

INCOME BOTTOM THIRD

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

2

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
December 1979	57.2	722
January 1980	59.9	642
February 1980	59.8	590
March 1980	57.6	556
April 1980	53.9	530
May 1980	50.6	467
June 1980	52.7	449
July 1980	53.9	447
August 1980	60.0	435
September 1980	64.6	439
October 1980	68.1	418
November 1980	67.7	401
December 1980	65.2	397
January 1981	65.6	396
February 1981	64.5	407
March 1981	62.5	412
April 1981	60.1	419
May 1981	64.3	499
June 1981	63.9	494
July 1981	64.6	509
August 1981	64.3	515
September 1981	65.1	526
October 1981	64.9	613
November 1981	61.0	617
December 1981	58.9	685
January 1982	58.0	697
February 1982	57.1	675
March 1982	56.9	651
April 1982	54.8	619
May 1982	56.4	604
June 1982	56.8	598
July 1982	57.7	594
August 1982	56.6	591
September 1982	58.3	602
October 1982	60.3	605
November 1982	61.6	607
December 1982	62.6	593
January 1983	60.3	585
February 1983	61.6	576
March 1983	63.7	594
April 1983	69.8	591
May 1983	75.6	588
June 1983	78.2	551
July 1983	79.1	588
August 1983	75.1	584
September 1983	74.1	609
October 1983	72.4	594
November 1983	75.6	615
December 1983	78.8	609
January 1984	82.1	573
February 1984	80.9	558
March 1984	82.3	598
April 1984	83.7	629
May 1984	87.6	631
June 1984	85.0	579

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

3

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
July 1984	84.7	528
August 1984	83.7	507
September 1984	86.7	513
October 1984	84.5	551
November 1984	82.7	605
December 1984	81.0	614
January 1985	82.2	580
February 1985	82.2	524
March 1985	80.1	500
April 1985	79.3	495
May 1985	79.2	493
June 1985	83.3	480
July 1985	84.4	474
August 1985	84.3	453
September 1985	80.9	461
October 1985	77.8	463
November 1985	76.6	483
December 1985	78.5	548
January 1986	81.1	598
February 1986	83.0	619
March 1986	81.5	565
April 1986	81.8	572
May 1986	81.4	600
June 1986	83.5	611
July 1986	84.5	562
August 1986	85.2	517
September 1986	84.0	534
October 1986	83.9	565
November 1986	83.4	597
December 1986	80.4	572
January 1987	79.1	551
February 1987	77.9	537
March 1987	79.7	515
April 1987	80.2	508
May 1987	81.8	500
June 1987	81.9	506
July 1987	81.7	497
August 1987	83.2	526
September 1987	83.4	533
October 1987	82.0	516
November 1987	78.3	455
December 1987	77.8	414
January 1988	78.9	406
February 1988	80.9	420
March 1988	82.0	423
April 1988	81.6	432
May 1988	80.8	416
June 1988	80.9	411
July 1988	81.3	416
August 1988	84.9	412
September 1988	87.8	423
October 1988	88.0	412
November 1988	84.9	439
December 1988	81.8	445
January 1989	82.5	426

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THE INDEX OF CONSUMER SENTIMENT
(Three Month Moving Averages)

4

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
February 1989	84.4	377
March 1989	83.6	371
April 1989	82.6	385
May 1989	80.5	409
June 1989	80.6	415
July 1989	78.7	401
August 1989	80.1	399
September 1989	81.6	384
October 1989	84.4	379
November 1989	83.6	367
December 1989	82.0	371
January 1990	82.4	380
February 1990	81.0	376
March 1990	79.8	359
April 1990	80.6	356
May 1990	81.8	362
June 1990	81.7	369
July 1990	78.7	367
August 1990	74.6	354
September 1990	70.9	347
October 1990	64.1	355
November 1990	62.1	368
December 1990	60.3	365
January 1991	62.5	360
February 1991	63.1	342
March 1991	68.8	349
April 1991	71.8	343
May 1991	73.8	342
June 1991	73.8	332
July 1991	73.1	328
August 1991	73.4	320
September 1991	72.9	328
October 1991	73.8	326
November 1991	70.8	334
December 1991	68.8	345
January 1992	64.7	350
February 1992	63.7	351
March 1992	63.0	342
April 1992	66.3	349
May 1992	69.0	354
June 1992	71.9	346
July 1992	71.6	340
August 1992	71.8	339
September 1992	69.0	346
October 1992	68.1	341
November 1992	72.6	343
December 1992	79.1	333
January 1993	83.4	334
February 1993	83.2	332
March 1993	82.0	330
April 1993	80.1	327
May 1993	78.3	325
June 1993	77.8	333
July 1993	76.5	333
August 1993	74.4	343
September 1993	70.8	330

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

5

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
October 1993	71.8	334
November 1993	73.8	323
December 1993	78.5	338
January 1994	81.5	331
February 1994	84.5	344
March 1994	84.1	333
April 1994	84.5	332
May 1994	85.1	323
June 1994	85.8	340
July 1994	85.2	366
August 1994	83.8	366
September 1994	84.2	348
October 1994	85.0	329
November 1994	84.1	324
December 1994	84.2	337
January 1995	85.3	337
February 1995	87.8	347
March 1995	85.5	356
April 1995	83.4	367
May 1995	81.4	354
June 1995	82.5	339
July 1995	82.2	325
August 1995	84.1	328
September 1995	82.2	332
October 1995	82.2	325
November 1995	79.0	330
December 1995	80.0	335
January 1996	80.8	343
February 1996	82.0	324
March 1996	84.3	326
April 1996	83.4	338
May 1996	82.8	349
June 1996	80.2	341
July 1996	81.6	322
August 1996	84.2	335
September 1996	87.0	336
October 1996	87.1	351
November 1996	87.6	346
December 1996	88.9	343
January 1997	89.6	332
February 1997	88.9	337
March 1997	88.4	344
April 1997	89.0	359
May 1997	90.3	348
June 1997	92.2	347
July 1997	95.1	332
August 1997	95.2	334
September 1997	95.0	327
October 1997	92.7	334
November 1997	96.1	336
December 1997	94.2	351
January 1998	95.1	351
February 1998	95.4	362
March 1998	97.6	349
April 1998	99.2	342

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(Three Month Moving Averages)

6

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
May 1998	97.7	329
June 1998	98.5	339
July 1998	96.8	342
August 1998	95.5	344
September 1998	94.5	331
October 1998	93.5	333
November 1998	93.9	336
December 1998	94.3	342
January 1999	94.0	340
February 1999	94.6	338
March 1999	95.8	318
April 1999	95.6	296
May 1999	94.8	275
June 1999	92.9	275
July 1999	94.8	299
August 1999	94.0	313
September 1999	94.7	327
October 1999	94.6	327
November 1999	95.9	321
December 1999	94.8	334
January 2000	96.4	321
February 2000	99.4	331
March 2000	99.6	342
April 2000	98.3	352
May 2000	96.8	350
June 2000	98.6	333
July 2000	99.6	355
August 2000	97.9	365
September 2000	96.6	386
October 2000	94.1	382
November 2000	96.5	386
December 2000	95.7	371
January 2001	92.8	372
February 2001	86.3	365
March 2001	83.5	362
April 2001	82.7	347
May 2001	82.3	344
June 2001	81.7	347
July 2001	83.0	356
August 2001	83.8	357
September 2001	81.3	353
October 2001	79.5	359
November 2001	77.5	361
December 2001	80.2	366
January 2002	81.2	353
February 2002	82.3	354
March 2002	82.6	359
April 2002	84.1	370
May 2002	87.1	366
June 2002	86.8	370
July 2002	84.8	364
August 2002	81.6	392
September 2002	81.0	387
October 2002	79.1	401
November 2002	78.9	386
December 2002	77.0	390

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(Three Month Moving Averages)

7

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
January 2003	76.7	383
February 2003	75.7	388
March 2003	73.1	374
April 2003	73.8	372
May 2003	77.4	369
June 2003	81.2	380
July 2003	82.6	394
August 2003	80.3	394
September 2003	78.9	403
October 2003	77.8	403
November 2003	77.3	403
December 2003	79.6	400
January 2004	84.4	392
February 2004	84.2	388
March 2004	84.7	383
April 2004	82.8	399
May 2004	82.8	404
June 2004	81.8	411
July 2004	82.6	400
August 2004	83.4	405
September 2004	83.3	416
October 2004	80.8	405
November 2004	80.7	398
December 2004	85.0	382
January 2005	85.5	393
February 2005	85.2	393
March 2005	82.4	398
April 2005	81.7	392
May 2005	80.6	382
June 2005	81.1	378
July 2005	83.7	374
August 2005	83.9	382
September 2005	77.8	385
October 2005	71.4	391
November 2005	68.1	388
December 2005	70.7	384
January 2006	74.3	370
February 2006	76.5	374
March 2006	77.0	375
April 2006	75.7	387
May 2006	73.1	388
June 2006	71.3	381
July 2006	68.7	370
August 2006	69.8	379
September 2006	71.9	399
October 2006	76.4	415
November 2006	81.6	420
December 2006	83.1	417
January 2007	84.5	410
February 2007	81.2	394
March 2007	79.8	383
April 2007	77.5	391
May 2007	77.8	403
June 2007	76.9	408
July 2007	75.8	408

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

8

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
August 2007	72.2	397
September 2007	70.4	389
October 2007	69.0	381
November 2007	68.4	381
December 2007	66.4	385
January 2008	66.2	402
February 2008	66.9	395
March 2008	65.1	381
April 2008	60.8	366
May 2008	57.3	373
June 2008	54.8	392
July 2008	55.6	410
August 2008	55.9	402
September 2008	60.7	384
October 2008	60.6	377
November 2008	60.2	405
December 2008	57.2	416
January 2009	56.4	417
February 2009	57.2	398
March 2009	58.0	408
April 2009	60.2	406
May 2009	62.9	430
June 2009	65.7	424
July 2009	67.1	423
August 2009	65.0	407
September 2009	65.7	425
October 2009	65.0	424
November 2009	64.9	421
December 2009	64.6	413
January 2010	65.1	413
February 2010	68.1	408
March 2010	69.0	403
April 2010	68.7	398
May 2010	68.1	407
June 2010	66.7	410
July 2010	66.8	420
August 2010	65.0	419
September 2010	65.0	419
October 2010	63.3	408
November 2010	63.2	414
December 2010	64.0	417
January 2011	66.3	435
February 2011	68.2	433
March 2011	63.3	429
April 2011	60.5	409
May 2011	60.8	403
June 2011	63.2	400
July 2011	63.2	413
August 2011	58.2	427
September 2011	57.0	424
October 2011	54.5	421
November 2011	56.9	410
December 2011	60.0	404
January 2012	65.6	408
February 2012	68.6	413

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

9

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
March 2012	68.6	431
April 2012	67.9	430
May 2012	68.3	412
June 2012	69.3	418
July 2012	70.1	413
August 2012	69.8	426
September 2012	71.6	427
October 2012	75.3	429
November 2012	78.4	451
December 2012	75.6	459
January 2013	71.2	458
February 2013	68.5	437
March 2013	70.3	408
April 2013	70.7	406
May 2013	73.2	414
June 2013	73.1	430
July 2013	76.1	433
August 2013	74.4	432
September 2013	73.5	423
October 2013	69.6	418
November 2013	67.6	410
December 2013	68.6	419
January 2014	70.4	429
February 2014	71.3	428
March 2014	70.7	401
April 2014	71.9	401
May 2014	73.3	397
June 2014	73.8	421
July 2014	74.2	408
August 2014	73.4	397
September 2014	73.2	389
October 2014	73.3	397
November 2014	76.8	399
December 2014	82.2	383
January 2015	87.6	375
February 2015	91.6	379
March 2015	90.6	399
April 2015	88.4	399
May 2015	84.6	417
June 2015	85.7	408
July 2015	85.6	402
August 2015	87.1	411
September 2015	84.7	405
October 2015	85.5	412
November 2015	85.9	396
December 2015	86.9	403
January 2016	85.6	409
February 2016	83.9	405
March 2016	82.6	417
April 2016	82.0	421
May 2016	84.2	428
June 2016	85.5	412
July 2016	85.9	421
August 2016	83.6	432
September 2016	82.4	464
October 2016	79.9	463

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

10

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
November 2016	81.2	477
December 2016	84.0	478
January 2017	88.1	486
February 2017	89.1	479
March 2017	86.9	475
April 2017	85.6	475
May 2017	84.8	468
June 2017	85.6	466
July 2017	85.8	460
August 2017	85.1	468
September 2017	85.2	475
October 2017	88.2	480
November 2017	90.4	481
December 2017	90.3	472
January 2018	86.9	478
February 2018	83.5	475
March 2018	87.0	481
April 2018	89.2	467
May 2018	92.6	468
June 2018	90.7	464
July 2018	90.6	465
August 2018	87.5	458
September 2018	89.7	454
October 2018	88.6	454
November 2018	93.2	460
December 2018	91.8	466
January 2019	90.9	471
February 2019	87.0	473
March 2019	86.6	461
April 2019	88.0	461
May 2019	90.7	453
June 2019	90.8	480
July 2019	92.0	471
August 2019	89.1	472
September 2019	88.2	463
October 2019	87.6	480
November 2019	88.8	494
December 2019	89.3	483
January 2020	90.0	494
February 2020	92.6	501
March 2020	90.4	529
April 2020	82.3	506
May 2020	72.5	510
June 2020	69.0	483
July 2020	69.1	500
August 2020	70.6	488
September 2020	70.8	489
October 2020	74.4	479
November 2020	74.6	470
December 2020	76.0	473
January 2021	73.5	488
February 2021	72.9	494
March 2021	74.6	502
April 2021	77.6	490
May 2021	81.3	480

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

11

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
June 2021	79.4	485
July 2021	78.1	487
August 2021	74.2	488
September 2021	71.7	471
October 2021	69.6	466
November 2021	66.2	466
December 2021	67.5	464
January 2022	64.9	459
February 2022	65.7	469
March 2022	61.3	465
April 2022	61.8	468
May 2022	61.2	454
June 2022	58.8	458
July 2022	52.9	462
August 2022	53.5	467
September 2022	55.1	469
October 2022	61.2	481
November 2022	60.8	483
December 2022	62.2	486
January 2023	62.6	474
February 2023	65.3	476
March 2023	64.6	485
April 2023	62.9	483
May 2023	59.2	481
June 2023	60.7	481
July 2023	59.7	486
August 2023	61.8	484
September 2023	61.0	478
October 2023	62.7	469
November 2023	60.1	478
December 2023	60.9	478
January 2024	63.1	477

INCOME BOTTOM THIRD
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
December	1979	71.8	73	109	47.8	92	48	45
January	1980	73.1	77	109	51.4	99	53	49
February	1980	71.7	73	109	52.1	100	55	49
March	1980	69.1	70	105	50.2	97	54	44
April	1980	65.7	63	104	46.3	91	45	43
May	1980	61.8	65	91	43.3	89	37	41
June	1980	60.2	61	91	47.9	94	39	53
July	1980	61.2	67	88	49.2	96	39	56
August	1980	65.5	72	94	56.5	105	52	65
September	1980	71.7	79	103	60.0	105	68	63
October	1980	71.9	78	104	65.7	107	80	72
November	1980	68.7	70	104	67.1	105	85	75
December	1980	64.3	67	95	65.8	104	78	78
January	1981	64.7	67	96	66.2	104	79	78
February	1981	63.8	66	95	64.9	102	77	77
March	1981	62.2	66	91	62.7	98	75	74
April	1981	60.6	62	91	59.8	95	71	69
May	1981	64.2	70	93	64.4	102	79	72
June	1981	63.5	70	90	64.2	103	82	68
July	1981	66.8	80	90	63.2	104	84	61
August	1981	70.0	84	94	60.6	101	80	57
September	1981	74.2	86	103	59.3	105	72	56
October	1981	74.1	83	106	59.0	106	65	60
November	1981	69.2	76	100	55.7	107	58	52
December	1981	66.0	76	92	54.3	105	57	52
January	1982	64.5	71	94	53.9	104	59	50
February	1982	64.6	70	95	52.3	99	57	51
March	1982	66.7	68	103	50.6	96	52	52
April	1982	61.4	68	89	50.6	96	51	53
May	1982	61.9	70	88	52.9	101	53	56
June	1982	59.4	72	80	55.1	107	56	56
July	1982	64.2	74	90	53.6	106	52	54
August	1982	63.8	75	88	52.0	103	49	53
September	1982	64.3	75	89	54.4	101	56	58
October	1982	61.9	75	84	59.2	105	65	66
November	1982	60.7	68	87	62.3	108	66	74
December	1982	63.1	69	93	62.3	108	64	76
January	1983	61.1	67	89	59.8	106	63	68
February	1983	62.8	67	93	60.9	103	71	68
March	1983	62.4	67	92	64.6	108	83	66
April	1983	68.1	71	103	70.9	115	94	75
May	1983	71.2	73	110	78.4	125	107	82
June	1983	75.3	76	118	80.0	125	111	86
July	1983	77.4	79	121	80.1	121	115	86
August	1983	76.5	80	117	74.3	109	108	80
September	1983	75.6	80	114	73.1	105	105	82
October	1983	74.1	77	114	71.4	102	103	80
November	1983	77.7	81	119	74.2	109	106	82
December	1983	81.8	87	123	76.9	112	112	84
January	1984	84.3	90	127	80.6	117	120	86
February	1984	83.3	89	126	79.3	115	116	87
March	1984	84.0	88	128	81.2	119	118	88
April	1984	86.7	92	132	81.8	116	118	94

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
May	1984	92.3	96	142	84.6	121	122	97
June	1984	90.5	96	138	81.5	116	119	93
July	1984	90.2	95	138	81.3	117	116	93
August	1984	87.0	96	129	81.6	116	117	94
September	1984	89.8	98	134	84.8	117	121	102
October	1984	88.3	96	133	82.1	115	120	95
November	1984	87.7	96	130	79.6	112	116	90
December	1984	86.3	95	128	77.6	111	115	85
January	1985	87.9	98	130	78.6	113	117	84
February	1985	89.5	98	133	77.6	112	117	82
March	1985	88.3	90	138	75.0	113	112	75
April	1985	88.6	88	140	73.4	114	105	75
May	1985	88.4	87	141	73.3	112	105	76
June	1985	91.7	95	142	77.8	114	113	84
July	1985	93.1	100	141	78.7	113	118	85
August	1985	91.8	98	140	79.3	115	118	85
September	1985	90.3	93	141	74.8	111	107	81
October	1985	86.7	88	136	72.0	109	100	79
November	1985	86.9	87	137	70.0	110	96	74
December	1985	87.0	91	134	73.1	113	102	77
January	1986	90.8	91	143	74.9	114	109	77
February	1986	92.5	93	146	76.9	115	111	82
March	1986	93.3	93	149	73.9	113	106	77
April	1986	93.1	93	148	74.6	117	104	77
May	1986	92.5	93	146	74.3	117	107	74
June	1986	95.3	95	151	75.9	117	110	77
July	1986	96.5	99	150	76.8	117	113	78
August	1986	98.3	102	152	76.7	117	111	79
September	1986	97.2	103	148	75.5	118	108	77
October	1986	97.3	100	152	75.2	116	105	80
November	1986	97.7	100	152	74.3	115	105	77
December	1986	93.6	96	146	71.9	116	98	74
January	1987	91.8	96	141	71.0	119	98	67
February	1987	88.1	90	137	71.2	120	94	70
March	1987	88.9	88	142	73.7	118	103	74
April	1987	89.3	89	142	74.3	117	102	79
May	1987	92.7	92	148	74.9	115	105	80
June	1987	94.9	96	149	73.6	116	104	75
July	1987	95.0	96	150	73.1	114	104	75
August	1987	95.9	98	150	75.0	119	105	77
September	1987	95.9	96	152	75.3	117	104	81
October	1987	95.6	95	153	73.2	116	99	77
November	1987	93.1	95	145	68.7	112	91	71
December	1987	92.0	97	141	68.7	113	90	71
January	1988	92.1	96	142	70.4	117	94	71
February	1988	94.0	95	149	72.4	120	98	71
March	1988	95.4	97	150	73.4	124	95	74
April	1988	93.7	97	145	73.9	121	97	78
May	1988	91.7	92	145	73.8	118	98	79
June	1988	90.4	86	148	74.9	117	105	78
July	1988	92.6	84	156	74.1	120	100	76
August	1988	96.5	94	156	77.4	121	103	86
September	1988	100.0	100	159	80.0	123	105	92
October	1988	99.2	103	154	80.8	117	112	95

INCOME BOTTOM THIRD
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
November 1988		95.2	96	150	78.3	117	111	86
December 1988		92.1	93	145	75.3	115	105	82
January 1989		92.5	92	148	76.1	119	107	79
February 1989		92.9	94	147	78.9	122	111	84
March 1989		91.0	91	144	78.8	121	113	82
April 1989		90.7	91	144	77.4	120	109	81
May 1989		92.0	93	145	73.1	113	101	79
June 1989		93.9	95	148	72.1	111	98	79
July 1989		89.9	92	141	71.5	109	99	78
August 1989		89.6	90	142	74.0	112	106	78
September 1989		89.8	89	142	76.3	113	111	82
October 1989		92.6	91	148	79.1	118	114	85
November 1989		90.6	90	144	79.1	120	113	84
December 1989		86.9	89	136	78.9	124	111	82
January 1990		91.4	95	141	76.6	120	107	81
February 1990		91.0	93	143	74.7	116	104	80
March 1990		93.0	91	149	71.4	112	98	76
April 1990		90.8	87	148	74.0	117	99	80
May 1990		95.2	92	155	73.2	115	102	76
June 1990		97.8	97	156	71.3	115	99	72
July 1990		97.3	97	155	66.7	114	88	64
August 1990		93.5	92	150	62.5	114	72	63
September 1990		89.4	87	144	59.0	113	62	60
October 1990		82.3	78	134	52.5	101	54	52
November 1990		79.0	75	128	51.3	100	55	47
December 1990		76.0	72	123	50.2	99	51	48
January 1991		78.7	81	122	52.0	107	50	48
February 1991		77.9	82	119	53.6	110	50	52
March 1991		79.9	83	123	61.7	114	70	62
April 1991		81.1	78	131	65.9	114	82	66
May 1991		81.9	81	130	68.7	114	90	70
June 1991		82.3	81	131	68.4	114	91	69
July 1991		80.9	82	127	68.1	113	88	71
August 1991		81.8	82	129	68.1	112	88	71
September 1991		82.9	84	130	66.4	111	86	68
October 1991		82.5	84	129	68.2	115	88	69
November 1991		78.8	76	127	65.7	112	83	67
December 1991		75.8	76	119	64.2	112	77	67
January 1992		73.0	75	112	59.3	110	63	63
February 1992		71.5	75	109	58.7	115	58	60
March 1992		69.8	69	110	58.6	113	61	59
April 1992		73.0	72	116	62.0	116	72	59
May 1992		76.1	72	123	64.4	113	84	59
June 1992		82.0	78	134	65.5	118	84	58
July 1992		82.3	78	135	64.8	120	81	57
August 1992		82.2	81	131	65.2	121	79	59
September 1992		79.8	83	122	62.1	117	76	54
October 1992		76.7	78	120	62.6	112	80	58
November 1992		81.9	84	127	66.6	111	88	67
December 1992		82.6	81	132	76.8	119	104	85
January 1993		86.9	88	136	81.2	120	111	94
February 1993		85.4	83	137	81.8	126	110	92
March 1993		88.9	89	140	77.7	122	102	87

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
April	1993	89.5	86	145	74.0	121	97	79
May	1993	90.8	87	147	70.2	114	89	78
June	1993	92.3	91	147	68.4	116	87	70
July	1993	92.1	93	145	66.6	115	84	67
August	1993	90.9	90	145	63.8	114	80	61
September	1993	86.2	79	144	61.0	109	68	65
October	1993	86.0	81	141	62.6	111	72	66
November	1993	87.4	87	139	65.1	114	78	68
December	1993	93.0	98	142	69.1	117	91	67
January	1994	96.6	98	152	71.7	117	97	73
February	1994	99.2	99	158	75.1	120	104	76
March	1994	96.4	92	158	76.2	119	105	80
April	1994	97.1	95	157	76.4	117	106	83
May	1994	96.5	93	157	77.6	116	108	87
June	1994	97.0	96	155	78.5	121	107	86
July	1994	97.1	99	152	77.5	121	106	83
August	1994	98.4	104	150	74.4	120	99	78
September	1994	100.2	102	157	73.9	118	102	76
October	1994	98.3	97	157	76.5	123	106	77
November	1994	93.4	89	153	78.1	122	110	81
December	1994	92.6	93	147	78.8	120	112	83
January	1995	96.7	97	153	78.1	116	111	86
February	1995	100.0	104	154	80.0	120	115	85
March	1995	98.6	97	158	77.1	116	113	80
April	1995	95.5	91	155	75.6	117	108	78
May	1995	95.3	87	159	72.3	117	100	72
June	1995	96.9	94	157	73.2	118	97	78
July	1995	95.2	94	153	73.8	120	97	78
August	1995	97.0	96	155	75.8	119	100	85
September	1995	95.3	93	153	73.7	117	97	82
October	1995	97.6	93	160	72.4	114	96	79
November	1995	93.7	90	153	69.4	113	92	72
December	1995	93.7	91	151	71.2	116	95	74
January	1996	94.1	96	147	72.2	122	95	72
February	1996	97.0	94	157	72.4	120	99	71
March	1996	97.6	92	161	75.7	128	103	72
April	1996	97.9	92	162	74.1	122	103	71
May	1996	98.0	97	156	73.0	123	98	71
June	1996	96.2	99	150	69.9	118	95	66
July	1996	95.0	96	149	72.9	122	98	71
August	1996	95.2	95	151	77.2	125	107	78
September	1996	96.2	94	155	81.1	126	111	88
October	1996	95.0	93	153	82.1	124	117	88
November	1996	93.6	93	149	83.8	124	120	92
December	1996	94.7	96	149	85.1	126	124	91
January	1997	95.8	98	149	85.5	126	123	94
February	1997	94.8	95	150	85.1	126	120	96
March	1997	94.6	93	152	84.3	123	121	95
April	1997	98.8	97	159	82.7	122	115	94
May	1997	102.8	104	162	82.3	123	118	89
June	1997	106.2	110	164	83.3	121	120	93
July	1997	104.4	110	161	89.1	125	128	105
August	1997	101.6	107	157	91.0	125	132	108
September	1997	101.8	104	160	90.6	126	131	107

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

		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
October	1997	100.0	102	157	87.9	123	131	99
November	1997	105.3	110	163	90.2	124	136	103
December	1997	104.3	110	160	87.7	125	133	95
January	1998	105.3	107	166	88.6	128	133	95
February	1998	104.3	107	163	89.7	133	132	96
March	1998	104.0	108	162	93.4	133	139	104
April	1998	106.3	116	160	94.7	135	143	104
May	1998	104.4	112	159	93.3	128	144	104
June	1998	105.7	112	162	93.8	129	142	107
July	1998	102.1	109	155	93.4	129	136	111
August	1998	100.0	105	153	92.6	130	134	108
September	1998	100.9	107	154	90.4	130	132	101
October	1998	103.6	107	161	87.0	130	129	91
November	1998	106.9	111	167	85.5	127	127	89
December	1998	106.9	111	166	86.3	130	124	93
January	1999	105.8	111	164	86.4	125	129	93
February	1999	103.1	108	159	89.1	129	130	99
March	1999	103.1	107	160	91.2	125	135	107
April	1999	102.1	105	159	91.5	129	130	109
May	1999	105.9	104	170	87.7	124	129	100
June	1999	105.0	103	169	85.2	125	126	91
July	1999	106.1	104	171	87.6	125	130	98
August	1999	103.0	107	160	88.2	129	128	98
September	1999	101.1	104	158	90.6	129	132	103
October	1999	101.2	105	157	90.4	128	131	104
November	1999	102.3	106	159	91.8	127	134	108
December	1999	102.5	115	151	89.9	126	131	104
January	2000	101.9	111	153	93.0	129	140	105
February	2000	102.8	110	156	97.3	131	147	114
March	2000	101.6	105	158	98.3	133	149	114
April	2000	101.6	102	162	96.2	131	144	113
May	2000	102.9	102	165	92.8	128	138	107
June	2000	106.6	105	171	93.4	130	138	108
July	2000	107.0	110	167	94.8	133	138	111
August	2000	101.7	104	159	95.5	134	140	111
September	2000	98.3	99	155	95.5	128	140	117
October	2000	97.2	97	154	92.1	121	137	113
November	2000	101.9	104	160	93.0	120	136	118
December	2000	103.4	107	161	90.8	125	130	110
January	2001	102.3	105	160	86.7	126	117	106
February	2001	99.1	100	157	78.1	123	100	90
March	2001	97.3	97	155	74.5	119	92	87
April	2001	96.3	97	152	73.9	122	92	82
May	2001	95.2	94	152	74.1	123	92	81
June	2001	93.5	90	152	74.2	121	98	77
July	2001	91.7	88	149	77.4	122	103	85
August	2001	91.1	93	143	79.1	119	104	93
September	2001	90.8	94	141	75.1	122	86	92
October	2001	91.4	94	143	71.9	123	77	88
November	2001	89.9	91	141	69.6	129	70	79
December	2001	89.4	90	141	74.4	133	80	85
January	2002	87.7	88	139	77.0	131	87	90
February	2002	85.6	86	135	80.2	131	95	96

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
March	2002	85.2	88	132	80.9	127	101	97
April	2002	88.2	91	137	81.5	127	103	97
May	2002	92.9	92	148	83.4	128	108	99
June	2002	94.1	89	154	82.1	130	107	93
July	2002	94.5	91	153	78.5	132	97	86
August	2002	94.3	95	149	73.5	126	89	79
September	2002	94.2	97	146	72.6	122	91	77
October	2002	92.6	92	147	70.4	121	88	73
November	2002	92.0	89	149	70.5	119	90	73
December	2002	91.1	88	148	67.9	120	78	74
January	2003	90.4	86	148	67.8	116	79	75
February	2003	89.9	87	145	66.6	120	70	75
March	2003	86.3	81	141	64.7	121	63	74
April	2003	86.8	87	137	65.5	126	63	73
May	2003	84.7	81	138	72.7	130	81	81
June	2003	86.3	87	136	77.9	131	98	83
July	2003	86.5	84	139	80.0	131	104	86
August	2003	88.2	87	140	75.1	125	96	79
September	2003	89.1	84	146	72.3	125	89	75
October	2003	89.5	86	145	70.4	123	89	70
November	2003	88.2	81	147	70.4	122	92	68
December	2003	87.9	81	146	74.3	117	101	79
January	2004	89.4	80	151	81.1	117	115	94
February	2004	90.2	84	149	80.4	116	110	96
March	2004	93.9	88	155	78.9	121	104	91
April	2004	93.6	87	155	75.9	123	95	86
May	2004	92.9	90	150	76.2	128	93	85
June	2004	91.6	88	149	75.5	122	94	87
July	2004	91.2	88	148	77.1	122	102	85
August	2004	92.8	87	153	77.3	120	102	88
September	2004	91.4	88	148	78.1	123	103	87
October	2004	90.2	85	148	74.7	121	95	83
November	2004	90.6	84	150	74.4	120	98	80
December	2004	93.8	87	156	79.4	122	107	89
January	2005	96.3	93	157	78.6	124	104	88
February	2005	96.4	93	157	77.9	124	103	86
March	2005	95.9	92	156	73.7	124	93	79
April	2005	94.0	88	156	73.8	120	93	83
May	2005	93.2	87	155	72.5	116	91	82
June	2005	95.4	88	159	71.9	114	96	77
July	2005	99.6	96	162	73.4	119	98	76
August	2005	100.1	98	161	73.4	123	97	73
September	2005	95.5	94	153	66.4	120	79	67
October	2005	88.1	84	143	60.6	110	70	61
November	2005	84.6	76	142	57.4	104	63	61
December	2005	85.8	78	143	61.1	107	75	61
January	2006	91.5	83	154	63.4	111	80	61
February	2006	95.3	91	156	64.5	116	84	57
March	2006	96.9	90	161	64.2	115	81	60
April	2006	96.4	90	159	62.4	114	76	58
May	2006	92.3	86	153	60.7	110	71	61
June	2006	91.1	86	150	58.6	109	67	57
July	2006	88.1	79	148	56.2	108	63	52
August	2006	91.2	81	154	56.1	106	63	53

INCOME BOTTOM THIRD
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
September 2006	89.2	76	155	60.8	107	72	62
October 2006	92.1	85	153	66.3	108	85	70
November 2006	93.5	89	152	73.9	116	100	79
December 2006	97.0	97	154	74.1	118	100	79
January 2007	96.8	93	157	76.6	121	102	84
February 2007	94.5	89	155	72.7	117	97	77
March 2007	92.4	84	155	71.7	119	93	75
April 2007	91.2	84	151	68.7	118	82	74
May 2007	91.5	83	153	69.0	121	78	76
June 2007	92.4	89	149	67.0	118	77	72
July 2007	89.7	87	145	66.9	115	82	70
August 2007	85.9	81	141	63.3	110	80	63
September 2007	82.4	76	137	62.7	107	76	67
October 2007	82.2	76	136	60.6	105	69	66
November 2007	80.6	77	130	60.7	107	68	67
December 2007	77.9	76	124	59.1	108	66	62
January 2008	78.6	74	128	58.3	106	67	59
February 2008	80.5	80	128	58.2	106	62	63
March 2008	77.8	74	126	56.9	106	56	65
April 2008	71.8	71	113	53.6	102	46	64
May 2008	66.0	64	105	51.8	99	42	64
June 2008	63.3	60	102	49.4	93	41	61
July 2008	62.8	55	105	51.0	97	44	61
August 2008	64.5	51	114	50.4	94	49	56
September 2008	66.9	59	113	56.7	103	59	63
October 2008	65.3	60	108	57.6	104	61	64
November 2008	61.6	61	97	59.3	108	61	67
December 2008	60.0	55	99	55.3	105	53	61
January 2009	57.8	54	93	55.5	105	53	62
February 2009	59.0	56	95	56.1	106	51	65
March 2009	58.5	59	91	57.6	106	56	67
April 2009	59.9	59	94	60.4	108	58	74
May 2009	59.4	59	92	65.2	110	68	82
June 2009	60.3	56	98	69.1	117	72	88
July 2009	64.0	62	101	69.0	114	78	83
August 2009	63.9	57	106	65.7	109	74	80
September 2009	65.7	61	108	65.7	103	79	80
October 2009	63.8	54	109	65.8	103	79	81
November 2009	65.1	56	111	64.8	104	77	78
December 2009	66.1	58	112	63.6	107	75	71
January 2010	68.5	59	117	62.9	101	76	74
February 2010	73.1	63	124	64.9	103	80	76
March 2010	75.7	65	130	64.8	101	79	78
April 2010	74.0	64	126	65.4	106	78	76
May 2010	72.2	64	122	65.5	105	78	77
June 2010	70.8	61	121	64.0	105	73	77
July 2010	72.8	62	125	62.9	104	70	76
August 2010	71.9	64	121	60.5	105	66	70
September 2010	72.5	68	118	60.2	104	68	68
October 2010	70.9	69	113	58.4	105	66	62
November 2010	72.2	70	116	57.3	102	65	61
December 2010	71.9	67	118	58.8	103	69	62
January 2011	73.8	68	122	61.5	101	74	69

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
February	2011	72.8	68	120	65.3	106	81	73
March	2011	70.8	62	120	58.6	101	67	65
April	2011	69.0	59	118	55.0	100	59	59
May	2011	70.1	57	123	54.9	97	59	61
June	2011	70.4	60	120	58.5	98	68	66
July	2011	69.3	62	116	59.3	101	69	65
August	2011	67.1	59	113	52.5	99	55	53
September	2011	66.8	61	110	50.8	101	51	47
October	2011	65.8	62	107	47.2	95	44	47
November	2011	66.8	64	107	50.6	99	48	53
December	2011	68.4	63	112	54.7	100	56	61
January	2012	72.1	65	120	61.5	109	68	67
February	2012	73.8	69	121	65.3	110	77	74
March	2012	73.1	74	114	65.6	111	75	75
April	2012	72.7	72	115	64.9	107	74	77
May	2012	73.3	71	117	65.1	103	76	80
June	2012	73.4	69	119	66.7	102	79	84
July	2012	74.7	74	118	67.1	103	81	83
August	2012	75.3	72	122	66.3	107	77	79
September	2012	77.7	76	124	67.6	110	82	78
October	2012	78.2	76	125	73.5	115	90	89
November	2012	81.4	82	128	76.6	114	96	96
December	2012	80.5	80	128	72.5	108	90	92
January	2013	79.5	76	129	65.9	104	81	79
February	2013	75.7	70	125	63.9	106	77	72
March	2013	76.4	68	129	66.4	111	79	75
April	2013	76.0	66	130	67.3	111	81	76
May	2013	80.5	73	134	68.6	109	86	79
June	2013	80.5	75	132	68.4	105	90	77
July	2013	85.3	82	138	70.3	107	93	81
August	2013	84.2	80	137	68.2	110	88	74
September	2013	85.5	80	141	65.8	109	83	70
October	2013	81.8	77	135	61.8	106	72	68
November	2013	79.1	74	130	60.2	101	69	70
December	2013	79.1	74	130	62.0	102	71	73
January	2014	81.8	79	133	63.1	103	79	69
February	2014	83.4	76	139	63.6	104	82	66
March	2014	84.5	79	139	61.9	107	79	61
April	2014	84.0	76	141	64.1	109	81	65
May	2014	83.8	82	135	66.6	111	84	70
June	2014	83.1	83	131	67.9	110	87	74
July	2014	85.3	86	133	67.1	110	85	73
August	2014	86.9	89	135	64.8	111	80	68
September	2014	86.4	86	137	64.8	111	81	66
October	2014	84.4	87	131	66.1	111	84	68
November	2014	89.4	91	139	68.7	112	86	76
December	2014	94.0	101	142	74.7	116	94	89
January	2015	99.5	103	155	80.1	116	105	101
February	2015	99.8	105	154	86.4	121	117	109
March	2015	98.7	102	154	85.4	119	117	107
April	2015	96.3	99	150	83.2	120	112	102
May	2015	92.7	95	145	79.4	117	109	93
June	2015	93.9	96	147	80.4	120	112	91
July	2015	94.7	96	149	79.7	119	112	88

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
August	2015	96.7	101	149	81.0	123	110	91
September	2015	95.6	99	148	77.7	122	104	85
October	2015	96.1	104	145	78.7	127	100	89
November	2015	96.7	100	151	79.0	126	100	91
December	2015	98.0	97	157	79.8	125	100	95
January	2016	97.5	91	161	77.9	121	99	93
February	2016	96.0	90	159	76.0	118	96	91
March	2016	93.5	91	151	75.6	118	92	92
April	2016	92.8	93	147	75.1	118	88	95
May	2016	95.7	100	148	76.8	121	92	95
June	2016	99.0	103	153	76.9	121	93	93
July	2016	101.3	108	154	76.1	122	94	88
August	2016	97.9	103	151	74.4	119	93	86
September	2016	95.1	100	146	74.2	118	93	86
October	2016	91.0	92	144	72.8	119	89	83
November	2016	92.1	91	147	74.2	120	89	88
December	2016	94.8	95	151	77.0	124	92	92
January	2017	96.6	98	152	82.6	127	105	100
February	2017	99.6	105	153	82.4	126	107	98
March	2017	99.3	106	151	78.9	122	104	91
April	2017	100.6	107	154	75.9	121	94	89
May	2017	98.2	102	152	76.2	124	94	86
June	2017	99.6	102	155	76.6	127	94	85
July	2017	100.9	107	154	76.1	121	101	81
August	2017	100.1	109	150	75.4	120	102	80
September	2017	99.4	110	147	76.0	120	103	81
October	2017	100.7	110	151	80.1	125	107	89
November	2017	102.8	108	158	82.5	127	110	94
December	2017	103.5	105	163	81.8	125	110	93
January	2018	100.2	103	157	78.4	125	103	86
February	2018	98.8	104	151	73.7	122	96	77
March	2018	101.9	110	154	77.4	124	103	83
April	2018	103.6	112	157	79.9	122	106	93
May	2018	105.2	112	161	84.5	124	113	103
June	2018	103.6	109	160	82.4	123	110	99
July	2018	103.9	108	162	82.0	126	110	94
August	2018	100.5	106	154	79.1	125	104	88
September	2018	101.1	109	153	82.5	131	107	94
October	2018	99.1	108	148	81.9	130	106	94
November	2018	104.2	113	157	86.1	131	111	104
December	2018	104.3	111	160	83.7	125	111	100
January	2019	104.4	112	159	82.1	125	105	100
February	2019	100.6	107	154	78.3	124	99	90
March	2019	99.1	110	147	78.6	125	100	90
April	2019	100.3	111	149	80.1	130	106	86
May	2019	102.3	116	149	83.2	131	111	91
June	2019	100.4	109	150	84.6	135	111	94
July	2019	100.0	111	148	86.9	132	115	102
August	2019	97.1	107	144	84.0	130	112	95
September	2019	97.6	111	142	82.2	127	109	94
October	2019	99.4	111	146	80.1	126	107	88
November	2019	102.3	113	152	80.2	129	105	88
December	2019	102.6	113	152	80.8	124	108	92

INCOME BOTTOM THIRD
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	Personal	Buying	Expected	Personal	Business	Business
		Economic Index	Finances Current	Conditions Durables	Economic Index	Finances Expected	Conditions 1 Year	Conditions 5 Years
January	2020	103.0	114	153	81.6	124	107	96
February	2020	105.3	119	154	84.4	123	113	103
March	2020	103.1	116	152	82.3	125	102	104
April	2020	89.8	106	126	77.5	126	86	99
May	2020	77.6	95	105	69.2	123	64	89
June	2020	73.4	95	94	66.2	124	59	80
July	2020	77.3	96	103	63.9	120	58	76
August	2020	79.3	97	107	65.1	122	61	77
September	2020	77.5	93	106	66.5	124	63	78
October	2020	77.7	95	105	72.2	129	74	86
November	2020	78.1	97	104	72.4	127	79	85
December	2020	79.5	98	107	73.7	126	80	90
January	2021	78.7	95	107	70.2	121	75	84
February	2021	77.5	89	111	69.9	121	75	83
March	2021	78.5	89	113	72.1	121	88	80
April	2021	83.4	96	118	73.9	122	96	77
May	2021	86.6	104	120	77.8	121	107	83
June	2021	84.7	103	115	76.0	116	105	83
July	2021	82.5	98	115	75.2	116	102	83
August	2021	80.5	97	111	70.2	116	90	74
September	2021	80.7	101	107	65.9	117	80	66
October	2021	78.5	103	99	63.9	114	76	64
November	2021	74.6	99	93	60.9	108	72	62
December	2021	74.7	98	95	62.9	111	74	66
January	2022	72.4	92	94	60.0	112	65	62
February	2022	73.6	90	100	60.6	112	66	63
March	2022	69.1	80	97	56.3	103	58	62
April	2022	69.0	79	98	57.2	101	61	66
May	2022	67.4	81	92	57.3	107	56	65
June	2022	64.1	81	83	55.5	110	50	60
July	2022	57.3	74	72	50.1	101	43	53
August	2022	56.6	70	74	51.5	100	49	54
September	2022	57.0	69	76	54.0	102	56	56
October	2022	63.2	71	90	59.9	110	64	64
November	2022	63.0	73	88	59.5	113	62	62
December	2022	64.1	73	91	61.0	112	65	66
January	2023	64.5	79	87	61.5	112	66	67
February	2023	67.1	80	93	64.2	112	70	74
March	2023	67.5	81	92	62.7	112	66	72
April	2023	64.6	73	93	61.8	111	65	71
May	2023	62.5	71	89	57.0	106	57	63
June	2023	63.6	70	93	58.8	109	59	65
July	2023	63.8	75	89	57.0	106	53	66
August	2023	65.1	77	90	59.6	110	59	68
September	2023	65.0	77	89	58.4	106	59	67
October	2023	68.8	78	98	58.8	105	64	65
November	2023	66.4	74	97	55.9	98	62	62
December	2023	68.1	77	98	56.3	101	59	63
January	2024	67.2	76	96	60.5	108	66	67

INCOME BOTTOM THIRD

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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>
December 1979	22	28	49	0	100	73	722
January 1980	23	30	46	0	100	77	642
February 1980	23	27	50	0	100	73	590
March 1980	21	29	50	0	100	70	556
April 1980	17	28	55	0	100	63	530
May 1980	18	29	53	1	100	65	467
June 1980	16	28	55	1	100	61	449
July 1980	18	28	52	2	100	67	447
August 1980	21	29	49	1	100	72	435
September 1980	25	29	46	1	100	79	439
October 1980	23	31	45	1	100	78	418
November 1980	19	32	48	1	100	70	401
December 1980	17	32	50	1	100	67	397
January 1981	18	30	51	1	100	67	396
February 1981	19	28	53	1	100	66	407
March 1981	19	28	53	0	100	66	412
April 1981	18	26	55	1	100	62	419
May 1981	20	29	50	1	100	70	499
June 1981	19	31	49	1	100	70	494
July 1981	23	34	43	0	100	80	509
August 1981	24	34	41	1	100	84	515
September 1981	25	34	40	1	100	86	526
October 1981	23	35	41	1	100	83	613
November 1981	21	34	45	0	100	76	617
December 1981	22	31	46	1	100	76	685
January 1982	21	29	50	1	100	71	697
February 1982	21	28	50	1	100	70	675
March 1982	20	28	52	0	100	68	651
April 1982	18	31	50	0	100	68	619
May 1982	18	34	48	0	100	70	604
June 1982	18	35	46	1	100	72	598
July 1982	21	31	47	1	100	74	594
August 1982	23	29	47	1	100	75	591
September 1982	24	27	48	1	100	75	602
October 1982	23	29	48	1	100	75	605
November 1982	21	26	53	0	100	68	607
December 1982	20	28	51	0	100	69	593
January 1983	18	30	52	0	100	67	585
February 1983	18	31	51	0	100	67	576
March 1983	19	29	52	0	100	67	594
April 1983	22	27	51	0	100	71	591
May 1983	21	31	48	0	100	73	588
June 1983	22	33	46	0	100	76	551
July 1983	22	35	43	0	100	79	588
August 1983	23	35	42	0	100	80	584
September 1983	23	35	42	0	100	80	609
October 1983	21	35	44	0	100	77	594
November 1983	23	35	41	0	100	81	615
December 1983	26	36	38	0	100	87	609
January 1984	27	36	37	1	100	90	573
February 1984	27	35	38	0	100	89	558

INCOME BOTTOM THIRD

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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 1984	27	33	39	0	100	88	598
April 1984	29	34	37	0	100	92	629
May 1984	30	35	34	0	100	96	631
June 1984	29	37	33	1	100	96	579
July 1984	29	37	34	0	100	95	528
August 1984	30	36	34	1	100	96	507
September 1984	30	37	32	0	100	98	513
October 1984	30	36	34	0	100	96	551
November 1984	30	35	34	0	100	96	605
December 1984	31	34	35	0	100	95	614
January 1985	30	37	33	0	100	98	580
February 1985	30	38	32	0	100	98	524
March 1985	26	38	36	0	100	90	500
April 1985	25	38	37	0	100	88	495
May 1985	24	38	37	0	100	87	493
June 1985	29	37	34	0	100	95	480
July 1985	32	36	32	0	100	100	474
August 1985	31	35	34	0	100	98	453
September 1985	29	34	36	1	100	93	461
October 1985	27	34	39	1	100	88	463
November 1985	25	36	38	1	100	87	483
December 1985	28	35	37	0	100	91	548
January 1986	28	34	37	0	100	91	598
February 1986	31	31	38	0	100	93	619
March 1986	30	32	37	0	100	93	565
April 1986	30	33	37	0	100	93	572
May 1986	29	36	35	0	100	93	600
June 1986	31	33	36	0	100	95	611
July 1986	33	32	34	0	100	99	562
August 1986	36	29	34	0	100	102	517
September 1986	36	31	33	0	100	103	534
October 1986	33	32	34	1	100	100	565
November 1986	32	36	31	1	100	100	597
December 1986	28	38	33	1	100	96	572
January 1987	30	35	34	1	100	96	551
February 1987	29	31	39	0	100	90	537
March 1987	28	32	40	1	100	88	515
April 1987	28	32	39	1	100	89	508
May 1987	29	33	37	1	100	92	500
June 1987	32	33	35	0	100	96	506
July 1987	30	36	34	1	100	96	497
August 1987	30	37	32	1	100	98	526
September 1987	29	38	33	0	100	96	533
October 1987	29	36	35	0	100	95	516
November 1987	31	33	36	0	100	95	455
December 1987	33	32	35	0	100	97	414
January 1988	31	34	35	0	100	96	406
February 1988	30	35	35	0	100	95	420
March 1988	30	36	33	0	100	97	423
April 1988	31	35	33	1	100	97	432
May 1988	29	34	37	1	100	92	416
June 1988	27	30	41	1	100	86	411
July 1988	26	31	42	1	100	84	416
August 1988	30	32	36	1	100	94	412
September 1988	33	33	33	1	100	100	423
October 1988	36	31	33	0	100	103	412
November 1988	33	30	37	0	100	96	439

INCOME BOTTOM THIRD
TABLE 6
CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1988	31	31	38	0	100	93	445
January 1989	28	35	37	0	100	92	426
February 1989	29	36	35	0	100	94	377
March 1989	27	37	36	0	100	91	371
April 1989	29	34	38	0	100	91	385
May 1989	29	35	36	0	100	93	409
June 1989	28	38	33	1	100	95	415
July 1989	27	36	36	1	100	92	401
August 1989	28	33	38	1	100	90	399
September 1989	29	31	39	1	100	89	384
October 1989	28	34	37	1	100	91	379
November 1989	27	36	36	1	100	90	367
December 1989	26	35	37	1	100	89	371
January 1990	29	36	34	1	100	95	380
February 1990	28	36	35	1	100	93	376
March 1990	28	34	37	1	100	91	359
April 1990	25	36	38	1	100	87	356
May 1990	26	38	35	1	100	92	362
June 1990	29	39	31	1	100	97	369
July 1990	29	39	32	0	100	97	367
August 1990	27	38	35	0	100	92	354
September 1990	23	40	37	0	100	87	347
October 1990	20	38	42	1	100	78	355
November 1990	20	35	45	1	100	75	368
December 1990	20	32	47	1	100	72	365
January 1991	23	34	42	0	100	81	360
February 1991	23	36	41	0	100	82	342
March 1991	22	39	39	0	100	83	349
April 1991	21	35	43	0	100	78	343
May 1991	23	36	41	0	100	81	342
June 1991	24	33	43	0	100	81	332
July 1991	24	34	42	0	100	82	328
August 1991	24	33	42	1	100	82	320
September 1991	24	35	40	1	100	84	328
October 1991	25	32	41	1	100	84	326
November 1991	22	31	46	1	100	76	334
December 1991	24	26	48	2	100	76	345
January 1992	23	28	48	1	100	75	350
February 1992	22	30	47	1	100	75	351
March 1992	18	32	49	0	100	69	342
April 1992	19	34	47	0	100	72	349
May 1992	19	34	46	1	100	72	354
June 1992	21	35	43	1	100	78	346
July 1992	22	33	44	1	100	78	340
August 1992	24	32	43	1	100	81	339
September 1992	25	32	42	0	100	83	346
October 1992	21	35	44	0	100	78	341
November 1992	25	34	41	0	100	84	343
December 1992	23	34	42	1	100	81	333
January 1993	28	31	40	1	100	88	334
February 1993	24	33	41	1	100	83	332
March 1993	26	35	37	2	100	89	330
April 1993	24	37	38	1	100	86	327
May 1993	26	35	38	1	100	87	325
June 1993	28	35	37	1	100	91	333
July 1993	30	31	37	1	100	93	333

INCOME BOTTOM THIRD

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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 1993	30	29	40	1	100	90	343
September 1993	25	28	46	1	100	79	330
October 1993	25	30	44	0	100	81	334
November 1993	26	34	39	1	100	87	323
December 1993	32	33	34	1	100	98	338
January 1994	32	34	33	1	100	98	331
February 1994	33	32	34	1	100	99	344
March 1994	30	30	38	2	100	92	333
April 1994	31	30	37	2	100	95	332
May 1994	30	32	37	2	100	93	323
June 1994	31	33	35	1	100	96	340
July 1994	33	33	34	0	100	99	366
August 1994	37	30	33	0	100	104	366
September 1994	36	30	34	1	100	102	348
October 1994	33	29	36	1	100	97	329
November 1994	29	30	40	1	100	89	324
December 1994	31	30	39	0	100	93	337
January 1995	33	30	36	0	100	97	337
February 1995	37	31	32	0	100	104	347
March 1995	32	33	35	1	100	97	356
April 1995	28	34	37	1	100	91	367
May 1995	26	36	38	0	100	87	354
June 1995	28	37	35	0	100	94	339
July 1995	29	36	35	0	100	94	325
August 1995	31	35	34	0	100	96	328
September 1995	31	31	38	0	100	93	332
October 1995	32	29	39	0	100	93	325
November 1995	30	30	40	0	100	90	330
December 1995	30	32	39	0	100	91	335
January 1996	30	36	34	0	100	96	343
February 1996	29	35	35	1	100	94	324
March 1996	28	35	36	1	100	92	326
April 1996	27	36	36	1	100	92	338
May 1996	30	37	33	0	100	97	349
June 1996	32	35	33	0	100	99	341
July 1996	32	32	36	0	100	96	322
August 1996	30	35	35	0	100	95	335
September 1996	30	34	36	0	100	94	336
October 1996	30	33	36	1	100	93	351
November 1996	31	31	38	1	100	93	346
December 1996	32	32	36	1	100	96	343
January 1997	33	31	35	0	100	98	332
February 1997	31	33	36	0	100	95	337
March 1997	29	34	36	0	100	93	344
April 1997	32	33	35	0	100	97	359
May 1997	35	34	31	0	100	104	348
June 1997	39	33	28	0	100	110	347
July 1997	37	35	28	0	100	110	332
August 1997	38	31	31	0	100	107	334
September 1997	36	32	32	0	100	104	327
October 1997	34	34	31	1	100	102	334
November 1997	37	35	27	1	100	110	336
December 1997	35	38	25	1	100	110	351
January 1998	34	38	28	0	100	107	351
February 1998	35	38	28	0	100	107	362
March 1998	36	36	28	0	100	108	349

INCOME BOTTOM THIRD
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	1998	40	36	24	0	100	116	342
May	1998	38	36	26	0	100	112	329
June	1998	39	35	26	0	100	112	339
July	1998	39	31	30	0	100	109	342
August	1998	37	31	32	0	100	105	344
September	1998	38	31	31	1	100	107	331
October	1998	37	33	30	1	100	107	333
November	1998	39	33	28	1	100	111	336
December	1998	39	33	28	0	100	111	342
January	1999	41	29	30	0	100	111	340
February	1999	39	31	30	0	100	108	338
March	1999	39	29	32	0	100	107	318
April	1999	38	30	32	0	100	105	296
May	1999	39	27	34	0	100	104	275
June	1999	36	31	33	0	100	103	275
July	1999	35	34	31	0	100	104	299
August	1999	37	33	30	0	100	107	313
September	1999	37	29	33	0	100	104	327
October	1999	39	27	34	0	100	105	327
November	1999	37	31	31	1	100	106	321
December	1999	41	32	26	1	100	115	334
January	2000	40	31	28	1	100	111	321
February	2000	39	30	29	1	100	110	331
March	2000	37	30	32	0	100	105	342
April	2000	34	33	32	0	100	102	352
May	2000	34	34	32	0	100	102	350
June	2000	36	34	31	0	100	105	333
July	2000	38	34	28	0	100	110	355
August	2000	36	32	32	1	100	104	365
September	2000	32	33	33	1	100	99	386
October	2000	32	32	35	1	100	97	382
November	2000	37	31	32	0	100	104	386
December	2000	37	34	30	0	100	107	371
January	2001	34	36	29	1	100	105	372
February	2001	31	38	31	1	100	100	365
March	2001	31	35	34	1	100	97	362
April	2001	33	31	36	0	100	97	347
May	2001	32	30	38	1	100	94	344
June	2001	30	28	41	1	100	90	347
July	2001	29	28	42	1	100	88	356
August	2001	32	28	39	1	100	93	357
September	2001	31	31	38	0	100	94	353
October	2001	30	34	36	1	100	94	359
November	2001	27	36	36	0	100	91	361
December	2001	29	32	39	0	100	90	366
January	2002	28	33	40	0	100	88	353
February	2002	28	29	42	0	100	86	354
March	2002	27	34	39	0	100	88	359
April	2002	31	30	40	0	100	91	370
May	2002	31	30	39	0	100	92	366
June	2002	30	28	41	1	100	89	370
July	2002	30	29	40	1	100	91	364
August	2002	34	27	39	1	100	95	392
September	2002	35	27	38	1	100	97	387
October	2002	33	26	40	1	100	92	401
November	2002	30	28	41	1	100	89	386
December	2002	30	27	42	0	100	88	390

INCOME BOTTOM THIRD

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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	2003	29	28	43	0	100	86	383
February	2003	30	27	43	1	100	87	388
March	2003	28	25	47	1	100	81	374
April	2003	30	26	43	1	100	87	372
May	2003	25	30	44	0	100	81	369
June	2003	28	31	41	0	100	87	380
July	2003	27	29	43	0	100	84	394
August	2003	30	26	43	0	100	87	394
September	2003	29	25	45	0	100	84	403
October	2003	30	26	44	0	100	86	403
November	2003	27	27	46	0	100	81	403
December	2003	27	27	46	0	100	81	400
January	2004	28	24	48	0	100	80	392
February	2004	30	24	46	0	100	84	388
March	2004	30	27	42	0	100	88	383
April	2004	29	29	42	0	100	87	399
May	2004	31	28	41	0	100	90	404
June	2004	29	29	41	0	100	88	411
July	2004	29	30	41	0	100	88	400
August	2004	27	32	40	0	100	87	405
September	2004	29	29	41	0	100	88	416
October	2004	29	28	44	0	100	85	405
November	2004	28	27	44	0	100	84	398
December	2004	29	30	42	0	100	87	382
January	2005	30	33	37	0	100	93	393
February	2005	31	31	38	0	100	93	393
March	2005	31	29	39	0	100	92	398
April	2005	31	26	43	0	100	88	392
May	2005	30	27	43	0	100	87	382
June	2005	29	31	41	0	100	88	378
July	2005	32	32	36	0	100	96	374
August	2005	33	31	36	0	100	98	382
September	2005	32	29	38	0	100	94	385
October	2005	27	30	43	0	100	84	391
November	2005	24	29	47	0	100	76	388
December	2005	26	27	48	0	100	78	384
January	2006	28	27	45	0	100	83	370
February	2006	31	28	41	0	100	91	374
March	2006	30	31	40	0	100	90	375
April	2006	30	29	40	0	100	90	387
May	2006	29	28	43	0	100	86	388
June	2006	30	26	44	0	100	86	381
July	2006	27	25	48	0	100	79	370
August	2006	25	31	44	0	100	81	379
September	2006	22	31	47	0	100	76	399
October	2006	26	32	42	0	100	85	415
November	2006	31	28	41	0	100	89	420
December	2006	34	29	37	0	100	97	417
January	2007	31	32	37	0	100	93	410
February	2007	27	34	39	0	100	89	394
March	2007	26	32	42	0	100	84	383
April	2007	28	27	44	1	100	84	391
May	2007	29	24	46	1	100	83	403
June	2007	33	23	43	1	100	89	408
July	2007	31	25	44	0	100	87	408
August	2007	28	25	47	0	100	81	397

INCOME BOTTOM THIRD

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2007	24	27	49	0	100	76	389
October 2007	24	27	48	0	100	76	381
November 2007	26	25	49	0	100	77	381
December 2007	25	25	49	0	100	76	385
January 2008	25	25	50	0	100	74	402
February 2008	25	29	46	0	100	80	395
March 2008	24	26	50	0	100	74	381
April 2008	23	25	52	0	100	71	366
May 2008	20	23	57	0	100	64	373
June 2008	19	21	59	0	100	60	392
July 2008	17	21	62	0	100	55	410
August 2008	15	21	64	0	100	51	402
September 2008	17	24	58	0	100	59	384
October 2008	17	25	58	0	100	60	377
November 2008	18	24	58	0	100	61	405
December 2008	16	23	61	0	100	55	416
January 2009	16	22	62	0	100	54	417
February 2009	16	23	60	0	100	56	398
March 2009	16	26	58	0	100	59	408
April 2009	15	28	56	0	100	59	406
May 2009	15	30	55	0	100	59	430
June 2009	14	27	58	0	100	56	424
July 2009	17	28	55	0	100	62	423
August 2009	15	27	58	0	100	57	407
September 2009	16	29	55	0	100	61	425
October 2009	12	30	58	0	100	54	424
November 2009	12	31	56	0	100	56	421
December 2009	14	29	56	0	100	58	413
January 2010	15	29	56	0	100	59	413
February 2010	18	28	54	0	100	63	408
March 2010	16	33	51	0	100	65	403
April 2010	15	34	51	0	100	64	398
May 2010	15	33	52	0	100	64	407
June 2010	17	28	56	0	100	61	410
July 2010	19	24	57	0	100	62	420
August 2010	18	28	54	0	100	64	419
September 2010	19	31	51	0	100	68	419
October 2010	18	32	49	0	100	69	408
November 2010	19	31	49	0	100	70	414
December 2010	17	33	50	0	100	67	417
January 2011	17	33	50	0	100	68	435
February 2011	17	33	50	0	100	68	433
March 2011	17	28	55	0	100	62	429
April 2011	15	28	57	0	100	59	409
May 2011	16	24	59	0	100	57	403
June 2011	17	26	57	0	100	60	400
July 2011	18	25	56	1	100	62	413
August 2011	16	26	57	1	100	59	427
September 2011	18	24	57	1	100	61	424
October 2011	19	23	57	0	100	62	421
November 2011	20	23	56	0	100	64	410
December 2011	19	25	56	0	100	63	404
January 2012	20	26	55	0	100	65	408
February 2012	20	28	51	0	100	69	413
March 2012	22	29	49	0	100	74	431
April 2012	20	32	48	0	100	72	430

INCOME BOTTOM THIRD

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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 2012	21	29	50	0	100	71	412
June 2012	19	31	50	0	100	69	418
July 2012	23	28	49	0	100	74	413
August 2012	21	29	49	0	100	72	426
September 2012	24	27	48	0	100	76	427
October 2012	23	29	47	1	100	76	429
November 2012	27	28	45	1	100	82	451
December 2012	24	31	45	0	100	80	459
January 2013	23	29	48	0	100	76	458
February 2013	19	32	49	0	100	70	437
March 2013	19	31	51	0	100	68	408
April 2013	16	35	50	0	100	66	406
May 2013	20	34	46	0	100	73	414
June 2013	22	32	47	0	100	75	430
July 2013	26	29	44	0	100	82	433
August 2013	26	27	46	1	100	80	432
September 2013	25	28	46	1	100	80	423
October 2013	23	30	46	0	100	77	418
November 2013	20	34	46	0	100	74	410
December 2013	20	34	46	0	100	74	419
January 2014	24	31	45	0	100	79	429
February 2014	24	28	48	0	100	76	428
March 2014	27	25	48	0	100	79	401
April 2014	24	28	48	0	100	76	401
May 2014	27	28	45	0	100	82	397
June 2014	26	30	44	0	100	83	421
July 2014	30	27	43	0	100	86	408
August 2014	31	26	42	0	100	89	397
September 2014	30	25	45	0	100	86	389
October 2014	30	27	43	0	100	87	397
November 2014	32	27	41	0	100	91	399
December 2014	35	31	34	0	100	101	383
January 2015	37	29	34	0	100	103	375
February 2015	39	27	34	0	100	105	379
March 2015	38	25	37	0	100	102	399
April 2015	36	27	37	0	100	99	399
May 2015	33	28	39	0	100	95	417
June 2015	33	29	37	0	100	96	408
July 2015	35	25	39	0	100	96	402
August 2015	36	28	35	0	100	101	411
September 2015	37	25	38	0	100	99	405
October 2015	39	25	35	0	100	104	412
November 2015	39	22	39	0	100	100	396
December 2015	37	23	40	0	100	97	403
January 2016	33	26	41	0	100	91	409
February 2016	32	25	43	0	100	90	405
March 2016	31	29	40	0	100	91	417
April 2016	33	26	40	0	100	93	421
May 2016	36	27	36	0	100	100	428
June 2016	39	25	36	0	100	103	412
July 2016	40	27	32	0	100	108	421
August 2016	38	27	35	0	100	103	432
September 2016	36	27	37	0	100	100	464
October 2016	33	26	41	0	100	92	463
November 2016	33	26	41	0	100	91	477
December 2016	33	28	38	0	100	95	478

INCOME BOTTOM THIRD

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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	2017	34	30	36	0	100	98	486
February	2017	36	32	31	0	100	105	479
March	2017	37	33	30	0	100	106	475
April	2017	38	30	32	0	100	107	475
May	2017	35	31	33	0	100	102	468
June	2017	36	31	33	0	100	102	466
July	2017	38	30	31	0	100	107	460
August	2017	41	27	32	0	100	109	468
September	2017	41	28	31	0	100	110	475
October	2017	39	32	29	0	100	110	480
November	2017	40	28	32	0	100	108	481
December	2017	40	26	34	0	100	105	472
January	2018	40	23	37	0	100	103	478
February	2018	39	27	34	0	100	104	475
March	2018	41	28	31	0	100	110	481
April	2018	42	27	31	0	100	112	467
May	2018	43	27	31	0	100	112	468
June	2018	42	25	33	0	100	109	464
July	2018	40	27	33	0	100	108	465
August	2018	40	26	34	0	100	106	458
September	2018	41	26	32	0	100	109	454
October	2018	42	24	34	0	100	108	454
November	2018	43	28	30	0	100	113	460
December	2018	43	25	32	0	100	111	466
January	2019	43	26	31	0	100	112	471
February	2019	42	23	35	0	100	107	473
March	2019	42	26	32	1	100	110	461
April	2019	42	26	31	0	100	111	461
May	2019	43	29	27	0	100	116	453
June	2019	41	27	32	0	100	109	480
July	2019	42	27	31	0	100	111	471
August	2019	42	23	35	0	100	107	472
September	2019	42	26	32	0	100	111	463
October	2019	43	25	32	0	100	111	480
November	2019	44	24	31	0	100	113	494
December	2019	45	23	32	0	100	113	483
January	2020	45	25	30	0	100	114	494
February	2020	46	27	27	0	100	119	501
March	2020	43	29	28	0	100	116	529
April	2020	39	27	33	0	100	106	506
May	2020	34	28	38	0	100	95	510
June	2020	32	30	38	0	100	95	483
July	2020	33	29	37	0	100	96	500
August	2020	34	29	37	0	100	97	488
September	2020	33	26	40	1	100	93	489
October	2020	35	25	40	0	100	95	479
November	2020	35	26	38	0	100	97	470
December	2020	35	27	38	0	100	98	473
January	2021	34	26	39	0	100	95	488
February	2021	31	27	42	0	100	89	494
March	2021	30	29	41	0	100	89	502
April	2021	32	32	36	0	100	96	490
May	2021	37	30	33	0	100	104	480
June	2021	37	28	34	0	100	103	485
July	2021	36	26	38	0	100	98	487
August	2021	36	25	39	0	100	97	488
September	2021	39	23	38	0	100	101	471

INCOME BOTTOM THIRD

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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 2021	40	24	36	0	100	103	466
November 2021	38	23	39	0	100	99	466
December 2021	37	24	39	0	100	98	464
January 2022	34	25	42	0	100	92	459
February 2022	33	24	43	0	100	90	469
March 2022	29	22	49	0	100	80	465
April 2022	29	20	50	0	100	79	468
May 2022	31	20	49	0	100	81	454
June 2022	30	21	49	0	100	81	458
July 2022	28	18	54	0	100	74	462
August 2022	26	18	56	0	100	70	467
September 2022	26	16	57	0	100	69	469
October 2022	27	17	56	0	100	71	481
November 2022	28	16	55	0	100	73	483
December 2022	28	17	55	0	100	73	486
January 2023	31	17	52	0	100	79	474
February 2023	30	20	50	0	100	80	476
March 2023	29	24	47	0	100	81	485
April 2023	25	23	52	0	100	73	483
May 2023	24	23	53	0	100	71	481
June 2023	25	20	55	0	100	70	481
July 2023	27	21	52	0	100	75	486
August 2023	28	21	51	0	100	77	484
September 2023	28	21	51	0	100	77	478
October 2023	29	20	51	0	100	78	469
November 2023	27	20	53	0	100	74	478
December 2023	29	19	52	0	100	77	478
January 2024	29	19	52	0	100	76	477

INCOME BOTTOM THIRD

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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	Assets	Debt	Income	Prices	Assets	Debt
		Higher	Higher	Lower	Lower	Higher	Lower	Higher
December	1979	15	1	1	16	47	1	2
January	1980	16	1	1	16	42	0	1
February	1980	16	2	1	16	42	0	1
March	1980	15	1	1	13	43	1	1
April	1980	12	1	1	12	46	3	1
May	1980	12	0	2	13	44	3	1
June	1980	12	1	2	19	41	3	2
July	1980	13	2	2	20	37	1	1
August	1980	14	2	2	20	37	1	1
September	1980	17	3	2	18	37	0	1
October	1980	17	1	2	17	38	1	2
November	1980	16	1	4	17	36	1	2
December	1980	15	2	4	14	39	1	2
January	1981	16	2	4	15	40	1	2
February	1981	15	3	1	14	47	0	2
March	1981	13	2	1	19	47	0	2
April	1981	10	2	1	20	47	0	1
May	1981	12	1	1	21	39	0	1
June	1981	12	1	3	20	37	0	1
July	1981	15	2	3	19	35	1	2
August	1981	18	2	3	16	33	1	2
September	1981	20	1	3	14	33	1	3
October	1981	21	1	3	15	34	1	2
November	1981	17	1	2	19	36	1	2
December	1981	16	1	1	21	34	1	2
January	1982	14	2	1	26	35	1	2
February	1982	15	2	3	27	34	1	2
March	1982	15	2	3	28	34	1	1
April	1982	15	1	3	26	32	1	2
May	1982	13	1	3	23	31	1	1
June	1982	13	1	3	21	28	1	1
July	1982	15	2	3	21	31	1	1
August	1982	16	2	3	21	31	1	1
September	1982	18	2	2	22	34	1	1
October	1982	18	2	2	22	30	1	1
November	1982	17	2	2	26	30	2	1
December	1982	15	2	2	26	29	2	0
January	1983	12	2	2	26	29	1	1
February	1983	13	2	1	25	28	1	1
March	1983	15	1	1	28	26	1	1
April	1983	16	1	2	26	26	2	2
May	1983	16	1	2	27	24	2	1
June	1983	16	2	4	25	24	2	1
July	1983	17	1	4	25	23	2	1
August	1983	17	2	3	23	25	2	1
September	1983	17	1	1	23	25	1	1
October	1983	17	0	1	23	24	1	1
November	1983	18	0	1	21	23	1	1
December	1983	17	1	2	20	19	1	1

INCOME BOTTOM THIRD
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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
January	1984	16	1	2	21	20	1	1
February	1984	15	1	3	25	19	1	1
March	1984	20	1	2	25	22	1	1
April	1984	24	1	3	24	22	2	0
May	1984	25	1	3	20	21	2	0
June	1984	22	0	3	18	20	2	0
July	1984	21	1	3	17	20	1	1
August	1984	23	1	3	19	19	1	1
September	1984	22	1	2	19	17	1	2
October	1984	22	2	2	21	18	1	1
November	1984	21	2	2	19	20	1	2
December	1984	22	1	1	19	20	2	2
January	1985	21	1	2	18	18	2	3
February	1985	20	1	2	18	15	2	3
March	1985	17	0	2	20	18	1	3
April	1985	15	0	2	20	20	2	2
May	1985	14	0	2	19	23	2	1
June	1985	18	0	3	18	20	2	2
July	1985	21	1	3	16	17	1	1
August	1985	21	1	2	17	17	1	1
September	1985	20	1	1	16	18	1	1
October	1985	19	0	2	16	21	1	1
November	1985	17	1	2	15	19	2	1
December	1985	19	1	3	18	18	2	1
January	1986	21	1	2	19	15	1	2
February	1986	24	2	4	21	16	0	3
March	1986	22	2	3	20	16	0	3
April	1986	20	2	3	21	17	1	3
May	1986	19	1	3	20	16	2	2
June	1986	21	2	3	19	16	2	1
July	1986	23	2	3	20	13	2	1
August	1986	24	3	3	21	15	1	0
September	1986	22	2	3	21	15	1	1
October	1986	19	2	3	19	17	2	1
November	1986	20	2	3	18	15	3	1
December	1986	20	2	3	17	16	3	1
January	1987	22	2	4	19	13	3	1
February	1987	21	2	4	22	15	3	1
March	1987	18	1	4	24	14	3	1
April	1987	19	1	2	23	15	3	1
May	1987	19	1	2	20	14	2	2
June	1987	20	2	2	18	15	3	2
July	1987	19	3	2	17	16	3	2
August	1987	21	2	2	17	15	2	1
September	1987	20	1	2	18	14	2	2
October	1987	18	2	2	20	13	2	2
November	1987	18	2	3	18	14	2	2
December	1987	22	2	2	20	14	2	2
January	1988	23	1	2	19	13	1	2
February	1988	24	1	3	20	13	1	2
March	1988	25	1	3	18	12	1	1
April	1988	23	1	3	19	12	1	1
May	1988	20	2	3	21	13	1	1
June	1988	18	1	2	24	14	1	1

INCOME BOTTOM THIRD
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>
July	1988	19	1	1	24	15	1	1
August	1988	25	1	1	22	15	1	0
September	1988	26	2	2	19	14	2	1
October	1988	27	1	2	18	16	1	2
November	1988	23	2	3	19	14	1	2
December	1988	24	1	3	21	19	1	1
January	1989	20	1	3	20	19	1	1
February	1989	20	1	3	23	20	1	2
March	1989	17	0	2	21	20	1	2
April	1989	18	0	3	21	20	1	2
May	1989	17	0	2	17	20	1	2
June	1989	18	0	3	18	19	1	3
July	1989	20	0	2	18	21	0	3
August	1989	22	0	2	19	23	0	3
September	1989	21	0	3	20	21	0	3
October	1989	19	0	3	20	16	1	3
November	1989	16	1	3	19	16	1	2
December	1989	16	1	3	18	20	1	1
January	1990	20	2	3	17	20	0	1
February	1990	18	2	3	16	22	0	1
March	1990	18	1	3	15	21	0	1
April	1990	14	1	2	15	21	0	1
May	1990	16	1	1	14	19	0	4
June	1990	19	1	2	14	19	0	4
July	1990	19	1	2	14	18	1	4
August	1990	18	1	2	15	19	2	3
September	1990	15	1	1	16	18	2	2
October	1990	14	1	1	17	23	2	3
November	1990	14	0	2	18	25	1	3
December	1990	15	0	2	17	27	2	3
January	1991	16	0	3	19	21	2	3
February	1991	15	1	3	20	19	2	2
March	1991	14	1	2	22	15	2	2
April	1991	13	2	2	22	20	2	2
May	1991	14	2	2	24	22	1	3
June	1991	17	1	2	25	26	1	2
July	1991	18	1	1	25	23	2	2
August	1991	18	1	3	27	23	2	2
September	1991	16	1	3	27	23	2	2
October	1991	17	1	3	29	21	2	2
November	1991	16	1	2	27	21	4	2
December	1991	19	1	2	26	20	3	2
January	1992	15	0	1	24	20	5	3
February	1992	14	1	2	29	20	3	3
March	1992	11	1	2	29	21	3	3
April	1992	13	1	2	28	23	3	3
May	1992	12	1	1	26	19	4	5
June	1992	14	1	1	29	16	6	5
July	1992	15	1	2	29	17	6	6
August	1992	18	1	3	28	19	6	5
September	1992	18	1	4	23	21	5	5
October	1992	18	1	4	25	22	3	3
November	1992	19	2	3	22	19	2	3
December	1992	21	2	2	26	16	2	4

INCOME BOTTOM THIRD
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>
January	1993	21	2	2	26	14	3	6
February	1993	20	2	2	29	11	3	5
March	1993	20	2	2	28	15	2	3
April	1993	18	2	1	26	16	2	2
May	1993	20	1	2	21	21	3	4
June	1993	20	3	2	19	18	3	3
July	1993	24	2	3	19	17	1	3
August	1993	24	2	3	23	18	2	2
September	1993	21	0	3	26	20	4	3
October	1993	19	1	3	25	19	3	3
November	1993	19	1	3	27	16	3	4
December	1993	23	1	4	25	12	2	2
January	1994	24	1	4	25	12	2	2
February	1994	23	2	4	20	11	2	1
March	1994	22	2	3	21	13	3	1
April	1994	22	2	3	20	12	4	1
May	1994	23	2	2	20	12	4	1
June	1994	22	1	3	22	11	3	1
July	1994	23	2	3	21	13	2	2
August	1994	25	2	3	20	13	3	3
September	1994	25	3	2	20	13	3	4
October	1994	23	2	2	21	13	3	4
November	1994	19	1	2	24	13	3	4
December	1994	20	1	3	22	14	4	5
January	1995	22	1	3	24	13	3	5
February	1995	27	3	5	21	11	2	4
March	1995	24	2	3	22	13	3	5
April	1995	23	2	3	22	12	3	4
May	1995	19	2	2	25	13	4	6
June	1995	21	2	4	24	12	3	4
July	1995	20	2	4	23	14	2	4
August	1995	23	2	4	21	13	1	4
September	1995	22	2	3	21	14	1	4
October	1995	24	2	2	22	14	2	2
November	1995	21	2	2	23	14	2	1
December	1995	21	2	2	24	12	1	1
January	1996	21	2	2	19	10	1	2
February	1996	19	1	2	19	9	1	3
March	1996	19	1	2	21	9	1	4
April	1996	16	0	3	23	10	2	2
May	1996	18	1	3	25	11	1	1
June	1996	20	1	4	24	14	1	2
July	1996	21	2	5	23	15	0	2
August	1996	20	2	5	18	16	1	3
September	1996	19	2	5	18	15	2	2
October	1996	17	1	3	19	14	2	2
November	1996	19	1	3	20	12	1	2
December	1996	20	2	4	17	12	1	3
January	1997	25	2	4	16	12	1	4
February	1997	21	1	5	19	14	1	4
March	1997	19	2	4	21	13	0	4
April	1997	19	2	3	19	14	0	3
May	1997	22	2	4	16	11	0	3

INCOME BOTTOM THIRD
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>
June	1997	25	2	3	15	9	0	2
July	1997	24	2	4	16	8	1	2
August	1997	24	2	4	18	8	1	1
September	1997	22	2	4	17	11	1	1
October	1997	23	1	3	16	13	0	1
November	1997	26	2	2	14	13	1	2
December	1997	25	1	2	13	12	1	3
January	1998	23	1	2	14	11	1	3
February	1998	23	1	2	15	11	1	3
March	1998	22	1	3	14	11	0	2
April	1998	22	3	2	11	12	0	2
May	1998	24	2	1	11	12	0	3
June	1998	26	2	3	13	10	0	2
July	1998	28	0	3	15	8	0	3
August	1998	25	1	4	15	7	0	2
September	1998	26	1	3	16	8	0	2
October	1998	27	1	4	18	9	0	2
November	1998	30	1	4	18	10	0	3
December	1998	29	1	4	16	9	0	4
January	1999	28	1	3	14	10	0	4
February	1999	24	2	4	15	9	1	4
March	1999	24	2	5	18	10	1	3
April	1999	23	2	7	18	9	1	3
May	1999	23	1	8	19	9	0	4
June	1999	21	1	9	18	9	0	5
July	1999	21	1	6	19	11	0	4
August	1999	26	1	4	18	11	1	3
September	1999	28	1	2	20	11	0	3
October	1999	30	1	2	18	10	1	4
November	1999	28	1	3	17	11	0	4
December	1999	31	2	4	13	10	0	3
January	2000	30	2	5	15	9	0	2
February	2000	28	2	6	14	8	1	2
March	2000	23	1	5	16	11	1	2
April	2000	21	1	4	15	14	0	2
May	2000	21	1	3	15	14	0	3
June	2000	25	2	5	17	13	0	3
July	2000	28	2	6	17	11	1	4
August	2000	26	2	5	20	12	1	4
September	2000	23	2	4	18	11	1	5
October	2000	23	2	4	18	13	1	5
November	2000	25	1	4	18	11	1	5
December	2000	26	1	5	17	12	1	3
January	2001	24	2	5	17	13	1	3
February	2001	22	2	6	15	16	1	5
March	2001	23	2	5	17	17	1	6
April	2001	25	2	5	16	17	1	5
May	2001	26	2	3	18	17	2	4
June	2001	23	2	4	18	18	2	4
July	2001	23	2	5	21	17	3	3
August	2001	22	2	5	19	16	3	3
September	2001	20	2	4	20	15	3	3
October	2001	18	2	3	19	14	2	4
November	2001	17	2	5	22	12	1	4

INCOME BOTTOM THIRD

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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>
December	2001	19	1	4	23	11	1	5
January	2002	20	0	5	25	9	1	4
February	2002	22	0	4	27	10	1	4
March	2002	20	1	5	25	9	1	3
April	2002	21	1	4	25	10	1	3
May	2002	20	1	4	24	12	2	2
June	2002	20	1	3	26	12	2	3
July	2002	18	1	3	26	12	2	3
August	2002	18	1	4	23	12	2	3
September	2002	19	2	4	21	13	3	4
October	2002	21	2	4	21	12	5	3
November	2002	21	2	3	23	11	5	4
December	2002	21	2	3	24	15	6	3
January	2003	19	2	3	24	17	5	3
February	2003	19	2	3	24	20	4	2
March	2003	19	2	3	28	19	4	3
April	2003	19	2	5	28	17	3	3
May	2003	16	1	5	30	13	4	4
June	2003	17	1	4	28	9	3	4
July	2003	18	1	3	29	11	3	4
August	2003	22	1	2	26	15	2	3
September	2003	21	2	3	26	16	2	3
October	2003	21	1	3	24	17	2	3
November	2003	19	1	3	26	17	2	3
December	2003	19	1	2	27	17	2	5
January	2004	19	2	2	30	16	2	4
February	2004	19	2	4	28	17	3	5
March	2004	19	2	4	26	17	3	4
April	2004	19	2	4	26	16	2	6
May	2004	21	2	3	27	19	2	4
June	2004	20	1	4	26	23	1	3
July	2004	20	1	3	24	26	1	2
August	2004	21	1	3	24	22	1	2
September	2004	22	1	2	26	19	1	2
October	2004	22	1	2	27	18	1	3
November	2004	22	1	2	27	19	1	3
December	2004	21	1	2	27	17	2	3
January	2005	22	2	2	25	16	1	4
February	2005	20	2	2	23	14	2	4
March	2005	20	2	3	22	16	3	4
April	2005	19	3	4	24	20	3	3
May	2005	19	2	4	26	23	2	3
June	2005	18	2	4	26	21	2	2
July	2005	22	2	4	23	20	2	2
August	2005	24	3	5	22	19	3	2
September	2005	25	3	4	22	24	2	3
October	2005	18	2	3	21	27	2	3
November	2005	16	0	3	21	31	1	4
December	2005	18	0	3	22	30	2	4
January	2006	19	0	3	25	27	2	4
February	2006	22	2	4	25	23	2	3
March	2006	22	3	3	22	23	1	4
April	2006	23	3	3	21	25	1	3

INCOME BOTTOM THIRD

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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	2006	20	2	4	21	30	1	2
June	2006	17	2	6	23	31	1	2
July	2006	14	2	5	25	36	2	3
August	2006	13	3	4	24	35	2	3
September	2006	14	2	2	26	34	3	3
October	2006	18	3	3	22	28	3	1
November	2006	21	2	3	22	22	3	2
December	2006	21	2	3	19	19	1	3
January	2007	19	2	3	19	19	1	3
February	2007	16	3	4	20	22	1	4
March	2007	14	3	5	21	23	2	5
April	2007	16	2	5	21	24	2	5
May	2007	17	2	4	22	28	3	4
June	2007	20	1	4	21	32	2	3
July	2007	16	2	4	22	33	2	3
August	2007	15	2	4	21	35	2	4
September	2007	12	4	3	23	32	2	5
October	2007	13	4	4	23	31	2	5
November	2007	14	4	3	24	31	1	4
December	2007	16	2	3	23	33	1	4
January	2008	15	2	2	24	35	2	4
February	2008	16	3	2	21	32	2	3
March	2008	14	3	2	19	34	2	3
April	2008	13	4	2	21	36	3	2
May	2008	10	3	1	23	42	3	2
June	2008	10	3	1	23	48	3	2
July	2008	10	2	1	21	52	3	3
August	2008	10	1	2	22	54	4	3
September	2008	12	1	2	24	46	3	3
October	2008	13	0	3	25	44	4	3
November	2008	11	1	3	26	37	5	3
December	2008	8	1	3	27	36	6	4
January	2009	6	1	2	26	33	5	5
February	2009	8	0	2	29	31	6	6
March	2009	10	1	1	31	29	8	5
April	2009	12	0	2	31	27	10	3
May	2009	11	1	3	31	27	9	3
June	2009	10	0	3	35	27	9	4
July	2009	8	1	3	33	27	7	5
August	2009	6	1	2	33	27	7	5
September	2009	7	1	2	30	26	6	3
October	2009	6	0	2	32	27	6	3
November	2009	7	0	2	31	28	4	2
December	2009	9	0	2	31	28	4	4
January	2010	10	1	1	31	28	3	5
February	2010	11	1	1	32	26	3	6
March	2010	9	2	1	31	25	4	5
April	2010	9	2	2	32	26	4	4
May	2010	9	2	4	32	25	4	4
June	2010	8	2	4	32	24	5	5
July	2010	9	2	4	32	24	6	4
August	2010	9	2	3	33	23	6	3
September	2010	10	2	3	32	23	5	2
October	2010	11	1	3	31	22	4	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	2010	13	1	4	30	21	5	3
December	2010	11	1	3	33	21	4	5
January	2011	10	0	2	31	22	4	5
February	2011	8	0	1	31	22	3	5
March	2011	8	1	1	30	27	3	4
April	2011	8	2	2	30	30	4	4
May	2011	10	2	3	27	35	5	4
June	2011	10	2	3	25	33	5	5
July	2011	12	1	3	25	32	3	4
August	2011	10	1	2	28	30	2	4
September	2011	13	1	2	31	30	2	3
October	2011	13	2	3	34	31	3	3
November	2011	14	1	3	32	32	4	3
December	2011	12	1	3	31	32	3	3
January	2012	11	1	2	29	30	4	2
February	2012	10	2	3	28	29	3	3
March	2012	12	2	3	27	30	3	3
April	2012	12	2	3	27	31	1	4
May	2012	12	2	3	27	32	1	3
June	2012	11	2	4	28	29	1	2
July	2012	12	1	3	28	29	2	2
August	2012	14	2	3	30	27	2	3
September	2012	14	2	3	28	27	2	4
October	2012	14	2	3	25	25	2	4
November	2012	15	2	2	24	24	2	5
December	2012	16	2	2	23	23	2	4
January	2013	14	1	4	27	24	1	4
February	2013	13	1	4	30	23	1	5
March	2013	12	2	4	31	22	2	6
April	2013	11	2	3	30	22	2	7
May	2013	10	2	4	26	23	2	5
June	2013	11	1	4	26	23	3	5
July	2013	17	1	3	23	22	3	4
August	2013	19	2	2	29	22	3	5
September	2013	17	2	2	28	22	2	5
October	2013	15	2	3	30	23	3	5
November	2013	12	2	3	26	22	2	5
December	2013	12	1	4	25	23	2	4
January	2014	15	2	4	23	23	1	4
February	2014	15	2	4	21	26	2	4
March	2014	18	3	4	23	24	2	6
April	2014	14	2	3	26	22	3	6
May	2014	16	2	4	28	20	3	6
June	2014	17	2	3	28	21	3	5
July	2014	23	2	3	27	22	2	4
August	2014	24	2	3	27	20	2	5
September	2014	21	2	3	27	22	3	7
October	2014	20	1	4	25	22	3	7
November	2014	22	1	4	24	21	2	5
December	2014	26	1	5	23	18	2	2
January	2015	29	1	4	28	16	2	2
February	2015	29	2	4	27	16	3	2
March	2015	29	2	3	27	16	2	4

INCOME BOTTOM THIRD
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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
April	2015	27	3	3	24	15	4	5
May	2015	25	3	3	25	16	3	6
June	2015	22	2	3	23	16	3	5
July	2015	23	1	3	26	16	2	5
August	2015	26	2	3	28	13	2	4
September	2015	30	1	2	29	15	2	3
October	2015	32	1	1	26	14	3	4
November	2015	29	2	2	26	14	3	7
December	2015	26	2	3	27	12	3	8
January	2016	24	2	4	28	13	2	7
February	2016	23	2	4	28	15	2	6
March	2016	23	2	5	27	16	1	4
April	2016	23	1	4	26	15	1	3
May	2016	26	2	5	23	13	2	3
June	2016	26	2	5	23	14	3	3
July	2016	26	3	5	20	13	2	4
August	2016	23	3	4	21	15	2	4
September	2016	23	4	4	23	13	1	4
October	2016	21	3	4	25	15	2	6
November	2016	22	2	4	27	14	1	7
December	2016	24	1	3	23	13	1	7
January	2017	26	2	3	24	11	0	4
February	2017	26	2	4	22	10	0	3
March	2017	23	3	4	24	9	0	3
April	2017	22	3	4	25	8	2	4
May	2017	21	3	4	26	8	2	6
June	2017	23	3	5	23	10	2	5
July	2017	28	3	4	20	11	1	4
August	2017	27	4	5	18	12	1	3
September	2017	28	4	5	18	11	1	3
October	2017	25	4	6	21	12	1	3
November	2017	27	5	6	22	13	2	4
December	2017	26	4	6	24	12	2	5
January	2018	27	4	5	23	13	2	5
February	2018	24	3	5	23	12	1	4
March	2018	25	3	5	20	11	1	3
April	2018	27	3	5	19	12	1	3
May	2018	30	3	5	20	12	2	3
June	2018	31	3	5	24	14	2	3
July	2018	29	2	4	24	12	3	5
August	2018	28	3	3	22	14	2	6
September	2018	29	3	4	19	12	2	5
October	2018	30	4	4	20	13	1	4
November	2018	30	3	6	19	12	2	3
December	2018	27	3	6	21	12	2	3
January	2019	26	3	6	20	12	2	3
February	2019	27	3	5	22	12	2	5
March	2019	27	3	4	20	12	1	6
April	2019	29	3	5	22	12	1	6
May	2019	30	4	5	20	11	1	5
June	2019	30	4	5	23	12	1	5
July	2019	30	4	6	22	12	1	5
August	2019	30	3	6	23	13	1	5
September	2019	29	3	6	22	12	1	5

INCOME BOTTOM THIRD
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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
October	2019	30	3	4	19	13	2	5
November	2019	30	5	5	19	13	3	4
December	2019	30	4	4	18	13	3	4
January	2020	30	5	5	20	12	2	4
February	2020	30	5	5	20	10	2	3
March	2020	28	5	5	20	10	3	1
April	2020	26	5	5	24	8	4	3
May	2020	24	4	3	29	7	5	5
June	2020	22	5	3	31	6	5	5
July	2020	23	5	3	33	8	4	3
August	2020	22	4	3	31	10	3	2
September	2020	24	5	4	34	10	3	2
October	2020	24	5	4	29	10	3	1
November	2020	24	5	4	31	9	2	2
December	2020	24	5	4	30	8	2	2
January	2021	22	5	3	33	8	2	3
February	2021	20	5	4	33	8	3	3
March	2021	22	6	3	32	10	2	3
April	2021	25	7	4	28	11	2	2
May	2021	29	7	4	24	13	1	2
June	2021	28	6	4	22	14	1	3
July	2021	30	4	3	25	15	1	5
August	2021	28	4	3	26	17	2	4
September	2021	28	4	3	24	19	2	4
October	2021	26	4	4	20	23	2	2
November	2021	28	4	3	20	26	2	2
December	2021	28	4	3	19	27	2	2
January	2022	28	3	3	20	27	2	2
February	2022	27	4	4	20	28	2	3
March	2022	26	3	3	23	35	3	5
April	2022	24	3	3	25	39	3	4
May	2022	25	2	2	26	39	3	5
June	2022	23	2	4	25	40	3	3
July	2022	23	1	3	23	44	4	3
August	2022	22	1	3	24	47	4	2
September	2022	22	1	2	24	45	5	3
October	2022	23	2	2	26	41	5	3
November	2022	24	2	3	23	43	5	3
December	2022	24	2	2	26	43	4	3
January	2023	23	1	3	25	42	3	3
February	2023	23	1	2	25	38	3	4
March	2023	22	0	2	23	36	3	4
April	2023	20	2	3	25	39	3	4
May	2023	20	2	3	26	41	3	5
June	2023	19	3	2	26	42	3	4
July	2023	21	2	1	26	39	4	3
August	2023	19	2	2	24	39	4	2
September	2023	18	2	3	23	40	4	3
October	2023	19	3	3	20	42	4	4
November	2023	18	3	3	21	45	4	5
December	2023	21	4	3	21	43	4	5
January	2024	18	4	2	24	41	3	5

INCOME BOTTOM THIRD

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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>
December 1979	20	47	28	6	100	92	722
January 1980	24	46	24	6	100	99	642
February 1980	25	44	25	7	100	100	590
March 1980	23	43	26	8	100	97	556
April 1980	19	46	28	7	100	91	530
May 1980	19	45	30	6	100	89	467
June 1980	22	47	28	4	100	94	449
July 1980	22	47	26	5	100	96	447
August 1980	25	50	21	4	100	105	435
September 1980	24	51	19	6	100	105	439
October 1980	24	52	17	7	100	107	418
November 1980	23	51	18	9	100	105	401
December 1980	24	49	20	8	100	104	397
January 1981	25	45	21	9	100	104	396
February 1981	24	45	22	10	100	102	407
March 1981	22	43	24	10	100	98	412
April 1981	21	45	26	9	100	95	419
May 1981	25	46	23	6	100	102	499
June 1981	24	47	22	7	100	103	494
July 1981	24	48	20	8	100	104	509
August 1981	23	48	22	8	100	101	515
September 1981	25	48	20	7	100	105	526
October 1981	27	46	21	6	100	106	613
November 1981	28	45	21	6	100	107	617
December 1981	27	46	23	4	100	105	685
January 1982	27	47	23	4	100	104	697
February 1982	24	46	25	5	100	99	675
March 1982	21	46	26	7	100	96	651
April 1982	21	46	25	8	100	96	619
May 1982	23	47	22	8	100	101	604
June 1982	28	45	21	7	100	107	598
July 1982	27	45	21	6	100	106	594
August 1982	26	47	22	5	100	103	591
September 1982	23	50	22	5	100	101	602
October 1982	25	48	21	6	100	105	605
November 1982	28	47	20	6	100	108	607
December 1982	29	44	21	6	100	108	593
January 1983	28	45	22	5	100	106	585
February 1983	26	44	23	7	100	103	576
March 1983	27	47	19	6	100	108	594
April 1983	30	48	15	6	100	115	591
May 1983	35	50	10	5	100	125	588
June 1983	35	51	10	4	100	125	551
July 1983	31	54	10	4	100	121	588
August 1983	26	53	16	5	100	109	584
September 1983	24	51	19	6	100	105	609
October 1983	25	46	23	6	100	102	594
November 1983	27	48	19	6	100	109	615
December 1983	29	47	17	6	100	112	609
January 1984	31	51	13	5	100	117	573
February 1984	29	52	14	5	100	115	558
March 1984	31	50	12	6	100	119	598

INCOME BOTTOM THIRD

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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 1984	30	50	14	6	100	116	629
May 1984	34	48	13	5	100	121	631
June 1984	31	52	15	3	100	116	579
July 1984	30	52	14	4	100	117	528
August 1984	29	54	13	5	100	116	507
September 1984	29	53	12	5	100	117	513
October 1984	29	53	14	4	100	115	551
November 1984	27	53	15	5	100	112	605
December 1984	26	54	15	5	100	111	614
January 1985	27	54	13	6	100	113	580
February 1985	26	55	14	6	100	112	524
March 1985	27	53	14	5	100	113	500
April 1985	27	55	13	5	100	114	495
May 1985	27	55	14	4	100	112	493
June 1985	26	58	12	4	100	114	480
July 1985	26	58	13	3	100	113	474
August 1985	27	56	12	5	100	115	453
September 1985	26	53	15	6	100	111	461
October 1985	26	51	17	6	100	109	463
November 1985	25	53	16	6	100	110	483
December 1985	27	55	14	5	100	113	548
January 1986	26	57	12	5	100	114	598
February 1986	28	56	12	4	100	115	619
March 1986	27	54	14	5	100	113	565
April 1986	31	50	14	5	100	117	572
May 1986	32	49	15	4	100	117	600
June 1986	31	51	14	4	100	117	611
July 1986	30	54	13	3	100	117	562
August 1986	29	55	12	4	100	117	517
September 1986	30	53	12	5	100	118	534
October 1986	28	54	12	6	100	116	565
November 1986	28	54	13	5	100	115	597
December 1986	27	57	12	4	100	116	572
January 1987	29	56	11	4	100	119	551
February 1987	30	57	10	4	100	120	537
March 1987	29	57	10	4	100	118	515
April 1987	28	56	11	5	100	117	508
May 1987	27	56	11	6	100	115	500
June 1987	27	55	12	6	100	116	506
July 1987	27	56	13	5	100	114	497
August 1987	30	53	12	5	100	119	526
September 1987	29	53	12	6	100	117	533
October 1987	28	53	12	6	100	116	516
November 1987	26	54	14	6	100	112	455
December 1987	28	52	14	6	100	113	414
January 1988	30	51	13	6	100	117	406
February 1988	31	51	11	7	100	120	420
March 1988	32	56	7	5	100	124	423
April 1988	29	57	8	6	100	121	432
May 1988	28	59	9	4	100	118	416
June 1988	29	55	12	4	100	117	411
July 1988	32	51	12	5	100	120	416
August 1988	33	50	12	6	100	121	412
September 1988	34	50	11	6	100	123	423
October 1988	31	50	14	6	100	117	412
November 1988	32	47	14	7	100	117	439
December 1988	31	45	16	8	100	115	445

INCOME BOTTOM THIRD

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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	1989	34	46	14	6	100	119	426
February	1989	36	46	13	5	100	122	377
March	1989	34	49	13	4	100	121	371
April	1989	33	50	13	4	100	120	385
May	1989	28	52	16	4	100	113	409
June	1989	26	53	16	5	100	111	415
July	1989	26	52	17	6	100	109	401
August	1989	27	53	14	6	100	112	399
September	1989	26	55	13	6	100	113	384
October	1989	27	57	10	6	100	118	379
November	1989	30	55	10	5	100	120	367
December	1989	33	52	9	6	100	124	371
January	1990	31	51	11	6	100	120	380
February	1990	27	56	11	6	100	116	376
March	1990	26	56	14	4	100	112	359
April	1990	30	53	14	3	100	117	356
May	1990	31	49	16	3	100	115	362
June	1990	30	50	15	5	100	115	369
July	1990	28	54	14	4	100	114	367
August	1990	27	56	13	4	100	114	354
September	1990	27	55	14	4	100	113	347
October	1990	22	53	21	4	100	101	355
November	1990	22	50	22	6	100	100	368
December	1990	21	51	22	6	100	99	365
January	1991	23	55	16	7	100	107	360
February	1991	24	56	14	5	100	110	342
March	1991	27	55	13	6	100	114	349
April	1991	28	52	15	5	100	114	343
May	1991	28	52	14	6	100	114	342
June	1991	29	51	15	6	100	114	332
July	1991	28	51	15	7	100	113	328
August	1991	29	51	16	4	100	112	320
September	1991	27	54	16	3	100	111	328
October	1991	28	55	14	3	100	115	326
November	1991	28	53	16	3	100	112	334
December	1991	29	50	17	3	100	112	345
January	1992	29	50	19	3	100	110	350
February	1992	31	48	16	4	100	115	351
March	1992	31	47	18	5	100	113	342
April	1992	32	47	16	5	100	116	349
May	1992	28	52	15	4	100	113	354
June	1992	31	51	13	6	100	118	346
July	1992	32	50	12	6	100	120	340
August	1992	32	48	11	9	100	121	339
September	1992	27	54	10	9	100	117	346
October	1992	23	55	12	10	100	112	341
November	1992	23	56	12	8	100	111	343
December	1992	29	53	11	7	100	119	333
January	1993	33	51	12	4	100	120	334
February	1993	37	47	10	6	100	126	332
March	1993	35	46	12	7	100	122	330
April	1993	33	46	12	9	100	121	327
May	1993	29	48	15	8	100	114	325
June	1993	31	47	16	6	100	116	333
July	1993	30	51	15	5	100	115	333
August	1993	29	51	15	6	100	114	343

INCOME BOTTOM THIRD

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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 1993	26	52	17	6	100	109	330
October 1993	28	48	17	7	100	111	334
November 1993	30	48	16	6	100	114	323
December 1993	30	50	13	7	100	117	338
January 1994	29	52	12	7	100	117	331
February 1994	32	50	11	7	100	120	344
March 1994	31	51	12	6	100	119	333
April 1994	31	51	13	5	100	117	332
May 1994	29	54	13	5	100	116	323
June 1994	32	52	11	5	100	121	340
July 1994	30	55	9	5	100	121	366
August 1994	32	52	12	5	100	120	366
September 1994	31	52	12	5	100	118	348
October 1994	33	52	10	5	100	123	329
November 1994	31	55	9	6	100	122	324
December 1994	31	53	11	5	100	120	337
January 1995	31	50	15	4	100	116	337
February 1995	33	50	13	4	100	120	347
March 1995	30	52	14	4	100	116	356
April 1995	30	53	13	4	100	117	367
May 1995	29	53	13	5	100	117	354
June 1995	30	54	12	3	100	118	339
July 1995	32	52	12	3	100	120	325
August 1995	32	52	13	2	100	119	328
September 1995	31	52	14	3	100	117	332
October 1995	30	51	15	4	100	114	325
November 1995	31	48	18	4	100	113	330
December 1995	33	47	16	4	100	116	335
January 1996	35	47	13	4	100	122	343
February 1996	33	51	12	4	100	120	324
March 1996	38	47	11	4	100	128	326
April 1996	35	49	13	3	100	122	338
May 1996	36	48	13	3	100	123	349
June 1996	32	50	14	4	100	118	341
July 1996	35	48	13	3	100	122	322
August 1996	37	48	12	4	100	125	335
September 1996	38	47	12	4	100	126	336
October 1996	37	47	12	4	100	124	351
November 1996	35	49	11	4	100	124	346
December 1996	36	51	10	3	100	126	343
January 1997	36	50	10	3	100	126	332
February 1997	38	47	12	3	100	126	337
March 1997	35	48	13	4	100	123	344
April 1997	34	50	13	3	100	122	359
May 1997	34	51	11	4	100	123	348
June 1997	34	50	12	4	100	121	347
July 1997	35	51	10	4	100	125	332
August 1997	34	53	9	4	100	125	334
September 1997	35	53	9	3	100	126	327
October 1997	32	55	10	3	100	123	334
November 1997	34	55	9	2	100	124	336
December 1997	34	54	9	3	100	125	351
January 1998	37	51	9	3	100	128	351
February 1998	41	48	8	3	100	133	362
March 1998	40	50	7	3	100	133	349
April 1998	41	51	6	3	100	135	342

INCOME BOTTOM THIRD

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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 1998	36	53	8	3	100	128	329
June 1998	37	51	8	5	100	129	339
July 1998	38	49	9	4	100	129	342
August 1998	39	48	8	5	100	130	344
September 1998	38	47	9	6	100	130	331
October 1998	37	50	7	6	100	130	333
November 1998	36	50	9	6	100	127	336
December 1998	38	50	8	4	100	130	342
January 1999	36	49	10	5	100	125	340
February 1999	38	48	9	5	100	129	338
March 1999	34	50	9	8	100	125	318
April 1999	37	49	8	7	100	129	296
May 1999	33	52	9	6	100	124	275
June 1999	36	52	10	2	100	125	275
July 1999	34	54	10	2	100	125	299
August 1999	38	49	9	4	100	129	313
September 1999	39	47	10	4	100	129	327
October 1999	38	48	10	4	100	128	327
November 1999	36	51	9	4	100	127	321
December 1999	35	51	9	5	100	126	334
January 2000	37	50	8	5	100	129	321
February 2000	38	50	7	4	100	131	331
March 2000	41	47	7	5	100	133	342
April 2000	40	46	9	5	100	131	352
May 2000	38	47	9	6	100	128	350
June 2000	37	49	8	6	100	130	333
July 2000	38	51	6	5	100	133	355
August 2000	41	48	7	4	100	134	365
September 2000	37	50	9	3	100	128	386
October 2000	33	51	12	4	100	121	382
November 2000	32	53	12	4	100	120	386
December 2000	35	52	10	3	100	125	371
January 2001	37	50	11	3	100	126	372
February 2001	33	52	10	4	100	123	365
March 2001	31	52	12	5	100	119	362
April 2001	35	49	13	3	100	122	347
May 2001	36	48	12	4	100	123	344
June 2001	34	49	13	4	100	121	347
July 2001	33	50	11	6	100	122	356
August 2001	33	49	14	4	100	119	357
September 2001	34	49	12	4	100	122	353
October 2001	33	53	10	4	100	123	359
November 2001	36	52	8	4	100	129	361
December 2001	41	49	8	2	100	133	366
January 2002	41	46	9	4	100	131	353
February 2002	40	46	9	5	100	131	354
March 2002	36	49	8	7	100	127	359
April 2002	37	47	10	7	100	127	370
May 2002	38	47	9	6	100	128	366
June 2002	39	46	9	6	100	130	370
July 2002	40	47	8	5	100	132	364
August 2002	36	49	10	4	100	126	392
September 2002	34	50	13	3	100	122	387
October 2002	33	51	12	4	100	121	401
November 2002	32	51	12	5	100	119	386
December 2002	31	54	11	5	100	120	390

INCOME BOTTOM THIRD

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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 2003	30	53	14	3	100	116	383
February 2003	34	50	14	2	100	120	388
March 2003	37	45	16	2	100	121	374
April 2003	38	46	13	3	100	126	372
May 2003	39	48	9	4	100	130	369
June 2003	39	49	8	4	100	131	380
July 2003	39	49	8	3	100	131	394
August 2003	38	47	13	3	100	125	394
September 2003	37	47	12	4	100	125	403
October 2003	36	47	14	3	100	123	403
November 2003	34	51	12	3	100	122	403
December 2003	31	53	14	1	100	117	400
January 2004	32	52	15	1	100	117	392
February 2004	32	51	16	1	100	116	388
March 2004	36	46	15	3	100	121	383
April 2004	37	47	14	2	100	123	399
May 2004	41	44	13	2	100	128	404
June 2004	36	50	14	1	100	122	411
July 2004	35	49	13	3	100	122	400
August 2004	33	51	13	3	100	120	405
September 2004	36	47	13	4	100	123	416
October 2004	34	49	13	3	100	121	405
November 2004	33	50	14	3	100	120	398
December 2004	34	52	12	2	100	122	382
January 2005	36	51	12	1	100	124	393
February 2005	36	50	12	1	100	124	393
March 2005	36	50	12	3	100	124	398
April 2005	32	53	12	3	100	120	392
May 2005	30	54	13	3	100	116	382
June 2005	28	57	14	1	100	114	378
July 2005	33	53	13	1	100	119	374
August 2005	37	48	14	1	100	123	382
September 2005	36	45	17	2	100	120	385
October 2005	31	46	21	2	100	110	391
November 2005	28	47	23	2	100	104	388
December 2005	28	48	22	2	100	107	384
January 2006	30	50	19	1	100	111	370
February 2006	31	52	15	2	100	116	374
March 2006	28	57	13	2	100	115	375
April 2006	29	54	15	2	100	114	387
May 2006	27	53	17	2	100	110	388
June 2006	28	52	19	1	100	109	381
July 2006	26	55	18	2	100	108	370
August 2006	24	56	18	2	100	106	379
September 2006	24	58	17	1	100	107	399
October 2006	24	59	16	2	100	108	415
November 2006	27	60	11	1	100	116	420
December 2006	29	57	12	2	100	118	417
January 2007	32	57	10	1	100	121	410
February 2007	29	57	12	2	100	117	394
March 2007	30	57	11	2	100	119	383
April 2007	31	55	12	2	100	118	391
May 2007	33	53	12	2	100	121	403
June 2007	32	52	14	2	100	118	408
July 2007	29	54	14	2	100	115	408
August 2007	27	54	17	2	100	110	397
September 2007	25	55	18	2	100	107	389

INCOME BOTTOM THIRD

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TABLE 8
EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2007	26	52	21	1	100	105	381
November	2007	27	51	21	1	100	107	381
December	2007	29	49	21	2	100	108	385
January	2008	27	49	21	3	100	106	402
February	2008	25	55	19	2	100	106	395
March	2008	24	57	18	1	100	106	381
April	2008	21	59	19	1	100	102	366
May	2008	20	57	21	2	100	99	373
June	2008	17	55	25	3	100	93	392
July	2008	22	50	25	3	100	97	410
August	2008	20	50	26	4	100	94	402
September	2008	23	54	20	4	100	103	384
October	2008	21	57	17	5	100	104	377
November	2008	24	54	16	5	100	108	405
December	2008	24	51	19	5	100	105	416
January	2009	25	52	19	4	100	105	417
February	2009	25	54	18	3	100	106	398
March	2009	24	55	18	3	100	106	408
April	2009	25	55	17	3	100	108	406
May	2009	26	55	16	4	100	110	430
June	2009	29	54	13	4	100	117	424
July	2009	29	52	15	4	100	114	423
August	2009	27	51	19	4	100	109	407
September	2009	24	52	22	3	100	103	425
October	2009	24	52	21	2	100	103	424
November	2009	23	55	20	2	100	104	421
December	2009	25	54	19	2	100	107	413
January	2010	21	56	21	2	100	101	413
February	2010	23	56	20	1	100	103	408
March	2010	23	54	21	2	100	101	403
April	2010	27	50	21	2	100	106	398
May	2010	27	49	22	2	100	105	407
June	2010	26	52	21	2	100	105	410
July	2010	24	54	20	2	100	104	420
August	2010	24	56	19	2	100	105	419
September	2010	24	53	20	3	100	104	419
October	2010	25	53	20	3	100	105	408
November	2010	22	53	21	4	100	102	414
December	2010	23	55	20	2	100	103	417
January	2011	22	53	21	4	100	101	435
February	2011	25	51	19	5	100	106	433
March	2011	22	51	21	5	100	101	429
April	2011	21	52	22	5	100	100	409
May	2011	20	54	23	4	100	97	403
June	2011	20	54	22	4	100	98	400
July	2011	20	56	19	5	100	101	413
August	2011	20	53	21	6	100	99	427
September	2011	20	57	18	5	100	101	424
October	2011	16	60	21	3	100	95	421
November	2011	17	64	17	2	100	99	410
December	2011	18	60	18	3	100	100	404
January	2012	24	58	15	4	100	109	408
February	2012	25	56	15	4	100	110	413
March	2012	25	58	14	3	100	111	431
April	2012	23	59	16	2	100	107	430
May	2012	21	56	18	5	100	103	412

INCOME BOTTOM THIRD

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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 2012	21	55	19	5	100	102	418
July 2012	22	52	19	6	100	103	413
August 2012	24	56	16	4	100	107	426
September 2012	24	57	14	5	100	110	427
October 2012	26	57	12	5	100	115	429
November 2012	27	54	13	6	100	114	451
December 2012	24	52	17	7	100	108	459
January 2013	24	50	21	5	100	104	458
February 2013	26	50	20	4	100	106	437
March 2013	28	52	17	3	100	111	408
April 2013	28	51	17	5	100	111	406
May 2013	26	53	17	4	100	109	414
June 2013	24	53	19	4	100	105	430
July 2013	25	54	18	3	100	107	433
August 2013	26	53	17	4	100	110	432
September 2013	27	51	18	3	100	109	423
October 2013	24	54	18	4	100	106	418
November 2013	21	56	20	3	100	101	410
December 2013	21	55	19	4	100	102	419
January 2014	23	54	20	3	100	103	429
February 2014	26	50	22	3	100	104	428
March 2014	28	48	21	3	100	107	401
April 2014	30	46	21	3	100	109	401
May 2014	29	50	18	3	100	111	397
June 2014	27	53	17	3	100	110	421
July 2014	26	53	16	5	100	110	408
August 2014	27	50	16	7	100	111	397
September 2014	28	48	17	6	100	111	389
October 2014	29	49	18	5	100	111	397
November 2014	29	49	17	4	100	112	399
December 2014	30	52	14	4	100	116	383
January 2015	28	55	13	4	100	116	375
February 2015	31	55	11	3	100	121	379
March 2015	31	54	12	3	100	119	399
April 2015	33	52	13	2	100	120	399
May 2015	31	51	14	3	100	117	417
June 2015	33	51	13	3	100	120	408
July 2015	32	52	13	4	100	119	402
August 2015	35	50	12	3	100	123	411
September 2015	33	51	11	5	100	122	405
October 2015	37	49	9	5	100	127	412
November 2015	35	52	9	5	100	126	396
December 2015	35	52	10	3	100	125	403
January 2016	32	53	12	3	100	121	409
February 2016	31	53	12	4	100	118	405
March 2016	30	52	12	7	100	118	417
April 2016	30	52	12	6	100	118	421
May 2016	33	50	12	5	100	121	428
June 2016	33	52	11	4	100	121	412
July 2016	33	53	11	3	100	122	421
August 2016	29	55	11	5	100	119	432
September 2016	30	52	12	5	100	118	464
October 2016	31	49	12	8	100	119	463
November 2016	32	49	12	7	100	120	477
December 2016	35	48	10	7	100	124	478
January 2017	37	48	10	4	100	127	486

INCOME BOTTOM THIRD

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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	2017	37	48	11	4	100	126	479
March	2017	35	48	13	5	100	122	475
April	2017	34	49	13	5	100	121	475
May	2017	37	45	13	5	100	124	468
June	2017	39	45	12	4	100	127	466
July	2017	35	46	14	4	100	121	460
August	2017	34	49	13	4	100	120	468
September	2017	32	51	12	4	100	120	475
October	2017	35	50	10	4	100	125	480
November	2017	37	48	10	4	100	127	481
December	2017	37	48	12	3	100	125	472
January	2018	38	46	13	3	100	125	478
February	2018	35	50	13	3	100	122	475
March	2018	37	48	12	3	100	124	481
April	2018	35	49	13	3	100	122	467
May	2018	37	48	13	2	100	124	468
June	2018	36	47	14	3	100	123	464
July	2018	37	48	12	3	100	126	465
August	2018	37	48	11	4	100	125	458
September	2018	40	48	9	3	100	131	454
October	2018	39	47	10	4	100	130	454
November	2018	39	51	8	3	100	131	460
December	2018	35	53	10	2	100	125	466
January	2019	37	50	12	2	100	125	471
February	2019	37	47	13	2	100	124	473
March	2019	37	48	12	4	100	125	461
April	2019	40	46	10	4	100	130	461
May	2019	42	43	11	4	100	131	453
June	2019	46	40	11	3	100	135	480
July	2019	43	42	11	4	100	132	471
August	2019	42	43	12	4	100	130	472
September	2019	39	44	12	5	100	127	463
October	2019	38	45	12	4	100	126	480
November	2019	39	45	11	5	100	129	494
December	2019	37	46	12	5	100	124	483
January	2020	36	47	12	6	100	124	494
February	2020	34	51	11	4	100	123	501
March	2020	36	49	11	4	100	125	529
April	2020	38	47	12	3	100	126	506
May	2020	38	44	15	4	100	123	510
June	2020	37	46	13	4	100	124	483
July	2020	34	47	14	5	100	120	500
August	2020	33	51	11	6	100	122	488
September	2020	34	50	10	5	100	124	489
October	2020	39	47	9	5	100	129	479
November	2020	38	45	12	5	100	127	470
December	2020	38	43	12	7	100	126	473
January	2021	34	45	13	8	100	121	488
February	2021	35	45	14	6	100	121	494
March	2021	36	45	15	4	100	121	502
April	2021	38	44	16	2	100	122	490
May	2021	37	45	16	3	100	121	480
June	2021	34	45	18	4	100	116	485
July	2021	33	45	18	4	100	116	487
August	2021	35	43	19	4	100	116	488
September	2021	34	45	18	3	100	117	471
October	2021	32	46	18	4	100	114	466

INCOME BOTTOM THIRD

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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 2021	29	47	21	4	100	108	466
December 2021	32	45	21	2	100	111	464
January 2022	35	41	23	2	100	112	459
February 2022	34	41	22	4	100	112	469
March 2022	30	38	27	4	100	103	465
April 2022	27	43	25	5	100	101	468
May 2022	30	44	23	3	100	107	454
June 2022	31	44	21	4	100	110	458
July 2022	28	42	27	4	100	101	462
August 2022	28	40	28	3	100	100	467
September 2022	29	40	28	3	100	102	469
October 2022	33	42	23	3	100	110	481
November 2022	34	41	21	3	100	113	483
December 2022	33	43	21	3	100	112	486
January 2023	33	43	21	3	100	112	474
February 2023	33	44	21	2	100	112	476
March 2023	32	46	20	3	100	112	485
April 2023	31	45	20	3	100	111	483
May 2023	29	45	23	3	100	106	481
June 2023	32	43	22	3	100	109	481
July 2023	30	42	24	4	100	106	486
August 2023	31	45	20	4	100	110	484
September 2023	27	46	21	6	100	106	478
October 2023	26	48	21	4	100	105	469
November 2023	23	48	25	4	100	98	478
December 2023	26	48	24	2	100	101	478
January 2024	30	44	22	5	100	108	477

INCOME BOTTOM THIRD

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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

		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
Date of Survey											
December	1979	8	17	16	24	21	9	6	100	80	722
January	1980	9	17	17	23	17	10	6	100	86	642
February	1980	9	17	14	24	18	11	7	100	84	590
March	1980	8	14	15	25	18	12	9	100	79	556
April	1980	4	14	15	28	20	12	7	100	71	530
May	1980	5	14	14	29	19	13	7	100	71	467
June	1980	5	14	14	30	18	14	6	100	71	449
July	1980	7	14	14	30	17	12	6	100	74	447
August	1980	8	15	18	26	14	13	5	100	83	435
September	1980	8	18	18	24	13	13	7	100	90	439
October	1980	7	19	20	21	11	12	8	100	94	418
November	1980	5	17	20	22	12	13	10	100	88	401
December	1980	6	16	19	24	13	14	9	100	84	397
January	1981	6	13	17	24	14	17	9	100	81	396
February	1981	7	13	16	24	16	14	11	100	80	407
March	1981	6	12	17	23	17	15	11	100	79	412
April	1981	6	11	15	27	17	13	10	100	72	419
May	1981	7	13	16	28	13	15	7	100	79	499
June	1981	7	14	16	30	12	14	8	100	79	494
July	1981	8	17	20	25	12	12	7	100	89	509
August	1981	8	19	19	24	12	9	9	100	91	515
September	1981	10	19	20	21	12	9	8	100	96	526
October	1981	10	18	20	20	13	12	8	100	95	613
November	1981	10	13	20	22	13	16	7	100	89	617
December	1981	9	16	18	23	14	16	5	100	87	685
January	1982	9	15	15	28	14	15	5	100	82	697
February	1982	9	15	15	27	18	11	5	100	80	675
March	1982	8	13	16	27	18	11	6	100	76	651
April	1982	7	14	18	24	18	11	7	100	78	619
May	1982	6	15	19	24	15	13	8	100	82	604
June	1982	8	16	18	24	14	13	7	100	87	598
July	1982	9	16	16	25	15	12	7	100	86	594
August	1982	10	17	16	25	16	11	6	100	86	591
September	1982	9	17	17	26	16	10	6	100	85	602
October	1982	9	18	16	25	14	11	6	100	88	605
November	1982	8	17	14	27	14	15	6	100	85	607
December	1982	8	16	14	26	13	16	6	100	85	593
January	1983	8	14	16	28	14	16	5	100	80	585
February	1983	7	15	16	26	15	14	7	100	81	576
March	1983	8	16	16	27	13	14	6	100	83	594
April	1983	9	18	17	23	11	16	7	100	92	591
May	1983	10	17	19	24	6	18	4	100	97	588
June	1983	10	19	21	24	6	17	4	100	99	551
July	1983	10	19	22	25	6	14	4	100	97	588
August	1983	10	16	22	25	10	11	5	100	91	584

INCOME BOTTOM THIRD

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TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September	1983	9	16	21	25	12	11	6	100	89	609
October	1983	9	16	18	25	13	12	6	100	86	594
November	1983	9	19	19	23	11	12	6	100	94	615
December	1983	12	18	21	20	11	11	6	100	99	609
January	1984	12	19	23	19	8	13	6	100	104	573
February	1984	10	19	23	20	8	14	6	100	102	558
March	1984	12	20	19	21	6	15	7	100	104	598
April	1984	14	18	20	22	7	12	6	100	103	629
May	1984	16	20	21	19	7	13	5	100	110	631
June	1984	13	21	24	19	7	13	4	100	107	579
July	1984	14	19	24	19	8	12	5	100	107	528
August	1984	14	21	23	19	9	9	5	100	107	507
September	1984	15	21	23	19	8	8	6	100	109	513
October	1984	12	24	22	19	9	9	5	100	108	551
November	1984	12	23	23	18	9	11	5	100	107	605
December	1984	11	22	23	18	9	11	5	100	106	614
January	1985	12	22	25	18	8	9	5	100	108	580
February	1985	14	20	26	18	8	8	6	100	107	524
March	1985	12	19	24	22	8	10	4	100	101	500
April	1985	12	18	25	23	8	9	5	100	100	495
May	1985	11	19	24	25	8	10	4	100	97	493
June	1985	13	21	24	24	6	8	4	100	104	480
July	1985	13	23	25	20	8	9	3	100	109	474
August	1985	13	21	26	17	8	10	5	100	109	453
September	1985	12	19	24	18	10	10	7	100	102	461
October	1985	12	17	23	20	11	11	7	100	97	463
November	1985	11	17	23	22	10	10	7	100	96	483
December	1985	13	18	24	21	9	11	5	100	101	548
January	1986	12	20	23	23	7	9	5	100	102	598
February	1986	12	23	20	23	7	11	4	100	105	619
March	1986	11	23	22	20	9	10	5	100	105	565
April	1986	14	20	22	19	8	12	5	100	106	572
May	1986	15	18	24	19	9	11	5	100	105	600
June	1986	15	19	22	20	8	13	4	100	106	611
July	1986	14	21	23	18	7	13	3	100	110	562
August	1986	14	24	20	18	7	12	4	100	113	517
September	1986	15	24	20	19	7	11	5	100	113	534
October	1986	13	25	19	22	6	9	6	100	111	565
November	1986	12	26	21	20	6	9	6	100	112	597
December	1986	9	27	23	20	6	10	5	100	110	572
January	1987	11	26	22	19	6	12	5	100	111	551
February	1987	11	21	21	23	5	15	4	100	105	537
March	1987	12	19	23	23	5	13	4	100	102	515
April	1987	11	19	23	22	6	14	5	100	102	508
May	1987	11	20	23	21	6	12	6	100	104	500
June	1987	12	22	20	22	5	12	6	100	107	506
July	1987	12	21	23	22	5	11	5	100	105	497
August	1987	12	23	22	20	5	12	6	100	110	526
September	1987	10	24	25	16	6	12	7	100	112	533
October	1987	12	23	23	18	6	11	7	100	110	516
November	1987	12	22	23	19	8	10	7	100	107	455
December	1987	14	21	20	21	7	11	6	100	106	414
January	1988	13	21	21	20	6	13	6	100	108	406

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	1988	12	22	21	20	5	14	7	100	109	420
March	1988	13	23	24	18	4	12	6	100	114	423
April	1988	13	24	23	19	5	10	6	100	112	432
May	1988	13	21	23	22	6	10	5	100	106	416
June	1988	13	18	20	25	7	11	5	100	100	411
July	1988	14	15	21	24	7	13	6	100	99	416
August	1988	18	15	22	20	7	11	7	100	106	412
September	1988	18	17	23	16	7	12	7	100	113	423
October	1988	17	18	22	14	9	12	7	100	112	412
November	1988	15	19	19	15	9	15	7	100	110	439
December	1988	16	18	18	20	9	13	7	100	105	445
January	1989	16	20	19	21	7	11	6	100	107	426
February	1989	16	21	19	20	8	11	5	100	110	377
March	1989	13	23	21	18	9	11	4	100	109	371
April	1989	14	21	21	18	10	12	4	100	108	385
May	1989	12	22	21	22	9	11	4	100	103	409
June	1989	10	22	22	20	9	10	6	100	103	415
July	1989	11	20	22	22	11	9	7	100	98	401
August	1989	13	17	23	20	11	9	7	100	99	399
September	1989	15	16	23	22	11	7	6	100	98	384
October	1989	13	20	24	21	8	8	6	100	104	379
November	1989	12	21	24	20	7	11	6	100	106	367
December	1989	12	21	22	19	6	13	7	100	108	371
January	1990	14	21	23	18	7	11	7	100	110	380
February	1990	12	21	23	21	8	7	7	100	105	376
March	1990	11	20	23	22	9	10	5	100	101	359
April	1990	11	20	23	21	8	13	4	100	101	356
May	1990	12	20	24	17	10	13	4	100	105	362
June	1990	12	22	25	16	8	12	6	100	110	369
July	1990	12	20	27	16	8	12	5	100	108	367
August	1990	9	22	25	21	6	12	5	100	104	354
September	1990	9	21	26	20	9	11	4	100	101	347
October	1990	7	18	23	26	12	9	5	100	87	355
November	1990	7	18	20	25	14	10	6	100	86	368
December	1990	6	19	17	29	13	10	7	100	83	365
January	1991	7	22	19	26	9	10	6	100	94	360
February	1991	8	20	22	25	9	11	5	100	95	342
March	1991	10	17	25	22	7	12	6	100	97	349
April	1991	9	17	22	24	9	14	5	100	94	343
May	1991	9	20	20	24	8	13	6	100	97	342
June	1991	9	20	18	23	9	15	6	100	97	332
July	1991	10	18	20	23	9	13	7	100	95	328
August	1991	11	16	22	23	10	14	5	100	95	320
September	1991	10	17	23	25	8	13	4	100	94	328
October	1991	11	17	22	25	6	15	4	100	96	326
November	1991	10	15	21	25	10	15	4	100	89	334
December	1991	12	14	17	25	13	14	5	100	89	345
January	1992	12	14	18	26	13	13	4	100	87	350
February	1992	11	15	17	27	10	16	5	100	90	351
March	1992	8	14	19	25	11	18	5	100	87	342
April	1992	8	17	20	22	11	17	5	100	93	349
May	1992	9	15	24	22	12	15	4	100	90	354
June	1992	11	14	25	21	9	14	6	100	95	346
July	1992	13	12	23	22	8	15	7	100	95	340

INCOME BOTTOM THIRD
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</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
August	1992	14	14	20	22	7	15	9	100	99	339
September	1992	11	18	20	23	6	12	9	100	99	346
October	1992	7	17	21	25	7	12	11	100	93	341
November	1992	7	20	22	22	7	13	8	100	98	343
December	1992	9	19	21	21	7	16	7	100	100	333
January	1993	11	22	20	19	8	17	4	100	106	334
February	1993	11	21	19	21	6	16	6	100	105	332
March	1993	12	22	17	22	5	14	8	100	107	330
April	1993	11	21	17	23	5	13	10	100	104	327
May	1993	11	20	19	22	8	13	8	100	101	325
June	1993	14	18	21	18	9	13	7	100	105	333
July	1993	14	21	21	18	9	11	6	100	108	333
August	1993	12	21	17	22	10	11	7	100	102	343
September	1993	8	24	14	27	11	10	7	100	93	330
October	1993	10	21	15	25	11	11	7	100	94	334
November	1993	11	21	19	21	10	12	6	100	101	323
December	1993	14	22	21	18	8	11	7	100	110	338
January	1994	12	24	22	17	7	12	7	100	111	331
February	1994	13	25	20	17	6	12	7	100	115	344
March	1994	12	23	19	19	7	14	7	100	108	333
April	1994	14	21	18	22	6	14	6	100	107	332
May	1994	11	21	20	21	6	15	6	100	106	323
June	1994	13	20	22	19	4	16	6	100	110	340
July	1994	12	24	22	17	5	13	6	100	114	366
August	1994	15	25	19	18	5	13	5	100	117	366
September	1994	14	24	18	18	6	13	6	100	114	348
October	1994	13	23	19	18	5	15	6	100	113	329
November	1994	12	20	22	18	7	14	6	100	107	324
December	1994	12	23	21	18	8	14	5	100	109	337
January	1995	14	22	19	19	9	13	4	100	109	337
February	1995	17	23	17	20	6	12	4	100	113	347
March	1995	16	19	20	23	7	10	5	100	105	356
April	1995	15	18	21	25	6	10	5	100	101	367
May	1995	13	18	22	25	7	10	5	100	100	354
June	1995	12	23	21	23	6	10	4	100	107	339
July	1995	14	21	22	22	6	11	4	100	107	325
August	1995	15	20	23	20	7	11	3	100	108	328
September	1995	16	19	21	22	8	11	3	100	104	332
October	1995	14	22	19	21	10	10	4	100	106	325
November	1995	13	23	16	22	11	11	4	100	104	330
December	1995	14	23	18	20	10	12	4	100	107	335
January	1996	14	23	21	17	7	13	5	100	113	343
February	1996	14	19	23	19	6	15	5	100	109	324
March	1996	14	21	22	17	5	17	4	100	113	326
April	1996	14	21	21	19	7	14	4	100	109	338
May	1996	14	25	20	17	8	12	3	100	114	349
June	1996	15	23	20	19	8	11	4	100	111	341
July	1996	16	21	19	19	8	14	3	100	111	322
August	1996	17	20	21	19	6	13	4	100	111	335
September	1996	16	22	21	16	7	14	4	100	114	336
October	1996	14	23	21	15	8	14	5	100	113	351
November	1996	13	24	20	16	8	14	4	100	113	346
December	1996	16	22	21	17	6	15	3	100	114	343

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	1997	17	22	20	18	5	13	4	100	116	332
February	1997	17	20	19	19	5	16	4	100	112	337
March	1997	15	19	20	22	5	14	4	100	107	344
April	1997	16	20	20	21	6	13	3	100	109	359
May	1997	17	23	21	18	5	11	4	100	116	348
June	1997	16	28	19	15	6	12	5	100	123	347
July	1997	15	28	20	15	4	14	4	100	125	332
August	1997	14	27	20	15	4	15	4	100	123	334
September	1997	16	24	22	16	5	14	3	100	120	327
October	1997	15	24	24	17	5	12	3	100	116	334
November	1997	18	24	25	14	6	10	3	100	122	336
December	1997	17	24	25	16	5	9	4	100	121	351
January	1998	19	22	25	14	5	11	3	100	121	351
February	1998	19	24	23	14	4	13	3	100	125	362
March	1998	18	26	23	12	4	13	3	100	127	349
April	1998	19	30	22	11	3	11	3	100	135	342
May	1998	18	27	23	14	4	10	3	100	127	329
June	1998	19	27	21	13	4	10	5	100	128	339
July	1998	19	24	20	15	5	12	4	100	124	342
August	1998	18	24	19	14	5	14	5	100	123	344
September	1998	18	24	18	15	4	14	6	100	123	331
October	1998	16	27	20	15	3	13	6	100	125	333
November	1998	17	27	20	14	4	11	6	100	126	336
December	1998	20	24	22	13	5	11	4	100	127	342
January	1999	21	22	20	15	6	11	5	100	122	340
February	1999	22	21	21	14	6	12	5	100	122	338
March	1999	19	23	19	16	4	11	8	100	121	318
April	1999	19	21	20	16	2	14	7	100	122	296
May	1999	16	23	20	17	4	15	6	100	118	275
June	1999	18	20	22	18	4	16	2	100	115	275
July	1999	16	24	23	16	6	14	2	100	119	299
August	1999	17	24	21	14	5	15	4	100	123	313
September	1999	16	27	18	13	6	16	4	100	124	327
October	1999	17	25	17	16	5	16	4	100	122	327
November	1999	19	23	20	16	5	12	5	100	121	321
December	1999	19	26	20	13	5	11	7	100	126	334
January	2000	19	25	20	13	5	11	7	100	126	321
February	2000	18	27	19	14	4	13	5	100	127	331
March	2000	19	24	18	15	5	13	6	100	123	342
April	2000	18	23	20	14	6	12	6	100	120	352
May	2000	16	25	20	15	6	12	6	100	119	350
June	2000	17	26	21	15	5	11	6	100	124	333
July	2000	18	28	20	15	3	11	5	100	128	355
August	2000	20	24	19	17	4	12	4	100	123	365
September	2000	17	22	22	17	6	12	4	100	116	386
October	2000	16	19	22	18	7	14	5	100	109	382
November	2000	16	22	23	15	7	14	4	100	115	386
December	2000	17	22	23	16	5	14	3	100	118	371
January	2001	17	22	23	17	4	13	4	100	118	372
February	2001	14	22	24	19	4	14	5	100	113	365
March	2001	12	23	21	20	5	14	5	100	110	362
April	2001	14	24	19	17	7	15	3	100	114	347
May	2001	16	22	17	22	7	13	3	100	110	344
June	2001	15	23	15	23	9	11	4	100	106	347

INCOME BOTTOM THIRD
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>
July	2001	15	22	14	25	7	11	5	100	104	356
August	2001	15	24	15	21	9	11	5	100	108	357
September	2001	14	22	17	20	7	14	4	100	109	353
October	2001	13	22	20	22	5	13	4	100	108	359
November	2001	14	21	21	23	3	15	4	100	109	361
December	2001	15	21	19	20	4	18	3	100	113	366
January	2002	13	22	19	18	5	19	4	100	113	353
February	2002	13	22	16	19	5	20	5	100	111	354
March	2002	12	23	18	21	4	16	7	100	110	359
April	2002	14	22	16	19	5	16	6	100	112	370
May	2002	15	21	18	19	5	17	6	100	113	366
June	2002	16	19	18	17	5	18	7	100	112	370
July	2002	16	19	19	19	3	18	6	100	113	364
August	2002	17	21	17	20	5	14	5	100	113	392
September	2002	17	23	17	20	8	11	4	100	112	387
October	2002	16	24	15	22	9	11	4	100	109	401
November	2002	14	23	16	22	9	11	5	100	106	386
December	2002	11	25	15	25	7	13	4	100	105	390
January	2003	10	25	16	24	9	13	3	100	102	383
February	2003	11	24	15	21	9	17	3	100	105	388
March	2003	12	20	14	20	11	19	3	100	102	374
April	2003	15	21	15	19	9	17	4	100	108	372
May	2003	12	22	18	20	7	17	4	100	107	369
June	2003	14	23	19	18	6	16	3	100	113	380
July	2003	13	22	19	17	7	19	3	100	111	394
August	2003	15	21	17	18	10	17	3	100	108	394
September	2003	14	19	16	20	8	18	4	100	105	403
October	2003	15	20	16	21	9	16	3	100	104	403
November	2003	13	19	17	24	9	15	3	100	100	403
December	2003	14	19	18	25	11	13	1	100	96	400
January	2004	15	17	17	26	11	14	1	100	95	392
February	2004	16	18	17	22	13	13	1	100	99	388
March	2004	17	19	18	18	12	14	3	100	106	383
April	2004	15	21	19	16	11	16	2	100	109	399
May	2004	16	23	16	15	9	18	2	100	114	404
June	2004	15	20	20	19	10	17	1	100	106	411
July	2004	16	19	21	17	10	15	3	100	107	400
August	2004	15	17	23	19	9	14	3	100	104	405
September	2004	16	19	19	17	9	16	4	100	108	416
October	2004	14	20	17	23	9	14	3	100	102	405
November	2004	14	20	17	22	10	14	3	100	102	398
December	2004	13	23	18	23	8	13	2	100	105	382
January	2005	13	24	21	18	8	14	1	100	111	393
February	2005	13	24	20	18	9	15	1	100	111	393
March	2005	13	24	19	17	9	15	3	100	111	398
April	2005	11	24	16	23	9	14	3	100	104	392
May	2005	11	22	16	26	9	13	2	100	99	382
June	2005	12	22	20	26	9	11	1	100	99	378
July	2005	15	22	21	20	9	12	1	100	109	374
August	2005	17	22	20	16	9	14	2	100	114	382
September	2005	17	21	17	18	11	14	3	100	109	385
October	2005	15	17	17	22	14	11	3	100	96	391
November	2005	12	15	18	25	17	11	2	100	85	388
December	2005	12	16	18	23	16	14	2	100	89	384

INCOME BOTTOM THIRD
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	11	19	18	22	13	15	2	100	95	370
February	2006	14	22	18	21	11	12	2	100	104	374
March	2006	13	23	20	24	10	7	3	100	102	375
April	2006	14	22	19	23	12	8	2	100	102	387
May	2006	12	22	17	25	13	9	2	100	97	388
June	2006	12	22	16	24	13	12	1	100	96	381
July	2006	11	20	16	29	12	11	2	100	89	370
August	2006	9	20	20	27	12	10	2	100	90	379
September	2006	9	17	22	29	12	11	2	100	85	399
October	2006	10	18	23	26	11	10	1	100	92	415
November	2006	14	21	20	28	8	9	1	100	99	420
December	2006	15	24	19	24	7	9	1	100	107	417
January	2007	14	24	21	23	6	11	1	100	108	410
February	2007	12	21	24	22	8	12	1	100	103	394
March	2007	11	21	22	25	7	12	2	100	100	383
April	2007	12	21	18	24	9	13	3	100	100	391
May	2007	12	23	15	23	9	15	3	100	103	403
June	2007	14	22	16	21	11	14	2	100	104	408
July	2007	12	22	17	23	10	13	2	100	101	408
August	2007	10	21	17	25	13	13	2	100	94	397
September	2007	7	20	18	25	13	14	2	100	89	389
October	2007	10	17	19	24	15	14	1	100	87	381
November	2007	11	16	17	25	14	14	2	100	88	381
December	2007	11	16	16	25	14	15	3	100	88	385
January	2008	9	17	15	27	13	16	3	100	86	402
February	2008	8	20	18	27	12	13	2	100	90	395
March	2008	7	20	17	28	13	14	1	100	86	381
April	2008	6	19	17	30	14	12	1	100	81	366
May	2008	4	17	16	31	16	14	2	100	75	373
June	2008	4	16	14	32	19	11	4	100	69	392
July	2008	6	14	13	31	20	13	3	100	69	410
August	2008	6	11	12	34	21	12	4	100	63	402
September	2008	6	14	15	32	15	14	4	100	74	384
October	2008	5	16	16	33	13	13	5	100	75	377
November	2008	5	15	15	30	12	16	6	100	78	405
December	2008	5	13	14	33	14	16	6	100	71	416
January	2009	5	11	13	35	13	18	4	100	69	417
February	2009	6	12	15	35	12	17	4	100	71	398
March	2009	6	11	18	34	11	17	3	100	73	408
April	2009	6	11	20	32	10	17	4	100	75	406
May	2009	6	11	22	30	10	17	4	100	77	430
June	2009	6	12	20	30	10	19	4	100	79	424
July	2009	7	15	19	27	12	18	3	100	83	423
August	2009	5	15	16	29	14	17	3	100	77	407
September	2009	5	15	17	30	16	14	3	100	75	425
October	2009	4	14	17	34	15	14	2	100	69	424
November	2009	4	13	19	35	13	13	3	100	69	421
December	2009	5	14	17	35	12	15	2	100	72	413
January	2010	4	15	17	37	13	13	2	100	69	413
February	2010	4	19	17	32	14	13	1	100	76	408
March	2010	4	18	20	29	15	13	2	100	78	403
April	2010	4	20	19	25	16	14	2	100	84	398
May	2010	6	16	19	28	14	14	3	100	80	407

INCOME BOTTOM THIRD

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TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	2010	7	15	16	32	15	13	2	100	75	410
July	2010	8	13	16	32	14	13	3	100	74	420
August	2010	8	14	19	31	14	12	2	100	77	419
September	2010	8	14	20	28	14	12	4	100	81	419
October	2010	7	16	21	27	14	12	3	100	83	408
November	2010	8	15	20	27	15	11	4	100	81	414
December	2010	6	17	21	26	15	11	3	100	81	417
January	2011	6	16	21	25	16	11	4	100	81	435
February	2011	6	16	22	23	15	13	5	100	84	433
March	2011	7	12	20	26	17	12	5	100	75	429
April	2011	6	11	19	30	16	12	5	100	71	409
May	2011	6	12	16	33	17	13	4	100	68	403
June	2011	4	15	16	31	15	13	4	100	73	400
July	2011	4	16	18	30	14	13	6	100	76	413
August	2011	4	15	18	29	17	11	6	100	73	427
September	2011	7	13	18	32	16	9	5	100	72	424
October	2011	7	14	17	35	18	7	3	100	69	421
November	2011	7	16	16	39	14	7	2	100	70	410
December	2011	5	18	16	34	15	9	3	100	74	404
January	2012	7	17	17	31	12	13	3	100	81	408
February	2012	7	18	20	27	11	13	4	100	86	413
March	2012	8	19	20	27	11	11	3	100	89	431
April	2012	7	19	22	28	12	10	2	100	85	430
May	2012	7	18	19	27	14	10	5	100	84	412
June	2012	6	17	20	27	13	11	5	100	82	418
July	2012	8	17	19	24	14	12	7	100	86	413
August	2012	9	15	21	27	13	11	4	100	85	426
September	2012	11	16	20	27	11	11	5	100	89	427
October	2012	11	16	20	28	8	11	5	100	91	429
November	2012	12	18	17	26	8	12	7	100	96	451
December	2012	11	16	20	25	11	10	7	100	91	459
January	2013	10	16	18	24	15	12	5	100	86	458
February	2013	8	15	21	23	15	14	4	100	85	437
March	2013	7	18	18	26	13	14	3	100	86	408
April	2013	7	17	20	25	13	14	5	100	86	406
May	2013	9	16	21	26	12	12	4	100	87	414
June	2013	9	16	21	24	13	12	4	100	87	430
July	2013	11	18	20	24	13	11	4	100	92	433
August	2013	11	18	18	24	11	12	5	100	94	432
September	2013	11	17	19	24	12	12	4	100	92	423
October	2013	9	16	22	24	12	12	4	100	88	418
November	2013	7	15	25	25	15	10	3	100	83	410
December	2013	9	14	25	24	15	10	4	100	84	419
January	2014	11	17	21	24	15	9	3	100	88	429
February	2014	11	16	18	24	16	12	3	100	87	428
March	2014	13	18	15	23	17	11	3	100	91	401
April	2014	13	15	17	23	15	14	3	100	90	401
May	2014	13	17	19	23	13	12	4	100	95	397
June	2014	11	18	20	23	11	13	3	100	95	421
July	2014	12	19	19	22	11	11	5	100	98	408
August	2014	14	19	17	22	11	10	6	100	100	397
September	2014	15	18	17	21	13	10	6	100	99	389
October	2014	13	19	17	20	13	13	5	100	100	397
November	2014	14	21	18	18	13	12	5	100	104	399

INCOME BOTTOM THIRD

TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	2014	17	22	20	19	9	8	5	100	111	383
January	2015	16	25	19	20	9	6	4	100	113	375
February	2015	17	27	17	20	7	8	3	100	117	379
March	2015	15	28	15	19	9	12	3	100	114	399
April	2015	15	25	17	19	8	13	2	100	113	399
May	2015	15	22	18	19	10	13	3	100	108	417
June	2015	14	24	19	18	10	12	3	100	111	408
July	2015	16	23	17	21	10	10	4	100	108	402
August	2015	16	26	17	19	8	11	3	100	115	411
September	2015	18	24	15	23	7	9	5	100	112	405
October	2015	19	26	14	20	6	10	5	100	120	412
November	2015	18	26	12	23	6	9	5	100	115	396
December	2015	18	25	13	25	6	11	3	100	111	403
January	2016	16	22	16	26	8	9	3	100	104	409
February	2016	16	19	17	26	9	10	3	100	101	405
March	2016	15	19	19	22	8	10	7	100	103	417
April	2016	15	19	18	21	8	12	6	100	105	421
May	2016	18	18	20	18	7	14	6	100	111	428
June	2016	18	22	18	17	8	13	4	100	115	412
July	2016	19	23	19	18	6	11	4	100	118	421
August	2016	15	26	17	21	6	10	5	100	114	432
September	2016	15	25	16	21	7	10	5	100	111	464
October	2016	11	27	13	20	7	14	8	100	111	463
November	2016	11	27	13	19	8	14	7	100	112	477
December	2016	13	27	15	18	6	13	7	100	116	478
January	2017	15	27	16	19	6	13	4	100	117	486
February	2017	16	26	17	19	4	13	4	100	119	479
March	2017	16	25	18	19	5	12	5	100	117	475
April	2017	18	22	18	20	5	12	5	100	116	475
May	2017	19	21	17	19	6	13	5	100	115	468
June	2017	19	23	17	18	6	14	4	100	118	466
July	2017	17	27	16	16	7	12	5	100	120	460
August	2017	17	27	16	17	7	11	4	100	120	468
September	2017	19	25	18	18	7	10	4	100	119	475
October	2017	21	23	19	20	5	8	4	100	119	480
November	2017	22	23	16	20	6	9	4	100	119	481
December	2017	21	23	15	20	7	11	4	100	117	472
January	2018	21	20	15	19	8	14	3	100	115	478
February	2018	18	24	17	17	9	12	3	100	117	475
March	2018	19	26	17	15	8	12	3	100	123	481
April	2018	19	29	15	16	8	11	3	100	124	467
May	2018	22	25	15	17	8	10	2	100	122	468
June	2018	22	23	14	18	8	11	3	100	119	464
July	2018	21	23	16	19	6	12	3	100	119	465
August	2018	21	24	15	20	7	11	4	100	118	458
September	2018	23	25	15	19	6	9	3	100	123	454
October	2018	24	23	15	18	7	10	3	100	121	454
November	2018	22	25	18	16	6	10	2	100	126	460
December	2018	20	26	18	17	7	11	2	100	122	466
January	2019	21	27	16	17	7	11	2	100	123	471
February	2019	21	25	14	17	9	12	2	100	120	473
March	2019	22	23	17	16	8	10	4	100	122	461
April	2019	22	25	16	14	7	11	4	100	126	461

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	2019	23	26	17	12	7	11	4	100	130	453
June	2019	24	24	14	15	7	13	3	100	127	480
July	2019	24	23	16	14	7	12	4	100	127	471
August	2019	23	23	14	15	7	14	4	100	124	472
September	2019	22	23	17	14	6	13	6	100	125	463
October	2019	22	24	16	15	7	12	4	100	124	480
November	2019	23	24	15	15	7	10	5	100	126	494
December	2019	22	26	14	15	9	10	4	100	124	483
January	2020	21	27	15	13	8	10	6	100	126	494
February	2020	20	27	19	12	7	10	4	100	128	501
March	2020	21	26	19	13	8	8	5	100	126	529
April	2020	20	23	17	18	7	12	3	100	118	506
May	2020	17	20	16	20	8	15	4	100	110	510
June	2020	14	23	16	20	6	17	4	100	111	483
July	2020	13	24	17	19	7	16	5	100	111	500
August	2020	14	24	17	20	5	14	6	100	113	488
September	2020	14	22	17	20	6	16	6	100	110	489
October	2020	17	20	16	18	5	17	6	100	114	479
November	2020	17	19	17	17	6	18	5	100	113	470
December	2020	17	21	16	17	5	17	7	100	115	473
January	2021	15	20	16	19	6	18	7	100	110	488
February	2021	13	19	16	20	6	19	6	100	105	494
March	2021	13	18	18	18	8	20	4	100	105	502
April	2021	14	23	17	18	7	18	3	100	112	490
May	2021	17	26	16	17	8	14	3	100	117	480
June	2021	16	27	14	17	10	12	4	100	116	485
July	2021	17	24	14	19	11	11	4	100	111	487
August	2021	17	23	12	18	12	13	4	100	110	488
September	2021	18	24	12	20	11	13	3	100	111	471
October	2021	17	24	13	19	11	12	4	100	111	466
November	2021	14	24	14	18	14	11	4	100	106	466
December	2021	16	23	14	18	15	12	3	100	107	464
January	2022	16	23	12	18	17	12	2	100	105	459
February	2022	16	23	11	19	16	11	3	100	104	469
March	2022	13	20	10	19	21	13	4	100	94	465
April	2022	11	21	11	20	20	13	4	100	91	468
May	2022	13	21	11	21	18	14	3	100	95	454
June	2022	13	21	10	23	16	13	4	100	96	458
July	2022	12	18	10	21	22	13	3	100	87	462
August	2022	10	19	10	18	25	14	3	100	86	467
September	2022	11	19	10	17	25	15	3	100	87	469
October	2022	12	20	9	20	21	15	3	100	92	481
November	2022	15	18	8	22	19	15	3	100	92	483
December	2022	15	17	9	25	18	14	3	100	89	486
January	2023	15	18	9	24	16	15	3	100	93	474
February	2023	15	18	10	25	15	14	2	100	93	476
March	2023	14	20	12	26	13	13	3	100	95	485
April	2023	12	18	12	27	15	13	4	100	88	483
May	2023	11	17	12	26	18	11	4	100	85	481
June	2023	13	16	11	25	18	14	4	100	86	481
July	2023	14	16	11	25	18	13	4	100	87	486
August	2023	13	18	12	24	15	14	5	100	91	484
September	2023	12	18	13	23	17	12	6	100	90	478
October	2023	13	17	13	25	17	11	4	100	89	469

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>
November	2023	11	17	12	26	20	10	4	100	82	478
December	2023	13	18	11	26	19	11	3	100	85	478
January	2024	13	20	10	22	18	12	5	100	92	477

INCOME BOTTOM THIRD
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	37	16	45	1	100	92	439
March 1981	33	14	51	2	100	81	412
September 1981	42	14	41	3	100	101	526
March 1982	35	16	48	1	100	87	651
September 1982	33	14	51	2	100	83	602
March 1983	30	18	51	2	100	79	594
September 1983	34	17	48	2	100	86	609
March 1984	38	20	40	2	100	98	598
September 1984	43	15	40	2	100	104	513
September 1985	38	18	42	2	100	96	461
September 2011	26	11	61	2	100	65	424
October 2011	25	11	61	3	100	65	421
November 2011	26	10	63	1	100	63	410
December 2011	25	10	64	1	100	61	404
January 2012	24	11	64	1	100	60	408
February 2012	26	11	63	1	100	63	413
March 2012	28	13	59	1	100	69	431
April 2012	28	12	59	1	100	70	430
May 2012	27	13	59	1	100	68	412
June 2012	28	12	59	1	100	69	418
July 2012	29	14	56	1	100	73	413
August 2012	30	13	57	1	100	73	426
September 2012	31	13	54	2	100	77	427
October 2012	32	12	55	2	100	77	429
November 2012	34	13	52	1	100	82	451
December 2012	29	16	55	1	100	74	459
January 2013	27	15	58	0	100	70	458
February 2013	28	12	59	1	100	69	437
March 2013	31	11	57	1	100	74	408
April 2013	30	13	56	1	100	74	406
May 2013	30	15	54	1	100	77	414
June 2013	31	15	53	1	100	79	430
July 2013	36	12	50	2	100	86	433
August 2013	37	11	50	1	100	87	432
September 2013	35	12	52	1	100	83	423
October 2013	32	13	54	0	100	78	418
November 2013	30	15	54	0	100	76	410
December 2013	33	14	53	0	100	79	419
January 2014	34	13	52	0	100	82	429
February 2014	35	10	54	1	100	82	428
March 2014	37	8	55	1	100	82	401
April 2014	38	7	53	1	100	85	401
May 2014	41	9	48	2	100	93	397
June 2014	41	10	48	1	100	92	421
July 2014	39	10	49	1	100	90	408
August 2014	37	10	52	1	100	86	397
September 2014	36	11	52	1	100	84	389

INCOME BOTTOM THIRD

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TABLE 10
CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2014	36	12	50	2	100	87	397
November	2014	38	13	47	2	100	92	399
December	2014	45	14	39	2	100	107	383
January	2015	48	11	39	1	100	109	375
February	2015	49	11	39	1	100	110	379
March	2015	45	10	44	1	100	101	399
April	2015	43	10	46	1	100	97	399
May	2015	42	10	46	1	100	96	417
June	2015	43	12	44	1	100	99	408
July	2015	43	11	45	0	100	98	402
August	2015	45	11	43	1	100	102	411
September	2015	45	8	46	1	100	99	405
October	2015	50	8	42	0	100	108	412
November	2015	48	8	43	1	100	105	396
December	2015	46	11	42	1	100	104	403
January	2016	42	12	45	1	100	97	409
February	2016	41	12	46	1	100	95	405
March	2016	43	11	43	2	100	100	417
April	2016	43	12	43	2	100	100	421
May	2016	45	11	41	2	100	104	428
June	2016	47	9	43	1	100	105	412
July	2016	49	9	41	1	100	108	421
August	2016	46	9	46	0	100	100	432
September	2016	43	11	46	0	100	97	464
October	2016	42	11	47	0	100	95	463
November	2016	42	15	42	1	100	100	477
December	2016	48	13	39	0	100	109	478
January	2017	47	13	40	1	100	107	486
February	2017	50	10	39	1	100	112	479
March	2017	47	13	38	1	100	109	475
April	2017	51	13	35	1	100	116	475
May	2017	50	14	35	1	100	115	468
June	2017	50	12	37	1	100	113	466
July	2017	49	13	38	1	100	111	460
August	2017	50	11	38	1	100	113	468
September	2017	53	11	36	0	100	116	475
October	2017	52	11	35	1	100	117	480
November	2017	53	11	35	1	100	118	481
December	2017	52	12	34	2	100	118	472
January	2018	49	13	36	2	100	113	478
February	2018	48	12	38	1	100	110	475
March	2018	51	12	36	1	100	115	481
April	2018	54	11	35	0	100	119	467
May	2018	55	12	33	1	100	122	468
June	2018	52	11	36	1	100	117	464
July	2018	52	12	35	1	100	118	465
August	2018	51	12	37	0	100	115	458
September	2018	53	13	33	1	100	120	454
October	2018	54	12	33	2	100	121	454
November	2018	52	13	33	2	100	119	460
December	2018	50	10	38	2	100	112	466
January	2019	50	9	40	1	100	110	471
February	2019	53	7	40	1	100	113	473
March	2019	52	10	37	0	100	115	461
April	2019	51	12	36	0	100	115	461
May	2019	50	14	35	1	100	115	453

INCOME BOTTOM THIRD
TABLE 10
CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2019	48	13	38	1	100	111	480
July	2019	49	11	39	1	100	109	471
August	2019	51	8	40	1	100	111	472
September	2019	52	8	40	1	100	112	463
October	2019	52	9	38	1	100	114	480
November	2019	50	10	40	0	100	110	494
December	2019	51	11	37	0	100	114	483
January	2020	54	11	35	0	100	118	494
February	2020	57	11	32	0	100	125	501
March	2020	56	11	32	1	100	124	529
April	2020	54	11	35	1	100	119	506
May	2020	52	12	35	1	100	117	510
June	2020	52	12	34	1	100	118	483
July	2020	55	13	32	1	100	123	500
August	2020	53	12	35	0	100	117	488
September	2020	53	12	35	0	100	118	489
October	2020	54	13	34	0	100	120	479
November	2020	54	15	31	0	100	123	470
December	2020	54	14	32	0	100	122	473
January	2021	51	13	36	0	100	115	488
February	2021	50	12	38	0	100	112	494
March	2021	50	11	38	1	100	111	502
April	2021	51	13	35	1	100	116	490
May	2021	53	12	34	1	100	119	480
June	2021	53	12	34	1	100	120	485
July	2021	53	10	36	1	100	117	487
August	2021	52	10	37	1	100	116	488
September	2021	53	10	36	1	100	117	471
October	2021	53	9	37	1	100	116	466
November	2021	51	9	39	1	100	112	466
December	2021	52	10	38	1	100	114	464
January	2022	50	11	38	1	100	112	459
February	2022	49	11	39	1	100	110	469
March	2022	46	10	43	1	100	102	465
April	2022	48	10	41	0	100	107	468
May	2022	48	10	41	1	100	108	454
June	2022	48	10	41	1	100	107	458
July	2022	43	9	47	1	100	97	462
August	2022	41	8	49	1	100	92	467
September	2022	41	9	49	1	100	92	469
October	2022	42	8	48	1	100	94	481
November	2022	44	8	47	1	100	97	483
December	2022	43	7	49	1	100	94	486
January	2023	41	8	50	1	100	91	474
February	2023	41	9	49	1	100	92	476
March	2023	40	11	48	1	100	92	485
April	2023	41	10	48	1	100	93	483
May	2023	40	10	48	1	100	92	481
June	2023	40	10	49	1	100	92	481
July	2023	41	9	49	1	100	92	486
August	2023	42	8	50	0	100	92	484
September	2023	43	8	49	1	100	94	478
October	2023	42	10	48	1	100	94	469
November	2023	39	10	50	1	100	90	478
December	2023	40	11	48	1	100	92	478
January	2024	40	10	49	1	100	91	477

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	38	30	18	14	100	120	439
March 1981	27	30	24	19	100	104	412
September 1981	39	34	18	10	100	121	526
March 1982	38	33	20	9	100	118	651
September 1982	37	34	20	9	100	117	602
March 1983	41	29	19	11	100	122	594
September 1983	36	39	16	9	100	120	609
March 1984	38	40	14	7	100	124	598
September 1984	44	34	12	9	100	132	513
September 1985	36	41	16	7	100	121	461
September 2011	32	45	18	5	100	114	424
October 2011	31	46	19	3	100	112	421
November 2011	33	47	17	3	100	116	410
December 2011	32	45	18	5	100	115	404
January 2012	35	42	16	7	100	119	408
February 2012	34	43	16	7	100	118	413
March 2012	36	44	15	5	100	121	431
April 2012	34	45	18	4	100	116	430
May 2012	34	43	19	4	100	115	412
June 2012	33	42	21	4	100	113	418
July 2012	35	42	18	4	100	117	413
August 2012	36	40	18	5	100	118	426
September 2012	38	39	16	6	100	122	427
October 2012	39	40	14	6	100	125	429
November 2012	40	41	12	6	100	128	451
December 2012	35	42	16	7	100	118	459
January 2013	33	42	20	6	100	113	458
February 2013	35	40	19	5	100	116	437
March 2013	38	41	18	3	100	120	408
April 2013	39	39	17	5	100	122	406
May 2013	37	41	17	4	100	120	414
June 2013	35	44	17	5	100	118	430
July 2013	35	44	18	4	100	117	433
August 2013	36	42	18	3	100	118	432
September 2013	39	38	20	3	100	119	423
October 2013	38	37	20	4	100	118	418
November 2013	37	37	21	4	100	116	410
December 2013	36	37	21	6	100	116	419
January 2014	37	38	20	5	100	117	429
February 2014	35	39	20	6	100	116	428
March 2014	36	39	18	7	100	118	401
April 2014	37	39	18	6	100	118	401
May 2014	40	37	18	5	100	122	397
June 2014	41	34	20	5	100	121	421
July 2014	43	32	19	6	100	123	408
August 2014	41	35	20	5	100	121	397
September 2014	39	39	16	6	100	123	389

INCOME BOTTOM THIRD

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TABLE 11
EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2014	38	40	16	6	100	122	397
November	2014	41	37	15	7	100	126	399
December	2014	46	34	15	5	100	131	383
January	2015	48	33	14	5	100	134	375
February	2015	49	33	13	5	100	136	379
March	2015	47	35	13	5	100	134	399
April	2015	45	38	13	4	100	132	399
May	2015	46	37	14	3	100	132	417
June	2015	46	37	15	3	100	131	408
July	2015	47	33	16	4	100	132	402
August	2015	48	33	15	4	100	133	411
September	2015	48	33	13	5	100	135	405
October	2015	50	34	12	4	100	138	412
November	2015	47	35	13	5	100	134	396
December	2015	46	36	14	3	100	132	403
January	2016	44	40	13	3	100	130	409
February	2016	44	39	12	4	100	132	405
March	2016	46	38	11	5	100	135	417
April	2016	47	37	10	5	100	137	421
May	2016	48	37	10	5	100	137	428
June	2016	49	33	12	7	100	137	412
July	2016	49	31	14	6	100	136	421
August	2016	49	31	14	6	100	134	432
September	2016	48	33	15	4	100	133	464
October	2016	49	31	15	5	100	134	463
November	2016	49	31	15	5	100	134	477
December	2016	50	32	14	5	100	136	478
January	2017	51	31	13	5	100	138	486
February	2017	50	32	13	4	100	137	479
March	2017	49	33	13	5	100	136	475
April	2017	47	33	14	5	100	133	475
May	2017	48	31	15	6	100	134	468
June	2017	48	31	16	5	100	132	466
July	2017	47	31	18	5	100	129	460
August	2017	47	32	17	4	100	130	468
September	2017	48	33	16	3	100	132	475
October	2017	49	35	13	2	100	136	480
November	2017	51	33	14	2	100	137	481
December	2017	51	32	15	2	100	135	472
January	2018	51	30	16	3	100	135	478
February	2018	47	33	16	4	100	131	475
March	2018	48	33	15	5	100	133	481
April	2018	45	35	16	4	100	129	467
May	2018	46	36	15	3	100	131	468
June	2018	47	34	16	4	100	131	464
July	2018	49	35	13	3	100	136	465
August	2018	48	33	15	5	100	133	458
September	2018	49	35	12	4	100	136	454
October	2018	51	32	14	4	100	137	454
November	2018	51	34	10	4	100	141	460
December	2018	49	32	14	5	100	136	466
January	2019	48	33	14	5	100	135	471
February	2019	48	31	16	5	100	133	473
March	2019	50	32	13	4	100	137	461
April	2019	52	32	12	4	100	140	461
May	2019	53	32	11	4	100	142	453

INCOME BOTTOM THIRD

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TABLE 11
EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 2019	54	32	11	4	100	143	480
July 2019	51	32	12	5	100	139	471
August 2019	55	29	13	4	100	142	472
September 2019	53	28	14	4	100	139	463
October 2019	53	29	13	5	100	140	480
November 2019	52	31	13	5	100	139	494
December 2019	52	32	13	3	100	138	483
January 2020	53	31	13	4	100	140	494
February 2020	50	33	12	4	100	138	501
March 2020	49	35	11	5	100	138	529
April 2020	48	37	12	3	100	137	506
May 2020	51	34	11	4	100	140	510
June 2020	51	36	10	4	100	141	483
July 2020	52	34	10	4	100	142	500
August 2020	50	36	10	3	100	140	488
September 2020	50	37	10	4	100	140	489
October 2020	52	36	9	4	100	143	479
November 2020	49	35	10	6	100	140	470
December 2020	51	31	11	7	100	140	473
January 2021	46	34	13	7	100	133	488
February 2021	47	34	16	4	100	131	494
March 2021	47	35	15	3	100	132	502
April 2021	48	34	15	3	100	133	490
May 2021	49	32	13	6	100	136	480
June 2021	48	30	15	7	100	133	485
July 2021	48	30	15	7	100	134	487
August 2021	48	31	16	6	100	132	488
September 2021	45	34	15	6	100	129	471
October 2021	45	34	15	6	100	130	466
November 2021	44	33	15	8	100	130	466
December 2021	48	30	16	6	100	132	464
January 2022	49	28	17	6	100	132	459
February 2022	49	28	19	4	100	129	469
March 2022	46	28	22	4	100	123	465
April 2022	46	29	21	4	100	125	468
May 2022	49	28	19	4	100	130	454
June 2022	51	27	17	5	100	134	458
July 2022	47	27	19	6	100	128	462
August 2022	44	29	20	8	100	124	467
September 2022	44	28	20	8	100	125	469
October 2022	46	29	17	9	100	129	481
November 2022	50	26	16	8	100	134	483
December 2022	50	27	16	8	100	134	486
January 2023	49	27	17	6	100	132	474
February 2023	47	29	19	5	100	128	476
March 2023	47	30	18	5	100	129	485
April 2023	44	32	17	6	100	127	483
May 2023	45	31	17	7	100	128	481
June 2023	45	32	15	7	100	130	481
July 2023	47	29	18	6	100	129	486
August 2023	45	31	18	5	100	127	484
September 2023	42	31	20	7	100	122	478
October 2023	38	34	21	7	100	117	469
November 2023	37	33	22	8	100	116	478
December 2023	40	30	23	7	100	117	478
January 2024	46	27	20	7	100	127	477

INCOME BOTTOM THIRD

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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)

		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
Date of Survey											
September 1980		18	13	7	17	9	21	15	100	106	439
March 1981		9	13	4	19	13	21	21	100	91	412
September 1981		19	19	6	14	10	20	12	100	113	526
March 1982		18	13	8	18	12	21	10	100	102	651
September 1982		16	13	6	19	12	24	11	100	97	602
March 1983		15	13	8	15	13	25	12	100	99	594
September 1983		14	15	9	20	9	23	11	100	101	609
March 1984		18	18	11	18	7	19	9	100	111	598
September 1984		24	17	8	13	8	18	11	100	121	513
September 1985		18	18	9	19	10	17	9	100	108	461
September 2011		11	12	7	28	13	23	6	100	82	424
October 2011		10	14	7	27	16	20	6	100	82	421
November 2011		12	13	7	28	15	20	5	100	83	410
December 2011		10	13	7	26	14	22	7	100	82	404
January 2012		11	12	8	25	12	25	8	100	85	408
February 2012		11	13	7	26	12	25	7	100	86	413
March 2012		11	15	8	24	11	25	6	100	91	431
April 2012		13	13	7	26	13	22	5	100	87	430
May 2012		12	15	7	26	14	20	5	100	87	412
June 2012		13	15	5	26	15	20	5	100	87	418
July 2012		12	18	8	22	14	20	5	100	94	413
August 2012		12	15	8	21	14	25	5	100	93	426
September 2012		14	15	7	20	12	24	7	100	97	427
October 2012		15	14	7	22	9	26	6	100	97	429
November 2012		18	15	8	22	8	22	7	100	102	451
December 2012		16	12	11	22	12	19	7	100	93	459
January 2013		15	13	9	23	16	17	7	100	88	458
February 2013		16	11	8	23	16	20	6	100	88	437
March 2013		17	12	7	23	15	20	5	100	91	408
April 2013		16	12	9	22	13	22	6	100	93	406
May 2013		16	15	9	22	14	19	5	100	95	414
June 2013		15	17	9	22	12	19	5	100	97	430
July 2013		18	18	8	21	13	17	5	100	101	433
August 2013		18	17	8	20	13	19	5	100	102	432
September 2013		19	16	7	20	16	20	3	100	99	423
October 2013		18	14	8	20	16	20	4	100	96	418
November 2013		16	14	9	20	17	19	5	100	93	410
December 2013		17	13	9	20	16	19	6	100	95	419
January 2014		18	14	8	21	15	19	5	100	96	429
February 2014		18	13	6	22	14	20	7	100	95	428

INCOME BOTTOM THIRD

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TABLE 12

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

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</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>				
March	2014	18	13	5	23	13	20	8	100	96	401
April	2014	17	15	4	21	12	23	8	100	99	401
May	2014	21	17	4	19	12	19	7	100	106	397
June	2014	21	17	4	17	14	21	6	100	107	421
July	2014	22	16	5	17	14	21	7	100	107	408
August	2014	19	16	5	18	14	22	6	100	103	397
September	2014	18	16	6	20	11	22	7	100	103	389
October	2014	18	17	7	20	12	19	7	100	104	397
November	2014	20	16	8	18	10	19	9	100	107	399
December	2014	26	18	7	16	9	16	7	100	120	383
January	2015	28	18	5	16	8	19	6	100	123	375
February	2015	29	18	5	15	7	20	6	100	125	379
March	2015	26	16	5	18	8	22	5	100	117	399
April	2015	24	16	6	20	8	21	5	100	113	399
May	2015	24	18	5	19	9	21	4	100	113	417
June	2015	24	18	6	18	10	20	4	100	114	408
July	2015	26	17	6	17	11	20	5	100	115	402
August	2015	27	18	4	17	10	19	5	100	118	411
September	2015	26	18	3	17	10	20	6	100	118	405
October	2015	29	19	3	15	9	20	5	100	125	412
November	2015	28	18	4	16	10	19	5	100	121	396
December	2015	27	17	6	17	9	19	4	100	118	403
January	2016	23	18	6	20	9	20	4	100	112	409
February	2016	23	17	6	21	7	21	5	100	112	405
March	2016	25	18	6	18	8	19	6	100	118	417
April	2016	27	18	7	17	8	19	6	100	120	421
May	2016	27	17	7	16	8	19	6	100	121	428
June	2016	28	17	4	15	9	19	7	100	122	412
July	2016	29	19	4	12	11	18	7	100	125	421
August	2016	26	19	4	13	12	20	6	100	120	432
September	2016	24	18	6	15	12	21	5	100	116	464
October	2016	25	14	6	15	11	24	5	100	113	463
November	2016	26	15	8	14	10	22	5	100	117	477
December	2016	29	16	8	12	8	22	5	100	124	478
January	2017	28	16	7	13	7	23	6	100	123	486
February	2017	30	16	6	14	7	22	5	100	125	479
March	2017	27	17	7	15	7	22	6	100	123	475
April	2017	28	19	6	14	7	19	7	100	126	475
May	2017	28	21	6	12	8	19	7	100	129	468
June	2017	28	19	5	12	9	20	6	100	125	466
July	2017	27	20	5	12	11	20	5	100	124	460
August	2017	28	18	6	13	10	21	4	100	123	468
September	2017	30	19	5	14	9	20	3	100	127	475
October	2017	32	18	6	15	7	18	3	100	127	480
November	2017	34	18	6	14	8	17	3	100	129	481
December	2017	33	17	6	14	8	18	4	100	127	472
January	2018	30	18	6	13	9	21	4	100	126	478
February	2018	26	19	7	13	10	20	5	100	123	475
March	2018	28	21	6	12	9	19	5	100	128	481
April	2018	29	22	6	12	10	17	5	100	129	467
May	2018	31	22	6	14	9	15	5	100	130	468
June	2018	31	19	5	14	10	16	5	100	126	464
July	2018	31	21	5	15	8	16	4	100	130	465
August	2018	30	19	5	13	9	18	5	100	127	458
September	2018	33	20	6	15	7	15	5	100	131	454

INCOME BOTTOM THIRD

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TABLE 12

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

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</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	2018	34	19	5	13	8	16	6	100	132	454
November	2018	32	20	5	14	6	16	6	100	133	460
December	2018	28	20	4	12	8	21	6	100	128	466
January	2019	28	19	5	12	9	22	6	100	126	471
February	2019	30	18	4	11	10	22	6	100	127	473
March	2019	33	16	7	12	9	19	5	100	129	461
April	2019	32	18	7	11	8	19	4	100	131	461
May	2019	32	19	7	11	7	19	5	100	133	453
June	2019	31	19	6	12	7	20	5	100	130	480
July	2019	30	17	6	14	8	19	6	100	126	471
August	2019	33	15	5	12	9	21	5	100	128	472
September	2019	32	16	4	11	10	22	5	100	128	463
October	2019	34	16	5	11	9	20	6	100	129	480
November	2019	31	17	5	13	9	19	5	100	127	494
December	2019	31	19	6	12	9	19	4	100	130	483
January	2020	32	21	5	9	9	19	4	100	135	494
February	2020	34	22	6	10	8	16	4	100	138	501
March	2020	34	21	6	12	7	14	6	100	135	529
April	2020	33	20	5	17	7	14	4	100	128	506
May	2020	32	18	6	16	5	17	6	100	129	510
June	2020	33	17	7	17	4	16	5	100	129	483
July	2020	34	19	7	15	4	16	5	100	133	500
August	2020	31	20	6	16	5	17	4	100	130	488
September	2020	30	21	7	14	5	18	4	100	132	489
October	2020	32	21	7	12	5	18	5	100	136	479
November	2020	31	21	8	12	5	16	7	100	136	470
December	2020	32	20	6	12	6	17	7	100	135	473
January	2021	27	19	6	14	6	21	7	100	126	488
February	2021	29	17	6	17	7	21	4	100	122	494
March	2021	28	17	6	17	6	21	4	100	122	502
April	2021	30	18	6	16	7	19	4	100	125	490
May	2021	31	19	5	13	6	19	6	100	131	480
June	2021	32	18	5	12	8	18	7	100	130	485
July	2021	33	17	4	14	8	17	8	100	128	487
August	2021	32	18	4	14	9	17	6	100	127	488
September	2021	30	19	5	14	8	16	7	100	126	471
October	2021	30	18	6	13	9	17	7	100	126	466
November	2021	29	17	5	14	9	18	8	100	123	466
December	2021	31	16	5	13	9	20	7	100	125	464
January	2022	32	15	5	14	10	18	7	100	123	459
February	2022	30	17	4	13	12	20	4	100	122	469
March	2022	27	17	3	14	15	19	4	100	115	465
April	2022	27	18	4	13	13	20	4	100	119	468
May	2022	30	16	4	15	11	20	4	100	120	454
June	2022	30	16	3	15	9	22	5	100	122	458
July	2022	26	15	4	14	13	23	6	100	114	462
August	2022	24	15	4	13	15	22	8	100	111	467
September	2022	24	15	4	12	16	19	9	100	111	469
October	2022	25	15	4	13	13	19	10	100	113	481
November	2022	27	14	4	11	12	22	9	100	118	483
December	2022	26	13	4	12	12	25	9	100	116	486
January	2023	25	14	5	11	14	25	7	100	113	474
February	2023	24	14	5	14	14	23	6	100	110	476
March	2023	25	14	5	16	13	21	5	100	110	485

INCOME BOTTOM THIRD

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TABLE 12

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

		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
April	2023	24	15	4	18	11	20	7	100	110	483
May	2023	24	14	5	17	12	20	8	100	110	481
June	2023	24	14	5	17	10	22	8	100	110	481
July	2023	25	13	5	15	12	23	7	100	110	486
August	2023	24	14	4	16	13	23	6	100	110	484
September	2023	24	15	4	15	14	21	7	100	110	478
October	2023	22	15	6	15	15	19	7	100	107	469
November	2023	21	14	6	15	16	19	9	100	103	478
December	2023	23	13	7	14	17	19	8	100	104	478
January	2024	25	14	4	14	15	19	8	100	110	477

INCOME BOTTOM THIRD

73

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	1	4	5	5	20	10	10	31	12	2	100	3.1	449
July	1980	1	3	6	4	19	10	11	29	14	2	100	3.3	447
August	1980	1	1	8	5	17	11	11	31	13	3	100	3.1	435
September	1980	3	2	8	7	13	7	11	32	12	5	100	0.7	439
October	1980	4	2	8	9	12	6	11	33	10	5	100	0.6	418
November	1980	3	3	8	8	12	6	12	34	9	6	100	0.2	401
December	1980	3	2	7	7	14	8	10	36	8	5	100	0.6	397
January	1981	3	3	6	4	12	9	11	36	10	5	100	-0.6	396
February	1981	3	3	3	4	12	7	13	35	12	7	100	-0.6	407
March	1981	2	2	4	4	10	7	17	33	13	8	100	-0.3	412
April	1981	2	2	4	4	10	8	13	35	14	7	100	-0.3	419
May	1981	3	2	6	5	13	9	12	32	12	6	100	1.8	499
June	1981	5	2	7	5	16	9	8	32	12	4	100	2	494
July	1981	4	2	9	5	16	9	9	28	12	5	100	2.4	509
August	1981	4	2	9	5	15	9	7	32	13	4	100	1.5	515
September	1981	2	3	7	5	16	8	7	36	13	3	100	1.3	526
October	1981	1	3	7	7	17	7	7	37	13	2	100	1.6	613
November	1981	1	4	7	6	15	7	6	36	15	2	100	1.1	617
December	1981	2	3	8	7	14	8	6	31	18	3	100	1.7	685
January	1982	3	3	8	6	14	9	6	30	17	3	100	2.1	697
February	1982	3	2	8	5	14	9	8	31	16	3	100	1.4	675
March	1982	3	2	8	4	12	9	7	35	15	5	100	0.4	651
April	1982	2	2	6	4	9	10	8	36	18	6	100	-0.7	619
May	1982	2	2	7	5	8	12	6	35	17	5	100	-1	604
June	1982	2	3	7	8	9	12	7	33	17	3	100	0.2	598
July	1982	2	3	8	8	10	11	6	35	14	2	100	0.9	594
August	1982	2	3	7	8	13	8	7	35	14	3	100	0.9	591
September	1982	2	3	6	6	12	8	7	39	15	2	100	-0.3	602
October	1982	1	3	7	6	12	10	8	36	15	3	100	0.1	605
November	1982	2	3	8	5	10	10	7	37	15	3	100	0.5	607
December	1982	2	3	8	5	11	10	7	35	16	3	100	0.8	593
January	1983	3	4	7	4	11	8	7	37	16	4	100	-1	585
February	1983	3	3	6	3	12	8	5	38	18	3	100	-1.7	576
March	1983	3	4	6	2	13	7	5	38	19	4	100	-1.7	594
April	1983	2	4	6	3	13	9	5	38	16	3	100	-1	591
May	1983	2	4	6	3	13	12	6	36	15	3	100	-0.2	588
June	1983	2	5	7	3	10	14	5	37	15	2	100	-0.6	551
July	1983	3	4	7	4	10	12	5	37	18	3	100	-0.3	588
August	1983	4	6	7	4	9	8	5	36	17	4	100	-0.3	584
September	1983	4	6	6	4	10	8	6	37	16	4	100	-0.3	609
October	1983	3	8	6	4	9	9	6	35	15	5	100	-0.2	594
November	1983	4	6	6	5	9	12	7	34	14	4	100	0.4	615
December	1983	4	7	6	5	10	12	7	31	15	4	100	0.4	609
January	1984	4	7	7	4	11	11	7	32	14	4	100	0	573
February	1984	4	7	8	3	10	8	6	35	16	3	100	-0.6	558
March	1984	4	7	7	4	10	10	6	37	12	3	100	0	598
April	1984	4	6	8	3	10	11	6	35	13	3	100	0.8	629
May	1984	4	5	8	3	12	12	8	35	11	3	100	0.1	631
June	1984	5	3	7	4	12	10	6	35	13	4	100	-0.1	579
July	1984	6	5	6	4	14	10	5	34	13	4	100	0.3	528
August	1984	7	6	5	5	14	9	4	31	14	4	100	1.4	507

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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 1984		7	7	5	4	14	9	5	29	16	4	100	1.4	513
October 1984		6	5	5	5	14	10	6	31	16	2	100	0.6	551
November 1984		5	6	6	4	13	9	7	32	16	2	100	0.1	605
December 1984		4	7	7	5	13	8	7	32	15	2	100	-0.2	614
January 1985		4	8	6	4	12	6	6	36	16	2	100	-0.2	580
February 1985		3	7	6	4	11	6	5	40	17	2	100	-1	524
March 1985		4	5	6	3	10	8	4	42	17	1	100	-1	500
April 1985		5	3	7	2	10	9	3	43	16	1	100	-0.7	495
May 1985		6	3	6	1	11	10	4	42	14	2	100	-0.3	493
June 1985		5	5	6	2	12	11	5	40	13	2	100	0.1	480
July 1985		4	7	6	2	9	11	5	39	14	2	100	-0.2	474
August 1985		3	7	6	4	9	10	5	40	14	2	100	-0.6	453
September 1985		3	5	7	4	9	8	5	43	14	3	100	-1.4	461
October 1985		4	4	6	5	10	7	6	42	13	3	100	-1.4	463
November 1985		3	7	6	4	10	7	6	40	14	3	100	-1.3	483
December 1985		4	10	5	4	11	6	6	36	15	3	100	-0.4	548
January 1986		4	10	7	2	11	8	6	35	16	2	100	0	598
February 1986		6	8	7	2	12	9	5	35	15	2	100	0.8	619
March 1986		7	9	6	2	10	9	3	36	16	2	100	0.6	565
April 1986		7	10	5	2	11	9	2	35	16	3	100	0.6	572
May 1986		5	9	6	3	10	8	3	34	18	3	100	0.4	600
June 1986		6	8	8	3	11	7	3	33	19	3	100	0.4	611
July 1986		7	7	8	3	11	8	4	34	17	2	100	0.5	562
August 1986		7	9	7	2	9	9	6	36	13	1	100	0.9	517
September 1986		7	9	8	2	11	9	6	35	13	1	100	0.8	534
October 1986		6	9	7	2	11	8	6	35	14	2	100	0.8	565
November 1986		6	7	8	3	13	5	4	34	17	2	100	0.4	597
December 1986		7	8	7	4	11	6	5	36	14	2	100	0.5	572
January 1987		8	8	9	4	11	6	5	37	12	1	100	0.6	551
February 1987		7	8	7	3	9	7	7	38	12	1	100	0.5	537
March 1987		7	7	6	2	9	6	9	39	15	0	100	0.4	515
April 1987		6	6	5	1	10	6	8	41	16	0	100	0.3	508
May 1987		7	6	7	2	11	6	6	38	16	0	100	0.6	500
June 1987		7	8	8	3	9	7	5	36	16	0	100	0.7	506
July 1987		9	8	8	4	7	8	5	34	17	1	100	0.3	497
August 1987		8	8	7	3	8	9	6	34	15	1	100	0.5	526
September 1987		8	7	6	3	8	8	6	38	15	2	100	0.4	533
October 1987		6	7	7	3	8	6	7	39	14	3	100	0.7	516
November 1987		7	8	7	4	7	6	6	38	13	4	100	1	455
December 1987		6	9	7	3	12	6	5	31	17	3	100	0.7	414
January 1988		7	9	7	3	12	7	5	32	16	2	100	0.8	406
February 1988		6	8	8	2	12	7	4	33	16	2	100	0.5	420
March 1988		6	8	8	2	11	8	4	39	12	2	100	0.8	423
April 1988		5	8	6	2	12	7	6	39	14	2	100	0.8	432
May 1988		5	8	5	2	10	6	5	43	14	2	100	-0.1	416
June 1988		5	7	6	3	9	7	7	41	13	2	100	0	411
July 1988		5	7	7	5	10	7	5	40	12	3	100	-0.3	416
August 1988		4	8	8	4	10	7	8	37	10	3	100	0.6	412
September 1988		4	10	9	3	12	9	8	34	10	2	100	1.4	423
October 1988		5	9	8	2	11	8	9	35	12	1	100	1.1	412
November 1988		5	9	6	3	10	9	9	32	14	1	100	1.2	439
December 1988		7	10	7	4	11	7	8	30	15	2	100	1.2	445
January 1989		6	10	6	4	12	8	7	31	13	2	100	1.9	426
February 1989		6	9	9	3	13	6	7	33	12	2	100	1.8	377

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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	1989	6	7	8	2	11	8	8	36	14	1	100	0.6	371
April	1989	6	7	9	2	10	7	8	35	15	1	100	0.3	385
May	1989	5	8	5	2	10	10	8	37	15	1	100	-0.6	409
June	1989	6	7	5	3	11	9	6	38	12	3	100	-0.6	415
July	1989	6	6	4	3	11	9	8	40	12	2	100	-0.6	401
August	1989	6	6	7	3	12	7	7	39	12	2	100	0.2	399
September	1989	4	8	8	2	11	5	8	37	15	1	100	0.5	384
October	1989	4	8	10	2	12	6	6	33	16	2	100	0.9	379
November	1989	5	11	9	2	11	7	9	29	15	2	100	1.5	367
December	1989	4	11	8	2	10	9	9	30	13	3	100	1.2	371
January	1990	6	12	9	3	10	8	11	28	10	3	100	1.8	380
February	1990	5	9	8	3	10	6	7	36	12	3	100	0.7	376
March	1990	5	9	8	3	10	6	8	36	14	2	100	1	359
April	1990	4	9	6	3	11	7	7	39	13	0	100	0.7	356
May	1990	6	9	4	4	10	9	9	38	12	1	100	0.8	362
June	1990	7	9	5	3	9	11	7	38	11	0	100	0.8	369
July	1990	7	9	7	2	9	11	6	37	11	1	100	1.1	367
August	1990	7	8	8	2	8	11	4	36	14	1	100	1.1	354
September	1990	6	7	7	3	9	9	5	38	15	1	100	1	347
October	1990	5	6	8	3	8	6	6	37	20	1	100	0.3	355
November	1990	5	6	10	2	9	5	7	35	20	1	100	0.3	368
December	1990	6	7	13	2	9	5	6	31	20	1	100	0.4	365
January	1991	7	9	12	1	8	6	7	31	17	1	100	0.6	360
February	1991	8	8	9	2	8	7	8	32	17	1	100	0.3	342
March	1991	8	7	6	4	8	8	9	34	15	2	100	0.3	349
April	1991	7	6	6	5	9	6	7	36	16	2	100	-0.3	343
May	1991	5	5	9	4	10	6	7	37	14	2	100	-0.3	342
June	1991	4	7	10	3	11	7	6	36	16	1	100	-0.6	332
July	1991	4	7	9	3	10	7	5	36	18	1	100	-0.7	328
August	1991	4	7	7	2	10	7	4	39	19	1	100	-0.4	320
September	1991	8	5	7	3	8	6	5	41	15	2	100	-0.1	328
October	1991	8	7	8	3	8	6	7	40	10	2	100	0.5	326
November	1991	8	9	8	4	8	7	7	34	13	2	100	0.6	334
December	1991	5	11	8	3	8	9	7	32	15	3	100	0.6	345
January	1992	6	10	7	2	9	9	6	31	17	2	100	0.7	350
February	1992	8	9	7	1	9	10	6	34	16	2	100	0.7	351
March	1992	7	7	6	2	9	11	5	36	16	1	100	-0.1	342
April	1992	6	7	5	2	10	12	4	37	16	2	100	-0.6	349
May	1992	6	7	4	3	9	12	4	36	16	3	100	-0.6	354
June	1992	7	9	4	3	10	11	5	33	13	4	100	0.4	346
July	1992	7	9	5	4	10	10	6	33	12	5	100	0.7	340
August	1992	6	8	6	5	9	10	7	34	12	3	100	0.1	339
September	1992	6	7	7	4	9	10	5	35	15	2	100	-0.2	346
October	1992	7	8	6	2	9	10	5	36	16	1	100	-0.2	341
November	1992	8	9	6	2	10	10	4	32	16	2	100	1.2	343
December	1992	7	11	7	3	12	9	6	33	12	1	100	2	333
January	1993	6	13	8	3	10	10	5	31	12	2	100	2.3	334
February	1993	5	11	8	2	8	11	6	34	12	1	100	1.6	332
March	1993	5	11	8	1	7	11	5	35	13	2	100	0.9	330
April	1993	4	7	8	1	9	11	5	39	14	2	100	0.5	327
May	1993	3	10	8	1	9	10	4	40	14	2	100	0.5	325
June	1993	3	9	8	1	9	10	4	39	16	1	100	0.3	333
July	1993	5	10	7	2	8	9	3	37	18	1	100	0	333
August	1993	6	6	7	3	9	8	4	36	19	2	100	-0.3	343
September	1993	8	6	7	4	9	6	4	37	18	2	100	-0.6	330

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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	1993	6	6	7	3	9	7	5	35	19	2	100	-0.3	334
November	1993	7	7	6	3	10	11	5	33	17	2	100	0.6	323
December	1993	9	8	7	2	11	12	5	31	14	1	100	1.6	338
January	1994	9	8	6	2	13	11	5	31	12	3	100	1.6	331
February	1994	10	8	5	2	11	10	5	34	12	2	100	1	344
March	1994	8	6	5	2	9	10	5	37	15	3	100	0.4	333
April	1994	8	7	8	2	9	10	5	34	14	2	100	0.9	332
May	1994	5	8	11	2	8	9	6	35	14	2	100	0.9	323
June	1994	5	9	12	2	7	11	5	35	13	1	100	1.1	340
July	1994	4	9	11	3	7	9	5	38	13	1	100	0.6	366
August	1994	7	9	8	2	11	9	5	36	13	1	100	0.7	366
September	1994	9	7	8	2	12	7	5	34	14	1	100	0.7	348
October	1994	10	7	8	2	10	9	5	35	12	1	100	0.7	329
November	1994	8	9	9	2	8	8	6	36	12	2	100	0.6	324
December	1994	7	9	8	1	9	7	7	36	12	2	100	0.5	337
January	1995	7	11	9	1	10	7	6	33	13	3	100	1.1	337
February	1995	8	8	8	2	11	9	6	32	14	2	100	0.8	347
March	1995	8	9	8	2	10	8	7	33	13	1	100	0.7	356
April	1995	8	9	5	3	9	8	9	35	14	1	100	0.1	367
May	1995	8	9	8	3	10	6	8	36	12	1	100	0.8	354
June	1995	8	10	8	2	9	6	6	35	14	1	100	1	339
July	1995	9	9	10	1	9	9	6	30	15	1	100	1.3	325
August	1995	9	8	8	0	8	11	7	31	17	1	100	0.9	328
September	1995	8	7	7	1	9	10	8	32	17	2	100	0.6	332
October	1995	7	8	8	2	10	6	7	34	18	1	100	0.4	325
November	1995	9	10	9	2	10	4	6	32	17	1	100	0.8	330
December	1995	11	10	8	2	9	6	5	32	16	1	100	1	335
January	1996	12	11	6	2	9	8	5	33	15	1	100	0.6	343
February	1996	11	8	4	1	10	11	5	34	15	1	100	0.5	324
March	1996	9	8	4	1	12	14	5	31	14	1	100	1	326
April	1996	8	8	4	2	12	13	6	31	14	2	100	1.3	338
May	1996	6	10	5	2	13	11	7	34	11	2	100	1	349
June	1996	4	11	7	2	11	8	7	37	11	2	100	0.5	341
July	1996	5	11	6	2	13	9	6	36	11	1	100	0.7	322
August	1996	8	10	7	2	11	11	4	32	13	1	100	1.1	335
September	1996	12	10	7	1	11	11	5	28	14	1	100	1.4	336
October	1996	12	11	8	0	10	11	5	28	14	1	100	1.5	351
November	1996	12	11	6	1	10	9	5	30	14	2	100	1.1	346
December	1996	12	12	5	2	10	9	4	32	13	1	100	1.1	343
January	1997	12	12	6	4	10	9	3	29	13	2	100	1.6	332
February	1997	12	12	7	4	10	9	4	28	12	1	100	2	337
March	1997	9	10	7	4	9	10	4	33	13	1	100	1.6	344
April	1997	9	8	6	2	8	9	6	37	14	1	100	0.8	359
May	1997	9	9	6	2	7	10	6	38	14	0	100	0.7	348
June	1997	10	10	7	2	10	8	7	32	14	1	100	0.9	347
July	1997	10	9	10	2	11	7	6	33	12	1	100	0.9	332
August	1997	10	8	10	2	11	6	5	35	13	1	100	0.3	334
September	1997	10	7	8	1	9	8	4	41	10	0	100	-0.2	327
October	1997	13	7	6	1	7	10	5	38	11	1	100	0.1	334
November	1997	17	7	7	2	8	10	5	34	9	1	100	0.9	336
December	1997	16	7	7	1	8	10	5	33	10	2	100	1.2	351
January	1998	14	9	7	2	9	9	4	35	8	2	100	1.4	351
February	1998	10	10	6	2	11	9	6	36	8	2	100	1.5	362
March	1998	11	10	5	2	11	10	6	36	6	2	100	1.6	349

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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	1998	11	9	5	2	10	9	10	34	9	1	100	1.3	342
May	1998	10	7	7	2	8	10	9	36	9	1	100	1	329
June	1998	10	6	9	3	7	10	8	36	10	1	100	0.7	339
July	1998	9	8	8	3	8	11	5	36	10	1	100	0.9	342
August	1998	10	8	7	2	8	10	5	37	11	1	100	0.2	344
September	1998	9	10	7	2	8	10	6	35	11	3	100	0.9	331
October	1998	11	8	7	3	9	8	5	36	10	3	100	0.6	333
November	1998	13	8	8	4	11	8	6	32	8	3	100	1.5	336
December	1998	17	8	9	5	10	8	5	29	8	1	100	1.6	342
January	1999	15	8	9	5	10	7	4	29	11	1	100	1.5	340
February	1999	11	8	7	4	10	8	4	35	12	2	100	0.9	338
March	1999	9	8	7	2	13	7	5	35	13	2	100	0.9	318
April	1999	13	8	7	2	12	8	7	30	11	3	100	1.3	296
May	1999	13	11	8	1	14	8	6	26	11	2	100	2	275
June	1999	13	11	7	1	14	9	6	26	11	2	100	2.1	275
July	1999	10	12	5	1	16	9	5	30	10	1	100	2.3	299
August	1999	11	10	7	2	16	10	6	27	10	1	100	2.4	313
September	1999	12	13	7	3	15	9	6	26	9	1	100	2.5	327
October	1999	11	12	9	3	15	9	6	24	10	0	100	2.7	327
November	1999	12	12	8	4	12	9	7	26	11	1	100	2.1	321
December	1999	12	11	9	3	10	7	8	27	11	1	100	1.8	334
January	2000	11	11	10	3	7	7	9	29	11	2	100	1.3	321
February	2000	12	12	9	2	7	10	7	30	8	2	100	1.7	331
March	2000	12	11	9	3	8	9	5	31	10	2	100	1.5	342
April	2000	13	11	6	3	9	11	6	28	12	2	100	1.6	352
May	2000	13	11	7	3	9	10	6	27	13	2	100	1.6	350
June	2000	16	11	7	2	12	9	7	25	11	1	100	1.7	333
July	2000	16	12	8	2	10	9	6	28	9	1	100	1.8	355
August	2000	16	10	7	3	12	7	7	27	10	0	100	1.8	365
September	2000	12	11	7	3	11	8	7	31	11	0	100	1.7	386
October	2000	12	12	7	3	12	6	7	29	11	1	100	1.9	382
November	2000	12	14	9	3	12	5	5	28	11	1	100	2.1	386
December	2000	16	12	9	2	10	7	4	27	11	2	100	2	371
January	2001	16	10	9	4	8	7	4	29	11	3	100	1.5	372
February	2001	13	9	9	4	6	8	4	32	11	2	100	1.5	365
March	2001	9	11	9	6	8	8	4	33	11	2	100	1.7	362
April	2001	10	12	8	5	10	8	4	31	12	1	100	2	347
May	2001	12	11	6	4	11	9	4	28	13	1	100	1.9	344
June	2001	14	8	4	4	10	9	6	30	13	1	100	1.3	347
July	2001	12	8	5	3	9	10	6	31	14	2	100	1.2	356
August	2001	12	8	5	3	7	9	6	35	12	2	100	0.7	357
September	2001	12	9	5	3	6	8	4	38	12	2	100	0.7	353
October	2001	11	8	6	3	8	5	5	41	10	1	100	0.4	359
November	2001	12	8	6	3	10	4	6	37	11	2	100	0.9	361
December	2001	11	9	7	3	13	5	7	31	12	2	100	1.5	366
January	2002	12	8	7	2	13	6	6	30	13	3	100	1.1	353
February	2002	11	8	10	2	12	7	5	30	12	3	100	1.3	354
March	2002	13	7	9	3	9	7	5	33	12	3	100	0.5	359
April	2002	13	9	8	4	9	9	4	32	10	2	100	1.3	370
May	2002	11	9	6	4	9	10	4	32	11	2	100	1.3	366
June	2002	9	11	8	3	10	11	4	31	10	1	100	2	370
July	2002	8	10	9	2	12	11	6	28	12	1	100	2.2	364
August	2002	10	12	8	2	11	9	6	28	13	1	100	1.9	392
September	2002	12	11	7	2	11	9	6	27	13	2	100	1.9	387
October	2002	12	12	5	2	10	8	4	28	16	2	100	1.2	401

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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	2002	13	9	7	3	10	8	4	28	15	2	100	1.2	386
December	2002	12	9	7	3	10	7	5	29	17	1	100	0.8	390
January	2003	13	8	7	3	9	7	5	30	17	1	100	0.8	383
February	2003	12	8	7	2	10	8	5	30	17	1	100	1	388
March	2003	13	8	7	2	10	10	4	27	17	1	100	1.3	374
April	2003	10	10	7	2	9	10	5	31	14	1	100	1.2	372
May	2003	9	10	7	1	9	11	5	32	15	1	100	0.8	369
June	2003	8	10	6	0	10	12	5	33	14	1	100	0.8	380
July	2003	8	9	8	1	10	13	4	27	18	1	100	1.6	394
August	2003	9	9	8	2	11	11	4	27	18	0	100	1.8	394
September	2003	12	7	8	3	10	11	5	27	17	1	100	1.7	403
October	2003	14	7	5	2	10	9	6	31	14	1	100	1	403
November	2003	13	7	6	2	9	11	6	32	13	2	100	0.9	403
December	2003	12	7	6	2	10	11	6	30	15	1	100	0.9	400
January	2004	11	8	7	2	10	11	6	28	17	1	100	1	392
February	2004	14	8	6	1	11	9	5	28	17	0	100	0.9	388
March	2004	15	7	5	3	10	9	6	29	15	1	100	1	383
April	2004	16	5	6	3	10	10	5	28	16	2	100	1	399
May	2004	15	6	6	4	9	12	5	27	14	2	100	1.5	404
June	2004	14	8	7	3	9	10	3	29	16	2	100	1.3	411
July	2004	15	13	6	2	8	10	4	28	14	2	100	1.5	400
August	2004	15	12	5	2	7	10	4	30	14	2	100	1.1	405
September	2004	16	10	5	2	8	11	5	28	14	1	100	1.3	416
October	2004	17	5	7	2	9	11	5	31	13	1	100	0.9	405
November	2004	16	5	7	1	10	10	5	30	15	1	100	1	398
December	2004	14	7	9	2	8	10	3	32	13	1	100	0.9	382
January	2005	12	9	9	2	8	11	2	33	13	1	100	1.1	393
February	2005	11	9	8	3	8	12	2	34	13	0	100	1	393
March	2005	11	8	8	2	8	13	5	33	14	0	100	1	398
April	2005	10	7	7	3	7	11	5	35	15	0	100	0.6	392
May	2005	13	9	8	3	6	9	4	33	17	0	100	0.7	382
June	2005	13	10	6	3	5	8	3	35	17	0	100	0.5	378
July	2005	13	11	5	3	6	9	4	33	16	0	100	0.8	374
August	2005	11	9	4	3	7	10	4	35	16	0	100	0.7	382
September	2005	12	10	4	3	9	9	3	31	17	1	100	1	385
October	2005	13	11	4	3	10	8	3	31	18	0	100	0.8	391
November	2005	14	12	4	2	10	8	3	29	18	1	100	0.9	388
December	2005	14	13	6	1	8	9	3	29	16	0	100	1	384
January	2006	16	13	8	0	8	8	2	28	16	0	100	1.1	370
February	2006	15	12	10	1	8	8	2	29	15	1	100	1.1	374
March	2006	14	11	8	1	8	6	3	33	15	1	100	0.8	375
April	2006	14	9	7	1	8	7	4	34	15	1	100	0.6	387
May	2006	13	10	7	2	9	7	3	35	15	1	100	0.6	388
June	2006	13	10	7	3	8	8	4	31	16	1	100	0.8	381
July	2006	12	9	6	3	9	8	3	31	17	1	100	0.3	370
August	2006	14	9	6	3	9	7	3	33	16	0	100	0.3	379
September	2006	13	9	8	2	9	4	3	37	15	0	100	0.1	399
October	2006	13	11	8	2	9	4	3	36	14	0	100	0.6	415
November	2006	11	14	7	3	9	6	3	31	15	1	100	1.3	420
December	2006	12	15	6	3	9	9	3	26	16	1	100	1.8	417
January	2007	13	16	5	3	9	10	2	29	13	1	100	1.8	410
February	2007	14	14	5	2	8	9	3	32	12	0	100	1.2	394
March	2007	14	13	5	2	9	8	4	31	12	1	100	1.1	383
April	2007	15	11	6	2	6	10	5	28	15	1	100	0.9	391

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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	2007	16	10	7	2	5	10	5	26	17	2	100	1	403
June	2007	16	10	7	2	5	11	4	27	17	1	100	1.1	408
July	2007	16	11	7	2	6	8	4	27	18	1	100	1.1	408
August	2007	15	13	7	2	8	7	3	27	17	1	100	1.3	397
September	2007	15	13	7	1	8	6	3	29	17	1	100	0.9	389
October	2007	15	13	6	1	8	7	4	29	17	1	100	0.8	381
November	2007	14	10	7	1	9	8	5	29	18	0	100	0.8	381
December	2007	16	9	6	2	9	7	4	28	17	1	100	1	385
January	2008	17	10	8	2	9	8	4	26	16	1	100	1.4	402
February	2008	18	13	5	2	9	6	3	29	14	1	100	1.3	395
March	2008	15	15	8	2	8	4	3	31	13	0	100	1.2	381
April	2008	13	15	6	2	8	3	1	36	17	0	100	0.7	366
May	2008	13	11	8	1	7	3	2	33	20	0	100	0.5	373
June	2008	14	9	7	1	7	4	3	31	24	0	100	0.4	392
July	2008	14	10	7	2	9	4	3	29	22	0	100	0.5	410
August	2008	14	11	8	2	8	4	2	30	20	0	100	0.9	402
September	2008	16	11	7	3	10	5	1	31	16	1	100	1.2	384
October	2008	15	13	6	2	8	6	2	31	16	1	100	1.1	377
November	2008	13	12	6	3	9	5	3	31	15	2	100	0.8	405
December	2008	11	13	9	2	7	4	3	30	19	2	100	0.6	416
January	2009	11	11	9	3	10	4	3	28	19	2	100	0.7	417
February	2009	11	10	9	2	8	5	1	29	23	1	100	0.6	398
March	2009	9	10	6	3	8	5	2	31	25	1	100	0.3	408
April	2009	8	8	6	3	8	4	2	33	27	0	100	0.2	406
May	2009	7	9	5	3	10	3	2	32	28	1	100	0.2	430
June	2009	9	8	5	3	8	6	2	30	28	1	100	0.2	424
July	2009	10	8	6	3	5	8	3	29	26	1	100	-0.1	423
August	2009	12	5	6	3	3	10	3	30	27	1	100	-0.1	407
September	2009	11	5	4	2	6	7	2	32	29	1	100	-0.2	425
October	2009	10	5	4	2	5	5	1	36	31	1	100	0.1	424
November	2009	8	6	3	2	7	3	2	37	31	1	100	0	421
December	2009	9	6	7	1	7	4	2	37	27	0	100	0.1	413
January	2010	11	4	6	0	7	5	2	35	29	1	100	0.1	413
February	2010	11	4	5	1	7	5	2	37	27	1	100	0.1	408
March	2010	11	5	2	1	6	6	1	38	28	2	100	0.1	403
April	2010	10	5	2	2	9	6	1	39	25	2	100	-0.2	398
May	2010	8	5	4	1	8	6	1	38	25	2	100	-0.2	407
June	2010	9	3	4	1	8	5	2	39	27	1	100	-0.2	410
July	2010	8	5	7	1	6	5	2	38	28	1	100	0.1	420
August	2010	10	5	6	1	6	6	2	40	25	0	100	0.1	419
September	2010	9	6	6	0	4	9	2	40	24	1	100	0.1	419
October	2010	9	4	6	1	4	8	2	43	22	0	100	0.1	408
November	2010	8	4	5	1	6	7	2	40	26	0	100	0.1	414
December	2010	8	4	5	2	8	6	2	40	26	0	100	0.1	417
January	2011	9	4	5	2	9	6	2	36	26	1	100	0.2	435
February	2011	8	5	5	1	7	6	3	38	25	2	100	0.2	433
March	2011	6	4	6	1	6	5	2	41	26	2	100	0.1	429
April	2011	6	3	7	1	6	4	2	41	28	2	100	0.1	409
May	2011	8	3	6	1	8	5	2	38	28	1	100	0.1	403
June	2011	7	3	6	1	8	5	3	39	27	1	100	0.1	400
July	2011	7	4	4	1	8	6	3	43	24	1	100	0.1	413
August	2011	5	3	4	1	6	7	2	46	26	1	100	0	427
September	2011	7	4	4	0	5	6	2	43	28	1	100	0	424
October	2011	5	4	4	1	5	6	2	40	32	1	100	-0.1	421
November	2011	9	8	5	2	4	5	2	36	29	1	100	0.1	410

INCOME BOTTOM THIRD

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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	2011	9	9	5	2	5	7	2	37	24	0	100	0.2	404
January	2012	12	11	5	2	5	6	2	36	20	0	100	0.3	408
February	2012	8	11	6	1	5	7	2	40	18	1	100	0.3	413
March	2012	9	10	6	1	6	7	1	39	22	1	100	0.2	431
April	2012	7	7	6	1	7	6	1	43	20	1	100	0.2	430
May	2012	9	7	5	0	8	6	2	41	22	1	100	0.2	412
June	2012	9	6	6	0	9	4	3	42	21	1	100	0.2	418
July	2012	9	7	6	0	9	3	3	39	22	0	100	0.2	413
August	2012	10	8	5	1	8	5	3	40	20	1	100	0.2	426
September	2012	10	9	4	1	7	6	2	40	20	1	100	0.2	427
October	2012	12	9	5	1	6	9	2	36	17	2	100	0.5	429
November	2012	13	7	5	1	8	9	3	35	18	2	100	0.5	451
December	2012	16	7	4	1	8	8	4	34	18	2	100	0.6	459
January	2013	15	6	3	1	8	8	3	36	18	2	100	0.3	458
February	2013	12	8	4	2	9	7	2	35	19	2	100	0.4	437
March	2013	10	6	6	2	8	8	3	34	21	1	100	0.3	408
April	2013	8	5	6	3	9	8	3	35	22	1	100	0.3	406
May	2013	10	3	6	3	7	8	3	39	20	0	100	0.3	414
June	2013	9	4	6	3	8	8	1	42	19	0	100	0.3	430
July	2013	10	5	6	1	7	9	1	42	18	0	100	0.3	433
August	2013	11	5	6	1	7	9	2	39	20	0	100	0.3	432
September	2013	13	8	5	1	6	10	2	35	20	1	100	0.3	423
October	2013	15	8	4	1	6	9	2	34	21	1	100	0.3	418
November	2013	16	7	3	1	6	8	1	38	19	1	100	0.3	410
December	2013	16	5	4	1	8	6	1	38	20	1	100	0.3	419
January	2014	15	5	6	1	9	6	1	37	19	1	100	0.3	429
February	2014	15	6	6	2	8	8	1	34	19	1	100	0.4	428
March	2014	15	7	5	2	8	10	1	35	17	1	100	0.4	401
April	2014	16	5	4	3	7	10	1	34	19	2	100	0.4	401
May	2014	15	6	4	3	7	9	1	34	19	2	100	0.4	397
June	2014	13	5	4	3	8	9	2	34	19	2	100	0.4	421
July	2014	15	6	3	2	10	8	3	32	20	1	100	0.4	408
August	2014	15	6	3	1	10	7	2	31	23	1	100	0.3	397
September	2014	16	7	4	2	8	7	1	29	24	1	100	0.4	389
October	2014	14	8	5	2	6	9	1	32	21	1	100	0.4	397
November	2014	15	8	5	3	8	9	2	33	17	1	100	0.6	399
December	2014	15	8	6	2	11	9	3	32	13	1	100	1	383
January	2015	14	7	8	2	13	9	3	31	14	0	100	1	375
February	2015	14	6	9	1	14	10	3	30	13	0	100	1.1	379
March	2015	14	7	7	1	12	10	2	29	17	0	100	0.8	399
April	2015	16	8	5	2	11	9	2	27	19	1	100	0.8	399
May	2015	16	6	4	2	11	11	1	28	20	2	100	0.7	417
June	2015	15	6	5	1	12	11	1	28	19	2	100	0.7	408
July	2015	13	7	5	0	11	11	2	31	18	1	100	0.6	402
August	2015	12	8	6	1	12	10	2	31	17	1	100	0.9	411
September	2015	10	7	5	1	13	10	3	34	15	2	100	0.8	405
October	2015	10	5	6	2	15	11	3	30	15	2	100	1.2	412
November	2015	12	6	5	2	14	11	3	30	16	2	100	1.1	396
December	2015	14	6	6	1	14	11	2	27	16	2	100	1.2	403
January	2016	11	7	5	1	12	10	2	32	18	1	100	0.8	409
February	2016	9	8	6	2	11	11	2	33	19	1	100	0.6	405
March	2016	8	6	5	2	10	10	2	39	17	1	100	0.5	417
April	2016	11	6	7	2	10	10	1	36	16	1	100	0.7	421
May	2016	13	4	5	2	11	9	2	35	17	1	100	0.5	428

INCOME BOTTOM THIRD
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	2016	14	6	7	2	11	10	2	28	19	0	100	0.8	412
July	2016	13	6	7	3	11	10	2	29	17	1	100	0.9	421
August	2016	13	8	7	2	10	10	1	33	16	1	100	0.8	432
September	2016	12	7	6	2	12	10	1	35	15	2	100	0.6	464
October	2016	11	6	7	2	11	8	1	33	20	2	100	0.4	463
November	2016	10	6	8	2	12	8	2	29	21	1	100	0.6	477
December	2016	12	6	8	3	13	8	2	29	20	1	100	0.8	478
January	2017	14	6	6	2	12	11	2	30	15	1	100	0.9	486
February	2017	15	4	5	2	12	11	2	34	13	1	100	0.8	479
March	2017	13	5	6	2	11	11	2	33	15	1	100	0.6	475
April	2017	13	5	7	1	12	9	2	34	16	1	100	0.4	475
May	2017	13	6	7	2	12	10	2	31	17	1	100	0.6	468
June	2017	14	7	7	2	11	10	1	32	16	1	100	0.7	466
July	2017	12	7	6	3	10	10	3	32	16	0	100	0.7	460
August	2017	10	6	7	2	10	10	4	34	16	0	100	0.5	468
September	2017	12	6	7	1	9	10	4	34	18	0	100	0.4	475
October	2017	14	6	6	1	9	11	3	32	17	0	100	0.7	480
November	2017	17	7	6	2	13	10	2	27	15	1	100	1.3	481
December	2017	17	8	5	2	14	10	2	26	14	1	100	1.5	472
January	2018	17	8	6	2	14	9	2	25	17	1	100	1.4	478
February	2018	17	6	7	2	11	7	1	29	19	1	100	0.7	475
March	2018	15	6	7	2	10	7	2	33	17	1	100	0.5	481
April	2018	14	5	9	1	9	8	1	34	17	1	100	0.4	467
May	2018	16	6	7	1	8	10	2	34	15	1	100	0.5	468
June	2018	16	5	9	2	10	10	1	30	16	1	100	0.9	464
July	2018	16	6	8	2	11	9	2	31	14	1	100	0.9	465
August	2018	12	6	11	2	11	8	2	32	15	1	100	0.9	458
September	2018	13	9	9	2	11	7	2	32	14	1	100	0.9	454
October	2018	15	10	8	2	10	9	2	30	14	1	100	1.2	454
November	2018	15	12	6	2	10	11	2	31	12	0	100	1.4	460
December	2018	17	11	8	2	10	11	1	27	11	1	100	1.7	466
January	2019	16	11	8	2	10	12	2	26	12	2	100	1.6	471
February	2019	16	9	8	2	12	10	2	26	13	2	100	1.4	473
March	2019	12	8	8	3	11	10	3	30	14	2	100	1	461
April	2019	12	8	7	3	12	9	2	32	13	2	100	0.9	461
May	2019	12	9	6	2	12	10	2	31	15	1	100	0.9	453
June	2019	13	7	5	2	12	11	1	31	16	1	100	0.8	480
July	2019	15	7	7	1	12	11	2	28	16	1	100	1.1	471
August	2019	16	8	7	2	11	12	2	27	15	1	100	1.3	472
September	2019	16	8	9	2	10	10	2	29	14	1	100	1.2	463
October	2019	14	8	9	2	10	9	2	31	16	0	100	0.9	480
November	2019	13	8	8	3	12	9	2	30	15	0	100	1.2	494
December	2019	17	8	9	2	13	9	1	27	15	0	100	1.4	483
January	2020	18	8	8	2	12	9	2	27	14	0	100	1.5	494
February	2020	17	8	8	2	11	8	2	31	13	1	100	1	501
March	2020	15	7	7	1	11	11	2	30	15	1	100	0.9	529
April	2020	14	5	6	1	11	9	2	31	19	1	100	0.3	506
May	2020	14	5	6	1	12	9	2	27	23	2	100	0.3	510
June	2020	11	4	6	2	11	8	3	30	22	2	100	0.1	483
July	2020	11	6	6	2	12	10	3	29	21	1	100	0.5	500
August	2020	10	5	8	2	10	9	4	30	20	1	100	0.5	488
September	2020	13	6	7	2	10	9	2	29	20	1	100	0.5	489
October	2020	13	8	6	3	11	9	2	27	19	1	100	0.9	479
November	2020	15	8	5	2	10	11	2	27	19	1	100	0.9	470
December	2020	16	7	6	2	10	13	3	25	16	1	100	1.3	473

INCOME BOTTOM THIRD
TABLE 13
EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>EXPECT INCREASE</u>							<u>Same</u>	<u>Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Cases</u>
		<u>1-2%</u>	<u>3-4%</u>	<u>5%</u>	<u>6-9%</u>	<u>10-24%</u>	<u>25% +</u>	<u>DK Up</u>						
January	2021	17	6	8	2	8	13	2	27	16	1	100	1.1	488
February	2021	17	5	7	2	10	13	3	27	16	1	100	1.2	494
March	2021	13	5	7	1	12	11	2	31	17	1	100	0.7	502
April	2021	13	4	7	1	14	11	2	31	16	1	100	0.8	490
May	2021	11	4	7	1	15	11	2	32	16	1	100	0.8	480
June	2021	12	4	5	2	13	13	2	31	17	1	100	0.8	485
July	2021	12	6	4	3	10	12	2	30	19	1	100	0.6	487
August	2021	14	8	4	4	9	12	2	27	20	1	100	0.9	488
September	2021	14	8	6	5	10	9	2	28	18	1	100	1.1	471
October	2021	13	8	8	4	10	10	2	27	16	1	100	1.5	466
November	2021	12	8	8	4	11	9	1	29	17	0	100	1.2	466
December	2021	12	8	9	5	11	11	1	26	15	0	100	1.8	464
January	2022	12	8	8	5	12	12	1	26	14	1	100	1.9	459
February	2022	12	8	9	4	12	14	1	25	15	1	100	1.9	469
March	2022	9	9	8	2	11	10	3	28	18	2	100	1.1	465
April	2022	10	9	7	1	14	9	2	28	19	1	100	1	468
May	2022	11	9	7	1	15	9	3	29	16	1	100	1.2	454
June	2022	11	7	6	2	13	11	2	30	17	1	100	1.2	458
July	2022	10	8	6	3	10	10	2	32	20	0	100	0.6	462
August	2022	9	9	6	4	7	10	3	28	21	1	100	1	467
September	2022	10	10	7	4	10	9	3	26	21	1	100	1.2	469
October	2022	11	10	8	4	14	8	2	23	19	1	100	1.9	481
November	2022	11	8	9	3	16	8	1	25	16	1	100	1.9	483
December	2022	11	8	9	6	14	9	1	25	15	0	100	2.1	486
January	2023	11	8	9	6	12	9	2	26	17	0	100	1.5	474
February	2023	12	8	8	6	11	9	1	28	16	0	100	1.4	476
March	2023	11	9	7	3	12	7	2	30	17	2	100	0.7	485
April	2023	8	10	7	3	11	9	2	29	18	2	100	0.6	483
May	2023	7	9	7	3	12	9	2	29	19	3	100	0.5	481
June	2023	9	7	8	4	12	11	1	29	18	2	100	0.9	481
July	2023	12	5	7	5	11	11	1	31	16	1	100	0.9	486
August	2023	12	5	8	4	10	11	1	30	18	1	100	0.8	484
September	2023	13	7	6	3	10	10	1	31	19	0	100	0.3	478
October	2023	13	9	7	2	10	7	2	30	20	0	100	0.3	469
November	2023	11	11	5	3	10	6	2	32	19	0	100	0.2	478
December	2023	9	13	8	3	10	7	3	28	19	0	100	1.2	478
January	2024	9	13	8	3	11	9	3	26	17	1	100	1.5	477

INCOME BOTTOM THIRD

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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>
December	1979	8	28	57	7	100	50	722
January	1980	7	29	57	7	100	49	642
February	1980	8	28	57	6	100	51	590
March	1980	6	31	56	7	100	50	556
April	1980	8	32	55	5	100	52	530
May	1980	6	33	55	6	100	52	467
June	1980	10	34	51	5	100	60	449
July	1980	11	36	46	6	100	65	447
August	1980	13	39	42	6	100	71	435
September	1980	10	38	45	7	100	65	439
October	1980	10	37	47	6	100	63	418
November	1980	10	37	47	6	100	63	401
December	1980	11	37	45	6	100	66	397
January	1981	11	38	43	8	100	68	396
February	1981	9	36	44	11	100	65	407
March	1981	7	36	46	11	100	61	412
April	1981	6	33	53	8	100	52	419
May	1981	10	35	50	6	100	60	499
June	1981	11	36	49	4	100	62	494
July	1981	12	39	43	6	100	69	509
August	1981	11	37	45	6	100	66	515
September	1981	9	36	48	6	100	61	526
October	1981	9	36	50	5	100	58	613
November	1981	7	39	50	4	100	57	617
December	1981	9	39	49	3	100	60	685
January	1982	10	41	47	3	100	63	697
February	1982	10	39	47	4	100	63	675
March	1982	9	40	46	5	100	62	651
April	1982	9	37	48	6	100	60	619
May	1982	11	37	47	5	100	64	604
June	1982	12	37	46	5	100	66	598
July	1982	13	37	46	4	100	67	594
August	1982	10	37	49	4	100	61	591
September	1982	10	34	52	4	100	58	602
October	1982	11	35	50	5	100	61	605
November	1982	12	37	46	6	100	66	607
December	1982	13	43	39	5	100	73	593
January	1983	11	43	40	6	100	72	585
February	1983	11	45	40	5	100	71	576
March	1983	11	41	42	6	100	69	594
April	1983	13	40	41	6	100	72	591
May	1983	17	39	39	5	100	77	588
June	1983	15	41	40	4	100	74	551
July	1983	14	42	40	4	100	74	588
August	1983	11	39	45	5	100	66	584
September	1983	12	38	45	6	100	67	609
October	1983	10	37	48	5	100	63	594
November	1983	13	39	43	5	100	70	615
December	1983	14	37	44	5	100	70	609
January	1984	14	39	42	5	100	72	573
February	1984	11	42	42	5	100	70	558

INCOME BOTTOM THIRD

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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	1984	12	44	40	4	100	72	598
April	1984	14	42	39	5	100	75	629
May	1984	16	40	40	4	100	76	631
June	1984	16	40	39	5	100	76	579
July	1984	16	39	40	5	100	76	528
August	1984	16	38	39	7	100	76	507
September	1984	15	39	39	7	100	77	513
October	1984	16	42	37	6	100	79	551
November	1984	15	44	37	4	100	78	605
December	1984	14	46	36	4	100	78	614
January	1985	12	46	37	4	100	75	580
February	1985	12	44	39	4	100	73	524
March	1985	11	46	40	3	100	71	500
April	1985	12	46	39	4	100	73	495
May	1985	12	45	39	3	100	73	493
June	1985	12	45	40	3	100	72	480
July	1985	11	46	41	2	100	70	474
August	1985	11	47	40	3	100	71	453
September	1985	12	42	40	5	100	72	461
October	1985	12	40	42	6	100	70	463
November	1985	12	39	42	7	100	70	483
December	1985	13	41	41	5	100	72	548
January	1986	14	42	40	4	100	74	598
February	1986	15	42	41	2	100	74	619
March	1986	12	41	44	3	100	69	565
April	1986	12	41	43	4	100	69	572
May	1986	12	40	42	5	100	70	600
June	1986	13	41	41	4	100	72	611
July	1986	13	45	38	4	100	76	562
August	1986	13	49	36	2	100	77	517
September	1986	11	51	35	2	100	76	534
October	1986	12	48	38	2	100	74	565
November	1986	11	47	39	2	100	72	597
December	1986	12	45	41	2	100	71	572
January	1987	13	45	40	2	100	73	551
February	1987	14	42	41	3	100	73	537
March	1987	13	43	40	4	100	73	515
April	1987	13	42	41	4	100	72	508
May	1987	12	46	39	4	100	73	500
June	1987	12	46	39	3	100	74	506
July	1987	10	46	41	3	100	70	497
August	1987	12	44	41	3	100	71	526
September	1987	11	41	45	3	100	67	533
October	1987	12	41	43	4	100	68	516
November	1987	11	40	45	3	100	66	455
December	1987	13	41	43	3	100	70	414
January	1988	12	42	44	2	100	68	406
February	1988	11	41	44	4	100	66	420
March	1988	12	43	41	4	100	71	423
April	1988	13	41	41	4	100	72	432
May	1988	14	44	38	4	100	75	416
June	1988	12	43	41	4	100	71	411
July	1988	11	43	41	5	100	69	416
August	1988	11	39	43	7	100	68	412
September	1988	13	41	39	7	100	74	423

INCOME BOTTOM THIRD

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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	1988	12	43	39	5	100	73	412
November	1988	12	44	40	4	100	71	439
December	1988	11	41	44	4	100	67	445
January	1989	12	37	46	5	100	66	426
February	1989	11	39	45	5	100	66	377
March	1989	9	41	46	5	100	63	371
April	1989	8	41	46	4	100	62	385
May	1989	8	41	48	3	100	61	409
June	1989	9	39	48	3	100	61	415
July	1989	11	39	47	3	100	64	401
August	1989	12	39	44	5	100	68	399
September	1989	11	39	45	4	100	66	384
October	1989	10	40	45	5	100	65	379
November	1989	11	39	46	4	100	65	367
December	1989	14	35	46	5	100	68	371
January	1990	14	36	45	5	100	70	380
February	1990	12	38	45	5	100	66	376
March	1990	9	42	45	4	100	64	359
April	1990	10	40	46	4	100	63	356
May	1990	10	42	47	2	100	63	362
June	1990	11	43	44	2	100	67	369
July	1990	12	44	41	3	100	72	367
August	1990	12	43	42	3	100	70	354
September	1990	10	44	44	2	100	67	347
October	1990	6	40	52	2	100	54	355
November	1990	6	40	51	3	100	55	368
December	1990	7	38	52	4	100	55	365
January	1991	8	43	46	3	100	62	360
February	1991	9	41	48	2	100	61	342
March	1991	10	40	47	2	100	64	349
April	1991	10	39	48	3	100	61	343
May	1991	10	39	49	1	100	61	342
June	1991	10	40	47	2	100	63	332
July	1991	10	38	48	4	100	62	328
August	1991	10	40	45	5	100	65	320
September	1991	8	42	45	5	100	63	328
October	1991	9	44	43	4	100	66	326
November	1991	10	42	44	4	100	66	334
December	1991	13	41	41	5	100	72	345
January	1992	13	42	41	4	100	72	350
February	1992	13	42	41	4	100	72	351
March	1992	11	41	45	3	100	66	342
April	1992	15	39	44	3	100	71	349
May	1992	13	40	43	3	100	70	354
June	1992	16	40	40	4	100	75	346
July	1992	15	41	40	4	100	75	340
August	1992	15	41	41	3	100	73	339
September	1992	12	41	44	4	100	68	346
October	1992	11	39	46	5	100	65	341
November	1992	13	40	41	5	100	72	343
December	1992	16	43	37	4	100	78	333
January	1993	15	45	38	1	100	77	334
February	1993	16	44	40	1	100	76	332
March	1993	14	42	42	2	100	72	330

INCOME BOTTOM THIRD

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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	1993	15	39	41	5	100	73	327
May	1993	15	39	42	5	100	73	325
June	1993	16	36	45	3	100	72	333
July	1993	15	39	44	1	100	71	333
August	1993	12	42	42	3	100	70	343
September	1993	12	43	42	3	100	70	330
October	1993	14	40	43	3	100	71	334
November	1993	16	38	45	1	100	72	323
December	1993	16	38	44	2	100	72	338
January	1994	13	41	42	3	100	71	331
February	1994	13	41	43	3	100	70	344
March	1994	12	40	45	3	100	68	333
April	1994	12	43	43	2	100	69	332
May	1994	11	46	41	2	100	70	323
June	1994	13	48	37	2	100	75	340
July	1994	13	45	38	3	100	75	366
August	1994	15	41	41	3	100	74	366
September	1994	11	41	45	4	100	66	348
October	1994	11	37	48	3	100	63	329
November	1994	10	39	48	3	100	62	324
December	1994	13	38	47	3	100	66	337
January	1995	13	41	42	4	100	71	337
February	1995	13	45	40	3	100	73	347
March	1995	12	46	40	2	100	73	356
April	1995	13	45	41	1	100	72	367
May	1995	15	42	40	2	100	75	354
June	1995	16	39	44	2	100	72	339
July	1995	18	36	44	2	100	73	325
August	1995	16	35	46	3	100	70	328
September	1995	17	39	41	4	100	76	332
October	1995	14	40	42	4	100	73	325
November	1995	12	43	42	3	100	70	330
December	1995	13	40	44	3	100	69	335
January	1996	13	41	44	2	100	69	343
February	1996	16	40	42	2	100	75	324
March	1996	19	41	39	1	100	80	326
April	1996	17	43	38	2	100	79	338
May	1996	15	42	41	3	100	74	349
June	1996	10	43	43	3	100	67	341
July	1996	15	39	43	3	100	73	322
August	1996	16	40	40	4	100	76	335
September	1996	17	43	37	3	100	80	336
October	1996	12	48	37	3	100	75	351
November	1996	13	47	39	2	100	74	346
December	1996	13	45	40	2	100	73	343
January	1997	16	43	40	1	100	76	332
February	1997	13	45	40	2	100	73	337
March	1997	13	44	42	2	100	71	344
April	1997	12	45	41	2	100	71	359
May	1997	14	42	43	1	100	70	348
June	1997	13	45	40	2	100	73	347
July	1997	13	44	41	2	100	71	332
August	1997	14	43	40	3	100	73	334
September	1997	13	43	42	2	100	72	327
October	1997	13	41	42	4	100	71	334

INCOME BOTTOM THIRD

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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>
November	1997	13	43	41	3	100	72	336
December	1997	13	44	40	3	100	73	351
January	1998	15	47	37	2	100	78	351
February	1998	15	48	35	2	100	80	362
March	1998	15	46	36	3	100	79	349
April	1998	15	46	36	4	100	79	342
May	1998	14	47	35	4	100	80	329
June	1998	16	47	34	3	100	82	339
July	1998	16	43	38	3	100	78	342
August	1998	15	45	36	3	100	79	344
September	1998	16	45	35	3	100	81	331
October	1998	15	49	33	3	100	82	333
November	1998	15	46	36	2	100	79	336
December	1998	13	46	39	2	100	75	342
January	1999	13	43	41	3	100	72	340
February	1999	12	45	39	4	100	74	338
March	1999	13	49	35	4	100	78	318
April	1999	11	51	35	3	100	77	296
May	1999	12	50	36	3	100	76	275
June	1999	11	46	39	4	100	73	275
July	1999	16	46	35	4	100	81	299
August	1999	15	45	35	5	100	81	313
September	1999	16	45	34	5	100	82	327
October	1999	15	47	34	4	100	80	327
November	1999	15	44	36	4	100	79	321
December	1999	18	43	36	4	100	82	334
January	2000	18	40	37	5	100	81	321
February	2000	18	42	35	6	100	83	331
March	2000	16	40	38	6	100	78	342
April	2000	17	40	37	6	100	81	352
May	2000	19	37	39	5	100	80	350
June	2000	18	41	35	6	100	83	333
July	2000	17	41	37	5	100	80	355
August	2000	15	46	35	5	100	80	365
September	2000	13	46	38	3	100	76	386
October	2000	13	44	39	4	100	74	382
November	2000	13	42	41	3	100	72	386
December	2000	14	41	42	3	100	72	371
January	2001	14	41	44	1	100	70	372
February	2001	14	42	41	3	100	73	365
March	2001	13	44	40	4	100	73	362
April	2001	13	44	39	4	100	74	347
May	2001	12	41	44	4	100	68	344
June	2001	13	38	46	3	100	66	347
July	2001	12	42	43	3	100	70	356
August	2001	13	44	41	1	100	72	357
September	2001	13	48	37	2	100	76	353
October	2001	13	47	38	2	100	76	359
November	2001	14	46	37	3	100	77	361
December	2001	14	47	36	3	100	77	366
January	2002	15	43	37	5	100	77	353
February	2002	14	45	36	5	100	77	354
March	2002	14	42	37	7	100	77	359
April	2002	13	44	37	6	100	77	370

INCOME BOTTOM THIRD

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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	2002	15	44	36	5	100	79	366
June	2002	14	45	38	3	100	76	370
July	2002	12	43	42	2	100	70	364
August	2002	14	41	42	2	100	72	392
September	2002	15	40	42	2	100	73	387
October	2002	16	40	41	3	100	75	401
November	2002	15	41	40	4	100	75	386
December	2002	16	39	43	3	100	73	390
January	2003	15	44	39	2	100	75	383
February	2003	15	42	42	2	100	73	388
March	2003	16	40	43	1	100	74	374
April	2003	16	38	45	2	100	71	372
May	2003	14	40	44	2	100	69	369
June	2003	12	47	40	2	100	72	380
July	2003	13	46	39	2	100	74	394
August	2003	13	46	39	2	100	75	394
September	2003	14	44	41	1	100	73	403
October	2003	13	43	42	2	100	71	403
November	2003	16	43	41	1	100	75	403
December	2003	15	44	40	1	100	75	400
January	2004	15	47	37	0	100	78	392
February	2004	12	45	41	1	100	71	388
March	2004	13	43	43	2	100	70	383
April	2004	14	37	47	2	100	67	399
May	2004	15	39	44	1	100	71	404
June	2004	15	39	46	1	100	69	411
July	2004	15	39	46	1	100	69	400
August	2004	13	36	49	2	100	64	405
September	2004	12	37	49	2	100	64	416
October	2004	11	38	49	2	100	62	405
November	2004	13	39	47	1	100	66	398
December	2004	14	41	44	1	100	71	382
January	2005	15	40	43	2	100	72	393
February	2005	13	41	45	1	100	68	393
March	2005	12	40	46	2	100	66	398
April	2005	11	39	48	2	100	64	392
May	2005	12	37	50	2	100	62	382
June	2005	12	36	52	1	100	60	378
July	2005	11	38	49	1	100	62	374
August	2005	12	38	49	1	100	63	382
September	2005	11	40	47	1	100	64	385
October	2005	12	36	51	1	100	61	391
November	2005	10	39	50	1	100	60	388
December	2005	9	37	53	1	100	56	384
January	2006	7	39	53	1	100	55	370
February	2006	7	37	54	1	100	53	374
March	2006	7	36	55	2	100	53	375
April	2006	9	37	52	2	100	57	387
May	2006	11	39	48	2	100	63	388
June	2006	10	36	50	3	100	60	381
July	2006	11	33	52	3	100	59	370
August	2006	9	33	54	3	100	55	379
September	2006	9	39	51	1	100	58	399
October	2006	9	40	50	1	100	59	415
November	2006	12	38	47	2	100	65	420

INCOME BOTTOM THIRD

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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	2006	14	37	45	4	100	69	417
January	2007	14	38	43	5	100	71	410
February	2007	11	37	47	4	100	64	394
March	2007	9	38	49	4	100	61	383
April	2007	9	39	49	3	100	60	391
May	2007	9	41	48	2	100	62	403
June	2007	11	38	49	2	100	61	408
July	2007	10	34	54	2	100	57	408
August	2007	9	32	57	2	100	52	397
September	2007	7	32	59	1	100	48	389
October	2007	7	37	55	1	100	52	381
November	2007	8	39	51	1	100	57	381
December	2007	8	41	50	1	100	57	385
January	2008	8	41	50	1	100	58	402
February	2008	7	39	52	2	100	55	395
March	2008	8	38	52	2	100	56	381
April	2008	8	32	57	3	100	50	366
May	2008	8	34	56	2	100	52	373
June	2008	9	29	60	2	100	49	392
July	2008	8	32	58	2	100	50	410
August	2008	6	33	59	2	100	46	402
September	2008	5	38	55	2	100	50	384
October	2008	6	39	53	1	100	53	377
November	2008	7	40	50	3	100	58	405
December	2008	7	39	51	3	100	55	416
January	2009	7	37	52	4	100	55	417
February	2009	8	36	51	4	100	57	398
March	2009	10	37	49	3	100	61	408
April	2009	10	38	50	3	100	60	406
May	2009	9	36	53	3	100	56	430
June	2009	7	38	52	3	100	54	424
July	2009	6	42	49	3	100	58	423
August	2009	6	43	48	3	100	58	407
September	2009	6	44	47	3	100	60	425
October	2009	6	37	54	3	100	52	424
November	2009	6	35	56	3	100	50	421
December	2009	7	33	57	3	100	50	413
January	2010	8	35	53	3	100	55	413
February	2010	8	38	51	3	100	58	408
March	2010	8	40	49	3	100	60	403
April	2010	7	42	48	3	100	59	398
May	2010	8	40	49	3	100	60	407
June	2010	7	41	49	3	100	58	410
July	2010	8	37	52	3	100	56	420
August	2010	7	38	53	2	100	53	419
September	2010	8	37	53	2	100	55	419
October	2010	7	40	51	2	100	56	408
November	2010	8	40	51	2	100	57	414
December	2010	8	38	52	2	100	56	417
January	2011	9	36	53	2	100	56	435
February	2011	8	36	53	3	100	55	433
March	2011	7	35	56	3	100	51	429
April	2011	6	35	57	2	100	49	409
May	2011	6	31	60	3	100	46	403

INCOME BOTTOM THIRD

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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	2011	7	29	62	3	100	45	400
July	2011	8	30	60	2	100	47	413
August	2011	8	35	56	1	100	52	427
September	2011	7	38	54	1	100	53	424
October	2011	6	37	55	2	100	51	421
November	2011	5	35	58	2	100	47	410
December	2011	5	35	57	3	100	49	404
January	2012	6	35	56	3	100	49	408
February	2012	5	41	51	3	100	54	413
March	2012	7	40	50	3	100	56	431
April	2012	6	40	51	3	100	55	430
May	2012	8	34	55	3	100	52	412
June	2012	6	34	58	2	100	49	418
July	2012	7	34	57	2	100	49	413
August	2012	6	34	58	1	100	48	426
September	2012	8	36	54	1	100	54	427
October	2012	8	35	55	2	100	52	429
November	2012	10	35	51	3	100	59	451
December	2012	9	34	54	3	100	55	459
January	2013	10	33	54	3	100	56	458
February	2013	8	32	57	2	100	51	437
March	2013	9	33	56	2	100	53	408
April	2013	9	37	52	2	100	57	406
May	2013	9	39	50	2	100	59	414
June	2013	10	38	50	2	100	60	430
July	2013	11	34	54	2	100	57	433
August	2013	11	33	53	2	100	58	432
September	2013	10	33	54	2	100	56	423
October	2013	8	37	52	2	100	56	418
November	2013	6	37	55	2	100	51	410
December	2013	6	37	56	2	100	50	419
January	2014	9	33	57	2	100	52	429
February	2014	11	32	54	3	100	57	428
March	2014	11	32	54	3	100	57	401
April	2014	11	32	54	4	100	57	401
May	2014	12	30	54	4	100	57	397
June	2014	13	29	55	3	100	58	421
July	2014	12	29	56	2	100	56	408
August	2014	11	29	58	2	100	53	397
September	2014	10	27	60	2	100	50	389
October	2014	9	29	59	3	100	50	397
November	2014	11	32	55	2	100	56	399
December	2014	14	34	49	3	100	64	383
January	2015	18	32	48	2	100	70	375
February	2015	17	35	45	2	100	72	379
March	2015	15	37	47	1	100	69	399
April	2015	15	38	47	1	100	68	399
May	2015	15	34	50	1	100	64	417
June	2015	15	32	51	2	100	65	408
July	2015	14	34	50	2	100	64	402
August	2015	16	35	47	2	100	69	411
September	2015	15	35	49	1	100	67	405
October	2015	17	31	49	2	100	68	412
November	2015	16	33	49	2	100	67	396
December	2015	16	34	47	3	100	70	403

INCOME BOTTOM THIRD

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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	2016	15	37	47	1	100	68	409
February	2016	15	34	51	0	100	64	405
March	2016	14	34	50	1	100	64	417
April	2016	15	32	50	2	100	65	421
May	2016	16	32	49	3	100	67	428
June	2016	16	33	47	3	100	69	412
July	2016	15	36	46	3	100	69	421
August	2016	14	37	46	3	100	68	432
September	2016	15	36	47	2	100	68	464
October	2016	13	35	50	2	100	63	463
November	2016	15	35	49	1	100	66	477
December	2016	14	34	50	2	100	65	478
January	2017	16	35	47	2	100	69	486
February	2017	16	34	47	2	100	69	479
March	2017	16	37	44	2	100	72	475
April	2017	15	37	46	2	100	70	475
May	2017	16	37	46	1	100	70	468
June	2017	16	33	50	1	100	65	466
July	2017	17	35	47	2	100	70	460
August	2017	17	34	47	2	100	70	468
September	2017	16	36	46	2	100	70	475
October	2017	16	37	47	1	100	69	480
November	2017	15	39	45	1	100	69	481
December	2017	15	37	47	1	100	68	472
January	2018	14	36	49	1	100	65	478
February	2018	11	35	52	3	100	59	475
March	2018	10	37	50	3	100	59	481
April	2018	12	35	49	3	100	63	467
May	2018	15	35	48	2	100	67	468
June	2018	17	34	48	1	100	70	464
July	2018	16	36	46	2	100	70	465
August	2018	15	38	46	1	100	69	458
September	2018	16	40	43	1	100	73	454
October	2018	16	41	43	1	100	73	454
November	2018	17	40	43	0	100	74	460
December	2018	16	39	44	1	100	72	466
January	2019	16	39	44	2	100	72	471
February	2019	17	38	43	3	100	74	473
March	2019	16	37	44	2	100	72	461
April	2019	17	34	46	3	100	71	461
May	2019	17	33	48	2	100	69	453
June	2019	18	31	49	2	100	69	480
July	2019	20	31	48	1	100	72	471
August	2019	20	33	46	1	100	74	472
September	2019	20	34	44	2	100	76	463
October	2019	20	35	42	3	100	77	480
November	2019	19	37	41	3	100	78	494
December	2019	19	38	41	2	100	78	483
January	2020	18	38	42	2	100	76	494
February	2020	18	37	44	1	100	74	501
March	2020	17	38	43	2	100	74	529
April	2020	17	38	43	2	100	74	506
May	2020	16	40	41	3	100	75	510
June	2020	17	39	41	3	100	75	483

INCOME BOTTOM THIRD

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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	2020	17	40	39	4	100	77	500
August	2020	17	40	40	3	100	77	488
September	2020	17	39	42	2	100	76	489
October	2020	16	40	43	1	100	72	479
November	2020	15	38	45	2	100	70	470
December	2020	14	40	43	3	100	72	473
January	2021	13	38	45	3	100	68	488
February	2021	15	37	46	2	100	69	494
March	2021	13	38	47	1	100	66	502
April	2021	16	37	46	1	100	70	490
May	2021	15	36	47	2	100	68	480
June	2021	16	36	47	2	100	69	485
July	2021	16	36	46	2	100	71	487
August	2021	16	36	46	1	100	70	488
September	2021	15	36	47	1	100	68	471
October	2021	14	34	49	3	100	65	466
November	2021	14	31	51	3	100	63	466
December	2021	15	31	52	3	100	63	464
January	2022	14	29	56	2	100	58	459
February	2022	13	31	55	1	100	59	469
March	2022	12	29	58	1	100	54	465
April	2022	12	30	57	0	100	55	468
May	2022	13	32	54	1	100	59	454
June	2022	12	34	53	1	100	60	458
July	2022	12	34	53	1	100	58	462
August	2022	12	32	54	2	100	58	467
September	2022	14	32	52	1	100	62	469
October	2022	15	35	49	1	100	67	481
November	2022	15	35	50	1	100	65	483
December	2022	14	35	50	1	100	65	486
January	2023	13	35	51	1	100	62	474
February	2023	12	37	51	1	100	61	476
March	2023	12	34	53	1	100	59	485
April	2023	13	33	53	2	100	60	483
May	2023	13	31	54	2	100	60	481
June	2023	13	35	50	2	100	63	481
July	2023	14	34	51	1	100	63	486
August	2023	14	35	50	1	100	64	484
September	2023	14	34	51	1	100	63	478
October	2023	12	34	53	1	100	59	469
November	2023	12	32	54	2	100	58	478
December	2023	12	33	53	2	100	59	478
January	2024	15	33	50	2	100	64	477

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	16	23	6	18	5	11	13	8	100	41.6	392
September	2002	18	21	6	16	6	13	13	8	100	42.7	387
October	2002	20	20	6	16	5	14	12	7	100	41.7	401
November	2002	19	20	8	14	5	17	11	6	100	42.9	386
December	2002	20	20	9	14	4	16	11	5	100	42.0	390
January	2003	21	22	10	12	4	13	13	4	100	40.2	383
February	2003	24	19	9	13	5	13	12	6	100	39.1	388
March	2003	23	20	8	13	4	14	11	5	100	39.4	374
April	2003	20	21	6	13	3	14	14	8	100	42.2	372
May	2003	18	25	8	13	2	13	15	7	100	40.8	369
June	2003	18	24	8	15	4	10	14	8	100	40.3	380
July	2003	18	22	8	15	4	13	13	7	100	41.0	394
August	2003	21	19	7	15	6	13	14	7	100	42.1	394
September	2003	20	20	8	15	6	13	13	6	100	41.1	403
October	2003	19	23	9	16	7	11	11	4	100	39.7	403
November	2003	18	22	10	18	5	13	10	3	100	40.3	403
December	2003	18	24	7	18	5	14	12	2	100	41.5	400
January	2004	19	21	8	17	4	14	14	3	100	42.8	392
February	2004	20	24	6	16	5	11	13	4	100	40.3	388
March	2004	19	23	8	14	7	11	13	5	100	40.5	383
April	2004	19	25	8	13	7	12	12	4	100	39.5	399
May	2004	18	23	8	11	8	16	14	2	100	43.5	404
June	2004	17	24	7	12	6	18	13	3	100	43.3	411
July	2004	18	22	8	15	5	17	13	3	100	42.8	400
August	2004	17	24	9	19	3	14	11	3	100	40.3	405
September	2004	18	24	10	17	4	13	12	3	100	40.5	416
October	2004	19	25	10	13	5	11	15	2	100	40.8	405
November	2004	21	22	9	11	7	10	19	1	100	43.0	398
December	2004	22	21	7	12	7	14	17	1	100	43.3	382
January	2005	21	22	5	16	6	14	16	1	100	43.3	393
February	2005	21	23	7	17	6	14	11	1	100	40.1	393
March	2005	23	23	9	14	7	11	12	1	100	38.3	398
April	2005	25	24	10	12	6	11	10	1	100	35.8	392
May	2005	24	24	9	13	5	13	11	1	100	37.5	382
June	2005	22	24	8	15	5	13	13	1	100	39.1	378
July	2005	20	22	8	16	6	14	13	2	100	41.4	374
August	2005	20	24	8	14	5	13	13	3	100	40.7	382
September	2005	22	23	7	14	5	15	12	2	100	39.7	385
October	2005	25	23	5	13	4	14	13	2	100	38.8	391
November	2005	24	25	5	11	6	13	14	2	100	38.9	388
December	2005	21	26	7	14	5	10	16	2	100	39.9	384
January	2006	19	27	10	14	4	12	13	1	100	38.6	370
February	2006	19	25	11	16	3	11	12	2	100	38.5	374
March	2006	21	26	11	13	4	12	11	3	100	36.2	375
April	2006	20	26	10	11	5	11	12	4	100	37.1	387
May	2006	20	27	10	13	5	10	10	4	100	35.1	388
June	2006	18	28	8	15	4	10	12	5	100	37.6	381
July	2006	20	27	7	18	4	9	11	4	100	36.6	370
August	2006	20	28	6	17	3	11	11	3	100	37.0	379
September	2006	19	30	8	16	4	10	10	3	100	35.1	399
October	2006	17	29	7	17	4	11	12	3	100	38.5	415
November	2006	16	25	8	16	4	12	15	5	100	42.0	420

INCOME BOTTOM THIRD

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TABLE 15

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

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
December 2006	16	22	8	15	4	15	15	5	100	43.7	417
January 2007	18	21	8	10	6	16	16	4	100	44.6	410
February 2007	21	23	8	9	6	14	14	5	100	40.2	394
March 2007	22	25	8	8	6	12	16	4	100	40.0	383
April 2007	22	26	8	11	4	9	15	4	100	38.2	391
May 2007	20	26	6	12	5	9	19	3	100	41.8	403
June 2007	19	25	7	14	5	9	17	3	100	41.3	408
July 2007	19	25	7	15	6	11	14	3	100	40.8	408
August 2007	19	26	8	16	5	12	12	3	100	38.7	397
September 2007	21	25	8	16	3	12	12	2	100	38.7	389
October 2007	21	26	9	15	4	9	13	3	100	38.1	381
November 2007	19	26	9	12	6	10	14	3	100	40.0	381
December 2007	17	28	8	12	7	11	12	5	100	39.4	385
January 2008	18	28	7	12	5	12	13	4	100	39.8	402
February 2008	20	27	9	14	4	10	13	3	100	38.1	395
March 2008	23	27	8	14	3	9	13	3	100	35.9	381
April 2008	25	27	8	14	4	8	11	3	100	33.5	366
May 2008	26	28	7	13	6	7	9	3	100	31.5	373
June 2008	26	27	7	13	8	7	10	3	100	32.6	392
July 2008	23	27	7	14	8	8	9	3	100	33.5	410
August 2008	23	25	7	15	6	10	10	4	100	35.7	402
September 2008	20	25	6	15	5	12	11	5	100	38.0	384
October 2008	23	24	5	13	4	13	13	4	100	39.1	377
November 2008	23	25	6	13	4	12	13	5	100	38.8	405
December 2008	23	27	7	11	5	11	12	4	100	36.5	416
January 2009	22	29	7	12	4	11	10	4	100	34.7	417
February 2009	24	27	7	12	5	12	8	5	100	34.3	398
March 2009	27	24	9	13	6	10	7	4	100	32.3	408
April 2009	27	24	9	12	6	11	7	4	100	32.9	406
May 2009	27	29	8	13	5	10	7	2	100	30.8	430
June 2009	26	29	8	12	4	10	9	2	100	32.4	424
July 2009	24	30	8	14	2	8	10	3	100	32.8	423
August 2009	24	30	10	14	3	7	10	3	100	31.9	407
September 2009	25	33	10	14	3	6	7	3	100	28.2	425
October 2009	31	29	9	13	4	7	4	2	100	25.9	424
November 2009	35	27	8	13	4	7	4	3	100	25.0	421
December 2009	35	22	7	13	7	8	6	3	100	28.8	413
January 2010	35	22	8	12	5	7	8	3	100	28.6	413
February 2010	34	22	7	12	6	8	8	2	100	30.3	408
March 2010	36	22	6	11	5	10	8	2	100	30.0	403
April 2010	34	24	5	13	5	10	6	2	100	29.7	398
May 2010	35	25	6	12	3	9	7	2	100	27.6	407
June 2010	35	28	7	12	3	8	5	2	100	25.5	410
July 2010	35	28	7	11	4	8	5	2	100	26.2	420
August 2010	33	28	7	11	6	8	5	2	100	27.6	419
September 2010	31	29	8	10	4	9	7	2	100	28.9	419
October 2010	30	29	9	9	3	10	6	4	100	28.2	408
November 2010	34	27	7	8	1	12	6	4	100	27.0	414
December 2010	35	25	6	9	3	10	8	4	100	27.9	417
January 2011	36	24	5	8	5	11	8	2	100	29.1	435
February 2011	37	22	7	11	5	9	8	1	100	29.5	433
March 2011	38	22	7	12	5	9	4	2	100	27.2	429
April 2011	35	25	6	14	4	7	6	3	100	27.3	409
May 2011	31	26	6	15	5	9	5	3	100	28.9	403
June 2011	32	27	7	15	4	8	5	2	100	28.0	400

INCOME BOTTOM THIRD

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TABLE 15

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
July	2011	35	24	8	15	3	7	5	2	100	26.9	413
August	2011	37	24	8	14	3	6	6	2	100	25.8	427
September	2011	39	21	7	13	3	6	7	3	100	26.2	424
October	2011	38	22	10	11	3	7	7	2	100	26.2	421
November	2011	34	23	8	12	4	9	7	2	100	29.1	410
December	2011	30	25	9	11	3	11	9	2	100	31.4	404
January	2012	26	26	7	14	3	11	9	2	100	33.8	408
February	2012	28	26	7	14	4	10	9	2	100	32.7	413
March	2012	28	26	9	14	5	9	8	2	100	31.7	431
April	2012	31	25	10	13	5	9	6	1	100	29.2	430
May	2012	33	26	9	11	5	8	5	1	100	26.7	412
June	2012	33	28	8	12	4	7	6	3	100	25.8	418
July	2012	32	29	7	11	3	6	9	3	100	26.7	413
August	2012	29	32	7	12	3	7	8	3	100	27.7	426
September	2012	29	28	6	13	3	10	9	2	100	30.4	427
October	2012	26	26	8	12	5	10	9	4	100	33.0	429
November	2012	27	23	7	12	6	10	10	5	100	35.7	451
December	2012	25	28	6	11	6	8	12	4	100	34.8	459
January	2013	27	28	6	12	4	10	11	2	100	33.3	458
February	2013	25	26	10	14	3	10	11	1	100	34.6	437
March	2013	29	23	9	15	3	10	11	1	100	33.9	408
April	2013	30	22	8	15	3	9	11	2	100	33.6	406
May	2013	33	23	6	13	4	9	11	1	100	32.1	414
June	2013	33	23	7	13	4	10	9	1	100	31.3	430
July	2013	32	23	5	14	5	11	8	1	100	32.7	433
August	2013	31	24	5	13	4	13	8	2	100	32.9	432
September	2013	29	25	4	12	5	13	10	3	100	34.3	423
October	2013	29	24	6	11	5	11	11	3	100	33.8	418
November	2013	31	22	6	11	5	10	11	3	100	33.6	410
December	2013	32	22	5	10	5	13	10	3	100	34.0	419
January	2014	32	21	6	11	3	15	10	2	100	34.7	429
February	2014	28	24	6	11	4	14	11	3	100	35.4	428
March	2014	27	22	6	13	4	12	12	3	100	36.7	401
April	2014	26	23	7	13	6	10	13	3	100	36.4	401
May	2014	28	21	8	11	6	11	12	2	100	35.8	397
June	2014	30	21	9	10	6	12	11	1	100	35.2	421
July	2014	31	20	6	10	7	13	11	3	100	36.3	408
August	2014	29	22	5	11	7	12	11	3	100	36.0	397
September	2014	25	26	7	12	6	10	12	2	100	35.6	389
October	2014	23	29	8	11	6	11	10	1	100	34.7	397
November	2014	21	27	8	10	7	13	13	1	100	38.6	399
December	2014	20	24	7	10	8	13	17	1	100	42.9	383
January	2015	18	18	8	13	9	15	19	1	100	48.3	375
February	2015	19	18	8	13	8	14	19	1	100	47.2	379
March	2015	18	20	9	12	9	17	15	0	100	46.2	399
April	2015	20	23	8	10	8	18	13	1	100	42.9	399
May	2015	22	23	7	11	6	17	13	1	100	42.1	417
June	2015	23	22	6	14	5	15	13	1	100	41.2	408
July	2015	20	23	7	17	5	13	13	2	100	41.1	402
August	2015	18	21	7	16	6	16	14	2	100	44.3	411
September	2015	18	20	7	18	6	16	15	1	100	45.6	405
October	2015	20	17	7	14	6	19	17	0	100	47.3	412
November	2015	22	17	8	14	6	19	13	1	100	44.7	396
December	2015	20	20	9	11	7	19	13	1	100	44.2	403
January	2016	24	20	7	12	8	15	11	1	100	39.9	409

INCOME BOTTOM THIRD

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TABLE 15

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
February	2016	28	19	8	11	8	14	12	1	100	38.2	405
March	2016	33	17	8	12	8	11	10	1	100	35.0	417
April	2016	31	16	8	13	7	12	12	1	100	38.2	421
May	2016	28	18	6	13	7	14	14	1	100	40.8	428
June	2016	27	16	5	14	8	15	15	1	100	43.3	412
July	2016	26	16	6	13	9	14	14	1	100	42.4	421
August	2016	26	18	7	14	8	14	12	1	100	40.2	432
September	2016	24	22	9	12	7	14	11	1	100	38.2	464
October	2016	24	23	10	12	5	12	12	1	100	37.5	463
November	2016	23	22	10	12	6	12	13	1	100	38.8	477
December	2016	23	22	8	13	5	15	14	0	100	41.2	478
January	2017	22	23	7	13	6	16	13	0	100	42.1	486
February	2017	22	22	7	13	7	15	14	0	100	42.0	479
March	2017	24	23	7	13	7	13	13	1	100	39.5	475
April	2017	25	23	7	11	6	14	14	1	100	39.7	475
May	2017	27	21	5	11	5	17	13	1	100	40.0	468
June	2017	26	21	5	10	6	17	14	1	100	41.8	466
July	2017	26	18	5	11	6	17	14	2	100	41.8	460
August	2017	25	21	7	9	7	15	15	1	100	41.2	468
September	2017	23	22	7	10	8	15	14	1	100	41.2	475
October	2017	21	24	6	10	8	15	15	1	100	43.1	480
November	2017	19	21	7	11	8	17	16	2	100	46.0	481
December	2017	19	19	8	11	6	18	17	1	100	47.4	472
January	2018	20	21	9	10	6	18	15	1	100	44.8	478
February	2018	21	24	7	11	6	17	14	1	100	41.9	475
March	2018	23	22	7	12	8	15	12	1	100	40.9	481
April	2018	24	20	7	15	7	13	13	1	100	40.9	467
May	2018	25	21	6	15	6	13	14	0	100	40.7	468
June	2018	22	22	5	15	6	14	15	1	100	42.8	464
July	2018	20	23	6	12	9	13	16	1	100	44.0	465
August	2018	21	21	6	12	10	13	15	1	100	43.7	458
September	2018	22	20	7	11	10	14	14	2	100	43.0	454
October	2018	21	23	7	12	6	16	13	1	100	42.1	454
November	2018	20	21	8	12	7	16	15	1	100	44.2	460
December	2018	18	22	7	13	8	16	16	0	100	45.9	466
January	2019	20	18	6	13	9	17	16	0	100	46.2	471
February	2019	21	20	6	14	8	17	13	0	100	44.0	473
March	2019	24	21	5	13	7	16	13	0	100	41.4	461
April	2019	24	20	6	13	7	16	14	1	100	43.1	461
May	2019	22	19	7	12	7	15	16	1	100	44.7	453
June	2019	20	19	8	13	6	15	17	1	100	45.4	480
July	2019	18	20	9	14	8	14	17	1	100	46.0	471
August	2019	16	20	8	14	9	15	17	1	100	47.6	472
September	2019	17	19	8	16	9	15	15	1	100	46.5	463
October	2019	21	19	8	14	6	15	16	1	100	45.0	480
November	2019	22	18	9	11	6	15	18	1	100	45.0	494
December	2019	21	19	8	9	8	16	18	1	100	45.5	483
January	2020	18	18	9	11	9	16	17	2	100	47.5	494
February	2020	18	19	10	13	8	15	15	2	100	46.0	501
March	2020	19	19	9	13	6	14	17	2	100	45.9	529
April	2020	22	22	10	13	5	13	13	1	100	40.7	506
May	2020	21	24	9	13	6	14	12	1	100	40.2	510
June	2020	21	22	10	14	6	16	9	2	100	39.4	483
July	2020	20	20	10	12	6	19	10	2	100	42.6	500
August	2020	21	19	10	14	6	18	10	2	100	41.9	488
September	2020	21	19	9	16	6	17	12	1	100	42.9	489

INCOME BOTTOM THIRD

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TABLE 15

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
October	2020	19	20	6	17	7	14	15	1	100	44.8	479
November	2020	18	20	7	15	9	15	14	2	100	45.4	470
December	2020	18	20	9	12	9	15	15	2	100	45.1	473
January	2021	17	22	10	10	9	15	14	3	100	43.9	488
February	2021	19	21	9	13	9	13	13	2	100	42.3	494
March	2021	20	21	7	14	9	15	12	2	100	42.2	502
April	2021	23	19	7	13	9	15	13	1	100	42.6	490
May	2021	22	18	8	10	8	18	14	2	100	44.7	480
June	2021	22	17	8	12	9	15	15	2	100	45.2	485
July	2021	20	16	8	14	9	15	14	4	100	45.6	487
August	2021	20	17	8	14	10	14	14	3	100	45.0	488
September	2021	19	19	8	15	10	14	12	3	100	43.6	471
October	2021	19	20	9	14	8	14	12	3	100	43.0	466
November	2021	22	18	8	15	6	14	14	2	100	43.3	466
December	2021	22	16	9	13	6	14	18	3	100	46.0	464
January	2022	21	16	8	14	6	16	16	3	100	46.0	459
February	2022	19	17	9	14	7	16	14	3	100	45.4	469
March	2022	20	20	8	13	7	16	13	2	100	43.3	465
April	2022	21	19	8	14	8	16	12	2	100	43.2	468
May	2022	21	18	7	12	7	18	14	3	100	45.1	454
June	2022	23	15	8	12	7	18	13	4	100	44.3	458
July	2022	24	19	8	11	7	15	13	3	100	41.7	462
August	2022	22	20	8	11	8	14	13	4	100	41.6	467
September	2022	21	21	8	12	8	13	15	2	100	42.9	469
October	2022	18	20	7	12	9	15	16	2	100	45.6	481
November	2022	17	19	8	13	8	16	17	2	100	47.9	483
December	2022	15	18	8	14	9	15	19	3	100	49.7	486
January	2023	15	17	9	16	9	14	17	2	100	48.9	474
February	2023	16	19	9	15	8	12	16	3	100	46.3	476
March	2023	16	22	10	15	7	12	15	4	100	44.5	485
April	2023	17	24	9	12	6	13	15	4	100	43.0	483
May	2023	18	21	8	13	7	13	15	4	100	43.8	481
June	2023	19	20	7	12	8	14	16	4	100	44.7	481
July	2023	20	18	7	13	9	13	16	4	100	45.4	486
August	2023	19	20	6	12	9	14	16	4	100	45.1	484
September	2023	19	21	7	13	8	13	17	3	100	44.7	478
October	2023	18	22	7	13	7	13	16	3	100	44.9	469
November	2023	20	20	8	13	7	13	16	3	100	44.4	478
December	2023	21	17	9	11	6	15	18	3	100	46.4	478
January	2024	20	16	8	10	7	17	19	3	100	48.0	477

INCOME BOTTOM THIRD

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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	27	28	8	16	3	7	3	8	100	27.7	362
March	1998	23	32	10	14	3	5	6	7	100	28.7	349
April	1998	24	28	11	17	2	6	6	6	100	30.0	342
May	1998	24	28	10	16	4	7	7	5	100	31.1	329
June	1998	24	28	9	16	4	7	6	6	100	30.9	339
July	1998	19	31	10	16	7	7	5	4	100	32.1	342
August	1998	19	29	14	17	5	6	5	5	100	31.3	344
September	1998	14	32	14	17	6	8	4	6	100	33.5	331
October	1998	15	31	12	18	4	9	3	7	100	32.8	333
November	1998	17	33	9	17	6	10	3	5	100	32.5	336
December	1998	20	28	7	22	6	10	2	4	100	33.2	342
January	1999	20	30	7	20	6	9	4	5	100	32.9	340
February	1999	18	30	9	20	4	9	3	7	100	33.1	338
March	1999	16	30	10	18	4	8	5	9	100	33.3	318
April	1999	17	25	12	20	5	8	5	8	100	35.3	296
May	1999	17	27	13	20	5	8	5	5	100	34.6	275
June	1999	20	27	15	20	4	6	5	4	100	32.1	275
July	1999	17	36	12	17	3	7	4	5	100	30.8	299
August	1999	14	35	13	17	4	5	5	7	100	32.2	313
September	1999	12	35	13	16	4	7	4	9	100	33.0	327
October	1999	13	31	14	18	4	8	3	8	100	33.1	327
November	1999	15	29	13	21	3	8	3	9	100	32.5	321
December	1999	15	30	11	21	5	7	3	8	100	32.5	334
January	2000	16	31	11	18	5	7	3	8	100	31.8	321
February	2000	17	31	8	18	6	8	4	7	100	33.3	331
March	2000	17	32	8	19	4	10	4	6	100	33.0	342
April	2000	18	30	8	18	4	9	5	7	100	33.1	352
May	2000	18	33	10	15	5	8	5	7	100	31.3	350
June	2000	17	33	12	15	5	6	4	8	100	30.1	333
July	2000	16	33	13	15	5	7	4	8	100	30.4	355
August	2000	15	31	13	15	4	7	4	11	100	31.1	365
September	2000	19	29	13	13	4	8	5	9	100	31.2	386
October	2000	21	32	11	12	5	7	3	9	100	28.9	382
November	2000	21	32	11	13	6	8	3	6	100	29.8	386
December	2000	21	31	10	14	5	7	4	7	100	30.5	371
January	2001	17	29	11	16	6	9	5	7	100	34.0	372
February	2001	18	30	12	14	5	8	5	9	100	31.6	365
March	2001	16	32	11	15	5	8	5	8	100	32.3	362
April	2001	20	30	13	15	4	7	5	7	100	30.3	347
May	2001	21	30	12	15	4	9	5	6	100	31.4	344
June	2001	22	28	13	15	3	8	5	6	100	30.3	347
July	2001	21	29	12	13	4	9	5	6	100	31.4	356
August	2001	20	31	11	13	5	8	5	7	100	30.6	357
September	2001	21	33	10	12	4	11	3	5	100	30.7	353
October	2001	22	31	9	14	5	10	3	6	100	30.9	359
November	2001	20	29	10	18	4	8	4	6	100	32.0	361
December	2001	19	27	10	18	5	8	5	8	100	32.9	366
January	2002	17	29	9	18	6	9	5	6	100	34.4	353
February	2002	17	29	10	17	7	11	3	6	100	34.6	354
March	2002	17	27	12	18	7	9	4	6	100	34.5	359
April	2002	19	26	12	18	6	9	3	7	100	32.9	370
May	2002	19	26	13	15	7	10	3	7	100	32.6	366

INCOME BOTTOM THIRD

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TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
June	2002	18	28	12	18	6	10	2	6	100	32.6	370
July	2002	17	29	13	18	6	8	3	6	100	33.1	364
August	2002	18	28	12	20	4	7	4	7	100	32.5	392
September	2002	19	30	9	17	5	8	4	8	100	32.0	387
October	2002	19	30	8	17	6	8	3	8	100	32.1	401
November	2002	18	29	8	17	6	11	3	7	100	33.6	386
December	2002	19	30	9	18	4	10	3	6	100	32.9	390
January	2003	21	30	9	19	3	9	3	5	100	31.8	383
February	2003	21	29	10	19	3	9	4	5	100	31.8	388
March	2003	19	29	11	19	5	8	5	4	100	32.7	374
April	2003	19	29	13	16	6	9	5	4	100	33.3	372
May	2003	18	33	13	15	5	7	6	3	100	32.8	369
June	2003	19	31	12	16	4	8	6	3	100	32.8	380
July	2003	17	32	11	17	5	9	5	4	100	33.3	394
August	2003	17	30	11	17	4	11	3	6	100	33.3	394
September	2003	15	33	11	17	4	11	2	6	100	33.3	403
October	2003	17	33	9	19	4	10	3	5	100	32.7	403
November	2003	16	33	10	20	4	9	5	3	100	33.3	403
December	2003	16	32	10	21	4	10	5	2	100	33.9	400
January	2004	15	33	13	20	4	10	4	2	100	33.5	392
February	2004	17	35	12	19	5	7	3	2	100	31.2	388
March	2004	20	32	12	18	5	5	5	4	100	30.7	383
April	2004	19	33	11	17	5	6	5	4	100	31.2	399
May	2004	18	32	11	18	4	9	6	3	100	33.3	404
June	2004	16	35	11	16	4	12	4	2	100	33.3	411
July	2004	19	34	12	16	2	10	5	2	100	32.0	400
August	2004	19	34	13	16	4	8	4	2	100	31.0	405
September	2004	19	34	13	16	4	8	4	3	100	31.0	416
October	2004	19	35	11	13	7	8	4	2	100	31.2	405
November	2004	20	34	9	14	6	8	7	2	100	32.3	398
December	2004	20	33	9	16	5	9	6	1	100	33.1	382
January	2005	21	31	8	20	3	8	7	2	100	33.2	393
February	2005	21	32	8	21	4	9	4	1	100	31.6	393
March	2005	19	35	10	19	3	7	4	3	100	30.1	398
April	2005	17	38	11	17	3	7	3	3	100	29.3	392
May	2005	18	39	11	16	3	6	4	3	100	28.8	382
June	2005	19	38	9	15	4	6	4	3	100	28.7	378
July	2005	20	34	8	18	5	8	4	3	100	30.5	374
August	2005	20	34	9	16	5	8	4	3	100	30.6	382
September	2005	21	34	10	16	5	8	4	3	100	30.4	385
October	2005	23	39	10	11	4	8	3	3	100	27.5	391
November	2005	23	41	9	10	4	9	3	2	100	26.7	388
December	2005	24	40	9	12	3	7	3	2	100	25.5	384
January	2006	24	36	11	14	3	7	3	2	100	26.4	370
February	2006	24	36	12	14	2	6	2	3	100	25.0	374
March	2006	24	35	12	14	2	6	3	4	100	25.9	375
April	2006	23	36	11	15	3	5	2	5	100	24.8	387
May	2006	22	35	11	16	5	4	4	4	100	27.3	388
June	2006	22	36	11	15	4	5	3	4	100	26.6	381
July	2006	22	38	12	12	5	4	4	4	100	26.3	370
August	2006	24	38	12	12	3	5	2	4	100	24.0	379
September	2006	21	41	12	14	3	5	2	3	100	24.8	399
October	2006	19	38	12	17	4	5	2	3	100	26.9	415
November	2006	16	37	13	18	3	7	3	3	100	30.0	420
December	2006	16	34	14	18	4	7	4	3	100	30.9	417

INCOME BOTTOM THIRD

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TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
January	2007	17	34	13	19	2	7	4	3	100	30.5	410
February	2007	20	36	13	17	3	5	4	3	100	28.0	394
March	2007	22	34	13	14	4	6	4	2	100	28.5	383
April	2007	21	34	13	13	4	7	4	3	100	28.6	391
May	2007	21	32	12	15	5	8	4	3	100	30.2	403
June	2007	21	34	10	16	4	8	4	4	100	29.5	408
July	2007	19	36	10	14	6	8	3	4	100	29.6	408
August	2007	20	36	11	15	6	7	2	4	100	29.1	397
September	2007	20	36	11	16	5	7	2	4	100	28.0	389
October	2007	22	35	12	18	3	4	3	4	100	27.1	381
November	2007	20	39	11	18	2	6	3	3	100	27.0	381
December	2007	22	39	9	17	3	5	3	2	100	26.3	385
January	2008	23	39	9	17	3	5	3	2	100	25.9	402
February	2008	24	38	10	16	3	4	2	2	100	24.5	395
March	2008	24	40	10	15	2	3	2	3	100	23.6	381
April	2008	22	42	12	14	3	3	1	3	100	22.5	366
May	2008	23	42	11	12	3	4	1	3	100	23.2	373
June	2008	24	40	12	12	3	5	2	2	100	23.5	392
July	2008	25	38	11	12	3	7	2	2	100	24.3	410
August	2008	23	41	11	13	2	6	2	2	100	24.2	402
September	2008	19	42	13	16	1	4	2	3	100	24.1	384
October	2008	19	40	15	15	1	4	3	3	100	25.4	377
November	2008	19	37	15	15	2	4	4	4	100	26.9	405
December	2008	22	38	12	13	4	4	4	4	100	26.7	416
January	2009	20	42	10	13	5	4	2	4	100	25.3	417
February	2009	21	41	9	15	6	4	0	4	100	24.4	398
March	2009	20	37	11	18	7	4	1	3	100	26.9	408
April	2009	19	37	11	18	6	5	2	3	100	27.5	406
May	2009	19	39	12	15	4	5	3	3	100	27.0	430
June	2009	19	41	13	14	2	6	3	3	100	26.4	424
July	2009	20	39	12	12	3	7	3	4	100	26.4	423
August	2009	22	37	14	11	3	7	2	4	100	26.0	407
September	2009	22	40	13	9	3	7	2	4	100	24.3	425
October	2009	23	41	12	12	2	5	2	2	100	23.8	424
November	2009	23	42	9	16	2	4	1	2	100	23.3	421
December	2009	24	36	11	19	3	3	2	2	100	25.5	413
January	2010	26	32	12	17	3	4	2	4	100	25.9	413
February	2010	25	32	14	14	4	5	3	4	100	26.8	408
March	2010	25	35	10	14	3	5	3	4	100	25.9	403
April	2010	24	37	11	13	3	6	2	3	100	25.6	398
May	2010	25	37	11	14	2	6	1	3	100	24.7	407
June	2010	25	37	12	13	2	7	1	3	100	24.2	410
July	2010	27	35	11	13	4	6	1	3	100	24.1	420
August	2010	26	36	11	13	4	6	2	3	100	24.9	419
September	2010	26	35	11	14	4	5	2	3	100	25.7	419
October	2010	25	36	13	14	3	4	2	3	100	24.5	408
November	2010	25	38	13	14	2	4	1	3	100	23.1	414
December	2010	25	42	12	10	2	4	2	2	100	22.4	417
January	2011	22	43	10	12	2	5	3	2	100	24.2	435
February	2011	23	41	10	13	2	5	3	2	100	24.6	433
March	2011	26	38	10	14	2	5	3	3	100	23.5	429
April	2011	28	37	10	12	2	5	4	3	100	23.4	409
May	2011	28	35	11	14	2	3	5	2	100	24.4	403
June	2011	27	35	12	15	2	4	4	2	100	24.6	400
July	2011	28	36	11	15	2	3	2	2	100	23.2	413
August	2011	26	37	10	15	2	5	3	3	100	24.4	427

INCOME BOTTOM THIRD

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TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September 2011	27	35	11	15	2	5	3	3	100	24.2	424
October 2011	28	34	11	14	2	6	3	3	100	24.4	421
November 2011	30	35	12	14	2	4	2	2	100	22.2	410
December 2011	28	36	10	15	3	4	2	2	100	23.1	404
January 2012	24	37	11	17	3	5	1	1	100	24.6	408
February 2012	24	39	12	15	3	6	1	2	100	24.6	413
March 2012	22	39	12	14	4	6	1	2	100	25.8	431
April 2012	24	38	11	12	5	5	2	2	100	25.3	430
May 2012	26	36	11	12	5	5	3	2	100	25.7	412
June 2012	25	39	12	11	3	4	3	3	100	24.0	418
July 2012	24	40	13	9	2	5	3	3	100	24.1	413
August 2012	22	42	13	9	2	5	3	3	100	24.3	426
September 2012	21	40	12	11	4	7	2	3	100	26.1	427
October 2012	19	40	12	13	4	6	2	3	100	26.3	429
November 2012	19	38	13	13	4	6	2	3	100	27.3	451
December 2012	21	40	12	13	3	5	3	3	100	25.6	459
January 2013	23	39	11	13	2	6	4	2	100	26.4	458
February 2013	22	37	11	15	3	7	3	1	100	27.5	437
March 2013	22	34	12	16	3	7	4	2	100	28.9	408
April 2013	22	33	12	18	4	5	4	2	100	28.5	406
May 2013	21	36	12	15	3	6	4	3	100	28.7	414
June 2013	21	35	12	15	5	7	3	1	100	28.9	430
July 2013	21	35	11	14	6	8	4	2	100	30.4	433
August 2013	22	34	9	14	7	8	4	1	100	30.2	432
September 2013	22	33	9	16	6	7	4	2	100	29.8	423
October 2013	24	36	10	15	4	7	3	2	100	27.3	418
November 2013	24	36	10	16	3	6	3	2	100	26.4	410
December 2013	24	37	11	13	3	6	4	2	100	26.1	419
January 2014	23	34	12	13	4	8	4	2	100	28.0	429
February 2014	24	37	11	12	3	7	4	2	100	26.2	428
March 2014	27	37	10	12	3	8	3	1	100	25.3	401
April 2014	28	38	8	11	4	7	3	2	100	23.9	401
May 2014	30	33	10	11	5	6	5	1	100	26.0	397
June 2014	26	34	9	12	5	7	6	1	100	27.9	421
July 2014	24	33	11	10	6	8	7	1	100	30.6	408
August 2014	22	36	11	9	6	11	5	0	100	30.7	397
September 2014	23	34	12	10	5	8	6	1	100	29.3	389
October 2014	25	37	10	12	4	7	4	1	100	26.6	397
November 2014	22	37	10	15	5	6	5	1	100	28.0	399
December 2014	20	33	11	16	5	8	6	1	100	31.1	383
January 2015	18	30	12	16	7	10	7	1	100	34.4	375
February 2015	18	29	12	14	7	10	7	2	100	35.0	379
March 2015	18	30	13	14	8	11	5	1	100	34.2	399
April 2015	19	29	12	16	8	10	4	1	100	33.5	399
May 2015	22	27	11	18	7	9	5	1	100	33.3	417
June 2015	21	30	10	18	6	9	6	1	100	33.0	408
July 2015	19	31	12	17	5	9	5	2	100	32.2	402
August 2015	16	33	14	15	5	11	4	1	100	33.1	411
September 2015	15	32	16	15	5	13	4	1	100	34.6	405
October 2015	16	30	14	15	5	13	6	1	100	36.7	412
November 2015	17	29	14	15	6	13	5	1	100	36.1	396
December 2015	16	32	13	15	8	11	4	1	100	34.9	403
January 2016	18	31	13	15	6	11	4	1	100	33.4	409
February 2016	20	32	12	15	6	9	5	1	100	31.9	405
March 2016	25	29	12	16	5	7	5	1	100	30.1	417

INCOME BOTTOM THIRD

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TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
April	2016	25	29	12	15	6	7	5	1	100	30.7	421
May	2016	25	28	12	15	6	9	4	0	100	30.8	428
June	2016	22	28	11	15	9	10	5	0	100	33.5	412
July	2016	20	30	10	15	10	9	5	1	100	33.4	421
August	2016	20	31	10	16	9	9	4	1	100	32.3	432
September	2016	21	35	10	12	6	10	5	1	100	30.9	464
October	2016	22	37	11	11	5	10	4	0	100	29.2	463
November	2016	20	37	12	10	6	10	5	0	100	30.8	477
December	2016	21	34	10	15	6	9	5	0	100	31.2	478
January	2017	19	32	10	16	8	11	4	0	100	33.3	486
February	2017	20	32	9	14	7	12	5	1	100	32.5	479
March	2017	20	32	12	13	6	11	6	1	100	32.7	475
April	2017	20	34	13	12	4	9	7	1	100	31.5	475
May	2017	20	31	13	15	6	8	6	1	100	32.5	468
June	2017	22	31	12	14	6	9	5	1	100	31.9	466
July	2017	24	28	11	15	6	11	4	1	100	32.2	460
August	2017	21	31	11	14	6	11	5	0	100	33.0	468
September	2017	19	34	13	12	6	12	4	0	100	32.7	475
October	2017	17	36	10	13	7	11	7	0	100	34.3	480
November	2017	15	36	10	13	7	13	6	1	100	34.9	481
December	2017	15	34	9	14	8	13	6	1	100	35.9	472
January	2018	16	32	13	14	7	13	4	1	100	34.6	478
February	2018	19	33	13	14	6	11	3	1	100	31.7	475
March	2018	17	35	15	12	6	10	3	1	100	31.7	481
April	2018	19	37	13	11	6	10	4	1	100	30.6	467
May	2018	20	35	13	10	5	10	6	0	100	32.1	468
June	2018	20	31	12	14	7	10	6	1	100	33.4	464
July	2018	17	32	11	15	8	11	5	1	100	35.2	465
August	2018	17	34	10	15	8	10	4	1	100	33.5	458
September	2018	18	36	10	14	7	10	4	0	100	31.7	454
October	2018	19	37	10	13	5	10	4	1	100	30.5	454
November	2018	19	36	11	14	4	11	4	2	100	31.6	460
December	2018	17	34	11	16	4	12	5	2	100	33.5	466
January	2019	17	31	13	16	5	11	5	2	100	34.4	471
February	2019	17	30	12	15	7	12	5	2	100	35.0	473
March	2019	19	32	11	16	5	11	5	2	100	33.5	461
April	2019	19	32	10	16	5	11	5	2	100	33.6	461
May	2019	17	33	12	17	5	10	5	2	100	33.8	453
June	2019	16	33	13	14	6	11	5	1	100	34.1	480
July	2019	15	33	15	14	7	12	5	0	100	34.8	471
August	2019	16	31	16	13	7	12	4	1	100	34.9	472
September	2019	15	32	16	14	6	12	5	1	100	34.7	463
October	2019	17	31	15	13	5	10	6	2	100	34.7	480
November	2019	16	32	13	13	6	11	7	1	100	35.7	494
December	2019	17	29	12	15	7	11	7	2	100	36.6	483
January	2020	16	29	12	17	7	11	6	1	100	36.4	494
February	2020	18	29	13	17	6	10	5	2	100	34.9	501
March	2020	18	28	12	16	7	12	5	3	100	35.8	529
April	2020	19	29	11	15	5	13	5	2	100	35.5	506
May	2020	17	32	11	17	6	12	4	1	100	35.0	510
June	2020	18	32	11	17	5	12	3	1	100	33.4	483
July	2020	15	32	12	17	6	13	3	2	100	34.4	500
August	2020	17	29	12	16	6	14	4	2	100	35.7	488
September	2020	17	29	12	16	8	12	4	1	100	35.2	489
October	2020	17	28	12	17	10	10	6	1	100	36.9	479
November	2020	16	32	11	16	8	9	6	2	100	35.5	470

INCOME BOTTOM THIRD

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TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2020	16	31	12	16	7	8	8	2	100	36.1	473
January 2021	18	32	11	15	6	9	5	3	100	33.1	488
February 2021	18	31	14	13	8	10	5	2	100	33.7	494
March 2021	15	34	14	15	7	11	4	1	100	33.6	502
April 2021	16	33	15	15	6	10	5	1	100	34.1	490
May 2021	18	33	11	16	5	10	6	1	100	34.1	480
June 2021	21	29	11	14	7	10	6	1	100	34.1	485
July 2021	20	29	11	14	7	12	5	2	100	34.2	487
August 2021	19	31	12	14	8	11	5	2	100	33.8	488
September 2021	15	36	11	15	7	9	5	2	100	33.1	471
October 2021	16	37	10	14	6	9	6	2	100	32.8	466
November 2021	21	35	11	12	5	8	6	2	100	30.8	466
December 2021	22	33	11	12	6	9	4	2	100	30.3	464
January 2022	23	32	12	15	6	7	3	2	100	29.7	459
February 2022	18	32	15	15	7	8	2	3	100	31.0	469
March 2022	18	33	14	15	6	9	3	3	100	31.7	465
April 2022	17	34	16	13	5	9	4	3	100	31.8	468
May 2022	19	32	14	12	6	9	5	3	100	31.9	454
June 2022	21	32	15	11	6	8	4	3	100	30.2	458
July 2022	24	32	15	10	5	7	2	4	100	27.1	462
August 2022	23	32	14	12	5	8	3	4	100	28.3	467
September 2022	24	30	14	12	6	9	3	3	100	29.0	469
October 2022	21	29	13	14	7	9	5	2	100	32.3	481
November 2022	19	32	13	14	7	9	5	2	100	32.5	483
December 2022	16	33	14	14	6	9	5	2	100	33.3	486
January 2023	19	32	11	15	7	9	4	2	100	32.4	474
February 2023	19	30	12	16	7	9	4	2	100	32.5	476
March 2023	21	30	13	15	6	9	4	2	100	32.0	485
April 2023	20	32	14	13	6	10	4	2	100	31.7	483
May 2023	20	31	15	14	6	8	5	1	100	32.0	481
June 2023	18	32	14	15	6	8	5	2	100	32.3	481
July 2023	18	32	15	14	5	7	5	2	100	31.9	486
August 2023	21	33	14	11	5	9	5	3	100	30.2	484
September 2023	22	34	12	11	4	8	5	3	100	29.6	478
October 2023	22	32	14	12	4	8	6	2	100	30.2	469
November 2023	22	32	14	13	5	6	5	3	100	29.3	478
December 2023	22	31	15	12	6	8	4	2	100	30.1	478
January 2024	20	34	15	11	7	8	4	2	100	30.1	477

INCOME BOTTOM THIRD

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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	58	15	6	7	2	5	4	3	100	17.7	362
March	1998	58	17	6	8	2	5	3	3	100	16.2	349
April	1998	57	18	5	8	3	5	1	3	100	15.8	342
May	1998	58	17	4	10	2	4	1	2	100	14.8	329
June	1998	59	19	4	10	4	4	0	1	100	14.8	339
July	1998	54	21	5	11	4	4	1	2	100	15.7	342
August	1998	53	21	7	9	4	3	1	3	100	15.7	344
September	1998	47	23	7	10	2	3	2	5	100	17.0	331
October	1998	48	23	7	11	1	5	2	4	100	17.8	333
November	1998	47	24	6	11	2	6	1	4	100	18.1	336
December	1998	50	26	7	9	1	5	1	1	100	16.4	342
January	1999	50	26	6	8	2	5	2	1	100	16.6	340
February	1999	51	26	6	7	2	4	2	2	100	15.2	338
March	1999	52	21	7	10	2	4	2	2	100	16.3	318
April	1999	51	22	6	11	3	2	2	3	100	16.5	296
May	1999	50	23	6	13	1	3	3	1	100	18.5	275
June	1999	48	26	5	11	2	3	4	1	100	18.5	275
July	1999	49	25	6	8	3	5	3	1	100	18.2	299
August	1999	48	25	5	10	3	4	2	3	100	17.2	313
September	1999	49	24	5	10	2	5	1	4	100	16.1	327
October	1999	49	27	5	12	1	3	1	3	100	14.8	327
November	1999	49	28	6	11	1	3	1	1	100	15.3	321
December	1999	50	28	5	11	2	4	1	1	100	16.1	334
January	2000	53	25	5	8	1	4	1	2	100	15.2	321
February	2000	54	21	6	8	2	5	2	2	100	16.6	331
March	2000	53	20	6	10	2	4	2	3	100	17.0	342
April	2000	52	19	7	10	3	3	3	3	100	17.5	352
May	2000	52	22	6	9	3	2	2	4	100	15.5	350
June	2000	53	24	6	6	4	2	2	3	100	15.0	333
July	2000	50	25	4	9	3	3	2	4	100	16.3	355
August	2000	51	23	5	11	2	3	2	4	100	17.2	365
September	2000	53	19	5	12	1	3	2	4	100	16.9	386
October	2000	57	18	4	11	1	3	1	4	100	14.7	382
November	2000	58	18	5	11	1	2	0	5	100	13.2	386
December	2000	57	20	5	11	1	1	0	5	100	11.9	371
January	2001	53	23	7	9	1	2	1	4	100	13.1	372
February	2001	52	25	6	7	1	2	2	5	100	13.9	365
March	2001	48	26	6	8	1	4	2	5	100	16.1	362
April	2001	48	24	5	9	3	4	3	4	100	17.4	347
May	2001	49	21	7	11	3	3	2	3	100	17.6	344
June	2001	52	17	8	10	3	3	3	4	100	17.7	347
July	2001	53	16	8	10	2	3	3	4	100	17.6	356
August	2001	54	18	7	9	2	3	4	4	100	17.4	357
September	2001	51	20	6	10	2	5	3	3	100	18.0	353
October	2001	55	20	5	9	2	4	2	3	100	15.9	359
November	2001	56	20	5	9	2	5	2	2	100	15.8	361
December	2001	58	19	5	7	1	4	2	2	100	14.8	366
January	2002	56	16	6	11	2	5	2	3	100	17.0	353
February	2002	55	17	6	11	2	5	2	2	100	17.7	354
March	2002	52	17	5	14	2	5	2	2	100	18.7	359
April	2002	50	20	7	14	2	4	2	1	100	18.5	370
May	2002	51	18	7	14	2	4	2	2	100	18.0	366

INCOME BOTTOM THIRD

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TABLE 17
PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
June	2002	52	16	9	13	3	4	1	1	100	18.3	370
July	2002	51	16	9	12	3	5	1	3	100	18.6	364
August	2002	50	16	10	14	3	4	2	2	100	19.7	392
September	2002	51	17	7	14	3	4	2	2	100	18.7	387
October	2002	51	18	6	13	3	6	2	1	100	20.1	401
November	2002	47	19	4	14	4	7	3	2	100	22.4	386
December	2002	46	19	6	14	3	6	3	2	100	22.6	390
January	2003	49	19	5	14	3	5	3	2	100	20.8	383
February	2003	51	18	6	13	2	5	3	2	100	18.9	388
March	2003	47	20	5	13	3	6	2	4	100	20.3	374
April	2003	47	19	5	13	4	6	2	3	100	21.0	372
May	2003	46	19	7	13	3	6	3	4	100	21.4	369
June	2003	49	16	8	12	3	6	3	3	100	21.1	380
July	2003	47	18	8	11	3	7	3	2	100	21.8	394
August	2003	48	20	7	12	4	6	2	2	100	20.9	394
September	2003	45	23	6	12	4	6	2	2	100	20.5	403
October	2003	45	23	5	13	4	5	1	2	100	20.2	403
November	2003	44	24	7	13	3	6	1	2	100	20.5	403
December	2003	45	23	7	12	3	7	1	1	100	21.3	400
January	2004	44	21	9	12	3	8	2	1	100	22.5	392
February	2004	49	18	6	13	4	7	2	1	100	21.4	388
March	2004	51	16	6	14	3	6	3	1	100	20.9	383
April	2004	52	18	6	14	1	5	3	1	100	19.8	399
May	2004	48	22	6	12	1	7	4	1	100	20.9	404
June	2004	49	22	5	12	1	6	3	1	100	20.1	411
July	2004	50	22	5	12	2	7	2	1	100	19.9	400
August	2004	53	18	5	14	2	5	2	1	100	18.7	405
September	2004	50	20	6	13	2	6	1	1	100	19.3	416
October	2004	52	17	6	14	2	7	2	1	100	19.8	405
November	2004	52	17	6	14	2	6	2	0	100	20.1	398
December	2004	53	18	5	12	2	6	3	0	100	19.6	382
January	2005	55	20	5	11	2	4	3	0	100	16.9	393
February	2005	57	20	5	9	2	4	2	0	100	15.5	393
March	2005	56	21	4	9	3	3	2	1	100	15.1	398
April	2005	52	21	6	12	3	4	2	1	100	17.7	392
May	2005	50	20	6	13	2	5	3	1	100	19.9	382
June	2005	51	19	5	14	1	5	3	1	100	20.0	378
July	2005	54	19	5	12	1	4	3	1	100	18.0	374
August	2005	55	20	7	11	1	2	3	1	100	16.2	382
September	2005	55	18	9	10	2	2	2	2	100	15.6	385
October	2005	58	18	7	9	1	3	1	2	100	14.0	391
November	2005	58	18	5	9	1	4	2	3	100	14.9	388
December	2005	60	18	2	9	2	4	2	2	100	15.0	384
January	2006	57	17	4	11	3	5	2	2	100	17.1	370
February	2006	54	17	6	13	3	3	1	2	100	17.1	374
March	2006	54	17	7	14	2	3	1	2	100	16.7	375
April	2006	55	19	7	12	3	2	2	1	100	16.1	387
May	2006	56	19	7	10	2	3	2	1	100	16.1	388
June	2006	60	16	6	9	2	3	3	1	100	15.2	381
July	2006	62	16	5	9	1	3	2	2	100	14.0	370
August	2006	62	18	5	8	2	2	1	2	100	12.2	379
September	2006	55	21	6	10	2	4	1	2	100	14.8	399
October	2006	55	20	6	10	2	4	2	2	100	15.7	415
November	2006	54	17	5	13	1	6	2	1	100	18.3	420
December	2006	56	16	5	12	2	7	2	1	100	17.9	417

INCOME BOTTOM THIRD

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TABLE 17
PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
January 2007	56	16	6	11	2	6	2	0	100	17.8	410
February 2007	58	16	6	10	2	5	2	2	100	15.4	394
March 2007	60	15	6	10	2	5	2	1	100	15.5	383
April 2007	60	16	5	10	1	6	1	2	100	15.2	391
May 2007	58	16	5	11	1	5	2	1	100	16.1	403
June 2007	56	17	5	14	1	4	2	1	100	16.2	408
July 2007	54	18	6	14	1	3	2	2	100	16.8	408
August 2007	55	17	5	13	2	3	3	2	100	17.5	397
September 2007	57	17	5	10	2	4	3	1	100	17.0	389
October 2007	56	19	5	10	2	3	3	2	100	16.2	381
November 2007	52	25	6	9	2	3	1	1	100	14.7	381
December 2007	52	27	5	9	1	3	1	1	100	14.0	385
January 2008	53	24	6	10	2	3	2	0	100	15.4	402
February 2008	57	19	5	9	2	4	3	1	100	15.5	395
March 2008	59	18	5	7	1	5	4	2	100	15.6	381
April 2008	59	18	4	7	1	5	3	2	100	15.2	366
May 2008	59	18	4	8	1	5	3	3	100	15.0	373
June 2008	57	18	5	11	1	4	2	2	100	15.5	392
July 2008	59	16	7	11	0	3	1	2	100	14.2	410
August 2008	60	15	7	12	1	3	1	1	100	14.5	402
September 2008	59	14	9	11	1	5	0	1	100	15.2	384
October 2008	58	14	9	9	2	6	1	1	100	17.1	377
November 2008	57	13	7	10	2	7	3	1	100	18.6	405
December 2008	58	14	5	11	2	6	3	1	100	18.1	416
January 2009	59	13	5	14	1	5	2	1	100	17.3	417
February 2009	56	14	6	13	2	6	2	1	100	18.5	398
March 2009	54	14	7	12	3	7	2	1	100	20.0	408
April 2009	53	16	7	9	2	8	3	1	100	19.9	406
May 2009	55	16	7	9	1	8	3	1	100	19.0	430
June 2009	54	17	4	11	2	7	3	2	100	19.5	424
July 2009	55	14	4	13	3	7	3	1	100	20.3	423
August 2009	55	15	4	12	3	7	3	1	100	20.4	407
September 2009	56	15	5	12	2	6	2	1	100	18.7	425
October 2009	56	18	4	11	2	5	2	2	100	17.2	424
November 2009	56	18	4	13	2	4	2	2	100	16.7	421
December 2009	56	17	3	15	2	3	2	1	100	17.2	413
January 2010	56	15	5	15	2	5	3	1	100	18.7	413
February 2010	56	14	6	13	1	6	4	1	100	19.7	408
March 2010	56	14	7	12	1	5	4	1	100	19.1	403
April 2010	55	14	7	14	2	4	3	0	100	19.0	398
May 2010	55	13	7	15	3	3	3	1	100	18.4	407
June 2010	56	14	6	14	2	4	3	1	100	18.0	410
July 2010	54	17	6	13	2	3	3	1	100	17.4	420
August 2010	55	18	7	12	1	4	2	1	100	16.4	419
September 2010	56	17	7	12	1	4	2	1	100	16.4	419
October 2010	58	15	6	13	2	4	1	1	100	16.2	408
November 2010	58	15	6	13	1	4	2	1	100	17.2	414
December 2010	56	16	6	12	2	4	3	1	100	17.9	417
January 2011	54	16	6	12	3	5	3	1	100	19.9	435
February 2011	54	16	7	11	4	4	3	1	100	19.2	433
March 2011	58	14	6	11	4	4	2	1	100	17.7	429
April 2011	60	13	7	11	3	2	2	1	100	15.6	409
May 2011	62	13	6	12	3	3	1	1	100	14.2	403
June 2011	58	14	6	13	3	3	2	1	100	16.5	400
July 2011	57	14	5	13	3	4	3	1	100	18.0	413
August 2011	55	12	7	14	4	4	3	1	100	19.6	427

INCOME BOTTOM THIRD

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TABLE 17
PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey	0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
September 2011	58	12	6	13	3	4	3	1	100	17.8	424
October 2011	57	14	7	12	3	4	2	1	100	17.0	421
November 2011	58	16	6	12	2	4	2	1	100	16.1	410
December 2011	57	18	6	12	2	3	2	0	100	16.4	404
January 2012	57	17	6	11	2	4	3	0	100	17.1	408
February 2012	57	16	6	9	2	4	4	1	100	17.8	413
March 2012	56	17	6	10	2	5	3	1	100	17.9	431
April 2012	55	18	6	11	1	5	2	1	100	17.3	430
May 2012	58	16	5	11	2	5	2	1	100	17.1	412
June 2012	59	14	4	11	2	6	3	1	100	18.2	418
July 2012	62	11	3	10	3	5	4	1	100	17.4	413
August 2012	58	14	4	12	2	4	3	2	100	17.6	426
September 2012	60	17	5	11	1	3	2	1	100	15.1	427
October 2012	59	18	6	11	1	3	2	1	100	15.3	429
November 2012	59	17	6	10	1	4	2	0	100	15.5	451
December 2012	61	14	6	10	0	5	2	1	100	15.4	459
January 2013	61	14	5	10	1	6	3	1	100	16.5	458
February 2013	59	16	6	9	1	6	2	1	100	16.8	437
March 2013	58	18	7	8	2	6	2	0	100	16.9	408
April 2013	57	17	9	7	2	5	2	1	100	16.6	406
May 2013	58	17	8	8	3	4	3	1	100	16.7	414
June 2013	57	15	7	10	3	4	4	0	100	18.4	430
July 2013	56	17	8	10	3	4	3	0	100	17.7	433
August 2013	55	17	8	12	2	4	2	0	100	18.0	432
September 2013	53	20	8	11	3	3	1	1	100	17.1	423
October 2013	54	19	7	12	2	3	2	1	100	16.5	418
November 2013	59	17	6	9	3	4	2	1	100	15.5	410
December 2013	59	17	6	8	3	4	2	1	100	15.7	419
January 2014	57	18	6	9	3	4	1	1	100	15.7	429
February 2014	55	21	7	9	3	3	2	1	100	15.7	428
March 2014	52	21	8	11	3	3	2	1	100	16.7	401
April 2014	51	20	8	10	3	4	2	1	100	18.2	401
May 2014	50	20	8	11	3	4	2	1	100	18.4	397
June 2014	53	19	8	11	2	4	3	0	100	18.3	421
July 2014	54	18	6	13	2	3	3	1	100	18.5	408
August 2014	57	15	5	11	2	5	4	1	100	19.3	397
September 2014	56	16	5	12	2	5	4	1	100	19.4	389
October 2014	54	17	6	12	2	5	3	1	100	19.4	397
November 2014	50	19	7	14	3	4	2	1	100	19.3	399
December 2014	47	21	9	13	3	3	3	1	100	19.9	383
January 2015	46	21	9	13	3	5	3	0	100	21.1	375
February 2015	43	23	10	12	2	5	3	1	100	21.2	379
March 2015	43	24	10	12	2	5	2	1	100	21.0	399
April 2015	43	23	10	14	3	4	3	1	100	21.1	399
May 2015	43	21	9	16	3	4	4	0	100	23.0	417
June 2015	46	17	10	15	2	5	4	0	100	22.8	408
July 2015	46	20	9	12	3	5	5	0	100	22.4	402
August 2015	49	21	10	10	2	5	4	0	100	19.8	411
September 2015	44	23	10	10	3	5	3	1	100	21.3	405
October 2015	44	24	10	11	3	6	2	1	100	20.8	412
November 2015	39	26	10	14	2	6	2	1	100	22.1	396
December 2015	41	25	10	14	2	5	2	1	100	21.8	403
January 2016	44	21	10	14	2	4	3	1	100	21.5	409
February 2016	51	17	8	12	2	6	3	1	100	20.1	405
March 2016	53	18	9	10	1	6	4	1	100	19.1	417

INCOME BOTTOM THIRD

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TABLE 17
PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
April	2016	50	21	8	8	2	6	4	0	100	19.4	421
May	2016	48	23	9	9	2	5	4	0	100	19.5	428
June	2016	46	25	9	9	3	5	3	0	100	19.7	412
July	2016	47	23	11	9	2	3	3	1	100	18.8	421
August	2016	48	23	10	10	3	2	3	1	100	18.2	432
September	2016	47	23	8	12	2	4	3	1	100	19.0	464
October	2016	45	24	6	15	3	4	2	0	100	20.9	463
November	2016	42	23	8	16	3	6	3	0	100	22.9	477
December	2016	44	24	7	14	2	3	4	0	100	20.7	478
January	2017	44	27	7	13	2	4	3	0	100	19.3	486
February	2017	46	26	8	12	2	3	2	1	100	18.0	479
March	2017	44	27	9	10	3	5	2	1	100	18.9	475
April	2017	49	22	9	8	2	6	2	1	100	18.6	475
May	2017	49	23	9	7	3	7	2	1	100	19.0	468
June	2017	50	21	9	8	3	6	2	1	100	18.7	466
July	2017	50	23	8	9	3	4	2	1	100	17.9	460
August	2017	51	22	7	10	3	4	2	1	100	17.5	468
September	2017	53	22	7	10	3	3	2	1	100	16.3	475
October	2017	52	21	8	10	3	3	3	0	100	17.9	480
November	2017	48	24	8	11	4	3	2	0	100	18.5	481
December	2017	46	26	7	10	3	4	3	0	100	19.4	472
January	2018	48	26	8	10	2	4	2	0	100	17.7	478
February	2018	51	25	7	9	1	4	2	1	100	16.7	475
March	2018	52	21	8	10	1	4	2	1	100	16.8	481
April	2018	53	21	6	9	1	5	3	1	100	17.7	467
May	2018	51	21	6	9	2	6	4	1	100	19.2	468
June	2018	49	23	6	9	2	6	3	0	100	19.6	464
July	2018	48	23	7	12	3	5	2	1	100	19.7	465
August	2018	47	22	7	12	3	5	2	1	100	19.5	458
September	2018	49	21	8	11	3	5	2	1	100	18.8	454
October	2018	51	22	8	9	3	5	2	1	100	18.0	454
November	2018	53	19	8	10	2	5	2	0	100	18.3	460
December	2018	50	20	9	11	3	5	2	1	100	18.9	466
January	2019	49	21	10	10	3	4	2	1	100	18.8	471
February	2019	49	22	10	9	3	4	2	1	100	18.2	473
March	2019	53	22	8	9	2	4	2	1	100	17.0	461
April	2019	53	21	6	10	3	5	2	0	100	17.6	461
May	2019	53	22	5	11	2	4	2	0	100	17.0	453
June	2019	48	26	5	11	2	4	4	0	100	18.3	480
July	2019	48	26	7	10	2	3	4	0	100	18.0	471
August	2019	48	23	8	10	3	3	3	0	100	19.1	472
September	2019	51	22	8	10	3	4	2	0	100	18.0	463
October	2019	51	21	7	10	3	6	2	0	100	18.7	480
November	2019	51	21	7	10	3	6	2	0	100	18.1	494
December	2019	52	21	7	9	3	4	3	0	100	18.4	483
January	2020	50	22	8	10	3	4	3	0	100	18.6	494
February	2020	52	23	7	9	3	4	2	1	100	17.4	501
March	2020	51	22	8	9	3	4	1	1	100	16.8	529
April	2020	51	23	8	10	3	3	1	1	100	16.1	506
May	2020	47	24	8	11	5	3	1	1	100	18.3	510
June	2020	46	23	8	12	4	3	2	1	100	19.5	483
July	2020	43	22	9	12	3	6	4	0	100	22.6	500
August	2020	43	22	9	13	2	6	5	1	100	23.1	488
September	2020	43	23	7	15	2	7	4	0	100	23.6	489
October	2020	47	24	6	14	2	5	2	1	100	20.3	479
November	2020	47	23	8	12	2	6	2	0	100	20.1	470

INCOME BOTTOM THIRD

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TABLE 17
PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2020	49	22	9	9	3	4	3	0	100	18.8	473
January 2021	47	20	11	10	2	5	4	1	100	20.9	488
February 2021	46	21	11	11	2	3	4	1	100	20.5	494
March 2021	44	22	12	11	2	4	4	1	100	21.2	502
April 2021	45	24	11	10	2	4	3	1	100	19.5	490
May 2021	46	22	10	12	3	4	2	1	100	19.4	480
June 2021	45	22	8	12	3	6	2	1	100	20.5	485
July 2021	44	21	9	12	3	7	2	2	100	22.0	487
August 2021	44	24	7	11	3	7	2	2	100	21.5	488
September 2021	45	23	7	12	3	6	2	2	100	20.8	471
October 2021	45	24	7	12	4	4	2	1	100	20.2	466
November 2021	46	22	9	13	3	4	2	1	100	19.8	466
December 2021	47	22	9	11	3	5	3	1	100	19.6	464
January 2022	46	23	9	10	4	5	2	2	100	19.1	459
February 2022	45	25	7	10	4	5	2	2	100	19.2	469
March 2022	45	27	7	11	4	2	1	2	100	17.3	465
April 2022	48	26	8	11	3	2	2	1	100	16.9	468
May 2022	46	27	11	8	3	2	2	1	100	16.4	454
June 2022	46	25	12	8	3	2	3	2	100	16.7	458
July 2022	46	24	12	9	3	2	2	2	100	16.7	462
August 2022	47	22	9	14	2	3	2	2	100	17.8	467
September 2022	48	20	7	15	3	4	3	2	100	19.7	469
October 2022	45	21	7	16	2	5	3	2	100	21.1	481
November 2022	44	24	7	13	2	5	3	1	100	21.2	483
December 2022	40	26	9	14	2	5	3	2	100	21.6	486
January 2023	43	25	9	14	2	5	3	1	100	20.6	474
February 2023	46	21	10	14	2	4	2	1	100	19.5	476
March 2023	48	21	9	13	2	4	2	1	100	19.0	485
April 2023	48	21	9	12	2	5	2	1	100	19.2	483
May 2023	45	22	10	11	2	5	2	1	100	20.6	481
June 2023	44	23	10	11	3	5	3	1	100	21.1	481
July 2023	44	23	10	11	3	5	3	2	100	20.5	486
August 2023	49	21	7	10	4	4	2	2	100	18.7	484
September 2023	51	18	7	10	4	4	2	3	100	18.6	478
October 2023	51	19	7	9	5	4	2	2	100	18.4	469
November 2023	50	17	9	11	5	4	2	2	100	20.0	478
December 2023	49	18	11	10	4	4	2	1	100	19.1	478
January 2024	48	19	12	10	3	5	2	1	100	19.8	477

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	24	27	8	16	3	5	7	9	100	29.8	362
March	1998	19	30	9	14	4	5	7	12	100	31.3	349
April	1998	21	28	9	14	4	5	7	12	100	31.9	342
May	1998	23	28	9	13	4	6	6	10	100	30.5	329
June	1998	24	28	9	16	4	8	6	6	100	30.7	339
July	1998	23	31	11	14	4	8	4	4	100	28.9	342
August	1998	20	30	12	15	3	9	4	8	100	30.2	344
September	1998	19	32	12	13	2	8	4	11	100	28.8	331
October	1998	17	29	12	16	3	7	4	12	100	31.6	333
November	1998	18	29	12	15	5	7	5	9	100	31.8	336
December	1998	19	26	14	18	6	7	5	6	100	33.1	342
January	1999	18	29	13	16	6	7	4	7	100	30.8	340
February	1999	18	27	13	18	5	7	4	8	100	31.1	338
March	1999	18	29	11	19	4	6	3	9	100	30.3	318
April	1999	18	30	14	16	2	7	5	8	100	30.9	296
May	1999	18	32	15	16	2	7	4	6	100	29.9	275
June	1999	16	33	14	17	2	8	3	7	100	30.3	275
July	1999	18	32	10	20	3	7	2	7	100	29.6	299
August	1999	16	32	8	20	4	7	2	10	100	30.1	313
September	1999	17	29	11	19	5	7	2	11	100	30.3	327
October	1999	16	30	13	18	4	7	2	11	100	30.2	327
November	1999	18	28	14	18	2	7	4	10	100	30.9	321
December	1999	19	29	13	17	1	6	4	10	100	29.8	334
January	2000	19	26	12	20	2	6	5	9	100	32.2	321
February	2000	18	25	11	20	4	7	5	10	100	33.5	331
March	2000	18	24	13	17	6	8	4	10	100	34.0	342
April	2000	18	28	12	13	6	8	4	11	100	32.4	352
May	2000	19	32	11	11	5	8	4	11	100	29.3	350
June	2000	17	33	11	13	4	8	4	10	100	29.9	333
July	2000	17	32	11	14	4	9	2	10	100	29.8	355
August	2000	17	31	13	15	3	9	2	10	100	30.1	365
September	2000	20	30	13	15	2	8	2	11	100	28.4	386
October	2000	20	28	11	16	1	9	4	11	100	30.0	382
November	2000	19	28	11	17	2	9	4	9	100	31.8	386
December	2000	19	25	10	18	3	8	6	10	100	33.4	371
January	2001	17	26	12	19	5	7	5	9	100	33.0	372
February	2001	17	25	14	18	4	7	5	11	100	32.2	365
March	2001	16	29	14	16	4	8	5	9	100	32.2	362
April	2001	19	29	12	17	3	10	4	6	100	31.8	347
May	2001	21	29	11	19	3	8	4	5	100	30.3	344
June	2001	23	26	13	17	3	9	2	6	100	29.3	347
July	2001	22	26	12	16	4	9	3	7	100	30.0	356
August	2001	20	26	14	17	4	8	4	7	100	30.9	357
September	2001	18	28	14	19	3	7	5	5	100	32.2	353
October	2001	16	26	15	20	4	8	6	5	100	34.9	359
November	2001	16	25	12	21	5	9	7	7	100	36.6	361
December	2001	17	22	10	21	4	9	6	10	100	36.8	366
January	2002	19	23	9	19	2	10	5	12	100	34.9	353
February	2002	21	25	12	15	4	10	4	10	100	32.2	354
March	2002	20	26	11	17	5	8	3	10	100	31.5	359
April	2002	18	27	13	18	5	7	5	7	100	32.3	370

INCOME BOTTOM THIRD

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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>
May	2002	18	24	12	19	5	10	6	6	100	34.7	366
June	2002	18	26	14	16	5	10	6	5	100	34.1	370
July	2002	20	26	14	15	4	10	4	7	100	32.1	364
August	2002	20	28	15	13	5	8	4	7	100	30.3	392
September	2002	18	28	16	15	5	7	3	8	100	31.1	387
October	2002	17	27	16	16	7	7	3	8	100	32.5	401
November	2002	16	28	15	17	7	7	3	7	100	33.1	386
December	2002	18	29	15	15	5	9	3	5	100	31.8	390
January	2003	19	32	13	15	5	9	3	5	100	30.4	383
February	2003	18	32	13	16	5	7	4	6	100	30.8	388
March	2003	19	29	13	19	5	4	5	6	100	30.8	374
April	2003	20	26	13	21	4	5	5	6	100	31.4	372
May	2003	20	28	12	20	3	6	5	6	100	31.5	369
June	2003	20	28	14	18	2	8	5	6	100	31.4	380
July	2003	20	28	14	17	2	9	4	5	100	30.8	394
August	2003	23	25	14	18	3	9	4	4	100	30.1	394
September	2003	24	26	14	16	5	9	3	4	100	29.3	403
October	2003	23	26	16	16	5	8	3	4	100	30.2	403
November	2003	21	27	15	16	7	9	2	4	100	30.6	403
December	2003	21	27	13	18	5	9	3	4	100	31.4	400
January	2004	21	26	13	21	6	8	2	4	100	31.3	392
February	2004	22	26	14	19	4	7	3	4	100	30.5	388
March	2004	21	25	14	19	5	8	3	4	100	32.1	383
April	2004	24	25	14	14	4	12	4	3	100	32.3	399
May	2004	22	23	14	17	4	11	5	3	100	34.0	404
June	2004	21	25	15	18	3	9	5	3	100	32.7	411
July	2004	21	26	13	21	4	6	5	4	100	31.7	400
August	2004	20	29	14	17	4	7	4	4	100	30.5	405
September	2004	21	31	13	15	4	8	4	5	100	29.7	416
October	2004	20	33	12	16	5	7	5	3	100	30.6	405
November	2004	22	32	12	15	5	6	4	3	100	29.0	398
December	2004	20	31	11	17	5	6	6	4	100	30.9	382
January	2005	21	32	12	14	4	8	5	5	100	29.7	393
February	2005	19	30	12	17	4	9	6	3	100	33.3	393
March	2005	21	26	13	16	5	11	5	3	100	34.0	398
April	2005	20	28	12	16	5	11	5	4	100	33.7	392
May	2005	18	32	13	16	4	9	5	3	100	32.1	382
June	2005	16	36	13	15	3	8	5	3	100	31.5	378
July	2005	19	31	12	17	5	8	5	3	100	32.8	374
August	2005	19	29	11	18	6	8	5	4	100	32.8	382
September	2005	22	28	11	18	6	7	5	4	100	31.4	385
October	2005	19	31	13	17	5	6	6	4	100	31.9	391
November	2005	19	30	14	16	5	8	5	3	100	32.6	388
December	2005	19	29	15	16	4	9	5	3	100	32.6	384
January	2006	20	28	17	17	3	8	4	3	100	31.6	370
February	2006	21	27	17	17	4	6	5	3	100	31.4	374
March	2006	20	30	14	18	4	6	5	3	100	31.7	375
April	2006	21	28	13	17	4	7	5	5	100	31.7	387
May	2006	21	32	13	15	2	8	5	5	100	29.4	388
June	2006	20	30	15	15	2	7	4	6	100	29.5	381
July	2006	20	32	14	18	2	5	4	5	100	28.2	370
August	2006	22	31	12	20	3	4	3	5	100	27.9	379
September	2006	23	31	11	18	4	5	3	3	100	28.1	399
October	2006	23	28	12	18	5	8	3	3	100	30.0	415

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>
November	2006	22	24	17	16	5	10	3	3	100	31.6	420
December	2006	20	24	19	16	3	12	3	3	100	32.5	417
January	2007	19	26	19	15	4	11	3	3	100	32.4	410
February	2007	18	27	15	18	5	10	4	5	100	33.4	394
March	2007	18	26	16	18	5	8	4	5	100	32.8	383
April	2007	17	27	15	20	4	9	4	4	100	33.8	391
May	2007	18	25	15	20	5	10	4	3	100	33.9	403
June	2007	19	26	12	21	5	8	5	3	100	33.4	408
July	2007	22	25	13	17	6	9	4	4	100	32.7	408
August	2007	23	27	12	16	4	9	4	4	100	31.3	397
September	2007	23	27	13	16	4	9	4	4	100	31.5	389
October	2007	20	29	15	17	2	7	4	5	100	30.3	381
November	2007	20	29	14	18	2	6	5	5	100	30.4	381
December	2007	22	28	13	19	3	5	4	5	100	29.7	385
January	2008	24	27	11	21	3	6	4	3	100	30.0	402
February	2008	22	28	14	19	4	6	4	3	100	30.3	395
March	2008	20	30	13	18	3	9	5	3	100	31.6	381
April	2008	18	30	14	18	3	8	5	3	100	32.5	366
May	2008	18	29	13	19	3	10	5	3	100	33.3	373
June	2008	18	28	12	19	3	8	7	4	100	34.0	392
July	2008	19	27	12	20	3	8	6	5	100	34.2	410
August	2008	19	28	13	19	4	6	6	5	100	32.7	402
September	2008	17	29	15	20	4	7	4	4	100	32.1	384
October	2008	17	30	16	17	5	7	4	5	100	31.3	377
November	2008	19	29	16	17	3	8	5	5	100	31.8	405
December	2008	19	29	14	17	3	8	5	4	100	32.2	416
January	2009	18	30	12	20	2	8	5	4	100	32.2	417
February	2009	17	28	11	22	4	9	4	4	100	33.4	398
March	2009	16	27	14	22	5	8	5	4	100	34.4	408
April	2009	18	26	13	20	6	8	5	4	100	34.2	406
May	2009	17	29	13	20	5	6	6	4	100	33.8	430
June	2009	19	30	10	20	4	6	5	5	100	32.1	424
July	2009	18	28	9	20	5	9	6	5	100	34.6	423
August	2009	20	25	10	21	5	10	4	5	100	34.6	407
September	2009	17	27	12	19	6	10	4	6	100	35.0	425
October	2009	21	25	14	20	5	8	4	4	100	32.9	424
November	2009	22	28	14	18	3	8	5	3	100	31.4	421
December	2009	25	25	14	17	3	7	5	4	100	30.2	413
January	2010	21	26	14	17	2	8	6	5	100	31.7	413
February	2010	20	24	14	17	4	9	6	6	100	34.1	408
March	2010	17	27	14	17	4	11	7	4	100	35.6	403
April	2010	19	28	12	18	4	9	6	4	100	34.3	398
May	2010	18	28	13	20	4	8	5	4	100	33.6	407
June	2010	23	25	11	22	4	6	4	4	100	31.9	410
July	2010	23	26	12	19	5	8	3	3	100	31.8	420
August	2010	23	27	12	19	4	8	4	3	100	31.9	419
September	2010	21	27	13	18	6	9	4	2	100	32.2	419
October	2010	24	26	13	20	4	6	4	3	100	29.8	408
November	2010	26	26	13	19	5	4	4	3	100	28.3	414
December	2010	26	28	12	19	3	4	4	4	100	27.6	417
January	2011	24	28	12	17	4	7	4	3	100	29.5	435
February	2011	24	27	12	17	4	9	4	3	100	31.1	433
March	2011	22	30	11	17	5	8	3	3	100	30.0	429

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>
April	2011	21	30	12	19	4	7	3	3	100	30.0	409
May	2011	20	31	12	21	5	6	3	2	100	29.6	403
June	2011	20	29	13	19	5	9	3	3	100	31.7	400
July	2011	20	29	13	17	5	8	3	5	100	30.7	413
August	2011	21	28	13	16	4	10	4	5	100	31.6	427
September	2011	23	26	13	19	4	7	4	4	100	30.6	424
October	2011	21	26	14	19	4	8	4	4	100	31.9	421
November	2011	19	26	17	18	4	7	4	5	100	31.7	410
December	2011	18	26	17	17	4	9	4	5	100	32.7	404
January	2012	20	24	15	19	5	9	4	4	100	33.2	408
February	2012	19	25	14	18	5	10	4	4	100	34.1	413
March	2012	17	27	16	17	6	10	4	4	100	34.4	431
April	2012	17	29	17	16	5	9	4	3	100	33.5	430
May	2012	18	30	16	17	6	6	3	5	100	31.8	412
June	2012	18	29	14	19	6	6	3	6	100	31.6	418
July	2012	19	27	16	17	5	6	4	6	100	31.1	413
August	2012	20	27	16	16	4	8	4	4	100	31.7	426
September	2012	21	26	18	14	3	8	5	5	100	31.6	427
October	2012	21	26	17	15	4	8	5	5	100	32.2	429
November	2012	20	26	16	14	4	9	5	5	100	32.0	451
December	2012	20	26	14	17	5	9	5	4	100	32.7	459
January	2013	20	28	14	15	4	9	6	3	100	32.8	458
February	2013	20	29	13	16	5	8	6	3	100	32.6	437
March	2013	20	31	13	15	4	8	5	3	100	30.7	408
April	2013	21	30	13	17	5	7	5	3	100	30.6	406
May	2013	21	31	13	17	4	8	4	3	100	30.0	414
June	2013	20	29	14	16	4	8	5	3	100	32.2	430
July	2013	21	27	15	17	5	7	4	5	100	31.9	433
August	2013	23	28	14	15	5	6	3	5	100	29.3	432
September	2013	22	29	13	16	5	7	2	5	100	29.1	423
October	2013	21	33	11	11	6	9	4	5	100	29.4	418
November	2013	22	31	10	13	6	10	3	4	100	30.4	410
December	2013	25	31	9	14	6	9	3	3	100	28.4	419
January	2014	26	30	13	15	4	8	2	2	100	27.0	429
February	2014	24	31	14	16	3	9	2	2	100	27.6	428
March	2014	25	30	15	14	4	7	2	3	100	27.5	401
April	2014	23	31	14	14	5	7	4	2	100	28.9	401
May	2014	24	29	15	15	5	7	4	2	100	29.5	397
June	2014	23	30	13	15	5	9	4	1	100	30.0	421
July	2014	26	29	12	13	4	9	4	2	100	29.1	408
August	2014	25	29	10	16	5	8	5	2	100	30.1	397
September	2014	24	29	12	15	5	8	5	2	100	30.3	389
October	2014	23	27	11	19	4	8	4	3	100	31.3	397
November	2014	24	27	13	17	4	9	4	3	100	30.7	399
December	2014	25	24	14	18	4	8	4	2	100	31.5	383
January	2015	22	26	17	16	6	8	5	1	100	32.5	375
February	2015	19	28	17	16	6	8	6	2	100	33.4	379
March	2015	18	31	16	14	5	8	6	2	100	32.6	399
April	2015	19	29	14	16	6	8	5	2	100	33.2	399
May	2015	22	26	13	17	7	10	4	2	100	33.1	417
June	2015	23	28	10	17	6	10	5	2	100	33.6	408
July	2015	22	31	10	18	4	9	4	2	100	31.5	402
August	2015	21	32	10	18	5	8	4	1	100	31.3	411
September	2015	22	31	10	18	5	8	4	1	100	30.9	405

INCOME BOTTOM THIRD

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TABLE 18
PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE
ADEQUATE RETIREMENT INCOME
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
October	2015	23	28	10	17	6	10	4	2	100	32.2	412
November	2015	24	29	12	17	4	9	4	1	100	30.3	396
December	2015	22	29	14	16	5	8	3	2	100	30.4	403
January	2016	22	30	14	14	6	7	4	2	100	30.0	409
February	2016	20	32	12	14	6	8	4	3	100	30.9	405
March	2016	21	30	11	15	6	8	6	2	100	32.0	417
April	2016	24	29	11	15	5	10	5	1	100	30.7	421
May	2016	24	30	13	14	4	8	5	1	100	29.7	428
June	2016	24	33	14	14	3	7	3	1	100	27.4	412
July	2016	24	33	14	15	5	5	4	1	100	27.4	421
August	2016	23	34	12	15	4	6	5	1	100	27.9	432
September	2016	24	32	12	15	4	8	4	1	100	28.5	464
October	2016	22	32	14	12	3	10	4	2	100	29.5	463
November	2016	24	31	14	12	4	9	4	2	100	29.2	477
December	2016	24	30	13	12	5	9	5	2	100	29.9	478
January	2017	23	31	13	15	6	8	3	2	100	29.4	486
February	2017	21	31	13	15	6	10	3	2	100	30.9	479
March	2017	23	27	12	18	6	10	3	2	100	32.2	475
April	2017	23	26	11	17	5	12	4	2	100	32.8	475
May	2017	24	24	11	18	5	12	3	2	100	32.7	468
June	2017	23	25	14	15	6	12	3	1	100	33.1	466
July	2017	23	24	14	15	8	11	4	1	100	33.5	460
August	2017	21	25	15	14	10	11	4	1	100	34.7	468
September	2017	21	27	13	14	8	11	4	2	100	33.1	475
October	2017	22	29	12	13	6	10	4	2	100	31.7	480
November	2017	22	31	13	15	4	9	5	2	100	31.0	481
December	2017	21	31	13	15	5	8	5	2	100	31.4	472
January	2018	21	28	15	17	5	8	4	1	100	31.6	478
February	2018	25	26	13	16	6	9	4	1	100	30.8	475
March	2018	24	25	13	18	4	10	5	0	100	31.6	481
April	2018	25	25	14	16	5	11	4	1	100	31.3	467
May	2018	24	29	15	15	5	9	3	1	100	29.9	468
June	2018	23	29	15	15	6	9	2	1	100	29.5	464
July	2018	20	31	13	16	7	9	3	1	100	31.5	465
August	2018	22	29	12	15	7	8	4	2	100	30.5	458
September	2018	23	31	13	13	7	7	4	2	100	29.8	454
October	2018	25	31	12	14	6	7	5	1	100	29.4	454
November	2018	20	29	13	15	6	9	6	2	100	33.3	460
December	2018	22	27	13	15	6	8	8	2	100	33.5	466
January	2019	21	27	14	16	6	8	6	2	100	33.4	471
February	2019	21	28	13	16	6	8	6	2	100	32.9	473
March	2019	20	29	13	16	6	9	5	2	100	33.3	461
April	2019	20	29	13	14	6	11	6	2	100	33.5	461
May	2019	20	27	14	14	5	12	5	2	100	33.9	453
June	2019	21	27	14	15	5	12	5	1	100	33.3	480
July	2019	21	27	15	17	5	11	4	1	100	32.6	471
August	2019	20	29	15	18	5	9	3	1	100	31.9	472
September	2019	18	28	16	18	7	9	3	1	100	32.7	463
October	2019	18	29	15	17	7	9	4	2	100	33.0	480
November	2019	22	27	14	14	7	10	4	2	100	32.1	494
December	2019	24	25	13	14	8	10	5	2	100	33.0	483
January	2020	25	23	10	14	9	12	5	2	100	34.6	494
February	2020	23	22	10	16	9	13	5	2	100	36.0	501

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>
March	2020	20	24	11	15	8	14	6	2	100	37.2	529
April	2020	16	26	13	18	8	11	6	2	100	37.4	506
May	2020	16	26	12	18	8	13	6	1	100	38.3	510
June	2020	18	25	13	18	7	12	6	1	100	36.8	483
July	2020	18	23	14	17	7	14	5	2	100	36.8	500
August	2020	17	25	17	15	9	11	4	2	100	36.0	488
September	2020	16	26	14	16	10	11	5	2	100	37.3	489
October	2020	18	29	13	15	8	10	5	2	100	35.1	479
November	2020	19	29	9	18	6	12	6	2	100	34.8	470
December	2020	20	29	9	17	6	12	5	3	100	34.3	473
January	2021	20	28	10	17	6	12	4	3	100	34.2	488
February	2021	19	31	12	13	6	11	5	2	100	33.1	494
March	2021	18	30	13	17	6	9	5	1	100	33.5	502
April	2021	19	30	12	17	7	9	6	1	100	34.0	490
May	2021	20	27	13	19	6	10	5	1	100	33.7	480
June	2021	23	27	13	15	7	9	5	1	100	32.1	485
July	2021	24	26	14	15	5	10	4	2	100	32.1	487
August	2021	24	26	12	15	6	9	5	2	100	32.3	488
September	2021	22	25	12	16	6	11	4	3	100	33.8	471
October	2021	21	25	11	19	7	10	5	2	100	34.3	466
November	2021	24	24	11	18	7	9	6	1	100	34.1	466
December	2021	25	24	11	19	6	7	7	2	100	32.8	464
January	2022	24	24	13	16	6	8	7	2	100	33.4	459
February	2022	19	26	15	18	6	8	5	3	100	33.6	469
March	2022	19	27	16	16	7	9	4	3	100	32.9	465
April	2022	19	29	15	15	7	8	5	2	100	32.5	468
May	2022	20	27	14	13	8	10	6	2	100	34.0	454
June	2022	21	27	12	13	9	9	6	3	100	33.5	458
July	2022	23	25	13	16	8	8	4	4	100	32.0	462
August	2022	23	27	13	16	7	7	4	4	100	30.9	467
September	2022	21	27	15	17	6	9	4	2	100	31.8	469
October	2022	20	27	15	16	6	10	4	3	100	32.9	481
November	2022	20	26	14	16	6	9	5	3	100	33.4	483
December	2022	19	25	14	18	7	8	5	4	100	33.6	486
January	2023	23	23	16	18	6	7	5	2	100	32.5	474
February	2023	22	20	15	19	6	10	4	3	100	33.6	476
March	2023	23	21	16	17	5	9	5	3	100	33.2	485
April	2023	19	22	15	17	8	10	6	3	100	35.7	483
May	2023	23	22	15	14	6	10	7	2	100	34.1	481
June	2023	22	22	14	16	7	10	6	3	100	34.7	481
July	2023	23	27	13	14	5	9	5	4	100	31.5	486
August	2023	18	30	15	16	6	8	4	3	100	31.6	484
September	2023	21	30	14	14	6	9	4	3	100	30.9	478
October	2023	22	26	14	16	6	10	4	3	100	32.2	469
November	2023	24	26	13	15	6	9	4	4	100	31.0	478
December	2023	24	27	10	15	6	9	4	4	100	30.7	478
January	2024	23	29	10	14	6	10	5	4	100	31.2	477

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	17	49	30	4	100	87	362
March	1998	17	50	29	4	100	88	349
April	1998	17	51	28	5	100	89	342
May	1998	19	49	28	4	100	91	329
June	1998	21	49	28	3	100	93	339
July	1998	22	45	32	1	100	91	342
August	1998	23	48	28	1	100	95	344
September	1998	21	49	27	3	100	94	331
October	1998	20	54	23	3	100	97	333
November	1998	18	53	26	3	100	93	336
December	1998	18	51	29	2	100	88	342
January	1999	15	49	34	2	100	81	340
February	1999	14	47	36	3	100	77	338
March	1999	15	50	32	2	100	83	318
April	1999	13	52	33	2	100	80	296
May	1999	14	54	30	1	100	84	275
June	1999	12	53	33	1	100	79	275
July	1999	16	52	30	1	100	86	299
August	1999	17	47	33	3	100	84	313
September	1999	20	45	32	4	100	88	327
October	1999	19	48	30	3	100	88	327
November	1999	20	48	29	3	100	91	321
December	1999	20	48	28	4	100	92	334
January	2000	20	50	27	4	100	93	321
February	2000	18	54	24	4	100	94	331
March	2000	18	53	25	4	100	93	342
April	2000	20	49	28	3	100	92	352
May	2000	20	49	28	4	100	92	350
June	2000	20	50	27	3	100	94	333
July	2000	21	53	22	4	100	99	355
August	2000	20	51	25	4	100	95	365
September	2000	17	51	28	4	100	90	386
October	2000	18	50	29	4	100	89	382
November	2000	22	50	24	3	100	98	386
December	2000	24	51	22	3	100	102	371
January	2001	25	50	23	3	100	102	372
February	2001	19	52	26	3	100	93	365
March	2001	19	51	28	2	100	91	362
April	2001	15	51	32	2	100	83	347
May	2001	16	48	34	1	100	82	344
June	2001	16	49	33	3	100	83	347
July	2001	16	51	29	3	100	87	356
August	2001	16	54	26	3	100	90	357
September	2001	17	56	26	2	100	91	353
October	2001	19	54	25	2	100	94	359
November	2001	20	52	25	3	100	94	361
December	2001	19	53	25	3	100	94	366
January	2002	18	54	26	3	100	92	353
February	2002	15	57	27	1	100	88	354
March	2002	16	55	28	2	100	88	359
April	2002	14	55	29	2	100	85	370
May	2002	17	53	28	2	100	89	366

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TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 2002	15	52	33	0	100	82	370
July 2002	15	49	35	0	100	80	364
August 2002	13	48	38	1	100	74	392
September 2002	14	49	35	2	100	79	387
October 2002	16	46	35	3	100	80	401
November 2002	16	47	35	3	100	81	386
December 2002	15	48	35	2	100	79	390
January 2003	14	50	35	1	100	79	383
February 2003	12	51	35	2	100	77	388
March 2003	13	51	34	3	100	79	374
April 2003	14	51	33	2	100	81	372
May 2003	16	50	32	2	100	85	369
June 2003	15	49	35	1	100	80	380
July 2003	15	48	37	1	100	78	394
August 2003	15	49	35	1	100	80	394
September 2003	18	47	34	1	100	84	403
October 2003	17	50	33	0	100	84	403
November 2003	17	47	35	1	100	82	403
December 2003	16	48	35	1	100	81	400
January 2004	17	46	36	1	100	80	392
February 2004	14	49	35	1	100	79	388
March 2004	14	49	36	1	100	78	383
April 2004	15	49	35	1	100	79	399
May 2004	17	48	35	1	100	82	404
June 2004	16	50	33	1	100	83	411
July 2004	14	50	34	1	100	80	400
August 2004	12	52	35	1	100	78	405
September 2004	12	51	36	1	100	76	416
October 2004	13	50	36	1	100	77	405
November 2004	14	47	37	1	100	77	398
December 2004	17	47	35	1	100	81	382
January 2005	15	51	32	1	100	83	393
February 2005	15	53	31	1	100	84	393
March 2005	17	52	30	1	100	86	398
April 2005	18	49	33	0	100	85	392
May 2005	17	47	36	0	100	82	382
June 2005	13	50	37	0	100	75	378
July 2005	11	50	38	1	100	72	374
August 2005	10	52	37	1	100	74	382
September 2005	13	48	39	1	100	74	385
October 2005	15	48	36	1	100	79	391
November 2005	15	47	37	1	100	78	388
December 2005	13	49	37	1	100	77	384
January 2006	12	48	39	1	100	73	370
February 2006	13	46	40	1	100	73	374
March 2006	15	45	39	1	100	75	375
April 2006	14	48	37	0	100	77	387
May 2006	13	48	38	1	100	75	388
June 2006	13	51	35	1	100	78	381
July 2006	11	49	38	1	100	73	370
August 2006	11	54	34	1	100	77	379
September 2006	10	54	35	1	100	76	399
October 2006	14	55	31	0	100	83	415
November 2006	15	53	32	1	100	83	420
December 2006	15	53	32	1	100	83	417

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TABLE 19

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

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2007	14	55	30	1	100	84	410
February	2007	15	55	29	0	100	86	394
March	2007	15	53	32	0	100	83	383
April	2007	13	53	33	0	100	80	391
May	2007	14	51	34	1	100	81	403
June	2007	14	54	32	1	100	82	408
July	2007	14	52	33	1	100	81	408
August	2007	11	52	36	1	100	76	397
September	2007	11	52	36	1	100	75	389
October	2007	12	51	34	2	100	78	381
November	2007	13	51	33	3	100	80	381
December	2007	14	54	30	2	100	84	385
January	2008	15	53	31	1	100	84	402
February	2008	14	54	32	0	100	82	395
March	2008	12	51	37	0	100	75	381
April	2008	9	53	38	0	100	71	366
May	2008	9	51	39	0	100	70	373
June	2008	12	47	40	1	100	73	392
July	2008	12	48	40	0	100	72	410
August	2008	11	47	41	1	100	70	402
September	2008	9	50	41	0	100	68	384
October	2008	9	49	41	0	100	68	377
November	2008	10	48	43	0	100	67	405
December	2008	9	46	45	1	100	64	416
January	2009	10	42	47	1	100	64	417
February	2009	10	43	46	1	100	64	398
March	2009	12	42	45	1	100	67	408
April	2009	10	43	45	2	100	65	406
May	2009	10	44	44	2	100	65	430
June	2009	7	44	47	2	100	61	424
July	2009	9	45	45	1	100	64	423
August	2009	10	42	47	1	100	62	407
September	2009	9	45	44	1	100	65	425
October	2009	8	44	46	2	100	62	424
November	2009	8	48	42	2	100	66	421
December	2009	9	44	44	3	100	65	413
January	2010	9	44	45	2	100	64	413
February	2010	9	42	46	2	100	63	408
March	2010	9	46	44	1	100	66	403
April	2010	8	46	45	1	100	63	398
May	2010	7	47	44	1	100	63	407
June	2010	8	45	46	1	100	62	410
July	2010	9	45	45	1	100	65	420
August	2010	9	46	43	2	100	66	419
September	2010	8	46	44	2	100	64	419
October	2010	8	44	47	1	100	61	408
November	2010	7	43	49	1	100	58	414
December	2010	5	44	51	0	100	53	417
January	2011	4	47	48	1	100	56	435
February	2011	5	47	47	1	100	57	433
March	2011	6	46	47	1	100	59	429
April	2011	6	45	48	1	100	58	409
May	2011	6	41	52	1	100	54	403
June	2011	7	41	52	1	100	55	400
July	2011	7	40	51	2	100	56	413
August	2011	7	42	49	2	100	57	427

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TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2011	7	43	48	2	100	59	424
October 2011	8	43	48	1	100	60	421
November 2011	9	44	47	1	100	62	410
December 2011	8	45	46	1	100	62	404
January 2012	7	44	48	1	100	59	408
February 2012	8	47	44	1	100	63	413
March 2012	8	44	47	1	100	61	431
April 2012	9	45	44	2	100	65	430
May 2012	8	41	49	2	100	59	412
June 2012	7	45	46	2	100	61	418
July 2012	9	45	44	2	100	65	413
August 2012	10	46	43	1	100	67	426
September 2012	10	43	46	1	100	64	427
October 2012	8	45	45	2	100	63	429
November 2012	10	45	43	2	100	67	451
December 2012	12	45	41	2	100	71	459
January 2013	13	43	43	2	100	70	458
February 2013	12	42	44	2	100	67	437
March 2013	11	45	43	2	100	68	408
April 2013	9	47	42	2	100	67	406
May 2013	9	49	40	2	100	69	414
June 2013	10	49	40	1	100	70	430
July 2013	10	51	38	1	100	72	433
August 2013	9	49	41	1	100	68	432
September 2013	9	48	42	1	100	66	423
October 2013	9	47	43	1	100	66	418
November 2013	12	47	40	0	100	72	410
December 2013	13	49	38	1	100	75	419
January 2014	12	49	38	0	100	74	429
February 2014	11	50	39	1	100	72	428
March 2014	12	46	41	0	100	71	401
April 2014	12	45	42	1	100	70	401
May 2014	12	44	44	0	100	69	397
June 2014	13	44	43	0	100	70	421
July 2014	14	42	44	0	100	69	408
August 2014	15	45	39	0	100	76	397
September 2014	12	48	39	1	100	73	389
October 2014	13	50	36	1	100	77	397
November 2014	13	48	38	1	100	75	399
December 2014	16	47	36	1	100	80	383
January 2015	15	45	39	0	100	76	375
February 2015	16	44	40	0	100	76	379
March 2015	15	40	45	0	100	70	399
April 2015	14	46	40	0	100	74	399
May 2015	13	48	39	0	100	74	417
June 2015	16	50	34	0	100	81	408
July 2015	16	45	39	0	100	77	402
August 2015	17	43	40	0	100	77	411
September 2015	13	43	43	1	100	70	405
October 2015	16	40	43	1	100	73	412
November 2015	16	41	42	1	100	74	396
December 2015	17	41	41	1	100	77	403
January 2016	15	43	41	1	100	75	409
February 2016	16	43	40	1	100	76	405
March 2016	15	44	39	2	100	76	417

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TABLE 19

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

<u>Date of Survey</u>		<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2016	14	46	38	2	100	77	421
May	2016	15	46	37	1	100	78	428
June	2016	15	46	39	0	100	77	412
July	2016	19	45	37	0	100	82	421
August	2016	17	45	38	0	100	79	432
September	2016	16	45	38	1	100	78	464
October	2016	12	48	40	1	100	72	463
November	2016	12	46	42	0	100	70	477
December	2016	14	47	39	0	100	75	478
January	2017	16	45	38	0	100	78	486
February	2017	18	46	36	1	100	82	479
March	2017	16	49	33	1	100	83	475
April	2017	16	48	35	1	100	81	475
May	2017	16	49	33	2	100	83	468
June	2017	17	48	34	1	100	82	466
July	2017	18	49	32	1	100	86	460
August	2017	17	51	31	1	100	86	468
September	2017	19	49	31	1	100	88	475
October	2017	17	50	32	0	100	85	480
November	2017	17	48	35	0	100	82	481
December	2017	17	46	37	0	100	80	472
January	2018	17	46	36	1	100	81	478
February	2018	18	45	37	1	100	81	475
March	2018	18	46	34	1	100	84	481
April	2018	18	46	35	1	100	83	467
May	2018	15	49	35	0	100	80	468
June	2018	14	51	34	1	100	79	464
July	2018	14	50	35	1	100	80	465
August	2018	15	49	35	1	100	80	458
September	2018	14	49	36	1	100	77	454
October	2018	14	51	34	0	100	80	454
November	2018	15	51	33	0	100	82	460
December	2018	17	47	36	0	100	81	466
January	2019	16	48	36	0	100	81	471
February	2019	18	47	35	0	100	84	473
March	2019	19	47	33	1	100	86	461
April	2019	19	46	34	1	100	85	461
May	2019	17	48	34	1	100	83	453
June	2019	17	48	35	0	100	82	480
July	2019	18	47	34	0	100	84	471
August	2019	17	44	38	0	100	79	472
September	2019	18	45	37	0	100	81	463
October	2019	19	45	35	0	100	84	480
November	2019	22	46	32	0	100	89	494
December	2019	24	46	31	0	100	93	483
January	2020	23	47	30	0	100	93	494
February	2020	20	52	28	1	100	92	501
March	2020	17	54	28	1	100	89	529
April	2020	17	52	29	1	100	88	506
May	2020	19	49	31	1	100	87	510
June	2020	19	49	31	1	100	88	483
July	2020	19	51	29	0	100	90	500
August	2020	23	50	27	0	100	95	488
September	2020	25	47	27	0	100	98	489
October	2020	24	46	30	0	100	94	479
November	2020	20	48	32	0	100	89	470

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TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 2020	17	50	32	0	100	85	473
January 2021	17	49	33	0	100	84	488
February 2021	19	49	32	0	100	87	494
March 2021	22	48	30	0	100	91	502
April 2021	24	46	30	0	100	94	490
May 2021	22	43	33	1	100	89	480
June 2021	20	41	36	2	100	84	485
July 2021	18	42	37	3	100	81	487
August 2021	19	45	34	3	100	85	488
September 2021	18	45	34	3	100	84	471
October 2021	19	46	34	2	100	85	466
November 2021	18	45	36	1	100	82	466
December 2021	19	43	36	2	100	82	464
January 2022	17	43	38	2	100	79	459
February 2022	17	41	40	2	100	77	469
March 2022	16	43	40	2	100	76	465
April 2022	16	45	38	2	100	78	468
May 2022	16	45	37	2	100	79	454
June 2022	18	41	40	2	100	78	458
July 2022	16	39	43	2	100	73	462
August 2022	13	39	46	2	100	68	467
September 2022	13	44	42	2	100	71	469
October 2022	15	46	37	2	100	77	481
November 2022	16	44	38	2	100	78	483
December 2022	16	41	39	3	100	77	486
January 2023	16	41	41	2	100	74	474
February 2023	17	45	35	2	100	82	476
March 2023	17	44	37	1	100	80	485
April 2023	17	42	38	3	100	79	483
May 2023	16	39	43	2	100	73	481
June 2023	17	36	44	3	100	73	481
July 2023	18	35	44	2	100	74	486
August 2023	19	35	43	2	100	76	484
September 2023	17	38	43	2	100	74	478
October 2023	16	40	42	2	100	74	469
November 2023	15	41	41	2	100	74	478
December 2023	15	43	40	2	100	75	478
January 2024	17	41	41	1	100	75	477

INCOME BOTTOM THIRD

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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?"

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
August	2002	8	33	13	23	10	8	3	2	100	37.0	95
September	2002	6	35	15	18	13	8	3	2	100	36.5	96
October	2002	6	38	13	18	13	9	1	2	100	35.9	97
November	2002	1	38	13	20	13	10	2	2	100	38.7	89
December	2002	6	31	10	25	10	11	4	3	100	39.5	98
January	2003	9	22	14	29	10	10	4	2	100	40.2	98
February	2003	9	28	14	26	7	10	4	2	100	38.0	100
March	2003	9	25	19	23	7	9	4	3	100	39.3	96
April	2003	7	29	14	15	8	15	5	7	100	42.0	94
August	2003	10	13	11	29	11	17	5	5	100	46.9	107
September	2003	11	20	12	23	10	16	5	2	100	43.7	109
October	2003	9	22	11	24	11	17	4	1	100	44.6	114
November	2003	5	25	10	20	10	23	2	4	100	46.1	122
December	2003	3	24	11	23	11	20	3	4	100	46.0	132
January	2004	3	25	11	21	10	19	5	7	100	46.4	127
February	2004	4	25	10	21	9	17	10	4	100	47.3	129
March	2004	3	21	10	18	8	21	12	7	100	52.9	120
April	2004	3	19	10	21	8	20	12	6	100	53.9	131
May	2004	1	22	11	23	7	23	9	4	100	52.0	122
June	2004	3	23	8	25	10	23	6	2	100	49.7	135
July	2004	4	22	11	18	14	24	4	3	100	48.7	131
August	2004	4	18	13	19	17	21	4	4	100	49.5	142
September	2004	3	18	17	19	14	18	6	5	100	49.5	141
October	2004	3	22	15	18	13	17	8	4	100	49.5	142
November	2004	5	22	10	18	13	18	10	4	100	50.0	132
December	2004	5	24	8	17	15	19	9	3	100	49.7	127
January	2005	4	28	5	21	14	17	8	3	100	47.4	121
February	2005	1	32	7	20	12	16	8	3	100	46.6	119
March	2005	2	34	8	21	9	17	7	3	100	44.0	116
April	2005	1	31	10	21	8	20	7	1	100	46.0	114
May	2005	3	29	12	24	11	16	4	1	100	43.6	112
June	2005	5	26	13	21	11	19	5	1	100	44.9	117
July	2005	5	22	13	22	10	20	4	4	100	46.3	113
August	2005	5	20	11	20	10	24	7	5	100	50.5	117
September	2005	4	18	10	23	10	23	7	5	100	52.3	113
October	2005	5	24	11	18	9	24	8	2	100	49.1	123
November	2005	5	23	9	21	7	25	6	3	100	47.5	123
December	2005	4	26	14	19	5	23	5	3	100	44.0	129
January	2006	3	24	13	23	7	23	3	4	100	45.9	124
February	2006	3	27	18	18	7	19	5	3	100	43.7	113
March	2006	1	30	13	16	11	19	5	4	100	45.3	104
April	2006	2	31	15	17	9	17	6	4	100	43.1	109
May	2006	1	34	15	16	8	16	5	5	100	41.6	121
June	2006	3	32	14	18	7	18	3	5	100	40.4	124
July	2006	2	35	11	13	6	18	8	6	100	42.3	120
August	2006	4	32	9	17	7	18	10	5	100	44.4	124
September	2006	2	34	9	15	8	17	10	5	100	44.7	131
October	2006	2	29	13	22	10	14	6	5	100	43.3	134
November	2006	1	25	14	26	10	15	3	5	100	44.7	139
December	2006	4	22	18	26	9	15	3	4	100	43.7	137

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TABLE 20

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
January	2007	6	25	15	20	9	18	5	3	100	44.6	143
February	2007	5	27	12	18	7	18	8	5	100	46.0	149
March	2007	2	31	10	21	6	17	7	5	100	44.4	150
April	2007	1	29	7	25	4	18	9	6	100	47.0	148
May	2007	3	30	9	23	5	18	8	5	100	44.9	142
June	2007	2	24	13	22	5	20	10	3	100	49.2	138
July	2007	3	20	16	21	10	17	8	5	100	48.9	138
August	2007	2	23	16	21	11	15	7	6	100	47.6	132
September	2007	2	24	14	23	11	15	6	5	100	47.8	133
October	2007	0	29	11	24	10	17	5	4	100	46.7	135
November	2007	0	27	11	23	10	22	4	3	100	47.9	132
December	2007	0	31	9	20	11	23	2	3	100	45.8	132
January	2008	1	30	10	17	9	24	4	5	100	46.2	122
February	2008	1	33	14	14	10	18	6	4	100	43.9	120
March	2008	3	31	17	16	10	11	7	4	100	41.6	111
April	2008	3	35	18	17	8	10	6	2	100	38.5	122
May	2008	5	38	12	19	8	8	7	3	100	37.5	118
June	2008	4	38	9	20	4	13	7	5	100	40.3	129
July	2008	4	36	12	25	8	8	5	3	100	38.8	123
August	2008	4	25	18	24	9	10	4	4	100	41.5	134
September	2008	5	26	17	22	10	11	3	6	100	40.4	126
October	2008	6	28	19	17	6	13	4	7	100	39.4	135
November	2008	7	33	20	15	3	13	4	6	100	35.7	144
December	2008	6	38	23	14	4	8	3	5	100	32.2	151
January	2009	12	32	17	13	7	9	4	7	100	33.6	134
February	2009	13	29	16	17	7	10	2	6	100	33.9	128
March	2009	13	27	14	16	9	11	3	6	100	34.8	137
April	2009	8	34	18	18	7	9	2	4	100	32.7	151
May	2009	6	43	13	17	7	10	1	3	100	31.2	157
June	2009	6	45	11	20	6	10	2	0	100	32.6	150
July	2009	6	42	6	20	7	16	3	1	100	37.6	135
August	2009	4	33	10	24	9	15	4	1	100	41.5	131
September	2009	3	29	12	23	9	17	3	4	100	43.2	139
October	2009	3	28	15	22	10	15	3	4	100	41.8	159
November	2009	3	34	16	16	9	14	5	4	100	39.0	153
December	2009	3	33	21	17	10	9	4	2	100	37.1	145
January	2010	3	31	21	17	9	10	5	3	100	38.9	132
February	2010	4	25	21	21	10	12	4	2	100	41.4	131
March	2010	4	24	18	19	10	15	7	3	100	44.5	132
April	2010	5	29	16	17	11	14	6	1	100	42.8	135
May	2010	2	33	13	17	11	14	6	3	100	43.2	130
June	2010	3	38	10	20	10	12	4	3	100	39.4	128
July	2010	4	36	10	23	8	12	3	3	100	38.2	138
August	2010	6	33	16	21	8	11	2	1	100	36.2	144
September	2010	8	31	17	20	9	10	4	1	100	36.9	155
October	2010	8	32	17	23	7	7	4	1	100	35.3	144
November	2010	6	34	10	26	7	11	5	2	100	38.5	150
December	2010	5	36	12	23	5	13	3	1	100	37.2	141
January	2011	4	32	14	19	6	18	5	2	100	41.2	153
February	2011	5	34	15	16	4	17	6	3	100	39.4	136
March	2011	6	34	15	13	5	17	6	4	100	39.5	138
April	2011	7	33	17	14	5	18	5	2	100	38.3	134
May	2011	5	30	16	20	10	15	3	1	100	39.7	142
June	2011	5	31	10	22	12	16	2	1	100	41.7	137
July	2011	5	32	10	21	13	14	4	2	100	40.8	138
August	2011	10	33	11	19	9	14	4	2	100	38.1	144
September	2011	10	34	16	18	5	12	3	4	100	34.7	135

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TABLE 20

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
October	2011	12	32	15	21	5	10	1	4	100	33.3	129
November	2011	12	32	17	17	4	12	1	7	100	33.0	131
December	2011	10	28	12	21	7	14	2	6	100	38.5	128
January	2012	9	27	10	21	8	17	3	5	100	41.0	135
February	2012	11	25	10	25	9	15	3	2	100	41.4	124
March	2012	10	23	15	25	7	15	3	1	100	40.6	136
April	2012	9	20	19	24	8	15	2	3	100	41.3	130
May	2012	8	20	17	22	9	16	4	4	100	42.2	129
June	2012	9	23	18	22	8	13	2	5	100	38.3	125
July	2012	7	32	14	22	5	12	6	3	100	37.7	127
August	2012	5	35	13	22	7	11	6	2	100	38.3	129
September	2012	3	38	12	22	6	10	8	1	100	39.2	138
October	2012	5	34	8	25	10	10	7	2	100	40.7	129
November	2012	5	27	10	26	10	11	7	4	100	43.3	138
December	2012	5	28	9	26	10	12	5	5	100	42.8	137
January	2013	5	32	11	20	9	12	7	5	100	40.3	144
February	2013	6	41	10	17	6	10	6	3	100	35.2	127
March	2013	8	39	11	16	7	10	6	4	100	34.8	118
April	2013	9	36	13	14	9	11	4	4	100	35.7	110
May	2013	7	33	15	17	11	9	5	4	100	37.2	120
June	2013	4	31	14	19	14	10	5	2	100	40.6	132
July	2013	3	30	14	24	13	9	4	2	100	40.2	138
August	2013	3	31	12	22	14	14	2	2	100	41.9	132
September	2013	4	29	13	20	11	16	4	3	100	43.6	117
October	2013	4	30	10	19	12	16	5	3	100	43.5	116
November	2013	8	24	10	18	8	20	8	4	100	46.5	126
December	2013	8	24	9	14	8	25	11	2	100	49.7	135
January	2014	6	23	9	17	7	28	9	2	100	52.0	145
February	2014	2	27	12	17	9	23	6	3	100	47.9	142
March	2014	5	26	12	17	9	20	5	6	100	45.6	135
April	2014	4	25	14	16	10	19	7	6	100	46.0	125
May	2014	5	23	11	15	14	19	9	5	100	48.9	131
June	2014	3	26	10	17	13	20	7	4	100	48.1	144
July	2014	6	25	8	18	13	21	5	4	100	46.4	150
August	2014	4	27	8	16	10	25	6	3	100	47.8	144
September	2014	4	26	7	17	11	23	7	4	100	48.9	133
October	2014	1	27	12	14	12	22	8	3	100	49.9	124
November	2014	3	22	14	13	15	22	8	3	100	51.4	123
December	2014	3	19	14	18	14	24	8	1	100	52.7	121
January	2015	5	16	9	18	16	26	10	1	100	55.9	120
February	2015	3	15	11	20	11	27	12	1	100	57.5	115
March	2015	3	15	15	17	14	25	10	1	100	55.4	122
April	2015	3	16	13	19	16	25	6	1	100	53.4	120
May	2015	6	17	10	22	17	25	4	0	100	51.8	118
June	2015	4	14	9	25	15	22	10	0	100	55.4	99
July	2015	2	15	12	25	10	22	11	2	100	54.7	97
August	2015	1	18	10	25	11	21	12	2	100	54.5	106
September	2015	4	23	8	21	11	24	7	2	100	50.1	115
October	2015	4	18	9	18	16	26	9	0	100	54.1	125
November	2015	4	18	11	20	17	23	7	0	100	52.3	122
December	2015	3	14	15	20	19	23	5	1	100	52.8	123
January	2016	6	20	16	20	14	19	4	2	100	46.4	117
February	2016	8	22	17	15	13	18	4	2	100	43.8	121
March	2016	7	26	13	20	8	18	4	4	100	42.4	118
April	2016	5	26	9	19	11	22	6	3	100	46.2	115
May	2016	1	20	10	29	9	23	5	2	100	50.7	108

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TABLE 20

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

Date of Survey		0%	1-24%	25-49%	50%	51-74%	75-99%	100%	DK,NA	Total	Mean	Cases
June	2016	1	19	13	25	12	24	6	0	100	52.1	119
July	2016	1	17	17	25	11	23	6	1	100	51.8	137
August	2016	1	23	15	20	10	23	7	1	100	49.9	150
September	2016	2	20	11	22	11	25	9	1	100	52.9	159
October	2016	3	20	9	23	14	20	11	0	100	52.8	150
November	2016	5	22	7	21	15	18	10	2	100	50.5	148
December	2016	6	24	7	18	15	18	10	2	100	49.2	144
January	2017	5	25	6	17	15	22	7	3	100	49.3	144
February	2017	4	25	8	14	15	22	10	3	100	51.2	146
March	2017	2	24	7	16	13	24	11	4	100	52.9	154
April	2017	2	23	6	19	10	24	11	5	100	53.5	162
May	2017	2	19	5	25	13	26	7	4	100	54.0	162
June	2017	4	21	5	27	12	22	5	4	100	49.9	153
July	2017	5	21	6	24	12	23	8	2	100	51.4	156
August	2017	5	19	6	21	11	26	10	2	100	54.9	149
September	2017	3	16	9	17	12	32	11	1	100	58.8	156
October	2017	1	15	9	16	14	33	11	1	100	60.5	164
November	2017	0	21	8	12	14	31	13	1	100	58.6	185
December	2017	0	21	8	13	14	28	13	1	100	57.7	187
January	2018	0	24	10	14	12	28	10	1	100	54.6	167
February	2018	0	21	9	20	13	28	7	2	100	55.1	163
March	2018	0	22	6	24	15	26	5	1	100	53.7	174
April	2018	2	17	6	26	15	26	8	1	100	55.9	191
May	2018	3	16	9	25	14	26	6	1	100	54.5	187
June	2018	3	15	10	21	17	28	6	1	100	55.8	175
July	2018	1	20	8	21	18	24	6	1	100	53.6	159
August	2018	2	21	4	24	19	22	6	2	100	53.4	149
September	2018	1	21	6	24	15	23	7	2	100	53.5	146
October	2018	1	16	9	24	14	27	6	3	100	55.6	157
November	2018	1	13	12	18	15	29	7	4	100	58.4	170
December	2018	2	13	14	17	15	26	8	4	100	56.8	175
January	2019	3	16	12	14	15	25	10	5	100	55.2	167
February	2019	2	20	12	18	12	24	10	2	100	53.3	154
March	2019	1	23	9	16	11	29	10	1	100	54.5	148
April	2019	1	24	6	18	8	30	12	1	100	55.5	156
May	2019	1	22	5	16	10	34	11	3	100	57.5	165
June	2019	1	20	4	21	13	27	12	3	100	57.0	173
July	2019	1	16	7	20	17	28	7	4	100	56.6	155
August	2019	2	16	9	19	17	22	10	5	100	55.1	148
September	2019	2	18	11	16	15	24	10	5	100	54.4	157
October	2019	4	20	10	17	11	22	12	3	100	52.7	184
November	2019	3	23	9	17	10	24	12	2	100	52.2	205
December	2019	4	19	7	18	14	23	13	2	100	54.8	185
January	2020	1	17	8	15	17	28	11	3	100	58.1	187
February	2020	2	13	6	16	17	32	11	3	100	60.9	197
March	2020	3	16	6	15	15	32	10	4	100	58.9	214
April	2020	6	18	5	18	14	25	11	4	100	54.6	200
May	2020	5	20	8	21	17	19	8	2	100	49.9	191
June	2020	7	20	10	20	15	19	5	3	100	46.7	175
July	2020	4	19	13	19	16	22	4	3	100	49.8	193
August	2020	3	18	15	17	13	24	6	3	100	51.5	195
September	2020	1	18	14	18	12	27	8	2	100	54.3	208
October	2020	2	20	11	16	16	26	8	1	100	53.8	199
November	2020	3	21	8	17	15	29	7	1	100	53.6	191
December	2020	3	17	9	20	15	25	7	3	100	53.9	184
January	2021	3	20	8	21	10	28	6	5	100	52.8	179

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TABLE 20

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

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
February	2021	2	20	6	20	11	26	9	6	100	55.5	183
March	2021	1	22	4	17	14	29	8	4	100	56.8	197
April	2021	2	19	5	18	15	26	12	3	100	58.0	207
May	2021	3	18	7	15	13	31	12	1	100	58.6	203
June	2021	3	18	9	14	12	28	14	2	100	57.6	219
July	2021	3	17	9	16	15	29	10	2	100	56.7	206
August	2021	2	18	10	19	19	22	8	2	100	54.2	200
September	2021	2	19	9	21	19	22	6	2	100	53.3	176
October	2021	2	17	9	21	19	21	8	4	100	54.4	183
November	2021	5	14	7	20	18	26	7	3	100	55.1	191
December	2021	4	12	10	15	20	28	9	2	100	57.7	189
January	2022	5	14	10	13	19	30	6	2	100	55.9	193
February	2022	3	15	12	13	22	25	6	4	100	55.5	190
March	2022	4	16	10	14	21	25	5	5	100	54.0	198
April	2022	3	17	12	14	20	22	7	6	100	52.6	204
May	2022	4	17	13	15	15	24	7	4	100	52.1	208
June	2022	6	19	13	17	14	21	6	4	100	49.1	209
July	2022	7	22	13	21	13	16	5	2	100	44.9	201
August	2022	8	26	13	18	13	13	6	2	100	42.4	195
September	2022	8	27	15	16	11	14	7	2	100	41.9	191
October	2022	7	25	13	16	13	18	6	2	100	45.9	196
November	2022	9	23	15	17	11	19	5	2	100	45.0	202
December	2022	7	22	14	24	15	13	4	2	100	44.6	195
January	2023	9	26	12	21	15	12	4	1	100	42.1	181
February	2023	7	32	8	21	17	10	5	1	100	42.2	179
March	2023	9	29	10	13	12	17	7	3	100	43.9	180
April	2023	6	25	14	16	12	14	8	4	100	44.9	189
May	2023	5	20	15	19	13	14	7	6	100	46.7	195
June	2023	3	20	14	24	16	9	9	5	100	48.3	191
July	2023	4	20	13	22	14	14	8	5	100	48.1	184
August	2023	3	24	12	20	13	18	9	2	100	48.6	181
September	2023	4	28	12	16	10	22	7	2	100	46.0	187
October	2023	4	26	8	16	12	23	10	1	100	50.5	189
November	2023	7	23	9	19	10	21	7	3	100	47.5	191
December	2023	5	19	8	22	14	19	9	4	100	50.8	200
January	2024	7	17	9	21	14	19	9	4	100	50.0	193

INCOME BOTTOM THIRD

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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	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
March	1990	48	21	7	5	2	0	0	17	100	8	2	18	16	158
April	1990	44	18	8	5	2	0	0	22	100	7	2	20	18	164
September	1997	29	11	25	10	10	4	0	10	100	32	11	67	56	35
February	1998	26	21	16	8	3	0	5	23	100	20	5	50	45	55
November	1998	36	13	11	12	13	4	2	8	100	22	4	83	80	51
December	1998	28	22	14	12	14	1	2	7	100	22	8	73	65	63
January	1999	29	24	10	9	15	1	2	9	100	22	8	67	59	70
February	1999	26	24	7	13	8	1	2	19	100	18	8	57	49	63
March	1999	32	13	6	18	7	0	2	22	100	23	3	59	55	50
April	1999	28	11	14	15	5	0	2	25	100	24	3	58	55	40
May	1999	33	7	16	14	9	4	0	17	100	33	3	78	75	41
June	1999	28	10	12	14	5	4	0	27	100	30	4	NA	NA	34
July	1999	30	9	5	15	6	4	0	29	100	27	4	NA	NA	41
August	1999	24	18	6	11	5	5	0	32	100	21	7	NA	NA	50
September	1999	24	20	13	2	5	9	0	27	100	18	8	70	62	56
October	1999	21	17	13	7	8	9	0	25	100	26	9	84	75	51
November	1999	26	10	13	10	9	4	0	28	100	24	6	59	53	51
December	1999	29	8	10	10	13	0	0	31	100	21	4	54	50	55
January	2000	31	8	18	4	8	0	0	31	100	17	3	42	39	53
February	2000	27	14	20	3	6	2	0	29	100	18	4	40	36	52
March	2000	25	19	22	7	4	2	0	22	100	18	6	43	37	56
April	2000	34	18	10	11	4	2	2	19	100	13	5	39	34	62
May	2000	34	21	7	13	8	1	2	14	100	13	6	42	36	60
June	2000	37	15	6	12	8	3	2	18	100	12	5	52	47	63
July	2000	30	18	8	14	9	4	0	18	100	14	7	62	55	69
August	2000	33	13	12	12	5	6	0	20	100	14	6	60	54	67
September	2000	30	21	13	12	2	6	0	16	100	16	6	49	43	63
October	2000	29	22	15	6	6	5	0	16	100	17	6	51	45	63
November	2000	31	25	8	6	7	4	2	16	100	15	5	67	62	65
December	2000	26	27	12	4	7	5	4	15	100	15	6	72	65	59
January	2001	19	27	10	8	9	6	5	16	100	25	9	88	79	54
February	2001	15	22	17	6	7	13	3	17	100	33	11	130	119	59
March	2001	20	18	13	6	11	12	1	18	100	33	10	127	117	72
April	2001	25	23	12	5	8	12	0	15	100	25	6	102	96	85
May	2001	25	25	11	6	6	6	0	20	100	19	7	42	36	89
June	2001	24	20	11	8	4	4	0	29	100	19	6	40	34	83
July	2001	20	17	14	6	6	5	0	31	100	21	8	62	54	73
August	2001	21	17	14	7	8	3	0	30	100	22	7	61	54	80
September	2001	22	21	12	5	8	3	0	28	100	21	7	56	49	80
October	2001	25	17	10	8	5	2	2	33	100	20	6	44	39	87
November	2001	23	15	4	4	3	1	4	45	100	15	5	126	121	68
December	2001	24	8	8	6	3	4	4	45	100	19	5	143	138	78
January	2002	24	8	11	6	4	3	2	43	100	19	5	137	132	77
February	2002	18	13	18	11	6	4	0	29	100	26	9	60	51	94
March	2002	18	13	18	11	6	4	0	30	100	29	8	52	44	81
April	2002	23	13	13	9	8	6	0	28	100	25	7	72	65	83

INCOME BOTTOM THIRD

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

Date of Survey		Under \$10k	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
May	2002	25	9	15	8	8	5	0	30	100	28	9	72	62	78
June	2002	27	13	12	9	9	2	0	27	100	20	10	70	60	85
July	2002	24	16	13	12	5	0	0	30	100	21	NA	44	NA	84
August	2002	34	17	10	10	5	3	0	22	100	14	NA	40	NA	95
September	2002	33	17	12	5	8	6	0	20	100	16	NA	54	NA	96
October	2002	31	12	13	8	13	6	0	17	100	27	6	77	72	97
November	2002	21	17	12	9	12	4	0	24	100	29	9	76	67	89
December	2002	20	22	11	11	8	1	0	27	100	25	9	54	44	98
January	2003	29	25	10	6	3	3	0	24	100	13	8	28	20	98
February	2003	38	18	15	3	3	2	0	22	100	13	4	25	21	100
March	2003	36	17	15	3	5	3	0	21	100	14	3	31	28	96
April	2003	28	22	15	6	6	1	0	22	100	17	5	34	30	94
August	2003	36	24	15	9	1	2	1	13	100	12	5	34	30	107
September	2003	37	22	15	8	2	1	1	16	100	11	4	31	27	109
October	2003	33	25	12	7	4	1	1	15	100	11	5	33	28	114
November	2003	33	20	11	8	5	5	1	17	100	13	4	44	40	122
December	2003	34	20	10	11	6	5	1	13	100	14	5	50	46	132
January	2004	35	19	10	14	4	4	1	13	100	15	4	51	48	127
February	2004	31	20	12	15	8	2	1	12	100	18	5	57	52	129
March	2004	34	21	8	12	7	3	1	13	100	15	4	51	46	120
April	2004	32	19	14	9	8	3	2	14	100	17	6	49	43	131
May	2004	36	16	12	8	7	2	3	16	100	12	4	47	43	122
June	2004	30	14	18	10	7	2	3	16	100	17	5	54	49	135
July	2004	32	17	14	9	7	2	2	17	100	16	4	50	46	131
August	2004	28	21	12	13	8	1	2	15	100	20	6	57	51	142
September	2004	32	17	8	13	8	2	2	17	100	16	4	58	54	141
October	2004	35	8	10	17	7	4	2	17	100	21	4	69	65	142
November	2004	38	4	12	14	5	5	0	20	100	16	3	62	59	132
December	2004	33	10	12	15	5	4	0	20	100	18	4	60	57	127
January	2005	28	18	8	12	7	3	1	22	100	13	5	57	52	121
February	2005	26	20	7	11	5	3	3	25	100	15	4	54	50	119
March	2005	24	20	8	11	6	5	3	24	100	19	4	60	56	116
April	2005	31	15	11	9	6	6	2	20	100	17	3	56	53	114
May	2005	28	17	12	10	8	9	0	16	100	20	6	65	59	112
June	2005	30	13	14	9	11	8	0	15	100	22	6	74	69	117
July	2005	26	12	18	9	8	7	0	19	100	25	7	70	64	113
August	2005	36	10	16	8	7	5	0	19	100	17	4	52	48	117
September	2005	33	14	15	10	3	4	0	21	100	15	5	38	33	113
October	2005	34	19	10	11	5	4	1	17	100	14	5	42	37	123
November	2005	29	19	11	15	7	4	1	15	100	20	5	58	52	123
December	2005	31	16	8	16	13	2	1	13	100	21	4	73	68	129
January	2006	30	12	9	12	13	3	1	20	100	20	4	72	68	124
February	2006	30	11	11	12	8	4	1	23	100	20	4	63	59	113
March	2006	31	14	10	11	3	7	1	23	100	18	4	53	49	104
April	2006	28	21	10	11	3	6	2	18	100	19	5	52	47	109
May	2006	22	24	10	10	6	6	3	19	100	24	9	60	52	121
June	2006	22	23	13	10	5	6	3	18	100	24	9	62	53	124
July	2006	21	17	12	15	4	7	2	21	100	26	9	67	58	120
August	2006	25	20	13	16	4	5	1	17	100	20	7	57	50	124
September	2006	27	18	11	14	5	4	1	20	100	18	6	54	48	131
October	2006	34	17	9	11	6	4	2	17	100	15	5	53	49	134
November	2006	35	14	9	7	8	6	2	19	100	15	2	59	56	139
December	2006	35	14	10	8	7	6	2	19	100	15	2	55	52	137

INCOME BOTTOM THIRD

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

Date of Survey		Under \$10k	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
January	2007	32	14	11	12	8	6	2	16	100	20	2	61	58	143
February	2007	31	14	11	16	6	6	1	14	100	20	4	56	52	149
March	2007	29	15	12	17	9	5	1	12	100	23	4	61	57	150
April	2007	28	13	15	13	10	4	2	15	100	26	5	69	65	148
May	2007	29	12	13	10	13	7	2	13	100	29	5	89	84	142
June	2007	24	14	13	13	12	9	1	14	100	35	8	95	87	138
July	2007	22	22	11	13	7	9	1	15	100	29	8	73	65	138
August	2007	19	23	14	11	7	6	2	19	100	28	10	67	57	132
September	2007	22	20	16	7	6	5	4	18	100	23	8	64	56	133
October	2007	23	17	17	8	10	4	3	17	100	25	8	77	68	135
November	2007	30	17	16	7	11	3	2	14	100	20	5	60	55	132
December	2007	25	17	18	6	15	5	0	14	100	23	9	73	63	132
January	2008	25	15	18	6	13	5	1	18	100	23	8	68	59	122
February	2008	24	13	17	12	10	6	3	16	100	26	10	78	69	120
March	2008	26	16	14	13	5	4	5	18	100	22	7	63	57	111
April	2008	22	18	13	15	5	7	4	16	100	27	10	77	67	122
May	2008	17	19	13	13	8	7	2	21	100	31	11	76	66	118
June	2008	19	21	12	11	9	7	0	19	100	29	10	68	58	129
July	2008	22	15	11	12	14	7	0	18	100	37	8	87	79	123
August	2008	26	18	9	12	11	7	1	16	100	30	7	81	74	134
September	2008	24	12	13	15	11	7	1	18	100	35	10	91	82	126
October	2008	23	16	14	16	9	6	1	13	100	28	11	77	66	135
November	2008	21	13	17	16	11	6	0	16	100	33	11	81	70	144
December	2008	22	19	13	16	11	6	0	14	100	29	9	78	68	151
January	2009	20	17	12	12	7	6	0	25	100	27	8	77	69	134
February	2009	20	20	11	9	8	9	0	24	100	23	8	85	77	128
March	2009	25	15	10	7	9	9	0	25	100	22	5	81	77	137
April	2009	30	14	13	10	9	8	0	16	100	22	5	69	65	151
May	2009	32	13	10	11	10	4	2	18	100	23	4	63	60	157
June	2009	32	10	14	13	8	5	2	16	100	26	3	66	63	150
July	2009	28	13	14	11	8	3	2	20	100	23	4	63	59	135
August	2009	24	12	19	9	9	6	1	20	100	26	7	72	66	131
September	2009	19	18	16	7	11	5	1	23	100	25	9	73	64	139
October	2009	19	19	12	11	11	6	2	21	100	26	10	78	68	159
November	2009	18	20	13	15	7	4	2	21	100	25	11	64	54	153
December	2009	21	15	15	18	6	5	2	18	100	30	10	69	60	145
January	2010	21	16	19	14	7	5	1	17	100	29	11	67	55	132
February	2010	23	16	18	11	8	5	0	17	100	27	9	62	53	131
March	2010	25	20	17	9	8	4	0	17	100	20	8	54	45	132
April	2010	23	19	16	10	8	4	2	18	100	26	9	65	57	135
May	2010	18	20	14	16	12	5	2	13	100	34	13	83	70	130
June	2010	11	20	18	16	12	6	2	14	100	39	17	87	70	128
July	2010	16	17	19	15	12	8	1	12	100	36	14	88	74	138
August	2010	25	11	20	9	10	9	1	15	100	30	9	88	79	144
September	2010	31	13	13	9	7	10	2	16	100	24	5	84	78	155
October	2010	29	13	10	13	4	7	3	20	100	24	5	68	63	144
November	2010	23	16	9	14	9	9	1	18	100	31	10	80	70	150
December	2010	21	14	11	16	13	8	1	15	100	38	12	93	81	141
January	2011	18	15	14	12	15	7	2	16	100	38	13	104	91	153
February	2011	18	16	12	14	11	4	3	22	100	32	10	88	78	136
March	2011	18	14	12	13	10	6	3	24	100	33	10	94	84	138
April	2011	17	17	10	16	9	7	3	20	100	33	10	92	82	134
May	2011	18	16	11	18	12	8	3	14	100	43	11	99	88	142
June	2011	18	17	13	20	9	10	2	10	100	42	13	88	76	137

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

Date of Survey		Under \$10k	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
July	2011	19	16	13	16	12	10	1	13	100	42	11	93	81	138
August	2011	21	16	13	15	10	9	1	14	100	36	11	92	82	144
September	2011	16	15	12	17	10	7	2	21	100	40	12	95	83	135
October	2011	18	18	13	16	7	6	3	19	100	35	13	78	66	129
November	2011	16	18	14	17	6	6	2	21	100	36	12	71	59	131
December	2011	20	16	15	14	8	7	2	17	100	33	11	71	60	128
January	2012	19	9	16	16	8	11	1	19	100	41	11	102	90	135
February	2012	22	8	15	15	5	11	3	21	100	33	9	100	90	124
March	2012	24	11	11	16	5	10	3	20	100	30	7	100	93	136
April	2012	25	16	8	17	4	7	3	18	100	22	6	73	67	130
May	2012	20	17	12	15	8	7	2	19	100	29	10	80	70	129
June	2012	17	17	12	15	9	7	3	20	100	35	11	79	68	125
July	2012	11	15	13	17	11	9	3	21	100	49	16	103	87	127
August	2012	15	15	9	21	11	9	4	17	100	54	13	104	90	129
September	2012	18	16	6	19	12	11	3	16	100	46	12	113	101	138
October	2012	20	17	8	18	11	8	4	13	100	38	9	99	89	129
November	2012	22	15	9	17	10	8	2	17	100	32	9	88	80	138
December	2012	20	12	15	16	11	8	1	16	100	37	11	92	81	137
January	2013	22	13	11	13	12	8	1	20	100	31	9	93	84	144
February	2013	17	12	14	13	14	9	4	17	100	43	15	111	95	127
March	2013	21	15	10	12	10	6	5	21	100	32	11	94	83	118
April	2013	22	14	13	14	7	7	6	18	100	32	11	86	75	110
May	2013	28	14	13	12	5	8	2	18	100	23	5	63	58	120
June	2013	30	14	16	11	7	8	1	13	100	25	6	63	58	132
July	2013	29	11	13	14	10	8	1	15	100	33	5	75	70	138
August	2013	27	13	9	13	13	10	2	13	100	38	5	104	99	132
September	2013	24	13	9	14	12	9	2	17	100	39	6	105	100	117
October	2013	27	13	9	11	12	10	1	17	100	31	5	101	96	116
November	2013	26	11	9	16	8	10	0	20	100	32	6	82	76	126
December	2013	27	11	7	15	8	10	0	21	100	32	5	82	78	135
January	2014	28	11	9	11	10	9	1	21	100	32	4	98	94	145
February	2014	29	13	11	9	12	7	3	17	100	27	4	99	96	142
March	2014	28	13	10	12	14	7	3	13	100	27	5	108	104	135
April	2014	24	13	10	15	13	10	2	14	100	38	7	119	112	125
May	2014	21	18	8	11	13	12	1	14	100	33	9	126	117	131
June	2014	20	16	10	11	13	13	1	16	100	37	9	131	122	144
July	2014	25	18	8	10	11	13	1	15	100	25	7	108	101	150
August	2014	32	15	7	9	9	12	1	14	100	21	5	91	86	144
September	2014	34	17	6	12	10	11	1	10	100	24	5	82	76	133
October	2014	32	18	8	14	10	9	1	8	100	25	6	75	69	124
November	2014	30	14	13	15	10	6	2	10	100	29	6	73	68	123
December	2014	30	13	14	12	10	6	2	12	100	27	6	85	80	121
January	2015	26	14	14	12	10	9	3	12	100	33	9	112	104	120
February	2015	27	15	10	13	12	10	3	11	100	29	9	123	115	115
March	2015	28	17	8	14	12	9	2	11	100	25	8	106	99	122
April	2015	30	14	7	13	12	9	3	11	100	26	5	113	108	120
May	2015	25	13	8	15	13	9	2	16	100	38	6	117	111	118
June	2015	25	9	11	15	12	11	3	15	100	45	6	129	122	99
July	2015	28	7	13	16	13	7	3	14	100	42	5	100	95	97
August	2015	27	12	15	15	12	7	5	7	100	36	7	102	95	106
September	2015	26	16	11	16	11	6	4	10	100	28	7	88	82	115
October	2015	27	18	8	14	8	10	5	10	100	23	7	110	103	125
November	2015	30	16	7	12	8	10	3	14	100	19	4	108	104	122
December	2015	33	15	9	9	9	7	8	10	100	19	3	111	108	123

INCOME BOTTOM THIRD

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

Date of Survey		Under \$10k	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
January	2016	27	16	13	10	10	7	5	11	100	25	7	91	84	117
February	2016	27	18	16	11	6	7	5	9	100	25	8	74	66	121
March	2016	27	17	17	12	6	10	1	11	100	27	9	68	59	118
April	2016	28	17	11	13	7	7	4	13	100	25	6	73	67	115
May	2016	27	15	11	10	9	9	5	14	100	29	6	97	92	108
June	2016	26	16	11	9	11	8	4	16	100	28	6	101	95	119
July	2016	26	15	16	7	13	7	3	12	100	27	6	96	91	137
August	2016	24	15	17	12	15	4	4	9	100	32	9	88	79	150
September	2016	28	15	18	11	15	4	4	6	100	29	8	76	68	159
October	2016	25	18	14	13	14	3	4	9	100	26	10	75	66	150
November	2016	28	18	13	11	11	4	2	14	100	20	6	68	62	148
December	2016	23	19	10	15	11	4	1	17	100	23	7	84	77	144
January	2017	28	14	11	12	11	5	2	16	100	23	5	84	80	144
February	2017	33	17	6	13	12	5	3	11	100	19	4	87	84	146
March	2017	32	15	12	10	10	5	4	10	100	22	5	74	70	154
April	2017	31	15	12	14	10	6	3	10	100	27	5	74	69	162
May	2017	27	13	13	14	11	6	3	13	100	35	6	78	72	162
June	2017	26	15	7	19	12	6	3	12	100	38	6	92	86	153
July	2017	28	14	7	18	10	5	4	13	100	32	6	80	75	156
August	2017	28	11	11	14	8	6	5	16	100	29	5	85	81	149
September	2017	25	11	12	11	11	7	4	18	100	32	7	95	89	156
October	2017	21	14	15	11	13	7	4	15	100	36	9	103	94	164
November	2017	22	17	13	14	14	5	3	11	100	33	10	92	82	185
December	2017	27	19	11	14	12	4	4	10	100	23	7	78	71	187
January	2018	30	16	11	12	11	8	2	10	100	21	6	83	77	167
February	2018	29	16	9	12	11	9	2	11	100	23	5	88	83	163
March	2018	24	16	10	13	14	9	3	11	100	35	7	97	90	174
April	2018	21	17	7	17	16	7	4	11	100	42	8	104	96	191
May	2018	21	19	8	16	15	7	3	11	100	40	9	98	89	187
June	2018	26	18	10	15	13	7	2	9	100	32	7	91	84	175
July	2018	26	17	12	13	9	7	4	12	100	27	6	85	80	159
August	2018	25	13	12	13	10	8	4	14	100	32	5	96	90	149
September	2018	25	12	12	12	10	9	5	15	100	34	6	107	101	146
October	2018	21	17	13	12	9	7	4	17	100	30	8	95	87	157
November	2018	22	21	13	9	8	7	6	13	100	25	8	95	87	170
December	2018	26	24	11	9	7	5	5	13	100	17	7	69	62	175
January	2019	28	21	11	9	5	7	5	13	100	19	6	70	64	167
February	2019	27	20	8	12	5	6	6	14	100	24	7	74	67	154
March	2019	21	19	10	14	8	8	7	14	100	31	9	107	98	148
April	2019	23	18	10	13	9	10	7	10	100	34	9	120	111	156
May	2019	24	18	11	10	12	12	4	8	100	31	8	118	109	165
June	2019	27	17	10	11	9	13	4	9	100	30	7	114	107	173
July	2019	27	18	9	12	10	11	3	11	100	24	5	100	95	155
August	2019	30	15	7	15	6	10	4	13	100	22	4	95	91	148
September	2019	29	12	7	19	8	10	2	13	100	29	4	95	90	157
October	2019	31	11	7	17	12	8	3	12	100	31	5	105	100	184
November	2019	29	13	11	13	12	9	2	10	100	32	6	105	99	205
December	2019	34	15	11	7	12	7	5	9	100	20	5	91	87	185
January	2020	31	13	14	8	10	9	7	8	100	24	4	111	107	187
February	2020	32	10	10	9	12	10	9	8	100	32	3	134	130	197
March	2020	29	10	10	10	10	13	9	9	100	36	4	171	167	214
April	2020	30	12	10	10	10	11	7	10	100	34	5	147	141	200
May	2020	30	14	11	9	7	10	5	13	100	22	5	116	111	191

INCOME BOTTOM THIRD

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

Date of Survey		Under \$10k	\$10k to \$24k	\$25k to \$49k	\$50k to \$99k	\$100k to \$199k	\$200k to \$499k	\$500k and up	DK, NA	Total	Median 1000's	Percentiles			Cases
												25th	75th	Rng	
June	2020	30	17	11	10	9	6	5	12	100	19	5	76	70	175
July	2020	32	15	7	12	8	9	4	13	100	24	4	92	88	193
August	2020	33	12	8	13	9	11	5	10	100	30	4	110	106	195
September	2020	34	9	8	13	8	12	5	10	100	32	4	112	109	208
October	2020	32	10	11	12	9	11	5	10	100	28	4	101	97	199
November	2020	28	12	12	12	8	9	5	14	100	29	5	91	86	191
December	2020	28	12	12	11	8	10	4	14	100	27	5	95	89	184
January	2021	25	13	11	10	11	8	6	15	100	32	7	99	91	179
February	2021	27	15	8	11	11	9	6	12	100	30	7	103	95	183
March	2021	28	14	9	10	11	8	8	11	100	30	7	104	97	197
April	2021	28	13	11	12	8	8	6	14	100	27	7	92	85	207
May	2021	29	11	12	9	6	8	7	17	100	22	6	98	92	203
June	2021	28	13	12	9	6	8	6	18	100	21	6	84	78	219
July	2021	33	14	8	8	7	9	5	16	100	16	3	91	88	206
August	2021	31	17	9	8	8	8	4	15	100	15	3	76	73	200
September	2021	31	15	8	9	9	6	5	16	100	17	4	85	82	176
October	2021	33	14	8	8	7	8	5	17	100	16	4	90	86	183
November	2021	33	12	8	11	9	6	7	14	100	22	5	100	95	191
December	2021	31	14	8	12	10	9	5	11	100	22	5	105	99	189
January	2022	30	14	11	11	10	7	6	11	100	23	6	92	86	193
February	2022	30	13	7	11	9	10	5	14	100	23	4	96	92	190
March	2022	29	12	8	10	9	11	6	15	100	28	5	125	120	198
April	2022	27	16	5	11	8	11	8	15	100	28	5	148	143	204
May	2022	28	16	7	9	8	10	8	15	100	25	4	151	147	208
June	2022	29	16	7	8	8	9	7	15	100	22	4	124	120	209
July	2022	31	14	9	9	9	9	4	16	100	20	3	100	97	201
August	2022	27	13	9	11	9	7	5	17	100	27	5	105	100	195
September	2022	25	15	9	11	9	7	5	19	100	28	6	112	105	191
October	2022	24	16	9	10	11	6	6	18	100	29	6	115	109	196
November	2022	27	20	7	11	9	8	4	14	100	21	5	91	86	202
December	2022	31	16	10	12	8	7	3	12	100	20	4	75	71	195
January	2023	30	15	12	11	8	8	3	12	100	22	4	91	87	181
February	2023	32	12	12	7	10	7	7	12	100	23	3	129	126	179
March	2023	29	13	6	11	10	8	8	15	100	33	3	141	137	180
April	2023	30	11	6	10	11	10	8	15	100	36	3	151	148	189
May	2023	26	12	5	12	11	11	7	18	100	42	4	137	132	195
June	2023	29	14	7	7	12	10	6	15	100	30	4	132	128	191
July	2023	28	16	9	10	11	7	6	14	100	27	5	104	98	184
August	2023	24	14	14	9	12	9	6	13	100	36	10	122	111	181
September	2023	23	14	13	10	9	9	6	15	100	35	10	121	110	187
October	2023	21	12	11	10	9	12	7	16	100	43	10	155	145	189
November	2023	23	14	10	13	7	10	7	16	100	34	6	122	117	191
December	2023	23	13	9	13	9	11	7	15	100	37	6	142	136	200
January	2024	24	13	9	15	7	8	8	16	100	36	6	119	113	193

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</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$300k</u>	<u>\$400k</u>	<u>\$500k</u>	<u>DK, NA</u>	<u>Total</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>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
January	1994	80	7	1	0	0	0	12	100	41	23	71	47	157
February	1994	83	8	1	0	0	0	8	100	48	31	76	45	169
March	1994	79	10	1	1	0	0	9	100	52	35	82	47	165
April	1994	75	14	1	1	0	0	9	100	57	37	83	46	161
May	1994	65	17	1	1	0	0	16	100	54	34	88	54	151
June	1994	68	17	1	0	0	0	15	100	52	33	83	50	152
July	1997	68	17	3	0	0	0	12	100	58	38	96	57	168
August	1997	70	14	2	0	0	0	14	100	58	33	92	59	165
September	1997	66	16	4	0	0	0	14	100	57	32	99	66	163
October	1997	71	13	2	1	0	0	14	100	58	33	85	52	162
May	1999	67	21	5	1	0	0	6	100	75	43	106	64	121
March	2002	65	22	3	0	0	1	9	100	72	47	105	58	175
April	2002	61	22	4	0	1	1	10	100	73	47	107	60	179
May	2002	61	23	5	0	1	0	10	100	76	47	107	61	181
June	2002	63	20	6	1	1	0	8	100	76	50	111	62	201
April	2007	44	27	11	5	2	3	7	100	106	63	180	117	252
May	2007	43	25	13	5	1	4	8	100	107	62	196	134	250
June	2007	41	25	12	5	2	4	10	100	111	67	198	132	241
July	2007	42	26	13	4	3	3	9	100	108	62	193	131	250
August	2007	43	26	12	4	5	3	7	100	109	62	191	129	244
September	2007	43	28	12	4	4	3	6	100	100	61	184	124	253
October	2007	39	29	13	5	3	4	7	100	109	64	191	127	245
November	2007	38	29	15	4	2	4	8	100	108	64	186	122	255
December	2007	38	27	15	4	2	5	9	100	118	67	193	126	253
January	2008	40	25	16	1	3	4	10	100	112	67	193	125	255
February	2008	40	27	16	2	3	4	9	100	114	62	186	123	242
March	2008	39	26	14	5	3	2	10	100	110	60	189	129	234
April	2008	36	29	12	7	2	3	10	100	113	66	197	131	239
May	2008	32	31	12	7	2	4	11	100	121	74	210	137	250
June	2008	35	32	14	5	2	4	8	100	118	72	207	135	265
July	2008	38	30	16	4	2	2	8	100	119	67	200	134	262
August	2008	40	25	18	3	2	2	10	100	115	63	202	140	254
September	2008	42	23	16	3	2	3	11	100	110	60	197	137	231
October	2008	40	28	13	2	2	4	11	100	105	63	186	124	234
November	2008	39	32	9	3	3	3	11	100	106	66	179	112	250
December	2008	39	32	9	4	2	2	12	100	102	63	176	113	272
January	2009	41	28	10	5	1	1	14	100	99	56	179	123	270
February	2009	41	29	11	3	1	2	12	100	103	54	181	127	263
March	2009	38	31	11	3	2	2	13	100	111	56	177	121	258
April	2009	39	33	12	2	2	3	9	100	117	53	173	120	256
May	2009	39	32	12	3	1	2	10	100	115	59	175	117	272
June	2009	41	30	14	3	2	3	8	100	114	61	183	122	279
July	2009	42	28	14	3	2	2	10	100	107	60	171	111	285
August	2009	42	27	12	3	2	2	12	100	106	53	173	120	281
September	2009	39	26	12	5	1	2	15	100	108	57	180	123	291
October	2009	39	24	13	7	1	3	12	100	108	63	201	138	297
November	2009	41	26	13	5	2	2	10	100	103	67	188	121	283
December	2009	43	29	14	3	3	2	8	100	100	64	177	114	277
January	2010	43	32	9	2	2	1	11	100	97	60	152	92	276

INCOME BOTTOM THIRD

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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	
February	2010	41	32	10	2	1	1	14	100	97	61	157	96	284
March	2010	39	32	9	3	1	2	14	100	104	67	162	95	273
April	2010	34	34	13	4	1	2	12	100	110	74	184	110	262
May	2010	36	35	9	5	2	3	11	100	109	71	176	105	252
June	2010	41	34	8	6	1	2	9	100	103	64	160	96	265
July	2010	45	33	5	5	1	2	9	100	98	60	148	88	265
August	2010	45	33	8	3	1	2	8	100	98	61	154	93	273
September	2010	43	33	10	2	1	2	9	100	100	59	164	105	268
October	2010	38	33	13	3	1	2	10	100	111	64	185	121	270
November	2010	39	30	13	4	2	3	9	100	113	62	191	128	282
December	2010	38	30	13	4	2	3	10	100	117	68	195	127	274
January	2011	40	32	10	5	2	3	9	100	113	63	181	118	278
February	2011	40	31	11	5	1	1	11	100	111	61	178	117	270
March	2011	40	31	10	6	2	2	10	100	107	61	180	119	275
April	2011	37	29	13	7	2	2	10	100	109	70	191	121	272
May	2011	37	32	11	6	3	2	10	100	107	72	180	108	268
June	2011	41	29	11	4	2	2	12	100	102	64	165	101	262
July	2011	44	26	9	3	2	2	14	100	100	55	156	102	261
August	2011	43	27	10	3	1	2	13	100	101	54	157	103	278
September	2011	38	31	13	3	1	2	12	100	114	64	171	107	271
October	2011	40	32	11	3	1	2	10	100	109	66	172	106	279
November	2011	40	32	11	3	1	2	9	100	109	62	174	111	269
December	2011	42	31	9	5	2	3	8	100	104	59	176	117	283
January	2012	44	33	8	4	2	2	8	100	99	55	166	110	286
February	2012	41	33	10	5	2	1	9	100	107	64	173	109	286
March	2012	41	34	12	4	0	1	8	100	105	67	164	97	282
April	2012	40	32	12	5	0	1	9	100	105	66	166	100	270
May	2012	42	31	11	4	0	2	11	100	100	63	170	107	264
June	2012	42	29	8	6	1	3	12	100	100	61	174	113	277
July	2012	40	31	9	5	1	4	10	100	107	67	173	106	267
August	2012	44	31	9	6	1	3	6	100	101	65	167	101	260
September	2012	44	34	10	6	1	3	3	100	107	70	169	99	253
October	2012	51	28	10	5	2	2	2	100	96	60	158	98	271
November	2012	50	30	9	3	2	3	3	100	97	56	154	98	285
December	2012	50	28	11	2	2	1	6	100	97	53	148	95	297
January	2013	42	35	10	4	2	1	6	100	111	61	159	97	277
February	2013	42	36	10	3	2	2	4	100	111	62	157	95	252
March	2013	43	37	8	3	2	3	3	100	111	65	156	91	227
April	2013	47	33	9	3	1	3	4	100	98	56	146	90	235
May	2013	47	32	9	3	1	2	5	100	98	59	146	87	250
June	2013	48	34	8	2	1	2	5	100	93	53	144	91	268
July	2013	46	35	9	3	1	2	4	100	99	62	157	96	266
August	2013	45	35	9	5	1	2	4	100	101	62	165	103	262
September	2013	44	31	14	5	1	1	4	100	104	63	179	116	240
October	2013	41	33	15	5	2	1	4	100	113	65	189	125	238
November	2013	38	36	15	4	2	0	5	100	115	67	183	116	237
December	2013	38	39	11	5	2	1	5	100	114	69	167	99	253
January	2014	40	38	11	4	0	1	5	100	108	65	161	96	259
February	2014	42	38	9	5	0	2	4	100	108	64	165	101	260
March	2014	44	35	11	4	1	2	3	100	104	64	168	104	238
April	2014	40	35	13	5	1	2	4	100	111	69	176	107	238
May	2014	36	38	13	7	1	2	4	100	115	73	180	107	230
June	2014	34	39	12	7	0	3	4	100	121	74	187	113	250
July	2014	41	39	9	5	0	2	4	100	105	60	169	109	232

INCOME BOTTOM THIRD

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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	
August	2014	46	35	9	4	1	2	3	100	99	51	165	114	229
September	2014	49	32	10	4	1	3	2	100	92	48	167	119	219
October	2014	45	31	13	5	1	3	2	100	103	60	187	126	224
November	2014	45	30	13	5	0	3	4	100	101	58	174	116	211
December	2014	40	34	11	6	0	2	6	100	112	55	176	121	187
January	2015	42	33	10	6	2	1	7	100	110	48	172	124	177
February	2015	42	33	10	5	3	3	5	100	112	56	181	125	181
March	2015	42	31	12	3	4	3	5	100	107	62	182	120	184
April	2015	44	28	12	4	2	4	5	100	103	67	180	113	182
May	2015	45	26	15	4	0	3	7	100	102	56	183	128	181
June	2015	46	26	16	3	1	3	6	100	100	52	183	130	176
July	2015	44	30	17	1	2	2	4	100	114	53	184	131	165
August	2015	41	33	15	4	2	2	3	100	124	66	189	123	169
September	2015	44	33	12	5	2	1	3	100	120	62	177	115	169
October	2015	44	35	10	5	1	2	4	100	112	56	171	115	167
November	2015	45	33	11	4	0	2	5	100	105	53	168	115	154
December	2015	39	34	12	5	1	3	6	100	117	63	184	121	158
January	2016	36	33	14	8	1	3	6	100	130	74	207	132	166
February	2016	32	38	13	7	1	5	4	100	136	78	209	131	194
March	2016	37	35	14	6	1	3	4	100	124	70	200	130	210
April	2016	41	35	11	4	2	3	4	100	107	63	180	117	207
May	2016	42	33	14	4	2	2	3	100	109	64	186	122	189
June	2016	40	32	13	3	3	4	4	100	117	65	193	128	181
July	2016	38	32	16	4	2	3	5	100	123	66	198	133	190
August	2016	38	34	12	3	2	4	7	100	120	60	185	125	205
September	2016	41	37	11	4	1	3	4	100	112	55	171	117	214
October	2016	46	34	9	3	1	4	3	100	102	55	163	109	218
November	2016	47	27	12	5	2	3	3	100	98	53	178	125	221
December	2016	47	29	12	3	3	3	3	100	102	52	175	123	223
January	2017	41	30	16	4	3	1	4	100	114	55	198	143	223
February	2017	43	34	14	3	3	2	2	100	112	58	183	125	212
March	2017	40	33	12	8	3	2	2	100	115	69	212	143	206
April	2017	43	32	11	6	3	4	2	100	111	73	198	125	216
May	2017	39	31	12	6	3	4	4	100	126	75	210	135	223
June	2017	39	30	16	3	3	4	5	100	129	74	197	123	224
July	2017	38	30	14	5	2	5	6	100	134	64	209	145	217
August	2017	38	29	15	7	2	4	5	100	123	61	215	155	222
September	2017	37	31	13	10	2	3	4	100	127	58	216	158	233
October	2017	38	32	11	12	3	1	3	100	123	62	212	150	225
November	2017	37	35	10	10	3	2	2	100	126	65	208	143	225
December	2017	38	31	13	7	4	5	2	100	124	72	223	151	221
January	2018	36	33	15	5	2	5	4	100	127	68	211	143	238
February	2018	37	32	14	7	1	5	4	100	128	65	207	142	240
March	2018	35	36	12	8	2	2	5	100	126	59	193	135	245
April	2018	33	38	13	7	2	3	4	100	131	67	195	129	227
May	2018	35	37	15	5	2	3	2	100	129	61	199	138	215
June	2018	32	36	18	5	2	4	3	100	136	73	204	131	200
July	2018	33	33	15	6	3	4	6	100	136	73	212	139	214
August	2018	30	32	15	6	4	5	8	100	146	81	219	138	205
September	2018	37	30	14	5	3	4	7	100	131	63	208	145	206
October	2018	35	31	18	5	1	5	5	100	134	68	212	144	188
November	2018	34	34	19	4	1	5	4	100	130	70	205	135	203
December	2018	30	35	20	4	1	5	4	100	146	78	218	139	201

INCOME BOTTOM THIRD

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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	
January	2019	32	34	18	4	2	5	4	100	144	74	220	147	211
February	2019	31	30	18	8	2	6	5	100	151	78	244	166	218
March	2019	32	30	18	8	3	6	4	100	145	79	243	164	221
April	2019	30	28	21	9	2	6	3	100	154	84	244	160	222
May	2019	33	30	22	5	2	5	3	100	146	78	224	145	212
June	2019	32	34	22	4	2	5	2	100	149	81	216	135	237
July	2019	32	34	19	4	2	4	4	100	140	75	215	139	235
August	2019	31	36	19	6	2	3	3	100	138	76	221	145	235
September	2019	31	32	16	8	4	2	7	100	139	79	225	146	223
October	2019	31	32	14	9	4	4	6	100	139	83	234	151	238
November	2019	33	29	13	10	3	5	7	100	142	78	230	152	240
December	2019	34	33	14	8	1	6	5	100	143	72	223	152	234
January	2020	36	31	17	6	0	5	5	100	148	69	217	148	241
February	2020	35	32	20	5	1	3	4	100	147	73	216	143	269
March	2020	32	30	19	6	4	3	6	100	145	78	234	156	281
April	2020	29	38	15	5	3	3	7	100	140	85	212	127	265
May	2020	27	37	14	6	3	4	9	100	141	85	216	131	233
June	2020	26	38	16	5	2	3	9	100	143	87	207	120	222
July	2020	28	34	16	6	3	5	8	100	142	79	226	147	227
August	2020	28	36	16	7	3	4	6	100	146	78	228	150	233
September	2020	28	36	18	7	2	5	4	100	148	81	233	151	225
October	2020	26	38	20	7	1	5	3	100	154	92	234	142	217
November	2020	24	35	21	6	3	5	6	100	154	90	242	151	217
December	2020	24	29	24	9	3	5	6	100	169	93	255	162	217
January	2021	25	26	22	9	5	5	8	100	176	87	272	186	216
February	2021	26	29	20	8	6	5	5	100	173	91	269	178	222
March	2021	27	31	16	7	7	8	5	100	164	85	272	187	223
April	2021	28	32	20	7	4	6	2	100	158	81	248	167	228
May	2021	27	30	19	8	3	8	6	100	161	81	259	178	221
June	2021	27	29	19	9	3	7	5	100	161	79	264	185	229
July	2021	27	26	18	10	5	9	5	100	169	85	290	205	224
August	2021	27	24	19	12	4	10	4	100	173	82	293	211	223
September	2021	27	22	19	11	3	10	7	100	178	79	295	216	214
October	2021	24	27	19	9	3	10	8	100	172	86	288	201	212
November	2021	23	28	17	10	5	9	7	100	174	89	301	211	211
December	2021	20	29	20	10	7	9	4	100	185	111	307	196	212
January	2022	20	23	24	10	8	11	5	100	206	117	331	214	203
February	2022	19	26	24	9	6	10	5	100	206	123	318	194	210
March	2022	22	25	21	10	7	10	5	100	197	105	322	216	206
April	2022	25	26	18	13	6	8	4	100	186	98	307	209	218
May	2022	27	22	19	13	7	9	3	100	188	88	317	230	204
June	2022	27	21	21	11	4	11	4	100	190	86	306	220	214
July	2022	23	23	26	9	5	11	3	100	194	96	299	203	215
August	2022	20	24	26	10	5	10	6	100	193	106	301	195	216
September	2022	21	26	22	11	6	9	6	100	183	105	321	216	201
October	2022	23	24	18	12	6	10	7	100	191	101	341	240	210
November	2022	19	23	22	12	7	11	6	100	214	116	340	224	210
December	2022	14	23	29	11	7	11	6	100	230	139	326	188	227
January	2023	14	26	27	11	6	10	7	100	215	138	313	175	214
February	2023	17	27	20	11	7	10	8	100	197	125	340	216	217
March	2023	17	28	17	13	8	11	6	100	202	126	350	224	200
April	2023	16	25	20	13	9	11	6	100	217	131	353	222	215
May	2023	16	27	23	14	8	9	4	100	217	140	324	184	214
June	2023	17	26	23	13	7	9	6	100	210	130	309	179	234

INCOME BOTTOM THIRD

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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>DK, NA</u>	<u>Total</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>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	
July	2023	16	26	23	16	5	10	4	100	217	135	321	186	223
August	2023	15	21	23	15	7	12	6	100	227	139	365	226	242
September	2023	13	19	25	17	8	13	5	100	243	149	391	242	233
October	2023	14	20	25	12	9	14	5	100	227	143	398	255	231
November	2023	15	21	25	13	10	11	4	100	234	139	379	240	228
December	2023	15	23	25	12	10	10	5	100	218	137	356	219	240
January	2024	12	25	25	16	10	8	5	100	227	144	344	200	242

INCOME BOTTOM THIRD

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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>
December 1979	9	60	52	49
January 1980	10	61	51	49
February 1980	10	57	53	53
March 1980	10	53	57	57
April 1980	10	53	56	57
May 1980	9	63	51	47
June 1980	9	76	43	33
July 1980	11	83	37	27
August 1980	15	75	40	40
September 1980	17	64	44	52
October 1980	14	62	45	53
November 1980	14	54	51	60
December 1980	12	52	54	59
January 1981	14	46	58	68
February 1981	15	46	56	69
March 1981	19	46	54	73
April 1981	18	47	55	71
May 1981	20	46	55	74
June 1981	17	41	59	76
July 1981	17	37	62	80
August 1981	17	40	61	77
September 1981	18	46	58	71
October 1981	19	50	54	69
November 1981	15	56	53	59
December 1981	14	61	51	53
January 1982	11	68	48	43
February 1982	12	76	44	36
March 1982	14	80	40	33
April 1982	14	82	39	32
May 1982	15	75	42	40
June 1982	15	71	44	43
July 1982	15	71	43	44
August 1982	14	74	40	40
September 1982	17	74	38	43
October 1982	20	71	38	49
November 1982	25	71	37	54
December 1982	24	75	36	49
January 1983	26	74	36	53
February 1983	27	67	39	61
March 1983	36	53	41	83
April 1983	43	47	42	96
May 1983	53	39	40	115
June 1983	55	37	39	118
July 1983	54	34	40	120
August 1983	48	34	44	114
September 1983	45	30	51	115
October 1983	39	26	56	113
November 1983	35	26	57	110
December 1983	35	25	56	110
January 1984	42	26	52	115

INCOME BOTTOM THIRD

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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 1984	44	22	54	121
March 1984	43	26	53	117
April 1984	38	25	57	113
May 1984	39	31	54	108
June 1984	37	33	52	104
July 1984	36	34	51	103
August 1984	33	33	52	99
September 1984	34	32	53	102
October 1984	32	33	54	99
November 1984	30	33	56	97
December 1984	27	33	58	94
January 1985	24	37	57	87
February 1985	28	39	54	89
March 1985	28	43	53	84
April 1985	29	43	54	86
May 1985	24	41	58	83
June 1985	23	37	60	86
July 1985	24	34	59	90
August 1985	22	38	58	84
September 1985	21	43	55	78
October 1985	19	46	56	73
November 1985	23	44	56	79
December 1985	24	40	58	84
January 1986	24	39	58	85
February 1986	22	41	57	81
March 1986	21	45	56	76
April 1986	27	46	52	81
May 1986	31	41	52	90
June 1986	33	39	50	93
July 1986	27	36	54	92
August 1986	26	39	54	86
September 1986	21	39	58	83
October 1986	19	43	58	76
November 1986	16	41	62	75
December 1986	14	46	59	68
January 1987	15	46	57	69
February 1987	18	43	57	75
March 1987	22	37	59	85
April 1987	22	36	60	86
May 1987	20	41	59	78
June 1987	22	47	53	76
July 1987	25	46	52	79
August 1987	28	44	51	84
September 1987	24	35	57	89
October 1987	18	37	59	81
November 1987	15	46	56	69
December 1987	14	58	51	55
January 1988	16	63	46	53
February 1988	18	54	49	64
March 1988	19	48	51	71
April 1988	21	37	58	84
May 1988	20	40	56	80
June 1988	23	33	60	90
July 1988	22	37	58	85
August 1988	22	32	61	90
September 1988	24	39	55	85
October 1988	24	41	54	83

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

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
November	1988	23	38	57	85
December	1988	24	35	59	89
January	1989	22	36	58	86
February	1989	23	43	54	80
March	1989	19	45	55	74
April	1989	20	44	55	76
May	1989	20	44	57	76
June	1989	17	42	59	75
July	1989	16	35	62	80
August	1989	15	30	65	85
September	1989	19	27	65	92
October	1989	18	29	65	89
November	1989	20	29	62	90
December	1989	17	35	62	82
January	1990	19	38	61	81
February	1990	15	40	62	75
March	1990	17	43	56	74
April	1990	18	41	57	77
May	1990	17	40	59	77
June	1990	15	39	61	76
July	1990	13	41	62	72
August	1990	13	50	55	63
September	1990	12	50	58	61
October	1990	10	57	53	53
November	1990	9	51	59	58
December	1990	8	58	53	50
January	1991	6	65	50	42
February	1991	6	73	44	33
March	1991	9	71	45	38
April	1991	12	63	48	49
May	1991	16	54	53	62
June	1991	20	48	54	72
July	1991	25	51	52	74
August	1991	25	52	48	73
September	1991	21	54	50	67
October	1991	15	52	53	63
November	1991	13	57	54	56
December	1991	13	66	50	47
January	1992	14	74	45	40
February	1992	14	78	43	36
March	1992	16	72	43	44
April	1992	16	61	49	55
May	1992	18	50	53	68
June	1992	22	47	51	75
July	1992	26	51	47	75
August	1992	25	58	43	67
September	1992	20	60	49	60
October	1992	16	64	50	52
November	1992	15	57	55	58
December	1992	18	51	57	67
January	1993	24	44	57	80
February	1993	33	42	53	91
March	1993	32	47	50	86
April	1993	29	47	52	82
May	1993	21	50	55	71
June	1993	18	44	59	74

INCOME BOTTOM THIRD

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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 1993	16	46	59	70
August 1993	17	46	61	72
September 1993	18	54	56	64
October 1993	18	53	56	66
November 1993	23	50	52	73
December 1993	27	46	51	81
January 1994	32	46	47	86
February 1994	33	46	48	87
March 1994	32	41	52	92
April 1994	30	37	56	94
May 1994	30	35	59	95
June 1994	29	33	60	95
July 1994	28	29	60	99
August 1994	23	35	58	88
September 1994	25	36	58	89
October 1994	26	36	58	89
November 1994	27	29	62	98
December 1994	26	31	62	95
January 1995	24	30	65	94
February 1995	23	32	64	92
March 1995	21	34	64	87
April 1995	19	36	62	84
May 1995	21	32	65	89
June 1995	21	31	65	90
July 1995	23	36	61	87
August 1995	19	40	61	79
September 1995	17	40	62	76
October 1995	15	36	66	79
November 1995	14	36	65	78
December 1995	16	34	65	83
January 1996	13	38	65	75
February 1996	15	35	64	80
March 1996	19	39	60	80
April 1996	23	34	60	89
May 1996	25	39	54	86
June 1996	21	35	59	85
July 1996	21	35	58	86
August 1996	21	32	63	89
September 1996	23	30	62	93
October 1996	22	34	60	89
November 1996	23	32	60	91
December 1996	27	31	58	96
January 1997	28	27	60	101
February 1997	30	23	62	107
March 1997	26	28	62	98
April 1997	24	29	61	95
May 1997	22	35	59	87
June 1997	25	31	59	94
July 1997	25	26	60	99
August 1997	25	23	62	102
September 1997	24	26	61	98
October 1997	25	29	58	96
November 1997	25	33	56	92
December 1997	24	30	60	94
January 1998	28	29	59	99
February 1998	28	23	61	105

INCOME BOTTOM THIRD

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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 1998	30	19	62	111
April 1998	24	17	67	107
May 1998	22	17	67	104
June 1998	18	23	65	95
July 1998	19	25	62	94
August 1998	19	27	63	92
September 1998	18	29	62	89
October 1998	17	33	61	84
November 1998	15	37	58	79
December 1998	17	41	54	75
January 1999	19	39	53	80
February 1999	20	37	54	83
March 1999	22	30	58	92
April 1999	19	31	60	88
May 1999	19	28	62	91
June 1999	20	26	64	94
July 1999	19	22	66	96
August 1999	18	25	64	93
September 1999	17	29	61	88
October 1999	16	28	64	88
November 1999	19	27	64	93
December 1999	21	22	68	98
January 2000	23	20	67	103
February 2000	22	20	67	102
March 2000	19	24	66	95
April 2000	18	28	65	90
May 2000	16	28	65	88
June 2000	16	29	64	87
July 2000	15	28	64	86
August 2000	13	30	64	83
September 2000	11	28	66	83
October 2000	9	29	66	81
November 2000	9	27	69	83
December 2000	12	31	65	81
January 2001	11	41	60	71
February 2001	12	50	53	62
March 2001	12	59	46	53
April 2001	11	59	48	51
May 2001	10	65	44	45
June 2001	7	63	48	44
July 2001	13	56	47	57
August 2001	12	54	50	58
September 2001	13	60	47	53
October 2001	9	77	41	32
November 2001	9	77	41	32
December 2001	8	80	38	28
January 2002	8	74	40	34
February 2002	11	78	36	33
March 2002	14	71	39	43
April 2002	20	65	41	56
May 2002	18	58	47	60
June 2002	16	58	47	58
July 2002	9	67	47	42
August 2002	10	73	41	37
September 2002	11	78	41	33
October 2002	12	75	42	37
November 2002	11	72	47	39

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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 2002	11	68	49	42
January 2003	13	68	48	45
February 2003	12	65	49	47
March 2003	13	71	45	42
April 2003	10	71	48	39
May 2003	14	71	44	43
June 2003	13	61	51	52
July 2003	18	52	52	67
August 2003	18	49	53	69
September 2003	20	49	49	70
October 2003	18	52	49	66
November 2003	22	48	50	74
December 2003	25	46	51	79
January 2004	30	42	49	88
February 2004	25	49	48	77
March 2004	23	52	46	70
April 2004	20	58	45	62
May 2004	20	53	49	67
June 2004	23	51	48	72
July 2004	25	45	49	80
August 2004	28	48	45	80
September 2004	24	50	48	73
October 2004	18	54	49	64
November 2004	17	48	54	69
December 2004	19	39	58	80
January 2005	19	37	60	82
February 2005	20	35	60	85
March 2005	19	39	59	80
April 2005	20	40	59	80
May 2005	18	46	56	72
June 2005	14	43	59	72
July 2005	19	44	56	75
August 2005	20	45	55	74
September 2005	20	57	49	63
October 2005	14	62	49	52
November 2005	13	64	48	49
December 2005	16	62	48	54
January 2006	19	58	49	61
February 2006	17	53	53	64
March 2006	13	51	57	62
April 2006	15	50	56	65
May 2006	15	53	54	62
June 2006	17	54	51	64
July 2006	12	54	55	59
August 2006	11	51	58	61
September 2006	13	46	60	67
October 2006	17	44	58	73
November 2006	23	41	56	81
December 2006	21	40	58	82
January 2007	23	38	57	85
February 2007	20	42	56	78
March 2007	21	47	52	73
April 2007	16	52	54	64
May 2007	16	52	54	64
June 2007	17	49	55	68
July 2007	19	50	52	69

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

<u>Date of Survey</u>		<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
August	2007	18	53	51	65
September	2007	16	61	49	55
October	2007	14	67	47	47
November	2007	15	72	46	43
December	2007	15	72	45	42
January	2008	14	71	45	43
February	2008	13	72	43	41
March	2008	10	78	40	33
April	2008	11	87	36	24
May	2008	10	89	36	21
June	2008	10	92	36	18
July	2008	8	88	40	20
August	2008	7	89	39	18
September	2008	8	85	41	23
October	2008	11	91	37	20
November	2008	14	94	34	20
December	2008	14	101	30	13
January	2009	14	98	32	16
February	2009	12	104	30	8
March	2009	12	102	31	10
April	2009	14	100	30	14
May	2009	20	86	35	35
June	2009	23	80	36	43
July	2009	24	75	38	50
August	2009	22	74	39	48
September	2009	27	65	39	63
October	2009	29	63	39	67
November	2009	29	61	39	68
December	2009	29	67	39	62
January	2010	31	65	39	66
February	2010	32	66	39	66
March	2010	32	62	41	69
April	2010	33	64	39	69
May	2010	38	62	38	77
June	2010	36	62	37	74
July	2010	31	63	41	68
August	2010	27	62	43	65
September	2010	28	60	44	68
October	2010	27	57	45	69
November	2010	29	56	45	73
December	2010	31	55	44	76
January	2011	34	52	44	82
February	2011	37	48	45	89
March	2011	33	54	44	79
April	2011	31	55	46	76
May	2011	27	61	45	66
June	2011	28	58	46	70
July	2011	26	58	48	68
August	2011	19	66	48	53
September	2011	19	68	47	50
October	2011	18	71	45	47
November	2011	22	66	45	56
December	2011	26	59	46	67
January	2012	31	55	45	76
February	2012	35	49	46	87
March	2012	35	50	47	86

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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	2012	34	51	47	83
May	2012	35	49	47	86
June	2012	37	47	47	90
July	2012	38	46	46	92
August	2012	34	48	47	86
September	2012	33	47	49	85
October	2012	33	43	52	90
November	2012	37	45	49	92
December	2012	36	48	47	88
January	2013	38	54	43	84
February	2013	37	51	44	86
March	2013	42	51	41	91
April	2013	39	46	45	92
May	2013	39	47	45	92
June	2013	37	42	49	95
July	2013	42	42	47	100
August	2013	41	42	49	99
September	2013	37	49	47	88
October	2013	31	52	48	79
November	2013	28	59	46	68
December	2013	28	58	47	70
January	2014	29	59	46	69
February	2014	30	62	44	68
March	2014	28	67	41	61
April	2014	26	65	42	61
May	2014	26	60	46	66
June	2014	27	54	49	73
July	2014	33	55	46	78
August	2014	32	54	47	78
September	2014	31	55	47	76
October	2014	26	53	49	73
November	2014	33	50	47	83
December	2014	40	44	47	96
January	2015	51	39	44	112
February	2015	52	37	45	115
March	2015	49	43	43	107
April	2015	41	41	48	100
May	2015	36	42	50	93
June	2015	35	36	55	99
July	2015	34	42	52	92
August	2015	35	44	49	91
September	2015	31	51	45	80
October	2015	29	51	47	78
November	2015	26	50	49	76
December	2015	28	51	51	77
January	2016	27	57	47	71
February	2016	28	61	45	66
March	2016	25	58	48	67
April	2016	24	58	50	66
May	2016	27	51	50	76
June	2016	30	53	47	77
July	2016	30	50	48	80
August	2016	27	51	51	75
September	2016	23	44	57	79
October	2016	25	43	57	82
November	2016	24	38	58	86
December	2016	28	41	54	87

INCOME BOTTOM THIRD

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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	2017	39	39	48	100
February	2017	48	44	40	105
March	2017	52	47	36	105
April	2017	50	51	36	99
May	2017	47	54	38	93
June	2017	44	58	37	86
July	2017	40	52	42	88
August	2017	34	49	47	85
September	2017	38	44	48	95
October	2017	38	47	46	91
November	2017	43	47	44	96
December	2017	41	50	43	90
January	2018	43	50	42	93
February	2018	45	52	39	93
March	2018	47	49	41	98
April	2018	48	51	40	97
May	2018	48	51	41	96
June	2018	47	53	41	94
July	2018	42	57	40	85
August	2018	36	63	39	73
September	2018	34	64	40	70
October	2018	37	57	43	80
November	2018	41	50	45	91
December	2018	39	53	44	86
January	2019	35	60	42	75
February	2019	31	63	42	68
March	2019	33	55	45	78
April	2019	38	49	46	89
May	2019	39	46	46	93
June	2019	39	50	44	89
July	2019	37	51	45	86
August	2019	35	53	45	82
September	2019	36	58	42	78
October	2019	35	61	40	74
November	2019	35	64	40	71
December	2019	34	60	43	74
January	2020	38	56	44	83
February	2020	40	52	44	88
March	2020	38	58	42	80
April	2020	27	81	35	46
May	2020	20	107	25	14
June	2020	17	122	17	-5
July	2020	21	120	17	1
August	2020	21	112	20	9
September	2020	25	108	21	17
October	2020	24	101	24	23
November	2020	28	96	26	31
December	2020	27	92	28	35
January	2021	25	97	27	28
February	2021	25	95	29	30
March	2021	31	85	30	46
April	2021	39	71	33	67
May	2021	51	64	29	87
June	2021	51	70	26	81
July	2021	49	77	24	72
August	2021	45	78	28	66

INCOME BOTTOM THIRD

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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	2021	39	77	32	61
October	2021	37	79	31	58
November	2021	30	89	30	41
December	2021	31	89	30	42
January	2022	31	93	28	38
February	2022	31	91	28	40
March	2022	30	95	26	35
April	2022	29	91	29	38
May	2022	29	87	31	42
June	2022	27	83	33	44
July	2022	22	88	34	34
August	2022	20	91	33	29
September	2022	23	93	31	30
October	2022	28	86	31	42
November	2022	28	80	34	48
December	2022	26	76	36	50
January	2023	25	73	39	52
February	2023	25	71	40	54
March	2023	24	72	40	52
April	2023	21	77	38	45
May	2023	21	83	36	38
June	2023	21	81	37	41
July	2023	23	76	39	47
August	2023	25	66	42	58
September	2023	24	62	45	62
October	2023	23	64	44	59
November	2023	19	66	45	53
December	2023	18	67	44	50
January	2024	21	64	46	57

INCOME BOTTOM THIRD

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TABLE 24

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

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

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

		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
Date	of Survey	1	4	1	0	0	0	0	3	16	5	13	7	3	1	1
December	1979	0	4	1	0	0	0	0	3	15	5	13	6	3	1	3
January	1980	0	5	1	0	0	0	0	3	15	5	12	4	3	0	3
February	1980	1	4	1	0	0	0	1	3	12	5	13	4	2	0	3
March	1980	2	2	0	0	0	0	1	3	12	5	13	6	2	0	2
April	1980	1	1	0	0	1	0	1	5	20	5	12	9	1	0	1
May	1980	1	1	0	1	2	0	0	4	34	5	11	8	1	0	1
June	1980	0	1	0	1	4	2	0	4	43	6	12	5	1	0	1
July	1980	1	3	0	1	4	2	0	3	38	7	14	3	0	0	1
August	1980	1	3	0	1	4	2	0	2	28	6	16	4	0	0	1
September	1980	1	6	0	0	2	0	0	2	25	6	14	6	0	0	0
October	1980	1	4	1	1	1	0	0	2	23	4	12	7	0	1	1
November	1980	1	5	2	0	0	0	0	3	21	5	8	8	0	1	1
December	1980	2	4	2	0	1	0	0	3	16	6	9	7	0	0	1
January	1981	4	4	1	0	2	0	0	4	14	8	8	6	0	0	1
February	1981	5	5	1	0	2	0	0	6	15	9	9	2	0	0	0
March	1981	5	4	1	2	2	0	0	9	15	7	7	2	0	0	0
April	1981	3	5	2	3	1	0	1	9	15	6	6	2	1	0	0
May	1981	2	4	2	4	0	1	1	7	15	3	4	3	1	0	0
June	1981	2	4	2	3	0	1	0	5	14	2	3	3	0	0	1
July	1981	3	4	1	3	1	1	0	6	16	2	4	4	1	0	1
August	1981	4	4	1	2	1	0	0	8	16	2	6	5	1	1	1
September	1981	5	4	1	1	2	0	0	7	19	3	5	6	1	1	0
October	1981	4	3	1	1	2	0	0	6	22	5	5	8	0	1	0
November	1981	3	3	1	1	3	1	0	5	25	7	4	7	0	1	0
December	1981	1	3	1	1	3	0	0	5	28	9	6	5	0	0	0
January	1982	2	3	1	1	3	1	0	7	32	9	6	4	0	1	1
February	1982	3	4	1	1	2	0	0	7	36	7	6	4	0	0	1
March	1982	3	4	1	1	2	0	0	9	38	6	6	5	0	1	1
April	1982	2	5	0	3	2	0	0	7	39	5	4	4	0	1	1
May	1982	1	4	1	3	2	0	0	6	38	5	4	3	0	1	1
June	1982	1	6	1	2	1	0	0	4	40	6	4	3	0	0	1
July	1982	1	6	1	1	1	0	0	5	44	6	5	4	0	0	1
August	1982	2	6	1	1	4	1	0	5	46	5	5	3	0	0	0
September	1982	2	5	1	1	6	1	0	5	47	3	4	4	0	0	1
October	1982	2	5	1	1	10	2	0	4	48	5	3	3	0	0	1
November	1982	2	6	1	1	10	2	0	4	50	6	3	3	0	0	0
December	1982	2	6	1	1	9	1	0	3	47	6	3	3	0	0	0
January	1983	1	9	2	2	6	0	0	3	41	4	4	2	0	0	0
February	1983	2	12	4	3	7	1	0	3	33	3	4	2	0	0	1
March	1983	2	17	5	3	8	1	0	4	28	4	3	1	0	0	1
April	1983	2	22	6	3	10	2	0	3	22	3	4	1	0	0	1
May	1983	1	25	6	2	9	1	0	3	21	3	3	1	0	0	1
June	1983															

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</u> <u>Dmnd</u>	<u>Low</u> <u>Price</u>	<u>Easy</u> <u>Crdt</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>	<u>Un-</u> <u>Emp</u>	<u>Low</u> <u>Dmnd</u>	<u>High</u> <u>Price</u>	<u>Tight</u> <u>Crdt</u>	<u>Enrgy</u> <u>Crisis</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>
July	1983	1	26	6	1	8	1	0	2	19	3	3	2	0	1
August	1983	1	23	7	1	6	1	1	3	19	3	3	2	0	0
September	1983	1	21	6	2	5	1	1	2	15	2	3	2	0	1
October	1983	1	19	5	2	4	1	1	2	15	1	3	2	0	1
November	1983	1	17	4	2	3	1	1	1	15	1	2	1	0	1
December	1983	1	17	5	1	2	1	0	1	15	1	1	1	0	0
January	1984	2	16	9	1	2	1	0	1	14	1	1	1	0	1
February	1984	1	16	10	1	2	1	0	2	11	1	2	1	0	1
March	1984	2	16	9	1	2	1	0	2	12	1	2	0	0	1
April	1984	1	17	5	1	2	1	0	2	11	1	2	2	0	1
May	1984	2	18	6	1	2	1	1	3	13	1	3	3	0	1
June	1984	1	18	6	2	1	1	1	2	15	1	3	4	0	0
July	1984	1	17	6	1	2	1	1	2	15	2	3	6	0	0
August	1984	1	17	3	1	2	1	0	2	15	2	2	7	0	0
September	1984	1	17	3	1	3	1	0	2	13	2	2	6	0	0
October	1984	1	16	3	1	2	1	0	2	15	2	2	4	0	0
November	1984	1	14	4	1	3	1	0	3	15	1	2	3	0	0
December	1984	1	11	3	1	3	0	0	4	17	1	3	2	0	1
January	1985	2	9	3	1	4	0	0	4	18	2	3	1	0	1
February	1985	2	11	4	1	4	1	0	5	19	2	3	1	0	1
March	1985	2	11	2	2	4	1	0	5	21	3	2	1	0	2
April	1985	2	11	2	2	4	1	0	3	21	3	2	1	0	2
May	1985	1	9	1	2	3	1	0	1	22	2	2	1	0	3
June	1985	2	11	2	1	2	1	0	2	19	2	2	1	0	1
July	1985	2	11	2	1	3	1	0	4	18	1	2	1	0	1
August	1985	2	11	2	1	3	1	1	5	21	1	2	0	0	2
September	1985	0	10	2	1	3	1	1	5	24	2	2	0	0	3
October	1985	0	9	2	1	2	0	1	5	25	2	2	1	0	4
November	1985	2	10	2	1	2	0	0	4	22	2	2	2	0	2
December	1985	3	9	2	1	2	0	0	3	20	2	2	2	0	1
January	1986	2	8	2	0	3	1	0	3	20	2	2	1	0	0
February	1986	1	6	2	0	4	2	1	3	22	2	2	1	0	1
March	1986	1	6	1	2	5	2	0	2	26	1	2	1	0	1
April	1986	1	8	1	5	7	2	1	2	25	2	1	1	0	2
May	1986	1	9	1	5	7	1	1	2	22	3	1	1	0	1
June	1986	1	10	2	4	7	1	1	3	20	3	1	1	0	1
July	1986	1	10	1	3	6	1	1	2	18	2	1	0	0	1
August	1986	1	11	1	2	5	1	0	2	19	2	1	0	0	1
September	1986	1	9	1	1	5	1	0	2	18	2	2	0	0	1
October	1986	1	8	1	1	5	1	0	2	20	2	2	0	0	1
November	1986	1	6	1	1	4	0	0	4	20	2	1	0	0	2
December	1986	1	6	1	1	2	0	0	5	25	2	1	0	0	2
January	1987	1	6	1	0	1	1	0	5	27	2	1	0	0	1
February	1987	1	7	1	1	1	2	0	4	25	2	2	0	0	1
March	1987	1	10	1	1	2	2	1	3	22	1	2	0	0	1
April	1987	1	11	1	1	2	2	0	4	18	2	3	0	0	1
May	1987	0	12	1	1	2	1	1	5	20	2	2	1	0	2
June	1987	1	10	1	1	2	2	1	6	22	2	3	2	0	2
July	1987	1	12	1	1	2	2	2	6	21	2	2	2	0	5
August	1987	2	14	1	1	1	1	2	6	21	2	2	1	0	4
September	1987	2	14	0	0	0	1	1	5	16	2	2	1	0	4
October	1987	1	11	0	0	0	1	1	4	16	2	1	1	0	2
November	1987	0	8	1	0	1	2	1	4	13	3	1	3	0	14
December	1987	0	8	1	0	1	2	1	5	16	3	1	2	0	21

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</u> <u>Dmnd</u>	<u>Low</u> <u>Price</u>	<u>Easy</u> <u>Crdt</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>	<u>Un-</u> <u>Govt</u>	<u>Low</u> <u>Emp</u>	<u>High</u> <u>Dmnd</u>	<u>Tight</u> <u>Price</u>	<u>Crdt</u>	<u>Enrgy</u> <u>Crisis</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>
January	1988	0	9	2	0	1	1	1	4	18	3	3	2	0	22	2
February	1988	0	11	2	0	0	0	1	5	18	2	3	0	0	15	3
March	1988	0	10	2	0	0	1	2	3	22	1	2	0	0	10	2
April	1988	0	10	1	0	0	1	1	3	18	1	1	1	0	6	1
May	1988	0	9	1	0	1	1	1	4	19	2	2	2	0	4	1
June	1988	1	8	1	0	1	1	1	4	14	2	2	2	0	3	1
July	1988	1	9	1	1	2	1	1	5	13	1	2	3	0	3	1
August	1988	2	10	1	0	1	1	1	3	13	2	1	2	0	2	1
September	1988	1	12	3	1	1	1	1	3	15	2	2	3	0	2	1
October	1988	2	12	2	0	1	2	1	3	19	2	3	2	0	1	1
November	1988	1	11	2	1	1	2	1	4	17	1	3	2	0	1	1
December	1988	2	13	2	0	0	1	1	5	16	1	3	2	0	1	1
January	1989	2	11	2	0	0	0	1	5	15	2	2	2	0	1	1
February	1989	3	10	1	0	0	0	1	6	18	2	4	2	0	1	2
March	1989	3	7	1	1	1	0	1	5	17	3	5	3	0	1	3
April	1989	3	9	2	1	0	0	1	4	19	2	5	3	0	2	3
May	1989	3	9	2	1	0	0	1	3	18	2	5	4	1	2	3
June	1989	2	7	2	0	0	1	0	3	18	1	3	3	2	2	3
July	1989	2	6	1	0	1	1	0	5	12	2	3	3	2	1	3
August	1989	2	6	1	1	2	1	0	4	11	2	2	2	1	1	3
September	1989	1	9	1	1	2	1	0	3	11	2	1	1	0	0	2
October	1989	1	9	0	1	1	1	0	1	14	1	1	1	0	1	1
November	1989	1	9	2	2	1	1	0	1	14	1	3	1	0	2	1
December	1989	1	6	2	1	0	1	1	1	14	3	4	1	0	3	2
January	1990	1	5	2	2	2	1	1	2	15	3	4	1	0	3	3
February	1990	1	4	1	1	2	1	1	2	17	4	2	1	0	2	3
March	1990	2	5	1	0	2	1	1	3	21	4	3	1	0	2	3
April	1990	2	7	1	0	1	1	1	2	21	4	3	0	0	2	3
May	1990	1	9	1	0	1	0	1	2	21	3	4	0	0	2	2
June	1990	0	9	1	0	1	0	0	3	20	3	2	1	0	2	1
July	1990	0	7	1	0	1	1	1	5	22	3	2	1	0	2	0
August	1990	0	7	1	0	1	1	1	6	25	3	4	1	0	1	0
September	1990	0	5	1	0	1	0	1	9	20	3	6	0	2	1	1
October	1990	0	5	1	0	1	0	0	9	22	3	8	1	2	1	1
November	1990	1	4	1	0	0	0	0	9	20	2	6	1	2	1	1
December	1990	1	4	1	0	0	0	0	6	26	3	6	1	1	1	1
January	1991	2	2	0	0	1	0	0	10	29	5	4	1	1	1	1
February	1991	1	1	0	0	1	0	0	10	35	8	4	1	1	1	1
March	1991	1	2	0	1	1	0	0	8	38	9	3	1	0	2	1
April	1991	1	2	0	1	0	1	0	4	37	8	3	0	0	1	0
May	1991	1	3	1	1	1	1	0	3	32	6	2	0	0	0	1
June	1991	1	5	1	0	1	2	0	4	29	4	1	0	0	0	1
July	1991	1	7	1	0	2	2	0	5	29	4	1	0	0	0	1
August	1991	2	9	1	0	1	2	0	6	30	4	2	1	0	0	1
September	1991	3	8	1	0	1	1	0	5	29	5	3	1	0	0	1
October	1991	2	6	0	0	0	0	0	3	29	4	2	0	0	0	2
November	1991	2	6	0	0	1	0	1	2	35	6	2	0	0	1	2
December	1991	1	4	0	0	2	0	1	2	40	6	2	1	0	1	1
January	1992	1	6	0	0	2	1	1	4	47	7	2	1	0	1	1
February	1992	1	5	1	0	2	0	1	4	48	7	1	2	0	1	2
March	1992	1	6	2	0	1	0	1	4	46	6	1	1	0	0	3
April	1992	1	6	3	0	1	0	0	4	35	6	1	1	0	0	3
May	1992	1	6	3	0	2	0	0	4	29	4	1	0	0	0	2
June	1992	2	8	1	0	3	1	0	3	24	4	1	0	0	0	2

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</u> <u>Dmnd</u>	<u>Low</u> <u>Price</u>	<u>Easy</u> <u>Crdt</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>	<u>Un-</u> <u>Govt</u>	<u>Low</u> <u>Emp</u>	<u>High</u> <u>Dmnd</u>	<u>Tight</u> <u>Price</u>	<u>Crdt</u>	<u>Enrgy</u> <u>Crisis</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>
July	1992	1	9	2	1	3	1	0	3	28	5	0	0	0	0	1
August	1992	1	10	2	1	2	0	0	5	30	7	0	0	0	0	3
September	1992	0	9	2	1	1	0	0	5	32	6	1	0	0	0	3
October	1992	1	9	1	0	1	0	1	7	34	4	2	0	0	0	3
November	1992	2	6	1	0	0	0	1	6	32	3	3	0	0	0	2
December	1992	3	7	3	0	0	1	1	6	30	3	2	0	0	0	2
January	1993	3	8	4	0	0	1	0	5	27	3	1	0	0	0	1
February	1993	5	11	5	0	1	1	1	5	25	2	1	0	0	0	1
March	1993	5	10	5	0	1	1	1	8	27	2	1	0	0	0	1
April	1993	4	9	4	0	1	0	1	10	25	2	2	0	0	0	1
May	1993	3	5	3	0	0	0	1	12	26	3	2	0	0	0	1
June	1993	2	6	2	0	1	0	0	10	22	3	2	0	0	0	1
July	1993	2	5	2	0	1	0	1	9	23	3	2	0	0	0	2
August	1993	1	5	3	0	2	1	1	10	22	3	1	0	0	0	2
September	1993	2	4	2	0	1	1	1	14	23	3	1	0	0	0	2
October	1993	2	6	2	0	1	2	0	13	20	3	1	0	0	0	2
November	1993	4	8	1	0	1	1	2	12	18	3	1	1	0	0	4
December	1993	4	10	2	0	1	1	3	8	22	2	1	0	0	0	5
January	1994	4	11	4	0	1	1	5	7	26	2	1	0	0	0	5
February	1994	2	11	5	1	1	1	4	7	27	2	0	1	0	0	4
March	1994	2	12	4	1	1	1	4	7	22	2	0	1	0	0	3
April	1994	2	12	4	1	1	0	3	8	17	1	0	2	0	1	2
May	1994	2	13	3	1	1	0	2	5	18	2	1	1	0	1	2
June	1994	2	12	3	0	1	0	2	4	18	2	1	2	0	1	1
July	1994	2	13	3	0	0	0	3	3	16	3	2	1	0	1	1
August	1994	2	11	1	0	0	0	2	5	17	2	2	2	0	2	2
September	1994	1	13	2	1	0	0	2	7	16	2	1	2	0	1	1
October	1994	1	13	2	1	0	0	2	6	17	1	1	3	1	1	1
November	1994	1	15	2	1	0	0	3	4	14	2	1	4	0	0	1
December	1994	2	13	2	0	0	0	2	3	14	3	1	5	0	0	1
January	1995	2	12	2	0	1	0	2	5	12	3	1	4	0	0	2
February	1995	3	11	2	0	1	1	2	7	12	2	0	4	0	0	2
March	1995	3	8	2	0	1	1	2	8	13	3	0	3	0	0	2
April	1995	4	7	3	0	1	1	1	9	13	3	0	4	0	1	2
May	1995	2	8	3	0	1	1	1	6	12	4	1	2	0	0	2
June	1995	1	9	2	0	1	2	1	6	12	3	1	1	0	0	2
July	1995	1	8	1	0	4	2	1	6	15	3	2	1	0	0	2
August	1995	2	6	1	0	5	1	0	8	16	4	1	1	0	0	2
September	1995	2	5	1	0	4	0	0	7	16	4	1	1	0	0	2
October	1995	2	5	2	1	1	0	0	6	16	5	0	0	0	0	2
November	1995	3	6	1	1	0	1	0	5	17	4	1	0	0	0	1
December	1995	3	7	1	0	0	1	1	6	17	3	1	1	0	0	0
January	1996	2	6	0	0	1	1	1	10	18	3	1	1	0	0	1
February	1996	1	5	0	0	2	1	1	8	19	2	1	1	0	0	1
March	1996	1	8	0	0	3	1	1	7	22	3	0	0	0	1	1
April	1996	1	10	1	0	4	2	1	4	22	2	0	0	0	1	1
May	1996	1	14	2	0	2	1	1	4	25	3	2	1	0	1	1
June	1996	2	10	4	1	1	1	1	3	24	3	2	1	0	0	1
July	1996	2	11	5	1	1	0	1	2	21	3	2	1	0	1	1
August	1996	3	8	4	0	1	1	0	2	17	2	1	1	0	1	1
September	1996	3	9	3	0	2	1	0	2	16	1	0	1	0	1	1
October	1996	2	9	2	0	1	2	0	3	19	2	1	1	0	2	1
November	1996	3	8	3	1	1	2	0	3	19	2	1	0	0	1	1
December	1996	3	9	4	0	1	2	1	3	17	2	2	0	0	2	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	Govt	Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
January	1997	5	9	4	0	0	3	1	4	14	2	2	0	0	1	2
February	1997	4	11	3	0	0	4	0	3	12	1	1	0	0	1	2
March	1997	4	11	1	0	0	3	0	5	14	2	2	0	0	0	2
April	1997	3	12	1	0	0	2	0	3	14	2	2	2	0	2	1
May	1997	2	11	1	0	1	1	0	5	16	2	2	3	0	2	1
June	1997	2	14	1	0	1	2	0	4	16	2	1	3	0	1	0
July	1997	2	14	1	0	1	3	0	3	14	2	1	1	0	0	0
August	1997	1	14	1	0	1	3	1	1	12	1	2	0	0	1	0
September	1997	1	11	1	0	2	3	1	1	13	2	2	0	0	1	0
October	1997	1	12	2	0	1	3	1	1	13	2	2	0	0	2	0
November	1997	1	12	3	0	1	3	1	2	16	2	2	1	0	5	0
December	1997	1	11	4	1	0	3	1	1	15	1	1	1	0	5	0
January	1998	2	12	5	0	2	2	1	1	14	1	1	0	0	5	2
February	1998	1	12	5	1	3	2	0	1	14	1	1	0	0	2	3
March	1998	2	13	4	1	3	2	0	1	11	1	1	0	0	1	3
April	1998	1	12	3	1	1	2	1	1	12	1	0	0	0	0	1
May	1998	1	12	2	0	0	3	1	1	11	0	1	1	0	1	1
June	1998	0	11	1	0	0	2	1	0	15	1	0	1	0	2	2
July	1998	1	10	1	1	1	2	1	1	14	1	0	1	0	1	2
August	1998	1	9	1	1	1	2	1	1	14	2	0	0	0	2	2
September	1998	1	8	0	1	1	3	1	1	12	2	1	0	0	4	3
October	1998	0	8	1	0	2	2	1	1	14	1	1	0	0	6	4
November	1998	1	6	1	0	2	2	0	1	15	1	1	0	0	7	7
December	1998	1	6	1	0	3	1	0	2	17	1	1	0	0	7	6
January	1999	0	8	1	0	2	3	1	3	17	1	2	0	0	5	6
February	1999	0	10	2	0	2	3	1	4	17	1	1	0	0	4	4
March	1999	1	12	2	1	0	3	1	2	16	0	1	0	0	2	3
April	1999	1	9	1	1	1	4	0	1	17	2	1	1	0	2	2
May	1999	0	9	1	0	1	4	1	0	16	2	1	1	0	1	1
June	1999	0	10	1	0	1	4	1	0	16	2	1	1	0	1	1
July	1999	0	12	1	0	0	2	1	1	13	0	1	1	0	1	1
August	1999	1	12	0	0	0	1	0	1	15	1	1	1	0	1	1
September	1999	1	12	0	0	0	1	0	2	14	1	2	3	0	1	1
October	1999	1	10	0	0	0	2	1	1	14	1	3	2	0	3	1
November	1999	1	13	0	0	0	3	1	0	13	1	2	2	0	3	2
December	1999	1	10	1	0	1	4	1	0	11	1	1	0	0	3	1
January	2000	1	11	1	0	0	4	0	1	11	1	0	0	0	2	1
February	2000	1	10	2	0	0	4	0	1	9	2	1	2	0	3	0
March	2000	1	10	1	0	0	2	0	1	10	1	5	3	0	2	0
April	2000	1	9	1	0	0	2	0	0	8	2	8	3	0	4	0
May	2000	1	7	1	1	0	2	0	1	8	1	7	3	0	5	0
June	2000	2	6	0	1	1	2	0	1	10	1	5	4	0	6	1
July	2000	1	7	0	1	0	2	0	1	11	1	4	3	0	5	0
August	2000	1	7	0	1	0	1	0	1	12	2	6	3	0	4	1
September	2000	0	7	0	0	0	1	0	1	12	1	6	1	0	2	1
October	2000	0	6	0	0	0	1	0	2	12	1	6	0	0	2	1
November	2000	0	6	1	1	0	0	0	2	10	1	4	0	0	3	1
December	2000	0	7	1	0	1	1	0	3	11	2	3	1	0	5	1
January	2001	0	6	1	1	1	1	0	2	17	3	3	1	0	7	0
February	2001	1	5	1	0	1	1	0	2	26	2	3	1	0	7	0
March	2001	2	6	1	0	1	1	0	3	32	2	3	1	0	9	0
April	2001	2	5	0	0	1	0	0	3	34	2	3	1	0	10	1
May	2001	1	5	0	0	2	0	0	3	36	2	6	1	0	12	0
June	2001	0	4	0	0	2	0	0	2	37	3	7	1	1	10	0
July	2001	2	5	1	1	2	0	0	1	35	2	6	1	1	6	0

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</u> <u>Dmnd</u>	<u>Low</u> <u>Price</u>	<u>Easy</u> <u>Crdt</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>	<u>Govt</u>	<u>Un-</u> <u>Emp</u>	<u>Low</u> <u>Dmnd</u>	<u>High</u> <u>Price</u>	<u>Tight</u> <u>Crdt</u>	<u>Enrgy</u> <u>Crisis</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>
August	2001	3	4	1	0	1	0	0	1	33	3	3	1	1	7	0
September	2001	3	4	1	0	1	0	0	3	34	3	3	1	1	8	1
October	2001	1	2	0	0	2	0	0	8	40	5	3	1	0	11	1
November	2001	1	2	0	1	2	1	0	10	42	6	2	1	0	8	1
December	2001	1	2	1	1	3	0	0	12	45	7	2	0	0	7	0
January	2002	1	2	0	1	2	1	0	11	46	7	1	0	0	5	0
February	2002	1	5	1	0	1	1	0	10	50	7	1	0	0	5	0
March	2002	1	6	1	0	0	1	0	8	47	5	1	0	0	3	0
April	2002	1	9	2	0	1	1	0	6	43	4	2	0	0	3	0
May	2002	1	7	1	0	0	2	0	5	36	3	3	0	0	4	0
June	2002	1	7	1	0	0	1	0	4	34	3	3	0	0	5	0
July	2002	1	4	0	0	0	0	0	5	36	3	2	0	0	8	0
August	2002	1	4	0	0	1	1	0	4	36	2	1	0	0	11	0
September	2002	1	3	0	0	1	1	0	5	36	3	1	0	0	12	0
October	2002	1	4	0	0	2	1	0	4	33	4	1	0	0	12	0
November	2002	1	4	0	0	2	1	0	5	35	6	1	0	0	9	0
December	2002	1	5	1	0	1	2	0	4	37	5	1	0	0	8	1
January	2003	1	5	1	1	1	2	0	5	41	5	1	0	0	4	1
February	2003	1	4	1	1	1	2	0	6	39	4	2	0	0	5	0
March	2003	2	4	1	1	1	1	0	7	38	4	5	0	0	5	1
April	2003	2	3	0	1	1	1	0	7	35	4	5	0	0	7	1
May	2003	3	5	1	1	1	1	0	8	36	4	4	0	0	6	1
June	2003	3	4	1	1	1	1	0	8	33	5	1	0	0	5	0
July	2003	3	6	1	1	1	2	0	6	30	4	2	0	0	3	0
August	2003	3	6	0	1	1	2	0	5	29	3	2	0	0	2	0
September	2003	2	7	0	0	2	3	0	4	32	3	1	0	0	2	1
October	2003	2	7	0	0	1	2	0	6	34	3	1	0	0	1	2
November	2003	1	10	0	0	1	4	0	6	32	3	1	0	0	0	2
December	2003	1	10	2	0	1	4	0	7	27	4	1	0	0	0	2
January	2004	2	13	3	1	1	5	0	6	24	5	2	0	0	1	2
February	2004	2	10	3	1	1	4	0	6	28	7	1	0	0	1	1
March	2004	2	10	1	0	1	4	0	5	35	4	2	0	0	2	1
April	2004	2	9	0	0	1	2	0	5	38	3	5	1	0	1	0
May	2004	2	11	0	0	1	2	0	4	33	1	9	1	0	1	0
June	2004	2	14	1	0	1	1	0	5	29	1	10	1	0	0	0
July	2004	2	16	0	0	1	1	0	6	27	2	7	0	0	0	1
August	2004	3	15	1	0	0	2	0	5	31	3	4	0	0	1	0
September	2004	2	11	1	0	0	1	0	4	32	3	2	0	0	0	0
October	2004	2	8	1	0	0	1	0	3	35	2	2	0	0	1	0
November	2004	2	8	1	1	0	1	0	3	29	3	3	1	0	0	0
December	2004	2	9	2	1	0	1	0	4	23	1	4	1	0	1	1
January	2005	1	8	2	1	0	1	0	4	23	2	4	1	0	0	1
February	2005	1	9	2	1	0	1	0	5	22	1	3	0	0	1	1
March	2005	1	9	1	1	0	1	0	6	21	2	5	1	0	1	1
April	2005	2	9	1	1	0	1	0	6	17	3	7	2	0	1	1
May	2005	1	9	2	1	0	1	0	7	19	3	9	1	0	1	1
June	2005	1	7	1	0	0	1	0	5	17	5	8	1	0	1	1
July	2005	1	10	1	0	0	1	0	4	20	5	8	0	0	1	1
August	2005	1	10	1	0	0	1	0	4	23	5	6	0	0	0	1
September	2005	1	11	1	0	0	1	1	4	28	3	12	1	0	1	1
October	2005	1	8	1	0	0	1	1	5	26	2	17	2	0	1	1
November	2005	1	7	1	0	0	1	0	4	25	3	21	2	0	1	1
December	2005	1	7	1	1	0	1	0	3	28	3	16	2	0	1	2
January	2006	2	8	1	1	0	1	0	3	29	4	12	3	0	1	1

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
February 2006		1	8	1	1	0	1	0	5	28	4	8	2	0	2	1
March 2006		1	6	1	1	0	1	0	8	24	4	7	1	0	1	0
April 2006		1	8	2	0	1	0	0	8	24	3	8	0	0	1	0
May 2006		1	9	1	0	0	0	0	6	22	4	14	1	0	0	0
June 2006		1	10	1	0	0	0	0	4	22	4	16	1	0	0	0
July 2006		1	6	0	0	0	1	0	6	21	4	13	1	0	0	0
August 2006		1	5	0	0	1	1	0	7	21	3	9	1	0	0	0
September 2006		0	5	1	1	1	2	0	7	18	3	8	1	0	1	1
October 2006		0	7	1	3	0	2	0	4	18	3	8	1	0	1	1
November 2006		0	8	1	5	0	3	0	4	19	2	6	1	0	2	1
December 2006		1	8	2	4	1	3	0	5	20	2	5	1	0	2	0
January 2007		1	9	1	4	1	3	0	4	20	2	5	1	0	1	0
February 2007		1	10	1	2	1	2	0	6	20	2	6	0	0	0	0
March 2007		2	11	1	2	1	1	0	5	23	2	5	0	0	2	1
April 2007		1	9	1	1	1	1	0	6	26	1	6	1	0	3	1
May 2007		1	9	1	1	1	1	0	5	24	2	7	2	0	3	0
June 2007		1	9	1	1	1	2	0	4	21	3	9	2	0	1	0
July 2007		1	10	0	1	1	3	0	5	20	4	10	2	0	0	1
August 2007		1	9	1	1	0	2	0	4	21	5	8	1	0	2	1
September 2007		1	8	2	1	1	1	0	4	25	5	7	2	0	3	1
October 2007		1	6	2	1	2	0	0	4	26	5	7	2	0	4	1
November 2007		0	7	2	1	2	1	0	4	24	7	9	3	0	4	2
December 2007		1	6	2	1	1	1	0	4	20	6	12	2	0	4	2
January 2008		0	6	2	0	1	1	0	3	20	7	13	0	0	4	1
February 2008		1	5	2	0	1	0	0	2	26	5	13	0	0	3	1
March 2008		1	4	1	0	1	0	0	2	31	6	12	0	0	3	0
April 2008		2	4	0	0	2	0	0	3	35	5	13	0	0	4	1
May 2008		2	4	0	0	2	0	0	3	33	6	19	1	0	4	1
June 2008		2	5	0	0	2	0	0	3	34	8	22	1	1	3	1
July 2008		2	3	0	0	1	0	0	2	33	8	24	1	0	2	1
August 2008		2	3	0	0	0	0	0	3	35	7	21	0	0	2	1
September 2008		2	3	0	0	0	0	0	4	35	5	15	0	0	4	1
October 2008		2	4	0	1	1	0	0	6	37	6	11	1	0	7	0
November 2008		2	3	0	3	1	0	0	7	41	7	8	2	0	9	0
December 2008		3	3	0	4	1	0	0	9	48	8	6	2	0	8	0
January 2009		4	3	0	5	1	0	0	6	53	8	5	2	0	7	0
February 2009		4	3	0	3	0	0	0	6	59	8	4	2	0	4	0
March 2009		5	3	0	1	0	0	0	5	58	8	4	1	0	5	0
April 2009		6	4	1	0	1	0	0	7	57	8	3	1	0	4	0
May 2009		7	6	1	0	1	2	0	8	47	7	3	0	0	4	0
June 2009		5	8	1	0	2	2	0	7	49	5	3	1	0	1	0
July 2009		5	11	1	1	2	2	0	7	48	4	3	1	0	1	0
August 2009		5	10	1	1	2	1	0	6	48	6	2	1	0	1	0
September 2009		6	13	2	1	1	2	0	7	38	7	2	1	0	1	0
October 2009		6	13	3	1	1	3	0	6	37	7	2	1	0	1	0
November 2009		5	15	2	1	0	3	0	7	37	4	2	2	0	1	0
December 2009		4	15	2	1	1	2	0	9	41	2	2	2	0	1	0
January 2010		3	16	2	1	1	3	0	12	38	2	2	2	0	1	0
February 2010		3	15	3	1	1	3	0	11	37	3	1	2	0	0	0
March 2010		2	16	2	1	0	3	0	10	34	3	1	3	0	0	0
April 2010		4	20	2	0	0	3	0	10	35	4	1	3	0	0	0
May 2010		4	23	3	1	0	2	0	10	35	3	2	3	1	1	0
June 2010		4	21	3	1	0	2	0	10	34	3	1	2	3	2	0
July 2010		3	18	2	1	0	1	0	10	33	3	1	1	4	3	0
August 2010		4	16	2	0	0	1	0	9	32	3	1	1	4	2	1

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Emp	Un- Dmnd	Low Price	High Crdt	Tight Crisis	Enrgy Mrkt	Stock Trade Defc
September 2010		5	15	1	0	1	2	0	9	31	3	1	1	2	1	0
October 2010		4	14	1	0	1	1	0	8	33	2	2	2	0	1	1
November 2010		5	15	1	0	1	1	0	9	31	3	1	1	0	1	0
December 2010		4	18	2	1	1	1	0	10	31	4	2	1	0	0	1
January 2011		4	19	3	1	0	1	0	9	27	4	3	0	0	0	1
February 2011		3	21	4	0	0	2	0	7	24	4	4	0	1	1	2
March 2011		4	18	3	0	0	2	0	7	26	2	8	0	1	0	1
April 2011		4	19	2	0	0	2	0	8	26	2	9	1	0	0	1
May 2011		3	19	1	0	0	1	0	11	28	2	12	1	0	0	0
June 2011		2	19	1	0	0	1	0	9	27	3	9	0	0	1	0
July 2011		1	18	0	0	0	1	0	10	27	5	7	0	0	1	0
August 2011		2	13	0	0	0	1	0	13	32	6	4	1	0	3	0
September 2011		2	13	0	0	1	1	0	15	36	4	3	1	0	4	0
October 2011		3	12	0	0	1	0	0	14	38	3	3	0	0	4	0
November 2011		3	14	1	0	1	0	0	10	36	2	5	1	0	3	2
December 2011		4	16	2	0	1	1	0	9	31	3	4	1	0	2	2
January 2012		5	18	2	0	1	1	0	8	29	3	5	1	0	2	2
February 2012		5	20	3	0	0	1	0	7	26	2	4	1	0	1	1
March 2012		3	21	3	0	0	2	0	6	25	3	7	1	0	0	1
April 2012		2	19	3	0	0	2	0	7	24	4	9	1	0	0	1
May 2012		1	20	3	2	0	2	0	7	23	4	9	0	0	1	1
June 2012		2	21	3	2	1	1	0	9	22	4	6	0	0	2	2
July 2012		3	21	3	3	1	1	0	10	22	3	4	1	0	2	1
August 2012		4	18	2	2	1	1	0	9	21	3	5	2	0	2	1
September 2012		4	18	2	2	1	1	0	8	21	3	6	2	0	1	0
October 2012		4	20	2	1	1	1	0	6	21	3	5	2	0	0	0
November 2012		4	24	1	1	1	1	0	7	24	4	3	1	0	1	1
December 2012		3	23	1	1	1	1	0	10	25	3	2	0	0	1	1
January 2013		3	23	2	1	2	1	0	16	26	3	2	0	1	1	1
February 2013		3	23	3	1	1	2	0	18	23	3	2	1	0	0	0
March 2013		4	26	4	0	1	3	0	17	24	4	3	1	0	0	0
April 2013		2	24	2	0	1	3	0	13	24	4	2	0	0	1	0
May 2013		2	22	3	0	1	4	0	11	24	3	2	0	0	1	1
June 2013		1	21	2	0	1	5	0	8	22	3	2	0	0	1	1
July 2013		1	26	3	0	0	5	0	8	21	2	2	1	1	1	1
August 2013		0	26	3	1	0	4	0	9	21	2	2	0	1	1	1
September 2013		1	24	3	0	1	3	0	12	25	2	2	1	0	1	0
October 2013		2	19	2	0	1	2	0	17	23	2	2	1	0	1	0
November 2013		4	15	2	1	1	1	0	22	24	3	2	1	0	0	0
December 2013		4	15	2	1	0	1	0	24	20	4	2	1	0	0	0
January 2014		4	16	2	1	0	1	0	22	22	4	2	1	0	0	1
February 2014		4	17	3	0	1	2	0	23	25	3	2	1	0	1	1
March 2014		4	15	3	0	1	2	0	24	30	4	2	1	0	1	1
April 2014		4	14	3	0	0	1	0	21	31	5	2	0	0	2	0
May 2014		2	15	2	0	1	2	0	15	27	6	4	0	0	2	0
June 2014		2	16	2	0	1	2	0	13	22	5	6	1	0	2	0
July 2014		2	19	2	0	1	2	0	14	21	4	7	1	0	1	0
August 2014		2	18	3	0	0	2	0	14	22	4	5	0	0	2	0
September 2014		2	18	2	0	0	2	0	11	25	4	4	1	0	2	1
October 2014		2	15	2	1	1	1	0	9	25	6	3	1	0	2	0
November 2014		3	18	2	2	0	1	0	9	24	5	3	1	0	1	1
December 2014		4	22	2	5	0	1	0	10	19	4	2	0	0	1	1
January 2015		5	25	4	9	0	3	0	11	14	3	3	0	1	2	1
February 2015		4	25	4	11	1	3	0	11	12	3	3	1	1	2	0

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</u> <u>Dmnd</u>	<u>Low</u> <u>Price</u>	<u>Easy</u> <u>Crdt</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>	<u>Govt</u>	<u>Un-</u> <u>Emp</u>	<u>Low</u> <u>Dmnd</u>	<u>High</u> <u>Price</u>	<u>Tight</u> <u>Crdt</u>	<u>Enrgy</u> <u>Crisis</u>	<u>Stock</u> <u>Mrkt</u>	<u>Trade</u> <u>Defc</u>
March	2015	4	22	4	9	2	3	0	13	15	3	4	1	0	1	0
April	2015	2	20	3	6	2	2	0	10	15	4	4	1	0	1	0
May	2015	2	18	3	4	2	2	0	11	17	3	5	0	0	1	0
June	2015	2	18	4	4	1	2	0	9	15	2	4	0	0	1	1
July	2015	3	17	4	2	1	2	0	11	17	2	3	1	1	1	1
August	2015	5	17	4	2	2	2	0	11	17	3	3	1	1	2	1
September	2015	5	15	3	2	1	1	0	11	19	3	3	1	1	5	3
October	2015	4	14	3	2	1	1	1	11	20	3	2	1	1	5	3
November	2015	2	13	3	2	1	1	0	10	19	4	2	0	1	5	3
December	2015	1	14	2	2	2	1	0	11	21	5	2	0	1	2	1
January	2016	1	12	3	3	2	1	0	12	22	5	2	1	1	4	3
February	2016	3	12	2	5	1	1	0	13	21	5	2	1	1	5	4
March	2016	3	12	2	5	1	0	1	12	19	4	1	1	0	7	4
April	2016	3	13	1	4	0	1	1	12	21	5	2	1	0	4	2
May	2016	3	15	1	3	0	1	1	11	22	3	3	1	1	3	1
June	2016	3	15	2	3	0	2	0	12	24	3	4	1	1	2	1
July	2016	3	15	3	3	0	2	0	12	19	2	3	1	0	2	4
August	2016	3	12	4	2	0	2	1	13	18	3	3	1	0	2	5
September	2016	3	11	2	2	0	1	1	12	15	3	1	1	0	2	4
October	2016	2	12	2	2	1	2	1	12	17	3	1	1	0	1	2
November	2016	3	12	2	1	1	1	0	11	16	2	1	1	0	1	2
December	2016	6	12	2	1	1	2	0	11	16	3	2	1	0	1	3
January	2017	12	16	2	1	0	2	0	12	15	3	2	1	0	2	2
February	2017	18	18	2	1	0	3	1	16	14	3	3	1	0	2	2
March	2017	19	19	2	0	0	3	1	20	14	3	3	1	0	2	1
April	2017	19	19	1	0	0	3	1	22	14	3	3	0	0	1	1
May	2017	18	18	1	0	1	3	1	23	15	4	2	0	1	1	0
June	2017	18	17	0	1	1	3	1	23	17	3	3	0	2	2	1
July	2017	14	15	1	0	1	4	1	20	16	2	3	0	2	2	1
August	2017	9	15	1	0	0	4	1	18	18	2	2	0	2	1	2
September	2017	8	18	2	0	1	5	1	17	17	3	2	0	1	0	1
October	2017	10	16	2	0	0	6	0	17	18	4	2	0	1	1	1
November	2017	10	18	2	0	0	6	0	17	17	4	1	0	1	1	1
December	2017	11	15	2	1	0	6	0	19	18	5	1	1	1	1	1
January	2018	12	17	2	0	0	5	0	18	18	4	2	1	1	1	1
February	2018	16	16	4	0	0	5	0	19	20	3	2	1	1	1	0
March	2018	18	17	4	0	0	5	0	19	19	2	2	0	1	3	0
April	2018	17	18	5	0	0	4	0	20	16	3	3	0	0	4	3
May	2018	18	18	5	0	0	3	0	20	13	3	4	0	0	4	4
June	2018	15	17	5	0	0	3	0	18	13	4	4	0	1	2	5
July	2018	13	15	4	0	0	2	0	22	15	3	3	0	1	1	4
August	2018	9	15	3	0	0	2	1	24	15	4	3	0	1	1	5
September	2018	8	16	2	0	0	2	1	25	13	5	3	1	0	1	6
October	2018	7	18	3	0	1	3	1	22	12	5	3	0	0	1	5
November	2018	8	19	3	0	1	3	1	17	12	6	2	0	0	2	3
December	2018	7	18	3	0	1	2	1	16	16	5	2	1	1	2	3
January	2019	7	17	3	0	0	2	1	21	16	5	3	2	1	4	3
February	2019	6	14	3	0	0	2	1	26	16	3	3	2	1	4	3
March	2019	8	14	3	0	0	2	1	25	13	2	4	1	1	3	2
April	2019	9	17	2	0	1	2	1	20	15	2	2	2	1	2	2
May	2019	8	19	3	1	1	2	1	15	17	2	3	1	0	1	2
June	2019	7	19	3	1	2	2	0	17	17	3	2	1	0	2	2
July	2019	6	19	3	1	1	1	1	17	16	5	2	0	0	2	2
August	2019	5	17	3	1	1	1	1	18	15	5	2	0	1	3	4
September	2019	6	16	4	0	1	2	1	18	15	4	4	0	1	3	5

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
October	2019	6	15	3	0	1	1	1	18	14	2	5	1	1	3	8
November	2019	7	14	3	0	1	2	1	18	15	2	5	2	0	2	7
December	2019	5	15	2	0	1	3	2	16	16	3	3	2	0	1	6
January	2020	6	16	3	0	1	5	2	15	17	3	3	1	0	2	3
February	2020	7	18	3	0	1	5	1	13	17	3	2	0	0	1	3
March	2020	8	17	3	0	1	4	0	11	16	5	3	1	1	4	5
April	2020	7	11	2	0	1	2	0	11	31	7	2	1	0	7	4
May	2020	5	9	1	0	1	1	0	11	54	9	1	1	0	7	2
June	2020	3	8	0	0	1	1	0	11	69	9	1	1	0	5	1
July	2020	4	11	0	0	1	1	0	12	70	9	1	1	0	3	1
August	2020	3	10	1	0	1	1	0	13	63	8	1	0	0	2	1
September	2020	4	11	1	0	0	2	1	13	63	9	1	0	0	2	1
October	2020	2	13	1	0	1	2	1	12	60	10	1	0	0	2	1
November	2020	3	16	1	0	1	3	0	11	58	10	1	0	1	2	1
December	2020	3	15	0	0	1	3	0	13	55	9	0	0	1	2	1
January	2021	5	12	0	0	0	4	0	13	57	9	1	0	1	2	1
February	2021	6	10	0	0	0	3	0	15	53	9	2	0	1	1	0
March	2021	8	12	0	0	1	2	0	15	46	8	4	1	1	1	0
April	2021	10	15	2	0	1	2	0	17	32	6	5	1	1	1	0
May	2021	12	22	4	0	1	2	0	17	26	4	5	1	1	1	1
June	2021	11	25	5	0	0	1	0	17	26	3	10	0	1	1	1
July	2021	9	26	5	0	0	1	0	15	29	3	12	1	1	1	1
August	2021	8	23	4	0	0	1	0	13	28	4	13	1	0	2	0
September	2021	6	18	5	0	0	1	0	13	29	4	10	1	1	2	0
October	2021	6	17	4	0	0	1	0	14	28	4	9	1	1	1	0
November	2021	5	14	4	0	0	1	0	17	31	4	12	1	1	0	0
December	2021	5	13	5	0	0	0	0	15	31	5	15	1	0	1	0
January	2022	5	12	6	0	1	1	0	13	31	5	18	0	0	1	1
February	2022	6	12	5	0	1	1	0	8	31	5	22	1	1	3	0
March	2022	4	14	5	0	1	1	0	10	30	5	23	1	1	3	1
April	2022	5	12	4	0	0	1	0	10	29	6	25	2	1	2	1
May	2022	4	14	5	0	0	1	0	11	24	6	24	2	0	3	1
June	2022	3	13	4	1	0	0	0	11	20	6	24	3	0	3	1
July	2022	2	11	3	1	0	0	0	11	22	6	26	3	0	4	1
August	2022	3	9	2	1	0	0	0	10	24	7	27	3	1	3	1
September	2022	3	11	1	2	0	0	0	10	25	6	27	4	1	2	2
October	2022	3	14	2	3	0	1	0	8	21	5	23	6	1	3	1
November	2022	3	13	2	2	0	1	0	7	19	4	23	6	1	3	1
December	2022	5	11	3	2	0	0	0	7	18	4	20	5	1	3	1
January	2023	5	10	2	1	0	0	0	7	20	5	19	4	1	1	1
February	2023	4	11	3	2	1	0	0	8	20	5	17	3	1	1	1
March	2023	2	12	2	3	1	1	0	6	24	5	18	3	0	1	1
April	2023	2	10	2	3	0	0	0	7	23	4	18	5	0	1	1
May	2023	1	9	3	3	0	1	0	8	25	5	17	5	0	1	2
June	2023	2	8	4	2	0	0	0	10	23	7	16	4	0	1	2
July	2023	3	9	3	2	1	1	0	10	21	9	15	3	0	1	2
August	2023	4	9	2	2	1	1	0	9	20	8	13	3	0	1	1
September	2023	4	8	2	2	1	1	0	8	19	7	11	3	0	1	1
October	2023	4	8	2	2	0	1	0	10	20	5	12	3	1	1	1
November	2023	3	6	3	1	0	1	0	9	21	5	13	3	1	1	0
December	2023	2	5	2	2	1	1	0	10	20	5	15	4	1	1	0
January	2024	3	6	2	3	2	1	0	8	18	6	16	4	0	1	0

INCOME BOTTOM THIRD

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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>
December 1979	21	14	61	4	100	59	722
January 1980	20	13	63	4	100	57	642
February 1980	21	11	65	3	100	56	590
March 1980	18	11	67	4	100	51	556
April 1980	16	9	72	3	100	43	530
May 1980	12	9	77	2	100	34	467
June 1980	9	7	83	1	100	25	449
July 1980	7	7	84	1	100	23	447
August 1980	10	7	80	2	100	30	435
September 1980	14	10	72	3	100	42	439
October 1980	16	11	68	4	100	48	418
November 1980	17	11	67	5	100	50	401
December 1980	15	10	69	6	100	46	397
January 1981	15	14	67	5	100	48	396
February 1981	14	18	63	5	100	51	407
March 1981	17	17	62	4	100	55	412
April 1981	17	18	62	3	100	56	419
May 1981	22	18	58	2	100	64	499
June 1981	24	21	52	3	100	72	494
July 1981	27	20	49	4	100	78	509
August 1981	25	21	50	4	100	75	515
September 1981	23	18	55	3	100	68	526
October 1981	21	16	60	4	100	61	613
November 1981	18	13	64	5	100	55	617
December 1981	16	11	69	3	100	47	685
January 1982	13	9	75	3	100	38	697
February 1982	11	9	79	2	100	32	675
March 1982	9	9	80	2	100	29	651
April 1982	8	9	81	2	100	27	619
May 1982	8	9	80	2	100	28	604
June 1982	10	9	80	2	100	30	598
July 1982	10	9	78	2	100	32	594
August 1982	8	9	81	2	100	27	591
September 1982	9	10	80	2	100	29	602
October 1982	10	10	79	1	100	31	605
November 1982	10	8	81	1	100	28	607
December 1982	10	7	82	2	100	28	593
January 1983	9	8	82	1	100	27	585
February 1983	14	9	75	1	100	39	576
March 1983	19	10	70	1	100	49	594
April 1983	26	10	62	1	100	64	591
May 1983	37	12	50	2	100	87	588
June 1983	46	11	43	1	100	103	551
July 1983	51	10	37	1	100	114	588
August 1983	51	11	38	1	100	113	584
September 1983	49	12	37	2	100	111	609
October 1983	49	14	35	2	100	114	594
November 1983	49	14	34	3	100	114	615
December 1983	53	13	31	3	100	122	609
January 1984	56	9	31	4	100	125	573
February 1984	59	8	30	3	100	129	558
March 1984	55	10	33	2	100	122	598

INCOME BOTTOM THIRD

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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	1984	53	14	31	2	100	121	629
May	1984	52	15	31	2	100	122	631
June	1984	54	17	27	3	100	127	579
July	1984	56	14	27	2	100	129	528
August	1984	54	16	28	2	100	127	507
September	1984	53	16	29	2	100	124	513
October	1984	50	17	31	2	100	119	551
November	1984	51	16	31	2	100	120	605
December	1984	53	14	31	2	100	121	614
January	1985	52	15	32	2	100	120	580
February	1985	52	13	33	2	100	119	524
March	1985	48	14	36	2	100	111	500
April	1985	45	16	37	3	100	108	495
May	1985	43	17	38	2	100	105	493
June	1985	47	16	33	3	100	114	480
July	1985	52	14	32	3	100	120	474
August	1985	52	14	31	3	100	120	453
September	1985	49	13	35	3	100	114	461
October	1985	42	16	38	4	100	104	463
November	1985	40	13	43	5	100	97	483
December	1985	40	12	44	4	100	95	548
January	1986	44	11	42	3	100	102	598
February	1986	42	15	41	2	100	102	619
March	1986	41	16	41	3	100	100	565
April	1986	42	14	41	3	100	101	572
May	1986	46	14	37	3	100	110	600
June	1986	49	12	36	3	100	113	611
July	1986	47	15	36	2	100	111	562
August	1986	44	15	39	2	100	105	517
September	1986	41	17	39	3	100	102	534
October	1986	38	17	41	4	100	97	565
November	1986	39	17	41	3	100	98	597
December	1986	36	18	43	3	100	93	572
January	1987	35	17	46	2	100	89	551
February	1987	32	16	50	1	100	82	537
March	1987	34	17	46	3	100	87	515
April	1987	38	18	41	3	100	98	508
May	1987	40	17	38	4	100	102	500
June	1987	40	17	40	4	100	100	506
July	1987	39	17	41	3	100	98	497
August	1987	42	18	37	3	100	105	526
September	1987	45	17	35	4	100	110	533
October	1987	42	16	37	4	100	105	516
November	1987	36	18	43	3	100	93	455
December	1987	33	17	46	4	100	88	414
January	1988	33	18	46	3	100	87	406
February	1988	36	17	43	4	100	92	420
March	1988	35	19	42	3	100	93	423
April	1988	37	17	42	4	100	96	432
May	1988	36	19	42	3	100	94	416
June	1988	39	19	38	3	100	101	411
July	1988	38	22	37	3	100	101	416
August	1988	41	21	34	3	100	107	412
September	1988	43	19	35	3	100	108	423
October	1988	41	19	37	2	100	104	412
November	1988	42	21	35	2	100	107	439
December	1988	39	23	36	3	100	103	445

INCOME BOTTOM THIRD

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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	1989	43	22	32	3	100	112	426
February	1989	44	21	32	4	100	112	377
March	1989	46	21	29	4	100	117	371
April	1989	44	21	32	3	100	112	385
May	1989	43	19	35	3	100	108	409
June	1989	40	19	36	5	100	104	415
July	1989	39	21	34	6	100	104	401
August	1989	38	24	33	6	100	105	399
September	1989	40	24	32	4	100	108	384
October	1989	43	24	29	3	100	114	379
November	1989	41	25	29	4	100	112	367
December	1989	41	26	30	4	100	111	371
January	1990	38	23	35	5	100	103	380
February	1990	38	21	38	4	100	100	376
March	1990	35	19	43	3	100	92	359
April	1990	36	20	42	2	100	93	356
May	1990	35	20	41	5	100	94	362
June	1990	33	21	41	5	100	92	369
July	1990	33	21	41	5	100	92	367
August	1990	31	19	46	4	100	85	354
September	1990	28	18	50	4	100	78	347
October	1990	21	15	60	5	100	61	355
November	1990	20	15	62	3	100	58	368
December	1990	17	12	68	3	100	49	365
January	1991	14	14	71	1	100	43	360
February	1991	12	12	75	2	100	37	342
March	1991	12	12	75	1	100	38	349
April	1991	16	10	72	2	100	43	343
May	1991	19	11	68	3	100	51	342
June	1991	20	11	66	3	100	53	332
July	1991	21	11	64	3	100	57	328
August	1991	21	11	66	2	100	55	320
September	1991	24	11	62	3	100	62	328
October	1991	26	11	60	2	100	66	326
November	1991	24	10	64	3	100	60	334
December	1991	19	9	70	2	100	48	345
January	1992	13	7	77	3	100	36	350
February	1992	11	8	78	2	100	33	351
March	1992	13	9	76	2	100	37	342
April	1992	17	11	70	2	100	46	349
May	1992	22	12	64	3	100	58	354
June	1992	27	11	60	2	100	67	346
July	1992	26	11	61	2	100	65	340
August	1992	23	10	65	1	100	58	339
September	1992	19	11	69	1	100	49	346
October	1992	17	14	67	3	100	50	341
November	1992	21	15	62	3	100	59	343
December	1992	29	18	49	4	100	80	333
January	1993	39	17	41	2	100	98	334
February	1993	42	17	37	4	100	105	332
March	1993	41	15	40	4	100	100	330
April	1993	36	15	44	5	100	92	327
May	1993	33	20	43	4	100	90	325
June	1993	32	20	44	4	100	87	333
July	1993	31	19	45	5	100	86	333
August	1993	33	16	47	4	100	86	343

INCOME BOTTOM THIRD

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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 1993	28	18	51	3	100	78	330
October 1993	30	19	49	2	100	81	334
November 1993	31	18	48	3	100	83	323
December 1993	38	15	42	4	100	96	338
January 1994	40	16	39	5	100	101	331
February 1994	43	16	37	5	100	106	344
March 1994	44	15	36	4	100	108	333
April 1994	45	15	37	4	100	108	332
May 1994	47	15	35	3	100	111	323
June 1994	47	16	33	4	100	114	340
July 1994	49	14	33	4	100	116	366
August 1994	49	14	32	5	100	117	366
September 1994	48	15	33	3	100	115	348
October 1994	48	17	32	3	100	116	329
November 1994	50	16	31	2	100	119	324
December 1994	52	14	32	2	100	119	337
January 1995	55	13	29	3	100	126	337
February 1995	55	12	29	3	100	126	347
March 1995	54	14	28	4	100	126	356
April 1995	47	16	32	5	100	114	367
May 1995	43	17	36	4	100	107	354
June 1995	41	19	36	4	100	105	339
July 1995	44	17	36	3	100	108	325
August 1995	46	17	34	3	100	113	328
September 1995	44	19	35	2	100	109	332
October 1995	43	17	38	2	100	105	325
November 1995	38	18	42	2	100	95	330
December 1995	37	17	43	3	100	94	335
January 1996	36	19	43	3	100	93	343
February 1996	34	21	43	2	100	90	324
March 1996	35	19	44	2	100	91	326
April 1996	34	21	42	3	100	91	338
May 1996	35	16	45	4	100	90	349
June 1996	37	14	44	5	100	93	341
July 1996	41	15	40	4	100	101	322
August 1996	46	16	34	4	100	112	335
September 1996	45	17	33	4	100	112	336
October 1996	45	15	35	5	100	110	351
November 1996	47	14	35	4	100	111	346
December 1996	51	14	31	3	100	120	343
January 1997	55	14	28	3	100	128	332
February 1997	60	13	24	3	100	135	337
March 1997	56	13	27	4	100	129	344
April 1997	51	14	31	4	100	119	359
May 1997	46	17	33	4	100	113	348
June 1997	50	17	29	4	100	120	347
July 1997	56	15	25	5	100	131	332
August 1997	58	15	22	5	100	136	334
September 1997	57	18	21	4	100	136	327
October 1997	55	20	21	4	100	135	334
November 1997	57	19	20	3	100	137	336
December 1997	51	22	23	3	100	128	351
January 1998	48	24	24	3	100	124	351
February 1998	49	24	23	4	100	127	362
March 1998	55	21	20	4	100	135	349
April 1998	59	21	16	4	100	143	342

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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	1998	58	21	18	3	100	139	329
June	1998	56	25	16	2	100	140	339
July	1998	55	25	18	2	100	137	342
August	1998	56	24	18	2	100	138	344
September	1998	56	20	21	3	100	135	331
October	1998	54	19	24	4	100	130	333
November	1998	49	22	25	4	100	124	336
December	1998	48	21	27	4	100	121	342
January	1999	51	21	24	4	100	127	340
February	1999	58	16	22	3	100	136	338
March	1999	61	15	19	4	100	142	318
April	1999	64	15	17	4	100	146	296
May	1999	58	19	20	3	100	138	275
June	1999	59	21	19	1	100	140	275
July	1999	55	21	22	3	100	133	299
August	1999	58	18	20	4	100	138	313
September	1999	56	17	23	4	100	134	327
October	1999	57	17	23	3	100	134	327
November	1999	58	18	22	2	100	136	321
December	1999	60	17	20	3	100	140	334
January	2000	67	15	15	3	100	151	321
February	2000	67	16	13	4	100	154	331
March	2000	67	16	14	3	100	153	342
April	2000	59	16	20	5	100	139	352
May	2000	56	15	25	4	100	130	350
June	2000	53	16	28	3	100	125	333
July	2000	54	18	26	3	100	128	355
August	2000	54	18	23	4	100	131	365
September	2000	54	20	22	4	100	132	386
October	2000	55	17	23	5	100	132	382
November	2000	56	16	24	4	100	133	386
December	2000	55	15	26	4	100	129	371
January	2001	47	15	34	4	100	113	372
February	2001	37	14	46	3	100	91	365
March	2001	29	12	56	3	100	74	362
April	2001	27	12	59	1	100	68	347
May	2001	25	12	60	3	100	65	344
June	2001	22	15	59	4	100	63	347
July	2001	23	16	55	5	100	68	356
August	2001	25	17	54	4	100	71	357
September	2001	25	14	58	3	100	67	353
October	2001	17	12	66	4	100	51	359
November	2001	15	10	71	4	100	44	361
December	2001	12	10	75	3	100	37	366
January	2002	14	8	76	2	100	37	353
February	2002	12	7	79	2	100	33	354
March	2002	15	6	75	4	100	40	359
April	2002	18	7	73	3	100	45	370
May	2002	21	8	68	3	100	52	366
June	2002	22	8	69	2	100	53	370
July	2002	20	7	70	3	100	50	364
August	2002	18	8	71	3	100	47	392
September	2002	19	7	71	3	100	48	387
October	2002	21	9	68	2	100	54	401
November	2002	26	6	65	3	100	62	386
December	2002	27	10	60	3	100	67	390

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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	2003	25	11	61	2	100	64	383
February	2003	22	14	62	2	100	60	388
March	2003	20	10	68	2	100	51	374
April	2003	20	10	68	2	100	52	372
May	2003	22	10	66	2	100	57	369
June	2003	24	12	62	2	100	62	380
July	2003	27	10	61	2	100	67	394
August	2003	28	10	61	1	100	67	394
September	2003	28	9	62	1	100	66	403
October	2003	25	10	63	1	100	62	403
November	2003	26	11	61	2	100	65	403
December	2003	32	12	54	2	100	77	400
January	2004	41	12	45	2	100	96	392
February	2004	42	11	46	1	100	95	388
March	2004	37	11	51	2	100	86	383
April	2004	33	12	54	2	100	79	399
May	2004	34	12	53	2	100	81	404
June	2004	36	11	51	2	100	86	411
July	2004	37	11	49	2	100	88	400
August	2004	34	11	51	4	100	83	405
September	2004	32	12	52	3	100	80	416
October	2004	29	13	54	3	100	75	405
November	2004	32	12	54	2	100	79	398
December	2004	37	14	48	2	100	89	382
January	2005	40	13	46	1	100	94	393
February	2005	42	16	40	1	100	102	393
March	2005	39	15	44	1	100	95	398
April	2005	39	14	45	2	100	94	392
May	2005	38	14	46	1	100	92	382
June	2005	40	15	45	1	100	95	378
July	2005	40	15	44	1	100	96	374
August	2005	40	11	49	0	100	91	382
September	2005	34	10	55	1	100	79	385
October	2005	25	12	62	1	100	63	391
November	2005	21	12	64	2	100	57	388
December	2005	23	12	64	2	100	59	384
January	2006	31	9	58	2	100	72	370
February	2006	33	9	56	2	100	76	374
March	2006	33	10	56	1	100	78	375
April	2006	31	12	56	2	100	75	387
May	2006	30	11	58	1	100	72	388
June	2006	28	11	59	2	100	69	381
July	2006	25	9	65	1	100	60	370
August	2006	24	12	63	1	100	61	379
September	2006	25	14	60	1	100	65	399
October	2006	31	16	52	1	100	78	415
November	2006	35	14	50	1	100	85	420
December	2006	36	14	48	2	100	89	417
January	2007	36	15	46	3	100	90	410
February	2007	34	15	48	3	100	86	394
March	2007	35	13	49	3	100	85	383
April	2007	34	11	53	2	100	81	391
May	2007	34	13	51	2	100	83	403
June	2007	34	13	52	1	100	82	408
July	2007	31	14	54	1	100	77	408
August	2007	30	11	57	2	100	73	397
September	2007	27	11	59	2	100	68	389

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TABLE 25

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

<u>Date of Survey</u>		<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2007	27	11	59	3	100	69	381
November	2007	26	10	63	1	100	63	381
December	2007	23	11	65	1	100	58	385
January	2008	21	9	69	0	100	52	402
February	2008	17	8	74	1	100	43	395
March	2008	14	4	81	1	100	32	381
April	2008	9	4	86	1	100	23	366
May	2008	6	4	89	1	100	16	373
June	2008	5	5	89	1	100	16	392
July	2008	6	5	89	1	100	17	410
August	2008	7	5	88	0	100	20	402
September	2008	9	3	88	0	100	22	384
October	2008	8	3	89	0	100	19	377
November	2008	7	3	89	1	100	18	405
December	2008	5	4	89	2	100	15	416
January	2009	4	4	90	2	100	13	417
February	2009	4	3	91	2	100	13	398
March	2009	5	4	90	1	100	16	408
April	2009	8	5	87	0	100	20	406
May	2009	11	4	85	0	100	26	430
June	2009	14	4	82	0	100	32	424
July	2009	18	3	79	0	100	39	423
August	2009	19	4	77	0	100	43	407
September	2009	22	5	73	1	100	49	425
October	2009	21	5	72	2	100	49	424
November	2009	21	6	72	1	100	48	421
December	2009	21	6	72	1	100	49	413
January	2010	25	7	67	1	100	58	413
February	2010	29	7	63	1	100	66	408
March	2010	32	6	62	1	100	70	403
April	2010	33	5	61	1	100	72	398
May	2010	34	7	58	1	100	76	407
June	2010	33	10	56	1	100	76	410
July	2010	28	12	58	1	100	70	420
August	2010	28	12	59	1	100	69	419
September	2010	29	11	59	2	100	70	419
October	2010	30	10	58	1	100	72	408
November	2010	29	10	59	2	100	69	414
December	2010	31	11	56	2	100	75	417
January	2011	34	11	54	2	100	80	435
February	2011	39	11	49	1	100	89	433
March	2011	36	10	53	1	100	83	429
April	2011	33	11	54	1	100	79	409
May	2011	31	11	57	1	100	74	403
June	2011	32	11	56	1	100	76	400
July	2011	32	9	58	1	100	75	413
August	2011	27	8	64	1	100	63	427
September	2011	23	7	69	2	100	54	424
October	2011	17	8	74	1	100	44	421
November	2011	18	8	73	1	100	45	410
December	2011	21	11	67	1	100	54	404
January	2012	30	10	59	1	100	71	408
February	2012	35	10	54	1	100	82	413
March	2012	40	9	51	1	100	89	431
April	2012	38	9	51	2	100	87	430
May	2012	39	10	49	2	100	90	412

INCOME BOTTOM THIRD

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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 2012	39	9	50	2	100	89	418
July 2012	38	10	50	2	100	88	413
August 2012	36	9	53	2	100	83	426
September 2012	35	10	53	2	100	82	427
October 2012	38	9	52	2	100	86	429
November 2012	41	10	47	3	100	94	451
December 2012	38	13	45	3	100	93	459
January 2013	39	14	45	3	100	94	458
February 2013	38	14	46	2	100	92	437
March 2013	39	12	47	1	100	92	408
April 2013	39	12	48	1	100	92	406
May 2013	44	11	44	2	100	100	414
June 2013	43	11	44	2	100	99	430
July 2013	46	11	41	1	100	105	433
August 2013	43	12	44	1	100	99	432
September 2013	43	12	43	1	100	100	423
October 2013	39	13	47	1	100	91	418
November 2013	34	14	50	2	100	83	410
December 2013	35	13	50	2	100	86	419
January 2014	37	13	47	3	100	90	429
February 2014	40	10	47	2	100	93	428
March 2014	41	8	49	2	100	93	401
April 2014	42	7	49	2	100	93	401
May 2014	46	7	45	2	100	101	397
June 2014	46	10	40	3	100	106	421
July 2014	45	10	42	3	100	103	408
August 2014	42	11	44	3	100	98	397
September 2014	41	9	49	2	100	92	389
October 2014	45	10	43	1	100	102	397
November 2014	48	9	41	1	100	107	399
December 2014	51	12	35	2	100	116	383
January 2015	56	10	33	2	100	123	375
February 2015	60	10	28	2	100	131	379
March 2015	62	9	28	1	100	134	399
April 2015	57	12	30	1	100	127	399
May 2015	55	13	32	0	100	123	417
June 2015	55	13	31	1	100	124	408
July 2015	55	12	31	2	100	125	402
August 2015	53	11	33	2	100	120	411
September 2015	51	10	37	1	100	114	405
October 2015	50	10	38	2	100	112	412
November 2015	51	11	36	2	100	115	396
December 2015	48	11	38	3	100	109	403
January 2016	44	12	41	3	100	102	409
February 2016	44	11	43	2	100	100	405
March 2016	46	11	40	3	100	106	417
April 2016	49	10	39	2	100	110	421
May 2016	51	10	35	3	100	116	428
June 2016	51	9	38	2	100	113	412
July 2016	50	10	38	2	100	112	421
August 2016	44	11	44	2	100	100	432
September 2016	43	14	42	2	100	101	464
October 2016	43	13	42	1	100	101	463
November 2016	45	13	40	1	100	105	477
December 2016	48	10	40	2	100	108	478
January 2017	48	12	38	2	100	110	486

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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	2017	52	12	34	2	100	118	479
March	2017	48	16	33	2	100	115	475
April	2017	49	15	34	2	100	116	475
May	2017	45	17	36	2	100	109	468
June	2017	46	16	36	2	100	110	466
July	2017	47	17	34	2	100	113	460
August	2017	49	14	34	3	100	114	468
September	2017	53	12	32	3	100	120	475
October	2017	53	12	32	3	100	121	480
November	2017	54	12	32	3	100	122	481
December	2017	51	13	34	2	100	117	472
January	2018	49	14	35	2	100	114	478
February	2018	47	13	37	2	100	110	475
March	2018	51	12	35	2	100	117	481
April	2018	52	9	38	1	100	115	467
May	2018	56	9	34	1	100	122	468
June	2018	55	9	35	1	100	119	464
July	2018	56	10	33	1	100	123	465
August	2018	54	9	36	1	100	118	458
September	2018	55	10	33	2	100	121	454
October	2018	55	9	33	3	100	121	454
November	2018	55	10	32	3	100	123	460
December	2018	54	11	33	2	100	120	466
January	2019	50	12	35	3	100	115	471
February	2019	48	10	38	4	100	110	473
March	2019	47	11	38	4	100	109	461
April	2019	51	10	36	3	100	115	461
May	2019	52	13	33	2	100	119	453
June	2019	53	12	34	1	100	119	480
July	2019	52	13	34	1	100	118	471
August	2019	53	10	36	1	100	118	472
September	2019	53	10	36	1	100	116	463
October	2019	52	10	36	1	100	116	480
November	2019	50	11	37	2	100	113	494
December	2019	47	12	40	1	100	107	483
January	2020	49	12	37	2	100	113	494
February	2020	53	12	32	2	100	121	501
March	2020	51	13	33	3	100	118	529
April	2020	35	8	54	3	100	82	506
May	2020	17	5	76	2	100	41	510
June	2020	6	3	90	1	100	17	483
July	2020	6	2	90	1	100	16	500
August	2020	7	1	90	1	100	17	488
September	2020	7	1	91	1	100	17	489
October	2020	7	3	90	1	100	17	479
November	2020	9	5	86	1	100	23	470
December	2020	10	5	85	1	100	25	473
January	2021	11	3	85	1	100	26	488
February	2021	11	3	85	1	100	26	494
March	2021	17	3	78	2	100	39	502
April	2021	26	4	69	2	100	57	490
May	2021	39	3	56	2	100	83	480
June	2021	45	3	50	2	100	94	485
July	2021	48	3	47	2	100	101	487
August	2021	47	2	48	2	100	99	488
September	2021	47	3	48	2	100	98	471
October	2021	46	4	49	1	100	97	466

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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 2021	41	4	54	1	100	88	466
December 2021	41	4	55	1	100	86	464
January 2022	38	4	57	1	100	80	459
February 2022	37	5	57	1	100	80	469
March 2022	35	5	60	1	100	75	465
April 2022	38	5	57	1	100	81	468
May 2022	39	4	56	1	100	83	454
June 2022	36	4	59	1	100	77	458
July 2022	31	4	64	1	100	68	462
August 2022	31	4	64	2	100	67	467
September 2022	32	4	61	2	100	71	469
October 2022	35	5	58	2	100	77	481
November 2022	34	5	59	1	100	75	483
December 2022	36	6	58	0	100	78	486
January 2023	35	7	57	1	100	78	474
February 2023	38	7	55	1	100	83	476
March 2023	38	7	54	1	100	84	485
April 2023	35	7	58	0	100	77	483
May 2023	33	7	60	0	100	73	481
June 2023	33	7	59	0	100	74	481
July 2023	33	8	58	1	100	75	486
August 2023	33	10	56	1	100	78	484
September 2023	31	11	56	1	100	75	478
October 2023	32	10	56	2	100	77	469
November 2023	30	10	58	2	100	73	478
December 2023	31	10	57	2	100	73	478
January 2024	33	10	55	1	100	78	477

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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>
December 1979	13	48	33	6	100	79	722
January 1980	16	44	36	4	100	80	642
February 1980	18	44	34	4	100	84	590
March 1980	17	46	34	4	100	83	556
April 1980	15	46	35	4	100	81	530
May 1980	16	42	39	4	100	77	467
June 1980	20	38	37	4	100	83	449
July 1980	24	39	33	3	100	91	447
August 1980	27	43	25	5	100	101	435
September 1980	26	47	21	6	100	105	439
October 1980	27	46	19	8	100	108	418
November 1980	27	47	18	8	100	109	401
December 1980	28	47	18	8	100	110	397
January 1981	30	47	16	7	100	114	396
February 1981	30	46	17	7	100	113	407
March 1981	30	42	21	6	100	109	412
April 1981	26	43	25	6	100	101	419
May 1981	28	42	25	5	100	103	499
June 1981	28	46	22	5	100	106	494
July 1981	28	48	20	4	100	108	509
August 1981	26	49	20	4	100	106	515
September 1981	25	47	25	3	100	100	526
October 1981	25	45	28	3	100	97	613
November 1981	25	43	28	4	100	96	617
December 1981	25	41	29	5	100	95	685
January 1982	24	40	31	4	100	93	697
February 1982	23	38	36	4	100	87	675
March 1982	22	39	35	4	100	87	651
April 1982	22	38	36	4	100	86	619
May 1982	23	41	31	4	100	92	604
June 1982	26	39	32	3	100	94	598
July 1982	27	40	30	3	100	97	594
August 1982	24	40	32	3	100	92	591
September 1982	25	43	29	3	100	96	602
October 1982	27	42	27	4	100	99	605
November 1982	29	44	23	4	100	105	607
December 1982	29	46	22	4	100	107	593
January 1983	30	46	21	3	100	109	585
February 1983	34	42	21	3	100	112	576
March 1983	38	39	19	3	100	119	594
April 1983	40	42	15	3	100	125	591
May 1983	44	42	11	3	100	133	588
June 1983	43	44	10	3	100	133	551
July 1983	42	43	11	3	100	131	588
August 1983	38	46	13	3	100	124	584
September 1983	37	46	14	4	100	123	609
October 1983	36	44	16	4	100	120	594
November 1983	36	44	15	5	100	121	615
December 1983	36	45	15	4	100	121	609
January 1984	38	46	11	5	100	126	573
February 1984	36	48	11	5	100	125	558
March 1984	35	48	11	6	100	125	598

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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	1984	33	50	12	4	100	121	629
May	1984	32	51	13	3	100	119	631
June	1984	30	52	16	3	100	114	579
July	1984	28	52	15	5	100	113	528
August	1984	28	51	15	6	100	113	507
September	1984	28	50	15	7	100	113	513
October	1984	27	51	18	4	100	108	551
November	1984	27	48	20	4	100	107	605
December	1984	30	46	20	5	100	110	614
January	1985	31	45	18	5	100	113	580
February	1985	31	45	19	5	100	113	524
March	1985	29	47	20	4	100	108	500
April	1985	28	48	21	4	100	107	495
May	1985	25	51	20	4	100	105	493
June	1985	24	57	15	4	100	109	480
July	1985	22	58	14	5	100	108	474
August	1985	22	59	14	5	100	108	453
September	1985	21	55	19	6	100	102	461
October	1985	20	54	22	4	100	97	463
November	1985	18	55	22	5	100	97	483
December	1985	19	57	21	3	100	99	548
January	1986	20	61	16	3	100	104	598
February	1986	22	60	15	3	100	107	619
March	1986	22	56	17	5	100	105	565
April	1986	24	54	18	4	100	106	572
May	1986	23	52	20	5	100	104	600
June	1986	23	55	19	2	100	104	611
July	1986	22	57	18	3	100	103	562
August	1986	22	58	18	2	100	104	517
September	1986	23	57	15	4	100	108	534
October	1986	23	58	15	4	100	108	565
November	1986	23	57	16	5	100	107	597
December	1986	20	57	19	4	100	101	572
January	1987	23	56	19	3	100	104	551
February	1987	20	57	21	2	100	100	537
March	1987	21	58	18	2	100	103	515
April	1987	19	60	18	2	100	101	508
May	1987	21	58	18	3	100	102	500
June	1987	20	59	19	1	100	101	506
July	1987	22	58	18	2	100	103	497
August	1987	21	61	14	4	100	107	526
September	1987	21	58	15	6	100	106	533
October	1987	20	58	16	7	100	104	516
November	1987	21	57	17	5	100	104	455
December	1987	21	58	17	3	100	104	414
January	1988	22	59	16	3	100	107	406
February	1988	23	57	16	4	100	107	420
March	1988	23	56	17	5	100	106	423
April	1988	23	55	17	5	100	106	432
May	1988	21	56	17	6	100	104	416
June	1988	22	56	16	5	100	106	411
July	1988	21	55	18	6	100	103	416
August	1988	24	52	17	7	100	107	412
September	1988	25	54	15	6	100	110	423
October	1988	27	52	16	5	100	111	412
November	1988	23	57	17	4	100	106	439
December	1988	20	57	19	4	100	101	445

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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	1989	19	58	19	4	100	100	426
February	1989	25	54	17	4	100	108	377
March	1989	25	54	16	4	100	109	371
April	1989	24	56	16	4	100	107	385
May	1989	18	60	19	3	100	100	409
June	1989	20	58	19	4	100	101	415
July	1989	17	60	18	4	100	99	401
August	1989	18	61	16	5	100	101	399
September	1989	17	62	15	6	100	102	384
October	1989	18	63	14	5	100	104	379
November	1989	17	63	15	5	100	103	367
December	1989	17	65	13	4	100	104	371
January	1990	19	61	16	5	100	103	380
February	1990	19	59	17	4	100	102	376
March	1990	19	57	20	4	100	99	359
April	1990	22	59	17	2	100	106	356
May	1990	22	59	16	3	100	106	362
June	1990	20	59	18	4	100	102	369
July	1990	15	62	20	4	100	95	367
August	1990	13	59	25	3	100	89	354
September	1990	11	57	31	1	100	81	347
October	1990	11	47	38	4	100	73	355
November	1990	11	46	40	4	100	71	368
December	1990	10	47	37	6	100	74	365
January	1991	14	47	33	6	100	81	360
February	1991	18	45	30	7	100	88	342
March	1991	27	43	23	7	100	103	349
April	1991	27	47	21	5	100	106	343
May	1991	30	48	17	5	100	113	342
June	1991	28	50	19	3	100	110	332
July	1991	28	50	18	3	100	110	328
August	1991	26	54	17	3	100	109	320
September	1991	23	57	17	3	100	106	328
October	1991	23	55	17	4	100	106	326
November	1991	19	54	22	5	100	97	334
December	1991	19	49	26	6	100	94	345
January	1992	19	49	27	4	100	92	350
February	1992	24	44	28	4	100	95	351
March	1992	25	44	27	3	100	98	342
April	1992	27	44	26	4	100	101	349
May	1992	29	47	21	3	100	108	354
June	1992	29	48	19	3	100	110	346
July	1992	30	49	18	3	100	111	340
August	1992	26	51	18	5	100	108	339
September	1992	23	51	20	6	100	104	346
October	1992	22	51	19	8	100	103	341
November	1992	26	50	17	7	100	109	343
December	1992	36	45	13	7	100	123	333
January	1993	40	44	11	5	100	129	334
February	1993	41	42	12	5	100	130	332
March	1993	38	43	15	4	100	123	330
April	1993	36	42	16	6	100	120	327
May	1993	32	43	20	6	100	112	325
June	1993	28	46	20	5	100	108	333
July	1993	27	46	23	3	100	104	333
August	1993	25	47	25	3	100	100	343

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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 1993	21	50	25	5	100	96	330
October 1993	20	52	23	5	100	97	334
November 1993	24	50	21	5	100	103	323
December 1993	27	49	19	4	100	108	338
January 1994	30	48	17	5	100	113	331
February 1994	30	51	14	5	100	116	344
March 1994	32	48	16	5	100	116	333
April 1994	31	49	16	4	100	114	332
May 1994	29	52	15	4	100	114	323
June 1994	26	56	13	4	100	113	340
July 1994	23	61	13	3	100	110	366
August 1994	24	56	17	3	100	106	366
September 1994	27	52	19	3	100	108	348
October 1994	31	50	17	3	100	114	329
November 1994	30	51	15	4	100	115	324
December 1994	28	56	14	3	100	114	337
January 1995	26	55	16	3	100	110	337
February 1995	28	54	16	2	100	112	347
March 1995	28	52	18	2	100	110	356
April 1995	25	52	21	3	100	104	367
May 1995	19	55	22	3	100	97	354
June 1995	16	59	21	4	100	95	339
July 1995	18	60	20	2	100	98	325
August 1995	20	60	18	2	100	102	328
September 1995	22	59	17	2	100	104	332
October 1995	21	60	17	2	100	103	325
November 1995	19	61	18	2	100	101	330
December 1995	21	58	20	2	100	101	335
January 1996	19	57	21	2	100	98	343
February 1996	20	55	21	3	100	99	324
March 1996	20	57	19	4	100	101	326
April 1996	22	55	19	4	100	102	338
May 1996	23	53	20	4	100	103	349
June 1996	22	51	23	4	100	99	341
July 1996	23	50	24	3	100	99	322
August 1996	22	53	22	3	100	100	335
September 1996	24	54	19	3	100	105	336
October 1996	25	55	15	5	100	110	351
November 1996	28	52	17	3	100	111	346
December 1996	28	55	15	2	100	114	343
January 1997	28	56	13	2	100	115	332
February 1997	28	59	10	3	100	118	337
March 1997	28	56	14	3	100	114	344
April 1997	25	56	17	2	100	109	359
May 1997	22	55	21	2	100	101	348
June 1997	21	58	20	2	100	101	347
July 1997	23	56	18	3	100	105	332
August 1997	28	54	15	3	100	113	334
September 1997	33	50	13	4	100	120	327
October 1997	34	51	12	3	100	122	334
November 1997	32	55	10	3	100	122	336
December 1997	29	55	13	2	100	116	351
January 1998	28	55	14	3	100	114	351
February 1998	27	54	15	4	100	112	362
March 1998	27	55	14	3	100	113	349
April 1998	27	55	13	4	100	114	342

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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	1998	25	61	12	3	100	113	329
June	1998	24	63	10	3	100	114	339
July	1998	23	65	10	2	100	113	342
August	1998	26	57	14	3	100	112	344
September	1998	24	58	15	3	100	110	331
October	1998	21	58	17	3	100	104	333
November	1998	22	60	17	2	100	105	336
December	1998	21	59	18	1	100	103	342
January	1999	24	56	18	2	100	105	340
February	1999	23	57	19	1	100	104	338
March	1999	23	55	18	3	100	105	318
April	1999	22	57	18	3	100	104	296
May	1999	21	57	18	4	100	103	275
June	1999	19	61	17	3	100	102	275
July	1999	22	60	15	2	100	107	299
August	1999	23	59	16	2	100	107	313
September	1999	26	57	15	2	100	112	327
October	1999	24	58	15	3	100	109	327
November	1999	23	59	14	4	100	109	321
December	1999	22	58	15	4	100	107	334
January	2000	24	57	15	4	100	109	321
February	2000	27	58	11	5	100	116	331
March	2000	30	54	11	5	100	119	342
April	2000	30	55	11	4	100	119	352
May	2000	28	55	13	3	100	115	350
June	2000	26	58	12	3	100	114	333
July	2000	28	56	13	3	100	115	355
August	2000	27	57	12	4	100	116	365
September	2000	25	59	11	5	100	114	386
October	2000	25	58	13	5	100	112	382
November	2000	27	56	13	4	100	114	386
December	2000	27	55	15	4	100	112	371
January	2001	25	52	19	4	100	107	372
February	2001	24	51	22	3	100	102	365
March	2001	23	48	26	3	100	98	362
April	2001	23	50	24	2	100	99	347
May	2001	22	46	29	3	100	93	344
June	2001	25	45	28	2	100	97	347
July	2001	27	44	26	3	100	100	356
August	2001	28	48	23	1	100	105	357
September	2001	25	46	26	3	100	99	353
October	2001	27	42	28	3	100	99	359
November	2001	29	39	27	5	100	102	361
December	2001	35	39	22	3	100	113	366
January	2002	39	36	20	4	100	119	353
February	2002	42	35	19	4	100	122	354
March	2002	39	39	17	4	100	122	359
April	2002	36	46	15	2	100	121	370
May	2002	33	51	14	2	100	119	366
June	2002	32	51	15	2	100	116	370
July	2002	28	50	19	3	100	109	364
August	2002	30	48	19	2	100	111	392
September	2002	30	46	20	3	100	110	387
October	2002	29	47	21	4	100	108	401
November	2002	29	46	22	3	100	106	386
December	2002	25	48	24	3	100	102	390

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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	2003	23	48	27	2	100	97	383
February	2003	19	49	29	3	100	91	388
March	2003	21	46	30	3	100	90	374
April	2003	25	45	26	4	100	99	372
May	2003	31	45	22	3	100	109	369
June	2003	34	46	17	3	100	117	380
July	2003	33	49	16	3	100	117	394
August	2003	30	48	19	2	100	111	394
September	2003	28	51	20	1	100	108	403
October	2003	29	49	21	1	100	108	403
November	2003	29	49	20	2	100	109	403
December	2003	31	49	18	1	100	113	400
January	2004	34	50	14	2	100	121	392
February	2004	33	51	15	1	100	119	388
March	2004	32	49	16	2	100	116	383
April	2004	31	48	18	2	100	113	399
May	2004	30	50	17	3	100	113	404
June	2004	28	52	17	3	100	110	411
July	2004	27	52	16	5	100	112	400
August	2004	29	51	14	7	100	115	405
September	2004	31	48	15	6	100	115	416
October	2004	27	52	17	3	100	110	405
November	2004	26	55	17	1	100	109	398
December	2004	27	56	16	1	100	111	382
January	2005	27	53	19	1	100	108	393
February	2005	25	52	21	1	100	104	393
March	2005	24	55	19	2	100	104	398
April	2005	23	57	19	2	100	104	392
May	2005	23	57	20	1	100	103	382
June	2005	20	57	22	1	100	98	378
July	2005	21	56	23	1	100	98	374
August	2005	21	53	24	2	100	97	382
September	2005	20	52	28	1	100	92	385
October	2005	18	50	31	2	100	87	391
November	2005	16	51	32	1	100	84	388
December	2005	17	51	31	1	100	86	384
January	2006	15	57	27	1	100	88	370
February	2006	15	58	26	1	100	89	374
March	2006	15	58	26	2	100	89	375
April	2006	17	53	29	1	100	89	387
May	2006	17	51	31	0	100	86	388
June	2006	15	51	33	0	100	82	381
July	2006	12	54	33	1	100	78	370
August	2006	10	56	32	1	100	78	379
September	2006	12	59	28	2	100	84	399
October	2006	15	60	24	2	100	91	415
November	2006	21	57	21	2	100	100	420
December	2006	20	58	20	2	100	100	417
January	2007	22	56	20	2	100	103	410
February	2007	17	60	22	2	100	95	394
March	2007	19	59	22	0	100	97	383
April	2007	17	60	23	1	100	94	391
May	2007	16	60	22	1	100	94	403
June	2007	16	57	25	1	100	91	408
July	2007	15	59	25	1	100	90	408
August	2007	15	58	26	1	100	90	397
September	2007	13	59	26	2	100	87	389

INCOME BOTTOM THIRD

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2007	12	59	27	2	100	85	381
November 2007	12	57	28	2	100	84	381
December 2007	13	56	30	1	100	83	385
January 2008	16	54	28	2	100	88	402
February 2008	20	52	26	2	100	94	395
March 2008	23	50	23	4	100	100	381
April 2008	22	47	27	3	100	95	366
May 2008	18	49	31	2	100	87	373
June 2008	15	46	37	2	100	77	392
July 2008	14	48	37	2	100	77	410
August 2008	14	49	35	2	100	79	402
September 2008	18	51	29	2	100	90	384
October 2008	21	50	26	3	100	95	377
November 2008	26	45	25	4	100	101	405
December 2008	25	47	24	4	100	101	416
January 2009	27	47	22	4	100	105	417
February 2009	26	49	22	3	100	105	398
March 2009	29	47	21	3	100	108	408
April 2009	31	45	21	3	100	110	406
May 2009	35	43	19	3	100	116	430
June 2009	36	44	18	2	100	118	424
July 2009	35	44	19	2	100	116	423
August 2009	32	47	20	1	100	112	407
September 2009	33	46	20	2	100	113	425
October 2009	31	49	19	1	100	113	424
November 2009	30	51	18	1	100	112	421
December 2009	27	52	19	1	100	108	413
January 2010	28	52	19	1	100	108	413
February 2010	31	48	19	2	100	112	408
March 2010	32	50	17	1	100	116	403
April 2010	34	48	16	2	100	118	398
May 2010	31	51	17	1	100	114	407
June 2010	31	48	19	2	100	112	410
July 2010	28	48	22	2	100	106	420
August 2010	27	51	21	2	100	106	419
September 2010	23	55	21	1	100	103	419
October 2010	22	60	17	0	100	105	408
November 2010	21	60	18	1	100	103	414
December 2010	24	57	18	1	100	106	417
January 2011	26	54	17	2	100	109	435
February 2011	33	48	17	2	100	116	433
March 2011	27	50	21	2	100	107	429
April 2011	25	47	27	1	100	99	409
May 2011	21	50	27	2	100	94	403
June 2011	25	51	23	1	100	102	400
July 2011	26	53	20	1	100	107	413
August 2011	24	51	24	1	100	100	427
September 2011	21	50	27	2	100	94	424
October 2011	17	52	29	2	100	88	421
November 2011	16	57	25	3	100	91	410
December 2011	18	57	22	3	100	97	404
January 2012	23	55	19	3	100	104	408
February 2012	26	53	18	2	100	108	413
March 2012	28	53	18	1	100	110	431
April 2012	28	54	17	1	100	111	430
May 2012	27	55	15	2	100	112	412

INCOME BOTTOM THIRD

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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	2012	26	57	14	3	100	112	418
July	2012	27	57	14	3	100	113	413
August	2012	26	56	15	2	100	111	426
September	2012	31	51	16	3	100	115	427
October	2012	34	49	13	4	100	121	429
November	2012	36	47	12	5	100	124	451
December	2012	34	45	16	5	100	118	459
January	2013	30	44	23	3	100	108	458
February	2013	28	45	25	2	100	104	437
March	2013	28	46	23	2	100	105	408
April	2013	29	47	22	2	100	107	406
May	2013	29	49	20	2	100	108	414
June	2013	28	51	19	2	100	109	430
July	2013	29	51	18	2	100	111	433
August	2013	27	50	21	2	100	106	432
September	2013	24	48	26	1	100	98	423
October	2013	19	51	29	1	100	90	418
November	2013	20	47	32	1	100	88	410
December	2013	20	50	29	2	100	91	419
January	2014	22	47	29	2	100	93	429
February	2014	21	51	26	2	100	95	428
March	2014	23	47	28	2	100	94	401
April	2014	22	49	27	2	100	96	401
May	2014	24	51	24	2	100	100	397
June	2014	22	54	22	2	100	100	421
July	2014	22	51	25	2	100	97	408
August	2014	20	48	29	2	100	91	397
September	2014	20	48	29	3	100	91	389
October	2014	21	50	26	3	100	96	397
November	2014	24	52	22	3	100	102	399
December	2014	28	51	19	2	100	108	383
January	2015	31	49	17	2	100	114	375
February	2015	34	49	16	2	100	118	379
March	2015	32	50	16	2	100	115	399
April	2015	29	54	16	1	100	114	399
May	2015	29	53	17	1	100	111	417
June	2015	29	54	16	1	100	112	408
July	2015	28	53	17	2	100	111	402
August	2015	24	56	17	3	100	107	411
September	2015	23	55	19	4	100	104	405
October	2015	21	54	22	3	100	100	412
November	2015	21	56	21	3	100	100	396
December	2015	20	57	19	3	100	101	403
January	2016	20	56	19	5	100	101	409
February	2016	20	55	20	5	100	101	405
March	2016	21	54	20	5	100	101	417
April	2016	20	56	20	4	100	100	421
May	2016	21	56	18	5	100	103	428
June	2016	21	53	21	5	100	101	412
July	2016	23	55	19	3	100	104	421
August	2016	22	55	20	3	100	102	432
September	2016	23	56	18	3	100	104	464
October	2016	20	56	20	5	100	100	463
November	2016	21	52	22	5	100	99	477
December	2016	24	47	23	5	100	101	478
January	2017	33	41	23	4	100	110	486

INCOME BOTTOM THIRD

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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 2017	37	37	23	3	100	115	479
March 2017	37	34	26	3	100	111	475
April 2017	37	32	28	3	100	109	475
May 2017	35	33	29	3	100	106	468
June 2017	32	38	28	2	100	104	466
July 2017	28	43	28	1	100	100	460
August 2017	27	45	27	1	100	100	468
September 2017	27	46	25	2	100	103	475
October 2017	28	46	25	2	100	103	480
November 2017	31	43	24	2	100	106	481
December 2017	32	41	26	2	100	106	472
January 2018	34	40	25	2	100	109	478
February 2018	30	42	26	2	100	104	475
March 2018	30	45	24	1	100	106	481
April 2018	28	48	23	1	100	104	467
May 2018	29	49	21	1	100	107	468
June 2018	27	49	23	1	100	104	464
July 2018	26	46	27	1	100	99	465
August 2018	25	42	32	1	100	94	458
September 2018	28	39	31	2	100	97	454
October 2018	28	40	28	4	100	100	454
November 2018	28	44	23	5	100	106	460
December 2018	27	45	24	4	100	103	466
January 2019	26	45	26	3	100	100	471
February 2019	25	43	29	2	100	96	473
March 2019	27	46	26	2	100	101	461
April 2019	28	51	21	1	100	107	461
May 2019	28	53	17	1	100	111	453
June 2019	26	52	20	2	100	106	480
July 2019	25	52	20	2	100	105	471
August 2019	25	50	24	2	100	101	472
September 2019	25	49	24	2	100	101	463
October 2019	26	48	25	2	100	101	480
November 2019	26	49	24	2	100	102	494
December 2019	26	49	23	2	100	102	483
January 2020	27	47	23	3	100	103	494
February 2020	26	49	21	4	100	105	501
March 2020	28	48	20	5	100	108	529
April 2020	36	40	20	4	100	116	506
May 2020	45	30	20	4	100	125	510
June 2020	52	26	19	3	100	132	483
July 2020	48	28	20	4	100	128	500
August 2020	45	33	18	4	100	127	488
September 2020	43	33	19	5	100	123	489
October 2020	47	34	15	4	100	132	479
November 2020	44	33	17	6	100	126	470
December 2020	45	32	16	7	100	130	473
January 2021	42	33	19	6	100	123	488
February 2021	46	30	20	4	100	126	494
March 2021	45	31	22	2	100	123	502
April 2021	46	31	21	2	100	125	490
May 2021	49	29	20	2	100	129	480
June 2021	49	28	20	3	100	129	485
July 2021	48	28	21	3	100	127	487
August 2021	39	33	25	3	100	114	488
September 2021	34	38	26	2	100	108	471
October 2021	31	40	28	1	100	102	466

INCOME BOTTOM THIRD

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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 2021	31	39	29	1	100	101	466
December 2021	29	38	31	2	100	99	464
January 2022	28	40	30	2	100	97	459
February 2022	25	45	28	2	100	96	469
March 2022	23	44	31	2	100	93	465
April 2022	22	42	33	3	100	89	468
May 2022	24	39	35	3	100	89	454
June 2022	23	38	36	3	100	87	458
July 2022	21	37	39	3	100	82	462
August 2022	20	40	38	2	100	81	467
September 2022	21	42	35	2	100	87	469
October 2022	23	46	29	2	100	95	481
November 2022	24	45	28	3	100	95	483
December 2022	23	46	29	2	100	94	486
January 2023	21	48	29	1	100	92	474
February 2023	23	49	28	0	100	94	476
March 2023	22	49	29	0	100	92	485
April 2023	22	49	28	1	100	94	483
May 2023	20	46	32	2	100	88	481
June 2023	21	47	30	2	100	91	481
July 2023	21	46	32	1	100	89	486
August 2023	21	50	29	1	100	92	484
September 2023	19	50	30	1	100	89	478
October 2023	18	52	28	1	100	90	469
November 2023	19	49	30	2	100	89	478
December 2023	18	47	32	3	100	87	478
January 2024	21	45	31	3	100	89	477

INCOME BOTTOM THIRD

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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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	1979	5	12	9	30	25	11	9	100	62	722
January	1980	5	10	8	30	26	14	7	100	59	642
February	1980	6	11	7	30	26	14	7	100	61	590
March	1980	5	9	7	33	26	15	6	100	56	556
April	1980	5	9	5	34	28	13	6	100	51	530
May	1980	4	7	4	34	33	14	5	100	45	467
June	1980	3	6	3	33	34	17	5	100	43	449
July	1980	2	6	3	34	30	21	4	100	44	447
August	1980	4	7	2	37	23	20	7	100	52	435
September	1980	6	9	5	35	18	19	9	100	63	439
October	1980	7	11	5	32	15	19	11	100	71	418
November	1980	6	12	5	31	14	19	11	100	73	401
December	1980	5	12	4	34	15	18	11	100	68	397
January	1981	6	13	7	31	15	19	10	100	74	396
February	1981	5	14	11	27	15	18	10	100	76	407
March	1981	6	14	11	22	19	20	9	100	79	412
April	1981	6	12	10	28	20	16	8	100	70	419
May	1981	9	13	8	28	18	18	6	100	76	499
June	1981	12	14	10	28	16	13	7	100	81	494
July	1981	12	18	11	26	15	12	7	100	89	509
August	1981	12	16	11	28	15	10	8	100	85	515
September	1981	10	15	10	29	19	12	5	100	77	526
October	1981	10	12	7	31	21	14	6	100	70	613
November	1981	8	11	5	30	23	15	8	100	67	617
December	1981	7	11	4	29	25	17	8	100	63	685
January	1982	4	10	4	29	28	18	7	100	57	697
February	1982	4	8	3	30	33	17	5	100	50	675
March	1982	3	8	3	32	33	16	5	100	47	651
April	1982	3	7	3	32	33	16	6	100	45	619
May	1982	4	7	4	33	30	17	6	100	48	604
June	1982	5	6	4	31	29	19	5	100	50	598
July	1982	6	5	5	33	27	19	5	100	51	594
August	1982	5	4	5	35	29	17	4	100	46	591
September	1982	5	5	6	36	26	18	4	100	48	602
October	1982	6	6	6	34	25	19	5	100	52	605
November	1982	5	7	4	37	22	21	5	100	52	607
December	1982	5	7	3	38	21	21	5	100	52	593
January	1983	4	8	4	37	21	23	4	100	54	585
February	1983	8	10	5	31	21	23	4	100	66	576
March	1983	12	11	5	27	19	23	4	100	77	594
April	1983	17	13	6	28	14	19	3	100	88	591
May	1983	24	15	7	24	10	16	4	100	106	588
June	1983	28	19	6	23	8	12	4	100	115	551
July	1983	31	20	6	20	8	10	4	100	123	588
August	1983	28	21	7	20	10	9	4	100	119	584

INCOME BOTTOM THIRD

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September	1983	26	23	8	18	11	10	5	100	121	609
October	1983	25	24	9	15	12	10	5	100	122	594
November	1983	24	25	8	16	10	10	6	100	123	615
December	1983	25	27	7	16	9	10	6	100	127	609
January	1984	29	25	4	19	7	9	7	100	128	573
February	1984	28	26	5	18	6	11	6	100	130	558
March	1984	27	24	6	20	6	10	7	100	125	598
April	1984	23	27	9	18	7	10	6	100	125	629
May	1984	23	28	10	18	8	9	5	100	126	631
June	1984	22	30	11	16	8	9	5	100	128	579
July	1984	21	32	8	17	7	9	7	100	128	528
August	1984	19	32	8	16	8	10	7	100	127	507
September	1984	19	31	8	16	8	9	8	100	126	513
October	1984	17	31	10	16	11	9	6	100	121	551
November	1984	19	28	9	16	12	9	6	100	120	605
December	1984	21	27	8	16	12	9	7	100	121	614
January	1985	22	27	7	16	12	9	7	100	122	580
February	1985	23	27	6	17	12	9	6	100	120	524
March	1985	19	27	7	18	15	9	6	100	114	500
April	1985	19	23	9	19	14	9	7	100	109	495
May	1985	16	26	10	19	14	8	7	100	109	493
June	1985	16	30	11	19	10	8	7	100	117	480
July	1985	15	35	8	18	9	7	7	100	123	474
August	1985	15	35	9	19	9	7	6	100	122	453
September	1985	15	31	7	20	12	8	7	100	114	461
October	1985	14	27	9	22	15	8	6	100	104	463
November	1985	11	27	7	25	15	9	7	100	98	483
December	1985	12	26	8	25	14	9	6	100	98	548
January	1986	12	30	7	26	11	9	5	100	105	598
February	1986	14	29	10	25	11	8	4	100	107	619
March	1986	13	27	9	24	12	9	6	100	105	565
April	1986	15	27	9	22	14	8	5	100	106	572
May	1986	16	28	8	20	13	9	6	100	111	600
June	1986	16	31	8	19	13	8	4	100	115	611
July	1986	14	32	9	20	13	9	4	100	113	562
August	1986	13	30	11	19	14	9	4	100	110	517
September	1986	13	27	12	21	11	10	6	100	108	534
October	1986	13	25	12	23	11	10	7	100	104	565
November	1986	13	26	10	24	11	11	6	100	104	597
December	1986	11	25	11	24	14	9	5	100	99	572
January	1987	13	22	11	26	14	11	3	100	95	551
February	1987	10	23	10	28	16	10	3	100	89	537
March	1987	11	24	11	27	14	9	4	100	94	515
April	1987	10	29	12	23	13	8	5	100	102	508
May	1987	12	25	13	23	11	9	6	100	103	500
June	1987	11	25	13	24	11	11	4	100	100	506
July	1987	12	24	12	26	11	12	4	100	100	497
August	1987	12	29	12	24	9	9	6	100	108	526
September	1987	14	28	11	22	9	8	8	100	111	533
October	1987	12	27	11	23	10	8	9	100	106	516
November	1987	11	23	12	26	11	11	7	100	97	455
December	1987	10	22	12	26	13	11	7	100	93	414
January	1988	11	23	12	26	13	9	6	100	95	406

INCOME BOTTOM THIRD
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>
February	1988	11	26	11	23	13	9	7	100	101	420
March	1988	11	26	12	23	12	10	7	100	102	423
April	1988	12	26	10	22	12	10	7	100	104	432
May	1988	13	23	11	26	12	8	8	100	98	416
June	1988	15	24	12	25	11	6	7	100	103	411
July	1988	12	24	14	22	11	8	9	100	103	416
August	1988	14	26	13	19	10	8	10	100	110	412
September	1988	15	27	12	19	9	9	9	100	113	423
October	1988	17	25	12	21	11	7	7	100	110	412
November	1988	14	26	14	22	9	9	5	100	109	439
December	1988	12	25	14	24	10	8	6	100	103	445
January	1989	13	28	14	23	9	9	6	100	109	426
February	1989	17	26	11	23	8	8	7	100	112	377
March	1989	17	27	14	18	9	9	6	100	118	371
April	1989	16	26	15	19	10	8	5	100	113	385
May	1989	13	28	15	20	13	6	5	100	108	409
June	1989	13	25	14	21	13	6	8	100	104	415
July	1989	10	29	14	20	13	5	10	100	106	401
August	1989	9	29	16	20	11	5	10	100	107	399
September	1989	10	30	15	22	10	4	9	100	109	384
October	1989	12	31	16	21	9	4	7	100	114	379
November	1989	11	31	17	20	9	4	9	100	112	367
December	1989	11	30	19	19	9	5	8	100	113	371
January	1990	11	26	17	19	11	6	9	100	107	380
February	1990	12	26	15	20	14	6	7	100	104	376
March	1990	11	25	13	24	15	6	6	100	97	359
April	1990	12	26	14	24	13	8	4	100	101	356
May	1990	11	25	14	23	12	8	7	100	102	362
June	1990	9	25	14	24	12	9	8	100	98	369
July	1990	7	24	14	27	12	8	8	100	92	367
August	1990	6	23	12	28	16	8	6	100	85	354
September	1990	5	21	12	26	23	8	5	100	78	347
October	1990	4	16	9	25	31	7	8	100	64	355
November	1990	4	14	8	28	32	7	6	100	58	368
December	1990	3	12	5	33	29	8	9	100	53	365
January	1991	2	10	6	37	25	13	7	100	51	360
February	1991	3	8	5	36	24	15	8	100	51	342
March	1991	5	9	5	35	19	20	7	100	60	349
April	1991	7	11	4	37	17	18	6	100	64	343
May	1991	8	13	5	35	14	19	6	100	73	342
June	1991	9	12	7	34	15	18	6	100	72	332
July	1991	10	13	7	33	16	16	6	100	74	328
August	1991	9	15	7	35	15	15	5	100	73	320
September	1991	8	18	6	37	14	12	5	100	75	328
October	1991	8	18	7	35	13	15	6	100	78	326
November	1991	7	15	5	37	18	12	6	100	68	334
December	1991	6	13	3	36	22	12	7	100	61	345
January	1992	5	10	3	38	25	13	6	100	51	350
February	1992	5	8	4	35	26	16	6	100	52	351
March	1992	5	10	4	35	24	17	5	100	56	342
April	1992	6	13	4	34	21	17	5	100	64	349
May	1992	7	17	3	33	16	18	5	100	75	354
June	1992	10	17	4	31	15	17	5	100	82	346
July	1992	11	16	6	30	15	17	5	100	82	340

INCOME BOTTOM THIRD

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	1992	9	15	7	31	16	16	6	100	77	339
September	1992	6	13	7	34	16	17	6	100	68	346
October	1992	5	15	8	33	17	13	10	100	70	341
November	1992	6	17	7	31	14	15	10	100	79	343
December	1992	15	19	9	23	10	14	11	100	101	333
January	1993	23	20	9	21	8	12	7	100	114	334
February	1993	28	17	9	21	9	8	8	100	115	332
March	1993	26	16	8	21	11	10	7	100	109	330
April	1993	21	16	7	22	12	13	9	100	103	327
May	1993	15	20	11	19	14	14	8	100	102	325
June	1993	13	21	10	23	14	12	7	100	97	333
July	1993	12	21	10	21	18	11	7	100	95	333
August	1993	14	20	8	23	19	10	6	100	91	343
September	1993	11	17	11	26	19	9	7	100	83	330
October	1993	10	20	11	27	16	8	7	100	87	334
November	1993	12	21	11	24	15	10	7	100	93	323
December	1993	16	24	8	21	15	8	8	100	104	338
January	1994	19	23	9	19	14	8	9	100	109	331
February	1994	22	21	10	21	11	6	9	100	111	344
March	1994	22	22	9	18	11	9	8	100	115	333
April	1994	21	23	9	19	11	8	8	100	114	332
May	1994	19	28	8	19	11	8	6	100	118	323
June	1994	18	29	9	21	9	7	7	100	118	340
July	1994	16	33	8	22	9	6	6	100	119	366
August	1994	17	31	8	22	10	6	7	100	116	366
September	1994	17	32	7	20	11	7	5	100	118	348
October	1994	19	30	8	19	10	9	5	100	120	329
November	1994	19	32	9	16	10	8	6	100	125	324
December	1994	19	32	10	17	11	7	5	100	124	337
January	1995	19	34	9	15	11	7	6	100	127	337
February	1995	20	33	8	17	9	8	5	100	126	347
March	1995	19	33	6	19	8	9	6	100	124	356
April	1995	16	30	9	19	12	8	7	100	115	367
May	1995	12	30	9	21	14	7	7	100	107	354
June	1995	10	30	13	19	16	5	7	100	105	339
July	1995	12	31	11	21	15	6	5	100	108	325
August	1995	14	31	12	20	13	6	4	100	112	328
September	1995	15	29	12	22	12	6	4	100	110	332
October	1995	15	27	12	25	12	5	3	100	105	325
November	1995	13	25	13	27	14	5	4	100	97	330
December	1995	14	23	11	28	14	6	4	100	95	335
January	1996	11	24	12	25	15	8	4	100	95	343
February	1996	11	22	14	24	15	9	5	100	94	324
March	1996	10	25	13	22	15	9	5	100	98	326
April	1996	11	23	14	21	15	9	7	100	99	338
May	1996	12	25	9	23	15	9	8	100	98	349
June	1996	13	22	9	23	17	8	8	100	96	341
July	1996	14	25	9	20	17	8	6	100	102	322
August	1996	14	31	9	19	14	8	6	100	112	335
September	1996	15	32	8	20	12	6	7	100	115	336
October	1996	16	32	6	23	10	5	8	100	115	351
November	1996	19	29	6	22	12	5	6	100	115	346
December	1996	20	32	8	19	10	7	5	100	123	343

INCOME BOTTOM THIRD
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>
January	1997	22	31	9	17	8	6	6	100	128	332
February	1997	24	32	10	18	5	7	5	100	134	337
March	1997	22	31	8	19	6	8	6	100	128	344
April	1997	19	29	9	20	9	8	5	100	119	359
May	1997	14	30	9	22	11	8	6	100	111	348
June	1997	16	32	9	21	11	6	5	100	116	347
July	1997	19	34	8	16	9	7	6	100	128	332
August	1997	23	34	10	12	9	5	7	100	136	334
September	1997	27	32	11	10	9	4	7	100	139	327
October	1997	26	33	11	12	9	3	6	100	138	334
November	1997	23	37	13	11	8	4	5	100	141	336
December	1997	19	34	14	14	7	7	5	100	131	351
January	1998	18	30	16	14	8	8	6	100	126	351
February	1998	19	29	16	14	8	8	8	100	126	362
March	1998	21	32	15	10	9	6	7	100	134	349
April	1998	21	36	15	8	7	6	7	100	142	342
May	1998	19	38	15	11	7	5	4	100	140	329
June	1998	18	38	18	12	4	6	5	100	139	339
July	1998	17	36	19	14	3	7	4	100	135	342
August	1998	19	34	17	11	5	8	5	100	137	344
September	1998	18	36	15	11	7	8	5	100	135	331
October	1998	16	34	14	13	9	8	5	100	128	333
November	1998	15	31	16	16	9	8	5	100	121	336
December	1998	14	31	14	17	10	9	5	100	118	342
January	1999	15	32	15	13	10	10	5	100	124	340
February	1999	16	36	12	12	10	10	4	100	131	338
March	1999	19	35	12	10	9	10	6	100	135	318
April	1999	17	37	10	12	6	11	6	100	136	296
May	1999	16	34	12	17	6	10	6	100	128	275
June	1999	14	38	13	17	5	9	3	100	130	275
July	1999	15	36	12	19	5	7	4	100	127	299
August	1999	17	38	11	15	7	8	5	100	132	313
September	1999	19	37	8	17	7	7	6	100	132	327
October	1999	19	38	10	15	9	6	5	100	133	327
November	1999	18	38	10	15	7	5	7	100	134	321
December	1999	18	37	12	12	7	7	7	100	135	334
January	2000	20	42	10	9	7	6	7	100	145	321
February	2000	21	43	11	7	5	6	7	100	152	331
March	2000	23	42	10	8	5	6	7	100	151	342
April	2000	20	38	10	12	5	8	8	100	141	352
May	2000	18	36	8	15	6	10	7	100	133	350
June	2000	17	35	9	18	6	9	6	100	128	333
July	2000	19	34	11	16	5	9	6	100	131	355
August	2000	19	34	12	13	5	9	7	100	134	365
September	2000	17	35	14	13	5	8	7	100	134	386
October	2000	17	37	11	14	6	8	7	100	133	382
November	2000	17	37	9	14	6	9	7	100	134	386
December	2000	16	37	8	15	7	11	6	100	131	371
January	2001	13	31	8	17	11	12	7	100	117	372
February	2001	11	25	7	26	14	13	4	100	96	365
March	2001	9	21	5	28	19	13	5	100	83	362
April	2001	9	20	6	30	20	13	3	100	79	347
May	2001	7	19	7	24	24	14	5	100	77	344
June	2001	8	16	8	25	23	15	6	100	76	347

INCOME BOTTOM THIRD

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	2001	8	17	8	23	21	15	7	100	81	356
August	2001	9	18	9	26	18	15	5	100	83	357
September	2001	8	18	7	25	21	15	6	100	80	353
October	2001	5	14	4	29	21	19	7	100	68	359
November	2001	4	12	3	30	21	22	8	100	64	361
December	2001	3	12	2	32	18	27	6	100	65	366
January	2002	6	10	2	28	17	30	6	100	70	353
February	2002	6	9	2	29	17	31	6	100	69	354
March	2002	8	8	3	29	14	30	8	100	72	359
April	2002	8	11	4	34	13	26	5	100	72	370
May	2002	8	13	5	34	12	23	5	100	75	366
June	2002	9	13	5	34	13	21	5	100	75	370
July	2002	8	11	5	33	17	19	7	100	69	364
August	2002	8	12	4	33	17	21	5	100	69	392
September	2002	8	12	4	32	18	21	6	100	70	387
October	2002	7	15	4	31	17	20	5	100	74	401
November	2002	10	15	4	27	19	18	6	100	79	386
December	2002	10	17	6	27	20	15	5	100	80	390
January	2003	9	15	7	30	21	14	4	100	73	383
February	2003	8	14	7	33	22	12	5	100	67	388
March	2003	9	11	4	36	24	12	4	100	60	374
April	2003	10	11	3	37	20	14	5	100	64	372
May	2003	10	14	3	34	17	18	4	100	73	369
June	2003	9	16	4	32	12	21	5	100	81	380
July	2003	11	18	5	30	13	19	4	100	86	394
August	2003	13	16	6	29	17	16	3	100	83	394
September	2003	13	17	5	31	19	13	2	100	80	403
October	2003	12	16	6	31	19	14	2	100	78	403
November	2003	13	15	6	32	18	12	3	100	79	403
December	2003	17	16	7	30	16	10	3	100	88	400
January	2004	22	22	7	26	12	9	3	100	106	392
February	2004	21	22	6	26	12	10	2	100	106	388
March	2004	20	19	7	26	15	10	4	100	98	383
April	2004	19	15	8	28	16	10	4	100	90	399
May	2004	19	17	8	27	16	8	4	100	92	404
June	2004	18	20	7	27	15	8	5	100	95	411
July	2004	17	20	7	25	14	9	7	100	99	400
August	2004	15	18	7	26	13	11	9	100	95	405
September	2004	15	17	8	24	14	13	8	100	94	416
October	2004	14	15	9	30	14	12	5	100	85	405
November	2004	14	18	9	30	14	11	3	100	88	398
December	2004	16	21	9	28	12	11	3	100	96	382
January	2005	17	23	9	24	15	10	2	100	101	393
February	2005	17	25	11	21	16	8	3	100	105	393
March	2005	16	23	12	25	15	7	3	100	99	398
April	2005	16	23	11	26	16	5	3	100	98	392
May	2005	15	23	11	26	16	7	2	100	96	382
June	2005	15	23	12	24	18	6	2	100	96	378
July	2005	16	23	11	23	19	7	1	100	97	374
August	2005	17	22	7	27	21	6	1	100	91	382
September	2005	14	20	5	31	23	5	2	100	79	385
October	2005	9	15	6	34	25	7	3	100	65	391
November	2005	8	13	7	36	26	7	3	100	59	388
December	2005	9	13	8	33	26	9	3	100	64	384

INCOME BOTTOM THIRD

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	2006	10	19	7	34	22	7	2	100	73	370
February	2006	9	22	6	32	22	7	3	100	78	374
March	2006	9	23	5	32	21	7	3	100	79	375
April	2006	10	21	6	29	23	7	3	100	78	387
May	2006	10	20	7	29	26	8	1	100	75	388
June	2006	8	18	6	29	27	9	2	100	71	381
July	2006	6	17	4	36	27	7	2	100	60	370
August	2006	5	17	7	36	26	7	2	100	60	379
September	2006	6	19	8	37	22	6	3	100	66	399
October	2006	7	24	11	29	19	7	3	100	82	415
November	2006	11	25	9	27	17	9	3	100	92	420
December	2006	10	25	9	27	15	10	4	100	93	417
January	2007	12	24	9	27	14	10	4	100	94	410
February	2007	9	24	9	30	16	8	4	100	87	394
March	2007	10	25	8	29	17	8	3	100	89	383
April	2007	10	23	7	31	18	8	3	100	83	391
May	2007	11	22	8	32	18	6	3	100	84	403
June	2007	12	20	8	31	20	6	3	100	81	408
July	2007	10	19	9	33	19	7	2	100	76	408
August	2007	9	18	8	33	21	8	3	100	73	397
September	2007	7	17	8	34	22	8	3	100	69	389
October	2007	7	18	9	33	22	7	4	100	70	381
November	2007	6	16	8	34	23	9	3	100	65	381
December	2007	6	16	8	35	25	8	2	100	61	385
January	2008	5	16	6	35	25	11	3	100	61	402
February	2008	5	13	5	37	23	14	4	100	57	395
March	2008	5	8	3	41	22	17	5	100	51	381
April	2008	4	4	2	42	26	17	4	100	41	366
May	2008	3	3	3	44	30	14	3	100	32	373
June	2008	2	2	4	40	36	13	3	100	29	392
July	2008	2	4	3	41	35	13	3	100	29	410
August	2008	2	5	3	42	33	12	3	100	32	402
September	2008	4	5	2	45	28	14	2	100	37	384
October	2008	4	5	2	44	25	17	3	100	39	377
November	2008	3	4	2	40	24	23	4	100	43	405
December	2008	2	4	2	42	23	23	4	100	40	416
January	2009	2	3	2	44	21	24	5	100	40	417
February	2009	3	3	2	45	22	22	4	100	39	398
March	2009	3	4	2	44	21	23	4	100	43	408
April	2009	5	5	1	42	20	22	4	100	49	406
May	2009	7	6	1	40	18	24	3	100	55	430
June	2009	9	7	1	40	16	25	3	100	60	424
July	2009	11	7	2	37	18	24	2	100	63	423
August	2009	10	9	2	37	19	22	1	100	64	407
September	2009	13	9	2	36	18	20	2	100	68	425
October	2009	13	10	2	39	17	17	3	100	67	424
November	2009	13	10	2	41	16	15	3	100	65	421
December	2009	12	11	3	41	17	13	3	100	64	413
January	2010	14	13	3	39	17	12	2	100	71	413
February	2010	16	14	3	34	16	14	3	100	80	408
March	2010	17	16	3	34	14	14	2	100	84	403
April	2010	18	16	3	32	14	14	2	100	88	398
May	2010	18	16	4	33	14	12	2	100	87	407

INCOME BOTTOM THIRD

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	2010	18	15	6	30	16	12	2	100	87	410
July	2010	16	12	9	31	18	11	4	100	80	420
August	2010	15	14	8	32	17	10	3	100	79	419
September	2010	14	16	8	34	18	8	3	100	78	419
October	2010	12	20	7	36	16	8	2	100	80	408
November	2010	11	20	7	34	17	8	3	100	79	414
December	2010	12	20	8	32	16	9	3	100	84	417
January	2011	16	19	8	29	16	8	4	100	90	435
February	2011	22	18	7	26	15	9	3	100	99	433
March	2011	19	16	7	30	17	8	3	100	88	429
April	2011	16	16	7	28	22	8	2	100	82	409
May	2011	13	16	7	30	22	9	3	100	77	403
June	2011	18	15	7	32	19	7	2	100	81	400
July	2011	18	15	6	36	16	9	1	100	81	413
August	2011	14	14	4	37	20	9	1	100	71	427
September	2011	10	13	5	36	23	11	3	100	63	424
October	2011	6	11	6	38	26	10	3	100	53	421
November	2011	6	11	6	41	22	10	4	100	54	410
December	2011	7	14	6	39	19	11	4	100	63	404
January	2012	11	18	6	34	16	12	4	100	79	408
February	2012	15	20	7	29	15	11	3	100	90	413
March	2012	18	21	6	28	15	9	2	100	96	431
April	2012	18	21	5	31	14	8	3	100	94	430
May	2012	18	21	6	30	12	9	4	100	97	412
June	2012	17	22	6	30	12	9	4	100	97	418
July	2012	17	20	8	29	11	10	4	100	97	413
August	2012	17	19	6	31	13	9	4	100	92	426
September	2012	20	16	6	31	13	10	4	100	93	427
October	2012	22	17	4	30	11	10	5	100	98	429
November	2012	23	20	4	25	10	10	8	100	108	451
December	2012	21	20	6	22	14	8	9	100	105	459
January	2013	20	21	7	19	19	8	7	100	102	458
February	2013	20	18	8	23	20	7	4	100	96	437
March	2013	20	18	8	23	18	10	3	100	97	408
April	2013	19	20	8	22	18	11	3	100	99	406
May	2013	18	24	8	20	17	10	3	100	106	414
June	2013	17	25	7	23	15	10	4	100	104	430
July	2013	20	26	7	23	14	8	3	100	109	433
August	2013	19	25	6	24	16	7	3	100	103	432
September	2013	17	25	7	21	19	8	2	100	101	423
October	2013	13	23	7	25	21	9	2	100	90	418
November	2013	13	19	8	24	24	9	3	100	83	410
December	2013	13	20	8	25	23	7	4	100	86	419
January	2014	15	21	8	22	23	6	5	100	91	429
February	2014	15	24	7	22	22	5	4	100	96	428
March	2014	18	23	6	21	25	5	3	100	95	401
April	2014	19	22	6	22	24	5	3	100	95	401
May	2014	20	24	6	22	20	5	4	100	101	397
June	2014	17	26	7	22	17	5	5	100	105	421
July	2014	17	25	6	22	19	6	6	100	101	408
August	2014	16	22	6	23	21	6	6	100	94	397
September	2014	16	22	4	24	24	5	5	100	91	389
October	2014	18	25	6	21	20	5	4	100	102	397
November	2014	20	26	7	20	19	5	3	100	108	399

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	2014	23	27	7	19	15	6	3	100	116	383
January	2015	25	29	6	17	14	7	3	100	123	375
February	2015	27	30	7	15	11	7	3	100	131	379
March	2015	27	31	7	15	11	7	3	100	132	399
April	2015	24	31	9	17	11	6	2	100	127	399
May	2015	24	29	9	19	13	6	1	100	122	417
June	2015	22	32	8	16	13	6	2	100	126	408
July	2015	22	33	7	16	13	5	3	100	126	402
August	2015	18	34	7	18	13	6	5	100	121	411
September	2015	17	30	7	20	14	7	4	100	113	405
October	2015	16	28	8	20	14	10	4	100	110	412
November	2015	16	29	8	20	13	9	5	100	113	396
December	2015	16	27	9	21	13	8	6	100	109	403
January	2016	15	24	9	24	13	8	7	100	102	409
February	2016	15	24	7	25	14	8	7	100	100	405
March	2016	15	26	6	24	12	10	7	100	105	417
April	2016	14	29	6	22	12	10	7	100	109	421
May	2016	15	32	6	20	11	9	7	100	116	428
June	2016	15	30	6	19	13	10	7	100	112	412
July	2016	15	31	5	21	12	10	6	100	113	421
August	2016	14	27	6	23	14	10	5	100	103	432
September	2016	14	28	7	26	12	8	4	100	104	464
October	2016	12	29	7	24	13	9	6	100	104	463
November	2016	12	27	7	23	11	13	7	100	105	477
December	2016	14	26	6	20	12	17	6	100	108	478
January	2017	17	22	5	19	8	23	5	100	112	486
February	2017	20	22	6	16	8	24	4	100	119	479
March	2017	22	20	6	17	11	19	5	100	114	475
April	2017	26	19	5	17	15	13	5	100	113	475
May	2017	26	17	7	19	18	8	5	100	107	468
June	2017	24	19	7	20	17	8	4	100	107	466
July	2017	21	22	8	22	15	8	3	100	106	460
August	2017	21	24	6	21	15	8	4	100	109	468
September	2017	23	26	5	20	14	8	5	100	115	475
October	2017	23	26	7	16	16	7	5	100	117	480
November	2017	25	26	5	16	16	7	4	100	119	481
December	2017	26	24	6	16	18	7	4	100	116	472
January	2018	27	21	7	18	17	7	4	100	113	478
February	2018	25	19	8	19	18	7	4	100	108	475
March	2018	25	22	8	18	15	8	4	100	113	481
April	2018	23	25	5	20	16	9	3	100	113	467
May	2018	24	27	6	19	13	10	2	100	119	468
June	2018	23	26	6	19	15	9	2	100	115	464
July	2018	23	26	6	16	17	10	3	100	115	465
August	2018	23	25	4	18	20	8	3	100	110	458
September	2018	25	23	5	15	20	8	4	100	113	454
October	2018	25	22	5	16	18	8	6	100	113	454
November	2018	23	25	6	15	15	7	8	100	118	460
December	2018	21	27	6	16	15	9	6	100	116	466
January	2019	18	27	6	17	16	10	6	100	112	471
February	2019	18	25	4	17	19	10	6	100	107	473
March	2019	19	26	5	18	17	9	6	100	109	461
April	2019	23	27	6	19	15	5	5	100	115	461

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TABLE 27

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	2019	23	27	9	20	11	5	4	100	119	453
June	2019	23	27	8	21	13	4	4	100	116	480
July	2019	22	28	9	19	14	5	3	100	117	471
August	2019	21	28	7	18	17	7	3	100	114	472
September	2019	22	26	7	18	17	7	3	100	113	463
October	2019	22	25	7	18	18	7	3	100	111	480
November	2019	21	26	7	19	17	7	3	100	110	494
December	2019	20	26	7	21	17	6	3	100	108	483
January	2020	20	28	6	20	15	7	4	100	113	494
February	2020	21	28	7	19	12	8	5	100	118	501
March	2020	19	26	7	19	10	12	6	100	116	529
April	2020	14	17	5	20	13	25	6	100	97	506
May	2020	8	8	3	21	18	37	6	100	77	510
June	2020	4	2	1	22	19	47	4	100	65	483
July	2020	4	2	1	25	19	44	5	100	62	500
August	2020	4	3	1	29	18	42	4	100	60	488
September	2020	3	4	0	30	18	39	5	100	59	489
October	2020	3	5	1	30	15	41	5	100	64	479
November	2020	4	5	2	28	16	39	6	100	65	470
December	2020	4	5	2	26	15	40	7	100	69	473
January	2021	4	4	2	26	18	39	6	100	65	488
February	2021	5	4	2	25	18	41	5	100	67	494
March	2021	11	5	2	25	19	36	3	100	72	502
April	2021	18	7	1	24	18	29	3	100	83	490
May	2021	28	10	1	20	16	22	3	100	102	480
June	2021	32	12	1	16	17	19	4	100	110	485
July	2021	32	13	1	15	16	19	5	100	114	487
August	2021	25	18	0	15	19	17	5	100	109	488
September	2021	22	20	1	17	21	15	4	100	105	471
October	2021	21	21	2	17	24	12	3	100	101	466
November	2021	21	17	2	21	25	12	2	100	92	466
December	2021	20	17	2	21	25	13	2	100	91	464
January	2022	17	16	2	23	25	14	2	100	85	459
February	2022	15	18	3	25	24	12	3	100	85	469
March	2022	15	16	2	27	25	12	3	100	78	465
April	2022	15	17	2	24	26	13	3	100	82	468
May	2022	15	17	1	21	27	15	4	100	84	454
June	2022	14	17	1	21	30	13	4	100	80	458
July	2022	12	15	1	21	34	13	4	100	72	462
August	2022	11	16	1	23	33	12	4	100	71	467
September	2022	11	17	2	23	29	13	4	100	76	469
October	2022	13	19	2	25	24	13	4	100	83	481
November	2022	12	19	2	26	23	13	4	100	82	483
December	2022	13	20	3	25	24	12	3	100	84	486
January	2023	11	22	4	23	25	12	3	100	85	474
February	2023	13	21	5	23	24	12	2	100	88	476
March	2023	13	22	5	23	24	11	2	100	88	485
April	2023	13	19	5	27	23	11	2	100	81	483
May	2023	12	18	5	26	28	9	2	100	77	481
June	2023	14	16	5	28	25	10	2	100	77	481
July	2023	14	16	5	27	26	9	2	100	77	486
August	2023	13	19	5	29	23	9	2	100	80	484
September	2023	10	21	5	29	24	8	2	100	78	478
October	2023	10	21	6	29	23	8	2	100	79	469

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>
November	2023	11	17	7	28	25	8	4	100	76	478
December	2023	10	17	7	25	27	10	5	100	75	478
January	2024	11	18	6	24	25	12	5	100	81	477

INCOME BOTTOM THIRD

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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>
December 1979	16	2	68	8	6	100	48	722
January 1980	19	2	66	7	6	100	53	642
February 1980	20	1	66	7	6	100	55	590
March 1980	20	0	66	9	5	100	54	556
April 1980	16	0	70	9	5	100	45	530
May 1980	12	0	75	8	4	100	37	467
June 1980	13	1	75	8	4	100	39	449
July 1980	14	1	75	8	2	100	39	447
August 1980	19	2	67	9	3	100	52	435
September 1980	26	2	58	11	3	100	68	439
October 1980	31	2	51	11	5	100	80	418
November 1980	33	1	48	12	6	100	85	401
December 1980	30	1	52	10	6	100	78	397
January 1981	30	1	50	14	5	100	79	396
February 1981	28	1	51	16	4	100	77	407
March 1981	26	3	51	16	3	100	75	412
April 1981	26	4	55	12	4	100	71	419
May 1981	31	4	52	9	4	100	79	499
June 1981	34	2	52	9	3	100	82	494
July 1981	36	2	52	8	3	100	84	509
August 1981	33	3	54	8	3	100	80	515
September 1981	29	3	57	8	4	100	72	526
October 1981	25	3	59	9	4	100	65	613
November 1981	21	2	63	10	4	100	58	617
December 1981	21	2	64	9	3	100	57	685
January 1982	24	2	65	6	3	100	59	697
February 1982	24	2	67	5	3	100	57	675
March 1982	21	2	69	4	4	100	52	651
April 1982	20	2	69	5	4	100	51	619
May 1982	21	2	68	5	4	100	53	604
June 1982	23	1	67	6	3	100	56	598
July 1982	22	1	69	6	2	100	52	594
August 1982	20	2	71	5	3	100	49	591
September 1982	23	2	67	6	3	100	56	602
October 1982	26	3	61	7	3	100	65	605
November 1982	27	3	61	6	3	100	66	607
December 1982	26	3	62	6	2	100	64	593
January 1983	26	3	63	5	3	100	63	585
February 1983	30	1	59	6	4	100	71	576
March 1983	36	2	52	6	4	100	83	594
April 1983	41	2	47	7	4	100	94	591
May 1983	48	2	41	6	3	100	107	588
June 1983	50	2	39	5	4	100	111	551
July 1983	52	2	38	5	2	100	115	588
August 1983	48	3	40	7	2	100	108	584
September 1983	47	2	42	7	2	100	105	609
October 1983	46	2	43	7	2	100	103	594
November 1983	47	3	41	7	2	100	106	615
December 1983	50	3	38	7	2	100	112	609
January 1984	54	3	33	8	2	100	120	573
February 1984	53	2	37	6	2	100	116	558
March 1984	53	2	35	7	2	100	118	598

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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 1984	53	3	35	7	2	100	118	629
May 1984	55	2	33	7	3	100	122	631
June 1984	53	3	34	8	3	100	119	579
July 1984	51	2	35	8	3	100	116	528
August 1984	51	3	33	10	3	100	117	507
September 1984	53	3	32	10	2	100	121	513
October 1984	52	4	33	9	2	100	120	551
November 1984	51	3	35	9	2	100	116	605
December 1984	49	4	35	9	3	100	115	614
January 1985	52	3	34	8	2	100	117	580
February 1985	53	3	36	7	2	100	117	524
March 1985	51	2	39	6	1	100	112	500
April 1985	46	2	41	8	2	100	105	495
May 1985	46	2	41	9	2	100	105	493
June 1985	49	3	35	10	3	100	113	480
July 1985	51	2	34	10	4	100	118	474
August 1985	51	3	33	8	4	100	118	453
September 1985	46	3	39	9	3	100	107	461
October 1985	42	4	42	8	4	100	100	463
November 1985	38	4	42	10	6	100	96	483
December 1985	41	4	39	9	7	100	102	548
January 1986	45	5	37	8	5	100	109	598
February 1986	48	4	37	8	3	100	111	619
March 1986	45	3	39	9	3	100	106	565
April 1986	43	3	39	11	4	100	104	572
May 1986	45	2	38	12	3	100	107	600
June 1986	47	2	37	10	4	100	110	611
July 1986	50	3	37	7	4	100	113	562
August 1986	48	3	38	6	5	100	111	517
September 1986	46	3	38	9	4	100	108	534
October 1986	43	4	39	10	4	100	105	565
November 1986	43	3	38	10	5	100	105	597
December 1986	40	3	42	8	6	100	98	572
January 1987	40	3	43	7	7	100	98	551
February 1987	39	2	45	7	6	100	94	537
March 1987	43	3	40	8	6	100	103	515
April 1987	43	2	41	10	5	100	102	508
May 1987	43	2	39	10	6	100	105	500
June 1987	44	2	40	9	6	100	104	506
July 1987	43	2	39	9	7	100	104	497
August 1987	43	2	39	10	6	100	105	526
September 1987	41	4	38	11	6	100	104	533
October 1987	38	5	39	12	6	100	99	516
November 1987	34	5	43	12	6	100	91	455
December 1987	35	3	44	11	8	100	90	414
January 1988	37	3	43	8	9	100	94	406
February 1988	38	3	40	9	10	100	98	420
March 1988	35	4	40	10	11	100	95	423
April 1988	36	4	39	12	9	100	97	432
May 1988	37	5	39	12	7	100	98	416
June 1988	42	4	38	12	4	100	105	411
July 1988	40	4	40	11	4	100	100	416
August 1988	41	4	38	12	4	100	103	412
September 1988	42	5	37	12	5	100	105	423
October 1988	45	5	33	12	5	100	112	412
November 1988	45	4	34	11	5	100	111	439

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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	1988	41	4	37	12	6	100	105	445
January	1989	43	5	36	11	6	100	107	426
February	1989	45	5	34	11	6	100	111	377
March	1989	46	6	33	9	6	100	113	371
April	1989	45	5	35	8	7	100	109	385
May	1989	41	5	40	7	8	100	101	409
June	1989	38	5	39	10	8	100	98	415
July	1989	37	5	38	12	8	100	99	401
August	1989	40	5	34	11	9	100	106	399
September	1989	44	5	33	10	8	100	111	384
October	1989	45	5	31	10	8	100	114	379
November	1989	44	5	32	11	8	100	113	367
December	1989	43	5	32	11	9	100	111	371
January	1990	42	4	35	10	8	100	107	380
February	1990	40	4	37	11	8	100	104	376
March	1990	39	3	41	10	6	100	98	359
April	1990	40	4	41	9	6	100	99	356
May	1990	42	3	40	8	7	100	102	362
June	1990	40	4	41	7	8	100	99	369
July	1990	34	4	46	8	7	100	88	367
August	1990	27	4	55	8	6	100	72	354
September	1990	21	3	59	9	8	100	62	347
October	1990	18	2	64	9	8	100	54	355
November	1990	18	3	63	8	9	100	55	368
December	1990	16	4	65	7	8	100	51	365
January	1991	16	4	66	6	8	100	50	360
February	1991	15	5	65	8	8	100	50	342
March	1991	26	6	56	7	5	100	70	349
April	1991	31	6	49	7	6	100	82	343
May	1991	35	4	46	7	8	100	90	342
June	1991	35	3	44	8	10	100	91	332
July	1991	33	3	45	10	9	100	88	328
August	1991	32	4	44	10	10	100	88	320
September	1991	29	5	43	9	13	100	86	328
October	1991	30	5	42	9	15	100	88	326
November	1991	27	5	45	10	13	100	83	334
December	1991	28	3	51	8	10	100	77	345
January	1992	22	2	59	7	9	100	63	350
February	1992	21	2	63	6	8	100	58	351
March	1992	23	1	62	7	7	100	61	342
April	1992	27	2	55	7	8	100	72	349
May	1992	32	3	47	7	11	100	84	354
June	1992	30	3	46	8	13	100	84	346
July	1992	28	3	47	9	12	100	81	340
August	1992	27	3	48	12	11	100	79	339
September	1992	26	3	50	11	9	100	76	346
October	1992	26	3	46	13	11	100	80	341
November	1992	31	3	43	12	12	100	88	343
December	1992	38	3	34	14	12	100	104	333
January	1993	44	2	33	10	10	100	111	334
February	1993	43	2	33	13	10	100	110	332
March	1993	39	3	37	12	9	100	102	330
April	1993	36	3	39	13	9	100	97	327
May	1993	32	4	43	12	8	100	89	325
June	1993	31	3	44	13	9	100	87	333

INCOME BOTTOM THIRD

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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 1993	29	4	45	13	10	100	84	333
August 1993	26	4	47	13	10	100	80	343
September 1993	21	3	53	13	10	100	68	330
October 1993	24	3	52	10	10	100	72	334
November 1993	27	2	49	10	11	100	78	323
December 1993	33	3	42	12	10	100	91	338
January 1994	35	2	39	14	10	100	97	331
February 1994	41	2	37	13	7	100	104	344
March 1994	41	1	36	14	8	100	105	333
April 1994	42	3	36	12	7	100	106	332
May 1994	42	4	34	11	9	100	108	323
June 1994	43	3	36	9	8	100	107	340
July 1994	43	3	37	9	8	100	106	366
August 1994	39	2	40	8	10	100	99	366
September 1994	41	2	39	9	9	100	102	348
October 1994	43	1	36	10	10	100	106	329
November 1994	45	1	35	11	8	100	110	324
December 1994	46	2	35	9	8	100	112	337
January 1995	46	1	36	9	7	100	111	337
February 1995	49	1	34	11	6	100	115	347
March 1995	47	1	34	11	8	100	113	356
April 1995	44	2	36	10	7	100	108	367
May 1995	42	2	41	9	5	100	100	354
June 1995	40	3	43	11	3	100	97	339
July 1995	40	2	43	11	4	100	97	325
August 1995	41	2	40	10	6	100	100	328
September 1995	39	4	42	9	7	100	97	332
October 1995	39	4	43	8	6	100	96	325
November 1995	37	4	45	10	4	100	92	330
December 1995	39	2	45	10	3	100	95	335
January 1996	39	4	44	9	4	100	95	343
February 1996	41	4	42	9	4	100	99	324
March 1996	42	4	40	9	5	100	103	326
April 1996	42	2	39	11	5	100	103	338
May 1996	40	2	42	10	6	100	98	349
June 1996	38	3	42	11	6	100	95	341
July 1996	41	2	42	10	5	100	98	322
August 1996	44	3	37	11	5	100	107	335
September 1996	47	3	36	9	6	100	111	336
October 1996	48	3	32	10	7	100	117	351
November 1996	51	3	30	9	8	100	120	346
December 1996	53	2	29	8	8	100	124	343
January 1997	53	3	30	7	6	100	123	332
February 1997	52	3	32	7	5	100	120	337
March 1997	53	2	32	8	5	100	121	344
April 1997	50	2	34	8	6	100	115	359
May 1997	51	3	33	8	6	100	118	348
June 1997	52	4	32	7	5	100	120	347
July 1997	57	4	28	6	5	100	128	332
August 1997	57	4	25	9	5	100	132	334
September 1997	57	3	26	9	5	100	131	327
October 1997	57	2	26	10	5	100	131	334
November 1997	61	3	25	6	4	100	136	336
December 1997	59	6	26	7	2	100	133	351
January 1998	58	7	25	7	3	100	133	351

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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 1998	57	6	25	9	2	100	132	362
March 1998	62	4	23	9	2	100	139	349
April 1998	63	8	20	8	1	100	143	342
May 1998	63	10	19	6	2	100	144	329
June 1998	63	10	21	5	2	100	142	339
July 1998	59	10	23	5	3	100	136	342
August 1998	58	9	24	7	2	100	134	344
September 1998	55	11	23	9	2	100	132	331
October 1998	55	8	26	9	2	100	129	333
November 1998	54	8	27	9	2	100	127	336
December 1998	53	8	28	9	3	100	124	342
January 1999	55	8	26	9	3	100	129	340
February 1999	56	7	26	9	3	100	130	338
March 1999	61	4	26	7	2	100	135	318
April 1999	59	3	29	7	2	100	130	296
May 1999	59	3	31	6	1	100	129	275
June 1999	55	6	29	8	1	100	126	275
July 1999	55	10	25	8	1	100	130	299
August 1999	54	10	26	8	1	100	128	313
September 1999	57	9	25	7	1	100	132	327
October 1999	58	6	27	7	1	100	131	327
November 1999	59	5	26	8	2	100	134	321
December 1999	57	7	26	8	1	100	131	334
January 2000	62	6	22	8	1	100	140	321
February 2000	65	7	18	10	1	100	147	331
March 2000	65	7	17	10	1	100	149	342
April 2000	63	8	19	10	0	100	144	352
May 2000	61	6	23	8	1	100	138	350
June 2000	61	7	23	8	1	100	138	333
July 2000	61	6	23	8	2	100	138	355
August 2000	61	8	21	9	1	100	140	365
September 2000	61	6	21	10	2	100	140	386
October 2000	60	5	23	11	1	100	137	382
November 2000	60	4	23	12	1	100	136	386
December 2000	57	3	27	12	0	100	130	371
January 2001	51	3	35	11	0	100	117	372
February 2001	44	3	44	8	1	100	100	365
March 2001	39	3	48	9	1	100	92	362
April 2001	39	4	47	9	1	100	92	347
May 2001	39	4	46	11	0	100	92	344
June 2001	41	4	43	11	1	100	98	347
July 2001	44	5	41	10	1	100	103	356
August 2001	45	5	40	9	1	100	104	357
September 2001	37	4	51	7	0	100	86	353
October 2001	33	4	56	7	1	100	77	359
November 2001	29	3	59	9	0	100	70	361
December 2001	32	3	53	10	2	100	80	366
January 2002	36	4	48	10	2	100	87	353
February 2002	39	3	44	9	5	100	95	354
March 2002	41	3	40	11	5	100	101	359
April 2002	42	3	39	11	6	100	103	370
May 2002	46	3	38	11	3	100	108	366
June 2002	45	6	37	10	3	100	107	370
July 2002	40	5	43	10	2	100	97	364
August 2002	36	6	47	10	2	100	89	392
September 2002	37	4	46	11	2	100	91	387

INCOME BOTTOM THIRD

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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 2002	36	4	48	9	3	100	88	401
November 2002	36	3	46	10	4	100	90	386
December 2002	30	4	53	8	5	100	78	390
January 2003	30	6	51	8	5	100	79	383
February 2003	27	6	56	7	4	100	70	388
March 2003	24	5	61	7	3	100	63	374
April 2003	25	5	62	7	2	100	63	372
May 2003	34	5	53	7	1	100	81	369
June 2003	43	4	45	6	3	100	98	380
July 2003	46	1	43	6	4	100	104	394
August 2003	43	2	47	6	3	100	96	394
September 2003	40	3	51	5	1	100	89	403
October 2003	39	3	50	7	1	100	89	403
November 2003	41	2	49	6	2	100	92	403
December 2003	44	3	43	7	3	100	101	400
January 2004	51	4	37	6	2	100	115	392
February 2004	49	5	39	6	1	100	110	388
March 2004	45	6	41	6	2	100	104	383
April 2004	40	6	45	6	3	100	95	399
May 2004	40	5	47	5	3	100	93	404
June 2004	42	4	48	5	2	100	94	411
July 2004	45	4	43	6	2	100	102	400
August 2004	43	7	41	8	1	100	102	405
September 2004	43	9	40	6	2	100	103	416
October 2004	39	9	44	4	4	100	95	405
November 2004	42	7	43	3	5	100	98	398
December 2004	46	6	39	4	6	100	107	382
January 2005	45	5	42	3	5	100	104	393
February 2005	45	5	42	3	4	100	103	393
March 2005	41	5	48	3	2	100	93	398
April 2005	41	5	48	2	4	100	93	392
May 2005	40	4	48	2	6	100	91	382
June 2005	41	6	45	1	8	100	96	378
July 2005	43	6	44	2	5	100	98	374
August 2005	43	5	46	3	3	100	97	382
September 2005	34	3	56	5	2	100	79	385
October 2005	29	2	59	6	3	100	70	391
November 2005	25	3	62	7	3	100	63	388
December 2005	31	4	56	6	3	100	75	384
January 2006	35	3	54	6	2	100	80	370
February 2006	36	2	52	7	3	100	84	374
March 2006	35	1	53	8	2	100	81	375
April 2006	34	1	57	6	2	100	76	387
May 2006	32	1	61	5	1	100	71	388
June 2006	31	1	63	4	1	100	67	381
July 2006	27	1	64	6	1	100	63	370
August 2006	27	1	64	6	1	100	63	379
September 2006	31	2	59	6	2	100	72	399
October 2006	39	1	53	6	1	100	85	415
November 2006	45	2	45	4	3	100	100	420
December 2006	45	3	45	3	3	100	100	417
January 2007	45	4	43	5	3	100	102	410
February 2007	43	3	46	6	2	100	97	394
March 2007	41	3	48	7	1	100	93	383
April 2007	35	4	53	7	1	100	82	391

INCOME BOTTOM THIRD

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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 2007	34	3	56	6	1	100	78	403
June 2007	33	3	55	6	3	100	77	408
July 2007	35	2	53	6	4	100	82	408
August 2007	34	3	54	6	4	100	80	397
September 2007	32	3	57	4	4	100	76	389
October 2007	29	4	59	4	3	100	69	381
November 2007	28	3	60	4	4	100	68	381
December 2007	27	3	61	4	5	100	66	385
January 2008	29	2	62	3	4	100	67	402
February 2008	27	3	64	3	3	100	62	395
March 2008	24	2	68	3	4	100	56	381
April 2008	18	2	72	4	3	100	46	366
May 2008	17	2	74	3	4	100	42	373
June 2008	15	3	74	5	4	100	41	392
July 2008	16	3	73	3	5	100	44	410
August 2008	18	4	70	4	5	100	49	402
September 2008	24	3	65	2	5	100	59	384
October 2008	23	4	62	3	7	100	61	377
November 2008	22	6	61	4	7	100	61	405
December 2008	18	6	66	4	6	100	53	416
January 2009	19	5	66	3	7	100	53	417
February 2009	19	3	68	4	6	100	51	398
March 2009	20	4	65	4	7	100	56	408
April 2009	22	4	65	4	5	100	58	406
May 2009	26	4	58	4	9	100	68	430
June 2009	27	4	56	4	9	100	72	424
July 2009	30	5	52	4	9	100	78	423
August 2009	29	6	55	3	7	100	74	407
September 2009	32	6	53	3	7	100	79	425
October 2009	32	6	53	3	6	100	79	424
November 2009	31	6	54	3	6	100	77	421
December 2009	30	6	55	2	7	100	75	413
January 2010	30	5	54	2	8	100	76	413
February 2010	32	5	52	3	8	100	80	408
March 2010	32	4	53	3	8	100	79	403
April 2010	32	3	54	3	8	100	78	398
May 2010	32	3	54	2	9	100	78	407
June 2010	30	2	57	2	9	100	73	410
July 2010	29	1	59	2	9	100	70	420
August 2010	28	1	61	2	7	100	66	419
September 2010	27	4	60	3	7	100	68	419
October 2010	25	5	59	3	7	100	66	408
November 2010	24	5	59	4	8	100	65	414
December 2010	26	4	57	4	8	100	69	417
January 2011	29	5	55	3	9	100	74	435
February 2011	33	6	52	2	8	100	81	433
March 2011	27	5	60	2	7	100	67	429
April 2011	23	4	64	3	5	100	59	409
May 2011	23	3	64	4	6	100	59	403
June 2011	27	2	59	5	7	100	68	400
July 2011	27	3	58	4	8	100	69	413
August 2011	20	4	65	4	8	100	55	427
September 2011	18	4	67	3	7	100	51	424
October 2011	15	4	71	3	6	100	44	421
November 2011	17	4	69	3	6	100	48	410
December 2011	21	4	65	4	7	100	56	404

INCOME BOTTOM THIRD

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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 2012	27	4	59	4	6	100	68	408
February 2012	30	4	54	4	8	100	77	413
March 2012	30	4	55	3	8	100	75	431
April 2012	28	5	54	3	9	100	74	430
May 2012	29	4	53	4	10	100	76	412
June 2012	30	6	51	4	10	100	79	418
July 2012	31	5	50	5	10	100	81	413
August 2012	31	6	53	3	7	100	77	426
September 2012	33	5	51	5	6	100	82	427
October 2012	37	7	47	3	6	100	90	429
November 2012	38	9	42	5	6	100	96	451
December 2012	35	8	46	4	7	100	90	459
January 2013	31	7	50	5	7	100	81	458
February 2013	30	5	53	3	9	100	77	437
March 2013	30	5	51	4	10	100	79	408
April 2013	31	4	50	4	11	100	81	406
May 2013	34	4	48	4	10	100	86	414
June 2013	37	3	47	3	10	100	90	430
July 2013	38	4	45	3	10	100	93	433
August 2013	36	3	48	3	9	100	88	432
September 2013	34	3	51	3	9	100	83	423
October 2013	31	2	59	2	6	100	72	418
November 2013	29	3	60	1	7	100	69	410
December 2013	29	3	58	3	7	100	71	419
January 2014	31	4	52	5	8	100	79	429
February 2014	34	3	51	6	7	100	82	428
March 2014	32	4	53	5	6	100	79	401
April 2014	33	3	52	5	6	100	81	401
May 2014	34	3	49	6	8	100	84	397
June 2014	34	3	48	7	8	100	87	421
July 2014	34	3	49	6	9	100	85	408
August 2014	31	3	51	7	8	100	80	397
September 2014	33	3	52	6	5	100	81	389
October 2014	35	4	51	5	5	100	84	397
November 2014	37	4	51	3	5	100	86	399
December 2014	40	4	46	4	6	100	94	383
January 2015	46	3	41	3	6	100	105	375
February 2015	52	3	35	3	7	100	117	379
March 2015	52	2	35	3	8	100	117	399
April 2015	50	2	38	3	7	100	112	399
May 2015	48	2	39	4	7	100	109	417
June 2015	49	4	37	3	8	100	112	408
July 2015	47	4	35	4	9	100	112	402
August 2015	45	5	35	4	10	100	110	411
September 2015	42	5	38	6	8	100	104	405
October 2015	41	5	41	5	8	100	100	412
November 2015	42	4	42	5	7	100	100	396
December 2015	42	4	42	4	8	100	100	403
January 2016	40	5	41	4	9	100	99	409
February 2016	40	4	45	3	8	100	96	405
March 2016	38	6	45	4	8	100	92	417
April 2016	36	6	48	3	7	100	88	421
May 2016	35	8	44	4	9	100	92	428
June 2016	36	8	42	4	10	100	93	412
July 2016	36	8	43	4	9	100	94	421

INCOME BOTTOM THIRD

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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 2016	37	9	44	4	6	100	93	432
September 2016	37	10	44	3	5	100	93	464
October 2016	34	12	45	4	5	100	89	463
November 2016	34	11	45	5	5	100	89	477
December 2016	36	10	44	6	5	100	92	478
January 2017	43	8	38	6	5	100	105	486
February 2017	44	8	37	5	6	100	107	479
March 2017	44	7	41	4	4	100	104	475
April 2017	39	7	45	4	4	100	94	475
May 2017	40	5	46	5	4	100	94	468
June 2017	39	4	45	6	6	100	94	466
July 2017	42	3	41	7	6	100	101	460
August 2017	43	3	41	6	7	100	102	468
September 2017	44	3	41	6	6	100	103	475
October 2017	46	4	38	5	7	100	107	480
November 2017	47	4	37	5	7	100	110	481
December 2017	46	5	37	4	8	100	110	472
January 2018	44	5	40	5	6	100	103	478
February 2018	41	5	45	4	5	100	96	475
March 2018	45	4	42	4	4	100	103	481
April 2018	46	5	40	4	5	100	106	467
May 2018	49	4	36	5	6	100	113	468
June 2018	48	4	38	5	5	100	110	464
July 2018	49	3	39	6	4	100	110	465
August 2018	46	2	42	6	4	100	104	458
September 2018	47	2	40	7	5	100	107	454
October 2018	46	2	41	6	5	100	106	454
November 2018	49	3	37	6	5	100	111	460
December 2018	48	4	37	5	5	100	111	466
January 2019	46	3	40	5	6	100	105	471
February 2019	43	4	44	4	6	100	99	473
March 2019	43	3	43	4	6	100	100	461
April 2019	45	4	39	5	7	100	106	461
May 2019	48	4	36	5	7	100	111	453
June 2019	47	5	36	5	7	100	111	480
July 2019	50	5	35	4	6	100	115	471
August 2019	49	5	37	3	6	100	112	472
September 2019	47	5	39	3	5	100	109	463
October 2019	47	5	40	2	6	100	107	480
November 2019	46	6	41	2	6	100	105	494
December 2019	48	4	40	2	5	100	108	483
January 2020	47	4	40	3	5	100	107	494
February 2020	50	3	37	4	6	100	113	501
March 2020	44	4	42	4	5	100	102	529
April 2020	38	3	52	4	4	100	86	506
May 2020	28	3	63	4	2	100	64	510
June 2020	26	2	67	3	2	100	59	483
July 2020	25	2	68	2	3	100	58	500
August 2020	26	3	66	1	3	100	61	488
September 2020	25	7	62	2	4	100	63	489
October 2020	29	8	55	2	5	100	74	479
November 2020	30	10	52	3	5	100	79	470
December 2020	31	9	52	4	4	100	80	473
January 2021	30	8	54	5	3	100	75	488
February 2021	30	5	56	4	4	100	75	494

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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 2021	38	3	51	4	4	100	88	502
April 2021	43	2	47	4	5	100	96	490
May 2021	49	2	41	3	5	100	107	480
June 2021	47	2	42	3	6	100	105	485
July 2021	46	2	43	3	5	100	102	487
August 2021	40	2	50	4	5	100	90	488
September 2021	34	2	54	5	4	100	80	471
October 2021	33	2	57	4	4	100	76	466
November 2021	31	2	59	4	3	100	72	466
December 2021	33	1	59	3	4	100	74	464
January 2022	27	2	62	4	5	100	65	459
February 2022	27	3	61	4	5	100	66	469
March 2022	23	4	65	4	3	100	58	465
April 2022	25	5	64	4	2	100	61	468
May 2022	23	4	67	3	3	100	56	454
June 2022	20	3	71	2	4	100	50	458
July 2022	17	2	74	2	4	100	43	462
August 2022	20	2	71	2	5	100	49	467
September 2022	23	2	67	4	4	100	56	469
October 2022	26	3	63	4	4	100	64	481
November 2022	26	2	65	4	3	100	62	483
December 2022	29	2	64	3	2	100	65	486
January 2023	30	2	64	3	2	100	66	474
February 2023	31	3	60	3	3	100	70	476
March 2023	28	3	62	3	4	100	66	485
April 2023	27	4	62	3	5	100	65	483
May 2023	23	3	67	3	4	100	57	481
June 2023	24	3	65	3	5	100	59	481
July 2023	22	2	69	3	3	100	53	486
August 2023	25	2	66	3	3	100	59	484
September 2023	24	3	65	4	4	100	59	478
October 2023	26	3	63	3	4	100	64	469
November 2023	25	4	63	3	5	100	62	478
December 2023	25	4	65	2	4	100	59	478
January 2024	27	5	61	2	5	100	66	477

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>
December 1979	14	14	68	4	100	45	722
January 1980	17	10	68	4	100	49	642
February 1980	18	11	68	3	100	49	590
March 1980	15	10	71	4	100	44	556
April 1980	14	11	70	5	100	43	530
May 1980	13	11	72	4	100	41	467
June 1980	19	10	66	5	100	53	449
July 1980	19	12	63	5	100	56	447
August 1980	21	16	56	7	100	65	435
September 1980	18	19	55	7	100	63	439
October 1980	21	20	50	9	100	72	418
November 1980	24	19	49	9	100	75	401
December 1980	25	19	48	8	100	78	397
January 1981	27	17	49	7	100	78	396
February 1981	26	18	49	7	100	77	407
March 1981	26	16	52	6	100	74	412
April 1981	23	18	54	4	100	69	419
May 1981	27	15	54	4	100	72	499
June 1981	25	13	57	5	100	68	494
July 1981	23	9	62	5	100	61	509
August 1981	21	11	64	4	100	57	515
September 1981	21	11	65	4	100	56	526
October 1981	23	11	63	4	100	60	613
November 1981	18	12	66	4	100	52	617
December 1981	17	13	66	4	100	52	685
January 1982	17	11	67	4	100	50	697
February 1982	18	10	67	5	100	51	675
March 1982	18	10	66	5	100	52	651
April 1982	19	11	65	5	100	53	619
May 1982	19	14	63	4	100	56	604
June 1982	19	13	64	4	100	56	598
July 1982	18	14	64	4	100	54	594
August 1982	17	13	64	7	100	53	591
September 1982	18	14	60	7	100	58	602
October 1982	23	14	57	6	100	66	605
November 1982	27	15	53	5	100	74	607
December 1982	27	15	51	6	100	76	593
January 1983	24	13	56	7	100	68	585
February 1983	24	13	56	8	100	68	576
March 1983	24	12	58	7	100	66	594
April 1983	27	17	51	5	100	75	591
May 1983	29	19	48	4	100	82	588
June 1983	32	19	46	4	100	86	551
July 1983	31	19	45	5	100	86	588
August 1983	28	19	48	4	100	80	584
September 1983	29	20	48	3	100	82	609
October 1983	29	18	49	3	100	80	594
November 1983	31	16	49	4	100	82	615
December 1983	31	18	47	5	100	84	609
January 1984	32	19	46	3	100	86	573
February 1984	31	19	44	6	100	87	558

INCOME BOTTOM THIRD

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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	1984	32	18	44	6	100	88	598
April	1984	35	19	40	6	100	94	629
May	1984	38	16	41	5	100	97	631
June	1984	36	15	44	5	100	93	579
July	1984	37	13	43	7	100	93	528
August	1984	37	14	43	6	100	94	507
September	1984	41	15	39	5	100	102	513
October	1984	37	16	42	4	100	95	551
November	1984	34	17	43	6	100	90	605
December	1984	31	17	46	6	100	85	614
January	1985	32	14	48	5	100	84	580
February	1985	32	15	50	4	100	82	524
March	1985	29	13	54	3	100	75	500
April	1985	29	14	54	4	100	75	495
May	1985	30	13	54	3	100	76	493
June	1985	33	15	49	3	100	84	480
July	1985	34	15	49	3	100	85	474
August	1985	33	15	48	3	100	85	453
September	1985	31	15	50	3	100	81	461
October	1985	30	16	51	4	100	79	463
November	1985	27	16	52	5	100	74	483
December	1985	27	16	50	6	100	77	548
January	1986	28	16	51	5	100	77	598
February	1986	32	14	50	5	100	82	619
March	1986	29	13	53	5	100	77	565
April	1986	28	14	51	6	100	77	572
May	1986	26	15	52	6	100	74	600
June	1986	28	15	51	6	100	77	611
July	1986	30	13	52	5	100	78	562
August	1986	30	12	51	7	100	79	517
September	1986	29	11	52	7	100	77	534
October	1986	31	11	51	7	100	80	565
November	1986	29	13	52	6	100	77	597
December	1986	27	15	54	4	100	74	572
January	1987	25	15	57	3	100	67	551
February	1987	27	12	57	4	100	70	537
March	1987	30	10	56	4	100	74	515
April	1987	33	8	55	4	100	79	508
May	1987	33	10	54	3	100	80	500
June	1987	31	9	56	4	100	75	506
July	1987	29	12	54	4	100	75	497
August	1987	29	13	52	5	100	77	526
September	1987	31	15	50	4	100	81	533
October	1987	28	15	51	6	100	77	516
November	1987	26	14	55	6	100	71	455
December	1987	25	13	55	7	100	71	414
January	1988	26	12	56	6	100	71	406
February	1988	26	13	55	5	100	71	420
March	1988	28	14	53	5	100	74	423
April	1988	30	13	52	5	100	78	432
May	1988	32	12	53	4	100	79	416
June	1988	31	11	53	5	100	78	411
July	1988	29	11	53	7	100	76	416
August	1988	32	14	46	7	100	86	412
September	1988	36	16	44	5	100	92	423
October	1988	37	17	42	4	100	95	412
November	1988	34	15	48	4	100	86	439

INCOME BOTTOM THIRD

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TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1988	32	13	50	6	100	82	445
January 1989	32	12	53	3	100	79	426
February 1989	35	11	51	3	100	84	377
March 1989	34	11	52	3	100	82	371
April 1989	32	13	51	4	100	81	385
May 1989	30	14	51	4	100	79	409
June 1989	30	15	51	4	100	79	415
July 1989	30	14	52	5	100	78	401
August 1989	28	15	50	8	100	78	399
September 1989	29	16	47	9	100	82	384
October 1989	29	16	44	11	100	85	379
November 1989	31	15	47	8	100	84	367
December 1989	29	16	47	9	100	82	371
January 1990	30	15	49	7	100	81	380
February 1990	29	14	49	8	100	80	376
March 1990	30	11	54	6	100	76	359
April 1990	31	13	51	5	100	80	356
May 1990	29	13	52	6	100	76	362
June 1990	26	12	54	8	100	72	369
July 1990	22	11	58	8	100	64	367
August 1990	21	13	59	7	100	63	354
September 1990	20	15	60	5	100	60	347
October 1990	16	15	64	5	100	52	355
November 1990	15	12	68	4	100	47	368
December 1990	15	11	67	6	100	48	365
January 1991	15	13	67	5	100	48	360
February 1991	17	12	65	6	100	52	342
March 1991	22	12	60	6	100	62	349
April 1991	25	10	58	7	100	66	343
May 1991	26	11	56	6	100	70	342
June 1991	25	12	57	6	100	69	332
July 1991	27	13	55	5	100	71	328
August 1991	26	12	55	7	100	71	320
September 1991	25	10	57	7	100	68	328
October 1991	26	10	57	7	100	69	326
November 1991	24	13	57	6	100	67	334
December 1991	23	15	56	6	100	67	345
January 1992	20	16	57	7	100	63	350
February 1992	19	14	59	8	100	60	351
March 1992	20	14	61	5	100	59	342
April 1992	20	13	61	5	100	59	349
May 1992	20	14	60	6	100	59	354
June 1992	19	14	61	7	100	58	346
July 1992	19	14	62	6	100	57	340
August 1992	21	14	61	4	100	59	339
September 1992	20	11	65	4	100	54	346
October 1992	22	11	64	3	100	58	341
November 1992	26	12	59	3	100	67	343
December 1992	34	14	49	4	100	85	333
January 1993	38	13	44	4	100	94	334
February 1993	37	13	45	5	100	92	332
March 1993	34	13	47	5	100	87	330
April 1993	29	13	51	7	100	79	327
May 1993	30	12	52	6	100	78	325
June 1993	27	12	57	5	100	70	333
July 1993	26	12	59	3	100	67	333

INCOME BOTTOM THIRD

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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	1993	23	12	62	3	100	61	343
September	1993	25	11	60	4	100	65	330
October	1993	25	11	59	5	100	66	334
November	1993	26	10	59	5	100	68	323
December	1993	25	12	58	5	100	67	338
January	1994	29	11	57	3	100	73	331
February	1994	30	12	54	4	100	76	344
March	1994	34	10	53	3	100	80	333
April	1994	33	13	50	3	100	83	332
May	1994	34	15	47	4	100	87	323
June	1994	33	16	47	4	100	86	340
July	1994	32	15	49	3	100	83	366
August	1994	32	11	54	3	100	78	366
September	1994	32	9	56	3	100	76	348
October	1994	32	10	55	3	100	77	329
November	1994	32	13	51	3	100	81	324
December	1994	33	14	50	3	100	83	337
January	1995	35	12	49	4	100	86	337
February	1995	35	11	50	3	100	85	347
March	1995	33	11	52	4	100	80	356
April	1995	31	12	54	3	100	78	367
May	1995	29	11	57	3	100	72	354
June	1995	32	11	54	2	100	78	339
July	1995	32	11	54	3	100	78	325
August	1995	36	10	51	2	100	85	328
September	1995	35	9	54	2	100	82	332
October	1995	35	10	55	0	100	79	325
November	1995	31	9	59	1	100	72	330
December	1995	32	8	58	2	100	74	335
January	1996	30	8	58	4	100	72	343
February	1996	29	9	58	4	100	71	324
March	1996	30	9	57	4	100	72	326
April	1996	30	8	59	3	100	71	338
May	1996	30	7	59	4	100	71	349
June	1996	26	8	60	6	100	66	341
July	1996	27	9	56	8	100	71	322
August	1996	30	11	52	6	100	78	335
September	1996	35	12	47	6	100	88	336
October	1996	36	11	48	5	100	88	351
November	1996	36	13	44	7	100	92	346
December	1996	38	9	47	5	100	91	343
January	1997	39	11	45	5	100	94	332
February	1997	42	8	46	4	100	96	337
March	1997	40	12	45	4	100	95	344
April	1997	41	10	46	3	100	94	359
May	1997	38	10	49	3	100	89	348
June	1997	39	11	46	4	100	93	347
July	1997	43	13	38	7	100	105	332
August	1997	43	15	35	7	100	108	334
September	1997	45	11	38	6	100	107	327
October	1997	43	11	44	3	100	99	334
November	1997	45	9	43	3	100	103	336
December	1997	40	10	45	4	100	95	351
January	1998	40	9	45	6	100	95	351
February	1998	39	12	42	7	100	96	362
March	1998	42	13	37	8	100	104	349

INCOME BOTTOM THIRD

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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	1998	41	13	37	9	100	104	342
May	1998	40	12	36	11	100	104	329
June	1998	41	14	34	11	100	107	339
July	1998	43	14	32	11	100	111	342
August	1998	40	16	32	11	100	108	344
September	1998	38	14	37	11	100	101	331
October	1998	33	14	42	10	100	91	333
November	1998	36	9	47	8	100	89	336
December	1998	38	10	45	7	100	93	342
January	1999	40	8	47	5	100	93	340
February	1999	42	10	43	5	100	99	338
March	1999	47	10	40	3	100	107	318
April	1999	48	10	39	3	100	109	296
May	1999	44	9	44	2	100	100	275
June	1999	38	12	47	2	100	91	275
July	1999	42	11	44	2	100	98	299
August	1999	42	12	44	3	100	98	313
September	1999	45	10	42	4	100	103	327
October	1999	44	11	40	5	100	104	327
November	1999	46	12	37	5	100	108	321
December	1999	42	14	38	6	100	104	334
January	2000	43	13	38	6	100	105	321
February	2000	47	13	33	6	100	114	331
March	2000	48	13	34	5	100	114	342
April	2000	47	13	34	6	100	113	352
May	2000	45	11	38	5	100	107	350
June	2000	47	9	39	4	100	108	333
July	2000	49	9	38	4	100	111	355
August	2000	49	10	38	3	100	111	365
September	2000	52	11	35	3	100	117	386
October	2000	50	11	37	3	100	113	382
November	2000	52	10	34	4	100	118	386
December	2000	47	12	37	4	100	110	371
January	2001	46	9	41	4	100	106	372
February	2001	39	9	49	3	100	90	365
March	2001	38	8	51	3	100	87	362
April	2001	35	8	53	4	100	82	347
May	2001	34	8	53	5	100	81	344
June	2001	32	8	55	6	100	77	347
July	2001	34	12	49	6	100	85	356
August	2001	38	11	45	6	100	93	357
September	2001	39	9	47	5	100	92	353
October	2001	39	7	51	3	100	88	359
November	2001	35	7	56	2	100	79	361
December	2001	35	9	50	5	100	85	366
January	2002	38	9	48	5	100	90	353
February	2002	40	11	44	5	100	96	354
March	2002	40	12	44	4	100	97	359
April	2002	40	12	44	4	100	97	370
May	2002	41	12	42	5	100	99	366
June	2002	39	11	46	4	100	93	370
July	2002	35	13	49	3	100	86	364
August	2002	32	12	52	4	100	79	392
September	2002	31	11	53	5	100	77	387
October	2002	28	11	56	5	100	73	401
November	2002	29	11	56	5	100	73	386
December	2002	29	11	55	5	100	74	390

INCOME BOTTOM THIRD

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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	2003	30	12	54	4	100	75	383
February	2003	30	12	54	4	100	75	388
March	2003	29	12	56	3	100	74	374
April	2003	29	12	56	3	100	73	372
May	2003	33	11	53	3	100	81	369
June	2003	35	10	52	3	100	83	380
July	2003	38	7	52	3	100	86	394
August	2003	34	7	55	3	100	79	394
September	2003	32	8	57	3	100	75	403
October	2003	29	9	59	4	100	70	403
November	2003	28	8	60	4	100	68	403
December	2003	35	7	56	3	100	79	400
January	2004	43	6	49	2	100	94	392
February	2004	42	9	46	3	100	96	388
March	2004	38	11	47	5	100	91	383
April	2004	35	12	49	5	100	86	399
May	2004	36	10	51	4	100	85	404
June	2004	37	10	51	2	100	87	411
July	2004	35	11	50	4	100	85	400
August	2004	35	13	48	4	100	88	405
September	2004	36	11	49	5	100	87	416
October	2004	35	9	52	4	100	83	405
November	2004	34	9	54	4	100	80	398
December	2004	39	8	50	2	100	89	382
January	2005	39	8	51	2	100	88	393
February	2005	39	6	53	1	100	86	393
March	2005	35	7	56	2	100	79	398
April	2005	36	9	53	2	100	83	392
May	2005	36	8	53	3	100	82	382
June	2005	33	8	56	3	100	77	378
July	2005	33	7	57	3	100	76	374
August	2005	32	7	58	3	100	73	382
September	2005	29	6	62	3	100	67	385
October	2005	27	5	65	3	100	61	391
November	2005	26	6	65	3	100	61	388
December	2005	27	6	65	2	100	61	384
January	2006	26	7	65	1	100	61	370
February	2006	24	7	68	1	100	57	374
March	2006	25	7	66	2	100	60	375
April	2006	25	6	67	2	100	58	387
May	2006	26	6	65	2	100	61	388
June	2006	24	7	67	2	100	57	381
July	2006	22	6	70	2	100	52	370
August	2006	23	7	69	1	100	53	379
September	2006	27	6	65	1	100	62	399
October	2006	30	8	60	2	100	70	415
November	2006	34	9	55	2	100	79	420
December	2006	35	7	56	2	100	79	417
January	2007	37	8	53	2	100	84	410
February	2007	34	7	57	2	100	77	394
March	2007	31	10	56	3	100	75	383
April	2007	30	10	56	3	100	74	391
May	2007	31	10	55	3	100	76	403
June	2007	30	10	58	3	100	72	408
July	2007	29	8	60	3	100	70	408
August	2007	25	10	63	2	100	63	397

INCOME BOTTOM THIRD

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TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2007	27	9	60	4	100	67	389
October 2007	26	10	60	4	100	66	381
November 2007	27	9	60	4	100	67	381
December 2007	24	10	63	3	100	62	385
January 2008	24	9	65	3	100	59	402
February 2008	25	9	62	4	100	63	395
March 2008	26	7	61	6	100	65	381
April 2008	26	7	62	5	100	64	366
May 2008	27	7	63	3	100	64	373
June 2008	26	7	65	2	100	61	392
July 2008	26	7	65	2	100	61	410
August 2008	23	7	67	3	100	56	402
September 2008	27	7	64	2	100	63	384
October 2008	26	10	63	1	100	64	377
November 2008	27	12	60	1	100	67	405
December 2008	23	13	62	2	100	61	416
January 2009	23	12	61	4	100	62	417
February 2009	26	10	61	4	100	65	398
March 2009	27	10	59	4	100	67	408
April 2009	31	9	56	4	100	74	406
May 2009	34	9	52	5	100	82	430
June 2009	38	8	50	5	100	88	424
July 2009	36	7	52	5	100	83	423
August 2009	34	7	54	5	100	80	407
September 2009	34	7	54	5	100	80	425
October 2009	35	8	54	4	100	81	424
November 2009	34	8	56	2	100	78	421
December 2009	30	10	58	2	100	71	413
January 2010	30	11	56	3	100	74	413
February 2010	31	10	55	3	100	76	408
March 2010	33	9	55	3	100	78	403
April 2010	33	8	57	2	100	76	398
May 2010	33	10	55	2	100	77	407
June 2010	32	10	55	3	100	77	410
July 2010	32	9	56	3	100	76	420
August 2010	30	6	60	4	100	70	419
September 2010	29	8	61	3	100	68	419
October 2010	25	9	63	4	100	62	408
November 2010	24	11	63	3	100	61	414
December 2010	24	10	63	3	100	62	417
January 2011	28	11	59	2	100	69	435
February 2011	30	10	58	2	100	73	433
March 2011	27	8	62	2	100	65	429
April 2011	25	8	65	2	100	59	409
May 2011	25	9	64	2	100	61	403
June 2011	27	10	60	3	100	66	400
July 2011	27	9	62	3	100	65	413
August 2011	21	7	68	3	100	53	427
September 2011	19	8	71	2	100	47	424
October 2011	18	9	71	2	100	47	421
November 2011	21	9	68	2	100	53	410
December 2011	25	9	64	2	100	61	404
January 2012	27	11	60	2	100	67	408
February 2012	31	10	57	2	100	74	413
March 2012	32	9	57	2	100	75	431
April 2012	34	7	57	2	100	77	430

INCOME BOTTOM THIRD

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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	2012	35	8	55	2	100	80	412
June	2012	37	8	52	3	100	84	418
July	2012	36	8	52	4	100	83	413
August	2012	34	8	54	4	100	79	426
September	2012	33	8	55	4	100	78	427
October	2012	38	8	50	4	100	89	429
November	2012	41	10	45	4	100	96	451
December	2012	40	9	48	3	100	92	459
January	2013	34	9	55	2	100	79	458
February	2013	31	6	59	3	100	72	437
March	2013	33	7	58	2	100	75	408
April	2013	33	9	56	2	100	76	406
May	2013	34	9	55	2	100	79	414
June	2013	33	9	55	3	100	77	430
July	2013	35	7	54	4	100	81	433
August	2013	32	6	58	4	100	74	432
September	2013	30	6	60	4	100	70	423
October	2013	30	6	62	3	100	68	418
November	2013	31	6	61	2	100	70	410
December	2013	35	3	61	1	100	73	419
January	2014	32	4	63	1	100	69	429
February	2014	31	4	65	1	100	66	428
March	2014	27	5	66	2	100	61	401
April	2014	28	8	63	2	100	65	401
May	2014	29	10	59	3	100	70	397
June	2014	31	10	56	3	100	74	421
July	2014	31	8	58	2	100	73	408
August	2014	29	9	61	2	100	68	397
September	2014	28	9	62	1	100	66	389
October	2014	29	8	61	1	100	68	397
November	2014	34	7	58	1	100	76	399
December	2014	41	6	52	1	100	89	383
January	2015	45	7	45	3	100	101	375
February	2015	49	9	40	3	100	109	379
March	2015	48	9	41	2	100	107	399
April	2015	46	8	45	1	100	102	399
May	2015	41	9	48	2	100	93	417
June	2015	40	9	49	2	100	91	408
July	2015	39	8	51	2	100	88	402
August	2015	41	8	50	2	100	91	411
September	2015	37	8	52	3	100	85	405
October	2015	39	8	50	3	100	89	412
November	2015	40	8	49	3	100	91	396
December	2015	42	8	48	2	100	95	403
January	2016	40	11	47	2	100	93	409
February	2016	39	11	48	1	100	91	405
March	2016	40	11	48	1	100	92	417
April	2016	43	8	48	2	100	95	421
May	2016	42	8	48	2	100	95	428
June	2016	41	10	48	1	100	93	412
July	2016	38	10	50	2	100	88	421
August	2016	37	9	51	2	100	86	432
September	2016	39	7	52	2	100	86	464
October	2016	36	8	53	2	100	83	463
November	2016	38	10	50	2	100	88	477
December	2016	40	10	47	3	100	92	478

INCOME BOTTOM THIRD

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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	2017	43	10	43	4	100	100	486
February	2017	43	8	45	4	100	98	479
March	2017	40	7	49	3	100	91	475
April	2017	39	8	50	3	100	89	475
May	2017	38	8	52	3	100	86	468
June	2017	37	8	52	3	100	85	466
July	2017	36	7	55	2	100	81	460
August	2017	36	6	56	2	100	80	468
September	2017	37	5	56	1	100	81	475
October	2017	41	6	52	2	100	89	480
November	2017	43	7	49	2	100	94	481
December	2017	42	7	49	3	100	93	472
January	2018	38	7	52	3	100	86	478
February	2018	34	7	57	2	100	77	475
March	2018	36	8	53	3	100	83	481
April	2018	41	7	48	3	100	93	467
May	2018	46	6	44	4	100	103	468
June	2018	45	6	46	4	100	99	464
July	2018	42	6	48	4	100	94	465
August	2018	39	7	51	4	100	88	458
September	2018	42	7	48	4	100	94	454
October	2018	42	7	48	3	100	94	454
November	2018	46	9	42	3	100	104	460
December	2018	44	8	44	3	100	100	466
January	2019	44	9	44	3	100	100	471
February	2019	39	9	49	2	100	90	473
March	2019	38	11	48	2	100	90	461
April	2019	37	11	51	2	100	86	461
May	2019	40	8	49	3	100	91	453
June	2019	42	6	49	3	100	94	480
July	2019	46	6	44	4	100	102	471
August	2019	42	9	47	3	100	95	472
September	2019	40	11	46	3	100	94	463
October	2019	37	12	49	2	100	88	480
November	2019	38	11	49	2	100	88	494
December	2019	40	11	48	1	100	92	483
January	2020	43	9	47	1	100	96	494
February	2020	46	10	43	1	100	103	501
March	2020	45	12	41	2	100	104	529
April	2020	42	12	43	3	100	99	506
May	2020	38	11	49	3	100	89	510
June	2020	34	10	53	3	100	80	483
July	2020	32	11	55	2	100	76	500
August	2020	32	10	55	3	100	77	488
September	2020	33	10	55	2	100	78	489
October	2020	37	9	52	2	100	86	479
November	2020	36	10	52	2	100	85	470
December	2020	39	10	49	2	100	90	473
January	2021	36	10	52	2	100	84	488
February	2021	36	9	53	2	100	83	494
March	2021	35	7	55	2	100	80	502
April	2021	34	7	57	2	100	77	490
May	2021	37	7	54	3	100	83	480
June	2021	36	7	54	3	100	83	485
July	2021	37	7	54	3	100	83	487
August	2021	32	7	58	3	100	74	488
September	2021	28	8	62	2	100	66	471

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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	2021	27	7	63	2	100	64	466
November	2021	26	7	64	2	100	62	466
December	2021	29	6	62	3	100	66	464
January	2022	26	7	64	3	100	62	459
February	2022	26	6	63	4	100	63	469
March	2022	26	7	64	4	100	62	465
April	2022	28	7	62	3	100	66	468
May	2022	27	8	62	2	100	65	454
June	2022	25	8	65	2	100	60	458
July	2022	21	7	69	3	100	53	462
August	2022	22	7	68	3	100	54	467
September	2022	23	8	67	2	100	56	469
October	2022	27	8	63	3	100	64	481
November	2022	26	7	64	3	100	62	483
December	2022	28	7	62	3	100	66	486
January	2023	28	7	61	3	100	67	474
February	2023	32	8	58	2	100	74	476
March	2023	31	7	59	2	100	72	485
April	2023	31	7	60	2	100	71	483
May	2023	28	6	64	2	100	63	481
June	2023	29	6	64	2	100	65	481
July	2023	30	6	64	1	100	66	486
August	2023	30	8	62	1	100	68	484
September	2023	29	9	62	0	100	67	478
October	2023	27	9	63	1	100	65	469
November	2023	26	9	63	2	100	62	478
December	2023	25	9	62	3	100	63	478
January	2024	28	8	61	3	100	67	477

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>
December 1979	12	34	50	3	100	62	722
January 1980	11	34	52	3	100	59	642
February 1980	12	35	50	3	100	62	590
March 1980	10	39	49	3	100	61	556
April 1980	10	39	49	3	100	61	530
May 1980	7	34	57	2	100	50	467
June 1980	10	30	59	1	100	51	449
July 1980	13	28	59	1	100	54	447
August 1980	18	31	48	3	100	70	435
September 1980	20	31	45	4	100	75	439
October 1980	19	36	39	6	100	79	418
November 1980	20	39	37	4	100	83	401
December 1980	19	42	35	4	100	83	397
January 1981	22	40	34	4	100	89	396
February 1981	20	37	38	5	100	81	407
March 1981	17	39	38	6	100	79	412
April 1981	14	34	47	5	100	67	419
May 1981	15	36	45	4	100	69	499
June 1981	16	34	48	2	100	68	494
July 1981	17	39	42	2	100	75	509
August 1981	14	41	42	3	100	72	515
September 1981	15	40	43	2	100	71	526
October 1981	12	38	47	2	100	65	613
November 1981	12	34	52	2	100	61	617
December 1981	10	29	58	3	100	53	685
January 1982	11	27	59	3	100	52	697
February 1982	11	26	62	2	100	49	675
March 1982	11	28	59	1	100	52	651
April 1982	12	28	59	2	100	53	619
May 1982	13	28	58	2	100	55	604
June 1982	14	29	56	2	100	58	598
July 1982	13	30	56	1	100	57	594
August 1982	13	31	54	2	100	59	591
September 1982	13	34	51	2	100	63	602
October 1982	14	34	48	4	100	67	605
November 1982	16	36	45	3	100	71	607
December 1982	17	37	43	3	100	73	593
January 1983	18	38	41	3	100	77	585
February 1983	20	39	38	3	100	82	576
March 1983	24	40	34	3	100	90	594
April 1983	29	42	27	2	100	103	591
May 1983	33	44	20	2	100	113	588
June 1983	34	46	19	2	100	115	551
July 1983	31	47	20	1	100	111	588
August 1983	31	44	23	3	100	108	584
September 1983	31	43	23	3	100	108	609
October 1983	31	40	26	3	100	105	594
November 1983	27	44	25	4	100	103	615
December 1983	28	42	26	4	100	102	609
January 1984	28	45	22	5	100	106	573
February 1984	25	47	24	4	100	102	558
March 1984	26	49	23	3	100	103	598

INCOME BOTTOM THIRD

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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	1984	25	49	25	2	100	100	629
May	1984	26	47	26	1	100	100	631
June	1984	21	48	29	1	100	92	579
July	1984	21	48	29	2	100	92	528
August	1984	21	48	28	3	100	93	507
September	1984	23	48	26	4	100	97	513
October	1984	20	49	28	3	100	92	551
November	1984	20	49	28	3	100	93	605
December	1984	21	49	29	2	100	92	614
January	1985	21	48	29	2	100	92	580
February	1985	20	48	31	2	100	89	524
March	1985	17	49	32	2	100	86	500
April	1985	18	48	31	3	100	87	495
May	1985	18	48	31	3	100	86	493
June	1985	17	51	30	3	100	87	480
July	1985	15	53	30	2	100	85	474
August	1985	15	52	30	3	100	85	453
September	1985	16	50	31	3	100	85	461
October	1985	17	45	35	3	100	83	463
November	1985	16	44	37	4	100	79	483
December	1985	15	45	37	3	100	78	548
January	1986	13	48	37	3	100	76	598
February	1986	13	50	35	1	100	78	619
March	1986	14	46	39	2	100	75	565
April	1986	14	44	39	2	100	75	572
May	1986	13	45	40	3	100	73	600
June	1986	14	47	36	3	100	77	611
July	1986	16	49	33	3	100	83	562
August	1986	15	49	34	2	100	81	517
September	1986	12	51	33	3	100	79	534
October	1986	9	53	35	3	100	74	565
November	1986	10	52	34	3	100	76	597
December	1986	11	47	39	3	100	72	572
January	1987	13	45	40	2	100	73	551
February	1987	13	44	41	2	100	72	537
March	1987	14	44	39	2	100	75	515
April	1987	14	44	39	2	100	75	508
May	1987	14	48	36	3	100	78	500
June	1987	14	49	34	3	100	80	506
July	1987	12	52	33	3	100	79	497
August	1987	12	52	33	3	100	79	526
September	1987	10	56	31	3	100	79	533
October	1987	12	57	28	3	100	85	516
November	1987	12	55	30	3	100	81	455
December	1987	13	51	32	4	100	81	414
January	1988	12	51	34	3	100	78	406
February	1988	13	51	34	2	100	78	420
March	1988	13	53	33	1	100	79	423
April	1988	13	50	35	2	100	79	432
May	1988	13	56	29	2	100	84	416
June	1988	13	55	30	2	100	82	411
July	1988	12	57	28	3	100	84	416
August	1988	13	51	31	5	100	83	412
September	1988	15	51	28	6	100	87	423
October	1988	19	48	28	5	100	91	412
November	1988	20	51	27	2	100	93	439
December	1988	18	55	25	2	100	93	445

INCOME BOTTOM THIRD

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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	1989	15	52	31	2	100	84	426
February	1989	13	50	34	3	100	80	377
March	1989	14	44	38	3	100	76	371
April	1989	15	49	32	4	100	83	385
May	1989	15	49	33	3	100	83	409
June	1989	14	51	32	3	100	82	415
July	1989	12	52	34	1	100	78	401
August	1989	10	55	33	1	100	77	399
September	1989	9	59	31	1	100	79	384
October	1989	10	58	31	1	100	80	379
November	1989	11	55	32	2	100	79	367
December	1989	12	50	37	2	100	75	371
January	1990	9	51	37	3	100	72	380
February	1990	8	50	39	3	100	69	376
March	1990	8	49	40	3	100	68	359
April	1990	9	51	38	3	100	71	356
May	1990	11	51	36	2	100	75	362
June	1990	10	51	37	2	100	74	369
July	1990	10	52	36	2	100	73	367
August	1990	7	50	40	2	100	67	354
September	1990	8	50	39	3	100	69	347
October	1990	9	40	48	3	100	61	355
November	1990	10	37	51	2	100	59	368
December	1990	8	31	59	2	100	50	365
January	1991	8	29	61	2	100	47	360
February	1991	8	28	62	3	100	46	342
March	1991	10	33	54	2	100	56	349
April	1991	13	35	51	2	100	62	343
May	1991	15	36	48	1	100	67	342
June	1991	14	37	48	1	100	65	332
July	1991	11	41	47	1	100	64	328
August	1991	9	44	46	1	100	62	320
September	1991	10	44	46	1	100	64	328
October	1991	12	38	49	1	100	63	326
November	1991	11	40	48	1	100	63	334
December	1991	9	38	51	2	100	59	345
January	1992	7	41	50	2	100	56	350
February	1992	9	34	55	2	100	54	351
March	1992	10	34	55	1	100	55	342
April	1992	12	34	52	2	100	59	349
May	1992	13	39	45	3	100	68	354
June	1992	15	40	42	3	100	73	346
July	1992	14	39	44	3	100	71	340
August	1992	13	41	44	2	100	69	339
September	1992	13	40	46	2	100	67	346
October	1992	14	39	44	3	100	70	341
November	1992	16	41	39	3	100	77	343
December	1992	18	46	33	3	100	84	333
January	1993	23	49	26	2	100	97	334
February	1993	24	44	29	2	100	95	332
March	1993	25	39	34	2	100	90	330
April	1993	19	40	38	2	100	81	327
May	1993	16	42	41	1	100	75	325
June	1993	15	44	40	2	100	75	333
July	1993	14	43	41	2	100	73	333
August	1993	14	41	43	2	100	71	343

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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 1993	12	40	46	2	100	66	330
October 1993	10	42	46	1	100	64	334
November 1993	12	42	44	2	100	68	323
December 1993	15	44	39	2	100	77	338
January 1994	20	44	33	3	100	87	331
February 1994	19	45	34	2	100	86	344
March 1994	18	43	37	3	100	81	333
April 1994	16	45	37	2	100	79	332
May 1994	17	47	34	2	100	82	323
June 1994	17	50	30	3	100	87	340
July 1994	16	50	31	3	100	85	366
August 1994	15	48	34	3	100	82	366
September 1994	15	47	34	3	100	81	348
October 1994	15	48	34	3	100	81	329
November 1994	17	48	33	3	100	84	324
December 1994	20	46	33	1	100	87	337
January 1995	19	45	34	2	100	85	337
February 1995	17	48	32	3	100	86	347
March 1995	14	49	34	4	100	80	356
April 1995	14	47	36	3	100	78	367
May 1995	13	48	37	2	100	76	354
June 1995	13	50	35	2	100	78	339
July 1995	11	50	38	2	100	73	325
August 1995	12	49	38	1	100	74	328
September 1995	11	46	42	1	100	69	332
October 1995	10	44	45	1	100	65	325
November 1995	9	44	47	1	100	62	330
December 1995	9	47	43	1	100	66	335
January 1996	11	49	40	0	100	71	343
February 1996	10	48	41	1	100	69	324
March 1996	11	46	42	1	100	69	326
April 1996	12	47	40	1	100	71	338
May 1996	13	46	40	1	100	73	349
June 1996	14	44	41	1	100	73	341
July 1996	16	44	37	2	100	79	322
August 1996	18	44	35	3	100	82	335
September 1996	20	46	32	3	100	88	336
October 1996	18	48	31	3	100	86	351
November 1996	19	49	29	2	100	90	346
December 1996	16	54	28	2	100	88	343
January 1997	16	51	31	2	100	85	332
February 1997	16	51	32	1	100	84	337
March 1997	18	49	32	1	100	86	344
April 1997	18	50	31	1	100	88	359
May 1997	17	51	30	2	100	87	348
June 1997	15	51	31	3	100	83	347
July 1997	17	53	28	2	100	88	332
August 1997	18	53	27	3	100	91	334
September 1997	20	52	26	2	100	95	327
October 1997	20	50	26	4	100	94	334
November 1997	20	54	23	3	100	97	336
December 1997	18	51	28	3	100	90	351
January 1998	17	52	28	3	100	89	351
February 1998	19	47	31	3	100	89	362
March 1998	20	51	25	4	100	94	349
April 1998	21	53	23	3	100	98	342

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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 1998	19	57	22	2	100	98	329
June 1998	21	56	21	1	100	100	339
July 1998	19	57	23	1	100	95	342
August 1998	18	53	27	2	100	91	344
September 1998	15	54	28	2	100	87	331
October 1998	16	53	30	2	100	86	333
November 1998	15	53	31	1	100	84	336
December 1998	16	51	32	1	100	84	342
January 1999	17	50	32	2	100	85	340
February 1999	19	49	29	3	100	90	338
March 1999	19	50	28	3	100	90	318
April 1999	18	53	27	3	100	91	296
May 1999	15	57	27	1	100	88	275
June 1999	16	58	24	2	100	93	275
July 1999	16	60	22	1	100	94	299
August 1999	17	57	23	3	100	94	313
September 1999	18	56	24	2	100	94	327
October 1999	19	53	25	3	100	94	327
November 1999	19	53	24	3	100	95	321
December 1999	17	55	23	5	100	94	334
January 2000	16	56	24	4	100	92	321
February 2000	16	58	23	4	100	93	331
March 2000	16	58	23	3	100	93	342
April 2000	17	55	23	4	100	94	352
May 2000	16	55	25	4	100	92	350
June 2000	16	55	25	4	100	90	333
July 2000	16	57	23	4	100	92	355
August 2000	16	55	23	6	100	93	365
September 2000	15	54	25	6	100	91	386
October 2000	13	53	29	5	100	83	382
November 2000	13	54	28	5	100	85	386
December 2000	12	53	30	5	100	82	371
January 2001	12	46	36	6	100	76	372
February 2001	10	39	46	5	100	64	365
March 2001	9	34	53	3	100	56	362
April 2001	9	38	52	1	100	56	347
May 2001	8	39	52	1	100	56	344
June 2001	9	40	50	1	100	60	347
July 2001	9	40	49	2	100	60	356
August 2001	10	37	52	1	100	58	357
September 2001	10	34	55	1	100	55	353
October 2001	11	30	57	2	100	54	359
November 2001	11	28	58	3	100	53	361
December 2001	13	30	55	3	100	58	366
January 2002	14	33	50	3	100	64	353
February 2002	13	37	48	2	100	66	354
March 2002	14	37	47	2	100	67	359
April 2002	16	36	46	2	100	71	370
May 2002	18	39	40	3	100	77	366
June 2002	17	43	39	1	100	79	370
July 2002	14	44	40	1	100	74	364
August 2002	13	43	44	1	100	69	392
September 2002	13	42	43	2	100	71	387
October 2002	14	43	42	2	100	72	401
November 2002	14	44	40	3	100	74	386
December 2002	14	41	43	2	100	71	390

INCOME BOTTOM THIRD

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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	2003	13	42	43	2	100	70	383
February	2003	14	41	44	1	100	70	388
March	2003	12	43	44	1	100	68	374
April	2003	14	41	45	1	100	69	372
May	2003	14	45	40	1	100	74	369
June	2003	16	46	36	2	100	80	380
July	2003	14	48	35	2	100	79	394
August	2003	14	47	37	2	100	77	394
September	2003	15	45	38	1	100	77	403
October	2003	17	42	40	0	100	77	403
November	2003	17	38	44	1	100	73	403
December	2003	21	37	41	0	100	80	400
January	2004	23	40	35	1	100	88	392
February	2004	22	46	31	1	100	91	388
March	2004	18	47	34	1	100	84	383
April	2004	16	49	34	1	100	83	399
May	2004	16	47	36	1	100	80	404
June	2004	15	51	32	2	100	83	411
July	2004	16	51	31	2	100	85	400
August	2004	17	50	30	3	100	86	405
September	2004	17	47	34	2	100	83	416
October	2004	16	46	36	1	100	80	405
November	2004	16	49	34	0	100	82	398
December	2004	17	52	30	0	100	87	382
January	2005	16	50	33	0	100	83	393
February	2005	15	51	33	1	100	82	393
March	2005	13	50	36	2	100	77	398
April	2005	13	52	34	2	100	79	392
May	2005	12	49	38	2	100	74	382
June	2005	14	49	37	1	100	77	378
July	2005	13	49	38	1	100	75	374
August	2005	13	51	35	1	100	78	382
September	2005	10	47	42	1	100	69	385
October	2005	13	41	44	1	100	69	391
November	2005	12	41	46	1	100	67	388
December	2005	14	42	44	1	100	70	384
January	2006	10	46	43	0	100	67	370
February	2006	12	43	45	1	100	67	374
March	2006	12	41	46	1	100	67	375
April	2006	12	39	47	1	100	65	387
May	2006	13	38	48	1	100	65	388
June	2006	11	38	49	2	100	62	381
July	2006	13	37	49	1	100	64	370
August	2006	11	40	47	1	100	64	379
September	2006	11	45	43	1	100	68	399
October	2006	10	51	38	1	100	72	415
November	2006	11	55	33	0	100	78	420
December	2006	13	53	34	0	100	79	417
January	2007	13	51	36	0	100	78	410
February	2007	11	49	40	0	100	71	394
March	2007	10	53	37	0	100	74	383
April	2007	10	53	36	1	100	75	391
May	2007	12	54	33	1	100	79	403
June	2007	12	50	38	1	100	74	408
July	2007	11	49	38	1	100	73	408
August	2007	11	45	43	2	100	68	397
September	2007	10	46	42	2	100	67	389

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TABLE 30
EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2007	10	47	42	2	100	68	381
November 2007	11	48	40	1	100	71	381
December 2007	10	48	41	1	100	69	385
January 2008	9	43	48	1	100	61	402
February 2008	8	42	49	1	100	59	395
March 2008	9	40	50	1	100	59	381
April 2008	9	38	52	1	100	57	366
May 2008	7	35	57	1	100	49	373
June 2008	6	32	62	0	100	44	392
July 2008	7	30	62	0	100	45	410
August 2008	8	30	62	0	100	45	402
September 2008	7	34	58	1	100	49	384
October 2008	6	37	56	1	100	50	377
November 2008	8	35	55	2	100	53	405
December 2008	9	31	59	1	100	50	416
January 2009	11	27	60	2	100	51	417
February 2009	13	25	61	1	100	52	398
March 2009	16	26	57	1	100	58	408
April 2009	17	29	54	0	100	63	406
May 2009	17	35	48	0	100	69	430
June 2009	17	36	47	0	100	70	424
July 2009	16	37	46	0	100	70	423
August 2009	14	40	45	1	100	69	407
September 2009	14	47	39	1	100	75	425
October 2009	14	49	36	0	100	78	424
November 2009	15	47	39	0	100	76	421
December 2009	17	43	40	0	100	77	413
January 2010	17	44	38	0	100	79	413
February 2010	20	48	31	0	100	89	408
March 2010	18	51	31	0	100	88	403
April 2010	20	49	30	0	100	90	398
May 2010	21	49	31	0	100	90	407
June 2010	21	47	32	1	100	89	410
July 2010	20	45	33	2	100	88	420
August 2010	18	45	36	2	100	82	419
September 2010	16	47	36	1	100	80	419
October 2010	14	49	37	0	100	77	408
November 2010	14	49	36	1	100	78	414
December 2010	18	48	34	1	100	84	417
January 2011	20	49	30	0	100	90	435
February 2011	23	48	27	1	100	96	433
March 2011	20	50	29	1	100	92	429
April 2011	20	46	32	2	100	87	409
May 2011	17	50	32	1	100	85	403
June 2011	18	49	31	1	100	87	400
July 2011	17	52	30	1	100	87	413
August 2011	16	47	36	1	100	80	427
September 2011	13	49	36	2	100	77	424
October 2011	12	47	40	2	100	72	421
November 2011	13	53	33	2	100	80	410
December 2011	16	51	32	1	100	85	404
January 2012	18	55	26	1	100	92	408
February 2012	21	49	29	1	100	92	413
March 2012	24	51	25	0	100	98	431
April 2012	24	47	28	1	100	96	430
May 2012	24	48	26	1	100	98	412

INCOME BOTTOM THIRD

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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 2012	22	47	29	1	100	93	418
July 2012	24	47	28	1	100	95	413
August 2012	21	50	28	1	100	92	426
September 2012	24	49	26	2	100	98	427
October 2012	26	49	23	2	100	104	429
November 2012	27	49	22	3	100	105	451
December 2012	26	44	27	3	100	99	459
January 2013	23	42	33	2	100	90	458
February 2013	22	43	33	1	100	89	437
March 2013	22	44	32	2	100	90	408
April 2013	23	46	29	2	100	94	406
May 2013	23	45	29	2	100	94	414
June 2013	22	48	28	3	100	94	430
July 2013	21	49	28	3	100	93	433
August 2013	22	46	30	2	100	91	432
September 2013	23	41	34	1	100	89	423
October 2013	21	41	37	1	100	84	418
November 2013	19	41	39	1	100	79	410
December 2013	16	46	37	1	100	79	419
January 2014	19	42	37	1	100	82	429
February 2014	19	43	37	1	100	82	428
March 2014	17	43	39	1	100	78	401
April 2014	15	49	36	0	100	79	401
May 2014	20	51	29	0	100	91	397
June 2014	21	51	27	1	100	93	421
July 2014	23	46	30	1	100	92	408
August 2014	18	46	34	2	100	84	397
September 2014	18	46	34	2	100	83	389
October 2014	17	51	31	1	100	86	397
November 2014	22	49	28	0	100	94	399
December 2014	25	51	23	0	100	102	383
January 2015	28	49	22	0	100	106	375
February 2015	30	46	23	1	100	106	379
March 2015	29	45	25	1	100	104	399
April 2015	26	48	25	1	100	101	399
May 2015	22	52	25	1	100	98	417
June 2015	22	51	26	1	100	96	408
July 2015	21	50	28	1	100	94	402
August 2015	21	50	29	0	100	92	411
September 2015	19	50	31	1	100	88	405
October 2015	20	49	30	1	100	90	412
November 2015	20	51	27	2	100	92	396
December 2015	20	52	26	2	100	94	403
January 2016	19	53	27	2	100	92	409
February 2016	18	52	28	1	100	90	405
March 2016	18	53	28	1	100	89	417
April 2016	18	51	30	1	100	87	421
May 2016	18	51	30	1	100	88	428
June 2016	17	52	30	1	100	86	412
July 2016	17	51	30	1	100	87	421
August 2016	17	51	30	2	100	87	432
September 2016	18	49	30	3	100	88	464
October 2016	19	50	29	3	100	90	463
November 2016	18	49	31	2	100	88	477
December 2016	22	48	29	1	100	93	478
January 2017	25	48	26	1	100	100	486

INCOME BOTTOM THIRD

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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	2017	29	46	24	1	100	105	479
March	2017	29	41	27	2	100	102	475
April	2017	29	40	29	2	100	100	475
May	2017	27	42	30	1	100	97	468
June	2017	25	45	31	0	100	94	466
July	2017	23	46	31	0	100	92	460
August	2017	22	47	31	0	100	90	468
September	2017	24	47	29	0	100	94	475
October	2017	23	47	29	1	100	93	480
November	2017	28	45	26	1	100	101	481
December	2017	26	46	27	1	100	99	472
January	2018	27	47	26	0	100	101	478
February	2018	22	48	30	0	100	92	475
March	2018	25	48	26	1	100	99	481
April	2018	25	47	28	0	100	97	467
May	2018	26	47	27	0	100	99	468
June	2018	26	44	30	0	100	96	464
July	2018	27	42	30	0	100	97	465
August	2018	28	42	30	0	100	98	458
September	2018	28	45	27	0	100	101	454
October	2018	26	48	25	1	100	101	454
November	2018	28	47	24	1	100	103	460
December	2018	25	45	29	1	100	97	466
January	2019	23	45	31	1	100	92	471
February	2019	20	45	34	1	100	86	473
March	2019	24	45	29	2	100	94	461
April	2019	27	45	27	2	100	100	461
May	2019	26	48	24	1	100	102	453
June	2019	22	50	27	1	100	95	480
July	2019	21	51	27	1	100	94	471
August	2019	22	47	30	1	100	92	472
September	2019	23	45	31	2	100	92	463
October	2019	20	45	33	1	100	87	480
November	2019	20	48	31	1	100	89	494
December	2019	20	46	33	1	100	87	483
January	2020	21	49	30	0	100	91	494
February	2020	20	51	28	0	100	92	501
March	2020	20	51	28	1	100	92	529
April	2020	24	37	37	1	100	87	506
May	2020	30	27	41	2	100	89	510
June	2020	36	24	38	2	100	99	483
July	2020	37	29	33	1	100	104	500
August	2020	34	32	33	1	100	101	488
September	2020	31	34	33	1	100	98	489
October	2020	30	36	32	2	100	99	479
November	2020	30	34	34	3	100	96	470
December	2020	30	32	36	2	100	94	473
January	2021	27	35	35	2	100	92	488
February	2021	28	38	33	1	100	95	494
March	2021	30	38	31	1	100	99	502
April	2021	36	35	28	1	100	108	490
May	2021	45	31	23	1	100	122	480
June	2021	49	31	19	2	100	130	485
July	2021	49	32	18	1	100	131	487
August	2021	42	36	21	1	100	121	488
September	2021	38	39	23	1	100	115	471
October	2021	32	38	28	1	100	104	466

INCOME BOTTOM THIRD

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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 2021	31	37	30	2	100	101	466
December 2021	28	39	32	1	100	96	464
January 2022	26	42	31	1	100	95	459
February 2022	25	44	30	1	100	95	469
March 2022	26	45	28	2	100	98	465
April 2022	29	46	24	2	100	105	468
May 2022	31	44	24	1	100	107	454
June 2022	30	43	26	1	100	104	458
July 2022	26	40	33	1	100	93	462
August 2022	23	42	34	2	100	89	467
September 2022	21	41	36	2	100	85	469
October 2022	21	45	32	1	100	89	481
November 2022	20	46	33	1	100	87	483
December 2022	20	45	35	1	100	85	486
January 2023	18	43	38	1	100	81	474
February 2023	19	43	37	1	100	82	476
March 2023	19	46	34	1	100	85	485
April 2023	20	46	34	0	100	86	483
May 2023	17	47	35	1	100	82	481
June 2023	14	48	36	1	100	78	481
July 2023	15	47	36	1	100	79	486
August 2023	16	48	35	1	100	81	484
September 2023	17	47	35	2	100	82	478
October 2023	17	49	33	2	100	84	469
November 2023	18	45	35	2	100	83	478
December 2023	18	47	34	1	100	84	478
January 2024	18	47	33	2	100	85	477

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>
December 1979	59	21	15	5	100	56	722
January 1980	50	25	19	5	100	69	642
February 1980	49	25	20	6	100	70	590
March 1980	60	21	12	6	100	52	556
April 1980	64	18	13	5	100	49	530
May 1980	58	16	22	3	100	64	467
June 1980	44	18	35	3	100	91	449
July 1980	34	20	43	3	100	109	447
August 1980	34	22	38	6	100	104	435
September 1980	42	24	27	7	100	84	439
October 1980	48	26	16	10	100	68	418
November 1980	53	23	15	8	100	62	401
December 1980	55	19	18	8	100	63	397
January 1981	52	16	26	6	100	74	396
February 1981	42	18	31	9	100	89	407
March 1981	35	20	35	10	100	99	412
April 1981	37	20	33	11	100	96	419
May 1981	41	23	30	6	100	89	499
June 1981	42	27	25	6	100	84	494
July 1981	44	26	23	6	100	79	509
August 1981	44	26	24	6	100	81	515
September 1981	45	25	25	5	100	80	526
October 1981	40	29	26	5	100	86	613
November 1981	38	27	29	6	100	91	617
December 1981	32	24	37	7	100	105	685
January 1982	31	23	39	6	100	108	697
February 1982	34	26	35	6	100	101	675
March 1982	36	28	31	6	100	95	651
April 1982	35	28	31	6	100	96	619
May 1982	29	29	34	7	100	105	604
June 1982	27	32	34	7	100	108	598
July 1982	28	36	30	6	100	103	594
August 1982	28	37	29	6	100	101	591
September 1982	27	32	34	7	100	106	602
October 1982	26	29	37	8	100	111	605
November 1982	26	26	41	7	100	116	607
December 1982	26	27	41	6	100	115	593
January 1983	24	29	41	6	100	117	585
February 1983	24	30	41	5	100	117	576
March 1983	26	32	37	4	100	111	594
April 1983	28	33	36	4	100	108	591
May 1983	28	37	32	3	100	104	588
June 1983	29	38	30	4	100	101	551
July 1983	34	38	24	4	100	90	588
August 1983	41	35	19	5	100	78	584
September 1983	43	33	17	7	100	74	609
October 1983	47	29	18	7	100	71	594
November 1983	44	30	19	7	100	75	615
December 1983	44	29	21	6	100	77	609
January 1984	37	34	23	6	100	85	573
February 1984	40	33	22	6	100	82	558
March 1984	42	34	18	6	100	76	598

INCOME BOTTOM THIRD

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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	1984	50	30	14	6	100	64	629
May	1984	56	29	11	5	100	55	631
June	1984	61	25	10	4	100	48	579
July	1984	59	27	9	4	100	50	528
August	1984	59	23	12	5	100	53	507
September	1984	57	25	12	6	100	55	513
October	1984	57	25	13	5	100	56	551
November	1984	53	28	14	5	100	62	605
December	1984	46	29	21	4	100	74	614
January	1985	41	30	25	4	100	84	580
February	1985	37	32	27	4	100	91	524
March	1985	41	31	23	6	100	82	500
April	1985	44	30	20	6	100	76	495
May	1985	47	29	16	7	100	69	493
June	1985	46	29	19	6	100	73	480
July	1985	43	31	20	5	100	77	474
August	1985	42	32	21	5	100	80	453
September	1985	41	33	22	5	100	81	461
October	1985	43	30	22	4	100	79	463
November	1985	41	31	23	5	100	81	483
December	1985	40	32	23	5	100	83	548
January	1986	38	34	23	5	100	84	598
February	1986	37	37	23	3	100	86	619
March	1986	35	35	25	5	100	90	565
April	1986	35	35	25	4	100	90	572
May	1986	40	32	23	5	100	82	600
June	1986	47	33	17	4	100	70	611
July	1986	47	34	16	3	100	69	562
August	1986	46	34	18	2	100	72	517
September	1986	44	32	21	2	100	77	534
October	1986	48	30	19	3	100	71	565
November	1986	49	30	18	3	100	69	597
December	1986	47	33	16	4	100	69	572
January	1987	45	32	19	4	100	75	551
February	1987	46	31	19	4	100	72	537
March	1987	49	30	16	4	100	67	515
April	1987	53	29	14	4	100	61	508
May	1987	60	26	11	3	100	51	500
June	1987	62	26	10	2	100	47	506
July	1987	64	25	9	2	100	44	497
August	1987	60	27	10	3	100	50	526
September	1987	60	25	11	4	100	51	533
October	1987	59	25	12	4	100	53	516
November	1987	55	25	16	4	100	60	455
December	1987	53	23	20	4	100	67	414
January	1988	54	24	18	4	100	64	406
February	1988	58	22	16	4	100	59	420
March	1988	55	26	14	4	100	59	423
April	1988	49	30	16	5	100	67	432
May	1988	51	32	13	4	100	62	416
June	1988	56	29	11	4	100	55	411
July	1988	61	24	11	5	100	50	416
August	1988	62	22	11	5	100	50	412
September	1988	65	21	9	5	100	44	423
October	1988	65	22	9	4	100	45	412
November	1988	63	23	9	5	100	46	439
December	1988	63	23	9	5	100	46	445

INCOME BOTTOM THIRD

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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	1989	64	24	8	4	100	44	426
February	1989	67	22	7	4	100	40	377
March	1989	68	24	6	2	100	38	371
April	1989	72	21	5	2	100	34	385
May	1989	70	22	5	3	100	35	409
June	1989	66	20	9	4	100	43	415
July	1989	60	23	12	5	100	53	401
August	1989	56	23	17	4	100	61	399
September	1989	52	27	17	3	100	65	384
October	1989	52	27	17	4	100	66	379
November	1989	53	28	15	5	100	62	367
December	1989	54	25	17	5	100	63	371
January	1990	55	21	19	5	100	65	380
February	1990	52	23	21	4	100	69	376
March	1990	52	26	18	4	100	66	359
April	1990	52	29	15	4	100	63	356
May	1990	55	30	12	3	100	57	362
June	1990	60	26	11	3	100	51	369
July	1990	61	26	9	4	100	48	367
August	1990	62	21	13	5	100	51	354
September	1990	61	19	15	5	100	53	347
October	1990	62	18	16	4	100	55	355
November	1990	62	20	15	3	100	53	368
December	1990	57	23	17	3	100	60	365
January	1991	51	22	24	3	100	73	360
February	1991	43	22	32	3	100	89	342
March	1991	38	22	36	3	100	98	349
April	1991	38	26	33	4	100	95	343
May	1991	38	28	31	4	100	93	342
June	1991	40	30	27	3	100	86	332
July	1991	45	28	24	4	100	79	328
August	1991	47	27	22	3	100	75	320
September	1991	45	29	23	3	100	78	328
October	1991	40	30	27	3	100	86	326
November	1991	38	30	28	4	100	90	334
December	1991	36	28	31	5	100	95	345
January	1992	35	29	31	5	100	97	350
February	1992	34	31	31	4	100	97	351
March	1992	36	33	27	4	100	91	342
April	1992	38	33	25	4	100	87	349
May	1992	40	35	21	4	100	81	354
June	1992	44	33	19	4	100	75	346
July	1992	42	33	20	5	100	78	340
August	1992	42	31	23	4	100	82	339
September	1992	39	31	26	4	100	88	346
October	1992	43	32	23	2	100	81	341
November	1992	46	32	19	3	100	73	343
December	1992	52	30	15	3	100	63	333
January	1993	52	30	16	3	100	64	334
February	1993	50	30	17	3	100	67	332
March	1993	47	31	18	4	100	71	330
April	1993	46	32	17	5	100	72	327
May	1993	47	31	17	5	100	70	325
June	1993	50	31	14	4	100	64	333
July	1993	49	32	15	3	100	66	333
August	1993	49	34	14	4	100	65	343

INCOME BOTTOM THIRD

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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 1993	45	36	15	4	100	71	330
October 1993	43	37	16	4	100	73	334
November 1993	41	40	16	3	100	76	323
December 1993	40	38	17	5	100	77	338
January 1994	44	35	14	7	100	69	331
February 1994	52	30	12	6	100	61	344
March 1994	60	26	9	5	100	50	333
April 1994	66	21	10	3	100	44	332
May 1994	66	21	10	3	100	43	323
June 1994	66	20	11	3	100	45	340
July 1994	67	21	9	4	100	42	366
August 1994	67	20	10	3	100	42	366
September 1994	69	20	8	3	100	38	348
October 1994	68	21	7	3	100	39	329
November 1994	69	20	7	4	100	38	324
December 1994	68	22	8	3	100	40	337
January 1995	69	19	10	2	100	41	337
February 1995	69	19	10	2	100	40	347
March 1995	69	18	11	3	100	42	356
April 1995	65	20	10	5	100	45	367
May 1995	62	23	11	4	100	49	354
June 1995	55	28	13	4	100	58	339
July 1995	52	29	15	4	100	64	325
August 1995	50	27	18	5	100	67	328
September 1995	55	25	16	4	100	62	332
October 1995	56	26	14	4	100	58	325
November 1995	54	28	15	3	100	61	330
December 1995	51	29	16	4	100	66	335
January 1996	52	28	16	4	100	64	343
February 1996	50	31	16	4	100	66	324
March 1996	48	31	17	3	100	69	326
April 1996	50	31	16	3	100	66	338
May 1996	56	25	16	2	100	60	349
June 1996	63	22	11	3	100	48	341
July 1996	60	23	12	5	100	52	322
August 1996	58	28	8	5	100	50	335
September 1996	59	27	10	4	100	51	336
October 1996	59	28	10	3	100	50	351
November 1996	59	29	9	3	100	51	346
December 1996	56	30	12	2	100	55	343
January 1997	59	28	10	4	100	51	332
February 1997	59	26	11	4	100	53	337
March 1997	62	26	8	4	100	46	344
April 1997	63	26	7	3	100	44	359
May 1997	67	26	4	3	100	37	348
June 1997	67	25	5	2	100	38	347
July 1997	64	26	7	4	100	43	332
August 1997	60	25	10	6	100	50	334
September 1997	56	27	10	7	100	54	327
October 1997	56	28	9	6	100	53	334
November 1997	58	30	8	4	100	50	336
December 1997	58	30	9	3	100	51	351
January 1998	55	32	10	3	100	54	351
February 1998	52	32	12	5	100	60	362
March 1998	46	35	12	7	100	66	349
April 1998	45	34	13	8	100	68	342

INCOME BOTTOM THIRD

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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	1998	47	36	11	6	100	64	329
June	1998	52	33	10	5	100	58	339
July	1998	56	31	8	5	100	52	342
August	1998	57	29	8	6	100	51	344
September	1998	57	27	10	6	100	53	331
October	1998	55	27	12	6	100	57	333
November	1998	52	27	16	5	100	65	336
December	1998	50	30	17	4	100	67	342
January	1999	49	33	15	3	100	66	340
February	1999	50	34	13	3	100	63	338
March	1999	52	33	11	4	100	59	318
April	1999	51	32	11	5	100	60	296
May	1999	54	30	12	4	100	58	275
June	1999	55	30	12	4	100	57	275
July	1999	54	29	13	4	100	58	299
August	1999	57	28	11	5	100	54	313
September	1999	63	23	10	5	100	47	327
October	1999	68	19	8	5	100	39	327
November	1999	66	17	11	6	100	45	321
December	1999	66	18	10	6	100	44	334
January	2000	65	19	11	4	100	46	321
February	2000	69	21	7	3	100	38	331
March	2000	69	21	7	2	100	38	342
April	2000	71	20	6	4	100	35	352
May	2000	71	20	5	4	100	34	350
June	2000	70	20	5	5	100	36	333
July	2000	69	23	4	4	100	35	355
August	2000	67	22	5	6	100	38	365
September	2000	66	22	6	5	100	40	386
October	2000	67	21	7	5	100	40	382
November	2000	66	23	7	4	100	42	386
December	2000	65	22	7	6	100	42	371
January	2001	59	19	15	7	100	56	372
February	2001	52	18	24	6	100	72	365
March	2001	43	19	33	4	100	90	362
April	2001	39	23	33	5	100	94	347
May	2001	43	23	29	5	100	86	344
June	2001	46	21	27	6	100	81	347
July	2001	46	22	25	6	100	79	356
August	2001	41	27	26	6	100	85	357
September	2001	40	28	25	7	100	85	353
October	2001	38	29	26	7	100	87	359
November	2001	37	26	30	7	100	92	361
December	2001	34	30	31	6	100	97	366
January	2002	36	28	29	7	100	93	353
February	2002	39	30	24	7	100	85	354
March	2002	43	31	18	7	100	75	359
April	2002	50	31	13	5	100	63	370
May	2002	54	30	10	6	100	57	366
June	2002	52	31	10	7	100	58	370
July	2002	47	34	14	5	100	66	364
August	2002	45	36	16	3	100	72	392
September	2002	45	35	16	4	100	72	387
October	2002	45	33	17	5	100	71	401
November	2002	46	31	16	7	100	71	386
December	2002	45	34	15	5	100	70	390

INCOME BOTTOM THIRD

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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 2003	42	35	16	6	100	74	383
February 2003	42	35	17	6	100	74	388
March 2003	43	33	19	5	100	76	374
April 2003	45	35	17	3	100	72	372
May 2003	45	35	19	1	100	74	369
June 2003	44	36	19	1	100	75	380
July 2003	44	35	18	2	100	74	394
August 2003	45	37	15	4	100	70	394
September 2003	51	33	12	4	100	62	403
October 2003	54	32	12	3	100	58	403
November 2003	56	30	12	2	100	55	403
December 2003	57	32	10	1	100	53	400
January 2004	56	32	9	2	100	53	392
February 2004	56	33	8	3	100	51	388
March 2004	56	32	8	4	100	52	383
April 2004	58	30	9	3	100	51	399
May 2004	65	25	7	3	100	42	404
June 2004	72	21	5	2	100	34	411
July 2004	78	16	4	2	100	26	400
August 2004	77	15	6	2	100	28	405
September 2004	74	18	6	2	100	32	416
October 2004	70	20	8	2	100	38	405
November 2004	68	22	8	2	100	40	398
December 2004	67	23	7	2	100	40	382
January 2005	67	23	7	3	100	40	393
February 2005	69	22	6	3	100	37	393
March 2005	71	21	6	2	100	35	398
April 2005	72	22	5	1	100	34	392
May 2005	71	20	7	1	100	36	382
June 2005	68	23	7	2	100	40	378
July 2005	70	22	6	2	100	36	374
August 2005	69	24	4	3	100	35	382
September 2005	74	20	4	2	100	30	385
October 2005	74	18	5	3	100	32	391
November 2005	75	18	5	2	100	30	388
December 2005	73	19	6	2	100	33	384
January 2006	71	22	6	1	100	36	370
February 2006	69	23	7	1	100	38	374
March 2006	70	23	6	1	100	37	375
April 2006	71	21	7	1	100	36	387
May 2006	73	19	7	1	100	35	388
June 2006	74	18	7	1	100	33	381
July 2006	75	17	7	2	100	32	370
August 2006	75	17	6	2	100	31	379
September 2006	73	19	7	1	100	34	399
October 2006	69	23	7	1	100	38	415
November 2006	64	27	8	1	100	44	420
December 2006	65	25	9	1	100	44	417
January 2007	64	26	9	1	100	45	410
February 2007	62	27	9	2	100	47	394
March 2007	61	28	9	2	100	48	383
April 2007	62	26	10	1	100	48	391
May 2007	61	28	10	1	100	48	403
June 2007	60	30	9	2	100	49	408
July 2007	60	30	8	2	100	48	408
August 2007	63	24	10	3	100	47	397
September 2007	63	22	13	2	100	49	389

INCOME BOTTOM THIRD

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2007	60	21	16	2	100	56	381
November	2007	59	23	17	1	100	59	381
December	2007	57	24	18	1	100	62	385
January	2008	57	22	20	1	100	63	402
February	2008	48	23	27	2	100	79	395
March	2008	43	26	30	1	100	88	381
April	2008	41	28	29	2	100	88	366
May	2008	48	29	22	2	100	74	373
June	2008	50	28	20	2	100	70	392
July	2008	49	30	20	2	100	71	410
August	2008	47	31	20	2	100	73	402
September	2008	47	33	17	3	100	69	384
October	2008	46	32	18	4	100	73	377
November	2008	42	31	22	4	100	80	405
December	2008	41	30	27	3	100	86	416
January	2009	38	29	31	2	100	93	417
February	2009	36	29	32	2	100	96	398
March	2009	35	32	30	3	100	95	408
April	2009	37	34	26	3	100	90	406
May	2009	38	37	23	2	100	85	430
June	2009	41	37	20	3	100	79	424
July	2009	40	40	17	3	100	76	423
August	2009	45	38	15	2	100	71	407
September	2009	43	40	14	2	100	71	425
October	2009	45	39	14	2	100	69	424
November	2009	45	37	15	2	100	70	421
December	2009	48	35	14	2	100	66	413
January	2010	52	31	14	3	100	62	413
February	2010	53	33	11	4	100	58	408
March	2010	52	34	11	3	100	59	403
April	2010	50	38	10	2	100	60	398
May	2010	50	38	11	1	100	61	407
June	2010	51	37	11	1	100	60	410
July	2010	50	38	11	1	100	61	420
August	2010	48	39	11	1	100	63	419
September	2010	46	41	12	2	100	66	419
October	2010	46	41	12	1	100	66	408
November	2010	46	40	12	1	100	66	414
December	2010	49	38	12	1	100	63	417
January	2011	51	36	11	2	100	60	435
February	2011	53	34	10	2	100	57	433
March	2011	52	35	11	2	100	58	429
April	2011	52	35	12	1	100	60	409
May	2011	51	37	11	1	100	60	403
June	2011	50	37	12	1	100	63	400
July	2011	50	37	12	1	100	62	413
August	2011	56	32	11	1	100	56	427
September	2011	55	33	11	1	100	56	424
October	2011	51	37	11	1	100	60	421
November	2011	43	44	11	2	100	68	410
December	2011	43	43	11	3	100	68	404
January	2012	45	43	9	3	100	64	408
February	2012	42	43	11	4	100	69	413
March	2012	44	43	9	4	100	66	431
April	2012	42	43	11	4	100	68	430
May	2012	45	43	9	3	100	64	412

INCOME BOTTOM THIRD

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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 2012	44	45	8	3	100	64	418
July 2012	43	44	9	3	100	66	413
August 2012	46	43	8	3	100	61	426
September 2012	45	41	11	4	100	66	427
October 2012	45	42	10	4	100	65	429
November 2012	43	43	9	5	100	66	451
December 2012	45	43	8	4	100	63	459
January 2013	51	38	9	2	100	58	458
February 2013	53	36	10	2	100	57	437
March 2013	51	35	11	3	100	60	408
April 2013	48	37	11	4	100	63	406
May 2013	46	40	11	3	100	65	414
June 2013	51	38	8	2	100	57	430
July 2013	57	34	8	1	100	51	433
August 2013	62	30	8	1	100	46	432
September 2013	63	28	7	1	100	44	423
October 2013	61	30	7	2	100	46	418
November 2013	59	33	5	3	100	46	410
December 2013	57	34	6	3	100	49	419
January 2014	57	34	6	2	100	49	429
February 2014	58	33	7	2	100	49	428
March 2014	59	33	7	1	100	48	401
April 2014	59	33	7	1	100	48	401
May 2014	61	32	6	1	100	45	397
June 2014	60	32	6	2	100	46	421
July 2014	61	31	5	3	100	44	408
August 2014	58	33	7	2	100	50	397
September 2014	57	34	6	2	100	49	389
October 2014	54	36	8	1	100	54	397
November 2014	54	38	6	2	100	52	399
December 2014	53	37	8	2	100	55	383
January 2015	54	34	9	3	100	55	375
February 2015	50	35	12	2	100	62	379
March 2015	51	36	11	2	100	60	399
April 2015	55	34	9	2	100	54	399
May 2015	61	31	7	1	100	46	417
June 2015	62	30	7	1	100	44	408
July 2015	58	32	8	1	100	50	402
August 2015	58	31	9	2	100	51	411
September 2015	57	32	10	1	100	54	405
October 2015	61	29	9	2	100	48	412
November 2015	62	28	8	2	100	46	396
December 2015	64	28	7	2	100	43	403
January 2016	63	28	7	2	100	44	409
February 2016	59	32	7	1	100	48	405
March 2016	58	33	8	1	100	51	417
April 2016	57	35	7	1	100	50	421
May 2016	58	34	8	0	100	50	428
June 2016	57	34	8	1	100	51	412
July 2016	56	35	8	2	100	52	421
August 2016	55	34	8	3	100	53	432
September 2016	56	34	8	2	100	52	464
October 2016	58	32	9	1	100	51	463
November 2016	60	31	8	1	100	48	477
December 2016	60	30	8	2	100	48	478
January 2017	62	28	8	2	100	46	486

INCOME BOTTOM THIRD

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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 2017	65	25	8	2	100	43	479
March 2017	70	22	8	1	100	38	475
April 2017	70	23	7	1	100	37	475
May 2017	69	22	8	1	100	39	468
June 2017	66	24	8	2	100	42	466
July 2017	65	25	8	2	100	42	460
August 2017	66	27	5	2	100	40	468
September 2017	65	29	4	2	100	38	475
October 2017	65	28	5	2	100	40	480
November 2017	65	26	7	2	100	41	481
December 2017	65	25	8	2	100	43	472
January 2018	68	23	8	1	100	40	478
February 2018	69	23	7	1	100	38	475
March 2018	73	20	6	1	100	33	481
April 2018	74	20	6	0	100	33	467
May 2018	73	19	7	1	100	34	468
June 2018	70	22	7	1	100	37	464
July 2018	71	22	5	2	100	34	465
August 2018	72	22	4	1	100	32	458
September 2018	74	21	4	1	100	30	454
October 2018	73	20	5	2	100	32	454
November 2018	71	21	6	2	100	34	460
December 2018	70	21	5	3	100	35	466
January 2019	67	25	5	3	100	38	471
February 2019	63	28	6	3	100	43	473
March 2019	61	28	8	3	100	46	461
April 2019	62	28	9	2	100	47	461
May 2019	63	27	7	2	100	44	453
June 2019	58	32	8	2	100	50	480
July 2019	55	33	10	2	100	54	471
August 2019	52	33	13	1	100	61	472
September 2019	50	30	17	3	100	66	463
October 2019	48	33	17	3	100	69	480
November 2019	45	34	18	3	100	73	494
December 2019	46	36	15	3	100	69	483
January 2020	46	35	16	3	100	70	494
February 2020	48	37	12	2	100	64	501
March 2020	46	36	16	2	100	70	529
April 2020	43	34	22	1	100	78	506
May 2020	39	31	29	2	100	90	510
June 2020	37	31	31	1	100	93	483
July 2020	38	32	28	2	100	89	500
August 2020	38	35	24	2	100	86	488
September 2020	43	35	19	3	100	76	489
October 2020	44	35	18	3	100	75	479
November 2020	46	34	17	3	100	72	470
December 2020	43	35	18	4	100	76	473
January 2021	45	35	15	5	100	71	488
February 2021	45	37	14	4	100	69	494
March 2021	49	35	12	4	100	63	502
April 2021	53	32	12	3	100	60	490
May 2021	59	28	10	2	100	51	480
June 2021	64	25	9	1	100	45	485
July 2021	66	24	9	1	100	43	487
August 2021	67	23	9	2	100	42	488
September 2021	65	23	10	2	100	45	471
October 2021	66	23	9	2	100	44	466

INCOME BOTTOM THIRD

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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 2021	68	21	8	3	100	40	466
December 2021	70	21	7	2	100	37	464
January 2022	73	19	6	3	100	33	459
February 2022	75	17	6	2	100	30	469
March 2022	80	13	5	1	100	25	465
April 2022	81	12	6	0	100	25	468
May 2022	81	12	7	0	100	25	454
June 2022	81	12	7	0	100	26	458
July 2022	82	11	6	1	100	23	462
August 2022	82	12	5	1	100	23	467
September 2022	81	12	5	2	100	24	469
October 2022	77	14	7	2	100	29	481
November 2022	77	12	8	2	100	31	483
December 2022	75	14	10	1	100	35	486
January 2023	75	14	10	1	100	35	474
February 2023	73	16	10	1	100	38	476
March 2023	71	17	10	2	100	39	485
April 2023	70	19	10	2	100	40	483
May 2023	70	18	10	2	100	39	481
June 2023	68	20	10	2	100	41	481
July 2023	69	18	10	3	100	40	486
August 2023	69	18	11	2	100	43	484
September 2023	70	18	11	2	100	41	478
October 2023	68	20	11	1	100	42	469
November 2023	66	24	8	2	100	42	478
December 2023	66	21	11	2	100	45	478
January 2024	61	23	13	3	100	52	477

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)

		PERCENT TO GO UP BY											PERCENTILES							
<u>Date of Survey</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>	
December	1979	3	10	4	6	7	12	21	17	18	3	100	8.9	5.0	14.3	9.3	11.6	120	722	
January	1980	2	10	3	5	6	11	21	23	15	4	100	10.1	5.6	16.0	10.4	13.4	146	642	
February	1980	2	11	3	5	8	11	19	24	14	4	100	10.0	5.5	16.5	11.0	13.4	148	590	
March	1980	3	12	2	4	9	10	16	25	15	4	100	10.1	5.2	17.4	12.1	13.5	167	556	
April	1980	6	13	2	4	10	8	16	23	15	4	100	9.9	4.7	17.8	13.0	12.5	163	530	
May	1980	8	18	1	3	10	6	16	21	13	4	100	9.0	4.0	17.2	13.3	11.7	166	467	
June	1980	8	20	2	6	8	6	14	18	16	2	100	7.8	3.3	14.4	11.1	9.9	141	449	
July	1980	8	21	3	6	7	6	14	13	17	3	100	7.0	2.1	12.0	9.9	8.9	134	447	
August	1980	8	19	5	7	7	7	15	10	19	3	100	6.5	1.9	10.9	9.0	8.1	113	435	
September	1980	7	17	5	4	9	7	16	10	19	5	100	7.2	2.6	11.0	8.4	8.3	95	439	
October	1980	8	16	4	6	9	8	15	13	17	4	100	6.6	3.1	11.8	8.7	8.8	129	418	
November	1980	6	19	3	5	8	7	16	15	16	5	100	8.0	3.5	12.8	9.3	10.1	153	401	
December	1980	6	21	3	5	8	7	17	14	16	3	100	8.4	3.3	13.2	9.9	11.1	196	397	
January	1981	4	25	4	5	7	6	15	12	17	5	100	8.2	2.9	12.3	9.4	10.1	145	396	
February	1981	5	25	4	7	5	7	13	11	18	6	100	7.3	2.3	11.3	8.9	9.1	124	407	
March	1981	7	26	3	8	4	6	11	10	17	7	100	5.9	1.2	10.6	9.4	7.5	95	412	
April	1981	10	23	4	7	5	6	14	12	15	5	100	6.1	1.1	10.9	9.8	8.5	145	419	
May	1981	11	20	3	7	8	7	16	12	13	3	100	6.1	1.7	11.0	9.3	8.7	156	499	
June	1981	9	21	4	6	9	8	17	13	11	2	100	6.6	2.3	10.7	8.4	9.3	158	494	
July	1981	7	23	2	7	9	8	18	13	11	1	100	6.8	2.8	10.9	8.1	8.9	129	509	
August	1981	6	26	4	7	9	8	16	13	10	2	100	6.3	2.4	10.8	8.4	8.6	118	515	
September	1981	6	24	5	8	9	8	15	15	9	2	100	6.4	2.4	11.8	9.4	8.8	128	526	
October	1981	4	25	6	7	11	9	13	15	7	3	100	5.9	2.3	11.3	9.1	8.7	113	613	
November	1981	4	23	5	7	11	9	16	15	7	3	100	6.4	2.7	11.4	8.7	9.1	117	617	
December	1981	6	24	4	7	11	10	15	12	7	3	100	5.8	2.0	10.3	8.3	8.3	109	685	
January	1982	6	28	4	7	10	9	14	12	7	3	100	5.7	1.5	10.2	8.7	8.3	118	697	
February	1982	6	32	4	8	8	10	12	11	7	2	100	5.2	0.8	10.3	9.5	8.1	126	675	
March	1982	6	30	6	8	8	10	11	13	6	3	100	5.0	0.7	10.3	9.6	8.0	135	651	
April	1982	9	22	5	8	11	10	12	12	7	4	100	5.0	0.5	10.2	9.7	7.2	120	619	
May	1982	10	17	6	8	13	10	11	13	6	5	100	4.7	0.3	9.7	9.5	6.5	103	604	
June	1982	9	18	6	9	14	8	14	11	6	5	100	4.8	0.3	9.8	9.5	6.6	105	598	
July	1982	7	17	6	9	14	10	15	10	7	4	100	4.9	1.0	9.8	8.8	7.1	113	594	
August	1982	5	18	7	10	14	8	16	11	7	3	100	4.9	1.0	9.9	8.8	7.3	113	591	
September	1982	6	20	7	9	15	9	14	10	7	4	100	4.3	1.0	8.9	7.9	6.4	84	602	
October	1982	7	22	7	9	13	7	12	11	7	5	100	4.1	0.3	8.8	8.5	6.0	90	605	
November	1982	8	24	6	9	13	7	12	9	5	5	100	3.9	0.1	8.1	7.9	5.3	80	607	
December	1982	10	22	6	10	12	7	12	12	5	5	100	4.0	0.1	8.9	8.8	5.8	96	593	
January	1983	10	24	6	9	13	7	12	10	5	5	100	3.7	0.1	8.7	8.7	5.4	84	585	
February	1983	11	23	6	9	12	7	12	11	5	5	100	3.6	0.1	9.1	9.1	5.7	96	576	
March	1983	10	27	6	10	11	7	11	8	6	3	100	3.1	0.0	7.8	7.8	5.0	78	594	
April	1983	9	28	7	10	13	6	10	8	6	3	100	2.8	0.0	6.6	6.7	4.6	69	591	
May	1983	8	31	8	9	12	7	10	6	7	2	100	2.5	0.0	6.2	6.2	4.3	64	588	
June	1983	7	28	9	10	13	7	11	6	5	2	100	2.9	0.0	6.5	6.5	4.9	76	551	
July	1983	6	28	9	12	10	8	12	7	4	2	100	3.0	0.1	7.5	7.4	5.2	84	588	
August	1983	4	25	11	14	10	7	11	8	5	4	100	3.1	0.2	7.5	7.3	5.5	84	584	
September	1983	4	24	11	13	11	7	11	9	6	4	100	3.3	0.3	7.9	7.6	5.6	76	609	
October	1983	3	22	10	13	13	7	11	11	7	3	100	3.8	0.8	8.3	7.4	6.0	67	594	
November	1983	4	21	10	13	12	6	12	10	9	2	100	3.7	0.8	9.0	8.2	6.0	68	615	
December	1983	5	19	11	12	13	5	13	9	11	2	100	3.8	0.8	9.0	8.2	5.9	71	609	

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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>DK,NA</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>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	
March	1993	3	20	15	19	19	3	10	5	7	1	100	3.4	1.0	5.2	4.2	4.8	59	330	
April	1993	3	18	16	19	18	2	9	7	7	1	100	3.5	1.2	5.3	4.1	5.5	89	327	
May	1993	4	19	17	18	15	4	9	7	7	1	100	3.0	0.9	5.3	4.4	5.4	95	325	
June	1993	4	18	14	15	14	6	12	7	8	2	100	3.7	1.0	6.9	5.9	5.8	93	333	
July	1993	3	16	16	13	15	7	12	7	7	2	100	3.7	1.1	6.9	5.8	5.7	82	333	
August	1993	4	13	16	14	16	6	10	8	7	3	100	3.8	1.2	6.9	5.6	6.2	102	343	
September	1993	5	12	18	17	14	5	8	11	7	3	100	3.3	1.3	6.8	5.4	6.4	119	330	
October	1993	5	12	16	16	16	7	9	9	8	2	100	3.8	1.3	7.2	5.8	6.2	108	334	
November	1993	3	12	18	17	15	8	9	7	8	2	100	3.6	1.4	7.2	5.8	5.5	75	323	
December	1993	3	15	16	16	19	7	8	4	8	2	100	3.6	1.0	5.9	4.9	4.4	39	338	
January	1994	5	16	15	16	19	4	8	5	9	3	100	3.2	0.9	5.7	4.8	4.3	39	331	
February	1994	4	17	12	17	20	3	7	7	9	4	100	3.3	1.0	5.6	4.6	4.8	47	344	
March	1994	4	14	17	17	18	4	7	8	8	3	100	3.2	1.2	5.5	4.3	5.3	69	333	
April	1994	3	15	17	20	16	5	6	8	7	2	100	3.1	1.2	5.3	4.1	5.9	95	332	
May	1994	3	17	17	17	15	8	7	7	8	1	100	3.2	0.9	5.4	4.5	5.8	97	323	
June	1994	3	18	16	15	15	7	9	6	10	0	100	3.2	0.9	5.9	4.9	5.8	97	340	
July	1994	4	18	17	14	15	7	9	5	11	0	100	3.2	0.9	5.8	4.9	5.2	74	366	
August	1994	3	16	18	17	13	6	11	7	9	1	100	3.2	1.3	6.9	5.6	5.7	75	366	
September	1994	2	15	16	21	13	7	11	6	9	1	100	3.4	1.5	6.7	5.2	5.5	60	348	
October	1994	1	15	17	22	13	8	10	6	7	1	100	3.4	1.6	6.7	5.1	5.6	68	329	
November	1994	2	16	16	22	11	8	8	6	9	2	100	3.4	1.3	6.0	4.8	5.3	65	324	
December	1994	2	17	17	20	11	7	7	7	9	3	100	3.1	1.0	5.8	4.8	5.1	67	337	
January	1995	2	18	16	21	14	5	7	6	9	3	100	3.1	1.1	5.7	4.6	4.7	45	337	
February	1995	2	17	20	18	15	4	8	6	9	2	100	3.0	1.2	5.7	4.4	4.8	47	347	
March	1995	1	17	17	16	17	6	8	7	9	1	100	3.6	1.4	6.3	4.8	5.4	57	356	
April	1995	1	17	17	14	16	6	9	8	10	1	100	3.8	1.4	6.7	5.3	5.9	72	367	
May	1995	2	16	17	16	19	5	9	6	9	1	100	3.8	1.4	6.1	4.7	5.3	55	354	
June	1995	3	14	17	18	17	5	8	5	11	1	100	3.4	1.3	5.6	4.3	4.5	41	339	
July	1995	3	13	19	19	16	6	7	5	11	1	100	3.1	1.6	5.3	3.8	4.4	32	325	
August	1995	3	13	17	18	16	8	7	7	11	1	100	3.5	1.5	5.8	4.4	4.9	41	328	
September	1995	2	14	18	18	16	7	10	7	9	0	100	3.5	1.5	6.2	4.7	5.3	47	332	
October	1995	2	15	18	18	15	6	10	6	10	1	100	3.4	1.4	6.0	4.7	4.9	42	325	
November	1995	1	13	21	19	13	5	10	6	12	1	100	3.1	1.5	5.7	4.2	4.9	39	330	
December	1995	2	13	22	18	15	4	9	4	13	1	100	3.0	1.5	5.3	3.9	4.3	25	335	
January	1996	3	13	21	18	12	5	10	5	11	1	100	3.1	1.5	6.3	4.9	4.8	45	343	
February	1996	3	17	18	19	12	5	10	4	11	1	100	3.0	1.1	6.1	5.0	4.4	39	324	
March	1996	3	19	18	20	9	6	9	6	9	1	100	3.0	0.9	6.2	5.4	4.9	58	326	
April	1996	2	16	17	20	12	5	8	6	12	1	100	3.3	1.1	5.9	4.7	5.2	64	338	
May	1996	2	13	17	18	13	6	8	9	12	1	100	3.8	1.6	6.9	5.3	6.1	82	349	
June	1996	2	9	16	19	20	6	8	8	12	1	100	4.0	2.1	6.8	4.8	6.2	82	341	
July	1996	2	11	16	17	18	6	9	8	10	2	100	3.7	1.9	7.4	5.5	6.2	83	322	
August	1996	3	12	17	19	17	5	9	7	9	2	100	3.3	1.7	6.5	4.8	5.6	76	335	
September	1996	3	13	18	18	14	6	10	6	9	2	100	3.3	1.6	6.4	4.8	5.5	71	336	
October	1996	2	13	18	22	16	5	9	6	9	2	100	3.3	1.6	5.5	3.9	5.2	59	351	
November	1996	3	12	18	19	17	4	10	6	10	1	100	3.5	1.7	5.7	4.0	5.1	48	346	
December	1996	3	11	18	18	17	5	9	6	12	1	100	3.6	1.6	5.7	4.1	5.1	43	343	
January	1997	2	12	22	17	16	5	8	4	13	1	100	3.3	1.5	5.4	3.9	4.7	38	332	
February	1997	2	13	20	19	17	5	7	5	11	2	100	3.2	1.5	5.2	3.7	4.7	41	337	
March	1997	1	16	20	21	12	5	7	5	11	2	100	2.9	1.4	5.4	4.0	4.5	40	344	
April	1997	1	15	16	24	13	6	8	5	10	1	100	3.1	1.6	5.6	4.0	4.6	32	359	
May	1997	2	15	17	25	11	6	10	4	10	0	100	3.1	1.6	5.6	4.0	4.5	29	348	
June	1997	2	13	19	23	16	4	9	3	11	1	100	3.0	1.5	5.2	3.7	4.0	18	347	
July	1997	2	14	20	21	16	2	8	3	12	1	100	2.9	1.3	5.4	4.0	3.9	19	332	
August	1997	2	15	19	19	15	1	7	3	15	3	100	2.9	1.1	5.3	4.2	3.8	22	334	
September	1997	2	16	18	20	13	3	7	4	14	2	100	3.0	1.1	5.3	4.3	4.1	26	327	
October	1997	2	17	18	18	11	5	8	3	15	2	100	3.0	1.1	5.2	4.2	4.0	24	334	

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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>Cases</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>	
November	1997	2	15	21	17	15	6	8	2	13	0	100	3.1	1.2	5.2	4.1	4.0	20	336
December	1997	2	16	20	14	18	6	9	2	14	0	100	3.1	1.1	5.3	4.2	3.9	20	351
January	1998	3	18	19	14	18	6	7	3	11	0	100	3.0	0.8	5.2	4.4	3.9	23	351
February	1998	4	21	15	12	16	5	6	2	17	1	100	2.9	0.6	5.1	4.6	3.6	21	362
March	1998	5	19	17	14	11	4	8	2	18	2	100	2.7	0.5	5.1	4.5	3.5	19	349
April	1998	4	17	19	13	14	4	8	1	19	2	100	2.8	0.8	5.1	4.2	3.4	13	342
May	1998	3	15	23	13	13	4	8	2	18	1	100	2.7	1.0	5.1	4.1	3.5	13	329
June	1998	2	14	24	13	16	4	7	2	17	1	100	2.7	1.1	5.2	4.1	3.6	14	339
July	1998	1	14	23	14	14	3	9	2	19	1	100	2.8	1.3	5.3	4.0	3.7	13	342
August	1998	1	13	22	16	17	3	9	1	16	2	100	3.0	1.4	5.3	3.8	3.7	12	344
September	1998	1	14	22	14	17	3	9	0	16	3	100	2.9	1.4	5.2	3.9	3.6	11	331
October	1998	2	13	22	15	17	3	10	0	14	3	100	2.8	1.3	5.3	4.0	3.5	12	333
November	1998	3	17	20	16	13	4	11	1	13	2	100	2.8	1.0	5.3	4.3	3.5	14	336
December	1998	3	17	20	18	14	5	9	1	13	2	100	2.8	1.0	5.1	4.1	3.4	12	342
January	1999	2	17	19	20	12	5	9	1	14	1	100	2.9	1.1	5.2	4.1	3.6	12	340
February	1999	2	15	20	21	14	5	8	1	13	2	100	3.0	1.3	5.2	3.9	3.6	10	338
March	1999	2	13	20	21	14	5	9	2	12	2	100	3.1	1.5	5.3	3.8	3.8	13	318
April	1999	3	14	23	21	13	4	8	2	10	2	100	2.9	1.2	4.8	3.6	3.5	12	296
May	1999	2	15	22	19	13	5	8	3	12	1	100	3.0	1.3	5.0	3.7	3.7	14	275
June	1999	3	16	20	18	12	4	9	2	15	0	100	2.9	1.0	5.0	4.0	3.6	14	275
July	1999	4	17	16	16	11	5	12	2	16	1	100	3.1	1.0	5.5	4.5	3.9	16	299
August	1999	4	14	17	20	10	4	11	1	18	1	100	3.0	1.1	5.3	4.2	3.8	14	313
September	1999	3	11	20	21	12	4	11	1	16	2	100	3.0	1.4	5.4	4.0	3.9	13	327
October	1999	1	9	23	19	13	3	9	2	19	2	100	3.0	1.5	5.3	3.7	4.0	13	327
November	1999	2	9	22	17	15	3	10	2	17	4	100	3.0	1.5	5.5	3.9	4.1	13	321
December	1999	2	9	20	17	15	3	11	2	17	4	100	3.1	1.5	5.5	3.9	4.1	15	334
January	2000	3	11	15	19	17	3	13	2	14	3	100	3.7	1.8	6.0	4.2	4.3	15	321
February	2000	2	12	15	18	17	4	13	2	14	2	100	3.6	1.8	5.8	4.1	4.2	16	331
March	2000	2	11	14	19	19	5	12	1	15	2	100	3.7	2.0	5.8	3.8	4.3	13	342
April	2000	2	8	16	19	19	5	9	1	18	2	100	3.4	2.0	5.2	3.3	4.1	11	352
May	2000	2	7	17	21	17	4	11	1	19	2	100	3.4	2.1	6.1	4.0	4.3	12	350
June	2000	2	8	17	18	15	3	10	2	23	2	100	3.3	1.8	6.0	4.2	4.1	13	333
July	2000	2	8	18	19	15	3	12	3	19	2	100	3.3	1.8	6.5	4.6	4.3	15	355
August	2000	3	10	18	16	17	4	10	3	18	2	100	3.3	1.7	5.8	4.2	4.3	21	365
September	2000	4	10	21	16	15	4	11	4	14	2	100	3.1	1.6	5.9	4.4	4.3	24	386
October	2000	4	10	21	17	15	4	10	4	14	2	100	3.2	1.6	5.7	4.2	4.4	27	382
November	2000	4	10	20	18	14	4	9	5	14	3	100	3.2	1.5	5.5	4.0	4.4	28	386
December	2000	4	12	19	18	14	4	8	5	13	3	100	3.2	1.4	5.6	4.2	4.5	29	371
January	2001	4	12	19	18	14	4	8	4	15	3	100	3.0	1.3	5.4	4.1	4.2	28	372
February	2001	4	15	16	16	15	4	8	3	17	3	100	3.1	1.0	5.4	4.4	3.9	22	365
March	2001	4	16	14	16	16	4	8	2	17	3	100	3.1	1.1	5.3	4.2	3.9	22	362
April	2001	5	18	12	15	17	4	8	4	14	2	100	3.2	0.9	5.3	4.4	4.0	27	347
May	2001	5	13	14	16	19	4	8	4	14	2	100	3.3	1.3	5.4	4.1	4.2	28	344
June	2001	6	11	16	13	18	4	10	6	14	3	100	3.5	1.5	6.5	4.9	4.6	29	347
July	2001	5	13	17	13	16	3	9	4	16	2	100	3.3	1.3	6.4	5.1	4.3	23	356
August	2001	5	18	18	12	14	4	10	4	13	2	100	2.9	0.9	6.2	5.4	4.1	27	357
September	2001	5	20	14	15	15	3	7	3	15	1	100	2.9	0.6	5.2	4.6	3.8	26	353
October	2001	7	21	14	13	13	3	8	4	15	2	100	2.7	0.4	5.2	4.8	3.7	31	359
November	2001	11	23	10	12	10	3	7	3	16	3	100	2.3	0.3	5.0	4.8	3.2	30	361
December	2001	13	23	14	11	8	3	9	2	13	4	100	1.9	0.0	5.0	5.1	2.5	31	366
January	2002	12	25	14	11	9	3	8	2	15	4	100	1.8	0.0	4.9	4.9	2.4	26	353
February	2002	8	21	18	12	12	2	8	2	14	3	100	2.3	0.2	5.1	4.9	2.6	22	354
March	2002	5	21	15	12	13	3	7	2	18	3	100	2.6	0.5	5.3	4.7	3.2	18	359
April	2002	3	18	16	14	13	5	8	1	19	3	100	3.0	0.8	5.4	4.6	3.4	16	370
May	2002	1	18	14	15	14	7	6	2	20	3	100	3.1	1.1	5.3	4.2	3.8	14	366

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

Date of Survey		PERCENT TO GO UP BY										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
September	2011	3	9	12	16	19	5	14	4	18	1	100	4.6	2.3	7.7	5.4	5.0	21	424
October	2011	4	9	10	17	16	7	16	5	16	1	100	4.7	2.4	8.9	6.5	5.2	23	421
November	2011	3	10	14	21	17	6	14	4	13	0	100	4.1	2.2	7.3	5.1	4.8	21	410
December	2011	4	9	13	22	16	5	13	3	15	0	100	3.9	2.3	6.5	4.3	4.6	20	404
January	2012	3	10	15	21	18	5	11	3	15	0	100	3.7	2.0	5.4	3.4	4.4	19	408
February	2012	3	11	10	20	18	6	12	2	18	1	100	4.1	2.2	5.9	3.7	4.5	17	413
March	2012	2	12	11	18	19	6	12	3	17	1	100	4.3	2.2	6.2	4.0	4.7	19	431
April	2012	3	11	10	18	19	4	13	3	18	1	100	4.2	2.1	6.3	4.2	4.5	18	430
May	2012	3	13	13	18	17	4	12	4	16	1	100	3.8	1.6	5.8	4.2	4.3	22	412
June	2012	3	14	14	18	16	4	11	4	14	1	100	3.5	1.4	5.6	4.2	4.3	21	418
July	2012	2	15	16	16	15	5	11	5	13	1	100	3.5	1.4	6.0	4.7	4.5	24	413
August	2012	2	12	15	16	17	6	12	4	16	0	100	3.9	1.8	6.5	4.6	4.7	21	426
September	2012	3	11	14	14	18	5	14	4	17	0	100	4.4	2.0	7.7	5.6	4.8	22	427
October	2012	3	11	12	14	16	4	15	3	19	1	100	4.3	2.0	8.3	6.2	4.9	20	429
November	2012	3	12	13	12	16	4	16	4	17	3	100	4.3	1.9	9.1	7.2	5.1	24	451
December	2012	3	13	14	13	14	4	16	4	18	3	100	3.9	1.6	9.2	7.6	5.1	27	459
January	2013	2	11	16	15	15	4	16	5	15	2	100	3.9	1.8	9.0	7.2	5.1	27	458
February	2013	3	11	15	16	14	4	16	5	16	0	100	3.9	1.9	9.2	7.3	5.2	27	437
March	2013	2	10	15	16	15	5	14	4	18	1	100	4.2	2.0	7.8	5.9	5.1	22	408
April	2013	2	12	14	14	16	5	13	4	19	1	100	4.2	1.8	7.3	5.5	5.0	23	406
May	2013	2	13	15	14	16	4	14	5	16	1	100	4.2	1.7	7.5	5.8	4.9	21	414
June	2013	2	14	14	16	17	4	14	5	13	2	100	4.0	1.8	7.5	5.7	5.0	22	430
July	2013	2	11	14	17	20	4	15	4	12	2	100	4.4	2.0	7.1	5.1	5.0	19	433
August	2013	1	10	15	19	18	5	13	4	13	2	100	3.9	2.0	6.1	4.1	4.9	20	432
September	2013	2	9	16	19	16	5	14	3	13	2	100	3.8	1.7	6.5	4.8	4.8	20	423
October	2013	3	12	17	19	14	6	12	3	12	2	100	3.3	1.3	6.4	5.0	4.4	20	418
November	2013	4	13	18	18	16	5	12	2	11	1	100	3.3	1.2	5.8	4.7	4.1	19	410
December	2013	4	12	18	19	18	5	10	3	10	1	100	3.2	1.3	5.4	4.1	4.1	20	419
January	2014	3	11	18	18	18	5	11	5	11	1	100	3.6	1.6	6.1	4.5	4.6	22	429
February	2014	2	10	16	18	20	6	10	6	12	1	100	4.1	2.0	6.5	4.6	5.0	25	428
March	2014	2	9	15	17	19	7	11	7	13	1	100	4.4	2.2	7.0	4.8	5.2	24	401
April	2014	2	9	17	19	18	7	11	5	12	1	100	4.3	2.2	6.4	4.2	5.0	20	401
May	2014	2	9	18	19	16	7	11	5	13	1	100	4.2	2.1	6.7	4.6	4.9	18	397
June	2014	2	8	19	20	18	5	11	3	11	1	100	3.9	2.0	6.1	4.0	4.6	16	421
July	2014	1	7	21	17	20	6	11	4	12	1	100	4.1	2.1	6.1	4.1	4.7	16	408
August	2014	2	7	19	18	18	7	13	3	11	1	100	4.1	1.9	6.8	4.9	4.7	17	397
September	2014	2	6	21	18	15	7	14	4	12	1	100	4.1	1.8	7.3	5.5	4.8	20	389
October	2014	4	8	18	22	16	5	13	4	10	0	100	3.8	1.8	7.1	5.4	4.6	21	397
November	2014	5	9	20	22	18	3	10	5	9	0	100	3.3	1.6	5.6	4.1	4.0	21	399
December	2014	6	9	20	22	18	3	7	3	11	0	100	3.1	1.4	5.0	3.6	3.5	17	383
January	2015	7	11	20	21	17	3	6	2	12	1	100	2.9	1.0	4.9	4.0	3.1	16	375
February	2015	6	12	18	20	16	4	6	2	15	1	100	3.0	1.0	5.2	4.2	3.3	16	379
March	2015	5	12	17	18	17	7	8	3	13	1	100	3.4	1.3	5.8	4.5	3.8	17	399
April	2015	3	10	20	17	14	8	9	2	15	1	100	3.4	1.5	5.9	4.4	4.1	16	399
May	2015	2	9	22	19	14	9	10	1	13	1	100	3.4	1.6	5.7	4.1	4.0	13	417
June	2015	2	11	22	20	13	7	9	2	13	1	100	3.1	1.5	5.3	3.8	3.9	13	408
July	2015	2	8	22	18	15	7	10	3	14	1	100	3.3	1.6	5.8	4.2	4.3	15	402
August	2015	2	8	23	17	15	6	9	5	15	1	100	3.3	1.6	5.7	4.1	4.4	18	411
September	2015	2	7	23	18	16	5	7	5	16	1	100	3.2	1.6	5.6	4.0	4.3	17	405
October	2015	3	10	22	18	15	5	7	4	15	1	100	3.1	1.4	5.5	4.1	4.1	17	412
November	2015	2	12	21	18	15	4	8	3	15	1	100	3.1	1.3	5.5	4.2	3.8	15	396
December	2015	2	13	21	18	15	5	9	3	13	2	100	3.1	1.2	5.5	4.3	3.8	15	403
January	2016	3	13	21	19	15	5	8	3	12	2	100	3.1	1.4	5.1	3.8	3.7	15	409
February	2016	4	12	21	19	16	6	8	2	10	1	100	3.1	1.3	5.3	4.0	3.6	17	405
March	2016	4	13	20	18	16	5	10	2	11	0	100	3.0	1.3	5.3	4.1	3.7	18	417

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

Date of Survey		PERCENT TO GO UP BY										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
April	2016	4	14	19	22	17	5	9	3	9	0	100	3.1	1.1	5.2	4.1	3.7	17	421
May	2016	2	13	21	22	16	4	8	3	10	1	100	3.0	1.2	5.1	3.9	3.8	15	428
June	2016	2	11	24	24	14	6	7	2	8	2	100	2.9	1.2	5.0	3.8	3.6	13	412
July	2016	2	11	26	20	13	6	9	2	8	2	100	3.0	1.3	5.5	4.2	3.8	13	421
August	2016	3	13	22	19	12	6	10	3	10	2	100	3.0	1.2	5.7	4.6	3.9	17	432
September	2016	4	14	22	18	11	5	12	3	10	1	100	2.9	1.1	5.8	4.7	3.9	17	464
October	2016	4	13	24	19	12	4	10	3	11	1	100	2.7	1.0	5.2	4.2	3.7	17	463
November	2016	4	12	24	19	14	5	9	2	11	1	100	2.9	1.2	5.1	3.9	3.7	15	477
December	2016	4	14	23	17	17	5	7	3	10	1	100	2.9	1.0	5.0	4.1	3.5	16	478
January	2017	5	14	20	17	17	6	8	3	9	1	100	3.0	1.1	5.2	4.1	3.6	17	486
February	2017	5	14	19	18	16	6	8	3	10	1	100	3.0	1.1	5.2	4.1	3.6	17	479
March	2017	4	13	20	18	12	6	9	2	14	1	100	2.9	1.3	5.2	4.0	3.7	16	475
April	2017	4	13	22	18	11	6	8	1	15	1	100	2.8	1.1	5.1	4.0	3.5	15	475
May	2017	4	13	24	17	13	5	8	1	15	1	100	2.7	1.1	5.0	3.9	3.5	14	468
June	2017	3	12	23	18	16	4	10	2	12	1	100	2.9	1.2	5.1	3.8	3.8	15	466
July	2017	2	12	22	18	17	3	10	3	13	1	100	3.1	1.4	5.2	3.8	3.9	14	460
August	2017	1	12	22	21	15	4	10	3	12	0	100	3.1	1.6	5.2	3.6	4.0	15	468
September	2017	2	12	23	20	15	4	8	2	13	0	100	3.0	1.4	5.1	3.7	3.7	14	475
October	2017	2	12	23	20	16	5	8	2	10	1	100	2.9	1.4	5.1	3.7	3.7	14	480
November	2017	3	12	24	20	15	5	8	2	11	2	100	2.9	1.2	5.0	3.8	3.6	13	481
December	2017	2	13	24	20	13	7	8	1	10	2	100	2.8	1.2	5.1	3.9	3.6	12	472
January	2018	3	10	25	19	14	6	8	1	12	1	100	2.8	1.2	5.1	4.0	3.5	12	478
February	2018	2	11	24	19	15	6	8	2	11	1	100	2.9	1.3	5.2	3.9	3.7	12	475
March	2018	2	10	23	23	17	5	9	2	9	1	100	3.0	1.4	5.2	3.8	3.7	11	481
April	2018	1	11	21	25	16	5	10	2	9	1	100	3.1	1.5	5.1	3.7	3.8	11	467
May	2018	1	11	25	24	17	3	10	2	7	1	100	3.0	1.4	5.0	3.6	3.7	11	468
June	2018	1	11	23	24	15	3	9	2	11	1	100	3.0	1.6	5.1	3.5	3.9	12	464
July	2018	1	12	22	24	14	3	10	3	11	1	100	3.0	1.5	5.2	3.8	4.0	14	465
August	2018	2	10	18	24	13	3	10	3	16	0	100	3.2	1.6	5.3	3.7	4.2	15	458
September	2018	2	12	18	23	15	4	9	3	13	1	100	3.1	1.5	5.3	3.7	4.0	14	454
October	2018	2	10	19	24	16	4	9	3	13	1	100	3.2	1.8	5.2	3.4	4.1	14	454
November	2018	2	12	20	22	18	4	9	3	10	1	100	3.2	1.6	5.3	3.7	4.0	14	460
December	2018	3	11	20	20	16	3	10	3	12	1	100	3.1	1.4	5.3	3.9	3.9	16	466
January	2019	5	14	20	17	18	4	7	3	11	1	100	3.0	1.0	5.2	4.2	3.6	16	471
February	2019	5	13	22	17	16	5	7	2	13	1	100	2.9	1.1	5.1	4.0	3.5	14	473
March	2019	4	13	23	20	16	5	7	2	12	0	100	2.9	1.2	5.0	3.8	3.4	13	461
April	2019	2	10	27	21	13	4	8	2	12	0	100	2.9	1.5	4.9	3.5	3.6	12	461
May	2019	1	10	24	24	14	4	8	2	12	1	100	3.0	1.6	5.0	3.5	3.6	11	453
June	2019	1	10	24	21	16	4	8	3	13	1	100	3.1	1.6	5.1	3.6	3.9	13	480
July	2019	2	11	23	20	17	5	7	3	11	1	100	3.0	1.4	5.1	3.8	3.7	13	471
August	2019	3	12	24	18	16	6	8	3	10	1	100	3.0	1.2	5.1	3.9	3.7	15	472
September	2019	4	13	23	20	15	6	9	2	9	0	100	2.9	1.1	5.2	4.1	3.5	15	463
October	2019	3	14	21	20	14	6	9	1	11	0	100	2.9	1.1	5.2	4.1	3.5	15	480
November	2019	3	13	21	21	16	5	8	1	11	1	100	3.0	1.3	5.2	3.9	3.6	14	494
December	2019	2	13	21	20	16	5	8	1	12	1	100	3.0	1.3	5.1	3.8	3.6	14	483
January	2020	3	11	23	20	17	4	8	1	10	1	100	3.0	1.4	5.1	3.6	3.5	13	494
February	2020	3	13	23	21	16	4	8	1	12	1	100	2.8	1.2	5.0	3.8	3.3	12	501
March	2020	4	14	22	21	14	4	7	1	11	1	100	2.8	1.1	4.9	3.9	3.2	13	529
April	2020	7	16	18	16	14	4	8	3	13	1	100	2.8	0.6	5.3	4.7	3.3	20	506
May	2020	9	14	14	14	13	5	11	4	15	1	100	3.4	0.8	6.8	6.0	3.8	26	510
June	2020	9	13	11	13	17	5	11	3	17	2	100	3.9	1.0	6.9	5.8	3.8	25	483
July	2020	8	11	10	16	17	5	13	2	18	2	100	4.1	1.5	6.8	5.3	4.1	23	500
August	2020	7	13	10	17	19	4	11	1	17	1	100	3.7	1.3	5.4	4.1	3.9	19	488
September	2020	7	14	12	16	16	5	14	2	14	1	100	3.4	1.1	6.1	5.1	4.1	21	489
October	2020	7	16	13	14	16	5	12	2	14	1	100	3.3	0.8	6.1	5.3	3.9	20	479
November	2020	7	16	14	13	16	6	12	2	12	1	100	3.3	0.8	6.1	5.3	3.9	20	470

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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>Cases</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>	
December	2020	7	18	14	14	15	5	8	2	14	2	100	3.0	0.6	5.2	4.6	3.5	19	473
January	2021	6	16	14	14	15	6	8	3	16	1	100	3.1	1.0	5.6	4.6	3.7	20	488
February	2021	5	15	14	15	13	7	9	3	18	1	100	3.1	1.2	6.2	5.0	4.0	21	494
March	2021	4	13	14	14	13	7	10	5	20	0	100	3.4	1.4	6.7	5.3	4.5	21	502
April	2021	3	12	15	14	15	7	10	4	19	0	100	3.4	1.3	6.4	5.1	4.4	18	490
May	2021	3	10	15	13	16	6	10	6	20	0	100	3.9	1.7	7.4	5.6	5.1	21	480
June	2021	2	7	15	16	16	6	11	10	18	0	100	4.3	2.2	8.5	6.3	5.9	31	485
July	2021	2	6	13	15	15	7	12	12	17	1	100	4.9	2.6	9.9	7.3	6.6	36	487
August	2021	2	6	12	17	14	7	13	13	14	1	100	4.8	2.6	10.1	7.6	6.7	44	488
September	2021	3	6	13	17	14	7	12	13	13	1	100	4.8	2.5	10.2	7.7	6.6	46	471
October	2021	4	7	13	17	13	6	12	16	12	0	100	4.8	2.3	10.4	8.1	6.9	53	466
November	2021	4	7	12	16	14	8	11	15	13	0	100	4.9	2.4	10.1	7.7	7.1	52	466
December	2021	6	7	9	14	16	9	11	16	12	0	100	5.0	2.5	10.2	7.7	7.1	57	464
January	2022	5	6	9	16	16	9	13	14	12	0	100	5.0	2.7	10.1	7.4	7.2	56	459
February	2022	4	7	8	16	17	10	15	12	10	0	100	5.1	2.8	10.1	7.3	6.9	50	469
March	2022	2	7	8	15	16	9	16	15	12	0	100	5.2	3.1	11.3	8.3	7.7	49	465
April	2022	2	6	6	15	17	10	15	18	11	0	100	5.9	3.5	11.7	8.1	8.6	75	468
May	2022	4	6	7	15	16	10	13	20	10	0	100	5.8	3.4	11.8	8.3	9.0	96	454
June	2022	4	5	8	16	16	12	14	18	7	0	100	5.9	3.3	10.6	7.3	8.8	104	458
July	2022	4	8	9	15	16	12	12	18	6	1	100	5.3	2.8	10.3	7.6	8.8	119	462
August	2022	5	11	8	13	15	10	12	20	5	1	100	5.4	2.1	10.4	8.3	9.2	134	467
September	2022	7	13	7	11	14	9	11	20	6	2	100	5.1	1.7	10.4	8.7	8.7	138	469
October	2022	8	13	6	13	13	8	12	21	6	1	100	5.1	1.5	10.6	9.1	8.2	124	481
November	2022	9	11	7	13	15	8	12	21	4	0	100	5.1	2.0	10.6	8.7	8.4	138	483
December	2022	8	13	7	15	14	8	11	22	2	0	100	4.9	1.6	10.5	8.9	8.8	160	486
January	2023	7	15	8	15	14	7	11	20	2	0	100	4.7	1.2	10.3	9.1	8.6	156	474
February	2023	7	17	10	15	14	5	13	16	3	0	100	4.4	0.7	10.0	9.3	7.6	131	476
March	2023	7	16	11	13	15	6	13	15	4	1	100	4.6	0.9	9.8	9.0	7.3	116	485
April	2023	9	13	10	12	16	7	12	16	4	1	100	4.7	1.1	9.9	8.8	7.9	153	483
May	2023	9	11	10	13	15	9	9	18	5	1	100	4.8	1.5	10.2	8.7	8.5	169	481
June	2023	8	12	11	15	13	8	11	16	4	1	100	4.4	1.4	10.2	8.8	8.1	163	481
July	2023	7	12	12	17	14	8	11	14	5	1	100	4.3	1.6	9.7	8.1	7.1	119	486
August	2023	6	13	13	17	15	9	11	12	4	0	100	4.2	1.6	9.4	7.9	6.9	108	484
September	2023	5	13	12	18	15	8	10	13	5	0	100	4.3	1.9	9.4	7.6	7.3	114	478
October	2023	4	14	11	18	14	7	10	16	4	1	100	4.3	2.0	9.8	7.8	7.8	127	469
November	2023	5	14	10	18	15	7	10	16	4	1	100	4.4	2.1	9.6	7.5	7.6	121	478
December	2023	5	13	11	18	15	8	10	14	5	1	100	4.3	2.0	8.6	6.6	7.0	109	478
January	2024	5	12	14	18	14	9	10	11	6	1	100	4.0	1.7	8.4	6.7	6.6	106	477

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										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
March 1981	1981	19	17	4	2	6	4	9	11	15	13	100	5.1	-0.7	11.7	12.4	6.7	127	412
September 1981	1981	12	15	4	6	8	8	15	17	7	8	100	7.1	1.9	12.5	10.7	8.8	142	526
March 1982	1982	14	17	5	5	10	10	12	13	6	8	100	5.4	0.7	10.1	9.4	7.4	139	651
September 1982	1982	11	9	5	9	14	9	14	14	8	7	100	5.6	1.3	11.1	9.7	7.7	108	602
March 1983	1983	12	12	7	8	13	8	12	11	4	12	100	4.8	0.3	9.9	9.6	6.0	91	594
September 1983	1983	7	7	9	12	14	9	13	10	10	9	100	5.0	2.4	9.8	7.5	7.3	95	609
March 1984	1984	6	8	8	12	15	11	16	11	8	6	100	5.2	2.5	9.9	7.5	7.9	100	598
September 1984	1984	5	5	8	15	17	8	15	13	7	8	100	5.2	2.8	10.3	7.5	7.6	84	513
March 1985	1985	7	6	13	15	14	8	13	13	6	5	100	4.6	2.1	9.6	7.5	7.0	91	500
September 1985	1985	6	6	9	16	18	7	12	12	7	8	100	4.8	2.5	9.9	7.4	7.4	103	461
June 1990	1990	6	2	16	18	20	9	9	7	10	3	100	4.3	2.2	6.7	4.6	5.9	75	369
July 1990	1990	6	3	15	17	22	9	10	5	9	4	100	4.6	2.1	6.3	4.2	5.7	70	367
August 1990	1990	4	3	14	18	23	10	12	6	6	4	100	4.7	2.5	6.6	4.1	6.0	66	354
September 1990	1990	4	2	15	17	21	10	14	5	7	5	100	4.7	2.4	7.5	5.0	5.9	55	347
October 1990	1990	4	3	12	15	20	10	15	8	8	4	100	5.1	2.7	8.9	6.1	6.8	73	355
November 1990	1990	6	3	11	15	18	11	16	8	8	5	100	5.1	2.7	9.4	6.7	6.6	65	368
December 1990	1990	6	3	12	15	17	10	14	10	7	5	100	5.1	2.6	9.4	6.8	7.0	78	365
January 1991	1991	4	3	14	16	17	12	13	9	6	6	100	4.9	2.5	9.0	6.5	6.9	81	360
February 1991	1991	4	4	14	16	18	10	12	11	7	5	100	4.9	2.5	9.2	6.6	7.5	103	342
March 1991	1991	4	3	13	17	17	10	13	12	6	5	100	5.1	2.7	9.6	6.9	8.2	125	349
April 1991	1991	5	5	12	18	17	9	13	12	5	4	100	5.0	2.3	9.2	6.9	7.4	106	343
May 1991	1991	6	6	13	18	15	9	14	10	5	4	100	4.8	2.0	9.0	7.0	6.8	99	342
June 1991	1991	5	7	14	18	18	8	13	8	7	3	100	4.6	2.0	8.0	6.0	6.2	84	332
July 1991	1991	4	4	17	16	18	8	12	9	8	4	100	4.7	2.2	8.7	6.6	6.8	101	328
August 1991	1991	3	5	16	15	19	8	11	10	10	3	100	4.8	2.3	8.6	6.3	7.2	108	320
September 1991	1991	5	5	17	14	20	8	11	8	8	3	100	4.7	2.1	7.9	5.9	6.4	92	328
October 1991	1991	6	6	15	17	19	9	12	7	8	3	100	4.4	2.1	7.5	5.4	6.4	94	326
November 1991	1991	7	5	15	18	17	9	11	8	7	4	100	4.2	2.1	7.4	5.4	5.9	73	334
December 1991	1991	6	5	14	21	17	7	11	8	7	4	100	4.2	2.2	7.4	5.2	6.0	74	345
January 1992	1992	7	5	14	19	19	6	10	8	8	4	100	4.3	2.1	7.0	4.9	5.6	64	350
February 1992	1992	7	4	16	19	21	7	9	7	7	4	100	4.3	2.0	6.3	4.3	5.2	53	351
March 1992	1992	8	5	16	19	18	8	9	6	6	4	100	4.0	1.8	6.3	4.4	4.8	39	342
April 1992	1992	6	5	17	20	16	9	10	6	6	5	100	4.0	2.0	6.5	4.5	5.0	40	349
May 1992	1992	4	5	16	21	15	8	11	7	7	6	100	4.1	2.3	7.5	5.2	5.6	49	354
June 1992	1992	5	4	16	18	13	8	12	9	8	7	100	4.3	2.1	8.4	6.3	6.2	71	346
July 1992	1992	6	5	16	18	15	7	12	8	7	7	100	4.2	1.9	8.2	6.3	5.9	65	340
August 1992	1992	8	5	19	14	18	7	11	7	7	5	100	4.2	1.5	7.1	5.5	5.4	56	339
September 1992	1992	8	5	18	16	16	7	12	8	6	3	100	4.0	1.7	7.3	5.5	5.5	56	346
October 1992	1992	8	4	18	15	16	6	11	9	7	5	100	4.1	1.9	7.8	5.9	6.1	74	341
November 1992	1992	8	5	17	19	13	6	10	10	7	6	100	3.7	1.9	7.7	5.7	6.2	85	343
December 1992	1992	6	5	18	17	17	4	11	7	9	6	100	4.0	1.9	7.0	5.2	5.9	75	333
January 1993	1993	6	5	19	20	16	5	10	6	9	3	100	3.7	1.9	6.1	4.2	5.3	58	334
February 1993	1993	6	5	15	20	17	7	10	6	10	5	100	4.2	2.2	6.6	4.5	5.4	49	332
March 1993	1993	7	4	15	22	16	9	8	5	9	4	100	3.9	2.2	6.1	3.9	5.0	41	330
April 1993	1993	8	3	14	19	18	9	9	5	10	6	100	4.2	2.3	6.3	4.0	5.5	60	327
May 1993	1993	7	2	17	18	18	7	10	7	10	3	100	4.2	2.0	7.2	5.2	6.1	85	325
June 1993	1993	6	3	17	15	18	7	11	11	9	4	100	4.6	2.2	8.7	6.4	7.1	99	333

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

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	
July	1993	6	3	17	17	19	5	12	10	8	3	100	4.4	2.1	8.4	6.2	6.7	83	333
August	1993	6	4	17	20	16	5	11	8	8	4	100	3.9	1.9	7.1	5.1	6.0	65	343
September	1993	8	3	18	21	15	5	10	7	9	5	100	3.5	1.6	6.1	4.5	5.3	69	330
October	1993	6	3	17	19	14	7	11	7	9	6	100	3.9	1.8	7.3	5.5	5.7	71	334
November	1993	7	3	19	16	18	7	9	7	9	4	100	4.0	1.9	7.1	5.2	5.7	75	323
December	1993	6	3	17	16	21	7	10	8	9	4	100	4.4	2.3	7.1	4.8	6.0	66	338
January	1994	6	4	19	15	22	6	6	9	8	4	100	4.3	2.0	6.1	4.2	5.7	66	331
February	1994	4	4	16	18	23	6	8	9	8	5	100	4.6	2.3	6.2	3.9	6.0	66	344
March	1994	5	4	18	19	20	7	6	10	8	3	100	4.2	2.0	6.1	4.1	6.1	86	333
April	1994	6	3	19	23	17	5	8	10	7	3	100	3.8	1.9	6.4	4.4	6.5	98	332
May	1994	7	3	19	20	15	6	9	10	7	4	100	3.7	1.6	6.8	5.3	6.2	100	323
June	1994	6	4	19	19	17	5	10	9	7	5	100	4.0	1.7	6.6	4.9	6.1	81	340
July	1994	5	5	18	17	19	6	10	7	8	4	100	4.2	1.9	6.7	4.8	5.9	71	366
August	1994	4	4	18	19	19	7	11	8	8	3	100	4.3	2.2	7.1	4.9	6.3	76	366
September	1994	3	4	19	20	17	7	12	7	8	3	100	4.1	2.1	7.4	5.3	6.3	82	348
October	1994	3	3	21	21	17	6	10	8	7	4	100	3.8	2.1	6.9	4.8	6.1	77	329
November	1994	4	3	21	22	15	5	7	7	11	6	100	3.4	1.8	6.0	4.2	5.3	60	324
December	1994	3	4	21	24	16	5	6	6	11	4	100	3.2	1.8	5.3	3.5	4.8	45	337
January	1995	3	5	21	23	16	7	7	4	11	3	100	3.3	1.8	5.3	3.5	4.6	32	337
February	1995	2	5	23	21	16	7	11	3	10	2	100	3.3	1.8	5.8	4.0	4.8	36	347
March	1995	3	4	22	17	17	8	10	4	12	2	100	3.7	1.8	6.1	4.3	5.2	51	356
April	1995	5	4	20	16	18	6	11	5	12	3	100	4.1	1.9	6.5	4.7	5.4	56	367
May	1995	4	2	19	19	19	6	11	5	12	3	100	4.2	2.1	6.3	4.2	5.3	45	354
June	1995	3	3	20	20	17	5	12	4	13	3	100	3.8	2.1	6.1	4.0	5.1	27	339
July	1995	3	3	20	24	16	4	9	5	13	2	100	3.3	2.1	5.5	3.4	5.0	30	325
August	1995	4	5	20	21	18	4	8	6	13	2	100	3.4	1.9	5.3	3.5	5.2	48	328
September	1995	5	4	19	23	20	2	7	8	10	1	100	3.4	1.9	5.3	3.4	5.7	68	332
October	1995	4	4	19	23	20	4	7	7	11	2	100	3.5	2.0	5.3	3.3	5.5	61	325
November	1995	4	2	20	25	19	5	5	6	11	3	100	3.4	2.1	5.2	3.1	5.0	44	330
December	1995	4	2	22	23	19	8	5	3	12	3	100	3.3	2.0	5.2	3.2	4.4	25	335
January	1996	6	2	22	23	16	7	6	4	11	3	100	3.2	1.9	5.2	3.4	4.5	35	343
February	1996	5	3	19	21	19	5	8	4	13	2	100	3.5	2.1	5.5	3.5	4.7	33	324
March	1996	6	4	16	25	17	4	7	6	12	3	100	3.5	2.1	5.5	3.4	4.9	43	326
April	1996	4	4	18	23	18	4	7	5	13	3	100	3.6	2.1	5.7	3.6	5.1	49	338
May	1996	4	3	18	23	19	5	7	8	11	2	100	3.8	2.2	5.7	3.5	5.7	64	349
June	1996	2	3	20	21	22	5	8	6	11	2	100	4.1	2.2	5.8	3.6	5.7	57	341
July	1996	3	3	18	22	22	4	9	7	9	3	100	4.1	2.3	5.7	3.4	5.7	49	322
August	1996	2	4	18	24	20	4	8	7	8	6	100	3.8	2.3	5.6	3.3	5.4	44	335
September	1996	4	4	18	25	18	4	7	6	8	5	100	3.4	2.2	5.4	3.2	5.2	44	336
October	1996	4	3	19	24	19	4	5	6	12	4	100	3.4	2.1	5.5	3.3	5.2	54	351
November	1996	6	3	23	21	18	4	5	5	13	2	100	3.2	1.8	5.3	3.5	4.6	44	346
December	1996	5	2	26	18	18	4	5	5	15	2	100	3.1	1.6	5.3	3.6	4.4	38	343
January	1997	4	2	28	21	16	4	7	3	13	3	100	3.1	1.5	5.1	3.5	4.0	18	332
February	1997	3	2	25	22	18	3	7	3	13	3	100	3.2	1.7	5.2	3.4	4.1	19	337
March	1997	4	2	24	25	17	3	7	3	13	2	100	3.2	1.8	5.1	3.2	4.1	20	344
April	1997	4	2	22	25	19	3	7	3	13	2	100	3.2	1.9	5.1	3.1	4.2	26	359
May	1997	4	2	25	25	17	4	5	3	12	2	100	3.1	1.7	5.0	3.3	4.1	26	348
June	1997	4	2	24	23	19	4	6	3	12	2	100	3.2	1.7	5.1	3.3	4.2	25	347
July	1997	5	4	26	18	21	3	6	3	11	4	100	3.1	1.5	5.2	3.6	3.9	22	332
August	1997	4	5	24	17	20	3	6	4	14	4	100	3.2	1.7	5.2	3.5	4.2	23	334
September	1997	4	5	24	18	17	4	6	4	14	4	100	3.1	1.7	5.3	3.5	4.1	21	327
October	1997	4	3	22	21	16	5	6	5	15	3	100	3.3	1.8	5.2	3.4	4.3	22	334
November	1997	4	3	26	19	16	6	6	5	12	3	100	3.2	1.7	5.4	3.6	4.2	21	336
December	1997	4	5	24	17	17	6	7	4	12	4	100	3.3	1.7	5.4	3.7	4.3	22	351

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

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	
January	1998	3	8	24	16	16	6	7	3	11	4	100	3.2	1.5	5.4	3.9	4.2	18	351
February	1998	5	9	19	17	15	6	9	1	16	4	100	3.3	1.4	5.3	3.9	3.9	16	362
March	1998	5	9	20	19	13	6	7	1	16	3	100	3.1	1.3	5.1	3.9	3.6	13	349
April	1998	4	7	21	18	13	6	8	1	18	5	100	3.1	1.4	5.2	3.8	3.7	12	342
May	1998	3	6	25	18	13	5	7	1	18	4	100	3.0	1.5	5.1	3.6	3.7	11	329
June	1998	3	6	27	17	13	4	8	1	17	5	100	3.0	1.6	5.2	3.5	3.7	11	339
July	1998	3	4	28	21	12	4	6	1	18	3	100	2.9	1.6	4.9	3.2	3.4	9	342
August	1998	4	5	26	22	11	4	5	0	18	4	100	2.8	1.4	4.7	3.3	3.2	9	344
September	1998	3	3	26	22	11	4	6	1	20	4	100	2.9	1.6	4.7	3.1	3.4	9	331
October	1998	4	3	26	22	11	3	8	1	18	4	100	2.9	1.6	4.9	3.3	3.6	11	333
November	1998	3	3	25	26	11	4	9	1	15	3	100	3.0	1.7	4.9	3.2	3.8	11	336
December	1998	4	2	26	27	11	4	7	1	13	4	100	3.0	1.5	4.8	3.3	3.5	11	342
January	1999	4	2	24	24	12	4	8	1	15	5	100	3.1	1.5	5.0	3.4	3.7	11	340
February	1999	4	2	26	20	15	4	9	1	14	5	100	3.1	1.5	5.1	3.5	3.7	11	338
March	1999	5	2	27	18	16	3	11	1	14	4	100	3.0	1.5	5.2	3.6	3.7	14	318
April	1999	3	2	29	20	16	3	8	1	13	5	100	2.9	1.4	4.9	3.4	3.4	12	296
May	1999	3	4	27	21	14	2	9	2	13	4	100	3.0	1.5	5.2	3.6	3.7	14	275
June	1999	3	4	26	21	12	4	9	2	13	5	100	3.1	1.5	5.3	3.7	3.7	14	275
July	1999	6	3	21	22	12	3	12	2	13	5	100	3.2	1.7	5.5	3.7	3.9	18	299
August	1999	5	3	21	25	11	4	11	1	14	5	100	3.1	1.6	5.1	3.4	3.7	16	313
September	1999	5	2	21	27	12	2	10	2	14	4	100	3.2	1.8	5.0	3.2	3.9	14	327
October	1999	4	3	25	23	13	2	8	2	16	3	100	3.0	1.5	4.9	3.4	3.7	12	327
November	1999	4	2	24	19	16	4	8	1	17	5	100	3.3	1.7	5.3	3.5	3.8	11	321
December	1999	4	2	23	18	16	4	8	0	18	6	100	3.2	1.7	5.2	3.5	3.7	10	334
January	2000	2	2	19	20	17	4	10	0	19	7	100	3.7	2.1	5.5	3.4	4.2	10	321
February	2000	1	2	22	21	16	3	9	0	20	6	100	3.5	2.0	5.3	3.3	4.0	9	331
March	2000	1	3	22	18	17	3	11	1	19	5	100	3.5	1.8	5.6	3.7	4.2	11	342
April	2000	2	2	26	17	14	4	7	2	22	4	100	3.0	1.4	5.4	3.8	3.8	12	352
May	2000	3	3	26	17	12	5	7	2	20	5	100	2.9	1.4	5.3	3.9	3.8	12	350
June	2000	4	2	27	17	12	4	5	2	23	4	100	2.8	1.4	5.0	3.5	3.5	12	333
July	2000	4	2	27	19	14	4	7	1	18	4	100	2.9	1.6	5.0	3.5	3.6	13	355
August	2000	4	3	24	20	15	4	8	1	17	3	100	3.1	1.7	5.1	3.4	3.7	13	365
September	2000	3	3	24	20	17	5	8	1	15	3	100	3.2	1.9	5.3	3.4	4.0	12	386
October	2000	3	3	22	21	17	4	9	1	16	4	100	3.3	2.0	5.3	3.3	4.1	13	382
November	2000	3	2	23	20	14	3	9	3	18	3	100	3.2	1.8	5.3	3.5	4.2	17	386
December	2000	2	3	24	21	13	3	9	3	17	4	100	3.2	1.8	5.2	3.4	4.3	19	371
January	2001	2	3	26	19	15	3	7	3	19	4	100	3.1	1.6	5.1	3.4	4.1	17	372
February	2001	2	2	24	18	16	3	7	2	19	7	100	3.3	1.8	5.3	3.5	4.2	14	365
March	2001	3	3	24	18	16	3	7	1	18	7	100	3.2	1.6	5.2	3.6	3.9	12	362
April	2001	4	3	26	20	16	3	7	1	15	5	100	3.1	1.6	5.2	3.5	3.7	12	347
May	2001	3	3	26	21	17	3	7	1	15	4	100	3.0	1.5	5.1	3.6	3.7	12	344
June	2001	2	4	22	22	17	3	8	2	16	4	100	3.2	1.8	5.3	3.5	4.0	14	347
July	2001	3	4	22	19	15	4	8	2	19	5	100	3.1	1.7	5.4	3.7	4.2	18	356
August	2001	4	5	24	17	15	4	6	4	16	5	100	3.1	1.6	5.5	3.8	4.3	21	357
September	2001	5	5	25	13	15	4	5	4	18	5	100	3.1	1.3	5.3	4.0	4.1	20	353
October	2001	5	7	25	15	15	3	6	3	16	6	100	2.9	1.2	4.8	3.7	3.6	16	359
November	2001	5	9	23	15	13	3	5	1	19	6	100	2.8	1.3	4.7	3.4	3.3	13	361
December	2001	5	7	23	17	12	3	5	1	17	7	100	2.8	1.4	4.7	3.3	3.2	13	366
January	2002	3	6	23	17	11	4	5	1	21	9	100	2.8	1.7	4.8	3.0	3.5	12	353
February	2002	3	5	23	20	10	3	5	1	19	11	100	2.9	1.6	4.5	2.9	3.4	11	354
March	2002	3	5	24	19	10	3	6	1	20	9	100	2.8	1.5	4.6	3.0	3.4	10	359
April	2002	4	6	23	20	13	3	5	1	18	7	100	2.9	1.4	4.9	3.5	3.3	11	370
May	2002	4	5	22	21	15	3	6	1	17	6	100	3.0	1.7	5.1	3.4	3.5	11	366
June	2002	4	4	22	21	14	3	6	1	19	7	100	2.9	1.5	5.0	3.5	3.4	12	370
July	2002	4	4	21	20	14	3	7	1	19	7	100	3.1	1.7	5.1	3.5	3.7	12	364

INCOME BOTTOM THIRD

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

Date of Survey		PERCENT TO GO UP BY										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
August	2002	5	3	20	17	15	3	7	2	22	6	100	3.1	1.5	5.2	3.8	3.8	14	392
September	2002	4	4	22	17	16	3	6	2	20	6	100	3.0	1.6	5.1	3.5	3.8	12	387
October	2002	5	4	24	16	15	3	7	2	20	5	100	3.0	1.5	5.2	3.6	3.8	13	401
November	2002	4	5	24	17	14	3	8	1	18	5	100	2.9	1.6	5.1	3.5	3.6	11	386
December	2002	5	5	22	18	13	4	8	1	19	4	100	3.1	1.5	5.2	3.7	3.6	11	390
January	2003	5	6	22	21	11	4	8	1	20	4	100	3.0	1.4	4.9	3.5	3.5	11	383
February	2003	5	5	26	20	9	4	7	0	20	3	100	2.7	1.3	4.6	3.4	3.3	10	388
March	2003	7	5	24	19	11	3	6	1	21	3	100	2.7	1.3	4.6	3.4	3.1	10	374
April	2003	9	6	22	18	13	3	6	1	19	4	100	2.7	1.2	4.7	3.5	3.0	13	372
May	2003	9	7	20	16	16	2	7	2	18	4	100	2.9	1.2	5.1	3.9	3.3	15	369
June	2003	8	6	21	17	14	3	8	2	16	4	100	2.9	1.2	5.1	3.8	3.5	15	380
July	2003	6	6	21	17	15	4	7	2	18	4	100	3.0	1.4	5.2	3.8	3.6	13	394
August	2003	7	5	21	17	13	4	7	1	19	4	100	3.0	1.4	5.3	3.9	3.5	14	394
September	2003	7	5	21	17	13	4	7	2	20	5	100	3.0	1.4	5.4	4.1	3.6	15	403
October	2003	8	4	23	16	12	4	7	1	19	5	100	2.8	1.2	5.3	4.0	3.4	15	403
November	2003	6	3	25	18	12	4	6	1	19	4	100	2.8	1.3	5.1	3.7	3.4	13	403
December	2003	5	4	29	19	13	3	6	1	16	3	100	2.8	1.3	4.9	3.6	3.4	12	400
January	2004	3	4	27	20	14	3	7	1	19	2	100	3.0	1.6	5.0	3.5	3.6	11	392
February	2004	5	3	23	19	15	2	9	2	21	2	100	3.1	1.6	5.2	3.7	3.7	14	388
March	2004	6	3	19	15	16	5	8	2	23	3	100	3.5	1.7	5.4	3.7	3.9	13	383
April	2004	7	4	19	16	16	4	7	2	21	4	100	3.4	1.5	5.4	3.9	3.7	14	399
May	2004	5	5	21	14	16	4	8	2	20	4	100	3.3	1.5	5.3	3.8	3.8	14	404
June	2004	4	6	22	18	15	3	9	2	18	4	100	3.1	1.6	5.3	3.7	3.8	13	411
July	2004	4	4	22	18	15	3	9	1	20	3	100	3.1	1.6	5.2	3.7	3.8	12	400
August	2004	5	3	23	21	14	4	8	1	18	3	100	3.1	1.7	5.3	3.6	3.8	13	405
September	2004	6	2	24	20	14	4	7	2	19	2	100	3.0	1.6	5.2	3.6	3.7	14	416
October	2004	4	3	26	20	14	5	6	2	18	3	100	2.9	1.7	5.1	3.4	3.6	13	405
November	2004	4	4	27	20	13	4	6	1	18	2	100	2.8	1.5	4.9	3.3	3.4	11	398
December	2004	4	5	29	20	13	4	5	1	16	2	100	2.7	1.3	4.8	3.5	3.1	11	382
January	2005	5	5	27	19	13	4	7	1	17	2	100	2.8	1.2	4.9	3.6	3.3	12	393
February	2005	6	5	24	19	15	4	6	1	18	2	100	2.9	1.3	4.9	3.6	3.3	11	393
March	2005	4	3	25	18	17	5	6	1	20	2	100	3.1	1.6	5.0	3.5	3.6	11	398
April	2005	4	4	25	20	17	5	7	1	18	1	100	3.2	1.6	5.1	3.5	3.6	10	392
May	2005	2	4	24	20	19	6	7	1	16	1	100	3.4	1.8	5.2	3.4	3.9	9	382
June	2005	4	4	25	19	20	5	8	1	13	1	100	3.3	1.7	5.2	3.5	3.8	11	378
July	2005	4	3	24	22	21	4	7	1	13	1	100	3.2	1.7	5.0	3.4	3.7	10	374
August	2005	4	3	26	22	17	3	8	1	14	2	100	3.0	1.4	4.9	3.5	3.5	11	382
September	2005	4	3	23	24	14	4	9	1	16	2	100	3.2	1.5	5.1	3.5	3.8	12	385
October	2005	5	3	21	22	13	5	11	1	17	2	100	3.3	1.7	5.4	3.6	4.0	14	391
November	2005	5	3	19	24	14	5	11	1	16	2	100	3.4	1.8	5.5	3.6	4.0	15	388
December	2005	5	3	20	22	18	5	11	1	13	1	100	3.7	1.9	5.4	3.5	4.0	13	384
January	2006	5	2	20	23	18	5	11	2	12	1	100	3.8	2.0	6.0	4.1	4.1	15	370
February	2006	5	2	22	21	18	6	10	2	12	2	100	3.8	2.0	6.0	4.0	4.2	15	374
March	2006	4	3	22	22	16	5	8	2	16	2	100	3.4	1.9	5.9	4.0	4.0	13	375
April	2006	3	3	24	21	17	5	6	2	18	2	100	3.2	1.8	5.1	3.3	3.8	12	387
May	2006	3	5	21	21	17	5	7	1	19	1	100	3.2	1.9	5.2	3.3	3.8	14	388
June	2006	4	5	20	19	17	6	10	1	17	1	100	3.4	1.8	5.3	3.5	3.9	16	381
July	2006	4	6	21	20	18	7	8	0	14	2	100	3.3	1.6	5.2	3.6	3.7	13	370
August	2006	4	4	24	17	20	6	7	1	14	2	100	3.3	1.4	5.2	3.8	3.7	13	379
September	2006	4	3	24	20	20	5	5	1	15	2	100	3.2	1.6	5.0	3.5	3.5	10	399
October	2006	5	2	22	20	21	4	7	2	14	2	100	3.4	1.8	5.1	3.3	3.8	12	415
November	2006	5	3	20	22	21	4	7	2	13	2	100	3.6	2.0	5.1	3.1	4.0	11	420
December	2006	5	4	20	20	21	4	10	2	11	2	100	3.6	1.8	5.2	3.4	4.1	13	417
January	2007	4	5	22	22	18	4	10	1	12	1	100	3.4	1.6	5.2	3.6	3.8	12	410

INCOME BOTTOM THIRD

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

Date of Survey		PERCENT TO GO UP BY										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
September 2011	2011	7	5	21	19	17	3	8	1	16	2	100	3.1	1.7	5.1	3.4	3.5	14	424
October 2011	2011	11	4	20	20	16	4	9	1	13	3	100	3.0	1.4	5.1	3.6	3.3	16	421
November 2011	2011	8	4	29	19	15	4	8	1	10	3	100	2.7	1.3	4.9	3.5	3.1	14	410
December 2011	2011	7	4	28	21	12	5	8	1	11	4	100	2.7	1.4	4.9	3.6	3.3	13	404
January 2012	2012	4	4	30	21	12	5	8	1	12	4	100	2.7	1.6	5.0	3.4	3.5	11	408
February 2012	2012	6	6	22	21	15	4	8	1	14	4	100	3.0	1.6	5.2	3.6	3.6	12	413
March 2012	2012	6	7	22	19	19	3	7	1	12	3	100	3.1	1.5	5.2	3.7	3.5	11	431
April 2012	2012	7	6	21	20	18	3	10	1	12	3	100	3.2	1.5	5.2	3.7	3.6	13	430
May 2012	2012	6	6	24	19	16	3	10	1	12	3	100	3.0	1.4	5.1	3.7	3.5	13	412
June 2012	2012	6	6	23	20	14	4	11	1	13	3	100	3.0	1.4	5.2	3.8	3.6	14	418
July 2012	2012	7	6	24	19	13	3	9	1	15	3	100	2.8	1.3	5.0	3.7	3.4	13	413
August 2012	2012	6	4	22	21	15	4	9	1	17	3	100	3.2	1.6	5.0	3.5	3.6	12	426
September 2012	2012	8	3	22	20	15	3	7	0	18	4	100	3.1	1.6	4.9	3.2	3.3	13	427
October 2012	2012	9	4	22	19	16	3	6	1	18	3	100	3.1	1.5	5.0	3.4	3.3	16	429
November 2012	2012	10	5	23	18	14	2	7	2	16	3	100	2.9	1.3	5.0	3.6	3.3	19	451
December 2012	2012	8	5	22	19	16	2	9	3	14	3	100	3.0	1.3	5.1	3.7	3.6	18	459
January 2013	2013	7	4	22	22	15	3	9	2	13	3	100	3.1	1.5	5.1	3.5	3.8	17	458
February 2013	2013	6	5	21	22	15	4	10	2	12	3	100	3.2	1.7	5.3	3.6	4.0	15	437
March 2013	2013	5	6	24	20	14	4	9	2	13	3	100	3.1	1.5	5.3	3.8	3.9	17	408
April 2013	2013	5	5	24	19	17	2	8	2	15	4	100	3.1	1.5	5.3	3.9	3.8	15	406
May 2013	2013	6	5	25	18	17	2	8	3	13	3	100	3.0	1.3	5.3	4.0	3.6	17	414
June 2013	2013	5	4	24	19	17	3	8	3	14	3	100	3.1	1.5	5.3	3.8	3.8	16	430
July 2013	2013	4	3	26	22	15	4	9	3	13	1	100	3.1	1.6	5.3	3.7	3.9	15	433
August 2013	2013	2	2	25	26	15	4	8	3	14	1	100	3.1	1.8	5.1	3.3	4.0	14	432
September 2013	2013	2	2	24	26	15	5	8	2	14	1	100	3.2	1.9	5.1	3.2	4.1	13	423
October 2013	2013	4	3	25	22	15	6	9	2	12	2	100	3.1	1.6	5.2	3.5	4.0	15	418
November 2013	2013	5	4	24	20	16	6	10	2	13	2	100	3.2	1.6	5.2	3.6	4.0	13	410
December 2013	2013	6	4	25	24	13	5	8	2	11	2	100	3.0	1.5	5.0	3.5	3.7	13	419
January 2014	2014	5	2	24	26	16	4	7	3	11	2	100	3.2	1.8	5.0	3.2	3.9	13	429
February 2014	2014	4	2	27	24	15	6	7	3	11	2	100	3.1	1.7	5.1	3.4	3.9	14	428
March 2014	2014	3	2	27	21	16	5	9	3	13	2	100	3.2	1.7	5.4	3.7	4.2	16	401
April 2014	2014	2	3	26	20	15	5	10	3	12	2	100	3.2	1.7	5.5	3.8	4.3	15	401
May 2014	2014	3	2	26	20	16	5	9	3	12	3	100	3.2	1.8	5.4	3.6	4.3	14	397
June 2014	2014	3	2	26	21	16	6	9	3	10	2	100	3.3	1.9	5.3	3.4	4.2	13	421
July 2014	2014	4	2	28	20	15	7	7	2	12	3	100	3.1	1.8	5.2	3.4	3.9	12	408
August 2014	2014	3	3	24	26	12	6	10	2	12	2	100	3.1	1.9	5.2	3.2	4.0	13	397
September 2014	2014	3	3	27	24	12	6	9	2	12	2	100	3.0	1.7	5.1	3.4	3.8	12	389
October 2014	2014	2	4	26	29	12	6	9	2	9	1	100	3.1	1.8	5.1	3.3	3.9	11	397
November 2014	2014	4	3	31	25	13	6	6	1	9	2	100	2.9	1.6	4.8	3.3	3.5	11	399
December 2014	2014	3	4	31	27	13	5	4	1	11	1	100	2.8	1.6	4.6	3.0	3.3	9	383
January 2015	2015	4	3	32	26	13	4	4	1	12	1	100	2.7	1.5	4.5	3.0	3.2	9	375
February 2015	2015	3	3	27	25	15	4	5	2	14	2	100	3.0	1.6	4.7	3.1	3.5	10	379
March 2015	2015	3	3	25	26	15	5	5	3	13	2	100	3.1	1.8	4.9	3.1	3.7	11	399
April 2015	2015	4	3	27	23	16	4	6	2	14	2	100	3.0	1.7	4.9	3.2	3.6	12	399
May 2015	2015	6	2	27	25	14	6	6	2	11	1	100	3.0	1.5	4.9	3.4	3.5	12	417
June 2015	2015	6	2	30	21	15	5	7	2	11	1	100	2.9	1.4	5.0	3.7	3.4	12	408
July 2015	2015	4	2	29	21	14	7	7	1	13	1	100	3.0	1.5	5.2	3.7	3.6	11	402
August 2015	2015	3	2	32	22	13	5	6	2	15	1	100	2.8	1.5	4.9	3.4	3.5	10	411
September 2015	2015	2	3	31	23	12	5	6	1	16	0	100	2.8	1.5	4.8	3.4	3.5	10	405
October 2015	2015	4	4	33	23	12	3	5	3	13	1	100	2.6	1.3	4.6	3.3	3.3	12	412
November 2015	2015	3	4	32	22	13	4	6	2	13	1	100	2.7	1.3	4.7	3.4	3.4	11	396
December 2015	2015	4	4	34	21	15	4	5	2	9	1	100	2.7	1.4	4.7	3.4	3.4	10	403
January 2016	2016	3	3	31	21	17	4	7	1	12	1	100	2.9	1.6	4.9	3.4	3.5	10	409
February 2016	2016	5	3	34	19	14	5	7	1	11	1	100	2.7	1.5	4.8	3.3	3.3	11	405

INCOME BOTTOM THIRD

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

Date of Survey		PERCENT TO GO UP BY										Total	PERCENTILES						Cases
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA		Median	25th	75th	Rng	Mean	Variance	
March	2016	4	3	33	20	13	3	7	2	12	2	100	2.7	1.4	4.8	3.4	3.5	12	417
April	2016	5	3	35	22	11	4	7	2	10	2	100	2.6	1.3	4.5	3.2	3.4	12	421
May	2016	3	3	33	23	13	3	6	2	11	2	100	2.7	1.3	4.6	3.3	3.4	10	428
June	2016	4	2	34	23	14	4	5	1	10	3	100	2.7	1.3	4.6	3.2	3.1	10	412
July	2016	4	3	32	23	15	4	4	2	10	3	100	2.8	1.4	4.8	3.4	3.3	10	421
August	2016	5	4	29	25	14	4	5	3	10	2	100	2.8	1.4	4.8	3.3	3.4	12	432
September	2016	3	5	28	26	13	4	6	3	11	1	100	2.9	1.6	4.9	3.3	3.7	12	464
October	2016	3	4	30	25	13	4	8	2	10	1	100	2.9	1.5	4.8	3.3	3.6	11	463
November	2016	4	4	29	24	15	5	8	2	9	1	100	2.9	1.5	5.0	3.5	3.6	11	477
December	2016	6	5	30	23	14	5	6	2	8	1	100	2.8	1.3	4.9	3.6	3.3	12	478
January	2017	7	5	27	24	16	5	5	2	8	1	100	2.8	1.4	4.9	3.5	3.2	13	486
February	2017	8	5	27	25	14	4	6	1	10	0	100	2.8	1.3	4.7	3.4	3.0	13	479
March	2017	6	4	28	24	14	3	6	1	14	1	100	2.8	1.4	4.7	3.3	3.1	12	475
April	2017	6	3	31	23	10	4	6	1	14	2	100	2.6	1.3	4.5	3.2	3.0	11	475
May	2017	5	3	33	22	11	5	4	1	14	2	100	2.6	1.3	4.5	3.2	3.0	10	468
June	2017	5	4	34	22	13	5	5	2	9	2	100	2.7	1.3	4.6	3.4	3.2	11	466
July	2017	5	4	30	25	14	4	5	2	10	2	100	2.8	1.4	4.8	3.4	3.3	11	460
August	2017	6	3	29	27	15	3	6	2	9	1	100	2.8	1.5	4.8	3.3	3.4	11	468
September	2017	5	2	28	28	14	4	6	2	10	2	100	2.9	1.5	4.8	3.2	3.4	10	475
October	2017	4	2	31	26	16	4	5	2	10	1	100	2.9	1.5	4.8	3.3	3.4	10	480
November	2017	4	2	31	27	14	4	4	2	11	0	100	2.8	1.5	4.6	3.1	3.3	10	481
December	2017	4	3	34	25	13	4	4	1	11	1	100	2.7	1.5	4.4	2.9	3.2	9	472
January	2018	5	3	34	26	12	3	4	1	11	2	100	2.6	1.5	4.2	2.8	3.1	9	478
February	2018	5	3	35	24	13	3	4	2	10	2	100	2.6	1.4	4.4	3.1	3.1	10	475
March	2018	6	2	36	25	13	3	4	1	8	2	100	2.5	1.3	4.3	3.0	3.0	10	481
April	2018	5	3	36	23	13	3	5	1	9	2	100	2.5	1.3	4.4	3.1	3.1	11	467
May	2018	4	3	36	25	12	4	5	1	7	2	100	2.6	1.4	4.4	3.0	3.2	10	468
June	2018	3	2	31	26	14	5	5	1	10	2	100	2.9	1.5	4.7	3.2	3.4	11	464
July	2018	5	4	30	25	13	5	5	1	10	2	100	2.8	1.4	4.5	3.1	3.2	10	465
August	2018	5	4	30	22	12	4	5	2	14	2	100	2.7	1.4	4.5	3.1	3.2	11	458
September	2018	5	4	34	21	12	3	6	2	11	2	100	2.5	1.3	4.4	3.2	3.2	12	454
October	2018	4	3	34	23	12	3	6	2	10	2	100	2.7	1.3	4.6	3.3	3.3	11	454
November	2018	4	3	34	26	12	2	6	2	9	2	100	2.7	1.3	4.5	3.2	3.3	10	460
December	2018	5	3	33	27	10	2	6	1	11	2	100	2.7	1.3	4.1	2.7	3.2	9	466
January	2019	6	2	33	26	10	2	5	1	12	2	100	2.6	1.4	4.1	2.7	3.1	10	471
February	2019	6	2	33	23	10	3	5	1	13	3	100	2.6	1.3	4.2	2.9	3.1	10	473
March	2019	6	2	32	22	13	4	4	1	13	3	100	2.6	1.4	4.6	3.2	3.1	9	461
April	2019	5	2	33	24	13	4	4	1	12	3	100	2.7	1.4	4.5	3.1	3.2	8	461
May	2019	4	2	31	26	14	4	4	1	12	2	100	2.8	1.6	4.6	3.0	3.2	7	453
June	2019	5	2	32	27	11	4	6	1	11	2	100	2.8	1.5	4.4	3.0	3.2	9	480
July	2019	5	3	33	24	12	5	6	1	10	2	100	2.7	1.4	4.5	3.2	3.2	10	471
August	2019	6	4	36	22	11	5	5	1	9	1	100	2.5	1.2	4.3	3.1	3.0	11	472
September	2019	7	4	35	20	12	5	3	2	10	2	100	2.5	1.2	4.4	3.2	3.0	11	463
October	2019	7	4	35	22	13	3	4	2	9	1	100	2.5	1.2	4.3	3.1	3.0	11	480
November	2019	6	3	34	24	12	4	6	1	7	3	100	2.6	1.4	4.5	3.1	3.1	10	494
December	2019	5	3	34	25	13	3	7	1	7	3	100	2.7	1.4	4.5	3.1	3.1	9	483
January	2020	5	3	35	24	13	3	6	0	8	3	100	2.6	1.4	4.5	3.1	3.0	9	494
February	2020	4	3	35	23	14	3	5	0	11	1	100	2.6	1.4	4.5	3.2	2.9	9	501
March	2020	4	2	36	24	12	3	4	0	12	2	100	2.6	1.4	4.1	2.8	2.9	8	529
April	2020	5	3	33	23	13	3	4	1	14	1	100	2.6	1.3	4.2	2.9	2.9	8	506
May	2020	7	3	28	25	13	2	4	1	14	2	100	2.7	1.4	4.2	2.8	3.0	10	510
June	2020	8	4	25	23	14	3	4	1	16	2	100	2.7	1.5	4.6	3.1	3.0	11	483
July	2020	7	3	23	26	13	4	4	1	17	2	100	2.9	1.7	4.7	2.9	3.1	11	500
August	2020	6	4	25	23	15	4	5	0	15	2	100	2.9	1.6	4.7	3.2	3.1	10	488
September	2020	5	3	27	23	17	3	6	0	13	2	100	2.9	1.5	4.9	3.4	3.3	11	489

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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			
October	2020	6	4	29	22	16	3	5	1	12	2	100	2.8	1.3	4.8	3.5	3.2	11	479				
November	2020	5	3	32	23	15	3	5	1	10	2	100	2.7	1.4	4.7	3.3	3.2	10	470				
December	2020	5	3	32	24	12	3	3	1	13	2	100	2.6	1.3	4.2	2.8	3.0	9	473				
January	2021	5	3	29	23	13	3	4	1	16	2	100	2.8	1.6	4.4	2.8	3.3	9	488				
February	2021	5	2	28	21	12	4	5	1	19	2	100	2.8	1.5	4.6	3.1	3.4	10	494				
March	2021	5	3	23	19	14	5	7	2	21	1	100	3.0	1.5	5.2	3.7	3.7	12	502				
April	2021	5	4	26	17	14	4	7	2	20	1	100	2.9	1.3	5.1	3.9	3.6	12	490				
May	2021	5	4	27	16	14	4	7	2	19	2	100	2.8	1.3	5.1	3.7	3.6	13	480				
June	2021	7	3	30	16	13	4	7	2	16	3	100	2.7	1.3	5.0	3.7	3.5	16	485				
July	2021	8	4	26	18	12	5	8	3	14	3	100	2.8	1.3	5.1	3.8	3.6	18	487				
August	2021	8	4	25	19	13	4	9	4	12	3	100	2.9	1.4	5.3	3.9	4.0	22	488				
September	2021	7	4	23	20	13	4	11	5	11	2	100	3.2	1.5	6.2	4.7	4.4	26	471				
October	2021	7	3	23	19	15	3	10	6	11	3	100	3.2	1.4	6.2	4.7	4.4	25	466				
November	2021	9	2	23	19	13	5	10	5	11	3	100	3.3	1.4	6.1	4.7	4.3	25	466				
December	2021	9	3	22	20	16	5	7	5	11	2	100	3.2	1.4	5.2	3.8	4.0	23	464				
January	2022	9	3	22	21	13	5	9	5	11	3	100	3.2	1.6	5.6	4.0	4.3	26	459				
February	2022	10	4	19	22	14	5	9	4	10	3	100	3.2	1.6	5.5	3.9	4.1	24	469				
March	2022	10	4	18	22	11	5	10	3	12	3	100	3.2	1.5	5.5	4.0	4.1	24	465				
April	2022	12	5	17	22	13	5	8	5	10	2	100	3.3	1.3	5.2	3.8	4.2	36	468				
May	2022	12	5	19	20	13	5	9	5	9	3	100	3.2	1.3	5.3	4.0	4.3	40	454				
June	2022	15	4	17	18	16	7	9	7	6	3	100	3.4	1.3	5.5	4.3	4.6	49	458				
July	2022	16	5	16	17	15	7	8	7	6	4	100	3.2	1.0	5.5	4.6	4.7	63	462				
August	2022	16	4	15	17	15	6	8	8	6	4	100	3.4	1.0	5.8	4.9	5.2	81	467				
September	2022	14	6	17	16	14	4	9	9	6	5	100	3.2	0.9	5.8	4.9	5.2	83	469				
October	2022	14	5	18	18	12	4	10	9	6	4	100	3.1	1.0	5.9	5.0	5.1	74	481				
November	2022	14	6	18	19	11	5	10	9	5	3	100	3.1	0.9	6.3	5.4	5.1	77	483				
December	2022	15	6	18	21	11	6	7	10	4	3	100	3.1	0.9	6.2	5.3	5.5	95	486				
January	2023	12	7	17	20	15	6	7	11	4	3	100	3.3	1.3	6.1	4.8	5.8	97	474				
February	2023	11	6	18	21	14	6	6	10	4	4	100	3.1	1.3	5.4	4.0	5.5	86	476				
March	2023	11	6	18	20	16	7	6	9	4	4	100	3.2	1.4	5.5	4.1	5.2	81	485				
April	2023	10	5	20	20	14	7	7	9	4	4	100	3.2	1.5	6.1	4.6	5.5	89	483				
May	2023	10	4	17	21	15	8	6	11	3	4	100	3.4	1.6	6.5	4.9	5.9	102	481				
June	2023	9	4	18	22	13	7	9	11	4	3	100	3.4	1.6	6.8	5.1	6.1	99	481				
July	2023	11	4	16	23	12	7	9	10	5	2	100	3.4	1.6	7.1	5.5	6.0	97	486				
August	2023	11	3	19	20	12	6	11	10	6	2	100	3.4	1.5	7.5	6.0	5.9	89	484				
September	2023	11	4	17	21	12	5	10	10	7	4	100	3.3	1.5	7.2	5.7	5.6	78	478				
October	2023	11	5	16	21	14	3	9	11	7	4	100	3.3	1.4	6.9	5.4	5.7	82	469				
November	2023	11	5	15	21	13	4	9	10	7	4	100	3.3	1.4	6.6	5.1	5.9	90	478				
December	2023	11	5	17	21	13	5	9	9	6	4	100	3.3	1.5	6.5	4.9	5.7	90	478				
January	2024	12	4	18	21	13	6	9	7	5	4	100	3.3	1.4	5.8	4.4	4.9	67	477				

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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>
December 1979	12	45	38	5	100	74	722
January 1980	13	48	32	6	100	81	642
February 1980	16	49	29	6	100	87	590
March 1980	16	53	25	6	100	91	556
April 1980	14	52	29	4	100	85	530
May 1980	9	53	33	4	100	76	467
June 1980	10	47	38	5	100	72	449
July 1980	12	44	39	6	100	73	447
August 1980	15	42	37	7	100	78	435
September 1980	15	45	34	6	100	81	439
October 1980	15	48	32	5	100	83	418
November 1980	14	47	35	5	100	79	401
December 1980	12	47	36	5	100	76	397
January 1981	14	44	36	5	100	78	396
February 1981	17	45	30	8	100	87	407
March 1981	20	45	26	9	100	93	412
April 1981	21	44	26	10	100	95	419
May 1981	24	44	24	7	100	100	499
June 1981	24	48	22	6	100	102	494
July 1981	24	50	19	6	100	105	509
August 1981	23	50	21	6	100	102	515
September 1981	23	49	23	5	100	100	526
October 1981	23	47	27	3	100	97	613
November 1981	23	47	28	2	100	95	617
December 1981	22	43	32	3	100	90	685
January 1982	17	44	35	4	100	83	697
February 1982	15	43	38	4	100	77	675
March 1982	13	44	40	3	100	73	651
April 1982	14	39	42	4	100	72	619
May 1982	15	40	39	5	100	76	604
June 1982	15	39	40	6	100	75	598
July 1982	13	44	39	4	100	75	594
August 1982	12	42	42	4	100	70	591
September 1982	14	43	39	3	100	75	602
October 1982	16	41	39	5	100	77	605
November 1982	15	41	40	5	100	75	607
December 1982	14	43	39	4	100	75	593
January 1983	13	44	40	3	100	74	585
February 1983	14	43	41	3	100	73	576
March 1983	16	40	41	3	100	75	594
April 1983	16	44	37	3	100	79	591
May 1983	18	48	31	3	100	87	588
June 1983	16	51	30	3	100	86	551
July 1983	17	51	29	3	100	88	588
August 1983	17	50	30	3	100	87	584
September 1983	21	48	28	3	100	93	609
October 1983	21	45	31	3	100	89	594
November 1983	19	46	30	5	100	89	615
December 1983	16	49	29	5	100	87	609
January 1984	18	52	25	5	100	93	573
February 1984	19	52	25	4	100	93	558
March 1984	21	49	26	4	100	95	598

INCOME BOTTOM THIRD

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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	1984	23	46	26	4	100	97	629
May	1984	22	48	27	3	100	96	631
June	1984	21	49	27	3	100	93	579
July	1984	21	50	26	3	100	94	528
August	1984	24	46	26	3	100	98	507
September	1984	25	44	27	4	100	98	513
October	1984	25	42	29	4	100	96	551
November	1984	25	46	26	4	100	99	605
December	1984	25	49	22	4	100	103	614
January	1985	27	51	19	3	100	108	580
February	1985	28	48	22	2	100	106	524
March	1985	26	44	27	2	100	99	500
April	1985	23	43	31	3	100	93	495
May	1985	20	47	29	4	100	91	493
June	1985	20	53	25	3	100	95	480
July	1985	21	55	19	5	100	101	474
August	1985	24	53	18	4	100	106	453
September	1985	26	51	20	4	100	106	461
October	1985	25	47	25	3	100	100	463
November	1985	22	47	27	4	100	95	483
December	1985	20	51	25	4	100	95	548
January	1986	19	55	24	2	100	95	598
February	1986	19	56	24	2	100	95	619
March	1986	18	49	30	3	100	89	565
April	1986	20	45	31	4	100	90	572
May	1986	23	44	28	5	100	95	600
June	1986	25	46	25	5	100	100	611
July	1986	25	48	22	5	100	103	562
August	1986	25	48	25	2	100	100	517
September	1986	22	51	25	2	100	97	534
October	1986	22	49	26	3	100	96	565
November	1986	21	52	24	3	100	97	597
December	1986	22	50	25	3	100	97	572
January	1987	18	52	27	3	100	90	551
February	1987	16	48	33	2	100	83	537
March	1987	17	51	31	2	100	86	515
April	1987	17	52	29	2	100	88	508
May	1987	16	55	26	3	100	90	500
June	1987	14	54	28	4	100	87	506
July	1987	15	53	29	3	100	86	497
August	1987	17	49	30	4	100	87	526
September	1987	18	50	29	3	100	89	533
October	1987	18	49	29	4	100	89	516
November	1987	16	51	29	4	100	87	455
December	1987	16	52	27	4	100	89	414
January	1988	15	54	28	3	100	87	406
February	1988	15	54	28	3	100	87	420
March	1988	14	53	30	2	100	84	423
April	1988	15	53	30	2	100	86	432
May	1988	16	53	29	2	100	86	416
June	1988	16	56	26	2	100	90	411
July	1988	17	52	27	3	100	90	416
August	1988	19	53	25	3	100	94	412
September	1988	20	51	25	4	100	95	423
October	1988	21	52	23	4	100	98	412
November	1988	21	49	26	4	100	95	439
December	1988	19	50	28	4	100	91	445

INCOME BOTTOM THIRD

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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	1989	20	48	28	4	100	92	426
February	1989	18	52	24	5	100	94	377
March	1989	22	49	24	5	100	98	371
April	1989	21	52	21	6	100	99	385
May	1989	21	54	21	4	100	100	409
June	1989	21	53	21	5	100	99	415
July	1989	21	50	25	5	100	96	401
August	1989	21	49	26	4	100	94	399
September	1989	18	54	24	4	100	94	384
October	1989	16	61	20	3	100	96	379
November	1989	15	63	18	4	100	97	367
December	1989	18	57	22	4	100	96	371
January	1990	17	56	24	4	100	93	380
February	1990	17	55	26	2	100	90	376
March	1990	13	58	27	1	100	86	359
April	1990	16	57	26	1	100	89	356
May	1990	18	53	27	2	100	91	362
June	1990	19	53	26	2	100	93	369
July	1990	18	53	27	2	100	91	367
August	1990	16	52	29	3	100	87	354
September	1990	16	52	29	3	100	87	347
October	1990	14	50	33	3	100	80	355
November	1990	13	51	33	3	100	80	368
December	1990	12	47	37	4	100	75	365
January	1991	13	52	33	3	100	80	360
February	1991	13	55	30	2	100	84	342
March	1991	15	55	28	2	100	87	349
April	1991	14	57	26	2	100	88	343
May	1991	14	56	28	2	100	87	342
June	1991	12	59	27	2	100	85	332
July	1991	13	54	31	2	100	82	328
August	1991	11	54	32	3	100	79	320
September	1991	10	56	31	3	100	78	328
October	1991	11	53	32	5	100	79	326
November	1991	10	52	34	4	100	76	334
December	1991	9	48	39	3	100	70	345
January	1992	7	47	45	1	100	63	350
February	1992	7	40	50	2	100	57	351
March	1992	8	36	54	2	100	55	342
April	1992	7	37	53	3	100	54	349
May	1992	6	41	50	2	100	56	354
June	1992	6	44	48	2	100	58	346
July	1992	7	40	51	2	100	55	340
August	1992	7	38	54	2	100	53	339
September	1992	8	35	55	2	100	52	346
October	1992	7	39	52	2	100	55	341
November	1992	8	43	47	2	100	61	343
December	1992	9	47	43	2	100	66	333
January	1993	9	45	43	2	100	66	334
February	1993	10	47	40	3	100	70	332
March	1993	10	50	35	5	100	75	330
April	1993	13	52	29	6	100	84	327
May	1993	13	50	31	6	100	82	325
June	1993	13	48	33	5	100	80	333
July	1993	11	49	36	4	100	75	333
August	1993	12	51	33	4	100	79	343

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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 1993	12	53	31	4	100	80	330
October 1993	14	57	27	3	100	87	334
November 1993	17	52	28	4	100	89	323
December 1993	17	49	28	5	100	89	338
January 1994	18	44	32	7	100	86	331
February 1994	17	49	28	5	100	89	344
March 1994	20	50	26	4	100	94	333
April 1994	20	55	23	2	100	97	332
May 1994	20	56	22	2	100	98	323
June 1994	19	55	24	2	100	95	340
July 1994	20	55	22	3	100	98	366
August 1994	18	53	24	4	100	94	366
September 1994	16	55	25	3	100	91	348
October 1994	15	57	25	2	100	90	329
November 1994	15	56	25	4	100	91	324
December 1994	16	55	24	5	100	91	337
January 1995	15	54	26	5	100	89	337
February 1995	16	55	28	2	100	88	347
March 1995	16	52	30	2	100	86	356
April 1995	17	50	30	2	100	87	367
May 1995	18	51	29	2	100	89	354
June 1995	17	55	27	2	100	90	339
July 1995	17	53	29	1	100	88	325
August 1995	14	53	29	3	100	85	328
September 1995	13	53	30	3	100	83	332
October 1995	13	52	31	4	100	83	325
November 1995	13	53	31	3	100	82	330
December 1995	16	50	31	3	100	85	335
January 1996	15	48	34	3	100	81	343
February 1996	16	45	36	3	100	80	324
March 1996	15	48	35	3	100	80	326
April 1996	16	51	31	2	100	85	338
May 1996	16	50	32	2	100	84	349
June 1996	15	50	32	3	100	83	341
July 1996	16	51	30	3	100	86	322
August 1996	19	52	25	4	100	93	335
September 1996	21	54	22	3	100	98	336
October 1996	21	55	22	2	100	99	351
November 1996	22	55	22	1	100	100	346
December 1996	26	53	21	0	100	105	343
January 1997	25	52	22	2	100	103	332
February 1997	22	54	21	3	100	102	337
March 1997	20	55	22	3	100	98	344
April 1997	19	58	20	3	100	99	359
May 1997	22	55	22	1	100	100	348
June 1997	22	52	24	2	100	99	347
July 1997	27	48	23	2	100	103	332
August 1997	28	49	21	3	100	107	334
September 1997	29	51	18	3	100	111	327
October 1997	25	53	19	3	100	106	334
November 1997	23	54	19	3	100	104	336
December 1997	22	54	21	2	100	101	351
January 1998	26	53	19	2	100	107	351
February 1998	30	50	17	3	100	113	362
March 1998	36	48	12	4	100	124	349
April 1998	36	50	8	6	100	128	342

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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	1998	34	50	10	6	100	124	329
June	1998	32	52	11	5	100	121	339
July	1998	32	50	15	3	100	117	342
August	1998	34	49	15	3	100	119	344
September	1998	36	45	16	3	100	120	331
October	1998	39	44	15	2	100	124	333
November	1998	39	44	14	3	100	126	336
December	1998	38	47	12	3	100	126	342
January	1999	38	43	15	4	100	123	340
February	1999	38	45	14	4	100	124	338
March	1999	39	45	13	3	100	126	318
April	1999	39	48	10	2	100	129	296
May	1999	34	54	10	1	100	124	275
June	1999	34	54	11	1	100	123	275
July	1999	34	53	11	2	100	122	299
August	1999	39	45	15	1	100	124	313
September	1999	38	45	16	1	100	121	327
October	1999	35	46	19	0	100	116	327
November	1999	31	50	17	2	100	114	321
December	1999	28	53	16	3	100	112	334
January	2000	31	55	12	3	100	119	321
February	2000	36	50	11	3	100	125	331
March	2000	39	47	11	3	100	128	342
April	2000	40	44	14	3	100	126	352
May	2000	37	46	15	2	100	122	350
June	2000	36	47	15	2	100	122	333
July	2000	36	50	12	2	100	124	355
August	2000	37	49	12	2	100	124	365
September	2000	36	50	12	2	100	124	386
October	2000	35	49	14	2	100	121	382
November	2000	35	50	13	2	100	123	386
December	2000	38	46	12	3	100	126	371
January	2001	38	46	12	4	100	126	372
February	2001	35	45	13	7	100	122	365
March	2001	28	48	16	8	100	112	362
April	2001	22	53	17	9	100	105	347
May	2001	19	52	21	7	100	98	344
June	2001	17	54	22	7	100	95	347
July	2001	19	54	22	5	100	97	356
August	2001	18	57	20	5	100	98	357
September	2001	22	55	20	4	100	102	353
October	2001	29	48	17	6	100	112	359
November	2001	36	46	13	5	100	123	361
December	2001	36	46	11	7	100	125	366
January	2002	30	52	13	5	100	117	353
February	2002	26	51	18	5	100	108	354
March	2002	25	50	20	5	100	106	359
April	2002	27	48	21	4	100	106	370
May	2002	26	50	19	5	100	107	366
June	2002	23	52	21	4	100	102	370
July	2002	20	54	21	5	100	99	364
August	2002	19	53	24	4	100	95	392
September	2002	19	53	23	5	100	96	387
October	2002	16	53	26	5	100	90	401
November	2002	18	54	24	4	100	94	386
December	2002	19	50	27	3	100	92	390

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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	2003	19	52	26	3	100	93	383
February	2003	18	49	30	3	100	88	388
March	2003	16	51	30	3	100	85	374
April	2003	17	47	34	2	100	83	372
May	2003	19	46	33	2	100	86	369
June	2003	19	46	32	3	100	87	380
July	2003	18	52	28	3	100	90	394
August	2003	16	53	29	2	100	87	394
September	2003	16	51	31	2	100	85	403
October	2003	15	47	36	2	100	78	403
November	2003	14	48	37	2	100	77	403
December	2003	16	47	36	1	100	80	400
January	2004	19	49	31	1	100	88	392
February	2004	19	46	34	2	100	85	388
March	2004	17	45	36	2	100	81	383
April	2004	16	43	39	2	100	77	399
May	2004	15	45	39	1	100	76	404
June	2004	15	47	37	1	100	78	411
July	2004	16	47	36	1	100	80	400
August	2004	16	48	35	1	100	80	405
September	2004	13	50	35	1	100	78	416
October	2004	13	52	35	0	100	78	405
November	2004	13	52	35	0	100	78	398
December	2004	15	53	32	0	100	84	382
January	2005	16	49	34	1	100	81	393
February	2005	16	51	32	1	100	84	393
March	2005	16	49	34	1	100	83	398
April	2005	16	50	33	1	100	83	392
May	2005	16	52	32	0	100	84	382
June	2005	17	50	33	0	100	84	378
July	2005	18	49	31	1	100	87	374
August	2005	18	45	36	1	100	82	382
September	2005	15	47	36	1	100	79	385
October	2005	14	43	41	1	100	73	391
November	2005	13	47	39	1	100	74	388
December	2005	13	44	42	2	100	71	384
January	2006	9	51	39	1	100	70	370
February	2006	9	50	40	1	100	69	374
March	2006	9	51	38	1	100	71	375
April	2006	13	45	41	2	100	72	387
May	2006	13	43	43	1	100	70	388
June	2006	10	43	46	1	100	64	381
July	2006	7	45	47	1	100	60	370
August	2006	9	46	44	1	100	65	379
September	2006	13	47	39	2	100	74	399
October	2006	16	45	39	1	100	77	415
November	2006	17	45	37	1	100	81	420
December	2006	16	46	37	1	100	79	417
January	2007	15	49	35	1	100	80	410
February	2007	13	47	38	2	100	76	394
March	2007	13	48	38	1	100	76	383
April	2007	14	48	37	1	100	78	391
May	2007	15	48	35	2	100	81	403
June	2007	15	46	36	3	100	79	408
July	2007	14	45	38	3	100	76	408
August	2007	11	45	42	2	100	69	397
September	2007	8	45	45	2	100	63	389

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

<u>Date of Survey</u>		<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2007	5	48	45	1	100	60	381
November	2007	6	49	44	1	100	63	381
December	2007	8	50	41	1	100	67	385
January	2008	9	50	40	1	100	69	402
February	2008	9	49	41	1	100	68	395
March	2008	9	45	45	1	100	64	381
April	2008	8	44	47	1	100	61	366
May	2008	5	41	53	1	100	53	373
June	2008	6	42	51	2	100	55	392
July	2008	5	41	53	1	100	52	410
August	2008	6	41	52	1	100	55	402
September	2008	5	42	52	1	100	53	384
October	2008	6	38	55	1	100	51	377
November	2008	5	40	54	1	100	51	405
December	2008	4	40	54	2	100	50	416
January	2009	5	42	51	2	100	54	417
February	2009	10	41	46	3	100	64	398
March	2009	16	43	36	4	100	80	408
April	2009	20	50	26	4	100	94	406
May	2009	23	53	22	2	100	101	430
June	2009	23	52	23	2	100	99	424
July	2009	25	49	24	2	100	101	423
August	2009	23	47	28	3	100	95	407
September	2009	22	47	29	2	100	93	425
October	2009	18	48	32	1	100	86	424
November	2009	19	51	30	1	100	89	421
December	2009	18	49	32	1	100	87	413
January	2010	18	50	32	1	100	86	413
February	2010	15	49	35	1	100	80	408
March	2010	14	51	35	1	100	79	403
April	2010	12	51	36	1	100	77	398
May	2010	13	51	35	1	100	78	407
June	2010	14	49	36	1	100	77	410
July	2010	15	47	38	0	100	77	420
August	2010	15	49	36	0	100	79	419
September	2010	15	51	34	0	100	82	419
October	2010	14	51	34	1	100	80	408
November	2010	13	48	38	1	100	75	414
December	2010	13	46	40	1	100	74	417
January	2011	14	46	40	1	100	74	435
February	2011	18	42	39	1	100	79	433
March	2011	14	42	42	2	100	73	429
April	2011	15	42	42	1	100	73	409
May	2011	11	46	41	1	100	70	403
June	2011	13	46	41	0	100	72	400
July	2011	13	44	42	1	100	70	413
August	2011	11	39	49	1	100	62	427
September	2011	9	39	50	2	100	59	424
October	2011	9	34	56	1	100	53	421
November	2011	10	36	52	2	100	58	410
December	2011	9	35	55	1	100	54	404
January	2012	8	40	51	1	100	57	408
February	2012	9	40	51	0	100	57	413
March	2012	11	43	45	1	100	66	431
April	2012	13	43	42	2	100	71	430
May	2012	14	44	40	2	100	75	412

INCOME BOTTOM THIRD

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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	2012	15	45	38	2	100	77	418
July	2012	13	48	38	1	100	76	413
August	2012	11	48	40	1	100	71	426
September	2012	13	45	41	2	100	72	427
October	2012	15	45	38	2	100	78	429
November	2012	17	46	35	2	100	82	451
December	2012	15	45	38	2	100	78	459
January	2013	13	42	44	1	100	69	458
February	2013	15	40	44	1	100	70	437
March	2013	15	39	44	2	100	72	408
April	2013	15	41	42	2	100	73	406
May	2013	14	42	42	2	100	72	414
June	2013	13	46	40	2	100	73	430
July	2013	14	44	42	1	100	72	433
August	2013	11	41	47	1	100	64	432
September	2013	11	38	51	0	100	60	423
October	2013	10	37	52	1	100	58	418
November	2013	11	37	49	2	100	62	410
December	2013	10	39	49	2	100	62	419
January	2014	10	41	48	2	100	62	429
February	2014	9	40	50	1	100	59	428
March	2014	9	38	51	1	100	58	401
April	2014	11	39	49	1	100	62	401
May	2014	11	40	48	1	100	64	397
June	2014	9	40	49	2	100	60	421
July	2014	9	34	55	2	100	54	408
August	2014	8	36	54	3	100	54	397
September	2014	10	38	50	2	100	60	389
October	2014	12	41	45	3	100	67	397
November	2014	13	38	46	2	100	67	399
December	2014	15	39	44	2	100	71	383
January	2015	17	38	42	3	100	75	375
February	2015	20	40	37	3	100	83	379
March	2015	22	41	35	3	100	87	399
April	2015	21	44	33	2	100	88	399
May	2015	18	47	33	2	100	85	417
June	2015	18	44	36	2	100	82	408
July	2015	18	42	37	3	100	81	402
August	2015	19	40	38	3	100	82	411
September	2015	17	41	40	2	100	77	405
October	2015	16	41	41	2	100	75	412
November	2015	15	42	41	2	100	75	396
December	2015	15	40	42	3	100	73	403
January	2016	14	40	44	2	100	71	409
February	2016	14	42	43	1	100	71	405
March	2016	15	44	40	1	100	75	417
April	2016	17	43	40	1	100	77	421
May	2016	19	38	42	1	100	77	428
June	2016	18	38	43	1	100	75	412
July	2016	19	41	39	1	100	80	421
August	2016	18	41	40	1	100	79	432
September	2016	18	40	42	0	100	77	464
October	2016	15	39	45	1	100	70	463
November	2016	17	38	44	1	100	74	477
December	2016	21	40	38	2	100	83	478
January	2017	24	36	38	2	100	85	486

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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	2017	20	41	34	4	100	86	479
March	2017	20	38	37	4	100	83	475
April	2017	19	43	33	4	100	86	475
May	2017	19	41	37	3	100	83	468
June	2017	15	44	37	4	100	78	466
July	2017	14	42	40	4	100	74	460
August	2017	13	43	41	3	100	73	468
September	2017	15	42	39	3	100	76	475
October	2017	16	46	35	3	100	80	480
November	2017	18	47	32	3	100	87	481
December	2017	18	47	33	2	100	85	472
January	2018	19	42	38	1	100	80	478
February	2018	17	37	45	0	100	72	475
March	2018	21	35	43	1	100	77	481
April	2018	22	36	41	1	100	81	467
May	2018	24	39	36	1	100	89	468
June	2018	21	43	35	1	100	86	464
July	2018	22	42	35	1	100	88	465
August	2018	21	40	38	2	100	83	458
September	2018	24	36	38	1	100	86	454
October	2018	23	38	37	2	100	86	454
November	2018	25	40	33	2	100	92	460
December	2018	25	40	33	2	100	91	466
January	2019	23	39	36	2	100	86	471
February	2019	23	37	38	2	100	85	473
March	2019	25	36	37	2	100	88	461
April	2019	27	35	36	2	100	91	461
May	2019	28	33	38	2	100	90	453
June	2019	27	32	39	2	100	88	480
July	2019	28	35	35	2	100	93	471
August	2019	28	38	32	2	100	95	472
September	2019	28	37	34	2	100	94	463
October	2019	29	34	35	2	100	95	480
November	2019	30	32	37	2	100	93	494
December	2019	29	35	34	2	100	95	483
January	2020	25	38	34	3	100	91	494
February	2020	26	40	31	3	100	95	501
March	2020	28	39	30	3	100	99	529
April	2020	30	36	32	3	100	98	506
May	2020	28	32	36	4	100	92	510
June	2020	25	29	41	5	100	84	483
July	2020	24	31	40	5	100	84	500
August	2020	23	32	41	4	100	81	488
September	2020	24	31	43	3	100	81	489
October	2020	23	29	45	2	100	78	479
November	2020	23	27	47	3	100	77	470
December	2020	20	30	47	3	100	74	473
January	2021	22	28	47	3	100	75	488
February	2021	22	33	41	4	100	81	494
March	2021	26	35	35	5	100	91	502
April	2021	26	39	32	3	100	93	490
May	2021	29	36	32	3	100	97	480
June	2021	28	36	35	2	100	93	485
July	2021	27	35	36	2	100	91	487
August	2021	24	36	38	1	100	86	488
September	2021	22	36	41	1	100	82	471
October	2021	22	34	43	1	100	79	466

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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	2021	17	34	47	1	100	70	466
December	2021	18	33	48	1	100	70	464
January	2022	16	32	51	1	100	65	459
February	2022	17	33	49	1	100	67	469
March	2022	15	34	49	2	100	65	465
April	2022	16	35	47	2	100	70	468
May	2022	16	34	48	2	100	68	454
June	2022	16	35	47	2	100	68	458
July	2022	14	34	50	2	100	64	462
August	2022	15	35	47	3	100	68	467
September	2022	16	36	46	2	100	69	469
October	2022	18	40	41	1	100	76	481
November	2022	18	38	43	1	100	75	483
December	2022	19	37	43	1	100	75	486
January	2023	17	35	46	2	100	71	474
February	2023	18	36	45	2	100	73	476
March	2023	18	37	43	2	100	74	485
April	2023	19	38	42	2	100	77	483
May	2023	16	36	46	2	100	70	481
June	2023	14	36	48	2	100	66	481
July	2023	12	31	53	3	100	59	486
August	2023	16	30	51	3	100	65	484
September	2023	17	30	51	2	100	66	478
October	2023	20	32	47	2	100	73	469
November	2023	17	31	50	2	100	68	478
December	2023	17	30	51	2	100	66	478
January	2024	15	29	54	2	100	61	477

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>
December	1979	49	12	39	100	109	722
January	1980	50	9	41	100	109	642
February	1980	51	8	41	100	109	590
March	1980	48	10	43	100	105	556
April	1980	45	13	42	100	104	530
May	1980	40	11	49	100	91	467
June	1980	40	10	49	100	91	449
July	1980	39	9	51	100	88	447
August	1980	41	13	47	100	94	435
September	1980	44	16	40	100	103	439
October	1980	44	17	39	100	104	418
November	1980	45	15	41	100	104	401
December	1980	42	12	47	100	95	397
January	1981	43	11	46	100	96	396
February	1981	42	12	47	100	95	407
March	1981	38	14	47	100	91	412
April	1981	38	14	48	100	91	419
May	1981	40	13	47	100	93	499
June	1981	39	12	49	100	90	494
July	1981	40	10	50	100	90	509
August	1981	42	11	47	100	94	515
September	1981	45	13	42	100	103	526
October	1981	45	16	39	100	106	613
November	1981	41	17	42	100	100	617
December	1981	40	13	47	100	92	685
January	1982	41	12	47	100	94	697
February	1982	42	12	46	100	95	675
March	1982	46	12	43	100	103	651
April	1982	39	11	50	100	89	619
May	1982	39	10	51	100	88	604
June	1982	34	11	54	100	80	598
July	1982	39	11	49	100	90	594
August	1982	38	12	50	100	88	591
September	1982	39	12	49	100	89	602
October	1982	36	12	52	100	84	605
November	1982	38	11	51	100	87	607
December	1982	41	10	49	100	93	593
January	1983	40	9	51	100	89	585
February	1983	43	8	50	100	93	576
March	1983	42	7	50	100	92	594
April	1983	48	7	45	100	103	591
May	1983	51	7	42	100	110	588
June	1983	55	7	37	100	118	551
July	1983	56	8	36	100	121	588
August	1983	53	11	36	100	117	584
September	1983	52	11	38	100	114	609
October	1983	51	11	38	100	114	594
November	1983	54	10	36	100	119	615
December	1983	55	13	32	100	123	609
January	1984	57	13	30	100	127	573
February	1984	57	12	31	100	126	558

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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	1984	59	10	31	100	128	598
April	1984	60	12	28	100	132	629
May	1984	66	11	23	100	142	631
June	1984	63	13	25	100	138	579
July	1984	63	12	25	100	138	528
August	1984	58	13	29	100	129	507
September	1984	61	12	27	100	134	513
October	1984	61	12	28	100	133	551
November	1984	59	12	29	100	130	605
December	1984	58	12	30	100	128	614
January	1985	59	11	30	100	130	580
February	1985	63	8	29	100	133	524
March	1985	65	8	27	100	138	500
April	1985	66	9	25	100	140	495
May	1985	66	10	24	100	141	493
June	1985	66	10	24	100	142	480
July	1985	66	9	25	100	141	474
August	1985	64	12	24	100	140	453
September	1985	64	12	24	100	141	461
October	1985	62	12	26	100	136	463
November	1985	63	11	26	100	137	483
December	1985	62	10	28	100	134	548
January	1986	67	10	24	100	143	598
February	1986	68	9	23	100	146	619
March	1986	69	10	21	100	149	565
April	1986	68	11	20	100	148	572
May	1986	68	11	22	100	146	600
June	1986	71	9	20	100	151	611
July	1986	71	8	21	100	150	562
August	1986	72	8	20	100	152	517
September	1986	70	8	22	100	148	534
October	1986	71	10	19	100	152	565
November	1986	71	11	18	100	152	597
December	1986	68	11	22	100	146	572
January	1987	66	8	25	100	141	551
February	1987	65	8	27	100	137	537
March	1987	66	10	24	100	142	515
April	1987	66	11	24	100	142	508
May	1987	69	10	21	100	148	500
June	1987	69	11	20	100	149	506
July	1987	69	12	19	100	150	497
August	1987	69	12	19	100	150	526
September	1987	71	11	18	100	152	533
October	1987	71	11	18	100	153	516
November	1987	67	12	21	100	145	455
December	1987	64	13	23	100	141	414
January	1988	65	12	23	100	142	406
February	1988	69	11	20	100	149	420
March	1988	69	12	19	100	150	423
April	1988	67	12	21	100	145	432
May	1988	68	9	23	100	145	416
June	1988	69	11	21	100	148	411
July	1988	72	12	16	100	156	416
August	1988	71	15	15	100	156	412
September	1988	72	15	13	100	159	423
October	1988	70	14	16	100	154	412
November	1988	70	11	19	100	150	439

INCOME BOTTOM THIRD

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TABLE 35
BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1988	69	8	23	100	145	445
January 1989	69	10	21	100	148	426
February 1989	68	12	21	100	147	377
March 1989	66	12	22	100	144	371
April 1989	67	10	23	100	144	385
May 1989	67	10	22	100	145	409
June 1989	68	12	20	100	148	415
July 1989	63	15	22	100	141	401
August 1989	64	14	22	100	142	399
September 1989	65	12	23	100	142	384
October 1989	69	11	20	100	148	379
November 1989	65	13	21	100	144	367
December 1989	61	14	25	100	136	371
January 1990	64	13	23	100	141	380
February 1990	65	12	23	100	143	376
March 1990	69	10	20	100	149	359
April 1990	70	8	22	100	148	356
May 1990	74	6	20	100	155	362
June 1990	75	5	19	100	156	369
July 1990	74	8	18	100	155	367
August 1990	71	7	21	100	150	354
September 1990	68	8	24	100	144	347
October 1990	63	8	29	100	134	355
November 1990	60	8	32	100	128	368
December 1990	57	9	34	100	123	365
January 1991	57	9	35	100	122	360
February 1991	54	11	35	100	119	342
March 1991	56	12	32	100	123	349
April 1991	60	10	29	100	131	343
May 1991	61	9	31	100	130	342
June 1991	62	8	31	100	131	332
July 1991	60	8	33	100	127	328
August 1991	60	9	31	100	129	320
September 1991	61	9	31	100	130	328
October 1991	60	9	31	100	129	326
November 1991	60	8	33	100	127	334
December 1991	56	8	36	100	119	345
January 1992	51	10	39	100	112	350
February 1992	50	10	41	100	109	351
March 1992	51	9	40	100	110	342
April 1992	54	8	38	100	116	349
May 1992	57	9	34	100	123	354
June 1992	62	9	29	100	134	346
July 1992	63	8	29	100	135	340
August 1992	61	8	30	100	131	339
September 1992	57	8	35	100	122	346
October 1992	55	10	35	100	120	341
November 1992	59	9	32	100	127	343
December 1992	62	9	30	100	132	333
January 1993	64	8	28	100	136	334
February 1993	64	8	28	100	137	332
March 1993	65	10	25	100	140	330
April 1993	66	13	21	100	145	327
May 1993	67	12	20	100	147	325
June 1993	68	10	21	100	147	333
July 1993	69	7	24	100	145	333

INCOME BOTTOM THIRD

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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	1993	68	8	23	100	145	343
September	1993	67	10	23	100	144	330
October	1993	65	11	24	100	141	334
November	1993	64	11	25	100	139	323
December	1993	66	10	24	100	142	338
January	1994	73	7	21	100	152	331
February	1994	77	5	19	100	158	344
March	1994	77	4	19	100	158	333
April	1994	76	5	19	100	157	332
May	1994	75	6	19	100	157	323
June	1994	73	8	19	100	155	340
July	1994	72	8	20	100	152	366
August	1994	70	11	19	100	150	366
September	1994	73	11	16	100	157	348
October	1994	73	11	16	100	157	329
November	1994	71	11	18	100	153	324
December	1994	68	10	22	100	147	337
January	1995	73	8	20	100	153	337
February	1995	74	7	19	100	154	347
March	1995	76	7	18	100	158	356
April	1995	74	8	18	100	155	367
May	1995	76	7	17	100	159	354
June	1995	74	8	18	100	157	339
July	1995	72	9	19	100	153	325
August	1995	72	11	17	100	155	328
September	1995	71	12	18	100	153	332
October	1995	73	13	14	100	160	325
November	1995	70	13	17	100	153	330
December	1995	70	12	18	100	151	335
January	1996	69	9	22	100	147	343
February	1996	75	6	19	100	157	324
March	1996	77	7	16	100	161	326
April	1996	76	10	14	100	162	338
May	1996	72	12	16	100	156	349
June	1996	68	13	18	100	150	341
July	1996	68	13	19	100	149	322
August	1996	69	12	18	100	151	335
September	1996	72	10	17	100	155	336
October	1996	73	7	20	100	153	351
November	1996	72	6	23	100	149	346
December	1996	72	5	23	100	149	343
January	1997	71	7	22	100	149	332
February	1997	71	8	21	100	150	337
March	1997	72	9	19	100	152	344
April	1997	74	11	15	100	159	359
May	1997	75	13	12	100	162	348
June	1997	75	14	11	100	164	347
July	1997	74	13	13	100	161	332
August	1997	72	12	16	100	157	334
September	1997	75	11	14	100	160	327
October	1997	72	12	15	100	157	334
November	1997	76	12	13	100	163	336
December	1997	74	12	14	100	160	351
January	1998	78	11	11	100	166	351
February	1998	75	13	12	100	163	362
March	1998	74	14	12	100	162	349

INCOME BOTTOM THIRD

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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	1998	73	14	13	100	160	342
May	1998	73	13	14	100	159	329
June	1998	73	15	12	100	162	339
July	1998	69	17	14	100	155	342
August	1998	68	18	14	100	153	344
September	1998	68	18	14	100	154	331
October	1998	72	17	11	100	161	333
November	1998	76	14	10	100	167	336
December	1998	77	13	10	100	166	342
January	1999	76	12	12	100	164	340
February	1999	72	15	13	100	159	338
March	1999	74	13	14	100	160	318
April	1999	74	12	15	100	159	296
May	1999	80	10	10	100	170	275
June	1999	78	13	9	100	169	275
July	1999	78	14	7	100	171	299
August	1999	73	14	13	100	160	313
September	1999	73	13	15	100	158	327
October	1999	72	13	15	100	157	327
November	1999	74	10	15	100	159	321
December	1999	70	11	19	100	151	334
January	2000	70	12	18	100	153	321
February	2000	71	14	15	100	156	331
March	2000	72	14	14	100	158	342
April	2000	74	13	13	100	162	352
May	2000	76	13	11	100	165	350
June	2000	79	13	8	100	171	333
July	2000	76	15	9	100	167	355
August	2000	72	15	13	100	159	365
September	2000	70	15	15	100	155	386
October	2000	71	13	16	100	154	382
November	2000	74	12	14	100	160	386
December	2000	75	11	14	100	161	371
January	2001	74	12	14	100	160	372
February	2001	72	13	15	100	157	365
March	2001	71	13	16	100	155	362
April	2001	70	11	19	100	152	347
May	2001	70	13	18	100	152	344
June	2001	69	14	17	100	152	347
July	2001	65	18	16	100	149	356
August	2001	62	18	20	100	143	357
September	2001	62	18	21	100	141	353
October	2001	64	15	21	100	143	359
November	2001	63	15	22	100	141	361
December	2001	64	14	23	100	141	366
January	2002	63	13	24	100	139	353
February	2002	61	14	26	100	135	354
March	2002	58	17	26	100	132	359
April	2002	58	21	21	100	137	370
May	2002	64	20	16	100	148	366
June	2002	68	18	14	100	154	370
July	2002	69	15	16	100	153	364
August	2002	67	15	18	100	149	392
September	2002	65	16	19	100	146	387
October	2002	66	16	19	100	147	401
November	2002	66	17	17	100	149	386
December	2002	65	17	18	100	148	390

INCOME BOTTOM THIRD

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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	2003	66	16	18	100	148	383
February	2003	65	15	20	100	145	388
March	2003	64	14	22	100	141	374
April	2003	61	16	23	100	137	372
May	2003	62	15	24	100	138	369
June	2003	61	15	25	100	136	380
July	2003	64	11	25	100	139	394
August	2003	63	14	23	100	140	394
September	2003	66	14	20	100	146	403
October	2003	65	15	20	100	145	403
November	2003	67	13	20	100	147	403
December	2003	68	10	22	100	146	400
January	2004	71	9	20	100	151	392
February	2004	71	7	22	100	149	388
March	2004	74	8	18	100	155	383
April	2004	73	8	18	100	155	399
May	2004	70	11	19	100	150	404
June	2004	69	10	21	100	149	411
July	2004	68	12	20	100	148	400
August	2004	70	13	17	100	153	405
September	2004	66	16	18	100	148	416
October	2004	67	14	19	100	148	405
November	2004	68	13	18	100	150	398
December	2004	72	12	16	100	156	382
January	2005	73	12	16	100	157	393
February	2005	73	12	15	100	157	393
March	2005	72	12	16	100	156	398
April	2005	71	14	15	100	156	392
May	2005	72	11	17	100	155	382
June	2005	74	11	15	100	159	378
July	2005	76	10	14	100	162	374
August	2005	75	11	14	100	161	382
September	2005	72	9	19	100	153	385
October	2005	66	12	22	100	143	391
November	2005	65	11	23	100	142	388
December	2005	66	11	23	100	143	384
January	2006	73	8	19	100	154	370
February	2006	74	7	18	100	156	374
March	2006	77	7	16	100	161	375
April	2006	76	7	17	100	159	387
May	2006	73	7	20	100	153	388
June	2006	72	6	22	100	150	381
July	2006	70	9	22	100	148	370
August	2006	73	9	18	100	154	379
September	2006	73	9	18	100	155	399
October	2006	73	7	20	100	153	415
November	2006	72	8	20	100	152	420
December	2006	73	8	19	100	154	417
January	2007	75	8	18	100	157	410
February	2007	74	8	18	100	155	394
March	2007	73	10	18	100	155	383
April	2007	70	11	19	100	151	391
May	2007	71	12	18	100	153	403
June	2007	69	11	20	100	149	408
July	2007	67	10	22	100	145	408
August	2007	66	10	25	100	141	397

INCOME BOTTOM THIRD

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TABLE 35
BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2007	63	11	26	100	137	389
October 2007	63	11	27	100	136	381
November 2007	60	11	30	100	130	381
December 2007	57	10	33	100	124	385
January 2008	59	9	31	100	128	402
February 2008	60	8	32	100	128	395
March 2008	59	7	34	100	126	381
April 2008	53	7	40	100	113	366
May 2008	49	7	44	100	105	373
June 2008	47	7	45	100	102	392
July 2008	49	7	44	100	105	410
August 2008	53	7	40	100	114	402
September 2008	53	7	40	100	113	384
October 2008	50	8	42	100	108	377
November 2008	45	7	48	100	97	405
December 2008	47	5	48	100	99	416
January 2009	45	4	51	100	93	417
February 2009	44	6	49	100	95	398
March 2009	41	9	50	100	91	408
April 2009	43	8	49	100	94	406
May 2009	43	6	51	100	92	430
June 2009	46	6	48	100	98	424
July 2009	48	6	46	100	101	423
August 2009	49	8	43	100	106	407
September 2009	51	6	43	100	108	425
October 2009	51	7	42	100	109	424
November 2009	53	4	42	100	111	421
December 2009	54	4	42	100	112	413
January 2010	56	4	40	100	117	413
February 2010	59	6	35	100	124	408
March 2010	62	6	32	100	130	403
April 2010	61	4	35	100	126	398
May 2010	59	4	37	100	122	407
June 2010	58	4	38	100	121	410
July 2010	60	5	35	100	125	420
August 2010	58	5	37	100	121	419
September 2010	56	7	37	100	118	419
October 2010	52	8	39	100	113	408
November 2010	54	8	38	100	116	414
December 2010	56	6	38	100	118	417
January 2011	58	6	36	100	122	435
February 2011	56	7	37	100	120	433
March 2011	55	9	36	100	120	429
April 2011	55	8	37	100	118	409
May 2011	57	9	34	100	123	403
June 2011	56	8	36	100	120	400
July 2011	54	9	37	100	116	413
August 2011	52	9	39	100	113	427
September 2011	51	8	41	100	110	424
October 2011	49	8	43	100	107	421
November 2011	49	9	42	100	107	410
December 2011	52	8	40	100	112	404
January 2012	56	8	36	100	120	408
February 2012	57	7	36	100	121	413
March 2012	53	8	39	100	114	431
April 2012	54	8	39	100	115	430

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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	2012	55	7	38	100	117	412
June	2012	56	7	37	100	119	418
July	2012	54	9	36	100	118	413
August	2012	56	10	34	100	122	426
September	2012	57	9	34	100	124	427
October	2012	59	7	34	100	125	429
November	2012	60	7	32	100	128	451
December	2012	61	7	33	100	128	459
January	2013	61	7	32	100	129	458
February	2013	60	5	35	100	125	437
March	2013	62	5	33	100	129	408
April	2013	62	6	32	100	130	406
May	2013	64	7	29	100	134	414
June	2013	62	9	29	100	132	430
July	2013	65	8	27	100	138	433
August	2013	64	9	27	100	137	432
September	2013	66	9	25	100	141	423
October	2013	62	11	27	100	135	418
November	2013	60	10	30	100	130	410
December	2013	60	10	30	100	130	419
January	2014	62	9	29	100	133	429
February	2014	65	8	26	100	139	428
March	2014	66	8	26	100	139	401
April	2014	66	9	25	100	141	401
May	2014	62	11	27	100	135	397
June	2014	59	13	28	100	131	421
July	2014	61	12	27	100	133	408
August	2014	63	9	28	100	135	397
September	2014	65	8	27	100	137	389
October	2014	61	10	30	100	131	397
November	2014	65	10	25	100	139	399
December	2014	67	9	24	100	142	383
January	2015	75	5	20	100	155	375
February	2015	74	6	20	100	154	379
March	2015	74	6	20	100	154	399
April	2015	72	7	22	100	150	399
May	2015	70	5	25	100	145	417
June	2015	70	7	23	100	147	408
July	2015	71	7	22	100	149	402
August	2015	71	8	22	100	149	411
September	2015	70	8	22	100	148	405
October	2015	69	7	24	100	145	412
November	2015	72	7	21	100	151	396
December	2015	76	5	19	100	157	403
January	2016	78	5	17	100	161	409
February	2016	78	3	19	100	159	405
March	2016	74	4	23	100	151	417
April	2016	71	5	24	100	147	421
May	2016	70	8	22	100	148	428
June	2016	72	9	19	100	153	412
July	2016	73	8	19	100	154	421
August	2016	72	7	21	100	151	432
September	2016	70	6	24	100	146	464
October	2016	69	6	25	100	144	463
November	2016	70	6	24	100	147	477
December	2016	72	6	22	100	151	478

INCOME BOTTOM THIRD

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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	2017	73	5	21	100	152	486
February	2017	74	6	21	100	153	479
March	2017	72	7	21	100	151	475
April	2017	74	6	20	100	154	475
May	2017	73	5	21	100	152	468
June	2017	75	6	19	100	155	466
July	2017	73	8	19	100	154	460
August	2017	71	9	21	100	150	468
September	2017	70	7	23	100	147	475
October	2017	73	6	21	100	151	480
November	2017	77	4	19	100	158	481
December	2017	80	3	17	100	163	472
January	2018	77	3	20	100	157	478
February	2018	74	4	22	100	151	475
March	2018	74	5	21	100	154	481
April	2018	76	5	19	100	157	467
May	2018	77	6	17	100	161	468
June	2018	77	5	18	100	160	464
July	2018	79	4	17	100	162	465
August	2018	75	4	21	100	154	458
September	2018	73	6	21	100	153	454
October	2018	70	8	22	100	148	454
November	2018	74	9	17	100	157	460
December	2018	76	8	16	100	160	466
January	2019	76	6	18	100	159	471
February	2019	75	5	21	100	154	473
March	2019	71	5	24	100	147	461
April	2019	71	8	22	100	149	461
May	2019	70	8	21	100	149	453
June	2019	72	7	21	100	150	480
July	2019	71	6	23	100	148	471
August	2019	69	5	25	100	144	472
September	2019	67	8	25	100	142	463
October	2019	69	8	23	100	146	480
November	2019	72	8	20	100	152	494
December	2019	73	6	21	100	152	483
January	2020	74	5	21	100	153	494
February	2020	74	6	20	100	154	501
March	2020	73	5	22	100	152	529
April	2020	61	5	34	100	126	506
May	2020	50	4	46	100	105	510
June	2020	44	6	50	100	94	483
July	2020	49	5	46	100	103	500
August	2020	51	5	44	100	107	488
September	2020	51	4	45	100	106	489
October	2020	50	5	45	100	105	479
November	2020	49	6	45	100	104	470
December	2020	50	6	44	100	107	473
January	2021	51	6	43	100	107	488
February	2021	53	5	42	100	111	494
March	2021	54	5	41	100	113	502
April	2021	57	5	38	100	118	490
May	2021	57	6	37	100	120	480
June	2021	55	5	40	100	115	485
July	2021	54	6	40	100	115	487
August	2021	53	5	42	100	111	488
September	2021	50	6	43	100	107	471

INCOME BOTTOM THIRD

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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	2021	47	5	48	100	99	466
November	2021	44	6	51	100	93	466
December	2021	45	4	51	100	95	464
January	2022	45	4	51	100	94	459
February	2022	48	4	48	100	100	469
March	2022	46	6	48	100	97	465
April	2022	46	6	48	100	98	468
May	2022	43	6	51	100	92	454
June	2022	39	5	56	100	83	458
July	2022	33	6	61	100	72	462
August	2022	34	6	60	100	74	467
September	2022	35	5	59	100	76	469
October	2022	42	6	52	100	90	481
November	2022	42	5	53	100	88	483
December	2022	43	5	52	100	91	486
January	2023	41	5	54	100	87	474
February	2023	44	5	51	100	93	476
March	2023	44	5	52	100	92	485
April	2023	44	4	52	100	93	483
May	2023	42	6	53	100	89	481
June	2023	43	6	50	100	93	481
July	2023	40	8	52	100	89	486
August	2023	41	7	51	100	90	484
September	2023	41	8	52	100	89	478
October	2023	46	7	48	100	98	469
November	2023	44	9	47	100	97	478
December	2023	44	9	46	100	98	478
January	2024	44	9	47	100	96	477

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	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply	Interest Rates High;	Can't Afford	Uncertain	Supply	
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
December	1979	10	33	1	2	2	0	22	12	10	6	0
January	1980	13	31	1	1	3	1	24	13	11	7	0
February	1980	14	33	1	0	4	1	26	11	13	6	0
March	1980	13	32	0	0	4	0	30	9	12	5	0
April	1980	15	28	0	1	3	0	30	13	10	5	0
May	1980	13	27	0	2	3	0	34	17	10	6	0
June	1980	13	28	0	3	3	0	37	19	8	6	0
July	1980	12	26	1	2	4	0	37	18	10	7	0
August	1980	10	27	2	1	3	0	32	17	9	7	0
September	1980	14	22	2	0	3	0	24	15	10	7	0
October	1980	13	24	2	0	1	0	23	16	8	4	0
November	1980	18	23	1	0	1	0	23	15	9	5	0
December	1980	15	23	0	1	1	0	30	16	9	5	0
January	1981	16	22	0	1	1	0	31	14	12	5	0
February	1981	15	20	0	2	2	0	34	17	11	5	0
March	1981	16	18	1	1	1	0	29	15	13	7	0
April	1981	17	18	1	1	1	0	31	14	12	9	0
May	1981	16	21	1	1	1	0	29	11	12	7	0
June	1981	13	21	0	1	0	0	33	15	12	3	0
July	1981	15	23	0	1	0	0	34	15	12	2	0
August	1981	15	22	1	0	1	0	30	18	12	2	0
September	1981	17	22	1	1	1	0	26	17	9	3	0
October	1981	16	21	1	1	2	0	23	17	10	3	0
November	1981	17	19	0	1	2	0	25	17	9	4	0
December	1981	17	19	0	1	2	0	29	17	12	5	0
January	1982	20	18	1	1	1	0	28	17	12	6	0
February	1982	21	17	1	1	1	0	28	15	14	7	0
March	1982	24	17	1	1	2	0	25	15	13	7	0
April	1982	22	14	0	1	2	0	30	19	15	7	0
May	1982	22	14	0	0	2	0	31	21	16	7	0
June	1982	21	11	0	0	1	0	31	22	20	7	0
July	1982	22	13	0	0	1	0	26	19	19	7	0
August	1982	20	13	0	1	1	0	24	19	20	7	0
September	1982	20	14	1	1	1	1	25	18	18	8	0
October	1982	17	12	3	1	2	0	26	17	19	8	0
November	1982	21	11	3	1	1	0	27	16	19	8	0
December	1982	23	11	4	1	0	0	23	15	17	8	0
January	1983	22	11	4	1	0	0	25	13	17	9	0
February	1983	23	11	5	1	0	0	25	12	15	8	0
March	1983	23	11	6	0	1	0	29	12	15	7	0
April	1983	25	11	8	1	2	0	27	12	13	6	0
May	1983	26	13	8	1	4	0	24	12	13	6	0
June	1983	29	12	9	2	5	0	20	10	12	6	0
July	1983	30	12	7	2	4	0	18	10	10	5	0
August	1983	26	12	6	2	4	0	21	8	10	4	0
September	1983	24	16	5	2	3	0	23	7	12	4	0
October	1983	22	18	6	2	3	0	22	7	14	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	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>
November 1983		24	18	6	2	3	1	20	6	13	5	0
December 1983		26	15	4	1	4	0	19	5	11	5	0
January 1984		28	14	4	1	4	0	18	5	8	4	0
February 1984		29	13	5	1	5	0	18	6	8	4	0
March 1984		30	14	6	1	6	0	17	7	8	4	0
April 1984		28	13	7	2	6	0	16	5	9	3	0
May 1984		28	17	5	3	6	0	13	4	8	3	0
June 1984		25	16	5	3	6	0	13	4	8	3	0
July 1984		28	17	4	3	6	0	13	6	6	3	0
August 1984		28	15	3	2	6	0	14	8	10	2	0
September 1984		29	20	3	2	4	0	14	8	9	1	0
October 1984		24	20	3	2	5	0	15	7	10	2	0
November 1984		21	20	5	2	4	0	18	8	8	2	0
December 1984		22	16	6	2	7	0	19	7	9	2	0
January 1985		29	13	6	0	6	0	18	8	10	2	0
February 1985		34	13	5	0	6	0	17	6	9	3	0
March 1985		36	14	6	1	3	0	15	6	8	3	0
April 1985		32	17	5	1	4	0	16	5	7	2	0
May 1985		30	16	5	1	3	0	14	4	8	3	0
June 1985		32	16	6	1	5	0	14	4	8	3	0
July 1985		33	16	7	1	5	1	14	4	7	3	0
August 1985		32	16	9	1	5	0	15	4	5	2	0
September 1985		31	18	9	1	3	0	15	3	6	1	0
October 1985		29	18	9	1	2	0	17	3	8	2	0
November 1985		32	17	5	1	3	0	15	4	8	3	0
December 1985		33	15	5	1	5	0	19	4	6	4	0
January 1986		36	15	6	1	5	0	15	5	5	3	0
February 1986		34	15	9	1	6	0	15	5	7	2	0
March 1986		33	13	12	1	5	0	10	4	8	3	0
April 1986		32	13	15	2	5	0	11	4	7	4	0
May 1986		33	12	19	1	5	0	11	3	8	4	0
June 1986		34	14	21	2	7	0	11	3	8	3	0
July 1986		36	13	19	1	7	0	11	3	10	3	0
August 1986		36	13	19	1	8	0	11	4	9	2	0
September 1986		36	14	18	0	6	0	11	3	10	3	0
October 1986		35	15	20	1	5	0	10	1	9	3	0
November 1986		33	15	19	2	4	0	9	1	8	4	0
December 1986		30	14	18	2	4	0	10	2	6	3	0
January 1987		29	15	15	2	5	0	12	3	7	3	0
February 1987		30	14	15	2	3	1	14	3	7	3	0
March 1987		29	15	14	2	4	0	12	2	8	2	0
April 1987		28	14	14	2	4	0	11	3	7	2	0
May 1987		27	17	14	3	5	0	8	3	7	1	0
June 1987		31	18	13	3	4	0	10	3	5	2	1
July 1987		31	18	11	2	4	0	11	3	5	3	1
August 1987		36	16	9	1	5	1	13	3	6	3	1
September 1987		35	18	9	2	6	1	13	2	5	1	0
October 1987		36	19	8	3	7	1	11	2	5	2	0
November 1987		30	20	7	3	6	0	10	4	6	3	0
December 1987		29	20	8	3	5	0	9	4	7	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	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 1988		31	19	7	2	3	0	8	4	8	5	0
February 1988		35	19	5	2	5	0	7	3	7	3	0
March 1988		35	15	4	2	5	0	8	4	8	3	0
April 1988		30	14	5	2	9	0	11	4	8	2	0
May 1988		27	17	4	2	9	0	13	3	7	2	0
June 1988		26	19	6	3	8	0	13	2	5	2	0
July 1988		30	22	6	4	5	1	11	3	4	2	0
August 1988		34	22	6	4	5	1	9	3	3	3	0
September 1988		34	24	5	4	5	0	7	2	5	3	0
October 1988		33	24	4	4	5	0	9	3	5	3	0
November 1988		28	22	6	3	3	0	14	3	5	1	0
December 1988		29	21	6	3	4	0	17	4	5	2	0
January 1989		27	21	6	3	4	0	15	3	5	3	0
February 1989		30	22	4	4	6	0	11	3	6	4	0
March 1989		27	22	3	3	6	0	11	3	7	3	0
April 1989		29	20	3	4	7	0	12	4	6	2	0
May 1989		27	21	3	5	7	0	12	5	6	2	0
June 1989		29	20	3	4	6	0	10	4	5	2	0
July 1989		26	20	3	2	4	0	11	4	5	3	0
August 1989		30	18	3	1	2	0	12	4	4	4	0
September 1989		31	18	3	1	5	0	12	3	5	4	0
October 1989		31	17	2	2	6	0	11	3	6	2	0
November 1989		30	17	3	2	6	0	14	3	6	1	0
December 1989		29	17	3	2	3	0	17	3	7	2	0
January 1990		35	17	3	1	2	0	15	3	6	2	0
February 1990		33	16	2	1	1	0	12	2	7	3	0
March 1990		33	16	3	0	4	0	10	2	6	2	0
April 1990		26	18	4	0	3	0	12	2	8	2	0
May 1990		27	20	4	0	4	0	12	3	6	2	0
June 1990		24	22	4	1	3	0	12	3	6	2	0
July 1990		27	21	4	1	3	0	11	3	4	2	0
August 1990		25	20	5	2	3	0	12	2	6	2	0
September 1990		27	20	4	2	3	0	12	2	6	5	0
October 1990		23	22	2	1	2	0	15	3	7	7	0
November 1990		23	24	1	1	2	0	17	4	7	10	0
December 1990		25	19	1	1	2	0	16	5	8	10	0
January 1991		26	17	2	0	2	0	11	6	10	14	0
February 1991		27	11	2	0	2	0	9	6	11	14	0
March 1991		28	13	1	0	2	1	9	6	11	12	0
April 1991		30	16	2	0	2	0	10	4	12	9	0
May 1991		28	19	5	0	2	0	10	3	13	7	0
June 1991		27	18	6	0	1	0	10	3	14	7	0
July 1991		30	15	6	0	2	0	10	4	13	9	0
August 1991		29	13	4	0	2	0	11	5	13	9	0
September 1991		29	15	4	0	3	0	12	4	14	9	0
October 1991		27	17	5	1	2	0	13	3	16	8	0
November 1991		31	18	5	1	1	0	12	3	15	11	0
December 1991		31	15	4	1	2	0	12	5	14	16	0
January 1992		30	10	5	0	2	0	13	6	15	17	0
February 1992		28	8	6	0	2	0	12	7	14	19	0
March 1992		30	8	8	0	1	0	13	5	15	17	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 1992		29	11	7	0	2	0	13	3	15	15	0
May 1992		30	13	7	0	2	0	12	2	19	11	0
June 1992		31	14	7	0	2	0	10	2	14	9	0
July 1992		33	13	8	0	2	0	10	2	14	10	0
August 1992		31	11	9	0	3	1	11	3	10	13	0
September 1992		28	11	9	0	3	1	13	5	14	15	0
October 1992		25	12	8	1	2	0	13	6	16	15	0
November 1992		29	11	10	1	3	0	13	4	15	12	0
December 1992		32	9	11	1	4	0	11	3	15	8	0
January 1993		38	6	10	1	5	0	11	2	13	8	0
February 1993		38	7	9	1	5	0	9	4	15	10	0
March 1993		38	8	8	0	4	0	9	5	14	10	0
April 1993		35	10	9	0	5	0	7	4	12	10	0
May 1993		33	11	10	1	4	0	8	3	10	9	0
June 1993		35	13	9	1	4	0	8	2	8	9	0
July 1993		33	14	10	1	4	0	9	3	9	10	0
August 1993		36	15	11	0	5	0	9	2	10	8	0
September 1993		35	14	14	0	6	0	9	3	12	7	0
October 1993		33	15	13	0	5	0	10	3	12	5	0
November 1993		33	14	12	0	5	0	12	3	11	5	0
December 1993		31	13	12	0	4	1	13	3	8	5	0
January 1994		37	9	14	0	8	1	10	2	7	6	0
February 1994		39	9	15	0	9	0	8	3	6	5	0
March 1994		38	12	16	1	9	0	9	3	7	4	0
April 1994		33	15	13	2	9	0	9	2	7	3	0
May 1994		29	15	12	2	9	0	9	1	7	3	0
June 1994		30	12	10	2	8	0	10	2	6	2	0
July 1994		33	14	9	2	6	0	11	2	5	3	0
August 1994		33	13	10	2	6	1	10	3	6	3	0
September 1994		34	14	9	2	7	1	7	2	5	4	0
October 1994		33	15	7	1	6	1	7	1	6	3	0
November 1994		33	16	6	1	6	1	9	2	5	2	0
December 1994		33	16	5	3	6	1	12	3	5	2	0
January 1995		36	15	8	3	8	1	11	3	4	3	0
February 1995		38	13	9	3	9	0	11	3	5	3	0
March 1995		39	11	10	2	10	1	9	3	5	2	0
April 1995		34	11	8	2	9	0	9	3	5	3	0
May 1995		34	11	8	2	9	1	10	4	3	2	0
June 1995		35	12	7	1	7	0	10	4	4	3	0
July 1995		38	10	9	0	6	0	11	5	6	3	0
August 1995		37	11	8	0	7	0	9	4	7	5	0
September 1995		36	11	7	0	9	0	8	4	6	4	0
October 1995		38	12	7	0	8	0	7	2	4	4	0
November 1995		37	13	8	0	6	0	7	2	5	3	0
December 1995		35	13	10	1	3	0	9	1	5	5	0
January 1996		35	13	11	1	5	0	11	2	6	4	0
February 1996		37	12	12	1	7	0	10	3	6	4	0
March 1996		40	13	12	1	8	1	8	3	6	3	0
April 1996		37	14	10	1	8	1	6	3	6	3	0
May 1996		36	15	9	1	7	1	6	4	6	3	0
June 1996		33	14	8	1	8	0	8	3	6	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>
July 1996		36	14	7	1	7	0	10	2	5	3	0
August 1996		37	14	5	1	8	0	10	2	5	2	0
September 1996		38	15	8	1	6	0	10	2	5	2	0
October 1996		32	16	9	1	7	0	11	2	7	3	0
November 1996		34	13	12	0	6	0	11	1	8	3	0
December 1996		38	12	10	1	9	0	12	2	9	2	0
January 1997		42	10	9	1	9	0	9	2	8	2	0
February 1997		42	11	8	1	9	0	9	2	8	3	0
March 1997		39	11	8	1	9	1	8	1	10	3	0
April 1997		35	13	9	1	10	1	6	2	7	2	0
May 1997		32	12	11	2	11	1	5	2	4	1	0
June 1997		30	12	10	2	11	0	4	2	2	2	0
July 1997		32	9	10	2	10	0	5	2	4	1	0
August 1997		32	10	8	1	10	0	7	2	4	1	0
September 1997		32	13	9	1	9	0	6	2	3	1	0
October 1997		31	14	7	1	9	1	6	1	3	2	0
November 1997		33	13	10	0	8	1	5	1	2	1	0
December 1997		33	10	8	0	8	1	6	1	2	1	0
January 1998		38	9	11	0	8	0	5	1	2	0	0
February 1998		37	9	9	0	11	0	6	1	2	0	0
March 1998		38	8	11	0	11	0	7	1	3	0	0
April 1998		33	10	9	0	13	0	7	1	3	0	0
May 1998		31	10	9	0	9	0	6	2	2	0	0
June 1998		30	9	9	0	9	0	4	3	2	0	0
July 1998		28	8	9	0	9	0	4	3	2	1	0
August 1998		29	6	9	1	11	0	5	3	3	1	0
September 1998		27	9	9	1	13	0	5	3	2	1	0
October 1998		30	11	10	1	11	0	5	3	2	1	0
November 1998		32	12	12	0	10	0	4	2	2	1	0
December 1998		34	11	16	0	10	0	4	2	2	1	0
January 1999		35	10	15	0	10	0	3	2	2	1	0
February 1999		34	9	14	0	14	0	3	2	1	2	0
March 1999		34	10	13	0	17	0	3	2	2	2	0
April 1999		32	11	12	0	19	0	6	1	2	2	0
May 1999		34	11	13	0	18	0	4	0	2	1	0
June 1999		34	11	10	0	15	0	5	1	1	0	0
July 1999		35	9	10	1	14	0	3	1	1	0	0
August 1999		33	8	8	1	13	0	6	1	2	1	0
September 1999		28	8	7	1	14	1	6	3	3	2	0
October 1999		28	11	6	1	12	1	6	2	2	2	0
November 1999		27	12	7	1	12	1	5	3	3	2	0
December 1999		32	10	8	1	12	0	6	1	3	2	0
January 2000		34	8	8	0	12	0	5	2	2	1	0
February 2000		34	9	7	1	16	0	5	2	1	1	0
March 2000		32	12	6	1	15	1	6	2	1	1	0
April 2000		31	14	9	1	14	1	6	2	2	0	0
May 2000		31	14	9	1	12	0	6	1	3	0	0
June 2000		31	12	9	1	12	0	5	1	2	0	0
July 2000		32	9	6	1	14	0	5	1	2	1	0
August 2000		31	9	5	1	11	0	9	2	1	1	0
September 2000		31	10	5	1	12	0	9	2	1	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	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	2000	30	12	7	2	12	0	10	1	2	1	0
November	2000	30	11	9	2	16	0	6	1	2	1	0
December	2000	32	10	12	1	15	0	5	2	3	1	0
January	2001	33	7	9	1	14	0	4	2	3	3	0
February	2001	32	8	9	0	11	0	4	1	5	4	0
March	2001	30	10	9	0	8	1	4	2	5	5	0
April	2001	28	10	12	0	6	1	5	4	8	5	0
May	2001	28	9	10	1	6	1	4	4	7	4	0
June	2001	31	8	8	1	7	0	6	4	8	3	0
July	2001	32	9	8	1	8	0	7	3	5	3	0
August	2001	35	7	8	0	9	0	9	3	8	5	0
September	2001	33	7	8	0	10	0	7	3	9	6	0
October	2001	33	6	8	0	10	0	5	2	9	8	0
November	2001	31	6	10	0	7	1	4	2	5	11	0
December	2001	31	4	15	0	3	0	5	2	7	10	0
January	2002	32	4	14	0	4	0	3	2	11	9	0
February	2002	33	4	14	0	3	0	5	2	14	6	0
March	2002	34	3	12	0	5	0	5	1	13	8	0
April	2002	31	4	14	0	5	0	6	1	9	7	0
May	2002	33	6	13	0	7	1	4	2	7	6	0
June	2002	34	8	12	0	7	1	3	1	6	5	0
July	2002	36	6	13	1	5	1	3	2	6	4	0
August	2002	36	6	14	1	4	0	5	3	6	5	0
September	2002	34	4	14	0	5	0	6	3	5	5	0
October	2002	33	6	15	0	5	0	6	3	6	5	0
November	2002	31	5	14	0	6	0	4	2	6	7	0
December	2002	35	5	15	0	5	0	3	3	8	7	0
January	2003	39	4	13	0	5	0	3	2	9	8	0
February	2003	36	6	14	0	3	0	3	2	10	9	0
March	2003	30	6	15	0	4	0	4	3	10	11	0
April	2003	25	6	14	0	5	0	5	4	8	12	0
May	2003	28	5	14	1	6	0	6	5	8	10	0
June	2003	30	5	13	1	5	0	6	5	10	6	0
July	2003	33	5	16	1	4	0	6	4	12	5	0
August	2003	31	5	19	1	4	0	7	3	11	3	0
September	2003	30	5	20	0	4	0	7	2	10	4	0
October	2003	28	7	19	0	3	0	6	1	10	5	0
November	2003	30	8	16	0	3	0	4	1	10	6	0
December	2003	34	8	15	0	3	0	4	2	10	5	0
January	2004	38	6	16	1	5	0	4	2	8	4	0
February	2004	36	7	16	1	4	1	6	2	8	4	0
March	2004	35	7	16	1	4	0	6	1	8	3	0
April	2004	33	8	15	1	5	0	6	1	8	3	0
May	2004	32	8	16	1	6	0	8	2	8	4	0
June	2004	31	10	18	1	6	0	7	3	7	5	0
July	2004	29	11	18	1	4	0	6	4	6	6	0
August	2004	31	11	16	1	4	0	5	4	6	5	0
September	2004	29	8	14	0	4	0	7	4	7	5	0
October	2004	29	8	13	0	4	0	6	2	8	4	0
November	2004	31	9	15	1	5	0	6	2	7	4	0
December	2004	34	10	13	1	6	0	6	2	5	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>
January	2005	34	11	12	2	6	0	7	2	4	4	0
February	2005	35	11	11	1	7	0	7	1	5	3	0
March	2005	35	13	10	2	6	0	6	2	6	4	0
April	2005	32	15	10	2	6	0	7	3	6	1	0
May	2005	28	16	9	3	5	0	7	3	6	2	0
June	2005	29	15	9	2	5	0	7	3	5	1	0
July	2005	32	11	9	2	5	0	7	3	4	1	0
August	2005	33	9	8	1	7	0	6	2	5	1	0
September	2005	32	9	9	1	6	0	9	2	6	1	0
October	2005	27	13	8	1	5	0	9	2	11	2	0
November	2005	29	15	9	1	4	0	10	3	11	3	0
December	2005	33	13	8	0	3	0	9	2	13	3	0
January	2006	39	11	7	1	3	0	7	3	8	3	0
February	2006	39	10	5	0	3	0	6	3	8	2	0
March	2006	38	11	6	1	5	0	5	3	7	3	0
April	2006	35	13	7	1	6	1	5	3	8	3	0
May	2006	32	14	8	1	6	1	6	4	7	3	0
June	2006	27	16	8	1	6	0	8	3	7	4	0
July	2006	24	14	8	2	4	0	8	4	7	3	0
August	2006	24	13	8	2	4	0	8	3	6	3	0
September	2006	27	10	10	2	5	1	8	3	6	2	0
October	2006	30	9	8	1	7	1	10	3	6	2	0
November	2006	36	7	7	1	6	1	10	2	8	1	0
December	2006	40	7	6	0	5	0	9	2	7	1	0
January	2007	44	8	6	0	5	0	9	2	8	1	0
February	2007	40	9	9	0	6	0	9	1	6	4	0
March	2007	35	10	9	0	5	0	8	2	7	4	0
April	2007	31	11	9	0	5	0	7	2	7	5	0
May	2007	32	11	6	0	6	0	6	3	8	2	0
June	2007	34	11	6	0	6	0	7	3	10	3	0
July	2007	33	10	7	0	5	0	8	2	11	3	0
August	2007	31	11	7	0	4	0	9	3	13	5	0
September	2007	27	10	6	0	3	0	9	3	11	6	0
October	2007	27	11	8	0	2	0	8	4	12	6	0
November	2007	31	8	7	0	2	0	9	4	13	6	0
December	2007	32	8	6	0	3	0	11	4	15	5	0
January	2008	34	7	5	0	2	0	9	4	14	4	0
February	2008	32	8	5	0	2	0	9	5	14	6	0
March	2008	32	7	5	0	3	0	7	5	16	8	0
April	2008	29	6	5	0	3	0	11	6	18	10	0
May	2008	25	7	4	0	2	0	11	4	22	11	0
June	2008	21	8	4	0	1	0	12	4	23	13	0
July	2008	23	9	4	0	1	0	11	4	23	13	0
August	2008	26	7	4	0	2	0	10	5	22	11	0
September	2008	30	8	4	0	2	0	9	5	22	10	0
October	2008	29	6	3	0	3	0	8	7	23	11	0
November	2008	29	7	2	0	2	0	9	8	25	14	0
December	2008	29	4	2	0	2	0	9	9	26	16	0
January	2009	29	4	2	0	2	0	10	9	28	16	0
February	2009	30	3	3	0	1	0	9	9	28	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	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>
March 2009		29	3	4	0	1	0	9	8	27	18	0
April 2009		30	2	4	0	0	0	7	6	25	20	0
May 2009		31	3	4	0	1	0	8	5	24	19	0
June 2009		35	4	4	0	1	0	8	4	23	18	0
July 2009		35	4	4	0	1	0	8	5	23	18	0
August 2009		36	5	4	0	1	0	8	4	24	15	0
September 2009		35	5	5	0	1	0	6	5	24	16	0
October 2009		36	5	5	0	1	0	7	4	24	15	0
November 2009		36	5	4	0	1	0	7	5	24	14	0
December 2009		41	4	3	1	0	0	9	4	24	13	0
January 2010		41	5	5	1	1	0	8	4	23	12	0
February 2010		42	5	4	0	1	0	7	4	20	13	0
March 2010		40	5	4	0	2	0	5	5	19	11	0
April 2010		38	4	3	0	2	0	6	6	20	11	0
May 2010		33	5	3	0	2	0	8	4	21	11	0
June 2010		33	5	3	0	2	0	7	3	23	12	0
July 2010		38	5	4	0	1	0	7	2	21	10	0
August 2010		41	4	4	0	2	0	7	3	23	10	0
September 2010		40	4	4	0	1	0	8	4	21	10	0
October 2010		37	3	3	0	2	0	8	5	24	14	0
November 2010		38	5	4	0	1	0	7	5	23	13	0
December 2010		39	5	4	0	2	0	8	4	24	12	0
January 2011		40	5	5	0	2	0	9	3	22	10	0
February 2011		39	6	4	0	3	0	9	3	21	11	0
March 2011		35	6	3	0	3	0	7	3	22	11	0
April 2011		32	8	2	0	3	0	7	4	19	13	0
May 2011		34	7	2	0	2	0	8	4	18	11	0
June 2011		36	7	3	0	2	0	10	4	18	12	0
July 2011		36	5	6	0	2	0	10	4	24	10	0
August 2011		34	4	7	0	2	0	8	5	26	10	0
September 2011		33	4	5	0	2	0	7	6	28	9	0
October 2011		32	5	3	0	1	0	9	6	28	11	0
November 2011		31	5	3	0	1	0	9	5	26	13	0
December 2011		34	5	5	0	2	0	9	5	26	12	0
January 2012		38	4	5	0	2	0	8	5	21	11	0
February 2012		39	4	4	0	2	0	9	5	21	9	0
March 2012		35	5	3	0	2	1	10	5	19	12	0
April 2012		33	6	3	0	2	1	11	4	22	11	0
May 2012		32	7	4	0	2	1	11	4	20	12	0
June 2012		33	6	5	0	3	0	11	4	22	11	0
July 2012		31	5	5	1	3	1	11	6	20	11	0
August 2012		32	6	5	0	3	1	10	5	20	9	0
September 2012		33	6	5	1	3	1	10	4	20	9	0
October 2012		32	8	6	1	4	0	9	3	19	10	0
November 2012		33	8	7	1	6	0	8	3	15	12	0
December 2012		34	8	7	0	6	0	8	3	14	11	0
January 2013		38	6	6	0	5	0	8	3	15	12	0
February 2013		34	6	6	0	4	0	9	4	20	10	0
March 2013		36	6	5	0	3	0	9	4	20	8	0
April 2013		33	7	6	1	4	0	10	5	18	8	0
May 2013		37	8	5	0	5	0	8	5	14	9	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>
June 2013		33	9	7	1	7	0	8	4	13	9	0
July 2013		36	9	6	1	8	0	5	4	11	10	0
August 2013		34	10	6	1	8	0	8	3	11	10	0
September 2013		35	11	6	2	6	0	7	4	11	10	0
October 2013		32	9	6	1	6	0	9	3	12	11	0
November 2013		31	9	5	1	6	0	7	4	14	11	0
December 2013		34	8	4	0	5	0	7	3	13	11	0
January 2014		36	9	5	0	4	0	8	3	14	8	0
February 2014		36	11	6	0	5	0	8	2	13	7	0
March 2014		31	11	6	0	8	0	9	2	11	7	0
April 2014		28	10	6	0	9	0	8	1	12	9	0
May 2014		25	9	5	0	10	0	10	2	13	10	0
June 2014		24	9	4	1	8	0	11	4	13	10	0
July 2014		26	11	4	2	9	0	12	4	11	9	0
August 2014		28	11	4	2	9	0	11	4	11	7	0
September 2014		32	13	6	1	9	0	11	3	12	7	0
October 2014		32	11	5	0	7	0	11	2	13	8	0
November 2014		37	10	5	0	8	0	11	2	9	7	0
December 2014		40	8	4	0	9	1	10	2	10	7	0
January 2015		44	9	7	0	10	1	8	2	8	5	0
February 2015		43	9	7	0	10	1	7	2	10	5	0
March 2015		39	10	7	0	13	0	6	2	8	5	0
April 2015		36	8	9	0	12	0	6	3	9	6	0
May 2015		33	8	9	0	13	0	8	3	8	7	0
June 2015		32	8	9	0	12	0	9	2	9	7	0
July 2015		31	12	6	1	12	0	8	2	9	7	0
August 2015		30	12	8	0	11	0	6	3	9	7	0
September 2015		30	10	8	1	11	0	8	3	8	6	0
October 2015		32	8	10	2	9	0	10	2	9	5	0
November 2015		35	8	9	3	11	0	10	2	8	3	0
December 2015		45	7	9	2	11	0	6	2	7	4	0
January 2016		48	7	8	1	10	1	5	3	7	4	0
February 2016		48	7	10	0	8	1	7	3	7	5	0
March 2016		38	9	9	1	8	1	10	3	8	4	0
April 2016		33	8	9	1	9	1	11	3	7	5	0
May 2016		30	9	8	1	10	0	10	2	7	5	0
June 2016		32	11	9	1	10	0	9	3	7	6	0
July 2016		32	11	10	1	11	0	7	3	7	6	0
August 2016		33	11	10	1	12	0	8	4	7	8	0
September 2016		31	9	9	1	13	0	8	3	8	9	0
October 2016		34	9	8	1	12	0	9	3	8	8	0
November 2016		36	9	7	1	11	0	7	3	7	6	0
December 2016		39	8	7	1	10	0	8	4	7	4	0
January 2017		38	9	6	1	12	0	8	3	6	6	0
February 2017		35	11	4	1	12	0	8	2	7	5	0
March 2017		32	14	4	1	12	0	8	2	7	6	0
April 2017		34	13	5	1	12	0	9	1	6	5	0
May 2017		37	10	5	1	12	0	10	2	7	5	0
June 2017		37	9	6	1	12	0	10	2	6	5	0
July 2017		35	9	5	1	12	0	8	3	6	4	0
August 2017		31	10	5	1	11	0	10	2	7	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	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 2017		31	10	6	1	12	0	10	2	8	6	0
October 2017		31	12	7	1	14	0	10	2	8	6	0
November 2017		35	11	7	1	16	0	7	2	6	5	0
December 2017		40	10	6	1	16	0	7	2	5	4	0
January 2018		41	9	5	1	14	0	8	3	6	4	0
February 2018		35	9	5	1	15	0	9	3	7	6	0
March 2018		28	13	6	1	15	1	8	3	6	5	0
April 2018		28	15	6	1	15	1	8	3	6	5	0
May 2018		30	18	6	1	13	1	8	4	5	3	0
June 2018		34	15	8	1	14	0	8	3	6	4	0
July 2018		35	15	7	1	14	0	9	4	6	3	0
August 2018		36	14	7	1	14	0	12	3	7	4	0
September 2018		34	16	6	2	13	0	12	4	7	3	0
October 2018		32	15	6	2	15	0	11	3	7	4	0
November 2018		36	13	6	2	16	0	9	3	5	3	0
December 2018		40	12	6	2	15	1	8	1	5	4	0
January 2019		40	10	6	2	13	0	8	2	6	3	0
February 2019		42	10	5	1	11	1	9	3	6	5	0
March 2019		38	9	4	1	12	1	12	4	6	4	0
April 2019		39	7	5	1	16	1	13	4	5	3	0
May 2019		35	8	6	1	18	1	12	3	5	3	0
June 2019		34	9	7	1	18	0	13	3	5	4	0
July 2019		35	11	7	1	14	1	12	3	7	4	0
August 2019		33	11	7	1	13	0	15	3	7	4	0
September 2019		31	11	6	1	16	0	13	3	7	5	0
October 2019		31	12	7	1	19	0	13	3	5	6	0
November 2019		34	11	7	1	18	0	11	3	5	5	0
December 2019		40	8	7	1	15	0	13	2	4	4	0
January 2020		41	6	6	0	16	0	12	3	5	4	0
February 2020		38	7	5	0	18	1	11	2	6	3	0
March 2020		34	9	5	0	20	1	9	2	7	6	1
April 2020		30	8	5	0	13	1	7	2	12	15	2
May 2020		31	4	5	0	7	1	6	2	17	24	2
June 2020		32	2	5	0	3	0	6	4	19	28	2
July 2020		34	3	3	0	4	0	7	4	18	25	2
August 2020		32	4	4	0	4	0	8	3	16	22	3
September 2020		30	4	5	0	5	0	10	2	16	22	4
October 2020		27	4	6	0	6	0	11	1	17	20	5
November 2020		27	4	6	0	6	1	12	3	19	20	5
December 2020		30	3	5	0	6	1	9	3	21	18	4
January 2021		29	3	5	0	7	1	8	4	21	18	3
February 2021		28	5	5	0	7	1	7	3	21	17	3
March 2021		25	8	5	0	10	1	8	3	18	16	3
April 2021		25	8	4	0	13	2	9	2	17	13	6
May 2021		22	9	5	0	16	3	14	1	14	11	8
June 2021		22	9	6	0	15	3	19	1	13	11	9
July 2021		21	10	6	1	14	2	21	2	11	9	9
August 2021		24	9	4	0	12	2	21	2	10	9	11
September 2021		22	8	4	0	11	1	19	2	11	10	12
October 2021		20	7	4	0	8	2	22	3	11	11	14
November 2021		19	7	5	0	6	2	28	2	11	10	18

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;</u>	<u>Prices</u>	<u>Interest</u>	<u>Borrow in</u>	<u>Times</u>	<u>Supply</u>	<u>Interest</u>	<u>Can't</u>	<u>Uncertain</u>	<u>Supply</u>	
		<u>Good Buys</u>	<u>Won't Come</u>	<u>Rate Low</u>	<u>Advance</u>	<u>Good</u>		<u>Rates High;</u>	<u>Afford</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	2021	22	8	4	0	4	2	31	2	11	8	19
January	2022	21	10	4	0	4	2	34	2	9	8	19
February	2022	20	13	4	1	4	2	32	2	9	9	15
March	2022	16	15	4	1	5	2	32	2	7	9	15
April	2022	16	13	3	1	5	1	32	2	9	9	16
May	2022	16	11	2	1	5	1	34	2	8	8	18
June	2022	17	8	2	1	4	2	37	3	9	9	18
July	2022	14	7	2	0	3	2	42	3	10	13	17
August	2022	15	10	2	0	3	2	42	4	11	14	13
September	2022	16	12	1	0	3	1	41	5	11	15	12
October	2022	20	12	1	1	4	2	35	5	11	13	9
November	2022	20	10	1	1	3	3	35	5	11	13	10
December	2022	22	10	1	1	3	4	37	5	10	11	10
January	2023	20	10	1	1	2	3	37	6	13	11	8
February	2023	21	13	0	0	3	3	34	7	15	10	6
March	2023	19	12	1	0	5	3	31	8	18	11	4
April	2023	19	12	1	0	7	3	29	9	17	12	3
May	2023	19	9	1	0	8	3	30	9	15	11	4
June	2023	22	9	1	0	7	3	31	8	15	9	3
July	2023	21	9	1	0	5	3	35	7	15	8	4
August	2023	20	9	1	0	6	2	34	9	15	7	2
September	2023	19	9	1	1	5	2	34	9	13	8	2
October	2023	22	11	2	1	4	2	32	9	12	7	2
November	2023	24	10	2	1	3	3	33	7	12	7	2
December	2023	25	10	2	0	2	3	31	8	11	7	2
January	2024	24	9	1	0	3	2	31	9	10	8	2

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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>
December 1979	36	13	51	100	85	722
January 1980	35	11	54	100	82	642
February 1980	39	9	52	100	87	590
March 1980	38	10	51	100	87	556
April 1980	35	11	53	100	82	530
May 1980	30	12	58	100	72	467
June 1980	29	13	58	100	71	449
July 1980	26	17	57	100	69	447
August 1980	31	17	52	100	79	435
September 1980	32	16	51	100	81	439
October 1980	37	18	45	100	92	418
November 1980	36	20	45	100	91	401
December 1980	30	20	49	100	81	397
January 1981	30	17	53	100	77	396
February 1981	27	17	56	100	70	407
March 1981	31	16	53	100	78	412
April 1981	30	15	55	100	75	419
May 1981	36	11	52	100	84	499
June 1981	33	13	54	100	78	494
July 1981	34	12	54	100	80	509
August 1981	32	13	55	100	77	515
September 1981	34	11	55	100	79	526
October 1981	34	11	55	100	78	613
November 1981	34	10	56	100	78	617
December 1981	31	11	58	100	73	685
January 1982	31	12	57	100	74	697
February 1982	29	12	59	100	70	675
March 1982	31	10	59	100	71	651
April 1982	30	10	59	100	71	619
May 1982	32	12	56	100	75	604
June 1982	34	13	53	100	81	598
July 1982	33	13	53	100	80	594
August 1982	33	11	57	100	76	591
September 1982	31	12	57	100	74	602
October 1982	32	13	55	100	76	605
November 1982	36	13	51	100	85	607
December 1982	42	11	48	100	94	593
January 1983	43	10	48	100	95	585
February 1983	43	9	49	100	94	576
March 1983	40	10	50	100	90	594
April 1983	45	9	45	100	100	591
May 1983	50	9	41	100	109	588
June 1983	54	8	38	100	115	551
July 1983	55	8	38	100	117	588
August 1983	52	10	38	100	115	584
September 1983	51	12	38	100	113	609
October 1983	47	12	41	100	106	594
November 1983	48	12	40	100	107	615
December 1983	47	11	42	100	105	609
January 1984	50	13	37	100	112	573
February 1984	49	13	39	100	110	558
March 1984	52	14	34	100	118	598

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TABLE 37
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<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	1984	51	14	35	100	116	629
May	1984	52	15	33	100	119	631
June	1984	49	15	36	100	113	579
July	1984	53	13	34	100	119	528
August	1984	51	14	36	100	115	507
September	1984	53	12	35	100	119	513
October	1984	47	15	38	100	109	551
November	1984	46	13	41	100	106	605
December	1984	45	13	42	100	103	614
January	1985	50	9	41	100	109	580
February	1985	53	10	38	100	115	524
March	1985	54	9	36	100	118	500
April	1985	54	11	36	100	118	495
May	1985	55	9	36	100	119	493
June	1985	56	9	35	100	122	480
July	1985	58	10	32	100	126	474
August	1985	59	10	31	100	128	453
September	1985	60	11	29	100	131	461
October	1985	58	10	32	100	125	463
November	1985	58	10	32	100	125	483
December	1985	55	10	34	100	121	548
January	1986	59	10	30	100	129	598
February	1986	61	9	30	100	131	619
March	1986	63	10	27	100	135	565
April	1986	62	9	29	100	134	572
May	1986	63	11	27	100	136	600
June	1986	65	9	25	100	140	611
July	1986	66	9	25	100	141	562
August	1986	66	9	25	100	141	517
September	1986	68	7	25	100	143	534
October	1986	68	8	23	100	145	565
November	1986	67	8	25	100	142	597
December	1986	60	10	30	100	130	572
January	1987	57	9	34	100	123	551
February	1987	55	10	35	100	120	537
March	1987	57	12	31	100	127	515
April	1987	58	12	30	100	128	508
May	1987	60	12	28	100	133	500
June	1987	61	12	27	100	134	506
July	1987	62	14	25	100	137	497
August	1987	61	13	26	100	135	526
September	1987	56	13	31	100	125	533
October	1987	53	12	35	100	118	516
November	1987	50	12	38	100	113	455
December	1987	52	10	38	100	115	414
January	1988	52	10	38	100	114	406
February	1988	53	13	34	100	118	420
March	1988	51	13	36	100	115	423
April	1988	52	13	35	100	117	432
May	1988	53	10	37	100	115	416
June	1988	53	11	36	100	117	411
July	1988	53	12	35	100	119	416
August	1988	53	13	34	100	119	412
September	1988	55	14	30	100	125	423
October	1988	53	15	32	100	120	412
November	1988	52	15	33	100	120	439
December	1988	51	14	35	100	116	445

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<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	1989	53	13	34	100	120	426
February	1989	54	14	32	100	123	377
March	1989	54	15	31	100	124	371
April	1989	57	12	30	100	127	385
May	1989	58	12	30	100	128	409
June	1989	60	11	29	100	131	415
July	1989	57	14	29	100	128	401
August	1989	57	14	28	100	129	399
September	1989	56	14	30	100	126	384
October	1989	57	15	28	100	130	379
November	1989	57	14	28	100	129	367
December	1989	54	16	30	100	124	371
January	1990	54	15	31	100	123	380
February	1990	53	13	34	100	119	376
March	1990	57	10	33	100	124	359
April	1990	56	8	36	100	121	356
May	1990	55	10	35	100	121	362
June	1990	54	10	36	100	117	369
July	1990	56	11	33	100	123	367
August	1990	55	10	35	100	121	354
September	1990	57	8	35	100	122	347
October	1990	51	8	41	100	110	355
November	1990	49	9	42	100	107	368
December	1990	44	13	44	100	100	365
January	1991	43	13	44	100	99	360
February	1991	44	13	43	100	101	342
March	1991	48	12	40	100	108	349
April	1991	51	11	39	100	112	343
May	1991	51	8	40	100	111	342
June	1991	51	8	41	100	110	332
July	1991	51	9	40	100	111	328
August	1991	53	10	37	100	116	320
September	1991	54	10	36	100	119	328
October	1991	54	9	36	100	118	326
November	1991	53	9	38	100	115	334
December	1991	49	10	41	100	108	345
January	1992	47	10	43	100	103	350
February	1992	48	9	43	100	105	351
March	1992	49	8	43	100	105	342
April	1992	51	9	40	100	111	349
May	1992	51	11	38	100	112	354
June	1992	54	12	34	100	120	346
July	1992	55	10	35	100	120	340
August	1992	56	8	37	100	119	339
September	1992	53	7	40	100	113	346
October	1992	49	10	41	100	108	341
November	1992	50	12	38	100	112	343
December	1992	55	13	32	100	123	333
January	1993	57	10	32	100	125	334
February	1993	55	11	34	100	121	332
March	1993	53	11	36	100	117	330
April	1993	55	12	33	100	122	327
May	1993	57	13	30	100	127	325
June	1993	56	12	32	100	125	333
July	1993	59	12	29	100	130	333
August	1993	61	10	29	100	132	343

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TABLE 37
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<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 1993	61	10	29	100	133	330
October 1993	55	11	34	100	121	334
November 1993	55	10	35	100	120	323
December 1993	54	11	35	100	119	338
January 1994	60	11	29	100	130	331
February 1994	63	11	26	100	138	344
March 1994	66	11	23	100	142	333
April 1994	66	9	25	100	140	332
May 1994	63	10	27	100	136	323
June 1994	63	9	28	100	134	340
July 1994	63	10	27	100	137	366
August 1994	64	9	27	100	137	366
September 1994	68	10	23	100	145	348
October 1994	69	8	23	100	146	329
November 1994	66	9	25	100	141	324
December 1994	62	8	29	100	133	337
January 1995	64	7	29	100	136	337
February 1995	62	6	32	100	130	347
March 1995	63	7	30	100	133	356
April 1995	55	12	33	100	122	367
May 1995	56	11	32	100	124	354
June 1995	53	12	35	100	118	339
July 1995	56	8	36	100	119	325
August 1995	57	7	36	100	121	328
September 1995	59	6	35	100	124	332
October 1995	56	8	36	100	120	325
November 1995	55	12	33	100	122	330
December 1995	52	13	34	100	118	335
January 1996	51	11	38	100	113	343
February 1996	50	8	41	100	109	324
March 1996	53	7	40	100	113	326
April 1996	54	10	36	100	118	338
May 1996	56	11	33	100	123	349
June 1996	55	12	32	100	123	341
July 1996	60	9	31	100	129	322
August 1996	59	8	32	100	127	335
September 1996	58	9	33	100	125	336
October 1996	59	9	32	100	127	351
November 1996	60	9	31	100	129	346
December 1996	59	9	32	100	127	343
January 1997	57	12	30	100	127	332
February 1997	56	12	32	100	124	337
March 1997	57	12	31	100	125	344
April 1997	57	9	33	100	124	359
May 1997	63	9	29	100	134	348
June 1997	67	8	25	100	142	347
July 1997	64	10	26	100	139	332
August 1997	59	12	29	100	129	334
September 1997	56	14	30	100	126	327
October 1997	59	13	29	100	130	334
November 1997	63	10	27	100	135	336
December 1997	62	11	27	100	134	351
January 1998	61	13	26	100	134	351
February 1998	59	16	25	100	134	362
March 1998	59	20	22	100	137	349
April 1998	58	19	23	100	135	342

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

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<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	1998	59	19	22	100	137	329
June	1998	60	16	24	100	136	339
July	1998	61	16	22	100	139	342
August	1998	61	18	22	100	139	344
September	1998	58	18	24	100	133	331
October	1998	60	17	23	100	137	333
November	1998	62	16	23	100	139	336
December	1998	65	15	20	100	145	342
January	1999	67	13	20	100	147	340
February	1999	64	16	20	100	145	338
March	1999	66	16	18	100	148	318
April	1999	65	18	18	100	147	296
May	1999	68	14	18	100	149	275
June	1999	65	12	23	100	142	275
July	1999	65	11	24	100	141	299
August	1999	64	11	25	100	139	313
September	1999	64	12	24	100	141	327
October	1999	63	11	26	100	137	327
November	1999	61	12	27	100	134	321
December	1999	59	14	27	100	132	334
January	2000	59	16	24	100	135	321
February	2000	61	17	22	100	139	331
March	2000	60	14	26	100	134	342
April	2000	61	13	27	100	134	352
May	2000	61	13	26	100	134	350
June	2000	60	16	23	100	137	333
July	2000	58	17	25	100	133	355
August	2000	60	15	25	100	134	365
September	2000	62	14	24	100	138	386
October	2000	63	12	24	100	139	382
November	2000	63	13	24	100	140	386
December	2000	64	13	23	100	141	371
January	2001	61	15	24	100	137	372
February	2001	56	15	29	100	127	365
March	2001	57	16	27	100	131	362
April	2001	59	14	26	100	133	347
May	2001	58	16	26	100	131	344
June	2001	52	17	31	100	121	347
July	2001	51	19	30	100	121	356
August	2001	51	19	30	100	121	357
September	2001	53	17	30	100	122	353
October	2001	56	16	29	100	127	359
November	2001	60	13	26	100	134	361
December	2001	66	14	20	100	146	366
January	2002	64	18	18	100	146	353
February	2002	65	18	18	100	147	354
March	2002	59	18	22	100	137	359
April	2002	61	17	22	100	139	370
May	2002	61	19	21	100	140	366
June	2002	63	19	18	100	146	370
July	2002	64	17	18	100	146	364
August	2002	63	18	19	100	144	392
September	2002	65	16	19	100	146	387
October	2002	67	15	18	100	148	401
November	2002	65	15	20	100	145	386
December	2002	63	17	21	100	142	390

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TABLE 37
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<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	2003	63	15	22	100	141	383
February	2003	61	14	25	100	136	388
March	2003	60	12	29	100	131	374
April	2003	58	14	28	100	130	372
May	2003	64	13	23	100	141	369
June	2003	67	13	20	100	146	380
July	2003	69	9	22	100	147	394
August	2003	68	8	24	100	144	394
September	2003	68	9	24	100	144	403
October	2003	67	10	23	100	144	403
November	2003	68	11	21	100	147	403
December	2003	68	11	22	100	146	400
January	2004	71	9	20	100	150	392
February	2004	67	11	22	100	145	388
March	2004	67	11	22	100	145	383
April	2004	64	11	25	100	138	399
May	2004	64	10	27	100	137	404
June	2004	65	8	27	100	138	411
July	2004	63	10	27	100	136	400
August	2004	61	11	28	100	133	405
September	2004	58	14	28	100	130	416
October	2004	61	13	26	100	135	405
November	2004	61	11	28	100	133	398
December	2004	62	11	26	100	136	382
January	2005	61	11	28	100	133	393
February	2005	64	11	25	100	139	393
March	2005	61	13	26	100	134	398
April	2005	58	12	30	100	128	392
May	2005	54	14	33	100	121	382
June	2005	54	11	35	100	119	378
July	2005	59	9	31	100	128	374
August	2005	63	8	29	100	134	382
September	2005	62	8	30	100	132	385
October	2005	56	11	33	100	123	391
November	2005	51	11	37	100	114	388
December	2005	52	10	38	100	114	384
January	2006	55	10	35	100	120	370
February	2006	59	9	32	100	126	374
March	2006	63	9	29	100	134	375
April	2006	62	6	32	100	130	387
May	2006	56	6	38	100	118	388
June	2006	52	6	42	100	110	381
July	2006	52	8	40	100	112	370
August	2006	54	8	38	100	116	379
September	2006	52	8	39	100	113	399
October	2006	52	6	41	100	111	415
November	2006	55	6	38	100	117	420
December	2006	62	5	33	100	130	417
January	2007	62	6	32	100	129	410
February	2007	59	10	31	100	128	394
March	2007	56	11	33	100	123	383
April	2007	55	12	33	100	122	391
May	2007	54	10	37	100	117	403
June	2007	49	10	41	100	108	408
July	2007	48	8	44	100	104	408
August	2007	49	7	44	100	106	397
September	2007	57	5	38	100	120	389

INCOME BOTTOM THIRD
TABLE 37
BUYING CONDITIONS FOR VEHICLES
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<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	2007	57	6	37	100	121	381
November	2007	54	7	39	100	114	381
December	2007	46	9	46	100	100	385
January	2008	46	9	44	100	102	402
February	2008	50	9	42	100	108	395
March	2008	50	10	40	100	110	381
April	2008	49	9	42	100	107	366
May	2008	44	8	48	100	97	373
June	2008	42	6	52	100	90	392
July	2008	41	5	54	100	88	410
August	2008	43	5	52	100	91	402
September	2008	44	5	51	100	94	384
October	2008	39	5	55	100	84	377
November	2008	41	5	55	100	86	405
December	2008	43	4	53	100	90	416
January	2009	50	3	47	100	103	417
February	2009	49	4	47	100	103	398
March	2009	49	6	45	100	104	408
April	2009	47	6	46	100	101	406
May	2009	52	6	43	100	109	430
June	2009	57	4	39	100	118	424
July	2009	60	4	36	100	124	423
August	2009	60	5	35	100	125	407
September	2009	55	5	40	100	114	425
October	2009	53	5	42	100	111	424
November	2009	49	5	46	100	103	421
December	2009	47	6	46	100	101	413
January	2010	48	7	45	100	102	413
February	2010	47	7	46	100	101	408
March	2010	52	6	42	100	110	403
April	2010	54	5	41	100	113	398
May	2010	57	4	38	100	119	407
June	2010	55	4	41	100	114	410
July	2010	54	5	41	100	112	420
August	2010	55	6	39	100	117	419
September	2010	57	7	37	100	120	419
October	2010	56	6	38	100	119	408
November	2010	53	5	42	100	112	414
December	2010	53	5	42	100	111	417
January	2011	54	4	42	100	112	435
February	2011	53	5	43	100	110	433
March	2011	51	5	44	100	107	429
April	2011	49	5	46	100	103	409
May	2011	52	7	42	100	110	403
June	2011	53	6	40	100	113	400
July	2011	53	6	41	100	111	413
August	2011	48	6	46	100	102	427
September	2011	46	5	49	100	97	424
October	2011	45	6	50	100	95	421
November	2011	47	5	47	100	100	410
December	2011	46	7	47	100	99	404
January	2012	47	9	43	100	104	408
February	2012	46	9	45	100	101	413
March	2012	47	9	44	100	103	431
April	2012	51	7	42	100	109	430
May	2012	55	6	40	100	115	412

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

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<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	2012	56	6	38	100	119	418
July	2012	56	5	39	100	116	413
August	2012	53	5	42	100	111	426
September	2012	54	6	40	100	115	427
October	2012	53	6	41	100	113	429
November	2012	53	9	38	100	115	451
December	2012	52	8	40	100	113	459
January	2013	51	9	39	100	112	458
February	2013	53	7	40	100	113	437
March	2013	52	8	40	100	112	408
April	2013	52	9	39	100	113	406
May	2013	54	9	37	100	117	414
June	2013	55	9	37	100	118	430
July	2013	59	8	32	100	127	433
August	2013	57	11	32	100	126	432
September	2013	56	10	34	100	122	423
October	2013	54	9	36	100	118	418
November	2013	50	7	42	100	108	410
December	2013	54	8	38	100	115	419
January	2014	54	7	39	100	115	429
February	2014	59	8	33	100	126	428
March	2014	56	8	35	100	121	401
April	2014	56	8	36	100	120	401
May	2014	56	7	37	100	120	397
June	2014	57	6	37	100	121	421
July	2014	56	7	36	100	120	408
August	2014	52	9	39	100	112	397
September	2014	52	9	39	100	113	389
October	2014	53	9	38	100	115	397
November	2014	57	8	36	100	121	399
December	2014	58	7	35	100	124	383
January	2015	64	6	31	100	133	375
February	2015	66	7	27	100	139	379
March	2015	65	8	26	100	139	399
April	2015	63	8	29	100	133	399
May	2015	59	9	32	100	128	417
June	2015	59	9	32	100	127	408
July	2015	58	10	32	100	126	402
August	2015	60	8	32	100	128	411
September	2015	61	6	34	100	127	405
October	2015	60	6	34	100	126	412
November	2015	61	7	32	100	129	396
December	2015	62	7	30	100	132	403
January	2016	65	8	27	100	138	409
February	2016	66	6	28	100	138	405
March	2016	65	7	28	100	137	417
April	2016	62	7	32	100	130	421
May	2016	62	6	31	100	131	428
June	2016	63	6	31	100	132	412
July	2016	65	6	28	100	137	421
August	2016	63	6	31	100	132	432
September	2016	60	7	33	100	127	464
October	2016	56	7	37	100	119	463
November	2016	57	9	35	100	122	477
December	2016	59	8	33	100	126	478
January	2017	61	7	32	100	129	486

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

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<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	2017	64	5	31	100	133	479
March	2017	64	5	31	100	133	475
April	2017	67	5	28	100	139	475
May	2017	61	6	33	100	129	468
June	2017	63	6	31	100	132	466
July	2017	60	7	33	100	127	460
August	2017	62	7	31	100	132	468
September	2017	60	6	34	100	126	475
October	2017	63	5	32	100	131	480
November	2017	64	5	31	100	132	481
December	2017	67	5	28	100	140	472
January	2018	63	7	29	100	134	478
February	2018	64	7	29	100	136	475
March	2018	63	6	31	100	132	481
April	2018	65	4	30	100	135	467
May	2018	64	3	33	100	131	468
June	2018	62	5	33	100	129	464
July	2018	59	5	36	100	123	465
August	2018	57	6	37	100	121	458
September	2018	59	5	35	100	124	454
October	2018	59	6	35	100	124	454
November	2018	61	8	32	100	129	460
December	2018	58	9	34	100	124	466
January	2019	58	7	35	100	123	471
February	2019	56	6	38	100	118	473
March	2019	56	6	37	100	119	461
April	2019	56	8	37	100	119	461
May	2019	58	9	33	100	125	453
June	2019	58	8	34	100	124	480
July	2019	60	7	32	100	128	471
August	2019	57	7	36	100	121	472
September	2019	58	8	34	100	123	463
October	2019	58	8	33	100	125	480
November	2019	59	7	34	100	125	494
December	2019	59	4	37	100	122	483
January	2020	55	5	40	100	115	494
February	2020	57	6	37	100	119	501
March	2020	56	8	36	100	119	529
April	2020	55	7	38	100	117	506
May	2020	52	5	43	100	109	510
June	2020	54	4	43	100	111	483
July	2020	56	2	42	100	114	500
August	2020	58	3	39	100	119	488
September	2020	54	3	43	100	111	489
October	2020	54	5	42	100	112	479
November	2020	51	6	43	100	108	470
December	2020	53	6	41	100	112	473
January	2021	51	7	41	100	110	488
February	2021	49	6	45	100	103	494
March	2021	47	6	47	100	99	502
April	2021	50	5	45	100	104	490
May	2021	51	5	44	100	107	480
June	2021	49	4	47	100	103	485
July	2021	43	4	53	100	90	487
August	2021	38	4	58	100	80	488
September	2021	36	5	60	100	76	471
October	2021	33	5	62	100	71	466

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

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<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	2021	29	5	66	100	63	466
December	2021	27	5	69	100	58	464
January	2022	27	4	69	100	58	459
February	2022	26	4	70	100	57	469
March	2022	26	4	70	100	56	465
April	2022	26	5	70	100	56	468
May	2022	28	5	67	100	61	454
June	2022	27	4	69	100	57	458
July	2022	24	4	72	100	52	462
August	2022	21	4	75	100	46	467
September	2022	21	5	74	100	47	469
October	2022	23	6	71	100	52	481
November	2022	26	5	69	100	57	483
December	2022	28	5	67	100	61	486
January	2023	29	4	67	100	62	474
February	2023	32	5	63	100	69	476
March	2023	31	5	64	100	67	485
April	2023	30	5	65	100	65	483
May	2023	27	4	69	100	58	481
June	2023	28	4	68	100	60	481
July	2023	26	5	69	100	57	486
August	2023	27	5	68	100	58	484
September	2023	24	5	71	100	54	478
October	2023	26	5	70	100	56	469
November	2023	26	4	70	100	56	478
December	2023	28	3	69	100	58	478
January	2024	29	4	67	100	61	477

INCOME BOTTOM THIRD

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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; Good	Prices Won't Come Down	Interest Rates Low	Borrow in Advance Rising Rates	Times Good; Prosper.	Fuel Effic.	Supply Adequate	High Prices	High Interest Rates	Can't Afford To Buy	Uncertain Future	Gas Prices Shortages	Poor Select.; Quality	Supply Inadequate
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
December	1979	12	18	0	0	1	7	0	33	11	6	1	15	7	0
January	1980	10	19	0	0	0	7	0	34	11	8	2	18	8	0
February	1980	13	19	0	0	1	8	1	30	11	8	2	22	7	0
March	1980	13	19	0	0	2	8	0	30	11	8	2	22	6	0
April	1980	13	14	1	1	2	10	0	33	13	5	1	22	5	0
May	1980	13	12	1	1	1	9	0	36	16	6	1	23	6	0
June	1980	16	9	1	2	1	9	1	33	18	5	1	19	7	0
July	1980	17	10	1	2	0	6	1	29	17	7	2	14	8	0
August	1980	19	11	2	2	0	4	1	27	12	6	3	8	10	0
September	1980	17	12	2	1	0	3	0	30	9	7	2	8	8	0
October	1980	17	12	2	1	1	7	0	27	11	8	1	6	8	0
November	1980	14	12	2	0	1	8	0	29	14	9	1	7	7	0
December	1980	10	9	2	0	1	7	1	30	17	11	2	5	9	0
January	1981	11	10	2	0	1	4	0	34	18	8	2	6	10	0
February	1981	11	8	2	0	0	2	0	36	20	8	2	8	11	0
March	1981	14	9	2	0	1	2	0	37	17	7	4	9	9	0
April	1981	17	9	1	1	1	3	0	38	21	8	4	9	7	0
May	1981	21	13	2	1	1	4	0	37	19	6	4	6	8	0
June	1981	17	12	1	1	0	4	0	35	23	7	2	4	9	0
July	1981	13	13	1	0	1	5	1	34	20	7	2	3	10	0
August	1981	12	13	2	0	1	4	1	32	22	8	2	5	7	0
September	1981	14	14	2	1	2	4	0	31	23	8	2	7	7	0
October	1981	14	14	3	0	1	3	0	33	25	8	2	6	7	0
November	1981	14	13	3	0	1	2	0	33	24	8	2	5	9	0
December	1981	15	12	3	0	0	1	0	38	24	9	2	3	9	0
January	1982	18	10	3	1	1	1	0	34	23	12	2	3	9	0
February	1982	18	8	2	1	1	1	0	35	26	12	4	3	8	0
March	1982	21	7	2	1	1	2	0	32	27	13	5	2	8	0
April	1982	23	7	2	0	1	2	0	33	26	12	7	1	8	0
May	1982	24	6	3	0	1	2	0	33	24	13	4	1	8	0
June	1982	26	8	4	0	1	2	0	34	22	12	2	1	8	0
July	1982	21	8	4	0	1	2	0	32	24	13	2	2	8	0
August	1982	20	9	3	1	1	1	0	32	25	13	3	2	8	0
September	1982	17	8	3	1	1	1	0	31	26	15	4	3	8	0
October	1982	18	7	4	1	1	1	0	32	23	15	4	2	9	0
November	1982	21	8	6	0	1	1	0	28	19	16	4	2	8	0
December	1982	26	9	12	0	1	1	0	25	14	13	5	1	7	0
January	1983	25	8	14	1	1	1	0	26	15	14	5	1	4	0
February	1983	21	6	19	1	1	1	0	28	12	16	6	1	5	0
March	1983	15	6	19	2	1	2	0	30	13	18	5	1	4	0
April	1983	17	6	25	2	1	1	0	29	12	15	4	1	5	0
May	1983	20	8	26	2	1	1	0	26	12	12	3	1	5	0
June	1983	21	10	30	1	3	1	0	24	9	9	4	1	7	0
July	1983	20	11	28	2	4	2	0	22	8	9	4	1	7	0
August	1983	17	10	25	2	4	2	0	21	7	10	4	1	6	0
September	1983	19	11	20	3	2	2	0	22	8	10	3	1	5	0
October	1983	20	12	16	3	2	2	1	25	7	10	4	1	5	0
November	1983	20	12	13	2	3	2	0	26	8	8	4	0	5	0
December	1983	18	11	12	2	4	1	0	27	8	7	4	0	7	0
January	1984	17	12	11	2	3	1	0	23	9	6	2	1	7	0
February	1984	17	12	11	3	4	1	1	24	10	6	3	1	7	0
March	1984	17	14	11	3	5	1	1	20	9	6	3	2	6	0
April	1984	15	14	12	3	5	1	0	22	9	6	4	2	5	0
May	1984	16	14	12	3	3	1	0	22	7	5	3	1	4	0
June	1984	16	12	9	3	4	1	0	25	8	5	3	0	3	0

INCOME BOTTOM THIRD

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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>
July	1984	20	11	9	4	5	1	1	22	6	5	2	0	3	0
August	1984	18	12	8	5	6	1	1	23	8	6	2	1	4	0
September	1984	18	16	8	5	5	1	1	21	7	6	3	1	3	0
October	1984	15	15	6	4	6	1	0	24	8	6	4	0	3	0
November	1984	14	15	7	3	5	1	0	27	7	6	4	0	4	0
December	1984	12	13	8	3	6	1	0	28	9	7	3	0	4	0
January	1985	14	12	10	2	5	0	0	26	9	9	3	0	4	0
February	1985	17	13	11	2	6	0	1	24	10	8	3	0	4	0
March	1985	21	13	13	1	5	0	1	25	9	8	3	0	4	0
April	1985	22	13	12	1	4	0	1	25	8	7	2	0	6	0
May	1985	22	13	13	2	4	0	1	25	8	7	2	0	5	0
June	1985	21	12	18	3	3	1	0	24	7	7	1	0	5	0
July	1985	19	12	22	3	4	1	0	23	6	7	2	0	4	0
August	1985	18	13	25	2	3	1	0	23	4	6	1	0	3	0
September	1985	18	13	27	1	3	0	1	21	4	5	2	0	3	0
October	1985	18	13	26	2	2	0	1	23	5	6	2	0	3	0
November	1985	17	11	25	2	2	1	1	22	7	6	3	0	3	0
December	1985	17	9	24	2	2	1	1	25	7	5	2	0	3	0
January	1986	17	9	30	1	2	1	1	19	5	5	2	0	3	0
February	1986	17	7	37	1	3	1	1	18	4	5	2	0	4	0
March	1986	16	8	39	1	3	1	1	15	4	7	2	0	4	0
April	1986	15	9	39	2	3	1	1	18	5	7	2	0	3	0
May	1986	20	8	37	2	3	1	1	15	4	8	2	0	3	0
June	1986	22	9	40	2	3	0	1	13	4	7	2	1	2	0
July	1986	23	7	40	2	4	1	1	12	3	8	2	1	2	0
August	1986	20	8	41	2	3	1	2	13	4	7	1	0	2	0
September	1986	20	7	46	1	3	1	1	14	4	7	1	0	2	0
October	1986	21	6	50	2	2	0	1	13	6	5	0	0	2	0
November	1986	20	7	50	2	2	0	0	15	7	5	0	0	2	0
December	1986	17	7	43	2	2	0	0	17	7	5	1	0	2	0
January	1987	16	9	36	2	2	0	0	19	6	7	1	0	2	0
February	1987	18	9	31	2	1	1	1	18	4	8	2	0	2	0
March	1987	22	9	30	1	1	1	0	15	4	7	3	0	2	0
April	1987	23	10	31	1	2	1	0	14	3	6	4	0	2	0
May	1987	22	10	31	1	2	0	0	16	4	5	2	0	2	0
June	1987	21	11	31	1	2	1	0	17	3	5	2	0	2	0
July	1987	22	11	29	1	2	1	0	17	4	5	2	1	2	0
August	1987	25	9	30	1	2	1	0	17	4	5	2	1	3	0
September	1987	24	10	25	2	2	1	0	20	5	5	1	1	5	0
October	1987	23	11	23	3	4	0	0	22	6	5	2	0	5	0
November	1987	20	12	19	3	4	1	0	21	8	6	4	0	4	0
December	1987	21	10	17	2	5	1	1	20	9	6	6	0	4	0
January	1988	25	9	17	2	3	1	1	20	9	6	4	0	5	0
February	1988	25	9	16	2	2	1	1	20	8	5	2	0	4	0
March	1988	27	9	14	2	2	1	0	25	6	5	1	0	3	0
April	1988	25	9	13	2	3	0	0	24	6	6	1	0	2	0
May	1988	24	11	11	3	3	0	0	24	6	6	1	0	2	0
June	1988	20	14	11	3	3	0	0	23	5	6	2	0	2	0
July	1988	22	15	9	3	4	0	0	23	5	4	2	0	3	0
August	1988	24	15	10	2	4	0	0	22	4	4	2	0	3	0
September	1988	27	15	12	3	3	0	0	21	7	5	1	0	2	0
October	1988	25	14	11	3	3	0	0	23	7	5	1	0	3	0
November	1988	22	13	12	3	4	0	0	22	8	3	1	0	4	0
December	1988	21	14	10	4	4	0	0	21	8	4	2	0	4	0
January	1989	22	17	10	4	3	0	0	18	8	5	2	0	2	0
February	1989	23	16	9	5	3	1	0	17	6	6	2	0	2	0
March	1989	22	15	9	5	4	1	0	17	5	5	1	0	3	0
April	1989	23	12	12	4	5	1	0	17	6	5	2	0	2	0
May	1989	23	11	15	2	4	1	0	18	7	6	3	0	3	0

INCOME BOTTOM THIRD

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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>
June	1989	26	11	16	2	4	1	0	18	6	5	2	0	3	0
July	1989	24	12	14	3	3	1	0	18	6	4	1	0	3	0
August	1989	23	15	13	4	3	1	0	19	4	3	2	1	3	0
September	1989	21	15	12	3	4	1	0	18	4	5	2	0	3	0
October	1989	26	13	11	4	4	0	0	18	4	6	2	0	2	0
November	1989	28	11	11	2	4	0	0	19	5	6	2	0	2	0
December	1989	29	12	11	3	2	0	0	22	5	5	2	0	3	0
January	1990	28	12	10	3	2	0	0	22	4	4	2	0	3	0
February	1990	29	9	8	3	2	0	0	23	4	6	1	0	3	0
March	1990	30	9	7	2	2	0	1	24	4	5	2	0	3	0
April	1990	30	11	9	1	2	1	1	25	4	7	1	0	3	0
May	1990	29	13	7	2	1	1	1	24	5	5	2	0	3	0
June	1990	28	14	8	2	1	1	0	24	5	6	3	1	3	0
July	1990	30	12	7	2	2	0	0	22	5	6	3	0	4	0
August	1990	29	13	8	2	2	0	0	22	5	6	4	2	3	0
September	1990	30	13	5	2	2	2	1	20	6	6	4	6	3	0
October	1990	26	13	5	3	1	2	1	23	7	6	6	9	4	0
November	1990	26	13	4	3	1	2	0	22	7	5	6	9	4	0
December	1990	27	10	6	3	1	1	0	22	6	7	9	8	3	0
January	1991	27	10	6	3	2	1	1	18	5	8	9	6	2	0
February	1991	30	6	7	2	1	1	1	16	3	12	9	7	1	0
March	1991	32	7	8	2	2	1	1	15	4	13	7	5	2	0
April	1991	34	7	8	1	1	1	0	19	3	15	5	3	2	1
May	1991	34	10	10	2	1	1	0	22	5	14	3	0	2	0
June	1991	30	13	10	2	0	1	0	24	5	15	3	0	2	0
July	1991	31	13	11	1	1	0	0	22	6	12	6	0	1	0
August	1991	32	10	10	1	2	0	0	21	4	11	7	0	1	0
September	1991	35	9	11	1	2	0	0	21	4	10	7	0	1	0
October	1991	33	11	11	1	2	0	0	22	4	11	4	1	2	0
November	1991	32	11	11	0	1	0	0	22	5	12	5	1	3	0
December	1991	30	9	9	1	1	1	0	22	6	12	6	1	4	0
January	1992	31	5	12	1	1	1	0	21	6	14	9	0	4	0
February	1992	33	6	12	1	1	0	0	18	5	13	9	0	4	0
March	1992	33	6	16	1	2	0	0	19	4	14	11	0	4	0
April	1992	32	7	17	1	2	0	0	19	3	13	8	0	4	0
May	1992	28	8	18	2	3	0	0	19	3	14	8	1	4	0
June	1992	30	8	18	2	2	0	1	18	3	12	6	0	5	0
July	1992	31	7	16	2	2	0	0	20	4	12	6	0	4	0
August	1992	32	5	17	2	3	0	0	23	5	12	8	0	5	0
September	1992	31	6	15	1	3	0	0	23	5	12	10	0	4	0
October	1992	27	9	15	1	3	0	0	23	4	14	11	0	4	0
November	1992	24	10	16	1	3	0	0	22	3	15	7	0	2	0
December	1992	23	10	19	1	4	1	0	18	2	14	5	0	1	0
January	1993	29	6	20	1	5	0	0	17	3	13	4	0	1	0
February	1993	29	5	20	1	4	0	1	16	4	12	7	0	2	0
March	1993	28	5	19	1	3	0	1	18	5	11	8	0	3	0
April	1993	26	7	17	2	4	0	1	16	3	9	8	0	3	0
May	1993	31	9	15	2	4	0	1	15	3	9	6	0	3	0
June	1993	28	10	15	2	5	0	0	16	3	10	5	1	3	0
July	1993	29	9	18	1	4	0	1	16	3	9	4	1	3	0
August	1993	26	9	19	2	6	0	0	17	3	10	3	1	2	0
September	1993	27	7	21	0	4	1	0	18	3	11	3	0	3	0
October	1993	23	7	18	1	6	1	0	22	4	12	4	0	3	0
November	1993	25	7	19	1	5	1	0	21	3	12	5	0	3	0
December	1993	26	7	18	1	6	0	0	22	3	10	5	1	2	0
January	1994	29	6	21	1	7	0	0	19	2	9	3	0	2	0
February	1994	31	6	23	0	8	0	1	19	2	7	2	0	2	0
March	1994	30	8	22	2	8	0	1	18	2	6	1	0	2	0
April	1994	28	13	21	1	7	0	1	19	2	6	1	0	2	0

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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 1994		23	16	19	3	6	0	1	18	1	9	2	0	2	0
June 1994		22	14	19	2	5	1	1	16	3	9	2	1	1	0
July 1994		22	14	19	4	5	1	1	15	4	7	2	1	2	0
August 1994		23	13	19	3	6	1	0	15	6	6	2	1	3	0
September 1994		21	16	19	4	7	1	1	14	4	6	1	0	3	0
October 1994		21	15	19	4	7	1	1	15	4	6	0	0	2	0
November 1994		21	15	18	4	6	1	1	17	4	8	0	0	1	0
December 1994		23	12	15	4	8	1	1	20	6	8	0	0	2	0
January 1995		23	14	13	4	10	1	1	19	5	7	1	0	2	0
February 1995		22	14	11	4	11	1	1	22	6	6	1	0	3	0
March 1995		24	15	11	4	12	0	1	18	6	6	3	0	2	0
April 1995		21	13	12	3	9	0	1	22	7	6	3	0	3	0
May 1995		23	13	12	2	9	0	1	23	6	5	3	0	2	0
June 1995		23	12	13	2	5	0	1	27	5	6	2	0	1	0
July 1995		23	11	13	1	5	0	0	24	5	8	3	0	1	0
August 1995		24	11	13	2	4	0	1	23	3	8	3	0	2	0
September 1995		22	12	12	1	6	0	1	24	3	8	2	0	3	0
October 1995		27	12	11	1	6	0	1	27	3	7	2	0	3	0
November 1995		27	11	12	1	6	0	0	25	4	7	2	0	2	0
December 1995		24	10	14	1	5	0	0	23	3	9	3	0	3	0
January 1996		19	9	13	1	7	0	0	23	4	10	2	0	3	0
February 1996		21	10	13	1	6	0	1	25	4	9	2	0	3	0
March 1996		24	9	14	1	7	0	1	25	4	9	2	0	2	0
April 1996		24	12	14	1	7	0	1	26	4	7	3	0	3	0
May 1996		24	13	16	2	7	1	1	22	3	7	5	0	2	0
June 1996		22	14	13	3	6	1	0	23	2	5	4	0	4	0
July 1996		24	14	15	3	6	1	0	23	2	4	3	0	3	0
August 1996		22	14	14	2	7	0	0	24	3	4	2	1	4	0
September 1996		21	13	14	2	6	0	1	23	3	6	2	1	3	0
October 1996		20	14	13	3	7	1	1	21	3	7	3	0	4	0
November 1996		21	12	13	3	6	1	0	21	3	8	1	0	3	0
December 1996		20	12	12	2	7	1	0	22	3	6	2	0	3	0
January 1997		20	11	11	1	7	0	0	20	3	5	2	0	2	0
February 1997		17	13	11	1	10	0	1	22	3	6	2	0	2	0
March 1997		18	12	13	2	10	0	0	23	4	6	1	0	2	0
April 1997		19	10	13	3	10	0	0	26	5	7	1	0	2	0
May 1997		23	11	11	3	7	0	0	22	5	5	0	0	2	0
June 1997		25	12	9	3	10	0	0	19	4	4	0	0	2	0
July 1997		21	12	10	2	10	0	0	17	5	3	0	0	3	1
August 1997		19	10	11	1	10	0	0	17	4	5	1	0	4	1
September 1997		16	10	14	2	7	0	0	18	4	4	1	0	4	0
October 1997		17	11	13	2	6	0	0	16	4	6	1	1	3	0
November 1997		18	11	14	2	6	0	0	19	3	3	1	0	2	0
December 1997		21	9	12	1	6	0	0	19	4	4	1	0	2	0
January 1998		23	8	13	1	5	0	0	20	3	2	1	0	1	0
February 1998		21	8	13	1	7	0	1	18	3	3	1	0	1	0
March 1998		20	7	17	2	8	0	1	17	2	2	1	0	2	0
April 1998		20	7	19	1	8	0	1	20	2	1	0	0	1	0
May 1998		22	7	20	1	5	0	1	21	2	0	0	0	2	0
June 1998		22	7	19	1	6	1	1	21	2	1	1	0	2	0
July 1998		22	7	19	1	6	1	1	16	2	3	1	0	2	0
August 1998		19	8	20	0	8	1	0	15	2	3	1	0	1	0
September 1998		19	6	18	0	7	0	0	17	3	3	1	0	2	0
October 1998		21	7	21	1	7	0	0	16	3	2	1	0	3	0
November 1998		24	6	24	1	7	0	1	15	2	3	2	0	2	0
December 1998		25	7	24	0	8	0	2	11	2	3	2	0	2	0
January 1999		22	6	23	1	6	0	1	11	1	3	1	0	1	0
February 1999		22	7	17	1	7	0	0	11	2	3	2	0	1	0
March 1999		27	7	17	2	7	0	0	11	2	3	2	0	2	0

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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>
April	1999	30	8	19	1	8	0	1	11	3	2	2	0	2	0
May	1999	27	9	23	1	9	0	1	13	3	2	1	0	2	0
June	1999	21	11	20	1	9	0	1	16	2	2	0	0	2	0
July	1999	19	9	16	1	10	0	0	17	1	3	0	0	2	0
August	1999	22	9	12	1	10	0	0	17	2	3	1	0	3	0
September	1999	20	7	13	2	11	0	1	14	2	3	1	0	3	0
October	1999	19	7	11	1	13	0	1	13	4	4	1	0	4	0
November	1999	18	6	9	1	11	0	1	11	5	6	1	0	4	0
December	1999	19	6	11	1	11	0	1	12	6	5	1	0	3	0
January	2000	21	6	11	1	9	1	0	13	6	5	1	0	2	0
February	2000	22	6	12	3	10	1	1	14	4	2	1	0	1	0
March	2000	22	6	9	3	10	1	1	17	4	2	0	2	1	0
April	2000	19	8	9	3	10	0	1	18	3	2	0	3	2	0
May	2000	16	9	10	2	11	1	0	17	3	3	0	4	3	0
June	2000	15	10	11	2	10	1	1	13	3	3	0	5	2	0
July	2000	16	8	10	2	12	1	1	13	4	3	1	6	2	0
August	2000	18	7	12	2	10	1	1	15	3	2	1	6	1	0
September	2000	19	6	11	2	12	0	0	16	2	2	1	4	2	0
October	2000	18	6	13	3	12	0	1	15	2	2	1	3	3	0
November	2000	17	5	13	2	14	0	1	13	2	3	1	3	2	0
December	2000	16	7	12	3	10	0	1	13	2	4	0	2	2	0
January	2001	19	6	10	2	9	0	0	11	2	4	2	3	1	0
February	2001	20	6	8	2	6	0	1	14	2	6	3	3	2	0
March	2001	24	7	13	1	6	0	1	13	2	5	3	3	3	0
April	2001	23	7	19	1	6	1	1	15	3	7	4	1	3	0
May	2001	22	7	20	1	4	1	1	14	3	6	4	4	2	0
June	2001	20	5	18	0	4	2	1	16	3	7	4	6	1	0
July	2001	23	6	16	0	6	2	1	16	2	6	3	6	2	0
August	2001	26	5	16	0	7	1	0	15	3	8	3	4	4	0
September	2001	25	5	14	0	9	1	0	15	3	9	5	2	3	0
October	2001	25	4	20	0	6	0	0	13	2	8	7	2	2	0
November	2001	24	4	28	0	4	0	1	12	1	7	8	2	0	0
December	2001	26	4	40	0	2	0	1	8	1	6	7	0	0	0
January	2002	23	4	40	0	1	0	0	7	1	8	5	0	1	0
February	2002	26	2	38	1	2	0	0	7	2	9	3	0	1	0
March	2002	26	2	30	1	4	0	0	11	2	10	2	1	1	0
April	2002	29	2	32	1	5	0	1	11	3	9	2	1	0	0
May	2002	28	4	31	0	6	0	1	12	2	8	1	0	1	0
June	2002	28	5	32	2	5	0	1	9	2	9	1	0	1	0
July	2002	29	5	29	2	5	0	1	11	2	7	2	0	1	0
August	2002	29	4	30	2	3	0	0	10	3	7	4	0	1	0
September	2002	30	2	33	1	4	0	0	9	2	5	4	0	1	0
October	2002	25	2	37	1	3	0	0	7	2	7	4	0	1	0
November	2002	23	3	37	1	3	0	0	8	3	7	4	1	1	0
December	2002	24	2	35	2	3	0	0	10	4	7	4	1	1	0
January	2003	27	3	34	1	4	1	0	12	3	7	4	1	1	0
February	2003	28	2	33	1	4	1	0	10	4	9	4	3	0	0
March	2003	24	3	32	1	4	1	0	10	5	9	6	5	0	0
April	2003	24	4	29	1	3	0	0	8	6	6	5	5	1	0
May	2003	26	5	30	1	4	0	0	7	4	5	5	4	2	0
June	2003	30	7	31	1	4	1	0	7	3	6	4	1	1	0
July	2003	31	5	35	0	4	1	1	8	2	7	5	1	1	0
August	2003	28	5	36	0	5	0	0	11	2	7	4	1	1	0
September	2003	26	3	36	0	5	1	0	11	3	7	4	2	1	0
October	2003	28	4	36	1	4	1	0	12	3	6	2	2	1	0
November	2003	32	3	34	1	4	1	0	9	2	6	2	2	1	0
December	2003	34	3	31	1	3	0	0	11	1	7	2	1	1	0
January	2004	32	2	28	1	5	0	0	8	2	7	1	1	1	0
February	2004	30	3	26	1	4	1	0	8	2	8	2	2	1	0

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price; Good	Prices Won't Come Down	Interest Rates Low	Borrow in Advance Rising Rates	Times Good; Prosper.	Fuel Effic.	Supply Adequate	High Prices	Can't Interest Afford	Uncertain Future	Gas Prices Shortages	Poor Select.; Quality	Supply Inadequate	
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
March 2004		28	3	26	1	5	1	0	7	3	7	3	2	2	0
April 2004		27	4	25	1	4	1	1	10	4	6	3	3	2	0
May 2004		26	5	25	1	4	2	1	12	3	5	3	4	2	0
June 2004		26	7	25	2	4	3	1	14	3	5	3	7	3	0
July 2004		24	8	24	2	3	3	1	13	3	5	2	7	3	0
August 2004		25	8	22	2	2	1	1	14	4	5	3	7	3	0
September 2004		24	5	20	2	2	0	1	13	5	7	3	5	2	0
October 2004		24	7	21	2	2	1	0	11	5	7	4	5	2	0
November 2004		23	6	20	1	4	2	0	12	5	7	3	6	2	0
December 2004		25	8	19	1	5	1	0	14	4	5	3	5	1	0
January 2005		28	6	20	2	6	1	0	14	5	5	4	4	1	0
February 2005		30	7	20	2	6	1	0	13	3	6	3	2	2	0
March 2005		29	7	17	2	5	1	0	11	3	7	3	4	3	0
April 2005		26	9	13	2	5	2	0	12	3	7	0	9	4	0
May 2005		21	9	12	2	4	4	0	12	3	7	1	17	4	0
June 2005		22	9	12	1	4	4	1	13	4	7	1	15	5	0
July 2005		28	7	11	1	5	4	1	14	4	6	2	12	3	0
August 2005		36	6	10	1	5	2	1	13	3	5	2	6	2	0
September 2005		38	6	9	1	5	5	0	14	2	6	2	10	2	0
October 2005		35	6	8	2	3	7	0	13	2	7	1	16	5	0
November 2005		33	5	6	1	2	8	0	13	1	7	1	19	7	0
December 2005		32	3	6	1	1	6	0	13	3	8	2	16	7	0
January 2006		30	6	6	1	2	5	0	12	4	8	2	11	5	0
February 2006		27	7	6	1	2	6	0	10	6	10	2	8	4	0
March 2006		30	8	7	1	3	5	0	10	4	8	1	8	5	0
April 2006		33	5	9	1	3	6	0	11	3	7	2	10	6	0
May 2006		31	4	9	1	2	7	0	12	2	6	2	18	10	0
June 2006		28	3	9	1	3	8	0	12	3	7	2	22	11	0
July 2006		27	4	9	1	2	8	1	13	2	5	2	22	10	0
August 2006		30	5	9	2	3	6	1	15	3	6	2	17	7	0
September 2006		30	6	8	1	1	6	1	16	4	7	2	16	5	0
October 2006		28	5	8	0	2	5	0	17	6	10	2	14	5	0
November 2006		28	6	8	0	1	5	0	17	5	12	1	11	5	0
December 2006		27	6	10	1	2	5	0	15	5	10	1	8	4	0
January 2007		31	5	10	1	2	5	0	13	5	10	1	8	4	0
February 2007		30	6	10	1	3	4	0	12	5	9	2	6	4	0
March 2007		31	6	11	0	4	3	1	12	4	10	2	5	5	1
April 2007		28	7	10	0	3	4	1	14	3	9	3	7	5	1
May 2007		28	6	10	0	2	5	1	15	3	7	2	12	6	1
June 2007		25	6	9	1	2	6	0	15	2	6	2	19	8	0
July 2007		26	6	9	1	2	5	0	13	3	8	2	21	8	0
August 2007		27	5	9	1	2	3	0	13	4	10	3	18	8	0
September 2007		32	4	11	1	2	4	0	12	5	10	3	11	6	0
October 2007		29	5	12	1	2	4	1	15	6	9	3	8	6	0
November 2007		26	4	11	0	2	6	1	16	6	10	2	9	5	0
December 2007		22	4	7	0	2	4	0	17	7	12	3	12	5	0
January 2008		23	4	6	1	1	5	0	14	5	13	3	13	6	0
February 2008		27	4	6	1	0	3	0	11	5	13	4	12	6	0
March 2008		27	4	8	1	1	3	0	8	4	17	4	11	5	0
April 2008		29	4	9	0	1	2	0	8	4	20	4	12	5	0
May 2008		27	3	7	0	2	6	0	8	5	24	4	18	5	0
June 2008		26	2	7	0	1	8	0	10	5	23	4	19	6	0
July 2008		26	2	6	0	1	10	0	10	5	22	3	24	8	0
August 2008		28	2	6	0	1	10	0	13	3	20	3	21	9	1
September 2008		28	2	5	0	1	8	0	12	4	19	4	21	10	1
October 2008		26	3	5	0	1	7	0	13	8	20	6	17	11	0
November 2008		29	2	5	0	1	3	0	11	11	22	7	13	11	0
December 2008		33	2	4	0	1	2	0	13	13	23	7	9	9	0
January 2009		40	2	4	0	2	2	0	10	11	21	8	5	6	0

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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
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
February 2009		40	2	5	0	1	2	0	10	9	19	10	4	7	0
March 2009		42	1	7	0	1	2	0	9	8	20	10	3	5	0
April 2009		41	1	7	0	1	1	0	10	6	21	11	3	5	0
May 2009		45	1	10	0	2	0	0	10	5	20	10	3	3	0
June 2009		50	2	12	1	2	0	0	8	5	17	10	3	4	0
July 2009		51	2	11	1	1	2	0	7	5	16	8	3	3	0
August 2009		49	2	9	0	1	2	0	6	4	18	6	4	3	0
September 2009		42	2	6	0	1	3	0	7	5	21	6	3	2	0
October 2009		40	2	6	0	2	2	0	9	5	19	7	3	3	0
November 2009		38	2	6	0	2	3	0	10	6	20	8	3	3	0
December 2009		36	2	8	1	2	3	0	11	6	19	10	2	4	0
January 2010		33	3	8	1	3	3	0	10	6	20	10	2	3	0
February 2010		33	3	7	0	2	2	0	13	8	18	10	1	3	0
March 2010		39	2	7	0	3	2	0	11	8	19	8	2	4	0
April 2010		44	1	7	0	3	2	0	12	8	18	9	2	5	0
May 2010		46	2	9	0	3	2	0	10	7	18	7	3	6	0
June 2010		40	2	11	1	3	3	0	11	7	20	7	4	5	0
July 2010		40	2	12	1	2	4	1	12	7	22	7	4	4	0
August 2010		41	2	14	1	3	4	0	10	7	21	7	3	4	0
September 2010		43	2	15	0	2	3	1	11	6	20	8	2	5	0
October 2010		38	2	16	0	3	2	1	8	6	19	8	2	5	0
November 2010		36	3	15	0	3	1	1	11	5	22	8	3	4	0
December 2010		35	3	13	1	5	2	1	11	6	23	8	3	3	0
January 2011		38	2	12	1	4	2	1	14	6	23	7	2	2	0
February 2011		34	3	12	1	5	2	1	13	7	23	7	2	2	0
March 2011		34	3	10	0	3	3	1	13	8	22	8	4	1	0
April 2011		31	4	8	0	3	4	0	13	8	21	8	6	4	1
May 2011		35	3	11	0	2	7	0	13	8	19	7	9	4	1
June 2011		34	3	11	0	3	7	0	12	5	20	5	8	4	0
July 2011		34	2	12	0	2	7	0	12	6	23	5	7	2	0
August 2011		30	3	10	0	2	5	0	14	7	26	6	4	3	0
September 2011		31	2	11	0	1	3	0	14	8	25	8	4	3	0
October 2011		29	2	11	0	2	2	0	14	8	28	8	4	3	0
November 2011		29	2	11	0	3	2	0	12	9	26	11	4	3	0
December 2011		29	2	12	0	4	3	1	10	8	28	9	4	5	0
January 2012		29	2	13	1	4	4	0	11	8	24	8	4	5	0
February 2012		27	2	14	1	4	4	1	15	8	25	5	4	5	0
March 2012		26	2	14	0	6	4	0	16	8	22	6	5	3	0
April 2012		29	2	12	0	6	5	0	14	8	21	6	4	3	0
May 2012		29	2	12	0	6	7	0	11	8	21	5	5	3	0
June 2012		31	2	11	0	7	7	0	10	6	21	5	5	4	0
July 2012		32	2	13	0	7	6	1	12	6	20	6	6	3	0
August 2012		30	3	12	1	7	4	1	15	6	20	6	6	3	0
September 2012		29	3	15	0	8	3	1	16	5	18	6	5	2	0
October 2012		25	4	14	0	8	3	1	16	4	19	6	5	2	0
November 2012		26	3	15	0	8	4	1	13	4	19	8	4	2	0
December 2012		26	4	13	0	7	4	1	12	5	20	8	4	2	0
January 2013		28	3	14	0	4	3	0	12	7	20	8	2	3	0
February 2013		27	4	12	0	6	3	0	15	7	19	6	3	4	0
March 2013		25	4	13	0	5	4	0	16	7	20	5	3	2	0
April 2013		20	5	12	0	7	5	0	16	6	19	5	3	2	0
May 2013		23	4	14	0	7	6	0	15	6	18	5	2	2	0
June 2013		24	5	15	1	10	4	0	16	6	16	5	2	3	0
July 2013		29	6	15	1	9	4	0	12	5	13	5	3	3	0
August 2013		30	5	15	2	8	3	0	12	5	12	5	3	3	0
September 2013		27	5	14	1	8	3	0	12	7	13	6	2	2	0
October 2013		26	4	13	1	9	3	0	13	7	16	8	1	1	0
November 2013		19	4	11	1	10	4	0	14	7	19	10	1	2	0
December 2013		24	4	12	2	8	5	0	11	6	17	11	0	2	0

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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
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
January	2014	24	4	12	2	8	5	0	13	7	16	9	1	2	0
February	2014	28	4	15	2	7	5	1	11	7	14	7	1	1	0
March	2014	26	4	14	1	7	4	1	13	7	15	6	1	1	0
April	2014	23	4	13	1	6	6	0	12	8	16	5	1	4	0
May	2014	23	4	13	1	8	5	0	14	7	15	6	3	5	0
June	2014	24	4	12	1	8	5	0	14	7	12	7	3	7	0
July	2014	25	4	13	2	9	3	0	14	7	9	7	3	8	0
August	2014	23	5	13	1	8	3	0	16	7	10	7	1	8	0
September	2014	24	5	13	1	8	2	0	17	6	13	6	1	9	0
October	2014	25	4	13	0	7	3	0	18	5	16	6	1	5	0
November	2014	28	4	13	1	7	4	0	17	4	12	6	1	6	0
December	2014	28	4	12	1	9	4	0	16	5	11	7	1	5	0
January	2015	30	5	16	1	11	5	0	14	3	9	6	1	5	0
February	2015	30	5	17	1	12	3	0	13	5	9	4	1	3	0
March	2015	28	5	17	1	13	3	0	13	4	9	2	1	4	0
April	2015	26	6	13	1	13	2	0	16	6	8	2	1	4	0
May	2015	24	5	12	1	11	2	0	17	6	9	4	2	5	0
June	2015	23	6	14	1	10	3	0	19	5	8	4	2	5	0
July	2015	23	6	15	1	9	3	0	18	4	9	4	3	5	0
August	2015	23	7	16	1	10	3	0	18	5	10	3	3	4	0
September	2015	23	5	15	1	11	3	0	17	4	11	3	2	5	0
October	2015	22	5	13	1	9	3	0	17	4	10	3	2	6	0
November	2015	22	4	15	2	9	2	0	17	3	10	2	1	7	0
December	2015	25	4	17	2	7	2	1	16	5	9	2	2	6	0
January	2016	23	6	18	2	7	2	1	13	5	8	2	1	4	0
February	2016	26	5	18	2	6	3	1	11	5	7	4	2	3	0
March	2016	21	7	16	2	7	3	1	12	5	8	6	1	3	0
April	2016	22	5	17	1	7	2	0	15	5	8	7	2	4	0
May	2016	21	7	16	1	8	3	1	16	4	8	5	1	4	0
June	2016	24	7	16	1	8	3	1	18	3	7	4	1	5	0
July	2016	26	7	17	1	9	3	1	17	3	7	4	1	5	0
August	2016	22	6	18	1	10	2	1	18	5	7	5	0	4	0
September	2016	19	6	18	1	10	2	0	17	5	8	6	1	3	0
October	2016	17	5	15	1	11	3	0	17	6	9	6	2	4	0
November	2016	18	5	12	2	11	3	0	15	5	9	6	2	4	0
December	2016	20	4	11	2	10	2	0	14	6	10	5	1	4	0
January	2017	22	5	11	2	11	1	0	15	6	9	5	1	4	0
February	2017	22	7	11	1	13	1	1	15	6	8	5	1	3	0
March	2017	21	9	10	1	14	2	1	14	7	6	5	1	2	0
April	2017	23	8	11	1	13	1	1	14	5	5	4	1	2	0
May	2017	21	6	11	2	13	2	1	17	6	7	6	1	2	0
June	2017	23	6	14	2	12	2	1	18	5	7	5	1	2	0
July	2017	22	5	14	2	12	2	1	19	5	8	6	1	3	0
August	2017	24	6	15	2	12	3	0	17	5	9	4	1	3	0
September	2017	21	5	12	2	14	3	0	16	5	10	5	2	4	0
October	2017	21	6	13	2	13	3	1	14	5	10	4	3	3	0
November	2017	23	6	12	1	13	3	1	14	6	8	4	2	3	0
December	2017	29	5	13	1	11	3	1	12	6	7	4	2	2	0
January	2018	28	6	11	1	12	3	1	13	5	7	5	1	3	0
February	2018	27	7	11	2	13	2	1	14	6	6	4	1	3	0
March	2018	21	8	12	2	14	2	1	17	6	6	4	1	4	0
April	2018	23	9	13	2	14	2	1	17	7	5	3	0	4	1
May	2018	21	9	13	2	14	2	1	18	7	6	5	1	4	1
June	2018	21	8	13	3	14	3	0	19	6	7	5	2	4	1
July	2018	20	7	13	3	13	2	1	20	6	7	3	3	4	0
August	2018	18	6	12	3	12	2	1	21	6	8	3	2	4	1
September	2018	19	6	11	2	14	2	1	20	6	8	3	1	4	0
October	2018	17	7	12	1	16	2	1	21	6	7	4	1	4	0
November	2018	20	7	11	1	17	2	0	22	5	5	4	1	4	0
December	2018	19	6	11	2	15	2	0	22	6	5	3	0	3	0

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price; Good	Prices Won't Come Down	Interest Rates Low	Borrow in Advance Rising Rates	Times Good; Prosper.	Fuel Effic.	Supply Adequate	High Prices	Can't Interest Afford	Uncertain Future	Gas Prices Shortages	Poor Select.; Quality	Supply Inadequate	
Date of Survey		Buys	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate
January	2019	20	6	11	2	13	2	1	20	5	8	4	0	3	0
February	2019	20	7	11	2	11	2	1	19	7	8	5	1	3	0
March	2019	20	6	12	1	12	1	1	18	8	7	6	1	4	0
April	2019	20	5	10	1	15	2	1	20	8	5	5	1	5	0
May	2019	22	5	12	1	16	2	1	19	6	5	4	1	5	0
June	2019	22	6	9	1	17	2	1	20	5	4	4	1	5	0
July	2019	26	6	11	0	15	2	0	20	4	4	4	1	4	0
August	2019	24	6	10	0	15	2	0	24	5	4	4	1	4	0
September	2019	26	6	11	1	16	2	1	21	5	6	4	1	5	0
October	2019	24	6	11	1	17	1	1	20	5	5	4	2	4	0
November	2019	24	6	11	1	16	1	1	20	5	6	5	2	5	0
December	2019	25	4	11	1	17	1	1	24	6	5	4	1	3	0
January	2020	23	3	10	0	16	1	0	25	6	5	5	1	5	0
February	2020	22	4	12	0	18	1	0	23	5	5	4	1	4	0
March	2020	21	5	12	0	15	2	1	20	4	5	5	2	5	1
April	2020	26	4	13	0	12	1	1	17	5	11	11	1	3	1
May	2020	33	2	13	0	7	1	0	13	6	15	16	1	2	1
June	2020	39	1	15	0	4	0	0	10	7	17	19	0	1	1
July	2020	39	1	16	0	3	0	1	11	6	16	17	0	2	1
August	2020	36	2	18	0	4	0	1	9	5	16	16	0	2	1
September	2020	31	2	16	0	5	1	1	11	5	17	17	0	1	1
October	2020	30	1	18	0	6	1	1	10	4	18	16	0	1	2
November	2020	29	1	16	0	6	1	2	12	4	18	14	0	1	2
December	2020	30	0	18	0	7	0	2	10	4	19	11	0	1	3
January	2021	27	1	15	0	7	0	1	12	4	20	12	0	1	1
February	2021	26	2	15	1	7	1	0	16	4	21	14	1	1	1
March	2021	23	4	13	1	9	1	1	18	4	19	13	1	2	0
April	2021	25	4	14	1	9	1	1	18	5	16	12	2	2	1
May	2021	22	4	13	0	10	1	2	18	4	12	9	3	3	5
June	2021	21	5	12	1	10	1	2	24	6	11	7	3	3	9
July	2021	15	5	9	1	10	0	2	33	5	13	5	2	3	13
August	2021	15	3	8	1	9	0	2	38	6	12	5	1	3	16
September	2021	14	2	6	0	9	0	4	39	4	11	6	2	3	20
October	2021	15	2	6	0	7	1	4	38	4	12	6	2	2	23
November	2021	13	3	4	0	6	1	3	40	5	11	5	3	3	28
December	2021	12	4	5	0	3	1	3	44	5	12	5	3	3	28
January	2022	10	5	5	0	4	1	3	47	4	10	5	2	4	30
February	2022	8	6	5	0	3	0	3	50	5	12	6	2	4	28
March	2022	7	7	4	1	4	0	2	49	6	10	6	3	4	28
April	2022	8	6	3	1	5	1	3	47	8	10	6	5	4	26
May	2022	9	6	3	1	5	2	3	47	7	8	5	5	3	24
June	2022	10	4	1	1	5	2	3	49	9	9	4	8	4	21
July	2022	10	3	1	1	3	2	3	55	10	9	5	9	4	22
August	2022	9	2	1	1	2	1	3	55	14	12	5	9	4	20
September	2022	9	4	1	1	2	1	3	52	14	12	6	6	3	19
October	2022	10	4	1	1	2	1	3	49	14	12	5	4	2	16
November	2022	11	5	1	0	3	1	4	48	12	10	4	4	4	15
December	2022	12	4	2	0	3	1	4	46	16	11	4	5	3	14
January	2023	13	5	2	0	4	1	5	44	19	12	5	5	3	11
February	2023	14	6	3	0	3	1	5	42	20	13	5	3	1	8
March	2023	13	6	2	1	4	1	5	44	20	13	5	2	1	7
April	2023	12	6	2	1	4	1	3	44	20	12	6	1	2	7
May	2023	11	5	1	2	4	0	3	48	19	14	6	1	2	7
June	2023	12	6	1	1	4	0	3	46	17	13	4	2	3	6
July	2023	11	6	2	1	3	0	3	49	17	14	3	3	4	6
August	2023	10	5	2	0	4	1	3	48	17	12	3	2	4	7
September	2023	9	5	2	0	3	1	3	52	18	12	3	2	3	6
October	2023	10	5	2	0	3	2	2	50	19	9	4	0	3	7
November	2023	11	5	1	0	4	1	2	50	21	9	3	1	2	5

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price; Good Buys	Prices Won't Come Down	Interest Rates Low	Borrow in Advance Rising Rates	Times Good; Prosper.	Fuel Effic.	Supply Adequate	Prices High	Interest Rates	Can't Afford To Buy	Uncertain Future	Gas Prices Shortages	Poor Select.; Quality	Supply Inadequate
<u>Date of Survey</u>															
December	2023	11	5	2	1	3	1	2	48	23	11	3	2	3	5
January	2024	11	4	2	1	5	0	3	46	21	12	4	1	5	3

TABLE 39
EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December 1987	48	44	7	1	100	2.7	4.3	332
January 1988	42	50	7	1	100	1.3	3.0	324
February 1988	38	53	7	2	100	0.3	3.2	325
March 1988	39	51	7	4	100	0.3	3.8	322
April 1988	41	47	8	4	100	0.4	3.5	328
May 1988	44	46	7	3	100	1.2	3.7	317
June 1988	46	47	5	2	100	1.2	3.7	316
July 1988	47	47	4	2	100	1.2	4.6	313
August 1988	47	46	6	2	100	1.2	4.3	309
September 1988	49	43	7	2	100	1.3	4.4	317
October 1988	44	47	7	2	100	1.2	3.4	311
November 1988	41	49	6	3	100	0.4	3.1	332
December 1988	43	46	6	4	100	1.8	4.0	342
January 1989	49	43	5	3	100	2.4	5.5	334
February 1989	55	39	4	3	100	3.3	6.1	297
March 1989	55	41	2	2	100	2.7	5.6	293
April 1989	62	32	4	3	100	4.4	6.5	295
May 1989	65	28	5	2	100	5.8	7.5	317
June 1989	69	20	8	3	100	6.6	7.9	312
July 1989	62	25	11	2	100	5.3	6.6	304
August 1989	55	29	13	3	100	3.0	5.6	299
September 1989	46	39	12	3	100	1.3	4.6	287
October 1989	42	45	9	5	100	0.4	3.9	287
November 1989	41	49	5	5	100	0.4	3.5	274
December 1989	42	49	5	5	100	0.4	3.8	292
January 1990	44	44	6	6	100	1.2	3.5	296
February 1990	46	42	8	4	100	1.2	4.4	298
March 1990	49	38	9	3	100	1.9	4.6	271
April 1990	50	40	9	1	100	1.2	5.0	260
May 1990	52	39	7	2	100	1.9	4.2	263
June 1990	55	36	6	3	100	2.7	4.3	279
July 1990	58	34	5	3	100	3.7	6.5	295
August 1990	70	23	4	3	100	7.0	11.1	284
September 1990	74	19	5	2	100	8.7	14.8	271
October 1990	77	13	7	3	100	12.6	17.5	267
November 1990	69	19	8	3	100	11.6	16.5	275
December 1990	62	23	10	4	100	10.3	16.3	271
January 1991	55	28	11	6	100	7.4	16.6	272
February 1991	50	30	14	6	100	5.1	14.0	258
March 1991	43	37	16	5	100	3.1	9.9	265
April 1991	39	43	15	3	100	1.1	5.0	257
May 1991	42	43	13	3	100	1.7	4.1	262
November 1991	39	51	4	6	100	0.4	4.1	256
December 1991	38	53	4	6	100	0.4	5.1	256
July 1992	43	46	5	6	100	0.4	4.4	261
December 2005	47	39	13	1	100	0.5	14.1	384
April 2006	67	29	4	0	100	10.1	19.7	387

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TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
May 2006	69	25	6	0	100	11.7	21.6	388
June 2006	63	28	8	1	100	11.5	20.7	381
July 2006	57	34	8	1	100	10.0	19.3	370
August 2006	59	35	5	1	100	10.2	18.7	379
September 2006	56	36	7	1	100	7.1	17.3	399
October 2006	52	37	11	1	100	3.9	16.4	415
November 2006	46	41	12	1	100	0.4	15.7	420
December 2006	50	39	10	0	100	2.3	18.2	417
January 2007	53	38	8	1	100	3.8	16.9	410
February 2007	57	34	8	1	100	6.9	17.7	394
March 2007	61	30	8	1	100	11.4	18.8	383
April 2007	66	28	5	1	100	14.2	21.5	391
May 2007	69	26	5	1	100	18.4	23.8	403
June 2007	66	27	7	0	100	15.2	22.2	408
July 2007	66	27	6	1	100	14.4	22.6	408
August 2007	61	32	7	1	100	8.6	20.3	397
September 2007	58	37	4	1	100	6.9	19.2	389
October 2007	54	41	4	1	100	5.0	16.7	381
November 2007	61	35	3	1	100	8.9	19.7	381
December 2007	66	29	4	1	100	10.6	22.1	385
January 2008	71	25	3	0	100	12.4	26.1	402
February 2008	67	29	3	1	100	10.1	22.5	395
March 2008	70	26	3	1	100	13.4	25.4	381
April 2008	73	22	3	1	100	20.2	29.3	366
May 2008	79	17	3	1	100	30.0	37.4	373
June 2008	77	18	4	0	100	33.5	43.8	392
July 2008	76	18	6	0	100	33.6	45.9	410
August 2008	61	27	10	1	100	20.5	37.0	402
September 2008	52	35	11	1	100	10.5	26.4	384
October 2008	42	43	14	1	100	0.3	16.5	377
November 2008	44	41	14	1	100	0.4	21.1	405
December 2008	49	38	12	1	100	5.1	27.7	416
January 2009	57	34	8	1	100	15.1	39.6	417
February 2009	63	32	3	1	100	23.1	41.5	398
March 2009	61	36	3	0	100	19.2	37.5	408
April 2009	58	37	4	1	100	14.1	31.1	406
May 2009	57	38	4	1	100	11.5	29.5	430
June 2009	60	34	4	2	100	14.0	29.9	424
July 2009	57	38	3	2	100	9.3	28.4	423
August 2009	53	41	3	2	100	4.7	24.5	407
September 2009	48	46	5	2	100	1.4	19.7	425
October 2009	47	46	6	1	100	1.3	16.0	424
November 2009	49	44	6	0	100	3.4	15.5	421
December 2009	52	43	5	0	100	4.3	16.1	413
January 2010	56	40	4	0	100	5.8	17.3	413
February 2010	54	43	3	0	100	4.2	16.5	408
March 2010	57	40	2	1	100	6.5	17.3	403
April 2010	61	36	2	1	100	8.2	17.3	398
May 2010	65	32	2	1	100	9.9	19.7	407
June 2010	66	31	3	1	100	10.0	21.2	410
July 2010	64	34	2	1	100	9.8	20.0	420
August 2010	57	40	3	0	100	6.7	16.1	419
September 2010	50	46	3	0	100	3.5	13.4	419
October 2010	48	49	3	0	100	1.9	13.3	408
November 2010	53	45	2	0	100	3.4	14.3	414

INCOME BOTTOM THIRD

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TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December 2010	60	38	2	0	100	6.6	16.2	417
January 2011	67	30	3	0	100	9.3	21.3	435
February 2011	70	27	3	0	100	12.7	27.8	433
March 2011	77	19	4	0	100	25.9	40.0	429
April 2011	77	20	3	1	100	30.1	42.6	409
May 2011	71	19	9	1	100	26.5	38.2	403
June 2011	57	27	15	1	100	10.0	24.0	400
July 2011	48	33	18	1	100	1.7	17.0	413
August 2011	48	37	15	1	100	1.2	15.4	427
September 2011	50	40	10	0	100	1.2	15.1	424
October 2011	49	42	9	0	100	1.2	15.2	421
November 2011	51	40	8	1	100	2.1	15.2	410
December 2011	53	39	7	1	100	5.1	17.7	404
January 2012	59	35	6	1	100	7.4	20.3	408
February 2012	61	34	4	1	100	9.4	24.3	413
March 2012	67	27	5	1	100	14.5	30.0	431
April 2012	66	24	9	1	100	15.5	29.1	430
May 2012	61	27	11	1	100	11.9	25.2	412
June 2012	51	36	12	1	100	3.7	17.8	418
July 2012	48	41	11	1	100	0.5	17.4	413
August 2012	49	42	8	1	100	1.9	18.0	426
September 2012	48	45	6	1	100	1.9	17.9	427
October 2012	47	46	7	1	100	1.9	14.8	429
November 2012	45	45	9	1	100	0.4	14.7	451
December 2012	48	41	10	1	100	1.7	15.8	459
January 2013	51	40	7	1	100	3.4	18.0	458
February 2013	59	36	4	1	100	8.3	22.3	437
March 2013	58	37	4	1	100	8.4	20.3	408
April 2013	57	38	4	1	100	8.1	20.2	406
May 2013	52	42	6	1	100	4.8	15.6	414
June 2013	53	41	5	1	100	4.9	16.3	430
July 2013	55	39	5	1	100	5.5	15.1	433
August 2013	58	36	5	0	100	7.0	16.3	432
September 2013	62	32	5	1	100	8.9	17.8	423
October 2013	59	35	4	1	100	7.6	17.8	418
November 2013	52	40	6	2	100	4.5	15.7	410
December 2013	48	44	7	1	100	2.1	14.5	419
January 2014	47	44	8	0	100	1.3	14.7	429
February 2014	50	43	5	1	100	2.6	14.3	428
March 2014	55	40	4	1	100	5.1	15.7	401
April 2014	61	35	3	1	100	7.3	16.1	401
May 2014	66	30	4	1	100	10.1	17.8	397
June 2014	65	30	5	1	100	9.0	16.5	421
July 2014	64	29	6	1	100	9.9	17.9	408
August 2014	62	33	5	0	100	8.6	17.0	397
September 2014	59	36	5	0	100	8.4	16.1	389
October 2014	56	38	6	0	100	8.4	15.1	397
November 2014	55	38	7	0	100	7.5	16.4	399
December 2014	53	35	11	1	100	6.5	19.0	383
January 2015	51	37	11	1	100	3.4	22.2	375
February 2015	53	35	11	1	100	8.0	26.1	379
March 2015	59	33	7	0	100	11.7	28.2	399
April 2015	61	32	7	0	100	14.9	26.9	399
May 2015	60	34	6	1	100	10.1	23.5	417

INCOME BOTTOM THIRD

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TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
June 2015	57	36	7	1	100	9.0	21.7	408
July 2015	54	38	7	1	100	5.8	18.7	402
August 2015	50	38	11	1	100	4.1	15.4	411
September 2015	44	42	13	1	100	0.4	13.2	405
October 2015	46	41	12	1	100	3.4	16.7	412
November 2015	47	44	8	1	100	3.5	18.2	396
December 2015	49	44	7	0	100	3.5	20.7	403
January 2016	46	46	8	0	100	0.4	18.2	409
February 2016	48	41	11	0	100	3.5	20.4	405
March 2016	49	40	10	0	100	5.6	22.7	417
April 2016	55	37	8	0	100	9.7	26.1	421
May 2016	56	37	6	1	100	9.8	26.0	428
June 2016	57	36	5	1	100	9.3	24.0	412
July 2016	54	41	4	1	100	5.2	20.5	421
August 2016	51	44	4	1	100	2.1	18.7	432
September 2016	49	47	4	1	100	0.5	16.9	464
October 2016	52	43	4	1	100	2.7	18.1	463
November 2016	54	41	4	1	100	4.8	18.6	477
December 2016	54	41	5	0	100	4.8	17.8	478
January 2017	50	45	5	0	100	2.5	15.8	486
February 2017	50	44	5	0	100	2.0	15.2	479
March 2017	49	45	6	0	100	2.0	14.5	475
April 2017	52	41	6	0	100	4.3	14.8	475
May 2017	50	44	5	1	100	3.3	13.8	468
June 2017	53	43	4	1	100	4.8	14.9	466
July 2017	47	48	4	1	100	2.4	13.1	460
August 2017	45	49	5	1	100	1.8	13.0	468
September 2017	48	44	6	1	100	3.4	13.5	475
October 2017	51	40	8	1	100	3.5	14.1	480
November 2017	52	38	9	1	100	3.5	12.7	481
December 2017	48	44	7	0	100	0.9	11.2	472
January 2018	51	44	5	0	100	1.9	11.6	478
February 2018	51	44	4	1	100	2.8	11.7	475
March 2018	52	43	4	1	100	3.3	11.3	481
April 2018	51	44	4	1	100	2.4	10.5	467
May 2018	54	42	4	1	100	3.1	12.2	468
June 2018	55	39	5	1	100	3.7	13.1	464
July 2018	55	40	4	0	100	3.7	14.1	465
August 2018	55	40	4	1	100	3.6	13.1	458
September 2018	51	45	3	1	100	2.0	11.1	454
October 2018	51	45	3	2	100	2.1	10.3	454
November 2018	51	45	2	1	100	2.7	10.3	460
December 2018	50	45	4	1	100	2.7	11.2	466
January 2019	49	45	6	0	100	2.6	12.1	471
February 2019	47	47	6	0	100	1.1	14.0	473
March 2019	50	46	4	0	100	1.7	16.3	461
April 2019	54	42	3	0	100	4.3	16.8	461
May 2019	55	39	5	1	100	5.1	15.1	453
June 2019	54	41	5	1	100	4.6	12.3	480
July 2019	49	44	7	1	100	2.0	10.1	471
August 2019	44	50	5	0	100	0.4	10.2	472
September 2019	44	48	7	1	100	0.4	9.4	463
October 2019	47	47	6	1	100	2.5	12.1	480
November 2019	48	45	6	1	100	2.6	12.2	494
December 2019	49	45	6	0	100	2.6	12.8	483

INCOME BOTTOM THIRD

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TABLE 39
EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
January	2020	50	43	6	0	100	2.0	13.8	494
February	2020	48	46	6	0	100	2.0	12.7	501
March	2020	44	47	8	1	100	1.9	12.0	529
April	2020	43	47	9	1	100	3.4	14.5	506
May	2020	48	42	10	1	100	5.0	20.3	510
June	2020	55	38	8	0	100	6.6	25.0	483
July	2020	54	39	7	0	100	5.0	22.3	500
August	2020	49	44	7	0	100	3.4	16.4	488
September	2020	43	49	7	1	100	1.8	12.2	489
October	2020	37	55	6	2	100	0.3	9.1	479
November	2020	35	56	6	3	100	0.3	11.1	470
December	2020	39	52	5	3	100	0.4	13.5	473
January	2021	45	48	4	3	100	1.4	16.4	488
February	2021	55	40	4	2	100	6.2	20.5	494
March	2021	60	36	3	1	100	12.6	26.1	502
April	2021	65	31	4	0	100	14.9	29.3	490
May	2021	69	27	4	0	100	16.6	32.7	480
June	2021	68	28	5	0	100	13.6	31.0	485
July	2021	68	27	5	0	100	14.5	30.2	487
August	2021	64	30	6	0	100	11.1	24.5	488
September	2021	64	30	6	0	100	10.8	23.0	471
October	2021	62	32	6	0	100	9.8	21.9	466
November	2021	62	31	7	0	100	11.3	26.7	466
December	2021	56	35	9	0	100	8.2	23.6	464
January	2022	54	36	10	1	100	8.2	23.8	459
February	2022	53	38	8	1	100	6.7	20.2	469
March	2022	64	29	6	1	100	19.9	30.1	465
April	2022	62	30	7	0	100	16.9	31.5	468
May	2022	60	28	12	0	100	17.0	32.8	454
June	2022	57	30	13	0	100	13.8	32.9	458
July	2022	55	29	15	1	100	13.8	32.9	462
August	2022	50	29	19	2	100	10.3	27.8	467
September	2022	42	33	23	2	100	0.3	17.7	469
October	2022	41	38	20	1	100	0.2	16.2	481
November	2022	42	44	14	1	100	0.3	20.0	483
December	2022	42	48	9	0	100	0.3	21.3	486
January	2023	45	46	9	0	100	0.4	24.7	474
February	2023	46	44	10	1	100	0.4	23.7	476
March	2023	47	44	9	1	100	0.5	22.9	485
April	2023	45	45	9	1	100	0.4	18.8	483
May	2023	44	48	8	0	100	0.4	16.9	481
June	2023	45	48	7	1	100	0.4	16.3	481
July	2023	47	45	7	1	100	1.4	15.7	486
August	2023	50	42	8	0	100	2.9	16.4	484
September	2023	52	37	10	1	100	5.5	19.0	478
October	2023	51	37	10	2	100	5.3	18.0	469
November	2023	51	37	10	2	100	5.4	17.4	478
December	2023	48	41	9	1	100	2.8	15.4	478
January	2024	46	42	11	1	100	2.0	14.1	477

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	50	27	17	6	100	4.3	17.7	271
January 1991	55	23	14	8	100	8.5	22.6	272
February 1991	59	24	10	7	100	11.0	25.1	258
March 1991	60	27	7	6	100	10.3	21.1	265
January 1993	68	25	4	3	100	10.3	20.7	270
February 1993	70	24	3	3	100	10.4	24.9	258
March 1993	75	21	1	3	100	11.7	26.8	253
April 1993	76	19	1	4	100	14.8	27.6	240
May 1993	78	18	1	3	100	14.8	26.3	249
June 1993	78	18	1	3	100	13.3	23.9	252
July 1993	80	16	1	3	100	10.2	22.2	269
August 1993	80	15	1	4	100	10.2	19.9	274
September 1993	77	19	1	3	100	10.1	18.1	269
October 1993	74	22	2	2	100	9.9	19.1	269
May 1994	65	30	1	3	100	7.4	13.8	250
June 1994	62	33	2	3	100	5.8	11.5	261
July 1994	59	34	3	4	100	4.9	11.5	284
August 1994	61	32	3	4	100	6.5	12.8	292
September 1994	65	28	3	3	100	8.0	13.8	280
October 1994	68	28	2	2	100	9.7	15.3	270
November 1994	69	27	2	2	100	9.8	17.0	255
December 1994	69	26	2	2	100	9.6	16.4	265
January 1995	69	26	2	3	100	9.3	16.8	259
February 1995	69	26	2	3	100	8.4	14.6	276
March 1995	67	28	2	3	100	7.2	14.0	297
April 1995	67	28	2	2	100	7.4	13.6	318
May 1995	69	28	2	1	100	8.4	16.0	302
June 1995	70	27	1	2	100	8.9	16.7	277
July 1995	71	25	2	2	100	9.1	17.6	255
August 1995	70	27	2	1	100	8.9	14.9	253
September 1995	72	26	1	1	100	8.9	16.3	256
October 1995	72	25	1	2	100	7.9	16.4	256
November 1995	68	26	2	4	100	6.9	14.6	264
December 1995	63	30	2	4	100	6.4	12.7	267
January 1996	59	36	2	3	100	5.7	11.4	260
February 1996	60	37	1	2	100	5.1	12.1	246
March 1996	63	33	2	2	100	6.8	15.4	246
April 1996	67	27	3	3	100	8.2	15.1	265
May 1996	67	21	8	4	100	10.0	17.8	258
June 1996	63	20	11	5	100	9.5	15.4	249
July 1996	58	23	11	7	100	9.7	17.4	231
August 1996	61	25	8	7	100	9.5	17.5	248
September 1996	62	28	4	6	100	8.3	16.2	252
October 1996	67	27	3	3	100	8.2	16.1	273
November 1996	67	28	4	2	100	7.2	15.1	278
December 1996	70	24	5	2	100	7.8	16.5	274
January 1997	70	21	6	3	100	7.8	15.3	260
February 1997	71	21	5	3	100	9.0	14.8	262

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
March 1997	69	23	4	4	100	9.0	15.2	282
April 1997	67	27	3	3	100	8.9	15.9	302
May 1997	70	26	1	4	100	9.0	17.4	290
June 1997	74	23	1	2	100	10.2	18.9	281
July 1997	74	23	2	1	100	9.4	19.4	261
August 1997	73	24	1	2	100	10.0	20.8	265
September 1997	74	22	1	3	100	10.1	22.8	258
October 1997	77	18	1	3	100	11.1	24.4	260
November 1997	78	17	2	3	100	10.2	22.2	266
December 1997	76	18	3	3	100	10.1	21.1	281
January 1998	74	20	3	3	100	8.6	17.1	290
February 1998	70	24	3	3	100	8.7	16.8	289
March 1998	63	30	3	4	100	7.0	13.9	272
April 1998	61	33	2	4	100	7.5	17.4	263
May 1998	64	31	1	4	100	7.7	18.3	273
June 1998	66	29	1	4	100	9.2	18.3	293
July 1998	70	26	1	3	100	10.1	16.2	298
August 1998	67	27	2	4	100	8.4	13.6	281
September 1998	64	30	2	4	100	7.9	14.1	265
October 1998	61	30	3	5	100	7.8	13.6	266
November 1998	64	29	3	4	100	9.2	14.2	281
December 1998	70	24	3	3	100	10.7	15.7	291
January 1999	71	24	3	3	100	10.9	17.7	291
February 1999	72	24	2	2	100	11.9	21.6	290
March 1999	70	25	3	1	100	11.0	20.7	266
April 1999	73	23	3	1	100	12.7	21.1	243
May 1999	74	20	5	1	100	12.3	18.8	226
June 1999	72	21	4	3	100	11.1	18.4	233
July 1999	69	24	3	4	100	9.3	15.3	253
August 1999	67	27	2	4	100	8.9	15.3	259
September 1999	71	24	3	2	100	10.0	15.5	263
October 1999	74	21	3	2	100	9.9	17.0	267
November 1999	74	19	3	3	100	9.8	16.4	265
May 2000	57	22	19	3	100	9.7	19.3	292
June 2000	51	26	22	1	100	3.3	14.6	275
July 2000	48	27	24	0	100	1.8	12.9	302
August 2000	53	24	22	1	100	5.4	17.8	308
September 2000	59	20	18	3	100	9.6	20.7	324
October 2000	64	18	13	4	100	12.9	28.1	324
November 2000	65	18	12	5	100	11.5	28.6	329
December 2000	64	20	12	5	100	10.4	27.7	312
January 2001	67	19	10	5	100	11.9	24.1	312
February 2001	66	21	10	3	100	13.1	22.0	303
March 2001	70	17	9	4	100	16.3	24.1	309
April 2001	72	17	9	3	100	19.8	31.8	298
May 2001	77	12	8	3	100	31.4	44.9	306
June 2001	74	15	9	2	100	31.5	45.3	298
July 2001	72	18	8	3	100	30.0	43.4	301
August 2001	66	24	8	3	100	18.4	33.8	299
September 2001	70	22	5	3	100	18.4	36.8	304
October 2001	71	21	5	3	100	16.8	33.8	309
November 2001	70	22	4	4	100	17.0	33.5	307
December 2001	68	23	3	6	100	18.5	32.0	311
January 2002	68	26	1	5	100	20.3	33.3	292

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
February 2002	69	24	2	5	100	21.7	33.5	297
March 2002	69	23	3	4	100	21.7	35.8	293
April 2002	72	19	5	4	100	23.2	36.2	308
May 2002	77	15	4	4	100	23.3	36.6	303
June 2002	73	20	5	2	100	18.4	30.0	316
July 2002	71	22	4	3	100	15.1	26.4	307
August 2002	69	24	4	2	100	13.3	24.0	336
September 2002	72	22	2	3	100	13.5	25.6	328
October 2002	73	21	2	3	100	12.7	25.5	345
November 2002	75	21	2	2	100	12.0	28.2	330
December 2002	74	21	2	2	100	12.6	27.3	337
January 2003	76	20	2	2	100	13.6	30.1	323
February 2003	77	18	2	2	100	17.5	31.4	326
March 2003	79	14	6	1	100	21.6	34.8	308
April 2003	72	17	9	2	100	18.8	29.6	313
May 2003	59	24	15	2	100	10.7	21.9	310
June 2003	54	28	16	3	100	5.9	17.7	325
July 2003	58	27	13	2	100	8.6	23.7	338
August 2003	64	25	8	3	100	13.4	30.0	335
September 2003	66	25	8	1	100	13.4	29.4	346
October 2003	66	24	9	1	100	13.5	29.3	347
November 2003	67	22	9	1	100	15.2	26.8	353
December 2003	70	21	7	2	100	16.0	28.5	348
August 2004	60	21	18	1	100	13.2	31.9	405
September 2004	62	24	12	2	100	14.2	32.0	416
October 2004	65	24	10	1	100	12.4	30.3	405
November 2004	66	25	9	1	100	14.0	35.3	398
December 2004	67	21	11	1	100	13.8	34.7	382
January 2005	65	21	12	2	100	15.5	34.1	393
February 2005	67	22	10	2	100	15.8	32.7	393
March 2005	71	20	8	1	100	21.8	36.9	398
April 2005	72	22	6	0	100	22.0	40.2	392
May 2005	71	19	10	0	100	23.5	40.0	382
June 2005	68	21	11	0	100	20.2	40.7	378
July 2005	69	18	13	0	100	21.7	42.8	374
August 2005	73	16	11	0	100	21.9	47.5	382
September 2005	76	13	11	0	100	31.8	56.4	385
October 2005	70	17	12	0	100	28.7	56.1	391
November 2005	65	23	12	1	100	27.4	54.5	388
December 2005	58	29	12	1	100	17.5	42.7	384
January 2006	63	27	9	1	100	22.4	42.8	370
February 2006	66	24	9	1	100	24.6	41.6	374
March 2006	71	21	6	1	100	26.2	43.6	375
April 2006	74	20	5	2	100	32.8	49.3	387
May 2006	75	16	8	1	100	41.7	56.6	388
June 2006	69	19	12	1	100	40.0	56.8	381
July 2006	69	19	12	1	100	39.8	55.1	370
August 2006	70	22	7	1	100	39.7	54.0	379
September 2006	71	21	8	1	100	39.7	56.7	399
October 2006	66	25	8	1	100	33.0	55.5	415
November 2006	64	25	10	1	100	30.0	53.9	420
December 2006	66	25	9	0	100	35.1	56.2	417
January 2007	65	23	10	2	100	31.0	50.6	410
February 2007	63	25	9	2	100	24.3	47.0	394

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
March	2007	67	22	9	2	100	26.0	46.6	383
April	2007	72	19	8	1	100	36.8	53.9	391
May	2007	77	14	8	1	100	59.9	68.1	403
June	2007	75	15	9	1	100	63.0	69.5	408
July	2007	74	15	9	2	100	63.0	72.4	408
August	2007	73	19	7	2	100	49.9	65.9	397
September	2007	73	19	6	2	100	42.1	62.2	389
October	2007	73	21	5	1	100	35.6	57.1	381
November	2007	75	16	8	1	100	35.5	56.6	381
December	2007	77	16	6	1	100	43.4	61.3	385
January	2008	81	12	5	1	100	49.9	67.5	402
February	2008	80	13	6	1	100	43.5	63.8	395
March	2008	79	12	8	1	100	43.4	67.3	381
April	2008	76	14	10	1	100	43.4	65.5	366
May	2008	77	12	10	1	100	66.5	77.8	373
June	2008	78	12	10	0	100	83.1	91.5	392
July	2008	78	11	11	1	100	99.6	102.8	410
August	2008	72	14	13	1	100	80.0	97.6	402
September	2008	66	17	14	2	100	63.2	81.4	384
October	2008	60	23	15	2	100	33.5	65.3	377
November	2008	59	25	13	3	100	36.6	69.6	405
December	2008	63	25	10	2	100	40.0	75.1	416
January	2009	71	21	5	3	100	69.8	95.6	417
February	2009	75	19	3	2	100	73.0	98.2	398
March	2009	74	21	3	1	100	69.7	95.4	408
April	2009	71	23	4	2	100	53.1	84.6	406
May	2009	71	23	4	2	100	55.1	81.4	430
June	2009	69	22	6	3	100	48.5	74.5	424
July	2009	69	23	5	2	100	48.4	73.2	423
August	2009	64	29	5	2	100	35.0	64.8	407
September	2009	61	33	5	1	100	31.6	63.3	425
October	2009	60	34	6	1	100	21.9	54.6	424
November	2009	63	31	5	1	100	22.5	51.8	421
December	2009	65	29	5	1	100	27.5	52.6	413
January	2010	67	27	4	2	100	27.3	53.6	413
February	2010	66	30	3	1	100	26.4	52.0	408
March	2010	68	27	4	1	100	23.2	50.0	403
April	2010	70	26	3	1	100	26.5	51.0	398
May	2010	73	21	5	1	100	29.9	55.6	407
June	2010	75	21	4	1	100	31.5	58.0	410
July	2010	75	20	4	0	100	31.7	56.4	420
August	2010	72	24	4	0	100	26.5	53.4	419
September	2010	71	25	4	0	100	23.4	50.4	419
October	2010	68	28	4	1	100	19.9	46.8	408
November	2010	70	27	3	1	100	21.7	44.8	414
December	2010	69	27	2	1	100	23.3	49.2	417
January	2011	73	23	3	2	100	33.4	60.2	435
February	2011	77	18	4	1	100	41.8	71.0	433
March	2011	79	14	5	2	100	66.6	81.8	429
April	2011	78	14	7	2	100	66.6	77.3	409
May	2011	72	16	9	3	100	60.0	71.5	403
June	2011	66	20	11	2	100	43.4	61.8	400
July	2011	64	23	11	2	100	35.0	59.3	413
August	2011	65	23	11	1	100	39.8	58.0	427
September	2011	66	24	9	1	100	33.2	55.5	424

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
October	2011	63	26	10	1	100	30.6	54.2	421
November	2011	63	27	9	1	100	24.1	51.5	410
December	2011	64	25	10	1	100	24.0	53.0	404
January	2012	71	21	7	1	100	34.9	58.9	408
February	2012	75	18	6	1	100	43.3	69.0	413
March	2012	76	17	6	1	100	50.0	73.7	431
April	2012	70	20	9	1	100	41.9	67.6	430
May	2012	65	22	12	1	100	31.9	58.4	412
June	2012	62	24	13	1	100	23.6	52.0	418
July	2012	63	26	11	1	100	31.6	56.8	413
August	2012	66	25	9	0	100	41.5	60.8	426
September	2012	67	23	9	0	100	43.0	58.4	427
October	2012	67	22	10	1	100	33.1	53.8	429
November	2012	63	23	13	2	100	21.6	47.5	451
December	2012	61	25	12	2	100	20.2	51.4	459
January	2013	64	25	9	2	100	30.1	56.0	458
February	2013	70	23	5	1	100	43.2	68.3	437
March	2013	71	24	4	1	100	41.5	63.9	408
April	2013	70	24	5	1	100	33.4	61.8	406
May	2013	66	28	5	1	100	23.6	53.9	414
June	2013	68	25	6	1	100	26.8	56.1	430
July	2013	70	25	3	1	100	31.8	58.3	433
August	2013	73	23	3	1	100	39.9	61.8	432
September	2013	73	23	3	1	100	40.0	60.9	423
October	2013	70	25	4	1	100	35.0	55.6	418
November	2013	65	28	7	1	100	28.4	49.7	410
December	2013	65	28	7	1	100	33.2	51.4	419
January	2014	63	30	7	1	100	28.4	52.9	429
February	2014	65	28	6	1	100	26.6	52.0	428
March	2014	68	27	4	1	100	28.3	56.9	401
April	2014	75	21	3	1	100	38.1	63.2	401
May	2014	80	17	2	1	100	46.7	73.4	397
June	2014	80	16	3	1	100	46.8	74.5	421
July	2014	81	15	2	2	100	50.1	72.9	408
August	2014	80	16	3	1	100	49.9	65.5	397
September	2014	79	17	4	1	100	49.7	57.8	389
October	2014	74	19	7	1	100	49.6	54.8	397
November	2014	72	18	9	0	100	49.8	54.3	399
December	2014	70	19	10	1	100	49.9	59.6	383
January	2015	71	19	9	1	100	58.3	67.2	375
February	2015	73	20	7	1	100	66.5	77.2	379
March	2015	74	20	5	0	100	66.5	79.8	399
April	2015	74	21	4	1	100	58.3	76.8	399
May	2015	72	23	4	1	100	43.4	68.9	417
June	2015	71	23	4	2	100	43.3	67.7	408
July	2015	69	23	7	1	100	43.1	64.5	402
August	2015	67	23	8	2	100	49.7	63.9	411
September	2015	67	22	10	1	100	49.6	60.7	405
October	2015	70	21	8	1	100	58.1	67.5	412
November	2015	72	20	7	1	100	58.1	64.4	396
December	2015	70	23	6	1	100	54.9	64.4	403
January	2016	67	25	7	1	100	46.6	62.2	409
February	2016	67	24	8	1	100	46.6	68.8	405
March	2016	71	20	8	1	100	66.4	78.8	417

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
April	2016	74	18	7	1	100	66.5	79.9	421
May	2016	74	19	5	2	100	66.7	77.6	428
June	2016	72	22	4	2	100	45.2	70.6	412
July	2016	71	24	3	3	100	45.1	69.3	421
August	2016	69	26	4	1	100	36.9	65.6	432
September	2016	69	26	4	1	100	35.3	62.1	464
October	2016	68	26	4	2	100	28.5	58.7	463
November	2016	68	25	5	2	100	26.9	54.7	477
December	2016	64	27	7	2	100	20.2	48.1	478
January	2017	61	29	8	2	100	17.0	43.0	486
February	2017	61	28	9	1	100	17.0	46.1	479
March	2017	62	28	9	1	100	19.5	49.9	475
April	2017	63	28	9	0	100	22.6	52.8	475
May	2017	63	28	9	1	100	22.4	51.6	468
June	2017	64	27	8	1	100	24.9	50.1	466
July	2017	63	29	7	1	100	21.6	46.3	460
August	2017	62	32	5	1	100	19.9	41.7	468
September	2017	61	32	5	2	100	18.2	42.9	475
October	2017	62	31	5	2	100	18.5	42.9	480
November	2017	62	30	6	2	100	17.0	42.0	481
December	2017	64	30	6	1	100	17.0	41.5	472
January	2018	67	26	7	0	100	16.7	40.6	478
February	2018	69	25	6	0	100	21.6	44.3	475
March	2018	69	25	5	1	100	23.3	44.2	481
April	2018	63	32	4	1	100	20.2	44.1	467
May	2018	64	29	6	1	100	18.7	43.2	468
June	2018	65	27	7	1	100	20.1	46.0	464
July	2018	67	25	7	1	100	23.3	49.6	465
August	2018	67	25	6	2	100	24.9	51.3	458
September	2018	67	27	4	2	100	21.8	46.4	454
October	2018	70	24	4	2	100	23.5	43.9	454
November	2018	71	23	5	1	100	23.7	42.5	460
December	2018	67	25	6	1	100	20.2	40.5	466
January	2019	63	30	5	2	100	16.7	42.2	471
February	2019	61	32	5	2	100	16.7	45.0	473
March	2019	64	30	4	2	100	22.7	50.2	461
April	2019	66	27	5	1	100	26.2	47.6	461
May	2019	67	27	5	1	100	24.6	45.1	453
June	2019	68	26	5	1	100	23.5	42.9	480
July	2019	67	26	6	1	100	20.1	41.4	471
August	2019	65	28	6	1	100	20.1	39.6	472
September	2019	63	29	7	1	100	16.6	38.1	463
October	2019	64	30	5	1	100	21.5	42.7	480
November	2019	63	29	6	2	100	20.4	40.9	494
December	2019	62	31	5	2	100	18.0	40.0	483
January	2020	62	30	6	2	100	15.5	38.1	494
February	2020	62	31	6	1	100	14.8	38.6	501
March	2020	59	31	7	2	100	14.0	36.8	529
April	2020	61	31	6	2	100	23.0	42.7	506
May	2020	67	25	7	2	100	34.8	56.5	510
June	2020	74	19	6	1	100	46.6	65.8	483
July	2020	74	20	6	0	100	40.0	62.8	500
August	2020	68	24	7	1	100	31.6	52.2	488
September	2020	62	29	7	1	100	21.5	44.4	489
October	2020	56	34	8	2	100	13.2	35.9	479

INCOME BOTTOM THIRD

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TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
November 2020	55	36	7	3	100	11.6	37.7	470
December 2020	58	32	6	3	100	21.5	43.0	473
January 2021	64	29	4	2	100	28.2	52.5	488
February 2021	69	25	4	1	100	34.9	59.7	494
March 2021	71	23	5	1	100	38.3	66.2	502
April 2021	75	18	6	1	100	46.7	73.9	490
May 2021	77	16	5	1	100	50.1	77.5	480
June 2021	77	17	5	1	100	41.9	74.4	485
July 2021	76	17	7	1	100	35.3	66.9	487
August 2021	73	17	8	1	100	30.1	57.7	488
September 2021	74	18	7	1	100	31.5	58.6	471
October 2021	72	20	7	1	100	31.3	57.1	466
November 2021	71	21	7	1	100	36.3	62.6	466
December 2021	67	21	11	1	100	30.3	56.6	464
January 2022	67	20	12	1	100	33.8	60.8	459
February 2022	64	23	11	2	100	27.4	56.5	469
March 2022	68	19	11	2	100	40.3	64.8	465
April 2022	60	22	17	1	100	27.0	54.0	468
May 2022	58	20	20	1	100	23.4	48.2	454
June 2022	54	21	24	1	100	23.3	42.7	458
July 2022	54	19	26	2	100	23.2	45.4	462
August 2022	49	21	27	3	100	16.8	45.8	467
September 2022	45	27	24	4	100	0.4	38.3	469
October 2022	48	28	20	4	100	4.5	35.5	481
November 2022	50	30	17	3	100	7.8	36.0	483
December 2022	52	29	17	3	100	9.4	37.5	486
January 2023	53	32	13	2	100	8.5	50.2	474
February 2023	54	33	12	1	100	8.4	49.8	476
March 2023	56	34	9	1	100	9.9	53.8	485
April 2023	56	32	11	1	100	13.2	44.0	483
May 2023	59	29	11	2	100	23.2	50.4	481
June 2023	60	26	11	3	100	24.4	49.0	481
July 2023	60	25	11	4	100	26.1	52.5	486
August 2023	61	25	11	4	100	21.0	51.1	484
September 2023	61	24	12	3	100	25.0	52.0	478
October 2023	59	26	13	2	100	20.1	45.7	469
November 2023	57	28	13	2	100	20.1	42.5	478
December 2023	57	30	11	2	100	18.4	43.3	478
January 2024	56	29	12	2	100	16.7	43.7	477

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

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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>
December 1979	33	7	60	100	74	722
January 1980	30	6	63	100	67	642
February 1980	30	5	65	100	66	590
March 1980	32	5	63	100	68	556
April 1980	28	5	67	100	62	530
May 1980	26	5	69	100	57	467
June 1980	22	5	73	100	49	449
July 1980	21	5	75	100	46	447
August 1980	25	7	68	100	57	435
September 1980	27	8	65	100	63	439
October 1980	31	8	61	100	70	418
November 1980	29	7	64	100	65	401
December 1980	25	7	68	100	57	397
January 1981	20	7	73	100	48	396
February 1981	17	7	76	100	41	407
March 1981	16	6	78	100	39	412
April 1981	16	5	78	100	38	419
May 1981	18	4	78	100	40	499
June 1981	17	5	78	100	39	494
July 1981	19	5	76	100	43	509
August 1981	19	6	74	100	45	515
September 1981	19	8	73	100	47	526
October 1981	18	8	74	100	44	613
November 1981	15	7	78	100	37	617
December 1981	15	6	80	100	35	685
January 1982	16	5	78	100	38	697
February 1982	16	6	78	100	37	675
March 1982	15	5	80	100	35	651
April 1982	13	5	82	100	31	619
May 1982	12	5	83	100	29	604
June 1982	13	5	81	100	32	598
July 1982	12	5	83	100	29	594
August 1982	12	6	82	100	31	591
September 1982	15	7	79	100	36	602
October 1982	19	6	75	100	44	605
November 1982	25	6	70	100	55	607
December 1982	27	5	68	100	59	593
January 1983	28	4	67	100	61	585
February 1983	31	4	65	100	66	576
March 1983	35	3	62	100	73	594
April 1983	43	4	53	100	91	591
May 1983	48	5	48	100	100	588
June 1983	52	6	42	100	110	551
July 1983	49	7	44	100	105	588
August 1983	46	7	47	100	99	584
September 1983	44	5	51	100	93	609
October 1983	43	5	52	100	91	594
November 1983	43	5	52	100	91	615
December 1983	43	7	50	100	93	609
January 1984	43	6	51	100	93	573
February 1984	45	5	50	100	95	558
March 1984	45	4	50	100	95	598
April 1984	49	5	46	100	103	629
May 1984	48	6	45	100	103	631

INCOME BOTTOM THIRD
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	1984	47	7	45	100	102	579
July	1984	44	8	48	100	96	528
August	1984	41	9	49	100	92	507
September	1984	39	9	52	100	87	513
October	1984	38	9	53	100	84	551
November	1984	40	7	53	100	87	605
December	1984	43	6	52	100	91	614
January	1985	46	5	49	100	97	580
February	1985	47	6	48	100	99	524
March	1985	47	7	46	100	101	500
April	1985	47	8	45	100	102	495
May	1985	48	6	46	100	101	493
June	1985	50	7	44	100	106	480
July	1985	55	5	40	100	115	474
August	1985	57	6	37	100	121	453
September	1985	59	5	35	100	124	461
October	1985	56	6	38	100	119	463
November	1985	55	7	38	100	117	483
December	1985	54	8	38	100	116	548
January	1986	54	8	38	100	116	598
February	1986	59	6	35	100	124	619
March	1986	62	5	33	100	129	565
April	1986	69	5	26	100	143	572
May	1986	71	6	23	100	148	600
June	1986	73	6	21	100	152	611
July	1986	71	5	23	100	148	562
August	1986	72	3	25	100	147	517
September	1986	72	3	25	100	148	534
October	1986	72	3	25	100	147	565
November	1986	71	5	24	100	147	597
December	1986	71	5	25	100	146	572
January	1987	68	4	28	100	141	551
February	1987	67	3	29	100	138	537
March	1987	65	5	30	100	135	515
April	1987	66	4	30	100	136	508
May	1987	66	4	29	100	137	500
June	1987	67	3	30	100	136	506
July	1987	62	5	33	100	129	497
August	1987	59	6	35	100	124	526
September	1987	56	6	38	100	118	533
October	1987	60	6	34	100	126	516
November	1987	58	5	38	100	120	455
December	1987	56	4	40	100	116	414
January	1988	55	3	41	100	114	406
February	1988	54	4	42	100	112	420
March	1988	54	5	40	100	114	423
April	1988	55	6	39	100	116	432
May	1988	58	7	35	100	123	416
June	1988	61	7	32	100	129	411
July	1988	60	7	32	100	128	416
August	1988	60	9	31	100	129	412
September	1988	62	8	30	100	131	423
October	1988	59	7	34	100	126	412
November	1988	58	6	36	100	122	439
December	1988	56	6	38	100	119	445
January	1989	53	7	40	100	114	426

INCOME BOTTOM THIRD
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	1989	52	8	40	100	112	377
March	1989	48	9	44	100	104	371
April	1989	49	9	43	100	106	385
May	1989	52	7	41	100	111	409
June	1989	54	7	39	100	115	415
July	1989	56	7	37	100	119	401
August	1989	56	5	39	100	117	399
September	1989	58	6	36	100	122	384
October	1989	57	7	36	100	121	379
November	1989	55	10	36	100	119	367
December	1989	53	9	38	100	116	371
January	1990	53	9	38	100	114	380
February	1990	50	8	43	100	107	376
March	1990	46	7	47	100	99	359
April	1990	47	7	46	100	101	356
May	1990	55	5	40	100	115	362
June	1990	56	5	39	100	117	369
July	1990	57	5	38	100	119	367
August	1990	53	5	42	100	111	354
September	1990	50	7	43	100	107	347
October	1990	43	6	51	100	92	355
November	1990	42	5	53	100	89	368
December	1990	42	4	54	100	89	365
January	1991	48	4	48	100	101	360
February	1991	49	5	45	100	104	342
March	1991	53	5	42	100	111	349
April	1991	50	7	42	100	108	343
May	1991	55	7	39	100	116	342
June	1991	59	7	35	100	124	332
July	1991	63	5	32	100	131	328
August	1991	60	5	35	100	125	320
September	1991	60	4	36	100	124	328
October	1991	60	4	35	100	125	326
November	1991	60	5	35	100	125	334
December	1991	56	5	39	100	117	345
January	1992	56	5	39	100	118	350
February	1992	62	5	33	100	129	351
March	1992	65	4	31	100	134	342
April	1992	67	3	30	100	137	349
May	1992	66	3	31	100	135	354
June	1992	69	4	27	100	142	346
July	1992	66	5	29	100	137	340
August	1992	64	5	31	100	132	339
September	1992	60	5	36	100	124	346
October	1992	58	6	36	100	122	341
November	1992	64	5	31	100	132	343
December	1992	64	5	31	100	133	333
January	1993	69	4	27	100	143	334
February	1993	67	5	28	100	139	332
March	1993	74	4	22	100	151	330
April	1993	73	4	23	100	150	327
May	1993	74	3	23	100	151	325
June	1993	68	4	28	100	140	333
July	1993	71	3	26	100	146	333
August	1993	71	2	27	100	144	343
September	1993	72	3	24	100	148	330
October	1993	70	5	25	100	145	334

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

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<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	1993	70	5	25	100	145	323
December	1993	72	5	23	100	149	338
January	1994	74	4	22	100	152	331
February	1994	76	3	21	100	156	344
March	1994	76	3	21	100	155	333
April	1994	76	3	21	100	155	332
May	1994	75	4	21	100	154	323
June	1994	74	5	22	100	152	340
July	1994	70	6	24	100	146	366
August	1994	67	7	26	100	141	366
September	1994	69	6	25	100	144	348
October	1994	73	5	22	100	150	329
November	1994	70	4	26	100	143	324
December	1994	66	4	30	100	135	337
January	1995	62	4	35	100	127	337
February	1995	62	4	34	100	129	347
March	1995	60	5	35	100	125	356
April	1995	58	6	36	100	123	367
May	1995	61	6	33	100	128	354
June	1995	61	5	34	100	126	339
July	1995	64	4	32	100	132	325
August	1995	66	5	29	100	137	328
September	1995	71	4	25	100	146	332
October	1995	67	5	27	100	140	325
November	1995	65	4	31	100	134	330
December	1995	64	5	31	100	132	335
January	1996	64	4	31	100	133	343
February	1996	64	7	30	100	134	324
March	1996	67	6	27	100	140	326
April	1996	68	6	26	100	142	338
May	1996	70	4	27	100	143	349
June	1996	65	5	30	100	134	341
July	1996	67	5	28	100	139	322
August	1996	68	5	27	100	141	335
September	1996	69	5	26	100	143	336
October	1996	70	5	25	100	145	351
November	1996	70	4	26	100	144	346
December	1996	68	6	26	100	142	343
January	1997	66	7	27	100	139	332
February	1997	67	8	24	100	143	337
March	1997	71	6	23	100	148	344
April	1997	72	5	23	100	149	359
May	1997	71	4	25	100	147	348
June	1997	71	4	26	100	145	347
July	1997	71	5	24	100	147	332
August	1997	70	6	24	100	147	334
September	1997	73	7	20	100	153	327
October	1997	70	8	22	100	148	334
November	1997	70	8	22	100	148	336
December	1997	67	9	24	100	143	351
January	1998	72	6	22	100	150	351
February	1998	72	8	20	100	153	362
March	1998	74	8	17	100	157	349
April	1998	77	8	15	100	163	342
May	1998	79	7	14	100	165	329
June	1998	79	7	15	100	164	339

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

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<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	1998	75	7	18	100	157	342
August	1998	73	7	20	100	153	344
September	1998	70	9	22	100	148	331
October	1998	73	8	19	100	153	333
November	1998	75	8	17	100	158	336
December	1998	82	6	12	100	170	342
January	1999	82	5	13	100	169	340
February	1999	83	6	11	100	172	338
March	1999	78	5	18	100	160	318
April	1999	77	5	19	100	158	296
May	1999	76	4	20	100	155	275
June	1999	75	5	19	100	156	275
July	1999	74	6	20	100	154	299
August	1999	70	6	24	100	146	313
September	1999	67	7	26	100	141	327
October	1999	62	8	30	100	133	327
November	1999	63	9	28	100	134	321
December	1999	62	10	28	100	134	334
January	2000	66	10	24	100	142	321
February	2000	67	10	24	100	143	331
March	2000	68	9	23	100	145	342
April	2000	68	8	25	100	143	352
May	2000	64	9	27	100	138	350
June	2000	64	8	28	100	135	333
July	2000	61	9	30	100	131	355
August	2000	63	7	29	100	134	365
September	2000	63	8	29	100	133	386
October	2000	60	7	32	100	128	382
November	2000	61	9	31	100	130	386
December	2000	62	8	30	100	132	371
January	2001	67	9	24	100	143	372
February	2001	64	9	27	100	137	365
March	2001	62	10	28	100	134	362
April	2001	60	10	31	100	129	347
May	2001	63	10	27	100	136	344
June	2001	67	10	23	100	144	347
July	2001	69	11	20	100	149	356
August	2001	70	9	21	100	149	357
September	2001	66	7	27	100	139	353
October	2001	67	6	27	100	140	359
November	2001	64	9	27	100	137	361
December	2001	69	9	22	100	147	366
January	2002	69	8	23	100	146	353
February	2002	74	6	20	100	154	354
March	2002	71	8	22	100	149	359
April	2002	70	9	21	100	149	370
May	2002	70	9	22	100	148	366
June	2002	69	8	23	100	146	370
July	2002	67	9	24	100	143	364
August	2002	67	10	24	100	143	392
September	2002	69	11	20	100	149	387
October	2002	68	11	21	100	147	401
November	2002	69	10	21	100	147	386
December	2002	69	8	23	100	146	390
January	2003	73	6	21	100	152	383
February	2003	71	6	23	100	148	388

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

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<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	2003	68	5	27	100	141	374
April	2003	65	5	30	100	136	372
May	2003	69	5	26	100	143	369
June	2003	72	6	22	100	150	380
July	2003	77	5	18	100	159	394
August	2003	73	5	23	100	150	394
September	2003	71	5	24	100	147	403
October	2003	68	7	25	100	143	403
November	2003	72	7	21	100	151	403
December	2003	73	6	21	100	151	400
January	2004	74	4	22	100	152	392
February	2004	68	4	28	100	140	388
March	2004	66	4	30	100	136	383
April	2004	64	5	31	100	134	399
May	2004	66	4	30	100	136	404
June	2004	68	5	28	100	140	411
July	2004	70	4	26	100	144	400
August	2004	73	3	24	100	149	405
September	2004	73	3	24	100	148	416
October	2004	70	3	27	100	143	405
November	2004	67	4	29	100	138	398
December	2004	68	3	29	100	139	382
January	2005	69	3	28	100	141	393
February	2005	71	2	27	100	144	393
March	2005	69	2	29	100	139	398
April	2005	66	3	31	100	135	392
May	2005	67	4	29	100	138	382
June	2005	68	4	28	100	141	378
July	2005	70	4	26	100	144	374
August	2005	67	4	29	100	138	382
September	2005	63	4	33	100	131	385
October	2005	56	5	40	100	116	391
November	2005	53	4	43	100	109	388
December	2005	51	3	45	100	106	384
January	2006	56	3	41	100	115	370
February	2006	55	3	42	100	113	374
March	2006	58	3	39	100	118	375
April	2006	57	4	40	100	117	387
May	2006	54	4	43	100	111	388
June	2006	52	3	45	100	107	381
July	2006	51	3	46	100	105	370
August	2006	53	4	43	100	109	379
September	2006	50	4	45	100	105	399
October	2006	50	4	46	100	104	415
November	2006	53	1	46	100	107	420
December	2006	56	1	43	100	113	417
January	2007	59	1	40	100	119	410
February	2007	60	2	38	100	121	394
March	2007	63	2	35	100	128	383
April	2007	62	2	36	100	126	391
May	2007	64	1	35	100	129	403
June	2007	62	1	37	100	125	408
July	2007	57	1	42	100	115	408
August	2007	52	1	47	100	105	397
September	2007	49	2	49	100	100	389
October	2007	49	4	48	100	101	381
November	2007	49	4	48	100	101	381

INCOME BOTTOM THIRD
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 2007	50	3	47	100	103	385
January 2008	50	3	47	100	103	402
February 2008	53	3	44	100	108	395
March 2008	51	3	46	100	106	381
April 2008	52	3	45	100	107	366
May 2008	48	3	49	100	99	373
June 2008	49	3	48	100	101	392
July 2008	51	2	47	100	104	410
August 2008	54	2	44	100	110	402
September 2008	55	2	43	100	113	384
October 2008	52	3	45	100	107	377
November 2008	56	2	42	100	114	405
December 2008	53	2	45	100	108	416
January 2009	56	2	42	100	114	417
February 2009	54	3	43	100	111	398
March 2009	59	3	38	100	121	408
April 2009	60	2	37	100	123	406
May 2009	64	3	33	100	131	430
June 2009	66	3	31	100	135	424
July 2009	65	5	30	100	135	423
August 2009	64	5	31	100	133	407
September 2009	63	5	32	100	132	425
October 2009	66	3	31	100	135	424
November 2009	65	2	32	100	133	421
December 2009	62	3	35	100	127	413
January 2010	59	4	37	100	122	413
February 2010	59	4	37	100	122	408
March 2010	63	3	34	100	129	403
April 2010	64	3	33	100	131	398
May 2010	64	3	33	100	131	407
June 2010	63	3	34	100	129	410
July 2010	62	2	35	100	127	420
August 2010	62	3	35	100	127	419
September 2010	61	4	35	100	126	419
October 2010	62	4	34	100	128	408
November 2010	63	3	33	100	130	414
December 2010	61	3	36	100	126	417
January 2011	61	2	37	100	124	435
February 2011	60	2	39	100	121	433
March 2011	61	1	37	100	124	429
April 2011	62	2	36	100	126	409
May 2011	61	4	35	100	126	403
June 2011	60	3	36	100	124	400
July 2011	58	4	38	100	120	413
August 2011	57	2	41	100	117	427
September 2011	57	3	40	100	118	424
October 2011	57	1	42	100	116	421
November 2011	57	3	40	100	117	410
December 2011	57	3	40	100	117	404
January 2012	58	4	38	100	119	408
February 2012	59	5	37	100	122	413
March 2012	60	4	35	100	125	431
April 2012	62	4	34	100	127	430
May 2012	65	3	32	100	133	412
June 2012	66	3	32	100	134	418
July 2012	65	4	31	100	133	413

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

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<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	2012	62	4	34	100	128	426
September	2012	61	4	35	100	127	427
October	2012	64	2	33	100	131	429
November	2012	64	3	33	100	131	451
December	2012	65	3	33	100	132	459
January	2013	64	2	34	100	131	458
February	2013	64	2	34	100	131	437
March	2013	65	1	34	100	131	408
April	2013	65	2	33	100	132	406
May	2013	67	1	32	100	135	414
June	2013	71	2	27	100	143	430
July	2013	72	3	26	100	146	433
August	2013	73	2	25	100	148	432
September	2013	66	3	31	100	135	423
October	2013	65	2	33	100	132	418
November	2013	64	1	35	100	129	410
December	2013	67	2	32	100	135	419
January	2014	68	3	29	100	139	429
February	2014	68	4	28	100	140	428
March	2014	67	4	29	100	137	401
April	2014	65	3	32	100	133	401
May	2014	65	4	32	100	133	397
June	2014	64	4	32	100	132	421
July	2014	64	4	32	100	132	408
August	2014	65	5	31	100	134	397
September	2014	64	5	32	100	132	389
October	2014	65	4	31	100	134	397
November	2014	65	3	33	100	132	399
December	2014	69	2	29	100	140	383
January	2015	73	1	25	100	148	375
February	2015	75	3	21	100	154	379
March	2015	71	5	24	100	147	399
April	2015	67	5	28	100	139	399
May	2015	69	3	28	100	141	417
June	2015	72	3	26	100	146	408
July	2015	72	2	26	100	145	402
August	2015	69	3	28	100	141	411
September	2015	69	2	29	100	141	405
October	2015	70	3	27	100	143	412
November	2015	71	2	27	100	145	396
December	2015	69	2	28	100	141	403
January	2016	68	2	30	100	138	409
February	2016	66	2	32	100	134	405
March	2016	68	3	29	100	139	417
April	2016	70	2	28	100	142	421
May	2016	71	2	27	100	144	428
June	2016	70	2	29	100	141	412
July	2016	68	2	30	100	138	421
August	2016	69	2	29	100	140	432
September	2016	69	1	30	100	139	464
October	2016	67	1	32	100	135	463
November	2016	64	2	34	100	130	477
December	2016	62	3	36	100	126	478
January	2017	64	2	34	100	130	486
February	2017	66	2	32	100	133	479
March	2017	67	2	31	100	136	475

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

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<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	2017	70	1	28	100	142	475
May	2017	67	2	31	100	135	468
June	2017	66	2	32	100	134	466
July	2017	62	4	35	100	127	460
August	2017	62	4	34	100	128	468
September	2017	62	3	35	100	127	475
October	2017	63	3	34	100	129	480
November	2017	63	3	34	100	130	481
December	2017	66	3	32	100	134	472
January	2018	63	2	35	100	128	478
February	2018	62	3	35	100	127	475
March	2018	62	4	34	100	128	481
April	2018	65	5	30	100	135	467
May	2018	66	3	30	100	136	468
June	2018	66	3	32	100	134	464
July	2018	63	3	34	100	129	465
August	2018	62	3	35	100	127	458
September	2018	64	1	35	100	129	454
October	2018	66	1	33	100	133	454
November	2018	66	4	30	100	136	460
December	2018	63	5	32	100	131	466
January	2019	60	5	35	100	124	471
February	2019	62	3	35	100	127	473
March	2019	63	2	35	100	128	461
April	2019	64	3	33	100	131	461
May	2019	61	4	35	100	127	453
June	2019	62	4	34	100	129	480
July	2019	63	2	35	100	128	471
August	2019	62	2	36	100	127	472
September	2019	60	3	37	100	124	463
October	2019	61	3	36	100	125	480
November	2019	61	3	36	100	125	494
December	2019	63	2	35	100	127	483
January	2020	63	2	35	100	128	494
February	2020	66	2	32	100	133	501
March	2020	63	3	33	100	130	529
April	2020	58	3	39	100	119	506
May	2020	52	3	45	100	107	510
June	2020	52	2	46	100	105	483
July	2020	55	2	43	100	112	500
August	2020	58	2	40	100	118	488
September	2020	59	2	39	100	120	489
October	2020	62	3	36	100	126	479
November	2020	60	3	37	100	123	470
December	2020	60	3	38	100	122	473
January	2021	56	2	42	100	113	488
February	2021	58	3	39	100	118	494
March	2021	59	3	38	100	121	502
April	2021	61	2	37	100	124	490
May	2021	56	1	43	100	113	480
June	2021	49	1	49	100	100	485
July	2021	40	3	57	100	83	487
August	2021	36	2	62	100	75	488
September	2021	33	2	65	100	68	471
October	2021	34	1	64	100	70	466
November	2021	30	2	68	100	62	466
December	2021	30	2	67	100	63	464

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

319

<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	2022	30	3	67	100	63	459
February	2022	33	3	65	100	68	469
March	2022	33	2	64	100	69	465
April	2022	33	3	64	100	69	468
May	2022	31	2	67	100	64	454
June	2022	28	1	71	100	57	458
July	2022	23	1	77	100	46	462
August	2022	22	2	76	100	46	467
September	2022	22	3	75	100	47	469
October	2022	23	3	74	100	49	481
November	2022	22	2	76	100	46	483
December	2022	20	1	78	100	42	486
January	2023	21	1	79	100	42	474
February	2023	24	0	76	100	48	476
March	2023	24	1	75	100	49	485
April	2023	24	3	74	100	50	483
May	2023	19	3	78	100	41	481
June	2023	20	3	78	100	42	481
July	2023	20	1	79	100	41	486
August	2023	21	1	78	100	43	484
September	2023	19	1	80	100	39	478
October	2023	20	1	79	100	41	469
November	2023	19	2	78	100	41	478
December	2023	19	2	79	100	40	478
January	2024	19	1	79	100	40	477

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.

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Prices	Interest Rates High;	Can't Afford	Uncertain	Bad
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Investment</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Investment</u>
June	1980	4	10	2	4	0	4	33	65	7	4	0
July	1980	3	9	4	5	0	4	34	61	11	6	0
August	1980	5	8	8	5	0	5	32	52	13	5	0
September	1980	3	11	8	5	0	7	33	45	14	4	0
October	1980	3	14	8	6	0	6	31	42	13	3	0
November	1980	1	17	5	6	0	5	31	49	14	3	0
December	1980	2	14	3	4	0	5	33	54	14	3	0
January	1981	2	14	1	3	1	5	35	60	12	3	0
February	1981	2	10	1	1	1	6	34	62	12	5	0
March	1981	1	9	2	1	1	6	32	64	13	6	0
April	1981	1	8	2	2	1	6	33	64	15	7	0
May	1981	2	8	3	2	1	5	34	66	13	6	0
June	1981	3	8	3	2	1	5	36	65	15	3	0
July	1981	4	9	2	3	1	5	32	64	14	3	0
August	1981	4	9	2	3	1	5	30	63	14	2	0
September	1981	4	9	2	3	1	5	30	64	13	3	0
October	1981	4	8	2	3	1	4	30	69	12	3	0
November	1981	5	8	2	2	1	3	31	74	14	4	0
December	1981	5	7	2	2	1	2	29	76	16	5	0
January	1982	7	6	4	2	1	4	29	72	20	5	0
February	1982	6	4	3	2	1	4	29	69	22	8	1
March	1982	6	5	3	2	0	4	30	68	22	8	0
April	1982	6	4	2	2	1	3	31	72	20	9	0
May	1982	6	4	2	2	1	3	34	70	18	8	0
June	1982	6	3	2	2	1	4	33	71	17	9	1
July	1982	5	4	2	2	0	3	31	72	18	10	1
August	1982	5	4	2	2	1	3	29	74	18	10	1
September	1982	6	5	5	2	0	2	29	70	20	7	1
October	1982	6	5	9	3	0	2	28	66	22	6	1
November	1982	7	6	14	4	0	2	26	57	25	6	1
December	1982	8	5	17	4	1	3	21	52	23	10	1
January	1983	10	5	18	3	1	4	21	45	22	12	0
February	1983	14	4	19	3	1	4	21	43	19	14	0
March	1983	15	5	22	4	1	3	21	39	22	11	0
April	1983	16	5	30	5	2	4	18	33	18	8	0
May	1983	16	5	35	6	3	4	16	29	19	8	0
June	1983	15	6	39	6	3	6	17	28	14	7	0
July	1983	13	6	34	7	4	5	20	30	15	6	0
August	1983	11	7	29	7	4	6	21	32	12	6	0
September	1983	12	8	27	6	3	5	23	32	14	6	1
October	1983	13	9	24	6	2	6	21	32	17	8	1
November	1983	12	9	22	7	1	6	21	31	19	8	1
December	1983	12	7	18	8	2	7	20	29	16	8	1
January	1984	10	7	18	8	3	6	20	28	15	8	0
February	1984	11	7	18	7	4	6	20	25	14	6	1
March	1984	10	7	22	7	5	5	20	28	14	6	0
April	1984	11	7	23	10	4	5	18	25	12	4	0

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
May	1984	9	8	22	12	4	5	17	28	11	6	0
June	1984	9	8	18	12	4	5	17	27	11	6	0
July	1984	8	7	17	12	3	4	17	31	11	7	0
August	1984	9	7	16	9	3	4	19	34	12	5	0
September	1984	10	7	16	8	2	4	20	37	12	4	0
October	1984	11	7	16	6	2	4	22	37	13	3	0
November	1984	9	6	20	7	2	6	20	35	13	4	0
December	1984	9	5	22	6	3	5	18	33	15	5	0
January	1985	11	6	24	5	4	6	16	31	15	5	0
February	1985	12	7	23	4	5	6	17	30	15	4	0
March	1985	10	8	25	6	4	6	19	30	12	5	0
April	1985	10	8	22	7	3	6	19	26	12	5	0
May	1985	10	7	23	7	3	5	20	24	14	7	0
June	1985	11	6	27	6	4	6	18	22	15	6	0
July	1985	11	5	34	5	4	5	16	21	13	6	0
August	1985	12	5	38	4	4	5	15	20	11	6	0
September	1985	16	6	37	4	4	4	15	18	10	5	0
October	1985	15	6	36	4	4	5	18	19	9	6	1
November	1985	16	8	31	6	3	4	18	20	10	6	1
December	1985	16	8	32	6	2	5	18	20	10	5	1
January	1986	17	8	34	5	3	3	15	20	12	4	0
February	1986	19	7	42	4	5	3	15	15	11	3	0
March	1986	17	6	48	4	5	3	12	12	13	4	0
April	1986	18	7	55	4	4	4	11	9	10	3	0
May	1986	16	5	60	3	4	4	9	7	9	3	0
June	1986	16	5	61	3	4	4	8	8	7	4	0
July	1986	15	5	57	3	5	4	9	9	9	4	0
August	1986	16	5	57	4	4	3	8	10	11	3	0
September	1986	17	5	57	4	5	3	11	9	11	2	0
October	1986	18	6	58	4	4	4	10	7	11	2	0
November	1986	21	6	57	4	3	5	11	6	10	3	0
December	1986	19	7	53	4	2	7	10	6	10	4	0
January	1987	18	6	50	4	2	7	12	8	11	4	0
February	1987	16	7	48	4	1	5	12	10	12	3	0
March	1987	14	6	46	3	3	5	12	11	13	2	0
April	1987	14	8	44	5	4	5	12	10	12	3	0
May	1987	16	8	43	7	6	5	13	11	10	3	0
June	1987	21	9	40	9	5	4	12	12	10	4	0
July	1987	21	8	36	9	5	4	14	14	8	3	0
August	1987	20	7	32	9	4	5	16	16	8	4	0
September	1987	18	7	27	9	4	7	18	16	8	3	0
October	1987	17	8	25	12	4	7	17	16	10	4	0
November	1987	17	8	23	11	4	7	14	19	9	7	1
December	1987	16	7	25	11	2	7	13	18	10	10	1
January	1988	20	6	27	11	3	6	12	19	10	10	1
February	1988	19	5	27	10	3	5	13	17	14	7	1
March	1988	21	6	27	8	4	4	14	18	14	5	0
April	1988	18	6	27	6	5	5	15	16	13	5	0
May	1988	16	8	27	7	5	6	14	15	12	5	1
June	1988	14	10	27	9	5	6	12	13	10	4	1
July	1988	15	11	23	9	5	6	13	14	9	3	1
August	1988	17	9	23	11	6	6	14	13	7	2	0
September	1988	17	9	22	13	6	4	13	14	6	2	0

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Interest Rates High;	Can't Afford	Uncertain	Bad	
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
October	1988	16	10	20	15	5	5	15	14	7	3	0
November	1988	15	10	21	13	3	4	16	15	9	3	0
December	1988	13	9	19	12	3	7	18	16	9	6	0
January	1989	13	10	17	10	5	6	16	17	10	7	0
February	1989	15	11	12	10	5	5	17	16	10	6	0
March	1989	14	12	11	9	4	4	18	19	13	5	0
April	1989	12	14	13	10	3	5	19	21	13	5	0
May	1989	12	13	14	11	3	7	16	23	12	5	0
June	1989	14	13	14	10	5	7	16	22	11	4	0
July	1989	15	10	14	9	6	6	17	19	10	3	0
August	1989	14	11	15	7	5	5	19	19	11	2	0
September	1989	16	9	22	6	5	4	18	18	11	3	0
October	1989	18	9	21	6	4	4	17	18	11	2	0
November	1989	15	10	20	7	4	6	16	16	10	3	0
December	1989	15	11	15	7	3	7	16	17	10	3	1
January	1990	15	12	16	7	2	8	16	17	10	6	1
February	1990	17	10	16	6	2	7	19	20	12	5	1
March	1990	18	10	16	3	2	5	21	21	12	5	1
April	1990	17	11	14	2	4	6	22	22	12	4	1
May	1990	19	13	12	2	5	8	19	19	9	4	1
June	1990	18	15	13	3	4	9	19	18	9	4	0
July	1990	18	15	15	5	3	8	16	21	7	3	0
August	1990	17	13	16	6	2	7	19	23	10	4	0
September	1990	17	12	14	6	2	7	20	22	11	4	0
October	1990	18	10	11	6	1	5	25	20	14	8	0
November	1990	20	9	9	5	1	5	24	21	13	10	0
December	1990	22	6	10	5	1	3	21	22	14	13	0
January	1991	26	6	15	2	1	6	18	20	14	12	0
February	1991	26	5	20	2	1	5	15	17	14	14	1
March	1991	30	6	23	1	2	5	14	13	16	11	1
April	1991	29	6	24	2	3	3	15	12	19	9	1
May	1991	31	7	26	2	3	4	15	11	21	4	1
June	1991	28	9	29	2	1	6	14	11	18	3	1
July	1991	32	11	30	2	1	6	14	10	15	3	1
August	1991	29	11	28	1	2	5	15	11	17	6	0
September	1991	32	8	27	1	4	4	15	11	19	7	0
October	1991	29	9	26	2	4	6	11	11	20	8	1
November	1991	32	8	26	2	4	5	11	11	18	7	2
December	1991	29	7	29	1	3	4	12	12	18	9	1
January	1992	28	4	36	1	3	3	11	10	19	10	1
February	1992	27	4	44	2	1	6	8	7	19	10	0
March	1992	26	4	47	2	1	6	7	7	18	8	0
April	1992	26	5	47	2	2	6	8	8	17	8	0
May	1992	27	6	43	1	2	6	9	10	17	7	0
June	1992	28	7	45	1	3	7	8	8	15	7	0
July	1992	28	6	44	3	2	6	10	8	15	8	0
August	1992	28	5	47	2	3	4	11	8	17	9	1
September	1992	26	4	43	3	2	2	12	9	19	10	1
October	1992	23	3	40	2	3	3	11	8	21	10	1
November	1992	23	4	39	4	3	3	10	6	17	8	1
December	1992	23	4	42	3	5	4	9	6	17	8	1
January	1993	28	4	45	5	5	5	6	5	14	8	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	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment	
Date of Survey		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
February 1993		27	5	46	5	5	6	6	7	14	7	1
March 1993		29	4	52	5	4	6	5	6	11	7	1
April 1993		25	7	52	5	5	6	8	5	12	6	1
May 1993		24	8	52	4	5	6	9	5	11	7	0
June 1993		22	9	47	5	5	5	12	6	13	6	1
July 1993		23	7	49	4	6	4	10	8	12	6	1
August 1993		24	7	50	4	6	4	9	9	15	6	1
September 1993		26	5	51	3	8	4	8	9	16	6	0
October 1993		23	4	53	2	8	4	10	8	15	5	0
November 1993		22	3	54	3	8	3	9	7	15	6	0
December 1993		18	4	57	4	9	5	10	5	12	6	0
January 1994		16	4	58	4	10	5	9	4	11	6	0
February 1994		15	5	60	6	12	6	8	4	10	5	0
March 1994		16	5	56	9	12	5	8	4	9	4	1
April 1994		17	5	54	11	12	4	7	4	12	3	1
May 1994		17	4	48	12	9	5	9	4	11	3	1
June 1994		14	4	46	13	8	5	8	6	12	4	0
July 1994		13	5	42	14	8	6	8	7	10	4	0
August 1994		16	7	38	16	8	5	8	12	9	3	0
September 1994		18	10	38	17	8	4	7	10	9	2	0
October 1994		18	11	35	17	8	3	6	10	7	2	0
November 1994		14	9	36	15	9	3	8	10	9	4	1
December 1994		12	8	29	15	9	4	10	15	8	5	1
January 1995		13	10	26	17	8	3	12	16	10	5	1
February 1995		14	10	23	18	7	3	12	17	11	4	0
March 1995		14	11	25	15	8	3	11	17	15	4	0
April 1995		13	8	22	13	8	4	10	19	14	4	0
May 1995		13	8	25	11	10	7	11	18	13	3	0
June 1995		12	7	26	9	9	8	12	16	12	3	0
July 1995		15	7	33	6	8	9	11	14	13	3	0
August 1995		16	7	33	6	9	7	10	11	12	3	0
September 1995		18	8	36	7	10	6	10	9	11	2	0
October 1995		17	9	30	8	9	4	10	8	13	2	0
November 1995		18	9	30	7	9	4	11	10	14	3	0
December 1995		18	10	30	6	10	4	11	8	15	3	0
January 1996		15	10	30	5	9	6	13	8	14	4	0
February 1996		16	8	31	5	7	6	10	6	15	3	0
March 1996		17	8	33	4	7	5	10	6	13	2	0
April 1996		20	7	35	5	8	5	10	8	13	1	0
May 1996		19	10	33	6	8	5	14	10	10	4	0
June 1996		17	11	30	7	8	6	16	12	9	4	0
July 1996		15	11	32	8	10	5	16	10	9	3	0
August 1996		13	10	33	8	12	6	15	9	7	2	1
September 1996		14	8	34	8	9	6	14	7	8	2	1
October 1996		15	9	33	9	6	7	12	7	8	3	1
November 1996		18	8	33	7	6	7	11	6	12	3	0
December 1996		16	8	32	6	8	6	10	10	11	2	0
January 1997		15	8	32	4	9	6	9	8	11	2	0
February 1997		15	9	31	5	10	7	8	9	9	2	0
March 1997		14	9	33	6	11	8	9	5	10	2	0
April 1997		12	8	27	9	13	10	11	7	9	1	0
May 1997		13	8	26	9	14	10	12	7	10	1	1
June 1997		16	9	24	10	14	9	11	8	10	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;	Prices	Interest	Borrow in	Times	Good	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
July	1997	17	8	28	6	15	8	12	5	9	1	0
August	1997	18	8	30	5	12	5	10	4	7	1	0
September	1997	16	10	32	5	10	6	9	4	5	0	0
October	1997	18	9	33	5	7	6	8	5	7	2	0
November	1997	16	8	32	5	8	7	10	6	6	2	0
December	1997	16	9	32	3	7	8	10	7	6	3	1
January	1998	12	9	36	2	8	8	8	7	6	1	0
February	1998	11	9	39	3	10	8	7	7	6	1	1
March	1998	9	7	45	4	12	6	6	6	5	0	0
April	1998	11	7	45	4	10	6	6	4	4	1	0
May	1998	11	7	44	4	10	5	5	3	3	0	0
June	1998	13	6	44	3	11	5	7	3	3	1	0
July	1998	11	6	43	3	12	4	9	4	4	1	0
August	1998	10	6	41	3	12	4	10	4	6	1	0
September	1998	9	7	38	3	10	3	11	3	7	1	0
October	1998	10	7	42	4	10	4	7	3	7	1	0
November	1998	11	7	50	3	8	4	6	3	6	1	0
December	1998	11	6	59	2	11	6	3	3	5	1	0
January	1999	12	6	56	2	10	5	5	3	4	2	0
February	1999	11	7	56	2	13	5	5	2	2	2	0
March	1999	12	5	50	3	12	4	9	4	3	2	0
April	1999	14	6	52	5	11	4	10	3	4	2	0
May	1999	14	6	47	5	9	5	11	5	5	2	0
June	1999	13	7	46	5	9	5	10	5	6	2	0
July	1999	10	4	43	3	11	4	10	5	5	1	0
August	1999	10	4	37	5	14	4	11	7	5	2	0
September	1999	8	6	31	5	14	3	10	8	5	2	0
October	1999	9	9	25	5	13	6	11	10	6	3	0
November	1999	10	9	26	4	10	7	11	10	5	3	0
December	1999	10	9	29	4	10	6	11	10	6	2	0
January	2000	9	10	29	5	12	5	10	10	5	2	0
February	2000	10	9	28	9	15	4	9	10	4	2	0
March	2000	11	9	27	10	14	6	10	12	3	2	0
April	2000	11	10	27	10	13	5	10	12	5	2	0
May	2000	11	10	23	9	11	5	11	13	5	2	0
June	2000	9	9	21	8	11	4	13	11	5	2	0
July	2000	10	9	21	7	11	6	16	13	4	2	0
August	2000	10	7	22	7	12	7	17	12	5	2	0
September	2000	11	7	22	7	11	7	16	11	5	2	0
October	2000	9	7	22	8	11	5	17	9	7	1	0
November	2000	8	8	25	7	11	6	14	9	7	1	0
December	2000	8	6	25	6	12	5	15	8	7	1	0
January	2001	8	8	28	5	12	6	11	6	4	2	0
February	2001	7	8	29	4	10	5	12	5	6	3	0
March	2001	7	9	36	4	9	4	11	7	7	5	0
April	2001	7	6	41	3	7	3	11	10	9	5	0
May	2001	7	6	44	3	5	3	9	10	10	5	0
June	2001	8	5	47	3	3	3	8	9	9	3	0
July	2001	13	7	44	3	5	4	9	8	8	1	0
August	2001	15	6	47	3	8	4	11	6	7	1	0
September	2001	14	6	41	4	9	4	12	5	9	5	0
October	2001	12	3	47	3	6	3	9	3	10	9	0
November	2001	13	3	46	2	2	3	6	4	10	13	0

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
December	2001	15	1	56	1	1	3	5	3	8	11	1
January	2002	17	1	56	1	2	4	5	2	10	10	0
February	2002	16	3	59	1	3	5	6	2	10	6	0
March	2002	15	4	52	2	4	5	6	3	13	5	0
April	2002	14	5	51	3	4	5	7	4	13	3	0
May	2002	17	5	48	3	5	5	7	5	12	4	0
June	2002	16	6	47	4	5	5	7	5	11	5	0
July	2002	14	6	46	3	4	7	8	5	11	5	0
August	2002	10	5	51	4	3	6	9	5	12	4	0
September	2002	10	4	52	2	3	8	8	4	11	3	0
October	2002	9	3	53	1	3	7	7	4	10	5	0
November	2002	10	3	50	1	3	7	8	5	8	7	0
December	2002	13	3	56	2	2	6	8	6	7	8	0
January	2003	14	3	55	2	3	7	8	5	8	6	0
February	2003	13	3	54	4	3	6	7	4	9	6	0
March	2003	10	3	51	3	3	7	7	5	12	8	0
April	2003	9	4	51	4	4	5	7	6	11	9	0
May	2003	10	3	57	2	4	6	6	6	10	8	0
June	2003	11	4	59	2	5	7	6	4	8	5	0
July	2003	11	4	63	2	4	7	7	2	9	3	0
August	2003	10	4	60	4	3	6	10	3	10	3	1
September	2003	9	5	57	5	3	2	11	5	9	3	1
October	2003	9	5	57	7	3	3	10	6	11	4	0
November	2003	10	5	59	6	4	4	7	5	11	3	0
December	2003	12	5	58	5	5	5	7	5	12	2	0
January	2004	13	4	54	3	5	6	8	4	11	1	0
February	2004	13	4	49	3	6	5	12	6	12	3	0
March	2004	11	4	47	3	5	6	13	5	12	4	0
April	2004	9	5	47	4	4	6	13	6	13	4	0
May	2004	8	6	45	6	3	7	12	7	12	3	0
June	2004	8	8	46	9	3	7	12	7	10	4	0
July	2004	8	10	43	12	3	7	11	8	9	4	0
August	2004	8	9	46	13	3	6	9	7	10	2	0
September	2004	9	8	47	12	4	7	10	7	11	1	1
October	2004	10	8	49	10	5	6	10	7	12	2	1
November	2004	9	10	48	9	6	6	14	7	9	3	1
December	2004	11	10	43	10	6	5	14	6	9	3	1
January	2005	10	9	43	9	7	6	12	6	9	3	0
February	2005	10	8	42	7	8	9	11	5	10	3	1
March	2005	7	10	40	8	7	9	13	6	11	3	1
April	2005	7	12	36	10	6	8	14	8	10	3	1
May	2005	7	13	34	14	5	8	14	8	9	3	1
June	2005	9	12	34	12	7	8	14	9	8	3	0
July	2005	9	9	34	10	8	9	15	7	7	2	0
August	2005	9	9	32	7	7	9	17	9	9	2	0
September	2005	9	10	31	7	6	9	20	8	10	2	0
October	2005	7	10	28	7	5	9	24	9	15	2	0
November	2005	6	10	28	8	4	9	25	11	17	3	1
December	2005	6	8	29	9	5	8	22	13	19	2	0
January	2006	7	9	29	11	5	7	21	13	17	3	0
February	2006	7	9	25	11	5	7	21	12	17	2	0
March	2006	10	11	22	12	4	9	24	10	14	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;	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
April	2006	11	10	21	10	5	9	23	10	11	4	1
May	2006	12	8	22	9	5	9	26	12	12	4	0
June	2006	11	9	21	8	7	7	23	15	14	5	0
July	2006	11	10	18	11	5	6	23	17	17	3	0
August	2006	12	11	15	11	5	9	19	17	17	2	0
September	2006	14	8	16	7	4	8	21	18	16	2	1
October	2006	19	6	17	4	4	9	23	17	16	2	1
November	2006	26	4	19	3	3	6	25	16	16	4	1
December	2006	30	5	20	3	3	7	22	14	17	4	1
January	2007	30	6	21	4	4	5	16	14	16	3	1
February	2007	27	7	22	5	5	6	14	12	16	3	1
March	2007	26	8	23	6	5	5	14	12	15	3	1
April	2007	29	6	23	4	4	6	14	12	17	2	1
May	2007	31	6	23	4	3	6	14	14	17	2	1
June	2007	33	4	21	6	3	6	17	14	16	2	1
July	2007	29	6	20	6	2	5	22	15	17	3	1
August	2007	28	4	20	6	2	4	21	17	21	4	2
September	2007	27	4	17	3	2	4	19	22	25	3	1
October	2007	30	3	14	3	2	5	15	24	24	5	1
November	2007	32	3	11	1	2	5	16	25	23	4	0
December	2007	37	3	10	1	2	4	15	22	23	4	0
January	2008	39	2	11	1	1	2	13	22	26	2	0
February	2008	40	2	14	1	2	2	9	20	25	3	1
March	2008	38	2	15	1	1	3	9	22	25	3	1
April	2008	38	1	19	1	0	3	10	19	24	4	2
May	2008	37	1	16	0	0	3	11	21	28	4	1
June	2008	38	1	19	0	0	2	12	17	28	6	1
July	2008	42	2	16	0	0	2	14	15	29	5	1
August	2008	46	1	16	0	0	2	12	12	28	6	1
September	2008	47	1	14	0	1	2	10	12	28	5	1
October	2008	45	2	12	0	1	3	6	18	27	7	1
November	2008	49	2	14	1	1	2	5	21	25	6	1
December	2008	49	1	13	0	1	1	5	23	26	8	2
January	2009	51	1	18	0	2	1	5	18	26	9	1
February	2009	50	1	21	0	1	1	6	17	27	9	2
March	2009	54	1	24	0	0	2	6	15	26	8	1
April	2009	54	1	25	0	0	3	5	15	24	7	1
May	2009	57	1	26	0	1	3	5	12	21	8	0
June	2009	60	1	28	0	1	3	4	11	19	9	0
July	2009	59	2	29	0	2	2	3	11	22	8	1
August	2009	57	1	28	0	1	2	3	9	24	7	1
September	2009	56	1	26	0	1	2	4	8	24	6	1
October	2009	59	1	23	0	1	4	5	8	21	6	0
November	2009	55	3	24	0	1	4	5	11	20	6	1
December	2009	49	3	24	0	2	3	5	13	21	8	1
January	2010	46	4	22	0	2	1	4	13	24	8	2
February	2010	47	3	24	0	3	1	4	11	25	8	2
March	2010	51	3	23	0	2	2	4	10	22	8	2
April	2010	52	3	23	1	2	2	4	10	22	8	1
May	2010	52	3	22	1	2	3	6	10	22	8	1
June	2010	50	2	25	1	3	3	5	9	25	6	1
July	2010	48	2	31	1	2	3	5	8	24	7	1
August	2010	48	1	32	1	2	3	4	10	24	8	1

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
September 2010		48	2	33	1	1	2	4	11	23	10	1
October 2010		50	2	31	1	2	2	4	12	21	8	1
November 2010		50	2	31	1	2	2	4	13	21	8	1
December 2010		49	2	29	0	2	2	5	13	24	7	1
January 2011		50	2	27	0	1	2	6	12	24	7	1
February 2011		50	2	25	1	0	2	6	9	26	7	1
March 2011		51	2	24	1	1	2	5	11	25	7	1
April 2011		53	3	24	0	2	2	6	13	24	6	1
May 2011		53	3	24	0	2	1	6	14	23	6	2
June 2011		51	3	23	1	2	1	6	12	25	6	2
July 2011		48	2	24	1	1	1	5	12	27	7	2
August 2011		50	1	25	1	1	1	6	13	30	6	1
September 2011		51	1	25	1	1	2	6	15	27	7	1
October 2011		51	0	26	1	1	2	6	17	27	7	2
November 2011		49	0	25	1	1	3	6	17	25	8	3
December 2011		48	1	28	1	1	3	6	15	28	7	3
January 2012		47	2	26	1	2	3	6	14	26	6	3
February 2012		47	3	27	1	2	3	5	13	26	4	3
March 2012		48	2	27	0	2	2	5	13	24	6	3
April 2012		48	2	29	0	2	3	5	14	23	5	2
May 2012		48	2	32	0	3	4	5	12	21	7	1
June 2012		48	3	33	1	4	4	5	14	20	7	1
July 2012		48	3	32	1	4	4	6	11	20	7	1
August 2012		48	2	32	1	2	2	6	14	20	8	1
September 2012		47	3	30	1	4	3	5	16	20	7	1
October 2012		46	4	33	1	5	3	5	17	20	7	1
November 2012		43	4	30	1	7	3	5	15	20	7	1
December 2012		44	4	31	2	6	2	5	10	21	7	1
January 2013		44	4	32	1	7	2	5	10	21	9	1
February 2013		42	6	34	2	6	2	7	11	22	7	0
March 2013		39	6	36	1	7	2	7	11	23	7	1
April 2013		37	7	35	2	7	3	8	10	22	6	1
May 2013		39	6	35	1	8	4	7	8	20	6	2
June 2013		41	7	36	3	9	4	8	6	16	5	2
July 2013		41	8	34	4	9	2	7	7	18	3	2
August 2013		37	8	36	6	9	2	9	7	17	4	1
September 2013		34	7	31	7	7	2	9	10	20	5	1
October 2013		33	6	33	6	5	4	8	10	19	6	1
November 2013		35	6	33	5	6	4	7	10	21	5	1
December 2013		36	7	34	5	7	5	7	9	18	4	1
January 2014		34	8	35	5	8	6	8	9	16	4	1
February 2014		34	9	33	7	6	5	7	9	16	6	2
March 2014		34	8	32	7	7	6	7	10	17	7	2
April 2014		34	7	32	5	7	5	7	8	19	7	3
May 2014		34	7	31	5	9	6	9	8	18	6	1
June 2014		32	8	31	5	9	5	10	8	17	6	1
July 2014		33	7	29	5	11	5	10	10	18	4	2
August 2014		31	5	32	4	11	6	8	10	18	4	2
September 2014		29	7	32	4	11	5	9	11	20	4	2
October 2014		31	9	31	4	10	6	10	9	20	5	1
November 2014		32	11	28	5	10	6	11	10	19	6	1
December 2014		35	10	28	4	12	9	8	9	15	6	2

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	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Interest Rates High;	Can't Afford	Uncertain	Bad	
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Investment</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Investment</u>
January	2015	34	10	35	3	13	9	7	7	13	5	2
February	2015	33	10	39	3	13	8	7	6	11	6	2
March	2015	32	10	39	3	13	6	8	7	14	6	2
April	2015	29	9	34	3	11	7	10	11	14	7	1
May	2015	32	8	29	4	11	8	10	10	15	6	1
June	2015	31	7	29	4	12	9	10	9	14	4	2
July	2015	32	10	29	4	12	6	9	6	14	4	2
August	2015	29	10	31	4	12	7	9	7	14	5	2
September	2015	31	10	30	4	11	9	9	8	13	6	1
October	2015	28	9	28	4	15	9	9	9	13	6	1
November	2015	28	11	28	5	16	8	10	9	14	5	1
December	2015	27	10	29	5	15	7	10	8	15	4	1
January	2016	27	9	30	6	12	7	10	9	15	4	1
February	2016	27	6	32	5	12	7	12	9	14	6	1
March	2016	25	7	34	6	13	7	11	8	13	6	0
April	2016	25	9	32	6	13	8	10	7	11	7	0
May	2016	26	11	30	7	13	6	10	6	12	6	1
June	2016	26	11	29	6	13	6	11	7	11	5	1
July	2016	25	10	34	6	13	5	14	7	13	5	2
August	2016	23	9	40	5	11	7	12	7	11	5	2
September	2016	21	9	41	5	11	6	13	6	11	6	1
October	2016	21	8	36	6	9	8	12	8	12	6	1
November	2016	21	9	29	6	11	8	12	10	14	6	1
December	2016	20	7	26	7	11	8	12	10	15	7	2
January	2017	20	8	26	8	12	8	12	9	14	7	2
February	2017	21	9	26	11	11	7	12	7	13	7	1
March	2017	19	12	23	13	12	7	12	8	13	5	1
April	2017	20	11	26	13	14	9	12	8	11	5	1
May	2017	17	11	24	12	14	10	13	10	11	5	1
June	2017	18	10	26	9	15	10	14	10	9	6	1
July	2017	16	11	24	6	14	8	16	9	11	7	1
August	2017	18	11	24	6	14	7	18	7	12	6	1
September	2017	17	12	25	7	13	6	19	9	13	5	2
October	2017	18	10	27	8	12	8	17	9	13	5	1
November	2017	18	11	27	7	15	8	16	10	11	6	1
December	2017	20	10	27	6	17	8	17	9	11	5	1
January	2018	20	10	23	5	19	7	18	9	13	6	0
February	2018	18	10	23	7	18	8	18	10	12	4	1
March	2018	15	9	21	10	17	8	16	10	12	4	1
April	2018	15	11	23	12	15	9	16	13	9	3	1
May	2018	16	13	23	12	13	8	17	11	10	5	1
June	2018	18	13	24	10	12	8	20	11	10	4	1
July	2018	15	11	23	9	15	8	24	11	10	4	1
August	2018	16	10	22	9	16	9	24	12	10	3	1
September	2018	14	12	21	10	19	11	22	13	10	4	0
October	2018	13	12	19	12	21	10	19	10	12	5	0
November	2018	14	11	20	13	23	8	17	9	11	3	1
December	2018	16	10	17	11	19	7	19	10	11	3	1
January	2019	18	9	18	8	16	9	19	10	12	5	1
February	2019	18	9	18	7	15	10	19	10	12	5	1
March	2019	16	9	24	6	17	10	19	10	12	6	0
April	2019	17	9	24	5	18	9	22	9	11	4	1
May	2019	16	9	24	4	19	8	22	10	12	4	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	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
June	2019	16	9	21	4	19	11	22	10	13	3	2
July	2019	15	9	22	3	19	11	21	11	12	4	1
August	2019	14	9	21	3	19	13	23	10	10	5	1
September	2019	14	8	22	3	18	11	24	9	9	7	1
October	2019	13	10	23	3	18	10	24	8	8	8	1
November	2019	14	9	27	3	16	9	23	7	10	9	1
December	2019	14	9	27	2	18	9	22	8	10	8	1
January	2020	16	8	28	3	19	9	22	9	10	7	1
February	2020	16	9	28	2	20	10	20	7	10	6	0
March	2020	16	9	28	2	17	11	19	6	10	8	1
April	2020	18	7	28	1	11	9	16	6	16	12	1
May	2020	22	4	27	1	6	7	15	7	21	16	1
June	2020	26	2	30	1	4	4	14	8	25	18	0
July	2020	28	3	30	1	5	4	13	6	24	16	0
August	2020	26	3	32	1	5	5	12	6	22	14	0
September	2020	27	4	30	0	6	7	12	4	21	13	0
October	2020	27	3	31	0	7	8	12	4	19	11	1
November	2020	24	3	30	0	9	10	14	4	19	11	1
December	2020	22	2	33	1	8	7	13	4	21	9	1
January	2021	19	2	32	1	8	7	15	4	22	11	0
February	2021	19	4	31	2	8	7	15	6	21	9	0
March	2021	20	6	28	3	9	7	16	7	18	9	0
April	2021	20	7	30	3	9	6	20	6	17	8	1
May	2021	17	8	29	4	9	4	29	5	15	7	1
June	2021	13	7	28	3	9	3	39	6	15	6	0
July	2021	9	7	22	2	8	4	47	8	15	6	0
August	2021	8	5	19	2	7	4	50	11	14	7	0
September	2021	6	5	16	1	7	6	51	11	17	8	1
October	2021	6	4	18	2	6	5	48	12	19	8	1
November	2021	5	4	16	1	6	5	52	11	20	8	1
December	2021	6	5	15	2	6	4	55	11	19	6	2
January	2022	7	8	12	1	7	6	59	10	16	6	2
February	2022	8	10	13	4	7	6	55	12	19	6	1
March	2022	7	9	12	5	5	9	56	13	16	6	0
April	2022	6	8	12	7	4	7	54	13	18	7	1
May	2022	5	9	8	5	5	7	58	17	16	6	2
June	2022	4	9	7	4	5	6	60	22	17	5	2
July	2022	4	7	5	4	5	5	65	29	15	5	2
August	2022	4	6	6	4	3	5	62	33	16	5	1
September	2022	4	6	5	5	2	6	61	32	18	4	2
October	2022	4	7	4	5	2	6	56	37	17	5	2
November	2022	5	5	3	5	3	6	54	41	16	5	2
December	2022	5	4	3	3	3	6	53	47	16	6	2
January	2023	5	4	2	3	2	7	55	45	18	5	1
February	2023	5	5	3	3	2	8	49	43	19	5	1
March	2023	5	5	3	3	4	7	47	43	22	4	1
April	2023	5	6	3	3	3	5	44	44	22	4	1
May	2023	5	6	2	2	4	4	48	47	23	5	1
June	2023	5	6	2	2	3	5	48	46	21	5	1
July	2023	6	6	2	2	5	5	52	46	20	5	2
August	2023	5	6	3	2	4	6	52	46	19	5	1
September	2023	4	5	2	1	4	5	54	49	16	5	1
October	2023	3	5	2	3	3	5	53	50	15	3	1

TABLE 42

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

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
		Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Interest Rates High;	Can't Afford	Uncertain	Bad	
		<u>Available</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Investment</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Investment</u>
November	2023	2	6	1	3	2	5	54	51	15	3	0
December	2023	2	8	1	4	1	5	54	53	16	2	1
January	2024	3	7	1	3	2	6	55	51	16	3	1

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

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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	30	5	65	100	65	334
February	1993	28	7	66	100	62	332
March	1993	32	6	63	100	69	330
April	1993	35	8	57	100	77	327
May	1993	37	8	55	100	83	325
June	1993	37	7	56	100	82	333
July	1993	36	6	57	100	79	333
August	1993	37	6	57	100	80	343
September	1993	36	7	57	100	79	330
October	1993	38	5	57	100	81	334
November	1993	38	6	56	100	83	323
December	1993	40	6	53	100	87	338
January	1994	41	10	49	100	92	331
February	1994	42	9	49	100	93	344
March	1994	45	9	45	100	100	333
April	1994	46	8	46	100	100	332
May	1994	49	9	42	100	107	323
June	1994	51	7	42	100	109	340
July	1994	53	7	40	100	113	366
August	1994	50	8	43	100	107	366
September	1994	47	9	43	100	104	348
October	1994	45	9	46	100	100	329
November	1994	44	9	47	100	96	324
December	1994	42	8	50	100	92	337
January	1995	42	9	49	100	93	337
February	1995	44	8	48	100	97	347
March	1995	44	8	48	100	96	356
April	1995	43	7	50	100	93	367
May	1995	46	7	47	100	99	354
June	1995	50	7	43	100	107	339
July	1995	52	5	43	100	110	325
August	1995	51	6	43	100	108	328
September	1995	49	6	45	100	104	332
October	1995	45	8	46	100	99	325
November	1995	44	7	49	100	95	330
December	1995	41	7	52	100	89	335
January	1996	40	7	53	100	87	343
February	1996	39	10	51	100	87	324
March	1996	41	10	49	100	92	326
April	1996	44	9	47	100	97	338
May	1996	46	7	47	100	99	349
June	1996	48	8	45	100	103	341
July	1996	48	7	45	100	103	322
August	1996	48	6	45	100	103	335
September	1996	47	7	46	100	100	336
October	1996	47	8	45	100	102	351
November	1996	47	8	44	100	103	346
December	1996	46	8	46	100	100	343
January	1997	47	10	44	100	103	332
February	1997	45	10	45	100	100	337
March	1997	47	11	42	100	105	344
April	1997	52	10	38	100	114	359
May	1997	57	10	33	100	124	348
June	1997	59	9	31	100	128	347
July	1997	56	12	32	100	125	332

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

332

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1997	57	10	33	100	124	334
September	1997	56	11	32	100	124	327
October	1997	56	9	35	100	120	334
November	1997	52	9	38	100	114	336
December	1997	49	11	40	100	109	351
January	1998	49	12	39	100	110	351
February	1998	49	15	36	100	113	362
March	1998	51	15	34	100	118	349
April	1998	52	15	33	100	120	342
May	1998	55	17	28	100	128	329
June	1998	58	17	25	100	133	339
July	1998	62	16	22	100	140	342
August	1998	62	16	22	100	140	344
September	1998	63	15	23	100	140	331
October	1998	58	15	27	100	131	333
November	1998	57	13	30	100	126	336
December	1998	55	12	32	100	123	342
January	1999	51	14	34	100	117	340
February	1999	55	13	32	100	123	338
March	1999	60	12	28	100	131	318
April	1999	64	9	27	100	137	296
May	1999	65	10	25	100	140	275
June	1999	63	10	27	100	136	275
July	1999	67	11	22	100	145	299
August	1999	67	9	24	100	143	313
September	1999	65	11	24	100	142	327
October	1999	63	11	27	100	136	327
November	1999	59	12	29	100	130	321
December	1999	53	13	34	100	119	334
January	2000	50	14	36	100	114	321
February	2000	49	15	36	100	113	331
March	2000	54	15	31	100	124	342
April	2000	55	13	32	100	124	352
May	2000	62	11	27	100	135	350
June	2000	64	10	26	100	139	333
July	2000	70	9	20	100	150	355
August	2000	65	9	26	100	140	365
September	2000	61	10	29	100	131	386
October	2000	56	11	34	100	122	382
November	2000	58	12	31	100	127	386
December	2000	59	10	32	100	127	371
January	2001	59	10	32	100	127	372
February	2001	58	9	33	100	125	365
March	2001	58	10	33	100	125	362
April	2001	58	9	33	100	124	347
May	2001	57	11	32	100	126	344
June	2001	56	12	32	100	124	347
July	2001	54	14	32	100	122	356
August	2001	55	11	34	100	121	357
September	2001	53	10	37	100	115	353
October	2001	49	11	40	100	109	359
November	2001	39	11	50	100	89	361
December	2001	38	11	51	100	87	366
January	2002	41	9	50	100	91	353
February	2002	46	9	46	100	100	354
March	2002	47	9	44	100	103	359

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

333

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2002	50	12	39	100	111	370
May	2002	50	14	36	100	114	366
June	2002	50	15	35	100	114	370
July	2002	51	13	36	100	115	364
August	2002	51	13	36	100	115	392
September	2002	52	14	34	100	118	387
October	2002	47	16	37	100	110	401
November	2002	45	14	40	100	105	386
December	2002	43	14	44	100	99	390
January	2003	43	12	45	100	98	383
February	2003	45	12	43	100	102	388
March	2003	46	11	43	100	103	374
April	2003	47	8	45	100	102	372
May	2003	49	8	43	100	105	369
June	2003	53	6	41	100	112	380
July	2003	55	7	37	100	118	394
August	2003	56	7	37	100	119	394
September	2003	53	9	38	100	115	403
October	2003	52	10	38	100	114	403
November	2003	54	10	37	100	117	403
December	2003	55	7	37	100	118	400
January	2004	56	5	39	100	117	392
February	2004	54	5	41	100	114	388
March	2004	59	6	35	100	124	383
April	2004	63	7	30	100	132	399
May	2004	63	6	31	100	133	404
June	2004	61	7	32	100	129	411
July	2004	61	6	33	100	128	400
August	2004	60	7	33	100	127	405
September	2004	60	8	32	100	128	416
October	2004	55	8	36	100	119	405
November	2004	55	7	37	100	118	398
December	2004	52	7	41	100	112	382
January	2005	54	7	39	100	115	393
February	2005	57	8	35	100	123	393
March	2005	59	9	31	100	128	398
April	2005	59	11	30	100	129	392
May	2005	59	11	30	100	129	382
June	2005	61	10	29	100	132	378
July	2005	63	9	28	100	135	374
August	2005	64	8	28	100	137	382
September	2005	65	7	28	100	137	385
October	2005	66	7	28	100	138	391
November	2005	65	6	29	100	136	388
December	2005	62	4	34	100	129	384
January	2006	61	3	37	100	124	370
February	2006	60	4	36	100	123	374
March	2006	61	5	33	100	128	375
April	2006	64	7	29	100	134	387
May	2006	61	6	33	100	129	388
June	2006	58	7	35	100	123	381
July	2006	54	8	38	100	116	370
August	2006	48	8	44	100	105	379
September	2006	47	6	47	100	100	399
October	2006	46	3	51	100	95	415
November	2006	42	3	55	100	87	420
December	2006	39	3	58	100	81	417

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

334

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2007	32	4	64	100	69	410
February	2007	35	6	59	100	77	394
March	2007	36	4	60	100	76	383
April	2007	38	5	57	100	80	391
May	2007	40	4	57	100	83	403
June	2007	39	6	55	100	84	408
July	2007	39	4	57	100	82	408
August	2007	34	4	62	100	72	397
September	2007	30	4	66	100	63	389
October	2007	25	4	71	100	55	381
November	2007	22	4	74	100	49	381
December	2007	20	2	78	100	42	385
January	2008	18	2	80	100	38	402
February	2008	18	1	82	100	36	395
March	2008	16	1	83	100	33	381
April	2008	14	2	84	100	30	366
May	2008	12	2	85	100	27	373
June	2008	13	2	85	100	28	392
July	2008	12	1	86	100	26	410
August	2008	13	2	85	100	28	402
September	2008	11	2	87	100	24	384
October	2008	11	3	85	100	26	377
November	2008	9	3	88	100	20	405
December	2008	7	3	91	100	16	416
January	2009	4	2	94	100	11	417
February	2009	3	3	94	100	10	398
March	2009	4	3	92	100	12	408
April	2009	6	3	91	100	15	406
May	2009	9	2	89	100	20	430
June	2009	10	1	88	100	22	424
July	2009	11	2	87	100	24	423
August	2009	9	2	88	100	21	407
September	2009	10	2	88	100	22	425
October	2009	11	1	88	100	23	424
November	2009	12	2	86	100	26	421
December	2009	10	2	88	100	23	413
January	2010	10	2	88	100	22	413
February	2010	8	2	89	100	19	408
March	2010	12	2	87	100	25	403
April	2010	13	2	85	100	28	398
May	2010	15	3	82	100	33	407
June	2010	14	3	83	100	31	410
July	2010	15	3	83	100	32	420
August	2010	13	2	84	100	29	419
September	2010	12	2	86	100	26	419
October	2010	8	1	90	100	18	408
November	2010	10	1	90	100	20	414
December	2010	9	1	90	100	18	417
January	2011	11	2	88	100	23	435
February	2011	9	2	89	100	20	433
March	2011	9	2	89	100	20	429
April	2011	9	1	90	100	19	409
May	2011	9	2	89	100	20	403
June	2011	10	2	88	100	22	400
July	2011	9	3	88	100	21	413
August	2011	8	2	89	100	19	427

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

335

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2011	9	2	90	100	19	424
October 2011	9	1	90	100	19	421
November 2011	10	1	89	100	22	410
December 2011	12	1	87	100	25	404
January 2012	12	1	87	100	25	408
February 2012	11	1	88	100	23	413
March 2012	9	1	89	100	20	431
April 2012	11	1	89	100	22	430
May 2012	12	0	87	100	25	412
June 2012	14	1	85	100	29	418
July 2012	13	2	85	100	28	413
August 2012	12	2	86	100	26	426
September 2012	15	2	84	100	31	427
October 2012	16	2	82	100	35	429
November 2012	18	3	79	100	40	451
December 2012	18	3	80	100	38	459
January 2013	18	2	79	100	39	458
February 2013	21	2	76	100	45	437
March 2013	23	3	74	100	50	408
April 2013	30	4	66	100	64	406
May 2013	29	5	66	100	64	414
June 2013	32	5	64	100	68	430
July 2013	28	4	67	100	61	433
August 2013	32	3	65	100	67	432
September 2013	30	3	66	100	64	423
October 2013	32	4	64	100	68	418
November 2013	30	5	64	100	66	410
December 2013	30	6	64	100	66	419
January 2014	30	6	64	100	67	429
February 2014	31	5	64	100	67	428
March 2014	32	4	64	100	68	401
April 2014	30	4	66	100	65	401
May 2014	33	5	62	100	71	397
June 2014	38	7	55	100	83	421
July 2014	37	7	56	100	81	408
August 2014	37	7	56	100	81	397
September 2014	38	5	57	100	81	389
October 2014	39	4	58	100	81	397
November 2014	35	3	62	100	73	399
December 2014	34	4	63	100	71	383
January 2015	41	4	55	100	86	375
February 2015	47	4	49	100	98	379
March 2015	47	4	49	100	98	399
April 2015	45	4	51	100	94	399
May 2015	45	4	50	100	95	417
June 2015	48	6	46	100	102	408
July 2015	51	5	44	100	107	402
August 2015	53	5	42	100	111	411
September 2015	52	4	44	100	109	405
October 2015	52	4	44	100	108	412
November 2015	48	4	48	100	100	396
December 2015	47	4	49	100	98	403
January 2016	44	4	51	100	93	409
February 2016	50	4	46	100	104	405
March 2016	53	3	44	100	110	417
April 2016	53	2	45	100	108	421

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

336

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2016	52	2	45	100	107	428
June	2016	52	3	45	100	106	412
July	2016	55	3	41	100	114	421
August	2016	56	3	41	100	115	432
September	2016	56	4	40	100	117	464
October	2016	54	3	42	100	112	463
November	2016	48	5	47	100	101	477
December	2016	48	4	48	100	101	478
January	2017	51	5	44	100	107	486
February	2017	54	4	42	100	112	479
March	2017	57	4	39	100	118	475
April	2017	58	4	38	100	120	475
May	2017	60	5	35	100	125	468
June	2017	60	5	35	100	125	466
July	2017	61	5	34	100	128	460
August	2017	61	4	35	100	125	468
September	2017	60	4	36	100	124	475
October	2017	60	4	36	100	124	480
November	2017	59	5	36	100	124	481
December	2017	59	5	35	100	124	472
January	2018	57	5	38	100	120	478
February	2018	59	4	37	100	122	475
March	2018	61	3	36	100	125	481
April	2018	63	3	34	100	129	467
May	2018	64	3	33	100	131	468
June	2018	64	3	34	100	130	464
July	2018	66	2	32	100	134	465
August	2018	62	4	34	100	128	458
September	2018	63	4	33	100	130	454
October	2018	61	6	33	100	128	454
November	2018	63	6	31	100	133	460
December	2018	61	6	32	100	129	466
January	2019	57	7	36	100	121	471
February	2019	56	6	39	100	117	473
March	2019	56	6	38	100	118	461
April	2019	62	5	33	100	129	461
May	2019	66	5	29	100	137	453
June	2019	68	4	28	100	140	480
July	2019	67	3	30	100	137	471
August	2019	69	2	28	100	141	472
September	2019	69	2	29	100	140	463
October	2019	68	4	28	100	141	480
November	2019	63	4	33	100	130	494
December	2019	63	3	33	100	130	483
January	2020	65	3	32	100	132	494
February	2020	66	3	30	100	136	501
March	2020	64	5	31	100	133	529
April	2020	51	4	45	100	106	506
May	2020	38	3	59	100	79	510
June	2020	28	3	69	100	58	483
July	2020	31	3	66	100	66	500
August	2020	36	3	61	100	75	488
September	2020	40	3	57	100	83	489
October	2020	41	3	56	100	86	479
November	2020	44	3	53	100	90	470
December	2020	44	3	53	100	91	473

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

337

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2021	45	4	51	100	94	488
February	2021	45	4	51	100	94	494
March	2021	50	3	47	100	102	502
April	2021	52	1	47	100	106	490
May	2021	62	1	37	100	124	480
June	2021	66	1	33	100	133	485
July	2021	69	2	29	100	140	487
August	2021	69	2	29	100	140	488
September	2021	67	3	30	100	137	471
October	2021	69	3	28	100	141	466
November	2021	68	3	29	100	139	466
December	2021	71	3	26	100	145	464
January	2022	70	2	28	100	142	459
February	2022	71	2	27	100	144	469
March	2022	70	2	27	100	143	465
April	2022	71	3	26	100	145	468
May	2022	69	3	28	100	141	454
June	2022	70	3	27	100	143	458
July	2022	67	3	29	100	138	462
August	2022	67	4	29	100	137	467
September	2022	62	4	34	100	129	469
October	2022	61	4	35	100	126	481
November	2022	60	3	37	100	123	483
December	2022	60	3	38	100	122	486
January	2023	60	2	38	100	122	474
February	2023	55	2	42	100	113	476
March	2023	57	2	41	100	116	485
April	2023	57	2	41	100	116	483
May	2023	59	2	39	100	120	481
June	2023	58	3	38	100	120	481
July	2023	57	4	39	100	119	486
August	2023	57	5	38	100	118	484
September	2023	55	5	40	100	115	478
October	2023	55	4	41	100	114	469
November	2023	55	4	40	100	115	478
December	2023	55	5	40	100	114	478
January	2024	54	5	41	100	113	477

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				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
January	1993	10	3	11	1	6	2	32	6	24	4	17
February	1993	6	3	10	1	9	1	34	7	27	4	15
March	1993	7	3	11	1	10	2	38	6	25	4	14
April	1993	9	4	13	0	13	2	37	6	21	3	15
May	1993	12	5	14	0	12	2	34	5	17	4	13
June	1993	13	4	12	0	12	2	33	6	18	6	13
July	1993	12	3	13	0	13	2	35	6	19	7	11
August	1993	11	3	13	0	14	3	36	6	20	6	11
September	1993	9	3	15	1	13	2	32	5	22	4	13
October	1993	10	3	16	1	15	2	31	6	24	4	12
November	1993	9	2	20	1	16	2	27	6	25	4	14
December	1993	10	1	21	0	20	2	27	5	22	5	10
January	1994	9	2	20	1	20	2	23	5	21	4	9
February	1994	8	2	19	1	21	3	25	7	16	5	9
March	1994	10	2	19	4	21	3	24	8	13	4	9
April	1994	11	2	21	5	21	3	23	7	15	3	9
May	1994	13	4	20	5	19	2	23	5	15	2	7
June	1994	11	4	20	3	19	3	21	6	14	2	8
July	1994	13	3	16	3	20	4	21	6	13	1	7
August	1994	11	2	15	4	19	4	22	7	13	2	8
September	1994	11	2	12	5	21	3	22	6	13	3	7
October	1994	8	3	12	5	20	3	25	7	13	3	8
November	1994	11	3	11	4	20	3	24	8	14	4	6
December	1994	12	2	11	4	17	4	26	10	17	3	7
January	1995	12	2	10	4	15	4	24	10	16	3	8
February	1995	9	2	10	4	18	4	24	11	15	3	8
March	1995	9	3	8	4	17	3	22	13	16	3	10
April	1995	7	3	8	4	17	2	24	15	17	4	8
May	1995	7	3	10	3	17	3	20	13	18	3	10
June	1995	8	2	14	2	18	4	20	8	15	3	9
July	1995	10	2	15	1	18	4	21	6	16	3	10
August	1995	12	2	13	1	19	4	24	4	15	4	8
September	1995	15	2	11	2	18	3	24	4	16	3	9
October	1995	13	3	10	2	18	3	24	4	15	2	10
November	1995	14	3	10	2	17	2	24	4	15	2	11
December	1995	10	2	11	1	18	4	26	5	17	2	9
January	1996	11	1	10	2	17	5	25	5	18	2	8
February	1996	10	0	10	2	15	4	25	5	16	3	7
March	1996	10	1	10	3	17	3	25	7	15	3	8
April	1996	9	1	12	2	18	2	27	5	13	3	7
May	1996	11	2	12	1	17	3	26	6	15	3	8
June	1996	13	2	12	1	16	4	23	4	14	3	8
July	1996	12	3	13	1	19	4	21	4	13	3	9
August	1996	11	3	11	1	21	6	22	5	11	2	7
September	1996	8	3	11	1	19	5	23	6	11	2	6
October	1996	9	3	11	2	15	5	24	6	11	1	4
November	1996	10	2	12	3	14	3	22	5	12	0	6
December	1996	13	1	11	3	14	3	21	4	11	1	7

TABLE 44

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

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

TABLE 44

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

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

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford	Future	
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy		Money
October	2005	27	5	12	1	10	9	7	2	11	2	1
November	2005	24	7	14	2	9	8	8	3	13	2	1
December	2005	20	6	13	2	10	8	10	5	15	2	1
January	2006	17	5	13	5	11	6	10	6	17	2	1
February	2006	18	4	10	4	11	5	8	4	16	2	0
March	2006	19	4	10	4	12	6	9	4	12	2	0
April	2006	22	4	10	2	10	5	8	3	11	2	1
May	2006	21	4	9	2	11	6	10	4	14	2	1
June	2006	18	3	8	1	14	6	8	3	17	2	2
July	2006	14	3	6	3	14	7	10	5	18	2	1
August	2006	11	3	7	4	13	5	12	5	19	2	1
September	2006	13	4	7	4	11	6	15	7	19	3	1
October	2006	12	5	7	2	12	6	19	7	21	2	2
November	2006	12	6	6	1	10	6	26	9	19	2	2
December	2006	10	4	6	1	10	5	29	8	19	1	3
January	2007	7	3	5	1	7	4	30	8	20	2	3
February	2007	8	1	4	2	11	5	26	7	18	2	3
March	2007	9	1	5	2	10	5	25	7	20	3	4
April	2007	9	2	6	1	12	4	26	9	20	3	3
May	2007	8	4	7	1	12	3	27	7	21	3	4
June	2007	9	5	4	1	11	5	31	7	19	3	4
July	2007	7	4	4	1	10	5	31	6	21	3	4
August	2007	7	3	3	1	7	4	31	8	26	3	5
September	2007	4	2	3	1	7	2	27	9	30	3	4
October	2007	5	2	3	1	6	1	31	12	30	3	6
November	2007	6	2	2	0	4	2	33	13	31	4	4
December	2007	5	2	2	0	2	2	39	13	32	4	4
January	2008	4	1	2	0	2	2	37	11	36	5	3
February	2008	3	1	2	0	2	2	38	12	35	5	5
March	2008	3	1	2	0	2	1	39	12	37	4	6
April	2008	4	1	2	0	2	1	43	12	35	4	9
May	2008	4	2	1	0	1	1	43	11	39	4	7
June	2008	4	2	1	0	0	1	42	10	40	5	8
July	2008	4	2	1	0	1	1	43	6	43	5	6
August	2008	3	2	1	0	2	0	45	7	41	5	10
September	2008	2	1	1	0	3	0	46	8	40	4	10
October	2008	1	1	2	0	4	0	45	11	37	6	10
November	2008	1	1	2	0	2	1	46	14	38	7	10
December	2008	1	1	1	0	1	0	44	14	39	8	12
January	2009	1	0	0	0	0	0	48	13	43	7	14
February	2009	0	0	0	0	1	0	49	11	43	7	12
March	2009	0	0	0	0	1	0	51	12	43	6	14
April	2009	1	0	0	0	2	0	52	11	39	7	13
May	2009	1	0	1	0	3	0	54	10	35	5	15
June	2009	1	1	1	0	3	0	58	9	31	6	12
July	2009	1	1	1	0	2	0	56	9	31	5	13
August	2009	1	1	1	0	1	0	56	7	35	5	12
September	2009	1	1	1	0	1	0	53	6	37	4	14
October	2009	1	1	1	0	2	0	53	6	40	3	14
November	2009	2	1	1	0	3	0	50	7	38	4	12
December	2009	2	1	1	0	3	0	48	10	39	4	13
January	2010	2	1	2	0	2	0	49	7	39	4	13

TABLE 44

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
February 2010		1	1	2	0	1	0	54	7	39	3	13
March 2010		1	1	3	0	3	0	55	5	35	3	12
April 2010		1	1	2	0	4	1	53	5	34	4	13
May 2010		1	2	3	0	5	1	48	4	35	5	14
June 2010		1	2	3	0	4	1	46	4	37	5	14
July 2010		1	1	4	0	5	1	46	5	36	5	12
August 2010		1	1	3	0	5	1	49	6	35	4	13
September 2010		1	1	3	0	4	0	53	6	37	3	11
October 2010		1	1	1	1	2	0	54	5	40	4	13
November 2010		1	1	1	1	2	0	56	5	41	4	9
December 2010		1	1	1	0	2	0	52	6	41	6	11
January 2011		1	1	1	0	2	0	53	5	37	5	11
February 2011		1	0	1	0	3	0	50	6	38	6	14
March 2011		0	0	2	0	3	0	53	5	38	5	14
April 2011		0	1	2	0	4	0	53	8	40	6	15
May 2011		0	1	2	0	2	0	53	9	37	5	14
June 2011		0	1	2	0	2	0	53	9	37	5	15
July 2011		0	0	2	0	2	0	51	8	37	5	14
August 2011		0	1	2	0	2	1	52	7	39	3	14
September 2011		0	1	2	0	3	1	50	8	39	3	14
October 2011		0	1	2	0	2	1	52	9	40	4	15
November 2011		1	1	1	0	3	1	50	8	40	4	15
December 2011		1	1	3	0	3	1	53	7	38	3	15
January 2012		1	0	2	0	3	1	53	6	36	3	16
February 2012		1	0	2	0	3	0	54	8	35	3	17
March 2012		1	1	2	0	2	0	51	7	35	6	19
April 2012		1	1	3	0	2	0	51	8	35	5	18
May 2012		2	1	4	0	3	1	52	7	32	7	17
June 2012		2	1	4	0	5	1	54	9	32	5	15
July 2012		2	1	4	0	5	0	56	8	31	6	16
August 2012		2	1	4	0	5	0	58	8	33	4	15
September 2012		3	1	4	0	6	0	52	7	32	4	16
October 2012		4	1	4	0	7	0	51	7	32	4	15
November 2012		4	1	4	0	9	0	47	7	33	4	15
December 2012		3	0	3	0	10	1	51	6	33	3	12
January 2013		3	1	4	0	9	1	49	6	37	3	13
February 2013		4	1	4	1	9	1	49	5	34	3	13
March 2013		4	1	4	1	9	1	44	5	32	3	15
April 2013		5	1	6	2	11	1	39	6	27	2	14
May 2013		5	1	7	1	11	1	36	6	27	2	12
June 2013		7	1	8	2	12	1	38	7	28	2	9
July 2013		6	1	7	1	13	1	43	7	28	2	7
August 2013		7	1	7	1	14	1	43	7	27	2	7
September 2013		5	1	8	2	12	0	41	8	25	3	8
October 2013		7	2	8	2	12	1	37	6	26	4	8
November 2013		8	2	7	2	11	1	37	7	26	4	8
December 2013		10	2	6	1	11	1	37	6	29	4	8
January 2014		8	2	7	1	12	1	37	5	30	3	6
February 2014		7	1	8	1	12	1	37	3	29	5	8
March 2014		7	1	8	1	14	2	36	4	27	5	8
April 2014		7	1	7	1	13	2	34	6	26	5	10
May 2014		7	2	6	1	13	2	32	5	25	3	8
June 2014		9	2	8	2	12	2	29	5	23	3	6

TABLE 44

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
July	2014	11	2	6	2	13	2	30	5	27	3	6
August	2014	11	1	7	2	15	2	31	8	26	2	5
September	2014	9	1	6	1	19	2	32	7	29	2	5
October	2014	7	2	7	1	20	1	34	7	24	4	4
November	2014	7	1	6	0	17	2	33	6	24	6	6
December	2014	11	1	5	0	14	2	32	6	21	7	7
January	2015	14	1	8	1	17	4	30	5	18	3	8
February	2015	15	2	11	2	22	5	28	3	15	2	7
March	2015	13	1	12	2	23	5	27	4	16	2	7
April	2015	12	1	9	1	21	3	27	6	17	3	8
May	2015	12	1	7	1	18	3	29	5	18	3	7
June	2015	11	2	6	1	20	4	26	5	17	2	6
July	2015	12	2	9	1	23	4	24	4	18	2	5
August	2015	15	2	10	1	23	3	20	4	18	3	6
September	2015	15	2	10	2	23	2	26	3	14	3	8
October	2015	14	2	8	2	22	2	27	4	13	3	8
November	2015	14	2	8	2	20	3	29	4	15	2	8
December	2015	15	2	10	2	18	3	27	4	19	1	6
January	2016	14	2	12	2	15	3	27	5	21	2	6
February	2016	15	3	14	2	19	3	23	5	18	3	6
March	2016	15	2	12	1	21	3	25	4	15	4	6
April	2016	14	3	10	1	22	2	26	4	16	3	7
May	2016	15	3	9	1	22	2	26	4	17	4	7
June	2016	18	3	7	1	22	2	23	4	20	3	5
July	2016	21	3	9	1	22	3	23	4	17	3	2
August	2016	18	1	11	1	21	4	24	4	15	2	3
September	2016	17	2	13	2	22	3	24	4	13	3	3
October	2016	16	2	13	1	22	3	24	5	15	4	4
November	2016	13	2	11	1	21	2	25	5	16	4	4
December	2016	13	2	12	0	20	2	24	4	17	5	4
January	2017	14	2	13	1	22	3	20	4	15	4	3
February	2017	16	2	12	1	24	3	20	4	13	4	3
March	2017	18	2	10	2	25	4	16	4	11	4	3
April	2017	18	2	8	3	25	4	17	4	12	4	3
May	2017	19	2	8	4	23	5	14	3	12	5	3
June	2017	20	1	10	3	22	5	16	3	11	4	3
July	2017	21	2	9	3	24	6	17	2	10	4	3
August	2017	23	2	10	1	24	4	19	2	11	4	3
September	2017	24	3	8	1	25	6	19	2	12	4	5
October	2017	24	3	8	1	25	6	17	2	13	4	5
November	2017	21	3	6	1	27	5	16	2	12	3	4
December	2017	19	2	6	1	27	4	16	3	13	2	3
January	2018	18	2	8	1	27	2	16	2	14	2	3
February	2018	20	3	9	2	26	2	15	3	14	2	3
March	2018	21	3	8	3	27	3	15	3	13	2	3
April	2018	25	2	8	4	29	3	15	3	13	2	2
May	2018	25	2	7	3	28	4	15	2	14	2	2
June	2018	26	1	9	2	29	5	16	2	14	2	2
July	2018	27	2	8	2	26	6	16	3	12	2	2
August	2018	24	2	7	2	27	5	17	3	14	1	2
September	2018	23	2	8	3	27	4	17	4	13	0	3
October	2018	19	2	7	3	29	4	16	3	12	1	4
November	2018	22	2	7	4	29	4	14	3	9	2	3

TABLE 44

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
December	2018	21	4	5	3	28	5	14	3	10	2	2
January	2019	19	5	6	2	26	3	15	3	14	3	2
February	2019	17	5	7	1	26	5	17	4	15	4	3
March	2019	19	4	8	1	27	4	16	5	14	4	3
April	2019	22	4	7	1	31	5	16	5	11	2	3
May	2019	25	4	8	0	33	5	15	3	11	1	4
June	2019	25	3	8	1	36	5	15	3	11	2	4
July	2019	27	3	10	1	34	5	14	4	12	3	3
August	2019	26	4	11	2	34	6	13	3	9	4	2
September	2019	29	4	12	2	31	5	12	3	11	4	1
October	2019	27	5	11	1	32	4	14	2	9	4	2
November	2019	25	5	11	1	29	4	13	5	13	3	2
December	2019	22	4	10	1	32	6	15	6	11	2	2
January	2020	22	3	10	1	32	8	15	5	11	2	2
February	2020	21	2	9	1	35	8	14	3	10	1	2
March	2020	20	4	8	1	31	7	13	2	12	3	2
April	2020	15	5	8	1	22	5	17	3	17	8	3
May	2020	10	6	6	1	13	3	24	3	24	13	3
June	2020	7	5	7	0	5	1	30	3	30	15	4
July	2020	8	4	6	1	8	1	29	3	29	14	3
August	2020	11	2	7	0	11	1	29	3	27	12	2
September	2020	13	2	7	0	15	1	28	3	22	12	1
October	2020	14	3	9	1	18	2	25	3	27	8	1
November	2020	15	3	9	1	20	2	22	3	26	8	2
December	2020	17	3	8	1	19	2	20	3	29	6	3
January	2021	20	2	8	0	19	1	20	3	25	7	2
February	2021	20	2	8	1	18	2	20	3	25	6	2
March	2021	22	1	9	2	21	2	19	2	24	6	1
April	2021	24	2	11	2	22	3	19	3	23	5	1
May	2021	33	1	10	2	23	4	15	3	19	5	1
June	2021	39	1	10	1	21	5	13	3	16	3	1
July	2021	43	1	8	1	20	4	10	3	16	2	0
August	2021	47	1	8	0	19	4	9	3	15	2	1
September	2021	46	1	7	0	18	4	8	3	17	3	1
October	2021	47	1	7	1	16	5	10	2	13	4	1
November	2021	47	2	7	1	15	5	10	1	14	4	1
December	2021	51	3	7	1	14	7	9	1	13	3	1
January	2022	51	3	6	0	15	8	9	1	14	3	0
February	2022	50	3	6	1	15	9	9	1	12	2	1
March	2022	49	2	7	2	16	8	9	1	9	3	1
April	2022	49	3	5	2	15	9	8	1	9	3	2
May	2022	47	2	3	2	16	7	8	2	10	3	1
June	2022	49	3	3	2	16	9	8	3	10	2	1
July	2022	47	5	3	2	15	9	8	5	12	3	1
August	2022	48	5	4	2	13	11	8	6	13	2	2
September	2022	44	5	3	2	12	11	11	6	15	2	1
October	2022	41	5	3	2	13	10	11	8	15	2	2
November	2022	40	5	2	2	13	8	12	9	14	2	1
December	2022	40	6	2	1	13	6	10	13	14	4	1
January	2023	41	4	3	1	11	7	11	12	15	3	1
February	2023	37	5	2	1	10	6	13	14	17	4	1
March	2023	36	4	2	1	10	6	14	12	19	3	1

TABLE 44

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
April	2023	35	5	1	2	12	6	13	12	20	3	1
May	2023	38	4	2	2	11	7	14	10	19	2	0
June	2023	40	3	1	2	12	7	14	10	17	2	0
July	2023	42	4	1	1	9	7	16	9	16	2	1
August	2023	40	3	1	1	11	7	14	10	14	3	1
September	2023	38	3	1	1	10	7	13	13	15	3	2
October	2023	36	2	1	1	12	8	12	16	14	3	2
November	2023	34	3	1	2	12	8	11	18	17	2	2
December	2023	35	3	2	1	11	8	12	16	17	2	2
January	2024	37	3	2	1	10	7	10	15	18	2	2

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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	32	50	15	3	100	116	188
February	1992	0	50	0	50	100	100	152
November	1992	26	50	22	1	100	104	170
December	1992	29	48	21	3	100	108	175
January	1993	32	46	20	2	100	112	179
February	1993	29	47	22	2	100	107	166
March	1993	22	54	23	1	100	99	148
April	1993	20	55	24	1	100	96	144
May	1993	21	57	22	1	100	99	157
June	1993	27	51	21	1	100	106	162
July	1993	25	55	20	0	100	105	154
August	1993	26	54	20	0	100	106	158
September	1993	24	57	19	0	100	105	168
October	1993	29	52	18	1	100	110	179
November	1993	23	58	18	1	100	106	167
December	1993	31	49	19	1	100	112	163
January	1994	30	52	16	3	100	114	157
February	1994	38	48	12	2	100	126	169
March	1994	33	54	10	3	100	123	165
April	1994	31	54	13	2	100	119	161
May	1994	28	58	11	3	100	117	151
June	1994	29	57	11	3	100	117	152
July	1994	33	53	10	4	100	124	168
August	1994	33	49	15	3	100	118	168
September	1994	36	45	14	5	100	121	159
October	1994	32	47	18	3	100	114	140
November	1994	33	45	17	4	100	116	123
December	1994	34	45	19	2	100	114	133
January	1995	36	46	17	2	100	119	139
February	1995	38	45	17	0	100	121	158
March	1995	39	45	15	1	100	124	171
April	1995	38	43	19	1	100	119	171
May	1995	35	47	17	1	100	118	154
June	1995	35	47	18	1	100	117	138
July	1995	39	47	11	3	100	128	142
August	1995	44	40	13	3	100	131	152
September	1995	39	42	16	3	100	123	167
October	1995	37	46	16	2	100	121	159
November	1995	31	53	16	1	100	115	163
December	1995	35	52	12	1	100	123	154
January	1996	41	47	11	0	100	130	149
February	1996	40	50	10	0	100	130	145
March	1996	37	51	11	1	100	126	145
April	1996	31	55	12	1	100	119	169
May	1996	32	57	10	1	100	121	166
June	1996	34	54	12	1	100	122	169
July	1996	36	51	13	0	100	124	150
August	1996	39	46	15	0	100	124	162
September	1996	36	49	15	0	100	121	158
October	1996	33	50	16	1	100	117	172
November	1996	35	47	17	1	100	118	173

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1996	33	51	16	1	100	117	171
January 1997	36	50	15	0	100	121	158
February 1997	35	53	11	1	100	125	155
March 1997	40	47	11	1	100	129	165
April 1997	39	48	11	1	100	128	174
May 1997	36	50	14	0	100	122	178
June 1997	35	54	10	1	100	125	175
July 1997	33	57	9	1	100	124	168
August 1997	34	55	9	1	100	125	165
September 1997	39	49	11	1	100	128	163
October 1997	38	50	10	2	100	128	162
November 1997	42	47	8	2	100	134	157
December 1997	41	47	10	2	100	131	167
January 1998	49	42	9	1	100	140	178
February 1998	49	43	7	1	100	142	190
March 1998	50	44	5	2	100	145	173
April 1998	45	44	9	2	100	136	165
May 1998	44	42	11	2	100	133	155
June 1998	42	45	11	2	100	131	172
July 1998	46	45	7	2	100	138	178
August 1998	48	47	4	1	100	144	177
September 1998	48	48	3	1	100	145	153
October 1998	45	47	7	1	100	139	157
November 1998	44	45	9	1	100	135	161
December 1998	48	39	12	1	100	136	182
January 1999	45	43	12	0	100	133	173
February 1999	42	43	14	1	100	129	175
March 1999	35	52	12	2	100	123	147
April 1999	41	51	7	2	100	134	132
May 1999	38	55	6	1	100	133	121
June 1999	44	48	7	1	100	137	134
July 1999	42	46	11	1	100	130	141
August 1999	44	41	12	3	100	131	150
September 1999	48	38	12	2	100	136	149
October 1999	45	43	10	2	100	135	163
November 1999	47	43	8	1	100	139	160
December 1999	40	47	11	2	100	128	173
January 2000	41	47	10	2	100	131	158
February 2000	39	46	13	2	100	126	151
March 2000	40	45	13	2	100	127	159
April 2000	39	42	16	3	100	122	168
May 2000	43	38	14	4	100	129	178
June 2000	42	43	10	5	100	131	165
July 2000	46	45	5	4	100	141	176
August 2000	50	43	5	2	100	144	175
September 2000	51	36	11	2	100	140	191
October 2000	51	37	12	1	100	139	189
November 2000	48	39	12	1	100	136	208
December 2000	50	40	9	1	100	141	203
January 2001	52	35	10	3	100	143	211
February 2001	49	37	10	4	100	139	200
March 2001	49	40	8	3	100	141	200
April 2001	46	40	12	1	100	134	187
May 2001	45	43	11	1	100	134	188
June 2001	42	42	14	2	100	128	187
July 2001	40	47	11	2	100	129	196

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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 2001	40	48	11	2	100	129	194
September 2001	47	44	7	2	100	141	184
October 2001	51	40	7	1	100	144	187
November 2001	50	39	9	2	100	141	181
December 2001	47	41	10	2	100	136	190
January 2002	46	42	9	3	100	137	182
February 2002	49	42	7	2	100	142	185
March 2002	49	44	6	1	100	143	175
April 2002	49	44	6	1	100	143	179
May 2002	45	45	8	1	100	137	181
June 2002	44	43	11	1	100	133	201
July 2002	46	42	12	0	100	134	203
August 2002	51	39	9	1	100	142	225
September 2002	54	36	7	3	100	147	228
October 2002	49	40	7	4	100	142	241
November 2002	50	40	7	4	100	143	225
December 2002	44	44	9	3	100	135	233
January 2003	47	40	9	3	100	138	212
February 2003	46	40	10	3	100	136	216
March 2003	50	38	10	3	100	140	194
April 2003	47	40	10	2	100	137	206
May 2003	47	39	12	2	100	135	209
June 2003	48	39	10	3	100	138	211
July 2003	48	41	8	3	100	140	204
August 2003	48	41	6	4	100	142	203
September 2003	46	41	10	3	100	136	205
October 2003	49	35	13	3	100	136	217
November 2003	48	38	13	2	100	135	206
December 2003	51	38	9	2	100	141	206
January 2004	49	39	9	3	100	139	199
February 2004	55	32	11	3	100	144	214
March 2004	55	32	12	2	100	143	197
April 2004	59	32	8	1	100	151	207
May 2004	55	37	7	1	100	148	192
June 2004	57	36	7	1	100	150	232
July 2004	52	36	10	2	100	142	239
August 2004	53	37	9	2	100	144	258
September 2004	52	34	12	2	100	140	244
October 2004	53	36	11	0	100	142	226
November 2004	55	32	13	0	100	143	220
December 2004	56	35	9	0	100	147	218
January 2005	54	36	10	0	100	145	233
February 2005	53	38	8	0	100	145	226
March 2005	51	39	10	0	100	141	230
April 2005	53	39	7	1	100	146	220
May 2005	53	38	7	2	100	146	235
June 2005	53	38	6	3	100	148	232
July 2005	58	31	8	2	100	150	234
August 2005	59	33	6	1	100	153	219
September 2005	60	30	8	2	100	152	222
October 2005	58	34	6	2	100	152	223
November 2005	57	32	8	3	100	150	243
December 2005	56	33	9	2	100	147	248
January 2006	53	35	10	3	100	143	249
February 2006	53	37	9	2	100	144	230
March 2006	51	42	6	1	100	145	222

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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>
April 2006	53	42	5	0	100	148	226
May 2006	50	42	6	1	100	144	226
June 2006	55	39	5	1	100	150	227
July 2006	55	37	6	2	100	149	219
August 2006	57	33	10	1	100	147	233
September 2006	50	36	12	1	100	138	235
October 2006	47	37	14	2	100	134	253
November 2006	42	42	14	3	100	128	254
December 2006	43	41	14	2	100	129	257
January 2007	43	40	15	1	100	128	251
February 2007	45	41	13	1	100	132	248
March 2007	43	42	14	1	100	128	252
April 2007	39	45	15	2	100	124	252
May 2007	40	43	16	1	100	124	250
June 2007	42	41	16	1	100	126	241
July 2007	43	41	15	1	100	128	250
August 2007	38	43	18	1	100	120	244
September 2007	34	46	20	1	100	114	253
October 2007	31	43	26	0	100	105	245
November 2007	31	43	26	0	100	105	255
December 2007	32	39	28	1	100	104	253
January 2008	30	42	25	4	100	105	255
February 2008	25	43	28	4	100	97	242
March 2008	23	44	30	3	100	93	234
April 2008	22	40	37	1	100	85	239
May 2008	25	38	36	1	100	90	250
June 2008	24	42	33	1	100	90	265
July 2008	25	44	30	2	100	95	262
August 2008	21	45	33	1	100	88	254
September 2008	23	43	33	2	100	90	231
October 2008	21	45	33	1	100	88	234
November 2008	20	42	37	1	100	84	250
December 2008	16	41	43	0	100	72	272
January 2009	12	36	50	2	100	62	270
February 2009	11	32	55	2	100	56	263
March 2009	11	29	57	3	100	54	258
April 2009	12	33	54	1	100	58	256
May 2009	10	36	52	2	100	59	272
June 2009	9	39	51	1	100	58	279
July 2009	11	36	51	2	100	61	285
August 2009	12	35	51	2	100	62	281
September 2009	15	35	49	2	100	66	291
October 2009	12	36	51	1	100	60	297
November 2009	13	39	48	0	100	65	283
December 2009	12	40	48	0	100	64	277
January 2010	14	42	44	0	100	70	276
February 2010	13	42	45	0	100	68	284
March 2010	15	40	44	1	100	72	273
April 2010	14	41	44	1	100	71	262
May 2010	14	44	41	1	100	73	252
June 2010	11	46	42	1	100	69	265
July 2010	11	43	45	1	100	66	265
August 2010	12	40	47	1	100	64	273
September 2010	12	38	49	1	100	63	268
October 2010	12	39	47	1	100	65	270
November 2010	12	43	45	1	100	67	282
December 2010	13	46	40	1	100	73	274

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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>
January	2011	14	43	42	1	100	72	278
February	2011	14	42	43	2	100	71	270
March	2011	11	38	49	2	100	62	275
April	2011	10	40	48	1	100	62	272
May	2011	10	39	50	1	100	59	268
June	2011	10	42	47	1	100	63	262
July	2011	10	41	48	1	100	62	261
August	2011	10	41	48	1	100	62	278
September	2011	10	41	49	0	100	61	271
October	2011	9	41	49	1	100	60	279
November	2011	10	39	51	0	100	58	269
December	2011	11	39	49	0	100	62	283
January	2012	11	41	48	0	100	64	286
February	2012	12	41	46	1	100	65	286
March	2012	9	41	49	1	100	61	282
April	2012	10	43	44	2	100	66	270
May	2012	10	47	42	1	100	68	264
June	2012	14	47	38	1	100	76	277
July	2012	16	42	42	0	100	74	267
August	2012	16	41	43	0	100	72	260
September	2012	14	40	45	1	100	69	253
October	2012	13	44	42	1	100	71	271
November	2012	14	49	36	1	100	79	285
December	2012	15	48	36	1	100	79	297
January	2013	14	46	38	2	100	77	277
February	2013	13	46	39	2	100	74	252
March	2013	13	48	36	2	100	77	227
April	2013	13	51	33	3	100	80	235
May	2013	16	49	32	3	100	83	250
June	2013	18	50	30	2	100	88	268
July	2013	22	49	28	1	100	94	266
August	2013	27	46	26	2	100	101	262
September	2013	28	47	23	2	100	105	240
October	2013	25	49	24	2	100	102	238
November	2013	21	53	25	1	100	96	237
December	2013	17	55	27	1	100	90	253
January	2014	19	55	25	1	100	93	259
February	2014	22	55	22	0	100	100	260
March	2014	25	54	21	0	100	104	238
April	2014	30	50	19	2	100	111	238
May	2014	30	48	20	3	100	110	230
June	2014	34	42	19	4	100	115	250
July	2014	28	44	25	4	100	103	232
August	2014	27	41	29	3	100	99	229
September	2014	25	43	30	2	100	96	219
October	2014	29	43	28	1	100	101	224
November	2014	27	46	26	1	100	102	211
December	2014	25	49	24	2	100	101	187
January	2015	25	51	21	3	100	104	177
February	2015	28	51	17	3	100	111	181
March	2015	35	47	16	2	100	119	184
April	2015	35	49	14	2	100	121	182
May	2015	35	46	18	1	100	117	181
June	2015	30	48	20	2	100	110	176
July	2015	34	43	21	2	100	114	165
August	2015	37	44	17	3	100	120	169

INCOME BOTTOM THIRD

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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 2015	38	41	19	2	100	119	169
October 2015	40	41	17	1	100	123	167
November 2015	39	43	17	1	100	121	154
December 2015	37	47	15	1	100	122	158
January 2016	34	48	16	2	100	117	166
February 2016	34	45	19	2	100	115	194
March 2016	32	49	18	1	100	113	210
April 2016	32	49	17	2	100	114	207
May 2016	35	49	13	2	100	122	189
June 2016	43	47	8	2	100	134	181
July 2016	44	45	9	1	100	135	190
August 2016	40	49	8	2	100	132	205
September 2016	38	47	14	2	100	124	214
October 2016	36	43	18	2	100	118	218
November 2016	39	38	22	1	100	117	221
December 2016	37	40	21	2	100	116	223
January 2017	37	46	14	3	100	123	223
February 2017	34	49	16	2	100	118	212
March 2017	39	46	14	1	100	124	206
April 2017	43	42	15	0	100	128	216
May 2017	48	39	12	1	100	137	223
June 2017	47	37	13	3	100	134	224
July 2017	42	41	14	4	100	128	217
August 2017	40	43	14	3	100	126	222
September 2017	45	40	13	2	100	133	233
October 2017	49	39	12	1	100	137	225
November 2017	51	36	11	2	100	139	225
December 2017	48	40	10	2	100	139	221
January 2018	49	37	11	2	100	138	238
February 2018	51	35	12	1	100	139	240
March 2018	49	36	14	1	100	135	245
April 2018	44	41	14	1	100	130	227
May 2018	43	41	15	1	100	128	215
June 2018	47	40	12	1	100	135	200
July 2018	56	34	8	1	100	148	214
August 2018	56	36	7	2	100	149	205
September 2018	53	36	10	1	100	143	206
October 2018	50	37	12	1	100	139	188
November 2018	52	37	11	1	100	141	203
December 2018	53	35	9	2	100	144	201
January 2019	50	38	10	2	100	140	211
February 2019	45	43	10	3	100	135	218
March 2019	43	46	10	1	100	133	221
April 2019	46	42	11	1	100	135	222
May 2019	49	37	13	1	100	136	212
June 2019	50	37	12	1	100	138	237
July 2019	50	37	11	2	100	139	235
August 2019	51	38	9	2	100	141	235
September 2019	51	34	12	2	100	139	223
October 2019	52	35	12	2	100	140	238
November 2019	52	31	14	3	100	138	240
December 2019	53	32	13	2	100	140	234
January 2020	53	32	13	2	100	140	241
February 2020	52	38	9	1	100	143	269
March 2020	51	40	8	2	100	143	281
April 2020	48	42	7	3	100	141	265

INCOME BOTTOM THIRD

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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 2020	44	42	10	4	100	135	233
June 2020	39	43	13	5	100	125	222
July 2020	38	43	15	3	100	123	227
August 2020	41	42	15	2	100	126	233
September 2020	46	43	10	1	100	136	225
October 2020	51	39	8	1	100	143	217
November 2020	54	36	7	3	100	147	217
December 2020	58	30	10	2	100	147	217
January 2021	59	29	10	2	100	150	216
February 2021	61	30	9	0	100	151	222
March 2021	60	31	8	1	100	152	223
April 2021	54	35	10	2	100	144	228
May 2021	59	30	9	3	100	150	221
June 2021	59	28	10	2	100	149	229
July 2021	67	24	7	2	100	161	224
August 2021	70	22	6	2	100	164	223
September 2021	72	20	6	3	100	166	214
October 2021	68	22	7	2	100	161	212
November 2021	63	26	10	1	100	153	211
December 2021	60	29	10	1	100	150	212
January 2022	65	25	10	0	100	155	203
February 2022	70	22	7	1	100	163	210
March 2022	76	18	5	1	100	170	206
April 2022	74	20	5	1	100	169	218
May 2022	72	22	5	1	100	167	204
June 2022	68	25	5	2	100	163	214
July 2022	69	25	4	2	100	165	215
August 2022	69	24	5	2	100	164	216
September 2022	69	25	4	2	100	165	201
October 2022	66	23	7	4	100	159	210
November 2022	63	25	8	5	100	155	210
December 2022	62	26	8	4	100	155	227
January 2023	60	29	8	3	100	152	214
February 2023	56	31	11	2	100	146	217
March 2023	57	30	11	3	100	146	200
April 2023	53	33	10	3	100	143	215
May 2023	59	31	7	3	100	151	214
June 2023	57	31	9	3	100	148	234
July 2023	62	27	9	2	100	152	223
August 2023	61	27	10	2	100	151	242
September 2023	59	29	11	2	100	148	233
October 2023	54	34	9	2	100	145	231
November 2023	54	36	8	2	100	146	228
December 2023	55	34	8	3	100	147	240
January 2024	57	33	7	2	100	150	242

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?"

<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	2007	32	54	11	2	100	0.3	-0.7	4.2	4.9	2.5	69	252
April	2007	32	55	11	2	100	0.3	-0.7	3.9	4.6	2.3	49	252
May	2007	32	54	13	1	100	0.4	-0.6	3.6	4.2	1.7	49	250
June	2007	27	57	15	0	100	0.0	-0.7	1.9	2.6	1.0	66	241
July	2007	29	53	17	1	100	0.1	-0.7	2.7	3.4	1.3	82	250
August	2007	28	53	18	1	100	0.1	-0.6	2.2	2.9	1.0	80	244
September	2007	26	56	17	1	100	-0.1	-1.0	2.4	3.5	0.6	76	253
October	2007	23	56	21	0	100	-0.2	-1.6	1.5	3.2	0.2	85	245
November	2007	24	53	23	0	100	-0.1	-1.5	1.7	3.2	0.2	92	255
December	2007	24	51	24	1	100	0.2	-0.9	1.7	2.7	0.4	71	253
January	2008	21	57	21	1	100	0.0	-0.7	0.8	1.5	0.0	50	255
February	2008	19	57	22	1	100	0.0	-1.2	1.0	2.1	-0.2	74	242
March	2008	21	57	21	1	100	0.0	-1.2	0.9	2.0	0.2	97	234
April	2008	18	56	26	0	100	0.0	-1.9	0.8	2.7	-0.9	110	239
May	2008	18	55	25	2	100	-0.1	-1.6	0.6	2.3	-0.6	74	250
June	2008	17	56	25	2	100	-0.2	-1.8	0.6	2.4	-1.2	81	265
July	2008	19	55	24	2	100	0.1	-1.7	1.2	2.9	-0.7	83	262
August	2008	18	58	23	0	100	0.1	-1.7	1.2	2.9	-0.8	87	254
September	2008	17	58	24	1	100	0.1	-1.7	1.3	3.0	-0.5	72	231
October	2008	19	56	24	1	100	-0.1	-1.5	0.8	2.2	-0.1	74	234
November	2008	17	57	25	2	100	-0.2	-1.8	0.7	2.5	-0.3	69	250
December	2008	17	56	26	1	100	-0.3	-2.4	0.6	3.0	-1.1	76	272
January	2009	13	60	25	2	100	-0.3	-1.7	0.5	2.2	-2.0	65	270
February	2009	11	60	27	2	100	-0.1	-1.8	0.8	2.6	-2.3	66	263
March	2009	10	61	26	3	100	0.0	-1.2	0.9	2.1	-2.1	63	258
April	2009	10	61	26	2	100	0.0	-2.2	1.4	3.5	-1.8	63	256
May	2009	12	61	26	2	100	-0.1	-2.7	1.1	3.7	-1.8	67	272
June	2009	13	61	25	1	100	-0.1	-2.5	0.9	3.3	-1.8	58	279
July	2009	16	59	23	2	100	-0.1	-1.5	0.5	2.0	-1.6	57	285
August	2009	18	59	21	2	100	0.2	-0.5	1.0	1.5	-0.8	59	281
September	2009	20	58	20	2	100	0.2	-0.5	1.0	1.5	-0.2	58	291
October	2009	20	58	20	1	100	0.2	-0.5	1.0	1.5	0.1	56	297
November	2009	21	57	22	1	100	0.0	-0.7	0.5	1.3	-0.6	61	283
December	2009	19	58	22	1	100	0.1	-0.7	0.7	1.4	-0.7	63	277
January	2010	17	59	21	2	100	0.1	-0.7	0.7	1.4	-0.8	57	276
February	2010	16	61	20	3	100	0.0	-0.6	0.6	1.2	-0.7	52	284
March	2010	18	57	23	3	100	-0.2	-1.2	0.5	1.7	-1.3	58	273
April	2010	16	59	23	2	100	-0.2	-1.2	0.6	1.8	-1.5	59	262
May	2010	17	59	22	2	100	-0.1	-1.0	0.6	1.7	-1.5	68	252
June	2010	14	65	20	1	100	0.1	-0.4	0.6	1.0	-1.4	62	265
July	2010	18	61	19	2	100	0.1	-0.5	0.7	1.2	-1.2	64	265
August	2010	15	64	19	1	100	0.0	-0.8	0.8	1.7	-1.5	56	273
September	2010	16	62	21	1	100	0.1	-1.0	1.1	2.1	-1.6	67	268
October	2010	13	63	24	1	100	0.1	-1.5	1.0	2.5	-2.0	60	270
November	2010	15	60	24	1	100	0.1	-1.2	0.7	1.9	-1.5	59	282
December	2010	18	58	23	1	100	-0.2	-1.6	0.7	2.2	-0.7	71	274
January	2011	20	54	22	3	100	-0.2	-2.2	0.6	2.8	-0.2	77	278
February	2011	21	54	23	2	100	-0.2	-2.2	0.7	3.0	-0.2	76	270

INCOME BOTTOM THIRD

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TABLE 46
EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
								25th	75th	Rng			
March	2011	19	56	23	3	100	0.0	-1.7	0.6	2.2	-0.3	58	275
April	2011	16	61	23	1	100	0.0	-0.5	0.5	1.0	-0.5	54	272
May	2011	17	60	22	1	100	0.1	-0.5	0.7	1.1	-0.2	49	268
June	2011	17	60	22	1	100	0.0	-0.7	0.6	1.3	-0.3	45	262
July	2011	19	60	19	1	100	-0.1	-0.7	0.6	1.4	0.2	55	261
August	2011	16	61	22	1	100	-0.2	-1.9	0.3	2.3	-0.3	66	278
September	2011	16	61	23	1	100	-0.1	-1.9	0.4	2.4	-0.5	65	271
October	2011	13	61	25	1	100	0.0	-1.8	0.5	2.4	-1.4	53	279
November	2011	12	64	24	0	100	0.1	-1.0	0.8	1.8	-1.4	42	269
December	2011	12	64	23	0	100	0.3	-0.8	1.0	1.8	-1.5	52	283
January	2012	14	61	24	0	100	0.2	-1.2	0.9	2.0	-1.5	63	286
February	2012	14	62	22	2	100	0.3	-0.9	1.1	2.0	-1.4	64	286
March	2012	14	60	24	2	100	0.0	-1.1	0.8	1.9	-1.2	46	282
April	2012	14	64	20	2	100	-0.3	-1.3	0.8	2.0	-0.7	42	270
May	2012	15	63	20	2	100	-0.7	-1.5	0.2	1.7	-0.5	44	264
June	2012	15	64	19	2	100	-0.5	-1.3	0.4	1.7	-0.5	61	277
July	2012	13	63	21	3	100	-0.1	-0.9	0.7	1.5	-0.9	53	267
August	2012	13	63	23	2	100	0.1	-1.2	0.7	1.9	-1.3	51	260
September	2012	14	62	23	1	100	-0.1	-1.4	0.6	1.9	-1.3	49	253
October	2012	16	63	21	0	100	-0.4	-1.7	0.3	2.0	-0.9	54	271
November	2012	16	64	17	2	100	-0.4	-1.2	0.4	1.6	-0.4	52	285
December	2012	17	63	18	2	100	-0.3	-1.1	0.5	1.5	-0.2	46	297
January	2013	19	60	18	3	100	0.0	-0.6	0.7	1.3	-0.4	43	277
February	2013	20	62	16	2	100	0.0	-0.6	0.6	1.2	0.0	38	252
March	2013	21	63	14	2	100	-0.1	-0.7	0.6	1.3	-0.1	31	227
April	2013	19	66	13	2	100	-0.1	-0.7	0.5	1.2	-0.2	33	235
May	2013	20	61	17	2	100	0.0	-0.6	0.7	1.3	-0.8	56	250
June	2013	22	58	19	1	100	0.1	-0.5	1.3	1.8	-0.7	66	268
July	2013	26	55	17	1	100	0.1	-0.5	1.8	2.3	-0.4	66	266
August	2013	28	54	17	1	100	0.0	-0.5	1.7	2.2	-0.1	47	262
September	2013	27	56	15	1	100	0.0	-0.7	2.1	2.8	0.1	41	240
October	2013	24	57	17	1	100	0.1	-0.6	1.7	2.2	0.2	46	238
November	2013	23	60	16	1	100	-0.2	-1.3	1.6	2.8	-0.3	55	237
December	2013	22	61	16	1	100	-0.2	-1.0	0.6	1.6	-0.4	53	253
January	2014	26	59	14	1	100	-0.3	-1.0	1.4	2.4	0.1	48	259
February	2014	28	58	12	2	100	0.1	-0.3	1.8	2.1	0.7	38	260
March	2014	28	57	13	1	100	0.1	-0.3	1.8	2.2	0.4	48	238
April	2014	27	57	15	1	100	0.2	-0.3	1.7	2.0	0.2	53	238
May	2014	29	55	15	1	100	0.1	-0.7	2.7	3.4	0.5	61	230
June	2014	32	53	14	1	100	0.1	-0.6	4.1	4.7	1.1	64	250
July	2014	30	53	15	2	100	0.2	-0.6	3.6	4.3	0.8	66	232
August	2014	29	55	14	2	100	0.3	-0.3	3.0	3.3	0.8	55	229
September	2014	25	58	15	2	100	0.2	-0.3	1.6	1.9	0.2	43	219
October	2014	26	59	14	1	100	0.1	-0.3	1.3	1.5	0.5	31	224
November	2014	24	58	18	1	100	0.1	-0.4	0.6	0.9	0.0	38	211
December	2014	28	56	15	1	100	0.1	-0.4	1.6	2.1	0.7	32	187
January	2015	29	55	17	0	100	0.2	-0.4	1.8	2.3	0.3	41	177
February	2015	30	54	16	0	100	0.3	-0.4	2.5	2.9	0.6	41	181
March	2015	33	53	14	0	100	0.2	-0.8	2.1	2.9	0.6	45	184
April	2015	34	55	11	0	100	0.1	-1.2	2.5	3.7	1.0	39	182
May	2015	30	58	11	1	100	-0.1	-1.2	1.7	2.9	0.9	38	181
June	2015	27	59	13	1	100	0.1	-0.8	1.5	2.3	0.8	31	176
July	2015	27	59	13	1	100	0.2	-0.5	1.9	2.4	1.2	26	165
August	2015	32	56	11	1	100	0.3	-0.4	2.9	3.3	1.7	24	169
September	2015	34	54	11	0	100	0.5	-0.2	3.8	4.1	2.4	45	169

INCOME BOTTOM THIRD

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TABLE 46
EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>			
October	2015	34	55	10	1	100	0.4	-0.3	3.3	3.6	2.4	45	167
November	2015	31	55	12	2	100	0.3	-0.5	2.7	3.2	1.6	42	154
December	2015	30	57	12	2	100	-0.1	-0.8	1.7	2.5	0.8	33	158
January	2016	31	55	13	2	100	-0.2	-1.2	2.5	3.7	0.8	45	166
February	2016	33	56	10	1	100	-0.1	-1.0	3.1	4.1	1.1	45	194
March	2016	30	57	12	1	100	0.0	-0.8	2.7	3.5	0.9	50	210
April	2016	30	55	14	1	100	0.2	-0.3	1.7	2.1	0.5	55	207
May	2016	32	52	15	1	100	0.2	-0.4	1.5	1.9	0.9	60	189
June	2016	33	52	14	1	100	0.1	-0.5	2.4	2.9	1.2	55	181
July	2016	36	49	15	0	100	0.1	-0.5	3.6	4.2	1.7	44	190
August	2016	37	48	14	0	100	0.2	-0.6	4.3	4.9	1.7	42	205
September	2016	38	44	17	1	100	0.3	-0.5	4.1	4.7	1.1	48	214
October	2016	37	48	14	1	100	0.2	-0.6	3.5	4.1	0.9	51	218
November	2016	29	54	16	1	100	0.1	-0.6	2.1	2.8	0.4	52	221
December	2016	32	56	12	0	100	0.1	-0.5	2.5	3.1	1.2	37	223
January	2017	35	51	14	0	100	0.2	-0.5	3.2	3.7	1.4	32	223
February	2017	43	45	12	1	100	0.3	-0.5	4.7	5.2	2.0	30	212
March	2017	43	42	14	2	100	0.2	-0.9	4.5	5.4	1.6	36	206
April	2017	44	44	10	2	100	0.2	-0.9	4.2	5.1	2.0	38	216
May	2017	45	43	9	2	100	0.4	-0.8	4.2	5.0	1.8	30	223
June	2017	50	42	7	1	100	0.6	-0.4	4.6	5.1	2.7	33	224
July	2017	46	43	10	1	100	0.5	-0.3	4.8	5.1	2.3	33	217
August	2017	42	47	11	0	100	0.5	-0.1	4.3	4.5	2.1	40	222
September	2017	43	45	12	0	100	0.5	-0.2	4.4	4.6	1.8	42	233
October	2017	39	48	13	0	100	0.4	-0.2	3.8	4.0	1.6	37	225
November	2017	41	45	13	0	100	0.3	-0.3	4.3	4.7	1.9	50	225
December	2017	38	48	13	0	100	0.2	-0.4	4.3	4.6	1.7	52	221
January	2018	42	45	13	0	100	0.3	-0.4	4.2	4.5	1.7	57	238
February	2018	41	45	14	0	100	0.3	-0.3	4.1	4.3	1.7	45	240
March	2018	40	47	13	0	100	0.4	-0.3	4.0	4.3	1.7	43	245
April	2018	42	46	11	0	100	0.6	-0.2	5.0	5.2	2.4	45	227
May	2018	40	47	12	0	100	0.5	-0.4	5.0	5.4	2.0	50	215
June	2018	43	45	12	0	100	0.5	-0.3	6.1	6.4	2.7	54	200
July	2018	45	42	12	1	100	0.5	-0.3	5.9	6.2	2.6	51	214
August	2018	47	36	15	1	100	0.5	-0.3	5.5	5.8	2.5	59	205
September	2018	44	38	17	1	100	0.4	-0.4	4.1	4.5	1.6	55	206
October	2018	41	43	15	1	100	0.2	-0.5	3.3	3.9	1.2	49	188
November	2018	43	44	12	1	100	0.3	-0.6	3.5	4.0	1.4	34	203
December	2018	43	45	12	0	100	0.3	-0.5	3.7	4.2	1.6	48	201
January	2019	41	45	14	0	100	0.2	-0.9	3.9	4.8	1.6	58	211
February	2019	40	45	14	1	100	0.1	-0.8	4.2	4.9	1.5	71	218
March	2019	39	46	13	2	100	0.1	-0.9	3.8	4.7	1.4	57	221
April	2019	43	44	11	2	100	0.3	-0.4	4.1	4.6	1.6	61	222
May	2019	43	47	9	1	100	0.2	-0.8	3.9	4.7	1.7	56	212
June	2019	46	46	8	0	100	0.3	-0.7	4.4	5.0	1.8	53	237
July	2019	48	46	6	1	100	0.7	-0.8	4.9	5.8	2.3	48	235
August	2019	49	45	6	1	100	0.8	-0.4	5.3	5.7	2.6	40	235
September	2019	48	42	8	1	100	0.8	-0.6	5.4	6.0	2.7	39	223
October	2019	46	43	10	1	100	0.4	-0.4	5.2	5.6	2.4	37	238
November	2019	43	42	13	1	100	0.3	-0.6	4.6	5.2	2.0	44	240
December	2019	45	44	10	1	100	0.4	-0.6	4.5	5.1	2.0	39	234
January	2020	45	43	12	0	100	0.3	-0.8	3.9	4.7	1.8	45	241
February	2020	45	47	8	0	100	0.4	-0.7	4.4	5.0	2.2	39	269
March	2020	41	50	8	0	100	0.3	-0.5	4.5	5.0	2.4	51	281

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TABLE 46
EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
								<u>25th</u>	<u>75th</u>	<u>Rng</u>			
April	2020	38	52	10	0	100	0.0	-0.9	4.1	5.0	1.9	50	265
May	2020	31	53	16	0	100	-0.1	-0.9	2.7	3.6	0.8	65	233
June	2020	33	49	18	1	100	-0.1	-0.9	2.6	3.5	0.6	69	222
July	2020	34	50	15	2	100	0.1	-0.7	3.4	4.0	0.9	64	227
August	2020	37	49	11	2	100	0.1	-0.8	4.7	5.5	1.7	53	233
September	2020	39	50	9	2	100	0.1	-0.8	4.7	5.5	1.8	44	225
October	2020	41	47	11	1	100	0.2	-0.7	4.6	5.3	1.8	56	217
November	2020	42	45	13	0	100	0.3	-0.5	4.4	4.8	2.2	62	217
December	2020	41	42	16	1	100	0.3	-0.5	4.5	5.0	1.8	70	217
January	2021	43	41	15	1	100	0.4	-0.5	4.7	5.2	2.4	54	216
February	2021	45	40	13	1	100	0.4	-0.7	5.6	6.3	2.2	55	222
March	2021	45	44	9	1	100	0.5	-0.5	5.6	6.1	2.9	50	223
April	2021	46	45	7	1	100	0.9	-0.3	6.2	6.4	3.3	55	228
May	2021	51	41	6	2	100	2.3	0.0	7.4	7.4	4.2	56	221
June	2021	52	36	10	2	100	2.2	-0.6	7.6	8.2	3.5	85	229
July	2021	54	33	11	2	100	3.2	-0.6	8.6	9.3	3.8	99	224
August	2021	53	31	15	2	100	2.5	-1.0	7.0	8.0	3.0	120	223
September	2021	53	31	14	2	100	2.6	-0.5	7.4	7.9	3.6	108	214
October	2021	56	29	13	1	100	2.4	-0.6	7.2	7.8	3.9	105	212
November	2021	55	31	12	2	100	1.9	-0.4	8.4	8.9	4.1	92	211
December	2021	57	30	12	1	100	2.5	-0.4	9.4	9.7	4.5	93	212
January	2022	54	31	12	3	100	2.9	-0.3	9.6	9.9	4.7	87	203
February	2022	52	33	12	2	100	2.8	-0.2	8.9	9.1	4.4	92	210
March	2022	51	35	10	4	100	2.3	-0.3	8.8	9.0	4.3	77	206
April	2022	52	36	10	2	100	2.0	-0.1	8.9	9.0	4.3	86	218
May	2022	53	37	7	2	100	2.0	-0.4	9.4	9.8	5.0	91	204
June	2022	49	39	11	2	100	1.6	-0.5	7.8	8.3	4.4	97	214
July	2022	42	42	14	2	100	0.4	-0.7	7.7	8.5	2.9	107	215
August	2022	38	42	17	3	100	0.2	-0.7	7.0	7.7	1.6	109	216
September	2022	36	45	18	1	100	0.0	-1.3	6.4	7.8	1.0	104	201
October	2022	36	45	18	1	100	-0.2	-1.7	4.8	6.5	1.1	83	210
November	2022	40	44	16	0	100	-0.1	-1.5	5.2	6.7	1.9	88	210
December	2022	40	42	17	0	100	0.2	-1.1	5.0	6.1	1.7	85	227
January	2023	34	44	22	0	100	0.1	-1.8	3.6	5.4	1.0	84	214
February	2023	32	46	21	1	100	0.1	-1.6	2.7	4.3	0.8	66	217
March	2023	33	44	20	2	100	0.1	-1.6	3.0	4.6	0.9	73	200
April	2023	37	46	15	2	100	0.2	-0.4	4.2	4.7	1.1	99	215
May	2023	38	44	16	2	100	0.0	-1.0	4.2	5.2	0.4	96	214
June	2023	37	46	15	1	100	0.1	-0.8	4.7	5.5	1.1	85	234
July	2023	37	45	16	1	100	0.0	-1.1	4.8	5.9	1.2	66	223
August	2023	39	46	14	1	100	0.2	-0.7	5.1	5.8	1.9	52	242
September	2023	39	48	12	1	100	0.4	-0.7	5.3	6.1	2.3	62	233
October	2023	39	50	10	2	100	0.6	-0.4	5.3	5.7	3.1	54	231
November	2023	37	52	9	2	100	0.6	-0.3	5.1	5.3	3.1	56	228
December	2023	39	47	12	2	100	0.3	-0.5	5.0	5.4	2.7	54	240
January	2024	42	45	12	1	100	0.2	-0.6	5.2	5.8	2.7	60	242

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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	50	39	9	1	100	1.4	-0.1	5.7	5.8	3.4	57	250
June	2007	47	42	9	1	100	0.8	-0.2	5.6	5.8	3.3	59	241
July	2007	51	39	10	1	100	1.4	-0.1	5.7	5.8	3.8	75	250
August	2007	47	36	15	2	100	1.0	-0.4	4.7	5.2	2.3	72	244
September	2007	48	34	17	1	100	1.0	-0.5	4.6	5.2	2.3	80	253
October	2007	45	39	15	1	100	0.4	-0.7	4.6	5.3	2.2	84	245
November	2007	47	40	12	1	100	0.4	-0.5	5.1	5.6	2.9	87	255
December	2007	48	39	11	3	100	0.8	-0.4	5.2	5.6	2.8	67	253
January	2008	46	37	12	5	100	0.8	-0.3	4.7	5.0	2.4	52	255
February	2008	43	42	11	4	100	0.7	-0.4	4.5	5.0	2.4	59	242
March	2008	42	41	13	4	100	0.3	-0.5	4.7	5.2	2.7	85	234
April	2008	43	40	15	3	100	0.3	-0.5	5.2	5.7	2.9	76	239
May	2008	49	33	14	3	100	0.9	-0.3	5.5	5.7	2.9	64	250
June	2008	47	35	16	2	100	0.9	-0.5	5.4	5.8	2.4	51	265
July	2008	46	35	17	2	100	0.9	-0.6	5.3	5.9	2.5	67	262
August	2008	40	41	19	1	100	0.4	-0.7	4.5	5.2	1.8	69	254
September	2008	41	42	16	2	100	0.4	-0.5	5.2	5.6	2.2	76	231
October	2008	40	44	14	2	100	0.2	-0.6	4.5	5.1	1.4	60	234
November	2008	47	38	12	3	100	0.9	-0.6	5.6	6.2	2.4	50	250
December	2008	47	37	14	2	100	0.9	-0.8	4.7	5.5	1.6	41	272
January	2009	44	38	15	4	100	0.9	-0.7	4.7	5.5	1.6	43	270
February	2009	39	39	17	4	100	0.3	-0.7	3.7	4.4	1.0	58	263
March	2009	38	39	18	5	100	0.3	-0.6	3.9	4.5	1.0	55	258
April	2009	40	41	16	3	100	0.2	-0.4	3.7	4.2	1.3	65	256
May	2009	42	42	14	2	100	0.3	-0.4	4.1	4.5	1.4	49	272
June	2009	47	42	10	1	100	0.8	-0.2	4.1	4.3	1.9	43	279
July	2009	50	37	12	1	100	0.8	-0.2	4.8	5.0	2.3	61	285
August	2009	47	36	14	3	100	0.8	-0.4	5.0	5.3	2.3	66	281
September	2009	42	41	13	4	100	0.2	-0.7	4.6	5.3	2.2	67	291
October	2009	43	41	13	3	100	0.2	-0.7	4.7	5.4	2.3	49	297
November	2009	44	41	13	2	100	0.3	-0.7	4.7	5.4	2.0	53	283
December	2009	48	35	15	2	100	0.8	-0.5	5.2	5.7	2.0	58	277
January	2010	49	36	13	2	100	0.9	-0.5	5.0	5.5	1.8	55	276
February	2010	48	38	13	1	100	0.9	-0.4	4.7	5.2	2.1	57	284
March	2010	44	44	11	1	100	0.3	-0.7	4.4	5.2	2.0	50	273
April	2010	43	45	12	0	100	0.2	-0.7	4.3	5.0	1.7	42	262
May	2010	39	46	14	0	100	0.1	-0.7	3.6	4.3	1.1	40	252
June	2010	41	45	14	0	100	0.3	-0.3	3.4	3.6	0.9	39	265
July	2010	41	44	15	0	100	0.3	-0.3	3.1	3.4	1.1	49	265
August	2010	41	44	13	2	100	0.3	-0.2	3.1	3.4	1.3	39	273
September	2010	41	42	15	2	100	0.5	-0.2	3.7	4.0	1.6	42	268
October	2010	38	43	17	2	100	0.4	-0.4	3.4	3.8	1.2	30	270
November	2010	42	41	16	1	100	0.4	-0.4	4.2	4.6	1.8	52	282
December	2010	41	44	14	1	100	0.2	-0.6	4.0	4.6	1.6	60	274
January	2011	44	42	11	3	100	0.4	-0.4	4.9	5.3	2.4	64	278
February	2011	43	41	13	3	100	0.3	-0.6	4.9	5.5	1.6	58	270
March	2011	43	38	16	3	100	0.4	-0.4	4.9	5.3	1.6	48	275
April	2011	40	42	18	1	100	0.2	-0.5	3.9	4.3	1.3	46	272
May	2011	44	40	14	2	100	0.6	-0.4	4.1	4.6	2.2	32	268

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TABLE 47

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

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
								25th	75th	Rng			
June	2011	42	43	12	3	100	0.5	-0.7	3.7	4.4	1.8	38	262
July	2011	43	42	11	4	100	0.5	-0.7	4.7	5.5	2.3	53	261
August	2011	39	43	14	4	100	0.2	-0.6	4.1	4.8	1.7	69	278
September	2011	42	40	14	4	100	0.3	-0.5	4.3	4.8	2.1	65	271
October	2011	41	39	16	4	100	0.3	-0.4	3.6	4.0	1.5	62	279
November	2011	39	43	16	2	100	0.2	-0.7	3.2	3.8	1.1	55	269
December	2011	38	43	17	2	100	0.1	-0.7	3.1	3.8	0.7	49	283
January	2012	38	45	15	2	100	0.0	-1.2	3.3	4.5	0.5	37	286
February	2012	35	45	16	4	100	0.1	-0.9	3.1	4.1	0.4	40	286
March	2012	34	46	16	4	100	0.1	-0.8	3.2	4.0	0.7	39	282
April	2012	33	46	17	4	100	0.2	-0.3	3.1	3.4	0.6	54	270
May	2012	38	44	16	3	100	0.2	-0.6	4.2	4.8	1.6	51	264
June	2012	37	43	17	3	100	0.2	-0.6	4.4	5.0	1.5	66	277
July	2012	36	42	18	4	100	0.1	-0.8	3.8	4.6	1.4	55	267
August	2012	32	42	21	4	100	0.1	-1.0	3.5	4.5	0.3	60	260
September	2012	35	41	19	5	100	0.1	-1.0	3.8	4.9	0.7	52	253
October	2012	40	43	14	3	100	0.3	-1.0	4.2	5.2	1.6	62	271
November	2012	43	44	9	4	100	0.3	-0.5	4.0	4.5	2.4	50	285
December	2012	41	45	10	5	100	0.3	-0.4	3.4	3.8	2.2	48	297
January	2013	40	41	13	6	100	0.3	-0.4	3.3	3.7	1.2	34	277
February	2013	42	38	14	5	100	0.3	-0.4	3.3	3.7	1.4	48	252
March	2013	44	37	15	4	100	0.4	-0.4	4.0	4.4	1.3	74	227
April	2013	42	39	16	4	100	0.3	-0.3	4.3	4.6	1.9	73	235
May	2013	42	38	16	4	100	0.3	-0.4	4.7	5.1	1.8	71	250
June	2013	38	41	15	6	100	0.2	-0.6	3.9	4.5	1.7	46	268
July	2013	41	40	14	4	100	0.2	-0.8	3.5	4.3	1.2	47	266
August	2013	41	41	14	4	100	0.2	-0.9	3.5	4.5	1.1	38	262
September	2013	44	38	16	2	100	0.2	-0.9	4.0	5.0	1.1	39	240
October	2013	41	39	18	2	100	0.1	-1.1	4.2	5.2	1.1	38	238
November	2013	39	40	19	2	100	0.1	-0.8	3.8	4.6	0.7	53	237
December	2013	38	42	17	3	100	0.1	-0.7	3.7	4.4	0.7	48	253
January	2014	41	41	14	3	100	0.3	-0.3	4.2	4.5	1.0	59	259
February	2014	42	41	12	5	100	0.4	-0.2	4.1	4.3	1.2	44	260
March	2014	44	38	13	5	100	0.4	-0.6	4.3	4.9	1.0	61	238
April	2014	46	38	11	6	100	0.5	-0.8	4.4	5.2	1.7	56	238
May	2014	47	37	12	4	100	0.5	-0.8	5.0	5.8	2.2	53	230
June	2014	50	35	12	4	100	0.8	-0.5	5.1	5.5	2.5	49	250
July	2014	46	36	15	3	100	0.7	-0.3	4.3	4.6	1.8	49	232
August	2014	44	39	14	3	100	0.6	-0.3	4.1	4.4	1.4	48	229
September	2014	41	40	16	3	100	0.3	-0.3	3.9	4.2	1.1	42	219
October	2014	45	38	13	4	100	0.5	-0.2	4.7	4.9	1.5	34	224
November	2014	48	34	15	3	100	0.6	-0.2	4.8	5.0	1.6	38	211
December	2014	49	35	13	3	100	0.8	-0.3	4.7	4.9	2.3	40	187
January	2015	47	36	15	2	100	0.6	-0.3	4.2	4.5	1.9	50	177
February	2015	45	38	14	2	100	0.6	-0.3	3.9	4.2	1.3	64	181
March	2015	44	34	19	3	100	0.5	-0.5	4.0	4.5	0.8	74	184
April	2015	44	36	17	2	100	0.5	-0.5	4.6	5.1	1.2	80	182
May	2015	42	37	17	3	100	0.4	-0.5	4.0	4.5	1.4	67	181
June	2015	42	41	13	4	100	0.5	-0.3	3.6	3.9	1.5	52	176
July	2015	47	38	12	3	100	0.7	-0.3	3.4	3.7	1.7	38	165
August	2015	53	31	13	3	100	1.2	-0.3	4.3	4.5	2.2	31	169
September	2015	53	33	13	1	100	1.0	-0.2	4.7	4.9	2.8	41	169
October	2015	53	30	15	2	100	1.1	-0.4	4.9	5.3	2.6	46	167
November	2015	52	34	12	2	100	0.9	-0.5	4.9	5.4	2.6	45	154
December	2015	51	35	13	2	100	0.8	-0.5	4.5	4.9	1.6	37	158

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TABLE 47

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

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
								25th	75th	Rng			
January	2016	46	39	13	1	100	0.6	-0.3	4.1	4.4	1.4	39	166
February	2016	44	40	14	1	100	0.4	-0.2	3.9	4.1	1.2	43	194
March	2016	46	40	13	2	100	0.5	-0.3	4.5	4.8	1.9	54	210
April	2016	50	34	15	2	100	0.7	-0.3	4.7	5.0	1.9	48	207
May	2016	49	33	17	2	100	0.6	-0.4	4.3	4.7	1.7	48	189
June	2016	51	30	18	1	100	1.0	-0.3	4.2	4.5	1.9	40	181
July	2016	51	34	15	0	100	1.0	-0.4	4.4	4.8	2.4	43	190
August	2016	53	35	11	2	100	1.2	-0.3	5.0	5.3	2.9	51	205
September	2016	53	33	12	2	100	1.2	-0.3	4.9	5.2	2.1	47	214
October	2016	49	37	11	3	100	1.0	-0.1	4.2	4.3	1.7	41	218
November	2016	49	35	14	3	100	0.9	-0.2	4.4	4.6	1.3	40	221
December	2016	46	39	12	3	100	0.5	-0.2	3.9	4.1	1.4	33	223
January	2017	54	31	11	4	100	1.2	-0.2	4.7	4.9	2.0	39	223
February	2017	56	33	8	3	100	1.4	-0.2	4.6	4.7	2.2	28	212
March	2017	56	31	11	2	100	1.4	-0.2	4.9	5.1	2.2	40	206
April	2017	55	32	13	0	100	1.1	-0.2	4.6	4.8	1.8	34	216
May	2017	54	30	14	1	100	1.1	-0.1	4.6	4.8	1.7	37	223
June	2017	60	26	11	2	100	1.8	0.1	4.9	4.9	2.5	35	224
July	2017	59	26	12	3	100	1.9	0.0	5.0	5.0	2.6	44	217
August	2017	60	23	14	3	100	2.2	0.0	4.9	4.9	2.9	47	222
September	2017	58	27	13	2	100	1.7	-0.1	4.7	4.8	2.4	39	233
October	2017	55	30	13	1	100	1.2	-0.2	4.7	4.9	2.2	32	225
November	2017	54	34	11	1	100	1.0	-0.3	5.0	5.3	2.3	34	225
December	2017	52	30	16	2	100	1.2	-0.3	5.0	5.2	2.0	40	221
January	2018	53	30	15	2	100	1.3	-0.3	4.5	4.8	2.2	42	238
February	2018	54	28	17	1	100	1.2	-0.2	4.5	4.7	1.9	37	240
March	2018	53	30	16	1	100	0.9	-0.4	4.4	4.9	1.9	40	245
April	2018	57	25	16	2	100	1.7	-0.4	5.0	5.4	2.3	51	227
May	2018	54	28	16	2	100	1.6	-0.4	4.5	4.9	2.0	53	215
June	2018	55	28	15	2	100	2.0	-0.1	4.8	4.9	2.7	49	200
July	2018	55	28	15	2	100	2.0	-0.1	4.7	4.9	3.1	58	214
August	2018	58	26	14	2	100	2.2	-0.1	5.1	5.2	3.5	53	205
September	2018	59	26	15	1	100	2.1	-0.2	5.0	5.2	3.4	57	206
October	2018	56	30	14	0	100	1.4	-0.2	4.6	4.8	2.4	44	188
November	2018	57	32	10	1	100	1.5	-0.4	4.3	4.6	2.2	45	203
December	2018	56	31	10	3	100	1.3	-0.3	4.3	4.6	2.4	47	201
January	2019	56	28	12	3	100	1.5	-0.5	4.5	5.0	2.8	50	211
February	2019	58	24	14	3	100	1.9	-0.2	5.0	5.2	3.2	58	218
March	2019	55	27	17	1	100	1.5	-0.3	4.7	5.0	2.1	56	221
April	2019	53	28	16	2	100	1.3	-0.2	4.1	4.3	1.8	46	222
May	2019	48	32	17	3	100	0.5	-0.3	3.5	3.8	1.0	38	212
June	2019	54	28	15	3	100	1.0	-0.1	3.8	3.9	1.3	35	237
July	2019	57	28	13	2	100	1.5	-0.1	4.3	4.4	1.9	36	235
August	2019	61	27	11	2	100	1.9	0.0	5.2	5.1	2.6	36	235
September	2019	58	27	13	2	100	1.8	-0.1	5.3	5.3	2.9	32	223
October	2019	57	27	14	3	100	1.7	-0.3	5.1	5.4	2.4	32	238
November	2019	55	27	16	3	100	1.6	-0.5	4.4	4.8	2.2	31	240
December	2019	55	30	12	3	100	1.7	-0.4	4.2	4.7	1.9	29	234
January	2020	57	29	11	3	100	1.7	-0.4	4.3	4.7	2.0	26	241
February	2020	57	31	10	2	100	1.6	-0.3	4.3	4.5	2.0	31	269
March	2020	57	32	8	3	100	1.7	-0.3	4.4	4.6	2.7	35	281
April	2020	54	36	7	3	100	1.4	-0.1	4.5	4.6	3.0	35	265
May	2020	55	36	6	3	100	1.5	-0.2	4.9	5.2	3.2	33	233
June	2020	53	36	7	4	100	1.4	-0.5	5.1	5.5	3.0	31	222

INCOME BOTTOM THIRD

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

Date of Survey		Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
								25th	75th	Rng			
July	2020	56	33	8	4	100	1.8	-0.5	5.2	5.6	2.8	33	227
August	2020	61	27	9	3	100	2.1	-0.3	5.3	5.5	2.7	39	233
September	2020	64	24	10	3	100	2.5	0.1	5.3	5.2	2.8	36	225
October	2020	66	22	10	2	100	2.6	-0.1	5.4	5.5	3.1	40	217
November	2020	61	24	10	5	100	2.5	-0.2	5.5	5.6	3.1	35	217
December	2020	59	27	10	3	100	1.9	-0.3	5.2	5.5	2.7	44	217
January	2021	58	29	10	3	100	2.2	-0.1	5.2	5.3	2.6	36	216
February	2021	60	30	10	0	100	2.2	-0.2	5.2	5.5	2.8	47	222
March	2021	63	25	10	2	100	2.8	-0.1	6.1	6.2	3.6	43	223
April	2021	61	24	13	2	100	2.5	-0.3	6.1	6.4	3.2	49	228
May	2021	59	26	12	3	100	2.6	-0.2	6.0	6.1	3.8	46	221
June	2021	57	27	14	2	100	2.5	-0.3	5.1	5.4	3.1	52	229
July	2021	60	25	12	3	100	2.9	0.0	5.9	5.9	3.4	61	224
August	2021	60	22	15	3	100	2.8	-0.1	5.9	6.0	2.8	64	223
September	2021	57	24	14	4	100	2.6	-0.2	5.9	6.1	2.6	73	214
October	2021	54	28	15	3	100	1.9	-0.4	5.8	6.2	3.1	78	212
November	2021	53	29	15	3	100	2.0	-0.4	6.1	6.5	3.3	75	211
December	2021	54	28	18	1	100	1.7	-0.4	6.2	6.6	3.5	71	212
January	2022	57	22	18	3	100	2.3	-0.2	5.6	5.8	2.8	69	203
February	2022	58	22	17	3	100	2.4	-0.2	5.4	5.5	2.7	66	210
March	2022	59	23	14	4	100	2.9	-0.1	5.7	5.7	3.2	61	206
April	2022	57	29	12	3	100	2.6	-0.1	7.1	7.2	3.9	66	218
May	2022	57	28	12	3	100	2.4	-0.3	7.5	7.8	4.2	78	204
June	2022	52	29	14	4	100	1.7	-0.4	7.2	7.5	3.8	80	214
July	2022	52	27	16	5	100	1.8	-0.5	6.3	6.8	3.5	87	215
August	2022	51	30	14	6	100	1.7	-0.4	6.0	6.4	3.3	78	216
September	2022	53	32	10	5	100	2.0	-0.6	5.9	6.6	3.4	73	201
October	2022	52	34	9	5	100	1.7	-0.4	5.2	5.7	3.1	54	210
November	2022	54	31	9	6	100	1.8	-0.6	5.9	6.4	3.3	59	210
December	2022	54	27	15	4	100	1.4	-0.3	5.7	6.0	2.4	70	227
January	2023	54	29	14	3	100	1.2	-0.4	6.1	6.5	2.5	68	214
February	2023	51	34	14	2	100	0.8	-0.2	5.1	5.2	2.1	51	217
March	2023	53	32	12	3	100	1.1	-0.3	5.3	5.5	2.7	33	200
April	2023	54	28	14	4	100	1.6	-0.3	5.0	5.3	2.7	39	215
May	2023	54	24	17	5	100	1.8	-0.7	5.4	6.2	2.5	44	214
June	2023	50	29	15	6	100	1.5	-0.6	5.4	6.0	2.9	54	234
July	2023	50	30	15	5	100	1.7	-0.7	5.7	6.5	3.2	61	223
August	2023	57	29	10	4	100	2.3	0.0	5.6	5.6	3.7	53	242
September	2023	63	23	9	4	100	3.2	0.0	5.8	5.7	3.9	58	233
October	2023	66	24	7	3	100	3.1	0.2	5.8	5.6	3.8	48	231
November	2023	60	26	12	3	100	2.7	-0.3	5.8	6.1	3.4	58	228
December	2023	58	26	13	3	100	2.6	-0.4	6.0	6.4	3.2	47	240
January	2024	60	22	15	3	100	2.8	-0.4	6.2	6.5	3.7	57	242