

TABLE OF CONTENTS

Summary Indices

Table 1A The Index of Consumer Sentiment
 Table 1B Components of the Index of Consumer Sentiment

Personal Finances

Table 6 Current Financial Situation Compared with a Year Ago
 Table 7 Selected Reasons for Opinions About Household Financial Situation
 Table 8 Expected Change in Financial Situation in a Year
 Table 9 Annual Trend in Past and Expected Household Financial Situation
 Table 10 Current Financial Situation Compared with 5 Years Ago
 Table 11 Expected Change in Financial Situation in 5 Years
 Table 12 Five Year Trend in Past and Expected Household Financial Situation
 Table 13 Expected Change in Household Income During the Next Year
 Table 14 Expected Change in Real Household Income During the Next Year
 Table 15 Probability that Personal Income will Increase During the Next Year
 Table 16 Probability of Real Income Gains During the Next 5 Years
 Table 17 Probability of Losing a Job During the Next 5 Years

Savings and Retirement

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

Economic Conditions

Table 23 News Heard of Recent Changes in Business Conditions
 Table 24 Selected Items of News Heard of Recent Changes in Business Conditions
 Table 25 Current Business Conditions Compared with a Year Ago
 Table 26 Expected Change in Business Conditions in a Year
 Table 27 Trend in Past and Expected Changes in Business Conditions
 Table 28 Business Conditions Expected During the Next Year
 Table 29 Business Conditions Expected During the Next 5 Years

Unemployment, Interest Rates, Prices, Government Expectations

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

Household Durables Buying Conditions

Table 35 Buying Conditions for Large Household Durables
 Table 36 Selected Reasons for Opinions About Buying Conditions for Large Household Durables

Vehicle Buying Conditions

Table 37 Buying Conditions for Vehicles
 Table 38 Selected Reasons for Opinions About Buying Conditions for Vehicles
 Table 39 Expected Change in Gasoline Prices During the Next Year
 Table 40 Expected Change in Gasoline Prices During the Next 5 Years

Home Buying and Selling Conditions

Table 41 Buying Conditions for Houses
 Table 42 Selected Reasons for Opinions About Buying Conditions for Houses
 Table 43 Selling Conditions for Houses
 Table 44 Selected Reasons for Opinions About Selling Conditions for Houses
 Table 45 Change in Home Values During the Past Year
 Table 46 Expected Change in Home Values During the Next Year
 Table 47 Expected Change in Home Values During the Next 5 Years

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
March 1978	88.9	605
April 1978	88.3	633
May 1978	88.6	652
June 1978	89.9	620
July 1978	86.8	622
August 1978	83.7	581
September 1978	80.3	587
October 1978	80.9	608
November 1978	77.9	678
December 1978	74.5	683
January 1979	74.0	677
February 1979	76.0	629
March 1979	77.9	615
April 1979	75.1	631
May 1979	72.5	667
June 1979	73.2	755
July 1979	72.3	815
August 1979	71.2	754
September 1979	69.8	724
October 1979	68.7	719
November 1979	68.3	788
December 1979	66.8	772
January 1980	67.9	696
February 1980	69.3	589
March 1980	68.5	500
April 1980	63.6	497
May 1980	57.7	448
June 1980	57.1	475
July 1980	61.8	465
August 1980	69.8	443
September 1980	74.9	425
October 1980	78.7	436
November 1980	80.8	449
December 1980	78.3	457
January 1981	78.7	453
February 1981	76.2	446
March 1981	78.0	498
April 1981	75.4	487
May 1981	75.9	492
June 1981	79.8	506
July 1981	84.7	493
August 1981	86.6	488
September 1981	86.8	446
October 1981	85.1	466
November 1981	80.3	485
December 1981	75.4	530
January 1982	74.3	533
February 1982	75.0	536
March 1982	74.4	513
April 1982	71.3	522

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
May 1982	72.8	548
June 1982	73.3	575
July 1982	73.2	575
August 1982	72.2	566
September 1982	74.1	543
October 1982	77.4	548
November 1982	79.9	545
December 1982	80.9	565
January 1983	81.0	560
February 1983	80.8	547
March 1983	84.0	516
April 1983	90.8	537
May 1983	96.4	553
June 1983	100.8	603
July 1983	102.3	568
August 1983	104.3	531
September 1983	103.9	514
October 1983	101.9	524
November 1983	100.8	550
December 1983	98.6	529
January 1984	102.0	519
February 1984	105.1	523
March 1984	110.3	540
April 1984	109.2	543
May 1984	106.8	538
June 1984	104.3	537
July 1984	104.7	532
August 1984	107.5	567
September 1984	109.0	559
October 1984	109.4	575
November 1984	107.9	534
December 1984	105.6	543
January 1985	105.5	505
February 1985	106.2	525
March 1985	107.2	491
April 1985	107.4	535
May 1985	106.4	509
June 1985	106.8	528
July 1985	103.2	489
August 1985	102.6	501
September 1985	101.6	463
October 1985	102.6	494
November 1985	102.1	500
December 1985	101.9	547
January 1986	103.7	550
February 1986	104.7	560
March 1986	106.3	533
April 1986	106.9	538
May 1986	107.5	534
June 1986	107.9	563

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
July 1986	108.3	574
August 1986	107.9	582
September 1986	106.4	565
October 1986	104.7	559
November 1986	102.4	558
December 1986	100.5	590
January 1987	98.7	592
February 1987	98.5	586
March 1987	99.2	568
April 1987	99.4	571
May 1987	98.1	571
June 1987	97.2	585
July 1987	97.4	579
August 1987	100.3	582
September 1987	102.3	561
October 1987	101.3	528
November 1987	94.3	473
December 1987	90.3	462
January 1988	90.1	454
February 1988	95.1	466
March 1988	99.0	459
April 1988	99.4	460
May 1988	101.2	447
June 1988	100.2	443
July 1988	100.8	424
August 1988	102.6	429
September 1988	105.6	423
October 1988	106.2	435
November 1988	103.7	432
December 1988	101.2	421
January 1989	101.1	419
February 1989	101.3	418
March 1989	102.0	418
April 1989	100.6	432
May 1989	99.4	454
June 1989	97.9	454
July 1989	99.9	454
August 1989	98.0	457
September 1989	100.4	459
October 1989	99.1	468
November 1989	101.2	454
December 1989	98.9	460
January 1990	99.2	440
February 1990	97.6	452
March 1990	99.0	464
April 1990	99.2	487
May 1990	101.7	482
June 1990	99.4	477
July 1990	97.2	465
August 1990	88.9	461

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
September 1990	83.8	455
October 1990	74.9	458
November 1990	72.6	466
December 1990	68.5	459
January 1991	69.6	476
February 1991	70.3	468
March 1991	78.7	496
April 1991	84.4	459
May 1991	90.1	469
June 1991	87.6	443
July 1991	88.2	475
August 1991	88.5	475
September 1991	89.1	508
October 1991	86.2	498
November 1991	81.4	500
December 1991	75.5	460
January 1992	72.1	468
February 1992	71.7	476
March 1992	74.3	519
April 1992	77.3	516
May 1992	83.7	506
June 1992	87.1	487
July 1992	88.7	499
August 1992	84.3	509
September 1992	81.9	527
October 1992	79.1	531
November 1992	82.2	538
December 1992	87.4	542
January 1993	92.1	550
February 1993	93.7	557
March 1993	92.2	538
April 1993	92.3	528
May 1993	88.1	511
June 1993	86.8	524
July 1993	82.8	538
August 1993	82.7	556
September 1993	79.8	551
October 1993	82.3	536
November 1993	84.4	518
December 1993	89.9	521
January 1994	95.0	515
February 1994	99.0	534
March 1994	99.9	540
April 1994	99.3	552
May 1994	98.6	547
June 1994	97.2	544
July 1994	94.9	535
August 1994	95.5	541
September 1994	96.5	546
October 1994	99.5	552

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
November 1994	99.8	556
December 1994	99.8	570
January 1995	100.4	566
February 1995	100.8	559
March 1995	103.2	546
April 1995	101.7	555
May 1995	100.9	541
June 1995	99.3	548
July 1995	100.3	561
August 1995	102.8	588
September 1995	101.5	593
October 1995	100.1	576
November 1995	97.0	539
December 1995	97.9	523
January 1996	96.4	516
February 1996	96.2	534
March 1996	96.3	551
April 1996	99.0	546
May 1996	100.9	529
June 1996	101.3	508
July 1996	100.2	526
August 1996	100.7	529
September 1996	101.2	540
October 1996	101.3	530
November 1996	102.5	516
December 1996	103.0	509
January 1997	104.0	535
February 1997	104.3	559
March 1997	106.4	550
April 1997	109.0	527
May 1997	110.4	513
June 1997	111.7	513
July 1997	114.4	490
August 1997	115.3	512
September 1997	116.2	527
October 1997	114.5	545
November 1997	114.8	529
December 1997	113.2	518
January 1998	112.5	522
February 1998	112.6	537
March 1998	114.2	550
April 1998	115.9	562
May 1998	114.7	547
June 1998	113.1	531
July 1998	111.1	557
August 1998	111.1	569
September 1998	109.5	589
October 1998	104.9	553
November 1998	103.4	555
December 1998	102.5	554

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
January 1999	107.3	569
February 1999	109.0	560
March 1999	110.7	555
April 1999	111.0	544
May 1999	110.8	574
June 1999	112.8	584
July 1999	113.5	602
August 1999	114.5	589
September 1999	114.4	576
October 1999	112.9	565
November 1999	112.1	578
December 1999	112.4	573
January 2000	116.7	571
February 2000	118.4	569
March 2000	119.5	598
April 2000	118.0	592
May 2000	117.2	599
June 2000	115.1	570
July 2000	114.7	573
August 2000	115.2	572
September 2000	115.0	603
October 2000	114.3	621
November 2000	112.6	626
December 2000	108.9	611
January 2001	104.1	600
February 2001	98.3	586
March 2001	95.5	616
April 2001	92.4	626
May 2001	94.2	636
June 2001	96.3	593
July 2001	98.4	585
August 2001	97.6	585
September 2001	93.0	610
October 2001	89.3	625
November 2001	87.1	613
December 2001	90.6	589
January 2002	94.9	569
February 2002	95.6	588
March 2002	97.1	601
April 2002	96.5	625
May 2002	100.1	605
June 2002	99.1	617
July 2002	97.7	605
August 2002	93.6	615
September 2002	90.1	626
October 2002	87.6	623
November 2002	86.7	621
December 2002	86.9	602
January 2003	88.2	618

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
February 2003	85.6	629
March 2003	83.3	643
April 2003	83.2	646
May 2003	87.3	656
June 2003	91.5	654
July 2003	93.4	655
August 2003	94.2	637
September 2003	95.5	647
October 2003	96.5	652
November 2003	97.5	670
December 2003	97.4	676
January 2004	101.3	652
February 2004	103.1	603
March 2004	103.8	564
April 2004	100.0	530
May 2004	98.6	528
June 2004	99.9	537
July 2004	101.7	537
August 2004	102.7	524
September 2004	101.5	518
October 2004	99.0	517
November 2004	97.5	546
December 2004	97.6	551
January 2005	99.6	557
February 2005	100.9	534
March 2005	99.1	519
April 2005	96.4	523
May 2005	93.2	562
June 2005	94.4	574
July 2005	96.9	589
August 2005	97.3	585
September 2005	92.3	586
October 2005	85.0	574
November 2005	83.1	587
December 2005	89.3	577
January 2006	95.2	579
February 2006	97.5	537
March 2006	95.8	533
April 2006	95.9	534
May 2006	92.8	567
June 2006	92.6	577
July 2006	91.3	572
August 2006	93.4	537
September 2006	91.2	530
October 2006	94.3	534
November 2006	95.4	550
December 2006	100.2	541
January 2007	101.0	540
February 2007	103.9	547
March 2007	102.3	546

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
April 2007	98.8	543
May 2007	96.3	540
June 2007	95.0	548
July 2007	96.6	555
August 2007	94.4	546
September 2007	92.8	546
October 2007	90.1	552
November 2007	88.1	567
December 2007	85.3	568
January 2008	82.7	570
February 2008	80.2	570
March 2008	77.0	595
April 2008	72.1	586
May 2008	68.5	593
June 2008	64.6	567
July 2008	62.4	570
August 2008	64.4	575
September 2008	67.6	606
October 2008	67.5	604
November 2008	61.8	598
December 2008	58.3	572
January 2009	59.3	563
February 2009	61.0	560
March 2009	61.1	590
April 2009	63.5	625
May 2009	67.8	619
June 2009	71.7	629
July 2009	71.4	590
August 2009	69.8	589
September 2009	73.0	576
October 2009	75.0	616
November 2009	75.7	643
December 2009	74.0	650
January 2010	75.9	604
February 2010	77.8	572
March 2010	78.2	567
April 2010	77.0	593
May 2010	78.8	613
June 2010	80.3	585
July 2010	77.7	586
August 2010	75.6	566
September 2010	73.3	593
October 2010	73.8	592
November 2010	75.7	613
December 2010	78.0	600
January 2011	80.7	606
February 2011	83.2	588
March 2011	82.0	589
April 2011	82.7	597
May 2011	80.8	602

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
June 2011	81.5	620
July 2011	77.2	598
August 2011	69.9	599
September 2011	64.1	592
October 2011	63.7	610
November 2011	65.9	618
December 2011	69.2	597
January 2012	73.6	585
February 2012	77.9	580
March 2012	81.8	606
April 2012	83.1	615
May 2012	85.3	624
June 2012	83.6	598
July 2012	81.0	603
August 2012	77.8	597
September 2012	79.3	614
October 2012	82.9	627
November 2012	85.9	619
December 2012	83.9	616
January 2013	80.1	613
February 2013	79.7	628
March 2013	83.0	628
April 2013	84.1	640
May 2013	86.0	632
June 2013	88.2	631
July 2013	90.8	638
August 2013	91.6	654
September 2013	87.9	677
October 2013	84.5	682
November 2013	81.3	697
December 2013	83.8	708
January 2014	87.2	709
February 2014	88.1	713
March 2014	87.9	710
April 2014	89.0	713
May 2014	90.0	728
June 2014	89.3	748
July 2014	88.3	758
August 2014	87.5	750
September 2014	89.4	735
October 2014	92.1	725
November 2014	94.0	728
December 2014	96.2	746
January 2015	99.2	760
February 2015	101.1	770
March 2015	101.7	763
April 2015	101.0	757
May 2015	99.9	729
June 2015	101.3	720
July 2015	100.3	718

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
August 2015	100.1	762
September 2015	97.7	749
October 2015	96.5	754
November 2015	97.6	716
December 2015	98.0	710
January 2016	98.6	704
February 2016	97.0	707
March 2016	96.5	730
April 2016	94.6	727
May 2016	96.3	758
June 2016	97.2	762
July 2016	97.9	749
August 2016	97.2	752
September 2016	96.1	771
October 2016	96.4	819
November 2016	97.4	856
December 2016	97.6	889
January 2017	98.2	904
February 2017	95.8	904
March 2017	96.2	893
April 2017	96.8	906
May 2017	99.0	917
June 2017	97.7	931
July 2017	96.2	952
August 2017	96.8	944
September 2017	97.6	956
October 2017	99.1	939
November 2017	97.8	943
December 2017	96.8	956
January 2018	96.4	974
February 2018	97.9	954
March 2018	99.4	924
April 2018	99.5	885
May 2018	97.4	892
June 2018	96.2	905
July 2018	95.6	937
August 2018	95.9	928
September 2018	95.8	918
October 2018	96.1	911
November 2018	95.1	908
December 2018	94.9	905
January 2019	92.1	911
February 2019	92.0	931
March 2019	92.6	952
April 2019	95.4	943
May 2019	98.1	924
June 2019	97.8	925
July 2019	97.8	929
August 2019	93.7	955
September 2019	91.6	951

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
October 2019	89.7	988
November 2019	92.0	985
December 2019	96.2	993
January 2020	98.8	976
February 2020	99.8	996
March 2020	93.4	1049
April 2020	83.6	1068
May 2020	74.6	1065
June 2020	73.2	1015
July 2020	74.1	987
August 2020	74.2	1029
September 2020	74.6	1037
October 2020	77.4	1058
November 2020	78.5	1011
December 2020	80.9	980
January 2021	82.1	952
February 2021	84.8	940
March 2021	86.3	961
April 2021	89.6	989
May 2021	91.5	983
June 2021	92.7	976
July 2021	89.3	924
August 2021	85.6	928
September 2021	79.9	941
October 2021	77.3	961
November 2021	75.6	971
December 2021	75.6	943
January 2022	74.3	937
February 2022	72.7	915
March 2022	67.8	933
April 2022	67.1	932
May 2022	64.6	949
June 2022	61.5	935
July 2022	56.9	928
August 2022	57.0	900
September 2022	60.1	896
October 2022	62.2	876
November 2022	60.8	885
December 2022	60.6	875
January 2023	62.9	908
February 2023	67.1	914
March 2023	69.2	909
April 2023	68.5	886
May 2023	66.1	889
June 2023	66.0	896
July 2023	70.0	931
August 2023	74.5	931
September 2023	77.1	936
October 2023	74.0	913
November 2023	71.5	906

**EDUCATION COLLEGE DEGREE
TABLE 1A
THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
December 2023	72.3	925

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1978	100.4	114	144	81.5	124	103	96
April	1978	102.5	112	151	79.1	120	105	90
May	1978	104.3	115	154	78.5	120	101	90
June	1978	107.1	118	158	78.9	121	103	89
July	1978	103.5	115	152	76.1	116	101	84
August	1978	100.4	111	148	73.0	115	93	81
September	1978	96.1	104	143	70.2	114	87	76
October	1978	95.1	101	144	71.8	114	86	84
November	1978	92.7	98	139	68.4	114	79	77
December	1978	93.1	102	136	62.6	110	66	70
January	1979	97.5	112	138	59.0	112	56	63
February	1979	101.1	113	147	60.0	107	61	68
March	1979	102.3	114	149	62.3	107	67	71
April	1979	98.3	106	147	60.2	106	63	67
May	1979	97.2	105	144	56.7	105	56	62
June	1979	97.6	104	146	57.5	106	58	62
July	1979	98.9	106	148	55.2	105	51	60
August	1979	97.5	107	143	54.3	106	46	61
September	1979	94.6	105	138	53.8	104	44	62
October	1979	91.2	101	133	54.2	102	45	64
November	1979	89.5	99	130	54.7	104	45	65
December	1979	86.6	95	126	54.1	107	39	66
January	1980	87.0	96	127	55.6	113	43	62
February	1980	88.6	98	129	56.9	113	47	63
March	1980	88.5	100	126	55.6	111	46	60
April	1980	81.2	97	111	52.3	103	39	62
May	1980	71.7	93	89	48.7	104	31	55
June	1980	71.7	94	88	47.8	103	28	54
July	1980	76.3	98	96	52.5	110	34	61
August	1980	86.4	103	118	59.1	113	49	69
September	1980	89.3	107	121	65.7	119	63	77
October	1980	93.0	111	127	69.6	117	76	83
November	1980	89.3	105	123	75.4	119	88	92
December	1980	85.2	95	123	73.8	118	84	91
January	1981	84.2	92	124	75.1	121	82	95
February	1981	85.0	92	125	70.5	119	70	90
March	1981	86.7	97	125	72.4	121	75	91
April	1981	83.6	92	122	70.1	118	77	82
May	1981	82.0	90	120	72.0	120	86	80
June	1981	84.0	94	121	77.1	123	97	86
July	1981	89.3	104	126	81.6	133	100	91
August	1981	93.8	112	129	82.0	135	98	92
September	1981	96.4	115	132	80.7	134	96	90
October	1981	97.3	116	134	77.3	126	91	90
November	1981	93.4	112	128	71.8	122	77	86
December	1981	89.3	108	121	66.5	122	64	78
January	1982	87.1	107	118	66.1	125	60	78
February	1982	87.9	106	121	66.7	128	60	79

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1982	88.4	105	124	65.4	126	55	79
April	1982	84.8	101	118	62.7	125	51	74
May	1982	85.1	104	115	64.9	125	57	77
June	1982	83.2	101	113	66.9	124	64	79
July	1982	84.4	106	111	66.0	123	61	80
August	1982	82.4	103	109	65.6	121	63	78
September	1982	83.8	107	109	67.9	126	67	78
October	1982	83.5	107	108	73.5	129	82	83
November	1982	87.3	109	116	75.1	129	85	86
December	1982	89.1	109	121	75.6	128	87	87
January	1983	92.3	109	130	73.8	126	85	84
February	1983	92.7	109	130	73.2	126	86	81
March	1983	94.9	112	133	77.0	129	97	82
April	1983	99.0	121	136	85.5	136	115	92
May	1983	100.4	118	142	93.9	141	134	104
June	1983	105.1	122	151	98.0	140	146	110
July	1983	107.8	122	158	98.8	138	149	111
August	1983	111.4	128	161	99.8	141	149	112
September	1983	110.8	131	156	99.5	143	147	112
October	1983	107.8	127	153	98.2	144	141	111
November	1983	108.4	132	149	95.9	140	140	106
December	1983	105.8	131	143	93.9	137	137	104
January	1984	109.0	136	147	97.6	138	148	107
February	1984	111.7	138	152	100.9	140	155	113
March	1984	117.7	139	167	105.5	144	161	121
April	1984	117.6	141	165	103.8	147	152	120
May	1984	117.7	140	166	99.9	143	142	117
June	1984	117.0	139	165	96.1	141	136	110
July	1984	117.9	140	167	96.1	140	137	110
August	1984	117.8	141	165	100.9	144	145	118
September	1984	117.3	140	164	103.7	146	149	124
October	1984	118.5	144	164	103.6	146	148	124
November	1984	117.0	143	161	102.1	146	146	120
December	1984	116.0	141	161	98.9	141	139	118
January	1985	115.0	138	161	99.4	136	143	122
February	1985	116.0	134	167	100.0	135	146	122
March	1985	117.6	136	169	100.5	132	149	124
April	1985	118.6	135	173	100.2	138	148	118
May	1985	118.4	139	169	98.6	136	141	120
June	1985	119.2	140	169	98.9	141	140	118
July	1985	115.1	132	167	95.4	133	135	116
August	1985	113.7	129	166	95.4	134	136	115
September	1985	112.5	129	163	94.5	135	133	114
October	1985	114.3	133	163	95.1	139	130	115
November	1985	114.7	132	165	94.0	137	127	114
December	1985	113.7	131	164	94.3	136	131	112
January	1986	117.3	135	169	95.0	135	138	110
February	1986	117.7	137	169	96.4	136	143	109

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1986	119.2	139	171	97.9	136	146	113
April	1986	117.2	137	167	100.3	141	151	113
May	1986	118.3	139	168	100.5	141	153	112
June	1986	119.3	139	171	100.5	139	155	112
July	1986	121.4	141	175	99.9	137	150	116
August	1986	123.0	144	175	98.1	139	145	112
September	1986	123.6	146	175	95.4	143	138	104
October	1986	121.5	143	172	93.9	142	135	101
November	1986	119.0	141	169	91.8	138	133	98
December	1986	116.6	136	167	90.2	136	128	99
January	1987	113.9	136	160	89.0	137	126	95
February	1987	113.4	134	161	89.0	140	124	94
March	1987	112.2	134	157	90.8	139	129	98
April	1987	113.3	130	164	90.5	136	126	101
May	1987	111.8	127	162	89.4	133	122	104
June	1987	113.3	125	169	86.8	131	116	102
July	1987	114.1	130	166	86.8	131	118	99
August	1987	116.0	134	166	90.2	135	127	100
September	1987	117.4	140	164	92.6	139	133	100
October	1987	116.1	141	160	91.8	141	128	101
November	1987	110.7	138	150	83.7	135	106	96
December	1987	105.2	131	142	80.7	131	96	97
January	1988	105.8	131	143	80.1	130	97	94
February	1988	110.3	133	153	85.4	136	108	100
March	1988	114.2	139	157	89.2	141	116	102
April	1988	113.9	134	161	90.2	141	120	102
May	1988	114.8	133	165	92.5	142	128	102
June	1988	114.1	130	166	91.3	138	129	101
July	1988	117.1	134	170	90.3	136	124	103
August	1988	120.1	142	170	91.4	139	123	106
September	1988	122.8	149	170	94.6	141	129	111
October	1988	120.6	149	165	96.9	143	137	110
November	1988	116.1	141	161	95.7	140	137	108
December	1988	112.3	132	159	94.0	140	130	108
January	1989	111.7	128	162	94.3	140	128	112
February	1989	114.5	136	161	92.9	139	127	108
March	1989	115.0	135	164	93.6	143	126	108
April	1989	114.7	136	162	91.5	143	124	102
May	1989	113.5	133	161	90.3	143	118	103
June	1989	113.9	136	160	87.7	138	117	98
July	1989	115.5	137	163	89.8	137	121	103
August	1989	113.7	133	163	87.9	134	118	101
September	1989	115.9	136	165	90.3	136	124	103
October	1989	113.6	136	158	89.7	140	122	99
November	1989	113.7	138	157	93.2	142	129	105
December	1989	109.2	133	151	92.3	143	124	104
January	1990	110.3	131	155	92.0	140	123	107
February	1990	109.1	125	158	90.1	140	119	103

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1990	112.3	128	164	90.4	139	119	105
April	1990	113.0	132	162	90.3	143	116	104
May	1990	114.7	137	161	93.3	145	123	108
June	1990	114.2	138	159	89.9	142	117	102
July	1990	113.3	135	159	86.9	139	114	96
August	1990	108.5	130	152	76.4	137	83	86
September	1990	104.8	124	147	70.4	132	67	82
October	1990	97.1	117	134	60.6	125	43	73
November	1990	94.2	115	129	58.7	124	40	69
December	1990	89.4	109	122	55.0	123	32	63
January	1991	88.1	111	117	57.7	128	34	67
February	1991	89.1	111	120	58.2	125	39	68
March	1991	93.7	116	126	69.0	128	66	82
April	1991	97.6	114	139	76.0	130	84	90
May	1991	101.3	122	140	82.9	137	97	100
June	1991	99.0	121	135	80.2	135	94	93
July	1991	100.9	126	135	80.0	132	95	94
August	1991	100.1	122	137	81.1	128	103	94
September	1991	101.3	124	139	81.2	129	99	97
October	1991	97.6	117	136	78.9	131	95	90
November	1991	93.6	110	132	73.6	130	81	84
December	1991	87.6	100	126	67.7	128	67	75
January	1992	85.2	97	123	63.6	125	55	73
February	1992	85.1	101	119	63.0	126	52	73
March	1992	85.4	101	119	67.2	125	68	75
April	1992	86.4	105	117	71.4	130	82	74
May	1992	92.4	109	130	78.0	134	100	79
June	1992	98.5	118	137	79.8	141	98	81
July	1992	102.1	119	146	80.0	137	97	86
August	1992	97.2	113	138	76.0	134	85	85
September	1992	94.3	110	134	73.9	131	80	85
October	1992	90.3	108	126	72.0	131	75	82
November	1992	92.8	113	127	75.3	133	84	85
December	1992	95.5	114	133	82.2	135	103	92
January	1993	100.5	117	143	86.7	136	115	98
February	1993	101.7	116	147	88.6	137	119	100
March	1993	104.2	118	152	84.6	132	109	99
April	1993	106.2	119	156	83.5	130	104	102
May	1993	105.6	117	157	76.9	121	93	95
June	1993	101.9	114	150	77.1	123	91	95
July	1993	98.6	110	145	72.8	118	87	86
August	1993	96.3	109	140	74.0	121	88	88
September	1993	98.2	111	143	67.9	115	79	77
October	1993	100.5	113	148	70.5	120	81	82
November	1993	103.9	118	151	71.8	123	81	84
December	1993	106.1	123	152	79.5	128	96	95
January	1994	108.3	127	154	86.4	129	115	103
February	1994	112.1	129	162	90.5	129	131	103

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1994	112.7	126	167	91.7	129	135	105
April	1994	114.0	125	171	89.8	130	131	100
May	1994	112.1	120	170	89.8	129	128	105
June	1994	110.7	121	167	88.5	131	123	102
July	1994	108.2	120	161	86.3	131	115	101
August	1994	110.3	123	164	86.0	131	114	101
September	1994	110.5	124	163	87.5	132	115	105
October	1994	113.3	127	167	90.6	134	122	109
November	1994	112.4	128	164	91.7	135	125	110
December	1994	112.1	127	165	91.9	135	125	110
January	1995	111.3	126	164	93.4	133	130	112
February	1995	112.1	125	166	93.6	134	130	113
March	1995	116.6	131	172	94.5	133	130	118
April	1995	115.5	131	169	92.9	133	127	115
May	1995	113.7	131	164	92.7	132	126	115
June	1995	110.9	128	160	91.9	135	127	107
July	1995	111.0	128	160	93.4	137	130	110
August	1995	114.0	132	164	95.6	139	134	112
September	1995	114.3	131	167	93.2	134	130	110
October	1995	115.4	132	168	90.2	131	124	107
November	1995	111.4	125	164	87.7	131	122	100
December	1995	110.0	122	164	90.1	133	124	105
January	1996	108.1	118	162	89.0	137	121	100
February	1996	108.3	119	162	88.4	134	118	103
March	1996	107.7	119	160	89.1	134	126	98
April	1996	109.9	126	159	92.1	131	135	105
May	1996	111.8	129	161	94.0	135	138	105
June	1996	113.3	134	160	93.7	134	132	111
July	1996	112.4	130	163	92.3	134	128	109
August	1996	111.7	131	159	93.6	135	128	114
September	1996	110.8	129	158	95.1	135	132	116
October	1996	110.1	128	157	95.7	134	134	117
November	1996	111.2	128	161	96.9	133	139	118
December	1996	112.1	128	163	97.2	135	140	117
January	1997	112.2	127	164	98.8	137	143	118
February	1997	111.2	123	166	99.9	138	144	121
March	1997	113.9	127	169	101.5	140	147	123
April	1997	117.4	137	168	103.6	140	148	129
May	1997	119.5	139	172	104.6	142	150	129
June	1997	121.3	140	175	105.6	139	155	132
July	1997	121.3	137	178	110.0	143	164	138
August	1997	121.5	140	176	111.3	142	167	140
September	1997	122.3	145	173	112.2	145	168	141
October	1997	121.0	144	170	110.3	144	165	137
November	1997	121.4	146	170	110.5	144	163	139
December	1997	118.6	140	169	109.7	147	161	135
January	1998	118.2	137	170	108.9	150	158	132
February	1998	119.9	143	169	107.9	148	157	130

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1998	122.2	147	170	109.0	143	164	134
April	1998	125.0	152	173	110.1	140	170	135
May	1998	123.3	149	171	109.1	140	171	130
June	1998	122.5	148	171	107.0	141	165	127
July	1998	121.1	146	169	104.6	143	159	121
August	1998	123.6	146	175	103.0	143	151	121
September	1998	122.0	145	172	101.5	143	143	124
October	1998	118.9	144	166	95.9	138	128	121
November	1998	116.9	140	164	94.7	134	125	123
December	1998	118.0	140	167	92.6	135	124	114
January	1999	122.7	145	173	97.4	136	137	119
February	1999	122.2	146	171	100.5	140	145	120
March	1999	121.0	142	172	104.0	141	151	128
April	1999	119.7	141	169	105.4	140	154	131
May	1999	121.3	142	174	104.0	139	151	129
June	1999	123.6	146	175	105.9	139	154	134
July	1999	124.8	145	180	106.2	141	155	133
August	1999	125.1	146	179	107.6	142	154	139
September	1999	125.9	148	179	107.1	143	154	135
October	1999	123.8	147	175	105.8	142	152	133
November	1999	123.0	147	173	105.1	142	153	129
December	1999	121.7	147	170	106.4	140	155	135
January	2000	124.6	151	173	111.7	144	165	143
February	2000	124.7	149	175	114.3	144	170	148
March	2000	125.7	151	175	115.6	148	171	148
April	2000	125.2	150	175	113.5	147	165	146
May	2000	124.9	149	175	112.2	147	160	146
June	2000	123.8	146	175	109.4	145	156	140
July	2000	121.6	143	173	110.2	146	155	143
August	2000	120.7	142	171	111.6	145	159	146
September	2000	119.2	139	170	112.3	144	159	151
October	2000	120.5	142	171	110.4	140	157	149
November	2000	121.5	145	171	106.9	141	149	142
December	2000	120.3	146	167	101.6	140	136	134
January	2001	115.5	139	161	96.9	137	122	131
February	2001	109.8	132	153	90.9	135	106	124
March	2001	106.5	130	146	88.4	134	101	120
April	2001	102.5	125	141	85.9	138	93	113
May	2001	102.6	125	141	88.9	139	97	121
June	2001	103.3	125	143	91.8	139	101	130
July	2001	104.1	127	143	94.7	140	112	129
August	2001	103.4	124	144	93.8	139	114	125
September	2001	100.2	120	139	88.4	137	102	116
October	2001	99.1	118	139	83.0	133	86	114
November	2001	96.7	111	139	80.8	135	78	111
December	2001	99.0	111	146	85.1	141	84	116
January	2002	100.7	112	149	91.1	145	97	124
February	2002	101.7	116	147	91.7	146	103	120

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2002	101.2	115	147	94.6	145	115	121
April	2002	100.9	116	146	93.8	140	118	119
May	2002	103.6	116	152	97.9	139	128	128
June	2002	103.7	117	151	96.3	139	126	123
July	2002	103.5	117	151	94.0	141	116	121
August	2002	101.4	117	145	88.7	140	102	115
September	2002	98.9	112	144	84.4	137	93	109
October	2002	96.9	108	142	81.6	136	87	104
November	2002	95.4	103	143	81.1	136	89	101
December	2002	95.7	108	140	81.2	138	88	100
January	2003	98.9	114	141	81.3	134	91	101
February	2003	96.8	114	137	78.3	131	82	100
March	2003	96.1	112	137	75.1	129	72	99
April	2003	94.5	110	134	75.8	130	75	99
May	2003	94.9	110	135	82.5	134	91	105
June	2003	96.3	110	139	88.4	136	109	110
July	2003	98.7	111	144	89.9	138	115	109
August	2003	102.3	116	149	89.0	136	116	107
September	2003	105.9	123	151	88.8	133	114	110
October	2003	105.7	123	151	90.7	132	116	117
November	2003	106.6	123	154	91.6	132	119	118
December	2003	103.8	118	151	93.3	130	127	119
January	2004	107.6	121	158	97.3	133	137	121
February	2004	109.2	125	159	99.2	134	139	126
March	2004	113.1	129	165	97.9	135	135	124
April	2004	109.9	125	161	93.6	133	124	120
May	2004	110.3	127	160	91.0	132	119	116
June	2004	111.2	129	160	92.6	134	122	117
July	2004	112.8	132	161	94.6	135	126	120
August	2004	113.9	134	162	95.6	136	128	121
September	2004	111.7	131	158	95.0	134	127	121
October	2004	110.7	129	158	91.5	130	122	116
November	2004	107.6	121	158	90.9	128	121	117
December	2004	108.4	120	161	90.6	130	118	116
January	2005	111.5	125	164	91.9	134	119	117
February	2005	114.9	131	167	92.0	136	120	114
March	2005	115.8	135	166	88.5	134	114	109
April	2005	113.1	132	162	85.8	128	109	108
May	2005	109.9	126	159	82.6	127	100	105
June	2005	110.4	125	162	84.2	126	103	109
July	2005	113.7	126	170	86.1	130	107	109
August	2005	115.9	130	171	85.4	128	111	104
September	2005	112.7	127	166	79.2	125	98	95
October	2005	105.1	121	152	72.1	119	83	86
November	2005	103.3	118	149	70.2	118	76	87
December	2005	107.6	123	156	77.5	123	93	94
January	2006	113.8	129	166	83.2	126	107	100
February	2006	117.2	134	171	84.9	125	111	104

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2006	115.3	134	166	83.3	124	105	104
April	2006	115.0	135	164	83.6	127	101	108
May	2006	109.8	129	156	81.8	127	97	104
June	2006	111.8	131	160	80.2	127	95	100
July	2006	111.0	129	159	78.6	127	94	94
August	2006	114.4	132	165	80.0	128	93	99
September	2006	108.8	122	160	80.0	126	95	100
October	2006	109.4	124	160	84.6	130	104	106
November	2006	108.1	125	156	87.3	132	112	107
December	2006	114.2	136	161	91.1	136	118	113
January	2007	116.3	137	165	91.1	132	120	115
February	2007	119.4	142	168	93.9	134	124	120
March	2007	116.0	138	164	93.5	132	123	121
April	2007	113.6	139	156	89.4	133	111	115
May	2007	111.5	133	157	86.6	132	107	110
June	2007	111.8	131	159	84.3	129	103	107
July	2007	112.0	129	162	86.7	129	111	108
August	2007	110.4	128	158	84.1	128	105	105
September	2007	109.1	131	152	82.4	126	100	104
October	2007	106.7	129	148	79.5	123	92	104
November	2007	104.0	126	144	77.9	122	88	102
December	2007	101.4	120	143	75.0	120	81	99
January	2008	99.0	115	142	72.3	118	73	98
February	2008	96.0	113	136	70.1	118	64	99
March	2008	93.3	112	130	66.5	118	52	96
April	2008	88.8	110	119	61.4	111	43	90
May	2008	85.2	104	116	57.7	105	39	86
June	2008	79.8	94	111	54.9	99	39	79
July	2008	75.1	86	107	54.2	102	36	76
August	2008	75.0	85	108	57.6	109	42	77
September	2008	76.8	91	107	61.7	116	48	82
October	2008	73.2	84	104	63.9	119	53	83
November	2008	65.6	73	95	59.3	117	45	74
December	2008	63.1	59	103	55.1	112	38	69
January	2009	68.4	64	111	53.4	113	34	65
February	2009	73.9	69	121	52.9	112	29	68
March	2009	74.2	75	116	52.8	112	29	68
April	2009	74.8	76	117	56.2	113	36	74
May	2009	76.2	76	121	62.5	115	53	80
June	2009	77.4	75	125	68.0	121	63	88
July	2009	76.8	73	124	67.9	115	69	87
August	2009	73.6	69	120	67.3	118	67	83
September	2009	75.7	72	123	71.2	119	78	88
October	2009	77.1	73	126	73.6	126	79	90
November	2009	79.5	76	128	73.2	124	79	90
December	2009	79.1	75	129	70.6	122	75	85
January	2010	83.1	81	133	71.2	118	80	86
February	2010	86.6	85	138	72.1	114	86	88

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2010	87.3	86	139	72.2	113	86	89
April	2010	84.8	79	139	72.0	113	86	89
May	2010	86.0	82	139	74.2	117	90	90
June	2010	88.5	87	142	75.0	119	92	89
July	2010	86.2	89	133	72.2	118	85	87
August	2010	86.4	91	132	68.6	114	76	85
September	2010	85.3	92	128	65.5	110	69	83
October	2010	85.4	92	129	66.3	112	69	84
November	2010	86.2	92	130	68.9	118	73	84
December	2010	88.7	92	137	71.2	118	80	87
January	2011	91.2	95	140	74.0	119	89	88
February	2011	93.7	100	142	76.6	117	95	94
March	2011	93.6	103	139	74.6	117	90	92
April	2011	96.8	107	144	73.6	115	87	92
May	2011	94.0	104	139	72.3	113	87	89
June	2011	92.3	104	134	74.6	115	91	92
July	2011	89.1	102	128	69.6	111	79	88
August	2011	84.6	95	123	60.4	107	60	74
September	2011	82.6	91	122	52.1	104	43	59
October	2011	82.4	90	122	51.6	106	42	55
November	2011	85.1	95	125	53.5	109	43	59
December	2011	84.0	91	126	59.7	110	56	71
January	2012	86.4	92	131	65.4	112	67	82
February	2012	87.0	91	134	72.1	113	81	94
March	2012	90.9	99	136	75.9	116	87	101
April	2012	92.2	101	137	77.2	116	91	102
May	2012	94.7	106	139	79.3	120	96	101
June	2012	92.6	103	137	77.7	118	96	97
July	2012	90.7	98	136	74.8	117	91	92
August	2012	90.5	95	139	69.6	111	80	87
September	2012	93.1	99	142	70.4	112	79	91
October	2012	94.3	105	139	75.6	116	85	102
November	2012	95.1	108	138	80.0	121	95	106
December	2012	93.6	106	136	77.6	117	94	101
January	2013	91.1	100	136	72.9	113	90	89
February	2013	90.6	96	138	72.7	111	90	90
March	2013	94.3	101	142	75.7	114	94	96
April	2013	96.6	106	144	76.1	113	94	98
May	2013	100.0	112	147	77.0	115	96	97
June	2013	101.8	117	147	79.4	117	103	99
July	2013	104.1	118	151	82.3	118	110	102
August	2013	104.7	118	153	83.1	119	113	102
September	2013	101.8	111	152	78.9	117	105	95
October	2013	99.8	112	147	74.6	117	92	90
November	2013	95.4	108	139	72.3	113	86	90
December	2013	98.7	111	145	74.3	113	90	94
January	2014	101.6	113	151	77.9	115	101	95
February	2014	103.3	112	156	78.3	117	104	93

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2014	102.8	113	154	78.3	121	103	90
April	2014	104.3	117	154	79.2	122	104	91
May	2014	104.4	118	153	80.7	119	109	96
June	2014	103.0	119	148	80.5	115	109	99
July	2014	100.7	113	147	80.2	112	107	103
August	2014	102.2	116	149	78.1	115	101	97
September	2014	104.9	120	152	79.5	116	103	99
October	2014	106.9	122	155	82.6	123	108	101
November	2014	106.9	122	155	85.8	122	114	109
December	2014	106.4	118	157	89.6	125	120	115
January	2015	109.3	123	160	92.6	123	129	120
February	2015	111.9	127	163	94.2	127	132	120
March	2015	112.8	130	162	94.5	128	132	121
April	2015	111.9	131	159	94.0	130	129	120
May	2015	110.0	128	157	93.5	130	128	119
June	2015	112.0	130	160	94.4	129	132	119
July	2015	113.0	131	162	92.3	128	129	115
August	2015	113.6	132	163	91.4	127	128	112
September	2015	111.0	127	160	89.2	128	120	111
October	2015	109.3	122	161	88.3	127	116	112
November	2015	110.5	121	166	89.3	126	115	118
December	2015	112.1	122	169	88.9	125	114	119
January	2016	112.6	122	170	89.5	127	114	119
February	2016	111.4	123	166	87.6	130	108	114
March	2016	110.4	125	162	87.5	131	108	112
April	2016	109.9	127	158	84.8	130	104	107
May	2016	111.5	129	160	86.6	129	109	110
June	2016	113.8	130	165	86.5	132	109	107
July	2016	116.0	133	168	86.3	132	108	107
August	2016	116.8	133	170	84.6	129	104	106
September	2016	114.2	131	165	84.5	127	103	109
October	2016	113.1	129	164	85.7	128	105	111
November	2016	112.2	130	162	87.9	132	109	112
December	2016	114.7	133	165	86.6	131	110	107
January	2017	116.2	136	166	86.6	129	113	106
February	2017	116.3	136	167	82.7	125	106	101
March	2017	117.0	136	168	82.9	124	107	102
April	2017	117.7	137	169	83.4	125	109	101
May	2017	118.7	140	169	86.3	129	115	103
June	2017	117.0	138	166	85.3	131	113	98
July	2017	116.0	137	165	83.5	130	112	93
August	2017	116.0	136	165	84.5	133	113	94
September	2017	116.9	137	167	85.2	132	114	96
October	2017	117.2	137	167	87.4	133	116	102
November	2017	116.9	135	169	85.6	130	116	99
December	2017	116.1	132	170	84.5	127	119	93
January	2018	115.6	131	169	84.1	128	120	90
February	2018	117.3	136	169	85.5	129	121	93

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2018	120.0	142	170	86.2	131	119	96
April	2018	121.2	144	172	85.6	131	112	100
May	2018	119.4	141	170	83.3	128	109	97
June	2018	117.1	139	166	82.7	126	107	99
July	2018	116.3	139	163	82.2	126	109	95
August	2018	116.2	142	160	82.8	127	110	96
September	2018	115.3	138	162	83.3	129	112	94
October	2018	115.3	137	163	83.8	127	116	94
November	2018	114.2	132	165	82.9	128	113	93
December	2018	114.8	132	166	82.0	126	109	94
January	2019	112.4	130	162	79.0	127	97	93
February	2019	112.4	131	161	78.8	128	96	92
March	2019	111.7	133	157	80.4	131	99	93
April	2019	112.9	135	158	84.1	132	108	98
May	2019	113.3	139	156	88.4	131	119	105
June	2019	113.2	137	157	87.9	131	117	105
July	2019	112.4	136	156	88.4	131	120	104
August	2019	111.5	134	155	82.3	127	108	95
September	2019	110.1	132	153	79.8	125	104	91
October	2019	109.9	132	153	76.7	124	96	87
November	2019	111.7	136	154	79.4	127	100	92
December	2019	116.2	141	161	83.4	130	107	97
January	2020	117.6	143	162	86.8	131	114	103
February	2020	118.1	145	162	88.1	133	118	104
March	2020	110.3	138	148	82.5	128	100	103
April	2020	97.8	129	125	74.4	124	77	97
May	2020	87.7	117	110	66.2	118	55	91
June	2020	84.4	111	107	66.0	123	53	88
July	2020	86.4	111	112	66.1	125	54	85
August	2020	85.4	110	111	67.0	128	57	82
September	2020	86.5	114	110	67.0	125	63	80
October	2020	87.3	115	111	71.0	126	71	87
November	2020	89.0	114	116	71.8	125	73	89
December	2020	90.8	116	119	74.6	125	75	98
January	2021	92.7	118	121	75.4	124	80	98
February	2021	94.2	124	120	78.8	125	89	102
March	2021	94.4	124	120	81.1	124	102	100
April	2021	97.4	128	124	84.7	124	113	103
May	2021	98.4	130	124	87.1	120	123	107
June	2021	97.1	133	118	89.8	121	130	110
July	2021	91.7	131	106	87.7	119	128	106
August	2021	88.2	129	99	83.9	121	117	100
September	2021	83.9	127	90	77.3	117	102	91
October	2021	81.5	126	84	74.6	117	94	89
November	2021	78.8	126	77	73.6	114	92	88
December	2021	77.0	125	73	74.6	114	91	94
January	2022	76.9	123	75	72.6	112	86	93
February	2022	74.9	120	73	71.3	111	83	91

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2022	71.7	112	73	65.4	106	72	83
April	2022	69.9	109	71	65.3	108	68	85
May	2022	66.9	103	68	63.1	109	58	84
June	2022	63.3	96	66	60.4	110	51	79
July	2022	60.4	88	66	54.6	106	40	70
August	2022	59.2	84	67	55.5	105	43	72
September	2022	62.1	88	71	58.9	108	51	75
October	2022	63.5	88	74	61.4	110	55	79
November	2022	63.1	87	75	59.3	110	50	76
December	2022	62.0	83	75	59.7	112	49	77
January	2023	64.9	88	78	61.6	115	51	79
February	2023	70.1	93	87	65.2	116	60	85
March	2023	74.4	101	90	65.9	113	63	88
April	2023	72.8	100	87	65.8	111	65	86
May	2023	70.3	100	81	63.4	111	60	81
June	2023	70.4	97	84	63.2	112	61	78
July	2023	75.0	100	93	66.8	114	69	83
August	2023	80.3	103	104	70.7	116	78	88
September	2023	81.8	104	107	74.0	119	85	93
October	2023	78.7	99	104	70.9	116	78	90
November	2023	76.5	96	101	68.2	114	74	84
December	2023	77.6	96	103	68.9	115	74	87

EDUCATION COLLEGE DEGREE

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	45	24	31	1	100	114	605
April 1978	44	23	32	1	100	112	633
May 1978	46	22	31	1	100	115	652
June 1978	46	25	28	1	100	118	620
July 1978	44	25	29	1	100	115	622
August 1978	42	26	31	1	100	111	581
September 1978	41	20	37	1	100	104	587
October 1978	39	23	38	0	100	101	608
November 1978	37	24	39	0	100	98	678
December 1978	38	25	36	1	100	102	683
January 1979	45	21	33	0	100	112	677
February 1979	46	21	32	1	100	113	629
March 1979	46	22	31	1	100	114	615
April 1979	41	23	35	1	100	106	631
May 1979	42	22	36	0	100	105	667
June 1979	41	22	37	0	100	104	755
July 1979	42	21	36	0	100	106	815
August 1979	42	24	35	0	100	107	754
September 1979	40	25	35	0	100	105	724
October 1979	38	25	37	0	100	101	719
November 1979	37	23	39	1	100	99	788
December 1979	36	23	41	1	100	95	772
January 1980	36	23	41	0	100	96	696
February 1980	39	21	40	0	100	98	589
March 1980	39	23	38	0	100	100	500
April 1980	37	23	40	0	100	97	497
May 1980	34	25	41	0	100	93	448
June 1980	36	22	42	0	100	94	475
July 1980	37	23	39	0	100	98	465
August 1980	41	21	38	0	100	103	443
September 1980	42	22	35	1	100	107	425
October 1980	45	20	34	0	100	111	436
November 1980	42	21	37	0	100	105	449
December 1980	37	21	42	0	100	95	457
January 1981	34	24	42	0	100	92	453
February 1981	35	23	42	0	100	92	446
March 1981	35	26	39	0	100	97	498
April 1981	35	22	43	0	100	92	487
May 1981	32	25	42	0	100	90	492
June 1981	35	24	41	0	100	94	506
July 1981	38	28	34	0	100	104	493
August 1981	43	25	31	0	100	112	488
September 1981	46	24	30	0	100	115	446
October 1981	45	25	30	0	100	116	466
November 1981	44	24	32	0	100	112	485
December 1981	42	24	33	1	100	108	530
January 1982	42	22	35	0	100	107	533

EDUCATION COLLEGE DEGREE

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>
February 1982	41	24	35	0	100	106	536
March 1982	42	21	37	0	100	105	513
April 1982	40	20	40	0	100	101	522
May 1982	42	20	38	0	100	104	548
June 1982	37	26	36	0	100	101	575
July 1982	39	28	33	0	100	106	575
August 1982	37	29	34	0	100	103	566
September 1982	40	27	33	0	100	107	543
October 1982	41	25	34	0	100	107	548
November 1982	42	25	33	0	100	109	545
December 1982	41	27	32	0	100	109	565
January 1983	40	28	31	0	100	109	560
February 1983	40	29	31	0	100	109	547
March 1983	43	27	30	0	100	112	516
April 1983	47	27	26	0	100	121	537
May 1983	46	26	28	0	100	118	553
June 1983	47	28	25	0	100	122	603
July 1983	48	27	26	0	100	122	568
August 1983	51	26	23	0	100	128	531
September 1983	53	25	22	0	100	131	514
October 1983	50	26	23	0	100	127	524
November 1983	54	24	22	0	100	132	550
December 1983	54	24	22	0	100	131	529
January 1984	55	26	19	0	100	136	519
February 1984	55	28	17	0	100	138	523
March 1984	56	27	17	0	100	139	540
April 1984	59	24	18	0	100	141	543
May 1984	58	24	18	0	100	140	538
June 1984	57	24	18	0	100	139	537
July 1984	57	25	17	0	100	140	532
August 1984	59	23	18	0	100	141	567
September 1984	58	25	17	0	100	140	559
October 1984	59	25	15	0	100	144	575
November 1984	60	24	16	0	100	143	534
December 1984	59	23	18	0	100	141	543
January 1985	56	25	19	0	100	138	505
February 1985	52	29	19	0	100	134	525
March 1985	53	29	18	0	100	136	491
April 1985	55	24	20	0	100	135	535
May 1985	56	27	17	0	100	139	509
June 1985	58	24	18	0	100	140	528
July 1985	53	25	21	1	100	132	489
August 1985	53	21	24	1	100	129	501
September 1985	53	21	24	2	100	129	463
October 1985	55	23	21	1	100	133	494
November 1985	53	26	20	1	100	132	500
December 1985	52	27	21	0	100	131	547
January 1986	55	24	20	0	100	135	550
February 1986	57	22	21	0	100	137	560
March 1986	57	25	18	0	100	139	533
April 1986	55	27	18	0	100	137	538

EDUCATION COLLEGE DEGREE

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 1986	55	29	16	0	100	139	534
June 1986	56	27	17	0	100	139	563
July 1986	57	27	16	0	100	141	574
August 1986	60	24	16	0	100	144	582
September 1986	62	22	16	0	100	146	565
October 1986	61	22	17	0	100	143	559
November 1986	58	25	17	0	100	141	558
December 1986	55	27	18	0	100	136	590
January 1987	54	28	18	0	100	136	592
February 1987	54	25	20	0	100	134	586
March 1987	55	24	21	0	100	134	568
April 1987	54	23	23	0	100	130	571
May 1987	51	25	24	0	100	127	571
June 1987	49	27	24	0	100	125	585
July 1987	52	24	23	1	100	130	579
August 1987	56	22	22	0	100	134	582
September 1987	59	22	19	0	100	140	561
October 1987	59	23	18	0	100	141	528
November 1987	56	26	18	0	100	138	473
December 1987	52	26	21	0	100	131	462
January 1988	53	25	22	0	100	131	454
February 1988	55	23	22	0	100	133	466
March 1988	59	21	20	0	100	139	459
April 1988	54	25	20	1	100	134	460
May 1988	53	27	20	1	100	133	447
June 1988	49	31	19	1	100	130	443
July 1988	53	28	19	0	100	134	424
August 1988	58	25	17	0	100	142	429
September 1988	64	20	15	0	100	149	423
October 1988	63	22	15	0	100	149	435
November 1988	58	25	17	0	100	141	432
December 1988	52	28	20	0	100	132	421
January 1989	50	29	21	0	100	128	419
February 1989	54	27	19	0	100	136	418
March 1989	55	24	21	0	100	135	418
April 1989	56	23	21	0	100	136	432
May 1989	55	23	22	0	100	133	454
June 1989	55	25	19	0	100	136	454
July 1989	56	26	19	0	100	137	454
August 1989	53	26	20	0	100	133	457
September 1989	55	26	19	0	100	136	459
October 1989	55	25	19	1	100	136	468
November 1989	55	27	17	1	100	138	454
December 1989	53	27	20	1	100	133	460
January 1990	52	27	21	0	100	131	440
February 1990	49	27	24	0	100	125	452
March 1990	50	28	22	0	100	128	464
April 1990	52	27	21	0	100	132	487
May 1990	56	24	19	0	100	137	482
June 1990	56	26	18	0	100	138	477
July 1990	55	26	19	0	100	135	465

EDUCATION COLLEGE DEGREE

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 1990	52	27	22	0	100	130	461
September 1990	49	26	25	0	100	124	455
October 1990	45	26	28	0	100	117	458
November 1990	45	25	30	0	100	115	466
December 1990	42	25	33	0	100	109	459
January 1991	42	26	31	0	100	111	476
February 1991	41	29	30	0	100	111	468
March 1991	44	27	28	1	100	116	496
April 1991	44	26	30	0	100	114	459
May 1991	49	24	27	1	100	122	469
June 1991	47	27	26	1	100	121	443
July 1991	49	28	23	1	100	126	475
August 1991	46	29	24	0	100	122	475
September 1991	47	29	24	0	100	124	508
October 1991	44	28	27	0	100	117	498
November 1991	42	26	32	0	100	110	500
December 1991	38	23	38	1	100	100	460
January 1992	36	25	39	0	100	97	468
February 1992	37	26	37	0	100	101	476
March 1992	37	27	36	0	100	101	519
April 1992	39	27	34	0	100	105	516
May 1992	39	30	30	0	100	109	506
June 1992	45	28	27	0	100	118	487
July 1992	47	25	28	0	100	119	499
August 1992	45	23	32	0	100	113	509
September 1992	42	26	32	0	100	110	527
October 1992	39	30	31	0	100	108	531
November 1992	42	30	28	0	100	113	538
December 1992	41	31	27	0	100	114	542
January 1993	44	30	27	0	100	117	550
February 1993	43	31	26	0	100	116	557
March 1993	44	31	25	0	100	118	538
April 1993	44	31	25	1	100	119	528
May 1993	44	29	27	0	100	117	511
June 1993	42	29	28	0	100	114	524
July 1993	41	29	31	0	100	110	538
August 1993	40	29	31	0	100	109	556
September 1993	41	28	30	0	100	111	551
October 1993	41	30	28	0	100	113	536
November 1993	44	29	26	0	100	118	518
December 1993	47	28	24	0	100	123	521
January 1994	50	26	23	0	100	127	515
February 1994	51	27	22	0	100	129	534
March 1994	49	28	23	0	100	126	540
April 1994	48	30	23	0	100	125	552
May 1994	46	29	25	0	100	120	547
June 1994	45	30	25	0	100	121	544
July 1994	45	29	26	0	100	120	535
August 1994	48	28	25	0	100	123	541
September 1994	48	27	24	0	100	124	546
October 1994	49	28	22	0	100	127	552

EDUCATION COLLEGE DEGREE

**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>
November 1994	49	29	21	1	100	128	556
December 1994	49	28	22	0	100	127	570
January 1995	49	28	23	1	100	126	566
February 1995	48	29	23	0	100	125	559
March 1995	51	28	20	0	100	131	546
April 1995	51	29	20	0	100	131	555
May 1995	52	28	20	0	100	131	541
June 1995	49	30	21	0	100	128	548
July 1995	50	28	22	0	100	128	561
August 1995	51	31	19	0	100	132	588
September 1995	49	32	19	0	100	131	593
October 1995	49	33	18	0	100	132	576
November 1995	47	32	22	0	100	125	539
December 1995	45	31	24	0	100	122	523
January 1996	43	31	25	1	100	118	516
February 1996	44	30	25	1	100	119	534
March 1996	44	30	25	1	100	119	551
April 1996	49	27	23	0	100	126	546
May 1996	50	28	21	1	100	129	529
June 1996	53	27	19	0	100	134	508
July 1996	50	30	20	0	100	130	526
August 1996	51	29	20	0	100	131	529
September 1996	49	31	20	0	100	129	540
October 1996	50	28	22	0	100	128	530
November 1996	49	29	22	0	100	128	516
December 1996	50	28	22	0	100	128	509
January 1997	47	32	20	1	100	127	535
February 1997	46	30	23	1	100	123	559
March 1997	50	26	23	0	100	127	550
April 1997	57	22	20	0	100	137	527
May 1997	57	24	19	0	100	139	513
June 1997	57	26	17	0	100	140	513
July 1997	55	27	18	0	100	137	490
August 1997	56	28	16	0	100	140	512
September 1997	59	27	14	0	100	145	527
October 1997	58	27	14	1	100	144	545
November 1997	59	27	13	1	100	146	529
December 1997	55	29	15	1	100	140	518
January 1998	53	31	16	0	100	137	522
February 1998	58	28	14	0	100	143	537
March 1998	60	27	13	0	100	147	550
April 1998	64	25	12	0	100	152	562
May 1998	60	28	11	0	100	149	547
June 1998	60	27	12	0	100	148	531
July 1998	59	28	13	1	100	146	557
August 1998	61	24	15	0	100	146	569
September 1998	60	25	15	0	100	145	589
October 1998	59	25	16	0	100	144	553
November 1998	56	28	16	0	100	140	555
December 1998	57	26	17	0	100	140	554

EDUCATION COLLEGE DEGREE

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 1999	59	27	14	0	100	145	569
February 1999	61	25	15	0	100	146	560
March 1999	58	26	16	0	100	142	555
April 1999	58	26	16	0	100	141	544
May 1999	57	27	16	0	100	142	574
June 1999	59	28	13	0	100	146	584
July 1999	58	28	13	0	100	145	602
August 1999	59	29	12	0	100	146	589
September 1999	61	26	13	0	100	148	576
October 1999	61	26	14	0	100	147	565
November 1999	62	22	15	0	100	147	578
December 1999	61	24	15	0	100	147	573
January 2000	64	22	13	0	100	151	571
February 2000	63	23	14	0	100	149	569
March 2000	65	21	14	0	100	151	598
April 2000	65	20	15	0	100	150	592
May 2000	64	21	15	0	100	149	599
June 2000	62	22	16	0	100	146	570
July 2000	58	26	16	0	100	143	573
August 2000	58	25	16	0	100	142	572
September 2000	56	27	17	0	100	139	603
October 2000	58	26	16	0	100	142	621
November 2000	59	27	14	0	100	145	626
December 2000	59	27	14	0	100	146	611
January 2001	55	28	17	0	100	139	600
February 2001	52	28	20	0	100	132	586
March 2001	52	26	22	0	100	130	616
April 2001	50	24	25	0	100	125	626
May 2001	51	24	25	0	100	125	636
June 2001	52	21	27	0	100	125	593
July 2001	51	24	24	0	100	127	585
August 2001	49	26	25	0	100	124	585
September 2001	46	29	25	0	100	120	610
October 2001	45	27	28	0	100	118	625
November 2001	41	29	30	0	100	111	613
December 2001	42	27	31	0	100	111	589
January 2002	42	27	31	0	100	112	569
February 2002	46	24	30	0	100	116	588
March 2002	46	24	30	0	100	115	601
April 2002	46	24	30	0	100	116	625
May 2002	46	24	30	0	100	116	605
June 2002	46	24	29	0	100	117	617
July 2002	46	25	29	0	100	117	605
August 2002	47	22	30	0	100	117	615
September 2002	44	23	32	1	100	112	626
October 2002	43	21	35	1	100	108	623
November 2002	40	23	37	1	100	103	621
December 2002	43	21	35	0	100	108	602
January 2003	45	24	31	0	100	114	618
February 2003	45	23	32	0	100	114	629
March 2003	45	22	33	0	100	112	643

EDUCATION COLLEGE DEGREE

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 2003	45	19	35	0	100	110	646
May 2003	44	22	34	0	100	110	656
June 2003	41	28	31	0	100	110	654
July 2003	40	31	29	0	100	111	655
August 2003	43	30	27	0	100	116	637
September 2003	48	27	25	0	100	123	647
October 2003	49	25	26	0	100	123	652
November 2003	50	23	27	0	100	123	670
December 2003	47	24	29	0	100	118	676
January 2004	48	25	27	0	100	121	652
February 2004	50	25	25	0	100	125	603
March 2004	52	24	23	0	100	129	564
April 2004	50	25	25	0	100	125	530
May 2004	52	23	25	0	100	127	528
June 2004	53	23	24	0	100	129	537
July 2004	55	22	23	0	100	132	537
August 2004	56	22	22	0	100	134	524
September 2004	54	23	23	0	100	131	518
October 2004	53	23	24	0	100	129	517
November 2004	49	24	28	0	100	121	546
December 2004	48	23	28	1	100	120	551
January 2005	51	23	26	1	100	125	557
February 2005	54	22	23	1	100	131	534
March 2005	57	22	22	0	100	135	519
April 2005	55	21	23	0	100	132	523
May 2005	51	24	25	0	100	126	562
June 2005	50	25	25	0	100	125	574
July 2005	50	26	24	0	100	126	589
August 2005	53	25	23	0	100	130	585
September 2005	51	25	24	0	100	127	586
October 2005	49	22	29	0	100	121	574
November 2005	48	22	30	0	100	118	587
December 2005	51	22	28	0	100	123	577
January 2006	53	22	24	0	100	129	579
February 2006	55	23	21	0	100	134	537
March 2006	55	23	22	0	100	134	533
April 2006	56	23	21	0	100	135	534
May 2006	53	24	23	0	100	129	567
June 2006	54	24	23	0	100	131	577
July 2006	53	22	24	0	100	129	572
August 2006	55	22	23	0	100	132	537
September 2006	50	22	28	0	100	122	530
October 2006	51	22	27	0	100	124	534
November 2006	51	23	26	0	100	125	550
December 2006	56	24	20	0	100	136	541
January 2007	56	25	19	0	100	137	540
February 2007	58	25	16	0	100	142	547
March 2007	56	26	18	0	100	138	546
April 2007	57	25	18	0	100	139	543
May 2007	55	24	22	0	100	133	540
June 2007	53	25	22	0	100	131	548

EDUCATION COLLEGE DEGREE

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 2007	51	27	22	0	100	129	555
August 2007	51	27	22	0	100	128	546
September 2007	53	25	22	0	100	131	546
October 2007	52	24	23	0	100	129	552
November 2007	51	24	25	0	100	126	567
December 2007	47	26	27	0	100	120	568
January 2008	43	28	29	0	100	115	570
February 2008	42	29	29	0	100	113	570
March 2008	43	26	31	0	100	112	595
April 2008	44	23	33	0	100	110	586
May 2008	41	22	37	0	100	104	593
June 2008	36	21	42	0	100	94	567
July 2008	33	20	47	0	100	86	570
August 2008	33	19	48	0	100	85	575
September 2008	36	19	45	0	100	91	606
October 2008	32	20	48	0	100	84	604
November 2008	26	20	53	0	100	73	598
December 2008	19	22	59	0	100	59	572
January 2009	22	20	58	0	100	64	563
February 2009	25	18	56	0	100	69	560
March 2009	28	19	53	0	100	75	590
April 2009	27	22	51	0	100	76	625
May 2009	25	26	49	0	100	76	619
June 2009	25	26	50	0	100	75	629
July 2009	24	25	51	0	100	73	590
August 2009	22	24	53	0	100	69	589
September 2009	23	25	51	0	100	72	576
October 2009	23	27	50	0	100	73	616
November 2009	24	29	47	0	100	76	643
December 2009	23	28	48	0	100	75	650
January 2010	26	29	45	0	100	81	604
February 2010	27	31	42	0	100	85	572
March 2010	26	33	40	0	100	86	567
April 2010	23	32	44	0	100	79	593
May 2010	26	31	43	0	100	82	613
June 2010	28	30	42	0	100	87	585
July 2010	30	29	41	0	100	89	586
August 2010	31	29	40	0	100	91	566
September 2010	31	31	39	0	100	92	593
October 2010	29	34	37	0	100	92	592
November 2010	29	34	37	0	100	92	613
December 2010	28	35	36	0	100	92	600
January 2011	31	33	36	0	100	95	606
February 2011	33	34	33	0	100	100	588
March 2011	36	32	33	0	100	103	589
April 2011	38	30	32	0	100	107	597
May 2011	38	29	33	0	100	104	602
June 2011	37	30	33	0	100	104	620
July 2011	36	31	33	0	100	102	598
August 2011	32	31	37	0	100	95	599
September 2011	31	30	40	0	100	91	592

EDUCATION COLLEGE DEGREE
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>
October 2011	30	30	40	0	100	90	610
November 2011	31	33	36	0	100	95	618
December 2011	27	36	37	0	100	91	597
January 2012	28	36	36	0	100	92	585
February 2012	29	32	38	0	100	91	580
March 2012	34	32	35	0	100	99	606
April 2012	35	32	33	0	100	101	615
May 2012	36	33	30	0	100	106	624
June 2012	34	35	31	0	100	103	598
July 2012	33	32	35	0	100	98	603
August 2012	32	32	36	0	100	95	597
September 2012	34	31	35	0	100	99	614
October 2012	36	33	31	0	100	105	627
November 2012	38	32	29	1	100	108	619
December 2012	37	30	32	1	100	106	616
January 2013	35	29	36	0	100	100	613
February 2013	32	32	36	0	100	96	628
March 2013	34	33	33	0	100	101	628
April 2013	37	32	31	0	100	106	640
May 2013	42	28	30	0	100	112	632
June 2013	45	27	28	0	100	117	631
July 2013	45	28	27	0	100	118	638
August 2013	45	28	27	0	100	118	654
September 2013	41	29	30	0	100	111	677
October 2013	40	32	28	0	100	112	682
November 2013	37	34	29	0	100	108	697
December 2013	39	34	27	0	100	111	708
January 2014	40	33	27	0	100	113	709
February 2014	41	30	29	0	100	112	713
March 2014	42	30	29	0	100	113	710
April 2014	44	30	27	0	100	117	713
May 2014	42	33	25	0	100	118	728
June 2014	43	32	24	0	100	119	748
July 2014	41	31	28	0	100	113	758
August 2014	44	27	28	0	100	116	750
September 2014	46	27	26	0	100	120	735
October 2014	47	28	25	0	100	122	725
November 2014	46	30	24	0	100	122	728
December 2014	43	32	25	0	100	118	746
January 2015	46	31	23	0	100	123	760
February 2015	50	28	22	0	100	127	770
March 2015	52	27	21	0	100	130	763
April 2015	52	27	21	0	100	131	757
May 2015	50	28	22	0	100	128	729
June 2015	51	28	21	0	100	130	720
July 2015	52	26	21	0	100	131	718
August 2015	52	27	20	0	100	132	762
September 2015	51	26	23	0	100	127	749
October 2015	47	27	25	0	100	122	754
November 2015	47	27	26	0	100	121	716
December 2015	47	27	26	0	100	122	710

EDUCATION COLLEGE DEGREE

**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 2016	47	28	25	0	100	122	704
February 2016	48	27	25	0	100	123	707
March 2016	48	29	23	0	100	125	730
April 2016	50	28	23	0	100	127	727
May 2016	50	28	21	0	100	129	758
June 2016	51	28	21	0	100	130	762
July 2016	52	28	19	0	100	133	749
August 2016	52	29	19	0	100	133	752
September 2016	51	30	20	0	100	131	771
October 2016	50	29	21	0	100	129	819
November 2016	52	26	22	0	100	130	856
December 2016	54	25	21	0	100	133	889
January 2017	55	26	19	0	100	136	904
February 2017	53	30	17	0	100	136	904
March 2017	52	32	16	0	100	136	893
April 2017	52	32	15	0	100	137	906
May 2017	55	30	15	0	100	140	917
June 2017	54	29	17	0	100	138	931
July 2017	54	28	17	0	100	137	952
August 2017	54	29	17	0	100	136	944
September 2017	54	29	17	0	100	137	956
October 2017	54	29	17	0	100	137	939
November 2017	52	30	18	0	100	135	943
December 2017	51	30	19	0	100	132	956
January 2018	51	29	20	0	100	131	974
February 2018	55	26	19	0	100	136	954
March 2018	59	25	17	0	100	142	924
April 2018	58	28	14	0	100	144	885
May 2018	54	33	13	0	100	141	892
June 2018	53	33	14	0	100	139	905
July 2018	54	30	15	0	100	139	937
August 2018	58	25	16	0	100	142	928
September 2018	57	24	19	0	100	138	918
October 2018	56	25	19	0	100	137	911
November 2018	52	28	20	0	100	132	908
December 2018	52	28	20	0	100	132	905
January 2019	51	27	21	0	100	130	911
February 2019	53	26	22	0	100	131	931
March 2019	53	27	20	0	100	133	952
April 2019	54	28	18	0	100	135	943
May 2019	56	27	17	0	100	139	924
June 2019	55	28	18	0	100	137	925
July 2019	55	27	19	0	100	136	929
August 2019	53	28	19	0	100	134	955
September 2019	52	29	19	0	100	132	951
October 2019	51	30	19	0	100	132	988
November 2019	53	30	17	0	100	136	985
December 2019	56	29	15	0	100	141	993
January 2020	57	29	14	0	100	143	976
February 2020	58	29	13	0	100	145	996

EDUCATION COLLEGE DEGREE

**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 2020	54	31	15	0	100	138	1049
April 2020	49	30	20	0	100	129	1068
May 2020	43	32	26	0	100	117	1065
June 2020	40	31	29	0	100	111	1015
July 2020	40	31	29	0	100	111	987
August 2020	40	31	30	0	100	110	1029
September 2020	42	30	28	0	100	114	1037
October 2020	42	30	27	0	100	115	1058
November 2020	41	32	27	0	100	114	1011
December 2020	41	33	26	0	100	116	980
January 2021	43	33	24	0	100	118	952
February 2021	47	29	24	0	100	124	940
March 2021	47	30	23	0	100	124	961
April 2021	48	32	20	0	100	128	989
May 2021	47	37	17	0	100	130	983
June 2021	48	37	15	0	100	133	976
July 2021	49	34	17	0	100	131	924
August 2021	49	32	20	0	100	129	928
September 2021	48	31	21	0	100	127	941
October 2021	48	30	22	0	100	126	961
November 2021	49	28	23	0	100	126	971
December 2021	49	27	24	0	100	125	943
January 2022	47	29	24	0	100	123	937
February 2022	45	29	26	0	100	120	915
March 2022	42	28	30	0	100	112	933
April 2022	41	27	32	0	100	109	932
May 2022	39	24	36	0	100	103	949
June 2022	37	22	41	0	100	96	935
July 2022	33	21	46	0	100	88	928
August 2022	31	21	47	0	100	84	900
September 2022	32	24	44	0	100	88	896
October 2022	33	22	45	0	100	88	876
November 2022	32	22	46	0	100	87	885
December 2022	31	21	48	0	100	83	875
January 2023	32	24	44	0	100	88	908
February 2023	34	26	40	0	100	93	914
March 2023	37	27	36	0	100	101	909
April 2023	37	27	36	0	100	100	886
May 2023	37	26	37	0	100	100	889
June 2023	36	25	39	0	100	97	896
July 2023	38	24	38	0	100	100	931
August 2023	38	27	35	0	100	103	931
September 2023	38	28	34	0	100	104	936
October 2023	36	26	38	0	100	99	913
November 2023	35	26	39	0	100	96	906
December 2023	36	24	40	0	100	96	925

EDUCATION COLLEGE DEGREE

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.

Date of Survey	BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
	Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
March 1978	41	4	2	14	24	0	3
April 1978	40	4	2	15	24	1	1
May 1978	40	5	4	13	23	2	1
June 1978	45	4	4	12	25	2	1
July 1978	47	4	5	11	30	2	1
August 1978	47	3	4	11	35	1	1
September 1978	42	3	4	13	35	1	1
October 1978	42	4	3	13	34	1	1
November 1978	40	4	1	15	34	1	2
December 1978	43	4	1	13	35	0	1
January 1979	44	4	1	13	29	0	1
February 1979	44	4	2	14	29	1	1
March 1979	44	4	2	14	30	0	1
April 1979	42	3	3	13	38	0	1
May 1979	42	3	3	9	40	1	0
June 1979	42	2	4	7	45	1	0
July 1979	44	4	4	8	44	2	1
August 1979	44	5	4	9	43	1	1
September 1979	45	5	3	9	41	1	2
October 1979	43	5	3	10	41	2	2
November 1979	46	4	3	11	44	2	2
December 1979	44	3	3	12	45	1	2
January 1980	44	3	3	14	41	2	2
February 1980	41	4	4	14	38	1	1
March 1980	41	6	4	15	40	2	1
April 1980	39	5	3	14	42	2	1
May 1980	35	4	2	12	44	2	1
June 1980	37	4	3	10	39	2	1
July 1980	40	5	3	10	36	1	1
August 1980	43	6	4	10	35	1	1
September 1980	44	5	5	12	35	2	1
October 1980	46	3	5	11	36	1	0
November 1980	46	3	5	13	36	2	0
December 1980	40	4	3	14	39	2	0
January 1981	38	5	3	15	42	2	1
February 1981	37	5	3	14	41	2	0
March 1981	39	4	4	14	38	2	1
April 1981	36	3	3	14	39	3	1
May 1981	38	3	4	14	39	2	1
June 1981	39	4	4	12	37	2	0
July 1981	43	4	5	12	28	1	0
August 1981	43	4	6	12	25	2	1
September 1981	44	4	6	12	24	1	0
October 1981	41	4	6	13	28	0	0
November 1981	41	5	4	12	30	1	1
December 1981	42	5	4	14	31	1	1

EDUCATION COLLEGE DEGREE

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 1982	43	6	4	14	28	2	2
February 1982	42	6	4	17	28	2	1
March 1982	39	6	5	18	26	2	1
April 1982	38	5	4	20	29	2	0
May 1982	40	5	4	19	25	2	0
June 1982	39	6	3	17	26	2	0
July 1982	41	5	3	17	23	2	1
August 1982	40	4	3	18	25	2	1
September 1982	42	3	3	21	22	2	1
October 1982	44	3	3	19	23	1	0
November 1982	45	4	3	19	21	1	0
December 1982	42	5	3	17	21	1	1
January 1983	38	5	2	21	20	1	1
February 1983	37	5	2	20	20	2	1
March 1983	39	5	3	23	19	2	1
April 1983	43	6	3	18	16	2	1
May 1983	42	5	4	18	14	2	1
June 1983	42	6	5	16	14	2	0
July 1983	43	6	5	19	14	2	0
August 1983	46	6	5	17	12	1	0
September 1983	48	6	4	16	10	1	1
October 1983	44	6	4	16	12	1	1
November 1983	45	5	4	13	13	1	1
December 1983	43	6	4	13	14	1	0
January 1984	46	6	4	11	13	2	0
February 1984	47	6	5	13	12	1	0
March 1984	50	6	5	13	11	1	1
April 1984	52	6	5	11	11	1	1
May 1984	51	6	4	11	10	1	1
June 1984	51	4	5	13	10	1	0
July 1984	50	3	4	14	9	0	0
August 1984	52	4	4	13	7	0	1
September 1984	51	4	3	11	8	0	1
October 1984	55	4	3	12	8	0	1
November 1984	55	4	4	13	9	1	0
December 1984	53	3	4	13	9	1	1
January 1985	48	3	4	13	10	2	1
February 1985	43	4	3	12	9	2	1
March 1985	47	5	3	11	10	2	0
April 1985	47	5	4	13	11	1	0
May 1985	51	5	4	10	13	1	0
June 1985	50	5	5	11	10	1	1
July 1985	47	5	5	13	10	2	1
August 1985	46	4	5	15	10	2	1
September 1985	47	3	4	15	10	3	1
October 1985	49	3	5	12	10	2	0
November 1985	47	3	5	13	9	2	1
December 1985	46	4	5	14	8	1	1
January 1986	48	5	6	14	7	2	1

EDUCATION COLLEGE DEGREE

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	1986	47	5	7	14	8	1	1
March	1986	47	5	8	12	9	1	1
April	1986	47	5	7	12	10	1	1
May	1986	47	5	8	12	9	1	1
June	1986	47	5	7	12	8	1	1
July	1986	48	5	6	12	6	1	1
August	1986	50	6	7	12	6	1	0
September	1986	51	6	7	11	7	2	1
October	1986	49	5	8	11	8	1	1
November	1986	48	5	6	11	7	1	2
December	1986	47	5	7	12	7	1	2
January	1987	48	5	7	10	6	1	2
February	1987	49	4	5	11	7	2	2
March	1987	48	5	4	11	8	2	2
April	1987	47	4	4	12	11	2	1
May	1987	44	5	5	12	11	2	1
June	1987	42	4	5	14	11	2	1
July	1987	44	5	5	13	10	2	2
August	1987	48	5	5	13	9	1	2
September	1987	51	5	5	11	7	1	3
October	1987	49	7	5	12	5	1	2
November	1987	46	6	5	11	5	1	1
December	1987	42	5	5	13	5	3	2
January	1988	45	4	6	12	5	4	1
February	1988	47	4	7	12	6	6	1
March	1988	54	5	7	11	5	4	1
April	1988	48	4	7	12	6	4	1
May	1988	47	4	6	13	5	1	2
June	1988	44	4	6	10	7	1	2
July	1988	47	6	6	13	7	1	1
August	1988	52	6	7	12	8	1	1
September	1988	56	7	7	13	6	1	1
October	1988	56	6	8	12	7	1	1
November	1988	52	5	6	11	8	1	1
December	1988	49	4	6	13	10	1	1
January	1989	46	4	5	10	11	1	1
February	1989	48	4	7	11	10	1	0
March	1989	47	4	7	11	11	1	2
April	1989	49	6	5	14	11	1	2
May	1989	46	5	4	13	11	1	2
June	1989	47	5	5	12	8	0	1
July	1989	46	3	5	11	9	1	1
August	1989	44	4	5	10	12	0	1
September	1989	44	5	5	10	10	1	1
October	1989	45	5	4	11	10	0	0
November	1989	46	4	5	11	10	1	0
December	1989	45	4	5	12	12	1	0
January	1990	47	5	7	11	13	1	1
February	1990	45	7	5	12	13	1	1

EDUCATION COLLEGE DEGREE

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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
March	1990	46	5	6	12	11	1	1
April	1990	46	5	5	12	11	1	2
May	1990	46	4	7	12	9	1	3
June	1990	46	6	7	10	9	1	3
July	1990	45	6	6	9	8	1	2
August	1990	45	6	5	11	10	1	2
September	1990	43	5	6	12	11	1	2
October	1990	39	4	7	15	13	1	2
November	1990	40	4	7	15	16	2	2
December	1990	40	3	6	17	18	2	1
January	1991	41	3	5	17	17	1	1
February	1991	38	3	4	16	14	1	2
March	1991	39	4	5	17	12	1	2
April	1991	37	4	5	18	12	1	2
May	1991	41	5	8	18	11	1	2
June	1991	38	5	7	16	12	2	1
July	1991	41	5	8	14	10	1	1
August	1991	39	4	6	16	11	1	2
September	1991	41	3	6	17	10	1	2
October	1991	40	4	5	19	11	1	2
November	1991	37	5	4	21	13	3	1
December	1991	35	5	3	23	15	3	2
January	1992	32	4	4	25	15	4	3
February	1992	31	4	5	26	13	2	3
March	1992	32	3	6	25	13	4	2
April	1992	35	3	5	20	11	4	2
May	1992	37	4	6	18	11	4	2
June	1992	39	6	7	18	9	3	3
July	1992	37	6	8	22	12	4	2
August	1992	36	4	6	22	14	4	2
September	1992	34	3	5	23	16	5	3
October	1992	35	3	5	23	13	4	3
November	1992	37	3	7	22	11	3	3
December	1992	39	3	7	22	10	3	3
January	1993	39	4	7	23	10	3	3
February	1993	38	5	7	24	9	3	2
March	1993	41	5	8	23	9	2	2
April	1993	42	5	9	22	8	2	1
May	1993	41	4	9	20	8	3	2
June	1993	36	6	8	20	8	3	2
July	1993	35	5	6	21	10	3	3
August	1993	35	5	6	22	10	3	2
September	1993	35	5	6	20	9	3	2
October	1993	35	4	7	20	9	3	2
November	1993	38	5	8	20	9	2	2
December	1993	39	4	7	19	10	1	2
January	1994	40	4	7	15	10	1	2
February	1994	41	4	7	13	9	2	3
March	1994	41	4	8	14	9	3	3

EDUCATION COLLEGE DEGREE

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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
April	1994	41	5	7	17	8	3	2
May	1994	37	4	8	19	8	3	1
June	1994	38	4	8	19	7	2	1
July	1994	39	4	8	17	9	3	2
August	1994	43	4	7	16	10	3	2
September	1994	45	4	6	16	11	3	2
October	1994	47	5	5	15	9	2	3
November	1994	46	4	6	16	9	2	3
December	1994	46	4	6	15	9	2	3
January	1995	44	3	7	19	10	3	3
February	1995	43	4	6	17	8	3	3
March	1995	43	6	7	17	7	2	2
April	1995	43	6	7	14	6	1	2
May	1995	45	6	6	16	8	1	2
June	1995	42	6	6	15	8	1	2
July	1995	43	6	7	16	7	1	3
August	1995	41	6	8	14	7	1	3
September	1995	41	6	8	14	6	2	3
October	1995	42	5	7	15	7	2	1
November	1995	40	5	5	15	5	1	2
December	1995	39	5	4	15	4	1	1
January	1996	37	5	4	14	4	0	2
February	1996	38	4	5	16	5	1	2
March	1996	37	5	5	19	6	1	3
April	1996	40	5	5	20	5	1	3
May	1996	42	3	6	18	5	1	2
June	1996	44	4	7	15	6	1	2
July	1996	42	4	7	16	7	0	2
August	1996	43	5	6	14	9	0	2
September	1996	44	5	6	13	9	1	2
October	1996	43	5	7	13	9	1	2
November	1996	42	6	6	15	7	1	2
December	1996	40	6	8	14	6	0	2
January	1997	38	6	7	14	7	1	3
February	1997	38	6	7	13	9	1	4
March	1997	42	8	7	15	9	1	3
April	1997	50	8	8	14	8	0	2
May	1997	47	8	8	15	5	0	2
June	1997	44	8	7	13	5	0	2
July	1997	40	9	7	13	3	0	2
August	1997	45	7	7	12	4	0	2
September	1997	50	4	7	11	4	1	2
October	1997	50	4	7	10	6	1	1
November	1997	49	5	6	8	5	1	1
December	1997	47	5	5	9	5	1	2
January	1998	47	3	5	11	4	1	2
February	1998	50	6	5	10	4	0	3
March	1998	50	7	6	8	4	0	2
April	1998	48	10	6	8	3	0	1

EDUCATION COLLEGE DEGREE

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	1998	47	8	6	7	3	0	1
June	1998	46	8	7	9	3	0	2
July	1998	48	6	8	8	3	0	3
August	1998	51	6	8	11	3	1	3
September	1998	51	4	8	12	2	1	2
October	1998	51	4	8	13	2	1	1
November	1998	47	4	8	13	2	1	1
December	1998	47	6	8	12	4	1	1
January	1999	49	7	9	10	4	1	2
February	1999	49	7	10	10	4	1	2
March	1999	48	7	9	13	4	0	2
April	1999	49	7	9	13	4	0	1
May	1999	51	7	8	14	5	0	2
June	1999	52	6	8	11	3	1	2
July	1999	53	6	9	13	2	1	3
August	1999	53	4	7	11	2	1	3
September	1999	54	5	7	11	2	1	3
October	1999	53	5	5	10	4	1	3
November	1999	54	7	7	13	4	1	3
December	1999	55	5	7	13	5	1	2
January	2000	55	6	8	12	3	1	2
February	2000	56	5	8	11	4	0	2
March	2000	58	6	8	10	3	0	2
April	2000	59	7	10	12	4	0	2
May	2000	59	7	9	12	5	0	2
June	2000	55	6	9	12	6	0	2
July	2000	52	5	8	12	6	0	2
August	2000	49	5	9	12	6	0	2
September	2000	48	5	10	13	6	0	2
October	2000	50	5	11	13	5	0	1
November	2000	51	5	9	12	5	0	1
December	2000	49	4	10	13	5	0	1
January	2001	47	4	9	13	6	1	2
February	2001	46	3	10	14	8	1	2
March	2001	49	3	8	17	8	1	2
April	2001	46	2	9	20	9	2	3
May	2001	46	2	7	21	8	2	3
June	2001	44	2	8	20	7	3	4
July	2001	43	4	6	15	6	5	3
August	2001	40	4	6	15	5	6	3
September	2001	38	4	6	17	4	6	2
October	2001	38	3	8	23	5	4	2
November	2001	35	2	7	26	5	3	2
December	2001	36	2	6	26	4	3	2
January	2002	39	3	6	25	3	4	3
February	2002	43	2	7	25	3	4	3
March	2002	42	2	8	25	4	4	2
April	2002	40	1	8	25	5	3	2
May	2002	37	2	9	23	5	4	1

EDUCATION COLLEGE DEGREE

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>
June	2002	37	3	9	24	4	4	1
July	2002	37	3	9	24	3	5	2
August	2002	39	3	7	22	3	8	2
September	2002	38	3	7	22	4	10	2
October	2002	36	2	7	21	5	14	2
November	2002	35	2	7	24	6	15	2
December	2002	37	4	8	24	6	14	2
January	2003	38	4	10	22	4	10	2
February	2003	39	3	10	25	5	9	3
March	2003	38	2	9	24	6	9	3
April	2003	37	2	8	27	8	9	2
May	2003	37	3	8	23	8	9	2
June	2003	36	4	8	24	7	8	2
July	2003	35	6	8	23	7	8	2
August	2003	35	7	8	23	5	6	2
September	2003	40	7	9	20	6	5	2
October	2003	41	6	9	18	7	4	2
November	2003	41	7	9	19	9	4	2
December	2003	38	7	9	20	10	3	3
January	2004	39	8	8	21	9	2	2
February	2004	43	8	8	19	8	2	3
March	2004	44	10	7	19	6	2	2
April	2004	41	10	7	21	7	3	3
May	2004	40	9	6	20	9	3	2
June	2004	41	7	7	19	12	2	3
July	2004	43	9	7	18	12	2	2
August	2004	45	9	7	18	11	2	1
September	2004	45	9	7	18	10	2	1
October	2004	48	6	5	18	12	2	1
November	2004	45	7	5	20	12	2	2
December	2004	44	8	4	21	12	3	2
January	2005	44	11	6	20	10	3	3
February	2005	45	12	7	17	9	2	2
March	2005	46	11	8	16	9	2	3
April	2005	45	9	7	16	12	2	4
May	2005	43	8	6	18	13	3	4
June	2005	43	10	7	18	14	2	3
July	2005	43	12	6	16	12	3	2
August	2005	42	12	6	15	12	2	1
September	2005	42	10	5	14	14	2	2
October	2005	40	8	4	16	19	2	3
November	2005	44	7	4	15	21	1	3
December	2005	45	11	6	16	20	2	2
January	2006	45	11	8	15	18	2	0
February	2006	45	12	8	14	15	2	1
March	2006	44	10	5	12	14	2	2
April	2006	46	10	6	12	12	2	3
May	2006	43	9	6	12	16	1	3
June	2006	45	8	8	12	16	1	3

EDUCATION COLLEGE DEGREE

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	2006	45	8	7	14	18	2	2
August	2006	47	9	7	14	18	2	3
September	2006	43	8	5	17	18	3	3
October	2006	45	9	5	16	16	2	2
November	2006	44	10	4	16	13	3	2
December	2006	45	12	8	13	10	2	3
January	2007	43	14	8	14	10	1	3
February	2007	42	16	9	13	8	0	3
March	2007	41	15	8	14	10	0	3
April	2007	43	12	9	14	11	1	3
May	2007	46	10	9	16	14	1	2
June	2007	44	11	9	16	16	1	1
July	2007	42	14	8	14	16	1	2
August	2007	40	13	7	12	17	2	3
September	2007	41	12	8	11	15	1	3
October	2007	42	10	8	15	16	2	3
November	2007	42	12	9	17	16	1	3
December	2007	42	12	8	20	18	2	3
January	2008	38	10	8	18	20	3	3
February	2008	34	9	8	19	19	4	2
March	2008	35	8	7	18	19	4	1
April	2008	36	7	9	18	22	6	1
May	2008	36	5	7	19	28	9	1
June	2008	31	5	7	21	33	9	2
July	2008	30	5	5	23	36	9	3
August	2008	30	5	6	23	37	8	3
September	2008	35	3	6	23	35	9	2
October	2008	31	2	5	25	33	12	2
November	2008	26	2	3	27	30	18	2
December	2008	18	1	3	30	26	24	3
January	2009	20	1	4	26	23	25	4
February	2009	21	2	7	26	18	25	5
March	2009	23	3	6	25	15	26	4
April	2009	22	3	6	28	11	28	3
May	2009	21	2	5	30	11	25	2
June	2009	19	2	6	30	10	23	3
July	2009	17	3	5	32	11	21	3
August	2009	18	5	4	33	14	23	3
September	2009	18	5	4	33	14	21	2
October	2009	18	5	6	32	15	19	3
November	2009	16	5	6	34	14	14	3
December	2009	17	6	4	37	13	13	5
January	2010	18	7	4	34	13	12	5
February	2010	20	6	4	32	12	11	4
March	2010	19	6	5	33	14	11	3
April	2010	17	7	6	36	14	10	3
May	2010	19	8	6	35	13	9	2
June	2010	19	9	5	32	11	8	2
July	2010	22	8	4	31	10	8	3

EDUCATION COLLEGE DEGREE

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 2010	25	7	5	31	10	9	2
September 2010	27	5	5	30	11	9	2
October 2010	26	4	6	29	11	8	2
November 2010	25	5	6	28	10	7	2
December 2010	23	7	6	29	9	6	3
January 2011	25	7	6	29	11	6	3
February 2011	25	9	6	28	13	6	3
March 2011	28	8	6	27	16	6	3
April 2011	28	10	6	24	17	5	2
May 2011	29	9	5	24	20	4	2
June 2011	27	10	7	24	20	3	2
July 2011	26	8	7	24	21	4	1
August 2011	23	8	6	26	21	6	2
September 2011	23	7	4	26	21	8	3
October 2011	25	5	4	28	19	9	3
November 2011	28	4	4	27	17	9	3
December 2011	24	4	4	29	17	8	2
January 2012	23	5	4	27	18	7	2
February 2012	20	4	6	28	19	7	3
March 2012	25	6	7	25	21	6	3
April 2012	26	6	8	25	20	5	3
May 2012	30	8	7	23	19	5	2
June 2012	27	6	8	25	17	6	1
July 2012	27	6	6	25	18	7	2
August 2012	24	6	6	25	20	6	2
September 2012	25	8	5	24	19	6	2
October 2012	27	9	7	24	17	4	2
November 2012	29	9	6	26	14	4	2
December 2012	30	7	5	26	14	4	2
January 2013	29	5	5	26	16	4	3
February 2013	28	5	5	24	17	4	3
March 2013	31	7	4	24	18	3	3
April 2013	32	9	4	23	17	3	3
May 2013	34	10	5	21	15	3	3
June 2013	36	10	7	19	14	3	2
July 2013	33	11	7	19	13	3	2
August 2013	33	11	5	20	13	3	2
September 2013	30	10	4	23	14	3	3
October 2013	32	7	4	24	13	3	3
November 2013	30	9	6	23	15	3	3
December 2013	31	10	7	22	13	3	2
January 2014	32	13	7	21	12	3	2
February 2014	32	13	6	22	13	3	2
March 2014	33	12	5	22	14	3	2
April 2014	32	12	6	21	14	3	1
May 2014	32	10	7	20	12	2	2
June 2014	32	10	7	20	12	2	2
July 2014	34	8	7	23	14	2	3
August 2014	36	10	6	22	15	2	2

EDUCATION COLLEGE DEGREE

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 2014	37	11	7	20	16	2	2
October 2014	36	12	8	18	14	2	2
November 2014	38	11	7	21	13	2	2
December 2014	39	9	6	22	12	2	2
January 2015	43	8	6	22	11	2	2
February 2015	44	8	7	19	10	2	2
March 2015	44	9	7	19	9	2	3
April 2015	42	9	7	19	9	3	2
May 2015	42	10	6	21	10	2	2
June 2015	41	10	6	21	9	2	2
July 2015	42	9	6	21	9	1	2
August 2015	42	9	7	19	8	1	2
September 2015	43	8	8	19	8	2	2
October 2015	41	8	8	19	9	4	3
November 2015	39	8	7	20	8	4	4
December 2015	36	7	7	20	9	4	4
January 2016	37	7	6	21	8	3	4
February 2016	39	6	7	20	7	4	4
March 2016	43	6	7	20	8	4	3
April 2016	44	8	8	19	8	4	3
May 2016	44	8	8	18	8	4	2
June 2016	44	8	7	19	7	4	2
July 2016	44	6	6	19	8	3	2
August 2016	44	6	7	17	8	2	3
September 2016	41	7	8	18	8	1	2
October 2016	40	7	9	18	8	1	3
November 2016	42	7	8	20	7	1	3
December 2016	44	8	8	17	7	2	3
January 2017	45	9	9	15	6	2	2
February 2017	41	11	9	14	6	2	2
March 2017	39	12	11	14	5	1	2
April 2017	38	13	9	14	4	2	2
May 2017	42	13	8	13	3	2	3
June 2017	44	13	7	13	5	2	3
July 2017	45	13	8	14	5	2	2
August 2017	45	13	8	14	6	1	3
September 2017	45	12	8	14	6	1	3
October 2017	43	12	9	14	6	1	3
November 2017	40	12	8	14	6	2	2
December 2017	40	11	7	14	7	2	2
January 2018	39	14	7	15	7	2	2
February 2018	43	16	6	16	6	2	3
March 2018	46	17	6	15	4	2	3
April 2018	46	16	6	13	4	2	3
May 2018	46	13	6	12	5	2	3
June 2018	46	13	7	13	6	2	2
July 2018	49	12	7	15	7	2	2
August 2018	50	13	6	15	6	1	2
September 2018	47	13	5	16	7	1	2

EDUCATION COLLEGE DEGREE

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	2018	44	14	4	15	7	1	2
November	2018	42	13	5	18	8	1	2
December	2018	42	12	6	18	8	2	2
January	2019	43	11	6	18	8	4	2
February	2019	44	10	6	16	7	5	2
March	2019	46	11	7	14	6	5	2
April	2019	45	11	7	13	6	3	2
May	2019	47	13	7	14	7	2	3
June	2019	46	13	7	16	8	2	3
July	2019	47	13	8	17	8	1	3
August	2019	46	12	7	16	7	1	3
September	2019	43	12	7	17	6	2	4
October	2019	43	11	7	15	6	4	4
November	2019	45	13	8	14	6	4	3
December	2019	47	15	6	12	5	3	3
January	2020	45	18	6	14	4	2	2
February	2020	45	17	6	14	3	1	2
March	2020	44	15	6	14	4	4	2
April	2020	42	12	7	16	3	9	2
May	2020	38	10	6	19	3	14	1
June	2020	35	10	6	23	3	14	1
July	2020	34	10	4	25	4	10	1
August	2020	34	11	5	26	4	7	2
September	2020	36	10	6	25	5	5	2
October	2020	37	10	6	25	4	5	2
November	2020	35	11	5	26	4	4	1
December	2020	34	12	4	27	3	3	1
January	2021	35	13	4	26	3	2	1
February	2021	37	14	5	24	2	2	1
March	2021	37	15	6	22	3	2	1
April	2021	38	14	6	18	4	2	1
May	2021	38	14	5	15	6	2	1
June	2021	39	14	4	13	7	2	1
July	2021	40	14	4	15	10	2	1
August	2021	40	15	4	17	11	1	1
September	2021	41	14	4	17	14	1	1
October	2021	39	14	5	16	14	2	1
November	2021	41	13	5	14	17	2	0
December	2021	39	14	5	13	20	2	1
January	2022	40	14	4	12	23	2	0
February	2022	40	14	4	13	23	3	1
March	2022	40	11	5	16	25	5	1
April	2022	36	9	5	17	28	5	2
May	2022	34	8	5	19	32	7	2
June	2022	31	7	4	17	36	10	2
July	2022	31	6	4	17	39	13	2
August	2022	31	4	4	16	41	15	2
September	2022	32	4	4	17	41	12	2
October	2022	34	4	4	15	40	13	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>
November 2022	33	4	4	15	41	14	3
December 2022	31	5	4	15	40	15	3
January 2023	31	5	4	16	37	15	3
February 2023	30	6	3	15	35	12	3
March 2023	33	6	3	15	34	10	2
April 2023	33	6	3	15	35	7	2
May 2023	36	4	4	16	35	7	3
June 2023	35	5	4	16	35	8	3
July 2023	34	7	4	17	36	6	2
August 2023	35	9	4	17	33	5	2
September 2023	35	9	5	17	33	4	2
October 2023	34	9	4	18	36	4	4
November 2023	31	9	4	18	36	5	4
December 2023	31	8	3	18	36	4	5

EDUCATION COLLEGE DEGREE

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	39	43	15	3	100	124	605
April 1978	37	41	18	4	100	120	633
May 1978	38	41	18	2	100	120	652
June 1978	40	40	19	0	100	121	620
July 1978	37	39	21	2	100	116	622
August 1978	37	38	22	3	100	115	581
September 1978	35	39	21	5	100	114	587
October 1978	36	39	22	3	100	114	608
November 1978	34	42	20	3	100	114	678
December 1978	33	42	22	3	100	110	683
January 1979	33	44	21	2	100	112	677
February 1979	30	44	23	3	100	107	629
March 1979	31	43	24	2	100	107	615
April 1979	33	39	27	2	100	106	631
May 1979	33	37	29	1	100	105	667
June 1979	33	38	28	1	100	106	755
July 1979	30	42	25	2	100	105	815
August 1979	29	47	23	2	100	106	754
September 1979	29	45	25	1	100	104	724
October 1979	30	41	28	0	100	102	719
November 1979	32	39	28	0	100	104	788
December 1979	34	39	27	0	100	107	772
January 1980	36	40	23	1	100	113	696
February 1980	36	40	23	2	100	113	589
March 1980	32	44	21	3	100	111	500
April 1980	28	45	25	2	100	103	497
May 1980	30	42	26	1	100	104	448
June 1980	31	39	28	1	100	103	475
July 1980	33	41	23	2	100	110	465
August 1980	33	44	20	3	100	113	443
September 1980	37	43	18	2	100	119	425
October 1980	36	43	19	2	100	117	436
November 1980	37	42	18	3	100	119	449
December 1980	34	44	17	5	100	118	457
January 1981	37	44	16	4	100	121	453
February 1981	36	44	17	3	100	119	446
March 1981	37	44	16	2	100	121	498
April 1981	36	43	18	3	100	118	487
May 1981	38	42	18	2	100	120	492
June 1981	40	41	17	2	100	123	506
July 1981	45	42	11	2	100	133	493
August 1981	46	41	11	1	100	135	488
September 1981	44	42	10	3	100	134	446
October 1981	41	41	15	3	100	126	466
November 1981	39	41	17	3	100	122	485
December 1981	40	41	17	2	100	122	530
January 1982	41	42	16	2	100	125	533
February 1982	41	43	13	3	100	128	536

EDUCATION COLLEGE DEGREE

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>
March 1982	41	42	15	2	100	126	513
April 1982	41	42	16	1	100	125	522
May 1982	41	42	16	1	100	125	548
June 1982	40	42	16	1	100	124	575
July 1982	39	44	16	1	100	123	575
August 1982	38	44	17	1	100	121	566
September 1982	41	43	15	1	100	126	543
October 1982	44	39	15	1	100	129	548
November 1982	44	41	14	1	100	129	545
December 1982	42	42	14	1	100	128	565
January 1983	40	44	14	1	100	126	560
February 1983	40	45	13	2	100	126	547
March 1983	41	45	12	2	100	129	516
April 1983	45	43	9	3	100	136	537
May 1983	48	43	7	3	100	141	553
June 1983	46	45	6	3	100	140	603
July 1983	44	48	6	2	100	138	568
August 1983	47	45	6	2	100	141	531
September 1983	49	42	6	3	100	143	514
October 1983	51	40	7	2	100	144	524
November 1983	49	41	8	2	100	140	550
December 1983	46	44	9	2	100	137	529
January 1984	46	44	8	2	100	138	519
February 1984	48	42	8	2	100	140	523
March 1984	51	40	7	1	100	144	540
April 1984	54	39	7	1	100	147	543
May 1984	51	41	8	1	100	143	538
June 1984	50	40	9	1	100	141	537
July 1984	50	39	10	2	100	140	532
August 1984	52	36	9	3	100	144	567
September 1984	54	35	8	2	100	146	559
October 1984	54	37	8	2	100	146	575
November 1984	54	38	7	1	100	146	534
December 1984	51	39	10	1	100	141	543
January 1985	47	43	10	0	100	136	505
February 1985	45	43	11	1	100	135	525
March 1985	44	43	12	1	100	132	491
April 1985	49	39	11	1	100	138	535
May 1985	48	39	11	2	100	136	509
June 1985	49	40	9	2	100	141	528
July 1985	46	39	12	3	100	133	489
August 1985	46	40	12	2	100	134	501
September 1985	46	41	11	1	100	135	463
October 1985	46	44	8	2	100	139	494
November 1985	46	44	9	2	100	137	500
December 1985	45	44	9	2	100	136	547
January 1986	46	43	11	1	100	135	550
February 1986	46	44	10	0	100	136	560
March 1986	47	41	11	0	100	136	533
April 1986	49	41	9	1	100	141	538
May 1986	49	41	9	1	100	141	534

EDUCATION COLLEGE DEGREE

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 1986	48	42	9	2	100	139	563
July 1986	47	43	9	1	100	137	574
August 1986	47	44	8	1	100	139	582
September 1986	49	43	7	1	100	143	565
October 1986	50	42	8	1	100	142	559
November 1986	47	42	9	1	100	138	558
December 1986	47	41	11	1	100	136	590
January 1987	48	40	11	1	100	137	592
February 1987	50	39	10	2	100	140	586
March 1987	49	39	10	2	100	139	568
April 1987	47	42	11	1	100	136	571
May 1987	45	43	12	1	100	133	571
June 1987	42	45	12	1	100	131	585
July 1987	42	44	11	2	100	131	579
August 1987	45	42	11	2	100	135	582
September 1987	49	40	10	2	100	139	561
October 1987	49	41	8	2	100	141	528
November 1987	45	44	10	2	100	135	473
December 1987	41	48	10	1	100	131	462
January 1988	39	50	9	1	100	130	454
February 1988	44	46	8	2	100	136	466
March 1988	48	43	7	2	100	141	459
April 1988	49	40	8	2	100	141	460
May 1988	49	42	7	2	100	142	447
June 1988	46	43	8	3	100	138	443
July 1988	45	44	8	3	100	136	424
August 1988	47	41	9	3	100	139	429
September 1988	49	41	7	3	100	141	423
October 1988	50	39	7	3	100	143	435
November 1988	47	43	7	2	100	140	432
December 1988	48	42	8	2	100	140	421
January 1989	49	41	9	1	100	140	419
February 1989	50	38	11	1	100	139	418
March 1989	52	37	9	2	100	143	418
April 1989	51	39	8	2	100	143	432
May 1989	51	39	9	1	100	143	454
June 1989	47	42	9	2	100	138	454
July 1989	46	42	9	2	100	137	454
August 1989	42	47	8	2	100	134	457
September 1989	45	45	9	2	100	136	459
October 1989	47	43	7	2	100	140	468
November 1989	50	39	9	2	100	142	454
December 1989	51	40	8	2	100	143	460
January 1990	50	40	9	1	100	140	440
February 1990	48	42	8	2	100	140	452
March 1990	47	42	8	3	100	139	464
April 1990	49	41	6	4	100	143	487
May 1990	51	40	6	3	100	145	482
June 1990	49	42	7	1	100	142	477
July 1990	47	44	8	0	100	139	465
August 1990	46	44	9	2	100	137	461

EDUCATION COLLEGE DEGREE

**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 1990	43	45	10	2	100	132	455
October 1990	38	45	13	3	100	125	458
November 1990	38	44	14	3	100	124	466
December 1990	37	47	13	3	100	123	459
January 1991	40	46	12	2	100	128	476
February 1991	36	50	11	2	100	125	468
March 1991	40	46	12	1	100	128	496
April 1991	41	46	11	1	100	130	459
May 1991	47	42	10	1	100	137	469
June 1991	45	43	10	2	100	135	443
July 1991	43	43	11	3	100	132	475
August 1991	39	47	11	3	100	128	475
September 1991	40	46	11	3	100	129	508
October 1991	42	45	11	1	100	131	498
November 1991	43	42	13	1	100	130	500
December 1991	43	41	15	1	100	128	460
January 1992	40	43	15	2	100	125	468
February 1992	38	45	13	4	100	126	476
March 1992	38	44	13	5	100	125	519
April 1992	43	41	12	4	100	130	516
May 1992	46	38	13	3	100	134	506
June 1992	50	39	9	2	100	141	487
July 1992	47	41	10	3	100	137	499
August 1992	44	44	10	2	100	134	509
September 1992	41	47	10	2	100	131	527
October 1992	40	50	9	1	100	131	531
November 1992	41	48	8	2	100	133	538
December 1992	44	44	9	4	100	135	542
January 1993	45	41	9	5	100	136	550
February 1993	47	39	10	5	100	137	557
March 1993	44	40	12	4	100	132	538
April 1993	44	39	14	3	100	130	528
May 1993	39	40	18	4	100	121	511
June 1993	40	40	17	3	100	123	524
July 1993	35	46	17	3	100	118	538
August 1993	35	47	14	3	100	121	556
September 1993	31	49	16	3	100	115	551
October 1993	36	44	16	4	100	120	536
November 1993	38	45	15	2	100	123	518
December 1993	40	46	12	2	100	128	521
January 1994	40	47	11	1	100	129	515
February 1994	41	45	12	2	100	129	534
March 1994	41	44	12	3	100	129	540
April 1994	42	43	12	3	100	130	552
May 1994	41	45	12	2	100	129	547
June 1994	42	45	11	2	100	131	544
July 1994	41	47	10	2	100	131	535
August 1994	40	48	9	2	100	131	541
September 1994	42	47	10	2	100	132	546
October 1994	42	48	8	2	100	134	552
November 1994	44	45	9	2	100	135	556

EDUCATION COLLEGE DEGREE

**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>
December 1994	45	44	10	1	100	135	570
January 1995	44	43	11	2	100	133	566
February 1995	44	43	10	3	100	134	559
March 1995	42	46	9	3	100	133	546
April 1995	42	46	9	3	100	133	555
May 1995	41	49	9	1	100	132	541
June 1995	44	46	8	2	100	135	548
July 1995	44	46	8	2	100	137	561
August 1995	47	43	8	2	100	139	588
September 1995	43	46	9	2	100	134	593
October 1995	42	47	10	1	100	131	576
November 1995	40	48	9	2	100	131	539
December 1995	41	49	8	2	100	133	523
January 1996	43	49	6	2	100	137	516
February 1996	42	48	8	2	100	134	534
March 1996	42	48	8	2	100	134	551
April 1996	40	49	9	2	100	131	546
May 1996	42	49	7	2	100	135	529
June 1996	42	48	8	2	100	134	508
July 1996	42	47	8	3	100	134	526
August 1996	44	44	9	3	100	135	529
September 1996	44	46	9	2	100	135	540
October 1996	43	47	8	2	100	134	530
November 1996	41	51	7	1	100	133	516
December 1996	41	50	6	2	100	135	509
January 1997	44	48	7	1	100	137	535
February 1997	46	44	8	1	100	138	559
March 1997	49	41	9	1	100	140	550
April 1997	49	42	8	1	100	140	527
May 1997	49	42	7	1	100	142	513
June 1997	46	45	7	2	100	139	513
July 1997	48	44	6	2	100	143	490
August 1997	47	47	5	1	100	142	512
September 1997	50	45	5	1	100	145	527
October 1997	49	44	6	1	100	144	545
November 1997	49	44	5	2	100	144	529
December 1997	52	42	5	2	100	147	518
January 1998	54	41	4	2	100	150	522
February 1998	53	40	5	1	100	148	537
March 1998	49	43	6	1	100	143	550
April 1998	47	45	7	1	100	140	562
May 1998	46	47	6	1	100	140	547
June 1998	45	48	5	2	100	141	531
July 1998	47	48	4	2	100	143	557
August 1998	49	45	5	1	100	143	569
September 1998	49	42	7	2	100	143	589
October 1998	46	44	8	2	100	138	553
November 1998	42	48	8	2	100	134	555
December 1998	43	49	7	1	100	135	554
January 1999	44	48	7	1	100	136	569

EDUCATION COLLEGE DEGREE
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 1999	46	46	6	1	100	140	560
March 1999	46	46	6	2	100	141	555
April 1999	46	46	6	2	100	140	544
May 1999	46	44	7	3	100	139	574
June 1999	46	45	7	2	100	139	584
July 1999	46	47	5	1	100	141	602
August 1999	47	47	5	1	100	142	589
September 1999	48	45	5	1	100	143	576
October 1999	47	47	5	1	100	142	565
November 1999	46	48	4	1	100	142	578
December 1999	45	49	5	2	100	140	573
January 2000	48	45	4	2	100	144	571
February 2000	49	44	5	2	100	144	569
March 2000	52	42	4	1	100	148	598
April 2000	52	42	5	1	100	147	592
May 2000	53	41	6	0	100	147	599
June 2000	51	43	5	1	100	145	570
July 2000	51	42	5	1	100	146	573
August 2000	50	43	5	1	100	145	572
September 2000	50	43	6	1	100	144	603
October 2000	47	45	6	2	100	140	621
November 2000	47	45	6	2	100	141	626
December 2000	46	46	6	2	100	140	611
January 2001	46	43	8	3	100	137	600
February 2001	45	42	10	3	100	135	586
March 2001	45	41	11	2	100	134	616
April 2001	48	40	10	2	100	138	626
May 2001	47	43	8	1	100	139	636
June 2001	47	43	8	1	100	139	593
July 2001	48	44	7	1	100	140	585
August 2001	48	43	8	1	100	139	585
September 2001	46	43	9	2	100	137	610
October 2001	44	44	10	2	100	133	625
November 2001	44	45	9	2	100	135	613
December 2001	48	43	7	2	100	141	589
January 2002	52	40	6	2	100	145	569
February 2002	52	40	6	2	100	146	588
March 2002	51	41	6	2	100	145	601
April 2002	48	43	7	2	100	140	625
May 2002	47	44	8	2	100	139	605
June 2002	47	44	7	2	100	139	617
July 2002	47	45	6	1	100	141	605
August 2002	47	45	7	1	100	140	615
September 2002	45	45	8	1	100	137	626
October 2002	45	43	9	2	100	136	623
November 2002	46	43	10	2	100	136	621
December 2002	46	43	8	2	100	138	602
January 2003	43	46	9	1	100	134	618
February 2003	41	48	9	2	100	131	629
March 2003	40	46	11	2	100	129	643
April 2003	41	45	11	3	100	130	646

EDUCATION COLLEGE DEGREE

**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 2003	44	42	10	3	100	134	656
June 2003	45	43	9	2	100	136	654
July 2003	47	43	8	2	100	138	655
August 2003	44	45	9	2	100	136	637
September 2003	42	47	9	2	100	133	647
October 2003	41	47	10	2	100	132	652
November 2003	41	49	8	2	100	132	670
December 2003	40	49	10	1	100	130	676
January 2004	42	48	9	1	100	133	652
February 2004	45	42	11	1	100	134	603
March 2004	46	42	11	1	100	135	564
April 2004	45	42	12	2	100	133	530
May 2004	43	44	11	2	100	132	528
June 2004	44	44	11	1	100	134	537
July 2004	45	44	10	1	100	135	537
August 2004	44	46	8	2	100	136	524
September 2004	43	47	9	2	100	134	518
October 2004	40	49	10	2	100	130	517
November 2004	40	47	12	1	100	128	546
December 2004	41	47	11	1	100	130	551
January 2005	44	45	10	1	100	134	557
February 2005	44	47	8	1	100	136	534
March 2005	43	47	9	1	100	134	519
April 2005	39	50	10	1	100	128	523
May 2005	38	49	11	1	100	127	562
June 2005	37	50	11	1	100	126	574
July 2005	39	50	10	1	100	130	589
August 2005	39	49	11	1	100	128	585
September 2005	37	49	12	1	100	125	586
October 2005	35	48	16	1	100	119	574
November 2005	34	49	16	1	100	118	587
December 2005	37	49	13	1	100	123	577
January 2006	38	48	12	1	100	126	579
February 2006	38	48	13	1	100	125	537
March 2006	37	50	13	1	100	124	533
April 2006	39	47	12	1	100	127	534
May 2006	39	47	12	1	100	127	567
June 2006	40	46	13	1	100	127	577
July 2006	39	48	12	1	100	127	572
August 2006	39	49	11	0	100	128	537
September 2006	39	49	12	0	100	126	530
October 2006	41	47	11	0	100	130	534
November 2006	42	48	10	0	100	132	550
December 2006	43	50	7	0	100	136	541
January 2007	40	51	8	1	100	132	540
February 2007	40	52	7	1	100	134	547
March 2007	40	52	8	1	100	132	546
April 2007	40	52	7	0	100	133	543
May 2007	41	50	9	0	100	132	540
June 2007	39	50	10	1	100	129	548
July 2007	40	49	11	1	100	129	555

EDUCATION COLLEGE DEGREE

**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 2007	39	48	12	1	100	128	546
September 2007	37	50	12	1	100	126	546
October 2007	36	51	13	1	100	123	552
November 2007	33	54	12	1	100	122	567
December 2007	33	53	13	1	100	120	568
January 2008	32	53	14	1	100	118	570
February 2008	33	50	16	1	100	118	570
March 2008	33	50	15	1	100	118	595
April 2008	30	51	18	1	100	111	586
May 2008	26	51	21	2	100	105	593
June 2008	24	50	25	1	100	99	567
July 2008	25	50	23	2	100	102	570
August 2008	27	53	18	2	100	109	575
September 2008	31	51	15	4	100	116	606
October 2008	34	48	15	3	100	119	604
November 2008	34	46	17	3	100	117	598
December 2008	30	49	18	2	100	112	572
January 2009	28	55	15	2	100	113	563
February 2009	25	59	13	3	100	112	560
March 2009	25	58	14	3	100	112	590
April 2009	29	53	16	3	100	113	625
May 2009	32	49	17	3	100	115	619
June 2009	36	46	15	3	100	121	629
July 2009	31	51	16	3	100	115	590
August 2009	32	52	14	2	100	118	589
September 2009	34	51	15	1	100	119	576
October 2009	38	49	12	1	100	126	616
November 2009	37	48	13	2	100	124	643
December 2009	35	50	13	2	100	122	650
January 2010	32	51	14	3	100	118	604
February 2010	29	54	15	2	100	114	572
March 2010	29	53	16	2	100	113	567
April 2010	30	52	17	2	100	113	593
May 2010	32	50	15	2	100	117	613
June 2010	33	50	14	2	100	119	585
July 2010	32	52	15	1	100	118	586
August 2010	30	53	16	1	100	114	566
September 2010	26	56	17	1	100	110	593
October 2010	28	54	16	1	100	112	592
November 2010	32	54	13	1	100	118	613
December 2010	32	54	14	1	100	118	600
January 2011	32	55	12	1	100	119	606
February 2011	31	54	14	2	100	117	588
March 2011	31	53	14	2	100	117	589
April 2011	29	54	14	3	100	115	597
May 2011	27	57	13	3	100	113	602
June 2011	28	57	13	2	100	115	620
July 2011	25	59	14	3	100	111	598
August 2011	25	55	18	2	100	107	599
September 2011	23	57	19	2	100	104	592
October 2011	26	53	19	2	100	106	610

EDUCATION COLLEGE DEGREE

**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>
November 2011	26	57	16	1	100	109	618
December 2011	27	55	16	2	100	110	597
January 2012	27	57	14	2	100	112	585
February 2012	28	55	15	3	100	113	580
March 2012	29	56	13	2	100	116	606
April 2012	29	56	13	3	100	116	615
May 2012	32	54	11	3	100	120	624
June 2012	30	55	11	4	100	118	598
July 2012	29	55	12	3	100	117	603
August 2012	26	57	14	3	100	111	597
September 2012	26	56	14	4	100	112	614
October 2012	27	55	12	6	100	116	627
November 2012	31	52	11	6	100	121	619
December 2012	31	50	14	5	100	117	616
January 2013	30	49	18	3	100	113	613
February 2013	29	51	18	2	100	111	628
March 2013	31	50	17	2	100	114	628
April 2013	31	48	18	3	100	113	640
May 2013	32	48	16	4	100	115	632
June 2013	32	51	15	3	100	117	631
July 2013	31	53	14	2	100	118	638
August 2013	31	55	12	1	100	119	654
September 2013	30	55	14	1	100	117	677
October 2013	31	54	14	1	100	117	682
November 2013	29	53	16	2	100	113	697
December 2013	28	54	15	2	100	113	708
January 2014	29	55	14	3	100	115	709
February 2014	31	52	15	2	100	117	713
March 2014	35	49	14	2	100	121	710
April 2014	37	48	15	1	100	122	713
May 2014	33	52	14	1	100	119	728
June 2014	29	55	14	2	100	115	748
July 2014	27	57	15	2	100	112	758
August 2014	30	54	14	2	100	115	750
September 2014	32	51	15	2	100	116	735
October 2014	37	48	13	2	100	123	725
November 2014	36	49	13	2	100	122	728
December 2014	36	51	11	2	100	125	746
January 2015	34	54	11	1	100	123	760
February 2015	36	54	9	1	100	127	770
March 2015	39	50	11	1	100	128	763
April 2015	41	47	11	1	100	130	757
May 2015	42	46	12	1	100	130	729
June 2015	40	49	10	1	100	129	720
July 2015	39	50	10	1	100	128	718
August 2015	37	53	9	1	100	127	762
September 2015	37	52	9	2	100	128	749
October 2015	37	51	10	2	100	127	754
November 2015	36	50	10	3	100	126	716
December 2015	34	54	9	3	100	125	710

EDUCATION COLLEGE DEGREE

**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 2016	35	55	8	2	100	127	704
February 2016	38	53	8	2	100	130	707
March 2016	40	49	9	2	100	131	730
April 2016	39	50	9	2	100	130	727
May 2016	38	51	9	3	100	129	758
June 2016	39	51	7	2	100	132	762
July 2016	40	51	8	2	100	132	749
August 2016	38	51	9	3	100	129	752
September 2016	37	51	9	3	100	127	771
October 2016	38	49	10	3	100	128	819
November 2016	41	47	9	3	100	132	856
December 2016	41	47	10	3	100	131	889
January 2017	40	47	11	3	100	129	904
February 2017	37	48	12	2	100	125	904
March 2017	37	47	13	3	100	124	893
April 2017	38	47	13	2	100	125	906
May 2017	41	45	12	2	100	129	917
June 2017	42	45	11	2	100	131	931
July 2017	40	47	10	3	100	130	952
August 2017	42	47	9	3	100	133	944
September 2017	41	47	9	3	100	132	956
October 2017	41	49	8	2	100	133	939
November 2017	38	51	8	3	100	130	943
December 2017	37	51	10	2	100	127	956
January 2018	38	49	11	2	100	128	974
February 2018	41	46	12	1	100	129	954
March 2018	42	46	11	1	100	131	924
April 2018	42	46	10	2	100	131	885
May 2018	40	48	11	1	100	128	892
June 2018	38	49	12	2	100	126	905
July 2018	39	47	12	2	100	126	937
August 2018	39	46	12	3	100	127	928
September 2018	40	45	11	3	100	129	918
October 2018	38	47	11	3	100	127	911
November 2018	39	48	11	3	100	128	908
December 2018	38	49	11	2	100	126	905
January 2019	38	48	12	2	100	127	911
February 2019	39	48	11	2	100	128	931
March 2019	41	47	10	2	100	131	952
April 2019	41	48	10	1	100	132	943
May 2019	41	48	10	1	100	131	924
June 2019	42	47	11	1	100	131	925
July 2019	41	48	10	1	100	131	929
August 2019	38	50	11	1	100	127	955
September 2019	35	52	11	2	100	125	951
October 2019	36	50	12	2	100	124	988
November 2019	37	49	10	3	100	127	985
December 2019	40	48	9	3	100	130	993
January 2020	39	50	8	2	100	131	976
February 2020	40	50	8	2	100	133	996
March 2020	37	51	9	2	100	128	1049

EDUCATION COLLEGE DEGREE

**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 2020	36	49	12	3	100	124	1068
May 2020	33	49	15	3	100	118	1065
June 2020	36	47	13	4	100	123	1015
July 2020	37	47	12	4	100	125	987
August 2020	38	47	10	4	100	128	1029
September 2020	35	50	10	4	100	125	1037
October 2020	34	52	8	6	100	126	1058
November 2020	33	53	8	6	100	125	1011
December 2020	34	51	9	6	100	125	980
January 2021	35	49	12	4	100	124	952
February 2021	37	47	13	3	100	125	940
March 2021	37	47	13	2	100	124	961
April 2021	38	47	13	2	100	124	989
May 2021	34	50	14	2	100	120	983
June 2021	36	48	14	2	100	121	976
July 2021	34	50	15	2	100	119	924
August 2021	35	48	14	2	100	121	928
September 2021	33	49	16	3	100	117	941
October 2021	33	49	16	2	100	117	961
November 2021	33	47	18	2	100	114	971
December 2021	32	49	18	2	100	114	943
January 2022	31	48	19	2	100	112	937
February 2022	30	49	19	2	100	111	915
March 2022	29	45	23	2	100	106	933
April 2022	31	45	23	2	100	108	932
May 2022	33	42	24	2	100	109	949
June 2022	33	42	23	2	100	110	935
July 2022	31	43	25	2	100	106	928
August 2022	29	45	24	2	100	105	900
September 2022	30	46	22	2	100	108	896
October 2022	31	46	21	2	100	110	876
November 2022	30	47	20	3	100	110	885
December 2022	30	49	18	3	100	112	875
January 2023	30	53	15	2	100	115	908
February 2023	32	51	16	2	100	116	914
March 2023	30	52	17	1	100	113	909
April 2023	30	50	18	2	100	111	886
May 2023	30	50	18	2	100	111	889
June 2023	30	50	18	2	100	112	896
July 2023	31	50	17	2	100	114	931
August 2023	32	51	16	1	100	116	931
September 2023	33	50	15	2	100	119	936
October 2023	33	48	17	3	100	116	913
November 2023	32	48	17	3	100	114	906
December 2023	32	48	17	3	100	115	925

EDUCATION COLLEGE DEGREE

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 Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	23	25	13	14	9	12	3	100	125	605
April	1978	22	26	12	13	12	11	4	100	123	633
May	1978	25	23	12	13	12	12	3	100	123	652
June	1978	27	21	14	14	11	11	1	100	123	620
July	1978	25	21	14	16	11	11	3	100	118	622
August	1978	23	22	13	16	13	10	3	100	117	581
September	1978	23	20	9	20	14	9	5	100	109	587
October	1978	21	19	12	19	15	11	4	100	107	608
November	1978	19	19	13	21	12	12	4	100	105	678
December	1978	18	22	14	17	14	12	4	100	110	683
January	1979	22	24	12	16	13	9	3	100	117	677
February	1979	21	24	13	15	15	8	4	100	116	629
March	1979	20	26	12	16	14	9	3	100	116	615
April	1979	19	24	10	16	17	10	3	100	110	631
May	1979	19	25	8	16	19	11	2	100	109	667
June	1979	21	22	10	16	19	11	1	100	109	755
July	1979	20	23	12	17	17	11	2	100	109	815
August	1979	20	22	14	19	15	9	1	100	109	754
September	1979	18	23	13	19	15	11	1	100	107	724
October	1979	17	21	12	20	15	14	1	100	103	719
November	1979	17	21	11	20	16	15	1	100	102	788
December	1979	18	20	10	21	16	13	1	100	100	772
January	1980	19	21	10	21	15	12	2	100	105	696
February	1980	20	22	9	19	15	12	3	100	107	589
March	1980	17	24	11	19	14	12	3	100	108	500
April	1980	14	22	12	20	16	13	3	100	100	497
May	1980	13	22	12	20	16	16	2	100	99	448
June	1980	14	20	10	21	15	18	2	100	98	475
July	1980	16	21	11	21	12	17	2	100	104	465
August	1980	17	23	11	22	9	15	3	100	110	443
September	1980	19	25	10	20	8	15	3	100	116	425
October	1980	20	25	10	18	9	15	3	100	118	436
November	1980	21	23	9	20	9	14	3	100	114	449
December	1980	17	23	9	23	9	15	4	100	107	457
January	1981	16	22	10	24	8	16	3	100	106	453
February	1981	13	23	11	21	8	21	3	100	107	446

EDUCATION COLLEGE DEGREE

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
March	1981	16	22	14	19	9	18	3	100	111	498
April	1981	16	22	12	18	13	17	3	100	107	487
May	1981	18	21	12	21	12	14	2	100	105	492
June	1981	18	23	10	21	11	15	2	100	109	506
July	1981	22	25	12	20	6	14	1	100	121	493
August	1981	25	25	11	18	5	15	1	100	127	488
September	1981	26	25	10	19	5	12	3	100	128	446
October	1981	24	25	12	16	8	12	3	100	125	466
November	1981	22	26	12	15	11	11	3	100	122	485
December	1981	21	25	13	14	11	14	2	100	121	530
January	1982	21	26	11	16	10	15	2	100	121	533
February	1982	21	25	13	16	9	14	3	100	122	536
March	1982	20	25	12	15	10	17	2	100	120	513
April	1982	20	24	11	16	11	17	1	100	117	522
May	1982	20	25	11	16	10	16	0	100	119	548
June	1982	20	23	14	18	10	14	1	100	115	575
July	1982	20	24	16	18	9	13	1	100	118	575
August	1982	20	21	17	18	9	13	1	100	113	566
September	1982	23	23	14	17	9	12	1	100	120	543
October	1982	25	22	12	17	9	13	1	100	121	548
November	1982	25	23	12	18	8	13	1	100	122	545
December	1982	22	26	13	16	8	13	1	100	124	565
January	1983	21	26	15	16	8	13	1	100	123	560
February	1983	20	26	16	15	8	12	2	100	124	547
March	1983	24	24	15	17	6	12	2	100	124	516
April	1983	27	25	15	15	4	11	3	100	133	537
May	1983	27	25	14	16	3	13	3	100	134	553
June	1983	25	28	15	14	2	13	3	100	137	603
July	1983	25	29	15	15	2	12	3	100	137	568
August	1983	29	31	13	13	3	9	3	100	144	531
September	1983	31	30	12	11	3	10	3	100	147	514
October	1983	30	28	14	10	3	12	3	100	144	524
November	1983	32	25	15	10	4	13	2	100	144	550
December	1983	32	24	17	10	4	12	2	100	141	529
January	1984	33	24	18	9	3	11	2	100	144	519
February	1984	32	26	17	9	2	10	2	100	147	523
March	1984	34	28	14	10	1	10	2	100	150	540
April	1984	37	28	12	11	1	10	1	100	152	543
May	1984	35	27	14	11	2	12	0	100	150	538
June	1984	34	26	14	9	2	13	1	100	148	537
July	1984	33	27	14	8	3	13	2	100	149	532
August	1984	35	28	11	8	3	12	3	100	152	567
September	1984	36	29	12	7	3	11	2	100	154	559

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
October	1984	35	32	12	7	3	10	2	100	157	575
November	1984	35	32	11	8	3	9	1	100	157	534
December	1984	35	31	10	10	4	9	1	100	151	543
January	1985	32	32	12	12	4	7	0	100	147	505
February	1985	30	30	15	12	5	8	0	100	144	525
March	1985	30	29	16	11	4	9	1	100	143	491
April	1985	32	27	13	10	4	12	2	100	145	535
May	1985	33	27	14	10	3	11	3	100	146	509
June	1985	34	29	13	9	3	10	2	100	150	528
July	1985	31	25	14	11	5	11	3	100	140	489
August	1985	30	25	13	10	6	13	2	100	139	501
September	1985	30	26	12	12	6	12	3	100	138	463
October	1985	30	30	12	12	3	11	2	100	145	494
November	1985	29	30	12	12	4	10	2	100	143	500
December	1985	29	29	14	12	4	10	1	100	142	547
January	1986	32	29	12	14	4	9	1	100	143	550
February	1986	32	30	11	13	4	10	0	100	145	560
March	1986	33	30	12	13	4	9	0	100	146	533
April	1986	33	30	13	11	3	9	1	100	149	538
May	1986	33	31	13	12	2	7	1	100	150	534
June	1986	31	32	13	11	2	9	2	100	150	563
July	1986	32	30	14	10	3	9	1	100	149	574
August	1986	33	32	14	8	3	9	1	100	153	582
September	1986	34	34	11	9	3	8	1	100	156	565
October	1986	33	33	11	10	2	10	1	100	155	559
November	1986	32	31	13	10	2	11	1	100	150	558
December	1986	30	29	15	10	3	12	1	100	146	590
January	1987	30	28	14	9	4	12	2	100	146	592
February	1987	30	29	12	9	4	14	2	100	147	586
March	1987	31	28	12	10	4	13	1	100	146	568
April	1987	29	28	12	12	4	13	1	100	141	571
May	1987	28	27	13	16	4	12	1	100	136	571
June	1987	25	27	14	16	3	12	2	100	133	585
July	1987	26	28	13	14	4	12	3	100	137	579
August	1987	30	28	12	12	4	11	3	100	142	582
September	1987	34	28	11	9	4	10	2	100	149	561
October	1987	35	28	12	10	3	10	2	100	150	528
November	1987	30	28	15	9	4	11	2	100	145	473
December	1987	26	28	16	13	3	13	2	100	138	462
January	1988	25	29	17	12	3	13	2	100	139	454
February	1988	27	30	14	11	2	12	3	100	144	466
March	1988	31	32	11	9	2	12	3	100	152	459

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
April	1988	30	31	11	11	2	11	3	100	148	460
May	1988	30	28	15	11	1	12	2	100	146	447
June	1988	28	27	17	12	1	12	3	100	141	443
July	1988	28	28	16	11	2	12	3	100	143	424
August	1988	31	30	13	9	3	11	4	100	150	429
September	1988	34	33	11	6	2	11	3	100	158	423
October	1988	35	31	11	6	1	12	4	100	158	435
November	1988	31	30	14	9	1	12	3	100	152	432
December	1988	31	24	17	10	2	12	2	100	143	421
January	1989	32	22	19	11	3	12	1	100	140	419
February	1989	34	23	17	8	4	12	2	100	144	418
March	1989	34	25	12	10	4	13	2	100	146	418
April	1989	33	29	11	9	4	12	1	100	148	432
May	1989	32	29	11	11	4	12	1	100	147	454
June	1989	29	32	13	10	3	11	2	100	148	454
July	1989	28	34	11	10	3	11	2	100	149	454
August	1989	24	36	13	11	3	11	2	100	146	457
September	1989	28	34	12	11	4	9	1	100	148	459
October	1989	31	31	13	11	3	8	3	100	148	468
November	1989	34	28	13	10	4	7	3	100	149	454
December	1989	32	29	13	10	4	10	3	100	148	460
January	1990	31	29	13	11	4	11	1	100	145	440
February	1990	27	29	14	12	3	12	2	100	141	452
March	1990	27	28	15	11	3	12	4	100	141	464
April	1990	28	30	14	8	2	13	4	100	148	487
May	1990	30	31	13	7	2	14	3	100	152	482
June	1990	30	31	15	8	3	11	2	100	151	477
July	1990	30	30	15	10	4	10	1	100	147	465
August	1990	29	30	13	13	4	10	2	100	141	461
September	1990	26	28	13	14	5	13	2	100	135	455
October	1990	22	27	12	18	6	12	3	100	125	458
November	1990	22	26	12	17	7	14	3	100	124	466
December	1990	21	25	14	18	7	12	3	100	120	459
January	1991	21	26	15	16	7	13	3	100	124	476
February	1991	19	27	18	16	6	11	3	100	123	468
March	1991	21	28	16	14	6	14	2	100	129	496
April	1991	21	25	17	13	5	17	1	100	128	459
May	1991	27	25	15	11	4	18	1	100	136	469
June	1991	26	25	15	13	3	16	2	100	135	443
July	1991	26	27	14	13	3	12	4	100	138	475
August	1991	21	30	16	14	3	13	3	100	134	475
September	1991	21	31	15	12	4	14	3	100	136	508
October	1991	22	27	16	13	4	16	2	100	132	498

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
November	1991	22	22	15	15	6	18	2	100	124	500
December	1991	22	20	13	18	8	17	2	100	115	460
January	1992	18	23	13	20	8	16	3	100	113	468
February	1992	17	26	13	19	7	15	4	100	117	476
March	1992	16	24	13	19	5	18	5	100	116	519
April	1992	21	23	13	17	5	17	4	100	121	516
May	1992	23	23	14	16	5	16	3	100	125	506
June	1992	27	27	13	13	4	13	2	100	137	487
July	1992	24	28	12	12	4	17	3	100	136	499
August	1992	22	26	12	14	4	18	3	100	130	509
September	1992	21	26	14	17	4	17	2	100	125	527
October	1992	19	27	17	18	4	13	1	100	123	531
November	1992	20	29	15	17	3	13	2	100	129	538
December	1992	19	32	14	14	4	14	4	100	133	542
January	1993	20	30	13	13	3	16	4	100	135	550
February	1993	22	28	14	12	3	17	4	100	135	557
March	1993	23	25	14	15	3	16	3	100	130	538
April	1993	23	27	13	15	4	15	3	100	131	528
May	1993	20	27	12	17	6	14	4	100	125	511
June	1993	20	29	12	16	7	13	4	100	126	524
July	1993	18	27	14	19	7	12	3	100	119	538
August	1993	19	26	16	18	8	11	2	100	119	556
September	1993	18	26	16	18	9	11	3	100	117	551
October	1993	20	25	14	18	7	11	4	100	120	536
November	1993	21	28	14	17	6	11	3	100	126	518
December	1993	24	28	15	16	4	11	3	100	131	521
January	1994	25	29	15	13	5	11	2	100	136	515
February	1994	25	29	15	12	4	11	3	100	138	534
March	1994	24	30	16	11	5	11	3	100	137	540
April	1994	23	31	16	11	5	12	3	100	138	552
May	1994	22	30	16	12	6	12	3	100	134	547
June	1994	22	28	17	13	4	13	3	100	133	544
July	1994	24	26	17	14	4	12	3	100	131	535
August	1994	24	26	18	14	3	13	2	100	134	541
September	1994	24	30	15	13	4	12	2	100	137	546
October	1994	25	32	15	13	4	10	2	100	140	552
November	1994	27	30	15	13	5	9	1	100	140	556
December	1994	29	27	16	12	5	10	1	100	138	570
January	1995	26	30	14	11	6	11	1	100	139	566
February	1995	26	30	14	12	5	10	3	100	139	559
March	1995	26	33	13	13	4	8	3	100	142	546
April	1995	27	31	14	14	3	7	3	100	140	555

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
May	1995	25	33	15	14	3	8	2	100	141	541
June	1995	25	31	16	13	2	11	2	100	141	548
July	1995	26	29	16	13	2	12	3	100	141	561
August	1995	29	27	18	10	2	12	2	100	143	588
September	1995	27	27	19	12	2	10	2	100	140	593
October	1995	27	28	19	12	3	9	2	100	140	576
November	1995	24	30	17	14	3	10	3	100	136	539
December	1995	24	29	18	14	3	10	2	100	135	523
January	1996	24	26	20	13	2	11	2	100	135	516
February	1996	23	26	20	13	3	12	2	100	133	534
March	1996	23	26	19	12	4	13	3	100	133	551
April	1996	23	31	16	13	4	11	2	100	137	546
May	1996	25	32	16	11	3	10	3	100	142	529
June	1996	26	32	16	11	3	10	3	100	144	508
July	1996	27	28	17	12	3	10	3	100	140	526
August	1996	28	27	17	11	3	10	3	100	141	529
September	1996	27	27	19	11	4	9	2	100	140	540
October	1996	24	29	18	10	3	13	3	100	140	530
November	1996	24	29	20	12	2	12	2	100	138	516
December	1996	23	30	17	12	1	13	3	100	140	509
January	1997	24	31	18	11	3	11	2	100	142	535
February	1997	24	31	15	11	4	12	2	100	140	559
March	1997	27	33	12	11	4	12	1	100	145	550
April	1997	31	33	10	11	3	11	1	100	151	527
May	1997	32	32	12	9	2	11	1	100	153	513
June	1997	30	32	15	9	2	11	2	100	151	513
July	1997	30	32	15	9	2	10	2	100	151	490
August	1997	30	31	17	9	1	10	2	100	151	512
September	1997	33	32	16	7	1	9	2	100	157	527
October	1997	34	29	17	7	1	9	3	100	155	545
November	1997	35	32	16	7	2	6	3	100	158	529
December	1997	34	31	17	6	2	7	3	100	156	518
January	1998	32	35	14	7	2	7	2	100	157	522
February	1998	34	35	13	7	2	8	2	100	160	537
March	1998	34	33	13	9	2	7	2	100	157	550
April	1998	33	34	13	7	1	9	2	100	159	562
May	1998	31	34	17	7	1	9	2	100	158	547
June	1998	31	35	16	7	1	8	2	100	158	531
July	1998	32	33	17	7	1	7	2	100	157	557
August	1998	35	31	15	8	1	8	2	100	157	569
September	1998	34	30	15	8	1	10	2	100	155	589
October	1998	32	29	15	9	2	11	2	100	151	553
November	1998	29	29	18	10	2	10	2	100	146	555

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
December	1998	30	28	18	11	1	10	1	100	147	554
January	1999	32	29	18	10	1	9	1	100	150	569
February	1999	33	31	16	8	1	10	1	100	155	560
March	1999	31	32	16	8	1	10	1	100	153	555
April	1999	33	30	16	8	3	8	2	100	152	544
May	1999	32	30	15	8	3	8	3	100	151	574
June	1999	33	31	16	7	3	7	3	100	154	584
July	1999	31	34	17	7	2	8	2	100	156	602
August	1999	32	32	18	7	1	8	1	100	156	589
September	1999	34	32	16	7	1	9	1	100	158	576
October	1999	32	35	14	8	1	8	1	100	157	565
November	1999	32	36	13	8	1	9	1	100	158	578
December	1999	32	33	16	8	1	9	2	100	155	573
January	2000	36	30	15	6	1	9	2	100	159	571
February	2000	35	31	14	6	2	10	2	100	159	569
March	2000	37	32	12	5	2	10	1	100	163	598
April	2000	36	32	12	5	1	12	1	100	162	592
May	2000	36	33	12	6	1	12	0	100	162	599
June	2000	34	33	12	6	2	12	1	100	159	570
July	2000	34	32	14	7	2	10	1	100	157	573
August	2000	33	32	14	8	2	10	1	100	156	572
September	2000	33	30	15	9	2	11	1	100	153	603
October	2000	32	31	15	8	2	10	2	100	153	621
November	2000	33	31	16	7	2	8	2	100	155	626
December	2000	31	34	15	8	1	8	3	100	156	611
January	2001	29	32	14	11	1	11	2	100	149	600
February	2001	27	29	14	12	2	14	2	100	143	586
March	2001	27	29	13	12	3	14	2	100	141	616
April	2001	28	26	13	10	5	15	2	100	140	626
May	2001	28	28	14	11	4	14	2	100	141	636
June	2001	27	28	12	11	4	15	1	100	140	593
July	2001	27	32	12	12	3	13	1	100	143	585
August	2001	25	32	12	11	4	14	1	100	142	585
September	2001	24	30	14	13	4	13	2	100	138	610
October	2001	22	28	14	13	4	16	3	100	133	625
November	2001	21	26	16	15	3	17	2	100	129	613
December	2001	23	26	15	13	3	18	2	100	132	589
January	2002	24	27	14	12	3	19	2	100	136	569
February	2002	25	29	11	12	2	19	2	100	140	588
March	2002	25	27	13	12	2	20	2	100	138	601
April	2002	24	29	13	13	3	17	2	100	136	625
May	2002	23	29	14	12	4	16	2	100	136	605

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
June	2002	24	30	13	13	4	14	2	100	137	617
July	2002	24	30	13	15	2	15	2	100	137	605
August	2002	25	30	11	16	3	14	2	100	135	615
September	2002	22	28	12	16	4	17	2	100	131	626
October	2002	22	26	12	15	5	18	2	100	128	623
November	2002	20	25	13	14	5	20	2	100	125	621
December	2002	22	26	12	14	5	18	2	100	129	602
January	2003	22	28	14	14	4	16	2	100	131	618
February	2003	23	27	13	16	5	14	2	100	128	629
March	2003	22	26	11	18	6	14	2	100	125	643
April	2003	23	26	9	18	6	14	3	100	125	646
May	2003	24	25	10	17	6	15	3	100	126	656
June	2003	23	26	14	16	5	14	2	100	128	654
July	2003	25	24	16	14	4	14	2	100	130	655
August	2003	24	26	17	14	4	13	2	100	133	637
September	2003	27	26	16	14	5	11	2	100	135	647
October	2003	25	29	14	14	5	11	2	100	135	652
November	2003	25	30	13	16	4	11	1	100	134	670
December	2003	23	29	13	17	5	12	1	100	130	676
January	2004	24	31	13	16	4	11	1	100	135	652
February	2004	28	28	14	13	5	12	1	100	137	603
March	2004	29	30	13	12	6	9	2	100	141	564
April	2004	29	26	14	13	6	10	1	100	136	530
May	2004	29	28	12	15	6	9	1	100	136	528
June	2004	31	26	13	15	5	10	0	100	137	537
July	2004	32	27	12	15	5	8	1	100	139	537
August	2004	32	28	13	14	4	7	2	100	142	524
September	2004	31	27	14	14	5	7	2	100	139	518
October	2004	28	28	14	15	5	9	2	100	136	517
November	2004	27	24	14	18	5	11	1	100	128	546
December	2004	26	25	13	18	5	11	1	100	129	551
January	2005	29	26	14	15	5	10	1	100	135	557
February	2005	29	31	13	12	5	9	1	100	142	534
March	2005	30	31	13	12	5	8	1	100	143	519
April	2005	28	32	12	16	6	6	1	100	138	523
May	2005	26	29	13	18	6	8	1	100	131	562
June	2005	24	31	13	17	6	8	1	100	132	574
July	2005	25	30	14	17	5	8	1	100	134	589
August	2005	27	31	13	15	6	7	1	100	137	585
September	2005	25	31	13	17	6	8	1	100	132	586
October	2005	22	32	10	18	9	8	1	100	127	574
November	2005	23	29	11	20	9	7	1	100	122	587
December	2005	25	28	14	16	8	7	1	100	129	577

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a) <u>Continuous</u> <u>Increase</u>	(b) <u>Intermittent</u> <u>Increase</u>	(c) <u>No</u> <u>Change</u>	(d) <u>Intermittent</u> <u>Decline</u>	(e) <u>Continuous</u> <u>Decline</u>	(f) <u>Mixed</u> <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2006	27	27	15	15	6	9	1	100	133	579
February	2006	27	30	14	13	6	9	1	100	138	537
March	2006	27	30	14	14	6	9	1	100	137	533
April	2006	28	30	13	13	6	7	2	100	140	534
May	2006	27	28	14	14	6	8	2	100	135	567
June	2006	28	29	13	15	7	7	1	100	135	577
July	2006	28	27	14	16	6	9	1	100	133	572
August	2006	27	31	14	13	6	10	0	100	138	537
September	2006	25	27	16	13	8	11	0	100	131	530
October	2006	27	28	14	13	8	10	0	100	134	534
November	2006	28	26	16	14	6	10	1	100	134	550
December	2006	30	28	16	13	2	9	1	100	144	541
January	2007	27	31	18	10	3	10	0	100	144	540
February	2007	28	34	17	9	3	8	0	100	150	547
March	2007	26	35	16	10	3	9	0	100	147	546
April	2007	27	34	15	13	2	8	0	100	147	543
May	2007	26	33	13	14	4	9	0	100	142	540
June	2007	27	31	13	17	4	8	0	100	137	548
July	2007	27	29	15	15	5	8	1	100	136	555
August	2007	28	26	16	16	5	8	1	100	133	546
September	2007	26	29	16	14	6	9	1	100	136	546
October	2007	24	31	14	15	6	9	0	100	134	552
November	2007	21	34	14	17	6	9	1	100	132	567
December	2007	18	33	14	18	6	10	1	100	127	568
January	2008	16	31	16	18	7	11	1	100	123	570
February	2008	17	29	16	18	7	13	1	100	120	570
March	2008	17	28	15	17	8	13	1	100	120	595
April	2008	16	28	12	20	9	13	1	100	114	586
May	2008	14	27	12	21	13	12	2	100	107	593
June	2008	13	23	12	25	15	11	1	100	96	567
July	2008	12	22	11	26	15	12	2	100	93	570
August	2008	12	23	11	27	12	14	2	100	95	575
September	2008	14	25	9	25	9	15	4	100	104	606
October	2008	14	21	11	25	9	18	3	100	101	604
November	2008	13	15	11	28	11	19	3	100	90	598
December	2008	9	12	13	32	12	20	2	100	77	572
January	2009	8	16	13	33	10	18	2	100	81	563
February	2009	7	20	12	32	10	16	2	100	85	560
March	2009	8	21	12	31	9	15	3	100	89	590
April	2009	9	20	12	29	10	15	3	100	90	625
May	2009	8	21	14	26	10	19	3	100	93	619
June	2009	8	22	13	23	9	22	3	100	98	629

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
July	2009	7	21	15	25	10	21	3	100	93	590
August	2009	9	18	14	28	9	20	2	100	90	589
September	2009	10	18	15	28	9	19	1	100	91	576
October	2009	12	17	15	27	7	20	1	100	94	616
November	2009	11	19	16	24	9	19	2	100	97	643
December	2009	11	19	16	25	9	17	2	100	95	650
January	2010	12	21	17	25	10	13	3	100	98	604
February	2010	12	21	18	26	10	10	2	100	97	572
March	2010	13	20	20	26	10	10	2	100	97	567
April	2010	11	18	19	27	10	14	1	100	92	593
May	2010	11	21	17	25	9	15	2	100	98	613
June	2010	12	22	18	22	9	15	2	100	103	585
July	2010	12	24	17	22	9	13	2	100	105	586
August	2010	13	22	19	22	10	13	1	100	103	566
September	2010	11	23	20	23	10	12	1	100	101	593
October	2010	11	22	22	22	8	14	1	100	102	592
November	2010	12	23	21	22	7	13	2	100	107	613
December	2010	12	24	21	22	7	12	2	100	107	600
January	2011	14	24	21	21	8	10	2	100	110	606
February	2011	14	26	21	20	8	10	2	100	113	588
March	2011	16	25	20	20	8	10	2	100	113	589
April	2011	15	27	18	20	8	10	2	100	115	597
May	2011	14	27	18	21	8	9	2	100	112	602
June	2011	14	28	18	21	8	9	2	100	113	620
July	2011	13	26	20	22	8	9	3	100	108	598
August	2011	12	23	19	23	11	9	2	100	101	599
September	2011	11	21	20	24	12	9	2	100	97	592
October	2011	12	22	19	24	12	9	2	100	97	610
November	2011	11	25	20	25	9	9	2	100	102	618
December	2011	9	24	21	26	7	11	2	100	100	597
January	2012	10	23	22	25	6	11	2	100	102	585
February	2012	11	22	20	24	7	12	3	100	102	580
March	2012	14	24	21	21	7	10	2	100	110	606
April	2012	15	23	23	19	8	9	2	100	111	615
May	2012	17	23	24	16	7	9	3	100	117	624
June	2012	16	23	24	18	7	8	3	100	114	598
July	2012	15	24	22	19	9	9	3	100	111	603
August	2012	13	25	20	22	10	7	4	100	106	597
September	2012	14	25	19	21	9	7	4	100	109	614
October	2012	16	23	21	20	6	7	6	100	113	627
November	2012	19	23	21	17	6	8	6	100	118	619
December	2012	19	21	20	17	9	9	5	100	114	616

EDUCATION COLLEGE DEGREE

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 Change	DK, NA	Total	Relative	Cases
January	2013	17	21	18	20	11	10	3	100	107	613
February	2013	14	24	19	21	12	9	1	100	105	628
March	2013	16	25	18	19	11	9	2	100	111	628
April	2013	16	28	17	17	11	8	3	100	116	640
May	2013	20	27	15	17	10	8	4	100	119	632
June	2013	21	28	16	16	9	7	3	100	123	631
July	2013	22	27	18	17	8	6	2	100	123	638
August	2013	20	28	19	17	7	7	2	100	124	654
September	2013	17	29	19	17	9	8	2	100	120	677
October	2013	16	28	21	16	8	9	2	100	120	682
November	2013	15	27	21	17	10	8	2	100	116	697
December	2013	16	25	21	19	7	9	2	100	115	708
January	2014	16	29	19	18	7	8	2	100	120	709
February	2014	18	28	18	17	9	9	1	100	120	713
March	2014	20	29	17	15	10	8	1	100	124	710
April	2014	22	27	17	14	9	9	1	100	126	713
May	2014	19	28	20	16	7	9	1	100	124	728
June	2014	18	29	21	15	7	9	1	100	124	748
July	2014	17	27	20	18	8	8	1	100	118	758
August	2014	20	27	18	17	9	8	2	100	121	750
September	2014	22	26	18	16	9	8	1	100	123	735
October	2014	24	27	17	14	7	9	2	100	130	725
November	2014	23	28	19	13	7	8	2	100	130	728
December	2014	22	28	20	15	6	7	2	100	129	746
January	2015	21	31	19	14	6	6	2	100	132	760
February	2015	23	32	18	14	5	7	2	100	136	770
March	2015	25	31	17	11	6	9	1	100	139	763
April	2015	27	29	17	11	5	10	1	100	139	757
May	2015	28	27	17	13	6	9	0	100	137	729
June	2015	27	30	17	13	6	7	0	100	138	720
July	2015	27	29	17	13	6	7	1	100	137	718
August	2015	24	32	18	13	5	7	1	100	139	762
September	2015	25	29	18	13	5	9	2	100	135	749
October	2015	24	27	19	14	6	8	2	100	131	754
November	2015	23	27	19	14	6	9	3	100	130	716
December	2015	23	28	19	15	5	6	3	100	130	710
January	2016	22	30	18	15	5	7	3	100	133	704
February	2016	25	29	18	14	5	7	2	100	135	707
March	2016	25	29	18	13	5	8	2	100	137	730
April	2016	25	30	17	13	5	8	2	100	137	727
May	2016	25	31	18	12	5	7	2	100	139	758
June	2016	25	32	17	11	4	8	2	100	141	762
July	2016	25	32	18	9	4	8	2	100	144	749

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	2016	24	34	17	10	4	8	3	100	143	752
September	2016	21	34	18	10	5	9	3	100	141	771
October	2016	22	33	17	11	4	10	4	100	140	819
November	2016	26	29	17	11	4	10	4	100	139	856
December	2016	28	29	16	11	4	9	3	100	141	889
January	2017	27	30	16	12	3	10	3	100	141	904
February	2017	23	32	17	12	3	12	2	100	140	904
March	2017	23	31	17	13	3	11	3	100	139	893
April	2017	24	33	17	11	4	9	2	100	142	906
May	2017	27	33	15	11	4	8	2	100	145	917
June	2017	28	31	16	11	4	8	2	100	145	931
July	2017	27	30	16	11	4	9	3	100	143	952
August	2017	28	30	16	11	3	10	2	100	144	944
September	2017	28	29	17	10	3	10	3	100	144	956
October	2017	29	29	19	11	2	8	2	100	144	939
November	2017	26	29	20	13	3	7	3	100	140	943
December	2017	24	30	20	12	4	7	2	100	138	956
January	2018	25	29	18	13	5	8	2	100	137	974
February	2018	29	28	16	11	5	9	2	100	141	954
March	2018	30	31	14	11	4	9	1	100	146	924
April	2018	30	32	16	9	4	7	1	100	148	885
May	2018	28	31	19	10	4	6	1	100	145	892
June	2018	27	30	20	11	4	6	2	100	142	905
July	2018	27	30	17	12	4	7	2	100	141	937
August	2018	28	31	14	11	4	8	3	100	144	928
September	2018	29	30	14	12	4	9	3	100	143	918
October	2018	28	29	16	11	5	8	3	100	141	911
November	2018	26	28	17	12	5	9	3	100	137	908
December	2018	25	29	17	12	5	9	3	100	137	905
January	2019	25	29	16	12	6	9	3	100	137	911
February	2019	26	30	15	12	6	9	2	100	139	931
March	2019	28	29	16	11	5	9	3	100	141	952
April	2019	28	30	17	10	4	9	2	100	144	943
May	2019	29	29	17	10	4	8	2	100	145	924
June	2019	30	29	17	11	5	8	1	100	143	925
July	2019	30	28	18	11	4	8	2	100	142	929
August	2019	27	29	18	13	5	6	2	100	139	955
September	2019	25	28	20	12	4	7	2	100	137	951
October	2019	25	28	20	12	5	8	3	100	136	988
November	2019	27	28	20	10	4	8	3	100	140	985
December	2019	30	29	18	10	4	7	3	100	146	993
January	2020	29	31	18	9	3	6	2	100	148	976

EDUCATION COLLEGE DEGREE

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
February	2020	29	33	19	8	3	6	2	100	151	996
March	2020	26	31	20	10	4	7	2	100	144	1049
April	2020	23	29	19	12	4	10	3	100	135	1068
May	2020	18	27	18	16	6	11	3	100	124	1065
June	2020	18	26	17	16	6	13	4	100	123	1015
July	2020	19	25	18	16	6	13	4	100	122	987
August	2020	20	23	19	15	5	14	4	100	124	1029
September	2020	19	24	19	16	4	13	4	100	124	1037
October	2020	18	26	20	15	3	13	5	100	126	1058
November	2020	17	26	20	16	2	13	6	100	125	1011
December	2020	16	28	20	13	3	15	6	100	128	980
January	2021	16	28	20	11	3	17	4	100	129	952
February	2021	19	28	19	11	4	17	2	100	132	940
March	2021	20	26	20	11	5	16	2	100	131	961
April	2021	22	28	20	12	5	13	1	100	134	989
May	2021	20	32	21	11	5	9	1	100	135	983
June	2021	20	36	19	10	6	7	2	100	140	976
July	2021	20	35	20	9	7	7	2	100	138	924
August	2021	21	33	19	9	8	9	3	100	137	928
September	2021	20	30	19	11	8	9	3	100	131	941
October	2021	21	30	18	11	9	8	3	100	130	961
November	2021	22	29	17	11	11	7	2	100	129	971
December	2021	21	30	17	10	12	8	2	100	129	943
January	2022	20	29	18	11	12	8	2	100	127	937
February	2022	19	28	19	12	11	9	2	100	123	915
March	2022	17	25	17	13	14	11	2	100	115	933
April	2022	18	23	17	14	14	12	2	100	113	932
May	2022	20	21	15	15	16	12	2	100	109	949
June	2022	20	18	14	18	17	12	2	100	104	935
July	2022	18	17	13	20	19	12	2	100	96	928
August	2022	14	19	13	20	19	13	2	100	94	900
September	2022	14	22	14	20	17	12	2	100	99	896
October	2022	14	23	13	19	16	12	2	100	101	876
November	2022	14	23	12	21	16	11	2	100	100	885
December	2022	13	23	11	23	15	12	2	100	98	875
January	2023	13	25	14	25	12	10	1	100	102	908
February	2023	16	23	15	23	11	10	1	100	105	914
March	2023	17	26	16	21	11	8	1	100	110	909
April	2023	16	25	16	21	12	9	2	100	108	886
May	2023	16	26	15	20	13	8	2	100	109	889
June	2023	17	23	15	21	13	9	2	100	107	896
July	2023	18	25	15	19	13	8	2	100	111	931
August	2023	17	27	16	18	12	9	1	100	114	931

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2023	17	27	18	16	11	9	2	100	117	936
October	2023	17	24	16	17	13	10	3	100	111	913
November	2023	17	21	17	19	13	10	3	100	107	906
December	2023	17	23	14	20	12	10	3	100	108	925

EDUCATION COLLEGE DEGREE
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	61	12	26	1	100	134	425
March 1981	57	11	32	0	100	125	498
September 1981	58	10	31	1	100	127	446
March 1982	62	11	26	1	100	137	513
September 1982	60	13	26	1	100	133	543
March 1983	63	9	26	2	100	136	516
September 1983	66	9	24	1	100	142	514
March 1984	68	7	22	2	100	146	540
September 1984	71	9	19	1	100	152	559
September 1985	67	10	22	1	100	144	463
September 2011	47	10	43	1	100	104	592
October 2011	44	9	47	0	100	97	610
November 2011	42	11	46	1	100	96	618
December 2011	42	11	46	1	100	96	597
January 2012	42	10	47	1	100	95	585
February 2012	42	9	49	0	100	93	580
March 2012	42	11	47	0	100	95	606
April 2012	43	11	45	1	100	99	615
May 2012	45	12	42	1	100	103	624
June 2012	47	12	40	1	100	107	598
July 2012	47	13	40	0	100	107	603
August 2012	46	10	44	0	100	102	597
September 2012	45	11	44	1	100	101	614
October 2012	44	12	43	1	100	101	627
November 2012	46	13	40	1	100	106	619
December 2012	48	13	39	0	100	108	616
January 2013	50	11	39	0	100	111	613
February 2013	47	13	40	0	100	107	628
March 2013	50	12	39	0	100	111	628
April 2013	48	12	40	0	100	108	640
May 2013	52	10	38	0	100	114	632
June 2013	52	11	36	1	100	115	631
July 2013	54	11	34	1	100	120	638
August 2013	54	11	34	1	100	121	654
September 2013	53	10	37	1	100	116	677
October 2013	51	10	39	0	100	112	682
November 2013	50	11	39	1	100	111	697
December 2013	51	12	36	1	100	115	708
January 2014	54	12	33	1	100	121	709
February 2014	56	12	31	1	100	124	713
March 2014	57	10	32	1	100	125	710

EDUCATION COLLEGE DEGREE

**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>
April 2014	56	9	34	0	100	122	713
May 2014	55	9	35	0	100	120	728
June 2014	53	11	36	0	100	117	748
July 2014	53	10	37	0	100	116	758
August 2014	54	9	36	1	100	118	750
September 2014	58	8	33	1	100	125	735
October 2014	60	9	30	1	100	130	725
November 2014	60	10	30	1	100	130	728
December 2014	60	11	29	1	100	131	746
January 2015	61	10	28	1	100	133	760
February 2015	63	10	26	1	100	137	770
March 2015	60	10	28	1	100	132	763
April 2015	62	9	28	1	100	134	757
May 2015	61	10	29	1	100	132	729
June 2015	65	9	25	1	100	140	720
July 2015	65	9	25	1	100	139	718
August 2015	65	9	24	2	100	141	762
September 2015	64	8	27	1	100	138	749
October 2015	64	7	28	1	100	135	754
November 2015	63	7	29	1	100	133	716
December 2015	62	9	29	0	100	133	710
January 2016	62	12	26	1	100	136	704
February 2016	63	12	24	1	100	139	707
March 2016	64	11	24	1	100	140	730
April 2016	64	10	25	1	100	138	727
May 2016	64	10	26	0	100	137	758
June 2016	64	10	26	0	100	138	762
July 2016	64	10	26	1	100	138	749
August 2016	63	10	26	1	100	138	752
September 2016	62	11	26	1	100	137	771
October 2016	64	11	24	1	100	139	819
November 2016	63	11	25	1	100	139	856
December 2016	66	9	24	1	100	141	889
January 2017	67	9	23	1	100	144	904
February 2017	69	9	22	0	100	147	904
March 2017	68	11	21	0	100	148	893
April 2017	69	10	20	0	100	149	906
May 2017	69	11	19	0	100	150	917
June 2017	69	10	21	0	100	148	931
July 2017	67	11	22	0	100	145	952
August 2017	67	10	23	0	100	143	944
September 2017	69	9	22	0	100	148	956
October 2017	72	9	19	1	100	153	939
November 2017	71	9	19	1	100	152	943
December 2017	69	10	20	1	100	149	956
January 2018	68	10	22	0	100	145	974
February 2018	70	10	20	0	100	149	954
March 2018	70	10	19	0	100	151	924
April 2018	71	11	18	0	100	153	885
May 2018	69	12	19	0	100	149	892
June 2018	69	10	21	0	100	148	905

EDUCATION COLLEGE DEGREE

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>
July 2018	70	9	21	1	100	149	937
August 2018	72	8	19	1	100	153	928
September 2018	73	9	17	1	100	156	918
October 2018	71	9	19	1	100	153	911
November 2018	68	11	21	0	100	147	908
December 2018	67	11	22	1	100	145	905
January 2019	68	11	21	0	100	147	911
February 2019	69	11	20	1	100	149	931
March 2019	69	11	20	0	100	150	952
April 2019	68	10	21	0	100	147	943
May 2019	68	10	22	0	100	146	924
June 2019	67	11	22	0	100	146	925
July 2019	68	11	21	0	100	147	929
August 2019	69	10	20	0	100	149	955
September 2019	69	10	21	1	100	148	951
October 2019	68	10	21	1	100	147	988
November 2019	68	10	21	1	100	146	985
December 2019	70	10	18	1	100	152	993
January 2020	71	11	17	0	100	154	976
February 2020	73	11	16	0	100	156	996
March 2020	71	10	19	0	100	153	1049
April 2020	70	10	20	0	100	149	1068
May 2020	69	11	20	0	100	150	1065
June 2020	70	11	20	0	100	150	1015
July 2020	68	11	20	0	100	148	987
August 2020	67	10	22	0	100	145	1029
September 2020	68	10	22	0	100	146	1037
October 2020	69	10	20	0	100	149	1058
November 2020	69	12	19	0	100	149	1011
December 2020	69	12	18	0	100	151	980
January 2021	69	11	20	0	100	149	952
February 2021	70	10	19	0	100	151	940
March 2021	71	10	19	0	100	152	961
April 2021	73	10	16	1	100	157	989
May 2021	74	11	14	1	100	160	983
June 2021	74	11	14	1	100	160	976
July 2021	73	11	16	0	100	157	924
August 2021	72	10	17	0	100	155	928
September 2021	72	10	18	1	100	154	941
October 2021	72	10	18	1	100	154	961
November 2021	71	10	18	1	100	153	971
December 2021	71	10	18	1	100	152	943
January 2022	71	10	18	1	100	153	937
February 2022	70	9	20	1	100	150	915
March 2022	68	8	23	1	100	145	933
April 2022	66	9	24	1	100	142	932
May 2022	64	10	25	1	100	139	949
June 2022	64	10	26	1	100	138	935
July 2022	62	10	27	1	100	135	928
August 2022	63	10	27	1	100	136	900
September 2022	61	11	27	1	100	134	896

EDUCATION COLLEGE DEGREE**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 2022	61	9	29	1	100	132	876
November 2022	60	8	32	0	100	128	885
December 2022	59	8	32	0	100	127	875
January 2023	59	11	29	0	100	130	908
February 2023	60	12	28	0	100	132	914
March 2023	61	12	28	0	100	133	909
April 2023	59	9	31	0	100	128	886
May 2023	58	9	32	1	100	126	889
June 2023	56	8	35	1	100	122	896
July 2023	59	9	32	0	100	127	931
August 2023	59	9	32	0	100	127	931
September 2023	62	9	29	0	100	133	936
October 2023	59	8	32	0	100	127	913
November 2023	60	8	32	0	100	128	906
December 2023	57	10	33	0	100	124	925

EDUCATION COLLEGE DEGREE

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	56	26	12	6	100	144	425
March 1981	57	23	16	5	100	141	498
September 1981	66	20	11	4	100	155	446
March 1982	63	22	12	3	100	150	513
September 1982	65	19	12	4	100	153	543
March 1983	64	21	12	3	100	152	516
September 1983	68	21	8	3	100	160	514
March 1984	69	21	7	3	100	162	540
September 1984	68	22	7	3	100	161	559
September 1985	61	26	11	3	100	150	463
September 2011	47	32	18	3	100	130	592
October 2011	48	31	19	2	100	129	610
November 2011	48	33	17	3	100	131	618
December 2011	49	31	17	3	100	133	597
January 2012	48	33	15	4	100	133	585
February 2012	48	32	16	4	100	131	580
March 2012	48	33	15	4	100	133	606
April 2012	48	32	16	4	100	132	615
May 2012	49	32	15	4	100	134	624
June 2012	48	32	18	3	100	130	598
July 2012	47	32	18	3	100	129	603
August 2012	45	31	19	4	100	126	597
September 2012	46	31	17	5	100	129	614
October 2012	48	30	16	6	100	132	627
November 2012	51	28	16	4	100	135	619
December 2012	50	29	17	4	100	133	616
January 2013	48	30	19	3	100	129	613
February 2013	46	32	19	3	100	127	628
March 2013	46	32	19	3	100	128	628
April 2013	46	31	19	4	100	127	640
May 2013	49	29	18	4	100	131	632
June 2013	49	30	17	4	100	133	631
July 2013	50	30	16	4	100	134	638
August 2013	49	31	16	4	100	132	654
September 2013	50	30	17	3	100	132	677
October 2013	49	31	16	4	100	132	682
November 2013	48	30	18	4	100	130	697
December 2013	45	32	19	4	100	126	708
January 2014	44	33	19	4	100	126	709
February 2014	44	35	17	3	100	127	713
March 2014	47	34	16	4	100	131	710
April 2014	48	33	16	3	100	132	713

EDUCATION COLLEGE DEGREE

**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>
May 2014	49	31	17	3	100	132	728
June 2014	49	30	18	2	100	131	748
July 2014	48	30	19	3	100	130	758
August 2014	47	32	18	4	100	129	750
September 2014	48	31	17	4	100	131	735
October 2014	52	30	15	4	100	137	725
November 2014	53	30	15	3	100	138	728
December 2014	54	30	13	2	100	141	746
January 2015	54	30	14	1	100	140	760
February 2015	57	29	13	1	100	144	770
March 2015	58	28	13	2	100	145	763
April 2015	58	28	12	2	100	146	757
May 2015	57	27	13	3	100	144	729
June 2015	57	28	12	2	100	145	720
July 2015	56	28	13	3	100	144	718
August 2015	55	30	13	2	100	143	762
September 2015	54	29	14	3	100	141	749
October 2015	55	28	13	3	100	142	754
November 2015	56	27	13	4	100	143	716
December 2015	57	28	12	3	100	145	710
January 2016	57	30	11	2	100	145	704
February 2016	57	30	11	2	100	147	707
March 2016	57	29	11	2	100	146	730
April 2016	56	29	12	3	100	144	727
May 2016	55	29	13	3	100	142	758
June 2016	56	28	13	3	100	144	762
July 2016	57	29	12	2	100	145	749
August 2016	57	28	12	3	100	145	752
September 2016	57	28	13	3	100	144	771
October 2016	58	26	13	3	100	145	819
November 2016	61	24	13	3	100	148	856
December 2016	59	25	13	2	100	146	889
January 2017	57	25	15	2	100	142	904
February 2017	55	27	17	2	100	138	904
March 2017	54	27	17	2	100	137	893
April 2017	55	28	15	2	100	140	906
May 2017	55	29	13	2	100	142	917
June 2017	56	28	14	2	100	142	931
July 2017	56	26	14	3	100	142	952
August 2017	57	26	14	3	100	144	944
September 2017	57	28	13	3	100	144	956
October 2017	57	29	12	1	100	145	939
November 2017	55	31	13	2	100	142	943
December 2017	54	30	14	1	100	140	956
January 2018	54	29	15	2	100	139	974
February 2018	56	28	14	2	100	142	954
March 2018	56	28	12	3	100	144	924
April 2018	54	31	12	3	100	142	885
May 2018	53	31	13	3	100	139	892
June 2018	51	31	15	2	100	136	905
July 2018	52	30	16	2	100	137	937

EDUCATION COLLEGE DEGREE

**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>
August 2018	52	30	16	2	100	137	928
September 2018	54	29	14	2	100	140	918
October 2018	53	30	14	3	100	139	911
November 2018	52	30	14	3	100	138	908
December 2018	52	30	14	3	100	138	905
January 2019	53	30	14	3	100	139	911
February 2019	55	30	12	3	100	143	931
March 2019	55	30	11	4	100	144	952
April 2019	58	27	11	3	100	147	943
May 2019	57	28	12	3	100	145	924
June 2019	57	29	11	3	100	146	925
July 2019	54	31	12	3	100	142	929
August 2019	54	30	14	2	100	140	955
September 2019	54	29	16	2	100	138	951
October 2019	54	29	14	4	100	140	988
November 2019	54	30	13	3	100	140	985
December 2019	55	30	11	4	100	144	993
January 2020	55	30	12	4	100	143	976
February 2020	56	30	10	4	100	145	996
March 2020	54	32	11	3	100	144	1049
April 2020	57	32	10	1	100	147	1068
May 2020	56	31	10	2	100	146	1065
June 2020	59	30	9	2	100	150	1015
July 2020	58	29	10	3	100	148	987
August 2020	61	26	10	3	100	151	1029
September 2020	58	27	12	3	100	147	1037
October 2020	59	28	10	3	100	149	1058
November 2020	56	31	10	3	100	147	1011
December 2020	58	30	9	4	100	149	980
January 2021	56	29	11	4	100	146	952
February 2021	58	28	12	3	100	146	940
March 2021	56	28	14	2	100	142	961
April 2021	55	29	14	2	100	141	989
May 2021	52	29	16	3	100	136	983
June 2021	53	29	15	3	100	138	976
July 2021	55	28	14	3	100	140	924
August 2021	55	29	13	3	100	142	928
September 2021	52	31	14	3	100	138	941
October 2021	52	30	15	3	100	137	961
November 2021	52	29	16	3	100	136	971
December 2021	54	27	16	3	100	138	943
January 2022	52	29	16	3	100	136	937
February 2022	52	30	15	3	100	137	915
March 2022	52	29	15	4	100	137	933
April 2022	52	29	15	4	100	137	932
May 2022	53	28	15	4	100	139	949
June 2022	52	29	15	4	100	136	935
July 2022	53	28	14	4	100	139	928
August 2022	52	29	14	5	100	139	900
September 2022	53	29	14	4	100	139	896
October 2022	54	29	14	4	100	140	876

EDUCATION COLLEGE DEGREE
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>
November 2022	56	28	13	3	100	143	885
December 2022	57	28	11	3	100	146	875
January 2023	56	30	11	3	100	146	908
February 2023	55	30	12	3	100	143	914
March 2023	55	30	12	3	100	142	909
April 2023	54	28	14	4	100	141	886
May 2023	53	30	13	4	100	140	889
June 2023	53	29	14	4	100	139	896
July 2023	54	29	14	4	100	140	931
August 2023	54	28	14	4	100	139	931
September 2023	54	28	13	4	100	141	936
October 2023	52	30	14	4	100	139	913
November 2023	53	30	13	4	100	140	906
December 2023	53	29	14	4	100	139	925

EDUCATION COLLEGE DEGREE

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 Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1980	40	14	6	11	5	18	7	100	139	425
March	1981	37	16	3	10	7	22	5	100	136	498
September	1981	42	17	4	6	6	21	4	100	146	446
March	1982	43	17	4	9	5	18	4	100	147	513
September	1982	44	15	4	8	5	20	5	100	146	543
March	1983	44	14	6	4	6	23	4	100	148	516
September	1983	48	17	3	6	3	18	4	100	155	514
March	1984	50	16	3	6	2	18	6	100	158	540
September	1984	53	15	5	5	3	15	4	100	160	559
September	1985	47	18	5	9	4	14	3	100	151	463
September	2011	24	18	4	14	10	25	4	100	118	592
October	2011	25	14	5	15	12	27	2	100	112	610
November	2011	24	16	6	14	10	27	3	100	115	618
December	2011	24	15	6	14	9	28	4	100	115	597
January	2012	23	17	6	15	9	27	4	100	116	585
February	2012	24	14	5	17	10	26	4	100	112	580
March	2012	24	17	5	17	10	24	4	100	115	606
April	2012	26	17	5	16	10	23	4	100	116	615
May	2012	25	20	5	13	9	23	4	100	122	624
June	2012	25	20	5	13	10	23	3	100	122	598
July	2012	24	19	6	12	10	25	3	100	121	603
August	2012	23	18	6	12	12	25	4	100	117	597
September	2012	23	19	6	12	11	24	6	100	119	614
October	2012	25	18	5	13	9	24	6	100	120	627
November	2012	28	16	5	12	9	24	5	100	123	619
December	2012	29	16	4	15	9	22	4	100	121	616
January	2013	28	19	4	14	12	20	3	100	122	613
February	2013	25	21	5	15	12	19	3	100	120	628
March	2013	27	20	5	12	12	20	3	100	123	628
April	2013	27	18	6	13	12	21	4	100	120	640
May	2013	31	18	4	13	11	19	4	100	125	632

EDUCATION COLLEGE DEGREE

TABLE 12

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
June	2013	30	18	5	13	9	20	4	100	126	631
July	2013	32	18	5	12	9	19	4	100	130	638
August	2013	31	18	5	12	9	21	4	100	129	654
September	2013	31	18	4	12	10	22	3	100	127	677
October	2013	30	17	4	13	10	22	3	100	124	682
November	2013	30	17	5	13	11	20	4	100	123	697
December	2013	29	18	6	13	10	19	5	100	123	708
January	2014	29	22	5	12	10	18	4	100	128	709
February	2014	31	21	6	13	9	16	3	100	130	713
March	2014	33	21	5	12	9	16	4	100	133	710
April	2014	34	19	5	13	9	16	3	100	130	713
May	2014	33	18	4	13	9	19	3	100	129	728
June	2014	31	18	5	13	9	22	2	100	127	748
July	2014	31	18	5	13	10	22	3	100	126	758
August	2014	32	18	5	12	10	19	3	100	128	750
September	2014	36	19	5	11	10	16	4	100	133	735
October	2014	39	18	5	11	8	14	4	100	138	725
November	2014	38	19	5	11	8	16	4	100	139	728
December	2014	39	19	5	10	7	17	3	100	140	746
January	2015	38	20	5	10	7	18	2	100	142	760
February	2015	41	19	5	10	6	16	3	100	145	770
March	2015	41	18	5	10	7	16	3	100	142	763
April	2015	42	18	5	10	6	16	3	100	144	757
May	2015	41	18	5	9	8	16	3	100	142	729
June	2015	43	20	4	8	7	15	3	100	148	720
July	2015	42	19	5	7	7	15	4	100	146	718
August	2015	40	21	5	7	6	17	4	100	148	762
September	2015	39	20	5	8	6	18	4	100	145	749
October	2015	39	20	3	8	6	19	4	100	145	754
November	2015	41	18	3	9	6	18	4	100	143	716
December	2015	41	18	4	10	6	18	4	100	143	710
January	2016	41	19	6	9	5	17	3	100	146	704
February	2016	42	20	6	8	5	16	3	100	148	707
March	2016	43	20	5	8	7	14	3	100	149	730
April	2016	43	19	5	9	7	14	3	100	146	727
May	2016	42	19	5	9	7	15	3	100	145	758
June	2016	42	18	4	10	6	16	3	100	145	762
July	2016	42	19	4	10	6	16	3	100	145	749
August	2016	43	19	4	10	6	15	3	100	145	752
September	2016	41	20	5	9	7	15	3	100	146	771
October	2016	43	20	4	7	7	15	4	100	148	819
November	2016	44	19	4	8	6	17	3	100	148	856
December	2016	43	19	3	9	5	17	3	100	148	889

EDUCATION COLLEGE DEGREE

TABLE 12

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
January	2017	42	19	3	9	5	20	3	100	148	904
February	2017	40	20	3	9	4	21	3	100	147	904
March	2017	39	20	4	8	3	22	3	100	148	893
April	2017	41	21	5	8	3	20	3	100	150	906
May	2017	42	21	6	7	4	18	3	100	153	917
June	2017	45	19	5	7	5	16	3	100	152	931
July	2017	44	19	5	8	6	16	3	100	149	952
August	2017	44	18	5	8	5	17	3	100	149	944
September	2017	43	21	4	8	5	17	3	100	152	956
October	2017	46	20	5	7	4	16	2	100	155	939
November	2017	43	22	5	7	5	15	2	100	154	943
December	2017	43	21	6	7	5	15	3	100	151	956
January	2018	42	21	5	8	6	15	3	100	148	974
February	2018	45	20	4	9	5	14	3	100	151	954
March	2018	45	21	4	8	4	14	3	100	153	924
April	2018	44	22	6	7	5	13	3	100	155	885
May	2018	42	22	6	7	6	13	3	100	151	892
June	2018	41	22	6	8	7	13	2	100	148	905
July	2018	42	22	5	8	6	15	2	100	150	937
August	2018	43	22	5	6	6	15	3	100	153	928
September	2018	44	23	5	6	5	14	3	100	156	918
October	2018	43	23	5	7	6	13	3	100	153	911
November	2018	41	21	6	8	6	14	4	100	148	908
December	2018	39	22	5	8	6	16	4	100	148	905
January	2019	40	22	6	6	5	17	4	100	150	911
February	2019	42	24	5	6	5	15	4	100	155	931
March	2019	43	22	6	6	5	15	4	100	155	952
April	2019	43	22	5	6	5	16	4	100	154	943
May	2019	43	21	5	6	5	16	4	100	153	924
June	2019	43	22	5	7	5	15	3	100	153	925
July	2019	42	22	6	7	5	14	3	100	152	929
August	2019	41	22	6	6	5	17	3	100	152	955
September	2019	41	21	6	6	6	18	3	100	150	951
October	2019	40	21	6	6	5	17	4	100	150	988
November	2019	42	20	6	7	5	16	4	100	150	985
December	2019	44	22	5	6	4	14	4	100	156	993
January	2020	44	23	5	6	5	13	4	100	157	976
February	2020	45	24	6	5	4	13	4	100	160	996
March	2020	44	22	6	6	4	14	3	100	156	1049
April	2020	45	20	7	8	3	15	2	100	154	1068
May	2020	44	20	7	8	3	15	3	100	153	1065
June	2020	46	19	6	8	3	15	3	100	155	1015
July	2020	44	20	6	8	4	15	4	100	153	987
August	2020	46	18	5	8	4	15	4	100	152	1029

EDUCATION COLLEGE DEGREE

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	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2020	44	19	5	8	4	16	3	100	150	1037
October	2020	45	21	5	7	3	15	4	100	155	1058
November	2020	43	22	6	8	2	15	4	100	155	1011
December	2020	44	22	6	7	2	15	4	100	157	980
January	2021	43	21	6	7	3	17	4	100	154	952
February	2021	44	20	5	7	3	18	3	100	155	940
March	2021	42	21	5	7	3	19	3	100	153	961
April	2021	43	22	6	6	3	18	3	100	156	989
May	2021	42	23	6	6	4	16	3	100	156	983
June	2021	43	22	6	6	4	15	4	100	156	976
July	2021	44	23	5	7	4	14	4	100	156	924
August	2021	44	23	5	7	4	14	4	100	157	928
September	2021	41	25	5	7	5	14	4	100	154	941
October	2021	42	22	5	7	5	14	4	100	153	961
November	2021	43	21	5	7	6	14	4	100	151	971
December	2021	43	21	5	6	6	16	3	100	152	943
January	2022	41	23	5	6	6	16	3	100	153	937
February	2022	40	24	4	6	6	16	3	100	152	915
March	2022	41	22	4	7	7	15	4	100	149	933
April	2022	40	21	4	8	7	16	5	100	146	932
May	2022	40	20	4	9	6	16	5	100	145	949
June	2022	38	20	5	9	6	17	4	100	143	935
July	2022	40	18	6	8	7	16	4	100	142	928
August	2022	39	19	5	9	7	15	5	100	143	900
September	2022	39	20	6	9	7	15	5	100	142	896
October	2022	38	19	4	10	7	17	5	100	140	876
November	2022	38	18	4	9	7	19	4	100	140	885
December	2022	39	19	4	9	7	19	4	100	141	875
January	2023	38	20	6	9	6	17	3	100	143	908
February	2023	38	20	6	9	6	17	3	100	144	914
March	2023	39	20	6	9	6	17	3	100	144	909
April	2023	39	18	4	10	8	17	4	100	139	886
May	2023	38	18	4	12	8	16	4	100	137	889
June	2023	37	16	4	14	8	18	4	100	132	896
July	2023	38	17	4	12	6	19	4	100	136	931
August	2023	37	18	4	11	7	20	4	100	137	931
September	2023	38	20	4	9	6	18	4	100	143	936
October	2023	36	19	4	11	7	19	4	100	138	913
November	2023	37	19	5	10	7	18	4	100	139	906
December	2023	36	18	5	11	7	19	4	100	135	925

EDUCATION COLLEGE DEGREE

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							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
June	1980	2	2	10	16	32	10	4	13	9	1	100	8.2	475
July	1980	2	2	9	18	33	10	4	12	11	1	100	8	465
August	1980	1	2	11	19	31	11	3	13	9	1	100	8.3	443
September	1980	1	2	9	20	32	10	4	13	9	0	100	8.3	425
October	1980	1	2	8	20	31	10	5	14	8	0	100	8.3	436
November	1980	2	3	6	18	34	9	6	13	8	1	100	8.7	449
December	1980	2	4	6	16	34	10	4	13	8	2	100	8.9	457
January	1981	1	6	7	14	34	10	3	13	10	2	100	8.8	453
February	1981	1	7	5	15	33	11	3	13	10	2	100	8.6	446
March	1981	2	7	6	15	33	11	4	12	9	0	100	8.5	498
April	1981	3	5	6	16	32	11	5	13	8	1	100	8.5	487
May	1981	2	4	10	15	32	11	5	12	8	1	100	8.7	492
June	1981	2	2	10	15	33	11	5	14	7	1	100	8.8	506
July	1981	2	2	10	13	33	15	3	14	7	1	100	9.2	493
August	1981	2	2	8	14	35	14	3	16	7	1	100	9	488
September	1981	2	2	8	14	35	14	3	13	8	2	100	9.2	446
October	1981	2	1	11	16	36	10	3	14	7	1	100	8.5	466
November	1981	2	2	13	14	35	9	4	13	7	2	100	8.8	485
December	1981	3	1	12	15	36	8	4	13	8	1	100	8.9	530
January	1982	3	2	11	13	36	8	4	12	8	2	100	8.7	533
February	1982	3	2	9	15	36	8	4	12	10	1	100	8.6	536
March	1982	3	3	8	15	32	10	4	14	11	2	100	8	513
April	1982	3	3	8	13	30	10	4	15	13	1	100	7.5	522
May	1982	3	3	9	12	30	9	3	16	14	1	100	6.8	548
June	1982	3	3	12	11	29	8	3	17	14	0	100	6.1	575
July	1982	2	5	12	12	29	7	4	17	12	1	100	6	575
August	1982	2	6	11	15	24	9	4	18	10	2	100	5.7	566
September	1982	2	6	9	15	27	8	2	18	10	3	100	6.4	543
October	1982	3	4	8	15	28	9	2	19	11	2	100	6.6	548
November	1982	3	3	9	12	29	9	2	20	12	1	100	6.1	545
December	1982	2	4	9	12	27	10	3	19	13	1	100	6.1	565
January	1983	3	6	10	10	25	10	2	19	14	0	100	5.7	560
February	1983	3	6	9	12	25	9	3	19	13	1	100	5.4	547
March	1983	3	7	9	13	23	8	4	20	12	0	100	5.2	516
April	1983	3	5	9	17	26	7	4	20	9	1	100	6	537
May	1983	3	6	10	15	27	8	3	21	8	1	100	6.2	553
June	1983	3	6	10	15	25	8	2	22	7	1	100	5.8	603
July	1983	3	6	11	13	23	9	3	23	10	1	100	5.3	568
August	1983	4	6	12	17	21	10	2	20	9	0	100	5.6	531
September	1983	4	5	14	13	21	12	3	19	8	0	100	5.6	514
October	1983	3	7	13	14	23	12	3	18	6	0	100	6	524
November	1983	2	7	13	12	25	11	4	19	6	0	100	5.7	550
December	1983	2	7	12	14	24	9	4	21	7	1	100	5.7	529
January	1984	3	8	12	12	26	8	4	20	7	1	100	5.3	519
February	1984	4	8	12	14	26	8	3	18	7	1	100	5.8	523

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
March	1984	4	8	12	12	28	11	2	15	7	0	100	6.6	540
April	1984	3	7	12	14	28	12	4	14	7	0	100	7.2	543
May	1984	2	8	12	11	27	12	5	13	10	0	100	6.6	538
June	1984	2	8	12	13	27	10	5	13	10	0	100	6.3	537
July	1984	4	7	12	12	27	10	3	15	9	0	100	5.9	532
August	1984	5	6	12	16	29	10	2	16	5	0	100	6.7	567
September	1984	4	6	12	16	26	11	2	16	6	0	100	6.8	559
October	1984	3	5	12	17	28	11	2	14	7	1	100	7.3	575
November	1984	3	7	12	13	27	14	3	13	7	1	100	7.3	534
December	1984	3	7	13	12	27	12	4	12	9	1	100	6.6	543
January	1985	2	10	12	13	23	10	3	15	10	1	100	5.8	505
February	1985	2	10	12	14	21	8	2	18	11	1	100	5.1	525
March	1985	3	8	11	13	22	8	2	20	12	1	100	5	491
April	1985	4	7	11	13	22	10	2	19	11	1	100	5.1	535
May	1985	5	9	10	11	23	10	3	18	11	1	100	5	509
June	1985	4	10	11	13	22	11	3	16	10	1	100	5.3	528
July	1985	4	9	11	13	22	9	3	16	12	1	100	5.2	489
August	1985	3	9	11	13	23	9	2	17	12	1	100	5.3	501
September	1985	4	11	11	12	23	6	3	17	12	0	100	5	463
October	1985	3	12	10	13	23	7	4	19	9	0	100	5.1	494
November	1985	4	13	10	15	21	6	4	19	8	0	100	4.9	500
December	1985	2	11	9	16	22	8	3	20	7	1	100	5.4	547
January	1986	3	11	13	13	23	8	2	18	9	1	100	5.4	550
February	1986	2	10	15	12	24	8	2	16	10	0	100	5.5	560
March	1986	3	9	17	9	21	9	2	18	12	0	100	5	533
April	1986	3	8	14	12	21	10	3	18	11	0	100	5.5	538
May	1986	4	9	12	16	20	8	4	17	11	0	100	5.5	534
June	1986	4	9	12	15	22	8	3	15	11	1	100	5.6	563
July	1986	5	10	13	15	22	8	2	14	11	1	100	5.2	574
August	1986	4	9	15	12	22	11	2	14	11	0	100	5.3	582
September	1986	4	9	17	14	21	9	2	14	9	0	100	5.2	565
October	1986	4	9	17	12	23	9	3	15	8	0	100	5.3	559
November	1986	5	9	17	12	24	7	2	16	7	0	100	5.2	558
December	1986	5	10	14	12	21	9	3	18	9	0	100	5.1	590
January	1987	6	11	15	15	18	8	2	16	9	0	100	5	592
February	1987	5	11	15	14	17	9	1	18	9	0	100	4.9	586
March	1987	5	10	15	14	18	8	2	18	9	0	100	5	568
April	1987	5	10	14	12	21	7	3	18	9	0	100	4.9	571
May	1987	7	10	11	13	20	7	3	18	10	0	100	4.6	571
June	1987	7	11	10	14	20	7	2	17	12	0	100	4.5	585
July	1987	7	14	10	13	18	7	2	18	10	1	100	4.3	579
August	1987	7	13	13	13	21	6	2	16	9	0	100	4.8	582
September	1987	6	14	15	11	21	7	3	17	6	1	100	4.9	561
October	1987	4	13	15	12	22	7	3	16	8	1	100	5	528
November	1987	3	14	12	13	21	8	3	16	10	1	100	5.1	473
December	1987	3	13	12	14	19	7	3	17	12	0	100	4.9	462
January	1988	5	13	12	12	19	8	2	17	12	0	100	4.7	454
February	1988	5	12	15	11	18	6	1	19	11	0	100	4.6	466
March	1988	5	12	15	12	21	7	1	19	8	1	100	4.8	459

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
April	1988	5	10	15	13	20	7	1	20	8	1	100	4.8	460
May	1988	6	10	14	13	17	10	2	20	7	1	100	4.9	447
June	1988	5	11	14	11	17	9	2	20	9	0	100	4.6	443
July	1988	4	14	14	11	18	9	2	17	10	0	100	4.8	424
August	1988	5	12	11	14	22	8	3	15	9	0	100	5.5	429
September	1988	4	10	11	17	23	10	3	13	10	0	100	5.9	423
October	1988	4	8	14	17	21	9	3	14	9	0	100	5.8	435
November	1988	4	12	14	15	20	8	2	14	10	0	100	5.3	432
December	1988	5	15	13	13	19	8	2	15	9	0	100	4.8	421
January	1989	5	15	10	15	19	8	2	15	8	1	100	4.9	419
February	1989	5	13	12	13	19	10	3	16	9	1	100	4.9	418
March	1989	4	10	13	15	19	12	2	15	10	1	100	5.3	418
April	1989	5	9	14	12	21	11	2	15	10	0	100	5.3	432
May	1989	5	10	13	12	22	10	1	16	10	0	100	5.2	454
June	1989	7	10	15	10	22	9	2	17	9	0	100	5	454
July	1989	7	11	15	9	22	10	1	17	8	1	100	5	454
August	1989	7	11	16	10	20	11	1	16	8	1	100	5	457
September	1989	5	11	14	13	21	10	2	15	9	1	100	5.2	459
October	1989	4	11	13	13	20	10	3	15	10	1	100	5.1	468
November	1989	5	11	14	13	19	8	3	15	9	1	100	5	454
December	1989	6	13	14	12	19	9	3	15	9	0	100	5	460
January	1990	8	12	15	14	20	7	3	14	7	0	100	5.1	440
February	1990	7	14	12	14	19	7	3	16	7	0	100	4.7	452
March	1990	7	13	12	15	20	6	3	16	8	1	100	4.7	464
April	1990	5	12	13	15	21	8	3	16	8	0	100	4.9	487
May	1990	4	10	15	15	22	10	2	14	7	0	100	5.5	482
June	1990	4	11	14	16	19	11	2	15	8	0	100	5.3	477
July	1990	4	11	14	18	17	12	3	14	8	0	100	5.4	465
August	1990	6	10	11	17	18	11	2	15	9	0	100	5.3	461
September	1990	5	10	11	17	20	10	2	16	9	1	100	5.4	455
October	1990	5	10	9	14	19	9	2	19	11	1	100	5	458
November	1990	5	11	11	12	18	9	3	17	13	0	100	4.8	466
December	1990	6	10	13	8	19	9	3	18	13	0	100	4.6	459
January	1991	5	11	14	9	19	10	2	19	12	0	100	4.7	476
February	1991	5	13	14	8	17	9	2	20	11	0	100	4.4	468
March	1991	5	12	14	9	17	11	2	18	11	1	100	4.5	496
April	1991	5	13	13	9	19	9	3	15	13	1	100	4.6	459
May	1991	5	11	12	10	20	10	3	16	12	1	100	4.8	469
June	1991	4	13	13	9	19	10	4	17	11	1	100	4.7	443
July	1991	5	12	13	8	18	10	4	18	11	1	100	4.6	475
August	1991	5	11	13	7	18	9	3	20	12	1	100	4.1	475
September	1991	6	11	11	9	16	10	3	22	12	0	100	4	508
October	1991	6	12	13	11	13	10	3	20	11	0	100	4.1	498
November	1991	5	13	14	12	14	11	2	18	11	0	100	4.6	500
December	1991	5	14	12	10	15	12	2	17	12	1	100	4.6	460
January	1992	3	13	12	8	17	10	1	20	13	1	100	4.4	468
February	1992	6	13	12	7	14	10	2	20	14	1	100	3.7	476
March	1992	6	11	14	8	13	7	2	23	14	0	100	3.3	519
April	1992	7	13	12	8	12	9	2	22	13	1	100	3.2	516

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
May	1992	5	12	13	9	16	8	2	22	11	1	100	3.9	506
June	1992	5	14	13	9	17	10	3	18	10	1	100	4.5	487
July	1992	5	13	13	10	16	10	4	19	10	1	100	4.5	499
August	1992	5	12	14	11	13	10	4	19	11	1	100	4.3	509
September	1992	5	13	14	11	12	10	3	20	13	1	100	4.1	527
October	1992	5	14	14	10	12	10	1	21	12	1	100	4.1	531
November	1992	6	13	13	9	15	12	1	22	10	1	100	4.3	538
December	1992	6	11	14	7	18	11	1	21	9	1	100	4.5	542
January	1993	7	13	13	6	18	12	1	20	9	1	100	4.3	550
February	1993	7	13	15	7	17	12	2	16	12	1	100	4.3	557
March	1993	7	15	12	7	15	11	2	19	12	1	100	3.7	538
April	1993	6	12	13	8	15	9	2	20	14	1	100	3.7	528
May	1993	5	14	10	9	13	8	2	24	13	1	100	3.1	511
June	1993	6	13	11	9	14	10	2	22	13	1	100	3.6	524
July	1993	7	13	11	8	13	11	1	23	13	0	100	3.5	538
August	1993	7	12	11	6	15	12	0	23	12	1	100	3.5	556
September	1993	6	13	11	7	14	11	1	24	12	1	100	3.4	551
October	1993	6	13	11	9	14	10	1	23	13	1	100	3.3	536
November	1993	6	13	11	10	14	9	2	19	15	0	100	3.7	518
December	1993	8	11	12	9	14	9	2	20	15	0	100	3.4	521
January	1994	7	12	12	9	14	9	3	18	15	1	100	3.7	515
February	1994	7	12	13	9	14	8	3	19	14	1	100	3.6	534
March	1994	5	14	13	8	14	9	3	17	16	1	100	3.9	540
April	1994	5	14	12	6	15	11	2	18	16	0	100	3.7	552
May	1994	5	14	11	7	15	9	3	19	18	1	100	3.5	547
June	1994	7	12	10	8	16	8	3	20	15	1	100	3.3	544
July	1994	9	13	9	9	16	7	1	20	16	1	100	3.3	535
August	1994	9	14	10	7	17	8	1	20	14	0	100	3.3	541
September	1994	9	17	12	7	14	7	2	19	12	0	100	3.3	546
October	1994	8	17	13	7	13	7	2	20	12	0	100	3.3	552
November	1994	7	18	13	7	13	7	3	21	11	0	100	3.3	556
December	1994	7	16	12	7	15	7	3	21	11	0	100	3.3	570
January	1995	8	17	11	7	15	8	4	20	11	0	100	3.3	566
February	1995	9	17	12	7	13	8	3	21	10	0	100	3.2	559
March	1995	10	17	13	7	11	7	3	19	11	1	100	3.1	546
April	1995	9	17	15	7	13	6	2	19	11	1	100	3.4	555
May	1995	8	16	14	9	15	6	2	18	12	1	100	3.7	541
June	1995	7	16	12	10	16	7	1	19	11	0	100	3.9	548
July	1995	7	15	9	9	17	8	2	19	13	0	100	3.6	561
August	1995	7	16	10	8	17	9	2	19	12	0	100	3.6	588
September	1995	6	16	11	6	17	7	2	21	13	0	100	3.3	593
October	1995	7	17	13	6	16	5	2	22	11	0	100	3.3	576
November	1995	8	17	13	6	17	3	2	21	11	0	100	3.3	539
December	1995	10	17	13	6	17	5	2	21	9	0	100	3.4	523
January	1996	9	17	11	6	19	6	3	21	8	0	100	3.4	516
February	1996	9	15	10	5	16	9	4	22	9	1	100	3.2	534
March	1996	8	15	11	6	15	8	3	22	10	1	100	3.2	551
April	1996	8	15	11	6	14	7	3	23	12	1	100	3.1	546
May	1996	7	17	12	7	14	7	2	21	12	1	100	3.2	529

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
June	1996	8	18	10	6	15	7	3	22	11	0	100	3.2	508
July	1996	9	16	11	6	15	8	3	22	10	1	100	3.2	526
August	1996	7	14	11	8	16	8	2	24	8	1	100	3.7	529
September	1996	8	14	13	8	14	9	2	22	8	1	100	3.8	540
October	1996	7	17	12	10	14	9	2	19	10	0	100	3.9	530
November	1996	8	20	11	6	16	9	2	18	9	0	100	3.5	516
December	1996	7	19	12	7	15	8	2	21	9	0	100	3.3	509
January	1997	9	18	11	7	15	7	1	23	9	0	100	3.1	535
February	1997	7	16	12	8	14	8	3	23	9	0	100	3.5	559
March	1997	7	15	11	7	17	10	3	21	9	1	100	3.9	550
April	1997	6	14	14	6	18	11	3	19	8	0	100	4.5	527
May	1997	8	13	13	6	18	13	2	17	9	0	100	4.5	513
June	1997	8	13	13	7	19	10	2	17	10	0	100	4.2	513
July	1997	8	14	12	7	16	10	3	21	9	0	100	3.7	490
August	1997	8	17	13	6	15	8	2	23	8	0	100	3.2	512
September	1997	8	18	13	5	13	9	1	24	7	0	100	3.2	527
October	1997	7	18	14	5	16	8	1	21	9	1	100	3.7	545
November	1997	8	16	13	7	17	7	2	21	8	1	100	3.8	529
December	1997	9	15	13	7	19	8	4	18	6	0	100	4.3	518
January	1998	9	16	10	7	19	9	5	20	6	0	100	3.9	522
February	1998	8	16	13	5	19	9	6	17	6	0	100	4.1	537
March	1998	6	16	13	5	17	9	6	20	7	1	100	3.7	550
April	1998	7	16	12	6	17	8	7	19	8	0	100	3.9	562
May	1998	8	15	9	6	17	8	6	22	7	0	100	3.5	547
June	1998	9	14	9	7	18	8	5	23	7	0	100	3.6	531
July	1998	11	14	10	7	17	9	4	22	6	0	100	3.5	557
August	1998	9	14	14	6	15	11	3	20	8	1	100	4	569
September	1998	9	16	15	7	15	11	2	17	9	1	100	4.2	589
October	1998	6	15	17	6	15	8	3	19	11	1	100	4	553
November	1998	8	17	14	7	14	6	3	20	10	1	100	3.5	555
December	1998	9	17	14	6	12	6	3	22	10	1	100	3.2	554
January	1999	10	18	12	7	11	9	2	20	10	1	100	3.2	569
February	1999	10	16	11	7	14	10	2	19	9	1	100	3.6	560
March	1999	9	15	10	7	17	10	2	19	10	1	100	3.6	555
April	1999	9	14	11	6	18	9	2	21	9	1	100	3.5	544
May	1999	10	14	11	8	17	8	2	20	10	0	100	3.2	574
June	1999	11	15	13	9	15	7	3	20	8	1	100	3.4	584
July	1999	11	18	13	10	14	7	2	16	8	1	100	3.6	602
August	1999	11	17	13	8	15	7	2	17	8	1	100	3.5	589
September	1999	11	16	13	9	15	7	2	17	8	1	100	3.9	576
October	1999	11	15	11	10	16	7	2	19	8	1	100	3.8	565
November	1999	10	15	11	12	17	7	2	19	7	1	100	4.2	578
December	1999	10	16	10	10	16	8	2	21	7	1	100	3.8	573
January	2000	8	16	11	8	19	9	2	19	7	1	100	4.3	571
February	2000	6	17	11	6	18	10	3	20	8	0	100	3.9	569
March	2000	7	17	13	7	20	8	3	17	7	0	100	4.4	598
April	2000	7	17	14	8	17	8	2	19	8	0	100	4.2	592
May	2000	8	17	15	7	18	8	1	17	8	1	100	4.4	599
June	2000	7	18	13	7	18	8	2	18	9	0	100	4.1	570

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey	EXPECT INCREASE								Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up							
July	2000	6	18	11	7	20	9	2	19	8	0	100	4.3	573
August	2000	7	17	11	8	19	9	2	18	9	0	100	4.2	572
September	2000	7	16	12	8	19	9	1	18	9	0	100	4.3	603
October	2000	9	17	13	8	19	7	1	17	9	1	100	4.2	621
November	2000	8	18	12	9	19	6	1	18	7	1	100	4.2	626
December	2000	9	16	14	9	19	6	2	15	8	1	100	4.4	611
January	2001	8	17	15	9	17	7	2	17	8	0	100	4.1	600
February	2001	9	17	16	8	16	7	1	16	10	0	100	4	586
March	2001	8	19	15	7	14	7	1	17	10	1	100	3.6	616
April	2001	8	18	14	7	15	7	1	16	13	1	100	3.4	626
May	2001	8	17	13	9	14	8	2	17	12	1	100	3.5	636
June	2001	7	15	10	10	16	9	2	19	12	1	100	3.7	593
July	2001	8	16	10	9	14	9	2	20	11	1	100	3.6	585
August	2001	7	15	11	7	14	10	2	20	12	1	100	3.6	585
September	2001	7	17	10	8	12	8	3	20	13	1	100	3.3	610
October	2001	8	16	10	8	14	7	3	20	14	1	100	3.2	625
November	2001	8	14	10	7	13	7	3	22	15	1	100	2.9	613
December	2001	8	14	12	5	16	8	2	21	14	1	100	3.2	589
January	2002	8	14	14	5	17	7	3	18	13	2	100	3.5	569
February	2002	8	16	15	6	16	7	2	17	12	2	100	3.7	588
March	2002	8	16	14	7	15	7	2	18	11	2	100	3.6	601
April	2002	8	16	13	7	14	8	2	20	11	1	100	3.4	625
May	2002	10	16	12	6	14	8	2	20	12	1	100	3.2	605
June	2002	9	17	14	6	13	8	2	19	12	1	100	3.2	617
July	2002	8	17	13	7	15	7	2	17	12	1	100	3.4	605
August	2002	7	18	13	8	16	6	2	17	13	1	100	3.5	615
September	2002	9	18	12	7	16	6	1	17	13	0	100	3.4	626
October	2002	10	17	12	5	16	7	1	17	14	0	100	3.2	623
November	2002	11	15	12	5	15	8	2	19	13	0	100	3.1	621
December	2002	8	13	14	5	16	8	3	20	12	1	100	3.6	602
January	2003	8	14	15	7	14	7	3	19	12	1	100	3.7	618
February	2003	9	13	15	7	13	7	3	20	12	1	100	3.5	629
March	2003	9	14	13	7	12	8	2	18	15	0	100	3.1	643
April	2003	9	14	12	6	13	10	2	20	15	1	100	3	646
May	2003	6	15	13	6	13	9	1	21	15	1	100	3.2	656
June	2003	6	16	11	7	12	9	2	23	13	1	100	3	654
July	2003	7	17	12	7	12	10	1	21	13	1	100	3.4	655
August	2003	8	16	12	6	15	9	1	20	13	1	100	3.4	637
September	2003	12	14	13	5	15	9	1	19	12	1	100	3.4	647
October	2003	12	17	11	4	13	8	1	23	11	1	100	2.9	652
November	2003	12	19	12	4	12	8	1	23	9	0	100	2.9	670
December	2003	9	19	11	5	13	8	2	23	10	1	100	3	676
January	2004	9	18	11	5	15	7	2	22	10	0	100	3.1	652
February	2004	9	19	9	5	18	7	3	19	11	0	100	3.2	603
March	2004	10	21	11	6	15	6	2	18	11	0	100	3.2	564
April	2004	9	20	10	7	15	6	2	18	12	0	100	3.2	530
May	2004	10	19	10	8	13	8	2	20	11	0	100	3.2	528
June	2004	10	16	11	7	16	8	2	20	10	0	100	3.5	537
July	2004	11	16	13	6	16	8	1	19	10	0	100	3.5	537

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
August 2004	11	18	14	6	14	8	2	17	10	1	100	3.5	524
September 2004	12	18	13	6	12	9	2	16	12	1	100	3.2	518
October 2004	11	19	10	7	13	9	2	16	12	2	100	3.3	517
November 2004	11	18	9	7	14	9	2	17	12	1	100	3.4	546
December 2004	10	19	9	7	15	9	2	17	10	1	100	3.5	551
January 2005	9	20	13	7	14	9	2	19	7	0	100	3.6	557
February 2005	10	20	14	7	14	8	2	19	7	0	100	3.4	534
March 2005	10	21	14	6	13	7	2	19	8	0	100	3.3	519
April 2005	12	21	13	4	12	8	2	17	10	0	100	3.1	523
May 2005	11	20	14	3	13	7	2	17	12	0	100	3.1	562
June 2005	13	19	13	4	12	8	1	17	13	0	100	3	574
July 2005	12	18	13	4	13	7	2	18	13	0	100	3	589
August 2005	12	19	12	4	13	7	2	18	12	0	100	3	585
September 2005	10	19	12	5	15	7	3	20	11	0	100	3.2	586
October 2005	11	16	12	4	16	8	3	19	11	0	100	3.1	574
November 2005	11	17	12	5	16	7	2	20	11	0	100	3.1	587
December 2005	12	20	11	6	15	6	2	17	11	0	100	3.2	577
January 2006	11	23	10	7	12	6	1	17	11	0	100	3.2	579
February 2006	12	21	11	7	14	6	2	15	13	0	100	3.3	537
March 2006	11	19	13	5	14	6	1	17	13	0	100	3.2	533
April 2006	11	18	14	6	15	6	1	17	12	0	100	3.3	534
May 2006	12	17	12	5	14	7	1	20	11	0	100	3.1	567
June 2006	13	17	12	7	14	6	1	19	10	0	100	3.1	577
July 2006	11	18	11	7	15	6	1	18	13	0	100	3	572
August 2006	10	20	11	8	16	6	1	16	10	0	100	3.3	537
September 2006	8	21	10	8	15	7	2	17	12	0	100	3.2	530
October 2006	10	22	11	7	15	7	2	16	10	0	100	3.3	534
November 2006	9	20	13	7	14	7	2	17	12	0	100	3.3	550
December 2006	9	20	14	7	14	8	1	16	10	0	100	3.4	541
January 2007	9	19	14	8	15	7	1	17	10	0	100	3.4	540
February 2007	9	20	15	6	16	6	1	16	11	0	100	3.4	547
March 2007	10	20	13	5	15	8	2	15	12	0	100	3.3	546
April 2007	8	20	14	5	13	8	2	18	11	1	100	3.2	543
May 2007	8	19	13	7	13	7	2	20	11	1	100	3.2	540
June 2007	8	17	15	7	13	5	2	20	11	1	100	3.3	548
July 2007	9	18	14	6	13	5	2	20	12	1	100	3.2	555
August 2007	9	19	12	6	13	5	2	21	12	1	100	3.1	546
September 2007	10	20	11	5	13	5	2	22	11	0	100	2.9	546
October 2007	11	20	12	5	13	6	2	20	11	0	100	3	552
November 2007	11	21	14	6	12	6	1	19	10	0	100	3	567
December 2007	12	21	14	7	12	4	1	17	11	0	100	3.2	568
January 2008	11	23	12	6	11	4	1	18	13	1	100	3	570
February 2008	11	21	11	5	12	4	1	18	16	0	100	2.9	570
March 2008	9	21	10	5	12	7	2	18	16	0	100	2.9	595
April 2008	9	18	11	6	12	5	2	20	17	0	100	2.8	586
May 2008	9	20	12	6	10	5	2	20	15	0	100	2.9	593
June 2008	10	22	10	7	9	3	1	22	16	0	100	2.7	567
July 2008	9	21	11	7	11	4	1	21	16	0	100	2.8	570
August 2008	8	19	12	6	13	4	1	21	15	0	100	2.9	575

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
September 2008	8	19	13	6	15	5	1	19	15	0	100	3.1	606
October 2008	9	19	11	5	14	6	1	19	15	1	100	2.9	604
November 2008	10	19	8	6	12	5	1	21	16	1	100	2.5	598
December 2008	10	17	9	4	10	5	1	24	19	1	100	1.6	572
January 2009	11	16	9	4	9	4	1	25	21	1	100	1.2	563
February 2009	9	16	11	3	9	5	1	25	22	1	100	1.3	560
March 2009	9	15	8	3	9	5	1	26	23	1	100	1.3	590
April 2009	8	14	8	4	11	5	1	25	24	0	100	1.2	625
May 2009	9	14	5	3	10	5	1	25	28	0	100	0.5	619
June 2009	9	13	6	4	9	6	1	24	28	0	100	0.5	629
July 2009	11	11	4	3	9	6	1	26	29	0	100	0.3	590
August 2009	10	10	5	5	8	7	1	27	26	0	100	0.6	589
September 2009	9	11	5	5	9	5	1	28	25	0	100	0.6	576
October 2009	9	13	7	5	9	6	1	29	21	0	100	0.7	616
November 2009	10	12	8	4	9	5	1	30	21	0	100	0.5	643
December 2009	11	12	9	2	9	6	1	28	21	0	100	0.9	650
January 2010	11	13	12	2	8	6	0	29	19	0	100	1	604
February 2010	10	13	11	2	9	6	0	29	20	1	100	0.9	572
March 2010	11	12	9	2	9	6	0	30	20	1	100	0.6	567
April 2010	11	11	8	3	10	5	0	29	22	1	100	0.5	593
May 2010	12	12	7	4	11	6	1	27	21	0	100	0.9	613
June 2010	13	12	8	5	11	6	0	27	19	0	100	1.2	585
July 2010	13	12	6	4	10	8	1	28	19	0	100	1.1	586
August 2010	12	12	7	4	9	6	1	31	19	0	100	0.8	566
September 2010	12	12	7	3	8	6	2	31	19	0	100	0.7	593
October 2010	13	13	9	3	9	4	1	28	20	0	100	0.9	592
November 2010	14	12	10	3	10	6	1	25	20	0	100	1.4	613
December 2010	13	12	11	2	11	5	1	25	18	0	100	1.5	600
January 2011	13	10	9	3	11	6	2	28	16	1	100	1.4	606
February 2011	12	12	8	2	9	6	2	30	17	1	100	0.9	588
March 2011	11	12	7	2	8	6	2	32	19	1	100	0.5	589
April 2011	10	13	9	1	10	5	1	32	18	1	100	0.6	597
May 2011	12	15	8	2	10	4	2	29	18	0	100	1	602
June 2011	11	14	8	2	9	5	2	30	18	1	100	1	620
July 2011	12	13	9	3	8	5	1	30	20	0	100	0.9	598
August 2011	10	10	9	3	8	6	1	31	22	0	100	0.4	599
September 2011	11	10	9	3	9	5	0	30	23	0	100	0.4	592
October 2011	11	11	8	2	8	5	1	31	23	0	100	0.4	610
November 2011	12	12	7	2	8	5	1	32	20	1	100	0.5	618
December 2011	13	13	7	2	9	5	1	32	17	1	100	0.7	597
January 2012	15	13	7	1	10	5	1	30	17	0	100	0.7	585
February 2012	15	13	9	1	9	4	2	30	18	0	100	0.7	580
March 2012	14	12	9	1	8	4	2	31	17	1	100	0.7	606
April 2012	13	13	10	2	7	4	1	32	16	1	100	0.7	615
May 2012	13	12	8	4	9	4	1	32	16	1	100	0.8	624
June 2012	13	11	8	4	10	3	1	32	18	1	100	0.7	598
July 2012	14	11	7	3	11	4	1	28	21	1	100	0.8	603
August 2012	15	12	6	2	9	5	1	29	20	1	100	0.7	597
September 2012	14	14	6	2	8	5	1	29	19	0	100	0.7	614

EDUCATION COLLEGE DEGREE
TABLE 13
EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey	EXPECT INCREASE								Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up							
October 2012	16	13	7	3	8	5	1	31	15	1	100	0.8	627	
November 2012	15	12	8	4	10	5	1	30	15	1	100	0.9	619	
December 2012	15	12	8	3	8	6	1	30	16	1	100	0.9	616	
January 2013	12	13	7	3	9	5	1	30	19	1	100	0.7	613	
February 2013	14	13	8	2	9	4	1	30	19	1	100	0.7	628	
March 2013	12	10	9	3	12	3	2	30	19	1	100	0.4	628	
April 2013	13	11	9	4	11	3	2	29	18	1	100	0.5	640	
May 2013	10	10	9	5	10	4	2	31	18	0	100	0.5	632	
June 2013	12	13	8	4	9	5	2	30	16	0	100	1.2	631	
July 2013	11	14	8	3	10	6	1	32	15	0	100	1.3	638	
August 2013	12	13	10	3	10	5	2	29	14	1	100	1.5	654	
September 2013	12	12	10	3	11	5	2	29	15	1	100	1.3	677	
October 2013	13	11	10	4	10	6	1	28	16	0	100	1.4	682	
November 2013	16	11	8	5	8	6	0	30	16	0	100	1	697	
December 2013	17	12	8	4	8	6	0	29	17	0	100	1	708	
January 2014	16	12	7	5	8	5	1	31	16	0	100	0.8	709	
February 2014	15	12	7	5	8	5	1	29	16	0	100	1	713	
March 2014	14	13	7	5	9	7	1	29	15	0	100	1.3	710	
April 2014	15	12	7	5	9	9	1	28	15	0	100	1.6	713	
May 2014	16	12	6	4	9	9	1	29	14	0	100	1.4	728	
June 2014	17	11	7	4	9	9	1	28	14	0	100	1.4	748	
July 2014	17	11	8	3	9	8	1	28	15	0	100	1.3	758	
August 2014	14	12	8	3	9	7	1	27	16	0	100	1.3	750	
September 2014	17	13	8	4	9	6	1	27	15	0	100	1.3	735	
October 2014	16	14	8	4	10	7	1	26	14	0	100	1.6	725	
November 2014	18	13	9	4	11	7	0	24	14	1	100	1.8	728	
December 2014	15	12	10	3	13	7	1	25	13	1	100	2	746	
January 2015	16	12	11	3	14	6	1	24	12	0	100	2.1	760	
February 2015	14	12	10	3	15	5	1	27	12	0	100	2	770	
March 2015	15	13	10	3	14	6	1	25	14	0	100	1.9	763	
April 2015	13	13	9	3	12	8	1	23	17	0	100	1.9	757	
May 2015	14	14	9	4	12	8	1	20	17	0	100	2.1	729	
June 2015	14	15	9	4	12	8	0	21	16	0	100	2.2	720	
July 2015	14	16	10	3	14	7	1	22	14	0	100	2.3	718	
August 2015	14	15	10	3	14	7	1	24	13	0	100	2.3	762	
September 2015	12	14	9	4	14	7	1	25	13	1	100	2.2	749	
October 2015	12	12	9	5	13	7	1	26	14	1	100	2	754	
November 2015	12	13	9	5	11	7	1	27	14	0	100	2	716	
December 2015	15	13	9	5	12	6	2	25	14	0	100	1.9	710	
January 2016	14	14	9	4	12	6	2	26	13	0	100	2.1	704	
February 2016	14	13	10	4	14	7	1	24	13	0	100	2.4	707	
March 2016	12	14	10	4	15	7	1	24	12	1	100	2.6	730	
April 2016	13	14	11	3	13	7	1	25	12	1	100	2.3	727	
May 2016	13	15	9	3	12	6	1	27	12	1	100	2	758	
June 2016	13	14	9	5	12	7	1	25	14	0	100	1.9	762	
July 2016	14	14	8	5	13	7	1	23	14	0	100	2.1	749	
August 2016	14	15	7	6	13	7	1	23	14	0	100	2.3	752	
September 2016	15	15	8	5	13	7	1	23	12	0	100	2.5	771	
October 2016	14	15	9	5	13	6	1	22	13	1	100	2.5	819	

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
November 2016	13	13	9	5	15	7	1	24	12	1	100	2.5	856
December 2016	13	12	9	5	14	7	1	26	13	0	100	2	889
January 2017	14	14	8	5	13	8	1	27	10	0	100	2.1	904
February 2017	17	14	7	4	12	7	1	24	12	1	100	1.8	904
March 2017	16	16	8	4	12	7	1	24	12	1	100	2.2	893
April 2017	16	13	10	3	13	6	1	24	13	1	100	2	906
May 2017	14	13	11	4	14	7	1	25	11	0	100	2.3	917
June 2017	14	13	10	4	13	7	1	26	12	0	100	2.3	931
July 2017	13	14	9	4	14	8	1	26	11	0	100	2.4	952
August 2017	14	13	9	4	15	7	2	24	12	0	100	2.4	944
September 2017	15	13	9	4	16	6	2	23	13	0	100	2.4	956
October 2017	15	14	10	5	15	5	2	22	12	1	100	2.5	939
November 2017	14	14	10	5	13	6	1	23	13	1	100	2.3	943
December 2017	15	13	10	5	12	6	1	24	13	1	100	2.1	956
January 2018	14	14	9	4	12	6	1	24	15	1	100	2	974
February 2018	14	14	10	4	12	5	1	25	14	1	100	2	954
March 2018	14	15	10	4	12	5	1	25	14	0	100	2.2	924
April 2018	15	15	11	4	11	6	1	24	13	0	100	2.2	885
May 2018	15	14	11	4	10	7	1	24	13	1	100	2.2	892
June 2018	15	13	11	5	12	7	1	24	12	1	100	2.3	905
July 2018	15	12	10	5	15	6	1	24	13	0	100	2.3	937
August 2018	14	14	10	5	15	6	1	23	13	0	100	2.6	928
September 2018	14	15	9	5	14	6	1	23	13	0	100	2.4	918
October 2018	15	14	10	4	11	6	2	25	13	0	100	2.1	911
November 2018	14	14	9	4	11	7	1	26	13	0	100	2.1	908
December 2018	14	14	9	4	11	9	1	25	11	0	100	2.3	905
January 2019	14	15	8	4	13	9	1	24	11	0	100	2.5	911
February 2019	14	15	9	3	13	8	1	24	12	0	100	2.3	931
March 2019	12	15	10	3	13	8	1	26	12	0	100	2.4	952
April 2019	12	16	10	3	12	8	1	25	11	1	100	2.5	943
May 2019	13	15	10	3	13	8	1	25	11	1	100	2.5	924
June 2019	14	15	10	3	13	7	1	24	13	1	100	2.3	925
July 2019	15	13	9	3	13	8	1	25	13	0	100	2.2	929
August 2019	14	14	9	4	12	7	1	25	13	0	100	2.2	955
September 2019	13	14	10	4	11	8	2	26	13	0	100	2.2	951
October 2019	12	14	10	5	12	7	2	25	13	0	100	2.4	988
November 2019	14	13	10	5	11	8	1	25	12	0	100	2.4	985
December 2019	17	14	10	4	12	8	1	23	10	0	100	2.5	993
January 2020	17	15	11	4	11	7	1	24	9	0	100	2.5	976
February 2020	15	15	12	5	12	6	1	23	10	1	100	2.6	996
March 2020	14	15	10	4	12	7	1	24	12	0	100	2.4	1049
April 2020	13	12	9	4	11	7	2	25	17	1	100	1.6	1068
May 2020	13	10	8	3	9	7	2	26	22	0	100	0.9	1065
June 2020	11	9	8	4	9	6	1	27	23	1	100	0.7	1015
July 2020	11	10	8	3	9	7	1	27	22	1	100	0.8	987
August 2020	11	10	8	4	10	8	1	26	20	1	100	1.2	1029
September 2020	12	11	8	4	11	7	1	26	19	1	100	1.4	1037
October 2020	11	12	9	4	12	8	1	25	17	0	100	1.9	1058
November 2020	12	13	9	4	12	7	1	27	14	0	100	1.9	1011

EDUCATION COLLEGE DEGREE

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
December	2020	13	12	9	4	12	8	1	28	14	0	100	1.7	980
January	2021	14	11	8	4	13	8	1	29	12	0	100	1.7	952
February	2021	14	11	7	4	14	9	1	26	13	0	100	2	940
March	2021	13	12	8	4	15	9	1	27	12	1	100	2.2	961
April	2021	13	12	8	4	14	9	1	26	13	1	100	2.2	989
May	2021	13	11	9	3	14	8	1	27	13	1	100	2	983
June	2021	13	11	9	3	15	9	1	24	14	0	100	2.3	976
July	2021	13	11	9	4	16	7	1	25	15	1	100	2.3	924
August	2021	12	12	9	5	15	7	1	25	14	0	100	2.4	928
September	2021	12	12	10	5	13	6	1	26	14	1	100	2.2	941
October	2021	11	13	11	5	11	7	2	24	14	1	100	2.4	961
November	2021	11	14	10	5	12	8	2	24	14	1	100	2.5	971
December	2021	12	15	9	5	13	8	1	24	13	0	100	2.6	943
January	2022	14	14	10	4	13	7	1	26	11	0	100	2.4	937
February	2022	14	15	9	4	14	7	0	24	13	1	100	2.4	915
March	2022	12	14	9	4	12	7	1	24	14	1	100	2.3	933
April	2022	11	16	9	5	12	8	1	24	14	1	100	2.5	932
May	2022	10	15	11	5	11	8	1	26	13	0	100	2.5	949
June	2022	8	15	11	4	12	8	1	27	13	1	100	2.4	935
July	2022	8	14	10	5	12	7	1	26	17	0	100	2.3	928
August	2022	9	15	10	4	13	6	2	24	17	0	100	2.3	900
September	2022	11	14	10	4	13	7	2	23	16	0	100	2.5	896
October	2022	11	14	11	5	14	7	1	24	14	0	100	2.6	876
November	2022	10	14	10	6	14	6	1	24	13	0	100	2.7	885
December	2022	8	15	10	8	13	6	1	24	14	0	100	2.8	875
January	2023	9	15	10	8	13	6	2	23	13	0	100	2.9	908
February	2023	10	15	10	8	14	7	1	22	13	0	100	2.9	914
March	2023	11	14	10	6	15	7	1	23	12	0	100	2.8	909
April	2023	10	14	10	5	15	7	1	25	13	0	100	2.5	886
May	2023	10	13	11	4	14	7	1	26	14	0	100	2.4	889
June	2023	9	16	9	5	13	6	1	26	15	0	100	2.4	896
July	2023	11	16	8	6	13	6	1	24	14	0	100	2.5	931
August	2023	11	16	10	6	13	6	1	24	14	0	100	2.5	931
September	2023	11	14	11	6	13	7	1	24	13	0	100	2.6	936
October	2023	10	16	12	5	13	6	1	24	13	0	100	2.7	913
November	2023	10	17	9	4	13	7	1	24	15	0	100	2.6	906
December	2023	11	18	9	4	13	6	1	23	15	0	100	2.6	925

EDUCATION COLLEGE DEGREE

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	23	39	37	2	100	86	605
April	1978	23	37	38	2	100	85	633
May	1978	23	35	40	2	100	82	652
June	1978	24	35	38	3	100	86	620
July	1978	23	33	40	3	100	83	622
August	1978	22	36	39	3	100	82	581
September	1978	22	31	44	3	100	77	587
October	1978	21	31	45	2	100	76	608
November	1978	19	31	47	3	100	72	678
December	1978	18	34	46	2	100	73	683
January	1979	18	32	49	1	100	70	677
February	1979	19	29	51	1	100	68	629
March	1979	20	27	52	1	100	68	615
April	1979	20	28	50	2	100	70	631
May	1979	19	29	48	3	100	71	667
June	1979	17	31	49	3	100	69	755
July	1979	16	33	48	3	100	69	815
August	1979	16	34	48	2	100	69	754
September	1979	17	34	48	1	100	69	724
October	1979	19	32	48	1	100	70	719
November	1979	18	32	49	1	100	69	788
December	1979	19	32	48	1	100	71	772
January	1980	17	32	50	2	100	67	696
February	1980	19	29	51	1	100	68	589
March	1980	18	27	55	1	100	63	500
April	1980	20	26	54	0	100	66	497
May	1980	20	27	53	1	100	67	448
June	1980	21	29	49	1	100	72	475
July	1980	23	32	44	1	100	79	465
August	1980	21	37	42	1	100	79	443
September	1980	19	36	44	1	100	75	425
October	1980	16	36	47	1	100	69	436
November	1980	20	36	43	1	100	77	449
December	1980	21	38	39	1	100	82	457
January	1981	25	37	37	1	100	89	453
February	1981	23	37	39	2	100	84	446
March	1981	25	36	37	2	100	87	498
April	1981	21	37	40	2	100	81	487
May	1981	25	34	40	1	100	86	492
June	1981	26	35	38	1	100	88	506
July	1981	32	35	32	1	100	100	493
August	1981	30	37	33	1	100	97	488
September	1981	28	39	33	1	100	95	446
October	1981	26	40	32	1	100	94	466
November	1981	26	41	32	1	100	93	485
December	1981	27	41	30	2	100	97	530
January	1982	27	40	31	2	100	96	533

EDUCATION COLLEGE DEGREE

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>
February	1982	32	38	29	1	100	103	536
March	1982	32	39	29	1	100	103	513
April	1982	30	39	30	1	100	100	522
May	1982	30	39	31	1	100	99	548
June	1982	30	36	32	2	100	98	575
July	1982	29	36	32	3	100	97	575
August	1982	25	39	34	2	100	92	566
September	1982	28	36	35	2	100	93	543
October	1982	30	35	34	1	100	96	548
November	1982	31	35	32	2	100	99	545
December	1982	30	38	30	2	100	99	565
January	1983	29	41	29	1	100	100	560
February	1983	27	41	29	3	100	99	547
March	1983	28	41	28	3	100	99	516
April	1983	30	42	26	3	100	104	537
May	1983	32	40	26	2	100	106	553
June	1983	30	41	27	2	100	103	603
July	1983	30	41	27	2	100	102	568
August	1983	30	41	27	1	100	103	531
September	1983	32	42	25	1	100	107	514
October	1983	32	38	29	1	100	103	524
November	1983	32	38	28	1	100	104	550
December	1983	32	37	30	2	100	102	529
January	1984	34	37	26	2	100	108	519
February	1984	37	36	25	1	100	112	523
March	1984	41	35	24	0	100	117	540
April	1984	40	38	22	0	100	118	543
May	1984	36	39	24	0	100	112	538
June	1984	34	41	25	0	100	109	537
July	1984	34	42	24	0	100	110	532
August	1984	38	40	21	1	100	117	567
September	1984	39	40	20	1	100	118	559
October	1984	41	36	21	2	100	121	575
November	1984	40	37	22	1	100	118	534
December	1984	40	36	24	1	100	116	543
January	1985	36	38	26	1	100	110	505
February	1985	34	35	31	0	100	103	525
March	1985	32	37	30	1	100	101	491
April	1985	33	37	30	1	100	103	535
May	1985	35	35	29	2	100	106	509
June	1985	38	32	28	2	100	111	528
July	1985	35	35	29	1	100	107	489
August	1985	34	37	28	0	100	106	501
September	1985	34	39	27	0	100	107	463
October	1985	37	36	27	0	100	110	494
November	1985	35	40	24	1	100	111	500
December	1985	35	39	25	1	100	110	547
January	1986	35	39	25	1	100	110	550
February	1986	35	39	26	1	100	109	560
March	1986	37	39	24	0	100	112	533

EDUCATION COLLEGE DEGREE

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	1986	38	38	23	0	100	115	538
May	1986	40	36	23	1	100	116	534
June	1986	39	35	25	1	100	114	563
July	1986	42	34	24	0	100	118	574
August	1986	43	36	21	0	100	123	582
September	1986	42	41	16	1	100	126	565
October	1986	39	43	17	1	100	123	559
November	1986	37	43	19	1	100	118	558
December	1986	35	40	24	1	100	111	590
January	1987	36	38	25	1	100	111	592
February	1987	34	37	27	1	100	107	586
March	1987	36	36	26	1	100	110	568
April	1987	34	38	27	1	100	107	571
May	1987	33	40	26	1	100	106	571
June	1987	30	40	30	0	100	99	585
July	1987	30	40	29	1	100	101	579
August	1987	31	39	28	1	100	103	582
September	1987	33	40	25	2	100	108	561
October	1987	33	40	24	2	100	109	528
November	1987	36	39	24	2	100	112	473
December	1987	35	40	24	1	100	111	462
January	1988	33	41	26	1	100	107	454
February	1988	32	42	25	1	100	107	466
March	1988	33	42	23	1	100	110	459
April	1988	32	45	21	2	100	111	460
May	1988	30	46	22	2	100	108	447
June	1988	28	48	23	1	100	105	443
July	1988	31	46	22	1	100	109	424
August	1988	33	45	21	1	100	112	429
September	1988	39	39	21	2	100	118	423
October	1988	37	36	25	2	100	112	435
November	1988	37	37	26	1	100	111	432
December	1988	32	38	29	1	100	104	421
January	1989	34	38	27	1	100	106	419
February	1989	35	37	27	1	100	108	418
March	1989	38	38	24	0	100	113	418
April	1989	36	39	25	0	100	110	432
May	1989	35	38	26	0	100	109	454
June	1989	31	37	31	1	100	100	454
July	1989	33	33	32	2	100	101	454
August	1989	31	34	32	2	100	99	457
September	1989	35	33	30	2	100	105	459
October	1989	34	38	26	2	100	107	468
November	1989	35	37	26	1	100	109	454
December	1989	34	39	25	1	100	109	460
January	1990	35	37	28	1	100	107	440
February	1990	32	36	30	2	100	102	452
March	1990	34	36	28	2	100	106	464
April	1990	36	36	27	1	100	109	487
May	1990	38	39	23	0	100	115	482

EDUCATION COLLEGE DEGREE

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>
June	1990	34	42	24	0	100	110	477
July	1990	33	42	24	1	100	109	465
August	1990	33	38	29	1	100	104	461
September	1990	32	37	30	1	100	102	455
October	1990	28	39	33	0	100	95	458
November	1990	27	39	34	0	100	93	466
December	1990	25	39	36	1	100	89	459
January	1991	30	35	34	1	100	96	476
February	1991	29	34	35	2	100	94	468
March	1991	31	35	33	1	100	98	496
April	1991	29	38	32	1	100	97	459
May	1991	31	38	30	1	100	101	469
June	1991	30	37	31	2	100	100	443
July	1991	30	36	32	2	100	98	475
August	1991	29	36	33	2	100	96	475
September	1991	31	36	33	1	100	98	508
October	1991	27	39	33	1	100	94	498
November	1991	28	40	32	1	100	96	500
December	1991	28	40	31	1	100	97	460
January	1992	31	38	31	1	100	100	468
February	1992	28	39	31	1	100	97	476
March	1992	26	39	33	2	100	93	519
April	1992	26	40	31	2	100	95	516
May	1992	30	40	28	2	100	101	506
June	1992	34	41	25	1	100	109	487
July	1992	33	39	27	0	100	106	499
August	1992	31	38	31	0	100	100	509
September	1992	29	37	34	0	100	94	527
October	1992	30	39	31	0	100	99	531
November	1992	30	41	28	1	100	102	538
December	1992	30	43	26	1	100	104	542
January	1993	29	42	28	1	100	101	550
February	1993	32	38	29	1	100	103	557
March	1993	30	38	31	1	100	100	538
April	1993	30	36	32	2	100	98	528
May	1993	27	40	31	3	100	96	511
June	1993	27	40	30	3	100	98	524
July	1993	29	38	31	1	100	98	538
August	1993	29	37	33	1	100	95	556
September	1993	29	38	33	1	100	96	551
October	1993	29	37	33	1	100	96	536
November	1993	31	36	32	0	100	99	518
December	1993	32	35	33	0	100	100	521
January	1994	31	37	31	0	100	100	515
February	1994	32	37	31	1	100	101	534
March	1994	31	38	31	0	100	101	540
April	1994	31	39	30	0	100	102	552
May	1994	30	40	30	0	100	100	547
June	1994	30	39	31	1	100	99	544
July	1994	29	37	33	1	100	96	535

EDUCATION COLLEGE DEGREE

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	1994	28	38	33	1	100	95	541
September	1994	25	39	34	1	100	91	546
October	1994	27	39	34	1	100	93	552
November	1994	27	38	33	1	100	94	556
December	1994	30	39	31	1	100	99	570
January	1995	29	41	29	1	100	101	566
February	1995	28	41	29	2	100	99	559
March	1995	26	42	30	2	100	96	546
April	1995	26	41	32	1	100	95	555
May	1995	29	38	32	1	100	98	541
June	1995	31	36	31	1	100	100	548
July	1995	32	36	30	1	100	102	561
August	1995	31	39	30	0	100	101	588
September	1995	29	41	31	0	100	98	593
October	1995	27	40	32	0	100	95	576
November	1995	27	40	33	0	100	94	539
December	1995	28	38	33	1	100	95	523
January	1996	29	37	33	1	100	96	516
February	1996	29	35	34	2	100	95	534
March	1996	27	39	32	2	100	95	551
April	1996	25	41	32	2	100	92	546
May	1996	25	41	32	2	100	93	529
June	1996	25	39	34	2	100	92	508
July	1996	28	38	32	2	100	96	526
August	1996	29	41	28	1	100	101	529
September	1996	31	38	30	1	100	101	540
October	1996	31	39	30	1	100	101	530
November	1996	31	37	31	0	100	100	516
December	1996	29	41	29	1	100	101	509
January	1997	29	40	30	0	100	99	535
February	1997	28	41	30	1	100	98	559
March	1997	31	39	29	1	100	102	550
April	1997	32	42	24	1	100	108	527
May	1997	33	42	25	0	100	108	513
June	1997	31	44	25	0	100	106	513
July	1997	28	44	28	0	100	99	490
August	1997	27	44	29	0	100	98	512
September	1997	30	44	26	0	100	103	527
October	1997	34	42	23	1	100	111	545
November	1997	33	43	23	1	100	110	529
December	1997	35	41	23	1	100	111	518
January	1998	34	41	25	1	100	109	522
February	1998	35	43	22	1	100	113	537
March	1998	35	42	23	0	100	111	550
April	1998	34	42	23	1	100	111	562
May	1998	34	41	24	1	100	110	547
June	1998	32	42	24	2	100	108	531
July	1998	33	42	23	2	100	109	557
August	1998	35	42	23	1	100	112	569
September	1998	37	40	22	1	100	115	589

EDUCATION COLLEGE DEGREE

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>
October	1998	36	42	21	1	100	115	553
November	1998	32	45	22	1	100	110	555
December	1998	28	48	24	1	100	104	554
January	1999	29	47	24	0	100	104	569
February	1999	31	43	26	0	100	106	560
March	1999	34	41	25	0	100	109	555
April	1999	32	41	27	1	100	105	544
May	1999	30	43	25	1	100	105	574
June	1999	30	45	24	1	100	106	584
July	1999	33	44	22	1	100	111	602
August	1999	33	42	24	1	100	108	589
September	1999	32	41	27	1	100	105	576
October	1999	32	40	28	1	100	104	565
November	1999	34	41	24	1	100	109	578
December	1999	33	42	23	1	100	110	573
January	2000	36	42	20	2	100	116	571
February	2000	37	41	21	1	100	116	569
March	2000	37	40	22	2	100	115	598
April	2000	35	38	26	1	100	109	592
May	2000	33	38	27	2	100	106	599
June	2000	34	38	27	1	100	107	570
July	2000	34	40	25	1	100	109	573
August	2000	36	39	24	1	100	112	572
September	2000	34	41	23	2	100	111	603
October	2000	34	38	26	2	100	108	621
November	2000	33	39	26	2	100	107	626
December	2000	35	36	28	1	100	108	611
January	2001	35	39	26	0	100	109	600
February	2001	34	38	27	1	100	108	586
March	2001	32	39	28	2	100	104	616
April	2001	31	38	29	2	100	103	626
May	2001	30	40	29	1	100	101	636
June	2001	32	40	28	1	100	104	593
July	2001	32	40	27	1	100	105	585
August	2001	34	39	27	1	100	107	585
September	2001	32	40	27	1	100	105	610
October	2001	30	42	27	1	100	104	625
November	2001	29	45	26	1	100	103	613
December	2001	31	45	23	1	100	108	589
January	2002	33	45	21	1	100	112	569
February	2002	32	44	21	3	100	111	588
March	2002	31	43	23	2	100	108	601
April	2002	28	44	26	2	100	102	625
May	2002	29	42	27	1	100	102	605
June	2002	30	41	27	2	100	103	617
July	2002	32	40	27	2	100	105	605
August	2002	33	39	26	2	100	106	615
September	2002	31	41	27	1	100	104	626
October	2002	30	41	27	2	100	103	623
November	2002	30	40	29	1	100	100	621

EDUCATION COLLEGE DEGREE

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>
December	2002	32	39	27	2	100	106	602
January	2003	32	39	26	2	100	106	618
February	2003	29	40	28	2	100	101	629
March	2003	27	42	30	2	100	97	643
April	2003	26	43	29	2	100	97	646
May	2003	30	41	27	1	100	103	656
June	2003	29	42	28	1	100	102	654
July	2003	30	42	28	0	100	101	655
August	2003	28	42	29	1	100	100	637
September	2003	30	39	30	1	100	99	647
October	2003	29	39	31	1	100	98	652
November	2003	29	40	31	0	100	99	670
December	2003	28	42	30	0	100	97	676
January	2004	27	43	29	0	100	98	652
February	2004	27	45	28	0	100	99	603
March	2004	28	44	27	1	100	101	564
April	2004	30	41	28	1	100	102	530
May	2004	30	39	30	1	100	100	528
June	2004	30	39	30	1	100	100	537
July	2004	31	39	30	0	100	101	537
August	2004	32	39	29	1	100	103	524
September	2004	32	39	28	1	100	104	518
October	2004	30	39	30	1	100	100	517
November	2004	30	38	31	1	100	100	546
December	2004	32	35	32	1	100	100	551
January	2005	33	36	30	1	100	102	557
February	2005	32	38	30	1	100	102	534
March	2005	30	38	31	1	100	99	519
April	2005	30	35	34	0	100	96	523
May	2005	28	35	36	1	100	92	562
June	2005	28	35	36	1	100	92	574
July	2005	27	39	33	1	100	95	589
August	2005	28	38	34	1	100	94	585
September	2005	28	40	32	0	100	95	586
October	2005	27	38	35	0	100	93	574
November	2005	26	40	33	0	100	93	587
December	2005	28	41	31	0	100	97	577
January	2006	28	41	31	1	100	97	579
February	2006	28	40	31	1	100	97	537
March	2006	27	39	33	1	100	95	533
April	2006	31	40	29	1	100	102	534
May	2006	29	40	30	1	100	99	567
June	2006	30	37	32	1	100	98	577
July	2006	29	36	34	1	100	95	572
August	2006	31	37	31	0	100	100	537
September	2006	30	39	30	0	100	100	530
October	2006	33	38	29	0	100	104	534
November	2006	33	36	31	1	100	102	550
December	2006	34	37	28	1	100	106	541

EDUCATION COLLEGE DEGREE

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	2007	30	40	29	1	100	101	540
February	2007	31	40	28	1	100	104	547
March	2007	30	39	30	1	100	101	546
April	2007	31	37	31	1	100	100	543
May	2007	32	35	33	1	100	99	540
June	2007	32	33	35	0	100	97	548
July	2007	30	36	34	1	100	96	555
August	2007	26	39	33	1	100	93	546
September	2007	23	43	33	1	100	90	546
October	2007	24	42	34	1	100	90	552
November	2007	25	44	31	1	100	94	567
December	2007	26	43	31	1	100	95	568
January	2008	24	45	30	0	100	94	570
February	2008	22	45	33	0	100	89	570
March	2008	21	44	34	1	100	87	595
April	2008	19	41	38	1	100	81	586
May	2008	20	38	41	1	100	79	593
June	2008	18	35	46	1	100	72	567
July	2008	20	33	47	1	100	73	570
August	2008	19	34	46	0	100	73	575
September	2008	22	37	41	1	100	81	606
October	2008	21	41	37	0	100	84	604
November	2008	20	42	37	0	100	83	598
December	2008	18	41	41	0	100	77	572
January	2009	17	41	41	1	100	76	563
February	2009	18	42	39	1	100	79	560
March	2009	20	42	37	1	100	82	590
April	2009	21	39	39	1	100	82	625
May	2009	19	39	41	1	100	78	619
June	2009	18	40	41	2	100	77	629
July	2009	16	40	42	2	100	74	590
August	2009	18	38	42	2	100	77	589
September	2009	19	39	40	2	100	80	576
October	2009	18	42	39	2	100	79	616
November	2009	17	43	39	1	100	79	643
December	2009	18	42	40	1	100	78	650
January	2010	19	42	39	0	100	79	604
February	2010	17	43	40	1	100	77	572
March	2010	17	41	41	1	100	75	567
April	2010	16	41	41	2	100	75	593
May	2010	19	37	43	1	100	76	613
June	2010	19	39	41	1	100	78	585
July	2010	19	38	43	1	100	76	586
August	2010	18	40	41	1	100	77	566
September	2010	16	41	42	1	100	75	593
October	2010	19	40	40	1	100	78	592
November	2010	20	40	39	1	100	82	613
December	2010	22	37	40	0	100	82	600
January	2011	21	36	42	1	100	78	606
February	2011	18	37	44	1	100	74	588

EDUCATION COLLEGE DEGREE

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	2011	16	36	46	2	100	70	589
April	2011	16	36	46	2	100	71	597
May	2011	17	34	48	2	100	69	602
June	2011	16	34	49	2	100	67	620
July	2011	15	36	47	1	100	68	598
August	2011	16	34	50	0	100	66	599
September	2011	15	37	49	0	100	66	592
October	2011	16	34	50	0	100	67	610
November	2011	16	38	46	0	100	69	618
December	2011	17	38	45	0	100	72	597
January	2012	17	36	47	0	100	70	585
February	2012	15	36	49	1	100	66	580
March	2012	16	35	49	1	100	67	606
April	2012	13	39	46	1	100	67	615
May	2012	17	38	44	1	100	72	624
June	2012	16	38	45	1	100	71	598
July	2012	18	37	45	1	100	73	603
August	2012	14	41	45	0	100	70	597
September	2012	15	41	44	1	100	71	614
October	2012	14	40	44	1	100	70	627
November	2012	19	37	43	1	100	76	619
December	2012	19	38	43	1	100	76	616
January	2013	20	35	45	1	100	75	613
February	2013	17	35	47	1	100	69	628
March	2013	20	32	47	1	100	73	628
April	2013	21	32	46	1	100	75	640
May	2013	22	33	44	1	100	78	632
June	2013	19	37	42	1	100	77	631
July	2013	19	38	42	1	100	77	638
August	2013	20	37	43	1	100	77	654
September	2013	20	34	45	1	100	75	677
October	2013	19	37	42	1	100	77	682
November	2013	20	37	42	1	100	78	697
December	2013	20	39	40	1	100	80	708
January	2014	20	38	41	1	100	80	709
February	2014	21	36	41	1	100	80	713
March	2014	23	34	42	1	100	81	710
April	2014	22	33	43	2	100	78	713
May	2014	21	33	45	1	100	76	728
June	2014	20	34	44	2	100	76	748
July	2014	21	34	44	1	100	77	758
August	2014	22	33	44	2	100	78	750
September	2014	24	33	42	1	100	82	735
October	2014	26	32	41	1	100	85	725
November	2014	25	34	40	1	100	84	728
December	2014	25	33	42	1	100	83	746
January	2015	25	35	40	1	100	85	760
February	2015	26	36	38	0	100	87	770
March	2015	26	36	38	0	100	88	763
April	2015	27	34	38	0	100	89	757

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	2015	29	32	39	0	100	90	729
June	2015	29	33	37	1	100	92	720
July	2015	28	33	38	0	100	90	718
August	2015	27	35	38	0	100	88	762
September	2015	26	35	38	1	100	88	749
October	2015	27	33	39	1	100	89	754
November	2015	28	33	38	1	100	90	716
December	2015	30	32	38	1	100	92	710
January	2016	30	33	37	0	100	93	704
February	2016	30	33	36	1	100	94	707
March	2016	29	33	37	1	100	92	730
April	2016	27	32	39	1	100	88	727
May	2016	28	31	40	1	100	88	758
June	2016	29	30	40	1	100	89	762
July	2016	28	34	37	1	100	91	749
August	2016	27	35	37	1	100	89	752
September	2016	27	37	35	1	100	93	771
October	2016	29	36	34	1	100	96	819
November	2016	31	36	32	1	100	100	856
December	2016	31	36	32	1	100	98	889
January	2017	29	37	33	1	100	96	904
February	2017	27	37	35	1	100	91	904
March	2017	26	38	35	1	100	90	893
April	2017	25	38	36	1	100	89	906
May	2017	28	39	33	1	100	95	917
June	2017	29	38	33	0	100	95	931
July	2017	30	37	33	0	100	97	952
August	2017	30	35	34	1	100	96	944
September	2017	30	35	34	1	100	96	956
October	2017	29	38	32	1	100	97	939
November	2017	28	39	32	1	100	96	943
December	2017	28	38	33	1	100	95	956
January	2018	28	36	35	1	100	93	974
February	2018	28	36	35	1	100	93	954
March	2018	27	36	36	0	100	91	924
April	2018	29	35	36	0	100	93	885
May	2018	29	35	35	0	100	94	892
June	2018	30	35	35	1	100	95	905
July	2018	29	34	36	1	100	93	937
August	2018	28	34	37	1	100	90	928
September	2018	28	34	37	1	100	92	918
October	2018	27	36	37	0	100	91	911
November	2018	29	35	36	0	100	93	908
December	2018	28	36	34	1	100	94	905
January	2019	29	36	33	1	100	96	911
February	2019	29	37	32	1	100	97	931
March	2019	31	38	30	1	100	101	952
April	2019	31	38	30	1	100	101	943
May	2019	31	37	32	1	100	99	924
June	2019	29	34	36	1	100	93	925

EDUCATION COLLEGE DEGREE

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	2019	30	33	37	1	100	93	929
August	2019	29	33	37	1	100	92	955
September	2019	29	35	36	1	100	93	951
October	2019	29	36	33	1	100	96	988
November	2019	30	39	30	1	100	100	985
December	2019	31	39	29	1	100	102	993
January	2020	30	38	31	1	100	99	976
February	2020	31	35	33	1	100	98	996
March	2020	30	37	33	1	100	97	1049
April	2020	28	40	31	1	100	97	1068
May	2020	26	42	31	1	100	95	1065
June	2020	25	42	32	1	100	93	1015
July	2020	24	42	32	1	100	92	987
August	2020	24	43	32	1	100	92	1029
September	2020	24	43	33	1	100	91	1037
October	2020	25	41	33	1	100	92	1058
November	2020	26	39	34	2	100	92	1011
December	2020	27	38	34	2	100	93	980
January	2021	28	37	34	1	100	94	952
February	2021	28	38	33	0	100	95	940
March	2021	27	39	34	0	100	93	961
April	2021	26	39	34	0	100	92	989
May	2021	25	39	36	1	100	89	983
June	2021	27	37	35	1	100	92	976
July	2021	27	35	38	1	100	89	924
August	2021	27	35	38	1	100	89	928
September	2021	25	36	39	1	100	86	941
October	2021	25	37	37	1	100	88	961
November	2021	24	35	40	1	100	83	971
December	2021	21	36	41	1	100	80	943
January	2022	20	36	43	1	100	77	937
February	2022	19	38	42	1	100	77	915
March	2022	20	35	44	1	100	76	933
April	2022	20	35	44	1	100	76	932
May	2022	20	34	45	0	100	75	949
June	2022	19	34	46	1	100	73	935
July	2022	19	33	48	1	100	71	928
August	2022	19	31	48	2	100	71	900
September	2022	20	30	48	2	100	72	896
October	2022	20	32	47	2	100	73	876
November	2022	19	33	48	1	100	71	885
December	2022	18	35	46	1	100	73	875
January	2023	19	36	44	1	100	75	908
February	2023	21	37	41	1	100	79	914
March	2023	21	36	42	1	100	79	909
April	2023	20	34	45	1	100	75	886
May	2023	19	32	47	1	100	72	889
June	2023	19	31	49	1	100	71	896
July	2023	21	32	45	1	100	76	931
August	2023	21	34	44	1	100	77	931

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	2023	23	34	42	1	100	81	936
October	2023	21	34	44	1	100	76	913
November	2023	20	33	46	1	100	74	906
December	2023	20	34	44	1	100	76	925

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	10	11	6	15	7	27	22	2	100	60.8	615
September 2002	11	12	5	13	6	28	24	2	100	60.9	626
October 2002	11	13	5	11	7	27	23	2	100	60.1	623
November 2002	12	13	6	10	8	28	23	1	100	60.3	621
December 2002	10	13	7	11	8	29	21	1	100	60.1	602
January 2003	12	12	7	12	7	28	21	1	100	59.6	618
February 2003	12	11	7	14	9	27	19	1	100	58.2	629
March 2003	13	12	7	13	10	26	19	1	100	57.6	643
April 2003	13	12	8	13	9	25	20	1	100	56.7	646
May 2003	12	15	7	12	8	26	20	1	100	56.3	656
June 2003	16	13	7	12	8	24	18	2	100	53.8	654
July 2003	16	13	6	10	9	25	20	1	100	55.4	655
August 2003	16	10	6	13	9	25	20	2	100	56.4	637
September 2003	13	11	7	13	9	24	22	1	100	58.6	647
October 2003	12	13	7	13	8	26	19	1	100	57.9	652
November 2003	10	13	8	12	8	28	20	1	100	59.4	670
December 2003	11	13	7	14	8	28	18	1	100	58.6	676
January 2004	11	13	6	15	7	27	20	1	100	59.3	652
February 2004	10	13	5	15	8	28	21	1	100	60.5	603
March 2004	11	12	5	11	9	30	22	1	100	62.0	564
April 2004	11	11	5	11	9	31	20	1	100	62.0	530
May 2004	12	10	5	10	9	33	21	1	100	62.6	528
June 2004	9	12	5	13	7	34	20	0	100	63.4	537
July 2004	9	10	6	11	8	34	21	1	100	64.2	537
August 2004	8	11	6	12	8	35	20	1	100	63.7	524
September 2004	9	10	6	11	8	34	21	1	100	63.2	518
October 2004	10	11	5	11	9	33	21	1	100	62.8	517
November 2004	11	10	4	12	9	31	22	1	100	62.7	546
December 2004	11	10	4	12	10	30	22	1	100	62.3	551
January 2005	10	11	4	13	9	29	22	2	100	62.0	557
February 2005	11	10	4	14	10	30	20	1	100	61.6	534
March 2005	9	10	5	16	10	29	21	1	100	62.5	519
April 2005	11	9	5	15	10	30	20	0	100	62.1	523
May 2005	12	11	5	14	8	28	21	0	100	60.2	562
June 2005	14	11	5	12	7	29	22	0	100	60.0	574
July 2005	14	10	5	12	7	29	23	0	100	60.7	589
August 2005	12	9	5	13	7	30	23	1	100	62.4	585
September 2005	11	10	4	14	8	28	23	1	100	61.6	586
October 2005	10	12	6	13	8	27	23	0	100	61.1	574
November 2005	10	13	6	12	10	26	23	0	100	60.3	587
December 2005	10	12	6	12	10	28	23	0	100	61.9	577
January 2006	12	11	5	12	8	29	22	0	100	60.8	579
February 2006	13	9	5	14	6	29	23	0	100	61.5	537
March 2006	12	11	5	14	6	27	24	0	100	60.9	533
April 2006	10	12	4	14	7	28	24	0	100	62.4	534
May 2006	11	13	5	11	8	28	22	1	100	60.8	567
June 2006	11	12	5	11	8	32	21	1	100	61.5	577

EDUCATION COLLEGE DEGREE

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 2006	12	10	6	10	8	32	22	1	100	61.7	572
August 2006	10	10	5	10	7	32	26	0	100	65.2	537
September 2006	9	12	5	10	8	31	25	1	100	64.6	530
October 2006	7	11	4	10	8	32	26	1	100	66.9	534
November 2006	9	13	5	9	9	32	22	1	100	63.3	550
December 2006	9	12	4	10	9	34	21	1	100	63.6	541
January 2007	9	13	3	11	10	36	16	1	100	62.2	540
February 2007	9	12	3	12	10	35	18	0	100	63.4	547
March 2007	10	12	4	12	9	34	18	0	100	62.0	546
April 2007	11	11	4	12	9	33	20	1	100	62.2	543
May 2007	12	11	4	11	8	34	19	1	100	61.5	540
June 2007	11	12	5	11	8	33	19	1	100	61.1	548
July 2007	11	12	6	12	7	30	21	1	100	60.6	555
August 2007	11	11	6	14	8	28	21	1	100	59.9	546
September 2007	12	9	6	17	8	27	20	1	100	60.3	546
October 2007	11	9	6	16	9	30	19	1	100	60.8	552
November 2007	8	10	6	15	8	32	20	1	100	62.9	567
December 2007	9	12	6	11	8	33	22	1	100	63.2	568
January 2008	10	13	7	12	7	30	21	1	100	60.4	570
February 2008	11	15	6	13	8	25	21	0	100	57.9	570
March 2008	11	16	6	14	9	24	19	0	100	56.3	595
April 2008	13	15	6	12	11	24	18	0	100	56.0	586
May 2008	13	13	7	12	10	26	18	1	100	56.9	593
June 2008	14	12	6	10	10	27	19	2	100	57.5	567
July 2008	12	13	7	11	10	28	17	2	100	57.1	570
August 2008	11	12	6	12	10	29	17	2	100	58.3	575
September 2008	12	11	6	12	10	30	17	2	100	59.1	606
October 2008	12	11	5	14	9	29	19	1	100	59.5	604
November 2008	13	15	5	12	9	27	17	1	100	55.6	598
December 2008	15	19	7	13	8	24	14	1	100	50.5	572
January 2009	16	19	7	14	8	22	13	1	100	48.2	563
February 2009	17	18	7	14	7	22	13	1	100	48.4	560
March 2009	18	18	6	15	7	21	13	1	100	47.6	590
April 2009	20	19	8	11	7	21	13	2	100	45.8	625
May 2009	20	21	8	12	5	21	11	1	100	43.1	619
June 2009	21	20	8	13	6	19	11	1	100	42.5	629
July 2009	22	20	9	15	6	17	11	1	100	41.4	590
August 2009	22	17	10	12	7	18	13	1	100	43.2	589
September 2009	20	17	12	13	6	19	13	1	100	44.7	576
October 2009	18	17	9	12	8	23	12	0	100	47.3	616
November 2009	19	19	8	14	9	21	11	0	100	45.3	643
December 2009	19	19	7	12	11	23	9	0	100	45.5	650
January 2010	19	19	7	15	10	21	9	0	100	45.0	604
February 2010	19	17	7	14	11	23	8	0	100	46.2	572
March 2010	18	18	8	14	9	23	10	0	100	46.4	567
April 2010	19	17	9	13	10	22	9	1	100	45.6	593
May 2010	19	17	10	13	8	22	11	1	100	45.9	613
June 2010	18	19	9	14	9	21	10	0	100	45.6	585
July 2010	18	20	8	15	8	20	11	0	100	45.4	586
August 2010	17	22	8	15	8	19	10	0	100	44.5	566

EDUCATION COLLEGE DEGREE

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>
September 2010	19	19	9	14	9	20	10	1	100	45.0	593
October 2010	19	17	10	12	9	23	9	1	100	46.2	592
November 2010	17	15	9	11	10	27	10	1	100	49.8	613
December 2010	16	15	8	12	10	26	11	1	100	50.5	600
January 2011	16	15	7	15	11	23	13	1	100	50.5	606
February 2011	19	17	7	15	10	19	12	1	100	46.3	588
March 2011	20	19	7	13	10	19	12	1	100	44.9	589
April 2011	21	18	6	10	10	19	14	1	100	46.1	597
May 2011	18	18	6	12	11	19	14	1	100	47.8	602
June 2011	19	17	7	15	11	18	12	1	100	46.3	620
July 2011	19	18	8	16	9	19	10	1	100	44.7	598
August 2011	21	18	9	14	9	19	9	0	100	43.6	599
September 2011	22	18	9	15	6	19	10	0	100	42.9	592
October 2011	22	18	10	13	8	19	11	0	100	43.8	610
November 2011	21	18	8	14	8	19	12	0	100	43.9	618
December 2011	19	20	7	14	9	19	12	0	100	44.7	597
January 2012	19	19	8	16	9	18	11	0	100	44.4	585
February 2012	18	19	9	16	9	19	10	1	100	44.4	580
March 2012	17	18	9	14	10	22	10	1	100	46.4	606
April 2012	18	18	7	13	10	23	10	1	100	46.5	615
May 2012	19	17	7	13	9	23	13	1	100	47.9	624
June 2012	19	17	7	15	8	18	15	1	100	47.5	598
July 2012	20	17	8	15	8	16	16	1	100	46.8	603
August 2012	19	18	8	15	9	14	16	0	100	46.3	597
September 2012	20	17	8	13	10	17	15	0	100	46.3	614
October 2012	17	18	8	12	9	21	15	1	100	49.2	627
November 2012	17	17	8	12	9	22	14	2	100	49.3	619
December 2012	17	18	7	13	10	19	15	2	100	48.7	616
January 2013	19	17	8	13	10	17	14	1	100	46.1	613
February 2013	17	19	8	15	10	18	12	0	100	45.9	628
March 2013	17	18	8	16	7	19	14	0	100	47.0	628
April 2013	17	18	6	15	8	21	15	0	100	48.6	640
May 2013	19	17	6	14	8	20	16	1	100	48.9	632
June 2013	19	17	6	13	8	22	15	0	100	48.9	631
July 2013	18	17	6	14	9	22	14	1	100	49.1	638
August 2013	17	19	6	12	9	24	13	1	100	49.3	654
September 2013	17	21	4	11	9	23	13	1	100	48.4	677
October 2013	19	19	5	10	9	23	13	1	100	48.0	682
November 2013	21	16	6	12	9	21	14	1	100	48.0	697
December 2013	20	15	6	13	8	21	16	1	100	49.8	708
January 2014	18	16	6	15	8	21	16	1	100	49.7	709
February 2014	17	16	5	14	9	23	16	1	100	50.7	713
March 2014	16	16	6	13	9	25	15	1	100	51.7	710
April 2014	17	15	6	13	8	24	16	1	100	52.3	713
May 2014	18	15	6	13	7	23	16	1	100	51.5	728
June 2014	19	14	6	14	7	21	17	1	100	50.5	748
July 2014	20	15	5	13	7	22	17	1	100	50.4	758
August 2014	17	14	7	15	8	23	17	1	100	52.5	750
September 2014	15	12	8	14	9	24	17	0	100	55.0	735
October 2014	14	14	7	12	10	27	16	0	100	55.8	725

EDUCATION COLLEGE DEGREE

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>
November 2014	15	15	6	10	11	25	17	1	100	54.3	728
December 2014	16	16	5	12	11	25	16	1	100	53.1	746
January 2015	16	15	6	11	10	24	17	1	100	53.9	760
February 2015	15	14	7	12	10	24	17	0	100	54.3	770
March 2015	15	15	7	10	10	25	18	0	100	54.6	763
April 2015	15	14	7	12	11	25	17	0	100	54.8	757
May 2015	15	13	8	13	11	23	19	0	100	55.1	729
June 2015	14	13	7	13	11	24	18	0	100	55.4	720
July 2015	13	14	7	13	11	26	17	0	100	55.5	718
August 2015	14	13	6	13	11	28	16	0	100	56.2	762
September 2015	15	12	6	13	9	29	16	1	100	56.1	749
October 2015	17	12	5	12	8	29	18	0	100	55.9	754
November 2015	17	13	6	12	8	28	16	0	100	54.5	716
December 2015	15	14	6	11	9	30	15	0	100	55.6	710
January 2016	15	14	6	11	10	29	15	0	100	54.8	704
February 2016	15	13	6	10	10	28	18	0	100	56.1	707
March 2016	15	13	7	11	10	26	18	0	100	55.9	730
April 2016	14	13	8	12	8	27	18	0	100	55.8	727
May 2016	15	13	7	12	8	28	17	0	100	55.1	758
June 2016	16	13	6	12	7	27	18	0	100	54.9	762
July 2016	16	13	5	11	8	29	19	0	100	56.6	749
August 2016	14	14	5	12	8	28	18	0	100	56.3	752
September 2016	14	14	5	12	9	29	18	0	100	56.3	771
October 2016	15	13	5	13	8	26	18	0	100	55.0	819
November 2016	16	13	5	11	9	27	19	0	100	55.7	856
December 2016	17	13	5	12	9	26	18	0	100	54.5	889
January 2017	15	12	7	12	10	26	18	0	100	56.0	904
February 2017	15	12	7	13	10	25	19	0	100	55.7	904
March 2017	16	12	7	10	9	25	20	0	100	55.9	893
April 2017	17	15	7	11	8	25	17	0	100	53.2	906
May 2017	17	15	6	11	8	26	17	0	100	53.6	917
June 2017	16	15	6	12	9	26	16	0	100	53.5	931
July 2017	15	13	7	11	9	28	17	0	100	56.1	952
August 2017	15	13	6	11	9	28	19	0	100	56.9	944
September 2017	15	12	6	11	8	28	20	0	100	57.5	956
October 2017	13	13	5	12	8	27	22	0	100	58.9	939
November 2017	13	12	6	12	8	28	20	0	100	58.7	943
December 2017	13	12	6	11	10	29	20	0	100	59.2	956
January 2018	14	12	6	10	10	29	19	0	100	57.6	974
February 2018	14	12	5	9	9	29	20	0	100	58.6	954
March 2018	13	14	6	10	8	30	20	0	100	58.2	924
April 2018	12	13	6	11	8	29	21	0	100	59.6	885
May 2018	12	14	6	12	9	28	20	0	100	58.4	892
June 2018	12	15	6	11	9	27	19	0	100	57.4	905
July 2018	14	14	6	10	11	27	18	0	100	56.7	937
August 2018	14	13	5	12	10	28	18	0	100	57.3	928
September 2018	14	11	5	13	8	29	19	0	100	58.3	918
October 2018	15	13	4	13	7	29	18	0	100	56.5	911
November 2018	15	14	6	11	8	28	18	0	100	56.3	908
December 2018	15	14	5	11	9	27	20	0	100	57.1	905

EDUCATION COLLEGE DEGREE

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>
January 2019	15	12	6	12	10	27	19	0	100	57.2	911
February 2019	16	11	5	12	9	27	18	1	100	56.7	931
March 2019	15	12	6	12	9	27	18	1	100	56.3	952
April 2019	14	11	6	13	9	26	20	1	100	58.0	943
May 2019	12	12	7	12	9	24	23	1	100	59.6	924
June 2019	12	12	7	12	10	24	22	1	100	59.0	925
July 2019	13	12	6	11	10	25	23	1	100	59.2	929
August 2019	14	12	4	12	9	28	20	1	100	58.5	955
September 2019	14	11	5	14	8	27	21	0	100	58.7	951
October 2019	14	12	6	13	8	26	21	0	100	58.0	988
November 2019	13	13	7	12	8	25	22	0	100	58.6	985
December 2019	13	12	6	11	9	26	23	0	100	59.9	993
January 2020	13	11	6	12	9	27	22	1	100	60.0	976
February 2020	13	9	7	13	9	28	20	1	100	59.3	996
March 2020	12	13	7	14	8	27	19	1	100	57.1	1049
April 2020	14	16	8	13	8	24	16	0	100	52.7	1068
May 2020	17	18	7	14	7	21	15	0	100	49.1	1065
June 2020	19	17	7	14	8	20	14	0	100	47.7	1015
July 2020	19	15	7	15	8	21	14	1	100	48.5	987
August 2020	17	15	7	14	9	23	14	1	100	50.3	1029
September 2020	17	14	7	13	9	24	15	1	100	51.3	1037
October 2020	15	14	5	14	10	24	17	1	100	53.8	1058
November 2020	15	13	6	15	11	24	16	0	100	54.7	1011
December 2020	14	12	6	15	11	24	17	1	100	56.3	980
January 2021	14	11	6	14	10	26	17	1	100	57.0	952
February 2021	13	13	6	14	9	27	18	1	100	57.6	940
March 2021	15	12	5	12	9	27	19	1	100	56.9	961
April 2021	15	12	6	12	9	25	20	1	100	57.4	989
May 2021	16	12	6	13	8	25	20	1	100	56.5	983
June 2021	15	13	5	12	8	26	20	1	100	57.0	976
July 2021	14	13	6	11	9	26	19	2	100	56.7	924
August 2021	14	13	5	11	9	26	19	2	100	56.6	928
September 2021	13	13	5	14	10	25	18	1	100	56.6	941
October 2021	14	13	5	14	10	24	19	1	100	56.2	961
November 2021	15	12	6	13	9	23	21	1	100	56.8	971
December 2021	13	13	7	12	8	24	21	1	100	57.6	943
January 2022	13	13	7	13	8	25	20	1	100	57.1	937
February 2022	13	13	8	13	9	25	19	0	100	57.1	915
March 2022	14	13	8	12	9	25	20	0	100	56.7	933
April 2022	13	11	8	11	9	26	21	1	100	58.7	932
May 2022	13	11	8	11	9	25	22	1	100	58.8	949
June 2022	16	11	7	10	10	24	20	1	100	55.9	935
July 2022	18	15	7	11	10	23	17	1	100	52.1	928
August 2022	17	15	6	10	11	24	16	1	100	52.4	900
September 2022	15	15	6	11	9	26	18	1	100	54.2	896
October 2022	13	15	6	11	9	25	20	1	100	55.7	876
November 2022	12	15	6	13	8	23	22	1	100	56.8	885
December 2022	12	14	6	13	10	24	21	1	100	58.0	875
January 2023	12	13	7	12	9	26	20	1	100	58.4	908

EDUCATION COLLEGE DEGREE

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 2023	12	13	7	11	10	28	18	1	100	57.2	914
March 2023	13	14	7	12	9	27	17	0	100	55.5	909
April 2023	13	15	6	12	8	27	18	1	100	55.6	886
May 2023	15	15	5	12	7	26	19	1	100	55.0	889
June 2023	14	15	6	11	8	25	19	1	100	55.5	896
July 2023	14	14	6	12	9	24	20	1	100	56.1	931
August 2023	13	13	7	14	9	24	20	1	100	56.9	931
September 2023	13	13	7	14	9	24	21	1	100	56.8	936
October 2023	13	13	7	14	9	25	18	1	100	55.5	913
November 2023	15	14	6	12	9	25	18	1	100	54.5	906
December 2023	13	14	6	13	9	26	18	1	100	56.7	925

EDUCATION COLLEGE DEGREE

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?"

<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 1998	10	16	8	24	8	22	11	1	100	51.6	537
March 1998	10	17	10	22	8	23	9	1	100	50.3	550
April 1998	10	17	10	20	9	23	8	2	100	49.8	562
May 1998	9	19	12	17	11	22	9	2	100	49.2	547
June 1998	9	18	11	19	12	21	8	2	100	49.8	531
July 1998	7	16	11	23	13	22	7	1	100	51.2	557
August 1998	7	13	12	22	12	27	7	1	100	53.8	569
September 1998	6	15	10	22	10	29	7	1	100	54.0	589
October 1998	6	18	9	19	10	30	6	1	100	53.3	553
November 1998	8	20	8	19	12	27	5	1	100	50.2	555
December 1998	9	19	9	18	13	26	5	1	100	49.3	554
January 1999	9	19	11	18	12	23	7	1	100	49.9	569
February 1999	7	19	11	18	11	25	7	1	100	50.8	560
March 1999	7	19	10	19	9	25	9	2	100	52.5	555
April 1999	10	18	9	17	9	26	9	2	100	51.4	544
May 1999	9	17	11	18	11	23	11	2	100	52.0	574
June 1999	7	18	11	18	13	20	12	1	100	51.8	584
July 1999	5	17	13	19	13	20	11	0	100	52.6	602
August 1999	6	18	12	21	12	20	10	1	100	52.0	589
September 1999	8	17	12	20	11	23	8	1	100	51.3	576
October 1999	6	21	12	19	9	24	8	1	100	50.7	565
November 1999	7	20	12	19	8	25	8	1	100	51.4	578
December 1999	4	22	11	20	8	24	10	1	100	52.3	573
January 2000	5	18	10	21	9	25	10	1	100	53.8	571
February 2000	6	17	9	20	10	26	11	1	100	54.8	569
March 2000	7	15	11	18	11	27	9	1	100	54.1	598
April 2000	7	16	10	19	10	27	10	1	100	53.9	592
May 2000	7	18	10	20	10	26	8	1	100	51.9	599
June 2000	7	18	9	21	10	24	9	2	100	51.6	570
July 2000	9	19	10	18	9	24	9	2	100	50.5	573
August 2000	9	18	10	17	9	26	9	2	100	51.3	572
September 2000	9	19	10	17	9	27	7	2	100	50.1	603
October 2000	9	19	9	19	11	26	6	1	100	49.7	621
November 2000	10	19	10	20	11	25	6	1	100	49.4	626
December 2000	8	17	12	20	12	23	7	1	100	50.3	611
January 2001	8	18	13	19	10	22	8	1	100	49.6	600
February 2001	8	20	13	17	9	23	8	1	100	49.6	586
March 2001	9	21	12	17	9	23	8	2	100	48.6	616
April 2001	8	21	12	18	10	22	8	1	100	48.8	626
May 2001	7	20	12	19	10	21	9	1	100	49.2	636
June 2001	8	19	11	17	11	22	11	1	100	51.3	593
July 2001	10	18	9	16	10	23	12	1	100	51.6	585
August 2001	10	17	9	16	12	23	11	2	100	51.8	585
September 2001	10	20	9	18	10	24	9	1	100	50.0	610
October 2001	9	20	10	20	11	21	8	2	100	49.1	625
November 2001	9	21	11	22	9	18	9	1	100	47.7	613
December 2001	8	17	13	21	12	18	10	2	100	50.1	589

EDUCATION COLLEGE DEGREE

**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 2002	7	15	12	19	12	21	12	1	100	52.9	569
February 2002	7	13	12	18	13	25	10	1	100	54.3	588
March 2002	7	16	13	18	11	26	8	1	100	52.6	601
April 2002	9	16	13	18	10	25	6	1	100	49.9	625
May 2002	10	19	11	18	12	22	7	2	100	48.6	605
June 2002	9	18	10	21	12	20	8	2	100	49.6	617
July 2002	8	17	11	21	12	22	9	1	100	51.4	605
August 2002	8	17	11	21	11	22	9	1	100	51.1	615
September 2002	9	17	12	22	9	21	8	1	100	49.3	626
October 2002	8	20	11	22	9	21	7	1	100	48.5	623
November 2002	7	19	12	24	9	20	7	1	100	49.3	621
December 2002	7	18	11	23	9	24	7	1	100	51.0	602
January 2003	7	18	11	23	10	24	6	1	100	50.8	618
February 2003	8	20	12	19	10	24	6	1	100	49.2	629
March 2003	8	21	11	19	11	21	8	1	100	48.7	643
April 2003	8	20	13	19	10	21	8	1	100	48.3	646
May 2003	8	20	11	22	10	20	9	1	100	49.5	656
June 2003	11	18	11	22	10	20	8	1	100	48.2	654
July 2003	10	19	10	21	10	19	9	2	100	48.4	655
August 2003	11	18	12	18	11	20	9	2	100	48.8	637
September 2003	8	19	13	17	10	23	8	1	100	49.9	647
October 2003	8	20	12	18	9	23	8	1	100	49.7	652
November 2003	8	22	10	20	9	23	8	1	100	49.1	670
December 2003	9	22	12	20	10	19	8	1	100	47.3	676
January 2004	10	21	14	18	10	20	7	0	100	46.6	652
February 2004	10	20	14	18	10	21	7	0	100	47.1	603
March 2004	11	20	11	18	10	24	6	1	100	48.0	564
April 2004	9	22	9	19	9	25	6	1	100	48.8	530
May 2004	10	22	9	18	8	27	6	1	100	48.4	528
June 2004	8	23	10	18	8	26	5	1	100	48.3	537
July 2004	9	20	12	18	8	26	7	0	100	49.5	537
August 2004	7	18	11	22	10	25	8	0	100	51.6	524
September 2004	8	17	11	21	11	24	9	0	100	52.0	518
October 2004	8	19	10	20	13	22	8	0	100	50.3	517
November 2004	9	22	11	17	11	22	9	1	100	49.3	546
December 2004	9	21	11	17	9	23	9	1	100	49.5	551
January 2005	9	20	10	20	9	24	9	0	100	50.6	557
February 2005	11	18	9	20	10	26	7	0	100	50.1	534
March 2005	9	17	10	21	10	26	7	0	100	50.6	519
April 2005	9	21	10	18	11	22	8	1	100	48.4	523
May 2005	9	24	10	18	12	18	9	1	100	47.3	562
June 2005	10	24	9	17	12	19	8	0	100	46.3	574
July 2005	12	19	10	20	9	21	8	0	100	47.8	589
August 2005	12	19	12	20	7	23	6	1	100	46.5	585
September 2005	12	18	12	20	7	21	8	1	100	46.4	586
October 2005	10	23	13	20	8	20	6	1	100	44.8	574
November 2005	10	23	11	21	10	18	8	0	100	46.0	587
December 2005	10	21	12	20	9	20	7	1	100	47.1	577
January 2006	12	19	11	20	8	22	8	1	100	47.2	579
February 2006	12	20	12	18	8	22	7	0	100	46.7	537

EDUCATION COLLEGE DEGREE

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>
March 2006	10	23	12	18	9	20	7	0	100	45.8	533
April 2006	8	25	11	18	9	21	9	1	100	47.5	534
May 2006	10	23	10	20	9	19	8	1	100	46.2	567
June 2006	10	24	9	20	8	21	6	1	100	46.2	577
July 2006	11	23	11	19	10	19	6	1	100	45.4	572
August 2006	9	23	12	17	9	21	8	1	100	47.1	537
September 2006	9	24	12	17	10	19	9	1	100	47.2	530
October 2006	8	22	11	17	10	22	10	0	100	49.7	534
November 2006	8	20	12	19	9	22	9	1	100	49.9	550
December 2006	9	17	10	18	11	25	9	1	100	51.2	541
January 2007	9	16	11	20	12	23	6	1	100	50.0	540
February 2007	9	16	11	20	12	25	6	1	100	50.5	547
March 2007	10	18	13	21	9	22	8	1	100	48.6	546
April 2007	11	20	10	18	8	23	8	1	100	47.8	543
May 2007	13	20	10	18	9	22	7	1	100	46.7	540
June 2007	12	21	9	17	11	23	5	2	100	46.5	548
July 2007	13	20	9	18	11	23	5	1	100	46.6	555
August 2007	12	21	9	18	12	24	4	1	100	46.6	546
September 2007	12	19	11	21	11	22	4	0	100	45.7	546
October 2007	12	19	13	21	11	19	5	0	100	45.0	552
November 2007	11	18	15	22	11	18	6	0	100	45.6	567
December 2007	12	20	11	21	11	18	6	0	100	45.6	568
January 2008	12	23	11	20	9	19	6	0	100	44.3	570
February 2008	11	24	11	20	9	18	6	0	100	43.8	570
March 2008	10	24	14	20	9	17	6	0	100	43.7	595
April 2008	10	22	15	20	10	15	7	1	100	43.8	586
May 2008	11	24	15	19	9	15	6	1	100	42.9	593
June 2008	14	24	14	18	8	16	5	1	100	41.1	567
July 2008	15	25	12	18	9	17	4	1	100	41.0	570
August 2008	15	24	12	18	10	17	3	1	100	40.6	575
September 2008	12	25	11	19	11	18	4	2	100	42.4	606
October 2008	13	23	13	21	9	16	4	1	100	41.8	604
November 2008	12	24	11	23	8	16	4	1	100	41.7	598
December 2008	12	26	12	23	8	14	4	0	100	40.4	572
January 2009	9	30	11	21	9	14	4	1	100	40.3	563
February 2009	9	30	12	20	10	14	5	0	100	40.4	560
March 2009	11	27	14	18	11	14	5	1	100	40.6	590
April 2009	12	27	15	17	10	14	5	0	100	39.9	625
May 2009	13	27	15	17	9	14	4	1	100	38.4	619
June 2009	14	28	14	18	7	14	4	1	100	37.7	629
July 2009	13	27	16	18	8	14	3	1	100	38.0	590
August 2009	13	27	16	16	10	14	3	1	100	38.4	589
September 2009	12	27	16	17	10	15	3	1	100	39.2	576
October 2009	12	27	15	17	10	14	3	1	100	39.2	616
November 2009	11	28	14	19	8	14	5	0	100	39.6	643
December 2009	12	28	14	19	8	13	5	0	100	39.2	650
January 2010	14	26	12	21	8	14	5	0	100	39.7	604
February 2010	16	24	13	20	9	14	5	0	100	38.9	572
March 2010	15	25	13	19	8	14	5	0	100	39.0	567
April 2010	14	27	14	17	9	14	4	1	100	38.9	593

EDUCATION COLLEGE DEGREE

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>
May 2010	12	28	14	17	8	15	5	1	100	39.9	613
June 2010	11	30	14	17	9	15	4	0	100	39.8	585
July 2010	12	30	14	19	8	13	5	0	100	38.9	586
August 2010	12	29	14	17	8	15	4	0	100	38.9	566
September 2010	14	27	15	18	7	14	5	1	100	38.0	593
October 2010	14	26	16	17	8	15	4	0	100	38.3	592
November 2010	13	26	15	18	8	14	5	1	100	39.1	613
December 2010	12	26	14	17	10	16	4	1	100	40.9	600
January 2011	12	27	12	19	9	15	4	1	100	40.5	606
February 2011	15	27	11	18	10	16	3	1	100	38.2	588
March 2011	17	28	11	19	8	14	2	1	100	35.8	589
April 2011	17	29	10	17	8	15	3	1	100	36.1	597
May 2011	16	31	11	17	8	13	4	1	100	36.0	602
June 2011	15	31	13	17	8	12	4	0	100	36.4	620
July 2011	15	31	14	16	9	12	3	0	100	35.6	598
August 2011	15	30	14	15	9	13	3	0	100	36.1	599
September 2011	17	31	13	15	7	13	3	1	100	34.7	592
October 2011	18	30	13	15	6	12	5	1	100	35.5	610
November 2011	18	29	13	17	6	11	5	1	100	35.2	618
December 2011	16	28	13	18	7	12	5	1	100	36.9	597
January 2012	14	29	13	20	8	12	4	1	100	37.0	585
February 2012	14	32	12	18	8	12	3	1	100	35.9	580
March 2012	14	29	14	19	9	12	3	1	100	36.8	606
April 2012	15	31	12	16	10	11	3	0	100	35.2	615
May 2012	15	27	14	17	9	14	4	0	100	37.2	624
June 2012	15	28	15	17	8	12	5	1	100	37.2	598
July 2012	14	28	14	18	7	13	5	1	100	38.2	603
August 2012	15	28	14	19	7	10	5	1	100	36.3	597
September 2012	15	29	12	19	8	12	4	1	100	36.4	614
October 2012	15	26	15	19	9	12	4	1	100	37.8	627
November 2012	14	26	14	18	9	14	5	0	100	39.9	619
December 2012	15	27	14	16	9	13	5	0	100	38.6	616
January 2013	16	30	12	16	9	13	5	0	100	37.1	613
February 2013	16	29	11	15	10	14	3	1	100	37.0	628
March 2013	16	27	11	16	9	15	4	1	100	38.4	628
April 2013	16	25	13	16	9	16	4	1	100	38.6	640
May 2013	15	26	14	18	8	13	6	1	100	39.2	632
June 2013	14	25	14	18	9	13	5	1	100	39.7	631
July 2013	14	24	13	19	11	14	5	1	100	40.4	638
August 2013	15	25	14	15	10	15	5	1	100	39.9	654
September 2013	17	25	13	14	10	14	5	1	100	38.9	677
October 2013	17	28	12	15	8	14	5	1	100	37.8	682
November 2013	18	27	11	17	8	14	5	1	100	37.5	697
December 2013	16	28	11	17	7	15	6	1	100	38.5	708
January 2014	14	27	12	18	8	14	6	1	100	39.2	709
February 2014	15	26	12	17	9	14	7	1	100	39.7	713
March 2014	15	26	13	16	8	15	6	1	100	39.9	710
April 2014	16	25	13	15	8	18	6	0	100	41.2	713
May 2014	15	27	13	15	7	17	6	0	100	40.4	728
June 2014	17	25	12	14	8	17	7	0	100	40.6	748

EDUCATION COLLEGE DEGREE

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>
July 2014	18	26	11	14	9	15	7	0	100	39.0	758
August 2014	17	26	11	13	9	17	7	0	100	40.0	750
September 2014	17	27	10	13	10	17	6	0	100	40.0	735
October 2014	15	28	10	14	8	18	7	0	100	41.4	725
November 2014	14	27	10	16	9	18	6	0	100	41.6	728
December 2014	12	27	12	16	8	17	7	1	100	42.5	746
January 2015	13	25	12	15	9	17	8	1	100	43.1	760
February 2015	13	23	12	16	10	18	8	0	100	44.1	770
March 2015	14	22	13	15	10	19	7	0	100	43.7	763
April 2015	12	22	12	16	11	20	6	0	100	44.7	757
May 2015	13	23	11	16	11	19	7	0	100	44.9	729
June 2015	11	24	9	17	11	20	8	0	100	46.3	720
July 2015	12	23	10	16	11	21	7	0	100	45.9	718
August 2015	11	24	12	15	10	22	6	0	100	45.7	762
September 2015	12	22	12	16	10	21	6	0	100	45.6	749
October 2015	12	22	11	18	10	20	7	0	100	45.7	754
November 2015	12	21	10	19	10	21	6	0	100	46.2	716
December 2015	12	21	11	16	12	23	6	0	100	46.4	710
January 2016	12	21	13	14	10	23	7	0	100	46.8	704
February 2016	12	21	13	14	9	23	8	0	100	46.7	707
March 2016	13	23	12	14	8	22	9	0	100	45.9	730
April 2016	13	23	11	16	10	20	6	0	100	44.5	727
May 2016	14	22	10	17	11	19	6	0	100	44.0	758
June 2016	14	22	10	16	10	20	7	0	100	44.8	762
July 2016	14	24	10	14	9	20	9	0	100	45.0	749
August 2016	13	24	11	13	10	21	8	0	100	44.3	752
September 2016	13	23	11	13	11	21	7	0	100	45.2	771
October 2016	12	21	13	15	12	21	6	0	100	45.3	819
November 2016	11	22	11	16	11	21	8	0	100	47.0	856
December 2016	12	23	11	16	9	20	8	0	100	44.9	889
January 2017	11	24	11	16	10	20	8	0	100	45.6	904
February 2017	13	23	11	16	10	19	7	0	100	44.7	904
March 2017	12	22	12	17	12	19	7	0	100	45.6	893
April 2017	13	22	11	17	10	18	8	0	100	44.5	906
May 2017	13	21	10	18	10	19	8	0	100	45.7	917
June 2017	14	22	10	18	10	19	8	0	100	45.0	931
July 2017	13	21	9	18	10	22	7	0	100	46.4	952
August 2017	13	21	9	17	10	21	8	0	100	46.3	944
September 2017	13	21	9	17	11	20	8	0	100	46.4	956
October 2017	13	20	10	17	11	20	9	0	100	47.5	939
November 2017	12	20	11	17	11	22	8	0	100	47.4	943
December 2017	12	20	12	16	11	23	7	0	100	47.6	956
January 2018	13	20	11	16	10	22	8	0	100	46.8	974
February 2018	13	20	12	16	11	19	9	0	100	46.5	954
March 2018	11	22	11	17	10	20	9	0	100	46.6	924
April 2018	10	25	12	16	10	19	8	0	100	45.4	885
May 2018	10	24	11	17	9	20	8	0	100	46.2	891
June 2018	12	23	11	16	10	21	8	0	100	45.7	904
July 2018	11	22	11	17	9	22	8	0	100	46.6	936
August 2018	11	23	11	18	8	22	7	0	100	45.9	928

EDUCATION COLLEGE DEGREE

**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 2018	11	24	10	18	8	22	7	0	100	45.7	918
October 2018	12	24	10	18	8	21	7	1	100	45.1	911
November 2018	12	23	10	18	8	21	7	1	100	45.1	908
December 2018	12	21	10	19	9	20	8	0	100	46.3	905
January 2019	12	21	11	18	9	21	8	0	100	46.6	911
February 2019	13	20	11	16	10	22	7	0	100	46.9	931
March 2019	13	21	12	14	10	22	8	0	100	47.1	952
April 2019	13	20	11	15	11	22	8	1	100	47.5	943
May 2019	11	20	11	16	11	21	9	1	100	47.9	924
June 2019	13	20	11	17	11	20	8	1	100	46.2	925
July 2019	13	21	11	15	10	21	8	0	100	46.2	929
August 2019	14	21	12	14	10	21	8	0	100	45.4	955
September 2019	12	22	13	14	10	22	7	0	100	45.6	951
October 2019	12	21	13	15	9	21	7	1	100	45.6	988
November 2019	12	22	12	15	9	22	9	1	100	46.5	985
December 2019	10	23	10	14	9	21	11	1	100	48.5	993
January 2020	10	24	10	15	10	21	10	0	100	48.2	976
February 2020	10	22	11	15	10	22	9	1	100	48.5	996
March 2020	11	22	10	16	10	23	7	1	100	47.1	1049
April 2020	11	22	9	16	10	24	6	1	100	47.2	1068
May 2020	12	23	9	17	10	22	7	1	100	46.2	1065
June 2020	11	22	10	17	10	22	8	1	100	46.9	1015
July 2020	11	21	10	18	11	20	8	1	100	46.5	987
August 2020	10	20	11	18	11	21	7	1	100	47.4	1029
September 2020	11	21	10	18	12	21	7	0	100	47.0	1037
October 2020	10	21	11	18	12	20	8	0	100	48.3	1058
November 2020	10	22	11	18	11	20	9	0	100	47.8	1011
December 2020	10	20	9	19	11	21	9	0	100	48.9	980
January 2021	12	20	9	18	10	22	9	1	100	48.2	952
February 2021	11	20	10	17	11	22	8	1	100	48.4	940
March 2021	12	22	10	16	10	21	9	1	100	47.4	961
April 2021	13	21	9	16	10	20	9	1	100	47.4	989
May 2021	14	22	8	16	10	19	10	1	100	46.3	983
June 2021	14	20	9	16	10	21	9	1	100	46.9	976
July 2021	13	22	9	17	9	21	7	1	100	45.5	924
August 2021	13	21	10	17	11	21	6	1	100	45.5	928
September 2021	13	23	11	17	9	19	7	1	100	44.1	941
October 2021	13	23	11	15	9	21	8	1	100	44.9	961
November 2021	14	23	12	15	8	19	8	1	100	43.6	971
December 2021	14	24	13	14	9	19	7	1	100	42.8	943
January 2022	15	25	13	14	9	18	6	1	100	40.8	937
February 2022	15	25	13	15	8	18	6	1	100	41.0	915
March 2022	17	24	11	16	8	17	6	1	100	40.3	933
April 2022	16	25	12	17	8	15	7	1	100	40.3	932
May 2022	17	25	13	15	9	15	6	0	100	39.0	949
June 2022	18	27	14	14	8	15	5	0	100	37.5	935
July 2022	18	26	14	14	9	15	4	0	100	37.1	928
August 2022	17	26	14	14	9	15	5	0	100	38.3	900
September 2022	17	24	14	14	11	15	6	0	100	39.6	896
October 2022	18	24	13	15	11	13	7	0	100	39.2	876

EDUCATION COLLEGE DEGREE

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>
November 2022	18	26	12	14	10	13	6	0	100	38.1	885
December 2022	17	27	12	15	9	13	6	0	100	38.4	875
January 2023	16	27	11	14	10	16	5	0	100	39.8	908
February 2023	15	24	13	15	9	17	6	0	100	41.4	914
March 2023	16	24	12	15	9	17	6	0	100	41.4	909
April 2023	17	24	12	15	9	17	7	0	100	41.0	886
May 2023	17	26	10	16	10	15	6	0	100	39.9	889
June 2023	17	24	11	15	10	16	6	0	100	40.4	896
July 2023	16	24	12	15	9	17	6	1	100	41.1	931
August 2023	14	23	14	14	9	18	6	1	100	41.7	931
September 2023	15	24	12	14	9	18	7	1	100	42.1	936
October 2023	16	26	11	14	8	17	6	0	100	40.5	913
November 2023	18	27	10	14	9	16	6	0	100	39.2	906
December 2023	15	26	11	15	9	17	6	1	100	40.3	925

EDUCATION COLLEGE DEGREE

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?"

<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 1998	47	30	10	7	2	3	2	1	100	16.0	537
March 1998	45	33	9	7	1	2	2	0	100	15.3	550
April 1998	44	33	10	7	2	3	2	0	100	15.9	562
May 1998	42	32	9	10	1	2	2	1	100	16.7	547
June 1998	42	30	10	10	2	3	2	1	100	17.4	531
July 1998	39	32	9	12	1	4	1	2	100	18.2	557
August 1998	40	33	10	9	2	4	1	1	100	17.5	569
September 1998	37	35	10	9	3	3	1	1	100	17.9	589
October 1998	40	34	10	7	3	4	1	0	100	17.4	553
November 1998	41	33	10	9	3	3	1	0	100	17.0	555
December 1998	42	32	9	10	2	5	1	0	100	17.4	554
January 1999	41	34	7	11	2	4	1	0	100	17.3	569
February 1999	39	38	6	10	2	3	2	0	100	17.4	560
March 1999	40	38	6	9	2	3	2	1	100	16.4	555
April 1999	42	37	7	8	1	2	1	1	100	15.4	544
May 1999	42	36	7	9	1	3	2	1	100	16.1	574
June 1999	39	39	7	9	1	3	2	0	100	16.7	584
July 1999	35	39	8	9	2	4	2	1	100	18.8	602
August 1999	35	41	7	8	3	4	1	1	100	18.2	589
September 1999	34	40	9	9	3	3	1	1	100	17.8	576
October 1999	34	41	9	10	2	3	1	0	100	17.3	565
November 1999	35	39	10	10	1	4	1	0	100	17.4	578
December 1999	40	37	7	9	1	4	1	0	100	16.5	573
January 2000	43	36	8	7	1	3	1	0	100	15.7	571
February 2000	42	35	8	8	2	4	1	1	100	16.1	569
March 2000	37	36	10	10	2	3	1	1	100	17.4	598
April 2000	33	41	9	10	3	3	1	1	100	17.9	592
May 2000	32	42	11	9	3	2	1	0	100	17.9	599
June 2000	33	43	10	7	3	2	2	0	100	17.9	570
July 2000	36	38	11	7	2	4	2	0	100	18.2	573
August 2000	38	38	9	7	2	4	1	0	100	17.5	572
September 2000	37	38	10	8	2	4	1	0	100	17.4	603
October 2000	38	38	9	9	2	4	1	0	100	17.2	621
November 2000	37	37	10	9	2	3	1	0	100	18.1	626
December 2000	36	36	10	11	2	3	1	1	100	18.6	611
January 2001	36	36	10	11	2	3	1	1	100	18.4	600
February 2001	36	38	9	10	3	3	1	1	100	18.4	586
March 2001	36	38	10	8	2	3	1	1	100	17.7	616
April 2001	36	36	11	9	2	3	2	0	100	18.6	626
May 2001	37	33	13	10	2	4	1	1	100	18.6	636
June 2001	39	31	13	9	2	5	1	1	100	18.9	593
July 2001	39	32	11	10	1	5	1	1	100	18.4	585
August 2001	37	35	9	10	1	5	1	1	100	19.5	585
September 2001	35	35	8	12	2	6	1	1	100	20.7	610
October 2001	35	34	8	12	3	5	2	1	100	21.4	625
November 2001	36	32	9	13	3	5	1	1	100	20.9	613
December 2001	38	31	10	11	2	5	1	1	100	19.8	589

EDUCATION COLLEGE DEGREE

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 2002	39	30	12	11	2	4	1	1	100	19.0	569
February 2002	36	30	14	12	2	4	1	1	100	20.3	588
March 2002	34	31	14	14	2	3	1	1	100	21.0	601
April 2002	33	32	12	14	3	4	2	1	100	22.3	625
May 2002	35	32	10	12	2	4	2	1	100	21.1	605
June 2002	34	33	10	12	3	4	2	1	100	21.7	617
July 2002	32	34	12	12	3	4	2	1	100	22.1	605
August 2002	31	32	15	13	3	4	2	1	100	23.3	615
September 2002	32	30	14	14	3	4	2	1	100	23.0	626
October 2002	33	31	12	13	4	5	2	0	100	23.0	623
November 2002	32	33	11	12	4	5	2	1	100	22.4	621
December 2002	31	35	11	11	3	5	3	0	100	23.3	602
January 2003	31	34	11	11	3	7	2	1	100	23.1	618
February 2003	30	37	10	12	3	7	1	0	100	23.0	629
March 2003	30	35	12	11	3	7	1	1	100	22.0	643
April 2003	30	35	12	12	3	5	1	1	100	21.9	646
May 2003	33	33	13	12	2	5	2	1	100	21.2	656
June 2003	35	32	12	12	2	5	2	1	100	21.2	654
July 2003	36	32	12	10	2	5	2	2	100	20.9	655
August 2003	35	31	11	11	3	5	2	2	100	21.6	637
September 2003	34	33	10	11	4	5	2	2	100	21.7	647
October 2003	34	33	10	12	4	4	1	1	100	21.4	652
November 2003	34	34	11	13	3	3	1	1	100	20.9	670
December 2003	34	33	11	13	3	4	2	0	100	21.8	676
January 2004	32	33	13	13	4	4	2	0	100	22.3	652
February 2004	31	35	12	12	4	4	2	0	100	21.9	603
March 2004	33	36	12	12	2	3	1	0	100	19.7	564
April 2004	32	39	12	10	2	3	1	1	100	19.3	530
May 2004	32	36	13	11	2	4	1	1	100	20.5	528
June 2004	30	35	15	11	3	4	1	1	100	21.5	537
July 2004	31	35	15	10	2	5	1	1	100	20.8	537
August 2004	31	38	14	11	1	4	1	0	100	19.5	524
September 2004	34	38	12	11	1	3	1	0	100	18.6	518
October 2004	33	37	10	13	2	4	1	0	100	20.3	517
November 2004	33	34	12	12	3	4	1	0	100	21.0	546
December 2004	33	35	13	11	3	4	1	0	100	20.6	551
January 2005	33	36	14	12	1	3	1	0	100	19.0	557
February 2005	33	37	14	12	1	2	1	0	100	18.7	534
March 2005	29	40	13	13	2	2	1	0	100	19.6	519
April 2005	29	38	13	13	2	3	1	1	100	20.7	523
May 2005	32	36	10	13	2	3	2	1	100	20.7	562
June 2005	35	33	10	13	3	4	2	1	100	21.5	574
July 2005	38	32	8	12	2	4	3	1	100	20.4	589
August 2005	37	33	9	12	3	4	1	0	100	20.3	585
September 2005	35	35	11	12	3	3	1	0	100	19.9	586
October 2005	33	38	11	12	2	4	0	0	100	19.6	574
November 2005	34	38	12	11	1	4	0	0	100	18.8	587
December 2005	37	38	10	9	1	4	1	0	100	17.2	577
January 2006	39	35	11	8	2	4	1	0	100	17.8	579
February 2006	38	33	9	13	2	3	1	0	100	18.8	537

EDUCATION COLLEGE DEGREE

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>
March 2006	37	34	9	13	2	4	1	0	100	18.7	533
April 2006	38	38	6	12	2	3	1	0	100	17.6	534
May 2006	39	38	8	10	2	3	1	0	100	16.9	567
June 2006	38	37	9	10	2	3	1	0	100	17.2	577
July 2006	37	35	11	11	1	3	1	1	100	18.1	572
August 2006	34	39	11	10	1	3	1	1	100	17.2	537
September 2006	33	36	12	12	1	4	1	0	100	18.9	530
October 2006	32	39	12	10	2	4	1	0	100	18.8	534
November 2006	35	36	11	10	1	4	1	1	100	19.0	550
December 2006	37	38	10	9	2	3	1	1	100	17.4	541
January 2007	37	37	12	9	2	2	0	0	100	16.9	540
February 2007	36	38	12	10	3	2	0	0	100	17.2	547
March 2007	37	35	14	10	2	3	0	0	100	17.3	546
April 2007	38	35	13	10	1	3	0	0	100	16.6	543
May 2007	39	34	13	9	1	3	0	0	100	16.1	540
June 2007	39	35	12	9	2	2	1	0	100	16.5	548
July 2007	40	34	12	8	2	2	1	0	100	16.7	555
August 2007	40	33	11	9	3	2	2	0	100	18.1	546
September 2007	40	33	12	9	3	2	2	0	100	16.8	546
October 2007	37	35	11	11	3	2	2	0	100	17.8	552
November 2007	38	37	10	9	2	2	1	0	100	16.6	567
December 2007	36	37	10	10	2	3	2	1	100	18.1	568
January 2008	38	35	10	9	2	3	2	1	100	17.3	570
February 2008	35	36	10	11	3	2	2	1	100	18.7	570
March 2008	36	37	10	9	3	3	2	1	100	18.2	595
April 2008	33	39	10	10	2	2	2	1	100	19.2	586
May 2008	34	38	10	9	2	3	2	2	100	18.4	593
June 2008	34	37	10	12	1	2	2	1	100	18.7	567
July 2008	35	38	9	11	1	2	2	1	100	18.2	570
August 2008	35	38	11	11	1	2	2	0	100	18.1	575
September 2008	34	38	12	10	1	3	1	0	100	17.9	606
October 2008	35	36	12	10	2	4	1	0	100	18.3	604
November 2008	34	36	12	11	2	4	1	0	100	19.1	598
December 2008	35	33	12	13	2	3	1	0	100	19.9	572
January 2009	33	34	11	15	3	3	1	1	100	20.2	563
February 2009	33	36	11	13	2	3	1	1	100	19.6	560
March 2009	31	37	12	14	2	3	1	1	100	20.4	590
April 2009	33	33	14	13	2	3	1	1	100	20.8	625
May 2009	35	30	12	13	2	3	2	1	100	21.1	619
June 2009	38	30	12	10	2	4	2	1	100	19.9	629
July 2009	36	34	10	11	3	4	1	1	100	19.9	590
August 2009	34	36	11	12	2	4	1	1	100	20.1	589
September 2009	31	35	12	15	2	3	1	1	100	20.8	576
October 2009	33	34	12	14	2	3	1	1	100	20.8	616
November 2009	33	33	13	13	3	3	1	1	100	21.1	643
December 2009	36	33	11	12	3	3	1	1	100	19.9	650
January 2010	35	34	12	10	3	4	1	1	100	19.7	604
February 2010	36	34	11	10	3	4	2	1	100	19.9	572
March 2010	36	34	11	10	3	4	2	1	100	20.3	567
April 2010	37	31	12	12	3	3	2	0	100	20.3	593

EDUCATION COLLEGE DEGREE

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>
May 2010	36	32	13	11	3	3	1	1	100	19.5	613
June 2010	34	33	13	12	3	3	1	1	100	19.9	585
July 2010	32	35	13	13	3	3	1	1	100	20.2	586
August 2010	33	35	11	15	3	2	1	1	100	19.9	566
September 2010	34	34	9	16	2	2	1	0	100	19.9	593
October 2010	37	33	9	15	2	3	1	0	100	18.9	592
November 2010	37	32	11	14	2	4	1	0	100	19.5	613
December 2010	36	32	13	11	2	3	2	0	100	19.6	600
January 2011	36	30	14	11	3	4	1	0	100	20.6	606
February 2011	36	32	14	10	3	3	2	1	100	20.0	588
March 2011	38	29	13	10	4	5	1	1	100	20.6	589
April 2011	38	31	11	12	3	4	2	1	100	20.1	597
May 2011	37	30	10	15	3	3	1	1	100	20.6	602
June 2011	35	33	9	17	2	2	1	1	100	20.4	620
July 2011	37	33	10	15	2	2	1	0	100	19.9	598
August 2011	38	32	11	13	2	3	1	0	100	19.2	599
September 2011	39	32	12	10	2	4	0	1	100	17.7	592
October 2011	38	30	13	11	2	4	2	1	100	19.4	610
November 2011	39	30	13	11	2	3	1	0	100	19.0	618
December 2011	40	31	11	12	2	3	2	0	100	18.7	597
January 2012	41	33	11	11	2	2	1	0	100	16.6	585
February 2012	40	33	10	9	2	3	2	0	100	17.3	580
March 2012	39	34	11	10	2	3	1	0	100	17.8	606
April 2012	38	35	11	9	2	3	1	0	100	18.1	615
May 2012	40	34	9	10	2	3	1	0	100	17.8	624
June 2012	42	31	9	10	1	3	2	1	100	17.8	598
July 2012	42	29	8	13	2	3	2	1	100	18.6	603
August 2012	42	29	8	13	1	4	2	1	100	18.4	597
September 2012	41	30	8	14	1	4	1	0	100	18.7	614
October 2012	40	31	9	12	2	4	1	0	100	18.7	627
November 2012	40	31	11	12	2	3	1	0	100	18.7	619
December 2012	40	31	11	12	3	2	1	0	100	18.6	616
January 2013	40	30	12	12	2	3	1	0	100	18.5	613
February 2013	41	30	11	10	3	3	1	0	100	18.0	628
March 2013	40	29	13	10	2	4	2	0	100	19.2	628
April 2013	40	28	12	10	4	3	2	1	100	19.6	640
May 2013	38	28	13	12	4	3	2	0	100	20.9	632
June 2013	37	30	12	12	3	4	2	0	100	20.5	631
July 2013	37	30	13	12	2	5	1	0	100	20.3	638
August 2013	38	31	11	11	2	5	2	1	100	19.8	654
September 2013	39	31	10	11	3	4	2	1	100	19.5	677
October 2013	40	31	11	10	2	4	2	1	100	18.8	682
November 2013	41	30	11	10	3	3	2	0	100	18.7	697
December 2013	42	29	11	10	3	3	2	0	100	18.7	708
January 2014	43	28	11	10	3	3	1	0	100	17.8	709
February 2014	43	28	11	10	2	3	1	0	100	17.7	713
March 2014	42	32	11	9	2	3	1	1	100	17.2	710
April 2014	39	33	11	8	3	3	2	1	100	18.4	713
May 2014	39	34	11	9	3	2	2	1	100	17.6	728
June 2014	40	30	13	9	2	3	3	0	100	19.0	748

EDUCATION COLLEGE DEGREE

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>
July 2014	42	29	11	10	2	4	3	0	100	19.3	758
August 2014	41	29	10	10	2	4	3	0	100	19.5	750
September 2014	40	33	9	10	2	3	3	0	100	18.5	735
October 2014	39	35	10	10	2	3	2	0	100	17.9	725
November 2014	38	34	11	9	2	3	2	1	100	18.0	728
December 2014	37	32	12	10	4	3	1	1	100	19.0	746
January 2015	40	30	13	9	4	3	1	0	100	18.8	760
February 2015	37	32	14	8	3	4	2	0	100	19.8	770
March 2015	38	34	13	8	1	3	2	0	100	18.4	763
April 2015	36	35	13	10	1	3	2	0	100	18.8	757
May 2015	37	35	12	11	1	3	2	0	100	18.7	729
June 2015	36	33	13	11	2	3	2	0	100	19.3	720
July 2015	37	34	13	10	2	3	1	0	100	18.7	718
August 2015	37	33	13	10	3	2	2	0	100	18.8	762
September 2015	36	33	14	10	2	3	2	1	100	19.7	749
October 2015	36	33	13	11	2	3	2	1	100	19.7	754
November 2015	37	34	12	10	3	2	2	1	100	19.4	716
December 2015	34	33	14	12	2	3	1	1	100	20.1	710
January 2016	34	34	15	11	2	3	1	0	100	20.0	704
February 2016	36	34	14	11	1	3	2	0	100	19.3	707
March 2016	39	37	11	8	1	2	1	0	100	16.6	730
April 2016	39	37	9	9	3	2	1	0	100	17.0	727
May 2016	37	38	9	9	3	3	1	0	100	17.8	758
June 2016	36	38	8	11	3	3	2	0	100	18.2	762
July 2016	36	39	9	10	2	3	2	0	100	18.3	749
August 2016	35	38	9	11	2	3	2	0	100	18.1	752
September 2016	35	37	10	9	3	4	2	0	100	19.4	771
October 2016	36	36	11	10	2	4	2	0	100	19.7	819
November 2016	34	36	12	9	2	4	2	0	100	20.2	856
December 2016	36	36	13	9	1	2	2	0	100	18.5	889
January 2017	35	39	12	9	2	2	1	0	100	17.5	904
February 2017	38	37	11	10	2	2	1	0	100	17.2	904
March 2017	37	37	10	11	2	2	1	0	100	17.8	893
April 2017	38	34	12	10	2	2	1	0	100	18.5	906
May 2017	38	36	10	10	2	3	1	0	100	18.5	917
June 2017	38	35	11	9	3	3	2	0	100	18.3	931
July 2017	38	35	10	8	3	3	1	1	100	18.0	952
August 2017	40	34	11	8	3	3	2	1	100	17.8	944
September 2017	40	33	11	9	3	3	1	1	100	18.2	956
October 2017	41	32	11	9	3	3	1	1	100	18.0	939
November 2017	39	34	10	9	3	3	1	0	100	18.1	943
December 2017	38	35	10	9	3	3	2	0	100	18.5	956
January 2018	37	36	10	8	3	3	3	0	100	18.9	974
February 2018	39	34	12	7	3	3	2	0	100	18.5	954
March 2018	40	33	12	8	2	3	2	0	100	17.8	924
April 2018	42	32	12	8	2	2	1	0	100	16.8	885
May 2018	41	32	11	9	2	3	2	0	100	17.6	892
June 2018	39	35	10	9	2	3	2	0	100	18.0	905
July 2018	36	36	9	10	2	4	2	0	100	19.0	937
August 2018	38	36	9	9	3	4	1	0	100	18.3	928

EDUCATION COLLEGE DEGREE

**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 2018	40	34	9	9	3	3	1	0	100	17.5	918
October 2018	41	34	10	8	2	3	1	0	100	16.8	911
November 2018	41	34	10	9	2	3	2	0	100	16.7	908
December 2018	40	34	12	8	2	2	2	0	100	17.3	905
January 2019	39	34	12	9	2	3	2	0	100	17.8	911
February 2019	37	35	13	9	2	3	1	0	100	18.3	931
March 2019	39	35	11	8	2	4	1	0	100	17.7	952
April 2019	41	33	10	8	3	4	1	0	100	17.4	943
May 2019	42	34	9	8	2	3	1	0	100	16.3	924
June 2019	42	33	9	8	2	3	2	0	100	16.8	925
July 2019	41	34	10	9	2	3	2	0	100	17.1	929
August 2019	41	32	11	8	3	3	2	0	100	18.2	955
September 2019	41	33	11	7	3	3	1	0	100	17.6	951
October 2019	43	32	11	7	3	3	2	0	100	17.4	988
November 2019	42	32	12	8	2	3	1	0	100	17.2	985
December 2019	42	32	11	8	2	3	2	0	100	17.5	993
January 2020	42	33	10	7	2	3	2	0	100	17.0	976
February 2020	42	34	9	7	2	3	2	0	100	16.7	996
March 2020	42	33	10	8	2	3	2	0	100	17.3	1049
April 2020	40	32	11	10	2	3	1	0	100	18.6	1068
May 2020	40	30	11	11	2	4	2	0	100	19.6	1065
June 2020	39	29	12	11	3	4	2	0	100	20.4	1015
July 2020	37	29	13	11	3	4	3	0	100	21.5	987
August 2020	35	31	13	10	3	5	3	0	100	22.1	1029
September 2020	35	33	11	10	3	4	3	0	100	20.9	1037
October 2020	39	34	10	9	2	4	2	0	100	18.8	1058
November 2020	39	34	10	10	2	3	1	0	100	18.1	1011
December 2020	39	32	11	10	2	4	2	0	100	19.5	980
January 2021	37	34	12	10	1	4	2	0	100	20.0	952
February 2021	37	34	12	9	1	4	2	0	100	19.4	940
March 2021	40	33	13	8	1	3	1	0	100	17.1	961
April 2021	43	32	12	9	1	2	1	0	100	16.0	989
May 2021	44	32	12	9	1	2	1	0	100	15.4	983
June 2021	41	34	11	9	1	2	1	1	100	16.3	976
July 2021	41	33	12	8	1	3	1	1	100	16.5	924
August 2021	40	34	11	8	2	3	2	0	100	17.2	928
September 2021	41	34	11	8	2	3	1	0	100	16.5	941
October 2021	40	35	10	9	2	2	1	0	100	16.8	961
November 2021	42	34	9	9	1	3	1	1	100	15.8	971
December 2021	40	35	10	9	2	2	2	1	100	16.3	943
January 2022	42	34	10	9	1	2	2	0	100	16.0	937
February 2022	41	35	11	9	2	1	2	0	100	16.0	915
March 2022	44	34	10	8	1	1	1	0	100	14.5	933
April 2022	44	36	9	7	2	1	0	0	100	13.6	932
May 2022	46	35	10	7	1	2	0	0	100	12.9	949
June 2022	45	35	10	7	1	1	1	0	100	13.2	935
July 2022	44	32	12	7	1	1	1	0	100	14.5	928
August 2022	42	33	12	8	1	2	1	0	100	15.9	900
September 2022	42	33	11	9	2	3	1	0	100	16.2	896
October 2022	41	34	10	9	2	2	1	0	100	15.9	876

EDUCATION COLLEGE DEGREE

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>
November 2022	42	34	11	8	2	1	1	0	100	15.4	885
December 2022	41	34	11	8	2	2	1	1	100	16.0	875
January 2023	43	32	11	7	2	3	2	1	100	16.1	908
February 2023	42	31	11	8	2	3	2	1	100	16.7	914
March 2023	43	33	11	8	2	2	1	1	100	15.9	909
April 2023	40	33	11	10	2	2	1	0	100	16.6	886
May 2023	41	34	10	10	2	2	1	0	100	15.9	889
June 2023	43	31	11	10	2	2	0	1	100	16.2	896
July 2023	45	31	9	9	2	2	0	1	100	14.9	931
August 2023	45	29	9	9	2	3	1	1	100	16.0	931
September 2023	44	30	10	9	2	3	1	1	100	16.4	936
October 2023	42	30	11	9	3	4	1	0	100	17.7	913
November 2023	41	31	12	9	3	3	1	0	100	17.6	906
December 2023	41	30	12	9	2	3	1	0	100	17.6	925

EDUCATION COLLEGE DEGREE

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?"

<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 1998	20	26	12	16	6	14	5	1	100	35.7	537
March 1998	18	28	13	17	5	12	5	2	100	35.1	550
April 1998	17	28	12	15	6	13	6	2	100	36.8	562
May 1998	19	29	11	14	7	12	6	2	100	35.6	547
June 1998	20	27	14	12	7	12	6	2	100	35.4	531
July 1998	20	30	15	10	7	10	5	2	100	32.9	557
August 1998	19	30	16	12	7	11	4	2	100	32.9	569
September 1998	17	32	13	12	8	14	3	1	100	34.6	589
October 1998	15	28	13	14	9	16	4	2	100	37.8	553
November 1998	16	26	13	12	8	18	5	2	100	39.9	555
December 1998	17	27	14	13	6	15	6	2	100	37.7	554
January 1999	19	27	14	11	6	16	6	1	100	36.6	569
February 1999	19	27	15	11	7	15	4	1	100	35.5	560
March 1999	19	26	14	12	8	15	4	2	100	36.7	555
April 1999	17	25	17	13	7	15	4	2	100	36.8	544
May 1999	19	28	16	13	5	14	4	2	100	34.3	574
June 1999	18	27	17	13	5	13	4	2	100	34.1	584
July 1999	20	27	14	14	6	14	4	1	100	34.7	602
August 1999	20	28	13	15	6	12	4	1	100	34.5	589
September 1999	18	29	13	14	7	14	4	1	100	35.9	576
October 1999	15	34	16	13	6	12	4	0	100	34.0	565
November 1999	14	32	14	14	7	13	5	1	100	36.2	578
December 1999	13	33	14	14	7	13	5	1	100	36.4	573
January 2000	15	26	13	13	9	16	7	1	100	40.2	571
February 2000	14	26	14	13	9	16	7	2	100	40.5	569
March 2000	15	26	13	14	8	16	6	2	100	39.6	598
April 2000	14	33	12	11	7	16	5	2	100	36.8	592
May 2000	16	34	13	9	6	16	4	2	100	35.1	599
June 2000	16	36	11	9	6	16	4	2	100	34.2	570
July 2000	17	32	11	11	6	16	5	2	100	35.5	573
August 2000	17	31	10	13	6	18	4	2	100	37.1	572
September 2000	19	27	12	13	7	17	4	2	100	37.0	603
October 2000	19	27	14	13	6	15	3	2	100	35.0	621
November 2000	20	28	15	12	7	12	4	2	100	33.6	626
December 2000	20	31	14	11	6	13	4	2	100	32.8	611
January 2001	19	28	14	10	8	15	5	2	100	36.0	600
February 2001	18	28	13	10	7	17	4	2	100	36.6	586
March 2001	19	25	14	11	8	18	4	1	100	37.5	616
April 2001	18	30	13	12	7	16	3	1	100	34.8	626
May 2001	20	27	13	14	8	14	3	1	100	34.3	636
June 2001	18	28	14	14	8	14	3	1	100	34.7	593
July 2001	20	26	13	14	7	14	4	1	100	34.9	585
August 2001	17	29	13	15	5	15	4	1	100	35.2	585
September 2001	18	28	13	15	6	15	5	1	100	35.9	610
October 2001	15	28	13	15	7	15	5	2	100	37.8	625
November 2001	16	27	14	14	8	14	6	2	100	38.6	613

EDUCATION COLLEGE DEGREE

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
December	2001	16	27	14	15	7	13	6	2	100	38.5	589
January	2002	17	25	15	15	7	14	6	1	100	38.0	569
February	2002	16	26	16	14	7	14	4	2	100	36.6	588
March	2002	16	25	15	15	7	16	4	1	100	38.1	601
April	2002	17	27	14	15	6	16	5	1	100	37.0	625
May	2002	16	28	11	15	8	16	6	1	100	38.4	605
June	2002	17	30	11	13	8	15	5	1	100	36.3	617
July	2002	17	27	14	13	10	14	5	1	100	37.2	605
August	2002	17	28	15	12	9	13	4	1	100	36.3	615
September	2002	16	29	15	13	8	13	4	1	100	36.5	626
October	2002	15	30	15	13	8	13	5	1	100	36.7	623
November	2002	16	29	14	13	7	16	4	2	100	37.0	621
December	2002	17	28	14	12	6	16	4	2	100	36.4	602
January	2003	20	28	13	13	5	17	3	2	100	34.9	618
February	2003	21	26	13	13	7	15	3	1	100	34.5	629
March	2003	20	25	14	16	7	13	4	0	100	34.9	643
April	2003	19	25	14	16	8	13	5	0	100	35.9	646
May	2003	18	25	15	15	6	16	4	1	100	36.7	656
June	2003	19	26	13	14	6	16	5	1	100	36.9	654
July	2003	19	26	14	15	5	17	4	1	100	37.0	655
August	2003	19	25	16	14	5	16	4	1	100	37.1	637
September	2003	18	23	18	13	7	17	4	1	100	37.8	647
October	2003	18	24	16	13	7	17	4	1	100	38.1	652
November	2003	17	27	14	13	9	15	4	1	100	36.9	670
December	2003	17	30	13	14	7	14	4	1	100	36.1	676
January	2004	17	28	13	15	6	14	4	2	100	36.1	652
February	2004	19	25	14	15	6	15	4	2	100	36.1	603
March	2004	18	24	13	15	9	16	4	2	100	38.3	564
April	2004	17	25	16	14	9	15	4	1	100	36.9	530
May	2004	17	26	16	13	8	16	3	1	100	36.8	528
June	2004	17	27	18	13	7	15	2	1	100	35.1	537
July	2004	17	27	15	14	8	16	2	1	100	35.6	537
August	2004	18	27	12	14	8	17	2	1	100	35.8	524
September	2004	19	28	12	17	7	15	3	0	100	35.3	518
October	2004	17	29	14	15	7	14	3	1	100	35.0	517
November	2004	16	29	16	14	6	13	3	1	100	34.5	546
December	2004	16	29	16	11	7	15	4	2	100	35.8	551
January	2005	18	28	14	11	8	14	4	2	100	35.9	557
February	2005	19	27	13	12	8	14	5	2	100	36.3	534
March	2005	19	27	14	13	7	15	4	2	100	35.7	519
April	2005	18	26	14	15	6	16	4	1	100	36.7	523
May	2005	16	27	13	17	7	16	3	1	100	37.4	562
June	2005	20	27	13	14	8	15	3	1	100	35.4	574
July	2005	21	26	12	14	8	15	4	1	100	36.0	589
August	2005	20	25	15	14	7	13	5	1	100	35.6	585
September	2005	18	25	15	16	7	12	5	1	100	36.1	586
October	2005	16	28	16	16	6	13	4	1	100	35.8	574
November	2005	17	31	15	14	7	13	3	0	100	34.5	587

EDUCATION COLLEGE DEGREE

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>
December 2005	15	32	14	13	9	14	3	0	100	35.3	577
January 2006	18	31	13	13	9	13	2	1	100	33.3	579
February 2006	18	28	13	15	8	14	3	1	100	35.5	537
March 2006	20	26	12	16	7	13	5	1	100	36.0	533
April 2006	21	24	13	15	7	15	5	1	100	36.7	534
May 2006	22	26	12	16	7	13	4	1	100	35.1	567
June 2006	20	26	13	18	7	13	2	1	100	34.6	577
July 2006	17	27	12	19	7	14	3	1	100	36.0	572
August 2006	18	26	14	16	7	14	3	1	100	36.4	537
September 2006	16	26	15	14	8	17	3	1	100	37.5	530
October 2006	20	24	14	13	8	17	3	0	100	36.9	534
November 2006	19	24	14	14	7	17	4	1	100	37.7	550
December 2006	19	25	15	13	7	16	5	1	100	37.3	541
January 2007	17	26	16	13	6	15	5	1	100	37.4	540
February 2007	16	27	17	13	8	15	3	1	100	37.1	547
March 2007	17	26	16	14	8	14	4	0	100	37.1	546
April 2007	18	25	15	15	9	14	4	1	100	36.4	543
May 2007	19	24	14	14	9	14	5	1	100	37.0	540
June 2007	19	27	13	13	9	14	4	1	100	36.0	548
July 2007	16	26	14	14	8	16	6	1	100	38.7	555
August 2007	18	26	13	13	8	15	5	1	100	36.9	546
September 2007	17	26	13	14	9	15	6	1	100	38.1	546
October 2007	19	29	12	12	10	13	5	1	100	35.2	552
November 2007	16	30	12	14	9	12	5	1	100	36.2	567
December 2007	18	30	12	14	9	11	4	1	100	34.9	568
January 2008	19	26	12	16	8	14	4	1	100	36.0	570
February 2008	18	27	12	14	10	16	3	1	100	36.8	570
March 2008	18	26	13	13	8	17	3	0	100	37.4	595
April 2008	17	30	13	13	8	14	4	0	100	35.9	586
May 2008	17	30	14	14	8	13	4	0	100	34.8	593
June 2008	18	29	14	15	7	13	5	1	100	35.1	567
July 2008	19	27	15	13	7	14	4	1	100	35.2	570
August 2008	18	25	15	14	8	13	5	1	100	37.1	575
September 2008	17	27	16	13	8	13	4	1	100	36.6	606
October 2008	17	27	15	15	8	13	5	1	100	36.3	604
November 2008	19	27	15	14	6	12	3	2	100	33.1	598
December 2008	20	27	14	15	6	12	3	2	100	32.7	572
January 2009	19	26	15	15	7	13	3	2	100	33.9	563
February 2009	17	27	16	15	8	13	3	1	100	35.3	560
March 2009	17	26	15	16	8	14	3	1	100	36.4	590
April 2009	18	26	15	16	7	13	4	1	100	36.1	625
May 2009	19	26	14	16	7	12	5	2	100	35.8	619
June 2009	21	25	14	15	7	12	5	2	100	34.4	629
July 2009	22	25	13	15	8	12	4	1	100	34.0	590
August 2009	21	25	14	16	8	11	4	1	100	33.8	589
September 2009	19	24	14	19	8	12	4	1	100	35.8	576
October 2009	17	24	15	18	8	14	4	1	100	36.8	616
November 2009	16	26	15	16	6	16	4	1	100	37.4	643

EDUCATION COLLEGE DEGREE

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>
December 2009	18	28	14	13	6	17	4	1	100	35.5	650
January 2010	18	29	13	14	5	16	4	1	100	35.1	604
February 2010	21	28	12	15	8	12	4	1	100	33.7	572
March 2010	20	28	12	18	7	11	3	1	100	33.1	567
April 2010	21	27	12	17	7	11	3	1	100	32.9	593
May 2010	18	29	15	15	5	14	3	1	100	33.8	613
June 2010	18	29	16	13	6	15	4	0	100	35.1	585
July 2010	19	30	15	13	5	14	4	0	100	33.8	586
August 2010	21	28	12	15	6	13	4	1	100	33.8	566
September 2010	21	29	12	15	7	11	4	1	100	33.2	593
October 2010	21	27	12	15	8	12	3	1	100	33.7	592
November 2010	20	28	12	15	9	12	3	1	100	33.7	613
December 2010	19	28	13	14	9	13	3	1	100	34.3	600
January 2011	17	29	15	13	8	14	4	1	100	35.3	606
February 2011	16	29	14	13	7	14	5	1	100	36.7	588
March 2011	19	26	12	14	7	15	6	1	100	36.8	589
April 2011	20	25	9	17	7	16	5	1	100	37.6	597
May 2011	20	26	11	15	8	16	5	0	100	37.0	602
June 2011	18	27	13	16	7	16	4	0	100	37.1	620
July 2011	16	30	16	12	7	15	3	1	100	35.2	598
August 2011	17	30	16	13	6	15	3	1	100	34.8	599
September 2011	20	29	13	11	8	15	4	1	100	34.4	592
October 2011	20	25	13	14	8	15	4	1	100	36.4	610
November 2011	21	24	14	13	8	14	5	1	100	35.7	618
December 2011	18	25	17	13	8	12	6	1	100	36.6	597
January 2012	18	25	17	11	10	13	6	1	100	37.4	585
February 2012	19	25	15	11	10	15	5	1	100	37.2	580
March 2012	19	26	13	11	8	17	4	1	100	37.6	606
April 2012	19	29	12	13	6	16	4	1	100	36.0	615
May 2012	17	27	12	16	5	17	4	2	100	37.5	624
June 2012	17	26	13	17	6	15	4	2	100	37.0	598
July 2012	20	25	12	16	6	15	3	2	100	35.8	603
August 2012	20	28	12	14	6	13	4	2	100	34.3	597
September 2012	19	27	13	13	6	15	5	2	100	35.8	614
October 2012	18	26	14	14	7	15	6	1	100	37.3	627
November 2012	16	26	14	15	7	17	5	2	100	38.8	619
December 2012	17	25	14	15	9	15	4	1	100	37.6	616
January 2013	18	26	13	13	9	15	4	1	100	36.5	613
February 2013	20	25	14	13	9	13	5	1	100	35.6	628
March 2013	21	25	14	13	7	15	5	1	100	35.5	628
April 2013	20	22	14	15	6	16	5	1	100	37.4	640
May 2013	19	24	13	15	7	15	5	1	100	37.5	632
June 2013	19	26	13	14	7	13	6	1	100	36.5	631
July 2013	18	29	12	13	8	12	6	1	100	35.7	638
August 2013	19	27	13	13	8	13	5	2	100	35.2	654
September 2013	19	26	12	14	9	13	4	2	100	35.6	677
October 2013	20	26	12	13	9	14	4	2	100	35.3	682
November 2013	19	26	12	13	9	16	4	2	100	36.8	697

EDUCATION COLLEGE DEGREE

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>
December 2013	21	28	11	11	7	17	4	1	100	35.4	708
January 2014	20	26	13	12	7	17	6	0	100	37.5	709
February 2014	19	27	12	11	6	18	6	0	100	37.8	713
March 2014	18	24	14	11	9	18	6	1	100	39.7	710
April 2014	20	25	15	10	9	16	5	1	100	37.4	713
May 2014	21	23	16	11	8	15	5	1	100	36.9	728
June 2014	22	24	14	12	7	15	6	1	100	36.5	748
July 2014	23	23	12	14	6	16	6	1	100	36.8	758
August 2014	22	25	10	15	7	15	6	1	100	36.8	750
September 2014	21	26	9	14	7	16	6	1	100	37.4	735
October 2014	19	26	10	13	8	17	6	1	100	38.3	725
November 2014	20	25	10	13	9	18	5	1	100	38.1	728
December 2014	20	23	13	14	9	17	4	1	100	37.9	746
January 2015	21	23	14	13	9	16	4	0	100	37.0	760
February 2015	22	23	16	12	8	13	5	0	100	35.6	770
March 2015	21	25	14	11	8	15	5	0	100	36.0	763
April 2015	19	24	13	15	8	15	6	0	100	37.9	757
May 2015	19	24	11	15	8	18	6	0	100	39.2	729
June 2015	19	22	11	14	8	18	7	0	100	40.4	720
July 2015	20	24	12	12	8	16	7	1	100	38.5	718
August 2015	19	23	14	12	9	16	6	0	100	39.1	762
September 2015	20	23	15	12	10	15	5	1	100	37.9	749
October 2015	20	20	14	12	10	19	5	1	100	40.3	754
November 2015	19	21	12	14	9	18	6	1	100	40.7	716
December 2015	19	21	11	14	9	19	7	1	100	41.4	710
January 2016	20	23	12	14	8	16	6	1	100	38.7	704
February 2016	20	25	13	11	9	17	5	1	100	37.6	707
March 2016	20	25	11	13	9	16	5	1	100	37.5	730
April 2016	21	23	10	13	9	18	5	1	100	39.1	727
May 2016	22	20	10	13	9	19	6	1	100	40.0	758
June 2016	22	21	10	13	7	21	6	1	100	39.9	762
July 2016	21	22	11	13	7	19	6	0	100	39.6	749
August 2016	19	24	12	13	6	19	6	1	100	39.7	752
September 2016	17	26	13	12	7	19	5	1	100	39.8	771
October 2016	17	25	14	10	9	19	6	1	100	40.6	819
November 2016	19	25	12	10	9	18	7	0	100	39.6	856
December 2016	21	23	11	12	9	17	6	1	100	38.8	889
January 2017	20	26	10	13	9	16	5	1	100	37.8	904
February 2017	19	26	10	12	9	18	4	1	100	38.4	904
March 2017	18	26	10	12	9	19	4	1	100	39.3	893
April 2017	20	25	10	12	9	19	4	1	100	38.8	906
May 2017	21	25	11	11	9	19	4	0	100	38.0	917
June 2017	21	24	13	10	8	19	4	0	100	38.0	931
July 2017	19	25	13	11	8	19	4	0	100	38.2	952
August 2017	18	25	13	13	7	17	5	1	100	38.3	944
September 2017	19	25	12	13	8	16	6	1	100	38.7	956
October 2017	19	24	12	13	8	16	7	1	100	39.8	939
November 2017	19	25	10	12	9	18	7	1	100	40.6	943

EDUCATION COLLEGE DEGREE

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>
December 2017	20	25	11	12	8	19	6	0	100	39.0	956
January 2018	21	25	12	10	7	18	7	0	100	38.2	974
February 2018	22	24	12	9	8	18	7	0	100	38.3	954
March 2018	21	22	11	9	9	19	8	0	100	40.5	924
April 2018	21	22	11	10	9	20	7	0	100	41.0	885
May 2018	21	22	12	10	8	19	7	0	100	39.6	892
June 2018	22	24	12	10	8	18	5	0	100	37.3	905
July 2018	22	25	11	11	9	16	5	0	100	36.6	937
August 2018	23	24	11	10	9	17	6	0	100	37.2	928
September 2018	22	22	12	9	10	18	6	0	100	39.0	918
October 2018	22	22	11	10	9	19	7	0	100	40.0	911
November 2018	20	21	11	12	10	19	7	0	100	41.0	908
December 2018	22	22	11	12	8	17	7	0	100	39.1	905
January 2019	21	23	12	11	9	17	7	1	100	39.0	911
February 2019	21	24	12	10	9	17	7	1	100	38.3	931
March 2019	20	24	11	11	9	17	8	1	100	39.9	952
April 2019	20	24	10	10	8	20	7	1	100	40.4	943
May 2019	20	23	10	11	7	21	7	0	100	41.0	924
June 2019	20	23	11	11	6	21	7	1	100	41.1	925
July 2019	20	23	11	13	7	19	7	1	100	40.3	929
August 2019	20	22	11	12	7	19	8	1	100	40.8	955
September 2019	21	21	10	13	7	19	9	1	100	41.4	951
October 2019	20	21	10	12	7	20	9	1	100	42.3	988
November 2019	20	20	9	13	9	20	9	1	100	42.7	985
December 2019	19	20	9	12	10	20	9	0	100	43.7	993
January 2020	18	21	8	12	11	20	9	0	100	44.1	976
February 2020	18	20	10	12	10	21	8	1	100	44.4	996
March 2020	16	21	11	11	9	22	9	1	100	45.3	1049
April 2020	16	20	11	10	10	22	9	1	100	46.0	1068
May 2020	16	20	10	11	10	23	9	1	100	46.3	1065
June 2020	17	19	10	11	10	23	9	1	100	46.2	1015
July 2020	17	18	11	11	10	24	8	1	100	45.9	987
August 2020	15	19	11	12	11	22	9	1	100	46.2	1029
September 2020	15	19	11	12	11	22	9	1	100	46.2	1037
October 2020	15	20	11	13	9	21	10	0	100	46.4	1058
November 2020	15	20	11	12	8	23	10	0	100	46.5	1011
December 2020	17	20	12	11	8	23	9	1	100	45.4	980
January 2021	18	19	12	11	9	23	8	1	100	44.7	952
February 2021	18	20	12	11	9	21	8	1	100	43.4	940
March 2021	19	20	11	12	8	20	9	1	100	43.8	961
April 2021	18	19	11	12	9	20	9	1	100	44.6	989
May 2021	19	18	11	12	8	23	9	1	100	45.4	983
June 2021	17	18	12	11	9	24	8	2	100	45.8	976
July 2021	18	18	12	11	8	23	8	2	100	45.5	924
August 2021	19	19	12	10	9	22	8	1	100	43.8	928
September 2021	19	19	12	13	8	20	8	1	100	43.1	941
October 2021	20	19	10	12	9	20	8	1	100	43.0	961
November 2021	19	17	11	13	9	20	9	1	100	44.5	971

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>
December	2021	18	19	12	12	7	23	8	2	100	44.8	943
January	2022	16	20	13	12	7	22	10	1	100	45.7	937
February	2022	15	20	12	10	8	22	10	1	100	46.3	915
March	2022	16	20	11	10	9	21	11	1	100	45.8	933
April	2022	17	22	10	10	9	22	9	1	100	44.6	932
May	2022	17	22	9	11	9	21	9	1	100	44.4	949
June	2022	17	22	9	13	9	21	8	0	100	43.9	935
July	2022	16	21	11	15	9	20	8	1	100	43.9	928
August	2022	17	21	11	16	8	19	7	1	100	42.3	900
September	2022	18	21	12	15	8	18	7	1	100	42.0	896
October	2022	20	20	12	13	11	19	6	1	100	41.6	876
November	2022	18	20	12	12	11	19	6	1	100	42.7	885
December	2022	17	19	11	13	12	21	6	1	100	43.5	875
January	2023	18	18	11	13	10	22	7	1	100	44.1	908
February	2023	20	19	11	12	9	21	7	0	100	42.6	914
March	2023	20	20	12	11	8	21	8	0	100	42.3	909
April	2023	20	20	13	12	9	20	8	0	100	42.0	886
May	2023	19	20	13	11	9	20	8	0	100	42.6	889
June	2023	21	17	13	11	9	20	7	1	100	42.3	896
July	2023	20	19	11	12	9	20	8	1	100	42.5	931
August	2023	21	18	13	13	8	18	7	1	100	41.4	931
September	2023	18	20	12	13	8	19	8	1	100	42.8	936
October	2023	20	20	13	14	8	17	8	1	100	40.8	913
November	2023	18	23	11	13	8	19	8	0	100	41.2	906
December	2023	21	23	10	13	8	17	8	0	100	39.7	925

TABLE 19

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	43	36	21	0	100	121	537
March 1998	43	34	22	1	100	121	550
April 1998	42	35	21	1	100	121	562
May 1998	43	34	22	1	100	120	547
June 1998	42	35	22	1	100	120	531
July 1998	42	35	23	1	100	119	557
August 1998	42	34	23	1	100	120	569
September 1998	42	35	22	0	100	120	589
October 1998	42	37	20	0	100	122	553
November 1998	42	37	21	0	100	120	555
December 1998	39	37	24	0	100	116	554
January 1999	39	35	25	0	100	114	569
February 1999	40	33	26	0	100	114	560
March 1999	40	34	25	1	100	115	555
April 1999	38	37	24	1	100	114	544
May 1999	36	40	24	1	100	112	574
June 1999	39	39	22	0	100	117	584
July 1999	43	36	21	0	100	122	602
August 1999	43	34	23	0	100	119	589
September 1999	42	34	24	0	100	118	576
October 1999	38	37	26	0	100	112	565
November 1999	37	39	24	0	100	113	578
December 1999	37	41	22	0	100	115	573
January 2000	41	39	20	0	100	121	571
February 2000	43	37	20	0	100	123	569
March 2000	43	36	21	1	100	122	598
April 2000	44	35	21	1	100	123	592
May 2000	44	36	19	0	100	125	599
June 2000	45	36	20	0	100	125	570
July 2000	46	35	19	0	100	126	573
August 2000	45	35	20	0	100	126	572
September 2000	44	37	19	1	100	125	603
October 2000	43	38	18	1	100	125	621
November 2000	44	39	16	1	100	128	626
December 2000	48	36	16	0	100	131	611
January 2001	45	37	18	0	100	127	600
February 2001	42	38	20	0	100	122	586
March 2001	37	40	23	0	100	115	616
April 2001	33	42	24	1	100	109	626
May 2001	33	42	24	1	100	109	636
June 2001	33	47	20	1	100	113	593
July 2001	34	46	20	0	100	114	585
August 2001	32	47	21	0	100	111	585
September 2001	28	44	27	0	100	101	610
October 2001	27	45	28	0	100	99	625
November 2001	25	45	29	1	100	96	613
December 2001	26	46	27	1	100	99	589

EDUCATION COLLEGE DEGREE

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 2002	29	44	26	1	100	103	569
February 2002	29	42	28	1	100	102	588
March 2002	31	39	29	1	100	102	601
April 2002	29	41	30	1	100	99	625
May 2002	28	42	29	0	100	99	605
June 2002	25	41	34	0	100	91	617
July 2002	23	38	38	1	100	86	605
August 2002	20	37	42	1	100	78	615
September 2002	19	38	42	0	100	77	626
October 2002	18	40	41	1	100	77	623
November 2002	20	38	41	1	100	79	621
December 2002	21	37	41	2	100	80	602
January 2003	21	36	42	1	100	79	618
February 2003	18	38	43	1	100	75	629
March 2003	18	38	43	0	100	75	643
April 2003	19	37	43	1	100	76	646
May 2003	22	37	41	1	100	81	656
June 2003	22	38	39	1	100	83	654
July 2003	20	41	38	1	100	82	655
August 2003	22	39	37	1	100	85	637
September 2003	24	39	36	1	100	88	647
October 2003	27	38	35	0	100	92	652
November 2003	26	40	33	1	100	93	670
December 2003	24	40	34	1	100	90	676
January 2004	26	42	31	1	100	96	652
February 2004	25	44	30	1	100	95	603
March 2004	29	42	29	0	100	101	564
April 2004	30	39	31	0	100	99	530
May 2004	31	37	32	0	100	99	528
June 2004	27	41	32	0	100	95	537
July 2004	26	43	31	0	100	94	537
August 2004	27	44	29	0	100	99	524
September 2004	28	43	29	0	100	99	518
October 2004	29	40	31	1	100	98	517
November 2004	28	39	32	1	100	96	546
December 2004	30	36	33	1	100	98	551
January 2005	29	41	30	0	100	99	557
February 2005	28	42	29	0	100	99	534
March 2005	25	46	29	0	100	95	519
April 2005	24	44	32	0	100	91	523
May 2005	23	43	34	0	100	89	562
June 2005	24	42	34	0	100	90	574
July 2005	26	42	33	0	100	93	589
August 2005	26	42	32	0	100	94	585
September 2005	26	43	31	0	100	95	586
October 2005	24	43	33	0	100	91	574
November 2005	25	42	33	0	100	92	587
December 2005	27	40	33	0	100	95	577
January 2006	29	40	30	1	100	99	579
February 2006	32	38	30	1	100	102	537

EDUCATION COLLEGE DEGREE

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>
March 2006	32	37	30	1	100	102	533
April 2006	34	38	28	0	100	105	534
May 2006	32	38	29	0	100	103	567
June 2006	31	40	28	1	100	103	577
July 2006	32	37	31	0	100	100	572
August 2006	33	37	29	0	100	104	537
September 2006	33	37	29	0	100	104	530
October 2006	33	40	27	0	100	107	534
November 2006	31	42	26	0	100	105	550
December 2006	32	43	25	0	100	107	541
January 2007	33	41	26	0	100	107	540
February 2007	36	39	25	0	100	111	547
March 2007	35	41	25	0	100	110	546
April 2007	32	42	25	1	100	107	543
May 2007	32	43	25	1	100	107	540
June 2007	30	43	26	1	100	105	548
July 2007	31	46	23	1	100	108	555
August 2007	31	46	23	0	100	108	546
September 2007	31	48	21	0	100	110	546
October 2007	30	46	23	0	100	107	552
November 2007	29	45	25	0	100	104	567
December 2007	28	43	28	0	100	100	568
January 2008	27	45	28	0	100	99	570
February 2008	26	46	28	0	100	97	570
March 2008	25	46	28	1	100	97	595
April 2008	24	44	32	0	100	92	586
May 2008	19	45	35	1	100	84	593
June 2008	19	44	36	1	100	83	567
July 2008	18	43	37	1	100	81	570
August 2008	20	42	36	1	100	84	575
September 2008	19	41	39	1	100	80	606
October 2008	17	42	41	1	100	76	604
November 2008	13	38	49	0	100	64	598
December 2008	9	39	52	0	100	57	572
January 2009	8	39	53	0	100	55	563
February 2009	8	37	55	0	100	53	560
March 2009	7	36	57	0	100	50	590
April 2009	7	35	58	0	100	49	625
May 2009	5	38	56	1	100	49	619
June 2009	7	37	55	1	100	51	629
July 2009	7	37	56	1	100	51	590
August 2009	8	37	54	0	100	54	589
September 2009	8	37	54	0	100	54	576
October 2009	8	37	55	0	100	54	616
November 2009	9	38	53	0	100	56	643
December 2009	9	39	51	0	100	58	650
January 2010	12	43	45	0	100	66	604
February 2010	12	43	45	0	100	67	572
March 2010	12	41	47	0	100	66	567
April 2010	11	38	51	0	100	60	593

EDUCATION COLLEGE DEGREE

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>
May 2010	13	37	50	0	100	62	613
June 2010	13	38	49	0	100	64	585
July 2010	14	36	50	0	100	63	586
August 2010	13	36	50	1	100	63	566
September 2010	12	33	55	1	100	57	593
October 2010	11	35	53	1	100	58	592
November 2010	11	36	54	0	100	57	613
December 2010	11	39	50	0	100	61	600
January 2011	11	38	50	0	100	61	606
February 2011	13	39	48	0	100	64	588
March 2011	13	41	46	0	100	67	589
April 2011	15	41	44	0	100	71	597
May 2011	14	41	45	0	100	69	602
June 2011	14	39	46	1	100	68	620
July 2011	13	40	46	0	100	67	598
August 2011	12	40	48	1	100	64	599
September 2011	11	38	51	0	100	60	592
October 2011	11	35	53	1	100	59	610
November 2011	12	35	53	0	100	59	618
December 2011	12	36	52	0	100	60	597
January 2012	10	38	51	0	100	59	585
February 2012	11	38	52	0	100	59	580
March 2012	13	39	48	0	100	65	606
April 2012	14	41	44	1	100	70	615
May 2012	15	44	40	1	100	74	624
June 2012	14	46	39	0	100	75	598
July 2012	14	43	43	0	100	72	603
August 2012	15	40	44	0	100	71	597
September 2012	16	41	43	0	100	73	614
October 2012	18	41	41	0	100	77	627
November 2012	17	44	38	0	100	79	619
December 2012	17	43	40	0	100	78	616
January 2013	16	41	42	0	100	74	613
February 2013	16	40	44	0	100	72	628
March 2013	18	40	42	0	100	76	628
April 2013	19	42	39	0	100	79	640
May 2013	20	43	37	0	100	83	632
June 2013	19	44	37	0	100	82	631
July 2013	19	45	36	0	100	83	638
August 2013	19	45	36	0	100	84	654
September 2013	20	42	38	1	100	82	677
October 2013	20	41	38	1	100	83	682
November 2013	21	42	37	0	100	85	697
December 2013	22	43	34	0	100	88	708
January 2014	22	45	32	1	100	90	709
February 2014	22	45	33	1	100	89	713
March 2014	24	44	31	1	100	93	710
April 2014	26	41	32	1	100	95	713
May 2014	27	42	31	1	100	96	728
June 2014	26	41	33	0	100	93	748

EDUCATION COLLEGE DEGREE

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>
July 2014	25	42	33	0	100	92	758
August 2014	25	42	33	0	100	92	750
September 2014	27	43	30	0	100	97	735
October 2014	28	42	29	0	100	99	725
November 2014	28	41	30	1	100	98	728
December 2014	29	40	31	0	100	97	746
January 2015	29	41	30	0	100	99	760
February 2015	31	42	27	0	100	103	770
March 2015	30	40	30	0	100	100	763
April 2015	30	41	29	0	100	100	757
May 2015	28	41	31	0	100	97	729
June 2015	31	42	26	0	100	105	720
July 2015	31	43	26	0	100	106	718
August 2015	33	44	23	0	100	110	762
September 2015	29	43	28	0	100	101	749
October 2015	29	41	29	0	100	100	754
November 2015	28	42	30	0	100	98	716
December 2015	30	44	26	0	100	105	710
January 2016	31	44	26	0	100	105	704
February 2016	31	42	26	0	100	105	707
March 2016	31	41	28	0	100	103	730
April 2016	30	43	27	0	100	103	727
May 2016	30	43	27	0	100	104	758
June 2016	29	46	26	0	100	103	762
July 2016	28	45	27	0	100	102	749
August 2016	27	46	27	0	100	100	752
September 2016	29	42	29	0	100	99	771
October 2016	30	43	27	0	100	103	819
November 2016	31	42	27	0	100	105	856
December 2016	32	43	25	0	100	107	889
January 2017	31	43	26	0	100	105	904
February 2017	31	43	26	0	100	105	904
March 2017	29	45	25	0	100	104	893
April 2017	31	44	25	0	100	105	906
May 2017	32	44	23	1	100	109	917
June 2017	33	42	24	0	100	109	931
July 2017	34	40	25	1	100	108	952
August 2017	33	41	26	0	100	108	944
September 2017	33	42	25	0	100	109	956
October 2017	33	46	21	0	100	111	939
November 2017	31	46	22	0	100	109	943
December 2017	30	44	25	0	100	105	956
January 2018	32	41	27	0	100	105	974
February 2018	34	40	25	0	100	109	954
March 2018	36	40	23	0	100	113	924
April 2018	36	41	23	0	100	113	885
May 2018	37	41	22	0	100	115	892
June 2018	36	42	22	0	100	115	905
July 2018	37	42	22	0	100	115	937
August 2018	34	42	24	0	100	111	928

EDUCATION COLLEGE DEGREE

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 2018	35	41	24	0	100	111	918
October 2018	35	41	24	0	100	111	911
November 2018	35	42	23	0	100	112	908
December 2018	34	43	23	0	100	111	905
January 2019	32	44	24	0	100	108	911
February 2019	34	43	23	0	100	111	931
March 2019	35	43	22	0	100	114	952
April 2019	36	42	21	0	100	115	943
May 2019	34	43	22	0	100	112	924
June 2019	34	43	23	0	100	112	925
July 2019	35	44	21	0	100	114	929
August 2019	33	44	23	0	100	110	955
September 2019	31	44	25	0	100	106	951
October 2019	33	42	25	0	100	107	988
November 2019	33	44	22	0	100	111	985
December 2019	37	44	19	0	100	118	993
January 2020	36	47	17	0	100	119	976
February 2020	38	46	16	0	100	122	996
March 2020	34	47	18	0	100	116	1049
April 2020	34	46	20	1	100	114	1068
May 2020	30	48	21	0	100	109	1065
June 2020	31	48	21	1	100	110	1015
July 2020	30	48	22	0	100	109	987
August 2020	33	45	22	0	100	111	1029
September 2020	34	45	22	0	100	112	1037
October 2020	34	45	21	0	100	113	1058
November 2020	35	45	20	0	100	115	1011
December 2020	35	45	19	1	100	116	980
January 2021	37	43	19	0	100	118	952
February 2021	37	43	20	0	100	118	940
March 2021	37	43	20	0	100	118	961
April 2021	38	42	20	0	100	118	989
May 2021	38	43	19	0	100	118	983
June 2021	38	44	18	0	100	119	976
July 2021	36	43	20	0	100	116	924
August 2021	37	42	20	1	100	117	928
September 2021	35	44	21	0	100	113	941
October 2021	35	45	20	0	100	115	961
November 2021	33	45	21	0	100	112	971
December 2021	34	43	22	1	100	112	943
January 2022	34	43	23	1	100	111	937
February 2022	33	43	24	1	100	109	915
March 2022	31	44	25	1	100	106	933
April 2022	30	44	25	1	100	106	932
May 2022	30	43	27	1	100	103	949
June 2022	29	40	30	0	100	99	935
July 2022	26	39	35	0	100	91	928
August 2022	23	41	36	0	100	87	900
September 2022	23	43	34	0	100	89	896
October 2022	23	44	33	0	100	90	876

EDUCATION COLLEGE DEGREE

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>
November 2022	23	44	32	1	100	90	885
December 2022	23	45	32	0	100	91	875
January 2023	23	45	31	0	100	92	908
February 2023	23	46	30	0	100	93	914
March 2023	26	44	30	0	100	96	909
April 2023	24	44	31	1	100	94	886
May 2023	25	43	30	1	100	95	889
June 2023	24	42	33	1	100	91	896
July 2023	27	40	32	1	100	95	931
August 2023	26	39	34	0	100	92	931
September 2023	28	40	32	0	100	96	936
October 2023	24	42	33	0	100	91	913
November 2023	26	41	33	1	100	93	906
December 2023	24	41	34	1	100	90	925

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	5	18	14	22	15	19	4	2	100	47.6	453
September 2002	5	20	13	24	14	18	4	2	100	46.6	459
October 2002	6	22	13	24	12	16	4	3	100	44.7	459
November 2002	6	22	13	25	11	17	5	2	100	45.7	447
December 2002	5	23	14	23	10	18	5	2	100	46.1	439
January 2003	4	20	13	25	11	21	5	1	100	49.5	437
February 2003	4	22	14	24	12	18	4	2	100	47.3	438
March 2003	8	21	13	24	13	16	4	1	100	45.2	456
April 2003	7	24	11	23	12	17	4	2	100	44.5	472
August 2003	3	17	9	22	17	24	5	3	100	53.1	489
September 2003	3	17	10	20	16	27	6	1	100	53.9	511
October 2003	3	16	9	18	16	30	7	1	100	56.0	511
November 2003	3	16	8	18	16	32	6	1	100	56.9	538
December 2003	2	17	8	18	17	30	6	1	100	56.4	539
January 2004	2	15	9	17	16	34	5	2	100	58.0	531
February 2004	2	11	8	17	16	35	9	2	100	61.5	488
March 2004	2	8	6	16	17	38	10	2	100	65.4	464
April 2004	2	8	5	16	18	38	11	2	100	65.5	445
May 2004	2	11	6	18	19	35	9	1	100	62.6	451
June 2004	2	11	7	20	17	36	7	0	100	61.5	453
July 2004	2	11	8	21	17	34	7	1	100	60.8	451
August 2004	2	9	8	20	18	36	6	1	100	61.7	440
September 2004	2	11	8	19	18	34	7	1	100	60.5	443
October 2004	2	11	7	18	21	33	7	1	100	61.3	439
November 2004	2	11	7	17	20	33	8	1	100	60.4	466
December 2004	2	12	6	17	21	35	7	1	100	61.4	473
January 2005	2	12	7	15	19	35	7	3	100	61.3	473
February 2005	1	11	5	15	18	40	6	3	100	64.4	455
March 2005	2	8	7	18	19	37	6	4	100	63.4	441
April 2005	2	8	7	19	21	35	7	2	100	63.1	445
May 2005	2	11	9	20	20	29	7	1	100	59.1	474
June 2005	1	12	11	18	19	31	7	1	100	58.7	488
July 2005	1	11	9	21	18	33	6	1	100	59.4	503
August 2005	1	11	9	19	19	35	5	1	100	60.1	496
September 2005	2	11	7	22	22	30	6	2	100	59.3	488
October 2005	1	14	10	21	21	27	5	1	100	56.7	477
November 2005	1	13	10	22	21	26	6	1	100	57.4	482
December 2005	1	13	10	21	18	32	7	0	100	59.3	479
January 2006	1	11	9	18	16	36	8	1	100	61.9	481
February 2006	1	11	8	18	16	39	7	1	100	62.8	451
March 2006	1	11	8	16	19	36	7	1	100	62.2	448
April 2006	1	11	7	19	19	35	6	1	100	60.9	455
May 2006	1	12	8	20	20	31	6	2	100	59.7	477
June 2006	1	12	7	22	18	32	6	1	100	59.6	482
July 2006	2	11	8	22	17	31	7	1	100	60.0	472
August 2006	2	10	8	22	17	33	8	1	100	60.5	451

EDUCATION COLLEGE DEGREE

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>
September 2006	2	9	8	22	16	34	8	1	100	61.3	444
October 2006	1	9	5	19	19	38	7	1	100	63.7	448
November 2006	0	8	5	20	20	38	8	1	100	64.9	454
December 2006	1	8	4	17	20	41	8	1	100	66.4	446
January 2007	0	9	5	17	18	41	8	2	100	66.0	453
February 2007	0	9	5	14	18	45	8	2	100	66.8	469
March 2007	0	10	6	14	16	41	10	2	100	65.5	472
April 2007	1	10	7	14	19	39	10	1	100	65.3	474
May 2007	1	10	6	17	18	38	10	1	100	64.1	474
June 2007	1	10	5	16	19	40	7	1	100	64.4	480
July 2007	0	10	5	16	19	41	7	1	100	64.8	476
August 2007	0	9	7	18	19	39	7	1	100	64.1	453
September 2007	1	10	6	19	20	34	9	1	100	63.1	445
October 2007	1	10	6	21	20	32	10	1	100	62.7	452
November 2007	1	12	7	18	20	31	11	1	100	62.2	475
December 2007	1	10	7	18	21	31	11	1	100	62.4	486
January 2008	1	12	9	18	18	30	10	2	100	60.1	484
February 2008	1	12	8	20	21	29	8	1	100	58.8	481
March 2008	2	13	11	23	17	27	5	1	100	55.9	493
April 2008	2	14	15	21	16	26	5	0	100	53.6	488
May 2008	3	15	15	21	14	26	4	1	100	52.4	493
June 2008	4	18	15	19	15	24	4	1	100	50.9	477
July 2008	4	20	12	23	15	21	2	2	100	48.3	473
August 2008	3	21	13	23	15	20	2	2	100	48.1	481
September 2008	3	20	13	25	15	21	2	2	100	48.7	507
October 2008	3	21	13	22	15	21	4	1	100	48.8	511
November 2008	4	24	14	21	13	19	3	1	100	46.2	507
December 2008	6	26	14	20	11	18	4	1	100	44.4	484
January 2009	7	23	14	23	11	17	4	1	100	44.4	473
February 2009	8	25	15	21	11	16	3	1	100	41.9	464
March 2009	8	27	17	24	9	13	2	1	100	39.2	500
April 2009	7	28	18	21	9	14	3	1	100	40.3	537
May 2009	6	24	16	22	10	17	5	1	100	44.3	533
June 2009	4	23	15	18	13	19	6	2	100	47.9	536
July 2009	4	23	13	18	15	20	5	2	100	48.4	483
August 2009	3	22	12	19	17	21	5	2	100	49.6	493
September 2009	3	18	10	20	16	27	4	1	100	52.6	476
October 2009	3	15	11	22	15	30	5	1	100	55.4	524
November 2009	3	15	11	21	15	29	5	1	100	54.7	529
December 2009	3	16	12	21	17	25	5	1	100	53.4	536
January 2010	4	16	11	19	20	23	6	1	100	53.2	500
February 2010	5	13	11	19	18	26	7	1	100	54.6	474
March 2010	4	14	9	21	18	26	8	1	100	55.6	468
April 2010	3	14	10	22	16	28	7	0	100	55.6	490
May 2010	2	15	8	24	18	27	6	0	100	56.0	508
June 2010	2	16	8	22	19	27	5	1	100	55.1	485
July 2010	3	17	11	21	19	24	5	1	100	53.6	482
August 2010	3	20	13	18	17	24	4	1	100	51.2	466
September 2010	3	19	15	20	15	24	4	0	100	50.1	491
October 2010	3	18	14	21	16	23	3	1	100	50.2	506
November 2010	3	15	13	23	17	25	4	1	100	53.0	535

EDUCATION COLLEGE DEGREE

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>
December 2010	2	13	10	24	19	26	4	2	100	55.8	519
January 2011	1	14	8	22	16	30	5	3	100	57.3	508
February 2011	1	14	7	22	17	30	6	3	100	58.0	485
March 2011	1	16	9	18	16	31	7	2	100	57.1	487
April 2011	2	16	8	21	17	29	8	1	100	57.2	505
May 2011	1	15	8	21	19	28	7	1	100	57.4	508
June 2011	2	13	7	24	22	27	5	1	100	57.7	514
July 2011	2	13	9	20	25	27	4	1	100	56.6	482
August 2011	5	16	11	21	22	21	3	1	100	51.0	481
September 2011	5	20	13	20	17	20	3	1	100	48.1	486
October 2011	6	21	13	22	17	17	4	1	100	46.3	511
November 2011	5	22	13	21	17	19	3	1	100	46.7	523
December 2011	5	22	12	22	16	18	3	1	100	45.7	501
January 2012	4	23	13	21	17	18	2	1	100	45.3	485
February 2012	3	22	13	21	17	20	3	1	100	47.4	480
March 2012	2	18	12	20	19	23	5	1	100	52.4	509
April 2012	3	15	10	22	17	26	6	2	100	54.7	514
May 2012	4	13	9	20	18	28	7	2	100	56.4	522
June 2012	4	15	9	22	16	25	7	1	100	53.9	499
July 2012	4	16	11	21	16	24	6	1	100	52.4	500
August 2012	4	18	12	24	15	23	4	1	100	50.7	483
September 2012	3	17	13	22	14	26	5	0	100	51.9	494
October 2012	3	15	11	23	16	26	6	1	100	53.8	506
November 2012	2	14	11	23	17	25	7	1	100	55.0	495
December 2012	3	16	12	22	18	23	5	2	100	53.1	492
January 2013	2	18	12	21	17	24	5	1	100	52.7	489
February 2013	2	17	12	19	17	28	4	1	100	53.5	505
March 2013	2	16	10	20	18	28	5	1	100	54.9	502
April 2013	2	15	9	20	18	29	6	1	100	56.6	515
May 2013	1	17	7	20	19	26	9	2	100	57.2	521
June 2013	1	16	8	17	19	27	10	1	100	58.6	515
July 2013	1	16	8	17	20	28	8	1	100	57.6	522
August 2013	2	13	8	17	20	32	7	1	100	59.6	521
September 2013	2	13	7	18	20	33	5	1	100	58.7	547
October 2013	2	14	8	14	21	33	7	1	100	59.2	552
November 2013	2	15	9	16	20	30	7	1	100	57.7	576
December 2013	1	14	9	16	18	32	8	2	100	59.5	587
January 2014	1	12	9	18	17	34	7	2	100	60.8	588
February 2014	2	12	9	15	18	37	6	1	100	60.9	584
March 2014	2	13	8	15	20	36	7	1	100	61.2	592
April 2014	2	13	7	15	22	34	7	1	100	60.8	594
May 2014	2	12	6	15	21	35	8	1	100	62.1	618
June 2014	2	12	6	15	21	36	8	1	100	62.0	630
July 2014	3	12	5	14	19	38	8	1	100	62.2	639
August 2014	3	12	7	16	19	35	8	1	100	60.7	621
September 2014	3	10	8	17	18	36	7	1	100	61.6	607
October 2014	2	10	9	20	16	35	7	1	100	61.2	589
November 2014	2	9	8	20	16	38	6	1	100	62.5	605
December 2014	1	11	7	18	18	39	6	1	100	62.7	615
January 2015	2	11	5	16	19	38	9	0	100	63.4	629

EDUCATION COLLEGE DEGREE

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 2015	2	12	5	15	17	38	10	1	100	63.7	620
March 2015	2	11	7	17	17	38	9	1	100	63.1	609
April 2015	1	9	5	17	21	38	7	2	100	63.9	604
May 2015	1	11	5	16	22	37	7	1	100	62.9	581
June 2015	1	10	4	15	24	36	8	1	100	63.8	571
July 2015	2	10	6	17	21	36	8	0	100	62.8	568
August 2015	2	8	6	17	22	38	6	0	100	63.1	614
September 2015	2	9	9	18	21	34	6	1	100	60.4	610
October 2015	2	10	9	18	21	33	6	1	100	60.4	626
November 2015	2	11	9	19	22	30	6	1	100	58.2	594
December 2015	2	12	8	18	22	31	6	1	100	58.5	590
January 2016	2	15	9	19	22	28	5	0	100	56.2	577
February 2016	2	16	10	18	20	27	7	0	100	56.3	569
March 2016	2	17	8	18	17	29	8	1	100	56.9	578
April 2016	1	17	7	18	16	31	7	2	100	57.6	578
May 2016	2	14	8	19	16	32	7	2	100	58.1	619
June 2016	3	13	10	21	17	29	6	1	100	56.8	642
July 2016	3	12	10	19	19	29	7	0	100	57.7	634
August 2016	2	13	9	20	18	32	6	0	100	58.3	630
September 2016	1	11	7	20	18	34	8	1	100	60.9	642
October 2016	2	12	6	21	18	33	8	1	100	60.3	680
November 2016	2	12	6	19	19	32	8	1	100	60.3	700
December 2016	2	13	7	20	20	30	6	1	100	57.6	726
January 2017	2	12	9	19	20	31	6	1	100	58.6	739
February 2017	2	11	8	20	21	30	8	1	100	60.0	750
March 2017	1	12	6	19	19	33	9	1	100	62.0	735
April 2017	1	12	6	18	19	33	9	1	100	61.9	742
May 2017	1	12	8	18	19	33	8	1	100	60.8	750
June 2017	2	12	10	17	19	33	8	1	100	60.1	762
July 2017	1	11	9	17	19	33	8	1	100	61.0	776
August 2017	1	11	8	17	18	34	10	1	100	62.6	777
September 2017	1	10	8	15	18	36	10	1	100	63.7	785
October 2017	1	11	6	13	18	39	11	1	100	65.3	780
November 2017	1	11	6	14	17	39	11	0	100	65.1	780
December 2017	1	11	5	14	18	38	12	0	100	65.0	805
January 2018	1	9	6	15	18	38	11	1	100	65.5	814
February 2018	1	9	7	14	18	39	12	1	100	66.0	799
March 2018	1	9	8	16	18	37	12	0	100	65.5	766
April 2018	1	11	8	18	18	33	10	0	100	62.3	745
May 2018	2	11	10	20	16	32	9	1	100	60.6	750
June 2018	2	10	9	18	18	33	9	1	100	61.2	769
July 2018	1	11	8	16	19	34	10	1	100	62.6	794
August 2018	1	11	7	14	19	36	10	1	100	63.8	783
September 2018	1	11	6	17	16	38	10	1	100	64.1	776
October 2018	1	11	8	18	13	38	10	1	100	63.6	783
November 2018	1	12	8	18	14	37	9	1	100	62.9	782
December 2018	2	12	9	18	16	34	9	1	100	61.6	768
January 2019	2	11	10	19	17	31	8	1	100	59.8	771
February 2019	3	11	11	20	17	30	8	1	100	58.5	786
March 2019	2	13	10	18	16	31	8	1	100	57.7	821
April 2019	2	13	10	17	16	33	9	1	100	59.4	793

EDUCATION COLLEGE DEGREE

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>
May	2019	1	13	8	15	17	35	10	1	100	61.6	774
June	2019	1	12	8	15	18	35	10	1	100	62.6	753
July	2019	1	10	7	16	17	38	10	1	100	64.0	756
August	2019	1	10	10	18	16	33	10	1	100	61.3	778
September	2019	2	12	11	18	15	32	10	1	100	59.6	787
October	2019	2	14	11	17	16	29	9	1	100	57.7	818
November	2019	2	15	9	16	18	30	10	1	100	59.5	831
December	2019	1	12	7	16	19	33	12	1	100	63.2	830
January	2020	1	10	6	16	19	36	12	1	100	65.3	822
February	2020	1	8	5	17	17	38	12	2	100	66.5	832
March	2020	2	11	6	17	16	35	11	2	100	63.2	878
April	2020	3	13	9	17	16	31	11	2	100	59.9	896
May	2020	4	16	10	17	16	28	9	0	100	56.4	905
June	2020	4	16	10	16	18	27	9	1	100	56.8	867
July	2020	4	15	10	16	18	26	9	1	100	56.7	841
August	2020	3	14	12	15	17	27	10	2	100	57.6	870
September	2020	3	12	11	15	18	30	10	1	100	58.8	885
October	2020	2	11	11	16	18	31	9	1	100	60.0	897
November	2020	2	11	9	17	18	32	9	1	100	60.6	866
December	2020	2	11	8	18	18	32	9	1	100	61.2	841
January	2021	2	12	7	17	18	33	10	1	100	61.5	822
February	2021	2	11	6	15	18	36	11	2	100	63.4	805
March	2021	2	11	6	13	17	37	12	2	100	64.6	822
April	2021	1	9	6	13	18	38	12	2	100	66.4	851
May	2021	1	10	6	11	19	39	13	1	100	66.9	843
June	2021	1	10	6	11	17	40	13	1	100	67.0	829
July	2021	1	11	7	12	16	40	13	1	100	65.8	792
August	2021	2	10	7	15	15	37	12	1	100	64.7	794
September	2021	2	9	7	16	16	38	10	2	100	64.2	802
October	2021	2	9	6	17	17	37	11	2	100	64.8	816
November	2021	2	8	6	16	16	39	11	1	100	65.4	830
December	2021	2	9	6	15	16	39	11	1	100	65.5	809
January	2022	2	10	7	15	16	39	10	2	100	64.5	806
February	2022	1	12	8	17	16	34	9	2	100	62.0	785
March	2022	2	13	9	18	17	30	8	2	100	59.1	800
April	2022	3	13	9	19	18	30	7	2	100	58.3	803
May	2022	4	13	10	19	17	28	7	2	100	56.8	815
June	2022	5	14	13	18	16	24	7	2	100	53.7	801
July	2022	6	18	16	20	14	18	6	1	100	48.2	791
August	2022	5	19	17	19	15	19	5	1	100	48.0	775
September	2022	4	20	16	20	16	19	4	1	100	47.9	777
October	2022	5	19	16	19	16	20	4	1	100	48.9	747
November	2022	5	21	15	20	15	18	4	1	100	46.9	748
December	2022	5	20	16	21	14	18	5	1	100	47.6	732
January	2023	5	20	13	21	15	19	6	1	100	48.7	766
February	2023	5	18	13	21	17	19	6	1	100	49.7	770
March	2023	6	18	13	19	16	21	5	1	100	49.1	766
April	2023	6	17	14	18	17	22	5	1	100	49.8	747
May	2023	5	17	14	18	15	23	6	2	100	50.6	760
June	2023	4	15	13	19	17	25	7	1	100	54.1	768
July	2023	2	14	11	18	16	29	8	1	100	56.6	788

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>
August 2023	2	13	10	17	17	31	8	1	100	58.6	777
September 2023	3	14	8	16	16	32	9	1	100	58.6	792
October 2023	4	14	7	18	17	30	9	1	100	57.8	771
November 2023	4	15	7	18	16	30	8	0	100	56.3	759
December 2023	3	15	8	19	19	29	8	0	100	57.2	781

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?"

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median 1000's	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up				25th	75th	Rng	
March	1990	28	20	11	12	8	4	2	15	100	19	6	58	51	387
April	1990	26	18	13	14	8	4	2	15	100	22	7	64	56	420
September	1997	13	13	12	16	14	11	7	15	100	59	18	158	140	305
February	1998	9	11	12	12	15	12	8	22	100	78	24	178	155	326
November	1998	10	10	10	15	16	13	7	19	100	72	26	189	163	359
December	1998	11	11	12	13	16	13	6	18	100	64	24	174	151	355
January	1999	10	11	14	13	14	15	7	16	100	62	23	190	168	376
February	1999	11	11	14	12	12	14	8	17	100	62	21	207	187	376
March	1999	10	11	12	14	13	12	8	20	100	65	23	191	168	378
April	1999	8	10	12	14	15	12	6	22	100	65	26	190	164	355
May	1999	7	11	11	16	14	12	7	22	100	64	28	192	164	370
June	1999	8	10	11	15	14	11	9	21	100	67	28	200	172	379
July	1999	11	10	10	15	13	11	11	19	100	70	23	203	180	400
August	1999	12	11	11	12	13	13	10	18	100	67	20	195	175	384
September	1999	11	12	11	13	14	16	9	16	100	71	21	203	181	375
October	1999	9	12	11	15	14	18	7	15	100	72	24	199	175	361
November	1999	8	12	10	16	15	17	9	13	100	79	25	230	205	367
December	1999	8	9	13	13	15	15	12	17	100	84	29	266	236	361
January	2000	8	8	13	10	16	15	11	19	100	94	30	276	246	366
February	2000	7	8	12	10	15	14	11	23	100	93	31	259	228	372
March	2000	6	13	11	11	15	15	9	21	100	87	26	220	194	392
April	2000	5	12	11	12	15	14	9	22	100	89	29	214	185	402
May	2000	6	12	11	11	14	14	9	22	100	80	26	220	194	418
June	2000	8	9	9	11	11	16	9	25	100	89	26	242	216	399
July	2000	7	9	10	12	11	15	9	27	100	87	28	253	225	387
August	2000	6	8	11	12	13	16	10	24	100	99	31	239	208	387
September	2000	6	10	11	13	14	14	9	23	100	88	30	219	190	404
October	2000	10	11	10	11	15	13	9	22	100	83	23	200	177	414
November	2000	11	11	9	12	15	13	6	23	100	75	19	185	166	416
December	2000	10	10	9	12	14	14	9	22	100	84	23	215	192	386
January	2001	9	11	8	14	13	15	9	21	100	82	23	230	208	374
February	2001	7	12	8	13	12	16	12	19	100	93	26	257	231	367
March	2001	8	13	10	12	15	16	9	17	100	89	23	223	201	417
April	2001	7	13	10	12	16	16	8	17	100	88	23	206	183	449
May	2001	8	12	11	13	14	14	8	20	100	74	25	190	165	458
June	2001	7	12	11	13	12	13	9	24	100	74	25	202	177	423
July	2001	6	12	12	10	12	12	10	26	100	79	26	233	207	394
August	2001	7	13	11	10	10	13	10	25	100	77	22	247	225	390
September	2001	8	10	13	12	11	12	9	25	100	68	25	235	210	412
October	2001	8	10	12	14	11	14	8	24	100	62	26	217	190	438
November	2001	7	8	10	14	12	14	9	27	100	77	34	234	199	432
December	2001	6	10	11	14	13	13	8	25	100	79	32	223	190	425

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$10k</u>	<u>\$25k</u>	<u>\$50k</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$500k</u>			<u>Median</u>	<u>Percentiles</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>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
January	2002	7	11	10	12	12	11	10	26	100	77	29	231	201	412
February	2002	6	14	14	12	12	10	9	23	100	61	22	195	173	421
March	2002	8	14	13	11	11	10	9	23	100	54	19	191	171	424
April	2002	8	12	14	12	12	13	7	22	100	67	24	192	169	443
May	2002	9	10	14	13	13	14	7	19	100	72	26	197	172	432
June	2002	8	11	13	14	13	15	8	18	100	75	27	213	187	440
July	2002	10	12	12	15	12	13	8	17	100	64	22	196	174	433
August	2002	9	13	12	15	12	12	7	20	100	58	21	179	158	453
September	2002	11	11	13	16	12	13	5	19	100	57	21	166	145	459
October	2002	10	9	13	17	12	15	5	19	100	63	27	187	159	459
November	2002	11	11	11	13	14	16	7	18	100	75	25	218	192	447
December	2002	10	10	10	13	14	14	8	20	100	81	25	222	197	439
January	2003	11	13	11	12	15	12	8	19	100	74	19	190	171	437
February	2003	11	11	12	15	15	12	7	19	100	66	21	158	137	438
March	2003	10	13	12	13	13	14	7	18	100	64	22	167	145	456
April	2003	11	12	13	15	12	12	8	18	100	61	20	159	139	472
August	2003	14	13	12	14	12	12	7	16	100	51	14	162	148	489
September	2003	12	14	13	13	12	13	8	16	100	56	16	176	159	511
October	2003	12	14	12	12	12	13	6	18	100	56	17	174	157	511
November	2003	11	15	13	12	12	12	8	16	100	56	18	178	160	538
December	2003	13	14	13	13	12	11	7	16	100	49	18	164	146	539
January	2004	13	14	14	14	11	11	9	14	100	49	18	171	153	531
February	2004	13	13	12	15	11	12	8	16	100	51	16	165	149	488
March	2004	13	14	10	16	11	13	7	16	100	61	16	185	169	464
April	2004	11	13	9	15	14	13	6	18	100	68	17	182	165	445
May	2004	9	11	10	16	14	14	8	18	100	75	25	210	186	451
June	2004	7	10	11	15	15	15	10	17	100	83	29	211	182	453
July	2004	6	10	12	16	14	16	9	16	100	80	29	218	189	451
August	2004	8	11	12	15	15	15	9	15	100	79	25	194	169	440
September	2004	8	13	11	15	16	15	8	15	100	78	23	196	173	443
October	2004	10	11	11	14	17	15	9	13	100	85	25	201	177	439
November	2004	11	11	11	12	16	16	10	14	100	87	23	224	201	466
December	2004	11	12	11	12	15	15	9	15	100	73	23	219	197	473
January	2005	10	12	10	13	15	14	10	16	100	70	22	218	197	473
February	2005	9	12	11	15	16	14	8	15	100	68	25	193	168	455
March	2005	9	11	9	16	17	13	8	17	100	77	26	186	161	441
April	2005	10	11	9	15	16	16	7	15	100	81	25	196	172	445
May	2005	11	13	8	13	16	16	7	16	100	77	20	198	179	474
June	2005	11	12	11	11	16	16	9	14	100	81	21	217	196	488
July	2005	10	13	12	12	15	14	9	16	100	76	21	210	190	503
August	2005	9	10	11	13	14	15	10	17	100	83	27	229	202	496
September	2005	9	10	11	15	13	15	10	16	100	77	28	220	192	488
October	2005	10	10	10	15	15	16	10	15	100	85	29	219	190	477
November	2005	9	12	11	15	17	14	8	14	100	81	25	187	163	482
December	2005	10	11	9	13	18	15	9	16	100	92	26	214	188	479
January	2006	8	11	10	18	15	15	8	16	100	84	31	208	176	481
February	2006	9	9	8	17	13	18	11	16	100	93	34	262	228	451
March	2006	8	12	7	18	12	20	11	13	100	91	34	255	221	448

EDUCATION COLLEGE DEGREE

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
April	2006	8	11	10	13	14	19	12	13	100	93	31	263	231	455
May	2006	7	11	11	12	16	18	10	15	100	92	30	239	209	477
June	2006	10	8	12	13	16	17	8	15	100	91	28	221	193	482
July	2006	10	9	9	15	15	16	10	16	100	91	27	231	204	472
August	2006	9	8	8	16	16	17	12	15	100	99	35	238	203	451
September	2006	7	9	8	14	15	15	14	17	100	108	34	281	246	444
October	2006	6	9	8	13	15	19	13	17	100	117	38	304	266	448
November	2006	7	11	8	12	12	17	14	18	100	108	31	323	291	454
December	2006	5	10	9	13	12	18	14	18	100	102	36	296	260	446
January	2007	7	9	9	12	14	17	14	16	100	101	33	279	246	453
February	2007	7	9	10	13	16	16	14	16	100	101	32	256	224	469
March	2007	9	10	11	12	15	15	14	14	100	93	27	276	248	472
April	2007	8	11	11	12	14	15	15	15	100	93	28	289	261	474
May	2007	9	9	11	12	13	17	16	14	100	95	29	320	291	474
June	2007	8	7	10	14	14	17	16	14	100	103	34	317	282	480
July	2007	8	6	9	14	13	18	15	17	100	112	39	323	284	476
August	2007	8	7	10	12	14	18	14	17	100	111	37	312	275	453
September	2007	7	8	10	12	13	20	13	17	100	108	35	297	263	445
October	2007	8	10	11	12	13	18	15	14	100	99	28	288	260	452
November	2007	8	10	10	14	12	17	14	16	100	97	28	273	245	475
December	2007	10	9	9	12	14	16	14	16	100	100	27	272	244	486
January	2008	9	8	9	14	14	16	12	20	100	97	33	276	242	484
February	2008	8	7	11	13	12	18	12	19	100	102	35	321	285	481
March	2008	6	9	11	14	11	17	12	20	100	98	35	331	295	493
April	2008	9	8	11	13	10	19	13	17	100	99	30	330	301	488
May	2008	8	8	9	14	13	18	12	18	100	108	34	287	253	493
June	2008	9	8	8	14	14	19	11	16	100	109	35	265	230	477
July	2008	7	8	10	15	16	18	11	16	100	106	37	249	213	473
August	2008	7	9	10	14	14	19	11	16	100	112	36	271	236	481
September	2008	6	8	11	14	13	20	13	14	100	116	38	292	254	507
October	2008	8	7	10	13	15	19	14	15	100	122	41	288	247	511
November	2008	9	7	10	14	16	17	13	14	100	103	38	271	233	507
December	2008	9	9	9	14	16	16	12	16	100	97	35	250	215	484
January	2009	8	11	8	15	15	16	11	16	100	89	29	238	209	473
February	2009	8	11	10	15	13	17	10	16	100	82	27	228	201	464
March	2009	8	9	11	14	15	16	10	17	100	84	30	219	189	500
April	2009	8	7	13	13	16	15	11	16	100	90	33	256	222	537
May	2009	7	9	11	14	16	14	13	16	100	93	34	262	228	533
June	2009	6	11	10	14	14	14	15	17	100	94	30	285	255	536
July	2009	6	9	12	11	13	17	15	16	100	112	32	281	250	483
August	2009	7	9	12	11	13	17	15	17	100	113	31	279	248	493
September	2009	7	7	12	13	13	20	14	15	100	119	37	284	247	476
October	2009	6	9	8	14	14	18	15	16	100	117	41	288	247	524
November	2009	5	10	8	13	14	19	15	15	100	121	43	327	283	529
December	2009	6	10	7	14	13	19	16	16	100	117	42	332	290	536
January	2010	7	8	11	12	11	20	15	16	100	112	37	336	299	500
February	2010	6	7	11	15	13	19	14	15	100	110	39	312	273	474
March	2010	7	7	11	13	13	19	14	16	100	110	37	296	259	468
April	2010	6	6	8	15	13	22	13	16	100	132	46	311	266	490

EDUCATION COLLEGE DEGREE

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
May	2010	6	6	8	14	15	22	12	17	100	133	47	288	241	508
June	2010	4	6	9	14	16	21	13	17	100	134	50	313	263	485
July	2010	4	9	10	12	18	18	13	16	100	110	42	291	250	482
August	2010	5	9	11	10	16	18	15	16	100	112	37	317	279	466
September	2010	7	11	9	10	15	19	14	15	100	110	34	283	250	491
October	2010	6	9	8	13	14	20	15	16	100	130	43	303	260	506
November	2010	6	8	8	12	16	20	15	16	100	137	44	313	269	535
December	2010	4	5	10	12	16	18	16	18	100	144	48	341	292	519
January	2011	6	5	11	10	17	17	15	18	100	117	40	327	287	508
February	2011	6	6	10	14	15	17	16	16	100	110	42	315	273	485
March	2011	7	8	7	13	16	20	14	15	100	119	41	310	269	487
April	2011	6	11	6	14	14	19	14	14	100	121	38	320	281	505
May	2011	6	10	7	12	14	21	14	16	100	132	39	323	283	508
June	2011	6	10	8	12	13	19	15	17	100	131	39	342	303	514
July	2011	6	8	9	10	14	20	15	18	100	148	42	357	315	482
August	2011	5	8	10	11	15	19	16	16	100	142	42	338	296	481
September	2011	4	7	10	13	16	19	16	16	100	141	46	340	294	486
October	2011	4	7	10	15	16	16	15	16	100	124	44	296	252	511
November	2011	5	8	10	12	18	16	15	17	100	129	42	315	273	523
December	2011	5	7	10	11	17	17	15	18	100	131	42	301	259	501
January	2012	5	7	9	12	15	19	14	19	100	141	44	302	258	485
February	2012	5	6	10	13	12	19	15	20	100	129	43	308	266	480
March	2012	7	6	9	13	12	18	15	19	100	127	40	302	262	509
April	2012	5	7	11	15	15	17	15	16	100	115	41	313	272	514
May	2012	5	7	9	13	16	19	15	15	100	133	43	333	289	522
June	2012	4	8	7	12	17	20	17	15	100	138	49	358	309	499
July	2012	4	8	6	12	17	21	18	14	100	154	53	364	311	500
August	2012	3	7	6	14	16	19	20	16	100	153	59	399	340	483
September	2012	3	6	6	14	16	19	21	16	100	169	63	429	366	494
October	2012	3	5	7	15	14	19	21	16	100	168	59	456	397	506
November	2012	4	6	7	15	13	19	19	17	100	167	55	429	373	495
December	2012	5	5	8	14	12	19	18	18	100	161	52	413	361	492
January	2013	5	5	7	15	14	19	18	18	100	149	54	383	328	489
February	2013	4	6	7	13	14	21	19	16	100	162	55	394	339	505
March	2013	6	7	7	13	14	19	18	16	100	151	48	380	332	502
April	2013	7	6	7	12	12	19	19	18	100	150	45	414	369	515
May	2013	8	6	7	13	13	17	19	17	100	138	46	443	398	521
June	2013	8	6	7	13	15	16	19	17	100	131	47	424	377	515
July	2013	7	6	8	14	17	16	19	14	100	136	50	387	337	522
August	2013	6	6	8	15	15	16	20	14	100	140	47	374	327	521
September	2013	3	8	7	16	13	18	21	14	100	152	50	422	372	547
October	2013	4	8	6	14	12	18	22	16	100	165	48	484	435	552
November	2013	5	7	6	12	11	19	22	18	100	180	48	486	438	576
December	2013	7	6	6	10	13	19	20	19	100	173	48	446	398	587
January	2014	5	6	7	11	13	18	21	19	100	168	50	442	392	588
February	2014	5	7	6	11	13	18	22	17	100	166	50	442	392	584
March	2014	5	9	6	11	13	17	23	17	100	161	47	479	432	592
April	2014	6	9	5	11	12	18	22	16	100	164	44	452	408	594
May	2014	7	9	6	11	13	19	19	16	100	147	41	406	365	618

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
June	2014	8	7	8	11	13	20	19	15	100	147	42	394	352	630
July	2014	9	6	8	11	13	19	20	15	100	146	42	421	379	639
August	2014	10	5	7	9	13	20	21	15	100	169	43	452	410	621
September	2014	9	6	7	10	12	20	22	14	100	172	45	455	410	607
October	2014	7	8	9	11	13	20	20	13	100	155	41	411	371	589
November	2014	7	6	9	13	13	19	18	15	100	132	44	381	338	605
December	2014	8	6	9	11	13	19	18	17	100	137	40	391	351	615
January	2015	9	5	7	11	13	19	19	17	100	153	45	431	386	629
February	2015	9	6	7	10	13	17	22	15	100	155	42	471	429	620
March	2015	9	6	7	12	12	17	23	13	100	142	46	472	426	609
April	2015	8	7	7	11	13	18	22	14	100	149	46	446	400	604
May	2015	7	8	8	13	13	19	19	13	100	130	45	384	339	581
June	2015	7	8	8	11	14	21	18	13	100	155	43	360	318	571
July	2015	7	8	10	12	14	18	20	12	100	137	39	384	345	568
August	2015	7	9	8	10	14	19	22	12	100	161	41	443	402	614
September	2015	6	9	7	13	13	19	21	12	100	145	45	450	405	610
October	2015	7	8	6	11	12	22	21	13	100	173	46	459	413	626
November	2015	8	7	8	10	13	21	20	13	100	165	44	437	394	594
December	2015	8	7	9	7	14	21	21	13	100	179	42	443	401	590
January	2016	7	8	10	9	14	20	19	12	100	145	39	399	360	577
February	2016	8	7	11	10	13	21	18	11	100	134	39	385	346	569
March	2016	9	6	11	11	13	20	18	12	100	125	39	396	357	578
April	2016	9	5	10	10	14	22	19	12	100	141	45	406	360	578
May	2016	8	5	7	12	14	22	19	12	100	156	50	414	364	619
June	2016	8	7	7	13	14	22	19	11	100	142	47	397	350	642
July	2016	9	7	8	13	13	19	19	11	100	126	41	371	330	634
August	2016	9	7	8	14	14	18	18	11	100	112	40	350	310	630
September	2016	10	6	9	12	16	18	18	11	100	115	39	351	313	642
October	2016	8	7	8	11	15	19	20	11	100	132	42	407	366	680
November	2016	8	8	8	11	14	20	19	11	100	132	39	402	363	700
December	2016	8	8	9	12	12	21	18	12	100	130	38	384	346	726
January	2017	8	7	10	12	12	21	18	14	100	126	37	361	325	739
February	2017	7	7	9	12	13	19	20	13	100	131	40	390	351	750
March	2017	7	7	8	12	14	20	20	13	100	144	47	409	362	735
April	2017	7	6	6	13	15	18	21	13	100	148	51	443	392	742
May	2017	8	6	7	12	14	18	21	14	100	147	46	428	381	750
June	2017	8	7	8	12	13	17	23	13	100	147	45	481	435	762
July	2017	7	7	8	12	13	18	22	13	100	148	45	464	419	776
August	2017	7	7	8	10	14	17	23	13	100	150	46	495	448	777
September	2017	7	7	7	10	14	19	21	15	100	164	49	466	417	785
October	2017	7	7	7	11	12	18	23	15	100	172	49	503	454	780
November	2017	6	8	7	11	11	18	24	15	100	178	47	525	478	780
December	2017	7	9	7	11	11	17	25	13	100	164	41	532	490	805
January	2018	9	8	8	9	12	18	24	13	100	151	35	499	464	814
February	2018	9	7	7	9	11	17	25	15	100	164	39	514	475	799
March	2018	8	8	7	10	12	16	24	16	100	161	42	515	473	766
April	2018	6	7	5	10	14	16	26	16	100	185	57	548	491	745
May	2018	5	8	6	10	14	17	25	15	100	185	57	528	471	750
June	2018	5	8	6	11	12	18	25	14	100	184	55	520	465	769

EDUCATION COLLEGE DEGREE

**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	Percentiles			Cases	
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up	DK, NA	Total	1000's	25th	75th	Rng	
July	2018	7	9	7	12	12	18	23	13	100	156	43	468	425	794
August	2018	8	6	7	12	11	17	23	15	100	161	45	510	465	783
September	2018	9	5	6	10	13	17	24	15	100	162	49	521	472	776
October	2018	7	6	7	8	14	17	26	16	100	189	52	576	525	783
November	2018	6	7	7	10	15	17	26	13	100	171	52	547	495	782
December	2018	5	8	8	11	13	17	25	13	100	166	47	535	487	768
January	2019	6	8	8	13	12	18	23	13	100	159	47	506	460	771
February	2019	6	8	7	12	12	18	22	14	100	159	46	488	442	786
March	2019	7	7	7	11	12	19	23	14	100	173	49	495	446	821
April	2019	7	8	6	11	13	18	24	14	100	166	47	530	482	793
May	2019	7	10	5	9	12	18	25	13	100	181	41	574	534	774
June	2019	6	10	5	8	12	18	26	14	100	187	41	608	567	753
July	2019	5	10	6	10	12	19	24	14	100	184	45	552	508	756
August	2019	6	6	7	11	13	18	25	14	100	182	52	550	499	778
September	2019	6	5	7	12	12	18	26	14	100	184	50	578	528	787
October	2019	8	5	7	10	13	16	27	15	100	183	49	601	552	818
November	2019	7	6	6	10	13	16	27	15	100	184	48	625	576	831
December	2019	8	7	6	9	13	16	27	14	100	183	45	577	532	830
January	2020	6	7	7	10	12	18	28	12	100	200	50	578	528	822
February	2020	7	6	6	10	12	20	27	12	100	205	51	522	470	832
March	2020	7	5	5	11	11	22	25	13	100	208	58	517	459	878
April	2020	9	7	5	11	10	21	23	15	100	190	49	498	450	896
May	2020	8	8	6	11	10	19	23	15	100	169	45	503	459	905
June	2020	8	9	7	11	10	18	24	13	100	165	38	498	461	867
July	2020	8	8	6	11	12	18	24	13	100	167	44	515	471	841
August	2020	8	8	5	10	13	19	24	12	100	174	42	503	461	870
September	2020	9	7	6	11	14	17	24	14	100	159	43	504	460	885
October	2020	8	6	7	10	12	17	25	13	100	173	42	525	483	897
November	2020	8	6	7	12	11	18	25	13	100	185	49	537	488	866
December	2020	9	5	6	11	11	19	26	13	100	198	50	564	514	841
January	2021	8	6	5	9	12	19	26	14	100	203	56	550	494	822
February	2021	10	6	6	7	13	18	27	14	100	194	52	571	520	805
March	2021	9	6	6	7	13	18	27	14	100	196	52	588	536	822
April	2021	9	6	6	10	11	17	27	15	100	195	47	628	581	851
May	2021	7	6	6	10	9	18	28	15	100	227	51	658	607	843
June	2021	6	8	6	9	10	17	29	16	100	230	47	677	630	829
July	2021	6	7	6	7	11	18	28	17	100	239	47	652	605	792
August	2021	6	7	6	7	12	17	27	18	100	218	46	648	602	794
September	2021	7	6	6	8	11	18	25	19	100	216	49	614	566	802
October	2021	7	7	6	9	10	17	27	17	100	214	48	661	614	816
November	2021	8	7	5	10	10	16	28	17	100	207	48	643	596	830
December	2021	7	8	4	10	10	17	30	14	100	220	56	684	629	809
January	2022	7	7	4	9	11	16	29	16	100	212	57	661	605	806
February	2022	7	7	4	8	12	17	28	17	100	215	60	659	599	785
March	2022	6	7	6	8	13	16	26	18	100	189	51	610	558	800
April	2022	6	7	6	10	11	15	27	17	100	198	51	646	595	803
May	2022	6	6	7	11	11	15	29	15	100	202	55	643	588	815
June	2022	6	5	6	10	10	17	31	15	100	233	65	702	637	801
July	2022	6	5	6	10	11	18	28	16	100	217	64	643	579	791

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

<u>Date of Survey</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>	
August	2022	6	4	5	10	12	18	28	18	100	229	72	658	587	775
September	2022	6	6	6	11	12	17	25	17	100	194	61	558	498	777
October	2022	5	7	6	11	14	17	25	15	100	186	60	531	471	747
November	2022	6	9	6	12	13	17	23	14	100	167	47	487	440	748
December	2022	7	7	5	10	12	17	27	15	100	211	53	588	536	732
January	2023	7	6	5	10	11	17	29	15	100	227	56	638	582	766
February	2023	8	4	5	9	12	18	29	15	100	233	64	635	572	770
March	2023	6	5	6	11	12	18	27	14	100	197	62	582	519	766
April	2023	6	5	7	11	13	19	26	14	100	191	59	540	480	747
May	2023	6	6	7	10	12	19	25	14	100	189	55	537	482	760
June	2023	5	7	6	8	12	20	28	14	100	219	65	614	548	768
July	2023	6	5	5	9	10	18	30	15	100	238	69	703	634	788
August	2023	5	6	6	9	10	18	32	15	100	246	68	706	637	777
September	2023	5	6	7	9	9	18	30	15	100	246	58	626	567	792
October	2023	5	7	7	9	10	19	28	15	100	227	55	548	493	771
November	2023	6	7	7	8	10	18	28	16	100	224	49	581	532	759
December	2023	7	7	6	10	10	17	28	15	100	218	53	665	612	781

EDUCATION COLLEGE DEGREE

**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>		<u>Under \$100k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$299k</u>	<u>\$300k to \$399k</u>	<u>\$400k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median 1000's</u>	<u>Percentiles</u>			<u>Cases</u>
											<u>25th</u>	<u>75th</u>	<u>Rng</u>	
January	1994	38	33	13	5	2	4	5	100	121	79	196	116	380
February	1994	35	36	13	4	3	4	5	100	125	80	193	113	391
March	1994	38	32	13	5	3	4	4	100	123	76	206	130	396
April	1994	35	37	13	5	4	3	4	100	123	78	201	123	399
May	1994	35	35	14	5	4	3	5	100	121	79	203	125	397
June	1994	34	35	15	4	3	2	6	100	119	82	193	111	399
July	1997	31	38	12	8	1	4	6	100	126	86	191	104	361
August	1997	28	43	12	7	1	4	6	100	129	90	187	96	378
September	1997	28	42	14	5	1	4	6	100	133	92	193	100	377
October	1997	27	43	15	5	2	3	5	100	142	92	199	106	396
May	1999	27	37	18	5	2	5	5	100	147	93	216	123	437
March	2002	16	35	18	11	6	7	7	100	177	121	294	173	464
April	2002	15	33	20	12	5	7	8	100	186	124	300	175	490
May	2002	15	33	20	14	5	7	6	100	192	124	306	182	477
June	2002	18	34	17	13	5	7	5	100	183	119	303	184	482
April	2007	7	22	20	14	8	24	5	100	281	176	474	298	476
May	2007	7	20	21	15	7	27	5	100	289	184	512	329	472
June	2007	5	19	20	14	8	28	6	100	301	184	533	349	481
July	2007	5	18	21	14	9	26	7	100	301	189	521	333	477
August	2007	5	22	19	13	11	24	7	100	298	177	500	323	474
September	2007	6	24	18	16	10	20	7	100	288	165	459	294	469
October	2007	6	24	19	17	8	20	6	100	285	169	458	290	486
November	2007	7	20	21	19	8	19	7	100	286	176	443	267	495
December	2007	6	19	23	16	9	22	6	100	288	182	465	283	502
January	2008	7	19	23	14	10	21	6	100	280	179	452	273	493
February	2008	6	22	23	12	10	22	5	100	277	173	465	292	493
March	2008	6	23	21	14	10	20	6	100	282	177	453	275	505
April	2008	5	26	20	15	9	20	5	100	276	170	449	278	504
May	2008	6	25	20	16	8	19	7	100	271	172	429	257	520
June	2008	5	25	23	14	7	20	6	100	256	172	434	262	507
July	2008	7	24	23	14	8	20	5	100	253	170	432	262	508
August	2008	7	25	22	13	10	18	5	100	249	169	423	254	507
September	2008	8	25	21	14	11	17	5	100	256	169	416	247	526
October	2008	6	26	21	14	10	17	6	100	257	169	405	237	519
November	2008	6	28	23	13	9	17	5	100	253	167	408	241	509
December	2008	5	29	24	11	7	18	6	100	245	168	410	242	497
January	2009	6	26	25	10	8	18	7	100	247	170	424	253	495
February	2009	7	23	22	13	8	20	7	100	265	171	438	267	492
March	2009	7	24	22	13	9	18	7	100	265	170	433	263	514
April	2009	7	25	20	16	9	16	7	100	263	167	413	246	542
May	2009	6	28	21	14	8	17	6	100	251	167	413	245	534
June	2009	6	24	22	16	8	18	6	100	259	176	422	246	553
July	2009	7	24	21	14	9	21	5	100	272	173	441	268	518
August	2009	7	19	22	15	10	21	6	100	288	182	444	262	525
September	2009	6	22	20	17	9	21	5	100	289	173	435	261	508

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$300k</u>	<u>\$400k</u>	<u>\$500k</u>			<u>Median</u>	<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>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
October	2009	5	23	22	18	8	19	4	100	284	176	419	243	545
November	2009	6	26	21	17	9	17	5	100	274	165	402	238	558
December	2009	7	25	24	15	8	16	5	100	265	162	394	232	569
January	2010	7	24	24	14	9	16	6	100	258	160	394	234	531
February	2010	7	23	24	15	7	16	8	100	254	164	389	225	514
March	2010	7	23	22	16	8	16	9	100	255	164	396	231	508
April	2010	5	22	23	16	8	17	9	100	256	178	409	230	532
May	2010	5	22	26	16	8	16	7	100	252	179	394	215	546
June	2010	6	24	25	15	8	15	7	100	250	175	394	219	521
July	2010	6	25	24	16	7	15	7	100	253	165	381	216	520
August	2010	5	27	23	16	7	16	6	100	250	163	385	222	505
September	2010	5	26	24	15	6	17	6	100	251	165	388	223	523
October	2010	5	26	24	15	8	18	4	100	263	167	404	237	531
November	2010	5	24	23	15	9	18	5	100	274	168	417	248	549
December	2010	5	26	20	16	9	19	4	100	277	166	420	254	530
January	2011	7	26	20	16	8	18	5	100	269	161	405	245	528
February	2011	6	26	22	16	9	17	4	100	260	160	402	242	516
March	2011	5	23	25	16	10	16	5	100	265	172	400	229	513
April	2011	4	26	25	16	9	15	6	100	262	175	393	218	522
May	2011	4	27	22	15	10	16	7	100	269	174	403	229	520
June	2011	4	29	21	15	9	16	6	100	260	165	400	236	542
July	2011	5	26	21	16	9	16	7	100	265	167	396	229	522
August	2011	6	25	21	17	7	15	7	100	257	161	386	225	530
September	2011	6	24	22	17	7	17	7	100	265	169	392	223	520
October	2011	6	26	22	15	8	16	6	100	254	165	393	227	536
November	2011	7	25	23	14	7	18	5	100	257	172	417	244	542
December	2011	8	23	24	14	8	17	7	100	250	169	412	242	532
January	2012	8	22	23	15	8	17	7	100	258	169	410	241	518
February	2012	7	25	25	14	8	13	9	100	248	162	358	196	513
March	2012	7	27	23	13	8	13	9	100	245	160	359	199	535
April	2012	8	28	24	11	7	14	8	100	226	155	354	200	547
May	2012	9	25	21	13	7	19	7	100	247	158	417	259	553
June	2012	7	24	21	15	7	19	6	100	258	166	417	250	531
July	2012	7	24	20	14	9	20	6	100	269	167	443	274	533
August	2012	6	24	23	15	9	16	6	100	260	174	408	233	523
September	2012	8	24	24	13	9	17	5	100	249	168	410	242	535
October	2012	9	25	22	14	8	16	5	100	236	161	398	237	549
November	2012	9	25	23	11	8	17	6	100	231	154	408	254	540
December	2012	9	25	22	11	10	17	6	100	235	156	409	253	529
January	2013	9	22	24	13	10	17	6	100	251	164	412	248	522
February	2013	7	23	22	15	12	16	5	100	263	167	406	239	535
March	2013	7	24	22	14	10	16	5	100	259	165	404	240	535
April	2013	7	26	22	15	9	15	7	100	258	161	387	226	546
May	2013	7	24	25	13	8	16	7	100	249	159	395	236	533
June	2013	7	25	25	14	7	16	5	100	245	155	390	235	530
July	2013	8	23	24	14	7	20	4	100	254	157	424	268	529
August	2013	8	24	22	15	7	19	4	100	255	154	415	261	546
September	2013	9	23	21	14	8	20	5	100	264	155	434	279	563
October	2013	7	25	23	14	9	18	5	100	254	160	413	254	571

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$300k</u>	<u>\$400k</u>	<u>\$500k</u>			<u>Median</u>	<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>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
November	2013	8	25	23	13	9	19	4	100	253	158	421	263	584
December	2013	7	26	23	13	8	20	3	100	250	158	424	267	589
January	2014	8	25	20	13	8	22	3	100	261	160	455	296	571
February	2014	7	27	22	12	8	21	3	100	258	161	448	287	574
March	2014	8	24	21	12	10	19	5	100	265	166	431	265	585
April	2014	7	25	23	13	10	17	6	100	255	164	404	239	593
May	2014	7	24	21	15	9	18	5	100	267	163	406	242	593
June	2014	7	26	20	14	9	19	5	100	260	164	421	256	599
July	2014	7	26	21	14	8	20	4	100	263	164	435	271	603
August	2014	7	25	22	12	10	19	6	100	251	168	438	270	599
September	2014	7	25	22	13	10	17	6	100	252	164	423	258	586
October	2014	7	27	20	13	12	15	6	100	242	158	410	252	577
November	2014	8	25	19	15	12	17	5	100	258	158	407	249	573
December	2014	8	24	18	16	12	16	5	100	263	164	404	240	580
January	2015	8	20	22	16	11	19	5	100	283	181	434	253	591
February	2015	7	21	24	15	10	19	4	100	271	181	434	253	595
March	2015	7	22	25	12	10	19	4	100	263	174	436	262	596
April	2015	7	27	23	12	10	17	5	100	242	159	403	244	590
May	2015	8	27	22	11	10	18	5	100	240	162	422	260	553
June	2015	8	24	21	10	12	21	4	100	260	173	452	280	531
July	2015	8	20	22	11	12	23	3	100	280	182	481	299	524
August	2015	8	19	20	14	10	25	4	100	297	183	495	313	575
September	2015	5	22	20	16	8	22	6	100	285	180	467	287	570
October	2015	5	24	18	16	9	22	6	100	281	179	456	277	585
November	2015	5	24	19	14	10	22	5	100	281	181	471	290	550
December	2015	6	23	20	14	10	24	4	100	288	185	487	302	546
January	2016	7	19	22	15	9	24	5	100	287	188	486	298	523
February	2016	7	21	21	17	9	21	4	100	282	177	447	270	525
March	2016	7	21	21	18	8	21	5	100	284	174	441	266	549
April	2016	6	22	20	17	11	20	4	100	288	173	442	269	563
May	2016	6	21	23	15	11	20	4	100	282	179	443	264	592
June	2016	7	21	24	12	12	20	3	100	268	175	433	258	594
July	2016	8	21	25	12	9	21	4	100	258	177	432	255	576
August	2016	8	22	23	13	9	19	5	100	258	175	423	248	581
September	2016	7	21	23	16	8	21	4	100	273	179	438	258	609
October	2016	7	21	20	17	11	20	5	100	290	177	439	262	647
November	2016	8	18	22	15	12	21	4	100	295	180	452	271	654
December	2016	7	18	22	16	14	19	4	100	297	186	441	255	653
January	2017	7	16	25	17	11	21	3	100	293	199	443	243	667
February	2017	6	18	25	16	12	20	3	100	284	201	434	233	681
March	2017	6	18	24	17	10	21	4	100	284	201	448	247	689
April	2017	6	20	23	14	12	21	4	100	285	190	450	260	697
May	2017	5	21	21	15	12	22	4	100	298	190	461	271	705
June	2017	5	21	21	15	13	23	3	100	302	194	471	277	707
July	2017	4	20	20	17	11	25	3	100	310	197	501	305	732
August	2017	5	19	19	18	10	25	4	100	312	196	508	312	731
September	2017	5	18	21	16	9	26	5	100	308	192	511	319	740
October	2017	6	19	21	15	9	24	6	100	297	185	486	301	705
November	2017	5	19	23	14	10	25	5	100	298	196	495	299	705

EDUCATION COLLEGE DEGREE

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

Date of Survey		Under \$100k	\$100k to \$199k	\$200k to \$299k	\$300k to \$399k	\$400k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
											25th	75th	Rng	
December	2017	5	20	21	13	11	25	4	100	299	189	492	303	725
January	2018	5	20	21	15	11	25	4	100	302	195	493	297	757
February	2018	6	19	18	17	11	25	4	100	313	191	505	314	758
March	2018	6	18	18	18	10	25	5	100	313	194	506	311	731
April	2018	6	20	18	16	10	25	5	100	313	188	511	324	694
May	2018	5	20	22	13	10	25	4	100	290	188	498	309	679
June	2018	5	21	24	13	10	24	4	100	287	188	489	301	688
July	2018	5	19	25	15	9	23	4	100	286	190	474	284	711
August	2018	5	18	22	19	10	22	4	100	304	196	463	268	713
September	2018	5	16	22	19	10	23	4	100	314	200	473	273	714
October	2018	4	15	21	17	12	25	5	100	327	206	506	300	725
November	2018	5	16	22	15	12	26	5	100	318	200	509	309	719
December	2018	4	18	21	14	11	28	4	100	314	198	525	327	706
January	2019	4	20	21	14	10	28	2	100	307	197	538	340	708
February	2019	3	20	20	16	9	29	3	100	315	203	546	343	742
March	2019	3	18	20	17	11	27	3	100	324	212	528	316	765
April	2019	2	15	21	19	13	26	3	100	336	224	525	301	750
May	2019	3	15	22	18	13	26	3	100	329	218	523	305	712
June	2019	4	16	22	17	11	27	2	100	317	210	526	316	718
July	2019	5	18	21	16	10	27	4	100	313	199	526	327	721
August	2019	4	18	20	17	9	28	4	100	321	209	540	330	753
September	2019	4	17	19	17	11	27	5	100	334	211	538	325	746
October	2019	5	15	19	18	13	26	4	100	339	221	514	293	754
November	2019	5	15	20	17	13	26	4	100	337	218	509	291	741
December	2019	5	15	20	18	11	27	4	100	329	220	526	307	733
January	2020	5	16	20	19	9	27	4	100	318	211	524	314	753
February	2020	5	16	19	20	9	27	4	100	323	206	536	331	777
March	2020	6	16	18	19	10	28	4	100	328	204	538	335	832
April	2020	5	16	17	19	11	27	5	100	330	207	536	329	809
May	2020	5	14	17	18	12	27	6	100	343	215	534	319	794
June	2020	3	13	20	19	13	27	5	100	344	229	516	288	737
July	2020	3	13	19	18	13	29	5	100	354	226	536	310	736
August	2020	4	15	19	18	12	29	4	100	346	223	536	314	788
September	2020	4	16	18	16	12	30	5	100	350	216	567	351	812
October	2020	4	14	18	16	13	29	5	100	349	225	561	336	827
November	2020	3	12	19	16	13	31	6	100	360	239	578	340	790
December	2020	3	11	20	18	12	32	4	100	359	246	580	334	754
January	2021	3	11	20	19	12	33	4	100	366	249	603	354	732
February	2021	4	12	18	19	12	32	4	100	365	238	595	357	709
March	2021	4	12	17	18	13	32	5	100	376	239	596	357	740
April	2021	4	11	18	16	13	32	6	100	377	241	594	353	760
May	2021	3	11	18	16	12	33	7	100	379	249	632	383	770
June	2021	3	11	17	16	12	35	6	100	387	257	664	406	748
July	2021	3	12	17	16	13	34	6	100	386	258	664	406	722
August	2021	3	11	16	16	14	35	5	100	394	264	647	382	722
September	2021	3	11	17	17	13	33	6	100	379	256	601	344	748
October	2021	2	12	15	16	12	38	4	100	395	258	632	373	761
November	2021	2	12	17	15	12	37	4	100	392	250	636	386	774
December	2021	2	10	16	14	12	41	3	100	420	265	698	433	743

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$300k</u>	<u>\$400k</u>	<u>\$500k</u>			<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>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
January	2022	2	9	18	16	11	40	4	100	412	265	691	426	742
February	2022	2	10	15	16	11	42	4	100	432	269	708	439	716
March	2022	3	11	15	15	12	40	4	100	417	254	671	418	730
April	2022	3	11	13	14	14	41	4	100	426	260	680	421	735
May	2022	3	9	15	16	15	39	3	100	408	267	679	412	749
June	2022	3	7	14	16	14	42	4	100	426	285	729	443	737
July	2022	2	8	15	18	14	40	4	100	419	286	727	441	729
August	2022	2	8	14	16	14	41	5	100	440	294	728	434	710
September	2022	2	10	14	15	15	40	5	100	440	281	687	405	709
October	2022	2	9	13	13	16	42	5	100	452	285	677	392	684
November	2022	2	8	14	14	15	42	5	100	451	285	692	407	680
December	2022	1	7	14	15	14	43	5	100	447	295	698	404	673
January	2023	1	7	15	14	12	46	5	100	451	292	712	421	701
February	2023	2	7	14	15	13	43	5	100	445	291	684	393	722
March	2023	2	8	13	16	13	44	4	100	448	292	707	415	710
April	2023	3	8	12	17	15	41	4	100	445	295	704	409	696
May	2023	2	9	12	15	16	42	4	100	447	294	718	424	685
June	2023	2	8	13	14	16	43	5	100	463	300	704	405	690
July	2023	1	8	12	15	13	46	5	100	472	306	711	405	712
August	2023	2	6	12	17	13	46	4	100	472	308	710	402	734
September	2023	2	6	12	18	14	44	5	100	464	308	730	422	743
October	2023	2	6	12	18	15	43	4	100	462	311	725	415	730
November	2023	2	6	11	17	16	45	5	100	464	320	742	422	709
December	2023	1	7	11	15	15	47	4	100	472	319	749	431	729

EDUCATION COLLEGE DEGREE

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	33	67	29	66
April	1978	28	71	30	58
May	1978	33	69	30	64
June	1978	37	61	32	77
July	1978	38	65	29	73
August	1978	32	69	28	63
September	1978	33	67	27	65
October	1978	33	66	28	67
November	1978	30	68	30	62
December	1978	27	74	30	53
January	1979	26	77	30	49
February	1979	27	77	31	50
March	1979	24	85	30	39
April	1979	21	90	26	31
May	1979	20	93	24	27
June	1979	21	90	25	32
July	1979	20	96	24	24
August	1979	18	105	22	12
September	1979	16	111	20	4
October	1979	16	111	22	5
November	1979	15	112	22	3
December	1979	20	111	21	8
January	1980	25	105	22	20
February	1980	27	98	23	29
March	1980	22	102	23	20
April	1980	16	114	20	2
May	1980	15	124	16	-9
June	1980	18	128	13	-10
July	1980	22	127	11	-4
August	1980	29	115	14	13
September	1980	37	98	18	39
October	1980	43	87	20	56
November	1980	45	81	22	64
December	1980	40	85	25	56
January	1981	35	87	26	48
February	1981	33	88	27	45
March	1981	36	78	29	59
April	1981	43	64	32	79
May	1981	46	60	30	86
June	1981	47	57	29	91
July	1981	50	59	28	91
August	1981	48	57	29	91
September	1981	45	61	31	84
October	1981	38	63	33	75
November	1981	35	75	31	60
December	1981	34	87	25	47

EDUCATION COLLEGE DEGREE

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 1982	37	91	22	46
February 1982	38	99	18	39
March 1982	33	108	16	25
April 1982	31	117	13	14
May 1982	35	110	14	24
June 1982	40	103	14	37
July 1982	34	106	18	28
August 1982	37	103	16	33
September 1982	47	96	14	51
October 1982	62	83	11	79
November 1982	61	73	17	88
December 1982	58	74	19	84
January 1983	57	70	20	87
February 1983	67	70	18	97
March 1983	86	55	17	131
April 1983	102	41	17	160
May 1983	110	32	16	178
June 1983	110	29	15	181
July 1983	110	29	16	181
August 1983	108	31	16	177
September 1983	97	33	22	164
October 1983	89	34	25	155
November 1983	94	33	23	161
December 1983	95	33	22	162
January 1984	103	29	20	173
February 1984	97	33	23	164
March 1984	96	35	22	161
April 1984	83	39	25	143
May 1984	74	43	27	131
June 1984	69	48	27	121
July 1984	64	56	26	108
August 1984	66	53	26	113
September 1984	66	52	26	113
October 1984	70	47	26	123
November 1984	69	46	27	123
December 1984	68	48	26	120
January 1985	69	52	25	117
February 1985	72	55	23	117
March 1985	69	53	27	116
April 1985	56	56	33	100
May 1985	41	63	37	78
June 1985	39	65	37	74
July 1985	46	63	33	84
August 1985	51	59	32	92
September 1985	49	62	30	87
October 1985	43	63	33	80
November 1985	43	63	32	80
December 1985	43	61	35	81
January 1986	49	57	33	92
February 1986	54	53	33	101
March 1986	65	48	30	116

EDUCATION COLLEGE DEGREE

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 1986	76	46	26	131
May 1986	77	47	27	131
June 1986	72	48	27	124
July 1986	62	52	30	110
August 1986	55	59	29	96
September 1986	47	66	31	82
October 1986	39	68	34	70
November 1986	40	63	36	77
December 1986	39	67	32	72
January 1987	41	66	31	76
February 1987	43	66	30	77
March 1987	44	62	32	82
April 1987	43	66	31	76
May 1987	39	70	30	68
June 1987	38	74	29	64
July 1987	40	71	30	69
August 1987	42	63	33	79
September 1987	40	58	35	82
October 1987	39	59	36	80
November 1987	28	84	29	44
December 1987	27	96	23	31
January 1988	25	104	20	21
February 1988	33	90	23	43
March 1988	38	80	25	58
April 1988	44	69	26	74
May 1988	45	66	28	79
June 1988	44	62	32	82
July 1988	40	60	36	80
August 1988	43	56	38	87
September 1988	47	53	35	94
October 1988	46	59	34	87
November 1988	40	56	37	84
December 1988	35	62	38	73
January 1989	34	56	40	78
February 1989	34	63	38	71
March 1989	31	67	37	64
April 1989	26	76	34	50
May 1989	24	77	34	48
June 1989	27	66	37	61
July 1989	33	61	36	71
August 1989	36	59	37	77
September 1989	36	57	38	79
October 1989	32	52	41	80
November 1989	31	52	43	79
December 1989	30	58	40	72
January 1990	33	60	38	74
February 1990	32	68	35	64
March 1990	27	73	34	54
April 1990	24	78	34	46
May 1990	25	78	32	46
June 1990	29	75	34	55

EDUCATION COLLEGE DEGREE

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 1990	31	75	33	56
August 1990	29	82	32	47
September 1990	23	98	25	24
October 1990	15	119	19	-4
November 1990	10	129	16	-19
December 1990	9	132	15	-23
January 1991	11	128	14	-17
February 1991	15	123	14	-8
March 1991	26	115	14	11
April 1991	36	110	14	26
May 1991	45	99	14	45
June 1991	46	89	18	57
July 1991	46	80	21	66
August 1991	47	73	24	74
September 1991	45	75	25	69
October 1991	40	80	27	60
November 1991	33	92	25	41
December 1991	26	104	22	22
January 1992	28	109	19	19
February 1992	30	111	16	20
March 1992	39	104	15	35
April 1992	43	96	17	47
May 1992	50	76	23	74
June 1992	55	65	26	90
July 1992	52	66	27	86
August 1992	46	80	24	66
September 1992	40	91	24	49
October 1992	36	92	25	44
November 1992	36	88	27	47
December 1992	48	77	26	71
January 1993	62	65	26	96
February 1993	72	61	23	111
March 1993	62	69	25	93
April 1993	55	77	24	79
May 1993	48	78	27	70
June 1993	43	72	32	71
July 1993	44	72	33	72
August 1993	45	70	32	75
September 1993	47	75	28	72
October 1993	43	76	29	67
November 1993	47	73	31	74
December 1993	56	66	29	90
January 1994	73	58	24	115
February 1994	75	55	24	121
March 1994	74	53	26	121
April 1994	65	60	26	105
May 1994	62	64	25	98
June 1994	52	67	27	85
July 1994	46	68	30	78
August 1994	40	68	33	72
September 1994	45	70	29	75

EDUCATION COLLEGE DEGREE

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>
October 1994	46	64	33	82
November 1994	53	58	32	94
December 1994	51	54	35	97
January 1995	54	52	34	103
February 1995	49	57	35	92
March 1995	49	58	36	90
April 1995	46	60	36	86
May 1995	47	58	35	89
June 1995	44	56	35	88
July 1995	48	59	33	89
August 1995	48	54	36	94
September 1995	47	53	39	94
October 1995	42	49	43	93
November 1995	42	50	42	92
December 1995	44	48	41	96
January 1996	44	55	38	89
February 1996	44	59	36	85
March 1996	47	63	34	84
April 1996	47	59	35	88
May 1996	44	59	37	85
June 1996	38	55	41	82
July 1996	39	53	41	86
August 1996	40	52	42	88
September 1996	45	49	42	96
October 1996	48	46	40	103
November 1996	51	38	43	114
December 1996	48	36	46	112
January 1997	48	36	47	112
February 1997	47	35	47	112
March 1997	48	39	42	109
April 1997	44	42	41	103
May 1997	46	43	38	103
June 1997	53	37	37	116
July 1997	63	25	40	138
August 1997	62	25	41	137
September 1997	59	27	41	132
October 1997	51	32	42	119
November 1997	49	34	41	114
December 1997	47	43	36	104
January 1998	43	49	34	94
February 1998	44	47	35	97
March 1998	44	42	40	103
April 1998	47	35	43	112
May 1998	44	36	42	108
June 1998	42	35	43	106
July 1998	40	42	39	98
August 1998	38	49	37	89
September 1998	33	60	32	73
October 1998	27	70	28	57
November 1998	27	73	27	54
December 1998	28	71	28	57

EDUCATION COLLEGE DEGREE

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 1999	33	60	33	74
February 1999	40	53	34	87
March 1999	45	41	39	104
April 1999	45	36	40	108
May 1999	42	32	45	110
June 1999	41	34	46	107
July 1999	39	35	47	104
August 1999	35	39	48	96
September 1999	32	40	48	92
October 1999	33	42	46	90
November 1999	32	45	45	87
December 1999	38	42	44	96
January 2000	39	36	48	103
February 2000	45	30	47	115
March 2000	37	41	45	96
April 2000	35	51	39	84
May 2000	29	59	36	70
June 2000	27	63	35	64
July 2000	24	65	36	59
August 2000	23	65	37	58
September 2000	23	56	41	67
October 2000	20	56	43	64
November 2000	17	58	44	60
December 2000	15	65	41	50
January 2001	16	78	34	39
February 2001	16	93	26	23
March 2001	19	104	20	15
April 2001	15	107	21	7
May 2001	15	103	23	12
June 2001	16	97	25	19
July 2001	23	89	25	34
August 2001	23	89	26	34
September 2001	20	99	22	21
October 2001	16	112	18	4
November 2001	16	120	14	-4
December 2001	19	117	13	2
January 2002	21	109	15	12
February 2002	26	103	17	23
March 2002	34	94	18	39
April 2002	42	82	20	60
May 2002	46	72	22	74
June 2002	43	75	22	67
July 2002	32	93	20	39
August 2002	25	107	17	18
September 2002	20	111	17	9
October 2002	22	106	17	16
November 2002	24	103	21	21
December 2002	31	94	23	37
January 2003	34	89	24	45
February 2003	33	85	25	48

EDUCATION COLLEGE DEGREE

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 2003	27	95	22	32
April 2003	23	97	24	27
May 2003	27	92	25	35
June 2003	33	81	28	52
July 2003	40	71	30	69
August 2003	44	64	30	80
September 2003	48	62	28	86
October 2003	51	61	27	90
November 2003	58	54	27	104
December 2003	64	48	28	117
January 2004	72	42	27	130
February 2004	70	44	28	126
March 2004	63	51	27	112
April 2004	59	54	29	105
May 2004	62	61	24	101
June 2004	69	59	23	110
July 2004	69	58	21	111
August 2004	60	55	27	105
September 2004	50	58	31	91
October 2004	43	60	34	83
November 2004	46	60	33	86
December 2004	52	58	30	93
January 2005	54	55	29	99
February 2005	53	51	31	102
March 2005	48	52	36	96
April 2005	39	62	37	77
May 2005	32	72	36	60
June 2005	29	71	35	59
July 2005	32	65	35	68
August 2005	34	60	35	74
September 2005	32	68	34	63
October 2005	24	78	34	47
November 2005	22	87	31	35
December 2005	28	82	30	46
January 2006	37	72	31	65
February 2006	39	69	32	69
March 2006	35	70	33	66
April 2006	35	73	33	62
May 2006	35	73	33	62
June 2006	34	78	30	56
July 2006	32	85	29	47
August 2006	31	85	29	45
September 2006	33	84	28	49
October 2006	42	77	28	65
November 2006	52	69	28	83
December 2006	55	58	31	98
January 2007	52	55	35	96
February 2007	46	55	38	91
March 2007	38	65	36	73
April 2007	31	74	35	57
May 2007	31	80	31	51

EDUCATION COLLEGE DEGREE

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 2007	35	76	31	59
July 2007	39	70	32	69
August 2007	32	79	31	53
September 2007	26	86	31	40
October 2007	24	96	27	28
November 2007	26	98	27	28
December 2007	25	110	23	15
January 2008	20	116	22	4
February 2008	17	120	21	-3
March 2008	16	121	20	-6
April 2008	14	131	17	-16
May 2008	13	135	15	-22
June 2008	13	140	13	-27
July 2008	12	139	14	-27
August 2008	12	138	16	-26
September 2008	14	137	17	-23
October 2008	15	139	16	-24
November 2008	14	146	13	-32
December 2008	12	151	10	-39
January 2009	14	151	8	-37
February 2009	13	151	9	-38
March 2009	15	148	9	-34
April 2009	17	142	12	-24
May 2009	26	129	13	-3
June 2009	35	118	13	17
July 2009	42	108	14	34
August 2009	47	102	14	45
September 2009	59	88	14	72
October 2009	66	82	15	84
November 2009	68	79	16	89
December 2009	61	84	18	77
January 2010	58	81	21	77
February 2010	56	78	22	78
March 2010	57	77	24	79
April 2010	61	79	19	82
May 2010	67	75	18	92
June 2010	68	73	16	95
July 2010	58	78	20	79
August 2010	51	82	21	69
September 2010	44	86	24	58
October 2010	49	84	23	66
November 2010	53	79	23	74
December 2010	61	70	23	91
January 2011	67	59	25	107
February 2011	71	53	26	118
March 2011	72	53	26	118
April 2011	68	62	23	105
May 2011	65	70	20	95
June 2011	56	75	22	81
July 2011	52	76	24	76
August 2011	37	95	24	42

EDUCATION COLLEGE DEGREE

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>
September 2011	34	104	21	30
October 2011	33	108	20	24
November 2011	38	99	22	38
December 2011	49	88	22	61
January 2012	59	77	22	82
February 2012	71	64	22	107
March 2012	79	59	21	119
April 2012	78	58	21	119
May 2012	74	59	21	115
June 2012	63	65	24	98
July 2012	56	70	25	86
August 2012	51	75	28	76
September 2012	52	71	28	81
October 2012	56	63	30	93
November 2012	59	61	28	98
December 2012	58	64	29	94
January 2013	56	72	26	84
February 2013	57	71	26	86
March 2013	60	68	26	93
April 2013	63	67	24	96
May 2013	69	63	23	106
June 2013	72	57	23	115
July 2013	72	54	25	118
August 2013	66	56	26	110
September 2013	59	64	27	95
October 2013	50	73	27	77
November 2013	47	80	26	67
December 2013	46	82	26	64
January 2014	52	75	28	77
February 2014	54	75	27	79
March 2014	53	72	29	81
April 2014	52	70	29	83
May 2014	54	64	31	90
June 2014	53	63	32	91
July 2014	57	65	30	92
August 2014	54	65	33	89
September 2014	57	61	33	96
October 2014	59	57	33	102
November 2014	65	54	32	111
December 2014	70	50	30	120
January 2015	78	45	28	133
February 2015	77	43	29	135
March 2015	73	46	30	127
April 2015	65	49	33	116
May 2015	61	54	33	106
June 2015	59	53	35	105
July 2015	53	55	36	97
August 2015	52	57	35	95
September 2015	49	64	32	86
October 2015	49	69	30	80
November 2015	48	70	32	78

EDUCATION COLLEGE DEGREE

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 2015	52	69	31	83
January 2016	50	72	28	78
February 2016	50	77	25	72
March 2016	45	74	30	71
April 2016	43	74	33	70
May 2016	42	69	35	73
June 2016	43	69	34	74
July 2016	41	68	35	73
August 2016	43	64	36	78
September 2016	44	65	35	78
October 2016	46	60	37	86
November 2016	48	57	37	90
December 2016	54	54	35	100
January 2017	64	51	31	112
February 2017	70	55	26	114
March 2017	74	58	22	116
April 2017	75	58	20	117
May 2017	75	55	22	120
June 2017	69	58	24	112
July 2017	64	61	26	102
August 2017	62	61	28	101
September 2017	63	58	29	105
October 2017	64	55	30	109
November 2017	67	53	28	114
December 2017	69	56	27	114
January 2018	75	54	24	121
February 2018	77	57	22	120
March 2018	76	58	22	119
April 2018	71	68	21	103
May 2018	66	75	20	92
June 2018	66	78	19	89
July 2018	63	79	20	84
August 2018	62	82	19	80
September 2018	60	83	19	77
October 2018	63	79	20	84
November 2018	64	76	23	88
December 2018	58	81	24	77
January 2019	50	92	22	58
February 2019	44	97	23	47
March 2019	44	91	25	53
April 2019	49	80	27	69
May 2019	54	73	27	81
June 2019	53	76	26	77
July 2019	50	76	26	74
August 2019	43	87	24	56
September 2019	40	95	23	45
October 2019	39	99	22	40
November 2019	43	93	23	50
December 2019	47	82	26	65
January 2020	52	73	29	79

EDUCATION COLLEGE DEGREE

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 2020	53	68	31	85
March 2020	47	80	28	67
April 2020	33	108	20	25
May 2020	22	137	11	-15
June 2020	22	148	6	-26
July 2020	25	147	5	-22
August 2020	28	140	5	-12
September 2020	33	132	7	1
October 2020	35	124	10	11
November 2020	36	118	12	18
December 2020	38	114	12	24
January 2021	39	114	12	25
February 2021	45	108	13	37
March 2021	55	97	14	58
April 2021	68	77	16	91
May 2021	80	68	13	112
June 2021	83	68	13	115
July 2021	81	74	12	107
August 2021	74	78	14	96
September 2021	60	84	18	76
October 2021	53	90	18	63
November 2021	46	101	17	45
December 2021	49	107	13	42
January 2022	46	112	12	34
February 2022	45	113	12	32
March 2022	38	115	15	23
April 2022	36	113	16	23
May 2022	34	114	18	20
June 2022	31	120	17	12
July 2022	25	127	16	-2
August 2022	27	126	16	2
September 2022	30	121	15	9
October 2022	32	117	16	15
November 2022	30	118	17	11
December 2022	29	118	18	11
January 2023	32	112	19	20
February 2023	36	106	20	30
March 2023	37	101	22	36
April 2023	33	108	21	25
May 2023	28	115	20	13
June 2023	28	114	20	14
July 2023	37	99	21	38
August 2023	46	85	23	61
September 2023	49	80	24	70
October 2023	43	84	26	60
November 2023	38	90	25	48
December 2023	40	84	27	55

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.

		FAVORABLE NEWS							UNFAVORABLE NEWS							
		High	Low	Easy	Stock	Trade										
Date of Survey		Govt	Emp	Dmnd	Price	Crdt	Mrkt	Defc	Govt	Emp	Dmnd	Price	Crdt	Enrgy	Stock	Trade
														Crisis	Mrkt	Defc
March	1978	3	13	4	1	1	2	0	5	8	2	10	6	2	7	6
April	1978	2	11	2	0	1	2	1	5	8	2	13	5	2	6	8
May	1978	2	13	2	1	1	3	1	6	8	2	16	5	2	5	9
June	1978	3	12	4	1	1	4	1	5	8	2	18	7	1	3	6
July	1978	3	13	4	1	1	4	1	6	11	2	20	11	1	1	6
August	1978	3	10	4	1	1	3	1	6	10	1	19	12	1	0	9
September	1978	4	12	2	2	1	2	1	7	9	1	16	11	1	2	11
October	1978	5	10	2	2	1	2	0	6	7	1	12	11	1	3	13
November	1978	4	10	2	2	0	1	1	4	9	1	13	13	1	6	10
December	1978	5	7	2	1	0	2	2	4	9	1	15	16	2	5	8
January	1979	5	5	2	1	0	2	3	6	9	2	17	17	2	3	6
February	1979	7	5	2	1	1	2	3	8	8	2	17	15	4	1	6
March	1979	4	5	2	1	1	1	2	8	11	2	22	11	7	1	5
April	1979	3	6	2	1	1	1	1	5	12	4	27	9	13	1	3
May	1979	1	6	1	1	1	0	0	3	11	3	31	8	17	1	1
June	1979	1	8	1	1	1	1	0	2	11	4	26	7	18	1	3
July	1979	1	7	1	1	1	1	0	3	11	3	26	7	18	2	4
August	1979	2	8	1	0	0	1	0	3	17	7	27	7	16	2	5
September	1979	1	7	1	0	0	1	0	4	20	8	29	10	13	2	3
October	1979	1	7	1	0	0	1	1	4	26	11	24	13	9	2	3
November	1979	1	5	1	0	0	1	1	5	24	9	21	22	6	3	3
December	1979	1	6	3	0	1	1	1	5	23	12	18	25	4	3	3
January	1980	1	8	4	2	2	1	0	5	19	11	18	25	5	2	4
February	1980	1	9	4	2	2	1	0	3	20	13	17	18	4	2	5
March	1980	1	8	2	2	1	1	0	3	17	12	21	25	4	1	5
April	1980	1	5	2	1	1	1	0	4	17	15	23	33	3	2	3
May	1980	0	4	1	1	2	0	0	6	24	15	24	37	2	1	1
June	1980	0	3	0	2	6	0	0	5	38	16	19	27	3	1	1
July	1980	0	4	0	2	9	1	0	5	48	17	16	17	2	1	2
August	1980	0	6	1	2	12	1	0	3	48	14	15	10	2	1	3
September	1980	2	8	2	2	13	2	0	2	37	13	16	7	2	1	3
October	1980	2	10	3	2	11	1	0	2	29	11	14	10	1	1	1
November	1980	5	9	3	2	6	4	0	3	25	11	13	12	1	1	1
December	1980	8	7	2	2	2	5	1	4	22	14	11	20	1	1	1
January	1981	11	4	1	0	3	4	1	3	18	16	12	24	1	1	2
February	1981	12	5	1	1	3	1	1	5	15	19	11	24	1	2	2
March	1981	14	7	2	1	5	1	1	6	14	15	12	18	1	2	1
April	1981	15	8	4	2	7	1	1	8	17	10	8	11	1	1	1
May	1981	12	9	3	2	8	1	1	7	16	10	7	10	1	0	1
June	1981	12	9	3	2	7	1	1	7	16	8	6	11	0	0	1
July	1981	12	8	3	5	5	1	1	6	14	8	7	14	0	0	1
August	1981	13	7	4	5	4	1	1	8	16	6	5	14	1	1	1

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
September 1981	13	6	4	5	3	1	1	7	17	5	4	14	1	2	1
October 1981	13	7	3	2	3	1	0	9	18	5	2	14	0	4	0
November 1981	12	5	1	2	6	1	0	6	22	8	6	15	0	3	1
December 1981	9	4	1	2	11	1	0	6	29	12	5	14	0	3	1
January 1982	9	3	1	3	15	1	1	4	35	14	7	13	0	1	1
February 1982	9	3	1	4	14	0	1	5	38	17	5	12	0	1	1
March 1982	9	2	1	4	10	0	0	7	42	19	5	15	0	1	1
April 1982	7	2	1	5	8	0	0	7	45	20	5	17	0	1	1
May 1982	5	4	1	7	7	0	0	6	46	17	4	15	0	1	1
June 1982	5	6	3	8	7	1	0	5	44	13	4	13	0	2	1
July 1982	3	7	3	7	5	1	0	4	52	11	4	14	0	2	1
August 1982	3	7	5	5	9	0	0	4	56	9	4	13	0	2	1
September 1982	3	7	3	4	17	5	0	4	59	8	3	9	0	2	1
October 1982	3	6	4	6	26	9	0	4	54	6	3	5	0	1	1
November 1982	2	6	3	4	27	10	0	4	48	6	2	2	0	1	1
December 1982	1	7	3	4	25	7	0	3	47	7	2	2	0	1	1
January 1983	2	10	4	4	22	5	0	3	46	6	2	2	0	1	2
February 1983	2	15	5	8	22	4	0	4	46	6	3	2	0	0	2
March 1983	3	23	6	12	22	5	1	4	36	3	3	1	0	0	2
April 1983	3	30	8	14	24	5	1	3	26	2	3	1	0	0	1
May 1983	3	31	11	11	25	8	1	3	20	2	1	1	0	0	1
June 1983	2	34	15	8	25	8	0	2	20	2	2	1	0	0	1
July 1983	2	35	17	6	23	8	1	3	18	2	2	2	0	0	0
August 1983	2	33	16	6	21	7	1	3	16	2	2	4	0	1	0
September 1983	3	27	14	7	18	6	1	4	13	2	2	7	0	1	1
October 1983	3	25	14	6	14	6	1	3	15	1	2	7	0	1	1
November 1983	3	27	18	6	13	6	0	2	15	2	1	5	0	1	0
December 1983	3	29	19	4	10	5	0	2	16	2	1	3	0	1	1
January 1984	4	32	25	5	8	5	0	3	13	2	1	2	0	1	1
February 1984	4	33	23	5	7	4	0	7	12	2	2	3	0	2	2
March 1984	3	33	24	5	7	3	0	8	11	2	2	4	0	2	1
April 1984	2	32	18	3	8	2	0	8	11	1	1	10	0	2	1
May 1984	1	27	18	4	6	1	0	5	11	0	2	16	0	2	1
June 1984	1	26	16	3	5	1	0	4	10	1	1	21	0	3	2
July 1984	2	23	14	4	4	1	0	6	11	1	2	24	0	3	2
August 1984	3	26	10	3	5	2	0	7	11	2	1	22	0	3	2
September 1984	3	24	9	5	5	3	0	7	13	2	1	19	0	2	1
October 1984	2	22	11	5	7	3	0	5	13	3	1	14	0	2	1
November 1984	3	19	10	6	10	4	0	5	15	3	1	11	0	1	0
December 1984	4	17	9	5	16	3	0	7	16	3	1	7	0	1	1
January 1985	6	14	9	5	21	3	1	9	17	4	2	5	0	2	2
February 1985	5	16	9	5	21	2	2	10	19	4	2	4	0	2	3
March 1985	4	16	9	6	18	2	3	9	20	3	2	4	0	2	3
April 1985	2	15	7	6	12	2	3	9	22	2	2	4	0	1	5
May 1985	3	11	5	4	7	1	2	11	22	2	1	6	0	1	7
June 1985	3	10	4	2	8	1	1	10	24	3	1	5	0	1	7
July 1985	4	13	4	3	11	1	0	7	25	3	1	4	0	1	5
August 1985	3	13	5	3	14	1	1	6	26	4	1	2	0	0	5
September 1985	1	15	5	3	13	1	2	7	26	4	2	2	0	1	6

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
October 1985	1	13	5	2	10	0	2	10	26	4	1	3	0	0	6
November 1985	2	13	5	2	10	0	2	11	25	3	2	3	0	1	6
December 1985	2	10	4	3	10	2	1	11	22	5	1	2	0	0	5
January 1986	3	10	3	4	15	3	1	9	19	4	2	2	0	1	5
February 1986	3	10	2	5	16	5	1	8	17	4	2	1	0	2	5
March 1986	3	12	3	10	21	6	1	6	17	2	2	0	0	2	4
April 1986	2	11	3	15	24	8	1	5	16	2	1	0	0	1	4
May 1986	2	9	4	16	27	7	1	4	18	2	2	1	1	0	3
June 1986	4	9	3	12	23	5	2	5	17	3	2	3	1	0	3
July 1986	4	9	3	8	22	4	2	7	17	3	2	3	0	1	4
August 1986	5	9	2	7	18	3	2	8	18	2	2	3	0	1	5
September 1986	5	7	3	6	17	3	1	11	19	2	2	2	0	3	7
October 1986	3	7	4	4	13	2	1	12	21	2	2	1	0	4	7
November 1986	3	8	4	4	12	2	1	12	24	3	1	1	0	5	6
December 1986	3	9	4	3	11	2	1	13	29	3	1	1	0	4	4
January 1987	3	10	4	2	9	4	1	13	29	3	1	1	0	3	4
February 1987	3	9	4	1	8	8	3	13	28	4	2	1	0	3	5
March 1987	3	10	3	1	8	9	4	12	24	3	3	1	0	2	6
April 1987	3	10	2	1	6	9	4	11	23	4	3	3	0	4	9
May 1987	3	11	2	1	6	5	4	12	22	3	3	7	0	4	9
June 1987	2	11	2	1	5	4	4	10	22	3	3	12	0	5	10
July 1987	2	14	2	1	4	3	4	10	21	2	5	13	0	4	9
August 1987	4	15	2	1	3	5	3	9	19	2	5	10	0	4	7
September 1987	3	15	1	1	2	5	3	8	18	1	4	8	0	4	7
October 1987	2	17	1	1	2	5	3	7	15	2	2	9	0	9	6
November 1987	1	13	1	1	1	4	2	9	14	3	0	11	0	26	8
December 1987	1	11	1	0	2	3	2	10	12	6	1	10	0	38	8
January 1988	2	7	1	0	2	2	4	11	14	7	2	6	0	44	10
February 1988	2	9	1	1	4	2	5	10	14	5	2	3	0	35	10
March 1988	2	11	2	1	5	2	6	9	17	2	1	2	0	28	8
April 1988	2	13	2	1	6	4	5	9	17	1	1	3	0	22	8
May 1988	3	15	2	2	3	4	4	10	18	2	1	3	0	17	7
June 1988	4	14	2	1	2	6	4	10	15	3	3	5	0	13	6
July 1988	3	14	2	2	1	5	3	9	15	3	3	5	0	9	5
August 1988	3	15	2	1	2	6	4	7	12	2	2	9	0	5	4
September 1988	4	17	3	1	2	4	4	5	12	2	2	10	0	3	3
October 1988	4	16	3	1	3	4	4	6	16	3	4	11	0	4	3
November 1988	4	12	2	1	2	4	3	7	17	3	4	8	0	4	3
December 1988	2	11	1	2	2	3	3	10	18	3	4	7	0	6	4
January 1989	2	12	2	2	2	3	2	10	16	3	3	7	0	5	6
February 1989	4	11	2	2	3	3	2	11	16	4	3	10	0	5	7
March 1989	4	11	2	1	2	3	1	8	18	4	6	13	0	4	7
April 1989	4	8	2	1	2	2	1	6	19	5	9	17	1	5	5
May 1989	1	7	2	0	1	2	1	4	18	4	10	18	1	6	3
June 1989	1	8	1	1	3	3	1	4	16	4	8	15	2	3	3
July 1989	1	9	0	1	7	4	1	5	14	4	7	11	2	3	6
August 1989	1	11	0	2	10	4	1	5	17	4	6	6	1	2	7
September 1989	1	10	1	2	10	4	2	5	17	4	4	5	0	1	6
October 1989	1	9	1	3	7	3	2	4	17	3	4	3	0	5	4
November 1989	2	7	1	2	6	3	2	4	17	4	2	3	0	8	3

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc	
December 1989	3	8	1	1	4	2	3	5	20	5	3	3	0	10	4	
January 1990	3	9	1	1	6	3	4	6	22	7	4	2	0	6	3	
February 1990	3	10	1	0	6	2	4	7	26	6	5	4	0	6	3	
March 1990	2	8	1	0	6	2	3	8	28	6	5	5	0	6	4	
April 1990	2	8	1	1	3	1	3	8	30	6	4	6	0	8	5	
May 1990	2	7	1	1	3	2	3	10	31	6	3	6	1	7	5	
June 1990	2	9	1	1	4	3	3	11	29	7	3	5	1	5	4	
July 1990	3	9	0	1	5	4	2	12	30	7	4	5	1	3	3	
August 1990	3	9	1	1	5	3	2	16	28	8	8	5	2	3	3	
September 1990	3	7	0	0	3	2	1	23	28	8	12	6	2	4	2	
October 1990	2	6	1	0	1	0	0	27	32	7	19	6	3	7	2	
November 1990	1	5	0	0	0	0	0	26	37	7	20	6	4	9	1	
December 1990	1	4	0	0	2	0	0	21	45	11	19	4	4	7	0	
January 1991	1	4	0	1	4	0	0	19	48	12	12	3	4	4	0	
February 1991	1	5	0	1	4	0	0	16	53	14	7	2	2	2	1	
March 1991	2	6	0	1	7	2	1	14	52	14	4	2	1	2	1	
April 1991	3	8	0	1	8	3	0	10	53	14	3	3	0	2	1	
May 1991	4	9	0	1	11	3	1	6	49	13	2	2	0	1	1	
June 1991	4	12	1	2	8	3	1	8	47	11	2	2	0	1	1	
July 1991	3	13	2	1	6	2	1	7	43	9	1	1	0	1	1	
August 1991	4	13	4	1	4	2	1	8	40	7	1	2	0	0	2	
September 1991	3	11	5	1	6	2	1	6	42	6	1	1	0	1	2	
October 1991	4	9	5	1	8	1	2	6	42	7	1	2	0	1	3	
November 1991	3	8	3	1	10	1	1	8	49	9	1	2	0	2	2	
December 1991	1	7	2	1	9	0	1	10	58	11	1	2	0	2	2	
January 1992	2	6	1	1	10	1	1	11	63	13	1	1	0	3	1	
February 1992	2	6	2	1	10	2	1	8	68	13	1	2	0	2	2	
March 1992	3	8	3	1	10	3	1	5	67	10	0	2	0	1	2	
April 1992	3	13	4	1	8	2	1	6	59	10	0	2	0	0	2	
May 1992	3	18	5	0	7	2	1	7	45	6	0	2	0	0	2	
June 1992	2	21	6	0	6	2	1	5	38	7	0	2	0	1	2	
July 1992	1	17	6	1	7	1	2	5	41	5	1	1	0	1	2	
August 1992	2	12	5	1	7	2	2	5	49	6	1	1	0	1	3	
September 1992	2	9	3	1	9	2	2	7	53	6	1	1	0	1	4	
October 1992	3	10	3	0	8	1	1	6	55	5	1	2	0	1	4	
November 1992	3	11	4	1	7	1	1	8	52	5	2	3	0	1	3	
December 1992	5	17	9	1	4	0	1	8	47	4	1	3	0	0	3	
January 1993	6	18	14	1	4	1	1	9	39	4	1	2	0	0	2	
February 1993	9	21	14	1	5	1	2	9	39	3	1	1	0	0	2	
March 1993	8	18	11	1	7	2	2	14	39	5	1	0	0	0	2	
April 1993	7	17	6	1	8	2	2	17	42	5	1	0	0	0	2	
May 1993	7	13	5	0	8	1	1	19	38	5	1	1	0	1	2	
June 1993	6	11	4	1	7	1	1	19	34	3	1	1	0	1	1	
July 1993	6	10	4	2	9	0	2	20	30	4	1	1	0	1	2	
August 1993	4	12	5	2	9	1	2	21	28	4	1	1	1	1	1	
September 1993	4	11	6	2	10	1	2	22	29	5	1	0	1	1	2	
October 1993	4	12	5	2	8	2	1	21	29	5	2	0	0	0	3	
November 1993	4	11	5	1	8	1	3	19	28	5	1	1	0	0	4	
December 1993	4	14	5	1	8	2	6	16	28	4	1	1	0	1	5	

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
January	1994	4	19	9	2	7	3	7	13	29	2	0	1	0	1	4
February	1994	4	22	10	2	7	3	7	11	27	1	1	2	0	1	3
March	1994	4	23	10	2	7	3	5	11	26	2	1	4	0	1	2
April	1994	3	20	9	2	7	1	4	9	25	2	1	9	0	6	2
May	1994	3	23	7	3	6	1	3	10	25	2	1	12	0	7	2
June	1994	2	21	7	2	5	1	3	9	24	2	1	15	0	7	3
July	1994	2	19	5	1	4	2	2	10	22	2	2	15	0	4	4
August	1994	1	15	6	0	3	2	2	11	22	3	1	14	0	3	3
September	1994	2	17	5	1	3	3	1	10	23	3	2	14	0	4	2
October	1994	2	17	6	1	2	2	2	10	23	3	2	12	0	4	2
November	1994	2	21	7	1	2	2	3	7	20	2	2	12	0	3	2
December	1994	4	21	7	1	2	1	4	7	16	2	1	13	0	3	2
January	1995	5	21	7	1	1	1	4	7	14	3	1	14	0	2	3
February	1995	7	17	6	0	1	1	4	8	18	3	1	15	0	2	4
March	1995	7	14	5	1	2	3	3	8	18	3	1	14	0	2	7
April	1995	6	13	3	1	3	5	3	8	19	3	2	13	0	2	8
May	1995	5	13	2	1	4	7	2	7	18	4	2	8	0	2	11
June	1995	4	12	3	1	5	8	2	7	18	4	2	5	0	2	10
July	1995	4	11	2	1	10	8	2	9	21	5	1	3	0	1	8
August	1995	4	11	2	1	11	6	3	11	21	4	0	2	0	1	4
September	1995	4	11	1	1	11	5	3	9	24	4	1	1	0	0	3
October	1995	4	10	2	2	7	5	2	8	25	4	1	1	0	1	3
November	1995	4	10	1	2	6	7	1	7	28	3	1	1	0	1	3
December	1995	4	10	2	2	5	8	1	7	24	4	1	1	0	1	2
January	1996	4	11	1	1	7	8	1	9	28	6	1	1	0	1	1
February	1996	4	12	1	1	8	7	1	8	30	7	1	0	0	2	1
March	1996	4	14	2	1	10	7	1	8	33	6	1	1	0	2	2
April	1996	3	16	3	1	9	7	1	5	32	4	1	2	0	3	3
May	1996	3	17	3	1	6	5	1	4	32	4	4	3	0	2	2
June	1996	2	16	2	1	3	3	1	4	30	4	4	4	0	1	2
July	1996	2	18	3	2	3	3	1	4	27	3	4	4	0	3	1
August	1996	2	18	4	2	3	4	0	6	24	3	2	4	0	5	1
September	1996	3	18	4	2	4	6	0	5	23	1	1	4	0	6	1
October	1996	4	18	3	2	5	7	1	5	23	1	1	4	0	5	1
November	1996	4	18	3	2	6	8	1	3	20	1	1	4	0	2	2
December	1996	3	15	4	1	5	8	1	4	19	1	1	4	0	2	2
January	1997	4	15	6	1	4	8	0	6	16	3	1	2	0	2	2
February	1997	4	15	4	1	3	9	0	5	16	3	1	2	0	2	1
March	1997	3	17	3	2	3	10	1	5	17	3	1	2	0	4	2
April	1997	3	17	1	1	2	9	1	3	16	1	1	6	0	8	1
May	1997	3	21	1	1	2	8	0	4	14	2	1	9	0	9	1
June	1997	3	24	3	2	4	9	0	3	11	2	1	8	0	7	1
July	1997	4	27	3	4	5	11	1	2	11	2	0	4	0	2	1
August	1997	3	24	3	5	6	11	1	1	12	2	0	2	0	3	1
September	1997	4	22	1	4	6	11	2	1	12	1	0	1	0	5	1
October	1997	2	19	2	2	6	11	1	1	14	1	0	1	0	7	1
November	1997	2	18	2	2	4	12	2	1	13	0	0	0	0	11	2
December	1997	2	18	2	1	4	10	2	2	17	0	0	1	0	13	5
January	1998	3	17	2	1	4	9	1	1	17	1	0	1	0	14	10
February	1998	3	17	1	1	7	7	1	1	17	1	0	0	0	9	13

EDUCATION COLLEGE DEGREE

TABLE 24

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

<u>Date of Survey</u>	FAVORABLE NEWS								UNFAVORABLE NEWS							
	<u>Govt</u>	<u>Emp</u>	<u>High Dmnd</u>	<u>Low Price</u>	<u>Easy Crdt</u>	<u>Stock Mrkt</u>	<u>Trade Defc</u>	<u>Govt</u>	<u>Emp</u>	<u>Un-Dmnd</u>	<u>Low Price</u>	<u>High Crdt</u>	<u>Tight Crisis</u>	<u>Enrgy Mrkt</u>	<u>Stock Trade Defc</u>	
March 1998	2	17	2	1	7	8	1	2	15	1	0	0	0	6	15	
April 1998	1	17	2	1	8	9	2	2	14	1	0	0	0	3	13	
May 1998	1	18	3	1	6	9	1	2	16	1	1	1	0	2	10	
June 1998	1	17	2	1	6	8	1	1	14	0	1	1	0	2	11	
July 1998	2	16	2	2	5	6	1	2	15	0	1	1	0	3	13	
August 1998	1	13	1	2	4	6	2	2	13	0	1	1	0	7	17	
September 1998	1	11	1	2	6	5	1	2	13	1	1	0	0	14	20	
October 1998	1	9	1	1	6	4	1	2	13	2	0	0	0	21	23	
November 1998	1	9	1	0	8	2	1	2	16	2	0	1	0	22	22	
December 1998	1	8	2	0	9	2	1	3	20	2	0	1	0	18	18	
January 1999	1	10	2	0	8	5	1	4	21	2	0	1	0	11	15	
February 1999	1	13	2	1	7	7	2	3	22	1	0	0	0	6	13	
March 1999	1	17	2	1	6	10	1	2	20	1	0	2	0	2	10	
April 1999	0	17	1	2	4	10	1	1	20	0	0	1	0	3	7	
May 1999	0	15	1	2	3	12	1	1	18	1	1	1	0	3	4	
June 1999	1	14	2	1	2	11	2	1	16	1	1	3	0	4	4	
July 1999	1	14	2	1	3	9	2	1	12	1	2	7	0	4	3	
August 1999	1	14	2	2	2	6	2	1	10	1	2	12	0	6	2	
September 1999	1	14	1	2	2	5	2	1	10	0	2	12	0	6	1	
October 1999	1	15	1	1	2	4	2	1	13	1	2	10	0	8	1	
November 1999	1	16	1	1	2	5	1	2	16	1	2	8	0	8	2	
December 1999	1	14	5	2	2	6	2	1	15	1	2	6	0	7	2	
January 2000	1	13	4	3	1	7	1	2	11	0	2	7	0	6	2	
February 2000	1	14	5	2	2	8	1	1	8	0	2	8	0	5	0	
March 2000	1	14	1	2	1	7	0	1	9	0	6	12	0	6	0	
April 2000	1	14	2	1	2	5	0	2	13	1	9	13	0	8	0	
May 2000	1	13	2	0	1	4	0	2	14	1	9	14	0	12	1	
June 2000	1	11	3	0	0	3	0	2	15	2	7	14	0	15	2	
July 2000	1	11	2	0	1	3	1	1	16	2	7	15	0	14	1	
August 2000	0	11	1	1	1	2	1	1	17	2	8	16	0	12	1	
September 2000	1	11	1	0	2	2	1	2	15	2	9	13	0	9	1	
October 2000	1	8	0	0	2	2	0	2	15	2	10	9	0	10	1	
November 2000	1	7	1	0	2	3	0	3	16	2	11	5	0	12	1	
December 2000	1	6	1	1	1	2	0	3	18	3	10	4	0	16	1	
January 2001	2	6	1	1	4	2	0	4	25	6	7	4	0	18	1	
February 2001	2	4	0	1	6	1	0	3	39	7	5	3	0	18	1	
March 2001	3	5	0	0	8	1	0	3	48	8	5	2	0	19	1	
April 2001	2	4	0	0	6	0	0	3	52	6	5	1	0	24	1	
May 2001	1	5	0	0	5	1	0	3	48	6	6	1	0	24	0	
June 2001	1	5	0	0	5	2	0	2	48	4	8	1	1	21	1	
July 2001	2	6	1	0	7	2	0	1	46	4	7	1	1	15	1	
August 2001	2	6	1	0	5	2	0	2	46	4	5	0	1	14	1	
September 2001	1	4	1	0	6	1	0	5	49	5	2	1	1	17	1	
October 2001	1	4	0	0	5	1	0	11	52	7	2	0	1	18	1	
November 2001	2	4	0	0	6	1	0	15	54	12	2	0	1	19	0	
December 2001	2	4	1	1	6	2	0	17	54	13	1	0	0	15	0	
January 2002	2	4	2	1	5	3	0	14	56	13	0	0	0	12	0	
February 2002	1	7	2	1	5	3	0	12	56	11	0	0	0	11	0	
March 2002	1	10	3	1	3	4	0	10	58	7	1	0	0	9	0	
April 2002	1	13	4	1	4	5	0	7	55	6	2	0	0	6	0	

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc	
May	2002	1	13	4	1	4	6	0	5	49	4	3	1	0	5	1
June	2002	1	13	4	0	5	5	0	5	44	5	2	1	0	8	1
July	2002	1	10	3	0	4	3	0	4	40	3	1	1	0	15	1
August	2002	2	8	2	1	3	2	0	3	38	3	1	0	0	21	0
September	2002	2	6	2	1	3	1	0	3	37	2	1	0	0	21	0
October	2002	3	7	2	1	3	2	0	5	36	4	1	0	0	19	0
November	2002	3	8	2	0	4	3	0	7	38	6	2	1	0	15	1
December	2002	3	8	3	0	5	5	0	7	37	7	2	1	0	14	1
January	2003	3	9	4	0	5	5	0	7	41	8	2	0	0	10	0
February	2003	3	11	4	0	5	4	0	9	43	7	2	0	0	9	0
March	2003	3	11	2	0	4	2	0	11	45	8	4	0	0	10	1
April	2003	3	10	2	0	3	3	0	13	45	6	4	1	0	12	1
May	2003	5	7	1	1	3	5	0	11	45	5	3	1	0	11	1
June	2003	6	7	1	0	4	8	0	9	44	4	1	1	0	8	1
July	2003	6	8	1	0	7	9	0	6	43	3	2	0	0	4	0
August	2003	4	10	2	0	7	9	0	5	39	2	2	1	0	4	0
September	2003	2	11	2	0	7	10	0	5	37	2	2	1	0	4	1
October	2003	2	14	3	0	4	11	0	7	35	2	1	1	0	4	1
November	2003	2	19	3	0	2	12	0	6	32	2	1	1	0	2	2
December	2003	2	23	5	0	2	12	1	6	27	3	1	0	0	2	2
January	2004	2	26	6	0	2	14	0	4	25	2	1	0	0	2	3
February	2004	2	23	6	1	3	14	0	5	26	3	1	0	0	2	3
March	2004	2	22	3	1	4	13	0	5	34	2	1	0	0	1	2
April	2004	1	24	2	1	4	12	0	5	33	3	4	1	0	2	0
May	2004	2	31	2	0	5	9	0	5	33	2	8	5	0	2	0
June	2004	2	35	3	0	4	8	0	6	25	2	12	6	0	2	1
July	2004	2	38	3	1	3	7	0	6	26	3	13	6	0	1	1
August	2004	1	34	2	1	2	6	0	5	26	4	11	3	0	2	1
September	2004	2	29	2	1	1	4	0	5	29	4	8	2	0	3	1
October	2004	3	23	2	1	2	3	0	6	30	3	7	2	0	3	0
November	2004	4	23	3	0	2	5	0	7	27	4	7	3	0	2	1
December	2004	5	22	3	1	3	7	0	6	26	3	8	4	0	2	2
January	2005	5	23	3	1	2	8	1	6	24	4	7	5	0	1	4
February	2005	3	21	4	1	2	8	1	7	25	2	5	4	0	1	4
March	2005	2	21	3	1	3	6	1	8	23	2	6	5	0	1	3
April	2005	2	19	2	0	2	5	1	9	21	3	12	8	0	4	3
May	2005	1	16	1	0	2	2	1	8	20	3	18	8	1	4	3
June	2005	1	14	1	1	1	2	0	5	22	3	19	8	1	5	2
July	2005	1	15	2	2	2	2	1	5	24	2	16	6	1	3	3
August	2005	1	14	2	2	2	3	1	5	24	2	15	4	0	2	3
September	2005	2	13	1	1	1	3	2	7	24	2	19	4	0	2	3
October	2005	2	10	1	0	0	2	1	6	25	3	24	4	0	2	2
November	2005	2	10	1	1	1	1	1	6	25	4	29	5	0	2	2
December	2005	2	12	2	2	1	2	0	7	27	4	24	6	0	2	2
January	2006	2	14	3	2	1	4	0	7	27	5	17	5	0	1	2
February	2006	1	15	3	3	1	5	0	8	31	5	11	6	0	1	2
March	2006	1	15	2	2	1	5	0	9	29	6	10	5	0	1	2
April	2006	1	14	2	2	1	4	0	8	29	5	14	6	0	1	2
May	2006	1	15	2	1	1	5	0	5	27	4	21	5	0	1	1
June	2006	2	15	2	1	1	4	0	6	25	4	26	7	0	2	1

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc	
July	2006	3	14	1	0	1	4	1	7	24	4	27	10	0	4	1
August	2006	3	13	0	1	1	3	1	8	21	5	23	11	0	4	2
September	2006	2	13	1	4	2	4	0	7	22	4	20	9	0	4	1
October	2006	1	15	1	9	3	6	0	8	21	4	16	6	0	2	1
November	2006	2	16	2	13	3	10	0	8	23	3	11	5	0	2	0
December	2006	2	15	4	14	3	12	0	7	19	3	8	4	0	1	0
January	2007	3	15	4	11	3	11	1	9	19	3	8	4	0	1	0
February	2007	2	15	3	8	4	7	1	9	20	3	6	2	0	0	0
March	2007	1	15	1	5	4	5	1	8	24	3	6	2	0	5	1
April	2007	0	13	1	3	4	3	0	6	24	3	8	3	0	6	2
May	2007	1	12	1	1	3	6	0	5	23	3	13	4	0	6	3
June	2007	2	13	1	1	3	8	0	5	20	4	17	5	0	2	2
July	2007	2	14	1	1	2	10	0	6	18	4	14	5	0	1	1
August	2007	2	12	1	1	2	6	0	5	18	4	11	7	1	5	1
September	2007	1	11	1	0	2	4	1	5	21	3	7	7	0	7	3
October	2007	1	10	1	0	4	4	1	4	22	3	7	7	0	9	3
November	2007	1	10	0	0	5	5	0	5	21	5	10	5	0	7	4
December	2007	2	8	0	0	5	5	0	4	22	6	15	5	0	6	4
January	2008	1	7	0	0	3	3	0	4	23	8	20	3	0	8	4
February	2008	1	6	0	0	5	1	0	4	29	7	17	3	0	11	4
March	2008	1	6	0	0	5	1	0	5	32	6	16	2	0	12	4
April	2008	1	5	0	0	6	0	0	5	35	6	17	3	0	11	5
May	2008	1	5	0	0	4	1	0	4	36	8	27	3	0	9	5
June	2008	1	4	0	0	3	1	1	3	40	9	37	2	0	7	4
July	2008	1	5	0	0	2	1	0	2	43	8	42	1	0	8	3
August	2008	1	5	1	1	1	1	1	3	42	8	39	1	0	8	3
September	2008	1	6	0	2	1	0	1	7	37	7	30	2	0	10	3
October	2008	2	6	1	2	1	1	1	10	33	8	20	6	0	13	2
November	2008	2	4	1	3	1	1	0	12	39	9	12	9	0	17	1
December	2008	3	2	1	3	1	1	0	11	51	12	6	12	0	19	0
January	2009	4	2	0	4	1	0	0	10	63	16	4	10	0	14	0
February	2009	5	4	0	2	1	0	0	10	72	16	3	8	0	12	0
March	2009	6	5	0	1	1	1	0	10	71	16	2	7	0	11	0
April	2009	6	6	1	0	2	1	0	12	67	13	2	6	0	11	1
May	2009	7	7	1	0	3	4	0	12	64	11	2	6	0	8	1
June	2009	6	10	2	1	4	7	0	12	65	9	2	5	0	5	1
July	2009	5	12	1	1	4	9	0	10	68	6	2	4	0	4	0
August	2009	5	16	1	2	3	9	0	12	62	7	1	3	0	4	0
September	2009	5	23	2	2	3	10	0	10	55	6	1	2	0	3	0
October	2009	6	26	3	2	3	12	1	9	49	6	1	3	0	2	0
November	2009	6	25	4	1	3	13	1	8	50	4	1	3	0	2	0
December	2009	6	23	5	1	3	11	1	9	51	5	1	4	0	2	0
January	2010	5	23	5	1	1	10	0	10	49	5	1	4	0	2	0
February	2010	6	23	5	1	2	9	0	11	44	5	1	5	0	2	1
March	2010	5	25	4	1	2	9	1	14	41	5	1	4	0	2	1
April	2010	6	30	3	1	2	9	1	19	39	4	1	4	0	1	1
May	2010	5	33	4	1	2	12	0	18	35	3	1	4	0	2	1
June	2010	5	33	4	1	3	11	0	16	32	3	1	4	3	3	2
July	2010	3	28	5	1	4	7	0	15	35	3	2	4	5	5	2
August	2010	4	26	4	1	5	4	1	17	36	4	2	3	5	4	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	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
September 2010	4	24	3	0	3	4	0	18	41	5	1	3	2	4	1
October 2010	5	25	3	0	4	5	0	17	42	4	1	3	1	3	1
November 2010	4	28	3	0	3	7	0	14	40	3	1	2	0	3	1
December 2010	5	31	6	0	2	7	0	12	35	4	2	2	0	1	1
January 2011	8	32	8	0	2	8	1	9	28	3	3	2	0	1	2
February 2011	8	34	9	0	1	9	0	9	25	3	4	2	0	0	2
March 2011	6	37	8	0	2	10	0	9	23	3	8	2	0	0	2
April 2011	3	38	5	0	2	8	0	10	28	4	10	1	0	0	1
May 2011	2	38	4	0	2	7	0	10	30	3	15	1	0	0	1
June 2011	2	33	3	0	2	6	0	11	34	2	12	2	0	1	0
July 2011	2	30	3	0	2	6	0	13	37	2	10	2	0	1	1
August 2011	2	20	2	0	2	4	0	22	43	3	6	3	0	5	1
September 2011	2	16	2	0	3	4	0	26	45	4	5	3	0	8	2
October 2011	3	17	2	0	3	2	0	26	42	5	4	4	0	10	4
November 2011	4	20	2	0	2	1	0	21	39	5	3	3	0	9	6
December 2011	4	24	6	1	2	3	0	17	34	5	2	3	0	6	8
January 2012	3	31	8	1	2	5	1	14	31	4	3	1	0	5	7
February 2012	4	39	10	1	2	6	1	11	26	3	3	1	0	3	5
March 2012	3	47	8	0	2	8	1	11	24	3	7	2	0	1	2
April 2012	3	47	5	0	3	8	0	11	23	3	10	2	0	1	1
May 2012	2	46	3	1	3	9	1	11	23	3	10	2	0	1	2
June 2012	1	39	3	1	3	5	0	13	27	2	7	3	0	3	4
July 2012	2	32	3	1	3	5	1	16	31	2	4	2	0	3	5
August 2012	2	29	4	1	3	3	1	18	35	2	2	2	0	3	5
September 2012	2	30	3	1	2	4	2	16	33	3	3	2	0	2	4
October 2012	2	33	4	0	2	4	1	15	30	3	2	2	0	1	3
November 2012	2	34	4	1	3	5	1	17	28	2	2	1	0	2	3
December 2012	3	33	4	2	3	3	0	24	28	1	1	0	0	1	2
January 2013	6	31	4	2	2	2	1	32	27	2	2	0	0	1	2
February 2013	7	33	3	1	2	3	1	34	23	3	2	1	0	1	2
March 2013	6	34	3	0	2	8	2	33	21	3	3	1	0	1	2
April 2013	2	35	4	0	2	11	1	30	23	3	2	2	0	1	2
May 2013	2	38	4	1	2	12	1	27	24	2	2	1	0	1	2
June 2013	2	38	5	1	2	12	1	22	25	2	1	1	0	1	2
July 2013	2	40	4	1	3	11	1	21	23	2	2	2	0	1	1
August 2013	2	37	4	1	2	10	1	22	22	2	2	2	0	1	1
September 2013	2	36	3	1	3	8	1	26	21	3	3	4	0	2	1
October 2013	2	29	3	1	3	6	0	32	24	4	3	3	0	2	1
November 2013	3	25	3	1	2	6	0	36	26	6	2	3	0	2	1
December 2013	3	24	3	1	1	7	0	40	29	4	1	2	0	1	1
January 2014	3	26	4	1	1	11	0	35	27	4	1	2	0	1	1
February 2014	3	29	3	0	1	11	0	33	27	3	2	2	0	2	1
March 2014	4	26	3	0	2	9	0	29	28	4	2	1	0	3	1
April 2014	5	27	3	1	2	6	0	27	28	4	2	1	1	2	1
May 2014	6	27	4	1	2	6	0	23	25	5	2	2	1	2	1
June 2014	6	29	4	1	2	6	0	22	21	6	3	2	1	2	1
July 2014	5	31	5	1	2	7	0	22	21	5	4	2	1	2	1
August 2014	3	31	4	1	2	7	0	22	21	6	4	1	1	2	1
September 2014	2	34	4	1	3	6	0	19	23	5	3	1	1	2	1
October 2014	2	33	3	2	3	7	1	17	21	5	3	1	0	3	0

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
November 2014	5	34	3	6	3	7	1	15	20	5	2	2	0	3	1
December 2014	7	31	3	12	3	7	1	17	16	5	2	1	0	3	1
January 2015	7	30	3	17	3	8	1	17	14	4	1	1	1	2	1
February 2015	6	28	4	18	3	9	2	16	13	3	1	1	1	2	1
March 2015	4	28	5	14	4	8	2	15	15	3	1	1	0	2	2
April 2015	4	27	6	10	4	6	2	14	16	4	2	1	0	2	3
May 2015	3	27	6	9	3	5	1	16	18	5	2	1	0	2	3
June 2015	3	27	6	7	3	5	1	15	16	5	3	2	0	3	4
July 2015	4	26	4	5	3	4	1	17	16	4	3	1	0	3	6
August 2015	5	26	4	4	3	3	2	15	14	4	3	2	0	4	8
September 2015	4	26	2	3	3	3	1	13	17	3	3	2	0	10	11
October 2015	3	25	3	4	2	4	2	12	18	4	2	3	0	12	11
November 2015	2	24	3	4	3	5	1	11	20	3	1	3	0	12	10
December 2015	2	24	3	5	3	4	1	14	21	3	2	5	1	8	6
January 2016	2	23	3	7	3	4	1	14	20	3	2	5	1	10	6
February 2016	3	22	4	9	1	2	1	13	19	4	2	6	1	13	7
March 2016	3	20	3	9	1	2	1	11	17	4	1	4	0	15	8
April 2016	4	20	3	7	1	3	0	14	22	4	1	3	0	10	6
May 2016	3	20	3	5	2	4	0	18	23	3	1	2	0	7	4
June 2016	3	21	2	4	2	4	1	19	26	2	1	3	0	4	4
July 2016	2	21	3	3	2	4	1	17	22	2	2	3	0	4	11
August 2016	2	23	2	2	2	4	2	16	19	2	1	2	0	3	13
September 2016	2	23	3	2	2	4	1	16	17	4	1	2	0	3	12
October 2016	2	24	3	2	2	4	1	16	19	4	1	1	0	2	5
November 2016	4	23	4	1	3	4	0	16	18	4	2	2	0	3	3
December 2016	10	23	3	1	2	6	1	17	16	4	2	2	0	3	3
January 2017	16	24	3	1	2	8	1	22	12	3	2	3	0	3	3
February 2017	23	23	2	1	1	10	1	29	11	2	1	3	0	3	2
March 2017	26	24	2	0	1	12	1	32	12	1	1	3	0	2	2
April 2017	30	21	2	0	1	12	0	32	12	1	1	2	1	2	2
May 2017	30	23	2	1	1	11	0	28	12	2	1	2	1	2	2
June 2017	28	21	1	1	1	9	1	28	14	2	1	2	2	2	2
July 2017	23	22	1	1	1	8	1	28	16	3	1	2	3	2	2
August 2017	19	21	2	1	1	10	1	28	16	4	0	2	2	2	2
September 2017	18	23	2	1	2	10	1	26	16	4	1	1	2	2	2
October 2017	20	22	2	0	2	10	0	24	16	5	1	1	2	2	2
November 2017	23	22	3	0	2	10	0	23	15	4	1	1	2	2	2
December 2017	28	19	3	0	1	11	0	26	14	5	1	1	2	2	1
January 2018	35	18	3	0	1	12	0	27	13	4	1	1	1	2	1
February 2018	39	16	5	0	1	10	0	27	14	3	1	2	1	4	0
March 2018	40	17	6	0	0	7	0	28	13	3	1	2	0	6	1
April 2018	35	18	7	0	0	6	0	32	11	4	1	3	0	8	5
May 2018	30	19	6	0	0	5	0	35	12	5	2	3	1	7	7
June 2018	28	20	5	0	0	5	0	38	10	5	4	3	1	6	9
July 2018	25	20	4	0	1	5	1	41	11	3	4	3	2	3	8
August 2018	23	21	3	0	1	4	1	44	10	2	4	3	1	3	11
September 2018	21	21	3	0	1	6	1	42	11	3	3	2	1	1	13
October 2018	21	23	4	0	1	6	1	39	10	4	3	3	1	2	12
November 2018	20	22	5	0	1	7	1	32	11	5	3	4	0	4	9
December 2018	18	20	4	1	0	6	1	32	14	3	3	5	0	8	6

EDUCATION COLLEGE DEGREE

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 Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
January 2019	16	17	4	1	1	5	0	34	15	3	3	5	0	14	7
February 2019	14	15	3	1	1	3	1	40	14	3	2	4	1	14	9
March 2019	13	16	3	0	1	4	1	39	12	4	2	3	1	12	8
April 2019	13	19	2	1	3	5	2	36	13	4	2	4	0	6	7
May 2019	13	21	4	1	3	5	2	32	14	4	3	3	0	3	6
June 2019	12	21	3	1	3	4	1	35	13	4	3	2	0	3	8
July 2019	10	21	3	0	2	4	2	34	13	4	4	1	1	3	10
August 2019	9	18	2	0	4	4	1	36	12	5	3	3	1	5	13
September 2019	8	16	2	0	4	4	1	36	12	3	4	4	1	6	14
October 2019	8	14	2	0	5	3	1	35	11	4	4	5	1	7	16
November 2019	9	16	2	0	5	3	2	31	13	4	4	4	1	6	14
December 2019	8	19	2	0	4	5	3	27	14	4	2	2	1	4	13
January 2020	8	20	3	1	3	7	4	24	16	4	2	2	0	3	10
February 2020	11	20	4	0	2	8	4	21	14	4	2	1	1	4	11
March 2020	12	16	4	0	2	7	2	16	17	8	2	1	0	10	10
April 2020	9	11	2	0	2	4	1	13	37	11	1	1	1	14	9
May 2020	5	8	1	0	2	2	0	11	66	12	0	1	0	15	5
June 2020	4	10	0	0	1	1	0	11	87	10	0	1	0	9	2
July 2020	4	12	1	0	1	2	0	13	90	10	0	0	0	6	2
August 2020	4	14	1	0	1	2	0	15	82	11	1	0	0	4	1
September 2020	5	16	1	0	1	4	1	14	79	12	1	0	0	3	1
October 2020	4	19	1	0	1	4	0	13	77	11	1	0	0	2	1
November 2020	3	20	0	1	1	4	0	14	74	11	0	0	0	3	1
December 2020	5	18	1	1	1	5	0	17	70	10	1	0	0	2	1
January 2021	6	17	1	0	1	6	0	17	69	11	1	0	0	2	1
February 2021	11	18	1	0	1	6	0	18	66	9	2	0	0	2	0
March 2021	13	22	2	0	1	5	0	17	55	8	3	1	1	2	1
April 2021	16	31	3	0	2	4	0	20	38	4	4	1	1	2	1
May 2021	17	37	6	0	2	3	0	19	27	4	7	1	1	1	1
June 2021	15	41	10	0	2	3	0	17	23	3	12	1	0	1	1
July 2021	13	39	13	1	2	3	0	14	23	3	17	1	1	1	1
August 2021	10	36	12	1	2	2	0	12	23	3	19	1	0	2	1
September 2021	7	30	9	1	1	2	0	13	28	3	16	1	0	1	1
October 2021	6	25	6	0	1	2	0	14	30	2	15	1	0	1	1
November 2021	5	22	7	0	0	2	0	16	32	1	18	1	0	1	1
December 2021	7	21	9	0	0	2	0	14	30	2	25	1	0	1	0
January 2022	7	20	10	0	0	2	0	13	30	2	28	1	0	2	0
February 2022	6	19	9	0	0	2	0	10	29	3	31	4	0	3	0
March 2022	4	17	6	0	0	2	0	13	24	4	34	5	0	4	1
April 2022	4	17	6	0	1	1	0	16	21	4	37	7	1	4	1
May 2022	4	16	6	0	0	0	0	17	17	4	38	7	1	6	1
June 2022	3	16	5	0	0	0	0	13	18	4	40	9	1	6	1
July 2022	2	13	2	0	0	0	0	11	20	4	42	11	1	7	1
August 2022	2	13	2	2	0	1	0	11	20	4	41	11	1	5	1
September 2022	2	13	2	4	0	1	0	13	21	4	37	12	0	5	1
October 2022	3	13	2	4	0	1	0	14	18	5	34	13	1	6	1
November 2022	4	12	2	3	0	1	0	12	19	5	35	16	0	6	0
December 2022	4	10	2	3	0	1	0	9	20	6	34	16	1	5	0
January 2023	4	11	2	5	1	1	0	6	24	5	32	16	1	4	1

EDUCATION COLLEGE DEGREE

TABLE 24

SELECTED ITEMS OF 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>Govt</u>	<u>Emp</u>	<u>High</u>	<u>Low</u>	<u>Easy</u>	<u>Stock</u>	<u>Trade</u>	<u>Un-</u>	<u>Low</u>	<u>High</u>	<u>Tight</u>	<u>Enrgy</u>	<u>Stock</u>	<u>Trade</u>	
		<u>Emnd</u>	<u>Price</u>	<u>Crtd</u>	<u>Mrkt</u>	<u>Defc</u>	<u>Govt</u>	<u>Emp</u>	<u>Emnd</u>	<u>Price</u>	<u>Crtd</u>	<u>Crisis</u>	<u>Mrkt</u>	<u>Defc</u>		
February	2023	3	13	3	8	1	1	0	7	28	5	27	13	1	4	1
March	2023	2	14	3	8	1	1	0	8	28	3	23	14	1	4	0
April	2023	2	13	3	7	1	1	0	9	31	4	21	15	1	3	1
May	2023	2	11	3	5	1	1	0	11	31	5	20	17	1	3	1
June	2023	2	11	3	5	2	2	0	12	30	6	19	17	1	2	2
July	2023	3	13	4	6	3	2	0	12	25	5	17	15	1	2	1
August	2023	4	15	4	7	3	3	0	11	22	4	15	14	1	2	1
September	2023	5	16	4	8	2	3	0	11	21	4	13	13	1	2	1
October	2023	3	15	4	7	1	3	0	11	21	5	13	14	2	2	1
November	2023	3	13	3	7	1	2	0	12	22	6	16	15	2	2	0
December	2023	2	13	3	8	3	2	0	10	21	6	15	15	1	2	1

EDUCATION COLLEGE DEGREE

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	51	14	32	3	100	119	605
April 1978	47	13	36	4	100	110	633
May 1978	48	12	36	4	100	112	652
June 1978	51	12	34	3	100	116	620
July 1978	49	13	35	3	100	113	622
August 1978	46	14	37	4	100	109	581
September 1978	41	13	42	4	100	99	587
October 1978	42	13	42	2	100	100	608
November 1978	41	13	43	3	100	97	678
December 1978	37	15	45	3	100	91	683
January 1979	32	13	50	5	100	82	677
February 1979	32	14	50	4	100	82	629
March 1979	32	14	49	5	100	82	615
April 1979	31	16	49	3	100	82	631
May 1979	30	16	51	2	100	79	667
June 1979	30	14	54	2	100	77	755
July 1979	26	11	61	2	100	65	815
August 1979	20	10	69	2	100	51	754
September 1979	18	8	72	2	100	46	724
October 1979	17	8	74	1	100	43	719
November 1979	18	8	73	2	100	45	788
December 1979	18	7	74	1	100	44	772
January 1980	20	8	71	1	100	49	696
February 1980	20	9	69	2	100	51	589
March 1980	16	9	73	2	100	43	500
April 1980	12	10	77	2	100	35	497
May 1980	8	7	83	1	100	25	448
June 1980	7	5	87	1	100	20	475
July 1980	7	3	89	1	100	18	465
August 1980	7	2	89	2	100	19	443
September 1980	13	3	82	2	100	31	425
October 1980	18	4	77	2	100	41	436
November 1980	21	7	71	1	100	50	449
December 1980	18	9	70	3	100	48	457
January 1981	15	11	72	2	100	42	453
February 1981	12	11	74	2	100	38	446
March 1981	15	11	73	1	100	42	498
April 1981	22	13	64	1	100	57	487
May 1981	29	13	56	2	100	73	492
June 1981	34	15	50	1	100	85	506
July 1981	39	17	43	1	100	96	493
August 1981	38	17	43	1	100	95	488
September 1981	36	18	44	2	100	92	446
October 1981	32	14	53	1	100	79	466
November 1981	25	15	60	1	100	65	485
December 1981	18	11	70	1	100	49	530
January 1982	12	10	76	1	100	36	533
February 1982	11	6	81	2	100	29	536

EDUCATION COLLEGE DEGREE

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>
March 1982	11	6	82	1	100	28	513
April 1982	12	4	84	1	100	28	522
May 1982	14	4	81	1	100	32	548
June 1982	14	5	81	1	100	33	575
July 1982	11	6	83	1	100	28	575
August 1982	10	7	82	1	100	28	566
September 1982	12	6	81	1	100	32	543
October 1982	19	6	74	0	100	45	548
November 1982	20	6	74	0	100	45	545
December 1982	20	7	73	0	100	47	565
January 1983	19	8	73	0	100	45	560
February 1983	24	8	68	0	100	57	547
March 1983	35	7	56	1	100	79	516
April 1983	51	7	41	1	100	110	537
May 1983	63	8	28	1	100	135	553
June 1983	71	9	20	0	100	151	603
July 1983	72	9	18	1	100	155	568
August 1983	75	8	16	1	100	159	531
September 1983	76	8	15	1	100	160	514
October 1983	75	8	16	1	100	159	524
November 1983	76	8	14	1	100	162	550
December 1983	77	6	16	1	100	161	529
January 1984	82	5	12	1	100	170	519
February 1984	84	5	10	1	100	174	523
March 1984	85	6	9	1	100	176	540
April 1984	84	6	9	1	100	175	543
May 1984	80	6	12	1	100	168	538
June 1984	79	6	13	1	100	166	537
July 1984	77	7	16	1	100	161	532
August 1984	78	8	13	1	100	165	567
September 1984	80	8	12	1	100	168	559
October 1984	81	8	11	1	100	170	575
November 1984	78	7	14	1	100	164	534
December 1984	74	9	16	1	100	158	543
January 1985	71	9	19	1	100	152	505
February 1985	70	11	19	1	100	151	525
March 1985	69	12	18	1	100	151	491
April 1985	66	13	20	1	100	147	535
May 1985	63	12	23	1	100	140	509
June 1985	60	10	28	2	100	133	528
July 1985	58	10	31	1	100	127	489
August 1985	57	12	30	1	100	127	501
September 1985	55	13	31	1	100	124	463
October 1985	55	14	30	1	100	125	494
November 1985	55	13	31	1	100	125	500
December 1985	58	13	28	1	100	130	547
January 1986	61	13	25	1	100	136	550
February 1986	61	14	24	1	100	138	560
March 1986	61	15	22	2	100	139	533
April 1986	65	14	19	2	100	146	538
May 1986	68	11	19	2	100	149	534

EDUCATION COLLEGE DEGREE

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 1986	70	11	18	1	100	152	563
July 1986	68	10	21	2	100	147	574
August 1986	62	11	24	2	100	138	582
September 1986	55	11	31	2	100	124	565
October 1986	51	12	35	1	100	116	559
November 1986	51	15	33	1	100	118	558
December 1986	50	16	33	1	100	117	590
January 1987	48	16	35	2	100	113	592
February 1987	49	14	36	1	100	114	586
March 1987	49	14	35	2	100	114	568
April 1987	47	17	33	3	100	114	571
May 1987	44	18	35	3	100	109	571
June 1987	46	17	36	2	100	110	585
July 1987	49	15	35	2	100	114	579
August 1987	55	13	30	2	100	125	582
September 1987	57	13	28	2	100	129	561
October 1987	58	12	29	1	100	129	528
November 1987	45	11	43	1	100	102	473
December 1987	36	12	52	1	100	84	462
January 1988	30	12	57	1	100	73	454
February 1988	34	13	52	1	100	82	466
March 1988	38	14	46	2	100	93	459
April 1988	42	15	41	2	100	101	460
May 1988	45	16	38	2	100	107	447
June 1988	45	17	37	1	100	108	443
July 1988	46	16	37	1	100	109	424
August 1988	50	18	31	1	100	120	429
September 1988	54	19	25	2	100	129	423
October 1988	54	21	24	1	100	130	435
November 1988	52	20	27	1	100	126	432
December 1988	51	18	30	1	100	122	421
January 1989	53	19	26	1	100	127	419
February 1989	53	22	23	2	100	130	418
March 1989	51	23	24	2	100	126	418
April 1989	46	22	30	3	100	116	432
May 1989	42	18	38	3	100	104	454
June 1989	43	16	38	3	100	105	454
July 1989	45	17	35	2	100	110	454
August 1989	44	20	33	2	100	111	457
September 1989	43	20	34	3	100	109	459
October 1989	41	20	36	3	100	105	468
November 1989	43	18	37	3	100	106	454
December 1989	43	18	37	2	100	106	460
January 1990	45	15	38	2	100	107	440
February 1990	40	15	42	2	100	98	452
March 1990	37	16	45	2	100	92	464
April 1990	32	18	48	2	100	84	487
May 1990	34	20	44	2	100	90	482
June 1990	34	19	45	2	100	90	477
July 1990	39	19	41	1	100	98	465
August 1990	34	17	49	1	100	85	461

EDUCATION COLLEGE DEGREE

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 1990	27	15	57	1	100	71	455
October 1990	15	11	72	2	100	42	458
November 1990	9	9	80	2	100	29	466
December 1990	6	7	86	1	100	20	459
January 1991	5	7	87	0	100	18	476
February 1991	7	7	87	0	100	20	468
March 1991	9	7	84	0	100	25	496
April 1991	13	6	81	0	100	32	459
May 1991	13	5	81	0	100	32	469
June 1991	15	6	78	0	100	37	443
July 1991	20	9	72	0	100	48	475
August 1991	28	11	61	1	100	67	475
September 1991	29	11	59	1	100	69	508
October 1991	26	11	62	1	100	63	498
November 1991	21	9	69	1	100	52	500
December 1991	16	7	75	1	100	41	460
January 1992	12	7	80	1	100	33	468
February 1992	9	7	83	1	100	25	476
March 1992	12	7	80	0	100	32	519
April 1992	18	7	75	0	100	43	516
May 1992	28	8	64	0	100	64	506
June 1992	35	8	56	1	100	79	487
July 1992	36	9	54	1	100	82	499
August 1992	32	9	59	1	100	73	509
September 1992	26	9	64	0	100	62	527
October 1992	21	10	68	1	100	53	531
November 1992	21	13	66	1	100	55	538
December 1992	31	15	53	1	100	78	542
January 1993	45	14	40	1	100	105	550
February 1993	52	15	32	2	100	120	557
March 1993	50	14	34	2	100	116	538
April 1993	47	15	37	1	100	109	528
May 1993	44	17	38	1	100	106	511
June 1993	45	16	38	0	100	107	524
July 1993	44	17	39	0	100	105	538
August 1993	43	17	39	1	100	104	556
September 1993	40	16	43	1	100	96	551
October 1993	37	17	45	1	100	92	536
November 1993	40	13	45	2	100	95	518
December 1993	46	13	39	2	100	107	521
January 1994	57	11	31	1	100	125	515
February 1994	61	11	27	1	100	134	534
March 1994	62	13	23	2	100	139	540
April 1994	60	12	26	2	100	135	552
May 1994	60	11	27	2	100	134	547
June 1994	59	10	30	1	100	129	544
July 1994	58	10	30	2	100	128	535
August 1994	59	10	29	2	100	130	541
September 1994	60	11	28	1	100	132	546
October 1994	58	13	28	1	100	130	552
November 1994	56	14	28	1	100	128	556

EDUCATION COLLEGE DEGREE

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>
December 1994	57	14	28	1	100	128	570
January 1995	59	15	25	1	100	134	566
February 1995	60	14	24	1	100	136	559
March 1995	60	13	25	2	100	135	546
April 1995	56	13	28	3	100	129	555
May 1995	52	14	30	3	100	122	541
June 1995	52	14	32	2	100	120	548
July 1995	53	14	32	1	100	121	561
August 1995	57	14	29	0	100	128	588
September 1995	55	17	27	1	100	129	593
October 1995	54	18	26	2	100	128	576
November 1995	51	19	28	2	100	123	539
December 1995	52	17	29	2	100	123	523
January 1996	48	18	32	2	100	116	516
February 1996	46	18	34	2	100	112	534
March 1996	47	17	35	1	100	113	551
April 1996	50	16	33	1	100	117	546
May 1996	51	16	30	2	100	121	529
June 1996	49	18	31	3	100	118	508
July 1996	50	18	29	3	100	121	526
August 1996	50	18	29	3	100	121	529
September 1996	54	18	26	2	100	128	540
October 1996	56	17	26	1	100	130	530
November 1996	59	15	25	1	100	135	516
December 1996	58	16	25	1	100	133	509
January 1997	61	17	21	1	100	140	535
February 1997	64	17	17	1	100	147	559
March 1997	64	18	16	2	100	149	550
April 1997	62	16	19	2	100	143	527
May 1997	61	17	19	3	100	141	513
June 1997	63	17	18	2	100	145	513
July 1997	70	15	13	2	100	158	490
August 1997	74	12	12	2	100	162	512
September 1997	73	12	12	3	100	161	527
October 1997	69	15	13	3	100	155	545
November 1997	65	19	15	2	100	150	529
December 1997	63	20	16	1	100	147	518
January 1998	60	21	17	2	100	143	522
February 1998	62	21	15	2	100	147	537
March 1998	67	20	11	2	100	155	550
April 1998	73	18	8	2	100	165	562
May 1998	71	18	10	1	100	160	547
June 1998	66	19	14	1	100	153	531
July 1998	64	19	16	1	100	147	557
August 1998	63	19	17	1	100	146	569
September 1998	60	17	21	1	100	139	589
October 1998	51	17	31	1	100	121	553
November 1998	48	16	35	1	100	112	555
December 1998	48	16	34	1	100	114	554
January 1999	55	17	26	1	100	129	569

EDUCATION COLLEGE DEGREE

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 1999	60	19	20	1	100	141	560
March 1999	64	19	16	2	100	148	555
April 1999	64	21	13	2	100	150	544
May 1999	62	22	14	3	100	148	574
June 1999	63	22	14	2	100	149	584
July 1999	63	20	15	2	100	149	602
August 1999	64	19	15	2	100	149	589
September 1999	62	20	15	2	100	147	576
October 1999	60	21	17	2	100	143	565
November 1999	60	22	16	2	100	144	578
December 1999	63	19	16	2	100	147	573
January 2000	71	15	12	2	100	159	571
February 2000	72	16	9	3	100	163	569
March 2000	71	15	12	2	100	159	598
April 2000	64	18	15	3	100	148	592
May 2000	62	15	20	3	100	142	599
June 2000	57	17	24	2	100	133	570
July 2000	55	17	27	1	100	128	573
August 2000	53	18	27	1	100	126	572
September 2000	55	16	27	2	100	128	603
October 2000	52	18	28	2	100	124	621
November 2000	50	17	31	2	100	119	626
December 2000	45	19	35	2	100	110	611
January 2001	37	17	45	1	100	93	600
February 2001	27	14	58	1	100	69	586
March 2001	20	11	67	2	100	54	616
April 2001	17	9	72	2	100	46	626
May 2001	17	11	70	2	100	47	636
June 2001	16	10	72	2	100	45	593
July 2001	17	11	70	2	100	47	585
August 2001	19	8	72	1	100	47	585
September 2001	18	6	75	1	100	43	610
October 2001	15	4	80	1	100	34	625
November 2001	10	5	84	1	100	25	613
December 2001	8	4	87	1	100	21	589
January 2002	8	5	86	1	100	22	569
February 2002	9	5	85	1	100	24	588
March 2002	12	6	82	1	100	30	601
April 2002	16	7	76	1	100	40	625
May 2002	22	7	70	1	100	53	605
June 2002	26	7	66	1	100	60	617
July 2002	25	6	68	1	100	58	605
August 2002	20	6	73	1	100	46	615
September 2002	16	6	76	2	100	40	626
October 2002	16	5	76	2	100	40	623
November 2002	20	7	70	2	100	50	621
December 2002	26	8	63	2	100	63	602
January 2003	28	10	60	1	100	68	618
February 2003	26	11	62	1	100	64	629
March 2003	19	12	69	1	100	50	643
April 2003	17	10	71	1	100	46	646

EDUCATION COLLEGE DEGREE

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 2003	23	10	66	1	100	56	656
June 2003	30	9	60	1	100	70	654
July 2003	37	9	53	1	100	83	655
August 2003	39	9	51	1	100	89	637
September 2003	43	8	49	0	100	94	647
October 2003	44	9	47	1	100	97	652
November 2003	48	8	43	1	100	105	670
December 2003	53	8	38	1	100	114	676
January 2004	62	7	31	0	100	131	652
February 2004	65	7	27	0	100	138	603
March 2004	65	7	28	0	100	136	564
April 2004	60	9	30	0	100	130	530
May 2004	57	10	33	0	100	125	528
June 2004	60	9	30	1	100	130	537
July 2004	61	8	30	1	100	131	537
August 2004	60	8	31	2	100	129	524
September 2004	54	9	35	2	100	119	518
October 2004	51	10	36	2	100	115	517
November 2004	51	12	35	2	100	116	546
December 2004	54	13	31	2	100	124	551
January 2005	58	12	29	1	100	129	557
February 2005	59	11	28	1	100	131	534
March 2005	58	10	31	1	100	127	519
April 2005	55	11	33	0	100	122	523
May 2005	50	12	37	0	100	113	562
June 2005	48	13	39	1	100	109	574
July 2005	48	13	38	1	100	110	589
August 2005	49	13	37	2	100	112	585
September 2005	43	14	41	2	100	102	586
October 2005	36	13	50	1	100	86	574
November 2005	31	11	57	1	100	74	587
December 2005	36	9	54	1	100	82	577
January 2006	41	10	47	1	100	94	579
February 2006	47	11	42	1	100	105	537
March 2006	47	11	41	0	100	106	533
April 2006	47	11	41	1	100	106	534
May 2006	45	11	44	1	100	101	567
June 2006	41	12	46	1	100	95	577
July 2006	39	12	48	0	100	91	572
August 2006	38	13	49	0	100	88	537
September 2006	39	11	50	0	100	89	530
October 2006	41	11	47	1	100	94	534
November 2006	48	10	41	1	100	107	550
December 2006	53	11	35	1	100	117	541
January 2007	56	12	31	2	100	125	540
February 2007	53	15	30	2	100	123	547
March 2007	49	15	34	2	100	115	546
April 2007	42	16	40	2	100	102	543
May 2007	41	17	41	1	100	100	540
June 2007	41	16	41	2	100	99	548
July 2007	44	15	40	1	100	104	555

EDUCATION COLLEGE DEGREE

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 2007	39	12	48	1	100	91	546
September 2007	35	10	54	1	100	82	546
October 2007	31	9	59	1	100	71	552
November 2007	29	10	61	1	100	68	567
December 2007	26	10	64	0	100	62	568
January 2008	21	10	69	0	100	52	570
February 2008	16	8	76	0	100	39	570
March 2008	11	6	83	0	100	28	595
April 2008	7	5	87	1	100	20	586
May 2008	5	5	89	1	100	16	593
June 2008	5	4	91	1	100	14	567
July 2008	4	3	93	0	100	11	570
August 2008	5	3	92	0	100	13	575
September 2008	5	3	92	0	100	13	606
October 2008	4	3	93	0	100	12	604
November 2008	3	2	95	0	100	8	598
December 2008	1	2	97	0	100	4	572
January 2009	0	1	99	0	100	1	563
February 2009	0	1	98	0	100	2	560
March 2009	1	1	98	0	100	2	590
April 2009	3	1	95	1	100	8	625
May 2009	5	2	93	0	100	12	619
June 2009	9	3	87	1	100	22	629
July 2009	12	3	84	1	100	27	590
August 2009	16	4	78	1	100	38	589
September 2009	23	5	71	1	100	52	576
October 2009	29	4	65	1	100	64	616
November 2009	33	4	62	1	100	71	643
December 2009	34	3	61	1	100	73	650
January 2010	40	4	55	1	100	86	604
February 2010	44	6	49	0	100	95	572
March 2010	48	8	44	0	100	103	567
April 2010	48	8	43	1	100	106	593
May 2010	53	8	38	1	100	115	613
June 2010	56	8	36	0	100	119	585
July 2010	51	8	41	0	100	111	586
August 2010	47	7	45	1	100	103	566
September 2010	43	8	48	1	100	95	593
October 2010	42	9	49	0	100	94	592
November 2010	44	9	47	0	100	97	613
December 2010	48	9	43	0	100	105	600
January 2011	53	8	38	1	100	115	606
February 2011	57	9	33	1	100	125	588
March 2011	57	11	32	0	100	125	589
April 2011	58	11	31	1	100	127	597
May 2011	57	9	33	1	100	124	602
June 2011	55	9	35	1	100	120	620
July 2011	51	9	39	1	100	113	598
August 2011	41	9	49	1	100	92	599
September 2011	34	10	56	1	100	78	592
October 2011	29	11	59	0	100	70	610

EDUCATION COLLEGE DEGREE

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>
November 2011	29	11	60	0	100	69	618
December 2011	34	10	56	0	100	77	597
January 2012	42	8	49	0	100	93	585
February 2012	52	8	39	0	100	113	580
March 2012	60	7	32	0	100	128	606
April 2012	62	7	31	0	100	130	615
May 2012	60	7	33	0	100	128	624
June 2012	55	7	37	1	100	118	598
July 2012	50	9	40	1	100	110	603
August 2012	45	11	43	1	100	102	597
September 2012	44	13	43	1	100	101	614
October 2012	47	12	40	1	100	108	627
November 2012	52	11	36	0	100	116	619
December 2012	53	10	36	1	100	118	616
January 2013	52	10	37	0	100	115	613
February 2013	53	11	36	0	100	118	628
March 2013	57	10	33	0	100	124	628
April 2013	58	10	31	1	100	127	640
May 2013	61	8	30	1	100	131	632
June 2013	62	8	29	1	100	134	631
July 2013	65	8	26	1	100	139	638
August 2013	63	9	26	1	100	137	654
September 2013	61	11	27	1	100	134	677
October 2013	56	10	32	1	100	124	682
November 2013	53	11	35	1	100	118	697
December 2013	52	10	37	1	100	115	708
January 2014	58	10	31	1	100	126	709
February 2014	59	9	32	1	100	127	713
March 2014	59	9	32	0	100	128	710
April 2014	56	10	34	0	100	122	713
May 2014	59	10	30	1	100	128	728
June 2014	60	10	28	1	100	132	748
July 2014	61	9	28	2	100	134	758
August 2014	58	9	31	2	100	127	750
September 2014	59	7	33	1	100	126	735
October 2014	61	8	30	1	100	131	725
November 2014	63	8	27	1	100	136	728
December 2014	65	9	24	2	100	142	746
January 2015	69	9	21	2	100	148	760
February 2015	70	9	19	2	100	152	770
March 2015	70	9	19	1	100	151	763
April 2015	69	9	21	1	100	148	757
May 2015	67	8	25	0	100	141	729
June 2015	68	9	23	1	100	145	720
July 2015	65	12	22	2	100	143	718
August 2015	65	13	20	2	100	145	762
September 2015	60	15	24	1	100	136	749
October 2015	59	12	28	0	100	131	754
November 2015	57	13	30	1	100	127	716
December 2015	55	12	33	1	100	122	710

EDUCATION COLLEGE DEGREE

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 2016	52	14	33	1	100	119	704
February 2016	51	13	34	1	100	117	707
March 2016	51	12	34	3	100	117	730
April 2016	51	12	34	3	100	117	727
May 2016	53	13	31	2	100	122	758
June 2016	55	13	32	0	100	123	762
July 2016	55	14	31	0	100	125	749
August 2016	56	13	31	1	100	125	752
September 2016	56	14	29	1	100	127	771
October 2016	56	14	29	1	100	127	819
November 2016	55	14	29	1	100	126	856
December 2016	56	13	28	2	100	128	889
January 2017	58	15	25	2	100	133	904
February 2017	57	16	24	2	100	133	904
March 2017	55	19	24	2	100	131	893
April 2017	55	19	24	2	100	130	906
May 2017	55	19	24	2	100	131	917
June 2017	54	18	27	2	100	127	931
July 2017	51	18	30	2	100	121	952
August 2017	53	15	31	1	100	122	944
September 2017	54	15	30	2	100	124	956
October 2017	55	15	28	1	100	127	939
November 2017	56	17	26	1	100	129	943
December 2017	57	17	26	1	100	131	956
January 2018	58	16	25	1	100	134	974
February 2018	60	13	25	2	100	134	954
March 2018	60	12	26	2	100	135	924
April 2018	60	11	28	2	100	132	885
May 2018	58	12	29	1	100	129	892
June 2018	57	12	29	1	100	128	905
July 2018	56	13	29	2	100	126	937
August 2018	57	12	29	2	100	128	928
September 2018	57	10	30	2	100	127	918
October 2018	59	9	29	3	100	130	911
November 2018	57	11	31	2	100	126	908
December 2018	57	11	30	1	100	127	905
January 2019	49	11	38	2	100	111	911
February 2019	46	9	42	2	100	104	931
March 2019	43	11	43	2	100	100	952
April 2019	48	13	37	2	100	112	943
May 2019	54	15	30	2	100	124	924
June 2019	55	13	30	1	100	125	925
July 2019	54	13	32	1	100	123	929
August 2019	49	13	37	1	100	111	955
September 2019	45	12	41	1	100	104	951
October 2019	43	12	44	1	100	99	988
November 2019	45	12	42	1	100	102	985
December 2019	48	14	37	1	100	111	993
January 2020	53	15	30	1	100	123	976
February 2020	56	16	27	1	100	129	996
March 2020	49	15	34	1	100	115	1049

EDUCATION COLLEGE DEGREE

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 2020	31	10	58	1	100	72	1068
May 2020	13	5	81	1	100	32	1065
June 2020	3	1	95	1	100	7	1015
July 2020	2	1	96	1	100	6	987
August 2020	3	1	94	1	100	9	1029
September 2020	4	1	94	1	100	11	1037
October 2020	5	2	93	1	100	12	1058
November 2020	6	1	92	1	100	14	1011
December 2020	6	1	92	1	100	15	980
January 2021	7	2	91	1	100	16	952
February 2021	9	3	88	0	100	22	940
March 2021	18	4	78	0	100	39	961
April 2021	33	4	62	0	100	71	989
May 2021	49	3	47	0	100	102	983
June 2021	62	3	34	1	100	128	976
July 2021	66	3	30	1	100	136	924
August 2021	65	4	30	1	100	135	928
September 2021	62	4	33	1	100	129	941
October 2021	60	4	36	0	100	124	961
November 2021	57	4	39	0	100	118	971
December 2021	55	4	41	0	100	115	943
January 2022	52	4	43	0	100	109	937
February 2022	50	5	44	1	100	105	915
March 2022	46	5	48	1	100	98	933
April 2022	46	6	48	1	100	98	932
May 2022	43	4	52	1	100	91	949
June 2022	37	4	58	0	100	79	935
July 2022	29	5	65	1	100	64	928
August 2022	27	6	67	0	100	60	900
September 2022	28	7	64	1	100	64	896
October 2022	30	6	63	1	100	67	876
November 2022	29	5	65	1	100	65	885
December 2022	28	5	65	1	100	63	875
January 2023	29	6	63	1	100	66	908
February 2023	32	8	59	1	100	72	914
March 2023	35	9	55	1	100	80	909
April 2023	34	9	57	0	100	77	886
May 2023	33	8	58	0	100	75	889
June 2023	34	7	59	0	100	75	896
July 2023	38	7	54	1	100	84	931
August 2023	42	7	50	0	100	92	931
September 2023	43	9	47	1	100	96	936
October 2023	40	10	49	1	100	91	913
November 2023	37	10	52	1	100	85	906
December 2023	39	9	51	1	100	88	925

EDUCATION COLLEGE DEGREE

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	25	49	23	2	100	102	605
April 1978	25	49	23	3	100	102	633
May 1978	25	50	22	3	100	103	652
June 1978	28	48	22	2	100	106	620
July 1978	24	45	26	4	100	98	622
August 1978	22	44	30	4	100	92	581
September 1978	19	45	32	4	100	86	587
October 1978	20	48	31	2	100	89	608
November 1978	18	48	32	2	100	86	678
December 1978	16	44	35	5	100	81	683
January 1979	15	41	39	5	100	77	677
February 1979	15	42	39	5	100	76	629
March 1979	13	46	39	3	100	74	615
April 1979	11	47	40	1	100	71	631
May 1979	12	45	43	0	100	69	667
June 1979	14	42	43	1	100	71	755
July 1979	14	36	48	1	100	66	815
August 1979	14	37	48	1	100	67	754
September 1979	15	38	45	2	100	70	724
October 1979	15	42	41	2	100	74	719
November 1979	17	41	39	2	100	78	788
December 1979	17	40	42	1	100	75	772
January 1980	17	42	40	1	100	77	696
February 1980	19	42	37	2	100	82	589
March 1980	20	40	37	2	100	83	500
April 1980	23	33	42	2	100	81	497
May 1980	21	34	43	2	100	78	448
June 1980	24	35	40	2	100	84	475
July 1980	27	40	31	1	100	96	465
August 1980	31	41	26	2	100	105	443
September 1980	33	44	22	2	100	111	425
October 1980	34	43	20	4	100	114	436
November 1980	40	38	19	3	100	121	449
December 1980	43	37	15	5	100	128	457
January 1981	48	36	14	2	100	135	453
February 1981	46	37	14	3	100	132	446
March 1981	48	33	17	1	100	131	498
April 1981	46	34	19	1	100	127	487
May 1981	44	35	20	1	100	124	492
June 1981	46	36	18	1	100	128	506
July 1981	48	35	16	2	100	132	493
August 1981	49	35	14	1	100	135	488
September 1981	48	37	14	1	100	134	446
October 1981	44	36	18	2	100	126	466
November 1981	41	37	20	2	100	121	485
December 1981	40	35	22	2	100	118	530
January 1982	46	32	21	1	100	124	533
February 1982	48	29	21	2	100	127	536

EDUCATION COLLEGE DEGREE

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>
March 1982	44	31	23	2	100	121	513
April 1982	39	34	25	2	100	114	522
May 1982	42	33	23	2	100	118	548
June 1982	44	32	22	2	100	122	575
July 1982	45	31	22	1	100	123	575
August 1982	41	34	23	2	100	118	566
September 1982	42	34	22	1	100	120	543
October 1982	45	35	18	2	100	127	548
November 1982	47	36	16	1	100	132	545
December 1982	48	36	14	1	100	134	565
January 1983	47	37	16	0	100	131	560
February 1983	46	39	15	0	100	132	547
March 1983	51	37	12	1	100	139	516
April 1983	57	35	7	1	100	150	537
May 1983	62	32	5	1	100	158	553
June 1983	60	35	4	1	100	156	603
July 1983	56	39	4	1	100	152	568
August 1983	55	37	6	1	100	149	531
September 1983	55	37	7	2	100	148	514
October 1983	55	35	8	2	100	147	524
November 1983	54	39	6	2	100	148	550
December 1983	51	41	7	1	100	145	529
January 1984	50	41	8	1	100	141	519
February 1984	44	43	12	2	100	132	523
March 1984	43	43	12	2	100	131	540
April 1984	39	47	12	2	100	128	543
May 1984	37	48	13	2	100	124	538
June 1984	33	49	17	1	100	116	537
July 1984	32	47	19	2	100	112	532
August 1984	36	43	19	3	100	117	567
September 1984	39	40	17	4	100	122	559
October 1984	39	41	17	3	100	122	575
November 1984	36	45	16	2	100	120	534
December 1984	34	47	18	1	100	115	543
January 1985	32	49	17	1	100	115	505
February 1985	33	49	17	1	100	116	525
March 1985	31	53	14	2	100	117	491
April 1985	32	51	15	2	100	118	535
May 1985	29	52	17	2	100	113	509
June 1985	31	50	18	2	100	113	528
July 1985	28	52	18	2	100	110	489
August 1985	29	53	16	2	100	113	501
September 1985	26	56	15	2	100	111	463
October 1985	28	54	17	2	100	111	494
November 1985	26	56	17	2	100	109	500
December 1985	27	55	16	1	100	111	547
January 1986	26	58	15	1	100	112	550
February 1986	29	56	14	1	100	115	560
March 1986	31	53	15	1	100	116	533
April 1986	34	51	14	1	100	120	538
May 1986	35	50	14	1	100	121	534

EDUCATION COLLEGE DEGREE

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 1986	33	53	12	1	100	121	563
July 1986	33	54	11	2	100	121	574
August 1986	29	56	13	2	100	116	582
September 1986	29	53	15	3	100	113	565
October 1986	26	54	19	2	100	107	559
November 1986	23	55	20	2	100	104	558
December 1986	21	57	21	1	100	99	590
January 1987	24	55	20	1	100	104	592
February 1987	24	53	22	1	100	102	586
March 1987	26	53	20	1	100	106	568
April 1987	23	54	21	2	100	103	571
May 1987	24	55	19	2	100	105	571
June 1987	24	55	20	2	100	104	585
July 1987	26	54	18	1	100	108	579
August 1987	30	53	16	1	100	114	582
September 1987	29	54	16	1	100	113	561
October 1987	26	56	18	1	100	108	528
November 1987	23	53	22	1	100	101	473
December 1987	24	49	25	1	100	99	462
January 1988	21	50	28	1	100	93	454
February 1988	18	55	26	1	100	92	466
March 1988	18	59	21	2	100	97	459
April 1988	20	59	19	2	100	101	460
May 1988	22	55	19	3	100	103	447
June 1988	22	53	22	3	100	101	443
July 1988	24	49	24	4	100	100	424
August 1988	25	48	23	4	100	102	429
September 1988	25	49	21	5	100	104	423
October 1988	24	54	18	5	100	106	435
November 1988	20	57	20	3	100	101	432
December 1988	19	58	20	3	100	99	421
January 1989	23	53	21	3	100	102	419
February 1989	25	50	22	3	100	103	418
March 1989	25	50	24	1	100	101	418
April 1989	20	54	24	1	100	96	432
May 1989	19	55	24	2	100	94	454
June 1989	21	53	22	3	100	99	454
July 1989	22	53	22	3	100	100	454
August 1989	21	56	21	2	100	100	457
September 1989	19	58	21	2	100	98	459
October 1989	20	57	21	2	100	98	468
November 1989	21	57	20	2	100	101	454
December 1989	21	56	21	1	100	100	460
January 1990	22	57	20	1	100	103	440
February 1990	22	54	23	1	100	98	452
March 1990	20	56	22	2	100	99	464
April 1990	18	56	24	2	100	94	487
May 1990	18	60	20	2	100	97	482
June 1990	18	59	22	1	100	96	477
July 1990	20	57	23	0	100	97	465
August 1990	19	52	28	1	100	90	461

EDUCATION COLLEGE DEGREE

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 1990	14	48	36	2	100	79	455
October 1990	11	42	45	2	100	67	458
November 1990	12	38	48	2	100	64	466
December 1990	15	38	45	2	100	69	459
January 1991	21	35	40	4	100	80	476
February 1991	25	37	34	4	100	91	468
March 1991	36	33	27	3	100	109	496
April 1991	44	33	22	2	100	122	459
May 1991	51	32	15	1	100	136	469
June 1991	47	37	14	2	100	133	443
July 1991	44	39	14	2	100	130	475
August 1991	42	44	13	2	100	129	475
September 1991	42	42	14	1	100	128	508
October 1991	36	48	15	1	100	121	498
November 1991	33	46	21	1	100	112	500
December 1991	29	44	26	1	100	103	460
January 1992	31	38	28	2	100	103	468
February 1992	33	38	26	2	100	107	476
March 1992	40	39	20	2	100	120	519
April 1992	42	42	15	1	100	127	516
May 1992	45	42	12	1	100	133	506
June 1992	41	46	12	1	100	129	487
July 1992	40	47	11	2	100	129	499
August 1992	37	47	13	3	100	124	509
September 1992	38	45	14	3	100	124	527
October 1992	38	42	16	3	100	122	531
November 1992	37	43	16	3	100	121	538
December 1992	43	40	14	3	100	128	542
January 1993	43	41	12	3	100	131	550
February 1993	48	39	11	2	100	137	557
March 1993	42	42	14	2	100	129	538
April 1993	42	40	16	2	100	126	528
May 1993	35	43	19	2	100	116	511
June 1993	35	44	20	1	100	115	524
July 1993	32	47	21	0	100	111	538
August 1993	30	47	22	1	100	108	556
September 1993	28	47	24	1	100	103	551
October 1993	26	46	26	2	100	100	536
November 1993	28	44	26	2	100	101	518
December 1993	29	48	21	2	100	107	521
January 1994	35	47	16	2	100	118	515
February 1994	38	48	12	2	100	126	534
March 1994	40	43	15	2	100	124	540
April 1994	36	45	17	2	100	119	552
May 1994	33	47	18	2	100	115	547
June 1994	30	49	19	2	100	112	544
July 1994	29	52	19	1	100	110	535
August 1994	29	53	17	1	100	112	541
September 1994	29	55	15	1	100	114	546
October 1994	28	55	15	2	100	113	552
November 1994	26	57	15	2	100	111	556

EDUCATION COLLEGE DEGREE

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>
December 1994	27	56	16	1	100	111	570
January 1995	31	53	14	1	100	117	566
February 1995	34	49	15	2	100	119	559
March 1995	34	50	13	3	100	121	546
April 1995	31	50	16	3	100	116	555
May 1995	28	56	14	2	100	114	541
June 1995	24	57	16	2	100	108	548
July 1995	26	57	17	1	100	109	561
August 1995	26	56	16	1	100	110	588
September 1995	28	56	15	1	100	113	593
October 1995	27	57	15	1	100	113	576
November 1995	25	57	16	2	100	108	539
December 1995	26	57	16	2	100	110	523
January 1996	22	58	18	3	100	104	516
February 1996	24	55	18	3	100	106	534
March 1996	22	57	18	3	100	105	551
April 1996	25	57	15	3	100	110	546
May 1996	25	58	14	3	100	111	529
June 1996	24	58	14	4	100	110	508
July 1996	24	58	15	4	100	109	526
August 1996	25	55	16	3	100	109	529
September 1996	26	56	16	2	100	110	540
October 1996	27	55	15	2	100	112	530
November 1996	26	58	15	1	100	111	516
December 1996	27	58	14	1	100	112	509
January 1997	26	58	14	2	100	113	535
February 1997	29	56	13	2	100	117	559
March 1997	28	56	13	3	100	115	550
April 1997	26	58	13	2	100	113	527
May 1997	26	60	12	2	100	113	513
June 1997	28	59	11	1	100	117	513
July 1997	28	61	10	1	100	119	490
August 1997	29	61	9	1	100	120	512
September 1997	26	64	8	1	100	118	527
October 1997	29	61	9	1	100	120	545
November 1997	27	62	10	1	100	118	529
December 1997	28	58	12	2	100	116	518
January 1998	27	60	11	2	100	115	522
February 1998	25	62	11	2	100	114	537
March 1998	29	62	8	1	100	121	550
April 1998	31	59	8	1	100	123	562
May 1998	31	58	10	1	100	122	547
June 1998	26	59	14	1	100	113	531
July 1998	23	61	15	1	100	108	557
August 1998	22	60	17	1	100	106	569
September 1998	23	58	18	2	100	105	589
October 1998	22	54	23	2	100	99	553
November 1998	20	55	23	2	100	98	555
December 1998	19	56	24	1	100	96	554
January 1999	21	58	21	1	100	100	569

EDUCATION COLLEGE DEGREE

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 1999	21	58	20	1	100	102	560
March 1999	22	60	17	1	100	105	555
April 1999	20	62	16	1	100	104	544
May 1999	19	63	16	1	100	103	574
June 1999	22	63	14	1	100	108	584
July 1999	21	64	13	2	100	108	602
August 1999	23	63	13	2	100	110	589
September 1999	22	62	14	2	100	108	576
October 1999	24	59	15	1	100	109	565
November 1999	25	59	15	2	100	110	578
December 1999	25	61	13	2	100	112	573
January 2000	26	64	9	1	100	117	571
February 2000	24	68	7	1	100	117	569
March 2000	24	67	7	1	100	117	598
April 2000	23	65	9	3	100	113	592
May 2000	24	63	10	3	100	114	599
June 2000	22	63	12	3	100	110	570
July 2000	24	61	12	2	100	112	573
August 2000	24	62	12	2	100	112	572
September 2000	25	64	9	2	100	116	603
October 2000	24	63	11	2	100	113	621
November 2000	24	60	13	3	100	111	626
December 2000	25	53	20	3	100	105	611
January 2001	23	50	23	3	100	100	600
February 2001	26	45	27	2	100	98	586
March 2001	25	46	26	3	100	100	616
April 2001	28	45	24	2	100	104	626
May 2001	29	47	22	2	100	108	636
June 2001	34	44	21	1	100	113	593
July 2001	34	45	20	1	100	114	585
August 2001	34	44	20	2	100	114	585
September 2001	34	42	22	3	100	112	610
October 2001	38	37	23	2	100	116	625
November 2001	43	35	20	2	100	124	613
December 2001	49	33	16	2	100	133	589
January 2002	54	30	13	3	100	141	569
February 2002	55	31	12	2	100	142	588
March 2002	58	30	10	2	100	149	601
April 2002	57	33	9	2	100	148	625
May 2002	58	34	7	1	100	150	605
June 2002	51	38	10	2	100	141	617
July 2002	46	42	11	2	100	135	605
August 2002	45	40	13	2	100	131	615
September 2002	43	40	16	1	100	127	626
October 2002	41	40	17	2	100	124	623
November 2002	39	38	20	3	100	120	621
December 2002	40	39	18	3	100	122	602
January 2003	41	37	20	2	100	122	618
February 2003	38	39	20	2	100	118	629
March 2003	35	39	23	3	100	112	643
April 2003	38	36	24	3	100	114	646

EDUCATION COLLEGE DEGREE

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 2003	43	35	20	3	100	123	656
June 2003	47	33	18	1	100	129	654
July 2003	47	37	15	2	100	132	655
August 2003	44	38	17	1	100	127	637
September 2003	43	40	16	1	100	126	647
October 2003	41	41	16	1	100	125	652
November 2003	43	41	14	2	100	129	670
December 2003	45	40	14	2	100	131	676
January 2004	49	37	12	1	100	137	652
February 2004	48	39	12	1	100	136	603
March 2004	45	42	11	1	100	134	564
April 2004	41	45	12	2	100	128	530
May 2004	40	44	15	1	100	125	528
June 2004	42	40	16	2	100	126	537
July 2004	42	39	16	2	100	126	537
August 2004	44	40	13	3	100	130	524
September 2004	42	42	13	3	100	129	518
October 2004	42	43	12	4	100	130	517
November 2004	40	42	14	4	100	126	546
December 2004	41	41	16	3	100	125	551
January 2005	42	40	17	1	100	124	557
February 2005	39	43	17	1	100	122	534
March 2005	32	47	20	1	100	113	519
April 2005	28	50	21	1	100	107	523
May 2005	24	52	24	1	100	100	562
June 2005	24	52	23	1	100	101	574
July 2005	24	52	24	0	100	100	589
August 2005	24	51	24	1	100	100	585
September 2005	22	49	28	1	100	94	586
October 2005	21	49	29	1	100	92	574
November 2005	22	46	31	1	100	92	587
December 2005	27	48	25	1	100	102	577
January 2006	30	45	23	1	100	107	579
February 2006	29	48	22	1	100	107	537
March 2006	25	49	25	1	100	100	533
April 2006	21	52	26	1	100	96	534
May 2006	20	51	27	1	100	93	567
June 2006	18	54	27	1	100	91	577
July 2006	16	56	28	1	100	88	572
August 2006	15	56	29	0	100	86	537
September 2006	16	54	29	0	100	87	530
October 2006	20	52	27	1	100	93	534
November 2006	23	53	23	1	100	100	550
December 2006	22	57	18	2	100	104	541
January 2007	21	61	17	1	100	103	540
February 2007	22	61	16	1	100	106	547
March 2007	22	59	18	1	100	105	546
April 2007	20	58	20	1	100	100	543
May 2007	19	57	23	1	100	96	540
June 2007	19	57	23	1	100	95	548
July 2007	21	55	22	1	100	99	555

EDUCATION COLLEGE DEGREE

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 2007	19	56	24	1	100	96	546
September 2007	19	54	26	1	100	92	546
October 2007	17	55	27	1	100	90	552
November 2007	17	53	29	2	100	88	567
December 2007	18	51	30	1	100	88	568
January 2008	21	47	31	1	100	90	570
February 2008	23	47	30	1	100	93	570
March 2008	23	45	31	1	100	92	595
April 2008	20	46	34	1	100	86	586
May 2008	21	41	37	1	100	84	593
June 2008	21	40	38	1	100	83	567
July 2008	20	42	37	1	100	83	570
August 2008	22	44	32	1	100	90	575
September 2008	26	45	27	2	100	98	606
October 2008	30	42	25	3	100	105	604
November 2008	30	42	26	2	100	103	598
December 2008	30	40	28	2	100	101	572
January 2009	31	41	27	1	100	103	563
February 2009	30	40	28	2	100	102	560
March 2009	31	39	28	2	100	104	590
April 2009	36	34	28	2	100	108	625
May 2009	42	33	23	1	100	119	619
June 2009	46	33	20	1	100	125	629
July 2009	45	36	18	1	100	126	590
August 2009	44	37	17	2	100	127	589
September 2009	47	36	16	1	100	131	576
October 2009	48	36	16	1	100	132	616
November 2009	46	38	17	0	100	129	643
December 2009	41	41	17	1	100	125	650
January 2010	41	42	15	2	100	126	604
February 2010	43	39	16	2	100	127	572
March 2010	44	39	16	2	100	128	567
April 2010	44	38	17	1	100	126	593
May 2010	44	38	18	1	100	126	613
June 2010	43	36	20	1	100	123	585
July 2010	38	40	22	1	100	116	586
August 2010	35	42	22	1	100	113	566
September 2010	31	48	20	1	100	111	593
October 2010	33	49	17	1	100	116	592
November 2010	35	50	14	1	100	121	613
December 2010	40	46	13	1	100	127	600
January 2011	41	46	13	0	100	128	606
February 2011	45	41	14	0	100	131	588
March 2011	41	42	17	0	100	124	589
April 2011	39	42	18	1	100	122	597
May 2011	35	45	19	1	100	116	602
June 2011	36	45	18	1	100	118	620
July 2011	32	47	19	1	100	113	598
August 2011	28	47	24	1	100	104	599
September 2011	23	46	29	2	100	94	592
October 2011	23	45	30	1	100	93	610

EDUCATION COLLEGE DEGREE

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>
November 2011	24	46	29	1	100	95	618
December 2011	29	43	27	1	100	102	597
January 2012	34	43	22	1	100	112	585
February 2012	36	45	17	2	100	120	580
March 2012	38	49	12	2	100	126	606
April 2012	34	50	12	3	100	122	615
May 2012	37	46	13	4	100	124	624
June 2012	37	45	14	4	100	123	598
July 2012	38	43	16	4	100	122	603
August 2012	34	45	17	4	100	117	597
September 2012	34	46	16	4	100	117	614
October 2012	36	44	15	5	100	120	627
November 2012	38	44	14	4	100	123	619
December 2012	37	41	19	3	100	117	616
January 2013	34	41	23	1	100	111	613
February 2013	34	39	26	1	100	109	628
March 2013	37	37	25	1	100	112	628
April 2013	35	39	25	1	100	110	640
May 2013	35	41	22	2	100	113	632
June 2013	32	46	19	2	100	113	631
July 2013	33	47	18	2	100	115	638
August 2013	32	49	18	1	100	113	654
September 2013	29	49	22	0	100	107	677
October 2013	28	48	24	0	100	104	682
November 2013	27	45	27	1	100	100	697
December 2013	29	44	26	1	100	103	708
January 2014	30	45	24	1	100	106	709
February 2014	29	47	23	1	100	107	713
March 2014	29	48	22	1	100	107	710
April 2014	29	49	22	0	100	107	713
May 2014	28	52	19	1	100	109	728
June 2014	27	52	19	1	100	108	748
July 2014	27	53	18	2	100	108	758
August 2014	25	52	21	2	100	104	750
September 2014	25	53	21	2	100	104	735
October 2014	27	52	21	1	100	106	725
November 2014	29	51	18	1	100	111	728
December 2014	32	51	16	1	100	117	746
January 2015	36	49	14	2	100	122	760
February 2015	37	50	12	1	100	124	770
March 2015	35	49	15	1	100	120	763
April 2015	33	52	15	1	100	118	757
May 2015	32	51	16	1	100	117	729
June 2015	32	54	13	1	100	119	720
July 2015	31	53	15	2	100	116	718
August 2015	29	52	17	1	100	112	762
September 2015	28	50	20	1	100	108	749
October 2015	27	52	20	2	100	107	754
November 2015	24	57	17	3	100	107	716
December 2015	23	59	16	3	100	107	710

EDUCATION COLLEGE DEGREE

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 2016	24	58	16	2	100	107	704
February 2016	23	56	19	2	100	105	707
March 2016	24	54	19	3	100	105	730
April 2016	20	58	19	3	100	101	727
May 2016	22	57	18	3	100	104	758
June 2016	23	55	18	3	100	105	762
July 2016	25	51	20	4	100	105	749
August 2016	25	49	21	4	100	104	752
September 2016	27	48	22	4	100	105	771
October 2016	28	46	21	5	100	108	819
November 2016	30	44	21	5	100	109	856
December 2016	32	39	24	4	100	108	889
January 2017	36	35	26	3	100	110	904
February 2017	38	29	31	2	100	107	904
March 2017	37	29	31	3	100	105	893
April 2017	36	30	31	2	100	105	906
May 2017	38	33	27	2	100	111	917
June 2017	36	37	27	1	100	109	931
July 2017	31	40	28	1	100	103	952
August 2017	28	43	28	1	100	101	944
September 2017	27	46	26	1	100	101	956
October 2017	29	42	27	2	100	102	939
November 2017	28	44	26	2	100	102	943
December 2017	30	41	27	2	100	103	956
January 2018	31	42	25	2	100	106	974
February 2018	34	38	26	2	100	108	954
March 2018	32	40	26	2	100	106	924
April 2018	30	40	28	2	100	102	885
May 2018	26	42	30	2	100	97	892
June 2018	26	43	30	1	100	96	905
July 2018	25	40	34	1	100	91	937
August 2018	27	37	35	1	100	92	928
September 2018	28	35	35	2	100	93	918
October 2018	28	37	32	3	100	96	911
November 2018	24	41	31	3	100	93	908
December 2018	22	44	31	3	100	92	905
January 2019	21	44	33	3	100	88	911
February 2019	20	45	33	2	100	88	931
March 2019	21	45	33	2	100	88	952
April 2019	22	47	29	1	100	93	943
May 2019	25	46	28	1	100	97	924
June 2019	25	46	28	1	100	97	925
July 2019	22	50	27	1	100	96	929
August 2019	21	47	30	2	100	90	955
September 2019	20	46	32	2	100	88	951
October 2019	22	40	36	2	100	85	988
November 2019	22	42	34	2	100	88	985
December 2019	23	42	32	3	100	91	993
January 2020	24	45	27	3	100	97	976
February 2020	25	46	26	3	100	99	996
March 2020	29	43	25	3	100	104	1049

EDUCATION COLLEGE DEGREE

**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 2020	40	32	25	2	100	115	1068
May 2020	51	22	24	3	100	127	1065
June 2020	58	17	21	3	100	137	1015
July 2020	57	17	22	4	100	134	987
August 2020	53	21	22	4	100	132	1029
September 2020	51	23	22	4	100	128	1037
October 2020	50	26	19	5	100	132	1058
November 2020	50	25	19	5	100	131	1011
December 2020	55	22	18	5	100	137	980
January 2021	58	20	19	3	100	139	952
February 2021	61	18	19	2	100	143	940
March 2021	61	19	19	1	100	141	961
April 2021	61	19	19	1	100	141	989
May 2021	60	19	20	1	100	140	983
June 2021	58	21	19	2	100	139	976
July 2021	54	25	19	2	100	135	924
August 2021	47	31	20	2	100	127	928
September 2021	41	35	22	1	100	119	941
October 2021	39	36	24	1	100	115	961
November 2021	40	34	25	1	100	115	971
December 2021	41	32	25	2	100	116	943
January 2022	40	32	26	2	100	114	937
February 2022	39	35	25	2	100	114	915
March 2022	34	34	30	2	100	104	933
April 2022	32	34	32	2	100	100	932
May 2022	28	34	36	2	100	92	949
June 2022	26	35	37	2	100	89	935
July 2022	22	36	40	2	100	81	928
August 2022	23	37	38	2	100	85	900
September 2022	24	39	36	1	100	89	896
October 2022	26	40	33	1	100	92	876
November 2022	22	41	36	1	100	86	885
December 2022	22	41	35	2	100	87	875
January 2023	22	44	33	1	100	88	908
February 2023	24	44	31	1	100	94	914
March 2023	24	45	31	0	100	94	909
April 2023	23	44	32	1	100	91	886
May 2023	21	44	34	1	100	87	889
June 2023	20	45	34	2	100	86	896
July 2023	23	44	31	2	100	91	931
August 2023	24	45	29	2	100	95	931
September 2023	26	45	28	1	100	98	936
October 2023	23	46	30	1	100	94	913
November 2023	23	44	32	1	100	91	906
December 2023	22	45	32	1	100	90	925

EDUCATION COLLEGE DEGREE

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>		<u>(a)</u> Continuous <u>Increase</u>	<u>(b)</u> Intermittent <u>Increase</u>	<u>(c)</u> No <u>Change</u>	<u>(d)</u> Intermittent <u>Decline</u>	<u>(e)</u> Continuous <u>Decline</u>	<u>(f)</u> Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	20	25	10	16	14	10	5	100	115	605
April	1978	17	25	8	20	14	11	6	100	108	633
May	1978	16	26	8	19	13	13	5	100	110	652
June	1978	19	26	7	18	12	13	5	100	115	620
July	1978	18	23	8	18	14	14	5	100	109	622
August	1978	16	22	7	19	17	13	6	100	103	581
September	1978	14	20	8	21	20	12	6	100	93	587
October	1978	13	24	8	21	19	11	4	100	96	608
November	1978	11	23	8	22	19	13	5	100	92	678
December	1978	9	21	8	21	22	13	7	100	88	683
January	1979	8	18	6	21	26	14	7	100	79	677
February	1979	7	19	7	21	27	13	6	100	79	629
March	1979	6	20	8	23	27	11	5	100	77	615
April	1979	5	18	10	24	26	12	4	100	74	631
May	1979	6	15	11	23	28	14	3	100	70	667
June	1979	6	15	9	22	29	16	3	100	70	755
July	1979	5	13	6	22	34	15	4	100	62	815
August	1979	4	11	4	26	37	14	4	100	52	754
September	1979	3	11	4	27	37	14	3	100	51	724
October	1979	4	11	4	31	35	13	3	100	49	719
November	1979	4	12	3	30	33	14	4	100	53	788
December	1979	4	11	3	30	35	15	2	100	50	772
January	1980	5	11	4	30	32	16	2	100	53	696
February	1980	7	9	5	31	29	16	3	100	56	589
March	1980	5	8	5	30	31	18	3	100	52	500
April	1980	5	6	4	27	36	17	4	100	48	497
May	1980	3	4	4	29	39	19	3	100	39	448
June	1980	3	3	2	33	36	20	3	100	37	475
July	1980	2	3	2	36	28	26	3	100	41	465
August	1980	3	4	1	38	23	28	4	100	46	443
September	1980	7	6	1	38	19	26	3	100	55	425
October	1980	9	8	1	36	17	23	5	100	64	436
November	1980	13	9	3	30	17	25	4	100	76	449
December	1980	10	11	3	29	13	27	7	100	80	457
January	1981	9	11	4	28	11	33	4	100	80	453
February	1981	6	12	3	31	12	31	5	100	75	446
March	1981	9	10	3	28	15	33	2	100	77	498
April	1981	15	11	5	26	16	24	3	100	84	487
May	1981	20	13	6	23	16	20	2	100	94	492
June	1981	22	18	6	21	14	17	2	100	105	506
July	1981	25	21	6	20	11	15	2	100	115	493
August	1981	25	20	7	20	10	16	2	100	114	488

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
September 1981	25	17	7	23	10	16	2	100	110	446
October 1981	22	14	6	24	14	18	3	100	98	466
November 1981	16	14	5	25	17	19	3	100	88	485
December 1981	11	12	4	26	20	25	3	100	77	530
January 1982	8	9	4	24	19	33	3	100	74	533
February 1982	7	6	2	23	20	38	3	100	70	536
March 1982	8	5	2	26	22	34	3	100	65	513
April 1982	9	4	2	29	24	29	3	100	59	522
May 1982	11	4	2	29	23	30	2	100	63	548
June 1982	10	5	2	27	21	33	2	100	67	575
July 1982	8	5	2	27	22	34	2	100	64	575
August 1982	6	6	3	28	22	32	2	100	62	566
September 1982	9	6	3	28	21	32	2	100	65	543
October 1982	14	7	2	29	16	29	2	100	76	548
November 1982	15	8	2	29	15	29	1	100	79	545
December 1982	15	10	2	30	14	29	1	100	81	565
January 1983	13	11	2	30	15	28	0	100	79	560
February 1983	18	11	3	30	14	25	1	100	85	547
March 1983	27	13	2	26	11	19	2	100	103	516
April 1983	40	14	4	21	6	14	2	100	127	537
May 1983	47	19	4	14	3	11	2	100	149	553
June 1983	50	22	5	11	2	8	1	100	159	603
July 1983	47	28	4	11	2	7	1	100	162	568
August 1983	48	28	3	10	3	8	1	100	164	531
September 1983	47	29	4	7	3	8	1	100	166	514
October 1983	48	28	4	8	5	6	2	100	163	524
November 1983	47	30	5	8	4	4	2	100	166	550
December 1983	46	30	4	10	4	5	2	100	163	529
January 1984	46	33	3	7	3	6	2	100	168	519
February 1984	42	34	4	6	3	9	3	100	167	523
March 1984	40	36	4	5	3	10	2	100	168	540
April 1984	37	38	4	6	2	11	3	100	167	543
May 1984	34	37	4	8	3	13	2	100	160	538
June 1984	30	37	4	8	4	14	2	100	156	537
July 1984	29	34	5	10	5	15	3	100	149	532
August 1984	32	34	5	8	5	13	4	100	153	567
September 1984	35	32	5	7	4	13	4	100	156	559
October 1984	34	34	4	7	3	15	4	100	158	575
November 1984	31	35	5	9	3	15	3	100	154	534
December 1984	28	36	5	9	5	15	2	100	150	543
January 1985	28	35	7	10	8	11	2	100	145	505
February 1985	28	35	7	11	8	10	1	100	144	525
March 1985	28	35	9	13	6	8	2	100	144	491
April 1985	28	33	8	15	4	9	2	100	141	535
May 1985	24	34	7	16	7	9	3	100	135	509
June 1985	23	34	5	16	10	9	3	100	131	528
July 1985	20	35	6	14	13	8	3	100	129	489
August 1985	21	35	8	14	12	7	3	100	131	501
September 1985	20	35	9	15	12	6	3	100	128	463

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
October	1985	20	35	9	15	12	7	2	100	128	494
November	1985	20	33	10	16	12	8	2	100	125	500
December	1985	20	34	10	15	10	9	2	100	130	547
January	1986	20	37	9	15	7	9	2	100	134	550
February	1986	22	37	10	14	7	9	1	100	138	560
March	1986	24	35	9	13	7	10	2	100	138	533
April	1986	28	34	10	10	7	9	2	100	144	538
May	1986	29	35	7	10	6	10	2	100	147	534
June	1986	27	40	7	10	6	8	2	100	151	563
July	1986	26	41	5	11	6	8	3	100	149	574
August	1986	23	39	7	13	8	6	4	100	140	582
September	1986	22	32	7	17	10	9	4	100	127	565
October	1986	18	29	8	19	11	11	3	100	117	559
November	1986	15	30	10	19	11	12	3	100	116	558
December	1986	13	31	11	18	12	12	3	100	114	590
January	1987	15	29	10	19	12	11	3	100	113	592
February	1987	16	29	9	19	13	12	2	100	113	586
March	1987	16	29	9	19	11	12	3	100	114	568
April	1987	14	30	10	20	11	11	4	100	113	571
May	1987	13	29	11	21	11	11	4	100	111	571
June	1987	14	27	11	22	10	14	3	100	109	585
July	1987	16	28	10	19	10	14	3	100	115	579
August	1987	21	30	9	17	9	12	2	100	125	582
September	1987	20	35	7	16	10	9	3	100	130	561
October	1987	20	35	6	19	9	8	2	100	126	528
November	1987	14	28	6	24	14	12	2	100	104	473
December	1987	11	22	7	25	18	15	2	100	91	462
January	1988	7	21	8	26	21	16	2	100	81	454
February	1988	7	25	9	26	19	12	2	100	87	466
March	1988	8	28	10	24	15	11	3	100	97	459
April	1988	11	29	11	22	13	10	4	100	105	460
May	1988	12	31	10	18	13	11	5	100	112	447
June	1988	13	29	10	19	13	12	3	100	110	443
July	1988	14	28	8	18	14	13	4	100	109	424
August	1988	17	28	11	15	13	11	5	100	117	429
September	1988	19	30	11	14	11	10	6	100	124	423
October	1988	19	30	13	15	8	9	5	100	125	435
November	1988	16	32	11	21	8	9	3	100	119	432
December	1988	13	33	11	21	9	9	4	100	116	421
January	1989	15	32	10	18	8	11	5	100	122	419
February	1989	18	29	13	16	8	12	5	100	123	418
March	1989	18	27	14	16	9	12	4	100	119	418
April	1989	15	26	14	22	10	10	3	100	109	432
May	1989	13	26	11	23	15	9	4	100	102	454
June	1989	16	26	10	22	15	7	5	100	105	454
July	1989	17	28	12	18	16	6	4	100	111	454
August	1989	15	29	14	17	15	6	4	100	112	457
September	1989	13	29	15	17	15	6	5	100	110	459
October	1989	12	29	14	19	15	6	5	100	107	468

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
November	1989	13	29	12	18	15	8	5	100	109	454
December	1989	12	29	13	18	15	10	3	100	109	460
January	1990	14	29	11	18	14	11	3	100	111	440
February	1990	14	25	11	20	18	10	3	100	101	452
March	1990	12	25	10	25	16	9	3	100	96	464
April	1990	9	22	12	27	17	9	4	100	87	487
May	1990	9	25	14	26	14	9	3	100	94	482
June	1990	11	23	15	26	16	7	2	100	93	477
July	1990	13	26	14	24	16	7	1	100	99	465
August	1990	11	20	11	26	21	9	2	100	85	461
September	1990	7	17	9	27	27	10	2	100	70	455
October	1990	3	9	7	29	38	11	3	100	45	458
November	1990	2	7	4	30	42	12	3	100	36	466
December	1990	1	5	2	33	41	14	3	100	32	459
January	1991	1	5	2	32	37	20	4	100	37	476
February	1991	3	5	2	32	32	22	4	100	43	468
March	1991	4	6	2	28	26	30	3	100	57	496
April	1991	8	7	2	26	21	35	2	100	68	459
May	1991	7	8	1	25	15	42	2	100	76	469
June	1991	8	10	2	28	14	36	2	100	77	443
July	1991	10	14	4	27	14	30	2	100	83	475
August	1991	15	17	6	26	11	22	2	100	94	475
September	1991	16	17	6	25	13	21	3	100	95	508
October	1991	13	16	6	30	14	19	2	100	86	498
November	1991	11	13	5	31	20	19	2	100	74	500
December	1991	7	10	4	32	24	21	2	100	61	460
January	1992	7	6	4	31	26	24	3	100	56	468
February	1992	5	5	3	33	24	27	3	100	53	476
March	1992	7	7	3	32	18	30	2	100	64	519
April	1992	10	12	2	34	13	27	2	100	74	516
May	1992	17	14	3	30	10	25	1	100	90	506
June	1992	21	17	4	29	11	18	1	100	98	487
July	1992	22	15	6	28	10	17	2	100	100	499
August	1992	19	14	6	30	11	18	3	100	92	509
September	1992	16	11	6	31	12	21	4	100	83	527
October	1992	13	9	6	31	14	23	4	100	77	531
November	1992	10	13	7	30	13	24	4	100	80	538
December	1992	17	17	7	24	10	21	4	100	100	542
January	1993	22	24	6	20	7	17	4	100	120	550
February	1993	29	26	6	16	5	15	3	100	133	557
March	1993	25	26	6	19	7	14	3	100	125	538
April	1993	26	22	6	19	9	15	2	100	119	528
May	1993	22	23	7	22	12	11	3	100	111	511
June	1993	22	24	7	21	12	12	2	100	112	524
July	1993	19	25	8	22	14	10	2	100	109	538
August	1993	19	23	9	22	14	11	2	100	107	556
September	1993	19	20	9	24	17	9	2	100	98	551
October	1993	18	19	10	23	18	9	3	100	95	536
November	1993	19	20	8	21	20	10	3	100	98	518

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
December 1993	20	26	8	18	17	8	3	100	111	521
January 1994	28	28	7	16	12	7	2	100	127	515
February 1994	32	29	7	16	8	6	2	100	137	534
March 1994	34	25	8	14	8	7	3	100	137	540
April 1994	30	26	8	15	9	8	4	100	132	552
May 1994	28	28	7	15	11	8	4	100	130	547
June 1994	25	30	6	17	12	8	3	100	126	544
July 1994	24	31	6	19	11	8	2	100	125	535
August 1994	25	31	7	19	10	7	2	100	127	541
September 1994	25	32	6	19	8	7	2	100	129	546
October 1994	23	32	7	20	7	7	3	100	128	552
November 1994	22	32	9	21	8	7	3	100	125	556
December 1994	22	32	9	19	9	7	2	100	126	570
January 1995	25	32	10	15	8	7	2	100	134	566
February 1995	26	32	8	14	7	9	3	100	137	559
March 1995	26	32	8	15	7	8	4	100	137	546
April 1995	23	32	8	16	9	8	5	100	130	555
May 1995	20	31	9	19	9	7	5	100	124	541
June 1995	18	31	9	20	10	7	4	100	119	548
July 1995	19	32	9	20	10	8	2	100	121	561
August 1995	20	34	9	18	9	8	1	100	127	588
September 1995	22	33	12	16	9	7	2	100	129	593
October 1995	22	31	13	16	9	7	2	100	128	576
November 1995	18	31	14	16	11	7	3	100	123	539
December 1995	18	31	13	16	10	8	4	100	124	523
January 1996	14	32	13	17	12	7	4	100	118	516
February 1996	16	29	13	18	12	8	4	100	116	534
March 1996	15	32	12	18	12	7	5	100	116	551
April 1996	16	32	12	17	10	8	4	100	121	546
May 1996	16	34	11	18	8	8	5	100	123	529
June 1996	15	32	12	18	9	8	6	100	121	508
July 1996	17	29	14	16	9	9	6	100	121	526
August 1996	17	29	14	15	10	9	6	100	121	529
September 1996	19	32	13	15	9	9	4	100	127	540
October 1996	20	34	11	15	8	8	4	100	130	530
November 1996	20	37	10	16	8	8	3	100	133	516
December 1996	20	35	11	15	7	9	2	100	132	509
January 1997	20	37	11	13	6	8	4	100	137	535
February 1997	25	35	12	12	5	7	3	100	143	559
March 1997	24	36	12	13	5	6	4	100	143	550
April 1997	23	35	12	15	6	6	3	100	138	527
May 1997	20	39	12	13	6	7	3	100	140	513
June 1997	22	39	13	11	6	7	3	100	145	513
July 1997	23	45	12	7	4	7	2	100	157	490
August 1997	26	45	10	8	3	6	3	100	159	512
September 1997	23	47	9	9	3	6	4	100	159	527
October 1997	25	43	11	9	4	4	3	100	154	545
November 1997	23	40	15	9	5	5	3	100	149	529
December 1997	23	37	15	11	5	6	3	100	144	518

EDUCATION COLLEGE DEGREE

TABLE 27

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

<u>Date of Survey</u>	(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
	<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
January 1998	21	38	15	12	5	6	3	100	142	522
February 1998	20	41	15	11	4	6	4	100	146	537
March 1998	23	43	15	8	3	5	3	100	155	550
April 1998	25	46	13	6	2	6	2	100	163	562
May 1998	25	44	13	6	4	6	2	100	159	547
June 1998	20	43	13	7	5	9	3	100	150	531
July 1998	18	41	14	9	6	9	3	100	144	557
August 1998	18	39	13	12	6	9	3	100	140	569
September 1998	18	37	12	13	8	9	3	100	134	589
October 1998	15	31	11	16	13	10	3	100	117	553
November 1998	12	32	10	17	15	11	3	100	112	555
December 1998	12	31	11	17	14	11	3	100	111	554
January 1999	16	33	12	16	10	11	2	100	123	569
February 1999	17	36	14	14	8	10	2	100	131	560
March 1999	19	38	14	12	6	9	3	100	139	555
April 1999	16	42	15	10	6	8	3	100	143	544
May 1999	16	41	15	12	5	7	3	100	139	574
June 1999	17	41	15	12	4	8	3	100	143	584
July 1999	16	41	15	12	4	8	4	100	142	602
August 1999	17	42	14	10	4	10	3	100	144	589
September 1999	16	42	15	11	4	10	3	100	142	576
October 1999	17	39	15	12	5	9	3	100	140	565
November 1999	18	40	15	11	6	8	3	100	141	578
December 1999	20	40	14	10	5	7	4	100	144	573
January 2000	22	47	12	8	4	5	3	100	157	571
February 2000	21	49	12	8	2	4	3	100	160	569
March 2000	20	49	11	10	2	5	3	100	157	598
April 2000	18	42	13	13	2	6	5	100	145	592
May 2000	19	39	11	14	4	8	5	100	140	599
June 2000	16	36	13	17	4	9	5	100	131	570
July 2000	16	36	12	17	6	10	4	100	129	573
August 2000	16	36	12	19	5	8	4	100	127	572
September 2000	18	36	12	18	5	7	3	100	131	603
October 2000	16	35	13	19	5	8	4	100	126	621
November 2000	16	30	13	18	7	10	4	100	121	626
December 2000	13	28	12	17	11	15	4	100	113	611
January 2001	11	22	11	21	15	17	4	100	97	600
February 2001	7	17	8	25	19	21	3	100	80	586
March 2001	6	13	6	31	20	20	4	100	69	616
April 2001	7	12	5	32	21	21	3	100	65	626
May 2001	6	13	6	32	19	21	3	100	68	636
June 2001	7	12	6	30	19	23	3	100	70	593
July 2001	6	13	7	28	18	25	3	100	73	585
August 2001	8	12	6	28	19	25	3	100	72	585
September 2001	6	11	4	27	21	28	3	100	70	610
October 2001	6	9	2	27	21	32	3	100	66	625
November 2001	4	7	2	28	18	39	3	100	65	613
December 2001	4	4	2	29	14	44	2	100	65	589

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
January 2002	4	6	2	26	12	48	3	100	72	569
February 2002	6	6	2	27	11	46	2	100	73	588
March 2002	8	7	2	25	9	46	2	100	81	601
April 2002	11	9	2	27	8	40	2	100	85	625
May 2002	13	13	2	25	6	39	2	100	96	605
June 2002	15	15	2	27	7	31	3	100	95	617
July 2002	13	14	3	29	9	30	3	100	89	605
August 2002	11	10	2	31	12	30	3	100	79	615
September 2002	10	9	2	31	15	30	2	100	73	626
October 2002	9	9	2	30	16	29	4	100	72	623
November 2002	12	11	3	28	18	24	4	100	77	621
December 2002	16	12	4	26	17	21	4	100	86	602
January 2003	17	14	4	25	18	19	2	100	89	618
February 2003	16	14	4	26	18	18	3	100	85	629
March 2003	10	13	4	29	20	19	4	100	74	643
April 2003	11	10	4	28	21	22	4	100	72	646
May 2003	14	13	4	25	18	23	3	100	84	656
June 2003	19	15	3	21	16	23	2	100	97	654
July 2003	23	17	4	22	13	19	2	100	105	655
August 2003	26	16	4	23	15	15	1	100	105	637
September 2003	29	16	4	24	14	12	1	100	107	647
October 2003	28	19	4	22	14	11	2	100	110	652
November 2003	29	21	3	22	12	11	2	100	116	670
December 2003	32	21	3	20	11	10	2	100	123	676
January 2004	40	21	3	17	9	8	2	100	135	652
February 2004	40	24	4	15	8	8	1	100	142	603
March 2004	39	24	5	15	8	8	1	100	140	564
April 2004	34	25	7	15	9	8	2	100	134	530
May 2004	33	23	6	18	10	8	2	100	127	528
June 2004	35	23	6	15	11	8	3	100	132	537
July 2004	35	25	4	14	12	7	4	100	133	537
August 2004	35	25	4	14	11	8	5	100	135	524
September 2004	31	24	4	17	11	8	5	100	128	518
October 2004	30	23	6	17	10	9	6	100	126	517
November 2004	29	24	6	17	12	7	5	100	125	546
December 2004	31	26	6	15	12	6	4	100	131	551
January 2005	33	26	5	16	12	6	2	100	132	557
February 2005	32	28	6	15	12	6	2	100	133	534
March 2005	27	28	7	16	13	7	2	100	126	519
April 2005	22	29	8	16	15	8	2	100	121	523
May 2005	19	28	9	19	17	7	1	100	111	562
June 2005	19	26	9	21	16	8	1	100	108	574
July 2005	19	27	9	20	17	7	1	100	109	589
August 2005	18	28	9	18	17	8	2	100	111	585
September 2005	16	25	9	19	21	8	2	100	101	586
October 2005	13	20	8	25	22	10	1	100	87	574
November 2005	13	16	6	28	24	11	2	100	77	587
December 2005	17	17	6	28	20	10	2	100	87	577
January 2006	20	20	6	23	18	9	3	100	99	579

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
February 2006	22	24	7	21	17	7	2	100	107	537
March 2006	20	26	6	21	19	7	2	100	106	533
April 2006	18	27	7	21	19	6	2	100	104	534
May 2006	16	26	7	22	20	7	2	100	99	567
June 2006	13	25	8	24	21	6	2	100	94	577
July 2006	12	24	8	27	21	6	2	100	88	572
August 2006	11	23	9	28	21	7	1	100	85	537
September 2006	12	24	8	26	22	7	1	100	88	530
October 2006	14	26	7	22	22	7	1	100	96	534
November 2006	16	31	6	19	18	8	2	100	109	550
December 2006	16	35	7	19	13	8	3	100	118	541
January 2007	15	37	8	18	11	8	4	100	123	540
February 2007	16	34	10	20	9	7	4	100	121	547
March 2007	15	32	10	20	12	8	3	100	115	546
April 2007	14	28	11	22	16	6	2	100	103	543
May 2007	13	28	11	24	17	6	1	100	100	540
June 2007	14	26	11	25	17	5	2	100	98	548
July 2007	15	27	9	24	15	7	2	100	103	555
August 2007	13	25	8	26	19	7	2	100	93	546
September 2007	10	23	6	28	21	10	1	100	84	546
October 2007	8	20	7	30	23	10	2	100	76	552
November 2007	8	19	7	30	25	10	2	100	72	567
December 2007	8	18	6	30	27	9	1	100	68	568
January 2008	8	14	5	32	28	12	1	100	62	570
February 2008	6	10	4	36	27	16	1	100	54	570
March 2008	4	7	4	37	28	18	1	100	45	595
April 2008	1	7	3	38	32	18	2	100	38	586
May 2008	1	5	3	34	35	19	2	100	36	593
June 2008	2	3	2	35	37	19	2	100	33	567
July 2008	2	2	2	39	36	18	2	100	29	570
August 2008	2	3	1	42	31	19	2	100	32	575
September 2008	3	4	1	43	27	22	2	100	37	606
October 2008	3	3	1	40	25	26	2	100	41	604
November 2008	2	2	1	40	26	27	2	100	37	598
December 2008	0	1	1	39	28	29	2	100	35	572
January 2009	0	0	1	40	27	31	2	100	33	563
February 2009	0	0	1	39	28	30	2	100	33	560
March 2009	1	0	0	38	27	31	3	100	35	590
April 2009	3	0	0	34	27	33	3	100	42	625
May 2009	5	1	0	33	23	37	2	100	51	619
June 2009	7	3	1	31	19	37	1	100	60	629
July 2009	8	5	1	33	17	34	2	100	63	590
August 2009	11	6	1	32	16	31	3	100	70	589
September 2009	18	7	1	30	14	28	2	100	81	576
October 2009	22	9	1	28	14	24	2	100	88	616
November 2009	24	11	1	28	15	20	1	100	91	643
December 2009	23	12	1	30	15	17	2	100	90	650
January 2010	26	15	1	27	14	14	2	100	101	604
February 2010	28	17	2	23	14	14	2	100	109	572

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
March	2010	30	20	3	20	13	12	2	100	116	567
April	2010	30	19	4	19	14	12	2	100	116	593
May	2010	34	18	4	18	13	11	2	100	120	613
June	2010	34	20	4	17	14	10	1	100	123	585
July	2010	30	20	4	20	17	9	1	100	113	586
August	2010	27	20	3	23	17	9	1	100	106	566
September	2010	23	20	4	27	16	9	1	100	99	593
October	2010	22	19	5	28	13	11	1	100	100	592
November	2010	24	19	6	26	12	11	1	100	105	613
December	2010	28	20	6	23	11	11	1	100	114	600
January	2011	32	21	6	22	10	8	1	100	121	606
February	2011	36	22	5	19	9	8	1	100	129	588
March	2011	33	24	6	18	11	8	1	100	128	589
April	2011	31	25	5	16	12	9	2	100	128	597
May	2011	29	26	5	17	14	8	1	100	124	602
June	2011	29	25	5	18	14	8	1	100	123	620
July	2011	25	25	5	20	14	9	2	100	115	598
August	2011	17	23	4	24	19	10	2	100	98	599
September	2011	14	19	5	27	23	10	2	100	82	592
October	2011	14	15	6	28	25	10	1	100	76	610
November	2011	14	15	6	28	24	11	1	100	76	618
December	2011	16	17	5	25	22	14	1	100	86	597
January	2012	21	21	4	22	18	13	2	100	102	585
February	2012	26	25	4	19	13	9	2	100	120	580
March	2012	31	28	4	19	9	6	3	100	131	606
April	2012	30	29	4	19	9	6	4	100	131	615
May	2012	29	28	3	18	8	8	5	100	131	624
June	2012	28	25	4	18	11	9	5	100	124	598
July	2012	28	22	5	20	13	9	4	100	117	603
August	2012	24	20	7	21	13	10	5	100	110	597
September	2012	23	19	8	23	12	10	5	100	107	614
October	2012	25	20	7	20	11	11	6	100	114	627
November	2012	30	22	7	19	11	8	4	100	122	619
December	2012	29	23	6	15	15	7	4	100	122	616
January	2013	29	22	6	18	18	7	2	100	115	613
February	2013	30	20	6	18	18	7	1	100	114	628
March	2013	32	20	5	17	16	8	2	100	119	628
April	2013	31	23	5	15	17	8	2	100	122	640
May	2013	31	26	4	14	15	8	2	100	127	632
June	2013	29	29	5	14	13	6	3	100	130	631
July	2013	30	31	5	14	12	5	3	100	135	638
August	2013	29	32	6	13	13	4	3	100	134	654
September	2013	27	32	7	13	15	4	2	100	130	677
October	2013	25	28	7	15	18	6	2	100	121	682
November	2013	23	26	8	14	20	6	2	100	115	697
December	2013	25	24	7	16	20	7	2	100	113	708
January	2014	27	28	6	13	18	6	3	100	124	709
February	2014	27	28	6	15	17	5	2	100	124	713
March	2014	27	30	6	15	17	5	2	100	125	710

EDUCATION COLLEGE DEGREE

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
April	2014	26	28	7	17	17	4	2	100	120	713
May	2014	25	32	7	16	14	4	2	100	127	728
June	2014	24	33	7	14	14	5	2	100	129	748
July	2014	24	33	7	14	13	6	3	100	130	758
August	2014	23	32	6	16	15	5	3	100	123	750
September	2014	23	33	5	16	16	5	2	100	124	735
October	2014	23	35	4	16	14	6	1	100	129	725
November	2014	25	36	5	14	12	6	3	100	134	728
December	2014	27	36	5	14	10	6	3	100	139	746
January	2015	31	35	5	12	9	5	3	100	146	760
February	2015	33	37	5	11	8	4	2	100	150	770
March	2015	32	37	6	10	9	5	2	100	149	763
April	2015	29	38	6	11	9	5	1	100	147	757
May	2015	30	34	6	13	11	5	1	100	139	729
June	2015	29	36	7	13	9	5	1	100	143	720
July	2015	28	35	8	12	10	5	2	100	141	718
August	2015	26	37	8	10	11	6	2	100	142	762
September	2015	24	34	9	12	13	6	2	100	133	749
October	2015	22	34	7	15	13	8	2	100	128	754
November	2015	19	35	8	18	11	6	3	100	125	716
December	2015	18	34	8	19	11	7	3	100	122	710
January	2016	18	34	9	20	12	6	3	100	120	704
February	2016	16	33	8	19	12	9	3	100	118	707
March	2016	15	33	7	18	11	10	6	100	118	730
April	2016	13	34	7	19	11	10	6	100	116	727
May	2016	16	34	8	19	10	8	5	100	121	758
June	2016	17	32	8	18	11	9	4	100	120	762
July	2016	18	31	8	17	11	11	4	100	122	749
August	2016	19	31	7	16	11	11	5	100	122	752
September	2016	20	32	7	15	12	9	4	100	124	771
October	2016	21	30	7	15	12	9	5	100	124	819
November	2016	21	29	7	16	11	12	6	100	123	856
December	2016	21	25	6	15	9	18	6	100	122	889
January	2017	21	24	6	13	6	24	5	100	127	904
February	2017	23	22	6	11	9	26	4	100	125	904
March	2017	25	21	7	12	11	20	4	100	123	893
April	2017	27	21	7	13	14	13	4	100	121	906
May	2017	30	22	8	14	14	8	4	100	125	917
June	2017	29	23	8	14	15	7	3	100	122	931
July	2017	25	23	8	17	16	8	3	100	116	952
August	2017	24	24	8	17	16	8	2	100	115	944
September	2017	23	26	8	17	15	7	3	100	117	956
October	2017	26	26	8	15	16	7	3	100	120	939
November	2017	25	27	10	13	16	7	3	100	123	943
December	2017	26	25	10	12	16	8	3	100	123	956
January	2018	28	26	10	11	16	7	3	100	127	974
February	2018	30	24	7	11	16	7	4	100	127	954
March	2018	29	24	7	12	15	8	4	100	125	924
April	2018	27	24	7	13	16	9	3	100	122	885

EDUCATION COLLEGE DEGREE

TABLE 27

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
May	2018	24	26	8	14	17	9	3	100	119	892
June	2018	23	27	8	12	19	8	3	100	119	905
July	2018	22	26	7	13	20	9	3	100	115	937
August	2018	25	24	5	13	20	10	3	100	116	928
September	2018	26	22	5	12	21	10	4	100	115	918
October	2018	26	23	5	11	20	10	5	100	119	911
November	2018	22	25	7	12	19	9	5	100	115	908
December	2018	19	27	7	14	17	11	5	100	115	905
January	2019	16	25	7	16	21	11	4	100	104	911
February	2019	16	23	7	17	22	11	4	100	99	931
March	2019	15	23	7	17	24	9	4	100	97	952
April	2019	18	25	9	17	20	8	4	100	107	943
May	2019	21	27	9	14	18	8	3	100	117	924
June	2019	22	27	8	15	17	8	3	100	117	925
July	2019	20	29	8	17	17	7	2	100	115	929
August	2019	18	24	8	19	20	8	3	100	104	955
September	2019	16	23	8	19	23	9	2	100	98	951
October	2019	17	20	7	18	26	10	2	100	93	988
November	2019	17	23	7	18	24	9	2	100	98	985
December	2019	18	25	7	17	22	8	3	100	105	993
January	2020	20	28	8	16	16	8	4	100	116	976
February	2020	20	29	9	15	14	10	4	100	121	996
March	2020	19	25	8	17	14	15	3	100	114	1049
April	2020	12	15	5	17	17	30	3	100	93	1068
May	2020	6	6	3	16	21	45	3	100	75	1065
June	2020	1	1	1	17	20	56	3	100	66	1015
July	2020	2	1	0	17	22	54	4	100	64	987
August	2020	3	1	0	20	22	50	4	100	62	1029
September	2020	3	2	1	21	23	46	4	100	61	1037
October	2020	3	2	1	24	18	46	6	100	63	1058
November	2020	2	3	1	23	18	48	5	100	64	1011
December	2020	2	3	1	20	16	53	5	100	68	980
January	2021	3	2	1	19	16	56	4	100	70	952
February	2021	5	3	0	17	15	57	3	100	76	940
March	2021	12	5	0	16	16	48	2	100	85	961
April	2021	25	8	1	13	16	36	1	100	104	989
May	2021	36	10	1	11	14	26	2	100	122	983
June	2021	44	14	1	9	13	18	2	100	136	976
July	2021	44	16	1	9	12	15	3	100	139	924
August	2021	38	20	2	10	12	15	3	100	136	928
September	2021	32	22	2	12	13	15	3	100	129	941
October	2021	29	23	2	12	15	15	2	100	125	961
November	2021	30	22	2	12	19	13	2	100	121	971
December	2021	30	20	2	12	20	14	2	100	119	943
January	2022	28	19	2	14	20	14	3	100	113	937
February	2022	27	19	2	16	19	14	3	100	111	915
March	2022	23	18	2	17	23	15	3	100	101	933
April	2022	22	19	2	16	25	14	2	100	100	932
May	2022	19	18	1	17	29	13	2	100	92	949

EDUCATION COLLEGE DEGREE

TABLE 27

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2022	16	18	1	19	31	13	2	100	84	935
July	2022	11	14	2	22	34	13	3	100	69	928
August	2022	11	12	3	25	32	14	2	100	66	900
September	2022	13	13	3	26	30	13	2	100	70	896
October	2022	14	14	3	26	29	13	2	100	74	876
November	2022	12	15	2	25	31	12	3	100	70	885
December	2022	11	15	3	26	30	13	2	100	70	875
January	2023	10	16	4	26	28	13	2	100	73	908
February	2023	12	17	4	25	25	14	2	100	79	914
March	2023	14	19	5	23	25	13	2	100	85	909
April	2023	13	18	5	24	26	12	1	100	81	886
May	2023	12	18	5	23	29	11	2	100	79	889
June	2023	12	18	5	24	28	10	2	100	78	896
July	2023	15	19	4	23	25	10	3	100	86	931
August	2023	18	21	4	23	23	10	2	100	93	931
September	2023	19	22	5	23	21	9	2	100	97	936
October	2023	16	22	5	22	23	9	2	100	92	913
November	2023	16	19	5	23	26	9	2	100	86	906
December	2023	15	20	5	22	25	11	2	100	88	925

EDUCATION COLLEGE DEGREE

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?"

<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 1978	43	9	40	3	5	100	103	605
April 1978	44	7	39	4	6	100	105	633
May 1978	44	6	43	3	4	100	101	652
June 1978	46	5	43	3	3	100	103	620
July 1978	45	5	44	3	3	100	101	622
August 1978	40	6	47	3	4	100	93	581
September 1978	37	7	49	4	4	100	87	587
October 1978	34	11	48	4	3	100	86	608
November 1978	31	9	52	5	3	100	79	678
December 1978	24	9	58	4	4	100	66	683
January 1979	22	5	66	4	4	100	56	677
February 1979	24	5	63	3	4	100	61	629
March 1979	27	5	60	3	5	100	67	615
April 1979	25	5	61	3	6	100	63	631
May 1979	22	5	66	2	5	100	56	667
June 1979	23	4	65	2	6	100	58	755
July 1979	20	3	70	2	6	100	51	815
August 1979	18	2	73	2	5	100	46	754
September 1979	18	1	74	2	5	100	44	724
October 1979	18	2	73	2	5	100	45	719
November 1979	18	2	73	2	5	100	45	788
December 1979	14	2	75	1	7	100	39	772
January 1980	16	1	73	2	7	100	43	696
February 1980	18	1	71	3	7	100	47	589
March 1980	19	1	73	3	4	100	46	500
April 1980	16	1	77	2	4	100	39	497
May 1980	13	1	82	1	3	100	31	448
June 1980	11	1	83	1	4	100	28	475
July 1980	15	1	80	1	3	100	34	465
August 1980	20	1	71	4	5	100	49	443
September 1980	27	2	63	4	4	100	63	425
October 1980	31	2	55	6	5	100	76	436
November 1980	37	3	49	6	5	100	88	449
December 1980	35	3	51	7	5	100	84	457
January 1981	35	3	53	5	4	100	82	453
February 1981	29	3	59	4	4	100	70	446
March 1981	31	3	57	4	5	100	75	498
April 1981	33	3	56	4	4	100	77	487
May 1981	38	3	53	4	2	100	86	492
June 1981	45	3	48	3	1	100	97	506
July 1981	46	3	46	3	1	100	100	493
August 1981	44	4	46	3	3	100	98	488
September 1981	42	4	46	4	4	100	96	446
October 1981	38	3	47	7	5	100	91	466
November 1981	32	4	54	5	4	100	77	485
December 1981	26	5	63	3	3	100	64	530
January 1982	27	5	66	1	2	100	60	533

EDUCATION COLLEGE DEGREE

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 1982	27	3	67	1	1	100	60	536
March 1982	24	2	69	2	3	100	55	513
April 1982	22	2	71	2	2	100	51	522
May 1982	25	2	68	2	3	100	57	548
June 1982	29	2	65	2	2	100	64	575
July 1982	27	3	66	1	3	100	61	575
August 1982	27	6	64	1	3	100	63	566
September 1982	28	7	61	0	3	100	67	543
October 1982	36	6	54	1	3	100	82	548
November 1982	38	4	53	2	3	100	85	545
December 1982	40	2	53	3	2	100	87	565
January 1983	39	2	54	2	3	100	85	560
February 1983	40	1	54	2	3	100	86	547
March 1983	45	1	48	1	4	100	97	516
April 1983	54	1	39	2	4	100	115	537
May 1983	64	2	30	2	2	100	134	553
June 1983	69	3	24	2	2	100	146	603
July 1983	70	3	21	3	2	100	149	568
August 1983	70	3	21	3	2	100	149	531
September 1983	69	4	22	4	2	100	147	514
October 1983	67	4	25	3	2	100	141	524
November 1983	66	5	26	2	1	100	140	550
December 1983	65	5	28	2	0	100	137	529
January 1984	71	4	23	2	0	100	148	519
February 1984	74	3	20	3	1	100	155	523
March 1984	78	2	17	3	1	100	161	540
April 1984	73	3	21	3	1	100	152	543
May 1984	68	4	25	2	1	100	142	538
June 1984	64	5	28	2	1	100	136	537
July 1984	64	5	27	2	3	100	137	532
August 1984	67	5	22	3	3	100	145	567
September 1984	69	5	20	4	3	100	149	559
October 1984	68	5	20	5	3	100	148	575
November 1984	67	6	21	4	3	100	146	534
December 1984	64	5	24	4	3	100	139	543
January 1985	67	3	24	3	3	100	143	505
February 1985	70	2	24	2	2	100	146	525
March 1985	71	2	22	3	2	100	149	491
April 1985	70	3	22	3	2	100	148	535
May 1985	66	2	25	3	3	100	141	509
June 1985	66	3	26	3	3	100	140	528
July 1985	64	3	28	2	2	100	135	489
August 1985	63	4	27	2	3	100	136	501
September 1985	61	4	28	3	3	100	133	463
October 1985	59	5	29	3	5	100	130	494
November 1985	58	4	31	4	3	100	127	500
December 1985	60	4	29	4	3	100	131	547
January 1986	64	4	27	3	2	100	138	550
February 1986	67	3	24	3	3	100	143	560
March 1986	69	3	23	2	3	100	146	533

EDUCATION COLLEGE DEGREE

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 1986	72	2	21	3	3	100	151	538
May 1986	73	2	20	3	2	100	153	534
June 1986	74	1	19	3	3	100	155	563
July 1986	71	2	21	3	3	100	150	574
August 1986	67	3	23	3	4	100	145	582
September 1986	63	4	26	3	4	100	138	565
October 1986	62	3	28	3	4	100	135	559
November 1986	61	3	28	3	5	100	133	558
December 1986	59	3	30	3	5	100	128	590
January 1987	58	2	32	4	5	100	126	592
February 1987	58	1	34	3	4	100	124	586
March 1987	61	2	32	2	4	100	129	568
April 1987	58	3	32	3	4	100	126	571
May 1987	55	2	33	4	5	100	122	571
June 1987	52	2	36	4	6	100	116	585
July 1987	53	2	34	4	7	100	118	579
August 1987	58	3	31	3	6	100	127	582
September 1987	59	4	26	4	7	100	133	561
October 1987	57	3	29	3	8	100	128	528
November 1987	45	4	39	3	9	100	106	473
December 1987	41	4	45	3	7	100	96	462
January 1988	42	4	45	3	5	100	97	454
February 1988	47	5	40	3	5	100	108	466
March 1988	51	5	35	4	5	100	116	459
April 1988	53	5	33	4	6	100	120	460
May 1988	57	5	28	5	5	100	128	447
June 1988	59	4	30	4	3	100	129	443
July 1988	55	4	32	5	4	100	124	424
August 1988	54	5	30	7	4	100	123	429
September 1988	55	6	26	9	5	100	129	423
October 1988	59	6	22	7	6	100	137	435
November 1988	61	5	24	5	5	100	137	432
December 1988	59	4	29	3	5	100	130	421
January 1989	58	5	31	3	3	100	128	419
February 1989	58	4	32	3	3	100	127	418
March 1989	58	3	32	3	4	100	126	418
April 1989	56	3	32	3	5	100	124	432
May 1989	53	4	35	3	5	100	118	454
June 1989	50	5	34	5	6	100	117	454
July 1989	53	6	32	4	5	100	121	454
August 1989	51	6	33	5	5	100	118	457
September 1989	56	5	32	3	5	100	124	459
October 1989	54	4	32	4	5	100	122	468
November 1989	57	4	29	6	4	100	129	454
December 1989	55	4	31	5	5	100	124	460
January 1990	55	4	32	6	4	100	123	440
February 1990	52	5	33	5	4	100	119	452
March 1990	53	5	34	5	3	100	119	464
April 1990	53	5	37	3	3	100	116	487
May 1990	57	4	34	2	3	100	123	482

EDUCATION COLLEGE DEGREE

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 1990	52	5	35	3	5	100	117	477
July 1990	49	5	35	4	7	100	114	465
August 1990	34	5	50	4	6	100	83	461
September 1990	25	6	59	5	5	100	67	455
October 1990	15	4	72	4	5	100	43	458
November 1990	14	4	73	3	6	100	40	466
December 1990	10	3	79	3	5	100	32	459
January 1991	12	4	77	3	4	100	34	476
February 1991	14	4	75	3	3	100	39	468
March 1991	27	5	61	2	5	100	66	496
April 1991	35	6	50	2	7	100	84	459
May 1991	39	7	43	2	9	100	97	469
June 1991	37	8	42	4	9	100	94	443
July 1991	38	6	43	5	8	100	95	475
August 1991	41	6	38	7	7	100	103	475
September 1991	40	5	41	6	8	100	99	508
October 1991	36	6	41	6	10	100	95	498
November 1991	31	6	50	4	9	100	81	500
December 1991	26	5	59	3	7	100	67	460
January 1992	22	5	66	1	6	100	55	468
February 1992	20	4	68	2	6	100	52	476
March 1992	28	4	60	2	6	100	68	519
April 1992	35	4	53	3	6	100	82	516
May 1992	43	3	43	3	7	100	100	506
June 1992	43	3	45	3	7	100	98	487
July 1992	43	2	46	3	7	100	97	499
August 1992	36	3	51	3	7	100	85	509
September 1992	33	3	53	3	8	100	80	527
October 1992	30	3	55	4	8	100	75	531
November 1992	33	3	49	6	9	100	84	538
December 1992	42	5	40	5	8	100	103	542
January 1993	46	7	31	7	9	100	115	550
February 1993	49	7	30	5	9	100	119	557
March 1993	44	7	35	5	10	100	109	538
April 1993	43	4	39	4	10	100	104	528
May 1993	37	5	44	5	9	100	93	511
June 1993	37	3	45	6	8	100	91	524
July 1993	34	4	47	7	7	100	87	538
August 1993	34	4	46	8	8	100	88	556
September 1993	28	4	49	7	11	100	79	551
October 1993	29	4	48	7	11	100	81	536
November 1993	30	4	50	5	11	100	81	518
December 1993	38	5	42	5	10	100	96	521
January 1994	48	5	34	5	9	100	115	515
February 1994	57	5	27	4	7	100	131	534
March 1994	60	4	25	6	6	100	135	540
April 1994	58	4	27	6	6	100	131	552
May 1994	55	4	28	6	7	100	128	547
June 1994	53	5	30	5	6	100	123	544
July 1994	48	5	34	5	8	100	115	535

EDUCATION COLLEGE DEGREE

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 1994	48	4	34	5	9	100	114	541
September 1994	47	4	32	5	12	100	115	546
October 1994	50	4	29	6	11	100	122	552
November 1994	52	3	28	7	10	100	125	556
December 1994	53	3	29	7	8	100	125	570
January 1995	56	2	26	8	7	100	130	566
February 1995	56	2	27	8	8	100	130	559
March 1995	56	3	26	8	7	100	130	546
April 1995	55	2	28	8	7	100	127	555
May 1995	54	3	27	8	8	100	126	541
June 1995	55	3	28	7	7	100	127	548
July 1995	55	5	26	7	7	100	130	561
August 1995	59	4	26	5	5	100	134	588
September 1995	57	4	27	6	6	100	130	593
October 1995	55	3	31	6	6	100	124	576
November 1995	53	4	31	6	5	100	122	539
December 1995	55	4	31	7	4	100	124	523
January 1996	53	5	32	6	4	100	121	516
February 1996	51	4	32	8	5	100	118	534
March 1996	55	4	29	7	5	100	126	551
April 1996	60	3	25	7	4	100	135	546
May 1996	63	3	24	6	4	100	138	529
June 1996	58	3	26	8	5	100	132	508
July 1996	56	3	27	8	5	100	128	526
August 1996	55	3	27	8	7	100	128	529
September 1996	59	3	27	6	5	100	132	540
October 1996	60	3	26	6	5	100	134	530
November 1996	63	3	25	5	4	100	139	516
December 1996	63	3	23	5	5	100	140	509
January 1997	66	3	22	4	5	100	143	535
February 1997	65	4	21	4	6	100	144	559
March 1997	66	5	19	4	6	100	147	550
April 1997	67	3	19	5	6	100	148	527
May 1997	70	3	19	4	4	100	150	513
June 1997	73	3	18	3	3	100	155	513
July 1997	78	3	15	2	2	100	164	490
August 1997	80	2	12	4	1	100	167	512
September 1997	79	3	11	6	1	100	168	527
October 1997	77	4	12	6	2	100	165	545
November 1997	76	5	13	5	2	100	163	529
December 1997	74	7	14	3	2	100	161	518
January 1998	72	8	14	4	2	100	158	522
February 1998	71	8	14	4	3	100	157	537
March 1998	75	7	11	5	3	100	164	550
April 1998	79	6	9	4	2	100	170	562
May 1998	79	7	9	4	1	100	171	547
June 1998	76	8	11	5	1	100	165	531
July 1998	72	9	14	4	1	100	159	557
August 1998	69	9	18	3	1	100	151	569
September 1998	64	12	21	2	1	100	143	589

EDUCATION COLLEGE DEGREE

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>
October 1998	55	13	28	3	2	100	128	553
November 1998	54	12	29	3	2	100	125	555
December 1998	54	9	31	4	2	100	124	554
January 1999	61	8	24	4	2	100	137	569
February 1999	65	8	20	4	2	100	145	560
March 1999	69	8	17	4	2	100	151	555
April 1999	71	7	17	4	1	100	154	544
May 1999	69	8	18	5	0	100	151	574
June 1999	71	8	16	4	1	100	154	584
July 1999	71	8	17	3	1	100	155	602
August 1999	71	8	17	3	1	100	154	589
September 1999	72	6	18	3	1	100	154	576
October 1999	70	6	18	4	1	100	152	565
November 1999	70	7	17	4	1	100	153	578
December 1999	71	9	16	3	1	100	155	573
January 2000	77	7	12	3	1	100	165	571
February 2000	80	6	11	3	0	100	170	569
March 2000	81	6	10	3	0	100	171	598
April 2000	77	7	13	2	1	100	165	592
May 2000	74	9	14	2	1	100	160	599
June 2000	72	9	16	2	1	100	156	570
July 2000	71	10	16	3	1	100	155	573
August 2000	73	9	14	3	0	100	159	572
September 2000	73	8	15	3	1	100	159	603
October 2000	73	6	16	4	0	100	157	621
November 2000	69	4	21	5	0	100	149	626
December 2000	63	4	27	6	0	100	136	611
January 2001	55	5	33	6	0	100	122	600
February 2001	47	6	41	6	1	100	106	586
March 2001	44	7	43	6	1	100	101	616
April 2001	41	5	48	5	1	100	93	626
May 2001	44	4	47	5	1	100	97	636
June 2001	46	3	46	5	0	100	101	593
July 2001	51	4	39	6	0	100	112	585
August 2001	51	5	37	6	1	100	114	585
September 2001	45	5	43	6	1	100	102	610
October 2001	38	4	52	5	1	100	86	625
November 2001	35	3	57	5	1	100	78	613
December 2001	38	3	53	5	1	100	84	589
January 2002	43	4	46	5	3	100	97	569
February 2002	45	5	41	4	5	100	103	588
March 2002	50	5	35	4	6	100	115	601
April 2002	52	5	34	5	5	100	118	625
May 2002	57	5	29	5	4	100	128	605
June 2002	55	7	29	6	3	100	126	617
July 2002	50	7	35	5	3	100	116	605
August 2002	43	8	41	5	3	100	102	615
September 2002	39	6	46	5	4	100	93	626
October 2002	36	6	49	5	5	100	87	623
November 2002	37	5	48	4	6	100	89	621

EDUCATION COLLEGE DEGREE

**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 2002	37	4	49	5	5	100	88	602
January 2003	38	6	48	5	4	100	91	618
February 2003	34	5	52	5	4	100	82	629
March 2003	30	6	58	4	3	100	72	643
April 2003	31	5	56	4	4	100	75	646
May 2003	39	5	48	5	3	100	91	656
June 2003	48	4	39	5	4	100	109	654
July 2003	52	3	37	5	3	100	115	655
August 2003	53	3	37	5	3	100	116	637
September 2003	53	3	38	4	2	100	114	647
October 2003	54	3	37	4	2	100	116	652
November 2003	55	3	36	3	4	100	119	670
December 2003	58	3	32	2	4	100	127	676
January 2004	64	3	27	2	4	100	137	652
February 2004	65	4	25	3	3	100	139	603
March 2004	62	4	28	3	3	100	135	564
April 2004	56	4	32	4	3	100	124	530
May 2004	55	3	36	3	3	100	119	528
June 2004	56	4	34	4	3	100	122	537
July 2004	58	4	32	3	2	100	126	537
August 2004	58	6	30	4	2	100	128	524
September 2004	57	7	30	3	3	100	127	518
October 2004	54	8	32	2	4	100	122	517
November 2004	54	6	33	3	5	100	121	546
December 2004	53	5	35	2	4	100	118	551
January 2005	55	5	36	2	2	100	119	557
February 2005	56	4	36	2	2	100	120	534
March 2005	53	4	39	2	2	100	114	519
April 2005	49	5	41	1	3	100	109	523
May 2005	44	6	44	1	5	100	100	562
June 2005	45	6	41	2	6	100	103	574
July 2005	47	7	40	3	4	100	107	589
August 2005	49	5	39	3	4	100	111	585
September 2005	44	4	47	2	3	100	98	586
October 2005	37	2	54	2	4	100	83	574
November 2005	34	3	58	2	3	100	76	587
December 2005	42	4	49	4	2	100	93	577
January 2006	49	4	41	5	2	100	107	579
February 2006	51	3	39	5	2	100	111	537
March 2006	48	2	43	4	3	100	105	533
April 2006	47	2	46	3	2	100	101	534
May 2006	45	2	48	4	2	100	97	567
June 2006	44	2	49	4	1	100	95	577
July 2006	43	2	49	5	1	100	94	572
August 2006	43	2	49	5	1	100	93	537
September 2006	43	2	48	4	2	100	95	530
October 2006	49	3	44	3	1	100	104	534
November 2006	51	3	39	3	4	100	112	550
December 2006	53	4	35	5	3	100	118	541

EDUCATION COLLEGE DEGREE

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 2007	53	4	33	7	3	100	120	540
February 2007	56	4	32	7	1	100	124	547
March 2007	56	4	32	6	2	100	123	546
April 2007	50	4	39	6	2	100	111	543
May 2007	48	4	41	5	1	100	107	540
June 2007	46	4	43	4	2	100	103	548
July 2007	50	4	39	5	2	100	111	555
August 2007	46	4	41	4	4	100	105	546
September 2007	44	4	44	4	4	100	100	546
October 2007	41	4	49	2	4	100	92	552
November 2007	39	4	51	2	3	100	88	567
December 2007	36	5	55	2	3	100	81	568
January 2008	31	6	58	2	3	100	73	570
February 2008	27	5	63	2	4	100	64	570
March 2008	21	3	69	3	4	100	52	595
April 2008	17	3	74	2	4	100	43	586
May 2008	15	4	76	3	3	100	39	593
June 2008	15	4	76	2	3	100	39	567
July 2008	13	4	77	1	5	100	36	570
August 2008	16	4	74	0	6	100	42	575
September 2008	19	5	71	1	5	100	48	606
October 2008	20	6	68	1	5	100	53	604
November 2008	17	5	72	2	4	100	45	598
December 2008	14	4	77	1	4	100	38	572
January 2009	13	3	79	1	4	100	34	563
February 2009	12	2	83	1	3	100	29	560
March 2009	11	3	82	1	4	100	29	590
April 2009	14	2	78	1	5	100	36	625
May 2009	20	4	67	1	8	100	53	619
June 2009	23	5	60	2	9	100	63	629
July 2009	25	7	56	2	10	100	69	590
August 2009	25	7	58	3	7	100	67	589
September 2009	31	7	53	2	7	100	78	576
October 2009	32	7	53	2	6	100	79	616
November 2009	32	7	53	1	6	100	79	643
December 2009	30	7	55	1	6	100	75	650
January 2010	32	7	52	1	8	100	80	604
February 2010	35	8	48	1	8	100	86	572
March 2010	35	8	49	1	7	100	86	567
April 2010	35	8	49	1	6	100	86	593
May 2010	38	7	48	1	6	100	90	613
June 2010	39	6	47	1	7	100	92	585
July 2010	37	4	52	1	6	100	85	586
August 2010	32	4	56	1	7	100	76	566
September 2010	29	4	60	1	6	100	69	593
October 2010	28	4	59	2	6	100	69	592
November 2010	30	5	57	2	6	100	73	613
December 2010	33	5	53	2	7	100	80	600
January 2011	37	6	48	1	8	100	89	606
February 2011	40	5	45	2	7	100	95	588

EDUCATION COLLEGE DEGREE

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 2011	38	5	48	2	7	100	90	589
April 2011	37	4	50	2	6	100	87	597
May 2011	37	4	50	2	7	100	87	602
June 2011	38	5	47	2	8	100	91	620
July 2011	32	6	53	3	7	100	79	598
August 2011	23	6	63	3	6	100	60	599
September 2011	16	5	73	2	5	100	43	592
October 2011	16	4	74	2	5	100	42	610
November 2011	16	5	73	1	5	100	43	618
December 2011	22	5	66	2	6	100	56	597
January 2012	27	6	60	1	6	100	67	585
February 2012	33	6	51	1	9	100	81	580
March 2012	34	7	47	2	9	100	87	606
April 2012	35	8	44	3	10	100	91	615
May 2012	38	7	42	3	10	100	96	624
June 2012	39	8	42	2	9	100	96	598
July 2012	37	8	46	2	8	100	91	603
August 2012	30	8	51	3	8	100	80	597
September 2012	29	8	50	3	9	100	79	614
October 2012	31	10	46	4	9	100	85	627
November 2012	37	10	42	3	9	100	95	619
December 2012	37	9	44	3	7	100	94	616
January 2013	37	6	47	2	7	100	90	613
February 2013	37	5	47	2	9	100	90	628
March 2013	39	5	45	1	9	100	94	628
April 2013	38	6	44	2	10	100	94	640
May 2013	39	6	44	3	9	100	96	632
June 2013	42	6	40	3	10	100	103	631
July 2013	47	5	37	2	8	100	110	638
August 2013	49	5	36	2	8	100	113	654
September 2013	46	5	41	2	7	100	105	677
October 2013	40	5	48	2	6	100	92	682
November 2013	36	6	50	1	8	100	86	697
December 2013	38	6	48	2	7	100	90	708
January 2014	43	5	41	3	8	100	101	709
February 2014	45	4	41	3	6	100	104	713
March 2014	45	4	42	2	7	100	103	710
April 2014	45	4	41	2	8	100	104	713
May 2014	46	4	37	2	11	100	109	728
June 2014	45	4	36	3	11	100	109	748
July 2014	44	5	37	3	10	100	107	758
August 2014	42	5	42	3	8	100	101	750
September 2014	44	5	41	3	8	100	103	735
October 2014	47	5	39	3	6	100	108	725
November 2014	50	6	36	3	6	100	114	728
December 2014	53	5	33	3	6	100	120	746
January 2015	58	4	29	3	7	100	129	760
February 2015	60	3	28	3	6	100	132	770
March 2015	61	3	29	2	5	100	132	763
April 2015	59	3	30	2	5	100	129	757

EDUCATION COLLEGE DEGREE

**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>
May 2015	58	4	31	2	5	100	128	729
June 2015	60	5	28	3	4	100	132	720
July 2015	58	5	30	3	4	100	129	718
August 2015	58	4	30	3	5	100	128	762
September 2015	54	4	34	2	7	100	120	749
October 2015	52	4	36	2	7	100	116	754
November 2015	51	4	36	2	7	100	115	716
December 2015	50	4	36	3	7	100	114	710
January 2016	50	5	36	3	7	100	114	704
February 2016	46	6	38	3	7	100	108	707
March 2016	46	8	38	2	6	100	108	730
April 2016	43	10	39	1	7	100	104	727
May 2016	46	10	37	1	7	100	109	758
June 2016	44	11	35	1	8	100	109	762
July 2016	44	10	37	1	8	100	108	749
August 2016	43	10	39	1	7	100	104	752
September 2016	43	11	40	1	5	100	103	771
October 2016	43	12	38	2	5	100	105	819
November 2016	45	12	36	2	5	100	109	856
December 2016	47	10	37	2	5	100	110	889
January 2017	49	8	36	3	4	100	113	904
February 2017	46	6	40	3	5	100	106	904
March 2017	47	5	40	3	5	100	107	893
April 2017	48	4	40	2	6	100	109	906
May 2017	51	3	36	3	6	100	115	917
June 2017	49	4	36	5	6	100	113	931
July 2017	49	4	37	5	5	100	112	952
August 2017	50	4	37	5	4	100	113	944
September 2017	50	4	37	4	4	100	114	956
October 2017	51	4	35	5	4	100	116	939
November 2017	51	5	35	5	5	100	116	943
December 2017	53	5	34	4	4	100	119	956
January 2018	54	4	34	3	4	100	120	974
February 2018	55	4	34	2	5	100	121	954
March 2018	54	4	35	2	5	100	119	924
April 2018	50	4	38	3	5	100	112	885
May 2018	49	4	40	2	5	100	109	892
June 2018	47	5	40	3	5	100	107	905
July 2018	49	4	40	2	4	100	109	937
August 2018	49	5	40	2	3	100	110	928
September 2018	51	5	39	2	2	100	112	918
October 2018	52	6	36	3	3	100	116	911
November 2018	49	6	37	5	4	100	113	908
December 2018	48	6	39	5	3	100	109	905
January 2019	43	5	45	4	3	100	97	911
February 2019	42	4	47	3	4	100	96	931
March 2019	43	4	44	3	5	100	99	952
April 2019	47	4	39	3	6	100	108	943
May 2019	53	4	34	3	5	100	119	924
June 2019	52	4	36	3	5	100	117	925

EDUCATION COLLEGE DEGREE

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	55	5	34	3	4	100	120	929
August 2019	49	5	41	2	3	100	108	955
September 2019	48	4	43	1	4	100	104	951
October 2019	44	3	48	1	4	100	96	988
November 2019	45	4	45	2	4	100	100	985
December 2019	48	4	41	2	5	100	107	993
January 2020	51	4	37	2	5	100	114	976
February 2020	53	4	35	3	5	100	118	996
March 2020	45	4	45	3	4	100	100	1049
April 2020	35	3	58	2	3	100	77	1068
May 2020	25	2	69	2	2	100	55	1065
June 2020	23	2	71	2	2	100	53	1015
July 2020	23	3	69	2	2	100	54	987
August 2020	24	3	67	3	3	100	57	1029
September 2020	27	4	64	2	2	100	63	1037
October 2020	30	6	59	3	3	100	71	1058
November 2020	30	8	57	3	2	100	73	1011
December 2020	30	8	55	3	3	100	75	980
January 2021	33	7	53	3	3	100	80	952
February 2021	39	5	49	3	5	100	89	940
March 2021	46	4	43	3	4	100	102	961
April 2021	51	4	38	2	4	100	113	989
May 2021	57	4	34	2	3	100	123	983
June 2021	61	3	31	2	3	100	130	976
July 2021	60	3	32	2	2	100	128	924
August 2021	53	3	37	3	4	100	117	928
September 2021	46	3	44	3	4	100	102	941
October 2021	42	3	49	2	4	100	94	961
November 2021	42	3	50	2	3	100	92	971
December 2021	41	4	50	2	4	100	91	943
January 2022	38	3	53	2	4	100	86	937
February 2022	37	3	54	2	3	100	83	915
March 2022	32	3	60	2	3	100	72	933
April 2022	29	4	62	2	3	100	68	932
May 2022	24	4	66	2	3	100	58	949
June 2022	21	4	69	3	4	100	51	935
July 2022	15	4	75	3	3	100	40	928
August 2022	16	4	73	3	4	100	43	900
September 2022	20	3	70	2	4	100	51	896
October 2022	23	3	68	2	4	100	55	876
November 2022	20	4	70	2	4	100	50	885
December 2022	20	4	71	2	3	100	49	875
January 2023	21	5	70	2	3	100	51	908
February 2023	25	4	65	3	4	100	60	914
March 2023	26	5	63	2	4	100	63	909
April 2023	27	4	62	2	5	100	65	886
May 2023	26	4	65	2	4	100	60	889
June 2023	26	3	65	2	4	100	61	896
July 2023	30	3	61	3	3	100	69	931
August 2023	35	3	56	2	3	100	78	931

EDUCATION COLLEGE DEGREE

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 2023	38	3	53	2	3	100	85	936
October 2023	35	3	57	3	3	100	78	913
November 2023	32	3	59	2	4	100	74	906
December 2023	32	3	59	2	4	100	74	925

EDUCATION COLLEGE DEGREE

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	34	21	38	8	100	96	605
April 1978	30	20	40	9	100	90	633
May 1978	31	20	41	8	100	90	652
June 1978	30	20	41	9	100	89	620
July 1978	27	24	43	6	100	84	622
August 1978	25	24	45	6	100	81	581
September 1978	25	21	48	6	100	76	587
October 1978	28	21	44	7	100	84	608
November 1978	25	20	48	7	100	77	678
December 1978	18	25	49	8	100	70	683
January 1979	17	21	54	8	100	63	677
February 1979	20	21	52	7	100	68	629
March 1979	23	21	52	4	100	71	615
April 1979	21	21	53	5	100	67	631
May 1979	18	21	56	5	100	62	667
June 1979	18	20	56	6	100	62	755
July 1979	17	22	57	4	100	60	815
August 1979	16	23	56	5	100	61	754
September 1979	18	21	56	5	100	62	724
October 1979	20	19	55	6	100	64	719
November 1979	21	16	56	6	100	65	788
December 1979	22	16	56	6	100	66	772
January 1980	22	13	59	6	100	62	696
February 1980	21	15	59	5	100	63	589
March 1980	21	13	61	5	100	60	500
April 1980	21	15	60	4	100	62	497
May 1980	21	11	65	3	100	55	448
June 1980	19	11	65	4	100	54	475
July 1980	22	12	61	5	100	61	465
August 1980	23	17	54	6	100	69	443
September 1980	28	17	51	5	100	77	425
October 1980	29	19	46	7	100	83	436
November 1980	34	16	42	8	100	92	449
December 1980	30	20	39	11	100	91	457
January 1981	34	18	39	9	100	95	453
February 1981	32	19	42	7	100	90	446
March 1981	36	15	45	4	100	91	498
April 1981	32	14	50	3	100	82	487
May 1981	31	14	52	3	100	80	492
June 1981	35	13	48	4	100	86	506
July 1981	36	15	45	4	100	91	493
August 1981	35	16	43	6	100	92	488
September 1981	34	17	43	6	100	90	446
October 1981	34	15	43	8	100	90	466
November 1981	31	17	46	6	100	86	485
December 1981	26	21	48	6	100	78	530
January 1982	27	20	49	4	100	78	533

EDUCATION COLLEGE DEGREE

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>
February 1982	28	19	49	5	100	79	536
March 1982	30	15	51	5	100	79	513
April 1982	26	16	52	6	100	74	522
May 1982	28	16	51	6	100	77	548
June 1982	28	18	49	6	100	79	575
July 1982	29	17	49	5	100	80	575
August 1982	27	18	49	7	100	78	566
September 1982	27	19	49	6	100	78	543
October 1982	29	19	46	6	100	83	548
November 1982	32	16	46	6	100	86	545
December 1982	32	15	45	8	100	87	565
January 1983	31	15	47	7	100	84	560
February 1983	29	16	49	6	100	81	547
March 1983	31	16	49	5	100	82	516
April 1983	37	15	45	4	100	92	537
May 1983	43	15	40	2	100	104	553
June 1983	46	15	37	2	100	110	603
July 1983	45	17	34	4	100	111	568
August 1983	44	20	31	5	100	112	531
September 1983	43	21	31	5	100	112	514
October 1983	43	21	32	3	100	111	524
November 1983	41	20	35	4	100	106	550
December 1983	40	20	36	4	100	104	529
January 1984	42	20	34	4	100	107	519
February 1984	44	19	32	5	100	113	523
March 1984	49	18	28	4	100	121	540
April 1984	49	18	28	5	100	120	543
May 1984	48	19	31	3	100	117	538
June 1984	43	21	33	3	100	110	537
July 1984	43	22	32	3	100	110	532
August 1984	48	19	29	4	100	118	567
September 1984	51	17	28	4	100	124	559
October 1984	52	16	28	4	100	124	575
November 1984	50	16	30	4	100	120	534
December 1984	49	16	31	4	100	118	543
January 1985	53	13	31	3	100	122	505
February 1985	54	12	32	2	100	122	525
March 1985	54	14	30	3	100	124	491
April 1985	49	16	32	3	100	118	535
May 1985	49	19	29	3	100	120	509
June 1985	49	16	32	3	100	118	528
July 1985	50	13	34	3	100	116	489
August 1985	50	13	35	3	100	115	501
September 1985	48	15	34	3	100	114	463
October 1985	46	19	31	4	100	115	494
November 1985	45	19	31	5	100	114	500
December 1985	43	19	31	6	100	112	547
January 1986	45	15	35	5	100	110	550
February 1986	46	13	37	4	100	109	560
March 1986	49	11	36	4	100	113	533
April 1986	47	15	34	4	100	113	538

EDUCATION COLLEGE DEGREE

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 1986	45	18	33	4	100	112	534
June 1986	46	17	34	3	100	112	563
July 1986	48	15	32	4	100	116	574
August 1986	47	13	35	5	100	112	582
September 1986	42	13	38	7	100	104	565
October 1986	42	12	41	5	100	101	559
November 1986	39	15	41	4	100	98	558
December 1986	39	17	41	3	100	99	590
January 1987	37	18	41	4	100	95	592
February 1987	35	18	41	5	100	94	586
March 1987	38	17	40	5	100	98	568
April 1987	41	14	40	5	100	101	571
May 1987	44	12	39	5	100	104	571
June 1987	43	11	41	4	100	102	585
July 1987	41	13	42	4	100	99	579
August 1987	41	15	40	4	100	100	582
September 1987	40	16	40	5	100	100	561
October 1987	41	13	41	5	100	101	528
November 1987	39	13	43	5	100	96	473
December 1987	39	15	42	4	100	97	462
January 1988	37	16	43	3	100	94	454
February 1988	40	16	40	4	100	100	466
March 1988	42	15	40	4	100	102	459
April 1988	40	17	38	4	100	102	460
May 1988	41	18	39	2	100	102	447
June 1988	39	21	38	3	100	101	443
July 1988	41	18	37	4	100	103	424
August 1988	41	19	35	5	100	106	429
September 1988	44	18	33	5	100	111	423
October 1988	45	17	34	4	100	110	435
November 1988	45	14	37	3	100	108	432
December 1988	46	12	39	3	100	108	421
January 1989	49	11	37	3	100	112	419
February 1989	47	10	39	4	100	108	418
March 1989	46	12	38	4	100	108	418
April 1989	42	13	41	4	100	102	432
May 1989	42	14	39	4	100	103	454
June 1989	41	12	43	4	100	98	454
July 1989	44	11	41	4	100	103	454
August 1989	43	11	41	5	100	101	457
September 1989	43	12	40	6	100	103	459
October 1989	40	14	41	5	100	99	468
November 1989	44	14	39	4	100	105	454
December 1989	42	17	37	4	100	104	460
January 1990	43	16	36	6	100	107	440
February 1990	40	15	37	7	100	103	452
March 1990	43	12	38	7	100	105	464
April 1990	44	11	40	5	100	104	487
May 1990	46	11	38	5	100	108	482
June 1990	43	11	41	5	100	102	477
July 1990	40	11	44	6	100	96	465

EDUCATION COLLEGE DEGREE

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 1990	34	14	48	5	100	86	461
September 1990	31	16	49	4	100	82	455
October 1990	27	16	54	4	100	73	458
November 1990	25	15	56	3	100	69	466
December 1990	22	14	59	5	100	63	459
January 1991	24	15	57	5	100	67	476
February 1991	25	14	57	5	100	68	468
March 1991	30	16	49	5	100	82	496
April 1991	33	17	43	7	100	90	459
May 1991	37	20	37	6	100	100	469
June 1991	34	19	42	5	100	93	443
July 1991	36	19	42	4	100	94	475
August 1991	35	18	42	5	100	94	475
September 1991	38	16	40	6	100	97	508
October 1991	35	15	45	5	100	90	498
November 1991	32	16	48	4	100	84	500
December 1991	28	15	53	4	100	75	460
January 1992	27	14	54	5	100	73	468
February 1992	28	11	55	6	100	73	476
March 1992	29	12	54	5	100	75	519
April 1992	27	14	54	5	100	74	516
May 1992	29	15	50	6	100	79	506
June 1992	30	15	49	6	100	81	487
July 1992	33	15	47	5	100	86	499
August 1992	33	16	48	3	100	85	509
September 1992	34	15	49	3	100	85	527
October 1992	33	12	51	4	100	82	531
November 1992	34	13	48	5	100	85	538
December 1992	37	14	45	4	100	92	542
January 1993	39	16	41	4	100	98	550
February 1993	40	16	40	3	100	100	557
March 1993	39	17	40	4	100	99	538
April 1993	40	17	38	5	100	102	528
May 1993	37	16	42	5	100	95	511
June 1993	39	14	44	4	100	95	524
July 1993	35	13	49	3	100	86	538
August 1993	37	11	49	3	100	88	556
September 1993	31	12	54	4	100	77	551
October 1993	32	12	51	5	100	82	536
November 1993	33	13	49	5	100	84	518
December 1993	38	13	43	6	100	95	521
January 1994	42	12	39	6	100	103	515
February 1994	41	13	38	8	100	103	534
March 1994	42	13	38	7	100	105	540
April 1994	40	14	40	6	100	100	552
May 1994	44	13	39	4	100	105	547
June 1994	43	13	41	3	100	102	544
July 1994	41	15	40	3	100	101	535
August 1994	39	18	38	4	100	101	541
September 1994	41	18	37	4	100	105	546
October 1994	45	16	36	3	100	109	552

EDUCATION COLLEGE DEGREE

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>
November 1994	47	13	37	3	100	110	556
December 1994	48	11	38	3	100	110	570
January 1995	50	10	37	3	100	112	566
February 1995	49	12	37	2	100	113	559
March 1995	51	12	33	3	100	118	546
April 1995	49	13	35	3	100	115	555
May 1995	50	13	35	3	100	115	541
June 1995	46	14	39	2	100	107	548
July 1995	46	14	36	4	100	110	561
August 1995	47	13	35	4	100	112	588
September 1995	47	14	36	3	100	110	593
October 1995	47	11	40	2	100	107	576
November 1995	44	10	44	3	100	100	539
December 1995	47	8	42	3	100	105	523
January 1996	44	9	44	3	100	100	516
February 1996	45	10	42	3	100	103	534
March 1996	42	10	44	3	100	98	551
April 1996	46	12	41	2	100	105	546
May 1996	45	13	40	2	100	105	529
June 1996	47	14	36	2	100	111	508
July 1996	45	14	36	5	100	109	526
August 1996	48	13	34	4	100	114	529
September 1996	50	13	34	4	100	116	540
October 1996	52	12	35	1	100	117	530
November 1996	53	11	35	1	100	118	516
December 1996	53	9	36	2	100	117	509
January 1997	53	9	35	2	100	118	535
February 1997	54	11	33	3	100	121	559
March 1997	54	10	32	4	100	123	550
April 1997	58	10	28	4	100	129	527
May 1997	59	8	30	4	100	129	513
June 1997	60	9	28	4	100	132	513
July 1997	63	8	25	4	100	138	490
August 1997	63	10	23	4	100	140	512
September 1997	64	10	23	3	100	141	527
October 1997	62	11	25	3	100	137	545
November 1997	63	9	24	4	100	139	529
December 1997	61	9	26	4	100	135	518
January 1998	60	7	27	6	100	132	522
February 1998	56	10	26	7	100	130	537
March 1998	58	9	24	9	100	134	550
April 1998	58	11	22	9	100	135	562
May 1998	54	11	24	11	100	130	547
June 1998	53	11	26	10	100	127	531
July 1998	50	11	29	10	100	121	557
August 1998	51	10	30	9	100	121	569
September 1998	52	9	28	11	100	124	589
October 1998	50	11	29	10	100	121	553
November 1998	52	9	30	9	100	123	555
December 1998	49	10	35	6	100	114	554

EDUCATION COLLEGE DEGREE

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 1999	53	8	34	4	100	119	569
February 1999	53	9	34	4	100	120	560
March 1999	58	7	30	5	100	128	555
April 1999	59	8	28	5	100	131	544
May 1999	59	7	30	4	100	129	574
June 1999	61	8	28	3	100	134	584
July 1999	62	7	29	2	100	133	602
August 1999	65	7	26	2	100	139	589
September 1999	63	7	28	1	100	135	576
October 1999	62	7	29	2	100	133	565
November 1999	59	7	30	3	100	129	578
December 1999	62	7	27	4	100	135	573
January 2000	66	8	23	3	100	143	571
February 2000	68	9	20	3	100	148	569
March 2000	68	9	20	3	100	148	598
April 2000	67	10	20	3	100	146	592
May 2000	68	8	22	2	100	146	599
June 2000	65	8	25	2	100	140	570
July 2000	67	7	23	3	100	143	573
August 2000	68	7	21	4	100	146	572
September 2000	70	7	19	4	100	151	603
October 2000	69	7	21	3	100	149	621
November 2000	66	7	24	3	100	142	626
December 2000	62	7	28	3	100	134	611
January 2001	60	6	30	4	100	131	600
February 2001	57	6	33	3	100	124	586
March 2001	55	6	35	4	100	120	616
April 2001	51	7	38	5	100	113	626
May 2001	55	7	34	4	100	121	636
June 2001	59	7	30	4	100	130	593
July 2001	57	9	28	5	100	129	585
August 2001	54	11	30	5	100	125	585
September 2001	50	12	34	4	100	116	610
October 2001	51	10	37	2	100	114	625
November 2001	50	8	40	2	100	111	613
December 2001	53	8	37	3	100	116	589
January 2002	57	8	33	3	100	124	569
February 2002	53	10	33	4	100	120	588
March 2002	53	11	32	4	100	121	601
April 2002	51	12	32	4	100	119	625
May 2002	57	10	29	3	100	128	605
June 2002	55	10	32	3	100	123	617
July 2002	55	8	34	2	100	121	605
August 2002	50	10	35	5	100	115	615
September 2002	48	8	39	5	100	109	626
October 2002	44	10	40	6	100	104	623
November 2002	44	9	43	4	100	101	621
December 2002	43	10	42	5	100	100	602
January 2003	43	11	42	4	100	101	618
February 2003	44	9	44	2	100	100	629
March 2003	44	10	45	2	100	99	643

EDUCATION COLLEGE DEGREE

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 2003	44	9	45	2	100	99	646
May 2003	46	10	41	3	100	105	656
June 2003	48	11	38	3	100	110	654
July 2003	47	12	38	3	100	109	655
August 2003	47	10	40	3	100	107	637
September 2003	49	8	39	3	100	110	647
October 2003	54	6	37	2	100	117	652
November 2003	55	8	37	1	100	118	670
December 2003	55	7	36	1	100	119	676
January 2004	56	8	34	2	100	121	652
February 2004	57	9	31	2	100	126	603
March 2004	55	11	30	4	100	124	564
April 2004	52	12	32	4	100	120	530
May 2004	50	12	34	4	100	116	528
June 2004	52	11	34	3	100	117	537
July 2004	53	11	33	3	100	120	537
August 2004	53	11	33	3	100	121	524
September 2004	54	11	32	3	100	121	518
October 2004	51	11	35	3	100	116	517
November 2004	52	11	36	1	100	117	546
December 2004	53	10	36	1	100	116	551
January 2005	53	10	36	1	100	117	557
February 2005	52	9	38	0	100	114	534
March 2005	50	9	41	0	100	109	519
April 2005	50	8	42	0	100	108	523
May 2005	48	8	43	1	100	105	562
June 2005	49	9	40	2	100	109	574
July 2005	49	9	40	2	100	109	589
August 2005	48	7	43	2	100	104	585
September 2005	43	7	48	1	100	95	586
October 2005	39	7	53	2	100	86	574
November 2005	39	7	52	1	100	87	587
December 2005	42	7	48	3	100	94	577
January 2006	45	7	45	2	100	100	579
February 2006	47	8	43	2	100	104	537
March 2006	47	8	43	1	100	104	533
April 2006	49	9	41	1	100	108	534
May 2006	46	10	42	2	100	104	567
June 2006	45	9	45	2	100	100	577
July 2006	42	9	48	2	100	94	572
August 2006	45	8	46	1	100	99	537
September 2006	45	10	45	0	100	100	530
October 2006	48	10	42	0	100	106	534
November 2006	48	10	41	1	100	107	550
December 2006	51	9	38	1	100	113	541
January 2007	52	10	37	1	100	115	540
February 2007	54	10	34	2	100	120	547
March 2007	54	11	34	1	100	121	546
April 2007	51	11	36	2	100	115	543
May 2007	50	10	40	1	100	110	540
June 2007	48	9	42	1	100	107	548

EDUCATION COLLEGE DEGREE

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 2007	50	7	41	2	100	108	555
August 2007	47	9	42	2	100	105	546
September 2007	47	9	42	2	100	104	546
October 2007	46	10	42	2	100	104	552
November 2007	46	9	44	2	100	102	567
December 2007	43	11	44	2	100	99	568
January 2008	42	13	44	1	100	98	570
February 2008	42	13	43	2	100	99	570
March 2008	41	11	46	2	100	96	595
April 2008	39	11	49	1	100	90	586
May 2008	37	10	51	2	100	86	593
June 2008	33	9	55	3	100	79	567
July 2008	33	8	57	3	100	76	570
August 2008	32	11	55	2	100	77	575
September 2008	34	12	52	2	100	82	606
October 2008	33	14	51	2	100	83	604
November 2008	29	13	55	2	100	74	598
December 2008	27	12	58	2	100	69	572
January 2009	24	13	60	3	100	65	563
February 2009	26	13	58	2	100	68	560
March 2009	25	15	57	3	100	68	590
April 2009	29	12	55	3	100	74	625
May 2009	32	12	52	4	100	80	619
June 2009	37	10	49	5	100	88	629
July 2009	36	11	49	4	100	87	590
August 2009	34	12	50	4	100	83	589
September 2009	36	14	48	2	100	88	576
October 2009	37	14	47	2	100	90	616
November 2009	37	14	47	2	100	90	643
December 2009	35	12	50	2	100	85	650
January 2010	35	14	49	2	100	86	604
February 2010	37	13	49	2	100	88	572
March 2010	37	14	48	2	100	89	567
April 2010	38	12	49	1	100	89	593
May 2010	39	12	49	1	100	90	613
June 2010	37	13	48	2	100	89	585
July 2010	35	13	48	3	100	87	586
August 2010	35	13	49	3	100	85	566
September 2010	35	12	51	2	100	83	593
October 2010	36	10	52	1	100	84	592
November 2010	36	11	52	1	100	84	613
December 2010	37	12	50	1	100	87	600
January 2011	37	13	49	1	100	88	606
February 2011	40	12	46	1	100	94	588
March 2011	40	10	48	1	100	92	589
April 2011	40	10	48	2	100	92	597
May 2011	38	11	48	3	100	89	602
June 2011	38	12	46	3	100	92	620
July 2011	36	13	48	3	100	88	598
August 2011	29	13	56	2	100	74	599
September 2011	22	14	63	2	100	59	592

EDUCATION COLLEGE DEGREE

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>
October 2011	21	12	65	2	100	55	610
November 2011	23	12	64	2	100	59	618
December 2011	30	9	59	2	100	71	597
January 2012	35	10	53	1	100	82	585
February 2012	41	11	47	1	100	94	580
March 2012	43	14	42	1	100	101	606
April 2012	43	14	41	1	100	102	615
May 2012	44	13	42	1	100	101	624
June 2012	42	12	45	0	100	97	598
July 2012	41	10	49	0	100	92	603
August 2012	37	11	50	1	100	87	597
September 2012	38	12	48	2	100	91	614
October 2012	43	14	41	3	100	102	627
November 2012	46	12	40	2	100	106	619
December 2012	45	9	44	2	100	101	616
January 2013	40	7	51	1	100	89	613
February 2013	41	8	50	1	100	90	628
March 2013	44	7	48	1	100	96	628
April 2013	44	8	46	1	100	98	640
May 2013	43	9	46	2	100	97	632
June 2013	43	10	44	2	100	99	631
July 2013	44	11	42	3	100	102	638
August 2013	45	11	43	2	100	102	654
September 2013	41	11	46	2	100	95	677
October 2013	40	9	50	1	100	90	682
November 2013	40	9	50	2	100	90	697
December 2013	42	8	48	1	100	94	708
January 2014	43	8	47	2	100	95	709
February 2014	42	6	49	2	100	93	713
March 2014	40	7	50	2	100	90	710
April 2014	41	8	49	2	100	91	713
May 2014	41	11	45	3	100	96	728
June 2014	42	12	43	3	100	99	748
July 2014	43	14	40	2	100	103	758
August 2014	41	13	44	1	100	97	750
September 2014	44	11	44	1	100	99	735
October 2014	45	10	45	0	100	101	725
November 2014	49	10	40	1	100	109	728
December 2014	52	10	37	1	100	115	746
January 2015	55	9	34	2	100	120	760
February 2015	55	9	35	2	100	120	770
March 2015	55	9	34	2	100	121	763
April 2015	55	9	35	2	100	120	757
May 2015	55	9	35	1	100	119	729
June 2015	54	10	35	1	100	119	720
July 2015	52	10	37	1	100	115	718
August 2015	50	11	38	1	100	112	762
September 2015	50	10	38	2	100	111	749
October 2015	50	10	38	2	100	112	754
November 2015	53	10	35	2	100	118	716
December 2015	54	10	35	2	100	119	710

EDUCATION COLLEGE DEGREE

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 2016	54	10	35	1	100	119	704
February 2016	51	11	37	1	100	114	707
March 2016	51	10	39	0	100	112	730
April 2016	48	11	41	0	100	107	727
May 2016	50	10	39	1	100	110	758
June 2016	48	10	41	1	100	107	762
July 2016	48	9	41	1	100	107	749
August 2016	48	9	42	1	100	106	752
September 2016	49	9	40	1	100	109	771
October 2016	50	10	39	1	100	111	819
November 2016	51	9	38	2	100	112	856
December 2016	47	10	41	2	100	107	889
January 2017	47	9	41	3	100	106	904
February 2017	45	8	45	2	100	101	904
March 2017	46	7	44	2	100	102	893
April 2017	46	7	45	2	100	101	906
May 2017	46	9	43	2	100	103	917
June 2017	44	9	46	2	100	98	931
July 2017	41	9	48	2	100	93	952
August 2017	42	8	48	2	100	94	944
September 2017	43	8	47	2	100	96	956
October 2017	46	7	44	3	100	102	939
November 2017	45	7	46	3	100	99	943
December 2017	42	6	49	2	100	93	956
January 2018	41	6	51	3	100	90	974
February 2018	42	6	49	2	100	93	954
March 2018	43	8	47	2	100	96	924
April 2018	45	7	45	2	100	100	885
May 2018	43	8	46	3	100	97	892
June 2018	44	7	46	3	100	99	905
July 2018	42	7	47	3	100	95	937
August 2018	43	6	48	3	100	96	928
September 2018	42	7	48	3	100	94	918
October 2018	41	9	48	2	100	94	911
November 2018	41	9	48	2	100	93	908
December 2018	42	8	48	2	100	94	905
January 2019	41	8	49	2	100	93	911
February 2019	41	9	49	1	100	92	931
March 2019	40	11	47	2	100	93	952
April 2019	43	10	45	2	100	98	943
May 2019	46	10	42	2	100	105	924
June 2019	47	9	42	1	100	105	925
July 2019	47	8	43	1	100	104	929
August 2019	42	9	48	1	100	95	955
September 2019	40	10	49	2	100	91	951
October 2019	37	11	50	1	100	87	988
November 2019	39	12	48	1	100	92	985
December 2019	42	12	45	1	100	97	993
January 2020	45	12	42	1	100	103	976
February 2020	46	11	42	1	100	104	996

EDUCATION COLLEGE DEGREE

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 2020	46	10	43	1	100	103	1049
April 2020	43	9	46	2	100	97	1068
May 2020	40	8	49	3	100	91	1065
June 2020	38	10	50	2	100	88	1015
July 2020	36	11	52	1	100	85	987
August 2020	35	11	53	1	100	82	1029
September 2020	34	10	54	2	100	80	1037
October 2020	37	11	50	2	100	87	1058
November 2020	38	11	49	2	100	89	1011
December 2020	42	12	44	2	100	98	980
January 2021	42	11	44	3	100	98	952
February 2021	44	10	42	4	100	102	940
March 2021	44	9	44	4	100	100	961
April 2021	45	10	42	3	100	103	989
May 2021	47	10	40	3	100	107	983
June 2021	49	9	39	2	100	110	976
July 2021	47	10	41	2	100	106	924
August 2021	44	11	44	2	100	100	928
September 2021	39	10	48	2	100	91	941
October 2021	39	9	50	2	100	89	961
November 2021	39	9	51	2	100	88	971
December 2021	42	8	48	2	100	94	943
January 2022	41	8	49	2	100	93	937
February 2022	40	8	50	2	100	91	915
March 2022	37	8	54	2	100	83	933
April 2022	36	10	51	2	100	85	932
May 2022	36	10	52	2	100	84	949
June 2022	32	11	53	4	100	79	935
July 2022	29	8	59	4	100	70	928
August 2022	30	9	58	3	100	72	900
September 2022	32	9	57	3	100	75	896
October 2022	33	11	54	3	100	79	876
November 2022	31	11	55	3	100	76	885
December 2022	31	10	55	4	100	77	875
January 2023	33	9	54	3	100	79	908
February 2023	38	7	53	3	100	85	914
March 2023	39	7	52	2	100	88	909
April 2023	39	6	53	2	100	86	886
May 2023	36	7	55	2	100	81	889
June 2023	35	7	57	1	100	78	896
July 2023	37	7	54	1	100	83	931
August 2023	39	8	51	2	100	88	931
September 2023	41	8	49	2	100	93	936
October 2023	40	9	50	1	100	90	913
November 2023	37	9	52	2	100	84	906
December 2023	37	10	51	2	100	87	925

EDUCATION COLLEGE DEGREE

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	20	51	27	2	100	94	605
April 1978	21	52	25	2	100	96	633
May 1978	20	54	25	2	100	95	652
June 1978	18	54	27	1	100	91	620
July 1978	15	50	32	2	100	83	622
August 1978	11	51	37	2	100	74	581
September 1978	12	51	34	2	100	78	587
October 1978	11	55	32	1	100	79	608
November 1978	10	53	36	2	100	74	678
December 1978	8	44	45	3	100	62	683
January 1979	8	40	48	4	100	59	677
February 1979	7	45	44	3	100	63	629
March 1979	8	50	40	2	100	68	615
April 1979	9	48	41	1	100	68	631
May 1979	8	44	46	2	100	62	667
June 1979	8	42	47	2	100	61	755
July 1979	5	38	55	2	100	49	815
August 1979	4	31	64	2	100	40	754
September 1979	3	29	66	2	100	37	724
October 1979	3	30	65	2	100	39	719
November 1979	5	33	61	1	100	45	788
December 1979	4	31	64	0	100	40	772
January 1980	5	31	63	0	100	42	696
February 1980	6	33	59	1	100	47	589
March 1980	8	32	59	1	100	49	500
April 1980	8	29	61	1	100	47	497
May 1980	5	23	71	1	100	34	448
June 1980	4	24	71	1	100	33	475
July 1980	5	25	69	1	100	37	465
August 1980	11	32	55	1	100	56	443
September 1980	16	37	46	1	100	70	425
October 1980	21	43	34	2	100	87	436
November 1980	23	46	30	1	100	93	449
December 1980	20	46	32	2	100	88	457
January 1981	18	46	34	1	100	84	453
February 1981	16	43	41	1	100	75	446
March 1981	16	43	40	0	100	76	498
April 1981	16	41	43	0	100	73	487
May 1981	15	45	40	0	100	74	492
June 1981	18	47	34	1	100	84	506
July 1981	19	49	31	0	100	88	493
August 1981	18	51	31	0	100	88	488
September 1981	16	50	33	1	100	83	446
October 1981	14	48	37	1	100	77	466
November 1981	13	40	45	2	100	69	485
December 1981	12	32	54	2	100	58	530
January 1982	14	31	54	2	100	60	533
February 1982	15	31	52	2	100	63	536

EDUCATION COLLEGE DEGREE

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>
March 1982	14	38	46	2	100	68	513
April 1982	13	39	47	2	100	66	522
May 1982	16	38	45	1	100	70	548
June 1982	19	34	46	1	100	74	575
July 1982	23	33	43	1	100	80	575
August 1982	22	36	42	1	100	80	566
September 1982	22	38	39	1	100	84	543
October 1982	23	38	39	0	100	83	548
November 1982	24	39	37	0	100	87	545
December 1982	25	39	36	0	100	89	565
January 1983	27	43	29	0	100	98	560
February 1983	29	43	27	1	100	103	547
March 1983	35	43	21	1	100	114	516
April 1983	38	43	19	1	100	119	537
May 1983	42	43	14	1	100	128	553
June 1983	42	45	12	1	100	131	603
July 1983	46	45	8	1	100	137	568
August 1983	48	43	8	1	100	140	531
September 1983	48	42	9	1	100	139	514
October 1983	46	42	11	1	100	135	524
November 1983	45	43	11	0	100	134	550
December 1983	44	43	12	1	100	132	529
January 1984	45	42	12	1	100	133	519
February 1984	42	44	12	2	100	130	523
March 1984	44	44	11	1	100	133	540
April 1984	39	48	11	1	100	128	543
May 1984	35	51	14	0	100	121	538
June 1984	29	55	17	0	100	112	537
July 1984	28	54	18	0	100	110	532
August 1984	30	53	17	0	100	112	567
September 1984	31	50	18	1	100	113	559
October 1984	27	53	19	1	100	108	575
November 1984	24	52	23	1	100	101	534
December 1984	22	52	26	0	100	96	543
January 1985	22	52	25	1	100	97	505
February 1985	23	54	22	1	100	101	525
March 1985	24	54	21	1	100	103	491
April 1985	23	53	24	1	100	99	535
May 1985	20	54	25	1	100	94	509
June 1985	16	59	25	1	100	91	528
July 1985	15	59	26	0	100	89	489
August 1985	16	58	26	1	100	90	501
September 1985	16	57	26	1	100	90	463
October 1985	18	56	24	1	100	94	494
November 1985	17	59	23	1	100	94	500
December 1985	16	58	24	1	100	92	547
January 1986	15	59	25	1	100	90	550
February 1986	16	55	27	1	100	89	560
March 1986	18	55	26	1	100	92	533
April 1986	19	52	27	2	100	92	538
May 1986	18	53	27	2	100	91	534

EDUCATION COLLEGE DEGREE

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 1986	20	51	27	2	100	93	563
July 1986	19	56	24	1	100	94	574
August 1986	17	57	26	1	100	91	582
September 1986	14	58	27	1	100	87	565
October 1986	12	56	31	1	100	80	559
November 1986	11	57	31	1	100	80	558
December 1986	9	56	34	1	100	74	590
January 1987	10	56	34	1	100	76	592
February 1987	12	54	34	1	100	78	586
March 1987	15	53	31	1	100	85	568
April 1987	14	55	31	1	100	83	571
May 1987	14	54	31	1	100	83	571
June 1987	13	54	31	1	100	82	585
July 1987	15	54	30	1	100	84	579
August 1987	16	55	28	1	100	88	582
September 1987	16	58	24	1	100	92	561
October 1987	18	58	23	1	100	95	528
November 1987	13	57	29	1	100	85	473
December 1987	12	53	34	1	100	78	462
January 1988	9	50	40	1	100	69	454
February 1988	9	54	35	2	100	74	466
March 1988	9	57	32	2	100	77	459
April 1988	11	60	27	2	100	85	460
May 1988	12	62	24	2	100	88	447
June 1988	14	59	25	1	100	89	443
July 1988	12	60	27	1	100	85	424
August 1988	13	58	27	3	100	86	429
September 1988	14	58	24	3	100	90	423
October 1988	15	60	22	3	100	93	435
November 1988	16	57	25	2	100	91	432
December 1988	13	62	24	1	100	89	421
January 1989	14	58	27	1	100	87	419
February 1989	13	59	27	1	100	86	418
March 1989	12	55	32	1	100	80	418
April 1989	11	55	34	0	100	78	432
May 1989	9	53	37	0	100	72	454
June 1989	9	55	35	1	100	74	454
July 1989	9	55	36	1	100	73	454
August 1989	9	56	34	1	100	75	457
September 1989	9	57	33	1	100	76	459
October 1989	9	60	30	1	100	79	468
November 1989	8	62	29	1	100	79	454
December 1989	9	58	33	0	100	75	460
January 1990	9	54	36	0	100	73	440
February 1990	9	51	40	0	100	69	452
March 1990	9	54	37	1	100	72	464
April 1990	7	55	37	0	100	70	487
May 1990	7	56	36	0	100	71	482
June 1990	7	55	37	1	100	70	477
July 1990	6	54	38	1	100	68	465
August 1990	6	52	40	2	100	66	461

EDUCATION COLLEGE DEGREE

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 1990	7	45	46	2	100	61	455
October 1990	7	37	55	2	100	52	458
November 1990	6	29	64	1	100	42	466
December 1990	4	29	67	0	100	37	459
January 1991	4	28	67	0	100	37	476
February 1991	7	31	62	0	100	46	468
March 1991	12	34	54	0	100	58	496
April 1991	16	39	46	0	100	70	459
May 1991	16	44	40	0	100	75	469
June 1991	14	45	41	0	100	73	443
July 1991	15	47	37	0	100	78	475
August 1991	17	48	34	1	100	83	475
September 1991	17	47	35	1	100	82	508
October 1991	15	45	39	1	100	76	498
November 1991	12	43	44	0	100	68	500
December 1991	12	40	47	1	100	66	460
January 1992	12	39	48	1	100	64	468
February 1992	12	35	51	1	100	61	476
March 1992	13	38	48	1	100	66	519
April 1992	16	40	43	1	100	73	516
May 1992	20	46	34	1	100	86	506
June 1992	21	48	31	0	100	90	487
July 1992	21	47	32	0	100	89	499
August 1992	18	45	37	0	100	82	509
September 1992	18	41	41	0	100	77	527
October 1992	17	43	40	0	100	77	531
November 1992	18	48	34	1	100	84	538
December 1992	23	49	26	1	100	97	542
January 1993	30	47	22	1	100	108	550
February 1993	32	41	26	1	100	106	557
March 1993	29	41	29	1	100	100	538
April 1993	23	45	31	2	100	92	528
May 1993	20	48	31	1	100	89	511
June 1993	17	48	34	1	100	83	524
July 1993	15	46	38	1	100	77	538
August 1993	13	48	37	2	100	76	556
September 1993	13	48	37	2	100	76	551
October 1993	11	47	40	2	100	70	536
November 1993	11	47	41	1	100	70	518
December 1993	12	50	37	1	100	75	521
January 1994	19	54	27	0	100	91	515
February 1994	19	55	25	1	100	94	534
March 1994	21	52	27	0	100	93	540
April 1994	17	53	30	1	100	87	552
May 1994	18	50	32	0	100	86	547
June 1994	16	51	31	1	100	85	544
July 1994	19	48	32	1	100	87	535
August 1994	18	49	32	1	100	86	541
September 1994	19	49	32	0	100	87	546
October 1994	15	53	31	1	100	84	552
November 1994	17	53	29	1	100	88	556

EDUCATION COLLEGE DEGREE

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>
December 1994	18	53	28	1	100	90	570
January 1995	21	52	27	1	100	94	566
February 1995	17	51	30	1	100	87	559
March 1995	18	51	30	1	100	87	546
April 1995	14	52	33	1	100	82	555
May 1995	16	53	30	1	100	85	541
June 1995	11	56	32	1	100	80	548
July 1995	11	57	32	0	100	79	561
August 1995	9	59	32	0	100	77	588
September 1995	9	57	33	1	100	76	593
October 1995	9	52	37	1	100	72	576
November 1995	10	49	40	1	100	70	539
December 1995	12	49	38	1	100	74	523
January 1996	12	48	40	0	100	72	516
February 1996	11	50	39	0	100	71	534
March 1996	10	50	39	1	100	71	551
April 1996	11	54	34	1	100	77	546
May 1996	13	54	32	1	100	81	529
June 1996	12	57	30	1	100	82	508
July 1996	12	60	28	1	100	84	526
August 1996	12	59	28	1	100	85	529
September 1996	15	57	27	1	100	88	540
October 1996	16	54	29	1	100	87	530
November 1996	16	54	29	1	100	87	516
December 1996	15	57	28	0	100	87	509
January 1997	16	57	26	0	100	90	535
February 1997	18	58	24	1	100	94	559
March 1997	18	57	25	1	100	93	550
April 1997	17	59	24	1	100	93	527
May 1997	15	62	23	0	100	91	513
June 1997	15	62	22	1	100	93	513
July 1997	16	62	21	1	100	95	490
August 1997	17	61	20	2	100	97	512
September 1997	18	61	19	2	100	99	527
October 1997	17	62	18	3	100	100	545
November 1997	16	64	18	2	100	98	529
December 1997	16	61	22	1	100	94	518
January 1998	16	60	24	0	100	92	522
February 1998	19	58	23	1	100	96	537
March 1998	20	62	18	1	100	102	550
April 1998	20	64	15	1	100	105	562
May 1998	18	63	17	1	100	101	547
June 1998	17	59	23	1	100	94	531
July 1998	15	58	26	1	100	89	557
August 1998	15	57	28	1	100	87	569
September 1998	13	60	26	1	100	87	589
October 1998	11	56	32	1	100	79	553
November 1998	11	53	35	1	100	76	555
December 1998	11	48	40	1	100	71	554
January 1999	11	54	34	1	100	76	569

EDUCATION COLLEGE DEGREE

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 1999	11	59	30	1	100	81	560
March 1999	11	63	25	1	100	87	555
April 1999	14	61	24	1	100	90	544
May 1999	15	60	25	1	100	90	574
June 1999	14	63	23	1	100	91	584
July 1999	12	66	21	0	100	91	602
August 1999	10	67	23	0	100	87	589
September 1999	10	65	25	0	100	86	576
October 1999	11	63	26	1	100	85	565
November 1999	12	61	25	2	100	87	578
December 1999	15	60	23	2	100	92	573
January 2000	17	60	22	1	100	96	571
February 2000	17	62	21	1	100	96	569
March 2000	16	62	21	1	100	95	598
April 2000	12	64	21	2	100	91	592
May 2000	12	65	21	2	100	91	599
June 2000	11	63	25	1	100	86	570
July 2000	11	61	28	1	100	83	573
August 2000	10	62	27	2	100	83	572
September 2000	11	63	24	2	100	86	603
October 2000	10	64	24	2	100	86	621
November 2000	10	60	29	1	100	82	626
December 2000	10	53	36	1	100	74	611
January 2001	9	47	42	1	100	67	600
February 2001	8	41	50	1	100	57	586
March 2001	6	40	54	1	100	52	616
April 2001	6	37	57	0	100	49	626
May 2001	6	38	55	1	100	51	636
June 2001	8	38	53	1	100	54	593
July 2001	9	41	49	1	100	60	585
August 2001	8	41	50	1	100	58	585
September 2001	8	37	55	1	100	53	610
October 2001	8	31	60	1	100	48	625
November 2001	10	28	61	1	100	49	613
December 2001	13	31	55	1	100	58	589
January 2002	15	36	47	1	100	68	569
February 2002	17	40	42	2	100	75	588
March 2002	23	40	37	1	100	86	601
April 2002	25	41	33	1	100	93	625
May 2002	27	47	25	1	100	102	605
June 2002	22	51	25	2	100	97	617
July 2002	18	51	31	1	100	87	605
August 2002	14	47	37	1	100	77	615
September 2002	14	46	40	1	100	74	626
October 2002	15	45	39	1	100	77	623
November 2002	17	45	37	1	100	80	621
December 2002	17	42	40	1	100	78	602
January 2003	16	43	40	1	100	76	618
February 2003	15	42	42	1	100	73	629
March 2003	14	45	40	1	100	74	643
April 2003	17	45	37	1	100	79	646

EDUCATION COLLEGE DEGREE

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 2003	19	46	34	1	100	86	656
June 2003	22	43	34	1	100	89	654
July 2003	22	45	32	1	100	89	655
August 2003	22	45	31	1	100	91	637
September 2003	22	50	27	1	100	95	647
October 2003	24	49	27	1	100	97	652
November 2003	26	47	25	1	100	101	670
December 2003	29	44	26	1	100	103	676
January 2004	33	44	22	1	100	110	652
February 2004	32	45	23	1	100	109	603
March 2004	33	43	23	1	100	111	564
April 2004	30	44	26	1	100	104	530
May 2004	30	43	26	1	100	105	528
June 2004	32	44	23	1	100	109	537
July 2004	36	45	18	1	100	118	537
August 2004	32	51	16	2	100	116	524
September 2004	30	52	17	2	100	113	518
October 2004	26	53	20	1	100	106	517
November 2004	27	50	22	1	100	105	546
December 2004	27	49	24	1	100	103	551
January 2005	27	48	24	1	100	103	557
February 2005	25	50	24	1	100	101	534
March 2005	21	53	25	1	100	97	519
April 2005	18	54	28	1	100	90	523
May 2005	18	50	32	0	100	86	562
June 2005	16	49	34	0	100	82	574
July 2005	16	51	32	0	100	84	589
August 2005	14	54	32	0	100	82	585
September 2005	12	49	38	0	100	74	586
October 2005	12	42	45	0	100	67	574
November 2005	13	41	45	0	100	68	587
December 2005	16	44	39	1	100	77	577
January 2006	14	50	35	1	100	79	579
February 2006	13	49	37	1	100	77	537
March 2006	12	49	38	1	100	74	533
April 2006	14	48	37	1	100	77	534
May 2006	14	49	37	1	100	77	567
June 2006	13	52	34	1	100	79	577
July 2006	12	54	33	1	100	79	572
August 2006	11	54	35	1	100	76	537
September 2006	13	50	37	0	100	76	530
October 2006	12	52	35	1	100	77	534
November 2006	12	56	32	0	100	80	550
December 2006	11	61	28	0	100	83	541
January 2007	11	63	26	0	100	85	540
February 2007	11	64	24	0	100	87	547
March 2007	9	65	26	0	100	83	546
April 2007	8	61	31	0	100	77	543
May 2007	8	60	31	1	100	77	540
June 2007	10	57	32	1	100	78	548
July 2007	11	59	29	1	100	81	555

EDUCATION COLLEGE DEGREE

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 2007	10	57	32	1	100	78	546
September 2007	8	58	33	1	100	75	546
October 2007	8	57	35	0	100	73	552
November 2007	9	57	33	1	100	75	567
December 2007	8	55	36	0	100	72	568
January 2008	8	51	40	1	100	68	570
February 2008	7	45	48	1	100	59	570
March 2008	6	41	52	1	100	54	595
April 2008	5	37	57	0	100	48	586
May 2008	4	40	56	0	100	49	593
June 2008	4	37	59	0	100	45	567
July 2008	5	35	59	0	100	46	570
August 2008	5	35	60	0	100	45	575
September 2008	7	38	55	0	100	52	606
October 2008	6	36	58	1	100	48	604
November 2008	6	28	65	1	100	40	598
December 2008	4	20	76	0	100	29	572
January 2009	6	17	77	0	100	30	563
February 2009	7	17	76	0	100	32	560
March 2009	9	20	71	0	100	38	590
April 2009	9	24	66	1	100	42	625
May 2009	11	30	58	1	100	53	619
June 2009	14	34	51	1	100	63	629
July 2009	14	39	47	0	100	67	590
August 2009	14	43	42	1	100	72	589
September 2009	18	45	36	2	100	82	576
October 2009	20	47	31	1	100	89	616
November 2009	21	44	35	1	100	86	643
December 2009	20	44	35	0	100	85	650
January 2010	23	44	32	0	100	91	604
February 2010	26	49	25	0	100	100	572
March 2010	25	51	24	0	100	101	567
April 2010	26	51	23	0	100	103	593
May 2010	26	51	23	0	100	102	613
June 2010	29	49	22	0	100	107	585
July 2010	27	49	24	0	100	102	586
August 2010	26	49	25	0	100	100	566
September 2010	22	52	25	0	100	97	593
October 2010	21	54	23	1	100	98	592
November 2010	23	56	20	1	100	103	613
December 2010	23	56	20	1	100	103	600
January 2011	24	57	18	0	100	106	606
February 2011	28	54	17	0	100	111	588
March 2011	32	49	18	1	100	114	589
April 2011	33	46	20	1	100	112	597
May 2011	31	47	21	1	100	110	602
June 2011	28	51	19	1	100	109	620
July 2011	25	55	20	0	100	105	598
August 2011	20	53	27	0	100	93	599
September 2011	15	53	31	1	100	83	592
October 2011	13	54	32	1	100	81	610

EDUCATION COLLEGE DEGREE

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>
November 2011	14	57	27	1	100	87	618
December 2011	19	56	25	0	100	94	597
January 2012	24	54	22	0	100	103	585
February 2012	30	50	20	0	100	110	580
March 2012	34	49	16	1	100	119	606
April 2012	35	49	15	1	100	120	615
May 2012	36	49	15	1	100	121	624
June 2012	33	48	18	1	100	116	598
July 2012	30	49	20	1	100	110	603
August 2012	25	53	21	1	100	105	597
September 2012	23	57	19	1	100	104	614
October 2012	29	53	17	1	100	112	627
November 2012	32	48	17	2	100	115	619
December 2012	33	44	21	2	100	112	616
January 2013	28	46	25	1	100	103	613
February 2013	27	47	26	0	100	101	628
March 2013	27	47	26	0	100	101	628
April 2013	28	45	27	0	100	101	640
May 2013	28	45	27	0	100	101	632
June 2013	28	47	24	1	100	105	631
July 2013	28	51	20	1	100	108	638
August 2013	28	51	19	1	100	109	654
September 2013	27	49	23	1	100	103	677
October 2013	26	48	25	1	100	100	682
November 2013	25	47	28	0	100	97	697
December 2013	25	50	25	0	100	99	708
January 2014	26	48	25	1	100	102	709
February 2014	25	48	26	1	100	99	713
March 2014	23	50	26	1	100	97	710
April 2014	23	51	26	0	100	96	713
May 2014	26	52	21	0	100	105	728
June 2014	29	51	19	1	100	110	748
July 2014	30	50	19	1	100	111	758
August 2014	26	52	21	1	100	105	750
September 2014	27	49	24	0	100	103	735
October 2014	28	50	22	1	100	106	725
November 2014	31	50	18	0	100	113	728
December 2014	32	52	15	0	100	117	746
January 2015	34	51	14	0	100	120	760
February 2015	33	50	17	0	100	117	770
March 2015	34	49	17	0	100	117	763
April 2015	33	49	18	0	100	115	757
May 2015	32	49	19	1	100	113	729
June 2015	31	50	18	1	100	114	720
July 2015	28	52	19	1	100	109	718
August 2015	27	53	18	1	100	109	762
September 2015	25	54	20	1	100	105	749
October 2015	25	53	21	1	100	104	754
November 2015	25	56	19	0	100	107	716
December 2015	26	54	20	0	100	105	710

EDUCATION COLLEGE DEGREE

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 2016	25	55	21	0	100	104	704
February 2016	21	55	24	0	100	96	707
March 2016	19	57	23	1	100	96	730
April 2016	19	57	24	1	100	95	727
May 2016	21	57	21	1	100	100	758
June 2016	21	56	23	0	100	98	762
July 2016	21	57	22	1	100	99	749
August 2016	21	56	23	1	100	98	752
September 2016	23	54	23	1	100	100	771
October 2016	24	52	23	1	100	101	819
November 2016	25	51	23	1	100	102	856
December 2016	24	51	24	1	100	101	889
January 2017	27	49	24	1	100	103	904
February 2017	28	45	27	1	100	101	904
March 2017	32	39	28	1	100	105	893
April 2017	34	38	27	1	100	108	906
May 2017	33	41	25	1	100	109	917
June 2017	30	45	24	1	100	106	931
July 2017	25	48	27	0	100	97	952
August 2017	24	48	28	0	100	97	944
September 2017	24	49	27	1	100	97	956
October 2017	26	48	25	1	100	100	939
November 2017	24	50	25	1	100	100	943
December 2017	24	50	25	0	100	99	956
January 2018	26	49	25	0	100	101	974
February 2018	30	46	25	0	100	105	954
March 2018	30	45	25	1	100	105	924
April 2018	28	47	24	1	100	103	885
May 2018	22	52	25	2	100	97	892
June 2018	22	53	24	1	100	97	905
July 2018	22	52	25	0	100	97	937
August 2018	26	48	26	0	100	100	928
September 2018	26	47	26	0	100	100	918
October 2018	26	48	25	1	100	101	911
November 2018	24	50	25	1	100	99	908
December 2018	22	51	26	1	100	96	905
January 2019	19	51	30	0	100	89	911
February 2019	18	51	31	0	100	86	931
March 2019	18	53	29	0	100	88	952
April 2019	20	54	26	1	100	94	943
May 2019	21	55	23	0	100	98	924
June 2019	21	53	25	1	100	96	925
July 2019	20	53	27	1	100	93	929
August 2019	18	51	30	1	100	88	955
September 2019	17	50	32	0	100	85	951
October 2019	16	50	34	0	100	83	988
November 2019	17	52	31	0	100	85	985
December 2019	18	52	30	1	100	88	993
January 2020	20	53	26	1	100	94	976
February 2020	19	53	27	1	100	92	996
March 2020	18	48	33	1	100	85	1049

EDUCATION COLLEGE DEGREE

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 2020	21	34	44	1	100	77	1068
May 2020	30	22	48	1	100	82	1065
June 2020	41	19	39	1	100	102	1015
July 2020	44	24	31	1	100	113	987
August 2020	42	27	30	1	100	112	1029
September 2020	38	30	31	1	100	107	1037
October 2020	38	32	29	1	100	109	1058
November 2020	36	33	30	2	100	106	1011
December 2020	37	31	30	2	100	107	980
January 2021	37	31	29	2	100	108	952
February 2021	42	31	26	1	100	117	940
March 2021	47	29	23	1	100	124	961
April 2021	54	25	21	0	100	133	989
May 2021	61	22	16	1	100	145	983
June 2021	64	22	13	1	100	151	976
July 2021	62	26	11	1	100	152	924
August 2021	56	31	13	0	100	143	928
September 2021	51	33	16	1	100	135	941
October 2021	46	33	19	2	100	128	961
November 2021	45	34	19	2	100	126	971
December 2021	44	36	18	2	100	125	943
January 2022	40	39	19	2	100	122	937
February 2022	38	43	18	2	100	120	915
March 2022	34	46	19	2	100	115	933
April 2022	34	46	18	2	100	115	932
May 2022	31	47	21	1	100	110	949
June 2022	27	47	25	1	100	102	935
July 2022	21	48	30	1	100	91	928
August 2022	19	47	33	1	100	86	900
September 2022	19	47	33	1	100	86	896
October 2022	20	45	34	1	100	85	876
November 2022	18	43	37	1	100	81	885
December 2022	15	42	42	1	100	74	875
January 2023	15	42	43	1	100	72	908
February 2023	14	43	43	0	100	70	914
March 2023	14	46	40	0	100	73	909
April 2023	13	44	42	0	100	71	886
May 2023	13	45	42	1	100	71	889
June 2023	12	45	42	1	100	70	896
July 2023	14	47	38	1	100	76	931
August 2023	16	49	34	1	100	83	931
September 2023	17	50	33	1	100	84	936
October 2023	15	51	33	1	100	82	913
November 2023	16	48	36	0	100	80	906
December 2023	15	51	33	1	100	82	925

EDUCATION COLLEGE DEGREE

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	52	32	9	7	100	57	605
April 1978	54	31	7	8	100	53	633
May 1978	57	28	7	8	100	49	652
June 1978	59	28	8	5	100	49	620
July 1978	62	25	8	5	100	46	622
August 1978	62	24	9	5	100	47	581
September 1978	63	23	10	5	100	47	587
October 1978	62	24	10	4	100	48	608
November 1978	68	22	7	3	100	40	678
December 1978	69	22	6	3	100	38	683
January 1979	68	23	7	3	100	39	677
February 1979	59	27	12	2	100	53	629
March 1979	58	26	13	3	100	55	615
April 1979	59	25	14	2	100	55	631
May 1979	62	24	10	4	100	48	667
June 1979	62	24	10	4	100	47	755
July 1979	60	26	10	4	100	50	815
August 1979	61	25	11	4	100	50	754
September 1979	62	23	13	2	100	51	724
October 1979	66	20	12	2	100	46	719
November 1979	66	18	15	1	100	49	788
December 1979	53	20	25	2	100	73	772
January 1980	40	26	32	2	100	92	696
February 1980	34	29	35	2	100	101	589
March 1980	46	26	25	3	100	79	500
April 1980	54	19	24	3	100	70	497
May 1980	47	16	35	2	100	88	448
June 1980	29	20	48	2	100	119	475
July 1980	17	26	53	4	100	136	465
August 1980	23	30	42	5	100	120	443
September 1980	37	31	27	5	100	90	425
October 1980	46	27	21	5	100	75	436
November 1980	49	25	22	5	100	73	449
December 1980	42	21	33	4	100	92	457
January 1981	33	20	45	2	100	112	453
February 1981	27	19	50	4	100	123	446
March 1981	22	21	53	4	100	132	498
April 1981	23	24	49	3	100	126	487
May 1981	29	25	44	1	100	115	492
June 1981	32	24	41	3	100	109	506
July 1981	34	24	39	3	100	105	493
August 1981	28	29	40	3	100	112	488
September 1981	24	34	38	3	100	114	446
October 1981	23	36	38	4	100	115	466
November 1981	20	30	47	3	100	127	485
December 1981	19	27	52	2	100	134	530
January 1982	18	25	55	2	100	137	533
February 1982	24	27	47	3	100	123	536

EDUCATION COLLEGE DEGREE

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>
March 1982	28	29	40	3	100	113	513
April 1982	25	33	39	2	100	114	522
May 1982	19	35	44	2	100	125	548
June 1982	17	36	45	2	100	128	575
July 1982	18	37	43	2	100	124	575
August 1982	18	37	43	2	100	125	566
September 1982	17	35	45	2	100	128	543
October 1982	15	30	52	3	100	137	548
November 1982	17	28	52	3	100	135	545
December 1982	17	30	52	2	100	135	565
January 1983	18	33	49	1	100	131	560
February 1983	18	35	46	1	100	129	547
March 1983	20	35	44	2	100	124	516
April 1983	19	38	42	2	100	123	537
May 1983	19	43	37	1	100	118	553
June 1983	21	47	31	1	100	111	603
July 1983	29	47	24	1	100	95	568
August 1983	37	41	20	2	100	83	531
September 1983	44	36	18	2	100	75	514
October 1983	42	35	20	3	100	78	524
November 1983	36	37	24	3	100	88	550
December 1983	34	39	25	2	100	91	529
January 1984	31	42	26	1	100	95	519
February 1984	35	40	23	1	100	88	523
March 1984	40	40	19	1	100	79	540
April 1984	52	32	13	2	100	61	543
May 1984	62	27	9	2	100	47	538
June 1984	68	22	8	1	100	40	537
July 1984	67	22	9	2	100	42	532
August 1984	60	26	11	2	100	51	567
September 1984	54	29	15	3	100	61	559
October 1984	50	31	17	3	100	67	575
November 1984	45	32	21	2	100	76	534
December 1984	40	33	25	2	100	85	543
January 1985	35	36	28	1	100	93	505
February 1985	33	36	29	1	100	96	525
March 1985	37	37	23	3	100	86	491
April 1985	43	34	20	2	100	77	535
May 1985	50	32	15	3	100	65	509
June 1985	45	33	21	1	100	77	528
July 1985	40	35	24	1	100	84	489
August 1985	37	36	26	0	100	89	501
September 1985	42	36	21	1	100	79	463
October 1985	46	32	20	1	100	74	494
November 1985	44	33	22	2	100	78	500
December 1985	40	34	25	2	100	85	547
January 1986	33	38	28	2	100	95	550
February 1986	31	38	29	2	100	98	560
March 1986	29	36	33	2	100	103	533
April 1986	29	34	35	2	100	106	538
May 1986	30	34	34	2	100	104	534

EDUCATION COLLEGE DEGREE

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 1986	40	34	25	2	100	85	563
July 1986	45	35	18	1	100	73	574
August 1986	47	34	18	2	100	71	582
September 1986	44	32	22	2	100	78	565
October 1986	48	30	21	2	100	73	559
November 1986	49	30	20	1	100	71	558
December 1986	45	33	21	1	100	77	590
January 1987	39	36	24	1	100	86	592
February 1987	38	38	22	1	100	84	586
March 1987	44	35	19	1	100	75	568
April 1987	54	31	14	2	100	60	571
May 1987	67	22	10	1	100	44	571
June 1987	74	18	7	1	100	32	585
July 1987	75	16	7	1	100	32	579
August 1987	71	21	7	1	100	36	582
September 1987	68	23	6	2	100	38	561
October 1987	70	23	6	2	100	36	528
November 1987	65	20	13	2	100	48	473
December 1987	58	22	19	2	100	61	462
January 1988	51	26	21	2	100	70	454
February 1988	48	30	21	2	100	73	466
March 1988	46	33	19	2	100	74	459
April 1988	43	35	20	2	100	77	460
May 1988	53	32	13	2	100	60	447
June 1988	63	28	8	1	100	45	443
July 1988	72	21	6	1	100	34	424
August 1988	70	20	7	2	100	37	429
September 1988	67	21	8	3	100	41	423
October 1988	66	23	9	3	100	43	435
November 1988	64	25	8	3	100	43	432
December 1988	68	23	7	2	100	39	421
January 1989	71	21	5	3	100	34	419
February 1989	75	17	7	2	100	32	418
March 1989	74	17	8	1	100	34	418
April 1989	75	15	9	1	100	34	432
May 1989	70	16	12	2	100	41	454
June 1989	61	17	19	3	100	58	454
July 1989	51	21	24	4	100	74	454
August 1989	45	22	30	3	100	85	457
September 1989	45	26	27	2	100	82	459
October 1989	49	26	24	1	100	76	468
November 1989	50	27	22	1	100	72	454
December 1989	48	27	25	1	100	77	460
January 1990	43	29	28	1	100	85	440
February 1990	41	29	28	1	100	87	452
March 1990	44	32	22	2	100	78	464
April 1990	50	28	19	3	100	69	487
May 1990	52	30	15	3	100	63	482
June 1990	53	27	18	2	100	65	477
July 1990	50	30	19	1	100	68	465
August 1990	51	25	23	1	100	73	461

EDUCATION COLLEGE DEGREE

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 1990	54	25	20	1	100	67	455
October 1990	55	23	20	1	100	65	458
November 1990	57	23	19	1	100	63	466
December 1990	49	22	28	1	100	80	459
January 1991	40	19	39	2	100	99	476
February 1991	29	21	48	3	100	119	468
March 1991	27	24	47	2	100	120	496
April 1991	28	29	42	1	100	115	459
May 1991	28	30	40	1	100	112	469
June 1991	26	31	41	2	100	115	443
July 1991	30	31	37	2	100	107	475
August 1991	29	35	34	2	100	105	475
September 1991	30	36	33	2	100	103	508
October 1991	25	36	37	2	100	112	498
November 1991	27	31	39	2	100	112	500
December 1991	25	31	42	2	100	117	460
January 1992	25	32	42	1	100	117	468
February 1992	28	35	36	2	100	108	476
March 1992	35	35	28	2	100	93	519
April 1992	43	34	21	2	100	78	516
May 1992	42	37	19	1	100	77	506
June 1992	42	37	20	1	100	79	487
July 1992	35	42	22	1	100	87	499
August 1992	34	42	23	1	100	89	509
September 1992	35	42	23	1	100	88	527
October 1992	41	38	20	0	100	79	531
November 1992	49	33	17	1	100	67	538
December 1992	57	28	14	1	100	57	542
January 1993	59	28	11	1	100	52	550
February 1993	55	32	11	1	100	56	557
March 1993	47	37	14	2	100	67	538
April 1993	44	38	15	2	100	71	528
May 1993	46	38	15	2	100	69	511
June 1993	52	36	10	1	100	58	524
July 1993	50	38	11	1	100	61	538
August 1993	50	38	11	1	100	62	556
September 1993	42	43	14	1	100	72	551
October 1993	42	43	14	1	100	72	536
November 1993	40	44	14	1	100	74	518
December 1993	46	40	12	1	100	66	521
January 1994	52	37	10	1	100	58	515
February 1994	60	31	8	1	100	48	534
March 1994	65	28	6	1	100	41	540
April 1994	72	22	5	1	100	33	552
May 1994	76	19	4	1	100	28	547
June 1994	76	17	5	1	100	29	544
July 1994	79	16	4	1	100	25	535
August 1994	79	15	4	2	100	26	541
September 1994	81	14	3	1	100	22	546
October 1994	81	15	3	1	100	22	552
November 1994	81	15	4	0	100	23	556

EDUCATION COLLEGE DEGREE

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>
December 1994	83	12	4	1	100	21	570
January 1995	81	14	5	1	100	24	566
February 1995	77	16	5	2	100	29	559
March 1995	71	20	7	1	100	36	546
April 1995	64	23	11	2	100	47	555
May 1995	58	26	14	2	100	56	541
June 1995	50	28	19	2	100	69	548
July 1995	44	29	25	2	100	81	561
August 1995	40	32	26	2	100	86	588
September 1995	39	34	26	2	100	87	593
October 1995	43	35	21	2	100	78	576
November 1995	42	33	23	2	100	81	539
December 1995	41	35	22	2	100	81	523
January 1996	35	38	25	2	100	89	516
February 1996	31	37	29	3	100	98	534
March 1996	29	36	32	3	100	103	551
April 1996	36	34	27	3	100	91	546
May 1996	45	32	21	2	100	77	529
June 1996	50	32	16	2	100	66	508
July 1996	54	30	15	1	100	61	526
August 1996	53	34	11	2	100	57	529
September 1996	59	30	9	2	100	50	540
October 1996	60	30	9	2	100	49	530
November 1996	61	29	9	1	100	49	516
December 1996	56	35	9	1	100	53	509
January 1997	53	36	10	1	100	57	535
February 1997	52	37	10	2	100	58	559
March 1997	54	34	11	1	100	57	550
April 1997	61	30	7	2	100	46	527
May 1997	67	24	6	2	100	39	513
June 1997	67	25	5	3	100	37	513
July 1997	58	33	6	3	100	48	490
August 1997	54	36	8	2	100	55	512
September 1997	52	37	8	3	100	56	527
October 1997	52	37	9	2	100	57	545
November 1997	51	37	9	3	100	58	529
December 1997	50	37	10	3	100	61	518
January 1998	47	38	13	3	100	66	522
February 1998	43	40	13	4	100	70	537
March 1998	42	43	13	2	100	71	550
April 1998	43	42	12	3	100	69	562
May 1998	47	40	10	3	100	62	547
June 1998	49	37	10	4	100	61	531
July 1998	50	38	10	3	100	60	557
August 1998	47	38	12	2	100	65	569
September 1998	41	39	18	2	100	77	589
October 1998	36	34	27	3	100	90	553
November 1998	33	33	31	3	100	98	555
December 1998	35	34	28	3	100	93	554
January 1999	37	40	20	3	100	84	569

EDUCATION COLLEGE DEGREE

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 1999	40	43	16	2	100	76	560
March 1999	46	40	12	2	100	66	555
April 1999	50	39	9	2	100	59	544
May 1999	54	37	7	2	100	53	574
June 1999	55	36	7	3	100	52	584
July 1999	62	29	6	3	100	44	602
August 1999	70	22	5	3	100	36	589
September 1999	72	20	5	2	100	33	576
October 1999	72	22	5	2	100	33	565
November 1999	71	22	5	2	100	35	578
December 1999	72	22	4	2	100	32	573
January 2000	74	19	5	2	100	31	571
February 2000	77	17	4	2	100	27	569
March 2000	81	12	5	1	100	24	598
April 2000	81	13	5	1	100	24	592
May 2000	82	12	4	2	100	23	599
June 2000	81	12	5	3	100	24	570
July 2000	76	16	5	2	100	29	573
August 2000	65	25	7	3	100	42	572
September 2000	60	30	8	2	100	47	603
October 2000	59	31	8	2	100	49	621
November 2000	62	28	9	1	100	47	626
December 2000	58	26	14	2	100	56	611
January 2001	46	24	27	2	100	81	600
February 2001	31	24	42	3	100	111	586
March 2001	23	23	52	3	100	129	616
April 2001	21	23	53	2	100	132	626
May 2001	25	24	49	2	100	124	636
June 2001	24	29	45	2	100	121	593
July 2001	26	32	39	3	100	113	585
August 2001	26	35	36	3	100	110	585
September 2001	27	33	37	3	100	110	610
October 2001	25	35	37	3	100	112	625
November 2001	24	35	38	3	100	114	613
December 2001	25	39	33	3	100	108	589
January 2002	31	39	27	3	100	96	569
February 2002	37	40	21	3	100	84	588
March 2002	46	35	16	2	100	70	601
April 2002	54	31	12	2	100	58	625
May 2002	60	28	10	2	100	51	605
June 2002	55	31	10	4	100	55	617
July 2002	48	36	13	3	100	65	605
August 2002	40	42	16	2	100	75	615
September 2002	38	44	16	1	100	78	626
October 2002	38	43	17	2	100	79	623
November 2002	41	41	16	3	100	75	621
December 2002	39	42	17	2	100	78	602
January 2003	39	44	15	2	100	76	618
February 2003	38	47	15	1	100	77	629
March 2003	39	45	15	1	100	76	643
April 2003	41	43	15	1	100	74	646

EDUCATION COLLEGE DEGREE

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 2003	44	40	14	2	100	71	656
June 2003	44	42	13	1	100	69	654
July 2003	43	42	13	1	100	70	655
August 2003	48	40	12	1	100	64	637
September 2003	54	35	9	1	100	55	647
October 2003	59	33	6	2	100	47	652
November 2003	58	34	7	1	100	49	670
December 2003	57	35	7	1	100	50	676
January 2004	57	36	7	1	100	50	652
February 2004	59	35	5	1	100	46	603
March 2004	59	36	5	1	100	46	564
April 2004	62	33	4	1	100	43	530
May 2004	71	24	4	1	100	33	528
June 2004	80	16	4	1	100	24	537
July 2004	85	11	3	1	100	18	537
August 2004	79	17	3	1	100	23	524
September 2004	79	18	2	1	100	23	518
October 2004	76	20	2	2	100	26	517
November 2004	79	17	3	2	100	24	546
December 2004	79	16	3	2	100	23	551
January 2005	81	15	3	2	100	22	557
February 2005	81	15	3	2	100	22	534
March 2005	82	14	2	2	100	21	519
April 2005	83	13	3	1	100	19	523
May 2005	83	13	3	1	100	20	562
June 2005	80	15	4	1	100	24	574
July 2005	81	15	4	1	100	23	589
August 2005	81	15	3	1	100	22	585
September 2005	83	13	3	1	100	21	586
October 2005	80	16	4	1	100	24	574
November 2005	78	17	4	1	100	25	587
December 2005	80	17	3	1	100	23	577
January 2006	78	19	2	1	100	24	579
February 2006	77	19	3	1	100	25	537
March 2006	75	20	4	1	100	29	533
April 2006	76	19	5	1	100	29	534
May 2006	76	19	5	1	100	29	567
June 2006	77	18	4	1	100	27	577
July 2006	77	18	4	1	100	27	572
August 2006	77	18	5	0	100	28	537
September 2006	71	21	8	0	100	37	530
October 2006	63	26	11	0	100	48	534
November 2006	58	30	12	0	100	55	550
December 2006	57	30	12	1	100	55	541
January 2007	57	31	11	1	100	54	540
February 2007	57	31	11	1	100	54	547
March 2007	54	34	11	1	100	57	546
April 2007	51	38	10	1	100	59	543
May 2007	50	38	11	0	100	61	540
June 2007	54	36	9	1	100	56	548
July 2007	58	31	10	1	100	52	555

EDUCATION COLLEGE DEGREE

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 2007	58	30	11	1	100	53	546
September 2007	49	31	20	1	100	71	546
October 2007	43	29	27	1	100	84	552
November 2007	37	28	35	1	100	98	567
December 2007	38	27	34	1	100	96	568
January 2008	36	27	37	0	100	101	570
February 2008	31	28	41	0	100	110	570
March 2008	29	26	45	1	100	116	595
April 2008	28	30	41	1	100	113	586
May 2008	30	35	33	1	100	103	593
June 2008	34	38	26	1	100	92	567
July 2008	41	35	22	1	100	81	570
August 2008	48	33	18	1	100	69	575
September 2008	48	34	17	1	100	69	606
October 2008	44	35	20	1	100	75	604
November 2008	36	36	27	1	100	90	598
December 2008	32	34	32	2	100	100	572
January 2009	25	36	37	2	100	112	563
February 2009	25	38	35	1	100	110	560
March 2009	24	44	31	1	100	107	590
April 2009	29	46	24	1	100	95	625
May 2009	32	45	21	2	100	90	619
June 2009	40	41	17	2	100	76	629
July 2009	42	43	15	1	100	73	590
August 2009	46	41	12	1	100	66	589
September 2009	41	46	13	1	100	72	576
October 2009	45	44	10	1	100	66	616
November 2009	45	44	10	1	100	66	643
December 2009	48	41	10	1	100	62	650
January 2010	47	41	10	1	100	63	604
February 2010	50	40	8	2	100	58	572
March 2010	50	42	7	2	100	57	567
April 2010	54	40	5	1	100	52	593
May 2010	53	41	6	0	100	53	613
June 2010	54	41	5	0	100	52	585
July 2010	48	44	7	1	100	59	586
August 2010	45	46	8	2	100	63	566
September 2010	39	49	10	2	100	71	593
October 2010	39	50	9	2	100	71	592
November 2010	36	51	11	1	100	75	613
December 2010	41	49	10	1	100	69	600
January 2011	42	47	10	1	100	67	606
February 2011	47	44	8	1	100	61	588
March 2011	48	43	8	1	100	60	589
April 2011	51	41	8	1	100	57	597
May 2011	54	39	6	1	100	51	602
June 2011	51	40	7	1	100	56	620
July 2011	47	45	7	1	100	60	598
August 2011	44	47	8	1	100	64	599
September 2011	41	51	7	1	100	67	592
October 2011	36	54	9	1	100	73	610

EDUCATION COLLEGE DEGREE

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>
November 2011	30	58	10	1	100	80	618
December 2011	31	57	11	1	100	79	597
January 2012	36	54	9	1	100	74	585
February 2012	33	58	8	2	100	75	580
March 2012	30	63	5	3	100	75	606
April 2012	30	62	3	4	100	73	615
May 2012	33	61	4	3	100	71	624
June 2012	35	58	5	2	100	70	598
July 2012	32	61	7	1	100	75	603
August 2012	32	58	9	1	100	77	597
September 2012	28	60	11	1	100	82	614
October 2012	28	58	11	2	100	83	627
November 2012	28	60	9	3	100	81	619
December 2012	32	57	8	3	100	76	616
January 2013	35	56	7	2	100	73	613
February 2013	37	55	7	1	100	70	628
March 2013	41	51	7	1	100	66	628
April 2013	41	52	6	1	100	65	640
May 2013	39	54	6	1	100	66	632
June 2013	42	51	5	2	100	63	631
July 2013	54	40	5	1	100	51	638
August 2013	66	29	4	1	100	38	654
September 2013	69	28	3	1	100	34	677
October 2013	64	31	4	1	100	40	682
November 2013	60	35	4	1	100	43	697
December 2013	60	35	4	1	100	44	708
January 2014	62	33	4	1	100	42	709
February 2014	66	30	4	0	100	38	713
March 2014	64	32	4	0	100	39	710
April 2014	60	36	4	0	100	44	713
May 2014	60	36	4	0	100	44	728
June 2014	58	37	5	1	100	47	748
July 2014	60	35	4	1	100	44	758
August 2014	58	37	5	1	100	47	750
September 2014	59	37	3	1	100	45	735
October 2014	55	40	4	2	100	49	725
November 2014	53	42	4	2	100	51	728
December 2014	50	44	5	1	100	55	746
January 2015	50	44	6	1	100	56	760
February 2015	51	42	6	1	100	55	770
March 2015	58	36	5	1	100	48	763
April 2015	61	33	5	1	100	44	757
May 2015	61	34	4	1	100	43	729
June 2015	60	34	5	1	100	44	720
July 2015	58	36	5	0	100	47	718
August 2015	63	32	5	1	100	42	762
September 2015	64	31	4	1	100	40	749
October 2015	66	30	3	1	100	37	754
November 2015	64	32	4	0	100	40	716
December 2015	64	31	4	0	100	40	710

EDUCATION COLLEGE DEGREE

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 2016	68	27	4	0	100	36	704
February 2016	66	28	5	1	100	38	707
March 2016	65	29	4	1	100	39	730
April 2016	62	32	5	1	100	43	727
May 2016	62	32	4	1	100	42	758
June 2016	61	34	4	1	100	44	762
July 2016	54	38	6	2	100	51	749
August 2016	52	41	6	2	100	54	752
September 2016	52	40	7	1	100	55	771
October 2016	56	37	6	1	100	50	819
November 2016	62	30	6	2	100	45	856
December 2016	66	27	6	2	100	40	889
January 2017	72	20	6	2	100	34	904
February 2017	76	17	5	2	100	29	904
March 2017	78	16	4	1	100	26	893
April 2017	80	15	4	1	100	24	906
May 2017	80	15	5	1	100	25	917
June 2017	82	13	5	0	100	23	931
July 2017	80	15	5	0	100	24	952
August 2017	77	18	5	1	100	28	944
September 2017	72	22	4	1	100	32	956
October 2017	71	24	4	1	100	34	939
November 2017	71	23	4	1	100	33	943
December 2017	73	22	4	1	100	32	956
January 2018	72	21	6	1	100	34	974
February 2018	77	17	5	1	100	28	954
March 2018	81	14	4	1	100	23	924
April 2018	83	13	3	1	100	20	885
May 2018	83	13	3	1	100	20	892
June 2018	81	15	4	1	100	23	905
July 2018	82	14	3	2	100	21	937
August 2018	79	17	2	2	100	23	928
September 2018	78	17	2	2	100	24	918
October 2018	78	17	3	2	100	24	911
November 2018	81	15	3	1	100	23	908
December 2018	79	17	3	1	100	24	905
January 2019	76	19	3	2	100	28	911
February 2019	70	25	4	1	100	33	931
March 2019	67	26	5	1	100	38	952
April 2019	61	32	6	1	100	45	943
May 2019	57	35	6	2	100	49	924
June 2019	50	39	10	1	100	60	925
July 2019	46	39	15	1	100	69	929
August 2019	39	38	22	1	100	83	955
September 2019	34	39	26	1	100	92	951
October 2019	31	41	27	1	100	96	988
November 2019	30	43	26	1	100	95	985
December 2019	33	44	21	2	100	87	993
January 2020	34	47	17	2	100	83	976
February 2020	38	47	13	1	100	75	996
March 2020	35	44	20	1	100	86	1049

EDUCATION COLLEGE DEGREE

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 2020	31	41	27	1	100	95	1068
May 2020	27	40	32	1	100	105	1065
June 2020	27	43	29	1	100	103	1015
July 2020	26	45	27	1	100	101	987
August 2020	25	50	24	1	100	99	1029
September 2020	25	52	21	1	100	96	1037
October 2020	28	54	17	2	100	89	1058
November 2020	29	54	15	2	100	86	1011
December 2020	32	54	12	2	100	80	980
January 2021	33	52	12	3	100	80	952
February 2021	36	48	12	3	100	76	940
March 2021	44	43	10	3	100	67	961
April 2021	52	38	8	2	100	56	989
May 2021	60	34	5	2	100	45	983
June 2021	65	29	5	1	100	40	976
July 2021	68	26	5	1	100	37	924
August 2021	69	26	5	1	100	36	928
September 2021	67	27	6	1	100	39	941
October 2021	68	26	5	1	100	37	961
November 2021	69	24	6	0	100	37	971
December 2021	72	22	6	1	100	34	943
January 2022	73	18	7	2	100	34	937
February 2022	78	15	5	2	100	27	915
March 2022	84	11	4	1	100	20	933
April 2022	88	9	3	0	100	14	932
May 2022	88	9	2	0	100	14	949
June 2022	87	9	3	1	100	16	935
July 2022	86	9	4	1	100	19	928
August 2022	84	10	5	1	100	21	900
September 2022	84	9	5	1	100	21	896
October 2022	82	11	5	2	100	23	876
November 2022	82	11	6	1	100	24	885
December 2022	77	14	9	1	100	32	875
January 2023	72	17	10	1	100	39	908
February 2023	66	21	12	1	100	46	914
March 2023	66	21	12	1	100	47	909
April 2023	67	20	13	1	100	46	886
May 2023	66	22	12	1	100	46	889
June 2023	60	25	13	1	100	53	896
July 2023	56	28	14	2	100	58	931
August 2023	55	28	16	1	100	61	931
September 2023	53	29	17	1	100	64	936
October 2023	52	30	18	0	100	66	913
November 2023	49	33	18	1	100	69	906
December 2023	45	32	21	2	100	77	925

EDUCATION COLLEGE DEGREE

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)

Date of Survey		Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
March	1978	0	10	6	8	15	31	15	4	10	1	100	6.5	4.4	9.0	4.6	7.0	22	605		
April	1978	1	7	7	7	13	34	14	4	13	1	100	6.8	4.7	9.1	4.4	7.1	21	633		
May	1978	1	7	7	9	11	34	15	4	12	1	100	6.9	4.6	9.3	4.7	7.1	25	652		
June	1978	1	6	6	9	10	35	17	5	10	0	100	7.1	4.7	9.5	4.8	7.6	32	620		
July	1978	1	5	5	9	12	34	20	6	5	1	100	7.2	4.8	9.7	4.9	7.9	35	622		
August	1978	1	6	6	5	13	32	23	7	6	1	100	7.5	5.1	9.9	4.8	8.1	29	581		
September	1978	2	8	5	5	12	30	23	7	7	1	100	7.6	5.0	10.0	5.0	8.0	25	587		
October	1978	2	7	3	5	10	34	23	7	8	0	100	7.9	5.5	10.0	4.5	8.1	24	608		
November	1978	3	9	3	7	8	35	23	5	8	0	100	7.7	5.4	9.9	4.5	7.8	23	678		
December	1978	1	6	3	7	8	33	27	5	10	0	100	8.2	5.7	10.0	4.2	8.2	22	683		
January	1979	0	7	3	6	8	30	27	5	12	0	100	8.2	5.8	10.1	4.3	8.3	20	677		
February	1979	0	5	2	6	10	29	28	7	12	0	100	8.7	5.9	10.2	4.2	8.9	31	629		
March	1979	0	4	2	7	8	28	30	10	10	0	100	9.0	6.3	11.0	4.7	9.5	36	615		
April	1979	0	3	2	7	9	21	38	12	6	0	100	9.7	6.7	11.5	4.8	10.3	45	631		
May	1979	0	3	3	5	7	18	43	15	6	1	100	10.1	7.3	12.5	5.2	10.9	46	667		
June	1979	1	4	2	3	7	17	43	16	5	1	100	10.1	7.6	12.6	5.0	11.1	52	755		
July	1979	1	4	2	3	6	16	42	19	6	1	100	10.1	7.9	13.3	5.4	11.5	54	815		
August	1979	1	5	1	3	7	14	41	20	6	1	100	10.1	8.0	13.3	5.3	11.5	56	754		
September	1979	1	5	3	3	7	15	40	18	6	1	100	10.1	7.6	13.2	5.6	11.0	46	724		
October	1979	2	7	4	3	7	18	36	15	8	0	100	9.9	6.8	12.6	5.9	10.2	41	719		
November	1979	1	7	4	3	6	19	38	14	7	0	100	9.9	6.8	12.6	5.8	10.0	35	788		
December	1979	2	6	2	3	7	19	38	16	7	0	100	9.9	6.9	12.7	5.8	10.7	60	772		
January	1980	2	5	1	3	6	15	41	22	5	0	100	10.2	8.0	14.0	6.0	12.6	90	696		
February	1980	1	3	2	3	8	14	42	22	5	0	100	10.2	8.1	14.0	5.9	12.5	85	589		
March	1980	1	5	1	4	7	11	41	25	4	0	100	10.9	8.2	14.9	6.7	12.3	68	500		
April	1980	2	8	2	4	7	11	33	27	5	1	100	10.9	7.4	14.9	7.5	11.6	61	497		
May	1980	5	15	1	5	7	11	25	26	5	1	100	10.4	6.2	14.9	8.7	10.7	70	448		
June	1980	6	16	1	4	7	14	24	21	6	1	100	9.6	5.6	13.6	8.0	10.2	76	475		
July	1980	6	17	1	3	7	15	28	15	6	0	100	9.4	5.2	12.4	7.2	9.3	69	465		
August	1980	3	13	2	4	8	16	32	14	7	0	100	9.7	5.6	12.2	6.7	10.1	71	443		
September	1980	2	12	2	4	10	13	37	13	6	0	100	9.8	5.5	12.5	7.0	9.9	61	425		
October	1980	1	11	3	5	10	13	36	15	6	1	100	9.9	5.8	12.8	7.1	10.2	61	436		
November	1980	2	14	2	7	8	13	32	14	7	1	100	9.2	5.3	12.7	7.4	9.7	59	449		
December	1980	2	15	2	8	5	13	29	15	7	3	100	9.2	5.4	13.0	7.6	10.2	72	457		
January	1981	2	16	2	7	7	14	33	12	5	3	100	9.1	5.0	12.4	7.4	9.6	56	453		
February	1981	1	13	4	7	6	15	36	12	3	2	100	9.7	5.3	12.0	6.8	9.6	48	446		
March	1981	1	15	5	6	8	16	37	9	3	1	100	9.5	5.1	11.1	6.0	8.9	41	498		
April	1981	3	14	4	7	8	15	34	11	4	1	100	9.5	5.0	11.3	6.3	9.3	59	487		
May	1981	3	15	2	5	9	15	32	13	5	1	100	9.4	5.2	11.7	6.5	9.4	63	492		
June	1981	3	18	2	5	10	17	28	12	4	0	100	8.6	5.0	11.5	6.4	8.9	58	506		
July	1981	2	20	3	4	10	23	24	10	4	0	100	8.0	5.1	10.9	5.8	8.4	47	493		
August	1981	2	22	5	6	11	21	22	9	2	1	100	7.3	4.2	10.2	5.9	8.0	49	488		
September	1981	2	21	4	7	9	22	22	10	3	1	100	7.4	4.2	10.2	6.0	8.1	46	446		
October	1981	2	21	5	6	11	20	23	9	1	1	100	7.3	4.0	10.3	6.2	7.9	44	466		
November	1981	3	19	4	5	9	22	26	9	2	1	100	8.1	4.7	10.3	5.6	8.2	44	485		

EDUCATION COLLEGE DEGREE

TABLE 32

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES							Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA	Median		25th	75th	Rng	Mean	Variance			
December 1981	5	19	5	4	11	21	24	8	1	1	100	7.8	4.2	10.3	6.1	8.0	55	530		
January 1982	4	21	5	6	13	20	21	7	2	1	100	7.0	3.7	10.0	6.4	7.3	49	533		
February 1982	4	26	4	7	14	19	18	6	2	1	100	6.3	3.2	9.9	6.7	6.7	40	536		
March 1982	5	26	4	7	15	18	17	5	1	1	100	5.7	2.1	9.1	7.0	5.7	29	513		
April 1982	7	24	4	8	16	18	17	4	1	1	100	5.5	1.2	8.3	7.2	5.3	32	522		
May 1982	10	23	5	8	18	17	12	4	1	1	100	4.5	0.1	7.2	7.1	4.3	40	548		
June 1982	9	24	5	10	18	16	12	5	1	1	100	4.5	0.2	7.0	6.9	4.5	43	575		
July 1982	8	23	5	10	19	16	12	5	2	0	100	4.6	0.5	7.2	6.7	4.6	40	575		
August 1982	5	19	7	12	19	18	13	5	2	0	100	4.8	1.0	7.6	6.6	5.1	33	566		
September 1982	4	18	7	12	20	22	10	5	2	0	100	4.9	1.1	7.4	6.3	5.1	29	543		
October 1982	5	18	7	11	19	22	10	6	1	1	100	4.9	0.8	7.4	6.6	5.5	52	548		
November 1982	6	22	5	10	20	18	10	6	1	1	100	4.8	0.4	7.3	6.9	5.3	54	545		
December 1982	8	23	5	10	19	15	12	6	1	1	100	4.5	0.2	7.2	7.0	5.0	57	565		
January 1983	8	27	6	13	18	12	10	5	1	0	100	3.8	0.1	6.3	6.1	4.1	39	560		
February 1983	7	27	7	15	18	11	8	5	0	1	100	3.4	0.1	5.7	5.6	4.0	43	547		
March 1983	5	30	8	17	19	9	7	4	1	0	100	3.0	0.2	5.2	5.0	3.7	35	516		
April 1983	5	28	7	17	20	11	7	4	2	0	100	3.4	0.2	5.5	5.2	4.0	32	537		
May 1983	5	28	8	16	18	11	8	3	2	0	100	3.3	0.2	5.6	5.4	3.9	29	553		
June 1983	3	26	9	16	18	12	9	4	2	1	100	3.7	0.3	6.1	5.7	4.4	32	603		
July 1983	3	23	11	18	17	13	9	4	2	1	100	3.5	0.6	6.2	5.5	4.3	27	568		
August 1983	2	19	12	20	20	13	8	3	2	1	100	3.6	1.0	6.0	5.0	4.2	20	531		
September 1983	2	20	13	20	20	12	7	3	2	1	100	3.5	1.0	5.6	4.6	4.1	19	514		
October 1983	1	21	11	18	20	12	9	4	2	1	100	3.8	0.8	6.0	5.2	4.5	24	524		
November 1983	1	22	9	17	20	13	9	4	3	1	100	4.2	0.9	6.1	5.2	4.6	24	550		
December 1983	2	19	8	17	23	14	8	5	4	1	100	4.6	1.4	6.2	4.8	4.9	27	529		
January 1984	2	17	9	20	24	12	6	3	4	1	100	4.3	1.7	5.5	3.8	4.5	22	519		
February 1984	2	17	11	22	24	11	6	3	4	1	100	4.0	1.8	5.4	3.7	4.3	21	523		
March 1984	2	16	13	22	23	11	6	3	3	0	100	4.0	1.5	5.4	3.8	4.4	27	540		
April 1984	2	15	13	19	24	13	8	4	2	0	100	4.3	1.9	6.0	4.2	4.8	31	543		
May 1984	1	13	13	17	24	16	9	4	2	0	100	4.7	2.1	6.5	4.5	5.0	30	538		
June 1984	1	12	13	17	23	18	11	3	2	0	100	4.8	2.4	6.9	4.6	5.0	24	537		
July 1984	1	16	12	18	23	17	9	2	2	0	100	4.4	1.8	6.3	4.6	4.6	20	532		
August 1984	1	18	14	19	21	13	8	2	2	1	100	3.9	1.2	5.8	4.7	4.3	21	567		
September 1984	2	19	13	22	21	10	7	2	2	1	100	3.5	1.0	5.3	4.3	4.0	18	559		
October 1984	2	17	13	20	22	12	9	2	2	2	100	3.9	1.5	5.7	4.2	4.3	19	575		
November 1984	2	16	10	23	24	11	8	3	1	2	100	4.1	1.9	5.7	3.8	4.6	26	534		
December 1984	1	18	8	21	25	13	8	3	2	1	100	4.4	1.9	5.9	4.0	4.8	27	543		
January 1985	2	19	11	23	20	11	7	4	2	1	100	3.9	1.5	5.5	4.0	4.5	31	505		
February 1985	2	22	13	23	18	11	5	4	2	0	100	3.6	0.9	5.4	4.4	4.0	24	525		
March 1985	1	20	18	24	17	8	5	3	3	0	100	3.2	0.9	5.1	4.2	3.8	19	491		
April 1985	1	16	17	26	20	8	6	3	3	0	100	3.5	1.4	5.1	3.7	4.1	22	535		
May 1985	1	12	17	26	24	8	6	3	3	0	100	3.7	1.9	5.2	3.3	4.5	32	509		
June 1985	2	12	15	27	25	9	7	3	1	0	100	3.9	1.9	5.3	3.4	4.5	33	528		
July 1985	3	13	16	27	22	9	7	1	2	0	100	3.5	1.5	5.1	3.7	3.9	24	489		
August 1985	2	15	18	27	19	9	7	1	1	0	100	3.2	1.2	5.1	3.9	3.6	13	501		
September 1985	2	17	20	26	17	9	5	1	2	0	100	3.0	1.0	5.0	4.0	3.4	12	463		
October 1985	1	18	18	24	19	9	7	2	2	0	100	3.3	1.1	5.1	4.0	3.7	14	494		
November 1985	2	19	15	25	19	10	6	2	2	0	100	3.3	1.0	5.1	4.1	3.7	18	500		
December 1985	2	17	12	27	21	9	8	3	3	0	100	3.7	1.6	5.3	3.6	4.2	22	547		

EDUCATION COLLEGE DEGREE

TABLE 32 EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR (Three Month Moving Averages)

Date of Survey		Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES					Cases	
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA		Median	25th	75th	Rng	Mean		Variance
January	1986	2	16	13	31	19	8	5	3	2	0	100	3.5	1.5	5.1	3.6	4.0	22	550
February	1986	4	16	12	30	18	7	6	3	3	1	100	3.4	1.3	5.1	3.7	3.9	20	560
March	1986	8	17	14	28	15	7	5	2	4	1	100	3.0	0.5	4.8	4.3	3.3	25	533
April	1986	10	21	12	25	12	7	6	2	4	1	100	2.8	0.2	4.8	4.5	3.1	28	538
May	1986	9	24	12	26	12	6	4	2	3	1	100	2.7	0.1	4.5	4.4	2.9	27	534
June	1986	7	24	14	27	14	6	4	2	2	0	100	2.7	0.3	4.6	4.2	2.9	20	563
July	1986	6	22	15	28	16	4	3	2	3	1	100	2.8	0.4	4.5	4.1	2.9	15	574
August	1986	6	19	16	27	18	6	5	1	3	1	100	3.0	0.6	4.8	4.2	3.0	12	582
September	1986	7	17	13	31	19	5	4	0	3	1	100	3.0	0.7	4.7	4.1	2.8	11	565
October	1986	5	15	13	29	22	8	4	0	3	0	100	3.4	1.2	4.9	3.7	3.2	10	559
November	1986	4	14	14	31	22	8	3	0	3	0	100	3.4	1.5	4.9	3.4	3.3	10	558
December	1986	4	14	16	29	21	8	4	1	3	0	100	3.4	1.5	5.0	3.4	3.4	13	590
January	1987	4	13	19	32	16	7	4	1	3	0	100	3.0	1.3	4.8	3.5	3.3	14	592
February	1987	4	12	19	31	17	7	5	2	3	0	100	3.1	1.4	4.9	3.5	3.4	15	586
March	1987	3	14	20	29	18	7	5	1	3	0	100	3.1	1.3	4.9	3.5	3.4	12	568
April	1987	2	14	17	27	20	8	5	1	4	0	100	3.4	1.5	5.0	3.5	3.6	13	571
May	1987	2	13	18	27	19	11	5	1	4	0	100	3.5	1.6	5.2	3.5	3.7	11	571
June	1987	2	9	17	28	21	12	7	2	3	0	100	3.9	2.1	5.3	3.2	4.2	13	585
July	1987	2	8	19	29	20	11	6	2	2	1	100	3.6	2.0	5.2	3.2	4.0	14	579
August	1987	2	7	19	31	21	9	5	2	3	1	100	3.5	2.1	5.1	3.0	4.0	14	582
September	1987	2	8	19	33	19	8	5	2	3	1	100	3.3	2.1	5.0	3.0	3.9	20	561
October	1987	2	7	18	33	21	8	5	2	3	0	100	3.4	2.3	5.1	2.9	4.1	22	528
November	1987	4	9	15	30	22	9	6	2	3	0	100	3.5	2.1	5.1	3.1	4.0	25	473
December	1987	4	11	16	27	22	9	6	2	2	1	100	3.4	1.7	5.2	3.5	3.9	21	462
January	1988	5	16	15	23	22	9	4	3	1	1	100	3.4	1.1	5.2	4.1	3.7	21	454
February	1988	4	16	16	23	22	9	4	3	2	1	100	3.3	1.1	5.2	4.0	3.7	20	466
March	1988	3	17	15	23	23	9	3	3	3	0	100	3.4	1.1	5.1	4.0	3.7	19	459
April	1988	2	15	17	27	21	9	4	2	3	0	100	3.3	1.5	5.1	3.5	3.6	15	460
May	1988	2	12	17	32	20	9	4	3	2	0	100	3.3	1.7	5.0	3.3	3.9	19	447
June	1988	2	9	17	33	21	10	5	2	2	0	100	3.6	2.2	5.1	2.9	4.1	16	443
July	1988	1	5	18	32	21	13	5	3	3	0	100	3.8	2.5	5.3	2.8	4.4	16	424
August	1988	1	4	18	29	24	13	5	1	5	0	100	4.0	2.5	5.4	2.8	4.4	13	429
September	1988	1	4	18	30	24	12	4	2	5	0	100	3.8	2.6	5.3	2.7	4.4	14	423
October	1988	1	4	17	29	25	11	5	3	5	0	100	4.0	2.6	5.3	2.8	4.5	16	435
November	1988	2	5	14	34	25	10	4	3	4	0	100	3.9	2.6	5.2	2.6	4.3	13	432
December	1988	2	5	15	34	22	10	6	2	4	0	100	3.9	2.6	5.2	2.7	4.2	14	421
January	1989	2	6	13	36	20	11	6	2	3	1	100	3.9	2.6	5.5	2.9	4.6	30	419
February	1989	2	7	13	32	20	12	7	3	4	1	100	3.9	2.6	5.6	3.0	4.9	34	418
March	1989	3	6	12	31	21	13	7	4	3	1	100	4.1	2.7	5.8	3.1	5.1	36	418
April	1989	2	6	13	28	23	13	7	4	3	0	100	4.2	2.6	5.7	3.2	4.7	20	432
May	1989	2	5	17	25	23	13	9	3	3	0	100	4.3	2.4	5.7	3.4	4.6	19	454
June	1989	1	6	18	23	22	14	10	2	3	1	100	4.3	2.4	5.9	3.6	4.6	16	454
July	1989	2	6	19	24	24	13	9	2	3	1	100	4.3	2.3	5.7	3.3	4.5	21	454
August	1989	2	7	17	25	23	13	8	1	3	1	100	4.1	2.1	5.6	3.5	4.4	20	457
September	1989	2	9	19	25	24	9	6	2	3	0	100	3.8	1.8	5.2	3.3	4.2	28	459
October	1989	1	9	19	28	22	8	7	1	4	0	100	3.6	1.9	5.1	3.3	4.2	21	468
November	1989	1	10	20	32	21	8	5	2	2	0	100	3.5	1.9	5.0	3.1	4.1	20	454
December	1989	2	9	19	29	22	10	5	2	2	0	100	3.6	2.0	5.2	3.2	4.0	17	460
January	1990	3	10	17	28	22	11	6	2	2	0	100	3.8	2.0	5.2	3.2	4.1	23	440
February	1990	3	8	15	26	26	12	6	2	2	0	100	4.1	2.3	5.3	3.0	4.3	24	452

EDUCATION COLLEGE DEGREE

TABLE 32
 EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
 (Three Month Moving Averages)

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA	Median		25th	75th	Rng	Mean	Variance	
March 1990	2	7	16	28	25	11	6	2	2	0	100	4.2	2.4	5.3	2.9	4.5	24	464
April 1990	2	7	20	27	25	10	4	3	3	0	100	3.9	2.1	5.2	3.1	4.2	20	487
May 1990	1	7	23	25	25	10	4	2	3	0	100	3.8	1.9	5.2	3.2	4.2	18	482
June 1990	1	7	21	26	28	8	4	2	3	0	100	3.8	2.1	5.1	3.1	4.2	24	477
July 1990	1	8	16	27	27	10	6	2	3	0	100	4.1	2.4	5.3	2.9	4.6	26	465
August 1990	2	7	12	29	23	12	8	4	3	0	100	4.3	2.7	5.8	3.1	5.1	36	461
September 1990	3	7	12	26	19	15	10	3	3	0	100	4.4	2.6	6.2	3.6	5.0	29	455
October 1990	3	6	11	25	19	19	10	4	3	0	100	4.6	2.8	6.7	3.9	5.2	24	458
November 1990	5	5	11	22	21	19	11	4	3	0	100	4.7	2.8	7.1	4.3	5.1	21	466
December 1990	6	7	11	18	21	19	10	5	3	0	100	4.8	2.3	6.9	4.7	5.0	30	459
January 1991	10	10	11	17	20	15	9	5	4	0	100	4.4	1.4	6.4	5.0	4.4	38	476
February 1991	10	16	12	18	18	12	7	4	4	0	100	3.7	0.6	5.5	5.0	3.8	39	468
March 1991	10	17	13	20	19	9	7	3	3	0	100	3.3	0.4	5.2	4.8	3.3	29	496
April 1991	9	19	14	22	19	7	5	3	2	0	100	3.0	0.4	5.0	4.7	3.3	33	459
May 1991	8	16	15	24	21	7	5	3	2	0	100	3.1	0.7	5.1	4.4	3.3	28	469
June 1991	7	14	14	26	20	7	6	4	1	1	100	3.2	0.8	5.1	4.3	3.7	38	443
July 1991	6	15	15	24	19	9	6	3	2	1	100	3.3	0.9	5.2	4.3	3.6	27	475
August 1991	6	16	15	21	19	10	6	3	3	1	100	3.3	0.7	5.2	4.5	3.6	27	475
September 1991	6	17	15	23	20	10	3	1	3	1	100	3.3	0.7	5.1	4.4	3.1	17	508
October 1991	6	18	13	26	21	8	2	1	3	1	100	3.2	0.6	4.9	4.3	3.0	15	498
November 1991	8	19	12	28	20	6	2	1	2	1	100	3.0	0.4	4.7	4.3	2.8	25	500
December 1991	9	22	12	25	20	4	3	2	1	1	100	2.7	0.1	4.7	4.6	2.7	30	460
January 1992	12	23	12	22	19	4	4	2	1	1	100	2.6	0.0	4.7	4.8	2.6	36	468
February 1992	11	24	13	21	19	5	3	2	2	1	100	2.5	0.0	4.7	4.7	2.4	27	476
March 1992	9	22	14	21	18	6	4	2	3	0	100	2.7	0.2	4.8	4.6	2.7	23	519
April 1992	7	21	15	23	18	6	5	1	3	0	100	2.8	0.4	4.8	4.4	2.9	19	516
May 1992	5	22	14	24	19	6	5	1	4	0	100	3.0	0.4	4.9	4.5	3.0	17	506
June 1992	6	19	13	25	22	6	4	2	3	0	100	3.1	0.6	4.9	4.3	3.1	16	487
July 1992	6	20	15	24	21	6	4	1	2	0	100	3.0	0.6	4.8	4.3	2.9	13	499
August 1992	6	20	16	24	20	6	4	1	1	0	100	2.9	0.5	4.8	4.3	2.9	14	509
September 1992	6	21	17	27	17	5	4	2	1	0	100	2.7	0.5	4.7	4.2	2.9	19	527
October 1992	6	22	16	27	16	5	4	2	1	0	100	2.7	0.4	4.6	4.2	2.8	20	531
November 1992	5	20	18	28	16	4	5	1	2	1	100	2.8	0.7	4.7	4.0	3.0	19	538
December 1992	5	23	17	26	16	5	4	1	2	0	100	2.7	0.5	4.6	4.2	2.7	13	542
January 1993	4	23	17	27	17	6	4	1	2	0	100	2.8	0.5	4.7	4.2	2.8	12	550
February 1993	4	23	14	28	18	7	3	2	1	0	100	2.9	0.6	4.7	4.2	3.1	23	557
March 1993	3	21	15	30	18	6	4	2	2	0	100	2.9	0.7	4.7	4.0	3.3	25	538
April 1993	5	18	14	32	18	4	4	2	3	0	100	3.0	0.9	4.7	3.8	3.3	27	528
May 1993	4	17	16	30	17	6	4	1	4	1	100	3.0	1.0	4.8	3.8	3.1	16	511
June 1993	4	14	15	31	18	8	4	2	3	1	100	3.2	1.2	5.0	3.7	3.5	20	524
July 1993	3	15	16	30	17	8	5	2	3	1	100	3.2	1.2	5.0	3.8	3.7	19	538
August 1993	3	15	17	29	18	6	6	3	2	1	100	3.2	1.2	5.0	3.8	3.9	28	556
September 1993	3	17	20	29	14	5	5	3	2	1	100	2.9	1.0	4.6	3.7	3.7	28	551
October 1993	4	17	20	29	13	6	5	3	3	1	100	2.9	0.9	4.5	3.6	3.5	29	536
November 1993	3	18	21	31	11	6	4	1	3	1	100	2.8	0.8	4.3	3.5	3.1	18	518
December 1993	4	17	18	33	14	4	4	1	4	1	100	2.9	1.0	4.4	3.4	3.0	13	521
January 1994	3	17	17	35	16	4	4	1	3	1	100	3.0	1.1	4.5	3.4	3.1	12	515
February 1994	3	18	17	35	15	4	4	2	3	1	100	2.9	1.1	4.4	3.3	3.1	15	534
March 1994	2	18	19	33	14	3	5	2	2	1	100	2.9	1.0	4.4	3.4	3.4	21	540
April 1994	2	17	20	33	14	4	4	3	3	0	100	2.9	1.3	4.5	3.2	3.7	29	552

EDUCATION COLLEGE DEGREE

**TABLE 32
EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>PERCENT TO GO UP BY</u>										<u>PERCENTILES</u>							
		<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>
May	1994	1	15	20	33	15	5	4	3	4	0	100	3.0	1.6	4.7	3.1	4.0	32	547
June	1994	2	16	20	31	13	5	5	2	5	1	100	2.9	1.3	4.6	3.3	3.7	30	544
July	1994	2	16	20	33	13	5	4	2	5	1	100	2.9	1.2	4.5	3.4	3.6	32	535
August	1994	2	16	19	33	14	5	4	2	5	1	100	2.9	1.1	4.6	3.5	3.6	28	541
September	1994	2	15	18	35	16	5	3	2	3	0	100	3.0	1.3	4.7	3.3	3.6	23	546
October	1994	1	14	19	34	18	5	4	2	3	0	100	3.1	1.5	4.8	3.3	3.5	12	552
November	1994	2	13	18	34	18	6	5	2	3	0	100	3.2	1.6	4.9	3.4	3.8	15	556
December	1994	2	12	20	30	19	5	6	2	4	1	100	3.1	1.5	5.0	3.5	3.8	15	570
January	1995	2	13	19	32	15	5	6	2	5	1	100	3.1	1.4	4.8	3.3	3.7	17	566
February	1995	2	13	21	33	14	3	4	1	6	2	100	2.9	1.4	4.4	3.0	3.3	12	559
March	1995	2	13	19	36	13	4	2	2	6	1	100	2.9	1.5	4.3	2.9	3.3	13	546
April	1995	2	13	22	32	17	4	3	1	5	1	100	2.9	1.5	4.5	3.1	3.3	11	555
May	1995	2	12	24	30	19	4	4	1	4	1	100	2.9	1.5	4.7	3.2	3.3	11	541
June	1995	2	13	25	28	17	3	5	1	4	1	100	2.8	1.3	4.5	3.2	3.3	17	548
July	1995	2	14	26	30	14	3	4	2	4	0	100	2.8	1.2	4.4	3.2	3.2	17	561
August	1995	2	18	24	29	12	4	4	2	4	0	100	2.7	0.9	4.2	3.3	3.2	20	588
September	1995	1	17	26	30	12	3	4	3	4	1	100	2.7	1.0	4.0	3.0	3.2	20	593
October	1995	1	18	25	32	11	2	3	3	5	1	100	2.7	0.9	3.9	2.9	3.2	22	576
November	1995	1	16	24	34	12	2	3	2	6	1	100	2.7	1.0	3.9	2.8	3.0	19	539
December	1995	3	16	25	33	14	2	3	1	5	0	100	2.7	1.0	4.0	3.0	2.7	11	523
January	1996	4	15	24	30	13	3	4	0	5	1	100	2.7	1.0	4.2	3.2	2.7	9	516
February	1996	4	17	23	29	13	4	4	1	5	1	100	2.7	0.9	4.2	3.3	2.8	10	534
March	1996	4	16	20	30	14	4	5	1	6	1	100	2.9	1.0	4.5	3.6	3.2	12	551
April	1996	3	14	22	32	14	4	4	1	6	0	100	2.8	1.2	4.2	3.1	3.1	11	546
May	1996	2	13	24	33	14	4	4	1	5	0	100	2.8	1.2	4.2	3.0	3.2	15	529
June	1996	2	13	27	32	14	3	4	1	4	0	100	2.7	1.2	4.1	2.9	3.1	17	508
July	1996	2	13	26	31	16	3	4	1	3	0	100	2.8	1.2	4.5	3.3	3.2	16	526
August	1996	1	11	25	34	18	3	4	1	3	0	100	2.9	1.4	4.6	3.1	3.2	12	529
September	1996	2	9	23	35	20	4	2	2	3	0	100	3.0	1.7	4.7	3.0	3.3	10	540
October	1996	1	10	23	36	17	4	2	2	4	0	100	3.0	1.6	4.5	2.9	3.3	10	530
November	1996	1	12	26	32	17	4	2	2	4	0	100	2.9	1.6	4.5	2.9	3.2	9	516
December	1996	1	13	26	32	15	4	3	2	4	0	100	2.8	1.5	4.5	3.0	3.2	10	509
January	1997	2	11	26	31	18	3	3	2	4	0	100	2.9	1.5	4.6	3.1	3.3	14	535
February	1997	2	11	26	33	16	2	3	2	4	1	100	2.9	1.5	4.4	2.8	3.4	14	559
March	1997	2	11	28	31	16	3	2	1	4	0	100	2.8	1.3	4.2	2.8	3.1	12	550
April	1997	2	12	28	32	14	3	2	1	5	0	100	2.7	1.3	4.0	2.7	2.9	9	527
May	1997	2	11	28	34	13	3	3	1	5	0	100	2.8	1.4	4.0	2.6	3.0	10	513
June	1997	2	11	26	36	12	2	4	1	5	0	100	2.8	1.5	3.9	2.5	3.0	10	513
July	1997	1	11	29	33	12	3	4	1	6	1	100	2.7	1.4	4.0	2.5	3.2	11	490
August	1997	1	13	29	30	14	2	3	1	6	1	100	2.6	1.2	3.8	2.6	2.9	10	512
September	1997	1	12	30	31	14	2	3	1	6	1	100	2.6	1.3	3.8	2.5	3.0	10	527
October	1997	2	11	29	33	12	2	3	1	5	1	100	2.7	1.4	3.8	2.4	3.0	10	545
November	1997	2	10	29	33	13	3	3	1	5	1	100	2.7	1.4	3.9	2.5	3.0	8	529
December	1997	3	12	27	31	14	3	3	1	5	0	100	2.7	1.2	4.1	2.8	2.9	11	518
January	1998	4	16	26	27	14	3	3	1	5	0	100	2.5	0.8	3.9	3.0	2.6	10	522
February	1998	5	21	24	25	13	2	3	1	7	1	100	2.3	0.6	3.7	3.2	2.5	11	537
March	1998	5	24	24	24	10	1	4	1	7	1	100	2.2	0.3	3.4	3.1	2.3	8	550
April	1998	3	24	24	26	9	2	3	1	7	1	100	2.3	0.4	3.5	3.2	2.4	8	562
May	1998	3	21	25	25	10	4	4	1	6	1	100	2.4	0.6	3.9	3.4	2.6	8	547
June	1998	3	17	26	25	13	5	3	0	7	1	100	2.6	0.9	4.3	3.4	2.8	7	531

EDUCATION COLLEGE DEGREE

TABLE 32
EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES					Cases	
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA		Median	25th	75th	Rng	Mean		Variance
July	1998	3	15	28	24	13	5	3	0	8	1	100	2.6	1.0	4.3	3.3	2.8	7	557
August	1998	3	15	30	24	13	4	2	1	8	1	100	2.4	1.0	3.9	2.9	2.6	7	569
September	1998	4	18	30	22	11	3	1	1	7	1	100	2.1	0.7	3.6	2.9	2.3	7	589
October	1998	5	21	28	24	10	1	1	1	7	1	100	2.1	0.5	3.4	2.9	2.1	7	553
November	1998	6	24	25	24	10	2	2	1	6	1	100	2.0	0.3	3.4	3.1	2.1	8	555
December	1998	6	22	23	25	12	2	3	1	6	1	100	2.3	0.5	3.8	3.3	2.4	10	554
January	1999	5	19	25	25	13	3	3	1	5	1	100	2.4	0.7	3.9	3.2	2.5	10	569
February	1999	4	17	27	25	13	3	2	1	6	1	100	2.4	0.8	3.8	3.0	2.5	8	560
March	1999	3	16	29	27	13	3	2	1	6	2	100	2.4	0.9	3.6	2.7	2.5	7	555
April	1999	2	14	31	28	11	3	2	1	6	1	100	2.4	1.1	3.6	2.5	2.6	6	544
May	1999	2	11	31	33	11	2	3	1	5	1	100	2.6	1.2	3.6	2.4	2.8	6	574
June	1999	2	13	32	31	10	3	4	1	4	1	100	2.5	1.1	3.5	2.5	2.7	7	584
July	1999	2	15	31	29	11	3	4	1	4	1	100	2.4	1.0	3.6	2.6	2.6	7	602
August	1999	2	15	30	26	14	3	3	1	5	1	100	2.4	1.1	3.9	2.8	2.6	7	589
September	1999	1	13	30	29	14	3	3	0	5	1	100	2.6	1.3	4.0	2.7	2.8	6	576
October	1999	1	11	31	30	14	3	3	1	6	1	100	2.7	1.5	4.2	2.7	3.0	6	565
November	1999	1	11	29	32	12	4	4	1	5	1	100	2.7	1.4	4.2	2.7	3.0	7	578
December	1999	1	12	30	30	13	4	3	1	5	1	100	2.7	1.3	4.3	3.0	3.0	7	573
January	2000	1	14	25	33	14	4	3	1	5	0	100	2.8	1.3	4.3	3.0	3.1	7	571
February	2000	1	13	26	32	13	3	5	1	6	0	100	2.8	1.4	4.3	2.9	3.2	8	569
March	2000	1	11	24	33	14	4	6	1	5	1	100	3.0	1.7	4.5	2.9	3.5	9	598
April	2000	1	9	26	31	15	5	6	1	6	1	100	3.0	1.6	4.6	3.0	3.5	9	592
May	2000	1	8	25	31	17	4	6	1	5	0	100	3.1	1.7	4.8	3.1	3.6	8	599
June	2000	2	10	24	32	15	5	5	1	6	1	100	3.0	1.6	4.6	3.0	3.3	9	570
July	2000	2	12	24	31	15	3	6	2	5	1	100	2.9	1.5	4.6	3.1	3.3	11	573
August	2000	2	15	24	29	16	3	4	1	5	1	100	2.8	1.3	4.6	3.3	3.2	11	572
September	2000	1	16	24	28	17	3	4	2	6	0	100	2.8	1.3	4.7	3.4	3.3	12	603
October	2000	1	13	21	31	17	4	5	2	5	1	100	3.0	1.6	4.8	3.1	3.5	12	621
November	2000	1	11	20	31	18	5	6	2	6	1	100	3.1	1.8	4.9	3.1	3.7	11	626
December	2000	2	11	19	29	19	5	6	2	6	1	100	3.2	1.8	4.9	3.1	3.6	11	611
January	2001	3	13	21	28	16	5	5	1	6	1	100	3.0	1.4	4.8	3.3	3.3	11	600
February	2001	5	16	19	27	14	4	4	2	7	1	100	2.8	1.0	4.6	3.6	3.0	15	586
March	2001	6	18	19	26	14	3	4	2	7	1	100	2.7	0.7	4.5	3.9	2.9	16	616
April	2001	7	20	18	24	16	4	4	2	7	1	100	2.7	0.5	4.6	4.2	2.9	18	626
May	2001	6	16	17	26	16	5	4	2	7	0	100	2.9	0.9	4.7	3.8	3.1	15	636
June	2001	6	14	18	26	16	5	4	2	8	1	100	3.0	1.1	4.8	3.7	3.2	14	593
July	2001	7	13	19	25	14	5	5	2	10	1	100	2.8	1.1	4.7	3.7	3.1	14	585
August	2001	8	17	20	21	12	4	5	2	10	1	100	2.5	0.6	4.6	4.0	2.8	15	585
September	2001	9	18	19	21	13	3	5	2	9	1	100	2.5	0.4	4.6	4.2	2.7	17	610
October	2001	13	23	16	19	11	3	5	2	7	2	100	1.8	0.1	4.0	4.0	2.1	20	625
November	2001	16	28	14	17	10	2	4	2	6	2	100	1.2	-0.1	3.5	3.7	1.5	22	613
December	2001	20	31	13	15	7	2	4	1	5	2	100	0.6	-0.4	3.1	3.4	0.9	23	589
January	2002	17	32	13	16	8	2	4	1	6	2	100	1.0	-0.3	3.2	3.5	1.1	20	569
February	2002	12	30	16	17	10	3	5	0	7	1	100	1.5	-0.2	3.5	3.7	1.6	17	588
March	2002	7	29	17	19	12	2	4	1	8	2	100	1.9	0.0	3.7	3.7	2.1	14	601
April	2002	4	26	18	21	12	3	5	1	8	2	100	2.3	0.3	4.1	3.8	2.5	12	625
May	2002	3	22	20	24	13	3	5	1	8	2	100	2.6	0.6	4.4	3.8	2.8	12	605
June	2002	2	21	20	25	14	3	4	1	8	2	100	2.7	0.7	4.4	3.8	2.8	9	617
July	2002	2	23	20	24	14	2	3	1	8	2	100	2.5	0.6	4.1	3.6	2.7	9	605
August	2002	3	26	18	25	13	2	3	1	8	2	100	2.4	0.3	3.8	3.4	2.4	9	615

EDUCATION COLLEGE DEGREE

**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>	<u>PERCENT TO GO UP BY</u>									<u>Total</u>	<u>PERCENTILES</u>					<u>Variance</u>	<u>Cases</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>Median</u>		<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>			
September	2002	4	28	19	23	12	2	2	1	7	1	100	2.2	0.3	3.5	3.3	2.2	9	626
October	2002	4	28	19	20	12	3	4	0	8	2	100	2.2	0.2	3.9	3.7	2.3	10	623
November	2002	4	28	20	19	11	2	4	1	8	2	100	2.0	0.1	3.8	3.7	2.2	10	621
December	2002	6	29	17	20	10	2	5	0	9	2	100	2.0	0.0	3.9	3.9	2.2	12	602
January	2003	6	29	18	22	10	2	4	1	7	1	100	2.0	0.1	3.5	3.4	2.2	11	618
February	2003	6	24	19	21	12	5	5	1	7	1	100	2.3	0.4	4.1	3.7	2.6	13	629
March	2003	5	19	21	21	13	6	5	2	7	1	100	2.6	0.7	4.5	3.8	2.9	13	643
April	2003	6	18	21	21	13	6	5	2	7	1	100	2.6	0.7	4.8	4.1	2.9	16	646
May	2003	6	23	21	22	12	4	4	2	6	1	100	2.2	0.4	4.2	3.8	2.5	14	656
June	2003	6	28	20	21	10	3	4	1	6	1	100	1.9	0.0	3.7	3.6	2.2	13	654
July	2003	7	31	21	19	7	3	5	1	7	1	100	1.6	0.0	3.2	3.2	2.0	11	655
August	2003	7	29	21	19	7	3	5	0	7	1	100	1.7	0.0	3.2	3.1	2.0	10	637
September	2003	6	28	22	21	10	3	4	0	6	1	100	1.8	0.1	3.3	3.3	2.0	10	647
October	2003	4	23	22	24	12	3	4	1	6	1	100	2.3	0.3	3.7	3.4	2.4	9	652
November	2003	3	24	23	23	13	3	4	1	6	1	100	2.3	0.3	4.0	3.6	2.5	10	670
December	2003	3	22	23	23	13	3	4	1	7	1	100	2.4	0.5	4.1	3.6	2.6	9	676
January	2004	4	22	23	24	13	2	4	0	7	0	100	2.4	0.5	3.9	3.5	2.6	9	652
February	2004	3	22	24	25	13	3	5	0	6	0	100	2.4	0.5	4.0	3.5	2.7	9	603
March	2004	2	20	26	25	13	3	5	0	6	0	100	2.5	0.7	4.0	3.3	2.7	8	564
April	2004	1	17	24	27	14	4	5	1	7	0	100	2.7	1.0	4.4	3.4	3.1	9	530
May	2004	1	11	23	31	16	5	6	1	7	0	100	2.9	1.6	4.6	3.0	3.3	8	528
June	2004	1	12	18	33	17	5	6	1	7	0	100	3.1	1.7	4.9	3.2	3.5	8	537
July	2004	1	10	23	33	17	6	6	0	4	0	100	3.0	1.7	4.8	3.1	3.5	7	537
August	2004	1	11	26	32	13	4	6	0	5	0	100	2.9	1.4	4.5	3.1	3.2	7	524
September	2004	1	10	29	32	12	4	5	0	7	0	100	2.7	1.3	4.1	2.7	3.0	6	518
October	2004	1	12	24	32	13	6	3	0	8	0	100	2.8	1.4	4.2	2.8	3.0	7	517
November	2004	1	12	22	32	14	6	3	1	7	1	100	2.9	1.5	4.4	2.8	3.1	8	546
December	2004	2	12	21	31	16	7	4	1	6	1	100	3.0	1.6	4.8	3.1	3.3	8	551
January	2005	2	12	25	28	16	4	4	1	7	0	100	2.8	1.4	4.7	3.2	3.2	9	557
February	2005	2	14	26	27	15	4	3	1	9	0	100	2.7	1.3	4.3	3.0	3.0	8	534
March	2005	1	13	25	29	16	3	3	1	9	0	100	2.8	1.4	4.3	2.9	3.0	8	519
April	2005	1	11	22	33	18	4	3	0	7	0	100	3.0	1.7	4.4	2.6	3.2	6	523
May	2005	1	8	21	34	19	4	4	1	7	0	100	3.1	2.0	4.8	2.7	3.4	6	562
June	2005	1	6	27	32	18	5	5	1	6	0	100	3.0	1.9	4.7	2.8	3.5	6	574
July	2005	1	7	28	30	16	4	5	1	7	0	100	2.9	1.7	4.7	2.9	3.4	7	589
August	2005	1	7	28	28	16	4	7	1	8	0	100	3.0	1.7	4.8	3.0	3.5	8	585
September	2005	2	6	21	29	18	5	8	2	9	0	100	3.3	2.0	5.0	3.0	3.9	12	586
October	2005	2	6	18	28	20	5	8	4	8	0	100	3.6	2.3	5.2	2.9	4.3	18	574
November	2005	2	7	17	30	19	5	8	5	7	0	100	3.5	2.2	5.2	3.0	4.4	21	587
December	2005	3	8	21	29	18	5	6	4	6	0	100	3.3	1.9	5.0	3.2	4.0	19	577
January	2006	3	10	24	30	16	5	5	3	6	0	100	2.9	1.5	4.8	3.3	3.5	15	579
February	2006	2	10	23	30	18	5	4	1	6	0	100	3.0	1.7	4.8	3.1	3.4	10	537
March	2006	1	12	24	30	18	4	5	1	6	0	100	2.9	1.5	4.7	3.2	3.3	8	533
April	2006	1	9	24	31	17	5	6	1	6	0	100	3.0	1.8	4.8	3.0	3.5	9	534
May	2006	1	8	23	31	16	5	7	1	6	0	100	3.1	1.9	4.9	3.0	3.7	10	567
June	2006	1	5	22	32	18	6	7	1	6	1	100	3.3	2.1	5.0	2.9	3.9	10	577
July	2006	1	8	21	31	20	5	7	1	6	0	100	3.2	2.0	5.0	3.0	3.8	9	572
August	2006	1	9	22	31	21	5	6	1	5	0	100	3.3	1.9	5.0	3.0	3.7	9	537
September	2006	2	10	22	29	20	5	7	0	5	0	100	3.2	1.8	5.0	3.1	3.5	9	530
October	2006	2	11	22	29	20	5	7	0	3	0	100	3.1	1.7	4.9	3.2	3.5	8	534

EDUCATION COLLEGE DEGREE

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>	<u>PERCENT TO GO UP BY</u>									<u>Total</u>	<u>PERCENTILES</u>						<u>Cases</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>Median</u>		<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>		
November 2006	3	11	24	29	19	4	6	0	3	1	100	2.9	1.4	4.8	3.4	3.2	9	550	
December 2006	2	12	25	34	16	3	5	1	2	1	100	2.9	1.4	4.4	3.0	3.1	8	541	
January 2007	2	11	24	35	15	4	5	1	2	1	100	2.9	1.5	4.4	2.9	3.2	8	540	
February 2007	2	11	26	37	13	3	5	0	4	0	100	2.8	1.5	4.1	2.6	3.0	7	547	
March 2007	2	10	25	34	14	4	5	0	5	1	100	2.9	1.6	4.5	2.8	3.2	7	546	
April 2007	2	9	25	34	16	4	5	1	6	0	100	3.0	1.7	4.5	2.8	3.3	7	543	
May 2007	3	7	21	34	18	4	6	1	5	0	100	3.1	2.0	4.8	2.9	3.4	9	540	
June 2007	3	7	21	33	19	5	5	1	5	0	100	3.2	2.0	4.9	2.9	3.6	9	548	
July 2007	3	7	21	33	17	6	5	2	5	0	100	3.2	1.9	4.9	3.1	3.6	11	555	
August 2007	3	9	21	33	16	5	5	2	6	0	100	3.1	1.7	4.8	3.1	3.5	10	546	
September 2007	2	10	21	31	16	4	6	2	7	0	100	3.0	1.6	4.8	3.2	3.6	13	546	
October 2007	2	10	24	32	16	3	5	1	6	0	100	2.9	1.6	4.6	3.1	3.3	10	552	
November 2007	2	9	26	29	15	4	7	1	6	1	100	3.0	1.6	4.8	3.2	3.5	11	567	
December 2007	3	8	23	31	15	5	8	1	5	1	100	3.1	1.7	4.8	3.2	3.5	11	568	
January 2008	3	9	19	29	17	5	9	1	6	1	100	3.2	1.7	5.0	3.3	3.7	12	570	
February 2008	4	11	16	29	20	5	7	1	6	1	100	3.2	1.7	5.0	3.3	3.5	13	570	
March 2008	4	9	14	28	23	5	9	2	5	0	100	3.6	2.0	5.2	3.2	3.9	14	595	
April 2008	6	7	13	27	23	6	10	3	5	0	100	4.0	2.2	5.3	3.1	4.2	17	586	
May 2008	5	3	12	25	23	6	13	5	6	0	100	4.5	2.7	6.8	4.1	5.0	20	593	
June 2008	5	3	9	23	25	5	15	8	7	0	100	4.7	3.0	8.3	5.4	5.6	24	567	
July 2008	4	3	9	20	25	6	17	8	7	0	100	4.9	3.1	9.6	6.4	5.9	24	570	
August 2008	3	6	8	20	26	8	15	7	7	0	100	4.9	3.0	8.3	5.3	5.6	24	575	
September 2008	4	8	10	21	24	10	12	5	6	1	100	4.7	2.7	7.3	4.6	5.1	22	606	
October 2008	6	12	9	19	23	7	10	5	7	1	100	4.2	1.8	6.2	4.5	4.6	24	604	
November 2008	11	18	8	17	19	5	10	4	7	1	100	3.5	0.8	5.9	5.2	3.6	26	598	
December 2008	18	24	6	15	17	3	7	3	6	1	100	2.1	-0.4	5.2	5.6	2.3	28	572	
January 2009	21	30	6	15	14	4	4	2	4	1	100	1.0	-0.6	4.4	5.0	1.3	26	563	
February 2009	24	32	6	11	13	4	4	2	3	0	100	0.3	-0.7	4.4	5.1	0.9	29	560	
March 2009	22	32	7	11	11	5	5	3	3	1	100	0.4	-0.4	4.5	4.8	1.1	32	590	
April 2009	19	30	7	11	12	4	6	4	5	1	100	1.0	-0.4	4.8	5.2	1.7	33	625	
May 2009	14	29	9	15	13	4	6	3	5	1	100	1.7	-0.3	4.8	5.0	2.1	27	619	
June 2009	10	26	10	18	16	4	7	3	6	1	100	2.6	0.0	5.0	5.0	2.8	24	629	
July 2009	9	26	13	19	14	4	8	3	4	1	100	2.5	0.1	5.0	4.8	2.8	23	590	
August 2009	8	26	13	19	14	5	8	2	4	1	100	2.5	0.2	4.9	4.8	2.8	22	589	
September 2009	8	31	14	16	12	4	7	2	4	1	100	1.9	0.0	4.6	4.6	2.5	21	576	
October 2009	7	30	14	19	13	4	6	2	4	1	100	2.2	0.1	4.6	4.5	2.5	19	616	
November 2009	7	29	15	18	14	5	6	2	4	1	100	2.2	0.1	4.6	4.5	2.6	19	643	
December 2009	7	25	17	20	15	4	6	2	3	1	100	2.4	0.2	4.6	4.4	2.7	17	650	
January 2010	7	25	17	19	16	4	7	1	3	1	100	2.5	0.2	4.8	4.6	2.8	17	604	
February 2010	5	25	18	22	13	3	8	2	4	0	100	2.5	0.3	4.6	4.4	2.9	16	572	
March 2010	3	24	17	23	14	4	8	1	5	0	100	2.7	0.4	4.8	4.4	3.0	15	567	
April 2010	2	22	21	22	14	4	6	2	6	1	100	2.7	0.6	4.7	4.1	3.2	15	593	
May 2010	2	20	21	23	17	4	6	2	5	1	100	2.8	0.7	4.8	4.0	3.2	13	613	
June 2010	2	20	22	24	16	4	6	2	4	1	100	2.7	0.7	4.6	3.8	3.1	12	585	
July 2010	4	22	21	25	14	4	5	1	4	0	100	2.6	0.6	4.3	3.8	2.9	11	586	
August 2010	5	25	20	24	12	4	3	2	4	1	100	2.4	0.3	4.1	3.8	2.6	12	566	
September 2010	6	28	21	21	11	3	4	1	5	0	100	2.0	0.2	3.9	3.7	2.4	11	593	
October 2010	5	29	22	20	12	3	4	1	4	0	100	1.9	0.2	3.9	3.8	2.4	11	592	
November 2010	4	28	23	20	12	2	5	1	4	0	100	2.0	0.2	3.9	3.7	2.4	11	613	
December 2010	5	23	22	21	14	3	5	2	4	0	100	2.4	0.3	4.4	4.1	2.8	14	600	

EDUCATION COLLEGE DEGREE

TABLE 32
EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES					Cases	
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA		Median	25th	75th	Rng	Mean		Variance
January	2011	5	18	21	23	16	4	6	3	4	0	100	2.7	0.8	4.7	3.9	3.2	15	606
February	2011	5	14	20	24	18	5	6	3	5	0	100	3.0	1.1	4.9	3.9	3.5	16	588
March	2011	3	9	18	26	20	6	9	3	5	0	100	3.6	1.8	5.5	3.7	4.0	15	589
April	2011	2	8	18	27	21	5	11	3	6	0	100	3.6	2.0	5.6	3.6	4.2	14	597
May	2011	2	5	17	28	22	6	11	3	5	1	100	3.7	2.4	5.8	3.4	4.3	14	602
June	2011	3	8	19	29	19	7	8	3	4	1	100	3.3	1.9	5.3	3.3	4.0	14	620
July	2011	2	10	19	29	18	6	7	3	5	1	100	3.2	1.8	5.2	3.4	3.9	14	598
August	2011	2	13	19	27	16	6	7	3	6	0	100	3.2	1.5	5.1	3.6	3.8	15	599
September	2011	2	14	21	25	16	6	6	3	6	0	100	3.1	1.4	5.0	3.6	3.8	14	592
October	2011	2	14	22	26	16	7	7	2	5	1	100	3.0	1.3	5.0	3.7	3.6	12	610
November	2011	1	15	22	27	15	7	6	2	4	1	100	3.0	1.3	4.9	3.7	3.5	11	618
December	2011	2	16	21	27	16	6	6	1	5	1	100	3.0	1.2	4.9	3.7	3.4	11	597
January	2012	1	16	20	27	16	7	6	1	5	1	100	3.0	1.3	5.0	3.7	3.5	11	585
February	2012	1	16	21	27	17	6	6	2	5	0	100	3.0	1.4	5.0	3.6	3.6	12	580
March	2012	0	13	20	27	18	6	7	2	6	1	100	3.3	1.7	5.1	3.4	3.9	12	606
April	2012	0	12	20	27	19	5	6	3	7	1	100	3.3	1.8	5.1	3.3	3.9	12	615
May	2012	1	12	21	27	18	5	6	2	7	1	100	3.2	1.7	5.0	3.3	3.7	11	624
June	2012	2	14	22	27	17	5	5	2	6	1	100	2.9	1.3	4.8	3.5	3.3	11	598
July	2012	2	16	23	24	14	5	6	2	7	1	100	2.8	1.1	4.8	3.7	3.3	11	603
August	2012	3	14	22	25	13	6	8	2	7	0	100	2.9	1.2	5.0	3.7	3.4	13	597
September	2012	2	11	24	26	14	5	8	2	6	0	100	3.0	1.5	5.0	3.4	3.6	13	614
October	2012	2	10	26	27	15	5	7	2	5	1	100	3.0	1.5	4.9	3.4	3.6	13	627
November	2012	2	12	26	26	15	4	7	3	4	1	100	2.9	1.5	4.9	3.4	3.6	15	619
December	2012	2	13	26	26	14	4	6	2	6	2	100	2.8	1.4	4.8	3.4	3.5	15	616
January	2013	1	12	24	27	15	4	8	2	6	1	100	3.0	1.6	4.9	3.3	3.7	14	613
February	2013	1	11	25	28	16	4	6	2	7	0	100	3.0	1.6	4.8	3.2	3.6	11	628
March	2013	1	10	23	29	17	5	6	2	6	0	100	3.1	1.7	4.9	3.2	3.7	12	628
April	2013	1	10	26	29	17	4	5	2	5	0	100	3.0	1.6	4.8	3.2	3.5	11	640
May	2013	2	10	26	28	17	5	6	2	4	1	100	3.0	1.6	5.0	3.4	3.6	13	632
June	2013	1	11	28	25	16	3	7	2	4	1	100	2.8	1.3	4.9	3.5	3.5	12	631
July	2013	1	12	26	27	15	3	8	2	5	1	100	2.9	1.3	4.9	3.5	3.6	12	638
August	2013	1	13	27	29	14	4	6	1	5	0	100	2.8	1.2	4.6	3.3	3.4	11	654
September	2013	1	11	27	30	15	5	5	2	4	0	100	2.9	1.4	4.6	3.3	3.5	11	677
October	2013	1	11	29	30	14	5	4	2	3	0	100	2.8	1.3	4.5	3.2	3.3	10	682
November	2013	1	10	29	30	15	5	6	1	3	0	100	2.9	1.4	4.7	3.3	3.3	9	697
December	2013	1	10	31	30	12	5	5	1	4	0	100	2.7	1.3	4.5	3.2	3.2	9	708
January	2014	1	10	30	30	13	5	5	1	4	0	100	2.8	1.4	4.6	3.2	3.3	10	709
February	2014	1	10	27	31	14	5	4	2	4	1	100	2.9	1.4	4.6	3.1	3.4	11	713
March	2014	1	10	27	31	15	4	5	2	5	1	100	2.9	1.5	4.7	3.2	3.4	10	710
April	2014	1	10	27	29	14	5	5	2	5	1	100	2.9	1.5	4.7	3.2	3.4	10	713
May	2014	1	9	31	27	14	6	5	2	5	0	100	2.8	1.5	4.7	3.3	3.4	9	728
June	2014	1	10	30	27	15	6	5	2	4	1	100	2.9	1.5	4.8	3.3	3.5	9	748
July	2014	1	8	29	29	16	5	6	1	5	0	100	2.9	1.6	4.7	3.2	3.4	9	758
August	2014	1	8	27	30	16	5	7	1	5	0	100	3.0	1.6	4.8	3.2	3.5	9	750
September	2014	1	7	28	31	15	5	7	1	5	0	100	3.0	1.6	4.7	3.2	3.5	10	735
October	2014	1	10	28	32	13	5	6	2	4	1	100	2.9	1.4	4.5	3.1	3.4	10	725
November	2014	2	11	30	32	12	4	4	1	4	1	100	2.7	1.2	4.1	2.9	3.0	10	728
December	2014	4	12	28	32	12	3	3	1	4	1	100	2.7	1.1	4.0	2.9	2.8	9	746
January	2015	6	13	28	29	14	2	3	0	5	0	100	2.6	0.9	3.9	3.0	2.5	9	760

EDUCATION COLLEGE DEGREE

**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>	<u>PERCENT TO GO UP BY</u>								<u>Total</u>	<u>PERCENTILES</u>					<u>Cases</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>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>		<u>Variance</u>
February	2015	5	14	27	27	15	2	3	0	5	0	100	2.6	0.9	4.1	3.1	2.6	9	770
March	2015	4	14	29	26	14	4	4	1	6	0	100	2.6	1.0	4.2	3.2	2.8	9	763
April	2015	2	14	30	26	13	5	4	1	6	0	100	2.6	1.0	4.3	3.2	2.9	8	757
May	2015	2	14	32	25	12	4	4	1	5	1	100	2.5	1.0	4.2	3.2	3.0	9	729
June	2015	2	13	35	25	12	3	4	1	4	1	100	2.4	0.9	3.8	2.8	2.9	9	720
July	2015	1	13	35	26	11	3	5	2	4	0	100	2.4	1.1	4.0	2.9	3.0	10	718
August	2015	1	13	33	25	12	4	4	2	5	1	100	2.5	1.2	4.2	3.0	3.1	11	762
September	2015	1	12	32	26	13	4	4	2	5	1	100	2.6	1.2	4.4	3.2	3.1	11	749
October	2015	2	13	32	25	13	4	5	2	4	1	100	2.5	1.1	4.4	3.3	3.1	11	754
November	2015	2	14	32	25	12	3	6	1	4	0	100	2.5	1.0	4.2	3.2	2.9	9	716
December	2015	2	17	32	24	10	3	7	1	4	0	100	2.3	0.9	3.9	3.1	2.9	10	710
January	2016	2	16	33	25	10	3	5	1	5	0	100	2.3	0.9	3.7	2.8	2.8	9	704
February	2016	3	17	32	24	11	3	5	1	5	0	100	2.3	0.8	3.8	3.1	2.7	10	707
March	2016	3	16	30	24	13	2	5	1	6	0	100	2.4	0.8	4.1	3.3	2.8	9	730
April	2016	2	15	30	25	13	2	6	1	5	0	100	2.5	0.9	4.3	3.4	2.9	10	727
May	2016	1	16	33	25	11	3	5	1	5	0	100	2.4	0.9	3.9	3.0	2.9	8	758
June	2016	1	14	38	26	10	2	5	0	4	1	100	2.3	1.0	3.6	2.6	2.8	7	762
July	2016	1	14	37	25	10	3	4	0	5	1	100	2.2	0.9	3.7	2.7	2.7	7	749
August	2016	3	13	36	25	10	3	4	1	4	1	100	2.3	0.9	3.7	2.7	2.7	8	752
September	2016	3	14	36	23	10	4	4	1	5	0	100	2.3	0.9	3.7	2.8	2.6	9	771
October	2016	3	13	40	22	10	3	3	1	4	0	100	2.1	0.9	3.4	2.4	2.5	8	819
November	2016	2	13	43	21	11	3	3	1	3	0	100	2.0	0.9	3.4	2.4	2.5	7	856
December	2016	2	14	41	21	11	3	3	0	3	0	100	2.0	0.9	3.3	2.4	2.4	7	889
January	2017	2	15	38	23	11	3	4	1	3	1	100	2.2	0.9	3.5	2.6	2.6	8	904
February	2017	2	13	34	25	12	3	5	1	4	1	100	2.4	1.1	3.9	2.9	2.8	9	904
March	2017	2	12	33	25	12	3	6	1	5	1	100	2.5	1.2	4.3	3.1	3.1	10	893
April	2017	1	12	33	26	12	3	6	1	5	1	100	2.5	1.2	4.1	2.9	3.1	9	906
May	2017	1	13	35	25	11	2	5	1	5	1	100	2.4	1.1	3.7	2.7	2.9	9	917
June	2017	2	13	36	26	11	3	4	1	4	1	100	2.4	1.1	3.5	2.4	2.8	8	931
July	2017	2	13	35	26	11	3	4	1	4	0	100	2.4	1.1	3.6	2.6	2.8	8	952
August	2017	2	14	35	26	11	3	4	1	4	0	100	2.3	1.0	3.6	2.6	2.7	8	944
September	2017	2	13	34	25	12	3	4	1	5	0	100	2.4	1.0	3.9	2.9	2.8	8	956
October	2017	2	13	36	25	12	3	4	1	5	1	100	2.3	1.0	3.8	2.7	2.7	8	939
November	2017	2	13	37	24	11	3	4	1	4	1	100	2.3	1.1	3.8	2.7	2.7	7	943
December	2017	2	13	36	25	11	3	4	1	4	1	100	2.4	1.1	3.7	2.7	2.7	7	956
January	2018	2	11	35	27	12	3	5	1	4	0	100	2.5	1.1	3.9	2.8	2.8	8	974
February	2018	2	13	32	29	13	4	4	1	3	0	100	2.6	1.1	4.1	3.1	2.9	7	954
March	2018	1	11	33	30	13	3	4	1	3	0	100	2.7	1.2	4.2	3.0	3.0	8	924
April	2018	1	12	33	28	14	4	5	1	3	0	100	2.7	1.2	4.4	3.2	3.1	8	885
May	2018	1	9	33	29	14	3	6	1	4	0	100	2.7	1.4	4.3	3.0	3.1	8	892
June	2018	0	10	31	30	13	3	5	1	6	0	100	2.7	1.3	4.3	3.0	3.1	8	905
July	2018	1	9	29	29	14	3	6	1	7	0	100	2.8	1.4	4.4	3.0	3.3	8	937
August	2018	1	11	27	27	15	4	6	2	7	0	100	2.9	1.3	4.7	3.4	3.5	11	928
September	2018	1	10	29	26	15	3	6	3	6	0	100	2.9	1.4	4.7	3.3	3.6	11	918
October	2018	1	10	30	27	14	4	5	3	5	0	100	2.8	1.4	4.7	3.3	3.6	11	911
November	2018	0	9	32	28	13	3	5	2	6	1	100	2.8	1.4	4.6	3.1	3.4	10	908
December	2018	1	10	30	29	12	4	5	2	7	0	100	2.8	1.4	4.4	3.0	3.3	9	905
January	2019	1	10	30	29	12	3	4	2	7	1	100	2.7	1.3	4.2	2.8	3.1	8	911
February	2019	2	11	32	28	12	3	4	1	6	0	100	2.6	1.3	4.0	2.7	3.0	8	931
March	2019	2	11	34	27	13	3	4	1	5	0	100	2.5	1.2	3.9	2.7	2.8	8	952

EDUCATION COLLEGE DEGREE

**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>	<u>PERCENT TO GO UP BY</u>								<u>Total</u>	<u>PERCENTILES</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>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
April	2019	2	11	37	26	12	3	4	1	4	0	100	2.4	1.1	3.6	2.5	2.8	7	943
May	2019	2	11	34	28	11	4	4	1	5	1	100	2.5	1.2	3.8	2.5	2.9	7	924
June	2019	1	11	32	27	12	4	5	1	6	1	100	2.6	1.2	4.1	2.9	3.1	8	925
July	2019	2	11	30	28	12	4	6	1	6	1	100	2.7	1.3	4.3	3.0	3.2	9	929
August	2019	2	11	34	25	13	4	6	1	4	0	100	2.6	1.2	4.5	3.3	3.1	9	955
September	2019	2	11	33	24	14	5	6	1	4	0	100	2.6	1.3	4.6	3.3	3.2	9	951
October	2019	1	12	32	23	15	4	6	1	4	0	100	2.6	1.2	4.7	3.5	3.2	10	988
November	2019	1	13	31	25	13	4	6	2	5	1	100	2.6	1.2	4.4	3.3	3.2	10	985
December	2019	1	13	34	25	11	3	5	2	5	1	100	2.4	1.0	3.9	2.9	2.8	9	993
January	2020	2	13	36	26	10	3	4	1	5	1	100	2.3	1.0	3.6	2.5	2.7	8	976
February	2020	2	13	37	25	11	3	4	1	5	1	100	2.3	1.0	3.5	2.4	2.7	7	996
March	2020	5	15	31	23	11	3	5	1	4	1	100	2.3	0.8	3.9	3.0	2.6	10	1049
April	2020	10	19	23	19	12	3	6	3	5	1	100	2.0	0.4	4.4	4.0	2.4	18	1068
May	2020	14	22	15	15	11	4	9	3	6	1	100	2.1	0.0	4.9	4.9	2.4	25	1065
June	2020	14	22	12	15	12	4	10	3	6	1	100	2.3	0.0	5.1	5.1	2.6	26	1015
July	2020	10	21	13	18	10	5	11	2	8	2	100	2.7	0.2	5.2	5.0	3.1	23	987
August	2020	8	20	15	19	12	6	9	2	7	2	100	2.8	0.3	5.2	4.9	3.2	20	1029
September	2020	6	20	17	19	14	5	9	2	6	1	100	2.8	0.4	5.2	4.8	3.3	19	1037
October	2020	5	22	20	18	16	4	7	1	4	1	100	2.5	0.4	4.9	4.5	3.0	16	1058
November	2020	4	23	22	17	16	4	7	2	5	1	100	2.4	0.4	4.7	4.3	2.9	14	1011
December	2020	5	21	24	18	13	4	5	1	6	1	100	2.3	0.4	4.5	4.0	2.7	13	980
January	2021	5	19	23	20	13	5	6	2	7	1	100	2.5	0.6	4.6	4.1	2.9	14	952
February	2021	4	18	23	22	12	5	6	2	8	0	100	2.6	0.8	4.6	3.9	3.1	14	940
March	2021	3	16	23	22	13	5	7	3	8	0	100	2.8	1.0	4.9	4.0	3.5	14	961
April	2021	2	13	24	22	13	5	8	3	8	1	100	2.9	1.2	5.0	3.8	3.7	14	989
May	2021	2	10	23	23	14	7	9	4	8	1	100	3.3	1.6	5.7	4.1	4.3	17	983
June	2021	3	7	20	25	16	7	9	6	7	0	100	3.5	2.0	5.8	3.8	4.7	23	976
July	2021	3	6	16	25	18	9	11	7	6	0	100	4.0	2.3	6.4	4.1	5.2	27	924
August	2021	4	6	16	25	18	8	10	7	6	0	100	3.8	2.3	6.0	3.6	5.1	29	928
September	2021	4	6	15	25	19	9	10	7	5	1	100	4.1	2.4	6.4	4.0	5.2	31	941
October	2021	5	6	16	24	18	8	9	8	5	0	100	4.0	2.3	6.4	4.1	5.1	33	961
November	2021	5	6	14	21	19	9	10	9	6	0	100	4.5	2.4	7.3	4.9	5.5	37	971
December	2021	5	8	13	20	18	11	11	9	5	0	100	4.5	2.2	7.4	5.2	5.4	36	943
January	2022	5	8	12	20	19	12	11	10	5	0	100	4.7	2.4	7.5	5.1	5.6	37	937
February	2022	5	8	12	22	18	12	11	8	4	0	100	4.6	2.4	7.0	4.6	5.2	31	915
March	2022	4	6	11	21	19	13	11	10	5	0	100	4.8	2.7	7.9	5.1	5.9	36	933
April	2022	4	7	10	20	18	13	12	11	5	0	100	4.9	2.7	8.7	5.9	6.4	48	932
May	2022	5	8	8	16	18	15	13	12	5	0	100	5.1	2.7	9.6	6.8	6.7	57	949
June	2022	6	10	8	15	17	16	13	11	4	0	100	5.1	2.6	9.5	6.9	6.6	62	935
July	2022	6	10	8	15	17	16	13	11	3	1	100	5.1	2.6	9.6	7.0	6.7	71	928
August	2022	8	11	8	15	17	16	12	10	2	1	100	4.9	2.1	8.9	6.8	6.3	70	900
September	2022	9	14	9	15	16	15	11	9	2	1	100	4.4	1.3	7.9	6.6	5.7	72	896
October	2022	9	15	10	14	17	14	11	8	2	1	100	4.3	0.9	7.3	6.5	5.0	55	876
November	2022	8	16	9	14	16	14	10	9	3	1	100	4.3	1.0	7.5	6.5	5.1	55	885
December	2022	9	15	9	16	16	14	9	9	3	0	100	4.4	1.1	7.4	6.4	5.2	54	875
January	2023	10	17	8	18	14	13	9	9	3	0	100	4.0	0.7	7.1	6.3	4.9	54	908
February	2023	10	18	9	18	15	11	10	7	2	0	100	3.6	0.3	6.6	6.2	4.7	53	914
March	2023	11	18	9	18	16	10	9	6	3	0	100	3.4	0.2	6.2	5.9	4.2	44	909
April	2023	11	16	10	16	18	10	9	6	3	0	100	3.6	0.3	6.0	5.7	4.2	44	886
May	2023	10	17	11	18	18	10	7	6	3	0	100	3.6	0.4	5.7	5.3	4.2	40	889

EDUCATION COLLEGE DEGREE

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>	<u>PERCENT TO GO UP BY</u>									<u>Total</u>	<u>PERCENTILES</u>						<u>Cases</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>Median</u>		<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>		
June 2023	8	18	12	19	17	9	8	6	3	0	100	3.6	0.4	5.7	5.2	4.2	42	896	
July 2023	8	19	13	22	16	8	7	4	3	0	100	3.2	0.4	5.2	4.8	3.9	41	931	
August 2023	9	18	12	23	17	7	7	4	2	1	100	3.1	0.4	5.2	4.8	3.8	39	931	
September 2023	8	19	13	23	16	6	7	3	2	1	100	3.0	0.4	5.1	4.7	3.7	35	936	
October 2023	7	19	12	23	15	7	8	5	2	1	100	3.1	0.5	5.3	4.8	4.1	38	913	
November 2023	7	18	11	23	16	9	8	6	2	0	100	3.3	0.7	5.4	4.7	4.3	40	906	
December 2023	8	17	11	25	16	9	6	6	2	1	100	3.3	0.7	5.3	4.6	4.3	45	925	

EDUCATION COLLEGE DEGREE

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							Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	
March 1981	8	11	4	5	13	19	23	8	6	3	100	7.4	4.6	10.1	5.5	7.1	39	498	
September 1981	6	10	3	7	16	23	21	9	4	2	100	7.0	4.7	10.0	5.3	7.5	41	446	
March 1982	5	8	6	9	17	25	19	5	4	2	100	6.4	4.2	9.5	5.3	6.7	31	513	
September 1982	5	5	9	12	19	26	13	7	4	2	100	5.4	3.1	8.4	5.3	6.3	33	543	
March 1983	4	3	9	18	21	22	12	5	2	5	100	5.1	3.2	7.3	4.1	5.9	34	516	
September 1983	3	2	9	19	22	20	12	5	4	3	100	5.1	3.1	7.3	4.2	6.1	43	514	
March 1984	2	2	10	17	24	21	13	4	6	2	100	5.1	3.3	7.7	4.4	6.0	28	540	
September 1984	1	3	8	24	17	21	14	5	3	3	100	5.4	3.2	8.1	4.9	6.2	26	559	
March 1985	2	1	14	22	26	16	8	5	4	2	100	4.8	3.0	6.6	3.7	5.8	41	491	
September 1985	3	4	13	26	27	14	8	3	2	1	100	4.7	2.8	5.9	3.1	5.2	33	463	
June 1990	4	2	20	29	28	10	4	1	2	1	100	3.9	2.4	5.2	2.8	4.3	19	477	
July 1990	4	1	18	27	30	10	5	1	2	1	100	4.2	2.5	5.2	2.7	4.5	19	465	
August 1990	3	1	16	27	27	14	7	2	3	1	100	4.5	2.8	5.6	2.9	4.6	15	461	
September 1990	3	1	18	27	21	16	7	2	4	2	100	4.3	2.6	5.7	3.1	4.5	12	455	
October 1990	4	1	16	27	21	15	7	3	4	2	100	4.3	2.6	5.7	3.1	4.6	15	458	
November 1990	4	1	17	25	24	13	7	3	3	2	100	4.4	2.6	5.8	3.2	4.8	15	466	
December 1990	5	2	17	23	26	12	7	4	3	1	100	4.5	2.5	5.8	3.3	4.7	20	459	
January 1991	3	3	18	24	26	12	8	3	3	1	100	4.5	2.5	5.7	3.3	4.8	21	476	
February 1991	2	4	18	23	26	11	7	2	4	2	100	4.4	2.4	5.4	3.0	4.6	20	468	
March 1991	1	4	17	24	26	13	7	2	4	2	100	4.5	2.6	5.4	2.9	4.8	23	496	
April 1991	2	3	18	24	26	12	6	3	4	2	100	4.4	2.5	5.4	2.9	4.9	30	459	
May 1991	2	2	17	26	28	10	6	3	3	2	100	4.4	2.6	5.4	2.8	5.0	33	469	
June 1991	2	1	16	26	30	9	7	4	2	2	100	4.5	2.7	5.4	2.7	5.2	33	443	
July 1991	2	3	17	26	28	10	8	3	1	2	100	4.4	2.5	5.4	2.8	4.9	24	475	
August 1991	2	2	19	26	28	9	6	3	3	1	100	4.3	2.4	5.4	2.9	4.8	26	475	
September 1991	3	2	20	29	27	9	4	2	2	1	100	4.0	2.2	5.2	2.9	4.1	18	508	
October 1991	3	2	19	30	27	10	3	1	3	1	100	3.8	2.4	5.2	2.7	4.0	15	498	
November 1991	5	3	18	30	25	10	4	1	2	1	100	3.7	2.3	5.2	2.9	3.8	13	500	
December 1991	4	4	18	30	26	10	5	2	2	1	100	3.8	2.4	5.2	2.8	4.1	16	460	
January 1992	4	3	19	30	24	9	6	3	2	1	100	3.8	2.4	5.2	2.8	4.2	17	468	
February 1992	2	3	19	33	24	8	5	3	2	1	100	3.6	2.4	5.1	2.7	4.2	17	476	
March 1992	2	4	18	33	22	9	6	2	3	1	100	3.6	2.5	5.2	2.7	4.3	16	519	
April 1992	2	4	17	32	25	10	6	1	3	1	100	3.8	2.5	5.2	2.6	4.3	16	516	
May 1992	1	3	18	31	25	10	6	2	4	1	100	4.0	2.6	5.2	2.6	4.5	15	506	
June 1992	2	1	22	30	23	10	6	1	3	1	100	3.8	2.4	5.2	2.8	4.3	13	487	
July 1992	2	2	24	30	22	9	6	1	3	0	100	3.6	2.2	5.2	2.9	4.1	12	499	
August 1992	2	2	24	29	21	10	6	1	3	1	100	3.5	2.2	5.2	3.0	4.1	15	509	
September 1992	3	3	22	30	22	9	6	2	3	1	100	3.5	2.1	5.2	3.0	4.3	24	527	
October 1992	4	3	22	30	21	7	5	3	3	1	100	3.5	2.1	5.1	3.0	4.2	26	531	
November 1992	5	3	21	29	21	7	5	3	5	1	100	3.5	2.1	5.1	3.0	4.0	22	538	
December 1992	4	2	20	30	21	8	5	3	5	1	100	3.5	2.3	5.1	2.9	4.3	31	542	

EDUCATION COLLEGE DEGREE

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

Date of Survey	Year	Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean		
January	1993	4	2	18	32	21	8	5	3	5	2	100	3.5	2.4	5.2	2.8	4.6	37	550
February	1993	4	2	17	34	21	8	5	4	3	2	100	3.6	2.5	5.2	2.7	4.9	43	557
March	1993	4	2	18	34	23	7	5	3	3	1	100	3.6	2.4	5.1	2.7	4.4	26	538
April	1993	4	2	18	34	22	8	4	3	3	2	100	3.6	2.4	5.1	2.7	4.2	21	528
May	1993	4	1	20	33	20	7	4	3	4	3	100	3.5	2.2	5.1	2.8	4.2	25	511
June	1993	4	1	19	31	20	8	5	4	4	4	100	3.6	2.4	5.2	2.8	4.4	27	524
July	1993	3	1	22	32	19	8	5	4	5	3	100	3.6	2.3	5.1	2.8	4.4	25	538
August	1993	3	2	20	32	19	8	4	3	6	3	100	3.5	2.3	5.1	2.8	4.2	16	556
September	1993	2	3	24	34	16	6	4	3	5	3	100	3.3	2.1	4.8	2.7	3.9	14	551
October	1993	2	3	25	34	15	7	4	2	5	3	100	3.2	2.0	4.8	2.8	3.8	13	536
November	1993	2	2	27	35	16	8	4	2	4	1	100	3.1	2.0	4.7	2.8	3.7	10	518
December	1993	3	1	21	37	19	8	4	2	5	1	100	3.3	2.3	4.9	2.7	3.9	13	521
January	1994	3	2	19	38	20	7	3	2	5	1	100	3.3	2.4	4.9	2.6	3.8	15	515
February	1994	4	2	21	37	20	5	2	2	5	1	100	3.2	2.3	4.8	2.6	3.8	24	534
March	1994	3	2	23	36	20	5	2	2	5	1	100	3.2	2.2	4.8	2.7	3.8	26	540
April	1994	3	1	24	36	19	6	4	3	4	1	100	3.2	2.2	4.9	2.7	4.1	28	552
May	1994	2	1	24	35	19	7	4	2	4	1	100	3.3	2.2	5.0	2.8	4.1	23	547
June	1994	2	2	24	34	19	7	5	2	4	2	100	3.2	2.1	5.0	2.9	4.0	16	544
July	1994	3	2	23	35	19	6	4	2	4	2	100	3.2	2.1	5.0	2.8	3.8	17	535
August	1994	2	2	21	36	18	6	5	2	5	3	100	3.3	2.3	5.0	2.6	4.0	19	541
September	1994	2	1	23	39	15	6	5	2	4	2	100	3.2	2.3	4.8	2.4	4.2	27	546
October	1994	2	1	23	37	17	6	5	2	4	2	100	3.3	2.3	4.8	2.5	4.1	24	552
November	1994	2	2	24	38	17	7	4	2	4	1	100	3.3	2.2	4.8	2.6	3.9	17	556
December	1994	2	2	25	33	19	7	3	2	6	1	100	3.3	2.0	4.9	2.8	3.8	15	570
January	1995	2	1	24	35	16	8	3	1	7	1	100	3.2	2.1	4.8	2.7	3.8	14	566
February	1995	3	2	25	35	15	6	3	1	7	2	100	3.1	2.0	4.7	2.7	3.6	15	559
March	1995	3	1	23	41	14	6	3	1	5	2	100	3.1	2.2	4.6	2.3	3.5	10	546
April	1995	3	1	25	39	17	5	4	1	4	2	100	3.2	2.2	4.7	2.6	3.7	11	555
May	1995	2	0	25	39	20	5	4	1	4	1	100	3.2	2.3	4.8	2.6	3.7	8	541
June	1995	2	1	27	38	19	4	3	1	5	2	100	3.2	2.1	4.7	2.6	3.8	15	548
July	1995	1	1	26	40	18	3	2	1	5	2	100	3.1	2.1	4.5	2.4	3.7	14	561
August	1995	2	2	27	39	16	3	2	2	5	2	100	3.0	1.9	4.4	2.4	3.6	22	588
September	1995	2	2	28	38	14	3	3	2	7	1	100	3.0	1.8	4.3	2.5	3.6	23	593
October	1995	3	2	30	37	14	3	3	2	6	1	100	2.9	1.7	4.3	2.6	3.5	23	576
November	1995	2	1	29	35	17	4	3	1	6	1	100	3.1	1.9	4.5	2.6	3.6	16	539
December	1995	2	1	29	34	19	4	4	0	5	2	100	3.1	1.9	4.7	2.7	3.5	7	523
January	1996	2	1	28	33	19	5	4	0	6	3	100	3.2	2.0	4.7	2.7	3.5	6	516
February	1996	2	1	26	38	16	3	4	1	6	2	100	3.1	2.1	4.5	2.4	3.4	7	534
March	1996	3	1	24	39	16	4	4	1	6	2	100	3.2	2.1	4.6	2.5	3.5	9	551
April	1996	4	1	25	40	15	4	3	1	5	2	100	3.0	2.0	4.3	2.3	3.3	9	546
May	1996	3	1	29	37	16	4	2	1	6	1	100	3.0	1.8	4.4	2.6	3.3	10	529
June	1996	2	1	33	36	16	3	2	1	5	1	100	2.9	1.7	4.2	2.6	3.2	8	508
July	1996	1	1	31	36	16	4	3	1	5	2	100	2.9	1.8	4.5	2.7	3.4	8	526
August	1996	1	2	29	36	16	4	3	1	3	3	100	3.0	1.9	4.6	2.7	3.5	9	529
September	1996	1	1	26	39	18	4	4	1	3	2	100	3.1	2.2	4.8	2.6	3.6	8	540
October	1996	1	2	27	41	18	4	3	1	3	1	100	3.1	2.1	4.6	2.5	3.5	9	530
November	1996	1	1	28	42	18	3	3	1	2	0	100	3.1	2.0	4.5	2.4	3.4	8	516
December	1996	2	1	31	39	17	3	2	1	3	1	100	3.0	1.8	4.4	2.6	3.3	9	509
January	1997	2	0	32	36	18	3	4	1	4	1	100	3.0	1.8	4.6	2.8	3.4	9	535

EDUCATION COLLEGE DEGREE

**TABLE 33
EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)**

Date of Survey	Year	Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
February	1997	1	2	32	37	15	3	3	0	5	2	100	2.9	1.8	4.3	2.5	3.3	7	559		
March	1997	1	2	30	40	15	3	3	0	5	1	100	3.0	1.9	4.2	2.3	3.3	6	550		
April	1997	2	2	31	39	14	3	2	0	5	1	100	2.9	1.8	4.1	2.2	3.1	6	527		
May	1997	3	1	31	39	15	4	3	1	4	0	100	2.9	1.9	4.3	2.4	3.2	8	513		
June	1997	3	1	31	38	14	4	3	1	4	0	100	2.9	1.8	4.3	2.5	3.3	9	513		
July	1997	2	1	30	38	16	4	3	1	4	1	100	3.0	1.9	4.5	2.6	3.4	10	490		
August	1997	1	1	32	37	15	3	3	2	5	1	100	3.0	1.8	4.4	2.6	3.4	11	512		
September	1997	1	1	33	37	15	3	2	1	6	1	100	3.0	1.8	4.3	2.6	3.3	9	527		
October	1997	3	1	30	39	12	4	3	1	6	1	100	3.0	1.8	4.2	2.4	3.3	9	545		
November	1997	3	1	28	39	14	3	3	1	5	2	100	3.0	1.9	4.4	2.4	3.3	8	529		
December	1997	3	2	29	36	14	3	4	2	5	3	100	2.9	1.8	4.3	2.5	3.3	9	518		
January	1998	3	3	29	33	16	2	4	1	5	4	100	2.9	1.6	4.4	2.8	3.1	8	522		
February	1998	3	4	32	31	13	3	3	0	7	4	100	2.7	1.4	4.1	2.6	2.9	7	537		
March	1998	3	4	32	34	12	3	2	0	8	3	100	2.7	1.4	4.0	2.6	2.8	6	550		
April	1998	2	3	36	33	10	3	2	0	9	2	100	2.6	1.5	3.8	2.3	2.9	5	562		
May	1998	2	2	34	32	12	2	2	0	11	2	100	2.7	1.6	3.9	2.4	2.9	5	547		
June	1998	2	2	34	30	14	2	3	0	11	2	100	2.7	1.6	4.1	2.5	3.0	5	531		
July	1998	2	2	33	32	13	4	2	0	10	2	100	2.8	1.6	4.1	2.6	3.0	4	557		
August	1998	1	2	34	32	12	4	2	0	10	2	100	2.8	1.7	4.0	2.4	3.1	5	569		
September	1998	1	2	34	35	10	5	2	0	9	2	100	2.8	1.7	3.8	2.1	3.0	4	589		
October	1998	2	2	33	36	9	3	2	0	11	2	100	2.7	1.7	3.6	1.9	3.0	4	553		
November	1998	3	2	33	37	8	5	2	0	8	2	100	2.7	1.6	3.7	2.1	2.9	5	555		
December	1998	3	2	33	36	9	5	2	0	7	3	100	2.7	1.5	3.8	2.3	2.9	5	554		
January	1999	3	1	33	34	12	6	3	0	6	2	100	2.8	1.6	4.2	2.7	3.1	6	569		
February	1999	1	1	32	33	14	5	3	0	7	2	100	2.9	1.7	4.5	2.8	3.2	5	560		
March	1999	1	1	32	34	13	4	4	0	8	2	100	2.9	1.7	4.3	2.6	3.2	5	555		
April	1999	1	2	35	34	11	3	3	0	8	3	100	2.7	1.5	3.8	2.3	2.9	4	544		
May	1999	3	2	34	37	10	2	3	0	6	3	100	2.7	1.5	3.6	2.1	2.8	4	574		
June	1999	2	2	37	35	13	2	3	0	5	2	100	2.7	1.4	3.8	2.4	2.8	4	584		
July	1999	2	1	35	36	13	3	3	0	4	2	100	2.8	1.5	4.0	2.5	3.0	4	602		
August	1999	2	2	35	36	14	3	2	0	5	1	100	2.8	1.5	3.9	2.4	2.9	4	589		
September	1999	3	1	33	37	12	3	4	0	6	1	100	2.9	1.6	4.0	2.4	3.0	5	576		
October	1999	2	2	34	35	12	2	4	0	7	2	100	2.8	1.4	4.0	2.5	3.0	6	565		
November	1999	1	1	33	35	14	3	4	0	7	2	100	2.9	1.6	4.3	2.6	3.2	6	578		
December	1999	1	1	35	36	13	2	2	0	8	2	100	2.8	1.7	4.0	2.4	3.1	4	573		
January	2000	1	2	32	38	15	2	2	0	7	1	100	2.9	1.8	4.2	2.4	3.1	4	571		
February	2000	2	2	33	38	13	1	3	0	7	1	100	2.8	1.7	3.9	2.2	3.1	5	569		
March	2000	1	2	31	39	13	2	4	0	6	2	100	2.9	1.8	4.2	2.4	3.3	5	598		
April	2000	2	1	33	37	12	2	3	0	7	3	100	2.8	1.6	4.0	2.4	3.1	5	592		
May	2000	2	2	31	39	12	4	3	0	5	2	100	2.9	1.8	4.1	2.4	3.2	5	599		
June	2000	2	2	31	38	12	3	2	0	6	2	100	2.9	1.6	4.0	2.5	3.0	5	570		
July	2000	3	3	31	39	11	4	3	0	5	1	100	2.9	1.7	4.0	2.3	3.1	6	573		
August	2000	2	3	33	37	11	3	3	1	6	1	100	2.8	1.6	4.1	2.5	3.2	8	572		
September	2000	1	3	32	37	13	3	3	1	5	1	100	2.8	1.8	4.2	2.4	3.3	8	603		
October	2000	1	3	30	34	16	3	4	1	6	2	100	3.0	1.9	4.6	2.7	3.5	8	621		
November	2000	2	2	28	35	16	4	4	1	6	3	100	3.0	2.0	4.6	2.6	3.5	8	626		
December	2000	3	1	27	35	14	5	4	1	7	2	100	3.1	2.0	4.6	2.6	3.5	8	611		
January	2001	3	1	28	36	13	4	4	1	7	2	100	3.0	1.9	4.3	2.4	3.3	8	600		
February	2001	3	2	28	36	14	4	4	1	7	3	100	2.9	1.9	4.3	2.4	3.3	7	586		

EDUCATION COLLEGE DEGREE

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	PERCENTILES						Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean	Variance		
March 2001	2	2	30	34	14	4	4	1	6	3	100	2.9	1.8	4.3	2.5	3.2	6	616	
April 2001	2	2	29	35	14	4	4	1	5	4	100	3.0	1.8	4.5	2.7	3.4	6	626	
May 2001	3	2	28	38	14	3	4	1	5	3	100	3.0	1.8	4.3	2.6	3.3	6	636	
June 2001	2	2	27	40	13	2	3	0	7	3	100	2.9	1.8	4.0	2.2	3.1	5	593	
July 2001	3	3	28	39	11	2	2	0	9	2	100	2.8	1.7	3.7	2.0	3.0	5	585	
August 2001	3	3	27	37	12	2	2	1	11	2	100	2.9	1.8	4.0	2.1	3.1	6	585	
September 2001	3	4	28	35	12	3	3	1	9	2	100	2.9	1.7	4.2	2.5	3.2	7	610	
October 2001	3	5	29	34	12	2	4	1	8	2	100	2.8	1.7	4.1	2.4	3.1	7	625	
November 2001	2	7	31	33	11	2	3	0	8	2	100	2.7	1.5	3.7	2.2	2.8	6	613	
December 2001	2	6	32	32	12	2	3	0	8	2	100	2.7	1.6	3.7	2.2	2.8	6	589	
January 2002	2	5	33	32	11	2	3	0	9	4	100	2.7	1.6	3.8	2.1	2.9	6	569	
February 2002	2	3	33	32	11	3	4	1	8	4	100	2.8	1.7	4.1	2.4	3.1	7	588	
March 2002	2	3	34	31	10	4	3	1	9	3	100	2.7	1.6	4.1	2.5	3.1	6	601	
April 2002	2	2	32	32	12	5	3	1	8	2	100	2.8	1.7	4.3	2.6	3.3	7	625	
May 2002	2	2	31	34	12	5	3	1	8	2	100	2.9	1.7	4.2	2.5	3.3	6	605	
June 2002	1	2	27	38	13	4	3	1	8	2	100	2.9	1.8	4.2	2.3	3.3	6	617	
July 2002	3	1	29	38	12	4	4	0	8	2	100	2.9	1.8	4.0	2.1	3.2	6	605	
August 2002	3	1	30	38	9	5	3	1	9	2	100	2.8	1.8	3.8	2.0	3.1	6	615	
September 2002	4	2	35	33	9	3	3	1	9	2	100	2.6	1.6	3.6	2.0	2.8	7	626	
October 2002	4	3	32	31	10	4	4	1	9	2	100	2.7	1.5	4.0	2.4	2.9	8	623	
November 2002	4	4	33	30	11	2	4	1	10	2	100	2.6	1.5	3.9	2.3	2.9	7	621	
December 2002	3	4	29	32	13	3	4	0	11	2	100	2.8	1.7	4.2	2.5	3.0	6	602	
January 2003	2	3	33	33	11	3	3	0	11	2	100	2.7	1.7	3.8	2.1	2.9	6	618	
February 2003	2	2	32	34	12	4	3	0	8	2	100	2.8	1.7	4.1	2.4	3.0	6	629	
March 2003	3	2	33	35	10	4	3	0	7	2	100	2.8	1.7	3.8	2.1	2.9	6	643	
April 2003	3	3	32	34	13	4	3	1	7	2	100	2.8	1.7	4.1	2.4	3.0	7	646	
May 2003	4	3	34	33	13	3	2	1	7	2	100	2.7	1.5	3.8	2.3	2.8	7	656	
June 2003	3	3	34	31	14	3	2	1	7	2	100	2.7	1.4	4.2	2.7	2.9	7	654	
July 2003	2	3	38	29	13	3	3	1	7	2	100	2.6	1.4	3.8	2.5	2.9	6	655	
August 2003	3	3	37	30	11	3	4	1	6	2	100	2.6	1.4	3.9	2.5	2.9	6	637	
September 2003	4	3	38	31	11	2	3	1	6	2	100	2.5	1.5	3.5	2.1	2.7	6	647	
October 2003	5	3	33	34	11	2	3	1	6	2	100	2.7	1.5	3.8	2.3	2.8	6	652	
November 2003	3	3	34	33	13	2	4	0	7	2	100	2.7	1.5	3.9	2.4	3.0	6	670	
December 2003	2	2	33	34	13	2	4	0	7	2	100	2.8	1.5	4.1	2.5	3.1	6	676	
January 2004	2	2	35	33	13	2	4	0	7	2	100	2.8	1.6	4.1	2.5	3.1	6	652	
February 2004	2	2	33	35	12	3	4	0	7	1	100	2.8	1.6	3.9	2.3	3.1	6	603	
March 2004	2	2	32	34	12	4	4	1	7	2	100	2.8	1.6	4.0	2.4	3.1	6	564	
April 2004	2	1	32	36	11	4	3	0	9	1	100	2.8	1.7	3.8	2.1	3.1	6	530	
May 2004	2	1	34	35	11	4	3	1	8	2	100	2.8	1.8	3.9	2.2	3.1	6	528	
June 2004	1	1	34	38	10	4	2	0	8	2	100	2.8	1.8	3.8	2.0	3.1	5	537	
July 2004	1	2	33	39	12	3	3	0	6	1	100	2.8	1.7	3.7	2.0	3.0	5	537	
August 2004	1	2	35	39	9	2	3	0	7	1	100	2.7	1.7	3.5	1.9	2.9	4	524	
September 2004	3	3	35	40	9	2	2	0	6	1	100	2.7	1.5	3.4	1.8	2.8	4	518	
October 2004	2	3	33	40	9	3	1	0	6	1	100	2.7	1.7	3.6	1.9	2.8	4	517	
November 2004	2	3	29	43	10	3	2	0	6	2	100	2.9	1.7	3.6	1.9	2.9	4	546	
December 2004	1	2	31	41	10	3	3	0	7	2	100	2.9	1.8	3.7	1.9	3.1	5	551	
January 2005	1	1	36	37	11	3	3	0	7	2	100	2.8	1.7	3.8	2.1	3.0	5	557	
February 2005	1	1	38	34	10	3	2	1	8	2	100	2.7	1.6	3.8	2.2	2.9	6	534	
March 2005	3	1	36	35	11	3	2	0	7	1	100	2.7	1.6	3.8	2.2	2.8	5	519	

EDUCATION COLLEGE DEGREE

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	PERCENTILES						Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean	Variance		
April	2005	3	1	33	39	12	3	2	0	6	1	100	2.8	1.8	3.8	2.0	2.9	4	523
May	2005	3	1	32	38	14	4	2	0	5	1	100	2.9	1.9	4.1	2.2	3.0	4	562
June	2005	1	1	33	37	14	5	3	0	5	1	100	2.9	1.9	4.2	2.4	3.2	5	574
July	2005	1	2	35	34	13	4	3	0	6	1	100	2.8	1.7	4.1	2.4	3.1	5	589
August	2005	1	2	36	33	13	4	2	0	6	2	100	2.8	1.7	3.9	2.3	3.1	5	585
September	2005	2	3	32	35	13	4	3	1	7	2	100	2.9	1.8	4.1	2.4	3.2	6	586
October	2005	2	3	31	35	13	4	4	1	6	1	100	2.9	1.8	4.3	2.5	3.3	6	574
November	2005	2	2	28	37	15	4	4	1	6	1	100	3.0	1.9	4.5	2.6	3.4	7	587
December	2005	3	2	31	36	16	3	2	1	6	1	100	2.9	1.8	4.3	2.6	3.2	7	577
January	2006	3	2	30	38	15	1	3	1	6	2	100	2.9	1.8	4.2	2.4	3.1	6	579
February	2006	2	2	29	39	15	2	3	1	5	2	100	2.9	1.8	4.2	2.4	3.2	6	537
March	2006	2	2	30	38	15	2	3	1	6	2	100	2.9	1.8	4.1	2.3	3.2	6	533
April	2006	2	1	30	38	15	3	2	1	6	2	100	2.9	1.9	4.2	2.3	3.2	6	534
May	2006	2	1	28	36	16	4	4	1	8	2	100	3.0	2.0	4.4	2.5	3.4	7	567
June	2006	2	1	29	35	17	3	4	0	6	2	100	3.0	2.0	4.5	2.6	3.4	6	577
July	2006	2	1	30	36	16	3	3	0	7	1	100	3.0	1.9	4.4	2.4	3.3	5	572
August	2006	1	2	31	38	15	2	4	0	6	1	100	3.0	1.9	4.2	2.4	3.2	5	537
September	2006	2	2	29	39	14	3	4	0	6	1	100	3.0	1.9	4.3	2.5	3.3	5	530
October	2006	2	2	29	39	14	4	5	0	4	1	100	3.0	1.9	4.4	2.6	3.3	6	534
November	2006	3	2	31	37	15	4	4	0	4	1	100	2.9	1.7	4.4	2.7	3.1	6	550
December	2006	3	2	30	40	13	4	4	0	3	2	100	3.0	1.7	4.2	2.5	3.1	7	541
January	2007	3	2	28	42	12	3	4	1	4	2	100	3.0	1.9	4.2	2.3	3.3	7	540
February	2007	2	1	27	45	11	2	4	1	5	2	100	3.0	2.0	3.9	1.9	3.3	6	547
March	2007	2	1	28	44	11	2	3	1	6	1	100	2.9	1.9	3.8	1.9	3.2	6	546
April	2007	2	2	29	42	12	3	3	0	5	2	100	2.9	1.9	3.9	2.0	3.2	5	543
May	2007	2	2	28	43	13	4	3	0	4	1	100	3.0	2.0	4.1	2.1	3.2	5	540
June	2007	2	2	28	43	13	5	3	0	4	1	100	3.0	2.0	4.1	2.1	3.2	5	548
July	2007	2	1	28	42	12	4	3	1	5	1	100	3.0	2.0	4.2	2.2	3.3	6	555
August	2007	2	1	29	40	10	5	3	1	7	1	100	2.9	1.9	3.9	2.0	3.2	6	546
September	2007	3	2	29	38	11	4	2	2	7	2	100	2.9	1.7	4.0	2.3	3.2	7	546
October	2007	3	2	32	40	11	3	2	0	6	1	100	2.8	1.7	3.7	2.0	3.0	4	552
November	2007	4	2	31	39	11	3	4	0	5	1	100	2.9	1.7	3.9	2.3	3.1	6	567
December	2007	3	3	31	39	12	3	4	0	4	1	100	2.9	1.8	4.0	2.3	3.1	6	568
January	2008	3	2	29	39	12	3	4	0	6	1	100	3.0	1.8	4.2	2.4	3.2	6	570
February	2008	3	3	30	38	13	3	2	0	6	1	100	2.9	1.7	4.0	2.3	3.0	5	570
March	2008	4	2	30	38	12	4	3	0	6	1	100	2.9	1.8	4.0	2.2	3.1	5	595
April	2008	5	3	27	38	13	4	3	0	5	1	100	2.9	1.8	4.2	2.3	3.1	6	586
May	2008	5	3	22	40	15	5	3	0	5	2	100	3.1	2.1	4.5	2.4	3.3	7	593
June	2008	5	3	20	36	16	6	4	1	6	2	100	3.2	2.1	4.8	2.7	3.5	9	567
July	2008	6	4	19	34	18	5	4	1	7	2	100	3.2	1.9	4.8	3.0	3.4	10	570
August	2008	6	4	20	35	16	4	5	1	6	2	100	3.1	1.7	4.7	3.1	3.3	10	575
September	2008	7	3	20	38	15	4	5	1	6	3	100	3.1	1.7	4.5	2.8	3.1	8	606
October	2008	6	3	23	35	14	5	5	0	6	2	100	3.0	1.8	4.6	2.8	3.2	8	604
November	2008	6	4	25	33	15	5	5	0	6	1	100	2.9	1.7	4.6	2.9	3.1	9	598
December	2008	6	6	27	33	15	5	3	0	5	1	100	2.8	1.6	4.3	2.7	2.9	8	572
January	2009	4	5	31	34	13	4	2	1	4	1	100	2.8	1.5	4.1	2.6	2.9	8	563
February	2009	5	4	28	33	16	5	3	1	5	2	100	2.9	1.6	4.3	2.6	3.1	8	560
March	2009	5	4	29	30	15	5	4	1	6	2	100	3.0	1.6	4.5	2.9	3.2	8	590
April	2009	5	4	26	29	17	5	4	1	7	2	100	3.0	1.7	4.7	3.0	3.3	9	625

EDUCATION COLLEGE DEGREE

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	PERCENTILES					Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean	Variance	
May 2009	5	5	27	30	15	5	4	1	7	2	100	2.9	1.6	4.6	3.0	3.1	9	619
June 2009	4	4	26	33	15	5	4	1	7	1	100	3.0	1.8	4.6	2.8	3.2	8	629
July 2009	4	3	28	32	14	5	4	1	8	1	100	2.9	1.7	4.5	2.8	3.2	8	590
August 2009	3	3	30	34	13	5	4	1	7	1	100	3.0	1.8	4.5	2.7	3.3	8	589
September 2009	4	3	32	32	13	4	5	0	7	1	100	2.8	1.7	4.3	2.7	3.2	8	576
October 2009	4	4	30	33	14	4	4	0	5	1	100	2.8	1.6	4.3	2.7	3.0	7	616
November 2009	5	3	31	31	16	5	4	0	4	1	100	2.8	1.5	4.4	2.9	3.0	7	643
December 2009	4	3	32	30	17	5	3	1	4	1	100	2.8	1.5	4.6	3.1	3.1	7	650
January 2010	3	2	32	33	17	4	3	0	4	1	100	2.9	1.7	4.5	2.8	3.2	7	604
February 2010	3	3	30	33	15	4	4	1	6	1	100	2.9	1.7	4.5	2.8	3.3	8	572
March 2010	3	3	32	33	13	3	5	0	6	2	100	2.8	1.6	4.3	2.7	3.2	7	567
April 2010	3	2	34	33	13	3	5	1	5	2	100	2.8	1.6	4.2	2.6	3.2	7	593
May 2010	1	2	35	36	14	2	4	0	3	1	100	2.8	1.7	4.0	2.3	3.1	5	613
June 2010	2	2	33	38	14	4	3	0	3	1	100	2.9	1.7	4.0	2.3	3.1	5	585
July 2010	3	3	33	36	15	4	4	0	3	1	100	2.9	1.6	4.3	2.7	3.1	6	586
August 2010	4	3	33	35	13	4	3	0	4	1	100	2.8	1.5	4.0	2.6	3.0	6	566
September 2010	3	3	37	32	13	3	3	0	4	1	100	2.6	1.5	3.9	2.4	2.9	6	593
October 2010	3	3	38	33	11	3	2	0	5	1	100	2.6	1.5	3.6	2.2	2.8	5	592
November 2010	2	3	38	32	13	3	2	1	5	1	100	2.6	1.5	3.8	2.3	2.9	5	613
December 2010	3	2	35	34	13	3	2	1	6	1	100	2.7	1.6	4.0	2.4	3.0	6	600
January 2011	3	2	34	34	13	2	3	1	6	1	100	2.8	1.7	4.1	2.4	3.1	6	606
February 2011	3	2	35	33	12	2	4	1	6	2	100	2.7	1.6	4.0	2.4	3.0	6	588
March 2011	4	2	33	33	13	3	4	1	5	2	100	2.8	1.6	4.1	2.6	3.0	7	589
April 2011	5	2	32	33	13	4	4	0	5	1	100	2.8	1.5	4.1	2.7	3.0	7	597
May 2011	5	2	31	34	14	4	3	0	5	1	100	2.8	1.6	4.2	2.6	3.0	7	602
June 2011	4	2	32	34	13	3	4	1	5	2	100	2.8	1.6	4.1	2.6	3.1	7	620
July 2011	3	3	33	34	12	3	4	1	5	2	100	2.8	1.6	4.1	2.5	3.0	7	598
August 2011	3	3	32	33	12	3	5	1	6	2	100	2.8	1.6	4.2	2.5	3.2	8	599
September 2011	3	4	33	34	13	3	4	0	5	2	100	2.8	1.7	4.1	2.3	3.0	7	592
October 2011	4	3	33	36	14	2	3	0	4	1	100	2.8	1.6	4.1	2.4	3.0	6	610
November 2011	4	3	33	37	13	3	3	0	3	1	100	2.8	1.6	3.9	2.3	2.9	5	618
December 2011	4	3	36	37	10	3	2	0	4	1	100	2.7	1.5	3.6	2.1	2.8	4	597
January 2012	4	3	37	35	10	4	2	0	4	1	100	2.6	1.5	3.5	2.0	2.8	5	585
February 2012	4	2	35	33	13	3	2	0	6	1	100	2.7	1.5	3.8	2.3	2.9	5	580
March 2012	3	2	31	33	17	3	2	1	7	1	100	2.8	1.7	4.3	2.6	3.1	6	606
April 2012	4	2	26	36	17	3	2	2	6	2	100	3.0	1.9	4.5	2.6	3.3	7	615
May 2012	3	2	29	36	16	4	2	1	5	2	100	2.9	1.8	4.4	2.6	3.2	7	624
June 2012	4	2	31	36	14	3	3	1	4	3	100	2.8	1.6	4.0	2.4	3.0	6	598
July 2012	3	3	36	30	14	3	3	0	5	3	100	2.7	1.5	4.0	2.5	2.9	5	603
August 2012	4	3	34	29	13	3	3	1	7	3	100	2.7	1.4	4.1	2.6	2.9	6	597
September 2012	4	2	33	32	12	3	3	1	7	3	100	2.7	1.5	4.1	2.6	3.0	8	614
October 2012	5	2	31	34	12	4	2	1	6	2	100	2.8	1.5	3.9	2.5	2.9	8	627
November 2012	5	1	33	35	11	4	4	1	5	2	100	2.8	1.6	4.0	2.4	3.1	9	619
December 2012	4	2	34	32	12	4	4	1	5	1	100	2.8	1.5	4.2	2.7	3.1	9	616
January 2013	3	2	34	31	13	5	5	1	5	1	100	2.8	1.6	4.5	2.9	3.3	9	613
February 2013	3	2	36	31	13	4	4	0	6	1	100	2.7	1.4	4.3	2.9	3.1	7	628
March 2013	3	1	35	32	13	3	5	0	5	2	100	2.8	1.5	4.3	2.8	3.2	7	628
April 2013	2	1	36	33	14	3	4	0	6	2	100	2.8	1.5	4.2	2.7	3.1	6	640
May 2013	2	2	35	34	13	3	5	1	4	1	100	2.8	1.7	4.3	2.6	3.3	8	632

EDUCATION COLLEGE DEGREE

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	PERCENTILES					Cases	
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean	Variance		
June	2013	2	2	40	30	12	4	4	1	5	1	100	2.7	1.5	4.3	2.8	3.3	8	631
July	2013	1	2	40	30	11	3	6	1	5	1	100	2.7	1.5	4.1	2.6	3.3	8	638
August	2013	1	2	40	30	13	4	4	1	5	1	100	2.7	1.4	4.1	2.7	3.1	6	654
September	2013	1	2	36	34	13	4	3	1	5	1	100	2.8	1.5	4.1	2.7	3.2	7	677
October	2013	2	2	36	33	13	5	3	1	4	1	100	2.8	1.5	4.2	2.8	3.1	7	682
November	2013	2	2	36	34	13	4	4	1	4	1	100	2.8	1.5	4.0	2.6	3.2	7	697
December	2013	2	2	37	35	11	3	4	1	4	1	100	2.7	1.5	3.8	2.4	3.1	7	708
January	2014	2	2	35	38	10	3	3	2	4	2	100	2.8	1.6	3.7	2.1	3.2	7	709
February	2014	2	2	34	38	10	4	3	2	5	1	100	2.8	1.6	3.8	2.2	3.2	7	713
March	2014	2	2	34	38	10	3	2	1	5	1	100	2.8	1.6	3.8	2.1	3.0	6	710
April	2014	2	2	37	34	12	3	3	0	6	1	100	2.7	1.6	3.9	2.3	3.0	6	713
May	2014	2	2	40	33	11	4	3	0	5	1	100	2.6	1.6	3.7	2.1	3.0	6	728
June	2014	1	2	39	34	11	4	3	1	5	1	100	2.7	1.6	3.7	2.1	3.1	6	748
July	2014	1	2	39	35	10	4	3	1	5	1	100	2.7	1.6	3.6	2.0	3.1	6	758
August	2014	2	2	36	37	9	4	3	0	6	1	100	2.8	1.5	3.7	2.1	3.0	6	750
September	2014	2	2	38	34	10	5	3	0	6	1	100	2.7	1.5	3.8	2.2	3.0	5	735
October	2014	3	2	39	34	10	5	2	0	5	1	100	2.6	1.5	3.6	2.1	2.9	6	725
November	2014	3	2	40	33	12	4	2	0	4	1	100	2.6	1.5	3.7	2.2	2.9	5	728
December	2014	3	2	37	36	11	2	2	0	4	1	100	2.7	1.6	3.6	2.0	2.9	5	746
January	2015	2	2	36	37	12	2	2	0	6	1	100	2.7	1.6	3.6	2.0	2.9	4	760
February	2015	3	1	39	35	11	2	3	0	6	1	100	2.6	1.6	3.5	2.0	2.9	5	770
March	2015	2	1	40	34	11	3	2	1	6	1	100	2.6	1.6	3.6	2.0	2.9	5	763
April	2015	2	1	41	33	12	3	2	1	5	1	100	2.6	1.6	3.6	2.0	2.9	5	757
May	2015	1	1	40	35	10	3	3	1	5	1	100	2.7	1.5	3.6	2.0	3.0	6	729
June	2015	2	2	41	34	10	3	3	1	4	1	100	2.6	1.5	3.5	2.0	2.9	5	720
July	2015	2	2	40	34	9	3	4	1	5	1	100	2.6	1.5	3.5	2.0	3.0	6	718
August	2015	2	1	39	34	10	3	3	1	6	1	100	2.7	1.6	3.6	2.0	3.0	6	762
September	2015	2	1	39	33	11	3	3	1	6	1	100	2.7	1.5	3.6	2.0	3.0	6	749
October	2015	2	2	42	32	10	3	2	1	4	1	100	2.6	1.4	3.5	2.1	2.8	6	754
November	2015	2	2	45	32	10	1	3	0	4	1	100	2.5	1.3	3.4	2.0	2.7	5	716
December	2015	1	2	46	33	8	2	3	0	3	1	100	2.4	1.3	3.3	2.0	2.7	5	710
January	2016	1	2	44	33	8	3	3	0	4	1	100	2.5	1.4	3.4	2.0	2.8	5	704
February	2016	1	1	43	33	9	4	3	0	4	1	100	2.6	1.4	3.5	2.0	2.9	6	707
March	2016	2	2	43	31	10	4	3	0	5	1	100	2.5	1.4	3.5	2.1	2.9	6	730
April	2016	2	2	45	30	10	3	2	0	4	1	100	2.4	1.3	3.4	2.1	2.7	5	727
May	2016	2	1	46	31	10	3	2	0	4	1	100	2.4	1.2	3.4	2.2	2.6	4	758
June	2016	3	1	46	32	10	2	1	0	4	2	100	2.4	1.2	3.3	2.1	2.5	3	762
July	2016	2	2	44	32	10	2	1	0	5	1	100	2.4	1.2	3.4	2.2	2.6	4	749
August	2016	3	2	44	32	9	2	2	0	5	1	100	2.4	1.3	3.3	2.1	2.6	4	752
September	2016	2	2	45	31	8	3	2	1	5	1	100	2.4	1.3	3.3	2.1	2.6	5	771
October	2016	3	1	48	30	8	2	2	0	4	1	100	2.3	1.3	3.2	2.0	2.5	4	819
November	2016	2	1	49	30	8	3	2	1	3	1	100	2.3	1.2	3.3	2.0	2.6	5	856
December	2016	3	2	48	28	8	3	2	1	3	1	100	2.2	1.2	3.3	2.1	2.5	6	889
January	2017	4	2	46	29	9	3	2	1	4	1	100	2.3	1.2	3.4	2.2	2.6	6	904
February	2017	5	2	44	30	9	2	2	1	5	1	100	2.4	1.2	3.4	2.1	2.6	5	904
March	2017	4	2	43	30	9	2	3	0	5	1	100	2.4	1.3	3.5	2.2	2.6	5	893
April	2017	3	2	44	30	8	3	3	0	5	2	100	2.4	1.3	3.4	2.1	2.6	5	906
May	2017	3	2	45	28	7	3	3	0	6	2	100	2.3	1.3	3.4	2.1	2.6	5	917
June	2017	3	2	45	30	8	3	2	0	5	2	100	2.4	1.3	3.3	2.0	2.5	5	931

EDUCATION COLLEGE DEGREE

**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									PERCENTILES						Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	
July 2017	3	2	44	31	8	3	3	0	5	2	100	2.4	1.3	3.3	2.0	2.6	5	952
August 2017	3	2	44	32	8	2	3	0	4	1	100	2.4	1.3	3.3	2.0	2.6	5	944
September 2017	3	2	46	30	8	3	3	0	4	2	100	2.3	1.2	3.3	2.1	2.7	6	956
October 2017	3	2	46	30	7	2	3	0	4	2	100	2.3	1.3	3.3	2.0	2.7	6	939
November 2017	2	2	47	31	6	3	3	1	4	2	100	2.3	1.3	3.3	2.0	2.7	6	943
December 2017	3	2	46	32	7	2	2	0	4	2	100	2.4	1.4	3.3	2.0	2.6	5	956
January 2018	3	2	45	33	8	2	1	0	4	2	100	2.4	1.4	3.3	1.9	2.5	5	974
February 2018	3	2	43	34	10	2	1	0	4	1	100	2.5	1.4	3.4	1.9	2.5	4	954
March 2018	3	2	42	35	10	2	2	0	3	0	100	2.5	1.4	3.4	2.0	2.6	4	924
April 2018	3	2	43	33	11	2	2	0	3	1	100	2.5	1.3	3.4	2.0	2.7	4	885
May 2018	3	1	45	32	10	3	2	0	4	1	100	2.4	1.4	3.4	2.0	2.6	4	892
June 2018	2	2	44	32	9	3	2	0	5	1	100	2.4	1.3	3.3	2.0	2.6	4	905
July 2018	2	1	44	30	9	3	2	0	6	2	100	2.4	1.4	3.3	1.9	2.7	4	937
August 2018	2	2	42	28	10	3	2	1	7	2	100	2.5	1.4	3.5	2.1	2.8	5	928
September 2018	2	1	42	30	10	3	2	1	6	3	100	2.5	1.4	3.5	2.1	2.8	5	918
October 2018	3	1	43	32	9	3	2	1	5	3	100	2.5	1.5	3.5	2.0	2.7	5	911
November 2018	2	1	43	35	6	2	2	1	5	3	100	2.4	1.4	3.3	1.8	2.7	5	908
December 2018	2	2	44	33	6	2	2	0	7	2	100	2.4	1.4	3.3	1.8	2.7	5	905
January 2019	2	2	41	35	6	2	3	1	6	1	100	2.5	1.4	3.4	1.9	2.8	6	911
February 2019	3	2	44	31	7	3	3	0	6	1	100	2.4	1.4	3.4	2.0	2.7	6	931
March 2019	3	2	45	32	7	3	2	1	4	1	100	2.4	1.3	3.3	2.0	2.6	5	952
April 2019	3	2	49	28	7	3	2	1	4	3	100	2.2	1.3	3.2	1.9	2.6	5	943
May 2019	2	2	46	33	7	2	1	1	4	3	100	2.4	1.4	3.3	1.9	2.6	4	924
June 2019	3	2	46	32	7	1	2	0	4	3	100	2.3	1.3	3.3	2.0	2.6	5	925
July 2019	4	2	42	35	7	2	2	0	4	2	100	2.4	1.3	3.3	2.0	2.5	5	929
August 2019	5	2	41	34	9	2	2	0	3	2	100	2.4	1.3	3.3	2.1	2.5	5	955
September 2019	4	2	41	33	10	3	1	0	3	2	100	2.5	1.4	3.4	2.0	2.6	5	951
October 2019	4	3	43	32	9	2	1	0	3	2	100	2.4	1.3	3.3	2.0	2.5	5	988
November 2019	3	2	45	30	8	2	2	1	4	2	100	2.3	1.3	3.3	2.0	2.6	5	985
December 2019	3	2	47	29	7	2	3	1	4	2	100	2.2	1.2	3.2	2.1	2.6	5	993
January 2020	2	2	47	30	7	2	3	0	4	2	100	2.3	1.3	3.3	2.0	2.7	5	976
February 2020	3	2	46	29	8	3	2	0	5	2	100	2.3	1.3	3.2	2.0	2.6	5	996
March 2020	2	2	44	30	10	3	2	1	5	2	100	2.4	1.4	3.3	2.0	2.7	5	1049
April 2020	3	3	42	30	10	2	2	1	5	1	100	2.4	1.4	3.4	2.0	2.6	6	1068
May 2020	3	3	40	31	10	3	2	1	6	1	100	2.5	1.4	3.5	2.0	2.7	6	1065
June 2020	3	4	39	31	10	3	2	0	5	2	100	2.5	1.4	3.4	2.0	2.7	5	1015
July 2020	3	3	38	33	9	3	2	1	6	2	100	2.5	1.5	3.5	2.0	2.7	5	987
August 2020	4	4	38	32	11	3	2	0	5	2	100	2.5	1.4	3.6	2.1	2.7	5	1029
September 2020	3	4	35	33	12	3	2	0	6	1	100	2.7	1.5	3.8	2.2	2.8	5	1037
October 2020	3	4	38	33	11	3	2	0	4	2	100	2.6	1.4	3.6	2.2	2.7	5	1058
November 2020	2	4	40	33	9	2	2	0	5	2	100	2.5	1.4	3.4	2.1	2.6	5	1011
December 2020	3	3	43	33	7	2	2	1	5	2	100	2.4	1.3	3.3	2.0	2.6	5	980
January 2021	3	2	42	32	8	3	2	1	6	1	100	2.5	1.4	3.4	2.0	2.7	6	952
February 2021	3	2	41	31	9	3	2	1	7	1	100	2.5	1.4	3.5	2.1	2.8	6	940
March 2021	3	2	39	30	10	4	4	0	7	1	100	2.6	1.4	3.6	2.2	2.9	6	961
April 2021	1	2	40	30	11	4	3	0	7	2	100	2.6	1.5	3.7	2.2	2.9	5	989
May 2021	2	2	36	30	13	5	4	0	7	2	100	2.7	1.6	4.0	2.4	3.1	6	983
June 2021	3	2	35	30	13	5	4	1	5	2	100	2.7	1.6	4.1	2.5	3.1	7	976
July 2021	4	3	32	31	12	5	5	1	5	2	100	2.8	1.6	4.4	2.8	3.2	9	924

EDUCATION COLLEGE DEGREE

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								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
August	2021	5	3	34	30	10	4	5	2	5	3	100	2.7	1.5	4.1	2.5	3.2	11	928		
September	2021	4	3	34	29	11	5	4	2	5	2	100	2.7	1.5	4.2	2.7	3.2	11	941		
October	2021	5	3	34	29	11	4	5	2	4	3	100	2.7	1.4	4.2	2.7	3.2	11	961		
November	2021	6	3	31	29	12	5	5	2	5	2	100	2.8	1.5	4.6	3.0	3.3	12	971		
December	2021	6	5	30	29	11	4	5	2	4	3	100	2.8	1.5	4.4	2.9	3.3	13	943		
January	2022	6	4	27	33	12	5	4	2	5	2	100	2.9	1.6	4.4	2.8	3.3	13	937		
February	2022	7	4	27	33	12	4	4	2	4	2	100	2.9	1.6	4.4	2.8	3.2	13	915		
March	2022	8	4	24	32	12	5	4	3	5	2	100	2.9	1.6	4.6	3.0	3.4	16	933		
April	2022	10	6	22	29	12	5	5	3	5	2	100	2.9	1.3	4.7	3.4	3.4	19	932		
May	2022	11	7	20	28	13	6	5	3	4	3	100	2.9	1.3	4.8	3.5	3.4	19	949		
June	2022	13	7	20	25	15	7	5	2	4	3	100	2.9	1.1	4.8	3.8	3.2	18	935		
July	2022	14	7	19	25	15	7	4	2	3	3	100	2.9	0.9	4.8	3.9	3.1	21	928		
August	2022	14	7	21	27	14	6	4	2	3	3	100	2.8	0.7	4.6	3.8	3.0	22	900		
September	2022	13	8	22	28	12	4	4	2	3	3	100	2.7	0.7	4.4	3.7	3.0	22	896		
October	2022	13	8	23	29	11	4	4	2	4	2	100	2.7	0.8	4.3	3.5	2.9	20	876		
November	2022	13	8	21	30	11	5	4	2	4	2	100	2.7	0.9	4.4	3.5	2.9	21	885		
December	2022	13	7	20	33	10	5	5	2	4	2	100	2.8	1.0	4.3	3.3	3.0	23	875		
January	2023	11	6	21	35	12	3	4	2	4	2	100	2.9	1.3	4.3	3.1	3.1	21	908		
February	2023	12	5	23	35	11	4	4	2	3	2	100	2.8	1.2	4.2	2.9	3.0	21	914		
March	2023	11	6	24	34	12	4	2	2	3	2	100	2.8	1.3	4.1	2.9	2.9	19	909		
April	2023	10	6	25	33	10	6	3	2	3	2	100	2.7	1.2	4.1	2.9	3.0	22	886		
May	2023	9	7	24	34	11	5	3	2	3	2	100	2.8	1.3	4.2	2.9	3.2	24	889		
June	2023	9	6	22	35	12	5	4	2	3	2	100	2.9	1.3	4.3	3.0	3.2	22	896		
July	2023	8	5	24	35	13	4	4	2	3	3	100	2.9	1.4	4.4	2.9	3.3	23	931		
August	2023	8	4	25	34	13	4	4	2	3	3	100	2.8	1.4	4.4	3.0	3.2	21	931		
September	2023	8	5	27	33	13	4	3	2	2	4	100	2.8	1.5	4.2	2.8	3.2	20	936		
October	2023	9	6	25	33	12	4	3	2	2	3	100	2.8	1.3	4.2	2.9	3.2	19	913		
November	2023	10	6	23	34	13	4	4	2	2	2	100	2.9	1.5	4.4	2.8	3.2	20	906		
December	2023	10	5	22	35	12	5	3	2	3	3	100	2.9	1.5	4.4	2.8	3.2	21	925		

EDUCATION COLLEGE DEGREE

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	9	55	34	3	100	75	605
April 1978	7	50	41	2	100	67	633
May 1978	7	50	40	3	100	67	652
June 1978	7	48	42	3	100	65	620
July 1978	6	48	42	4	100	64	622
August 1978	4	48	43	4	100	61	581
September 1978	4	46	45	5	100	59	587
October 1978	4	49	42	4	100	62	608
November 1978	5	51	39	5	100	66	678
December 1978	5	54	36	5	100	69	683
January 1979	6	55	35	5	100	71	677
February 1979	6	54	36	4	100	71	629
March 1979	6	53	37	3	100	69	615
April 1979	7	50	41	2	100	66	631
May 1979	6	47	45	2	100	60	667
June 1979	5	46	48	2	100	57	755
July 1979	4	43	50	2	100	54	815
August 1979	5	41	53	1	100	52	754
September 1979	4	45	49	2	100	55	724
October 1979	4	45	50	1	100	54	719
November 1979	6	47	46	1	100	59	788
December 1979	6	46	47	1	100	59	772
January 1980	8	48	43	1	100	64	696
February 1980	6	50	43	1	100	62	589
March 1980	5	46	47	1	100	58	500
April 1980	4	45	50	1	100	53	497
May 1980	5	41	52	2	100	53	448
June 1980	6	43	49	2	100	56	475
July 1980	6	42	51	1	100	55	465
August 1980	5	40	55	1	100	50	443
September 1980	6	37	56	2	100	50	425
October 1980	6	39	52	3	100	54	436
November 1980	7	39	51	3	100	56	449
December 1980	5	41	52	2	100	53	457
January 1981	5	37	56	3	100	49	453
February 1981	9	35	49	7	100	61	446
March 1981	15	35	42	9	100	73	498
April 1981	24	38	29	9	100	95	487
May 1981	28	44	23	5	100	104	492
June 1981	34	45	17	4	100	117	506
July 1981	35	46	17	2	100	119	493
August 1981	39	43	18	1	100	121	488
September 1981	38	41	19	1	100	119	446
October 1981	39	38	20	2	100	119	466
November 1981	35	42	20	3	100	115	485
December 1981	35	43	19	2	100	116	530
January 1982	35	45	18	2	100	117	533
February 1982	37	39	22	2	100	115	536

EDUCATION COLLEGE DEGREE

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>
March 1982	33	39	26	2	100	107	513
April 1982	28	38	31	3	100	97	522
May 1982	26	40	31	3	100	95	548
June 1982	26	41	31	3	100	95	575
July 1982	25	42	31	3	100	94	575
August 1982	22	42	32	4	100	89	566
September 1982	21	43	33	4	100	88	543
October 1982	23	41	32	4	100	91	548
November 1982	25	41	30	4	100	94	545
December 1982	27	41	29	3	100	98	565
January 1983	23	43	31	3	100	93	560
February 1983	22	43	31	4	100	90	547
March 1983	21	45	30	4	100	91	516
April 1983	24	49	24	3	100	100	537
May 1983	25	54	19	2	100	106	553
June 1983	27	54	18	2	100	109	603
July 1983	28	54	17	1	100	111	568
August 1983	33	48	17	1	100	116	531
September 1983	35	49	15	1	100	120	514
October 1983	37	44	18	1	100	118	524
November 1983	35	46	18	1	100	118	550
December 1983	32	46	21	1	100	111	529
January 1984	34	47	18	1	100	116	519
February 1984	35	46	17	2	100	118	523
March 1984	41	43	15	1	100	126	540
April 1984	39	43	16	2	100	123	543
May 1984	38	43	17	1	100	121	538
June 1984	34	47	17	1	100	117	537
July 1984	35	45	19	1	100	116	532
August 1984	37	43	18	2	100	119	567
September 1984	42	39	17	2	100	125	559
October 1984	46	38	15	1	100	131	575
November 1984	43	43	14	0	100	128	534
December 1984	41	43	15	0	100	126	543
January 1985	39	44	16	1	100	124	505
February 1985	43	41	16	1	100	127	525
March 1985	43	40	15	1	100	128	491
April 1985	41	43	15	1	100	126	535
May 1985	39	45	15	2	100	124	509
June 1985	36	46	15	2	100	121	528
July 1985	37	46	15	1	100	122	489
August 1985	36	49	14	1	100	122	501
September 1985	38	48	14	0	100	124	463
October 1985	36	47	16	1	100	120	494
November 1985	38	41	19	1	100	119	500
December 1985	35	43	20	2	100	116	547
January 1986	36	45	18	2	100	118	550
February 1986	35	46	17	2	100	118	560
March 1986	37	44	17	2	100	120	533
April 1986	40	43	16	1	100	124	538
May 1986	39	46	14	2	100	125	534

EDUCATION COLLEGE DEGREE

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 1986	37	48	13	2	100	123	563
July 1986	37	48	13	2	100	124	574
August 1986	36	48	14	1	100	122	582
September 1986	36	47	16	1	100	120	565
October 1986	32	50	17	1	100	115	559
November 1986	32	50	17	1	100	115	558
December 1986	34	48	17	1	100	117	590
January 1987	33	44	20	3	100	113	592
February 1987	30	47	20	4	100	110	586
March 1987	27	49	21	3	100	106	568
April 1987	26	52	20	3	100	106	571
May 1987	27	50	21	2	100	106	571
June 1987	29	47	22	2	100	107	585
July 1987	29	47	23	1	100	107	579
August 1987	29	47	23	1	100	106	582
September 1987	29	49	20	2	100	109	561
October 1987	30	49	17	4	100	113	528
November 1987	27	50	19	4	100	108	473
December 1987	26	50	21	3	100	104	462
January 1988	22	53	23	2	100	99	454
February 1988	22	54	22	2	100	100	466
March 1988	24	51	24	1	100	100	459
April 1988	28	47	24	1	100	104	460
May 1988	30	45	24	1	100	105	447
June 1988	30	49	20	1	100	110	443
July 1988	30	50	19	1	100	111	424
August 1988	35	46	17	2	100	117	429
September 1988	40	41	17	2	100	123	423
October 1988	42	39	17	2	100	124	435
November 1988	41	42	17	1	100	124	432
December 1988	35	46	19	1	100	116	421
January 1989	34	44	22	0	100	112	419
February 1989	32	44	23	2	100	109	418
March 1989	34	41	21	4	100	113	418
April 1989	29	49	17	4	100	112	432
May 1989	27	51	18	3	100	109	454
June 1989	22	55	20	2	100	102	454
July 1989	24	52	22	2	100	101	454
August 1989	23	52	24	2	100	99	457
September 1989	23	53	22	2	100	101	459
October 1989	21	57	20	1	100	101	468
November 1989	22	60	17	1	100	105	454
December 1989	22	58	19	1	100	103	460
January 1990	24	57	18	1	100	106	440
February 1990	23	55	20	1	100	103	452
March 1990	24	57	18	1	100	106	464
April 1990	22	58	19	1	100	104	487
May 1990	23	58	18	2	100	105	482
June 1990	21	57	20	2	100	101	477
July 1990	20	54	23	2	100	97	465
August 1990	18	55	25	2	100	93	461

EDUCATION COLLEGE DEGREE

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 1990	17	55	27	1	100	90	455
October 1990	16	53	30	1	100	86	458
November 1990	13	49	36	2	100	77	466
December 1990	10	47	40	2	100	70	459
January 1991	9	50	39	2	100	70	476
February 1991	11	56	32	1	100	80	468
March 1991	14	58	27	1	100	86	496
April 1991	14	60	25	2	100	89	459
May 1991	13	57	28	2	100	85	469
June 1991	11	56	30	3	100	81	443
July 1991	12	54	32	2	100	79	475
August 1991	11	54	33	2	100	78	475
September 1991	11	55	32	2	100	79	508
October 1991	11	54	33	2	100	78	498
November 1991	12	50	37	1	100	76	500
December 1991	9	45	45	1	100	64	460
January 1992	7	43	50	1	100	57	468
February 1992	4	44	51	1	100	53	476
March 1992	6	43	50	1	100	56	519
April 1992	6	43	50	1	100	56	516
May 1992	7	44	48	1	100	59	506
June 1992	5	45	49	1	100	56	487
July 1992	5	44	50	1	100	55	499
August 1992	3	42	55	1	100	48	509
September 1992	5	39	55	1	100	50	527
October 1992	5	38	55	2	100	50	531
November 1992	8	40	50	2	100	58	538
December 1992	7	47	43	3	100	64	542
January 1993	10	47	39	3	100	71	550
February 1993	12	46	38	5	100	74	557
March 1993	14	44	35	7	100	79	538
April 1993	15	46	32	8	100	83	528
May 1993	14	47	33	7	100	81	511
June 1993	11	48	36	5	100	74	524
July 1993	9	49	40	2	100	69	538
August 1993	9	51	37	2	100	72	556
September 1993	11	50	37	2	100	75	551
October 1993	12	51	34	3	100	78	536
November 1993	14	49	35	2	100	79	518
December 1993	15	52	31	2	100	84	521
January 1994	15	55	28	2	100	87	515
February 1994	18	57	22	3	100	96	534
March 1994	19	58	21	3	100	98	540
April 1994	20	57	22	2	100	98	552
May 1994	18	55	25	2	100	92	547
June 1994	18	54	27	1	100	91	544
July 1994	19	55	25	1	100	94	535
August 1994	19	55	24	1	100	95	541
September 1994	19	55	24	1	100	95	546
October 1994	17	56	26	1	100	92	552
November 1994	16	56	27	1	100	89	556

EDUCATION COLLEGE DEGREE

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>
December 1994	16	55	27	1	100	89	570
January 1995	20	51	27	2	100	92	566
February 1995	21	52	26	2	100	95	559
March 1995	20	56	22	2	100	98	546
April 1995	19	58	20	3	100	99	555
May 1995	18	60	19	3	100	99	541
June 1995	21	57	20	3	100	101	548
July 1995	24	53	22	1	100	102	561
August 1995	24	51	23	2	100	101	588
September 1995	22	54	23	2	100	99	593
October 1995	18	56	23	2	100	95	576
November 1995	20	55	23	2	100	97	539
December 1995	21	54	22	3	100	99	523
January 1996	21	50	26	3	100	96	516
February 1996	21	52	26	2	100	95	534
March 1996	19	54	26	1	100	93	551
April 1996	21	54	24	2	100	97	546
May 1996	20	55	24	2	100	96	529
June 1996	20	54	24	2	100	96	508
July 1996	23	54	21	2	100	102	526
August 1996	24	55	19	2	100	106	529
September 1996	30	50	17	3	100	113	540
October 1996	29	53	17	2	100	112	530
November 1996	34	50	14	1	100	120	516
December 1996	33	54	12	1	100	121	509
January 1997	32	54	14	1	100	118	535
February 1997	30	54	15	1	100	115	559
March 1997	30	52	16	2	100	114	550
April 1997	32	51	15	2	100	118	527
May 1997	33	51	15	2	100	118	513
June 1997	33	51	15	1	100	118	513
July 1997	33	54	12	2	100	121	490
August 1997	34	55	9	1	100	125	512
September 1997	34	55	8	2	100	126	527
October 1997	37	52	9	1	100	128	545
November 1997	36	51	11	2	100	126	529
December 1997	36	50	12	2	100	124	518
January 1998	38	48	12	2	100	127	522
February 1998	43	44	11	2	100	132	537
March 1998	48	42	8	2	100	140	550
April 1998	51	39	7	3	100	144	562
May 1998	50	40	7	2	100	143	547
June 1998	51	38	9	2	100	142	531
July 1998	47	41	9	3	100	139	557
August 1998	51	38	9	2	100	142	569
September 1998	54	38	6	2	100	149	589
October 1998	56	37	6	1	100	150	553
November 1998	55	39	5	1	100	150	555
December 1998	51	41	7	2	100	144	554
January 1999	51	40	8	2	100	143	569

EDUCATION COLLEGE DEGREE

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 1999	51	39	8	2	100	143	560
March 1999	54	36	7	2	100	147	555
April 1999	57	34	6	3	100	151	544
May 1999	56	35	6	3	100	150	574
June 1999	54	36	6	4	100	148	584
July 1999	52	39	7	2	100	145	602
August 1999	51	40	8	1	100	143	589
September 1999	52	39	8	1	100	143	576
October 1999	49	41	9	1	100	140	565
November 1999	48	43	8	1	100	140	578
December 1999	45	47	7	1	100	139	573
January 2000	49	45	4	1	100	145	571
February 2000	52	42	5	2	100	147	569
March 2000	53	40	6	2	100	147	598
April 2000	54	37	7	2	100	147	592
May 2000	53	37	8	1	100	145	599
June 2000	53	37	8	1	100	145	570
July 2000	51	40	8	1	100	143	573
August 2000	50	42	6	2	100	144	572
September 2000	51	42	5	2	100	145	603
October 2000	52	39	7	2	100	145	621
November 2000	56	36	7	1	100	149	626
December 2000	55	36	8	2	100	147	611
January 2001	54	36	8	2	100	146	600
February 2001	47	37	10	5	100	137	586
March 2001	41	39	14	6	100	128	616
April 2001	34	44	16	6	100	118	626
May 2001	32	49	16	4	100	116	636
June 2001	34	50	13	3	100	121	593
July 2001	34	52	12	3	100	122	585
August 2001	32	52	13	3	100	120	585
September 2001	33	49	15	3	100	117	610
October 2001	39	45	13	3	100	126	625
November 2001	45	43	11	2	100	134	613
December 2001	43	46	9	2	100	133	589
January 2002	37	49	11	3	100	126	569
February 2002	31	50	15	3	100	116	588
March 2002	34	47	15	4	100	118	601
April 2002	36	45	17	3	100	119	625
May 2002	36	47	14	3	100	122	605
June 2002	32	49	17	2	100	115	617
July 2002	28	53	16	2	100	112	605
August 2002	26	52	20	2	100	106	615
September 2002	26	53	19	2	100	108	626
October 2002	25	50	22	3	100	104	623
November 2002	26	49	22	3	100	103	621
December 2002	25	48	24	3	100	101	602
January 2003	24	48	25	3	100	99	618
February 2003	23	48	27	2	100	95	629
March 2003	22	47	29	2	100	92	643
April 2003	21	47	30	2	100	91	646

EDUCATION COLLEGE DEGREE

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>
May 2003	22	46	29	2	100	93	656
June 2003	23	45	29	3	100	94	654
July 2003	23	46	29	2	100	94	655
August 2003	24	44	29	3	100	96	637
September 2003	23	45	31	2	100	92	647
October 2003	22	45	31	2	100	91	652
November 2003	19	48	32	1	100	88	670
December 2003	22	49	28	1	100	95	676
January 2004	25	49	25	1	100	100	652
February 2004	28	46	26	1	100	102	603
March 2004	27	42	30	1	100	97	564
April 2004	25	42	32	1	100	94	530
May 2004	24	44	31	1	100	93	528
June 2004	26	47	27	0	100	99	537
July 2004	28	46	26	0	100	102	537
August 2004	30	44	26	1	100	104	524
September 2004	29	43	27	1	100	102	518
October 2004	26	43	29	1	100	97	517
November 2004	25	43	30	1	100	95	546
December 2004	25	44	30	1	100	95	551
January 2005	28	45	26	1	100	102	557
February 2005	30	44	25	1	100	104	534
March 2005	28	43	27	2	100	102	519
April 2005	24	44	31	1	100	93	523
May 2005	21	47	31	1	100	90	562
June 2005	19	51	29	0	100	90	574
July 2005	19	53	27	1	100	91	589
August 2005	19	54	26	1	100	94	585
September 2005	20	50	29	1	100	91	586
October 2005	21	47	31	1	100	90	574
November 2005	21	44	34	0	100	87	587
December 2005	22	44	34	0	100	88	577
January 2006	22	45	33	0	100	90	579
February 2006	21	46	33	1	100	88	537
March 2006	20	48	31	1	100	89	533
April 2006	20	48	30	2	100	90	534
May 2006	22	46	31	1	100	92	567
June 2006	21	46	32	1	100	89	577
July 2006	20	47	32	1	100	89	572
August 2006	20	48	30	1	100	90	537
September 2006	21	46	32	1	100	89	530
October 2006	21	45	33	1	100	89	534
November 2006	22	44	33	1	100	89	550
December 2006	24	47	28	2	100	96	541
January 2007	25	50	24	1	100	100	540
February 2007	25	50	23	1	100	102	547
March 2007	27	47	25	1	100	102	546
April 2007	26	45	28	1	100	98	543
May 2007	25	44	30	1	100	96	540
June 2007	23	47	29	1	100	94	548
July 2007	24	46	29	2	100	95	555

EDUCATION COLLEGE DEGREE

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 2007	22	47	29	2	100	93	546
September 2007	23	46	29	2	100	93	546
October 2007	21	48	29	2	100	92	552
November 2007	23	47	28	2	100	95	567
December 2007	18	51	29	1	100	89	568
January 2008	19	49	31	1	100	88	570
February 2008	14	52	33	1	100	81	570
March 2008	14	48	36	1	100	78	595
April 2008	11	50	38	1	100	74	586
May 2008	11	43	44	2	100	68	593
June 2008	10	44	44	2	100	66	567
July 2008	9	44	46	2	100	63	570
August 2008	8	46	44	2	100	64	575
September 2008	7	44	47	2	100	60	606
October 2008	6	43	50	1	100	56	604
November 2008	5	40	54	1	100	51	598
December 2008	5	39	54	1	100	51	572
January 2009	6	38	54	1	100	52	563
February 2009	10	39	49	2	100	61	560
March 2009	17	37	43	4	100	74	590
April 2009	22	38	35	4	100	87	625
May 2009	29	40	28	4	100	101	619
June 2009	29	42	26	2	100	103	629
July 2009	32	42	24	2	100	108	590
August 2009	28	43	27	2	100	101	589
September 2009	29	43	27	1	100	102	576
October 2009	26	44	28	1	100	98	616
November 2009	26	45	28	1	100	98	643
December 2009	22	45	32	1	100	90	650
January 2010	20	47	33	1	100	87	604
February 2010	17	46	36	1	100	82	572
March 2010	17	47	35	1	100	82	567
April 2010	18	44	37	1	100	80	593
May 2010	18	45	36	1	100	82	613
June 2010	17	45	37	1	100	81	585
July 2010	17	46	36	1	100	81	586
August 2010	18	44	36	1	100	82	566
September 2010	19	45	35	1	100	84	593
October 2010	17	45	38	1	100	79	592
November 2010	16	45	38	1	100	78	613
December 2010	15	44	40	1	100	75	600
January 2011	17	43	38	1	100	79	606
February 2011	19	45	35	1	100	83	588
March 2011	19	48	33	0	100	86	589
April 2011	17	50	33	0	100	83	597
May 2011	16	48	36	0	100	80	602
June 2011	17	45	37	1	100	81	620
July 2011	18	42	40	0	100	78	598
August 2011	13	39	47	1	100	66	599
September 2011	8	38	53	1	100	56	592
October 2011	6	37	55	2	100	52	610

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>
November 2011	8	35	55	1	100	53	618
December 2011	10	35	54	2	100	56	597
January 2012	10	38	50	2	100	60	585
February 2012	11	42	46	2	100	65	580
March 2012	12	45	42	1	100	69	606
April 2012	14	44	41	1	100	72	615
May 2012	16	42	40	2	100	75	624
June 2012	15	42	41	2	100	74	598
July 2012	14	42	42	1	100	72	603
August 2012	13	42	44	1	100	69	597
September 2012	14	40	44	1	100	70	614
October 2012	16	40	42	2	100	75	627
November 2012	19	38	40	3	100	79	619
December 2012	19	39	40	3	100	79	616
January 2013	17	39	42	2	100	75	613
February 2013	15	42	42	1	100	72	628
March 2013	14	43	42	1	100	72	628
April 2013	12	43	44	1	100	69	640
May 2013	13	43	43	1	100	70	632
June 2013	13	46	40	1	100	73	631
July 2013	15	47	36	1	100	79	638
August 2013	14	48	36	2	100	78	654
September 2013	14	43	40	2	100	74	677
October 2013	14	40	45	2	100	69	682
November 2013	14	36	48	2	100	67	697
December 2013	13	38	47	1	100	66	708
January 2014	13	41	46	1	100	67	709
February 2014	13	42	45	1	100	68	713
March 2014	13	41	46	1	100	67	710
April 2014	15	39	44	1	100	71	713
May 2014	15	41	43	1	100	73	728
June 2014	15	40	44	1	100	71	748
July 2014	14	40	45	2	100	69	758
August 2014	13	38	47	2	100	67	750
September 2014	13	40	45	2	100	69	735
October 2014	15	42	41	2	100	73	725
November 2014	19	41	38	2	100	80	728
December 2014	22	41	36	1	100	86	746
January 2015	25	39	34	1	100	91	760
February 2015	24	41	33	1	100	91	770
March 2015	23	40	35	2	100	88	763
April 2015	23	42	34	1	100	89	757
May 2015	21	42	35	2	100	86	729
June 2015	25	42	31	2	100	93	720
July 2015	25	41	32	2	100	93	718
August 2015	27	41	31	2	100	96	762
September 2015	26	40	33	1	100	93	749
October 2015	24	41	33	1	100	91	754
November 2015	23	42	33	1	100	90	716
December 2015	23	43	33	1	100	90	710

EDUCATION COLLEGE DEGREE

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 2016	23	42	34	1	100	89	704
February 2016	25	41	33	1	100	93	707
March 2016	27	40	31	2	100	96	730
April 2016	29	38	32	1	100	96	727
May 2016	28	38	32	1	100	96	758
June 2016	28	38	33	1	100	95	762
July 2016	28	39	32	1	100	97	749
August 2016	30	39	31	1	100	99	752
September 2016	30	39	31	0	100	99	771
October 2016	30	38	31	1	100	99	819
November 2016	28	38	33	1	100	95	856
December 2016	29	39	31	2	100	98	889
January 2017	32	41	25	2	100	107	904
February 2017	31	43	23	4	100	108	904
March 2017	28	42	25	5	100	102	893
April 2017	22	43	30	6	100	92	906
May 2017	23	40	33	4	100	91	917
June 2017	22	41	34	3	100	87	931
July 2017	21	39	38	2	100	83	952
August 2017	20	40	38	2	100	82	944
September 2017	21	41	36	2	100	84	956
October 2017	22	42	34	2	100	89	939
November 2017	22	41	35	2	100	87	943
December 2017	22	38	38	2	100	84	956
January 2018	23	37	38	2	100	85	974
February 2018	28	33	37	2	100	91	954
March 2018	30	33	35	2	100	95	924
April 2018	31	34	34	1	100	98	885
May 2018	28	37	33	2	100	95	892
June 2018	28	35	35	2	100	93	905
July 2018	27	36	35	2	100	92	937
August 2018	29	36	34	1	100	95	928
September 2018	31	36	32	1	100	99	918
October 2018	34	33	32	1	100	101	911
November 2018	33	33	33	1	100	101	908
December 2018	33	33	32	2	100	101	905
January 2019	31	35	32	2	100	98	911
February 2019	31	35	32	2	100	99	931
March 2019	32	35	31	2	100	101	952
April 2019	35	33	30	3	100	105	943
May 2019	38	33	27	2	100	110	924
June 2019	37	33	29	1	100	109	925
July 2019	34	37	28	1	100	106	929
August 2019	31	38	30	1	100	101	955
September 2019	30	38	31	1	100	99	951
October 2019	32	35	32	1	100	99	988
November 2019	32	34	32	1	100	100	985
December 2019	35	34	30	1	100	105	993
January 2020	36	34	28	2	100	109	976
February 2020	38	33	27	2	100	111	996
March 2020	38	33	27	2	100	110	1049

EDUCATION COLLEGE DEGREE

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 2020	36	33	30	1	100	105	1068
May 2020	32	32	33	2	100	99	1065
June 2020	28	31	38	3	100	90	1015
July 2020	27	31	39	3	100	87	987
August 2020	24	29	44	3	100	81	1029
September 2020	26	29	44	2	100	82	1037
October 2020	24	29	46	2	100	78	1058
November 2020	24	29	45	2	100	79	1011
December 2020	22	28	48	2	100	74	980
January 2021	20	30	48	2	100	72	952
February 2021	20	32	45	3	100	76	940
March 2021	24	34	39	3	100	85	961
April 2021	32	34	30	4	100	101	989
May 2021	37	31	29	3	100	107	983
June 2021	38	31	28	3	100	110	976
July 2021	36	30	32	2	100	104	924
August 2021	33	32	33	2	100	100	928
September 2021	30	34	35	2	100	95	941
October 2021	27	36	35	1	100	92	961
November 2021	25	36	38	1	100	87	971
December 2021	26	35	39	1	100	87	943
January 2022	25	33	41	1	100	84	937
February 2022	23	35	40	1	100	83	915
March 2022	18	37	44	1	100	75	933
April 2022	20	36	42	1	100	78	932
May 2022	20	35	43	2	100	76	949
June 2022	19	35	44	2	100	74	935
July 2022	15	36	47	2	100	68	928
August 2022	15	38	45	2	100	70	900
September 2022	18	36	44	2	100	74	896
October 2022	21	36	42	2	100	79	876
November 2022	21	35	43	1	100	78	885
December 2022	21	36	40	2	100	81	875
January 2023	23	36	40	2	100	83	908
February 2023	24	37	37	2	100	87	914
March 2023	25	37	37	1	100	88	909
April 2023	23	38	38	1	100	85	886
May 2023	22	37	40	1	100	82	889
June 2023	21	37	39	2	100	82	896
July 2023	24	35	38	3	100	86	931
August 2023	26	36	36	2	100	90	931
September 2023	29	35	35	1	100	94	936
October 2023	27	34	38	1	100	89	913
November 2023	27	31	41	1	100	86	906
December 2023	26	31	43	1	100	83	925

EDUCATION COLLEGE DEGREE

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	65	15	20	100	144	605
April 1978	67	18	16	100	151	633
May 1978	70	14	16	100	154	652
June 1978	72	15	13	100	158	620
July 1978	68	16	16	100	152	622
August 1978	64	20	16	100	148	581
September 1978	61	20	18	100	143	587
October 1978	61	22	17	100	144	608
November 1978	59	21	20	100	139	678
December 1978	58	20	22	100	136	683
January 1979	60	18	22	100	138	677
February 1979	66	15	19	100	147	629
March 1979	68	14	19	100	149	615
April 1979	67	13	20	100	147	631
May 1979	66	13	21	100	144	667
June 1979	67	12	21	100	146	755
July 1979	68	12	20	100	148	815
August 1979	66	11	23	100	143	754
September 1979	64	11	26	100	138	724
October 1979	60	12	28	100	133	719
November 1979	60	10	30	100	130	788
December 1979	58	10	32	100	126	772
January 1980	60	7	33	100	127	696
February 1980	60	9	31	100	129	589
March 1980	58	10	32	100	126	500
April 1980	48	14	38	100	111	497
May 1980	39	12	49	100	89	448
June 1980	38	11	50	100	88	475
July 1980	43	11	46	100	96	465
August 1980	53	12	35	100	118	443
September 1980	54	14	32	100	121	425
October 1980	57	13	30	100	127	436
November 1980	56	12	32	100	123	449
December 1980	55	13	32	100	123	457
January 1981	54	16	30	100	124	453
February 1981	54	18	28	100	125	446
March 1981	54	17	29	100	125	498
April 1981	53	16	31	100	122	487
May 1981	54	12	34	100	120	492
June 1981	54	13	33	100	121	506
July 1981	56	13	31	100	126	493
August 1981	57	16	28	100	129	488
September 1981	58	16	26	100	132	446
October 1981	59	17	24	100	134	466
November 1981	55	17	27	100	128	485
December 1981	52	17	31	100	121	530
January 1982	51	16	33	100	118	533

EDUCATION COLLEGE DEGREE

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>
February 1982	51	18	30	100	121	536
March 1982	53	17	30	100	124	513
April 1982	49	21	31	100	118	522
May 1982	49	17	34	100	115	548
June 1982	48	17	35	100	113	575
July 1982	48	15	37	100	111	575
August 1982	47	15	38	100	109	566
September 1982	46	17	37	100	109	543
October 1982	45	18	37	100	108	548
November 1982	49	18	33	100	116	545
December 1982	53	14	33	100	121	565
January 1983	60	10	30	100	130	560
February 1983	60	10	30	100	130	547
March 1983	62	10	28	100	133	516
April 1983	63	10	27	100	136	537
May 1983	67	9	25	100	142	553
June 1983	72	7	21	100	151	603
July 1983	75	8	17	100	158	568
August 1983	76	8	16	100	161	531
September 1983	73	10	17	100	156	514
October 1983	72	9	19	100	153	524
November 1983	70	9	21	100	149	550
December 1983	67	9	24	100	143	529
January 1984	69	8	22	100	147	519
February 1984	72	9	20	100	152	523
March 1984	79	8	13	100	167	540
April 1984	77	10	13	100	165	543
May 1984	78	10	12	100	166	538
June 1984	77	10	13	100	165	537
July 1984	77	12	11	100	167	532
August 1984	77	11	12	100	165	567
September 1984	76	12	12	100	164	559
October 1984	77	10	13	100	164	575
November 1984	76	8	16	100	161	534
December 1984	77	7	16	100	161	543
January 1985	77	6	16	100	161	505
February 1985	80	8	12	100	167	525
March 1985	80	9	11	100	169	491
April 1985	83	7	10	100	173	535
May 1985	81	6	12	100	169	509
June 1985	82	5	13	100	169	528
July 1985	80	6	14	100	167	489
August 1985	79	8	13	100	166	501
September 1985	77	8	14	100	163	463
October 1985	78	8	15	100	163	494
November 1985	80	6	14	100	165	500
December 1985	79	7	15	100	164	547
January 1986	81	7	12	100	169	550
February 1986	81	7	12	100	169	560
March 1986	81	8	11	100	171	533
April 1986	79	8	12	100	167	538

EDUCATION COLLEGE DEGREE

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 1986	79	9	11	100	168	534
June 1986	82	8	11	100	171	563
July 1986	84	7	9	100	175	574
August 1986	84	7	9	100	175	582
September 1986	84	8	8	100	175	565
October 1986	82	9	9	100	172	559
November 1986	79	11	10	100	169	558
December 1986	79	9	12	100	167	590
January 1987	75	10	15	100	160	592
February 1987	76	8	16	100	161	586
March 1987	74	9	17	100	157	568
April 1987	78	8	14	100	164	571
May 1987	76	10	14	100	162	571
June 1987	81	7	12	100	169	585
July 1987	79	9	13	100	166	579
August 1987	80	7	13	100	166	582
September 1987	77	10	13	100	164	561
October 1987	75	10	15	100	160	528
November 1987	69	11	20	100	150	473
December 1987	66	9	24	100	142	462
January 1988	67	8	24	100	143	454
February 1988	73	8	19	100	153	466
March 1988	74	10	17	100	157	459
April 1988	75	10	14	100	161	460
May 1988	78	9	13	100	165	447
June 1988	79	9	13	100	166	443
July 1988	81	8	11	100	170	424
August 1988	80	10	10	100	170	429
September 1988	79	12	9	100	170	423
October 1988	75	15	10	100	165	435
November 1988	72	17	11	100	161	432
December 1988	72	15	13	100	159	421
January 1989	76	10	14	100	162	419
February 1989	76	9	15	100	161	418
March 1989	78	8	14	100	164	418
April 1989	77	9	15	100	162	432
May 1989	76	10	14	100	161	454
June 1989	74	12	14	100	160	454
July 1989	76	11	13	100	163	454
August 1989	76	10	13	100	163	457
September 1989	78	10	13	100	165	459
October 1989	73	12	15	100	158	468
November 1989	73	11	16	100	157	454
December 1989	70	10	20	100	151	460
January 1990	72	11	17	100	155	440
February 1990	74	11	15	100	158	452
March 1990	76	12	12	100	164	464
April 1990	76	11	14	100	162	487
May 1990	75	11	14	100	161	482
June 1990	74	12	15	100	159	477
July 1990	74	12	15	100	159	465

EDUCATION COLLEGE DEGREE

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 1990	70	11	19	100	152	461
September 1990	69	9	22	100	147	455
October 1990	62	10	28	100	134	458
November 1990	60	9	31	100	129	466
December 1990	57	8	35	100	122	459
January 1991	54	8	38	100	117	476
February 1991	55	10	35	100	120	468
March 1991	58	11	31	100	126	496
April 1991	64	10	26	100	139	459
May 1991	66	9	26	100	140	469
June 1991	63	9	28	100	135	443
July 1991	63	8	28	100	135	475
August 1991	64	8	27	100	137	475
September 1991	66	8	27	100	139	508
October 1991	64	8	28	100	136	498
November 1991	62	8	30	100	132	500
December 1991	59	9	32	100	126	460
January 1992	57	8	34	100	123	468
February 1992	55	8	36	100	119	476
March 1992	57	6	37	100	119	519
April 1992	55	7	38	100	117	516
May 1992	61	8	31	100	130	506
June 1992	64	8	28	100	137	487
July 1992	70	6	24	100	146	499
August 1992	67	5	28	100	138	509
September 1992	65	4	31	100	134	527
October 1992	60	6	34	100	126	531
November 1992	59	8	32	100	127	538
December 1992	62	10	28	100	133	542
January 1993	67	9	24	100	143	550
February 1993	69	9	22	100	147	557
March 1993	71	10	19	100	152	538
April 1993	72	11	17	100	156	528
May 1993	73	11	16	100	157	511
June 1993	70	10	20	100	150	524
July 1993	68	9	23	100	145	538
August 1993	66	8	26	100	140	556
September 1993	68	7	25	100	143	551
October 1993	70	8	22	100	148	536
November 1993	71	10	20	100	151	518
December 1993	71	10	19	100	152	521
January 1994	72	9	19	100	154	515
February 1994	77	8	15	100	162	534
March 1994	80	7	13	100	167	540
April 1994	82	6	11	100	171	552
May 1994	81	8	11	100	170	547
June 1994	79	8	13	100	167	544
July 1994	76	9	15	100	161	535
August 1994	78	8	14	100	164	541
September 1994	77	8	15	100	163	546
October 1994	80	8	13	100	167	552

EDUCATION COLLEGE DEGREE

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>
November 1994	78	8	14	100	164	556
December 1994	78	8	14	100	165	570
January 1995	79	6	15	100	164	566
February 1995	80	7	14	100	166	559
March 1995	82	7	11	100	172	546
April 1995	80	9	11	100	169	555
May 1995	76	11	13	100	164	541
June 1995	74	11	15	100	160	548
July 1995	74	12	14	100	160	561
August 1995	77	11	12	100	164	588
September 1995	79	9	12	100	167	593
October 1995	79	10	11	100	168	576
November 1995	77	10	13	100	164	539
December 1995	77	11	13	100	164	523
January 1996	77	8	15	100	162	516
February 1996	77	8	15	100	162	534
March 1996	75	10	15	100	160	551
April 1996	74	11	15	100	159	546
May 1996	75	11	14	100	161	529
June 1996	75	9	15	100	160	508
July 1996	76	11	13	100	163	526
August 1996	74	10	15	100	159	529
September 1996	74	10	16	100	158	540
October 1996	75	7	18	100	157	530
November 1996	78	6	17	100	161	516
December 1996	78	6	15	100	163	509
January 1997	78	8	14	100	164	535
February 1997	79	8	13	100	166	559
March 1997	80	10	11	100	169	550
April 1997	79	9	12	100	168	527
May 1997	82	9	10	100	172	513
June 1997	84	8	8	100	175	513
July 1997	85	9	6	100	178	490
August 1997	83	10	7	100	176	512
September 1997	81	11	8	100	173	527
October 1997	79	13	8	100	170	545
November 1997	78	13	9	100	170	529
December 1997	78	13	9	100	169	518
January 1998	80	11	9	100	170	522
February 1998	78	12	10	100	169	537
March 1998	79	12	9	100	170	550
April 1998	80	14	7	100	173	562
May 1998	78	15	7	100	171	547
June 1998	77	16	7	100	171	531
July 1998	77	16	7	100	169	557
August 1998	81	13	6	100	175	569
September 1998	79	14	7	100	172	589
October 1998	75	15	10	100	166	553
November 1998	75	14	11	100	164	555
December 1998	78	11	11	100	167	554

EDUCATION COLLEGE DEGREE

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 1999	82	9	9	100	173	569
February 1999	80	10	9	100	171	560
March 1999	80	12	8	100	172	555
April 1999	78	14	8	100	169	544
May 1999	79	15	6	100	174	574
June 1999	80	15	5	100	175	584
July 1999	84	11	5	100	180	602
August 1999	85	9	6	100	179	589
September 1999	86	8	7	100	179	576
October 1999	83	9	8	100	175	565
November 1999	82	9	9	100	173	578
December 1999	80	10	10	100	170	573
January 2000	82	10	8	100	173	571
February 2000	82	11	7	100	175	569
March 2000	82	11	7	100	175	598
April 2000	82	11	7	100	175	592
May 2000	83	10	8	100	175	599
June 2000	83	9	8	100	175	570
July 2000	82	9	9	100	173	573
August 2000	80	11	9	100	171	572
September 2000	79	12	9	100	170	603
October 2000	79	12	9	100	171	621
November 2000	80	10	10	100	171	626
December 2000	79	9	12	100	167	611
January 2001	76	9	15	100	161	600
February 2001	71	11	18	100	153	586
March 2001	67	12	21	100	146	616
April 2001	64	12	24	100	141	626
May 2001	64	13	23	100	141	636
June 2001	65	14	22	100	143	593
July 2001	64	15	21	100	143	585
August 2001	64	16	20	100	144	585
September 2001	61	18	22	100	139	610
October 2001	61	17	22	100	139	625
November 2001	62	15	23	100	139	613
December 2001	67	12	21	100	146	589
January 2002	68	12	19	100	149	569
February 2002	68	12	20	100	147	588
March 2002	66	14	20	100	147	601
April 2002	65	16	19	100	146	625
May 2002	67	17	15	100	152	605
June 2002	67	17	16	100	151	617
July 2002	68	16	17	100	151	605
August 2002	65	16	20	100	145	615
September 2002	65	14	21	100	144	626
October 2002	64	14	22	100	142	623
November 2002	65	13	22	100	143	621
December 2002	62	15	23	100	140	602
January 2003	64	13	23	100	141	618
February 2003	62	13	25	100	137	629
March 2003	63	11	26	100	137	643

EDUCATION COLLEGE DEGREE

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 2003	61	12	27	100	134	646
May 2003	61	13	26	100	135	656
June 2003	63	14	23	100	139	654
July 2003	65	13	21	100	144	655
August 2003	68	13	19	100	149	637
September 2003	70	11	19	100	151	647
October 2003	70	11	19	100	151	652
November 2003	72	10	18	100	154	670
December 2003	71	9	20	100	151	676
January 2004	74	9	17	100	158	652
February 2004	74	10	16	100	159	603
March 2004	77	10	13	100	165	564
April 2004	75	11	14	100	161	530
May 2004	74	12	14	100	160	528
June 2004	74	12	14	100	160	537
July 2004	75	11	14	100	161	537
August 2004	75	11	14	100	162	524
September 2004	73	12	15	100	158	518
October 2004	72	15	13	100	158	517
November 2004	72	14	14	100	158	546
December 2004	74	13	13	100	161	551
January 2005	76	12	12	100	164	557
February 2005	77	13	10	100	167	534
March 2005	75	15	10	100	166	519
April 2005	73	15	12	100	162	523
May 2005	72	15	13	100	159	562
June 2005	74	14	12	100	162	574
July 2005	79	11	10	100	170	589
August 2005	81	10	9	100	171	585
September 2005	79	8	13	100	166	586
October 2005	71	10	19	100	152	574
November 2005	69	10	20	100	149	587
December 2005	73	10	17	100	156	577
January 2006	79	8	13	100	166	579
February 2006	82	7	11	100	171	537
March 2006	79	7	13	100	166	533
April 2006	78	9	14	100	164	534
May 2006	74	9	18	100	156	567
June 2006	76	8	16	100	160	577
July 2006	76	8	16	100	159	572
August 2006	79	7	14	100	165	537
September 2006	75	9	16	100	160	530
October 2006	76	8	16	100	160	534
November 2006	73	9	17	100	156	550
December 2006	76	9	15	100	161	541
January 2007	77	11	12	100	165	540
February 2007	79	11	10	100	168	547
March 2007	77	10	13	100	164	546
April 2007	73	11	16	100	156	543
May 2007	74	9	17	100	157	540
June 2007	76	8	17	100	159	548

EDUCATION COLLEGE DEGREE

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 2007	77	7	16	100	162	555
August 2007	74	9	16	100	158	546
September 2007	71	10	19	100	152	546
October 2007	70	8	22	100	148	552
November 2007	68	8	24	100	144	567
December 2007	68	7	25	100	143	568
January 2008	67	8	25	100	142	570
February 2008	64	8	28	100	136	570
March 2008	60	9	31	100	130	595
April 2008	55	8	36	100	119	586
May 2008	53	9	37	100	116	593
June 2008	52	8	40	100	111	567
July 2008	49	9	42	100	107	570
August 2008	50	8	42	100	108	575
September 2008	49	8	43	100	107	606
October 2008	48	7	44	100	104	604
November 2008	45	6	49	100	95	598
December 2008	49	5	46	100	103	572
January 2009	54	4	42	100	111	563
February 2009	58	5	37	100	121	560
March 2009	55	6	39	100	116	590
April 2009	56	6	38	100	117	625
May 2009	58	5	37	100	121	619
June 2009	60	5	35	100	125	629
July 2009	59	6	35	100	124	590
August 2009	56	7	37	100	120	589
September 2009	58	7	35	100	123	576
October 2009	60	6	34	100	126	616
November 2009	61	6	33	100	128	643
December 2009	62	6	33	100	129	650
January 2010	63	6	30	100	133	604
February 2010	66	6	28	100	138	572
March 2010	67	5	28	100	139	567
April 2010	68	4	28	100	139	593
May 2010	67	4	28	100	139	613
June 2010	68	5	27	100	142	585
July 2010	64	6	31	100	133	586
August 2010	63	5	32	100	132	566
September 2010	61	5	33	100	128	593
October 2010	61	6	33	100	129	592
November 2010	62	6	32	100	130	613
December 2010	66	5	29	100	137	600
January 2011	68	5	27	100	140	606
February 2011	68	6	26	100	142	588
March 2011	66	8	27	100	139	589
April 2011	69	6	25	100	144	597
May 2011	66	7	27	100	139	602
June 2011	64	6	30	100	134	620
July 2011	60	7	33	100	128	598
August 2011	59	6	35	100	123	599
September 2011	57	8	35	100	122	592

EDUCATION COLLEGE DEGREE

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>
October 2011	58	7	35	100	122	610
November 2011	59	8	33	100	125	618
December 2011	60	7	33	100	126	597
January 2012	62	8	30	100	131	585
February 2012	63	8	29	100	134	580
March 2012	64	7	28	100	136	606
April 2012	65	6	28	100	137	615
May 2012	67	6	28	100	139	624
June 2012	64	9	27	100	137	598
July 2012	63	10	27	100	136	603
August 2012	64	11	25	100	139	597
September 2012	67	8	25	100	142	614
October 2012	66	8	27	100	139	627
November 2012	64	10	26	100	138	619
December 2012	63	10	27	100	136	616
January 2013	63	10	27	100	136	613
February 2013	65	8	27	100	138	628
March 2013	68	7	25	100	142	628
April 2013	68	7	25	100	144	640
May 2013	70	6	23	100	147	632
June 2013	70	7	23	100	147	631
July 2013	72	7	21	100	151	638
August 2013	72	8	19	100	153	654
September 2013	72	9	19	100	152	677
October 2013	69	10	22	100	147	682
November 2013	65	10	26	100	139	697
December 2013	68	8	24	100	145	708
January 2014	72	7	21	100	151	709
February 2014	75	6	19	100	156	713
March 2014	73	8	19	100	154	710
April 2014	73	8	19	100	154	713
May 2014	72	8	19	100	153	728
June 2014	70	7	22	100	148	748
July 2014	70	8	22	100	147	758
August 2014	71	8	22	100	149	750
September 2014	72	8	20	100	152	735
October 2014	74	8	19	100	155	725
November 2014	74	7	19	100	155	728
December 2014	75	7	18	100	157	746
January 2015	77	6	17	100	160	760
February 2015	79	5	16	100	163	770
March 2015	79	5	16	100	162	763
April 2015	78	4	18	100	159	757
May 2015	76	5	19	100	157	729
June 2015	78	5	17	100	160	720
July 2015	78	7	15	100	162	718
August 2015	78	7	15	100	163	762
September 2015	77	7	16	100	160	749
October 2015	78	6	16	100	161	754
November 2015	80	6	14	100	166	716
December 2015	82	6	13	100	169	710

EDUCATION COLLEGE DEGREE

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 2016	82	5	12	100	170	704
February 2016	80	5	15	100	166	707
March 2016	78	6	16	100	162	730
April 2016	75	8	17	100	158	727
May 2016	76	7	16	100	160	758
June 2016	80	6	15	100	165	762
July 2016	82	4	14	100	168	749
August 2016	84	3	13	100	170	752
September 2016	81	4	15	100	165	771
October 2016	79	6	15	100	164	819
November 2016	78	6	16	100	162	856
December 2016	79	7	14	100	165	889
January 2017	80	6	14	100	166	904
February 2017	80	7	13	100	167	904
March 2017	82	4	14	100	168	893
April 2017	82	5	13	100	169	906
May 2017	82	5	13	100	169	917
June 2017	80	7	13	100	166	931
July 2017	79	7	14	100	165	952
August 2017	79	7	14	100	165	944
September 2017	80	6	14	100	167	956
October 2017	81	6	14	100	167	939
November 2017	81	6	12	100	169	943
December 2017	82	5	12	100	170	956
January 2018	82	6	12	100	169	974
February 2018	82	5	13	100	169	954
March 2018	82	5	12	100	170	924
April 2018	83	5	12	100	172	885
May 2018	82	6	12	100	170	892
June 2018	80	6	14	100	166	905
July 2018	79	5	16	100	163	937
August 2018	77	6	17	100	160	928
September 2018	78	6	16	100	162	918
October 2018	78	7	15	100	163	911
November 2018	79	8	13	100	165	908
December 2018	80	7	14	100	166	905
January 2019	77	8	15	100	162	911
February 2019	77	7	16	100	161	931
March 2019	74	9	17	100	157	952
April 2019	75	8	17	100	158	943
May 2019	74	8	18	100	156	924
June 2019	75	7	18	100	157	925
July 2019	75	6	19	100	156	929
August 2019	75	5	20	100	155	955
September 2019	74	5	21	100	153	951
October 2019	74	5	21	100	153	988
November 2019	74	6	20	100	154	985
December 2019	78	5	17	100	161	993
January 2020	78	6	16	100	162	976
February 2020	78	6	16	100	162	996

EDUCATION COLLEGE DEGREE

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 2020	71	6	23	100	148	1049
April 2020	59	6	35	100	125	1068
May 2020	53	4	43	100	110	1065
June 2020	51	4	45	100	107	1015
July 2020	54	4	42	100	112	987
August 2020	54	3	43	100	111	1029
September 2020	53	4	43	100	110	1037
October 2020	53	5	42	100	111	1058
November 2020	55	6	39	100	116	1011
December 2020	57	6	38	100	119	980
January 2021	58	5	37	100	121	952
February 2021	57	5	37	100	120	940
March 2021	57	6	37	100	120	961
April 2021	58	7	35	100	124	989
May 2021	59	7	34	100	124	983
June 2021	56	7	38	100	118	976
July 2021	49	7	44	100	106	924
August 2021	46	7	47	100	99	928
September 2021	42	7	52	100	90	941
October 2021	40	4	56	100	84	961
November 2021	36	5	59	100	77	971
December 2021	35	3	62	100	73	943
January 2022	36	4	61	100	75	937
February 2022	35	4	62	100	73	915
March 2022	34	5	61	100	73	933
April 2022	32	6	62	100	71	932
May 2022	31	5	63	100	68	949
June 2022	30	5	65	100	66	935
July 2022	31	4	65	100	66	928
August 2022	31	5	64	100	67	900
September 2022	33	5	62	100	71	896
October 2022	34	6	60	100	74	876
November 2022	34	6	60	100	75	885
December 2022	35	5	60	100	75	875
January 2023	37	5	58	100	78	908
February 2023	41	5	54	100	87	914
March 2023	42	7	51	100	90	909
April 2023	40	7	53	100	87	886
May 2023	37	7	56	100	81	889
June 2023	39	6	55	100	84	896
July 2023	43	7	50	100	93	931
August 2023	48	7	45	100	104	931
September 2023	49	9	42	100	107	936
October 2023	48	9	43	100	104	913
November 2023	46	9	45	100	101	906
December 2023	48	8	44	100	103	925

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.

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
March	1978	18	45	1	0	2	0	13	2	4	2	0
April	1978	15	49	1	2	3	0	11	2	3	1	0
May	1978	15	48	2	3	5	0	11	2	3	1	0
June	1978	16	51	2	4	6	0	11	3	3	1	0
July	1978	17	50	1	3	5	0	13	5	3	1	0
August	1978	17	50	1	3	3	0	13	6	3	1	0
September	1978	15	50	1	3	2	1	12	7	3	1	0
October	1978	12	51	1	2	2	1	12	6	2	1	0
November	1978	8	50	1	2	2	1	12	5	2	1	0
December	1978	7	45	0	2	2	0	16	8	2	1	0
January	1979	8	47	1	3	2	0	15	10	2	2	0
February	1979	11	49	1	2	1	1	15	9	3	2	0
March	1979	10	52	1	3	1	1	12	8	3	2	0
April	1979	11	51	1	4	1	1	12	7	3	2	0
May	1979	10	51	1	4	1	1	12	9	4	2	0
June	1979	13	51	2	4	1	0	14	7	3	2	0
July	1979	13	50	1	3	2	0	14	7	3	3	0
August	1979	13	50	1	3	1	0	14	8	3	4	0
September	1979	15	48	0	2	1	0	14	10	6	4	0
October	1979	15	45	1	4	2	0	15	11	8	4	0
November	1979	14	43	2	3	3	0	18	14	8	3	0
December	1979	13	43	1	3	4	0	22	17	7	4	0
January	1980	15	48	2	2	2	0	23	20	7	4	0
February	1980	15	49	2	2	2	0	20	17	6	5	0
March	1980	16	47	3	3	3	0	17	18	6	5	0
April	1980	14	35	1	3	4	0	18	21	6	7	0
May	1980	13	30	1	2	3	0	25	30	8	8	0
June	1980	16	26	1	1	1	0	26	31	8	7	0
July	1980	20	25	3	1	2	0	23	29	9	6	0
August	1980	23	30	5	1	2	0	16	22	7	5	0
September	1980	23	32	4	2	3	0	18	18	7	5	0
October	1980	25	35	2	2	1	0	18	17	5	4	0
November	1980	25	33	1	2	1	0	21	17	6	3	0
December	1980	24	30	1	2	0	0	19	20	6	4	0
January	1981	25	32	1	2	0	0	19	21	5	4	0
February	1981	28	31	1	2	0	0	16	24	4	5	0
March	1981	28	34	1	2	0	0	16	25	5	5	0
April	1981	26	34	1	1	1	0	18	25	6	4	0
May	1981	23	34	1	1	1	0	20	23	6	3	0
June	1981	24	32	0	1	1	0	20	21	5	2	0
July	1981	25	32	0	1	1	0	17	19	5	2	0
August	1981	27	29	0	1	1	0	15	21	5	2	0
September	1981	26	29	1	1	2	0	16	23	4	2	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
October	1981	25	27	1	1	2	0	17	24	3	2	0
November	1981	25	26	1	2	1	0	17	22	4	2	0
December	1981	28	24	1	2	1	0	17	23	4	4	0
January	1982	32	23	1	1	1	0	16	23	7	4	0
February	1982	35	23	1	1	2	0	16	22	7	5	0
March	1982	39	21	1	1	1	0	15	22	9	5	0
April	1982	38	19	1	1	2	0	16	26	7	6	0
May	1982	40	16	0	0	1	0	15	29	7	5	0
June	1982	39	16	1	1	1	0	15	28	8	5	0
July	1982	40	17	1	1	0	0	14	27	9	6	0
August	1982	34	18	1	1	0	0	14	28	9	7	0
September	1982	33	18	2	1	1	0	14	30	8	5	0
October	1982	32	16	3	1	1	0	14	29	8	6	0
November	1982	36	14	4	0	2	0	13	25	8	6	0
December	1982	40	12	6	1	2	0	12	19	10	7	0
January	1983	44	12	9	1	2	0	11	14	10	7	0
February	1983	44	12	10	1	1	1	11	15	10	5	0
March	1983	41	15	12	1	1	0	10	15	7	7	0
April	1983	41	17	13	1	2	0	11	16	5	7	0
May	1983	41	19	14	2	3	0	11	12	5	8	0
June	1983	43	20	15	2	5	0	10	8	6	6	0
July	1983	40	19	15	3	6	1	9	6	5	4	0
August	1983	42	21	16	4	5	0	9	5	5	3	0
September	1983	39	21	12	4	4	0	11	8	3	3	0
October	1983	40	21	9	3	6	0	11	7	6	3	0
November	1983	38	20	8	4	8	0	11	7	5	3	0
December	1983	39	17	8	3	7	0	12	4	7	3	0
January	1984	44	18	9	3	7	0	12	4	5	3	0
February	1984	45	18	10	3	6	0	9	6	4	4	0
March	1984	43	23	12	3	11	0	5	6	2	4	0
April	1984	37	22	12	4	12	0	6	7	1	4	0
May	1984	35	23	12	5	12	0	6	6	1	4	0
June	1984	37	20	9	6	10	1	7	6	2	3	0
July	1984	38	20	9	7	8	1	5	6	1	2	0
August	1984	39	20	7	6	9	1	6	6	2	1	0
September	1984	40	22	9	5	8	1	6	7	2	2	0
October	1984	40	23	9	6	8	0	7	6	3	2	0
November	1984	38	21	10	6	7	0	8	6	4	2	0
December	1984	38	20	11	6	9	0	10	6	3	2	0
January	1985	41	18	12	3	8	0	11	7	4	1	0
February	1985	46	17	14	2	9	0	9	5	2	1	0
March	1985	49	18	13	1	8	0	6	4	3	1	0
April	1985	47	18	13	4	9	0	4	3	3	1	0
May	1985	43	20	12	5	9	0	5	4	3	2	0
June	1985	41	19	15	5	9	0	7	4	3	2	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 Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
July	1985	41	20	16	4	8	0	8	4	3	2	0
August	1985	41	19	20	3	8	1	10	4	3	2	0
September	1985	41	19	21	3	6	1	11	4	2	1	0
October	1985	40	18	22	2	7	2	10	3	3	1	0
November	1985	42	16	19	3	7	1	8	3	3	1	0
December	1985	44	14	18	1	8	1	8	3	3	1	0
January	1986	46	14	20	2	9	0	6	2	3	0	0
February	1986	45	15	22	2	8	0	7	3	3	0	0
March	1986	43	16	26	2	8	1	5	3	3	1	0
April	1986	41	14	29	2	11	1	7	3	2	2	0
May	1986	39	13	34	2	13	1	6	2	1	3	0
June	1986	38	13	36	2	14	0	6	1	1	2	0
July	1986	37	12	38	1	15	0	5	2	2	1	0
August	1986	38	13	34	1	12	1	6	3	2	1	0
September	1986	37	12	35	1	10	1	6	4	2	1	0
October	1986	36	15	33	1	6	1	7	4	2	1	0
November	1986	35	13	33	1	7	0	7	3	3	1	0
December	1986	36	13	26	2	6	1	6	2	3	1	0
January	1987	38	12	22	2	7	1	6	3	4	1	0
February	1987	38	14	22	2	7	1	6	3	3	2	0
March	1987	38	15	25	2	7	1	6	5	3	2	0
April	1987	34	18	26	3	6	1	6	4	2	2	0
May	1987	32	19	23	4	7	1	4	5	2	2	0
June	1987	34	23	18	5	7	0	4	4	1	2	0
July	1987	36	23	14	4	7	0	5	4	2	2	0
August	1987	38	24	13	3	5	0	7	3	3	1	0
September	1987	37	22	13	4	5	0	7	5	3	2	0
October	1987	35	19	14	4	4	1	7	5	5	3	0
November	1987	29	16	13	4	5	1	6	7	4	8	0
December	1987	29	17	12	3	5	1	8	7	5	10	0
January	1988	30	19	10	2	5	0	7	7	5	10	0
February	1988	36	20	10	2	5	0	6	6	6	6	0
March	1988	34	17	11	2	6	0	5	5	5	5	0
April	1988	35	17	11	2	8	0	4	4	4	4	0
May	1988	33	17	12	5	8	0	4	4	3	4	0
June	1988	31	17	11	5	10	0	3	5	3	4	0
July	1988	30	19	11	6	10	0	4	4	2	3	0
August	1988	35	19	9	5	11	0	5	5	3	2	0
September	1988	37	19	9	7	11	1	4	4	2	2	0
October	1988	36	18	9	6	9	0	4	5	2	2	0
November	1988	33	19	10	6	8	0	6	5	2	2	0
December	1988	35	21	8	6	8	0	6	6	2	1	0
January	1989	34	23	8	7	7	0	7	5	3	2	0
February	1989	36	23	7	8	8	1	6	6	3	2	0
March	1989	35	23	8	7	7	1	6	7	4	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 Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
April	1989	34	24	8	7	7	1	6	9	3	3	0
May	1989	30	25	7	5	6	1	6	8	2	3	0
June	1989	28	25	8	4	7	1	7	6	1	4	0
July	1989	31	23	10	2	6	0	7	5	1	3	0
August	1989	34	20	10	2	5	0	8	4	1	3	0
September	1989	38	17	11	3	5	0	6	4	2	2	0
October	1989	37	14	8	3	4	1	6	3	2	3	0
November	1989	36	16	9	3	5	1	8	3	3	2	0
December	1989	34	17	8	3	4	0	12	4	2	3	0
January	1990	38	18	8	3	5	0	10	4	2	3	0
February	1990	41	17	7	3	5	0	8	4	3	3	0
March	1990	43	16	7	2	6	0	5	3	3	3	0
April	1990	42	16	6	2	6	0	7	2	3	3	0
May	1990	41	15	7	2	7	0	8	4	2	3	0
June	1990	39	18	7	3	4	0	8	5	2	3	0
July	1990	37	18	6	3	4	0	8	5	2	3	0
August	1990	32	20	7	1	3	0	10	3	4	7	0
September	1990	30	19	6	1	3	0	13	4	5	8	0
October	1990	29	18	5	1	2	0	15	5	7	11	0
November	1990	30	18	3	1	2	0	15	6	7	12	0
December	1990	33	17	2	1	3	0	13	5	8	18	0
January	1991	33	15	3	1	2	0	10	6	9	22	0
February	1991	38	12	3	1	2	0	8	6	11	21	0
March	1991	40	11	5	1	2	0	7	7	12	16	0
April	1991	45	13	7	1	3	0	6	5	11	11	0
May	1991	46	15	9	1	2	0	7	7	11	11	0
June	1991	45	14	8	1	2	0	8	6	11	12	0
July	1991	43	13	7	0	2	0	9	6	11	13	0
August	1991	42	13	7	0	3	0	9	5	9	13	0
September	1991	43	12	9	1	3	0	8	5	11	13	0
October	1991	46	11	10	1	2	0	8	6	11	14	0
November	1991	47	11	11	1	2	0	8	6	11	15	0
December	1991	44	11	9	0	1	0	10	7	11	17	0
January	1992	43	10	11	0	0	0	8	7	12	19	0
February	1992	41	6	15	0	1	0	6	7	14	21	0
March	1992	42	6	16	0	1	0	5	6	15	21	0
April	1992	38	9	16	0	2	0	7	4	16	22	0
May	1992	40	11	14	0	3	0	7	3	12	19	0
June	1992	43	11	15	0	3	0	7	3	10	19	0
July	1992	45	10	16	0	4	0	6	3	10	16	0
August	1992	47	10	16	0	3	0	8	5	13	17	0
September	1992	44	9	15	1	3	0	8	6	15	18	0
October	1992	42	9	15	1	1	0	7	6	16	18	0
November	1992	39	9	16	1	1	0	6	4	17	17	0
December	1992	40	9	18	1	3	0	4	2	15	16	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 Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
January	1993	44	8	19	1	4	0	5	2	12	12	0
February	1993	43	8	17	1	5	0	6	2	9	11	0
March	1993	45	10	17	1	4	0	6	3	8	10	0
April	1993	44	12	18	1	5	0	5	2	6	11	0
May	1993	43	12	21	1	6	0	4	3	8	10	0
June	1993	40	10	22	1	7	0	5	2	9	12	0
July	1993	36	10	21	1	6	0	5	3	10	13	0
August	1993	33	11	22	0	6	0	6	2	10	17	0
September	1993	33	11	24	0	6	0	5	2	9	17	0
October	1993	34	12	27	0	6	0	4	2	10	15	0
November	1993	37	10	28	0	6	0	4	3	8	11	0
December	1993	36	10	27	0	8	0	6	4	8	8	0
January	1994	38	6	27	1	11	0	6	3	6	8	0
February	1994	40	6	28	1	12	0	4	2	6	7	0
March	1994	41	8	28	2	13	0	3	1	6	6	0
April	1994	38	11	30	3	13	0	2	1	4	5	0
May	1994	34	14	28	3	13	0	4	2	2	5	0
June	1994	33	14	25	3	12	0	5	2	3	4	0
July	1994	34	13	23	3	11	0	6	3	5	5	0
August	1994	36	11	21	3	11	0	5	3	6	4	0
September	1994	38	13	20	3	12	0	5	3	6	4	0
October	1994	39	14	18	2	13	0	4	3	5	4	0
November	1994	39	16	18	4	11	0	4	2	5	5	0
December	1994	37	14	16	5	11	0	4	3	4	4	0
January	1995	39	13	16	6	10	0	5	4	4	3	0
February	1995	40	13	13	4	12	0	5	6	3	3	0
March	1995	44	13	14	3	13	1	4	5	2	1	0
April	1995	42	13	13	3	14	1	3	6	2	3	0
May	1995	42	11	11	3	14	1	5	5	3	4	0
June	1995	37	10	12	2	15	0	7	5	4	5	0
July	1995	37	10	14	2	12	0	8	4	4	5	0
August	1995	36	12	18	1	11	0	7	4	4	5	0
September	1995	40	13	19	1	10	0	5	3	3	4	0
October	1995	40	13	18	1	10	0	4	2	3	4	0
November	1995	43	10	20	1	10	0	4	1	5	4	0
December	1995	42	9	20	0	7	0	5	2	4	3	0
January	1996	45	9	21	0	6	0	6	3	4	3	0
February	1996	45	8	19	0	7	0	5	4	4	5	0
March	1996	45	8	20	0	8	0	5	4	4	6	0
April	1996	42	7	20	1	11	0	6	3	5	5	0
May	1996	40	9	20	2	9	0	7	2	3	5	0
June	1996	38	9	17	2	11	0	7	3	5	4	0
July	1996	39	10	17	2	11	0	6	3	5	4	0
August	1996	39	9	18	2	11	0	7	4	6	3	0
September	1996	38	10	18	3	10	0	7	4	4	4	0
October	1996	39	10	17	2	10	0	8	5	4	3	0

EDUCATION COLLEGE DEGREE

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

<u>Date of Survey</u>	<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
	<u>Prices Low; Good Buys Available</u>	<u>Prices Won't Come Down</u>	<u>Interest Rate Low Credit Easy</u>	<u>Borrow in Advance Rising Rates</u>	<u>Times Good Prosperity</u>	<u>Supply Adequate</u>	<u>Prices High</u>	<u>Interest Rates High; Credit Tight</u>	<u>Can't Afford To Buy</u>	<u>Uncertain Future</u>	<u>Supply Inadequate</u>
November 1996	42	9	18	1	11	0	8	3	3	3	0
December 1996	42	8	19	1	12	0	8	3	3	3	0
January 1997	42	8	17	1	14	0	7	3	3	2	0
February 1997	42	9	16	1	15	0	6	3	4	3	0
March 1997	44	11	14	1	16	0	4	3	5	2	0
April 1997	42	10	14	2	15	0	4	4	5	2	0
May 1997	39	9	16	3	18	0	4	4	3	1	0
June 1997	38	8	17	2	18	0	3	3	2	1	0
July 1997	35	8	19	0	20	0	2	2	1	1	0
August 1997	36	8	20	0	18	0	3	2	2	1	0
September 1997	39	7	21	0	18	0	4	2	2	1	0
October 1997	40	7	19	1	17	1	4	1	2	0	0
November 1997	42	7	16	1	16	1	4	1	1	1	0
December 1997	40	7	14	1	14	0	4	2	1	1	0
January 1998	46	6	15	0	12	0	4	1	1	1	0
February 1998	44	6	18	0	11	1	5	1	1	1	0
March 1998	44	6	21	0	14	1	5	0	1	1	0
April 1998	36	7	20	0	17	1	3	1	1	1	0
May 1998	31	8	17	1	20	0	3	1	1	1	0
June 1998	32	8	17	1	20	0	3	2	0	0	0
July 1998	34	7	17	1	19	0	4	2	0	1	0
August 1998	37	7	20	1	20	0	3	2	0	0	0
September 1998	34	5	21	1	21	0	3	2	1	2	0
October 1998	33	5	23	1	20	1	4	2	1	3	0
November 1998	34	5	24	1	16	1	4	2	1	3	0
December 1998	35	5	25	1	16	1	4	2	1	2	0
January 1999	39	5	24	1	18	1	3	2	1	1	0
February 1999	39	5	26	0	21	0	3	3	1	1	0
March 1999	39	5	25	0	22	0	3	2	2	1	0
April 1999	33	5	26	0	23	1	4	2	2	1	0
May 1999	32	5	23	0	25	1	4	0	2	1	0
June 1999	32	5	22	1	26	1	3	0	1	1	0
July 1999	34	6	19	1	26	1	3	1	0	1	0
August 1999	36	5	19	1	25	0	3	1	0	1	0
September 1999	35	6	17	1	27	1	3	2	0	1	0
October 1999	35	7	17	2	25	1	4	2	1	1	0
November 1999	35	9	16	2	23	1	3	1	1	1	0
December 1999	37	9	16	1	21	1	3	0	1	1	0
January 2000	39	9	14	0	21	1	2	1	1	1	0
February 2000	38	8	14	2	23	1	1	1	1	1	0
March 2000	36	8	14	2	23	1	2	3	0	1	0
April 2000	33	8	14	3	27	1	1	4	0	1	0
May 2000	36	9	13	3	23	0	2	4	1	1	0
June 2000	36	10	11	3	24	0	1	4	1	1	0
July 2000	36	10	11	2	21	1	4	4	2	1	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
August 2000		33	9	9	1	23	1	4	4	1	1	0
September 2000		32	7	11	1	22	1	4	4	1	1	0
October 2000		33	9	11	2	23	1	2	3	1	2	0
November 2000		32	11	12	2	22	0	2	2	1	1	0
December 2000		36	11	9	1	19	0	2	2	1	2	0
January 2001		39	7	8	1	17	0	3	2	1	4	0
February 2001		36	5	10	0	13	0	4	2	2	8	0
March 2001		31	5	13	0	11	1	5	4	4	10	0
April 2001		28	5	16	0	9	1	5	5	6	11	0
May 2001		29	6	15	0	10	1	5	4	7	10	0
June 2001		31	5	14	0	10	1	5	3	7	9	0
July 2001		34	6	13	0	9	0	5	3	8	9	0
August 2001		37	4	13	0	8	0	5	3	9	8	0
September 2001		34	4	14	0	7	0	4	3	8	11	0
October 2001		33	3	18	0	6	0	4	2	6	13	0
November 2001		34	3	21	0	5	0	4	2	4	16	0
December 2001		40	2	26	0	2	0	5	2	5	14	0
January 2002		46	2	22	0	3	0	3	3	6	12	0
February 2002		45	2	23	0	3	0	3	3	8	11	0
March 2002		40	3	22	0	6	0	3	3	8	10	0
April 2002		35	4	24	0	6	0	3	4	8	9	0
May 2002		33	4	23	0	8	0	3	3	7	7	0
June 2002		35	5	21	0	7	0	3	2	6	9	0
July 2002		36	4	20	0	6	0	3	2	5	9	0
August 2002		36	4	22	0	4	0	2	3	8	11	0
September 2002		34	3	27	0	3	0	3	3	10	10	0
October 2002		33	4	30	0	3	0	3	3	12	10	0
November 2002		34	3	31	0	3	1	4	4	11	10	0
December 2002		36	3	29	0	5	1	4	4	11	11	0
January 2003		38	3	29	0	4	0	4	3	9	12	0
February 2003		36	3	27	0	4	0	4	3	10	14	0
March 2003		35	3	27	0	3	0	4	4	10	16	0
April 2003		32	3	27	0	3	0	3	4	10	17	0
May 2003		32	3	26	0	3	0	4	5	10	15	0
June 2003		34	3	27	0	3	0	3	4	10	12	0
July 2003		35	4	27	0	3	1	4	4	9	9	0
August 2003		36	5	28	0	5	1	4	3	9	7	0
September 2003		34	5	29	0	6	1	4	3	8	6	0
October 2003		33	5	28	0	6	0	5	3	8	6	0
November 2003		33	5	29	0	5	0	4	2	6	6	0
December 2003		35	5	28	0	5	0	5	2	5	7	0
January 2004		38	5	31	1	7	0	4	2	4	6	0
February 2004		37	5	32	1	7	0	4	3	4	5	0
March 2004		34	6	33	1	8	0	3	2	5	4	0
April 2004		28	7	31	1	9	0	3	2	6	5	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
May	2004	28	10	31	1	7	0	4	3	5	6	0
June	2004	30	10	33	2	8	0	4	3	4	7	0
July	2004	32	9	33	2	8	0	4	3	5	6	0
August	2004	34	7	32	2	9	0	4	3	5	6	0
September	2004	32	6	28	2	9	0	3	4	6	7	0
October	2004	33	7	26	2	7	1	3	4	3	8	0
November	2004	33	9	23	2	8	1	4	4	4	7	0
December	2004	36	10	24	2	9	1	4	4	3	6	0
January	2005	38	9	23	3	10	1	5	3	3	5	0
February	2005	37	8	25	2	11	1	5	3	2	3	0
March	2005	33	9	27	2	10	0	6	3	2	3	0
April	2005	30	11	26	1	9	0	5	3	3	3	0
May	2005	29	13	22	2	8	0	5	4	4	4	0
June	2005	32	12	23	2	6	0	4	3	4	3	0
July	2005	35	11	23	2	7	0	4	3	4	2	0
August	2005	35	11	22	1	6	0	4	2	4	2	0
September	2005	33	13	20	2	6	0	5	3	4	3	0
October	2005	30	14	17	2	5	0	7	4	6	5	0
November	2005	30	13	18	3	5	0	7	5	7	5	0
December	2005	36	11	16	2	6	0	6	4	6	4	0
January	2006	40	10	17	2	6	0	4	3	5	4	0
February	2006	42	11	15	3	7	0	4	2	3	4	0
March	2006	35	11	14	3	7	0	4	4	4	4	0
April	2006	31	13	13	3	9	0	4	4	5	4	0
May	2006	30	12	14	2	8	0	7	5	5	5	0
June	2006	35	13	13	3	8	0	7	4	4	4	0
July	2006	35	11	13	3	7	1	7	3	3	4	0
August	2006	37	12	12	3	7	1	4	4	4	3	0
September	2006	35	11	14	3	7	1	5	5	4	3	0
October	2006	36	10	15	2	7	0	5	5	6	3	0
November	2006	40	7	13	1	7	0	6	5	7	3	0
December	2006	46	8	12	1	7	0	5	4	6	2	0
January	2007	48	8	13	1	8	0	5	4	5	2	0
February	2007	46	9	15	0	7	0	4	3	3	3	0
March	2007	41	8	16	0	8	0	4	3	4	4	0
April	2007	39	8	16	0	7	0	5	4	6	4	0
May	2007	39	8	14	1	7	0	4	4	7	3	0
June	2007	40	10	14	1	6	1	5	4	7	4	0
July	2007	39	10	12	1	7	1	5	3	7	4	0
August	2007	35	8	12	2	8	1	5	3	7	4	0
September	2007	32	7	12	1	6	1	5	5	8	5	0
October	2007	33	8	12	1	4	1	5	6	8	7	0
November	2007	35	7	12	0	3	1	4	7	8	9	0
December	2007	40	6	11	0	3	1	4	5	8	9	0
January	2008	42	5	9	0	3	0	4	4	9	10	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
February 2008		42	4	9	0	3	1	5	3	11	11	0
March 2008		37	4	9	0	2	1	5	4	14	12	0
April 2008		35	4	9	0	2	1	8	6	17	14	0
May 2008		33	4	7	0	1	1	10	5	18	15	0
June 2008		33	6	6	0	1	1	13	4	17	16	0
July 2008		32	7	6	0	0	0	11	3	17	18	0
August 2008		33	7	5	0	1	0	10	4	19	16	0
September 2008		34	6	5	0	2	0	5	5	23	16	0
October 2008		34	5	4	0	2	0	6	9	23	16	0
November 2008		34	3	5	0	2	0	8	10	22	22	0
December 2008		42	2	5	0	1	0	9	9	18	23	0
January 2009		50	1	6	0	1	0	8	7	14	26	0
February 2009		54	1	7	1	1	0	7	6	12	23	0
March 2009		49	1	7	1	1	0	7	6	11	26	0
April 2009		48	2	8	0	1	0	6	5	11	25	0
May 2009		48	3	8	0	0	0	5	5	12	24	0
June 2009		51	3	7	0	0	0	4	5	14	20	0
July 2009		50	3	5	0	0	0	5	6	14	20	0
August 2009		49	3	5	0	0	0	4	7	13	22	0
September 2009		49	3	6	0	1	0	5	7	12	22	0
October 2009		52	4	6	0	1	0	5	6	12	20	0
November 2009		52	4	7	1	1	0	5	5	13	18	0
December 2009		53	4	8	1	0	0	4	5	13	19	0
January 2010		51	4	11	0	0	0	4	6	12	18	0
February 2010		53	4	10	0	1	0	4	7	11	16	0
March 2010		52	5	9	0	1	0	4	6	12	15	0
April 2010		53	4	9	0	1	0	3	6	13	14	0
May 2010		50	4	8	0	1	0	3	4	12	15	0
June 2010		48	4	9	0	1	0	3	3	11	15	0
July 2010		44	4	8	0	1	0	4	3	12	17	0
August 2010		47	4	9	0	1	0	4	4	13	18	0
September 2010		49	4	8	0	1	0	5	4	13	19	0
October 2010		50	4	7	1	1	0	5	3	15	18	0
November 2010		50	4	7	0	1	0	5	3	14	18	0
December 2010		52	3	11	1	2	0	4	4	14	16	0
January 2011		53	3	11	1	2	0	3	5	12	14	0
February 2011		54	5	12	1	3	0	4	4	12	12	0
March 2011		49	7	10	0	3	0	5	4	12	12	0
April 2011		48	9	12	0	2	0	6	4	11	10	0
May 2011		46	8	10	1	2	0	7	5	12	10	0
June 2011		45	7	9	1	2	0	8	4	16	9	0
July 2011		44	5	7	1	2	0	8	5	19	9	0
August 2011		43	6	7	0	1	0	8	6	20	12	0
September 2011		43	6	8	0	1	0	6	6	18	15	0
October 2011		44	6	9	0	0	0	6	6	17	18	0
November 2011		45	5	11	0	1	0	5	5	16	18	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
December	2011	48	5	11	0	1	0	5	6	19	16	0
January	2012	50	5	12	0	2	0	5	4	18	13	0
February	2012	49	6	10	0	3	1	6	4	18	12	0
March	2012	47	7	11	0	4	0	6	3	16	13	0
April	2012	43	9	11	0	5	0	6	4	14	14	0
May	2012	44	8	14	0	5	0	6	4	13	13	0
June	2012	41	7	13	0	5	0	6	5	13	13	0
July	2012	43	6	13	0	3	0	6	4	13	12	0
August	2012	44	6	12	0	3	0	4	5	12	13	0
September	2012	47	7	14	0	3	0	4	4	12	12	0
October	2012	43	7	13	0	4	0	4	5	11	14	0
November	2012	43	8	12	0	5	0	4	5	11	13	0
December	2012	43	7	11	0	6	0	5	5	11	13	0
January	2013	44	7	12	0	5	0	4	6	13	12	0
February	2013	43	7	12	0	5	0	5	5	12	13	0
March	2013	40	10	12	1	7	0	5	5	12	11	0
April	2013	38	11	13	1	8	0	7	4	10	10	0
May	2013	38	10	14	0	10	0	6	4	11	8	0
June	2013	37	9	13	1	11	0	5	4	11	8	0
July	2013	38	10	12	1	12	0	5	3	8	10	0
August	2013	38	12	13	2	10	0	5	3	7	10	0
September	2013	38	12	14	1	9	0	6	4	6	11	0
October	2013	36	12	15	1	9	0	6	4	7	11	0
November	2013	36	10	13	0	9	0	7	4	8	13	0
December	2013	37	11	14	0	9	1	5	4	8	11	0
January	2014	40	10	14	1	10	0	5	4	7	9	0
February	2014	40	11	16	1	9	0	6	4	7	8	0
March	2014	39	11	15	1	9	0	6	3	8	8	0
April	2014	38	10	14	1	9	0	5	3	9	8	0
May	2014	39	10	14	0	11	0	5	2	9	7	0
June	2014	38	9	13	1	13	0	7	3	10	7	0
July	2014	37	11	12	1	13	0	8	3	9	7	0
August	2014	35	11	12	1	12	0	7	4	9	8	0
September	2014	35	12	14	1	11	0	7	3	9	8	0
October	2014	35	11	15	1	12	0	6	3	7	7	0
November	2014	37	9	15	1	14	1	6	2	8	7	0
December	2014	40	8	14	1	16	1	5	3	8	6	0
January	2015	43	8	15	1	18	0	5	2	7	5	0
February	2015	45	9	15	1	19	0	4	2	7	5	0
March	2015	42	11	16	0	19	0	5	2	5	5	0
April	2015	38	12	17	1	17	0	5	3	6	6	0
May	2015	33	11	17	1	17	0	7	3	5	6	0
June	2015	34	10	16	1	17	0	6	3	4	7	0
July	2015	35	10	15	1	18	0	5	2	4	8	0
August	2015	36	10	17	2	16	0	4	2	4	8	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<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>
September	2015	35	10	16	3	15	0	5	2	4	7	0
October	2015	35	11	19	3	14	0	5	2	5	6	0
November	2015	39	9	19	3	15	0	5	2	5	5	0
December	2015	44	9	20	3	15	0	4	2	5	4	0
January	2016	46	8	18	4	16	0	4	2	5	4	0
February	2016	45	8	17	3	16	0	5	3	6	4	0
March	2016	40	9	17	2	15	0	6	3	6	4	0
April	2016	36	10	17	1	14	0	7	4	5	4	0
May	2016	33	10	18	1	13	0	6	3	5	4	0
June	2016	35	10	20	1	15	0	6	3	5	3	0
July	2016	40	8	19	1	15	1	4	1	3	6	0
August	2016	43	7	19	1	17	1	4	1	3	6	0
September	2016	41	7	18	0	17	1	5	2	3	7	0
October	2016	37	9	18	1	17	1	6	3	4	5	0
November	2016	35	9	19	1	15	1	6	3	4	6	0
December	2016	40	10	17	2	14	1	5	2	3	5	0
January	2017	43	11	16	2	16	0	5	2	3	6	0
February	2017	39	14	12	3	16	0	5	2	3	6	0
March	2017	35	16	12	3	18	1	5	2	4	6	0
April	2017	31	16	14	3	17	1	5	2	4	5	0
May	2017	34	14	14	3	18	0	5	2	3	6	0
June	2017	35	12	15	3	17	0	5	3	4	6	0
July	2017	37	12	13	2	16	0	5	3	3	6	0
August	2017	40	10	14	2	17	1	5	3	3	5	0
September	2017	39	9	15	2	17	1	5	2	2	5	0
October	2017	39	9	15	2	18	1	5	2	3	5	0
November	2017	39	11	14	2	17	1	5	1	2	4	0
December	2017	44	10	13	2	17	0	5	2	2	4	0
January	2018	44	9	12	1	17	0	5	2	2	4	0
February	2018	40	10	11	2	20	0	6	3	2	5	0
March	2018	32	16	10	2	20	0	6	2	1	4	0
April	2018	30	19	11	2	21	1	6	2	1	4	0
May	2018	30	20	11	2	18	1	7	2	2	3	0
June	2018	31	16	11	2	19	1	7	2	3	4	0
July	2018	29	17	10	2	17	1	7	2	3	5	0
August	2018	28	17	9	2	19	1	8	2	3	5	0
September	2018	26	20	8	2	21	1	7	2	4	3	0
October	2018	26	20	7	2	23	1	8	2	4	2	0
November	2018	29	19	7	2	22	1	7	3	3	2	0
December	2018	35	16	6	2	21	1	8	2	2	3	0
January	2019	37	13	7	2	19	0	9	2	3	4	0
February	2019	37	12	7	2	20	0	9	2	2	5	0
March	2019	33	12	8	2	20	1	10	3	2	5	0
April	2019	33	12	9	1	22	1	9	3	2	5	0
May	2019	32	13	11	1	21	1	11	2	2	5	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
June 2019		31	15	11	1	22	1	11	2	3	5	0
July 2019		32	15	10	0	21	1	12	2	3	5	0
August 2019		31	16	10	1	20	0	12	2	2	4	0
September 2019		31	16	11	0	18	0	13	3	2	4	0
October 2019		29	17	12	0	18	0	13	3	2	6	0
November 2019		32	14	11	0	17	0	11	3	2	6	0
December 2019		40	12	11	0	19	0	10	2	1	6	0
January 2020		43	10	11	0	20	0	10	1	1	4	0
February 2020		40	11	12	0	21	1	10	2	2	4	0
March 2020		33	10	12	0	19	1	10	2	4	9	1
April 2020		31	8	11	0	12	1	8	3	10	19	2
May 2020		35	4	9	0	7	1	6	2	14	27	3
June 2020		40	3	8	0	4	1	6	2	15	29	2
July 2020		41	3	9	0	4	1	7	2	14	27	3
August 2020		36	3	10	0	4	1	9	3	13	26	4
September 2020		33	3	11	0	5	1	9	3	12	26	6
October 2020		30	4	11	0	6	1	10	3	12	23	7
November 2020		33	4	11	0	7	1	9	2	12	21	7
December 2020		35	3	11	0	9	1	9	3	12	18	7
January 2021		37	4	11	0	8	2	9	2	10	17	7
February 2021		33	5	10	0	10	2	10	2	8	17	7
March 2021		29	8	10	0	10	2	12	1	8	16	9
April 2021		24	9	10	0	13	1	13	1	8	13	10
May 2021		23	11	9	0	13	2	16	1	8	9	14
June 2021		21	10	8	0	14	3	22	1	6	8	18
July 2021		20	10	7	0	11	3	28	1	6	6	22
August 2021		19	9	6	0	10	3	31	1	4	6	25
September 2021		17	9	6	0	8	2	32	1	4	6	30
October 2021		17	8	6	0	6	2	33	2	3	6	35
November 2021		14	9	6	0	5	2	37	2	3	6	39
December 2021		14	9	5	0	4	2	41	2	3	4	41
January 2022		12	11	3	0	4	2	44	2	3	4	40
February 2022		12	11	3	1	4	2	44	2	4	3	40
March 2022		11	11	3	1	3	3	45	2	3	4	38
April 2022		11	12	3	1	4	3	44	2	4	5	40
May 2022		10	13	2	1	3	2	46	2	4	6	39
June 2022		10	13	1	1	3	2	45	3	5	7	38
July 2022		12	13	1	0	3	2	47	5	5	8	34
August 2022		13	12	1	1	2	3	48	7	5	8	30
September 2022		14	11	1	1	3	4	47	7	5	8	28
October 2022		15	11	1	1	2	5	46	6	5	8	25
November 2022		16	11	1	1	2	5	44	7	6	10	23
December 2022		17	10	1	1	3	5	46	8	6	10	19
January 2023		18	9	1	1	3	5	44	8	6	9	19
February 2023		19	11	1	1	3	5	39	9	6	9	15

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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
March	2023	18	12	1	1	4	4	37	10	8	9	12
April	2023	17	12	1	1	4	5	37	13	8	10	10
May	2023	17	10	1	0	5	6	40	14	9	11	10
June	2023	18	9	2	0	4	7	37	14	10	10	9
July	2023	21	10	2	1	5	8	35	12	12	9	8
August	2023	22	12	2	1	5	7	31	12	10	7	5
September	2023	24	12	2	1	5	6	32	12	7	7	6
October	2023	22	12	2	0	4	5	32	11	7	7	6
November	2023	24	11	2	0	3	6	33	12	8	7	5
December	2023	25	11	2	0	3	5	32	12	7	7	5

EDUCATION COLLEGE DEGREE

**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	54	17	29	100	125	605
April 1978	55	18	27	100	128	633
May 1978	58	15	27	100	131	652
June 1978	57	16	27	100	130	620
July 1978	53	16	31	100	122	622
August 1978	47	19	35	100	112	581
September 1978	46	19	36	100	110	587
October 1978	46	18	37	100	109	608
November 1978	48	16	36	100	112	678
December 1978	47	19	34	100	113	683
January 1979	47	18	34	100	113	677
February 1979	47	17	36	100	112	629
March 1979	48	14	38	100	110	615
April 1979	48	14	38	100	109	631
May 1979	47	15	38	100	110	667
June 1979	45	14	41	100	104	755
July 1979	42	14	44	100	98	815
August 1979	41	14	45	100	96	754
September 1979	42	14	44	100	98	724
October 1979	46	13	41	100	104	719
November 1979	48	11	42	100	106	788
December 1979	48	8	44	100	104	772
January 1980	46	8	46	100	100	696
February 1980	47	8	46	100	101	589
March 1980	47	10	44	100	103	500
April 1980	44	11	45	100	100	497
May 1980	40	10	50	100	90	448
June 1980	37	10	54	100	83	475
July 1980	38	9	54	100	84	465
August 1980	44	10	46	100	97	443
September 1980	43	12	45	100	99	425
October 1980	48	13	39	100	108	436
November 1980	47	13	40	100	107	449
December 1980	48	12	40	100	107	457
January 1981	42	12	46	100	96	453
February 1981	39	12	48	100	91	446
March 1981	43	11	47	100	96	498
April 1981	48	9	43	100	104	487
May 1981	49	8	43	100	107	492
June 1981	48	8	44	100	104	506
July 1981	47	7	45	100	102	493
August 1981	50	7	43	100	107	488
September 1981	51	7	42	100	110	446
October 1981	52	8	40	100	112	466
November 1981	48	9	43	100	105	485
December 1981	45	9	46	100	99	530
January 1982	44	10	46	100	98	533
February 1982	45	11	44	100	101	536

EDUCATION COLLEGE DEGREE
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>
March 1982	46	11	43	100	104	513
April 1982	46	11	43	100	103	522
May 1982	49	10	41	100	108	548
June 1982	51	8	41	100	110	575
July 1982	50	8	42	100	108	575
August 1982	46	10	44	100	103	566
September 1982	48	11	41	100	106	543
October 1982	51	11	38	100	113	548
November 1982	54	10	36	100	118	545
December 1982	59	9	32	100	127	565
January 1983	63	8	29	100	134	560
February 1983	67	7	26	100	142	547
March 1983	68	8	24	100	144	516
April 1983	71	6	22	100	149	537
May 1983	74	6	20	100	154	553
June 1983	76	5	18	100	158	603
July 1983	78	5	16	100	162	568
August 1983	80	5	15	100	165	531
September 1983	76	5	18	100	158	514
October 1983	70	6	24	100	146	524
November 1983	67	7	26	100	141	550
December 1983	65	9	27	100	138	529
January 1984	68	9	23	100	145	519
February 1984	68	8	25	100	143	523
March 1984	73	6	22	100	151	540
April 1984	68	6	26	100	143	543
May 1984	68	7	25	100	142	538
June 1984	66	7	27	100	139	537
July 1984	68	7	25	100	143	532
August 1984	69	8	23	100	146	567
September 1984	66	7	27	100	139	559
October 1984	63	8	29	100	134	575
November 1984	61	7	33	100	128	534
December 1984	61	8	31	100	130	543
January 1985	65	7	29	100	136	505
February 1985	70	5	24	100	146	525
March 1985	75	4	21	100	154	491
April 1985	77	3	20	100	157	535
May 1985	75	4	21	100	155	509
June 1985	75	4	21	100	154	528
July 1985	75	5	20	100	155	489
August 1985	76	5	18	100	158	501
September 1985	76	7	17	100	158	463
October 1985	74	8	18	100	156	494
November 1985	75	7	18	100	156	500
December 1985	74	6	20	100	154	547
January 1986	77	7	16	100	160	550
February 1986	77	7	16	100	161	560
March 1986	80	7	13	100	166	533
April 1986	79	6	15	100	164	538
May 1986	80	6	14	100	166	534

EDUCATION COLLEGE DEGREE
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 1986	80	5	15	100	164	563
July 1986	80	5	15	100	166	574
August 1986	80	5	15	100	164	582
September 1986	81	5	14	100	168	565
October 1986	80	4	16	100	164	559
November 1986	77	3	20	100	157	558
December 1986	71	5	25	100	146	590
January 1987	65	6	30	100	135	592
February 1987	66	8	26	100	139	586
March 1987	68	6	25	100	143	568
April 1987	71	8	21	100	150	571
May 1987	70	7	23	100	147	571
June 1987	71	8	21	100	150	585
July 1987	73	7	20	100	152	579
August 1987	74	6	20	100	153	582
September 1987	72	5	23	100	149	561
October 1987	69	6	24	100	145	528
November 1987	64	8	28	100	136	473
December 1987	64	7	28	100	136	462
January 1988	66	7	27	100	139	454
February 1988	67	9	24	100	144	466
March 1988	69	10	21	100	148	459
April 1988	68	12	19	100	149	460
May 1988	73	10	17	100	155	447
June 1988	69	12	19	100	150	443
July 1988	69	10	21	100	148	424
August 1988	67	11	22	100	145	429
September 1988	68	11	21	100	147	423
October 1988	69	10	21	100	148	435
November 1988	67	10	23	100	143	432
December 1988	65	10	25	100	141	421
January 1989	65	11	25	100	140	419
February 1989	63	12	25	100	138	418
March 1989	63	11	26	100	137	418
April 1989	61	11	28	100	133	432
May 1989	63	10	27	100	137	454
June 1989	64	11	26	100	138	454
July 1989	68	9	23	100	145	454
August 1989	68	9	23	100	145	457
September 1989	71	8	21	100	150	459
October 1989	67	9	24	100	143	468
November 1989	66	9	25	100	141	454
December 1989	64	8	28	100	136	460
January 1990	66	10	24	100	142	440
February 1990	68	9	23	100	146	452
March 1990	71	9	21	100	150	464
April 1990	73	6	21	100	152	487
May 1990	74	7	19	100	155	482
June 1990	74	7	19	100	155	477
July 1990	71	8	20	100	151	465
August 1990	67	8	25	100	141	461

EDUCATION COLLEGE DEGREE
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 1990	65	8	27	100	138	455
October 1990	62	6	33	100	129	458
November 1990	59	5	36	100	123	466
December 1990	54	6	40	100	114	459
January 1991	52	7	41	100	111	476
February 1991	55	9	36	100	119	468
March 1991	64	7	29	100	135	496
April 1991	73	6	21	100	152	459
May 1991	76	4	20	100	157	469
June 1991	74	3	23	100	150	443
July 1991	71	3	26	100	145	475
August 1991	70	5	26	100	144	475
September 1991	66	7	27	100	139	508
October 1991	64	7	29	100	135	498
November 1991	65	5	29	100	136	500
December 1991	66	5	29	100	137	460
January 1992	69	4	27	100	142	468
February 1992	67	4	29	100	138	476
March 1992	69	3	28	100	141	519
April 1992	68	3	29	100	139	516
May 1992	71	4	25	100	146	506
June 1992	73	5	22	100	151	487
July 1992	72	5	23	100	149	499
August 1992	66	6	28	100	138	509
September 1992	64	5	30	100	134	527
October 1992	63	6	31	100	132	531
November 1992	67	5	28	100	139	538
December 1992	67	5	28	100	140	542
January 1993	72	5	22	100	150	550
February 1993	73	7	21	100	152	557
March 1993	72	8	20	100	152	538
April 1993	70	8	22	100	148	528
May 1993	70	8	22	100	148	511
June 1993	70	6	23	100	147	524
July 1993	71	6	22	100	149	538
August 1993	69	8	23	100	146	556
September 1993	68	10	22	100	146	551
October 1993	67	9	24	100	144	536
November 1993	70	8	22	100	148	518
December 1993	72	6	22	100	151	521
January 1994	77	5	18	100	159	515
February 1994	78	5	18	100	160	534
March 1994	80	5	15	100	165	540
April 1994	77	6	17	100	160	552
May 1994	74	7	19	100	155	547
June 1994	70	8	22	100	148	544
July 1994	70	7	23	100	148	535
August 1994	72	5	22	100	150	541
September 1994	72	5	22	100	150	546
October 1994	69	6	25	100	144	552
November 1994	67	7	26	100	141	556

EDUCATION COLLEGE DEGREE
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>
December 1994	63	8	29	100	134	570
January 1995	65	8	27	100	138	566
February 1995	66	8	26	100	140	559
March 1995	71	7	23	100	148	546
April 1995	67	8	25	100	142	555
May 1995	64	9	27	100	137	541
June 1995	60	10	30	100	130	548
July 1995	63	8	29	100	134	561
August 1995	67	7	27	100	140	588
September 1995	69	7	24	100	145	593
October 1995	68	8	24	100	143	576
November 1995	63	10	28	100	135	539
December 1995	63	10	27	100	136	523
January 1996	62	10	27	100	135	516
February 1996	67	8	25	100	142	534
March 1996	69	7	24	100	144	551
April 1996	69	7	25	100	144	546
May 1996	66	8	26	100	139	529
June 1996	66	8	26	100	140	508
July 1996	67	8	25	100	141	526
August 1996	70	6	23	100	147	529
September 1996	68	6	27	100	141	540
October 1996	66	6	28	100	139	530
November 1996	64	7	28	100	136	516
December 1996	64	8	28	100	136	509
January 1997	66	9	25	100	141	535
February 1997	64	8	28	100	136	559
March 1997	65	9	26	100	138	550
April 1997	65	9	27	100	138	527
May 1997	70	8	22	100	148	513
June 1997	73	7	20	100	154	513
July 1997	72	7	20	100	152	490
August 1997	70	8	23	100	147	512
September 1997	68	10	23	100	145	527
October 1997	68	10	22	100	146	545
November 1997	67	10	22	100	145	529
December 1997	64	13	24	100	140	518
January 1998	67	13	20	100	146	522
February 1998	69	14	17	100	152	537
March 1998	74	12	14	100	160	550
April 1998	73	12	15	100	159	562
May 1998	74	12	14	100	159	547
June 1998	73	13	13	100	160	531
July 1998	71	14	14	100	157	557
August 1998	72	15	13	100	159	569
September 1998	71	15	15	100	156	589
October 1998	73	14	12	100	161	553
November 1998	74	13	12	100	162	555
December 1998	76	11	12	100	164	554
January 1999	79	9	12	100	167	569

EDUCATION COLLEGE DEGREE
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 1999	77	10	13	100	164	560
March 1999	75	11	14	100	161	555
April 1999	74	11	15	100	159	544
May 1999	74	11	15	100	160	574
June 1999	76	11	13	100	162	584
July 1999	75	12	13	100	162	602
August 1999	75	10	15	100	160	589
September 1999	75	9	16	100	159	576
October 1999	74	7	19	100	156	565
November 1999	73	9	19	100	154	578
December 1999	70	11	19	100	150	573
January 2000	70	12	18	100	151	571
February 2000	71	12	17	100	154	569
March 2000	73	9	18	100	155	598
April 2000	74	9	18	100	156	592
May 2000	72	8	19	100	153	599
June 2000	72	11	18	100	154	570
July 2000	70	11	19	100	151	573
August 2000	69	12	19	100	149	572
September 2000	69	10	21	100	148	603
October 2000	69	9	22	100	147	621
November 2000	70	9	22	100	148	626
December 2000	69	9	21	100	148	611
January 2001	69	9	22	100	147	600
February 2001	68	10	22	100	146	586
March 2001	67	11	22	100	145	616
April 2001	66	11	23	100	143	626
May 2001	65	11	24	100	141	636
June 2001	62	11	27	100	135	593
July 2001	62	14	24	100	138	585
August 2001	62	15	23	100	140	585
September 2001	65	13	22	100	143	610
October 2001	67	13	20	100	146	625
November 2001	73	9	18	100	155	613
December 2001	79	9	13	100	166	589
January 2002	81	7	11	100	170	569
February 2002	78	9	12	100	166	588
March 2002	77	9	13	100	164	601
April 2002	73	12	15	100	159	625
May 2002	73	12	15	100	158	605
June 2002	68	16	16	100	151	617
July 2002	71	13	16	100	155	605
August 2002	72	13	15	100	158	615
September 2002	76	9	15	100	161	626
October 2002	75	11	14	100	161	623
November 2002	74	12	14	100	160	621
December 2002	75	12	13	100	163	602
January 2003	75	11	14	100	161	618
February 2003	74	10	17	100	157	629
March 2003	72	8	20	100	152	643
April 2003	70	9	21	100	150	646

EDUCATION COLLEGE DEGREE
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 2003	74	8	18	100	156	656
June 2003	78	8	14	100	164	654
July 2003	80	7	13	100	167	655
August 2003	78	7	15	100	163	637
September 2003	76	7	16	100	160	647
October 2003	76	8	16	100	160	652
November 2003	79	7	14	100	165	670
December 2003	81	7	12	100	169	676
January 2004	82	6	12	100	169	652
February 2004	80	7	13	100	167	603
March 2004	78	7	15	100	164	564
April 2004	77	7	16	100	161	530
May 2004	76	7	17	100	159	528
June 2004	75	6	19	100	156	537
July 2004	73	7	21	100	152	537
August 2004	73	5	22	100	151	524
September 2004	73	6	20	100	153	518
October 2004	74	7	20	100	154	517
November 2004	72	9	20	100	152	546
December 2004	72	10	19	100	153	551
January 2005	72	9	19	100	153	557
February 2005	72	10	18	100	155	534
March 2005	67	11	22	100	145	519
April 2005	62	12	26	100	136	523
May 2005	60	11	29	100	131	562
June 2005	63	10	27	100	136	574
July 2005	69	8	24	100	145	589
August 2005	72	6	21	100	151	585
September 2005	70	6	24	100	146	586
October 2005	63	8	29	100	134	574
November 2005	60	8	31	100	129	587
December 2005	63	9	28	100	135	577
January 2006	68	8	24	100	144	579
February 2006	66	8	26	100	140	537
March 2006	65	7	28	100	137	533
April 2006	66	6	28	100	138	534
May 2006	62	6	32	100	130	567
June 2006	62	6	32	100	130	577
July 2006	58	6	35	100	123	572
August 2006	66	5	30	100	136	537
September 2006	66	5	29	100	136	530
October 2006	68	4	27	100	141	534
November 2006	68	6	25	100	143	550
December 2006	69	7	24	100	144	541
January 2007	69	8	23	100	146	540
February 2007	68	8	23	100	145	547
March 2007	68	8	24	100	144	546
April 2007	69	6	25	100	145	543
May 2007	68	6	26	100	142	540
June 2007	66	7	27	100	138	548
July 2007	65	7	28	100	137	555

EDUCATION COLLEGE DEGREE
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 2007	65	6	29	100	137	546
September 2007	68	5	27	100	141	546
October 2007	67	6	27	100	140	552
November 2007	66	7	27	100	139	567
December 2007	63	6	31	100	133	568
January 2008	59	6	35	100	124	570
February 2008	58	8	34	100	124	570
March 2008	56	8	35	100	121	595
April 2008	57	10	33	100	124	586
May 2008	56	7	37	100	119	593
June 2008	54	7	39	100	115	567
July 2008	52	6	42	100	110	570
August 2008	51	6	43	100	108	575
September 2008	52	6	42	100	110	606
October 2008	53	4	43	100	110	604
November 2008	55	4	40	100	115	598
December 2008	61	3	36	100	126	572
January 2009	68	4	29	100	139	563
February 2009	72	3	24	100	148	560
March 2009	70	4	25	100	145	590
April 2009	69	4	27	100	143	625
May 2009	69	3	28	100	141	619
June 2009	70	3	27	100	144	629
July 2009	71	4	25	100	147	590
August 2009	71	5	24	100	147	589
September 2009	73	4	23	100	150	576
October 2009	71	4	24	100	147	616
November 2009	70	4	26	100	144	643
December 2009	68	4	28	100	140	650
January 2010	67	4	29	100	138	604
February 2010	66	3	30	100	136	572
March 2010	67	5	29	100	138	567
April 2010	71	3	26	100	145	593
May 2010	74	5	22	100	152	613
June 2010	77	3	20	100	157	585
July 2010	74	4	22	100	151	586
August 2010	74	3	23	100	151	566
September 2010	69	5	26	100	143	593
October 2010	70	4	26	100	144	592
November 2010	68	4	28	100	139	613
December 2010	71	3	26	100	145	600
January 2011	68	5	28	100	140	606
February 2011	69	4	26	100	143	588
March 2011	69	5	27	100	142	589
April 2011	70	4	25	100	145	597
May 2011	68	5	27	100	141	602
June 2011	64	5	31	100	133	620
July 2011	60	6	34	100	126	598
August 2011	60	4	36	100	124	599
September 2011	61	4	35	100	126	592
October 2011	62	3	34	100	128	610

EDUCATION COLLEGE DEGREE
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>
November 2011	63	4	33	100	129	618
December 2011	62	5	33	100	130	597
January 2012	64	5	31	100	133	585
February 2012	64	5	31	100	132	580
March 2012	66	4	30	100	135	606
April 2012	68	4	28	100	139	615
May 2012	70	4	26	100	144	624
June 2012	69	5	25	100	144	598
July 2012	69	6	26	100	143	603
August 2012	67	6	27	100	139	597
September 2012	69	5	26	100	143	614
October 2012	68	5	27	100	140	627
November 2012	68	5	27	100	141	619
December 2012	67	6	27	100	140	616
January 2013	68	6	27	100	141	613
February 2013	69	5	26	100	142	628
March 2013	68	4	28	100	140	628
April 2013	68	4	27	100	141	640
May 2013	71	5	24	100	146	632
June 2013	72	5	23	100	149	631
July 2013	73	6	21	100	152	638
August 2013	71	6	23	100	147	654
September 2013	71	6	23	100	147	677
October 2013	69	7	24	100	145	682
November 2013	69	6	25	100	144	697
December 2013	69	6	26	100	143	708
January 2014	71	4	25	100	147	709
February 2014	73	4	23	100	150	713
March 2014	72	6	23	100	149	710
April 2014	70	6	24	100	146	713
May 2014	69	6	25	100	143	728
June 2014	69	5	26	100	143	748
July 2014	69	6	25	100	143	758
August 2014	69	6	25	100	144	750
September 2014	70	7	23	100	146	735
October 2014	71	6	23	100	148	725
November 2014	73	5	22	100	151	728
December 2014	71	4	24	100	147	746
January 2015	73	4	23	100	149	760
February 2015	72	4	23	100	149	770
March 2015	74	4	22	100	152	763
April 2015	74	5	21	100	152	757
May 2015	72	6	21	100	151	729
June 2015	73	7	20	100	153	720
July 2015	73	7	20	100	153	718
August 2015	73	6	21	100	153	762
September 2015	73	5	22	100	151	749
October 2015	72	5	23	100	148	754
November 2015	75	5	20	100	155	716
December 2015	75	5	20	100	155	710

EDUCATION COLLEGE DEGREE
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 2016	77	5	17	100	160	704
February 2016	76	5	19	100	157	707
March 2016	76	6	18	100	158	730
April 2016	75	5	20	100	155	727
May 2016	75	5	20	100	156	758
June 2016	74	5	21	100	154	762
July 2016	75	6	19	100	156	749
August 2016	74	6	20	100	154	752
September 2016	74	6	20	100	154	771
October 2016	71	6	23	100	148	819
November 2016	71	6	23	100	148	856
December 2016	69	6	25	100	144	889
January 2017	71	6	23	100	148	904
February 2017	71	6	24	100	147	904
March 2017	74	6	21	100	153	893
April 2017	74	6	20	100	154	906
May 2017	74	5	21	100	153	917
June 2017	72	6	22	100	150	931
July 2017	68	6	25	100	143	952
August 2017	68	6	26	100	143	944
September 2017	68	5	27	100	141	956
October 2017	71	5	24	100	147	939
November 2017	71	5	24	100	148	943
December 2017	73	5	22	100	151	956
January 2018	72	4	24	100	148	974
February 2018	71	4	24	100	147	954
March 2018	69	5	25	100	144	924
April 2018	70	5	25	100	145	885
May 2018	66	6	28	100	138	892
June 2018	67	4	29	100	138	905
July 2018	63	5	32	100	131	937
August 2018	63	5	32	100	131	928
September 2018	62	7	31	100	131	918
October 2018	61	7	32	100	129	911
November 2018	62	6	32	100	130	908
December 2018	59	6	35	100	124	905
January 2019	60	6	34	100	126	911
February 2019	61	6	33	100	127	931
March 2019	63	7	30	100	133	952
April 2019	63	8	29	100	135	943
May 2019	65	8	28	100	137	924
June 2019	65	5	29	100	136	925
July 2019	64	4	32	100	131	929
August 2019	61	5	34	100	127	955
September 2019	59	6	35	100	125	951
October 2019	61	6	34	100	127	988
November 2019	63	5	33	100	130	985
December 2019	65	5	30	100	135	993
January 2020	66	6	29	100	137	976
February 2020	65	8	27	100	138	996
March 2020	62	8	30	100	133	1049

EDUCATION COLLEGE DEGREE
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 2020	61	7	32	100	129	1068
May 2020	64	4	32	100	132	1065
June 2020	68	3	29	100	139	1015
July 2020	69	3	28	100	142	987
August 2020	67	3	31	100	136	1029
September 2020	64	3	33	100	131	1037
October 2020	62	4	34	100	128	1058
November 2020	61	5	34	100	127	1011
December 2020	62	4	34	100	128	980
January 2021	64	4	32	100	131	952
February 2021	63	3	34	100	129	940
March 2021	60	4	36	100	125	961
April 2021	58	4	37	100	121	989
May 2021	55	4	41	100	115	983
June 2021	49	4	47	100	101	976
July 2021	41	5	55	100	86	924
August 2021	35	5	60	100	75	928
September 2021	31	5	64	100	67	941
October 2021	29	4	68	100	61	961
November 2021	26	4	70	100	55	971
December 2021	26	3	72	100	54	943
January 2022	22	2	75	100	47	937
February 2022	20	2	78	100	43	915
March 2022	19	3	78	100	42	933
April 2022	20	3	77	100	44	932
May 2022	21	3	76	100	45	949
June 2022	18	3	79	100	40	935
July 2022	18	3	78	100	40	928
August 2022	19	4	77	100	43	900
September 2022	20	3	76	100	44	896
October 2022	22	5	74	100	48	876
November 2022	21	4	75	100	46	885
December 2022	22	5	73	100	49	875
January 2023	26	3	70	100	56	908
February 2023	30	4	67	100	63	914
March 2023	33	3	64	100	69	909
April 2023	30	3	67	100	63	886
May 2023	30	3	67	100	62	889
June 2023	29	4	68	100	61	896
July 2023	31	4	65	100	67	931
August 2023	31	4	65	100	66	931
September 2023	32	4	64	100	68	936
October 2023	28	4	68	100	60	913
November 2023	28	4	69	100	59	906
December 2023	29	3	67	100	62	925

EDUCATION COLLEGE DEGREE

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.

		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		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
March	1978	9	22	0	2	1	2	0	13	1	0	0	1	7	1
April	1978	12	35	1	2	3	3	0	21	3	1	0	2	10	1
May	1978	11	38	1	1	5	3	0	21	3	1	0	1	10	0
June	1978	9	40	2	1	5	2	0	20	4	1	0	2	11	0
July	1978	9	42	2	1	4	3	0	21	3	1	2	1	12	0
August	1978	8	38	1	1	2	2	0	24	5	1	1	1	12	0
September	1978	7	37	0	2	1	2	0	26	5	2	1	1	10	0
October	1978	7	36	1	2	1	2	0	25	7	2	1	1	9	0
November	1978	7	37	1	2	1	2	0	24	8	1	1	1	9	0
December	1978	6	36	1	2	1	2	0	23	9	1	1	1	9	0
January	1979	8	35	0	3	0	2	0	25	8	0	2	2	9	0
February	1979	7	34	0	3	0	3	0	24	7	1	2	4	10	0
March	1979	7	34	0	3	1	8	0	23	7	1	2	9	11	0
April	1979	6	31	0	2	1	13	0	21	7	2	1	13	12	0
May	1979	8	31	1	2	0	17	0	19	6	2	1	17	13	0
June	1979	9	27	1	2	0	16	0	21	5	2	1	19	15	0
July	1979	12	23	1	1	0	14	0	21	4	2	1	22	15	0
August	1979	17	17	1	1	1	13	0	24	5	1	1	20	15	1
September	1979	21	18	0	1	1	13	0	25	6	2	1	17	16	1
October	1979	22	20	0	1	1	14	0	27	7	2	1	13	14	2
November	1979	22	24	1	1	0	13	0	25	13	2	1	11	10	2
December	1979	23	22	1	1	1	10	0	23	20	3	2	12	8	2
January	1980	22	21	1	1	1	9	0	25	22	3	3	15	8	1
February	1980	22	21	1	0	1	11	0	24	20	3	2	14	10	0
March	1980	22	22	1	0	0	14	1	23	19	2	2	12	12	0
April	1980	22	17	2	1	0	13	1	25	21	3	1	8	11	0
May	1980	29	11	2	1	0	10	0	27	26	3	1	9	10	0
June	1980	30	7	3	1	0	6	0	28	26	2	1	9	10	1
July	1980	35	9	3	1	0	5	0	25	21	3	2	8	14	1
August	1980	33	11	4	1	1	6	0	25	13	4	2	4	16	1
September	1980	28	12	2	1	1	9	1	29	8	6	1	4	15	1
October	1980	26	13	2	1	1	12	1	27	9	5	1	4	14	0
November	1980	22	18	2	1	1	12	1	26	14	4	1	5	12	0
December	1980	24	17	2	2	0	10	0	22	21	2	1	3	12	0
January	1981	24	16	3	2	0	7	0	27	30	3	1	3	10	0
February	1981	27	10	4	2	0	5	0	30	32	3	1	4	10	0
March	1981	33	11	4	1	0	7	0	31	27	5	1	5	8	1
April	1981	38	13	2	1	0	9	0	29	21	4	0	5	8	1
May	1981	38	15	2	1	0	8	0	31	18	5	1	3	10	1
June	1981	32	17	2	1	0	6	0	31	22	4	1	3	9	0
July	1981	25	18	2	1	0	6	0	29	23	5	1	2	12	0
August	1981	25	19	1	1	1	6	0	23	27	3	1	2	12	0
September	1981	24	21	3	1	1	6	0	21	25	3	1	2	12	0
October	1981	26	21	6	1	1	4	0	22	27	2	1	2	9	1
November	1981	25	19	6	1	0	3	0	26	28	1	1	1	9	1
December	1981	29	14	5	0	0	3	0	31	30	3	2	1	9	1
January	1982	33	13	4	1	0	3	0	31	29	5	1	1	9	0
February	1982	40	11	4	1	0	3	0	33	27	7	1	1	8	0
March	1982	44	9	2	1	0	3	0	30	28	6	2	0	7	0
April	1982	46	7	4	0	0	3	0	28	31	5	3	0	8	0
May	1982	48	7	9	0	0	2	0	24	30	5	3	0	7	0
June	1982	47	7	12	0	0	2	0	23	29	4	2	1	8	0

EDUCATION COLLEGE DEGREE

TABLE 38
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

		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.;	
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Supply Inadequate
July	1982	45	7	10	1	1	2	1	25	27	5	3	2	7	0
August	1982	41	8	8	1	1	2	1	26	28	6	2	2	7	0
September	1982	38	9	9	2	1	2	1	25	28	6	4	1	5	0
October	1982	38	9	12	1	1	2	1	23	25	7	3	0	4	0
November	1982	38	8	16	1	1	1	1	23	22	6	3	0	5	0
December	1982	44	7	24	1	1	1	0	21	18	6	2	0	5	0
January	1983	45	7	30	3	1	2	0	18	14	6	2	0	7	0
February	1983	41	8	36	3	1	3	0	15	11	5	3	0	6	0
March	1983	36	9	38	3	0	4	0	16	11	4	2	1	5	0
April	1983	34	10	44	2	1	3	0	16	9	3	2	1	4	0
May	1983	35	10	45	2	2	1	0	16	7	2	2	0	3	0
June	1983	32	10	49	2	3	1	0	14	5	2	2	0	3	0
July	1983	32	12	50	3	3	1	0	14	3	1	1	0	3	0
August	1983	32	13	47	3	4	1	0	12	3	2	1	1	4	0
September	1983	33	16	39	4	3	2	0	14	5	2	1	0	4	0
October	1983	28	18	28	3	3	2	0	18	7	4	1	0	5	0
November	1983	28	16	25	3	3	2	0	21	8	3	1	0	6	0
December	1983	26	14	21	3	4	2	1	21	7	3	2	0	6	0
January	1984	30	14	23	3	5	3	1	17	6	2	2	0	5	0
February	1984	30	16	24	3	5	3	1	17	8	1	2	0	4	1
March	1984	31	17	25	3	8	1	1	16	8	1	1	0	4	0
April	1984	25	15	23	4	8	1	1	18	10	2	1	0	4	0
May	1984	22	15	22	5	8	1	1	18	9	2	1	0	4	0
June	1984	22	18	19	7	5	0	1	19	9	2	1	0	4	0
July	1984	23	22	19	9	5	1	1	18	9	3	1	0	2	0
August	1984	25	21	18	9	6	1	1	15	9	3	1	0	2	0
September	1984	27	19	19	8	5	2	1	17	11	3	1	0	3	1
October	1984	27	19	16	7	6	2	1	20	9	2	1	0	3	1
November	1984	26	18	14	6	5	1	1	24	10	3	1	0	3	1
December	1984	22	16	16	5	6	1	1	24	10	3	1	0	2	0
January	1985	24	13	21	3	5	1	1	24	10	2	1	0	2	0
February	1985	29	13	30	2	6	1	1	20	7	1	1	0	3	0
March	1985	35	15	33	2	5	1	2	17	4	1	1	0	3	0
April	1985	35	17	32	2	5	2	2	16	3	2	1	0	4	0
May	1985	35	16	30	3	4	3	3	15	4	3	1	0	3	0
June	1985	32	14	35	4	4	2	2	14	5	3	2	0	4	0
July	1985	31	13	41	4	4	2	3	11	6	2	2	0	4	0
August	1985	31	13	45	3	4	1	2	10	4	1	1	0	4	0
September	1985	30	12	49	2	4	1	3	11	5	2	0	0	3	0
October	1985	29	11	50	1	5	1	2	12	5	1	1	0	3	0
November	1985	29	11	51	1	4	1	2	12	6	2	1	0	2	0
December	1985	29	10	47	1	5	1	1	13	6	2	1	0	2	0
January	1986	29	10	54	1	3	1	0	11	5	2	0	0	2	0
February	1986	29	9	57	1	2	1	1	10	5	1	1	0	3	0
March	1986	29	10	62	2	2	1	1	9	3	1	1	0	3	0
April	1986	29	9	59	2	3	1	1	10	3	1	1	0	3	0
May	1986	31	9	61	2	3	1	1	10	3	1	1	0	2	0
June	1986	31	7	63	2	3	1	1	10	3	1	1	0	2	0
July	1986	29	7	66	1	3	0	2	10	3	1	1	0	2	0
August	1986	25	8	63	1	3	0	2	11	2	1	1	0	2	0
September	1986	28	7	67	1	3	0	2	10	2	1	1	0	3	0
October	1986	30	6	65	2	3	0	1	11	4	1	1	0	2	0
November	1986	32	5	62	3	2	1	1	11	5	1	0	0	2	0
December	1986	31	6	50	3	2	0	1	12	6	2	1	0	2	0
January	1987	31	8	42	2	2	1	1	14	6	2	0	0	3	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	
	Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate	
February 1987	33	9	43	1	3	0	0	13	5	1	1	0	3	0	
March 1987	35	8	44	2	3	0	0	12	4	2	1	0	2	0	
April 1987	37	9	44	2	2	0	0	12	3	1	1	0	3	0	
May 1987	35	10	40	3	2	0	0	13	4	2	1	0	3	0	
June 1987	34	15	37	4	2	0	1	12	5	1	1	0	3	0	
July 1987	35	14	34	4	3	1	1	12	5	1	1	0	2	0	
August 1987	42	14	33	3	2	1	1	12	5	2	0	0	3	0	
September 1987	40	13	34	3	3	1	1	15	5	2	1	1	3	0	
October 1987	38	15	34	3	1	0	1	14	5	2	1	1	2	0	
November 1987	33	13	29	4	2	0	0	15	6	1	5	0	2	0	
December 1987	37	13	21	4	2	0	0	14	9	2	6	0	2	0	
January 1988	39	12	21	4	3	0	0	13	8	3	7	0	3	0	
February 1988	39	13	21	4	3	1	0	15	8	3	4	0	3	0	
March 1988	37	11	25	5	4	2	0	15	6	3	3	0	4	0	
April 1988	38	11	24	4	4	1	0	15	6	2	2	0	3	0	
May 1988	40	12	24	6	4	1	0	13	5	1	2	0	2	0	
June 1988	40	12	20	6	4	0	0	11	6	1	3	0	2	0	
July 1988	41	13	18	6	4	0	1	11	6	0	3	0	3	0	
August 1988	39	13	17	6	5	0	1	13	6	1	3	0	3	0	
September 1988	42	12	17	6	5	0	1	15	7	1	2	0	3	0	
October 1988	41	12	17	6	4	0	0	16	9	1	2	0	3	0	
November 1988	37	13	17	6	3	0	1	15	9	1	1	0	3	0	
December 1988	32	16	15	6	2	0	1	16	9	2	1	0	3	0	
January 1989	29	17	15	7	2	0	0	17	10	2	0	0	3	0	
February 1989	31	15	15	8	3	0	0	17	10	2	2	0	2	0	
March 1989	30	13	18	8	3	1	0	17	12	2	2	0	2	0	
April 1989	31	14	20	7	3	1	0	17	13	2	2	1	1	0	
May 1989	33	15	22	6	2	0	0	18	12	2	1	1	1	0	
June 1989	36	14	23	5	2	0	0	17	8	2	1	1	2	0	
July 1989	40	13	24	4	2	0	0	17	4	1	1	1	3	0	
August 1989	42	14	22	4	2	0	0	17	6	1	1	1	3	0	
September 1989	42	13	23	3	3	0	0	16	4	2	2	0	3	0	
October 1989	41	13	19	3	3	0	0	17	4	3	2	0	4	0	
November 1989	43	10	20	2	3	0	1	19	3	2	2	0	4	0	
December 1989	45	10	17	2	1	0	1	20	4	2	1	0	3	0	
January 1990	51	9	19	2	1	0	1	18	6	2	0	0	2	0	
February 1990	57	8	16	2	1	0	2	16	6	2	1	0	3	0	
March 1990	65	6	14	1	2	0	1	16	6	2	2	0	2	0	
April 1990	66	6	13	2	1	0	1	16	5	1	3	0	3	0	
May 1990	63	6	14	2	1	0	1	14	5	1	2	0	2	0	
June 1990	57	10	15	2	1	0	1	14	6	1	2	0	3	0	
July 1990	54	10	16	1	1	0	1	14	6	2	1	0	2	0	
August 1990	48	13	14	1	1	0	0	15	7	3	3	2	3	0	
September 1990	48	12	11	2	1	1	1	16	7	3	4	5	3	0	
October 1990	46	10	8	2	1	2	1	17	6	4	8	9	4	0	
November 1990	48	8	7	2	1	2	1	18	7	4	10	9	4	0	
December 1990	46	7	6	1	1	1	0	17	7	5	12	8	3	0	
January 1991	44	8	7	1	1	1	0	15	8	5	12	7	3	0	
February 1991	50	5	9	0	1	1	0	11	5	7	12	5	2	0	
March 1991	56	7	15	0	1	1	1	9	4	7	10	4	1	0	
April 1991	65	8	17	0	1	1	0	9	3	6	5	1	1	0	
May 1991	66	8	20	1	1	1	0	10	3	7	4	1	1	0	
June 1991	65	8	18	1	1	0	0	13	3	7	4	0	1	0	
July 1991	63	7	17	1	1	0	0	14	4	7	6	0	1	0	
August 1991	62	8	17	0	1	0	0	14	5	6	5	0	2	0	
September 1991	55	8	19	0	1	0	0	16	6	7	5	0	3	0	

TABLE 38
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

		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	
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>	
October	1991	53	9	19	0	0	0	0	17	6	8	5	0	2	0	
November	1991	53	7	21	0	1	0	0	18	5	8	7	0	1	0	
December	1991	57	5	23	0	0	0	0	16	5	8	8	0	1	0	
January	1992	56	3	26	0	1	0	0	15	5	7	9	0	1	0	
February	1992	56	3	27	0	1	0	0	14	4	8	10	0	1	0	
March	1992	56	4	28	0	1	0	0	14	2	8	11	0	1	0	
April	1992	55	6	29	0	1	0	0	15	2	9	11	0	1	0	
May	1992	53	7	29	1	1	0	0	14	2	8	9	0	1	0	
June	1992	56	6	30	1	2	0	0	12	2	7	8	0	1	0	
July	1992	54	5	30	1	3	0	1	13	3	5	8	0	1	0	
August	1992	50	5	30	1	2	0	1	17	5	4	10	0	2	0	
September	1992	48	5	30	1	2	0	1	19	5	6	11	0	2	0	
October	1992	49	5	28	1	1	0	0	19	4	7	11	0	2	0	
November	1992	50	6	29	2	1	0	1	15	3	9	10	0	1	0	
December	1992	48	6	27	2	2	0	1	12	3	8	10	0	1	0	
January	1993	49	6	29	1	4	1	1	11	3	6	7	0	2	0	
February	1993	51	5	31	1	5	0	1	10	2	6	6	0	2	0	
March	1993	50	8	32	1	5	0	1	14	2	7	5	0	1	0	
April	1993	46	9	33	1	4	0	1	16	2	8	6	0	1	0	
May	1993	43	10	32	1	4	0	1	15	3	7	5	0	1	0	
June	1993	39	7	36	1	5	1	0	10	3	5	8	0	1	0	
July	1993	41	6	37	1	5	1	1	9	3	5	8	0	2	0	
August	1993	39	4	36	1	5	1	1	10	2	4	10	1	1	0	
September	1993	41	5	35	1	4	0	2	13	2	5	8	0	2	0	
October	1993	37	8	35	2	5	0	1	15	1	6	8	0	2	0	
November	1993	38	8	39	2	5	0	1	14	1	6	6	0	3	0	
December	1993	39	8	39	2	6	1	0	13	1	6	6	0	2	0	
January	1994	41	5	42	1	8	1	0	10	1	5	5	0	2	0	
February	1994	39	6	41	1	10	1	0	11	1	4	4	0	1	0	
March	1994	37	8	43	1	11	0	1	11	2	3	2	0	1	0	
April	1994	34	11	40	2	9	1	1	12	3	4	2	0	1	0	
May	1994	29	12	37	3	9	0	1	14	3	3	3	0	2	0	
June	1994	28	10	31	4	8	1	1	16	3	4	2	0	2	0	
July	1994	30	10	30	5	8	1	1	17	4	4	2	0	1	0	
August	1994	31	11	31	5	8	1	1	17	5	3	2	0	1	0	
September	1994	32	13	30	6	6	0	0	17	6	2	2	0	0	0	
October	1994	30	14	27	5	8	0	0	18	7	2	3	0	0	0	
November	1994	32	11	27	5	8	0	0	18	6	4	3	0	0	0	
December	1994	28	10	24	5	8	1	0	19	9	5	3	0	0	0	
January	1995	29	8	23	8	9	1	1	18	9	5	2	0	2	0	
February	1995	25	10	19	8	9	1	1	18	12	6	2	0	2	0	
March	1995	31	10	21	8	10	1	1	16	10	4	2	0	2	0	
April	1995	28	12	20	5	9	1	0	18	11	4	3	0	0	0	
May	1995	32	10	19	5	7	0	1	19	9	3	3	0	0	0	
June	1995	31	10	18	3	6	0	1	22	8	4	3	0	1	0	
July	1995	33	8	24	3	7	0	1	19	7	5	5	0	1	0	
August	1995	31	10	29	2	8	0	1	18	5	5	4	0	1	0	
September	1995	31	10	31	1	8	0	1	17	4	5	4	0	1	0	
October	1995	34	10	26	1	7	0	0	18	3	5	3	0	1	0	
November	1995	31	10	22	2	6	1	0	20	2	5	4	0	2	0	
December	1995	34	10	21	2	6	1	0	20	3	5	3	0	2	0	
January	1996	31	11	22	2	7	1	0	19	3	4	4	0	2	0	
February	1996	35	10	24	2	7	0	1	17	2	4	4	0	2	0	
March	1996	32	11	27	2	6	1	1	16	2	4	4	0	1	0	
April	1996	33	9	29	1	5	1	1	18	2	4	3	0	0	0	

TABLE 38
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

		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	
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>	
May	1996	32	9	30	2	6	1	0	21	3	3	2	0	1	0	
June	1996	34	8	29	2	7	0	0	21	4	3	3	1	1	0	
July	1996	32	9	28	3	10	0	0	21	3	3	2	1	1	0	
August	1996	32	9	27	3	10	0	1	19	4	4	2	1	1	0	
September	1996	29	11	26	5	9	0	1	20	4	4	2	1	2	0	
October	1996	30	10	23	4	7	1	1	21	5	3	2	0	2	0	
November	1996	31	10	23	3	7	1	0	24	5	2	2	0	1	0	
December	1996	31	9	23	2	7	1	0	23	4	2	1	0	1	0	
January	1997	31	9	23	3	9	0	0	20	3	2	1	0	2	0	
February	1997	28	8	22	2	11	0	1	21	3	3	1	0	2	0	
March	1997	29	9	22	2	13	0	0	21	3	3	0	0	2	0	
April	1997	31	8	22	2	11	1	0	22	4	3	1	0	2	0	
May	1997	32	8	23	3	13	1	1	17	4	3	1	0	1	0	
June	1997	32	10	22	3	12	1	1	15	4	3	1	0	0	0	
July	1997	29	9	26	1	14	0	1	16	3	2	1	0	0	0	
August	1997	28	8	28	2	11	0	0	17	4	2	1	0	1	0	
September	1997	30	5	28	2	10	0	1	16	4	2	1	0	2	0	
October	1997	31	6	27	1	9	1	0	15	3	2	0	1	2	0	
November	1997	30	6	22	1	9	0	1	17	2	2	0	1	1	0	
December	1997	26	7	20	1	8	1	1	19	2	2	0	1	1	0	
January	1998	29	6	23	1	6	0	1	18	1	2	0	0	1	0	
February	1998	31	6	26	1	6	0	1	15	1	1	0	0	1	0	
March	1998	34	5	32	1	8	0	1	14	1	1	0	0	1	0	
April	1998	33	5	31	1	9	0	1	13	1	0	1	0	0	0	
May	1998	31	5	31	1	11	0	1	13	1	1	1	0	1	0	
June	1998	30	5	31	1	11	1	0	11	1	0	1	0	0	0	
July	1998	29	5	31	1	11	1	1	12	0	1	1	0	0	0	
August	1998	30	4	33	1	10	1	1	11	0	1	1	0	1	1	
September	1998	33	4	31	0	11	0	1	11	1	1	2	0	1	1	
October	1998	35	3	33	0	11	0	2	8	1	1	3	0	1	1	
November	1998	37	3	35	0	11	0	2	7	1	1	3	0	1	0	
December	1998	37	3	37	0	11	0	2	7	1	1	2	0	1	0	
January	1999	37	4	39	1	12	0	2	7	1	0	1	0	1	0	
February	1999	36	5	36	1	13	0	1	8	2	0	1	0	1	0	
March	1999	37	5	35	1	12	0	1	10	2	1	1	0	1	0	
April	1999	36	5	33	1	13	0	1	12	2	1	1	1	0	0	
May	1999	35	7	34	1	16	0	1	13	1	1	0	1	1	0	
June	1999	32	8	33	1	19	0	1	11	1	0	0	1	1	0	
July	1999	30	8	32	1	19	0	1	9	1	1	1	0	1	0	
August	1999	29	7	27	1	18	0	1	10	4	1	1	0	2	0	
September	1999	27	7	25	2	17	0	2	11	4	1	2	0	2	0	
October	1999	24	7	21	2	16	0	2	13	4	1	1	0	2	0	
November	1999	27	6	22	2	15	0	1	13	2	1	1	0	2	0	
December	1999	25	5	24	2	14	0	1	15	2	1	1	0	2	0	
January	2000	29	5	23	2	14	0	1	13	2	1	1	0	2	0	
February	2000	26	5	19	3	16	0	1	11	3	0	1	0	2	0	
March	2000	29	5	16	4	17	0	1	10	4	0	1	3	2	0	
April	2000	28	6	17	4	20	1	2	9	4	0	1	5	1	0	
May	2000	29	7	20	4	19	1	2	9	4	1	1	6	0	0	
June	2000	29	7	20	4	17	1	2	8	4	1	0	5	0	0	
July	2000	30	7	21	3	16	0	1	9	5	1	0	7	1	0	
August	2000	30	5	18	2	16	1	0	9	6	1	0	7	1	0	
September	2000	28	6	17	1	16	1	0	10	6	0	1	6	1	0	
October	2000	26	6	15	2	14	1	0	10	5	1	1	5	1	0	
November	2000	27	6	15	2	12	1	0	9	3	1	1	5	1	0	
December	2000	31	6	14	2	11	1	0	9	3	2	1	6	2	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
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate		
January	2001	33	4	16	2	9	1	0	9	3	2	2	5	1	0
February	2001	36	3	19	2	8	0	0	7	3	3	3	4	1	0
March	2001	36	3	25	1	6	0	0	7	2	4	5	4	1	0
April	2001	35	3	28	1	5	0	0	7	3	5	8	4	1	0
May	2001	35	3	29	0	5	1	1	8	4	4	8	7	1	0
June	2001	33	3	26	0	6	1	1	7	4	4	8	11	1	0
July	2001	35	3	28	0	4	1	1	7	3	4	5	10	2	0
August	2001	36	3	26	0	3	1	1	8	2	6	4	7	3	0
September	2001	38	3	29	0	3	1	0	7	3	7	6	3	2	0
October	2001	38	2	35	0	2	1	0	6	3	6	7	2	2	0
November	2001	38	1	49	0	2	1	0	5	3	5	8	2	0	0
December	2001	38	1	63	0	0	0	0	4	2	4	6	1	0	0
January	2002	41	1	66	0	1	0	0	4	3	3	6	0	0	0
February	2002	40	0	62	1	1	0	0	3	2	3	6	0	1	0
March	2002	44	1	55	1	2	0	0	3	2	4	5	0	0	0
April	2002	40	1	51	2	2	0	0	5	3	5	4	1	1	0
May	2002	39	2	48	1	4	0	0	6	3	5	3	2	1	0
June	2002	36	3	43	1	4	0	0	7	3	5	3	2	1	0
July	2002	41	4	42	1	3	0	0	6	3	5	3	2	0	0
August	2002	44	3	44	1	3	0	0	6	2	5	3	1	0	0
September	2002	43	2	51	1	2	0	0	6	3	4	4	1	0	0
October	2002	37	1	55	1	2	0	0	6	3	6	4	1	0	0
November	2002	32	1	58	0	1	0	1	6	3	5	5	1	1	0
December	2002	32	1	58	0	2	0	1	5	2	6	4	1	0	0
January	2003	36	1	55	0	1	0	1	5	1	4	6	1	0	0
February	2003	38	1	53	1	1	0	1	6	1	5	7	2	1	0
March	2003	41	0	51	1	0	0	1	4	2	5	8	6	1	0
April	2003	40	1	50	1	1	0	1	4	3	5	8	7	1	0
May	2003	43	1	53	0	2	0	1	4	2	5	7	6	1	0
June	2003	43	1	55	0	2	0	1	4	2	4	6	3	1	0
July	2003	44	1	59	0	2	0	1	5	2	3	6	1	1	0
August	2003	42	2	56	1	2	0	1	7	3	4	4	1	0	0
September	2003	42	3	53	1	2	0	1	8	2	4	4	1	0	0
October	2003	44	2	51	1	2	1	0	8	2	4	3	1	0	0
November	2003	46	2	51	1	1	1	0	6	2	2	4	1	0	0
December	2003	45	2	51	1	2	0	1	5	2	2	3	1	0	0
January	2004	43	2	50	1	3	0	1	6	2	2	3	0	0	0
February	2004	39	3	48	1	5	0	1	7	2	2	2	1	0	0
March	2004	37	3	46	1	5	0	1	8	2	3	2	2	0	0
April	2004	38	3	46	1	5	1	1	7	2	2	3	5	1	0
May	2004	39	3	43	2	4	2	1	7	3	2	4	7	2	0
June	2004	39	3	41	3	5	4	0	7	4	1	3	10	2	0
July	2004	38	3	37	4	4	4	1	7	5	1	3	9	2	0
August	2004	41	3	39	4	5	3	0	7	4	2	3	10	2	0
September	2004	42	3	39	3	4	2	1	7	4	2	3	7	3	0
October	2004	44	4	39	2	4	3	0	8	3	2	3	8	3	0
November	2004	41	4	34	2	6	3	0	9	3	2	3	7	2	0
December	2004	40	5	36	3	6	2	0	9	4	2	3	6	1	0
January	2005	39	4	33	3	7	2	0	8	5	2	4	4	1	0
February	2005	41	4	36	3	6	1	0	7	6	2	3	3	1	0
March	2005	38	4	30	3	5	2	0	9	5	1	2	7	2	0
April	2005	36	3	28	4	4	3	0	9	5	1	2	13	4	0
May	2005	35	4	22	4	3	6	0	10	4	1	3	16	7	0
June	2005	40	3	22	4	3	6	0	10	4	2	3	15	7	0
July	2005	46	3	19	3	3	5	0	10	3	1	2	11	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 Buys	Won't Come Down	Rates Low	Advance Rising Rates	Good; Prosper.	Fuel Effic.	Supply Adequate	Prices High	Interest Rates	Afford To Buy	Uncertain Future	Prices Shortages	Select.; Quality	Supply Inadequate
August 2005	55	3	18	1	2	3	1	9	3	1	2	9	2	0	
September 2005	56	3	14	1	2	3	0	9	2	1	3	12	3	0	
October 2005	50	3	14	1	1	6	0	10	3	3	3	17	7	0	
November 2005	46	3	15	1	1	8	0	11	3	3	3	18	9	0	
December 2005	48	3	16	1	1	7	0	11	3	3	2	14	8	0	
January 2006	50	2	16	0	2	7	0	10	3	3	2	9	7	1	
February 2006	47	3	15	1	3	5	0	11	4	3	2	9	7	1	
March 2006	44	3	14	1	4	6	0	10	4	3	1	11	8	0	
April 2006	43	4	14	3	5	6	1	10	4	3	2	12	7	0	
May 2006	40	3	12	3	4	7	1	9	3	3	2	17	11	0	
June 2006	40	3	10	4	3	9	1	8	3	3	2	16	12	0	
July 2006	40	2	10	2	2	9	0	9	4	3	2	15	13	0	
August 2006	46	3	11	3	1	10	0	7	6	2	2	11	9	0	
September 2006	45	3	13	2	2	9	0	8	6	3	2	13	7	0	
October 2006	48	2	13	2	2	7	0	8	6	3	1	13	8	0	
November 2006	48	1	15	2	3	5	0	8	6	4	1	11	7	0	
December 2006	49	2	15	2	3	4	0	9	5	4	1	8	8	0	
January 2007	49	2	15	2	3	4	0	9	5	4	0	6	7	0	
February 2007	49	3	14	2	5	4	1	9	3	3	1	7	7	0	
March 2007	48	3	16	1	4	3	1	9	3	3	2	7	8	0	
April 2007	48	3	20	1	3	4	1	8	3	4	2	8	8	0	
May 2007	47	3	20	1	2	5	1	9	4	4	1	9	8	1	
June 2007	44	3	17	1	3	9	1	8	4	3	2	11	10	0	
July 2007	44	3	12	1	4	9	0	9	3	2	2	12	9	0	
August 2007	42	2	13	2	4	9	1	8	4	3	2	10	9	0	
September 2007	45	2	15	2	3	7	1	9	4	4	3	8	5	0	
October 2007	43	3	16	1	3	7	1	9	6	6	4	6	4	0	
November 2007	44	3	16	1	3	6	0	10	6	6	5	6	4	0	
December 2007	43	2	15	0	2	5	0	11	7	6	4	7	4	0	
January 2008	41	2	13	0	2	4	0	10	7	7	4	10	5	0	
February 2008	41	1	14	0	1	4	0	10	7	7	5	9	6	0	
March 2008	41	2	17	0	1	5	0	9	5	9	7	9	7	0	
April 2008	41	2	18	0	0	5	0	9	5	11	8	9	6	0	
May 2008	41	3	15	0	1	6	0	7	5	12	9	13	8	0	
June 2008	42	2	12	0	0	8	0	8	4	10	7	16	11	0	
July 2008	44	1	10	0	0	9	0	9	3	9	7	18	13	0	
August 2008	45	1	9	0	0	8	0	10	3	10	6	18	14	0	
September 2008	46	0	10	0	0	6	1	9	5	12	8	15	14	0	
October 2008	47	1	11	0	0	5	1	10	10	12	7	11	14	0	
November 2008	51	1	13	0	0	3	1	9	12	12	10	7	13	0	
December 2008	57	1	12	0	0	2	0	8	11	10	10	4	10	0	
January 2009	66	0	16	0	0	1	0	7	9	8	10	2	7	0	
February 2009	72	0	17	0	0	1	0	6	7	6	9	1	5	0	
March 2009	71	0	19	0	0	1	0	5	7	6	12	1	5	0	
April 2009	68	0	17	0	1	1	0	4	4	6	12	1	4	0	
May 2009	66	1	19	0	1	1	0	5	4	7	10	1	4	0	
June 2009	67	1	17	0	0	1	0	4	4	7	7	1	4	0	
July 2009	69	1	16	0	0	1	0	5	6	7	7	2	4	0	
August 2009	67	1	11	0	1	1	0	4	5	6	9	2	5	0	
September 2009	66	2	11	0	1	2	0	5	4	5	8	2	6	0	
October 2009	64	2	14	0	1	2	0	6	5	5	8	2	6	0	
November 2009	63	2	15	1	2	2	0	7	5	7	8	2	6	0	
December 2009	63	2	17	1	1	2	0	8	6	7	9	2	5	0	
January 2010	62	2	17	0	2	3	0	8	6	8	10	1	5	0	
February 2010	59	2	19	0	2	4	0	8	8	8	10	1	6	0	

TABLE 38
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES
(Three Month Moving Averages)

		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	
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>	
March	2010	58	2	20	0	2	3	0	7	8	8	9	1	7	0	
April	2010	61	2	23	1	2	3	0	8	7	7	7	1	6	0	
May	2010	66	2	23	1	2	3	0	7	4	6	7	2	5	0	
June	2010	68	2	26	1	2	3	0	7	3	5	6	2	3	0	
July	2010	64	2	25	1	2	4	1	6	3	8	7	2	4	0	
August	2010	63	2	27	0	2	5	1	7	4	9	7	2	4	0	
September	2010	59	2	25	0	2	5	1	8	4	10	9	2	4	0	
October	2010	58	3	27	0	1	4	0	9	5	10	10	1	3	0	
November	2010	55	3	26	0	2	4	0	9	5	10	11	1	3	0	
December	2010	56	3	27	1	2	3	0	10	5	10	9	1	3	0	
January	2011	52	3	25	0	3	3	0	11	6	9	7	3	3	0	
February	2011	52	5	23	0	3	3	0	9	5	8	7	3	3	0	
March	2011	50	5	22	0	3	6	0	9	4	7	7	4	3	0	
April	2011	50	6	23	1	2	7	0	9	3	6	7	4	3	1	
May	2011	49	4	22	1	2	9	0	11	5	6	4	6	4	2	
June	2011	44	5	20	1	1	10	0	12	4	10	5	6	6	2	
July	2011	42	3	18	0	2	9	0	13	6	13	6	6	5	1	
August	2011	39	3	19	0	3	7	0	12	6	13	9	6	5	1	
September	2011	41	3	21	0	2	5	0	10	6	13	10	4	4	1	
October	2011	43	2	24	0	2	4	1	11	5	14	11	2	4	0	
November	2011	46	1	26	0	1	4	1	12	4	14	10	2	3	0	
December	2011	45	1	26	0	2	5	1	12	5	13	10	2	3	0	
January	2012	46	1	25	0	4	5	1	12	5	11	8	2	4	0	
February	2012	44	2	24	1	4	5	1	13	5	10	8	2	4	0	
March	2012	44	3	26	1	4	6	1	14	3	10	8	3	4	0	
April	2012	43	3	29	0	3	7	1	12	3	9	7	4	4	0	
May	2012	44	3	30	0	4	9	1	11	3	9	6	4	4	0	
June	2012	44	2	28	0	4	8	1	10	4	9	5	3	4	0	
July	2012	46	3	27	0	4	6	1	11	5	10	4	2	3	0	
August	2012	45	4	27	0	3	5	0	11	5	8	6	3	2	0	
September	2012	45	5	30	0	4	6	0	12	4	7	6	2	2	0	
October	2012	41	5	29	0	5	6	0	12	4	7	7	3	2	0	
November	2012	37	4	29	0	6	6	1	12	4	8	6	2	2	0	
December	2012	37	4	28	0	5	6	1	12	4	7	7	3	2	0	
January	2013	41	3	28	0	4	6	1	10	5	8	7	2	3	0	
February	2013	44	4	27	0	4	6	1	10	4	7	7	3	3	0	
March	2013	41	4	28	0	6	5	1	12	3	8	6	3	3	0	
April	2013	35	5	29	1	8	4	1	14	2	8	6	3	3	0	
May	2013	35	6	33	1	8	5	1	11	3	8	6	2	2	0	
June	2013	33	4	35	2	10	5	0	10	3	8	5	2	2	0	
July	2013	35	4	36	2	10	5	1	8	3	5	5	2	3	0	
August	2013	34	4	34	2	10	5	1	9	4	6	4	2	3	0	
September	2013	35	5	32	3	8	5	1	10	4	6	5	2	3	0	
October	2013	33	6	31	3	8	5	1	10	4	7	7	1	2	0	
November	2013	31	6	29	2	9	5	1	10	4	7	9	1	2	0	
December	2013	29	6	29	2	10	5	1	10	5	7	9	1	3	0	
January	2014	31	5	29	3	11	6	0	11	4	7	8	1	3	0	
February	2014	35	5	33	2	10	6	1	12	4	7	6	0	2	0	
March	2014	37	5	31	2	8	6	0	11	4	7	6	1	2	0	
April	2014	36	5	29	1	7	6	0	10	5	7	6	1	3	0	
May	2014	33	6	25	1	8	7	0	12	4	7	5	2	4	0	
June	2014	32	7	26	2	10	6	1	13	3	7	5	2	4	0	
July	2014	30	7	27	2	10	4	1	14	2	5	4	2	5	0	
August	2014	30	7	28	2	10	2	1	12	4	5	4	2	6	0	
September	2014	30	7	29	2	10	3	0	12	4	6	3	1	6	0	
October	2014	33	6	30	1	10	4	0	11	5	7	4	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.;	Supply
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate		
November	2014	34	4	31	1	9	6	0	11	3	6	5	1	3	0
December	2014	32	4	30	1	9	6	1	12	4	6	5	1	4	0
January	2015	31	5	31	2	12	5	1	13	2	6	3	1	4	0
February	2015	32	5	29	2	14	4	1	13	3	6	2	1	4	0
March	2015	32	6	29	2	15	5	1	13	3	6	2	1	3	0
April	2015	31	6	29	2	14	5	1	12	4	6	3	1	3	0
May	2015	28	6	30	2	14	6	1	12	3	5	4	0	4	0
June	2015	27	5	32	3	14	5	1	12	2	4	4	1	3	0
July	2015	29	4	31	2	15	5	0	13	2	4	4	1	3	0
August	2015	28	5	32	3	13	4	0	14	3	4	4	1	3	0
September	2015	29	4	32	2	12	4	0	14	3	4	4	1	4	0
October	2015	29	4	32	3	11	3	0	14	2	5	4	1	5	0
November	2015	30	2	33	3	12	4	0	12	2	5	3	0	4	0
December	2015	32	3	33	4	11	3	0	10	3	6	3	1	3	0
January	2016	33	4	33	4	11	4	0	9	4	4	3	0	3	0
February	2016	35	5	32	4	10	3	0	8	5	4	4	1	3	0
March	2016	31	6	31	3	10	4	0	8	4	3	4	1	3	0
April	2016	29	6	32	3	9	4	0	9	5	3	4	1	4	0
May	2016	26	7	33	3	11	4	1	10	4	3	4	1	4	0
June	2016	27	6	32	4	12	4	1	11	3	2	3	1	4	0
July	2016	28	5	33	2	13	3	1	11	2	2	4	1	3	0
August	2016	29	5	33	2	12	4	1	12	3	3	4	0	3	0
September	2016	28	5	34	1	11	4	1	11	3	3	4	0	3	0
October	2016	26	5	32	2	11	4	1	12	4	4	4	0	3	0
November	2016	24	4	32	2	11	3	1	11	4	4	5	0	3	0
December	2016	25	5	29	3	11	3	1	12	6	4	5	0	3	0
January	2017	25	6	25	4	14	2	1	11	5	4	5	1	2	0
February	2017	26	8	22	4	14	2	1	10	4	3	6	1	3	0
March	2017	26	9	22	4	17	3	1	9	3	3	6	1	2	0
April	2017	25	10	24	4	15	3	1	11	3	2	5	1	1	0
May	2017	27	8	23	4	15	3	1	10	3	3	5	0	1	0
June	2017	30	6	24	4	12	3	1	11	4	2	5	1	2	0
July	2017	32	4	23	3	10	3	1	13	5	3	5	1	3	0
August	2017	30	4	26	2	10	3	0	15	5	3	4	1	3	0
September	2017	28	4	24	3	12	3	1	15	4	3	4	1	3	0
October	2017	28	4	25	3	14	3	1	13	3	3	4	1	3	0
November	2017	27	5	25	3	14	3	1	12	4	3	4	1	4	0
December	2017	28	5	25	4	15	3	1	12	4	2	4	1	3	0
January	2018	28	5	24	4	15	3	1	12	5	3	4	1	3	0
February	2018	28	6	21	6	17	2	1	12	6	2	4	1	3	0
March	2018	27	8	21	5	15	1	1	13	5	3	4	1	4	0
April	2018	25	10	21	6	15	1	1	14	5	2	3	1	3	0
May	2018	24	10	21	5	14	2	1	16	5	3	3	1	3	0
June	2018	24	8	20	5	14	2	1	17	5	3	3	1	4	0
July	2018	23	8	17	5	13	2	1	20	6	3	3	1	4	0
August	2018	21	9	14	4	14	1	1	19	7	3	3	1	3	0
September	2018	18	12	14	4	15	2	1	19	7	2	2	1	2	0
October	2018	17	12	14	3	15	2	1	19	7	2	3	0	2	0
November	2018	20	12	15	4	14	2	0	20	5	2	4	0	2	0
December	2018	23	9	14	4	12	1	0	22	6	3	4	1	2	0
January	2019	26	7	14	3	11	1	0	20	6	4	5	1	2	0
February	2019	25	7	15	3	12	1	1	19	6	4	5	1	3	0
March	2019	25	7	17	3	14	1	1	17	6	3	5	1	4	0
April	2019	23	7	17	3	16	1	1	17	6	2	4	0	5	0
May	2019	24	7	19	2	16	1	1	17	5	2	3	1	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
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate		
June	2019	24	8	18	2	17	1	1	18	4	2	3	1	4	0
July	2019	25	9	18	1	16	1	1	19	3	2	4	1	4	0
August	2019	24	8	19	0	16	1	1	20	4	3	5	1	3	0
September	2019	24	6	20	0	15	1	1	21	4	3	6	2	3	0
October	2019	23	7	20	0	15	1	1	20	4	3	6	2	3	0
November	2019	27	7	21	0	14	1	1	20	3	2	7	1	4	0
December	2019	27	6	21	0	16	1	1	20	3	2	6	1	3	0
January	2020	27	5	22	1	18	1	1	19	3	2	5	1	3	0
February	2020	23	6	22	1	20	2	1	17	2	3	4	1	4	0
March	2020	24	6	22	1	16	2	1	16	2	4	6	1	4	1
April	2020	34	4	21	0	11	1	1	12	3	7	14	0	3	1
May	2020	46	2	24	0	6	0	1	9	3	8	18	0	2	2
June	2020	55	1	26	0	3	0	2	6	4	9	20	0	1	2
July	2020	55	1	28	0	3	0	2	6	4	8	17	0	1	2
August	2020	50	1	27	0	3	0	2	8	4	8	18	0	1	2
September	2020	44	2	27	0	4	0	2	10	4	8	17	0	1	2
October	2020	39	2	28	0	6	0	3	11	3	8	17	0	1	3
November	2020	37	2	28	0	6	1	2	10	4	10	15	0	1	3
December	2020	38	1	28	0	5	1	3	10	4	11	14	0	1	2
January	2021	40	2	27	0	6	1	2	11	4	10	12	0	2	2
February	2021	39	3	26	1	7	1	3	12	4	8	13	0	2	1
March	2021	34	4	23	0	9	1	3	15	4	7	12	1	2	2
April	2021	28	4	23	1	10	1	3	17	3	6	11	2	2	5
May	2021	24	4	22	1	11	1	3	21	2	5	8	2	4	10
June	2021	20	4	20	1	9	1	3	29	2	5	5	2	3	18
July	2021	18	4	14	1	6	1	3	39	2	4	4	1	3	26
August	2021	16	3	11	0	5	1	3	46	2	3	3	1	1	31
September	2021	13	3	9	0	4	1	4	47	2	3	4	1	2	37
October	2021	14	2	8	0	4	0	4	47	2	2	4	2	3	42
November	2021	11	2	6	0	4	1	4	48	2	3	3	1	3	47
December	2021	11	3	7	0	3	1	3	52	3	3	2	2	3	47
January	2022	8	4	5	0	2	1	3	58	3	4	2	1	2	49
February	2022	7	3	5	0	2	1	3	61	5	3	2	1	2	51
March	2022	7	3	3	0	2	1	3	62	5	3	2	2	2	50
April	2022	8	3	3	1	3	1	3	61	6	2	3	3	2	48
May	2022	10	3	3	1	2	1	3	60	7	2	3	5	2	46
June	2022	8	3	1	1	3	1	3	61	11	2	2	5	2	46
July	2022	9	4	1	1	2	1	4	61	14	3	2	5	3	43
August	2022	10	4	0	2	2	1	5	61	16	3	2	5	3	38
September	2022	11	3	1	2	1	1	6	60	17	4	3	4	3	34
October	2022	11	3	1	1	1	0	7	57	18	4	3	3	3	31
November	2022	11	3	1	1	1	0	7	55	22	4	3	3	2	30
December	2022	11	3	1	1	1	0	7	52	25	4	4	3	3	29
January	2023	14	3	2	1	1	1	8	49	28	5	4	3	3	24
February	2023	16	3	2	1	1	1	9	46	27	5	5	2	3	19
March	2023	19	3	2	1	2	1	8	46	26	5	4	1	2	15
April	2023	17	4	2	1	1	0	8	46	28	5	4	1	2	15
May	2023	17	3	2	1	2	0	9	47	29	5	4	1	2	14
June	2023	14	3	2	1	1	0	9	46	28	5	4	2	3	14
July	2023	15	4	3	1	3	0	10	46	25	6	4	2	3	14
August	2023	15	5	3	2	3	0	9	46	26	6	3	1	3	12
September	2023	16	4	3	2	2	0	9	46	28	5	2	1	2	11
October	2023	14	5	2	1	1	1	7	48	31	5	2	1	2	11
November	2023	14	4	3	1	1	1	6	47	34	5	3	1	2	11
December	2023	15	4	4	1	1	0	6	44	35	4	3	1	2	10

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	52	44	3	1	100	3.2	5.6	449
January 1988	43	50	7	1	100	1.6	3.9	438
February 1988	36	55	8	1	100	0.2	2.9	445
March 1988	36	56	8	1	100	0.2	3.0	432
April 1988	39	53	7	1	100	0.3	3.0	430
May 1988	49	44	7	1	100	1.8	4.0	423
June 1988	48	45	6	1	100	1.8	3.5	421
July 1988	49	48	3	0	100	1.8	4.5	401
August 1988	46	48	5	1	100	1.4	4.2	403
September 1988	49	44	6	1	100	1.4	4.7	399
October 1988	45	43	10	2	100	1.3	3.8	415
November 1988	40	49	8	3	100	0.3	3.4	415
December 1988	40	50	8	3	100	0.3	3.3	406
January 1989	49	46	3	2	100	1.8	4.3	400
February 1989	56	41	3	1	100	3.2	5.2	398
March 1989	57	41	2	0	100	4.0	5.2	398
April 1989	63	35	3	0	100	4.9	6.6	414
May 1989	63	32	5	0	100	5.1	6.8	436
June 1989	67	21	11	1	100	6.4	7.3	432
July 1989	60	26	13	1	100	5.0	5.9	427
August 1989	55	29	15	1	100	3.4	5.3	427
September 1989	47	38	13	2	100	1.3	4.3	431
October 1989	43	43	11	2	100	0.4	3.8	449
November 1989	41	49	8	2	100	0.3	3.2	438
December 1989	43	50	5	2	100	0.4	4.0	446
January 1990	44	50	4	2	100	0.4	4.3	424
February 1990	50	43	6	1	100	1.8	4.8	433
March 1990	52	41	6	2	100	3.2	4.5	438
April 1990	50	42	7	1	100	3.2	4.0	459
May 1990	52	42	5	1	100	3.2	3.9	457
June 1990	54	40	6	1	100	3.2	3.9	458
July 1990	59	36	5	0	100	4.2	5.0	446
August 1990	68	26	6	0	100	7.7	9.6	445
September 1990	77	17	6	0	100	11.3	14.5	431
October 1990	82	9	9	0	100	14.3	17.5	433
November 1990	76	13	11	0	100	13.9	17.7	433
December 1990	67	19	13	0	100	10.6	15.6	428
January 1991	63	24	12	1	100	9.6	15.4	446
February 1991	53	30	16	1	100	5.2	11.7	443
March 1991	43	38	16	2	100	3.4	8.1	473
April 1991	35	46	16	2	100	0.2	4.4	435
May 1991	36	53	10	1	100	0.3	3.1	443
November 1991	37	55	7	0	100	0.3	3.4	482
December 1991	38	57	5	1	100	0.3	3.8	445

EDUCATION COLLEGE DEGREE

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>
July 1992	42	51	5	2	100	0.4	3.6	475
December 2005	49	35	15	1	100	3.5	13.1	577
April 2006	68	26	5	1	100	14.9	20.3	534
May 2006	70	24	5	1	100	18.3	24.1	567
June 2006	70	25	5	0	100	18.3	24.4	577
July 2006	66	29	5	0	100	15.0	22.3	572
August 2006	68	28	4	0	100	15.0	21.4	537
September 2006	66	25	8	0	100	14.9	21.3	530
October 2006	62	27	11	0	100	13.1	21.5	534
November 2006	55	32	13	0	100	8.2	19.4	550
December 2006	54	37	8	0	100	6.8	18.8	541
January 2007	56	37	6	1	100	7.4	17.6	540
February 2007	56	37	6	1	100	7.4	15.9	547
March 2007	62	30	7	1	100	12.2	18.5	546
April 2007	67	27	5	1	100	15.1	21.4	543
May 2007	72	22	5	1	100	18.4	23.4	540
June 2007	68	25	7	1	100	15.1	21.0	548
July 2007	66	26	7	0	100	14.3	19.0	555
August 2007	63	29	8	0	100	11.1	16.9	546
September 2007	61	33	6	0	100	9.5	16.2	546
October 2007	59	35	5	0	100	8.5	15.4	552
November 2007	63	32	4	0	100	10.9	17.9	567
December 2007	68	27	4	0	100	15.7	20.8	568
January 2008	72	23	5	0	100	17.4	23.0	570
February 2008	67	27	6	0	100	14.8	19.4	570
March 2008	70	23	6	1	100	16.5	22.3	595
April 2008	75	19	5	0	100	20.6	25.9	586
May 2008	83	12	4	1	100	30.7	35.7	593
June 2008	84	11	4	1	100	39.1	43.2	567
July 2008	82	13	4	1	100	46.5	47.0	570
August 2008	70	21	8	1	100	33.3	37.9	575
September 2008	57	31	12	1	100	16.8	25.1	606
October 2008	42	41	16	1	100	0.4	14.0	604
November 2008	44	40	15	1	100	6.9	21.1	598
December 2008	47	40	12	1	100	10.0	27.5	572
January 2009	58	34	7	1	100	18.3	36.2	563
February 2009	61	34	4	1	100	19.9	35.1	560
March 2009	61	36	2	0	100	19.9	31.3	590
April 2009	57	41	2	0	100	14.9	27.9	625
May 2009	56	42	1	0	100	12.4	25.9	619
June 2009	64	34	1	1	100	19.0	31.0	629
July 2009	64	33	3	1	100	19.0	28.9	590
August 2009	63	33	3	1	100	16.5	26.7	589
September 2009	55	40	4	1	100	9.8	20.4	576
October 2009	55	42	3	0	100	8.2	19.7	616
November 2009	57	41	3	0	100	8.3	19.4	643
December 2009	57	41	3	0	100	7.4	18.7	650
January 2010	59	39	2	0	100	9.0	18.9	604

EDUCATION COLLEGE DEGREE

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>
February 2010	57	40	3	1	100	8.9	17.8	572
March 2010	58	38	2	1	100	9.8	17.9	567
April 2010	62	34	2	1	100	11.7	18.4	593
May 2010	65	32	2	1	100	13.3	19.6	613
June 2010	68	29	3	0	100	14.0	19.8	585
July 2010	66	31	3	0	100	12.1	18.7	586
August 2010	62	35	3	0	100	9.1	15.9	566
September 2010	58	39	3	0	100	6.7	13.3	593
October 2010	52	45	3	0	100	3.5	12.5	592
November 2010	53	44	3	0	100	4.0	12.3	613
December 2010	56	41	2	1	100	5.6	14.0	600
January 2011	67	30	2	1	100	13.2	20.4	606
February 2011	75	22	2	1	100	18.5	25.4	588
March 2011	83	14	3	1	100	31.9	37.4	589
April 2011	82	13	4	1	100	32.5	36.9	597
May 2011	74	17	8	1	100	29.1	34.7	602
June 2011	60	27	13	0	100	12.6	21.1	620
July 2011	51	34	15	1	100	6.0	15.1	598
August 2011	49	37	14	1	100	2.4	12.8	599
September 2011	49	40	10	1	100	2.4	12.5	592
October 2011	49	41	10	1	100	1.8	12.3	610
November 2011	49	42	8	1	100	2.4	12.4	618
December 2011	51	40	8	1	100	4.6	13.7	597
January 2012	56	37	6	1	100	8.7	17.9	585
February 2012	62	33	5	1	100	14.1	21.6	580
March 2012	70	25	4	1	100	20.2	28.5	606
April 2012	68	25	5	1	100	20.0	26.9	615
May 2012	62	27	10	1	100	13.5	22.3	624
June 2012	52	35	12	1	100	5.2	14.2	598
July 2012	48	39	13	1	100	0.5	12.1	603
August 2012	46	43	9	1	100	0.4	12.5	597
September 2012	47	42	10	1	100	0.4	12.1	614
October 2012	47	42	10	1	100	0.4	11.5	627
November 2012	47	40	12	1	100	0.4	11.7	619
December 2012	50	40	9	1	100	3.8	15.4	616
January 2013	54	38	7	1	100	7.0	17.8	613
February 2013	62	33	4	1	100	11.8	19.5	628
March 2013	62	33	4	1	100	10.2	17.7	628
April 2013	60	34	5	1	100	10.0	16.7	640
May 2013	58	37	5	0	100	8.4	15.6	632
June 2013	56	38	5	1	100	8.2	14.7	631
July 2013	56	40	3	1	100	6.7	14.1	638
August 2013	57	40	3	1	100	6.7	14.0	654
September 2013	61	37	2	0	100	8.4	17.0	677
October 2013	59	38	3	0	100	7.7	16.6	682
November 2013	55	40	5	0	100	4.7	15.5	697
December 2013	51	42	7	0	100	3.1	14.0	708
January 2014	51	42	7	0	100	3.5	14.5	709
February 2014	52	43	5	1	100	4.3	14.7	713
March 2014	54	42	4	1	100	5.7	13.1	710

EDUCATION COLLEGE DEGREE

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>
April 2014	55	40	3	1	100	6.0	12.2	713
May 2014	57	38	4	1	100	6.6	11.6	728
June 2014	57	38	4	1	100	5.6	11.8	748
July 2014	61	34	4	1	100	7.2	12.6	758
August 2014	61	35	3	0	100	7.2	13.5	750
September 2014	61	35	4	1	100	8.2	14.4	735
October 2014	56	38	5	1	100	6.7	12.9	725
November 2014	54	35	10	1	100	5.2	12.6	728
December 2014	50	34	15	1	100	2.1	13.4	746
January 2015	52	31	16	1	100	7.0	21.2	760
February 2015	61	27	12	1	100	15.3	29.2	770
March 2015	68	25	7	1	100	21.9	32.9	763
April 2015	68	25	6	0	100	20.3	28.7	757
May 2015	64	29	6	0	100	15.7	23.4	729
June 2015	59	36	5	0	100	10.7	19.0	720
July 2015	55	39	6	0	100	5.8	16.7	718
August 2015	48	42	10	0	100	2.0	13.2	762
September 2015	44	42	14	0	100	0.4	11.8	749
October 2015	45	41	14	0	100	2.0	13.0	754
November 2015	49	41	10	0	100	5.2	16.4	716
December 2015	50	41	9	0	100	5.2	17.0	710
January 2016	49	41	10	1	100	3.6	16.7	704
February 2016	46	41	12	0	100	0.4	16.1	707
March 2016	53	38	9	0	100	6.8	21.1	730
April 2016	57	36	6	0	100	13.2	23.4	727
May 2016	62	35	3	0	100	16.5	24.1	758
June 2016	61	34	4	1	100	14.4	21.2	762
July 2016	58	37	5	1	100	9.8	18.3	749
August 2016	54	41	5	0	100	6.5	15.9	752
September 2016	50	45	5	0	100	2.9	14.5	771
October 2016	50	45	5	1	100	2.8	14.6	819
November 2016	53	42	5	1	100	4.3	14.6	856
December 2016	52	42	4	1	100	3.6	13.8	889
January 2017	52	42	6	1	100	5.0	13.5	904
February 2017	53	41	6	0	100	5.6	14.6	904
March 2017	52	41	7	0	100	5.6	14.5	893
April 2017	51	42	7	0	100	2.6	13.1	906
May 2017	49	45	7	0	100	0.5	11.3	917
June 2017	50	44	6	0	100	1.2	11.2	931
July 2017	48	46	6	0	100	1.2	11.3	952
August 2017	47	47	6	0	100	1.2	10.8	944
September 2017	48	44	7	1	100	2.1	11.1	956
October 2017	48	43	9	0	100	2.1	10.4	939
November 2017	48	41	10	0	100	2.1	10.6	943
December 2017	44	47	9	0	100	0.4	9.1	956
January 2018	46	47	6	0	100	0.5	9.1	974
February 2018	46	48	6	0	100	0.4	8.5	954
March 2018	47	48	5	0	100	0.4	9.0	924
April 2018	47	48	5	1	100	0.4	8.7	885
May 2018	52	43	4	1	100	3.7	11.1	892

EDUCATION COLLEGE DEGREE

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 2018	59	36	4	1	100	7.0	13.3	905
July 2018	60	34	5	1	100	7.8	14.1	937
August 2018	56	37	6	1	100	6.0	12.7	928
September 2018	51	43	5	1	100	2.7	10.6	918
October 2018	51	44	5	1	100	2.2	10.1	911
November 2018	51	44	3	1	100	2.3	10.0	908
December 2018	52	42	5	1	100	3.4	10.9	905
January 2019	53	42	5	1	100	4.5	12.5	911
February 2019	52	43	6	0	100	4.3	13.1	931
March 2019	49	45	6	0	100	3.3	12.4	952
April 2019	47	47	5	1	100	1.9	11.0	943
May 2019	47	47	5	1	100	1.4	10.4	924
June 2019	48	46	5	1	100	1.4	9.8	925
July 2019	48	45	6	1	100	1.4	9.5	929
August 2019	45	47	6	1	100	0.5	8.5	955
September 2019	43	48	7	1	100	0.4	8.3	951
October 2019	42	51	6	1	100	0.4	9.7	988
November 2019	41	51	7	1	100	0.3	9.2	985
December 2019	40	53	6	1	100	0.3	8.9	993
January 2020	42	51	6	1	100	1.2	8.8	976
February 2020	41	52	5	1	100	1.2	8.9	996
March 2020	41	48	10	1	100	1.1	8.1	1049
April 2020	41	44	14	1	100	3.4	11.5	1068
May 2020	49	35	15	1	100	10.0	18.6	1065
June 2020	57	31	11	1	100	13.5	24.9	1015
July 2020	54	36	9	1	100	10.4	20.9	987
August 2020	47	45	8	0	100	3.7	14.3	1029
September 2020	40	52	7	1	100	0.3	9.2	1037
October 2020	37	56	6	1	100	0.3	8.8	1058
November 2020	35	58	5	2	100	0.3	9.6	1011
December 2020	39	55	4	2	100	0.3	12.3	980
January 2021	44	51	3	2	100	1.5	14.6	952
February 2021	56	40	3	1	100	6.5	19.5	940
March 2021	64	32	3	0	100	14.5	25.4	961
April 2021	69	27	3	0	100	16.7	27.8	989
May 2021	71	25	4	0	100	18.3	28.3	983
June 2021	66	29	5	0	100	13.3	23.5	976
July 2021	65	29	5	0	100	14.0	22.3	924
August 2021	60	33	7	0	100	10.0	17.6	928
September 2021	60	32	8	0	100	9.1	17.1	941
October 2021	58	33	9	0	100	8.3	16.9	961
November 2021	62	30	8	1	100	11.8	21.4	971
December 2021	58	30	11	1	100	9.5	19.9	943
January 2022	55	31	13	1	100	8.0	18.7	937
February 2022	52	34	13	1	100	5.3	16.5	915
March 2022	62	27	10	1	100	21.7	28.1	933
April 2022	61	26	12	1	100	20.0	29.0	932
May 2022	56	28	15	1	100	16.8	28.7	949
June 2022	49	32	18	1	100	7.0	23.2	935
July 2022	46	34	20	1	100	6.9	21.0	928

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>
August 2022	40	34	25	1	100	6.7	15.9	900
September 2022	32	39	28	1	100	0.0	8.5	896
October 2022	37	39	23	1	100	0.7	13.6	876
November 2022	43	38	18	1	100	0.9	19.2	885
December 2022	44	42	13	1	100	0.9	21.6	875
January 2023	41	45	14	1	100	0.3	18.2	908
February 2023	39	48	12	1	100	0.3	16.0	914
March 2023	41	46	12	1	100	0.3	14.7	909
April 2023	43	45	10	1	100	0.4	15.5	886
May 2023	43	47	9	1	100	0.4	14.7	889
June 2023	43	48	8	1	100	0.4	14.1	896
July 2023	40	52	8	0	100	0.3	12.1	931
August 2023	41	49	10	0	100	0.3	12.5	931
September 2023	42	47	10	1	100	0.4	12.7	936
October 2023	46	43	11	1	100	0.4	13.2	913
November 2023	49	40	10	0	100	2.1	15.5	906
December 2023	47	42	10	0	100	2.1	15.3	925

EDUCATION COLLEGE DEGREE

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	57	22	20	1	100	10.9	24.6	428
January 1991	64	22	14	1	100	15.8	27.6	446
February 1991	68	19	12	1	100	19.0	28.6	443
March 1991	74	17	6	3	100	21.4	28.7	473
January 1993	78	19	3	0	100	18.9	27.3	525
February 1993	81	16	3	0	100	19.0	27.0	530
March 1993	83	14	2	1	100	20.0	27.5	514
April 1993	86	12	1	1	100	20.1	30.1	506
May 1993	84	14	1	1	100	20.0	29.2	491
June 1993	83	14	1	2	100	19.9	28.9	499
July 1993	81	16	1	2	100	19.8	26.7	516
August 1993	81	16	1	2	100	17.5	23.6	529
September 1993	81	18	1	1	100	16.5	22.1	525
October 1993	82	17	1	0	100	16.5	22.4	507
May 1994	67	30	2	1	100	9.1	18.0	526
June 1994	63	34	1	2	100	8.9	16.8	519
July 1994	65	32	1	2	100	8.9	15.7	514
August 1994	69	28	1	1	100	10.8	16.3	523
September 1994	73	25	2	1	100	11.6	17.4	537
October 1994	73	24	2	1	100	11.9	18.1	546
November 1994	73	25	1	1	100	11.4	19.0	549
December 1994	72	26	1	1	100	10.9	18.8	557
January 1995	72	26	1	1	100	10.7	18.3	545
February 1995	70	27	1	1	100	10.1	17.1	534
March 1995	69	28	1	1	100	10.0	17.0	527
April 1995	66	31	2	1	100	9.8	15.2	540
May 1995	69	28	1	1	100	9.9	16.6	529
June 1995	72	24	2	2	100	11.6	18.8	535
July 1995	76	20	2	2	100	12.0	20.3	542
August 1995	73	23	3	2	100	12.0	18.3	568
September 1995	72	25	2	2	100	10.4	15.8	576
October 1995	71	26	1	3	100	10.0	15.6	565
November 1995	69	28	1	3	100	8.5	14.6	526
December 1995	65	31	1	2	100	8.3	14.2	504
January 1996	65	32	1	1	100	8.5	14.0	491
February 1996	66	31	2	2	100	8.9	13.6	511
March 1996	69	27	2	1	100	9.2	14.6	527
April 1996	70	25	3	2	100	9.2	15.3	526
May 1996	70	21	6	2	100	10.4	18.6	504
June 1996	65	23	10	2	100	8.7	17.3	483
July 1996	63	23	11	3	100	8.6	16.8	500
August 1996	65	24	9	3	100	8.7	16.7	508
September 1996	72	20	5	3	100	11.3	19.3	519
October 1996	72	23	3	2	100	11.1	18.9	512

EDUCATION COLLEGE DEGREE

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 1996	72	24	3	2	100	10.9	17.5	497
December 1996	71	25	3	1	100	11.5	17.4	489
January 1997	75	21	3	1	100	14.0	19.7	513
February 1997	76	19	3	1	100	15.1	20.6	535
March 1997	77	18	3	2	100	13.5	19.3	530
April 1997	75	21	3	1	100	11.3	17.5	507
May 1997	73	25	1	1	100	10.4	16.8	494
June 1997	74	24	1	1	100	10.3	17.7	492
July 1997	76	21	1	2	100	10.4	17.7	467
August 1997	81	16	2	1	100	11.8	19.9	487
September 1997	83	15	2	1	100	14.9	20.7	503
October 1997	83	15	2	0	100	16.4	22.0	522
November 1997	82	16	2	1	100	16.3	21.3	510
December 1997	78	19	2	1	100	14.0	20.1	498
January 1998	75	22	2	1	100	12.5	17.9	500
February 1998	70	25	3	1	100	10.8	15.3	504
March 1998	67	28	3	2	100	10.1	15.0	518
April 1998	69	26	3	2	100	11.7	17.0	531
May 1998	73	22	3	3	100	13.4	18.8	530
June 1998	79	18	2	1	100	14.3	19.8	513
July 1998	78	19	2	1	100	12.6	18.5	539
August 1998	74	22	2	2	100	11.0	17.3	545
September 1998	69	25	3	2	100	10.0	15.3	560
October 1998	67	28	2	3	100	10.1	14.9	528
November 1998	66	30	2	2	100	10.0	14.8	536
December 1998	65	30	3	2	100	10.0	15.5	537
January 1999	67	28	3	2	100	10.8	17.1	551
February 1999	69	26	4	1	100	11.1	19.4	536
March 1999	71	25	2	2	100	14.2	21.3	533
April 1999	72	22	4	3	100	14.5	20.4	521
May 1999	73	20	4	3	100	16.0	20.8	552
June 1999	75	18	5	1	100	12.8	19.6	563
July 1999	75	21	3	1	100	11.7	20.0	581
August 1999	77	20	3	1	100	11.6	19.8	567
September 1999	76	20	3	1	100	12.7	20.3	554
October 1999	76	20	3	2	100	12.8	20.4	542
November 1999	75	20	3	2	100	11.9	20.1	554
May 2000	56	21	22	1	100	8.8	18.3	583
June 2000	52	23	24	1	100	7.6	17.1	554
July 2000	52	23	24	1	100	7.3	18.7	561
August 2000	54	21	24	1	100	7.5	19.2	559
September 2000	60	18	20	2	100	11.8	21.4	590
October 2000	65	17	15	2	100	16.6	26.0	603
November 2000	69	15	13	3	100	19.8	28.9	607
December 2000	66	19	12	3	100	18.3	28.6	588
January 2001	66	22	9	3	100	18.4	28.3	579
February 2001	66	25	7	2	100	18.4	29.2	562
March 2001	69	22	6	2	100	20.1	30.7	594
April 2001	73	20	6	1	100	21.6	33.2	605

EDUCATION COLLEGE DEGREE

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>
May 2001	77	15	7	1	100	30.1	39.5	620
June 2001	75	16	9	0	100	30.0	39.8	581
July 2001	70	19	10	1	100	28.6	38.2	571
August 2001	69	22	8	1	100	21.7	30.8	567
September 2001	69	22	6	3	100	21.6	31.8	587
October 2001	71	22	5	2	100	21.3	30.1	602
November 2001	68	25	5	2	100	19.8	30.5	592
December 2001	71	23	5	1	100	21.4	28.9	571
January 2002	72	24	3	1	100	23.3	32.8	552
February 2002	74	22	2	1	100	25.0	32.9	567
March 2002	74	23	2	1	100	23.4	32.2	582
April 2002	74	22	3	1	100	23.1	31.4	606
May 2002	75	20	4	1	100	21.6	30.9	589
June 2002	74	20	4	1	100	21.7	30.3	595
July 2002	75	20	4	1	100	20.0	26.0	585
August 2002	72	23	4	1	100	18.4	24.1	596
September 2002	74	22	3	1	100	16.7	23.3	609
October 2002	73	24	2	1	100	14.5	23.2	605
November 2002	75	21	3	1	100	15.9	23.6	602
December 2002	74	22	2	2	100	17.4	24.4	582
January 2003	76	19	3	1	100	19.7	26.0	598
February 2003	77	17	5	1	100	21.6	29.8	609
March 2003	74	15	11	1	100	21.6	29.7	623
April 2003	64	18	17	1	100	16.6	25.7	619
May 2003	54	25	21	0	100	8.4	17.3	629
June 2003	51	30	18	1	100	5.1	16.0	630
July 2003	54	31	13	2	100	9.9	18.4	637
August 2003	62	28	8	2	100	16.3	24.2	619
September 2003	62	27	10	2	100	16.2	23.5	630
October 2003	64	25	9	1	100	16.3	23.9	634
November 2003	66	24	10	1	100	16.3	23.1	654
December 2003	70	21	7	2	100	18.0	24.8	659
August 2004	61	23	16	1	100	17.8	31.9	524
September 2004	62	26	11	2	100	16.6	29.6	518
October 2004	68	21	9	2	100	23.1	35.8	517
November 2004	70	19	9	1	100	22.2	37.6	546
December 2004	70	18	11	1	100	23.3	39.4	551
January 2005	67	22	10	1	100	20.2	35.6	557
February 2005	68	21	9	1	100	23.5	37.8	534
March 2005	75	19	6	1	100	28.7	41.7	519
April 2005	77	15	7	1	100	36.9	49.2	523
May 2005	77	14	9	1	100	40.0	51.2	562
June 2005	76	14	8	1	100	41.6	55.4	574
July 2005	78	13	8	1	100	43.2	56.5	589
August 2005	81	12	7	1	100	46.7	60.7	585
September 2005	79	11	9	0	100	49.9	62.9	586
October 2005	75	13	12	0	100	46.5	59.0	574
November 2005	72	17	11	0	100	46.5	57.2	587
December 2005	71	20	9	0	100	43.2	52.0	577

EDUCATION COLLEGE DEGREE

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>
January 2006	73	20	7	1	100	46.5	55.3	579
February 2006	75	19	5	1	100	48.1	59.7	537
March 2006	76	18	5	1	100	51.4	65.2	533
April 2006	77	16	6	1	100	51.6	67.5	534
May 2006	77	14	8	1	100	50.2	68.6	567
June 2006	77	13	9	0	100	50.0	63.6	577
July 2006	76	16	8	0	100	49.9	61.9	572
August 2006	78	16	6	1	100	66.1	68.4	537
September 2006	76	17	6	1	100	66.2	72.8	530
October 2006	75	16	7	2	100	74.6	77.7	534
November 2006	73	18	8	1	100	58.4	69.9	550
December 2006	74	18	7	1	100	58.4	68.3	541
January 2007	75	18	6	2	100	49.9	63.8	540
February 2007	75	19	4	2	100	49.9	63.1	547
March 2007	75	18	5	2	100	50.1	65.6	546
April 2007	77	16	5	2	100	50.2	68.1	543
May 2007	78	13	7	2	100	58.4	70.3	540
June 2007	79	12	8	2	100	58.3	68.3	548
July 2007	78	13	8	1	100	61.5	68.9	555
August 2007	77	17	5	1	100	53.4	68.5	546
September 2007	76	18	5	1	100	53.2	67.6	546
October 2007	77	17	5	0	100	50.1	66.8	552
November 2007	79	14	6	0	100	50.0	65.9	567
December 2007	83	11	6	0	100	66.3	77.1	568
January 2008	82	12	5	1	100	74.5	79.0	570
February 2008	80	13	6	1	100	74.5	76.6	570
March 2008	80	13	6	1	100	68.3	74.0	595
April 2008	80	10	8	1	100	68.5	76.9	586
May 2008	80	9	10	1	100	85.1	87.3	593
June 2008	80	9	10	1	100	108.3	102.9	567
July 2008	76	14	10	0	100	108.3	107.7	570
August 2008	71	18	11	0	100	91.8	99.6	575
September 2008	64	23	13	0	100	58.6	78.9	606
October 2008	61	27	12	0	100	45.9	68.3	604
November 2008	66	26	8	1	100	62.5	84.0	598
December 2008	74	21	4	1	100	79.3	105.2	572
January 2009	83	14	2	1	100	100.1	118.1	563
February 2009	85	12	2	0	100	99.9	114.0	560
March 2009	82	15	2	1	100	99.6	102.5	590
April 2009	80	18	2	1	100	99.6	102.0	625
May 2009	79	19	2	1	100	99.6	99.1	619
June 2009	82	16	2	0	100	99.6	102.9	629
July 2009	81	15	2	2	100	99.6	98.5	590
August 2009	78	18	2	2	100	83.2	92.7	589
September 2009	75	21	2	2	100	66.8	81.7	576
October 2009	74	24	2	0	100	53.4	75.6	616
November 2009	75	22	3	0	100	53.3	72.9	643
December 2009	74	23	3	1	100	53.1	69.8	650
January 2010	75	21	3	1	100	49.9	67.6	604
February 2010	75	21	3	1	100	49.9	67.8	572

EDUCATION COLLEGE DEGREE

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 2010	77	19	3	1	100	49.9	68.5	567
April 2010	77	20	2	1	100	50.1	71.0	593
May 2010	80	17	2	1	100	50.1	68.7	613
June 2010	80	17	2	0	100	50.2	71.1	585
July 2010	82	16	2	0	100	50.1	68.2	586
August 2010	80	18	2	0	100	49.9	65.0	566
September 2010	77	19	3	1	100	45.4	56.1	593
October 2010	74	23	3	1	100	38.9	53.9	592
November 2010	76	21	2	0	100	39.0	53.5	613
December 2010	78	20	2	0	100	41.9	57.5	600
January 2011	82	16	2	0	100	64.9	69.3	606
February 2011	84	13	2	0	100	73.3	77.9	588
March 2011	87	10	3	0	100	91.4	92.6	589
April 2011	84	9	6	1	100	78.2	85.7	597
May 2011	79	12	7	2	100	70.1	81.1	602
June 2011	73	16	9	2	100	56.8	71.2	620
July 2011	70	20	8	1	100	53.4	67.7	598
August 2011	70	21	8	1	100	53.4	70.3	599
September 2011	70	22	7	1	100	50.1	67.6	592
October 2011	70	21	7	2	100	50.1	66.7	610
November 2011	70	21	7	2	100	50.0	64.4	618
December 2011	71	21	7	1	100	49.9	63.8	597
January 2012	75	19	5	1	100	58.3	70.1	585
February 2012	77	19	3	1	100	66.5	73.4	580
March 2012	80	15	4	1	100	75.0	79.9	606
April 2012	76	15	6	2	100	69.9	79.2	615
May 2012	73	16	8	2	100	61.7	76.4	624
June 2012	70	20	8	3	100	53.2	69.6	598
July 2012	68	24	6	2	100	50.0	65.0	603
August 2012	65	27	5	2	100	49.8	62.0	597
September 2012	67	24	7	2	100	49.9	58.8	614
October 2012	68	20	9	2	100	49.9	58.9	627
November 2012	69	18	12	2	100	50.0	57.9	619
December 2012	66	21	11	1	100	50.0	62.7	616
January 2013	68	21	10	1	100	49.9	63.3	613
February 2013	71	21	7	0	100	50.0	65.8	628
March 2013	72	20	8	0	100	46.7	61.7	628
April 2013	75	18	6	1	100	46.9	64.2	640
May 2013	72	21	7	1	100	40.3	58.1	632
June 2013	73	20	6	1	100	43.5	59.0	631
July 2013	71	23	6	1	100	43.4	40.4	638
August 2013	76	18	5	1	100	50.0	46.2	654
September 2013	76	19	4	1	100	50.0	47.2	677
October 2013	74	21	4	1	100	46.8	61.1	682
November 2013	69	24	5	1	100	46.6	56.8	697
December 2013	68	25	6	1	100	46.7	58.9	708
January 2014	67	25	7	1	100	41.7	56.7	709
February 2014	68	25	6	2	100	36.1	57.7	713
March 2014	67	25	5	2	100	34.3	52.7	710
April 2014	71	22	5	2	100	42.4	55.0	713

EDUCATION COLLEGE DEGREE

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>
May	2014	72	22	5	1	100	44.7	52.8	728
June	2014	75	20	5	1	100	46.3	53.3	748
July	2014	75	20	4	0	100	46.4	54.1	758
August	2014	77	19	3	1	100	46.5	57.4	750
September	2014	76	19	4	1	100	46.5	58.0	735
October	2014	73	21	6	1	100	43.3	54.7	725
November	2014	70	21	9	0	100	46.6	52.4	728
December	2014	69	21	10	1	100	46.8	57.0	746
January	2015	74	16	9	1	100	66.7	75.3	760
February	2015	81	12	6	1	100	83.4	92.6	770
March	2015	84	12	4	0	100	99.5	100.1	763
April	2015	82	14	4	0	100	84.7	89.8	757
May	2015	79	17	4	0	100	68.2	80.5	729
June	2015	78	17	5	0	100	55.4	74.3	720
July	2015	75	19	5	1	100	53.7	72.1	718
August	2015	71	22	6	1	100	53.5	66.5	762
September	2015	69	22	8	1	100	50.2	63.7	749
October	2015	70	22	7	1	100	53.3	64.3	754
November	2015	73	19	7	0	100	59.3	70.0	716
December	2015	75	20	5	0	100	59.2	71.3	710
January	2016	76	18	5	0	100	64.1	74.7	704
February	2016	77	17	5	1	100	71.6	77.9	707
March	2016	81	14	5	1	100	88.1	87.4	730
April	2016	81	13	5	1	100	89.8	88.8	727
May	2016	79	16	5	1	100	79.7	83.1	758
June	2016	75	19	5	1	100	63.2	72.5	762
July	2016	72	23	4	2	100	53.4	65.6	749
August	2016	71	23	5	1	100	50.1	61.6	752
September	2016	71	24	5	1	100	50.1	60.5	771
October	2016	70	23	6	1	100	49.9	59.1	819
November	2016	69	23	6	2	100	46.7	56.6	856
December	2016	66	26	6	2	100	39.9	52.4	889
January	2017	63	28	7	2	100	33.4	48.7	904
February	2017	62	28	8	1	100	28.3	47.8	904
March	2017	61	28	10	1	100	26.7	46.4	893
April	2017	61	28	10	1	100	23.3	43.4	906
May	2017	60	30	10	0	100	23.3	41.7	917
June	2017	62	29	9	0	100	25.0	42.4	931
July	2017	61	31	7	1	100	25.0	44.8	952
August	2017	60	33	6	1	100	22.4	42.5	944
September	2017	59	33	7	1	100	20.8	42.2	956
October	2017	60	32	8	1	100	20.7	39.6	939
November	2017	61	31	7	1	100	21.8	41.5	943
December	2017	60	32	7	1	100	20.1	39.0	956
January	2018	63	30	7	0	100	22.0	40.0	974
February	2018	64	29	7	0	100	23.5	38.9	954
March	2018	63	31	5	1	100	21.9	38.6	924
April	2018	60	34	5	1	100	20.1	36.2	885
May	2018	62	33	4	1	100	21.9	39.2	892
June	2018	67	27	6	1	100	31.8	41.6	905

EDUCATION COLLEGE DEGREE

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>
July 2018	68	24	6	1	100	31.8	43.3	937
August 2018	67	25	7	1	100	31.8	43.3	928
September 2018	63	31	5	1	100	24.5	41.4	918
October 2018	64	30	4	1	100	26.1	42.1	911
November 2018	64	31	4	1	100	24.3	38.6	908
December 2018	65	29	4	1	100	26.5	39.2	905
January 2019	65	29	5	2	100	29.7	42.2	911
February 2019	65	29	5	2	100	31.5	44.5	931
March 2019	63	30	7	1	100	26.5	41.5	952
April 2019	60	32	6	1	100	21.7	37.6	943
May 2019	62	31	6	1	100	18.5	35.9	924
June 2019	63	30	5	2	100	22.0	38.3	925
July 2019	66	28	5	1	100	23.7	40.3	929
August 2019	64	29	5	2	100	23.4	38.4	955
September 2019	62	30	5	2	100	21.7	38.1	951
October 2019	60	33	5	2	100	21.6	37.3	988
November 2019	59	34	6	1	100	19.5	35.5	985
December 2019	57	35	6	2	100	17.0	33.8	993
January 2020	58	33	6	2	100	15.5	32.5	976
February 2020	59	33	6	2	100	16.9	35.1	996
March 2020	59	32	7	2	100	17.7	35.7	1049
April 2020	63	29	7	2	100	27.7	44.8	1068
May 2020	69	23	7	2	100	42.0	56.9	1065
June 2020	75	18	6	1	100	53.6	68.5	1015
July 2020	73	21	6	1	100	45.3	61.4	987
August 2020	68	26	6	0	100	33.7	51.5	1029
September 2020	62	31	6	1	100	21.9	39.2	1037
October 2020	58	33	7	2	100	18.4	36.9	1058
November 2020	55	35	7	3	100	16.6	37.8	1011
December 2020	58	32	7	3	100	21.8	43.7	980
January 2021	64	28	6	2	100	33.3	49.4	952
February 2021	71	22	6	1	100	43.2	57.7	940
March 2021	74	19	7	1	100	49.7	65.4	961
April 2021	73	19	7	1	100	49.8	69.1	989
May 2021	73	19	7	1	100	49.9	68.7	983
June 2021	69	21	8	1	100	41.5	60.5	976
July 2021	68	22	9	1	100	41.5	57.4	924
August 2021	64	24	11	1	100	33.2	49.0	928
September 2021	66	23	10	1	100	35.0	50.1	941
October 2021	64	24	11	1	100	26.7	46.8	961
November 2021	64	23	11	1	100	34.9	51.9	971
December 2021	58	25	15	2	100	24.9	45.3	943
January 2022	56	26	16	2	100	23.3	45.5	937
February 2022	53	28	16	2	100	15.1	40.5	915
March 2022	56	25	17	2	100	24.1	45.3	933
April 2022	53	21	25	2	100	17.5	36.7	932
May 2022	48	19	31	2	100	9.3	26.7	949
June 2022	40	20	38	2	100	0.1	11.9	935
July 2022	35	21	41	2	100	-0.1	1.9	928
August 2022	32	24	41	3	100	-0.2	1.9	900

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>
September 2022	34	28	36	2	100	-0.1	10.0	896
October 2022	40	30	27	3	100	0.2	27.8	876
November 2022	44	32	22	2	100	0.3	34.1	885
December 2022	48	30	20	2	100	1.2	39.6	875
January 2023	48	32	18	2	100	1.2	39.5	908
February 2023	49	33	17	2	100	2.7	40.5	914
March 2023	48	36	14	2	100	1.9	39.4	909
April 2023	50	34	13	3	100	8.5	38.1	886
May 2023	52	33	12	3	100	12.5	40.5	889
June 2023	54	31	12	3	100	17.3	39.6	896
July 2023	53	33	11	3	100	12.0	39.2	931
August 2023	51	34	12	3	100	9.9	40.0	931
September 2023	51	34	11	3	100	11.7	41.6	936
October 2023	54	30	12	3	100	20.3	42.4	913
November 2023	58	28	11	2	100	30.2	46.4	906
December 2023	58	29	11	2	100	29.1	44.6	925

EDUCATION COLLEGE DEGREE
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	67	8	25	100	142	605
April 1978	67	10	23	100	144	633
May 1978	67	9	24	100	143	652
June 1978	65	7	28	100	137	620
July 1978	60	9	31	100	129	622
August 1978	57	10	33	100	124	581
September 1978	55	11	33	100	122	587
October 1978	56	7	36	100	120	608
November 1978	54	8	38	100	115	678
December 1978	51	9	39	100	112	683
January 1979	52	12	36	100	116	677
February 1979	53	11	36	100	118	629
March 1979	57	9	34	100	122	615
April 1979	57	6	37	100	120	631
May 1979	59	6	35	100	124	667
June 1979	59	6	35	100	124	755
July 1979	60	6	34	100	127	815
August 1979	57	6	37	100	121	754
September 1979	55	5	40	100	115	724
October 1979	52	5	43	100	108	719
November 1979	45	5	50	100	95	788
December 1979	36	7	57	100	79	772
January 1980	33	7	60	100	73	696
February 1980	33	7	61	100	72	589
March 1980	36	5	59	100	77	500
April 1980	28	5	67	100	62	497
May 1980	24	8	68	100	56	448
June 1980	24	7	68	100	56	475
July 1980	33	8	59	100	74	465
August 1980	43	7	50	100	93	443
September 1980	47	7	46	100	100	425
October 1980	45	7	49	100	96	436
November 1980	40	6	54	100	85	449
December 1980	30	6	64	100	66	457
January 1981	24	7	69	100	54	453
February 1981	20	7	72	100	48	446
March 1981	23	8	70	100	53	498
April 1981	28	6	66	100	62	487
May 1981	29	5	66	100	63	492
June 1981	31	6	63	100	69	506
July 1981	29	7	64	100	65	493
August 1981	28	8	65	100	63	488
September 1981	25	9	66	100	59	446
October 1981	22	9	69	100	53	466
November 1981	21	10	69	100	53	485
December 1981	23	9	69	100	54	530
January 1982	24	9	67	100	57	533
February 1982	25	9	66	100	59	536
March 1982	25	9	66	100	59	513

EDUCATION COLLEGE DEGREE
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 1982	26	8	66	100	59	522
May 1982	23	8	69	100	55	548
June 1982	24	9	67	100	57	575
July 1982	23	10	68	100	55	575
August 1982	25	10	65	100	60	566
September 1982	28	8	64	100	64	543
October 1982	35	6	59	100	76	548
November 1982	41	5	54	100	88	545
December 1982	47	5	49	100	98	565
January 1983	53	4	43	100	111	560
February 1983	58	4	39	100	119	547
March 1983	60	4	36	100	124	516
April 1983	62	4	34	100	128	537
May 1983	69	3	28	100	140	553
June 1983	76	2	22	100	154	603
July 1983	77	2	21	100	157	568
August 1983	72	4	24	100	148	531
September 1983	68	4	28	100	139	514
October 1983	66	5	30	100	136	524
November 1983	67	5	29	100	138	550
December 1983	67	6	27	100	140	529
January 1984	67	6	27	100	140	519
February 1984	69	6	25	100	144	523
March 1984	70	6	24	100	146	540
April 1984	72	5	22	100	150	543
May 1984	70	5	25	100	145	538
June 1984	66	5	29	100	137	537
July 1984	61	5	34	100	126	532
August 1984	60	5	35	100	125	567
September 1984	59	5	36	100	123	559
October 1984	61	4	35	100	126	575
November 1984	61	5	34	100	127	534
December 1984	64	5	31	100	133	543
January 1985	68	4	28	100	140	505
February 1985	72	4	24	100	148	525
March 1985	77	3	20	100	157	491
April 1985	76	4	20	100	157	535
May 1985	76	3	21	100	155	509
June 1985	77	3	20	100	157	528
July 1985	80	2	18	100	162	489
August 1985	82	2	15	100	167	501
September 1985	83	2	15	100	167	463
October 1985	81	2	17	100	164	494
November 1985	79	2	19	100	160	500
December 1985	79	2	19	100	160	547
January 1986	81	2	17	100	164	550
February 1986	84	2	14	100	170	560
March 1986	87	1	12	100	175	533
April 1986	90	1	9	100	181	538
May 1986	92	1	7	100	185	534
June 1986	93	2	6	100	187	563

EDUCATION COLLEGE DEGREE
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 1986	92	1	7	100	184	574
August 1986	89	3	8	100	181	582
September 1986	87	3	10	100	178	565
October 1986	87	4	9	100	178	559
November 1986	89	2	8	100	181	558
December 1986	88	2	10	100	178	590
January 1987	86	2	12	100	174	592
February 1987	86	2	12	100	174	586
March 1987	88	3	9	100	179	568
April 1987	92	2	7	100	185	571
May 1987	89	2	9	100	180	571
June 1987	85	2	13	100	172	585
July 1987	82	3	15	100	166	579
August 1987	82	3	15	100	167	582
September 1987	81	3	16	100	166	561
October 1987	79	3	19	100	160	528
November 1987	72	4	24	100	148	473
December 1987	71	3	26	100	145	462
January 1988	71	4	25	100	146	454
February 1988	78	3	20	100	158	466
March 1988	82	3	15	100	167	459
April 1988	85	1	14	100	171	460
May 1988	86	1	13	100	172	447
June 1988	83	1	15	100	168	443
July 1988	85	2	13	100	171	424
August 1988	82	3	15	100	168	429
September 1988	82	3	15	100	168	423
October 1988	76	4	20	100	156	435
November 1988	75	4	21	100	153	432
December 1988	70	5	25	100	145	421
January 1989	70	5	24	100	146	419
February 1989	70	7	23	100	147	418
March 1989	70	7	23	100	148	418
April 1989	68	6	26	100	142	432
May 1989	63	6	32	100	131	454
June 1989	63	5	32	100	131	454
July 1989	68	5	27	100	140	454
August 1989	72	4	24	100	147	457
September 1989	74	3	23	100	151	459
October 1989	76	2	22	100	154	468
November 1989	77	2	21	100	157	454
December 1989	76	3	21	100	155	460
January 1990	74	5	21	100	154	440
February 1990	74	5	21	100	153	452
March 1990	75	4	20	100	155	464
April 1990	75	3	22	100	154	487
May 1990	75	4	22	100	153	482
June 1990	74	3	23	100	150	477
July 1990	73	3	24	100	149	465
August 1990	72	2	25	100	147	461
September 1990	73	2	25	100	148	455

EDUCATION COLLEGE DEGREE
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 1990	70	4	26	100	143	458
November 1990	68	3	29	100	139	466
December 1990	64	4	32	100	132	459
January 1991	67	3	29	100	138	476
February 1991	69	4	27	100	142	468
March 1991	75	4	21	100	154	496
April 1991	80	3	17	100	163	459
May 1991	85	2	13	100	172	469
June 1991	84	3	13	100	170	443
July 1991	83	3	14	100	168	475
August 1991	82	4	14	100	167	475
September 1991	82	3	15	100	166	508
October 1991	78	4	18	100	160	498
November 1991	79	4	17	100	162	500
December 1991	80	5	15	100	165	460
January 1992	84	4	12	100	171	468
February 1992	85	4	11	100	174	476
March 1992	87	3	10	100	177	519
April 1992	87	3	10	100	177	516
May 1992	87	2	11	100	177	506
June 1992	88	2	11	100	177	487
July 1992	88	2	10	100	178	499
August 1992	88	2	10	100	178	509
September 1992	89	2	9	100	180	527
October 1992	87	2	11	100	176	531
November 1992	87	2	12	100	175	538
December 1992	87	1	11	100	176	542
January 1993	89	2	9	100	181	550
February 1993	89	2	10	100	179	557
March 1993	88	2	10	100	178	538
April 1993	90	1	9	100	182	528
May 1993	91	2	7	100	184	511
June 1993	91	2	6	100	185	524
July 1993	89	3	8	100	181	538
August 1993	89	2	9	100	180	556
September 1993	90	2	8	100	182	551
October 1993	91	2	6	100	185	536
November 1993	93	3	4	100	190	518
December 1993	93	3	4	100	189	521
January 1994	93	3	3	100	190	515
February 1994	93	2	5	100	188	534
March 1994	93	2	6	100	187	540
April 1994	92	1	7	100	185	552
May 1994	91	2	7	100	183	547
June 1994	87	2	10	100	177	544
July 1994	87	3	10	100	176	535
August 1994	86	4	10	100	176	541
September 1994	86	5	10	100	176	546
October 1994	85	4	11	100	174	552
November 1994	80	4	15	100	165	556
December 1994	78	4	18	100	160	570

EDUCATION COLLEGE DEGREE
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>
January 1995	71	3	26	100	145	566
February 1995	66	3	31	100	136	559
March 1995	65	3	33	100	132	546
April 1995	68	3	30	100	138	555
May 1995	73	3	24	100	149	541
June 1995	74	3	23	100	151	548
July 1995	79	3	18	100	161	561
August 1995	81	4	14	100	167	588
September 1995	86	4	10	100	176	593
October 1995	86	5	10	100	176	576
November 1995	83	4	13	100	170	539
December 1995	82	5	13	100	169	523
January 1996	81	5	13	100	168	516
February 1996	84	6	11	100	173	534
March 1996	87	4	9	100	177	551
April 1996	87	3	10	100	176	546
May 1996	87	2	11	100	175	529
June 1996	84	2	14	100	170	508
July 1996	84	3	13	100	171	526
August 1996	83	3	14	100	170	529
September 1996	83	3	14	100	169	540
October 1996	82	3	14	100	168	530
November 1996	83	3	14	100	168	516
December 1996	84	4	12	100	172	509
January 1997	84	4	12	100	172	535
February 1997	85	4	11	100	173	559
March 1997	85	3	13	100	172	550
April 1997	83	4	13	100	170	527
May 1997	83	3	14	100	169	513
June 1997	82	4	14	100	168	513
July 1997	82	4	14	100	168	490
August 1997	83	4	12	100	171	512
September 1997	85	4	10	100	175	527
October 1997	87	4	9	100	178	545
November 1997	87	5	8	100	178	529
December 1997	87	5	8	100	180	518
January 1998	87	5	7	100	180	522
February 1998	88	6	6	100	181	537
March 1998	88	5	7	100	182	550
April 1998	91	4	5	100	186	562
May 1998	92	3	6	100	186	547
June 1998	91	3	6	100	185	531
July 1998	88	4	8	100	180	557
August 1998	87	4	9	100	178	569
September 1998	86	4	10	100	176	589
October 1998	89	3	8	100	180	553
November 1998	89	2	8	100	181	555
December 1998	90	3	7	100	184	554
January 1999	91	3	6	100	184	569
February 1999	93	2	5	100	188	560

EDUCATION COLLEGE DEGREE
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 1999	92	1	7	100	185	555
April 1999	89	1	10	100	179	544
May 1999	86	2	12	100	174	574
June 1999	86	3	11	100	175	584
July 1999	86	3	11	100	174	602
August 1999	84	4	12	100	172	589
September 1999	80	5	15	100	165	576
October 1999	77	6	17	100	160	565
November 1999	76	7	17	100	159	578
December 1999	79	5	16	100	163	573
January 2000	79	5	16	100	164	571
February 2000	79	4	17	100	162	569
March 2000	75	4	20	100	155	598
April 2000	74	6	21	100	153	592
May 2000	71	5	23	100	148	599
June 2000	66	6	28	100	138	570
July 2000	64	5	31	100	133	573
August 2000	62	7	31	100	131	572
September 2000	67	6	27	100	141	603
October 2000	68	6	26	100	143	621
November 2000	72	6	22	100	149	626
December 2000	69	7	24	100	146	611
January 2001	72	7	21	100	151	600
February 2001	72	7	21	100	152	586
March 2001	75	6	18	100	157	616
April 2001	73	6	21	100	152	626
May 2001	73	5	21	100	152	636
June 2001	75	5	20	100	155	593
July 2001	75	7	18	100	157	585
August 2001	75	7	18	100	158	585
September 2001	74	7	19	100	155	610
October 2001	77	5	18	100	159	625
November 2001	80	4	16	100	164	613
December 2001	84	4	12	100	172	589
January 2002	85	4	11	100	174	569
February 2002	84	5	11	100	172	588
March 2002	82	5	13	100	169	601
April 2002	83	5	12	100	172	625
May 2002	85	4	11	100	174	605
June 2002	82	4	13	100	169	617
July 2002	79	4	16	100	163	605
August 2002	77	6	18	100	159	615
September 2002	78	7	15	100	163	626
October 2002	79	6	15	100	165	623
November 2002	81	7	13	100	168	621
December 2002	82	6	13	100	169	602
January 2003	83	6	11	100	172	618
February 2003	83	5	12	100	171	629
March 2003	82	4	14	100	169	643
April 2003	81	4	15	100	165	646
May 2003	82	4	14	100	169	656

EDUCATION COLLEGE DEGREE
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 2003	84	3	12	100	172	654
July 2003	86	3	11	100	175	655
August 2003	85	2	13	100	172	637
September 2003	84	3	13	100	171	647
October 2003	85	3	12	100	172	652
November 2003	86	3	12	100	174	670
December 2003	86	3	10	100	176	676
January 2004	86	2	12	100	174	652
February 2004	84	2	14	100	171	603
March 2004	86	1	13	100	173	564
April 2004	88	2	10	100	178	530
May 2004	88	3	10	100	178	528
June 2004	86	2	12	100	174	537
July 2004	81	4	15	100	166	537
August 2004	80	3	17	100	164	524
September 2004	82	3	15	100	166	518
October 2004	82	2	16	100	167	517
November 2004	81	2	17	100	165	546
December 2004	79	4	17	100	162	551
January 2005	79	3	17	100	162	557
February 2005	80	4	16	100	164	534
March 2005	79	3	18	100	161	519
April 2005	77	4	18	100	159	523
May 2005	77	4	20	100	157	562
June 2005	74	4	22	100	152	574
July 2005	71	3	26	100	146	589
August 2005	67	3	30	100	137	585
September 2005	65	2	32	100	133	586
October 2005	65	2	32	100	133	574
November 2005	68	1	31	100	137	587
December 2005	67	2	31	100	136	577
January 2006	65	1	34	100	131	579
February 2006	60	2	38	100	122	537
March 2006	59	1	39	100	120	533
April 2006	59	3	39	100	120	534
May 2006	63	3	35	100	128	567
June 2006	64	3	33	100	131	577
July 2006	64	4	33	100	131	572
August 2006	63	3	33	100	130	537
September 2006	63	3	34	100	130	530
October 2006	67	1	32	100	134	534
November 2006	68	1	31	100	137	550
December 2006	69	3	28	100	142	541
January 2007	71	4	26	100	145	540
February 2007	72	4	24	100	149	547
March 2007	73	2	25	100	148	546
April 2007	74	1	25	100	149	543
May 2007	73	1	26	100	148	540
June 2007	74	1	26	100	148	548
July 2007	71	1	28	100	142	555
August 2007	68	1	31	100	137	546

EDUCATION COLLEGE DEGREE
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>
September 2007	66	1	32	100	134	546
October 2007	69	1	30	100	139	552
November 2007	71	2	27	100	144	567
December 2007	73	1	26	100	147	568
January 2008	71	2	28	100	143	570
February 2008	75	2	23	100	151	570
March 2008	75	3	22	100	153	595
April 2008	79	3	18	100	161	586
May 2008	77	3	19	100	158	593
June 2008	78	2	20	100	158	567
July 2008	77	2	21	100	157	570
August 2008	79	2	19	100	159	575
September 2008	80	2	18	100	161	606
October 2008	75	3	22	100	153	604
November 2008	74	2	24	100	150	598
December 2008	73	1	25	100	148	572
January 2009	81	1	18	100	164	563
February 2009	80	2	17	100	163	560
March 2009	81	3	16	100	166	590
April 2009	79	3	18	100	162	625
May 2009	82	2	16	100	166	619
June 2009	84	2	14	100	170	629
July 2009	84	2	14	100	171	590
August 2009	84	3	13	100	170	589
September 2009	85	3	12	100	173	576
October 2009	87	2	10	100	177	616
November 2009	87	2	11	100	175	643
December 2009	84	2	14	100	171	650
January 2010	82	2	15	100	167	604
February 2010	81	2	17	100	164	572
March 2010	80	3	17	100	163	567
April 2010	80	2	17	100	163	593
May 2010	83	2	15	100	168	613
June 2010	84	1	15	100	169	585
July 2010	84	2	14	100	170	586
August 2010	83	2	15	100	169	566
September 2010	82	2	15	100	167	593
October 2010	83	2	15	100	168	592
November 2010	83	2	14	100	169	613
December 2010	84	3	13	100	171	600
January 2011	82	4	14	100	168	606
February 2011	82	4	14	100	169	588
March 2011	84	3	13	100	171	589
April 2011	84	2	13	100	171	597
May 2011	84	3	14	100	170	602
June 2011	82	2	16	100	166	620
July 2011	82	3	15	100	167	598
August 2011	78	2	20	100	158	599
September 2011	77	2	21	100	156	592
October 2011	76	2	23	100	153	610
November 2011	79	2	19	100	160	618

EDUCATION COLLEGE DEGREE
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 2011	81	1	18	100	163	597
January 2012	83	1	17	100	166	585
February 2012	84	1	15	100	169	580
March 2012	84	1	15	100	170	606
April 2012	87	1	12	100	175	615
May 2012	87	1	12	100	175	624
June 2012	88	2	10	100	177	598
July 2012	87	2	11	100	176	603
August 2012	85	3	12	100	173	597
September 2012	86	3	11	100	175	614
October 2012	86	2	12	100	173	627
November 2012	89	1	10	100	179	619
December 2012	89	1	10	100	178	616
January 2013	90	2	8	100	182	613
February 2013	89	3	8	100	181	628
March 2013	88	3	8	100	180	628
April 2013	87	3	10	100	176	640
May 2013	88	2	10	100	178	632
June 2013	89	2	9	100	180	631
July 2013	90	1	8	100	182	638
August 2013	88	1	11	100	177	654
September 2013	85	2	13	100	173	677
October 2013	84	2	14	100	170	682
November 2013	83	3	13	100	170	697
December 2013	84	3	13	100	171	708
January 2014	84	3	13	100	172	709
February 2014	86	2	12	100	175	713
March 2014	85	2	13	100	171	710
April 2014	84	2	15	100	169	713
May 2014	83	2	15	100	168	728
June 2014	83	2	15	100	168	748
July 2014	82	2	15	100	167	758
August 2014	81	3	17	100	164	750
September 2014	80	2	18	100	163	735
October 2014	81	2	17	100	164	725
November 2014	82	2	16	100	166	728
December 2014	84	2	14	100	169	746
January 2015	85	2	13	100	172	760
February 2015	86	2	12	100	174	770
March 2015	85	2	13	100	172	763
April 2015	84	2	14	100	170	757
May 2015	83	2	14	100	169	729
June 2015	84	2	14	100	170	720
July 2015	84	2	14	100	170	718
August 2015	84	1	15	100	169	762
September 2015	84	2	15	100	169	749
October 2015	83	2	15	100	169	754
November 2015	84	2	14	100	170	716
December 2015	84	2	14	100	170	710
January 2016	84	2	15	100	169	704

EDUCATION COLLEGE DEGREE
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 2016	83	2	16	100	167	707
March 2016	81	2	17	100	165	730
April 2016	81	2	17	100	164	727
May 2016	81	2	16	100	165	758
June 2016	81	2	17	100	164	762
July 2016	80	2	18	100	162	749
August 2016	80	2	18	100	162	752
September 2016	80	2	18	100	162	771
October 2016	80	2	18	100	162	819
November 2016	80	1	19	100	161	856
December 2016	79	1	20	100	159	889
January 2017	80	1	19	100	161	904
February 2017	78	2	20	100	158	904
March 2017	79	2	19	100	160	893
April 2017	78	3	19	100	159	906
May 2017	77	3	20	100	157	917
June 2017	75	2	23	100	152	931
July 2017	73	2	25	100	148	952
August 2017	73	2	25	100	148	944
September 2017	73	2	25	100	148	956
October 2017	73	3	24	100	148	939
November 2017	72	3	25	100	147	943
December 2017	71	3	26	100	145	956
January 2018	69	3	28	100	141	974
February 2018	69	3	29	100	140	954
March 2018	70	3	27	100	143	924
April 2018	72	2	26	100	146	885
May 2018	71	2	27	100	144	892
June 2018	69	2	29	100	140	905
July 2018	67	2	31	100	136	937
August 2018	66	2	32	100	134	928
September 2018	67	3	30	100	136	918
October 2018	65	4	31	100	134	911
November 2018	65	4	31	100	133	908
December 2018	63	3	34	100	129	905
January 2019	63	3	34	100	129	911
February 2019	64	2	34	100	129	931
March 2019	65	3	32	100	133	952
April 2019	66	2	32	100	133	943
May 2019	65	2	33	100	133	924
June 2019	66	2	32	100	133	925
July 2019	67	2	31	100	136	929
August 2019	68	3	29	100	139	955
September 2019	66	3	31	100	135	951
October 2019	66	2	32	100	134	988
November 2019	65	2	33	100	132	985
December 2019	67	1	31	100	136	993
January 2020	69	2	29	100	139	976
February 2020	70	3	27	100	143	996
March 2020	69	3	28	100	141	1049
April 2020	64	3	34	100	130	1068

EDUCATION COLLEGE DEGREE
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>
May 2020	60	3	37	100	123	1065
June 2020	61	3	36	100	125	1015
July 2020	65	3	32	100	133	987
August 2020	68	3	29	100	139	1029
September 2020	68	3	29	100	139	1037
October 2020	71	3	27	100	144	1058
November 2020	71	2	27	100	144	1011
December 2020	72	2	26	100	146	980
January 2021	70	2	28	100	142	952
February 2021	68	3	30	100	138	940
March 2021	65	3	32	100	133	961
April 2021	62	2	36	100	126	989
May 2021	56	2	42	100	114	983
June 2021	45	1	54	100	91	976
July 2021	37	1	62	100	75	924
August 2021	31	1	67	100	64	928
September 2021	32	2	67	100	65	941
October 2021	33	2	65	100	68	961
November 2021	35	2	63	100	72	971
December 2021	38	1	61	100	77	943
January 2022	36	2	62	100	74	937
February 2022	38	1	61	100	77	915
March 2022	34	2	64	100	70	933
April 2022	32	2	66	100	65	932
May 2022	26	2	72	100	54	949
June 2022	22	3	75	100	47	935
July 2022	20	2	78	100	42	928
August 2022	20	2	78	100	42	900
September 2022	21	2	77	100	45	896
October 2022	21	2	77	100	44	876
November 2022	19	2	79	100	39	885
December 2022	17	2	82	100	35	875
January 2023	17	2	81	100	36	908
February 2023	20	2	78	100	41	914
March 2023	23	2	75	100	47	909
April 2023	22	3	75	100	48	886
May 2023	20	3	76	100	44	889
June 2023	21	3	76	100	44	896
July 2023	23	2	75	100	48	931
August 2023	24	2	74	100	50	931
September 2023	23	3	74	100	49	936
October 2023	22	3	76	100	46	913
November 2023	20	2	78	100	42	906
December 2023	18	2	80	100	39	925

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 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
June	1980	6	7	8	3	1	10	29	74	3	1	1
July	1980	9	9	16	4	1	10	28	61	2	2	0
August	1980	12	12	21	7	1	10	25	50	2	3	0
September	1980	13	15	20	9	1	12	25	45	3	4	0
October	1980	11	17	15	10	0	12	25	50	4	3	1
November	1980	10	17	8	9	0	11	26	58	4	2	1
December	1980	9	14	3	7	0	9	25	71	4	3	1
January	1981	9	14	1	5	0	8	26	80	4	3	1
February	1981	8	13	1	4	0	9	27	83	4	3	0
March	1981	8	13	1	4	0	11	28	80	4	2	1
April	1981	10	13	3	6	0	13	26	73	6	2	1
May	1981	9	12	5	5	0	11	27	71	6	2	1
June	1981	11	13	5	5	1	10	27	65	6	2	1
July	1981	11	14	3	5	1	10	27	66	4	2	0
August	1981	11	14	2	7	1	8	25	70	5	1	0
September	1981	10	12	2	6	1	8	25	74	5	1	0
October	1981	9	9	3	5	1	6	26	82	5	1	1
November	1981	11	6	4	4	0	6	26	83	6	2	1
December	1981	14	7	4	4	0	5	24	85	6	3	1
January	1982	18	8	5	3	0	4	25	80	8	4	1
February	1982	19	9	4	3	1	4	27	77	8	4	1
March	1982	20	8	4	3	1	5	28	76	8	4	1
April	1982	21	7	3	3	1	6	24	75	9	4	2
May	1982	22	6	4	3	0	6	25	77	8	4	2
June	1982	24	6	5	2	0	5	25	75	8	3	3
July	1982	24	5	5	1	0	3	26	78	7	6	3
August	1982	24	5	7	2	1	3	22	75	8	6	3
September	1982	24	4	9	3	1	3	20	71	8	6	2
October	1982	25	5	17	3	1	4	20	61	7	4	2
November	1982	27	5	24	4	1	4	19	55	8	4	1
December	1982	26	5	33	5	1	5	18	48	6	5	1
January	1983	29	6	40	6	1	6	15	42	7	6	0
February	1983	33	6	46	6	0	7	13	37	5	7	0
March	1983	32	6	50	6	0	7	12	35	6	6	0
April	1983	31	7	49	8	1	6	13	30	5	6	0
May	1983	30	7	53	8	1	6	11	23	5	4	0
June	1983	32	7	57	11	3	6	9	16	4	3	0
July	1983	32	8	58	11	2	6	8	16	3	1	1
August	1983	30	11	50	12	2	6	8	22	3	2	1
September	1983	28	10	42	13	1	7	11	27	4	2	1
October	1983	26	10	38	14	2	8	12	29	5	2	1
November	1983	26	9	37	16	3	8	13	25	6	2	0
December	1983	27	10	36	15	3	6	11	23	6	2	0

TABLE 42

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

		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
January	1984	24	11	39	14	3	6	11	24	5	1	0
February	1984	23	12	42	16	4	6	10	22	4	1	1
March	1984	22	12	43	14	5	8	11	21	4	2	1
April	1984	22	11	41	19	5	9	8	19	5	2	1
May	1984	19	9	35	23	3	11	8	22	5	2	0
June	1984	17	9	29	27	3	9	8	27	4	2	0
July	1984	16	10	22	26	3	8	9	32	4	2	0
August	1984	18	12	23	22	3	6	11	35	4	1	1
September	1984	19	12	25	19	2	6	12	36	4	2	1
October	1984	21	11	29	17	1	9	12	34	2	2	1
November	1984	19	9	32	16	2	9	10	31	2	3	1
December	1984	21	8	37	14	2	9	9	26	3	2	1
January	1985	23	7	46	12	3	7	10	23	3	2	1
February	1985	26	6	56	11	2	5	10	23	3	1	1
March	1985	28	9	60	10	2	7	10	20	3	2	1
April	1985	27	10	56	11	2	8	9	20	3	1	0
May	1985	26	13	48	12	3	8	10	18	4	3	0
June	1985	24	10	53	12	3	7	10	16	3	2	0
July	1985	25	8	59	10	4	6	9	12	3	2	0
August	1985	27	6	69	8	4	7	8	11	2	0	0
September	1985	28	7	69	8	4	6	7	11	3	0	1
October	1985	27	9	66	7	4	7	8	12	2	1	1
November	1985	28	9	59	7	4	6	11	13	2	1	1
December	1985	29	8	57	7	3	7	12	14	1	1	1
January	1986	32	8	63	6	2	6	9	11	1	1	2
February	1986	30	8	70	5	3	7	8	9	1	1	1
March	1986	28	8	77	4	4	5	6	7	1	1	1
April	1986	26	7	82	4	6	4	5	5	1	1	0
May	1986	25	5	87	5	4	4	4	4	1	1	0
June	1986	25	3	89	6	5	5	4	3	1	1	0
July	1986	22	3	87	5	5	6	5	4	1	0	0
August	1986	23	4	85	4	5	5	7	3	2	1	0
September	1986	23	5	82	5	4	5	7	3	2	1	0
October	1986	26	6	80	5	4	5	7	3	2	1	0
November	1986	27	6	81	6	3	6	6	3	1	1	0
December	1986	28	7	78	6	2	7	8	3	1	1	1
January	1987	30	7	76	5	1	7	9	4	2	1	1
February	1987	28	8	75	7	2	6	9	3	2	1	1
March	1987	27	8	74	7	3	8	7	3	1	1	0
April	1987	24	9	74	12	3	7	6	2	1	0	0
May	1987	24	10	64	15	3	7	6	5	1	0	1
June	1987	22	13	56	21	2	6	8	7	2	1	0
July	1987	22	13	52	22	3	6	9	8	2	1	0
August	1987	25	12	53	21	1	8	10	8	1	1	0
September	1987	26	10	52	19	3	10	9	9	2	1	0
October	1987	26	9	45	20	3	10	10	14	3	2	0
November	1987	23	9	39	18	3	11	10	16	3	5	1
December	1987	25	9	39	16	1	11	10	16	3	6	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 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
January	1988	25	9	38	13	2	12	9	13	3	7	1
February	1988	28	8	48	12	3	10	8	11	4	4	0
March	1988	30	8	55	11	4	9	7	8	3	3	0
April	1988	31	10	58	9	3	8	7	6	3	2	0
May	1988	28	13	51	13	3	13	6	6	2	2	0
June	1988	24	13	44	17	3	13	8	9	3	2	0
July	1988	28	13	38	18	4	14	9	9	2	2	0
August	1988	28	11	36	19	5	12	11	10	2	2	0
September	1988	29	12	33	23	5	13	10	10	2	1	0
October	1988	23	11	32	23	5	13	13	12	2	2	0
November	1988	24	11	33	19	4	12	14	10	2	2	0
December	1988	24	10	31	17	4	12	16	13	1	2	0
January	1989	26	12	29	19	2	11	15	12	2	2	0
February	1989	26	11	23	24	2	10	13	14	3	2	0
March	1989	25	13	21	23	1	13	13	14	3	2	0
April	1989	24	11	19	23	2	13	13	21	3	2	1
May	1989	25	11	16	20	1	12	16	27	4	2	1
June	1989	24	11	20	17	2	10	17	25	3	2	1
July	1989	26	11	26	13	2	12	17	19	3	1	0
August	1989	26	12	31	11	3	10	17	14	3	1	0
September	1989	32	9	35	10	3	9	15	14	3	1	0
October	1989	34	10	34	9	2	8	15	12	2	1	0
November	1989	34	11	39	9	2	9	12	12	2	0	1
December	1989	32	13	35	8	2	10	13	11	3	1	1
January	1990	33	12	38	8	3	10	12	11	4	2	0
February	1990	39	10	34	7	3	9	15	12	3	2	1
March	1990	41	9	37	6	3	9	12	12	3	3	1
April	1990	41	10	32	7	3	8	16	13	3	2	1
May	1990	39	10	30	8	3	8	16	11	4	1	0
June	1990	39	12	27	11	3	8	18	12	3	1	0
July	1990	41	11	27	9	2	9	17	14	2	1	0
August	1990	40	11	28	8	2	9	16	16	2	3	0
September	1990	44	11	26	7	2	8	13	17	3	3	1
October	1990	46	11	22	8	2	6	11	16	5	5	1
November	1990	50	9	19	8	1	5	11	16	6	6	1
December	1990	51	7	17	7	1	5	13	15	5	8	2
January	1991	55	6	24	5	1	5	12	13	4	8	2
February	1991	56	6	30	2	1	4	9	12	5	8	2
March	1991	59	6	43	2	1	2	9	8	5	6	3
April	1991	61	5	47	3	2	2	8	6	5	4	3
May	1991	67	6	52	3	2	4	8	5	4	2	3
June	1991	70	6	47	3	2	5	7	5	5	2	1
July	1991	66	7	46	2	2	6	7	6	5	2	1
August	1991	61	8	47	2	2	4	8	7	5	2	0
September	1991	58	7	51	2	3	5	10	8	5	2	1
October	1991	55	6	53	1	3	6	11	8	6	4	2
November	1991	57	4	54	0	2	6	11	7	7	3	2
December	1991	57	4	59	1	0	5	9	6	8	6	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;	Prices	Interest	Borrow in	Times	Good	Good	Prices	Interest	Can't	Uncertain	Bad
	Good Buys	Won't Come	Rate	Advance	Good							
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January 1992	59	2	66	1	1	4	7	4	8	5	1	
February 1992	56	2	74	3	0	5	4	3	8	6	0	
March 1992	54	2	77	2	1	5	3	2	6	5	0	
April 1992	51	3	76	3	1	4	4	3	5	5	0	
May 1992	54	3	72	2	2	5	5	3	4	4	0	
June 1992	54	3	72	3	3	3	4	4	4	4	0	
July 1992	54	3	72	3	3	4	4	3	4	4	1	
August 1992	51	3	75	3	2	4	4	3	5	5	1	
September 1992	53	3	77	3	1	5	3	2	5	4	1	
October 1992	50	3	77	3	2	6	4	3	7	4	1	
November 1992	47	3	74	5	2	6	4	3	5	4	1	
December 1992	46	4	74	7	3	6	4	3	5	4	1	
January 1993	48	4	75	7	3	5	3	3	2	5	1	
February 1993	49	4	78	7	3	4	3	3	3	4	0	
March 1993	46	6	79	6	2	5	3	2	3	5	1	
April 1993	46	7	81	6	3	4	2	2	3	4	1	
May 1993	42	8	81	5	3	5	1	3	2	4	1	
June 1993	40	8	81	5	4	4	1	3	3	3	0	
July 1993	38	7	80	7	3	3	2	4	4	3	0	
August 1993	42	5	79	5	3	2	4	3	5	3	1	
September 1993	42	3	81	4	4	2	3	3	4	3	1	
October 1993	41	3	82	3	3	3	3	2	4	2	1	
November 1993	40	4	86	3	3	4	1	1	3	1	0	
December 1993	37	4	85	4	3	4	1	1	4	1	0	
January 1994	36	4	85	6	5	4	1	1	3	2	0	
February 1994	34	4	81	10	7	4	2	1	4	2	0	
March 1994	33	5	80	13	8	4	3	2	3	2	0	
April 1994	31	5	74	18	7	5	4	3	3	2	0	
May 1994	26	7	70	21	7	4	3	3	2	2	1	
June 1994	22	6	64	22	6	4	5	4	4	3	1	
July 1994	21	8	61	22	6	5	5	5	4	3	1	
August 1994	25	8	59	22	7	5	5	6	3	2	0	
September 1994	26	11	56	23	7	6	4	6	4	2	0	
October 1994	27	11	53	26	8	5	3	7	4	2	1	
November 1994	23	13	47	28	6	5	4	10	5	2	1	
December 1994	21	12	41	29	6	5	6	15	4	3	1	
January 1995	19	11	36	27	7	6	9	21	4	2	1	
February 1995	17	11	31	25	7	6	10	25	5	3	1	
March 1995	16	12	33	24	8	6	11	26	5	2	1	
April 1995	17	10	33	20	7	7	10	25	5	3	1	
May 1995	21	9	41	16	5	8	10	21	5	2	0	
June 1995	23	7	47	11	5	8	11	18	4	3	0	
July 1995	24	6	59	10	7	8	9	13	3	2	0	
August 1995	25	5	62	8	9	8	8	9	3	2	0	
September 1995	26	6	63	7	10	7	5	6	3	2	0	
October 1995	27	6	60	7	9	6	5	4	3	2	1	
November 1995	27	7	61	6	7	6	6	4	3	2	1	
December 1995	29	6	61	6	6	7	7	5	2	2	1	

TABLE 42

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

		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
January	1996	30	6	62	5	4	7	5	5	4	2	1
February	1996	28	4	64	6	4	7	4	5	5	2	0
March	1996	25	5	68	7	4	7	3	4	4	2	0
April	1996	22	5	67	8	6	9	5	5	3	1	0
May	1996	22	6	64	11	7	9	6	5	2	1	0
June	1996	24	6	58	11	8	9	7	5	3	1	0
July	1996	28	6	56	11	8	8	6	4	4	1	1
August	1996	27	8	55	10	7	9	5	5	5	1	1
September	1996	25	8	53	11	7	10	5	6	4	1	1
October	1996	24	9	52	13	5	9	6	7	3	1	0
November	1996	25	8	54	11	6	8	7	6	2	1	1
December	1996	27	10	55	9	8	8	6	6	2	1	1
January	1997	25	9	55	6	12	9	5	6	4	1	1
February	1997	25	8	54	6	15	8	6	4	4	1	0
March	1997	24	7	54	6	15	8	6	4	4	1	0
April	1997	25	6	50	9	12	8	6	5	3	1	0
May	1997	23	7	49	10	12	10	6	6	3	0	0
June	1997	22	8	48	11	10	10	6	5	3	1	1
July	1997	23	9	51	7	12	9	5	4	2	1	1
August	1997	24	6	52	7	10	8	5	3	3	1	1
September	1997	26	6	54	6	11	9	5	3	2	1	0
October	1997	23	6	58	7	10	9	6	3	2	0	0
November	1997	23	7	58	4	11	9	5	3	1	0	1
December	1997	23	9	60	4	10	8	4	3	1	0	1
January	1998	23	7	61	3	10	6	4	3	1	0	1
February	1998	20	7	66	3	10	5	3	2	1	1	0
March	1998	16	4	70	2	11	4	4	2	1	1	0
April	1998	15	5	74	2	11	5	3	1	1	0	0
May	1998	18	6	72	3	10	5	4	2	0	0	0
June	1998	21	6	70	2	11	6	4	1	0	0	0
July	1998	21	6	69	2	12	5	6	1	1	0	0
August	1998	19	5	71	2	12	7	9	1	1	0	0
September	1998	15	4	73	2	9	5	10	2	1	0	0
October	1998	15	4	77	2	9	5	8	1	1	0	0
November	1998	15	4	80	2	9	4	6	1	1	1	0
December	1998	15	3	83	1	10	5	5	0	1	0	0
January	1999	17	4	78	1	10	5	4	0	0	1	0
February	1999	17	5	79	2	12	5	4	0	0	1	0
March	1999	17	5	76	2	12	6	4	1	1	1	1
April	1999	13	5	75	4	13	6	7	2	1	1	1
May	1999	12	6	71	4	12	8	9	3	2	1	1
June	1999	11	7	68	7	12	6	9	3	1	1	0
July	1999	13	7	63	8	11	7	7	4	1	2	0
August	1999	15	6	57	10	11	6	8	4	1	1	0
September	1999	14	6	50	11	14	7	11	5	2	2	0
October	1999	14	7	48	12	14	7	11	7	2	1	0
November	1999	13	8	51	11	13	7	11	7	1	2	1
December	1999	15	8	53	10	13	7	8	8	1	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 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
January	2000	15	8	51	9	14	9	11	7	1	1	1
February	2000	13	8	46	13	17	8	12	9	1	0	0
March	2000	11	7	42	14	15	8	13	11	1	0	0
April	2000	10	7	38	15	15	6	12	13	1	1	1
May	2000	12	7	36	14	12	7	13	15	1	1	0
June	2000	12	8	31	14	10	7	16	18	2	1	0
July	2000	12	8	29	13	10	8	17	22	2	1	0
August	2000	10	8	28	12	11	8	17	23	2	2	0
September	2000	9	7	33	10	13	9	15	19	1	1	0
October	2000	10	8	34	9	13	8	14	16	1	1	0
November	2000	11	9	40	8	13	8	13	12	1	1	0
December	2000	12	9	37	8	12	7	14	11	1	1	0
January	2001	11	8	44	6	11	7	13	9	1	2	0
February	2001	12	7	49	5	7	8	12	8	1	3	0
March	2001	13	6	61	3	7	8	9	9	2	4	0
April	2001	14	5	62	3	5	6	11	9	3	5	0
May	2001	14	4	63	2	5	5	12	8	3	4	0
June	2001	15	4	62	2	4	6	13	4	3	3	0
July	2001	18	3	61	2	4	6	14	3	4	3	0
August	2001	21	2	60	2	5	8	15	3	5	3	0
September	2001	21	4	60	1	4	8	13	3	6	5	1
October	2001	23	4	64	0	3	7	11	3	6	6	0
November	2001	25	4	71	0	2	4	8	2	5	6	0
December	2001	28	2	78	1	1	5	7	2	4	4	0
January	2002	28	2	77	1	1	7	6	1	3	3	0
February	2002	26	2	75	1	2	9	6	1	4	3	0
March	2002	24	4	69	2	3	9	7	2	5	3	0
April	2002	22	4	70	4	4	8	6	2	5	3	0
May	2002	23	5	68	5	5	7	6	2	4	2	0
June	2002	21	5	66	4	5	8	8	2	4	2	0
July	2002	19	6	62	4	4	10	12	2	5	3	0
August	2002	18	5	62	3	3	12	13	2	6	3	0
September	2002	16	4	69	2	3	12	13	2	5	3	0
October	2002	17	2	72	1	3	12	12	2	4	3	0
November	2002	15	3	77	1	2	10	11	2	3	4	1
December	2002	17	2	77	1	2	10	12	3	2	4	1
January	2003	16	3	78	0	1	10	11	3	1	4	0
February	2003	18	3	76	1	2	11	11	2	3	3	0
March	2003	18	3	75	1	1	11	11	2	4	4	0
April	2003	17	3	76	2	2	10	11	3	4	3	0
May	2003	17	3	79	1	2	10	10	3	3	3	0
June	2003	18	4	80	1	2	9	9	3	3	3	0
July	2003	18	3	81	1	2	8	9	2	4	2	0
August	2003	17	3	79	2	2	8	9	2	4	2	1
September	2003	15	4	77	3	2	10	12	2	4	3	1
October	2003	15	5	75	5	3	11	12	3	3	2	0
November	2003	15	6	75	6	2	10	11	4	3	2	0
December	2003	14	6	75	5	3	9	8	4	2	2	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 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
January	2004	13	6	76	4	5	9	9	3	2	2	1
February	2004	13	7	76	4	6	9	10	3	2	3	1
March	2004	13	6	77	4	5	10	12	2	2	3	0
April	2004	14	7	79	5	4	10	11	2	1	2	0
May	2004	12	8	78	9	3	11	12	2	1	2	0
June	2004	10	9	73	13	3	11	13	2	1	2	0
July	2004	8	10	65	18	4	11	16	4	1	2	0
August	2004	9	8	64	16	4	11	17	4	2	2	0
September	2004	11	8	66	14	5	11	16	3	2	1	0
October	2004	14	9	67	11	4	12	15	3	2	2	0
November	2004	13	8	64	12	5	12	18	3	2	2	1
December	2004	11	8	61	14	5	10	17	4	2	2	1
January	2005	11	8	59	15	6	12	18	5	2	2	0
February	2005	12	10	59	13	6	13	16	6	2	1	0
March	2005	12	12	57	12	5	15	17	6	2	1	1
April	2005	10	13	54	15	6	13	17	7	3	1	1
May	2005	8	13	52	15	6	15	16	7	3	1	1
June	2005	8	12	51	15	6	15	20	7	3	1	1
July	2005	9	12	47	11	4	16	24	6	3	2	1
August	2005	10	12	44	11	3	13	30	6	3	1	1
September	2005	11	12	41	10	3	13	30	8	4	2	1
October	2005	10	10	40	12	4	14	32	8	4	2	1
November	2005	12	9	41	12	3	16	30	9	4	2	1
December	2005	13	8	37	12	4	16	32	8	5	2	1
January	2006	16	7	35	9	4	15	33	11	4	2	0
February	2006	15	7	31	8	4	13	37	13	4	3	0
March	2006	17	7	29	9	3	12	34	14	3	3	0
April	2006	17	9	27	10	3	12	33	15	4	3	1
May	2006	19	10	28	12	4	12	28	14	5	2	1
June	2006	20	8	28	13	4	11	28	15	4	2	1
July	2006	23	7	26	14	3	12	23	20	4	2	1
August	2006	28	6	23	14	2	12	23	21	3	2	1
September	2006	36	5	22	12	2	12	22	20	4	1	1
October	2006	45	4	25	10	1	10	25	15	3	1	1
November	2006	52	3	25	7	1	8	24	13	4	1	1
December	2006	53	3	27	7	1	7	22	12	4	2	1
January	2007	55	3	29	6	2	6	19	11	3	2	2
February	2007	54	3	31	4	3	7	18	10	3	1	2
March	2007	53	3	33	3	3	7	17	10	4	2	3
April	2007	53	3	31	3	2	8	17	10	5	2	2
May	2007	52	5	30	3	1	8	17	12	6	2	2
June	2007	53	5	28	4	2	8	17	12	6	2	1
July	2007	52	5	25	4	2	8	18	13	6	2	2
August	2007	53	4	22	5	3	6	18	15	8	1	2
September	2007	52	3	19	4	2	5	17	16	9	1	2
October	2007	57	2	21	4	2	5	15	18	9	1	1
November	2007	61	1	22	2	1	5	12	17	8	1	1
December	2007	65	1	25	1	2	5	11	16	7	2	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 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
January	2008	63	1	24	0	1	3	11	17	8	2	1
February	2008	67	1	31	0	1	3	10	13	7	2	1
March	2008	66	1	33	0	0	3	9	12	7	2	1
April	2008	71	1	37	0	0	4	8	8	6	2	1
May	2008	71	1	33	0	0	4	7	10	6	3	1
June	2008	73	2	31	1	0	3	8	9	8	3	1
July	2008	73	2	28	1	0	3	8	9	8	3	1
August	2008	74	3	27	1	0	2	9	8	8	3	1
September	2008	75	3	25	1	0	3	7	9	6	4	1
October	2008	71	3	22	0	0	2	7	13	8	4	2
November	2008	72	3	21	0	0	2	7	14	8	4	3
December	2008	71	2	24	0	0	2	6	16	9	5	2
January	2009	78	1	33	0	0	2	5	12	8	4	1
February	2009	76	1	39	0	0	3	6	10	8	5	1
March	2009	77	2	42	0	0	4	5	7	7	6	1
April	2009	74	2	45	0	1	3	4	8	7	7	1
May	2009	77	2	47	0	0	2	3	9	6	7	1
June	2009	77	2	51	0	1	1	3	8	5	5	1
July	2009	78	2	47	1	1	2	4	7	5	5	2
August	2009	78	2	46	1	1	2	5	6	6	5	2
September	2009	80	2	45	1	1	3	4	5	6	4	1
October	2009	81	2	47	1	1	3	3	4	7	3	0
November	2009	79	3	46	1	1	3	2	4	6	3	1
December	2009	76	3	44	1	1	2	3	5	7	5	1
January	2010	75	2	42	1	1	2	3	5	6	6	2
February	2010	74	2	41	1	1	2	4	6	8	5	1
March	2010	73	3	39	2	1	2	6	6	8	6	1
April	2010	73	4	40	2	1	2	6	6	8	7	0
May	2010	73	4	42	3	2	3	5	6	6	6	0
June	2010	73	3	47	2	2	3	4	5	6	5	1
July	2010	73	3	51	1	2	3	4	5	6	4	1
August	2010	73	3	53	0	1	3	3	6	5	5	2
September	2010	73	4	55	0	1	3	3	7	6	6	2
October	2010	73	4	55	0	1	3	3	6	5	6	2
November	2010	73	3	55	0	1	3	2	6	6	6	2
December	2010	75	2	55	0	1	3	3	6	6	6	2
January	2011	75	2	54	1	1	2	3	7	6	6	1
February	2011	75	2	53	2	1	2	4	6	5	5	1
March	2011	76	3	51	2	0	3	3	7	4	4	1
April	2011	77	4	47	1	1	3	4	7	4	5	1
May	2011	78	4	44	1	1	4	3	8	5	5	1
June	2011	75	4	39	2	1	3	4	7	7	5	2
July	2011	73	3	39	1	1	3	4	6	8	4	2
August	2011	69	3	40	0	1	3	6	8	10	5	2
September	2011	70	2	43	0	1	4	7	9	9	5	1
October	2011	69	1	47	1	1	4	8	11	10	6	2
November	2011	72	1	51	1	1	4	7	9	7	6	2
December	2011	72	2	54	1	0	4	5	9	8	6	2

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
January	2012	73	2	54	1	1	3	4	7	7	6	2
February	2012	73	3	55	1	1	2	3	6	8	5	2
March	2012	74	3	56	1	1	2	3	5	7	5	2
April	2012	77	2	57	0	3	3	2	5	5	3	3
May	2012	78	3	54	0	3	3	4	5	4	4	3
June	2012	76	4	55	1	4	3	3	5	4	2	3
July	2012	75	5	56	1	2	4	3	5	5	3	2
August	2012	72	5	58	1	2	4	1	7	5	4	2
September	2012	72	6	61	1	2	3	1	5	5	4	1
October	2012	69	7	62	1	3	3	1	5	5	5	2
November	2012	72	6	64	1	4	3	2	4	4	4	1
December	2012	71	6	63	1	5	3	2	4	4	4	1
January	2013	71	5	66	2	4	3	3	2	3	3	1
February	2013	67	8	65	2	3	3	3	3	3	3	1
March	2013	63	10	64	3	4	3	3	3	3	4	1
April	2013	58	12	60	3	4	3	3	4	5	4	1
May	2013	56	13	61	3	5	4	4	4	4	3	1
June	2013	57	12	59	4	6	5	3	4	4	3	0
July	2013	55	12	61	7	6	5	4	4	4	2	0
August	2013	49	13	59	7	7	6	5	5	5	2	1
September	2013	47	13	58	8	6	6	6	6	5	3	1
October	2013	47	14	56	8	5	6	5	6	5	4	2
November	2013	50	13	56	8	6	5	5	5	5	5	2
December	2013	49	15	55	9	7	5	4	5	5	4	2
January	2014	47	13	55	9	8	5	6	5	4	4	1
February	2014	46	12	56	11	6	5	4	4	3	4	2
March	2014	46	10	56	9	4	7	6	4	3	4	2
April	2014	46	12	56	8	4	7	5	5	4	3	2
May	2014	47	11	55	6	6	7	7	5	5	3	1
June	2014	46	11	55	6	7	7	7	5	6	2	2
July	2014	43	10	55	5	8	7	8	6	5	3	2
August	2014	41	11	52	5	7	8	9	5	7	3	2
September	2014	40	12	52	5	6	8	8	5	7	3	2
October	2014	41	11	53	7	6	9	8	4	8	2	2
November	2014	41	9	54	7	7	8	7	6	7	3	2
December	2014	41	8	54	6	9	9	6	4	6	3	1
January	2015	39	9	57	5	12	8	7	5	5	3	1
February	2015	37	11	57	4	12	9	7	4	5	3	1
March	2015	35	13	59	6	13	7	7	5	4	4	1
April	2015	35	12	56	7	12	7	6	6	5	4	1
May	2015	34	13	57	8	11	6	7	6	5	4	1
June	2015	35	12	56	8	11	7	7	5	5	4	2
July	2015	35	13	58	8	11	7	8	3	4	4	2
August	2015	34	13	57	8	11	8	8	4	3	4	2
September	2015	32	14	56	9	10	10	9	4	4	3	2
October	2015	30	14	54	8	10	10	10	4	4	2	1
November	2015	29	12	54	9	10	9	10	4	4	2	1
December	2015	33	11	55	9	10	7	10	4	4	2	2

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;	Prices	Interest	Borrow in	Times	Good	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good							
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment			
January	2016	33	9	54	11	9	7	9	5	4	3	2	
February	2016	34	8	54	10	11	8	10	4	4	4	1	
March	2016	31	9	51	10	12	8	12	4	3	4	1	
April	2016	30	12	51	10	11	8	13	3	4	4	0	
May	2016	28	12	52	9	11	7	14	4	4	3	1	
June	2016	26	13	54	8	11	7	15	4	5	2	1	
July	2016	26	11	56	5	11	8	16	4	4	3	1	
August	2016	27	11	57	5	12	8	15	4	3	3	1	
September	2016	28	10	58	5	9	8	15	3	4	2	1	
October	2016	26	11	57	6	10	8	13	4	5	2	1	
November	2016	24	11	54	8	9	9	14	4	5	3	1	
December	2016	21	11	51	12	11	10	14	5	4	4	1	
January	2017	23	12	48	17	12	9	14	4	3	4	1	
February	2017	21	13	45	20	11	9	13	5	4	4	1	
March	2017	23	13	43	22	11	9	11	5	4	5	1	
April	2017	21	12	41	23	12	10	12	6	3	5	1	
May	2017	20	11	40	20	13	11	15	6	3	4	1	
June	2017	19	12	40	16	13	12	17	7	4	3	1	
July	2017	17	11	40	13	11	12	18	7	4	4	0	
August	2017	20	11	40	12	13	11	19	6	4	4	1	
September	2017	21	10	41	11	13	11	20	4	3	4	1	
October	2017	21	10	42	9	14	11	21	4	3	3	1	
November	2017	19	12	42	9	13	12	21	6	3	3	1	
December	2017	19	12	39	9	13	13	22	6	4	3	1	
January	2018	18	12	37	9	14	12	23	5	4	5	1	
February	2018	17	12	36	13	12	12	24	6	4	4	1	
March	2018	15	13	36	17	12	11	22	7	3	3	1	
April	2018	13	14	37	20	13	11	21	9	3	2	1	
May	2018	14	15	36	18	13	9	22	10	4	2	0	
June	2018	14	14	33	16	14	10	25	11	5	2	1	
July	2018	15	14	30	14	14	10	28	12	5	3	1	
August	2018	13	12	28	14	16	11	29	12	5	3	1	
September	2018	12	13	29	13	16	13	25	12	4	3	1	
October	2018	12	12	27	14	17	12	26	12	5	3	1	
November	2018	14	12	27	16	15	12	24	13	4	4	1	
December	2018	17	10	25	15	15	11	27	14	4	4	1	
January	2019	18	9	27	14	13	13	26	14	5	5	1	
February	2019	18	9	28	10	13	14	27	13	5	5	1	
March	2019	16	9	32	11	13	12	25	12	5	5	1	
April	2019	15	9	33	8	14	11	26	10	5	4	1	
May	2019	15	10	33	7	15	11	27	9	5	4	2	
June	2019	16	9	34	4	17	13	28	8	6	4	2	
July	2019	16	9	36	3	18	14	26	8	6	4	1	
August	2019	16	9	42	3	17	13	26	6	6	5	1	
September	2019	14	10	44	3	14	13	27	6	6	7	1	
October	2019	14	9	45	3	14	12	29	5	5	8	1	
November	2019	15	8	45	2	13	12	30	5	5	9	1	
December	2019	16	8	44	2	16	11	29	5	4	7	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;	Prices	Interest	Borrow in	Times	Good	Good	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2020	16	8	43	3	16	11	28	4	5	5	1
February	2020	15	10	45	2	18	11	25	3	4	6	0
March	2020	15	8	47	2	16	10	25	3	5	8	0
April	2020	20	6	46	1	10	7	20	3	9	14	1
May	2020	26	4	45	0	6	5	19	4	12	17	1
June	2020	32	3	45	0	3	4	16	4	13	18	1
July	2020	31	3	47	0	5	6	15	5	12	16	0
August	2020	28	4	50	0	6	6	14	5	10	14	1
September	2020	24	4	51	0	6	7	15	4	8	14	1
October	2020	23	5	53	0	7	7	16	3	6	13	1
November	2020	21	6	54	0	9	9	19	2	6	12	1
December	2020	20	6	54	0	9	9	19	2	7	10	0
January	2021	19	5	54	1	7	8	21	2	8	8	0
February	2021	17	6	52	1	6	8	23	3	8	8	1
March	2021	13	7	51	2	6	8	28	3	7	7	1
April	2021	10	8	47	3	7	9	34	3	5	6	1
May	2021	9	10	42	3	8	9	44	3	3	5	0
June	2021	8	9	34	3	6	7	58	2	3	5	0
July	2021	7	8	27	3	5	5	69	2	3	4	0
August	2021	5	7	25	3	3	5	74	3	5	4	1
September	2021	4	7	24	2	4	6	73	4	5	4	1
October	2021	4	7	27	2	4	6	69	5	7	4	1
November	2021	5	7	29	2	5	7	68	5	6	4	1
December	2021	5	9	29	4	4	8	64	6	6	4	1
January	2022	4	10	25	5	5	8	64	7	7	5	1
February	2022	3	12	24	7	5	7	63	9	8	5	1
March	2022	3	10	20	8	4	7	65	13	9	5	2
April	2022	2	10	17	10	3	6	67	19	8	3	2
May	2022	2	8	11	10	3	6	71	28	7	3	2
June	2022	2	8	8	9	3	5	74	37	8	3	2
July	2022	3	7	6	8	2	5	75	42	8	4	2
August	2022	4	6	6	6	2	4	72	46	7	4	2
September	2022	7	5	5	7	2	6	68	48	7	4	2
October	2022	7	4	4	7	2	6	62	54	6	4	1
November	2022	7	4	3	7	2	6	60	60	7	4	1
December	2022	6	4	2	6	2	4	57	67	7	4	1
January	2023	8	3	3	4	2	4	58	67	7	3	1
February	2023	9	4	4	4	2	4	55	65	8	3	1
March	2023	11	3	5	4	2	6	54	61	7	4	1
April	2023	9	4	5	4	2	6	50	62	8	4	1
May	2023	7	4	4	3	2	8	54	65	9	4	1
June	2023	6	4	3	3	3	7	53	67	9	3	1
July	2023	7	5	4	4	3	8	54	63	8	3	1
August	2023	7	7	4	4	3	7	53	61	8	3	1
September	2023	7	8	4	4	2	7	54	61	7	2	1
October	2023	6	7	3	4	1	7	53	66	8	1	1
November	2023	5	6	4	4	1	7	54	69	8	2	0
December	2023	4	5	4	3	1	6	56	71	7	2	0

EDUCATION COLLEGE DEGREE
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	28	4	68	100	59	550
February 1993	31	4	65	100	66	557
March 1993	35	3	62	100	73	538
April 1993	40	4	57	100	83	528
May 1993	40	4	56	100	84	511
June 1993	39	5	56	100	83	524
July 1993	36	6	58	100	78	538
August 1993	38	6	56	100	82	556
September 1993	41	6	53	100	88	551
October 1993	42	5	53	100	89	536
November 1993	42	6	51	100	91	518
December 1993	43	6	51	100	92	521
January 1994	47	6	47	100	100	515
February 1994	46	5	49	100	97	534
March 1994	48	5	47	100	101	540
April 1994	50	5	45	100	105	552
May 1994	56	6	38	100	118	547
June 1994	58	6	35	100	123	544
July 1994	59	6	35	100	124	535
August 1994	56	7	37	100	119	541
September 1994	52	6	41	100	111	546
October 1994	52	6	42	100	110	552
November 1994	50	5	45	100	106	556
December 1994	50	4	45	100	105	570
January 1995	48	5	47	100	102	566
February 1995	48	6	46	100	102	559
March 1995	48	6	46	100	102	546
April 1995	48	6	46	100	102	555
May 1995	48	6	46	100	102	541
June 1995	49	5	46	100	103	548
July 1995	50	5	45	100	105	561
August 1995	53	6	41	100	112	588
September 1995	54	6	40	100	113	593
October 1995	54	6	40	100	114	576
November 1995	49	5	46	100	104	539
December 1995	47	7	47	100	100	523
January 1996	44	8	48	100	96	516
February 1996	45	10	45	100	100	534
March 1996	50	8	42	100	108	551
April 1996	54	7	38	100	116	546
May 1996	58	6	36	100	122	529
June 1996	57	6	37	100	121	508
July 1996	56	5	39	100	117	526
August 1996	54	4	42	100	112	529
September 1996	53	6	41	100	113	540
October 1996	52	7	41	100	111	530
November 1996	52	8	40	100	112	516
December 1996	50	6	44	100	106	509
January 1997	50	7	43	100	107	535

EDUCATION COLLEGE DEGREE
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>
February 1997	52	6	42	100	109	559
March 1997	55	6	39	100	116	550
April 1997	57	5	38	100	119	527
May 1997	59	5	36	100	122	513
June 1997	60	6	34	100	126	513
July 1997	64	6	30	100	134	490
August 1997	64	7	29	100	135	512
September 1997	63	7	30	100	133	527
October 1997	59	7	34	100	125	545
November 1997	57	7	36	100	122	529
December 1997	54	8	38	100	117	518
January 1998	55	9	36	100	119	522
February 1998	61	9	30	100	131	537
March 1998	66	9	24	100	142	550
April 1998	70	8	22	100	147	562
May 1998	68	9	24	100	144	547
June 1998	69	8	23	100	146	531
July 1998	70	10	20	100	150	557
August 1998	72	10	17	100	155	569
September 1998	72	11	17	100	155	589
October 1998	72	10	18	100	153	553
November 1998	71	7	22	100	149	555
December 1998	67	5	27	100	140	554
January 1999	65	7	28	100	137	569
February 1999	66	9	24	100	142	560
March 1999	73	9	18	100	155	555
April 1999	77	7	15	100	162	544
May 1999	79	8	14	100	165	574
June 1999	75	9	16	100	159	584
July 1999	73	9	18	100	155	602
August 1999	71	7	23	100	148	589
September 1999	72	6	21	100	151	576
October 1999	71	6	23	100	148	565
November 1999	71	7	23	100	148	578
December 1999	67	6	27	100	140	573
January 2000	66	8	26	100	140	571
February 2000	67	7	25	100	142	569
March 2000	70	8	23	100	147	598
April 2000	72	7	21	100	152	592
May 2000	73	8	19	100	155	599
June 2000	74	8	17	100	157	570
July 2000	74	7	19	100	156	573
August 2000	73	7	21	100	152	572
September 2000	71	6	23	100	149	603
October 2000	68	6	26	100	142	621
November 2000	68	6	27	100	141	626
December 2000	64	7	30	100	134	611
January 2001	64	8	28	100	137	600
February 2001	63	9	28	100	135	586
March 2001	67	8	25	100	142	616
April 2001	65	7	28	100	138	626

EDUCATION COLLEGE DEGREE
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 2001	66	8	27	100	139	636
June 2001	64	8	29	100	135	593
July 2001	65	9	26	100	139	585
August 2001	63	9	28	100	135	585
September 2001	58	10	32	100	127	610
October 2001	51	10	39	100	112	625
November 2001	44	10	45	100	99	613
December 2001	44	10	47	100	97	589
January 2002	45	10	45	100	99	569
February 2002	45	9	46	100	99	588
March 2002	49	8	43	100	106	601
April 2002	52	8	40	100	112	625
May 2002	57	8	35	100	123	605
June 2002	58	10	32	100	125	617
July 2002	60	9	31	100	129	605
August 2002	58	10	31	100	127	615
September 2002	59	9	31	100	128	626
October 2002	56	11	33	100	123	623
November 2002	59	10	31	100	128	621
December 2002	58	11	31	100	126	602
January 2003	59	9	32	100	127	618
February 2003	58	9	33	100	125	629
March 2003	57	7	36	100	121	643
April 2003	58	8	34	100	124	646
May 2003	59	8	33	100	125	656
June 2003	60	8	32	100	128	654
July 2003	62	7	32	100	130	655
August 2003	63	7	30	100	132	637
September 2003	65	8	27	100	139	647
October 2003	66	8	26	100	140	652
November 2003	68	6	26	100	142	670
December 2003	68	5	27	100	141	676
January 2004	71	5	24	100	146	652
February 2004	70	7	23	100	147	603
March 2004	74	6	20	100	154	564
April 2004	73	6	21	100	152	530
May 2004	77	5	18	100	159	528
June 2004	77	5	18	100	159	537
July 2004	78	5	17	100	161	537
August 2004	76	4	20	100	156	524
September 2004	73	5	22	100	151	518
October 2004	72	5	23	100	149	517
November 2004	74	6	21	100	153	546
December 2004	73	6	21	100	152	551
January 2005	72	6	22	100	150	557
February 2005	68	7	25	100	143	534
March 2005	69	7	25	100	144	519
April 2005	73	5	22	100	151	523
May 2005	77	4	20	100	157	562
June 2005	78	3	19	100	159	574
July 2005	77	3	20	100	157	589

EDUCATION COLLEGE DEGREE
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 2005	78	4	18	100	160	585
September 2005	80	3	16	100	164	586
October 2005	80	3	17	100	163	574
November 2005	76	2	22	100	154	587
December 2005	72	2	26	100	147	577
January 2006	67	3	30	100	137	579
February 2006	66	3	31	100	135	537
March 2006	63	3	34	100	129	533
April 2006	64	5	31	100	133	534
May 2006	61	6	33	100	128	567
June 2006	60	6	35	100	125	577
July 2006	56	6	39	100	117	572
August 2006	50	4	46	100	103	537
September 2006	43	4	53	100	90	530
October 2006	37	3	60	100	77	534
November 2006	31	3	66	100	65	550
December 2006	27	3	70	100	57	541
January 2007	23	3	73	100	50	540
February 2007	23	5	72	100	51	547
March 2007	25	5	70	100	55	546
April 2007	25	4	71	100	53	543
May 2007	26	3	71	100	55	540
June 2007	25	3	72	100	53	548
July 2007	26	4	71	100	55	555
August 2007	24	3	73	100	52	546
September 2007	22	2	76	100	46	546
October 2007	17	2	81	100	35	552
November 2007	12	2	86	100	27	567
December 2007	9	1	90	100	20	568
January 2008	9	1	90	100	18	570
February 2008	7	1	92	100	16	570
March 2008	6	2	91	100	15	595
April 2008	6	2	91	100	15	586
May 2008	7	2	91	100	16	593
June 2008	7	1	92	100	15	567
July 2008	6	1	93	100	13	570
August 2008	5	1	93	100	12	575
September 2008	4	1	95	100	9	606
October 2008	4	2	94	100	10	604
November 2008	4	1	94	100	10	598
December 2008	4	1	95	100	8	572
January 2009	3	0	97	100	6	563
February 2009	2	0	98	100	4	560
March 2009	2	0	98	100	4	590
April 2009	3	0	97	100	6	625
May 2009	4	0	96	100	8	619
June 2009	5	1	94	100	10	629
July 2009	4	2	94	100	10	590
August 2009	4	2	95	100	9	589
September 2009	5	2	93	100	12	576
October 2009	6	1	93	100	13	616

EDUCATION COLLEGE DEGREE
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>
November 2009	7	2	92	100	15	643
December 2009	5	2	93	100	12	650
January 2010	6	2	93	100	13	604
February 2010	6	2	92	100	14	572
March 2010	7	3	90	100	17	567
April 2010	6	4	90	100	16	593
May 2010	8	3	90	100	18	613
June 2010	8	2	90	100	19	585
July 2010	10	2	89	100	21	586
August 2010	8	2	90	100	18	566
September 2010	6	2	92	100	14	593
October 2010	4	2	94	100	10	592
November 2010	4	1	94	100	10	613
December 2010	4	2	94	100	10	600
January 2011	4	2	93	100	11	606
February 2011	4	3	93	100	12	588
March 2011	5	2	93	100	12	589
April 2011	6	2	92	100	14	597
May 2011	5	2	93	100	12	602
June 2011	6	2	92	100	14	620
July 2011	5	3	92	100	13	598
August 2011	6	2	92	100	13	599
September 2011	5	1	94	100	10	592
October 2011	5	0	95	100	10	610
November 2011	4	1	95	100	9	618
December 2011	4	1	95	100	9	597
January 2012	5	1	94	100	11	585
February 2012	5	1	94	100	11	580
March 2012	5	1	94	100	11	606
April 2012	6	2	92	100	14	615
May 2012	8	2	90	100	18	624
June 2012	9	1	90	100	20	598
July 2012	10	1	89	100	22	603
August 2012	10	1	89	100	21	597
September 2012	12	2	86	100	26	614
October 2012	14	3	83	100	31	627
November 2012	16	4	80	100	36	619
December 2012	17	4	79	100	38	616
January 2013	17	4	79	100	38	613
February 2013	19	4	77	100	42	628
March 2013	23	3	73	100	50	628
April 2013	29	4	67	100	61	640
May 2013	32	4	64	100	69	632
June 2013	37	5	57	100	80	631
July 2013	39	6	55	100	84	638
August 2013	42	5	52	100	90	654
September 2013	44	5	51	100	93	677
October 2013	46	4	50	100	97	682
November 2013	46	4	50	100	96	697
December 2013	45	4	51	100	94	708

EDUCATION COLLEGE DEGREE
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 2014	45	5	50	100	94	709
February 2014	46	6	48	100	97	713
March 2014	44	6	50	100	94	710
April 2014	43	5	52	100	91	713
May 2014	45	5	50	100	95	728
June 2014	49	5	46	100	103	748
July 2014	51	5	43	100	108	758
August 2014	52	5	43	100	109	750
September 2014	53	4	43	100	110	735
October 2014	52	4	44	100	108	725
November 2014	51	5	44	100	107	728
December 2014	51	5	44	100	107	746
January 2015	56	4	40	100	116	760
February 2015	58	4	38	100	120	770
March 2015	58	5	37	100	121	763
April 2015	58	5	37	100	121	757
May 2015	59	5	36	100	124	729
June 2015	62	4	34	100	128	720
July 2015	62	5	33	100	129	718
August 2015	63	5	32	100	131	762
September 2015	63	5	32	100	131	749
October 2015	62	5	33	100	129	754
November 2015	61	5	34	100	127	716
December 2015	60	5	35	100	125	710
January 2016	61	4	35	100	126	704
February 2016	62	5	33	100	129	707
March 2016	64	3	33	100	131	730
April 2016	64	3	33	100	131	727
May 2016	66	2	31	100	135	758
June 2016	69	3	27	100	142	762
July 2016	70	4	25	100	145	749
August 2016	72	4	24	100	149	752
September 2016	70	4	26	100	144	771
October 2016	69	3	28	100	141	819
November 2016	65	3	31	100	134	856
December 2016	64	4	32	100	132	889
January 2017	66	5	29	100	137	904
February 2017	67	5	28	100	139	904
March 2017	71	4	25	100	146	893
April 2017	73	3	24	100	150	906
May 2017	77	3	20	100	157	917
June 2017	76	4	20	100	156	931
July 2017	76	4	20	100	156	952
August 2017	75	4	21	100	154	944
September 2017	76	3	21	100	155	956
October 2017	75	4	21	100	154	939
November 2017	74	4	22	100	152	943
December 2017	74	4	22	100	152	956
January 2018	73	4	23	100	150	974
February 2018	74	5	21	100	153	954
March 2018	76	5	20	100	156	924

EDUCATION COLLEGE DEGREE
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	2018	78	4	18	100	160	885
May	2018	79	3	18	100	161	892
June	2018	79	4	17	100	163	905
July	2018	80	4	16	100	164	937
August	2018	81	3	15	100	166	928
September	2018	77	5	18	100	159	918
October	2018	76	6	18	100	158	911
November	2018	74	6	20	100	154	908
December	2018	74	5	21	100	153	905
January	2019	71	4	24	100	147	911
February	2019	71	4	25	100	146	931
March	2019	72	5	23	100	149	952
April	2019	75	5	21	100	154	943
May	2019	77	4	19	100	158	924
June	2019	79	4	17	100	162	925
July	2019	80	4	17	100	163	929
August	2019	79	4	17	100	162	955
September	2019	78	4	18	100	160	951
October	2019	79	4	17	100	162	988
November	2019	77	3	20	100	157	985
December	2019	77	3	20	100	157	993
January	2020	76	3	20	100	156	976
February	2020	77	4	19	100	158	996
March	2020	74	3	23	100	151	1049
April	2020	56	3	42	100	114	1068
May	2020	41	2	57	100	83	1065
June	2020	32	3	65	100	67	1015
July	2020	40	3	57	100	83	987
August	2020	49	4	47	100	102	1029
September	2020	58	4	38	100	120	1037
October	2020	64	3	33	100	131	1058
November	2020	66	3	30	100	136	1011
December	2020	65	3	32	100	132	980
January	2021	66	3	31	100	135	952
February	2021	67	3	30	100	137	940
March	2021	73	3	24	100	149	961
April	2021	77	3	20	100	157	989
May	2021	83	3	15	100	168	983
June	2021	85	2	13	100	171	976
July	2021	87	2	11	100	176	924
August	2021	87	2	11	100	176	928
September	2021	87	2	11	100	176	941
October	2021	86	2	12	100	174	961
November	2021	86	2	12	100	174	971
December	2021	86	2	12	100	173	943
January	2022	85	2	13	100	173	937
February	2022	85	2	13	100	172	915
March	2022	84	3	13	100	171	933
April	2022	85	3	12	100	174	932
May	2022	84	4	12	100	173	949
June	2022	85	4	11	100	174	935

EDUCATION COLLEGE DEGREE
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>
July 2022	81	4	16	100	165	928
August 2022	77	2	21	100	156	900
September 2022	72	2	26	100	146	896
October 2022	67	3	30	100	137	876
November 2022	61	4	36	100	125	885
December 2022	55	3	42	100	114	875
January 2023	53	2	45	100	107	908
February 2023	52	3	46	100	106	914
March 2023	53	3	44	100	110	909
April 2023	56	3	41	100	115	886
May 2023	58	3	39	100	119	889
June 2023	59	4	37	100	122	896
July 2023	60	4	36	100	125	931
August 2023	61	5	34	100	127	931
September 2023	62	5	34	100	128	936
October 2023	60	5	36	100	124	913
November 2023	56	4	40	100	116	906
December 2023	53	4	42	100	111	925

EDUCATION COLLEGE DEGREE

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.

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
January	1993	12	4	15	1	7	2	52	6	13	5	19
February	1993	11	3	17	1	12	2	51	5	13	5	17
March	1993	10	2	19	0	16	1	49	5	13	5	18
April	1993	11	3	22	0	18	1	47	4	11	4	19
May	1993	13	3	23	1	18	1	45	4	9	3	20
June	1993	13	3	23	1	16	2	46	6	8	5	18
July	1993	13	2	22	1	15	2	48	7	9	6	15
August	1993	14	2	23	1	16	1	48	7	9	6	13
September	1993	15	1	28	1	16	3	45	6	10	3	16
October	1993	14	1	30	1	18	3	45	7	9	2	16
November	1993	12	1	32	0	20	4	42	6	10	2	16
December	1993	10	1	32	0	24	3	40	6	11	2	14
January	1994	13	2	32	0	25	3	38	4	8	2	14
February	1994	12	2	30	1	23	2	40	4	8	2	13
March	1994	14	2	30	2	20	3	40	6	7	2	11
April	1994	13	3	30	4	20	4	37	6	9	2	8
May	1994	15	4	31	6	23	3	32	6	7	2	7
June	1994	16	3	29	7	25	3	30	5	9	2	7
July	1994	17	4	28	6	25	2	29	5	7	2	8
August	1994	17	3	26	5	24	3	29	6	7	2	8
September	1994	16	3	25	6	24	3	29	7	7	2	8
October	1994	15	2	25	5	22	4	28	8	7	3	10
November	1994	16	2	22	6	21	3	30	10	8	3	10
December	1994	16	2	20	6	18	4	29	12	11	3	9
January	1995	15	2	16	7	18	4	28	15	12	3	7
February	1995	13	2	14	8	19	4	25	17	13	3	8
March	1995	11	3	14	8	20	4	25	18	11	3	8
April	1995	11	3	14	7	21	3	28	18	10	4	9
May	1995	13	3	15	6	19	3	32	16	10	4	8
June	1995	16	2	17	4	17	3	32	13	10	3	10
July	1995	16	2	22	3	19	3	32	9	10	2	10
August	1995	16	2	24	2	24	3	30	5	9	2	11
September	1995	14	3	25	1	26	3	29	5	9	1	11
October	1995	16	2	26	1	24	3	28	3	9	1	11
November	1995	17	3	25	1	19	2	31	3	9	1	9
December	1995	16	2	24	0	19	2	33	3	7	1	9
January	1996	14	1	24	1	17	2	33	4	8	1	7
February	1996	13	1	27	1	16	2	29	5	8	2	8
March	1996	13	1	31	2	17	2	30	5	8	3	9
April	1996	13	0	32	2	19	3	30	5	6	3	8
May	1996	12	1	32	2	22	3	28	5	4	2	8
June	1996	15	0	27	2	22	3	27	4	5	1	7
July	1996	14	1	25	3	24	2	29	4	5	1	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	Make	Prices	Interest	Can't	Uncertain	Lose	
	Good Sales	Won't Go	Rate	Advance	Good							Rates High;
Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money		
August 1996	16	1	22	3	23	3	30	4	9	1	8	
September 1996	14	1	23	3	21	2	28	5	9	1	7	
October 1996	16	1	23	3	17	2	24	6	10	1	7	
November 1996	15	2	24	3	16	2	23	5	7	1	8	
December 1996	13	1	21	2	18	2	27	5	6	1	8	
January 1997	12	1	20	1	20	3	29	4	5	1	8	
February 1997	12	1	19	1	25	3	31	3	7	1	5	
March 1997	12	1	20	1	26	5	30	3	8	1	5	
April 1997	14	1	19	2	27	4	28	4	7	1	5	
May 1997	12	0	19	3	26	5	26	3	5	1	4	
June 1997	12	0	20	3	26	5	23	3	5	1	4	
July 1997	10	1	20	2	29	5	21	1	4	1	4	
August 1997	10	1	17	1	30	5	21	2	4	0	4	
September 1997	11	1	15	2	30	4	20	2	3	0	3	
October 1997	12	0	16	1	26	4	22	1	4	0	3	
November 1997	12	0	17	1	27	3	22	1	3	1	3	
December 1997	11	1	18	0	24	3	23	2	3	1	3	
January 1998	10	1	22	0	25	2	19	3	3	1	3	
February 1998	13	1	27	0	23	3	17	2	2	1	3	
March 1998	12	0	31	0	27	4	14	2	2	0	2	
April 1998	11	0	31	0	24	4	13	2	2	0	4	
May 1998	10	1	31	0	23	4	13	3	1	0	4	
June 1998	14	0	29	0	22	3	12	2	1	0	4	
July 1998	18	0	31	0	25	3	12	2	1	0	3	
August 1998	22	0	30	0	29	2	11	2	1	0	2	
September 1998	20	1	29	0	27	3	11	2	1	1	2	
October 1998	19	2	31	0	24	3	14	2	1	1	1	
November 1998	19	2	33	0	20	5	14	3	1	1	2	
December 1998	17	2	35	0	16	5	14	3	2	1	2	
January 1999	16	1	32	0	17	5	13	3	1	1	3	
February 1999	16	0	32	1	20	3	14	2	1	1	3	
March 1999	19	0	34	1	24	3	13	1	1	1	2	
April 1999	21	1	32	1	27	3	11	1	1	0	1	
May 1999	22	1	32	1	29	4	9	1	1	1	1	
June 1999	20	1	27	1	28	4	10	2	1	1	1	
July 1999	22	1	26	1	25	3	11	3	1	1	2	
August 1999	23	1	22	2	24	2	12	5	2	2	1	
September 1999	29	1	21	2	24	3	9	5	1	2	2	
October 1999	28	1	19	4	26	3	8	6	2	2	2	
November 1999	29	1	17	3	25	4	9	4	2	2	1	
December 1999	23	1	16	2	26	4	11	4	2	1	2	
January 2000	22	1	16	1	26	5	12	4	1	1	1	
February 2000	23	1	16	2	27	5	10	4	1	1	1	
March 2000	25	0	15	3	27	4	9	5	2	1	0	
April 2000	26	1	15	4	29	4	8	5	2	0	0	
May 2000	25	0	14	4	29	4	7	6	2	0	1	
June 2000	27	1	13	5	27	4	7	6	2	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 Good Sales Available	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
July	2000	29	1	11	5	26	3	6	7	2	1	1
August	2000	32	1	9	3	23	5	7	8	2	1	1
September	2000	29	1	12	3	25	5	7	7	2	0	1
October	2000	29	1	12	2	24	5	9	7	3	0	2
November	2000	25	1	16	3	26	3	7	6	4	0	1
December	2000	26	1	13	2	22	3	8	6	4	1	1
January	2001	24	1	16	2	20	4	6	6	5	2	1
February	2001	23	2	19	1	16	4	9	5	5	2	2
March	2001	21	2	28	1	16	4	8	4	5	3	2
April	2001	19	2	32	1	13	3	11	5	6	4	2
May	2001	20	2	33	1	11	4	13	5	6	4	2
June	2001	21	2	31	0	9	5	16	5	6	3	2
July	2001	26	2	27	0	9	6	15	3	6	3	2
August	2001	29	1	24	0	9	7	16	2	7	2	2
September	2001	26	1	24	0	10	6	17	2	8	5	1
October	2001	20	2	25	0	8	4	18	3	10	9	1
November	2001	12	2	27	0	6	2	21	4	11	12	1
December	2001	11	2	30	0	4	2	23	5	13	11	2
January	2002	11	2	29	0	4	2	26	5	14	7	1
February	2002	13	1	28	0	4	3	26	5	16	6	1
March	2002	15	1	27	0	7	2	24	4	15	4	1
April	2002	13	1	29	1	7	3	22	4	13	4	1
May	2002	14	1	31	2	7	2	20	3	12	2	1
June	2002	18	1	30	2	8	2	20	3	9	4	1
July	2002	22	2	29	1	8	2	19	2	9	4	1
August	2002	24	2	25	1	9	2	19	3	7	4	2
September	2002	22	2	28	0	8	3	18	3	9	3	2
October	2002	21	2	29	0	7	5	17	4	11	3	3
November	2002	20	2	34	0	6	5	15	3	11	3	1
December	2002	22	3	31	0	6	5	15	3	10	3	1
January	2003	22	2	32	0	6	5	16	2	9	4	1
February	2003	24	2	31	1	6	3	17	2	9	5	1
March	2003	22	2	32	1	5	4	15	2	12	7	1
April	2003	22	1	31	1	6	5	15	3	11	7	2
May	2003	20	1	34	0	5	6	15	3	11	5	2
June	2003	20	0	34	1	6	6	16	4	11	3	2
July	2003	21	1	35	0	6	5	17	4	10	2	2
August	2003	23	1	34	1	7	5	17	4	8	2	2
September	2003	23	1	35	1	7	6	15	4	6	2	2
October	2003	24	2	35	2	8	6	14	3	6	2	1
November	2003	23	1	36	1	9	5	13	3	6	2	1
December	2003	23	2	36	2	10	6	13	3	7	1	1
January	2004	23	2	36	1	13	6	12	3	6	1	2
February	2004	24	3	35	1	13	7	12	2	5	2	1
March	2004	27	3	35	1	12	8	12	1	4	1	1
April	2004	27	2	35	1	11	8	15	2	5	1	0
May	2004	31	2	35	3	10	7	12	3	5	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 Good Sales Available	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
June	2004	33	2	34	4	10	7	11	3	4	2	1
July	2004	35	3	34	5	9	7	9	3	4	2	1
August	2004	31	4	33	4	11	8	11	3	4	1	0
September	2004	29	3	32	4	11	8	12	3	4	1	0
October	2004	27	3	32	3	11	9	13	3	4	1	0
November	2004	33	3	28	3	10	10	11	3	4	1	0
December	2004	32	3	28	3	11	11	10	3	5	1	1
January	2005	32	2	27	3	11	11	9	4	5	1	1
February	2005	28	2	27	2	12	11	10	4	5	1	1
March	2005	29	4	26	3	12	9	9	4	6	0	1
April	2005	33	5	24	4	12	10	9	3	5	1	1
May	2005	35	6	24	5	11	10	9	3	5	1	0
June	2005	38	4	24	4	9	12	10	3	4	1	0
July	2005	38	4	21	3	11	9	10	3	5	1	1
August	2005	41	4	21	2	9	10	9	1	3	1	1
September	2005	40	5	20	3	10	9	8	1	4	1	1
October	2005	39	7	21	5	8	11	8	2	4	1	0
November	2005	35	7	21	5	8	9	10	2	6	1	0
December	2005	33	8	19	5	8	9	12	3	6	1	1
January	2006	31	8	16	3	9	8	15	3	6	2	1
February	2006	29	9	14	4	9	9	15	3	5	2	1
March	2006	29	8	13	4	8	10	16	5	5	2	1
April	2006	28	8	14	4	8	10	15	7	6	1	1
May	2006	26	8	12	4	8	9	16	8	7	2	1
June	2006	23	8	10	4	8	8	18	7	7	2	0
July	2006	21	7	8	5	7	7	22	8	6	2	1
August	2006	17	9	7	5	6	6	27	8	7	3	1
September	2006	15	9	6	3	5	5	35	11	9	2	2
October	2006	12	9	6	1	5	5	42	12	9	2	3
November	2006	12	7	5	1	3	5	50	13	11	1	3
December	2006	10	6	4	1	4	4	54	11	11	2	3
January	2007	9	4	4	1	4	5	55	9	13	2	4
February	2007	8	3	4	1	5	4	55	7	12	1	4
March	2007	9	2	6	1	5	4	52	8	11	1	5
April	2007	9	2	6	1	5	3	55	9	11	1	5
May	2007	8	2	6	2	5	4	54	8	11	2	5
June	2007	8	3	5	1	6	4	57	7	13	2	6
July	2007	7	5	5	1	7	4	55	7	14	2	5
August	2007	6	4	5	1	7	3	56	10	15	2	4
September	2007	4	3	3	0	6	3	55	12	16	2	4
October	2007	3	2	3	0	5	2	59	16	17	3	5
November	2007	3	2	2	0	3	2	64	15	17	3	6
December	2007	2	2	3	0	3	0	68	16	16	4	6
January	2008	2	2	2	0	1	1	66	15	19	4	6
February	2008	2	2	2	0	1	0	68	13	21	6	6
March	2008	1	1	1	0	1	0	68	12	23	6	7
April	2008	1	2	1	0	0	0	73	10	20	6	9

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 Good Sales Available	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
May	2008	1	1	1	0	1	0	71	9	20	5	8
June	2008	1	1	1	0	1	0	72	6	20	5	8
July	2008	0	1	1	0	2	1	72	7	22	5	8
August	2008	1	1	0	0	2	0	75	11	19	6	10
September	2008	0	1	0	0	1	0	76	12	19	6	11
October	2008	1	1	1	0	1	0	73	18	21	8	11
November	2008	0	1	1	0	1	0	72	16	23	7	13
December	2008	1	1	1	0	0	0	71	18	25	7	15
January	2009	0	1	1	0	0	0	76	16	23	5	16
February	2009	0	1	1	0	0	0	76	17	25	5	15
March	2009	0	0	1	0	0	0	80	16	22	5	14
April	2009	0	0	1	0	1	0	75	15	23	7	14
May	2009	0	0	1	0	1	0	76	13	21	5	16
June	2009	0	0	1	0	1	0	73	12	22	5	15
July	2009	0	1	1	0	1	0	74	12	22	4	15
August	2009	0	1	1	0	1	0	74	11	23	4	14
September	2009	1	1	1	0	2	0	74	10	22	5	16
October	2009	1	1	1	0	3	0	75	9	21	5	17
November	2009	1	1	1	0	3	0	75	9	20	6	16
December	2009	1	1	1	0	2	0	76	9	20	5	16
January	2010	1	1	2	0	3	0	74	9	20	5	16
February	2010	1	0	3	0	3	0	74	9	20	4	16
March	2010	1	1	3	0	3	0	73	9	19	4	17
April	2010	1	1	2	0	2	0	77	9	17	5	15
May	2010	2	1	2	0	2	0	76	8	17	5	16
June	2010	2	1	4	0	3	0	74	9	17	3	14
July	2010	2	2	5	0	4	0	71	8	18	3	16
August	2010	1	1	4	0	3	0	74	8	18	5	14
September	2010	0	1	3	0	3	0	76	7	19	6	18
October	2010	0	0	2	0	2	0	80	8	22	7	16
November	2010	0	0	1	0	2	0	80	11	21	6	17
December	2010	0	0	2	0	1	0	80	10	21	6	15
January	2011	0	1	2	0	1	0	78	9	19	4	19
February	2011	0	1	2	0	1	1	78	7	19	4	19
March	2011	0	1	2	0	2	0	78	8	17	4	22
April	2011	1	1	2	0	3	0	77	9	18	3	19
May	2011	1	1	2	0	3	0	78	10	20	2	18
June	2011	1	1	2	0	3	0	76	11	22	2	16
July	2011	1	1	2	0	2	0	74	10	22	2	19
August	2011	1	1	2	0	2	0	73	9	21	4	19
September	2011	0	1	1	0	2	0	74	9	21	5	20
October	2011	0	1	1	1	2	0	77	10	21	5	18
November	2011	0	1	0	0	1	0	78	11	22	4	22
December	2011	1	1	1	0	1	0	79	11	20	5	20
January	2012	1	0	2	0	2	0	79	9	20	5	20
February	2012	1	0	2	0	2	0	79	10	20	4	19
March	2012	1	0	2	0	2	0	78	8	19	5	23

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 Good Sales Available	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
April	2012	1	1	2	0	3	0	77	9	16	4	25
May	2012	2	0	3	0	5	1	76	8	13	5	26
June	2012	3	1	3	0	5	1	77	8	11	2	24
July	2012	4	1	4	0	4	0	79	7	12	2	23
August	2012	3	1	4	0	3	0	77	7	15	2	22
September	2012	3	1	5	0	3	0	73	7	15	3	25
October	2012	2	1	6	0	6	1	68	7	15	4	24
November	2012	2	1	6	0	8	0	67	7	12	4	22
December	2012	3	1	7	0	8	0	67	8	13	4	19
January	2013	4	1	7	0	7	0	67	7	15	3	19
February	2013	6	1	7	0	8	0	67	6	15	3	20
March	2013	6	2	8	0	10	0	64	6	13	3	21
April	2013	9	2	9	0	13	1	59	6	11	3	18
May	2013	12	2	12	0	13	1	55	6	9	2	17
June	2013	16	1	12	1	16	2	49	5	9	2	13
July	2013	16	1	13	2	17	2	46	5	9	2	13
August	2013	16	1	12	2	18	2	42	4	10	2	10
September	2013	17	2	12	2	16	1	41	5	10	2	11
October	2013	19	2	13	2	16	1	40	5	9	3	9
November	2013	20	2	13	3	16	2	42	5	9	4	9
December	2013	19	1	15	2	17	2	41	6	10	4	9
January	2014	19	1	14	2	16	2	42	5	9	3	11
February	2014	18	1	15	2	16	2	39	4	10	3	10
March	2014	17	1	13	2	17	3	41	3	10	3	9
April	2014	19	1	13	3	16	2	38	3	12	3	10
May	2014	20	1	13	3	18	2	38	4	12	2	9
June	2014	22	2	13	3	17	2	36	4	10	2	10
July	2014	21	2	14	1	19	2	34	4	11	2	8
August	2014	21	2	14	2	21	4	34	4	11	2	9
September	2014	21	2	14	1	22	4	34	4	11	2	8
October	2014	20	2	14	1	22	4	35	4	9	2	8
November	2014	20	1	14	1	23	4	34	4	9	2	6
December	2014	19	1	16	1	24	4	33	3	10	2	6
January	2015	21	1	18	1	26	6	31	3	9	2	5
February	2015	23	1	18	1	25	5	30	3	7	2	6
March	2015	24	2	18	2	23	5	31	6	6	2	7
April	2015	24	2	17	3	21	4	30	6	7	2	7
May	2015	22	3	17	3	23	4	30	5	8	2	6
June	2015	23	2	18	3	25	5	28	3	8	2	6
July	2015	23	2	17	2	26	5	27	3	7	2	5
August	2015	28	2	19	2	23	5	25	3	5	2	5
September	2015	30	2	19	2	21	5	24	2	5	2	5
October	2015	28	3	19	2	23	3	26	2	4	2	5
November	2015	25	3	18	2	23	4	26	2	4	2	6
December	2015	24	3	18	3	23	2	26	3	5	1	5
January	2016	25	3	20	4	21	3	23	3	7	1	5
February	2016	27	3	21	3	23	3	22	2	9	1	4

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 Good Sales Available	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
March	2016	30	3	20	3	23	4	23	2	9	2	4
April	2016	29	3	19	2	24	5	25	2	8	2	4
May	2016	30	2	19	2	23	4	25	3	6	2	4
June	2016	30	2	20	2	23	5	21	2	6	1	3
July	2016	33	2	21	1	21	5	21	2	6	1	3
August	2016	33	3	22	2	22	5	19	2	5	1	3
September	2016	32	3	23	2	22	4	20	2	5	1	3
October	2016	32	3	22	3	22	5	20	3	6	2	4
November	2016	32	3	20	2	21	5	22	3	7	2	3
December	2016	31	3	20	3	21	5	23	3	7	2	2
January	2017	31	3	21	4	22	4	20	3	5	2	2
February	2017	31	3	19	4	23	5	18	3	5	2	2
March	2017	33	3	17	5	28	4	16	4	5	3	2
April	2017	35	3	15	6	30	4	15	4	5	3	2
May	2017	37	3	15	6	30	4	13	3	4	2	1
June	2017	38	3	16	5	27	6	14	3	4	2	1
July	2017	40	2	15	3	26	7	16	2	4	2	1
August	2017	40	2	16	2	26	7	16	1	4	2	1
September	2017	41	3	16	1	27	7	14	0	4	2	1
October	2017	41	3	16	1	27	6	12	1	4	2	2
November	2017	41	4	15	1	25	6	12	1	5	2	2
December	2017	42	4	14	1	24	5	12	2	5	2	2
January	2018	40	4	14	2	25	5	12	2	5	2	3
February	2018	40	4	15	3	27	5	11	1	5	2	2
March	2018	38	4	16	4	29	5	11	2	5	2	2
April	2018	40	3	15	5	31	4	10	3	4	2	1
May	2018	43	2	13	5	30	5	10	3	4	1	2
June	2018	47	3	12	5	29	5	10	2	5	1	2
July	2018	46	4	12	5	27	5	10	2	4	1	2
August	2018	46	4	12	5	30	5	10	2	3	1	1
September	2018	43	3	12	4	28	5	11	3	4	1	2
October	2018	42	4	11	5	29	5	10	3	4	1	2
November	2018	39	6	12	5	28	6	11	4	5	1	2
December	2018	37	7	10	5	28	7	12	5	5	2	1
January	2019	35	8	11	4	26	7	13	5	6	2	1
February	2019	34	8	11	3	27	6	13	5	6	2	1
March	2019	34	7	12	2	28	7	12	4	5	2	1
April	2019	37	6	13	2	29	7	11	4	5	2	2
May	2019	38	5	14	2	27	8	10	3	5	2	2
June	2019	40	6	14	2	29	8	10	1	4	1	2
July	2019	41	7	16	1	30	7	11	1	4	2	2
August	2019	41	6	18	1	30	7	11	1	3	2	2
September	2019	42	6	19	1	29	7	12	1	4	3	2
October	2019	40	8	20	1	28	7	11	1	5	2	2
November	2019	39	9	19	0	26	7	12	2	5	3	2
December	2019	38	9	18	0	26	7	11	2	5	2	1
January	2020	37	7	18	0	27	7	11	2	4	3	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 Good Sales Available	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
February	2020	38	5	17	1	30	7	9	2	5	2	1
March	2020	35	5	19	1	27	7	10	2	8	3	1
April	2020	26	5	15	1	19	5	17	2	16	11	2
May	2020	17	6	12	0	12	3	25	3	22	16	2
June	2020	12	6	11	0	8	2	30	3	26	19	2
July	2020	15	4	13	0	11	2	28	3	22	15	2
August	2020	21	4	17	0	14	2	24	2	18	13	1
September	2020	28	3	19	0	19	3	20	2	14	10	1
October	2020	33	4	20	0	21	3	16	2	13	8	1
November	2020	38	4	21	0	21	4	15	1	12	7	1
December	2020	37	3	20	0	21	3	16	2	12	7	1
January	2021	38	3	21	0	21	3	16	2	11	7	1
February	2021	40	2	19	0	20	3	17	2	11	5	1
March	2021	47	2	19	1	20	3	13	2	9	4	1
April	2021	54	2	17	1	19	4	11	1	7	2	0
May	2021	62	3	16	1	19	5	9	1	5	2	0
June	2021	68	3	14	1	15	5	8	0	4	1	0
July	2021	73	3	13	1	15	5	7	0	3	1	1
August	2021	73	3	12	1	14	5	5	0	3	1	1
September	2021	73	3	10	1	13	6	4	0	3	2	0
October	2021	70	3	10	0	13	7	5	0	3	3	0
November	2021	72	2	10	0	13	8	5	0	4	2	1
December	2021	71	3	11	1	14	9	4	0	4	2	1
January	2022	72	3	11	1	13	8	4	0	4	1	1
February	2022	71	3	10	2	12	8	4	1	3	2	1
March	2022	71	2	9	2	12	8	4	0	3	2	1
April	2022	72	2	8	2	11	9	3	1	3	2	1
May	2022	71	2	6	3	11	10	3	2	3	1	1
June	2022	71	3	5	3	11	10	3	3	3	1	1
July	2022	67	6	4	4	10	11	4	6	3	1	1
August	2022	62	7	4	4	10	11	7	8	5	2	1
September	2022	57	8	3	3	9	11	9	11	7	2	1
October	2022	51	7	3	3	9	9	12	14	8	3	1
November	2022	46	8	2	2	10	7	15	19	10	3	1
December	2022	40	7	2	3	10	6	19	24	11	3	1
January	2023	38	7	2	2	10	6	19	26	14	2	1
February	2023	37	7	2	2	8	7	19	27	15	3	1
March	2023	38	8	2	2	8	8	18	26	14	3	1
April	2023	40	7	1	3	8	6	17	23	13	2	1
May	2023	43	5	1	2	10	7	15	22	12	2	1
June	2023	45	5	1	2	10	7	13	20	13	1	0
July	2023	48	4	1	1	11	9	13	21	11	1	1
August	2023	47	3	2	1	12	8	11	20	10	1	1
September	2023	46	3	2	1	11	9	12	21	9	1	1
October	2023	43	3	2	2	10	9	12	25	9	1	1
November	2023	42	3	1	2	9	10	14	27	10	1	1
December	2023	42	3	1	1	8	8	15	29	11	1	1

EDUCATION COLLEGE DEGREE

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	51	36	12	1	100	139	339
February 1992	0	50	0	50	100	100	322
November 1992	35	43	22	1	100	113	367
December 1992	33	43	23	1	100	109	376
January 1993	31	44	25	0	100	106	396
February 1993	32	43	25	0	100	107	404
March 1993	35	43	22	1	100	113	392
April 1993	37	44	18	1	100	119	376
May 1993	38	45	16	1	100	121	361
June 1993	36	47	17	1	100	119	370
July 1993	35	44	20	0	100	115	400
August 1993	34	44	22	0	100	112	416
September 1993	38	39	23	0	100	115	420
October 1993	41	37	22	0	100	119	406
November 1993	42	39	19	1	100	123	390
December 1993	41	39	18	1	100	123	385
January 1994	39	42	17	2	100	122	380
February 1994	41	41	17	1	100	125	391
March 1994	41	44	15	1	100	126	396
April 1994	46	42	13	0	100	133	399
May 1994	49	41	10	1	100	139	397
June 1994	50	39	9	1	100	141	399
July 1994	48	40	10	2	100	138	394
August 1994	44	43	12	1	100	132	403
September 1994	46	41	13	0	100	132	408
October 1994	46	42	11	0	100	135	402
November 1994	50	39	10	1	100	140	402
December 1994	52	37	10	1	100	142	416
January 1995	50	39	10	1	100	140	411
February 1995	49	40	10	1	100	140	411
March 1995	48	41	10	1	100	138	400
April 1995	50	39	10	0	100	140	408
May 1995	51	37	11	0	100	140	393
June 1995	52	38	10	0	100	143	395
July 1995	52	37	11	1	100	141	392
August 1995	52	36	11	1	100	141	413
September 1995	51	36	13	0	100	137	414
October 1995	55	33	12	1	100	143	417
November 1995	53	35	11	1	100	142	394
December 1995	50	38	11	1	100	139	388
January 1996	44	43	13	0	100	130	376
February 1996	46	41	12	0	100	134	390
March 1996	50	40	10	0	100	140	394
April 1996	54	39	6	0	100	148	396
May 1996	54	40	6	0	100	148	369

EDUCATION COLLEGE DEGREE

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>
June 1996	53	38	9	0	100	144	360
July 1996	49	40	10	0	100	139	377
August 1996	50	38	11	1	100	139	389
September 1996	51	39	10	1	100	141	394
October 1996	53	37	9	1	100	144	392
November 1996	52	37	11	1	100	141	382
December 1996	51	38	10	1	100	141	377
January 1997	53	39	8	0	100	145	394
February 1997	54	38	7	0	100	147	396
March 1997	55	38	6	1	100	149	394
April 1997	55	36	7	1	100	148	384
May 1997	52	40	6	1	100	146	392
June 1997	48	43	7	2	100	141	395
July 1997	49	43	6	1	100	143	361
August 1997	52	40	6	1	100	146	378
September 1997	61	33	5	1	100	155	377
October 1997	61	33	5	1	100	156	396
November 1997	62	33	4	1	100	157	383
December 1997	60	34	5	1	100	154	390
January 1998	62	32	5	1	100	157	399
February 1998	65	29	5	1	100	159	419
March 1998	64	30	5	1	100	158	424
April 1998	64	29	6	1	100	158	430
May 1998	63	28	6	2	100	157	417
June 1998	65	28	5	2	100	160	408
July 1998	65	29	4	2	100	162	444
August 1998	68	28	3	2	100	165	443
September 1998	69	27	3	2	100	166	448
October 1998	70	25	4	1	100	166	413
November 1998	67	28	5	1	100	162	425
December 1998	68	27	4	1	100	164	422
January 1999	65	30	4	1	100	161	432
February 1999	67	28	4	1	100	163	422
March 1999	64	30	4	2	100	160	417
April 1999	66	30	3	2	100	163	410
May 1999	64	32	3	1	100	162	437
June 1999	69	28	2	1	100	167	450
July 1999	71	25	3	1	100	168	461
August 1999	73	23	2	2	100	170	444
September 1999	71	25	3	2	100	168	432
October 1999	68	26	3	2	100	165	421
November 1999	68	28	3	2	100	165	441
December 1999	66	29	4	1	100	162	446
January 2000	69	28	2	1	100	166	443
February 2000	70	26	4	0	100	166	440
March 2000	71	25	4	0	100	167	457
April 2000	71	25	4	1	100	167	451
May 2000	71	25	2	2	100	169	452
June 2000	72	25	2	2	100	170	428
July 2000	71	26	2	1	100	170	430
August 2000	74	24	2	0	100	172	433

EDUCATION COLLEGE DEGREE

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>
September 2000	74	23	2	1	100	172	464
October 2000	74	23	2	1	100	172	486
November 2000	72	25	2	2	100	170	489
December 2000	75	23	1	1	100	174	455
January 2001	73	23	2	1	100	171	435
February 2001	74	21	4	1	100	171	420
March 2001	69	26	4	1	100	165	468
April 2001	70	24	5	1	100	165	483
May 2001	69	26	4	1	100	164	495
June 2001	71	23	5	1	100	165	453
July 2001	71	24	4	2	100	167	451
August 2001	70	24	4	2	100	166	440
September 2001	71	24	4	2	100	167	474
October 2001	70	25	4	1	100	166	478
November 2001	63	31	5	1	100	158	486
December 2001	59	33	7	1	100	153	465
January 2002	59	32	8	1	100	151	453
February 2002	62	30	6	1	100	156	455
March 2002	66	28	5	2	100	161	464
April 2002	66	29	4	1	100	162	490
May 2002	66	29	5	1	100	161	477
June 2002	64	31	5	0	100	159	482
July 2002	68	28	4	0	100	164	461
August 2002	72	24	3	1	100	169	486
September 2002	73	24	2	1	100	172	512
October 2002	72	24	3	1	100	169	521
November 2002	70	27	3	0	100	167	503
December 2002	69	26	4	0	100	165	474
January 2003	67	27	5	1	100	162	483
February 2003	68	26	5	1	100	162	502
March 2003	67	27	5	1	100	162	515
April 2003	70	25	4	1	100	166	510
May 2003	72	23	4	1	100	168	517
June 2003	73	22	4	1	100	168	515
July 2003	70	24	4	2	100	166	524
August 2003	70	24	4	2	100	166	515
September 2003	72	24	3	1	100	169	528
October 2003	76	20	4	1	100	172	530
November 2003	75	21	3	1	100	172	542
December 2003	76	19	4	1	100	172	543
January 2004	73	23	4	1	100	169	535
February 2004	75	21	3	0	100	172	498
March 2004	76	21	2	0	100	174	463
April 2004	77	21	1	0	100	176	438
May 2004	77	21	2	0	100	175	432
June 2004	75	22	3	0	100	172	447
July 2004	76	19	4	0	100	172	446
August 2004	79	17	3	1	100	176	438
September 2004	79	17	3	1	100	177	428
October 2004	79	18	2	1	100	177	422
November 2004	77	20	3	1	100	174	451

EDUCATION COLLEGE DEGREE

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 2004	78	20	2	0	100	175	456
January 2005	78	21	1	0	100	176	456
February 2005	79	20	1	0	100	178	431
March 2005	77	21	2	0	100	176	425
April 2005	80	18	2	0	100	178	444
May 2005	80	17	2	0	100	178	492
June 2005	84	14	2	0	100	182	506
July 2005	83	14	2	1	100	180	517
August 2005	83	15	2	0	100	181	502
September 2005	80	17	2	1	100	177	504
October 2005	81	17	2	0	100	179	496
November 2005	79	18	2	0	100	177	521
December 2005	79	19	2	0	100	177	510
January 2006	75	22	3	0	100	172	516
February 2006	74	23	3	0	100	171	468
March 2006	71	24	4	0	100	167	464
April 2006	73	22	5	0	100	168	457
May 2006	72	23	5	0	100	167	487
June 2006	74	21	5	0	100	169	497
July 2006	71	23	6	0	100	164	497
August 2006	69	23	8	0	100	161	467
September 2006	60	27	12	1	100	148	463
October 2006	57	26	16	1	100	141	464
November 2006	52	27	20	1	100	132	479
December 2006	53	28	18	1	100	135	472
January 2007	48	34	18	1	100	130	470
February 2007	47	35	17	1	100	129	475
March 2007	45	34	21	0	100	123	474
April 2007	45	30	24	0	100	121	476
May 2007	47	29	23	1	100	124	472
June 2007	48	29	22	1	100	126	481
July 2007	47	31	21	1	100	127	477
August 2007	44	31	23	1	100	121	474
September 2007	42	32	26	0	100	115	469
October 2007	38	31	30	0	100	108	486
November 2007	36	32	32	0	100	105	495
December 2007	33	31	36	0	100	97	502
January 2008	32	32	36	0	100	96	493
February 2008	27	33	40	0	100	86	493
March 2008	23	35	41	1	100	82	505
April 2008	21	33	46	1	100	75	504
May 2008	19	34	47	1	100	72	520
June 2008	19	34	46	0	100	73	507
July 2008	17	37	46	0	100	70	508
August 2008	17	34	49	0	100	68	507
September 2008	16	34	50	0	100	66	526
October 2008	15	34	50	0	100	65	519
November 2008	11	37	52	0	100	60	509
December 2008	11	33	57	0	100	54	497
January 2009	8	29	63	0	100	45	495

EDUCATION COLLEGE DEGREE

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>
February 2009	9	26	65	0	100	44	492
March 2009	7	26	66	0	100	41	514
April 2009	10	26	64	0	100	46	542
May 2009	11	25	63	1	100	48	534
June 2009	11	26	63	1	100	48	553
July 2009	9	28	63	0	100	46	518
August 2009	8	30	62	0	100	46	525
September 2009	8	30	62	0	100	46	508
October 2009	10	29	61	0	100	48	545
November 2009	11	29	60	0	100	51	558
December 2009	12	30	58	1	100	54	569
January 2010	13	32	54	1	100	59	531
February 2010	13	34	52	0	100	61	514
March 2010	14	35	50	0	100	64	508
April 2010	13	38	48	0	100	65	532
May 2010	15	40	45	1	100	70	546
June 2010	16	40	43	1	100	73	521
July 2010	18	37	44	1	100	74	520
August 2010	18	37	44	0	100	74	505
September 2010	16	39	44	0	100	72	523
October 2010	14	40	45	0	100	69	531
November 2010	12	42	46	0	100	66	549
December 2010	14	42	44	0	100	70	530
January 2011	13	41	46	0	100	67	528
February 2011	15	41	44	0	100	71	516
March 2011	15	41	44	0	100	70	513
April 2011	17	42	41	0	100	76	522
May 2011	16	43	41	0	100	75	520
June 2011	13	43	44	0	100	70	542
July 2011	13	42	45	0	100	67	522
August 2011	13	39	47	0	100	66	530
September 2011	13	41	46	0	100	66	520
October 2011	11	43	46	0	100	65	536
November 2011	11	42	47	0	100	64	542
December 2011	12	39	49	0	100	63	532
January 2012	12	42	46	0	100	66	518
February 2012	13	43	44	0	100	69	513
March 2012	13	48	39	0	100	74	535
April 2012	16	46	38	0	100	78	547
May 2012	18	44	38	0	100	80	553
June 2012	19	42	38	0	100	81	531
July 2012	19	41	40	0	100	79	533
August 2012	18	43	38	0	100	80	523
September 2012	22	42	36	0	100	86	535
October 2012	26	43	31	0	100	95	549
November 2012	29	44	28	0	100	101	540
December 2012	28	47	25	0	100	103	529
January 2013	27	49	24	0	100	104	522
February 2013	31	49	20	0	100	111	535
March 2013	35	45	19	0	100	116	535
April 2013	42	41	16	1	100	125	546

EDUCATION COLLEGE DEGREE

**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>
May 2013	44	40	15	1	100	129	533
June 2013	48	40	12	1	100	136	530
July 2013	49	39	13	0	100	136	529
August 2013	51	36	12	0	100	139	546
September 2013	52	34	13	1	100	139	563
October 2013	55	33	10	1	100	145	571
November 2013	51	36	12	1	100	140	584
December 2013	50	38	11	1	100	139	589
January 2014	45	42	12	1	100	133	571
February 2014	48	40	11	1	100	138	574
March 2014	47	41	11	0	100	136	585
April 2014	51	39	10	1	100	141	593
May 2014	50	38	11	1	100	140	593
June 2014	52	35	11	1	100	141	599
July 2014	51	36	12	1	100	138	603
August 2014	53	35	12	0	100	141	599
September 2014	53	37	10	0	100	142	586
October 2014	52	38	10	0	100	143	577
November 2014	50	41	8	1	100	142	573
December 2014	50	41	8	1	100	142	580
January 2015	52	39	7	1	100	145	591
February 2015	54	37	8	1	100	146	595
March 2015	55	37	8	0	100	147	596
April 2015	56	36	8	0	100	148	590
May 2015	58	34	8	0	100	150	553
June 2015	62	31	7	0	100	156	531
July 2015	63	31	6	0	100	158	524
August 2015	63	30	7	0	100	156	575
September 2015	62	30	7	0	100	155	570
October 2015	62	31	7	0	100	155	585
November 2015	62	31	7	0	100	155	550
December 2015	60	32	8	0	100	152	546
January 2016	57	34	9	0	100	148	523
February 2016	57	35	7	1	100	149	525
March 2016	57	36	7	0	100	151	549
April 2016	61	31	7	0	100	154	563
May 2016	64	29	7	0	100	157	592
June 2016	65	27	8	0	100	157	594
July 2016	65	27	8	0	100	157	576
August 2016	61	31	8	0	100	154	581
September 2016	60	33	7	0	100	153	609
October 2016	62	32	6	0	100	156	647
November 2016	66	28	5	0	100	161	654
December 2016	66	29	5	0	100	162	653
January 2017	63	33	4	0	100	160	667
February 2017	59	37	5	0	100	154	681
March 2017	59	35	5	0	100	154	689
April 2017	62	32	6	0	100	156	697
May 2017	67	28	4	0	100	163	705
June 2017	69	27	4	1	100	165	707
July 2017	68	28	3	1	100	164	732

EDUCATION COLLEGE DEGREE

**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>
August 2017	68	27	4	1	100	164	731
September 2017	69	27	4	1	100	165	740
October 2017	72	24	3	1	100	169	705
November 2017	72	25	3	1	100	169	705
December 2017	72	24	3	1	100	170	725
January 2018	68	27	4	1	100	164	757
February 2018	67	27	5	0	100	162	758
March 2018	64	30	6	0	100	158	731
April 2018	66	29	5	0	100	160	694
May 2018	68	28	4	0	100	163	679
June 2018	69	27	4	0	100	165	688
July 2018	68	28	4	0	100	165	711
August 2018	70	26	4	0	100	166	713
September 2018	70	26	4	0	100	166	714
October 2018	68	28	4	1	100	164	725
November 2018	63	32	4	0	100	159	719
December 2018	62	33	4	1	100	158	706
January 2019	62	33	5	0	100	157	708
February 2019	61	33	5	0	100	156	742
March 2019	62	33	5	0	100	157	765
April 2019	63	32	4	1	100	159	750
May 2019	62	32	5	1	100	157	712
June 2019	64	30	6	1	100	158	718
July 2019	63	30	6	1	100	157	721
August 2019	64	29	7	0	100	157	753
September 2019	64	28	8	0	100	156	746
October 2019	65	27	8	0	100	157	754
November 2019	63	30	7	1	100	156	741
December 2019	63	30	6	1	100	157	733
January 2020	63	30	6	1	100	157	753
February 2020	67	28	5	0	100	162	777
March 2020	66	29	5	0	100	161	832
April 2020	58	34	7	1	100	151	809
May 2020	48	38	12	1	100	136	794
June 2020	43	42	13	2	100	130	737
July 2020	47	40	12	1	100	134	736
August 2020	56	34	9	1	100	147	788
September 2020	62	30	7	0	100	155	812
October 2020	68	26	6	0	100	163	827
November 2020	69	27	4	0	100	166	790
December 2020	71	24	5	0	100	167	754
January 2021	72	23	4	1	100	168	732
February 2021	75	21	4	0	100	171	709
March 2021	77	20	3	0	100	173	740
April 2021	78	19	3	0	100	175	760
May 2021	81	16	3	0	100	178	770
June 2021	84	13	2	1	100	181	748
July 2021	87	10	2	1	100	186	722
August 2021	88	9	2	1	100	187	722
September 2021	90	7	2	1	100	188	748
October 2021	90	7	2	1	100	188	761

EDUCATION COLLEGE DEGREE

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>
November 2021	88	9	2	0	100	186	774
December 2021	86	12	2	0	100	184	743
January 2022	86	12	2	0	100	184	742
February 2022	86	12	2	0	100	184	716
March 2022	89	10	1	0	100	187	730
April 2022	88	10	1	0	100	187	735
May 2022	89	10	1	0	100	187	749
June 2022	87	12	1	0	100	185	737
July 2022	85	13	2	0	100	184	729
August 2022	82	14	3	0	100	179	710
September 2022	78	18	4	0	100	174	709
October 2022	73	20	7	1	100	166	684
November 2022	65	24	10	1	100	155	680
December 2022	60	26	13	1	100	147	673
January 2023	54	29	16	1	100	138	701
February 2023	51	28	20	1	100	131	722
March 2023	49	28	23	1	100	126	710
April 2023	50	28	21	1	100	129	696
May 2023	54	26	19	1	100	135	685
June 2023	58	24	17	1	100	141	690
July 2023	58	25	16	1	100	142	712
August 2023	61	25	14	0	100	147	734
September 2023	61	26	13	1	100	148	743
October 2023	62	25	12	1	100	151	730
November 2023	62	26	12	1	100	150	709
December 2023	60	27	12	0	100	148	729

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	43	44	12	1	100	0.3	-0.6	4.9	5.4	2.0	34	474
April 2007	40	46	14	0	100	0.2	-0.7	4.5	5.1	1.7	33	476
May 2007	41	44	15	0	100	0.3	-0.4	4.5	4.9	1.6	37	472
June 2007	38	47	15	0	100	0.2	-0.4	4.2	4.7	1.0	36	481
July 2007	38	46	16	0	100	0.2	-0.3	4.6	5.0	1.1	42	477
August 2007	36	46	17	0	100	0.2	-0.3	4.0	4.4	0.9	43	474
September 2007	36	44	20	0	100	0.2	-0.4	4.1	4.5	0.8	43	469
October 2007	33	46	21	0	100	0.1	-0.4	3.5	3.9	0.5	40	486
November 2007	31	47	22	0	100	0.1	-0.4	3.3	3.8	0.3	46	495
December 2007	27	52	22	0	100	0.1	-0.4	1.9	2.4	0.0	43	502
January 2008	25	54	20	0	100	0.1	-0.4	1.2	1.6	-0.2	39	493
February 2008	23	54	23	0	100	0.0	-1.3	0.5	1.7	-0.4	29	493
March 2008	20	56	24	0	100	0.0	-1.7	0.4	2.1	-0.7	29	505
April 2008	19	54	28	0	100	-0.2	-2.6	0.3	3.0	-0.9	29	504
May 2008	17	56	27	0	100	-0.2	-2.5	0.3	2.9	-1.0	33	520
June 2008	18	55	27	0	100	-0.2	-2.6	0.4	2.9	-0.9	32	507
July 2008	17	55	28	0	100	-0.1	-2.3	0.4	2.7	-0.9	33	508
August 2008	19	55	26	0	100	-0.1	-1.7	0.4	2.2	-0.6	28	507
September 2008	21	55	23	0	100	-0.1	-1.2	0.5	1.7	-0.3	26	526
October 2008	20	57	23	0	100	-0.2	-1.4	0.4	1.8	-0.5	33	519
November 2008	19	56	24	1	100	-0.2	-1.7	0.4	2.0	-0.7	32	509
December 2008	16	57	27	1	100	-0.3	-1.9	0.4	2.3	-1.1	37	497
January 2009	13	61	25	1	100	-0.4	-1.5	0.3	1.8	-1.3	30	495
February 2009	9	64	26	1	100	-0.3	-2.0	0.5	2.5	-1.7	34	492
March 2009	9	63	27	1	100	-0.3	-2.7	0.4	3.1	-1.8	32	514
April 2009	12	59	28	1	100	0.0	-3.1	0.5	3.6	-1.7	36	542
May 2009	16	58	25	1	100	-0.1	-2.1	0.3	2.5	-1.0	30	534
June 2009	18	60	21	1	100	-0.1	-1.3	0.4	1.7	-0.4	32	553
July 2009	19	62	18	1	100	-0.1	-0.5	0.4	0.9	-0.3	26	518
August 2009	21	63	16	1	100	0.0	-0.5	0.4	0.9	-0.1	33	525
September 2009	24	60	15	1	100	0.1	-0.3	1.4	1.7	0.0	32	508
October 2009	28	59	14	0	100	0.1	-0.3	1.9	2.2	0.5	36	545
November 2009	27	59	14	0	100	0.1	-0.4	1.9	2.3	0.5	26	558
December 2009	26	58	16	0	100	0.0	-0.5	1.1	1.6	0.4	26	569
January 2010	26	59	15	0	100	0.0	-0.6	0.9	1.5	0.3	26	531
February 2010	25	60	15	0	100	0.0	-0.5	0.9	1.3	0.2	28	514
March 2010	24	63	12	0	100	0.0	-0.6	0.8	1.3	0.2	26	508
April 2010	25	63	11	0	100	0.1	-0.4	1.4	1.8	0.5	19	532
May 2010	29	59	12	1	100	0.1	-0.4	2.1	2.5	0.8	20	546
June 2010	29	60	11	0	100	0.2	-0.2	2.1	2.4	0.9	18	521
July 2010	28	58	13	1	100	0.1	-0.4	1.4	1.9	0.5	21	520
August 2010	25	62	12	1	100	0.1	-0.4	0.8	1.2	0.2	19	505
September 2010	23	60	15	1	100	0.1	-0.5	0.8	1.3	-0.2	24	523
October 2010	23	61	16	1	100	0.2	-0.3	0.6	1.0	-0.2	26	531

EDUCATION COLLEGE DEGREE

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>			
November 2010	23	61	15	1	100	0.0	-0.5	0.5	1.0	0.0	28	549
December 2010	24	62	13	0	100	0.0	-0.5	0.5	1.0	0.2	27	530
January 2011	21	64	15	0	100	0.0	-0.5	0.4	0.9	-0.2	24	528
February 2011	19	66	15	0	100	-0.1	-0.6	0.4	1.0	-0.2	22	516
March 2011	16	66	17	0	100	-0.1	-0.7	0.4	1.0	-0.3	17	513
April 2011	19	66	15	0	100	-0.1	-0.6	0.4	1.0	0.2	17	522
May 2011	20	65	15	1	100	0.0	-0.4	0.4	0.8	0.2	21	520
June 2011	20	64	15	0	100	-0.2	-0.7	0.4	1.0	0.0	25	542
July 2011	20	65	15	0	100	-0.2	-0.7	0.4	1.0	0.0	24	522
August 2011	18	62	19	0	100	-0.2	-0.7	0.3	1.1	-0.2	22	530
September 2011	15	66	19	0	100	0.0	-0.4	0.4	0.8	-0.3	19	520
October 2011	14	66	19	0	100	0.0	-0.4	0.4	0.8	-0.4	21	536
November 2011	14	67	18	0	100	0.0	-0.4	0.4	0.8	-0.3	19	542
December 2011	18	62	20	0	100	0.0	-0.4	0.4	0.8	-0.3	24	532
January 2012	17	63	19	1	100	0.0	-0.4	0.4	0.8	-0.3	19	518
February 2012	19	62	18	1	100	0.0	-0.4	0.8	1.2	-0.1	23	513
March 2012	21	65	14	1	100	0.1	-0.3	0.8	1.2	0.2	18	535
April 2012	26	62	12	0	100	0.1	-0.3	1.3	1.5	0.5	21	547
May 2012	27	63	10	0	100	0.1	-0.3	1.7	1.9	0.6	22	553
June 2012	29	59	11	1	100	0.1	-0.3	2.3	2.6	0.7	22	531
July 2012	26	61	12	1	100	0.0	-0.4	1.9	2.4	0.5	23	533
August 2012	24	62	13	1	100	0.0	-0.4	1.1	1.6	0.5	18	523
September 2012	27	63	10	0	100	0.1	-0.4	1.4	1.8	0.7	17	535
October 2012	32	60	7	1	100	0.2	-0.2	2.3	2.5	1.2	18	549
November 2012	36	59	5	1	100	0.3	-0.2	3.5	3.7	1.5	18	540
December 2012	35	59	5	1	100	0.2	-0.2	3.2	3.4	1.5	19	529
January 2013	35	59	5	1	100	0.2	-0.2	3.3	3.5	1.6	16	522
February 2013	39	54	7	1	100	0.3	-0.4	3.5	3.8	1.7	24	535
March 2013	42	49	8	1	100	0.3	-0.6	4.2	4.8	1.9	25	535
April 2013	47	43	8	2	100	0.5	-0.5	4.7	5.2	2.0	25	546
May 2013	50	42	7	1	100	1.1	-0.4	4.9	5.2	2.4	23	533
June 2013	53	41	5	1	100	1.2	-0.1	4.9	5.0	2.8	26	530
July 2013	53	43	5	0	100	1.1	-0.1	5.0	5.1	2.9	27	529
August 2013	51	43	6	0	100	0.6	-0.1	4.9	5.1	2.7	25	546
September 2013	50	43	6	0	100	0.6	-0.1	4.9	5.0	2.6	24	563
October 2013	51	42	7	0	100	0.8	-0.1	4.9	5.0	2.6	24	571
November 2013	50	45	5	0	100	0.7	-0.1	4.9	4.9	2.4	22	584
December 2013	50	43	6	0	100	0.8	-0.1	4.9	4.9	2.3	19	589
January 2014	50	44	6	0	100	0.7	-0.2	4.9	5.1	2.3	21	571
February 2014	49	44	6	0	100	0.7	-0.2	4.9	5.1	2.2	22	574
March 2014	47	48	5	0	100	0.6	-0.2	4.7	5.0	2.1	23	585
April 2014	45	48	6	1	100	0.4	-0.1	4.7	4.8	2.2	24	593
May 2014	46	48	6	0	100	0.4	-0.1	4.7	4.8	2.2	26	593
June 2014	47	47	5	1	100	0.4	-0.1	4.8	4.9	2.4	25	599
July 2014	48	46	6	1	100	0.4	-0.1	4.8	4.9	2.3	29	603
August 2014	47	47	5	1	100	0.4	-0.1	4.7	4.7	2.3	23	599
September 2014	48	46	6	0	100	0.5	-0.1	4.7	4.7	2.2	23	586
October 2014	44	50	5	0	100	0.4	-0.1	4.5	4.6	2.0	15	577
November 2014	43	50	6	1	100	0.4	-0.2	4.2	4.4	1.8	17	573

**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>			
December 2014	42	52	6	1	100	0.3	-0.2	4.1	4.3	1.8	19	580
January 2015	45	49	5	1	100	0.4	-0.3	4.2	4.5	2.1	27	591
February 2015	48	47	5	0	100	0.5	-0.2	4.7	4.9	2.4	28	595
March 2015	49	46	4	1	100	0.5	-0.4	4.8	5.2	2.5	27	596
April 2015	50	44	5	0	100	0.8	-0.3	4.8	5.2	2.5	23	590
May 2015	49	45	6	1	100	0.7	-0.3	4.4	4.8	2.4	18	553
June 2015	51	43	6	0	100	1.2	-0.1	4.4	4.6	2.5	17	531
July 2015	50	45	4	0	100	0.9	-0.1	4.3	4.4	2.5	14	524
August 2015	54	42	4	0	100	1.5	-0.1	4.9	4.9	2.8	20	575
September 2015	51	44	4	0	100	1.1	-0.4	4.7	5.1	2.5	25	570
October 2015	49	44	6	1	100	1.0	-0.6	4.4	5.0	2.3	28	585
November 2015	48	46	6	1	100	0.6	-0.8	4.2	5.0	2.1	26	550
December 2015	47	47	6	1	100	0.6	-0.4	4.1	4.5	2.1	22	546
January 2016	47	47	5	1	100	0.6	-0.3	4.1	4.4	2.0	23	523
February 2016	45	50	4	0	100	0.4	-0.3	4.1	4.4	2.0	23	525
March 2016	49	46	4	0	100	1.0	-0.2	4.4	4.6	2.4	23	549
April 2016	54	41	5	0	100	1.5	-0.1	4.9	5.0	2.6	27	563
May 2016	57	36	6	1	100	2.0	0.0	4.9	5.0	2.6	26	592
June 2016	56	36	7	1	100	1.7	-0.1	4.9	5.0	2.5	28	594
July 2016	55	38	7	0	100	1.6	-0.1	4.9	5.0	2.7	27	576
August 2016	53	41	7	0	100	1.3	-0.1	4.9	5.0	2.6	24	581
September 2016	51	42	6	0	100	1.1	-0.1	4.8	5.0	2.4	24	609
October 2016	53	40	6	0	100	1.4	-0.1	4.7	4.9	2.2	19	647
November 2016	52	41	6	0	100	1.2	-0.1	4.7	4.8	2.2	25	654
December 2016	53	41	6	0	100	1.4	-0.1	4.8	4.9	2.4	22	653
January 2017	51	43	6	0	100	1.0	-0.2	4.9	5.1	2.5	25	667
February 2017	52	42	6	0	100	1.1	-0.1	4.9	5.0	2.5	21	681
March 2017	53	41	6	0	100	1.2	-0.3	4.9	5.2	2.4	24	689
April 2017	56	38	6	0	100	1.6	-0.1	4.9	5.0	2.5	25	697
May 2017	59	37	5	0	100	2.1	-0.1	4.9	5.0	2.6	23	705
June 2017	59	35	5	0	100	2.1	0.1	4.9	4.8	2.7	22	707
July 2017	56	39	5	0	100	1.7	0.0	5.0	5.0	2.9	21	732
August 2017	57	38	6	0	100	1.9	0.0	5.0	5.0	3.0	24	731
September 2017	57	38	5	0	100	2.2	0.0	5.2	5.2	3.2	24	740
October 2017	60	35	5	0	100	2.5	0.0	5.1	5.1	3.1	21	705
November 2017	58	37	4	0	100	2.2	-0.2	5.1	5.2	3.1	21	705
December 2017	57	38	5	0	100	1.8	-0.1	4.9	5.1	2.8	20	725
January 2018	55	38	6	0	100	1.5	-0.2	4.9	5.1	2.7	25	757
February 2018	57	36	6	0	100	1.8	0.0	4.9	4.9	2.7	25	758
March 2018	58	35	7	0	100	2.2	0.0	5.0	5.0	2.7	28	731
April 2018	59	36	5	0	100	2.2	0.1	4.9	4.9	2.8	26	694
May 2018	60	35	4	1	100	2.4	0.1	5.1	5.0	3.0	24	679
June 2018	61	35	4	1	100	2.5	0.1	5.2	5.2	3.5	30	688
July 2018	59	34	6	1	100	2.6	0.0	5.3	5.3	3.6	36	711
August 2018	59	34	7	0	100	2.6	0.0	5.3	5.3	3.6	42	713
September 2018	55	37	8	0	100	1.8	0.0	5.1	5.1	2.7	34	714
October 2018	55	38	8	0	100	1.5	0.0	5.0	5.0	2.6	29	725
November 2018	51	40	8	0	100	0.9	-0.1	4.7	4.8	2.1	24	719
December 2018	50	41	9	0	100	0.9	-0.1	4.8	4.9	2.1	29	706

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>			
January 2019	46	44	9	1	100	0.6	-0.2	4.5	4.7	1.7	26	708
February 2019	46	43	10	0	100	0.6	-0.2	4.6	4.7	1.9	32	742
March 2019	51	40	9	1	100	1.2	-0.1	4.6	4.6	2.3	29	765
April 2019	54	38	7	0	100	1.4	-0.1	4.8	4.9	2.6	28	750
May 2019	56	38	6	0	100	1.7	-0.3	4.8	5.1	2.7	24	712
June 2019	56	38	6	0	100	1.5	-0.3	4.8	5.2	2.8	25	718
July 2019	55	38	7	0	100	1.6	-0.3	4.9	5.1	2.7	24	721
August 2019	55	37	7	1	100	1.3	0.0	4.8	4.8	2.6	23	753
September 2019	53	36	10	1	100	1.2	-0.1	4.8	4.9	2.5	27	746
October 2019	53	36	11	0	100	1.0	-0.1	4.8	4.9	2.4	29	754
November 2019	50	39	11	0	100	0.8	-0.1	4.7	4.9	2.4	32	741
December 2019	51	40	9	0	100	0.8	-0.1	4.6	4.7	2.4	30	733
January 2020	54	39	8	0	100	1.3	0.0	4.7	4.8	2.8	35	753
February 2020	56	37	7	0	100	1.8	0.0	4.8	4.9	2.8	30	777
March 2020	52	40	8	0	100	1.4	-0.1	4.8	4.9	2.3	32	832
April 2020	43	41	16	0	100	0.7	-1.6	4.0	5.6	1.0	42	809
May 2020	34	44	22	0	100	0.1	-1.8	2.9	4.7	-0.1	52	794
June 2020	33	43	23	0	100	0.1	-1.8	2.9	4.7	-0.2	51	737
July 2020	37	46	17	0	100	0.2	-0.3	3.5	3.8	0.5	42	736
August 2020	45	43	11	0	100	0.7	-0.3	4.6	4.9	1.5	35	788
September 2020	49	41	9	0	100	1.1	-0.2	4.8	5.0	2.0	28	812
October 2020	54	38	7	0	100	1.5	-0.3	5.0	5.3	2.4	24	827
November 2020	55	36	9	0	100	1.6	-0.2	4.9	5.2	2.3	26	790
December 2020	55	36	9	0	100	1.8	-0.2	5.0	5.2	2.3	32	754
January 2021	55	36	8	0	100	2.0	-0.3	5.1	5.4	2.5	34	732
February 2021	58	35	6	0	100	2.5	-0.2	5.4	5.6	3.0	32	709
March 2021	59	35	5	1	100	2.8	-0.3	5.5	5.8	3.4	33	740
April 2021	64	29	6	1	100	3.5	0.1	6.3	6.2	3.9	38	760
May 2021	65	28	6	0	100	4.1	0.2	7.5	7.2	4.3	50	770
June 2021	68	26	6	0	100	4.7	0.3	8.1	7.8	4.7	51	748
July 2021	65	28	6	1	100	4.6	0.2	8.9	8.7	4.9	59	722
August 2021	62	29	8	1	100	3.9	0.0	7.9	7.9	4.5	57	722
September 2021	59	30	11	1	100	3.4	0.0	7.3	7.3	3.9	59	748
October 2021	57	30	12	1	100	2.8	0.0	5.7	5.7	3.2	54	761
November 2021	57	31	12	0	100	2.7	-0.1	5.8	5.9	3.0	56	774
December 2021	55	33	11	1	100	2.5	-0.1	5.9	6.0	3.0	52	743
January 2022	55	34	11	0	100	2.7	-0.3	6.7	7.0	3.2	49	742
February 2022	55	34	10	1	100	3.1	-0.2	6.8	7.1	3.3	46	716
March 2022	57	34	9	1	100	3.6	-0.2	7.8	8.0	3.9	48	730
April 2022	59	33	8	1	100	3.7	0.0	7.5	7.6	4.1	54	735
May 2022	56	35	9	0	100	2.7	-0.3	7.0	7.3	3.9	64	749
June 2022	50	35	14	0	100	1.3	-0.6	5.8	6.4	2.7	70	737
July 2022	42	37	20	0	100	0.2	-1.4	5.2	6.6	1.6	78	729
August 2022	37	39	24	0	100	0.1	-1.3	4.4	5.7	0.6	69	710
September 2022	35	39	27	0	100	0.1	-2.6	4.2	6.8	-0.1	72	709
October 2022	35	39	26	0	100	0.1	-1.9	4.1	6.1	-0.1	57	684
November 2022	33	36	30	1	100	0.1	-3.5	3.4	7.0	-0.6	61	680
December 2022	32	38	30	1	100	0.0	-3.4	2.8	6.1	-0.6	54	673

EDUCATION COLLEGE DEGREE

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>			
January 2023	26	41	33	0	100	-0.1	-4.8	1.3	6.2	-1.2	55	701
February 2023	28	43	29	0	100	-0.1	-3.4	2.0	5.4	-0.6	49	722
March 2023	31	44	25	0	100	0.0	-2.1	2.2	4.3	-0.1	45	710
April 2023	37	43	21	0	100	0.1	-0.6	3.2	3.8	0.6	45	696
May 2023	38	44	18	0	100	0.2	-0.3	3.3	3.7	0.8	40	685
June 2023	40	43	16	0	100	0.3	-0.3	3.9	4.2	1.3	37	690
July 2023	42	43	15	1	100	0.3	-0.2	4.4	4.7	1.4	37	712
August 2023	45	42	13	0	100	0.4	-0.2	4.9	5.1	1.8	42	734
September 2023	46	40	14	0	100	0.6	-0.2	5.1	5.3	1.9	42	743
October 2023	46	41	13	0	100	0.6	-0.2	5.0	5.2	2.2	36	730
November 2023	47	40	13	0	100	0.6	-0.2	5.0	5.2	2.2	34	709
December 2023	44	43	13	0	100	0.4	-0.2	4.7	4.9	1.8	34	729

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?"

Date of Survey	Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
							25th	75th	Rng			
May 2007	76	19	4	1	100	3.5	0.8	5.3	4.5	4.1	33	472
June 2007	74	20	4	1	100	3.5	0.6	5.2	4.7	3.6	24	481
July 2007	75	17	6	1	100	3.5	0.7	5.2	4.6	3.5	26	477
August 2007	75	17	7	1	100	3.4	0.6	5.2	4.5	3.6	29	474
September 2007	74	17	8	1	100	3.2	0.5	5.2	4.7	3.6	34	469
October 2007	73	20	6	1	100	3.2	0.4	5.2	4.8	3.8	28	486
November 2007	72	21	6	1	100	3.1	0.4	5.2	4.9	3.6	29	495
December 2007	70	22	6	1	100	3.0	0.3	5.1	4.8	3.4	24	502
January 2008	70	22	6	1	100	2.9	0.3	5.0	4.7	3.2	26	493
February 2008	70	22	7	1	100	3.0	0.3	5.0	4.7	3.2	20	493
March 2008	72	22	6	0	100	3.0	0.3	5.0	4.7	3.2	19	505
April 2008	70	23	7	1	100	2.9	0.3	4.9	4.6	3.0	15	504
May 2008	70	23	6	1	100	2.9	0.2	4.9	4.7	3.0	17	520
June 2008	67	26	6	1	100	2.7	0.1	4.9	4.8	3.0	19	507
July 2008	68	25	6	1	100	2.7	0.1	4.9	4.8	3.3	25	508
August 2008	69	24	6	1	100	2.7	0.2	4.9	4.7	3.4	25	507
September 2008	73	22	5	0	100	2.8	0.4	4.9	4.5	3.5	21	526
October 2008	71	25	4	1	100	2.6	0.3	4.8	4.5	3.1	20	519
November 2008	72	23	5	0	100	2.6	0.4	4.8	4.4	2.9	20	509
December 2008	72	23	5	0	100	2.7	0.4	4.8	4.4	2.9	19	497
January 2009	73	23	4	0	100	2.9	0.5	4.9	4.3	3.0	16	495
February 2009	70	24	4	1	100	2.8	0.3	4.8	4.5	3.0	18	492
March 2009	69	25	5	1	100	2.8	0.2	4.8	4.6	2.9	21	514
April 2009	70	23	6	2	100	2.8	0.3	4.9	4.6	2.9	25	542
May 2009	72	23	4	1	100	2.8	0.4	4.9	4.5	3.1	22	534
June 2009	74	20	5	1	100	2.9	0.8	5.1	4.3	3.2	20	553
July 2009	73	22	5	1	100	2.8	0.7	4.9	4.3	3.1	15	518
August 2009	71	22	6	0	100	2.7	0.6	5.0	4.4	2.9	18	525
September 2009	71	22	6	0	100	2.6	0.4	4.8	4.5	2.8	18	508
October 2009	75	19	6	0	100	2.9	0.7	5.0	4.5	3.3	20	545
November 2009	78	17	5	0	100	3.1	1.0	5.0	4.1	3.5	16	558
December 2009	75	19	5	1	100	2.9	0.8	4.9	4.2	3.3	16	569
January 2010	72	21	6	1	100	2.6	0.6	4.8	4.3	2.9	18	531
February 2010	69	22	7	1	100	2.5	0.3	4.8	4.5	2.7	18	514
March 2010	69	24	6	1	100	2.5	0.3	4.7	4.5	2.6	18	508
April 2010	71	23	5	1	100	2.7	0.4	4.7	4.4	2.8	14	532
May 2010	70	25	5	1	100	2.5	0.3	4.7	4.4	2.8	15	546
June 2010	70	25	5	0	100	2.5	0.3	4.7	4.4	2.7	19	521
July 2010	69	24	6	1	100	2.3	0.3	4.7	4.5	2.5	18	520
August 2010	70	22	7	1	100	2.3	0.3	4.5	4.1	2.4	16	505
September 2010	69	22	8	1	100	2.3	0.3	4.5	4.2	2.4	13	523
October 2010	67	24	8	1	100	2.3	0.2	4.4	4.2	2.2	16	531
November 2010	69	23	7	1	100	2.2	0.3	4.7	4.4	2.3	21	549
December 2010	71	22	6	1	100	2.3	0.4	4.7	4.4	2.5	21	530

EDUCATION COLLEGE DEGREE

TABLE 47

EXPECTED CHANGE IN HOME VALUE 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</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
January 2011	70	24	5	1	100	2.2	0.3	4.8	4.5	2.7	19	528
February 2011	68	26	5	1	100	2.3	0.2	4.7	4.5	2.7	15	516
March 2011	65	30	5	0	100	2.0	0.1	4.6	4.5	2.5	12	513
April 2011	67	26	7	0	100	2.0	0.2	4.5	4.4	2.3	12	522
May 2011	68	25	6	1	100	2.1	0.3	4.7	4.4	2.5	13	520
June 2011	66	25	7	1	100	2.1	0.1	4.7	4.6	2.5	15	542
July 2011	64	29	6	1	100	2.2	0.0	4.8	4.7	2.6	17	522
August 2011	59	33	7	2	100	1.7	-0.3	4.3	4.6	2.2	17	530
September 2011	60	33	6	1	100	1.7	-0.1	4.3	4.4	2.4	20	520
October 2011	62	31	6	1	100	1.8	-0.1	4.3	4.4	2.6	23	536
November 2011	64	27	8	0	100	2.1	0.0	4.6	4.6	2.7	22	542
December 2011	64	25	11	0	100	2.1	0.1	4.3	4.2	2.2	23	532
January 2012	64	26	9	1	100	2.2	0.1	4.2	4.2	2.1	18	518
February 2012	63	28	8	1	100	2.0	0.1	4.3	4.3	2.2	22	513
March 2012	67	26	6	1	100	2.5	0.2	4.8	4.6	2.9	21	535
April 2012	69	24	7	1	100	2.6	0.3	5.0	4.7	2.9	20	547
May 2012	70	23	6	1	100	2.7	0.3	4.9	4.6	2.9	19	553
June 2012	67	25	7	1	100	2.4	0.2	4.8	4.6	2.6	18	531
July 2012	66	25	6	2	100	2.3	0.2	4.6	4.5	2.5	17	533
August 2012	65	25	7	3	100	2.3	0.2	4.6	4.5	2.4	15	523
September 2012	70	21	6	3	100	2.6	0.5	4.7	4.2	2.7	13	535
October 2012	71	22	5	2	100	2.5	0.6	4.7	4.2	2.8	13	549
November 2012	74	21	3	1	100	2.7	0.7	4.9	4.2	3.1	13	540
December 2012	73	23	3	1	100	2.5	0.5	4.4	4.0	2.9	16	529
January 2013	73	23	3	1	100	2.5	0.4	4.5	4.0	3.0	18	522
February 2013	72	23	4	1	100	2.5	0.4	4.4	4.0	2.8	19	535
March 2013	72	20	6	1	100	2.7	0.7	4.9	4.3	3.0	17	535
April 2013	71	20	8	1	100	2.8	0.6	4.9	4.2	2.9	16	546
May 2013	73	19	7	1	100	2.8	0.7	4.9	4.1	3.1	15	533
June 2013	71	22	6	1	100	2.6	0.4	4.7	4.3	3.0	15	530
July 2013	74	21	5	0	100	2.7	0.5	4.7	4.2	3.0	14	529
August 2013	73	20	6	1	100	2.6	0.5	4.7	4.2	2.9	15	546
September 2013	73	19	6	2	100	2.9	0.5	4.8	4.4	3.0	19	563
October 2013	72	19	7	2	100	2.9	0.4	5.0	4.6	3.2	20	571
November 2013	72	20	7	1	100	2.9	0.4	4.9	4.6	2.9	19	584
December 2013	73	21	6	0	100	2.8	0.4	4.9	4.5	2.8	14	589
January 2014	71	22	7	0	100	2.6	0.3	4.7	4.5	2.4	13	571
February 2014	69	24	7	1	100	2.5	0.3	4.7	4.5	2.6	17	574
March 2014	69	24	6	1	100	2.5	0.3	4.6	4.4	2.7	17	585
April 2014	70	24	5	1	100	2.6	0.3	4.7	4.4	3.0	19	593
May 2014	73	22	5	0	100	2.7	0.3	4.7	4.4	2.9	14	593
June 2014	73	20	6	1	100	2.8	0.4	4.8	4.4	3.0	17	599
July 2014	71	21	7	1	100	2.7	0.4	4.8	4.5	2.8	20	603
August 2014	68	24	8	1	100	2.4	0.3	4.5	4.2	2.6	20	599
September 2014	67	25	8	1	100	2.3	0.2	4.5	4.3	2.4	16	586
October 2014	67	24	8	1	100	2.2	0.2	4.5	4.3	2.4	12	577
November 2014	69	22	7	2	100	2.5	0.3	4.9	4.6	2.6	14	573
December 2014	70	22	7	1	100	2.5	0.3	4.7	4.4	2.8	18	580

EDUCATION COLLEGE DEGREE

TABLE 47

**EXPECTED CHANGE IN HOME VALUE 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</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
January 2015	74	20	5	1	100	2.7	0.5	4.6	4.2	2.7	24	591
February 2015	74	21	5	0	100	2.6	0.5	4.7	4.2	3.0	28	595
March 2015	73	22	5	0	100	2.6	0.4	4.7	4.3	2.9	25	596
April 2015	72	23	5	0	100	2.6	0.4	4.8	4.4	2.9	22	590
May 2015	73	20	6	0	100	2.8	0.4	4.9	4.4	2.8	16	553
June 2015	74	20	5	0	100	2.8	0.5	4.8	4.3	2.9	17	531
July 2015	76	18	6	0	100	2.8	0.6	4.7	4.1	3.0	14	524
August 2015	76	18	5	1	100	2.7	0.6	4.7	4.1	3.1	14	575
September 2015	75	18	6	1	100	2.7	0.6	4.7	4.1	2.9	15	570
October 2015	73	19	6	1	100	2.5	0.5	4.6	4.1	2.8	15	585
November 2015	72	21	5	2	100	2.4	0.4	4.5	4.1	2.7	15	550
December 2015	70	22	6	2	100	2.4	0.3	4.5	4.2	2.5	14	546
January 2016	68	25	5	1	100	2.3	0.2	4.2	4.0	2.3	16	523
February 2016	69	23	7	1	100	2.4	0.3	4.1	3.9	2.3	17	525
March 2016	72	20	7	1	100	2.5	0.5	4.2	3.8	2.5	16	549
April 2016	75	17	7	1	100	2.8	0.7	4.6	4.0	2.7	14	563
May 2016	75	18	6	1	100	2.7	0.7	4.7	4.1	2.7	14	592
June 2016	72	19	8	1	100	2.6	0.4	4.7	4.3	2.6	16	594
July 2016	71	19	9	0	100	2.5	0.3	4.8	4.5	2.6	22	576
August 2016	72	19	9	0	100	2.5	0.3	4.7	4.4	2.6	21	581
September 2016	73	18	9	0	100	2.5	0.4	4.7	4.3	2.5	19	609
October 2016	73	19	7	1	100	2.6	0.5	4.5	4.1	2.4	15	647
November 2016	73	19	8	1	100	2.6	0.4	4.6	4.2	2.4	22	654
December 2016	72	21	7	1	100	2.7	0.4	4.6	4.2	2.5	21	653
January 2017	71	20	8	1	100	2.7	0.3	4.7	4.4	2.6	21	667
February 2017	71	19	9	1	100	2.6	0.3	4.7	4.4	2.5	17	681
March 2017	71	19	10	0	100	2.6	0.3	4.7	4.5	2.5	18	689
April 2017	71	19	9	1	100	2.6	0.3	4.6	4.4	2.5	18	697
May 2017	69	22	8	1	100	2.5	0.2	4.6	4.3	2.5	18	705
June 2017	70	21	8	2	100	2.5	0.3	4.6	4.2	2.4	20	707
July 2017	70	20	8	2	100	2.5	0.3	4.7	4.3	2.6	19	732
August 2017	72	17	9	1	100	2.6	0.4	4.7	4.3	2.7	21	731
September 2017	72	18	9	1	100	2.7	0.4	4.8	4.5	2.8	20	740
October 2017	73	18	8	1	100	2.8	0.6	4.9	4.3	2.9	20	705
November 2017	72	19	7	1	100	2.8	0.6	4.8	4.2	3.0	19	705
December 2017	71	19	8	1	100	2.7	0.5	4.7	4.3	2.8	16	725
January 2018	68	21	9	1	100	2.5	0.2	4.6	4.4	2.6	16	757
February 2018	71	19	9	1	100	2.6	0.3	4.7	4.4	2.7	14	758
March 2018	71	19	9	1	100	2.5	0.3	4.6	4.3	2.6	16	731
April 2018	73	18	9	1	100	2.7	0.4	4.6	4.2	2.6	14	694
May 2018	70	19	10	1	100	2.5	0.3	4.6	4.3	2.5	15	679
June 2018	70	19	10	1	100	2.4	0.3	4.8	4.4	2.7	19	688
July 2018	68	20	11	2	100	2.5	0.2	4.9	4.7	2.8	26	711
August 2018	70	19	10	1	100	2.7	0.3	5.0	4.7	3.0	25	713
September 2018	68	21	10	1	100	2.7	0.2	4.9	4.7	2.8	19	714
October 2018	67	23	9	1	100	2.5	0.2	4.6	4.5	2.5	15	725
November 2018	65	24	10	1	100	2.4	0.1	4.6	4.5	2.2	19	719
December 2018	66	22	11	1	100	2.3	0.1	4.6	4.5	2.3	23	706
January 2019	67	21	10	2	100	2.5	0.2	4.8	4.6	2.5	24	708

EDUCATION COLLEGE DEGREE

TABLE 47

**EXPECTED CHANGE IN HOME VALUE 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</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
February 2019	68	20	10	2	100	2.6	0.2	4.8	4.6	2.7	26	742
March 2019	71	18	10	1	100	2.7	0.4	4.8	4.4	2.7	24	765
April 2019	70	19	10	1	100	2.5	0.3	4.7	4.4	2.7	23	750
May 2019	70	19	9	1	100	2.5	0.3	4.6	4.3	2.6	16	712
June 2019	68	21	10	2	100	2.5	0.2	4.7	4.4	2.6	19	718
July 2019	69	20	9	2	100	2.5	0.3	4.7	4.4	2.6	19	721
August 2019	69	19	10	2	100	2.5	0.3	4.8	4.5	2.7	19	753
September 2019	69	18	11	1	100	2.5	0.3	4.6	4.3	2.6	17	746
October 2019	66	19	13	2	100	2.3	0.2	4.6	4.4	2.3	16	754
November 2019	65	20	13	2	100	2.3	0.1	4.5	4.4	2.2	19	741
December 2019	66	20	12	3	100	2.3	0.2	4.6	4.5	2.4	19	733
January 2020	71	18	9	2	100	2.5	0.4	4.8	4.4	2.9	21	753
February 2020	73	17	9	2	100	2.6	0.4	4.7	4.3	2.9	18	777
March 2020	74	17	8	1	100	2.7	0.5	4.8	4.3	2.9	17	832
April 2020	72	20	7	1	100	2.7	0.4	4.7	4.3	2.8	18	809
May 2020	72	22	6	1	100	2.6	0.4	4.8	4.4	2.9	17	794
June 2020	73	22	5	1	100	2.7	0.5	4.8	4.3	3.0	16	737
July 2020	72	22	5	1	100	2.7	0.5	4.9	4.4	2.8	16	736
August 2020	75	19	5	1	100	2.9	0.8	5.0	4.2	3.1	16	788
September 2020	74	18	7	1	100	2.9	0.7	4.9	4.3	3.0	17	812
October 2020	77	16	6	1	100	2.9	0.8	4.9	4.1	3.2	14	827
November 2020	75	16	8	1	100	2.8	0.6	4.9	4.2	2.9	15	790
December 2020	77	16	7	0	100	2.8	0.8	5.0	4.2	3.0	19	754
January 2021	77	14	8	1	100	3.0	0.9	5.1	4.2	3.2	21	732
February 2021	77	15	8	1	100	3.1	0.9	5.2	4.3	3.5	23	709
March 2021	75	16	8	1	100	3.1	0.7	5.2	4.5	3.6	24	740
April 2021	74	17	9	1	100	3.1	0.5	5.2	4.8	3.4	24	760
May 2021	71	18	10	1	100	3.1	0.3	5.2	4.9	3.3	27	770
June 2021	70	18	11	1	100	3.1	0.3	5.2	4.9	3.0	31	748
July 2021	68	19	12	1	100	3.1	0.2	5.2	4.9	3.1	35	722
August 2021	67	19	12	2	100	2.9	0.2	5.1	4.9	2.9	37	722
September 2021	66	20	12	2	100	2.8	0.1	5.0	4.9	2.7	32	748
October 2021	66	20	13	1	100	2.7	0.1	5.0	4.9	2.6	33	761
November 2021	66	19	14	1	100	2.8	0.0	5.1	5.0	2.7	34	774
December 2021	69	17	13	1	100	2.9	0.1	5.2	5.0	3.1	33	743
January 2022	67	18	14	1	100	3.0	0.1	5.2	5.1	3.0	32	742
February 2022	66	20	13	1	100	2.9	0.1	5.1	5.0	2.9	27	716
March 2022	63	22	13	2	100	2.8	0.1	5.2	5.1	3.0	29	730
April 2022	62	24	13	1	100	2.8	0.0	5.2	5.2	3.0	31	735
May 2022	62	22	15	1	100	2.9	-0.1	5.2	5.3	2.8	38	749
June 2022	59	23	16	1	100	2.5	-0.2	5.0	5.2	2.3	36	737
July 2022	57	24	17	1	100	2.3	-0.2	4.9	5.2	2.1	39	729
August 2022	60	25	15	1	100	2.3	-0.1	4.9	5.0	2.3	34	710
September 2022	59	25	15	1	100	2.2	-0.1	4.8	4.9	2.4	37	709
October 2022	60	25	14	1	100	2.3	-0.1	4.8	5.0	2.4	28	684
November 2022	57	26	15	2	100	2.1	-0.2	4.8	5.0	2.1	30	680
December 2022	61	24	13	2	100	2.4	-0.2	4.9	5.1	2.3	29	673
January 2023	62	23	13	2	100	2.5	-0.1	4.9	4.9	2.4	28	701
February 2023	68	20	10	2	100	2.7	0.1	5.0	4.8	2.8	26	722

EDUCATION COLLEGE DEGREE

TABLE 47

**EXPECTED CHANGE IN HOME VALUE 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</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
March 2023	68	21	9	1	100	2.6	0.2	5.0	4.7	2.8	22	710
April 2023	70	20	8	2	100	2.7	0.4	5.0	4.7	3.0	22	696
May 2023	68	22	8	2	100	2.8	0.3	5.0	4.8	3.0	19	685
June 2023	69	20	9	2	100	2.9	0.3	5.1	4.8	3.2	21	690
July 2023	69	19	10	1	100	3.0	0.3	5.2	4.9	3.2	26	712
August 2023	70	19	10	2	100	3.1	0.3	5.2	4.9	3.3	30	734
September 2023	70	19	9	2	100	3.2	0.3	5.2	4.9	3.3	29	743
October 2023	68	21	9	2	100	3.1	0.3	5.1	4.9	3.2	28	730
November 2023	68	21	10	1	100	3.1	0.2	5.0	4.9	3.0	26	709
December 2023	68	21	9	1	100	3.0	0.2	5.0	4.8	2.9	25	729