	6	100	83	444
April 1990	8	19	16	29	16	8	4	100	82	469
May 1990	7	21	17	25	13	10	6	100	91	486
June 1990	7	21	17	26	13	9	7	100	89	475
July 1990	5	20	17	29	11	10	8	100	86	436
August 1990	5	15	16	33	15	10	6	100	72	404
September 1990	4	13	15	31	21	10	6	100	65	395
October 1990	3	10	10	30	30	9	8	100	53	436
November 1990	3	11	9	28	32	10	7	100	53	474

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		Decrease	Decrease	Decrease	Decrease	Decrease	Decrease				
December	1990	2	9	6	32	31	11	9	100	48	474
January	1991	2	7	7	36	27	14	7	100	47	439
February	1991	3	5	6	37	23	18	8	100	47	391
March	1991	3	6	6	36	18	22	7	100	55	377
April	1991	5	7	4	38	15	23	7	100	59	414
May	1991	6	11	6	35	12	23	7	100	69	434
June	1991	9	9	6	35	13	21	6	100	69	443
July	1991	11	11	8	28	15	21	6	100	80	414
August	1991	13	11	8	28	15	19	6	100	82	389
September	1991	12	13	8	30	14	17	5	100	80	386
October	1991	9	13	7	32	15	18	5	100	75	385
November	1991	7	12	6	35	19	16	6	100	65	403
December	1991	4	12	4	31	24	16	9	100	60	416
January	1992	3	8	5	32	26	20	7	100	54	408
February	1992	4	6	4	30	24	24	8	100	56	397
March	1992	5	6	4	31	21	27	6	100	60	395
April	1992	6	9	3	33	18	23	7	100	64	389
May	1992	8	12	5	32	15	22	6	100	73	393
June	1992	10	14	6	31	15	18	7	100	78	392
July	1992	12	13	8	30	13	17	7	100	82	409
August	1992	10	12	8	32	15	15	8	100	75	406
September	1992	8	10	9	34	15	16	7	100	68	410
October	1992	6	12	9	33	17	14	10	100	68	412
November	1992	4	14	9	34	14	16	10	100	70	404
December	1992	11	17	9	28	8	16	12	100	92	394
January	1993	19	17	11	23	5	16	9	100	107	384
February	1993	25	17	11	19	6	13	9	100	117	386
March	1993	22	19	9	19	10	12	8	100	112	377
April	1993	20	19	9	20	12	12	9	100	107	391
May	1993	16	20	12	19	14	10	9	100	104	405
June	1993	16	17	12	22	15	9	9	100	95	410
July	1993	13	15	11	26	17	9	10	100	85	398
August	1993	14	12	10	27	18	8	10	100	81	399
September	1993	13	13	12	28	17	7	10	100	80	403
October	1993	12	16	14	26	18	6	8	100	85	410
November	1993	12	18	12	24	19	8	8	100	88	412
December	1993	17	21	9	20	17	7	8	100	101	407
January	1994	23	22	8	17	14	7	9	100	114	401
February	1994	28	20	10	16	10	8	9	100	122	394
March	1994	28	22	10	15	10	8	8	100	125	425
April	1994	25	23	10	16	10	9	7	100	122	435
May	1994	23	29	10	16	10	6	6	100	126	436
June	1994	21	29	11	17	10	6	7	100	123	416
July	1994	20	30	12	17	9	6	6	100	123	413
August	1994	19	29	11	18	9	6	7	100	122	405
September	1994	21	28	10	19	10	6	7	100	121	400
October	1994	20	29	9	19	9	5	9	100	121	389
November	1994	19	28	9	18	11	6	10	100	118	395
December	1994	21	29	12	16	9	5	8	100	124	409
January	1995	22	26	12	13	9	8	8	100	126	401
February	1995	23	26	13	14	8	9	7	100	127	399
March	1995	18	25	13	16	10	10	8	100	116	384
April	1995	15	25	14	17	13	8	8	100	110	385

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May 1995	12	26	16	18	12	7	8	100	108	383
June 1995	12	27	17	18	13	6	7	100	109	391
July 1995	13	26	17	20	13	6	4	100	105	390
August 1995	15	25	17	20	14	6	3	100	106	406
September 1995	14	24	21	21	12	5	4	100	105	404
October 1995	13	22	20	23	12	5	5	100	100	415
November 1995	10	25	19	24	13	5	4	100	98	410
December 1995	12	23	15	26	14	7	4	100	94	420
January 1996	12	23	15	25	14	7	5	100	97	408
February 1996	12	17	17	24	15	8	6	100	90	432
March 1996	11	22	16	22	14	7	7	100	97	418
April 1996	11	22	17	23	14	7	7	100	96	445
May 1996	12	25	16	22	10	6	8	100	106	408
June 1996	12	24	16	21	13	6	9	100	102	420
July 1996	14	27	18	16	12	6	8	100	113	397
August 1996	15	25	17	17	12	6	8	100	111	415
September 1996	19	25	16	16	11	5	8	100	117	411
October 1996	19	26	13	19	8	7	9	100	118	436
November 1996	19	28	14	17	8	7	7	100	121	432
December 1996	16	30	15	17	6	9	6	100	123	412
January 1997	16	32	15	16	8	7	6	100	125	392
February 1997	19	32	14	17	6	7	5	100	128	375
March 1997	20	32	14	15	7	6	5	100	130	388
April 1997	20	29	16	17	9	6	4	100	122	403
May 1997	17	31	14	17	9	7	5	100	122	419
June 1997	17	31	14	19	8	5	6	100	122	420
July 1997	18	34	13	15	7	6	7	100	131	410
August 1997	20	32	16	11	7	5	8	100	134	429
September 1997	21	33	17	9	7	5	8	100	138	424
October 1997	22	34	17	10	7	4	7	100	138	426
November 1997	19	37	19	9	7	4	5	100	140	415
December 1997	15	36	19	12	7	6	4	100	132	421
January 1998	15	34	21	11	6	7	5	100	132	430
February 1998	15	35	18	11	5	8	7	100	135	439
March 1998	19	37	18	8	5	6	8	100	142	447
April 1998	19	37	19	7	5	6	7	100	144	439
May 1998	18	37	20	10	5	5	5	100	140	440
June 1998	14	35	23	10	5	8	5	100	134	442
July 1998	16	35	21	11	6	7	4	100	134	443
August 1998	17	32	19	10	8	8	6	100	130	432
September 1998	16	32	18	10	10	6	7	100	128	426
October 1998	13	29	17	13	13	7	9	100	115	446
November 1998	12	25	17	18	13	7	8	100	107	450
December 1998	12	25	15	21	12	9	6	100	103	439
January 1999	13	30	17	18	9	9	4	100	115	408
February 1999	15	37	15	14	7	9	4	100	130	404
March 1999	15	37	18	11	6	7	6	100	135	412
April 1999	14	36	17	13	5	8	6	100	132	422
May 1999	13	35	19	14	5	7	6	100	129	416
June 1999	14	38	17	14	4	8	4	100	134	412
July 1999	13	40	16	13	5	7	6	100	134	396
August 1999	12	40	14	14	5	9	6	100	132	401
September 1999	10	39	16	16	6	7	6	100	127	414
October 1999	13	35	17	18	6	6	5	100	124	445

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		15	32	19	17	6	4				
November	1999	15	32	19	17	6	4	6	100	125	454
December	1999	18	35	18	14	5	4	7	100	133	457
January	2000	18	42	16	10	5	3	6	100	146	449
February	2000	17	47	15	8	4	3	6	100	153	455
March	2000	18	45	13	8	4	4	7	100	151	462
April	2000	18	38	15	11	4	6	8	100	141	476
May	2000	17	37	15	13	5	8	5	100	137	472
June	2000	16	35	16	15	5	8	5	100	131	467
July	2000	16	34	15	14	6	9	6	100	129	469
August	2000	16	33	15	12	7	8	8	100	130	475
September	2000	16	31	18	12	7	8	8	100	129	478
October	2000	15	34	17	12	6	8	7	100	131	473
November	2000	15	31	17	14	7	9	7	100	125	464
December	2000	13	30	15	15	8	13	7	100	121	462
January	2001	10	24	13	19	13	14	8	100	102	464
February	2001	6	19	11	25	15	17	6	100	85	489
March	2001	4	14	9	30	17	18	7	100	71	473
April	2001	6	14	10	28	16	21	5	100	75	465
May	2001	6	13	10	25	20	21	6	100	74	436
June	2001	8	12	11	24	20	21	5	100	76	452
July	2001	6	13	10	27	19	21	5	100	72	462
August	2001	7	12	9	29	19	21	4	100	71	467
September	2001	4	12	5	29	23	22	5	100	64	478
October	2001	4	10	4	26	24	27	6	100	63	486
November	2001	3	8	3	28	21	32	6	100	62	498
December	2001	3	6	4	29	15	36	7	100	66	473
January	2002	5	5	3	30	14	36	8	100	67	483
February	2002	7	6	2	28	11	38	8	100	74	460
March	2002	9	7	3	26	11	38	7	100	79	483
April	2002	11	9	4	27	10	36	4	100	83	481
May	2002	12	12	6	28	9	28	6	100	86	501
June	2002	12	14	5	30	12	21	6	100	84	482
July	2002	10	13	5	32	15	18	7	100	77	475
August	2002	8	12	4	31	15	24	6	100	73	467
September	2002	7	10	5	30	16	27	6	100	70	499
October	2002	5	10	5	30	16	27	6	100	69	510
November	2002	6	10	5	32	17	24	6	100	66	519
December	2002	8	12	5	32	18	19	7	100	70	501
January	2003	9	11	5	35	17	17	5	100	69	481
February	2003	9	11	5	33	21	15	7	100	66	478
March	2003	6	9	4	35	24	16	7	100	57	470
April	2003	7	9	3	34	23	17	7	100	59	476
May	2003	10	12	4	32	18	19	5	100	72	488
June	2003	14	15	6	29	13	18	5	100	87	503
July	2003	18	16	7	26	12	17	5	100	97	501
August	2003	19	15	7	25	16	14	5	100	94	496
September	2003	21	13	5	28	17	12	3	100	89	487
October	2003	20	14	6	26	20	12	3	100	88	473
November	2003	24	14	6	24	18	12	3	100	96	478
December	2003	28	14	6	20	17	11	4	100	106	470
January	2004	34	17	7	18	12	9	4	100	122	488
February	2004	32	17	7	21	12	8	3	100	117	502
March	2004	28	18	10	23	11	7	3	100	112	527

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
April 2004	23	18	11	24	12	8	4	100	105	531
May 2004	25	19	11	23	10	8	4	100	111	532
June 2004	26	18	9	21	12	8	5	100	111	548
July 2004	27	17	7	22	13	8	7	100	109	572
August 2004	25	17	8	22	13	9	7	100	107	576
September 2004	24	18	8	22	11	10	6	100	108	567
October 2004	22	17	9	25	11	12	4	100	104	560
November 2004	22	18	9	25	12	10	4	100	103	551
December 2004	23	21	9	22	13	10	2	100	109	562
January 2005	24	24	9	19	14	8	2	100	115	579
February 2005	24	23	11	17	15	8	3	100	116	580
March 2005	23	22	12	20	14	7	3	100	111	600
April 2005	21	19	11	23	15	6	4	100	102	582
May 2005	19	19	11	24	18	6	3	100	96	584
June 2005	16	18	12	23	22	6	3	100	89	555
July 2005	17	20	12	21	22	5	3	100	94	571
August 2005	16	21	12	22	22	4	4	100	93	596
September 2005	14	20	10	24	24	5	3	100	86	640
October 2005	10	16	9	28	26	7	3	100	72	634
November 2005	8	14	9	31	26	8	3	100	64	633
December 2005	11	14	9	29	25	8	3	100	71	602
January 2006	14	20	8	27	22	6	4	100	84	615
February 2006	14	22	8	24	22	6	4	100	90	606
March 2006	12	23	8	26	21	6	4	100	88	617
April 2006	10	21	10	25	24	7	4	100	82	614
May 2006	10	21	10	24	26	7	3	100	81	626
June 2006	9	20	12	23	28	6	2	100	79	634
July 2006	9	20	9	27	29	5	2	100	74	634
August 2006	8	20	9	29	28	5	1	100	71	640
September 2006	7	21	9	30	26	5	2	100	73	661
October 2006	9	23	10	26	23	7	3	100	83	683
November 2006	12	27	8	25	17	7	4	100	96	674
December 2006	13	26	8	27	13	8	5	100	99	671
January 2007	13	26	11	25	12	7	5	100	103	650
February 2007	12	25	13	26	14	7	5	100	97	676
March 2007	11	24	12	25	15	8	4	100	96	682
April 2007	9	22	11	29	17	8	4	100	85	701
May 2007	8	24	11	29	17	7	4	100	86	683
June 2007	9	23	11	29	19	6	3	100	83	667
July 2007	9	24	11	29	17	6	3	100	87	665
August 2007	9	20	9	31	20	8	3	100	78	687
September 2007	8	18	9	32	21	8	3	100	73	702
October 2007	8	16	8	34	22	8	3	100	67	712
November 2007	7	15	8	36	22	8	4	100	63	702
December 2007	6	13	8	36	25	10	3	100	58	705
January 2008	5	11	6	35	27	13	3	100	54	715
February 2008	3	9	5	36	27	17	3	100	50	712
March 2008	3	7	3	36	27	19	4	100	46	702
April 2008	2	6	3	37	29	18	4	100	42	695
May 2008	2	5	3	38	32	16	4	100	37	726
June 2008	2	5	3	39	33	15	4	100	35	730
July 2008	2	3	3	40	34	16	3	100	31	754
August 2008	2	3	2	42	32	16	3	100	30	734
September 2008	2	3	2	43	27	19	4	100	35	722

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
October 2008	2	4	2	42	25	21	4	100	39	694
November 2008	1	3	2	39	24	25	6	100	41	707
December 2008	0	4	1	40	24	26	5	100	39	718
January 2009	0	3	1	43	22	27	4	100	38	740
February 2009	0	3	1	41	24	26	4	100	38	729
March 2009	1	4	1	39	26	26	4	100	40	751
April 2009	3	4	1	36	25	28	4	100	46	742
May 2009	5	4	1	37	19	30	4	100	53	765
June 2009	8	4	1	37	16	31	4	100	59	771
July 2009	9	5	1	36	17	28	3	100	61	766
August 2009	11	6	1	35	18	25	3	100	64	759
September 2009	14	6	2	33	18	23	3	100	70	754
October 2009	17	6	3	32	18	21	3	100	73	782
November 2009	18	7	4	32	18	19	2	100	75	784
December 2009	18	9	3	32	19	16	3	100	77	801
January 2010	19	13	4	30	17	14	4	100	84	797
February 2010	20	14	4	29	15	13	4	100	91	798
March 2010	21	16	3	29	15	13	4	100	93	796
April 2010	21	16	3	26	16	14	3	100	95	809
May 2010	23	16	4	26	16	13	2	100	97	817
June 2010	24	16	5	25	17	11	3	100	98	801
July 2010	21	14	6	27	20	8	3	100	88	796
August 2010	18	14	6	29	22	9	3	100	81	803
September 2010	15	14	5	30	23	9	3	100	76	826
October 2010	14	17	5	33	18	10	3	100	80	819
November 2010	16	17	7	31	17	10	3	100	84	821
December 2010	20	17	7	29	15	10	2	100	92	809
January 2011	24	16	7	27	16	9	2	100	97	826
February 2011	27	16	6	25	15	9	2	100	104	840
March 2011	23	18	6	25	17	8	2	100	99	874
April 2011	20	20	6	23	19	8	3	100	98	856
May 2011	19	21	6	25	20	7	3	100	94	850
June 2011	21	20	5	26	19	6	2	100	97	830
July 2011	20	18	4	30	18	7	2	100	91	835
August 2011	14	15	5	30	24	9	3	100	76	841
September 2011	10	12	6	34	25	9	4	100	62	860
October 2011	7	11	6	35	28	10	3	100	55	860
November 2011	9	12	6	38	22	10	3	100	60	881
December 2011	11	14	6	35	20	12	3	100	70	878
January 2012	16	17	7	32	15	10	3	100	87	901
February 2012	19	18	6	31	14	9	3	100	93	862
March 2012	22	20	5	29	13	7	4	100	100	864
April 2012	21	21	4	28	14	7	5	100	100	838
May 2012	21	23	5	24	13	8	7	100	107	862
June 2012	21	21	6	25	12	9	7	100	105	865
July 2012	21	19	7	27	12	8	6	100	101	897
August 2012	20	17	7	27	14	9	6	100	96	886
September 2012	22	14	7	28	13	9	6	100	95	891
October 2012	24	14	7	26	13	9	7	100	99	873
November 2012	26	16	6	23	13	8	8	100	107	864
December 2012	25	17	6	21	17	7	7	100	105	869
January 2013	25	17	7	20	20	7	5	100	102	874
February 2013	24	16	8	22	21	6	3	100	97	862

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	2013	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
		2013	2013	2013	2013	2013	2013				
March	2013	25	18	7	19	20	7	3	100	104	822
April	2013	25	22	6	18	20	6	3	100	109	825
May	2013	26	25	5	16	19	5	3	100	116	831
June	2013	24	25	7	18	17	5	5	100	114	851
July	2013	23	26	7	18	16	5	4	100	116	819
August	2013	21	26	7	19	18	5	4	100	110	816
September	2013	20	26	6	19	19	6	4	100	108	794
October	2013	18	23	6	22	20	7	3	100	99	833
November	2013	18	21	7	21	22	8	4	100	95	839
December	2013	18	21	7	21	23	7	3	100	95	867
January	2014	20	22	7	19	22	5	4	100	101	862
February	2014	20	24	7	21	20	5	3	100	102	885
March	2014	20	23	7	22	22	5	3	100	99	875
April	2014	18	25	7	22	20	5	2	100	101	858
May	2014	19	27	6	22	18	4	3	100	106	845
June	2014	19	29	7	21	17	4	4	100	110	857
July	2014	18	27	6	20	20	4	5	100	105	872
August	2014	18	25	7	20	20	5	5	100	103	867
September	2014	17	26	5	20	20	7	5	100	103	838
October	2014	20	27	7	20	16	7	3	100	110	801
November	2014	21	27	7	19	16	7	4	100	114	783
December	2014	23	29	7	18	15	6	3	100	119	789
January	2015	25	31	5	15	14	6	4	100	127	765
February	2015	25	33	5	15	14	6	3	100	129	753
March	2015	26	31	4	16	15	6	3	100	126	697
April	2015	22	29	6	18	16	8	2	100	117	691
May	2015	22	26	6	20	17	8	2	100	112	655
June	2015	23	29	8	17	15	7	2	100	120	684
July	2015	22	30	7	16	17	6	3	100	119	687
August	2015	20	30	7	17	17	5	3	100	117	733
September	2015	17	28	6	20	20	7	3	100	105	699
October	2015	15	24	7	22	20	8	4	100	97	687
November	2015	13	26	7	22	19	7	6	100	98	648
December	2015	13	26	8	23	17	7	6	100	99	657
January	2016	12	26	8	23	17	6	7	100	99	671
February	2016	14	23	9	24	16	8	6	100	96	667
March	2016	13	22	8	25	14	10	8	100	95	701
April	2016	14	23	8	23	16	10	7	100	98	718
May	2016	14	24	8	23	15	9	7	100	100	776
June	2016	14	24	7	21	16	10	7	100	101	752
July	2016	14	23	7	24	14	10	7	100	99	754
August	2016	13	25	7	24	14	10	7	100	100	728
September	2016	15	25	7	26	13	7	7	100	101	767
October	2016	15	26	7	24	14	6	8	100	103	789
November	2016	16	23	7	23	13	10	8	100	102	808
December	2016	18	21	6	20	12	16	7	100	107	796
January	2017	21	19	6	16	8	25	6	100	116	807
February	2017	26	18	5	12	7	26	5	100	125	811
March	2017	30	17	6	13	9	20	5	100	125	824
April	2017	35	18	5	13	12	13	4	100	128	835
May	2017	37	18	6	14	14	7	4	100	128	841
June	2017	34	20	6	13	16	7	4	100	125	819
July	2017	30	20	7	16	18	6	4	100	117	804
August	2017	28	23	7	14	17	6	4	100	120	799

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September 2017	29	24	8	14	14	6	4	100	125	818
October 2017	32	25	8	12	13	5	4	100	133	839
November 2017	31	24	8	14	14	6	3	100	127	860
December 2017	32	23	8	13	15	6	3	100	127	863
January 2018	33	21	8	14	14	7	3	100	126	863
February 2018	37	21	7	13	13	6	3	100	131	863
March 2018	37	20	7	14	13	6	3	100	130	886
April 2018	34	21	6	14	14	7	4	100	126	879
May 2018	30	22	7	15	16	7	4	100	122	897
June 2018	29	24	6	15	16	7	4	100	123	883
July 2018	30	23	5	14	17	9	3	100	122	876
August 2018	31	22	4	13	18	9	3	100	123	854
September 2018	32	21	5	11	18	9	4	100	124	861
October 2018	31	23	5	10	16	9	6	100	128	859
November 2018	28	26	6	11	14	8	7	100	129	877
December 2018	26	27	6	12	14	9	6	100	127	852
January 2019	23	26	6	13	17	9	6	100	119	854
February 2019	23	24	6	13	20	9	6	100	114	841
March 2019	22	24	7	13	20	8	6	100	113	838
April 2019	26	27	7	14	16	6	4	100	122	816
May 2019	29	28	7	14	13	6	3	100	129	794
June 2019	30	26	6	15	14	6	3	100	128	832
July 2019	28	26	7	13	15	7	3	100	126	863
August 2019	25	25	6	15	19	6	4	100	116	864
September 2019	22	24	6	16	21	6	4	100	109	855
October 2019	22	22	6	17	23	6	3	100	104	862
November 2019	22	23	6	18	22	5	3	100	105	921
December 2019	23	25	6	18	18	6	4	100	112	957
January 2020	24	29	5	16	14	6	5	100	123	974
February 2020	24	28	7	14	12	8	7	100	126	941
March 2020	24	25	7	16	11	11	7	100	122	959
April 2020	16	15	5	17	13	28	6	100	101	943
May 2020	9	8	3	17	16	43	5	100	85	939
June 2020	4	2	1	17	17	55	4	100	72	902
July 2020	3	2	1	18	18	54	5	100	70	889
August 2020	4	2	0	21	17	50	6	100	67	888
September 2020	4	3	0	23	17	45	8	100	67	874
October 2020	4	3	1	24	15	44	9	100	68	881
November 2020	4	4	2	23	14	43	9	100	71	868
December 2020	4	5	1	21	15	46	8	100	72	867
January 2021	5	4	1	22	17	46	5	100	70	838
February 2021	5	3	1	22	21	45	4	100	65	847
March 2021	10	4	2	21	22	39	3	100	71	838
April 2021	18	6	2	18	23	30	3	100	84	848
May 2021	28	8	2	14	21	24	3	100	102	831
June 2021	34	10	2	11	21	19	3	100	112	835
July 2021	36	11	2	11	19	18	4	100	116	802
August 2021	31	13	2	12	23	15	4	100	109	817
September 2021	26	15	3	15	23	14	4	100	103	814
October 2021	21	16	2	17	27	12	4	100	93	828
November 2021	22	15	2	19	27	12	3	100	91	830
December 2021	23	14	2	19	29	11	2	100	89	846
January 2022	23	13	2	19	27	13	3	100	89	846

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	2022	21	12	3	22	27	12	3	100	84	841
March	2022	18	13	3	22	29	12	3	100	79	824
April	2022	16	15	3	22	32	10	2	100	78	856
May	2022	14	16	2	19	34	12	3	100	78	852
June	2022	12	15	2	19	36	13	4	100	72	867
July	2022	10	11	2	21	38	13	4	100	63	850
August	2022	11	11	2	24	37	13	3	100	62	862
September	2022	13	11	2	25	34	11	4	100	65	848
October	2022	14	13	2	24	32	11	4	100	71	858
November	2022	12	12	3	22	34	12	5	100	68	826
December	2022	10	13	3	22	35	13	4	100	66	856
January	2023	9	15	4	22	33	14	4	100	68	864
February	2023	10	17	4	24	30	13	3	100	74	911
March	2023	12	20	5	22	29	11	2	100	81	881
April	2023	12	18	5	23	29	11	3	100	77	889
May	2023	11	18	5	22	32	9	3	100	75	866
June	2023	11	16	4	25	31	9	4	100	71	876
July	2023	14	17	4	25	29	8	3	100	78	884
August	2023	16	20	4	24	25	9	3	100	86	919
September	2023	16	21	4	22	25	9	3	100	89	911
October	2023	13	21	4	22	28	8	3	100	84	913
November	2023	13	18	5	21	32	8	3	100	78	889
December	2023	13	18	5	20	31	9	3	100	80	897
January	2024	15	20	6	18	26	11	4	100	91	894
February	2024	17	21	7	18	20	12	5	100	100	908

TABLE 28
BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "Now turning to business conditions in the country as a whole -- do you think that during the next 12 months we'll have good times financially, or bad times or what?"

Date of Survey		Good Times	Uncertain	Bad Times	DK	NA	Total	Relative	Cases
March	1978	38	8	38	11	6	100	100	746
April	1978	37	6	39	11	7	100	98	745
May	1978	38	5	42	9	6	100	96	734
June	1978	40	6	40	9	5	100	101	732
July	1978	44	6	37	9	4	100	106	732
August	1978	39	7	39	10	5	100	99	787
September	1978	37	7	37	13	6	100	99	795
October	1978	35	7	38	13	7	100	96	788
November	1978	35	7	38	15	5	100	97	834
December	1978	30	9	41	14	5	100	89	837
January	1979	26	9	46	13	6	100	80	872
February	1979	26	9	47	12	6	100	79	800
March	1979	24	5	49	13	9	100	75	809
April	1979	24	4	50	12	9	100	74	837
May	1979	24	4	52	10	10	100	71	756
June	1979	26	4	53	8	9	100	73	816
July	1979	21	4	56	9	10	100	65	866
August	1979	18	3	60	9	10	100	58	893
September	1979	17	3	61	9	10	100	56	871
October	1979	19	2	60	10	8	100	59	894
November	1979	21	3	58	10	8	100	63	913
December	1979	22	3	58	9	8	100	64	861
January	1980	25	3	57	8	7	100	67	719
February	1980	25	2	58	8	7	100	67	631
March	1980	23	1	61	8	7	100	62	638
April	1980	18	0	66	9	8	100	52	642
May	1980	13	0	73	7	6	100	40	586
June	1980	13	1	75	7	4	100	39	546
July	1980	16	1	75	6	3	100	41	534
August	1980	21	1	64	9	5	100	58	525
September	1980	27	2	58	8	5	100	69	539
October	1980	33	2	48	10	6	100	85	556
November	1980	37	3	46	9	5	100	90	557
December	1980	34	2	47	11	7	100	86	563
January	1981	31	2	49	12	6	100	83	555
February	1981	26	2	52	14	6	100	74	557
March	1981	27	3	52	12	6	100	75	577
April	1981	28	4	52	11	4	100	76	594
May	1981	32	4	51	9	4	100	81	589
June	1981	37	4	47	9	3	100	90	567
July	1981	36	3	49	8	3	100	87	529
August	1981	36	4	48	9	3	100	88	570
September	1981	33	4	48	10	5	100	86	574
October	1981	30	4	47	12	7	100	83	603
November	1981	25	4	53	12	7	100	72	566
December	1981	20	3	61	10	6	100	58	582
January	1982	23	3	62	8	4	100	62	564
February	1982	25	2	61	6	5	100	64	596
March	1982	25	2	61	5	7	100	63	562
April	1982	23	2	64	5	6	100	59	578
May	1982	22	2	64	6	5	100	58	543
June	1982	25	1	63	6	4	100	61	568
July	1982	23	2	65	5	4	100	58	549

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	23	3	66	4	4	100	58	544
September	1982	27	4	61	5	3	100	66	543
October	1982	30	4	57	6	3	100	72	554
November	1982	31	3	56	7	4	100	74	567
December	1982	29	3	58	6	4	100	70	553
January	1983	27	3	59	5	5	100	68	538
February	1983	30	3	56	5	6	100	74	524
March	1983	38	3	48	5	6	100	89	540
April	1983	43	2	42	5	7	100	101	564
May	1983	50	3	34	6	6	100	116	562
June	1983	52	3	33	6	6	100	119	552
July	1983	57	3	30	7	3	100	128	572
August	1983	56	3	31	8	2	100	125	577
September	1983	54	2	33	9	2	100	121	593
October	1983	50	2	36	8	3	100	114	574
November	1983	48	3	36	9	4	100	112	595
December	1983	50	4	35	8	3	100	115	609
January	1984	55	4	29	9	3	100	127	642
February	1984	57	3	30	8	2	100	127	628
March	1984	58	3	27	9	2	100	131	621
April	1984	55	3	30	9	2	100	125	588
May	1984	54	3	30	9	3	100	124	619
June	1984	52	3	31	10	4	100	121	618
July	1984	53	3	29	10	5	100	124	619
August	1984	54	3	28	11	5	100	126	585
September	1984	56	3	26	11	4	100	131	576
October	1984	55	3	27	11	4	100	127	568
November	1984	55	3	26	11	4	100	128	599
December	1984	52	3	28	12	5	100	123	580
January	1985	53	3	28	11	4	100	125	576
February	1985	54	3	31	9	3	100	123	549
March	1985	54	3	34	7	2	100	120	560
April	1985	51	3	35	9	3	100	116	575
May	1985	50	2	35	9	4	100	115	569
June	1985	51	2	30	9	7	100	121	553
July	1985	52	2	30	9	7	100	122	550
August	1985	51	3	31	9	7	100	120	573
September	1985	48	4	34	10	3	100	114	583
October	1985	45	5	37	9	5	100	108	568
November	1985	44	4	37	10	5	100	107	539
December	1985	44	5	36	9	6	100	108	524
January	1986	47	4	35	9	4	100	112	516
February	1986	48	4	35	8	4	100	113	516
March	1986	49	2	36	8	4	100	113	542
April	1986	49	2	33	11	5	100	116	535
May	1986	49	2	32	13	5	100	117	561
June	1986	48	2	32	12	5	100	116	532
July	1986	48	3	34	9	6	100	114	548
August	1986	46	3	36	8	6	100	110	528
September	1986	41	4	40	9	6	100	101	557
October	1986	37	4	40	10	8	100	97	569
November	1986	37	5	38	11	9	100	99	595
December	1986	39	4	38	9	10	100	101	585
January	1987	41	3	39	8	9	100	102	574
February	1987	43	2	39	9	7	100	104	543

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1987	46	2	38	9	5	100	109	532
April	1987	45	2	38	11	5	100	107	523
May	1987	45	2	39	9	6	100	106	536
June	1987	42	2	38	10	8	100	104	562
July	1987	42	2	38	9	9	100	104	575
August	1987	40	3	36	11	9	100	104	565
September	1987	40	4	35	11	9	100	105	543
October	1987	38	6	34	11	11	100	104	485
November	1987	35	6	37	11	11	100	99	452
December	1987	34	5	41	10	11	100	93	410
January	1988	35	6	41	10	8	100	93	431
February	1988	36	5	39	11	9	100	96	429
March	1988	35	4	38	12	10	100	97	428
April	1988	39	4	34	13	11	100	104	424
May	1988	44	4	32	12	8	100	111	438
June	1988	48	4	31	12	5	100	117	440
July	1988	45	4	33	12	6	100	112	432
August	1988	43	4	32	14	8	100	111	409
September	1988	45	4	27	15	9	100	118	407
October	1988	44	6	25	15	9	100	119	409
November	1988	44	7	26	16	7	100	118	436
December	1988	37	9	30	15	9	100	107	450
January	1989	40	7	30	13	10	100	111	433
February	1989	41	7	29	13	10	100	112	402
March	1989	48	6	26	11	9	100	122	408
April	1989	47	5	28	11	9	100	118	407
May	1989	45	5	32	9	10	100	113	429
June	1989	40	5	32	12	11	100	108	417
July	1989	41	5	29	14	11	100	112	427
August	1989	40	6	29	12	13	100	111	427
September	1989	42	6	28	10	13	100	114	444
October	1989	40	7	30	11	12	100	110	449
November	1989	42	4	31	13	10	100	111	450
December	1989	41	4	33	13	10	100	108	437
January	1990	39	3	36	11	10	100	103	436
February	1990	36	5	37	11	10	100	99	434
March	1990	36	5	41	10	9	100	95	444
April	1990	38	5	41	9	8	100	97	469
May	1990	39	3	42	7	9	100	97	486
June	1990	37	4	42	7	10	100	96	475
July	1990	31	7	42	10	9	100	89	436
August	1990	26	7	49	10	8	100	77	404
September	1990	20	7	52	12	9	100	68	395
October	1990	16	4	60	10	10	100	57	436
November	1990	17	4	60	8	11	100	57	474
December	1990	14	5	63	7	11	100	51	474
January	1991	14	5	65	7	10	100	50	439
February	1991	13	6	63	9	9	100	50	391
March	1991	25	6	52	8	9	100	74	377
April	1991	30	7	44	8	11	100	86	414
May	1991	33	6	42	7	12	100	91	434
June	1991	29	5	44	8	14	100	85	443
July	1991	31	4	41	9	15	100	90	414
August	1991	34	4	37	9	16	100	97	389
September	1991	31	5	38	8	18	100	93	386
October	1991	27	8	41	7	17	100	86	385

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November	1991	21	8	48	8	15	100	73	403
December	1991	19	7	54	8	12	100	65	416
January	1992	17	5	58	7	13	100	59	408
February	1992	20	4	58	7	12	100	62	397
March	1992	22	3	55	7	12	100	67	395
April	1992	24	2	53	7	14	100	71	389
May	1992	27	1	47	8	17	100	80	393
June	1992	26	2	46	9	17	100	81	392
July	1992	26	3	45	11	15	100	82	409
August	1992	25	5	44	12	15	100	81	406
September	1992	23	4	47	12	14	100	76	410
October	1992	21	4	47	13	15	100	74	412
November	1992	22	5	46	11	15	100	76	404
December	1992	31	5	33	13	18	100	98	394
January	1993	36	6	30	10	18	100	107	384
February	1993	36	5	30	13	17	100	107	386
March	1993	32	5	35	11	17	100	97	377
April	1993	31	3	36	13	17	100	95	391
May	1993	28	4	38	13	17	100	91	405
June	1993	27	4	41	14	14	100	85	410
July	1993	25	4	44	14	13	100	81	398
August	1993	25	4	46	13	12	100	78	399
September	1993	22	4	47	13	14	100	76	403
October	1993	24	5	46	11	14	100	79	410
November	1993	24	5	45	12	14	100	79	412
December	1993	27	6	40	15	12	100	87	407
January	1994	33	6	34	15	12	100	100	401
February	1994	43	5	28	14	9	100	115	394
March	1994	48	4	25	12	11	100	124	425
April	1994	48	4	28	11	10	100	120	435
May	1994	46	4	28	11	11	100	118	436
June	1994	45	4	31	11	10	100	114	416
July	1994	41	6	31	11	10	100	110	413
August	1994	41	5	30	12	12	100	111	405
September	1994	39	5	32	12	12	100	107	400
October	1994	42	4	29	13	13	100	113	389
November	1994	41	4	30	12	13	100	111	395
December	1994	45	3	27	12	13	100	118	409
January	1995	46	4	26	11	14	100	120	401
February	1995	46	4	26	12	12	100	120	399
March	1995	41	4	30	13	12	100	111	384
April	1995	40	2	37	10	10	100	103	385
May	1995	40	2	40	9	9	100	100	383
June	1995	42	3	38	10	7	100	103	391
July	1995	42	4	34	14	7	100	108	390
August	1995	43	4	31	14	8	100	112	406
September	1995	41	5	34	11	9	100	107	404
October	1995	38	4	39	10	9	100	99	415
November	1995	38	5	40	10	7	100	98	410
December	1995	40	3	39	13	5	100	101	420
January	1996	42	6	36	11	5	100	106	408
February	1996	41	5	37	12	5	100	104	432
March	1996	43	5	36	10	7	100	107	418
April	1996	42	4	36	12	6	100	106	445
May	1996	44	5	33	11	7	100	111	408

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	1996	42	5	32	14	7	100	110	420
July	1996	46	4	29	13	8	100	116	397
August	1996	45	4	30	13	9	100	115	415
September	1996	47	3	28	11	10	100	119	411
October	1996	49	4	26	12	10	100	123	436
November	1996	50	5	24	10	11	100	127	432
December	1996	53	5	24	8	10	100	129	412
January	1997	52	6	27	7	8	100	125	392
February	1997	54	4	27	9	7	100	127	375
March	1997	56	3	26	9	6	100	130	388
April	1997	53	3	28	9	7	100	126	403
May	1997	55	3	25	9	7	100	130	419
June	1997	56	3	24	9	8	100	133	420
July	1997	62	4	19	8	8	100	144	410
August	1997	64	3	18	9	6	100	146	429
September	1997	66	3	17	8	6	100	149	424
October	1997	66	2	19	9	5	100	148	426
November	1997	66	2	21	7	4	100	145	415
December	1997	62	5	23	8	3	100	139	421
January	1998	60	6	22	9	3	100	138	430
February	1998	62	7	18	10	3	100	144	439
March	1998	68	6	15	9	3	100	154	447
April	1998	70	9	12	7	2	100	158	439
May	1998	70	9	12	6	2	100	158	440
June	1998	66	10	15	6	2	100	151	442
July	1998	65	9	17	6	2	100	148	443
August	1998	61	9	22	6	1	100	139	432
September	1998	58	11	23	8	1	100	135	426
October	1998	51	11	28	8	2	100	123	446
November	1998	51	10	28	8	2	100	124	450
December	1998	50	10	30	7	3	100	120	439
January	1999	56	9	25	7	3	100	131	408
February	1999	58	8	24	7	3	100	134	404
March	1999	62	6	22	7	2	100	140	412
April	1999	63	4	24	8	2	100	139	422
May	1999	63	5	24	7	1	100	139	416
June	1999	62	7	22	7	2	100	140	412
July	1999	62	9	20	7	1	100	142	396
August	1999	61	8	22	8	2	100	139	401
September	1999	63	7	21	8	1	100	142	414
October	1999	60	7	23	9	1	100	137	445
November	1999	62	7	20	9	2	100	141	454
December	1999	62	9	19	9	2	100	142	457
January	2000	67	8	16	7	2	100	151	449
February	2000	69	9	13	8	1	100	155	455
March	2000	68	7	16	8	1	100	152	462
April	2000	66	8	17	9	0	100	149	476
May	2000	65	7	20	8	1	100	145	472
June	2000	66	7	16	10	1	100	150	467
July	2000	64	7	17	10	2	100	147	469
August	2000	64	9	15	10	2	100	149	475
September	2000	62	9	17	11	2	100	145	478
October	2000	64	7	18	10	1	100	146	473
November	2000	63	4	20	12	1	100	143	464
December	2000	57	4	27	12	0	100	130	462

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2001	49	5	34	12	0	100	115	464
February	2001	39	6	43	11	1	100	96	489
March	2001	33	7	49	9	2	100	84	473
April	2001	35	6	50	8	1	100	85	465
May	2001	37	6	49	8	0	100	87	436
June	2001	45	5	43	7	0	100	102	452
July	2001	46	7	39	8	0	100	107	462
August	2001	45	6	40	8	1	100	105	467
September	2001	36	6	51	7	1	100	85	478
October	2001	32	4	56	6	2	100	76	486
November	2001	31	3	58	6	1	100	73	498
December	2001	35	4	51	8	1	100	84	473
January	2002	37	4	47	9	3	100	90	483
February	2002	39	5	41	11	4	100	98	460
March	2002	44	5	34	12	5	100	110	483
April	2002	45	7	32	11	5	100	113	481
May	2002	48	6	30	10	5	100	118	501
June	2002	43	8	36	10	3	100	108	482
July	2002	40	6	41	12	2	100	98	475
August	2002	36	8	44	11	1	100	92	467
September	2002	36	6	43	12	2	100	92	499
October	2002	33	6	46	12	2	100	86	510
November	2002	31	5	49	11	4	100	82	519
December	2002	30	6	52	8	5	100	78	501
January	2003	33	6	50	5	5	100	83	481
February	2003	31	6	53	5	5	100	78	478
March	2003	28	6	56	6	3	100	72	470
April	2003	26	6	57	8	3	100	70	476
May	2003	33	5	51	8	3	100	83	488
June	2003	42	3	43	7	4	100	99	503
July	2003	50	2	38	7	4	100	112	501
August	2003	46	3	40	7	3	100	105	496
September	2003	41	4	45	7	3	100	95	487
October	2003	39	4	48	7	3	100	91	473
November	2003	43	3	46	5	4	100	97	478
December	2003	48	2	41	6	3	100	107	470
January	2004	55	3	34	5	2	100	121	488
February	2004	52	5	36	6	2	100	116	502
March	2004	51	5	36	5	3	100	115	527
April	2004	46	5	40	6	3	100	106	531
May	2004	48	4	39	5	3	100	109	532
June	2004	48	4	40	5	3	100	108	548
July	2004	47	5	39	5	3	100	108	572
August	2004	47	7	37	6	3	100	111	576
September	2004	50	6	35	5	4	100	115	567
October	2004	49	9	34	4	5	100	116	560
November	2004	48	8	35	3	5	100	113	551
December	2004	49	8	35	4	5	100	113	562
January	2005	49	5	37	4	4	100	112	579
February	2005	50	4	38	4	4	100	112	580
March	2005	48	5	39	4	3	100	109	600
April	2005	45	7	40	3	5	100	105	582
May	2005	40	7	43	2	7	100	97	584
June	2005	39	6	45	2	8	100	94	555
July	2005	41	7	45	2	5	100	96	571
August	2005	42	6	45	4	3	100	97	596

TABLE 28
BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2005	36	5	52	5	2	100	85	640
October	2005	31	4	56	5	3	100	75	634
November	2005	27	4	59	6	3	100	68	633
December	2005	32	4	55	6	3	100	77	602
January	2006	37	3	51	7	3	100	86	615
February	2006	39	3	49	8	2	100	90	606
March	2006	37	3	49	9	2	100	88	617
April	2006	34	3	54	7	2	100	80	614
May	2006	34	3	55	6	2	100	79	626
June	2006	36	2	56	4	2	100	80	634
July	2006	36	2	55	5	2	100	80	634
August	2006	34	2	56	6	2	100	77	640
September	2006	33	3	55	6	2	100	78	661
October	2006	39	3	51	6	2	100	89	683
November	2006	46	3	43	5	3	100	102	674
December	2006	45	4	41	6	3	100	104	671
January	2007	44	5	39	8	3	100	105	650
February	2007	41	5	42	9	2	100	99	676
March	2007	41	5	43	9	2	100	98	682
April	2007	37	5	49	8	1	100	87	701
May	2007	38	5	48	7	1	100	90	683
June	2007	39	6	48	6	2	100	91	667
July	2007	43	4	43	6	4	100	100	665
August	2007	40	4	45	6	4	100	95	687
September	2007	37	4	48	6	4	100	89	702
October	2007	32	6	53	5	4	100	79	712
November	2007	28	7	55	5	6	100	73	702
December	2007	26	6	58	4	6	100	68	705
January	2008	24	5	62	3	5	100	63	715
February	2008	22	4	65	4	5	100	57	712
March	2008	19	3	68	4	6	100	51	702
April	2008	17	2	71	5	5	100	46	695
May	2008	15	3	73	4	5	100	42	726
June	2008	15	3	71	6	5	100	44	730
July	2008	16	4	70	4	5	100	46	754
August	2008	17	5	68	3	7	100	49	734
September	2008	21	5	66	2	6	100	56	722
October	2008	19	6	65	3	7	100	54	694
November	2008	18	6	66	4	7	100	52	707
December	2008	12	5	71	4	7	100	41	718
January	2009	13	5	71	3	7	100	42	740
February	2009	13	5	74	3	6	100	39	729
March	2009	15	5	71	3	6	100	44	751
April	2009	16	5	70	3	6	100	46	742
May	2009	21	4	61	4	10	100	59	765
June	2009	24	5	57	3	11	100	67	771
July	2009	25	6	54	4	11	100	71	766
August	2009	24	6	57	3	9	100	67	759
September	2009	26	6	55	4	9	100	70	754
October	2009	26	7	54	3	9	100	72	782
November	2009	28	8	52	3	10	100	76	784
December	2009	27	8	53	2	10	100	73	801
January	2010	28	7	52	2	10	100	76	797
February	2010	27	8	53	3	10	100	74	798
March	2010	27	8	53	3	9	100	75	796

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2010	27	8	53	3	8	100	74	809
May	2010	30	6	53	2	9	100	76	817
June	2010	30	6	52	2	10	100	78	801
July	2010	27	4	57	2	9	100	70	796
August	2010	23	4	61	2	9	100	62	803
September	2010	21	4	66	2	8	100	55	826
October	2010	21	5	64	2	9	100	57	819
November	2010	22	6	60	3	9	100	62	821
December	2010	23	6	57	4	9	100	66	809
January	2011	27	6	55	3	9	100	72	826
February	2011	31	5	54	2	8	100	77	840
March	2011	28	5	57	2	8	100	71	874
April	2011	26	4	59	4	7	100	68	856
May	2011	25	4	58	5	9	100	68	850
June	2011	27	4	55	5	9	100	73	830
July	2011	25	4	58	4	10	100	67	835
August	2011	18	4	66	4	8	100	52	841
September	2011	13	4	71	4	8	100	43	860
October	2011	11	3	74	4	8	100	37	860
November	2011	14	4	70	4	8	100	44	881
December	2011	18	3	67	4	8	100	51	878
January	2012	25	5	58	4	8	100	67	901
February	2012	28	7	54	3	9	100	74	862
March	2012	28	7	52	4	9	100	77	864
April	2012	28	7	50	4	10	100	78	838
May	2012	28	6	50	5	11	100	79	862
June	2012	29	8	49	4	10	100	79	865
July	2012	27	8	52	4	9	100	75	897
August	2012	24	9	55	3	9	100	69	886
September	2012	25	9	52	4	10	100	73	891
October	2012	28	11	48	4	9	100	79	873
November	2012	33	12	43	4	8	100	90	864
December	2012	32	10	48	3	7	100	84	869
January	2013	31	8	51	3	7	100	80	874
February	2013	30	5	53	2	9	100	77	862
March	2013	33	5	50	3	9	100	83	822
April	2013	34	4	49	3	9	100	85	825
May	2013	35	5	47	4	10	100	88	831
June	2013	36	5	46	2	10	100	91	851
July	2013	37	5	45	2	11	100	92	819
August	2013	36	5	48	2	9	100	89	816
September	2013	33	5	50	3	9	100	83	794
October	2013	30	5	55	2	8	100	76	833
November	2013	28	6	56	2	8	100	72	839
December	2013	30	5	55	2	7	100	75	867
January	2014	33	6	49	4	8	100	83	862
February	2014	34	5	50	4	8	100	84	885
March	2014	31	6	52	4	8	100	80	875
April	2014	32	4	52	4	8	100	81	858
May	2014	34	4	48	4	9	100	86	845
June	2014	36	4	46	5	9	100	90	857
July	2014	33	5	48	5	10	100	85	872
August	2014	31	5	49	6	9	100	82	867
September	2014	33	4	49	5	9	100	83	838
October	2014	36	4	47	4	9	100	89	801
November	2014	37	4	45	4	9	100	92	783

TABLE 28
BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2014	39	4	43	4	10	100	96	789
January	2015	44	4	40	3	9	100	104	765
February	2015	46	4	39	3	8	100	107	753
March	2015	48	3	40	2	7	100	108	697
April	2015	45	3	42	3	8	100	103	691
May	2015	44	3	43	2	8	100	101	655
June	2015	44	4	39	3	10	100	105	684
July	2015	43	4	40	3	9	100	102	687
August	2015	42	4	42	3	9	100	100	733
September	2015	36	5	47	4	7	100	89	699
October	2015	34	5	50	4	6	100	84	687
November	2015	34	6	50	4	7	100	84	648
December	2015	35	5	49	3	7	100	86	657
January	2016	36	6	48	3	7	100	88	671
February	2016	34	5	51	3	7	100	83	667
March	2016	33	7	49	3	8	100	83	701
April	2016	30	9	50	3	8	100	80	718
May	2016	32	11	46	3	8	100	86	776
June	2016	30	14	44	3	9	100	86	752
July	2016	30	13	44	2	10	100	86	754
August	2016	31	14	44	3	8	100	86	728
September	2016	33	13	44	3	7	100	89	767
October	2016	33	15	43	4	5	100	90	789
November	2016	35	15	42	3	5	100	93	808
December	2016	40	12	39	4	5	100	101	796
January	2017	48	9	33	4	6	100	115	807
February	2017	52	7	31	4	6	100	121	811
March	2017	53	5	33	3	5	100	120	824
April	2017	51	6	34	3	6	100	117	835
May	2017	50	5	34	4	6	100	116	841
June	2017	48	5	35	6	7	100	113	819
July	2017	48	3	37	6	6	100	111	804
August	2017	50	4	36	5	5	100	114	799
September	2017	51	4	36	5	5	100	115	818
October	2017	53	4	32	6	5	100	120	839
November	2017	51	5	34	5	5	100	117	860
December	2017	52	4	34	4	5	100	117	863
January	2018	51	4	36	3	5	100	115	863
February	2018	53	4	34	3	6	100	119	863
March	2018	55	5	33	3	5	100	122	886
April	2018	53	5	34	4	4	100	119	879
May	2018	52	4	35	4	4	100	116	897
June	2018	51	5	36	4	4	100	115	883
July	2018	53	4	36	3	4	100	116	876
August	2018	52	4	35	4	4	100	117	854
September	2018	54	3	34	4	5	100	120	861
October	2018	55	5	31	5	5	100	124	859
November	2018	55	5	30	5	4	100	125	877
December	2018	55	5	31	5	4	100	124	852
January	2019	49	6	37	4	4	100	113	854
February	2019	48	6	40	3	4	100	108	841
March	2019	48	6	38	3	4	100	110	838
April	2019	52	6	34	3	5	100	118	816
May	2019	55	6	30	3	5	100	125	794
June	2019	54	6	31	4	4	100	123	832

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	2019	56	5	31	4	4	100	124	863
August	2019	51	6	37	3	3	100	115	864
September	2019	48	5	40	2	4	100	108	855
October	2019	47	5	42	2	4	100	105	862
November	2019	49	5	40	2	4	100	109	921
December	2019	54	4	36	2	4	100	119	957
January	2020	56	4	34	3	4	100	123	974
February	2020	57	4	31	3	5	100	126	941
March	2020	50	5	38	3	4	100	113	959
April	2020	42	5	47	3	3	100	96	943
May	2020	34	4	57	3	2	100	77	939
June	2020	32	4	59	3	2	100	73	902
July	2020	30	4	60	3	3	100	70	889
August	2020	29	6	59	2	4	100	70	888
September	2020	29	8	57	3	4	100	72	874
October	2020	31	11	51	3	4	100	80	881
November	2020	32	12	49	3	3	100	84	868
December	2020	31	12	51	3	3	100	81	867
January	2021	32	9	52	2	4	100	80	838
February	2021	32	5	55	4	5	100	77	847
March	2021	36	3	51	4	6	100	85	838
April	2021	41	2	47	4	6	100	93	848
May	2021	47	3	41	3	6	100	106	831
June	2021	51	4	39	1	4	100	112	835
July	2021	51	3	41	1	4	100	109	802
August	2021	45	3	47	2	3	100	98	817
September	2021	37	2	53	4	4	100	84	814
October	2021	32	3	58	3	4	100	73	828
November	2021	32	4	58	3	4	100	74	830
December	2021	33	4	58	2	4	100	76	846
January	2022	33	3	58	2	4	100	74	846
February	2022	30	3	62	2	3	100	69	841
March	2022	25	3	66	3	4	100	59	824
April	2022	22	5	67	3	3	100	55	856
May	2022	20	5	69	3	4	100	51	852
June	2022	18	4	72	3	4	100	46	867
July	2022	15	3	75	3	4	100	39	850
August	2022	17	3	72	3	5	100	44	862
September	2022	20	4	68	3	5	100	53	848
October	2022	23	5	65	3	5	100	58	858
November	2022	21	5	68	3	3	100	53	826
December	2022	22	4	68	3	3	100	54	856
January	2023	23	5	67	3	3	100	56	864
February	2023	27	4	62	3	4	100	65	911
March	2023	27	4	62	3	5	100	65	881
April	2023	28	4	60	2	6	100	68	889
May	2023	25	4	64	2	5	100	61	866
June	2023	26	4	63	2	5	100	63	876
July	2023	28	3	62	3	4	100	65	884
August	2023	32	3	58	2	4	100	73	919
September	2023	32	4	56	3	5	100	76	911
October	2023	29	4	59	3	5	100	70	913
November	2023	28	4	60	3	5	100	67	889
December	2023	28	4	61	2	5	100	67	897
January	2024	35	4	55	2	4	100	80	894

TABLE 28**BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 2024	39	5	49	3	4	100	91	908

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The question was: "Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next 5 years or so, or that we will have periods of widespread unemployment or depression, or what?"

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	21	25	43	11	100	78	746
April	1978	21	23	44	12	100	78	745
May	1978	21	22	46	11	100	75	734
June	1978	24	18	46	12	100	79	732
July	1978	27	18	46	9	100	81	732
August	1978	26	17	49	8	100	77	787
September	1978	24	18	49	9	100	74	795
October	1978	22	17	50	11	100	72	788
November	1978	22	20	47	11	100	75	834
December	1978	18	23	49	11	100	69	837
January	1979	15	24	51	10	100	64	872
February	1979	16	22	52	10	100	64	800
March	1979	19	19	53	10	100	66	809
April	1979	20	16	53	11	100	67	837
May	1979	20	16	53	11	100	67	756
June	1979	20	16	53	11	100	67	816
July	1979	16	17	57	10	100	58	866
August	1979	13	16	62	9	100	51	893
September	1979	13	16	65	6	100	47	871
October	1979	16	16	63	5	100	53	894
November	1979	17	15	62	6	100	56	913
December	1979	16	16	61	7	100	55	861
January	1980	17	13	64	6	100	53	719
February	1980	18	15	63	5	100	55	631
March	1980	16	13	66	5	100	50	638
April	1980	15	15	65	5	100	50	642
May	1980	14	13	67	5	100	47	586
June	1980	21	14	59	7	100	62	546
July	1980	23	14	55	9	100	68	534
August	1980	24	18	48	11	100	76	525
September	1980	21	20	49	10	100	73	539
October	1980	27	21	42	10	100	86	556
November	1980	33	18	39	10	100	93	557
December	1980	34	17	38	11	100	95	563
January	1981	31	17	42	10	100	89	555
February	1981	28	16	48	9	100	80	557
March	1981	29	14	50	7	100	78	577
April	1981	27	14	52	7	100	75	594
May	1981	28	13	52	7	100	76	589
June	1981	30	11	53	6	100	77	567
July	1981	30	9	56	5	100	74	529
August	1981	29	9	56	5	100	73	570
September	1981	29	11	54	6	100	76	574
October	1981	28	13	52	7	100	76	603
November	1981	25	15	55	6	100	70	566
December	1981	21	18	57	5	100	64	582
January	1982	23	16	57	4	100	67	564
February	1982	25	16	55	4	100	70	596
March	1982	27	13	55	4	100	72	562
April	1982	25	14	55	6	100	71	578
May	1982	27	14	51	8	100	76	543
June	1982	27	14	51	8	100	76	568

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	1982	24	15	53	8	100	71	549
August	1982	21	18	53	8	100	68	544
September	1982	23	18	50	9	100	73	543
October	1982	28	16	48	9	100	80	554
November	1982	32	14	47	8	100	85	567
December	1982	30	14	46	9	100	84	553
January	1983	27	16	49	8	100	78	538
February	1983	28	15	47	10	100	80	524
March	1983	28	16	48	8	100	80	540
April	1983	33	18	40	8	100	93	564
May	1983	34	22	38	6	100	96	562
June	1983	37	22	36	6	100	101	552
July	1983	35	21	37	7	100	99	572
August	1983	35	22	37	6	100	98	577
September	1983	34	23	36	7	100	98	593
October	1983	35	23	37	5	100	98	574
November	1983	37	21	37	6	100	100	595
December	1983	38	19	37	6	100	101	609
January	1984	39	19	36	6	100	103	642
February	1984	39	19	36	7	100	103	628
March	1984	40	19	34	7	100	106	621
April	1984	40	20	32	8	100	108	588
May	1984	42	19	34	6	100	108	619
June	1984	42	18	34	7	100	108	618
July	1984	42	16	34	8	100	108	619
August	1984	40	15	36	9	100	105	585
September	1984	41	16	34	8	100	107	576
October	1984	40	15	38	7	100	103	568
November	1984	42	17	33	8	100	109	599
December	1984	38	18	37	7	100	102	580
January	1985	39	19	36	6	100	103	576
February	1985	37	18	40	4	100	97	549
March	1985	37	16	44	3	100	94	560
April	1985	35	17	45	3	100	91	575
May	1985	35	17	44	4	100	91	569
June	1985	37	18	40	5	100	97	553
July	1985	37	18	40	6	100	97	550
August	1985	35	18	42	6	100	93	573
September	1985	35	17	43	5	100	91	583
October	1985	33	18	44	5	100	89	568
November	1985	33	19	43	5	100	91	539
December	1985	33	19	41	7	100	92	524
January	1986	32	19	42	7	100	91	516
February	1986	37	16	41	6	100	96	516
March	1986	35	15	44	6	100	90	542
April	1986	37	14	43	6	100	93	535
May	1986	31	16	46	7	100	85	561
June	1986	32	16	44	7	100	88	532
July	1986	32	17	44	7	100	88	548
August	1986	33	16	43	8	100	90	528
September	1986	31	15	47	7	100	84	557
October	1986	33	14	46	7	100	87	569
November	1986	32	14	48	6	100	84	595
December	1986	32	16	47	5	100	86	585
January	1987	29	15	52	4	100	77	574
February	1987	31	14	50	5	100	81	543

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1987	33	13	50	5	100	83	532
April	1987	37	11	45	6	100	92	523
May	1987	36	13	45	6	100	91	536
June	1987	35	12	46	7	100	90	562
July	1987	32	15	46	7	100	86	575
August	1987	32	15	45	8	100	87	565
September	1987	33	16	44	7	100	90	543
October	1987	37	13	43	7	100	94	485
November	1987	34	13	45	7	100	89	452
December	1987	32	15	46	6	100	86	410
January	1988	29	17	48	6	100	81	431
February	1988	30	16	49	5	100	81	429
March	1988	31	15	48	6	100	83	428
April	1988	33	15	46	6	100	86	424
May	1988	36	16	43	5	100	93	438
June	1988	35	17	43	5	100	91	440
July	1988	34	17	42	7	100	92	432
August	1988	37	18	38	7	100	99	409
September	1988	42	19	34	6	100	108	407
October	1988	41	20	34	4	100	107	409
November	1988	37	20	38	4	100	99	436
December	1988	33	17	44	5	100	89	450
January	1989	34	13	47	5	100	87	433
February	1989	37	13	46	5	100	91	402
March	1989	41	12	42	5	100	98	408
April	1989	39	17	39	5	100	100	407
May	1989	35	17	43	6	100	92	429
June	1989	32	18	44	6	100	88	417
July	1989	31	17	45	7	100	86	427
August	1989	29	17	43	11	100	85	427
September	1989	29	19	40	12	100	89	444
October	1989	29	17	41	12	100	88	449
November	1989	33	16	42	8	100	91	450
December	1989	33	16	42	9	100	91	437
January	1990	33	17	44	7	100	89	436
February	1990	29	17	46	8	100	83	434
March	1990	31	14	50	6	100	81	444
April	1990	34	13	48	5	100	86	469
May	1990	35	13	47	6	100	88	486
June	1990	32	13	47	8	100	84	475
July	1990	29	14	47	10	100	82	436
August	1990	26	15	50	10	100	76	404
September	1990	24	17	52	7	100	72	395
October	1990	18	16	59	7	100	59	436
November	1990	18	15	61	6	100	58	474
December	1990	18	14	62	6	100	55	474
January	1991	18	16	61	6	100	57	439
February	1991	20	15	57	7	100	63	391
March	1991	25	15	51	9	100	74	377
April	1991	29	14	47	10	100	82	414
May	1991	31	13	47	9	100	84	434
June	1991	28	15	50	7	100	78	443
July	1991	29	16	48	8	100	81	414
August	1991	28	18	46	9	100	82	389
September	1991	28	15	47	10	100	81	386
October	1991	26	16	47	10	100	79	385
November	1991	24	17	50	9	100	75	403

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	1991	22	18	52	8	100	70	416
January	1992	23	15	53	9	100	70	408
February	1992	25	13	52	10	100	72	397
March	1992	27	14	51	8	100	75	395
April	1992	24	15	53	9	100	71	389
May	1992	23	16	54	8	100	69	393
June	1992	23	16	53	9	100	70	392
July	1992	27	16	52	6	100	75	409
August	1992	29	15	51	4	100	78	406
September	1992	31	12	53	4	100	78	410
October	1992	30	13	53	3	100	77	412
November	1992	31	13	52	3	100	79	404
December	1992	36	16	43	5	100	94	394
January	1993	43	14	37	6	100	106	384
February	1993	42	16	34	8	100	108	386
March	1993	39	14	40	7	100	100	377
April	1993	35	13	43	9	100	93	391
May	1993	34	12	45	9	100	88	405
June	1993	31	13	47	9	100	84	410
July	1993	29	14	50	7	100	79	398
August	1993	29	15	51	5	100	78	399
September	1993	28	15	50	7	100	78	403
October	1993	28	13	52	7	100	76	410
November	1993	28	11	53	8	100	75	412
December	1993	28	13	51	8	100	76	407
January	1994	32	14	47	7	100	85	401
February	1994	34	14	45	7	100	89	394
March	1994	40	12	43	5	100	96	425
April	1994	37	13	44	6	100	93	435
May	1994	38	15	41	6	100	97	436
June	1994	35	16	44	5	100	92	416
July	1994	36	16	44	4	100	92	413
August	1994	36	14	46	4	100	90	405
September	1994	37	11	47	5	100	90	400
October	1994	37	11	47	5	100	91	389
November	1994	40	13	43	4	100	97	395
December	1994	41	17	38	5	100	103	409
January	1995	41	16	38	5	100	103	401
February	1995	38	15	41	6	100	96	399
March	1995	34	15	46	5	100	88	384
April	1995	33	15	47	5	100	86	385
May	1995	33	14	50	4	100	83	383
June	1995	37	12	49	3	100	88	391
July	1995	39	11	47	3	100	92	390
August	1995	42	11	45	3	100	97	406
September	1995	39	12	46	3	100	93	404
October	1995	37	11	49	2	100	88	415
November	1995	35	10	52	3	100	83	410
December	1995	34	9	53	4	100	81	420
January	1996	31	10	53	7	100	78	408
February	1996	28	10	55	7	100	73	432
March	1996	29	10	55	6	100	74	418
April	1996	32	12	54	2	100	78	445
May	1996	36	11	50	3	100	86	408
June	1996	34	13	47	5	100	87	420
July	1996	37	14	42	8	100	95	397

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1996	37	17	40	6	100	96	415
September	1996	41	16	37	6	100	103	411
October	1996	41	16	36	6	100	105	436
November	1996	42	15	35	8	100	107	432
December	1996	44	11	38	6	100	106	412
January	1997	41	12	41	5	100	100	392
February	1997	42	13	41	4	100	101	375
March	1997	40	16	38	5	100	102	388
April	1997	44	13	39	4	100	105	403
May	1997	44	11	40	4	100	104	419
June	1997	45	12	38	5	100	106	420
July	1997	47	14	32	6	100	115	410
August	1997	49	15	30	7	100	119	429
September	1997	52	11	31	6	100	121	424
October	1997	50	11	33	5	100	117	426
November	1997	52	10	32	6	100	120	415
December	1997	46	12	36	6	100	111	421
January	1998	49	11	32	7	100	117	430
February	1998	45	15	32	8	100	113	439
March	1998	48	16	28	8	100	120	447
April	1998	44	16	31	9	100	114	439
May	1998	43	15	32	10	100	112	440
June	1998	41	14	33	12	100	108	442
July	1998	45	13	29	13	100	115	443
August	1998	42	15	28	15	100	114	432
September	1998	44	16	25	15	100	119	426
October	1998	37	17	32	13	100	105	446
November	1998	42	14	35	9	100	108	450
December	1998	39	14	41	6	100	98	439
January	1999	42	14	39	6	100	103	408
February	1999	42	17	36	5	100	106	404
March	1999	47	16	33	5	100	114	412
April	1999	47	14	35	4	100	112	422
May	1999	46	12	38	4	100	108	416
June	1999	46	13	37	4	100	108	412
July	1999	52	13	31	4	100	121	396
August	1999	52	14	30	3	100	122	401
September	1999	54	13	30	3	100	124	414
October	1999	47	13	36	4	100	111	445
November	1999	48	13	34	4	100	114	454
December	1999	48	16	33	4	100	115	457
January	2000	53	14	28	4	100	125	449
February	2000	54	15	26	5	100	128	455
March	2000	53	15	27	5	100	126	462
April	2000	50	18	27	5	100	123	476
May	2000	52	15	28	5	100	123	472
June	2000	54	12	28	6	100	125	467
July	2000	55	9	28	7	100	127	469
August	2000	54	10	29	6	100	125	475
September	2000	56	11	28	5	100	129	478
October	2000	57	12	28	3	100	128	473
November	2000	57	13	27	4	100	130	464
December	2000	53	13	29	4	100	124	462
January	2001	50	11	35	4	100	115	464
February	2001	44	10	42	5	100	102	489
March	2001	42	9	43	5	100	99	473

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2001	43	10	41	6	100	101	465
May	2001	44	9	40	7	100	105	436
June	2001	47	8	39	7	100	108	452
July	2001	43	10	40	7	100	103	462
August	2001	45	11	39	6	100	106	467
September	2001	39	10	45	5	100	94	478
October	2001	42	10	45	3	100	97	486
November	2001	38	9	50	2	100	88	498
December	2001	42	12	43	3	100	98	473
January	2002	44	12	39	4	100	105	483
February	2002	44	15	35	6	100	109	460
March	2002	45	16	34	5	100	110	483
April	2002	43	17	33	7	100	109	481
May	2002	47	16	32	6	100	115	501
June	2002	44	15	36	5	100	108	482
July	2002	42	14	41	3	100	101	475
August	2002	39	15	40	6	100	98	467
September	2002	36	14	43	7	100	93	499
October	2002	33	15	45	8	100	88	510
November	2002	32	13	48	7	100	84	519
December	2002	35	14	45	7	100	90	501
January	2003	37	12	45	5	100	92	481
February	2003	36	14	48	2	100	89	478
March	2003	35	13	51	2	100	84	470
April	2003	36	11	51	2	100	85	476
May	2003	40	10	46	4	100	94	488
June	2003	42	10	42	6	100	100	503
July	2003	44	10	40	6	100	104	501
August	2003	41	10	44	6	100	97	496
September	2003	40	9	47	4	100	92	487
October	2003	40	9	47	4	100	92	473
November	2003	42	10	46	3	100	96	478
December	2003	44	10	43	4	100	101	470
January	2004	47	10	40	3	100	108	488
February	2004	44	10	42	4	100	102	502
March	2004	44	11	41	4	100	103	527
April	2004	42	12	42	4	100	100	531
May	2004	46	11	39	4	100	107	532
June	2004	46	10	40	3	100	106	548
July	2004	44	11	42	4	100	102	572
August	2004	43	12	41	4	100	102	576
September	2004	45	11	39	4	100	106	567
October	2004	45	11	39	4	100	106	560
November	2004	46	12	39	3	100	106	551
December	2004	47	11	40	3	100	107	562
January	2005	45	11	42	2	100	103	579
February	2005	44	9	45	1	100	99	580
March	2005	42	10	47	1	100	95	600
April	2005	40	10	47	3	100	93	582
May	2005	38	10	49	4	100	89	584
June	2005	36	11	50	3	100	86	555
July	2005	37	11	49	3	100	88	571
August	2005	37	10	50	2	100	87	596
September	2005	33	8	56	3	100	77	640
October	2005	30	6	61	3	100	69	634
November	2005	28	8	62	3	100	66	633
December	2005	30	9	59	2	100	72	602

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	33	10	55	2	100	79	615
February	2006	34	8	56	2	100	78	606
March	2006	34	8	56	2	100	78	617
April	2006	30	7	60	3	100	71	614
May	2006	32	7	57	3	100	75	626
June	2006	31	7	58	3	100	73	634
July	2006	32	7	58	2	100	74	634
August	2006	32	8	58	2	100	74	640
September	2006	34	10	55	1	100	78	661
October	2006	37	12	50	1	100	86	683
November	2006	41	12	46	2	100	95	674
December	2006	42	10	46	2	100	96	671
January	2007	43	10	46	2	100	97	650
February	2007	39	9	50	1	100	89	676
March	2007	38	12	49	1	100	88	682
April	2007	34	12	52	2	100	82	701
May	2007	35	12	51	2	100	84	683
June	2007	34	11	52	3	100	83	667
July	2007	38	11	49	2	100	89	665
August	2007	36	13	48	3	100	88	687
September	2007	37	11	49	3	100	88	702
October	2007	33	12	51	4	100	82	712
November	2007	33	11	53	3	100	80	702
December	2007	30	12	56	2	100	74	705
January	2008	32	10	55	3	100	77	715
February	2008	33	10	54	4	100	79	712
March	2008	33	9	54	5	100	79	702
April	2008	32	10	55	4	100	77	695
May	2008	30	10	57	3	100	73	726
June	2008	29	9	58	3	100	71	730
July	2008	28	9	60	3	100	68	754
August	2008	28	9	60	3	100	68	734
September	2008	31	11	56	2	100	74	722
October	2008	29	12	56	2	100	73	694
November	2008	29	13	55	3	100	74	707
December	2008	26	13	59	2	100	67	718
January	2009	26	13	57	4	100	69	740
February	2009	26	12	58	4	100	68	729
March	2009	26	13	57	3	100	69	751
April	2009	28	13	56	3	100	72	742
May	2009	32	12	51	4	100	81	765
June	2009	35	11	48	6	100	87	771
July	2009	33	11	50	6	100	83	766
August	2009	31	12	52	6	100	79	759
September	2009	31	13	52	4	100	79	754
October	2009	30	13	53	4	100	78	782
November	2009	30	14	54	2	100	77	784
December	2009	29	13	55	3	100	74	801
January	2010	31	12	53	3	100	78	797
February	2010	31	12	53	3	100	78	798
March	2010	32	12	52	3	100	80	796
April	2010	32	12	53	2	100	79	809
May	2010	34	12	52	3	100	82	817
June	2010	33	12	52	3	100	81	801
July	2010	31	12	53	4	100	77	796
August	2010	28	11	57	4	100	71	803

TABLE 29
BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2010	27	10	60	2	100	67	826
October	2010	28	9	61	3	100	67	819
November	2010	29	10	58	3	100	71	821
December	2010	29	11	57	3	100	72	809
January	2011	29	13	55	3	100	74	826
February	2011	31	11	54	3	100	77	840
March	2011	30	11	56	3	100	73	874
April	2011	29	10	58	3	100	71	856
May	2011	29	11	57	2	100	72	850
June	2011	31	10	55	3	100	76	830
July	2011	31	9	57	3	100	73	835
August	2011	23	9	65	3	100	58	841
September	2011	20	10	68	2	100	52	860
October	2011	19	10	70	1	100	49	860
November	2011	23	11	65	1	100	58	881
December	2011	25	11	63	2	100	62	878
January	2012	30	12	56	2	100	74	901
February	2012	32	12	55	1	100	77	862
March	2012	34	13	51	2	100	83	864
April	2012	34	12	52	2	100	82	838
May	2012	34	13	51	2	100	83	862
June	2012	34	12	52	2	100	82	865
July	2012	33	11	54	2	100	79	897
August	2012	32	11	54	3	100	77	886
September	2012	34	11	52	3	100	82	891
October	2012	36	12	49	3	100	87	873
November	2012	40	11	47	3	100	93	864
December	2012	37	9	52	2	100	85	869
January	2013	34	8	56	2	100	79	874
February	2013	32	8	58	2	100	75	862
March	2013	35	8	55	2	100	80	822
April	2013	36	8	54	2	100	81	825
May	2013	37	8	54	2	100	83	831
June	2013	35	7	54	3	100	81	851
July	2013	35	7	53	5	100	82	819
August	2013	34	7	55	4	100	78	816
September	2013	31	7	58	4	100	73	794
October	2013	30	7	60	3	100	70	833
November	2013	33	6	59	2	100	74	839
December	2013	36	6	57	1	100	78	867
January	2014	35	6	57	2	100	78	862
February	2014	33	7	58	3	100	75	885
March	2014	30	8	59	3	100	71	875
April	2014	31	9	58	2	100	74	858
May	2014	33	9	56	3	100	77	845
June	2014	34	11	52	3	100	81	857
July	2014	34	10	53	3	100	81	872
August	2014	32	11	55	2	100	77	867
September	2014	34	9	56	1	100	78	838
October	2014	36	9	54	1	100	82	801
November	2014	40	8	51	2	100	89	783
December	2014	41	9	48	2	100	93	789
January	2015	42	9	46	3	100	96	765
February	2015	42	9	46	3	100	96	753
March	2015	43	9	45	3	100	98	697
April	2015	42	8	48	2	100	93	691

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2015	41	10	48	2	100	93	655
June	2015	38	11	49	1	100	89	684
July	2015	39	12	47	2	100	92	687
August	2015	37	12	49	2	100	88	733
September	2015	37	11	50	2	100	87	699
October	2015	36	10	52	2	100	84	687
November	2015	37	9	52	2	100	85	648
December	2015	38	10	50	3	100	88	657
January	2016	38	12	48	2	100	90	671
February	2016	40	13	45	2	100	95	667
March	2016	41	12	45	2	100	96	701
April	2016	39	12	47	2	100	93	718
May	2016	39	12	47	1	100	92	776
June	2016	38	13	48	1	100	91	752
July	2016	39	12	48	1	100	91	754
August	2016	39	12	47	2	100	91	728
September	2016	40	12	47	1	100	93	767
October	2016	39	13	46	2	100	93	789
November	2016	42	11	45	2	100	96	808
December	2016	44	11	42	3	100	102	796
January	2017	49	9	38	3	100	111	807
February	2017	53	7	37	3	100	115	811
March	2017	52	6	40	2	100	112	824
April	2017	52	6	40	2	100	112	835
May	2017	49	7	41	2	100	108	841
June	2017	47	9	41	3	100	106	819
July	2017	44	9	46	2	100	98	804
August	2017	44	8	46	2	100	98	799
September	2017	45	8	45	2	100	100	818
October	2017	50	7	41	2	100	109	839
November	2017	48	7	43	2	100	105	860
December	2017	46	7	45	2	100	101	863
January	2018	43	7	47	3	100	95	863
February	2018	45	7	44	4	100	101	863
March	2018	47	8	41	3	100	106	886
April	2018	49	9	39	4	100	110	879
May	2018	48	8	40	4	100	109	897
June	2018	47	8	41	4	100	107	883
July	2018	47	7	42	4	100	105	876
August	2018	46	6	43	5	100	103	854
September	2018	47	7	42	5	100	105	861
October	2018	48	9	40	4	100	108	859
November	2018	50	10	37	3	100	112	877
December	2018	49	9	38	3	100	111	852
January	2019	46	10	41	3	100	106	854
February	2019	43	11	43	3	100	100	841
March	2019	44	12	42	2	100	102	838
April	2019	46	11	40	3	100	105	816
May	2019	48	11	38	3	100	111	794
June	2019	48	10	39	3	100	109	832
July	2019	48	12	38	2	100	110	863
August	2019	44	12	42	2	100	102	864
September	2019	42	12	44	2	100	97	855
October	2019	40	13	45	1	100	95	862
November	2019	43	13	43	2	100	100	921
December	2019	46	13	40	1	100	106	957

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2020	49	11	39	1	100	110	974
February	2020	49	11	38	2	100	111	941
March	2020	50	12	36	2	100	114	959
April	2020	49	11	37	3	100	112	943
May	2020	47	12	38	4	100	109	939
June	2020	44	13	40	3	100	103	902
July	2020	40	14	43	2	100	97	889
August	2020	39	14	46	1	100	93	888
September	2020	39	14	45	2	100	94	874
October	2020	41	15	43	2	100	98	881
November	2020	39	15	43	3	100	96	868
December	2020	40	13	44	3	100	97	867
January	2021	38	11	47	3	100	91	838
February	2021	36	10	51	4	100	85	847
March	2021	34	10	53	4	100	81	838
April	2021	35	10	52	3	100	82	848
May	2021	40	9	48	3	100	91	831
June	2021	41	9	48	2	100	94	835
July	2021	43	7	48	2	100	95	802
August	2021	39	9	51	1	100	87	817
September	2021	34	8	56	1	100	78	814
October	2021	31	8	60	1	100	71	828
November	2021	32	8	59	2	100	73	830
December	2021	34	7	56	3	100	78	846
January	2022	35	9	53	3	100	82	846
February	2022	33	8	55	3	100	78	841
March	2022	32	8	57	3	100	75	824
April	2022	30	9	58	3	100	72	856
May	2022	30	11	56	3	100	74	852
June	2022	27	11	58	4	100	69	867
July	2022	26	10	60	4	100	66	850
August	2022	27	10	60	3	100	67	862
September	2022	29	10	59	2	100	71	848
October	2022	29	11	58	3	100	71	858
November	2022	27	10	59	4	100	68	826
December	2022	27	10	59	4	100	68	856
January	2023	30	10	57	3	100	73	864
February	2023	33	9	55	3	100	78	911
March	2023	35	8	55	3	100	80	881
April	2023	35	8	54	3	100	81	889
May	2023	32	8	57	3	100	75	866
June	2023	32	9	56	3	100	75	876
July	2023	34	9	54	3	100	79	884
August	2023	35	10	52	2	100	83	919
September	2023	36	12	49	2	100	87	911
October	2023	34	12	52	2	100	81	913
November	2023	33	11	54	2	100	79	889
December	2023	33	11	53	3	100	81	897
January	2024	38	11	49	2	100	89	894
February	2024	43	12	43	2	100	99	908

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "How about people out of work during the coming 12 months -- do you think that there will be more unemployment than now, about the same, or less?"

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	21	44	29	6	100	92	746
April	1978	22	45	27	6	100	95	745
May	1978	17	48	28	7	100	89	734
June	1978	15	52	28	5	100	87	732
July	1978	14	51	29	5	100	85	732
August	1978	13	54	29	3	100	84	787
September	1978	14	55	26	5	100	88	795
October	1978	14	54	27	5	100	86	788
November	1978	15	52	27	6	100	87	834
December	1978	14	47	32	7	100	82	837
January	1979	12	44	35	9	100	77	872
February	1979	11	43	38	7	100	73	800
March	1979	11	43	39	7	100	72	809
April	1979	12	42	40	7	100	72	837
May	1979	10	42	40	8	100	70	756
June	1979	10	42	41	7	100	69	816
July	1979	9	38	47	6	100	61	866
August	1979	8	32	56	4	100	51	893
September	1979	7	31	58	3	100	49	871
October	1979	8	34	54	3	100	54	894
November	1979	9	37	50	4	100	58	913
December	1979	9	33	54	4	100	56	861
January	1980	10	33	53	5	100	57	719
February	1980	12	32	52	5	100	60	631
March	1980	11	35	50	4	100	60	638
April	1980	9	33	55	4	100	54	642
May	1980	6	31	61	2	100	44	586
June	1980	9	27	61	2	100	48	546
July	1980	13	26	61	1	100	52	534
August	1980	17	29	50	4	100	67	525
September	1980	20	32	43	5	100	77	539
October	1980	20	40	33	7	100	87	556
November	1980	23	42	30	5	100	93	557
December	1980	21	44	29	6	100	92	563
January	1981	23	41	31	6	100	92	555
February	1981	19	39	36	6	100	82	557
March	1981	17	39	38	5	100	79	577
April	1981	16	38	41	5	100	75	594
May	1981	15	40	41	4	100	74	589
June	1981	17	39	41	3	100	76	567
July	1981	17	42	38	2	100	79	529
August	1981	18	42	37	3	100	81	570
September	1981	18	43	36	3	100	81	574
October	1981	16	40	41	3	100	75	603
November	1981	15	37	46	2	100	69	566
December	1981	13	30	55	3	100	58	582
January	1982	16	27	54	3	100	63	564
February	1982	17	28	52	3	100	65	596
March	1982	18	31	49	2	100	69	562
April	1982	16	33	49	2	100	68	578
May	1982	18	33	46	2	100	72	543
June	1982	19	33	45	3	100	74	568
July	1982	19	33	46	2	100	73	549

TABLE 30

**EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	19	30	47	3	100	72	544
September	1982	22	31	45	3	100	77	543
October	1982	22	33	40	4	100	82	554
November	1982	22	36	38	3	100	84	567
December	1982	22	39	36	3	100	85	553
January	1983	23	43	32	3	100	91	538
February	1983	27	42	28	2	100	99	524
March	1983	32	43	23	2	100	109	540
April	1983	39	39	20	2	100	118	564
May	1983	40	42	15	3	100	125	562
June	1983	41	43	13	3	100	128	552
July	1983	39	44	15	2	100	123	572
August	1983	40	41	16	3	100	123	577
September	1983	38	41	18	3	100	120	593
October	1983	38	42	18	3	100	120	574
November	1983	35	44	17	3	100	118	595
December	1983	34	45	17	4	100	116	609
January	1984	33	47	16	4	100	118	642
February	1984	31	49	17	4	100	114	628
March	1984	32	48	16	3	100	116	621
April	1984	28	50	18	3	100	110	588
May	1984	28	49	21	2	100	106	619
June	1984	22	50	27	2	100	95	618
July	1984	24	48	25	2	100	99	619
August	1984	22	50	25	3	100	97	585
September	1984	24	49	22	4	100	101	576
October	1984	21	49	26	5	100	95	568
November	1984	23	47	26	5	100	97	599
December	1984	20	49	28	3	100	92	580
January	1985	21	48	28	3	100	92	576
February	1985	20	47	31	3	100	89	549
March	1985	22	44	31	3	100	91	560
April	1985	21	45	31	3	100	90	575
May	1985	20	49	28	3	100	92	569
June	1985	16	53	28	3	100	89	553
July	1985	16	53	28	2	100	88	550
August	1985	14	51	32	3	100	83	573
September	1985	15	47	35	3	100	80	583
October	1985	16	45	36	3	100	80	568
November	1985	17	46	33	4	100	83	539
December	1985	16	49	32	3	100	84	524
January	1986	15	48	34	3	100	81	516
February	1986	18	45	35	2	100	83	516
March	1986	19	43	35	3	100	84	542
April	1986	20	43	34	3	100	86	535
May	1986	14	48	35	3	100	79	561
June	1986	15	48	33	4	100	82	532
July	1986	13	50	34	3	100	79	548
August	1986	15	46	36	3	100	79	528
September	1986	11	48	37	4	100	74	557
October	1986	11	47	39	4	100	72	569
November	1986	10	48	38	3	100	72	595
December	1986	12	45	41	2	100	71	585
January	1987	11	44	43	2	100	69	574
February	1987	13	43	42	2	100	71	543
March	1987	13	43	40	3	100	73	532

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	16	45	36	3	100	80	523
May	1987	13	47	36	4	100	78	536
June	1987	13	50	33	4	100	80	562
July	1987	13	52	31	4	100	82	575
August	1987	15	51	30	5	100	85	565
September	1987	14	50	32	4	100	83	543
October	1987	16	48	31	5	100	86	485
November	1987	16	49	31	4	100	85	452
December	1987	16	48	32	4	100	84	410
January	1988	12	51	33	3	100	79	431
February	1988	12	51	34	3	100	79	429
March	1988	14	52	32	2	100	82	428
April	1988	15	51	31	3	100	84	424
May	1988	15	57	26	3	100	89	438
June	1988	14	55	29	3	100	85	440
July	1988	11	57	28	3	100	83	432
August	1988	13	51	31	5	100	81	409
September	1988	13	54	27	7	100	86	407
October	1988	15	53	27	6	100	88	409
November	1988	14	56	26	4	100	88	436
December	1988	13	55	29	3	100	84	450
January	1989	12	54	31	3	100	81	433
February	1989	13	52	32	4	100	81	402
March	1989	14	51	32	4	100	82	408
April	1989	16	50	29	5	100	87	407
May	1989	16	49	30	5	100	86	429
June	1989	14	52	30	4	100	84	417
July	1989	11	54	32	3	100	79	427
August	1989	9	56	33	3	100	76	427
September	1989	10	55	33	2	100	77	444
October	1989	11	53	34	2	100	78	449
November	1989	11	51	36	2	100	75	450
December	1989	10	48	39	2	100	71	437
January	1990	8	47	42	3	100	66	436
February	1990	7	44	46	3	100	61	434
March	1990	7	47	43	3	100	64	444
April	1990	8	50	41	2	100	67	469
May	1990	10	53	35	3	100	75	486
June	1990	10	50	38	2	100	72	475
July	1990	10	50	38	2	100	71	436
August	1990	9	45	43	3	100	66	404
September	1990	9	45	42	4	100	66	395
October	1990	7	39	50	4	100	57	436
November	1990	6	38	52	3	100	54	474
December	1990	5	32	60	2	100	45	474
January	1991	6	31	61	2	100	45	439
February	1991	8	28	62	2	100	47	391
March	1991	13	32	54	2	100	59	377
April	1991	16	33	50	1	100	67	414
May	1991	17	37	44	2	100	73	434
June	1991	18	36	44	2	100	73	443
July	1991	17	42	39	2	100	78	414
August	1991	16	44	38	3	100	78	389
September	1991	14	47	36	2	100	78	386
October	1991	13	44	40	3	100	73	385
November	1991	12	42	43	2	100	69	403
December	1991	12	36	48	4	100	64	416

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	11	37	49	3	100	63	408
February	1992	14	34	48	3	100	66	397
March	1992	15	37	46	3	100	69	395
April	1992	15	36	45	4	100	70	389
May	1992	16	40	40	4	100	76	393
June	1992	15	43	38	4	100	77	392
July	1992	16	42	38	3	100	78	409
August	1992	15	42	40	3	100	75	406
September	1992	17	41	40	2	100	77	410
October	1992	18	40	40	2	100	78	412
November	1992	18	42	38	3	100	80	404
December	1992	23	41	32	4	100	91	394
January	1993	26	44	26	3	100	100	384
February	1993	27	43	26	4	100	100	386
March	1993	23	43	32	2	100	92	377
April	1993	20	43	35	2	100	86	391
May	1993	16	45	37	2	100	79	405
June	1993	13	49	35	3	100	77	410
July	1993	12	48	38	2	100	73	398
August	1993	14	44	39	3	100	75	399
September	1993	12	43	42	3	100	70	403
October	1993	10	44	43	3	100	68	410
November	1993	9	44	43	3	100	66	412
December	1993	14	41	41	4	100	74	407
January	1994	19	43	32	5	100	87	401
February	1994	21	46	29	4	100	92	394
March	1994	21	48	26	4	100	95	425
April	1994	19	47	30	3	100	89	435
May	1994	20	45	31	4	100	88	436
June	1994	16	47	32	5	100	84	416
July	1994	16	49	31	4	100	85	413
August	1994	15	52	29	4	100	86	405
September	1994	17	48	31	4	100	86	400
October	1994	15	52	29	4	100	86	389
November	1994	16	47	33	4	100	84	395
December	1994	17	49	31	3	100	86	409
January	1995	19	48	30	3	100	89	401
February	1995	18	51	28	4	100	90	399
March	1995	15	52	30	4	100	85	384
April	1995	13	50	34	3	100	78	385
May	1995	13	51	34	2	100	79	383
June	1995	12	52	35	1	100	77	391
July	1995	10	50	38	2	100	73	390
August	1995	9	49	40	2	100	69	406
September	1995	9	50	38	2	100	71	404
October	1995	11	48	39	2	100	71	415
November	1995	12	48	39	1	100	72	410
December	1995	11	47	41	1	100	70	420
January	1996	13	46	41	1	100	72	408
February	1996	11	45	44	1	100	67	432
March	1996	11	46	43	1	100	68	418
April	1996	9	50	39	2	100	70	445
May	1996	13	52	34	2	100	79	408
June	1996	15	48	35	2	100	80	420
July	1996	17	48	32	3	100	85	397
August	1996	16	48	33	3	100	83	415

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	17	50	30	3	100	88	411
October	1996	15	54	29	3	100	86	436
November	1996	14	56	27	3	100	86	432
December	1996	11	60	26	3	100	85	412
January	1997	13	56	28	3	100	85	392
February	1997	15	55	28	2	100	87	375
March	1997	18	54	27	2	100	91	388
April	1997	17	54	28	1	100	89	403
May	1997	17	54	28	2	100	89	419
June	1997	13	54	30	3	100	84	420
July	1997	14	57	26	3	100	88	410
August	1997	13	58	25	3	100	88	429
September	1997	18	55	24	3	100	94	424
October	1997	20	51	25	4	100	95	426
November	1997	20	52	24	3	100	96	415
December	1997	18	48	31	3	100	87	421
January	1998	15	52	30	3	100	85	430
February	1998	15	52	30	3	100	85	439
March	1998	16	58	22	4	100	94	447
April	1998	16	59	20	5	100	96	439
May	1998	15	61	20	4	100	95	440
June	1998	16	57	24	3	100	92	442
July	1998	16	56	27	1	100	89	443
August	1998	16	54	29	1	100	87	432
September	1998	13	58	27	1	100	86	426
October	1998	12	53	32	3	100	81	446
November	1998	13	51	34	3	100	79	450
December	1998	11	45	41	2	100	70	439
January	1999	11	50	37	2	100	74	408
February	1999	13	50	35	2	100	78	404
March	1999	14	56	28	3	100	86	412
April	1999	14	55	28	3	100	87	422
May	1999	11	60	26	2	100	85	416
June	1999	13	60	24	3	100	90	412
July	1999	12	64	22	3	100	90	396
August	1999	13	62	22	4	100	91	401
September	1999	12	63	23	2	100	89	414
October	1999	13	61	23	3	100	90	445
November	1999	13	61	23	4	100	90	454
December	1999	12	61	22	5	100	90	457
January	2000	12	61	21	5	100	91	449
February	2000	12	61	22	4	100	90	455
March	2000	13	61	23	3	100	89	462
April	2000	13	60	23	4	100	90	476
May	2000	13	62	21	4	100	92	472
June	2000	13	61	21	4	100	92	467
July	2000	12	61	23	5	100	89	469
August	2000	12	58	24	6	100	88	475
September	2000	12	57	24	7	100	89	478
October	2000	13	55	27	5	100	86	473
November	2000	12	55	28	5	100	84	464
December	2000	9	52	35	4	100	75	462
January	2001	7	45	42	6	100	65	464
February	2001	8	36	52	4	100	56	489
March	2001	7	31	58	3	100	49	473
April	2001	8	33	57	2	100	50	465

TABLE 30

**EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	7	36	56	2	100	51	436
June	2001	8	41	49	2	100	59	452
July	2001	9	40	49	2	100	59	462
August	2001	9	39	51	2	100	58	467
September	2001	8	32	58	2	100	49	478
October	2001	9	30	58	3	100	51	486
November	2001	13	27	57	3	100	55	498
December	2001	16	29	51	4	100	66	473
January	2002	19	30	47	4	100	71	483
February	2002	19	33	45	3	100	74	460
March	2002	22	35	40	3	100	82	483
April	2002	22	39	36	3	100	86	481
May	2002	21	44	31	3	100	90	501
June	2002	17	49	32	2	100	84	482
July	2002	14	48	36	2	100	77	475
August	2002	12	48	38	2	100	74	467
September	2002	13	45	40	2	100	74	499
October	2002	14	41	42	3	100	72	510
November	2002	15	39	43	3	100	71	519
December	2002	15	37	44	3	100	71	501
January	2003	16	43	40	2	100	76	481
February	2003	15	41	42	2	100	74	478
March	2003	15	43	41	2	100	74	470
April	2003	14	42	41	2	100	73	476
May	2003	18	46	34	2	100	84	488
June	2003	20	45	34	2	100	86	503
July	2003	21	44	33	2	100	88	501
August	2003	20	42	36	2	100	84	496
September	2003	20	43	35	1	100	85	487
October	2003	23	42	35	0	100	88	473
November	2003	25	40	35	0	100	90	478
December	2003	26	39	35	0	100	92	470
January	2004	28	40	31	1	100	98	488
February	2004	26	42	31	1	100	95	502
March	2004	23	45	31	1	100	92	527
April	2004	22	47	30	1	100	92	531
May	2004	25	46	28	1	100	97	532
June	2004	29	42	28	2	100	101	548
July	2004	29	40	29	3	100	100	572
August	2004	26	42	30	2	100	96	576
September	2004	23	47	27	2	100	96	567
October	2004	22	49	28	1	100	95	560
November	2004	23	50	26	1	100	97	551
December	2004	24	48	26	1	100	98	562
January	2005	22	47	30	1	100	92	579
February	2005	19	47	33	1	100	86	580
March	2005	16	51	32	1	100	85	600
April	2005	17	51	31	1	100	87	582
May	2005	18	49	32	1	100	86	584
June	2005	19	45	36	0	100	83	555
July	2005	16	49	34	1	100	82	571
August	2005	14	51	33	2	100	81	596
September	2005	12	49	38	2	100	74	640
October	2005	11	42	45	1	100	66	634
November	2005	12	41	46	1	100	66	633
December	2005	14	40	45	1	100	68	602

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	13	44	42	1	100	71	615
February	2006	14	42	44	1	100	70	606
March	2006	12	42	45	1	100	68	617
April	2006	10	44	45	1	100	65	614
May	2006	10	43	46	1	100	64	626
June	2006	9	46	44	1	100	65	634
July	2006	11	45	44	1	100	67	634
August	2006	11	46	42	1	100	69	640
September	2006	13	46	41	1	100	72	661
October	2006	12	50	37	1	100	74	683
November	2006	10	55	34	1	100	76	674
December	2006	10	56	34	1	100	76	671
January	2007	12	55	32	1	100	79	650
February	2007	12	53	35	1	100	77	676
March	2007	11	53	35	1	100	77	682
April	2007	9	53	37	1	100	72	701
May	2007	10	55	34	1	100	76	683
June	2007	9	56	35	1	100	74	667
July	2007	10	56	33	1	100	77	665
August	2007	9	51	39	1	100	70	687
September	2007	9	51	39	1	100	70	702
October	2007	7	51	41	1	100	66	712
November	2007	8	51	40	1	100	68	702
December	2007	8	48	43	1	100	65	705
January	2008	9	43	47	1	100	62	715
February	2008	9	40	50	1	100	59	712
March	2008	8	38	53	1	100	55	702
April	2008	8	36	56	0	100	52	695
May	2008	6	36	58	0	100	48	726
June	2008	6	36	58	0	100	48	730
July	2008	6	33	61	1	100	45	754
August	2008	6	32	61	1	100	45	734
September	2008	7	35	57	1	100	50	722
October	2008	6	36	56	2	100	51	694
November	2008	7	32	60	2	100	47	707
December	2008	7	25	67	1	100	40	718
January	2009	9	22	69	1	100	40	740
February	2009	10	21	68	1	100	41	729
March	2009	10	23	66	1	100	45	751
April	2009	10	28	61	1	100	49	742
May	2009	11	35	53	1	100	58	765
June	2009	13	38	48	1	100	65	771
July	2009	14	37	48	1	100	66	766
August	2009	15	38	46	1	100	69	759
September	2009	16	42	41	1	100	75	754
October	2009	16	45	38	1	100	78	782
November	2009	16	46	37	1	100	79	784
December	2009	17	44	38	1	100	80	801
January	2010	19	46	34	1	100	86	797
February	2010	22	48	30	1	100	92	798
March	2010	21	50	28	1	100	93	796
April	2010	23	48	29	1	100	94	809
May	2010	24	48	28	1	100	96	817
June	2010	25	47	28	1	100	97	801
July	2010	22	48	29	1	100	93	796
August	2010	21	45	33	1	100	88	803
September	2010	17	48	34	1	100	84	826

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	16	50	33	1	100	83	819
November	2010	16	52	31	1	100	85	821
December	2010	19	52	28	1	100	91	809
January	2011	21	53	26	0	100	95	826
February	2011	23	53	23	1	100	99	840
March	2011	22	53	24	1	100	97	874
April	2011	22	50	25	2	100	97	856
May	2011	22	50	26	2	100	96	850
June	2011	23	49	26	2	100	96	830
July	2011	21	50	27	2	100	94	835
August	2011	17	47	35	1	100	82	841
September	2011	13	50	37	1	100	76	860
October	2011	11	49	39	1	100	72	860
November	2011	14	54	31	1	100	82	881
December	2011	17	52	30	1	100	88	878
January	2012	22	53	24	0	100	98	901
February	2012	26	49	24	1	100	102	862
March	2012	28	50	21	1	100	107	864
April	2012	27	49	23	1	100	104	838
May	2012	24	50	24	2	100	100	862
June	2012	24	48	27	2	100	97	865
July	2012	23	48	27	2	100	96	897
August	2012	22	50	26	2	100	96	886
September	2012	23	52	23	2	100	100	891
October	2012	26	51	21	2	100	105	873
November	2012	30	47	21	3	100	109	864
December	2012	27	42	28	2	100	99	869
January	2013	25	41	32	2	100	93	874
February	2013	23	42	34	1	100	89	862
March	2013	24	42	32	1	100	92	822
April	2013	25	42	31	2	100	93	825
May	2013	25	43	31	2	100	94	831
June	2013	23	47	27	2	100	96	851
July	2013	22	50	26	2	100	96	819
August	2013	23	49	26	2	100	97	816
September	2013	23	47	29	1	100	94	794
October	2013	22	45	31	2	100	91	833
November	2013	20	44	34	1	100	86	839
December	2013	20	47	32	1	100	88	867
January	2014	21	47	31	1	100	90	862
February	2014	21	48	30	1	100	91	885
March	2014	19	48	32	1	100	87	875
April	2014	17	52	30	1	100	86	858
May	2014	19	53	27	1	100	92	845
June	2014	21	53	25	1	100	96	857
July	2014	22	49	28	1	100	95	872
August	2014	20	50	28	2	100	91	867
September	2014	19	49	31	2	100	88	838
October	2014	21	51	27	1	100	94	801
November	2014	24	51	25	0	100	99	783
December	2014	28	50	22	0	100	106	789
January	2015	29	49	21	1	100	108	765
February	2015	28	48	23	1	100	105	753
March	2015	27	48	24	1	100	103	697
April	2015	26	48	26	1	100	100	691
May	2015	25	48	26	1	100	99	655

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	26	48	25	2	100	101	684
July	2015	23	49	26	2	100	97	687
August	2015	22	49	27	2	100	95	733
September	2015	19	48	31	1	100	88	699
October	2015	18	47	34	1	100	83	687
November	2015	18	48	33	1	100	85	648
December	2015	19	50	30	1	100	88	657
January	2016	19	51	28	1	100	91	671
February	2016	18	50	31	1	100	88	667
March	2016	17	52	31	1	100	86	701
April	2016	16	51	32	1	100	84	718
May	2016	16	53	30	1	100	86	776
June	2016	16	53	31	1	100	85	752
July	2016	15	54	29	1	100	86	754
August	2016	16	53	29	2	100	87	728
September	2016	18	53	27	3	100	91	767
October	2016	20	51	26	3	100	94	789
November	2016	22	49	27	3	100	95	808
December	2016	25	48	25	2	100	101	796
January	2017	32	44	22	2	100	110	807
February	2017	37	42	20	2	100	117	811
March	2017	41	37	20	2	100	121	824
April	2017	41	37	20	1	100	121	835
May	2017	39	39	21	1	100	118	841
June	2017	35	43	21	1	100	114	819
July	2017	30	46	23	1	100	108	804
August	2017	31	47	22	0	100	110	799
September	2017	31	47	22	0	100	108	818
October	2017	32	47	21	0	100	111	839
November	2017	30	47	22	1	100	107	860
December	2017	30	47	22	1	100	107	863
January	2018	30	45	24	1	100	106	863
February	2018	34	43	23	0	100	111	863
March	2018	35	42	22	1	100	113	886
April	2018	34	43	22	1	100	111	879
May	2018	29	46	24	1	100	105	897
June	2018	29	46	25	1	100	104	883
July	2018	30	47	23	0	100	108	876
August	2018	32	45	22	0	100	110	854
September	2018	33	44	22	1	100	111	861
October	2018	33	45	22	1	100	111	859
November	2018	33	47	20	1	100	113	877
December	2018	29	49	22	0	100	107	852
January	2019	26	48	25	1	100	102	854
February	2019	24	46	28	1	100	96	841
March	2019	26	48	25	1	100	100	838
April	2019	28	47	23	1	100	105	816
May	2019	31	48	20	1	100	111	794
June	2019	29	47	23	1	100	106	832
July	2019	27	49	23	1	100	104	863
August	2019	23	48	28	1	100	95	864
September	2019	21	49	30	1	100	91	855
October	2019	21	48	31	0	100	89	862
November	2019	21	50	29	0	100	93	921
December	2019	24	48	27	0	100	97	957
January	2020	25	51	24	0	100	102	974

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	24	52	24	0	100	101	941
March	2020	23	51	25	1	100	97	959
April	2020	27	37	34	1	100	93	943
May	2020	36	26	36	2	100	100	939
June	2020	47	21	31	2	100	116	902
July	2020	49	25	25	2	100	124	889
August	2020	47	26	26	1	100	121	888
September	2020	43	29	26	2	100	117	874
October	2020	41	31	26	2	100	115	881
November	2020	38	31	28	3	100	110	868
December	2020	35	29	33	3	100	102	867
January	2021	35	28	35	2	100	100	838
February	2021	36	28	35	1	100	101	847
March	2021	39	29	31	1	100	108	838
April	2021	44	27	28	1	100	116	848
May	2021	52	25	22	1	100	129	831
June	2021	56	22	20	2	100	137	835
July	2021	57	26	16	1	100	141	802
August	2021	50	30	19	1	100	132	817
September	2021	45	34	20	1	100	125	814
October	2021	38	36	25	1	100	113	828
November	2021	39	36	23	1	100	116	830
December	2021	37	39	23	2	100	114	846
January	2022	34	42	22	2	100	112	846
February	2022	29	46	23	2	100	107	841
March	2022	28	47	23	2	100	105	824
April	2022	29	46	23	2	100	106	856
May	2022	28	47	24	1	100	104	852
June	2022	25	46	28	1	100	97	867
July	2022	19	48	31	2	100	88	850
August	2022	20	46	32	2	100	87	862
September	2022	21	45	32	2	100	90	848
October	2022	21	43	34	2	100	86	858
November	2022	17	44	37	2	100	80	826
December	2022	14	43	42	2	100	72	856
January	2023	15	42	42	1	100	73	864
February	2023	16	41	42	1	100	75	911
March	2023	17	44	38	1	100	78	881
April	2023	16	45	38	1	100	78	889
May	2023	15	45	39	1	100	76	866
June	2023	15	43	40	2	100	75	876
July	2023	16	44	38	2	100	78	884
August	2023	18	47	33	2	100	85	919
September	2023	17	50	31	1	100	86	911
October	2023	17	50	32	1	100	85	913
November	2023	18	48	33	1	100	85	889
December	2023	16	50	32	1	100	84	897
January	2024	16	52	31	1	100	85	894
February	2024	15	54	29	1	100	86	908

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months -- will they go up, stay the same, or go down?"

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	48	30	7	15	100	59	746
April	1978	48	33	4	14	100	56	745
May	1978	52	34	3	11	100	51	734
June	1978	57	30	3	10	100	45	732
July	1978	58	28	4	11	100	46	732
August	1978	59	26	6	9	100	46	787
September	1978	60	24	6	11	100	46	795
October	1978	59	25	7	9	100	49	788
November	1978	61	22	7	10	100	45	834
December	1978	58	23	9	10	100	50	837
January	1979	61	20	8	11	100	48	872
February	1979	55	23	11	11	100	56	800
March	1979	57	25	10	8	100	53	809
April	1979	53	30	9	9	100	56	837
May	1979	55	29	8	8	100	53	756
June	1979	54	29	8	9	100	54	816
July	1979	55	25	11	9	100	56	866
August	1979	55	26	10	9	100	54	893
September	1979	57	26	9	8	100	52	871
October	1979	61	25	7	7	100	47	894
November	1979	60	22	11	7	100	50	913
December	1979	51	23	19	7	100	68	861
January	1980	43	27	23	8	100	80	719
February	1980	41	28	23	7	100	82	631
March	1980	52	25	17	6	100	65	638
April	1980	54	19	22	4	100	68	642
May	1980	44	18	35	3	100	91	586
June	1980	26	20	50	4	100	125	546
July	1980	15	23	58	5	100	143	534
August	1980	19	26	49	7	100	130	525
September	1980	32	26	35	8	100	103	539
October	1980	40	27	23	10	100	82	556
November	1980	45	25	20	10	100	75	557
December	1980	43	23	25	9	100	82	563
January	1981	37	19	36	8	100	99	555
February	1981	29	18	43	10	100	114	557
March	1981	21	21	46	11	100	125	577
April	1981	23	24	41	12	100	119	594
May	1981	27	28	37	7	100	110	589
June	1981	29	30	35	6	100	106	567
July	1981	30	31	33	6	100	103	529
August	1981	31	29	34	7	100	103	570
September	1981	28	32	33	7	100	105	574
October	1981	26	29	38	6	100	112	603
November	1981	22	27	44	7	100	122	566
December	1981	20	22	52	6	100	132	582
January	1982	21	22	51	6	100	130	564
February	1982	25	25	43	6	100	118	596
March	1982	27	27	39	6	100	112	562
April	1982	25	29	40	6	100	115	578
May	1982	17	31	45	7	100	127	543
June	1982	15	33	45	7	100	130	568
July	1982	18	36	40	7	100	122	549

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	19	34	41	6	100	122	544
September	1982	21	30	43	6	100	122	543
October	1982	20	24	49	7	100	129	554
November	1982	24	21	48	7	100	123	567
December	1982	25	22	47	6	100	122	553
January	1983	24	27	44	6	100	120	538
February	1983	22	28	45	5	100	123	524
March	1983	22	33	40	5	100	118	540
April	1983	23	34	39	4	100	117	564
May	1983	20	40	36	4	100	116	562
June	1983	22	40	34	4	100	111	552
July	1983	30	38	28	4	100	98	572
August	1983	40	33	21	6	100	81	577
September	1983	43	34	17	6	100	75	593
October	1983	42	32	19	7	100	78	574
November	1983	35	36	21	7	100	86	595
December	1983	35	36	22	8	100	87	609
January	1984	32	40	21	8	100	89	642
February	1984	36	38	19	8	100	83	628
March	1984	41	36	16	7	100	75	621
April	1984	51	30	12	6	100	61	588
May	1984	60	26	9	4	100	49	619
June	1984	63	24	9	4	100	46	618
July	1984	59	24	12	5	100	52	619
August	1984	54	26	15	5	100	61	585
September	1984	50	28	16	6	100	66	576
October	1984	47	29	18	6	100	71	568
November	1984	44	28	22	6	100	78	599
December	1984	37	28	29	5	100	92	580
January	1985	33	29	33	5	100	100	576
February	1985	31	31	33	5	100	102	549
March	1985	34	33	27	6	100	93	560
April	1985	39	32	22	7	100	83	575
May	1985	39	33	21	7	100	82	569
June	1985	36	33	25	7	100	89	553
July	1985	31	34	29	6	100	98	550
August	1985	33	34	27	5	100	94	573
September	1985	37	33	25	5	100	88	583
October	1985	38	33	25	4	100	86	568
November	1985	36	32	27	5	100	91	539
December	1985	31	36	28	5	100	97	524
January	1986	32	36	27	5	100	95	516
February	1986	30	38	27	5	100	97	516
March	1986	29	38	28	5	100	98	542
April	1986	29	38	29	5	100	100	535
May	1986	31	38	26	5	100	95	561
June	1986	40	36	19	5	100	79	532
July	1986	43	36	17	4	100	74	548
August	1986	44	33	19	3	100	75	528
September	1986	41	32	23	3	100	82	557
October	1986	44	32	20	4	100	76	569
November	1986	44	33	18	4	100	74	595
December	1986	42	36	18	5	100	76	585
January	1987	36	37	21	5	100	85	574
February	1987	36	37	21	6	100	85	543
March	1987	42	34	18	6	100	75	532

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	52	29	13	6	100	61	523
May	1987	62	25	8	5	100	45	536
June	1987	69	22	5	5	100	36	562
July	1987	69	22	5	4	100	36	575
August	1987	65	25	6	4	100	41	565
September	1987	62	25	8	4	100	46	543
October	1987	63	23	10	4	100	47	485
November	1987	54	22	18	6	100	64	452
December	1987	51	24	20	5	100	69	410
January	1988	47	29	18	6	100	71	431
February	1988	49	29	17	5	100	68	429
March	1988	47	30	18	6	100	71	428
April	1988	44	29	21	6	100	78	424
May	1988	47	32	15	6	100	67	438
June	1988	53	31	11	5	100	58	440
July	1988	57	29	8	5	100	51	432
August	1988	63	23	9	5	100	46	409
September	1988	61	23	9	6	100	48	407
October	1988	63	23	9	6	100	46	409
November	1988	58	25	11	6	100	53	436
December	1988	62	22	10	6	100	47	450
January	1989	64	23	8	5	100	44	433
February	1989	69	19	7	4	100	38	402
March	1989	67	22	7	4	100	40	408
April	1989	70	18	8	4	100	39	407
May	1989	63	22	11	4	100	49	429
June	1989	56	23	17	5	100	61	417
July	1989	48	25	22	5	100	75	427
August	1989	44	25	26	5	100	82	427
September	1989	44	26	25	5	100	81	444
October	1989	44	27	24	5	100	80	449
November	1989	45	27	22	6	100	77	450
December	1989	42	25	27	6	100	85	437
January	1990	40	24	30	6	100	91	436
February	1990	42	24	30	4	100	89	434
March	1990	43	28	25	3	100	82	444
April	1990	47	29	21	3	100	74	469
May	1990	49	31	17	3	100	68	486
June	1990	52	28	16	3	100	64	475
July	1990	50	28	19	4	100	69	436
August	1990	48	24	23	5	100	75	404
September	1990	50	24	22	5	100	72	395
October	1990	51	24	20	4	100	69	436
November	1990	49	25	22	4	100	73	474
December	1990	39	27	29	5	100	89	474
January	1991	31	26	37	6	100	106	439
February	1991	25	24	44	6	100	119	391
March	1991	26	24	46	5	100	120	377
April	1991	28	26	41	4	100	113	414
May	1991	28	32	37	3	100	109	434
June	1991	29	32	34	5	100	105	443
July	1991	28	34	32	6	100	103	414
August	1991	34	32	28	7	100	94	389
September	1991	32	35	28	5	100	96	386
October	1991	28	35	33	4	100	105	385
November	1991	25	33	37	4	100	112	403
December	1991	24	32	38	5	100	114	416

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	27	33	35	5	100	108	408
February	1992	33	34	28	4	100	95	397
March	1992	37	37	21	4	100	84	395
April	1992	39	38	17	6	100	78	389
May	1992	37	39	18	6	100	80	393
June	1992	40	37	18	5	100	78	392
July	1992	37	38	21	4	100	85	409
August	1992	36	40	21	4	100	85	406
September	1992	35	39	22	4	100	87	410
October	1992	39	40	18	4	100	79	412
November	1992	45	33	18	5	100	73	404
December	1992	48	31	16	4	100	68	394
January	1993	50	28	17	5	100	66	384
February	1993	44	33	18	5	100	74	386
March	1993	42	35	19	5	100	77	377
April	1993	41	36	16	6	100	75	391
May	1993	43	37	14	6	100	70	405
June	1993	46	38	10	6	100	64	410
July	1993	44	41	11	4	100	67	398
August	1993	46	40	10	4	100	64	399
September	1993	42	42	12	4	100	71	403
October	1993	41	44	12	3	100	72	410
November	1993	38	47	11	4	100	74	412
December	1993	41	45	9	5	100	68	407
January	1994	44	43	7	6	100	63	401
February	1994	53	35	6	6	100	54	394
March	1994	60	29	6	5	100	46	425
April	1994	71	19	6	4	100	35	435
May	1994	73	15	7	5	100	35	436
June	1994	74	14	8	4	100	34	416
July	1994	71	18	7	4	100	37	413
August	1994	73	18	7	2	100	34	405
September	1994	74	18	5	3	100	31	400
October	1994	76	17	5	3	100	29	389
November	1994	76	16	4	4	100	28	395
December	1994	75	16	5	3	100	30	409
January	1995	74	17	6	3	100	31	401
February	1995	72	18	8	2	100	35	399
March	1995	68	19	9	4	100	41	384
April	1995	62	22	11	5	100	49	385
May	1995	58	25	13	4	100	55	383
June	1995	52	27	17	4	100	65	391
July	1995	46	28	23	3	100	77	390
August	1995	42	31	23	4	100	81	406
September	1995	40	35	22	3	100	81	404
October	1995	43	35	18	3	100	75	415
November	1995	42	35	19	4	100	77	410
December	1995	42	34	21	4	100	79	420
January	1996	38	36	23	4	100	85	408
February	1996	33	38	26	4	100	93	432
March	1996	32	37	27	4	100	94	418
April	1996	39	34	23	4	100	84	445
May	1996	48	31	16	4	100	68	408
June	1996	51	33	11	5	100	60	420
July	1996	49	36	10	5	100	61	397
August	1996	47	37	9	6	100	62	415

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	52	34	8	6	100	56	411
October	1996	55	32	7	5	100	52	436
November	1996	56	33	7	4	100	50	432
December	1996	49	39	10	3	100	61	412
January	1997	49	36	10	4	100	61	392
February	1997	50	35	11	4	100	61	375
March	1997	58	30	7	5	100	48	388
April	1997	65	25	6	4	100	41	403
May	1997	69	24	4	4	100	35	419
June	1997	66	25	5	3	100	39	420
July	1997	57	33	6	4	100	48	410
August	1997	52	36	6	6	100	54	429
September	1997	48	39	5	7	100	57	424
October	1997	50	38	5	7	100	55	426
November	1997	49	39	6	6	100	57	415
December	1997	52	36	7	5	100	55	421
January	1998	46	39	10	5	100	64	430
February	1998	45	36	12	6	100	67	439
March	1998	39	40	13	8	100	74	447
April	1998	39	41	12	9	100	73	439
May	1998	43	41	9	7	100	66	440
June	1998	47	39	8	6	100	61	442
July	1998	47	39	8	6	100	61	443
August	1998	46	39	8	7	100	63	432
September	1998	41	37	14	8	100	73	426
October	1998	40	30	23	7	100	83	446
November	1998	34	33	27	6	100	93	450
December	1998	33	37	25	5	100	92	439
January	1999	34	44	18	4	100	83	408
February	1999	36	43	17	4	100	81	404
March	1999	44	39	13	4	100	69	412
April	1999	49	36	11	4	100	62	422
May	1999	54	34	8	4	100	54	416
June	1999	54	34	8	4	100	53	412
July	1999	59	30	8	4	100	49	396
August	1999	64	25	6	5	100	42	401
September	1999	68	22	5	4	100	37	414
October	1999	68	23	4	6	100	36	445
November	1999	67	20	6	6	100	39	454
December	1999	67	20	7	6	100	40	457
January	2000	69	19	8	5	100	39	449
February	2000	72	20	5	3	100	32	455
March	2000	76	17	3	3	100	27	462
April	2000	77	16	3	4	100	26	476
May	2000	77	15	4	4	100	27	472
June	2000	72	18	5	4	100	33	467
July	2000	68	23	5	4	100	37	469
August	2000	60	27	7	6	100	47	475
September	2000	56	30	8	6	100	51	478
October	2000	55	31	8	6	100	53	473
November	2000	56	30	8	6	100	52	464
December	2000	53	28	13	6	100	60	462
January	2001	45	24	24	7	100	79	464
February	2001	35	21	38	6	100	103	489
March	2001	27	21	47	5	100	120	473
April	2001	23	24	48	5	100	126	465

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	25	29	41	6	100	116	436
June	2001	28	29	37	6	100	109	452
July	2001	29	31	32	8	100	103	462
August	2001	26	33	34	8	100	108	467
September	2001	23	35	33	9	100	110	478
October	2001	24	34	34	8	100	109	486
November	2001	26	33	34	7	100	107	498
December	2001	29	36	29	6	100	100	473
January	2002	34	36	24	7	100	90	483
February	2002	37	39	17	8	100	80	460
March	2002	44	37	12	7	100	68	483
April	2002	52	35	8	6	100	56	481
May	2002	58	30	7	5	100	49	501
June	2002	56	31	7	6	100	51	482
July	2002	50	36	9	5	100	58	475
August	2002	45	40	11	5	100	66	467
September	2002	42	43	12	3	100	70	499
October	2002	38	44	14	4	100	75	510
November	2002	39	44	13	4	100	74	519
December	2002	37	45	14	5	100	77	501
January	2003	38	46	12	4	100	75	481
February	2003	37	47	11	4	100	74	478
March	2003	40	46	11	3	100	71	470
April	2003	42	43	12	3	100	70	476
May	2003	43	40	15	2	100	72	488
June	2003	45	38	15	2	100	69	503
July	2003	47	38	13	2	100	66	501
August	2003	51	36	10	3	100	59	496
September	2003	56	32	9	3	100	53	487
October	2003	59	31	8	2	100	49	473
November	2003	60	34	6	1	100	46	478
December	2003	58	35	5	2	100	46	470
January	2004	58	35	5	3	100	47	488
February	2004	58	34	5	3	100	46	502
March	2004	56	35	6	3	100	50	527
April	2004	56	35	5	3	100	49	531
May	2004	66	27	4	2	100	38	532
June	2004	76	19	3	2	100	27	548
July	2004	83	12	2	2	100	19	572
August	2004	81	15	3	2	100	22	576
September	2004	77	19	3	1	100	25	567
October	2004	73	21	3	2	100	30	560
November	2004	73	22	3	2	100	31	551
December	2004	74	20	3	3	100	30	562
January	2005	74	20	4	3	100	30	579
February	2005	74	20	3	3	100	29	580
March	2005	75	18	4	3	100	29	600
April	2005	77	18	3	2	100	26	582
May	2005	77	17	5	2	100	28	584
June	2005	72	22	5	1	100	32	555
July	2005	73	21	4	1	100	31	571
August	2005	73	22	2	2	100	29	596
September	2005	77	18	3	2	100	26	640
October	2005	75	18	4	3	100	29	634
November	2005	75	18	5	2	100	29	633
December	2005	75	19	4	2	100	30	602

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	72	22	4	1	100	32	615
February	2006	70	24	5	2	100	35	606
March	2006	70	23	5	2	100	35	617
April	2006	73	20	6	2	100	33	614
May	2006	76	18	6	1	100	30	626
June	2006	77	18	5	1	100	28	634
July	2006	78	17	4	1	100	26	634
August	2006	76	18	4	2	100	28	640
September	2006	72	21	6	2	100	34	661
October	2006	64	26	9	1	100	45	683
November	2006	57	31	11	2	100	54	674
December	2006	57	30	12	2	100	55	671
January	2007	57	30	11	2	100	54	650
February	2007	58	30	11	2	100	53	676
March	2007	55	32	12	2	100	57	682
April	2007	55	32	11	2	100	56	701
May	2007	53	34	11	2	100	57	683
June	2007	53	36	9	2	100	56	667
July	2007	53	38	7	2	100	54	665
August	2007	56	32	9	2	100	53	687
September	2007	54	29	15	2	100	62	702
October	2007	48	25	24	3	100	75	712
November	2007	44	26	28	2	100	84	702
December	2007	43	27	27	2	100	84	705
January	2008	41	27	30	1	100	89	715
February	2008	36	29	34	2	100	98	712
March	2008	32	28	38	2	100	107	702
April	2008	33	32	33	3	100	100	695
May	2008	37	34	28	2	100	91	726
June	2008	42	35	22	2	100	80	730
July	2008	45	34	20	1	100	75	754
August	2008	49	32	17	2	100	68	734
September	2008	48	34	16	3	100	68	722
October	2008	46	34	17	4	100	71	694
November	2008	39	36	21	4	100	82	707
December	2008	36	34	28	2	100	92	718
January	2009	31	38	30	2	100	99	740
February	2009	28	39	31	2	100	103	729
March	2009	27	42	28	3	100	101	751
April	2009	31	41	26	3	100	95	742
May	2009	36	42	19	3	100	83	765
June	2009	43	39	15	3	100	72	771
July	2009	43	42	12	3	100	69	766
August	2009	46	40	11	3	100	65	759
September	2009	44	43	10	3	100	67	754
October	2009	46	41	11	2	100	65	782
November	2009	46	42	11	1	100	65	784
December	2009	45	42	11	2	100	66	801
January	2010	48	40	10	2	100	61	797
February	2010	51	38	8	3	100	57	798
March	2010	53	37	7	3	100	53	796
April	2010	53	39	6	2	100	53	809
May	2010	52	40	6	2	100	54	817
June	2010	52	40	7	1	100	55	801
July	2010	48	42	8	1	100	60	796
August	2010	46	42	10	2	100	63	803
September	2010	42	44	12	2	100	70	826

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	40	46	11	2	100	71	819
November	2010	38	49	11	2	100	73	821
December	2010	42	48	9	2	100	67	809
January	2011	47	44	7	2	100	61	826
February	2011	51	39	7	2	100	56	840
March	2011	55	36	7	2	100	52	874
April	2011	53	38	7	2	100	55	856
May	2011	52	40	6	2	100	53	850
June	2011	48	42	8	2	100	59	830
July	2011	48	42	8	2	100	59	835
August	2011	50	39	9	1	100	59	841
September	2011	47	43	9	1	100	62	860
October	2011	42	46	11	1	100	69	860
November	2011	35	52	11	2	100	75	881
December	2011	36	52	10	2	100	74	878
January	2012	39	51	7	3	100	68	901
February	2012	36	52	8	3	100	72	862
March	2012	35	54	8	3	100	74	864
April	2012	36	53	8	3	100	73	838
May	2012	39	51	7	2	100	68	862
June	2012	41	51	6	2	100	65	865
July	2012	36	55	7	2	100	71	897
August	2012	35	56	7	3	100	72	886
September	2012	32	56	9	3	100	77	891
October	2012	33	55	9	3	100	77	873
November	2012	31	56	9	4	100	77	864
December	2012	35	54	7	4	100	73	869
January	2013	38	52	8	3	100	70	874
February	2013	41	50	7	2	100	67	862
March	2013	41	49	8	3	100	67	822
April	2013	41	49	6	3	100	65	825
May	2013	39	51	7	3	100	67	831
June	2013	44	48	6	2	100	62	851
July	2013	53	39	6	2	100	53	819
August	2013	62	32	5	1	100	43	816
September	2013	64	30	5	1	100	41	794
October	2013	60	33	5	2	100	46	833
November	2013	56	37	5	2	100	49	839
December	2013	55	38	5	2	100	50	867
January	2014	56	37	4	2	100	48	862
February	2014	59	35	4	2	100	45	885
March	2014	58	37	4	1	100	45	875
April	2014	56	39	4	1	100	48	858
May	2014	56	40	3	1	100	46	845
June	2014	54	40	3	2	100	49	857
July	2014	56	39	3	2	100	48	872
August	2014	54	39	5	2	100	50	867
September	2014	56	38	5	1	100	49	838
October	2014	51	42	5	2	100	53	801
November	2014	49	46	4	1	100	55	783
December	2014	48	46	4	2	100	56	789
January	2015	51	42	5	2	100	55	765
February	2015	51	40	7	2	100	56	753
March	2015	55	36	7	2	100	52	697
April	2015	60	33	6	1	100	46	691
May	2015	63	32	4	1	100	41	655

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	62	34	3	1	100	42	684
July	2015	60	35	4	1	100	44	687
August	2015	63	32	4	1	100	41	733
September	2015	65	30	4	1	100	39	699
October	2015	65	30	4	1	100	38	687
November	2015	63	32	4	1	100	41	648
December	2015	65	30	3	1	100	38	657
January	2016	68	27	4	1	100	36	671
February	2016	68	27	4	2	100	36	667
March	2016	63	30	5	2	100	42	701
April	2016	61	33	4	2	100	43	718
May	2016	58	36	4	1	100	46	776
June	2016	59	35	5	1	100	46	752
July	2016	54	40	5	2	100	51	754
August	2016	52	40	6	2	100	54	728
September	2016	52	40	6	2	100	54	767
October	2016	56	37	6	2	100	50	789
November	2016	62	31	6	1	100	44	808
December	2016	65	27	6	2	100	41	796
January	2017	71	21	6	2	100	34	807
February	2017	74	19	5	2	100	32	811
March	2017	78	17	4	2	100	26	824
April	2017	77	17	4	1	100	27	835
May	2017	78	16	6	1	100	28	841
June	2017	76	16	7	1	100	31	819
July	2017	75	18	6	1	100	31	804
August	2017	72	22	4	1	100	32	799
September	2017	70	26	2	2	100	32	818
October	2017	69	26	3	2	100	34	839
November	2017	70	25	3	2	100	33	860
December	2017	70	25	3	1	100	33	863
January	2018	71	24	4	1	100	32	863
February	2018	75	21	3	1	100	29	863
March	2018	78	17	4	1	100	25	886
April	2018	80	15	4	1	100	23	879
May	2018	80	15	4	1	100	24	897
June	2018	79	16	4	1	100	25	883
July	2018	80	15	3	2	100	23	876
August	2018	80	16	3	1	100	23	854
September	2018	79	18	2	1	100	23	861
October	2018	78	19	2	1	100	24	859
November	2018	78	18	2	2	100	24	877
December	2018	77	19	2	2	100	26	852
January	2019	73	22	2	3	100	29	854
February	2019	68	26	3	2	100	35	841
March	2019	64	30	4	2	100	40	838
April	2019	58	36	5	1	100	47	816
May	2019	55	40	5	1	100	50	794
June	2019	48	43	8	1	100	60	832
July	2019	45	41	13	2	100	68	863
August	2019	38	42	18	1	100	80	864
September	2019	34	43	21	2	100	88	855
October	2019	30	47	21	2	100	91	862
November	2019	30	46	21	3	100	90	921
December	2019	33	47	16	3	100	83	957
January	2020	35	48	14	3	100	78	974

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	38	50	10	2	100	72	941
March	2020	35	47	17	1	100	82	959
April	2020	33	45	22	1	100	89	943
May	2020	29	43	26	2	100	97	939
June	2020	31	47	21	1	100	91	902
July	2020	29	50	19	2	100	89	889
August	2020	29	53	16	3	100	87	888
September	2020	29	53	15	3	100	86	874
October	2020	30	53	13	3	100	83	881
November	2020	31	53	12	3	100	81	868
December	2020	33	53	11	3	100	77	867
January	2021	37	49	10	4	100	74	838
February	2021	40	48	9	3	100	68	847
March	2021	47	42	7	4	100	60	838
April	2021	53	40	5	3	100	52	848
May	2021	60	34	4	2	100	44	831
June	2021	65	29	5	1	100	40	835
July	2021	69	26	5	1	100	36	802
August	2021	69	25	5	1	100	35	817
September	2021	67	26	5	1	100	38	814
October	2021	68	26	6	1	100	38	828
November	2021	68	25	5	1	100	37	830
December	2021	71	23	4	2	100	34	846
January	2022	75	19	4	2	100	29	846
February	2022	81	14	4	2	100	23	841
March	2022	85	11	3	1	100	18	824
April	2022	89	8	3	0	100	14	856
May	2022	88	9	3	0	100	15	852
June	2022	89	7	4	1	100	15	867
July	2022	88	8	4	0	100	16	850
August	2022	87	9	3	1	100	16	862
September	2022	85	11	3	1	100	19	848
October	2022	83	12	4	1	100	21	858
November	2022	80	12	6	1	100	26	826
December	2022	78	12	9	1	100	31	856
January	2023	73	15	11	1	100	37	864
February	2023	71	16	11	1	100	40	911
March	2023	70	19	10	2	100	40	881
April	2023	70	19	9	2	100	38	889
May	2023	70	20	8	2	100	38	866
June	2023	65	23	10	2	100	45	876
July	2023	60	25	13	2	100	52	884
August	2023	59	25	15	1	100	56	919
September	2023	60	25	14	1	100	54	911
October	2023	61	25	13	1	100	52	913
November	2023	58	28	13	1	100	55	889
December	2023	52	30	16	1	100	64	897
January	2024	41	31	26	2	100	85	894
February	2024	33	30	34	2	100	101	908

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

The questions were: "During the next 12 months, do you think that prices in general will go up, or go down, or stay where they are now?" and "By about what percent do you expect prices to go up, on the average, during the next 12 months?"

(Same = Same+Down before January 1978)

<u>Date of Survey</u>	<u>Down</u>	<u>Same</u>	PERCENT TO GO UP BY								<u>DK.NA</u>	<u>Total</u>	PERCENTILES					
			<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>Median</u>			<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
March 1978	2	15	7	10	10	14	8	2	29	3	100	5.0	2.9	8.1	5.2	6.1	37	746
April 1978	1	12	7	8	10	16	9	3	30	4	100	5.4	3.2	8.5	5.3	6.6	45	745
May 1978	2	12	7	9	8	16	10	3	29	3	100	5.8	3.0	8.6	5.6	6.6	47	734
June 1978	5	14	5	5	10	16	10	5	27	2	100	6.0	3.1	9.1	6.0	6.9	53	732
July 1978	6	16	5	8	10	12	12	5	24	2	100	5.6	2.8	9.5	6.7	6.7	59	732
August 1978	6	15	4	8	11	10	13	6	22	3	100	5.8	3.1	9.7	6.6	7.3	70	787
September 1978	4	14	5	9	9	11	13	7	24	4	100	6.1	3.2	10.0	6.8	8.1	91	795
October 1978	2	14	5	7	10	14	13	7	24	4	100	6.6	3.5	10.0	6.4	8.1	76	788
November 1978	2	13	5	7	9	17	13	5	25	4	100	6.6	3.8	9.8	6.0	7.6	52	834
December 1978	2	11	4	6	9	17	16	3	26	5	100	7.0	4.3	9.8	5.5	7.1	27	837
January 1979	3	10	3	4	9	18	17	4	27	5	100	7.3	4.7	10.0	5.2	7.8	40	872
February 1979	3	9	3	4	10	17	17	7	26	5	100	7.9	4.9	10.9	6.0	8.7	58	800
March 1979	2	9	4	5	8	17	19	8	26	3	100	8.1	4.8	11.1	6.2	9.3	73	809
April 1979	2	9	3	7	9	15	18	10	25	3	100	8.2	4.8	11.5	6.7	9.7	78	837
May 1979	2	9	3	7	9	16	18	10	24	3	100	7.7	4.8	10.7	5.8	9.6	77	756
June 1979	2	12	2	6	9	14	18	12	21	4	100	8.3	4.9	11.1	6.2	10.0	82	816
July 1979	3	14	1	6	8	13	19	13	18	5	100	8.9	4.9	11.8	6.9	10.2	88	866
August 1979	3	15	1	6	8	10	22	13	16	4	100	9.6	4.8	12.6	7.7	10.1	79	893
September 1979	4	15	3	6	8	9	21	12	17	3	100	8.8	4.2	12.2	8.0	9.6	80	871
October 1979	4	15	4	6	9	10	20	9	20	2	100	7.9	3.8	11.2	7.4	8.7	69	894
November 1979	5	13	4	6	8	11	20	8	21	3	100	7.9	3.8	11.1	7.2	8.9	79	913
December 1979	4	16	3	5	8	10	23	8	20	4	100	8.8	4.4	11.5	7.0	9.0	66	861
January 1980	3	15	3	4	6	10	23	14	19	4	100	9.9	5.1	13.8	8.6	11.1	101	719
February 1980	3	15	3	3	7	10	23	16	17	3	100	10.0	5.2	14.4	9.1	11.4	103	631
March 1980	4	12	3	4	7	10	22	19	17	4	100	10.1	5.3	15.1	9.9	12.1	128	638
April 1980	7	14	2	3	8	7	21	19	14	4	100	9.9	4.5	14.5	10.0	10.9	125	642
May 1980	9	22	1	3	7	6	18	16	15	4	100	8.8	2.9	13.9	11.1	9.9	134	586
June 1980	12	28	1	2	6	5	14	13	15	3	100	7.2	1.2	12.7	11.5	8.1	121	546
July 1980	12	28	2	2	7	6	14	8	16	4	100	5.8	0.3	11.0	10.8	6.9	97	534
August 1980	12	23	4	4	6	6	15	7	16	5	100	5.3	0.8	10.3	9.5	6.5	88	525
September 1980	9	18	5	5	8	9	15	7	20	5	100	5.8	1.8	10.2	8.4	7.2	82	539
October 1980	6	18	5	6	8	10	17	7	19	5	100	6.4	2.6	10.2	7.6	7.6	81	556
November 1980	5	19	3	5	8	10	17	7	20	5	100	7.1	3.0	10.4	7.4	8.1	76	557
December 1980	4	21	3	5	7	8	18	10	18	5	100	7.9	3.2	11.7	8.5	9.4	106	563
January 1981	5	23	2	4	6	9	17	9	19	5	100	8.1	3.0	11.7	8.7	9.0	96	555
February 1981	5	24	4	5	6	9	16	8	18	5	100	7.4	2.5	11.3	8.9	8.4	95	557
March 1981	8	26	3	6	6	9	15	6	16	4	100	6.1	1.3	10.0	8.7	6.4	60	577
April 1981	9	25	4	7	6	9	15	7	14	4	100	5.8	1.0	10.1	9.1	6.6	73	594
May 1981	11	23	3	6	7	10	16	8	14	3	100	6.3	1.3	10.2	8.8	6.8	78	589
June 1981	9	27	3	5	7	11	17	8	11	3	100	6.4	1.3	10.2	8.9	7.1	89	567
July 1981	9	30	2	6	7	11	15	7	11	2	100	5.7	1.0	10.1	9.1	6.6	88	529
August 1981	8	34	3	6	8	10	14	6	9	3	100	5.1	0.4	9.9	9.5	6.3	79	570
September 1981	8	31	4	8	7	9	14	7	9	3	100	5.0	0.4	9.9	9.5	6.4	89	574
October 1981	7	31	5	6	8	9	13	8	8	4	100	5.0	0.4	9.9	9.5	6.5	82	603
November 1981	9	30	4	7	8	10	12	8	8	3	100	5.0	0.3	9.9	9.5	6.7	98	566
December 1981	10	31	4	5	9	10	11	7	8	3	100	4.9	0.2	9.7	9.4	6.1	87	582
January 1982	10	34	4	6	9	10	10	6	8	3	100	4.7	0.1	9.0	8.8	6.0	97	564
February 1982	9	38	4	5	10	8	9	7	8	2	100	4.6	0.0	8.9	9.0	5.7	89	596
March 1982	11	36	5	6	10	7	7	8	7	3	100	3.4	-0.1	7.6	7.7	5.3	101	562

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Down</u>	<u>Same</u>	PERCENT TO GO UP BY									PERCENTILES						
			<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
April 1982	14	30	5	7	10	7	8	8	7	4	100	3.0	-0.2	7.5	7.7	4.7	88	578
May 1982	17	27	6	7	10	8	8	6	6	5	100	1.8	-0.2	6.1	6.4	3.4	70	543
June 1982	14	28	6	7	11	9	8	5	6	6	100	2.2	-0.2	6.0	6.3	3.4	54	568
July 1982	11	27	7	8	12	10	9	4	7	5	100	2.6	-0.1	6.2	6.4	3.7	52	549
August 1982	8	23	8	10	14	10	10	5	8	5	100	3.7	0.3	7.0	6.8	4.7	58	544
September 1982	8	24	6	10	12	10	12	5	9	4	100	3.7	0.3	7.6	7.3	4.8	60	543
October 1982	11	27	4	9	11	9	9	6	9	4	100	3.0	0.1	7.1	7.0	4.5	76	554
November 1982	13	30	2	7	11	8	9	6	8	5	100	2.8	-0.1	6.8	6.9	4.1	75	567
December 1982	15	29	3	8	12	7	8	6	6	5	100	2.1	-0.2	6.2	6.4	3.6	76	553
January 1983	12	29	6	10	12	6	8	6	5	5	100	2.0	-0.1	5.8	5.9	3.8	72	538
February 1983	12	32	7	12	11	5	7	6	4	5	100	1.2	-0.1	5.3	5.4	3.6	78	524
March 1983	11	34	9	11	10	5	7	5	6	3	100	1.3	-0.1	4.8	4.9	3.3	60	540
April 1983	11	35	8	11	10	4	7	4	7	4	100	1.1	-0.1	4.9	5.0	3.1	49	564
May 1983	10	32	9	10	13	4	9	3	8	3	100	1.8	0.0	5.0	5.1	3.2	44	562
June 1983	8	30	9	11	15	6	9	3	7	3	100	2.5	0.0	5.5	5.4	3.6	49	552
July 1983	7	29	11	11	14	8	9	3	6	2	100	2.6	0.1	5.5	5.4	3.8	48	572
August 1983	5	28	13	14	12	7	8	4	6	3	100	2.5	0.2	5.2	5.1	3.8	43	577
September 1983	3	27	14	13	14	7	7	5	6	3	100	2.8	0.2	5.5	5.2	4.2	43	593
October 1983	3	26	13	13	15	7	8	5	7	3	100	3.1	0.3	5.8	5.5	4.4	39	574
November 1983	5	27	11	12	14	9	6	5	7	3	100	2.8	0.2	5.8	5.6	4.1	38	595
December 1983	6	25	11	12	14	8	8	4	8	4	100	2.8	0.2	5.6	5.4	3.8	33	609
January 1984	6	25	11	14	12	7	8	4	9	4	100	2.6	0.2	5.4	5.2	3.7	32	642
February 1984	5	23	10	17	15	5	9	4	9	4	100	3.1	0.3	5.5	5.1	4.2	41	628
March 1984	4	24	10	17	13	6	9	6	8	3	100	3.1	0.3	5.9	5.6	4.9	63	621
April 1984	3	22	9	16	15	7	9	7	9	3	100	3.6	0.5	6.3	5.8	5.5	77	588
May 1984	4	21	13	14	14	8	8	7	9	3	100	3.4	0.6	6.3	5.7	5.2	68	619
June 1984	3	21	15	14	14	8	9	5	8	3	100	3.3	0.6	5.9	5.3	4.6	46	618
July 1984	4	22	18	14	15	6	9	3	6	4	100	2.7	0.4	5.2	4.8	3.8	32	619
August 1984	4	22	16	15	16	5	8	4	6	3	100	2.9	0.4	5.3	4.8	4.2	42	585
September 1984	4	21	16	15	15	5	6	4	8	5	100	2.8	0.4	5.1	4.7	4.1	45	576
October 1984	4	21	14	15	15	7	7	5	8	4	100	3.0	0.5	5.7	5.2	4.6	55	568
November 1984	5	23	13	15	13	6	8	4	8	5	100	2.8	0.3	5.7	5.3	4.2	48	599
December 1984	6	24	13	13	14	7	9	4	7	4	100	2.8	0.3	5.8	5.5	4.2	47	580
January 1985	6	24	14	15	12	7	7	3	7	4	100	2.6	0.3	5.2	4.9	3.6	38	576
February 1985	4	24	14	17	11	6	7	5	7	4	100	2.7	0.3	5.3	5.0	4.2	48	549
March 1985	4	24	14	19	11	5	8	5	7	3	100	2.8	0.2	5.2	4.9	4.3	50	560
April 1985	4	25	12	19	11	6	9	5	7	2	100	2.9	0.2	5.3	5.1	4.5	53	575
May 1985	4	25	15	17	14	7	7	4	5	2	100	2.8	0.3	5.2	4.9	4.1	45	569
June 1985	4	23	18	17	15	6	6	4	5	3	100	2.7	0.4	5.1	4.7	3.9	39	553
July 1985	4	23	19	16	14	7	5	4	4	4	100	2.5	0.3	5.0	4.7	3.8	48	550
August 1985	4	26	16	18	13	6	5	4	5	3	100	2.6	0.2	5.0	4.8	3.7	41	573
September 1985	4	26	15	18	12	7	6	5	5	3	100	2.6	0.2	5.1	4.9	4.0	47	583
October 1985	3	26	15	17	14	5	7	5	6	3	100	2.7	0.3	5.1	4.8	4.0	36	568
November 1985	5	24	15	16	14	5	9	3	5	4	100	2.7	0.3	5.2	4.8	3.8	33	539
December 1985	5	23	14	16	16	5	9	3	8	3	100	2.9	0.4	5.2	4.8	3.7	32	524
January 1986	5	23	15	17	14	4	7	2	9	3	100	2.7	0.3	4.9	4.6	3.4	31	516
February 1986	6	24	15	17	14	4	4	4	9	3	100	2.6	0.3	4.8	4.5	3.5	46	516
March 1986	8	25	15	17	13	5	4	3	8	3	100	2.2	0.2	4.7	4.5	3.1	41	542
April 1986	10	25	16	17	11	4	5	3	7	3	100	2.1	0.1	4.5	4.4	3.2	47	535
May 1986	10	25	15	16	10	3	8	2	8	3	100	2.1	0.1	4.6	4.5	3.0	35	561
June 1986	8	24	16	17	10	4	7	4	7	3	100	2.3	0.1	4.7	4.5	3.4	40	532
July 1986	8	25	13	16	12	6	6	4	7	3	100	2.5	0.1	5.0	4.8	3.3	33	548
August 1986	6	24	14	18	12	6	5	5	7	2	100	2.6	0.2	5.1	4.8	3.6	39	528
September 1986	6	23	15	20	11	6	5	4	8	2	100	2.7	0.3	5.0	4.6	3.5	35	557
October 1986	5	21	17	20	13	4	7	3	8	2	100	2.8	0.4	5.0	4.5	3.6	32	569
November 1986	5	22	19	20	13	4	6	2	8	2	100	2.5	0.4	4.8	4.4	3.2	22	595

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>	Down	Same	PERCENT TO GO UP BY									PERCENTILES							
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases	
December	1986	5	20	20	19	15	5	6	2	6	3	100	2.6	0.5	4.8	4.3	3.3	23	585
January	1987	6	19	21	20	12	6	5	2	8	2	100	2.5	0.5	4.7	4.2	3.2	26	574
February	1987	5	18	20	19	13	5	7	3	9	2	100	2.7	0.7	4.9	4.3	3.7	33	543
March	1987	4	19	20	19	11	5	7	3	11	1	100	2.7	0.6	4.8	4.2	3.6	30	532
April	1987	4	20	18	18	13	4	8	3	10	1	100	2.8	0.6	5.0	4.4	3.6	26	523
May	1987	3	19	19	21	13	4	6	2	10	2	100	2.8	0.7	4.9	4.2	3.4	21	536
June	1987	3	16	19	22	14	5	7	3	9	2	100	2.9	0.9	5.1	4.1	3.8	23	562
July	1987	3	15	19	24	12	6	6	3	8	3	100	2.9	1.0	5.0	4.0	3.8	22	575
August	1987	4	14	18	23	12	7	7	2	10	3	100	3.0	1.2	5.1	3.9	3.8	23	565
September	1987	3	16	19	22	12	5	7	2	10	4	100	2.8	0.9	4.9	4.0	3.8	35	543
October	1987	3	15	18	22	16	5	6	3	10	3	100	2.9	1.1	5.0	3.9	4.2	45	485
November	1987	4	18	17	19	19	4	5	2	8	4	100	2.9	0.8	4.9	4.2	3.8	39	452
December	1987	5	17	16	19	20	4	5	3	8	3	100	2.9	0.7	5.1	4.4	3.7	39	410
January	1988	7	17	17	18	18	4	6	3	7	3	100	2.9	0.6	5.2	4.7	3.5	35	431
February	1988	6	15	21	19	15	4	7	4	7	2	100	2.9	0.8	5.3	4.4	4.0	48	429
March	1988	5	15	20	22	14	5	7	4	7	2	100	2.9	0.9	5.1	4.2	4.0	39	428
April	1988	3	15	22	24	14	5	7	3	7	2	100	2.9	1.1	4.9	3.8	3.9	34	424
May	1988	2	14	21	24	15	5	6	4	6	2	100	3.0	1.2	5.1	3.8	4.1	28	438
June	1988	1	12	19	22	17	6	8	5	8	2	100	3.6	1.8	5.8	4.0	5.0	46	440
July	1988	1	11	15	20	19	6	11	6	9	2	100	4.2	2.2	7.2	4.9	5.7	53	432
August	1988	2	9	12	21	20	7	12	5	11	1	100	4.2	2.5	7.1	4.7	5.7	53	409
September	1988	2	8	14	22	18	9	11	5	10	1	100	3.8	2.3	7.1	4.8	5.5	48	407
October	1988	2	8	20	20	17	10	9	4	10	1	100	3.3	1.9	5.9	4.0	4.8	41	409
November	1988	2	9	19	20	15	10	9	4	10	2	100	3.3	1.9	6.0	4.2	4.9	46	436
December	1988	2	10	17	20	19	8	10	3	10	3	100	3.8	2.1	5.6	3.6	4.8	36	450
January	1989	1	10	16	20	19	9	8	4	9	3	100	3.9	2.2	5.7	3.6	5.1	40	433
February	1989	1	10	17	20	20	9	7	4	9	3	100	3.9	2.1	5.5	3.5	5.0	36	402
March	1989	2	12	20	20	16	8	6	5	8	3	100	3.3	1.5	5.3	3.8	4.8	45	408
April	1989	2	10	19	20	17	9	8	5	9	3	100	3.7	1.7	5.8	4.1	4.9	44	407
May	1989	2	11	17	18	18	9	10	6	8	2	100	4.1	1.9	6.3	4.4	5.5	52	429
June	1989	2	9	16	19	20	9	10	4	9	2	100	4.2	2.2	6.3	4.2	5.2	35	417
July	1989	1	8	16	17	21	9	11	4	11	2	100	4.3	2.2	6.4	4.2	5.3	38	427
August	1989	2	10	16	17	22	8	10	3	12	1	100	4.0	1.8	6.1	4.3	5.0	42	427
September	1989	2	11	16	18	19	8	9	4	11	1	100	3.9	1.6	6.0	4.4	4.9	47	444
October	1989	3	13	17	21	17	6	7	3	10	2	100	3.4	1.2	5.3	4.1	4.3	41	449
November	1989	2	14	18	23	15	7	7	2	10	3	100	3.3	1.3	5.2	3.9	4.1	28	450
December	1989	3	12	19	20	18	7	6	2	10	2	100	3.3	1.2	5.2	4.0	4.0	30	437
January	1990	4	10	14	21	20	7	7	4	10	3	100	3.8	1.7	5.5	3.8	4.7	47	436
February	1990	5	10	13	19	22	9	7	4	10	2	100	4.0	1.7	5.7	4.0	4.7	48	434
March	1990	4	11	12	19	20	8	9	4	9	3	100	4.1	1.8	5.8	4.0	5.1	54	444
April	1990	4	12	16	19	18	9	10	3	9	1	100	3.7	1.4	5.6	4.2	4.5	39	469
May	1990	3	11	18	20	17	8	10	3	9	1	100	3.4	1.5	5.4	3.9	4.6	41	486
June	1990	3	11	18	22	19	6	9	3	8	1	100	3.4	1.7	5.3	3.6	4.6	39	475
July	1990	2	12	22	21	17	5	8	4	8	2	100	3.1	1.5	5.1	3.6	4.5	39	436
August	1990	2	12	20	22	15	7	8	6	7	1	100	3.3	1.7	5.7	4.0	4.9	45	404
September	1990	2	11	21	18	15	9	9	6	9	1	100	3.7	1.7	6.2	4.4	5.1	43	395
October	1990	4	8	15	18	16	12	10	6	10	1	100	4.3	2.0	6.9	4.8	5.5	47	436
November	1990	4	9	17	15	18	9	11	5	10	1	100	4.2	1.8	6.9	5.1	5.0	39	474
December	1990	6	11	13	15	18	10	10	6	11	1	100	4.3	1.4	7.1	5.6	4.9	41	474
January	1991	7	11	13	15	18	8	10	6	10	1	100	3.9	1.1	6.7	5.6	4.7	42	439
February	1991	9	14	11	16	17	9	9	6	9	1	100	3.6	0.8	6.2	5.4	4.4	44	391
March	1991	9	18	13	17	14	6	9	5	7	2	100	2.9	0.4	5.6	5.2	3.9	37	377
April	1991	9	21	13	19	14	7	8	4	6	1	100	2.8	0.2	5.3	5.1	3.6	31	414
May	1991	10	21	16	17	14	5	8	3	6	1	100	2.4	0.2	5.1	5.0	3.2	25	434
June	1991	7	17	18	18	14	6	8	3	8	1	100	2.6	0.6	5.1	4.6	3.6	29	443

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
July	1991	6	19	19	16	13	4	9	3	9	1	100	2.5	0.5	5.0	4.6	3.6	32	414
August	1991	5	16	17	18	14	5	9	3	10	2	100	2.9	0.8	5.2	4.5	4.1	42	389
September	1991	7	21	13	20	14	4	8	2	8	1	100	2.8	0.3	5.0	4.7	3.4	37	386
October	1991	7	19	12	21	15	5	8	3	7	2	100	3.0	0.4	5.1	4.6	3.9	49	385
November	1991	6	22	12	22	14	6	6	4	7	2	100	2.9	0.3	5.0	4.7	4.0	61	403
December	1991	6	18	14	21	13	7	5	6	7	3	100	3.0	0.5	5.2	4.6	4.6	81	416
January	1992	9	21	12	21	10	6	5	5	8	2	100	2.7	0.3	5.1	4.8	3.9	67	408
February	1992	9	25	13	20	10	5	6	5	6	2	100	2.4	0.2	4.8	4.6	3.3	49	397
March	1992	8	29	13	20	10	4	6	3	6	2	100	2.2	0.0	4.5	4.6	2.6	24	395
April	1992	6	27	13	23	11	3	6	3	7	1	100	2.4	0.2	4.5	4.3	2.9	23	389
May	1992	5	21	15	21	13	4	7	2	9	2	100	2.6	0.4	4.8	4.4	3.0	21	393
June	1992	5	16	16	20	14	5	9	2	9	3	100	2.9	0.8	5.2	4.4	3.5	25	392
July	1992	6	17	19	17	13	5	9	3	9	3	100	2.8	0.6	5.2	4.6	3.4	26	409
August	1992	7	20	17	18	12	4	9	3	7	3	100	2.6	0.4	5.0	4.6	3.3	27	406
September	1992	7	22	15	20	12	3	7	4	7	2	100	2.6	0.2	4.9	4.7	3.4	30	410
October	1992	6	26	13	21	11	4	7	4	7	2	100	2.6	0.1	4.7	4.6	3.5	37	412
November	1992	6	24	11	25	11	3	7	4	7	2	100	2.8	0.1	4.7	4.6	3.4	36	404
December	1992	5	28	11	24	11	3	4	3	8	3	100	2.6	0.0	4.5	4.5	3.0	29	394
January	1993	4	26	13	23	11	4	5	3	8	3	100	2.7	0.2	4.7	4.5	3.0	20	384
February	1993	5	25	12	20	14	4	5	3	9	3	100	2.8	0.2	4.8	4.6	3.5	38	386
March	1993	4	21	13	20	14	4	7	5	9	1	100	3.0	0.4	5.1	4.7	4.5	66	377
April	1993	5	20	13	21	15	4	6	7	8	1	100	3.0	0.5	5.1	4.6	4.8	79	391
May	1993	4	19	16	24	12	5	5	6	8	1	100	2.9	0.6	5.0	4.3	4.6	72	405
June	1993	4	19	17	21	14	5	6	4	8	2	100	2.9	0.6	5.0	4.3	4.1	47	410
July	1993	3	18	18	20	13	6	6	4	9	3	100	2.9	0.7	5.1	4.3	4.2	43	398
August	1993	4	16	16	19	16	6	6	4	9	3	100	3.1	0.9	5.2	4.3	4.3	49	399
September	1993	5	15	18	19	13	5	6	6	9	4	100	3.0	1.0	5.2	4.2	4.8	72	403
October	1993	5	15	18	18	16	7	6	5	8	3	100	3.1	1.0	5.3	4.3	4.7	70	410
November	1993	5	17	20	18	14	6	5	4	9	3	100	2.8	0.8	5.1	4.2	4.0	50	412
December	1993	5	19	17	20	14	7	4	2	10	3	100	2.8	0.6	4.9	4.3	3.2	24	407
January	1994	3	22	17	21	11	5	3	2	11	5	100	2.6	0.4	4.6	4.2	2.8	13	401
February	1994	2	22	18	21	11	4	3	4	10	5	100	2.6	0.5	4.7	4.2	3.7	33	394
March	1994	1	20	20	20	13	5	4	4	8	4	100	2.7	0.7	4.8	4.1	3.9	36	425
April	1994	2	19	22	22	13	4	4	5	7	2	100	2.7	0.8	4.7	3.9	4.2	52	435
May	1994	2	20	21	20	14	5	6	3	8	1	100	2.7	0.8	4.8	4.0	3.8	42	436
June	1994	3	21	23	19	10	4	7	2	9	1	100	2.5	0.6	4.5	4.0	3.6	42	416
July	1994	3	21	20	21	10	5	7	2	10	2	100	2.6	0.7	4.7	4.0	3.8	41	413
August	1994	2	21	19	26	10	4	6	2	7	2	100	2.6	0.7	4.4	3.7	3.6	32	405
September	1994	1	17	18	29	12	5	7	3	7	2	100	3.0	1.2	4.8	3.6	4.2	37	400
October	1994	2	16	17	27	13	5	6	3	8	2	100	3.1	1.2	4.9	3.7	4.0	34	389
November	1994	2	14	17	23	13	6	8	4	11	2	100	3.2	1.3	5.3	4.0	4.5	41	395
December	1994	3	16	17	21	14	4	6	4	11	3	100	3.0	1.0	5.1	4.1	4.0	34	409
January	1995	2	17	17	22	14	3	7	3	11	3	100	2.9	1.0	5.0	4.0	3.6	20	401
February	1995	2	16	18	25	15	3	5	3	10	3	100	3.0	1.2	4.9	3.7	3.7	22	399
March	1995	2	15	16	25	16	5	4	4	10	2	100	3.1	1.3	5.1	3.8	4.1	31	384
April	1995	2	14	14	24	17	5	6	5	12	2	100	3.4	1.6	5.3	3.8	4.6	34	385
May	1995	1	14	17	24	16	6	7	3	10	2	100	3.2	1.4	5.2	3.9	4.1	26	383
June	1995	2	15	18	24	13	4	7	3	11	2	100	3.0	1.2	5.0	3.8	3.7	21	391
July	1995	2	16	22	23	13	4	7	3	10	1	100	2.8	1.0	4.9	3.9	3.6	22	390
August	1995	3	18	21	20	14	4	6	4	10	1	100	2.8	0.9	5.0	4.1	3.9	29	406
September	1995	2	17	22	20	15	3	7	4	9	1	100	2.7	1.0	5.0	4.0	4.0	29	404
October	1995	1	16	22	22	14	4	6	3	9	2	100	2.8	1.2	4.8	3.6	3.8	25	415
November	1995	2	14	23	25	12	3	7	2	10	2	100	2.8	1.4	4.7	3.3	3.6	23	410
December	1995	2	15	22	22	15	3	7	2	10	2	100	2.9	1.2	4.8	3.5	3.5	20	420
January	1996	4	15	22	19	15	3	7	3	10	2	100	2.8	1.0	4.9	3.8	3.7	31	408

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Down</u>	<u>Same</u>	PERCENT TO GO UP BY									<u>Total</u>	<u>Median</u>	PERCENTILES				
			<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>25th</u>			<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
February 1996	4	20	20	18	15	3	6	2	10	2	100	2.7	0.6	4.7	4.1	3.5	25	432
March 1996	4	19	20	20	13	4	6	3	9	2	100	2.6	0.6	4.9	4.3	3.6	34	418
April 1996	3	18	19	22	14	4	6	3	9	2	100	2.9	1.0	5.0	4.1	4.0	37	445
May 1996	2	13	20	22	14	5	8	5	9	1	100	3.0	1.3	5.4	4.1	4.6	46	408
June 1996	2	12	21	23	16	4	5	5	10	2	100	3.0	1.5	5.2	3.7	4.8	60	420
July 1996	2	13	22	22	16	4	6	5	8	2	100	2.9	1.3	5.2	3.9	4.5	52	397
August 1996	2	14	21	23	15	4	5	4	8	3	100	2.9	1.2	5.1	3.9	4.2	44	415
September 1996	2	14	20	24	14	4	7	2	9	3	100	3.0	1.2	5.1	3.8	3.7	18	411
October 1996	2	13	17	27	14	4	7	3	11	2	100	3.1	1.4	5.2	3.7	4.0	26	436
November 1996	2	12	18	26	16	3	7	3	12	2	100	3.1	1.5	5.2	3.7	4.1	25	432
December 1996	2	12	21	26	14	3	6	3	11	2	100	3.0	1.4	5.0	3.6	4.0	28	412
January 1997	2	10	25	24	14	3	7	3	10	2	100	2.9	1.4	5.0	3.6	3.9	22	392
February 1997	1	10	25	25	13	4	7	3	10	2	100	3.0	1.5	5.0	3.5	4.0	22	375
March 1997	1	11	25	22	13	4	8	3	12	2	100	2.9	1.4	5.1	3.7	4.1	25	388
April 1997	1	13	21	25	12	5	8	2	12	1	100	3.0	1.5	5.0	3.5	4.0	19	403
May 1997	1	12	24	24	11	5	7	3	12	1	100	2.9	1.5	4.9	3.4	3.9	20	419
June 1997	2	11	23	27	12	4	6	2	12	1	100	2.9	1.5	4.7	3.2	3.6	16	420
July 1997	2	11	25	25	12	3	6	3	13	2	100	2.8	1.3	4.7	3.4	3.6	17	410
August 1997	2	12	24	24	11	2	6	2	15	3	100	2.7	1.2	4.3	3.1	3.4	16	429
September 1997	1	13	25	22	11	3	6	3	14	3	100	2.7	1.1	4.4	3.3	3.6	19	424
October 1997	1	14	24	22	11	3	6	2	14	2	100	2.7	1.1	4.4	3.3	3.4	17	426
November 1997	2	14	23	22	14	4	6	2	12	1	100	2.8	1.1	5.0	3.8	3.5	16	415
December 1997	2	16	21	20	15	5	6	1	13	1	100	2.8	1.0	5.0	3.9	3.4	13	421
January 1998	3	20	20	18	15	5	4	2	12	1	100	2.6	0.7	4.9	4.1	3.2	17	430
February 1998	4	21	20	17	12	4	2	2	16	2	100	2.4	0.6	4.5	3.9	2.9	17	439
March 1998	3	20	21	17	9	3	4	1	17	3	100	2.3	0.6	4.3	3.7	2.8	14	447
April 1998	2	17	21	17	11	2	5	1	19	4	100	2.5	0.8	4.5	3.6	3.0	11	439
May 1998	1	17	20	18	14	4	6	1	17	3	100	2.8	1.1	4.8	3.8	3.4	10	440
June 1998	1	17	19	18	17	4	6	2	14	2	100	2.9	1.1	5.0	3.9	3.6	11	442
July 1998	1	13	21	20	16	5	6	2	13	2	100	3.0	1.3	5.0	3.7	3.6	11	443
August 1998	2	13	24	18	17	5	5	1	13	4	100	2.8	1.1	5.0	3.9	3.3	10	432
September 1998	2	13	25	16	14	4	6	1	14	5	100	2.6	1.0	5.0	3.9	3.2	10	426
October 1998	5	18	23	15	12	3	6	0	14	5	100	2.3	0.6	4.4	3.7	2.7	11	446
November 1998	5	21	21	18	8	3	6	1	13	4	100	2.2	0.4	4.0	3.6	2.5	12	450
December 1998	6	22	21	21	10	3	4	1	11	3	100	2.3	0.3	3.8	3.4	2.4	11	439
January 1999	5	21	21	23	10	2	5	1	11	2	100	2.5	0.5	3.9	3.5	2.5	11	408
February 1999	4	18	23	22	13	2	5	0	11	3	100	2.5	0.7	4.2	3.5	2.6	10	404
March 1999	3	15	25	24	13	2	5	0	11	3	100	2.6	1.0	4.2	3.2	2.7	10	412
April 1999	3	13	25	25	15	2	5	1	10	2	100	2.7	1.3	4.5	3.3	3.0	9	422
May 1999	2	14	22	28	14	3	5	1	10	1	100	2.8	1.4	4.5	3.2	3.2	10	416
June 1999	2	15	19	26	13	3	7	1	12	1	100	2.9	1.2	4.8	3.6	3.4	11	412
July 1999	3	15	21	23	10	3	8	1	14	1	100	2.7	1.1	4.3	3.3	3.2	10	396
August 1999	3	13	24	23	10	3	7	0	16	1	100	2.6	1.2	4.1	2.9	3.0	8	401
September 1999	3	12	25	25	11	3	5	1	14	2	100	2.6	1.3	4.0	2.8	3.0	8	414
October 1999	1	11	22	26	14	2	5	1	15	3	100	2.8	1.4	4.6	3.2	3.3	8	445
November 1999	2	11	19	25	13	3	7	2	14	4	100	2.9	1.3	5.1	3.8	3.6	11	454
December 1999	2	10	19	24	15	3	8	2	14	4	100	3.1	1.3	5.1	3.8	3.7	11	457
January 2000	3	12	18	24	15	3	7	2	13	3	100	3.1	1.2	5.0	3.9	3.5	11	449
February 2000	2	12	20	24	14	2	7	2	14	3	100	3.0	1.2	4.6	3.4	3.4	12	455
March 2000	2	10	21	27	12	3	7	2	14	2	100	2.9	1.4	4.6	3.3	3.5	11	462
April 2000	2	8	21	27	13	3	8	1	15	2	100	3.0	1.7	4.7	3.0	3.6	10	476
May 2000	2	8	21	29	15	3	8	1	13	1	100	3.1	1.8	4.9	3.1	3.6	9	472
June 2000	2	9	21	26	15	3	7	1	14	1	100	3.0	1.7	4.9	3.2	3.4	10	467
July 2000	2	9	24	24	14	4	8	2	13	1	100	3.0	1.5	5.0	3.5	3.7	13	469
August 2000	3	12	25	18	15	4	8	2	13	1	100	2.8	1.2	5.1	3.9	3.6	15	475
September 2000	3	13	25	18	14	4	8	3	11	2	100	2.8	1.1	5.1	4.0	3.6	18	478

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
October	2000	3	13	22	20	15	4	7	3	11	2	100	2.8	1.2	5.0	3.8	3.6	19	473
November	2000	3	12	21	22	14	3	7	3	11	3	100	2.9	1.2	5.0	3.8	3.7	24	464
December	2000	3	15	20	21	14	3	6	3	12	3	100	2.7	1.1	4.8	3.8	3.6	23	462
January	2001	5	16	19	19	13	3	6	3	13	4	100	2.7	0.9	4.9	4.1	3.6	24	464
February	2001	6	20	17	17	13	3	4	3	14	3	100	2.6	0.6	4.7	4.2	3.3	20	489
March	2001	6	18	14	19	15	3	6	2	14	3	100	2.9	0.8	5.0	4.1	3.5	19	473
April	2001	6	21	14	17	14	4	6	2	13	2	100	2.8	0.5	4.9	4.4	3.3	21	465
May	2001	6	16	15	17	15	4	8	3	14	2	100	3.0	0.8	5.2	4.4	3.7	24	436
June	2001	5	16	17	16	14	4	8	4	15	2	100	3.0	1.0	5.3	4.3	4.0	28	452
July	2001	6	17	17	18	12	3	7	3	14	2	100	2.8	0.9	5.0	4.1	3.7	24	462
August	2001	5	20	16	20	12	3	8	2	11	2	100	2.7	0.7	4.9	4.2	3.4	21	467
September	2001	6	21	14	20	13	2	8	2	10	3	100	2.7	0.4	4.9	4.5	3.2	21	478
October	2001	8	24	14	17	12	2	8	2	10	4	100	2.1	0.3	4.5	4.2	2.9	24	486
November	2001	12	27	12	13	8	3	7	2	12	5	100	1.4	0.1	3.8	3.8	2.3	24	498
December	2001	14	30	13	12	6	3	5	1	10	6	100	0.9	-0.2	3.3	3.5	1.6	21	473
January	2002	11	29	14	14	7	3	4	1	12	5	100	1.2	-0.1	3.4	3.5	1.8	17	483
February	2002	7	29	16	14	11	2	4	1	12	4	100	1.7	-0.2	4.1	4.3	2.1	16	460
March	2002	4	28	17	14	12	2	4	1	15	3	100	2.0	0.0	4.3	4.2	2.6	13	483
April	2002	3	24	18	15	12	2	5	1	17	3	100	2.3	0.2	4.7	4.5	2.9	14	481
May	2002	2	21	18	19	11	4	4	1	16	4	100	2.6	0.6	4.5	3.8	3.0	11	501
June	2002	2	19	16	19	13	4	4	0	18	4	100	2.8	0.8	4.8	3.9	3.0	10	482
July	2002	3	20	17	19	12	4	5	0	17	4	100	2.7	0.7	4.6	3.9	2.9	10	475
August	2002	4	21	17	16	11	4	7	0	17	2	100	2.5	0.6	4.6	4.0	2.8	12	467
September	2002	5	21	18	16	10	4	8	0	15	2	100	2.5	0.5	4.7	4.1	2.9	13	499
October	2002	4	20	17	14	12	4	9	0	16	4	100	2.6	0.6	4.9	4.3	3.0	14	510
November	2002	4	21	16	17	11	2	8	0	16	4	100	2.6	0.4	4.5	4.1	2.9	14	519
December	2002	5	25	14	17	9	2	7	1	15	5	100	2.3	0.1	4.2	4.1	2.6	15	501
January	2003	6	26	14	20	9	2	6	1	14	3	100	2.2	0.0	4.1	4.1	2.4	15	481
February	2003	5	24	15	18	10	2	5	2	15	3	100	2.3	0.3	4.5	4.1	2.7	15	478
March	2003	4	19	16	19	11	3	8	1	16	2	100	2.7	0.7	4.9	4.1	3.2	15	470
April	2003	4	19	16	19	13	2	8	2	14	2	100	2.8	0.8	4.9	4.2	3.4	17	476
May	2003	4	21	17	19	13	2	8	2	11	2	100	2.7	0.6	4.8	4.1	3.3	17	488
June	2003	5	27	17	18	11	2	5	2	9	3	100	2.3	0.2	4.2	4.0	2.8	16	503
July	2003	5	29	19	16	8	2	6	1	11	3	100	1.8	0.1	3.6	3.5	2.4	13	501
August	2003	5	25	19	15	9	4	8	1	13	3	100	2.0	0.4	4.0	3.6	2.7	13	496
September	2003	3	20	21	17	10	4	7	1	14	2	100	2.4	0.7	4.4	3.7	3.0	12	487
October	2003	3	18	21	17	12	4	9	1	12	2	100	2.6	0.7	5.0	4.2	3.3	14	473
November	2003	3	19	20	20	12	3	8	2	11	3	100	2.6	0.8	4.8	4.0	3.3	12	478
December	2003	4	20	21	19	12	2	8	1	10	2	100	2.5	0.7	4.7	4.1	3.1	12	470
January	2004	3	19	22	20	12	2	6	1	13	1	100	2.5	0.8	4.2	3.4	2.9	10	488
February	2004	4	21	22	19	11	3	6	1	13	1	100	2.4	0.5	4.2	3.7	2.7	11	502
March	2004	3	19	20	19	12	4	6	2	13	2	100	2.6	0.8	4.5	3.7	3.1	12	527
April	2004	2	16	18	20	12	6	8	2	13	2	100	3.0	1.2	5.2	4.0	3.7	13	531
May	2004	1	11	17	22	15	6	10	3	14	2	100	3.3	1.8	5.4	3.6	4.3	13	532
June	2004	1	9	16	24	16	6	10	2	14	2	100	3.4	2.1	5.4	3.3	4.4	12	548
July	2004	1	9	17	25	16	5	9	2	15	2	100	3.3	2.0	5.2	3.1	4.1	11	572
August	2004	3	11	20	23	14	4	7	2	14	2	100	3.1	1.6	5.0	3.5	3.7	11	576
September	2004	3	11	22	21	15	4	7	1	14	2	100	2.9	1.4	5.0	3.6	3.5	11	567
October	2004	2	11	23	20	16	4	7	1	13	2	100	2.9	1.3	5.0	3.8	3.5	12	560
November	2004	1	12	21	22	17	3	8	1	14	1	100	3.0	1.3	5.0	3.7	3.5	10	551
December	2004	2	11	21	22	18	4	7	1	13	1	100	3.0	1.4	5.0	3.6	3.5	10	562
January	2005	2	12	19	25	15	4	8	1	15	0	100	3.0	1.5	4.9	3.5	3.5	10	579
February	2005	2	9	20	26	15	4	7	1	16	0	100	3.1	1.7	5.0	3.2	3.7	10	580
March	2005	1	9	18	27	14	4	7	2	18	0	100	3.1	1.8	5.0	3.1	3.8	11	600
April	2005	1	7	18	27	16	3	8	1	16	1	100	3.2	1.9	5.0	3.1	3.9	10	582

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK.NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
May	2005	2	9	18	26	16	4	8	1	15	1	100	3.2	1.8	5.0	3.2	3.8	10	584
June	2005	2	9	21	24	17	4	8	1	13	1	100	3.2	1.7	5.1	3.3	3.8	10	555
July	2005	1	10	21	24	17	4	8	1	14	1	100	3.2	1.8	5.0	3.2	3.7	10	571
August	2005	2	9	19	25	17	4	9	1	13	1	100	3.2	1.8	5.1	3.2	3.8	11	596
September	2005	2	8	16	25	15	4	10	4	14	1	100	3.5	2.0	6.6	4.5	4.4	17	640
October	2005	3	8	13	22	18	6	11	6	12	1	100	4.1	2.3	8.1	5.7	5.2	25	634
November	2005	2	8	13	19	18	7	12	7	14	0	100	4.2	2.3	8.3	6.0	5.4	28	633
December	2005	2	10	15	19	20	5	11	6	11	1	100	3.8	2.1	6.9	4.8	4.9	25	602
January	2006	2	11	18	22	18	4	10	3	11	1	100	3.3	1.6	5.5	3.9	4.2	19	615
February	2006	2	12	19	22	17	3	10	3	11	1	100	3.2	1.5	5.3	3.8	4.0	16	606
March	2006	2	11	18	22	17	4	9	2	13	1	100	3.2	1.6	5.3	3.6	4.0	12	617
April	2006	2	8	18	23	16	6	10	2	14	1	100	3.3	1.9	5.6	3.6	4.2	12	614
May	2006	2	6	17	24	15	7	12	3	13	1	100	3.6	2.3	6.6	4.3	4.6	14	626
June	2006	2	5	18	25	14	8	13	3	11	1	100	3.6	2.3	6.6	4.4	4.7	16	634
July	2006	1	7	19	26	16	6	13	3	10	1	100	3.5	2.2	6.3	4.2	4.6	16	634
August	2006	1	7	19	24	17	6	12	3	10	0	100	3.7	2.2	5.9	3.8	4.6	16	640
September	2006	2	9	17	25	19	5	11	2	10	1	100	3.6	2.0	5.8	3.8	4.2	14	661
October	2006	3	12	17	24	17	5	10	2	10	1	100	3.5	1.6	5.7	4.0	4.0	14	683
November	2006	3	14	17	25	17	4	9	1	8	2	100	3.0	1.2	5.1	3.8	3.4	14	674
December	2006	3	15	17	26	14	3	10	1	8	1	100	3.0	1.2	5.0	3.7	3.5	14	671
January	2007	3	13	18	27	15	3	9	2	8	1	100	3.0	1.4	4.9	3.5	3.6	14	650
February	2007	2	12	20	27	15	3	8	2	11	1	100	3.1	1.7	4.9	3.2	3.7	13	676
March	2007	1	11	22	24	16	3	7	2	13	1	100	3.0	1.6	5.0	3.4	3.7	13	682
April	2007	2	11	22	23	15	4	10	1	13	0	100	3.1	1.6	5.1	3.5	3.8	13	701
May	2007	2	10	21	24	15	5	10	2	12	1	100	3.2	1.7	5.2	3.5	4.0	13	683
June	2007	1	8	18	26	17	5	10	3	11	0	100	3.4	2.0	5.3	3.2	4.3	13	667
July	2007	1	8	18	26	18	5	10	3	12	0	100	3.4	2.0	5.3	3.3	4.4	14	665
August	2007	2	8	16	23	19	4	9	4	13	0	100	3.5	2.1	5.3	3.3	4.5	16	687
September	2007	2	10	17	23	17	5	10	4	12	1	100	3.4	1.9	5.3	3.4	4.4	18	702
October	2007	3	10	17	24	16	5	8	3	14	1	100	3.3	2.0	5.2	3.2	4.1	18	712
November	2007	3	9	18	25	15	5	10	3	12	1	100	3.3	1.9	5.6	3.7	4.1	18	702
December	2007	3	8	17	24	15	5	10	3	14	1	100	3.4	1.9	5.9	3.9	4.2	20	705
January	2008	3	9	16	23	15	5	13	3	12	1	100	3.5	1.9	6.1	4.3	4.3	19	715
February	2008	5	10	15	21	16	5	12	3	12	1	100	3.5	1.7	6.0	4.3	4.2	21	712
March	2008	4	9	15	20	19	6	14	2	10	1	100	3.9	1.9	6.2	4.3	4.5	20	702
April	2008	5	7	14	17	21	6	13	4	13	1	100	4.4	2.2	6.8	4.6	4.9	22	695
May	2008	3	6	10	15	22	5	16	6	16	1	100	4.9	2.9	8.0	5.2	5.8	24	726
June	2008	3	5	8	16	21	6	16	7	17	1	100	5.0	3.0	9.0	6.0	6.0	26	730
July	2008	3	5	6	16	20	7	19	8	15	1	100	5.2	3.2	9.8	6.6	6.4	29	754
August	2008	4	7	6	16	21	8	16	6	14	2	100	5.0	2.9	8.8	5.9	5.7	27	734
September	2008	4	11	8	15	19	8	16	5	14	1	100	4.7	2.3	8.0	5.7	5.3	26	722
October	2008	4	16	9	14	18	6	13	4	14	1	100	4.1	1.4	7.8	6.4	4.7	24	694
November	2008	9	19	8	14	14	5	13	4	12	1	100	3.5	0.5	7.3	6.8	4.0	31	707
December	2008	14	21	6	13	15	4	11	4	10	2	100	2.8	0.0	6.7	6.6	3.1	33	718
January	2009	17	23	6	13	14	4	9	3	8	2	100	2.6	-0.2	5.3	5.4	2.6	35	740
February	2009	18	26	6	12	13	4	8	3	9	2	100	2.1	-0.4	5.1	5.5	2.2	34	729
March	2009	16	26	7	11	13	4	7	3	11	2	100	2.1	-0.3	5.1	5.4	2.2	33	751
April	2009	16	28	6	10	14	3	7	3	11	2	100	2.1	-0.4	5.2	5.6	2.3	34	742
May	2009	10	28	7	12	16	3	7	3	11	2	100	2.5	-0.1	5.2	5.3	2.7	27	765
June	2009	7	24	8	16	16	3	10	3	11	2	100	3.0	0.5	5.5	5.1	3.5	26	771
July	2009	6	20	10	17	17	4	11	3	11	2	100	3.2	0.7	5.5	4.7	3.8	23	766
August	2009	6	20	10	17	16	4	10	3	11	2	100	3.1	0.7	5.5	4.7	3.8	23	759
September	2009	7	25	12	16	13	4	9	3	9	2	100	2.7	0.2	5.1	4.8	3.3	23	754
October	2009	7	25	12	17	13	4	8	3	8	2	100	2.6	0.2	5.0	4.8	3.0	23	782
November	2009	8	24	13	17	13	4	9	3	7	1	100	2.6	0.2	5.0	4.8	3.0	23	784
December	2009	9	24	13	16	15	3	9	2	7	2	100	2.6	0.2	5.0	4.8	3.0	21	801

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
January	2010	7	23	13	17	14	3	10	2	8	2	100	2.6	0.3	5.1	4.8	3.3	21	797
February	2010	5	23	15	18	12	3	11	3	8	2	100	2.6	0.4	5.1	4.7	3.5	20	798
March	2010	3	20	16	19	13	4	11	3	10	1	100	2.9	0.6	5.2	4.5	3.7	21	796
April	2010	2	19	16	19	14	4	10	4	11	1	100	3.1	1.0	5.2	4.2	4.0	21	809
May	2010	2	17	15	20	16	3	10	4	11	0	100	3.2	1.2	5.3	4.1	4.1	21	817
June	2010	3	18	15	21	17	3	10	4	10	0	100	3.1	1.1	5.3	4.1	4.0	20	801
July	2010	3	19	16	21	16	3	9	2	9	1	100	3.0	0.8	5.2	4.4	3.6	17	796
August	2010	4	22	16	19	16	4	9	2	9	1	100	2.8	0.5	5.1	4.6	3.3	16	803
September	2010	4	23	16	17	14	4	9	2	10	1	100	2.8	0.5	5.0	4.6	3.4	17	826
October	2010	4	24	15	17	15	3	9	3	10	1	100	2.9	0.4	5.1	4.7	3.5	20	819
November	2010	3	21	15	18	16	3	9	4	11	1	100	3.1	0.7	5.2	4.6	3.8	20	821
December	2010	3	18	17	17	17	3	10	4	9	1	100	3.2	0.9	5.3	4.5	4.0	20	809
January	2011	2	14	17	19	17	5	11	4	9	1	100	3.5	1.5	5.9	4.4	4.4	20	826
February	2011	3	11	18	21	17	5	12	4	9	1	100	3.5	1.7	5.8	4.1	4.5	22	840
March	2011	2	7	15	22	18	6	14	3	12	1	100	4.0	2.2	7.0	4.7	4.9	20	874
April	2011	2	7	14	23	17	6	14	4	13	1	100	4.1	2.4	7.2	4.8	5.0	19	856
May	2011	1	6	12	22	18	6	15	4	14	2	100	4.5	2.6	7.6	5.0	5.1	18	850
June	2011	2	8	13	21	18	6	13	4	13	2	100	4.4	2.4	6.9	4.5	5.0	20	830
July	2011	2	8	14	21	18	6	12	4	13	1	100	4.1	2.2	6.2	3.9	4.7	20	835
August	2011	3	9	16	20	17	6	12	5	12	0	100	3.8	1.9	6.2	4.2	4.6	21	841
September	2011	3	10	17	22	16	7	11	4	10	0	100	3.5	1.8	5.8	4.1	4.4	19	860
October	2011	3	11	18	20	16	6	11	4	10	1	100	3.4	1.6	5.8	4.3	4.3	19	860
November	2011	2	11	19	22	17	6	10	3	9	1	100	3.3	1.6	5.3	3.8	4.0	17	881
December	2011	2	12	18	24	16	5	9	3	10	1	100	3.2	1.5	5.2	3.7	3.9	16	878
January	2012	2	13	17	24	17	6	8	3	10	1	100	3.3	1.6	5.2	3.6	4.0	15	901
February	2012	2	13	16	23	17	6	9	3	11	1	100	3.4	1.7	5.2	3.6	4.2	15	862
March	2012	1	11	16	22	19	6	9	3	13	1	100	3.6	1.9	5.3	3.4	4.5	16	864
April	2012	2	9	16	23	19	4	10	2	14	1	100	3.5	2.0	5.4	3.4	4.3	14	838
May	2012	2	10	17	23	17	4	10	2	13	2	100	3.4	1.8	5.3	3.5	4.2	15	862
June	2012	2	13	17	23	16	3	10	2	12	1	100	3.1	1.5	5.2	3.8	3.9	14	865
July	2012	2	17	16	22	13	5	10	2	11	1	100	3.0	1.2	5.2	4.1	3.8	16	897
August	2012	3	15	15	22	15	5	11	2	12	0	100	3.4	1.4	5.4	3.9	4.0	17	886
September	2012	3	13	15	21	17	5	12	4	10	0	100	3.5	1.7	5.5	3.8	4.3	20	891
October	2012	3	10	16	21	17	4	12	4	11	1	100	3.6	2.0	5.5	3.5	4.5	20	873
November	2012	3	10	17	23	16	4	10	4	11	2	100	3.3	1.9	5.3	3.5	4.4	21	864
December	2012	3	12	17	23	14	4	9	3	12	2	100	3.2	1.6	5.3	3.7	4.1	20	869
January	2013	3	11	18	23	15	5	10	3	11	1	100	3.3	1.7	5.4	3.7	4.2	19	874
February	2013	3	12	18	22	16	6	11	2	10	0	100	3.2	1.5	5.4	3.8	4.0	16	862
March	2013	2	9	18	21	18	7	12	1	12	1	100	3.4	1.8	5.4	3.6	4.2	14	822
April	2013	2	10	19	21	18	6	11	1	12	1	100	3.3	1.7	5.4	3.7	4.0	13	825
May	2013	2	11	19	20	16	5	12	3	12	1	100	3.3	1.7	5.9	4.2	4.3	16	831
June	2013	1	13	19	22	16	4	11	3	11	1	100	3.2	1.5	5.8	4.3	4.2	16	851
July	2013	1	12	20	22	17	4	11	3	10	1	100	3.2	1.6	5.7	4.1	4.3	17	819
August	2013	1	11	21	22	17	5	11	3	9	1	100	3.2	1.5	5.5	3.9	4.3	16	816
September	2013	1	10	21	22	16	7	11	4	8	1	100	3.3	1.6	5.6	4.0	4.5	17	794
October	2013	2	11	22	23	14	7	10	3	8	1	100	3.2	1.4	5.5	4.0	4.2	16	833
November	2013	2	11	23	24	15	7	10	2	7	1	100	3.1	1.5	5.2	3.7	4.0	13	839
December	2013	2	11	24	25	15	5	8	2	7	1	100	3.0	1.4	5.0	3.6	3.8	13	867
January	2014	1	10	24	25	16	4	9	3	6	1	100	3.1	1.5	5.2	3.6	4.0	15	862
February	2014	1	10	22	26	17	5	8	3	7	1	100	3.2	1.7	5.2	3.5	4.2	15	885
March	2014	0	8	21	26	17	5	9	4	9	1	100	3.3	1.9	5.4	3.4	4.4	15	875
April	2014	0	8	21	25	17	6	9	3	10	1	100	3.4	1.9	5.3	3.3	4.3	14	858
May	2014	0	7	22	26	16	6	9	3	10	1	100	3.3	2.0	5.3	3.3	4.4	13	845
June	2014	1	7	22	25	17	5	9	3	10	1	100	3.3	1.9	5.2	3.3	4.2	12	857
July	2014	0	7	22	25	16	7	9	3	9	1	100	3.3	2.0	5.3	3.3	4.3	13	872

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
August	2014	1	7	21	27	17	6	9	2	8	1	100	3.3	2.0	5.2	3.3	4.1	12	867
September	2014	1	7	20	28	15	7	10	2	9	1	100	3.4	2.0	5.3	3.2	4.2	14	838
October	2014	2	9	21	29	16	5	10	2	7	0	100	3.2	1.8	5.1	3.2	3.9	13	801
November	2014	2	10	22	28	15	4	7	2	8	1	100	3.1	1.6	4.9	3.3	3.6	13	783
December	2014	3	11	22	29	16	4	6	1	8	1	100	3.0	1.4	4.8	3.4	3.4	12	789
January	2015	3	12	23	29	14	3	5	1	9	1	100	2.9	1.3	4.6	3.3	3.2	11	765
February	2015	2	12	23	28	14	4	5	2	9	1	100	2.9	1.4	4.7	3.2	3.4	11	753
March	2015	2	11	22	27	15	4	6	1	10	0	100	3.0	1.6	4.8	3.2	3.5	10	697
April	2015	2	10	22	26	16	6	6	2	11	0	100	3.1	1.7	5.0	3.3	3.7	11	691
May	2015	1	10	23	25	14	6	8	1	11	0	100	3.0	1.6	5.1	3.5	3.8	11	655
June	2015	1	10	28	23	12	6	8	2	11	0	100	2.9	1.4	4.9	3.5	3.7	12	684
July	2015	1	10	27	23	12	5	9	3	9	1	100	2.9	1.4	5.0	3.6	3.9	14	687
August	2015	1	10	28	25	13	4	8	3	8	1	100	2.9	1.5	4.8	3.4	3.7	14	733
September	2015	2	11	25	26	15	4	6	2	8	1	100	2.9	1.4	4.9	3.5	3.5	13	699
October	2015	2	12	25	24	16	4	6	1	8	1	100	2.8	1.3	4.8	3.6	3.3	11	687
November	2015	2	11	26	23	15	4	7	1	9	1	100	2.8	1.2	4.8	3.6	3.3	11	648
December	2015	1	11	27	24	13	4	8	2	9	2	100	2.8	1.3	4.8	3.5	3.5	12	657
January	2016	2	13	25	24	14	4	7	2	9	1	100	2.8	1.3	4.8	3.5	3.4	12	671
February	2016	2	14	24	23	15	5	7	2	8	1	100	2.9	1.1	4.9	3.7	3.4	12	667
March	2016	2	15	23	22	16	4	8	1	9	0	100	2.9	1.1	4.9	3.8	3.3	12	701
April	2016	2	13	25	25	14	3	9	2	8	0	100	2.9	1.2	4.9	3.7	3.5	12	718
May	2016	1	12	26	25	13	4	8	2	9	0	100	2.9	1.2	4.8	3.6	3.5	11	776
June	2016	1	10	30	27	12	5	6	2	7	1	100	2.8	1.3	4.4	3.0	3.4	10	752
July	2016	2	11	30	24	11	5	7	1	8	1	100	2.7	1.2	4.4	3.2	3.3	10	754
August	2016	3	12	30	23	11	4	7	1	7	1	100	2.6	1.1	4.4	3.2	3.1	10	728
September	2016	4	15	28	20	12	4	8	1	7	1	100	2.5	0.9	4.7	3.8	3.1	11	767
October	2016	3	15	30	21	13	4	6	1	7	1	100	2.5	0.9	4.6	3.7	3.0	11	789
November	2016	2	14	29	21	13	4	6	2	8	1	100	2.6	1.0	4.7	3.7	3.2	11	808
December	2016	2	15	28	21	14	4	5	2	7	1	100	2.6	1.0	4.7	3.8	3.2	12	796
January	2017	3	16	27	21	13	4	5	2	7	1	100	2.5	0.9	4.7	3.8	3.0	12	807
February	2017	3	16	29	20	13	5	5	2	6	1	100	2.5	0.9	4.7	3.8	3.0	12	811
March	2017	3	15	28	21	13	5	6	1	8	1	100	2.6	1.0	4.7	3.7	3.1	11	824
April	2017	2	14	28	22	13	4	6	2	8	1	100	2.6	1.1	4.6	3.5	3.2	10	835
May	2017	2	13	28	24	13	3	7	1	9	1	100	2.6	1.2	4.5	3.3	3.2	10	841
June	2017	2	12	29	24	12	3	7	2	9	0	100	2.7	1.3	4.6	3.3	3.3	11	819
July	2017	2	13	27	24	13	3	6	1	9	1	100	2.7	1.2	4.6	3.4	3.2	10	804
August	2017	2	14	29	24	13	3	6	1	8	1	100	2.6	1.1	4.3	3.2	3.1	10	799
September	2017	2	13	28	24	14	3	5	1	9	1	100	2.6	1.1	4.3	3.2	3.1	10	818
October	2017	2	13	30	22	12	3	7	2	7	2	100	2.6	1.1	4.4	3.3	3.2	11	839
November	2017	2	13	29	23	12	3	7	2	8	2	100	2.6	1.2	4.6	3.3	3.3	11	860
December	2017	2	13	27	24	11	3	8	2	8	2	100	2.7	1.2	4.6	3.3	3.3	11	863
January	2018	2	12	26	26	13	3	7	2	9	1	100	2.8	1.2	4.6	3.4	3.3	10	863
February	2018	2	12	26	26	13	4	7	1	8	1	100	2.8	1.2	4.7	3.5	3.3	10	863
March	2018	2	11	27	27	14	3	7	1	7	0	100	2.9	1.4	4.7	3.3	3.4	10	886
April	2018	1	13	24	26	15	4	8	1	7	0	100	2.9	1.4	4.8	3.4	3.5	10	879
May	2018	1	12	23	27	17	4	8	1	6	0	100	3.0	1.6	4.9	3.4	3.6	10	897
June	2018	1	11	23	27	16	4	8	2	8	0	100	3.0	1.5	4.9	3.4	3.6	11	883
July	2018	1	11	23	28	15	4	8	2	7	0	100	3.0	1.6	4.9	3.3	3.7	11	876
August	2018	1	11	23	27	13	4	9	3	9	1	100	3.1	1.6	5.0	3.4	3.9	13	854
September	2018	1	11	23	27	13	3	9	3	8	1	100	3.0	1.6	4.9	3.4	3.8	13	861
October	2018	1	11	24	25	15	3	9	2	10	1	100	3.0	1.5	5.0	3.5	3.7	12	859
November	2018	2	12	26	25	14	3	8	1	9	1	100	2.8	1.3	4.8	3.5	3.4	11	877
December	2018	1	12	26	24	14	4	7	1	10	1	100	2.8	1.3	4.8	3.5	3.4	10	852
January	2019	2	12	27	26	13	4	6	1	8	1	100	2.8	1.3	4.7	3.4	3.2	9	854
February	2019	2	11	29	26	12	5	6	1	8	1	100	2.7	1.3	4.6	3.3	3.2	9	841

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
March	2019	2	12	28	27	13	4	6	1	7	0	100	2.7	1.3	4.5	3.2	3.1	9	838
April	2019	2	12	32	26	12	3	6	0	7	0	100	2.6	1.2	4.2	3.0	3.0	8	816
May	2019	1	12	29	27	13	3	6	0	8	1	100	2.7	1.3	4.3	3.0	3.1	8	794
June	2019	1	11	29	25	13	4	7	1	8	2	100	2.8	1.4	4.5	3.1	3.4	9	832
July	2019	2	10	26	26	14	5	7	1	7	1	100	2.9	1.4	4.8	3.4	3.5	10	863
August	2019	2	12	27	23	16	5	7	2	7	1	100	2.9	1.3	4.9	3.6	3.5	11	864
September	2019	2	14	26	23	15	5	8	1	6	0	100	2.9	1.3	4.9	3.6	3.5	11	855
October	2019	1	17	25	21	15	4	8	1	8	0	100	2.8	1.2	4.9	3.7	3.5	11	862
November	2019	1	17	25	22	13	4	9	1	8	1	100	2.7	1.1	4.8	3.7	3.4	11	921
December	2019	1	18	27	23	11	3	7	1	8	1	100	2.6	1.0	4.4	3.5	3.1	10	957
January	2020	2	15	29	24	10	3	7	1	8	1	100	2.5	1.1	4.1	3.0	3.0	10	974
February	2020	3	14	29	25	11	3	6	0	8	0	100	2.5	1.1	4.0	2.9	2.9	10	941
March	2020	4	15	28	24	12	2	6	0	8	1	100	2.4	0.9	4.0	3.1	2.7	10	959
April	2020	7	20	21	19	12	3	7	2	8	1	100	2.3	0.5	4.7	4.2	2.7	17	943
May	2020	9	20	15	16	13	3	8	3	10	2	100	2.5	0.3	4.9	4.7	2.9	23	939
June	2020	10	19	11	14	15	4	10	3	12	2	100	2.9	0.6	5.4	4.8	3.3	25	902
July	2020	7	17	11	18	15	4	12	2	12	2	100	3.2	0.7	5.3	4.6	3.6	21	889
August	2020	5	18	11	20	15	5	12	2	9	2	100	3.2	0.9	5.3	4.4	3.7	18	888
September	2020	5	19	13	21	14	5	12	2	8	1	100	3.1	0.7	5.2	4.6	3.6	18	874
October	2020	5	22	15	19	14	5	12	2	7	1	100	2.9	0.6	5.1	4.6	3.5	18	881
November	2020	4	23	16	18	14	4	10	2	8	1	100	2.8	0.4	5.0	4.6	3.3	17	868
December	2020	5	23	17	18	13	4	8	2	9	1	100	2.7	0.4	4.9	4.5	3.1	16	867
January	2021	5	19	17	19	14	5	7	3	10	1	100	2.8	0.7	5.0	4.4	3.3	17	838
February	2021	4	17	16	20	14	5	9	3	12	1	100	3.1	1.2	5.6	4.5	3.8	17	847
March	2021	3	14	16	20	13	6	10	5	14	0	100	3.3	1.4	6.1	4.7	4.3	19	838
April	2021	2	11	15	20	14	6	12	5	14	0	100	3.6	1.9	6.6	4.7	4.7	18	848
May	2021	2	8	15	20	14	7	11	7	14	0	100	4.0	2.1	7.6	5.5	5.2	24	831
June	2021	2	5	13	21	16	8	12	10	13	0	100	4.5	2.6	8.9	6.2	6.0	31	835
July	2021	2	6	12	20	17	10	12	11	10	0	100	4.8	2.7	9.2	6.5	6.4	38	802
August	2021	2	6	11	21	16	10	13	12	10	1	100	4.9	2.7	9.2	6.5	6.7	41	817
September	2021	4	6	10	20	16	10	12	12	9	1	100	4.8	2.7	9.2	6.5	6.5	43	814
October	2021	4	5	9	20	16	8	14	13	9	1	100	4.9	2.8	9.8	7.0	6.7	45	828
November	2021	5	7	9	18	18	9	12	12	9	1	100	4.9	2.7	9.6	6.9	6.6	48	830
December	2021	5	8	10	17	16	11	12	12	9	1	100	4.9	2.5	9.6	7.1	6.5	50	846
January	2022	5	8	10	16	17	12	12	12	8	0	100	5.0	2.5	9.6	7.1	6.5	48	846
February	2022	5	7	9	17	16	13	15	12	7	0	100	5.1	2.7	9.8	7.1	6.4	43	841
March	2022	3	7	7	16	17	13	16	13	8	0	100	5.2	3.1	10.0	6.9	7.0	44	824
April	2022	3	7	6	15	17	14	16	14	8	0	100	5.4	3.2	10.0	6.8	7.6	62	856
May	2022	4	7	7	12	16	14	17	15	7	0	100	5.7	3.1	10.1	7.0	8.1	78	852
June	2022	5	7	7	11	15	16	18	14	6	0	100	5.8	3.1	10.1	7.0	8.2	90	867
July	2022	6	9	7	12	16	14	17	14	4	1	100	5.6	2.9	10.0	7.2	8.0	91	850
August	2022	7	12	6	12	16	14	15	13	4	2	100	5.2	2.0	9.8	7.8	7.4	92	862
September	2022	9	14	5	12	16	11	12	13	4	2	100	4.9	1.2	9.7	8.6	6.8	92	848
October	2022	10	15	6	12	15	11	12	14	4	1	100	4.9	0.9	9.8	9.0	6.5	86	858
November	2022	9	13	6	12	16	11	12	16	4	1	100	5.0	1.4	10.0	8.6	7.2	102	826
December	2022	9	14	7	14	13	11	13	16	3	0	100	4.8	1.4	9.9	8.5	7.1	105	856
January	2023	8	17	8	15	13	11	11	14	3	0	100	4.5	0.9	9.0	8.0	6.8	110	864
February	2023	9	19	8	16	14	9	11	11	3	1	100	4.1	0.4	8.3	7.9	5.8	88	911
March	2023	9	18	8	17	16	9	10	10	3	1	100	4.0	0.4	7.2	6.8	5.7	85	881
April	2023	9	17	9	15	18	8	9	10	4	1	100	3.8	0.4	7.0	6.6	5.6	86	889
May	2023	9	15	11	16	17	8	8	11	4	1	100	3.7	0.8	6.7	5.9	5.7	88	866
June	2023	8	18	10	16	14	8	10	11	5	1	100	3.5	0.7	7.4	6.7	5.9	94	876
July	2023	10	18	9	18	12	8	10	9	4	1	100	3.4	0.6	7.1	6.5	5.4	85	884
August	2023	10	18	9	20	13	7	10	8	4	1	100	3.3	0.5	6.6	6.1	5.3	85	919
September	2023	9	18	11	21	13	7	10	7	4	1	100	3.2	0.5	5.6	5.1	4.7	61	911
October	2023	6	17	12	21	15	7	10	8	3	1	100	3.6	1.1	6.1	5.0	5.4	72	913

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		PERCENT TO GO UP BY										PERCENTILES							
		<u>Down</u>	<u>Same</u>	<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
November	2023	6	17	10	19	15	8	10	10	3	1	100	3.9	1.0	7.2	6.2	5.8	79	889
December	2023	7	17	10	20	16	8	9	10	2	1	100	3.9	1.0	7.1	6.1	5.8	83	897
January	2024	9	18	11	20	14	7	9	9	3	1	100	3.4	0.4	6.5	6.1	5.0	74	894
February	2024	10	20	11	21	12	6	10	6	3	1	100	3.0	0.2	5.7	5.5	4.4	61	908

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The questions were: "What about the outlook for prices over the next 5 to 10 years? Do you think prices will be higher, about the same, or lower, 5 to 10 years from now?" and "By about what percent per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years?"

Date of Survey		PERCENT TO GO UP BY											PERCENTILES						
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
March	1981	20	18	3	2	8	8	9	5	14	12	100	4.8	-0.9	9.2	10.1	4.5	73	577
September	1981	18	20	5	7	7	8	10	7	9	10	100	3.9	-0.2	9.6	9.8	5.1	91	574
March	1982	18	20	6	6	12	9	6	7	6	10	100	3.7	-0.7	6.9	7.6	4.2	75	562
September	1982	14	14	8	9	12	11	7	7	10	8	100	4.0	0.3	7.1	6.8	5.0	79	543
March	1983	15	15	10	11	13	8	6	6	6	11	100	2.8	0.0	5.8	5.8	3.5	52	540
September	1983	9	8	10	15	16	7	11	5	9	10	100	4.4	1.8	6.8	5.0	5.1	50	593
March	1984	8	9	10	16	15	8	10	5	11	8	100	4.3	1.6	7.2	5.6	5.3	66	621
September	1984	5	6	12	17	17	8	10	7	9	10	100	4.4	2.2	7.6	5.4	5.9	61	576
March	1985	6	8	13	17	18	6	8	7	7	8	100	3.9	1.8	6.3	4.5	5.5	71	560
September	1985	7	9	10	18	18	8	8	4	8	11	100	3.9	1.7	6.1	4.4	4.7	41	583
June	1990	7	4	19	17	18	7	10	4	9	5	100	3.8	1.7	5.5	3.8	5.0	69	475
July	1990	8	4	21	16	18	6	8	4	8	6	100	3.5	1.5	5.4	3.8	4.7	68	436
August	1990	5	4	20	19	20	6	9	4	7	6	100	4.0	1.8	5.4	3.5	4.9	50	404
September	1990	5	4	19	17	19	7	10	4	8	7	100	4.1	1.9	5.9	4.0	4.8	33	395
October	1990	5	4	16	19	20	8	10	5	8	6	100	4.4	2.3	6.2	3.9	5.1	34	436
November	1990	5	4	14	18	19	10	11	3	9	6	100	4.4	2.4	6.6	4.2	4.9	30	474
December	1990	7	4	15	19	18	9	10	5	8	6	100	4.2	2.1	6.5	4.4	4.9	37	474
January	1991	6	3	16	18	19	11	10	4	7	6	100	4.4	2.1	6.8	4.7	5.0	41	439
February	1991	6	5	16	18	20	7	9	5	7	6	100	4.2	2.0	6.5	4.5	5.1	42	391
March	1991	4	5	16	20	22	7	9	5	7	6	100	4.3	2.1	6.1	3.9	5.1	39	377
April	1991	6	7	16	21	21	6	8	5	6	4	100	3.8	1.7	5.6	3.8	4.6	29	414
May	1991	7	7	19	19	18	7	9	4	6	4	100	3.4	1.4	5.5	4.1	4.2	30	434
June	1991	6	7	19	20	16	7	9	3	7	5	100	3.1	1.3	5.3	4.0	4.1	31	443
July	1991	5	6	20	19	16	7	8	4	7	7	100	3.3	1.5	5.4	3.9	4.5	39	414
August	1991	4	6	19	20	19	6	6	5	10	6	100	3.4	1.6	5.3	3.7	4.9	54	389
September	1991	7	6	17	19	23	4	5	4	9	6	100	3.5	1.4	5.2	3.7	4.3	46	386
October	1991	8	7	16	19	22	4	6	3	9	6	100	3.3	1.3	5.3	4.0	4.3	52	385
November	1991	8	7	15	20	21	5	6	4	7	7	100	3.4	1.4	5.4	4.0	4.3	45	403
December	1991	6	7	15	22	19	5	7	5	8	6	100	3.5	1.7	5.6	3.8	4.9	54	416
January	1992	6	8	15	23	18	5	5	6	9	6	100	3.4	1.8	5.3	3.5	4.7	44	408
February	1992	6	7	15	25	18	5	5	6	8	6	100	3.4	1.9	5.3	3.4	4.4	33	397
March	1992	6	7	16	26	17	5	5	4	7	7	100	3.2	1.7	5.2	3.5	4.0	23	395
April	1992	6	5	18	25	17	5	7	3	7	8	100	3.3	1.8	5.4	3.6	3.9	22	389
May	1992	5	5	17	23	16	5	9	4	8	9	100	3.4	2.0	6.0	4.0	4.4	29	393
June	1992	6	4	16	23	14	5	10	4	10	9	100	3.4	1.8	6.0	4.1	4.4	30	392
July	1992	6	7	15	24	15	5	9	3	8	8	100	3.4	1.7	5.8	4.1	4.3	27	409
August	1992	8	6	18	22	16	5	8	2	8	6	100	3.2	1.4	5.2	3.9	4.0	32	406
September	1992	8	7	19	23	15	6	7	4	7	5	100	3.2	1.4	5.2	3.7	4.1	36	410
October	1992	7	5	18	23	14	5	6	4	8	8	100	3.2	1.6	5.1	3.5	4.3	38	412
November	1992	8	5	19	24	13	4	5	5	9	8	100	3.1	1.7	5.0	3.3	4.0	30	404
December	1992	7	6	18	23	17	5	4	4	10	8	100	3.1	1.8	5.0	3.3	4.1	36	394
January	1993	9	5	19	21	16	6	5	3	10	6	100	3.1	1.6	5.2	3.7	4.1	41	384
February	1993	10	6	16	19	16	7	6	3	10	7	100	3.2	1.4	5.4	4.0	4.3	48	386
March	1993	10	4	17	19	16	9	6	3	10	7	100	3.4	1.5	5.5	4.0	4.4	43	377
April	1993	9	4	17	21	16	9	4	3	10	7	100	3.3	1.6	5.2	3.6	4.2	40	391
May	1993	7	4	19	24	15	8	3	4	9	7	100	3.2	1.7	5.1	3.5	4.4	48	405
June	1993	7	5	19	24	15	4	5	5	8	8	100	3.2	1.6	5.2	3.6	4.4	47	410

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	Down	Same	PERCENT TO GO UP BY								Total	Median	PERCENTILES					
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA			25th	75th	Rng	Mean	Variance	Cases
July 1993	7	4	20	23	16	4	6	6	8	7	100	3.3	1.5	5.2	3.7	4.6	52	398
August 1993	6	5	18	23	15	4	8	4	9	8	100	3.3	1.5	5.4	3.9	4.4	42	399
September 1993	7	4	19	22	15	5	6	4	10	8	100	3.3	1.4	5.3	3.9	4.4	50	403
October 1993	7	4	18	23	14	7	6	4	10	7	100	3.3	1.5	5.4	3.9	4.4	47	410
November 1993	9	4	19	23	16	6	4	4	9	6	100	3.2	1.4	5.1	3.7	3.9	40	412
December 1993	8	4	17	27	14	5	4	2	12	6	100	3.0	1.7	4.9	3.2	3.5	25	407
January 1994	7	6	19	27	14	4	3	2	13	7	100	2.9	1.6	4.8	3.2	3.3	17	401
February 1994	4	5	20	28	14	3	5	2	13	6	100	2.9	1.6	4.9	3.3	3.7	24	394
March 1994	4	5	21	28	14	4	5	3	10	5	100	3.0	1.6	5.0	3.4	4.1	37	425
April 1994	3	3	21	32	14	4	6	3	9	5	100	3.1	1.8	4.9	3.1	4.4	45	435
May 1994	6	4	19	28	15	4	6	4	8	6	100	3.1	1.7	4.9	3.3	4.2	46	436
June 1994	6	5	21	23	16	3	6	4	8	9	100	3.2	1.5	4.9	3.4	4.1	37	416
July 1994	6	7	19	21	15	3	6	3	10	9	100	3.1	1.3	5.0	3.7	3.9	38	413
August 1994	4	6	21	24	16	3	5	4	10	8	100	3.1	1.7	5.0	3.3	4.2	43	405
September 1994	3	5	22	26	16	5	4	3	10	7	100	3.0	1.6	4.9	3.3	4.2	47	400
October 1994	4	3	22	27	16	4	4	4	10	6	100	3.1	1.8	4.9	3.1	4.4	48	389
November 1994	4	3	22	27	12	4	5	4	11	7	100	3.0	1.7	4.9	3.2	4.2	38	395
December 1994	4	4	22	28	12	4	4	4	11	7	100	3.0	1.7	4.8	3.1	4.0	31	409
January 1995	3	6	21	27	14	5	3	3	11	7	100	3.0	1.6	4.8	3.2	3.6	18	401
February 1995	3	6	22	30	13	3	3	2	11	5	100	2.9	1.6	4.6	3.0	3.4	12	399
March 1995	4	5	19	30	14	3	4	2	13	5	100	3.1	1.8	4.8	3.0	3.7	19	384
April 1995	5	3	19	28	16	5	5	2	12	5	100	3.2	2.0	4.9	2.9	3.9	20	385
May 1995	4	2	20	26	19	6	5	2	11	5	100	3.3	2.1	5.1	3.0	4.1	21	383
June 1995	3	3	22	26	19	5	5	3	10	5	100	3.3	2.0	5.0	3.0	4.1	15	391
July 1995	2	3	24	26	17	3	4	3	12	4	100	3.1	1.8	4.9	3.1	3.9	16	390
August 1995	4	5	22	27	16	3	5	2	12	3	100	3.1	1.7	4.9	3.2	3.7	16	406
September 1995	4	5	23	27	17	2	4	3	12	3	100	3.0	1.6	4.8	3.3	3.6	19	404
October 1995	5	4	20	30	16	2	4	2	10	6	100	3.1	1.8	4.8	3.0	3.7	19	415
November 1995	4	3	22	29	17	2	3	3	10	7	100	3.1	1.9	4.8	2.9	3.7	21	410
December 1995	5	2	23	27	16	4	4	2	9	7	100	3.1	1.8	5.0	3.2	3.7	20	420
January 1996	7	3	24	26	16	3	3	3	10	5	100	3.0	1.7	4.9	3.2	3.6	27	408
February 1996	6	4	22	26	16	3	3	2	13	4	100	3.0	1.7	4.9	3.2	3.6	24	432
March 1996	6	5	20	24	18	3	5	2	13	4	100	3.1	1.8	4.9	3.1	3.8	22	418
April 1996	3	5	20	24	18	5	5	2	13	5	100	3.2	1.9	5.1	3.2	4.1	24	445
May 1996	2	4	21	24	20	5	6	2	12	4	100	3.2	1.9	5.2	3.3	4.2	24	408
June 1996	2	5	22	27	18	4	4	2	11	4	100	3.1	1.8	5.0	3.2	4.1	31	420
July 1996	3	6	23	26	18	3	4	3	10	5	100	3.1	1.7	5.0	3.3	4.0	26	397
August 1996	3	6	21	27	16	3	4	4	8	8	100	3.1	1.8	4.9	3.2	4.3	39	415
September 1996	4	5	20	28	17	3	3	4	9	7	100	3.1	1.7	4.9	3.2	4.1	29	411
October 1996	4	5	20	28	17	3	3	4	10	5	100	3.1	1.8	4.9	3.1	4.1	29	436
November 1996	4	4	24	28	16	3	4	3	12	3	100	3.0	1.6	4.8	3.2	3.6	16	432
December 1996	4	2	27	27	17	3	4	3	10	4	100	3.0	1.6	4.9	3.2	3.5	17	412
January 1997	3	1	28	26	16	3	5	2	11	5	100	2.9	1.6	4.8	3.1	3.5	14	392
February 1997	3	2	25	28	16	3	4	2	12	5	100	3.0	1.9	4.8	2.9	3.5	14	375
March 1997	3	3	23	29	13	3	4	2	16	4	100	3.0	1.9	4.6	2.7	3.6	15	388
April 1997	4	3	24	28	14	3	3	1	15	4	100	2.9	1.8	4.6	2.8	3.3	15	403
May 1997	4	2	28	25	15	2	3	2	15	4	100	2.8	1.6	4.6	3.0	3.3	15	419
June 1997	3	2	27	26	17	2	2	2	13	4	100	2.9	1.5	4.7	3.2	3.4	14	420
July 1997	2	5	23	26	17	2	3	2	14	6	100	2.9	1.5	4.8	3.3	3.4	12	410
August 1997	2	6	25	24	15	2	4	2	15	6	100	2.8	1.4	4.8	3.4	3.4	12	429
September 1997	3	6	25	22	14	2	4	2	16	5	100	2.8	1.4	4.8	3.4	3.4	11	424
October 1997	4	4	25	23	14	3	4	2	14	4	100	2.9	1.5	4.9	3.3	3.6	15	426
November 1997	4	4	22	25	15	5	4	3	14	4	100	3.0	1.7	5.0	3.3	3.7	15	415
December 1997	4	5	22	23	17	4	5	2	12	7	100	3.1	1.8	5.2	3.4	3.8	16	421

AGE 55 AND UP
TABLE 33
EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	Down	Same	PERCENT TO GO UP BY								Total	Median	PERCENTILES					
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA			25th	75th	Rng	Mean	Variance	Cases
January 1998	3	8	23	20	17	4	4	1	12	8	100	2.9	1.5	5.1	3.6	3.5	11	430
February 1998	3	7	23	20	15	4	4	1	14	9	100	2.9	1.4	5.0	3.5	3.4	10	439
March 1998	2	7	25	20	13	4	4	0	16	8	100	2.7	1.3	4.6	3.3	3.1	7	447
April 1998	3	6	28	18	11	3	4	1	18	8	100	2.6	1.3	4.5	3.1	3.1	8	439
May 1998	2	6	28	19	11	3	5	0	18	8	100	2.6	1.4	4.4	3.0	3.1	8	440
June 1998	2	6	27	20	13	3	5	0	17	7	100	2.7	1.4	4.7	3.3	3.2	8	442
July 1998	2	4	26	24	13	4	5	0	16	6	100	2.9	1.6	4.7	3.1	3.3	7	443
August 1998	3	4	26	22	13	4	5	0	17	7	100	2.8	1.5	4.8	3.3	3.2	7	432
September 1998	3	3	26	21	11	4	4	0	19	8	100	2.8	1.6	4.6	3.0	3.3	7	426
October 1998	4	4	27	22	10	3	4	1	19	7	100	2.6	1.4	4.2	2.8	3.0	8	446
November 1998	3	3	28	26	9	4	4	1	17	6	100	2.7	1.4	4.0	2.6	3.0	8	450
December 1998	5	3	30	27	11	3	3	0	12	7	100	2.6	1.2	3.9	2.7	2.7	7	439
January 1999	5	3	28	27	12	3	3	0	11	8	100	2.8	1.3	4.2	3.0	2.8	7	408
February 1999	6	3	27	25	15	2	3	0	10	9	100	2.8	1.3	4.4	3.1	2.8	8	404
March 1999	5	4	26	24	14	3	3	0	13	8	100	2.8	1.3	4.2	2.9	2.8	10	412
April 1999	3	4	25	28	13	3	2	0	14	9	100	2.8	1.4	4.1	2.7	2.8	9	422
May 1999	3	4	27	29	11	2	3	2	12	8	100	2.8	1.5	4.1	2.6	3.1	10	416
June 1999	4	3	25	29	12	2	5	1	11	8	100	3.0	1.5	4.5	3.0	3.3	11	412
July 1999	5	3	28	24	14	1	5	1	12	7	100	2.8	1.5	4.5	3.0	3.1	12	396
August 1999	4	3	25	25	14	1	6	0	15	6	100	2.8	1.6	4.4	2.8	3.0	10	401
September 1999	3	3	28	27	12	2	4	1	15	5	100	2.8	1.7	4.2	2.6	3.1	8	414
October 1999	3	4	27	28	10	2	5	1	14	6	100	2.8	1.7	4.3	2.6	3.3	8	445
November 1999	3	3	27	25	11	4	5	1	14	7	100	2.9	1.6	4.6	3.0	3.3	8	454
December 1999	3	3	27	25	13	3	5	0	13	8	100	2.9	1.5	4.6	3.1	3.2	8	457
January 2000	3	2	24	26	14	3	6	0	16	6	100	3.0	1.8	4.9	3.1	3.5	9	449
February 2000	3	2	28	25	13	1	5	0	16	7	100	2.8	1.7	4.3	2.6	3.3	8	455
March 2000	3	2	27	25	12	1	6	1	17	7	100	2.8	1.6	4.4	2.8	3.4	9	462
April 2000	4	2	29	25	10	2	4	1	16	7	100	2.7	1.3	4.1	2.8	3.1	9	476
May 2000	4	3	26	28	11	3	4	1	14	7	100	2.9	1.3	4.3	3.0	3.1	9	472
June 2000	5	2	28	28	11	2	3	1	15	6	100	2.8	1.3	3.9	2.6	2.9	9	467
July 2000	5	3	30	27	11	3	4	1	12	5	100	2.7	1.3	4.1	2.7	3.0	12	469
August 2000	6	3	29	24	11	2	5	1	13	5	100	2.7	1.4	4.4	3.0	3.1	13	475
September 2000	5	3	27	25	11	3	5	1	14	5	100	2.8	1.6	4.5	2.9	3.3	11	478
October 2000	4	3	26	25	11	2	7	1	15	6	100	2.8	1.6	4.5	2.9	3.4	10	473
November 2000	4	3	26	27	10	2	7	1	14	6	100	2.8	1.6	4.2	2.7	3.4	11	464
December 2000	2	3	28	25	13	1	6	1	14	7	100	2.8	1.5	4.5	3.1	3.4	11	462
January 2001	3	3	27	24	14	2	4	1	16	7	100	2.8	1.5	4.5	3.0	3.3	10	464
February 2001	3	2	26	23	16	2	3	1	16	9	100	2.8	1.6	4.7	3.1	3.2	7	489
March 2001	3	2	24	24	14	3	4	1	14	10	100	2.9	1.8	4.7	2.9	3.3	8	473
April 2001	3	2	24	26	16	3	5	1	11	9	100	3.0	1.9	4.7	2.9	3.4	8	465
May 2001	3	3	22	27	15	2	5	1	12	8	100	3.0	1.8	4.7	3.0	3.5	8	436
June 2001	3	4	22	28	15	2	5	1	12	8	100	3.0	1.8	4.6	2.9	3.4	8	452
July 2001	3	5	24	30	11	2	4	1	14	7	100	2.9	1.6	4.3	2.6	3.2	9	462
August 2001	4	4	25	27	12	4	4	1	13	6	100	2.9	1.6	4.5	2.8	3.3	9	467
September 2001	5	3	24	25	12	4	4	1	15	6	100	2.9	1.5	4.6	3.1	3.4	11	478
October 2001	5	5	24	22	13	3	5	1	15	8	100	2.8	1.4	4.5	3.1	3.3	10	486
November 2001	4	6	22	25	11	2	5	1	16	8	100	2.9	1.6	4.3	2.7	3.3	10	498
December 2001	3	7	23	25	11	1	4	1	15	10	100	2.8	1.5	4.2	2.7	3.2	9	473
January 2002	2	6	22	25	10	2	4	1	15	13	100	2.8	1.6	4.2	2.6	3.2	8	483
February 2002	2	5	23	23	11	2	4	1	14	15	100	2.8	1.4	4.4	3.0	3.1	8	460
March 2002	3	5	22	24	11	2	5	0	15	13	100	2.8	1.4	4.4	3.0	3.1	8	483
April 2002	4	5	23	23	12	2	4	0	16	11	100	2.8	1.5	4.4	2.9	3.1	8	481
May 2002	2	5	22	28	11	2	4	0	16	10	100	2.8	1.7	4.2	2.5	3.2	6	501
June 2002	2	4	21	28	11	2	3	0	18	10	100	2.9	1.8	4.2	2.4	3.2	7	482
July 2002	2	2	23	28	11	3	4	0	17	9	100	2.9	1.9	4.6	2.7	3.4	8	475

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	Down	Same	PERCENT TO GO UP BY								Total	Median	PERCENTILES					
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA			25th	75th	Rng	Mean	Variance	Cases
August 2002	3	2	26	24	12	2	5	1	18	8	100	2.9	1.6	4.7	3.0	3.3	9	467
September 2002	3	3	30	23	11	2	4	1	16	7	100	2.7	1.4	4.2	2.8	3.2	8	499
October 2002	4	3	30	21	11	2	5	1	16	8	100	2.7	1.4	4.4	2.9	3.1	9	510
November 2002	3	6	28	22	11	2	4	1	16	7	100	2.7	1.5	4.2	2.7	3.0	8	519
December 2002	4	5	26	22	11	3	5	0	17	6	100	2.8	1.5	4.7	3.1	3.1	9	501
January 2003	3	6	25	27	9	3	4	1	17	5	100	2.8	1.5	4.2	2.7	3.1	9	481
February 2003	5	3	25	25	11	4	5	1	16	5	100	2.8	1.5	4.4	2.9	3.2	10	478
March 2003	5	4	23	27	12	4	4	2	14	5	100	2.9	1.5	4.4	2.9	3.3	10	470
April 2003	6	4	24	24	13	4	5	2	13	6	100	2.9	1.4	4.8	3.3	3.3	11	476
May 2003	6	5	25	24	12	4	5	1	11	6	100	2.7	1.4	4.6	3.2	3.1	10	488
June 2003	4	6	28	23	12	3	5	1	11	6	100	2.7	1.4	4.6	3.2	3.0	8	503
July 2003	4	6	28	25	13	2	4	0	12	6	100	2.6	1.3	4.2	2.9	2.9	7	501
August 2003	4	5	29	23	12	3	4	0	14	6	100	2.6	1.2	4.3	3.1	2.9	8	496
September 2003	4	6	28	25	9	2	4	1	14	6	100	2.5	1.1	3.9	2.7	2.8	9	487
October 2003	5	6	27	25	8	3	5	1	13	7	100	2.6	1.2	4.1	3.0	3.0	11	473
November 2003	4	6	27	29	9	2	4	2	11	6	100	2.7	1.3	3.9	2.6	3.1	9	478
December 2003	3	5	28	28	9	2	5	1	12	5	100	2.8	1.4	4.2	2.7	3.2	9	470
January 2004	2	5	30	28	10	2	5	0	14	4	100	2.7	1.5	3.9	2.4	3.1	7	488
February 2004	3	4	29	27	11	2	5	0	16	3	100	2.7	1.4	4.0	2.6	3.1	7	502
March 2004	3	4	27	26	12	3	4	1	16	4	100	2.8	1.5	4.2	2.6	3.1	7	527
April 2004	3	3	27	26	12	2	6	1	15	5	100	2.8	1.6	4.6	3.0	3.3	9	531
May 2004	2	4	26	26	12	3	6	1	15	5	100	2.8	1.8	4.7	2.9	3.4	9	532
June 2004	2	4	25	27	13	4	5	1	16	4	100	2.9	1.9	4.7	2.9	3.5	8	548
July 2004	3	3	23	28	13	4	4	1	18	3	100	2.9	1.8	4.7	2.9	3.4	8	572
August 2004	4	3	26	26	12	5	4	1	17	3	100	2.8	1.7	4.5	2.9	3.3	8	576
September 2004	4	3	27	26	12	4	4	1	15	3	100	2.8	1.6	4.6	3.0	3.2	8	567
October 2004	3	4	27	25	13	4	4	1	14	4	100	2.8	1.6	4.6	3.1	3.3	8	560
November 2004	2	6	26	26	14	3	5	1	13	4	100	2.8	1.5	4.6	3.1	3.3	9	551
December 2004	3	4	28	26	13	3	5	1	13	4	100	2.8	1.4	4.5	3.1	3.2	9	562
January 2005	4	4	27	27	13	3	5	1	14	3	100	2.9	1.5	4.5	3.1	3.2	9	579
February 2005	4	2	27	27	14	3	4	0	16	3	100	2.9	1.6	4.5	2.8	3.2	8	580
March 2005	4	3	28	24	14	4	4	0	17	2	100	2.8	1.6	4.5	2.9	3.1	8	600
April 2005	3	3	28	27	14	4	5	0	14	3	100	2.8	1.6	4.5	2.9	3.1	7	582
May 2005	2	3	28	27	15	4	5	0	13	3	100	2.9	1.6	4.7	3.1	3.3	7	584
June 2005	2	3	27	28	16	3	5	0	11	4	100	3.0	1.7	4.7	3.0	3.3	6	555
July 2005	3	2	27	29	17	3	5	0	12	3	100	3.0	1.8	4.8	3.0	3.4	7	571
August 2005	4	3	26	28	17	3	5	0	12	3	100	3.0	1.7	4.8	3.0	3.3	8	596
September 2005	4	2	24	28	15	3	6	1	13	3	100	3.0	1.7	4.8	3.1	3.5	10	640
October 2005	5	3	22	26	15	3	8	1	13	4	100	3.1	1.7	4.9	3.2	3.5	12	634
November 2005	5	4	22	28	14	3	7	1	12	3	100	3.1	1.6	4.8	3.1	3.5	12	633
December 2005	5	4	23	28	17	3	6	1	10	3	100	3.1	1.7	4.8	3.1	3.4	11	602
January 2006	5	3	26	31	14	3	5	2	10	2	100	3.0	1.7	4.5	2.8	3.3	11	615
February 2006	5	1	27	29	14	2	5	2	11	4	100	2.9	1.7	4.5	2.8	3.3	10	606
March 2006	4	1	26	30	13	3	4	1	13	4	100	2.9	1.8	4.5	2.7	3.3	10	617
April 2006	4	2	24	29	15	3	4	2	14	4	100	3.0	1.8	4.7	2.9	3.4	11	614
May 2006	4	3	22	28	17	4	6	2	12	3	100	3.1	1.9	5.0	3.0	3.7	12	626
June 2006	4	4	23	28	15	4	7	2	11	3	100	3.1	1.8	4.9	3.1	3.6	12	634
July 2006	3	5	26	28	16	5	6	1	9	2	100	3.0	1.7	4.8	3.2	3.3	10	634
August 2006	3	5	28	25	17	3	5	1	10	2	100	3.0	1.5	4.8	3.4	3.2	10	640
September 2006	4	3	26	28	17	3	4	1	11	3	100	3.0	1.6	4.7	3.2	3.2	8	661
October 2006	4	3	26	28	16	3	5	1	11	3	100	3.0	1.7	4.8	3.1	3.3	9	683
November 2006	3	3	24	32	15	3	4	1	10	4	100	3.0	1.7	4.6	2.9	3.3	8	674
December 2006	2	4	26	31	14	2	6	1	9	4	100	3.0	1.6	4.5	2.9	3.4	9	671
January 2007	2	4	24	32	14	2	7	1	10	3	100	3.0	1.7	4.6	2.9	3.5	9	650

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	Down	Same	PERCENT TO GO UP BY								Total	Median	PERCENTILES					
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA			25th	75th	Rng	Mean	Variance	Cases
February 2007	2	3	26	32	12	2	7	1	12	3	100	2.9	1.7	4.5	2.8	3.4	9	676
March 2007	3	2	26	32	13	3	6	1	13	2	100	2.9	1.8	4.6	2.8	3.4	8	682
April 2007	3	2	28	31	13	2	6	1	13	2	100	2.9	1.7	4.5	2.8	3.4	8	701
May 2007	3	2	27	30	15	3	5	1	12	2	100	3.0	1.8	4.6	2.9	3.4	8	683
June 2007	4	2	25	29	15	3	6	1	12	2	100	3.0	1.8	4.7	2.9	3.4	9	667
July 2007	4	2	25	28	14	4	5	1	13	3	100	3.0	1.8	4.7	3.0	3.4	9	665
August 2007	3	2	26	27	12	4	5	2	15	3	100	2.9	1.7	4.7	3.0	3.5	10	687
September 2007	3	2	27	27	14	3	4	2	15	3	100	2.9	1.6	4.7	3.1	3.5	9	702
October 2007	3	3	27	29	13	2	4	2	15	3	100	2.9	1.6	4.5	2.8	3.3	8	712
November 2007	5	3	26	31	13	2	5	1	12	3	100	2.9	1.6	4.4	2.8	3.2	10	702
December 2007	5	3	25	30	12	2	6	1	13	3	100	2.9	1.5	4.4	2.9	3.1	9	705
January 2008	5	4	24	29	13	3	7	0	12	3	100	3.0	1.6	4.7	3.1	3.2	10	715
February 2008	4	4	24	28	14	3	7	0	11	3	100	3.0	1.6	4.8	3.2	3.4	9	712
March 2008	7	5	23	27	14	4	7	0	10	3	100	3.0	1.5	4.8	3.3	3.3	10	702
April 2008	9	5	22	26	13	3	6	0	13	2	100	2.9	1.3	4.7	3.4	3.1	11	695
May 2008	10	6	19	24	14	4	5	1	14	3	100	3.0	1.3	4.8	3.5	3.1	12	726
June 2008	10	5	17	25	15	4	6	1	15	3	100	3.1	1.4	4.8	3.4	3.2	13	730
July 2008	9	6	15	24	16	6	7	1	13	3	100	3.3	1.5	5.2	3.7	3.6	14	754
August 2008	9	5	14	25	15	4	9	1	14	3	100	3.3	1.7	5.2	3.5	3.7	14	734
September 2008	7	6	17	23	16	4	8	1	14	4	100	3.2	1.6	5.1	3.5	3.6	12	722
October 2008	7	6	18	24	17	3	6	0	15	4	100	3.1	1.6	4.9	3.3	3.3	10	694
November 2008	8	7	20	24	17	3	5	1	11	4	100	3.0	1.4	4.8	3.4	3.0	11	707
December 2008	9	8	20	26	16	2	5	1	10	4	100	2.9	1.4	4.6	3.2	2.9	12	718
January 2009	9	7	20	27	14	2	6	1	10	4	100	2.9	1.5	4.5	3.1	3.0	14	740
February 2009	8	7	20	28	13	2	5	2	9	5	100	2.9	1.5	4.5	3.0	3.1	15	729
March 2009	7	7	21	27	12	2	6	2	11	5	100	2.9	1.5	4.6	3.1	3.1	14	751
April 2009	6	8	22	25	14	2	6	2	11	4	100	2.9	1.4	4.7	3.4	3.2	14	742
May 2009	5	7	22	25	14	3	7	1	12	4	100	2.9	1.4	4.8	3.3	3.2	12	765
June 2009	6	6	21	25	15	4	8	1	11	3	100	3.0	1.6	5.0	3.4	3.4	12	771
July 2009	6	4	21	25	16	4	7	1	12	3	100	3.1	1.7	5.0	3.2	3.5	12	766
August 2009	6	5	22	28	14	4	7	1	11	3	100	3.0	1.6	4.8	3.1	3.3	11	759
September 2009	5	5	23	28	14	5	6	1	10	3	100	3.0	1.6	4.7	3.1	3.3	12	754
October 2009	5	6	23	30	13	5	6	1	8	3	100	2.9	1.5	4.6	3.1	3.2	11	782
November 2009	4	6	25	28	14	5	6	1	8	3	100	2.9	1.6	4.8	3.2	3.3	11	784
December 2009	5	5	27	28	15	4	5	0	8	3	100	2.8	1.5	4.5	3.0	3.1	9	801
January 2010	4	5	26	28	14	4	5	0	10	4	100	2.9	1.6	4.5	2.9	3.2	9	797
February 2010	5	4	28	27	12	3	5	0	10	4	100	2.7	1.5	4.3	2.8	3.1	10	798
March 2010	4	5	27	27	13	2	7	1	11	4	100	2.8	1.6	4.6	3.1	3.3	10	796
April 2010	3	4	30	26	14	2	7	1	11	3	100	2.8	1.6	4.6	3.1	3.3	9	809
May 2010	2	5	28	28	15	1	7	1	11	2	100	2.9	1.7	4.7	3.1	3.5	9	817
June 2010	3	4	28	30	15	2	5	1	10	2	100	2.9	1.7	4.6	2.9	3.3	8	801
July 2010	4	5	27	28	15	2	6	1	10	2	100	2.9	1.6	4.7	3.1	3.3	9	796
August 2010	6	5	28	25	16	3	6	1	9	2	100	2.8	1.4	4.8	3.4	3.2	9	803
September 2010	5	6	27	24	15	3	6	1	11	3	100	2.8	1.4	4.8	3.4	3.2	9	826
October 2010	6	6	27	26	14	2	5	1	10	2	100	2.8	1.4	4.5	3.2	3.0	9	819
November 2010	5	5	28	27	15	2	5	1	11	1	100	2.8	1.5	4.5	3.0	3.1	9	821
December 2010	4	4	30	26	15	2	6	1	10	1	100	2.8	1.5	4.6	3.1	3.2	10	809
January 2011	3	3	29	28	16	2	7	1	10	2	100	2.9	1.7	4.7	3.0	3.4	9	826
February 2011	4	3	28	27	15	2	7	1	10	3	100	2.9	1.7	4.8	3.1	3.4	10	840
March 2011	5	4	22	28	15	3	7	1	12	4	100	3.1	1.8	4.9	3.1	3.5	11	874
April 2011	5	5	22	26	14	4	6	1	12	4	100	3.0	1.7	4.9	3.2	3.5	12	856
May 2011	6	5	20	27	14	4	6	2	12	4	100	3.0	1.7	4.9	3.2	3.5	12	850
June 2011	6	5	24	25	14	4	6	2	10	4	100	2.9	1.5	4.9	3.3	3.4	12	830
July 2011	6	5	24	26	14	4	6	1	11	3	100	3.0	1.5	4.8	3.3	3.4	11	835
August 2011	5	5	26	26	14	4	7	2	10	3	100	2.9	1.5	4.8	3.3	3.4	12	841

TABLE 33

**EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)**

Date of Survey	Down	Same	PERCENT TO GO UP BY								Total	Median	PERCENTILES						
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA			25th	75th	Rng	Mean	Variance	Cases	
September	2011	6	5	26	26	13	3	6	1	10	3	100	2.9	1.5	4.7	3.3	3.2	12	860
October	2011	7	4	29	25	13	3	6	1	9	3	100	2.7	1.3	4.5	3.2	2.9	12	860
November	2011	6	4	32	26	12	3	5	0	9	3	100	2.6	1.4	4.2	2.8	2.9	10	881
December	2011	5	3	32	28	10	4	4	1	10	3	100	2.6	1.5	3.9	2.5	2.9	8	878
January	2012	3	4	30	30	10	5	5	1	10	3	100	2.8	1.6	4.1	2.5	3.2	7	901
February	2012	4	4	28	28	11	4	5	1	11	3	100	2.8	1.5	4.4	2.9	3.2	8	862
March	2012	4	4	27	28	13	4	5	0	10	4	100	2.9	1.5	4.7	3.1	3.3	8	864
April	2012	5	4	26	27	14	3	6	0	10	4	100	2.9	1.5	4.8	3.3	3.3	9	838
May	2012	4	4	27	27	14	4	6	0	10	5	100	2.9	1.4	4.7	3.3	3.2	9	862
June	2012	4	4	28	27	13	3	7	0	10	4	100	2.8	1.4	4.6	3.2	3.2	9	865
July	2012	6	4	28	26	12	3	6	0	11	4	100	2.8	1.4	4.6	3.2	3.2	9	897
August	2012	6	3	26	26	15	3	6	0	11	4	100	2.9	1.5	4.6	3.1	3.2	9	886
September	2012	7	3	25	26	15	3	5	0	11	4	100	2.9	1.5	4.6	3.1	3.1	10	891
October	2012	7	3	25	28	14	2	5	1	11	4	100	2.9	1.6	4.4	2.9	3.1	11	873
November	2012	7	3	26	29	11	3	5	2	11	3	100	2.8	1.5	4.3	2.9	3.1	13	864
December	2012	6	3	27	27	11	3	6	2	11	3	100	2.8	1.5	4.5	3.0	3.2	11	869
January	2013	5	3	27	27	12	4	7	1	10	3	100	2.9	1.6	4.7	3.1	3.4	10	874
February	2013	3	4	28	28	12	4	7	1	11	3	100	2.9	1.6	4.7	3.1	3.4	9	862
March	2013	3	3	28	27	12	4	8	1	11	3	100	2.9	1.7	4.8	3.1	3.5	10	822
April	2013	3	3	28	28	14	3	7	1	11	4	100	2.9	1.7	4.7	3.1	3.5	10	825
May	2013	3	3	27	27	14	3	7	2	11	3	100	3.0	1.6	4.8	3.2	3.6	12	831
June	2013	3	4	27	27	15	4	6	2	11	2	100	3.0	1.6	4.8	3.2	3.6	11	851
July	2013	3	3	28	29	14	4	6	1	11	2	100	2.9	1.6	4.7	3.0	3.5	10	819
August	2013	2	3	29	28	14	5	6	1	10	2	100	2.9	1.6	4.7	3.1	3.5	10	816
September	2013	2	2	30	28	13	5	6	2	9	2	100	3.0	1.6	4.8	3.2	3.6	11	794
October	2013	4	3	31	26	12	5	6	2	9	2	100	2.9	1.5	4.7	3.2	3.5	12	833
November	2013	4	2	31	28	12	5	6	1	8	2	100	2.9	1.6	4.6	3.1	3.4	11	839
December	2013	4	2	32	30	11	4	6	2	6	2	100	2.8	1.5	4.4	2.9	3.3	11	867
January	2014	2	2	31	33	12	4	6	2	7	2	100	2.9	1.6	4.5	2.9	3.4	10	862
February	2014	1	2	31	32	13	4	5	2	8	2	100	3.0	1.7	4.6	2.9	3.6	10	885
March	2014	1	2	29	32	14	4	6	1	10	2	100	3.0	1.8	4.7	2.8	3.6	9	875
April	2014	1	3	29	29	14	4	6	1	10	3	100	3.0	1.7	4.8	3.0	3.6	9	858
May	2014	1	3	30	30	13	4	5	1	9	3	100	3.0	1.7	4.7	2.9	3.6	8	845
June	2014	2	2	32	29	12	4	6	1	9	4	100	2.9	1.6	4.6	3.0	3.5	9	857
July	2014	2	2	32	28	11	5	5	1	9	4	100	2.8	1.7	4.6	2.9	3.5	9	872
August	2014	3	2	31	31	10	4	6	1	9	3	100	2.8	1.6	4.4	2.7	3.4	10	867
September	2014	3	2	31	31	12	4	6	0	9	3	100	2.9	1.7	4.5	2.8	3.3	9	838
October	2014	4	2	31	33	13	4	5	0	6	2	100	2.9	1.7	4.3	2.7	3.2	8	801
November	2014	3	2	33	32	13	3	4	0	8	2	100	2.8	1.6	4.1	2.5	3.1	7	783
December	2014	3	2	33	33	11	4	3	1	8	2	100	2.8	1.6	4.0	2.4	3.0	7	789
January	2015	2	2	32	34	10	3	3	1	10	2	100	2.8	1.6	3.9	2.3	3.0	6	765
February	2015	3	1	33	32	11	4	3	1	9	3	100	2.8	1.6	4.2	2.6	3.2	7	753
March	2015	3	1	33	35	11	3	3	1	9	2	100	2.8	1.7	3.9	2.2	3.1	7	697
April	2015	3	1	33	33	11	2	4	1	10	2	100	2.8	1.7	4.0	2.3	3.2	7	691
May	2015	2	1	32	32	12	3	5	1	10	1	100	2.9	1.6	4.2	2.6	3.3	8	655
June	2015	2	1	34	28	12	4	6	1	10	1	100	2.8	1.5	4.5	3.0	3.4	8	684
July	2015	2	2	34	28	13	5	6	1	9	2	100	2.9	1.5	4.7	3.1	3.5	9	687
August	2015	2	2	34	30	12	4	5	1	8	2	100	2.8	1.6	4.5	2.8	3.3	8	733
September	2015	3	3	32	31	13	3	5	1	8	2	100	2.8	1.7	4.4	2.7	3.2	8	699
October	2015	4	3	33	30	13	3	5	1	7	2	100	2.8	1.5	4.3	2.7	3.1	8	687
November	2015	3	3	33	30	13	1	6	1	8	2	100	2.8	1.5	4.2	2.7	3.2	8	648
December	2015	3	2	34	30	13	2	5	1	7	2	100	2.7	1.4	4.2	2.8	3.1	7	657
January	2016	3	2	34	28	13	3	6	0	9	2	100	2.8	1.5	4.4	2.9	3.2	7	671
February	2016	4	2	35	28	13	4	5	0	8	2	100	2.7	1.5	4.2	2.8	3.0	7	667

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
March	2016	3	3	34	28	12	3	5	0	9	2	100	2.7	1.6	4.1	2.6	3.1	7	701
April	2016	3	2	35	30	11	3	5	1	8	2	100	2.7	1.5	4.0	2.5	3.1	7	718
May	2016	2	1	36	30	12	3	5	1	8	2	100	2.7	1.5	4.1	2.7	3.2	7	776
June	2016	2	1	37	31	11	3	4	1	8	2	100	2.7	1.4	4.0	2.6	3.0	6	752
July	2016	2	2	38	29	11	3	3	1	8	3	100	2.6	1.4	3.9	2.5	2.9	7	754
August	2016	3	3	38	29	11	3	3	1	7	2	100	2.5	1.4	3.7	2.3	2.9	7	728
September	2016	2	5	38	28	11	2	4	1	7	2	100	2.5	1.3	3.8	2.4	3.0	8	767
October	2016	2	4	38	29	10	3	5	0	7	2	100	2.6	1.3	3.8	2.5	3.0	7	789
November	2016	2	4	36	30	10	3	5	0	7	2	100	2.7	1.5	3.9	2.5	3.1	7	808
December	2016	3	3	37	29	10	4	4	0	7	2	100	2.6	1.4	4.0	2.6	3.0	8	796
January	2017	5	4	37	28	10	3	3	1	7	2	100	2.5	1.3	3.8	2.4	2.8	8	807
February	2017	6	4	39	26	10	2	3	0	8	1	100	2.3	1.2	3.6	2.4	2.5	7	811
March	2017	5	4	39	27	11	1	2	0	8	1	100	2.4	1.2	3.4	2.2	2.4	7	824
April	2017	5	4	39	27	9	3	3	0	9	1	100	2.4	1.3	3.4	2.2	2.5	6	835
May	2017	4	3	39	27	10	3	3	0	9	2	100	2.5	1.3	3.5	2.2	2.7	6	841
June	2017	4	3	39	27	10	3	4	1	9	2	100	2.5	1.3	3.5	2.2	2.8	6	819
July	2017	3	3	39	29	11	2	3	1	8	2	100	2.5	1.3	3.5	2.2	2.8	6	804
August	2017	4	2	40	29	10	2	4	1	7	1	100	2.5	1.3	3.4	2.2	2.8	6	799
September	2017	3	2	41	28	10	3	4	1	6	1	100	2.5	1.3	3.6	2.3	2.9	7	818
October	2017	3	3	41	27	10	3	4	1	6	2	100	2.4	1.3	3.6	2.3	2.9	7	839
November	2017	3	3	40	29	9	2	4	1	7	2	100	2.5	1.4	3.6	2.2	2.9	7	860
December	2017	3	3	39	30	9	2	4	0	7	3	100	2.5	1.4	3.5	2.0	2.9	7	863
January	2018	3	2	39	31	9	2	3	1	8	3	100	2.5	1.5	3.5	1.9	2.9	7	863
February	2018	3	2	38	29	11	2	2	1	9	3	100	2.5	1.4	3.5	2.0	2.8	6	863
March	2018	3	2	38	29	11	2	3	1	8	2	100	2.5	1.5	3.6	2.1	2.8	6	886
April	2018	2	3	38	28	12	2	4	1	8	2	100	2.6	1.4	3.7	2.3	2.9	6	879
May	2018	3	3	38	30	11	2	4	1	7	2	100	2.6	1.5	3.7	2.3	2.9	6	897
June	2018	3	3	38	30	10	3	3	1	7	2	100	2.6	1.4	3.8	2.4	2.9	7	883
July	2018	4	3	37	29	10	3	3	1	8	2	100	2.6	1.4	3.7	2.4	2.8	7	876
August	2018	3	3	37	26	11	3	4	1	9	3	100	2.6	1.4	4.0	2.7	3.0	8	854
September	2018	3	3	38	27	11	2	4	1	8	3	100	2.6	1.4	3.9	2.5	3.0	7	861
October	2018	3	2	39	26	11	2	4	1	9	3	100	2.5	1.4	3.8	2.4	3.0	6	859
November	2018	3	2	39	29	9	2	4	0	9	3	100	2.5	1.3	3.5	2.2	2.8	6	877
December	2018	3	2	39	30	8	2	4	0	10	3	100	2.5	1.3	3.4	2.1	2.8	5	852
January	2019	3	2	39	32	8	2	3	1	8	2	100	2.6	1.4	3.6	2.1	2.9	6	854
February	2019	2	2	39	30	9	3	4	0	8	3	100	2.6	1.5	3.6	2.1	2.9	5	841
March	2019	3	2	36	30	11	3	3	1	8	3	100	2.7	1.5	3.7	2.2	2.9	5	838
April	2019	3	2	39	29	10	3	2	0	8	4	100	2.5	1.4	3.5	2.0	2.8	5	816
May	2019	3	2	37	31	10	3	2	1	7	3	100	2.6	1.4	3.5	2.1	2.8	6	794
June	2019	3	3	39	30	8	2	3	0	7	3	100	2.5	1.3	3.4	2.1	2.8	6	832
July	2019	3	3	36	31	9	3	4	1	7	3	100	2.6	1.3	3.6	2.2	2.9	7	863
August	2019	3	4	36	31	10	3	3	1	7	3	100	2.6	1.4	3.6	2.2	2.8	7	864
September	2019	4	3	35	31	11	3	3	1	6	2	100	2.6	1.4	3.8	2.3	2.9	8	855
October	2019	4	4	36	29	11	2	4	1	6	3	100	2.5	1.3	3.6	2.2	2.9	8	862
November	2019	4	3	38	27	10	2	4	1	6	3	100	2.5	1.3	3.6	2.3	2.9	9	921
December	2019	4	3	41	26	10	1	4	1	7	4	100	2.4	1.3	3.4	2.1	2.8	8	957
January	2020	3	3	41	27	9	3	3	0	7	4	100	2.4	1.4	3.4	2.0	2.8	6	974
February	2020	2	3	42	28	9	3	3	0	7	3	100	2.4	1.4	3.3	1.9	2.7	5	941
March	2020	2	3	43	28	9	3	2	0	8	2	100	2.4	1.4	3.3	1.9	2.7	5	959
April	2020	3	4	40	27	10	3	3	0	8	2	100	2.4	1.3	3.5	2.2	2.7	5	943
May	2020	4	4	36	28	10	3	3	1	9	2	100	2.5	1.4	3.6	2.3	2.8	7	939
June	2020	4	4	31	29	11	4	3	1	10	3	100	2.7	1.5	3.9	2.4	2.9	7	902
July	2020	5	3	30	30	11	4	3	1	11	2	100	2.7	1.6	3.8	2.3	2.9	7	889
August	2020	5	4	29	30	13	3	4	1	9	2	100	2.8	1.6	4.2	2.6	3.0	7	888
September	2020	4	4	30	30	14	3	5	1	8	2	100	2.8	1.6	4.4	2.8	3.1	7	874

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
October	2020	4	4	31	29	13	2	5	1	7	2	100	2.8	1.5	4.3	2.7	3.1	8	881
November	2020	3	4	34	29	13	2	4	1	8	2	100	2.7	1.5	4.0	2.5	3.0	6	868
December	2020	3	3	35	30	10	2	4	1	10	2	100	2.6	1.5	3.7	2.2	3.0	6	867
January	2021	3	2	33	29	11	3	4	1	12	2	100	2.7	1.6	4.1	2.5	3.1	7	838
February	2021	4	2	30	30	11	3	4	1	14	1	100	2.8	1.6	4.3	2.7	3.2	8	847
March	2021	3	3	28	29	12	4	5	1	15	2	100	2.9	1.6	4.6	3.0	3.3	9	838
April	2021	3	3	29	28	12	3	5	0	15	2	100	2.8	1.5	4.5	3.0	3.3	8	848
May	2021	3	3	28	26	13	4	6	1	15	2	100	2.9	1.6	4.7	3.1	3.5	9	831
June	2021	4	2	28	24	14	4	6	1	13	3	100	2.9	1.7	4.8	3.2	3.6	11	835
July	2021	5	4	26	25	13	5	7	2	10	3	100	3.0	1.7	4.9	3.3	3.7	14	802
August	2021	6	5	24	24	13	4	8	3	9	4	100	3.0	1.7	5.0	3.3	3.8	17	817
September	2021	6	5	23	26	12	5	8	3	8	4	100	3.0	1.7	5.0	3.3	3.9	20	814
October	2021	7	4	23	26	14	3	9	3	8	4	100	3.0	1.7	5.1	3.4	3.9	20	828
November	2021	7	4	24	25	13	5	8	3	7	4	100	3.0	1.6	5.0	3.4	3.8	20	830
December	2021	8	5	23	24	14	4	8	3	8	4	100	2.9	1.5	5.0	3.5	3.6	17	846
January	2022	8	5	22	27	13	5	7	3	7	4	100	3.0	1.6	5.0	3.4	3.6	18	846
February	2022	10	4	20	27	13	5	6	3	8	4	100	3.0	1.5	4.9	3.4	3.5	18	841
March	2022	11	5	18	28	13	6	5	3	8	4	100	3.1	1.5	4.9	3.5	3.5	19	824
April	2022	11	6	17	26	14	5	5	4	8	4	100	3.1	1.3	4.9	3.7	3.7	26	856
May	2022	12	7	17	22	14	5	7	4	7	5	100	3.0	1.1	5.1	4.1	3.6	27	852
June	2022	14	7	16	20	16	6	7	4	6	6	100	3.1	0.9	5.2	4.3	3.6	32	867
July	2022	15	7	16	19	16	6	7	4	5	6	100	3.0	0.7	5.2	4.5	3.6	42	850
August	2022	14	7	17	22	15	5	6	4	5	5	100	3.0	0.8	5.0	4.2	3.8	47	862
September	2022	12	8	19	22	13	4	7	4	5	6	100	2.8	0.8	4.9	4.1	3.7	43	848
October	2022	13	7	19	24	10	5	7	4	5	6	100	2.8	0.8	4.9	4.1	3.6	38	858
November	2022	15	7	17	22	10	6	8	4	4	5	100	2.9	0.6	5.1	4.5	3.6	42	826
December	2022	15	7	17	24	11	6	7	5	4	4	100	3.0	0.7	5.1	4.3	3.9	53	856
January	2023	13	8	18	23	14	5	7	5	4	3	100	3.0	0.9	5.1	4.2	4.1	57	864
February	2023	10	8	21	25	13	5	5	5	5	3	100	2.9	1.2	4.8	3.6	4.1	52	911
March	2023	9	8	22	26	13	5	5	5	5	4	100	2.9	1.3	4.8	3.5	3.9	51	881
April	2023	8	6	24	28	10	5	5	4	5	5	100	2.8	1.3	4.6	3.3	3.8	45	889
May	2023	8	6	22	28	12	5	5	4	5	5	100	2.9	1.2	4.7	3.5	3.8	49	866
June	2023	9	6	21	29	11	4	6	4	5	4	100	2.9	1.2	4.7	3.5	4.0	51	876
July	2023	10	6	19	28	11	5	6	5	5	5	100	3.0	1.3	4.9	3.6	4.1	51	884
August	2023	10	6	20	27	12	4	6	5	5	4	100	3.0	1.3	4.9	3.6	4.3	54	919
September	2023	9	4	23	27	13	5	6	4	5	6	100	3.0	1.5	4.9	3.4	3.9	39	911
October	2023	9	5	22	27	14	4	6	4	4	4	100	3.0	1.4	4.9	3.4	4.0	42	913
November	2023	9	6	20	28	14	4	7	4	4	4	100	3.0	1.5	5.0	3.4	4.2	49	889
December	2023	10	6	19	29	13	4	6	4	4	4	100	3.0	1.4	4.9	3.4	4.2	53	897
January	2024	10	6	19	30	13	4	6	3	4	4	100	3.0	1.4	4.8	3.4	3.7	41	894
February	2024	9	6	22	30	14	4	5	3	4	5	100	2.9	1.4	4.6	3.2	3.4	30	908

TABLE 34
OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

The question was: "As to the economic policy of the government -- I mean steps taken to fight inflation or unemployment -- would you say the government is doing a good job, only fair, or a poor job?"

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	15	52	26	6	100	89	746
April	1978	13	51	30	6	100	83	745
May	1978	14	50	30	5	100	84	734
June	1978	14	50	32	4	100	82	732
July	1978	15	49	31	4	100	84	732
August	1978	12	50	33	4	100	79	787
September	1978	12	47	35	6	100	78	795
October	1978	11	51	32	5	100	79	788
November	1978	14	51	28	7	100	86	834
December	1978	16	53	24	7	100	92	837
January	1979	15	50	26	9	100	89	872
February	1979	14	50	28	8	100	85	800
March	1979	13	47	31	9	100	82	809
April	1979	14	46	33	8	100	81	837
May	1979	14	44	35	7	100	79	756
June	1979	13	44	37	6	100	76	816
July	1979	11	43	39	7	100	71	866
August	1979	10	42	42	5	100	68	893
September	1979	11	44	42	4	100	69	871
October	1979	11	47	39	3	100	72	894
November	1979	11	48	37	4	100	75	913
December	1979	12	46	37	5	100	75	861
January	1980	14	47	34	5	100	80	719
February	1980	15	45	34	6	100	81	631
March	1980	14	46	34	6	100	80	638
April	1980	10	45	40	5	100	70	642
May	1980	6	47	42	5	100	64	586
June	1980	8	43	43	6	100	64	546
July	1980	11	41	42	6	100	69	534
August	1980	13	39	42	7	100	71	525
September	1980	12	41	42	5	100	70	539
October	1980	13	43	40	4	100	72	556
November	1980	12	40	45	4	100	67	557
December	1980	10	38	48	4	100	62	563
January	1981	8	38	48	5	100	60	555
February	1981	12	38	41	9	100	72	557
March	1981	19	39	31	12	100	88	577
April	1981	25	37	25	12	100	100	594
May	1981	29	41	20	10	100	110	589
June	1981	28	46	19	7	100	110	567
July	1981	29	47	18	6	100	111	529
August	1981	29	44	21	6	100	108	570
September	1981	33	40	21	6	100	112	574
October	1981	35	37	23	6	100	112	603
November	1981	32	39	24	5	100	108	566
December	1981	28	41	27	4	100	101	582
January	1982	24	45	27	4	100	97	564
February	1982	25	43	28	4	100	98	596
March	1982	25	44	28	3	100	97	562
April	1982	24	38	33	5	100	90	578
May	1982	24	40	32	4	100	92	543
June	1982	22	36	38	4	100	84	568
July	1982	20	43	34	3	100	86	549

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	17	42	38	3	100	80	544
September	1982	20	44	33	3	100	88	543
October	1982	23	38	35	4	100	88	554
November	1982	22	39	35	5	100	87	567
December	1982	21	40	35	5	100	86	553
January	1983	18	43	35	4	100	83	538
February	1983	17	42	37	4	100	81	524
March	1983	21	41	35	4	100	86	540
April	1983	23	43	30	3	100	93	564
May	1983	24	50	23	3	100	101	562
June	1983	20	52	24	3	100	96	552
July	1983	21	51	25	3	100	96	572
August	1983	24	47	26	3	100	98	577
September	1983	30	45	23	2	100	107	593
October	1983	29	45	24	2	100	105	574
November	1983	27	46	23	4	100	105	595
December	1983	24	49	23	4	100	101	609
January	1984	27	49	20	4	100	107	642
February	1984	28	48	21	3	100	106	628
March	1984	30	46	20	4	100	110	621
April	1984	27	47	21	5	100	105	588
May	1984	25	48	23	4	100	102	619
June	1984	24	48	23	4	100	101	618
July	1984	29	45	23	3	100	106	619
August	1984	33	41	22	4	100	111	585
September	1984	35	39	22	4	100	113	576
October	1984	34	40	23	3	100	111	568
November	1984	34	42	22	2	100	112	599
December	1984	33	44	20	3	100	114	580
January	1985	34	45	18	3	100	117	576
February	1985	34	44	19	3	100	115	549
March	1985	33	42	22	3	100	111	560
April	1985	32	43	22	3	100	110	575
May	1985	29	48	20	4	100	109	569
June	1985	29	52	16	3	100	113	553
July	1985	30	50	16	4	100	114	550
August	1985	31	49	15	5	100	116	573
September	1985	28	48	19	4	100	109	583
October	1985	26	50	20	4	100	106	568
November	1985	26	49	21	4	100	104	539
December	1985	25	51	19	5	100	106	524
January	1986	26	51	20	3	100	105	516
February	1986	26	50	22	2	100	104	516
March	1986	27	46	25	2	100	102	542
April	1986	28	45	24	3	100	104	535
May	1986	28	45	22	5	100	106	561
June	1986	31	46	19	5	100	112	532
July	1986	31	48	17	4	100	113	548
August	1986	30	48	20	2	100	110	528
September	1986	25	50	23	3	100	102	557
October	1986	24	49	24	3	100	101	569
November	1986	25	48	23	4	100	101	595
December	1986	28	45	24	3	100	104	585
January	1987	25	44	27	3	100	98	574
February	1987	22	47	28	3	100	94	543
March	1987	20	48	28	3	100	92	532

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	21	51	25	3	100	96	523
May	1987	22	51	25	3	100	97	536
June	1987	21	50	25	4	100	96	562
July	1987	21	47	28	4	100	94	575
August	1987	22	45	29	4	100	93	565
September	1987	23	45	29	4	100	94	543
October	1987	26	44	27	4	100	99	485
November	1987	23	45	27	5	100	95	452
December	1987	21	46	28	5	100	92	410
January	1988	17	50	29	4	100	88	431
February	1988	18	49	30	3	100	88	429
March	1988	18	50	28	4	100	90	428
April	1988	19	47	30	4	100	89	424
May	1988	20	50	26	4	100	94	438
June	1988	22	51	25	3	100	97	440
July	1988	22	52	23	4	100	99	432
August	1988	24	47	24	5	100	101	409
September	1988	26	47	22	5	100	104	407
October	1988	27	46	22	5	100	105	409
November	1988	26	47	23	5	100	103	436
December	1988	20	51	25	4	100	95	450
January	1989	21	50	25	4	100	96	433
February	1989	19	53	23	5	100	96	402
March	1989	23	49	21	7	100	103	408
April	1989	22	51	19	8	100	103	407
May	1989	21	52	21	6	100	100	429
June	1989	19	54	22	6	100	97	417
July	1989	19	53	23	5	100	96	427
August	1989	20	51	23	5	100	97	427
September	1989	22	52	21	5	100	101	444
October	1989	22	53	21	4	100	102	449
November	1989	21	56	19	3	100	102	450
December	1989	21	54	23	2	100	98	437
January	1990	21	53	24	3	100	97	436
February	1990	19	52	26	3	100	93	434
March	1990	19	54	24	3	100	95	444
April	1990	19	54	24	2	100	95	469
May	1990	22	52	23	3	100	98	486
June	1990	21	51	26	2	100	94	475
July	1990	19	52	27	2	100	92	436
August	1990	17	51	30	2	100	87	404
September	1990	17	53	28	3	100	89	395
October	1990	14	51	31	4	100	82	436
November	1990	12	50	34	3	100	78	474
December	1990	10	46	40	4	100	70	474
January	1991	11	49	38	2	100	73	439
February	1991	13	52	31	3	100	82	391
March	1991	16	53	29	2	100	86	377
April	1991	16	54	26	4	100	90	414
May	1991	16	53	27	4	100	89	434
June	1991	13	54	27	6	100	86	443
July	1991	15	52	29	4	100	85	414
August	1991	14	50	32	4	100	82	389
September	1991	13	53	31	3	100	82	386
October	1991	11	51	33	5	100	77	385
November	1991	8	51	37	4	100	71	403
December	1991	8	46	42	4	100	66	416

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	8	41	50	2	100	58	408
February	1992	10	35	52	3	100	58	397
March	1992	10	32	55	2	100	55	395
April	1992	9	37	52	3	100	57	389
May	1992	8	41	50	2	100	58	393
June	1992	6	46	47	2	100	59	392
July	1992	8	41	49	2	100	58	409
August	1992	7	39	52	2	100	55	406
September	1992	7	38	53	2	100	54	410
October	1992	5	41	51	3	100	54	412
November	1992	7	44	47	3	100	60	404
December	1992	8	46	42	3	100	66	394
January	1993	11	45	39	5	100	72	384
February	1993	12	45	35	7	100	77	386
March	1993	14	47	31	8	100	83	377
April	1993	15	49	27	9	100	89	391
May	1993	15	50	28	7	100	87	405
June	1993	12	46	36	7	100	76	410
July	1993	10	46	38	6	100	72	398
August	1993	9	48	38	5	100	72	399
September	1993	12	49	34	5	100	78	403
October	1993	12	52	32	4	100	81	410
November	1993	16	48	30	5	100	86	412
December	1993	18	48	29	5	100	90	407
January	1994	20	45	28	7	100	92	401
February	1994	21	48	27	4	100	94	394
March	1994	20	54	23	4	100	97	425
April	1994	21	56	21	2	100	99	435
May	1994	21	56	20	3	100	101	436
June	1994	21	52	24	4	100	97	416
July	1994	20	51	27	3	100	93	413
August	1994	18	52	26	3	100	92	405
September	1994	18	52	28	2	100	91	400
October	1994	19	53	25	3	100	94	389
November	1994	19	50	28	4	100	91	395
December	1994	19	52	24	5	100	95	409
January	1995	19	52	24	5	100	94	401
February	1995	18	56	23	3	100	94	399
March	1995	17	54	26	3	100	90	384
April	1995	20	51	27	2	100	93	385
May	1995	21	50	26	2	100	95	383
June	1995	21	53	24	2	100	97	391
July	1995	19	55	24	2	100	95	390
August	1995	17	57	24	3	100	93	406
September	1995	17	56	25	2	100	92	404
October	1995	16	56	26	2	100	90	415
November	1995	18	52	28	2	100	90	410
December	1995	18	49	31	2	100	87	420
January	1996	16	46	36	2	100	80	408
February	1996	15	48	35	2	100	80	432
March	1996	15	51	32	3	100	83	418
April	1996	19	50	28	3	100	91	445
May	1996	21	49	27	3	100	93	408
June	1996	19	48	30	2	100	89	420
July	1996	20	49	29	2	100	91	397
August	1996	22	48	27	2	100	95	415

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	28	49	21	3	100	107	411
October	1996	27	51	19	2	100	108	436
November	1996	30	51	17	2	100	113	432
December	1996	29	54	17	1	100	112	412
January	1997	28	53	17	2	100	111	392
February	1997	24	54	18	3	100	106	375
March	1997	27	51	18	4	100	109	388
April	1997	28	49	19	4	100	108	403
May	1997	32	49	16	3	100	117	419
June	1997	30	51	16	3	100	113	420
July	1997	31	49	16	4	100	115	410
August	1997	29	51	16	4	100	113	429
September	1997	32	49	15	4	100	117	424
October	1997	32	50	15	3	100	117	426
November	1997	31	50	16	3	100	115	415
December	1997	30	50	18	3	100	112	421
January	1998	33	49	15	3	100	119	430
February	1998	39	46	12	3	100	127	439
March	1998	43	44	9	4	100	134	447
April	1998	43	43	8	5	100	135	439
May	1998	41	44	10	5	100	131	440
June	1998	41	44	10	5	100	131	442
July	1998	42	43	12	3	100	130	443
August	1998	45	39	12	3	100	133	432
September	1998	49	36	12	3	100	137	426
October	1998	49	37	11	3	100	138	446
November	1998	47	40	9	4	100	138	450
December	1998	43	43	8	5	100	135	439
January	1999	44	41	9	5	100	135	408
February	1999	47	39	9	5	100	138	404
March	1999	51	34	11	4	100	141	412
April	1999	51	36	9	4	100	142	422
May	1999	45	41	10	4	100	135	416
June	1999	43	44	9	3	100	134	412
July	1999	44	43	10	2	100	134	396
August	1999	45	42	12	1	100	133	401
September	1999	41	42	15	2	100	126	414
October	1999	38	43	17	2	100	121	445
November	1999	39	41	17	3	100	122	454
December	1999	42	41	15	3	100	127	457
January	2000	47	39	12	2	100	135	449
February	2000	49	40	9	2	100	140	455
March	2000	49	40	9	2	100	140	462
April	2000	45	43	9	3	100	135	476
May	2000	43	44	11	2	100	133	472
June	2000	42	45	11	2	100	130	467
July	2000	43	45	11	1	100	132	469
August	2000	45	45	9	1	100	135	475
September	2000	46	44	8	2	100	138	478
October	2000	46	42	10	2	100	136	473
November	2000	45	39	11	5	100	134	464
December	2000	47	38	10	5	100	137	462
January	2001	46	38	10	7	100	136	464
February	2001	42	39	10	9	100	132	489
March	2001	35	43	12	10	100	123	473
April	2001	29	47	14	10	100	115	465

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OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	27	48	18	7	100	109	436
June	2001	24	51	20	5	100	104	452
July	2001	25	51	20	4	100	105	462
August	2001	23	54	19	4	100	103	467
September	2001	25	51	21	3	100	105	478
October	2001	34	44	18	4	100	116	486
November	2001	39	42	15	4	100	124	498
December	2001	41	40	12	6	100	129	473
January	2002	35	44	15	5	100	120	483
February	2002	34	45	16	4	100	118	460
March	2002	30	49	17	4	100	114	483
April	2002	32	48	16	4	100	116	481
May	2002	28	50	16	5	100	112	501
June	2002	27	49	19	4	100	108	482
July	2002	24	52	20	5	100	104	475
August	2002	25	50	21	5	100	104	467
September	2002	24	51	20	5	100	104	499
October	2002	24	49	22	5	100	101	510
November	2002	21	52	23	3	100	98	519
December	2002	22	51	25	2	100	97	501
January	2003	22	50	26	2	100	96	481
February	2003	23	46	29	2	100	93	478
March	2003	21	44	33	3	100	88	470
April	2003	19	45	34	2	100	85	476
May	2003	19	46	33	2	100	87	488
June	2003	21	47	29	2	100	92	503
July	2003	21	50	27	2	100	94	501
August	2003	20	48	29	3	100	91	496
September	2003	17	47	34	2	100	84	487
October	2003	18	43	36	2	100	82	473
November	2003	19	45	35	1	100	84	478
December	2003	22	45	32	1	100	89	470
January	2004	24	47	28	1	100	96	488
February	2004	23	42	32	2	100	91	502
March	2004	23	42	33	2	100	90	527
April	2004	24	40	35	1	100	89	531
May	2004	26	43	30	1	100	96	532
June	2004	27	42	29	1	100	98	548
July	2004	26	42	31	2	100	95	572
August	2004	24	41	33	2	100	91	576
September	2004	23	43	32	2	100	92	567
October	2004	23	45	30	2	100	92	560
November	2004	23	46	30	2	100	93	551
December	2004	24	47	27	1	100	97	562
January	2005	24	47	28	1	100	95	579
February	2005	23	48	28	1	100	95	580
March	2005	20	48	30	2	100	90	600
April	2005	21	46	32	1	100	89	582
May	2005	19	47	33	1	100	86	584
June	2005	20	47	33	0	100	87	555
July	2005	20	49	30	1	100	91	571
August	2005	21	46	32	1	100	89	596
September	2005	19	45	34	1	100	85	640
October	2005	18	40	41	1	100	77	634
November	2005	17	41	41	1	100	76	633
December	2005	17	41	41	1	100	75	602

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	16	48	35	1	100	81	615
February	2006	15	50	34	1	100	82	606
March	2006	14	51	34	2	100	80	617
April	2006	15	45	38	2	100	76	614
May	2006	17	41	40	2	100	77	626
June	2006	17	41	41	1	100	76	634
July	2006	16	44	40	0	100	76	634
August	2006	13	50	36	1	100	77	640
September	2006	16	50	33	1	100	84	661
October	2006	20	45	33	2	100	87	683
November	2006	24	42	32	1	100	92	674
December	2006	25	42	33	1	100	92	671
January	2007	24	45	31	1	100	93	650
February	2007	23	44	32	1	100	91	676
March	2007	22	45	31	1	100	91	682
April	2007	21	47	31	1	100	89	701
May	2007	20	47	31	2	100	89	683
June	2007	18	47	32	2	100	86	667
July	2007	19	45	34	2	100	85	665
August	2007	17	46	36	1	100	81	687
September	2007	17	45	38	1	100	79	702
October	2007	14	49	36	1	100	77	712
November	2007	15	46	38	1	100	78	702
December	2007	14	47	38	1	100	77	705
January	2008	15	45	40	1	100	75	715
February	2008	12	45	42	1	100	70	712
March	2008	10	44	44	1	100	66	702
April	2008	9	42	48	2	100	61	695
May	2008	7	41	51	1	100	56	726
June	2008	6	41	52	1	100	54	730
July	2008	4	42	53	1	100	52	754
August	2008	5	40	53	1	100	52	734
September	2008	5	39	54	2	100	51	722
October	2008	5	37	58	1	100	47	694
November	2008	4	38	57	1	100	47	707
December	2008	3	37	58	2	100	45	718
January	2009	5	37	56	3	100	49	740
February	2009	8	38	51	4	100	57	729
March	2009	15	39	42	5	100	73	751
April	2009	20	43	32	5	100	88	742
May	2009	26	44	26	3	100	100	765
June	2009	24	48	26	2	100	98	771
July	2009	26	46	27	2	100	99	766
August	2009	22	46	30	2	100	92	759
September	2009	22	45	32	2	100	90	754
October	2009	19	46	34	1	100	85	782
November	2009	19	46	34	1	100	86	784
December	2009	18	44	37	1	100	82	801
January	2010	18	45	36	1	100	82	797
February	2010	15	45	39	1	100	76	798
March	2010	14	45	40	2	100	74	796
April	2010	12	44	43	2	100	69	809
May	2010	13	43	42	2	100	71	817
June	2010	15	43	41	1	100	74	801
July	2010	16	41	42	1	100	73	796
August	2010	17	42	42	0	100	75	803
September	2010	16	40	44	0	100	72	826

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	16	40	43	1	100	72	819
November	2010	14	40	45	1	100	69	821
December	2010	13	42	45	1	100	68	809
January	2011	13	42	44	1	100	68	826
February	2011	16	41	42	1	100	74	840
March	2011	15	43	41	1	100	74	874
April	2011	15	44	40	1	100	75	856
May	2011	13	45	40	1	100	73	850
June	2011	15	43	41	1	100	73	830
July	2011	14	41	44	1	100	70	835
August	2011	10	37	52	1	100	57	841
September	2011	7	36	56	1	100	52	860
October	2011	6	33	60	1	100	46	860
November	2011	7	33	59	1	100	48	881
December	2011	7	33	59	1	100	48	878
January	2012	7	37	55	1	100	52	901
February	2012	8	39	52	1	100	57	862
March	2012	9	41	49	2	100	60	864
April	2012	11	39	48	2	100	63	838
May	2012	12	39	47	2	100	65	862
June	2012	12	41	45	2	100	67	865
July	2012	12	42	45	1	100	67	897
August	2012	12	42	45	1	100	67	886
September	2012	13	41	44	2	100	69	891
October	2012	14	40	44	2	100	70	873
November	2012	17	38	42	2	100	75	864
December	2012	17	37	44	2	100	72	869
January	2013	15	37	46	2	100	70	874
February	2013	13	38	48	2	100	65	862
March	2013	14	38	47	2	100	67	822
April	2013	13	39	46	2	100	67	825
May	2013	13	41	44	1	100	69	831
June	2013	12	43	44	1	100	69	851
July	2013	13	41	45	1	100	68	819
August	2013	11	40	47	2	100	64	816
September	2013	11	38	49	1	100	62	794
October	2013	10	36	52	2	100	58	833
November	2013	12	35	52	1	100	59	839
December	2013	12	34	53	1	100	58	867
January	2014	12	36	52	0	100	60	862
February	2014	11	36	53	0	100	58	885
March	2014	10	34	55	1	100	56	875
April	2014	11	36	52	1	100	59	858
May	2014	13	36	50	1	100	63	845
June	2014	13	37	49	1	100	64	857
July	2014	14	30	54	2	100	60	872
August	2014	12	32	54	2	100	57	867
September	2014	12	32	54	2	100	58	838
October	2014	13	37	49	2	100	64	801
November	2014	17	34	48	1	100	68	783
December	2014	18	35	47	1	100	71	789
January	2015	20	33	46	1	100	74	765
February	2015	16	37	46	1	100	71	753
March	2015	17	37	44	1	100	73	697
April	2015	16	37	45	1	100	71	691
May	2015	17	37	45	1	100	73	655

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	18	36	44	2	100	74	684
July	2015	19	34	44	2	100	75	687
August	2015	21	33	44	2	100	78	733
September	2015	20	32	47	1	100	72	699
October	2015	17	33	49	1	100	68	687
November	2015	15	35	50	0	100	65	648
December	2015	17	35	47	1	100	69	657
January	2016	17	36	46	1	100	71	671
February	2016	19	35	44	1	100	75	667
March	2016	20	35	44	1	100	75	701
April	2016	20	34	44	1	100	76	718
May	2016	20	32	46	1	100	74	776
June	2016	20	34	45	1	100	75	752
July	2016	20	34	45	1	100	74	754
August	2016	21	34	45	1	100	76	728
September	2016	20	34	45	1	100	76	767
October	2016	20	36	43	1	100	77	789
November	2016	19	36	43	2	100	76	808
December	2016	23	34	41	1	100	82	796
January	2017	26	33	39	2	100	87	807
February	2017	26	39	31	3	100	95	811
March	2017	26	41	29	5	100	97	824
April	2017	25	44	27	5	100	98	835
May	2017	27	40	30	3	100	97	841
June	2017	23	41	32	3	100	91	819
July	2017	22	40	35	3	100	87	804
August	2017	22	42	34	2	100	88	799
September	2017	23	42	33	3	100	90	818
October	2017	26	42	29	3	100	97	839
November	2017	25	41	31	3	100	94	860
December	2017	26	40	32	2	100	94	863
January	2018	25	39	34	1	100	91	863
February	2018	30	36	33	1	100	97	863
March	2018	32	34	32	1	100	100	886
April	2018	34	34	30	1	100	104	879
May	2018	32	37	30	2	100	102	897
June	2018	31	38	28	2	100	103	883
July	2018	32	37	30	2	100	102	876
August	2018	34	34	31	1	100	103	854
September	2018	37	33	30	0	100	107	861
October	2018	38	34	27	1	100	111	859
November	2018	39	35	25	1	100	115	877
December	2018	40	34	24	2	100	116	852
January	2019	37	33	27	3	100	110	854
February	2019	37	31	30	3	100	107	841
March	2019	38	30	31	2	100	107	838
April	2019	40	29	29	2	100	111	816
May	2019	44	27	28	1	100	116	794
June	2019	43	27	28	1	100	115	832
July	2019	45	28	26	1	100	119	863
August	2019	41	31	27	2	100	114	864
September	2019	39	30	29	1	100	110	855
October	2019	39	29	30	1	100	109	862
November	2019	39	28	31	1	100	108	921
December	2019	42	30	27	1	100	115	957
January	2020	43	30	26	2	100	117	974

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	44	30	25	1	100	119	941
March	2020	44	30	25	1	100	119	959
April	2020	43	28	27	1	100	116	943
May	2020	41	26	30	3	100	111	939
June	2020	36	26	34	4	100	101	902
July	2020	33	27	36	5	100	97	889
August	2020	30	28	38	4	100	93	888
September	2020	33	26	39	2	100	94	874
October	2020	31	27	41	1	100	90	881
November	2020	33	25	41	1	100	92	868
December	2020	30	27	43	1	100	87	867
January	2021	27	28	44	1	100	84	838
February	2021	23	31	43	3	100	81	847
March	2021	25	32	39	4	100	86	838
April	2021	31	31	35	3	100	96	848
May	2021	36	26	35	3	100	101	831
June	2021	37	25	35	2	100	102	835
July	2021	36	24	38	2	100	97	802
August	2021	32	27	39	2	100	93	817
September	2021	30	27	41	2	100	88	814
October	2021	25	28	45	2	100	80	828
November	2021	23	28	47	2	100	76	830
December	2021	23	28	48	1	100	76	846
January	2022	24	28	46	2	100	77	846
February	2022	21	29	48	2	100	73	841
March	2022	19	28	50	2	100	69	824
April	2022	19	28	51	2	100	68	856
May	2022	21	27	50	2	100	70	852
June	2022	19	29	50	2	100	68	867
July	2022	17	30	52	1	100	65	850
August	2022	16	31	51	2	100	66	862
September	2022	19	29	50	1	100	69	848
October	2022	23	27	48	2	100	74	858
November	2022	23	24	51	1	100	72	826
December	2022	23	25	51	1	100	72	856
January	2023	22	27	49	1	100	73	864
February	2023	23	31	46	1	100	77	911
March	2023	24	31	44	1	100	80	881
April	2023	24	32	43	1	100	81	889
May	2023	24	30	45	2	100	79	866
June	2023	22	29	47	2	100	75	876
July	2023	23	25	49	3	100	74	884
August	2023	26	24	47	2	100	79	919
September	2023	29	24	46	1	100	83	911
October	2023	27	25	47	0	100	80	913
November	2023	27	25	48	0	100	79	889
December	2023	26	25	48	1	100	78	897
January	2024	29	24	47	1	100	82	894
February	2024	30	26	43	1	100	86	908

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

The question was: "About the big things people buy for their homes -- such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good time or a bad time for people to buy major household items?"

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	52	21	27	100	126	746
April	1978	54	22	24	100	130	745
May	1978	56	21	24	100	132	734
June	1978	57	21	22	100	135	732
July	1978	56	20	24	100	132	732
August	1978	55	21	25	100	130	787
September	1978	53	22	25	100	128	795
October	1978	52	22	26	100	126	788
November	1978	51	21	28	100	123	834
December	1978	49	22	29	100	120	837
January	1979	51	21	28	100	123	872
February	1979	51	20	28	100	123	800
March	1979	55	17	28	100	127	809
April	1979	53	18	29	100	125	837
May	1979	54	13	32	100	122	756
June	1979	54	13	33	100	121	816
July	1979	53	13	35	100	118	866
August	1979	52	15	33	100	119	893
September	1979	53	15	32	100	121	871
October	1979	54	15	31	100	123	894
November	1979	52	14	34	100	118	913
December	1979	50	12	38	100	112	861
January	1980	50	11	40	100	110	719
February	1980	54	10	36	100	118	631
March	1980	51	11	38	100	113	638
April	1980	46	12	42	100	105	642
May	1980	37	9	54	100	84	586
June	1980	36	11	53	100	83	546
July	1980	36	13	51	100	86	534
August	1980	41	15	44	100	98	525
September	1980	43	17	40	100	103	539
October	1980	44	16	40	100	105	556
November	1980	43	18	39	100	104	557
December	1980	40	16	44	100	95	563
January	1981	39	18	43	100	95	555
February	1981	38	18	45	100	93	557
March	1981	37	18	45	100	92	577
April	1981	40	15	45	100	95	594
May	1981	41	14	45	100	97	589
June	1981	44	14	42	100	101	567
July	1981	43	13	43	100	100	529
August	1981	44	14	41	100	103	570
September	1981	43	17	40	100	103	574
October	1981	40	19	41	100	99	603
November	1981	38	17	45	100	93	566
December	1981	38	13	49	100	89	582
January	1982	42	11	47	100	95	564
February	1982	42	12	46	100	96	596
March	1982	44	12	44	100	100	562
April	1982	38	14	48	100	90	578
May	1982	38	13	49	100	88	543
June	1982	36	14	49	100	87	568

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	1982	41	12	47	100	94	549
August	1982	40	14	46	100	94	544
September	1982	41	13	46	100	95	543
October	1982	37	15	49	100	88	554
November	1982	38	13	49	100	89	567
December	1982	38	13	49	100	89	553
January	1983	42	11	47	100	96	538
February	1983	47	11	42	100	105	524
March	1983	49	11	40	100	109	540
April	1983	51	12	37	100	114	564
May	1983	54	10	36	100	119	562
June	1983	58	10	32	100	126	552
July	1983	61	10	29	100	131	572
August	1983	60	11	29	100	131	577
September	1983	60	12	28	100	132	593
October	1983	59	12	29	100	129	574
November	1983	59	12	29	100	130	595
December	1983	56	14	31	100	125	609
January	1984	59	12	29	100	130	642
February	1984	61	12	27	100	135	628
March	1984	64	10	26	100	138	621
April	1984	64	12	24	100	140	588
May	1984	66	12	22	100	144	619
June	1984	65	13	21	100	144	618
July	1984	64	12	23	100	141	619
August	1984	61	14	25	100	136	585
September	1984	64	14	22	100	142	576
October	1984	63	15	21	100	142	568
November	1984	62	15	23	100	139	599
December	1984	58	15	27	100	130	580
January	1985	59	13	28	100	131	576
February	1985	64	10	27	100	137	549
March	1985	70	7	23	100	147	560
April	1985	71	9	20	100	150	575
May	1985	70	9	21	100	149	569
June	1985	67	12	21	100	146	553
July	1985	66	12	22	100	144	550
August	1985	64	14	22	100	142	573
September	1985	65	13	22	100	142	583
October	1985	63	13	24	100	139	568
November	1985	63	13	24	100	140	539
December	1985	60	15	25	100	135	524
January	1986	63	16	21	100	142	516
February	1986	66	15	20	100	146	516
March	1986	67	15	18	100	150	542
April	1986	65	16	19	100	147	535
May	1986	64	15	22	100	142	561
June	1986	69	12	19	100	150	532
July	1986	70	11	19	100	151	548
August	1986	71	12	16	100	155	528
September	1986	70	13	17	100	152	557
October	1986	70	15	15	100	154	569
November	1986	71	15	14	100	156	595
December	1986	70	14	16	100	154	585
January	1987	69	12	19	100	150	574
February	1987	69	11	20	100	149	543

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1987	68	11	21	100	147	532
April	1987	68	12	20	100	148	523
May	1987	70	11	19	100	151	536
June	1987	71	12	16	100	155	562
July	1987	70	13	17	100	152	575
August	1987	67	15	18	100	149	565
September	1987	69	14	17	100	151	543
October	1987	72	13	15	100	157	485
November	1987	67	13	20	100	146	452
December	1987	62	13	24	100	138	410
January	1988	59	14	27	100	132	431
February	1988	64	14	22	100	142	429
March	1988	65	16	19	100	146	428
April	1988	67	14	19	100	148	424
May	1988	69	12	19	100	150	438
June	1988	70	13	17	100	153	440
July	1988	72	15	14	100	158	432
August	1988	69	16	14	100	155	409
September	1988	69	16	15	100	154	407
October	1988	67	16	17	100	150	409
November	1988	67	16	17	100	150	436
December	1988	65	16	20	100	145	450
January	1989	67	16	17	100	150	433
February	1989	67	17	16	100	151	402
March	1989	69	16	15	100	154	408
April	1989	67	15	18	100	150	407
May	1989	69	14	17	100	152	429
June	1989	69	14	17	100	152	417
July	1989	65	15	20	100	145	427
August	1989	62	16	22	100	140	427
September	1989	63	16	21	100	142	444
October	1989	67	16	18	100	149	449
November	1989	67	15	18	100	149	450
December	1989	63	16	22	100	141	437
January	1990	63	14	22	100	141	436
February	1990	64	14	22	100	142	434
March	1990	69	12	18	100	151	444
April	1990	71	10	19	100	152	469
May	1990	74	9	17	100	156	486
June	1990	74	8	18	100	157	475
July	1990	73	11	16	100	157	436
August	1990	71	11	18	100	153	404
September	1990	67	11	23	100	144	395
October	1990	61	10	29	100	132	436
November	1990	58	9	33	100	125	474
December	1990	55	12	34	100	121	474
January	1991	55	12	33	100	122	439
February	1991	52	15	33	100	120	391
March	1991	57	14	29	100	128	377
April	1991	61	12	26	100	135	414
May	1991	66	9	26	100	140	434
June	1991	63	11	27	100	136	443
July	1991	64	10	26	100	138	414
August	1991	62	12	26	100	137	389
September	1991	65	11	25	100	140	386
October	1991	62	11	27	100	135	385
November	1991	61	11	28	100	133	403

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	1991	56	11	32	100	124	416
January	1992	52	11	37	100	115	408
February	1992	51	10	40	100	111	397
March	1992	53	11	36	100	117	395
April	1992	56	11	33	100	123	389
May	1992	60	11	29	100	132	393
June	1992	64	10	26	100	138	392
July	1992	67	8	24	100	143	409
August	1992	67	10	23	100	143	406
September	1992	62	10	28	100	135	410
October	1992	58	12	29	100	129	412
November	1992	58	13	29	100	129	404
December	1992	64	12	24	100	140	394
January	1993	68	11	21	100	146	384
February	1993	69	10	21	100	148	386
March	1993	69	12	19	100	150	377
April	1993	69	14	17	100	153	391
May	1993	72	14	14	100	158	405
June	1993	70	14	16	100	154	410
July	1993	70	12	17	100	153	398
August	1993	68	13	20	100	148	399
September	1993	66	12	22	100	144	403
October	1993	67	13	21	100	146	410
November	1993	69	12	19	100	151	412
December	1993	73	11	16	100	157	407
January	1994	76	9	14	100	162	401
February	1994	77	8	15	100	162	394
March	1994	77	9	14	100	163	425
April	1994	78	8	14	100	164	435
May	1994	77	10	13	100	164	436
June	1994	76	10	14	100	162	416
July	1994	73	13	14	100	158	413
August	1994	74	14	12	100	163	405
September	1994	75	14	11	100	165	400
October	1994	76	13	11	100	165	389
November	1994	71	12	17	100	154	395
December	1994	68	13	19	100	149	409
January	1995	70	12	18	100	151	401
February	1995	74	11	15	100	159	399
March	1995	77	11	12	100	165	384
April	1995	74	12	14	100	160	385
May	1995	74	13	13	100	160	383
June	1995	72	14	14	100	158	391
July	1995	73	13	13	100	160	390
August	1995	74	13	13	100	162	406
September	1995	74	11	15	100	160	404
October	1995	71	14	15	100	157	415
November	1995	70	14	16	100	154	410
December	1995	68	15	17	100	151	420
January	1996	72	11	18	100	154	408
February	1996	72	9	19	100	153	432
March	1996	74	9	17	100	157	418
April	1996	72	13	16	100	156	445
May	1996	71	16	14	100	157	408
June	1996	70	16	14	100	156	420
July	1996	72	14	14	100	159	397

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1996	72	13	15	100	157	415
September	1996	72	12	17	100	155	411
October	1996	73	11	16	100	157	436
November	1996	75	9	16	100	159	432
December	1996	75	9	16	100	159	412
January	1997	73	10	18	100	155	392
February	1997	72	10	18	100	154	375
March	1997	74	11	15	100	160	388
April	1997	75	12	13	100	162	403
May	1997	75	14	11	100	165	419
June	1997	78	13	9	100	169	420
July	1997	78	13	9	100	169	410
August	1997	78	13	9	100	168	429
September	1997	76	13	10	100	166	424
October	1997	74	15	10	100	164	426
November	1997	75	14	10	100	165	415
December	1997	75	15	10	100	165	421
January	1998	78	14	8	100	170	430
February	1998	76	17	8	100	168	439
March	1998	75	17	8	100	167	447
April	1998	74	17	9	100	164	439
May	1998	73	17	10	100	163	440
June	1998	74	18	8	100	166	442
July	1998	72	19	8	100	164	443
August	1998	73	18	10	100	163	432
September	1998	70	21	9	100	161	426
October	1998	71	20	9	100	163	446
November	1998	73	19	8	100	166	450
December	1998	75	16	9	100	167	439
January	1999	76	15	8	100	168	408
February	1999	74	16	9	100	165	404
March	1999	74	16	9	100	165	412
April	1999	76	16	9	100	167	422
May	1999	78	17	5	100	173	416
June	1999	79	18	4	100	175	412
July	1999	78	17	4	100	174	396
August	1999	77	14	9	100	168	401
September	1999	77	13	10	100	168	414
October	1999	77	14	9	100	168	445
November	1999	77	15	8	100	169	454
December	1999	72	18	10	100	163	457
January	2000	70	19	11	100	159	449
February	2000	72	20	9	100	163	455
March	2000	77	15	8	100	169	462
April	2000	78	14	8	100	170	476
May	2000	78	12	9	100	169	472
June	2000	76	15	9	100	167	467
July	2000	75	15	10	100	164	469
August	2000	73	16	11	100	162	475
September	2000	71	17	12	100	159	478
October	2000	72	16	12	100	161	473
November	2000	75	15	10	100	164	464
December	2000	75	14	11	100	164	462
January	2001	72	15	13	100	159	464
February	2001	69	16	15	100	153	489
March	2001	68	14	18	100	150	473

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2001	69	11	19	100	150	465
May	2001	70	11	19	100	151	436
June	2001	68	13	19	100	149	452
July	2001	66	18	16	100	149	462
August	2001	60	20	19	100	141	467
September	2001	58	22	21	100	137	478
October	2001	54	21	24	100	130	486
November	2001	57	19	24	100	133	498
December	2001	61	19	20	100	142	473
January	2002	65	18	16	100	149	483
February	2002	64	20	16	100	149	460
March	2002	62	21	16	100	146	483
April	2002	62	23	15	100	146	481
May	2002	65	22	13	100	153	501
June	2002	67	21	12	100	155	482
July	2002	69	19	12	100	158	475
August	2002	69	19	12	100	157	467
September	2002	67	18	14	100	153	499
October	2002	63	20	16	100	147	510
November	2002	60	22	18	100	142	519
December	2002	59	24	17	100	141	501
January	2003	62	21	16	100	146	481
February	2003	65	18	17	100	149	478
March	2003	64	18	18	100	146	470
April	2003	64	19	18	100	146	476
May	2003	63	19	18	100	145	488
June	2003	64	19	17	100	148	503
July	2003	67	18	15	100	152	501
August	2003	66	20	14	100	153	496
September	2003	69	18	14	100	155	487
October	2003	68	18	14	100	154	473
November	2003	70	16	15	100	155	478
December	2003	70	14	15	100	155	470
January	2004	71	13	16	100	155	488
February	2004	72	11	17	100	155	502
March	2004	73	12	15	100	157	527
April	2004	75	11	14	100	160	531
May	2004	74	14	12	100	162	532
June	2004	76	12	12	100	164	548
July	2004	74	13	13	100	161	572
August	2004	74	13	13	100	161	576
September	2004	72	14	14	100	158	567
October	2004	72	15	13	100	159	560
November	2004	72	15	13	100	159	551
December	2004	74	16	10	100	163	562
January	2005	73	16	11	100	162	579
February	2005	72	17	11	100	161	580
March	2005	71	17	12	100	160	600
April	2005	70	17	13	100	158	582
May	2005	71	15	14	100	157	584
June	2005	72	16	12	100	160	555
July	2005	75	14	10	100	165	571
August	2005	76	13	11	100	165	596
September	2005	74	11	14	100	160	640
October	2005	71	11	18	100	153	634
November	2005	70	11	19	100	152	633
December	2005	72	10	18	100	153	602

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	77	9	14	100	162	615
February	2006	80	7	13	100	166	606
March	2006	79	7	13	100	166	617
April	2006	77	8	15	100	163	614
May	2006	74	9	17	100	157	626
June	2006	73	10	17	100	156	634
July	2006	74	10	16	100	158	634
August	2006	76	8	16	100	160	640
September	2006	75	8	17	100	158	661
October	2006	74	8	18	100	156	683
November	2006	74	9	17	100	157	674
December	2006	74	10	16	100	158	671
January	2007	72	11	16	100	156	650
February	2007	72	10	18	100	154	676
March	2007	71	10	18	100	153	682
April	2007	71	12	17	100	154	701
May	2007	71	15	14	100	156	683
June	2007	72	14	14	100	158	667
July	2007	71	13	16	100	155	665
August	2007	69	13	18	100	151	687
September	2007	68	12	21	100	147	702
October	2007	66	11	23	100	143	712
November	2007	63	12	25	100	137	702
December	2007	62	11	27	100	135	705
January	2008	62	11	27	100	135	715
February	2008	63	8	29	100	134	712
March	2008	60	8	32	100	128	702
April	2008	55	10	35	100	120	695
May	2008	53	9	37	100	116	726
June	2008	51	9	40	100	111	730
July	2008	50	8	42	100	107	754
August	2008	50	9	41	100	109	734
September	2008	51	9	40	100	110	722
October	2008	48	10	42	100	106	694
November	2008	44	8	48	100	97	707
December	2008	46	6	48	100	98	718
January	2009	48	5	48	100	100	740
February	2009	48	6	46	100	102	729
March	2009	45	9	47	100	98	751
April	2009	44	10	46	100	99	742
May	2009	46	10	43	100	103	765
June	2009	51	9	40	100	111	771
July	2009	51	9	40	100	111	766
August	2009	51	9	40	100	111	759
September	2009	51	8	40	100	111	754
October	2009	55	8	37	100	119	782
November	2009	57	7	36	100	121	784
December	2009	59	7	35	100	124	801
January	2010	59	7	33	100	126	797
February	2010	63	7	30	100	133	798
March	2010	63	7	30	100	133	796
April	2010	64	6	31	100	133	809
May	2010	63	5	32	100	131	817
June	2010	63	6	31	100	133	801
July	2010	63	7	30	100	133	796
August	2010	60	8	32	100	128	803

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2010	56	8	36	100	120	826
October	2010	54	8	38	100	115	819
November	2010	55	7	37	100	118	821
December	2010	60	7	33	100	127	809
January	2011	63	6	30	100	133	826
February	2011	64	9	28	100	136	840
March	2011	60	10	29	100	131	874
April	2011	61	10	29	100	132	856
May	2011	60	10	30	100	130	850
June	2011	60	9	31	100	129	830
July	2011	56	10	34	100	123	835
August	2011	54	9	38	100	116	841
September	2011	52	10	38	100	113	860
October	2011	52	9	39	100	112	860
November	2011	52	11	37	100	115	881
December	2011	55	9	36	100	119	878
January	2012	56	10	34	100	122	901
February	2012	59	8	33	100	126	862
March	2012	59	9	32	100	127	864
April	2012	60	8	31	100	129	838
May	2012	60	9	31	100	129	862
June	2012	59	11	30	100	129	865
July	2012	60	11	29	100	131	897
August	2012	62	11	27	100	135	886
September	2012	64	8	27	100	137	891
October	2012	63	8	29	100	135	873
November	2012	62	8	30	100	132	864
December	2012	62	8	30	100	132	869
January	2013	65	7	28	100	136	874
February	2013	67	6	27	100	140	862
March	2013	68	7	25	100	143	822
April	2013	66	8	25	100	141	825
May	2013	66	9	25	100	141	831
June	2013	66	9	25	100	141	851
July	2013	70	8	22	100	148	819
August	2013	69	9	22	100	146	816
September	2013	67	11	22	100	145	794
October	2013	63	11	25	100	138	833
November	2013	64	10	26	100	138	839
December	2013	67	8	25	100	142	867
January	2014	70	8	22	100	147	862
February	2014	71	9	20	100	151	885
March	2014	69	10	21	100	148	875
April	2014	68	11	21	100	148	858
May	2014	69	11	20	100	149	845
June	2014	68	11	21	100	147	857
July	2014	68	10	22	100	147	872
August	2014	68	9	23	100	144	867
September	2014	69	9	23	100	146	838
October	2014	70	9	21	100	148	801
November	2014	70	10	20	100	150	783
December	2014	72	9	19	100	152	789
January	2015	75	7	18	100	157	765
February	2015	76	6	18	100	158	753
March	2015	76	7	17	100	159	697
April	2015	75	7	18	100	157	691

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2015	75	7	18	100	157	655
June	2015	76	6	18	100	158	684
July	2015	76	7	17	100	159	687
August	2015	75	7	18	100	157	733
September	2015	72	8	20	100	152	699
October	2015	70	8	22	100	148	687
November	2015	71	8	21	100	151	648
December	2015	76	8	16	100	160	657
January	2016	79	7	14	100	165	671
February	2016	80	5	14	100	166	667
March	2016	77	6	17	100	159	701
April	2016	74	7	18	100	156	718
May	2016	72	9	19	100	154	776
June	2016	74	8	18	100	156	752
July	2016	75	8	17	100	158	754
August	2016	77	6	17	100	160	728
September	2016	77	5	18	100	159	767
October	2016	76	5	19	100	158	789
November	2016	76	6	18	100	157	808
December	2016	77	7	16	100	161	796
January	2017	78	7	14	100	164	807
February	2017	79	7	13	100	166	811
March	2017	79	7	14	100	165	824
April	2017	80	7	12	100	168	835
May	2017	79	7	14	100	165	841
June	2017	78	9	13	100	165	819
July	2017	76	8	16	100	160	804
August	2017	77	8	15	100	162	799
September	2017	78	6	15	100	163	818
October	2017	80	7	13	100	166	839
November	2017	80	8	12	100	169	860
December	2017	80	8	12	100	168	863
January	2018	80	7	13	100	167	863
February	2018	81	6	13	100	168	863
March	2018	83	6	11	100	171	886
April	2018	83	6	11	100	172	879
May	2018	82	6	12	100	169	897
June	2018	80	6	14	100	165	883
July	2018	80	6	14	100	165	876
August	2018	78	7	15	100	163	854
September	2018	79	7	14	100	165	861
October	2018	78	8	14	100	164	859
November	2018	79	9	12	100	167	877
December	2018	81	8	12	100	169	852
January	2019	81	6	13	100	169	854
February	2019	80	5	15	100	164	841
March	2019	77	6	17	100	160	838
April	2019	76	8	15	100	161	816
May	2019	76	9	15	100	161	794
June	2019	77	8	16	100	161	832
July	2019	78	5	17	100	161	863
August	2019	77	5	18	100	158	864
September	2019	75	7	18	100	157	855
October	2019	75	8	18	100	157	862
November	2019	75	9	16	100	159	921
December	2019	77	8	15	100	163	957

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2020	79	7	14	100	165	974
February	2020	80	6	14	100	166	941
March	2020	77	5	18	100	160	959
April	2020	64	6	30	100	134	943
May	2020	56	6	38	100	118	939
June	2020	52	6	42	100	109	902
July	2020	56	6	38	100	118	889
August	2020	56	6	38	100	118	888
September	2020	56	6	38	100	118	874
October	2020	54	6	40	100	114	881
November	2020	55	7	38	100	117	868
December	2020	55	7	38	100	117	867
January	2021	56	8	36	100	121	838
February	2021	57	7	36	100	121	847
March	2021	58	8	34	100	124	838
April	2021	60	8	32	100	128	848
May	2021	59	8	33	100	126	831
June	2021	55	7	37	100	118	835
July	2021	52	6	42	100	110	802
August	2021	49	6	45	100	104	817
September	2021	46	7	47	100	99	814
October	2021	43	6	51	100	92	828
November	2021	39	7	54	100	85	830
December	2021	39	5	57	100	82	846
January	2022	37	6	57	100	80	846
February	2022	40	5	55	100	85	841
March	2022	40	7	54	100	86	824
April	2022	40	7	53	100	87	856
May	2022	36	7	57	100	79	852
June	2022	33	6	61	100	72	867
July	2022	32	6	62	100	69	850
August	2022	31	7	62	100	69	862
September	2022	33	7	60	100	73	848
October	2022	37	7	56	100	81	858
November	2022	38	7	55	100	83	826
December	2022	38	6	56	100	83	856
January	2023	37	6	57	100	80	864
February	2023	39	7	54	100	85	911
March	2023	41	7	52	100	89	881
April	2023	41	7	51	100	90	889
May	2023	41	8	51	100	90	866
June	2023	41	8	51	100	90	876
July	2023	42	8	50	100	92	884
August	2023	46	8	46	100	99	919
September	2023	46	10	44	100	102	911
October	2023	46	10	43	100	103	913
November	2023	44	10	46	100	97	889
December	2023	45	9	46	100	99	897
January	2024	47	8	45	100	102	894
February	2024	49	9	41	100	108	908

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Response to the query: "Why do you say so?" following the question on Table 35.

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	To Buy	Uncertain	Supply Inadequate
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>	
March	1978	13	34	1	0	2	0	18	4	7	2	0	
April	1978	10	36	0	1	3	0	20	2	4	1	0	
May	1978	9	38	0	1	4	0	20	2	4	1	0	
June	1978	9	38	1	1	5	0	20	2	3	1	0	
July	1978	9	38	1	2	5	0	22	3	3	1	0	
August	1978	8	37	1	2	4	0	23	4	3	1	0	
September	1978	8	38	0	2	3	0	22	3	3	2	0	
October	1978	9	37	0	0	4	0	21	3	4	2	0	
November	1978	9	37	0	0	4	0	23	3	4	2	0	
December	1978	8	35	0	0	3	0	25	4	3	1	0	
January	1979	8	36	0	1	2	0	24	5	3	1	0	
February	1979	10	35	0	1	2	0	23	5	3	2	0	
March	1979	10	40	0	2	2	0	21	6	3	2	0	
April	1979	8	43	1	1	1	0	17	5	4	2	0	
May	1979	6	45	1	1	2	0	19	7	5	2	0	
June	1979	6	42	1	1	1	0	21	7	5	2	0	
July	1979	6	37	1	1	1	1	24	9	4	3	0	
August	1979	8	35	1	1	1	1	24	8	2	4	0	
September	1979	10	35	0	1	1	1	22	9	4	4	0	
October	1979	11	38	0	2	2	0	21	7	5	4	0	
November	1979	10	35	0	2	2	1	22	10	6	5	0	
December	1979	8	34	0	2	3	1	26	10	6	5	0	
January	1980	11	30	0	1	3	2	28	11	8	4	0	
February	1980	13	35	0	1	2	1	28	10	8	3	0	
March	1980	14	34	0	1	2	1	28	11	8	4	0	
April	1980	13	30	0	1	1	0	31	14	6	5	0	
May	1980	9	26	0	2	2	0	39	20	9	7	0	
June	1980	11	24	0	2	1	0	39	21	8	7	0	
July	1980	13	22	0	1	3	0	37	19	9	7	0	
August	1980	15	24	0	0	2	0	30	14	7	7	0	
September	1980	14	25	1	0	3	0	29	12	6	5	0	
October	1980	13	28	0	1	0	0	27	12	6	4	0	
November	1980	12	27	1	1	1	0	28	13	5	3	0	
December	1980	11	24	0	1	1	0	30	16	7	4	0	
January	1981	13	23	0	1	1	0	30	19	7	3	0	
February	1981	14	21	0	1	0	0	32	20	8	4	0	
March	1981	16	21	0	1	0	0	31	18	7	6	0	
April	1981	16	23	0	1	0	0	30	16	7	6	0	
May	1981	14	24	0	1	1	0	30	14	8	4	0	
June	1981	14	25	0	1	0	0	30	15	7	1	0	
July	1981	15	25	0	0	0	0	31	14	9	1	0	
August	1981	17	25	0	0	0	0	29	15	8	1	0	
September	1981	17	24	0	0	1	0	27	13	8	2	0	
October	1981	15	22	0	0	2	0	29	16	7	3	0	
November	1981	15	20	0	0	2	0	31	17	7	3	0	
December	1981	16	20	0	0	1	0	33	19	9	3	0	
January	1982	21	19	1	0	0	1	31	17	9	3	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
February	1982	25	17	1	0	2	0	30	16	10	5	0	
March	1982	27	16	1	1	2	0	30	17	10	5	0	
April	1982	24	14	0	0	3	0	34	19	13	5	0	
May	1982	23	14	0	0	1	0	34	23	13	6	0	
June	1982	22	14	0	0	1	0	31	22	13	7	0	
July	1982	25	16	0	0	0	0	30	24	11	7	0	
August	1982	23	16	0	0	1	0	29	23	12	5	0	
September	1982	23	16	0	0	1	1	29	21	12	4	0	
October	1982	20	12	0	0	2	1	29	18	15	5	0	
November	1982	23	10	2	1	1	1	29	16	15	6	0	
December	1982	25	8	2	1	1	0	26	15	15	7	0	
January	1983	26	11	3	1	1	1	25	13	14	8	0	
February	1983	30	11	2	1	1	1	23	11	11	6	0	
March	1983	30	12	3	0	1	0	24	10	11	5	0	
April	1983	31	12	4	1	2	0	23	9	11	4	0	
May	1983	28	15	6	1	3	0	23	8	12	4	0	
June	1983	29	16	7	2	5	0	20	6	11	4	0	
July	1983	28	16	6	2	5	0	18	7	9	3	0	
August	1983	27	16	6	2	3	0	20	6	7	3	0	
September	1983	25	20	5	2	3	0	19	6	8	4	0	
October	1983	26	22	4	2	3	0	20	6	11	3	0	
November	1983	26	22	2	2	2	0	19	7	11	4	0	
December	1983	27	18	2	1	2	0	21	6	9	3	0	
January	1984	30	17	3	1	3	0	19	6	6	3	0	
February	1984	32	17	4	1	4	0	18	5	5	2	0	
March	1984	31	20	3	1	4	0	16	5	6	2	0	
April	1984	25	22	4	4	4	0	17	5	6	1	0	
May	1984	23	25	3	5	4	1	16	4	6	1	0	
June	1984	24	24	3	6	4	0	15	5	4	3	0	
July	1984	26	24	2	4	4	1	14	7	4	3	0	
August	1984	28	21	2	4	4	0	15	7	4	3	0	
September	1984	29	24	2	2	3	0	14	7	4	2	0	
October	1984	26	23	2	3	4	0	13	5	5	2	0	
November	1984	22	23	2	3	5	0	15	6	4	2	0	
December	1984	18	20	4	3	6	0	18	6	6	2	0	
January	1985	26	17	6	2	5	0	18	8	7	2	0	
February	1985	31	17	6	2	5	0	17	6	8	1	0	
March	1985	35	20	5	2	3	0	15	6	7	1	0	
April	1985	31	22	4	2	3	0	15	4	4	1	0	
May	1985	28	24	4	2	2	0	15	4	4	2	0	
June	1985	29	22	4	2	3	0	15	3	4	2	0	
July	1985	29	23	6	2	4	0	14	4	5	2	0	
August	1985	29	22	7	1	5	0	14	5	5	1	0	
September	1985	30	22	7	1	5	1	16	4	6	1	0	
October	1985	31	19	6	1	4	1	17	3	6	2	0	
November	1985	31	18	5	1	5	1	16	4	6	2	0	
December	1985	29	17	5	1	5	1	16	5	6	3	0	
January	1986	32	17	6	2	4	0	13	5	4	3	0	
February	1986	33	17	6	2	5	0	12	3	5	2	0	
March	1986	33	16	9	2	5	0	10	3	5	3	0	
April	1986	30	17	13	2	7	1	12	3	6	3	0	

AGE 55 AND UP

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate	
May	1986	29	15	19	1	6	1	14	4	6	5	0	
June	1986	29	17	20	2	7	1	12	4	6	3	0	
July	1986	31	16	18	1	7	0	11	3	7	3	0	
August	1986	31	17	16	2	7	0	10	2	6	1	0	
September	1986	31	16	18	1	6	0	11	2	6	2	0	
October	1986	29	17	22	1	4	0	11	2	5	1	0	
November	1986	29	18	22	2	3	0	10	2	5	2	0	
December	1986	29	18	18	2	2	0	9	2	4	2	0	
January	1987	31	19	14	2	3	0	10	2	4	2	0	
February	1987	30	19	13	1	3	0	10	3	4	2	0	
March	1987	29	19	14	1	4	0	10	4	5	2	0	
April	1987	25	22	14	2	4	1	9	4	5	2	0	
May	1987	28	25	11	3	4	0	8	4	4	2	0	
June	1987	29	29	8	4	3	1	9	3	3	2	0	
July	1987	31	26	6	2	3	1	10	3	4	3	0	
August	1987	30	24	6	2	3	1	12	3	4	3	0	
September	1987	32	23	6	3	4	1	12	3	4	1	0	
October	1987	32	23	7	6	6	1	10	3	3	1	0	
November	1987	28	22	5	5	6	1	10	5	3	5	0	
December	1987	26	21	5	3	5	1	12	6	3	6	0	
January	1988	26	20	4	1	5	0	12	7	4	7	0	
February	1988	28	21	3	1	5	0	9	5	7	5	0	
March	1988	28	19	4	2	5	0	7	3	8	4	0	
April	1988	28	21	5	2	6	0	8	3	7	3	0	
May	1988	29	20	4	2	6	0	12	2	5	1	0	
June	1988	27	23	4	3	4	0	10	2	5	0	0	
July	1988	24	25	4	3	5	1	10	2	4	1	0	
August	1988	25	26	5	4	6	1	10	2	4	3	0	
September	1988	25	26	5	4	7	1	10	2	4	4	0	
October	1988	26	26	5	4	6	0	11	3	3	4	0	
November	1988	25	23	4	4	6	0	10	3	3	2	0	
December	1988	25	25	4	4	5	0	11	5	3	2	0	
January	1989	29	23	3	5	4	0	9	3	5	2	0	
February	1989	27	26	2	5	5	1	9	4	4	3	0	
March	1989	28	25	3	4	7	1	10	4	5	3	0	
April	1989	24	26	3	5	7	1	10	6	5	2	0	
May	1989	23	27	3	6	6	1	10	6	5	2	0	
June	1989	23	27	2	5	4	1	9	7	4	2	0	
July	1989	22	26	2	3	3	0	12	5	4	3	0	
August	1989	26	22	2	1	3	0	13	4	4	4	0	
September	1989	27	21	3	1	4	0	12	4	4	3	0	
October	1989	31	20	4	1	6	1	9	3	5	3	0	
November	1989	30	22	4	1	7	1	10	3	5	1	0	
December	1989	30	20	3	2	5	0	13	4	6	2	0	
January	1990	30	21	3	1	3	0	14	3	4	2	0	
February	1990	29	22	2	2	2	0	13	3	5	2	0	
March	1990	31	23	4	1	4	0	11	2	4	1	0	
April	1990	29	22	4	1	4	0	13	2	5	1	0	
May	1990	29	23	4	1	3	0	13	3	3	1	0	
June	1990	27	25	4	2	2	0	13	3	3	2	0	
July	1990	31	24	3	2	2	0	11	3	4	2	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey	GOOD TIME TO BUY						BAD TIME TO BUY					
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
	Available	Credit Easy	Rising Rates	Prosperity			To Buy	Credit Tight	Future			
August 1990	31	24	4	2	2	0	10	3	5	2	0	
September 1990	29	23	2	1	2	0	12	4	6	4	0	
October 1990	24	24	2	1	2	0	16	4	7	8	0	
November 1990	22	26	1	0	1	0	16	4	8	11	0	
December 1990	24	22	2	1	2	0	13	4	9	13	0	
January 1991	26	19	3	1	2	0	9	4	9	14	0	
February 1991	29	11	3	1	3	0	8	5	11	14	0	
March 1991	32	12	3	1	2	1	8	5	11	11	0	
April 1991	34	16	3	0	2	1	9	5	11	8	0	
May 1991	34	20	5	0	1	1	8	5	11	7	0	
June 1991	31	18	6	1	1	0	8	5	13	8	0	
July 1991	34	15	6	1	3	0	8	6	11	8	0	
August 1991	34	14	5	1	3	0	9	7	12	7	0	
September 1991	36	17	6	0	2	0	9	6	12	7	0	
October 1991	34	17	7	0	1	0	10	5	17	6	0	
November 1991	36	17	7	0	1	0	10	3	15	11	0	
December 1991	34	15	8	1	2	0	11	6	15	15	0	
January 1992	34	10	8	1	1	0	11	7	16	19	0	
February 1992	31	8	10	1	2	0	9	9	16	19	0	
March 1992	34	9	11	1	1	0	9	6	16	18	0	
April 1992	33	12	12	1	1	0	9	3	13	17	0	
May 1992	33	14	13	1	1	0	9	2	13	13	0	
June 1992	33	13	12	1	1	0	8	2	11	11	0	
July 1992	34	13	12	1	2	0	8	3	12	10	0	
August 1992	35	12	13	0	3	0	9	3	12	12	0	
September 1992	32	12	13	0	4	0	10	4	14	14	0	
October 1992	30	11	14	0	3	0	10	4	15	14	0	
November 1992	30	11	13	1	2	0	10	4	14	12	0	
December 1992	36	10	15	1	3	0	9	2	12	8	0	
January 1993	40	10	12	2	4	0	10	2	10	7	0	
February 1993	42	10	12	1	4	0	9	2	10	7	0	
March 1993	42	12	11	1	4	0	9	3	11	6	0	
April 1993	39	14	13	0	5	0	7	3	10	6	0	
May 1993	38	14	14	0	4	1	5	3	7	5	0	
June 1993	34	15	12	1	4	0	6	2	6	6	0	
July 1993	34	15	12	1	3	0	8	2	6	7	0	
August 1993	35	14	14	1	4	0	9	2	7	8	0	
September 1993	35	13	16	1	4	0	8	2	9	11	0	
October 1993	36	15	19	1	4	0	7	3	10	9	0	
November 1993	35	15	21	1	4	0	7	3	9	8	0	
December 1993	35	15	21	1	5	0	8	3	7	6	0	
January 1994	37	12	21	1	7	0	7	2	5	5	0	
February 1994	37	13	21	1	6	0	8	3	4	5	0	
March 1994	37	15	20	1	7	0	6	3	4	4	0	
April 1994	33	18	19	3	7	0	7	3	5	3	0	
May 1994	32	18	16	3	8	0	6	2	4	3	0	
June 1994	32	16	16	3	8	0	8	2	3	3	0	
July 1994	34	16	13	4	7	0	9	3	2	3	0	
August 1994	32	16	11	5	7	1	8	3	2	1	0	
September 1994	30	19	10	4	8	1	6	3	3	2	0	
October 1994	32	19	9	3	8	1	7	2	3	3	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Date of Survey	Available	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
November	1994	32	20	9	3	7	0	9	3	4	3	0	
December	1994	30	18	7	5	8	0	11	2	4	3	0	
January	1995	29	20	8	5	8	0	10	3	4	2	0	
February	1995	31	21	8	4	9	0	9	3	4	2	0	
March	1995	36	19	9	3	7	0	7	5	4	1	0	
April	1995	36	16	7	3	8	0	8	5	4	2	0	
May	1995	38	15	6	4	8	1	7	5	3	1	0	
June	1995	37	16	6	3	8	1	8	4	4	2	0	
July	1995	37	15	8	2	7	1	7	4	4	3	0	
August	1995	38	14	8	0	7	0	8	2	4	4	0	
September	1995	39	14	8	0	8	0	8	2	4	4	0	
October	1995	39	13	8	0	7	0	9	1	4	3	0	
November	1995	36	14	10	1	7	0	7	2	5	3	0	
December	1995	34	14	11	1	5	0	8	1	6	3	0	
January	1996	36	13	12	2	5	0	7	2	5	4	0	
February	1996	36	13	11	1	5	0	8	3	6	6	0	
March	1996	37	14	13	1	5	0	7	3	6	5	0	
April	1996	35	17	12	1	4	0	8	3	6	4	0	
May	1996	37	17	12	1	3	0	8	3	4	3	0	
June	1996	36	15	9	1	5	0	8	2	3	2	0	
July	1996	38	14	9	1	6	0	8	2	3	2	0	
August	1996	35	14	9	2	8	0	9	2	4	2	0	
September	1996	33	16	11	2	6	0	10	4	5	2	0	
October	1996	31	16	11	2	7	0	9	5	5	3	0	
November	1996	29	17	10	2	8	0	8	4	4	4	0	
December	1996	34	14	9	1	9	0	8	3	4	4	0	
January	1997	34	14	9	1	9	0	8	2	4	3	0	
February	1997	37	13	11	1	10	0	8	2	5	3	0	
March	1997	36	14	12	1	11	0	7	2	5	2	0	
April	1997	36	15	12	2	10	0	7	3	4	2	0	
May	1997	33	16	12	3	12	0	6	2	3	1	0	
June	1997	32	18	11	2	13	0	4	1	2	2	0	
July	1997	31	17	12	1	13	0	4	1	2	2	0	
August	1997	30	16	10	1	12	0	5	1	3	2	0	
September	1997	29	16	13	1	10	0	7	1	2	2	0	
October	1997	28	15	11	1	10	0	5	1	1	2	0	
November	1997	30	15	13	1	9	0	4	1	1	1	0	
December	1997	31	13	9	0	9	0	4	2	1	1	0	
January	1998	36	10	11	0	9	0	3	1	1	1	0	
February	1998	35	9	11	0	12	0	3	1	1	1	0	
March	1998	36	10	12	0	12	0	5	0	1	0	0	
April	1998	32	12	11	0	14	0	5	1	1	0	0	
May	1998	32	12	10	1	12	0	4	3	0	0	0	
June	1998	30	11	11	1	12	0	2	3	1	0	0	
July	1998	31	11	12	0	12	0	4	3	1	1	0	
August	1998	29	10	13	0	13	1	6	2	1	1	0	
September	1998	29	11	13	0	12	0	6	2	1	1	0	
October	1998	30	11	16	1	11	1	4	2	1	1	0	
November	1998	31	13	18	1	10	1	3	2	1	1	0	
December	1998	31	12	20	1	13	1	3	2	1	1	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
January	1999	31	11	17	0	12	1	3	2	1	0	0	0
February	1999	33	11	15	0	13	1	3	2	1	1	0	0
March	1999	32	11	15	0	12	1	4	1	1	1	0	0
April	1999	30	13	15	0	16	0	3	1	1	1	0	0
May	1999	31	13	15	0	18	1	3	0	1	1	0	0
June	1999	30	13	14	1	19	1	2	0	0	0	0	0
July	1999	30	12	12	1	18	1	3	1	1	0	0	0
August	1999	29	12	9	1	15	1	4	2	1	2	0	0
September	1999	28	13	7	1	16	1	4	2	2	2	0	0
October	1999	29	16	7	2	15	1	3	2	2	2	0	0
November	1999	29	17	10	1	14	1	2	2	3	1	0	0
December	1999	32	16	10	2	14	1	2	2	3	0	0	0
January	2000	33	13	9	1	15	0	3	3	3	0	0	0
February	2000	34	12	8	2	18	0	4	3	1	0	0	0
March	2000	32	14	8	2	19	0	4	4	1	0	0	0
April	2000	29	17	7	3	19	0	4	3	1	0	0	0
May	2000	29	18	6	2	18	0	5	3	2	1	0	0
June	2000	28	17	5	1	17	0	4	3	2	0	0	0
July	2000	29	15	6	1	16	1	5	3	1	1	0	0
August	2000	29	15	5	2	15	1	6	3	1	1	0	0
September	2000	30	13	5	1	15	1	5	3	2	2	0	0
October	2000	29	15	5	1	16	0	5	2	2	2	0	0
November	2000	27	14	7	1	18	0	4	2	2	2	0	0
December	2000	32	14	8	1	14	0	4	2	2	2	0	0
January	2001	33	10	7	1	12	0	4	2	2	4	0	0
February	2001	33	10	9	0	9	0	4	2	3	6	0	0
March	2001	30	11	11	0	8	0	4	2	5	7	0	0
April	2001	29	10	13	0	6	0	5	4	6	7	0	0
May	2001	27	10	13	1	7	0	5	3	6	7	0	0
June	2001	26	9	13	0	7	0	6	3	6	6	0	0
July	2001	28	10	13	0	8	0	6	2	6	5	0	0
August	2001	32	7	11	0	9	0	8	2	8	6	0	0
September	2001	33	7	11	0	9	0	6	2	8	8	0	0
October	2001	29	5	11	0	8	0	7	3	8	13	0	0
November	2001	31	4	14	0	4	0	6	3	7	14	0	0
December	2001	32	3	20	0	3	0	6	3	6	11	0	0
January	2002	37	5	20	0	4	0	3	3	7	7	0	0
February	2002	38	4	20	1	4	0	3	2	8	5	0	0
March	2002	35	6	16	0	5	0	3	2	8	6	0	0
April	2002	31	7	16	0	4	0	4	2	7	6	0	0
May	2002	29	10	17	0	5	0	2	2	6	5	0	0
June	2002	31	11	16	0	5	1	2	1	5	5	0	0
July	2002	34	9	18	0	6	1	2	2	5	4	0	0
August	2002	36	8	18	0	5	1	3	1	5	3	0	0
September	2002	36	6	20	0	5	0	4	2	7	4	0	0
October	2002	32	5	19	0	5	1	5	3	6	6	0	0
November	2002	29	6	19	0	4	1	5	4	5	9	0	0
December	2002	31	6	18	0	4	1	5	5	6	10	0	0
January	2003	33	7	19	0	4	1	4	4	7	10	0	0
February	2003	34	7	20	0	4	1	3	3	8	9	0	0
March	2003	32	6	21	0	3	1	2	4	7	11	0	0

AGE 55 AND UP**TABLE 36**

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
April	2003	31	6	21	0	2	1	2	4	7	10	0	
May	2003	31	6	19	1	3	1	4	5	6	9	0	
June	2003	29	7	19	1	5	1	5	4	6	6	0	
July	2003	32	7	20	1	6	0	4	3	6	5	0	
August	2003	31	7	21	1	6	0	4	2	7	4	0	
September	2003	33	7	21	1	5	0	3	2	8	4	0	
October	2003	31	9	20	1	4	0	4	2	9	4	0	
November	2003	34	9	21	0	4	0	3	2	8	4	0	
December	2003	33	11	22	1	4	0	4	3	7	4	0	
January	2004	35	10	22	2	5	0	4	2	6	4	0	
February	2004	33	11	21	2	5	0	5	2	6	5	0	
March	2004	31	10	20	1	5	0	5	2	7	4	0	
April	2004	28	10	21	1	7	0	5	2	6	4	0	
May	2004	26	11	25	1	7	0	5	2	5	3	0	
June	2004	28	14	25	2	7	1	5	2	4	4	0	
July	2004	28	15	26	2	5	1	4	3	4	5	0	
August	2004	29	14	21	2	5	0	3	3	5	5	0	
September	2004	28	12	21	2	6	0	5	3	4	5	0	
October	2004	29	13	20	1	6	0	5	3	4	4	0	
November	2004	30	12	21	2	8	0	6	3	4	4	0	
December	2004	33	13	18	1	9	0	4	2	3	3	0	
January	2005	34	13	15	2	9	1	4	2	3	4	0	
February	2005	33	13	14	1	10	1	5	3	3	2	0	
March	2005	31	16	14	2	9	1	6	3	3	3	0	
April	2005	31	17	15	2	9	0	6	4	4	2	0	
May	2005	30	19	14	3	7	0	5	4	4	3	0	
June	2005	30	19	14	2	5	0	4	5	4	3	0	
July	2005	29	16	13	2	6	0	4	3	3	1	0	
August	2005	28	15	13	2	6	0	4	2	3	2	0	
September	2005	26	15	13	2	7	0	6	2	3	2	0	
October	2005	24	18	12	2	5	0	8	3	5	3	0	
November	2005	27	17	11	2	6	1	10	3	7	3	0	
December	2005	32	16	10	2	6	1	9	3	8	3	0	
January	2006	38	14	9	2	7	1	6	2	6	3	0	
February	2006	39	14	9	1	6	1	5	2	5	3	0	
March	2006	34	15	9	2	7	1	5	2	4	3	0	
April	2006	31	18	10	2	7	1	5	3	5	2	0	
May	2006	29	19	9	2	7	0	6	5	6	3	0	
June	2006	31	19	6	2	6	0	7	4	6	3	0	
July	2006	30	17	7	2	5	0	6	4	5	3	0	
August	2006	29	16	7	3	5	0	6	3	5	3	0	
September	2006	27	15	9	3	5	1	5	3	6	4	0	
October	2006	29	12	9	2	7	1	7	3	6	4	0	
November	2006	35	10	8	2	7	1	5	3	6	3	0	
December	2006	40	9	6	1	7	0	6	2	6	3	0	
January	2007	42	9	5	0	7	0	6	3	6	2	0	
February	2007	40	10	7	0	7	0	8	2	6	4	0	
March	2007	37	11	8	0	7	0	7	2	7	4	0	
April	2007	35	13	9	0	6	1	6	2	8	4	0	
May	2007	35	12	10	0	7	1	5	2	7	2	0	
June	2007	35	13	10	0	6	1	6	2	7	3	0	

AGE 55 AND UP

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity		To Buy	Future				
July	2007	34	13	9	1	6	1	8	2	8	3	0	
August	2007	34	12	6	1	5	1	8	3	8	5	0	
September	2007	32	11	6	0	5	1	7	4	10	5	0	
October	2007	32	11	6	0	4	0	6	5	10	5	0	
November	2007	32	9	6	0	3	0	8	5	11	6	0	
December	2007	35	9	6	0	2	0	9	6	11	6	0	
January	2008	36	7	5	0	2	0	9	5	11	7	0	
February	2008	37	8	6	0	2	0	9	5	13	8	0	
March	2008	34	8	6	0	2	0	8	5	15	10	0	
April	2008	32	7	6	0	2	0	9	6	16	13	0	
May	2008	30	7	6	0	2	0	8	6	17	14	0	
June	2008	27	8	5	0	2	0	10	4	19	14	0	
July	2008	25	9	5	1	1	0	9	4	21	14	0	
August	2008	26	9	4	1	2	0	9	5	21	13	0	
September	2008	29	9	4	0	2	0	7	7	20	13	0	
October	2008	29	7	3	0	2	0	7	10	19	16	0	
November	2008	30	5	3	0	2	0	8	11	22	19	0	
December	2008	34	3	3	0	1	0	8	11	22	20	0	
January	2009	37	3	4	0	1	0	7	10	24	19	0	
February	2009	38	3	4	0	1	0	8	9	21	21	0	
March	2009	35	3	4	0	1	0	8	9	21	21	0	
April	2009	36	3	4	0	0	0	8	8	21	21	0	
May	2009	38	3	5	0	0	0	7	8	21	19	0	
June	2009	42	4	4	0	0	0	7	7	19	18	0	
July	2009	40	4	3	0	0	0	7	7	18	18	0	
August	2009	40	4	3	0	1	0	7	6	18	18	0	
September	2009	37	4	5	0	2	0	6	7	17	20	0	
October	2009	41	5	5	0	1	0	5	5	17	18	0	
November	2009	41	6	6	1	1	0	6	6	18	16	0	
December	2009	47	4	6	0	1	0	6	6	18	14	0	
January	2010	45	5	6	0	1	0	6	5	17	13	0	
February	2010	48	5	6	0	1	0	5	4	16	13	0	
March	2010	45	6	6	0	1	0	4	6	17	12	0	
April	2010	45	7	6	0	1	0	5	6	17	12	0	
May	2010	40	7	6	0	1	0	5	6	16	12	0	
June	2010	39	6	6	0	2	0	5	3	16	12	0	
July	2010	39	5	6	0	2	0	5	2	14	12	0	
August	2010	41	5	5	0	2	0	5	4	16	13	0	
September	2010	42	4	5	0	2	0	6	5	19	16	0	
October	2010	41	4	5	0	1	0	6	5	22	17	0	
November	2010	43	5	6	0	1	0	6	5	22	16	0	
December	2010	46	5	6	0	1	0	6	5	19	13	0	
January	2011	49	6	7	0	2	0	6	4	17	11	0	
February	2011	48	7	6	1	3	1	6	4	16	10	0	
March	2011	43	8	6	1	3	1	6	4	17	11	0	
April	2011	41	10	5	1	3	0	7	4	15	11	0	
May	2011	40	9	5	0	2	0	8	3	15	10	0	
June	2011	40	9	4	0	2	0	9	3	16	10	0	
July	2011	39	6	5	0	3	0	8	4	20	11	0	
August	2011	38	6	6	0	2	0	8	6	23	11	0	
September	2011	37	6	6	0	2	0	8	6	24	11	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate	
October	2011	38	6	6	0	1	0	8	7	24	12	0	
November	2011	37	5	6	0	1	0	7	6	22	12	0	
December	2011	42	6	6	0	1	0	7	8	21	13	0	
January	2012	43	6	6	0	2	0	6	7	18	13	0	
February	2012	44	7	5	0	3	0	8	6	18	12	0	
March	2012	40	7	6	1	3	0	8	4	17	12	0	
April	2012	39	8	7	1	3	0	9	4	17	11	0	
May	2012	38	9	8	0	3	0	8	4	17	11	0	
June	2012	38	8	8	0	4	0	7	5	17	12	0	
July	2012	40	8	6	0	4	0	7	6	15	12	0	
August	2012	41	8	7	0	4	0	6	5	14	11	0	
September	2012	41	8	8	0	3	0	7	4	14	10	0	
October	2012	39	10	10	0	3	0	7	4	15	10	0	
November	2012	37	10	9	0	5	0	7	5	14	12	0	
December	2012	38	10	9	0	5	0	6	5	14	12	0	
January	2013	40	8	10	0	5	0	5	5	13	12	0	
February	2013	41	10	10	0	5	0	6	4	14	10	0	
March	2013	40	13	9	0	5	0	6	4	13	9	0	
April	2013	37	14	9	0	6	0	7	5	11	9	0	
May	2013	37	12	8	0	8	1	6	5	11	10	0	
June	2013	34	11	10	0	9	1	6	4	11	10	0	
July	2013	35	13	9	1	9	1	5	4	10	10	0	
August	2013	34	14	11	1	8	0	7	3	9	10	0	
September	2013	34	13	11	1	7	0	7	4	9	10	0	
October	2013	33	12	12	1	8	0	8	3	10	11	0	
November	2013	34	11	10	1	7	0	7	4	11	11	0	
December	2013	37	11	9	0	8	0	6	4	10	10	0	
January	2014	40	12	9	0	8	0	5	5	10	9	0	
February	2014	40	13	11	1	8	0	5	4	9	8	0	
March	2014	39	12	10	1	8	0	6	3	9	8	0	
April	2014	35	12	10	1	8	0	5	2	10	9	0	
May	2014	35	13	10	0	10	0	5	2	10	8	0	
June	2014	33	14	9	1	10	0	7	3	11	7	0	
July	2014	35	15	9	1	11	0	8	4	9	7	0	
August	2014	34	15	9	1	11	0	8	5	9	7	0	
September	2014	35	16	10	1	11	0	8	4	10	7	0	
October	2014	35	14	11	0	11	0	7	3	10	7	0	
November	2014	35	14	11	0	12	0	6	3	10	7	0	
December	2014	38	13	10	1	11	0	5	3	8	7	0	
January	2015	43	13	11	1	12	0	5	2	8	6	0	
February	2015	44	12	12	0	12	0	4	2	9	5	0	
March	2015	41	13	14	0	16	0	4	3	8	5	0	
April	2015	35	13	15	1	16	0	5	4	8	6	0	
May	2015	34	13	15	1	18	0	7	4	7	5	0	
June	2015	36	13	15	1	16	0	6	3	6	6	0	
July	2015	36	12	13	1	15	0	5	3	5	8	0	
August	2015	34	12	15	1	13	0	4	3	7	9	0	
September	2015	33	12	15	2	12	0	5	4	8	10	0	
October	2015	34	13	16	2	11	0	8	4	9	9	0	
November	2015	38	12	16	2	11	0	8	3	7	8	0	
December	2015	44	11	16	3	12	0	6	2	6	6	0	

AGE 55 AND UP**TABLE 36**
**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
January	2016	44	10	15	3	13	1	4	3	6	4	0	
February	2016	44	11	16	2	13	1	6	3	6	3	0	
March	2016	39	12	15	2	12	1	7	3	7	4	0	
April	2016	37	13	16	1	13	0	7	3	7	5	0	
May	2016	35	13	15	1	11	0	6	3	7	6	0	
June	2016	36	13	16	1	12	0	6	3	7	6	0	
July	2016	37	12	17	1	12	1	5	2	6	7	0	
August	2016	40	11	17	1	15	0	7	3	5	7	0	
September	2016	37	10	16	1	16	0	7	3	5	7	0	
October	2016	36	12	15	1	16	0	8	3	6	6	0	
November	2016	37	14	15	1	13	1	7	3	6	5	0	
December	2016	41	14	16	2	12	1	6	3	6	5	0	
January	2017	42	14	15	2	13	0	5	2	4	6	0	
February	2017	39	17	13	2	14	0	5	2	4	6	0	
March	2017	35	19	12	2	16	1	6	2	4	5	0	
April	2017	35	19	12	2	15	1	5	2	4	4	0	
May	2017	35	16	11	3	17	1	5	3	5	5	0	
June	2017	35	14	11	2	16	0	4	3	5	4	0	
July	2017	34	13	10	2	14	1	5	3	5	5	0	
August	2017	36	11	11	1	15	1	6	2	4	4	0	
September	2017	37	12	11	2	15	1	7	2	4	5	0	
October	2017	37	12	12	2	18	0	6	2	4	5	0	
November	2017	38	12	12	2	18	0	4	1	3	4	0	
December	2017	41	10	11	2	19	0	5	2	3	4	0	
January	2018	42	10	10	1	19	0	4	2	4	4	0	
February	2018	40	11	9	2	20	0	5	2	3	4	0	
March	2018	34	18	10	2	19	0	4	2	3	4	0	
April	2018	31	21	11	2	18	1	5	2	2	4	0	
May	2018	30	23	11	2	16	1	6	3	3	3	0	
June	2018	31	19	10	2	17	1	7	3	3	3	0	
July	2018	32	19	8	2	18	0	7	3	3	4	0	
August	2018	31	20	7	2	19	0	8	2	4	4	0	
September	2018	30	22	7	2	20	0	7	3	4	3	0	
October	2018	29	22	7	3	22	0	8	2	4	4	0	
November	2018	30	21	7	3	23	0	7	2	2	3	0	
December	2018	34	19	6	2	22	0	6	1	2	3	0	
January	2019	39	16	7	2	21	0	6	2	3	3	0	
February	2019	40	14	6	1	20	0	7	2	2	4	0	
March	2019	37	12	7	1	20	1	9	2	3	5	0	
April	2019	35	11	7	1	21	1	9	2	2	4	0	
May	2019	33	13	10	1	23	1	9	2	3	3	0	
June	2019	32	15	9	1	23	1	8	3	4	3	0	
July	2019	33	16	10	1	23	1	8	3	5	4	0	
August	2019	33	16	9	1	22	1	9	3	5	5	0	
September	2019	33	15	9	1	22	0	9	3	4	5	0	
October	2019	31	16	9	0	22	0	10	3	3	5	0	
November	2019	33	14	9	0	22	0	9	3	2	4	0	
December	2019	38	12	10	0	22	0	9	2	2	4	0	
January	2020	41	11	10	0	23	0	8	2	2	3	0	
February	2020	39	13	10	0	23	0	8	2	3	2	0	

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High;	Can't Afford	Uncertain	Supply Inadequate	
		Available	Won't Come	Credit Easy	Rising Rates	Prosperity			Credit Tight	To Buy	Future		
March	2020	36	12	10	0	23	1	7	2	5	5	1	
April	2020	35	9	10	0	14	1	7	2	10	14	1	
May	2020	38	4	8	0	9	1	5	2	14	22	1	
June	2020	39	4	8	0	4	1	6	3	16	26	1	
July	2020	41	5	7	0	4	1	6	3	14	24	2	
August	2020	38	6	9	0	5	1	7	4	13	22	3	
September	2020	36	5	10	0	6	1	7	4	13	22	5	
October	2020	31	4	11	0	8	1	8	4	14	21	7	
November	2020	31	5	10	0	8	1	8	3	13	19	8	
December	2020	31	5	9	0	8	2	8	3	14	17	7	
January	2021	33	6	10	0	7	2	9	3	13	15	7	
February	2021	30	7	10	0	8	2	9	3	13	15	7	
March	2021	28	10	9	0	9	2	9	2	12	14	7	
April	2021	23	11	8	0	13	2	10	2	10	12	9	
May	2021	20	12	7	0	15	3	14	1	9	9	12	
June	2021	18	12	7	0	15	3	20	1	7	8	16	
July	2021	18	13	7	1	14	3	25	1	7	8	19	
August	2021	19	12	6	0	12	2	27	1	5	8	21	
September	2021	18	11	7	0	11	2	27	2	5	8	24	
October	2021	17	10	6	0	7	2	27	3	5	8	28	
November	2021	15	10	5	0	5	2	32	2	5	6	34	
December	2021	15	12	4	0	4	3	36	3	5	5	35	
January	2022	13	12	3	0	4	3	40	2	5	4	35	
February	2022	15	13	4	1	4	3	38	3	5	5	31	
March	2022	13	14	4	1	4	3	39	2	5	5	30	
April	2022	13	15	4	2	4	2	38	3	5	6	28	
May	2022	12	14	3	1	3	2	41	2	5	7	31	
June	2022	10	13	2	1	3	2	42	4	7	10	30	
July	2022	10	13	2	1	3	3	43	5	7	12	28	
August	2022	11	14	1	1	3	4	44	6	8	12	23	
September	2022	13	14	1	1	3	4	42	7	9	13	19	
October	2022	16	14	1	1	4	4	39	7	9	12	15	
November	2022	18	13	1	1	3	4	38	8	9	13	13	
December	2022	18	12	1	1	3	5	39	9	8	12	13	
January	2023	18	10	1	1	2	4	39	9	10	10	14	
February	2023	18	10	1	1	3	4	36	11	11	10	12	
March	2023	17	12	1	1	4	4	33	11	13	10	9	
April	2023	17	13	1	0	6	4	30	13	12	12	6	
May	2023	18	13	1	0	6	4	32	13	12	12	6	
June	2023	18	11	1	1	5	5	33	12	12	10	6	
July	2023	19	10	1	1	4	6	34	12	13	8	5	
August	2023	20	11	2	1	5	5	31	11	12	7	4	
September	2023	22	12	2	1	4	6	29	12	10	8	4	
October	2023	21	14	2	0	4	5	29	12	9	9	3	
November	2023	22	12	1	0	3	4	32	13	9	8	3	
December	2023	24	11	1	0	4	4	32	13	8	8	3	
January	2024	27	10	0	0	5	4	31	12	8	7	3	
February	2024	28	11	1	0	6	5	28	10	8	7	3	

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

The question was: "Speaking now of the automobile market -- do you think the next 12 months or so will be a good time or a bad time to buy a new vehicle, such as a car, pickup, van, or sport utility vehicle?"

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	41	24	35	100	107	746
April	1978	43	24	33	100	110	745
May	1978	46	23	32	100	114	734
June	1978	46	22	32	100	114	732
July	1978	45	21	34	100	112	732
August	1978	43	20	37	100	105	787
September	1978	39	24	38	100	101	795
October	1978	38	24	39	100	99	788
November	1978	35	25	40	100	95	834
December	1978	35	25	40	100	95	837
January	1979	34	26	40	100	94	872
February	1979	37	24	39	100	98	800
March	1979	39	20	42	100	97	809
April	1979	37	19	44	100	93	837
May	1979	37	16	47	100	91	756
June	1979	34	18	48	100	86	816
July	1979	32	17	51	100	81	866
August	1979	32	17	51	100	81	893
September	1979	35	15	50	100	85	871
October	1979	39	12	49	100	90	894
November	1979	36	13	50	100	86	913
December	1979	36	13	52	100	84	861
January	1980	34	15	51	100	83	719
February	1980	39	14	47	100	92	631
March	1980	38	15	47	100	91	638
April	1980	35	14	52	100	83	642
May	1980	28	14	58	100	70	586
June	1980	25	15	60	100	65	546
July	1980	25	17	58	100	67	534
August	1980	29	18	54	100	75	525
September	1980	34	18	47	100	87	539
October	1980	38	19	43	100	94	556
November	1980	37	22	41	100	96	557
December	1980	31	21	48	100	84	563
January	1981	30	19	51	100	79	555
February	1981	29	17	54	100	75	557
March	1981	31	18	50	100	81	577
April	1981	32	17	51	100	82	594
May	1981	34	15	51	100	84	589
June	1981	34	13	53	100	81	567
July	1981	36	10	54	100	82	529
August	1981	35	11	54	100	81	570
September	1981	33	12	55	100	77	574
October	1981	29	14	57	100	72	603
November	1981	30	14	56	100	75	566
December	1981	31	13	56	100	75	582
January	1982	34	13	53	100	82	564
February	1982	33	14	53	100	80	596
March	1982	36	13	51	100	84	562
April	1982	34	13	53	100	82	578
May	1982	36	11	52	100	84	543
June	1982	36	11	53	100	83	568
July	1982	36	12	52	100	85	549

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1982	33	13	54	100	79	544
September	1982	34	14	52	100	82	543
October	1982	32	13	55	100	77	554
November	1982	36	12	52	100	84	567
December	1982	38	12	50	100	88	553
January	1983	42	12	46	100	97	538
February	1983	45	11	43	100	102	524
March	1983	45	12	43	100	103	540
April	1983	51	11	38	100	113	564
May	1983	53	10	37	100	117	562
June	1983	56	11	34	100	122	552
July	1983	54	11	35	100	119	572
August	1983	53	12	34	100	119	577
September	1983	53	12	35	100	119	593
October	1983	53	12	35	100	118	574
November	1983	52	12	36	100	116	595
December	1983	51	12	37	100	114	609
January	1984	52	14	35	100	117	642
February	1984	54	14	32	100	122	628
March	1984	57	15	29	100	128	621
April	1984	57	14	29	100	128	588
May	1984	55	15	30	100	125	619
June	1984	53	14	33	100	120	618
July	1984	53	14	33	100	120	619
August	1984	52	14	34	100	119	585
September	1984	54	14	32	100	122	576
October	1984	49	16	35	100	115	568
November	1984	49	15	36	100	113	599
December	1984	47	15	38	100	110	580
January	1985	51	13	37	100	114	576
February	1985	51	12	37	100	113	549
March	1985	54	11	35	100	118	560
April	1985	55	11	34	100	121	575
May	1985	59	10	31	100	128	569
June	1985	59	11	31	100	128	553
July	1985	60	11	29	100	131	550
August	1985	56	13	31	100	125	573
September	1985	59	14	27	100	132	583
October	1985	58	12	30	100	128	568
November	1985	61	11	28	100	133	539
December	1985	58	12	30	100	128	524
January	1986	58	15	27	100	132	516
February	1986	59	14	27	100	133	516
March	1986	60	14	25	100	135	542
April	1986	62	11	27	100	136	535
May	1986	64	11	25	100	139	561
June	1986	67	9	25	100	142	532
July	1986	65	9	25	100	140	548
August	1986	64	10	26	100	139	528
September	1986	66	10	24	100	142	557
October	1986	67	10	22	100	145	569
November	1986	65	9	26	100	139	595
December	1986	58	11	31	100	127	585
January	1987	52	12	36	100	116	574
February	1987	52	15	34	100	118	543
March	1987	54	15	31	100	124	532

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1987	58	14	29	100	129	523
May	1987	59	13	27	100	132	536
June	1987	59	14	27	100	132	562
July	1987	59	17	24	100	135	575
August	1987	59	17	24	100	135	565
September	1987	58	17	25	100	133	543
October	1987	56	16	28	100	128	485
November	1987	53	14	33	100	120	452
December	1987	54	12	34	100	120	410
January	1988	54	14	32	100	123	431
February	1988	57	16	27	100	130	429
March	1988	54	17	29	100	125	428
April	1988	58	14	28	100	130	424
May	1988	59	13	28	100	131	438
June	1988	57	15	28	100	129	440
July	1988	52	18	30	100	122	432
August	1988	51	17	32	100	119	409
September	1988	54	19	28	100	126	407
October	1988	54	19	28	100	126	409
November	1988	55	19	26	100	128	436
December	1988	53	18	29	100	124	450
January	1989	55	16	29	100	126	433
February	1989	56	17	27	100	129	402
March	1989	57	14	29	100	129	408
April	1989	60	13	27	100	132	407
May	1989	60	12	28	100	132	429
June	1989	60	12	28	100	132	417
July	1989	58	13	29	100	128	427
August	1989	54	15	31	100	123	427
September	1989	54	15	31	100	123	444
October	1989	56	15	29	100	128	449
November	1989	59	14	27	100	131	450
December	1989	55	17	28	100	128	437
January	1990	54	19	28	100	126	436
February	1990	53	15	31	100	122	434
March	1990	59	13	28	100	131	444
April	1990	60	10	30	100	131	469
May	1990	61	12	27	100	133	486
June	1990	59	11	30	100	129	475
July	1990	58	12	30	100	128	436
August	1990	59	11	30	100	128	404
September	1990	59	10	31	100	128	395
October	1990	55	9	36	100	118	436
November	1990	51	9	40	100	111	474
December	1990	46	12	43	100	103	474
January	1991	45	13	41	100	104	439
February	1991	47	14	40	100	107	391
March	1991	52	11	36	100	116	377
April	1991	57	9	33	100	124	414
May	1991	59	8	33	100	127	434
June	1991	55	10	35	100	121	443
July	1991	54	11	35	100	120	414
August	1991	57	12	31	100	127	389
September	1991	58	10	31	100	127	386
October	1991	57	10	33	100	124	385
November	1991	53	9	38	100	114	403
December	1991	51	9	40	100	111	416

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1992	50	9	42	100	108	408
February	1992	50	10	40	100	110	397
March	1992	52	10	38	100	114	395
April	1992	54	10	36	100	118	389
May	1992	56	10	34	100	122	393
June	1992	59	11	29	100	130	392
July	1992	61	10	29	100	132	409
August	1992	61	9	31	100	130	406
September	1992	58	7	35	100	123	410
October	1992	55	10	35	100	119	412
November	1992	53	13	34	100	118	404
December	1992	57	14	29	100	127	394
January	1993	59	13	29	100	130	384
February	1993	59	13	28	100	130	386
March	1993	57	14	29	100	128	377
April	1993	57	15	28	100	129	391
May	1993	59	14	27	100	132	405
June	1993	60	13	27	100	133	410
July	1993	64	12	24	100	140	398
August	1993	64	12	24	100	140	399
September	1993	62	12	26	100	136	403
October	1993	60	12	28	100	133	410
November	1993	62	11	27	100	135	412
December	1993	65	12	23	100	142	407
January	1994	66	14	20	100	146	401
February	1994	65	14	21	100	144	394
March	1994	66	12	23	100	143	425
April	1994	66	10	24	100	143	435
May	1994	67	9	23	100	144	436
June	1994	66	12	23	100	143	416
July	1994	64	12	23	100	141	413
August	1994	64	13	23	100	141	405
September	1994	66	11	23	100	143	400
October	1994	66	11	23	100	143	389
November	1994	64	11	26	100	138	395
December	1994	61	13	26	100	135	409
January	1995	61	12	27	100	134	401
February	1995	62	12	26	100	136	399
March	1995	61	11	28	100	133	384
April	1995	56	13	30	100	126	385
May	1995	54	13	33	100	120	383
June	1995	54	13	33	100	120	391
July	1995	59	10	31	100	128	390
August	1995	60	9	31	100	128	406
September	1995	62	8	30	100	132	404
October	1995	55	12	34	100	121	415
November	1995	56	14	30	100	126	410
December	1995	52	15	34	100	118	420
January	1996	53	13	34	100	119	408
February	1996	52	11	37	100	115	432
March	1996	54	9	37	100	117	418
April	1996	54	10	36	100	118	445
May	1996	55	12	33	100	122	408
June	1996	56	12	32	100	124	420
July	1996	60	12	29	100	131	397
August	1996	59	11	30	100	129	415

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1996	59	12	30	100	129	411
October	1996	59	12	30	100	129	436
November	1996	61	13	26	100	135	432
December	1996	62	13	25	100	137	412
January	1997	61	15	24	100	138	392
February	1997	62	13	25	100	137	375
March	1997	63	11	26	100	138	388
April	1997	62	10	28	100	134	403
May	1997	65	10	25	100	140	419
June	1997	68	10	21	100	147	420
July	1997	70	10	20	100	149	410
August	1997	66	12	22	100	144	429
September	1997	63	12	24	100	139	424
October	1997	62	15	23	100	139	426
November	1997	60	13	27	100	133	415
December	1997	58	15	27	100	131	421
January	1998	59	16	26	100	133	430
February	1998	63	17	20	100	143	439
March	1998	62	19	19	100	143	447
April	1998	59	20	21	100	138	439
May	1998	57	21	22	100	134	440
June	1998	58	20	22	100	137	442
July	1998	61	19	21	100	140	443
August	1998	60	21	20	100	140	432
September	1998	59	22	19	100	140	426
October	1998	60	21	18	100	142	446
November	1998	63	19	18	100	144	450
December	1998	64	16	20	100	144	439
January	1999	67	14	20	100	147	408
February	1999	66	14	20	100	146	404
March	1999	67	16	17	100	150	412
April	1999	68	18	14	100	154	422
May	1999	68	18	14	100	153	416
June	1999	69	15	16	100	153	412
July	1999	67	16	17	100	149	396
August	1999	67	13	19	100	148	401
September	1999	66	15	19	100	148	414
October	1999	65	16	19	100	145	445
November	1999	61	20	20	100	141	454
December	1999	56	25	19	100	137	457
January	2000	55	25	20	100	136	449
February	2000	59	24	17	100	142	455
March	2000	62	18	20	100	142	462
April	2000	63	16	21	100	142	476
May	2000	61	15	24	100	138	472
June	2000	61	16	22	100	139	467
July	2000	60	17	23	100	138	469
August	2000	61	17	22	100	139	475
September	2000	61	17	22	100	139	478
October	2000	63	16	21	100	141	473
November	2000	63	16	21	100	142	464
December	2000	63	16	21	100	142	462
January	2001	61	16	23	100	137	464
February	2001	58	15	27	100	131	489
March	2001	57	16	27	100	130	473
April	2001	60	17	24	100	136	465

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2001	60	19	21	100	139	436
June	2001	56	20	24	100	132	452
July	2001	57	19	23	100	134	462
August	2001	55	20	26	100	129	467
September	2001	56	19	26	100	130	478
October	2001	55	20	25	100	130	486
November	2001	63	16	21	100	142	498
December	2001	70	14	15	100	155	473
January	2002	70	16	14	100	157	483
February	2002	70	15	15	100	155	460
March	2002	66	17	17	100	149	483
April	2002	65	17	18	100	146	481
May	2002	64	19	17	100	147	501
June	2002	64	20	15	100	149	482
July	2002	66	19	15	100	151	475
August	2002	65	20	15	100	150	467
September	2002	69	16	15	100	153	499
October	2002	67	18	15	100	152	510
November	2002	69	16	15	100	153	519
December	2002	66	19	15	100	150	501
January	2003	69	16	15	100	154	481
February	2003	66	17	16	100	150	478
March	2003	68	14	18	100	150	470
April	2003	64	15	21	100	143	476
May	2003	69	13	18	100	151	488
June	2003	67	15	19	100	148	503
July	2003	72	12	16	100	156	501
August	2003	70	12	19	100	151	496
September	2003	72	11	18	100	154	487
October	2003	72	10	18	100	154	473
November	2003	72	11	17	100	156	478
December	2003	73	10	16	100	157	470
January	2004	72	11	18	100	154	488
February	2004	71	12	17	100	154	502
March	2004	70	13	17	100	152	527
April	2004	71	13	17	100	154	531
May	2004	70	13	17	100	153	532
June	2004	70	11	19	100	150	548
July	2004	67	12	21	100	146	572
August	2004	67	11	22	100	145	576
September	2004	66	13	21	100	144	567
October	2004	68	13	19	100	148	560
November	2004	65	14	22	100	143	551
December	2004	65	15	20	100	145	562
January	2005	62	16	22	100	140	579
February	2005	62	16	21	100	141	580
March	2005	60	16	24	100	137	600
April	2005	58	14	28	100	130	582
May	2005	58	13	29	100	130	584
June	2005	58	12	29	100	129	555
July	2005	62	12	26	100	136	571
August	2005	64	11	25	100	139	596
September	2005	65	8	27	100	137	640
October	2005	60	8	32	100	128	634
November	2005	57	8	35	100	121	633
December	2005	57	8	34	100	123	602

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	61	9	30	100	131	615
February	2006	63	9	28	100	135	606
March	2006	64	9	27	100	137	617
April	2006	62	7	31	100	132	614
May	2006	57	7	36	100	121	626
June	2006	56	6	39	100	117	634
July	2006	56	7	37	100	119	634
August	2006	60	7	33	100	126	640
September	2006	59	9	32	100	127	661
October	2006	60	7	33	100	128	683
November	2006	62	8	31	100	131	674
December	2006	66	8	26	100	139	671
January	2007	64	9	27	100	138	650
February	2007	65	10	26	100	139	676
March	2007	62	10	27	100	135	682
April	2007	62	10	29	100	133	701
May	2007	59	10	30	100	129	683
June	2007	58	9	33	100	124	667
July	2007	58	10	32	100	125	665
August	2007	58	9	33	100	126	687
September	2007	61	8	31	100	130	702
October	2007	60	9	31	100	129	712
November	2007	59	8	32	100	127	702
December	2007	58	9	34	100	124	705
January	2008	56	8	35	100	121	715
February	2008	55	9	36	100	120	712
March	2008	53	9	38	100	115	702
April	2008	52	8	39	100	113	695
May	2008	49	8	43	100	105	726
June	2008	46	7	47	100	99	730
July	2008	42	5	52	100	90	754
August	2008	42	5	52	100	90	734
September	2008	44	6	50	100	94	722
October	2008	44	7	49	100	94	694
November	2008	49	5	46	100	103	707
December	2008	52	4	44	100	109	718
January	2009	57	3	40	100	116	740
February	2009	56	4	40	100	116	729
March	2009	57	4	39	100	118	751
April	2009	59	5	36	100	123	742
May	2009	60	6	35	100	125	765
June	2009	64	5	31	100	133	771
July	2009	64	5	31	100	132	766
August	2009	66	5	29	100	137	759
September	2009	63	6	31	100	132	754
October	2009	64	5	31	100	133	782
November	2009	60	7	33	100	127	784
December	2009	60	7	33	100	127	801
January	2010	59	8	34	100	125	797
February	2010	59	6	36	100	123	798
March	2010	58	5	36	100	122	796
April	2010	61	4	35	100	126	809
May	2010	65	5	30	100	135	817
June	2010	69	4	27	100	143	801
July	2010	67	5	27	100	140	796
August	2010	66	6	29	100	137	803
September	2010	61	7	32	100	129	826

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2010	60	7	33	100	127	819
November	2010	60	7	33	100	126	821
December	2010	62	6	32	100	130	809
January	2011	62	5	32	100	130	826
February	2011	63	4	33	100	130	840
March	2011	60	5	35	100	125	874
April	2011	59	6	35	100	123	856
May	2011	59	7	34	100	125	850
June	2011	58	6	36	100	123	830
July	2011	57	5	38	100	119	835
August	2011	54	4	42	100	112	841
September	2011	53	5	43	100	110	860
October	2011	52	5	42	100	110	860
November	2011	54	6	40	100	114	881
December	2011	56	6	39	100	117	878
January	2012	59	6	35	100	125	901
February	2012	59	6	34	100	125	862
March	2012	59	6	34	100	125	864
April	2012	60	7	34	100	126	838
May	2012	61	6	33	100	128	862
June	2012	63	7	30	100	132	865
July	2012	64	6	30	100	134	897
August	2012	65	7	28	100	137	886
September	2012	66	7	28	100	138	891
October	2012	64	8	28	100	136	873
November	2012	64	8	29	100	135	864
December	2012	62	7	31	100	131	869
January	2013	63	6	31	100	132	874
February	2013	65	5	30	100	134	862
March	2013	64	6	29	100	135	822
April	2013	63	8	29	100	135	825
May	2013	65	9	27	100	138	831
June	2013	67	8	25	100	142	851
July	2013	70	8	22	100	148	819
August	2013	66	9	25	100	141	816
September	2013	64	10	27	100	137	794
October	2013	63	9	28	100	135	833
November	2013	62	8	29	100	133	839
December	2013	64	7	29	100	135	867
January	2014	64	7	29	100	135	862
February	2014	65	8	27	100	138	885
March	2014	64	10	27	100	137	875
April	2014	64	10	26	100	138	858
May	2014	66	8	26	100	140	845
June	2014	66	7	27	100	139	857
July	2014	66	7	27	100	139	872
August	2014	64	8	28	100	135	867
September	2014	65	8	27	100	138	838
October	2014	67	7	26	100	142	801
November	2014	72	6	22	100	150	783
December	2014	73	6	21	100	153	789
January	2015	73	7	21	100	152	765
February	2015	71	7	23	100	148	753
March	2015	70	7	24	100	146	697
April	2015	69	6	25	100	144	691
May	2015	68	7	25	100	143	655

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2015	69	8	24	100	145	684
July	2015	68	9	23	100	145	687
August	2015	67	7	26	100	141	733
September	2015	66	6	27	100	139	699
October	2015	67	5	28	100	139	687
November	2015	67	6	26	100	141	648
December	2015	68	7	25	100	143	657
January	2016	69	7	24	100	145	671
February	2016	72	6	22	100	149	667
March	2016	72	6	22	100	150	701
April	2016	70	5	25	100	145	718
May	2016	71	5	24	100	147	776
June	2016	70	6	24	100	146	752
July	2016	71	7	21	100	150	754
August	2016	69	7	24	100	145	728
September	2016	70	7	23	100	147	767
October	2016	67	7	26	100	142	789
November	2016	68	7	25	100	143	808
December	2016	66	8	27	100	139	796
January	2017	69	7	24	100	145	807
February	2017	70	7	22	100	148	811
March	2017	75	6	19	100	156	824
April	2017	76	7	17	100	159	835
May	2017	73	7	20	100	153	841
June	2017	70	9	21	100	149	819
July	2017	67	8	25	100	142	804
August	2017	69	7	24	100	146	799
September	2017	69	4	26	100	143	818
October	2017	72	3	24	100	148	839
November	2017	72	4	24	100	148	860
December	2017	73	5	22	100	150	863
January	2018	69	6	25	100	144	863
February	2018	70	5	25	100	145	863
March	2018	71	5	24	100	146	886
April	2018	71	6	23	100	148	879
May	2018	68	6	26	100	142	897
June	2018	67	6	27	100	140	883
July	2018	65	6	29	100	137	876
August	2018	66	7	28	100	138	854
September	2018	66	6	28	100	138	861
October	2018	65	6	29	100	136	859
November	2018	66	7	27	100	138	877
December	2018	64	9	28	100	136	852
January	2019	63	9	28	100	136	854
February	2019	64	8	29	100	135	841
March	2019	65	8	28	100	137	838
April	2019	66	9	25	100	141	816
May	2019	68	8	24	100	144	794
June	2019	67	7	26	100	141	832
July	2019	66	5	29	100	137	863
August	2019	63	7	30	100	134	864
September	2019	63	8	29	100	135	855
October	2019	64	8	28	100	137	862
November	2019	64	7	28	100	136	921
December	2019	65	6	28	100	137	957
January	2020	67	5	28	100	139	974

TABLE 37
BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2020	67	6	27	100	140	941
March	2020	65	7	28	100	138	959
April	2020	62	7	31	100	131	943
May	2020	63	5	32	100	131	939
June	2020	65	4	30	100	135	902
July	2020	67	4	29	100	138	889
August	2020	66	5	29	100	136	888
September	2020	65	5	30	100	134	874
October	2020	63	6	31	100	132	881
November	2020	61	6	32	100	129	868
December	2020	60	7	33	100	126	867
January	2021	60	7	33	100	127	838
February	2021	58	6	35	100	123	847
March	2021	58	6	36	100	122	838
April	2021	58	6	36	100	121	848
May	2021	56	5	39	100	117	831
June	2021	49	6	45	100	104	835
July	2021	42	6	52	100	89	802
August	2021	36	6	58	100	77	817
September	2021	33	5	62	100	71	814
October	2021	30	5	65	100	65	828
November	2021	29	4	67	100	62	830
December	2021	28	4	68	100	60	846
January	2022	25	4	71	100	54	846
February	2022	25	3	72	100	53	841
March	2022	24	4	73	100	51	824
April	2022	23	4	72	100	51	856
May	2022	22	4	74	100	49	852
June	2022	19	3	77	100	42	867
July	2022	19	3	78	100	41	850
August	2022	17	4	79	100	38	862
September	2022	19	4	77	100	41	848
October	2022	20	4	76	100	44	858
November	2022	22	3	75	100	48	826
December	2022	23	4	74	100	49	856
January	2023	24	4	73	100	51	864
February	2023	27	5	68	100	59	911
March	2023	29	6	65	100	64	881
April	2023	30	5	65	100	65	889
May	2023	29	5	66	100	63	866
June	2023	29	5	67	100	62	876
July	2023	29	5	66	100	63	884
August	2023	31	5	65	100	66	919
September	2023	31	4	65	100	66	911
October	2023	28	5	67	100	61	913
November	2023	27	4	69	100	58	889
December	2023	28	5	67	100	61	897
January	2024	32	5	63	100	69	894
February	2024	34	7	60	100	74	908

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 37.

May add to more than 100% due to multiple mentions.

Date of Survey	GOOD TIME TO BUY								BAD TIME TO BUY									
	Low Price;		Prices		Interest		Borrow in Advance		Times		High		Can't Afford		Gas Prices		Poor Select.; Quality	
	Good Buys	Won't Come Down	Rates Low	Rising Rates	Prosper.	Effic.	Adequate		Prices High	Interest Rates	To Buy	Future	Uncertain	Shortages		Inadequate		
March 1978	5	17	0	0	1	2	0	16	1	3	1	1	1	1	6	0		
April 1978	5	30	0	0	2	2	0	22	1	4	1	2	1	2	9	0		
May 1978	4	32	0	0	2	2	0	22	2	5	0	1	1	1	8	0		
June 1978	2	31	0	0	4	3	0	24	3	4	0	1	1	1	8	0		
July 1978	4	32	0	1	5	3	0	27	3	3	1	1	1	1	8	0		
August 1978	4	30	0	1	5	2	0	31	3	2	1	1	1	1	10	0		
September 1978	4	29	0	1	2	2	0	29	2	2	1	1	1	1	11	0		
October 1978	3	27	0	0	1	3	0	29	3	2	1	1	1	1	11	0		
November 1978	4	26	0	0	1	2	0	29	3	3	1	1	1	1	13	0		
December 1978	4	26	0	0	1	2	0	33	3	2	2	1	1	1	11	0		
January 1979	5	24	0	0	1	1	0	32	5	3	2	2	2	2	11	0		
February 1979	4	26	0	0	1	2	0	31	5	2	2	3	3	3	8	0		
March 1979	4	27	0	1	0	3	1	29	5	2	1	8	9	9	9	0		
April 1979	3	27	0	1	0	3	1	27	5	2	2	12	11	11	0	0		
May 1979	4	25	0	1	0	5	1	25	6	3	2	17	13	13	0	0		
June 1979	4	23	0	1	0	6	0	25	6	3	2	20	13	13	0	0		
July 1979	5	19	0	0	0	9	0	27	6	3	1	21	11	11	0	0		
August 1979	7	16	0	0	1	9	0	27	4	2	2	20	11	11	0	0		
September 1979	11	16	0	0	1	9	0	27	6	3	2	17	11	11	0	0		
October 1979	13	19	0	1	1	8	0	28	6	3	2	14	11	11	0	0		
November 1979	11	19	0	1	1	7	0	30	9	2	1	11	11	11	0	0		
December 1979	11	18	0	1	1	6	0	32	10	3	1	11	12	12	0	0		
January 1980	11	17	0	1	1	7	0	31	12	4	1	12	12	12	0	0		
February 1980	15	19	0	1	1	9	1	29	10	4	1	14	11	11	0	0		
March 1980	15	20	0	1	1	8	0	29	10	6	2	16	10	10	0	0		
April 1980	14	15	1	1	0	8	0	33	11	5	2	19	10	10	0	0		
May 1980	13	12	1	1	0	6	0	36	18	7	1	16	11	11	0	0		
June 1980	14	8	1	1	0	6	0	33	19	5	1	15	11	11	0	0		
July 1980	17	9	0	1	0	5	0	29	17	6	2	9	11	11	1	0		
August 1980	15	11	1	0	0	6	0	27	11	5	3	8	14	14	1	0		
September 1980	14	18	0	1	0	5	0	28	7	6	2	5	14	14	1	0		
October 1980	9	20	1	1	1	8	0	27	8	7	1	3	16	16	1	0		
November 1980	8	21	1	1	1	8	0	28	9	7	1	3	12	12	1	0		
December 1980	5	17	1	1	1	7	0	31	14	10	2	3	12	12	0	0		
January 1981	8	16	1	0	1	4	0	35	18	8	2	4	10	10	0	0		
February 1981	12	14	1	1	0	2	0	36	21	7	2	5	11	11	0	0		
March 1981	14	13	1	0	1	2	0	36	17	5	4	6	11	11	0	0		
April 1981	16	14	0	1	0	2	0	36	17	5	4	6	11	11	0	0		
May 1981	16	15	1	0	0	4	0	39	14	4	4	5	11	11	0	0		
June 1981	14	16	1	0	0	4	0	39	17	4	2	3	11	11	0	0		
July 1981	14	16	1	0	0	4	0	39	16	4	2	2	12	12	0	0		
August 1981	13	16	1	0	0	4	0	36	19	6	2	3	12	12	0	0		
September 1981	12	16	1	0	1	4	0	34	22	6	2	2	12	12	0	0		
October 1981	11	15	2	0	1	3	0	39	24	6	2	2	11	11	0	0		
November 1981	12	16	1	0	1	2	0	39	25	5	1	1	10	10	0	0		
December 1981	15	14	1	0	0	1	0	41	23	6	2	1	9	9	0	0		
January 1982	19	14	2	0	0	1	0	36	20	9	2	2	9	9	0	0		
February 1982	23	10	1	0	0	1	0	37	20	10	3	1	8	8	0	0		
March 1982	28	9	1	0	1	1	0	35	19	12	3	1	8	8	0	0		
April 1982	31	6	2	0	1	1	0	35	22	10	3	1	7	7	0	0		
May 1982	31	8	3	1	1	0	0	35	22	11	2	1	8	8	0	0		
June 1982	27	9	4	1	1	0	0	35	23	9	2	1	9	9	0	0		
July 1982	25	11	3	1	0	1	0	33	24	10	2	1	11	11	0	0		
August 1982	21	10	3	0	0	1	0	33	26	10	2	2	11	11	0	0		
September 1982	20	9	3	1	1	1	0	31	23	10	2	2	11	11	0	0		
October 1982	19	8	4	0	2	1	0	34	21	12	3	1	10	10	0	0		

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price:		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	Inadequate			
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Supply				
November 1982	20	9	8	1	1	1	0	33	17	11	3	1	9	0				
December 1982	23	8	11	1	2	0	0	32	15	10	4	0	7	0				
January 1983	23	8	16	2	1	1	0	30	16	9	4	0	6	0				
February 1983	23	7	17	2	2	1	0	29	13	10	4	0	6	0				
March 1983	19	8	16	2	2	1	0	29	11	12	3	0	5	0				
April 1983	20	11	19	1	2	1	0	26	10	11	3	0	4	0				
May 1983	18	14	22	2	2	1	0	24	10	9	2	0	6	0				
June 1983	18	16	23	2	3	1	0	23	9	6	2	1	8	0				
July 1983	19	15	21	2	4	1	0	22	8	6	2	1	9	0				
August 1983	19	15	18	2	4	1	1	21	6	7	1	1	9	0				
September 1983	20	17	15	2	3	1	1	21	7	7	2	0	7	0				
October 1983	19	21	12	2	3	1	1	23	7	7	2	0	7	0				
November 1983	17	21	9	1	3	1	0	25	9	5	3	0	6	0				
December 1983	15	18	8	2	4	1	0	28	8	4	3	0	7	1				
January 1984	16	17	8	3	3	1	0	26	7	2	2	0	7	0				
February 1984	15	18	10	3	5	1	1	24	5	3	2	0	7	0				
March 1984	15	21	10	2	5	1	0	21	5	3	1	0	6	0				
April 1984	12	21	9	4	5	1	0	22	6	4	2	0	5	0				
May 1984	12	22	7	5	4	1	0	22	7	3	2	0	5	0				
June 1984	11	21	6	5	4	2	1	24	8	3	3	0	4	0				
July 1984	13	21	6	5	4	2	1	25	7	3	3	0	3	0				
August 1984	13	21	5	5	4	2	1	26	8	4	2	0	5	0				
September 1984	15	23	4	5	4	1	1	25	7	4	1	0	4	0				
October 1984	14	21	4	3	4	1	1	25	7	4	2	0	4	0				
November 1984	14	20	5	2	4	0	1	26	6	4	2	0	4	0				
December 1984	14	17	5	2	4	1	1	26	9	6	2	0	5	0				
January 1985	16	16	7	2	5	1	1	25	9	5	1	0	5	0				
February 1985	20	15	8	1	6	1	0	26	11	6	1	0	4	0				
March 1985	23	15	11	1	5	0	0	26	8	4	2	0	4	0				
April 1985	24	16	11	2	4	0	0	28	7	4	2	1	6	0				
May 1985	22	18	12	3	3	1	1	26	5	4	2	0	5	0				
June 1985	20	18	13	4	3	2	0	25	5	4	2	1	5	0				
July 1985	19	18	16	3	3	2	1	23	3	3	2	0	4	0				
August 1985	20	16	18	2	2	2	1	24	3	4	1	0	6	0				
September 1985	21	14	23	1	2	1	2	20	3	4	1	0	4	0				
October 1985	22	12	25	1	2	1	1	22	4	5	1	0	5	0				
November 1985	21	13	25	0	2	1	1	22	5	5	1	0	3	0				
December 1985	21	12	24	1	2	1	1	23	5	5	2	0	4	0				
January 1986	19	12	27	1	2	1	1	19	4	3	2	0	4	0				
February 1986	19	10	31	1	3	0	1	17	3	4	2	0	5	0				
March 1986	17	12	32	2	3	0	1	17	3	5	2	0	4	0				
April 1986	18	12	34	2	3	1	1	19	3	5	1	0	3	0				
May 1986	22	11	36	2	3	1	1	17	3	5	2	0	2	0				
June 1986	23	12	38	2	2	1	2	16	2	5	2	1	2	0				
July 1986	21	11	36	2	4	0	2	15	2	5	2	1	3	0				
August 1986	19	12	34	2	3	0	2	16	2	4	1	0	4	0				
September 1986	19	10	40	2	3	0	1	16	3	5	1	0	3	0				
October 1986	21	9	46	2	2	0	1	14	4	4	1	0	2	0				
November 1986	21	8	45	2	3	0	0	15	5	4	1	0	2	0				
December 1986	21	10	35	2	2	0	0	18	5	3	1	0	3	0				
January 1987	17	12	25	2	1	0	0	20	5	4	1	0	4	0				
February 1987	19	13	22	2	1	0	1	17	4	5	2	0	4	0				
March 1987	22	11	24	2	2	0	0	16	4	6	2	1	3	0				
April 1987	25	12	25	2	2	0	1	16	3	4	3	1	3	0				
May 1987	23	13	25	3	2	0	1	18	4	3	2	1	3	0				
June 1987	20	17	22	4	2	0	1	18	3	2	2	1	3	0				
July 1987	23	16	21	3	2	0	1	17	4	3	2	1	3	0				
August 1987	25	16	21	2	2	0	0	17	2	3	1	1	4	0				
September 1987	26	15	20	3	2	0	0	17	3	4	1	1	4	0				

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY								BAD TIME TO BUY							
		Low Price;		Prices	Interest	Borrow in	Times				High	Can't	Gas		Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Quality	Supply	
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages					Inadequate	
October	1987	23	18	17	4	2	0	0	19	4	3	2	1	4	0		
November	1987	23	18	13	3	2	0	0	19	5	3	4	1	3	0		
December	1987	25	17	11	2	2	1	1	20	5	4	5	0	3	0		
January	1988	30	13	13	2	1	1	1	18	5	5	5	0	4	0		
February	1988	28	15	13	2	1	1	1	17	5	5	2	0	4	0		
March	1988	28	14	10	2	1	1	0	21	4	5	2	0	2	0		
April	1988	26	15	9	1	3	1	0	21	5	5	1	0	1	0		
May	1988	29	16	8	2	3	1	0	22	4	5	2	0	2	0		
June	1988	26	17	9	3	3	0	1	20	4	4	2	0	3	0		
July	1988	25	18	8	3	4	0	1	21	3	3	2	0	3	0		
August	1988	22	20	8	3	5	0	1	22	3	3	2	0	3	0		
September	1988	25	21	8	3	4	0	0	20	4	3	1	0	3	0		
October	1988	23	20	7	4	3	0	0	19	4	3	1	0	5	0		
November	1988	27	18	7	4	3	0	1	19	4	2	0	0	5	0		
December	1988	23	19	6	5	3	0	1	19	6	2	1	0	5	0		
January	1989	23	19	6	4	4	0	1	19	6	3	1	0	4	0		
February	1989	23	20	7	4	4	1	0	18	6	3	1	0	4	0		
March	1989	26	17	7	4	4	1	0	20	6	3	1	0	4	0		
April	1989	27	16	10	4	2	0	0	19	8	3	2	1	3	0		
May	1989	26	16	12	3	2	0	0	20	9	3	2	1	3	0		
June	1989	28	16	14	2	1	0	0	19	7	3	2	1	3	0		
July	1989	26	19	11	2	3	0	0	20	4	3	1	1	3	0		
August	1989	27	17	9	2	3	0	0	22	4	3	2	1	3	0		
September	1989	27	17	8	3	4	0	0	23	4	5	2	0	3	0		
October	1989	31	15	7	3	4	0	1	22	5	6	2	0	2	0		
November	1989	34	15	6	2	3	0	1	20	4	6	2	0	3	0		
December	1989	35	15	5	2	2	0	1	21	4	5	2	0	3	0		
January	1990	39	13	6	1	2	0	0	20	4	4	1	0	4	0		
February	1990	39	11	5	2	3	0	1	23	4	5	1	0	4	0		
March	1990	43	11	5	2	3	0	1	21	4	4	2	0	5	0		
April	1990	41	13	5	2	3	1	1	22	3	4	2	0	4	0		
May	1990	38	15	5	1	2	1	0	20	4	3	2	0	3	0		
June	1990	36	16	7	2	3	0	0	21	5	3	3	1	2	0		
July	1990	35	16	6	2	2	0	0	20	5	4	3	0	3	0		
August	1990	34	18	7	2	3	0	1	20	4	5	3	1	4	0		
September	1990	33	16	5	1	2	1	1	20	4	6	2	2	4	0		
October	1990	31	14	5	2	2	1	1	22	5	7	5	6	4	0		
November	1990	32	12	3	1	1	1	0	22	5	7	7	7	3	0		
December	1990	32	10	3	1	1	1	0	22	5	9	9	7	3	0		
January	1991	34	10	4	1	1	1	0	18	5	10	7	3	2	0		
February	1991	37	6	5	1	1	1	1	17	4	13	6	3	2	0		
March	1991	42	6	7	1	2	1	1	16	4	13	4	2	2	0		
April	1991	45	8	7	0	2	1	0	17	3	13	4	2	2	0		
May	1991	46	10	10	0	2	1	0	20	3	12	3	0	2	0		
June	1991	39	13	10	0	2	0	0	23	3	12	4	0	2	0		
July	1991	38	11	11	1	2	0	0	23	4	10	4	0	2	0		
August	1991	40	12	9	1	2	0	0	20	4	9	5	0	3	0		
September	1991	41	12	11	1	1	0	0	22	5	9	4	1	2	0		
October	1991	38	16	8	1	1	0	0	24	5	10	4	0	2	0		
November	1991	36	14	8	1	1	0	0	28	6	12	5	0	2	0		
December	1991	37	12	8	1	1	0	0	25	7	12	7	0	3	0		
January	1992	40	6	12	1	2	0	0	24	5	15	10	0	2	0		
February	1992	37	6	14	1	2	0	0	20	5	15	9	0	2	0		
March	1992	38	6	15	1	2	0	0	21	2	14	10	0	4	0		
April	1992	35	9	18	1	1	0	0	21	2	11	8	0	4	0		
May	1992	33	9	20	2	1	0	0	20	1	8	7	0	5	0		
June	1992	33	10	21	2	2	0	1	18	2	7	5	0	5	0		
July	1992	34	8	19	2	2	0	1	18	2	8	5	0	4	0		
August	1992	34	9	20	1	2	0	1	20	2	9	8	0	5	0		

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price;		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply				
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate				
September 1992	33	9	17	1	2	1	0	22	1	10	11	0	4	0				
October 1992	32	11	18	1	2	1	0	22	2	10	11	0	5	0				
November 1992	32	10	17	2	2	1	0	22	2	11	7	0	3	0				
December 1992	35	10	17	2	4	0	0	19	2	9	4	0	2	0				
January 1993	38	9	17	2	5	0	1	20	2	8	3	0	1	0				
February 1993	38	6	16	1	5	0	1	19	3	7	5	1	2	0				
March 1993	34	8	16	1	5	0	1	19	2	10	6	1	2	0				
April 1993	29	8	18	1	5	0	1	18	1	9	6	1	2	0				
May 1993	27	13	19	1	5	0	1	16	1	9	4	0	2	0				
June 1993	27	12	16	1	7	0	1	16	2	8	4	1	2	0				
July 1993	33	13	17	1	5	0	1	15	2	8	3	1	2	0				
August 1993	32	12	16	2	5	0	0	15	2	8	3	1	1	0				
September 1993	31	12	19	2	3	1	0	17	2	7	3	0	2	0				
October 1993	27	13	20	1	4	1	0	18	2	8	4	0	2	0				
November 1993	32	12	20	1	5	1	0	16	2	8	5	0	2	0				
December 1993	33	12	21	1	6	1	0	17	1	7	3	0	1	0				
January 1994	35	10	21	1	7	0	0	15	1	6	2	0	2	0				
February 1994	31	10	23	1	6	0	0	18	1	4	1	0	1	0				
March 1994	31	13	24	2	5	0	0	19	1	4	2	0	1	0				
April 1994	28	16	24	2	5	0	0	20	1	4	2	0	1	0				
May 1994	25	20	22	4	6	0	1	17	0	4	3	0	2	0				
June 1994	22	19	21	4	6	1	2	14	1	4	2	0	2	0				
July 1994	21	19	17	4	5	1	2	15	1	4	2	1	3	0				
August 1994	22	21	14	4	6	0	1	17	3	4	2	1	2	0				
September 1994	21	23	14	4	8	0	0	19	2	3	2	0	3	0				
October 1994	21	23	13	3	8	0	1	19	3	3	2	0	3	0				
November 1994	21	19	15	3	8	0	0	22	3	4	2	0	2	0				
December 1994	22	16	11	4	8	1	1	22	4	5	2	0	1	0				
January 1995	22	17	11	4	8	0	1	22	5	5	2	0	2	0				
February 1995	20	17	10	6	7	1	1	21	6	5	1	0	2	0				
March 1995	21	20	10	6	7	1	1	21	8	5	2	0	2	0				
April 1995	18	19	9	7	7	1	1	22	8	4	2	0	2	0				
May 1995	21	18	8	5	6	0	0	24	8	4	3	0	2	0				
June 1995	21	16	9	4	5	0	0	24	5	4	2	0	1	0				
July 1995	25	15	12	2	5	0	0	22	5	6	4	0	0	0				
August 1995	22	15	13	2	6	0	0	23	4	6	3	0	1	0				
September 1995	24	16	12	1	8	0	1	24	3	6	3	0	2	0				
October 1995	22	16	10	1	6	0	1	27	3	7	1	0	2	0				
November 1995	25	16	10	1	4	0	1	25	2	7	1	0	2	0				
December 1995	23	16	10	2	3	0	0	25	3	8	2	0	2	0				
January 1996	24	15	11	2	4	0	0	22	3	9	2	0	2	0				
February 1996	21	16	11	1	4	0	0	24	4	10	3	0	3	0				
March 1996	21	15	13	0	4	1	1	26	4	10	3	0	2	0				
April 1996	20	16	14	1	4	1	0	28	4	6	3	0	2	0				
May 1996	20	16	15	2	4	1	0	25	4	5	4	0	2	0				
June 1996	21	17	14	3	5	1	0	24	4	4	3	1	4	0				
July 1996	22	18	13	2	6	1	0	22	3	4	2	1	3	0				
August 1996	21	20	12	1	6	0	1	23	2	4	2	0	4	0				
September 1996	20	21	11	2	7	0	1	22	3	5	2	0	2	0				
October 1996	20	21	11	3	7	1	1	23	3	4	2	0	2	0				
November 1996	24	19	9	3	7	1	0	21	3	3	1	0	2	0				
December 1996	25	18	9	2	6	1	0	19	1	3	1	0	2	0				
January 1997	24	16	10	2	9	1	0	17	1	4	2	0	3	0				
February 1997	20	16	14	1	10	1	0	19	2	5	2	0	2	0				
March 1997	19	16	15	1	12	0	0	21	3	6	1	0	3	0				
April 1997	22	16	13	2	9	0	0	22	4	6	1	0	2	0				
May 1997	25	19	10	3	9	0	0	18	3	5	2	0	2	0				
June 1997	25	19	9	3	11	0	0	15	3	3	2	0	1	0				
July 1997	21	19	11	2	12	0	1	15	2	3	1	0	1	0				

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price;		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply				
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Select. Quality	Supply	Inadequate			
August 1997	19	16	12	2	12	0	1	16	2	3	0	0	2	0				
September 1997	20	15	12	2	8	0	1	18	1	2	1	0	2	0				
October 1997	21	14	11	2	8	0	1	16	1	3	1	0	3	0				
November 1997	22	12	11	2	7	0	0	20	1	3	1	1	2	0				
December 1997	23	10	10	1	6	0	0	20	1	3	1	1	2	0				
January 1998	24	9	11	1	6	0	0	20	0	2	0	0	1	0				
February 1998	26	10	13	1	7	0	0	15	0	1	0	0	1	0				
March 1998	25	9	15	1	8	0	0	16	0	1	1	0	1	0				
April 1998	25	8	16	0	8	0	0	18	0	1	0	0	2	0				
May 1998	23	7	17	1	7	0	1	19	1	1	0	0	2	0				
June 1998	24	9	17	1	7	0	1	18	1	1	1	0	1	0				
July 1998	24	9	19	2	7	0	1	17	1	2	1	0	1	0				
August 1998	21	10	18	1	8	0	1	17	1	3	1	0	1	0				
September 1998	23	8	17	1	7	0	1	17	2	2	1	0	1	0				
October 1998	26	8	19	0	7	0	1	15	1	1	1	0	3	0				
November 1998	29	5	22	0	7	0	1	13	1	1	2	0	2	0				
December 1998	30	6	25	0	8	0	2	14	0	1	2	0	2	0				
January 1999	30	6	24	0	7	0	2	14	1	2	1	0	1	0				
February 1999	30	9	21	0	8	0	1	14	2	3	1	0	1	0				
March 1999	30	11	20	0	10	0	0	13	2	3	1	0	1	0				
April 1999	30	13	21	1	13	0	0	12	2	2	1	0	1	0				
May 1999	26	12	23	1	15	0	1	12	1	2	1	1	0	0				
June 1999	23	13	21	1	15	0	2	12	1	2	0	0	1	0				
July 1999	19	12	18	1	13	0	2	14	1	2	0	0	2	0				
August 1999	22	14	15	1	10	0	2	15	1	1	1	0	2	0				
September 1999	22	13	14	2	11	0	2	14	2	2	1	0	2	0				
October 1999	21	13	13	1	12	0	3	13	2	2	1	0	1	0				
November 1999	20	11	13	1	11	0	1	13	1	4	1	0	2	0				
December 1999	18	10	12	2	11	0	1	13	1	3	1	0	2	0				
January 2000	20	9	10	2	11	0	1	15	1	3	1	0	2	0				
February 2000	22	9	10	3	12	0	1	14	2	0	1	1	1	0				
March 2000	23	10	9	2	14	0	1	15	3	2	0	3	1	0				
April 2000	21	12	9	2	15	1	1	15	2	2	0	5	1	0				
May 2000	18	13	9	2	15	1	1	16	4	2	0	5	2	0				
June 2000	18	13	10	2	11	2	1	15	4	2	0	4	1	0				
July 2000	22	12	11	2	10	1	2	14	4	2	0	4	1	0				
August 2000	24	13	10	2	11	1	1	13	4	3	1	5	1	0				
September 2000	23	11	9	2	14	1	1	13	3	3	1	3	2	0				
October 2000	20	13	8	3	14	1	1	13	3	2	1	2	3	0				
November 2000	20	12	9	3	15	0	1	11	2	2	1	1	3	0				
December 2000	23	11	10	3	10	0	1	12	3	2	1	1	3	0				
January 2001	26	8	12	3	8	0	1	12	2	3	2	2	1	0				
February 2001	28	7	14	2	5	0	1	14	2	4	3	1	1	0				
March 2001	30	7	16	1	4	0	1	13	2	5	4	1	2	0				
April 2001	29	6	21	0	4	0	1	12	3	5	5	1	2	0				
May 2001	29	6	21	0	3	1	1	12	3	4	4	3	2	0				
June 2001	26	4	21	0	4	2	1	13	2	5	5	6	2	0				
July 2001	33	5	18	0	4	2	1	13	1	5	4	6	2	0				
August 2001	33	4	17	0	6	2	0	14	1	6	4	4	3	0				
September 2001	37	4	16	0	6	1	0	14	1	7	5	2	3	0				
October 2001	32	2	22	0	5	0	0	12	1	7	7	1	2	0				
November 2001	33	3	33	0	2	0	1	8	2	7	7	1	1	0				
December 2001	30	2	49	0	1	0	1	5	1	5	5	1	0	0				
January 2002	30	2	49	0	1	0	1	5	2	5	4	1	0	0				
February 2002	32	1	45	1	2	0	0	7	2	6	3	1	0	0				
March 2002	33	2	35	1	4	0	1	9	3	6	3	1	0	0				
April 2002	32	3	33	1	5	0	1	10	3	6	3	1	0	0				
May 2002	30	6	31	1	5	0	1	9	2	5	3	1	1	0				
June 2002	31	7	31	1	5	0	1	7	3	6	3	1	1	0				

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price;		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	Inadequate			
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Supply				
July 2002	36	7	31	1	5	0	0	8	2	6	3	0	1	0				
August 2002	38	6	32	1	5	0	0	8	2	6	2	0	1	0				
September 2002	39	5	38	0	4	0	1	9	1	5	3	0	1	0				
October 2002	31	4	41	1	4	0	1	7	1	5	4	0	1	0				
November 2002	29	3	45	0	2	0	1	8	2	4	5	0	1	0				
December 2002	31	2	43	0	1	0	0	7	3	5	5	0	0	0				
January 2003	36	3	42	0	1	0	0	7	3	4	4	0	0	0				
February 2003	37	4	38	1	2	0	0	8	2	5	4	1	1	0				
March 2003	38	4	38	1	2	1	1	8	2	5	5	2	1	0				
April 2003	36	5	35	0	2	0	1	10	3	7	4	4	2	0				
May 2003	40	5	35	0	2	1	1	7	2	6	4	3	1	0				
June 2003	36	6	37	1	3	0	1	8	2	6	4	2	1	0				
July 2003	37	5	42	1	3	0	1	8	2	4	4	1	0	0				
August 2003	34	5	42	1	2	0	1	10	3	6	4	0	1	0				
September 2003	37	5	41	0	2	0	1	10	3	5	3	1	1	0				
October 2003	40	5	40	0	2	1	0	10	3	5	2	1	1	0				
November 2003	43	4	41	0	2	1	1	9	2	5	2	1	0	0				
December 2003	42	5	39	0	2	1	1	10	1	5	1	1	1	0				
January 2004	39	5	36	1	3	0	1	9	2	5	1	1	1	0				
February 2004	35	6	30	1	4	0	1	9	3	5	1	0	1	0				
March 2004	35	5	28	1	3	1	1	9	4	4	1	1	0	0				
April 2004	35	6	29	1	4	1	2	8	3	4	2	2	2	0				
May 2004	33	6	31	1	4	2	2	8	2	3	2	4	2	0				
June 2004	32	8	29	2	5	3	1	9	3	3	3	7	4	0				
July 2004	32	9	26	3	4	3	1	11	3	3	1	8	4	0				
August 2004	37	9	25	3	4	1	1	12	3	4	1	8	3	0				
September 2004	36	8	25	2	3	1	1	12	4	5	1	5	3	0				
October 2004	35	8	23	2	4	2	1	11	3	5	1	5	2	0				
November 2004	31	8	21	2	5	2	0	11	3	5	2	5	2	0				
December 2004	32	7	21	3	5	1	0	12	2	3	3	4	2	0				
January 2005	34	6	21	3	5	1	0	11	3	4	4	3	2	0				
February 2005	35	7	23	3	4	1	0	12	4	4	3	1	3	0				
March 2005	33	7	21	3	4	1	0	13	3	4	2	3	4	0				
April 2005	31	7	20	2	4	3	0	13	3	5	1	9	5	0				
May 2005	30	8	16	2	4	4	1	10	2	6	2	13	5	0				
June 2005	32	9	14	1	4	5	1	8	3	5	2	14	7	0				
July 2005	37	9	13	1	4	3	1	10	2	4	1	11	4	0				
August 2005	44	6	13	1	4	2	1	10	2	3	2	8	4	0				
September 2005	46	6	11	1	3	3	0	12	2	4	2	10	3	0				
October 2005	42	6	10	1	2	7	0	12	2	4	2	15	7	0				
November 2005	38	5	9	1	1	7	0	13	2	5	1	17	9	0				
December 2005	36	4	10	1	1	6	0	12	3	6	1	14	9	0				
January 2006	37	5	8	1	2	5	0	11	3	6	1	9	7	0				
February 2006	37	6	8	1	3	5	0	11	3	5	2	7	7	0				
March 2006	36	6	8	1	4	6	1	12	2	4	2	7	6	0				
April 2006	37	6	9	1	3	6	1	13	2	4	2	9	8	0				
May 2006	33	5	10	2	2	7	0	13	2	5	2	14	10	0				
June 2006	31	5	10	2	2	8	0	12	2	4	2	18	12	0				
July 2006	32	5	10	3	2	9	0	13	2	3	2	17	10	0				
August 2006	36	5	10	3	2	7	0	13	3	3	3	13	8	0				
September 2006	39	6	10	3	1	5	0	13	3	5	2	11	7	0				
October 2006	39	4	11	1	2	5	0	13	3	6	2	10	7	0				
November 2006	42	5	11	1	2	5	0	13	4	7	1	8	7	0				
December 2006	42	5	11	0	3	5	0	12	5	6	1	6	5	0				
January 2007	43	6	10	0	3	4	0	12	6	6	1	5	5	0				
February 2007	41	6	8	0	3	3	0	11	5	6	2	4	6	0				
March 2007	42	6	9	1	3	3	1	11	4	7	2	4	6	0				
April 2007	40	7	11	1	3	4	1	12	2	8	3	7	6	0				
May 2007	39	6	11	1	2	5	1	13	2	6	2	9	7	0				

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price;		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply				
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate				
June 2007	35	7	11	1	2	7	0	14	2	5	2	12	8	0				
July 2007	36	7	10	1	2	7	0	13	2	5	2	11	8	0				
August 2007	34	6	10	1	3	6	1	10	4	5	3	11	8	0				
September 2007	37	5	10	1	3	5	1	9	5	7	3	9	7	0				
October 2007	36	5	10	0	3	3	1	10	7	8	3	7	5	0				
November 2007	35	6	10	1	2	4	1	13	6	9	3	5	5	0				
December 2007	35	5	9	1	1	4	0	14	5	9	4	6	4	0				
January 2008	35	4	9	1	1	4	0	14	4	10	4	7	5	0				
February 2008	37	4	10	1	1	3	0	12	4	12	4	7	5	0				
March 2008	37	4	11	1	1	3	0	12	5	15	4	7	7	0				
April 2008	38	5	10	0	1	3	0	12	5	16	5	9	7	0				
May 2008	36	4	9	0	1	5	0	11	6	17	5	15	8	0				
June 2008	33	3	7	0	0	7	0	11	4	16	5	20	10	0				
July 2008	30	2	6	0	1	8	0	11	4	17	4	24	14	0				
August 2008	31	2	5	0	1	9	0	12	3	15	4	21	16	0				
September 2008	33	3	5	0	1	8	0	10	4	16	5	18	17	0				
October 2008	35	3	6	0	1	7	0	10	9	15	8	13	15	0				
November 2008	41	2	7	0	1	5	0	8	11	17	10	10	12	0				
December 2008	47	2	5	0	1	3	0	9	12	16	10	6	9	0				
January 2009	51	2	6	0	1	2	0	7	9	17	9	4	7	0				
February 2009	52	2	7	0	1	2	0	8	8	15	11	4	7	0				
March 2009	53	1	9	0	1	2	0	7	8	16	11	3	5	0				
April 2009	55	1	10	0	0	2	0	6	6	15	10	2	5	0				
May 2009	56	1	10	0	1	2	0	6	5	15	8	2	5	0				
June 2009	60	2	10	0	1	2	0	6	4	12	7	1	4	0				
July 2009	58	2	8	0	1	2	0	7	5	10	8	1	4	0				
August 2009	59	2	7	0	1	2	0	4	5	11	8	1	4	0				
September 2009	55	2	6	0	1	3	0	5	5	12	8	2	4	0				
October 2009	55	2	9	0	2	3	1	6	5	12	8	2	4	0				
November 2009	51	2	10	0	2	3	1	8	6	13	7	2	5	0				
December 2009	52	2	13	0	2	3	0	7	5	14	8	1	4	0				
January 2010	49	2	13	0	2	3	0	7	5	15	7	1	4	0				
February 2010	49	3	13	0	2	2	0	8	6	15	8	1	5	0				
March 2010	47	3	14	0	2	2	0	8	8	16	7	1	6	0				
April 2010	50	3	15	1	2	2	0	9	7	14	8	1	6	0				
May 2010	52	3	18	1	2	2	0	8	6	13	7	1	5	0				
June 2010	54	4	20	0	3	3	0	8	4	11	5	1	3	0				
July 2010	54	3	19	0	3	4	1	8	3	13	5	2	3	0				
August 2010	53	3	21	0	2	4	0	9	3	15	6	2	3	0				
September 2010	50	3	20	0	2	3	1	9	4	16	8	1	4	0				
October 2010	46	3	20	0	2	3	1	9	4	17	9	1	3	0				
November 2010	45	3	17	0	2	2	1	10	4	16	9	1	3	0				
December 2010	47	3	19	1	2	3	0	12	4	16	8	1	3	0				
January 2011	48	3	19	1	2	3	0	13	5	15	7	1	3	0				
February 2011	45	4	18	1	3	4	0	12	5	15	6	1	3	0				
March 2011	42	5	14	1	3	6	0	11	5	15	7	4	3	0				
April 2011	39	5	12	1	3	7	1	11	5	14	7	5	4	1				
May 2011	40	5	13	1	2	8	1	11	6	13	6	7	5	1				
June 2011	38	5	13	0	2	8	1	12	5	13	5	6	6	1				
July 2011	37	4	13	0	2	7	0	14	5	17	6	5	4	0				
August 2011	35	4	14	0	3	5	0	16	6	19	7	4	4	0				
September 2011	35	4	16	0	2	4	0	14	7	20	9	2	4	0				
October 2011	35	3	18	0	3	5	0	13	7	22	9	2	4	0				
November 2011	36	3	18	0	3	5	0	12	7	20	10	2	3	0				
December 2011	38	3	17	0	3	5	1	11	8	20	10	2	3	0				
January 2012	39	3	17	1	4	5	0	10	7	17	9	2	4	0				
February 2012	37	3	18	1	5	5	0	11	6	18	7	2	4	0				
March 2012	35	4	19	0	6	6	0	14	4	15	8	3	4	0				
April 2012	36	4	20	0	5	6	1	14	5	15	6	4	4	0				

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price;		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply				
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate				
May	2012	37	4	19	0	5	8	1	12	5	14	6	5	4	0			
June	2012	40	3	19	1	5	7	1	11	5	13	5	4	4	0			
July	2012	41	4	19	0	6	6	1	11	5	13	6	3	3	0			
August	2012	42	4	21	0	6	5	1	11	5	12	6	2	2	0			
September	2012	40	4	23	0	6	6	1	11	4	12	6	2	2	0			
October	2012	36	5	22	0	7	7	1	12	3	13	6	2	3	0			
November	2012	34	5	22	0	8	7	1	12	3	13	6	2	3	0			
December	2012	34	5	20	1	8	7	1	12	4	13	7	2	3	0			
January	2013	35	4	21	1	7	6	0	11	4	14	8	1	3	0			
February	2013	36	5	21	0	6	5	1	12	4	12	7	2	4	0			
March	2013	34	7	21	0	6	5	1	14	4	12	5	2	4	0			
April	2013	31	7	22	1	8	5	1	14	4	11	5	2	4	0			
May	2013	31	7	24	1	8	5	0	12	4	10	6	1	4	0			
June	2013	31	6	26	2	10	5	0	11	4	10	6	1	3	0			
July	2013	34	7	27	2	10	5	0	9	3	9	5	1	3	0			
August	2013	35	7	24	2	9	5	0	11	3	9	5	1	2	0			
September	2013	34	7	22	2	9	4	0	11	4	10	5	1	2	0			
October	2013	32	7	22	2	9	4	1	12	5	11	7	0	1	0			
November	2013	28	8	20	2	10	5	1	12	5	11	8	0	1	0			
December	2013	29	8	21	2	9	5	1	11	5	10	8	0	2	0			
January	2014	30	7	21	3	10	4	0	12	5	10	7	0	2	0			
February	2014	32	6	24	3	9	3	1	12	5	10	6	0	2	0			
March	2014	31	6	22	2	8	3	0	11	4	10	6	1	2	0			
April	2014	30	6	20	1	7	5	0	12	4	10	5	1	4	0			
May	2014	29	7	19	1	9	5	0	12	4	9	6	1	4	0			
June	2014	30	8	19	1	10	5	1	14	4	9	4	1	5	0			
July	2014	30	9	20	1	11	4	1	14	4	8	4	1	6	0			
August	2014	30	9	21	1	11	2	0	14	5	8	4	1	6	0			
September	2014	30	8	23	1	12	3	0	14	5	9	4	1	6	0			
October	2014	33	8	22	1	11	3	0	13	5	10	5	0	3	0			
November	2014	34	7	22	1	11	4	0	12	3	9	5	0	3	0			
December	2014	35	7	24	1	10	5	1	10	4	6	5	0	4	0			
January	2015	33	6	27	2	12	5	1	10	3	6	4	1	5	0			
February	2015	34	6	27	1	12	3	1	10	4	7	3	1	5	0			
March	2015	31	7	27	2	15	3	0	11	4	8	3	1	4	0			
April	2015	29	8	27	2	14	2	1	13	5	8	4	1	4	0			
May	2015	28	8	28	2	13	3	1	13	4	8	4	1	4	0			
June	2015	29	8	28	2	12	2	1	13	3	7	4	1	4	0			
July	2015	31	7	27	2	12	2	1	13	3	7	4	0	4	0			
August	2015	28	7	26	2	12	2	1	14	3	9	4	1	3	0			
September	2015	26	6	27	3	12	2	1	14	3	9	5	1	4	0			
October	2015	26	7	27	3	11	2	1	14	3	9	5	1	4	0			
November	2015	27	6	28	3	11	2	1	14	3	8	4	0	5	0			
December	2015	31	6	29	3	9	2	1	14	4	7	4	0	3	0			
January	2016	29	7	29	3	10	2	1	12	4	6	4	0	3	0			
February	2016	33	7	29	3	10	3	0	11	4	6	5	0	2	0			
March	2016	29	8	27	3	10	3	0	10	4	7	6	0	2	0			
April	2016	28	7	27	3	9	3	0	12	5	8	7	0	3	0			
May	2016	26	8	27	3	8	3	1	12	5	7	5	1	3	0			
June	2016	28	7	28	3	9	2	1	12	4	6	4	1	3	0			
July	2016	31	7	30	1	9	2	1	12	3	5	4	1	2	0			
August	2016	30	7	29	1	10	2	1	14	3	6	5	1	3	0			
September	2016	29	7	29	1	11	2	1	14	2	5	5	1	3	0			
October	2016	28	7	27	1	11	2	1	14	3	6	4	1	4	0			
November	2016	27	7	26	1	10	2	1	14	4	6	4	1	4	0			
December	2016	29	7	26	2	9	1	1	14	5	7	4	1	3	0			
January	2017	28	8	22	3	12	1	1	13	4	5	4	0	3	0			
February	2017	29	8	20	3	14	2	1	11	3	4	4	0	2	0			
March	2017	28	10	19	4	17	2	1	11	2	3	4	1	2	0			

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY										BAD TIME TO BUY							
	Low Price:		Prices	Interest	Borrow in	Times			High		Can't	Gas		Poor				
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	Inadequate			
Date of Survey	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Supply				
April	2017	29	10	20	4	17	2	1	10	2	3	3	0	1	0			
May	2017	29	9	19	5	16	2	2	12	4	5	3	0	2	0			
June	2017	30	8	19	4	14	3	1	13	5	4	4	0	2	0			
July	2017	29	7	19	3	13	3	1	16	4	4	4	0	4	0			
August	2017	29	7	22	2	12	3	0	15	4	3	4	0	3	0			
September	2017	28	7	22	2	14	3	1	15	3	4	5	1	3	0			
October	2017	30	6	23	3	14	3	1	13	3	5	4	0	3	0			
November	2017	31	6	21	2	14	3	1	12	3	5	5	0	4	0			
December	2017	32	6	22	2	14	3	1	12	4	4	4	0	3	0			
January	2018	31	6	19	2	14	2	1	13	4	4	6	0	4	0			
February	2018	29	7	20	4	16	1	1	15	4	4	4	0	3	0			
March	2018	26	10	18	4	18	1	1	16	3	4	4	0	3	0			
April	2018	25	11	19	5	17	1	1	17	3	3	2	0	2	0			
May	2018	24	12	17	5	16	1	1	16	4	4	3	1	3	0			
June	2018	25	10	16	5	15	2	1	17	5	5	3	1	3	0			
July	2018	24	10	14	4	16	2	1	18	5	5	3	2	3	0			
August	2018	23	11	13	3	14	1	1	18	5	4	4	1	2	0			
September	2018	21	13	13	3	16	1	1	17	4	3	3	1	3	0			
October	2018	19	13	13	2	17	1	1	18	4	3	4	0	3	0			
November	2018	21	12	13	2	18	1	0	18	3	3	3	0	2	0			
December	2018	23	10	13	2	17	2	1	18	4	4	4	0	2	0			
January	2019	25	8	14	2	15	1	1	16	5	5	4	1	2	0			
February	2019	26	8	15	2	14	1	2	16	5	4	5	1	3	0			
March	2019	27	8	16	3	15	1	2	16	5	3	5	1	3	0			
April	2019	25	9	16	2	18	1	2	17	4	2	4	1	3	0			
May	2019	27	7	18	2	21	1	1	18	3	3	3	1	2	0			
June	2019	26	9	16	2	21	1	1	19	3	3	3	0	3	0			
July	2019	29	8	17	1	20	1	1	20	3	4	4	1	3	0			
August	2019	28	9	18	0	18	1	1	20	4	4	4	1	3	0			
September	2019	29	8	20	0	17	1	1	18	4	4	5	1	2	0			
October	2019	26	8	20	0	18	1	1	18	4	4	4	1	2	0			
November	2019	26	8	20	0	18	1	1	19	4	3	5	1	3	0			
December	2019	25	7	22	1	19	1	1	20	4	3	4	1	3	0			
January	2020	26	7	22	1	20	1	1	19	4	3	4	1	3	0			
February	2020	26	7	21	1	19	1	1	17	4	3	4	0	3	0			
March	2020	26	7	21	1	17	2	1	15	4	4	5	1	3	1			
April	2020	33	4	21	0	12	1	1	12	4	9	10	0	2	1			
May	2020	43	2	22	0	8	1	1	9	4	12	14	0	2	1			
June	2020	51	1	24	0	4	0	2	7	5	13	16	0	1	1			
July	2020	51	2	24	0	4	0	2	8	5	11	15	0	2	1			
August	2020	46	2	25	0	5	0	2	7	5	10	15	0	2	1			
September	2020	43	2	24	0	6	0	3	7	4	10	15	0	2	2			
October	2020	40	2	25	0	7	1	3	8	4	11	15	0	1	2			
November	2020	38	2	23	0	7	1	3	9	4	12	14	0	1	3			
December	2020	37	2	22	1	7	1	4	9	4	13	13	1	1	3			
January	2021	37	3	21	0	7	1	3	10	4	13	11	0	2	2			
February	2021	35	4	21	1	6	1	3	12	5	13	11	1	2	1			
March	2021	32	5	20	1	7	1	3	14	4	12	11	1	2	2			
April	2021	28	5	20	1	9	1	3	15	4	10	11	2	2	4			
May	2021	24	5	18	1	11	1	4	20	3	7	9	2	3	9			
June	2021	20	6	17	2	10	0	3	27	4	7	7	2	3	14			
July	2021	17	6	13	1	8	0	4	35	3	6	5	1	3	21			
August	2021	15	5	10	1	6	0	4	40	3	5	5	1	2	26			
September	2021	13	4	8	0	5	1	5	42	2	4	5	1	2	33			
October	2021	12	3	8	0	4	1	5	43	2	5	4	2	3	36			
November	2021	12	3	6	0	3	1	5	44	2	5	3	1	3	41			
December	2021	11	4	6	0	3	1	4	47	3	6	2	1	3	41			
January	2022	9	5	5	0	3	0	4	51	2	5	2	1	2	44			
February	2022	8	6	7	0	2	1	4	55	4	6	3	1	2	43			

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY								BAD TIME TO BUY							
	Low Price:		Prices	Interest	Borrow in	Times				High		Can't	Gas		Poor	
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	Inadequate	
Buy	Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality			
March 2022	8	6	5	1	3	1	3	56	4	6	4	2	2		43	
April 2022	8	6	5	1	3	1	3	57	5	6	4	3	2		41	
May 2022	8	5	3	1	3	1	2	59	7	4	3	3	3		40	
June 2022	7	4	2	1	3	1	2	61	9	5	4	4	3		39	
July 2022	7	4	1	1	2	1	3	60	12	5	4	5	5		37	
August 2022	7	4	2	1	2	1	4	58	14	7	5	5	5		34	
September 2022	7	3	2	1	2	1	4	57	14	7	5	3	4		31	
October 2022	7	4	2	1	2	1	5	56	15	7	5	2	3		28	
November 2022	8	4	2	1	2	1	5	55	18	7	5	2	3		25	
December 2022	9	4	2	1	2	2	6	52	23	7	5	3	3		23	
January 2023	11	4	2	1	2	1	6	51	26	7	5	3	3		19	
February 2023	12	5	3	1	2	1	7	47	26	7	5	2	3		15	
March 2023	13	6	3	1	2	0	7	47	25	8	5	2	2		12	
April 2023	13	7	3	1	3	0	7	44	25	8	6	1	2		11	
May 2023	13	7	2	1	3	0	7	47	24	10	5	1	2		10	
June 2023	12	6	2	1	3	0	8	47	23	9	4	1	3		9	
July 2023	12	5	3	1	3	0	8	47	23	10	3	1	3		9	
August 2023	13	5	4	1	3	0	7	45	22	8	3	1	2		8	
September 2023	14	4	3	1	2	0	7	46	22	8	3	1	2		8	
October 2023	12	5	3	1	2	0	6	48	22	6	2	0	2		8	
November 2023	12	6	2	1	2	0	5	48	27	7	3	1	2		8	
December 2023	14	6	3	1	3	0	4	47	28	6	4	1	2		7	
January 2024	15	4	4	1	4	0	5	44	26	7	4	1	3		4	
February 2024	16	4	5	0	4	1	6	43	22	7	4	1	4		3	

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "Now thinking only about the next twelve months, do you think that the price of gasoline will go up during the next twelve months, will gasoline prices go down, or will they stay about the same as they are now?" "About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next twelve months compared to now?"

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December	1987	44	45	9	2	100	1.7	3.9	359
January	1988	35	50	12	3	100	0.2	2.5	371
February	1988	33	54	10	3	100	0.2	2.0	357
March	1988	35	53	7	5	100	0.3	2.6	338
April	1988	39	51	5	5	100	0.3	3.1	342
May	1988	45	45	6	4	100	1.2	3.5	360
June	1988	45	47	5	3	100	1.2	3.2	382
July	1988	48	46	5	2	100	1.2	3.7	364
August	1988	46	46	7	2	100	0.4	3.8	338
September	1988	45	44	8	3	100	0.4	4.0	328
October	1988	36	50	9	5	100	0.3	3.0	338
November	1988	32	52	11	6	100	0.2	2.3	362
December	1988	38	48	9	5	100	1.7	3.3	378
January	1989	49	40	7	4	100	2.6	5.1	366
February	1989	60	33	3	4	100	4.1	6.3	340
March	1989	60	35	2	3	100	3.8	5.8	351
April	1989	67	28	2	3	100	5.2	6.3	343
May	1989	68	25	5	2	100	6.0	7.3	359
June	1989	70	19	9	2	100	6.3	7.4	338
July	1989	59	27	11	3	100	4.1	5.7	349
August	1989	53	32	11	4	100	2.8	4.7	352
September	1989	44	41	10	5	100	1.3	3.9	366
October	1989	42	44	9	5	100	1.3	4.1	372
November	1989	39	49	8	5	100	0.3	3.1	374
December	1989	39	49	6	6	100	0.3	3.2	371
January	1990	41	45	8	6	100	0.4	2.7	366
February	1990	44	43	9	5	100	0.4	3.3	367
March	1990	48	38	10	4	100	1.1	3.4	375
April	1990	53	37	9	2	100	2.3	4.1	393
May	1990	55	36	7	2	100	3.1	3.8	399
June	1990	56	35	6	2	100	3.4	4.2	398
July	1990	54	36	6	3	100	2.8	4.6	373
August	1990	63	27	6	4	100	6.1	8.7	359
September	1990	71	19	5	4	100	8.6	13.3	344
October	1990	77	12	7	4	100	12.2	16.4	380
November	1990	69	18	7	5	100	11.1	16.1	404
December	1990	57	24	14	5	100	7.7	11.8	395
January	1991	48	30	15	7	100	3.4	11.2	364
February	1991	44	31	19	6	100	0.4	8.7	328
March	1991	39	39	17	5	100	0.3	8.1	328
April	1991	40	41	15	4	100	0.3	5.1	365
May	1991	40	43	13	4	100	0.3	3.9	384
November	1991	33	54	8	5	100	0.2	2.1	357
December	1991	35	54	7	5	100	0.2	2.3	365
July	1992	38	50	5	7	100	0.3	3.2	356
December	2005	42	42	15	1	100	0.3	12.3	602
April	2006	68	26	5	0	100	13.5	21.0	614

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
May	2006	69	24	6	0	100	15.1	23.8	626
June	2006	65	26	8	1	100	14.9	22.9	634
July	2006	59	33	7	1	100	11.4	20.5	634
August	2006	61	33	5	0	100	11.4	19.3	640
September	2006	58	36	6	1	100	8.4	18.3	661
October	2006	54	35	10	1	100	5.3	18.5	683
November	2006	47	40	12	1	100	1.8	17.2	674
December	2006	51	38	10	1	100	3.7	18.3	671
January	2007	50	40	9	1	100	3.7	16.2	650
February	2007	52	40	7	2	100	5.3	15.6	676
March	2007	57	35	7	2	100	9.9	17.4	682
April	2007	66	28	4	1	100	15.6	21.9	701
May	2007	70	24	5	1	100	19.0	23.4	683
June	2007	67	25	7	1	100	15.6	21.1	667
July	2007	61	30	8	0	100	11.5	18.2	665
August	2007	56	35	9	0	100	6.6	16.7	687
September	2007	53	40	6	1	100	4.7	16.5	702
October	2007	53	40	6	2	100	5.4	15.6	712
November	2007	60	35	4	2	100	10.4	19.2	702
December	2007	65	30	4	1	100	13.3	21.2	705
January	2008	70	25	4	1	100	15.7	24.0	715
February	2008	67	28	5	1	100	12.6	21.1	712
March	2008	71	24	4	1	100	16.8	26.1	702
April	2008	73	22	4	1	100	20.5	29.6	695
May	2008	78	16	4	1	100	30.4	38.2	726
June	2008	78	16	6	0	100	38.5	43.0	730
July	2008	76	17	6	0	100	46.5	46.8	754
August	2008	62	26	10	1	100	33.1	36.8	734
September	2008	48	36	14	2	100	16.7	24.3	722
October	2008	36	44	17	2	100	0.2	13.7	694
November	2008	39	44	16	1	100	0.3	18.4	707
December	2008	47	39	13	2	100	6.8	26.7	718
January	2009	57	34	7	1	100	16.8	39.2	740
February	2009	65	30	4	1	100	25.0	41.2	729
March	2009	64	32	3	1	100	23.2	39.1	751
April	2009	62	33	4	1	100	18.8	32.2	742
May	2009	60	36	3	1	100	15.6	31.2	765
June	2009	63	32	4	1	100	17.5	31.2	771
July	2009	61	33	3	2	100	15.3	30.1	766
August	2009	57	37	5	2	100	10.4	25.1	759
September	2009	51	42	5	2	100	5.7	20.2	754
October	2009	51	43	5	1	100	4.1	18.1	782
November	2009	54	40	5	2	100	7.2	17.8	784
December	2009	54	41	4	1	100	6.2	17.3	801
January	2010	56	40	3	1	100	7.4	17.2	797
February	2010	53	44	2	1	100	4.5	16.1	798
March	2010	58	40	1	1	100	6.9	18.5	796
April	2010	63	35	1	1	100	8.2	19.1	809
May	2010	69	29	0	1	100	12.7	22.1	817
June	2010	68	29	2	1	100	12.6	21.3	801
July	2010	65	32	2	1	100	11.6	20.7	796
August	2010	59	37	3	1	100	7.6	17.0	803
September	2010	55	42	2	1	100	5.2	15.2	826
October	2010	50	47	2	1	100	2.4	13.2	819
November	2010	53	45	1	0	100	3.1	13.6	821

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December	2010	58	40	2	0	100	5.4	14.3	809
January	2011	69	29	2	0	100	13.3	22.7	826
February	2011	75	22	3	0	100	19.8	29.7	840
March	2011	81	16	3	1	100	33.2	41.4	874
April	2011	80	16	4	1	100	34.7	40.9	856
May	2011	72	18	9	1	100	31.3	37.1	850
June	2011	58	27	14	1	100	14.9	23.4	830
July	2011	49	34	16	1	100	5.2	15.8	835
August	2011	46	39	14	1	100	0.5	13.0	841
September	2011	47	43	10	1	100	0.5	13.6	860
October	2011	46	44	9	1	100	0.4	14.2	860
November	2011	45	46	7	2	100	0.4	14.3	881
December	2011	48	44	7	2	100	0.5	15.0	878
January	2012	52	41	5	1	100	5.2	18.1	901
February	2012	60	36	4	1	100	11.8	23.8	862
March	2012	71	25	3	1	100	21.8	33.2	864
April	2012	71	22	6	1	100	23.6	33.7	838
May	2012	62	26	10	2	100	17.0	26.7	862
June	2012	50	36	12	2	100	7.0	16.4	865
July	2012	45	41	12	2	100	0.4	13.0	897
August	2012	46	42	9	2	100	0.4	14.7	886
September	2012	46	43	10	1	100	0.4	13.9	891
October	2012	47	43	9	1	100	0.5	13.0	873
November	2012	45	42	12	2	100	0.4	12.3	864
December	2012	47	41	10	2	100	1.9	15.1	869
January	2013	49	41	9	1	100	4.0	17.1	874
February	2013	58	36	6	1	100	9.5	21.3	862
March	2013	58	36	5	1	100	9.5	20.5	822
April	2013	59	35	6	1	100	9.4	19.9	825
May	2013	55	38	6	1	100	5.9	16.3	831
June	2013	55	38	6	1	100	5.9	16.0	851
July	2013	56	39	4	1	100	5.9	15.9	819
August	2013	58	37	4	1	100	7.8	17.4	816
September	2013	60	35	3	1	100	8.6	18.4	794
October	2013	57	38	4	1	100	6.5	17.5	833
November	2013	50	42	7	1	100	2.6	14.3	839
December	2013	48	43	9	1	100	1.9	14.0	867
January	2014	48	42	9	1	100	2.4	13.7	862
February	2014	50	43	5	1	100	2.5	13.8	885
March	2014	52	42	4	1	100	4.0	13.0	875
April	2014	54	41	3	1	100	5.1	12.7	858
May	2014	57	38	3	2	100	8.1	14.1	845
June	2014	57	38	4	1	100	6.6	13.9	857
July	2014	60	34	4	1	100	8.2	15.4	872
August	2014	58	37	4	1	100	5.2	14.7	867
September	2014	55	40	4	1	100	5.1	15.2	838
October	2014	50	42	7	1	100	3.4	13.6	801
November	2014	49	40	10	1	100	3.3	15.2	783
December	2014	49	35	15	1	100	3.1	16.7	789
January	2015	50	35	13	1	100	8.1	23.1	765
February	2015	59	30	10	1	100	18.0	29.9	753
March	2015	65	29	5	0	100	23.3	33.6	697
April	2015	65	30	5	0	100	20.0	30.1	691
May	2015	62	32	5	0	100	13.7	24.6	655

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
June	2015	58	36	5	1	100	10.3	21.1	684
July	2015	57	37	6	1	100	8.6	18.5	687
August	2015	49	39	11	0	100	4.9	14.8	733
September	2015	45	40	14	0	100	1.7	13.6	699
October	2015	43	41	15	1	100	0.3	14.6	687
November	2015	46	43	10	1	100	1.9	17.8	648
December	2015	48	42	9	1	100	1.9	18.2	657
January	2016	47	44	9	1	100	1.9	17.9	671
February	2016	46	43	11	0	100	0.4	17.7	667
March	2016	49	41	9	1	100	7.0	22.2	701
April	2016	56	37	6	1	100	11.9	25.3	718
May	2016	60	35	4	1	100	15.2	26.6	776
June	2016	62	33	4	1	100	15.0	24.4	752
July	2016	57	37	4	2	100	10.1	21.8	754
August	2016	53	41	5	1	100	6.8	18.7	728
September	2016	45	48	6	1	100	0.4	15.1	767
October	2016	48	46	5	1	100	3.4	16.4	789
November	2016	51	44	4	1	100	5.0	16.9	808
December	2016	52	43	4	1	100	5.0	16.8	796
January	2017	50	45	4	1	100	3.6	14.7	807
February	2017	49	46	4	1	100	3.0	13.9	811
March	2017	49	45	5	1	100	3.0	13.4	824
April	2017	49	44	6	0	100	2.9	13.3	835
May	2017	49	45	6	0	100	2.0	12.7	841
June	2017	50	44	5	0	100	2.0	13.7	819
July	2017	45	49	5	1	100	0.4	12.0	804
August	2017	43	51	5	1	100	0.4	11.8	799
September	2017	45	47	7	1	100	2.5	11.0	818
October	2017	45	45	10	0	100	2.4	10.6	839
November	2017	44	45	11	1	100	2.4	9.6	860
December	2017	40	50	9	1	100	0.3	8.9	863
January	2018	43	50	6	1	100	0.4	9.8	863
February	2018	45	49	5	1	100	0.4	10.1	863
March	2018	46	48	5	1	100	0.4	9.6	886
April	2018	45	50	4	1	100	0.4	8.8	879
May	2018	51	44	5	1	100	3.5	11.2	897
June	2018	53	41	5	1	100	5.2	13.4	883
July	2018	54	38	6	2	100	5.9	14.6	876
August	2018	50	43	5	2	100	2.8	12.9	854
September	2018	46	48	5	1	100	1.2	10.4	861
October	2018	44	50	4	1	100	0.4	9.2	859
November	2018	44	50	4	1	100	0.4	8.7	877
December	2018	47	47	6	1	100	0.4	10.5	852
January	2019	50	43	6	1	100	2.5	13.1	854
February	2019	49	45	6	0	100	2.5	15.3	841
March	2019	48	47	4	1	100	2.5	15.2	838
April	2019	47	48	5	1	100	1.9	13.5	816
May	2019	48	45	6	1	100	2.8	11.9	794
June	2019	47	46	6	1	100	2.8	10.2	832
July	2019	45	47	7	1	100	1.3	9.7	863
August	2019	40	54	5	1	100	0.4	8.3	864
September	2019	40	53	6	1	100	0.3	8.6	855
October	2019	37	56	5	1	100	0.3	9.2	862
November	2019	39	53	6	1	100	0.3	10.1	921
December	2019	39	54	5	2	100	0.3	9.5	957

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
January	2020	41	52	6	1	100	0.3	9.2	974
February	2020	39	54	6	1	100	0.3	8.4	941
March	2020	38	52	9	1	100	0.3	8.2	959
April	2020	41	47	11	1	100	5.1	12.4	943
May	2020	49	38	12	1	100	11.7	21.1	939
June	2020	58	33	8	1	100	16.5	27.4	902
July	2020	56	38	6	1	100	11.7	25.0	889
August	2020	50	46	4	0	100	5.1	17.4	888
September	2020	41	53	5	1	100	0.3	11.4	874
October	2020	36	58	4	2	100	0.2	8.8	881
November	2020	35	57	5	3	100	0.2	10.7	868
December	2020	38	54	4	3	100	0.3	14.5	867
January	2021	47	47	3	3	100	4.2	20.1	838
February	2021	57	39	2	2	100	10.8	27.2	847
March	2021	66	30	2	1	100	18.9	32.6	838
April	2021	70	27	2	0	100	21.5	33.5	848
May	2021	74	23	3	0	100	23.1	33.8	831
June	2021	70	26	3	0	100	18.3	31.6	835
July	2021	68	27	4	1	100	16.9	31.2	802
August	2021	62	31	6	1	100	13.4	27.0	817
September	2021	63	29	7	1	100	13.6	26.0	814
October	2021	64	29	7	1	100	12.8	25.2	828
November	2021	64	28	7	1	100	13.5	27.5	830
December	2021	60	29	10	1	100	10.6	25.5	846
January	2022	56	29	13	1	100	9.6	24.2	846
February	2022	57	30	13	1	100	10.5	22.8	841
March	2022	66	24	10	1	100	26.4	34.0	824
April	2022	63	26	10	1	100	23.3	34.2	856
May	2022	58	28	12	1	100	20.1	34.1	852
June	2022	53	31	14	2	100	13.5	30.9	867
July	2022	51	30	16	2	100	13.4	31.3	850
August	2022	44	31	23	2	100	10.1	24.4	862
September	2022	35	36	28	1	100	0.1	16.3	848
October	2022	40	36	22	1	100	3.5	21.2	858
November	2022	47	36	15	2	100	4.7	28.4	826
December	2022	49	39	11	1	100	4.8	29.0	856
January	2023	47	41	12	1	100	1.5	25.1	864
February	2023	46	42	11	1	100	0.4	22.7	911
March	2023	46	43	10	1	100	0.4	21.6	881
April	2023	46	44	9	1	100	0.4	20.9	889
May	2023	44	46	9	1	100	0.4	18.9	866
June	2023	45	46	8	1	100	0.4	19.0	876
July	2023	42	48	9	1	100	0.3	15.4	884
August	2023	45	45	10	1	100	1.8	16.5	919
September	2023	47	42	10	2	100	3.3	16.7	911
October	2023	53	37	8	2	100	6.6	20.2	913
November	2023	53	37	8	2	100	8.3	22.3	889
December	2023	49	40	9	2	100	6.9	21.0	897
January	2024	42	44	13	1	100	3.5	17.1	894
February	2024	37	48	13	1	100	0.3	13.1	908

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The question was: "Do you think that the price of gasoline will go up during the next five years, will gasoline prices go down, or will they stay about the same as they are now?"

About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next five years compared to now?"

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December	1990	43	29	22	7	100	0.4	12.2	395
January	1991	48	27	17	8	100	3.6	14.0	364
February	1991	53	27	12	8	100	6.8	15.0	328
March	1991	55	29	8	8	100	8.2	14.7	328
January	1993	68	24	3	5	100	11.5	18.1	333
February	1993	71	20	4	5	100	12.4	19.6	326
March	1993	79	15	2	4	100	17.4	25.2	315
April	1993	80	14	2	4	100	19.1	28.1	328
May	1993	79	15	2	4	100	18.4	29.3	353
June	1993	78	16	2	4	100	15.1	25.7	359
July	1993	80	15	1	3	100	13.3	23.1	353
August	1993	83	14	1	2	100	13.1	19.7	345
September	1993	80	16	1	2	100	12.5	18.9	353
October	1993	80	16	2	2	100	12.1	20.2	360
May	1994	57	36	3	4	100	6.4	12.9	375
June	1994	57	35	3	5	100	6.2	12.0	351
July	1994	56	35	2	6	100	4.9	11.7	350
August	1994	58	35	1	6	100	6.1	12.8	358
September	1994	62	31	2	5	100	7.8	14.4	362
October	1994	63	31	2	4	100	8.5	15.9	349
November	1994	66	29	2	4	100	9.0	17.3	347
December	1994	66	29	1	4	100	8.8	16.0	351
January	1995	66	29	1	4	100	8.8	14.9	343
February	1995	64	30	0	5	100	7.9	14.1	350
March	1995	62	31	2	5	100	6.5	14.2	349
April	1995	65	29	3	3	100	6.6	13.1	358
May	1995	70	24	3	3	100	7.7	16.2	350
June	1995	72	22	3	3	100	8.3	15.6	352
July	1995	72	21	4	4	100	9.1	18.4	347
August	1995	68	25	4	3	100	8.8	14.9	365
September	1995	65	30	2	3	100	8.2	14.1	363
October	1995	62	32	1	5	100	7.2	12.7	376
November	1995	58	35	1	6	100	5.7	11.0	363
December	1995	56	37	2	6	100	5.1	10.6	375
January	1996	53	40	4	4	100	4.3	9.3	356
February	1996	54	41	3	2	100	4.2	8.6	383
March	1996	57	37	3	2	100	5.1	10.4	367
April	1996	65	30	3	3	100	6.8	11.7	390
May	1996	60	26	11	3	100	5.4	13.7	350
June	1996	54	26	16	4	100	3.5	10.6	358
July	1996	46	31	17	6	100	2.5	9.5	341
August	1996	52	32	10	6	100	5.1	9.8	355
September	1996	60	30	5	5	100	8.2	14.2	351
October	1996	64	29	4	3	100	8.1	14.4	379
November	1996	66	27	4	3	100	7.8	15.3	380
December	1996	65	27	6	3	100	6.9	14.1	358
January	1997	66	24	5	5	100	8.0	14.9	340
February	1997	67	24	5	4	100	9.0	14.2	327

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
March	1997	68	22	4	6	100	9.9	15.2	346
April	1997	68	25	3	4	100	9.7	15.9	357
May	1997	67	27	2	4	100	9.7	17.6	368
June	1997	68	28	1	3	100	8.8	16.6	366
July	1997	68	28	2	2	100	7.5	16.6	350
August	1997	68	27	2	4	100	7.4	16.4	373
September	1997	72	23	1	4	100	8.4	18.4	373
October	1997	74	20	3	4	100	11.5	19.9	373
November	1997	76	19	3	3	100	11.5	18.8	361
December	1997	70	22	4	4	100	10.8	17.8	364
January	1998	64	26	5	4	100	7.5	14.3	375
February	1998	62	27	6	5	100	7.5	14.8	379
March	1998	60	29	6	6	100	8.2	13.6	389
April	1998	63	27	4	6	100	10.0	17.2	380
May	1998	64	28	2	6	100	10.1	16.3	392
June	1998	67	27	2	5	100	9.2	16.5	387
July	1998	64	30	2	4	100	8.0	13.5	395
August	1998	61	31	2	6	100	6.9	12.9	378
September	1998	57	33	3	7	100	7.8	12.9	377
October	1998	58	31	4	7	100	7.7	12.7	399
November	1998	60	32	3	5	100	8.7	13.2	406
December	1998	61	29	5	5	100	8.6	12.9	405
January	1999	66	26	4	4	100	10.8	16.6	374
February	1999	67	25	4	4	100	12.6	18.4	365
March	1999	72	22	3	3	100	13.8	19.7	363
April	1999	74	20	3	2	100	16.1	20.1	373
May	1999	75	21	3	1	100	14.5	18.7	372
June	1999	71	22	4	3	100	13.0	17.6	375
July	1999	67	25	3	4	100	9.8	15.4	360
August	1999	66	25	3	5	100	9.8	14.9	363
September	1999	68	25	3	4	100	10.2	15.4	366
October	1999	69	24	3	4	100	10.0	15.0	390
November	1999	67	25	4	4	100	9.0	15.6	396
May	2000	43	27	26	3	100	3.5	12.2	424
June	2000	39	30	28	3	100	0.2	10.5	418
July	2000	41	27	29	2	100	0.2	12.7	424
August	2000	45	26	28	2	100	0.3	13.0	425
September	2000	51	23	23	4	100	6.7	17.4	429
October	2000	56	22	16	5	100	10.2	24.4	423
November	2000	62	18	13	6	100	13.5	29.4	415
December	2000	62	20	13	5	100	11.9	27.7	409
January	2001	63	21	12	5	100	11.9	25.7	411
February	2001	62	23	10	5	100	11.9	24.4	441
March	2001	60	25	10	5	100	11.8	25.8	436
April	2001	64	23	8	4	100	16.7	31.5	436
May	2001	67	19	10	4	100	25.0	40.0	413
June	2001	67	18	11	4	100	24.4	38.4	419
July	2001	61	20	13	6	100	22.5	34.1	425
August	2001	56	28	11	5	100	14.9	25.5	426
September	2001	59	28	8	5	100	17.3	28.9	442
October	2001	61	29	7	4	100	14.3	27.2	443
November	2001	63	27	6	4	100	15.4	28.6	455
December	2001	64	24	4	7	100	17.3	27.6	428
January	2002	67	23	3	7	100	22.1	30.6	437

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
February	2002	68	22	2	7	100	25.1	30.3	410
March	2002	69	23	3	5	100	23.2	30.2	432
April	2002	71	20	4	5	100	23.2	29.9	432
May	2002	74	18	4	4	100	21.7	30.9	460
June	2002	71	19	4	5	100	21.6	29.1	441
July	2002	65	25	4	6	100	16.5	23.2	435
August	2002	63	28	3	6	100	14.7	21.0	424
September	2002	63	30	2	5	100	12.5	21.3	457
October	2002	67	26	2	5	100	14.3	24.8	468
November	2002	68	25	3	4	100	13.8	24.8	481
December	2002	67	25	4	4	100	12.8	23.3	464
January	2003	70	23	4	3	100	12.7	22.5	444
February	2003	73	19	4	3	100	16.8	27.5	440
March	2003	71	18	10	2	100	18.3	30.5	430
April	2003	62	20	16	2	100	15.2	26.5	436
May	2003	50	27	21	2	100	6.8	17.3	447
June	2003	46	33	19	2	100	2.0	13.0	464
July	2003	49	36	13	2	100	3.6	16.4	464
August	2003	58	31	9	3	100	8.6	22.5	454
September	2003	60	25	12	3	100	11.8	21.9	451
October	2003	63	22	13	2	100	13.5	22.9	435
November	2003	61	24	12	3	100	15.0	21.9	447
December	2003	64	25	7	4	100	15.1	24.0	438
August	2004	56	21	21	2	100	11.7	32.7	576
September	2004	58	25	15	2	100	11.9	30.5	567
October	2004	62	25	11	2	100	13.7	31.1	560
November	2004	60	26	12	1	100	11.8	27.4	551
December	2004	59	25	14	2	100	11.6	25.3	562
January	2005	59	25	15	2	100	12.0	24.3	579
February	2005	63	24	11	2	100	17.1	30.9	580
March	2005	70	21	7	2	100	27.2	39.7	600
April	2005	73	19	6	1	100	30.1	45.1	582
May	2005	71	17	11	1	100	28.5	42.3	584
June	2005	65	20	15	1	100	20.2	38.2	555
July	2005	66	19	14	1	100	28.2	39.6	571
August	2005	70	19	11	1	100	31.5	46.5	596
September	2005	74	15	10	1	100	43.2	57.5	640
October	2005	67	17	14	1	100	31.8	53.6	634
November	2005	62	22	15	1	100	25.9	47.8	633
December	2005	57	29	13	1	100	17.5	39.0	602
January	2006	61	28	10	1	100	22.2	43.0	615
February	2006	65	25	9	1	100	26.4	47.4	606
March	2006	72	21	7	1	100	34.7	53.3	617
April	2006	75	18	6	1	100	41.5	59.9	614
May	2006	76	15	8	1	100	56.5	67.6	626
June	2006	71	16	11	2	100	46.7	62.6	634
July	2006	70	17	12	1	100	46.5	57.8	634
August	2006	69	21	9	1	100	39.9	55.7	640
September	2006	70	21	8	1	100	49.8	60.3	661
October	2006	67	22	10	1	100	45.4	61.0	683
November	2006	65	22	11	1	100	45.3	58.1	674
December	2006	67	23	9	2	100	45.3	57.2	671
January	2007	65	23	9	3	100	41.4	52.5	650
February	2007	64	25	7	4	100	36.5	50.8	676

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
March	2007	69	21	8	3	100	36.6	55.1	682
April	2007	76	17	6	1	100	45.1	63.0	701
May	2007	76	14	8	1	100	50.0	66.0	683
June	2007	73	16	10	1	100	49.9	60.4	667
July	2007	71	17	11	2	100	49.7	57.8	665
August	2007	71	19	8	2	100	49.7	58.7	687
September	2007	72	19	7	2	100	49.7	61.4	702
October	2007	71	20	6	2	100	47.4	60.2	712
November	2007	76	16	7	1	100	47.4	63.0	702
December	2007	78	15	6	1	100	47.6	68.2	705
January	2008	80	13	5	1	100	50.0	70.5	715
February	2008	77	16	6	1	100	50.1	67.0	712
March	2008	77	15	8	1	100	58.4	69.1	702
April	2008	77	13	9	1	100	66.6	72.7	695
May	2008	78	11	10	1	100	83.1	82.8	726
June	2008	76	12	11	1	100	91.4	90.3	730
July	2008	76	11	12	1	100	99.8	100.7	754
August	2008	67	17	15	1	100	73.1	91.2	734
September	2008	59	22	17	2	100	42.7	73.2	722
October	2008	50	28	19	2	100	10.2	53.2	694
November	2008	55	27	16	3	100	25.3	61.6	707
December	2008	64	23	11	2	100	55.6	78.1	718
January	2009	75	17	6	2	100	88.2	101.5	740
February	2009	79	15	4	1	100	99.7	106.2	729
March	2009	79	17	3	2	100	91.5	103.1	751
April	2009	74	21	3	2	100	75.0	91.1	742
May	2009	72	23	3	2	100	74.9	86.3	765
June	2009	72	22	4	2	100	70.0	84.5	771
July	2009	73	22	3	2	100	70.0	84.9	766
August	2009	70	25	3	3	100	53.5	78.0	759
September	2009	67	28	3	2	100	50.0	72.8	754
October	2009	66	28	4	1	100	44.9	66.1	782
November	2009	67	28	4	1	100	41.6	61.8	784
December	2009	67	28	4	1	100	41.5	60.6	801
January	2010	67	28	3	2	100	38.3	58.8	797
February	2010	66	30	2	2	100	31.5	55.6	798
March	2010	67	28	3	2	100	31.6	56.1	796
April	2010	69	26	3	2	100	39.8	59.3	809
May	2010	76	20	3	1	100	49.8	66.1	817
June	2010	77	19	2	1	100	49.7	65.2	801
July	2010	78	18	3	1	100	49.7	65.2	796
August	2010	75	21	3	1	100	41.6	60.9	803
September	2010	76	21	3	0	100	36.7	57.2	826
October	2010	72	24	3	1	100	28.4	51.0	819
November	2010	73	24	2	1	100	28.9	48.7	821
December	2010	73	24	3	1	100	27.4	48.7	809
January	2011	78	18	3	1	100	52.3	65.6	826
February	2011	83	13	3	1	100	68.4	78.5	840
March	2011	84	10	4	1	100	91.5	92.7	874
April	2011	80	13	6	1	100	75.1	83.5	856
May	2011	72	17	9	2	100	66.6	73.8	850
June	2011	66	20	12	2	100	50.0	60.6	830
July	2011	63	22	13	1	100	49.7	56.9	835
August	2011	66	21	12	1	100	49.7	59.9	841
September	2011	67	23	9	1	100	44.8	59.7	860

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
October	2011	65	24	10	2	100	39.8	57.4	860
November	2011	62	27	9	2	100	33.3	53.0	881
December	2011	62	26	9	2	100	31.6	53.5	878
January	2012	68	24	6	1	100	40.2	61.7	901
February	2012	74	20	5	1	100	47.0	70.5	862
March	2012	78	16	5	2	100	70.1	79.7	864
April	2012	74	17	6	3	100	76.9	80.9	838
May	2012	68	21	8	3	100	70.2	73.6	862
June	2012	63	25	9	3	100	50.4	63.0	865
July	2012	60	29	9	2	100	31.8	53.8	897
August	2012	61	27	9	3	100	38.2	52.6	886
September	2012	63	24	10	3	100	37.4	50.3	891
October	2012	65	20	12	3	100	41.8	51.1	873
November	2012	62	20	14	4	100	33.7	49.1	864
December	2012	60	24	12	3	100	34.3	55.5	869
January	2013	62	25	10	3	100	38.1	58.8	874
February	2013	68	24	7	1	100	46.5	66.8	862
March	2013	69	22	7	2	100	41.7	63.0	822
April	2013	70	22	6	2	100	41.7	60.9	825
May	2013	66	26	6	2	100	33.3	53.0	831
June	2013	65	27	6	3	100	34.8	51.8	851
July	2013	65	27	5	2	100	34.8	38.5	819
August	2013	70	24	4	2	100	43.1	44.9	816
September	2013	73	22	4	1	100	49.7	47.1	794
October	2013	69	25	5	1	100	39.8	56.0	833
November	2013	62	28	8	1	100	28.9	47.1	839
December	2013	60	29	10	1	100	24.1	47.9	867
January	2014	61	29	10	1	100	22.5	48.5	862
February	2014	63	28	7	2	100	24.9	50.6	885
March	2014	65	28	6	2	100	23.1	48.4	875
April	2014	68	25	5	2	100	28.3	49.0	858
May	2014	69	24	5	2	100	28.6	50.1	845
June	2014	70	23	5	2	100	28.8	50.7	857
July	2014	73	22	4	2	100	35.1	55.4	872
August	2014	74	21	4	1	100	35.0	54.3	867
September	2014	72	23	4	1	100	36.7	54.9	838
October	2014	67	24	7	1	100	28.4	49.1	801
November	2014	66	24	9	1	100	36.6	52.2	783
December	2014	67	21	11	1	100	49.8	58.8	789
January	2015	73	17	9	1	100	74.7	74.7	765
February	2015	80	13	6	1	100	91.4	91.0	753
March	2015	83	13	4	0	100	99.7	98.9	697
April	2015	80	15	4	1	100	83.2	91.1	691
May	2015	76	19	5	0	100	66.6	79.4	655
June	2015	73	20	5	1	100	50.2	70.8	684
July	2015	70	23	5	2	100	42.5	63.9	687
August	2015	64	25	8	2	100	42.4	58.6	733
September	2015	62	26	10	2	100	42.4	57.3	699
October	2015	65	23	10	1	100	50.1	62.7	687
November	2015	72	19	8	1	100	50.3	68.8	648
December	2015	72	19	7	1	100	50.2	68.1	657
January	2016	73	18	7	2	100	51.9	72.0	671
February	2016	73	18	7	2	100	68.1	77.2	667
March	2016	78	14	6	2	100	84.8	88.7	701

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
April	2016	78	15	5	2	100	83.1	89.2	718
May	2016	75	18	4	2	100	66.8	85.0	776
June	2016	72	21	5	2	100	50.4	74.8	752
July	2016	71	23	4	2	100	50.2	70.7	754
August	2016	68	26	5	2	100	40.3	63.5	728
September	2016	64	29	5	2	100	33.3	56.5	767
October	2016	65	28	5	2	100	33.4	57.5	789
November	2016	66	26	5	3	100	36.5	55.6	808
December	2016	67	25	6	2	100	35.0	54.3	796
January	2017	64	27	8	2	100	26.7	46.1	807
February	2017	62	29	9	1	100	23.3	44.1	811
March	2017	59	31	10	1	100	18.4	42.3	824
April	2017	59	32	8	1	100	18.4	42.9	835
May	2017	58	33	8	1	100	18.3	43.6	841
June	2017	60	33	6	1	100	19.7	44.2	819
July	2017	58	34	7	1	100	16.3	41.5	804
August	2017	58	35	6	1	100	13.3	39.5	799
September	2017	57	34	7	2	100	14.2	38.9	818
October	2017	56	35	8	2	100	11.7	36.8	839
November	2017	57	33	8	2	100	14.9	37.6	860
December	2017	57	35	7	1	100	12.7	37.6	863
January	2018	60	32	7	1	100	15.2	38.6	863
February	2018	58	34	8	0	100	12.9	35.8	863
March	2018	59	33	7	1	100	14.5	34.8	886
April	2018	58	35	5	1	100	14.6	35.5	879
May	2018	63	31	6	1	100	16.9	39.1	897
June	2018	63	28	8	1	100	21.7	41.8	883
July	2018	64	25	9	2	100	24.9	44.4	876
August	2018	62	28	8	2	100	23.2	42.3	854
September	2018	60	32	6	2	100	18.3	39.2	861
October	2018	60	33	6	2	100	15.2	35.3	859
November	2018	59	34	6	1	100	14.4	33.4	877
December	2018	59	34	6	2	100	15.0	32.8	852
January	2019	61	32	5	2	100	19.8	39.0	854
February	2019	60	32	5	3	100	22.3	43.2	841
March	2019	60	32	6	2	100	20.1	44.5	838
April	2019	59	33	6	2	100	18.0	41.0	816
May	2019	61	30	7	2	100	17.8	37.4	794
June	2019	61	30	7	2	100	17.8	35.8	832
July	2019	62	30	6	2	100	16.8	35.8	863
August	2019	60	33	5	2	100	15.2	35.2	864
September	2019	59	33	6	2	100	14.6	36.0	855
October	2019	56	36	6	2	100	12.4	35.7	862
November	2019	55	36	6	3	100	11.8	35.2	921
December	2019	54	37	6	3	100	10.7	32.8	957
January	2020	55	35	6	3	100	10.3	31.3	974
February	2020	54	37	6	2	100	9.0	31.0	941
March	2020	54	36	7	2	100	9.1	31.1	959
April	2020	60	32	6	2	100	21.7	42.8	943
May	2020	70	23	6	2	100	51.7	61.9	939
June	2020	78	16	4	1	100	66.6	73.2	902
July	2020	76	19	4	1	100	58.2	65.7	889
August	2020	69	25	4	1	100	33.3	52.5	888
September	2020	61	32	6	2	100	19.9	41.0	874
October	2020	56	35	6	3	100	14.8	35.6	881

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
November	2020	55	35	6	4	100	16.5	38.4	868
December	2020	59	32	5	4	100	23.4	48.6	867
January	2021	65	27	4	3	100	36.7	59.4	838
February	2021	71	23	4	2	100	43.5	69.8	847
March	2021	73	20	5	1	100	50.1	74.5	838
April	2021	75	19	5	1	100	50.2	79.4	848
May	2021	76	18	5	1	100	50.2	78.6	831
June	2021	73	19	7	1	100	42.0	75.3	835
July	2021	71	19	10	1	100	41.9	70.9	802
August	2021	68	19	11	2	100	41.6	62.4	817
September	2021	70	18	10	2	100	43.3	61.9	814
October	2021	69	19	10	2	100	36.6	58.6	828
November	2021	67	21	11	1	100	36.6	60.9	830
December	2021	61	21	15	2	100	29.8	52.6	846
January	2022	59	23	16	3	100	33.0	52.7	846
February	2022	58	23	17	3	100	29.7	49.0	841
March	2022	61	20	17	2	100	42.9	54.9	824
April	2022	56	18	23	2	100	29.9	45.6	856
May	2022	51	17	29	3	100	18.9	36.2	852
June	2022	45	18	34	3	100	2.4	24.6	867
July	2022	42	18	36	4	100	2.2	19.8	850
August	2022	37	21	37	4	100	0.0	17.6	862
September	2022	37	25	33	4	100	0.1	23.2	848
October	2022	44	26	26	4	100	7.7	37.3	858
November	2022	48	26	22	4	100	7.9	42.1	826
December	2022	50	27	20	3	100	7.9	43.0	856
January	2023	47	31	19	3	100	0.5	41.4	864
February	2023	48	34	16	2	100	0.5	43.5	911
March	2023	49	35	13	3	100	3.7	46.7	881
April	2023	50	33	13	4	100	7.8	44.8	889
May	2023	52	31	12	4	100	11.9	47.7	866
June	2023	53	30	13	5	100	15.3	46.9	876
July	2023	50	32	13	5	100	11.1	43.2	884
August	2023	51	30	13	6	100	13.4	43.4	919
September	2023	52	29	12	6	100	13.4	43.1	911
October	2023	55	27	12	6	100	18.4	46.1	913
November	2023	55	28	12	5	100	20.0	46.3	889
December	2023	53	30	13	4	100	14.6	43.4	897
January	2024	51	31	14	4	100	9.7	41.0	894
February	2024	49	34	14	4	100	4.0	38.2	908

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

The question was: "Generally speaking, do you think now is a good time or a bad time to buy a house?"

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	48	13	39	100	109	746
April	1978	48	14	38	100	111	745
May	1978	48	13	39	100	109	734
June	1978	47	13	40	100	106	732
July	1978	47	13	40	100	108	732
August	1978	46	14	40	100	106	787
September	1978	46	15	39	100	106	795
October	1978	44	14	41	100	103	788
November	1978	43	13	44	100	99	834
December	1978	40	14	46	100	94	837
January	1979	39	13	48	100	90	872
February	1979	40	12	48	100	92	800
March	1979	40	12	48	100	93	809
April	1979	40	14	46	100	93	837
May	1979	40	13	47	100	93	756
June	1979	41	11	47	100	94	816
July	1979	42	10	48	100	94	866
August	1979	41	10	49	100	93	893
September	1979	40	9	52	100	88	871
October	1979	40	7	53	100	88	894
November	1979	35	7	58	100	77	913
December	1979	31	8	61	100	69	861
January	1980	26	8	66	100	60	719
February	1980	30	7	63	100	67	631
March	1980	30	7	63	100	66	638
April	1980	26	9	66	100	60	642
May	1980	19	9	73	100	46	586
June	1980	18	8	73	100	45	546
July	1980	19	9	71	100	48	534
August	1980	26	10	64	100	62	525
September	1980	28	10	62	100	66	539
October	1980	29	9	62	100	68	556
November	1980	26	9	65	100	62	557
December	1980	22	8	70	100	51	563
January	1981	18	7	75	100	43	555
February	1981	17	6	77	100	39	557
March	1981	17	5	78	100	38	577
April	1981	18	5	77	100	41	594
May	1981	18	4	77	100	41	589
June	1981	19	7	74	100	44	567
July	1981	18	7	76	100	42	529
August	1981	18	7	75	100	43	570
September	1981	15	7	78	100	37	574
October	1981	15	10	75	100	39	603
November	1981	13	11	77	100	36	566
December	1981	15	10	75	100	40	582
January	1982	17	8	75	100	42	564
February	1982	18	8	74	100	44	596
March	1982	18	7	75	100	44	562
April	1982	17	6	77	100	40	578
May	1982	17	7	76	100	41	543
June	1982	19	7	74	100	45	568
July	1982	17	10	73	100	44	549
August	1982	16	10	74	100	43	544
September	1982	18	10	72	100	45	543

AGE 55 AND UP
TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	1982	21	9	70	100	52	554
November	1982	26	7	67	100	59	567
December	1982	31	6	63	100	67	553
January	1983	35	4	61	100	74	538
February	1983	39	4	57	100	82	524
March	1983	39	4	57	100	81	540
April	1983	43	5	52	100	91	564
May	1983	45	6	49	100	97	562
June	1983	52	6	42	100	110	552
July	1983	50	7	43	100	107	572
August	1983	49	7	44	100	106	577
September	1983	46	6	48	100	99	593
October	1983	47	6	48	100	99	574
November	1983	44	7	49	100	96	595
December	1983	43	9	48	100	95	609
January	1984	45	7	48	100	97	642
February	1984	50	7	43	100	107	628
March	1984	52	6	41	100	111	621
April	1984	54	7	39	100	115	588
May	1984	51	8	41	100	109	619
June	1984	48	8	44	100	104	618
July	1984	43	9	48	100	95	619
August	1984	41	8	51	100	90	585
September	1984	40	8	52	100	88	576
October	1984	41	8	51	100	89	568
November	1984	41	8	51	100	91	599
December	1984	42	8	50	100	92	580
January	1985	48	7	46	100	102	576
February	1985	50	7	43	100	107	549
March	1985	54	6	39	100	115	560
April	1985	54	7	39	100	115	575
May	1985	56	7	37	100	118	569
June	1985	54	8	38	100	115	553
July	1985	58	6	35	100	123	550
August	1985	59	7	34	100	125	573
September	1985	62	5	32	100	130	583
October	1985	58	5	36	100	122	568
November	1985	57	6	37	100	121	539
December	1985	56	7	36	100	120	524
January	1986	59	8	33	100	126	516
February	1986	63	6	31	100	133	516
March	1986	68	5	28	100	140	542
April	1986	73	5	22	100	151	535
May	1986	77	6	17	100	159	561
June	1986	79	5	16	100	163	532
July	1986	75	5	20	100	155	548
August	1986	73	4	24	100	149	528
September	1986	71	5	24	100	147	557
October	1986	72	6	22	100	150	569
November	1986	74	6	20	100	154	595
December	1986	76	5	19	100	157	585
January	1987	73	6	21	100	152	574
February	1987	72	6	23	100	149	543
March	1987	70	6	24	100	146	532
April	1987	73	4	23	100	151	523
May	1987	73	4	23	100	150	536

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	1987	70	5	25	100	145	562
July	1987	64	7	29	100	135	575
August	1987	61	8	31	100	130	565
September	1987	59	8	33	100	126	543
October	1987	62	7	31	100	131	485
November	1987	57	6	37	100	120	452
December	1987	57	5	38	100	119	410
January	1988	55	6	39	100	116	431
February	1988	57	6	38	100	119	429
March	1988	55	7	38	100	118	428
April	1988	58	7	35	100	123	424
May	1988	62	7	31	100	131	438
June	1988	63	9	28	100	135	440
July	1988	63	10	27	100	136	432
August	1988	60	10	29	100	131	409
September	1988	63	9	27	100	136	407
October	1988	59	8	33	100	126	409
November	1988	59	7	34	100	125	436
December	1988	55	8	37	100	119	450
January	1989	57	8	35	100	122	433
February	1989	58	10	32	100	126	402
March	1989	56	10	34	100	122	408
April	1989	55	10	35	100	120	407
May	1989	55	8	37	100	118	429
June	1989	56	7	37	100	119	417
July	1989	55	8	36	100	119	427
August	1989	54	8	38	100	117	427
September	1989	56	8	36	100	120	444
October	1989	57	8	35	100	122	449
November	1989	57	8	34	100	123	450
December	1989	55	9	35	100	120	437
January	1990	53	10	38	100	115	436
February	1990	50	10	40	100	110	434
March	1990	51	8	40	100	111	444
April	1990	54	7	39	100	115	469
May	1990	58	6	36	100	122	486
June	1990	58	6	36	100	122	475
July	1990	57	6	37	100	120	436
August	1990	55	7	38	100	117	404
September	1990	53	7	40	100	112	395
October	1990	50	6	44	100	107	436
November	1990	47	5	48	100	99	474
December	1990	46	6	49	100	97	474
January	1991	52	6	42	100	110	439
February	1991	58	6	36	100	122	391
March	1991	63	6	31	100	132	377
April	1991	61	7	32	100	129	414
May	1991	64	6	30	100	134	434
June	1991	64	7	29	100	135	443
July	1991	67	5	28	100	139	414
August	1991	67	5	28	100	139	389
September	1991	67	4	29	100	138	386
October	1991	66	4	30	100	136	385
November	1991	64	5	31	100	133	403
December	1991	63	5	32	100	131	416
January	1992	66	4	30	100	136	408

AGE 55 AND UP
TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	1992	68	5	26	100	142	397
March	1992	70	6	24	100	145	395
April	1992	71	6	23	100	148	389
May	1992	72	6	22	100	149	393
June	1992	74	6	21	100	153	392
July	1992	73	5	22	100	151	409
August	1992	72	5	23	100	149	406
September	1992	72	4	24	100	148	410
October	1992	68	7	25	100	144	412
November	1992	69	6	25	100	144	404
December	1992	70	6	25	100	145	394
January	1993	74	4	22	100	152	384
February	1993	74	5	21	100	153	386
March	1993	80	4	16	100	164	377
April	1993	80	3	17	100	163	391
May	1993	82	2	16	100	165	405
June	1993	77	4	19	100	158	410
July	1993	79	4	16	100	163	398
August	1993	79	4	17	100	163	399
September	1993	80	4	16	100	163	403
October	1993	79	5	16	100	162	410
November	1993	81	6	14	100	167	412
December	1993	83	5	12	100	171	407
January	1994	83	6	11	100	173	401
February	1994	84	5	11	100	173	394
March	1994	83	5	12	100	170	425
April	1994	82	4	14	100	168	435
May	1994	80	5	15	100	165	436
June	1994	77	6	17	100	160	416
July	1994	73	6	21	100	152	413
August	1994	70	6	23	100	147	405
September	1994	74	5	21	100	153	400
October	1994	76	5	19	100	158	389
November	1994	75	4	21	100	153	395
December	1994	71	5	24	100	147	409
January	1995	68	5	27	100	140	401
February	1995	68	5	27	100	140	399
March	1995	65	6	29	100	136	384
April	1995	64	6	31	100	133	385
May	1995	66	6	28	100	139	383
June	1995	64	5	31	100	133	391
July	1995	71	4	25	100	146	390
August	1995	70	6	23	100	147	406
September	1995	77	5	18	100	159	404
October	1995	71	7	22	100	149	415
November	1995	69	6	25	100	144	410
December	1995	67	6	27	100	140	420
January	1996	66	5	28	100	138	408
February	1996	69	7	25	100	144	432
March	1996	72	7	21	100	151	418
April	1996	74	7	19	100	155	445
May	1996	76	5	19	100	157	408
June	1996	74	6	21	100	153	420
July	1996	76	6	18	100	159	397
August	1996	75	6	19	100	156	415
September	1996	74	6	20	100	154	411
October	1996	72	6	22	100	150	436

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November	1996	72	6	22	100	150	432
December	1996	71	7	22	100	149	412
January	1997	72	8	20	100	152	392
February	1997	73	6	21	100	153	375
March	1997	77	4	19	100	158	388
April	1997	75	3	22	100	154	403
May	1997	75	3	21	100	154	419
June	1997	74	4	21	100	153	420
July	1997	75	5	20	100	155	410
August	1997	75	7	18	100	158	429
September	1997	78	7	15	100	164	424
October	1997	78	8	14	100	164	426
November	1997	76	7	16	100	160	415
December	1997	73	8	19	100	153	421
January	1998	75	7	18	100	158	430
February	1998	76	9	15	100	160	439
March	1998	79	8	13	100	167	447
April	1998	81	7	12	100	168	439
May	1998	82	7	11	100	171	440
June	1998	80	8	12	100	168	442
July	1998	78	8	15	100	163	443
August	1998	77	6	17	100	159	432
September	1998	76	8	16	100	160	426
October	1998	78	8	14	100	164	446
November	1998	79	8	12	100	167	450
December	1998	83	6	11	100	173	439
January	1999	84	7	9	100	175	408
February	1999	84	7	9	100	175	404
March	1999	81	6	13	100	167	412
April	1999	81	3	15	100	166	422
May	1999	80	4	16	100	164	416
June	1999	80	7	14	100	166	412
July	1999	79	9	12	100	167	396
August	1999	77	9	14	100	164	401
September	1999	74	9	17	100	157	414
October	1999	69	9	22	100	147	445
November	1999	66	10	24	100	143	454
December	1999	69	10	22	100	147	457
January	2000	70	9	22	100	148	449
February	2000	74	8	18	100	156	455
March	2000	73	7	20	100	153	462
April	2000	73	7	20	100	154	476
May	2000	68	8	24	100	144	472
June	2000	65	8	26	100	139	467
July	2000	62	8	30	100	132	469
August	2000	63	9	28	100	135	475
September	2000	65	8	27	100	138	478
October	2000	66	9	25	100	141	473
November	2000	66	10	24	100	142	464
December	2000	65	10	25	100	140	462
January	2001	67	9	24	100	143	464
February	2001	67	8	25	100	142	489
March	2001	65	9	26	100	140	473
April	2001	64	11	25	100	139	465
May	2001	65	12	23	100	142	436
June	2001	71	10	19	100	152	452

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	2001	72	10	18	100	154	462
August	2001	72	10	18	100	154	467
September	2001	68	11	22	100	146	478
October	2001	70	8	22	100	148	486
November	2001	70	7	23	100	148	498
December	2001	75	7	19	100	156	473
January	2002	74	7	20	100	154	483
February	2002	76	7	18	100	158	460
March	2002	74	8	18	100	156	483
April	2002	75	8	17	100	158	481
May	2002	77	7	16	100	160	501
June	2002	77	7	17	100	160	482
July	2002	76	7	17	100	160	475
August	2002	75	8	17	100	158	467
September	2002	76	8	16	100	160	499
October	2002	74	10	16	100	159	510
November	2002	75	9	16	100	160	519
December	2002	76	8	16	100	160	501
January	2003	79	5	16	100	163	481
February	2003	78	6	16	100	162	478
March	2003	76	6	18	100	158	470
April	2003	73	8	19	100	154	476
May	2003	76	6	18	100	158	488
June	2003	78	5	16	100	162	503
July	2003	82	3	14	100	168	501
August	2003	80	4	16	100	163	496
September	2003	79	5	16	100	162	487
October	2003	79	5	16	100	163	473
November	2003	80	7	13	100	167	478
December	2003	82	5	13	100	168	470
January	2004	79	5	16	100	163	488
February	2004	76	3	20	100	156	502
March	2004	76	3	20	100	156	527
April	2004	78	4	18	100	160	531
May	2004	80	5	15	100	165	532
June	2004	78	6	16	100	162	548
July	2004	76	5	18	100	158	572
August	2004	76	4	20	100	156	576
September	2004	77	3	19	100	158	567
October	2004	78	2	20	100	158	560
November	2004	77	3	20	100	157	551
December	2004	77	4	20	100	157	562
January	2005	76	4	20	100	156	579
February	2005	75	4	21	100	154	580
March	2005	72	4	23	100	149	600
April	2005	70	5	25	100	145	582
May	2005	71	6	23	100	148	584
June	2005	72	5	23	100	149	555
July	2005	72	5	23	100	148	571
August	2005	69	5	26	100	143	596
September	2005	66	5	29	100	137	640
October	2005	61	6	33	100	129	634
November	2005	59	4	37	100	122	633
December	2005	57	5	39	100	118	602
January	2006	59	4	37	100	121	615
February	2006	58	4	37	100	121	606

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	2006	59	5	36	100	123	617
April	2006	59	5	36	100	123	614
May	2006	58	5	37	100	121	626
June	2006	59	4	38	100	121	634
July	2006	57	3	39	100	118	634
August	2006	59	3	38	100	120	640
September	2006	56	3	41	100	114	661
October	2006	59	2	39	100	119	683
November	2006	62	1	37	100	125	674
December	2006	66	2	33	100	133	671
January	2007	67	2	31	100	136	650
February	2007	65	3	32	100	133	676
March	2007	66	3	31	100	135	682
April	2007	65	3	32	100	133	701
May	2007	68	2	30	100	138	683
June	2007	71	1	28	100	143	667
July	2007	69	2	30	100	139	665
August	2007	63	3	34	100	129	687
September	2007	60	2	38	100	122	702
October	2007	60	3	37	100	123	712
November	2007	61	3	35	100	126	702
December	2007	62	4	34	100	127	705
January	2008	61	3	36	100	125	715
February	2008	63	3	34	100	129	712
March	2008	62	3	35	100	127	702
April	2008	61	4	35	100	127	695
May	2008	61	4	36	100	125	726
June	2008	62	4	34	100	128	730
July	2008	64	2	34	100	130	754
August	2008	65	3	32	100	134	734
September	2008	65	3	32	100	134	722
October	2008	61	4	35	100	126	694
November	2008	61	4	35	100	126	707
December	2008	60	3	37	100	123	718
January	2009	65	2	32	100	133	740
February	2009	65	3	31	100	134	729
March	2009	68	4	28	100	139	751
April	2009	68	4	28	100	140	742
May	2009	72	4	25	100	147	765
June	2009	74	4	21	100	153	771
July	2009	75	5	21	100	154	766
August	2009	72	5	23	100	149	759
September	2009	73	5	22	100	151	754
October	2009	75	4	21	100	154	782
November	2009	76	3	21	100	155	784
December	2009	74	3	23	100	151	801
January	2010	71	4	25	100	146	797
February	2010	70	4	26	100	143	798
March	2010	71	4	25	100	146	796
April	2010	74	4	22	100	152	809
May	2010	76	3	21	100	155	817
June	2010	76	3	21	100	155	801
July	2010	74	2	23	100	151	796
August	2010	73	3	24	100	149	803
September	2010	70	3	27	100	143	826
October	2010	71	3	25	100	146	819
November	2010	73	3	25	100	148	821

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2010	75	3	22	100	153	809
January	2011	74	4	23	100	151	826
February	2011	74	4	22	100	153	840
March	2011	74	4	23	100	151	874
April	2011	73	3	24	100	149	856
May	2011	71	4	25	100	146	850
June	2011	70	3	26	100	144	830
July	2011	70	4	26	100	144	835
August	2011	67	3	30	100	137	841
September	2011	66	4	31	100	135	860
October	2011	67	2	31	100	135	860
November	2011	70	2	28	100	143	881
December	2011	72	2	26	100	146	878
January	2012	72	3	25	100	147	901
February	2012	72	3	25	100	147	862
March	2012	73	3	24	100	150	864
April	2012	74	3	23	100	152	838
May	2012	76	2	22	100	154	862
June	2012	77	3	20	100	157	865
July	2012	76	3	21	100	156	897
August	2012	77	4	20	100	157	886
September	2012	78	4	18	100	160	891
October	2012	78	3	19	100	160	873
November	2012	79	3	18	100	161	864
December	2012	76	3	21	100	156	869
January	2013	79	3	18	100	160	874
February	2013	77	4	19	100	158	862
March	2013	78	4	18	100	159	822
April	2013	76	4	19	100	157	825
May	2013	78	3	19	100	159	831
June	2013	79	3	17	100	162	851
July	2013	81	4	16	100	165	819
August	2013	80	4	17	100	163	816
September	2013	78	3	19	100	159	794
October	2013	78	2	20	100	158	833
November	2013	78	2	20	100	158	839
December	2013	80	3	18	100	162	867
January	2014	79	3	18	100	161	862
February	2014	79	2	18	100	161	885
March	2014	76	3	21	100	155	875
April	2014	76	3	21	100	155	858
May	2014	76	3	21	100	155	845
June	2014	76	3	20	100	156	857
July	2014	76	4	20	100	156	872
August	2014	77	4	19	100	158	867
September	2014	76	3	21	100	155	838
October	2014	77	2	20	100	157	801
November	2014	77	2	21	100	157	783
December	2014	81	3	16	100	165	789
January	2015	84	3	13	100	170	765
February	2015	85	4	12	100	173	753
March	2015	82	3	15	100	167	697
April	2015	79	3	17	100	162	691
May	2015	79	3	18	100	161	655
June	2015	82	3	15	100	167	684
July	2015	82	2	16	100	166	687

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	2015	82	2	17	100	165	733
September	2015	78	2	20	100	159	699
October	2015	79	3	18	100	160	687
November	2015	78	4	18	100	160	648
December	2015	79	4	17	100	162	657
January	2016	80	2	18	100	163	671
February	2016	81	1	18	100	163	667
March	2016	82	2	16	100	166	701
April	2016	79	3	18	100	161	718
May	2016	78	2	20	100	158	776
June	2016	77	2	21	100	156	752
July	2016	78	2	20	100	158	754
August	2016	80	2	18	100	162	728
September	2016	80	2	18	100	163	767
October	2016	79	2	19	100	160	789
November	2016	77	3	21	100	156	808
December	2016	75	3	22	100	153	796
January	2017	78	2	20	100	158	807
February	2017	79	2	19	100	161	811
March	2017	80	2	18	100	163	824
April	2017	81	3	17	100	164	835
May	2017	79	3	19	100	160	841
June	2017	78	3	19	100	159	819
July	2017	78	3	20	100	158	804
August	2017	78	3	19	100	160	799
September	2017	78	3	19	100	158	818
October	2017	77	4	19	100	157	839
November	2017	75	4	21	100	154	860
December	2017	75	3	22	100	153	863
January	2018	72	3	25	100	147	863
February	2018	72	3	25	100	147	863
March	2018	73	3	24	100	149	886
April	2018	76	2	22	100	154	879
May	2018	76	2	22	100	154	897
June	2018	75	2	23	100	151	883
July	2018	72	2	26	100	146	876
August	2018	70	3	27	100	143	854
September	2018	70	4	27	100	143	861
October	2018	72	3	25	100	147	859
November	2018	73	4	23	100	150	877
December	2018	73	3	24	100	149	852
January	2019	70	4	26	100	145	854
February	2019	69	3	27	100	142	841
March	2019	70	4	27	100	143	838
April	2019	72	3	25	100	147	816
May	2019	72	3	25	100	148	794
June	2019	73	3	25	100	148	832
July	2019	73	2	25	100	148	863
August	2019	73	2	25	100	148	864
September	2019	73	3	25	100	148	855
October	2019	72	3	25	100	148	862
November	2019	72	3	25	100	148	921
December	2019	73	3	24	100	150	957
January	2020	75	2	23	100	152	974
February	2020	77	3	21	100	156	941
March	2020	77	3	20	100	157	959

TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2020	69	3	28	100	141	943
May	2020	65	3	32	100	133	939
June	2020	62	3	36	100	126	902
July	2020	69	2	29	100	140	889
August	2020	70	2	28	100	142	888
September	2020	71	2	26	100	145	874
October	2020	71	3	26	100	145	881
November	2020	70	4	26	100	144	868
December	2020	71	3	26	100	145	867
January	2021	70	3	28	100	142	838
February	2021	70	3	28	100	142	847
March	2021	70	2	28	100	142	838
April	2021	65	3	32	100	133	848
May	2021	59	2	38	100	121	831
June	2021	49	3	48	100	101	835
July	2021	43	3	54	100	89	802
August	2021	40	2	57	100	83	817
September	2021	39	2	59	100	80	814
October	2021	40	2	58	100	82	828
November	2021	37	2	62	100	75	830
December	2021	38	2	60	100	78	846
January	2022	38	2	59	100	79	846
February	2022	42	3	55	100	87	841
March	2022	42	3	55	100	87	824
April	2022	40	3	57	100	83	856
May	2022	35	2	63	100	72	852
June	2022	29	2	69	100	60	867
July	2022	27	1	73	100	54	850
August	2022	26	2	72	100	53	862
September	2022	29	2	69	100	60	848
October	2022	27	3	70	100	58	858
November	2022	24	2	74	100	50	826
December	2022	19	2	80	100	39	856
January	2023	18	1	80	100	38	864
February	2023	23	1	76	100	46	911
March	2023	25	1	73	100	52	881
April	2023	27	2	70	100	57	889
May	2023	26	3	71	100	55	866
June	2023	27	3	70	100	57	876
July	2023	25	2	72	100	53	884
August	2023	26	2	72	100	54	919
September	2023	24	2	73	100	51	911
October	2023	24	2	73	100	51	913
November	2023	21	3	76	100	45	889
December	2023	20	2	78	100	41	897
January	2024	19	2	79	100	40	894
February	2024	21	1	77	100	44	908

TABLE 42

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Response to the query: "Why do you say so?" following the question on Table 41.

May add to more than 100% due to multiple mentions.

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY						
	Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good Prosperity	Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment		
	Available	Down	Low	Rising Rates										
June 1980	3	9	4	1	1	7	37	65	7	4	0			
July 1980	3	11	6	1	0	4	39	62	8	4	0			
August 1980	4	13	10	1	0	6	39	51	8	4	0			
September 1980	5	14	9	2	1	7	41	47	9	3	1			
October 1980	5	16	6	3	1	10	37	45	10	4	1			
November 1980	4	16	2	4	0	9	34	53	9	4	1			
December 1980	2	13	1	4	0	8	34	63	10	5	0			
January 1981	2	11	1	2	0	7	37	69	8	4	1			
February 1981	2	10	1	1	0	8	37	71	11	5	1			
March 1981	3	9	1	1	1	8	37	69	10	6	1			
April 1981	3	9	1	1	1	8	37	67	10	6	1			
May 1981	3	9	1	1	1	6	37	68	9	5	0			
June 1981	2	10	2	1	0	8	36	67	11	3	0			
July 1981	2	8	2	1	0	8	35	68	12	2	0			
August 1981	2	7	2	1	0	8	34	68	13	2	0			
September 1981	3	6	2	2	0	7	34	72	12	3	0			
October 1981	4	7	1	2	1	5	32	75	11	2	0			
November 1981	4	7	2	1	1	5	30	77	13	3	0			
December 1981	5	6	3	1	1	5	29	75	16	3	0			
January 1982	7	5	4	1	0	6	30	70	19	4	0			
February 1982	9	4	3	1	1	6	29	67	20	5	1			
March 1982	10	5	2	2	0	7	30	67	19	6	1			
April 1982	11	5	2	1	0	6	31	72	17	5	1			
May 1982	13	6	3	1	0	6	34	70	15	5	1			
June 1982	14	5	3	1	1	6	32	69	14	6	1			
July 1982	13	5	2	1	2	5	29	72	15	7	1			
August 1982	10	5	2	1	2	4	28	73	15	6	1			
September 1982	9	6	3	2	1	3	28	71	17	4	0			
October 1982	10	6	8	3	0	2	27	63	18	5	0			
November 1982	10	6	13	5	1	3	24	56	20	7	0			
December 1982	11	5	18	5	1	5	22	50	18	10	0			
January 1983	12	5	21	5	1	5	21	47	16	9	0			
February 1983	16	6	23	4	0	5	22	43	14	10	0			
March 1983	15	8	23	3	1	4	22	41	16	7	1			
April 1983	15	9	27	4	2	6	20	36	13	8	0			
May 1983	13	10	30	6	4	6	19	34	14	6	0			
June 1983	13	9	34	8	4	8	18	31	10	6	0			
July 1983	12	10	28	9	5	6	21	30	12	4	0			
August 1983	12	10	24	9	4	8	20	31	11	5	0			
September 1983	13	11	19	10	2	7	22	33	11	6	0			
October 1983	15	12	19	9	2	8	22	32	12	6	0			
November 1983	14	12	17	9	2	6	23	32	13	6	0			
December 1983	11	10	16	8	1	7	23	29	13	5	0			
January 1984	9	11	16	8	2	7	22	29	12	7	0			
February 1984	10	11	20	10	3	8	21	25	10	5	1			
March 1984	10	13	21	10	4	9	20	25	8	5	1			
April 1984	11	11	21	13	4	8	19	24	7	4	1			

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY					
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford	Uncertain	Bad Investment		
	Available	Won't Come	Rising Rates				To Buy	Future					
May 1984	10	12	17	12	4	7	18	28	8	5	0		
June 1984	9	10	16	12	5	7	19	31	9	5	0		
July 1984	8	11	13	11	4	7	19	36	9	6	0		
August 1984	8	11	12	10	4	7	21	40	10	6	0		
September 1984	10	10	11	10	3	7	22	42	9	4	0		
October 1984	11	9	11	8	2	7	24	40	8	3	0		
November 1984	10	8	15	7	2	8	23	37	7	3	0		
December 1984	8	10	18	6	2	8	21	34	10	4	0		
January 1985	8	10	24	6	4	9	19	30	10	4	0		
February 1985	10	10	26	6	3	8	19	30	10	4	0		
March 1985	11	12	26	8	3	9	20	27	7	4	0		
April 1985	12	12	23	9	2	8	20	25	9	4	0		
May 1985	12	14	23	8	3	9	19	21	10	5	0		
June 1985	12	11	28	6	4	9	18	21	11	4	0		
July 1985	14	9	35	5	6	9	16	20	9	4	0		
August 1985	15	7	39	4	5	8	15	19	7	5	0		
September 1985	18	7	41	3	5	6	16	16	8	4	0		
October 1985	17	8	37	4	3	7	20	18	8	4	1		
November 1985	18	8	35	4	2	6	21	19	10	3	1		
December 1985	16	9	32	5	2	6	19	20	9	3	1		
January 1986	17	9	35	6	3	6	13	19	10	3	0		
February 1986	18	9	40	4	6	7	14	16	8	3	0		
March 1986	18	7	49	4	5	7	12	13	9	3	0		
April 1986	16	7	58	3	5	5	11	8	7	2	0		
May 1986	15	5	65	4	4	5	8	6	6	2	0		
June 1986	15	5	65	5	4	5	8	6	5	3	0		
July 1986	15	6	61	4	5	6	11	8	6	3	0		
August 1986	15	6	58	5	5	6	12	8	8	2	0		
September 1986	17	7	58	4	5	6	14	7	9	1	1		
October 1986	19	7	60	5	4	5	13	6	9	1	0		
November 1986	21	7	61	6	3	6	12	5	8	2	0		
December 1986	21	7	60	6	2	8	10	6	7	3	0		
January 1987	21	7	56	5	2	9	11	7	6	3	0		
February 1987	18	8	52	5	2	8	11	8	7	2	0		
March 1987	17	8	50	4	4	7	12	8	8	2	0		
April 1987	15	12	53	5	5	6	11	7	7	3	0		
May 1987	18	13	48	8	5	6	11	7	6	3	0		
June 1987	18	14	41	14	3	5	11	9	5	4	0		
July 1987	19	13	32	15	3	5	13	13	5	3	0		
August 1987	16	13	28	14	3	6	15	13	5	4	0		
September 1987	17	12	25	11	3	8	17	14	5	3	0		
October 1987	15	11	24	16	4	8	17	14	6	4	0		
November 1987	12	11	23	14	4	8	16	17	7	7	1		
December 1987	12	11	23	13	4	10	16	17	9	8	1		
January 1988	16	10	25	8	3	11	14	17	10	9	1		
February 1988	17	9	27	8	3	10	15	15	11	6	1		
March 1988	20	7	28	6	3	8	16	15	11	6	0		
April 1988	19	9	29	5	4	7	18	14	10	5	0		
May 1988	19	11	26	6	4	10	18	12	9	5	0		
June 1988	15	14	23	10	5	10	17	11	8	4	0		
July 1988	16	14	19	10	7	10	16	11	7	4	0		
August 1988	17	13	19	11	7	8	16	13	6	3	0		
September 1988	19	15	19	13	6	8	14	13	5	2	0		

TABLE 42

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY						
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment			
	Available	Won't Come	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Bad Investment			
October 1988	18	15	17	14	4	10	17	16	6	2	0			
November 1988	17	14	16	14	4	10	17	15	6	2	0			
December 1988	15	12	16	15	2	11	19	17	6	4	0			
January 1989	15	13	16	14	3	8	19	15	6	5	1			
February 1989	16	15	15	16	4	6	18	15	6	4	1			
March 1989	16	14	12	14	5	8	19	16	7	3	0			
April 1989	14	14	11	17	3	9	16	21	8	2	0			
May 1989	14	14	8	15	3	11	17	25	8	3	0			
June 1989	17	15	10	13	3	10	17	26	8	1	0			
July 1989	17	12	12	9	4	10	22	22	7	2	0			
August 1989	18	10	15	7	4	8	22	20	9	2	0			
September 1989	19	8	20	6	6	7	21	18	7	2	0			
October 1989	21	9	22	6	5	6	17	18	9	1	1			
November 1989	20	11	23	5	4	7	18	17	8	1	1			
December 1989	19	13	20	4	4	9	18	18	9	3	1			
January 1990	16	14	19	3	3	10	20	19	8	5	0			
February 1990	17	12	15	4	4	10	22	19	10	5	1			
March 1990	21	12	15	4	4	8	23	18	9	4	1			
April 1990	23	11	16	3	6	8	24	17	11	3	1			
May 1990	26	12	14	3	6	8	21	16	7	3	1			
June 1990	23	13	13	5	4	10	20	16	8	4	1			
July 1990	24	12	12	7	2	7	19	21	6	3	0			
August 1990	23	14	14	7	2	7	19	23	7	5	0			
September 1990	24	14	12	7	2	5	21	25	7	5	0			
October 1990	26	13	10	6	2	6	22	23	9	9	0			
November 1990	26	9	9	5	1	5	22	24	11	10	0			
December 1990	28	6	10	3	1	5	18	23	13	13	0			
January 1991	30	5	18	2	1	6	15	19	12	11	0			
February 1991	36	5	22	1	1	6	12	15	11	9	0			
March 1991	39	7	28	2	2	6	11	11	11	6	1			
April 1991	38	7	29	2	2	6	11	10	14	5	1			
May 1991	38	6	33	3	2	5	10	10	16	3	2			
June 1991	35	8	35	2	1	6	11	11	16	3	1			
July 1991	35	9	34	2	1	7	12	11	13	3	1			
August 1991	34	11	33	1	2	8	13	13	13	4	0			
September 1991	37	8	32	2	3	9	14	13	14	4	1			
October 1991	35	7	33	2	3	9	13	12	18	5	2			
November 1991	37	5	35	2	3	7	14	9	19	6	3			
December 1991	35	5	40	1	3	6	12	7	19	9	2			
January 1992	40	3	46	1	3	5	11	6	17	9	1			
February 1992	37	2	53	1	1	7	7	5	16	10	0			
March 1992	38	2	54	1	1	7	6	6	15	9	0			
April 1992	33	4	54	1	2	7	6	7	13	10	0			
May 1992	31	6	52	2	3	8	6	9	13	8	0			
June 1992	30	7	53	2	3	7	6	7	12	8	0			
July 1992	34	5	52	3	2	6	8	6	12	7	0			
August 1992	35	4	55	2	3	4	9	4	12	9	1			
September 1992	37	4	56	2	2	4	10	5	13	10	1			
October 1992	34	2	56	2	2	3	7	5	15	10	0			
November 1992	32	3	54	3	2	3	8	5	14	8	0			
December 1992	30	5	54	4	4	3	7	5	13	7	0			
January 1993	30	7	52	5	4	5	7	5	10	6	1			

AGE 55 AND UP**TABLE 42**
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY							BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good Prosperity	Investment	Prices High	Interest Rates High;	Can't Afford	Uncertain	Bad Investment	
		Available	Down	Low	Rising Rates	Good	Investment	High	Credit Tight	To Buy	Future			
February	1993	28	7	53	6	5	6	7	5	10	5	1		
March	1993	28	7	58	6	4	8	6	4	8	4	1		
April	1993	25	7	63	6	5	8	6	4	10	4	1		
May	1993	28	8	67	5	5	7	4	6	9	5	0		
June	1993	28	10	63	6	5	5	6	6	10	5	0		
July	1993	33	10	63	5	5	4	5	5	9	4	1		
August	1993	30	9	62	4	7	4	6	4	11	3	1		
September	1993	29	7	65	2	7	4	6	5	12	4	1		
October	1993	24	6	67	2	7	3	6	5	12	4	1		
November	1993	25	4	68	2	7	3	5	4	10	6	0		
December	1993	25	4	68	4	7	4	4	2	7	5	0		
January	1994	24	4	68	3	10	6	5	1	5	5	0		
February	1994	18	6	69	7	11	7	5	2	5	3	0		
March	1994	17	7	63	12	11	6	5	3	5	3	1		
April	1994	17	7	59	17	9	5	4	5	8	3	0		
May	1994	19	8	52	21	7	5	6	4	7	3	0		
June	1994	16	8	49	21	6	5	7	5	8	4	0		
July	1994	14	9	44	21	7	6	9	6	9	3	0		
August	1994	14	9	42	23	7	7	10	10	9	3	0		
September	1994	16	9	42	25	8	8	10	10	9	2	0		
October	1994	18	11	40	25	9	7	9	8	8	2	0		
November	1994	18	11	37	23	8	7	9	9	8	3	1		
December	1994	15	13	30	22	8	6	9	13	8	4	1		
January	1995	15	14	24	26	7	5	11	17	7	3	1		
February	1995	14	14	21	27	8	5	11	18	7	2	0		
March	1995	13	13	25	24	8	7	11	18	10	2	1		
April	1995	12	11	26	18	9	7	12	18	9	2	1		
May	1995	15	11	31	16	8	8	11	16	10	2	1		
June	1995	16	9	28	14	8	8	14	16	9	3	1		
July	1995	19	9	40	12	8	9	11	13	8	2	0		
August	1995	17	7	43	8	9	10	10	10	8	2	1		
September	1995	19	10	47	8	10	9	8	7	8	2	1		
October	1995	19	9	39	8	8	8	9	7	10	3	1		
November	1995	19	10	38	6	8	8	9	8	10	4	1		
December	1995	19	9	36	7	7	8	9	7	12	4	0		
January	1996	16	8	39	6	7	9	11	6	11	6	0		
February	1996	18	8	43	6	6	8	10	5	12	5	0		
March	1996	16	7	47	5	6	8	10	5	10	4	0		
April	1996	18	7	46	6	8	9	10	6	9	2	0		
May	1996	16	8	44	9	8	10	10	6	7	4	0		
June	1996	16	10	42	9	9	9	11	7	7	4	0		
July	1996	14	12	42	10	11	9	8	6	7	3	0		
August	1996	14	13	38	7	12	11	10	6	7	1	0		
September	1996	15	12	35	9	10	10	11	5	9	1	0		
October	1996	18	11	34	10	7	10	13	4	8	1	0		
November	1996	17	10	36	10	8	8	13	5	8	2	0		
December	1996	17	10	37	7	9	9	11	6	7	3	1		
January	1997	14	12	36	5	11	9	9	7	7	3	1		
February	1997	16	12	34	6	13	10	10	7	7	3	1		
March	1997	16	14	34	6	15	11	10	4	8	2	0		
April	1997	15	12	32	8	14	10	11	6	8	2	1		
May	1997	14	13	32	10	14	10	11	6	8	1	0		
June	1997	14	13	30	11	13	9	10	8	7	1	1		

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY					
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment		
	Available	Won't Come	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Bad Investment		
July 1997	16	14	34	8	15	10	10	5	7	1	1		
August 1997	17	13	35	7	13	9	8	4	4	1	1		
September 1997	17	13	39	6	13	9	7	2	2	0	1		
October 1997	16	12	39	5	10	10	6	3	3	2	1		
November 1997	16	12	40	3	12	10	8	4	3	2	1		
December 1997	15	11	35	2	10	10	9	4	6	3	0		
January 1998	14	11	38	2	10	9	8	4	6	2	0		
February 1998	13	10	43	3	10	8	7	3	6	1	0		
March 1998	12	8	52	3	11	8	6	4	3	1	0		
April 1998	13	7	55	3	10	7	7	4	1	1	0		
May 1998	13	9	54	3	11	7	6	3	2	1	0		
June 1998	13	7	50	2	13	6	8	3	3	2	0		
July 1998	13	8	50	2	14	5	10	3	3	2	0		
August 1998	11	6	49	2	13	7	11	3	4	2	0		
September 1998	10	8	49	3	11	7	11	2	3	1	0		
October 1998	11	7	55	2	10	5	7	3	4	1	0		
November 1998	12	7	62	1	11	4	5	3	4	1	0		
December 1998	12	5	69	0	10	7	4	3	4	1	0		
January 1999	12	7	65	1	10	9	5	2	3	2	0		
February 1999	12	8	62	2	11	8	6	2	2	3	0		
March 1999	12	8	58	3	14	6	8	3	2	2	1		
April 1999	11	9	58	4	15	4	8	4	2	3	0		
May 1999	9	9	57	4	14	6	10	3	4	2	0		
June 1999	10	9	55	5	13	7	10	3	5	1	0		
July 1999	12	7	50	6	14	9	9	3	4	1	0		
August 1999	11	7	43	10	16	8	8	6	3	1	0		
September 1999	8	8	39	11	15	7	7	8	4	3	0		
October 1999	7	10	34	11	15	8	8	10	5	3	0		
November 1999	8	12	35	8	12	9	11	8	6	3	0		
December 1999	9	12	33	9	12	11	12	7	4	2	1		
January 2000	8	13	34	8	13	10	14	7	3	1	1		
February 2000	9	11	33	13	15	8	12	7	1	1	0		
March 2000	7	12	32	13	15	7	11	10	2	1	0		
April 2000	8	11	29	15	15	9	10	11	3	1	0		
May 2000	8	11	24	11	15	10	12	14	4	1	0		
June 2000	9	10	22	12	13	10	16	12	3	1	0		
July 2000	9	11	20	12	11	9	19	13	3	1	0		
August 2000	8	10	21	13	11	8	19	13	3	1	0		
September 2000	8	10	23	11	14	8	16	12	4	1	0		
October 2000	9	11	24	10	13	7	14	9	4	1	0		
November 2000	10	14	25	10	13	9	12	8	5	2	0		
December 2000	9	12	25	9	10	9	12	7	6	2	0		
January 2001	7	10	32	6	11	9	10	8	5	3	0		
February 2001	5	8	39	4	9	6	11	7	5	3	0		
March 2001	8	8	44	2	8	5	12	9	6	4	0		
April 2001	10	7	48	2	6	5	12	8	7	4	0		
May 2001	9	7	50	2	5	5	10	7	9	4	0		
June 2001	7	6	56	3	3	6	8	6	8	2	0		
July 2001	11	6	54	3	5	5	10	5	8	2	0		
August 2001	16	4	52	2	9	6	12	4	8	2	0		
September 2001	18	5	48	1	9	5	13	3	9	5	0		
October 2001	15	5	53	1	7	6	10	2	9	7	0		
November 2001	16	5	56	1	2	6	8	2	9	9	0		

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment	
December	2001	17	2	64	1	1	6	7	2	6	8	0	
January	2002	18	2	62	1	1	7	7	2	7	8	0	
February	2002	16	4	62	1	2	8	8	2	7	5	0	
March	2002	14	8	57	2	4	9	7	2	9	5	0	
April	2002	13	8	57	3	4	9	7	3	10	3	0	
May	2002	12	10	54	4	5	10	6	2	9	2	0	
June	2002	11	9	54	4	5	11	7	2	9	3	0	
July	2002	10	10	53	3	5	12	9	3	8	2	0	
August	2002	11	8	54	3	5	11	9	3	7	3	0	
September	2002	13	7	57	2	5	11	10	3	6	2	0	
October	2002	13	5	61	2	5	9	9	2	6	4	0	
November	2002	11	4	65	2	4	9	10	3	6	4	0	
December	2002	10	3	69	2	3	9	10	4	6	5	0	
January	2003	10	3	68	1	2	11	10	4	6	3	0	
February	2003	11	3	66	2	2	11	9	3	7	4	0	
March	2003	11	4	64	2	3	12	9	2	9	5	0	
April	2003	12	4	64	3	3	9	9	2	8	5	0	
May	2003	13	5	66	2	3	10	9	2	7	5	0	
June	2003	14	6	67	2	2	10	8	3	6	3	0	
July	2003	14	6	70	1	2	10	9	2	5	2	0	
August	2003	12	5	66	3	4	10	10	3	5	1	0	
September	2003	11	5	65	6	4	11	11	3	5	2	0	
October	2003	10	6	65	7	5	11	10	4	5	2	0	
November	2003	10	8	67	6	4	10	9	3	5	3	0	
December	2003	11	9	65	6	4	10	8	4	5	2	0	
January	2004	10	8	63	6	5	10	10	4	6	2	0	
February	2004	9	8	59	7	5	9	13	4	8	3	0	
March	2004	8	7	61	5	5	8	14	3	7	4	0	
April	2004	8	8	63	6	3	11	12	3	6	4	0	
May	2004	6	8	63	9	2	11	12	3	4	3	0	
June	2004	6	9	60	12	2	12	13	5	4	4	0	
July	2004	5	10	54	16	4	11	14	5	5	3	0	
August	2004	6	9	53	14	5	10	13	6	7	2	0	
September	2004	8	8	54	13	7	11	12	6	7	1	0	
October	2004	9	8	57	9	7	11	12	6	6	2	0	
November	2004	9	8	54	9	7	12	14	5	4	3	0	
December	2004	9	10	50	10	7	11	14	4	4	3	0	
January	2005	10	11	48	11	6	11	16	4	5	3	0	
February	2005	9	11	49	11	7	12	16	5	6	2	0	
March	2005	8	13	47	11	5	11	17	6	7	2	0	
April	2005	7	15	45	13	6	10	17	6	8	2	0	
May	2005	8	17	42	14	6	12	16	6	7	2	0	
June	2005	8	16	41	13	6	13	17	6	5	1	0	
July	2005	8	14	38	10	6	14	18	5	4	1	0	
August	2005	8	13	37	7	6	12	21	6	5	1	0	
September	2005	8	12	36	7	5	13	23	8	6	2	1	
October	2005	8	12	35	8	5	12	27	9	7	2	1	
November	2005	8	11	32	10	4	12	29	12	9	2	1	
December	2005	7	10	30	11	6	12	29	11	11	2	1	
January	2006	9	11	26	11	6	12	28	12	11	2	1	
February	2006	10	12	23	10	6	12	29	10	11	2	0	
March	2006	12	12	21	10	5	12	28	9	9	2	0	

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY					
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment		
	Available	Won't Come	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Bad Investment		
April 2006	13	11	21	11	4	12	28	10	8	3	1		
May 2006	14	10	20	11	4	13	28	11	8	2	1		
June 2006	15	10	21	12	5	11	26	14	9	3	0		
July 2006	14	12	19	14	5	10	25	15	9	3	0		
August 2006	17	12	17	14	4	10	22	16	11	2	0		
September 2006	23	11	13	11	3	8	24	17	12	2	1		
October 2006	31	7	16	8	4	8	25	15	12	3	1		
November 2006	40	6	19	5	3	7	24	13	11	3	1		
December 2006	43	5	23	4	4	8	20	10	10	3	1		
January 2007	43	5	22	5	4	7	15	9	11	3	1		
February 2007	38	5	22	6	6	7	16	9	11	3	1		
March 2007	35	7	22	6	6	6	16	8	11	4	2		
April 2007	38	7	22	5	4	7	16	11	14	3	2		
May 2007	42	7	24	5	3	7	15	11	13	2	1		
June 2007	46	6	23	4	3	7	14	11	12	1	1		
July 2007	46	6	23	5	3	7	17	10	12	2	1		
August 2007	45	5	20	4	3	5	17	13	15	2	1		
September 2007	45	4	16	3	2	4	17	17	17	3	1		
October 2007	47	3	15	3	2	4	14	20	16	3	1		
November 2007	50	2	15	2	1	5	14	19	16	3	1		
December 2007	50	2	17	2	2	5	13	17	16	3	1		
January 2008	50	2	16	1	1	3	12	17	17	2	1		
February 2008	52	2	18	1	1	3	11	16	16	2	2		
March 2008	52	1	19	0	0	3	10	16	18	3	1		
April 2008	52	1	23	0	0	3	10	15	19	3	2		
May 2008	53	1	21	0	0	3	9	15	22	4	2		
June 2008	54	2	22	1	0	3	10	14	19	4	2		
July 2008	57	2	19	1	0	3	10	14	19	5	1		
August 2008	58	2	18	1	0	3	9	12	18	5	1		
September 2008	59	2	16	0	1	3	8	13	20	5	1		
October 2008	56	2	14	0	0	3	8	17	19	5	1		
November 2008	58	2	16	0	1	4	8	18	19	6	1		
December 2008	57	2	17	0	1	3	7	18	18	7	2		
January 2009	60	2	25	0	1	3	5	14	17	8	1		
February 2009	59	1	28	0	1	3	5	14	17	8	1		
March 2009	63	2	30	0	0	3	6	13	17	8	0		
April 2009	64	2	31	0	0	3	5	11	16	7	0		
May 2009	67	2	33	0	0	4	4	9	15	6	0		
June 2009	68	2	37	0	1	3	3	7	13	5	1		
July 2009	67	2	36	0	1	3	3	8	14	5	1		
August 2009	64	2	35	0	1	2	4	7	14	7	1		
September 2009	65	2	34	1	1	2	4	7	14	6	1		
October 2009	67	2	35	1	1	3	5	7	12	6	1		
November 2009	64	3	36	1	1	4	4	8	12	6	1		
December 2009	64	3	34	1	1	4	4	8	13	6	1		
January 2010	60	4	33	0	1	3	4	8	14	7	1		
February 2010	60	3	33	0	1	3	5	8	15	6	1		
March 2010	61	3	33	1	1	2	5	9	14	7	2		
April 2010	64	4	34	1	1	2	4	9	13	7	1		
May 2010	65	5	33	1	2	2	4	8	12	8	1		
June 2010	63	4	34	1	2	3	3	7	13	6	1		
July 2010	61	3	35	1	2	3	4	6	14	7	2		
August 2010	60	3	38	1	2	3	3	7	16	8	1		

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come Available	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment	
September	2010	58	3	39	1	2	3	4	8	18	9	1	
October	2010	60	3	39	1	2	3	4	9	17	9	1	
November	2010	61	3	38	1	2	4	4	10	15	8	2	
December	2010	63	2	40	0	1	3	3	9	13	7	2	
January	2011	64	2	41	1	0	2	5	9	13	6	2	
February	2011	65	2	41	1	1	2	4	7	14	6	2	
March	2011	64	2	37	1	1	3	4	8	15	5	1	
April	2011	64	3	33	1	2	2	4	9	15	5	2	
May	2011	63	3	31	1	2	2	5	9	15	6	2	
June	2011	62	3	31	2	1	1	5	8	15	6	3	
July	2011	60	3	32	1	1	3	5	7	16	6	2	
August	2011	59	3	32	1	1	2	5	9	18	6	2	
September	2011	58	2	33	1	1	4	5	10	19	7	1	
October	2011	60	1	36	1	1	3	5	13	19	7	2	
November	2011	60	1	40	1	1	4	4	11	17	7	2	
December	2011	61	1	42	0	1	4	4	12	17	6	1	
January	2012	61	2	41	1	1	3	3	11	16	5	1	
February	2012	61	3	41	0	1	3	3	10	16	5	2	
March	2012	62	2	43	0	1	2	4	8	14	5	2	
April	2012	62	2	44	0	2	2	4	9	13	6	2	
May	2012	63	2	44	1	3	3	4	8	13	6	1	
June	2012	62	3	45	1	3	4	3	9	12	5	1	
July	2012	60	4	46	1	3	4	3	7	14	6	0	
August	2012	60	4	48	1	3	4	3	8	12	6	0	
September	2012	60	5	50	1	4	4	2	7	11	6	1	
October	2012	59	6	50	1	4	4	2	9	11	6	1	
November	2012	58	6	49	1	5	4	3	7	12	5	1	
December	2012	55	6	48	1	5	4	3	7	13	6	2	
January	2013	55	5	50	2	7	4	3	5	12	5	1	
February	2013	52	7	52	3	6	3	3	6	12	5	1	
March	2013	52	9	52	2	6	3	4	6	12	5	1	
April	2013	49	11	50	2	5	3	5	6	11	5	1	
May	2013	47	11	49	2	6	4	5	6	10	5	1	
June	2013	43	10	50	4	7	4	5	5	9	4	1	
July	2013	41	11	51	7	8	4	5	5	10	3	1	
August	2013	39	12	51	9	7	4	4	5	10	4	1	
September	2013	39	11	48	10	6	6	5	7	12	4	1	
October	2013	40	10	48	8	5	6	5	8	11	4	1	
November	2013	41	9	49	8	7	6	5	7	12	3	2	
December	2013	42	11	50	8	8	5	4	6	10	3	2	
January	2014	41	11	50	7	8	6	4	7	10	3	1	
February	2014	40	11	50	9	7	5	4	7	10	4	1	
March	2014	39	9	47	9	6	6	6	6	12	4	1	
April	2014	37	10	45	9	7	7	7	5	12	5	1	
May	2014	37	11	44	7	7	8	7	5	11	4	1	
June	2014	36	12	45	6	8	8	8	6	11	4	2	
July	2014	37	11	45	5	10	8	8	7	10	3	2	
August	2014	37	10	45	4	11	8	8	6	10	3	2	
September	2014	35	11	45	4	11	8	8	7	12	4	2	
October	2014	34	10	47	6	10	8	7	7	12	4	1	
November	2014	35	10	48	7	11	7	7	7	12	4	2	
December	2014	37	10	52	7	10	9	6	5	8	3	1	

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY							BAD TIME TO BUY					
		Prices Low; Good Buys	Prices Won't Come Available	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment		
January	2015	37	11	58	6	10	8	4	4	7	3	2		
February	2015	36	11	60	4	9	10	3	4	7	3	1		
March	2015	33	11	58	6	9	8	4	6	8	5	2		
April	2015	31	10	54	7	9	8	5	7	9	5	1		
May	2015	31	10	53	9	10	8	6	7	10	5	1		
June	2015	32	10	55	7	11	8	5	5	9	3	1		
July	2015	32	12	53	8	11	8	5	5	8	3	1		
August	2015	30	13	53	7	11	8	5	6	8	4	1		
September	2015	29	13	50	8	9	10	7	7	9	6	1		
October	2015	28	12	49	8	10	10	8	7	9	5	1		
November	2015	28	10	51	8	9	10	9	6	8	4	1		
December	2015	30	10	51	7	11	8	8	5	9	2	1		
January	2016	31	9	52	10	10	8	8	4	9	2	1		
February	2016	31	9	50	10	11	10	6	5	8	4	1		
March	2016	28	10	52	11	11	10	6	4	7	5	0		
April	2016	26	12	50	9	11	10	8	4	7	6	1		
May	2016	25	12	49	9	10	7	10	4	9	5	1		
June	2016	25	12	49	7	10	9	11	5	8	4	1		
July	2016	26	11	52	5	11	8	11	5	8	3	1		
August	2016	27	11	57	5	11	10	9	5	7	3	1		
September	2016	27	10	57	5	11	8	9	4	7	4	1		
October	2016	25	10	56	7	10	8	8	5	8	4	1		
November	2016	23	11	52	8	11	8	9	6	8	4	1		
December	2016	19	11	50	10	13	9	11	7	9	3	0		
January	2017	21	12	47	14	14	9	10	6	8	4	0		
February	2017	20	13	45	17	12	9	9	6	7	4	1		
March	2017	21	13	43	20	12	9	8	6	6	4	1		
April	2017	20	13	43	19	12	12	9	6	6	3	1		
May	2017	17	14	40	18	14	12	10	6	6	4	0		
June	2017	16	15	41	13	14	14	11	6	6	3	0		
July	2017	16	16	39	11	13	12	11	6	5	3	0		
August	2017	18	13	40	11	17	12	13	4	6	3	1		
September	2017	19	13	41	12	17	10	13	5	5	4	1		
October	2017	18	12	42	11	18	11	13	4	6	4	1		
November	2017	17	13	40	10	15	12	13	5	6	4	0		
December	2017	18	13	40	8	15	13	14	4	6	4	0		
January	2018	18	13	38	8	16	11	15	5	7	5	0		
February	2018	16	13	36	11	17	11	16	6	7	4	0		
March	2018	13	13	33	16	16	11	14	6	6	4	1		
April	2018	12	15	34	19	16	11	14	7	5	3	1		
May	2018	13	16	33	18	16	10	14	7	6	4	0		
June	2018	14	16	34	15	17	10	17	9	5	3	0		
July	2018	13	15	32	13	17	12	20	10	5	3	0		
August	2018	12	13	32	13	19	13	21	10	5	3	0		
September	2018	11	13	30	13	21	13	19	8	6	4	0		
October	2018	11	13	28	15	23	13	17	7	7	3	1		
November	2018	12	12	28	17	22	12	15	8	6	3	1		
December	2018	14	12	29	16	20	12	17	10	6	3	1		
January	2019	14	10	31	14	18	14	18	10	6	3	0		
February	2019	15	10	32	11	16	15	20	10	6	4	0		
March	2019	16	9	35	10	17	15	18	9	6	4	1		
April	2019	17	10	36	8	19	14	20	8	6	3	0		
May	2019	16	11	37	6	19	13	20	8	6	1	0		

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO BUY							BAD TIME TO BUY						
	Prices Low; Good Buys	Prices Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment			
	Available	Won't Come	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Bad Investment			
June 2019	16	10	38	4	20	14	21	8	7	2	0			
July 2019	16	9	41	3	20	14	20	8	8	3	1			
August 2019	14	9	44	3	20	15	18	7	7	5	1			
September 2019	14	9	45	4	19	14	19	6	6	6	1			
October 2019	13	10	45	4	19	13	20	6	5	6	1			
November 2019	15	9	46	4	18	12	21	5	6	6	1			
December 2019	14	10	45	3	20	12	19	5	6	5	1			
January 2020	16	9	45	3	20	13	19	4	5	4	1			
February 2020	16	9	45	3	22	13	18	3	5	3	0			
March 2020	18	8	47	3	20	12	16	3	5	5	0			
April 2020	19	6	45	2	14	9	14	3	10	11	1			
May 2020	25	4	44	0	9	7	12	3	14	15	1			
June 2020	28	4	43	1	5	5	11	5	16	19	1			
July 2020	29	5	47	1	7	6	10	4	14	15	0			
August 2020	24	6	49	1	8	8	10	4	11	13	1			
September 2020	23	6	51	1	8	9	11	3	10	12	1			
October 2020	21	5	52	1	9	8	12	3	9	10	1			
November 2020	20	6	51	0	11	9	12	3	8	11	0			
December 2020	19	6	51	1	11	8	14	3	9	9	0			
January 2021	16	6	50	1	10	9	14	3	11	10	0			
February 2021	15	7	49	2	9	8	15	3	11	9	0			
March 2021	13	9	49	3	9	7	17	3	11	8	0			
April 2021	12	9	45	4	8	7	25	4	9	7	1			
May 2021	10	12	39	5	10	7	35	4	8	4	0			
June 2021	9	10	32	5	9	7	47	4	7	4	0			
July 2021	7	11	28	4	7	6	56	4	7	3	0			
August 2021	6	8	27	3	6	6	59	5	7	5	0			
September 2021	4	7	26	2	6	7	59	6	8	6	0			
October 2021	4	6	27	2	7	7	56	8	11	7	0			
November 2021	4	7	26	2	6	7	58	8	11	6	1			
December 2021	4	8	26	3	6	8	58	8	12	5	2			
January 2022	4	10	24	3	7	9	58	7	10	5	2			
February 2022	4	11	26	8	6	8	55	7	10	5	2			
March 2022	4	11	23	10	5	9	53	10	10	5	1			
April 2022	4	10	21	12	4	8	54	14	11	4	1			
May 2022	3	10	14	10	5	8	60	22	11	3	1			
June 2022	3	9	11	10	5	5	65	31	10	3	2			
July 2022	3	8	8	9	4	6	65	38	10	4	2			
August 2022	4	8	9	8	3	6	63	42	10	5	1			
September 2022	6	7	9	7	3	8	57	41	12	4	1			
October 2022	7	6	7	7	3	8	54	45	11	4	1			
November 2022	6	5	4	7	3	8	52	54	12	4	2			
December 2022	6	3	3	6	2	5	52	63	10	5	2			
January 2023	7	3	3	4	2	4	53	65	11	4	1			
February 2023	8	4	5	4	2	5	49	60	12	4	1			
March 2023	8	5	5	4	2	6	47	56	14	5	1			
April 2023	8	6	6	5	3	7	43	54	15	5	1			
May 2023	7	7	4	4	4	9	43	55	16	4	1			
June 2023	7	7	4	5	5	9	42	55	15	4	1			
July 2023	6	7	4	4	4	9	47	55	13	4	1			
August 2023	7	6	4	4	4	8	47	54	12	4	1			
September 2023	6	6	4	4	3	7	47	58	10	3	1			
October 2023	5	7	4	5	3	7	43	60	12	2	1			

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>	GOOD TIME TO BUY							BAD TIME TO BUY				
	Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment	
November 2023	4	6	4	5	2	6	45	64	12	2	0	
December 2023	4	6	4	4	1	6	48	65	12	2	1	
January 2024	5	4	5	2	2	5	51	66	10	3	0	
February 2024	6	5	6	2	3	5	50	65	9	3	0	

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

The question was: "Generally speaking, do you think now is a good time or a bad time to sell a house?"

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1993	29	6	65	100	65	384
February	1993	31	7	63	100	68	386
March	1993	34	5	60	100	74	377
April	1993	37	7	55	100	82	391
May	1993	37	8	55	100	81	405
June	1993	41	8	51	100	90	410
July	1993	38	9	53	100	85	398
August	1993	42	8	51	100	91	399
September	1993	38	8	54	100	84	403
October	1993	42	7	52	100	90	410
November	1993	40	8	52	100	88	412
December	1993	41	13	46	100	95	407
January	1994	42	15	43	100	100	401
February	1994	43	15	42	100	101	394
March	1994	46	11	43	100	103	425
April	1994	47	9	44	100	104	435
May	1994	55	9	36	100	119	436
June	1994	58	10	33	100	125	416
July	1994	59	11	30	100	130	413
August	1994	56	11	33	100	123	405
September	1994	54	10	36	100	119	400
October	1994	54	9	37	100	118	389
November	1994	52	9	40	100	112	395
December	1994	49	10	41	100	108	409
January	1995	46	11	43	100	103	401
February	1995	45	11	44	100	101	399
March	1995	47	11	42	100	104	384
April	1995	47	10	44	100	103	385
May	1995	50	9	41	100	109	383
June	1995	47	10	43	100	104	391
July	1995	49	10	41	100	108	390
August	1995	49	9	41	100	108	406
September	1995	52	7	42	100	110	404
October	1995	52	8	40	100	111	415
November	1995	51	8	41	100	109	410
December	1995	48	9	43	100	105	420
January	1996	42	8	50	100	91	408
February	1996	40	11	49	100	91	432
March	1996	44	10	47	100	97	418
April	1996	49	10	41	100	108	445
May	1996	51	7	42	100	109	408
June	1996	54	8	38	100	116	420
July	1996	56	8	37	100	119	397
August	1996	54	7	39	100	114	415
September	1996	49	9	42	100	107	411
October	1996	49	10	41	100	108	436
November	1996	53	12	36	100	117	432
December	1996	51	11	38	100	113	412
January	1997	51	11	38	100	113	392
February	1997	49	11	40	100	109	375
March	1997	54	10	35	100	119	388
April	1997	59	9	31	100	128	403
May	1997	63	9	28	100	135	419
June	1997	60	10	30	100	130	420
July	1997	59	11	30	100	129	410

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1997	59	12	29	100	129	429
September	1997	63	13	25	100	138	424
October	1997	64	11	25	100	139	426
November	1997	60	11	29	100	131	415
December	1997	56	11	33	100	123	421
January	1998	53	13	34	100	119	430
February	1998	54	15	31	100	124	439
March	1998	58	15	27	100	131	447
April	1998	60	14	26	100	134	439
May	1998	63	15	21	100	142	440
June	1998	65	15	19	100	146	442
July	1998	68	15	17	100	151	443
August	1998	67	16	17	100	150	432
September	1998	68	16	16	100	152	426
October	1998	66	15	19	100	148	446
November	1998	66	12	22	100	145	450
December	1998	64	10	26	100	138	439
January	1999	61	11	28	100	133	408
February	1999	62	11	27	100	136	404
March	1999	66	12	23	100	143	412
April	1999	71	9	20	100	151	422
May	1999	70	11	19	100	151	416
June	1999	68	12	20	100	148	412
July	1999	68	14	18	100	150	396
August	1999	69	12	19	100	150	401
September	1999	71	11	18	100	152	414
October	1999	70	8	22	100	148	445
November	1999	68	11	21	100	147	454
December	1999	64	11	25	100	138	457
January	2000	61	14	24	100	137	449
February	2000	61	16	23	100	138	455
March	2000	66	15	19	100	147	462
April	2000	67	13	20	100	147	476
May	2000	69	11	20	100	149	472
June	2000	69	11	20	100	149	467
July	2000	72	11	17	100	155	469
August	2000	70	9	20	100	150	475
September	2000	69	10	22	100	147	478
October	2000	66	9	24	100	142	473
November	2000	67	10	23	100	144	464
December	2000	66	10	24	100	142	462
January	2001	64	11	25	100	139	464
February	2001	62	11	27	100	135	489
March	2001	62	10	27	100	135	473
April	2001	61	12	28	100	133	465
May	2001	64	11	25	100	139	436
June	2001	63	13	23	100	140	452
July	2001	65	12	23	100	142	462
August	2001	62	14	25	100	137	467
September	2001	57	12	31	100	127	478
October	2001	52	13	35	100	117	486
November	2001	48	10	41	100	107	498
December	2001	49	11	41	100	108	473
January	2002	50	10	40	100	110	483
February	2002	52	11	37	100	115	460
March	2002	53	12	35	100	118	483

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2002	56	14	30	100	126	481
May	2002	60	15	25	100	134	501
June	2002	60	16	24	100	136	482
July	2002	59	16	25	100	134	475
August	2002	60	15	25	100	136	467
September	2002	62	14	24	100	139	499
October	2002	60	16	24	100	136	510
November	2002	56	18	26	100	130	519
December	2002	51	19	30	100	121	501
January	2003	53	16	31	100	122	481
February	2003	54	15	30	100	124	478
March	2003	58	13	29	100	129	470
April	2003	58	12	31	100	127	476
May	2003	60	8	32	100	128	488
June	2003	61	7	32	100	129	503
July	2003	62	8	30	100	132	501
August	2003	65	9	27	100	138	496
September	2003	65	9	26	100	139	487
October	2003	66	9	26	100	140	473
November	2003	65	8	26	100	139	478
December	2003	67	8	25	100	143	470
January	2004	66	8	26	100	140	488
February	2004	64	8	28	100	136	502
March	2004	66	7	27	100	139	527
April	2004	70	6	24	100	145	531
May	2004	73	5	21	100	152	532
June	2004	71	6	22	100	149	548
July	2004	72	6	21	100	151	572
August	2004	69	7	24	100	146	576
September	2004	70	7	23	100	147	567
October	2004	67	9	24	100	143	560
November	2004	69	9	22	100	147	551
December	2004	66	7	27	100	139	562
January	2005	66	5	29	100	137	579
February	2005	67	6	28	100	139	580
March	2005	69	8	23	100	147	600
April	2005	69	10	21	100	148	582
May	2005	70	9	21	100	149	584
June	2005	73	8	19	100	155	555
July	2005	76	6	18	100	158	571
August	2005	76	6	18	100	158	596
September	2005	73	7	20	100	153	640
October	2005	74	7	19	100	156	634
November	2005	73	6	21	100	152	633
December	2005	72	5	23	100	149	602
January	2006	67	5	28	100	140	615
February	2006	66	6	28	100	138	606
March	2006	64	7	29	100	135	617
April	2006	64	8	28	100	136	614
May	2006	60	7	33	100	127	626
June	2006	61	6	33	100	127	634
July	2006	58	6	36	100	122	634
August	2006	55	6	39	100	117	640
September	2006	46	6	47	100	99	661
October	2006	43	4	53	100	90	683
November	2006	36	4	60	100	77	674
December	2006	34	4	62	100	72	671

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2007	28	6	66	100	62	650
February	2007	29	6	65	100	65	676
March	2007	30	5	65	100	65	682
April	2007	31	3	66	100	64	701
May	2007	31	3	66	100	64	683
June	2007	30	4	66	100	64	667
July	2007	31	5	64	100	68	665
August	2007	28	5	67	100	61	687
September	2007	24	4	72	100	53	702
October	2007	19	3	78	100	41	712
November	2007	16	3	82	100	34	702
December	2007	13	2	85	100	28	705
January	2008	12	2	86	100	25	715
February	2008	10	2	88	100	22	712
March	2008	9	2	89	100	20	702
April	2008	8	3	90	100	18	695
May	2008	8	3	89	100	20	726
June	2008	9	3	88	100	21	730
July	2008	9	2	89	100	20	754
August	2008	8	3	89	100	19	734
September	2008	7	2	91	100	16	722
October	2008	7	3	90	100	17	694
November	2008	6	2	92	100	14	707
December	2008	5	2	93	100	11	718
January	2009	3	2	95	100	9	740
February	2009	3	3	95	100	8	729
March	2009	3	3	94	100	10	751
April	2009	5	2	93	100	12	742
May	2009	7	2	91	100	15	765
June	2009	7	2	91	100	16	771
July	2009	7	2	90	100	17	766
August	2009	6	3	91	100	15	759
September	2009	7	3	90	100	17	754
October	2009	7	3	91	100	16	782
November	2009	7	2	91	100	17	784
December	2009	7	2	92	100	15	801
January	2010	7	2	91	100	17	797
February	2010	7	3	90	100	17	798
March	2010	7	3	90	100	18	796
April	2010	8	4	89	100	19	809
May	2010	9	3	87	100	22	817
June	2010	10	4	86	100	24	801
July	2010	11	2	87	100	24	796
August	2010	10	2	87	100	23	803
September	2010	10	1	89	100	21	826
October	2010	7	1	91	100	16	819
November	2010	6	1	93	100	14	821
December	2010	5	2	93	100	13	809
January	2011	6	2	92	100	14	826
February	2011	6	2	92	100	14	840
March	2011	7	2	91	100	16	874
April	2011	7	2	91	100	16	856
May	2011	6	3	91	100	15	850
June	2011	6	2	92	100	14	830
July	2011	6	2	93	100	13	835
August	2011	6	2	93	100	13	841

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2011	6	1	92	100	14	860
October	2011	6	1	93	100	13	860
November	2011	6	1	93	100	14	881
December	2011	6	1	93	100	13	878
January	2012	7	1	92	100	16	901
February	2012	7	1	92	100	16	862
March	2012	7	1	92	100	15	864
April	2012	7	2	91	100	16	838
May	2012	8	2	91	100	17	862
June	2012	10	2	88	100	21	865
July	2012	10	3	87	100	23	897
August	2012	11	3	86	100	24	886
September	2012	12	4	84	100	28	891
October	2012	14	3	83	100	31	873
November	2012	16	3	81	100	35	864
December	2012	16	3	81	100	36	869
January	2013	19	3	77	100	42	874
February	2013	22	5	73	100	49	862
March	2013	25	4	70	100	55	822
April	2013	29	5	66	100	64	825
May	2013	31	5	64	100	67	831
June	2013	35	6	59	100	76	851
July	2013	36	6	59	100	77	819
August	2013	39	6	55	100	84	816
September	2013	40	6	54	100	85	794
October	2013	41	6	53	100	88	833
November	2013	40	6	55	100	85	839
December	2013	40	5	55	100	85	867
January	2014	40	6	54	100	85	862
February	2014	42	6	52	100	90	885
March	2014	41	6	53	100	88	875
April	2014	42	5	53	100	90	858
May	2014	45	6	50	100	95	845
June	2014	50	6	44	100	106	857
July	2014	49	7	44	100	105	872
August	2014	50	6	44	100	106	867
September	2014	49	6	46	100	103	838
October	2014	50	5	45	100	104	801
November	2014	48	7	45	100	103	783
December	2014	48	7	45	100	103	789
January	2015	51	6	43	100	108	765
February	2015	53	5	41	100	112	753
March	2015	56	5	40	100	116	697
April	2015	57	4	39	100	118	691
May	2015	58	5	37	100	121	655
June	2015	60	5	34	100	126	684
July	2015	60	5	35	100	125	687
August	2015	62	4	34	100	128	733
September	2015	59	5	36	100	122	699
October	2015	59	5	35	100	124	687
November	2015	58	6	36	100	123	648
December	2015	59	4	36	100	123	657
January	2016	60	4	36	100	124	671
February	2016	61	4	36	100	125	667
March	2016	63	4	34	100	129	701
April	2016	60	4	36	100	124	718

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2016	60	4	36	100	124	776
June	2016	59	4	37	100	123	752
July	2016	63	5	32	100	131	754
August	2016	65	5	30	100	135	728
September	2016	66	5	29	100	137	767
October	2016	65	4	31	100	133	789
November	2016	61	5	34	100	127	808
December	2016	60	5	35	100	125	796
January	2017	63	6	31	100	131	807
February	2017	64	6	31	100	133	811
March	2017	67	6	28	100	139	824
April	2017	68	5	27	100	141	835
May	2017	70	6	24	100	146	841
June	2017	72	6	22	100	150	819
July	2017	72	6	22	100	150	804
August	2017	75	4	21	100	154	799
September	2017	75	3	21	100	154	818
October	2017	76	3	21	100	155	839
November	2017	73	5	22	100	151	860
December	2017	72	5	23	100	149	863
January	2018	69	6	25	100	145	863
February	2018	72	5	23	100	149	863
March	2018	74	5	21	100	153	886
April	2018	75	3	22	100	153	879
May	2018	74	4	22	100	153	897
June	2018	76	4	21	100	155	883
July	2018	79	4	17	100	162	876
August	2018	79	4	18	100	161	854
September	2018	77	5	18	100	159	861
October	2018	75	5	20	100	155	859
November	2018	75	5	20	100	155	877
December	2018	75	4	21	100	154	852
January	2019	71	5	23	100	148	854
February	2019	68	5	26	100	142	841
March	2019	66	7	27	100	139	838
April	2019	70	6	24	100	146	816
May	2019	74	5	20	100	154	794
June	2019	78	4	18	100	159	832
July	2019	76	4	20	100	156	863
August	2019	78	4	18	100	160	864
September	2019	77	4	19	100	157	855
October	2019	78	5	17	100	160	862
November	2019	73	5	22	100	151	921
December	2019	76	4	20	100	156	957
January	2020	76	3	21	100	155	974
February	2020	77	4	19	100	158	941
March	2020	74	4	23	100	151	959
April	2020	60	4	37	100	123	943
May	2020	45	3	52	100	93	939
June	2020	36	3	60	100	76	902
July	2020	42	4	54	100	88	889
August	2020	53	4	43	100	109	888
September	2020	59	4	37	100	122	874
October	2020	62	4	34	100	129	881
November	2020	64	4	33	100	131	868
December	2020	64	4	32	100	131	867

TABLE 43
SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2021	64	4	31	100	133	838
February	2021	66	4	30	100	136	847
March	2021	69	3	28	100	141	838
April	2021	72	3	25	100	148	848
May	2021	76	3	21	100	154	831
June	2021	78	2	20	100	158	835
July	2021	81	2	17	100	164	802
August	2021	81	3	16	100	166	817
September	2021	83	3	14	100	169	814
October	2021	80	4	16	100	164	828
November	2021	81	3	15	100	166	830
December	2021	82	3	15	100	167	846
January	2022	83	3	14	100	170	846
February	2022	83	4	13	100	170	841
March	2022	83	4	14	100	169	824
April	2022	82	4	14	100	168	856
May	2022	81	4	15	100	166	852
June	2022	80	4	16	100	165	867
July	2022	76	4	20	100	157	850
August	2022	73	4	23	100	150	862
September	2022	68	4	28	100	140	848
October	2022	65	4	31	100	133	858
November	2022	60	3	37	100	122	826
December	2022	53	3	44	100	109	856
January	2023	51	2	47	100	105	864
February	2023	49	3	48	100	101	911
March	2023	53	4	44	100	109	881
April	2023	54	4	41	100	113	889
May	2023	56	4	40	100	116	866
June	2023	56	4	41	100	115	876
July	2023	57	3	40	100	117	884
August	2023	59	4	37	100	121	919
September	2023	59	5	36	100	123	911
October	2023	57	5	38	100	119	913
November	2023	54	5	41	100	114	889
December	2023	52	4	44	100	108	897
January	2024	52	5	44	100	108	894
February	2024	53	6	41	100	112	908

TABLE 44

**SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Response to the query: "Why do you say so?" following the question on Table 43.

May add to more than 100% due to multiple mentions.

Date of Survey	GOOD TIME TO SELL							BAD TIME TO SELL				
	Prices High	Prices	Interest	Sell in	Times		Interest	Can't				
	Good Sales	Won't Go	Rate	Advance	Good	Make	Prices Low	Rates High;	Afford	Uncertain	Lose Money	
Date of Survey	Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money	
January 1993	15	2	10	1	5	1	38	5	20	2	18	
February 1993	11	1	13	1	8	2	40	5	21	3	15	
March 1993	10	2	15	1	10	3	39	6	21	3	14	
April 1993	11	3	17	1	13	3	38	5	17	3	15	
May 1993	13	4	17	1	13	3	36	6	16	2	15	
June 1993	16	4	17	0	11	3	34	6	14	4	13	
July 1993	16	3	15	1	8	3	40	8	14	5	11	
August 1993	16	3	17	1	10	3	40	6	14	5	11	
September 1993	13	2	18	2	11	3	38	5	16	5	12	
October 1993	12	2	24	1	14	3	34	4	18	5	11	
November 1993	10	2	25	1	14	2	34	5	18	5	13	
December 1993	11	1	26	0	17	2	33	5	15	4	11	
January 1994	11	2	24	0	18	2	29	3	13	3	10	
February 1994	11	2	22	1	20	3	29	5	11	3	9	
March 1994	12	3	22	3	19	2	31	5	12	3	8	
April 1994	12	3	23	5	21	2	31	6	11	2	8	
May 1994	15	5	24	6	19	3	27	4	9	1	7	
June 1994	15	4	25	6	21	4	23	3	7	1	8	
July 1994	17	3	20	5	21	5	21	3	6	1	8	
August 1994	15	2	19	5	21	5	22	5	6	2	7	
September 1994	15	3	15	5	20	5	23	7	8	3	5	
October 1994	14	4	17	5	21	5	23	8	10	4	5	
November 1994	15	4	16	6	20	4	23	7	11	3	7	
December 1994	13	3	14	7	18	4	21	10	11	3	8	
January 1995	14	2	11	6	15	4	22	10	12	3	9	
February 1995	11	2	10	7	16	6	21	14	13	3	9	
March 1995	12	3	10	7	18	4	23	14	13	3	8	
April 1995	11	4	8	7	17	4	25	15	12	3	6	
May 1995	12	4	11	6	15	5	26	12	10	4	6	
June 1995	10	3	13	4	14	5	27	10	10	3	8	
July 1995	12	3	16	2	17	5	26	7	11	2	9	
August 1995	15	2	15	1	20	3	27	6	13	2	7	
September 1995	19	3	15	1	20	3	25	5	16	2	5	
October 1995	18	4	16	2	20	3	24	4	15	2	6	
November 1995	17	3	15	2	20	2	23	4	16	3	6	
December 1995	14	3	15	2	21	3	26	3	15	3	7	
January 1996	14	2	12	1	16	4	26	5	16	4	6	
February 1996	13	2	14	1	14	3	26	4	13	4	7	
March 1996	14	3	18	2	13	4	24	5	12	4	7	
April 1996	15	3	19	2	16	3	26	4	9	4	7	
May 1996	14	3	19	2	19	3	26	4	11	2	7	
June 1996	15	2	14	1	22	3	23	3	9	2	7	
July 1996	14	2	15	1	23	3	22	5	10	1	6	
August 1996	16	3	12	1	20	4	25	6	8	2	5	
September 1996	14	3	12	1	19	4	27	7	8	2	4	
October 1996	17	2	11	2	16	4	26	5	8	2	5	
November 1996	16	3	13	3	19	3	21	4	9	1	5	
December 1996	16	2	12	3	16	4	22	5	9	1	6	

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL					
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't	Afford	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices Low	Rates High;	Credit Tight	To Buy	Future	Money
Date of Survey		Available	Up	Low	Rising Rates	Prosperity	Money	Prices Low	Rates High;	Credit Tight	To Buy	Future	Money
January	1997	14	3	13	3	18	5	20	5	8	1	5	
February	1997	15	3	10	3	16	5	21	6	9	2	5	
March	1997	17	3	12	2	21	5	20	5	10	2	5	
April	1997	17	2	11	2	23	6	19	4	9	2	4	
May	1997	15	1	10	2	25	6	18	2	7	1	3	
June	1997	13	1	8	3	24	6	19	2	7	1	2	
July	1997	14	2	8	1	24	5	16	2	6	1	3	
August	1997	14	2	8	1	24	5	16	2	5	1	3	
September	1997	14	2	8	1	25	4	14	2	3	1	3	
October	1997	16	2	9	1	26	5	15	2	3	1	3	
November	1997	17	2	10	2	24	4	17	1	3	2	2	
December	1997	16	1	10	1	23	3	18	1	4	2	2	
January	1998	13	1	12	0	21	2	17	1	5	2	1	
February	1998	13	1	15	0	20	2	14	1	4	1	2	
March	1998	13	1	16	0	20	3	11	2	3	0	2	
April	1998	13	0	18	1	17	4	10	2	2	0	3	
May	1998	13	1	18	2	17	4	9	2	2	1	2	
June	1998	14	1	20	1	20	2	10	1	2	1	2	
July	1998	19	1	20	1	22	2	9	2	2	1	2	
August	1998	20	1	19	0	25	2	9	2	3	0	2	
September	1998	20	1	20	1	24	3	9	2	3	1	2	
October	1998	18	1	23	1	23	2	11	2	3	1	1	
November	1998	17	2	27	1	19	2	11	3	3	1	1	
December	1998	17	2	27	0	15	1	10	3	3	1	2	
January	1999	17	2	23	0	14	3	12	2	4	0	2	
February	1999	18	1	23	0	15	2	13	2	3	0	2	
March	1999	20	1	23	1	18	3	13	2	2	0	1	
April	1999	21	1	25	1	23	2	10	2	2	1	1	
May	1999	21	1	20	1	27	3	9	1	3	1	1	
June	1999	19	2	18	0	27	4	10	1	3	1	1	
July	1999	21	2	16	1	23	4	11	1	2	0	1	
August	1999	23	2	17	2	21	3	12	1	2	1	1	
September	1999	25	1	18	3	19	3	9	2	4	1	1	
October	1999	24	1	15	3	22	3	7	2	5	1	1	
November	1999	23	1	13	2	21	5	5	2	5	1	1	
December	1999	23	1	9	2	22	4	8	1	4	1	2	
January	2000	24	0	8	1	22	3	8	2	4	1	1	
February	2000	21	0	10	2	24	1	7	4	3	1	1	
March	2000	21	0	11	3	27	3	5	4	4	0	0	
April	2000	21	1	10	4	27	3	5	4	4	1	1	
May	2000	26	1	7	4	25	4	6	3	4	1	1	
June	2000	28	2	5	4	22	3	6	3	3	1	1	
July	2000	30	2	7	4	22	3	5	3	2	0	1	
August	2000	28	2	7	3	20	3	6	4	3	0	2	
September	2000	28	2	9	3	22	4	7	3	3	1	1	
October	2000	28	2	7	3	20	4	10	3	4	1	1	
November	2000	27	2	9	3	22	4	8	2	5	1	0	
December	2000	25	2	8	3	20	3	6	3	5	1	0	
January	2001	21	2	11	3	19	3	4	3	6	2	1	
February	2001	20	2	13	2	17	3	5	3	7	3	1	
March	2001	22	2	18	1	16	3	5	3	9	4	1	
April	2001	21	2	22	0	15	2	7	4	9	4	1	

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO SELL							BAD TIME TO SELL				
	Prices High	Prices	Interest	Sell in	Times		Interest	Can't	Afford	Uncertain	Lose	Money
	Good Sales	Won't Go	Rate	Advance	Good	Make	Prices Low	Rates High; Credit Tight	To Buy	Future	Money	
Date of Survey	Available	Up	Low	Rising Rates	Prosperity	Money	Prices Low	Rates High; Credit Tight	To Buy	Future	Money	
May 2001	21	2	28	1	13	2	6	4	9	4	1	
June 2001	19	1	30	1	10	2	8	5	7	2	1	
July 2001	24	1	29	1	9	4	10	4	6	2	1	
August 2001	26	1	22	1	9	5	15	4	6	1	1	
September 2001	26	2	18	1	11	5	15	3	8	5	2	
October 2001	20	2	18	1	9	2	15	3	11	8	2	
November 2001	15	2	22	1	7	1	13	2	15	11	2	
December 2001	13	2	28	1	4	1	14	3	16	8	2	
January 2002	13	1	30	0	5	1	14	3	16	6	2	
February 2002	14	1	30	0	6	2	14	3	16	4	3	
March 2002	14	1	25	0	8	1	13	2	17	3	2	
April 2002	16	1	25	0	8	2	11	2	15	2	2	
May 2002	17	1	27	1	9	2	10	3	12	1	0	
June 2002	18	1	28	1	9	3	11	3	9	2	1	
July 2002	18	1	26	0	11	3	10	3	11	2	1	
August 2002	18	1	23	0	12	5	11	3	9	3	2	
September 2002	19	1	23	0	12	5	11	2	10	2	1	
October 2002	16	1	27	0	9	6	12	2	10	3	2	
November 2002	17	2	29	0	8	4	11	2	11	2	1	
December 2002	14	2	28	0	7	4	10	4	11	3	1	
January 2003	16	3	28	1	6	3	10	4	12	3	1	
February 2003	17	3	27	1	6	4	10	4	12	3	1	
March 2003	20	3	29	1	6	4	11	4	12	4	1	
April 2003	21	2	28	0	7	4	11	4	12	3	1	
May 2003	22	1	30	0	7	4	13	4	12	2	2	
June 2003	19	1	31	1	9	4	14	4	12	2	1	
July 2003	20	2	34	1	8	4	12	4	12	2	2	
August 2003	21	2	32	1	10	6	10	2	11	3	1	
September 2003	22	1	30	1	11	6	8	2	11	2	1	
October 2003	21	1	29	1	11	8	9	3	11	2	1	
November 2003	21	1	30	1	10	6	9	3	10	2	2	
December 2003	21	2	30	2	11	7	9	3	8	2	1	
January 2004	21	3	27	2	14	5	7	3	9	3	1	
February 2004	19	3	25	1	14	6	8	3	11	3	1	
March 2004	21	2	27	1	12	5	8	3	12	2	1	
April 2004	24	1	27	1	12	5	9	2	9	1	1	
May 2004	27	2	29	2	12	4	7	3	8	1	1	
June 2004	28	2	29	2	12	6	7	4	8	1	1	
July 2004	25	2	28	4	12	6	7	4	8	2	1	
August 2004	23	3	27	4	12	6	8	5	9	1	0	
September 2004	23	3	28	4	14	4	8	3	9	1	0	
October 2004	23	3	27	2	14	6	7	3	9	1	0	
November 2004	28	2	24	2	14	6	6	2	8	2	0	
December 2004	27	2	20	2	14	7	7	3	8	2	1	
January 2005	26	1	21	3	14	8	8	2	8	1	1	
February 2005	25	2	20	3	16	7	7	2	7	1	1	
March 2005	27	3	21	4	15	6	5	3	7	1	1	
April 2005	30	2	19	5	14	6	5	3	5	1	1	
May 2005	30	2	18	5	12	8	6	4	5	1	0	
June 2005	33	3	18	4	12	9	6	3	6	2	0	
July 2005	34	3	18	3	13	7	5	3	6	1	1	
August 2005	34	3	16	3	14	7	5	2	6	1	1	
September 2005	34	4	15	3	13	6	5	1	6	2	2	

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL							BAD TIME TO SELL					
		Prices High	Prices	Interest	Sell in	Times	Good	Make	Prices	Interest	Can't	Afford	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Rising Rates			Low	Rates High; Credit Tight	To Buy			
Date of Survey		Available	Up	Low	Adv.	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money	
October	2005	35	6	14	3	11	8		4	2	6	3	1	
November	2005	32	7	15	4	10	8		6	3	8	2	1	
December	2005	29	6	15	3	12	8		9	4	9	2	1	
January	2006	28	7	12	4	12	7		10	4	12	1	1	
February	2006	27	7	9	4	12	7		10	3	11	2	0	
March	2006	26	7	7	4	10	8		8	3	11	2	0	
April	2006	25	7	10	3	10	6		9	3	11	2	0	
May	2006	24	6	9	4	10	5		12	4	13	1	1	
June	2006	22	5	9	4	12	6		12	6	12	1	2	
July	2006	20	5	7	4	13	6		14	6	13	2	1	
August	2006	18	6	8	5	11	6		15	8	14	2	1	
September	2006	16	8	6	4	8	5		21	9	15	3	1	
October	2006	13	7	5	3	8	5		27	10	16	3	3	
November	2006	11	8	4	1	7	3		37	9	15	3	3	
December	2006	12	6	4	1	7	3		40	9	15	2	4	
January	2007	10	6	3	1	5	3		42	8	16	2	3	
February	2007	11	3	3	1	7	3		38	9	14	3	4	
March	2007	10	2	5	1	8	4		38	8	16	2	3	
April	2007	8	2	6	1	9	3		40	9	15	2	3	
May	2007	7	3	6	1	8	4		42	8	17	2	3	
June	2007	7	4	5	1	8	4		47	8	16	3	3	
July	2007	7	4	4	1	8	4		46	6	17	3	3	
August	2007	7	3	3	1	6	3		47	8	21	3	3	
September	2007	5	3	2	1	6	2		43	11	24	3	4	
October	2007	3	3	2	1	4	2		45	15	27	4	4	
November	2007	3	3	1	0	3	1		47	15	27	5	4	
December	2007	3	3	2	0	2	1		51	17	28	5	5	
January	2008	3	2	2	0	1	1		51	14	28	4	5	
February	2008	2	1	2	0	1	1		54	14	29	4	6	
March	2008	2	1	1	0	1	1		56	12	31	4	6	
April	2008	2	1	1	0	1	0		57	13	33	4	8	
May	2008	1	1	1	0	1	1		55	12	34	4	8	
June	2008	1	2	1	0	1	1		55	10	34	4	8	
July	2008	2	1	1	0	1	1		56	8	33	5	7	
August	2008	1	1	1	0	1	1		59	11	32	6	9	
September	2008	1	1	1	0	2	0		60	12	32	6	10	
October	2008	1	2	2	0	2	0		59	16	30	6	10	
November	2008	1	2	1	0	1	0		60	16	30	7	11	
December	2008	1	2	1	0	1	0		58	17	30	8	12	
January	2009	1	1	0	0	0	0		62	14	31	7	12	
February	2009	1	1	1	0	0	0		62	14	32	7	11	
March	2009	0	1	1	0	0	0		64	14	32	6	11	
April	2009	0	0	1	0	1	0		64	13	29	8	12	
May	2009	1	0	1	0	2	0		65	11	27	6	14	
June	2009	1	0	1	0	2	0		67	9	25	7	13	
July	2009	1	1	1	0	2	0		66	9	27	6	13	
August	2009	0	1	1	0	1	0		65	9	30	5	13	
September	2009	0	1	1	0	2	0		63	9	29	5	14	
October	2009	1	1	1	0	2	0		65	9	30	4	14	
November	2009	1	1	1	0	2	0		64	9	28	5	13	
December	2009	1	1	1	0	1	0		65	9	29	6	13	
January	2010	1	1	2	0	1	0		63	9	29	5	12	

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey	GOOD TIME TO SELL							BAD TIME TO SELL				
	Prices High	Prices	Interest	Sell in	Times		Interest	Can't				
	Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose	
Date of Survey	Available	Up	Low	Rising Rates	Prosperity	Money	Prices Low	Credit Tight	To Buy	Future	Money	
February 2010	0	0	2	0	1	0	65	9	28	3	14	
March 2010	1	1	2	0	1	0	63	9	27	4	14	
April 2010	1	1	2	0	2	0	64	8	27	5	15	
May 2010	2	1	2	0	3	0	62	6	29	5	14	
June 2010	2	0	3	0	3	0	61	6	30	3	13	
July 2010	2	0	3	0	3	0	62	6	29	3	12	
August 2010	1	1	3	0	3	0	64	6	28	4	13	
September 2010	1	1	2	0	3	0	66	7	29	4	14	
October 2010	0	1	2	0	2	0	66	7	31	5	15	
November 2010	0	1	1	0	2	0	67	8	33	4	14	
December 2010	0	0	1	0	2	0	68	8	30	5	15	
January 2011	0	1	2	0	2	0	69	9	28	4	15	
February 2011	0	0	2	0	2	0	68	8	28	5	15	
March 2011	0	1	2	0	3	0	65	9	30	5	15	
April 2011	0	1	1	0	3	0	63	9	31	5	16	
May 2011	1	1	1	0	2	0	64	10	29	5	16	
June 2011	1	1	1	0	1	0	65	10	29	5	17	
July 2011	1	0	2	0	2	0	65	9	28	5	16	
August 2011	0	1	2	0	2	0	65	9	29	5	17	
September 2011	0	1	2	0	2	0	63	9	32	5	15	
October 2011	0	1	1	0	2	0	65	9	33	5	17	
November 2011	0	1	1	0	3	0	65	9	33	4	17	
December 2011	1	0	1	0	3	0	69	10	31	3	17	
January 2012	1	0	2	0	3	0	68	9	29	4	16	
February 2012	1	1	2	0	3	0	69	9	27	3	15	
March 2012	1	1	3	0	3	0	65	8	28	5	18	
April 2012	1	1	3	0	3	0	64	8	28	4	19	
May 2012	1	0	4	0	3	0	63	8	28	5	20	
June 2012	2	0	4	0	4	0	64	9	25	4	17	
July 2012	2	0	4	0	4	0	65	8	24	4	17	
August 2012	2	0	4	0	4	0	65	9	23	3	16	
September 2012	1	0	5	0	5	0	63	7	24	3	17	
October 2012	2	0	5	0	7	0	61	8	25	3	16	
November 2012	2	0	5	0	8	0	58	9	25	3	16	
December 2012	3	1	5	0	8	0	59	9	25	3	14	
January 2013	3	1	7	0	9	0	56	7	26	4	14	
February 2013	5	2	7	0	11	0	56	5	24	5	13	
March 2013	5	2	8	0	11	0	52	4	22	5	15	
April 2013	9	2	8	1	13	0	49	5	18	4	16	
May 2013	10	1	10	0	12	0	46	6	18	3	15	
June 2013	12	1	11	1	15	1	44	7	17	3	12	
July 2013	12	1	11	2	15	1	45	7	17	3	10	
August 2013	12	1	10	2	16	1	42	7	16	3	9	
September 2013	12	2	11	2	14	0	39	7	15	3	9	
October 2013	13	1	13	2	16	1	36	6	16	3	8	
November 2013	13	1	14	2	15	0	36	6	19	3	8	
December 2013	13	1	15	2	15	1	37	5	19	4	9	
January 2014	13	1	14	2	14	1	37	4	18	4	10	
February 2014	13	1	14	2	16	2	35	3	17	5	10	
March 2014	12	1	13	2	16	2	36	3	17	4	10	
April 2014	13	1	13	3	16	2	32	4	18	5	9	
May 2014	15	2	14	2	16	2	32	3	16	3	9	
June 2014	17	2	15	2	17	2	27	4	15	3	8	

TABLE 44

**SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Date of Survey	GOOD TIME TO SELL							BAD TIME TO SELL				
	Prices High	Prices	Interest	Sell in	Times		Interest	Can't				
	Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose	
Date of Survey	Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money	
July 2014	17	2	13	1	20	2	28	4	16	2	6	
August 2014	16	1	14	2	22	3	27	6	16	2	6	
September 2014	15	2	14	2	23	2	29	5	18	2	6	
October 2014	15	1	15	2	23	2	28	5	15	3	6	
November 2014	15	1	15	2	22	2	28	6	15	4	7	
December 2014	16	1	15	1	21	3	28	5	12	4	6	
January 2015	17	1	18	1	21	4	28	4	12	2	6	
February 2015	17	1	21	1	22	4	28	3	11	2	5	
March 2015	16	2	22	2	23	4	27	4	12	2	5	
April 2015	17	2	22	2	22	4	26	4	13	3	5	
May 2015	17	2	20	2	25	4	26	4	13	2	6	
June 2015	18	2	21	1	25	4	24	4	11	2	5	
July 2015	17	1	19	2	27	4	24	5	11	2	5	
August 2015	20	2	21	3	26	3	23	4	10	1	5	
September 2015	19	2	20	4	24	3	23	4	10	2	6	
October 2015	19	3	21	4	24	3	23	3	9	2	6	
November 2015	19	3	22	3	22	3	22	3	11	2	6	
December 2015	20	3	21	3	22	3	21	3	12	1	5	
January 2016	20	3	24	4	20	2	20	3	11	2	5	
February 2016	22	1	23	4	21	3	21	3	11	2	5	
March 2016	22	2	22	4	21	3	21	3	10	3	5	
April 2016	22	2	18	3	22	4	23	3	12	4	5	
May 2016	22	2	20	3	22	3	23	3	12	4	5	
June 2016	22	3	18	2	22	3	25	3	13	3	5	
July 2016	24	2	21	1	22	3	22	3	11	2	3	
August 2016	23	2	21	1	23	3	22	3	10	1	3	
September 2016	22	1	23	1	25	3	19	3	9	2	3	
October 2016	22	2	23	1	25	3	19	4	10	3	3	
November 2016	21	2	23	1	25	4	20	4	11	3	4	
December 2016	21	2	23	2	22	4	19	4	11	4	3	
January 2017	22	2	22	4	23	3	17	3	8	4	2	
February 2017	23	2	20	5	23	3	16	3	8	4	2	
March 2017	25	2	18	6	28	3	15	3	7	3	2	
April 2017	26	2	17	7	29	3	15	3	8	3	2	
May 2017	28	2	17	6	28	4	14	3	7	2	2	
June 2017	30	1	19	5	27	4	13	3	7	2	2	
July 2017	32	2	17	3	27	5	13	2	6	2	2	
August 2017	34	2	18	3	29	4	13	2	6	2	1	
September 2017	35	2	17	2	30	5	12	1	5	3	2	
October 2017	34	2	17	2	32	4	10	1	5	3	2	
November 2017	33	2	15	2	30	5	10	2	6	3	2	
December 2017	31	2	15	2	30	4	9	2	8	2	2	
January 2018	30	3	13	2	29	3	10	2	9	2	2	
February 2018	31	4	15	3	31	3	10	2	7	2	2	
March 2018	31	3	16	5	31	3	11	2	6	2	2	
April 2018	32	2	16	6	32	3	10	3	7	2	2	
May 2018	34	2	14	6	30	4	11	2	8	1	2	
June 2018	37	2	13	5	31	4	10	2	9	1	2	
July 2018	38	2	13	4	29	6	8	2	7	1	2	
August 2018	37	3	13	4	32	5	8	3	7	1	2	
September 2018	35	2	14	4	32	5	8	3	7	1	2	
October 2018	33	3	12	5	34	4	8	3	7	2	2	
November 2018	32	3	13	5	31	4	8	3	6	1	1	

TABLE 44

**SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO SELL							BAD TIME TO SELL				
		Prices High	Prices Won't Go Up	Interest Rate Low	Sell in Advance	Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
		Good Sales Available	Up	Low	Advance	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
December	2018	30	5	12	6	31	5	8	4	6	2	1	
January	2019	28	4	15	5	30	6	10	5	7	2	1	
February	2019	27	5	14	4	30	6	11	5	7	3	1	
March	2019	26	4	13	3	30	6	12	5	7	3	2	
April	2019	30	4	13	2	31	6	11	4	6	2	2	
May	2019	33	3	16	2	34	6	10	4	7	1	2	
June	2019	35	3	18	1	36	6	10	3	6	0	2	
July	2019	35	3	19	1	36	6	11	3	7	1	2	
August	2019	33	4	21	2	35	6	10	2	5	3	2	
September	2019	33	4	22	2	33	6	10	2	6	3	1	
October	2019	32	4	23	1	33	5	8	2	5	3	2	
November	2019	32	4	21	0	31	5	9	3	8	2	2	
December	2019	31	4	20	0	36	5	8	3	7	2	1	
January	2020	30	3	20	1	36	6	8	3	7	2	1	
February	2020	29	3	20	1	36	6	7	2	7	1	1	
March	2020	26	3	22	1	32	6	9	2	8	3	2	
April	2020	21	3	18	0	24	4	13	2	14	10	2	
May	2020	15	3	15	0	17	2	20	2	20	16	2	
June	2020	13	3	15	0	11	1	23	2	26	18	3	
July	2020	15	2	17	0	13	1	24	2	24	14	2	
August	2020	20	2	20	0	17	2	20	2	19	11	1	
September	2020	24	2	19	0	22	3	17	2	15	9	0	
October	2020	29	2	19	0	24	3	14	2	15	7	1	
November	2020	31	2	18	0	25	3	14	2	15	7	1	
December	2020	32	2	19	1	22	3	13	2	15	6	2	
January	2021	32	2	19	1	23	3	12	2	13	6	2	
February	2021	33	2	19	1	23	2	10	3	13	5	2	
March	2021	38	2	19	1	23	2	11	2	12	4	1	
April	2021	44	2	19	1	21	3	10	3	11	3	0	
May	2021	52	2	17	1	19	4	9	3	9	3	0	
June	2021	58	2	15	1	17	5	7	3	9	2	1	
July	2021	63	2	14	1	16	5	6	2	7	1	1	
August	2021	65	2	14	1	16	4	5	1	6	1	1	
September	2021	65	2	13	1	18	5	5	1	5	2	1	
October	2021	60	3	11	1	17	5	5	1	6	3	1	
November	2021	63	2	11	1	15	7	5	1	6	3	1	
December	2021	64	2	12	1	13	7	4	1	6	2	1	
January	2022	68	2	12	1	14	7	4	0	5	1	1	
February	2022	65	3	13	2	16	7	4	0	4	1	0	
March	2022	63	2	12	2	16	6	4	1	4	1	1	
April	2022	62	2	10	3	15	7	4	1	5	2	1	
May	2022	62	2	7	4	15	7	4	3	5	1	1	
June	2022	63	3	5	4	15	8	3	3	5	2	0	
July	2022	58	5	4	5	15	9	4	6	6	2	0	
August	2022	54	6	5	4	13	9	7	9	7	3	1	
September	2022	47	6	4	4	13	8	9	12	9	3	1	
October	2022	44	6	4	3	13	7	10	13	9	3	1	
November	2022	38	6	3	3	13	7	11	19	10	2	1	
December	2022	36	6	2	3	11	5	13	25	11	4	2	
January	2023	35	6	3	2	10	5	16	27	15	3	1	
February	2023	34	5	3	2	9	4	17	26	17	4	1	
March	2023	34	5	3	1	11	5	15	23	18	2	1	

TABLE 44

**SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL					
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't				
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose	
Date of Survey		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money	
April	2023	35	5	2	2	12	5	14	20	17	3	1	
May	2023	36	4	2	2	12	6	14	19	16	2	1	
June	2023	36	4	1	2	13	6	13	18	14	2	0	
July	2023	40	3	2	2	12	6	14	19	14	2	0	
August	2023	42	3	2	1	13	6	12	18	11	2	0	
September	2023	41	3	3	1	12	6	11	20	10	2	0	
October	2023	37	3	2	2	12	6	11	23	11	2	1	
November	2023	35	4	2	2	12	6	11	27	13	2	1	
December	2023	36	3	2	2	11	5	12	27	15	2	2	
January	2024	36	3	3	1	11	5	11	27	15	2	1	
February	2024	38	2	3	1	11	5	10	24	15	3	1	

TABLE 45
CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

The question was: "Do you think the current value of your home--I mean, what it would bring if you sold it today--has increased compared with a year ago, has decreased compared with a year ago, or has it remained about the same?"

<u>Date of Survey</u>		<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1990	39	46	13	1	100	126	361
February	1992	0	50	0	50	100	100	315
November	1992	24	52	23	1	100	101	325
December	1992	25	49	24	1	100	101	322
January	1993	27	47	25	1	100	102	314
February	1993	27	47	25	1	100	102	307
March	1993	27	49	23	1	100	104	295
April	1993	26	50	22	1	100	104	313
May	1993	27	52	20	1	100	106	333
June	1993	27	53	19	1	100	108	339
July	1993	29	52	19	0	100	109	331
August	1993	30	49	20	0	100	110	325
September	1993	30	49	21	0	100	108	334
October	1993	32	48	20	1	100	112	338
November	1993	27	52	19	2	100	108	339
December	1993	29	50	19	2	100	109	333
January	1994	27	52	18	3	100	109	326
February	1994	30	51	16	2	100	114	323
March	1994	30	53	15	2	100	115	340
April	1994	31	55	13	1	100	119	344
May	1994	37	50	12	1	100	125	336
June	1994	36	51	11	2	100	125	326
July	1994	40	47	12	1	100	128	330
August	1994	34	51	14	1	100	120	332
September	1994	35	49	15	1	100	120	330
October	1994	33	51	15	1	100	118	310
November	1994	37	46	15	2	100	122	305
December	1994	41	43	15	1	100	126	310
January	1995	40	43	14	2	100	126	314
February	1995	38	48	14	1	100	124	318
March	1995	37	50	12	1	100	125	315
April	1995	38	48	13	1	100	125	312
May	1995	43	43	14	1	100	129	313
June	1995	45	40	14	1	100	131	313
July	1995	45	41	12	2	100	133	312
August	1995	44	42	12	2	100	133	331
September	1995	38	46	14	2	100	124	331
October	1995	39	44	16	1	100	123	351
November	1995	38	45	16	1	100	121	347
December	1995	40	44	15	1	100	125	350
January	1996	40	45	15	0	100	126	327
February	1996	40	46	14	0	100	126	353
March	1996	42	44	14	0	100	128	349
April	1996	41	44	13	1	100	128	376
May	1996	42	44	14	1	100	128	333
June	1996	40	44	15	1	100	125	337
July	1996	43	43	14	0	100	130	322
August	1996	44	43	13	1	100	131	338
September	1996	42	46	12	0	100	130	335
October	1996	38	47	14	1	100	124	351
November	1996	39	45	15	1	100	124	351

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	1996	38	48	13	1	100	125	335
January	1997	42	48	10	0	100	131	320
February	1997	42	51	7	1	100	135	298
March	1997	45	45	9	1	100	137	312
April	1997	45	43	11	1	100	134	324
May	1997	42	44	13	1	100	129	339
June	1997	41	48	10	2	100	131	343
July	1997	39	52	8	1	100	132	322
August	1997	41	52	6	1	100	135	333
September	1997	45	47	7	1	100	138	328
October	1997	46	47	6	1	100	140	335
November	1997	47	45	7	1	100	140	333
December	1997	49	44	7	1	100	142	342
January	1998	52	41	7	0	100	146	354
February	1998	55	39	5	1	100	150	369
March	1998	54	40	4	1	100	150	375
April	1998	54	38	6	3	100	148	374
May	1998	53	38	6	3	100	147	373
June	1998	53	39	6	2	100	147	372
July	1998	55	39	4	2	100	150	378
August	1998	57	38	4	2	100	153	359
September	1998	58	37	2	2	100	156	354
October	1998	57	36	4	2	100	153	371
November	1998	53	40	5	2	100	147	389
December	1998	51	40	7	2	100	144	384
January	1999	48	43	7	1	100	141	350
February	1999	50	40	8	2	100	142	330
March	1999	49	42	7	2	100	142	326
April	1999	50	42	5	2	100	145	335
May	1999	49	45	5	1	100	144	344
June	1999	49	45	5	1	100	144	344
July	1999	51	42	6	1	100	145	329
August	1999	53	40	5	2	100	148	330
September	1999	58	35	5	2	100	153	343
October	1999	58	36	5	1	100	152	366
November	1999	58	36	5	1	100	153	371
December	1999	54	39	6	1	100	148	377
January	2000	56	38	4	1	100	152	375
February	2000	56	37	5	1	100	151	376
March	2000	56	38	5	2	100	151	378
April	2000	54	36	7	3	100	147	382
May	2000	57	32	7	4	100	150	380
June	2000	61	30	6	3	100	155	373
July	2000	63	32	3	2	100	160	385
August	2000	64	32	3	0	100	161	381
September	2000	66	29	5	0	100	160	381
October	2000	64	29	6	0	100	158	364
November	2000	63	29	7	1	100	156	369
December	2000	61	32	6	1	100	155	368
January	2001	62	30	6	2	100	156	384
February	2001	58	34	6	3	100	152	409
March	2001	56	37	5	2	100	151	401
April	2001	52	38	7	2	100	145	394
May	2001	57	35	6	2	100	151	366
June	2001	60	32	7	1	100	153	373
July	2001	61	32	6	1	100	156	383

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

Date of Survey		Value Increased	Value Same	Value Decreased	DK, NA	Total	Relative	Cases
August	2001	57	37	5	1	100	152	388
September	2001	57	38	4	1	100	154	399
October	2001	59	36	4	1	100	155	399
November	2001	57	37	5	1	100	152	410
December	2001	54	38	7	2	100	147	394
January	2002	51	39	7	3	100	144	409
February	2002	52	38	7	2	100	145	386
March	2002	52	39	7	2	100	145	400
April	2002	54	40	6	1	100	148	400
May	2002	54	40	5	1	100	149	423
June	2002	54	37	8	1	100	147	414
July	2002	57	35	7	0	100	150	408
August	2002	62	30	7	1	100	155	394
September	2002	64	31	4	1	100	159	428
October	2002	62	32	4	1	100	158	441
November	2002	61	33	5	1	100	155	462
December	2002	56	37	6	1	100	150	441
January	2003	55	36	7	2	100	148	409
February	2003	56	36	6	3	100	150	398
March	2003	60	32	7	2	100	153	391
April	2003	61	31	6	2	100	155	407
May	2003	60	32	8	1	100	152	419
June	2003	62	32	5	1	100	157	429
July	2003	60	34	6	1	100	154	423
August	2003	61	32	5	2	100	156	417
September	2003	61	31	6	2	100	155	413
October	2003	66	28	5	2	100	161	403
November	2003	65	28	5	2	100	161	405
December	2003	65	30	3	1	100	162	396
January	2004	63	30	5	2	100	159	417
February	2004	65	30	5	1	100	160	428
March	2004	65	29	5	1	100	160	448
April	2004	68	28	3	0	100	165	444
May	2004	68	29	3	0	100	165	446
June	2004	68	29	3	0	100	166	465
July	2004	65	29	5	1	100	160	495
August	2004	62	32	5	1	100	157	508
September	2004	62	31	6	1	100	156	497
October	2004	65	30	5	0	100	161	479
November	2004	67	28	5	0	100	162	464
December	2004	69	28	4	0	100	165	474
January	2005	65	30	5	0	100	159	492
February	2005	65	31	4	0	100	160	493
March	2005	60	34	6	0	100	155	505
April	2005	64	31	4	0	100	160	491
May	2005	67	28	5	1	100	162	501
June	2005	71	24	4	2	100	167	488
July	2005	73	22	3	2	100	169	505
August	2005	73	22	3	2	100	171	518
September	2005	72	23	4	1	100	168	550
October	2005	70	25	4	1	100	166	541
November	2005	69	24	5	1	100	164	548
December	2005	69	25	5	1	100	163	530
January	2006	64	28	6	2	100	159	547
February	2006	62	32	5	2	100	157	530
March	2006	62	33	4	1	100	159	525

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

Date of Survey		Value Increased	Value Same	Value Decreased	DK, NA	Total	Relative	Cases
April	2006	63	32	4	1	100	160	518
May	2006	63	31	5	1	100	158	528
June	2006	63	31	4	1	100	159	543
July	2006	63	30	6	1	100	158	544
August	2006	62	29	8	1	100	154	548
September	2006	56	33	10	1	100	146	559
October	2006	53	34	12	1	100	141	589
November	2006	48	38	13	1	100	135	588
December	2006	47	37	14	2	100	133	586
January	2007	48	36	15	1	100	133	557
February	2007	48	35	16	1	100	131	575
March	2007	46	36	17	1	100	129	585
April	2007	42	38	18	2	100	123	609
May	2007	42	39	17	2	100	126	590
June	2007	43	37	18	2	100	125	580
July	2007	45	36	18	1	100	127	569
August	2007	43	35	21	1	100	122	583
September	2007	38	37	25	0	100	114	590
October	2007	34	37	28	1	100	106	609
November	2007	31	37	31	0	100	100	610
December	2007	30	37	33	1	100	97	622
January	2008	29	41	30	1	100	99	612
February	2008	25	42	32	1	100	94	606
March	2008	24	42	32	1	100	92	593
April	2008	21	39	40	1	100	81	602
May	2008	21	36	42	1	100	79	628
June	2008	20	38	42	0	100	78	629
July	2008	21	38	40	1	100	81	633
August	2008	20	38	42	1	100	78	620
September	2008	21	36	42	1	100	79	605
October	2008	18	37	44	0	100	74	587
November	2008	16	36	48	1	100	68	590
December	2008	12	36	52	1	100	60	605
January	2009	9	32	56	2	100	53	626
February	2009	10	31	57	2	100	52	628
March	2009	10	31	58	2	100	52	638
April	2009	11	31	56	1	100	55	631
May	2009	10	31	57	1	100	53	641
June	2009	10	30	59	1	100	50	659
July	2009	10	29	61	1	100	49	651
August	2009	11	30	58	1	100	53	665
September	2009	14	30	56	1	100	58	659
October	2009	12	33	54	1	100	58	693
November	2009	12	35	51	1	100	61	676
December	2009	11	38	50	1	100	61	688
January	2010	12	40	46	2	100	66	680
February	2010	11	40	48	1	100	64	693
March	2010	13	39	47	1	100	66	690
April	2010	12	38	49	0	100	63	700
May	2010	15	40	45	1	100	70	695
June	2010	14	43	43	1	100	71	681
July	2010	15	41	44	1	100	71	675
August	2010	14	39	46	1	100	68	691
September	2010	12	37	51	1	100	61	721
October	2010	10	38	51	1	100	59	720
November	2010	9	39	52	0	100	57	720
December	2010	10	41	49	0	100	61	706

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

Date of Survey		Value Increased	Value Same	Value Decreased	DK, NA	Total	Relative	Cases
January	2011	10	41	49	0	100	61	718
February	2011	11	40	49	1	100	62	723
March	2011	12	38	49	1	100	62	748
April	2011	13	38	49	1	100	64	741
May	2011	11	38	51	0	100	61	743
June	2011	10	39	51	0	100	59	723
July	2011	10	39	51	1	100	59	718
August	2011	11	38	51	1	100	60	727
September	2011	11	38	50	1	100	61	745
October	2011	10	37	52	1	100	58	759
November	2011	10	37	52	1	100	57	775
December	2011	10	37	52	1	100	57	770
January	2012	10	39	51	0	100	59	776
February	2012	9	41	49	1	100	60	742
March	2012	9	43	47	1	100	62	745
April	2012	12	45	42	1	100	70	728
May	2012	13	44	42	1	100	71	750
June	2012	15	45	40	0	100	75	752
July	2012	16	42	42	0	100	74	774
August	2012	17	42	40	1	100	77	763
September	2012	18	41	40	1	100	78	764
October	2012	17	42	39	1	100	78	760
November	2012	19	45	35	1	100	84	744
December	2012	20	46	32	1	100	88	756
January	2013	23	46	30	1	100	94	751
February	2013	25	45	28	1	100	97	743
March	2013	26	46	27	1	100	99	700
April	2013	28	46	25	1	100	103	703
May	2013	31	45	23	1	100	108	706
June	2013	34	45	21	0	100	112	739
July	2013	37	44	19	0	100	118	715
August	2013	39	43	17	1	100	122	709
September	2013	40	42	16	1	100	124	676
October	2013	39	43	17	1	100	122	701
November	2013	36	47	17	1	100	119	724
December	2013	35	48	16	1	100	119	757
January	2014	35	49	15	1	100	120	753
February	2014	37	46	16	1	100	122	757
March	2014	39	44	17	0	100	122	757
April	2014	41	41	17	1	100	124	744
May	2014	42	41	16	1	100	125	740
June	2014	43	40	16	1	100	127	741
July	2014	40	43	16	0	100	124	749
August	2014	41	41	17	0	100	124	749
September	2014	40	41	18	1	100	123	723
October	2014	42	40	17	1	100	125	703
November	2014	40	43	15	1	100	125	675
December	2014	41	44	15	1	100	126	673
January	2015	41	43	15	1	100	126	650
February	2015	45	40	14	1	100	131	649
March	2015	46	40	13	1	100	134	602
April	2015	48	40	11	1	100	136	598
May	2015	47	40	12	1	100	135	552
June	2015	49	38	12	1	100	138	565
July	2015	50	38	10	1	100	140	556
August	2015	50	38	11	1	100	138	597

TABLE 45
CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

Date of Survey		Value Increased	Value Same	Value Decreased	DK, NA	Total	Relative	Cases
September	2015	48	39	13	1	100	135	574
October	2015	49	37	14	1	100	135	568
November	2015	48	39	12	0	100	136	538
December	2015	48	40	11	1	100	137	542
January	2016	45	44	10	1	100	134	552
February	2016	44	45	10	1	100	134	554
March	2016	44	46	9	0	100	135	590
April	2016	47	43	10	0	100	136	606
May	2016	51	39	10	1	100	141	644
June	2016	54	36	9	1	100	145	626
July	2016	55	35	10	0	100	145	630
August	2016	51	39	9	0	100	142	610
September	2016	47	43	10	0	100	137	640
October	2016	47	43	10	0	100	136	655
November	2016	51	37	12	0	100	140	662
December	2016	54	35	11	0	100	143	654
January	2017	56	35	9	0	100	147	659
February	2017	50	40	10	0	100	140	665
March	2017	51	39	10	0	100	141	667
April	2017	52	38	10	0	100	142	679
May	2017	59	32	9	0	100	150	689
June	2017	60	30	8	1	100	152	672
July	2017	61	31	7	2	100	154	661
August	2017	60	32	7	1	100	153	661
September	2017	61	32	6	1	100	154	680
October	2017	62	31	6	1	100	157	683
November	2017	65	29	5	1	100	160	703
December	2017	64	30	4	1	100	160	707
January	2018	63	31	6	0	100	157	715
February	2018	61	33	6	0	100	155	721
March	2018	59	33	7	0	100	152	746
April	2018	59	33	7	1	100	153	727
May	2018	61	32	6	1	100	155	722
June	2018	63	32	5	1	100	158	690
July	2018	65	32	3	0	100	161	699
August	2018	65	31	4	0	100	162	690
September	2018	66	30	4	0	100	161	710
October	2018	63	31	5	1	100	159	706
November	2018	60	35	4	1	100	156	727
December	2018	59	36	4	1	100	155	708
January	2019	59	35	4	1	100	155	721
February	2019	57	37	5	2	100	152	716
March	2019	55	39	5	1	100	150	708
April	2019	56	38	5	1	100	150	682
May	2019	59	35	5	1	100	154	654
June	2019	62	32	6	1	100	156	703
July	2019	61	32	6	1	100	156	725
August	2019	62	31	6	1	100	156	737
September	2019	61	31	7	1	100	153	716
October	2019	62	30	7	1	100	155	716
November	2019	61	31	8	0	100	154	744
December	2019	63	30	6	0	100	157	776
January	2020	63	31	6	0	100	156	802
February	2020	62	32	6	0	100	157	792
March	2020	59	35	5	0	100	154	805
April	2020	53	39	7	1	100	145	777

AGE 55 AND UP
TABLE 45
CHANGE IN HOME VALUES DURING THE PAST YEAR
(Three Month Moving Averages)

360

<u>Date of Survey</u>		<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2020	47	41	11	2	100	136	756
June	2020	44	42	13	2	100	131	726
July	2020	47	40	11	2	100	135	730
August	2020	53	36	9	1	100	144	737
September	2020	58	34	7	1	100	151	725
October	2020	64	29	6	1	100	157	727
November	2020	64	31	4	1	100	159	724
December	2020	65	29	5	1	100	160	710
January	2021	67	28	5	1	100	162	681
February	2021	70	25	5	0	100	165	687
March	2021	73	23	4	1	100	169	678
April	2021	72	23	4	0	100	168	694
May	2021	76	20	3	1	100	172	679
June	2021	77	18	4	1	100	173	693
July	2021	82	15	2	1	100	179	672
August	2021	82	15	3	1	100	179	684
September	2021	84	14	2	1	100	182	676
October	2021	82	15	2	1	100	179	673
November	2021	81	15	2	1	100	179	671
December	2021	79	18	3	1	100	176	690
January	2022	81	16	2	0	100	179	704
February	2022	83	15	1	0	100	182	703
March	2022	87	12	1	0	100	185	691
April	2022	86	12	1	1	100	185	709
May	2022	85	13	1	1	100	184	708
June	2022	82	16	1	1	100	181	729
July	2022	80	17	2	1	100	178	727
August	2022	75	19	4	1	100	171	734
September	2022	73	20	6	1	100	167	719
October	2022	70	22	7	1	100	163	717
November	2022	67	25	7	1	100	159	691
December	2022	63	26	10	1	100	153	720
January	2023	59	28	12	1	100	146	726
February	2023	56	28	15	2	100	141	760
March	2023	55	29	15	2	100	140	727
April	2023	53	30	15	1	100	138	730
May	2023	55	28	15	1	100	140	716
June	2023	55	28	16	1	100	139	732
July	2023	58	27	15	1	100	143	751
August	2023	58	29	13	1	100	145	781
September	2023	59	28	12	1	100	147	762
October	2023	57	30	11	1	100	146	760
November	2023	58	29	11	1	100	147	738
December	2023	59	29	10	1	100	149	759
January	2024	62	28	9	1	100	153	764
February	2024	62	29	8	0	100	154	778

TABLE 46

EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

The questions were: "What do you think will happen to the prices of homes like yours in your community over the next 12 months? Will they increase at a rapid rate, increase at a moderate rate, remain about the same, decrease at a moderate rate, or decrease at a rapid rate?"

"By about what percent do you expect prices of homes like yours in your community to go (up/down), on average, over the next 12 months?"

Date of Survey	Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
							25th	75th	Rng			
March 2007	39	49	10	2	100	0.1	-0.9	4.9	5.8	2.3	48	585
April 2007	34	53	12	2	100	0.0	-0.8	4.2	4.9	1.9	46	609
May 2007	33	53	13	1	100	0.2	-0.3	3.6	3.9	1.5	40	590
June 2007	31	54	15	0	100	0.1	-0.5	3.6	4.0	1.3	52	580
July 2007	34	52	14	0	100	0.2	-0.5	4.3	4.8	1.8	62	569
August 2007	34	51	15	0	100	0.2	-0.5	3.8	4.3	1.5	61	583
September 2007	30	51	18	1	100	0.2	-1.2	2.3	3.5	0.6	50	590
October 2007	26	51	23	0	100	0.0	-1.2	1.5	2.7	-0.1	52	609
November 2007	24	51	25	0	100	0.0	-1.3	1.2	2.4	-0.5	60	610
December 2007	23	53	24	0	100	0.0	-0.5	1.2	1.6	-0.1	56	622
January 2008	20	58	22	1	100	0.0	-0.5	0.4	0.9	-0.3	43	612
February 2008	19	57	23	1	100	-0.1	-1.8	0.4	2.2	-0.5	54	606
March 2008	20	57	23	0	100	0.0	-1.8	0.6	2.4	-0.4	61	593
April 2008	20	54	26	0	100	0.0	-2.2	0.7	2.9	-0.7	74	602
May 2008	18	55	26	1	100	0.0	-2.3	0.7	3.0	-0.7	62	628
June 2008	18	54	27	1	100	-0.1	-2.8	0.5	3.3	-1.0	69	629
July 2008	19	53	27	1	100	-0.2	-2.9	0.5	3.4	-0.9	67	633
August 2008	19	56	25	0	100	0.0	-1.4	0.7	2.1	-0.8	60	620
September 2008	17	61	22	1	100	0.0	-0.9	0.6	1.6	-0.5	46	605
October 2008	17	61	21	1	100	0.0	-0.6	0.5	1.1	-0.4	50	587
November 2008	16	61	21	1	100	-0.1	-0.6	0.3	0.9	-0.7	51	590
December 2008	17	59	23	1	100	-0.2	-0.8	0.5	1.2	-1.1	55	605
January 2009	14	62	23	2	100	-0.1	-0.6	0.5	1.0	-1.5	51	626
February 2009	12	64	22	3	100	-0.1	-0.6	0.4	1.0	-1.6	48	628
March 2009	10	65	22	3	100	-0.1	-1.0	0.3	1.3	-1.7	50	638
April 2009	11	63	24	2	100	-0.1	-1.2	0.5	1.7	-1.5	42	631
May 2009	15	61	23	1	100	-0.1	-1.3	0.6	1.9	-1.0	45	641
June 2009	19	59	21	1	100	-0.1	-0.8	0.6	1.4	-0.5	42	659
July 2009	21	61	17	1	100	-0.1	-0.5	0.4	1.0	-0.3	41	651
August 2009	22	62	15	2	100	-0.1	-0.8	1.0	1.8	0.1	43	665
September 2009	22	65	12	2	100	-0.1	-1.0	1.1	2.1	0.5	39	659
October 2009	24	63	12	1	100	-0.1	-1.0	1.1	2.2	1.0	42	693
November 2009	24	63	13	0	100	0.1	-0.5	0.6	1.2	0.7	38	676
December 2009	23	62	14	1	100	-0.1	-0.7	0.5	1.2	0.4	43	688
January 2010	22	61	15	2	100	-0.1	-0.7	0.5	1.2	0.1	37	680
February 2010	22	63	13	2	100	-0.3	-1.0	0.4	1.4	0.1	35	693
March 2010	24	62	12	2	100	-0.1	-0.6	0.8	1.3	0.2	34	690
April 2010	24	63	12	1	100	-0.1	-0.6	0.8	1.3	0.2	39	700
May 2010	26	60	13	2	100	0.1	-0.3	1.3	1.5	0.3	36	695
June 2010	25	61	12	1	100	0.1	-0.3	1.0	1.3	0.4	30	681
July 2010	24	61	14	2	100	0.0	-0.5	1.0	1.5	0.3	24	675
August 2010	21	64	14	1	100	0.0	-0.5	0.5	1.0	0.0	29	691
September 2010	18	63	18	1	100	-0.1	-0.5	0.4	0.9	-0.6	36	721
October 2010	18	63	18	1	100	0.0	-0.4	0.4	0.8	-0.7	37	720
November 2010	18	61	20	1	100	0.0	-0.4	0.4	0.8	-0.9	46	720
December 2010	19	63	17	1	100	0.0	-0.4	0.4	0.8	-0.6	47	706
January 2011	18	63	17	1	100	0.0	-0.4	0.4	0.8	-0.6	48	718
February 2011	18	65	17	1	100	0.0	-0.4	0.4	0.8	-0.3	41	723

TABLE 46

**EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>			
March	2011	18	63	18	1	100	0.0	-0.4	0.4	0.8	-0.2	36	748
April	2011	17	64	19	1	100	0.0	-0.4	0.4	0.8	-0.3	35	741
May	2011	17	64	17	1	100	0.0	-0.4	0.4	0.8	0.0	36	743
June	2011	15	66	18	1	100	-0.2	-0.7	0.3	1.0	-0.2	35	723
July	2011	17	66	16	2	100	-0.2	-0.7	0.3	1.0	0.0	39	718
August	2011	16	64	19	1	100	-0.2	-1.0	0.3	1.3	-0.4	39	727
September	2011	15	63	21	1	100	-0.1	-0.7	0.3	1.1	-0.5	37	745
October	2011	13	64	23	0	100	0.0	-0.7	0.4	1.2	-0.9	37	759
November	2011	14	66	20	0	100	0.0	-0.4	0.5	0.9	-0.7	32	775
December	2011	15	64	20	1	100	0.2	-0.4	0.8	1.2	-0.6	39	770
January	2012	16	64	19	1	100	0.1	-0.4	0.6	1.0	-0.5	44	776
February	2012	16	64	19	1	100	0.1	-0.5	0.6	1.2	-0.5	44	742
March	2012	17	64	17	1	100	-0.1	-0.5	0.3	0.9	-0.5	40	745
April	2012	20	62	16	1	100	-0.2	-0.8	0.4	1.2	-0.4	38	728
May	2012	22	61	16	1	100	-0.2	-0.8	0.4	1.2	-0.3	41	750
June	2012	22	61	15	2	100	-0.2	-0.7	0.4	1.2	0.0	36	752
July	2012	22	61	14	2	100	0.0	-0.5	0.4	0.9	0.3	29	774
August	2012	22	63	13	3	100	0.1	-0.3	0.4	0.8	0.4	26	763
September	2012	24	64	11	1	100	0.1	-0.4	0.7	1.2	0.7	30	764
October	2012	24	65	10	1	100	0.1	-0.4	0.9	1.4	0.7	32	760
November	2012	27	62	10	1	100	0.1	-0.4	1.7	2.1	0.9	33	744
December	2012	28	60	11	1	100	0.1	-0.3	2.0	2.3	0.8	31	756
January	2013	29	59	11	1	100	0.1	-0.4	2.2	2.6	0.8	35	751
February	2013	30	58	10	1	100	0.1	-0.4	2.7	3.1	1.2	37	743
March	2013	33	57	8	1	100	0.1	-0.6	3.2	3.7	1.5	39	700
April	2013	36	54	8	2	100	0.1	-0.5	3.7	4.3	1.6	35	703
May	2013	38	53	7	2	100	0.1	-0.6	4.0	4.6	1.6	35	706
June	2013	39	51	8	1	100	0.2	-0.4	4.5	4.9	1.7	36	739
July	2013	42	49	9	0	100	0.3	-0.3	4.9	5.2	1.9	34	715
August	2013	41	49	10	0	100	0.2	-0.4	4.5	4.9	1.8	32	709
September	2013	40	51	9	0	100	0.2	-0.6	4.5	5.1	1.8	30	676
October	2013	39	53	8	0	100	0.2	-0.6	4.2	4.8	1.7	31	701
November	2013	37	54	9	0	100	0.2	-0.4	4.1	4.5	1.5	31	724
December	2013	38	53	9	0	100	0.3	-0.2	4.1	4.3	1.5	32	757
January	2014	39	52	8	0	100	0.3	-0.2	4.3	4.5	1.7	31	753
February	2014	39	53	8	0	100	0.3	-0.2	4.2	4.4	1.7	28	757
March	2014	37	54	8	1	100	0.3	-0.2	3.7	3.9	1.3	28	757
April	2014	37	53	9	1	100	0.3	-0.2	3.7	3.9	1.4	37	744
May	2014	39	51	8	1	100	0.3	-0.2	4.3	4.4	1.7	43	740
June	2014	42	50	8	1	100	0.3	-0.2	4.8	4.9	2.2	46	741
July	2014	41	51	8	1	100	0.3	-0.2	4.6	4.8	1.8	42	749
August	2014	39	52	7	1	100	0.3	-0.2	4.3	4.4	1.8	33	749
September	2014	38	52	9	1	100	0.3	-0.2	3.8	4.0	1.3	29	723
October	2014	38	52	9	1	100	0.3	-0.2	3.8	4.0	1.4	22	703
November	2014	37	51	11	1	100	0.3	-0.2	3.7	3.9	1.2	27	675
December	2014	39	51	9	1	100	0.3	-0.2	3.9	4.0	1.5	27	673
January	2015	40	50	9	1	100	0.3	-0.3	4.0	4.3	1.5	32	650
February	2015	41	50	8	1	100	0.3	-0.3	4.4	4.7	1.8	30	649
March	2015	41	51	7	1	100	0.2	-0.4	4.3	4.6	1.9	28	602
April	2015	42	52	6	0	100	0.3	-0.2	4.3	4.6	2.2	27	598
May	2015	42	51	7	0	100	0.3	-0.3	4.0	4.3	2.1	27	552
June	2015	43	50	7	1	100	0.4	-0.1	4.3	4.5	2.1	26	565
July	2015	42	51	7	1	100	0.4	-0.1	4.3	4.4	2.0	21	556
August	2015	42	52	6	0	100	0.4	-0.1	4.6	4.7	2.1	23	597
September	2015	40	53	7	0	100	0.3	-0.1	4.3	4.5	1.8	27	574

TABLE 46

EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>			
October	2015	39	53	8	0	100	0.3	-0.3	4.0	4.3	1.7	30	568
November	2015	38	52	9	1	100	0.2	-0.5	3.5	4.0	1.3	27	538
December	2015	40	51	9	1	100	0.2	-0.5	3.7	4.2	1.4	34	542
January	2016	41	51	8	1	100	0.2	-0.5	4.0	4.5	1.7	38	552
February	2016	41	52	6	1	100	0.3	-0.2	4.4	4.7	2.0	38	554
March	2016	42	51	6	1	100	0.3	-0.2	4.6	4.8	2.1	32	590
April	2016	41	50	8	1	100	0.3	-0.2	4.4	4.6	1.8	28	606
May	2016	44	47	9	1	100	0.4	-0.3	4.5	4.7	1.9	31	644
June	2016	44	47	8	1	100	0.3	-0.4	4.5	4.9	1.9	32	626
July	2016	47	44	9	0	100	0.4	-0.4	4.8	5.1	2.2	35	630
August	2016	46	45	9	0	100	0.4	-0.3	4.8	5.1	2.1	33	610
September	2016	42	47	10	1	100	0.4	-0.2	4.4	4.6	1.8	32	640
October	2016	41	49	9	1	100	0.3	-0.2	4.1	4.2	1.5	31	655
November	2016	41	48	10	1	100	0.3	-0.3	4.0	4.3	1.5	31	662
December	2016	46	45	9	0	100	0.4	-0.2	4.5	4.7	2.1	30	654
January	2017	47	44	9	0	100	0.4	-0.2	4.8	5.1	2.3	29	659
February	2017	48	45	8	0	100	0.4	-0.3	4.8	5.1	2.5	29	665
March	2017	48	43	8	0	100	0.6	-0.5	4.9	5.4	2.4	31	667
April	2017	52	41	7	1	100	1.1	-0.5	4.9	5.4	2.6	30	679
May	2017	54	39	6	1	100	1.5	-0.3	5.0	5.3	2.8	28	689
June	2017	56	38	5	1	100	1.8	-0.1	5.1	5.1	3.1	30	672
July	2017	54	39	6	1	100	1.4	0.0	5.1	5.2	3.0	32	661
August	2017	54	40	6	0	100	1.3	0.0	5.1	5.2	3.0	31	661
September	2017	52	41	6	0	100	1.1	-0.1	5.2	5.2	3.0	29	680
October	2017	53	41	6	0	100	1.3	0.0	5.1	5.2	3.0	26	683
November	2017	52	41	6	1	100	1.2	-0.2	5.2	5.4	3.0	30	703
December	2017	51	42	6	1	100	1.0	-0.2	5.0	5.3	2.8	32	707
January	2018	51	40	8	1	100	1.0	-0.3	5.0	5.2	2.8	34	715
February	2018	52	40	8	0	100	1.1	-0.3	4.9	5.1	2.6	31	721
March	2018	53	40	8	0	100	1.2	-0.3	5.0	5.2	2.7	32	746
April	2018	53	41	6	0	100	1.2	-0.2	5.0	5.3	3.0	36	727
May	2018	54	40	6	1	100	1.6	-0.1	5.2	5.3	3.2	36	722
June	2018	55	40	5	1	100	1.8	-0.2	5.7	5.9	3.4	38	690
July	2018	53	40	5	2	100	1.8	-0.2	5.7	5.9	3.5	39	699
August	2018	54	38	6	1	100	1.9	-0.1	5.8	5.9	3.5	44	690
September	2018	52	40	7	1	100	1.5	-0.1	5.2	5.3	3.0	38	710
October	2018	52	41	7	0	100	1.3	-0.2	5.1	5.3	2.8	35	706
November	2018	49	44	7	0	100	0.6	-0.3	4.6	4.9	2.2	27	727
December	2018	50	43	8	0	100	0.6	-0.2	4.6	4.8	2.3	32	708
January	2019	47	44	9	0	100	0.4	-0.2	4.4	4.6	2.1	30	721
February	2019	48	43	8	1	100	0.6	-0.1	4.7	4.9	2.3	37	716
March	2019	50	42	8	1	100	1.1	-0.3	4.8	5.1	2.3	37	708
April	2019	52	41	7	1	100	1.1	-0.3	4.7	4.9	2.4	35	682
May	2019	52	42	6	0	100	1.2	-0.5	4.7	5.2	2.5	33	654
June	2019	50	44	5	1	100	0.7	-0.3	4.7	5.0	2.5	29	703
July	2019	50	44	5	1	100	0.7	-0.5	4.9	5.4	2.5	28	725
August	2019	50	43	6	1	100	0.7	-0.3	4.9	5.1	2.5	23	737
September	2019	49	41	8	1	100	0.6	-0.4	4.9	5.3	2.3	25	716
October	2019	50	40	9	1	100	0.8	-0.3	5.0	5.2	2.3	28	716
November	2019	48	41	10	1	100	0.5	-0.5	4.7	5.1	2.2	31	744
December	2019	49	42	8	0	100	0.6	-0.3	4.6	4.9	2.4	32	776
January	2020	50	43	7	0	100	0.7	-0.2	4.5	4.7	2.5	35	802
February	2020	50	44	6	0	100	0.8	-0.1	4.8	4.9	2.6	32	792
March	2020	49	45	6	1	100	0.7	-0.1	4.8	4.9	2.4	30	805

TABLE 46

EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>			
April	2020	42	46	11	0	100	0.3	-0.2	4.1	4.4	1.5	36	777
May	2020	35	47	17	1	100	0.2	-0.3	3.4	3.7	0.8	46	756
June	2020	34	47	18	0	100	0.2	-0.3	3.4	3.8	0.7	53	726
July	2020	38	49	13	1	100	0.2	-0.4	4.0	4.4	1.3	44	730
August	2020	42	49	9	1	100	0.3	-0.4	4.7	5.1	1.8	36	737
September	2020	46	46	7	1	100	0.9	-0.3	4.8	5.1	2.2	27	725
October	2020	50	42	7	1	100	1.3	-0.3	4.9	5.2	2.3	32	727
November	2020	52	39	8	0	100	1.3	-0.2	4.9	5.1	2.4	35	724
December	2020	51	39	9	1	100	1.4	-0.2	5.1	5.3	2.3	46	710
January	2021	52	38	9	1	100	1.6	-0.4	5.1	5.5	2.5	43	681
February	2021	54	37	8	1	100	2.3	-0.3	5.4	5.7	2.9	43	687
March	2021	56	36	6	1	100	2.8	-0.4	5.8	6.2	3.5	39	678
April	2021	58	35	6	1	100	3.2	-0.1	6.5	6.6	4.1	45	694
May	2021	63	30	5	1	100	4.1	0.0	7.9	7.9	4.9	49	679
June	2021	64	30	6	1	100	4.1	0.2	8.7	8.5	4.8	61	693
July	2021	64	29	6	1	100	4.5	-0.1	9.5	9.7	5.1	75	672
August	2021	58	32	9	1	100	3.5	-0.3	8.4	8.7	4.1	86	684
September	2021	56	32	11	1	100	3.1	-0.4	8.4	8.7	4.0	85	676
October	2021	56	31	12	1	100	2.7	-0.2	7.3	7.4	3.7	77	673
November	2021	57	33	10	1	100	2.9	-0.1	7.8	7.9	3.9	69	671
December	2021	55	34	10	1	100	2.6	-0.3	7.0	7.3	3.6	65	690
January	2022	53	37	9	1	100	2.4	-0.5	8.0	8.5	3.6	59	704
February	2022	53	37	8	2	100	2.3	-0.7	8.5	9.2	3.8	63	703
March	2022	53	38	7	2	100	2.6	-0.6	9.5	10.0	4.3	64	691
April	2022	54	36	9	2	100	3.0	-0.2	9.6	9.9	4.4	76	709
May	2022	54	36	10	1	100	2.8	-0.3	9.1	9.4	4.2	84	708
June	2022	51	36	13	0	100	2.2	-0.5	7.7	8.2	3.3	85	729
July	2022	44	38	17	1	100	0.9	-0.6	6.1	6.7	1.9	83	727
August	2022	36	41	22	1	100	0.2	-1.5	4.6	6.0	0.4	83	734
September	2022	34	41	25	1	100	-0.1	-1.6	4.4	6.0	0.1	84	719
October	2022	33	41	25	1	100	-0.1	-1.6	4.2	5.8	0.0	80	717
November	2022	34	39	25	1	100	0.0	-1.9	4.6	6.5	0.4	85	691
December	2022	30	40	29	1	100	0.0	-3.3	3.1	6.4	-0.4	78	720
January	2023	26	44	30	0	100	-0.1	-4.3	1.9	6.1	-0.8	68	726
February	2023	27	45	27	0	100	0.0	-3.0	1.6	4.6	-0.6	50	760
March	2023	31	46	22	1	100	0.1	-1.4	2.7	4.1	0.2	49	727
April	2023	35	45	19	1	100	0.2	-0.4	3.8	4.2	0.7	61	730
May	2023	36	45	17	2	100	0.2	-0.3	4.1	4.4	0.8	58	716
June	2023	37	46	16	1	100	0.2	-0.3	4.4	4.7	1.1	52	732
July	2023	38	47	14	1	100	0.3	-0.3	4.8	5.0	1.4	46	751
August	2023	40	48	12	1	100	0.3	-0.3	4.9	5.3	1.9	45	781
September	2023	41	48	10	1	100	0.3	-0.3	5.0	5.4	2.0	44	762
October	2023	41	48	10	1	100	0.3	-0.3	5.0	5.3	2.3	41	760
November	2023	40	47	12	1	100	0.3	-0.4	4.9	5.3	2.1	46	738
December	2023	40	46	13	1	100	0.3	-0.4	4.8	5.1	2.0	53	759
January	2024	42	44	13	1	100	0.3	-0.4	4.8	5.2	2.0	55	764
February	2024	44	45	10	1	100	0.4	-0.2	4.9	5.0	2.1	46	778

TABLE 47

EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

The questions were: "What about the outlook for prices of homes like yours in your community over the next 5 years or so? Do you expect them to increase, remain about the same, or decrease?"

"By about what percent do you expect prices of homes like yours in your community to go (up/down), on average, over the next 5 years or so?"

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>				<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>				
May	2007	59	31	8	2	100	2.5	0.1	5.1	5.1	3.2	40	590	
June	2007	58	33	8	1	100	2.3	0.0	5.3	5.3	3.3	46	580	
July	2007	61	30	8	1	100	2.6	0.1	5.8	5.7	3.8	59	569	
August	2007	62	28	9	2	100	2.8	0.1	5.8	5.7	3.8	61	583	
September	2007	62	27	10	2	100	2.7	0.0	5.5	5.5	3.2	53	590	
October	2007	58	30	10	2	100	2.3	-0.1	5.0	5.1	2.8	49	609	
November	2007	57	31	10	2	100	2.1	-0.1	5.0	5.1	2.7	54	610	
December	2007	56	32	10	2	100	2.0	0.0	5.0	5.1	2.9	52	622	
January	2008	57	31	10	2	100	2.0	-0.2	5.0	5.1	2.6	45	612	
February	2008	55	33	11	1	100	2.0	-0.2	5.0	5.2	2.6	42	606	
March	2008	55	33	10	2	100	1.8	-0.3	4.9	5.2	2.5	47	593	
April	2008	53	34	10	2	100	1.8	-0.2	5.0	5.2	2.7	43	602	
May	2008	53	33	11	3	100	1.7	-0.2	5.0	5.2	2.6	37	628	
June	2008	52	33	12	3	100	1.5	-0.2	5.0	5.2	2.6	34	629	
July	2008	52	34	13	2	100	1.2	-0.4	4.9	5.3	2.5	44	633	
August	2008	55	31	12	2	100	1.7	-0.3	4.9	5.2	2.5	47	620	
September	2008	56	31	10	2	100	2.0	-0.1	4.9	5.1	2.9	46	605	
October	2008	55	33	10	3	100	1.8	-0.2	4.9	5.2	2.4	39	587	
November	2008	56	33	9	2	100	1.8	-0.3	5.0	5.3	2.6	35	590	
December	2008	57	31	10	2	100	1.9	-0.4	5.0	5.4	2.2	36	605	
January	2009	57	31	10	2	100	2.1	-0.3	4.9	5.2	2.3	33	626	
February	2009	55	32	10	3	100	1.9	-0.3	4.9	5.2	2.1	42	628	
March	2009	54	33	10	3	100	1.8	-0.2	4.9	5.1	2.0	42	638	
April	2009	54	34	9	3	100	1.9	-0.3	5.0	5.2	2.3	43	631	
May	2009	55	35	8	2	100	1.9	-0.2	4.9	5.1	2.4	34	641	
June	2009	59	32	8	1	100	2.3	-0.1	5.0	5.2	2.7	32	659	
July	2009	59	31	9	1	100	2.3	0.0	5.0	5.0	2.8	38	651	
August	2009	59	30	9	2	100	2.3	0.0	5.1	5.1	2.8	37	665	
September	2009	57	32	8	3	100	2.1	-0.1	4.9	5.1	2.8	35	659	
October	2009	59	31	7	3	100	2.2	-0.1	5.0	5.1	3.1	33	693	
November	2009	60	30	7	3	100	2.2	-0.1	5.0	5.1	3.1	35	676	
December	2009	60	30	9	2	100	2.2	-0.1	5.0	5.1	3.1	37	688	
January	2010	59	31	8	2	100	2.1	-0.1	4.9	5.0	2.8	29	680	
February	2010	58	32	8	2	100	2.0	0.0	4.9	5.0	2.9	29	693	
March	2010	59	33	6	2	100	2.2	0.1	4.9	4.9	3.2	29	690	
April	2010	60	32	6	1	100	2.3	0.1	4.9	4.9	3.1	34	700	
May	2010	59	32	7	1	100	2.1	0.1	4.9	4.8	2.9	31	695	
June	2010	57	34	8	1	100	1.8	0.0	4.8	4.8	2.5	26	681	
July	2010	55	34	9	1	100	1.6	-0.1	4.8	4.8	2.5	28	675	
August	2010	55	35	9	2	100	1.5	-0.1	4.7	4.8	2.4	27	691	
September	2010	53	33	12	3	100	1.3	-0.1	4.8	4.9	2.3	29	721	
October	2010	51	34	12	2	100	1.1	-0.1	4.6	4.7	1.8	26	720	
November	2010	51	35	12	2	100	0.9	-0.3	4.3	4.5	1.8	35	720	
December	2010	52	37	10	1	100	1.1	-0.2	4.2	4.4	1.8	34	706	
January	2011	54	36	8	2	100	1.4	-0.2	4.5	4.6	2.3	33	718	
February	2011	55	34	10	2	100	1.6	-0.1	4.8	4.9	2.3	34	723	
March	2011	53	34	12	2	100	1.2	-0.1	4.8	4.8	2.1	35	748	
April	2011	49	36	14	1	100	0.6	-0.2	4.2	4.3	1.6	33	741	
May	2011	53	35	10	2	100	1.2	-0.1	4.3	4.4	2.2	24	743	

TABLE 47

EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
							25th	75th	Rng			
June 2011	53	35	9	3	100	1.3	-0.2	4.3	4.5	2.3	24	723
July 2011	54	35	8	3	100	1.4	-0.1	4.8	5.0	2.5	29	718
August 2011	48	38	10	4	100	0.7	-0.2	4.2	4.4	1.8	36	727
September 2011	48	39	10	3	100	0.5	-0.2	3.9	4.1	1.8	39	745
October 2011	49	37	11	3	100	0.7	-0.2	3.9	4.2	1.8	42	759
November 2011	51	36	11	2	100	0.8	-0.2	4.4	4.6	2.0	35	775
December 2011	51	34	13	2	100	0.9	-0.2	4.3	4.4	1.7	29	770
January 2012	52	35	11	2	100	0.8	-0.1	4.3	4.4	1.9	25	776
February 2012	51	36	11	2	100	0.8	-0.1	4.3	4.4	1.6	34	742
March 2012	52	36	9	3	100	1.1	-0.1	4.8	4.8	2.2	38	745
April 2012	51	35	11	2	100	1.0	-0.1	4.7	4.8	1.7	41	728
May 2012	52	35	10	2	100	1.2	-0.1	4.7	4.8	2.2	37	750
June 2012	51	36	11	2	100	0.9	-0.1	4.6	4.7	1.9	37	752
July 2012	51	36	11	2	100	0.9	-0.2	4.5	4.7	2.1	32	774
August 2012	51	35	11	3	100	1.1	-0.2	4.5	4.7	2.0	29	763
September 2012	54	33	10	3	100	1.5	-0.2	4.7	4.8	2.2	27	764
October 2012	56	33	8	3	100	1.6	0.0	4.7	4.7	2.5	29	760
November 2012	58	32	6	4	100	2.0	0.1	4.9	4.8	2.7	29	744
December 2012	57	32	7	4	100	1.9	0.0	4.7	4.7	2.6	30	756
January 2013	58	31	8	4	100	1.9	0.0	4.7	4.7	2.4	30	751
February 2013	59	30	9	3	100	1.8	0.0	4.7	4.7	2.4	31	743
March 2013	60	30	9	2	100	2.0	0.0	4.8	4.8	2.5	40	700
April 2013	59	29	10	2	100	2.2	0.0	4.8	4.8	2.6	35	703
May 2013	59	29	9	2	100	2.3	0.0	5.0	5.0	2.7	33	706
June 2013	56	33	7	3	100	2.0	-0.1	4.9	5.0	2.7	22	739
July 2013	58	32	7	2	100	1.9	-0.2	4.8	5.0	2.5	23	715
August 2013	58	32	8	2	100	1.8	-0.2	4.7	4.9	2.4	26	709
September 2013	60	29	10	2	100	2.2	-0.3	4.7	5.1	2.5	30	676
October 2013	58	31	9	2	100	2.2	-0.3	4.8	5.1	2.5	29	701
November 2013	57	32	10	2	100	1.9	-0.2	4.8	5.0	2.2	27	724
December 2013	58	32	9	2	100	1.9	-0.1	4.7	4.8	2.1	22	757
January 2014	59	30	9	2	100	1.9	0.0	4.8	4.8	2.2	23	753
February 2014	59	30	8	3	100	1.8	0.1	4.5	4.5	2.2	23	757
March 2014	59	30	8	3	100	1.8	0.1	4.4	4.4	2.1	25	757
April 2014	59	30	8	3	100	1.9	0.0	4.4	4.4	2.1	28	744
May 2014	61	29	8	2	100	2.1	0.0	4.7	4.7	2.4	26	740
June 2014	61	28	9	2	100	2.2	0.0	4.8	4.8	2.5	28	741
July 2014	60	27	10	2	100	2.2	0.0	4.8	4.7	2.4	24	749
August 2014	58	30	10	2	100	1.8	0.0	4.5	4.5	2.1	22	749
September 2014	56	30	12	2	100	1.5	-0.1	4.4	4.4	1.8	21	723
October 2014	57	30	11	2	100	1.6	-0.1	4.5	4.6	2.0	20	703
November 2014	60	27	11	2	100	2.1	0.0	4.8	4.8	2.2	24	675
December 2014	63	27	8	2	100	2.3	0.1	4.8	4.8	2.7	24	673
January 2015	64	25	9	2	100	2.3	0.1	4.6	4.5	2.5	25	650
February 2015	65	25	8	2	100	2.4	0.2	4.6	4.5	2.7	30	649
March 2015	63	25	11	1	100	2.3	0.1	4.6	4.5	2.2	31	602
April 2015	64	26	9	1	100	2.4	0.1	4.8	4.7	2.5	28	598
May 2015	62	28	9	1	100	2.1	0.0	4.8	4.7	2.3	21	552
June 2015	66	25	8	1	100	2.3	0.2	4.8	4.6	2.7	21	565
July 2015	66	24	9	2	100	2.3	0.2	4.8	4.6	2.6	21	556
August 2015	66	23	9	2	100	2.4	0.2	4.8	4.6	2.6	20	597
September 2015	62	26	10	2	100	2.0	0.1	4.7	4.6	2.2	15	574
October 2015	62	27	10	2	100	1.9	0.1	4.6	4.6	2.1	17	568
November 2015	61	28	9	2	100	1.8	0.1	4.6	4.6	2.2	19	538
December 2015	62	28	8	2	100	2.1	0.1	4.6	4.5	2.2	22	542

TABLE 47

EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles				Mean	Variance	Cases
								25th	75th	Rng				
January	2016	61	29	9	1	100	2.0	0.1	4.5	4.5	2.2	24	552	
February	2016	61	29	9	1	100	2.0	0.1	4.5	4.4	2.2	24	554	
March	2016	62	29	9	1	100	2.2	0.0	4.6	4.6	2.4	25	590	
April	2016	62	28	9	1	100	2.3	0.0	4.7	4.7	2.3	24	606	
May	2016	62	28	9	1	100	2.2	-0.1	4.6	4.7	2.2	24	644	
June	2016	63	26	9	1	100	2.2	0.0	4.5	4.5	2.3	23	626	
July	2016	64	25	10	1	100	2.0	0.0	4.6	4.6	2.5	26	630	
August	2016	64	24	10	2	100	1.9	0.1	4.6	4.5	2.4	27	610	
September	2016	63	25	10	2	100	1.7	0.1	4.5	4.4	2.2	25	640	
October	2016	62	27	10	2	100	1.7	0.1	4.4	4.4	2.0	23	655	
November	2016	63	25	10	2	100	2.1	0.1	4.5	4.4	2.2	25	662	
December	2016	64	25	9	2	100	2.4	0.1	4.7	4.6	2.5	25	654	
January	2017	68	23	8	2	100	2.7	0.2	4.8	4.6	2.9	24	659	
February	2017	67	24	8	1	100	2.4	0.2	4.8	4.6	2.7	20	665	
March	2017	67	24	9	1	100	2.3	0.2	4.8	4.6	2.6	22	667	
April	2017	67	24	8	0	100	2.3	0.2	4.7	4.5	2.5	19	679	
May	2017	65	26	8	1	100	2.3	0.1	4.6	4.4	2.3	21	689	
June	2017	66	25	7	1	100	2.3	0.2	4.5	4.3	2.3	19	672	
July	2017	64	25	9	2	100	2.3	0.1	4.6	4.4	2.3	22	661	
August	2017	67	22	9	1	100	2.6	0.2	4.7	4.5	2.7	22	661	
September	2017	67	22	9	2	100	2.5	0.2	4.8	4.6	2.8	22	680	
October	2017	69	22	8	2	100	2.6	0.3	4.9	4.6	3.0	22	683	
November	2017	67	24	8	2	100	2.4	0.2	4.9	4.7	2.9	23	703	
December	2017	66	24	8	1	100	2.5	0.2	4.8	4.7	2.9	26	707	
January	2018	63	27	9	1	100	2.1	0.1	4.7	4.7	2.8	26	715	
February	2018	66	23	10	1	100	2.2	0.1	4.8	4.7	2.7	22	721	
March	2018	67	23	10	1	100	2.3	0.1	4.9	4.7	2.7	22	746	
April	2018	70	20	9	1	100	2.7	0.3	4.9	4.7	2.9	25	727	
May	2018	68	23	9	1	100	2.6	0.2	4.9	4.7	2.8	29	722	
June	2018	66	24	9	1	100	2.6	0.2	4.9	4.7	2.9	29	690	
July	2018	65	24	10	1	100	2.6	0.1	5.0	4.9	2.9	32	699	
August	2018	67	22	10	1	100	2.8	0.2	5.1	4.9	3.2	29	690	
September	2018	67	22	10	0	100	2.8	0.2	5.0	4.9	3.2	28	710	
October	2018	66	24	9	0	100	2.6	0.2	4.9	4.8	2.7	22	706	
November	2018	64	27	8	1	100	2.2	0.1	4.5	4.4	2.4	21	727	
December	2018	64	26	8	1	100	2.0	0.1	4.5	4.3	2.4	24	708	
January	2019	65	25	9	2	100	2.2	0.1	4.5	4.4	2.6	26	721	
February	2019	67	21	9	2	100	2.5	0.2	4.8	4.6	2.8	31	716	
March	2019	69	20	9	1	100	2.7	0.3	4.8	4.5	2.7	33	708	
April	2019	69	21	8	1	100	2.6	0.3	4.6	4.3	2.6	28	682	
May	2019	68	23	8	1	100	2.5	0.3	4.5	4.2	2.5	20	654	
June	2019	67	23	8	2	100	2.5	0.3	4.5	4.3	2.5	19	703	
July	2019	68	22	9	2	100	2.6	0.3	4.8	4.5	2.6	22	725	
August	2019	66	22	10	2	100	2.4	0.2	4.9	4.7	2.6	25	737	
September	2019	65	23	10	2	100	2.3	0.1	4.8	4.6	2.7	20	716	
October	2019	65	24	10	2	100	2.3	0.1	4.8	4.6	2.6	19	716	
November	2019	64	24	10	2	100	2.4	0.1	4.7	4.6	2.6	20	744	
December	2019	65	24	9	2	100	2.4	0.2	4.8	4.6	2.6	20	776	
January	2020	68	23	8	1	100	2.5	0.3	4.8	4.5	2.8	18	802	
February	2020	70	22	7	1	100	2.6	0.3	4.8	4.6	2.9	19	792	
March	2020	71	22	6	1	100	2.7	0.3	4.8	4.5	2.9	18	805	
April	2020	68	24	6	2	100	2.6	0.2	4.8	4.6	2.8	20	777	
May	2020	67	26	5	2	100	2.6	0.2	4.8	4.6	2.8	18	756	
June	2020	68	25	5	2	100	2.7	0.3	4.9	4.6	3.0	20	726	

TABLE 47

EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
								25th	75th	Rng			
July	2020	67	24	6	2	100	2.7	0.3	5.0	4.7	2.9	21	730
August	2020	71	21	7	1	100	2.8	0.4	5.0	4.6	3.0	24	737
September	2020	70	21	7	2	100	2.8	0.4	4.9	4.6	2.9	25	725
October	2020	72	21	6	1	100	2.7	0.4	4.9	4.5	3.0	24	727
November	2020	69	22	7	2	100	2.6	0.2	4.9	4.7	2.9	20	724
December	2020	69	22	9	1	100	2.5	0.2	4.9	4.8	2.7	25	710
January	2021	69	21	9	2	100	2.8	0.2	5.1	4.8	3.0	26	681
February	2021	70	20	9	1	100	2.9	0.2	5.1	4.9	3.0	32	687
March	2021	69	20	9	2	100	3.0	0.3	5.2	4.9	3.3	31	678
April	2021	67	21	11	1	100	2.8	0.2	5.1	4.9	3.0	32	694
May	2021	67	22	9	2	100	3.2	0.2	5.2	5.0	3.5	30	679
June	2021	66	21	11	2	100	3.2	0.1	5.2	5.1	3.0	43	693
July	2021	67	20	10	2	100	3.3	0.1	5.3	5.2	3.3	48	672
August	2021	64	21	13	2	100	2.9	0.0	5.3	5.3	2.8	58	684
September	2021	63	23	12	2	100	2.9	0.0	5.3	5.3	3.0	44	676
October	2021	61	24	14	1	100	2.8	0.0	5.3	5.3	2.9	48	673
November	2021	62	23	13	2	100	3.0	0.0	5.3	5.2	3.1	39	671
December	2021	61	24	13	1	100	2.7	0.0	5.2	5.2	3.1	40	690
January	2022	63	23	12	2	100	2.8	0.0	5.2	5.1	2.9	37	704
February	2022	63	24	10	3	100	2.8	0.0	5.3	5.2	3.1	38	703
March	2022	62	26	9	3	100	3.0	0.1	5.8	5.7	3.4	41	691
April	2022	60	27	10	3	100	3.0	0.0	6.3	6.3	3.6	46	709
May	2022	60	26	11	2	100	2.9	0.0	6.2	6.2	3.6	51	708
June	2022	60	24	14	2	100	2.6	-0.1	5.7	5.7	3.0	49	729
July	2022	58	24	15	3	100	2.5	-0.1	5.1	5.2	2.7	47	727
August	2022	56	26	15	3	100	2.1	-0.2	5.0	5.1	2.4	44	734
September	2022	53	29	14	3	100	1.6	-0.1	4.9	5.0	2.5	45	719
October	2022	53	30	14	4	100	1.4	-0.1	4.8	5.0	2.3	41	717
November	2022	53	30	14	3	100	1.5	-0.1	4.9	5.0	2.3	43	691
December	2022	56	28	14	2	100	2.0	-0.1	4.9	5.0	2.2	41	720
January	2023	57	28	13	2	100	2.1	-0.1	4.9	4.9	2.2	39	726
February	2023	59	27	11	2	100	2.2	0.0	4.9	4.9	2.4	31	760
March	2023	60	28	10	2	100	2.3	-0.1	5.0	5.1	2.8	33	727
April	2023	62	26	10	3	100	2.5	-0.1	5.1	5.1	3.0	33	730
May	2023	62	25	10	3	100	2.7	-0.1	5.2	5.2	3.1	33	716
June	2023	62	25	10	3	100	2.7	0.1	5.2	5.1	3.1	31	732
July	2023	65	22	10	3	100	3.1	0.2	5.3	5.1	3.2	36	751
August	2023	66	23	9	3	100	3.2	0.2	5.3	5.1	3.4	37	781
September	2023	67	22	8	3	100	3.3	0.2	5.3	5.0	3.5	34	762
October	2023	66	24	7	3	100	3.0	0.2	5.1	5.0	3.4	30	760
November	2023	64	24	9	2	100	2.9	0.1	5.1	4.9	3.1	30	738
December	2023	64	24	10	2	100	2.9	0.1	5.0	4.9	2.9	33	759
January	2024	66	21	11	2	100	3.0	0.1	5.1	5.0	3.0	35	764
February	2024	70	19	10	2	100	3.1	0.2	5.1	4.9	3.3	36	778