

TABLE OF CONTENTS

Summary Indices

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

Personal Finances

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

Savings and Retirement

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

Economic Conditions

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

Unemployment, Interest Rates, Prices, Government Expectations

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

Household Durables Buying Conditions

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

Vehicle Buying Conditions

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

Home Buying and Selling Conditions

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

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
March 1978	81.4	839
April 1978	79.8	867
May 1978	79.7	896
June 1978	80.7	876
July 1978	79.8	888
August 1978	79.4	829
September 1978	78.8	833
October 1978	79.4	809
November 1978	76.9	883
December 1978	72.9	868
January 1979	71.6	891
February 1979	72.5	849
March 1979	74.4	850
April 1979	70.9	878
May 1979	68.4	878
June 1979	65.7	990
July 1979	63.2	1079
August 1979	61.4	1015
September 1979	62.1	938
October 1979	62.9	889
November 1979	63.2	925
December 1979	61.3	932
January 1980	61.2	858
February 1980	61.8	721
March 1980	61.1	633
April 1980	60.4	574
May 1980	55.4	509
June 1980	55.6	506
July 1980	55.8	513
August 1980	60.9	487
September 1980	64.3	481
October 1980	68.2	459
November 1980	71.6	485
December 1980	68.8	502
January 1981	69.0	521
February 1981	64.5	518
March 1981	65.4	521
April 1981	66.0	523
May 1981	70.6	551
June 1981	74.4	567
July 1981	74.3	581
August 1981	72.1	593
September 1981	70.7	597
October 1981	69.4	598
November 1981	67.6	591
December 1981	66.0	587
January 1982	65.8	601
February 1982	64.4	624
March 1982	61.2	642
April 1982	60.3	619

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
May 1982	62.3	592
June 1982	65.4	571
July 1982	65.2	579
August 1982	63.2	580
September 1982	63.9	599
October 1982	64.7	613
November 1982	67.1	610
December 1982	68.0	602
January 1983	69.5	579
February 1983	70.9	562
March 1983	72.2	549
April 1983	78.0	575
May 1983	84.1	595
June 1983	89.1	615
July 1983	90.8	579
August 1983	91.3	542
September 1983	91.0	509
October 1983	87.8	538
November 1983	86.6	582
December 1983	89.4	581
January 1984	93.8	537
February 1984	97.1	513
March 1984	97.9	528
April 1984	97.7	579
May 1984	97.0	604
June 1984	94.8	589
July 1984	93.6	545
August 1984	94.9	568
September 1984	97.3	634
October 1984	96.3	706
November 1984	94.0	699
December 1984	91.0	683
January 1985	92.7	590
February 1985	91.7	562
March 1985	91.8	535
April 1985	90.9	585
May 1985	92.1	586
June 1985	92.0	614
July 1985	92.1	598
August 1985	91.9	600
September 1985	92.2	547
October 1985	88.9	537
November 1985	88.0	522
December 1985	87.7	566
January 1986	91.8	609
February 1986	92.5	649
March 1986	93.8	611
April 1986	93.3	574
May 1986	92.4	535
June 1986	92.2	582

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
July 1986	92.5	630
August 1986	93.4	669
September 1986	91.0	621
October 1986	89.9	579
November 1986	87.5	536
December 1986	88.7	554
January 1987	87.3	555
February 1987	88.6	568
March 1987	87.2	529
April 1987	89.2	513
May 1987	90.3	495
June 1987	92.3	507
July 1987	93.6	520
August 1987	93.0	507
September 1987	93.8	495
October 1987	91.0	433
November 1987	87.2	418
December 1987	83.5	416
January 1988	84.8	465
February 1988	89.0	476
March 1988	92.1	468
April 1988	93.0	426
May 1988	94.1	414
June 1988	93.5	425
July 1988	92.9	462
August 1988	94.7	476
September 1988	98.3	491
October 1988	99.6	474
November 1988	96.2	465
December 1988	92.3	443
January 1989	91.7	452
February 1989	94.5	450
March 1989	96.4	451
April 1989	96.5	446
May 1989	92.4	454
June 1989	90.8	454
July 1989	89.9	447
August 1989	92.2	428
September 1989	94.8	428
October 1989	94.0	445
November 1989	95.7	463
December 1989	92.5	448
January 1990	94.0	415
February 1990	90.5	391
March 1990	89.3	396
April 1990	89.8	424
May 1990	92.5	444
June 1990	94.7	448
July 1990	94.0	431
August 1990	87.8	413

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
September 1990	81.7	394
October 1990	71.8	396
November 1990	68.2	409
December 1990	66.7	420
January 1991	68.4	417
February 1991	71.3	398
March 1991	76.8	390
April 1991	82.3	397
May 1991	82.6	413
June 1991	81.4	414
July 1991	80.9	400
August 1991	83.2	386
September 1991	82.9	391
October 1991	81.1	408
November 1991	76.8	418
December 1991	72.3	429
January 1992	67.1	426
February 1992	65.9	429
March 1992	68.5	416
April 1992	72.4	399
May 1992	76.9	399
June 1992	77.8	405
July 1992	78.5	424
August 1992	76.9	428
September 1992	76.4	429
October 1992	76.1	418
November 1992	80.4	387
December 1992	85.3	370
January 1993	90.1	356
February 1993	90.1	364
March 1993	88.7	377
April 1993	86.7	379
May 1993	84.3	387
June 1993	82.7	363
July 1993	79.2	359
August 1993	77.3	359
September 1993	75.0	378
October 1993	79.2	387
November 1993	80.7	384
December 1993	82.9	393
January 1994	86.2	390
February 1994	91.1	386
March 1994	94.3	372
April 1994	94.2	378
May 1994	94.2	391
June 1994	94.2	402
July 1994	94.0	401
August 1994	94.0	408
September 1994	93.6	399
October 1994	93.6	392

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
November 1994	93.3	382
December 1994	95.0	389
January 1995	95.7	385
February 1995	96.0	386
March 1995	95.4	374
April 1995	95.8	374
May 1995	94.3	371
June 1995	93.2	370
July 1995	91.6	382
August 1995	94.5	395
September 1995	94.4	391
October 1995	96.0	385
November 1995	94.1	375
December 1995	95.5	399
January 1996	93.9	403
February 1996	94.5	399
March 1996	95.8	388
April 1996	97.0	381
May 1996	97.1	383
June 1996	97.4	378
July 1996	97.8	380
August 1996	97.9	384
September 1996	98.5	398
October 1996	98.7	402
November 1996	98.5	401
December 1996	98.0	398
January 1997	98.7	397
February 1997	99.2	393
March 1997	100.3	397
April 1997	101.1	403
May 1997	102.1	404
June 1997	103.8	405
July 1997	105.1	395
August 1997	107.4	386
September 1997	107.2	381
October 1997	107.2	392
November 1997	106.0	403
December 1997	104.7	386
January 1998	105.5	384
February 1998	107.0	370
March 1998	109.2	384
April 1998	108.2	365
May 1998	108.2	385
June 1998	107.4	370
July 1998	107.7	382
August 1998	106.0	364
September 1998	103.3	377
October 1998	100.8	364
November 1998	101.2	377
December 1998	101.8	371

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
January 1999	103.1	378
February 1999	104.6	366
March 1999	105.5	367
April 1999	105.4	368
May 1999	103.7	370
June 1999	103.0	375
July 1999	103.3	382
August 1999	102.6	385
September 1999	103.8	379
October 1999	102.4	381
November 1999	104.2	388
December 1999	105.2	409
January 2000	109.0	420
February 2000	109.6	421
March 2000	108.1	395
April 2000	106.8	382
May 2000	108.7	387
June 2000	109.2	402
July 2000	109.7	402
August 2000	107.2	391
September 2000	107.0	395
October 2000	105.6	397
November 2000	106.8	391
December 2000	105.1	370
January 2001	101.6	382
February 2001	92.4	387
March 2001	88.6	402
April 2001	86.9	389
May 2001	89.9	388
June 2001	91.3	368
July 2001	91.7	377
August 2001	90.4	382
September 2001	86.4	389
October 2001	83.8	378
November 2001	82.9	370
December 2001	85.1	382
January 2002	89.1	394
February 2002	91.8	395
March 2002	93.8	380
April 2002	92.8	377
May 2002	93.1	369
June 2002	91.8	389
July 2002	92.2	377
August 2002	90.4	389
September 2002	87.9	369
October 2002	82.0	371
November 2002	81.1	366
December 2002	82.3	389
January 2003	84.8	381

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
February 2003	84.6	381
March 2003	80.7	370
April 2003	81.2	377
May 2003	83.3	378
June 2003	89.3	387
July 2003	90.7	392
August 2003	90.4	412
September 2003	86.8	391
October 2003	86.3	388
November 2003	87.2	386
December 2003	88.8	388
January 2004	93.5	391
February 2004	93.1	392
March 2004	94.8	390
April 2004	93.0	381
May 2004	91.4	392
June 2004	91.7	400
July 2004	89.6	381
August 2004	92.2	366
September 2004	91.9	368
October 2004	91.8	391
November 2004	90.5	398
December 2004	92.0	408
January 2005	93.1	398
February 2005	91.4	383
March 2005	90.1	374
April 2005	88.0	397
May 2005	87.1	413
June 2005	86.8	422
July 2005	89.0	428
August 2005	91.1	412
September 2005	85.1	408
October 2005	78.1	401
November 2005	74.2	408
December 2005	77.6	409
January 2006	82.5	398
February 2006	86.4	391
March 2006	87.3	388
April 2006	88.5	398
May 2006	84.7	404
June 2006	81.4	424
July 2006	78.9	427
August 2006	79.3	431
September 2006	82.4	410
October 2006	84.7	411
November 2006	87.8	408
December 2006	87.4	415
January 2007	89.5	432
February 2007	89.8	448
March 2007	91.9	434

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
April 2007	87.7	423
May 2007	85.0	410
June 2007	84.5	437
July 2007	85.5	424
August 2007	84.2	409
September 2007	80.5	404
October 2007	78.0	408
November 2007	76.3	430
December 2007	73.1	431
January 2008	73.3	419
February 2008	72.2	408
March 2008	73.0	389
April 2008	66.7	395
May 2008	63.4	395
June 2008	58.3	405
July 2008	57.5	405
August 2008	59.9	406
September 2008	64.0	386
October 2008	63.7	383
November 2008	60.4	382
December 2008	57.5	402
January 2009	59.3	401
February 2009	58.9	404
March 2009	56.7	405
April 2009	56.5	408
May 2009	59.9	413
June 2009	65.5	417
July 2009	66.4	438
August 2009	66.9	429
September 2009	68.4	418
October 2009	70.1	420
November 2009	71.2	418
December 2009	71.5	419
January 2010	74.5	417
February 2010	74.2	421
March 2010	73.9	425
April 2010	72.2	413
May 2010	75.9	424
June 2010	76.1	442
July 2010	74.4	445
August 2010	70.7	438
September 2010	67.7	429
October 2010	68.9	424
November 2010	69.9	426
December 2010	74.5	440
January 2011	76.0	421
February 2011	77.6	410
March 2011	73.9	390
April 2011	72.5	406
May 2011	72.2	404

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
June 2011	73.7	412
July 2011	71.6	384
August 2011	66.7	388
September 2011	62.4	370
October 2011	59.6	412
November 2011	60.7	412
December 2011	63.9	421
January 2012	69.5	391
February 2012	74.1	376
March 2012	75.1	373
April 2012	75.7	396
May 2012	77.1	406
June 2012	77.7	405
July 2012	77.0	386
August 2012	74.4	384
September 2012	75.4	378
October 2012	80.4	396
November 2012	85.7	406
December 2012	85.3	412
January 2013	80.0	404
February 2013	75.7	394
March 2013	78.1	375
April 2013	79.8	382
May 2013	82.3	391
June 2013	82.8	430
July 2013	84.7	428
August 2013	82.7	427
September 2013	79.2	414
October 2013	76.7	410
November 2013	76.3	410
December 2013	78.5	417
January 2014	80.8	410
February 2014	82.7	409
March 2014	81.8	402
April 2014	82.8	431
May 2014	82.4	437
June 2014	83.0	421
July 2014	79.8	393
August 2014	79.5	387
September 2014	79.8	408
October 2014	82.8	433
November 2014	85.0	439
December 2014	88.7	407
January 2015	92.7	371
February 2015	93.2	365
March 2015	92.2	393
April 2015	91.3	397
May 2015	92.3	402
June 2015	94.7	386
July 2015	94.8	382

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
August 2015	94.8	396
September 2015	91.5	393
October 2015	89.8	391
November 2015	89.2	359
December 2015	92.3	383
January 2016	94.3	401
February 2016	96.1	414
March 2016	94.5	402
April 2016	92.4	403
May 2016	92.0	411
June 2016	91.2	407
July 2016	90.1	399
August 2016	88.3	405
September 2016	89.6	431
October 2016	89.6	455
November 2016	90.8	450
December 2016	93.4	446
January 2017	96.3	427
February 2017	97.7	427
March 2017	96.8	421
April 2017	96.5	437
May 2017	97.1	468
June 2017	95.5	480
July 2017	95.4	496
August 2017	95.4	463
September 2017	96.4	462
October 2017	99.1	443
November 2017	99.0	464
December 2017	99.6	456
January 2018	98.0	478
February 2018	98.4	461
March 2018	99.8	475
April 2018	100.5	466
May 2018	100.5	463
June 2018	100.1	446
July 2018	99.9	441
August 2018	98.9	448
September 2018	97.3	473
October 2018	97.3	470
November 2018	97.3	477
December 2018	96.9	466
January 2019	94.8	467
February 2019	93.1	457
March 2019	93.7	458
April 2019	96.3	456
May 2019	99.1	464
June 2019	99.0	456
July 2019	98.2	465
August 2019	95.2	479
September 2019	93.9	474

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
October 2019	93.8	485
November 2019	93.6	467
December 2019	95.2	464
January 2020	97.2	457
February 2020	101.3	483
March 2020	98.3	509
April 2020	88.4	514
May 2020	78.1	479
June 2020	75.2	450
July 2020	75.9	439
August 2020	76.8	470
September 2020	78.5	474
October 2020	82.4	460
November 2020	82.5	430
December 2020	81.4	431
January 2021	77.5	457
February 2021	78.5	460
March 2021	79.0	466
April 2021	83.9	429
May 2021	83.2	424
June 2021	83.7	435
July 2021	80.6	463
August 2021	78.8	463
September 2021	76.3	456
October 2021	72.9	454
November 2021	70.3	461
December 2021	67.3	446
January 2022	67.7	457
February 2022	67.7	460
March 2022	64.7	471
April 2022	62.3	458
May 2022	60.1	458
June 2022	56.3	449
July 2022	52.6	450
August 2022	53.7	440
September 2022	60.1	450
October 2022	62.6	447
November 2022	61.1	435
December 2022	60.9	424
January 2023	61.9	426
February 2023	65.2	429
March 2023	65.3	425
April 2023	65.7	412
May 2023	64.4	431
June 2023	65.6	441
July 2023	68.2	442
August 2023	70.1	436
September 2023	71.1	417
October 2023	68.2	425
November 2023	66.9	430

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

<u>Date of Survey</u>	<u>ICS</u>	<u>Cases</u>
December 2023	66.0	444

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1978	96.5	106	141	71.6	107	97	80
April	1978	96.0	106	141	69.4	105	93	76
May	1978	95.5	104	141	69.6	107	92	75
June	1978	96.9	104	145	70.2	104	99	74
July	1978	96.7	102	146	68.8	103	97	71
August	1978	97.6	102	148	67.7	104	94	69
September	1978	95.4	103	142	68.1	105	97	68
October	1978	93.9	100	141	70.0	106	100	71
November	1978	92.4	101	136	67.0	103	93	69
December	1978	90.7	97	135	61.4	98	77	66
January	1979	92.7	102	136	58.1	95	71	61
February	1979	94.1	102	139	58.7	92	75	63
March	1979	96.0	104	143	60.6	95	75	68
April	1979	93.1	94	145	56.7	90	66	66
May	1979	90.8	90	143	54.0	90	61	60
June	1979	88.1	86	139	51.3	88	58	54
July	1979	86.8	88	134	48.0	87	49	49
August	1979	85.1	88	130	46.3	90	43	46
September	1979	85.5	89	130	47.0	91	44	47
October	1979	84.3	87	128	49.1	95	47	49
November	1979	83.2	86	126	50.4	94	51	52
December	1979	78.9	82	119	50.1	93	48	54
January	1980	78.3	85	115	50.3	94	50	52
February	1980	79.1	83	119	50.8	98	48	52
March	1980	79.0	80	121	49.7	101	46	46
April	1980	76.0	76	118	50.5	103	45	48
May	1980	68.9	78	98	46.8	100	37	44
June	1980	67.6	83	89	47.9	98	38	51
July	1980	69.5	85	91	46.9	96	34	52
August	1980	75.0	86	105	51.8	98	44	60
September	1980	77.0	86	110	56.1	103	55	62
October	1980	78.9	87	114	61.4	105	69	68
November	1980	78.2	86	114	67.3	109	79	78
December	1980	74.5	81	109	65.1	104	74	79
January	1981	73.7	80	108	66.0	105	74	81
February	1981	72.7	78	107	59.2	99	63	71
March	1981	74.3	84	106	59.6	99	65	70
April	1981	75.4	84	108	59.9	102	67	66
May	1981	74.8	89	102	67.9	112	82	74
June	1981	77.6	90	108	72.4	118	93	75
July	1981	78.3	94	106	71.6	115	92	77
August	1981	79.9	92	112	67.0	110	85	69
September	1981	78.4	91	109	65.8	107	80	72
October	1981	76.8	87	108	64.6	108	75	72
November	1981	76.8	89	106	61.7	111	63	69
December	1981	77.3	89	108	58.8	113	53	66
January	1982	77.7	89	110	58.1	112	52	66
February	1982	76.0	84	111	57.0	107	53	67

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1982	73.7	80	109	53.3	102	48	61
April	1982	70.5	79	102	53.8	102	49	62
May	1982	72.9	83	104	55.5	103	52	65
June	1982	72.3	83	103	61.0	109	62	72
July	1982	72.0	81	104	60.7	110	61	71
August	1982	68.2	78	97	60.0	109	60	69
September	1982	70.7	83	99	59.6	107	62	67
October	1982	71.5	86	98	60.3	105	65	70
November	1982	73.7	88	102	62.9	110	66	74
December	1982	74.3	87	104	64.0	113	66	76
January	1983	76.4	91	106	65.0	116	68	75
February	1983	75.6	87	107	68.0	115	76	80
March	1983	75.8	84	111	69.9	116	83	81
April	1983	80.8	90	119	76.2	120	96	90
May	1983	86.9	95	129	82.3	126	113	92
June	1983	92.8	104	136	86.7	128	124	97
July	1983	95.6	104	144	87.8	126	129	98
August	1983	96.8	108	142	87.7	123	130	100
September	1983	96.8	104	147	87.2	124	127	99
October	1983	92.5	97	142	84.8	120	123	98
November	1983	92.0	98	140	83.1	119	117	98
December	1983	93.5	108	134	86.7	119	128	102
January	1984	97.1	114	138	91.6	126	139	103
February	1984	100.8	117	144	94.8	129	147	106
March	1984	103.5	117	151	94.3	128	144	107
April	1984	104.6	117	154	93.2	126	140	109
May	1984	105.7	117	157	91.4	126	135	107
June	1984	103.6	117	151	89.2	124	132	103
July	1984	102.5	117	148	87.9	122	127	103
August	1984	103.2	120	147	89.7	122	132	106
September	1984	104.9	119	153	92.5	125	137	110
October	1984	103.1	115	151	91.9	127	137	106
November	1984	99.4	112	145	90.5	127	133	104
December	1984	96.3	109	140	87.6	125	125	101
January	1985	99.9	114	145	88.1	126	125	103
February	1985	100.9	112	149	85.9	125	126	94
March	1985	102.7	112	154	84.9	124	126	91
April	1985	101.4	108	155	84.1	123	126	89
May	1985	103.7	113	155	84.6	123	122	94
June	1985	101.7	112	152	85.8	124	122	98
July	1985	102.1	116	149	85.7	123	122	99
August	1985	100.3	112	148	86.4	124	126	98
September	1985	103.2	116	152	85.1	123	123	96
October	1985	100.3	110	150	81.5	123	113	91
November	1985	100.2	109	150	80.1	121	109	91
December	1985	99.3	111	146	80.3	121	111	91
January	1986	105.5	119	155	83.0	121	118	95
February	1986	107.2	122	156	83.1	120	120	93

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1986	108.1	119	161	84.7	122	124	94
April	1986	106.5	118	158	84.9	121	127	93
May	1986	104.5	116	155	84.7	122	125	93
June	1986	106.4	119	157	83.0	121	123	89
July	1986	106.4	118	158	83.6	123	124	88
August	1986	108.7	120	162	83.5	123	125	87
September	1986	106.0	117	158	81.3	125	120	81
October	1986	105.7	116	158	79.7	123	114	83
November	1986	102.5	115	151	77.9	120	110	82
December	1986	103.8	115	154	78.9	123	109	85
January	1987	102.6	117	149	77.4	124	108	78
February	1987	104.6	117	154	78.3	127	110	77
March	1987	101.5	115	148	78.0	121	114	78
April	1987	105.3	116	157	78.8	119	112	85
May	1987	107.1	119	159	79.6	119	114	87
June	1987	111.4	125	164	80.0	120	111	90
July	1987	111.5	126	164	82.1	119	118	92
August	1987	110.4	124	162	81.8	119	120	89
September	1987	109.9	123	162	83.4	123	123	89
October	1987	106.6	122	154	80.9	124	119	82
November	1987	102.5	117	148	77.4	122	108	80
December	1987	99.9	115	144	72.9	115	99	77
January	1988	101.9	116	148	73.9	118	100	77
February	1988	107.3	123	155	77.2	123	103	83
March	1988	109.7	124	160	80.8	130	107	87
April	1988	108.5	120	161	82.9	130	111	93
May	1988	107.9	116	163	85.2	127	118	97
June	1988	108.7	116	166	83.8	126	118	92
July	1988	110.6	121	166	81.5	122	113	92
August	1988	113.3	126	168	82.7	123	113	96
September	1988	113.5	131	163	88.5	127	121	108
October	1988	112.7	126	166	91.2	129	132	106
November	1988	107.8	118	161	88.7	127	130	99
December	1988	103.7	111	157	85.0	126	124	91
January	1989	104.2	114	155	83.6	126	116	93
February	1989	107.2	120	158	86.4	130	120	97
March	1989	111.0	123	165	87.0	127	122	100
April	1989	109.2	119	165	88.4	128	126	102
May	1989	106.2	116	160	83.4	124	115	96
June	1989	103.0	113	154	83.0	125	114	95
July	1989	101.9	114	150	82.3	124	115	91
August	1989	102.6	115	150	85.6	127	124	94
September	1989	105.4	118	155	87.9	127	128	98
October	1989	106.0	118	157	86.3	126	124	96
November	1989	106.7	119	157	88.6	128	128	101
December	1989	104.5	118	153	84.8	125	120	96
January	1990	107.4	122	157	85.4	124	123	96
February	1990	106.4	116	159	80.4	120	116	87

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1990	107.4	116	162	77.7	119	113	79
April	1990	107.5	118	160	78.4	123	109	83
May	1990	110.6	122	165	80.9	126	113	85
June	1990	112.6	126	167	83.2	127	118	89
July	1990	110.7	120	168	83.2	129	117	89
August	1990	105.6	116	158	76.4	122	100	83
September	1990	101.8	111	153	68.9	119	80	76
October	1990	94.2	103	140	57.6	109	56	64
November	1990	92.5	103	136	52.7	109	44	56
December	1990	88.7	98	131	52.7	108	43	58
January	1991	90.5	104	130	54.2	112	45	58
February	1991	90.3	108	125	59.1	115	52	68
March	1991	92.1	109	129	66.9	118	75	73
April	1991	94.2	103	141	74.6	119	95	84
May	1991	93.9	97	146	75.3	117	103	81
June	1991	93.0	97	144	74.0	120	97	79
July	1991	93.1	99	142	73.1	118	95	80
August	1991	94.9	102	144	75.7	119	100	84
September	1991	96.1	103	146	74.4	116	100	81
October	1991	95.2	102	144	72.1	118	96	74
November	1991	91.9	97	141	67.1	116	86	65
December	1991	87.4	96	129	62.7	115	74	60
January	1992	80.3	92	115	58.6	113	59	60
February	1992	77.8	89	111	58.3	114	56	62
March	1992	80.3	90	117	61.0	112	63	67
April	1992	83.6	91	124	65.3	116	76	68
May	1992	89.4	98	133	69.0	116	89	70
June	1992	92.1	98	140	68.7	119	88	67
July	1992	95.8	102	146	67.3	120	85	63
August	1992	94.7	99	146	65.5	118	81	62
September	1992	93.3	102	140	65.6	117	82	62
October	1992	90.6	99	136	66.7	114	85	66
November	1992	92.6	105	135	72.6	118	94	78
December	1992	93.3	104	138	80.1	124	106	91
January	1993	98.8	111	145	84.4	126	112	101
February	1993	99.0	107	150	84.3	125	114	99
March	1993	101.7	107	157	80.2	119	108	94
April	1993	101.5	101	163	77.1	116	103	89
May	1993	103.2	105	163	72.0	112	92	83
June	1993	104.5	108	163	68.7	111	86	77
July	1993	102.9	108	159	63.9	110	78	67
August	1993	100.7	103	158	62.3	109	75	64
September	1993	97.4	98	154	60.7	102	73	66
October	1993	98.7	102	154	66.7	106	84	76
November	1993	100.6	106	155	67.9	108	83	80
December	1993	102.3	108	157	70.5	115	88	78
January	1994	104.7	108	163	74.4	117	97	83
February	1994	107.0	110	168	80.9	122	115	87

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1994	109.3	112	172	84.7	122	122	96
April	1994	110.5	116	171	83.7	120	119	96
May	1994	111.2	117	172	83.4	120	116	99
June	1994	110.3	120	167	83.8	122	118	97
July	1994	109.3	116	168	84.2	124	120	94
August	1994	109.1	116	167	84.4	124	121	94
September	1994	109.0	113	170	83.7	124	119	93
October	1994	107.6	112	167	84.6	124	119	96
November	1994	106.2	112	163	85.1	125	118	99
December	1994	106.0	114	161	88.0	125	125	104
January	1995	107.6	118	161	88.1	123	128	103
February	1995	108.2	118	162	88.1	121	130	103
March	1995	110.4	120	166	85.7	123	122	99
April	1995	110.5	120	167	86.4	125	121	102
May	1995	108.7	116	165	85.1	127	120	95
June	1995	106.4	113	162	84.8	125	124	92
July	1995	104.3	110	160	83.5	124	121	90
August	1995	108.2	115	165	85.7	125	123	97
September	1995	107.5	113	166	86.0	127	120	99
October	1995	111.0	118	170	86.3	127	121	99
November	1995	107.8	118	162	85.3	126	123	94
December	1995	107.6	120	159	87.7	124	127	101
January	1996	106.0	120	155	86.2	125	127	95
February	1996	108.2	120	161	85.7	126	123	95
March	1996	109.9	121	163	86.7	128	127	93
April	1996	109.2	120	163	89.1	127	129	102
May	1996	107.6	118	161	90.4	127	132	104
June	1996	108.1	119	162	90.6	127	132	105
July	1996	110.0	119	166	90.0	127	130	105
August	1996	110.4	119	167	89.8	128	126	107
September	1996	111.0	120	168	90.4	126	125	113
October	1996	110.1	122	163	91.3	125	129	113
November	1996	108.9	121	161	91.8	126	135	108
December	1996	106.3	119	156	92.6	128	136	109
January	1997	106.6	121	155	93.6	127	139	111
February	1997	107.0	121	157	94.2	128	139	113
March	1997	109.5	122	162	94.4	128	142	110
April	1997	112.0	123	168	94.2	132	138	109
May	1997	113.4	125	170	94.9	133	140	109
June	1997	117.0	133	172	95.3	133	137	114
July	1997	115.6	131	169	98.5	128	144	124
August	1997	116.0	134	167	101.8	128	150	132
September	1997	114.2	130	167	102.7	131	153	130
October	1997	114.1	131	166	102.8	137	153	125
November	1997	114.3	131	166	100.6	138	147	121
December	1997	111.8	127	163	100.1	136	147	120
January	1998	111.8	124	167	101.5	136	152	121
February	1998	113.1	124	170	103.2	141	155	120

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	1998	116.2	128	174	104.8	141	161	122
April	1998	116.1	131	170	103.2	141	157	119
May	1998	116.0	133	168	103.2	133	160	123
June	1998	116.8	135	168	101.4	131	155	122
July	1998	117.6	135	170	101.3	132	153	123
August	1998	116.9	132	172	99.0	133	144	121
September	1998	114.2	129	168	96.3	133	135	120
October	1998	114.3	130	167	92.2	131	127	113
November	1998	115.8	132	169	91.8	129	128	112
December	1998	118.1	135	172	91.4	131	129	108
January	1999	118.8	134	175	93.0	128	136	111
February	1999	117.4	133	171	96.3	131	141	116
March	1999	115.7	130	170	99.0	133	144	122
April	1999	115.1	127	171	99.2	135	139	125
May	1999	115.3	123	177	96.2	132	136	119
June	1999	115.2	124	176	95.2	129	137	117
July	1999	113.8	124	172	96.5	130	145	114
August	1999	112.6	129	163	96.1	133	141	113
September	1999	114.0	131	165	97.3	135	145	112
October	1999	114.7	133	165	94.5	131	137	113
November	1999	117.0	135	169	96.0	127	140	119
December	1999	115.6	133	167	98.6	128	142	128
January	2000	117.4	137	168	103.5	131	154	133
February	2000	116.0	133	168	105.5	131	160	135
March	2000	117.7	137	169	101.9	129	155	127
April	2000	117.0	132	172	100.3	130	150	125
May	2000	120.6	138	175	101.0	133	147	127
June	2000	119.9	134	177	102.3	136	145	132
July	2000	119.9	134	177	103.1	135	144	137
August	2000	114.9	126	172	102.2	134	145	134
September	2000	113.4	126	169	102.9	129	147	139
October	2000	111.0	121	167	102.2	128	148	137
November	2000	114.7	126	172	101.8	128	143	139
December	2000	113.7	124	171	99.5	131	139	131
January	2001	111.7	127	163	95.1	129	127	126
February	2001	103.2	117	150	85.5	126	106	111
March	2001	101.2	115	147	80.5	123	91	109
April	2001	99.3	111	147	78.8	124	86	106
May	2001	100.0	110	150	83.4	124	97	114
June	2001	100.7	113	149	85.2	122	107	114
July	2001	98.8	113	143	87.1	122	112	116
August	2001	99.4	115	142	84.6	124	105	111
September	2001	95.7	109	138	80.5	126	91	105
October	2001	96.5	109	141	75.6	123	80	100
November	2001	95.2	106	140	75.0	122	78	100
December	2001	97.7	107	146	77.0	127	80	102
January	2002	98.5	106	149	83.1	134	91	109
February	2002	98.8	106	150	87.4	139	101	112

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2002	98.0	109	145	91.1	141	111	114
April	2002	96.8	108	143	90.3	139	113	111
May	2002	99.3	109	148	89.2	135	114	110
June	2002	98.6	102	153	87.4	133	113	105
July	2002	101.4	104	158	86.3	134	105	107
August	2002	100.0	105	154	84.2	136	100	102
September	2002	97.4	106	146	81.8	137	94	97
October	2002	91.2	101	135	76.1	133	84	88
November	2002	91.1	100	136	74.6	134	81	85
December	2002	95.1	105	142	74.1	128	77	91
January	2003	99.4	105	152	75.5	131	81	90
February	2003	100.1	105	154	74.7	129	76	94
March	2003	95.8	100	148	71.0	128	67	89
April	2003	94.0	102	141	73.0	129	66	97
May	2003	91.8	100	137	77.9	133	81	99
June	2003	93.8	102	140	86.4	139	100	108
July	2003	98.4	106	149	85.7	133	108	102
August	2003	100.3	112	148	84.0	126	109	101
September	2003	99.6	108	150	78.6	120	102	93
October	2003	98.1	108	147	78.8	121	101	94
November	2003	99.4	107	151	79.4	123	100	95
December	2003	98.3	108	147	82.7	123	108	100
January	2004	99.9	106	153	89.4	127	122	110
February	2004	98.0	104	150	89.9	125	124	111
March	2004	101.9	107	157	90.3	130	122	111
April	2004	101.8	111	153	87.4	129	117	105
May	2004	102.6	110	155	84.2	128	108	103
June	2004	104.9	114	158	83.2	126	107	101
July	2004	101.3	107	155	82.0	122	104	103
August	2004	102.9	113	153	85.3	126	111	106
September	2004	99.2	109	148	87.1	127	115	109
October	2004	101.1	115	147	85.8	124	116	105
November	2004	99.7	110	148	84.6	121	115	103
December	2004	103.3	112	155	84.7	119	116	105
January	2005	104.4	110	161	85.9	124	114	107
February	2005	106.1	111	164	81.9	121	106	102
March	2005	106.5	113	163	79.5	122	101	96
April	2005	105.6	113	161	76.6	119	99	89
May	2005	103.3	109	159	76.7	122	98	88
June	2005	103.4	107	161	76.2	122	95	88
July	2005	104.6	110	161	79.1	127	97	93
August	2005	108.1	113	167	80.1	125	101	95
September	2005	102.1	103	161	74.2	122	90	85
October	2005	96.5	95	154	66.2	113	74	77
November	2005	91.6	88	149	63.0	111	68	72
December	2005	96.3	97	152	65.7	110	75	76
January	2006	101.0	102	160	70.6	114	89	79
February	2006	105.8	113	162	74.0	117	97	82

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2006	106.3	113	163	75.2	122	96	82
April	2006	107.1	115	163	76.5	126	93	87
May	2006	102.9	110	156	72.9	124	86	82
June	2006	99.9	107	152	69.4	118	80	79
July	2006	98.2	100	154	66.5	114	74	76
August	2006	99.5	101	157	66.3	112	71	81
September	2006	99.4	102	155	71.5	118	79	88
October	2006	101.0	110	151	74.3	121	88	88
November	2006	100.8	112	149	79.4	127	101	90
December	2006	101.1	110	152	78.5	124	100	90
January	2007	102.4	108	157	81.3	125	104	97
February	2007	103.1	109	159	81.3	124	104	98
March	2007	104.0	113	156	84.1	128	110	100
April	2007	101.5	111	152	78.8	127	99	90
May	2007	101.3	106	156	74.5	126	89	84
June	2007	102.7	109	157	72.7	122	88	82
July	2007	101.8	109	155	75.0	120	93	87
August	2007	99.5	109	148	74.3	119	91	88
September	2007	95.8	103	144	70.7	117	81	85
October	2007	93.9	101	141	67.7	113	75	83
November	2007	92.2	101	137	66.0	111	71	81
December	2007	87.7	97	130	63.6	107	69	78
January	2008	89.1	95	136	63.2	110	63	78
February	2008	85.8	95	127	63.4	108	60	84
March	2008	88.4	98	131	63.1	113	52	86
April	2008	82.2	92	120	56.8	104	43	79
May	2008	80.6	88	120	52.5	101	35	71
June	2008	74.1	79	111	48.2	94	34	63
July	2008	71.4	74	109	48.6	96	35	61
August	2008	72.5	77	110	51.8	99	41	64
September	2008	72.4	79	107	58.6	110	50	73
October	2008	68.8	78	99	60.4	111	52	77
November	2008	63.2	68	93	58.6	111	49	72
December	2008	63.4	66	96	53.6	101	42	69
January	2009	66.0	70	99	55.0	107	44	67
February	2009	67.2	71	101	53.6	107	39	67
March	2009	62.1	66	92	53.2	107	41	63
April	2009	62.3	68	92	52.7	105	39	65
May	2009	61.3	67	89	59.1	107	51	77
June	2009	67.7	71	102	64.2	112	57	87
July	2009	69.1	67	111	64.7	111	64	82
August	2009	71.9	66	119	63.7	111	67	76
September	2009	69.5	61	117	67.7	111	78	81
October	2009	70.9	63	120	69.7	113	81	84
November	2009	71.2	66	118	71.2	112	82	91
December	2009	74.9	73	120	69.4	113	80	85
January	2010	77.7	74	126	72.4	115	86	89
February	2010	78.6	70	133	71.3	118	85	82

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2010	80.6	66	142	69.6	118	80	81
April	2010	80.6	68	140	66.8	113	75	78
May	2010	85.3	77	143	69.9	114	83	81
June	2010	86.3	84	139	69.6	113	85	80
July	2010	81.6	80	130	69.7	116	83	79
August	2010	78.0	78	123	66.1	112	75	77
September	2010	76.9	72	126	61.9	107	66	73
October	2010	82.9	82	132	59.9	103	64	71
November	2010	85.5	82	138	59.8	102	64	72
December	2010	89.6	88	143	64.9	107	73	79
January	2011	88.4	84	144	68.1	112	79	81
February	2011	89.3	88	142	70.2	116	83	82
March	2011	85.1	84	136	66.7	111	76	80
April	2011	87.4	86	140	62.9	104	71	77
May	2011	87.2	86	140	62.5	102	71	76
June	2011	90.0	92	140	63.2	103	74	75
July	2011	85.7	89	132	62.5	109	72	68
August	2011	81.2	84	125	57.4	107	60	60
September	2011	75.3	79	114	54.2	110	50	55
October	2011	73.4	78	111	50.8	104	43	54
November	2011	75.4	78	116	51.3	104	45	54
December	2011	80.4	79	128	53.2	101	55	55
January	2012	83.8	82	135	60.4	104	69	67
February	2012	86.6	88	135	66.1	104	81	79
March	2012	86.3	93	129	68.0	106	81	84
April	2012	87.1	92	132	68.4	104	82	86
May	2012	88.3	95	134	69.9	107	84	89
June	2012	87.9	93	135	71.2	105	87	92
July	2012	86.9	96	128	70.7	109	85	89
August	2012	86.3	91	131	66.8	107	77	82
September	2012	86.4	89	134	68.3	109	77	87
October	2012	91.3	93	143	73.3	113	83	98
November	2012	93.8	98	144	80.4	117	96	110
December	2012	94.4	101	143	79.5	115	98	106
January	2013	92.3	100	138	72.2	107	91	90
February	2013	90.2	95	138	66.3	103	83	79
March	2013	92.7	97	143	68.7	107	85	82
April	2013	92.8	97	143	71.4	110	88	88
May	2013	95.9	101	147	73.6	110	94	90
June	2013	96.1	104	145	74.3	110	98	90
July	2013	97.9	106	147	76.2	111	103	92
August	2013	95.7	105	142	74.4	113	101	85
September	2013	93.1	101	140	70.2	108	96	78
October	2013	90.9	96	139	67.6	107	88	75
November	2013	90.8	94	141	67.0	105	83	79
December	2013	95.5	99	148	67.5	106	83	81
January	2014	98.9	102	154	69.2	111	87	79
February	2014	99.5	106	152	72.0	114	94	80

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2014	98.8	105	151	70.9	114	92	77
April	2014	97.4	103	149	73.5	113	98	83
May	2014	98.5	103	152	72.1	108	98	83
June	2014	98.3	106	149	73.3	110	101	83
July	2014	98.0	102	152	68.1	107	90	75
August	2014	98.8	105	151	67.1	109	89	70
September	2014	97.8	101	152	68.1	106	89	76
October	2014	99.1	106	150	72.2	111	96	82
November	2014	99.9	103	155	75.3	112	99	91
December	2014	103.6	107	161	79.2	116	105	97
January	2015	107.2	112	166	83.4	113	115	107
February	2015	105.2	114	159	85.5	117	118	109
March	2015	103.3	115	153	85.1	119	116	107
April	2015	102.2	110	154	84.2	121	118	100
May	2015	104.6	111	160	84.4	123	116	99
June	2015	106.8	115	162	86.9	123	124	103
July	2015	109.1	119	164	85.6	123	117	104
August	2015	109.7	123	161	85.3	120	119	104
September	2015	108.5	120	161	80.7	117	110	96
October	2015	104.9	116	155	80.1	118	105	98
November	2015	102.9	107	159	80.4	119	104	99
December	2015	105.2	110	162	83.9	124	104	109
January	2016	106.0	108	166	86.7	127	111	111
February	2016	109.4	119	165	87.6	127	112	113
March	2016	108.1	117	164	85.6	129	106	109
April	2016	110.1	124	162	81.1	122	100	103
May	2016	109.8	124	161	80.6	122	101	100
June	2016	109.6	122	162	79.4	118	105	96
July	2016	107.1	117	161	79.1	122	101	95
August	2016	105.8	114	161	77.0	118	98	92
September	2016	105.6	115	159	79.3	120	101	97
October	2016	105.1	114	159	79.6	121	98	99
November	2016	105.3	111	162	81.5	124	99	104
December	2016	108.4	115	166	83.8	129	102	106
January	2017	111.2	122	167	86.6	131	110	107
February	2017	113.4	129	165	87.7	129	114	109
March	2017	112.0	128	163	87.0	126	116	107
April	2017	110.9	122	166	87.2	125	118	107
May	2017	109.4	120	164	89.1	130	118	110
June	2017	108.7	122	160	87.0	131	110	108
July	2017	111.5	131	158	85.1	125	111	106
August	2017	113.1	134	159	84.0	127	113	98
September	2017	113.5	132	163	85.5	126	119	100
October	2017	113.3	131	163	90.0	133	124	106
November	2017	114.3	130	167	89.3	131	122	106
December	2017	115.0	130	168	89.7	132	123	106
January	2018	113.4	126	168	88.1	132	120	101
February	2018	112.6	126	166	89.3	132	125	102

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2018	116.4	133	169	89.2	131	125	102
April	2018	118.6	138	170	88.8	127	124	105
May	2018	117.9	138	168	89.3	126	121	111
June	2018	115.4	133	166	90.3	127	122	114
July	2018	114.0	130	165	90.8	132	122	112
August	2018	113.2	133	161	89.7	133	120	107
September	2018	111.3	130	159	88.3	133	119	103
October	2018	111.2	128	161	88.4	130	122	104
November	2018	111.9	126	165	87.8	127	118	108
December	2018	113.4	128	167	86.3	127	114	105
January	2019	111.6	129	161	84.1	130	103	104
February	2019	110.3	126	161	82.1	132	101	96
March	2019	108.9	124	159	83.9	132	106	99
April	2019	112.5	131	161	85.9	131	115	99
May	2019	113.4	138	157	89.9	134	121	106
June	2019	112.6	139	154	90.4	133	120	110
July	2019	110.2	135	151	90.6	133	121	111
August	2019	108.0	131	149	87.0	128	117	105
September	2019	107.9	128	151	85.0	128	114	99
October	2019	109.7	130	155	83.6	128	114	94
November	2019	112.1	131	160	81.7	126	109	93
December	2019	113.0	132	161	83.8	124	115	98
January	2020	112.7	129	163	87.3	125	117	109
February	2020	115.1	134	165	92.5	130	127	115
March	2020	111.6	131	159	89.7	130	116	115
April	2020	98.4	123	131	81.9	130	91	108
May	2020	87.0	109	116	72.3	124	66	100
June	2020	82.4	107	105	70.5	127	60	96
July	2020	85.4	104	116	69.7	123	64	92
August	2020	87.3	109	117	70.1	125	67	88
September	2020	89.4	110	121	71.4	125	73	87
October	2020	92.8	119	121	75.7	127	83	93
November	2020	91.2	119	117	77.0	126	88	94
December	2020	90.7	120	114	75.4	123	82	97
January	2021	88.0	116	111	70.9	119	78	86
February	2021	90.4	119	115	70.8	117	80	86
March	2021	88.8	115	114	72.7	118	92	81
April	2021	92.2	120	118	78.5	121	103	91
May	2021	89.3	115	115	79.3	117	109	92
June	2021	90.8	120	114	79.1	115	109	93
July	2021	86.3	116	106	77.0	112	110	87
August	2021	87.2	119	106	73.5	115	97	82
September	2021	85.1	118	101	70.7	114	91	77
October	2021	81.3	117	93	67.5	113	78	78
November	2021	76.5	113	84	66.3	108	78	78
December	2021	72.2	107	79	64.2	105	75	76
January	2022	74.2	109	82	63.5	107	73	73
February	2022	74.9	110	83	63.1	109	71	72

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

Date of Survey		Current Index and Components			Expected Index and Components			
		Current Economic Index	Personal Finances Current	Buying Conditions Durables	Expected Economic Index	Personal Finances Expected	Business Conditions 1 Year	Business Conditions 5 Years
March	2022	72.8	103	83	59.5	107	61	69
April	2022	70.1	98	82	57.4	103	56	68
May	2022	65.7	94	75	56.6	104	50	71
June	2022	60.0	86	67	53.9	100	46	68
July	2022	56.1	77	66	50.3	98	37	64
August	2022	57.8	73	75	51.0	100	38	64
September	2022	64.4	82	83	57.4	108	50	70
October	2022	66.6	82	89	60.0	111	56	72
November	2022	65.1	79	88	58.6	105	55	73
December	2022	63.2	77	85	59.3	106	55	75
January	2023	65.1	80	86	59.8	105	57	76
February	2023	68.9	89	87	62.9	107	64	79
March	2023	72.1	88	97	60.9	104	62	76
April	2023	71.3	89	95	62.1	104	66	78
May	2023	70.5	86	95	60.5	108	61	72
June	2023	70.1	89	91	62.6	112	62	75
July	2023	73.0	93	95	65.0	113	65	81
August	2023	75.0	94	99	66.9	113	70	83
September	2023	77.0	92	106	67.4	110	75	83
October	2023	74.5	86	106	64.2	109	72	74
November	2023	73.7	85	105	62.5	107	69	73
December	2023	72.6	84	103	61.8	110	63	73

REGION NORTH CENTRAL

TABLE 6

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

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	36	33	30	1	100	106	839
April 1978	37	30	31	2	100	106	867
May 1978	36	31	32	1	100	104	896
June 1978	36	30	33	1	100	104	876
July 1978	35	32	32	1	100	102	888
August 1978	36	29	34	1	100	102	829
September 1978	35	32	32	1	100	103	833
October 1978	34	31	34	2	100	100	809
November 1978	34	32	33	1	100	101	883
December 1978	32	31	35	1	100	97	868
January 1979	36	29	34	1	100	102	891
February 1979	37	27	35	1	100	102	849
March 1979	37	29	33	1	100	104	850
April 1979	31	31	37	1	100	94	878
May 1979	29	31	39	1	100	90	878
June 1979	29	28	43	1	100	86	990
July 1979	30	28	42	1	100	88	1079
August 1979	30	28	42	0	100	88	1015
September 1979	30	28	41	0	100	89	938
October 1979	30	28	42	0	100	87	889
November 1979	30	26	44	0	100	86	925
December 1979	28	26	46	0	100	82	932
January 1980	29	27	44	0	100	85	858
February 1980	28	27	45	0	100	83	721
March 1980	26	28	46	0	100	80	633
April 1980	25	26	49	0	100	76	574
May 1980	25	27	47	0	100	78	509
June 1980	29	24	46	2	100	83	506
July 1980	28	28	43	2	100	85	513
August 1980	29	26	43	1	100	86	487
September 1980	28	31	41	0	100	86	481
October 1980	30	27	43	0	100	87	459
November 1980	29	28	43	1	100	86	485
December 1980	28	25	47	0	100	81	502
January 1981	26	27	47	0	100	80	521
February 1981	25	27	47	0	100	78	518
March 1981	28	28	44	0	100	84	521
April 1981	29	26	45	0	100	84	523
May 1981	29	29	41	1	100	89	551
June 1981	30	29	40	1	100	90	567
July 1981	31	32	37	0	100	94	581
August 1981	32	29	39	0	100	92	593
September 1981	31	29	40	0	100	91	597
October 1981	29	29	41	1	100	87	598
November 1981	30	27	41	1	100	89	591
December 1981	30	28	41	1	100	89	587
January 1982	31	27	42	0	100	89	601

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1982	28	28	44	0	100	84	624
March 1982	26	28	45	1	100	80	642
April 1982	24	32	44	0	100	79	619
May 1982	25	32	42	0	100	83	592
June 1982	25	32	43	0	100	83	571
July 1982	26	29	45	0	100	81	579
August 1982	24	30	46	1	100	78	580
September 1982	25	31	43	1	100	83	599
October 1982	28	29	42	0	100	86	613
November 1982	31	26	43	0	100	88	610
December 1982	31	25	44	0	100	87	602
January 1983	31	28	41	0	100	91	579
February 1983	28	31	41	0	100	87	562
March 1983	27	31	43	0	100	84	549
April 1983	30	30	40	0	100	90	575
May 1983	33	30	37	0	100	95	595
June 1983	36	32	32	0	100	104	615
July 1983	35	34	31	0	100	104	579
August 1983	36	36	28	0	100	108	542
September 1983	34	35	30	0	100	104	509
October 1983	31	35	34	0	100	97	538
November 1983	33	31	36	0	100	98	582
December 1983	38	31	30	0	100	108	581
January 1984	40	33	27	0	100	114	537
February 1984	41	35	24	0	100	117	513
March 1984	43	30	26	1	100	117	528
April 1984	45	27	27	1	100	117	579
May 1984	45	26	28	1	100	117	604
June 1984	44	28	27	0	100	117	589
July 1984	43	31	26	0	100	117	545
August 1984	43	33	24	0	100	120	568
September 1984	43	33	24	0	100	119	634
October 1984	42	32	26	0	100	115	706
November 1984	42	28	30	0	100	112	699
December 1984	40	29	31	0	100	109	683
January 1985	41	32	27	0	100	114	590
February 1985	40	33	27	0	100	112	562
March 1985	40	33	28	0	100	112	535
April 1985	39	30	31	0	100	108	585
May 1985	40	33	27	0	100	113	586
June 1985	40	32	28	0	100	112	614
July 1985	43	31	27	0	100	116	598
August 1985	42	28	30	0	100	112	600
September 1985	45	26	28	1	100	116	547
October 1985	41	27	31	1	100	110	537
November 1985	39	30	30	1	100	109	522
December 1985	40	31	29	1	100	111	566
January 1986	44	31	25	1	100	119	609
February 1986	46	29	25	0	100	122	649
March 1986	44	31	25	0	100	119	611
April 1986	44	30	26	0	100	118	574

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 1986	43	30	27	0	100	116	535
June 1986	45	29	26	0	100	119	582
July 1986	44	30	26	0	100	118	630
August 1986	45	30	25	0	100	120	669
September 1986	44	30	26	0	100	117	621
October 1986	43	30	27	0	100	116	579
November 1986	40	35	25	0	100	115	536
December 1986	40	36	25	0	100	115	554
January 1987	41	34	24	0	100	117	555
February 1987	44	29	27	0	100	117	568
March 1987	43	28	29	0	100	115	529
April 1987	44	29	27	0	100	116	513
May 1987	45	29	26	0	100	119	495
June 1987	47	31	22	0	100	125	507
July 1987	45	34	20	1	100	126	520
August 1987	43	37	19	0	100	124	507
September 1987	42	38	20	0	100	123	495
October 1987	43	36	21	0	100	122	433
November 1987	41	34	24	0	100	117	418
December 1987	42	31	26	1	100	115	416
January 1988	44	28	27	1	100	116	465
February 1988	47	29	23	1	100	123	476
March 1988	48	27	24	0	100	124	468
April 1988	45	30	25	0	100	120	426
May 1988	43	30	27	0	100	116	414
June 1988	41	34	25	0	100	116	425
July 1988	44	33	22	1	100	121	462
August 1988	47	32	21	1	100	126	476
September 1988	51	28	20	1	100	131	491
October 1988	49	28	22	1	100	126	474
November 1988	44	30	26	0	100	118	465
December 1988	39	33	28	0	100	111	443
January 1989	40	34	26	0	100	114	452
February 1989	43	33	23	0	100	120	450
March 1989	44	35	21	0	100	123	451
April 1989	43	32	24	0	100	119	446
May 1989	40	36	24	0	100	116	454
June 1989	38	36	25	1	100	113	454
July 1989	39	35	25	1	100	114	447
August 1989	41	33	25	1	100	115	428
September 1989	43	32	25	1	100	118	428
October 1989	43	32	25	1	100	118	445
November 1989	43	32	24	0	100	119	463
December 1989	44	30	26	1	100	118	448
January 1990	45	31	23	1	100	122	415
February 1990	42	30	26	1	100	116	391
March 1990	42	31	26	1	100	116	396
April 1990	43	32	25	0	100	118	424
May 1990	46	31	23	0	100	122	444
June 1990	47	32	21	0	100	126	448
July 1990	45	29	25	0	100	120	431

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 1990	43	30	27	0	100	116	413
September 1990	40	30	30	0	100	111	394
October 1990	35	33	32	0	100	103	396
November 1990	35	32	33	0	100	103	409
December 1990	33	31	35	0	100	98	420
January 1991	36	32	32	0	100	104	417
February 1991	37	33	29	0	100	108	398
March 1991	38	32	29	0	100	109	390
April 1991	36	30	33	0	100	103	397
May 1991	32	33	35	0	100	97	413
June 1991	30	35	33	1	100	97	414
July 1991	30	37	32	1	100	99	400
August 1991	34	32	32	1	100	102	386
September 1991	34	34	31	0	100	103	391
October 1991	35	32	33	0	100	102	408
November 1991	30	36	33	1	100	97	418
December 1991	32	30	36	1	100	96	429
January 1992	30	31	38	1	100	92	426
February 1992	29	30	40	1	100	89	429
March 1992	28	34	38	0	100	90	416
April 1992	28	34	37	1	100	91	399
May 1992	31	36	33	1	100	98	399
June 1992	30	37	32	1	100	98	405
July 1992	33	36	31	0	100	102	424
August 1992	33	32	34	0	100	99	428
September 1992	37	28	35	0	100	102	429
October 1992	34	31	35	0	100	99	418
November 1992	36	32	32	0	100	105	387
December 1992	35	33	31	0	100	104	370
January 1993	39	33	28	0	100	111	356
February 1993	37	33	30	0	100	107	364
March 1993	38	31	31	0	100	107	377
April 1993	35	31	34	0	100	101	379
May 1993	37	31	32	0	100	105	387
June 1993	38	32	30	0	100	108	363
July 1993	39	30	31	0	100	108	359
August 1993	36	31	33	0	100	103	359
September 1993	33	32	35	0	100	98	378
October 1993	32	37	30	1	100	102	387
November 1993	36	33	30	1	100	106	384
December 1993	37	33	29	1	100	108	393
January 1994	39	30	30	1	100	108	390
February 1994	39	31	29	0	100	110	386
March 1994	41	30	29	0	100	112	372
April 1994	41	32	25	1	100	116	378
May 1994	42	32	25	1	100	117	391
June 1994	41	36	22	1	100	120	402
July 1994	41	34	25	0	100	116	401
August 1994	41	33	25	0	100	116	408
September 1994	41	31	28	0	100	113	399
October 1994	41	30	29	0	100	112	392

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 1994	41	30	28	1	100	112	382
December 1994	42	30	28	0	100	114	389
January 1995	43	32	25	0	100	118	385
February 1995	42	34	24	0	100	118	386
March 1995	41	37	21	0	100	120	374
April 1995	41	37	21	0	100	120	374
May 1995	39	38	23	0	100	116	371
June 1995	39	36	26	0	100	113	370
July 1995	38	34	28	0	100	110	382
August 1995	41	33	26	0	100	115	395
September 1995	41	31	28	0	100	113	391
October 1995	43	32	25	0	100	118	385
November 1995	43	31	26	0	100	118	375
December 1995	43	35	22	0	100	120	399
January 1996	42	36	22	0	100	120	403
February 1996	42	35	23	0	100	120	399
March 1996	46	29	25	0	100	121	388
April 1996	45	31	25	0	100	120	381
May 1996	43	33	25	0	100	118	383
June 1996	42	35	23	0	100	119	378
July 1996	44	30	25	0	100	119	380
August 1996	45	30	25	0	100	119	384
September 1996	44	31	24	0	100	120	398
October 1996	45	32	23	0	100	122	402
November 1996	44	34	22	0	100	121	401
December 1996	43	33	24	0	100	119	398
January 1997	44	32	23	0	100	121	397
February 1997	46	29	25	0	100	121	393
March 1997	47	29	24	0	100	122	397
April 1997	47	28	24	0	100	123	403
May 1997	47	31	22	0	100	125	404
June 1997	51	30	19	0	100	133	405
July 1997	49	33	18	0	100	131	395
August 1997	51	31	17	0	100	134	386
September 1997	49	32	19	0	100	130	381
October 1997	50	30	19	0	100	131	392
November 1997	52	27	21	0	100	131	403
December 1997	48	32	20	0	100	127	386
January 1998	45	33	22	0	100	124	384
February 1998	44	35	20	0	100	124	370
March 1998	48	31	20	0	100	128	384
April 1998	50	32	18	0	100	131	365
May 1998	51	31	18	0	100	133	385
June 1998	50	34	16	0	100	135	370
July 1998	50	34	16	0	100	135	382
August 1998	49	33	18	0	100	132	364
September 1998	48	33	19	0	100	129	377
October 1998	49	31	19	0	100	130	364
November 1998	51	30	19	0	100	132	377
December 1998	53	28	19	0	100	135	371

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 1999	52	29	19	0	100	134	378
February 1999	52	28	19	0	100	133	366
March 1999	49	31	20	0	100	130	367
April 1999	49	29	22	1	100	127	368
May 1999	45	31	23	1	100	123	370
June 1999	45	32	22	1	100	124	375
July 1999	45	33	21	0	100	124	382
August 1999	49	32	19	0	100	129	385
September 1999	52	27	21	0	100	131	379
October 1999	53	27	20	0	100	133	381
November 1999	54	26	19	0	100	135	388
December 1999	52	29	19	0	100	133	409
January 2000	54	27	18	1	100	137	420
February 2000	53	27	19	1	100	133	421
March 2000	56	24	19	1	100	137	395
April 2000	53	26	21	0	100	132	382
May 2000	56	25	18	0	100	138	387
June 2000	54	27	20	0	100	134	402
July 2000	53	28	19	0	100	134	402
August 2000	47	31	21	0	100	126	391
September 2000	46	34	20	0	100	126	395
October 2000	43	35	22	0	100	121	397
November 2000	47	32	21	0	100	126	391
December 2000	44	35	20	0	100	124	370
January 2001	46	34	19	0	100	127	382
February 2001	41	35	24	0	100	117	387
March 2001	42	31	27	1	100	115	402
April 2001	40	30	29	1	100	111	389
May 2001	41	28	31	1	100	110	388
June 2001	42	28	29	1	100	113	368
July 2001	42	28	29	0	100	113	377
August 2001	43	29	28	1	100	115	382
September 2001	40	29	31	1	100	109	389
October 2001	39	30	30	1	100	109	378
November 2001	37	32	31	0	100	106	370
December 2001	38	30	31	0	100	107	382
January 2002	38	30	32	0	100	106	394
February 2002	39	29	33	0	100	106	395
March 2002	41	26	33	0	100	109	380
April 2002	42	25	34	0	100	108	377
May 2002	41	27	32	0	100	109	369
June 2002	35	32	33	0	100	102	389
July 2002	36	32	32	0	100	104	377
August 2002	38	29	33	0	100	105	389
September 2002	40	27	33	0	100	106	369
October 2002	36	29	35	0	100	101	371
November 2002	35	30	35	0	100	100	366
December 2002	37	30	32	0	100	105	389
January 2003	39	27	34	0	100	105	381
February 2003	40	26	34	0	100	105	381
March 2003	37	26	37	0	100	100	370

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2003	38	25	36	0	100	102	377
May 2003	37	26	37	0	100	100	378
June 2003	37	28	35	0	100	102	387
July 2003	38	29	32	0	100	106	392
August 2003	40	31	29	0	100	112	412
September 2003	39	30	31	0	100	108	391
October 2003	39	30	31	0	100	108	388
November 2003	39	28	32	0	100	107	386
December 2003	40	27	33	0	100	108	388
January 2004	40	26	34	0	100	106	391
February 2004	38	28	34	0	100	104	392
March 2004	40	28	32	0	100	107	390
April 2004	42	27	31	0	100	111	381
May 2004	42	26	32	0	100	110	392
June 2004	44	26	30	0	100	114	400
July 2004	39	28	33	0	100	107	381
August 2004	42	29	29	0	100	113	366
September 2004	41	28	32	0	100	109	368
October 2004	45	26	30	0	100	115	391
November 2004	43	25	33	0	100	110	398
December 2004	43	26	31	0	100	112	408
January 2005	40	30	30	0	100	110	398
February 2005	41	28	30	0	100	111	383
March 2005	41	30	28	0	100	113	374
April 2005	43	27	30	0	100	113	397
May 2005	40	30	31	0	100	109	413
June 2005	38	30	32	0	100	107	422
July 2005	39	33	29	0	100	110	428
August 2005	41	31	28	0	100	113	412
September 2005	37	29	34	0	100	103	408
October 2005	34	27	39	0	100	95	401
November 2005	32	24	44	0	100	88	408
December 2005	36	25	39	0	100	97	409
January 2006	39	24	37	0	100	102	398
February 2006	42	29	29	0	100	113	391
March 2006	42	29	29	0	100	113	388
April 2006	42	30	27	0	100	115	398
May 2006	42	27	31	0	100	110	404
June 2006	40	26	34	0	100	107	424
July 2006	38	24	38	0	100	100	427
August 2006	37	26	36	0	100	101	431
September 2006	37	28	35	0	100	102	410
October 2006	40	30	30	0	100	110	411
November 2006	42	28	30	0	100	112	408
December 2006	41	28	31	0	100	110	415
January 2007	40	28	32	0	100	108	432
February 2007	41	27	32	0	100	109	448
March 2007	44	26	31	0	100	113	434
April 2007	44	22	33	0	100	111	423
May 2007	42	23	35	0	100	106	410
June 2007	43	22	35	0	100	109	437

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2007	42	25	33	0	100	109	424
August 2007	43	24	33	0	100	109	409
September 2007	39	25	36	0	100	103	404
October 2007	40	22	38	0	100	101	408
November 2007	39	22	38	0	100	101	430
December 2007	37	23	40	0	100	97	431
January 2008	35	26	40	0	100	95	419
February 2008	34	26	40	0	100	95	408
March 2008	35	27	38	0	100	98	389
April 2008	34	24	42	0	100	92	395
May 2008	32	23	45	0	100	88	395
June 2008	29	20	50	0	100	79	405
July 2008	27	19	53	0	100	74	405
August 2008	28	21	51	0	100	77	406
September 2008	30	19	51	0	100	79	386
October 2008	28	22	50	0	100	78	383
November 2008	23	22	55	0	100	68	382
December 2008	21	25	55	0	100	66	402
January 2009	23	24	53	0	100	70	401
February 2009	23	25	52	0	100	71	404
March 2009	22	23	55	0	100	66	405
April 2009	21	26	53	0	100	68	408
May 2009	19	28	52	0	100	67	413
June 2009	20	31	49	0	100	71	417
July 2009	20	27	53	0	100	67	438
August 2009	20	26	54	0	100	66	429
September 2009	18	25	57	0	100	61	418
October 2009	18	28	55	0	100	63	420
November 2009	19	28	53	0	100	66	418
December 2009	21	31	48	0	100	73	419
January 2010	22	31	47	0	100	74	417
February 2010	19	32	49	0	100	70	421
March 2010	16	33	51	0	100	66	425
April 2010	17	35	49	0	100	68	413
May 2010	20	36	44	0	100	77	424
June 2010	25	34	41	0	100	84	442
July 2010	25	29	45	0	100	80	445
August 2010	25	27	47	0	100	78	438
September 2010	21	30	49	0	100	72	429
October 2010	24	35	42	0	100	82	424
November 2010	24	34	42	0	100	82	426
December 2010	28	32	40	0	100	88	440
January 2011	26	31	43	0	100	84	421
February 2011	28	32	40	0	100	88	410
March 2011	26	31	43	0	100	84	390
April 2011	27	31	41	0	100	86	406
May 2011	27	30	42	1	100	86	404
June 2011	30	31	38	0	100	92	412
July 2011	31	27	42	1	100	89	384
August 2011	29	25	45	0	100	84	388
September 2011	27	24	48	0	100	79	370

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2011	25	28	47	0	100	78	412
November 2011	24	29	46	0	100	78	412
December 2011	24	31	45	0	100	79	421
January 2012	26	29	45	0	100	82	391
February 2012	28	32	40	0	100	88	376
March 2012	31	31	38	0	100	93	373
April 2012	30	32	38	0	100	92	396
May 2012	33	29	38	0	100	95	406
June 2012	32	29	39	0	100	93	405
July 2012	33	29	37	0	100	96	386
August 2012	31	30	39	0	100	91	384
September 2012	29	30	40	0	100	89	378
October 2012	31	31	38	0	100	93	396
November 2012	34	31	35	0	100	98	406
December 2012	34	32	34	0	100	101	412
January 2013	35	31	34	0	100	100	404
February 2013	32	32	36	0	100	95	394
March 2013	33	31	36	0	100	97	375
April 2013	33	31	36	0	100	97	382
May 2013	36	30	35	0	100	101	391
June 2013	37	30	33	0	100	104	430
July 2013	39	28	33	0	100	106	428
August 2013	38	28	33	0	100	105	427
September 2013	36	28	35	0	100	101	414
October 2013	32	33	35	0	100	96	410
November 2013	30	35	36	0	100	94	410
December 2013	32	36	32	0	100	99	417
January 2014	36	31	34	0	100	102	410
February 2014	39	27	33	0	100	106	409
March 2014	40	25	35	0	100	105	402
April 2014	38	27	35	0	100	103	431
May 2014	36	30	33	0	100	103	437
June 2014	36	33	30	1	100	106	421
July 2014	35	32	33	0	100	102	393
August 2014	36	31	32	1	100	105	387
September 2014	36	29	35	0	100	101	408
October 2014	37	32	31	0	100	106	433
November 2014	36	32	32	0	100	103	439
December 2014	37	33	30	0	100	107	407
January 2015	41	30	29	0	100	112	371
February 2015	43	27	29	0	100	114	365
March 2015	44	26	29	0	100	115	393
April 2015	41	28	31	0	100	110	397
May 2015	39	33	28	0	100	111	402
June 2015	41	33	26	0	100	115	386
July 2015	44	31	25	1	100	119	382
August 2015	47	29	24	1	100	123	396
September 2015	46	28	26	1	100	120	393
October 2015	44	28	28	0	100	116	391
November 2015	40	28	32	0	100	107	359
December 2015	42	27	32	0	100	110	383

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	39	30	31	0	100	108	401
February 2016	46	26	28	0	100	119	414
March 2016	44	29	27	0	100	117	402
April 2016	49	26	25	0	100	124	403
May 2016	48	29	24	0	100	124	411
June 2016	48	26	26	0	100	122	407
July 2016	44	28	27	0	100	117	399
August 2016	42	29	28	0	100	114	405
September 2016	41	32	27	0	100	115	431
October 2016	41	31	27	0	100	114	455
November 2016	40	30	29	0	100	111	450
December 2016	43	29	28	0	100	115	446
January 2017	46	29	24	0	100	122	427
February 2017	48	32	19	0	100	129	427
March 2017	48	31	20	0	100	128	421
April 2017	46	29	24	0	100	122	437
May 2017	45	30	25	0	100	120	468
June 2017	47	29	24	0	100	122	480
July 2017	50	31	19	0	100	131	496
August 2017	52	29	19	0	100	134	463
September 2017	49	34	17	0	100	132	462
October 2017	48	35	17	0	100	131	443
November 2017	48	33	18	0	100	130	464
December 2017	51	29	20	0	100	130	456
January 2018	50	26	24	0	100	126	478
February 2018	50	26	24	0	100	126	461
March 2018	54	26	20	0	100	133	475
April 2018	55	28	17	0	100	138	466
May 2018	56	26	18	0	100	138	463
June 2018	54	25	21	0	100	133	446
July 2018	52	26	22	0	100	130	441
August 2018	53	26	20	0	100	133	448
September 2018	51	27	21	1	100	130	473
October 2018	52	24	24	0	100	128	470
November 2018	50	26	24	0	100	126	477
December 2018	52	25	23	0	100	128	466
January 2019	52	25	23	0	100	129	467
February 2019	52	22	26	0	100	126	457
March 2019	50	23	26	0	100	124	458
April 2019	54	24	22	0	100	131	456
May 2019	56	25	19	0	100	138	464
June 2019	57	25	18	0	100	139	456
July 2019	55	24	20	0	100	135	465
August 2019	53	25	22	0	100	131	479
September 2019	52	25	23	0	100	128	474
October 2019	51	28	21	0	100	130	485
November 2019	52	28	21	0	100	131	467
December 2019	52	28	20	0	100	132	464
January 2020	51	26	22	0	100	129	457
February 2020	54	25	20	0	100	134	483

REGION NORTH CENTRAL

TABLE 6

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 2020	52	26	21	0	100	131	509
April 2020	49	25	26	0	100	123	514
May 2020	40	29	31	0	100	109	479
June 2020	39	29	32	0	100	107	450
July 2020	36	32	32	0	100	104	439
August 2020	39	31	30	0	100	109	470
September 2020	40	29	30	0	100	110	474
October 2020	46	27	27	0	100	119	460
November 2020	45	28	26	0	100	119	430
December 2020	44	31	24	0	100	120	431
January 2021	41	35	24	0	100	116	457
February 2021	41	36	23	0	100	119	460
March 2021	39	37	24	0	100	115	466
April 2021	43	35	23	0	100	120	429
May 2021	40	35	25	0	100	115	424
June 2021	44	33	23	0	100	120	435
July 2021	42	33	25	0	100	116	463
August 2021	45	29	26	0	100	119	463
September 2021	44	31	25	0	100	118	456
October 2021	44	29	27	0	100	117	454
November 2021	41	30	29	0	100	113	461
December 2021	39	30	32	0	100	107	446
January 2022	39	32	30	0	100	109	457
February 2022	41	28	31	0	100	110	460
March 2022	39	26	35	0	100	103	471
April 2022	37	24	39	0	100	98	458
May 2022	35	23	41	0	100	94	458
June 2022	32	23	46	0	100	86	449
July 2022	29	19	52	0	100	77	450
August 2022	28	17	55	0	100	73	440
September 2022	32	18	50	0	100	82	450
October 2022	32	19	50	0	100	82	447
November 2022	30	19	51	0	100	79	435
December 2022	29	18	52	0	100	77	424
January 2023	31	17	51	0	100	80	426
February 2023	34	20	45	0	100	89	429
March 2023	33	22	45	0	100	88	425
April 2023	32	25	43	0	100	89	412
May 2023	31	23	45	0	100	86	431
June 2023	33	24	44	0	100	89	441
July 2023	34	24	42	0	100	93	442
August 2023	34	26	40	0	100	94	436
September 2023	34	25	42	0	100	92	417
October 2023	32	22	46	0	100	86	425
November 2023	32	21	47	0	100	85	430
December 2023	31	22	47	0	100	84	444

TABLE 7

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

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

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March	1978	31	3	3	15	21	2	1
April	1978	31	2	3	16	21	2	1
May	1978	30	3	3	15	23	1	1
June	1978	30	2	3	14	27	1	1
July	1978	28	2	4	13	33	2	1
August	1978	28	3	5	13	35	2	2
September	1978	30	4	5	12	34	2	2
October	1978	33	4	4	12	32	1	2
November	1978	33	3	4	12	31	1	2
December	1978	31	2	3	13	31	1	2
January	1979	31	2	4	13	29	2	2
February	1979	32	2	4	13	29	2	2
March	1979	33	3	5	11	33	1	2
April	1979	31	2	4	12	39	0	2
May	1979	30	2	4	12	43	0	1
June	1979	30	3	5	12	46	0	1
July	1979	28	4	5	10	47	0	1
August	1979	28	4	5	9	47	1	1
September	1979	28	4	4	9	45	1	1
October	1979	29	3	3	12	46	1	2
November	1979	31	3	3	14	48	1	1
December	1979	29	2	3	17	48	1	1
January	1980	27	3	3	16	46	1	1
February	1980	27	3	4	14	45	1	1
March	1980	25	4	4	15	42	1	1
April	1980	26	3	4	16	39	1	1
May	1980	22	2	4	17	37	2	1
June	1980	26	2	5	16	36	2	1
July	1980	23	3	4	17	36	1	0
August	1980	24	4	3	17	37	0	1
September	1980	26	3	3	18	37	1	1
October	1980	29	4	2	18	38	1	2
November	1980	30	3	5	19	36	2	1
December	1980	29	3	4	17	39	2	1
January	1981	28	2	6	18	41	2	0
February	1981	27	2	5	17	47	3	0
March	1981	25	2	5	18	43	2	1
April	1981	23	1	5	18	40	2	1
May	1981	25	1	4	18	33	1	1
June	1981	26	2	6	17	32	2	1
July	1981	28	2	4	16	31	1	1
August	1981	26	3	5	16	30	2	1
September	1981	26	3	4	15	30	2	1
October	1981	27	3	4	16	30	2	1
November	1981	29	3	4	18	31	1	2
December	1981	31	2	4	20	32	1	2

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January 1982	30	2	5	22	30	2	2
February 1982	28	1	4	24	32	2	2
March 1982	25	1	4	27	30	3	2
April 1982	25	2	3	27	32	2	2
May 1982	23	3	4	26	28	2	2
June 1982	22	3	4	22	28	2	1
July 1982	22	3	4	23	28	2	2
August 1982	22	3	3	24	28	1	1
September 1982	22	2	3	26	28	1	1
October 1982	22	3	4	25	26	1	1
November 1982	25	5	4	24	28	2	1
December 1982	27	6	4	22	26	2	1
January 1983	28	6	2	21	28	2	1
February 1983	26	4	3	22	25	2	1
March 1983	23	3	3	24	28	2	1
April 1983	25	3	6	23	24	1	1
May 1983	26	3	6	22	22	2	1
June 1983	29	4	8	19	17	2	1
July 1983	29	3	6	19	17	2	1
August 1983	30	3	5	18	17	1	1
September 1983	29	3	3	22	16	1	1
October 1983	26	3	3	23	19	1	1
November 1983	26	2	3	21	21	1	1
December 1983	28	3	4	16	19	1	1
January 1984	31	3	3	15	15	1	0
February 1984	32	3	4	18	11	0	0
March 1984	38	2	4	19	12	0	0
April 1984	38	3	5	20	14	0	1
May 1984	39	3	5	18	15	0	1
June 1984	35	3	5	19	14	0	0
July 1984	32	2	5	17	11	0	0
August 1984	30	3	4	18	11	0	0
September 1984	33	2	4	16	12	1	1
October 1984	35	3	4	19	13	1	1
November 1984	36	3	5	20	13	1	2
December 1984	33	4	4	22	12	2	2
January 1985	33	3	4	18	12	2	2
February 1985	31	2	2	18	11	2	2
March 1985	33	2	2	18	13	1	1
April 1985	33	3	2	21	15	1	1
May 1985	34	3	2	18	16	1	1
June 1985	31	3	4	18	15	1	1
July 1985	32	3	5	18	12	1	1
August 1985	32	3	5	18	14	2	1
September 1985	36	3	5	15	15	3	1
October 1985	35	2	4	16	16	2	1
November 1985	33	2	4	17	15	3	1
December 1985	31	2	4	18	14	2	1
January 1986	35	3	4	18	12	2	1

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
February	1986	37	3	5	17	11	1	1
March	1986	35	3	6	17	9	0	1
April	1986	33	3	7	17	9	0	1
May	1986	29	4	9	18	9	1	1
June	1986	32	4	7	18	10	3	1
July	1986	33	4	6	20	10	3	1
August	1986	33	4	5	19	10	2	1
September	1986	32	4	6	18	11	2	0
October	1986	30	4	6	16	11	2	1
November	1986	30	2	5	16	11	3	1
December	1986	34	2	6	17	10	2	2
January	1987	36	2	7	18	8	2	1
February	1987	39	2	7	20	8	3	1
March	1987	35	3	6	20	9	3	1
April	1987	37	3	4	20	10	2	1
May	1987	38	3	4	17	11	2	1
June	1987	40	3	4	14	10	2	1
July	1987	37	3	5	12	10	2	1
August	1987	36	3	4	13	8	2	1
September	1987	34	2	5	15	8	1	1
October	1987	32	4	4	14	8	1	1
November	1987	31	4	5	15	11	1	1
December	1987	31	5	4	17	12	2	1
January	1988	35	5	5	17	11	2	1
February	1988	39	3	5	15	9	2	0
March	1988	41	4	6	14	7	2	1
April	1988	36	3	5	15	7	2	2
May	1988	32	4	4	15	7	2	3
June	1988	30	3	4	13	8	1	2
July	1988	37	3	5	14	7	1	2
August	1988	42	2	5	15	10	0	1
September	1988	45	3	5	16	9	0	1
October	1988	40	3	4	16	13	0	1
November	1988	36	4	4	18	11	0	1
December	1988	35	3	3	20	13	1	1
January	1989	37	3	4	18	13	1	1
February	1989	39	2	4	16	14	1	1
March	1989	37	3	4	13	14	0	1
April	1989	36	3	5	13	14	0	2
May	1989	30	3	5	11	13	0	2
June	1989	29	2	5	13	14	0	2
July	1989	29	2	4	13	13	0	1
August	1989	33	3	3	13	13	0	2
September	1989	34	2	3	11	12	0	2
October	1989	35	2	2	12	13	0	2
November	1989	35	2	3	12	10	1	1
December	1989	34	4	5	13	10	1	1
January	1990	36	5	7	13	9	1	0
February	1990	33	4	7	15	13	1	0

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
March	1990	34	2	6	15	15	1	0
April	1990	33	3	5	13	15	0	1
May	1990	34	3	5	11	13	0	2
June	1990	33	4	6	10	11	0	3
July	1990	33	4	6	11	10	1	3
August	1990	32	4	5	12	13	1	2
September	1990	30	3	6	14	14	2	2
October	1990	25	2	6	15	19	2	1
November	1990	25	2	7	17	21	2	1
December	1990	24	2	6	17	22	1	2
January	1991	28	2	6	19	18	1	2
February	1991	30	2	5	18	14	1	1
March	1991	31	3	5	19	14	1	1
April	1991	31	3	5	18	16	1	1
May	1991	26	2	6	20	19	1	2
June	1991	25	2	6	20	20	3	2
July	1991	25	2	5	21	18	3	2
August	1991	28	2	5	21	16	3	2
September	1991	26	2	4	23	15	1	2
October	1991	27	2	4	22	15	1	2
November	1991	25	2	3	20	15	2	1
December	1991	27	3	3	21	16	2	2
January	1992	24	3	4	24	17	4	3
February	1992	23	2	5	27	18	4	3
March	1992	24	2	4	26	17	5	3
April	1992	25	3	3	25	17	5	2
May	1992	25	5	4	21	14	5	2
June	1992	23	4	4	21	13	5	3
July	1992	23	4	6	18	13	6	3
August	1992	25	3	5	21	16	6	3
September	1992	28	5	7	20	16	8	2
October	1992	28	5	6	20	18	7	1
November	1992	27	5	7	17	14	5	2
December	1992	27	3	6	20	12	5	3
January	1993	28	4	8	20	11	4	4
February	1993	28	3	7	26	12	4	2
March	1993	28	3	8	26	13	3	2
April	1993	27	2	7	26	14	4	2
May	1993	30	3	6	21	15	4	2
June	1993	33	3	5	18	14	4	2
July	1993	35	2	6	19	11	3	1
August	1993	32	2	6	23	11	2	2
September	1993	27	3	7	23	12	3	3
October	1993	25	3	7	21	11	3	3
November	1993	28	2	7	20	10	4	2
December	1993	28	2	7	20	10	4	1
January	1994	30	3	7	19	10	4	2
February	1994	30	4	7	17	11	3	2
March	1994	32	5	6	18	10	3	2

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
April	1994	32	5	5	17	11	3	1
May	1994	34	6	5	16	9	3	1
June	1994	34	4	6	16	8	2	1
July	1994	35	5	6	17	8	3	1
August	1994	34	4	6	15	8	5	3
September	1994	33	4	5	19	9	5	3
October	1994	32	3	5	19	10	4	4
November	1994	33	3	4	21	10	3	3
December	1994	35	3	4	17	9	3	3
January	1995	37	3	5	17	8	4	3
February	1995	36	5	6	14	9	3	3
March	1995	36	5	6	15	9	2	3
April	1995	35	5	6	14	8	3	3
May	1995	32	5	7	16	9	4	3
June	1995	30	4	8	17	10	4	2
July	1995	30	3	9	21	11	3	1
August	1995	34	3	8	20	11	2	1
September	1995	36	3	6	23	10	1	1
October	1995	37	3	6	18	8	2	1
November	1995	35	4	5	19	7	1	1
December	1995	33	4	5	15	6	1	1
January	1996	30	4	4	14	6	1	2
February	1996	30	4	6	15	6	2	2
March	1996	31	5	6	18	8	2	3
April	1996	31	4	7	21	7	2	1
May	1996	32	3	6	21	6	0	2
June	1996	32	3	6	18	7	1	2
July	1996	34	3	7	17	9	1	3
August	1996	33	4	8	14	12	2	3
September	1996	35	4	7	15	13	1	2
October	1996	34	5	6	13	10	1	2
November	1996	35	5	5	14	9	1	2
December	1996	33	5	6	13	9	0	3
January	1997	38	3	7	14	10	0	3
February	1997	36	4	7	15	11	0	3
March	1997	37	5	6	17	9	0	3
April	1997	34	6	6	16	8	0	2
May	1997	34	5	7	17	5	1	3
June	1997	34	5	8	14	4	1	2
July	1997	32	6	7	15	5	1	2
August	1997	36	6	7	12	6	0	1
September	1997	37	5	5	12	9	0	1
October	1997	39	5	7	11	9	0	1
November	1997	40	5	7	11	10	0	2
December	1997	38	4	8	11	9	0	3
January	1998	36	3	6	11	9	0	4
February	1998	35	4	5	11	8	0	4
March	1998	38	4	6	9	8	0	3
April	1998	38	5	7	8	7	1	3

REGION NORTH CENTRAL
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>
May	1998	35	4	9	8	5	1	3
June	1998	35	4	9	9	5	1	2
July	1998	38	2	9	9	3	0	2
August	1998	43	2	8	12	4	1	1
September	1998	42	2	7	15	4	1	2
October	1998	43	2	8	16	6	1	1
November	1998	42	3	10	14	5	1	3
December	1998	41	3	10	11	5	1	3
January	1999	36	4	10	10	5	0	3
February	1999	34	3	9	10	6	0	1
March	1999	36	3	8	13	5	0	1
April	1999	38	3	9	13	5	0	1
May	1999	37	3	7	15	6	0	3
June	1999	35	3	8	14	6	0	2
July	1999	34	3	6	15	5	0	3
August	1999	38	2	8	13	4	0	2
September	1999	38	3	9	14	3	0	3
October	1999	40	4	9	12	6	1	2
November	1999	43	4	7	13	6	1	2
December	1999	44	3	7	14	7	1	1
January	2000	44	5	7	16	4	0	1
February	2000	41	5	9	15	6	0	1
March	2000	44	4	8	13	6	0	2
April	2000	43	3	6	13	8	0	2
May	2000	47	4	7	13	7	0	2
June	2000	44	4	9	13	8	1	2
July	2000	44	3	9	13	7	1	3
August	2000	38	2	7	14	7	1	4
September	2000	38	2	6	15	6	0	4
October	2000	35	3	6	17	7	0	4
November	2000	38	3	6	17	7	0	3
December	2000	35	3	6	14	8	0	2
January	2001	40	3	6	13	8	0	1
February	2001	35	2	6	15	9	1	2
March	2001	40	3	7	18	12	1	2
April	2001	36	2	7	20	12	2	3
May	2001	37	2	7	20	15	3	3
June	2001	33	2	6	20	13	2	3
July	2001	31	3	6	20	11	3	3
August	2001	29	5	7	19	8	4	2
September	2001	28	4	7	20	10	4	3
October	2001	29	4	7	21	9	3	4
November	2001	30	2	6	23	7	3	4
December	2001	33	2	6	24	4	3	4
January	2002	34	2	7	24	5	3	4
February	2002	33	3	7	25	6	2	5
March	2002	32	2	9	25	5	2	4
April	2002	28	3	9	23	6	1	3
May	2002	28	2	6	22	6	2	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>
June	2002	24	3	6	22	7	2	2
July	2002	26	3	5	25	7	2	3
August	2002	25	3	8	22	6	5	2
September	2002	30	2	6	21	6	6	3
October	2002	28	2	6	17	7	11	2
November	2002	29	2	6	19	8	9	3
December	2002	28	3	8	19	9	9	2
January	2003	31	2	8	22	9	6	3
February	2003	30	1	9	24	11	7	3
March	2003	29	1	8	24	12	9	3
April	2003	29	2	8	22	12	9	3
May	2003	29	2	6	22	10	8	2
June	2003	27	3	7	23	9	7	3
July	2003	27	3	7	24	9	6	2
August	2003	28	4	8	22	10	5	3
September	2003	28	4	7	20	10	5	3
October	2003	28	5	6	19	10	4	3
November	2003	29	5	5	21	12	3	2
December	2003	29	6	7	22	11	4	2
January	2004	29	6	6	23	12	3	1
February	2004	29	6	5	22	11	3	1
March	2004	32	5	3	22	10	2	1
April	2004	34	5	5	23	8	2	2
May	2004	32	4	6	22	12	3	2
June	2004	32	5	8	20	13	2	2
July	2004	30	4	6	18	17	3	2
August	2004	34	5	6	18	14	2	2
September	2004	34	5	6	20	15	2	1
October	2004	37	6	6	22	15	2	2
November	2004	36	5	6	22	16	2	2
December	2004	35	5	6	20	14	2	2
January	2005	32	5	7	19	14	3	3
February	2005	29	6	6	19	12	3	3
March	2005	33	6	6	20	15	2	4
April	2005	33	6	4	21	17	2	4
May	2005	31	4	4	21	20	2	3
June	2005	27	6	6	20	17	3	3
July	2005	29	5	8	18	14	3	3
August	2005	30	6	7	18	13	2	3
September	2005	28	5	7	22	19	1	3
October	2005	26	5	6	21	24	0	4
November	2005	27	4	6	23	27	0	3
December	2005	32	4	6	20	24	1	3
January	2006	34	3	7	24	21	1	2
February	2006	34	5	7	22	18	1	2
March	2006	33	6	6	20	18	1	2
April	2006	31	7	6	18	16	1	2
May	2006	28	6	7	18	20	1	2
June	2006	27	5	8	20	21	1	2

REGION NORTH CENTRAL

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	2006	28	5	8	22	27	1	2
August	2006	31	5	5	22	26	2	2
September	2006	32	6	3	23	27	3	1
October	2006	35	6	4	20	21	2	1
November	2006	36	5	6	21	18	2	1
December	2006	34	4	7	20	18	1	3
January	2007	31	5	7	22	19	0	5
February	2007	31	7	8	23	17	0	6
March	2007	31	9	10	21	15	0	5
April	2007	34	7	9	20	16	1	4
May	2007	32	8	8	19	20	2	3
June	2007	34	7	6	22	22	3	3
July	2007	31	9	6	22	22	3	2
August	2007	31	7	5	21	22	2	3
September	2007	28	6	5	19	23	1	3
October	2007	28	4	6	20	22	1	4
November	2007	28	6	7	19	25	1	4
December	2007	29	5	7	22	27	2	5
January	2008	29	5	6	21	30	2	6
February	2008	29	5	4	21	29	3	5
March	2008	30	5	4	17	29	3	4
April	2008	29	5	6	21	33	4	3
May	2008	27	4	6	21	38	4	3
June	2008	26	4	6	21	43	5	3
July	2008	23	2	4	19	48	4	3
August	2008	25	2	4	20	46	4	2
September	2008	25	2	4	22	44	4	4
October	2008	23	2	4	26	37	7	2
November	2008	18	2	3	28	34	11	3
December	2008	16	1	3	28	30	13	3
January	2009	17	1	4	26	27	13	5
February	2009	16	1	5	26	24	14	4
March	2009	15	2	5	32	21	18	4
April	2009	15	2	7	33	16	18	2
May	2009	15	2	7	33	14	16	3
June	2009	16	2	6	30	15	14	3
July	2009	14	2	4	34	20	14	4
August	2009	14	3	3	35	23	15	3
September	2009	12	2	4	36	23	14	4
October	2009	12	2	4	37	19	10	4
November	2009	11	3	5	37	19	8	6
December	2009	14	4	4	34	19	7	6
January	2010	14	6	3	35	21	7	6
February	2010	14	4	1	39	19	6	5
March	2010	12	3	2	43	18	7	4
April	2010	13	3	4	43	18	6	3
May	2010	15	5	5	39	16	6	2
June	2010	16	7	6	36	15	6	3
July	2010	15	6	5	37	15	7	4

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August	2010	17	5	3	39	17	8	3
September	2010	17	2	3	39	18	7	3
October	2010	20	2	3	31	15	6	4
November	2010	19	3	4	30	15	6	5
December	2010	23	5	4	27	13	5	6
January	2011	20	5	5	31	16	4	5
February	2011	21	5	5	27	17	4	4
March	2011	21	3	5	30	22	4	2
April	2011	22	4	5	30	24	5	2
May	2011	23	5	4	29	25	4	3
June	2011	23	6	5	26	23	3	3
July	2011	24	5	5	26	24	2	3
August	2011	21	4	6	27	25	3	3
September	2011	19	4	5	29	25	5	5
October	2011	19	3	5	30	24	8	4
November	2011	20	3	4	29	24	7	4
December	2011	20	3	5	31	23	6	2
January	2012	18	2	5	32	22	4	3
February	2012	17	4	5	32	21	3	3
March	2012	18	5	5	29	22	3	4
April	2012	22	5	6	27	27	2	3
May	2012	26	5	5	26	29	2	2
June	2012	25	4	7	26	27	3	1
July	2012	23	4	5	24	24	5	2
August	2012	20	3	6	26	22	5	3
September	2012	19	3	5	26	24	5	3
October	2012	22	5	5	26	23	3	3
November	2012	25	5	6	25	22	3	2
December	2012	25	4	6	24	18	2	2
January	2013	25	3	4	24	19	2	2
February	2013	23	3	4	26	21	2	2
March	2013	26	4	4	25	24	2	2
April	2013	26	6	6	26	20	2	3
May	2013	26	6	8	23	19	2	4
June	2013	27	5	8	22	17	2	3
July	2013	27	6	6	21	19	1	3
August	2013	30	6	5	24	17	1	3
September	2013	29	5	3	28	17	2	3
October	2013	28	3	5	29	17	2	3
November	2013	23	4	6	24	19	3	2
December	2013	22	6	8	21	17	1	2
January	2014	26	9	7	23	17	2	2
February	2014	27	9	7	24	17	2	2
March	2014	28	8	6	24	18	2	2
April	2014	25	7	6	22	17	2	4
May	2014	26	6	6	22	17	2	4
June	2014	27	6	6	21	17	2	4
July	2014	25	6	6	25	17	2	4
August	2014	27	7	6	23	17	3	4

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
September 2014	27	8	5	24	18	3	4
October 2014	29	9	7	19	16	3	4
November 2014	28	7	6	24	18	2	3
December 2014	29	6	6	26	14	1	2
January 2015	34	6	5	29	14	1	1
February 2015	34	6	6	28	14	2	2
March 2015	35	8	8	27	15	2	2
April 2015	32	7	8	25	15	2	2
May 2015	32	6	9	25	13	1	3
June 2015	29	5	7	22	11	1	3
July 2015	32	6	8	22	11	1	3
August 2015	35	7	8	20	12	2	3
September 2015	39	7	9	22	12	2	3
October 2015	37	6	7	23	11	2	4
November 2015	32	6	6	27	9	3	4
December 2015	31	3	7	26	9	3	4
January 2016	30	3	6	26	7	3	5
February 2016	35	3	8	20	8	3	6
March 2016	35	3	8	20	9	2	5
April 2016	38	3	10	21	9	2	3
May 2016	37	5	9	21	9	2	2
June 2016	37	5	8	20	11	3	2
July 2016	35	5	6	19	11	2	4
August 2016	32	4	6	22	10	2	4
September 2016	31	4	6	22	10	1	3
October 2016	31	3	9	24	11	2	3
November 2016	32	4	9	23	10	2	4
December 2016	34	5	8	22	8	2	4
January 2017	33	7	9	19	6	1	3
February 2017	34	9	7	17	5	1	2
March 2017	35	8	8	17	4	0	2
April 2017	34	9	6	19	4	2	4
May 2017	34	9	7	21	4	2	5
June 2017	34	9	6	20	6	2	4
July 2017	41	8	7	17	7	1	3
August 2017	43	9	7	14	10	1	2
September 2017	42	11	8	13	11	0	3
October 2017	41	13	7	14	9	1	3
November 2017	38	11	7	13	8	1	4
December 2017	40	9	6	13	6	1	4
January 2018	37	9	7	14	7	1	4
February 2018	37	10	6	15	7	1	3
March 2018	39	11	7	14	6	1	2
April 2018	39	12	6	12	7	1	2
May 2018	42	10	7	13	7	2	3
June 2018	40	11	8	16	8	2	4
July 2018	40	10	8	18	7	2	5
August 2018	41	11	6	17	7	1	4
September 2018	38	11	5	16	8	2	3

REGION NORTH CENTRAL

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
October	2018	37	10	5	19	9	2	3
November	2018	36	11	6	19	9	2	3
December	2018	38	10	7	19	8	2	5
January	2019	38	9	8	17	8	3	5
February	2019	38	8	8	19	9	3	5
March	2019	39	7	8	18	9	3	4
April	2019	44	7	10	16	8	2	4
May	2019	44	10	9	15	6	2	5
June	2019	43	13	9	15	7	1	4
July	2019	43	13	8	15	8	1	5
August	2019	42	12	8	13	8	2	6
September	2019	39	9	8	14	7	1	6
October	2019	39	8	9	12	6	2	5
November	2019	42	7	9	14	6	1	4
December	2019	42	9	8	14	6	2	3
January	2020	38	11	7	20	8	1	2
February	2020	39	13	8	19	6	1	2
March	2020	38	11	8	19	7	4	1
April	2020	39	10	7	18	4	8	4
May	2020	32	6	6	23	5	9	3
June	2020	32	6	6	25	4	9	3
July	2020	28	6	5	28	4	6	1
August	2020	31	7	5	27	4	5	0
September	2020	32	9	5	28	5	4	1
October	2020	36	9	6	24	5	3	0
November	2020	34	8	6	24	4	3	1
December	2020	33	9	7	22	3	1	2
January	2021	30	10	5	23	3	1	2
February	2021	31	12	7	20	3	1	1
March	2021	29	13	4	22	6	2	1
April	2021	32	11	6	19	8	2	2
May	2021	31	11	4	21	11	2	2
June	2021	34	9	4	17	11	1	2
July	2021	34	10	3	21	12	1	1
August	2021	36	10	3	20	14	1	1
September	2021	34	13	4	21	15	1	1
October	2021	33	11	4	19	17	1	1
November	2021	34	10	4	19	23	1	1
December	2021	33	9	4	19	27	1	1
January	2022	34	11	5	17	27	2	1
February	2022	33	11	5	15	26	2	2
March	2022	34	7	6	15	29	3	3
April	2022	31	6	4	15	33	3	3
May	2022	30	5	5	16	38	5	2
June	2022	27	4	5	16	43	8	1
July	2022	24	4	6	16	48	11	2
August	2022	24	3	5	18	47	12	2
September	2022	28	4	4	17	44	10	3
October	2022	29	4	3	17	44	11	3

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November 2022	28	4	3	16	46	13	2
December 2022	27	4	3	16	44	13	2
January 2023	26	4	3	17	40	13	3
February 2023	27	5	3	17	33	10	4
March 2023	28	3	3	19	35	9	4
April 2023	29	4	3	20	35	7	4
May 2023	29	3	4	20	40	6	3
June 2023	31	5	4	18	39	6	2
July 2023	32	6	4	16	41	5	3
August 2023	32	7	4	15	40	5	3
September 2023	28	7	4	18	41	5	4
October 2023	26	6	5	21	41	4	5
November 2023	22	7	5	21	42	4	5
December 2023	23	6	5	19	42	4	4

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	24	54	17	4	100	107	839
April 1978	24	53	19	5	100	105	867
May 1978	25	54	18	3	100	107	896
June 1978	24	53	20	3	100	104	876
July 1978	23	55	20	2	100	103	888
August 1978	24	54	20	2	100	104	829
September 1978	23	56	18	3	100	105	833
October 1978	24	53	18	4	100	106	809
November 1978	23	52	20	5	100	103	883
December 1978	22	47	24	6	100	98	868
January 1979	20	47	25	8	100	95	891
February 1979	19	46	27	8	100	92	849
March 1979	20	50	25	5	100	95	850
April 1979	19	51	28	2	100	90	878
May 1979	18	52	28	1	100	90	878
June 1979	19	48	31	2	100	88	990
July 1979	17	49	30	3	100	87	1079
August 1979	18	50	28	3	100	90	1015
September 1979	18	51	27	3	100	91	938
October 1979	21	50	26	3	100	95	889
November 1979	20	51	26	3	100	94	925
December 1979	19	52	26	3	100	93	932
January 1980	20	50	26	3	100	94	858
February 1980	23	50	25	3	100	98	721
March 1980	24	50	23	3	100	101	633
April 1980	25	51	22	3	100	103	574
May 1980	24	49	24	3	100	100	509
June 1980	25	46	27	3	100	98	506
July 1980	22	47	26	5	100	96	513
August 1980	23	46	26	5	100	98	487
September 1980	25	49	21	5	100	103	481
October 1980	26	49	22	3	100	105	459
November 1980	28	48	19	5	100	109	485
December 1980	25	48	21	5	100	104	502
January 1981	26	49	20	5	100	105	521
February 1981	21	50	23	6	100	99	518
March 1981	23	48	24	5	100	99	521
April 1981	25	48	23	4	100	102	523
May 1981	30	49	18	2	100	112	551
June 1981	33	48	15	3	100	118	567
July 1981	31	50	15	4	100	115	581
August 1981	28	49	18	5	100	110	593
September 1981	25	51	19	5	100	107	597
October 1981	27	51	19	3	100	108	598
November 1981	29	51	17	3	100	111	591
December 1981	30	50	17	2	100	113	587
January 1982	30	48	18	4	100	112	601
February 1982	26	49	20	5	100	107	624

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	24	50	22	4	100	102	642
April 1982	24	49	22	5	100	102	619
May 1982	24	50	21	5	100	103	592
June 1982	27	51	18	4	100	109	571
July 1982	26	55	16	4	100	110	579
August 1982	26	54	17	3	100	109	580
September 1982	25	54	17	4	100	107	599
October 1982	25	52	20	4	100	105	613
November 1982	29	48	19	4	100	110	610
December 1982	31	47	18	4	100	113	602
January 1983	33	48	17	2	100	116	579
February 1983	31	51	16	3	100	115	562
March 1983	30	54	14	2	100	116	549
April 1983	33	51	13	3	100	120	575
May 1983	36	53	9	2	100	126	595
June 1983	37	52	9	3	100	128	615
July 1983	34	56	8	2	100	126	579
August 1983	35	50	12	3	100	123	542
September 1983	36	49	12	3	100	124	509
October 1983	36	46	15	3	100	120	538
November 1983	33	49	14	3	100	119	582
December 1983	32	50	13	4	100	119	581
January 1984	36	50	10	5	100	126	537
February 1984	38	50	8	4	100	129	513
March 1984	39	46	11	4	100	128	528
April 1984	38	47	12	3	100	126	579
May 1984	38	48	12	2	100	126	604
June 1984	35	52	11	2	100	124	589
July 1984	34	52	11	3	100	122	545
August 1984	33	53	11	4	100	122	568
September 1984	36	50	10	4	100	125	634
October 1984	37	50	10	3	100	127	706
November 1984	38	48	11	3	100	127	699
December 1984	36	50	11	3	100	125	683
January 1985	37	49	11	3	100	126	590
February 1985	35	51	10	3	100	125	562
March 1985	37	48	13	2	100	124	535
April 1985	35	50	12	2	100	123	585
May 1985	36	48	13	2	100	123	586
June 1985	34	53	10	2	100	124	614
July 1985	34	54	11	2	100	123	598
August 1985	34	53	11	2	100	124	600
September 1985	35	51	12	2	100	123	547
October 1985	35	50	12	3	100	123	537
November 1985	34	52	12	2	100	121	522
December 1985	31	56	11	2	100	121	566
January 1986	31	57	10	2	100	121	609
February 1986	30	57	10	3	100	120	649
March 1986	34	52	12	3	100	122	611
April 1986	34	51	13	2	100	121	574
May 1986	35	51	12	2	100	122	535

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	33	53	12	2	100	121	582
July 1986	34	54	11	2	100	123	630
August 1986	35	52	12	1	100	123	669
September 1986	35	51	11	3	100	125	621
October 1986	34	51	11	3	100	123	579
November 1986	31	53	11	4	100	120	536
December 1986	33	54	10	3	100	123	554
January 1987	33	55	8	4	100	124	555
February 1987	35	53	8	3	100	127	568
March 1987	32	54	11	3	100	121	529
April 1987	33	51	13	3	100	119	513
May 1987	31	53	13	3	100	119	495
June 1987	32	53	12	3	100	120	507
July 1987	30	55	11	4	100	119	520
August 1987	31	54	12	3	100	119	507
September 1987	35	50	12	4	100	123	495
October 1987	36	49	12	3	100	124	433
November 1987	35	49	13	3	100	122	418
December 1987	29	53	14	4	100	115	416
January 1988	30	54	12	4	100	118	465
February 1988	32	54	9	5	100	123	476
March 1988	38	51	8	4	100	130	468
April 1988	39	48	9	4	100	130	426
May 1988	38	49	11	3	100	127	414
June 1988	37	51	11	2	100	126	425
July 1988	33	54	11	2	100	122	462
August 1988	35	51	12	3	100	123	476
September 1988	37	50	10	3	100	127	491
October 1988	39	47	10	4	100	129	474
November 1988	37	47	10	6	100	127	465
December 1988	38	44	12	6	100	126	443
January 1989	39	44	13	4	100	126	452
February 1989	42	43	12	2	100	130	450
March 1989	38	50	11	2	100	127	451
April 1989	37	51	9	2	100	128	446
May 1989	35	53	11	2	100	124	454
June 1989	36	48	12	4	100	125	454
July 1989	35	49	11	4	100	124	447
August 1989	36	50	10	4	100	127	428
September 1989	36	52	9	2	100	127	428
October 1989	37	50	10	3	100	126	445
November 1989	37	50	10	3	100	128	463
December 1989	35	51	10	4	100	125	448
January 1990	34	52	10	3	100	124	415
February 1990	31	56	11	3	100	120	391
March 1990	31	56	12	1	100	119	396
April 1990	33	57	10	1	100	123	424
May 1990	37	52	10	1	100	126	444
June 1990	36	53	10	1	100	127	448
July 1990	38	51	9	1	100	129	431
August 1990	33	55	11	2	100	122	413

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	32	54	13	1	100	119	394
October 1990	27	51	18	3	100	109	396
November 1990	28	48	20	4	100	109	409
December 1990	27	48	19	5	100	108	420
January 1991	28	51	17	4	100	112	417
February 1991	29	53	13	5	100	115	398
March 1991	30	54	12	5	100	118	390
April 1991	29	57	10	5	100	119	397
May 1991	29	53	12	6	100	117	413
June 1991	32	50	13	5	100	120	414
July 1991	33	47	15	6	100	118	400
August 1991	34	48	15	4	100	119	386
September 1991	31	50	15	3	100	116	391
October 1991	32	53	14	2	100	118	408
November 1991	30	54	14	2	100	116	418
December 1991	29	53	14	3	100	115	429
January 1992	27	54	15	4	100	113	426
February 1992	29	52	16	3	100	114	429
March 1992	28	53	16	2	100	112	416
April 1992	31	52	15	2	100	116	399
May 1992	30	53	14	3	100	116	399
June 1992	32	51	13	4	100	119	405
July 1992	33	51	12	4	100	120	424
August 1992	30	53	12	5	100	118	428
September 1992	29	55	12	5	100	117	429
October 1992	26	58	12	4	100	114	418
November 1992	29	57	11	3	100	118	387
December 1992	34	52	10	3	100	124	370
January 1993	38	46	12	5	100	126	356
February 1993	37	46	12	5	100	125	364
March 1993	33	50	13	4	100	119	377
April 1993	30	52	14	3	100	116	379
May 1993	29	52	16	3	100	112	387
June 1993	30	48	19	2	100	111	363
July 1993	30	48	20	2	100	110	359
August 1993	29	48	20	3	100	109	359
September 1993	24	52	21	3	100	102	378
October 1993	25	51	19	5	100	106	387
November 1993	26	52	18	5	100	108	384
December 1993	29	52	14	5	100	115	393
January 1994	31	51	14	4	100	117	390
February 1994	34	50	12	4	100	122	386
March 1994	34	50	12	3	100	122	372
April 1994	33	51	13	4	100	120	378
May 1994	31	53	11	4	100	120	391
June 1994	32	54	10	4	100	122	402
July 1994	32	57	8	3	100	124	401
August 1994	33	56	9	2	100	124	408
September 1994	33	53	10	4	100	124	399
October 1994	34	53	9	4	100	124	392
November 1994	35	51	10	4	100	125	382

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	36	50	10	4	100	125	389
January 1995	36	47	13	3	100	123	385
February 1995	34	49	13	3	100	121	386
March 1995	34	52	11	2	100	123	374
April 1995	33	55	9	3	100	125	374
May 1995	35	55	8	3	100	127	371
June 1995	33	54	9	4	100	125	370
July 1995	34	53	10	3	100	124	382
August 1995	36	51	11	2	100	125	395
September 1995	37	50	11	2	100	127	391
October 1995	38	49	11	2	100	127	385
November 1995	34	55	8	3	100	126	375
December 1995	33	56	9	2	100	124	399
January 1996	34	56	9	2	100	125	403
February 1996	37	51	11	1	100	126	399
March 1996	39	49	10	2	100	128	388
April 1996	36	53	9	1	100	127	381
May 1996	36	53	9	1	100	127	383
June 1996	35	56	8	1	100	127	378
July 1996	37	52	10	1	100	127	380
August 1996	39	49	11	1	100	128	384
September 1996	38	49	12	1	100	126	398
October 1996	36	51	11	2	100	125	402
November 1996	34	55	8	3	100	126	401
December 1996	36	53	8	3	100	128	398
January 1997	36	53	9	2	100	127	397
February 1997	38	50	10	2	100	128	393
March 1997	38	51	10	1	100	128	397
April 1997	41	49	8	2	100	132	403
May 1997	41	50	7	2	100	133	404
June 1997	40	51	7	3	100	133	405
July 1997	36	55	7	2	100	128	395
August 1997	35	56	7	2	100	128	386
September 1997	39	53	7	1	100	131	381
October 1997	42	50	5	2	100	137	392
November 1997	44	47	6	3	100	138	403
December 1997	40	52	4	3	100	136	386
January 1998	41	51	5	3	100	136	384
February 1998	44	51	3	2	100	141	370
March 1998	45	49	4	2	100	141	384
April 1998	44	50	3	3	100	141	365
May 1998	38	55	4	3	100	133	385
June 1998	37	53	6	4	100	131	370
July 1998	39	50	7	3	100	132	382
August 1998	40	49	7	3	100	133	364
September 1998	38	53	6	3	100	133	377
October 1998	36	53	6	5	100	131	364
November 1998	37	52	7	4	100	129	377
December 1998	39	50	8	3	100	131	371
January 1999	37	52	9	2	100	128	378

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	39	51	8	2	100	131	366
March 1999	42	48	8	2	100	133	367
April 1999	43	47	8	2	100	135	368
May 1999	42	47	10	1	100	132	370
June 1999	37	54	8	2	100	129	375
July 1999	37	54	7	2	100	130	382
August 1999	39	52	6	3	100	133	385
September 1999	42	48	7	3	100	135	379
October 1999	38	52	7	3	100	131	381
November 1999	34	55	7	3	100	127	388
December 1999	35	54	7	3	100	128	409
January 2000	37	54	6	3	100	131	420
February 2000	38	54	7	1	100	131	421
March 2000	38	52	10	0	100	129	395
April 2000	42	46	12	1	100	130	382
May 2000	43	46	10	1	100	133	387
June 2000	43	49	7	1	100	136	402
July 2000	41	53	5	1	100	135	402
August 2000	41	51	7	1	100	134	391
September 2000	38	52	9	1	100	129	395
October 2000	37	51	9	2	100	128	397
November 2000	37	50	9	3	100	128	391
December 2000	39	49	8	4	100	131	370
January 2001	39	48	10	3	100	129	382
February 2001	37	48	11	4	100	126	387
March 2001	35	48	12	5	100	123	402
April 2001	36	47	12	4	100	124	389
May 2001	35	50	11	4	100	124	388
June 2001	33	53	11	3	100	122	368
July 2001	32	55	10	4	100	122	377
August 2001	34	53	9	4	100	124	382
September 2001	34	54	8	4	100	126	389
October 2001	32	55	9	3	100	123	378
November 2001	32	55	10	3	100	122	370
December 2001	37	50	10	3	100	127	382
January 2002	43	46	9	3	100	134	394
February 2002	46	44	7	2	100	139	395
March 2002	47	45	6	3	100	141	380
April 2002	46	44	7	3	100	139	377
May 2002	44	45	9	2	100	135	369
June 2002	44	43	11	1	100	133	389
July 2002	42	48	8	1	100	134	377
August 2002	43	50	7	1	100	136	389
September 2002	44	48	7	1	100	137	369
October 2002	42	48	8	2	100	133	371
November 2002	41	48	8	3	100	134	366
December 2002	36	53	8	3	100	128	389
January 2003	39	50	8	2	100	131	381
February 2003	38	51	9	1	100	129	381
March 2003	38	49	11	2	100	128	370
April 2003	39	50	9	2	100	129	377

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	42	47	9	2	100	133	378
June 2003	46	46	7	1	100	139	387
July 2003	43	45	10	2	100	133	392
August 2003	39	46	12	3	100	126	412
September 2003	34	48	14	3	100	120	391
October 2003	34	50	13	3	100	121	388
November 2003	35	51	12	2	100	123	386
December 2003	37	50	13	0	100	123	388
January 2004	40	47	13	0	100	127	391
February 2004	39	47	13	1	100	125	392
March 2004	40	49	10	2	100	130	390
April 2004	39	49	10	2	100	129	381
May 2004	38	50	10	2	100	128	392
June 2004	37	51	11	1	100	126	400
July 2004	34	52	12	1	100	122	381
August 2004	36	53	10	1	100	126	366
September 2004	37	50	11	2	100	127	368
October 2004	36	49	13	1	100	124	391
November 2004	35	51	14	1	100	121	398
December 2004	32	55	13	0	100	119	408
January 2005	34	55	10	1	100	124	398
February 2005	33	54	12	1	100	121	383
March 2005	34	53	12	1	100	122	374
April 2005	32	54	13	0	100	119	397
May 2005	33	56	11	0	100	122	413
June 2005	32	57	10	0	100	122	422
July 2005	36	54	9	0	100	127	428
August 2005	37	50	12	0	100	125	412
September 2005	36	48	15	1	100	122	408
October 2005	30	52	17	1	100	113	401
November 2005	27	55	16	1	100	111	408
December 2005	27	55	17	1	100	110	409
January 2006	29	55	15	2	100	114	398
February 2006	32	52	15	1	100	117	391
March 2006	33	55	11	1	100	122	388
April 2006	36	53	10	0	100	126	398
May 2006	36	51	13	0	100	124	404
June 2006	34	50	16	1	100	118	424
July 2006	31	52	17	1	100	114	427
August 2006	28	55	16	1	100	112	431
September 2006	31	55	13	1	100	118	410
October 2006	34	52	13	1	100	121	411
November 2006	36	54	9	1	100	127	408
December 2006	34	56	10	1	100	124	415
January 2007	33	58	8	1	100	125	432
February 2007	33	56	9	2	100	124	448
March 2007	37	51	9	2	100	128	434
April 2007	38	48	11	3	100	127	423
May 2007	38	47	13	2	100	126	410
June 2007	35	50	13	2	100	122	437
July 2007	32	54	12	2	100	120	424

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	32	55	12	1	100	119	409
September 2007	29	57	13	1	100	117	404
October 2007	29	55	16	0	100	113	408
November 2007	27	56	16	1	100	111	430
December 2007	26	54	18	2	100	107	431
January 2008	25	58	15	2	100	110	419
February 2008	24	58	16	2	100	108	408
March 2008	26	59	13	1	100	113	389
April 2008	21	61	17	1	100	104	395
May 2008	20	60	19	1	100	101	395
June 2008	18	57	24	1	100	94	405
July 2008	22	51	25	2	100	96	405
August 2008	22	54	22	2	100	99	406
September 2008	27	54	16	3	100	110	386
October 2008	26	56	14	4	100	111	383
November 2008	26	54	15	5	100	111	382
December 2008	21	55	19	5	100	101	402
January 2009	23	58	16	4	100	107	401
February 2009	22	60	15	3	100	107	404
March 2009	23	57	16	4	100	107	405
April 2009	23	55	18	4	100	105	408
May 2009	25	55	18	3	100	107	413
June 2009	25	60	13	2	100	112	417
July 2009	26	58	14	2	100	111	438
August 2009	25	58	15	2	100	111	429
September 2009	27	56	16	2	100	111	418
October 2009	28	56	15	2	100	113	420
November 2009	27	55	15	3	100	112	418
December 2009	26	56	14	4	100	113	419
January 2010	27	56	13	4	100	115	417
February 2010	30	55	12	3	100	118	421
March 2010	32	52	14	2	100	118	425
April 2010	28	54	15	2	100	113	413
May 2010	29	54	14	3	100	114	424
June 2010	27	57	14	2	100	113	442
July 2010	30	55	13	2	100	116	445
August 2010	28	55	16	1	100	112	438
September 2010	25	56	17	2	100	107	429
October 2010	22	57	19	2	100	103	424
November 2010	21	57	20	2	100	102	426
December 2010	24	57	17	2	100	107	440
January 2011	28	54	16	2	100	112	421
February 2011	30	54	14	2	100	116	410
March 2011	28	53	17	2	100	111	390
April 2011	21	58	18	3	100	104	406
May 2011	21	58	19	3	100	102	404
June 2011	21	58	18	4	100	103	412
July 2011	25	54	16	4	100	109	384
August 2011	25	54	17	4	100	107	388
September 2011	26	55	17	2	100	110	370
October 2011	22	58	18	2	100	104	412

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	20	63	16	1	100	104	412
December 2011	18	62	17	2	100	101	421
January 2012	20	62	16	2	100	104	391
February 2012	21	59	18	2	100	104	376
March 2012	22	61	16	1	100	106	373
April 2012	20	62	16	1	100	104	396
May 2012	21	62	14	3	100	107	406
June 2012	20	61	15	4	100	105	405
July 2012	22	59	14	5	100	109	386
August 2012	22	60	15	3	100	107	384
September 2012	25	56	16	3	100	109	378
October 2012	28	53	15	4	100	113	396
November 2012	30	53	13	4	100	117	406
December 2012	28	54	14	4	100	115	412
January 2013	25	55	18	3	100	107	404
February 2013	25	51	22	2	100	103	394
March 2013	26	53	19	2	100	107	375
April 2013	27	53	18	2	100	110	382
May 2013	26	57	15	2	100	110	391
June 2013	25	58	15	2	100	110	430
July 2013	24	60	13	2	100	111	428
August 2013	24	64	11	2	100	113	427
September 2013	23	61	15	2	100	108	414
October 2013	22	62	15	1	100	107	410
November 2013	22	59	17	1	100	105	410
December 2013	22	60	16	2	100	106	417
January 2014	24	59	14	3	100	111	410
February 2014	26	58	12	4	100	114	409
March 2014	28	56	13	3	100	114	402
April 2014	28	54	16	2	100	113	431
May 2014	25	56	17	2	100	108	437
June 2014	25	58	15	3	100	110	421
July 2014	23	57	16	4	100	107	393
August 2014	25	54	16	4	100	109	387
September 2014	24	56	17	3	100	106	408
October 2014	27	55	15	3	100	111	433
November 2014	27	55	15	3	100	112	439
December 2014	29	56	13	3	100	116	407
January 2015	26	58	13	3	100	113	371
February 2015	28	59	11	3	100	117	365
March 2015	31	55	12	2	100	119	393
April 2015	32	55	12	1	100	121	397
May 2015	35	52	12	1	100	123	402
June 2015	34	55	11	1	100	123	386
July 2015	33	53	11	3	100	123	382
August 2015	31	56	10	3	100	120	396
September 2015	30	53	13	4	100	117	393
October 2015	31	53	12	4	100	118	391
November 2015	32	53	12	3	100	119	359
December 2015	34	54	10	2	100	124	383

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	38	50	11	1	100	127	401
February 2016	38	49	11	2	100	127	414
March 2016	39	48	10	4	100	129	402
April 2016	32	54	10	4	100	122	403
May 2016	32	55	10	3	100	122	411
June 2016	29	57	11	3	100	118	407
July 2016	31	56	10	3	100	122	399
August 2016	28	59	10	4	100	118	405
September 2016	29	58	10	3	100	120	431
October 2016	30	56	9	5	100	121	455
November 2016	33	53	9	5	100	124	450
December 2016	37	49	8	6	100	129	446
January 2017	39	50	8	4	100	131	427
February 2017	38	49	9	3	100	129	427
March 2017	36	52	10	2	100	126	421
April 2017	37	50	11	2	100	125	437
May 2017	39	49	9	2	100	130	468
June 2017	40	48	9	4	100	131	480
July 2017	35	51	10	4	100	125	496
August 2017	37	50	10	3	100	127	463
September 2017	35	53	9	2	100	126	462
October 2017	40	51	7	3	100	133	443
November 2017	37	54	6	3	100	131	464
December 2017	40	49	7	4	100	132	456
January 2018	42	46	9	3	100	132	478
February 2018	43	43	11	3	100	132	461
March 2018	42	44	11	3	100	131	475
April 2018	39	47	11	3	100	127	466
May 2018	38	48	12	2	100	126	463
June 2018	38	51	10	1	100	127	446
July 2018	41	49	9	2	100	132	441
August 2018	42	48	8	2	100	133	448
September 2018	42	46	9	2	100	133	473
October 2018	39	49	9	2	100	130	470
November 2018	36	52	9	3	100	127	477
December 2018	35	54	8	2	100	127	466
January 2019	39	50	9	3	100	130	467
February 2019	41	48	9	2	100	132	457
March 2019	40	48	9	3	100	132	458
April 2019	38	53	7	2	100	131	456
May 2019	41	52	6	1	100	134	464
June 2019	40	51	7	1	100	133	456
July 2019	41	48	9	2	100	133	465
August 2019	39	48	11	3	100	128	479
September 2019	39	47	11	3	100	128	474
October 2019	40	46	12	2	100	128	485
November 2019	37	49	11	3	100	126	467
December 2019	35	51	11	3	100	124	464
January 2020	34	54	9	3	100	125	457
February 2020	37	53	7	2	100	130	483
March 2020	37	53	7	3	100	130	509

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	38	49	9	4	100	130	514
May 2020	35	50	11	4	100	124	479
June 2020	37	49	10	5	100	127	450
July 2020	33	52	10	5	100	123	439
August 2020	35	50	10	5	100	125	470
September 2020	34	52	9	6	100	125	474
October 2020	36	50	9	5	100	127	460
November 2020	35	49	9	7	100	126	430
December 2020	36	45	13	6	100	123	431
January 2021	33	46	14	7	100	119	457
February 2021	34	44	17	5	100	117	460
March 2021	35	45	17	3	100	118	466
April 2021	39	42	18	1	100	121	429
May 2021	36	42	19	2	100	117	424
June 2021	34	43	19	4	100	115	435
July 2021	31	46	20	3	100	112	463
August 2021	34	45	19	3	100	115	463
September 2021	34	44	19	3	100	114	456
October 2021	33	44	20	3	100	113	454
November 2021	31	43	23	3	100	108	461
December 2021	28	45	24	3	100	105	446
January 2022	29	46	22	2	100	107	457
February 2022	28	50	19	2	100	109	460
March 2022	30	46	23	1	100	107	471
April 2022	27	47	24	1	100	103	458
May 2022	29	43	26	2	100	104	458
June 2022	27	43	27	3	100	100	449
July 2022	26	43	28	3	100	98	450
August 2022	25	46	26	3	100	100	440
September 2022	28	50	20	2	100	108	450
October 2022	30	50	19	1	100	111	447
November 2022	27	48	22	3	100	105	435
December 2022	28	47	22	3	100	106	424
January 2023	27	48	22	4	100	105	426
February 2023	29	47	22	3	100	107	429
March 2023	26	50	22	3	100	104	425
April 2023	25	51	22	2	100	104	412
May 2023	27	51	20	2	100	108	431
June 2023	30	51	18	2	100	112	441
July 2023	32	48	19	1	100	113	442
August 2023	30	52	17	1	100	113	436
September 2023	28	52	18	2	100	110	417
October 2023	27	53	18	2	100	109	425
November 2023	27	50	21	2	100	107	430
December 2023	29	50	19	2	100	110	444

TABLE 9

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

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

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1978	13	25	22	18	9	9	5	100	111	839
April	1978	14	24	18	20	10	9	6	100	108	867
May	1978	14	23	20	18	10	10	4	100	109	896
June	1978	14	22	19	19	11	10	4	100	106	876
July	1978	14	22	21	21	11	8	2	100	104	888
August	1978	14	23	19	21	12	8	3	100	105	829
September	1978	13	24	21	19	11	7	4	100	106	833
October	1978	13	23	20	17	12	9	5	100	106	809
November	1978	12	22	21	17	12	9	6	100	105	883
December	1978	12	20	19	18	15	9	7	100	99	868
January	1979	12	23	16	18	15	7	8	100	102	891
February	1979	12	23	14	18	17	7	8	100	101	849
March	1979	13	23	17	21	14	7	5	100	101	850
April	1979	11	19	18	25	16	7	3	100	90	878
May	1979	9	20	19	25	17	8	2	100	87	878
June	1979	8	21	16	22	20	10	3	100	87	990
July	1979	7	22	16	21	20	9	4	100	88	1079
August	1979	9	20	17	23	18	9	4	100	88	1015
September	1979	9	20	17	24	17	10	4	100	88	938
October	1979	10	19	17	24	16	12	3	100	89	889
November	1979	9	18	17	23	17	13	3	100	88	925
December	1979	9	18	17	26	18	9	3	100	83	932
January	1980	11	17	17	25	18	8	4	100	86	858
February	1980	12	18	15	28	16	8	3	100	85	721
March	1980	12	16	16	29	14	11	3	100	85	633
April	1980	9	17	16	28	14	14	3	100	85	574
May	1980	9	17	16	26	15	14	3	100	85	509
June	1980	11	19	13	24	16	13	5	100	89	506
July	1980	11	16	15	28	13	11	7	100	86	513
August	1980	10	17	15	25	14	13	6	100	88	487
September	1980	12	14	20	26	11	13	5	100	89	481
October	1980	13	17	18	22	14	13	3	100	94	459
November	1980	12	16	18	23	10	16	5	100	95	485
December	1980	8	18	15	24	12	17	6	100	91	502
January	1981	9	17	14	27	10	16	6	100	88	521
February	1981	7	19	14	29	12	14	6	100	84	518

REGION NORTH CENTRAL

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
March	1981	9	20	15	26	13	12	5	100	90	521
April	1981	8	22	13	25	13	14	5	100	92	523
May	1981	13	20	16	24	11	12	3	100	98	551
June	1981	14	20	15	25	8	13	4	100	101	567
July	1981	14	21	19	23	8	11	5	100	104	581
August	1981	12	22	17	23	9	12	5	100	101	593
September	1981	10	22	18	22	11	12	5	100	99	597
October	1981	11	21	18	22	12	14	4	100	98	598
November	1981	12	21	18	21	11	14	3	100	100	591
December	1981	12	22	17	21	11	14	3	100	102	587
January	1982	12	23	14	24	11	13	3	100	100	601
February	1982	11	21	16	25	13	11	4	100	94	624
March	1982	10	18	16	26	15	10	5	100	88	642
April	1982	9	18	17	24	14	12	5	100	89	619
May	1982	10	19	17	26	13	11	5	100	90	592
June	1982	10	19	17	27	10	13	4	100	92	571
July	1982	11	18	17	30	8	11	4	100	90	579
August	1982	10	17	19	27	10	12	4	100	90	580
September	1982	11	17	21	26	10	10	4	100	92	599
October	1982	12	18	19	23	13	10	4	100	94	613
November	1982	14	19	14	25	12	12	4	100	96	610
December	1982	13	20	14	23	11	15	4	100	99	602
January	1983	14	22	16	23	10	13	2	100	103	579
February	1983	13	21	19	21	10	12	3	100	103	562
March	1983	12	22	18	25	10	11	2	100	99	549
April	1983	13	23	17	23	8	13	3	100	106	575
May	1983	14	25	17	23	4	15	2	100	112	595
June	1983	16	26	20	19	3	14	3	100	120	615
July	1983	16	26	21	20	4	11	2	100	118	579
August	1983	19	23	21	18	6	9	4	100	118	542
September	1983	18	23	19	19	7	10	3	100	116	509
October	1983	17	20	20	18	9	12	3	100	110	538
November	1983	16	22	19	18	9	12	3	100	110	582
December	1983	18	23	21	16	8	11	4	100	117	581
January	1984	21	23	20	15	5	10	5	100	124	537
February	1984	22	24	21	15	3	10	4	100	128	513
March	1984	24	23	17	16	5	11	4	100	126	528
April	1984	24	22	17	16	6	12	3	100	125	579
May	1984	24	23	17	15	6	13	2	100	126	604
June	1984	21	25	19	16	4	13	2	100	125	589
July	1984	20	26	20	16	4	11	3	100	125	545
August	1984	20	28	21	15	5	8	4	100	128	568
September	1984	21	27	21	13	6	9	4	100	130	634

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
October	1984	19	29	19	14	5	10	4	100	129	706
November	1984	20	28	15	16	6	11	4	100	126	699
December	1984	19	27	16	18	5	11	4	100	122	683
January	1985	20	29	16	18	5	9	3	100	126	590
February	1985	20	26	19	19	5	9	3	100	123	562
March	1985	21	26	17	19	6	9	2	100	122	535
April	1985	21	23	18	19	6	10	3	100	118	585
May	1985	20	26	18	17	6	10	2	100	123	586
June	1985	19	26	20	18	5	11	2	100	122	614
July	1985	18	28	20	16	5	12	1	100	125	598
August	1985	19	25	20	16	6	13	2	100	122	600
September	1985	21	25	18	15	7	12	2	100	124	547
October	1985	21	23	19	16	7	11	3	100	120	537
November	1985	20	22	20	18	7	10	3	100	118	522
December	1985	18	26	20	18	6	9	3	100	120	566
January	1986	19	29	19	17	5	8	3	100	126	609
February	1986	18	32	18	16	5	8	3	100	130	649
March	1986	20	29	19	15	6	8	3	100	128	611
April	1986	20	28	18	16	7	9	2	100	126	574
May	1986	20	27	19	17	6	9	2	100	125	535
June	1986	20	28	18	17	5	10	2	100	125	582
July	1986	19	28	20	14	6	10	2	100	127	630
August	1986	20	29	19	14	6	10	2	100	129	669
September	1986	19	30	18	15	5	10	3	100	129	621
October	1986	20	28	17	19	4	9	4	100	125	579
November	1986	18	27	21	19	3	8	4	100	123	536
December	1986	17	27	22	17	3	10	3	100	125	554
January	1987	17	30	22	15	3	10	4	100	128	555
February	1987	19	30	17	17	4	10	3	100	129	568
March	1987	19	28	18	19	6	8	3	100	122	529
April	1987	20	27	17	20	6	8	3	100	122	513
May	1987	20	28	17	19	5	8	3	100	124	495
June	1987	20	31	18	17	4	8	3	100	129	507
July	1987	19	29	22	14	4	7	4	100	130	520
August	1987	18	30	22	16	4	7	3	100	128	507
September	1987	20	29	20	15	4	8	4	100	130	495
October	1987	21	30	19	15	5	8	3	100	130	433
November	1987	21	25	21	15	6	9	4	100	125	418
December	1987	18	23	21	18	5	10	4	100	118	416
January	1988	18	25	20	17	4	11	5	100	122	465
February	1988	19	29	20	13	3	11	5	100	131	476
March	1988	23	29	19	11	4	11	4	100	137	468

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
April	1988	21	29	17	14	3	12	4	100	133	426
May	1988	20	29	16	17	4	11	3	100	128	414
June	1988	20	27	19	18	3	10	3	100	126	425
July	1988	20	27	21	17	4	9	2	100	127	462
August	1988	23	26	20	15	5	8	3	100	130	476
September	1988	25	29	18	11	4	9	3	100	138	491
October	1988	25	27	17	11	5	9	5	100	136	474
November	1988	22	27	17	14	4	11	6	100	130	465
December	1988	21	24	17	16	5	11	6	100	124	443
January	1989	21	25	18	15	5	11	4	100	127	452
February	1989	24	27	18	12	6	11	3	100	132	450
March	1989	21	29	21	13	5	9	3	100	132	451
April	1989	20	28	20	13	5	10	3	100	131	446
May	1989	18	30	20	16	4	9	2	100	127	454
June	1989	17	29	18	16	4	11	5	100	126	454
July	1989	18	28	19	17	4	10	5	100	125	447
August	1989	20	27	20	14	5	10	5	100	127	428
September	1989	22	26	21	16	5	8	3	100	127	428
October	1989	22	27	19	15	6	7	3	100	128	445
November	1989	23	26	20	14	5	8	3	100	130	463
December	1989	21	28	18	14	6	8	5	100	129	448
January	1990	20	29	19	14	4	9	5	100	131	415
February	1990	17	30	19	17	5	8	4	100	125	391
March	1990	17	29	20	17	5	9	2	100	124	396
April	1990	17	31	21	16	5	10	1	100	128	424
May	1990	20	30	20	13	5	11	1	100	133	444
June	1990	20	31	21	12	4	10	2	100	136	448
July	1990	21	28	20	13	5	11	2	100	132	431
August	1990	18	29	20	16	5	9	2	100	126	413
September	1990	17	28	19	17	8	10	1	100	121	394
October	1990	13	26	19	20	9	10	4	100	111	396
November	1990	15	24	17	19	10	10	5	100	110	409
December	1990	14	21	17	22	9	11	6	100	104	420
January	1991	15	22	19	21	8	9	5	100	109	417
February	1991	15	24	21	19	6	10	5	100	114	398
March	1991	16	25	21	17	5	11	5	100	118	390
April	1991	14	26	20	19	5	12	5	100	116	397
May	1991	13	24	21	18	7	12	6	100	111	413
June	1991	14	23	19	20	6	11	6	100	111	414
July	1991	15	21	19	19	7	13	7	100	111	400
August	1991	15	23	18	18	6	16	5	100	114	386
September	1991	12	26	20	17	6	15	4	100	115	391
October	1991	12	28	20	17	7	13	2	100	116	408

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
November	1991	11	26	22	19	8	11	3	100	111	418
December	1991	13	23	19	21	8	13	4	100	107	429
January	1992	11	21	19	24	7	13	4	100	101	426
February	1992	10	22	17	25	7	15	4	100	100	429
March	1992	9	24	20	22	8	14	2	100	103	416
April	1992	11	23	20	21	8	14	3	100	105	399
May	1992	14	21	23	20	7	12	4	100	108	399
June	1992	16	19	22	22	6	11	4	100	107	405
July	1992	16	20	22	20	5	13	4	100	111	424
August	1992	14	23	20	20	6	13	5	100	110	428
September	1992	13	27	17	21	6	12	5	100	113	429
October	1992	10	29	18	23	6	9	5	100	110	418
November	1992	11	31	18	19	6	11	4	100	118	387
December	1992	13	30	19	16	5	13	4	100	121	370
January	1993	17	29	17	14	5	13	5	100	127	356
February	1993	18	26	17	17	6	12	5	100	121	364
March	1993	18	24	18	20	6	10	4	100	116	377
April	1993	15	22	19	20	7	12	3	100	110	379
May	1993	16	22	19	22	7	11	3	100	109	387
June	1993	19	20	19	20	8	12	2	100	110	363
July	1993	17	23	16	21	10	11	2	100	110	359
August	1993	16	23	16	22	10	10	3	100	106	359
September	1993	11	24	17	23	11	10	4	100	101	378
October	1993	12	22	22	20	9	10	5	100	105	387
November	1993	12	25	20	17	9	11	5	100	111	384
December	1993	15	25	20	18	7	9	6	100	115	393
January	1994	16	27	18	17	8	10	5	100	118	390
February	1994	18	25	20	16	6	11	4	100	120	386
March	1994	16	28	18	14	6	14	3	100	125	372
April	1994	16	29	20	12	6	13	5	100	127	378
May	1994	15	30	21	11	6	13	5	100	128	391
June	1994	17	28	24	10	5	11	5	100	129	402
July	1994	19	26	24	14	4	10	3	100	126	401
August	1994	18	26	24	15	4	11	2	100	126	408
September	1994	18	27	19	17	3	12	4	100	124	399
October	1994	16	27	19	16	3	14	4	100	124	392
November	1994	17	26	18	16	3	14	5	100	124	382
December	1994	19	24	20	14	5	14	4	100	125	389
January	1995	19	26	18	14	5	14	4	100	127	385
February	1995	18	28	19	15	5	12	3	100	125	386
March	1995	18	30	21	16	3	9	2	100	128	374
April	1995	19	29	23	17	3	6	3	100	128	374

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
May	1995	20	29	22	18	3	5	3	100	127	371
June	1995	18	28	20	18	4	8	4	100	124	370
July	1995	18	25	20	19	4	10	3	100	121	382
August	1995	21	25	21	15	5	10	2	100	126	395
September	1995	21	25	20	15	6	11	2	100	126	391
October	1995	21	29	19	13	6	10	2	100	131	385
November	1995	18	31	20	16	4	9	3	100	130	375
December	1995	18	31	22	17	2	8	2	100	129	399
January	1996	18	30	23	16	2	8	2	100	130	403
February	1996	20	29	21	16	4	10	1	100	130	399
March	1996	21	30	17	14	4	12	2	100	133	388
April	1996	20	29	19	15	4	11	1	100	130	381
May	1996	18	30	21	14	4	12	1	100	130	383
June	1996	19	28	25	14	4	10	1	100	130	378
July	1996	20	29	20	14	4	13	1	100	130	380
August	1996	23	25	20	14	6	12	1	100	129	384
September	1996	22	27	20	13	6	12	1	100	130	398
October	1996	22	28	21	13	5	10	1	100	131	402
November	1996	19	30	23	13	4	9	2	100	133	401
December	1996	20	28	22	13	3	11	2	100	131	398
January	1997	20	29	20	14	4	10	2	100	132	397
February	1997	21	29	18	14	4	12	2	100	132	393
March	1997	21	31	17	15	4	11	2	100	133	397
April	1997	24	29	17	14	4	10	2	100	135	403
May	1997	23	32	18	12	4	9	2	100	139	404
June	1997	23	35	17	10	3	9	2	100	145	405
July	1997	19	36	20	10	3	10	1	100	142	395
August	1997	21	36	21	10	3	9	1	100	143	386
September	1997	23	32	21	10	3	9	1	100	142	381
October	1997	26	31	20	10	2	9	2	100	144	392
November	1997	28	29	18	9	3	10	3	100	144	403
December	1997	23	31	21	10	2	9	3	100	142	386
January	1998	23	30	21	10	3	10	2	100	140	384
February	1998	23	32	21	11	2	9	2	100	142	370
March	1998	26	31	18	11	2	10	2	100	143	384
April	1998	25	33	18	11	1	9	2	100	146	365
May	1998	23	32	21	11	1	8	3	100	143	385
June	1998	24	32	22	9	2	7	4	100	144	370
July	1998	26	29	22	9	2	8	3	100	143	382
August	1998	25	29	21	8	3	11	3	100	143	364
September	1998	23	28	22	11	1	11	4	100	139	377
October	1998	23	28	21	11	2	10	5	100	138	364
November	1998	26	26	21	13	3	9	4	100	136	377

TABLE 9

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
December	1998	27	28	18	11	3	10	2	100	140	371
January	1999	24	31	18	11	4	10	2	100	141	378
February	1999	24	32	17	11	3	10	3	100	143	366
March	1999	26	30	17	13	2	9	3	100	141	367
April	1999	28	26	17	15	2	9	3	100	137	368
May	1999	26	27	18	15	3	9	2	100	134	370
June	1999	24	26	23	14	3	7	2	100	133	375
July	1999	22	29	23	12	3	9	2	100	137	382
August	1999	24	30	21	11	2	8	3	100	142	385
September	1999	26	31	16	12	2	9	3	100	143	379
October	1999	25	32	17	13	3	8	3	100	141	381
November	1999	23	34	18	12	3	7	3	100	142	388
December	1999	21	33	20	9	4	9	4	100	142	409
January	2000	23	35	18	9	3	9	4	100	147	420
February	2000	23	35	17	10	3	10	2	100	145	421
March	2000	26	33	14	12	3	10	1	100	144	395
April	2000	27	28	15	12	4	11	2	100	139	382
May	2000	29	30	15	11	3	10	2	100	145	387
June	2000	27	32	16	11	3	9	2	100	145	402
July	2000	27	31	20	10	3	8	2	100	146	402
August	2000	25	28	22	10	4	9	2	100	139	391
September	2000	24	26	25	10	4	10	1	100	136	395
October	2000	22	26	23	13	4	10	2	100	131	397
November	2000	22	28	20	12	3	11	3	100	135	391
December	2000	20	31	20	12	2	11	4	100	137	370
January	2001	22	30	19	13	2	10	4	100	137	382
February	2001	20	28	19	16	3	10	4	100	128	387
March	2001	21	25	17	18	4	10	5	100	123	402
April	2001	19	26	17	17	6	12	4	100	122	389
May	2001	19	26	16	19	5	12	4	100	121	388
June	2001	17	29	16	17	5	12	3	100	123	368
July	2001	16	30	17	16	5	12	4	100	125	377
August	2001	18	30	19	13	6	11	3	100	129	382
September	2001	17	27	20	16	5	12	3	100	123	389
October	2001	16	26	20	17	5	12	3	100	120	378
November	2001	15	24	21	20	4	13	4	100	116	370
December	2001	18	24	19	18	4	13	4	100	120	382
January	2002	20	23	18	16	3	15	4	100	124	394
February	2002	20	26	16	15	3	18	3	100	128	395
March	2002	20	28	14	15	1	19	3	100	132	380
April	2002	21	28	13	15	4	17	3	100	130	377
May	2002	21	27	16	13	6	15	3	100	129	369

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
June	2002	20	25	18	13	8	14	2	100	124	389
July	2002	18	28	20	12	6	15	2	100	128	377
August	2002	20	27	18	15	4	14	2	100	127	389
September	2002	21	28	16	15	5	14	1	100	128	369
October	2002	20	24	17	18	6	14	2	100	120	371
November	2002	18	25	18	16	6	14	3	100	121	366
December	2002	15	30	18	15	6	11	4	100	124	389
January	2003	16	31	16	15	6	14	3	100	127	381
February	2003	16	30	15	16	6	14	2	100	124	381
March	2003	16	27	14	19	5	16	2	100	118	370
April	2003	19	26	14	21	5	12	2	100	119	377
May	2003	19	27	12	20	6	13	2	100	121	378
June	2003	22	26	14	19	4	14	1	100	124	387
July	2003	20	27	15	17	5	14	2	100	125	392
August	2003	20	25	17	18	5	12	3	100	122	412
September	2003	19	23	18	18	7	11	4	100	117	391
October	2003	18	24	19	18	7	11	3	100	118	388
November	2003	19	27	17	18	7	11	1	100	120	386
December	2003	19	27	15	19	8	12	0	100	120	388
January	2004	20	27	14	19	8	12	0	100	120	391
February	2004	19	25	16	19	8	12	1	100	118	392
March	2004	20	26	18	15	7	12	2	100	124	390
April	2004	20	27	18	13	7	12	2	100	127	381
May	2004	20	27	18	14	7	13	2	100	126	392
June	2004	22	26	18	16	6	11	1	100	126	400
July	2004	20	23	19	18	7	11	1	100	117	381
August	2004	22	25	19	18	6	9	1	100	124	366
September	2004	22	25	17	18	6	11	2	100	122	368
October	2004	23	25	15	18	6	11	1	100	124	391
November	2004	22	23	16	20	7	11	1	100	117	398
December	2004	20	25	19	20	7	9	0	100	118	408
January	2005	20	24	20	19	6	10	1	100	119	398
February	2005	18	26	19	16	8	11	1	100	121	383
March	2005	19	26	18	17	7	11	1	100	122	374
April	2005	20	26	16	21	7	10	1	100	118	397
May	2005	18	29	15	26	4	8	0	100	117	413
June	2005	17	28	17	25	4	9	0	100	116	422
July	2005	18	30	18	22	3	9	0	100	123	428
August	2005	22	25	19	19	6	10	1	100	122	412
September	2005	20	22	16	21	8	12	1	100	114	408
October	2005	16	20	17	24	10	11	2	100	102	401
November	2005	12	22	15	26	11	12	2	100	97	408
December	2005	13	26	16	22	11	11	2	100	106	409

REGION NORTH CENTRAL

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	14	26	15	21	8	13	2	100	111	398
February	2006	18	28	17	19	6	11	1	100	120	391
March	2006	18	28	17	20	4	10	1	100	122	388
April	2006	20	29	18	17	6	9	1	100	126	398
May	2006	19	28	15	18	7	11	1	100	122	404
June	2006	18	25	15	20	9	12	1	100	115	424
July	2006	16	25	14	23	9	13	1	100	108	427
August	2006	15	24	18	21	10	11	1	100	108	431
September	2006	18	23	19	20	9	9	1	100	112	410
October	2006	22	23	21	17	9	8	1	100	119	411
November	2006	24	23	19	19	5	8	1	100	122	408
December	2006	21	25	18	21	5	9	1	100	119	415
January	2007	18	27	20	21	4	10	0	100	119	432
February	2007	16	28	19	17	5	13	1	100	122	448
March	2007	21	25	18	15	5	14	2	100	126	434
April	2007	22	24	15	16	7	15	2	100	124	423
May	2007	22	22	15	17	8	15	2	100	119	410
June	2007	20	25	15	18	8	13	1	100	119	437
July	2007	19	26	17	18	8	11	2	100	119	424
August	2007	19	27	15	20	8	9	1	100	118	409
September	2007	17	25	16	24	7	10	1	100	111	404
October	2007	17	24	14	26	9	10	1	100	107	408
November	2007	15	24	15	25	9	11	1	100	106	430
December	2007	13	26	14	24	11	11	2	100	104	431
January	2008	12	25	16	26	9	11	1	100	102	419
February	2008	11	25	16	26	9	10	2	100	101	408
March	2008	12	26	18	24	7	12	1	100	106	389
April	2008	8	25	16	26	9	13	1	100	98	395
May	2008	7	24	15	28	10	15	1	100	93	395
June	2008	6	22	12	31	15	14	1	100	82	405
July	2008	8	20	10	29	18	13	2	100	81	405
August	2008	8	22	12	29	16	11	2	100	85	406
September	2008	10	22	12	28	12	13	3	100	93	386
October	2008	9	22	14	28	10	14	4	100	93	383
November	2008	8	17	14	29	11	16	5	100	85	382
December	2008	5	17	15	32	13	14	4	100	77	402
January	2009	6	20	15	32	11	14	3	100	83	401
February	2009	4	21	14	35	8	15	3	100	83	404
March	2009	5	18	14	34	10	15	3	100	80	405
April	2009	6	17	15	33	10	14	4	100	79	408
May	2009	6	17	18	30	11	15	3	100	81	413
June	2009	5	20	20	30	8	15	2	100	87	417

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
July	2009	5	18	17	32	9	17	2	100	83	438
August	2009	6	18	15	35	9	15	2	100	80	429
September	2009	6	16	15	34	10	18	2	100	78	418
October	2009	7	14	18	33	9	17	2	100	79	420
November	2009	7	15	19	31	10	16	2	100	81	418
December	2009	9	18	19	30	8	12	4	100	88	419
January	2010	9	20	19	29	8	12	3	100	91	417
February	2010	8	20	19	28	9	13	3	100	91	421
March	2010	8	17	20	28	10	15	2	100	87	425
April	2010	6	19	20	28	10	14	3	100	87	413
May	2010	8	19	22	27	8	15	2	100	92	424
June	2010	9	21	21	27	8	12	1	100	96	442
July	2010	12	19	18	29	9	12	1	100	94	445
August	2010	11	20	16	30	11	11	1	100	91	438
September	2010	9	17	19	30	12	11	2	100	85	429
October	2010	8	19	23	27	11	11	2	100	89	424
November	2010	9	17	23	27	11	10	2	100	88	426
December	2010	10	22	21	26	9	10	2	100	97	440
January	2011	12	21	19	26	10	10	2	100	96	421
February	2011	13	21	20	24	8	11	3	100	102	410
March	2011	11	19	20	24	11	12	3	100	96	390
April	2011	9	21	21	25	11	10	3	100	94	406
May	2011	7	22	19	26	11	11	3	100	93	404
June	2011	8	24	20	25	10	9	4	100	98	412
July	2011	10	24	16	25	10	12	4	100	99	384
August	2011	10	24	14	26	12	11	4	100	95	388
September	2011	11	21	14	29	12	12	2	100	91	370
October	2011	8	22	16	30	12	10	2	100	88	412
November	2011	6	23	19	32	10	10	2	100	87	412
December	2011	5	20	22	30	10	11	2	100	86	421
January	2012	8	20	22	28	10	11	2	100	90	391
February	2012	8	22	22	25	10	12	2	100	95	376
March	2012	9	26	21	23	10	10	2	100	101	373
April	2012	8	25	22	24	10	10	1	100	99	396
May	2012	10	26	20	23	10	8	3	100	102	406
June	2012	9	25	20	24	10	9	4	100	100	405
July	2012	11	25	20	22	9	8	5	100	105	386
August	2012	12	21	21	26	9	8	3	100	98	384
September	2012	13	20	20	26	10	8	3	100	97	378
October	2012	15	21	18	26	9	8	4	100	102	396
November	2012	16	24	17	22	8	8	5	100	109	406
December	2012	16	22	20	21	8	8	4	100	109	412

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
January	2013	15	22	20	21	11	7	3	100	105	404
February	2013	14	22	20	21	14	7	2	100	101	394
March	2013	15	23	20	21	13	5	2	100	104	375
April	2013	14	24	19	22	11	8	2	100	105	382
May	2013	15	23	21	22	10	8	2	100	107	391
June	2013	13	25	21	20	9	10	2	100	109	430
July	2013	15	26	21	19	9	7	3	100	113	428
August	2013	13	27	21	21	7	7	3	100	113	427
September	2013	12	27	20	22	11	6	2	100	107	414
October	2013	11	25	24	21	11	7	1	100	103	410
November	2013	12	22	25	21	13	6	1	100	100	410
December	2013	14	20	27	22	9	7	2	100	102	417
January	2014	16	21	22	23	8	7	3	100	105	410
February	2014	16	24	19	22	7	9	3	100	112	409
March	2014	17	25	17	21	9	9	3	100	112	402
April	2014	16	25	17	19	11	9	2	100	111	431
May	2014	14	24	20	19	12	8	2	100	108	437
June	2014	13	25	23	17	9	10	3	100	112	421
July	2014	13	22	22	21	8	10	4	100	106	393
August	2014	16	21	21	20	9	9	5	100	108	387
September	2014	15	21	20	23	10	7	4	100	104	408
October	2014	17	23	22	18	10	7	3	100	112	433
November	2014	16	23	22	18	10	8	3	100	111	439
December	2014	16	26	23	16	8	8	3	100	117	407
January	2015	14	31	20	16	8	8	3	100	120	371
February	2015	14	33	18	17	7	9	2	100	124	365
March	2015	17	31	18	14	8	11	2	100	126	393
April	2015	17	26	22	14	7	12	1	100	122	397
May	2015	19	26	22	14	7	11	1	100	123	402
June	2015	19	27	22	16	6	10	1	100	124	386
July	2015	21	26	20	16	6	8	3	100	125	382
August	2015	20	30	19	17	5	7	3	100	128	396
September	2015	19	29	17	17	6	7	5	100	125	393
October	2015	17	32	16	17	6	7	4	100	126	391
November	2015	17	28	16	19	7	9	3	100	119	359
December	2015	19	29	16	18	7	8	2	100	123	383
January	2016	21	25	18	19	6	11	1	100	121	401
February	2016	23	28	16	15	6	10	3	100	129	414
March	2016	22	28	16	15	6	10	4	100	129	402
April	2016	21	31	17	14	7	7	4	100	131	403
May	2016	21	29	20	14	6	7	3	100	131	411
June	2016	20	29	20	15	6	7	3	100	127	407
July	2016	19	28	19	17	5	8	3	100	125	399

REGION NORTH CENTRAL

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
August	2016	16	30	19	19	4	8	4	100	122	405
September	2016	16	30	21	17	5	8	4	100	124	431
October	2016	16	30	20	16	4	8	5	100	125	455
November	2016	18	27	19	17	5	9	5	100	123	450
December	2016	22	26	17	16	4	9	5	100	128	446
January	2017	22	29	18	13	3	11	4	100	134	427
February	2017	21	33	18	11	2	11	3	100	140	427
March	2017	20	32	18	14	2	11	2	100	136	421
April	2017	22	28	16	18	3	9	2	100	129	437
May	2017	24	26	17	18	3	9	3	100	130	468
June	2017	25	26	17	15	4	9	4	100	132	480
July	2017	22	32	18	11	4	9	4	100	139	496
August	2017	24	32	18	9	5	9	3	100	141	463
September	2017	22	30	24	9	4	9	2	100	139	462
October	2017	27	26	24	10	3	8	2	100	140	443
November	2017	24	28	23	12	2	8	3	100	138	464
December	2017	24	30	18	12	3	9	3	100	140	456
January	2018	25	29	15	13	4	11	3	100	137	478
February	2018	27	27	15	11	6	10	3	100	137	461
March	2018	27	32	13	10	6	9	2	100	143	475
April	2018	26	34	15	10	5	8	2	100	145	466
May	2018	26	34	14	12	5	8	1	100	143	463
June	2018	27	30	16	13	5	8	1	100	139	446
July	2018	29	26	17	13	4	9	2	100	138	441
August	2018	29	27	17	12	4	8	3	100	141	448
September	2018	28	27	16	13	4	8	3	100	138	473
October	2018	25	30	15	12	5	10	3	100	137	470
November	2018	22	30	17	14	5	9	3	100	134	477
December	2018	22	31	17	12	4	11	2	100	137	466
January	2019	26	28	16	14	4	9	3	100	136	467
February	2019	27	25	16	13	5	11	3	100	135	457
March	2019	28	25	16	14	5	8	4	100	134	458
April	2019	26	31	17	11	4	8	2	100	141	456
May	2019	29	32	16	12	3	7	2	100	146	464
June	2019	30	31	17	12	3	7	1	100	146	456
July	2019	31	27	16	12	4	8	2	100	141	465
August	2019	29	27	16	12	6	8	2	100	137	479
September	2019	28	26	17	13	6	9	2	100	135	474
October	2019	28	27	18	12	6	8	2	100	136	485
November	2019	26	28	18	12	5	7	3	100	136	467
December	2019	26	29	18	13	6	5	3	100	137	464
January	2020	25	29	18	13	5	6	3	100	135	457

REGION NORTH CENTRAL

TABLE 9

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
February	2020	27	30	18	13	4	6	2	100	141	483
March	2020	26	29	18	14	4	7	3	100	137	509
April	2020	24	27	16	15	3	11	4	100	132	514
May	2020	18	24	19	17	5	12	4	100	120	479
June	2020	18	25	18	16	5	13	5	100	123	450
July	2020	17	23	21	17	5	12	5	100	117	439
August	2020	19	22	20	18	3	12	5	100	120	470
September	2020	18	21	20	19	3	13	6	100	118	474
October	2020	19	27	17	15	2	14	6	100	128	460
November	2020	17	27	17	14	3	15	7	100	127	430
December	2020	17	29	16	13	4	15	7	100	129	431
January	2021	15	25	20	14	4	15	7	100	122	457
February	2021	17	25	19	15	5	13	5	100	123	460
March	2021	18	24	20	17	5	13	3	100	120	466
April	2021	21	28	17	14	7	12	2	100	128	429
May	2021	18	28	17	14	8	11	3	100	124	424
June	2021	19	30	16	14	8	9	4	100	127	435
July	2021	17	30	18	14	9	9	4	100	123	463
August	2021	21	27	17	13	10	10	3	100	124	463
September	2021	20	27	17	13	11	9	3	100	123	456
October	2021	21	25	15	16	11	9	3	100	119	454
November	2021	19	27	16	13	15	7	3	100	118	461
December	2021	17	24	18	13	16	10	3	100	112	446
January	2022	17	25	20	12	15	9	3	100	115	457
February	2022	16	27	18	15	12	10	3	100	116	460
March	2022	16	24	16	16	16	11	1	100	109	471
April	2022	14	24	15	18	17	11	1	100	104	458
May	2022	15	22	13	18	18	12	2	100	101	458
June	2022	13	21	13	20	20	10	3	100	94	449
July	2022	13	19	10	22	24	9	3	100	86	450
August	2022	12	18	11	23	23	10	3	100	84	440
September	2022	14	22	11	24	18	11	1	100	94	450
October	2022	15	20	12	24	16	12	1	100	94	447
November	2022	13	20	12	23	19	11	2	100	91	435
December	2022	14	18	11	24	19	11	3	100	89	424
January	2023	13	21	10	24	17	11	4	100	92	426
February	2023	14	22	10	24	14	12	3	100	97	429
March	2023	12	23	13	23	16	11	3	100	97	425
April	2023	12	22	15	23	15	11	2	100	96	412
May	2023	14	22	15	22	16	9	2	100	97	431
June	2023	16	21	15	23	13	10	2	100	100	441
July	2023	18	21	15	22	14	9	1	100	103	442
August	2023	16	23	17	22	12	9	1	100	104	436

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2023	15	22	17	22	13	10	2	100	101	417
October	2023	14	21	14	25	14	10	2	100	95	425
November	2023	15	19	13	25	15	10	2	100	94	430
December	2023	15	20	14	23	16	11	2	100	95	444

REGION NORTH CENTRAL

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	50	11	37	1	100	113	481
March 1981	48	11	39	2	100	109	521
September 1981	49	15	34	2	100	115	597
March 1982	48	14	37	2	100	111	642
September 1982	45	13	40	2	100	105	599
March 1983	42	16	42	0	100	100	549
September 1983	49	12	37	2	100	112	509
March 1984	54	14	30	2	100	124	528
September 1984	57	12	30	1	100	127	634
September 1985	54	13	32	1	100	122	547
September 2011	42	8	48	1	100	94	370
October 2011	41	9	49	1	100	92	412
November 2011	43	8	49	0	100	94	412
December 2011	41	9	49	1	100	92	421
January 2012	39	9	51	1	100	89	391
February 2012	39	9	52	1	100	87	376
March 2012	38	11	50	0	100	88	373
April 2012	40	12	48	0	100	92	396
May 2012	39	13	47	1	100	91	406
June 2012	43	12	44	1	100	99	405
July 2012	44	13	43	1	100	101	386
August 2012	43	13	44	0	100	99	384
September 2012	40	13	46	1	100	95	378
October 2012	41	15	44	0	100	97	396
November 2012	43	15	41	1	100	102	406
December 2012	46	15	39	0	100	106	412
January 2013	48	12	40	0	100	107	404
February 2013	43	13	45	0	100	98	394
March 2013	43	12	45	0	100	98	375
April 2013	42	14	43	1	100	99	382
May 2013	46	14	40	1	100	106	391
June 2013	45	14	40	2	100	105	430
July 2013	46	13	40	1	100	106	428
August 2013	46	12	41	1	100	104	427
September 2013	43	13	43	1	100	100	414
October 2013	39	14	46	1	100	92	410
November 2013	40	15	45	1	100	95	410
December 2013	44	15	41	1	100	103	417
January 2014	52	11	36	1	100	115	410
February 2014	54	11	34	1	100	120	409
March 2014	54	8	38	0	100	115	402

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2014	49	9	41	1	100	107	431
May 2014	48	10	41	1	100	107	437
June 2014	48	13	38	1	100	111	421
July 2014	48	11	40	1	100	109	393
August 2014	47	10	42	1	100	106	387
September 2014	46	8	45	1	100	101	408
October 2014	48	10	41	2	100	107	433
November 2014	51	10	37	2	100	113	439
December 2014	56	10	32	1	100	124	407
January 2015	58	9	33	1	100	125	371
February 2015	56	8	36	0	100	120	365
March 2015	51	9	40	1	100	111	393
April 2015	52	8	39	1	100	113	397
May 2015	55	9	36	0	100	118	402
June 2015	60	8	32	0	100	128	386
July 2015	57	9	33	0	100	124	382
August 2015	57	11	32	0	100	126	396
September 2015	53	11	36	0	100	117	393
October 2015	54	9	37	0	100	117	391
November 2015	51	8	40	1	100	111	359
December 2015	52	10	37	1	100	115	383
January 2016	53	11	35	1	100	119	401
February 2016	55	10	35	0	100	121	414
March 2016	58	9	33	0	100	126	402
April 2016	57	9	33	0	100	124	403
May 2016	58	11	30	1	100	128	411
June 2016	58	11	31	1	100	127	407
July 2016	58	10	31	1	100	127	399
August 2016	57	9	33	1	100	124	405
September 2016	58	9	33	1	100	125	431
October 2016	55	11	34	0	100	121	455
November 2016	55	12	33	0	100	121	450
December 2016	57	12	31	0	100	125	446
January 2017	60	12	27	1	100	133	427
February 2017	63	13	23	1	100	140	427
March 2017	62	14	23	1	100	139	421
April 2017	63	11	24	1	100	139	437
May 2017	62	13	24	1	100	138	468
June 2017	63	11	25	1	100	138	480
July 2017	64	12	24	0	100	140	496
August 2017	66	9	25	0	100	141	463
September 2017	67	10	23	0	100	144	462
October 2017	66	10	23	0	100	143	443
November 2017	65	11	23	0	100	142	464
December 2017	66	10	24	0	100	141	456
January 2018	65	8	26	1	100	139	478
February 2018	65	9	25	1	100	140	461
March 2018	67	9	24	1	100	143	475
April 2018	70	9	20	0	100	150	466
May 2018	70	8	22	1	100	148	463
June 2018	68	9	23	1	100	145	446

REGION NORTH CENTRAL

TABLE 10

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2018	66	9	25	1	100	141	441
August 2018	67	9	24	0	100	143	448
September 2018	66	8	25	1	100	141	473
October 2018	68	7	24	1	100	143	470
November 2018	66	9	24	1	100	142	477
December 2018	66	10	22	1	100	144	466
January 2019	65	10	24	1	100	141	467
February 2019	63	9	27	1	100	137	457
March 2019	62	8	29	0	100	133	458
April 2019	63	10	27	0	100	137	456
May 2019	66	9	25	0	100	141	464
June 2019	66	10	24	1	100	142	456
July 2019	67	10	23	1	100	144	465
August 2019	65	10	24	1	100	141	479
September 2019	65	9	25	0	100	140	474
October 2019	63	8	28	0	100	135	485
November 2019	61	8	30	1	100	131	467
December 2019	64	8	28	0	100	136	464
January 2020	66	8	26	0	100	140	457
February 2020	70	7	23	0	100	147	483
March 2020	70	7	22	0	100	148	509
April 2020	68	9	21	1	100	147	514
May 2020	64	10	24	2	100	140	479
June 2020	63	10	25	1	100	138	450
July 2020	63	11	26	0	100	136	439
August 2020	65	10	25	0	100	139	470
September 2020	67	9	23	0	100	144	474
October 2020	69	8	23	0	100	146	460
November 2020	71	9	19	0	100	152	430
December 2020	72	9	19	0	100	154	431
January 2021	71	8	21	0	100	150	457
February 2021	71	9	20	0	100	151	460
March 2021	67	11	22	0	100	146	466
April 2021	68	12	19	1	100	150	429
May 2021	70	10	19	1	100	151	424
June 2021	71	9	19	1	100	152	435
July 2021	69	9	21	1	100	148	463
August 2021	68	9	23	0	100	145	463
September 2021	67	11	22	0	100	145	456
October 2021	66	10	24	0	100	141	454
November 2021	65	10	25	0	100	140	461
December 2021	64	9	26	1	100	139	446
January 2022	65	12	22	1	100	144	457
February 2022	66	10	23	1	100	143	460
March 2022	63	11	25	1	100	138	471
April 2022	64	9	27	1	100	137	458
May 2022	61	10	28	2	100	133	458
June 2022	61	8	29	1	100	132	449
July 2022	58	11	30	2	100	128	450
August 2022	56	11	32	1	100	125	440
September 2022	54	12	33	1	100	121	450

REGION NORTH CENTRAL

TABLE 10

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2022	55	10	35	1	100	120	447
November 2022	53	9	37	1	100	116	435
December 2022	56	8	36	1	100	120	424
January 2023	56	9	35	1	100	121	426
February 2023	58	8	33	1	100	125	429
March 2023	56	9	35	0	100	121	425
April 2023	54	9	37	0	100	117	412
May 2023	51	10	38	1	100	114	431
June 2023	51	10	38	1	100	113	441
July 2023	55	9	36	0	100	119	442
August 2023	56	8	37	0	100	119	436
September 2023	57	7	36	0	100	121	417
October 2023	54	6	41	0	100	113	425
November 2023	54	6	40	0	100	114	430
December 2023	52	8	39	1	100	113	444

REGION NORTH CENTRAL

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	41	33	18	8	100	123	481
March 1981	44	28	19	9	100	124	521
September 1981	46	31	17	7	100	129	597
March 1982	44	33	17	6	100	127	642
September 1982	47	33	14	6	100	133	599
March 1983	49	30	17	4	100	132	549
September 1983	54	31	11	4	100	143	509
March 1984	55	29	12	5	100	143	528
September 1984	52	31	12	5	100	140	634
September 1985	50	34	11	5	100	138	547
September 2011	44	38	16	2	100	127	370
October 2011	36	44	18	2	100	118	412
November 2011	34	46	18	2	100	116	412
December 2011	34	43	20	3	100	115	421
January 2012	40	39	17	4	100	123	391
February 2012	41	38	17	4	100	124	376
March 2012	44	38	15	4	100	129	373
April 2012	40	38	17	5	100	123	396
May 2012	41	36	18	5	100	123	406
June 2012	36	38	21	5	100	115	405
July 2012	40	36	20	4	100	120	386
August 2012	38	38	20	4	100	117	384
September 2012	43	34	19	4	100	124	378
October 2012	44	34	17	6	100	127	396
November 2012	45	33	16	6	100	130	406
December 2012	41	36	18	5	100	122	412
January 2013	36	38	22	3	100	114	404
February 2013	35	36	27	2	100	108	394
March 2013	37	35	25	2	100	112	375
April 2013	40	34	24	2	100	115	382
May 2013	41	37	19	3	100	122	391
June 2013	40	40	17	3	100	122	430
July 2013	39	40	17	3	100	122	428
August 2013	39	40	17	3	100	122	427
September 2013	39	38	20	3	100	119	414
October 2013	38	38	21	3	100	117	410
November 2013	37	38	22	3	100	115	410
December 2013	37	39	20	3	100	117	417
January 2014	39	38	17	5	100	122	410
February 2014	42	37	17	5	100	125	409
March 2014	43	36	17	4	100	125	402
April 2014	41	36	19	3	100	122	431

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2014	40	37	20	4	100	120	437
June 2014	40	37	20	4	100	120	421
July 2014	40	36	19	5	100	121	393
August 2014	39	38	18	4	100	121	387
September 2014	38	40	17	4	100	121	408
October 2014	39	40	17	4	100	122	433
November 2014	42	37	17	5	100	125	439
December 2014	44	36	16	4	100	128	407
January 2015	47	33	16	3	100	131	371
February 2015	48	35	14	3	100	134	365
March 2015	51	33	13	3	100	138	393
April 2015	48	37	13	2	100	136	397
May 2015	51	33	14	2	100	136	402
June 2015	49	33	16	2	100	134	386
July 2015	52	32	15	2	100	137	382
August 2015	49	35	13	3	100	136	396
September 2015	50	34	13	4	100	137	393
October 2015	49	34	13	4	100	136	391
November 2015	49	32	15	4	100	133	359
December 2015	49	33	15	3	100	134	383
January 2016	49	31	16	3	100	133	401
February 2016	50	34	13	3	100	137	414
March 2016	51	33	12	4	100	138	402
April 2016	51	33	11	6	100	140	403
May 2016	52	32	11	5	100	140	411
June 2016	50	31	14	5	100	136	407
July 2016	49	34	13	4	100	136	399
August 2016	47	34	14	5	100	133	405
September 2016	48	34	13	5	100	136	431
October 2016	49	31	14	6	100	135	455
November 2016	52	30	14	4	100	138	450
December 2016	53	30	13	4	100	140	446
January 2017	53	32	12	3	100	141	427
February 2017	53	32	13	3	100	140	427
March 2017	51	33	13	3	100	138	421
April 2017	53	30	15	2	100	138	437
May 2017	51	32	14	3	100	137	468
June 2017	52	31	15	3	100	137	480
July 2017	52	30	15	3	100	137	496
August 2017	56	26	16	3	100	140	463
September 2017	55	28	15	2	100	139	462
October 2017	55	29	15	1	100	140	443
November 2017	51	34	13	2	100	138	464
December 2017	54	31	13	3	100	141	456
January 2018	56	28	13	3	100	143	478
February 2018	56	25	15	3	100	141	461
March 2018	56	27	14	4	100	142	475
April 2018	53	30	13	4	100	140	466
May 2018	52	33	12	3	100	139	463
June 2018	49	36	12	3	100	138	446
July 2018	49	36	12	3	100	137	441

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2018	52	31	12	5	100	140	448
September 2018	53	29	13	5	100	140	473
October 2018	52	30	12	6	100	141	470
November 2018	49	33	12	6	100	137	477
December 2018	48	35	12	6	100	136	466
January 2019	48	34	13	5	100	135	467
February 2019	49	35	11	5	100	138	457
March 2019	51	34	11	4	100	141	458
April 2019	53	33	9	4	100	144	456
May 2019	54	32	10	4	100	144	464
June 2019	53	32	10	4	100	143	456
July 2019	52	32	12	4	100	140	465
August 2019	51	32	13	4	100	138	479
September 2019	51	32	14	3	100	137	474
October 2019	51	31	15	3	100	136	485
November 2019	50	33	15	3	100	135	467
December 2019	49	33	15	3	100	134	464
January 2020	49	33	13	4	100	136	457
February 2020	51	34	12	4	100	139	483
March 2020	52	33	10	5	100	142	509
April 2020	54	32	10	3	100	144	514
May 2020	54	32	10	4	100	144	479
June 2020	53	34	8	4	100	145	450
July 2020	51	35	10	4	100	141	439
August 2020	54	33	10	3	100	144	470
September 2020	54	34	9	3	100	145	474
October 2020	54	35	7	3	100	147	460
November 2020	54	34	8	4	100	146	430
December 2020	54	30	12	4	100	142	431
January 2021	53	28	15	4	100	138	457
February 2021	49	31	17	3	100	132	460
March 2021	48	34	15	3	100	132	466
April 2021	46	36	16	2	100	130	429
May 2021	45	35	16	4	100	129	424
June 2021	45	32	20	4	100	125	435
July 2021	45	31	19	5	100	126	463
August 2021	47	30	19	4	100	127	463
September 2021	48	32	16	4	100	131	456
October 2021	50	29	18	3	100	132	454
November 2021	51	30	16	3	100	136	461
December 2021	51	29	16	4	100	134	446
January 2022	51	31	14	4	100	137	457
February 2022	47	34	15	4	100	132	460
March 2022	48	32	16	4	100	132	471
April 2022	47	32	17	4	100	130	458
May 2022	51	28	16	5	100	135	458
June 2022	48	29	18	5	100	130	449
July 2022	49	29	16	6	100	132	450
August 2022	48	31	16	6	100	132	440
September 2022	49	32	13	6	100	137	450
October 2022	49	32	14	5	100	135	447

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2022	51	29	14	6	100	136	435
December 2022	53	27	15	5	100	138	424
January 2023	50	28	16	5	100	134	426
February 2023	49	29	17	5	100	132	429
March 2023	49	31	17	4	100	132	425
April 2023	50	31	16	4	100	134	412
May 2023	50	31	15	3	100	135	431
June 2023	50	32	15	4	100	135	441
July 2023	49	31	15	5	100	134	442
August 2023	49	31	15	5	100	133	436
September 2023	48	29	17	6	100	131	417
October 2023	48	29	18	5	100	129	425
November 2023	45	30	19	6	100	126	430
December 2023	44	32	18	5	100	126	444

REGION NORTH CENTRAL

TABLE 12

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

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

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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
September	1980	24	19	5	14	9	20	9	100	120	481
March	1981	24	18	3	12	11	21	11	100	119	521
September	1981	27	16	7	13	8	20	9	100	122	597
March	1982	25	19	6	14	9	20	7	100	121	642
September	1982	24	17	6	14	7	22	8	100	120	599
March	1983	24	17	7	14	10	24	5	100	117	549
September	1983	32	17	5	13	7	21	6	100	129	509
March	1984	37	16	7	12	6	17	6	100	135	528
September	1984	34	20	7	9	6	18	6	100	138	634
September	1985	32	19	6	13	5	18	6	100	133	547
September	2011	22	17	4	19	11	23	3	100	110	370
October	2011	20	18	6	22	12	20	2	100	104	412
November	2011	20	20	5	23	12	18	2	100	105	412
December	2011	18	20	6	19	14	20	4	100	105	421
January	2012	18	19	5	18	12	24	4	100	107	391
February	2012	19	17	5	18	12	24	4	100	106	376
March	2012	20	18	6	18	10	25	4	100	109	373
April	2012	20	17	7	18	12	21	5	100	107	396
May	2012	19	17	7	18	11	22	5	100	107	406
June	2012	20	19	6	19	13	18	5	100	107	405
July	2012	20	21	6	17	11	22	5	100	113	386
August	2012	19	20	7	16	12	21	5	100	111	384
September	2012	21	17	6	15	12	23	5	100	111	378
October	2012	23	16	7	16	11	20	6	100	113	396
November	2012	25	17	7	16	10	20	6	100	116	406
December	2012	24	17	8	16	10	19	6	100	115	412
January	2013	22	21	7	16	14	17	4	100	113	404
February	2013	21	18	8	15	18	17	3	100	105	394
March	2013	22	19	7	14	19	17	2	100	108	375
April	2013	23	17	8	14	17	19	3	100	108	382
May	2013	24	20	8	14	13	18	3	100	117	391

REGION NORTH CENTRAL

TABLE 12

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
June	2013	21	21	8	16	10	20	4	100	116	430
July	2013	22	21	7	17	9	19	4	100	116	428
August	2013	22	19	7	18	9	21	3	100	113	427
September	2013	22	18	7	18	13	19	3	100	110	414
October	2013	20	17	9	17	14	20	3	100	105	410
November	2013	21	16	9	18	15	17	3	100	104	410
December	2013	22	17	9	18	13	16	4	100	109	417
January	2014	27	18	7	18	10	15	6	100	117	410
February	2014	28	19	6	16	8	17	6	100	123	409
March	2014	28	18	4	15	9	20	5	100	121	402
April	2014	26	18	5	15	12	20	4	100	117	431
May	2014	24	19	6	15	12	19	5	100	116	437
June	2014	25	19	7	14	10	19	6	100	119	421
July	2014	25	18	6	16	10	19	6	100	117	393
August	2014	25	17	6	18	11	18	5	100	114	387
September	2014	24	18	6	18	12	17	5	100	112	408
October	2014	24	21	6	16	12	16	5	100	117	433
November	2014	27	20	6	15	10	16	6	100	122	439
December	2014	31	21	5	14	9	15	5	100	129	407
January	2015	34	20	4	13	10	15	4	100	130	371
February	2015	32	21	3	14	9	17	3	100	130	365
March	2015	32	19	4	15	9	19	3	100	126	393
April	2015	30	20	4	16	7	20	3	100	127	397
May	2015	32	20	5	12	8	21	2	100	131	402
June	2015	35	19	5	12	8	19	2	100	134	386
July	2015	36	17	6	12	8	19	3	100	133	382
August	2015	36	19	6	13	7	16	3	100	134	396
September	2015	33	20	6	13	8	17	4	100	131	393
October	2015	32	21	5	12	9	18	3	100	132	391
November	2015	29	19	4	12	10	21	4	100	127	359
December	2015	30	19	5	12	9	22	3	100	128	383
January	2016	31	19	5	12	9	20	3	100	130	401
February	2016	33	20	4	14	7	18	3	100	132	414
March	2016	37	19	4	14	7	15	4	100	135	402
April	2016	36	19	4	14	6	16	6	100	135	403
May	2016	37	18	5	12	6	15	6	100	138	411
June	2016	35	19	6	11	8	16	6	100	135	407
July	2016	36	19	5	13	8	14	5	100	134	399
August	2016	34	20	4	13	9	14	5	100	131	405
September	2016	34	20	4	14	7	15	6	100	133	431
October	2016	33	19	4	14	8	15	7	100	130	455
November	2016	35	17	6	13	7	17	5	100	132	450
December	2016	37	18	6	11	7	17	4	100	136	446

REGION NORTH CENTRAL

TABLE 12

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
January	2017	36	20	7	9	6	18	4	100	142	427
February	2017	37	22	6	10	4	18	3	100	145	427
March	2017	34	23	6	11	3	19	4	100	143	421
April	2017	38	21	5	10	5	18	3	100	143	437
May	2017	36	22	6	10	4	18	4	100	143	468
June	2017	39	21	5	9	7	16	3	100	143	480
July	2017	40	21	5	9	7	14	3	100	145	496
August	2017	44	19	4	7	9	15	3	100	147	463
September	2017	44	19	5	8	8	15	2	100	147	462
October	2017	43	18	6	8	7	17	2	100	146	443
November	2017	40	20	7	9	6	15	2	100	146	464
December	2017	42	18	6	8	7	15	4	100	146	456
January	2018	43	18	5	8	8	15	4	100	145	478
February	2018	43	17	4	7	8	16	4	100	145	461
March	2018	43	18	5	8	7	15	5	100	146	475
April	2018	43	22	5	7	6	14	4	100	152	466
May	2018	42	23	5	9	6	13	3	100	150	463
June	2018	39	25	4	11	5	12	3	100	148	446
July	2018	38	24	4	12	6	12	4	100	145	441
August	2018	41	22	4	9	6	13	6	100	148	448
September	2018	41	21	4	7	7	14	5	100	147	473
October	2018	40	22	3	7	6	15	7	100	149	470
November	2018	37	23	5	9	6	14	6	100	146	477
December	2018	34	25	5	8	4	17	7	100	147	466
January	2019	35	24	5	8	5	16	6	100	146	467
February	2019	35	25	4	9	5	16	5	100	146	457
March	2019	37	24	3	11	5	16	5	100	144	458
April	2019	39	23	5	10	5	15	4	100	147	456
May	2019	40	23	5	8	5	16	4	100	150	464
June	2019	40	23	6	8	5	14	4	100	150	456
July	2019	39	23	5	8	5	14	5	100	149	465
August	2019	39	21	6	8	6	15	5	100	145	479
September	2019	39	20	6	8	7	16	4	100	144	474
October	2019	38	18	6	10	8	16	4	100	138	485
November	2019	36	19	5	11	8	17	3	100	136	467
December	2019	37	21	4	11	8	15	3	100	140	464
January	2020	37	24	4	9	7	14	4	100	145	457
February	2020	40	24	4	8	6	14	4	100	150	483
March	2020	41	23	4	8	4	15	5	100	152	509
April	2020	43	20	6	9	3	14	4	100	150	514
May	2020	40	18	7	9	4	17	5	100	146	479
June	2020	40	18	8	10	4	15	5	100	143	450
July	2020	36	22	7	10	4	17	4	100	143	439
August	2020	39	22	5	11	4	16	4	100	146	470

REGION NORTH CENTRAL

TABLE 12

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2020	39	24	5	10	3	15	3	100	150	474
October	2020	41	25	5	9	4	13	4	100	153	460
November	2020	42	24	5	7	3	13	5	100	156	430
December	2020	43	23	5	6	5	14	5	100	155	431
January	2021	40	21	5	6	5	19	5	100	150	457
February	2021	38	22	6	7	5	19	4	100	148	460
March	2021	34	23	7	7	4	21	3	100	146	466
April	2021	34	25	8	6	4	20	3	100	149	429
May	2021	33	26	6	5	4	20	5	100	150	424
June	2021	36	23	5	7	5	20	5	100	147	435
July	2021	36	21	4	9	5	19	6	100	143	463
August	2021	38	20	3	11	7	17	4	100	140	463
September	2021	37	21	5	9	6	17	4	100	143	456
October	2021	39	18	6	8	7	19	4	100	142	454
November	2021	39	19	6	7	6	19	4	100	144	461
December	2021	39	20	5	9	7	16	5	100	143	446
January	2022	40	21	6	9	6	12	6	100	146	457
February	2022	37	23	5	10	7	13	5	100	143	460
March	2022	36	21	5	9	8	15	5	100	140	471
April	2022	36	21	4	9	9	17	4	100	139	458
May	2022	37	19	4	8	8	18	6	100	139	458
June	2022	35	20	4	7	10	18	6	100	138	449
July	2022	34	19	5	8	9	18	7	100	136	450
August	2022	33	20	6	10	9	16	6	100	134	440
September	2022	33	19	7	11	8	15	7	100	133	450
October	2022	34	18	6	12	10	15	6	100	131	447
November	2022	33	17	5	9	11	18	7	100	130	435
December	2022	36	17	4	9	11	18	6	100	133	424
January	2023	34	19	4	8	12	17	6	100	133	426
February	2023	35	18	4	10	11	16	5	100	133	429
March	2023	34	19	4	13	10	16	4	100	130	425
April	2023	33	19	4	13	10	17	4	100	129	412
May	2023	32	18	5	12	9	19	4	100	129	431
June	2023	31	19	5	13	9	19	5	100	128	441
July	2023	31	20	3	12	8	20	5	100	131	442
August	2023	32	20	3	12	9	19	5	100	131	436
September	2023	32	20	3	10	9	21	6	100	133	417
October	2023	30	19	2	11	11	21	5	100	126	425
November	2023	30	19	3	10	13	18	6	100	126	430
December	2023	31	18	5	12	14	15	6	100	123	444

REGION NORTH CENTRAL

TABLE 13

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

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
June	1980	2	3	8	9	28	4	7	22	12	3	100	5.7	506
July	1980	2	3	8	10	22	3	9	24	18	3	100	2.7	513
August	1980	2	3	8	13	19	3	9	25	18	1	100	2.8	487
September	1980	1	4	6	18	15	4	8	25	17	2	100	3.3	481
October	1980	2	4	6	18	18	5	7	25	12	2	100	5.5	459
November	1980	2	3	8	14	24	6	6	23	11	3	100	6.1	485
December	1980	3	3	8	11	23	6	7	24	12	3	100	4.9	502
January	1981	3	4	8	9	25	5	8	22	13	2	100	5	521
February	1981	5	5	7	12	18	5	9	22	15	2	100	4.1	518
March	1981	3	4	9	11	20	5	10	21	16	1	100	4.7	521
April	1981	4	3	9	12	21	5	8	24	14	1	100	4.7	523
May	1981	2	3	10	11	26	5	7	22	13	2	100	5.5	551
June	1981	3	3	10	10	25	5	8	21	12	2	100	5.4	567
July	1981	2	3	9	10	23	8	7	21	13	3	100	5	581
August	1981	3	2	8	10	20	7	8	27	13	2	100	4.2	593
September	1981	2	3	8	11	18	7	6	29	13	2	100	3.8	597
October	1981	3	2	11	11	19	5	6	28	13	1	100	4.2	598
November	1981	2	3	9	10	21	8	5	25	15	1	100	4.7	591
December	1981	3	2	8	10	23	8	5	23	16	2	100	5.2	587
January	1982	3	3	8	10	24	7	5	21	17	3	100	5.1	601
February	1982	3	2	9	12	22	5	4	23	17	3	100	4.4	624
March	1982	3	3	10	10	19	5	5	24	19	3	100	3.1	642
April	1982	2	3	10	9	16	6	5	25	21	3	100	1.8	619
May	1982	2	3	11	10	15	6	5	25	21	3	100	2	592
June	1982	2	4	11	12	15	5	4	24	21	2	100	2.7	571
July	1982	3	4	9	12	16	6	4	27	19	2	100	2.5	579
August	1982	3	5	7	11	14	6	4	29	19	2	100	1.4	580
September	1982	3	4	5	11	15	6	4	34	15	2	100	0.2	599
October	1982	3	5	7	11	15	7	5	31	15	2	100	1.1	613
November	1982	3	5	9	9	17	7	5	29	15	2	100	2.4	610
December	1982	4	5	10	8	19	7	5	25	16	2	100	4.1	602
January	1983	3	5	11	8	18	6	4	25	17	3	100	3.7	579
February	1983	4	5	11	7	16	6	4	27	19	2	100	2.4	562
March	1983	3	6	10	7	14	5	5	29	19	2	100	1.1	549
April	1983	3	4	11	9	15	6	6	27	18	2	100	2.1	575
May	1983	2	5	12	8	17	6	6	26	17	2	100	2.9	595
June	1983	2	5	12	9	17	7	4	26	15	2	100	3.7	615
July	1983	2	6	12	8	15	8	3	28	16	1	100	2.5	579
August	1983	3	5	12	8	12	9	4	30	16	1	100	1.8	542
September	1983	4	4	11	6	13	9	5	29	19	1	100	0.9	509
October	1983	4	5	10	6	12	9	5	29	18	1	100	0.9	538
November	1983	5	7	11	6	13	7	5	28	16	1	100	1.6	582
December	1983	4	8	12	8	13	7	4	28	14	2	100	2.6	581
January	1984	3	9	12	7	15	7	5	28	12	3	100	3.2	537
February	1984	3	9	13	10	15	7	4	26	12	2	100	3.8	513

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
March	1984	6	9	13	8	15	8	5	24	10	2	100	3.9	528
April	1984	7	8	13	8	14	9	6	22	12	1	100	3.9	579
May	1984	6	7	12	6	13	11	7	24	12	2	100	3.4	604
June	1984	4	8	12	8	13	10	5	24	14	1	100	3.2	589
July	1984	4	10	13	8	13	8	5	24	14	2	100	3.1	545
August	1984	5	11	12	8	13	7	4	22	15	3	100	3.2	568
September	1984	5	10	13	8	15	6	5	23	14	2	100	3.6	634
October	1984	5	9	12	8	18	7	4	22	13	2	100	4.1	706
November	1984	5	7	13	8	18	9	4	23	14	0	100	4.3	699
December	1984	5	7	12	6	17	10	5	23	14	1	100	3.9	683
January	1985	5	7	11	7	16	8	4	24	15	1	100	3.3	590
February	1985	6	8	11	6	17	7	4	25	15	2	100	2.9	562
March	1985	6	7	10	7	17	6	2	27	16	1	100	2.7	535
April	1985	5	7	10	6	18	8	2	29	15	1	100	2.8	585
May	1985	4	9	9	7	16	7	3	30	15	1	100	2.7	586
June	1985	4	8	11	7	15	9	3	28	14	1	100	3	614
July	1985	4	9	12	8	12	9	3	28	15	1	100	2.9	598
August	1985	5	8	12	8	13	9	3	27	15	1	100	3.1	600
September	1985	4	8	11	9	13	8	4	27	15	1	100	3	547
October	1985	6	10	9	8	15	8	4	25	15	1	100	3	537
November	1985	6	12	7	8	14	7	3	27	14	1	100	2.6	522
December	1985	7	12	8	8	13	7	4	27	14	1	100	2.7	566
January	1986	6	11	11	7	14	7	5	26	13	1	100	3	609
February	1986	6	11	13	7	13	6	5	24	13	1	100	3.2	649
March	1986	5	13	13	6	13	7	3	25	15	1	100	2.7	611
April	1986	6	12	12	7	14	6	1	24	17	1	100	2.5	574
May	1986	6	10	11	7	14	6	1	25	19	1	100	2.1	535
June	1986	7	8	11	7	15	6	2	25	18	1	100	2.5	582
July	1986	6	9	12	6	15	6	2	26	17	1	100	2.4	630
August	1986	5	10	14	5	15	7	3	25	15	1	100	2.9	669
September	1986	5	8	14	5	14	6	3	26	17	0	100	2.4	621
October	1986	5	7	14	6	13	6	4	26	19	0	100	2.1	579
November	1986	6	7	14	6	12	6	3	27	17	1	100	2	536
December	1986	8	7	15	7	11	6	4	27	14	1	100	2.5	554
January	1987	10	9	15	6	11	5	3	26	13	1	100	2.4	555
February	1987	9	9	13	6	15	5	3	27	13	1	100	2.4	568
March	1987	11	9	10	6	16	4	4	26	14	1	100	2.1	529
April	1987	9	10	8	7	16	5	4	26	14	0	100	2.4	513
May	1987	10	10	8	7	14	6	4	24	17	1	100	2	495
June	1987	8	11	8	8	14	5	3	25	17	0	100	2.2	507
July	1987	8	11	8	9	14	4	3	26	15	0	100	2.2	520
August	1987	7	13	8	9	17	3	3	27	13	0	100	2.8	507
September	1987	7	12	10	6	16	5	3	29	11	1	100	2.6	495
October	1987	6	13	10	6	13	6	3	28	13	1	100	2.7	433
November	1987	6	12	13	7	12	6	2	27	14	2	100	2.8	418
December	1987	7	12	12	9	11	5	3	23	18	1	100	2.7	416
January	1988	7	12	13	8	12	4	3	23	17	1	100	2.8	465
February	1988	7	12	13	8	12	5	4	23	17	1	100	2.9	476
March	1988	6	10	13	9	13	6	3	27	13	1	100	3	468

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
April	1988	7	9	12	7	13	6	3	30	12	1	100	1	426
May	1988	8	9	10	7	12	5	3	29	16	1	100	0.5	414
June	1988	7	10	10	6	13	4	4	27	18	1	100	0.5	425
July	1988	5	12	12	7	13	3	4	24	18	2	100	2.6	462
August	1988	3	12	12	9	13	3	6	27	13	1	100	3	476
September	1988	2	12	11	10	14	4	6	28	12	1	100	3.3	491
October	1988	6	10	12	7	15	5	6	28	11	1	100	2.9	474
November	1988	7	10	13	7	13	6	5	25	13	1	100	3	465
December	1988	10	11	13	6	13	5	4	22	13	2	100	2.8	443
January	1989	7	10	11	9	11	6	5	23	15	2	100	2.6	452
February	1989	9	8	12	10	12	7	4	23	14	2	100	2.9	450
March	1989	9	6	13	9	11	7	4	27	13	1	100	2.7	451
April	1989	8	9	13	8	15	6	4	25	11	0	100	3.4	446
May	1989	5	12	10	6	15	6	5	26	14	1	100	2.9	454
June	1989	6	11	11	6	14	6	5	26	14	1	100	2.5	454
July	1989	6	10	11	5	11	6	6	27	15	1	100	2	447
August	1989	6	10	11	7	13	6	5	28	13	1	100	2.2	428
September	1989	6	12	10	6	15	6	4	26	15	1	100	2.6	428
October	1989	5	12	11	6	15	6	3	28	13	2	100	2.8	445
November	1989	5	13	11	4	15	6	6	24	14	1	100	2.9	463
December	1989	4	11	13	5	14	6	6	27	12	0	100	2.6	448
January	1990	6	11	13	6	16	5	6	23	13	0	100	2.8	415
February	1990	7	11	13	7	15	4	4	26	13	1	100	2.7	391
March	1990	7	12	11	7	15	4	4	25	14	1	100	2.5	396
April	1990	5	11	10	7	16	4	4	30	12	1	100	2.4	424
May	1990	6	9	10	7	15	5	6	31	11	0	100	2.2	444
June	1990	7	8	10	8	15	6	5	29	12	0	100	2.7	448
July	1990	8	9	11	8	15	8	4	25	12	0	100	3.4	431
August	1990	7	9	10	9	16	9	3	21	15	1	100	3.5	413
September	1990	7	10	11	9	15	8	3	24	13	1	100	3.2	394
October	1990	7	12	9	8	13	5	4	26	16	1	100	2.4	396
November	1990	6	12	10	5	13	4	4	27	17	0	100	2.1	409
December	1990	7	12	12	4	14	5	3	24	18	1	100	2.5	420
January	1991	6	11	13	3	13	7	3	26	17	1	100	2.6	417
February	1991	8	11	14	4	12	7	4	23	15	1	100	2.8	398
March	1991	8	10	12	7	11	7	4	26	13	1	100	2.6	390
April	1991	9	12	11	9	11	6	3	24	13	1	100	2.7	397
May	1991	6	11	8	9	11	6	4	31	13	1	100	1.8	413
June	1991	4	12	10	6	11	8	4	29	16	1	100	2	414
July	1991	3	8	11	5	13	9	4	30	16	1	100	2	400
August	1991	5	10	13	6	10	9	2	29	16	0	100	2.4	386
September	1991	9	9	14	7	11	7	2	29	12	1	100	2.4	391
October	1991	10	11	15	6	9	6	3	27	13	1	100	2.1	408
November	1991	9	10	14	6	10	6	3	29	12	1	100	2.3	418
December	1991	7	11	12	5	10	7	3	30	15	1	100	1.9	429
January	1992	7	10	11	5	10	7	3	33	15	1	100	1.3	426
February	1992	6	10	10	3	9	8	3	31	19	0	100	0.9	429
March	1992	5	11	10	4	10	7	3	31	19	1	100	1.2	416
April	1992	7	13	9	4	12	7	3	26	18	1	100	1.9	399

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
May	1992	7	12	10	4	13	6	3	26	17	1	100	2.1	399
June	1992	9	12	10	5	13	5	3	28	14	1	100	1.9	405
July	1992	7	11	10	6	10	5	4	30	14	2	100	1.7	424
August	1992	9	11	11	6	9	5	5	30	12	2	100	1.6	428
September	1992	8	10	12	6	9	6	5	26	17	1	100	1.8	429
October	1992	9	11	13	4	10	6	3	27	16	0	100	1.9	418
November	1992	9	12	13	4	10	9	2	23	17	1	100	2.6	387
December	1992	9	13	12	3	13	9	3	26	13	1	100	2.8	370
January	1993	7	13	13	4	12	8	3	27	12	1	100	2.9	356
February	1993	4	14	13	4	10	6	4	30	13	2	100	2.6	364
March	1993	4	14	13	4	8	7	3	31	14	2	100	2.4	377
April	1993	4	12	11	4	10	9	2	32	14	2	100	1.8	379
May	1993	5	13	9	5	12	7	2	32	14	1	100	1.7	387
June	1993	6	12	8	6	12	6	4	31	15	0	100	1.5	363
July	1993	9	12	11	6	9	4	3	29	18	0	100	1.1	359
August	1993	8	11	12	5	6	5	2	30	20	1	100	0.1	359
September	1993	8	14	10	5	7	4	2	28	21	2	100	0.4	378
October	1993	7	15	8	5	9	6	4	26	18	2	100	1.3	387
November	1993	9	13	9	6	11	5	5	24	18	2	100	2.2	384
December	1993	10	11	10	5	11	6	5	25	16	2	100	2.1	393
January	1994	9	9	11	4	12	5	3	26	16	3	100	1.8	390
February	1994	10	11	10	4	12	9	3	26	14	2	100	2	386
March	1994	9	12	10	4	9	11	2	27	16	1	100	1.6	372
April	1994	9	14	9	4	10	11	3	23	15	1	100	2.3	378
May	1994	7	15	11	4	11	7	4	25	16	1	100	2.3	391
June	1994	8	14	9	4	14	6	4	26	14	1	100	2.6	402
July	1994	9	13	9	4	12	5	4	32	13	0	100	1.3	401
August	1994	12	12	8	3	12	4	4	34	11	1	100	1	408
September	1994	10	11	10	3	11	6	3	33	12	1	100	1.2	399
October	1994	10	12	11	3	12	6	4	30	11	1	100	2.2	392
November	1994	6	14	11	3	11	7	5	30	11	1	100	2.5	382
December	1994	6	16	9	4	12	6	6	28	11	1	100	2.7	389
January	1995	7	15	12	4	11	7	6	26	12	0	100	2.7	385
February	1995	9	14	13	4	12	6	4	26	13	0	100	2.7	386
March	1995	10	12	15	4	10	7	4	26	12	0	100	2.6	374
April	1995	10	13	12	4	11	6	3	28	13	1	100	2	374
May	1995	10	13	12	4	12	6	4	26	13	1	100	2.1	371
June	1995	11	13	10	5	12	4	3	25	15	1	100	1.9	370
July	1995	11	15	9	4	12	6	3	25	14	1	100	2.4	382
August	1995	10	14	9	5	11	7	4	26	14	0	100	2.3	395
September	1995	8	13	9	4	12	7	4	28	14	1	100	2.1	391
October	1995	8	13	10	5	14	5	5	27	13	1	100	2.5	385
November	1995	8	17	10	4	13	3	5	27	11	1	100	2.6	375
December	1995	10	18	10	5	13	4	4	27	9	1	100	2.9	399
January	1996	9	18	10	4	13	5	3	28	10	1	100	2.6	403
February	1996	9	14	10	5	14	6	3	27	13	1	100	2.5	399
March	1996	8	15	10	5	14	7	4	24	15	0	100	2.6	388
April	1996	9	13	11	7	12	6	4	23	14	1	100	2.5	381
May	1996	8	13	12	6	11	5	5	27	12	1	100	2.3	383

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
June	1996	9	11	12	4	11	4	5	33	10	2	100	1.5	378
July	1996	8	10	10	3	15	5	4	34	11	1	100	1.6	380
August	1996	10	9	9	3	13	8	4	29	13	1	100	1.7	384
September	1996	11	11	10	4	16	8	4	23	12	0	100	2.6	398
October	1996	11	16	10	4	12	9	3	23	12	0	100	2.7	402
November	1996	10	16	10	3	15	7	3	26	9	1	100	2.8	401
December	1996	13	15	10	3	13	8	1	26	10	1	100	2.6	398
January	1997	16	13	11	5	12	7	2	23	10	2	100	2.5	397
February	1997	15	13	11	5	12	8	3	22	11	1	100	2.7	393
March	1997	11	13	11	4	12	8	3	25	11	1	100	2.7	397
April	1997	9	16	11	4	14	7	3	25	9	1	100	2.9	403
May	1997	11	14	9	4	14	8	3	25	10	0	100	2.6	404
June	1997	11	15	10	5	14	7	2	23	12	0	100	2.7	405
July	1997	12	14	10	4	11	7	2	28	12	0	100	2.1	395
August	1997	12	16	12	4	9	6	2	27	12	0	100	2.3	386
September	1997	13	14	11	3	7	7	2	30	11	1	100	1.8	381
October	1997	14	11	11	4	8	8	3	27	13	1	100	2	392
November	1997	13	12	10	4	9	7	5	27	11	1	100	2.1	403
December	1997	10	15	10	4	12	6	5	26	10	1	100	2.5	386
January	1998	9	18	9	2	14	6	4	28	8	0	100	2.8	384
February	1998	8	19	11	2	15	7	5	25	7	1	100	3.1	370
March	1998	10	17	11	2	16	7	5	23	8	1	100	3.1	384
April	1998	11	16	12	4	14	6	6	23	7	1	100	3.1	365
May	1998	12	14	12	4	13	6	6	24	8	1	100	2.7	385
June	1998	13	13	13	5	9	7	6	26	8	1	100	2.5	370
July	1998	12	13	12	5	10	6	5	27	8	1	100	2.5	382
August	1998	11	11	14	4	9	7	4	29	10	1	100	2.1	364
September	1998	10	13	12	5	9	6	3	29	11	1	100	2.2	377
October	1998	10	14	14	5	10	6	2	26	12	1	100	2.4	364
November	1998	11	16	11	7	12	6	2	24	11	2	100	2.8	377
December	1998	11	17	13	7	12	6	2	20	11	1	100	3	371
January	1999	12	16	13	5	10	7	2	23	12	1	100	2.6	378
February	1999	11	17	13	4	11	6	1	26	10	1	100	2.6	366
March	1999	12	14	9	3	13	7	2	28	11	2	100	2.2	367
April	1999	13	13	9	3	13	6	2	27	11	2	100	2	368
May	1999	12	14	9	3	12	7	2	28	13	1	100	1.8	370
June	1999	9	13	9	4	13	6	1	31	13	0	100	1.5	375
July	1999	7	15	6	6	14	5	1	29	16	0	100	1.8	382
August	1999	9	17	7	7	15	5	3	25	13	0	100	2.3	385
September	1999	11	18	7	7	14	7	2	21	13	0	100	2.9	379
October	1999	13	17	7	6	14	7	2	23	10	0	100	2.6	381
November	1999	14	15	6	5	12	7	2	26	11	1	100	2.2	388
December	1999	15	14	8	5	9	6	4	28	9	1	100	2	409
January	2000	12	16	11	5	8	5	5	27	10	1	100	2.3	420
February	2000	10	16	14	4	11	5	5	26	9	1	100	2.7	421
March	2000	9	16	14	7	12	4	3	21	14	1	100	2.9	395
April	2000	10	14	13	6	14	6	3	19	13	1	100	3.2	382
May	2000	10	15	11	7	14	6	3	19	13	2	100	3.1	387
June	2000	11	16	11	5	17	4	3	22	11	1	100	3	402

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
July	2000	10	16	11	7	15	3	2	24	11	1	100	2.8	402
August	2000	11	16	11	7	13	4	3	23	12	0	100	2.8	391
September	2000	10	19	10	6	10	6	3	24	11	0	100	2.8	395
October	2000	11	19	10	6	12	5	2	22	12	0	100	2.8	397
November	2000	11	19	11	5	12	6	2	22	12	1	100	2.8	391
December	2000	13	14	11	5	11	6	2	24	12	1	100	2.3	370
January	2001	13	14	10	5	9	6	3	27	11	2	100	2.1	382
February	2001	10	16	10	7	9	5	3	26	13	1	100	2.3	387
March	2001	7	20	8	6	11	4	4	25	15	1	100	2.7	402
April	2001	7	19	9	6	10	7	4	24	16	1	100	2.6	389
May	2001	9	18	7	4	12	5	3	25	15	1	100	2.4	388
June	2001	9	17	8	3	11	6	3	26	15	1	100	2.2	368
July	2001	11	17	8	3	11	5	2	27	15	1	100	2.1	377
August	2001	10	17	9	3	11	6	2	26	14	1	100	2.3	382
September	2001	10	15	8	4	11	5	4	27	14	1	100	2	389
October	2001	9	15	8	4	11	5	5	29	12	1	100	2	378
November	2001	10	12	7	4	11	5	5	30	14	1	100	1.4	370
December	2001	9	15	9	4	11	6	3	27	14	2	100	2.1	382
January	2002	9	16	9	5	12	4	3	24	15	3	100	2.2	394
February	2002	7	16	11	7	13	6	2	23	12	2	100	3.2	395
March	2002	10	14	12	6	12	5	3	23	14	2	100	2.9	380
April	2002	11	12	12	5	12	8	2	23	14	0	100	3	377
May	2002	12	11	11	4	12	7	3	25	14	1	100	2.4	369
June	2002	10	14	9	4	14	8	3	24	13	1	100	2.7	389
July	2002	8	18	12	4	14	5	4	22	12	1	100	2.9	377
August	2002	9	22	11	4	11	5	3	21	12	1	100	3	389
September	2002	10	19	13	4	11	6	4	22	11	1	100	2.9	369
October	2002	11	17	10	3	11	5	3	27	12	1	100	2	371
November	2002	12	13	12	3	9	5	4	26	15	1	100	1.8	366
December	2002	12	12	12	3	7	6	3	25	18	1	100	1.6	389
January	2003	13	11	15	4	7	7	4	20	18	1	100	2.3	381
February	2003	15	11	13	4	8	6	4	22	16	1	100	2.1	381
March	2003	15	11	13	4	11	5	4	21	17	1	100	2.1	370
April	2003	15	13	9	4	11	6	4	21	16	0	100	2	377
May	2003	12	15	10	3	11	7	3	20	18	1	100	2.2	378
June	2003	11	17	9	3	11	9	3	20	16	0	100	2.5	387
July	2003	9	17	12	3	11	8	2	19	18	1	100	2.8	392
August	2003	11	14	13	4	12	6	2	19	19	1	100	2.7	412
September	2003	13	12	12	4	13	4	3	22	17	1	100	2.4	391
October	2003	14	13	9	3	13	4	3	26	14	1	100	2	388
November	2003	13	15	7	2	14	5	4	28	11	1	100	2	386
December	2003	12	17	8	2	14	6	3	23	14	0	100	2.2	388
January	2004	11	16	11	3	16	5	3	20	15	0	100	2.7	391
February	2004	12	18	11	2	15	6	3	18	16	0	100	2.6	392
March	2004	15	15	10	3	14	7	2	21	13	0	100	2.4	390
April	2004	17	14	8	4	12	7	1	22	15	1	100	2.1	381
May	2004	17	14	8	4	11	7	1	24	13	1	100	2.1	392
June	2004	15	15	8	4	11	7	1	25	14	1	100	2.2	400
July	2004	16	17	7	2	11	7	1	24	13	1	100	2.2	381

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
August 2004	16	16	8	3	10	8	1	22	14	1	100	2.2	366
September 2004	16	17	8	3	10	8	2	20	16	1	100	2.3	368
October 2004	15	15	9	4	12	8	2	20	14	1	100	2.4	391
November 2004	13	16	8	4	12	7	2	22	13	1	100	2.5	398
December 2004	12	17	9	4	11	8	2	26	10	2	100	2.5	408
January 2005	10	21	10	4	8	9	2	26	9	1	100	2.6	398
February 2005	11	19	11	4	9	7	3	24	12	0	100	2.5	383
March 2005	13	18	12	3	9	5	3	23	14	0	100	2.3	374
April 2005	13	15	11	3	9	5	3	23	18	0	100	2	397
May 2005	16	17	11	4	7	5	2	22	16	0	100	2.1	413
June 2005	18	17	9	5	8	6	1	21	16	0	100	2	422
July 2005	15	18	8	5	10	6	2	20	16	0	100	2.3	428
August 2005	15	15	7	4	10	6	2	23	18	0	100	1.7	412
September 2005	13	15	7	3	11	6	3	24	19	0	100	1.8	408
October 2005	14	15	9	3	10	3	3	26	18	0	100	1.6	401
November 2005	13	18	8	2	13	3	2	25	15	1	100	2.1	408
December 2005	14	17	9	3	13	4	2	23	14	1	100	2.3	409
January 2006	14	17	11	5	13	5	0	22	13	0	100	2.6	398
February 2006	14	15	10	6	12	5	1	21	16	0	100	2.4	391
March 2006	15	15	9	6	11	4	1	24	15	0	100	2	388
April 2006	17	14	8	5	10	5	2	23	16	0	100	1.8	398
May 2006	19	14	9	4	9	5	1	25	13	0	100	1.8	404
June 2006	19	14	10	6	9	6	1	23	12	0	100	2.2	424
July 2006	16	13	9	5	11	6	1	24	15	0	100	1.9	427
August 2006	14	14	8	6	11	6	2	24	15	0	100	1.9	431
September 2006	12	15	7	3	13	5	2	25	16	1	100	1.7	410
October 2006	13	17	7	4	13	6	2	25	13	1	100	2.1	411
November 2006	12	18	8	4	13	7	1	23	11	1	100	2.5	408
December 2006	14	19	8	5	10	8	1	22	12	1	100	2.6	415
January 2007	16	21	9	5	8	8	0	22	11	1	100	2.5	432
February 2007	17	21	9	4	7	7	1	22	12	1	100	2.3	448
March 2007	16	20	10	3	9	9	1	19	12	0	100	2.7	434
April 2007	13	18	12	3	10	9	2	19	13	1	100	2.8	423
May 2007	12	17	12	3	10	9	3	19	14	0	100	2.7	410
June 2007	12	20	11	3	9	7	2	21	15	0	100	2.5	437
July 2007	14	20	11	4	9	4	2	22	15	0	100	2.3	424
August 2007	15	20	10	5	9	3	1	22	14	0	100	2.3	409
September 2007	15	18	11	4	9	4	1	26	13	0	100	2	404
October 2007	14	18	9	4	10	4	1	26	15	0	100	1.9	408
November 2007	13	17	11	4	9	4	1	25	17	0	100	1.9	430
December 2007	17	16	11	4	8	3	1	23	17	1	100	1.8	431
January 2008	17	19	9	4	7	3	1	22	16	1	100	1.9	419
February 2008	17	20	8	4	8	4	1	25	13	1	100	1.8	408
March 2008	13	23	9	4	8	4	2	23	13	0	100	2.3	389
April 2008	12	18	10	5	10	4	2	24	15	0	100	1.9	395
May 2008	11	18	11	4	11	3	2	21	19	0	100	2	395
June 2008	11	18	9	4	10	3	1	23	20	0	100	1.7	405
July 2008	12	20	10	3	8	2	1	21	23	0	100	1.7	405
August 2008	12	21	9	2	10	4	0	22	20	0	100	2	406

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
September 2008	12	22	8	2	11	4	1	21	19	0	100	2.3	386
October 2008	10	21	8	3	11	5	0	24	18	0	100	1.9	383
November 2008	11	21	6	3	9	3	1	24	21	1	100	1.2	382
December 2008	11	19	9	2	7	2	1	24	23	1	100	0.8	402
January 2009	11	18	10	2	8	2	1	23	25	1	100	0.8	401
February 2009	10	17	11	2	7	2	0	24	25	0	100	0.8	404
March 2009	8	15	7	3	6	2	1	26	31	0	100	0.2	405
April 2009	9	14	5	2	5	2	2	30	31	0	100	0.1	408
May 2009	8	15	3	2	5	2	2	31	32	0	100	0.1	413
June 2009	10	13	3	3	6	3	1	32	29	1	100	0.2	417
July 2009	10	13	4	3	7	4	2	26	32	0	100	0.2	438
August 2009	10	12	5	3	6	4	1	24	34	1	100	0.1	429
September 2009	8	11	6	2	7	4	1	24	35	2	100	0.1	418
October 2009	9	11	5	2	6	4	1	28	32	2	100	0.1	420
November 2009	9	9	5	2	7	6	1	31	29	1	100	0.1	418
December 2009	10	12	5	3	6	4	1	32	26	1	100	0.2	419
January 2010	8	14	8	3	6	5	0	32	24	0	100	0.4	417
February 2010	9	13	9	3	6	4	0	31	25	1	100	0.3	421
March 2010	11	13	7	3	5	6	1	30	25	1	100	0.4	425
April 2010	13	10	4	4	7	4	2	30	25	1	100	0.3	413
May 2010	13	11	4	4	8	4	2	30	23	1	100	0.4	424
June 2010	13	9	6	4	8	4	2	29	24	1	100	0.4	442
July 2010	11	10	8	1	7	7	2	29	24	1	100	0.4	445
August 2010	12	9	7	2	6	6	2	30	25	0	100	0.3	438
September 2010	12	9	7	2	6	6	2	32	25	0	100	0.3	429
October 2010	15	9	7	2	5	5	1	32	24	0	100	0.3	424
November 2010	14	9	9	2	4	5	1	28	27	0	100	0.3	426
December 2010	14	10	9	2	6	5	1	28	24	0	100	0.4	440
January 2011	13	9	7	2	9	5	1	28	24	1	100	0.4	421
February 2011	13	11	5	1	10	5	2	32	21	1	100	0.4	410
March 2011	12	11	5	0	8	4	1	35	22	2	100	0.3	390
April 2011	12	10	6	0	6	3	2	38	23	1	100	0.2	406
May 2011	11	10	6	0	7	4	2	35	25	0	100	0.2	404
June 2011	12	9	6	1	8	4	2	34	24	0	100	0.3	412
July 2011	12	9	5	2	11	5	1	31	22	0	100	0.6	384
August 2011	12	9	6	2	10	5	1	32	22	0	100	0.6	388
September 2011	12	9	7	1	11	6	1	30	23	0	100	0.6	370
October 2011	11	10	6	1	8	5	1	33	25	0	100	0.3	412
November 2011	11	11	5	2	9	4	1	32	26	0	100	0.3	412
December 2011	11	11	4	2	7	3	1	36	26	0	100	0.2	421
January 2012	13	13	3	2	8	2	1	31	26	0	100	0.3	391
February 2012	14	11	4	1	7	3	1	32	25	1	100	-0.4	376
March 2012	13	12	5	2	8	5	1	30	22	1	100	-0.2	373
April 2012	13	10	6	3	7	4	1	36	19	1	100	-0.2	396
May 2012	12	11	8	4	7	4	0	35	18	1	100	0.2	406
June 2012	13	12	6	4	6	3	0	36	20	0	100	0	405
July 2012	14	13	6	3	5	3	1	32	23	1	100	0	386
August 2012	15	11	4	2	5	3	2	37	22	1	100	0.3	384
September 2012	16	11	4	1	5	3	2	36	21	1	100	0.3	378

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey	EXPECT INCREASE								Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up							
October 2012	19	12	6	1	5	5	2	31	19	0	100	0.7	396	
November 2012	19	13	7	1	7	6	1	26	19	0	100	0.9	406	
December 2012	17	13	8	1	6	7	1	26	20	0	100	0.9	412	
January 2013	16	11	6	1	6	6	2	29	22	0	100	0.5	404	
February 2013	15	14	5	1	5	5	2	30	22	1	100	0.5	394	
March 2013	16	11	8	1	7	3	3	29	22	1	100	0.5	375	
April 2013	13	12	8	1	7	5	2	30	21	1	100	0.5	382	
May 2013	12	11	10	1	7	5	1	34	19	0	100	0.4	391	
June 2013	11	15	8	2	6	6	1	35	16	0	100	0.5	430	
July 2013	11	15	9	2	7	6	1	34	15	0	100	0.6	428	
August 2013	13	13	9	3	6	5	2	33	16	0	100	0.6	427	
September 2013	13	11	8	3	7	5	2	31	20	0	100	0.5	414	
October 2013	12	10	8	3	7	4	1	32	23	0	100	0.4	410	
November 2013	15	9	6	3	7	5	1	32	23	0	100	0.4	410	
December 2013	18	9	6	2	6	4	1	34	20	0	100	0.4	417	
January 2014	19	10	6	3	6	5	1	31	18	0	100	0.6	410	
February 2014	17	12	7	3	7	4	1	29	19	1	100	0.6	409	
March 2014	13	11	7	3	7	4	1	32	20	1	100	0.5	402	
April 2014	16	10	7	3	8	4	1	30	20	1	100	0.6	431	
May 2014	16	10	5	4	8	5	1	34	18	1	100	0.6	437	
June 2014	16	9	5	4	8	6	2	33	18	1	100	0.6	421	
July 2014	15	10	5	2	6	5	2	34	19	1	100	0.4	393	
August 2014	15	11	5	1	6	5	2	31	22	1	100	0.4	387	
September 2014	16	13	5	2	5	4	1	31	22	2	100	0.4	408	
October 2014	17	13	4	3	6	5	1	29	19	2	100	0.8	433	
November 2014	19	12	4	3	9	6	1	27	16	2	100	0.9	439	
December 2014	19	11	6	4	11	5	1	27	15	2	100	1.1	407	
January 2015	16	9	8	3	12	5	1	30	14	1	100	1.2	371	
February 2015	14	11	9	2	13	3	1	30	16	0	100	1.1	365	
March 2015	13	12	8	1	12	4	2	30	16	0	100	1	393	
April 2015	14	14	7	2	11	4	1	29	19	0	100	0.8	397	
May 2015	16	11	7	2	11	7	1	26	18	0	100	1.1	402	
June 2015	17	10	8	3	11	7	1	24	20	0	100	1.2	386	
July 2015	16	10	9	3	11	8	1	24	19	1	100	1.4	382	
August 2015	14	12	9	4	10	6	2	25	16	1	100	1.5	396	
September 2015	13	14	8	4	11	6	2	27	14	1	100	1.7	393	
October 2015	16	13	6	4	10	6	2	27	15	1	100	1.5	391	
November 2015	19	11	8	3	9	6	1	27	16	0	100	1.3	359	
December 2015	20	11	7	3	9	6	1	25	18	0	100	1.2	383	
January 2016	17	10	9	3	11	6	1	27	16	0	100	1.4	401	
February 2016	15	12	8	2	12	7	1	24	18	0	100	1.6	414	
March 2016	12	12	9	4	15	6	1	25	16	0	100	2	402	
April 2016	12	14	10	4	11	4	1	26	17	0	100	1.6	403	
May 2016	10	14	10	4	10	4	1	28	17	0	100	1.4	411	
June 2016	12	12	10	4	8	6	1	26	20	1	100	1.1	407	
July 2016	14	12	9	3	10	6	1	26	18	1	100	1.3	399	
August 2016	16	12	6	3	9	6	1	28	17	2	100	1	405	
September 2016	15	13	6	3	10	6	0	29	17	1	100	0.9	431	
October 2016	14	14	6	2	10	5	1	25	20	2	100	1.1	455	

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
November 2016	12	13	6	3	12	6	1	24	21	1	100	1.3	450
December 2016	14	13	6	3	12	6	2	23	20	1	100	1.4	446
January 2017	14	15	6	4	10	7	2	25	16	0	100	1.5	427
February 2017	16	16	7	4	9	7	1	26	15	0	100	1.5	427
March 2017	14	17	7	4	9	8	1	27	15	0	100	1.6	421
April 2017	14	14	8	3	9	8	0	29	15	0	100	1.3	437
May 2017	16	13	8	1	11	7	1	30	13	0	100	1.5	468
June 2017	18	12	9	2	11	7	1	28	13	1	100	1.5	480
July 2017	18	12	9	2	11	7	3	26	13	0	100	1.8	496
August 2017	17	13	9	3	11	9	3	21	14	0	100	2.1	463
September 2017	16	12	10	3	10	8	3	25	14	0	100	1.8	462
October 2017	17	10	10	5	12	8	1	24	14	0	100	1.8	443
November 2017	18	10	10	4	13	5	1	25	14	0	100	1.6	464
December 2017	19	11	8	3	15	6	2	21	14	1	100	2	456
January 2018	16	14	8	3	14	6	2	20	15	1	100	2.2	478
February 2018	16	13	9	3	14	7	1	20	15	1	100	2.2	461
March 2018	17	14	10	3	11	6	1	24	13	0	100	2.1	475
April 2018	18	12	11	3	10	6	1	25	14	0	100	1.8	466
May 2018	19	13	11	3	7	4	2	27	14	0	100	1.5	463
June 2018	18	14	10	2	8	5	1	25	15	1	100	1.7	446
July 2018	15	16	9	2	10	6	1	27	13	1	100	2	441
August 2018	13	16	9	2	12	8	1	26	12	1	100	2.4	448
September 2018	13	14	10	4	10	9	2	26	12	0	100	2.2	473
October 2018	16	12	9	4	10	8	2	25	14	0	100	1.7	470
November 2018	16	12	9	4	9	7	1	26	13	0	100	1.5	477
December 2018	15	13	9	5	12	7	0	26	12	1	100	1.9	466
January 2019	13	13	8	4	13	9	1	25	13	1	100	2.2	467
February 2019	13	14	9	4	11	9	2	24	13	1	100	2.3	457
March 2019	14	12	9	3	10	10	2	25	15	0	100	1.8	458
April 2019	13	15	10	3	10	7	1	26	13	1	100	2	456
May 2019	13	14	8	2	12	7	1	26	15	1	100	1.9	464
June 2019	13	15	9	3	13	5	1	27	14	1	100	2.1	456
July 2019	17	12	8	3	15	6	1	25	14	0	100	1.9	465
August 2019	18	12	8	3	13	5	1	26	13	0	100	1.7	479
September 2019	19	13	6	3	11	6	2	27	13	0	100	1.5	474
October 2019	16	14	8	3	9	6	2	27	14	0	100	1.5	485
November 2019	17	14	7	3	10	6	2	25	15	0	100	1.5	467
December 2019	17	14	9	2	11	5	1	25	15	0	100	1.7	464
January 2020	15	14	10	2	11	5	0	26	15	0	100	1.8	457
February 2020	15	15	11	3	9	6	1	27	13	0	100	1.9	483
March 2020	16	14	9	4	9	8	1	25	15	1	100	1.9	509
April 2020	17	12	7	4	10	7	2	26	15	1	100	1.3	514
May 2020	13	9	8	2	13	7	2	23	22	1	100	1	479
June 2020	9	10	8	2	12	6	2	27	24	0	100	0.6	450
July 2020	7	11	8	2	12	6	2	24	27	1	100	0.4	439
August 2020	9	12	8	2	10	7	2	28	21	0	100	0.6	470
September 2020	12	13	8	3	11	5	2	26	19	1	100	0.9	474
October 2020	15	14	8	3	11	5	2	27	15	0	100	1.5	460
November 2020	16	14	7	3	11	5	2	26	14	0	100	1.8	430

REGION NORTH CENTRAL

TABLE 13

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

Date of Survey		EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
		1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
December	2020	16	12	8	2	13	6	3	24	16	0	100	1.7	431
January	2021	16	11	7	2	12	7	2	24	18	1	100	1.5	457
February	2021	18	10	6	3	13	6	1	24	18	1	100	1.3	460
March	2021	16	10	7	3	12	6	1	28	16	1	100	1.4	466
April	2021	15	10	10	3	12	7	1	26	16	0	100	1.7	429
May	2021	11	9	11	3	11	8	2	28	17	0	100	1.6	424
June	2021	12	9	10	2	13	8	2	27	17	0	100	1.5	435
July	2021	10	10	6	3	13	8	2	30	17	1	100	1.1	463
August	2021	12	11	6	4	12	8	2	27	18	0	100	1.2	463
September	2021	13	12	6	5	11	8	2	24	19	1	100	1.4	456
October	2021	13	13	8	5	10	9	2	21	18	0	100	2	454
November	2021	14	14	8	6	10	8	2	22	17	1	100	2.1	461
December	2021	14	12	7	6	11	7	1	24	17	0	100	2.1	446
January	2022	13	11	8	6	13	6	1	26	16	1	100	1.9	457
February	2022	16	11	7	4	13	6	0	23	17	1	100	1.9	460
March	2022	14	13	8	3	12	6	1	25	17	1	100	1.7	471
April	2022	14	16	8	3	11	7	1	23	16	1	100	2	458
May	2022	9	16	9	3	11	8	2	26	16	1	100	2	458
June	2022	8	14	8	4	12	8	1	27	17	1	100	1.7	449
July	2022	8	12	8	4	12	6	2	27	21	0	100	1	450
August	2022	10	12	7	6	11	5	2	26	22	0	100	1	440
September	2022	12	13	9	5	12	5	2	22	20	0	100	1.7	450
October	2022	14	13	9	5	13	5	1	22	18	0	100	2	447
November	2022	12	14	11	5	11	5	0	26	16	1	100	1.7	435
December	2022	10	13	11	7	10	6	0	28	13	1	100	2.1	424
January	2023	10	12	10	8	10	6	1	28	13	1	100	2.2	426
February	2023	11	12	10	7	12	7	1	25	14	0	100	2.7	429
March	2023	11	12	9	5	12	7	2	24	17	1	100	2.2	425
April	2023	9	14	9	4	12	7	1	26	17	1	100	1.9	412
May	2023	9	15	8	4	12	6	1	25	18	2	100	1.7	431
June	2023	10	15	7	3	11	6	1	27	18	2	100	1.4	441
July	2023	11	14	8	6	10	6	2	25	18	1	100	1.8	442
August	2023	11	16	9	6	8	6	2	24	17	0	100	2	436
September	2023	13	16	9	5	10	5	2	23	18	0	100	2.1	417
October	2023	14	15	10	3	11	5	1	23	17	0	100	2.1	425
November	2023	15	14	9	4	13	5	2	22	17	0	100	2	430
December	2023	13	19	8	4	11	5	2	21	17	0	100	2.2	444

REGION NORTH CENTRAL

TABLE 14

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

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	10	44	42	3	100	68	839
April	1978	11	44	42	4	100	69	867
May	1978	9	43	43	4	100	66	896
June	1978	11	44	41	4	100	70	876
July	1978	11	43	43	3	100	68	888
August	1978	11	41	46	2	100	65	829
September	1978	10	39	48	2	100	62	833
October	1978	10	38	49	3	100	60	809
November	1978	9	40	46	4	100	63	883
December	1978	9	40	46	5	100	63	868
January	1979	9	37	47	6	100	62	891
February	1979	9	37	50	5	100	59	849
March	1979	8	37	51	4	100	58	850
April	1979	9	35	53	3	100	56	878
May	1979	10	33	53	4	100	57	878
June	1979	10	33	54	3	100	56	990
July	1979	9	36	52	3	100	57	1079
August	1979	9	35	53	2	100	56	1015
September	1979	9	35	54	3	100	55	938
October	1979	8	35	53	3	100	55	889
November	1979	7	37	54	2	100	53	925
December	1979	7	37	54	2	100	53	932
January	1980	7	35	56	2	100	51	858
February	1980	10	35	53	2	100	57	721
March	1980	9	33	56	2	100	53	633
April	1980	12	34	52	2	100	60	574
May	1980	8	34	55	4	100	53	509
June	1980	10	36	49	4	100	61	506
July	1980	7	37	51	5	100	56	513
August	1980	9	38	50	3	100	59	487
September	1980	9	38	50	2	100	59	481
October	1980	12	39	48	1	100	64	459
November	1980	14	40	44	1	100	70	485
December	1980	13	39	47	1	100	66	502
January	1981	12	41	45	1	100	67	521
February	1981	12	40	47	2	100	65	518
March	1981	12	40	45	2	100	67	521
April	1981	13	35	50	2	100	63	523
May	1981	14	38	46	3	100	68	551
June	1981	14	41	42	3	100	72	567
July	1981	14	45	36	5	100	78	581
August	1981	11	42	42	4	100	69	593
September	1981	11	41	44	4	100	67	597
October	1981	11	41	46	2	100	65	598
November	1981	12	45	41	2	100	70	591
December	1981	12	45	41	1	100	71	587
January	1982	13	47	38	2	100	74	601

REGION NORTH CENTRAL

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	1982	15	43	40	2	100	75	624
March	1982	15	41	42	3	100	73	642
April	1982	13	40	45	2	100	68	619
May	1982	12	43	43	2	100	69	592
June	1982	13	45	41	1	100	72	571
July	1982	14	44	39	2	100	75	579
August	1982	14	40	43	2	100	71	580
September	1982	14	38	45	2	100	69	599
October	1982	15	36	46	2	100	69	613
November	1982	17	36	43	4	100	74	610
December	1982	18	40	38	4	100	80	602
January	1983	18	39	40	3	100	78	579
February	1983	15	43	39	2	100	76	562
March	1983	14	41	44	2	100	70	549
April	1983	14	45	37	4	100	77	575
May	1983	18	46	34	3	100	84	595
June	1983	18	50	28	4	100	90	615
July	1983	19	48	31	2	100	88	579
August	1983	19	47	31	3	100	88	542
September	1983	18	45	35	2	100	83	509
October	1983	15	45	38	2	100	78	538
November	1983	14	45	39	2	100	76	582
December	1983	17	42	38	3	100	79	581
January	1984	21	42	34	2	100	87	537
February	1984	23	41	33	3	100	90	513
March	1984	23	39	35	3	100	88	528
April	1984	22	38	37	3	100	85	579
May	1984	21	38	39	2	100	83	604
June	1984	20	42	36	2	100	84	589
July	1984	21	43	35	2	100	86	545
August	1984	21	43	34	3	100	87	568
September	1984	23	43	32	3	100	91	634
October	1984	22	45	31	3	100	91	706
November	1984	21	47	30	2	100	91	699
December	1984	19	47	32	2	100	87	683
January	1985	18	49	31	1	100	87	590
February	1985	19	46	34	2	100	85	562
March	1985	18	47	33	2	100	85	535
April	1985	20	42	35	3	100	85	585
May	1985	21	40	36	3	100	85	586
June	1985	21	40	36	3	100	85	614
July	1985	21	42	35	2	100	85	598
August	1985	19	45	34	2	100	86	600
September	1985	22	42	33	3	100	88	547
October	1985	20	41	36	3	100	85	537
November	1985	20	39	37	4	100	83	522
December	1985	20	40	38	3	100	82	566
January	1986	20	43	35	2	100	85	609
February	1986	20	43	36	1	100	85	649
March	1986	20	43	36	2	100	84	611

REGION NORTH CENTRAL

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1986	18	42	37	3	100	82	574
May	1986	18	44	35	3	100	83	535
June	1986	19	43	36	2	100	83	582
July	1986	19	44	35	2	100	85	630
August	1986	20	44	34	2	100	87	669
September	1986	18	45	35	2	100	83	621
October	1986	18	43	37	2	100	81	579
November	1986	15	46	37	2	100	79	536
December	1986	16	46	36	2	100	79	554
January	1987	15	47	37	2	100	78	555
February	1987	17	45	37	1	100	80	568
March	1987	18	44	37	1	100	82	529
April	1987	20	43	36	1	100	84	513
May	1987	20	43	36	1	100	84	495
June	1987	19	43	38	0	100	81	507
July	1987	17	44	38	1	100	79	520
August	1987	15	46	37	2	100	78	507
September	1987	15	47	35	2	100	80	495
October	1987	17	47	34	2	100	83	433
November	1987	19	44	35	1	100	84	418
December	1987	19	42	37	2	100	82	416
January	1988	20	42	36	2	100	84	465
February	1988	20	42	35	2	100	85	476
March	1988	20	45	33	2	100	87	468
April	1988	16	44	38	2	100	78	426
May	1988	15	42	42	1	100	74	414
June	1988	13	42	44	1	100	70	425
July	1988	15	42	42	2	100	73	462
August	1988	15	44	38	3	100	78	476
September	1988	20	42	34	4	100	86	491
October	1988	21	42	33	4	100	88	474
November	1988	22	41	34	3	100	87	465
December	1988	18	40	40	2	100	78	443
January	1989	18	37	42	3	100	75	452
February	1989	18	38	41	3	100	77	450
March	1989	17	44	37	2	100	80	451
April	1989	17	48	33	2	100	84	446
May	1989	17	44	35	4	100	82	454
June	1989	18	40	38	4	100	80	454
July	1989	17	37	42	4	100	75	447
August	1989	17	40	39	3	100	78	428
September	1989	19	40	38	3	100	81	428
October	1989	19	42	36	3	100	83	445
November	1989	21	41	36	2	100	85	463
December	1989	21	40	37	2	100	85	448
January	1990	20	41	37	2	100	83	415
February	1990	17	39	43	1	100	74	391
March	1990	14	40	43	2	100	71	396
April	1990	15	39	44	2	100	72	424
May	1990	15	45	37	2	100	78	444

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	1990	16	48	35	1	100	81	448
July	1990	18	47	35	1	100	83	431
August	1990	18	43	39	1	100	79	413
September	1990	16	38	45	0	100	71	394
October	1990	12	40	47	1	100	66	396
November	1990	12	39	47	2	100	65	409
December	1990	13	42	43	2	100	70	420
January	1991	15	45	39	1	100	76	417
February	1991	15	45	38	1	100	77	398
March	1991	15	45	39	2	100	76	390
April	1991	16	41	41	2	100	75	397
May	1991	16	38	46	1	100	70	413
June	1991	17	38	44	2	100	73	414
July	1991	16	41	40	3	100	75	400
August	1991	15	45	37	3	100	78	386
September	1991	12	47	38	2	100	74	391
October	1991	12	43	44	1	100	68	408
November	1991	13	40	45	2	100	68	418
December	1991	15	37	46	2	100	69	429
January	1992	15	39	43	3	100	72	426
February	1992	14	39	45	2	100	69	429
March	1992	14	41	43	2	100	70	416
April	1992	16	42	42	1	100	74	399
May	1992	18	43	36	2	100	82	399
June	1992	18	44	36	2	100	82	405
July	1992	17	44	36	3	100	80	424
August	1992	15	44	39	2	100	76	428
September	1992	14	45	40	2	100	74	429
October	1992	13	45	40	2	100	73	418
November	1992	15	46	36	2	100	79	387
December	1992	17	46	34	3	100	83	370
January	1993	19	47	31	2	100	88	356
February	1993	18	45	35	2	100	84	364
March	1993	17	45	36	1	100	81	377
April	1993	16	42	40	2	100	76	379
May	1993	17	43	38	1	100	79	387
June	1993	19	37	42	1	100	77	363
July	1993	18	37	45	1	100	73	359
August	1993	16	36	46	1	100	70	359
September	1993	14	41	43	2	100	71	378
October	1993	18	38	42	2	100	75	387
November	1993	18	37	43	1	100	75	384
December	1993	20	33	45	1	100	75	393
January	1994	17	40	42	1	100	75	390
February	1994	19	41	39	1	100	80	386
March	1994	17	47	35	1	100	82	372
April	1994	16	49	35	0	100	82	378
May	1994	14	50	36	1	100	78	391
June	1994	14	46	38	2	100	77	402
July	1994	14	45	39	2	100	75	401

REGION NORTH CENTRAL

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1994	15	43	40	2	100	75	408
September	1994	13	44	41	2	100	72	399
October	1994	17	40	41	2	100	75	392
November	1994	18	40	40	2	100	78	382
December	1994	20	40	38	1	100	82	389
January	1995	18	42	40	1	100	78	385
February	1995	16	44	39	1	100	77	386
March	1995	16	45	38	0	100	78	374
April	1995	19	46	35	0	100	83	374
May	1995	19	44	36	1	100	84	371
June	1995	21	42	36	1	100	84	370
July	1995	20	41	37	2	100	83	382
August	1995	22	40	37	1	100	84	395
September	1995	21	42	36	1	100	84	391
October	1995	21	45	33	1	100	88	385
November	1995	19	46	34	1	100	85	375
December	1995	20	43	35	2	100	84	399
January	1996	21	38	40	1	100	80	403
February	1996	24	36	38	1	100	86	399
March	1996	25	40	35	0	100	90	388
April	1996	20	47	31	2	100	90	381
May	1996	19	46	33	2	100	86	383
June	1996	16	45	36	3	100	80	378
July	1996	22	38	38	2	100	84	380
August	1996	23	36	38	2	100	85	384
September	1996	25	35	38	2	100	87	398
October	1996	22	38	39	1	100	83	402
November	1996	20	43	36	1	100	84	401
December	1996	18	46	35	1	100	82	398
January	1997	19	45	34	2	100	85	397
February	1997	21	42	37	1	100	84	393
March	1997	20	40	39	1	100	81	397
April	1997	21	40	40	0	100	81	403
May	1997	20	41	39	0	100	81	404
June	1997	21	43	35	1	100	85	405
July	1997	19	45	35	1	100	83	395
August	1997	19	45	35	1	100	85	386
September	1997	20	41	38	1	100	81	381
October	1997	22	39	38	1	100	83	392
November	1997	19	42	38	1	100	81	403
December	1997	19	46	33	2	100	85	386
January	1998	19	50	30	2	100	89	384
February	1998	22	48	29	2	100	93	370
March	1998	23	45	30	2	100	93	384
April	1998	21	46	31	2	100	90	365
May	1998	19	48	31	2	100	88	385
June	1998	20	48	29	3	100	91	370
July	1998	20	48	29	3	100	91	382
August	1998	22	48	27	3	100	94	364
September	1998	22	49	27	1	100	95	377

REGION NORTH CENTRAL

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	1998	25	46	28	1	100	97	364
November	1998	23	47	29	1	100	94	377
December	1998	21	46	31	2	100	91	371
January	1999	20	46	32	1	100	88	378
February	1999	22	46	31	1	100	91	366
March	1999	24	45	30	1	100	94	367
April	1999	22	46	30	1	100	92	368
May	1999	20	44	36	1	100	84	370
June	1999	17	44	38	1	100	79	375
July	1999	20	41	37	1	100	83	382
August	1999	21	45	31	3	100	90	385
September	1999	23	44	30	3	100	93	379
October	1999	21	47	29	3	100	92	381
November	1999	21	44	33	2	100	88	388
December	1999	20	45	33	2	100	88	409
January	2000	21	43	34	2	100	87	420
February	2000	22	42	34	2	100	88	421
March	2000	20	44	32	3	100	88	395
April	2000	22	44	31	3	100	91	382
May	2000	21	46	30	4	100	91	387
June	2000	22	45	30	3	100	91	402
July	2000	19	47	32	3	100	87	402
August	2000	20	45	33	2	100	87	391
September	2000	20	47	32	2	100	88	395
October	2000	20	46	32	2	100	88	397
November	2000	20	45	32	3	100	88	391
December	2000	20	44	33	3	100	87	370
January	2001	19	45	34	2	100	86	382
February	2001	18	47	33	2	100	85	387
March	2001	18	47	33	2	100	85	402
April	2001	19	47	32	2	100	86	389
May	2001	19	42	37	2	100	82	388
June	2001	16	44	39	1	100	78	368
July	2001	16	43	39	2	100	78	377
August	2001	17	49	33	1	100	84	382
September	2001	21	47	30	2	100	91	389
October	2001	20	47	31	2	100	89	378
November	2001	17	46	33	3	100	84	370
December	2001	19	44	33	3	100	86	382
January	2002	22	45	30	3	100	92	394
February	2002	25	46	26	3	100	99	395
March	2002	23	49	25	2	100	98	380
April	2002	23	47	27	3	100	95	377
May	2002	22	45	30	2	100	92	369
June	2002	19	44	34	3	100	85	389
July	2002	18	46	33	3	100	86	377
August	2002	18	46	33	2	100	85	389
September	2002	20	44	35	1	100	85	369
October	2002	19	40	39	2	100	81	371
November	2002	20	39	38	3	100	82	366

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2002	21	41	35	3	100	85	389
January	2003	21	44	33	2	100	88	381
February	2003	19	43	36	1	100	83	381
March	2003	19	42	38	0	100	81	370
April	2003	20	46	35	0	100	85	377
May	2003	20	49	31	1	100	89	378
June	2003	19	52	28	1	100	92	387
July	2003	16	50	33	1	100	83	392
August	2003	18	46	36	0	100	82	412
September	2003	16	45	39	0	100	78	391
October	2003	18	46	35	1	100	83	388
November	2003	19	47	33	0	100	86	386
December	2003	20	47	33	0	100	87	388
January	2004	21	47	32	0	100	88	391
February	2004	19	45	35	0	100	84	392
March	2004	19	44	36	1	100	84	390
April	2004	20	39	40	2	100	80	381
May	2004	18	40	41	1	100	78	392
June	2004	18	40	41	1	100	77	400
July	2004	18	41	41	1	100	77	381
August	2004	18	40	41	1	100	77	366
September	2004	18	41	39	2	100	79	368
October	2004	16	43	40	1	100	76	391
November	2004	18	43	38	1	100	80	398
December	2004	20	42	38	1	100	82	408
January	2005	21	39	38	1	100	83	398
February	2005	21	37	42	1	100	79	383
March	2005	18	37	44	0	100	74	374
April	2005	18	37	45	0	100	73	397
May	2005	16	40	44	0	100	72	413
June	2005	15	40	45	0	100	70	422
July	2005	16	41	42	0	100	74	428
August	2005	17	41	41	0	100	76	412
September	2005	18	40	42	0	100	76	408
October	2005	15	39	45	1	100	71	401
November	2005	15	41	44	1	100	71	408
December	2005	15	42	43	0	100	72	409
January	2006	16	41	43	0	100	72	398
February	2006	17	38	45	0	100	73	391
March	2006	17	39	43	1	100	73	388
April	2006	18	41	41	0	100	77	398
May	2006	17	42	41	0	100	76	404
June	2006	16	39	45	0	100	71	424
July	2006	14	39	46	1	100	68	427
August	2006	16	39	44	1	100	72	431
September	2006	20	41	39	0	100	81	410
October	2006	21	42	37	0	100	84	411
November	2006	21	39	39	1	100	82	408
December	2006	20	36	42	1	100	78	415

REGION NORTH CENTRAL

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2007	21	36	41	2	100	80	432
February	2007	18	40	41	1	100	77	448
March	2007	19	41	38	2	100	81	434
April	2007	19	40	39	2	100	80	423
May	2007	19	36	43	2	100	77	410
June	2007	16	39	44	1	100	72	437
July	2007	14	41	44	1	100	70	424
August	2007	13	45	41	1	100	72	409
September	2007	13	43	44	1	100	69	404
October	2007	15	41	43	1	100	72	408
November	2007	15	42	42	1	100	73	430
December	2007	13	43	43	1	100	71	431
January	2008	13	43	43	1	100	70	419
February	2008	15	41	43	1	100	72	408
March	2008	17	42	40	1	100	77	389
April	2008	15	40	44	1	100	71	395
May	2008	13	37	49	0	100	64	395
June	2008	11	33	56	0	100	54	405
July	2008	11	34	55	1	100	56	405
August	2008	11	35	53	1	100	58	406
September	2008	14	39	46	1	100	68	386
October	2008	13	40	46	1	100	67	383
November	2008	13	40	46	1	100	67	382
December	2008	9	39	50	1	100	59	402
January	2009	9	41	49	1	100	60	401
February	2009	8	40	51	1	100	57	404
March	2009	9	43	46	1	100	63	405
April	2009	10	39	50	1	100	59	408
May	2009	9	42	48	1	100	61	413
June	2009	9	38	52	1	100	57	417
July	2009	9	38	51	2	100	58	438
August	2009	8	38	53	2	100	55	429
September	2009	9	40	50	1	100	58	418
October	2009	9	41	49	1	100	60	420
November	2009	11	41	47	1	100	63	418
December	2009	10	41	48	1	100	63	419
January	2010	11	42	46	1	100	65	417
February	2010	9	42	47	1	100	62	421
March	2010	9	43	46	1	100	63	425
April	2010	9	42	48	1	100	61	413
May	2010	11	41	47	1	100	64	424
June	2010	12	40	47	1	100	65	442
July	2010	12	39	49	1	100	63	445
August	2010	11	38	50	0	100	61	438
September	2010	10	38	51	1	100	59	429
October	2010	11	39	49	1	100	61	424
November	2010	11	40	46	2	100	65	426
December	2010	13	39	47	2	100	66	440
January	2011	12	38	47	2	100	64	421
February	2011	10	34	53	2	100	57	410

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	2011	9	37	52	2	100	57	390
April	2011	9	34	55	2	100	54	406
May	2011	10	36	52	2	100	59	404
June	2011	10	34	55	2	100	55	412
July	2011	11	39	49	1	100	61	384
August	2011	12	37	50	1	100	62	388
September	2011	10	40	50	1	100	60	370
October	2011	10	35	54	1	100	56	412
November	2011	8	36	55	1	100	53	412
December	2011	9	33	57	1	100	51	421
January	2012	8	32	58	1	100	50	391
February	2012	8	34	57	1	100	51	376
March	2012	10	36	52	2	100	58	373
April	2012	9	39	49	2	100	60	396
May	2012	13	35	50	2	100	63	406
June	2012	11	36	52	1	100	59	405
July	2012	10	38	50	1	100	60	386
August	2012	7	38	52	2	100	55	384
September	2012	7	38	52	3	100	55	378
October	2012	8	35	54	3	100	55	396
November	2012	11	38	49	2	100	62	406
December	2012	11	38	50	1	100	62	412
January	2013	13	37	50	0	100	64	404
February	2013	12	32	55	0	100	57	394
March	2013	14	31	54	1	100	61	375
April	2013	14	31	53	1	100	61	382
May	2013	13	36	50	1	100	63	391
June	2013	10	40	49	1	100	61	430
July	2013	12	38	49	1	100	63	428
August	2013	13	36	49	1	100	64	427
September	2013	14	32	52	2	100	62	414
October	2013	13	35	52	1	100	61	410
November	2013	12	35	52	2	100	60	410
December	2013	12	37	49	2	100	63	417
January	2014	12	37	48	3	100	64	410
February	2014	14	36	47	3	100	66	409
March	2014	14	34	50	2	100	63	402
April	2014	14	33	51	2	100	63	431
May	2014	13	31	55	2	100	58	437
June	2014	15	31	52	2	100	63	421
July	2014	14	30	55	0	100	59	393
August	2014	14	31	55	0	100	60	387
September	2014	12	33	55	1	100	57	408
October	2014	13	35	51	1	100	62	433
November	2014	13	37	49	1	100	65	439
December	2014	16	36	46	2	100	70	407
January	2015	19	34	46	1	100	73	371
February	2015	19	34	46	1	100	73	365
March	2015	18	33	48	0	100	70	393
April	2015	16	35	49	0	100	67	397

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	2015	20	36	45	0	100	75	402
June	2015	19	37	44	0	100	74	386
July	2015	19	37	44	0	100	75	382
August	2015	17	37	46	1	100	71	396
September	2015	16	39	45	1	100	71	393
October	2015	17	36	45	2	100	71	391
November	2015	17	37	44	2	100	72	359
December	2015	18	35	45	2	100	73	383
January	2016	20	37	42	1	100	77	401
February	2016	20	36	43	1	100	78	414
March	2016	24	36	38	2	100	86	402
April	2016	22	36	40	2	100	82	403
May	2016	24	33	41	2	100	83	411
June	2016	21	34	43	1	100	78	407
July	2016	20	36	43	1	100	78	399
August	2016	18	38	42	1	100	76	405
September	2016	18	37	43	2	100	74	431
October	2016	17	35	46	2	100	72	455
November	2016	17	35	46	2	100	72	450
December	2016	18	36	44	2	100	74	446
January	2017	19	40	40	1	100	79	427
February	2017	20	39	39	2	100	81	427
March	2017	21	40	38	2	100	83	421
April	2017	20	39	40	1	100	79	437
May	2017	22	40	37	1	100	85	468
June	2017	22	39	38	1	100	84	480
July	2017	25	37	37	2	100	88	496
August	2017	26	34	39	1	100	87	463
September	2017	23	37	38	1	100	85	462
October	2017	23	38	39	0	100	84	443
November	2017	19	41	40	1	100	79	464
December	2017	22	37	40	1	100	82	456
January	2018	22	37	40	1	100	83	478
February	2018	24	38	37	1	100	87	461
March	2018	22	41	35	1	100	87	475
April	2018	21	41	36	1	100	85	466
May	2018	17	42	40	1	100	78	463
June	2018	19	39	42	0	100	78	446
July	2018	21	39	40	1	100	81	441
August	2018	24	36	40	1	100	84	448
September	2018	23	39	38	1	100	85	473
October	2018	22	39	39	0	100	84	470
November	2018	21	41	37	0	100	84	477
December	2018	22	39	37	1	100	85	466
January	2019	23	40	35	2	100	89	467
February	2019	25	41	33	1	100	91	457
March	2019	23	43	34	0	100	89	458
April	2019	24	41	35	0	100	89	456
May	2019	22	41	36	1	100	87	464
June	2019	24	40	35	1	100	90	456

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	2019	25	38	36	2	100	89	465
August	2019	25	35	38	1	100	87	479
September	2019	24	34	41	1	100	84	474
October	2019	25	35	39	1	100	86	485
November	2019	24	38	38	1	100	86	467
December	2019	25	37	37	1	100	88	464
January	2020	24	38	37	1	100	87	457
February	2020	27	36	36	1	100	91	483
March	2020	23	41	35	1	100	88	509
April	2020	23	44	32	2	100	91	514
May	2020	18	49	30	3	100	88	479
June	2020	19	46	31	3	100	88	450
July	2020	18	43	36	3	100	83	439
August	2020	21	38	40	1	100	81	470
September	2020	21	38	40	1	100	81	474
October	2020	19	43	37	1	100	82	460
November	2020	20	44	34	2	100	85	430
December	2020	21	43	34	2	100	86	431
January	2021	22	38	38	1	100	84	457
February	2021	20	40	39	1	100	80	460
March	2021	21	40	38	1	100	82	466
April	2021	22	41	36	1	100	86	429
May	2021	23	37	39	1	100	84	424
June	2021	22	35	42	1	100	80	435
July	2021	21	35	43	1	100	77	463
August	2021	20	34	43	2	100	77	463
September	2021	20	35	42	2	100	78	456
October	2021	20	34	44	2	100	76	454
November	2021	20	32	46	2	100	74	461
December	2021	16	35	48	2	100	68	446
January	2022	15	34	50	1	100	65	457
February	2022	14	37	48	1	100	65	460
March	2022	15	35	49	1	100	66	471
April	2022	15	33	51	1	100	64	458
May	2022	14	33	52	1	100	62	458
June	2022	15	30	54	1	100	60	449
July	2022	13	33	53	1	100	61	450
August	2022	17	29	52	2	100	66	440
September	2022	18	32	48	2	100	70	450
October	2022	18	33	47	2	100	71	447
November	2022	14	36	48	2	100	66	435
December	2022	15	37	46	2	100	69	424
January	2023	15	37	46	2	100	69	426
February	2023	15	38	47	0	100	68	429
March	2023	14	36	50	0	100	64	425
April	2023	12	35	51	1	100	61	412
May	2023	13	33	52	2	100	62	431
June	2023	13	33	51	2	100	62	441
July	2023	18	31	50	1	100	68	442
August	2023	19	32	47	1	100	72	436

TABLE 14

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

<u>Date of Survey</u>		<u>Income Up More</u>	<u>Income Up Same</u>	<u>Prices Up More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2023	21	33	45	1	100	76	417
October	2023	18	35	46	1	100	72	425
November	2023	16	34	48	1	100	68	430
December	2023	16	34	48	1	100	68	444

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	12	19	5	15	4	21	20	4	100	52.6	389
September 2002	13	18	6	15	5	22	19	3	100	52.7	369
October 2002	17	17	6	15	6	20	15	4	100	48.9	371
November 2002	16	19	7	13	6	21	15	2	100	48.9	366
December 2002	17	18	7	12	5	20	18	4	100	49.6	389
January 2003	15	17	7	10	4	22	22	2	100	53.3	381
February 2003	18	17	6	11	5	23	19	2	100	51.1	381
March 2003	16	19	6	12	6	23	16	1	100	49.7	370
April 2003	15	21	5	13	7	21	14	3	100	47.4	377
May 2003	14	21	7	13	6	21	14	3	100	47.2	378
June 2003	15	19	7	12	8	19	16	4	100	48.9	387
July 2003	16	17	9	10	8	21	17	2	100	50.2	392
August 2003	15	16	8	13	8	19	18	3	100	51.7	412
September 2003	15	16	10	14	6	19	17	3	100	50.6	391
October 2003	14	17	9	15	6	21	15	4	100	49.7	388
November 2003	15	18	7	12	6	22	17	4	100	50.7	386
December 2003	15	17	6	12	6	24	16	3	100	51.6	388
January 2004	13	16	6	13	5	25	19	3	100	54.3	391
February 2004	12	17	7	14	5	24	19	2	100	54.2	392
March 2004	12	18	7	12	6	23	19	3	100	54.1	390
April 2004	14	18	8	12	7	21	18	2	100	52.3	381
May 2004	15	18	7	11	7	21	19	3	100	52.0	392
June 2004	12	19	8	11	7	22	19	2	100	52.9	400
July 2004	12	17	10	10	8	23	17	2	100	52.1	381
August 2004	11	18	11	12	8	24	15	2	100	51.6	366
September 2004	13	16	10	14	7	26	13	2	100	51.5	368
October 2004	14	19	6	13	6	26	14	2	100	51.2	391
November 2004	17	16	6	12	7	27	15	2	100	52.0	398
December 2004	17	17	5	10	6	25	18	1	100	52.2	408
January 2005	16	15	6	13	6	24	17	3	100	52.8	398
February 2005	16	15	5	15	7	25	15	2	100	51.9	383
March 2005	16	16	7	13	10	23	14	2	100	50.7	374
April 2005	16	18	8	12	7	23	15	0	100	49.5	397
May 2005	15	18	9	11	7	23	16	0	100	50.5	413
June 2005	18	17	7	12	6	25	15	1	100	49.2	422
July 2005	19	14	6	14	8	23	15	1	100	50.3	428
August 2005	19	17	5	14	7	22	14	1	100	48.2	412
September 2005	19	18	6	13	7	21	15	1	100	47.7	408
October 2005	18	20	7	11	7	21	14	1	100	46.5	401
November 2005	17	22	7	9	9	22	14	1	100	47.4	408
December 2005	16	21	6	10	7	23	15	1	100	48.7	409
January 2006	17	18	6	9	6	27	16	0	100	50.6	398
February 2006	18	16	6	11	5	26	17	0	100	51.2	391
March 2006	17	15	7	13	5	26	18	0	100	52.7	388
April 2006	16	17	7	16	6	23	15	1	100	50.1	398
May 2006	15	17	8	16	7	23	12	1	100	49.7	404
June 2006	15	19	8	15	9	22	11	2	100	48.2	424

TABLE 15

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
July 2006	16	17	9	14	7	21	13	3	100	48.6	427
August 2006	15	17	8	14	6	21	16	3	100	49.8	431
September 2006	13	19	8	14	5	21	17	3	100	50.9	410
October 2006	12	20	5	15	7	20	20	2	100	53.2	411
November 2006	12	18	5	14	6	21	21	3	100	54.3	408
December 2006	13	17	6	13	7	20	20	3	100	53.3	415
January 2007	13	16	6	12	8	23	18	3	100	53.9	432
February 2007	13	16	7	14	9	22	17	2	100	53.3	448
March 2007	13	16	6	13	9	24	18	1	100	54.6	434
April 2007	14	16	6	15	8	23	17	2	100	53.3	423
May 2007	14	16	7	12	7	24	17	2	100	53.3	410
June 2007	14	16	7	15	6	23	16	3	100	51.7	437
July 2007	14	16	6	14	6	23	18	2	100	53.2	424
August 2007	16	17	5	17	6	21	17	2	100	51.0	409
September 2007	15	16	7	16	6	20	19	1	100	52.0	404
October 2007	16	17	9	14	6	20	16	2	100	49.5	408
November 2007	15	17	9	13	7	22	15	1	100	50.3	430
December 2007	17	20	7	13	8	21	14	1	100	47.7	431
January 2008	15	20	6	15	7	19	17	1	100	49.9	419
February 2008	16	19	7	16	5	18	18	1	100	49.5	408
March 2008	16	17	7	15	5	21	18	2	100	51.4	389
April 2008	19	18	7	13	7	20	15	1	100	47.8	395
May 2008	19	21	7	11	8	20	14	1	100	46.3	395
June 2008	19	22	8	10	9	17	14	1	100	44.6	405
July 2008	17	22	9	11	8	17	15	2	100	45.1	405
August 2008	17	19	8	14	8	17	15	2	100	47.3	406
September 2008	15	18	7	14	6	21	17	2	100	50.9	386
October 2008	16	20	5	16	6	20	16	2	100	49.5	383
November 2008	15	22	6	13	7	18	16	3	100	48.6	382
December 2008	16	25	8	14	7	15	12	2	100	43.0	402
January 2009	17	23	10	12	7	16	13	2	100	43.8	401
February 2009	19	24	10	11	5	15	14	2	100	42.6	404
March 2009	23	22	9	11	6	13	14	2	100	40.4	405
April 2009	27	21	9	10	6	11	13	3	100	37.3	408
May 2009	29	22	8	11	6	12	10	2	100	34.8	413
June 2009	27	23	9	11	6	12	10	2	100	36.0	417
July 2009	23	25	9	12	6	14	10	1	100	38.3	438
August 2009	23	23	10	13	6	13	10	1	100	38.8	429
September 2009	23	22	11	14	6	14	10	1	100	38.5	418
October 2009	24	21	10	15	6	15	8	1	100	37.7	420
November 2009	25	22	10	14	6	13	8	1	100	36.7	418
December 2009	23	21	9	16	9	14	8	1	100	38.5	419
January 2010	24	19	8	16	10	14	9	1	100	39.6	417
February 2010	23	20	6	15	10	17	8	0	100	40.9	421
March 2010	24	23	6	12	7	19	10	0	100	40.4	425
April 2010	23	23	6	13	8	19	8	0	100	39.5	413
May 2010	22	24	7	14	6	18	9	1	100	39.1	424
June 2010	22	24	8	15	5	18	6	1	100	38.1	442
July 2010	23	26	7	15	4	17	7	2	100	36.9	445
August 2010	23	24	8	15	5	17	7	1	100	37.4	438

REGION NORTH CENTRAL

TABLE 15

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September 2010	23	23	7	15	7	14	9	1	100	37.9	429
October 2010	23	22	10	13	7	15	10	1	100	39.2	424
November 2010	22	24	8	12	8	16	9	2	100	39.0	426
December 2010	23	22	8	11	8	17	9	1	100	39.7	440
January 2011	25	21	5	14	9	18	7	2	100	38.8	421
February 2011	29	19	5	15	8	15	8	1	100	37.0	410
March 2011	30	20	5	15	8	13	8	1	100	35.7	390
April 2011	29	23	7	12	9	10	11	0	100	35.5	406
May 2011	26	24	7	13	8	12	10	1	100	36.5	404
June 2011	25	24	7	13	7	12	10	1	100	36.4	412
July 2011	26	23	5	13	6	15	10	1	100	37.9	384
August 2011	27	22	6	12	6	16	10	1	100	37.5	388
September 2011	27	22	6	13	5	17	9	2	100	37.7	370
October 2011	26	20	9	15	4	16	9	1	100	37.5	412
November 2011	25	20	8	16	5	17	7	1	100	37.5	412
December 2011	26	22	8	16	4	15	8	1	100	36.1	421
January 2012	23	24	8	17	4	16	6	1	100	36.0	391
February 2012	22	24	10	14	5	15	9	1	100	38.0	376
March 2012	22	21	10	13	7	18	8	0	100	40.5	373
April 2012	25	21	9	12	8	17	8	1	100	38.7	396
May 2012	26	22	8	12	8	17	5	2	100	36.3	406
June 2012	26	24	7	13	7	14	6	3	100	34.3	405
July 2012	26	25	7	12	5	15	8	3	100	35.3	386
August 2012	27	23	7	14	4	12	11	3	100	36.0	384
September 2012	24	22	8	14	5	12	12	2	100	38.3	378
October 2012	23	20	8	14	6	14	13	3	100	41.2	396
November 2012	21	20	7	14	7	15	14	3	100	42.8	406
December 2012	21	19	6	14	7	14	15	3	100	43.2	412
January 2013	20	22	8	16	6	13	13	2	100	40.9	404
February 2013	20	23	8	17	5	16	10	1	100	40.2	394
March 2013	23	21	9	17	4	18	7	1	100	38.7	375
April 2013	26	19	6	14	4	18	11	1	100	40.8	382
May 2013	25	16	8	13	5	17	15	1	100	43.1	391
June 2013	23	17	7	14	6	17	15	1	100	44.1	430
July 2013	21	19	8	14	7	19	12	1	100	44.1	428
August 2013	23	22	6	12	7	19	10	1	100	41.2	427
September 2013	24	24	6	9	5	19	11	1	100	40.3	414
October 2013	27	23	6	9	5	16	11	1	100	38.0	410
November 2013	28	22	6	9	5	17	12	1	100	38.0	410
December 2013	27	20	7	11	4	19	11	1	100	39.8	417
January 2014	24	20	5	11	6	20	13	1	100	42.7	410
February 2014	22	18	6	12	8	21	11	1	100	44.5	409
March 2014	19	20	7	11	9	20	12	2	100	44.4	402
April 2014	20	20	6	13	8	19	12	2	100	44.1	431
May 2014	21	20	8	13	6	17	13	2	100	43.2	437
June 2014	25	18	7	14	5	16	14	1	100	42.3	421
July 2014	24	18	9	13	7	15	13	1	100	41.6	393
August 2014	21	21	8	14	7	15	13	2	100	42.6	387
September 2014	20	21	8	14	8	14	13	2	100	42.9	408
October 2014	19	22	7	13	8	18	13	1	100	43.9	433

TABLE 15

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
November 2014	20	20	6	12	8	20	13	1	100	44.9	439
December 2014	18	20	5	13	9	20	12	2	100	45.9	407
January 2015	19	18	5	13	8	18	15	2	100	47.4	371
February 2015	18	19	4	15	9	17	16	2	100	47.4	365
March 2015	19	18	3	15	10	18	18	0	100	49.1	393
April 2015	17	20	4	16	10	21	13	0	100	48.0	397
May 2015	16	17	6	14	11	21	14	0	100	49.9	402
June 2015	17	17	8	14	9	23	13	0	100	49.3	386
July 2015	18	15	9	16	7	20	15	0	100	48.4	382
August 2015	17	14	8	16	7	23	15	0	100	50.6	396
September 2015	20	11	8	17	5	24	16	0	100	50.4	393
October 2015	19	13	8	14	5	27	14	0	100	50.5	391
November 2015	21	17	8	13	5	24	13	0	100	46.3	359
December 2015	19	18	8	10	6	24	14	0	100	47.5	383
January 2016	20	17	6	10	9	21	16	0	100	48.6	401
February 2016	22	13	6	11	9	22	17	0	100	49.9	414
March 2016	21	14	5	12	10	20	17	0	100	49.9	402
April 2016	23	13	7	14	8	18	18	0	100	48.0	403
May 2016	21	17	6	14	6	19	17	0	100	47.8	411
June 2016	21	17	6	13	5	20	17	1	100	48.0	407
July 2016	19	19	6	11	6	23	16	0	100	49.3	399
August 2016	21	17	7	12	7	20	16	0	100	46.9	405
September 2016	22	17	8	13	7	19	15	0	100	45.7	431
October 2016	22	18	7	13	6	18	16	0	100	45.5	455
November 2016	18	20	6	14	6	19	16	1	100	47.6	450
December 2016	18	18	5	13	8	22	15	1	100	49.0	446
January 2017	16	18	6	12	8	22	17	0	100	50.0	427
February 2017	17	17	7	10	9	22	19	0	100	51.4	427
March 2017	18	18	7	8	8	21	19	1	100	50.7	421
April 2017	19	18	8	8	9	20	18	1	100	48.7	437
May 2017	22	17	6	10	8	21	16	1	100	47.3	468
June 2017	21	16	7	10	9	19	16	1	100	47.1	480
July 2017	21	13	8	10	9	22	16	1	100	50.1	496
August 2017	17	14	8	9	11	22	19	0	100	53.0	463
September 2017	16	15	7	13	10	23	16	1	100	51.8	462
October 2017	15	16	5	14	10	21	18	1	100	52.8	443
November 2017	15	15	6	14	9	25	14	1	100	52.2	464
December 2017	16	13	6	11	10	26	18	0	100	54.7	456
January 2018	16	14	7	11	9	26	17	0	100	53.9	478
February 2018	17	15	5	10	9	25	19	0	100	53.7	461
March 2018	15	16	6	10	8	26	19	0	100	54.1	475
April 2018	15	17	6	11	8	24	18	0	100	53.3	466
May 2018	16	16	6	13	8	23	17	0	100	51.7	463
June 2018	16	16	7	13	9	21	18	0	100	51.9	446
July 2018	17	15	6	13	9	21	17	1	100	51.8	441
August 2018	16	15	5	13	10	23	19	0	100	53.9	448
September 2018	17	14	5	12	10	22	18	1	100	53.6	473
October 2018	16	16	6	12	9	23	17	1	100	52.8	470
November 2018	16	15	7	13	10	23	14	2	100	51.3	477
December 2018	15	16	6	13	11	22	16	1	100	51.9	466

REGION NORTH CENTRAL

TABLE 15

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January 2019	16	16	4	13	11	22	16	1	100	52.4	467
February 2019	17	16	2	12	11	25	16	0	100	53.2	457
March 2019	20	16	3	11	8	26	15	1	100	50.9	458
April 2019	19	14	3	11	7	27	17	1	100	53.5	456
May 2019	17	15	4	12	6	25	20	1	100	54.3	464
June 2019	15	14	4	15	7	25	20	0	100	55.6	456
July 2019	15	14	5	14	8	23	21	0	100	55.5	465
August 2019	15	14	5	15	7	22	20	1	100	54.5	479
September 2019	16	13	6	13	7	23	21	1	100	54.9	474
October 2019	17	14	5	13	5	24	20	1	100	54.1	485
November 2019	18	16	6	11	6	22	21	0	100	53.0	467
December 2019	17	18	5	10	7	22	20	0	100	51.8	464
January 2020	18	17	6	13	8	21	16	0	100	49.7	457
February 2020	17	15	6	13	9	23	16	0	100	51.7	483
March 2020	17	16	6	13	8	23	17	0	100	51.2	509
April 2020	17	19	6	11	8	23	17	0	100	49.9	514
May 2020	20	21	6	11	7	19	15	1	100	45.7	479
June 2020	21	20	6	15	7	16	15	1	100	44.8	450
July 2020	22	17	7	16	7	16	13	1	100	44.0	439
August 2020	21	18	7	17	6	17	15	0	100	45.3	470
September 2020	19	17	7	15	8	18	16	0	100	47.7	474
October 2020	17	18	6	12	8	19	19	0	100	50.5	460
November 2020	15	15	8	13	10	20	18	1	100	52.1	430
December 2020	15	17	6	13	9	22	17	1	100	51.6	431
January 2021	15	17	7	14	8	24	14	1	100	50.9	457
February 2021	16	21	5	12	7	23	15	1	100	49.6	460
March 2021	16	20	6	12	9	22	13	2	100	48.5	466
April 2021	17	17	5	12	10	20	17	1	100	51.0	429
May 2021	17	16	5	13	9	22	16	2	100	51.5	424
June 2021	16	15	5	15	10	21	16	2	100	52.5	435
July 2021	16	15	5	15	10	20	16	3	100	51.6	463
August 2021	15	15	6	14	10	20	17	3	100	53.0	463
September 2021	15	16	5	14	10	21	17	2	100	52.5	456
October 2021	13	19	5	13	8	23	18	2	100	52.6	454
November 2021	16	17	3	14	8	22	18	2	100	51.9	461
December 2021	18	14	6	13	7	22	18	2	100	51.8	446
January 2022	19	12	8	14	8	21	16	3	100	51.0	457
February 2022	17	15	9	14	7	21	14	3	100	50.1	460
March 2022	15	18	7	14	7	20	15	3	100	49.5	471
April 2022	15	17	6	13	8	21	17	3	100	51.4	458
May 2022	19	14	7	12	9	19	18	2	100	50.2	458
June 2022	22	13	7	10	10	19	17	2	100	48.9	449
July 2022	25	16	7	9	9	16	16	2	100	44.5	450
August 2022	22	17	5	8	9	18	17	3	100	47.1	440
September 2022	20	17	5	10	7	20	19	3	100	49.7	450
October 2022	17	17	5	12	8	20	20	2	100	51.8	447
November 2022	17	16	6	14	7	19	20	1	100	51.3	435
December 2022	14	15	7	13	8	19	22	1	100	54.5	424
January 2023	16	13	8	12	9	19	21	2	100	54.2	426

TABLE 15

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
February 2023	16	12	9	12	9	20	20	2	100	54.8	429
March 2023	16	13	8	13	9	20	19	3	100	53.0	425
April 2023	15	14	8	12	7	22	19	3	100	53.7	412
May 2023	16	16	7	11	7	19	21	3	100	53.6	431
June 2023	16	16	8	11	6	21	19	4	100	52.0	441
July 2023	15	16	8	12	6	20	19	4	100	52.1	442
August 2023	14	15	8	14	7	21	17	3	100	52.2	436
September 2023	14	16	8	13	8	21	18	2	100	52.1	417
October 2023	13	16	7	14	9	20	18	3	100	52.6	425
November 2023	14	17	7	13	8	20	20	2	100	53.1	430
December 2023	14	17	7	12	8	18	23	2	100	54.2	444

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	19	28	6	21	6	12	5	3	100	36.7	370
March 1998	15	28	11	19	7	10	7	2	100	38.1	384
April 1998	15	26	14	18	6	11	7	3	100	38.5	365
May 1998	15	25	16	16	8	10	7	4	100	38.1	385
June 1998	17	24	13	17	8	10	5	5	100	36.8	370
July 1998	15	26	11	20	9	11	5	4	100	38.2	382
August 1998	13	23	12	22	7	15	4	4	100	40.5	364
September 1998	11	24	13	22	6	16	4	4	100	41.6	377
October 1998	11	25	14	20	6	17	3	4	100	41.2	364
November 1998	13	25	12	19	8	16	3	3	100	40.2	377
December 1998	14	23	11	20	10	17	2	2	100	41.1	371
January 1999	15	21	12	21	9	14	5	3	100	41.4	378
February 1999	12	24	12	20	7	17	5	3	100	42.5	366
March 1999	10	25	12	18	5	18	7	5	100	43.4	367
April 1999	10	27	13	17	6	19	5	3	100	42.3	368
May 1999	9	29	14	16	7	17	5	3	100	40.9	370
June 1999	12	29	13	18	7	13	5	3	100	38.5	375
July 1999	11	27	10	18	9	15	5	5	100	41.1	382
August 1999	11	25	12	18	9	14	6	5	100	41.3	385
September 1999	11	23	16	16	8	17	5	4	100	43.2	379
October 1999	12	24	18	16	7	14	4	4	100	40.3	381
November 1999	11	23	17	21	7	12	6	3	100	41.1	388
December 1999	9	25	14	22	8	12	6	4	100	41.9	409
January 2000	11	23	12	23	8	15	6	3	100	43.0	420
February 2000	12	23	11	20	10	17	4	4	100	42.7	421
March 2000	11	23	13	21	9	15	4	3	100	42.1	395
April 2000	10	23	13	23	9	13	5	4	100	41.7	382
May 2000	9	25	15	23	6	13	5	3	100	41.0	387
June 2000	11	26	15	22	6	13	5	3	100	39.8	402
July 2000	12	27	14	21	6	13	4	2	100	39.0	402
August 2000	12	27	13	19	7	15	4	4	100	39.5	391
September 2000	13	27	11	19	6	16	4	4	100	39.2	395
October 2000	14	27	11	19	6	16	5	3	100	39.6	397
November 2000	15	25	11	19	6	16	5	3	100	40.4	391
December 2000	14	24	12	20	5	17	5	3	100	40.9	370
January 2001	15	24	13	18	6	16	5	3	100	40.2	382
February 2001	15	27	12	17	6	15	6	3	100	39.3	387
March 2001	15	28	12	16	8	13	6	3	100	38.3	402
April 2001	13	28	13	16	9	14	5	2	100	38.6	389
May 2001	17	26	15	15	8	13	5	1	100	37.0	388
June 2001	16	25	17	15	7	13	5	2	100	37.7	368
July 2001	15	23	15	18	7	13	7	2	100	39.4	377
August 2001	10	25	14	20	7	15	6	3	100	41.8	382
September 2001	12	26	11	20	7	16	5	3	100	40.9	389
October 2001	11	26	12	21	7	15	3	5	100	40.5	378
November 2001	14	26	12	19	7	13	4	5	100	37.6	370
December 2001	14	24	12	18	8	13	5	5	100	39.3	382

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January 2002	14	25	10	17	8	15	6	4	100	40.6	394
February 2002	11	23	11	20	9	17	6	5	100	44.1	395
March 2002	9	22	13	21	8	17	6	4	100	44.5	380
April 2002	11	22	13	20	6	17	5	5	100	42.4	377
May 2002	13	22	13	18	7	17	5	4	100	41.8	369
June 2002	14	23	12	20	7	16	4	4	100	40.9	389
July 2002	13	22	13	20	7	16	6	3	100	42.2	377
August 2002	14	23	12	22	5	15	5	3	100	40.5	389
September 2002	15	24	11	22	5	15	5	2	100	39.5	369
October 2002	16	26	9	20	5	16	4	4	100	38.6	371
November 2002	15	25	11	20	5	17	4	3	100	40.0	366
December 2002	13	25	11	19	5	19	4	3	100	41.4	389
January 2003	12	24	12	21	6	20	3	1	100	42.5	381
February 2003	12	28	12	19	7	17	3	1	100	40.0	381
March 2003	12	28	12	20	8	15	4	1	100	39.7	370
April 2003	12	27	14	20	7	14	5	1	100	39.3	377
May 2003	13	25	13	22	7	14	6	1	100	41.0	378
June 2003	13	25	12	19	9	15	6	1	100	41.7	387
July 2003	13	26	12	17	9	15	6	1	100	41.0	392
August 2003	12	27	13	17	8	16	5	3	100	40.9	412
September 2003	11	28	14	19	5	17	4	3	100	39.6	391
October 2003	13	29	11	20	6	15	4	3	100	38.8	388
November 2003	13	30	11	18	6	16	5	2	100	39.0	386
December 2003	12	31	14	15	8	15	4	2	100	38.2	388
January 2004	11	29	16	16	6	17	4	2	100	39.6	391
February 2004	11	30	15	16	6	16	4	2	100	38.6	392
March 2004	14	29	11	20	4	15	4	3	100	37.9	390
April 2004	12	33	10	19	4	14	5	3	100	37.1	381
May 2004	13	34	9	19	4	14	4	4	100	36.4	392
June 2004	11	33	12	17	5	15	5	2	100	38.6	400
July 2004	12	31	14	17	5	14	5	2	100	38.0	381
August 2004	11	29	16	18	7	13	4	2	100	38.3	366
September 2004	13	30	14	17	9	12	4	2	100	37.3	368
October 2004	14	31	13	16	9	11	4	2	100	36.1	391
November 2004	15	29	13	18	8	11	5	1	100	37.2	398
December 2004	14	25	14	20	7	13	6	1	100	39.9	408
January 2005	14	23	12	20	8	15	6	2	100	41.7	398
February 2005	15	25	10	20	7	16	5	1	100	40.6	383
March 2005	15	27	11	21	6	15	3	2	100	38.0	374
April 2005	16	31	11	20	6	13	2	1	100	34.9	397
May 2005	16	31	13	19	8	10	3	1	100	34.6	413
June 2005	15	33	12	17	9	10	3	0	100	34.5	422
July 2005	14	28	12	19	9	12	5	1	100	38.8	428
August 2005	14	30	9	19	8	13	4	2	100	37.7	412
September 2005	15	30	11	17	8	12	6	2	100	37.7	408
October 2005	15	36	12	15	6	12	4	1	100	33.9	401
November 2005	14	36	12	15	6	13	5	1	100	35.3	408
December 2005	15	36	12	15	5	13	3	1	100	33.9	409
January 2006	16	31	12	18	6	13	4	1	100	35.8	398
February 2006	16	31	12	16	5	14	4	1	100	35.9	391

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
March 2006	15	29	12	18	5	15	4	2	100	37.5	388
April 2006	15	29	14	17	6	13	4	2	100	36.2	398
May 2006	16	27	16	17	7	11	4	2	100	35.3	404
June 2006	17	29	16	17	5	11	3	2	100	33.5	424
July 2006	17	33	13	17	6	10	3	2	100	33.1	427
August 2006	16	34	12	15	6	11	4	2	100	33.8	431
September 2006	13	33	11	14	8	13	5	3	100	36.9	410
October 2006	13	27	14	15	7	16	5	4	100	39.6	411
November 2006	11	26	14	19	7	15	6	3	100	41.0	408
December 2006	12	26	14	19	7	12	7	3	100	39.8	415
January 2007	12	29	10	20	8	11	7	2	100	38.8	432
February 2007	15	27	12	20	8	12	4	2	100	37.2	448
March 2007	17	24	14	19	7	15	3	2	100	37.3	434
April 2007	16	23	17	16	7	15	4	2	100	37.2	423
May 2007	16	26	15	16	6	13	4	3	100	36.2	410
June 2007	14	28	15	19	6	12	3	3	100	35.8	437
July 2007	14	31	12	20	7	10	2	4	100	34.7	424
August 2007	15	30	12	19	7	12	2	2	100	34.9	409
September 2007	16	30	12	17	7	12	2	2	100	34.2	404
October 2007	16	29	15	18	6	12	3	1	100	34.8	408
November 2007	12	32	16	18	7	10	3	1	100	35.0	430
December 2007	15	34	14	19	6	9	2	1	100	32.6	431
January 2008	16	35	12	18	6	9	3	1	100	32.9	419
February 2008	18	32	12	18	6	9	3	2	100	33.5	408
March 2008	16	30	13	18	7	10	5	2	100	36.3	389
April 2008	17	30	15	16	7	9	4	2	100	34.7	395
May 2008	16	33	16	14	6	9	4	1	100	33.4	395
June 2008	16	36	15	13	6	8	4	1	100	32.0	405
July 2008	17	35	14	14	7	8	3	2	100	31.9	405
August 2008	17	32	13	16	8	9	3	1	100	33.1	406
September 2008	17	28	15	17	8	10	3	2	100	34.7	386
October 2008	16	29	16	18	7	10	2	1	100	33.9	383
November 2008	15	30	15	17	8	9	3	2	100	33.8	382
December 2008	16	34	15	19	6	7	2	2	100	30.6	402
January 2009	13	36	14	18	6	8	2	2	100	32.1	401
February 2009	13	37	14	18	7	6	3	2	100	31.9	404
March 2009	15	32	17	17	9	6	3	1	100	32.5	405
April 2009	18	32	16	15	7	6	3	1	100	30.2	408
May 2009	20	32	17	16	6	6	2	1	100	28.8	413
June 2009	18	35	15	17	5	7	2	2	100	28.9	417
July 2009	18	32	17	17	7	6	2	1	100	30.5	438
August 2009	18	32	17	17	7	7	1	1	100	30.0	429
September 2009	17	32	16	16	7	8	3	1	100	31.7	418
October 2009	18	35	13	15	5	10	3	2	100	30.7	420
November 2009	16	34	15	16	3	11	3	1	100	31.8	418
December 2009	16	33	16	18	5	10	2	1	100	31.9	419
January 2010	16	28	18	21	5	9	2	1	100	33.6	417
February 2010	18	29	15	20	9	7	2	1	100	32.5	421
March 2010	19	30	13	19	8	7	3	1	100	32.0	425
April 2010	16	34	13	16	10	7	3	1	100	31.8	413

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
May 2010	13	36	16	14	7	9	4	1	100	32.7	424
June 2010	14	36	17	12	7	11	2	1	100	32.3	442
July 2010	16	36	17	14	4	10	2	1	100	31.0	445
August 2010	18	35	16	14	3	11	2	1	100	30.6	438
September 2010	20	33	17	16	3	10	3	0	100	29.9	429
October 2010	20	30	18	15	5	10	3	0	100	30.3	424
November 2010	21	31	16	17	6	7	3	0	100	29.8	426
December 2010	19	31	14	17	8	9	2	0	100	31.6	440
January 2011	17	35	10	19	7	9	2	1	100	32.1	421
February 2011	17	38	11	15	5	11	2	1	100	31.4	410
March 2011	19	37	10	16	5	10	2	2	100	29.4	390
April 2011	22	36	12	14	5	9	2	1	100	27.8	406
May 2011	21	35	10	17	7	7	1	2	100	27.7	404
June 2011	19	36	13	16	6	8	1	2	100	28.5	412
July 2011	15	37	13	18	5	9	1	1	100	30.5	384
August 2011	16	38	12	17	4	10	3	1	100	31.5	388
September 2011	16	41	9	16	5	9	3	1	100	30.8	370
October 2011	19	40	9	15	5	7	3	1	100	29.5	412
November 2011	20	37	10	17	6	7	2	2	100	29.1	412
December 2011	21	36	12	16	6	6	2	1	100	28.2	421
January 2012	19	37	16	13	5	7	2	1	100	28.7	391
February 2012	17	40	16	12	4	7	2	1	100	28.2	376
March 2012	16	37	14	15	5	10	2	2	100	30.5	373
April 2012	20	34	12	15	5	10	1	2	100	29.0	396
May 2012	20	32	13	15	6	12	1	2	100	31.1	406
June 2012	20	34	17	12	4	9	2	2	100	28.8	405
July 2012	19	35	15	14	4	9	2	2	100	29.0	386
August 2012	22	37	13	15	2	6	3	2	100	26.7	384
September 2012	22	39	11	14	4	6	3	2	100	26.5	378
October 2012	21	36	14	13	6	6	4	2	100	28.8	396
November 2012	18	35	17	11	7	7	3	2	100	30.1	406
December 2012	17	33	16	15	7	8	3	1	100	31.5	412
January 2013	16	35	15	15	6	9	4	1	100	31.5	404
February 2013	18	34	15	17	5	8	3	0	100	30.9	394
March 2013	20	31	16	16	4	9	3	1	100	31.2	375
April 2013	21	30	15	18	4	9	2	1	100	30.6	382
May 2013	21	29	13	17	5	10	4	1	100	32.1	391
June 2013	17	32	13	19	5	11	3	1	100	33.0	430
July 2013	16	34	12	16	5	12	4	1	100	34.6	428
August 2013	14	36	14	16	4	12	4	0	100	34.4	427
September 2013	17	34	14	14	4	11	5	0	100	33.4	414
October 2013	20	33	14	14	5	10	4	1	100	31.7	410
November 2013	22	33	12	13	5	9	4	1	100	30.3	410
December 2013	19	34	12	17	5	9	4	1	100	30.7	417
January 2014	19	33	11	17	6	9	4	1	100	31.6	410
February 2014	15	34	12	19	5	10	4	2	100	33.6	409
March 2014	17	35	11	16	5	10	4	2	100	32.7	402
April 2014	16	35	11	18	5	11	3	2	100	32.9	431
May 2014	20	34	11	15	5	10	4	1	100	31.5	437
June 2014	19	32	10	15	7	12	4	1	100	33.9	421

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
July 2014	19	33	11	12	8	12	5	1	100	34.0	393
August 2014	17	34	10	13	8	13	4	1	100	34.0	387
September 2014	19	37	9	13	8	11	3	1	100	31.2	408
October 2014	19	40	8	15	6	9	3	1	100	30.1	433
November 2014	17	38	10	17	6	9	2	1	100	30.3	439
December 2014	14	35	13	17	7	11	3	1	100	33.5	407
January 2015	14	29	14	16	6	15	4	1	100	36.3	371
February 2015	14	30	13	16	6	15	5	0	100	37.0	365
March 2015	15	29	14	17	6	14	5	0	100	36.4	393
April 2015	16	31	15	16	7	11	4	0	100	34.3	397
May 2015	16	28	16	18	8	11	4	0	100	36.1	402
June 2015	13	31	14	17	8	12	5	0	100	37.6	386
July 2015	13	29	12	19	8	13	6	0	100	38.6	382
August 2015	14	29	11	17	8	14	7	0	100	38.8	396
September 2015	17	25	13	18	7	14	6	0	100	38.7	393
October 2015	17	24	12	19	8	13	7	1	100	39.3	391
November 2015	16	25	13	20	8	13	5	1	100	38.3	359
December 2015	15	29	14	18	8	10	5	1	100	36.4	383
January 2016	15	29	15	15	8	13	4	0	100	37.2	401
February 2016	17	26	14	15	9	13	6	0	100	38.3	414
March 2016	16	25	12	16	8	16	6	1	100	40.7	402
April 2016	17	26	12	17	7	15	5	1	100	38.2	403
May 2016	15	29	11	18	6	15	5	1	100	38.0	411
June 2016	16	28	11	18	7	15	5	0	100	37.6	407
July 2016	15	29	11	17	7	15	5	1	100	38.0	399
August 2016	16	28	12	17	8	13	5	1	100	36.8	405
September 2016	16	31	11	16	9	12	4	1	100	35.7	431
October 2016	17	30	12	15	9	12	5	0	100	35.8	455
November 2016	15	32	12	14	8	13	5	0	100	36.5	450
December 2016	16	30	13	16	7	13	6	0	100	37.2	446
January 2017	13	28	14	16	9	14	6	0	100	39.3	427
February 2017	14	26	13	18	8	15	6	0	100	39.6	427
March 2017	12	28	13	17	8	16	5	0	100	39.7	421
April 2017	16	29	11	18	7	14	5	0	100	37.3	437
May 2017	16	27	11	20	7	13	5	1	100	38.1	468
June 2017	16	26	10	21	8	12	6	1	100	38.7	480
July 2017	15	25	10	19	9	14	5	1	100	40.4	496
August 2017	14	26	12	15	11	14	7	0	100	41.9	463
September 2017	16	25	14	13	10	15	6	0	100	40.1	462
October 2017	15	25	12	15	10	16	7	0	100	40.9	443
November 2017	14	27	11	16	9	16	6	0	100	39.9	464
December 2017	13	25	10	16	11	17	7	0	100	42.3	456
January 2018	15	23	10	17	11	17	7	0	100	42.4	478
February 2018	15	23	11	16	10	16	8	1	100	42.1	461
March 2018	14	28	9	15	10	15	7	0	100	40.7	475
April 2018	15	29	10	15	11	14	6	0	100	39.1	466
May 2018	16	29	11	17	10	14	4	0	100	38.0	462
June 2018	16	29	11	16	9	14	4	0	100	37.4	445
July 2018	15	29	10	16	8	16	5	0	100	38.7	440
August 2018	16	29	8	15	8	17	7	0	100	39.8	448

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September 2018	16	26	10	17	8	16	6	1	100	39.7	473
October 2018	15	26	12	16	8	16	5	1	100	39.2	470
November 2018	15	28	12	17	7	16	4	1	100	37.9	477
December 2018	14	26	11	17	8	18	4	2	100	40.0	466
January 2019	13	26	11	18	7	17	5	2	100	41.0	467
February 2019	15	24	10	16	9	19	5	2	100	41.4	457
March 2019	15	27	11	14	8	18	6	1	100	40.5	458
April 2019	17	25	11	16	8	17	5	1	100	39.8	456
May 2019	15	25	12	18	8	15	6	1	100	40.1	464
June 2019	15	23	13	20	8	15	5	0	100	39.9	456
July 2019	14	25	13	16	9	16	7	0	100	41.4	465
August 2019	14	26	13	14	8	18	6	0	100	41.4	479
September 2019	14	28	14	12	6	19	7	0	100	40.7	474
October 2019	15	28	13	12	6	20	6	0	100	39.6	485
November 2019	15	31	11	13	7	18	5	0	100	38.6	467
December 2019	15	30	10	14	7	19	5	0	100	40.1	464
January 2020	14	28	11	17	7	18	5	1	100	40.5	457
February 2020	14	24	11	16	8	20	7	1	100	42.9	483
March 2020	13	25	10	18	9	17	6	1	100	42.1	509
April 2020	12	27	8	17	10	19	7	1	100	43.5	514
May 2020	10	30	7	22	9	16	6	0	100	42.5	479
June 2020	10	29	9	19	9	18	5	0	100	42.1	450
July 2020	11	30	9	19	9	17	4	1	100	40.5	439
August 2020	12	29	12	13	10	19	3	2	100	40.1	470
September 2020	11	28	13	14	11	17	5	2	100	41.0	474
October 2020	11	28	14	15	12	14	5	1	100	40.9	460
November 2020	11	27	12	17	14	12	6	1	100	41.1	430
December 2020	14	26	10	17	13	13	6	1	100	41.2	431
January 2021	15	26	12	15	10	15	6	1	100	41.0	457
February 2021	15	24	15	15	8	15	7	1	100	41.1	460
March 2021	13	26	15	15	8	16	6	1	100	40.9	466
April 2021	15	24	12	14	10	17	7	1	100	42.0	429
May 2021	16	24	10	16	8	17	7	0	100	41.5	424
June 2021	18	24	10	16	8	16	7	1	100	40.2	435
July 2021	16	26	12	16	7	14	6	2	100	38.8	463
August 2021	16	27	11	14	9	14	6	2	100	38.4	463
September 2021	16	28	11	15	8	13	7	1	100	38.4	456
October 2021	17	30	11	14	8	14	6	1	100	36.8	454
November 2021	19	27	13	13	7	15	6	1	100	36.6	461
December 2021	17	31	13	11	8	14	5	2	100	35.5	446
January 2022	15	32	13	10	9	14	5	2	100	36.8	457
February 2022	12	35	14	10	8	14	5	3	100	36.0	460
March 2022	15	33	15	11	7	12	4	3	100	34.6	471
April 2022	15	33	16	12	6	10	4	3	100	34.1	458
May 2022	18	32	14	12	8	9	4	2	100	33.1	458
June 2022	19	32	15	12	8	8	4	2	100	31.9	449
July 2022	23	31	13	11	7	9	4	3	100	30.2	450
August 2022	22	30	13	13	6	9	4	3	100	31.1	440
September 2022	21	27	11	13	9	12	4	2	100	34.4	450
October 2022	20	27	12	14	9	12	4	1	100	34.8	447

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
November 2022	20	29	12	14	7	12	4	1	100	33.3	435
December 2022	17	30	15	14	7	10	5	2	100	34.3	424
January 2023	18	28	14	14	7	11	6	2	100	35.0	426
February 2023	17	28	15	13	8	11	7	1	100	36.6	429
March 2023	20	27	13	15	8	11	6	1	100	35.2	425
April 2023	17	30	13	16	8	10	5	1	100	34.4	412
May 2023	17	30	12	18	6	9	5	1	100	34.5	431
June 2023	16	31	13	17	7	9	5	1	100	34.8	441
July 2023	15	31	13	14	6	12	7	2	100	36.7	442
August 2023	15	33	11	12	8	14	5	2	100	36.7	436
September 2023	15	33	10	12	7	15	5	2	100	36.5	417
October 2023	17	32	10	13	8	12	5	2	100	34.8	425
November 2023	18	32	12	14	7	10	5	2	100	34.1	430
December 2023	18	31	12	14	8	9	5	2	100	34.5	444

REGION NORTH CENTRAL

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	51	25	5	9	2	4	2	2	100	16.1	370
March 1998	48	27	7	10	1	5	2	1	100	17.1	384
April 1998	49	26	7	9	2	4	1	1	100	16.1	365
May 1998	50	26	9	9	1	2	1	2	100	14.5	385
June 1998	54	22	8	9	2	2	1	2	100	13.7	370
July 1998	50	26	7	9	1	3	1	3	100	14.7	382
August 1998	49	27	7	7	1	4	2	2	100	16.1	364
September 1998	43	30	8	8	1	5	2	4	100	17.9	377
October 1998	44	29	9	9	1	3	2	2	100	17.1	364
November 1998	44	29	9	10	2	3	1	2	100	16.2	377
December 1998	48	30	7	10	3	3	0	0	100	15.1	371
January 1999	48	31	5	10	2	3	0	0	100	15.1	378
February 1999	48	33	5	8	2	4	0	1	100	14.5	366
March 1999	46	33	5	7	1	5	1	1	100	15.3	367
April 1999	48	31	6	7	3	5	1	1	100	16.0	368
May 1999	47	30	6	8	2	5	1	1	100	16.9	370
June 1999	47	30	7	10	2	4	1	0	100	16.1	375
July 1999	46	30	9	8	1	5	1	0	100	16.3	382
August 1999	46	30	8	9	1	4	1	1	100	15.4	385
September 1999	44	31	9	9	0	4	1	1	100	16.0	379
October 1999	45	32	7	10	1	3	1	1	100	15.2	381
November 1999	45	34	7	7	1	4	2	1	100	15.7	388
December 1999	47	33	6	7	1	4	2	1	100	14.9	409
January 2000	48	32	7	6	1	4	1	2	100	14.5	420
February 2000	46	28	9	9	2	4	1	2	100	16.2	421
March 2000	41	28	10	12	3	5	1	1	100	19.7	395
April 2000	38	32	10	11	2	4	2	1	100	19.9	382
May 2000	40	37	8	7	2	3	2	1	100	16.5	387
June 2000	42	38	8	5	2	3	1	1	100	14.8	402
July 2000	44	34	6	8	2	3	2	1	100	15.8	402
August 2000	44	31	7	9	1	4	2	1	100	17.5	391
September 2000	46	30	5	11	1	3	2	1	100	17.0	395
October 2000	46	33	5	8	1	4	2	1	100	16.0	397
November 2000	46	31	6	9	1	4	1	1	100	16.5	391
December 2000	47	31	7	7	1	4	1	1	100	15.2	370
January 2001	47	28	8	9	1	3	2	2	100	15.9	382
February 2001	47	29	7	9	1	3	2	2	100	16.1	387
March 2001	44	31	8	10	1	4	1	2	100	16.8	402
April 2001	45	30	7	9	2	5	1	1	100	16.8	389
May 2001	45	30	9	9	2	4	1	0	100	16.3	388
June 2001	48	25	10	10	3	3	2	0	100	16.9	368
July 2001	44	27	11	10	2	3	2	1	100	18.3	377
August 2001	44	28	9	11	2	4	2	1	100	18.6	382
September 2001	43	30	6	10	2	6	1	2	100	18.3	389
October 2001	45	31	6	9	3	5	1	1	100	17.0	378
November 2001	49	26	6	9	3	5	1	2	100	16.9	370
December 2001	46	25	10	9	2	5	2	2	100	18.2	382

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
January 2002	45	24	9	11	1	5	2	3	100	18.1	394
February 2002	38	31	10	11	2	5	2	3	100	19.4	395
March 2002	35	33	8	14	1	5	1	3	100	19.6	380
April 2002	35	34	6	14	3	5	2	2	100	20.2	377
May 2002	39	32	5	14	2	4	2	1	100	19.8	369
June 2002	44	27	6	13	4	4	2	0	100	19.4	389
July 2002	42	29	8	11	4	4	1	0	100	19.3	377
August 2002	43	30	7	12	4	3	1	0	100	18.3	389
September 2002	39	34	6	14	2	3	1	1	100	19.0	369
October 2002	39	32	5	14	4	3	2	1	100	20.2	371
November 2002	37	32	5	14	4	4	2	1	100	21.5	366
December 2002	41	29	6	11	4	4	3	1	100	20.5	389
January 2003	38	32	7	13	3	4	2	1	100	20.8	381
February 2003	40	31	7	13	2	4	1	1	100	19.8	381
March 2003	37	32	9	12	2	5	1	2	100	20.1	370
April 2003	43	26	9	12	2	4	2	1	100	19.4	377
May 2003	41	28	10	11	2	5	3	1	100	20.6	378
June 2003	44	26	9	11	2	4	3	1	100	19.5	387
July 2003	43	31	8	8	2	4	3	1	100	18.9	392
August 2003	42	32	8	9	2	4	2	2	100	18.0	412
September 2003	41	34	10	7	2	4	2	1	100	17.7	391
October 2003	43	30	9	10	2	4	1	1	100	17.7	388
November 2003	42	30	10	10	2	4	1	0	100	18.7	386
December 2003	38	28	8	13	3	6	2	1	100	22.9	388
January 2004	36	30	10	13	3	6	3	1	100	23.0	391
February 2004	41	26	8	14	3	6	2	1	100	22.0	392
March 2004	45	24	10	12	1	4	2	1	100	18.7	390
April 2004	41	26	11	13	2	5	2	1	100	20.8	381
May 2004	38	28	11	11	2	7	2	1	100	22.0	392
June 2004	36	29	11	11	3	8	2	1	100	22.3	400
July 2004	38	30	10	10	3	8	1	1	100	21.2	381
August 2004	41	29	10	12	3	5	0	1	100	19.1	366
September 2004	42	29	11	11	2	4	1	1	100	18.1	368
October 2004	42	29	9	14	2	2	1	0	100	19.1	391
November 2004	40	30	9	14	2	3	3	0	100	20.6	398
December 2004	42	31	6	14	2	2	3	0	100	19.3	408
January 2005	46	28	8	12	2	2	2	0	100	17.2	398
February 2005	47	26	9	11	3	3	2	0	100	17.2	383
March 2005	42	26	11	13	4	3	2	0	100	19.5	374
April 2005	39	28	10	14	3	4	2	0	100	20.9	397
May 2005	39	28	9	15	4	3	2	0	100	20.8	413
June 2005	42	28	8	12	3	3	3	0	100	19.9	422
July 2005	43	29	7	12	2	3	2	1	100	18.4	428
August 2005	45	28	6	11	3	3	3	0	100	18.8	412
September 2005	42	28	9	11	2	5	2	0	100	19.4	408
October 2005	45	27	8	11	2	5	2	0	100	18.9	401
November 2005	45	29	9	11	1	4	1	0	100	17.0	408
December 2005	46	31	7	11	2	3	1	0	100	15.9	409
January 2006	41	31	9	12	4	2	1	0	100	17.8	398
February 2006	36	32	9	15	5	2	1	0	100	20.1	391

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
March 2006	38	32	9	14	4	2	2	0	100	19.4	388
April 2006	40	31	9	11	3	3	2	0	100	18.8	398
May 2006	43	27	11	10	2	5	2	0	100	18.7	404
June 2006	42	27	11	12	2	4	2	1	100	18.9	424
July 2006	41	27	11	14	1	4	1	1	100	19.0	427
August 2006	42	30	11	11	2	3	1	1	100	17.1	431
September 2006	42	28	12	10	2	3	2	1	100	17.8	410
October 2006	45	29	11	7	3	3	1	1	100	16.1	411
November 2006	45	27	11	9	3	4	2	0	100	18.2	408
December 2006	45	27	10	9	3	4	2	0	100	18.1	415
January 2007	42	26	11	11	2	4	3	0	100	20.0	432
February 2007	43	28	10	11	2	3	1	1	100	18.2	448
March 2007	41	27	12	12	2	4	1	1	100	19.0	434
April 2007	45	29	10	11	2	3	0	1	100	16.7	423
May 2007	45	28	10	10	2	3	1	0	100	16.8	410
June 2007	45	30	8	9	3	4	2	1	100	17.3	437
July 2007	44	28	9	10	2	4	2	1	100	18.5	424
August 2007	44	26	9	9	3	4	3	1	100	19.6	409
September 2007	46	27	9	11	2	2	3	0	100	18.0	404
October 2007	44	28	8	11	3	3	3	0	100	19.1	408
November 2007	42	31	9	11	2	2	2	0	100	18.1	430
December 2007	41	32	8	10	2	4	2	1	100	19.3	431
January 2008	43	31	7	10	2	3	2	1	100	18.2	419
February 2008	45	29	7	10	2	4	1	1	100	17.7	408
March 2008	48	30	5	10	3	3	1	1	100	15.2	389
April 2008	47	30	6	10	2	3	2	1	100	16.1	395
May 2008	45	31	5	11	2	3	2	0	100	17.3	395
June 2008	42	29	8	13	3	2	2	1	100	18.5	405
July 2008	42	29	9	12	3	4	1	1	100	18.7	405
August 2008	42	30	10	12	3	4	1	0	100	18.2	406
September 2008	43	29	11	10	2	4	1	0	100	17.8	386
October 2008	44	26	12	9	3	4	1	1	100	18.0	383
November 2008	42	23	14	10	4	4	2	1	100	20.6	382
December 2008	39	23	13	11	5	5	2	1	100	22.8	402
January 2009	37	26	14	13	5	3	2	1	100	22.2	401
February 2009	37	27	14	12	4	4	2	0	100	21.4	404
March 2009	35	26	13	15	3	5	2	0	100	23.3	405
April 2009	39	22	13	15	2	6	3	1	100	23.2	408
May 2009	41	20	11	17	2	5	3	1	100	22.7	413
June 2009	42	21	10	14	4	5	3	1	100	22.8	417
July 2009	37	26	9	16	4	4	3	1	100	23.8	438
August 2009	36	30	9	13	4	5	3	1	100	22.9	429
September 2009	38	28	8	15	3	5	2	0	100	22.3	418
October 2009	40	27	7	14	3	6	2	1	100	21.7	420
November 2009	40	26	6	15	3	6	1	1	100	21.7	418
December 2009	41	29	7	14	2	4	1	1	100	19.5	419
January 2010	41	27	9	13	2	5	1	1	100	20.3	417
February 2010	41	26	9	12	2	5	3	1	100	21.9	421
March 2010	39	26	11	13	2	5	4	0	100	22.9	425
April 2010	37	26	10	15	3	5	4	0	100	23.5	413

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
May 2010	37	27	10	18	2	4	2	0	100	22.6	424
June 2010	35	32	8	15	2	6	2	0	100	22.2	442
July 2010	37	33	8	16	1	4	1	0	100	20.3	445
August 2010	36	34	8	14	1	5	1	0	100	19.9	438
September 2010	41	31	7	15	2	4	1	0	100	18.8	429
October 2010	42	29	8	13	3	4	1	0	100	19.0	424
November 2010	42	28	7	13	3	4	2	0	100	19.9	426
December 2010	40	29	9	13	2	4	3	0	100	20.4	440
January 2011	40	30	8	12	3	4	3	0	100	20.6	421
February 2011	40	31	8	12	3	4	2	1	100	19.4	410
March 2011	41	27	9	13	3	4	1	2	100	19.9	390
April 2011	42	24	10	15	2	3	2	1	100	20.3	406
May 2011	43	22	10	16	2	5	2	0	100	21.4	404
June 2011	42	26	7	17	1	5	2	0	100	21.0	412
July 2011	39	29	6	16	1	6	2	0	100	22.0	384
August 2011	41	28	8	15	1	5	2	0	100	20.9	388
September 2011	43	28	8	14	1	3	2	1	100	19.2	370
October 2011	45	23	10	14	3	3	1	1	100	19.0	412
November 2011	41	25	11	15	4	2	1	1	100	20.0	412
December 2011	38	24	12	17	4	4	2	0	100	22.4	421
January 2012	37	29	11	15	2	4	2	0	100	21.2	391
February 2012	40	29	9	12	2	5	3	0	100	20.7	376
March 2012	42	29	9	11	2	4	2	1	100	18.5	373
April 2012	45	26	8	12	1	5	1	1	100	18.2	396
May 2012	45	28	9	12	2	3	0	1	100	16.4	406
June 2012	46	26	10	12	1	3	1	1	100	17.0	405
July 2012	45	25	8	13	2	2	3	1	100	18.1	386
August 2012	49	22	8	13	2	3	3	1	100	18.1	384
September 2012	50	24	6	12	2	3	2	1	100	16.9	378
October 2012	51	25	7	10	1	3	2	0	100	15.5	396
November 2012	49	27	7	10	1	3	2	0	100	16.2	406
December 2012	49	26	8	10	1	3	3	0	100	16.4	412
January 2013	47	25	10	11	2	3	2	0	100	17.6	404
February 2013	44	27	11	12	2	3	2	0	100	18.0	394
March 2013	43	26	12	11	2	3	2	0	100	19.4	375
April 2013	45	25	9	11	3	3	3	0	100	19.4	382
May 2013	49	23	8	9	4	4	3	0	100	19.3	391
June 2013	50	25	5	10	3	5	3	0	100	17.8	430
July 2013	51	27	6	9	2	4	2	0	100	16.0	428
August 2013	47	29	8	11	1	3	2	0	100	16.2	427
September 2013	44	28	9	11	2	4	2	0	100	18.1	414
October 2013	43	28	9	11	2	5	2	0	100	19.2	410
November 2013	49	26	9	8	2	4	2	0	100	17.3	410
December 2013	52	24	9	7	2	4	1	1	100	15.4	417
January 2014	54	24	7	9	3	2	1	1	100	14.1	410
February 2014	47	28	8	10	3	3	2	0	100	16.9	409
March 2014	44	27	9	10	2	4	2	1	100	17.9	402
April 2014	41	29	10	10	2	5	2	1	100	19.8	431
May 2014	46	27	7	10	2	5	2	1	100	18.3	437
June 2014	44	28	8	9	3	5	2	0	100	19.4	421

REGION NORTH CENTRAL

TABLE 17

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
July 2014	44	27	8	9	2	6	4	0	100	20.7	393
August 2014	45	24	9	10	3	6	4	0	100	21.1	387
September 2014	46	25	6	12	3	5	3	0	100	20.2	408
October 2014	48	27	5	11	3	3	2	1	100	17.2	433
November 2014	48	28	7	9	3	3	2	0	100	16.6	439
December 2014	46	29	9	7	3	3	2	0	100	17.3	407
January 2015	45	27	10	10	3	4	2	0	100	18.3	371
February 2015	41	31	10	11	1	4	2	0	100	18.7	365
March 2015	43	29	10	12	0	4	2	0	100	18.6	393
April 2015	40	31	10	12	2	3	2	0	100	19.4	397
May 2015	39	30	9	12	4	5	2	0	100	20.9	402
June 2015	40	30	8	12	4	5	1	0	100	20.1	386
July 2015	42	29	9	9	4	5	1	0	100	19.2	382
August 2015	44	30	10	10	2	3	1	0	100	17.1	396
September 2015	43	29	10	9	2	4	2	0	100	18.4	393
October 2015	41	32	8	11	1	4	1	1	100	17.9	391
November 2015	40	32	8	11	2	6	2	1	100	19.6	359
December 2015	40	32	8	11	2	5	1	1	100	19.2	383
January 2016	39	28	12	11	2	5	3	0	100	21.4	401
February 2016	40	28	11	11	2	4	3	0	100	20.7	414
March 2016	38	32	11	9	1	5	3	0	100	20.7	402
April 2016	38	35	8	10	2	5	3	0	100	19.5	403
May 2016	37	37	8	9	2	4	2	0	100	18.3	411
June 2016	38	38	7	11	2	3	1	0	100	17.8	407
July 2016	41	36	8	9	2	3	2	0	100	16.6	399
August 2016	42	34	8	9	1	3	2	0	100	17.5	405
September 2016	45	29	9	9	1	4	2	0	100	17.9	431
October 2016	43	27	10	12	2	4	2	0	100	19.3	455
November 2016	40	26	11	13	2	4	2	0	100	20.2	450
December 2016	39	29	12	12	2	3	2	0	100	19.6	446
January 2017	40	33	11	9	3	3	2	0	100	17.5	427
February 2017	41	34	11	7	2	3	2	0	100	16.7	427
March 2017	41	34	11	7	2	3	2	0	100	16.3	421
April 2017	42	32	11	8	2	3	2	0	100	17.5	437
May 2017	41	34	9	9	3	3	1	1	100	17.6	468
June 2017	41	32	8	9	3	4	1	1	100	18.6	480
July 2017	40	35	8	7	3	4	2	2	100	18.0	496
August 2017	41	34	8	7	2	3	3	1	100	17.6	463
September 2017	44	32	8	8	2	3	3	1	100	17.2	462
October 2017	45	30	8	10	3	2	2	1	100	17.1	443
November 2017	45	29	9	10	3	2	2	1	100	16.7	464
December 2017	42	32	8	11	4	1	2	1	100	16.7	456
January 2018	43	31	9	9	3	2	2	0	100	17.1	478
February 2018	45	31	9	9	3	2	2	0	100	16.7	461
March 2018	48	28	10	8	1	3	3	0	100	16.7	475
April 2018	48	29	9	7	1	3	3	1	100	16.1	466
May 2018	47	29	9	7	1	3	3	1	100	16.2	463
June 2018	43	33	9	7	2	3	2	1	100	16.4	446
July 2018	43	31	9	10	2	2	2	0	100	16.9	441
August 2018	44	31	8	11	1	3	2	0	100	16.8	448

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September 2018	48	27	9	11	2	2	2	0	100	16.2	473
October 2018	50	27	9	8	2	2	1	0	100	14.8	470
November 2018	49	27	10	7	3	2	2	0	100	15.3	477
December 2018	46	29	10	7	3	1	2	1	100	15.8	466
January 2019	45	29	9	7	3	2	3	1	100	17.1	467
February 2019	45	30	9	8	2	3	2	1	100	16.9	457
March 2019	46	30	8	8	2	3	2	0	100	16.5	458
April 2019	48	32	7	7	1	4	1	0	100	15.1	456
May 2019	50	30	7	7	2	3	1	0	100	13.7	464
June 2019	49	30	7	8	1	3	1	0	100	14.2	456
July 2019	46	30	8	10	3	3	1	0	100	15.7	465
August 2019	45	30	8	9	3	4	1	0	100	17.7	479
September 2019	47	30	10	6	3	4	1	0	100	15.8	474
October 2019	49	29	10	4	3	4	1	0	100	14.6	485
November 2019	50	27	10	7	3	3	0	0	100	14.7	467
December 2019	50	27	8	8	2	3	1	0	100	15.4	464
January 2020	48	27	9	8	2	4	2	0	100	16.4	457
February 2020	50	29	8	6	1	3	2	0	100	14.7	483
March 2020	48	30	7	7	2	4	2	1	100	15.4	509
April 2020	48	30	6	8	2	3	1	1	100	15.3	514
May 2020	45	28	7	9	5	4	1	1	100	18.5	479
June 2020	45	26	8	9	5	5	1	0	100	19.9	450
July 2020	42	25	10	10	5	5	2	0	100	22.0	439
August 2020	42	28	9	10	3	5	3	0	100	20.9	470
September 2020	38	33	10	10	3	3	3	0	100	19.5	474
October 2020	42	32	7	11	3	2	3	0	100	17.8	460
November 2020	42	32	8	11	2	3	2	0	100	17.3	430
December 2020	46	28	9	10	2	3	2	0	100	17.2	431
January 2021	44	29	11	9	2	4	2	0	100	17.6	457
February 2021	44	29	11	8	3	3	2	0	100	17.2	460
March 2021	43	31	12	8	3	2	1	0	100	16.5	466
April 2021	44	32	10	8	2	2	1	0	100	15.6	429
May 2021	45	31	9	9	2	2	1	1	100	15.6	424
June 2021	44	32	7	10	2	3	2	1	100	17.2	435
July 2021	46	30	8	9	1	3	2	1	100	16.9	463
August 2021	45	31	7	9	2	2	2	1	100	16.5	463
September 2021	46	31	7	11	2	2	2	0	100	15.9	456
October 2021	43	33	6	11	2	2	1	1	100	16.8	454
November 2021	42	30	7	12	2	4	1	2	100	18.1	461
December 2021	43	30	7	10	2	5	2	2	100	17.7	446
January 2022	45	29	7	9	3	5	1	2	100	17.1	457
February 2022	45	31	8	7	3	3	1	2	100	15.3	460
March 2022	47	30	9	7	2	2	1	2	100	14.5	471
April 2022	48	31	9	6	2	1	1	1	100	13.3	458
May 2022	50	29	10	5	1	2	2	1	100	13.8	458
June 2022	49	30	10	4	2	3	1	1	100	13.8	449
July 2022	47	29	11	6	2	3	1	1	100	14.7	450
August 2022	45	30	10	8	2	2	1	2	100	15.3	440
September 2022	45	29	8	9	3	2	2	1	100	16.5	450
October 2022	43	30	8	9	4	2	2	2	100	17.2	447

TABLE 17

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK.NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
November 2022	46	30	7	7	4	3	2	1	100	16.8	435
December 2022	46	29	8	8	3	3	1	2	100	15.9	424
January 2023	47	31	8	7	2	3	1	1	100	15.1	426
February 2023	45	31	9	8	1	3	2	1	100	15.7	429
March 2023	45	33	8	6	2	3	2	1	100	15.8	425
April 2023	44	30	8	10	2	3	3	1	100	17.7	412
May 2023	46	30	8	10	2	2	2	0	100	16.6	431
June 2023	45	30	8	10	2	3	2	1	100	16.9	441
July 2023	48	30	7	9	2	2	0	1	100	13.6	442
August 2023	46	30	8	9	1	4	0	2	100	14.9	436
September 2023	48	28	8	10	2	3	0	1	100	15.2	417
October 2023	45	27	7	11	3	4	1	1	100	18.3	425
November 2023	47	29	6	10	4	2	2	0	100	16.9	430
December 2023	47	29	9	8	3	2	1	0	100	15.7	444

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	21	26	12	16	4	11	7	3	100	34.7	370
March 1998	17	31	13	15	4	10	7	4	100	34.4	384
April 1998	18	30	13	12	4	10	8	5	100	34.9	365
May 1998	16	30	14	12	5	11	6	5	100	34.7	385
June 1998	18	28	14	14	5	11	7	4	100	35.2	370
July 1998	17	28	14	17	5	11	4	3	100	34.5	382
August 1998	19	28	14	18	5	9	3	4	100	32.8	364
September 1998	16	29	14	15	5	11	3	7	100	34.0	377
October 1998	14	29	15	15	6	10	4	8	100	34.8	364
November 1998	15	25	15	14	7	13	4	6	100	36.8	377
December 1998	17	23	16	18	6	12	4	3	100	36.6	371
January 1999	17	24	15	17	4	14	5	4	100	37.0	378
February 1999	13	27	16	17	4	14	5	4	100	37.6	366
March 1999	12	30	16	14	5	13	4	6	100	35.7	367
April 1999	12	33	16	15	7	11	3	3	100	34.7	368
May 1999	16	36	15	15	5	10	2	2	100	31.1	370
June 1999	15	33	14	17	5	11	2	3	100	33.3	375
July 1999	18	31	12	18	3	12	2	4	100	32.2	382
August 1999	14	28	12	21	5	12	3	6	100	35.9	385
September 1999	15	29	13	19	6	12	3	4	100	35.3	379
October 1999	15	30	15	17	6	10	3	4	100	34.6	381
November 1999	17	28	14	17	6	10	3	5	100	33.4	388
December 1999	17	30	13	16	6	10	4	5	100	33.8	409
January 2000	16	26	12	19	6	11	5	5	100	36.7	420
February 2000	13	25	14	18	7	12	6	4	100	39.6	421
March 2000	13	27	13	16	6	14	5	5	100	38.3	395
April 2000	14	30	14	13	6	15	4	5	100	36.0	382
May 2000	18	33	11	11	5	15	3	4	100	33.3	387
June 2000	18	30	13	13	4	14	4	4	100	33.5	402
July 2000	18	26	14	16	6	16	3	2	100	36.2	402
August 2000	17	27	12	16	4	16	4	2	100	36.7	391
September 2000	17	25	13	15	5	16	4	4	100	37.4	395
October 2000	18	25	12	14	4	15	6	6	100	36.9	397
November 2000	19	23	13	16	5	15	6	5	100	36.9	391
December 2000	19	24	11	18	5	14	4	5	100	36.0	370
January 2001	18	25	14	17	6	13	3	5	100	34.9	382
February 2001	15	25	15	14	8	15	2	6	100	36.3	387
March 2001	17	27	15	12	7	15	2	5	100	34.6	402
April 2001	16	28	15	12	6	16	3	3	100	35.9	389
May 2001	18	29	15	15	5	12	3	3	100	33.2	388
June 2001	14	26	15	17	6	14	4	3	100	37.7	368
July 2001	14	27	13	19	6	14	5	3	100	37.8	377
August 2001	15	27	11	19	7	14	4	3	100	37.5	382
September 2001	17	29	12	19	7	10	4	3	100	34.1	389
October 2001	17	28	11	18	7	11	3	5	100	34.7	378
November 2001	14	25	13	18	7	12	5	6	100	37.2	370

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2001	12	23	13	17	7	13	6	8	100	39.9	382
January 2002	12	22	14	17	6	14	7	7	100	40.8	394
February 2002	14	24	15	14	7	15	5	6	100	38.7	395
March 2002	15	25	13	16	6	16	4	5	100	38.7	380
April 2002	17	23	16	17	6	13	3	4	100	36.7	377
May 2002	16	22	15	19	6	15	3	4	100	38.3	369
June 2002	16	23	16	16	8	14	3	4	100	37.4	389
July 2002	13	27	15	15	7	16	4	4	100	38.2	377
August 2002	14	28	13	16	8	13	4	4	100	37.1	389
September 2002	14	28	16	15	7	12	4	3	100	36.2	369
October 2002	14	26	16	16	9	13	4	3	100	37.9	371
November 2002	14	24	18	16	8	14	3	3	100	37.7	366
December 2002	15	25	16	15	8	14	3	4	100	37.0	389
January 2003	16	30	15	15	6	12	3	3	100	34.0	381
February 2003	16	30	14	17	7	11	4	2	100	34.2	381
March 2003	14	28	16	20	7	11	3	1	100	35.2	370
April 2003	15	24	18	22	6	11	3	2	100	36.1	377
May 2003	13	25	19	19	5	14	3	2	100	36.8	378
June 2003	15	26	18	18	4	14	4	2	100	36.7	387
July 2003	15	26	18	16	5	15	3	1	100	36.8	392
August 2003	17	25	18	16	5	15	3	2	100	35.7	412
September 2003	15	24	19	15	6	17	3	3	100	37.2	391
October 2003	15	24	17	15	5	16	4	3	100	37.7	388
November 2003	14	24	16	15	7	16	5	2	100	39.7	386
December 2003	17	26	14	16	7	14	5	1	100	37.4	388
January 2004	18	24	13	17	8	14	4	1	100	37.2	391
February 2004	18	27	14	16	6	13	4	2	100	34.8	392
March 2004	16	25	13	18	7	14	3	3	100	36.5	390
April 2004	16	30	16	15	6	11	3	3	100	33.3	381
May 2004	16	28	17	18	7	9	3	2	100	33.7	392
June 2004	18	29	16	19	6	8	4	1	100	32.4	400
July 2004	17	26	15	21	7	9	4	1	100	34.3	381
August 2004	16	29	15	19	5	10	4	1	100	34.5	366
September 2004	15	32	15	18	5	9	5	2	100	33.5	368
October 2004	13	36	14	15	4	11	5	2	100	33.8	391
November 2004	15	34	16	13	5	11	3	2	100	32.6	398
December 2004	16	33	16	12	4	12	4	2	100	33.8	408
January 2005	16	28	16	16	5	11	5	3	100	35.0	398
February 2005	15	25	13	21	5	11	7	2	100	38.3	383
March 2005	13	26	14	18	5	15	6	2	100	39.0	374
April 2005	14	29	15	16	5	15	6	0	100	37.8	397
May 2005	13	34	15	15	4	14	5	1	100	35.5	413
June 2005	15	33	16	16	5	10	5	1	100	34.0	422
July 2005	16	32	14	16	5	11	4	2	100	33.9	428
August 2005	16	30	14	16	6	13	4	2	100	35.0	412
September 2005	15	26	13	19	7	13	4	2	100	37.4	408
October 2005	16	27	13	19	8	12	4	1	100	36.5	401
November 2005	16	28	15	17	9	10	3	1	100	35.3	408

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2005	17	32	15	15	7	10	2	1	100	32.6	409
January 2006	17	33	16	13	8	9	3	2	100	31.8	398
February 2006	17	32	15	14	7	11	3	2	100	33.1	391
March 2006	17	29	14	15	7	12	4	2	100	35.1	388
April 2006	17	27	14	16	6	14	4	3	100	36.4	398
May 2006	20	25	13	19	5	13	3	2	100	34.6	404
June 2006	19	27	14	18	4	12	2	3	100	33.3	424
July 2006	18	29	15	18	4	11	2	2	100	32.3	427
August 2006	15	30	17	16	6	9	4	3	100	33.8	431
September 2006	14	29	17	15	6	11	4	3	100	35.0	410
October 2006	16	25	17	15	5	14	5	3	100	37.2	411
November 2006	16	26	17	14	5	16	4	3	100	37.6	408
December 2006	17	27	17	15	5	14	4	2	100	36.1	415
January 2007	17	29	17	15	5	12	3	2	100	33.7	432
February 2007	19	27	16	15	6	14	2	1	100	33.7	448
March 2007	19	27	15	16	6	13	3	2	100	34.0	434
April 2007	14	29	13	15	8	16	3	2	100	37.1	423
May 2007	12	31	11	18	8	13	4	2	100	37.1	410
June 2007	12	31	13	16	8	13	5	2	100	37.9	437
July 2007	15	27	14	17	8	12	5	2	100	37.2	424
August 2007	20	25	15	15	8	13	4	1	100	35.3	409
September 2007	22	23	13	15	8	13	4	1	100	34.8	404
October 2007	20	26	14	16	7	12	3	2	100	34.1	408
November 2007	16	26	15	17	6	10	5	3	100	36.0	430
December 2007	17	29	15	15	8	9	4	3	100	33.8	431
January 2008	17	33	15	15	6	9	4	2	100	33.0	419
February 2008	19	32	12	13	7	11	4	2	100	32.7	408
March 2008	16	31	13	14	6	15	4	2	100	36.3	389
April 2008	17	30	13	13	6	15	4	2	100	35.3	395
May 2008	17	31	15	13	6	14	3	1	100	34.3	395
June 2008	17	32	13	14	6	11	4	2	100	32.9	405
July 2008	17	30	14	16	7	11	4	2	100	34.8	405
August 2008	14	33	13	16	8	11	4	1	100	35.7	406
September 2008	12	32	15	17	7	12	3	1	100	35.8	386
October 2008	12	35	13	16	8	11	3	2	100	34.3	383
November 2008	14	33	15	17	6	10	3	2	100	32.9	382
December 2008	17	32	15	16	6	9	3	3	100	31.5	402
January 2009	16	30	15	19	5	11	3	2	100	33.7	401
February 2009	16	30	14	18	5	12	3	2	100	34.7	404
March 2009	16	30	13	20	5	12	3	1	100	34.8	405
April 2009	20	29	12	16	6	12	3	2	100	33.5	408
May 2009	19	27	12	18	6	12	3	2	100	34.3	413
June 2009	19	26	13	16	7	12	4	2	100	35.3	417
July 2009	17	26	14	18	7	11	4	2	100	35.9	438
August 2009	18	27	14	19	5	12	3	3	100	34.8	429
September 2009	17	29	12	18	7	12	3	2	100	34.8	418
October 2009	19	29	13	18	7	11	2	1	100	33.7	420
November 2009	17	29	14	15	6	14	3	1	100	35.3	418

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2009	17	27	17	15	4	15	4	2	100	35.1	419
January 2010	15	26	18	14	4	15	5	2	100	36.6	417
February 2010	19	26	17	14	5	12	5	2	100	34.5	421
March 2010	20	28	14	14	6	11	5	2	100	33.6	425
April 2010	22	29	14	13	6	9	4	2	100	31.4	413
May 2010	17	30	16	13	7	11	5	2	100	34.0	424
June 2010	18	26	16	15	6	11	5	2	100	34.9	442
July 2010	16	28	15	18	6	13	4	2	100	35.6	445
August 2010	18	27	12	19	5	13	4	2	100	34.6	438
September 2010	19	29	13	19	5	12	3	1	100	33.0	429
October 2010	21	28	11	19	6	11	3	2	100	33.0	424
November 2010	20	30	13	17	7	9	3	1	100	32.0	426
December 2010	18	30	11	15	8	11	5	2	100	34.8	440
January 2011	15	32	11	15	8	11	5	3	100	35.4	421
February 2011	17	29	11	17	6	12	5	3	100	35.9	410
March 2011	18	28	12	20	6	11	3	2	100	34.0	390
April 2011	18	26	15	20	5	12	2	2	100	34.4	406
May 2011	18	28	14	19	6	11	2	2	100	33.5	404
June 2011	17	30	15	16	5	12	3	2	100	33.9	412
July 2011	19	31	14	14	5	11	4	2	100	32.7	384
August 2011	20	28	14	15	4	12	5	2	100	34.0	388
September 2011	19	29	13	16	5	12	5	1	100	34.3	370
October 2011	18	26	16	17	6	12	4	1	100	35.3	412
November 2011	17	26	17	16	8	11	2	2	100	34.3	412
December 2011	18	24	19	17	6	11	3	2	100	34.5	421
January 2012	20	24	15	16	8	13	2	2	100	34.6	391
February 2012	19	25	14	16	9	12	4	1	100	36.1	376
March 2012	20	25	12	16	10	13	4	1	100	36.1	373
April 2012	19	28	12	17	8	11	4	1	100	34.8	396
May 2012	17	28	12	19	7	11	3	3	100	34.7	406
June 2012	15	29	12	18	6	13	4	4	100	35.7	405
July 2012	14	28	14	18	5	13	4	4	100	36.4	386
August 2012	15	31	12	17	4	13	5	3	100	35.1	384
September 2012	16	29	13	17	5	13	4	2	100	35.4	378
October 2012	16	26	12	19	7	13	5	2	100	37.6	396
November 2012	15	23	13	19	9	13	6	2	100	39.2	406
December 2012	17	23	12	21	8	11	6	2	100	38.4	412
January 2013	18	24	13	20	7	10	5	2	100	36.2	404
February 2013	20	26	15	18	6	10	4	1	100	33.5	394
March 2013	23	27	14	16	6	8	4	1	100	30.8	375
April 2013	24	26	12	15	6	11	5	1	100	32.3	382
May 2013	22	25	11	17	7	12	6	1	100	34.6	391
June 2013	16	25	12	18	7	14	7	1	100	38.3	430
July 2013	16	25	14	20	6	12	5	2	100	37.3	428
August 2013	20	26	15	17	5	10	5	3	100	34.3	427
September 2013	23	28	12	14	6	10	4	3	100	31.5	414
October 2013	24	31	11	11	6	10	4	3	100	30.7	410
November 2013	21	30	9	14	7	12	4	2	100	33.3	410

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2013	19	28	11	17	6	13	4	1	100	35.0	417
January 2014	18	25	13	16	9	14	5	1	100	37.0	410
February 2014	17	27	13	16	8	14	5	0	100	36.6	409
March 2014	20	26	12	13	11	13	4	1	100	35.4	402
April 2014	19	30	10	15	7	14	3	2	100	34.1	431
May 2014	19	28	12	13	7	15	3	1	100	34.8	437
June 2014	17	32	10	16	5	15	4	1	100	35.0	421
July 2014	18	29	11	16	5	14	5	1	100	35.5	393
August 2014	19	30	9	18	6	12	4	2	100	33.9	387
September 2014	20	27	11	16	8	12	5	1	100	34.7	408
October 2014	19	26	11	15	10	13	5	1	100	36.9	433
November 2014	20	25	11	16	8	14	5	1	100	36.9	439
December 2014	18	23	13	17	8	14	6	1	100	38.5	407
January 2015	20	24	14	16	8	10	7	1	100	36.1	371
February 2015	18	27	16	14	8	9	8	1	100	35.5	365
March 2015	19	29	16	13	5	11	7	1	100	34.1	393
April 2015	18	29	15	16	5	12	4	1	100	33.8	397
May 2015	18	26	14	16	6	17	3	1	100	36.6	402
June 2015	16	27	13	15	7	16	5	0	100	38.7	386
July 2015	14	29	14	15	5	16	7	0	100	39.4	382
August 2015	15	28	16	15	6	12	8	0	100	38.6	396
September 2015	20	28	14	15	4	12	7	1	100	35.2	393
October 2015	23	25	15	14	5	13	5	1	100	34.4	391
November 2015	24	27	12	14	4	13	4	1	100	32.5	359
December 2015	22	28	14	15	4	13	4	0	100	33.4	383
January 2016	21	31	11	15	4	14	3	0	100	33.3	401
February 2016	20	29	13	15	4	15	4	0	100	35.3	414
March 2016	19	28	12	14	6	16	4	0	100	36.2	402
April 2016	21	24	14	14	7	14	6	1	100	36.7	403
May 2016	21	23	14	14	8	14	6	1	100	36.8	411
June 2016	22	22	14	14	5	15	6	1	100	36.8	407
July 2016	22	26	13	13	5	15	5	1	100	34.7	399
August 2016	23	25	14	13	5	15	4	1	100	34.3	405
September 2016	23	26	15	13	5	14	3	1	100	32.8	431
October 2016	22	22	17	13	6	15	4	2	100	36.1	455
November 2016	22	25	13	14	6	14	3	2	100	34.5	450
December 2016	22	23	13	14	7	15	4	2	100	36.2	446
January 2017	19	28	10	15	8	15	2	2	100	35.2	427
February 2017	19	27	12	12	8	17	3	1	100	36.7	427
March 2017	16	29	12	14	8	15	5	1	100	37.7	421
April 2017	18	27	12	14	7	15	6	1	100	37.4	437
May 2017	18	27	12	14	7	15	5	1	100	37.1	468
June 2017	21	25	13	13	8	16	4	1	100	35.4	480
July 2017	19	26	13	14	8	15	4	1	100	35.8	496
August 2017	20	24	12	15	10	14	4	1	100	36.5	463
September 2017	21	23	11	15	10	14	5	1	100	37.2	462
October 2017	20	23	12	13	9	15	7	0	100	38.5	443
November 2017	19	23	12	14	8	17	7	0	100	39.4	464

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2017	19	24	14	13	7	18	5	0	100	37.8	456
January 2018	19	24	14	15	7	15	5	0	100	37.1	478
February 2018	22	23	13	15	7	14	5	1	100	36.2	461
March 2018	20	22	13	15	7	16	7	1	100	39.5	475
April 2018	21	19	14	13	7	20	5	1	100	40.1	466
May 2018	19	23	14	12	7	19	6	0	100	40.2	463
June 2018	19	24	13	13	8	19	5	0	100	39.1	446
July 2018	19	27	10	13	9	16	6	0	100	38.0	441
August 2018	19	24	11	13	9	16	6	1	100	38.9	448
September 2018	21	22	14	11	9	15	6	2	100	37.9	473
October 2018	22	22	13	12	9	15	6	1	100	38.0	470
November 2018	20	24	13	12	9	15	6	1	100	38.0	477
December 2018	20	23	11	13	9	14	9	1	100	39.3	466
January 2019	18	24	13	12	8	15	9	1	100	40.5	467
February 2019	19	24	13	14	7	14	9	0	100	38.9	457
March 2019	19	28	13	14	6	14	6	0	100	36.6	458
April 2019	20	28	11	12	7	14	7	0	100	36.3	456
May 2019	19	25	11	12	7	17	9	0	100	39.9	464
June 2019	18	23	10	13	8	19	8	0	100	41.7	456
July 2019	17	22	11	17	7	20	5	0	100	41.3	465
August 2019	18	25	11	15	7	19	4	1	100	39.2	479
September 2019	17	23	11	18	7	18	5	1	100	39.7	474
October 2019	16	24	10	16	7	17	6	2	100	40.3	485
November 2019	19	21	10	18	7	18	6	1	100	40.6	467
December 2019	19	21	11	15	7	19	8	1	100	42.4	464
January 2020	18	21	12	13	9	18	8	1	100	42.5	457
February 2020	16	22	11	13	11	17	8	2	100	43.2	483
March 2020	16	21	11	12	11	18	8	2	100	43.0	509
April 2020	14	19	12	13	11	20	9	2	100	45.8	514
May 2020	16	19	11	13	10	21	9	1	100	46.0	479
June 2020	15	19	12	14	9	22	9	0	100	45.9	450
July 2020	17	19	11	14	9	21	8	1	100	44.8	439
August 2020	15	20	14	14	10	19	8	1	100	44.4	470
September 2020	16	20	14	13	12	17	8	1	100	43.7	474
October 2020	15	22	14	13	11	18	7	1	100	42.9	460
November 2020	15	22	13	12	10	21	6	1	100	43.1	430
December 2020	15	22	13	12	10	22	6	1	100	43.4	431
January 2021	18	19	12	13	9	23	6	0	100	43.1	457
February 2021	17	21	11	14	9	22	6	0	100	43.0	460
March 2021	16	22	11	15	7	21	7	1	100	43.0	466
April 2021	15	25	10	13	7	20	8	1	100	42.6	429
May 2021	17	22	11	14	7	20	7	1	100	42.4	424
June 2021	19	24	11	12	8	20	6	1	100	40.9	435
July 2021	18	22	12	14	6	21	5	2	100	41.5	463
August 2021	18	22	12	13	7	20	5	2	100	40.8	463
September 2021	19	21	11	16	7	19	7	1	100	41.4	456
October 2021	19	20	11	16	7	19	6	1	100	41.0	454
November 2021	22	18	10	17	7	18	7	1	100	41.0	461

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

<u>Date of Survey</u>		<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December	2021	21	19	12	15	5	21	6	2	100	41.0	446
January	2022	18	21	11	13	7	19	8	2	100	41.9	457
February	2022	14	23	13	12	8	20	8	3	100	43.5	460
March	2022	12	24	13	13	10	17	8	2	100	43.1	471
April	2022	13	24	13	15	9	18	7	1	100	42.7	458
May	2022	16	23	12	15	9	17	7	1	100	41.2	458
June	2022	19	21	12	15	8	17	7	2	100	41.0	449
July	2022	22	20	12	14	8	16	6	3	100	38.9	450
August	2022	21	21	11	15	7	16	6	4	100	39.1	440
September	2022	19	21	12	14	8	17	6	2	100	39.9	450
October	2022	17	18	13	15	10	18	6	2	100	42.6	447
November	2022	18	19	14	14	10	18	6	1	100	42.0	435
December	2022	17	17	13	15	12	18	6	2	100	43.5	424
January	2023	18	20	14	13	11	17	6	2	100	41.4	426
February	2023	17	22	14	13	11	17	5	2	100	40.6	429
March	2023	17	23	15	13	9	16	5	2	100	38.9	425
April	2023	16	21	15	14	10	16	7	1	100	40.8	412
May	2023	18	17	14	14	11	17	8	1	100	43.3	431
June	2023	18	18	14	14	11	16	8	2	100	42.5	441
July	2023	18	21	11	17	8	17	6	2	100	40.6	442
August	2023	17	24	11	17	7	15	6	3	100	38.6	436
September	2023	17	25	10	17	7	16	5	2	100	38.8	417
October	2023	19	24	12	16	6	15	7	2	100	38.0	425
November	2023	19	23	12	15	6	18	7	1	100	39.5	430
December	2023	21	22	10	14	7	19	7	0	100	39.7	444

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	33	38	27	1	100	106	370
March 1998	34	40	25	1	100	109	384
April 1998	33	40	25	2	100	108	365
May 1998	31	43	24	2	100	106	385
June 1998	29	45	24	2	100	105	370
July 1998	28	46	25	1	100	103	382
August 1998	31	44	24	1	100	107	364
September 1998	32	44	23	2	100	109	377
October 1998	33	43	22	2	100	111	364
November 1998	31	44	23	1	100	108	377
December 1998	32	41	26	2	100	106	371
January 1999	31	43	25	2	100	106	378
February 1999	30	44	24	2	100	106	366
March 1999	28	49	21	2	100	107	367
April 1999	27	49	24	1	100	103	368
May 1999	25	47	27	1	100	98	370
June 1999	27	44	29	0	100	99	375
July 1999	32	41	25	2	100	107	382
August 1999	32	43	22	3	100	110	385
September 1999	33	42	22	3	100	110	379
October 1999	27	47	24	2	100	103	381
November 1999	29	45	25	1	100	103	388
December 1999	29	45	26	0	100	103	409
January 2000	32	44	23	1	100	109	420
February 2000	31	48	20	1	100	111	421
March 2000	30	49	19	2	100	110	395
April 2000	30	45	23	2	100	107	382
May 2000	30	44	24	2	100	106	387
June 2000	30	46	23	1	100	107	402
July 2000	31	49	19	0	100	112	402
August 2000	33	48	18	1	100	115	391
September 2000	35	46	18	1	100	117	395
October 2000	34	48	17	2	100	117	397
November 2000	35	45	18	2	100	117	391
December 2000	35	45	18	2	100	117	370
January 2001	35	42	21	2	100	114	382
February 2001	31	46	23	1	100	108	387
March 2001	28	48	24	0	100	104	402
April 2001	24	51	25	0	100	98	389
May 2001	24	50	26	0	100	97	388
June 2001	24	50	26	0	100	97	368
July 2001	27	45	27	0	100	100	377
August 2001	29	44	27	0	100	102	382
September 2001	25	44	29	2	100	96	389
October 2001	25	47	26	2	100	99	378
November 2001	23	48	26	3	100	97	370
December 2001	26	48	24	2	100	102	382

REGION NORTH CENTRAL

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2002	26	46	26	2	100	101	394
February 2002	24	49	25	1	100	99	395
March 2002	21	49	28	2	100	93	380
April 2002	17	52	30	1	100	87	377
May 2002	19	50	29	1	100	90	369
June 2002	19	49	31	1	100	89	389
July 2002	19	48	32	1	100	87	377
August 2002	19	46	35	0	100	84	389
September 2002	18	44	38	0	100	80	369
October 2002	18	45	37	0	100	80	371
November 2002	16	46	37	1	100	79	366
December 2002	18	46	35	1	100	84	389
January 2003	20	43	35	1	100	85	381
February 2003	21	40	40	0	100	81	381
March 2003	20	40	40	0	100	80	370
April 2003	18	43	39	0	100	79	377
May 2003	17	46	36	0	100	81	378
June 2003	18	47	36	0	100	82	387
July 2003	18	46	36	0	100	81	392
August 2003	21	44	35	1	100	86	412
September 2003	22	43	34	1	100	89	391
October 2003	23	44	32	1	100	91	388
November 2003	23	43	33	1	100	91	386
December 2003	21	45	33	0	100	88	388
January 2004	22	47	30	0	100	92	391
February 2004	24	47	29	0	100	94	392
March 2004	25	47	28	0	100	97	390
April 2004	24	44	31	1	100	93	381
May 2004	19	45	34	1	100	85	392
June 2004	18	46	36	1	100	82	400
July 2004	16	43	40	1	100	76	381
August 2004	17	45	37	1	100	80	366
September 2004	18	44	36	2	100	82	368
October 2004	21	46	31	2	100	90	391
November 2004	20	46	33	1	100	87	398
December 2004	23	43	33	1	100	90	408
January 2005	18	44	37	1	100	81	398
February 2005	20	41	38	1	100	82	383
March 2005	19	42	38	0	100	81	374
April 2005	24	43	33	0	100	90	397
May 2005	21	45	33	0	100	88	413
June 2005	21	48	31	0	100	90	422
July 2005	20	47	33	0	100	86	428
August 2005	21	46	32	0	100	89	412
September 2005	24	45	31	1	100	93	408
October 2005	22	49	27	2	100	95	401
November 2005	22	50	26	2	100	96	408
December 2005	19	48	32	1	100	88	409
January 2006	21	41	37	1	100	85	398
February 2006	23	41	35	1	100	87	391

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 2006	25	40	34	1	100	91	388
April 2006	24	47	29	0	100	95	398
May 2006	25	45	29	0	100	96	404
June 2006	22	48	29	1	100	93	424
July 2006	23	44	32	1	100	90	427
August 2006	19	46	33	1	100	86	431
September 2006	21	47	31	1	100	90	410
October 2006	22	47	30	0	100	92	411
November 2006	24	46	29	0	100	95	408
December 2006	22	46	31	0	100	91	415
January 2007	24	46	30	0	100	94	432
February 2007	28	43	29	0	100	99	448
March 2007	29	44	27	0	100	102	434
April 2007	26	46	28	0	100	98	423
May 2007	22	48	30	0	100	93	410
June 2007	23	49	28	0	100	94	437
July 2007	27	45	27	1	100	100	424
August 2007	28	46	26	1	100	102	409
September 2007	27	46	26	1	100	101	404
October 2007	23	48	28	0	100	95	408
November 2007	20	49	30	1	100	90	430
December 2007	17	49	32	1	100	85	431
January 2008	17	50	32	1	100	85	419
February 2008	20	50	30	0	100	90	408
March 2008	22	49	29	0	100	93	389
April 2008	20	47	33	0	100	87	395
May 2008	17	46	36	0	100	81	395
June 2008	16	44	40	0	100	76	405
July 2008	15	45	38	1	100	77	405
August 2008	17	44	38	1	100	78	406
September 2008	16	46	37	1	100	80	386
October 2008	15	45	39	0	100	76	383
November 2008	11	42	47	0	100	65	382
December 2008	7	41	51	0	100	56	402
January 2009	8	37	55	0	100	53	401
February 2009	8	36	56	0	100	52	404
March 2009	8	32	60	0	100	48	405
April 2009	7	36	57	0	100	50	408
May 2009	7	40	53	0	100	54	413
June 2009	7	43	50	1	100	57	417
July 2009	6	41	53	0	100	53	438
August 2009	6	40	54	0	100	52	429
September 2009	6	40	54	0	100	52	418
October 2009	8	41	52	0	100	56	420
November 2009	9	39	52	0	100	57	418
December 2009	12	38	50	0	100	62	419
January 2010	12	38	50	0	100	62	417
February 2010	10	41	49	0	100	61	421
March 2010	7	43	49	1	100	58	425
April 2010	6	46	48	1	100	58	413

REGION NORTH CENTRAL

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2010	8	45	46	1	100	62	424
June 2010	11	41	48	0	100	62	442
July 2010	11	38	50	0	100	61	445
August 2010	11	36	52	1	100	60	438
September 2010	10	36	53	1	100	57	429
October 2010	10	38	51	1	100	59	424
November 2010	9	38	53	0	100	57	426
December 2010	9	42	49	0	100	60	440
January 2011	9	42	49	0	100	60	421
February 2011	11	46	44	0	100	67	410
March 2011	10	46	45	0	100	65	390
April 2011	10	43	46	0	100	64	406
May 2011	10	37	52	0	100	58	404
June 2011	10	36	53	1	100	58	412
July 2011	9	38	52	1	100	57	384
August 2011	7	41	51	1	100	56	388
September 2011	7	42	50	1	100	57	370
October 2011	8	38	54	1	100	54	412
November 2011	8	36	56	1	100	52	412
December 2011	8	35	56	1	100	52	421
January 2012	7	37	55	1	100	53	391
February 2012	7	41	51	1	100	56	376
March 2012	8	42	50	0	100	59	373
April 2012	9	41	50	0	100	60	396
May 2012	10	40	49	0	100	61	406
June 2012	10	43	47	1	100	63	405
July 2012	10	45	45	1	100	65	386
August 2012	9	46	44	1	100	65	384
September 2012	10	43	46	1	100	64	378
October 2012	13	43	42	1	100	71	396
November 2012	16	42	42	1	100	74	406
December 2012	17	42	40	0	100	77	412
January 2013	16	44	39	0	100	77	404
February 2013	15	43	42	0	100	74	394
March 2013	13	46	40	0	100	73	375
April 2013	15	44	41	0	100	74	382
May 2013	16	47	37	1	100	79	391
June 2013	17	47	35	1	100	82	430
July 2013	16	50	34	1	100	82	428
August 2013	13	48	39	1	100	74	427
September 2013	13	46	40	1	100	74	414
October 2013	12	47	40	1	100	73	410
November 2013	13	51	36	0	100	77	410
December 2013	13	54	32	1	100	81	417
January 2014	17	51	31	1	100	86	410
February 2014	19	47	33	1	100	86	409
March 2014	19	42	38	1	100	82	402
April 2014	18	41	40	0	100	78	431
May 2014	18	42	40	0	100	78	437
June 2014	19	45	35	0	100	84	421

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2014	17	47	35	1	100	83	393
August 2014	18	49	32	1	100	86	387
September 2014	17	47	35	1	100	82	408
October 2014	20	47	31	1	100	89	433
November 2014	19	46	33	2	100	86	439
December 2014	21	48	29	2	100	91	407
January 2015	21	45	33	1	100	88	371
February 2015	22	45	33	0	100	88	365
March 2015	21	41	38	0	100	83	393
April 2015	17	47	36	0	100	81	397
May 2015	19	47	34	0	100	85	402
June 2015	22	47	31	0	100	92	386
July 2015	25	43	31	0	100	94	382
August 2015	26	43	31	0	100	96	396
September 2015	21	43	36	0	100	85	393
October 2015	20	43	36	1	100	85	391
November 2015	18	44	37	1	100	81	359
December 2015	20	44	34	1	100	86	383
January 2016	22	46	31	0	100	91	401
February 2016	22	47	31	1	100	91	414
March 2016	24	44	31	0	100	93	402
April 2016	23	44	32	1	100	92	403
May 2016	24	45	31	0	100	94	411
June 2016	22	48	30	0	100	92	407
July 2016	23	43	34	0	100	89	399
August 2016	21	42	37	0	100	84	405
September 2016	21	41	38	0	100	83	431
October 2016	22	42	36	0	100	86	455
November 2016	26	40	34	0	100	92	450
December 2016	27	40	32	0	100	95	446
January 2017	26	44	30	0	100	96	427
February 2017	25	47	29	0	100	96	427
March 2017	25	48	26	0	100	99	421
April 2017	25	45	30	0	100	96	437
May 2017	26	44	30	0	100	96	468
June 2017	27	44	29	0	100	98	480
July 2017	29	46	25	1	100	104	496
August 2017	30	47	22	1	100	108	463
September 2017	29	49	22	0	100	108	462
October 2017	28	49	22	0	100	106	443
November 2017	27	51	22	0	100	105	464
December 2017	27	46	27	0	100	100	456
January 2018	29	45	26	0	100	103	478
February 2018	31	41	28	0	100	103	461
March 2018	32	42	26	0	100	105	475
April 2018	29	46	24	1	100	104	466
May 2018	28	47	25	0	100	103	463
June 2018	28	49	23	1	100	105	446
July 2018	30	46	24	0	100	106	441
August 2018	32	45	23	0	100	110	448

REGION NORTH CENTRAL

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2018	31	43	26	0	100	105	473
October 2018	30	44	25	0	100	105	470
November 2018	28	47	25	0	100	103	477
December 2018	28	48	23	1	100	104	466
January 2019	26	49	25	1	100	101	467
February 2019	27	45	27	0	100	100	457
March 2019	27	44	29	0	100	98	458
April 2019	29	44	27	0	100	102	456
May 2019	26	49	24	0	100	102	464
June 2019	25	51	23	0	100	102	456
July 2019	27	51	23	0	100	104	465
August 2019	28	45	26	0	100	102	479
September 2019	29	45	25	0	100	104	474
October 2019	30	43	27	0	100	103	485
November 2019	28	46	26	0	100	102	467
December 2019	31	42	26	0	100	105	464
January 2020	30	45	25	0	100	105	457
February 2020	35	44	21	1	100	114	483
March 2020	31	48	20	1	100	111	509
April 2020	31	45	23	0	100	108	514
May 2020	25	48	27	0	100	98	479
June 2020	26	47	27	0	100	98	450
July 2020	24	50	26	0	100	98	439
August 2020	29	48	23	0	100	105	470
September 2020	31	45	24	0	100	107	474
October 2020	31	44	24	0	100	107	460
November 2020	29	45	25	1	100	104	430
December 2020	28	46	26	1	100	102	431
January 2021	31	42	27	0	100	104	457
February 2021	33	43	24	0	100	109	460
March 2021	32	45	23	0	100	109	466
April 2021	32	45	23	1	100	109	429
May 2021	30	44	26	1	100	104	424
June 2021	30	41	27	2	100	102	435
July 2021	28	42	28	2	100	100	463
August 2021	28	44	25	2	100	103	463
September 2021	29	45	24	1	100	105	456
October 2021	31	45	22	1	100	109	454
November 2021	30	44	25	1	100	105	461
December 2021	28	45	26	1	100	102	446
January 2022	24	49	25	2	100	99	457
February 2022	24	50	25	2	100	99	460
March 2022	23	49	25	3	100	99	471
April 2022	24	46	28	2	100	96	458
May 2022	23	43	32	2	100	91	458
June 2022	23	40	36	2	100	87	449
July 2022	22	40	37	1	100	85	450
August 2022	20	41	38	2	100	82	440
September 2022	19	44	36	1	100	83	450
October 2022	18	47	34	1	100	84	447

TABLE 19

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

<u>Date of Survey</u>	<u>Gone Up</u>	<u>Same</u>	<u>Gone Down</u>	<u>DK,NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2022	18	46	35	1	100	84	435
December 2022	19	43	37	1	100	82	424
January 2023	19	40	39	2	100	80	426
February 2023	20	41	38	2	100	82	429
March 2023	20	40	38	1	100	82	425
April 2023	19	41	38	2	100	81	412
May 2023	19	44	36	2	100	83	431
June 2023	20	41	36	2	100	84	441
July 2023	23	39	36	2	100	87	442
August 2023	23	39	36	2	100	87	436
September 2023	22	42	35	1	100	87	417
October 2023	19	43	37	1	100	81	425
November 2023	19	44	36	1	100	83	430
December 2023	18	46	35	1	100	83	444

TABLE 20

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

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
August 2002	4	20	12	24	14	22	4	1	100	48.6	224
September 2002	3	23	14	23	12	19	4	1	100	46.8	226
October 2002	4	25	15	24	10	16	4	2	100	44.0	218
November 2002	4	25	14	27	8	13	6	3	100	44.0	213
December 2002	4	24	14	29	9	12	6	2	100	44.8	219
January 2003	3	23	14	30	9	14	5	1	100	46.1	207
February 2003	7	22	13	32	10	13	3	1	100	43.3	211
March 2003	6	25	12	31	8	11	5	1	100	42.9	203
April 2003	5	24	12	29	9	12	6	2	100	44.4	212
August 2003	3	16	13	22	17	21	4	4	100	51.6	270
September 2003	3	15	12	22	17	22	5	4	100	52.5	265
October 2003	3	16	11	19	16	25	6	4	100	53.8	264
November 2003	3	17	9	20	17	26	6	4	100	54.3	268
December 2003	0	18	8	22	17	28	5	2	100	55.4	270
January 2004	0	16	8	23	16	31	4	2	100	56.7	277
February 2004	1	13	9	23	12	32	8	2	100	58.1	271
March 2004	1	15	8	21	13	31	9	2	100	58.2	255
April 2004	3	15	10	18	14	27	11	2	100	57.4	252
May 2004	2	17	8	21	15	25	9	2	100	56.0	261
June 2004	2	17	10	22	13	24	9	2	100	55.6	279
July 2004	2	17	9	22	15	25	7	3	100	54.7	259
August 2004	2	14	11	22	16	25	6	3	100	55.6	252
September 2004	2	13	9	23	17	27	6	2	100	56.4	252
October 2004	1	15	8	22	18	28	6	1	100	57.6	271
November 2004	2	19	6	19	17	30	6	1	100	55.6	271
December 2004	2	21	7	16	17	32	5	0	100	55.2	282
January 2005	2	21	7	17	12	31	6	3	100	54.4	267
February 2005	1	20	8	17	13	31	7	3	100	56.3	270
March 2005	1	15	8	20	15	29	8	4	100	57.5	266
April 2005	1	13	10	22	16	30	7	1	100	57.9	283
May 2005	1	13	12	22	16	26	8	1	100	56.3	292
June 2005	4	13	13	18	18	28	6	1	100	54.7	290
July 2005	4	14	12	17	20	27	6	1	100	54.8	295
August 2005	5	14	11	15	19	30	6	1	100	56.2	277
September 2005	3	16	9	19	18	26	7	2	100	55.8	271
October 2005	3	19	9	18	17	24	8	2	100	54.4	266
November 2005	1	17	8	22	20	23	6	3	100	54.1	273
December 2005	2	17	7	20	18	26	7	3	100	55.1	278
January 2006	2	15	7	19	15	32	7	3	100	57.7	277
February 2006	2	16	7	17	14	33	8	3	100	57.9	270
March 2006	1	17	9	15	15	34	7	3	100	58.0	256
April 2006	1	18	8	18	17	30	6	2	100	56.5	253
May 2006	0	18	8	20	18	29	5	2	100	55.9	263
June 2006	1	16	9	25	16	29	3	2	100	54.9	283
July 2006	2	17	9	24	15	27	5	2	100	54.1	292
August 2006	3	15	8	25	14	27	7	2	100	55.3	292

REGION NORTH CENTRAL

TABLE 20

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
September 2006	2	15	7	21	16	30	8	2	100	58.1	280
October 2006	2	10	8	18	16	35	8	2	100	60.7	271
November 2006	2	13	8	16	16	35	8	2	100	60.4	267
December 2006	3	15	8	15	14	34	7	3	100	58.2	267
January 2007	2	20	8	14	12	33	8	3	100	56.6	292
February 2007	1	17	8	14	13	35	8	3	100	58.7	308
March 2007	1	18	8	15	13	34	8	2	100	58.1	311
April 2007	1	14	9	19	14	34	6	3	100	59.0	292
May 2007	1	15	8	18	13	34	7	4	100	58.9	273
June 2007	1	12	10	18	17	31	8	3	100	59.7	291
July 2007	1	14	7	15	17	33	10	3	100	61.0	288
August 2007	1	16	8	16	16	31	9	3	100	59.1	283
September 2007	1	14	8	19	14	31	10	2	100	59.5	275
October 2007	2	16	9	21	15	28	9	2	100	56.9	291
November 2007	2	16	9	24	13	26	10	1	100	55.9	304
December 2007	2	16	8	22	15	26	10	2	100	56.4	295
January 2008	3	15	9	19	16	26	10	2	100	56.6	272
February 2008	3	15	9	17	20	25	8	3	100	55.3	267
March 2008	3	17	12	18	19	24	5	2	100	52.1	271
April 2008	3	18	16	21	16	21	3	2	100	49.3	278
May 2008	3	19	15	22	13	24	3	1	100	49.0	277
June 2008	3	21	15	21	13	21	4	2	100	48.1	268
July 2008	3	22	13	25	14	17	3	3	100	47.1	267
August 2008	4	23	15	22	17	13	3	3	100	45.1	276
September 2008	3	24	12	25	15	14	3	3	100	46.0	276
October 2008	3	26	14	23	13	15	4	3	100	44.8	273
November 2008	3	25	16	25	8	15	4	4	100	44.6	274
December 2008	4	25	18	23	7	16	4	2	100	43.5	276
January 2009	5	23	16	24	6	18	5	2	100	44.6	279
February 2009	6	26	15	21	8	18	5	1	100	44.0	276
March 2009	8	31	16	19	7	14	4	1	100	39.1	293
April 2009	7	34	17	17	7	15	3	1	100	37.6	290
May 2009	7	31	16	18	7	16	3	1	100	39.0	290
June 2009	5	26	14	20	9	19	4	2	100	43.4	285
July 2009	6	23	15	18	12	18	5	2	100	44.7	298
August 2009	4	26	16	16	13	17	5	2	100	44.7	299
September 2009	4	26	16	16	13	19	5	2	100	45.4	296
October 2009	3	26	13	19	12	21	5	2	100	46.7	302
November 2009	3	26	12	20	10	20	6	2	100	46.9	293
December 2009	2	26	12	19	13	20	7	2	100	48.1	290
January 2010	2	22	11	20	16	20	6	1	100	50.0	282
February 2010	3	17	14	20	18	21	7	1	100	52.4	283
March 2010	5	15	12	20	15	24	7	1	100	52.7	271
April 2010	4	19	11	19	16	24	8	1	100	52.5	269
May 2010	3	22	8	16	16	27	7	1	100	52.4	275
June 2010	1	25	9	18	18	23	5	1	100	50.4	305
July 2010	3	29	14	15	15	20	4	1	100	45.4	295
August 2010	3	27	15	20	13	19	2	1	100	44.0	291
September 2010	4	25	18	20	11	18	2	1	100	43.2	269
October 2010	4	21	16	23	14	19	3	1	100	46.5	282
November 2010	3	20	13	26	14	19	3	1	100	48.3	289

TABLE 20

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
December 2010	3	17	11	25	16	23	5	2	100	52.4	309
January 2011	2	18	9	26	12	28	4	2	100	52.9	286
February 2011	2	23	9	23	12	24	4	3	100	50.3	268
March 2011	2	25	10	20	15	22	4	2	100	48.3	241
April 2011	3	24	12	18	17	20	5	1	100	48.5	265
May 2011	3	23	12	18	17	21	6	0	100	49.0	267
June 2011	3	22	10	23	14	23	5	1	100	50.4	292
July 2011	2	23	10	23	17	20	3	1	100	48.9	256
August 2011	4	24	12	23	17	16	3	1	100	45.7	265
September 2011	4	29	15	20	13	16	2	1	100	41.8	236
October 2011	6	26	16	21	10	17	4	1	100	42.7	275
November 2011	6	22	15	17	13	21	3	2	100	45.7	262
December 2011	8	21	14	23	14	17	3	2	100	45.1	279
January 2012	5	26	12	22	13	17	1	2	100	43.4	261
February 2012	5	24	13	24	11	19	3	1	100	45.0	263
March 2012	3	23	14	20	13	23	4	1	100	48.0	254
April 2012	4	17	14	21	15	22	5	1	100	50.3	261
May 2012	3	19	13	21	17	21	4	2	100	49.8	260
June 2012	4	17	12	25	16	21	3	2	100	48.6	261
July 2012	5	18	14	24	13	23	2	2	100	47.7	256
August 2012	6	18	16	25	10	19	3	2	100	45.5	259
September 2012	5	20	16	23	9	20	5	1	100	46.6	254
October 2012	5	20	13	23	11	18	6	3	100	47.4	255
November 2012	2	22	12	19	13	22	6	4	100	49.4	262
December 2012	2	21	14	16	15	23	5	3	100	50.2	256
January 2013	1	23	14	17	12	24	7	1	100	50.3	253
February 2013	2	20	13	21	11	26	5	1	100	51.0	239
March 2013	2	20	10	21	14	25	5	3	100	51.3	239
April 2013	4	19	8	19	17	25	5	3	100	52.1	240
May 2013	3	19	8	19	18	23	7	4	100	53.1	258
June 2013	2	17	8	19	17	25	9	4	100	56.1	270
July 2013	1	14	7	19	20	28	7	3	100	58.3	275
August 2013	3	14	6	16	21	31	7	2	100	58.4	265
September 2013	4	15	6	18	22	28	5	1	100	55.7	274
October 2013	3	18	8	15	21	24	7	3	100	53.8	272
November 2013	4	19	8	13	18	25	10	3	100	55.0	263
December 2013	3	18	9	14	16	28	11	2	100	56.6	266
January 2014	3	17	9	16	15	31	9	1	100	57.6	265
February 2014	2	17	10	16	19	30	5	1	100	55.3	278
March 2014	2	19	10	15	18	28	6	1	100	54.3	271
April 2014	2	19	8	15	19	29	7	1	100	55.2	277
May 2014	2	18	7	16	17	31	7	2	100	56.6	286
June 2014	3	15	7	14	19	33	6	3	100	58.3	281
July 2014	3	15	8	15	18	33	6	3	100	57.3	279
August 2014	3	16	9	16	19	28	7	2	100	55.6	268
September 2014	3	18	9	18	18	27	7	1	100	54.1	273
October 2014	2	18	10	20	18	25	7	1	100	54.6	275
November 2014	2	17	11	18	16	28	7	1	100	56.0	282
December 2014	1	15	13	17	16	31	7	1	100	57.2	265
January 2015	2	16	12	16	14	30	9	1	100	56.2	250

REGION NORTH CENTRAL

TABLE 20

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
February 2015	2	17	12	17	13	29	9	1	100	56.1	239
March 2015	2	18	10	19	16	27	8	1	100	55.1	260
April 2015	1	17	9	18	20	29	6	0	100	56.0	257
May 2015	1	16	7	21	20	31	5	0	100	57.2	265
June 2015	1	12	8	21	20	31	7	0	100	59.8	249
July 2015	0	12	11	20	17	32	7	0	100	59.4	251
August 2015	1	15	10	18	16	32	7	0	100	57.7	272
September 2015	5	21	9	18	14	28	5	0	100	50.6	276
October 2015	7	21	7	18	12	28	7	0	100	51.7	272
November 2015	7	20	11	18	14	25	5	0	100	49.4	241
December 2015	4	15	11	17	18	28	5	1	100	54.9	246
January 2016	4	17	13	18	19	24	3	1	100	50.9	258
February 2016	5	17	12	17	18	24	6	1	100	52.0	265
March 2016	5	22	12	17	15	23	6	0	100	49.4	263
April 2016	3	20	12	17	13	29	5	0	100	53.0	260
May 2016	1	17	12	22	14	30	4	0	100	54.3	266
June 2016	2	16	13	22	16	28	4	0	100	54.2	263
July 2016	2	18	11	23	20	22	4	1	100	52.0	262
August 2016	1	20	11	20	16	26	6	1	100	53.2	274
September 2016	1	18	10	20	14	29	7	1	100	55.6	302
October 2016	2	16	9	19	14	32	7	0	100	56.7	317
November 2016	3	18	8	19	17	29	6	0	100	54.9	289
December 2016	3	19	8	18	16	30	5	1	100	54.2	282
January 2017	1	17	10	20	19	26	6	0	100	55.0	268
February 2017	1	16	9	16	19	30	8	1	100	57.4	290
March 2017	1	14	8	19	16	33	8	1	100	59.7	287
April 2017	1	16	6	20	14	35	8	1	100	59.6	302
May 2017	1	14	6	22	15	34	7	1	100	59.6	328
June 2017	2	14	7	22	16	30	8	1	100	57.9	328
July 2017	2	12	8	17	17	33	9	2	100	60.5	346
August 2017	2	11	9	17	15	38	7	1	100	61.8	310
September 2017	2	11	8	13	16	41	6	2	100	62.6	320
October 2017	2	12	8	13	13	42	8	1	100	62.9	306
November 2017	1	15	7	14	15	34	12	1	100	61.5	319
December 2017	1	13	6	19	16	34	11	0	100	61.8	311
January 2018	1	11	6	19	17	34	11	0	100	62.7	330
February 2018	1	8	6	18	18	36	12	0	100	65.1	324
March 2018	1	10	6	14	21	34	12	1	100	64.7	346
April 2018	0	13	8	17	21	29	11	0	100	61.2	343
May 2018	1	14	10	16	17	32	9	1	100	59.8	344
June 2018	1	13	10	16	15	33	12	1	100	61.5	321
July 2018	2	12	8	15	17	35	11	1	100	62.5	308
August 2018	2	12	6	18	17	34	11	1	100	62.4	312
September 2018	2	13	6	16	19	35	8	1	100	61.4	326
October 2018	2	13	6	16	16	35	9	2	100	61.9	325
November 2018	1	14	6	17	18	34	8	2	100	61.2	334
December 2018	1	14	6	21	16	33	8	2	100	59.8	330
January 2019	2	14	8	18	18	33	6	1	100	57.9	335
February 2019	2	14	9	18	16	33	7	2	100	58.4	327
March 2019	2	15	9	16	17	34	7	1	100	58.4	333
April 2019	1	16	8	16	14	35	10	1	100	60.0	338

REGION NORTH CENTRAL

TABLE 20

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
May 2019	1	15	7	15	16	34	11	1	100	60.9	335
June 2019	0	15	8	16	16	33	11	1	100	61.5	317
July 2019	0	10	6	19	19	34	10	1	100	63.1	312
August 2019	1	13	9	18	15	33	11	0	100	61.1	336
September 2019	2	15	8	16	14	34	11	0	100	60.5	341
October 2019	2	18	8	17	12	31	11	1	100	58.2	356
November 2019	2	18	5	17	14	34	9	2	100	59.0	329
December 2019	1	14	7	16	15	34	10	2	100	61.4	322
January 2020	0	13	7	14	18	37	10	2	100	62.8	310
February 2020	0	10	7	16	16	38	12	1	100	64.9	354
March 2020	1	11	8	15	14	38	12	1	100	63.7	374
April 2020	2	11	8	14	14	35	13	2	100	62.7	388
May 2020	3	14	12	15	14	32	9	2	100	57.0	350
June 2020	3	16	11	19	18	24	7	1	100	54.0	333
July 2020	3	15	15	21	18	23	4	1	100	52.1	319
August 2020	2	12	16	21	17	25	6	1	100	55.0	350
September 2020	2	11	14	20	12	34	6	2	100	57.2	361
October 2020	1	12	11	17	12	35	10	2	100	59.7	349
November 2020	1	17	8	18	12	30	10	3	100	57.3	321
December 2020	1	17	9	18	12	29	10	3	100	57.5	323
January 2021	3	15	9	21	11	31	6	3	100	56.2	339
February 2021	4	12	9	18	15	33	6	2	100	58.4	333
March 2021	3	10	8	17	18	34	7	2	100	60.4	334
April 2021	2	13	8	14	20	32	9	2	100	59.9	311
May 2021	3	12	7	14	18	34	11	1	100	62.3	312
June 2021	4	12	7	13	16	34	12	2	100	61.6	314
July 2021	3	8	7	15	14	39	11	3	100	64.7	334
August 2021	2	11	9	16	15	35	10	2	100	62.2	334
September 2021	2	11	10	17	14	36	8	1	100	61.0	336
October 2021	2	13	11	19	13	32	9	1	100	59.1	331
November 2021	2	12	10	18	12	37	8	1	100	61.2	345
December 2021	1	9	10	21	13	34	10	2	100	62.5	319
January 2022	2	8	10	18	13	38	9	2	100	63.5	332
February 2022	3	10	10	19	17	30	8	2	100	59.1	319
March 2022	4	15	9	19	18	26	7	3	100	55.2	334
April 2022	4	16	10	21	23	20	5	2	100	52.1	325
May 2022	7	18	10	19	18	21	5	2	100	50.0	336
June 2022	7	18	12	20	15	20	6	2	100	49.2	321
July 2022	9	20	13	20	12	15	7	4	100	45.3	333
August 2022	8	21	14	20	12	14	6	4	100	45.0	321
September 2022	7	22	17	21	11	14	6	3	100	44.2	341
October 2022	5	23	17	20	11	16	5	2	100	45.2	329
November 2022	4	22	17	21	14	15	6	1	100	46.7	327
December 2022	3	22	18	19	15	14	7	2	100	47.0	309
January 2023	3	21	17	18	17	15	7	2	100	47.6	315
February 2023	5	23	14	15	18	16	7	2	100	47.2	318
March 2023	7	20	13	16	17	18	6	2	100	47.4	323
April 2023	6	19	16	16	15	19	6	3	100	47.9	319
May 2023	4	18	19	18	12	20	5	3	100	48.4	329
June 2023	3	17	17	21	11	23	5	3	100	50.8	319
July 2023	3	17	12	22	13	24	6	2	100	52.2	314

TABLE 20

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

<u>Date of Survey</u>	<u>0%</u>	<u>1-24%</u>	<u>25-49%</u>	<u>50%</u>	<u>51-74%</u>	<u>75-99%</u>	<u>100%</u>	<u>DK,NA</u>	<u>Total</u>	<u>Mean</u>	<u>Cases</u>
August 2023	3	16	9	23	14	26	8	1	100	54.9	316
September 2023	5	20	7	19	19	20	10	1	100	52.5	316
October 2023	5	20	5	20	17	20	10	2	100	52.7	314
November 2023	6	21	6	21	17	20	8	2	100	50.5	309
December 2023	3	16	7	21	16	28	7	2	100	55.6	322

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

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

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median 1000's	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up				25th	75th	Rng	
March	1990	36	22	10	11	3	1	0	17	100	12	4	33	29	274
April	1990	36	17	11	13	4	1	0	17	100	13	4	40	37	316
September	1997	13	12	11	25	14	7	4	13	100	57	20	104	83	155
February	1998	11	13	13	17	9	12	4	21	100	56	21	124	103	148
November	1998	16	17	11	12	10	7	3	24	100	35	10	100	90	178
December	1998	18	16	14	12	8	10	3	20	100	35	11	101	90	176
January	1999	17	14	17	11	7	12	3	18	100	39	12	107	96	182
February	1999	20	12	22	8	6	14	3	15	100	33	11	103	92	179
March	1999	18	10	20	11	5	15	3	17	100	37	12	124	112	169
April	1999	18	9	18	15	10	11	2	18	100	42	13	120	107	159
May	1999	13	10	14	17	11	11	4	21	100	51	19	152	132	162
June	1999	12	12	12	17	14	8	3	23	100	52	18	134	116	174
July	1999	13	11	10	17	10	12	5	22	100	58	17	168	151	189
August	1999	17	16	9	15	10	13	4	17	100	48	11	144	132	181
September	1999	15	15	11	16	10	13	5	14	100	50	16	143	126	178
October	1999	11	17	12	17	14	10	3	17	100	46	20	112	92	176
November	1999	8	14	11	16	18	7	6	20	100	66	22	126	104	188
December	1999	9	11	11	12	20	8	9	21	100	78	24	163	139	193
January	2000	11	10	11	12	16	9	10	21	100	84	24	187	164	213
February	2000	11	9	13	11	13	13	10	20	100	79	26	233	208	208
March	2000	10	14	11	13	12	12	7	21	100	64	20	199	179	196
April	2000	10	14	11	12	11	13	7	21	100	67	18	210	192	180
May	2000	9	13	12	15	12	10	6	23	100	59	21	165	144	200
June	2000	10	10	16	16	11	11	7	20	100	60	23	173	150	219
July	2000	8	11	16	14	12	11	6	22	100	57	24	162	138	214
August	2000	12	12	14	11	12	11	8	20	100	58	17	194	177	203
September	2000	10	11	9	12	14	12	8	24	100	72	26	205	179	187
October	2000	15	8	9	13	12	11	9	23	100	61	21	199	178	181
November	2000	12	6	9	15	17	11	5	24	100	74	29	169	141	173
December	2000	18	8	11	13	11	10	5	24	100	53	15	135	119	166
January	2001	16	9	11	14	12	8	5	24	100	56	17	127	110	175
February	2001	16	11	13	11	8	11	7	22	100	52	15	148	133	191
March	2001	14	9	12	11	15	13	7	20	100	70	20	182	163	212
April	2001	10	13	13	11	15	14	7	17	100	69	21	184	163	221
May	2001	10	15	10	11	15	13	5	21	100	65	16	175	158	211
June	2001	9	18	11	9	12	11	6	24	100	50	14	162	148	197
July	2001	10	16	9	7	14	11	4	30	100	58	16	164	149	202
August	2001	10	13	9	11	13	13	4	27	100	64	22	183	161	202
September	2001	9	10	11	13	12	11	3	30	100	63	22	160	138	207
October	2001	8	9	11	15	11	12	2	32	100	66	23	160	137	191
November	2001	6	8	9	14	10	10	4	38	100	87	34	182	148	196
December	2001	7	7	4	18	13	12	5	34	100	101	37	207	170	194

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$10k</u>	<u>\$25k</u>	<u>\$50k</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$500k</u>			<u>Median</u>	<u>Percentiles</u>			
		<u>\$10k</u>	<u>to \$24k</u>	<u>to \$49k</u>	<u>to \$99k</u>	<u>to \$199k</u>	<u>to \$499k</u>	<u>and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
January	2002	8	7	7	17	13	12	7	28	100	92	37	213	175	220
February	2002	7	9	10	16	15	12	6	24	100	73	28	174	145	220
March	2002	8	11	15	13	13	12	4	24	100	59	25	155	130	215
April	2002	11	8	13	13	14	14	2	25	100	67	25	157	132	202
May	2002	11	9	12	12	12	17	3	24	100	80	26	186	160	201
June	2002	9	10	10	14	12	20	4	21	100	85	27	212	185	217
July	2002	7	12	9	15	11	20	5	21	100	83	27	215	188	224
August	2002	8	10	13	17	11	15	3	23	100	64	25	172	148	224
September	2002	11	9	15	13	12	13	2	25	100	59	22	148	125	226
October	2002	10	10	15	16	11	11	4	24	100	58	22	145	123	218
November	2002	12	14	13	13	10	9	8	21	100	52	16	175	158	213
December	2002	12	17	10	14	11	8	9	19	100	52	17	176	158	219
January	2003	13	17	10	13	14	10	6	17	100	50	17	162	145	207
February	2003	14	13	13	13	14	11	3	19	100	46	18	137	119	211
March	2003	10	12	14	12	13	13	5	22	100	52	21	164	143	203
April	2003	10	14	15	12	9	9	6	25	100	43	19	146	126	212
August	2003	17	15	13	15	10	11	4	17	100	46	13	119	106	270
September	2003	13	13	12	13	12	13	5	19	100	51	17	145	128	265
October	2003	15	12	13	12	12	12	5	18	100	50	15	146	131	264
November	2003	15	13	13	13	11	11	6	18	100	45	14	125	111	268
December	2003	16	16	14	14	11	11	4	16	100	43	12	123	111	270
January	2004	16	17	14	13	10	11	4	14	100	38	12	124	111	277
February	2004	15	17	15	12	11	12	4	13	100	40	14	134	120	271
March	2004	18	17	11	12	12	12	3	14	100	35	12	132	120	255
April	2004	17	18	11	14	11	12	3	14	100	38	13	127	114	252
May	2004	18	17	10	15	14	9	3	13	100	38	12	117	105	261
June	2004	12	16	12	16	13	10	5	15	100	55	18	139	121	279
July	2004	13	12	13	14	16	10	4	17	100	56	17	144	128	259
August	2004	12	10	14	14	15	12	6	17	100	62	20	147	127	252
September	2004	15	12	13	13	15	10	6	17	100	52	15	126	112	252
October	2004	13	13	11	16	16	10	6	14	100	58	18	134	116	271
November	2004	16	15	10	15	16	7	5	16	100	50	13	128	115	271
December	2004	15	15	12	15	14	9	4	16	100	48	15	133	118	282
January	2005	18	16	12	13	13	8	5	17	100	39	12	126	114	267
February	2005	18	14	12	11	13	8	6	18	100	41	11	138	126	270
March	2005	17	15	9	12	16	8	6	19	100	45	11	132	121	266
April	2005	16	11	8	14	15	12	5	19	100	55	12	163	151	283
May	2005	14	15	11	15	13	12	5	16	100	49	13	149	136	292
June	2005	14	16	14	16	11	12	5	13	100	46	15	147	133	290
July	2005	13	19	16	14	11	9	6	14	100	38	14	126	112	295
August	2005	15	15	14	12	11	11	5	16	100	43	13	142	128	277
September	2005	14	14	14	14	13	11	5	16	100	46	14	135	121	271
October	2005	16	12	12	15	13	11	5	16	100	48	14	127	113	266
November	2005	15	14	13	18	14	11	4	11	100	50	16	116	100	273
December	2005	15	14	11	17	12	11	6	13	100	50	15	145	130	278
January	2006	14	16	11	18	12	11	6	11	100	50	15	144	128	277
February	2006	13	14	10	18	11	11	7	15	100	53	17	159	142	270
March	2006	13	17	11	17	12	11	6	14	100	53	16	135	119	256

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
April	2006	13	14	12	17	14	9	5	17	100	52	17	136	118	253
May	2006	12	15	12	16	15	10	3	16	100	49	17	134	116	263
June	2006	13	13	11	19	14	11	3	17	100	51	17	130	113	283
July	2006	11	15	9	22	12	11	5	15	100	54	19	129	110	292
August	2006	10	15	10	22	14	10	6	14	100	63	21	130	110	292
September	2006	10	13	13	19	14	10	7	14	100	61	22	137	115	280
October	2006	9	13	15	14	18	10	8	13	100	66	23	151	129	271
November	2006	11	12	16	15	16	9	8	15	100	56	22	141	120	267
December	2006	10	11	15	14	14	11	6	18	100	56	20	158	139	267
January	2007	13	11	14	14	12	14	5	17	100	52	17	167	150	292
February	2007	15	11	13	16	12	14	5	15	100	55	15	167	153	308
March	2007	14	12	14	14	15	15	6	11	100	63	19	172	153	311
April	2007	10	12	13	15	17	13	8	12	100	69	25	173	148	292
May	2007	11	11	14	13	17	15	8	11	100	71	26	195	168	273
June	2007	11	10	13	16	17	11	10	13	100	66	27	175	148	291
July	2007	11	9	14	16	14	14	8	14	100	65	25	197	172	288
August	2007	10	14	12	14	15	12	7	15	100	55	23	166	143	283
September	2007	10	14	12	14	13	17	6	15	100	60	23	187	164	275
October	2007	13	14	13	14	15	12	6	14	100	53	20	150	130	291
November	2007	13	11	11	16	16	12	6	15	100	63	19	156	136	304
December	2007	12	12	12	15	18	10	6	15	100	63	21	138	117	295
January	2008	10	14	10	14	18	13	7	14	100	72	22	176	155	272
February	2008	10	12	12	13	15	17	7	15	100	77	23	215	192	267
March	2008	12	14	10	12	12	17	8	16	100	72	20	228	208	271
April	2008	12	11	9	13	12	17	8	17	100	71	21	215	194	278
May	2008	13	11	8	17	12	15	7	17	100	65	20	188	168	277
June	2008	14	12	9	16	12	14	5	17	100	58	17	169	152	268
July	2008	15	13	12	14	13	13	5	15	100	51	14	157	142	267
August	2008	14	15	13	10	14	15	7	13	100	56	15	177	162	276
September	2008	11	15	14	14	13	14	7	13	100	58	18	166	148	276
October	2008	10	15	13	17	13	12	7	14	100	60	19	156	137	273
November	2008	12	14	13	19	12	9	7	13	100	50	17	125	108	274
December	2008	15	14	12	16	13	10	7	13	100	49	15	136	121	276
January	2009	18	14	12	15	11	10	7	15	100	42	12	137	125	279
February	2009	16	13	12	17	10	10	6	15	100	45	15	141	127	276
March	2009	16	11	14	15	11	9	7	17	100	44	15	137	122	293
April	2009	14	13	14	16	13	9	7	14	100	50	17	136	119	290
May	2009	15	13	14	14	13	8	7	15	100	47	14	128	114	290
June	2009	16	11	14	15	13	9	8	14	100	52	16	141	125	285
July	2009	16	9	14	12	11	11	8	18	100	53	16	158	141	298
August	2009	14	10	14	12	12	11	9	18	100	59	20	169	149	299
September	2009	10	13	11	13	12	12	9	20	100	70	21	195	174	296
October	2009	11	13	10	14	14	11	9	18	100	69	20	180	161	302
November	2009	12	12	8	14	13	13	10	19	100	71	19	226	207	293
December	2009	13	10	10	18	12	11	9	18	100	62	20	194	175	290
January	2010	11	9	11	18	13	12	8	18	100	69	23	189	166	282
February	2010	12	11	11	19	13	13	7	15	100	63	23	158	135	283
March	2010	12	11	10	18	13	16	7	13	100	68	24	184	160	271
April	2010	14	10	10	18	12	17	7	12	100	69	24	203	178	269

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

<u>Date of Survey</u>		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
May	2010	11	11	9	19	15	16	7	13	100	77	25	195	169	275
June	2010	12	9	10	18	16	14	6	15	100	73	23	170	147	305
July	2010	9	11	9	18	17	14	5	17	100	73	23	157	134	295
August	2010	12	8	9	17	16	15	5	17	100	74	23	169	146	291
September	2010	12	13	8	16	14	18	6	14	100	72	20	186	166	269
October	2010	11	12	8	20	12	18	8	10	100	75	27	214	187	282
November	2010	10	13	9	17	15	19	8	10	100	83	27	215	187	289
December	2010	9	10	9	17	16	16	8	15	100	85	30	220	189	309
January	2011	8	11	8	13	18	16	9	17	100	90	29	218	188	286
February	2011	9	8	7	16	17	14	10	18	100	90	37	237	200	268
March	2011	9	8	8	14	22	16	9	16	100	100	39	229	190	241
April	2011	9	9	9	14	20	17	9	14	100	97	34	236	201	265
May	2011	8	10	12	12	17	17	9	15	100	95	28	225	196	267
June	2011	9	11	13	12	12	18	10	15	100	85	27	248	221	292
July	2011	9	12	12	12	13	16	11	15	100	83	26	237	211	256
August	2011	8	12	11	13	16	16	11	13	100	85	29	232	203	265
September	2011	5	12	8	15	16	18	12	14	100	113	37	231	195	236
October	2011	3	11	9	16	15	19	12	15	100	112	43	239	197	275
November	2011	3	10	9	14	17	19	10	19	100	112	41	229	188	262
December	2011	6	8	12	16	19	15	8	15	100	87	36	206	170	279
January	2012	8	7	11	14	17	17	8	18	100	92	33	199	167	261
February	2012	8	7	11	17	13	16	10	17	100	86	35	211	176	263
March	2012	10	7	10	13	12	20	11	17	100	97	34	223	189	254
April	2012	9	7	9	18	14	17	12	14	100	94	39	224	185	261
May	2012	8	8	10	17	16	19	11	12	100	100	37	238	200	260
June	2012	5	10	9	17	17	18	10	13	100	99	36	238	201	261
July	2012	5	11	8	15	18	18	9	15	100	101	34	228	194	256
August	2012	4	10	7	16	20	19	10	14	100	107	40	226	186	259
September	2012	4	9	6	17	17	20	11	17	100	123	47	255	209	254
October	2012	5	6	8	17	16	21	12	15	100	130	47	277	230	255
November	2012	6	8	10	16	11	19	13	17	100	112	38	278	241	262
December	2012	5	9	13	15	12	17	14	16	100	100	31	266	236	256
January	2013	4	9	14	16	12	15	12	16	100	87	34	249	215	253
February	2013	3	7	14	16	14	17	14	15	100	104	40	276	236	239
March	2013	8	8	11	17	14	15	12	16	100	89	35	261	226	239
April	2013	8	9	11	15	11	17	14	15	100	89	33	293	261	240
May	2013	11	10	10	15	13	17	10	14	100	81	28	258	230	258
June	2013	8	10	12	16	15	16	11	13	100	80	31	249	217	270
July	2013	9	9	9	17	18	15	10	13	100	87	34	224	189	275
August	2013	7	9	9	19	15	16	12	13	100	93	41	242	200	265
September	2013	7	11	6	17	14	18	13	15	100	106	38	274	236	274
October	2013	7	13	6	15	12	19	12	16	100	102	30	288	257	272
November	2013	6	12	7	11	15	20	12	17	100	108	31	319	288	263
December	2013	7	10	7	11	13	19	14	19	100	121	33	365	332	266
January	2014	9	9	5	12	14	17	17	18	100	124	32	388	355	265
February	2014	11	10	5	12	11	18	15	18	100	115	21	347	326	278
March	2014	12	9	4	16	12	17	13	17	100	97	25	296	271	271
April	2014	10	8	6	16	12	20	11	16	100	99	30	280	250	277
May	2014	6	7	7	16	15	21	11	17	100	118	41	283	242	286

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
June	2014	5	7	8	13	14	23	13	17	100	138	42	307	265	281
July	2014	8	7	7	13	15	20	12	17	100	132	37	281	244	279
August	2014	10	9	8	11	14	19	11	18	100	112	28	273	245	268
September	2014	9	9	7	14	16	18	11	17	100	102	34	251	217	273
October	2014	7	7	10	14	14	21	11	15	100	104	39	275	235	275
November	2014	8	5	11	14	15	17	13	17	100	104	40	269	229	282
December	2014	8	6	11	12	15	17	11	20	100	102	36	271	235	265
January	2015	11	8	8	12	16	15	12	19	100	97	29	260	231	250
February	2015	15	10	6	11	16	14	11	17	100	86	23	250	227	239
March	2015	17	11	5	12	14	13	15	14	100	86	16	277	262	260
April	2015	15	11	6	9	15	17	12	15	100	100	19	285	266	257
May	2015	11	10	10	8	14	20	12	14	100	109	24	291	267	265
June	2015	10	11	11	10	13	21	11	13	100	97	24	287	263	249
July	2015	9	12	11	12	12	18	15	12	100	94	28	313	286	251
August	2015	8	13	9	12	13	18	15	13	100	98	28	316	289	272
September	2015	9	10	7	14	14	19	13	12	100	104	31	275	245	276
October	2015	12	11	6	12	12	23	13	12	100	117	24	267	243	272
November	2015	14	10	6	11	11	23	12	13	100	114	21	288	266	241
December	2015	13	12	7	11	11	18	13	14	100	103	16	266	250	246
January	2016	13	13	10	14	11	13	12	14	100	75	17	232	215	258
February	2016	13	13	13	15	10	13	12	11	100	61	19	213	194	265
March	2016	16	10	14	14	10	16	10	10	100	59	19	216	197	263
April	2016	11	8	13	13	9	21	12	12	100	113	30	285	255	260
May	2016	9	6	10	14	10	21	16	14	100	151	39	347	308	266
June	2016	6	9	8	13	11	21	18	14	100	163	42	397	355	263
July	2016	7	10	11	13	14	17	17	12	100	118	36	340	304	262
August	2016	8	9	11	15	18	15	15	10	100	97	34	267	233	274
September	2016	11	8	12	14	17	16	12	9	100	87	32	225	193	302
October	2016	10	8	9	14	16	16	14	13	100	102	37	267	230	317
November	2016	11	8	8	14	12	20	14	13	100	103	33	305	272	289
December	2016	9	8	8	15	13	18	15	14	100	109	35	313	278	282
January	2017	10	6	11	14	11	19	16	13	100	111	30	331	301	268
February	2017	11	7	8	12	13	18	15	14	100	116	31	345	315	290
March	2017	11	7	9	12	13	19	15	15	100	120	33	361	328	287
April	2017	11	10	6	13	14	18	15	13	100	109	29	350	321	302
May	2017	10	10	9	14	12	18	15	12	100	97	29	325	296	328
June	2017	9	11	10	13	13	17	16	11	100	98	30	310	279	328
July	2017	11	9	10	12	13	16	16	13	100	93	30	316	286	346
August	2017	11	7	9	11	14	15	20	14	100	128	34	413	378	310
September	2017	9	7	7	12	14	16	19	16	100	133	39	423	384	320
October	2017	7	7	6	14	15	18	18	15	100	148	48	410	361	306
November	2017	7	10	6	12	16	18	16	15	100	133	42	352	310	319
December	2017	9	10	6	11	16	18	18	12	100	130	34	345	310	311
January	2018	12	10	9	8	15	17	18	12	100	114	23	318	295	330
February	2018	12	8	9	10	15	14	20	13	100	117	28	369	341	324
March	2018	10	6	11	11	12	16	19	15	100	117	34	386	352	346
April	2018	7	8	8	13	12	18	19	15	100	135	38	416	378	343
May	2018	6	9	9	11	12	22	16	14	100	138	36	373	337	344
June	2018	8	10	7	10	13	19	19	14	100	137	32	366	334	321

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

Date of Survey		Under	\$10k	\$25k	\$50k	\$100k	\$200k	\$500k	DK, NA	Total	Median	Percentiles			Cases
		\$10k	to \$24k	to \$49k	to \$99k	to \$199k	to \$499k	and up			1000's	25th	75th	Rng	
July	2018	10	10	6	10	13	17	19	15	100	127	27	351	324	308
August	2018	11	8	5	12	13	13	20	18	100	122	30	373	343	312
September	2018	10	8	6	11	12	14	20	18	100	124	33	439	405	326
October	2018	9	6	8	10	13	15	23	17	100	153	46	505	459	325
November	2018	8	7	7	10	13	16	23	15	100	155	45	500	454	334
December	2018	9	7	6	11	14	15	22	17	100	154	43	466	423	330
January	2019	11	8	6	11	13	17	20	15	100	138	37	434	397	335
February	2019	10	8	6	11	16	16	18	14	100	123	36	379	343	327
March	2019	10	10	6	12	15	17	18	11	100	115	33	354	321	333
April	2019	9	10	6	12	15	15	20	12	100	121	34	391	356	338
May	2019	10	12	5	13	11	16	21	12	100	127	26	421	395	335
June	2019	8	9	5	11	11	20	23	12	100	169	40	476	436	317
July	2019	10	8	5	14	10	20	22	11	100	145	41	434	393	312
August	2019	10	5	5	14	12	21	22	11	100	159	54	437	383	336
September	2019	10	5	5	14	12	17	21	15	100	134	46	435	389	341
October	2019	11	7	6	11	14	15	21	16	100	132	38	451	413	356
November	2019	10	7	7	10	11	16	22	16	100	148	38	469	431	329
December	2019	11	7	7	8	11	20	24	11	100	186	41	481	440	322
January	2020	8	8	5	11	12	22	24	10	100	191	51	469	418	310
February	2020	8	7	6	12	13	20	23	11	100	171	47	450	402	354
March	2020	7	7	6	13	13	17	20	16	100	137	44	434	389	374
April	2020	11	8	7	11	10	17	18	18	100	120	32	394	362	388
May	2020	14	9	8	9	10	18	15	17	100	99	20	365	345	350
June	2020	14	8	9	8	12	21	15	12	100	105	24	315	291	333
July	2020	12	6	7	10	15	22	14	14	100	122	33	306	273	319
August	2020	11	7	7	11	15	20	17	13	100	129	36	312	275	350
September	2020	12	7	7	11	14	17	18	14	100	122	33	379	346	361
October	2020	13	6	8	10	13	18	20	12	100	127	30	399	369	349
November	2020	13	6	8	9	13	18	20	13	100	132	30	419	388	321
December	2020	13	5	7	10	12	20	18	14	100	137	33	380	347	323
January	2021	11	6	6	9	14	20	19	15	100	147	41	412	371	339
February	2021	9	8	6	11	15	17	20	15	100	143	43	431	388	333
March	2021	9	8	6	11	13	15	20	16	100	139	37	443	406	334
April	2021	9	8	7	12	10	16	22	16	100	163	35	472	437	311
May	2021	10	8	7	9	8	17	24	17	100	190	32	508	476	312
June	2021	9	11	6	8	9	16	25	17	100	183	29	531	502	314
July	2021	10	12	5	7	12	16	20	18	100	141	21	446	424	334
August	2021	9	10	5	10	15	16	18	18	100	110	29	365	335	334
September	2021	9	7	6	9	14	16	18	21	100	126	35	379	344	336
October	2021	10	5	6	10	13	16	20	21	100	141	43	434	390	331
November	2021	10	5	7	9	13	15	21	21	100	145	42	486	443	345
December	2021	10	5	7	10	13	15	22	18	100	137	44	490	446	319
January	2022	10	5	10	9	12	15	21	18	100	122	37	476	439	332
February	2022	11	6	9	9	11	16	21	16	100	116	34	452	418	319
March	2022	11	7	8	9	12	17	19	17	100	117	33	394	361	334
April	2022	10	9	4	9	12	18	22	17	100	163	43	435	392	325
May	2022	10	8	2	11	13	17	22	18	100	168	47	434	388	336
June	2022	11	7	2	11	11	16	23	18	100	167	43	544	502	321
July	2022	10	6	5	12	11	14	22	19	100	132	37	542	505	333

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$10k</u>	<u>\$25k</u>	<u>\$50k</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$500k</u>			<u>Median</u>	<u>Percentiles</u>			
		<u>\$10k</u>	<u>to \$24k</u>	<u>to \$49k</u>	<u>to \$99k</u>	<u>to \$199k</u>	<u>to \$499k</u>	<u>and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
August	2022	11	5	6	12	10	14	23	18	100	127	39	571	531	321
September	2022	8	9	6	13	10	15	22	18	100	118	39	495	455	341
October	2022	10	11	4	12	11	16	21	15	100	111	31	433	402	329
November	2022	9	12	5	13	10	18	20	14	100	130	33	423	390	327
December	2022	9	9	8	12	10	17	22	14	100	142	34	468	433	309
January	2023	9	7	9	10	8	17	23	17	100	162	37	521	484	315
February	2023	10	8	10	8	10	13	24	17	100	148	31	528	497	318
March	2023	11	7	9	10	12	14	22	16	100	131	31	470	439	323
April	2023	10	7	9	10	13	14	23	14	100	136	34	470	437	319
May	2023	9	7	8	10	11	17	23	15	100	162	40	480	439	329
June	2023	8	9	7	7	10	21	23	16	100	199	42	498	456	319
July	2023	9	7	4	9	8	21	24	17	100	217	49	539	491	314
August	2023	10	7	6	10	8	19	23	17	100	184	43	531	488	316
September	2023	11	5	7	14	9	16	22	16	100	152	45	508	463	316
October	2023	10	6	11	15	10	15	19	13	100	100	35	407	372	314
November	2023	10	5	11	15	12	16	18	13	100	112	40	386	346	309
December	2023	9	6	9	13	12	19	20	12	100	142	45	415	371	322

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

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

<u>Date of Survey</u>		<u>Under \$100k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$299k</u>	<u>\$300k to \$399k</u>	<u>\$400k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median 1000's</u>	<u>Percentiles</u>			<u>Cases</u>
											<u>25th</u>	<u>75th</u>	<u>Rng</u>	
January	1994	66	19	5	3	1	1	4	100	74	49	109	60	283
February	1994	65	20	6	3	0	0	5	100	74	48	112	64	284
March	1994	62	22	6	3	1	0	6	100	77	50	117	68	269
April	1994	60	23	7	1	1	0	7	100	75	48	121	74	277
May	1994	60	23	7	2	2	0	7	100	76	50	123	73	277
June	1994	62	21	7	2	2	0	7	100	74	50	117	68	294
July	1997	53	32	5	2	0	0	9	100	88	62	122	60	306
August	1997	49	37	4	2	0	0	8	100	93	65	130	65	290
September	1997	56	31	3	2	0	0	7	100	86	58	122	63	286
October	1997	51	35	5	2	1	1	5	100	94	62	135	72	297
May	1999	42	38	12	2	1	1	5	100	107	75	155	81	259
March	2002	36	37	14	4	1	2	6	100	122	75	181	106	298
April	2002	36	33	18	4	0	1	8	100	120	73	193	121	293
May	2002	32	34	19	6	1	0	8	100	126	76	202	125	288
June	2002	31	38	14	6	2	2	7	100	128	80	192	112	310
April	2007	17	39	22	8	3	5	7	100	171	115	249	134	355
May	2007	21	33	22	9	3	5	8	100	167	112	256	144	340
June	2007	23	32	22	9	3	4	6	100	163	103	250	147	358
July	2007	27	31	23	8	2	5	4	100	155	95	240	145	346
August	2007	22	39	22	6	2	5	5	100	158	105	227	123	337
September	2007	19	38	22	7	2	4	6	100	161	108	239	131	340
October	2007	16	39	20	9	3	4	9	100	166	114	246	132	346
November	2007	22	34	20	12	2	3	7	100	162	100	249	149	372
December	2007	24	34	20	9	2	3	8	100	155	97	235	138	372
January	2008	26	33	20	8	4	4	6	100	154	96	243	148	357
February	2008	21	36	22	6	4	5	6	100	162	104	248	144	342
March	2008	18	38	20	9	4	5	5	100	171	110	263	153	326
April	2008	17	42	21	9	3	3	5	100	170	109	255	146	337
May	2008	19	40	19	9	4	2	7	100	165	105	247	142	335
June	2008	21	39	22	6	3	2	8	100	157	100	229	129	341
July	2008	23	34	22	6	4	2	8	100	157	97	230	134	337
August	2008	22	34	24	6	3	2	9	100	166	100	236	136	340
September	2008	20	37	20	8	3	3	9	100	168	102	229	127	324
October	2008	17	42	17	8	2	4	10	100	165	104	222	117	321
November	2008	16	46	15	8	1	5	9	100	158	110	216	106	313
December	2008	17	43	16	7	2	5	9	100	162	109	229	120	323
January	2009	20	38	17	7	3	5	11	100	163	104	236	133	322
February	2009	24	34	18	7	3	4	10	100	161	93	237	144	335
March	2009	25	35	18	5	4	4	9	100	152	92	224	133	348
April	2009	25	41	15	6	2	3	7	100	146	93	206	113	357
May	2009	24	41	15	7	3	3	7	100	152	95	209	114	354
June	2009	23	39	15	9	3	3	7	100	157	98	223	125	353
July	2009	23	39	15	7	4	4	8	100	150	97	223	127	366
August	2009	22	38	17	5	4	4	10	100	146	96	224	128	370
September	2009	23	36	16	5	3	5	11	100	148	94	222	128	362

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

<u>Date of Survey</u>		<u>Under \$100k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$299k</u>	<u>\$300k to \$399k</u>	<u>\$400k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median 1000's</u>	<u>Percentiles</u>			<u>Cases</u>
											<u>25th</u>	<u>75th</u>	<u>Rng</u>	
October	2009	25	36	16	7	3	3	10	100	152	93	220	127	366
November	2009	25	37	14	9	3	3	8	100	155	93	232	139	353
December	2009	24	39	16	9	3	2	7	100	154	95	233	139	350
January	2010	22	39	18	7	4	3	7	100	154	99	241	142	346
February	2010	22	37	20	5	4	4	8	100	154	99	233	134	356
March	2010	22	39	19	6	4	5	6	100	150	99	225	127	357
April	2010	23	36	19	8	4	4	6	100	152	96	231	135	352
May	2010	21	39	20	8	3	3	5	100	150	98	227	129	357
June	2010	22	39	19	8	4	2	7	100	150	98	229	130	382
July	2010	21	43	17	6	2	2	9	100	148	101	213	112	375
August	2010	19	43	16	7	2	3	9	100	155	105	220	116	374
September	2010	20	42	16	9	1	5	7	100	153	104	225	121	364
October	2010	19	41	20	9	2	5	4	100	160	105	243	138	366
November	2010	19	41	17	9	3	5	5	100	154	105	242	137	364
December	2010	17	44	18	8	3	5	6	100	157	111	239	128	381
January	2011	18	41	14	9	3	7	9	100	155	110	237	126	363
February	2011	21	41	14	8	3	5	8	100	149	103	222	120	356
March	2011	23	39	13	10	3	4	8	100	150	96	224	128	334
April	2011	21	41	16	10	3	2	7	100	151	101	230	129	352
May	2011	20	39	17	9	3	3	9	100	154	101	243	142	346
June	2011	20	37	20	8	3	3	8	100	161	102	248	147	351
July	2011	23	34	19	9	3	4	7	100	156	96	244	148	320
August	2011	25	36	18	10	3	4	4	100	153	96	229	133	329
September	2011	23	39	17	9	3	4	4	100	145	98	222	124	301
October	2011	22	40	17	8	3	5	5	100	151	100	224	125	347
November	2011	20	39	18	8	2	5	8	100	148	99	231	132	348
December	2011	24	37	19	7	3	3	8	100	141	94	230	136	370
January	2012	28	36	18	6	2	2	8	100	135	85	216	132	341
February	2012	29	35	21	6	3	2	5	100	142	85	220	136	326
March	2012	29	35	18	7	2	3	6	100	146	84	218	135	318
April	2012	28	37	19	6	3	3	5	100	148	88	218	130	338
May	2012	30	33	16	6	3	3	9	100	140	83	219	136	347
June	2012	27	34	19	6	3	3	8	100	148	88	228	140	348
July	2012	28	34	20	6	3	2	8	100	145	88	229	141	336
August	2012	26	36	22	7	3	2	3	100	152	90	226	136	332
September	2012	27	37	18	8	2	2	4	100	146	89	223	133	326
October	2012	28	37	16	9	3	2	5	100	146	85	220	135	337
November	2012	30	36	14	7	3	3	6	100	136	84	213	129	337
December	2012	31	35	15	5	4	4	6	100	136	84	211	127	341
January	2013	28	32	18	7	4	4	7	100	141	89	227	138	324
February	2013	24	33	19	8	4	4	6	100	151	94	233	139	323
March	2013	24	32	21	8	3	4	8	100	152	93	232	140	307
April	2013	28	33	20	6	3	5	6	100	146	86	221	136	317
May	2013	30	32	21	5	3	3	5	100	146	82	221	139	322
June	2013	30	37	19	5	4	2	3	100	144	84	212	128	351
July	2013	27	36	18	6	5	3	5	100	150	91	234	143	348
August	2013	24	38	17	7	4	5	5	100	150	95	237	141	339
September	2013	21	35	18	8	4	7	7	100	158	98	263	164	324
October	2013	21	35	22	6	4	6	5	100	167	100	251	151	318

REGION NORTH CENTRAL

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

<u>Date of Survey</u>		<u>Under \$100k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$299k</u>	<u>\$300k to \$399k</u>	<u>\$400k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median 1000's</u>	<u>Percentiles</u>			<u>Cases</u>
											<u>25th</u>	<u>75th</u>	<u>Rng</u>	
November	2013	25	34	19	7	4	5	6	100	161	94	244	150	323
December	2013	25	34	20	9	4	4	4	100	163	95	241	147	339
January	2014	26	34	16	11	3	5	5	100	154	88	248	161	333
February	2014	23	35	20	10	3	5	5	100	161	93	253	160	333
March	2014	27	34	16	8	4	5	6	100	153	84	250	166	326
April	2014	26	35	18	6	5	4	6	100	151	90	239	149	340
May	2014	25	36	17	7	5	5	6	100	150	93	246	152	333
June	2014	22	37	18	8	5	4	6	100	155	100	244	143	314
July	2014	22	36	19	10	4	4	5	100	163	102	254	152	301
August	2014	23	35	19	9	4	3	7	100	163	95	239	144	313
September	2014	24	35	21	7	3	4	6	100	160	92	237	145	331
October	2014	23	35	20	7	3	5	6	100	160	96	241	144	348
November	2014	24	35	18	8	5	5	5	100	157	96	253	157	341
December	2014	22	36	18	10	5	3	6	100	162	102	251	149	312
January	2015	20	38	21	8	6	2	4	100	165	106	249	143	278
February	2015	20	38	23	7	5	4	3	100	163	107	246	139	277
March	2015	20	37	23	4	6	5	4	100	164	105	247	143	293
April	2015	26	34	19	6	4	6	5	100	153	94	245	152	296
May	2015	23	34	22	6	5	6	5	100	167	101	252	152	287
June	2015	24	32	24	6	4	7	3	100	170	101	253	152	268
July	2015	21	32	28	6	4	6	3	100	184	109	250	142	269
August	2015	22	32	27	7	4	6	3	100	183	109	251	143	280
September	2015	22	32	27	7	4	5	3	100	183	107	244	138	282
October	2015	23	35	22	6	5	5	4	100	172	103	234	130	269
November	2015	21	34	23	6	5	5	6	100	176	104	234	129	251
December	2015	20	35	22	8	4	5	6	100	173	105	232	128	263
January	2016	19	34	26	8	2	6	5	100	175	110	243	133	288
February	2016	19	39	23	7	2	4	4	100	159	106	238	132	299
March	2016	22	37	21	6	4	5	5	100	156	102	246	144	297
April	2016	21	38	21	6	6	4	5	100	160	105	248	143	296
May	2016	21	34	24	7	6	5	3	100	174	107	256	149	310
June	2016	21	33	26	7	6	4	4	100	176	105	248	144	310
July	2016	23	31	26	7	5	4	4	100	177	96	248	151	307
August	2016	23	35	23	6	5	3	5	100	167	101	236	135	312
September	2016	23	36	21	8	4	5	3	100	163	103	245	142	330
October	2016	24	35	21	8	4	6	4	100	157	101	244	143	349
November	2016	26	30	21	8	5	6	4	100	162	93	260	167	338
December	2016	25	31	23	7	6	5	4	100	168	95	261	165	332
January	2017	22	32	21	11	6	5	3	100	181	103	277	174	310
February	2017	21	32	23	12	6	4	3	100	182	108	272	164	311
March	2017	18	32	24	13	5	5	3	100	188	115	278	163	311
April	2017	20	31	23	9	6	6	4	100	177	110	263	153	326
May	2017	18	34	23	9	6	6	4	100	183	116	272	155	347
June	2017	20	32	22	9	6	6	4	100	176	109	277	168	349
July	2017	20	32	19	14	5	7	3	100	180	112	299	186	364
August	2017	22	28	21	14	4	8	3	100	182	105	298	193	335
September	2017	19	31	21	14	3	8	4	100	187	121	289	168	341
October	2017	18	34	22	9	5	8	5	100	180	123	275	153	325
November	2017	15	36	23	8	6	7	5	100	183	127	272	144	344

REGION NORTH CENTRAL

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

<u>Date of Survey</u>		<u>Under \$100k</u>	<u>\$100k to \$199k</u>	<u>\$200k to \$299k</u>	<u>\$300k to \$399k</u>	<u>\$400k to \$499k</u>	<u>\$500k and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median 1000's</u>	<u>Percentiles</u>			<u>Cases</u>
											<u>25th</u>	<u>75th</u>	<u>Rng</u>	
December	2017	19	34	21	8	7	6	5	100	174	113	277	164	342
January	2018	18	32	24	10	6	6	3	100	186	115	282	167	362
February	2018	20	31	21	11	5	8	4	100	182	112	292	180	355
March	2018	20	30	20	12	4	8	5	100	186	110	292	182	370
April	2018	19	33	18	10	6	8	7	100	178	111	293	182	360
May	2018	18	33	20	8	7	7	6	100	182	114	287	173	354
June	2018	17	33	23	6	7	8	6	100	183	122	282	160	333
July	2018	18	31	25	8	5	9	6	100	190	119	282	163	334
August	2018	18	32	24	11	3	7	5	100	188	119	283	165	341
September	2018	19	29	24	14	3	6	4	100	190	112	287	175	362
October	2018	18	28	23	15	4	7	5	100	197	114	305	191	358
November	2018	18	27	22	12	5	9	7	100	198	117	311	194	363
December	2018	16	29	19	11	6	11	7	100	201	125	327	202	344
January	2019	19	31	20	10	5	9	6	100	186	123	294	171	344
February	2019	20	32	22	12	4	7	3	100	184	122	287	166	336
March	2019	19	31	24	13	5	6	2	100	188	121	280	159	343
April	2019	17	30	23	15	6	7	2	100	206	129	311	182	342
May	2019	14	30	24	13	7	8	3	100	209	132	314	182	351
June	2019	13	31	23	14	7	10	3	100	211	137	320	182	354
July	2019	15	31	23	12	5	10	4	100	203	134	304	170	356
August	2019	15	31	22	12	5	12	4	100	210	133	308	174	366
September	2019	16	27	25	11	6	10	6	100	218	133	305	173	358
October	2019	15	27	24	12	8	8	6	100	223	131	322	190	362
November	2019	18	25	22	12	8	8	6	100	215	121	322	200	343
December	2019	17	28	21	13	7	9	4	100	206	124	322	198	340
January	2020	19	28	22	13	5	8	5	100	197	120	297	177	345
February	2020	19	29	23	12	5	7	5	100	195	120	293	174	379
March	2020	20	29	21	12	5	6	7	100	191	114	292	178	402
April	2020	17	28	22	14	6	7	7	100	201	124	307	183	392
May	2020	16	25	24	13	6	8	7	100	209	130	326	195	340
June	2020	15	24	28	14	6	8	5	100	221	131	322	191	319
July	2020	16	25	27	14	5	9	5	100	215	129	330	200	317
August	2020	14	29	24	15	5	8	4	100	209	131	324	193	355
September	2020	11	32	22	14	7	9	5	100	207	136	339	203	360
October	2020	11	31	21	13	10	8	5	100	211	137	340	202	351
November	2020	11	28	22	13	11	8	7	100	220	146	344	197	320
December	2020	13	26	22	14	9	8	7	100	222	147	333	186	320
January	2021	12	25	23	17	6	10	7	100	234	151	341	191	333
February	2021	14	25	22	17	7	11	4	100	233	140	350	211	339
March	2021	14	24	19	16	9	13	5	100	242	141	382	242	344
April	2021	13	23	20	15	10	13	5	100	240	141	384	243	320
May	2021	11	26	20	15	10	11	7	100	243	151	370	219	321
June	2021	9	27	24	13	10	10	7	100	240	155	359	204	328
July	2021	10	27	25	14	9	10	6	100	235	152	349	197	350
August	2021	9	26	23	15	9	10	6	100	235	146	363	217	354
September	2021	11	24	21	17	9	13	6	100	249	152	382	230	351
October	2021	9	24	19	15	11	15	6	100	257	158	404	246	349
November	2021	9	21	22	15	10	16	7	100	263	171	403	232	354
December	2021	8	21	25	14	9	15	7	100	254	172	388	216	341

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

<u>Date of Survey</u>		<u>Under</u>	<u>\$100k</u>	<u>\$200k</u>	<u>\$300k</u>	<u>\$400k</u>	<u>\$500k</u>			<u>Median</u>	<u>Percentiles</u>			
		<u>\$100k</u>	<u>to \$199k</u>	<u>to \$299k</u>	<u>to \$399k</u>	<u>to \$499k</u>	<u>and up</u>	<u>DK, NA</u>	<u>Total</u>	<u>1000's</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Cases</u>
January	2022	9	19	28	16	7	13	8	100	248	170	370	200	356
February	2022	10	23	26	15	7	13	6	100	233	156	359	203	361
March	2022	12	26	21	17	7	12	6	100	220	146	350	204	360
April	2022	12	26	20	16	7	14	5	100	226	141	369	228	350
May	2022	12	23	19	18	8	15	5	100	242	151	387	236	342
June	2022	9	20	23	16	9	18	5	100	261	168	425	257	342
July	2022	8	20	23	18	11	16	5	100	268	178	421	243	346
August	2022	7	21	25	16	9	17	5	100	267	172	415	243	336
September	2022	10	22	24	17	9	14	5	100	250	151	379	228	340
October	2022	12	21	26	13	9	15	4	100	242	146	386	240	339
November	2022	11	17	27	14	12	14	5	100	252	166	394	228	335
December	2022	7	16	30	13	12	17	5	100	262	186	413	227	331
January	2023	6	15	28	15	11	18	7	100	277	195	421	226	331
February	2023	5	21	24	16	9	19	7	100	276	179	419	240	329
March	2023	4	24	18	19	8	19	7	100	287	170	422	251	312
April	2023	6	24	19	17	8	19	7	100	276	166	414	248	301
May	2023	7	23	18	17	9	19	6	100	273	170	428	258	318
June	2023	10	20	21	14	10	20	6	100	261	170	442	272	335
July	2023	8	21	19	18	8	21	5	100	274	176	444	268	335
August	2023	8	19	21	21	7	19	6	100	278	177	414	236	336
September	2023	6	18	23	22	8	16	7	100	285	185	402	218	322
October	2023	8	19	23	20	11	14	6	100	276	173	395	222	330
November	2023	9	18	26	18	11	14	4	100	268	176	397	221	333
December	2023	11	18	25	17	10	16	4	100	269	175	414	239	347

REGION NORTH CENTRAL

TABLE 23

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

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

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
March 1978	18	47	50	71
April 1978	19	48	47	71
May 1978	21	45	48	76
June 1978	23	42	49	80
July 1978	23	45	48	78
August 1978	20	45	49	75
September 1978	22	42	50	79
October 1978	18	44	52	74
November 1978	18	48	50	70
December 1978	17	51	49	66
January 1979	18	50	48	68
February 1979	18	50	47	68
March 1979	17	54	48	63
April 1979	16	61	44	55
May 1979	16	62	44	54
June 1979	17	65	43	51
July 1979	15	70	41	45
August 1979	13	83	36	30
September 1979	10	82	37	28
October 1979	11	75	42	36
November 1979	10	71	44	39
December 1979	12	76	42	36
January 1980	16	80	39	36
February 1980	17	80	38	36
March 1980	14	78	41	36
April 1980	8	85	39	23
May 1980	6	96	35	9
June 1980	6	103	31	3
July 1980	11	104	29	7
August 1980	14	90	34	24
September 1980	22	83	33	39
October 1980	26	78	33	47
November 1980	29	77	34	52
December 1980	26	76	36	49
January 1981	19	78	41	42
February 1981	18	73	42	45
March 1981	19	71	42	48
April 1981	24	60	41	64
May 1981	30	54	42	76
June 1981	31	47	44	84
July 1981	30	44	49	86
August 1981	29	45	49	84
September 1981	32	50	46	82
October 1981	29	55	44	74
November 1981	21	66	43	55
December 1981	18	74	41	44

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
January 1982	19	82	37	37
February 1982	20	88	32	32
March 1982	18	93	30	26
April 1982	20	96	28	24
May 1982	22	91	30	32
June 1982	27	86	30	41
July 1982	25	85	31	40
August 1982	25	88	27	36
September 1982	25	87	28	38
October 1982	31	81	26	50
November 1982	38	79	25	60
December 1982	39	75	27	64
January 1983	42	74	26	69
February 1983	45	67	27	78
March 1983	58	61	26	98
April 1983	67	49	28	117
May 1983	78	36	30	142
June 1983	82	28	32	154
July 1983	88	26	29	162
August 1983	86	28	28	158
September 1983	79	30	30	150
October 1983	70	33	34	137
November 1983	64	32	38	132
December 1983	61	31	39	130
January 1984	69	29	37	139
February 1984	74	29	33	146
March 1984	74	32	32	142
April 1984	62	32	38	130
May 1984	54	37	40	116
June 1984	54	37	41	117
July 1984	52	40	40	111
August 1984	54	40	40	114
September 1984	53	39	41	114
October 1984	53	35	41	118
November 1984	47	38	41	109
December 1984	42	40	43	102
January 1985	43	45	41	98
February 1985	46	42	42	104
March 1985	46	46	41	100
April 1985	41	48	43	93
May 1985	37	51	43	86
June 1985	36	49	46	88
July 1985	40	45	45	95
August 1985	37	44	49	93
September 1985	39	42	46	98
October 1985	34	44	48	90
November 1985	37	44	46	93
December 1985	29	49	47	80
January 1986	33	52	44	81
February 1986	32	53	43	79
March 1986	38	47	44	92

REGION NORTH CENTRAL

TABLE 23

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
April 1986	41	47	42	94
May 1986	43	44	45	99
June 1986	41	45	43	96
July 1986	40	41	45	99
August 1986	37	45	43	92
September 1986	33	46	45	87
October 1986	25	51	48	74
November 1986	24	53	48	71
December 1986	22	60	46	61
January 1987	23	62	42	61
February 1987	27	59	42	68
March 1987	31	56	42	75
April 1987	32	56	42	76
May 1987	29	59	42	69
June 1987	30	61	40	69
July 1987	30	57	42	74
August 1987	31	57	42	74
September 1987	27	54	47	73
October 1987	26	56	47	70
November 1987	22	65	44	57
December 1987	20	75	39	45
January 1988	19	78	37	41
February 1988	22	68	41	54
March 1988	30	56	42	73
April 1988	33	50	44	83
May 1988	37	47	43	90
June 1988	33	43	47	90
July 1988	33	45	46	88
August 1988	28	43	50	85
September 1988	30	45	48	86
October 1988	28	42	51	86
November 1988	27	43	52	84
December 1988	26	45	54	81
January 1989	27	47	52	80
February 1989	29	50	50	79
March 1989	24	53	49	72
April 1989	21	56	50	65
May 1989	16	58	49	58
June 1989	17	51	52	66
July 1989	20	47	50	73
August 1989	24	44	52	80
September 1989	25	39	53	86
October 1989	24	37	57	87
November 1989	22	36	58	86
December 1989	22	46	53	76
January 1990	23	47	51	76
February 1990	23	55	46	67
March 1990	23	59	45	64
April 1990	22	62	42	60
May 1990	22	54	47	68
June 1990	24	45	51	80

REGION NORTH CENTRAL

TABLE 23

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
July 1990	22	42	55	80
August 1990	23	46	52	77
September 1990	14	57	51	57
October 1990	11	75	43	37
November 1990	8	86	40	22
December 1990	8	89	37	18
January 1991	8	88	37	20
February 1991	9	85	37	24
March 1991	14	81	37	33
April 1991	18	75	37	43
May 1991	22	73	37	50
June 1991	28	64	39	64
July 1991	32	56	41	76
August 1991	32	50	44	82
September 1991	29	53	45	76
October 1991	23	56	49	67
November 1991	19	67	46	52
December 1991	16	80	41	37
January 1992	17	90	33	27
February 1992	17	87	34	30
March 1992	22	83	34	38
April 1992	26	76	38	51
May 1992	35	68	37	66
June 1992	36	59	39	77
July 1992	34	58	38	76
August 1992	29	60	41	69
September 1992	28	69	38	59
October 1992	24	68	42	57
November 1992	23	71	42	52
December 1992	28	61	46	67
January 1993	33	63	43	70
February 1993	46	55	39	91
March 1993	47	60	36	87
April 1993	46	59	37	87
May 1993	36	59	43	77
June 1993	26	54	51	72
July 1993	22	53	54	69
August 1993	22	54	54	68
September 1993	24	56	49	68
October 1993	25	58	47	67
November 1993	26	58	46	69
December 1993	34	59	43	75
January 1994	45	51	41	94
February 1994	47	47	42	99
March 1994	45	39	47	106
April 1994	39	40	50	100
May 1994	39	41	50	98
June 1994	35	40	52	95
July 1994	34	43	50	91
August 1994	32	41	51	91
September 1994	33	47	47	86

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
October 1994	33	41	52	92
November 1994	34	40	53	94
December 1994	35	36	54	99
January 1995	38	40	51	98
February 1995	38	44	48	94
March 1995	36	47	49	89
April 1995	31	45	50	86
May 1995	31	40	55	91
June 1995	33	40	53	93
July 1995	34	44	51	91
August 1995	35	45	48	90
September 1995	30	43	52	88
October 1995	27	40	54	87
November 1995	24	38	57	86
December 1995	25	38	57	87
January 1996	26	40	57	86
February 1996	28	44	52	85
March 1996	32	46	50	86
April 1996	32	46	50	85
May 1996	28	48	51	80
June 1996	24	44	53	81
July 1996	24	41	54	83
August 1996	28	40	52	88
September 1996	32	39	52	93
October 1996	33	40	50	93
November 1996	30	35	56	95
December 1996	30	34	55	96
January 1997	31	32	58	99
February 1997	32	31	58	101
March 1997	28	36	57	92
April 1997	26	38	56	88
May 1997	28	40	52	88
June 1997	31	33	53	98
July 1997	32	24	57	108
August 1997	33	17	61	116
September 1997	35	18	60	117
October 1997	36	20	57	115
November 1997	32	29	53	103
December 1997	27	30	57	97
January 1998	23	30	60	94
February 1998	24	24	62	100
March 1998	28	25	59	102
April 1998	33	27	54	105
May 1998	33	27	55	105
June 1998	28	29	55	99
July 1998	26	30	55	96
August 1998	21	35	55	87
September 1998	20	39	53	81
October 1998	21	44	50	76
November 1998	21	47	48	74
December 1998	23	49	46	74

REGION NORTH CENTRAL

TABLE 23

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
January 1999	24	45	49	79
February 1999	26	40	52	86
March 1999	26	33	56	93
April 1999	23	31	58	92
May 1999	22	28	60	95
June 1999	20	27	63	93
July 1999	20	26	64	93
August 1999	17	32	63	85
September 1999	21	35	58	86
October 1999	20	40	56	80
November 1999	22	38	56	84
December 1999	23	34	58	89
January 2000	29	30	57	98
February 2000	30	28	58	102
March 2000	26	37	56	89
April 2000	24	41	53	82
May 2000	23	50	47	74
June 2000	21	49	47	72
July 2000	18	50	49	68
August 2000	18	43	53	75
September 2000	21	36	54	85
October 2000	19	36	55	83
November 2000	16	44	53	72
December 2000	11	51	52	61
January 2001	12	62	45	50
February 2001	12	77	38	35
March 2001	14	90	29	25
April 2001	11	87	31	24
May 2001	11	82	33	29
June 2001	11	69	41	43
July 2001	17	69	39	48
August 2001	18	67	41	50
September 2001	16	75	38	40
October 2001	13	85	35	29
November 2001	12	90	32	22
December 2001	14	92	28	22
January 2002	16	87	28	29
February 2002	18	90	26	28
March 2002	21	89	26	33
April 2002	25	83	29	42
May 2002	29	71	34	58
June 2002	30	67	36	63
July 2002	26	76	32	50
August 2002	24	82	28	41
September 2002	19	86	29	33
October 2002	15	84	34	32
November 2002	12	83	39	29
December 2002	14	79	40	34
January 2003	20	75	37	44
February 2003	24	74	35	49

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
March 2003	18	79	36	39
April 2003	15	76	40	39
May 2003	15	72	41	43
June 2003	23	63	42	60
July 2003	27	65	40	62
August 2003	33	63	37	70
September 2003	34	65	34	68
October 2003	36	61	35	76
November 2003	35	55	39	81
December 2003	46	51	36	96
January 2004	55	46	33	109
February 2004	52	46	34	106
March 2004	39	53	37	86
April 2004	34	57	39	77
May 2004	35	59	38	77
June 2004	42	58	36	84
July 2004	43	57	33	86
August 2004	41	59	32	82
September 2004	36	53	37	83
October 2004	30	50	42	80
November 2004	29	48	46	81
December 2004	35	45	45	90
January 2005	38	44	45	94
February 2005	41	41	45	99
March 2005	35	44	48	91
April 2005	28	52	47	76
May 2005	22	61	45	61
June 2005	20	59	46	61
July 2005	24	58	46	66
August 2005	24	52	47	72
September 2005	22	63	42	60
October 2005	17	69	41	48
November 2005	18	78	38	40
December 2005	19	78	39	41
January 2006	24	73	38	51
February 2006	24	67	41	57
March 2006	23	62	42	60
April 2006	22	61	44	60
May 2006	24	67	41	57
June 2006	22	68	41	54
July 2006	20	68	41	52
August 2006	19	64	44	55
September 2006	25	68	40	57
October 2006	30	67	38	63
November 2006	34	63	38	71
December 2006	30	54	44	76
January 2007	30	53	45	77
February 2007	26	53	48	73
March 2007	27	64	42	63
April 2007	20	66	45	53
May 2007	17	71	44	47

REGION NORTH CENTRAL

TABLE 23

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
June 2007	19	61	48	57
July 2007	23	56	47	67
August 2007	23	59	46	64
September 2007	20	67	44	52
October 2007	18	79	39	39
November 2007	20	80	38	41
December 2007	19	86	36	34
January 2008	16	86	36	30
February 2008	14	90	34	24
March 2008	12	92	33	20
April 2008	14	102	30	12
May 2008	12	105	29	7
June 2008	12	108	28	4
July 2008	9	109	29	1
August 2008	9	112	28	-3
September 2008	11	106	31	5
October 2008	15	108	30	6
November 2008	13	117	26	-4
December 2008	11	126	22	-15
January 2009	10	128	21	-18
February 2009	12	125	19	-13
March 2009	13	120	20	-7
April 2009	17	118	21	-2
May 2009	22	111	22	11
June 2009	25	107	22	18
July 2009	27	97	24	31
August 2009	32	86	28	46
September 2009	42	71	29	71
October 2009	48	65	30	83
November 2009	48	64	29	84
December 2009	46	69	29	77
January 2010	44	68	30	76
February 2010	42	64	33	78
March 2010	41	64	36	77
April 2010	46	64	32	82
May 2010	53	66	28	87
June 2010	52	63	27	89
July 2010	46	63	32	83
August 2010	43	59	34	85
September 2010	41	62	35	79
October 2010	40	64	34	77
November 2010	38	66	35	72
December 2010	46	60	35	85
January 2011	45	53	40	92
February 2011	47	46	43	100
March 2011	41	48	44	93
April 2011	44	50	41	94
May 2011	44	53	39	91
June 2011	43	60	35	83
July 2011	42	60	36	82
August 2011	34	75	35	59

REGION NORTH CENTRAL

TABLE 23

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
September 2011	29	77	37	52
October 2011	28	84	34	43
November 2011	29	81	34	48
December 2011	35	73	34	62
January 2012	43	66	33	77
February 2012	49	52	36	97
March 2012	52	50	37	102
April 2012	52	50	38	102
May 2012	58	52	34	105
June 2012	55	54	35	101
July 2012	52	58	33	94
August 2012	41	61	38	80
September 2012	41	57	41	84
October 2012	41	51	44	90
November 2012	48	48	41	100
December 2012	45	55	39	89
January 2013	44	59	38	85
February 2013	43	66	35	77
March 2013	54	62	32	92
April 2013	53	61	32	92
May 2013	55	53	35	102
June 2013	51	48	39	103
July 2013	54	43	40	112
August 2013	50	47	40	103
September 2013	46	55	39	91
October 2013	37	60	41	77
November 2013	32	64	42	68
December 2013	32	67	41	65
January 2014	36	70	38	66
February 2014	41	69	34	72
March 2014	37	64	38	73
April 2014	37	56	42	81
May 2014	37	55	43	81
June 2014	37	53	44	84
July 2014	42	63	38	78
August 2014	43	60	38	84
September 2014	50	63	33	87
October 2014	48	57	38	92
November 2014	52	51	39	100
December 2014	52	44	41	108
January 2015	56	39	42	117
February 2015	52	44	41	108
March 2015	52	50	39	101
April 2015	44	49	43	94
May 2015	45	49	42	95
June 2015	40	46	47	94
July 2015	43	53	40	90
August 2015	42	53	40	89
September 2015	40	61	36	79
October 2015	36	62	40	74
November 2015	33	65	40	68

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
December 2015	39	56	43	82
January 2016	38	58	41	80
February 2016	39	61	40	78
March 2016	31	61	43	70
April 2016	28	57	47	71
May 2016	28	55	48	73
June 2016	32	55	44	77
July 2016	32	52	46	80
August 2016	28	49	50	79
September 2016	25	50	53	76
October 2016	29	53	51	76
November 2016	36	50	48	86
December 2016	44	50	42	94
January 2017	52	50	37	102
February 2017	59	49	32	110
March 2017	67	48	30	119
April 2017	69	48	28	120
May 2017	65	51	29	114
June 2017	55	53	33	102
July 2017	53	52	35	101
August 2017	49	48	39	101
September 2017	54	44	39	110
October 2017	55	40	41	116
November 2017	59	39	40	120
December 2017	61	41	36	120
January 2018	67	40	34	127
February 2018	73	42	30	131
March 2018	70	46	31	124
April 2018	61	55	30	106
May 2018	52	60	31	92
June 2018	54	62	30	92
July 2018	53	67	29	87
August 2018	57	66	29	91
September 2018	52	67	30	85
October 2018	52	59	35	93
November 2018	50	61	35	88
December 2018	48	66	34	82
January 2019	44	78	30	66
February 2019	39	80	31	59
March 2019	38	77	32	61
April 2019	42	63	36	78
May 2019	43	59	38	84
June 2019	45	61	38	84
July 2019	43	64	37	79
August 2019	38	71	36	66
September 2019	36	72	35	64
October 2019	40	75	31	64
November 2019	43	74	30	69
December 2019	47	69	31	78
January 2020	48	63	35	85

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
February 2020	51	60	36	91
March 2020	43	70	35	72
April 2020	33	92	27	40
May 2020	21	118	18	3
June 2020	20	129	13	-9
July 2020	22	130	12	-8
August 2020	24	122	15	2
September 2020	31	115	14	16
October 2020	32	108	17	24
November 2020	35	107	16	28
December 2020	32	102	21	30
January 2021	34	104	19	30
February 2021	37	95	21	42
March 2021	45	89	20	57
April 2021	59	73	21	86
May 2021	64	71	18	94
June 2021	62	77	17	85
July 2021	56	82	18	74
August 2021	50	84	23	66
September 2021	44	86	26	58
October 2021	38	97	23	41
November 2021	35	110	19	25
December 2021	40	110	16	29
January 2022	42	108	16	33
February 2022	40	104	18	36
March 2022	32	103	22	29
April 2022	27	106	23	21
May 2022	27	106	23	21
June 2022	29	108	22	21
July 2022	24	116	20	8
August 2022	26	110	22	16
September 2022	25	108	23	18
October 2022	26	98	27	28
November 2022	23	97	28	26
December 2022	24	93	31	31
January 2023	28	90	32	37
February 2023	31	94	29	37
March 2023	31	94	29	36
April 2023	28	96	29	32
May 2023	22	98	31	24
June 2023	22	92	33	30
July 2023	29	85	32	44
August 2023	35	69	37	66
September 2023	33	68	39	65
October 2023	29	68	40	61
November 2023	27	75	39	53
December 2023	31	72	38	59

TABLE 24

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

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

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
March	1978	2	7	3	0	0	0	0	2	12	5	5	1	3	2	3
April	1978	2	8	2	0	0	0	0	4	10	5	5	1	3	1	3
May	1978	2	9	2	0	0	1	0	4	10	3	7	2	2	1	3
June	1978	2	9	2	0	0	1	1	4	9	2	8	3	0	1	2
July	1978	2	9	2	1	0	1	1	4	10	1	10	5	0	1	3
August	1978	2	8	2	1	1	1	1	5	9	1	8	5	0	1	4
September	1978	1	8	1	2	1	1	0	5	8	1	9	6	1	1	4
October	1978	1	5	2	2	0	1	0	4	8	1	10	6	1	1	4
November	1978	2	6	2	2	0	1	0	4	9	1	11	7	1	2	3
December	1978	3	5	2	1	0	1	0	3	10	1	12	6	0	2	3
January	1979	4	5	2	1	0	1	0	4	10	2	9	7	1	1	2
February	1979	3	5	1	1	0	1	0	3	10	2	11	6	3	1	2
March	1979	2	6	1	0	0	0	0	3	10	3	14	6	5	1	2
April	1979	1	6	1	1	0	0	0	4	10	4	20	4	7	1	2
May	1979	0	6	2	1	0	0	0	4	11	3	20	3	9	0	1
June	1979	1	6	1	1	0	0	0	4	11	3	19	2	11	0	1
July	1979	1	5	1	1	0	0	0	4	13	3	17	3	12	0	1
August	1979	1	4	1	0	0	1	0	4	18	7	19	3	12	0	1
September	1979	0	3	1	0	0	1	0	4	21	8	18	4	9	0	1
October	1979	1	3	0	1	1	1	0	3	20	10	16	5	6	0	1
November	1979	1	2	0	1	0	0	0	2	18	8	12	10	3	1	1
December	1979	1	3	1	1	1	0	0	2	18	11	11	12	4	1	1
January	1980	0	5	2	1	1	1	0	2	21	10	11	12	4	1	2
February	1980	0	5	2	1	1	1	1	2	23	13	11	9	3	0	3
March	1980	0	4	1	1	1	1	1	2	21	12	12	10	2	0	3
April	1980	1	3	1	1	0	0	1	2	20	12	12	18	2	1	1
May	1980	0	2	0	1	1	0	0	3	31	11	12	21	1	0	1
June	1980	0	2	0	0	2	0	0	2	45	11	10	19	1	0	1
July	1980	0	3	1	0	4	0	0	4	53	12	8	10	0	0	2
August	1980	0	3	1	0	5	1	0	4	45	13	9	5	0	1	1
September	1980	1	5	2	1	7	1	0	5	37	13	9	5	0	1	1
October	1980	1	8	3	1	6	1	0	4	32	11	10	7	0	1	1
November	1980	2	9	3	1	5	1	0	4	33	11	10	9	0	1	1
December	1980	3	9	3	1	2	1	0	4	29	10	9	13	0	1	1
January	1981	4	5	2	0	1	1	0	4	27	13	9	15	0	1	1
February	1981	5	4	2	0	3	0	0	3	21	13	8	14	0	0	1
March	1981	6	3	1	0	3	0	0	5	23	13	8	9	0	0	1
April	1981	7	5	2	1	4	1	1	7	22	10	5	5	0	0	0
May	1981	5	9	4	1	2	1	1	7	23	8	3	4	0	0	1
June	1981	5	9	4	1	3	1	1	5	19	4	4	5	0	0	1
July	1981	4	8	4	2	2	1	1	5	16	4	4	6	0	0	1
August	1981	6	8	3	2	2	0	0	5	16	4	4	7	0	0	0

TABLE 24

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

Date of Survey	FAVORABLE NEWS							UNFAVORABLE NEWS							
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
September 1981	7	10	4	2	3	0	0	4	20	5	3	7	0	1	0
October 1981	8	9	2	1	3	0	0	5	20	6	3	7	0	1	0
November 1981	7	5	1	1	4	0	0	6	25	9	3	9	0	1	1
December 1981	4	4	1	1	6	0	0	5	27	12	5	8	0	1	1
January 1982	3	4	1	1	6	0	0	3	35	13	5	7	0	1	1
February 1982	3	5	1	1	6	0	0	3	37	13	4	7	0	1	0
March 1982	3	4	1	1	3	0	0	4	43	12	3	7	0	0	1
April 1982	2	5	1	2	3	0	0	5	43	13	4	8	0	0	1
May 1982	2	6	2	3	2	0	0	6	45	9	4	6	0	1	1
June 1982	1	6	4	4	2	0	0	6	43	8	4	5	0	1	1
July 1982	2	5	5	3	2	0	0	4	47	7	3	5	0	1	1
August 1982	2	5	5	3	3	0	0	4	50	7	3	7	0	1	1
September 1982	2	5	3	2	7	2	0	4	54	6	3	6	0	0	1
October 1982	2	6	2	2	11	3	0	5	51	6	3	5	0	0	0
November 1982	2	6	1	2	16	4	0	4	50	7	4	2	0	1	0
December 1982	2	7	2	2	17	3	0	4	46	7	3	3	0	1	0
January 1983	3	9	2	2	17	2	0	4	45	7	3	3	0	1	0
February 1983	4	14	4	2	13	1	0	5	43	5	3	2	0	0	1
March 1983	4	18	6	4	14	2	0	4	38	4	3	2	0	0	1
April 1983	3	25	9	4	13	2	0	3	31	3	2	1	0	0	1
May 1983	2	28	12	4	17	3	0	2	22	3	2	1	0	0	0
June 1983	0	31	15	3	17	2	0	2	18	2	1	1	0	0	0
July 1983	1	33	17	4	15	2	0	2	16	1	2	2	0	0	0
August 1983	2	34	19	3	10	1	0	2	14	1	2	4	0	0	0
September 1983	2	33	17	4	6	2	1	2	13	2	2	5	0	0	1
October 1983	2	29	16	3	5	2	1	2	16	2	2	4	0	0	1
November 1983	1	25	14	4	4	2	0	1	18	1	2	1	0	0	1
December 1983	2	24	14	2	4	1	0	2	19	1	2	1	0	0	1
January 1984	2	27	16	2	3	1	0	2	16	2	2	1	0	0	1
February 1984	3	29	18	2	2	2	0	2	14	2	1	1	0	1	1
March 1984	3	32	16	2	3	2	0	3	14	2	2	2	0	1	1
April 1984	2	30	13	2	3	1	0	3	12	1	1	5	0	2	1
May 1984	2	26	11	1	3	1	1	4	15	1	2	8	0	1	1
June 1984	1	23	12	1	3	1	1	3	14	1	2	9	0	1	1
July 1984	1	22	10	1	3	0	1	3	17	1	2	10	0	0	1
August 1984	2	24	9	1	4	1	0	3	16	1	2	10	0	1	1
September 1984	2	24	9	2	3	2	0	3	14	2	2	8	0	1	0
October 1984	3	23	9	1	4	2	0	3	14	2	1	5	0	1	0
November 1984	2	19	7	2	4	1	0	3	16	2	2	4	0	0	0
December 1984	2	15	5	2	7	0	0	4	19	2	1	3	0	0	1
January 1985	3	12	5	2	10	0	1	5	19	3	2	3	0	0	2
February 1985	3	15	5	2	11	1	1	4	18	3	1	2	0	1	1
March 1985	3	16	6	1	8	1	1	5	20	2	1	2	0	1	2
April 1985	2	16	6	1	6	1	0	4	20	3	1	2	0	0	2
May 1985	2	14	6	1	4	1	0	4	22	2	1	3	0	0	4
June 1985	2	14	5	1	5	0	0	4	21	2	2	3	0	0	4
July 1985	2	15	5	1	7	1	1	3	20	2	1	2	0	0	3
August 1985	2	13	4	1	8	1	1	4	21	2	1	1	0	0	2
September 1985	2	14	5	2	9	0	2	4	19	2	1	1	0	1	3

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
October	1985	2	12	4	2	7	0	1	5	20	2	1	1	0	0	4
November	1985	2	13	5	2	7	1	1	5	19	2	1	1	0	1	4
December	1985	1	8	3	2	7	2	0	4	20	4	2	2	0	0	3
January	1986	1	9	3	2	7	3	0	4	20	4	2	2	0	1	3
February	1986	1	9	3	2	7	2	0	4	22	4	2	1	0	1	3
March	1986	1	10	3	4	10	3	0	3	19	2	2	1	0	1	2
April	1986	1	11	3	5	11	3	1	2	20	3	1	1	0	0	3
May	1986	0	11	4	6	13	3	1	2	17	4	1	1	0	0	2
June	1986	1	12	3	5	10	2	2	3	20	4	2	2	0	0	2
July	1986	1	13	3	5	9	2	1	4	17	3	1	2	0	1	1
August	1986	1	12	3	3	7	3	1	4	20	2	1	2	0	2	2
September	1986	1	10	3	2	9	2	0	4	18	2	1	1	0	2	3
October	1986	1	6	3	2	7	2	0	5	21	2	1	1	0	2	3
November	1986	1	7	3	1	7	1	0	6	25	3	1	0	0	1	2
December	1986	1	7	3	1	4	1	0	7	34	4	1	0	0	1	1
January	1987	2	8	3	0	3	2	0	7	38	4	2	0	0	1	2
February	1987	2	7	2	0	4	5	1	7	34	3	2	0	0	0	3
March	1987	3	9	2	0	4	6	1	7	29	3	2	0	0	0	4
April	1987	3	11	1	1	4	4	2	9	23	3	3	1	0	1	5
May	1987	2	13	1	0	3	2	2	7	23	3	3	3	0	2	5
June	1987	2	12	1	1	2	1	3	8	21	5	3	5	0	2	6
July	1987	2	12	2	1	2	2	2	7	21	4	3	5	0	1	5
August	1987	3	12	1	1	1	3	2	6	24	4	3	5	0	1	4
September	1987	2	12	1	0	1	3	1	4	24	3	3	4	0	2	4
October	1987	2	11	0	0	0	3	2	3	23	3	2	4	0	5	3
November	1987	1	10	1	0	1	2	1	5	18	4	1	5	0	15	6
December	1987	1	9	1	0	0	3	1	7	16	4	1	4	0	24	7
January	1988	1	9	2	0	1	1	1	8	18	4	1	3	0	27	7
February	1988	1	9	1	0	1	1	2	8	16	3	1	2	0	21	5
March	1988	1	13	2	0	2	2	2	5	20	3	0	1	0	14	3
April	1988	1	14	2	0	2	2	2	4	20	2	1	1	0	11	3
May	1988	2	16	3	0	2	2	2	3	20	3	1	1	0	8	3
June	1988	3	15	2	0	1	2	2	5	15	2	2	2	0	6	3
July	1988	2	15	3	0	1	2	2	5	14	2	2	2	0	5	3
August	1988	2	14	2	0	1	1	2	5	13	2	1	5	0	4	2
September	1988	2	14	3	1	1	0	3	3	14	3	3	6	0	3	2
October	1988	1	13	2	1	1	0	3	2	16	3	3	7	0	2	1
November	1988	1	12	2	1	1	0	2	2	16	3	4	5	0	2	2
December	1988	2	12	1	0	1	1	1	4	17	2	2	5	0	3	2
January	1989	2	12	1	0	1	2	1	5	18	3	2	4	0	2	3
February	1989	4	12	1	0	1	1	1	5	19	3	2	6	0	2	4
March	1989	3	9	1	0	1	2	1	5	18	4	5	6	0	1	5
April	1989	3	7	1	0	1	1	1	3	17	3	7	9	0	2	4
May	1989	1	5	1	0	1	1	1	3	18	4	8	10	1	3	3
June	1989	0	6	1	1	3	1	1	2	17	4	7	8	1	3	2
July	1989	0	7	1	1	4	1	1	3	15	5	4	6	1	2	3
August	1989	0	9	1	1	6	2	1	4	14	5	4	2	0	1	3
September	1989	1	10	1	1	5	2	1	4	12	3	3	2	0	1	3
October	1989	1	9	0	1	4	2	1	3	11	3	3	1	0	2	2
November	1989	1	8	0	1	3	2	1	3	13	4	2	1	0	5	1

REGION NORTH CENTRAL

TABLE 24

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

Date of Survey	FAVORABLE NEWS							UNFAVORABLE NEWS							
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
December 1989	1	8	1	0	2	2	2	4	15	7	2	1	0	6	1
January 1990	1	6	1	0	3	2	3	4	17	7	3	1	0	4	1
February 1990	2	6	1	0	3	1	3	4	19	8	3	2	0	4	1
March 1990	2	6	1	0	4	1	2	4	22	9	5	2	0	3	2
April 1990	2	8	1	0	2	1	2	4	22	10	5	2	1	3	3
May 1990	1	8	2	1	1	1	1	4	21	8	5	2	1	1	3
June 1990	1	10	3	1	2	2	2	4	18	6	3	2	1	1	2
July 1990	1	8	2	0	2	2	2	5	19	5	1	2	0	1	1
August 1990	1	8	2	0	3	2	2	5	19	6	2	1	1	2	1
September 1990	1	5	1	0	2	1	1	10	19	6	5	2	2	2	2
October 1990	1	4	1	0	1	0	0	13	21	5	12	3	3	4	2
November 1990	1	3	0	0	1	0	0	17	22	5	12	4	4	4	2
December 1990	1	3	0	0	1	0	0	15	27	8	11	3	4	3	1
January 1991	1	3	0	0	1	0	0	15	30	10	5	2	3	2	1
February 1991	1	3	0	0	2	0	0	10	36	13	4	1	1	2	1
March 1991	1	3	0	1	5	1	0	10	36	12	3	1	0	2	1
April 1991	1	5	1	1	4	1	0	7	36	12	2	1	0	1	1
May 1991	1	5	1	2	4	2	0	6	35	11	1	1	0	1	2
June 1991	1	9	1	1	2	2	0	5	32	9	1	0	0	0	2
July 1991	1	10	2	0	3	2	0	5	29	7	1	0	0	0	2
August 1991	1	10	2	0	2	2	0	6	26	5	2	0	0	1	1
September 1991	2	8	3	0	3	1	0	4	29	5	3	0	0	1	1
October 1991	1	6	1	0	3	0	0	3	29	6	3	0	0	1	2
November 1991	1	6	2	0	4	0	0	3	35	9	2	1	0	1	2
December 1991	0	5	1	0	4	0	0	4	42	13	2	2	0	1	2
January 1992	0	5	1	1	5	0	1	4	52	13	2	2	0	1	2
February 1992	1	5	1	1	5	1	1	4	54	12	1	1	0	0	2
March 1992	1	6	2	1	5	1	1	3	53	11	0	1	0	1	2
April 1992	1	6	4	0	5	1	0	2	46	10	0	1	0	1	3
May 1992	2	10	5	0	6	1	0	3	41	8	1	2	0	1	3
June 1992	2	12	4	0	5	1	1	3	35	5	1	2	0	0	2
July 1992	1	13	5	0	4	0	1	3	37	4	1	1	0	0	2
August 1992	1	11	5	0	3	0	1	3	36	4	1	0	0	0	3
September 1992	2	9	4	0	4	0	1	4	39	5	1	0	0	0	3
October 1992	2	9	2	0	3	0	1	5	38	4	1	1	0	0	3
November 1992	4	6	1	0	4	0	0	6	39	7	2	1	0	0	2
December 1992	3	8	3	1	3	0	0	5	34	6	2	1	0	0	2
January 1993	4	8	5	1	3	0	1	6	35	8	1	1	0	0	1
February 1993	7	12	6	0	2	1	1	5	34	5	1	0	0	0	1
March 1993	8	11	6	0	4	1	2	7	37	5	1	0	0	0	1
April 1993	8	11	5	0	4	1	1	9	33	4	2	0	0	0	1
May 1993	5	9	4	0	5	1	0	11	28	4	2	0	0	0	2
June 1993	3	8	3	0	3	1	0	13	25	3	2	0	0	0	2
July 1993	2	8	2	1	3	0	0	15	23	3	1	0	0	0	3
August 1993	2	6	3	1	3	1	0	17	20	4	1	0	1	0	2
September 1993	2	7	3	1	4	1	0	19	19	4	1	0	1	0	3
October 1993	2	7	3	1	4	1	0	16	20	4	1	0	1	0	3
November 1993	2	9	2	0	5	1	0	13	23	2	1	0	0	0	4
December 1993	3	11	4	1	6	1	2	9	27	2	1	0	0	0	6

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
January	1994	2	15	6	1	4	1	4	7	25	1	1	0	0	0	6
February	1994	2	15	6	2	3	1	5	7	22	2	1	3	0	1	4
March	1994	1	16	6	2	3	1	5	8	18	1	0	3	0	1	3
April	1994	2	14	4	2	3	0	3	7	16	1	0	5	0	2	3
May	1994	1	15	5	2	2	0	1	7	17	0	0	5	0	3	3
June	1994	1	14	4	1	2	0	0	7	14	0	1	7	0	3	2
July	1994	0	16	6	0	2	1	0	6	12	2	2	9	0	3	2
August	1994	0	14	6	0	2	0	1	5	12	2	1	8	0	3	2
September	1994	1	15	7	0	1	1	1	5	17	3	1	8	0	2	2
October	1994	2	13	5	0	1	0	1	5	16	2	1	6	0	2	1
November	1994	2	15	5	0	1	0	1	6	14	2	1	6	0	2	2
December	1994	3	15	4	0	1	0	2	5	11	1	1	7	0	2	2
January	1995	4	17	4	0	2	0	2	5	14	2	1	8	0	1	3
February	1995	6	16	3	1	2	0	3	5	16	2	1	10	0	1	3
March	1995	6	13	3	1	2	1	1	6	17	2	1	10	0	0	5
April	1995	5	9	3	1	2	3	1	6	14	3	1	10	0	0	6
May	1995	3	9	3	1	2	4	1	7	12	2	1	7	0	0	6
June	1995	3	11	4	1	2	4	2	6	12	3	2	5	0	1	4
July	1995	3	11	3	1	5	3	2	7	17	4	1	3	0	1	3
August	1995	4	11	3	1	7	3	2	7	19	4	1	2	0	1	2
September	1995	3	8	2	1	6	3	2	6	22	4	1	0	0	0	3
October	1995	3	7	2	1	4	3	2	6	19	4	1	0	0	0	3
November	1995	2	6	1	1	3	4	1	6	18	4	1	0	0	0	3
December	1995	3	7	1	1	3	3	0	7	16	5	0	0	0	0	2
January	1996	3	9	1	1	4	3	0	9	18	5	0	0	0	1	2
February	1996	3	9	1	0	5	3	0	7	23	5	0	0	0	1	2
March	1996	3	10	1	0	7	4	0	7	24	4	0	1	0	2	2
April	1996	3	9	2	0	6	3	0	6	25	3	1	1	0	2	2
May	1996	3	11	2	0	4	1	0	5	24	4	2	2	0	3	2
June	1996	2	12	3	0	2	1	0	3	25	2	3	2	0	2	1
July	1996	2	13	4	0	1	1	1	2	23	2	3	3	0	2	1
August	1996	2	14	5	0	2	2	1	3	21	2	2	3	0	3	2
September	1996	3	14	4	1	3	2	1	4	19	2	1	3	0	3	2
October	1996	3	13	3	1	3	3	0	4	21	2	2	2	0	2	2
November	1996	2	11	3	2	2	3	1	5	19	1	2	2	0	1	2
December	1996	1	11	3	2	2	3	1	4	17	1	3	2	0	2	1
January	1997	2	12	4	2	2	3	1	4	15	1	2	1	0	2	1
February	1997	2	14	3	1	2	3	0	2	15	2	2	1	0	2	1
March	1997	2	14	2	1	2	2	0	3	18	3	2	1	0	1	2
April	1997	2	13	1	0	2	2	0	2	18	3	1	3	0	3	3
May	1997	2	13	1	0	3	4	0	3	18	4	1	4	0	4	1
June	1997	2	14	0	0	3	5	0	2	14	3	1	4	0	4	1
July	1997	3	13	0	1	3	6	0	3	13	2	1	2	0	1	1
August	1997	3	14	0	2	3	5	0	2	10	0	0	1	0	1	1
September	1997	2	15	0	2	3	6	0	1	10	1	1	0	0	1	1
October	1997	1	14	0	2	3	8	1	1	11	2	1	0	0	1	0
November	1997	0	13	1	1	3	8	1	2	13	2	1	0	0	5	2
December	1997	0	11	2	1	2	6	1	2	14	2	0	0	0	6	3
January	1998	0	10	3	1	3	5	1	1	12	2	1	0	0	7	6
February	1998	1	11	3	1	3	4	1	0	11	1	1	0	0	3	7

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
March	1998	1	11	3	1	3	5	1	1	10	1	0	0	0	3	8
April	1998	1	14	2	1	4	5	1	3	13	0	0	1	0	1	7
May	1998	1	13	2	1	4	6	0	3	13	0	1	2	0	1	5
June	1998	0	12	2	1	3	5	0	2	16	1	1	2	0	1	5
July	1998	0	11	2	1	3	4	0	1	14	0	1	1	0	2	5
August	1998	0	9	1	1	2	2	0	2	13	0	1	0	0	4	7
September	1998	0	10	0	1	3	2	0	2	9	1	0	0	0	9	9
October	1998	0	9	0	0	5	1	1	3	9	1	1	0	0	12	10
November	1998	0	8	0	0	6	2	1	2	11	2	0	0	0	12	12
December	1998	0	7	1	0	7	2	1	2	14	2	0	0	0	10	12
January	1999	0	7	2	0	4	4	1	2	16	2	0	0	0	7	11
February	1999	0	8	2	0	3	4	1	2	16	2	0	0	0	5	8
March	1999	0	10	1	0	2	5	1	1	16	2	0	1	0	3	4
April	1999	0	9	1	0	2	5	0	1	16	1	1	1	0	2	2
May	1999	1	8	0	1	2	6	1	2	16	0	2	1	0	1	1
June	1999	1	7	1	1	2	4	2	2	14	0	2	1	0	1	1
July	1999	1	8	1	1	1	2	2	1	12	0	2	3	0	1	2
August	1999	1	8	1	0	1	2	1	0	13	1	1	6	0	3	2
September	1999	2	11	1	0	1	3	1	1	12	1	1	8	0	4	1
October	1999	1	10	0	0	1	3	1	1	14	2	1	8	0	7	0
November	1999	1	11	1	0	1	3	1	1	13	2	1	7	0	7	0
December	1999	1	10	3	0	1	4	1	1	13	2	1	5	0	6	1
January	2000	2	11	4	0	0	5	1	1	12	1	1	6	0	4	1
February	2000	2	11	4	0	0	6	1	1	11	2	1	6	0	3	1
March	2000	2	10	1	0	0	4	1	1	13	2	6	8	0	4	1
April	2000	2	9	2	0	0	4	0	2	12	2	8	8	0	4	1
May	2000	1	8	2	0	0	4	0	2	13	1	9	10	0	8	0
June	2000	1	7	2	0	0	3	1	2	11	2	8	11	0	9	1
July	2000	0	7	1	0	0	2	1	2	12	2	10	11	0	8	1
August	2000	0	9	1	1	1	1	1	1	11	1	11	9	0	5	1
September	2000	0	10	1	1	2	1	0	2	11	1	9	7	0	3	1
October	2000	0	8	0	1	2	2	0	1	11	1	8	5	0	3	1
November	2000	0	6	0	0	2	2	0	1	13	2	9	4	0	5	1
December	2000	0	5	0	0	1	2	0	3	13	3	9	4	0	10	1
January	2001	1	4	1	0	3	1	0	3	20	5	8	3	0	12	0
February	2001	1	4	0	0	5	0	0	3	35	6	6	2	0	12	1
March	2001	2	4	0	0	6	0	0	2	47	6	5	2	0	13	1
April	2001	2	4	0	0	4	0	0	2	50	5	4	1	0	14	1
May	2001	2	5	0	0	3	0	0	1	43	4	6	1	0	13	0
June	2001	1	4	0	0	3	1	0	1	39	3	8	1	0	9	0
July	2001	1	4	1	0	5	1	0	1	41	3	6	0	0	8	0
August	2001	1	4	1	0	6	1	0	2	40	2	4	0	1	9	0
September	2001	1	3	1	0	6	1	0	4	43	4	2	0	0	11	1
October	2001	1	3	0	0	5	1	0	10	43	6	2	0	0	14	1
November	2001	1	3	0	1	4	1	0	12	47	7	1	0	0	13	0
December	2001	1	4	1	1	4	1	0	11	50	7	0	0	0	11	0
January	2002	2	5	2	1	4	1	0	8	55	6	0	0	0	5	0
February	2002	1	6	2	0	3	2	0	6	59	7	0	0	0	6	0
March	2002	1	8	1	0	2	3	0	7	62	5	1	1	0	3	1
April	2002	0	8	1	0	2	4	0	5	57	6	2	1	0	4	0

TABLE 24

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

Date of Survey	FAVORABLE NEWS							UNFAVORABLE NEWS								
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc	
May	2002	0	9	2	0	2	4	0	7	48	4	2	1	0	3	1
June	2002	0	9	3	0	3	4	0	6	40	5	2	0	0	7	1
July	2002	1	9	2	0	4	4	0	6	37	4	1	1	0	11	1
August	2002	1	8	1	0	3	4	0	4	34	2	0	1	0	14	1
September	2002	2	7	1	0	4	2	0	2	34	2	0	1	0	13	0
October	2002	2	6	0	0	4	1	0	2	34	3	0	0	0	14	1
November	2002	2	4	0	0	3	1	0	3	37	4	1	0	0	13	1
December	2002	2	3	1	0	2	2	0	4	40	4	1	0	0	10	1
January	2003	3	6	2	0	2	2	0	6	44	5	1	0	0	6	1
February	2003	3	9	2	1	2	2	0	9	42	5	2	0	0	4	1
March	2003	3	8	1	1	2	1	0	11	41	6	3	0	0	6	1
April	2003	2	6	1	1	2	2	0	10	37	5	3	0	0	7	0
May	2003	3	4	1	1	2	2	0	8	40	5	3	0	0	6	0
June	2003	3	5	1	1	4	5	0	5	39	4	1	0	0	4	1
July	2003	3	7	1	0	4	6	0	6	41	4	1	0	0	3	1
August	2003	2	10	1	0	3	7	0	5	41	4	1	0	0	4	1
September	2003	2	9	1	0	2	7	0	5	42	4	2	0	0	3	1
October	2003	1	12	2	0	2	7	0	5	39	3	2	0	0	2	2
November	2003	1	13	1	0	2	7	0	5	34	2	2	0	0	1	3
December	2003	1	18	2	0	2	9	1	3	32	3	1	0	0	2	4
January	2004	1	19	5	0	1	12	1	3	30	3	1	0	0	1	3
February	2004	2	18	5	0	2	11	1	3	31	4	1	1	0	1	3
March	2004	2	15	3	0	1	8	0	4	39	3	1	1	0	1	1
April	2004	2	15	1	0	2	5	0	2	40	2	2	2	0	1	0
May	2004	1	17	1	0	2	5	0	3	38	2	5	3	0	2	0
June	2004	1	22	1	0	3	4	0	3	33	3	9	3	0	2	0
July	2004	1	27	1	0	2	2	0	3	34	3	8	3	0	1	0
August	2004	1	24	2	0	1	2	0	3	37	4	7	3	0	1	0
September	2004	1	22	2	0	0	2	0	4	35	2	3	3	0	1	1
October	2004	2	17	2	0	1	2	0	3	33	2	3	2	0	2	0
November	2004	2	17	2	0	1	1	0	4	30	3	3	1	0	1	0
December	2004	3	15	2	1	1	3	0	4	26	3	3	1	0	1	1
January	2005	2	16	3	1	1	6	0	4	25	3	3	1	0	1	2
February	2005	1	18	4	1	1	7	0	4	25	2	3	1	0	1	2
March	2005	2	20	3	0	1	4	0	4	25	2	4	2	0	1	1
April	2005	2	17	2	0	1	2	0	5	24	2	9	3	0	1	2
May	2005	1	14	1	0	0	2	0	6	26	2	12	4	0	2	2
June	2005	0	12	1	0	0	2	0	6	27	2	10	3	0	3	2
July	2005	1	13	1	0	1	1	0	5	31	2	10	2	0	2	2
August	2005	1	13	1	1	1	1	1	3	30	1	9	1	0	1	3
September	2005	1	11	0	1	0	1	1	3	32	1	16	2	0	0	2
October	2005	0	9	0	1	0	1	1	4	30	3	21	1	0	1	1
November	2005	0	9	0	0	0	1	0	4	30	4	25	2	0	1	1
December	2005	1	10	0	1	0	1	0	3	32	7	20	2	0	1	2
January	2006	1	11	0	1	0	3	0	3	35	7	15	3	0	1	2
February	2006	2	11	0	1	1	3	0	4	38	6	9	2	0	1	2
March	2006	1	10	1	0	1	3	0	5	36	5	7	2	0	1	1
April	2006	1	11	1	0	1	1	0	6	34	5	8	2	0	1	0
May	2006	1	12	1	0	1	2	0	4	32	5	14	3	0	1	0
June	2006	1	12	1	0	1	1	0	4	31	5	18	4	0	1	1

REGION NORTH CENTRAL

TABLE 24

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

Date of Survey	FAVORABLE NEWS								UNFAVORABLE NEWS							
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc	
July	2006	1	10	0	0	1	2	0	4	29	4	18	5	0	2	1
August	2006	0	9	0	0	1	2	0	5	27	5	15	4	0	2	1
September	2006	0	10	1	3	1	3	0	4	29	6	13	4	0	2	0
October	2006	0	12	1	6	1	4	0	5	32	6	10	3	0	1	0
November	2006	1	12	1	9	1	6	0	4	35	4	6	2	0	1	0
December	2006	1	12	1	6	1	6	0	5	32	3	5	0	0	0	0
January	2007	0	11	2	5	1	5	0	5	29	3	5	1	0	0	0
February	2007	0	11	2	3	2	3	0	5	29	3	5	1	0	1	0
March	2007	1	11	2	3	2	3	0	5	33	2	6	2	0	4	1
April	2007	1	9	1	1	2	2	0	5	33	2	8	2	0	5	1
May	2007	0	8	1	0	0	3	0	4	33	2	10	3	0	4	1
June	2007	0	11	1	0	0	3	0	3	29	3	12	2	0	1	1
July	2007	1	12	1	0	0	5	0	3	26	3	11	1	0	0	1
August	2007	1	12	1	1	0	4	0	2	23	3	10	2	0	3	1
September	2007	1	9	1	1	1	3	0	3	26	3	9	2	0	5	1
October	2007	1	7	1	1	2	2	0	3	28	2	9	3	0	6	1
November	2007	1	9	0	0	4	3	0	4	31	3	9	2	0	4	1
December	2007	0	8	0	0	4	3	0	4	31	4	11	2	0	4	1
January	2008	0	8	1	0	3	2	0	4	32	5	13	1	0	6	0
February	2008	1	6	1	1	3	0	0	3	33	4	11	2	0	9	1
March	2008	2	5	0	1	3	0	0	3	35	4	12	1	0	9	2
April	2008	3	4	0	0	4	0	0	4	39	5	12	0	0	9	3
May	2008	2	4	0	0	3	1	0	3	39	6	21	1	0	6	3
June	2008	2	4	0	0	3	1	0	3	42	7	26	1	0	5	2
July	2008	1	4	0	0	1	1	0	3	45	5	33	1	0	4	2
August	2008	2	3	0	1	0	0	0	4	47	5	30	1	0	4	1
September	2008	2	4	0	2	0	0	0	6	39	6	27	1	0	5	1
October	2008	3	5	0	2	0	0	0	7	38	6	18	3	0	9	0
November	2008	2	4	0	2	0	0	0	9	41	8	13	5	0	14	0
December	2008	2	3	1	3	0	0	0	9	56	9	6	5	0	15	0
January	2009	2	4	1	3	1	0	0	8	65	13	5	5	0	10	0
February	2009	3	5	1	2	0	0	0	8	73	12	2	3	0	7	0
March	2009	5	6	0	1	0	1	0	9	67	12	3	4	0	7	0
April	2009	7	5	0	0	0	1	0	11	63	9	2	4	0	9	1
May	2009	6	7	1	0	0	3	0	11	62	8	2	3	0	6	1
June	2009	4	10	1	0	1	3	0	9	68	5	2	2	0	3	0
July	2009	3	13	1	0	1	4	0	10	65	5	2	2	0	1	0
August	2009	4	16	0	0	1	6	0	12	54	5	2	2	0	2	0
September	2009	5	19	0	1	2	8	0	11	42	5	1	1	0	3	0
October	2009	6	22	1	1	2	8	0	9	40	5	0	1	0	1	0
November	2009	5	21	2	1	2	7	0	7	42	4	1	2	0	1	0
December	2009	5	20	3	1	1	4	0	8	45	5	1	2	0	1	0
January	2010	5	19	4	1	0	5	0	9	42	5	2	2	0	2	0
February	2010	7	17	4	1	1	5	0	9	36	5	1	2	0	1	1
March	2010	4	18	4	0	1	7	0	10	37	3	1	2	0	1	1
April	2010	4	24	4	1	1	6	0	12	38	3	0	2	0	0	1
May	2010	4	31	3	0	2	6	0	13	39	2	2	3	1	1	1
June	2010	4	30	3	0	3	5	0	13	32	2	1	3	3	2	1
July	2010	3	27	3	0	3	4	0	11	30	3	2	2	4	4	1
August	2010	3	27	3	0	2	2	0	10	30	2	0	1	4	3	1

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Defc
September	2010	3	26	3	0	2	3	0	9	34	4	0	2	2	3	0
October	2010	3	24	3	0	2	2	0	10	36	2	2	2	0	2	1
November	2010	5	21	3	0	2	3	0	10	37	4	2	2	0	1	1
December	2010	7	23	5	0	2	3	0	11	33	3	2	2	0	0	1
January	2011	7	23	6	0	1	4	0	11	26	4	2	2	0	0	2
February	2011	5	26	7	0	1	3	0	11	19	3	3	2	0	0	2
March	2011	2	26	5	1	1	3	0	9	20	3	7	2	0	0	2
April	2011	1	30	4	1	1	4	0	7	23	2	8	2	0	0	1
May	2011	2	31	3	1	2	4	0	7	26	2	11	1	0	0	0
June	2011	2	28	3	1	2	4	0	7	28	4	10	2	0	1	1
July	2011	2	24	3	1	2	4	0	10	27	5	8	1	0	1	1
August	2011	1	18	2	1	1	4	0	17	33	5	5	2	0	3	1
September	2011	1	16	2	0	1	4	0	21	34	4	5	2	0	3	1
October	2011	2	15	2	0	1	2	0	21	38	4	3	3	0	4	2
November	2011	3	16	2	0	2	1	0	17	39	3	4	2	0	4	2
December	2011	3	20	3	1	2	0	0	15	35	3	2	2	0	3	3
January	2012	3	26	4	0	1	2	0	13	31	3	3	2	0	3	3
February	2012	2	30	6	0	1	3	0	10	22	2	5	2	0	1	3
March	2012	2	35	5	0	1	4	0	9	19	3	9	1	0	1	2
April	2012	1	35	4	0	1	3	0	7	20	4	12	1	0	0	1
May	2012	2	41	3	1	1	4	0	8	22	4	10	1	0	1	2
June	2012	2	36	5	1	2	3	0	9	26	2	6	2	0	1	2
July	2012	2	34	3	1	2	4	0	13	28	1	2	2	1	2	3
August	2012	2	24	3	1	2	3	0	13	28	4	2	2	1	2	3
September	2012	3	25	2	0	1	3	0	12	26	4	4	1	1	1	1
October	2012	3	25	3	1	1	3	0	11	23	3	4	1	0	0	1
November	2012	4	32	3	1	1	2	0	15	23	1	3	1	0	0	1
December	2012	3	30	3	1	2	1	0	19	25	2	2	1	0	1	2
January	2013	4	29	3	1	2	1	0	25	23	3	1	0	0	1	2
February	2013	3	29	3	0	2	2	0	26	26	3	2	1	0	0	1
March	2013	4	34	4	0	3	4	1	26	24	3	2	0	0	1	1
April	2013	3	32	4	0	2	5	1	21	27	3	2	0	0	1	1
May	2013	3	32	4	0	2	6	0	20	23	3	2	0	0	1	1
June	2013	2	30	3	0	2	5	0	16	23	2	1	0	0	1	0
July	2013	1	34	3	0	2	7	0	13	20	1	1	1	0	1	1
August	2013	1	30	2	0	1	7	0	15	21	1	1	2	0	1	1
September	2013	1	28	2	1	1	7	0	17	23	2	2	2	0	1	1
October	2013	1	21	2	1	2	3	0	22	23	4	1	2	0	1	1
November	2013	2	18	3	1	2	2	0	23	23	6	2	1	0	1	1
December	2013	2	17	4	2	1	4	0	28	22	5	2	1	0	0	0
January	2014	2	19	3	2	0	6	0	28	25	6	3	0	0	0	0
February	2014	3	22	3	1	0	7	0	29	25	6	3	0	0	0	0
March	2014	4	21	2	0	0	5	0	25	25	6	2	0	0	1	0
April	2014	4	21	3	0	1	3	0	21	21	4	3	1	0	1	0
May	2014	4	22	2	0	1	4	0	19	22	4	3	1	0	1	0
June	2014	2	22	3	0	1	4	0	18	18	3	6	1	0	1	0
July	2014	2	26	4	0	1	5	0	18	26	3	5	0	0	1	0
August	2014	1	28	4	1	1	4	0	17	24	4	4	0	0	2	0
September	2014	2	32	4	1	1	4	0	16	29	4	3	0	0	1	1
October	2014	2	30	3	2	1	4	0	15	25	4	3	0	1	2	1

TABLE 24

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

Date of Survey		FAVORABLE NEWS							UNFAVORABLE NEWS							
		Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
November	2014	4	29	4	3	1	4	0	13	23	3	2	0	0	1	1
December	2014	5	27	3	5	0	4	0	14	17	3	1	0	0	1	0
January	2015	6	24	3	8	1	5	0	14	13	3	2	0	1	1	0
February	2015	4	19	2	10	1	5	0	17	15	3	2	0	1	1	0
March	2015	3	20	4	9	2	5	0	17	16	4	2	1	1	2	1
April	2015	2	19	5	7	1	3	0	15	17	4	2	1	0	1	1
May	2015	3	22	6	6	1	2	0	13	18	3	3	2	0	2	1
June	2015	3	19	5	5	1	2	0	9	18	4	3	1	0	2	2
July	2015	5	23	5	3	1	2	0	11	18	4	5	1	0	4	2
August	2015	4	20	4	3	2	2	0	11	16	5	4	2	0	4	4
September	2015	4	22	2	3	2	2	0	12	18	3	5	2	0	10	6
October	2015	2	19	2	3	1	2	1	12	17	4	2	3	0	9	8
November	2015	1	18	3	2	1	2	1	12	16	6	3	2	0	9	8
December	2015	2	19	3	4	1	2	1	12	17	6	2	2	0	3	5
January	2016	2	17	3	5	1	2	0	11	18	5	2	2	0	7	3
February	2016	2	17	3	7	1	1	0	10	20	3	2	2	0	9	3
March	2016	2	14	3	5	1	1	0	11	18	3	2	2	0	11	4
April	2016	1	15	2	4	1	1	0	12	19	4	1	1	1	7	3
May	2016	1	14	3	3	1	1	0	14	21	4	1	1	1	5	2
June	2016	2	16	2	3	1	3	0	15	21	4	1	1	0	3	2
July	2016	3	15	2	3	1	3	1	14	19	2	2	1	0	2	6
August	2016	2	16	1	2	0	4	1	15	15	4	1	1	0	2	5
September	2016	2	15	2	2	1	2	1	16	16	3	1	1	0	2	4
October	2016	2	16	3	1	1	2	0	15	20	4	1	1	0	2	2
November	2016	5	18	4	1	1	2	0	12	19	4	1	0	0	2	2
December	2016	10	18	4	0	1	5	0	13	18	4	1	1	0	3	3
January	2017	15	19	3	0	1	7	1	16	16	4	2	2	0	3	2
February	2017	24	17	1	0	0	9	1	20	15	2	1	2	0	3	2
March	2017	25	21	1	0	0	10	1	22	13	1	1	2	0	2	1
April	2017	26	23	1	0	1	10	0	25	12	1	1	1	1	2	1
May	2017	22	25	1	0	1	9	1	23	15	2	1	1	1	2	1
June	2017	19	21	1	0	0	6	1	21	16	3	1	1	1	1	2
July	2017	17	19	2	1	1	6	1	19	17	3	1	1	2	1	2
August	2017	15	17	2	1	1	6	1	19	16	2	1	1	2	1	1
September	2017	15	21	2	1	1	7	1	16	17	1	0	1	1	1	0
October	2017	17	21	3	0	1	8	0	15	14	1	0	1	1	1	1
November	2017	18	23	3	1	1	8	0	14	13	1	0	1	0	1	1
December	2017	21	21	3	1	1	10	1	18	12	2	1	1	0	1	1
January	2018	28	22	2	0	0	10	1	16	14	3	1	0	0	1	1
February	2018	33	20	5	0	0	10	0	17	14	2	1	1	0	3	1
March	2018	34	19	6	0	0	7	0	18	15	2	1	1	0	4	1
April	2018	28	16	6	0	0	6	0	24	13	2	2	2	0	5	4
May	2018	24	15	3	0	0	4	1	24	15	3	3	2	0	6	4
June	2018	21	18	5	0	1	3	1	26	14	3	4	2	0	5	5
July	2018	17	21	5	0	1	3	1	27	17	3	4	2	1	3	5
August	2018	15	24	5	0	1	3	1	31	14	3	4	1	1	2	6
September	2018	15	22	2	0	1	3	1	31	12	4	2	1	1	1	9
October	2018	16	21	2	0	1	4	1	27	10	4	2	1	0	2	8
November	2018	14	22	2	0	1	4	0	25	12	5	2	2	0	3	7
December	2018	15	20	2	1	0	4	1	26	17	4	2	3	0	5	4

REGION NORTH CENTRAL

TABLE 24

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

Date of Survey	FAVORABLE NEWS								UNFAVORABLE NEWS						
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Un-Govt	Low Emp	High Dmnd	Tight Price	Enrgy Crdt	Stock Crisis	Trade Mrkt	Trade Defc
January 2019	12	19	2	1	0	3	1	29	21	4	2	4	0	7	5
February 2019	11	17	3	1	0	2	1	30	22	5	2	2	0	7	5
March 2019	9	19	4	0	0	1	0	27	21	5	3	2	0	6	4
April 2019	11	20	5	0	1	2	1	24	16	4	4	1	0	3	3
May 2019	11	19	6	0	2	2	1	23	16	2	4	1	0	2	3
June 2019	10	19	6	0	2	3	1	25	14	2	4	1	0	3	5
July 2019	9	19	5	0	1	3	1	26	14	3	2	1	0	3	6
August 2019	7	18	2	0	2	2	1	28	14	4	1	1	1	4	7
September 2019	6	16	3	0	3	2	1	25	14	4	2	1	1	5	7
October 2019	6	17	3	0	4	3	2	24	14	2	2	1	1	5	9
November 2019	6	19	3	0	4	5	2	22	14	3	3	1	1	4	9
December 2019	6	22	3	0	3	6	2	20	16	3	1	2	1	2	8
January 2020	7	20	3	1	3	7	3	20	15	4	2	2	0	1	5
February 2020	11	19	3	0	2	7	3	18	16	4	2	1	0	2	6
March 2020	11	15	3	0	2	6	2	19	16	5	2	1	0	6	8
April 2020	10	11	2	0	1	4	1	14	33	7	1	1	0	9	8
May 2020	4	9	1	0	1	2	0	13	57	8	0	1	0	11	5
June 2020	3	8	1	0	1	1	0	13	75	10	0	1	0	7	1
July 2020	2	10	0	0	2	1	0	14	80	10	1	1	0	4	0
August 2020	2	11	1	0	1	2	0	14	74	12	1	1	0	1	0
September 2020	4	14	1	0	1	2	0	11	73	11	1	0	0	0	1
October 2020	4	15	2	0	1	3	0	13	70	10	0	0	0	1	1
November 2020	4	18	1	0	1	3	0	13	70	9	0	1	0	1	1
December 2020	3	16	1	0	1	3	0	14	67	9	0	0	0	1	0
January 2021	3	16	1	0	1	4	0	16	62	11	1	1	0	1	1
February 2021	6	16	1	0	1	5	0	19	52	10	2	1	1	1	1
March 2021	9	17	2	0	1	4	0	21	42	8	5	1	1	1	1
April 2021	13	24	3	0	1	3	0	20	33	4	6	0	1	1	1
May 2021	12	30	5	0	1	2	0	19	28	4	10	0	1	1	0
June 2021	10	34	6	0	1	2	0	18	29	3	14	0	0	1	1
July 2021	6	31	8	1	1	1	0	16	29	3	17	0	0	1	0
August 2021	5	26	8	1	2	2	0	15	31	2	16	0	0	1	0
September 2021	5	20	7	1	2	1	0	15	33	3	13	0	1	1	0
October 2021	3	19	5	0	2	1	0	17	34	3	14	0	0	1	0
November 2021	3	15	7	0	1	1	0	17	36	3	17	0	0	1	1
December 2021	3	17	10	0	1	1	0	15	35	4	20	0	0	2	0
January 2022	5	14	12	0	1	2	0	12	34	4	21	1	0	3	1
February 2022	5	16	10	0	1	2	0	9	30	4	24	3	1	3	1
March 2022	5	14	7	0	0	1	0	11	24	3	28	4	1	3	1
April 2022	4	14	4	0	0	1	0	14	21	3	32	5	1	3	0
May 2022	4	13	5	0	0	1	0	15	20	3	32	6	1	2	0
June 2022	3	16	4	0	0	1	0	12	21	3	34	7	1	3	0
July 2022	2	13	3	0	0	1	0	11	24	5	36	8	0	4	0
August 2022	2	14	3	1	0	1	0	8	24	6	35	8	0	4	1
September 2022	1	10	4	2	0	1	0	10	24	7	31	7	0	3	1
October 2022	1	11	3	3	0	1	0	10	22	6	27	8	0	4	1
November 2022	1	9	3	2	0	1	0	11	21	5	28	8	1	4	0
December 2022	3	9	3	2	0	0	0	7	19	4	30	10	1	3	0
January 2023	3	9	3	3	0	1	0	6	19	5	29	9	1	3	0

TABLE 24

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

<u>Date of Survey</u>		<u>FAVORABLE NEWS</u>							<u>UNFAVORABLE NEWS</u>							
		<u>Govt</u>	<u>Emp</u>	<u>High</u>	<u>Low</u>	<u>Easy</u>	<u>Stock</u>	<u>Trade</u>	<u>Un-</u>	<u>Low</u>	<u>High</u>	<u>Tight</u>	<u>Enrgy</u>	<u>Stock</u>	<u>Trade</u>	
		<u>Empl</u>	<u>Dmnd</u>	<u>Price</u>	<u>Crdt</u>	<u>Mrkt</u>	<u>Defc</u>	<u>Govt</u>	<u>Emp</u>	<u>Dmnd</u>	<u>Price</u>	<u>Crdt</u>	<u>Crisis</u>	<u>Mrkt</u>	<u>Defc</u>	
February	2023	4	13	3	4	0	1	0	6	23	4	28	9	1	4	0
March	2023	3	15	2	4	0	1	0	7	26	5	23	10	0	4	0
April	2023	3	14	2	5	0	1	0	7	31	5	19	10	0	4	0
May	2023	2	11	2	4	0	0	0	8	33	6	15	11	0	3	1
June	2023	2	8	2	4	1	1	0	10	29	6	13	9	0	4	1
July	2023	3	10	2	4	2	1	0	12	24	7	13	9	0	2	1
August	2023	4	10	2	5	3	2	0	11	19	5	11	9	0	1	1
September	2023	3	9	2	4	3	2	0	10	20	5	12	8	1	0	1
October	2023	3	10	2	4	1	1	0	8	20	2	12	8	1	1	1
November	2023	2	10	2	4	2	1	0	8	24	4	12	8	1	2	1
December	2023	2	10	3	5	2	1	0	8	22	4	12	8	1	2	1

REGION NORTH CENTRAL

TABLE 25

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

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	36	18	42	4	100	94	839
April 1978	38	16	43	4	100	95	867
May 1978	41	17	40	3	100	101	896
June 1978	48	15	34	3	100	114	876
July 1978	50	15	32	3	100	118	888
August 1978	51	13	33	3	100	119	829
September 1978	48	17	32	3	100	116	833
October 1978	46	19	32	3	100	114	809
November 1978	43	19	34	4	100	109	883
December 1978	37	18	40	5	100	98	868
January 1979	35	18	43	5	100	92	891
February 1979	34	18	43	5	100	90	849
March 1979	37	17	43	3	100	94	850
April 1979	37	16	44	3	100	93	878
May 1979	35	19	44	2	100	90	878
June 1979	34	16	47	4	100	87	990
July 1979	29	14	53	4	100	76	1079
August 1979	24	10	62	4	100	62	1015
September 1979	21	9	68	3	100	53	938
October 1979	19	9	71	2	100	48	889
November 1979	19	9	70	2	100	50	925
December 1979	17	11	71	2	100	46	932
January 1980	15	11	71	2	100	44	858
February 1980	14	11	73	3	100	41	721
March 1980	12	11	75	2	100	38	633
April 1980	11	9	79	1	100	31	574
May 1980	7	7	86	0	100	20	509
June 1980	5	5	90	0	100	16	506
July 1980	5	4	90	1	100	15	513
August 1980	6	6	87	1	100	19	487
September 1980	9	5	85	1	100	24	481
October 1980	12	8	78	2	100	34	459
November 1980	17	8	74	2	100	43	485
December 1980	15	10	73	2	100	42	502
January 1981	13	9	77	2	100	36	521
February 1981	10	11	78	1	100	32	518
March 1981	12	11	75	2	100	36	521
April 1981	15	13	72	1	100	43	523
May 1981	22	13	64	1	100	57	551
June 1981	27	14	58	2	100	69	567
July 1981	29	14	54	4	100	75	581
August 1981	29	14	53	4	100	76	593
September 1981	29	13	55	3	100	73	597
October 1981	26	12	60	1	100	66	598
November 1981	20	11	68	1	100	52	591
December 1981	13	9	77	1	100	35	587
January 1982	9	8	82	1	100	27	601
February 1982	7	7	85	1	100	22	624

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	7	7	85	1	100	22	642
April 1982	7	7	85	1	100	23	619
May 1982	9	8	83	1	100	26	592
June 1982	10	7	83	0	100	28	571
July 1982	10	6	83	1	100	28	579
August 1982	9	6	84	1	100	26	580
September 1982	10	7	83	1	100	27	599
October 1982	10	7	82	1	100	27	613
November 1982	12	6	82	0	100	30	610
December 1982	12	8	80	0	100	32	602
January 1983	15	8	77	0	100	38	579
February 1983	19	10	71	0	100	48	562
March 1983	26	10	64	0	100	62	549
April 1983	36	12	51	1	100	85	575
May 1983	49	12	37	1	100	112	595
June 1983	59	12	28	1	100	131	615
July 1983	64	11	24	1	100	141	579
August 1983	64	10	25	1	100	139	542
September 1983	64	9	26	1	100	139	509
October 1983	65	9	26	1	100	139	538
November 1983	63	10	26	1	100	137	582
December 1983	66	8	24	1	100	142	581
January 1984	67	9	22	2	100	145	537
February 1984	75	7	17	1	100	157	513
March 1984	74	8	17	1	100	157	528
April 1984	74	9	16	1	100	159	579
May 1984	69	9	20	1	100	149	604
June 1984	67	10	21	2	100	146	589
July 1984	66	9	24	1	100	142	545
August 1984	67	11	21	1	100	146	568
September 1984	69	10	21	0	100	148	634
October 1984	68	10	21	1	100	146	706
November 1984	65	10	23	1	100	142	699
December 1984	62	11	25	2	100	138	683
January 1985	60	13	26	1	100	133	590
February 1985	58	12	29	1	100	129	562
March 1985	56	12	31	1	100	125	535
April 1985	54	13	32	1	100	121	585
May 1985	54	13	31	1	100	123	586
June 1985	54	13	32	2	100	122	614
July 1985	56	10	33	1	100	123	598
August 1985	54	11	34	2	100	120	600
September 1985	55	12	32	1	100	124	547
October 1985	53	14	31	2	100	122	537
November 1985	52	14	33	1	100	120	522
December 1985	47	15	37	1	100	110	566
January 1986	49	14	36	1	100	113	609
February 1986	48	14	37	1	100	111	649
March 1986	51	13	35	1	100	117	611
April 1986	51	13	35	1	100	116	574
May 1986	51	13	34	2	100	117	535

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	52	11	36	2	100	116	582
July 1986	52	11	34	2	100	118	630
August 1986	54	12	32	1	100	122	669
September 1986	52	14	33	2	100	119	621
October 1986	49	15	35	1	100	114	579
November 1986	47	14	37	2	100	110	536
December 1986	44	15	38	2	100	106	554
January 1987	41	16	40	2	100	101	555
February 1987	41	16	41	1	100	100	568
March 1987	42	18	39	1	100	102	529
April 1987	44	17	38	1	100	106	513
May 1987	46	16	36	2	100	110	495
June 1987	47	16	35	2	100	111	507
July 1987	48	16	33	3	100	115	520
August 1987	49	16	33	3	100	116	507
September 1987	50	15	33	2	100	118	495
October 1987	50	14	34	3	100	116	433
November 1987	44	16	38	2	100	106	418
December 1987	40	16	42	2	100	97	416
January 1988	37	16	44	2	100	93	465
February 1988	41	13	43	2	100	98	476
March 1988	43	15	40	2	100	103	468
April 1988	45	15	38	2	100	107	426
May 1988	47	17	35	2	100	112	414
June 1988	47	19	32	2	100	115	425
July 1988	46	19	31	4	100	114	462
August 1988	46	21	29	4	100	117	476
September 1988	49	21	27	3	100	122	491
October 1988	53	20	26	1	100	127	474
November 1988	53	18	28	1	100	126	465
December 1988	51	16	31	2	100	120	443
January 1989	51	17	30	2	100	120	452
February 1989	50	19	28	3	100	122	450
March 1989	49	23	27	2	100	122	451
April 1989	45	23	30	2	100	115	446
May 1989	42	23	33	2	100	109	454
June 1989	43	20	33	4	100	110	454
July 1989	43	20	32	5	100	111	447
August 1989	43	21	32	4	100	111	428
September 1989	44	22	30	4	100	114	428
October 1989	45	22	30	3	100	115	445
November 1989	48	22	28	2	100	119	463
December 1989	45	22	32	2	100	113	448
January 1990	45	22	31	2	100	114	415
February 1990	40	19	39	2	100	101	391
March 1990	37	17	44	2	100	93	396
April 1990	35	16	48	1	100	88	424
May 1990	38	19	42	2	100	96	444
June 1990	40	18	40	2	100	100	448
July 1990	44	17	37	2	100	106	431
August 1990	40	16	42	2	100	99	413

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	35	17	47	2	100	88	394
October 1990	24	14	60	2	100	64	396
November 1990	18	11	70	2	100	48	409
December 1990	14	9	76	1	100	39	420
January 1991	11	10	77	2	100	34	417
February 1991	11	11	77	1	100	35	398
March 1991	14	10	74	2	100	39	390
April 1991	17	10	72	2	100	45	397
May 1991	18	8	71	2	100	47	413
June 1991	20	9	70	1	100	50	414
July 1991	22	11	65	2	100	57	400
August 1991	27	12	59	2	100	67	386
September 1991	27	14	57	2	100	70	391
October 1991	27	15	58	1	100	69	408
November 1991	23	14	63	1	100	60	418
December 1991	17	10	72	1	100	45	429
January 1992	12	9	77	2	100	34	426
February 1992	8	9	82	1	100	26	429
March 1992	12	9	78	1	100	33	416
April 1992	15	10	75	1	100	40	399
May 1992	23	11	65	1	100	58	399
June 1992	28	14	58	1	100	70	405
July 1992	29	14	57	1	100	72	424
August 1992	28	15	57	1	100	71	428
September 1992	25	14	60	1	100	65	429
October 1992	25	15	59	1	100	66	418
November 1992	24	15	60	1	100	64	387
December 1992	31	15	52	2	100	79	370
January 1993	37	16	45	1	100	92	356
February 1993	45	16	36	2	100	109	364
March 1993	45	15	38	2	100	107	377
April 1993	45	16	37	2	100	108	379
May 1993	41	19	39	1	100	102	387
June 1993	39	20	38	2	100	101	363
July 1993	36	19	43	2	100	93	359
August 1993	35	20	43	2	100	92	359
September 1993	32	20	47	1	100	85	378
October 1993	32	22	43	3	100	89	387
November 1993	31	20	46	3	100	86	384
December 1993	37	18	41	4	100	96	393
January 1994	44	16	37	3	100	107	390
February 1994	52	14	30	3	100	122	386
March 1994	54	16	27	3	100	127	372
April 1994	56	15	26	4	100	130	378
May 1994	55	15	27	3	100	128	391
June 1994	56	14	27	3	100	128	402
July 1994	55	15	28	2	100	127	401
August 1994	57	13	27	3	100	130	408
September 1994	56	16	26	3	100	130	399
October 1994	56	13	28	3	100	128	392
November 1994	56	15	26	3	100	129	382

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	56	14	28	2	100	128	389
January 1995	59	17	23	1	100	136	385
February 1995	58	16	25	2	100	133	386
March 1995	57	15	25	3	100	132	374
April 1995	55	15	26	4	100	129	374
May 1995	55	17	26	3	100	129	371
June 1995	53	19	26	2	100	127	370
July 1995	49	19	31	1	100	118	382
August 1995	50	19	30	2	100	120	395
September 1995	48	20	31	1	100	117	391
October 1995	50	20	27	2	100	123	385
November 1995	47	20	30	2	100	117	375
December 1995	48	20	30	2	100	118	399
January 1996	46	20	33	1	100	113	403
February 1996	42	23	34	1	100	107	399
March 1996	44	20	35	1	100	108	388
April 1996	42	22	33	3	100	109	381
May 1996	45	21	32	3	100	113	383
June 1996	46	20	31	4	100	115	378
July 1996	49	17	30	3	100	119	380
August 1996	51	16	29	3	100	122	384
September 1996	52	17	28	3	100	125	398
October 1996	51	16	30	3	100	121	402
November 1996	51	16	29	3	100	122	401
December 1996	51	18	28	3	100	122	398
January 1997	54	19	24	3	100	130	397
February 1997	58	20	20	2	100	138	393
March 1997	56	23	19	2	100	137	397
April 1997	56	21	21	2	100	135	403
May 1997	51	24	22	3	100	130	404
June 1997	55	20	22	2	100	133	405
July 1997	60	19	20	1	100	140	395
August 1997	64	15	18	2	100	146	386
September 1997	65	17	15	3	100	150	381
October 1997	63	19	14	4	100	149	392
November 1997	63	20	15	2	100	149	403
December 1997	59	23	17	1	100	142	386
January 1998	56	24	18	2	100	138	384
February 1998	57	24	16	3	100	141	370
March 1998	63	20	14	3	100	149	384
April 1998	66	20	11	3	100	156	365
May 1998	64	20	14	2	100	151	385
June 1998	60	24	13	2	100	147	370
July 1998	61	23	15	2	100	146	382
August 1998	62	21	15	2	100	148	364
September 1998	61	17	19	3	100	141	377
October 1998	56	16	25	3	100	131	364
November 1998	48	18	31	3	100	117	377
December 1998	48	20	30	2	100	117	371
January 1999	55	19	25	1	100	130	378

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	62	18	19	1	100	143	366
March 1999	64	17	17	2	100	147	367
April 1999	60	21	17	3	100	143	368
May 1999	59	22	16	3	100	144	370
June 1999	62	22	14	2	100	148	375
July 1999	60	21	16	2	100	144	382
August 1999	59	20	19	2	100	139	385
September 1999	57	19	21	3	100	137	379
October 1999	55	22	21	3	100	134	381
November 1999	58	22	17	2	100	141	388
December 1999	59	24	16	2	100	143	409
January 2000	67	17	14	1	100	153	420
February 2000	67	18	14	2	100	153	421
March 2000	66	15	17	1	100	149	395
April 2000	62	16	21	1	100	142	382
May 2000	60	17	23	1	100	137	387
June 2000	58	16	25	1	100	133	402
July 2000	56	17	25	2	100	131	402
August 2000	56	16	24	3	100	132	391
September 2000	57	17	23	3	100	133	395
October 2000	56	16	25	3	100	131	397
November 2000	52	14	31	3	100	121	391
December 2000	49	16	33	3	100	116	370
January 2001	40	14	43	3	100	98	382
February 2001	28	14	55	2	100	73	387
March 2001	21	12	65	2	100	56	402
April 2001	19	13	66	2	100	53	389
May 2001	21	11	66	2	100	55	388
June 2001	21	12	65	2	100	56	368
July 2001	18	12	68	2	100	50	377
August 2001	20	12	67	2	100	53	382
September 2001	21	7	70	2	100	50	389
October 2001	18	6	73	2	100	45	378
November 2001	14	6	78	2	100	36	370
December 2001	8	8	83	2	100	25	382
January 2002	8	7	84	1	100	24	394
February 2002	9	6	83	1	100	26	395
March 2002	12	6	80	1	100	32	380
April 2002	14	7	78	1	100	36	377
May 2002	18	7	73	1	100	45	369
June 2002	23	7	68	2	100	56	389
July 2002	22	8	68	2	100	54	377
August 2002	18	8	72	2	100	47	389
September 2002	14	7	77	2	100	36	369
October 2002	16	7	76	2	100	40	371
November 2002	20	6	72	2	100	48	366
December 2002	26	7	66	1	100	59	389
January 2003	27	8	63	1	100	64	381
February 2003	24	10	65	2	100	59	381
March 2003	18	11	69	2	100	49	370
April 2003	16	11	72	1	100	45	377

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	20	11	68	1	100	52	378
June 2003	27	10	62	1	100	66	387
July 2003	34	9	56	1	100	78	392
August 2003	37	8	54	1	100	83	412
September 2003	37	7	56	1	100	81	391
October 2003	36	9	55	1	100	81	388
November 2003	39	9	53	0	100	86	386
December 2003	45	10	44	1	100	101	388
January 2004	52	7	40	1	100	112	391
February 2004	53	7	39	1	100	115	392
March 2004	48	8	44	0	100	104	390
April 2004	44	10	45	0	100	99	381
May 2004	42	10	47	1	100	95	392
June 2004	45	10	44	1	100	100	400
July 2004	47	9	44	1	100	103	381
August 2004	48	9	42	1	100	105	366
September 2004	47	7	44	1	100	103	368
October 2004	42	9	47	2	100	95	391
November 2004	41	11	47	2	100	94	398
December 2004	46	13	40	2	100	106	408
January 2005	52	12	35	1	100	117	398
February 2005	54	10	35	1	100	119	383
March 2005	51	11	38	0	100	113	374
April 2005	45	12	42	1	100	103	397
May 2005	41	14	45	1	100	96	413
June 2005	38	13	48	1	100	90	422
July 2005	42	13	43	1	100	99	428
August 2005	42	12	44	1	100	98	412
September 2005	40	11	47	2	100	93	408
October 2005	30	12	58	1	100	72	401
November 2005	28	11	61	0	100	66	408
December 2005	28	12	60	0	100	68	409
January 2006	35	9	55	1	100	80	398
February 2006	41	9	49	1	100	91	391
March 2006	43	6	50	1	100	92	388
April 2006	40	8	52	0	100	89	398
May 2006	38	6	55	1	100	83	404
June 2006	33	8	58	1	100	75	424
July 2006	34	8	57	1	100	76	427
August 2006	31	11	58	0	100	72	431
September 2006	32	10	57	1	100	76	410
October 2006	34	11	55	1	100	79	411
November 2006	39	8	52	1	100	88	408
December 2006	41	9	49	1	100	92	415
January 2007	44	8	46	2	100	97	432
February 2007	41	10	46	2	100	95	448
March 2007	43	12	44	2	100	99	434
April 2007	38	13	48	1	100	89	423
May 2007	36	14	49	1	100	87	410
June 2007	35	13	51	1	100	84	437
July 2007	35	11	53	1	100	82	424

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	32	9	58	1	100	74	409
September 2007	29	9	61	1	100	68	404
October 2007	26	9	63	2	100	63	408
November 2007	26	9	64	1	100	61	430
December 2007	24	8	68	0	100	56	431
January 2008	21	8	70	1	100	51	419
February 2008	16	6	75	2	100	41	408
March 2008	13	6	80	2	100	33	389
April 2008	8	5	86	1	100	22	395
May 2008	6	4	90	0	100	16	395
June 2008	4	4	92	0	100	11	405
July 2008	5	3	91	0	100	14	405
August 2008	8	3	89	0	100	20	406
September 2008	10	3	86	0	100	24	386
October 2008	9	4	87	0	100	22	383
November 2008	5	4	89	1	100	16	382
December 2008	3	3	93	1	100	11	402
January 2009	3	2	94	1	100	8	401
February 2009	3	2	95	0	100	7	404
March 2009	4	1	95	0	100	9	405
April 2009	4	2	94	0	100	10	408
May 2009	7	3	90	0	100	16	413
June 2009	8	4	88	0	100	19	417
July 2009	11	3	85	0	100	26	438
August 2009	14	4	82	0	100	32	429
September 2009	20	4	76	1	100	44	418
October 2009	21	5	73	1	100	49	420
November 2009	24	5	69	1	100	55	418
December 2009	26	7	67	1	100	59	419
January 2010	32	8	59	1	100	73	417
February 2010	33	9	57	0	100	76	421
March 2010	34	9	57	0	100	78	425
April 2010	36	8	56	0	100	81	413
May 2010	43	6	51	0	100	92	424
June 2010	47	6	47	0	100	100	442
July 2010	42	7	50	1	100	92	445
August 2010	39	9	51	1	100	88	438
September 2010	38	8	53	1	100	85	429
October 2010	39	9	52	0	100	88	424
November 2010	37	9	54	0	100	84	426
December 2010	43	11	46	0	100	97	440
January 2011	47	12	41	0	100	106	421
February 2011	51	13	36	0	100	115	410
March 2011	48	12	39	0	100	109	390
April 2011	47	11	42	1	100	105	406
May 2011	46	8	45	1	100	101	404
June 2011	43	10	46	1	100	96	412
July 2011	42	9	49	1	100	93	384
August 2011	36	9	54	1	100	83	388
September 2011	31	7	61	1	100	69	370
October 2011	27	7	65	1	100	61	412

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	28	8	64	0	100	64	412
December 2011	33	8	59	0	100	74	421
January 2012	37	7	55	1	100	83	391
February 2012	45	7	47	1	100	97	376
March 2012	48	9	42	1	100	107	373
April 2012	53	9	37	2	100	116	396
May 2012	55	10	33	2	100	122	406
June 2012	53	8	36	2	100	117	405
July 2012	52	9	38	1	100	113	386
August 2012	47	7	44	2	100	102	384
September 2012	47	7	44	1	100	103	378
October 2012	48	7	44	1	100	105	396
November 2012	51	7	40	2	100	111	406
December 2012	50	8	39	3	100	111	412
January 2013	48	10	40	3	100	108	404
February 2013	46	10	42	1	100	104	394
March 2013	49	12	38	0	100	111	375
April 2013	50	14	36	1	100	114	382
May 2013	52	15	32	2	100	120	391
June 2013	52	15	31	3	100	121	430
July 2013	57	11	30	2	100	127	428
August 2013	56	11	31	2	100	124	427
September 2013	55	9	34	2	100	122	414
October 2013	49	10	39	2	100	110	410
November 2013	47	11	41	1	100	106	410
December 2013	45	11	41	2	100	104	417
January 2014	50	10	38	3	100	112	410
February 2014	53	9	35	3	100	118	409
March 2014	52	8	39	1	100	112	402
April 2014	52	8	38	1	100	114	431
May 2014	54	7	38	2	100	116	437
June 2014	58	9	31	2	100	127	421
July 2014	54	10	34	1	100	120	393
August 2014	50	12	36	2	100	114	387
September 2014	48	10	40	1	100	108	408
October 2014	51	12	36	2	100	115	433
November 2014	55	11	33	1	100	122	439
December 2014	59	10	30	1	100	129	407
January 2015	63	9	27	1	100	136	371
February 2015	64	9	25	2	100	139	365
March 2015	63	11	25	1	100	138	393
April 2015	62	11	27	1	100	135	397
May 2015	63	10	27	0	100	136	402
June 2015	64	10	25	0	100	139	386
July 2015	65	10	25	1	100	140	382
August 2015	61	10	28	1	100	134	396
September 2015	58	11	31	0	100	127	393
October 2015	54	11	35	0	100	120	391
November 2015	54	11	33	2	100	121	359
December 2015	53	10	35	2	100	118	383

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	54	11	33	2	100	121	401
February 2016	54	9	36	1	100	118	414
March 2016	52	12	34	2	100	118	402
April 2016	50	11	38	1	100	112	403
May 2016	50	12	36	1	100	114	411
June 2016	51	12	37	0	100	115	407
July 2016	52	14	33	1	100	120	399
August 2016	48	17	33	1	100	115	405
September 2016	49	16	33	1	100	116	431
October 2016	46	14	37	2	100	109	455
November 2016	48	12	39	2	100	109	450
December 2016	50	12	36	2	100	114	446
January 2017	52	13	34	1	100	118	427
February 2017	57	13	29	1	100	128	427
March 2017	56	16	27	1	100	129	421
April 2017	59	17	23	1	100	135	437
May 2017	56	19	23	2	100	133	468
June 2017	56	19	25	1	100	131	480
July 2017	54	17	28	0	100	126	496
August 2017	55	15	30	0	100	125	463
September 2017	58	11	29	1	100	129	462
October 2017	59	12	27	1	100	132	443
November 2017	61	13	25	1	100	135	464
December 2017	59	15	26	1	100	133	456
January 2018	61	14	24	1	100	137	478
February 2018	62	12	24	2	100	138	461
March 2018	64	9	25	2	100	139	475
April 2018	63	7	28	2	100	135	466
May 2018	61	8	28	2	100	133	463
June 2018	60	11	27	2	100	133	446
July 2018	59	12	28	1	100	131	441
August 2018	60	11	28	1	100	131	448
September 2018	60	10	29	2	100	131	473
October 2018	65	8	26	2	100	139	470
November 2018	63	9	27	1	100	136	477
December 2018	61	9	29	1	100	132	466
January 2019	53	11	35	2	100	118	467
February 2019	50	9	38	2	100	112	457
March 2019	49	10	38	2	100	111	458
April 2019	54	11	33	2	100	121	456
May 2019	57	12	30	1	100	127	464
June 2019	60	10	29	1	100	131	456
July 2019	60	10	30	1	100	130	465
August 2019	58	10	32	0	100	126	479
September 2019	55	10	34	1	100	122	474
October 2019	51	12	36	2	100	115	485
November 2019	50	12	36	2	100	114	467
December 2019	49	12	38	1	100	111	464
January 2020	53	12	34	1	100	119	457
February 2020	55	12	31	2	100	124	483
March 2020	52	13	33	2	100	119	509

REGION NORTH CENTRAL

TABLE 25

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

<u>Date of Survey</u>	<u>Better Off</u>	<u>Same</u>	<u>Worse Off</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	36	9	54	1	100	81	514
May 2020	18	6	76	0	100	43	479
June 2020	5	3	92	0	100	14	450
July 2020	4	2	93	1	100	11	439
August 2020	5	2	92	1	100	13	470
September 2020	8	2	89	1	100	18	474
October 2020	8	4	88	0	100	19	460
November 2020	7	5	87	1	100	19	430
December 2020	7	4	87	2	100	20	431
January 2021	7	4	86	2	100	21	457
February 2021	10	5	84	1	100	27	460
March 2021	16	5	78	1	100	39	466
April 2021	30	4	66	1	100	64	429
May 2021	42	4	54	0	100	87	424
June 2021	50	3	47	0	100	104	435
July 2021	56	3	41	0	100	116	463
August 2021	55	2	42	0	100	113	463
September 2021	55	3	41	0	100	114	456
October 2021	51	4	46	0	100	105	454
November 2021	47	5	47	0	100	100	461
December 2021	43	5	51	1	100	92	446
January 2022	42	6	51	1	100	91	457
February 2022	40	6	54	0	100	86	460
March 2022	37	5	58	0	100	79	471
April 2022	35	6	59	0	100	77	458
May 2022	36	6	58	0	100	77	458
June 2022	34	6	59	0	100	75	449
July 2022	28	5	66	0	100	62	450
August 2022	25	6	68	0	100	57	440
September 2022	25	7	68	1	100	57	450
October 2022	27	7	66	0	100	61	447
November 2022	29	6	65	0	100	64	435
December 2022	29	7	63	1	100	66	424
January 2023	31	9	60	1	100	71	426
February 2023	30	9	59	2	100	72	429
March 2023	34	9	56	1	100	77	425
April 2023	34	7	58	1	100	76	412
May 2023	35	7	57	1	100	78	431
June 2023	32	8	59	1	100	73	441
July 2023	34	9	57	1	100	77	442
August 2023	38	9	53	0	100	85	436
September 2023	39	8	52	0	100	87	417
October 2023	38	8	54	0	100	84	425
November 2023	36	9	56	0	100	80	430
December 2023	37	9	53	1	100	84	444

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	20	56	20	3	100	100	839
April 1978	22	54	20	4	100	102	867
May 1978	20	54	22	4	100	98	896
June 1978	19	57	20	4	100	99	876
July 1978	15	62	21	2	100	94	888
August 1978	17	60	22	1	100	94	829
September 1978	18	56	24	2	100	94	833
October 1978	19	55	24	2	100	95	809
November 1978	17	52	27	4	100	91	883
December 1978	15	51	29	5	100	87	868
January 1979	15	48	32	5	100	82	891
February 1979	14	49	32	4	100	82	849
March 1979	14	49	33	4	100	81	850
April 1979	13	47	35	5	100	77	878
May 1979	12	47	37	4	100	75	878
June 1979	11	45	40	3	100	71	990
July 1979	11	45	42	2	100	69	1079
August 1979	12	44	42	2	100	70	1015
September 1979	14	46	38	3	100	76	938
October 1979	15	48	34	3	100	81	889
November 1979	16	48	33	3	100	83	925
December 1979	16	45	37	2	100	79	932
January 1980	16	44	38	3	100	78	858
February 1980	20	43	34	3	100	86	721
March 1980	19	42	36	3	100	83	633
April 1980	18	41	38	3	100	81	574
May 1980	16	38	43	3	100	73	509
June 1980	20	38	38	4	100	82	506
July 1980	24	41	31	5	100	93	513
August 1980	25	45	26	5	100	99	487
September 1980	25	49	20	5	100	105	481
October 1980	28	48	20	4	100	109	459
November 1980	35	44	17	3	100	118	485
December 1980	36	43	19	2	100	118	502
January 1981	38	43	16	3	100	122	521
February 1981	33	47	16	4	100	116	518
March 1981	35	47	16	3	100	119	521
April 1981	35	46	17	1	100	118	523
May 1981	39	43	17	0	100	122	551
June 1981	40	42	16	2	100	125	567
July 1981	37	44	16	3	100	120	581
August 1981	36	44	17	3	100	118	593
September 1981	30	48	19	3	100	112	597
October 1981	31	47	19	2	100	112	598
November 1981	27	48	23	2	100	104	591
December 1981	31	41	26	2	100	105	587
January 1982	33	38	27	2	100	106	601
February 1982	33	37	27	3	100	106	624

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	31	39	27	3	100	103	642
April 1982	31	39	27	3	100	103	619
May 1982	34	40	24	3	100	110	592
June 1982	40	37	21	2	100	118	571
July 1982	39	39	20	2	100	119	579
August 1982	36	40	22	2	100	114	580
September 1982	32	44	21	2	100	111	599
October 1982	32	44	22	2	100	110	613
November 1982	35	41	22	1	100	113	610
December 1982	37	39	22	1	100	115	602
January 1983	40	40	19	1	100	120	579
February 1983	45	39	15	1	100	129	562
March 1983	46	41	12	1	100	134	549
April 1983	49	40	9	1	100	140	575
May 1983	51	41	7	1	100	144	595
June 1983	52	39	7	2	100	145	615
July 1983	52	40	6	2	100	146	579
August 1983	53	37	7	3	100	146	542
September 1983	50	41	7	2	100	143	509
October 1983	48	42	8	2	100	140	538
November 1983	44	46	7	2	100	137	582
December 1983	45	44	8	2	100	137	581
January 1984	45	45	8	2	100	138	537
February 1984	45	45	9	2	100	136	513
March 1984	41	47	10	1	100	131	528
April 1984	36	50	13	1	100	123	579
May 1984	29	54	15	1	100	114	604
June 1984	26	57	15	2	100	111	589
July 1984	25	57	16	2	100	109	545
August 1984	27	55	14	4	100	113	568
September 1984	30	50	16	4	100	114	634
October 1984	28	52	17	4	100	111	706
November 1984	28	51	18	3	100	110	699
December 1984	29	52	17	3	100	112	683
January 1985	31	50	17	3	100	114	590
February 1985	29	53	16	2	100	113	562
March 1985	27	55	16	2	100	111	535
April 1985	27	55	15	3	100	111	585
May 1985	26	54	17	3	100	109	586
June 1985	25	56	16	3	100	110	614
July 1985	26	55	16	3	100	110	598
August 1985	25	58	13	3	100	112	600
September 1985	23	58	15	4	100	109	547
October 1985	21	59	17	3	100	105	537
November 1985	21	60	17	2	100	103	522
December 1985	23	58	17	2	100	106	566
January 1986	23	60	15	1	100	108	609
February 1986	24	60	14	2	100	111	649
March 1986	24	60	14	2	100	111	611
April 1986	23	61	14	1	100	109	574
May 1986	22	62	14	2	100	107	535

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	20	64	14	2	100	106	582
July 1986	19	65	13	2	100	106	630
August 1986	20	63	16	1	100	104	669
September 1986	20	60	17	3	100	103	621
October 1986	20	58	19	3	100	101	579
November 1986	19	58	19	3	100	100	536
December 1986	17	59	21	2	100	96	554
January 1987	17	61	21	2	100	96	555
February 1987	17	59	23	1	100	94	568
March 1987	18	60	20	1	100	98	529
April 1987	19	58	21	2	100	98	513
May 1987	20	59	19	2	100	101	495
June 1987	19	59	21	1	100	98	507
July 1987	20	61	18	1	100	102	520
August 1987	19	64	16	1	100	103	507
September 1987	19	63	16	2	100	103	495
October 1987	19	59	20	2	100	98	433
November 1987	21	54	23	2	100	98	418
December 1987	20	56	22	2	100	98	416
January 1988	22	57	19	2	100	103	465
February 1988	20	59	19	2	100	101	476
March 1988	20	58	20	2	100	100	468
April 1988	19	59	18	3	100	101	426
May 1988	21	59	16	5	100	105	414
June 1988	21	61	14	4	100	106	425
July 1988	20	58	17	4	100	103	462
August 1988	21	56	18	5	100	103	476
September 1988	26	54	15	6	100	111	491
October 1988	25	57	13	5	100	112	474
November 1988	24	58	13	4	100	111	465
December 1988	21	59	16	4	100	105	443
January 1989	20	58	18	4	100	102	452
February 1989	24	54	19	3	100	105	450
March 1989	21	58	19	2	100	103	451
April 1989	23	59	17	1	100	105	446
May 1989	17	64	18	1	100	99	454
June 1989	20	62	17	1	100	102	454
July 1989	17	64	17	2	100	100	447
August 1989	18	66	14	2	100	103	428
September 1989	17	66	15	2	100	103	428
October 1989	19	63	16	2	100	103	445
November 1989	20	62	16	2	100	104	463
December 1989	19	60	19	2	100	100	448
January 1990	20	60	17	3	100	103	415
February 1990	19	61	17	3	100	101	391
March 1990	19	62	17	2	100	103	396
April 1990	21	61	17	1	100	104	424
May 1990	22	59	17	2	100	105	444
June 1990	22	57	17	3	100	105	448
July 1990	19	60	18	3	100	100	431
August 1990	16	59	22	3	100	94	413

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	12	57	29	2	100	83	394
October 1990	9	50	39	2	100	70	396
November 1990	9	44	44	3	100	65	409
December 1990	13	41	42	3	100	71	420
January 1991	17	40	38	5	100	79	417
February 1991	21	41	34	5	100	87	398
March 1991	27	41	28	4	100	99	390
April 1991	34	43	20	3	100	113	397
May 1991	35	45	18	3	100	117	413
June 1991	32	48	18	2	100	114	414
July 1991	31	49	18	3	100	113	400
August 1991	31	53	13	2	100	118	386
September 1991	30	57	12	2	100	118	391
October 1991	26	59	14	1	100	113	408
November 1991	23	56	19	2	100	104	418
December 1991	21	50	25	3	100	96	429
January 1992	20	50	26	3	100	94	426
February 1992	24	47	26	3	100	97	429
March 1992	26	48	24	2	100	101	416
April 1992	29	47	22	2	100	107	399
May 1992	31	50	17	2	100	113	399
June 1992	31	50	16	3	100	116	405
July 1992	30	48	18	4	100	112	424
August 1992	28	48	19	5	100	109	428
September 1992	28	48	19	5	100	108	429
October 1992	27	52	16	5	100	111	418
November 1992	27	55	13	5	100	114	387
December 1992	34	51	10	5	100	123	370
January 1993	36	47	13	5	100	123	356
February 1993	40	41	15	4	100	125	364
March 1993	34	46	17	4	100	117	377
April 1993	32	49	15	4	100	117	379
May 1993	26	52	17	4	100	109	387
June 1993	23	53	21	3	100	102	363
July 1993	21	55	23	2	100	98	359
August 1993	19	54	25	1	100	94	359
September 1993	18	55	25	2	100	93	378
October 1993	19	52	27	2	100	91	387
November 1993	18	54	26	2	100	92	384
December 1993	19	55	24	3	100	95	393
January 1994	21	56	20	4	100	101	390
February 1994	25	56	16	3	100	109	386
March 1994	28	55	15	2	100	112	372
April 1994	27	54	16	3	100	111	378
May 1994	25	57	15	3	100	109	391
June 1994	23	60	14	3	100	109	402
July 1994	19	65	15	1	100	104	401
August 1994	20	64	15	1	100	105	408
September 1994	19	61	18	1	100	101	399
October 1994	24	57	16	3	100	108	392
November 1994	23	56	16	4	100	107	382

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	25	59	13	3	100	112	389
January 1995	25	60	13	2	100	112	385
February 1995	27	60	12	1	100	114	386
March 1995	25	57	17	1	100	108	374
April 1995	24	57	17	2	100	107	374
May 1995	20	60	17	3	100	104	371
June 1995	19	66	13	2	100	105	370
July 1995	17	66	15	2	100	102	382
August 1995	18	67	13	2	100	105	395
September 1995	20	64	14	2	100	105	391
October 1995	20	65	13	1	100	107	385
November 1995	18	64	17	1	100	101	375
December 1995	21	62	17	1	100	104	399
January 1996	20	61	18	1	100	102	403
February 1996	21	60	17	2	100	105	399
March 1996	20	63	15	3	100	105	388
April 1996	23	61	13	3	100	110	381
May 1996	22	61	14	3	100	109	383
June 1996	21	61	15	3	100	106	378
July 1996	20	60	18	2	100	102	380
August 1996	20	62	17	2	100	103	384
September 1996	21	62	16	1	100	104	398
October 1996	21	64	14	1	100	107	402
November 1996	21	64	14	2	100	107	401
December 1996	21	64	13	2	100	109	398
January 1997	22	60	14	3	100	108	397
February 1997	21	62	14	3	100	107	393
March 1997	20	63	14	3	100	106	397
April 1997	17	67	15	1	100	102	403
May 1997	16	65	18	1	100	98	404
June 1997	15	68	15	2	100	101	405
July 1997	16	69	12	3	100	103	395
August 1997	21	67	9	3	100	111	386
September 1997	24	63	11	2	100	113	381
October 1997	26	62	10	1	100	116	392
November 1997	23	66	10	1	100	113	403
December 1997	20	67	11	1	100	109	386
January 1998	20	68	11	1	100	109	384
February 1998	18	68	11	3	100	108	370
March 1998	21	68	9	2	100	112	384
April 1998	21	67	8	4	100	113	365
May 1998	23	67	8	2	100	116	385
June 1998	21	68	9	3	100	112	370
July 1998	20	68	10	2	100	110	382
August 1998	20	65	13	3	100	107	364
September 1998	21	62	14	2	100	107	377
October 1998	23	56	19	2	100	105	364
November 1998	23	56	19	2	100	104	377
December 1998	24	53	21	2	100	103	371
January 1999	25	53	20	2	100	105	378

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	29	51	19	2	100	110	366
March 1999	26	54	18	2	100	108	367
April 1999	22	60	17	1	100	105	368
May 1999	17	61	20	1	100	97	370
June 1999	16	64	19	2	100	97	375
July 1999	18	62	18	2	100	100	382
August 1999	18	65	15	2	100	103	385
September 1999	20	64	14	2	100	106	379
October 1999	18	66	14	2	100	104	381
November 1999	18	65	14	3	100	104	388
December 1999	21	65	12	3	100	109	409
January 2000	22	64	10	3	100	112	420
February 2000	23	66	7	4	100	115	421
March 2000	20	66	10	3	100	110	395
April 2000	18	67	12	3	100	106	382
May 2000	18	68	13	2	100	105	387
June 2000	19	66	13	2	100	106	402
July 2000	22	63	14	2	100	108	402
August 2000	20	66	12	2	100	107	391
September 2000	18	68	12	2	100	106	395
October 2000	21	64	12	3	100	109	397
November 2000	24	60	14	2	100	110	391
December 2000	24	58	15	3	100	110	370
January 2001	21	58	19	2	100	101	382
February 2001	23	51	23	2	100	100	387
March 2001	24	48	25	2	100	99	402
April 2001	29	47	22	2	100	107	389
May 2001	28	48	22	2	100	105	388
June 2001	31	47	21	1	100	110	368
July 2001	28	50	20	2	100	108	377
August 2001	30	50	19	1	100	111	382
September 2001	30	47	21	2	100	109	389
October 2001	35	40	23	2	100	112	378
November 2001	37	36	23	3	100	114	370
December 2001	42	37	18	4	100	124	382
January 2002	48	34	14	4	100	134	394
February 2002	54	33	10	4	100	144	395
March 2002	55	33	9	2	100	146	380
April 2002	49	38	11	2	100	138	377
May 2002	43	44	12	1	100	131	369
June 2002	39	45	15	1	100	124	389
July 2002	37	47	16	1	100	121	377
August 2002	39	46	15	0	100	124	389
September 2002	37	48	14	2	100	123	369
October 2002	35	46	16	3	100	119	371
November 2002	32	46	19	3	100	113	366
December 2002	31	47	19	3	100	112	389
January 2003	31	48	20	2	100	111	381
February 2003	29	46	21	3	100	108	381
March 2003	28	44	24	3	100	104	370
April 2003	29	45	22	4	100	107	377

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	32	46	18	3	100	114	378
June 2003	40	43	14	3	100	126	387
July 2003	43	39	15	3	100	128	392
August 2003	45	38	15	2	100	130	412
September 2003	38	44	16	2	100	122	391
October 2003	37	45	18	0	100	119	388
November 2003	35	44	20	1	100	115	386
December 2003	41	41	18	1	100	123	388
January 2004	45	41	14	1	100	131	391
February 2004	43	44	12	1	100	132	392
March 2004	38	46	15	1	100	122	390
April 2004	36	47	16	1	100	119	381
May 2004	34	47	18	1	100	115	392
June 2004	32	50	16	2	100	117	400
July 2004	32	50	15	3	100	117	381
August 2004	36	47	14	4	100	122	366
September 2004	39	46	12	4	100	127	368
October 2004	38	46	13	3	100	126	391
November 2004	36	50	13	2	100	123	398
December 2004	34	51	14	2	100	120	408
January 2005	33	50	16	1	100	117	398
February 2005	30	51	18	1	100	112	383
March 2005	28	52	18	1	100	110	374
April 2005	25	53	21	1	100	104	397
May 2005	23	57	20	0	100	103	413
June 2005	21	55	23	1	100	98	422
July 2005	22	57	21	1	100	101	428
August 2005	23	52	24	1	100	99	412
September 2005	21	51	27	0	100	94	408
October 2005	19	49	31	0	100	88	401
November 2005	19	51	30	0	100	88	408
December 2005	21	51	28	0	100	93	409
January 2006	22	54	24	0	100	98	398
February 2006	21	56	22	1	100	100	391
March 2006	18	58	24	0	100	94	388
April 2006	17	57	25	0	100	92	398
May 2006	15	56	29	0	100	86	404
June 2006	16	54	30	0	100	86	424
July 2006	14	55	31	0	100	84	427
August 2006	13	55	31	1	100	83	431
September 2006	14	58	26	1	100	88	410
October 2006	15	60	23	1	100	92	411
November 2006	18	60	21	1	100	97	408
December 2006	18	61	20	1	100	98	415
January 2007	19	60	20	2	100	99	432
February 2007	17	64	17	2	100	100	448
March 2007	18	63	18	1	100	100	434
April 2007	18	62	19	0	100	99	423
May 2007	17	59	23	1	100	94	410
June 2007	18	59	22	1	100	95	437
July 2007	15	63	21	2	100	94	424

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	15	61	22	1	100	93	409
September 2007	13	62	24	1	100	89	404
October 2007	13	59	27	1	100	86	408
November 2007	13	61	25	2	100	88	430
December 2007	11	60	27	2	100	84	431
January 2008	13	58	27	1	100	86	419
February 2008	19	53	28	0	100	92	408
March 2008	23	50	26	1	100	97	389
April 2008	24	49	26	1	100	98	395
May 2008	18	49	32	1	100	86	395
June 2008	15	45	38	2	100	77	405
July 2008	13	47	38	2	100	75	405
August 2008	16	49	33	2	100	83	406
September 2008	21	51	26	2	100	96	386
October 2008	23	51	22	3	100	101	383
November 2008	24	50	21	5	100	102	382
December 2008	23	51	22	5	100	101	402
January 2009	25	49	22	4	100	103	401
February 2009	26	48	23	3	100	103	404
March 2009	29	45	24	2	100	105	405
April 2009	31	40	26	2	100	105	408
May 2009	37	37	25	1	100	112	413
June 2009	38	38	22	2	100	116	417
July 2009	37	40	22	1	100	115	438
August 2009	36	43	20	1	100	116	429
September 2009	38	44	18	0	100	120	418
October 2009	39	45	15	1	100	124	420
November 2009	37	48	14	1	100	124	418
December 2009	34	49	15	1	100	119	419
January 2010	36	48	15	2	100	121	417
February 2010	36	45	17	2	100	119	421
March 2010	36	44	19	1	100	116	425
April 2010	34	46	19	1	100	115	413
May 2010	33	48	18	2	100	115	424
June 2010	31	50	18	2	100	113	442
July 2010	29	50	19	1	100	110	445
August 2010	28	51	20	2	100	108	438
September 2010	27	51	20	1	100	107	429
October 2010	26	53	19	1	100	107	424
November 2010	26	53	19	1	100	107	426
December 2010	31	51	16	1	100	115	440
January 2011	33	51	15	1	100	119	421
February 2011	35	50	14	1	100	121	410
March 2011	29	52	18	2	100	111	390
April 2011	25	53	20	1	100	105	406
May 2011	24	52	22	1	100	102	404
June 2011	27	53	20	0	100	107	412
July 2011	28	53	19	0	100	109	384
August 2011	24	53	22	0	100	102	388
September 2011	22	51	27	1	100	95	370
October 2011	20	50	29	1	100	92	412

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	20	57	22	1	100	98	412
December 2011	21	58	20	1	100	102	421
January 2012	24	59	16	1	100	108	391
February 2012	28	55	16	1	100	112	376
March 2012	27	57	15	1	100	113	373
April 2012	27	56	15	1	100	112	396
May 2012	28	55	15	3	100	113	406
June 2012	31	55	11	3	100	119	405
July 2012	31	55	10	3	100	121	386
August 2012	29	53	14	4	100	115	384
September 2012	30	49	16	4	100	114	378
October 2012	33	44	18	5	100	115	396
November 2012	39	43	15	3	100	124	406
December 2012	37	42	19	3	100	118	412
January 2013	32	45	22	1	100	110	404
February 2013	27	47	26	1	100	101	394
March 2013	28	50	22	1	100	106	375
April 2013	28	51	20	1	100	108	382
May 2013	28	53	18	1	100	110	391
June 2013	28	53	18	1	100	110	430
July 2013	28	54	16	2	100	112	428
August 2013	25	55	18	2	100	108	427
September 2013	22	55	22	1	100	100	414
October 2013	21	54	24	1	100	97	410
November 2013	24	49	26	1	100	97	410
December 2013	24	50	25	1	100	99	417
January 2014	24	50	24	1	100	100	410
February 2014	25	53	22	0	100	103	409
March 2014	26	50	24	0	100	102	402
April 2014	26	52	21	0	100	105	431
May 2014	24	54	22	1	100	102	437
June 2014	22	56	21	1	100	101	421
July 2014	21	53	25	2	100	96	393
August 2014	18	54	27	1	100	92	387
September 2014	19	53	27	1	100	92	408
October 2014	19	55	24	1	100	95	433
November 2014	22	57	19	1	100	103	439
December 2014	26	54	20	1	100	106	407
January 2015	30	52	17	0	100	113	371
February 2015	30	50	19	1	100	112	365
March 2015	29	53	17	1	100	112	393
April 2015	24	58	17	1	100	107	397
May 2015	25	57	17	1	100	109	402
June 2015	28	56	15	1	100	113	386
July 2015	29	53	17	1	100	112	382
August 2015	26	53	18	2	100	108	396
September 2015	22	54	22	2	100	100	393
October 2015	20	56	22	2	100	99	391
November 2015	21	56	21	2	100	100	359
December 2015	20	61	17	3	100	103	383

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	23	58	16	3	100	106	401
February 2016	22	60	15	3	100	107	414
March 2016	22	57	18	4	100	104	402
April 2016	19	58	19	4	100	100	403
May 2016	21	55	20	4	100	101	411
June 2016	21	55	20	4	100	101	407
July 2016	22	57	17	4	100	105	399
August 2016	21	57	18	4	100	103	405
September 2016	22	56	17	5	100	105	431
October 2016	23	52	19	6	100	103	455
November 2016	25	48	21	5	100	104	450
December 2016	31	43	23	4	100	108	446
January 2017	35	40	22	2	100	113	427
February 2017	38	36	24	2	100	114	427
March 2017	39	34	25	2	100	114	421
April 2017	40	33	25	3	100	115	437
May 2017	40	37	22	2	100	118	468
June 2017	35	39	24	2	100	111	480
July 2017	30	45	25	1	100	105	496
August 2017	29	44	26	1	100	103	463
September 2017	31	47	20	1	100	111	462
October 2017	35	43	20	2	100	115	443
November 2017	32	45	20	2	100	112	464
December 2017	31	46	21	2	100	109	456
January 2018	32	45	21	2	100	112	478
February 2018	36	41	20	3	100	116	461
March 2018	37	39	21	3	100	116	475
April 2018	34	43	20	3	100	114	466
May 2018	29	47	21	2	100	108	463
June 2018	28	49	22	1	100	107	446
July 2018	29	43	26	1	100	103	441
August 2018	32	39	28	1	100	104	448
September 2018	32	39	28	1	100	104	473
October 2018	30	43	25	2	100	105	470
November 2018	27	49	22	2	100	104	477
December 2018	26	47	24	2	100	102	466
January 2019	24	45	29	2	100	95	467
February 2019	23	44	31	2	100	92	457
March 2019	23	47	28	1	100	95	458
April 2019	25	51	23	1	100	102	456
May 2019	27	50	22	1	100	105	464
June 2019	27	49	22	1	100	105	456
July 2019	25	52	22	1	100	102	465
August 2019	25	49	25	1	100	100	479
September 2019	23	48	27	1	100	96	474
October 2019	25	44	29	1	100	96	485
November 2019	24	47	27	2	100	97	467
December 2019	25	48	26	1	100	99	464
January 2020	26	50	23	1	100	104	457
February 2020	29	46	22	2	100	107	483
March 2020	35	42	20	4	100	115	509

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	44	31	21	3	100	123	514
May 2020	50	25	21	4	100	128	479
June 2020	54	24	20	2	100	134	450
July 2020	54	25	19	3	100	135	439
August 2020	54	26	18	2	100	136	470
September 2020	54	25	17	4	100	136	474
October 2020	52	27	16	5	100	136	460
November 2020	50	27	16	6	100	134	430
December 2020	51	25	19	5	100	131	431
January 2021	50	22	24	4	100	126	457
February 2021	52	19	26	2	100	126	460
March 2021	50	21	28	1	100	122	466
April 2021	52	23	24	1	100	127	429
May 2021	50	23	25	2	100	125	424
June 2021	49	26	22	3	100	127	435
July 2021	47	27	22	4	100	125	463
August 2021	41	32	24	3	100	117	463
September 2021	37	34	27	2	100	110	456
October 2021	33	35	31	1	100	102	454
November 2021	34	34	32	1	100	102	461
December 2021	33	34	33	1	100	100	446
January 2022	33	35	31	1	100	102	457
February 2022	32	38	29	1	100	104	460
March 2022	30	38	31	1	100	99	471
April 2022	26	37	36	1	100	90	458
May 2022	25	33	40	2	100	85	458
June 2022	25	31	42	2	100	82	449
July 2022	22	32	45	1	100	77	450
August 2022	19	39	41	1	100	77	440
September 2022	19	43	36	2	100	83	450
October 2022	21	45	33	1	100	89	447
November 2022	23	40	35	2	100	88	435
December 2022	23	40	36	1	100	87	424
January 2023	20	42	36	1	100	84	426
February 2023	20	45	33	1	100	87	429
March 2023	18	49	32	1	100	86	425
April 2023	18	50	30	2	100	87	412
May 2023	17	49	32	2	100	85	431
June 2023	18	48	31	3	100	86	441
July 2023	22	46	30	2	100	92	442
August 2023	21	48	29	1	100	92	436
September 2023	19	50	31	0	100	89	417
October 2023	16	50	33	0	100	83	425
November 2023	17	47	35	2	100	82	430
December 2023	19	44	35	2	100	84	444

TABLE 27

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

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

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

<u>Date of Survey</u>		<u>(a)</u> Continuous <u>Increase</u>	<u>(b)</u> Intermittent <u>Increase</u>	<u>(c)</u> No <u>Change</u>	<u>(d)</u> Intermittent <u>Decline</u>	<u>(e)</u> Continuous <u>Decline</u>	<u>(f)</u> Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	11	22	12	25	13	10	6	100	96	839
April	1978	12	22	10	25	12	12	7	100	97	867
May	1978	12	24	11	23	14	11	6	100	100	896
June	1978	12	32	9	19	12	10	5	100	112	876
July	1978	11	35	10	20	12	8	4	100	114	888
August	1978	12	35	9	19	13	8	3	100	115	829
September	1978	14	28	12	19	13	9	5	100	110	833
October	1978	14	26	13	19	12	10	6	100	109	809
November	1978	13	22	12	21	13	11	8	100	101	883
December	1978	10	20	12	24	15	10	8	100	91	868
January	1979	9	17	11	23	19	12	9	100	85	891
February	1979	9	18	12	22	20	12	8	100	85	849
March	1979	8	22	10	21	20	12	7	100	89	850
April	1979	7	19	10	22	20	14	8	100	84	878
May	1979	7	18	10	24	21	13	6	100	79	878
June	1979	8	15	10	24	24	13	6	100	74	990
July	1979	6	16	8	26	28	12	5	100	68	1079
August	1979	4	14	5	29	30	13	5	100	59	1015
September	1979	3	13	4	32	28	14	5	100	56	938
October	1979	4	12	4	36	26	13	5	100	54	889
November	1979	5	13	5	35	26	12	4	100	56	925
December	1979	5	10	5	35	29	12	4	100	51	932
January	1980	4	10	5	34	30	13	5	100	50	858
February	1980	5	8	4	34	27	16	5	100	52	721
March	1980	4	8	5	33	29	16	5	100	50	633
April	1980	5	6	4	34	33	14	3	100	43	574
May	1980	2	4	3	34	39	14	4	100	34	509
June	1980	2	4	2	36	36	17	4	100	35	506
July	1980	2	4	2	37	29	22	5	100	40	513
August	1980	2	4	3	40	23	22	5	100	43	487
September	1980	3	6	3	42	18	23	6	100	49	481
October	1980	3	9	5	37	16	24	6	100	60	459
November	1980	5	13	3	32	14	28	5	100	72	485
December	1980	5	13	4	30	16	28	4	100	72	502
January	1981	5	11	3	32	14	30	5	100	69	521
February	1981	4	9	5	37	14	25	5	100	62	518
March	1981	6	9	6	36	13	25	4	100	66	521
April	1981	10	10	6	36	15	20	2	100	68	523
May	1981	15	11	7	31	15	21	1	100	80	551
June	1981	18	12	7	28	13	19	3	100	89	567
July	1981	17	14	8	26	13	17	5	100	92	581
August	1981	16	15	7	27	13	16	6	100	91	593

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
September 1981	13	17	7	30	15	14	4	100	86	597
October 1981	12	17	6	31	16	16	3	100	82	598
November 1981	8	15	4	35	20	15	3	100	68	591
December 1981	6	9	3	33	23	22	3	100	59	587
January 1982	5	7	3	32	25	26	3	100	55	601
February 1982	3	5	4	30	26	28	3	100	52	624
March 1982	3	6	4	32	26	25	4	100	51	642
April 1982	4	6	4	33	26	24	3	100	50	619
May 1982	5	6	3	35	22	25	3	100	54	592
June 1982	7	6	3	32	20	30	2	100	60	571
July 1982	7	6	2	34	19	29	2	100	60	579
August 1982	6	6	2	36	21	26	3	100	55	580
September 1982	6	6	3	39	20	23	3	100	52	599
October 1982	7	5	4	39	21	22	2	100	52	613
November 1982	8	6	2	36	22	24	1	100	56	610
December 1982	9	7	4	33	22	25	1	100	61	602
January 1983	11	7	4	32	19	26	1	100	67	579
February 1983	15	9	4	31	15	26	1	100	78	562
March 1983	20	12	4	32	12	20	1	100	88	549
April 1983	26	17	4	27	9	16	1	100	107	575
May 1983	33	21	5	21	6	12	1	100	128	595
June 1983	39	23	5	16	4	10	2	100	141	615
July 1983	41	25	5	14	4	8	2	100	148	579
August 1983	40	24	4	13	4	11	3	100	147	542
September 1983	36	28	5	11	4	13	2	100	149	509
October 1983	36	29	4	12	5	12	2	100	147	538
November 1983	33	30	5	15	4	10	2	100	144	582
December 1983	36	29	5	14	4	8	3	100	146	581
January 1984	37	28	6	13	4	8	4	100	149	537
February 1984	39	31	5	10	4	8	3	100	157	513
March 1984	35	34	6	10	3	9	2	100	156	528
April 1984	30	39	5	10	3	11	2	100	156	579
May 1984	24	39	6	13	5	12	2	100	145	604
June 1984	21	40	7	13	6	11	3	100	142	589
July 1984	19	40	6	14	7	12	3	100	138	545
August 1984	21	40	7	12	6	10	5	100	142	568
September 1984	22	39	5	10	6	13	4	100	144	634
October 1984	22	38	6	11	7	12	5	100	142	706
November 1984	22	36	6	11	9	12	4	100	139	699
December 1984	23	34	7	14	8	10	4	100	136	683
January 1985	24	33	7	14	10	8	3	100	134	590
February 1985	21	35	7	16	10	8	2	100	131	562
March 1985	20	34	8	17	10	9	2	100	126	535
April 1985	19	32	8	19	10	8	4	100	123	585
May 1985	20	31	9	17	11	8	4	100	123	586
June 1985	19	34	8	17	12	6	4	100	124	614
July 1985	21	33	7	16	12	7	4	100	125	598
August 1985	21	32	9	19	10	6	4	100	123	600
September 1985	18	34	8	17	10	7	5	100	125	547

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
October	1985	16	35	10	16	12	6	4	100	123	537
November	1985	15	35	8	20	11	7	3	100	120	522
December	1985	15	32	9	22	11	8	2	100	113	566
January	1986	14	34	8	23	8	10	2	100	116	609
February	1986	15	33	10	22	9	9	2	100	116	649
March	1986	17	34	9	20	9	9	2	100	121	611
April	1986	17	34	9	20	11	7	2	100	120	574
May	1986	15	35	9	21	10	7	3	100	119	535
June	1986	15	36	8	23	10	6	3	100	118	582
July	1986	15	36	9	22	9	5	4	100	119	630
August	1986	17	35	10	19	11	5	3	100	121	669
September	1986	15	33	11	18	11	8	5	100	119	621
October	1986	15	30	10	21	11	9	4	100	113	579
November	1986	12	31	8	23	10	10	5	100	110	536
December	1986	11	31	10	23	14	7	4	100	105	554
January	1987	10	30	11	24	14	7	4	100	102	555
February	1987	10	30	12	21	18	6	3	100	101	568
March	1987	11	29	12	24	14	7	3	100	103	529
April	1987	13	28	12	22	14	8	3	100	104	513
May	1987	13	29	12	22	11	9	3	100	108	495
June	1987	12	29	12	20	12	12	4	100	109	507
July	1987	13	31	11	20	10	11	4	100	115	520
August	1987	12	34	11	21	9	8	4	100	116	507
September	1987	14	35	9	22	10	7	4	100	117	495
October	1987	14	32	8	22	11	9	4	100	112	433
November	1987	13	26	9	23	13	11	4	100	103	418
December	1987	10	25	10	24	13	13	4	100	98	416
January	1988	9	28	11	23	13	12	5	100	100	465
February	1988	9	31	9	22	14	11	5	100	104	476
March	1988	10	32	9	21	14	10	5	100	107	468
April	1988	10	33	10	19	13	10	5	100	111	426
May	1988	11	34	10	19	10	10	6	100	117	414
June	1988	12	34	12	20	8	8	6	100	118	425
July	1988	12	31	12	20	9	8	8	100	114	462
August	1988	14	28	13	20	9	9	8	100	113	476
September	1988	17	28	13	17	7	9	8	100	121	491
October	1988	18	32	13	17	7	8	5	100	127	474
November	1988	17	34	11	18	7	9	4	100	126	465
December	1988	13	34	10	19	9	9	6	100	119	443
January	1989	12	33	10	19	10	10	6	100	117	452
February	1989	16	30	12	17	10	10	6	100	119	450
March	1989	15	32	15	17	10	8	4	100	120	451
April	1989	15	30	16	19	10	7	3	100	116	446
May	1989	11	31	16	21	12	5	3	100	109	454
June	1989	13	31	13	21	12	6	4	100	111	454
July	1989	11	32	15	20	12	5	5	100	111	447
August	1989	10	34	16	20	10	6	5	100	113	428
September	1989	10	34	17	18	10	6	5	100	116	428
October	1989	12	33	16	19	10	6	4	100	115	445

REGION NORTH CENTRAL

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
November	1989	13	35	16	16	10	6	4	100	122	463
December	1989	12	32	14	20	12	6	4	100	113	448
January	1990	13	32	15	18	11	7	5	100	116	415
February	1990	13	26	14	24	13	7	4	100	102	391
March	1990	12	26	12	28	13	7	3	100	97	396
April	1990	11	24	11	30	13	10	1	100	93	424
May	1990	10	28	11	25	11	11	3	100	102	444
June	1990	11	29	11	21	11	11	5	100	107	448
July	1990	9	33	10	21	11	11	5	100	110	431
August	1990	8	30	10	24	14	10	4	100	99	413
September	1990	6	24	12	25	20	10	4	100	86	394
October	1990	4	17	9	27	31	9	4	100	63	396
November	1990	2	12	7	27	38	10	4	100	50	409
December	1990	2	11	5	28	37	13	5	100	48	420
January	1991	1	9	6	28	33	16	6	100	49	417
February	1991	3	7	6	31	28	19	6	100	51	398
March	1991	5	8	6	31	23	22	5	100	59	390
April	1991	8	9	5	33	16	26	4	100	68	397
May	1991	7	12	4	32	15	26	4	100	72	413
June	1991	8	12	6	33	15	23	3	100	72	414
July	1991	9	15	6	31	15	19	4	100	78	400
August	1991	11	18	7	30	11	19	4	100	88	386
September	1991	10	21	7	33	9	16	3	100	89	391
October	1991	8	21	9	34	10	16	2	100	85	408
November	1991	6	18	8	35	16	15	2	100	74	418
December	1991	4	13	6	35	22	16	4	100	60	429
January	1992	4	9	7	38	24	15	4	100	51	426
February	1992	4	6	6	38	25	18	3	100	47	429
March	1992	6	8	6	37	23	17	3	100	54	416
April	1992	7	11	3	38	19	18	3	100	60	399
May	1992	10	15	3	36	14	18	4	100	75	399
June	1992	13	17	5	34	11	17	3	100	84	405
July	1992	13	16	8	29	14	16	4	100	86	424
August	1992	11	17	9	27	16	15	5	100	86	428
September	1992	9	18	8	28	16	16	6	100	83	429
October	1992	9	19	8	30	13	14	6	100	84	418
November	1992	7	21	7	34	10	16	6	100	83	387
December	1992	13	22	7	28	8	16	6	100	100	370
January	1993	16	24	7	23	8	17	5	100	109	356
February	1993	22	25	6	17	10	14	5	100	120	364
March	1993	19	25	7	20	10	14	5	100	114	377
April	1993	18	25	9	21	8	14	5	100	114	379
May	1993	14	25	13	22	10	12	5	100	107	387
June	1993	13	26	12	22	13	10	4	100	104	363
July	1993	11	25	12	23	17	8	3	100	96	359
August	1993	12	24	11	26	18	7	3	100	91	359
September	1993	11	22	12	28	19	5	3	100	85	378
October	1993	10	23	11	26	19	6	5	100	89	387
November	1993	8	25	11	25	20	5	6	100	89	384

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
December 1993	10	27	10	24	15	7	7	100	97	393
January 1994	14	29	9	23	13	7	6	100	106	390
February 1994	19	29	9	20	9	8	6	100	119	386
March 1994	21	30	11	15	10	7	5	100	127	372
April 1994	22	31	10	14	10	6	6	100	128	378
May 1994	20	33	10	16	9	6	6	100	127	391
June 1994	18	35	10	17	8	8	5	100	128	402
July 1994	14	38	11	19	8	8	3	100	126	401
August 1994	14	40	9	18	8	8	3	100	129	408
September 1994	13	40	9	18	9	8	3	100	126	399
October 1994	17	37	6	19	9	8	5	100	126	392
November 1994	17	34	9	17	8	9	6	100	125	382
December 1994	19	33	11	16	8	8	4	100	128	389
January 1995	19	37	13	14	7	7	3	100	135	385
February 1995	19	39	11	14	8	6	3	100	137	386
March 1995	18	38	9	14	10	7	4	100	132	374
April 1995	17	37	9	14	11	6	6	100	129	374
May 1995	15	38	10	16	10	6	5	100	127	371
June 1995	14	37	14	17	9	5	4	100	126	370
July 1995	12	34	14	21	9	6	3	100	116	382
August 1995	15	33	14	22	8	4	3	100	118	395
September 1995	14	34	13	22	10	4	2	100	117	391
October 1995	15	35	15	19	8	5	3	100	122	385
November 1995	13	33	15	19	11	6	2	100	116	375
December 1995	15	31	15	20	10	8	2	100	116	399
January 1996	13	32	14	21	11	7	2	100	113	403
February 1996	14	28	16	22	10	7	3	100	110	399
March 1996	14	29	15	22	10	6	5	100	111	388
April 1996	15	27	16	20	8	7	6	100	114	381
May 1996	13	32	14	19	9	7	7	100	117	383
June 1996	12	32	13	19	9	8	6	100	117	378
July 1996	13	33	12	19	9	9	5	100	117	380
August 1996	15	32	13	19	9	8	5	100	119	384
September 1996	16	33	12	19	9	6	5	100	122	398
October 1996	15	34	13	20	8	6	4	100	120	402
November 1996	15	36	12	19	9	5	5	100	123	401
December 1996	15	36	14	18	8	6	4	100	124	398
January 1997	16	37	13	15	9	5	5	100	129	397
February 1997	17	37	14	15	7	6	4	100	133	393
March 1997	17	35	17	15	6	6	4	100	131	397
April 1997	15	37	16	16	7	6	3	100	128	403
May 1997	12	38	16	18	8	5	4	100	124	404
June 1997	11	43	12	18	7	5	4	100	129	405
July 1997	11	46	13	15	5	6	4	100	137	395
August 1997	15	46	12	11	4	6	5	100	145	386
September 1997	18	45	12	8	5	7	5	100	149	381
October 1997	20	44	12	10	5	4	5	100	149	392
November 1997	18	46	14	10	6	4	3	100	149	403
December 1997	16	42	17	13	6	4	2	100	140	386

REGION NORTH CENTRAL

TABLE 27

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

Date of Survey	(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
	Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
January 1998	15	40	19	12	6	5	3	100	137	384
February 1998	14	41	19	11	5	5	5	100	138	370
March 1998	16	46	15	9	4	6	5	100	148	384
April 1998	17	46	15	8	2	6	6	100	152	365
May 1998	18	44	15	9	2	7	4	100	150	385
June 1998	16	42	20	8	3	7	4	100	147	370
July 1998	15	43	19	9	4	7	4	100	145	382
August 1998	16	41	17	8	5	8	5	100	144	364
September 1998	17	40	13	10	7	8	5	100	140	377
October 1998	16	35	12	12	10	10	5	100	130	364
November 1998	15	31	12	18	10	11	4	100	117	377
December 1998	14	29	12	18	10	13	4	100	116	371
January 1999	18	31	11	17	8	11	3	100	125	378
February 1999	23	35	11	12	8	9	3	100	138	366
March 1999	23	36	11	11	8	7	4	100	139	367
April 1999	18	38	15	11	7	7	4	100	137	368
May 1999	14	39	15	11	8	8	5	100	134	370
June 1999	14	41	16	11	7	7	4	100	138	375
July 1999	13	40	15	12	7	8	4	100	135	382
August 1999	13	41	15	14	6	7	4	100	133	385
September 1999	14	40	13	14	6	7	5	100	134	379
October 1999	15	36	18	13	7	6	4	100	131	381
November 1999	14	39	18	10	6	8	5	100	137	388
December 1999	16	39	20	9	6	6	4	100	140	409
January 2000	18	45	13	9	4	5	5	100	150	420
February 2000	19	45	13	10	3	4	6	100	151	421
March 2000	16	47	10	13	4	6	4	100	146	395
April 2000	14	45	10	14	6	7	4	100	139	382
May 2000	12	45	11	15	6	8	2	100	136	387
June 2000	14	41	11	17	7	7	3	100	131	402
July 2000	15	38	12	17	6	9	3	100	130	402
August 2000	14	39	13	15	6	7	5	100	131	391
September 2000	12	40	14	14	6	9	5	100	133	395
October 2000	15	39	12	16	6	8	4	100	132	397
November 2000	14	35	9	20	5	13	4	100	123	391
December 2000	13	32	10	21	6	15	4	100	119	370
January 2001	8	29	9	23	11	15	5	100	103	382
February 2001	6	21	9	26	16	18	4	100	85	387
March 2001	5	17	6	29	20	19	5	100	72	402
April 2001	6	14	7	30	17	21	4	100	73	389
May 2001	7	15	6	30	18	20	4	100	73	388
June 2001	8	14	7	31	16	20	3	100	75	368
July 2001	6	14	7	33	17	20	3	100	70	377
August 2001	7	14	7	33	15	21	2	100	73	382
September 2001	6	15	5	29	19	24	3	100	73	389
October 2001	4	13	3	25	19	31	4	100	73	378
November 2001	2	11	3	24	20	35	5	100	69	370
December 2001	1	8	4	27	16	39	5	100	66	382

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
January	2002	3	8	3	27	14	42	5	100	70	394
February	2002	6	7	1	28	9	44	5	100	75	395
March	2002	8	7	2	28	8	44	3	100	79	380
April	2002	9	9	3	30	10	37	2	100	77	377
May	2002	8	13	3	31	11	31	3	100	79	369
June	2002	10	16	3	29	13	26	3	100	83	389
July	2002	8	15	4	29	14	26	3	100	80	377
August	2002	8	12	5	31	13	29	2	100	76	389
September	2002	6	9	5	36	12	29	3	100	67	369
October	2002	7	10	4	36	13	26	4	100	67	371
November	2002	10	10	3	36	16	20	5	100	68	366
December	2002	12	14	3	33	16	18	4	100	76	389
January	2003	13	15	3	34	16	17	3	100	78	381
February	2003	11	14	4	32	17	16	5	100	75	381
March	2003	9	12	5	31	22	17	5	100	68	370
April	2003	9	10	5	34	20	17	5	100	65	377
May	2003	9	14	5	33	17	17	4	100	73	378
June	2003	15	15	4	30	12	21	3	100	88	387
July	2003	19	17	3	24	13	20	4	100	99	392
August	2003	24	15	3	24	13	19	2	100	102	412
September	2003	23	16	2	29	15	12	2	100	95	391
October	2003	21	17	4	29	15	12	1	100	94	388
November	2003	21	19	4	27	17	11	1	100	96	386
December	2003	28	18	5	22	14	11	2	100	110	388
January	2004	35	18	4	22	11	9	2	100	120	391
February	2004	34	19	6	21	10	8	1	100	123	392
March	2004	27	21	6	20	14	10	2	100	114	390
April	2004	24	20	8	20	14	12	2	100	110	381
May	2004	24	18	8	23	15	10	2	100	103	392
June	2004	24	19	8	26	11	10	3	100	105	400
July	2004	24	20	6	26	11	10	4	100	108	381
August	2004	23	22	5	21	10	14	5	100	115	366
September	2004	24	23	3	21	10	14	5	100	117	368
October	2004	22	21	4	23	10	15	5	100	110	391
November	2004	21	21	6	25	11	12	3	100	107	398
December	2004	23	25	7	22	11	10	2	100	115	408
January	2005	24	27	8	19	11	9	0	100	121	398
February	2005	23	29	7	19	13	8	1	100	120	383
March	2005	22	25	8	21	13	9	1	100	113	374
April	2005	19	25	8	24	16	6	2	100	104	397
May	2005	15	26	9	27	16	7	1	100	99	413
June	2005	14	24	9	26	18	7	2	100	93	422
July	2005	15	26	10	23	16	7	2	100	102	428
August	2005	17	23	9	22	19	6	3	100	99	412
September	2005	17	22	7	25	22	5	2	100	92	408
October	2005	13	16	7	30	25	7	2	100	73	401
November	2005	11	17	6	33	25	8	1	100	70	408
December	2005	11	16	8	30	24	10	1	100	74	409
January	2006	13	22	6	28	21	8	1	100	86	398

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
February	2006	15	25	8	25	19	8	1	100	95	391
March	2006	14	28	5	25	22	5	1	100	94	388
April	2006	13	26	6	26	22	6	1	100	90	398
May	2006	11	25	4	28	25	6	1	100	84	404
June	2006	11	21	5	31	25	7	1	100	76	424
July	2006	11	20	5	32	25	6	1	100	74	427
August	2006	10	18	7	34	24	6	0	100	70	431
September	2006	10	20	7	34	21	7	1	100	75	410
October	2006	9	22	8	32	19	8	1	100	80	411
November	2006	10	27	6	30	16	10	2	100	90	408
December	2006	10	28	6	29	15	9	2	100	94	415
January	2007	11	31	5	27	15	9	3	100	100	432
February	2007	12	28	7	30	14	5	4	100	97	448
March	2007	13	29	9	27	14	6	2	100	101	434
April	2007	13	24	10	31	15	6	1	100	91	423
May	2007	11	25	10	28	20	5	2	100	89	410
June	2007	12	23	9	30	19	5	2	100	86	437
July	2007	9	24	8	32	17	7	2	100	84	424
August	2007	8	21	7	34	18	9	2	100	78	409
September	2007	5	21	7	33	20	10	3	100	73	404
October	2007	5	19	7	33	23	9	3	100	68	408
November	2007	6	18	7	35	23	8	3	100	66	430
December	2007	6	17	5	40	24	6	2	100	59	431
January	2008	5	14	5	41	23	9	3	100	56	419
February	2008	4	10	4	39	23	16	3	100	52	408
March	2008	4	8	4	39	23	20	2	100	50	389
April	2008	3	5	3	41	25	21	1	100	42	395
May	2008	2	4	3	42	32	16	1	100	33	395
June	2008	2	2	3	41	37	13	2	100	25	405
July	2008	2	3	2	42	37	11	2	100	26	405
August	2008	3	5	2	43	32	13	2	100	33	406
September	2008	5	6	2	44	25	16	3	100	42	386
October	2008	5	5	2	46	21	18	4	100	43	383
November	2008	3	3	2	46	20	20	5	100	40	382
December	2008	1	3	1	48	21	21	5	100	35	402
January	2009	1	3	1	47	22	23	4	100	35	401
February	2009	1	3	1	46	23	25	3	100	35	404
March	2009	2	2	0	43	24	27	2	100	38	405
April	2009	2	3	0	39	25	29	2	100	40	408
May	2009	4	4	0	36	23	30	2	100	49	413
June	2009	5	4	1	36	21	31	3	100	53	417
July	2009	7	5	1	35	21	28	2	100	56	438
August	2009	8	7	2	36	19	26	1	100	60	429
September	2009	13	9	2	36	17	22	1	100	68	418
October	2009	15	9	2	37	15	21	2	100	72	420
November	2009	17	8	3	39	13	18	2	100	74	418
December	2009	17	10	4	38	13	17	2	100	76	419
January	2010	20	13	5	33	13	14	2	100	87	417
February	2010	20	15	5	28	15	15	2	100	92	421

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
March	2010	20	17	5	27	18	13	1	100	92	425
April	2010	19	17	5	27	17	14	1	100	93	413
May	2010	23	20	4	26	16	10	2	100	101	424
June	2010	22	24	4	24	16	9	2	100	106	442
July	2010	21	22	4	27	17	8	2	100	99	445
August	2010	19	20	4	30	15	10	2	100	94	438
September	2010	19	19	4	32	16	9	2	100	90	429
October	2010	18	20	5	30	16	9	1	100	92	424
November	2010	18	19	7	29	18	8	1	100	90	426
December	2010	23	20	8	26	14	8	1	100	103	440
January	2011	26	21	10	23	13	8	1	100	111	421
February	2011	29	22	10	22	10	7	1	100	118	410
March	2011	23	22	9	23	13	8	1	100	109	390
April	2011	21	23	7	26	15	7	2	100	103	406
May	2011	20	22	6	25	18	6	2	100	100	404
June	2011	22	20	8	27	16	6	2	100	98	412
July	2011	21	20	6	29	15	8	1	100	97	384
August	2011	17	21	5	31	19	7	1	100	87	388
September	2011	13	18	4	32	24	9	1	100	76	370
October	2011	11	16	4	34	25	9	1	100	68	412
November	2011	9	19	6	35	19	12	1	100	74	412
December	2011	11	23	5	33	17	11	1	100	83	421
January	2012	12	25	6	29	14	12	2	100	94	391
February	2012	20	24	6	26	13	9	2	100	104	376
March	2012	20	27	7	27	10	9	2	100	110	373
April	2012	22	28	5	25	10	6	3	100	116	396
May	2012	22	31	6	20	9	8	5	100	124	406
June	2012	24	28	6	21	9	8	4	100	122	405
July	2012	23	28	7	21	9	8	4	100	121	386
August	2012	21	24	5	25	12	8	5	100	108	384
September	2012	23	22	4	25	13	7	6	100	107	378
October	2012	26	18	5	23	14	8	6	100	108	396
November	2012	29	20	4	21	11	10	5	100	118	406
December	2012	27	22	4	17	15	9	5	100	117	412
January	2013	24	23	5	19	17	8	3	100	111	404
February	2013	23	22	6	21	21	5	2	100	102	394
March	2013	25	23	9	21	17	5	1	100	109	375
April	2013	24	25	10	19	16	5	1	100	114	382
May	2013	24	28	11	18	13	4	2	100	120	391
June	2013	23	28	10	18	12	4	3	100	121	430
July	2013	24	32	8	18	11	4	3	100	127	428
August	2013	22	32	7	19	13	4	3	100	123	427
September	2013	19	32	6	18	16	6	2	100	117	414
October	2013	18	28	8	19	19	7	2	100	107	410
November	2013	19	24	8	18	20	8	2	100	104	410
December	2013	19	23	9	20	19	8	3	100	103	417
January	2014	21	25	7	19	17	7	4	100	110	410
February	2014	20	30	6	18	16	6	3	100	116	409
March	2014	22	27	5	20	18	5	2	100	111	402

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
April	2014	22	30	5	20	17	6	1	100	115	431
May	2014	20	32	4	19	17	6	2	100	116	437
June	2014	18	38	6	14	15	6	3	100	126	421
July	2014	17	34	6	17	17	7	3	100	116	393
August	2014	15	33	6	20	18	7	2	100	110	387
September	2014	15	31	5	23	18	5	3	100	105	408
October	2014	16	33	6	21	16	5	3	100	112	433
November	2014	19	33	7	19	13	6	2	100	119	439
December	2014	22	33	6	17	13	6	2	100	126	407
January	2015	26	35	4	16	11	6	2	100	134	371
February	2015	26	37	4	13	12	7	2	100	137	365
March	2015	25	36	6	14	10	6	2	100	136	393
April	2015	20	40	7	14	11	7	1	100	134	397
May	2015	22	39	6	17	10	6	1	100	134	402
June	2015	23	40	6	15	9	6	1	100	139	386
July	2015	25	36	5	15	10	7	2	100	136	382
August	2015	22	35	7	15	12	7	2	100	130	396
September	2015	18	33	8	16	14	9	2	100	122	393
October	2015	16	32	8	18	14	10	2	100	115	391
November	2015	16	32	7	18	12	11	3	100	117	359
December	2015	16	33	7	21	11	8	4	100	117	383
January	2016	18	33	6	20	10	8	5	100	121	401
February	2016	17	34	6	21	11	8	4	100	119	414
March	2016	16	33	6	20	11	8	6	100	118	402
April	2016	13	34	7	21	13	8	5	100	113	403
May	2016	16	32	7	21	13	7	5	100	114	411
June	2016	16	31	8	20	13	8	5	100	114	407
July	2016	17	31	10	20	10	8	5	100	119	399
August	2016	15	29	12	20	10	8	6	100	114	405
September	2016	16	30	10	21	10	7	6	100	116	431
October	2016	17	26	8	20	13	8	8	100	110	455
November	2016	17	26	6	20	13	12	7	100	110	450
December	2016	17	25	5	16	11	20	6	100	115	446
January	2017	18	24	7	15	7	25	4	100	120	427
February	2017	21	24	7	12	6	27	4	100	127	427
March	2017	25	21	7	14	7	21	4	100	125	421
April	2017	30	22	7	13	9	15	4	100	130	437
May	2017	31	24	8	14	10	9	4	100	131	468
June	2017	28	26	10	12	14	7	3	100	129	480
July	2017	24	28	9	15	15	7	2	100	122	496
August	2017	25	25	9	16	16	8	2	100	118	463
September	2017	27	26	8	17	13	7	2	100	124	462
October	2017	30	25	7	15	12	7	3	100	128	443
November	2017	28	28	8	14	11	7	3	100	130	464
December	2017	27	29	9	14	12	7	3	100	129	456
January	2018	29	28	8	14	12	7	3	100	132	478
February	2018	33	27	6	13	12	6	4	100	135	461
March	2018	34	26	4	12	13	6	4	100	134	475
April	2018	31	28	4	13	14	6	4	100	132	466

REGION NORTH CENTRAL
TABLE 27
TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS
(Three Month Moving Averages)

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
May	2018	27	29	6	13	14	8	4	100	129	463
June	2018	26	31	7	14	14	6	2	100	129	446
July	2018	26	29	6	13	17	8	2	100	125	441
August	2018	29	26	5	13	17	7	2	100	125	448
September	2018	29	24	6	12	17	9	2	100	124	473
October	2018	28	28	5	12	14	10	3	100	129	470
November	2018	22	32	6	13	13	10	3	100	128	477
December	2018	20	33	4	14	15	9	4	100	125	466
January	2019	17	30	5	14	19	10	5	100	114	467
February	2019	18	27	4	16	21	9	4	100	108	457
March	2019	18	27	5	18	19	9	4	100	108	458
April	2019	22	30	6	18	16	6	2	100	117	456
May	2019	23	30	7	16	14	7	2	100	122	464
June	2019	24	31	6	14	14	8	2	100	127	456
July	2019	21	35	6	14	15	6	3	100	127	465
August	2019	20	34	5	15	17	6	2	100	123	479
September	2019	21	31	6	15	20	5	2	100	117	474
October	2019	22	25	7	17	21	6	2	100	109	485
November	2019	21	25	7	19	18	7	3	100	108	467
December	2019	21	23	8	21	18	7	2	100	106	464
January	2020	22	27	7	20	15	6	2	100	115	457
February	2020	24	26	7	16	14	8	4	100	120	483
March	2020	24	25	6	16	12	12	6	100	121	509
April	2020	18	14	4	16	16	27	5	100	101	514
May	2020	10	7	3	18	19	39	4	100	80	479
June	2020	4	1	2	20	21	50	2	100	65	450
July	2020	2	2	2	20	19	52	3	100	64	439
August	2020	3	2	1	22	18	50	3	100	65	470
September	2020	4	3	1	22	17	48	5	100	69	474
October	2020	4	5	1	24	16	46	5	100	69	460
November	2020	3	4	2	23	15	45	7	100	69	430
December	2020	2	5	1	20	17	47	7	100	70	431
January	2021	3	4	1	19	21	46	6	100	67	457
February	2021	5	5	0	17	22	48	3	100	71	460
March	2021	11	5	1	19	24	39	2	100	73	466
April	2021	22	7	1	18	21	30	2	100	91	429
May	2021	29	10	0	17	20	22	3	100	102	424
June	2021	32	13	0	15	16	21	3	100	114	435
July	2021	34	15	1	13	15	19	4	100	121	463
August	2021	30	19	1	13	17	17	3	100	118	463
September	2021	27	22	2	11	21	15	2	100	118	456
October	2021	23	22	2	12	25	14	1	100	109	454
November	2021	24	19	3	14	25	14	1	100	104	461
December	2021	23	17	3	17	26	13	2	100	96	446
January	2022	22	16	3	18	25	13	2	100	95	457
February	2022	21	17	3	22	24	12	2	100	92	460
March	2022	19	15	2	24	25	14	2	100	85	471
April	2022	16	16	1	24	28	13	2	100	79	458
May	2022	14	16	1	19	31	15	3	100	80	458

TABLE 27

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

Date of Survey		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
June	2022	13	16	2	17	34	16	3	100	78	449
July	2022	10	13	3	18	38	16	2	100	67	450
August	2022	9	11	4	25	35	14	1	100	60	440
September	2022	9	13	4	28	32	12	2	100	63	450
October	2022	12	14	3	29	29	11	1	100	67	447
November	2022	11	16	2	24	31	13	2	100	72	435
December	2022	11	17	3	23	32	12	2	100	73	424
January	2023	9	20	5	21	30	13	2	100	78	426
February	2023	9	20	7	21	28	13	2	100	79	429
March	2023	9	22	7	21	27	12	2	100	82	425
April	2023	8	22	5	24	25	12	3	100	81	412
May	2023	9	22	5	23	26	10	4	100	82	431
June	2023	10	19	4	28	25	10	4	100	77	441
July	2023	14	19	5	26	25	9	3	100	82	442
August	2023	14	21	4	28	22	10	2	100	86	436
September	2023	12	24	4	25	24	10	1	100	88	417
October	2023	10	24	4	26	26	9	1	100	83	425
November	2023	11	21	6	23	28	9	2	100	81	430
December	2023	12	19	6	22	26	12	3	100	83	444

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	38	8	42	7	4	100	97	839
April 1978	36	8	43	7	5	100	93	867
May 1978	37	8	45	6	4	100	92	896
June 1978	43	5	44	5	3	100	99	876
July 1978	43	5	46	3	3	100	97	888
August 1978	41	6	47	3	4	100	94	829
September 1978	41	6	44	5	3	100	97	833
October 1978	41	8	41	7	3	100	100	809
November 1978	38	7	45	8	2	100	93	883
December 1978	28	11	51	7	3	100	77	868
January 1979	25	10	54	6	5	100	71	891
February 1979	26	10	52	7	5	100	75	849
March 1979	28	5	53	7	7	100	75	850
April 1979	25	4	59	7	5	100	66	878
May 1979	23	4	63	5	6	100	61	878
June 1979	22	5	64	4	6	100	58	990
July 1979	17	3	68	4	8	100	49	1079
August 1979	15	2	71	5	7	100	43	1015
September 1979	16	3	71	5	5	100	44	938
October 1979	18	2	71	5	4	100	47	889
November 1979	19	3	69	4	5	100	51	925
December 1979	19	2	71	3	6	100	48	932
January 1980	20	2	70	2	5	100	50	858
February 1980	20	1	71	3	5	100	48	721
March 1980	19	1	73	3	4	100	46	633
April 1980	18	1	73	4	4	100	45	574
May 1980	15	1	78	3	3	100	37	509
June 1980	16	1	78	4	2	100	38	506
July 1980	14	1	80	3	2	100	34	513
August 1980	19	0	74	3	3	100	44	487
September 1980	23	2	69	4	3	100	55	481
October 1980	29	2	60	5	4	100	69	459
November 1980	32	3	53	8	4	100	79	485
December 1980	29	2	56	8	5	100	74	502
January 1981	30	2	55	8	5	100	74	521
February 1981	25	3	62	7	3	100	63	518
March 1981	27	3	62	5	3	100	65	521
April 1981	29	2	62	4	2	100	67	523
May 1981	37	3	55	4	2	100	82	551
June 1981	42	3	49	5	2	100	93	567
July 1981	41	3	49	5	3	100	92	581
August 1981	38	1	53	5	3	100	85	593
September 1981	36	1	55	5	3	100	80	597
October 1981	32	2	57	5	4	100	75	598
November 1981	26	3	63	4	4	100	63	591
December 1981	21	3	68	3	4	100	53	587
January 1982	22	2	70	3	3	100	52	601

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1982	23	2	70	3	3	100	53	624
March 1982	20	2	72	2	4	100	48	642
April 1982	20	2	71	3	4	100	49	619
May 1982	22	2	70	3	3	100	52	592
June 1982	28	1	66	3	2	100	62	571
July 1982	28	1	67	2	2	100	61	579
August 1982	26	2	66	3	3	100	60	580
September 1982	26	3	64	4	3	100	62	599
October 1982	27	4	62	4	3	100	65	613
November 1982	28	4	62	4	3	100	66	610
December 1982	27	4	62	3	4	100	66	602
January 1983	29	3	61	3	4	100	68	579
February 1983	33	2	57	3	5	100	76	562
March 1983	38	1	55	2	4	100	83	549
April 1983	44	2	48	2	4	100	96	575
May 1983	53	2	40	3	2	100	113	595
June 1983	59	2	35	4	1	100	124	615
July 1983	61	1	32	4	1	100	129	579
August 1983	61	2	31	4	2	100	130	542
September 1983	59	2	32	5	3	100	127	509
October 1983	56	3	33	5	3	100	123	538
November 1983	52	5	35	4	3	100	117	582
December 1983	58	5	30	4	3	100	128	581
January 1984	64	4	25	4	3	100	139	537
February 1984	69	2	22	4	3	100	147	513
March 1984	68	2	24	4	2	100	144	528
April 1984	67	2	26	3	1	100	140	579
May 1984	64	2	30	3	1	100	135	604
June 1984	62	2	30	4	2	100	132	589
July 1984	59	2	32	4	2	100	127	545
August 1984	61	3	29	5	3	100	132	568
September 1984	64	3	27	5	2	100	137	634
October 1984	63	3	26	5	3	100	137	706
November 1984	61	3	28	5	3	100	133	699
December 1984	57	3	31	6	3	100	125	683
January 1985	58	3	33	4	2	100	125	590
February 1985	58	3	33	4	3	100	126	562
March 1985	58	3	32	4	3	100	126	535
April 1985	57	3	31	6	4	100	126	585
May 1985	54	2	32	7	4	100	122	586
June 1985	55	3	32	5	5	100	122	614
July 1985	55	3	33	4	5	100	122	598
August 1985	57	4	31	3	5	100	126	600
September 1985	55	5	32	6	3	100	123	547
October 1985	50	5	37	5	2	100	113	537
November 1985	49	4	40	5	3	100	109	522
December 1985	51	4	40	3	3	100	111	566
January 1986	53	5	35	4	3	100	118	609
February 1986	55	4	35	5	2	100	120	649
March 1986	57	3	33	5	2	100	124	611

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 1986	58	2	31	5	3	100	127	574
May 1986	56	2	32	6	4	100	125	535
June 1986	55	2	32	5	5	100	123	582
July 1986	57	2	33	5	4	100	124	630
August 1986	57	2	32	5	4	100	125	669
September 1986	54	2	33	7	4	100	120	621
October 1986	49	3	35	7	6	100	114	579
November 1986	47	2	37	7	7	100	110	536
December 1986	47	2	38	5	7	100	109	554
January 1987	48	2	40	5	6	100	108	555
February 1987	50	2	40	4	4	100	110	568
March 1987	53	2	39	3	3	100	114	529
April 1987	51	1	40	3	4	100	112	513
May 1987	52	1	39	4	4	100	114	495
June 1987	50	1	39	5	4	100	111	507
July 1987	53	2	35	5	5	100	118	520
August 1987	53	3	33	5	5	100	120	507
September 1987	54	4	31	5	6	100	123	495
October 1987	51	6	32	5	6	100	119	433
November 1987	45	5	37	7	6	100	108	418
December 1987	41	4	42	7	6	100	99	416
January 1988	42	3	42	9	5	100	100	465
February 1988	43	5	40	7	6	100	103	476
March 1988	44	5	37	8	7	100	107	468
April 1988	45	6	34	7	7	100	111	426
May 1988	48	5	30	8	8	100	118	414
June 1988	49	4	31	8	7	100	118	425
July 1988	48	3	35	8	6	100	113	462
August 1988	49	4	35	9	3	100	113	476
September 1988	51	4	30	10	5	100	121	491
October 1988	55	6	23	10	7	100	132	474
November 1988	55	5	24	8	8	100	130	465
December 1988	54	4	29	7	7	100	124	443
January 1989	51	3	35	6	5	100	116	452
February 1989	53	3	33	6	5	100	120	450
March 1989	54	5	31	5	4	100	122	451
April 1989	56	5	30	4	5	100	126	446
May 1989	50	5	35	5	5	100	115	454
June 1989	48	5	34	8	6	100	114	454
July 1989	46	7	31	9	7	100	115	447
August 1989	51	7	27	8	7	100	124	428
September 1989	54	6	26	6	8	100	128	428
October 1989	54	5	29	7	5	100	124	445
November 1989	55	4	27	8	6	100	128	463
December 1989	51	5	31	6	7	100	120	448
January 1990	53	3	29	7	8	100	123	415
February 1990	49	4	33	6	8	100	116	391
March 1990	48	3	36	6	6	100	113	396
April 1990	47	4	38	5	6	100	109	424
May 1990	50	4	37	5	5	100	113	444

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1990	52	3	34	5	6	100	118	448
July 1990	52	3	35	5	5	100	117	431
August 1990	44	2	44	5	5	100	100	413
September 1990	32	2	53	6	7	100	80	394
October 1990	20	2	64	6	8	100	56	396
November 1990	14	2	70	6	8	100	44	409
December 1990	14	3	71	6	6	100	43	420
January 1991	15	4	70	6	6	100	45	417
February 1991	18	5	66	6	5	100	52	398
March 1991	30	4	55	6	5	100	75	390
April 1991	40	4	44	5	7	100	95	397
May 1991	42	4	39	6	9	100	103	413
June 1991	39	4	42	4	11	100	97	414
July 1991	38	5	43	5	10	100	95	400
August 1991	41	3	41	4	10	100	100	386
September 1991	39	5	39	6	10	100	100	391
October 1991	37	6	41	6	10	100	96	408
November 1991	32	7	46	6	9	100	86	418
December 1991	28	5	54	6	6	100	74	429
January 1992	22	3	63	6	7	100	59	426
February 1992	22	2	66	5	5	100	56	429
March 1992	25	2	62	5	6	100	63	416
April 1992	31	1	55	5	8	100	76	399
May 1992	34	1	45	6	13	100	89	399
June 1992	34	2	45	7	12	100	88	405
July 1992	32	3	47	9	10	100	85	424
August 1992	31	3	50	9	8	100	81	428
September 1992	32	3	50	7	8	100	82	429
October 1992	33	3	48	7	8	100	85	418
November 1992	38	2	43	8	9	100	94	387
December 1992	43	2	37	8	10	100	106	370
January 1993	45	4	33	9	9	100	112	356
February 1993	45	6	31	9	9	100	114	364
March 1993	41	6	33	10	10	100	108	377
April 1993	39	4	36	10	12	100	103	379
May 1993	33	3	41	9	13	100	92	387
June 1993	32	3	46	8	10	100	86	363
July 1993	29	4	51	7	9	100	78	359
August 1993	27	5	52	8	9	100	75	359
September 1993	23	5	51	10	11	100	73	378
October 1993	28	6	44	10	11	100	84	387
November 1993	29	5	46	10	11	100	83	384
December 1993	32	5	44	10	9	100	88	393
January 1994	38	3	41	9	9	100	97	390
February 1994	49	2	34	7	7	100	115	386
March 1994	54	2	32	6	6	100	122	372
April 1994	51	4	32	8	5	100	119	378
May 1994	47	7	32	9	6	100	116	391
June 1994	48	6	30	10	5	100	118	402
July 1994	49	7	30	8	6	100	120	401

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 1994	49	5	28	9	9	100	121	408
September 1994	47	5	29	9	10	100	119	399
October 1994	48	3	29	10	9	100	119	392
November 1994	48	2	30	11	9	100	118	382
December 1994	53	2	28	10	7	100	125	389
January 1995	56	2	28	8	6	100	128	385
February 1995	57	3	27	9	4	100	130	386
March 1995	53	3	30	8	6	100	122	374
April 1995	51	3	30	9	7	100	121	374
May 1995	51	2	32	7	8	100	120	371
June 1995	53	2	29	8	7	100	124	370
July 1995	51	3	30	9	7	100	121	382
August 1995	52	3	29	9	7	100	123	395
September 1995	52	3	32	6	7	100	120	391
October 1995	53	3	32	6	7	100	121	385
November 1995	55	2	32	7	5	100	123	375
December 1995	56	2	29	9	4	100	127	399
January 1996	56	5	29	7	4	100	127	403
February 1996	53	5	30	7	5	100	123	399
March 1996	56	3	29	6	5	100	127	388
April 1996	57	2	28	8	5	100	129	381
May 1996	58	3	26	8	5	100	132	383
June 1996	55	3	24	12	6	100	132	378
July 1996	55	3	26	10	6	100	130	380
August 1996	55	3	28	9	5	100	126	384
September 1996	55	3	30	8	5	100	125	398
October 1996	56	3	27	8	5	100	129	402
November 1996	57	4	23	9	6	100	135	401
December 1996	59	4	23	7	7	100	136	398
January 1997	61	4	22	7	6	100	139	397
February 1997	63	2	24	5	6	100	139	393
March 1997	65	2	23	5	5	100	142	397
April 1997	62	3	24	6	5	100	138	403
May 1997	63	3	23	6	4	100	140	404
June 1997	62	3	25	8	3	100	137	405
July 1997	67	3	23	5	3	100	144	395
August 1997	70	3	19	6	2	100	150	386
September 1997	71	4	17	6	2	100	153	381
October 1997	70	4	18	7	2	100	153	392
November 1997	67	4	21	7	2	100	147	403
December 1997	68	4	21	7	1	100	147	386
January 1998	69	5	17	7	2	100	152	384
February 1998	70	7	14	8	1	100	155	370
March 1998	72	7	12	8	1	100	161	384
April 1998	71	7	14	8	1	100	157	365
May 1998	73	6	13	6	2	100	160	385
June 1998	71	6	16	5	2	100	155	370
July 1998	69	7	17	5	2	100	153	382
August 1998	65	7	21	6	1	100	144	364
September 1998	59	9	24	8	0	100	135	377

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 1998	56	7	29	7	1	100	127	364
November 1998	55	10	27	6	2	100	128	377
December 1998	56	9	28	4	2	100	129	371
January 1999	59	10	23	6	2	100	136	378
February 1999	63	6	22	7	1	100	141	366
March 1999	66	3	22	7	1	100	144	367
April 1999	65	4	25	6	0	100	139	368
May 1999	64	4	27	4	0	100	136	370
June 1999	63	6	26	5	1	100	137	375
July 1999	65	6	21	7	1	100	145	382
August 1999	62	7	22	8	1	100	141	385
September 1999	64	7	20	8	1	100	145	379
October 1999	61	7	24	7	2	100	137	381
November 1999	63	6	22	7	3	100	140	388
December 1999	64	6	22	7	2	100	142	409
January 2000	71	6	17	5	2	100	154	420
February 2000	75	6	14	4	1	100	160	421
March 2000	73	5	18	2	1	100	155	395
April 2000	69	7	19	4	0	100	150	382
May 2000	67	8	21	4	1	100	147	387
June 2000	65	7	20	6	1	100	145	402
July 2000	66	6	22	5	1	100	144	402
August 2000	65	6	21	7	1	100	145	391
September 2000	67	7	20	6	1	100	147	395
October 2000	67	6	19	8	0	100	148	397
November 2000	64	6	21	10	0	100	143	391
December 2000	62	4	23	10	0	100	139	370
January 2001	55	7	28	10	0	100	127	382
February 2001	46	6	39	8	1	100	106	387
March 2001	38	7	46	8	1	100	91	402
April 2001	37	5	51	7	1	100	86	389
May 2001	43	5	46	7	0	100	97	388
June 2001	48	4	41	6	1	100	107	368
July 2001	49	4	38	8	1	100	112	377
August 2001	46	5	41	8	1	100	105	382
September 2001	40	4	49	6	0	100	91	389
October 2001	36	3	56	4	0	100	80	378
November 2001	36	2	58	4	0	100	78	370
December 2001	36	2	56	5	1	100	80	382
January 2002	39	4	48	7	2	100	91	394
February 2002	42	4	41	8	5	100	101	395
March 2002	47	4	35	9	5	100	111	380
April 2002	49	3	36	9	4	100	113	377
May 2002	50	4	36	9	2	100	114	369
June 2002	49	6	36	7	2	100	113	389
July 2002	45	8	39	7	1	100	105	377
August 2002	42	9	42	6	1	100	100	389
September 2002	39	8	44	7	3	100	94	369
October 2002	34	6	50	7	3	100	84	371
November 2002	33	5	52	6	5	100	81	366

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 2002	31	5	54	5	5	100	77	389
January 2003	34	5	53	4	4	100	81	381
February 2003	32	5	57	3	3	100	76	381
March 2003	29	5	62	2	2	100	67	370
April 2003	29	5	62	3	2	100	66	377
May 2003	36	3	55	5	1	100	81	378
June 2003	45	3	45	6	1	100	100	387
July 2003	50	1	42	6	1	100	108	392
August 2003	51	3	41	4	1	100	109	412
September 2003	47	2	45	4	2	100	102	391
October 2003	46	2	45	5	3	100	101	388
November 2003	46	1	46	3	3	100	100	386
December 2003	50	3	41	3	3	100	108	388
January 2004	58	3	36	1	2	100	122	391
February 2004	58	5	34	2	1	100	124	392
March 2004	57	4	35	3	1	100	122	390
April 2004	54	4	37	3	2	100	117	381
May 2004	49	3	42	3	3	100	108	392
June 2004	49	4	42	3	3	100	107	400
July 2004	46	5	42	4	3	100	104	381
August 2004	49	6	38	5	3	100	111	366
September 2004	50	7	35	4	4	100	115	368
October 2004	51	8	35	4	3	100	116	391
November 2004	51	7	36	3	2	100	115	398
December 2004	53	6	37	3	2	100	116	408
January 2005	52	4	38	2	4	100	114	398
February 2005	48	4	42	1	4	100	106	383
March 2005	46	5	45	1	3	100	101	374
April 2005	44	5	46	2	3	100	99	397
May 2005	44	4	46	2	5	100	98	413
June 2005	41	3	46	2	7	100	95	422
July 2005	43	4	45	3	5	100	97	428
August 2005	45	4	44	3	4	100	101	412
September 2005	41	3	50	3	3	100	90	408
October 2005	33	2	58	3	4	100	74	401
November 2005	29	3	61	4	3	100	68	408
December 2005	33	3	58	3	2	100	75	409
January 2006	40	4	51	3	2	100	89	398
February 2006	44	3	48	2	2	100	97	391
March 2006	44	3	47	4	2	100	96	388
April 2006	43	3	50	3	1	100	93	398
May 2006	39	3	53	5	1	100	86	404
June 2006	36	3	57	4	0	100	80	424
July 2006	34	2	60	4	1	100	74	427
August 2006	33	1	62	3	1	100	71	431
September 2006	37	1	57	4	1	100	79	410
October 2006	41	1	53	4	1	100	88	411
November 2006	46	2	45	3	3	100	101	408
December 2006	45	3	44	5	4	100	100	415

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2007	45	4	42	5	4	100	104	432
February 2007	46	4	42	6	1	100	104	448
March 2007	49	5	40	6	0	100	110	434
April 2007	44	4	45	7	1	100	99	423
May 2007	39	4	50	6	1	100	89	410
June 2007	39	4	52	4	2	100	88	437
July 2007	42	4	49	3	2	100	93	424
August 2007	40	4	50	3	4	100	91	409
September 2007	35	4	53	4	4	100	81	404
October 2007	32	4	57	3	4	100	75	408
November 2007	30	4	59	3	3	100	71	430
December 2007	31	2	62	2	3	100	69	431
January 2008	27	2	64	2	4	100	63	419
February 2008	25	3	65	2	5	100	60	408
March 2008	20	3	68	4	6	100	52	389
April 2008	15	3	72	4	6	100	43	395
May 2008	13	1	78	3	5	100	35	395
June 2008	12	3	79	2	4	100	34	405
July 2008	13	3	78	1	4	100	35	405
August 2008	16	4	75	1	4	100	41	406
September 2008	21	4	71	1	3	100	50	386
October 2008	21	5	69	2	3	100	52	383
November 2008	19	6	69	3	3	100	49	382
December 2008	15	5	73	4	3	100	42	402
January 2009	17	4	73	3	3	100	44	401
February 2009	15	3	76	2	4	100	39	404
March 2009	16	3	75	2	4	100	41	405
April 2009	14	3	75	2	5	100	39	408
May 2009	20	3	68	2	8	100	51	413
June 2009	22	3	65	2	8	100	57	417
July 2009	26	3	61	3	7	100	64	438
August 2009	27	5	60	3	5	100	67	429
September 2009	32	6	54	2	6	100	78	418
October 2009	33	7	52	2	7	100	81	420
November 2009	34	5	51	2	8	100	82	418
December 2009	33	5	53	2	7	100	80	419
January 2010	36	5	50	2	6	100	86	417
February 2010	35	6	50	2	6	100	85	421
March 2010	33	6	53	2	5	100	80	425
April 2010	31	5	55	2	7	100	75	413
May 2010	36	3	52	2	7	100	83	424
June 2010	37	3	52	1	7	100	85	442
July 2010	37	3	54	1	6	100	83	445
August 2010	32	4	57	1	6	100	75	438
September 2010	27	4	61	1	7	100	66	429
October 2010	25	5	61	2	7	100	64	424
November 2010	26	5	62	2	6	100	64	426
December 2010	31	4	57	2	7	100	73	440
January 2011	34	3	55	1	7	100	79	421
February 2011	36	3	53	1	7	100	83	410

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 2011	32	4	56	2	6	100	76	390
April 2011	29	4	58	3	6	100	71	406
May 2011	28	3	57	4	8	100	71	404
June 2011	29	4	55	4	9	100	74	412
July 2011	28	4	56	2	9	100	72	384
August 2011	24	4	64	1	7	100	60	388
September 2011	21	2	71	1	6	100	50	370
October 2011	17	2	74	1	5	100	43	412
November 2011	17	3	72	2	5	100	45	412
December 2011	22	3	67	2	6	100	55	421
January 2012	29	4	60	2	6	100	69	391
February 2012	34	4	53	1	8	100	81	376
March 2012	33	5	52	2	8	100	81	373
April 2012	34	5	51	2	8	100	82	396
May 2012	35	5	51	1	8	100	84	406
June 2012	36	5	49	1	9	100	87	405
July 2012	34	6	49	2	9	100	85	386
August 2012	30	6	53	4	7	100	77	384
September 2012	29	6	52	5	7	100	77	378
October 2012	32	7	49	5	8	100	83	396
November 2012	38	7	42	5	8	100	96	406
December 2012	40	6	42	3	8	100	98	412
January 2013	38	5	46	2	9	100	91	404
February 2013	34	6	51	1	8	100	83	394
March 2013	35	6	49	1	9	100	85	375
April 2013	37	5	49	1	8	100	88	382
May 2013	39	3	46	2	9	100	94	391
June 2013	41	2	44	2	10	100	98	430
July 2013	43	2	40	3	12	100	103	428
August 2013	42	3	42	2	11	100	101	427
September 2013	40	3	44	1	11	100	96	414
October 2013	37	3	49	2	9	100	88	410
November 2013	34	3	52	2	9	100	83	410
December 2013	34	4	51	4	7	100	83	417
January 2014	36	4	49	5	7	100	87	410
February 2014	39	4	44	5	8	100	94	409
March 2014	39	3	47	5	7	100	92	402
April 2014	42	4	43	4	7	100	98	431
May 2014	41	4	43	5	7	100	98	437
June 2014	41	4	40	6	8	100	101	421
July 2014	37	3	46	6	8	100	90	393
August 2014	36	4	48	5	7	100	89	387
September 2014	38	4	48	4	6	100	89	408
October 2014	41	6	45	3	5	100	96	433
November 2014	42	7	43	3	4	100	99	439
December 2014	46	5	41	3	6	100	105	407
January 2015	51	4	36	2	7	100	115	371
February 2015	53	2	35	3	8	100	118	365
March 2015	51	3	35	4	7	100	116	393
April 2015	51	4	33	4	7	100	118	397

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2015	51	4	35	4	6	100	116	402
June 2015	55	4	32	3	7	100	124	386
July 2015	53	2	36	2	6	100	117	382
August 2015	54	3	35	2	7	100	119	396
September 2015	50	2	40	2	6	100	110	393
October 2015	47	3	42	3	6	100	105	391
November 2015	46	2	42	4	7	100	104	359
December 2015	43	3	39	5	9	100	104	383
January 2016	46	4	36	5	9	100	111	401
February 2016	48	4	36	5	7	100	112	414
March 2016	46	5	40	4	5	100	106	402
April 2016	43	7	43	4	3	100	100	403
May 2016	42	8	41	3	5	100	101	411
June 2016	43	10	38	2	7	100	105	407
July 2016	41	9	40	2	8	100	101	399
August 2016	40	10	42	3	6	100	98	405
September 2016	42	10	41	2	5	100	101	431
October 2016	40	12	41	3	4	100	98	455
November 2016	40	12	41	4	3	100	99	450
December 2016	42	10	40	4	4	100	102	446
January 2017	47	8	37	3	4	100	110	427
February 2017	50	7	36	2	5	100	114	427
March 2017	52	6	36	2	4	100	116	421
April 2017	53	6	35	1	5	100	118	437
May 2017	53	6	34	2	5	100	118	468
June 2017	47	5	37	4	7	100	110	480
July 2017	47	4	36	6	6	100	111	496
August 2017	49	2	36	7	5	100	113	463
September 2017	53	2	35	5	4	100	119	462
October 2017	56	3	32	4	5	100	124	443
November 2017	55	3	32	3	6	100	122	464
December 2017	55	3	32	3	7	100	123	456
January 2018	54	3	34	2	6	100	120	478
February 2018	57	4	32	2	5	100	125	461
March 2018	56	4	31	3	5	100	125	475
April 2018	55	5	31	4	5	100	124	466
May 2018	53	4	32	5	6	100	121	463
June 2018	55	3	33	3	5	100	122	446
July 2018	56	3	35	3	3	100	122	441
August 2018	56	2	36	2	3	100	120	448
September 2018	55	2	36	3	4	100	119	473
October 2018	56	2	34	3	4	100	122	470
November 2018	53	4	35	3	4	100	118	477
December 2018	51	5	37	4	4	100	114	466
January 2019	44	6	42	3	5	100	103	467
February 2019	44	6	42	3	5	100	101	457
March 2019	46	6	40	2	5	100	106	458
April 2019	50	5	35	3	6	100	115	456
May 2019	54	5	33	4	5	100	121	464
June 2019	53	5	33	4	5	100	120	456

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2019	54	5	33	3	5	100	121	465
August 2019	53	5	35	2	5	100	117	479
September 2019	51	5	37	3	5	100	114	474
October 2019	52	4	38	3	3	100	114	485
November 2019	48	5	39	4	4	100	109	467
December 2019	53	3	38	2	4	100	115	464
January 2020	53	3	36	3	6	100	117	457
February 2020	58	3	31	2	6	100	127	483
March 2020	52	4	37	3	5	100	116	509
April 2020	41	4	50	3	3	100	91	514
May 2020	29	3	63	3	2	100	66	479
June 2020	27	2	67	3	1	100	60	450
July 2020	30	2	66	1	1	100	64	439
August 2020	30	2	64	2	2	100	67	470
September 2020	32	5	58	2	3	100	73	474
October 2020	34	7	52	4	3	100	83	460
November 2020	36	10	48	3	2	100	88	430
December 2020	34	9	52	4	2	100	82	431
January 2021	32	8	54	2	3	100	78	457
February 2021	34	5	54	2	4	100	80	460
March 2021	41	4	49	2	5	100	92	466
April 2021	47	3	44	1	6	100	103	429
May 2021	50	3	41	1	6	100	109	424
June 2021	50	3	40	2	5	100	109	435
July 2021	50	3	40	3	4	100	110	463
August 2021	44	2	47	3	3	100	97	463
September 2021	41	2	50	3	4	100	91	456
October 2021	36	2	58	2	3	100	78	454
November 2021	35	2	57	2	3	100	78	461
December 2021	34	2	59	1	4	100	75	446
January 2022	32	2	59	3	5	100	73	457
February 2022	31	2	60	2	4	100	71	460
March 2022	26	4	65	3	3	100	61	471
April 2022	24	4	68	2	3	100	56	458
May 2022	20	3	70	3	3	100	50	458
June 2022	19	2	73	3	3	100	46	449
July 2022	15	2	77	3	3	100	37	450
August 2022	15	2	77	2	3	100	38	440
September 2022	21	2	71	2	4	100	50	450
October 2022	24	2	68	3	3	100	56	447
November 2022	23	4	68	2	3	100	55	435
December 2022	21	5	67	4	3	100	55	424
January 2023	23	5	66	3	3	100	57	426
February 2023	26	3	62	4	4	100	64	429
March 2023	26	4	64	2	4	100	62	425
April 2023	27	4	61	3	5	100	66	412
May 2023	25	4	63	3	5	100	61	431
June 2023	25	3	63	4	5	100	62	441
July 2023	27	3	61	4	5	100	65	442
August 2023	29	4	58	4	5	100	70	436

REGION NORTH CENTRAL

TABLE 28

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>DK</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2023	31	5	56	4	5	100	75	417
October 2023	30	5	57	4	4	100	72	425
November 2023	29	4	60	3	4	100	69	430
December 2023	27	3	64	2	4	100	63	444

REGION NORTH CENTRAL

TABLE 29

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

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	27	20	47	6	100	80	839
April 1978	23	20	47	9	100	76	867
May 1978	24	19	49	8	100	75	896
June 1978	25	17	50	8	100	74	876
July 1978	26	14	54	6	100	71	888
August 1978	26	12	57	5	100	69	829
September 1978	25	12	57	6	100	68	833
October 1978	25	13	54	8	100	71	809
November 1978	23	15	54	9	100	69	883
December 1978	19	19	53	9	100	66	868
January 1979	17	19	56	8	100	61	891
February 1979	18	19	55	8	100	63	849
March 1979	23	15	55	7	100	68	850
April 1979	22	14	56	9	100	66	878
May 1979	19	13	59	9	100	60	878
June 1979	15	13	62	10	100	54	990
July 1979	13	15	63	9	100	49	1079
August 1979	12	15	66	8	100	46	1015
September 1979	13	15	66	6	100	47	938
October 1979	15	14	66	5	100	49	889
November 1979	17	13	66	4	100	52	925
December 1979	18	14	64	5	100	54	932
January 1980	17	13	66	4	100	52	858
February 1980	17	15	65	2	100	52	721
March 1980	17	11	71	2	100	46	633
April 1980	17	11	69	2	100	48	574
May 1980	16	8	73	3	100	44	509
June 1980	18	11	68	3	100	51	506
July 1980	18	12	66	5	100	52	513
August 1980	20	14	60	6	100	60	487
September 1980	20	15	58	7	100	62	481
October 1980	21	18	53	8	100	68	459
November 1980	27	18	48	7	100	78	485
December 1980	27	18	47	8	100	79	502
January 1981	31	13	50	6	100	81	521
February 1981	26	12	55	6	100	71	518
March 1981	27	11	57	5	100	70	521
April 1981	26	10	59	5	100	66	523
May 1981	29	10	55	5	100	74	551
June 1981	30	10	55	5	100	75	567
July 1981	30	11	54	5	100	77	581
August 1981	27	11	58	4	100	69	593
September 1981	27	13	55	4	100	72	597
October 1981	26	14	54	6	100	72	598
November 1981	23	17	54	6	100	69	591
December 1981	23	16	57	5	100	66	587
January 1982	24	14	58	4	100	66	601

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1982	25	13	58	4	100	67	624
March 1982	23	12	62	4	100	61	642
April 1982	22	12	60	6	100	62	619
May 1982	24	12	59	5	100	65	592
June 1982	27	11	56	6	100	72	571
July 1982	27	12	56	5	100	71	579
August 1982	24	14	55	7	100	69	580
September 1982	23	15	55	7	100	67	599
October 1982	24	15	54	6	100	70	613
November 1982	27	13	53	6	100	74	610
December 1982	27	14	51	8	100	76	602
January 1983	27	13	52	9	100	75	579
February 1983	29	14	49	9	100	80	562
March 1983	31	13	49	7	100	81	549
April 1983	34	16	44	6	100	90	575
May 1983	35	17	43	5	100	92	595
June 1983	37	18	40	5	100	97	615
July 1983	38	19	40	3	100	98	579
August 1983	38	21	38	3	100	100	542
September 1983	38	21	39	2	100	99	509
October 1983	38	20	40	3	100	98	538
November 1983	39	17	40	4	100	98	582
December 1983	39	20	37	4	100	102	581
January 1984	39	20	36	4	100	103	537
February 1984	40	21	34	5	100	106	513
March 1984	42	17	35	5	100	107	528
April 1984	44	16	35	5	100	109	579
May 1984	44	15	37	5	100	107	604
June 1984	41	17	38	4	100	103	589
July 1984	40	18	37	4	100	103	545
August 1984	41	21	35	3	100	106	568
September 1984	44	19	34	4	100	110	634
October 1984	42	19	36	4	100	106	706
November 1984	41	17	37	5	100	104	699
December 1984	39	18	38	5	100	101	683
January 1985	40	17	38	5	100	103	590
February 1985	37	15	43	5	100	94	562
March 1985	36	15	45	4	100	91	535
April 1985	36	13	47	4	100	89	585
May 1985	38	14	44	4	100	94	586
June 1985	40	15	42	3	100	98	614
July 1985	41	15	41	3	100	99	598
August 1985	40	16	42	2	100	98	600
September 1985	39	14	43	4	100	96	547
October 1985	36	14	45	5	100	91	537
November 1985	37	13	45	5	100	91	522
December 1985	36	12	45	6	100	91	566
January 1986	38	13	43	6	100	95	609
February 1986	38	12	45	5	100	93	649
March 1986	39	12	45	4	100	94	611
April 1986	37	14	45	4	100	93	574

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 1986	37	15	44	4	100	93	535
June 1986	34	15	46	5	100	89	582
July 1986	34	14	46	6	100	88	630
August 1986	35	12	48	5	100	87	669
September 1986	33	11	51	5	100	81	621
October 1986	34	10	51	4	100	83	579
November 1986	33	14	51	3	100	82	536
December 1986	34	14	49	3	100	85	554
January 1987	31	14	53	2	100	78	555
February 1987	30	13	53	4	100	77	568
March 1987	32	10	54	4	100	78	529
April 1987	35	10	50	5	100	85	513
May 1987	36	10	50	4	100	87	495
June 1987	36	12	46	5	100	90	507
July 1987	36	13	44	6	100	92	520
August 1987	34	14	45	7	100	89	507
September 1987	35	12	46	7	100	89	495
October 1987	32	11	50	7	100	82	433
November 1987	32	10	52	7	100	80	418
December 1987	28	13	51	8	100	77	416
January 1988	28	14	51	7	100	77	465
February 1988	32	13	48	7	100	83	476
March 1988	35	12	48	4	100	87	468
April 1988	38	15	45	3	100	93	426
May 1988	40	15	43	2	100	97	414
June 1988	37	15	44	4	100	92	425
July 1988	37	13	45	6	100	92	462
August 1988	38	15	42	5	100	96	476
September 1988	44	16	36	4	100	108	491
October 1988	43	16	37	4	100	106	474
November 1988	42	12	42	4	100	99	465
December 1988	38	11	47	5	100	91	443
January 1989	39	10	46	5	100	93	452
February 1989	40	11	44	5	100	97	450
March 1989	43	10	43	4	100	100	451
April 1989	43	13	41	4	100	102	446
May 1989	39	14	44	3	100	96	454
June 1989	38	15	43	4	100	95	454
July 1989	36	15	45	4	100	91	447
August 1989	37	13	44	6	100	94	428
September 1989	39	14	40	7	100	98	428
October 1989	37	15	41	7	100	96	445
November 1989	41	14	40	5	100	101	463
December 1989	40	12	44	5	100	96	448
January 1990	41	10	44	5	100	96	415
February 1990	35	10	48	7	100	87	391
March 1990	32	9	53	6	100	79	396
April 1990	34	9	52	5	100	83	424
May 1990	36	9	51	5	100	85	444
June 1990	37	10	47	6	100	89	448
July 1990	36	11	47	6	100	89	431

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 1990	33	13	49	5	100	83	413
September 1990	28	14	52	5	100	76	394
October 1990	22	13	59	6	100	64	396
November 1990	17	16	61	6	100	56	409
December 1990	18	16	60	6	100	58	420
January 1991	17	19	59	5	100	58	417
February 1991	23	16	56	5	100	68	398
March 1991	26	16	53	5	100	73	390
April 1991	31	15	47	6	100	84	397
May 1991	30	14	50	6	100	81	413
June 1991	29	15	50	5	100	79	414
July 1991	29	18	49	4	100	80	400
August 1991	31	19	46	4	100	84	386
September 1991	31	15	49	5	100	81	391
October 1991	28	13	54	5	100	74	408
November 1991	22	15	57	5	100	65	418
December 1991	18	17	58	7	100	60	429
January 1992	19	16	59	7	100	60	426
February 1992	22	12	60	7	100	62	429
March 1992	25	14	57	4	100	67	416
April 1992	25	13	57	4	100	68	399
May 1992	25	16	54	5	100	70	399
June 1992	23	16	56	5	100	67	405
July 1992	21	18	57	4	100	63	424
August 1992	21	17	59	3	100	62	428
September 1992	22	14	60	4	100	62	429
October 1992	26	11	59	4	100	66	418
November 1992	31	13	53	4	100	78	387
December 1992	37	13	46	4	100	91	370
January 1993	41	14	40	5	100	101	356
February 1993	41	12	42	4	100	99	364
March 1993	39	13	45	3	100	94	377
April 1993	35	14	46	5	100	89	379
May 1993	32	13	49	6	100	83	387
June 1993	28	13	51	7	100	77	363
July 1993	26	11	59	4	100	67	359
August 1993	25	10	61	3	100	64	359
September 1993	27	10	61	3	100	66	378
October 1993	30	13	54	3	100	76	387
November 1993	32	13	52	4	100	80	384
December 1993	31	13	52	4	100	78	393
January 1994	34	12	51	3	100	83	390
February 1994	36	12	48	4	100	87	386
March 1994	39	14	43	4	100	96	372
April 1994	38	14	42	6	100	96	378
May 1994	39	15	41	5	100	99	391
June 1994	40	15	42	3	100	97	402
July 1994	38	16	44	2	100	94	401
August 1994	37	17	43	3	100	94	408
September 1994	37	15	44	3	100	93	399
October 1994	40	13	44	3	100	96	392

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 1994	42	13	43	3	100	99	382
December 1994	45	12	41	3	100	104	389
January 1995	44	12	41	3	100	103	385
February 1995	44	12	41	3	100	103	386
March 1995	41	13	42	4	100	99	374
April 1995	42	14	41	3	100	102	374
May 1995	39	13	44	4	100	95	371
June 1995	39	11	47	3	100	92	370
July 1995	38	11	48	3	100	90	382
August 1995	41	11	45	3	100	97	395
September 1995	42	11	44	3	100	99	391
October 1995	43	12	44	2	100	99	385
November 1995	40	12	46	2	100	94	375
December 1995	43	13	42	2	100	101	399
January 1996	41	11	46	2	100	95	403
February 1996	42	9	47	2	100	95	399
March 1996	40	11	47	3	100	93	388
April 1996	43	13	41	3	100	102	381
May 1996	44	13	40	4	100	104	383
June 1996	45	11	40	4	100	105	378
July 1996	45	9	40	6	100	105	380
August 1996	46	11	39	5	100	107	384
September 1996	48	13	35	4	100	113	398
October 1996	49	13	36	2	100	113	402
November 1996	46	12	38	3	100	108	401
December 1996	48	8	40	4	100	109	398
January 1997	49	7	38	5	100	111	397
February 1997	51	8	38	4	100	113	393
March 1997	48	10	38	4	100	110	397
April 1997	48	10	39	3	100	109	403
May 1997	50	7	41	3	100	109	404
June 1997	52	8	38	2	100	114	405
July 1997	55	10	31	3	100	124	395
August 1997	58	13	25	4	100	132	386
September 1997	58	10	28	5	100	130	381
October 1997	56	9	31	4	100	125	392
November 1997	54	8	33	5	100	121	403
December 1997	53	10	32	5	100	120	386
January 1998	53	9	32	6	100	121	384
February 1998	51	13	31	6	100	120	370
March 1998	51	13	30	6	100	122	384
April 1998	49	13	30	7	100	119	365
May 1998	51	11	28	9	100	123	385
June 1998	51	12	28	9	100	122	370
July 1998	51	13	28	9	100	123	382
August 1998	48	14	27	11	100	121	364
September 1998	47	12	28	13	100	120	377
October 1998	44	12	31	13	100	113	364
November 1998	46	10	34	10	100	112	377
December 1998	44	12	36	7	100	108	371

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 1999	47	11	36	6	100	111	378
February 1999	50	11	34	5	100	116	366
March 1999	55	8	34	3	100	122	367
April 1999	58	7	33	2	100	125	368
May 1999	55	7	36	2	100	119	370
June 1999	53	8	36	3	100	117	375
July 1999	51	8	37	3	100	114	382
August 1999	51	8	38	3	100	113	385
September 1999	51	8	38	3	100	112	379
October 1999	50	10	37	3	100	113	381
November 1999	52	12	33	3	100	119	388
December 1999	56	12	28	4	100	128	409
January 2000	59	11	26	5	100	133	420
February 2000	60	11	25	4	100	135	421
March 2000	56	11	29	4	100	127	395
April 2000	54	12	30	4	100	125	382
May 2000	56	10	28	6	100	127	387
June 2000	59	10	27	5	100	132	402
July 2000	62	8	25	4	100	137	402
August 2000	61	8	28	3	100	134	391
September 2000	63	8	25	4	100	139	395
October 2000	63	8	26	3	100	137	397
November 2000	64	8	25	4	100	139	391
December 2000	59	9	28	4	100	131	370
January 2001	56	9	31	4	100	126	382
February 2001	49	9	37	5	100	111	387
March 2001	48	8	39	6	100	109	402
April 2001	46	8	40	7	100	106	389
May 2001	50	7	37	6	100	114	388
June 2001	51	6	37	6	100	114	368
July 2001	51	8	35	6	100	116	377
August 2001	48	9	37	6	100	111	382
September 2001	46	9	41	4	100	105	389
October 2001	45	8	45	1	100	100	378
November 2001	46	7	46	1	100	100	370
December 2001	45	8	44	3	100	102	382
January 2002	48	8	40	4	100	109	394
February 2002	48	9	36	7	100	112	395
March 2002	49	10	34	7	100	114	380
April 2002	47	12	36	6	100	111	377
May 2002	48	11	38	3	100	110	369
June 2002	46	9	42	3	100	105	389
July 2002	48	8	41	3	100	107	377
August 2002	45	8	43	5	100	102	389
September 2002	43	7	46	4	100	97	369
October 2002	37	9	49	5	100	88	371
November 2002	36	9	52	3	100	85	366
December 2002	38	11	47	4	100	91	389
January 2003	39	9	49	3	100	90	381
February 2003	40	12	46	3	100	94	381
March 2003	38	11	49	2	100	89	370

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2003	43	9	46	3	100	97	377
May 2003	43	9	45	3	100	99	378
June 2003	48	8	40	3	100	108	387
July 2003	45	8	43	3	100	102	392
August 2003	46	6	45	3	100	101	412
September 2003	42	6	49	3	100	93	391
October 2003	43	5	49	3	100	94	388
November 2003	44	6	49	2	100	95	386
December 2003	46	6	46	1	100	100	388
January 2004	51	7	41	1	100	110	391
February 2004	51	8	39	2	100	111	392
March 2004	49	9	37	5	100	111	390
April 2004	45	9	40	5	100	105	381
May 2004	44	8	42	6	100	103	392
June 2004	44	8	43	4	100	101	400
July 2004	45	9	42	4	100	103	381
August 2004	45	12	39	4	100	106	366
September 2004	47	11	39	3	100	109	368
October 2004	46	10	41	2	100	105	391
November 2004	47	9	43	1	100	103	398
December 2004	48	8	43	1	100	105	408
January 2005	48	9	42	1	100	107	398
February 2005	47	6	45	1	100	102	383
March 2005	44	7	48	2	100	96	374
April 2005	41	6	51	2	100	89	397
May 2005	39	7	51	3	100	88	413
June 2005	39	9	50	2	100	88	422
July 2005	41	8	48	3	100	93	428
August 2005	42	8	47	2	100	95	412
September 2005	39	5	54	2	100	85	408
October 2005	35	5	58	1	100	77	401
November 2005	32	6	60	1	100	72	408
December 2005	34	7	57	2	100	76	409
January 2006	35	6	56	3	100	79	398
February 2006	36	8	54	2	100	82	391
March 2006	36	8	54	2	100	82	388
April 2006	38	9	51	2	100	87	398
May 2006	36	8	54	3	100	82	404
June 2006	33	10	54	4	100	79	424
July 2006	33	8	56	3	100	76	427
August 2006	36	8	55	1	100	81	431
September 2006	41	6	52	1	100	88	410
October 2006	40	7	52	1	100	88	411
November 2006	40	8	51	1	100	90	408
December 2006	40	8	50	1	100	90	415
January 2007	45	7	47	1	100	97	432
February 2007	46	5	48	2	100	98	448
March 2007	47	5	47	1	100	100	434
April 2007	40	7	50	2	100	90	423
May 2007	37	7	54	2	100	84	410
June 2007	35	8	53	3	100	82	437

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2007	39	7	52	2	100	87	424
August 2007	38	9	51	2	100	88	409
September 2007	38	7	53	2	100	85	404
October 2007	36	8	53	3	100	83	408
November 2007	35	7	54	4	100	81	430
December 2007	32	9	54	4	100	78	431
January 2008	33	8	55	4	100	78	419
February 2008	36	8	52	4	100	84	408
March 2008	38	6	52	4	100	86	389
April 2008	34	7	56	3	100	79	395
May 2008	31	8	60	2	100	71	395
June 2008	27	7	64	2	100	63	405
July 2008	26	7	65	3	100	61	405
August 2008	26	9	62	3	100	64	406
September 2008	31	9	58	1	100	73	386
October 2008	33	10	56	2	100	77	383
November 2008	30	10	58	2	100	72	382
December 2008	27	10	59	4	100	69	402
January 2009	27	9	60	4	100	67	401
February 2009	28	8	61	3	100	67	404
March 2009	26	7	64	3	100	63	405
April 2009	27	8	62	3	100	65	408
May 2009	32	10	55	4	100	77	413
June 2009	37	10	50	3	100	87	417
July 2009	34	10	52	3	100	82	438
August 2009	32	10	56	3	100	76	429
September 2009	34	11	53	2	100	81	418
October 2009	36	10	52	1	100	84	420
November 2009	40	10	49	1	100	91	418
December 2009	36	11	51	2	100	85	419
January 2010	37	11	48	3	100	89	417
February 2010	34	10	53	3	100	82	421
March 2010	34	10	54	2	100	81	425
April 2010	34	10	56	1	100	78	413
May 2010	35	11	54	0	100	81	424
June 2010	34	11	54	2	100	80	442
July 2010	32	13	53	2	100	79	445
August 2010	32	11	55	2	100	77	438
September 2010	30	11	58	1	100	73	429
October 2010	30	9	59	1	100	71	424
November 2010	30	10	58	1	100	72	426
December 2010	35	8	56	1	100	79	440
January 2011	35	8	55	2	100	81	421
February 2011	36	9	54	2	100	82	410
March 2011	34	9	55	2	100	80	390
April 2011	32	11	55	2	100	77	406
May 2011	33	9	57	2	100	76	404
June 2011	32	8	57	3	100	75	412
July 2011	30	7	62	2	100	68	384
August 2011	25	8	65	2	100	60	388
September 2011	22	10	67	1	100	55	370

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2011	22	10	68	1	100	54	412
November 2011	22	9	68	1	100	54	412
December 2011	23	7	68	1	100	55	421
January 2012	27	10	61	2	100	67	391
February 2012	33	12	54	1	100	79	376
March 2012	35	14	51	1	100	84	373
April 2012	36	13	50	1	100	86	396
May 2012	37	14	48	1	100	89	406
June 2012	39	13	47	1	100	92	405
July 2012	38	11	50	1	100	89	386
August 2012	36	10	53	1	100	82	384
September 2012	38	11	50	1	100	87	378
October 2012	44	9	46	2	100	98	396
November 2012	49	9	39	3	100	110	406
December 2012	48	7	42	2	100	106	412
January 2013	40	8	50	2	100	90	404
February 2013	35	7	56	2	100	79	394
March 2013	37	7	55	2	100	82	375
April 2013	39	7	52	2	100	88	382
May 2013	41	7	50	2	100	90	391
June 2013	40	7	50	3	100	90	430
July 2013	41	6	49	4	100	92	428
August 2013	38	6	53	3	100	85	427
September 2013	34	7	56	3	100	78	414
October 2013	34	6	59	1	100	75	410
November 2013	36	5	57	1	100	79	410
December 2013	37	6	56	1	100	81	417
January 2014	36	6	57	1	100	79	410
February 2014	36	7	56	1	100	80	409
March 2014	34	7	57	2	100	77	402
April 2014	37	8	54	2	100	83	431
May 2014	36	8	53	2	100	83	437
June 2014	36	9	53	2	100	83	421
July 2014	32	9	57	2	100	75	393
August 2014	29	10	59	2	100	70	387
September 2014	33	9	57	1	100	76	408
October 2014	36	9	54	1	100	82	433
November 2014	42	7	50	1	100	91	439
December 2014	44	8	47	1	100	97	407
January 2015	49	7	42	2	100	107	371
February 2015	49	8	40	3	100	109	365
March 2015	48	8	41	3	100	107	393
April 2015	44	9	45	2	100	100	397
May 2015	44	9	45	2	100	99	402
June 2015	46	9	43	1	100	103	386
July 2015	46	11	42	2	100	104	382
August 2015	46	10	42	1	100	104	396
September 2015	42	10	46	2	100	96	393
October 2015	45	6	47	2	100	98	391
November 2015	46	6	47	2	100	99	359
December 2015	50	7	41	2	100	109	383

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	50	9	39	3	100	111	401
February 2016	51	10	37	2	100	113	414
March 2016	49	9	40	2	100	109	402
April 2016	46	10	43	1	100	103	403
May 2016	43	11	44	2	100	100	411
June 2016	41	12	45	2	100	96	407
July 2016	41	10	47	2	100	95	399
August 2016	39	12	47	2	100	92	405
September 2016	41	11	45	3	100	97	431
October 2016	41	14	42	3	100	99	455
November 2016	46	11	41	2	100	104	450
December 2016	46	11	41	2	100	106	446
January 2017	47	11	40	2	100	107	427
February 2017	49	8	40	3	100	109	427
March 2017	49	7	41	3	100	107	421
April 2017	49	6	42	3	100	107	437
May 2017	50	8	40	2	100	110	468
June 2017	49	9	41	2	100	108	480
July 2017	48	9	41	2	100	106	496
August 2017	44	8	46	2	100	98	463
September 2017	44	8	45	3	100	100	462
October 2017	47	9	42	2	100	106	443
November 2017	47	9	42	2	100	106	464
December 2017	47	8	42	3	100	106	456
January 2018	46	6	44	4	100	101	478
February 2018	46	6	44	4	100	102	461
March 2018	46	6	45	3	100	102	475
April 2018	48	6	43	3	100	105	466
May 2018	50	7	39	3	100	111	463
June 2018	51	8	38	3	100	114	446
July 2018	50	8	38	3	100	112	441
August 2018	48	7	41	4	100	107	448
September 2018	46	7	43	4	100	103	473
October 2018	47	8	43	3	100	104	470
November 2018	48	9	40	3	100	108	477
December 2018	47	8	42	3	100	105	466
January 2019	46	10	41	3	100	104	467
February 2019	42	9	46	3	100	96	457
March 2019	43	10	44	2	100	99	458
April 2019	44	9	45	2	100	99	456
May 2019	47	9	41	3	100	106	464
June 2019	49	9	39	3	100	110	456
July 2019	50	9	39	3	100	111	465
August 2019	47	9	42	2	100	105	479
September 2019	44	9	44	3	100	99	474
October 2019	41	10	47	2	100	94	485
November 2019	40	11	47	2	100	93	467
December 2019	44	9	46	1	100	98	464
January 2020	49	10	40	1	100	109	457
February 2020	52	9	37	1	100	115	483

REGION NORTH CENTRAL

TABLE 29

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

<u>Date of Survey</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 2020	52	11	36	1	100	115	509
April 2020	49	10	40	1	100	108	514
May 2020	44	10	44	2	100	100	479
June 2020	41	12	45	2	100	96	450
July 2020	39	11	47	2	100	92	439
August 2020	38	10	50	2	100	88	470
September 2020	38	8	51	2	100	87	474
October 2020	41	9	48	2	100	93	460
November 2020	42	9	48	2	100	94	430
December 2020	43	8	46	3	100	97	431
January 2021	38	8	52	3	100	86	457
February 2021	37	8	51	3	100	86	460
March 2021	34	8	53	4	100	81	466
April 2021	40	8	49	3	100	91	429
May 2021	41	8	48	3	100	92	424
June 2021	42	8	49	2	100	93	435
July 2021	38	8	51	3	100	87	463
August 2021	36	8	54	3	100	82	463
September 2021	33	9	56	2	100	77	456
October 2021	35	8	56	1	100	78	454
November 2021	34	9	56	2	100	78	461
December 2021	33	8	57	2	100	76	446
January 2022	31	9	58	2	100	73	457
February 2022	31	9	59	1	100	72	460
March 2022	30	8	61	1	100	69	471
April 2022	30	7	62	1	100	68	458
May 2022	31	7	60	2	100	71	458
June 2022	29	7	61	3	100	68	449
July 2022	26	7	62	4	100	64	450
August 2022	26	7	63	4	100	64	440
September 2022	30	7	60	4	100	70	450
October 2022	31	7	59	2	100	72	447
November 2022	30	8	57	4	100	73	435
December 2022	31	8	56	4	100	75	424
January 2023	31	9	55	5	100	76	426
February 2023	35	7	55	3	100	79	429
March 2023	33	7	57	3	100	76	425
April 2023	34	6	57	3	100	78	412
May 2023	31	7	59	3	100	72	431
June 2023	33	7	57	3	100	75	441
July 2023	36	7	55	2	100	81	442
August 2023	38	6	55	2	100	83	436
September 2023	37	6	55	2	100	83	417
October 2023	33	7	59	2	100	74	425
November 2023	30	11	57	2	100	73	430
December 2023	29	13	56	2	100	73	444

REGION NORTH CENTRAL

TABLE 30

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

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	19	48	31	3	100	88	839
April 1978	18	49	30	3	100	88	867
May 1978	18	51	28	3	100	90	896
June 1978	16	50	31	3	100	85	876
July 1978	15	49	34	3	100	81	888
August 1978	12	51	35	2	100	77	829
September 1978	13	55	31	2	100	82	833
October 1978	12	55	30	3	100	82	809
November 1978	12	54	31	3	100	81	883
December 1978	10	51	35	4	100	74	868
January 1979	9	48	38	5	100	71	891
February 1979	9	49	38	4	100	70	849
March 1979	11	49	37	3	100	74	850
April 1979	11	48	39	2	100	71	878
May 1979	9	48	40	2	100	69	878
June 1979	8	44	46	3	100	62	990
July 1979	7	39	51	2	100	56	1079
August 1979	6	31	61	2	100	45	1015
September 1979	5	31	62	2	100	43	938
October 1979	5	35	58	2	100	46	889
November 1979	5	38	55	3	100	50	925
December 1979	6	35	57	2	100	50	932
January 1980	7	33	58	2	100	50	858
February 1980	9	33	56	2	100	54	721
March 1980	8	34	57	1	100	51	633
April 1980	8	34	56	1	100	52	574
May 1980	6	28	65	1	100	41	509
June 1980	9	24	66	1	100	43	506
July 1980	9	23	68	0	100	41	513
August 1980	13	28	59	0	100	55	487
September 1980	15	37	47	1	100	67	481
October 1980	20	41	37	2	100	83	459
November 1980	24	46	27	2	100	97	485
December 1980	23	45	30	2	100	94	502
January 1981	23	44	31	2	100	92	521
February 1981	19	45	35	2	100	84	518
March 1981	19	45	34	1	100	85	521
April 1981	18	47	34	1	100	83	523
May 1981	20	45	34	1	100	86	551
June 1981	22	46	30	2	100	92	567
July 1981	22	46	30	2	100	91	581
August 1981	19	46	33	1	100	86	593
September 1981	18	44	36	2	100	81	597
October 1981	16	43	39	2	100	76	598
November 1981	13	39	46	1	100	67	591
December 1981	13	34	52	1	100	61	587
January 1982	15	31	54	1	100	61	601
February 1982	15	31	52	2	100	63	624

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	14	31	54	1	100	60	642
April 1982	15	30	53	1	100	62	619
May 1982	16	32	52	0	100	64	592
June 1982	19	35	46	1	100	73	571
July 1982	16	37	46	1	100	70	579
August 1982	15	38	45	2	100	70	580
September 1982	14	36	49	1	100	65	599
October 1982	16	36	46	1	100	70	613
November 1982	19	37	43	1	100	75	610
December 1982	19	42	39	1	100	80	602
January 1983	20	47	32	1	100	87	579
February 1983	23	49	27	1	100	95	562
March 1983	28	48	22	1	100	106	549
April 1983	36	44	19	1	100	117	575
May 1983	39	44	16	1	100	124	595
June 1983	43	43	13	1	100	130	615
July 1983	43	43	13	1	100	130	579
August 1983	45	39	14	2	100	131	542
September 1983	39	44	15	1	100	124	509
October 1983	37	44	18	1	100	119	538
November 1983	32	50	17	1	100	115	582
December 1983	36	46	17	1	100	119	581
January 1984	35	49	14	2	100	122	537
February 1984	37	48	14	2	100	123	513
March 1984	36	49	13	2	100	123	528
April 1984	35	50	14	1	100	120	579
May 1984	32	51	17	1	100	115	604
June 1984	27	53	20	0	100	107	589
July 1984	23	55	22	0	100	101	545
August 1984	21	57	21	0	100	100	568
September 1984	22	57	20	1	100	101	634
October 1984	20	55	23	2	100	97	706
November 1984	21	51	26	2	100	95	699
December 1984	20	52	26	2	100	94	683
January 1985	22	52	25	1	100	97	590
February 1985	20	54	25	1	100	95	562
March 1985	21	53	25	1	100	96	535
April 1985	19	53	26	1	100	93	585
May 1985	18	55	26	1	100	93	586
June 1985	16	58	25	1	100	91	614
July 1985	15	61	22	1	100	93	598
August 1985	15	58	26	1	100	89	600
September 1985	14	56	28	2	100	85	547
October 1985	15	51	32	2	100	83	537
November 1985	16	51	31	2	100	85	522
December 1985	16	51	32	1	100	83	566
January 1986	13	54	31	1	100	82	609
February 1986	15	54	30	1	100	85	649
March 1986	17	51	30	1	100	87	611
April 1986	19	51	29	1	100	90	574
May 1986	15	51	32	2	100	83	535

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	14	55	30	2	100	84	582
July 1986	15	54	29	2	100	85	630
August 1986	16	55	28	1	100	88	669
September 1986	14	54	32	1	100	82	621
October 1986	10	55	34	1	100	76	579
November 1986	6	54	38	1	100	68	536
December 1986	7	51	41	2	100	66	554
January 1987	6	48	44	1	100	62	555
February 1987	9	49	41	1	100	68	568
March 1987	10	49	41	0	100	69	529
April 1987	12	50	38	0	100	75	513
May 1987	11	50	38	1	100	72	495
June 1987	11	53	34	2	100	77	507
July 1987	11	54	33	2	100	78	520
August 1987	11	55	32	2	100	79	507
September 1987	10	55	33	2	100	77	495
October 1987	10	54	35	2	100	75	433
November 1987	11	50	37	3	100	74	418
December 1987	9	50	38	3	100	70	416
January 1988	8	50	40	3	100	68	465
February 1988	9	51	38	2	100	71	476
March 1988	12	50	37	1	100	75	468
April 1988	12	52	34	1	100	78	426
May 1988	10	59	30	1	100	80	414
June 1988	9	62	28	1	100	81	425
July 1988	12	60	26	2	100	85	462
August 1988	14	56	27	3	100	87	476
September 1988	16	54	27	4	100	89	491
October 1988	15	57	25	3	100	91	474
November 1988	14	59	25	2	100	89	465
December 1988	13	60	25	1	100	88	443
January 1989	13	57	29	1	100	84	452
February 1989	11	58	29	1	100	82	450
March 1989	12	58	29	1	100	82	451
April 1989	12	59	27	2	100	84	446
May 1989	13	55	30	2	100	83	454
June 1989	11	57	30	3	100	81	454
July 1989	11	54	33	2	100	79	447
August 1989	12	55	32	1	100	79	428
September 1989	11	59	30	0	100	82	428
October 1989	11	60	28	1	100	83	445
November 1989	12	61	27	1	100	85	463
December 1989	12	53	34	1	100	79	448
January 1990	11	51	36	2	100	75	415
February 1990	9	48	42	1	100	67	391
March 1990	8	52	38	2	100	69	396
April 1990	8	55	36	1	100	72	424
May 1990	8	59	31	2	100	77	444
June 1990	8	57	33	2	100	74	448
July 1990	6	58	34	3	100	72	431
August 1990	6	55	37	2	100	70	413

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	7	54	37	2	100	69	394
October 1990	7	46	46	1	100	61	396
November 1990	6	37	56	1	100	50	409
December 1990	5	34	60	1	100	46	420
January 1991	5	32	61	1	100	44	417
February 1991	7	36	56	1	100	51	398
March 1991	10	37	52	1	100	58	390
April 1991	13	41	46	1	100	67	397
May 1991	13	43	43	1	100	71	413
June 1991	13	46	39	2	100	74	414
July 1991	13	48	37	2	100	77	400
August 1991	13	51	35	1	100	78	386
September 1991	12	52	36	0	100	76	391
October 1991	11	51	38	1	100	73	408
November 1991	11	46	42	1	100	69	418
December 1991	8	41	49	1	100	59	429
January 1992	7	37	55	1	100	52	426
February 1992	7	34	57	1	100	50	429
March 1992	10	35	54	1	100	56	416
April 1992	11	40	48	1	100	63	399
May 1992	13	45	41	1	100	72	399
June 1992	14	48	37	1	100	76	405
July 1992	12	48	38	2	100	75	424
August 1992	12	50	37	1	100	74	428
September 1992	13	46	40	1	100	73	429
October 1992	15	47	37	1	100	79	418
November 1992	15	51	32	2	100	83	387
December 1992	17	57	24	2	100	93	370
January 1993	21	55	23	1	100	99	356
February 1993	24	48	27	1	100	97	364
March 1993	21	46	33	1	100	88	377
April 1993	15	50	33	2	100	82	379
May 1993	13	54	32	2	100	81	387
June 1993	10	57	31	2	100	79	363
July 1993	9	53	37	1	100	73	359
August 1993	8	51	39	2	100	69	359
September 1993	8	47	42	2	100	66	378
October 1993	9	48	40	2	100	69	387
November 1993	10	48	40	2	100	70	384
December 1993	9	50	39	2	100	71	393
January 1994	13	53	32	2	100	81	390
February 1994	17	50	32	1	100	85	386
March 1994	20	50	29	1	100	91	372
April 1994	17	51	31	1	100	86	378
May 1994	16	55	28	1	100	88	391
June 1994	15	55	28	2	100	87	402
July 1994	16	55	27	2	100	89	401
August 1994	14	57	27	2	100	87	408
September 1994	13	56	29	2	100	84	399
October 1994	13	56	30	1	100	82	392
November 1994	15	54	30	1	100	85	382

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	18	54	28	0	100	90	389
January 1995	19	54	26	1	100	92	385
February 1995	18	56	25	1	100	92	386
March 1995	15	58	26	1	100	89	374
April 1995	12	59	28	1	100	84	374
May 1995	14	58	27	1	100	86	371
June 1995	14	59	26	1	100	88	370
July 1995	12	59	27	1	100	85	382
August 1995	9	60	30	1	100	78	395
September 1995	7	56	36	1	100	70	391
October 1995	8	53	38	1	100	70	385
November 1995	8	52	40	0	100	68	375
December 1995	10	55	34	0	100	76	399
January 1996	9	55	36	0	100	72	403
February 1996	9	52	38	0	100	71	399
March 1996	7	53	40	0	100	67	388
April 1996	9	56	35	1	100	74	381
May 1996	10	58	31	1	100	79	383
June 1996	12	58	29	1	100	83	378
July 1996	14	56	28	1	100	86	380
August 1996	15	57	27	1	100	87	384
September 1996	16	55	28	1	100	89	398
October 1996	16	56	28	1	100	88	402
November 1996	15	57	27	1	100	88	401
December 1996	14	61	23	1	100	91	398
January 1997	17	57	23	3	100	94	397
February 1997	18	57	23	2	100	96	393
March 1997	18	55	26	2	100	92	397
April 1997	18	58	24	0	100	94	403
May 1997	16	59	25	0	100	91	404
June 1997	16	61	22	1	100	94	405
July 1997	17	63	19	1	100	98	395
August 1997	16	65	18	1	100	98	386
September 1997	16	64	18	2	100	98	381
October 1997	13	65	20	2	100	94	392
November 1997	15	63	20	2	100	95	403
December 1997	15	58	27	1	100	88	386
January 1998	17	56	28	0	100	89	384
February 1998	18	54	26	1	100	92	370
March 1998	19	60	20	2	100	99	384
April 1998	19	63	16	2	100	103	365
May 1998	19	66	15	0	100	104	385
June 1998	21	62	17	1	100	104	370
July 1998	21	60	18	1	100	102	382
August 1998	20	58	21	1	100	99	364
September 1998	16	62	21	1	100	95	377
October 1998	12	60	28	1	100	84	364
November 1998	11	57	32	1	100	79	377
December 1998	11	52	37	0	100	75	371
January 1999	14	52	33	1	100	81	378

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	15	55	29	1	100	86	366
March 1999	15	58	26	1	100	89	367
April 1999	14	63	23	1	100	91	368
May 1999	14	62	24	0	100	90	370
June 1999	15	63	22	0	100	93	375
July 1999	15	61	23	1	100	92	382
August 1999	15	61	23	2	100	92	385
September 1999	16	60	23	1	100	92	379
October 1999	15	61	23	1	100	92	381
November 1999	13	62	23	2	100	90	388
December 1999	11	66	21	2	100	90	409
January 2000	12	64	22	3	100	90	420
February 2000	14	66	18	2	100	96	421
March 2000	17	60	20	2	100	97	395
April 2000	16	62	20	2	100	96	382
May 2000	15	63	20	1	100	95	387
June 2000	11	68	19	1	100	92	402
July 2000	11	66	22	2	100	89	402
August 2000	10	64	25	2	100	85	391
September 2000	11	61	25	3	100	85	395
October 2000	12	61	24	3	100	88	397
November 2000	14	55	28	3	100	85	391
December 2000	13	50	35	2	100	78	370
January 2001	12	42	43	2	100	69	382
February 2001	9	37	51	2	100	58	387
March 2001	8	37	54	1	100	54	402
April 2001	6	37	56	1	100	50	389
May 2001	7	42	51	0	100	56	388
June 2001	9	44	46	1	100	63	368
July 2001	9	46	44	0	100	65	377
August 2001	9	46	45	0	100	65	382
September 2001	7	40	53	0	100	54	389
October 2001	8	36	55	1	100	53	378
November 2001	9	33	57	1	100	52	370
December 2001	11	33	54	3	100	57	382
January 2002	14	35	47	3	100	67	394
February 2002	15	40	42	3	100	73	395
March 2002	16	45	38	1	100	79	380
April 2002	16	44	38	2	100	78	377
May 2002	18	45	36	1	100	82	369
June 2002	18	47	33	2	100	85	389
July 2002	17	49	33	1	100	84	377
August 2002	14	49	36	1	100	78	389
September 2002	15	45	39	1	100	76	369
October 2002	15	41	41	2	100	74	371
November 2002	15	39	43	3	100	72	366
December 2002	15	37	45	3	100	69	389
January 2003	14	41	44	1	100	70	381
February 2003	15	41	44	1	100	71	381
March 2003	14	40	45	1	100	69	370
April 2003	12	43	44	1	100	69	377

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	14	45	39	2	100	75	378
June 2003	19	49	31	1	100	87	387
July 2003	21	47	31	1	100	91	392
August 2003	23	47	30	1	100	93	412
September 2003	21	48	31	1	100	90	391
October 2003	23	47	31	0	100	92	388
November 2003	22	45	33	1	100	89	386
December 2003	26	41	32	1	100	94	388
January 2004	30	40	30	1	100	100	391
February 2004	28	44	28	0	100	100	392
March 2004	24	45	31	0	100	93	390
April 2004	20	48	33	0	100	87	381
May 2004	21	43	35	1	100	85	392
June 2004	21	46	32	1	100	89	400
July 2004	23	47	27	2	100	96	381
August 2004	22	51	25	2	100	97	366
September 2004	23	50	25	2	100	98	368
October 2004	20	52	27	1	100	93	391
November 2004	21	52	27	1	100	94	398
December 2004	19	54	27	0	100	92	408
January 2005	20	50	30	0	100	90	398
February 2005	19	50	31	0	100	87	383
March 2005	18	49	32	1	100	86	374
April 2005	16	49	35	1	100	81	397
May 2005	15	45	39	1	100	76	413
June 2005	13	45	41	1	100	72	422
July 2005	13	47	40	1	100	73	428
August 2005	11	51	37	1	100	74	412
September 2005	12	45	43	1	100	69	408
October 2005	13	42	45	0	100	68	401
November 2005	13	43	43	1	100	71	408
December 2005	13	46	41	0	100	72	409
January 2006	10	48	42	0	100	68	398
February 2006	11	45	44	0	100	67	391
March 2006	10	45	44	0	100	66	388
April 2006	13	45	42	0	100	71	398
May 2006	13	44	43	0	100	70	404
June 2006	12	46	41	0	100	71	424
July 2006	11	46	43	0	100	68	427
August 2006	9	48	43	0	100	66	431
September 2006	11	46	43	0	100	68	410
October 2006	11	50	39	0	100	72	411
November 2006	12	53	35	0	100	77	408
December 2006	11	56	32	0	100	79	415
January 2007	13	54	32	0	100	81	432
February 2007	12	53	35	0	100	77	448
March 2007	12	52	36	0	100	77	434
April 2007	9	52	39	0	100	70	423
May 2007	9	51	39	0	100	70	410
June 2007	9	51	40	0	100	69	437
July 2007	10	52	37	1	100	73	424

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	9	52	38	1	100	71	409
September 2007	7	55	37	1	100	70	404
October 2007	6	53	40	0	100	66	408
November 2007	8	52	39	1	100	69	430
December 2007	9	50	41	0	100	67	431
January 2008	8	47	44	1	100	64	419
February 2008	6	46	48	0	100	59	408
March 2008	6	42	51	0	100	55	389
April 2008	7	38	56	0	100	51	395
May 2008	6	35	59	0	100	47	395
June 2008	5	34	60	0	100	45	405
July 2008	5	35	59	1	100	46	405
August 2008	5	36	58	1	100	48	406
September 2008	7	41	51	1	100	55	386
October 2008	7	39	53	1	100	54	383
November 2008	7	32	58	2	100	49	382
December 2008	6	26	66	2	100	40	402
January 2009	9	25	65	1	100	43	401
February 2009	9	27	64	0	100	46	404
March 2009	11	25	64	1	100	47	405
April 2009	11	27	62	1	100	49	408
May 2009	11	31	57	1	100	53	413
June 2009	11	35	53	1	100	58	417
July 2009	12	35	52	1	100	60	438
August 2009	15	37	48	1	100	67	429
September 2009	17	43	40	0	100	77	418
October 2009	17	47	35	1	100	82	420
November 2009	15	49	35	0	100	80	418
December 2009	14	49	37	1	100	77	419
January 2010	14	53	32	1	100	81	417
February 2010	16	55	29	1	100	87	421
March 2010	16	55	29	0	100	87	425
April 2010	21	51	28	0	100	93	413
May 2010	23	52	25	0	100	97	424
June 2010	25	51	23	1	100	102	442
July 2010	21	53	24	1	100	97	445
August 2010	21	51	26	2	100	94	438
September 2010	19	52	27	1	100	92	429
October 2010	20	51	28	1	100	92	424
November 2010	18	52	28	1	100	90	426
December 2010	21	53	25	1	100	96	440
January 2011	21	57	21	1	100	100	421
February 2011	25	57	17	1	100	108	410
March 2011	24	54	21	1	100	103	390
April 2011	25	52	23	1	100	102	406
May 2011	25	49	25	1	100	100	404
June 2011	26	50	24	1	100	102	412
July 2011	21	54	24	1	100	97	384
August 2011	15	55	30	1	100	85	388
September 2011	11	54	34	1	100	77	370
October 2011	12	50	38	0	100	74	412

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	14	51	34	1	100	80	412
December 2011	16	53	30	1	100	86	421
January 2012	18	59	22	1	100	96	391
February 2012	23	57	19	0	100	104	376
March 2012	27	58	15	0	100	111	373
April 2012	25	55	19	1	100	107	396
May 2012	24	57	18	1	100	107	406
June 2012	22	56	21	1	100	101	405
July 2012	22	55	23	0	100	98	386
August 2012	20	57	23	1	100	97	384
September 2012	21	59	20	0	100	102	378
October 2012	29	54	16	1	100	113	396
November 2012	34	48	16	1	100	118	406
December 2012	32	44	22	2	100	110	412
January 2013	26	47	26	1	100	101	404
February 2013	23	46	30	1	100	94	394
March 2013	27	44	28	0	100	100	375
April 2013	28	43	29	0	100	99	382
May 2013	25	46	28	0	100	97	391
June 2013	23	50	27	0	100	96	430
July 2013	23	54	23	0	100	100	428
August 2013	21	53	26	1	100	95	427
September 2013	20	49	30	1	100	90	414
October 2013	21	46	32	1	100	90	410
November 2013	22	47	31	0	100	91	410
December 2013	21	52	27	0	100	94	417
January 2014	19	52	28	0	100	91	410
February 2014	19	54	27	0	100	92	409
March 2014	18	51	31	0	100	87	402
April 2014	19	53	28	1	100	91	431
May 2014	24	48	27	1	100	98	437
June 2014	25	51	23	1	100	102	421
July 2014	24	49	27	0	100	98	393
August 2014	20	53	27	0	100	93	387
September 2014	22	50	28	0	100	94	408
October 2014	23	53	24	0	100	98	433
November 2014	25	53	21	0	100	104	439
December 2014	27	52	21	0	100	105	407
January 2015	31	51	18	0	100	113	371
February 2015	28	50	21	1	100	107	365
March 2015	26	53	19	1	100	107	393
April 2015	21	55	23	1	100	98	397
May 2015	20	58	21	1	100	100	402
June 2015	21	58	20	0	100	101	386
July 2015	23	56	21	0	100	102	382
August 2015	25	53	22	0	100	103	396
September 2015	23	52	25	0	100	99	393
October 2015	24	50	26	0	100	98	391
November 2015	22	52	26	1	100	96	359
December 2015	20	56	23	0	100	97	383

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	18	59	22	1	100	96	401
February 2016	18	61	21	0	100	97	414
March 2016	18	58	23	0	100	95	402
April 2016	18	55	27	0	100	91	403
May 2016	19	52	29	1	100	90	411
June 2016	18	53	28	1	100	90	407
July 2016	17	57	26	1	100	91	399
August 2016	16	56	26	2	100	90	405
September 2016	16	55	27	2	100	89	431
October 2016	16	54	27	3	100	89	455
November 2016	17	53	27	2	100	90	450
December 2016	20	51	26	2	100	94	446
January 2017	26	47	26	1	100	100	427
February 2017	30	44	24	1	100	106	427
March 2017	36	39	25	1	100	111	421
April 2017	36	40	23	1	100	112	437
May 2017	33	44	22	1	100	111	468
June 2017	29	46	24	1	100	106	480
July 2017	26	47	26	1	100	100	496
August 2017	28	43	28	1	100	100	463
September 2017	29	45	25	0	100	104	462
October 2017	32	45	23	0	100	108	443
November 2017	28	49	22	0	100	106	464
December 2017	28	49	23	0	100	105	456
January 2018	29	47	24	0	100	105	478
February 2018	36	40	24	0	100	112	461
March 2018	36	40	24	0	100	112	475
April 2018	32	45	22	1	100	109	466
May 2018	25	53	21	1	100	104	463
June 2018	25	53	21	1	100	103	446
July 2018	27	48	24	1	100	103	441
August 2018	30	44	25	0	100	105	448
September 2018	28	47	25	0	100	104	473
October 2018	28	49	23	1	100	105	470
November 2018	25	53	21	1	100	103	477
December 2018	22	50	26	2	100	95	466
January 2019	20	49	29	1	100	91	467
February 2019	21	46	32	1	100	88	457
March 2019	23	49	28	1	100	95	458
April 2019	27	48	24	1	100	103	456
May 2019	27	50	22	1	100	105	464
June 2019	25	49	25	0	100	100	456
July 2019	22	52	26	0	100	96	465
August 2019	21	51	28	0	100	93	479
September 2019	22	50	28	0	100	94	474
October 2019	20	50	29	1	100	92	485
November 2019	21	52	26	1	100	95	467
December 2019	22	49	28	1	100	94	464
January 2020	25	49	26	0	100	100	457
February 2020	25	49	26	0	100	99	483
March 2020	24	49	26	1	100	98	509

REGION NORTH CENTRAL

TABLE 30

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

<u>Date of Survey</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	25	37	36	2	100	89	514
May 2020	32	27	40	1	100	92	479
June 2020	42	23	35	1	100	107	450
July 2020	44	25	30	0	100	114	439
August 2020	43	29	28	1	100	115	470
September 2020	38	33	27	2	100	111	474
October 2020	38	34	27	2	100	111	460
November 2020	33	33	31	3	100	101	430
December 2020	34	29	35	2	100	100	431
January 2021	34	31	33	2	100	100	457
February 2021	39	29	31	1	100	108	460
March 2021	40	29	30	1	100	110	466
April 2021	45	27	27	1	100	118	429
May 2021	51	26	22	2	100	129	424
June 2021	55	26	17	2	100	139	435
July 2021	56	27	15	2	100	140	463
August 2021	53	29	17	1	100	136	463
September 2021	47	33	19	1	100	127	456
October 2021	43	34	23	1	100	120	454
November 2021	38	36	24	1	100	114	461
December 2021	36	39	25	1	100	111	446
January 2022	33	43	23	1	100	110	457
February 2022	30	47	22	1	100	109	460
March 2022	27	50	23	1	100	104	471
April 2022	28	50	21	2	100	107	458
May 2022	29	45	24	2	100	104	458
June 2022	29	42	27	2	100	102	449
July 2022	21	45	33	1	100	88	450
August 2022	19	49	30	1	100	89	440
September 2022	20	49	31	1	100	89	450
October 2022	21	45	32	2	100	89	447
November 2022	19	43	37	1	100	82	435
December 2022	17	44	38	1	100	79	424
January 2023	16	45	39	0	100	77	426
February 2023	15	46	38	0	100	77	429
March 2023	13	50	37	0	100	77	425
April 2023	14	48	37	1	100	77	412
May 2023	15	46	38	1	100	76	431
June 2023	15	45	38	2	100	77	441
July 2023	14	49	35	2	100	79	442
August 2023	14	52	33	1	100	81	436
September 2023	13	54	32	1	100	80	417
October 2023	15	52	33	1	100	82	425
November 2023	18	50	32	0	100	85	430
December 2023	18	49	33	0	100	85	444

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	57	31	6	6	100	49	839
April 1978	59	30	4	6	100	45	867
May 1978	60	31	4	5	100	44	896
June 1978	61	30	5	4	100	44	876
July 1978	60	30	6	4	100	46	888
August 1978	61	26	7	5	100	46	829
September 1978	63	25	8	5	100	45	833
October 1978	62	25	7	5	100	45	809
November 1978	67	23	6	4	100	39	883
December 1978	69	22	5	4	100	35	868
January 1979	72	20	5	4	100	33	891
February 1979	65	23	8	4	100	43	849
March 1979	61	25	9	5	100	47	850
April 1979	57	27	10	6	100	53	878
May 1979	60	27	8	6	100	48	878
June 1979	62	26	8	4	100	46	990
July 1979	61	25	10	4	100	49	1079
August 1979	60	26	10	4	100	50	1015
September 1979	60	26	10	4	100	49	938
October 1979	66	24	7	3	100	41	889
November 1979	68	20	10	2	100	41	925
December 1979	57	20	20	3	100	62	932
January 1980	46	25	26	4	100	80	858
February 1980	39	31	26	4	100	87	721
March 1980	52	28	18	3	100	66	633
April 1980	56	26	17	2	100	61	574
May 1980	49	20	30	1	100	81	509
June 1980	31	25	42	1	100	111	506
July 1980	21	28	50	1	100	130	513
August 1980	24	31	42	4	100	118	487
September 1980	32	32	33	4	100	101	481
October 1980	43	29	22	6	100	79	459
November 1980	49	27	20	5	100	71	485
December 1980	50	22	24	5	100	74	502
January 1981	41	20	35	4	100	93	521
February 1981	33	19	43	5	100	110	518
March 1981	24	24	46	6	100	123	521
April 1981	23	27	46	3	100	123	523
May 1981	26	32	40	2	100	114	551
June 1981	31	32	34	3	100	103	567
July 1981	34	35	27	4	100	93	581
August 1981	35	33	27	5	100	92	593
September 1981	32	34	28	6	100	96	597
October 1981	31	32	31	5	100	100	598
November 1981	30	32	33	4	100	103	591
December 1981	29	30	38	3	100	109	587
January 1982	26	30	41	4	100	115	601
February 1982	26	31	39	4	100	113	624

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	26	33	37	4	100	111	642
April 1982	24	34	38	3	100	114	619
May 1982	20	35	42	4	100	122	592
June 1982	20	35	42	3	100	122	571
July 1982	20	37	40	3	100	119	579
August 1982	19	36	43	2	100	124	580
September 1982	18	34	45	3	100	127	599
October 1982	20	28	47	5	100	127	613
November 1982	22	27	45	5	100	123	610
December 1982	23	29	43	4	100	120	602
January 1983	19	34	44	2	100	125	579
February 1983	20	35	44	1	100	123	562
March 1983	19	37	43	1	100	124	549
April 1983	22	38	38	2	100	117	575
May 1983	19	44	34	2	100	115	595
June 1983	23	45	31	2	100	108	615
July 1983	28	46	24	2	100	95	579
August 1983	36	41	20	3	100	84	542
September 1983	43	37	16	3	100	73	509
October 1983	43	34	19	4	100	77	538
November 1983	38	38	21	3	100	82	582
December 1983	34	38	23	5	100	89	581
January 1984	30	42	22	6	100	92	537
February 1984	32	43	20	5	100	88	513
March 1984	36	44	16	4	100	79	528
April 1984	50	35	11	3	100	61	579
May 1984	61	27	8	3	100	47	604
June 1984	67	23	8	2	100	41	589
July 1984	62	27	8	3	100	46	545
August 1984	56	30	11	4	100	55	568
September 1984	51	35	10	4	100	59	634
October 1984	49	36	11	4	100	62	706
November 1984	48	35	15	3	100	67	699
December 1984	41	35	22	2	100	82	683
January 1985	36	34	28	2	100	92	590
February 1985	32	38	28	2	100	96	562
March 1985	37	36	25	2	100	87	535
April 1985	41	36	23	1	100	82	585
May 1985	43	35	21	1	100	78	586
June 1985	39	37	22	1	100	83	614
July 1985	36	40	23	2	100	87	598
August 1985	35	41	22	2	100	87	600
September 1985	36	40	22	2	100	86	547
October 1985	38	39	21	2	100	83	537
November 1985	36	40	22	3	100	86	522
December 1985	36	40	22	2	100	86	566
January 1986	36	40	21	2	100	85	609
February 1986	35	39	24	2	100	89	649
March 1986	30	41	26	3	100	95	611
April 1986	28	43	27	2	100	99	574
May 1986	33	38	26	3	100	93	535

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	41	38	19	2	100	78	582
July 1986	47	37	14	2	100	66	630
August 1986	45	41	13	1	100	68	669
September 1986	47	33	18	2	100	71	621
October 1986	47	33	19	2	100	72	579
November 1986	46	33	18	3	100	71	536
December 1986	39	41	18	2	100	78	554
January 1987	35	42	21	2	100	86	555
February 1987	34	42	22	2	100	88	568
March 1987	38	39	21	2	100	83	529
April 1987	44	38	17	2	100	73	513
May 1987	53	35	11	2	100	58	495
June 1987	62	29	7	1	100	45	507
July 1987	64	28	6	1	100	42	520
August 1987	62	28	9	2	100	47	507
September 1987	60	31	7	2	100	47	495
October 1987	61	27	10	1	100	49	433
November 1987	61	23	13	2	100	52	418
December 1987	56	22	18	3	100	62	416
January 1988	53	26	18	3	100	65	465
February 1988	48	31	18	3	100	70	476
March 1988	48	32	16	3	100	68	468
April 1988	47	34	17	3	100	70	426
May 1988	53	33	13	2	100	60	414
June 1988	59	30	11	1	100	52	425
July 1988	65	25	8	2	100	43	462
August 1988	66	24	7	3	100	41	476
September 1988	66	22	8	4	100	42	491
October 1988	65	22	10	3	100	45	474
November 1988	64	23	11	3	100	47	465
December 1988	67	21	11	1	100	44	443
January 1989	70	22	7	1	100	37	452
February 1989	74	19	6	1	100	31	450
March 1989	74	20	5	2	100	31	451
April 1989	74	19	6	1	100	31	446
May 1989	71	19	9	2	100	38	454
June 1989	63	21	14	2	100	51	454
July 1989	56	23	19	3	100	63	447
August 1989	49	28	22	2	100	73	428
September 1989	47	30	21	2	100	74	428
October 1989	46	30	21	3	100	74	445
November 1989	48	30	19	3	100	70	463
December 1989	47	28	21	3	100	74	448
January 1990	45	29	23	3	100	78	415
February 1990	45	29	24	3	100	79	391
March 1990	46	32	20	2	100	74	396
April 1990	48	34	16	2	100	69	424
May 1990	51	35	12	1	100	61	444
June 1990	53	33	12	2	100	59	448
July 1990	57	29	12	2	100	55	431
August 1990	58	25	15	2	100	57	413

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	64	22	13	2	100	49	394
October 1990	63	19	16	2	100	53	396
November 1990	59	21	17	2	100	58	409
December 1990	49	25	24	2	100	74	420
January 1991	42	27	29	2	100	87	417
February 1991	34	29	35	2	100	101	398
March 1991	33	29	36	2	100	103	390
April 1991	35	31	33	1	100	98	397
May 1991	35	32	31	1	100	96	413
June 1991	32	36	29	3	100	97	414
July 1991	33	37	26	4	100	93	400
August 1991	35	38	23	4	100	88	386
September 1991	37	37	23	3	100	86	391
October 1991	36	36	26	2	100	90	408
November 1991	35	33	29	3	100	95	418
December 1991	31	32	35	3	100	104	429
January 1992	25	33	39	3	100	114	426
February 1992	27	36	35	2	100	108	429
March 1992	31	38	28	3	100	97	416
April 1992	38	40	20	2	100	83	399
May 1992	37	43	18	2	100	81	399
June 1992	40	39	18	3	100	78	405
July 1992	41	35	19	5	100	79	424
August 1992	41	34	20	5	100	79	428
September 1992	40	34	22	3	100	82	429
October 1992	42	39	19	0	100	77	418
November 1992	48	34	17	1	100	69	387
December 1992	54	32	13	1	100	60	370
January 1993	59	28	11	1	100	52	356
February 1993	56	30	11	3	100	55	364
March 1993	50	33	13	3	100	63	377
April 1993	39	40	16	5	100	77	379
May 1993	41	40	16	3	100	75	387
June 1993	44	42	11	3	100	67	363
July 1993	49	40	10	1	100	61	359
August 1993	50	40	8	2	100	58	359
September 1993	46	41	11	2	100	65	378
October 1993	45	41	11	3	100	66	387
November 1993	43	41	12	3	100	69	384
December 1993	49	38	11	3	100	62	393
January 1994	52	37	9	2	100	56	390
February 1994	56	32	10	2	100	54	386
March 1994	62	28	9	1	100	46	372
April 1994	67	23	9	1	100	42	378
May 1994	74	19	5	1	100	31	391
June 1994	75	19	4	2	100	29	402
July 1994	76	18	3	3	100	27	401
August 1994	76	18	4	2	100	29	408
September 1994	76	17	5	2	100	29	399
October 1994	77	17	4	2	100	27	392
November 1994	76	17	5	3	100	29	382

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	76	17	5	2	100	29	389
January 1995	77	15	6	2	100	29	385
February 1995	77	17	5	1	100	28	386
March 1995	75	18	6	2	100	31	374
April 1995	67	22	9	2	100	42	374
May 1995	62	26	10	2	100	48	371
June 1995	57	27	14	1	100	57	370
July 1995	52	28	18	2	100	66	382
August 1995	48	29	21	2	100	73	395
September 1995	45	32	20	3	100	76	391
October 1995	45	34	18	2	100	73	385
November 1995	44	36	19	1	100	76	375
December 1995	43	35	20	2	100	76	399
January 1996	41	36	21	2	100	80	403
February 1996	40	35	23	2	100	83	399
March 1996	38	35	25	2	100	87	388
April 1996	44	32	21	2	100	77	381
May 1996	52	29	16	3	100	64	383
June 1996	57	29	11	2	100	54	378
July 1996	56	32	10	2	100	54	380
August 1996	56	34	8	2	100	52	384
September 1996	59	30	8	3	100	50	398
October 1996	58	31	8	2	100	50	402
November 1996	58	32	8	3	100	50	401
December 1996	58	34	7	1	100	49	398
January 1997	57	32	8	3	100	51	397
February 1997	55	33	9	3	100	55	393
March 1997	56	31	10	3	100	54	397
April 1997	64	27	8	1	100	44	403
May 1997	73	21	6	1	100	33	404
June 1997	73	21	4	1	100	31	405
July 1997	68	25	5	2	100	37	395
August 1997	57	34	6	3	100	49	386
September 1997	50	38	8	4	100	58	381
October 1997	51	38	7	4	100	56	392
November 1997	55	35	7	3	100	52	403
December 1997	55	36	8	2	100	53	386
January 1998	47	40	11	2	100	63	384
February 1998	44	40	12	4	100	67	370
March 1998	40	43	12	5	100	72	384
April 1998	42	43	10	6	100	68	365
May 1998	44	43	9	4	100	65	385
June 1998	50	38	10	2	100	60	370
July 1998	49	40	10	2	100	61	382
August 1998	49	36	11	4	100	62	364
September 1998	45	39	11	5	100	66	377
October 1998	44	31	21	4	100	77	364
November 1998	41	32	24	2	100	83	377
December 1998	40	33	25	2	100	85	371
January 1999	42	39	17	2	100	75	378

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	42	43	13	2	100	71	366
March 1999	47	42	9	2	100	62	367
April 1999	51	35	12	1	100	61	368
May 1999	56	33	10	1	100	54	370
June 1999	57	33	9	1	100	52	375
July 1999	63	31	4	2	100	41	382
August 1999	66	26	5	3	100	39	385
September 1999	71	20	6	3	100	34	379
October 1999	71	20	6	4	100	35	381
November 1999	68	19	9	4	100	41	388
December 1999	66	21	9	5	100	43	409
January 2000	69	19	9	4	100	40	420
February 2000	73	18	7	2	100	34	421
March 2000	76	17	6	1	100	30	395
April 2000	74	19	5	2	100	32	382
May 2000	76	18	4	2	100	29	387
June 2000	73	19	5	3	100	31	402
July 2000	72	19	6	2	100	34	402
August 2000	68	22	8	3	100	40	391
September 2000	64	24	10	2	100	46	395
October 2000	61	26	11	2	100	51	397
November 2000	61	25	12	2	100	51	391
December 2000	57	25	13	4	100	56	370
January 2001	52	21	24	3	100	72	382
February 2001	38	21	38	3	100	100	387
March 2001	29	19	49	2	100	120	402
April 2001	24	22	50	3	100	126	389
May 2001	29	23	43	5	100	114	388
June 2001	34	25	36	5	100	102	368
July 2001	35	28	32	6	100	97	377
August 2001	34	32	29	5	100	95	382
September 2001	31	31	32	6	100	101	389
October 2001	30	32	33	5	100	103	378
November 2001	28	31	37	4	100	109	370
December 2001	28	37	31	3	100	103	382
January 2002	34	39	24	3	100	90	394
February 2002	36	39	20	5	100	84	395
March 2002	41	37	18	5	100	77	380
April 2002	44	35	16	5	100	71	377
May 2002	51	33	12	4	100	60	369
June 2002	53	34	10	3	100	57	389
July 2002	51	36	11	2	100	60	377
August 2002	45	42	13	1	100	68	389
September 2002	40	44	14	2	100	75	369
October 2002	36	46	15	4	100	79	371
November 2002	38	43	15	4	100	76	366
December 2002	41	40	15	4	100	73	389
January 2003	41	40	15	4	100	74	381
February 2003	41	41	15	3	100	73	381
March 2003	41	41	16	2	100	74	370
April 2003	43	40	15	2	100	72	377

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	43	39	17	1	100	75	378
June 2003	43	41	16	1	100	73	387
July 2003	43	43	13	1	100	71	392
August 2003	49	41	9	1	100	61	412
September 2003	55	36	7	2	100	52	391
October 2003	61	31	7	1	100	46	388
November 2003	59	33	7	1	100	49	386
December 2003	60	33	7	1	100	47	388
January 2004	60	33	6	1	100	46	391
February 2004	64	31	4	1	100	40	392
March 2004	60	33	5	2	100	45	390
April 2004	60	33	5	3	100	45	381
May 2004	65	28	5	2	100	40	392
June 2004	74	20	4	2	100	31	400
July 2004	80	14	4	1	100	24	381
August 2004	80	14	4	2	100	24	366
September 2004	76	19	4	1	100	27	368
October 2004	69	25	5	1	100	35	391
November 2004	68	26	5	0	100	37	398
December 2004	69	24	5	1	100	36	408
January 2005	74	20	5	1	100	31	398
February 2005	73	22	4	1	100	31	383
March 2005	74	22	4	0	100	29	374
April 2005	74	23	2	0	100	28	397
May 2005	74	19	6	1	100	31	413
June 2005	73	20	6	1	100	33	422
July 2005	73	20	6	1	100	33	428
August 2005	74	21	4	1	100	30	412
September 2005	74	21	5	1	100	31	408
October 2005	73	19	6	1	100	33	401
November 2005	73	20	6	1	100	33	408
December 2005	74	20	5	0	100	31	409
January 2006	74	22	3	1	100	29	398
February 2006	74	22	3	1	100	30	391
March 2006	72	23	3	1	100	31	388
April 2006	72	23	5	1	100	33	398
May 2006	73	21	5	1	100	33	404
June 2006	75	20	5	0	100	30	424
July 2006	78	18	3	0	100	25	427
August 2006	78	20	2	0	100	25	431
September 2006	73	24	4	0	100	31	410
October 2006	65	29	6	0	100	41	411
November 2006	58	33	8	0	100	50	408
December 2006	59	31	10	1	100	51	415
January 2007	58	28	13	1	100	55	432
February 2007	56	29	14	1	100	57	448
March 2007	52	34	14	0	100	63	434
April 2007	49	38	13	0	100	63	423
May 2007	51	35	12	1	100	61	410
June 2007	55	34	10	1	100	55	437
July 2007	57	32	9	2	100	53	424

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	53	33	12	2	100	58	409
September 2007	47	33	18	2	100	71	404
October 2007	44	30	23	2	100	79	408
November 2007	45	30	23	2	100	78	430
December 2007	46	30	22	2	100	75	431
January 2008	44	32	23	1	100	79	419
February 2008	37	31	31	1	100	93	408
March 2008	30	29	40	0	100	110	389
April 2008	26	30	43	1	100	117	395
May 2008	29	32	38	1	100	109	395
June 2008	35	34	30	1	100	96	405
July 2008	41	35	22	1	100	81	405
August 2008	45	36	18	1	100	73	406
September 2008	45	37	17	1	100	71	386
October 2008	45	33	21	1	100	76	383
November 2008	40	33	25	1	100	85	382
December 2008	37	33	29	1	100	92	402
January 2009	29	38	33	1	100	104	401
February 2009	26	40	34	0	100	108	404
March 2009	28	40	32	1	100	104	405
April 2009	35	38	26	1	100	91	408
May 2009	38	37	22	2	100	84	413
June 2009	42	36	20	2	100	78	417
July 2009	41	39	17	2	100	76	438
August 2009	47	36	16	1	100	68	429
September 2009	42	44	13	1	100	71	418
October 2009	44	44	11	1	100	67	420
November 2009	41	47	10	2	100	70	418
December 2009	46	42	11	2	100	65	419
January 2010	48	40	10	2	100	63	417
February 2010	51	38	10	1	100	60	421
March 2010	51	38	10	1	100	59	425
April 2010	51	39	9	1	100	58	413
May 2010	52	40	8	1	100	56	424
June 2010	53	39	7	1	100	54	442
July 2010	52	41	6	0	100	54	445
August 2010	47	43	9	0	100	62	438
September 2010	43	46	11	0	100	68	429
October 2010	41	47	12	0	100	70	424
November 2010	42	47	10	0	100	68	426
December 2010	43	48	8	1	100	65	440
January 2011	45	46	9	1	100	64	421
February 2011	51	41	8	1	100	57	410
March 2011	53	37	9	1	100	56	390
April 2011	52	38	9	0	100	57	406
May 2011	52	39	8	1	100	57	404
June 2011	48	41	10	1	100	62	412
July 2011	48	43	8	1	100	60	384
August 2011	51	40	8	1	100	58	388
September 2011	51	42	6	1	100	55	370
October 2011	47	44	9	0	100	62	412

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	41	50	8	1	100	68	412
December 2011	37	51	10	1	100	73	421
January 2012	39	51	9	2	100	70	391
February 2012	31	58	9	1	100	78	376
March 2012	31	59	8	2	100	77	373
April 2012	31	58	8	3	100	77	396
May 2012	35	54	8	3	100	74	406
June 2012	38	52	7	3	100	69	405
July 2012	36	56	7	1	100	71	386
August 2012	38	53	8	2	100	70	384
September 2012	36	53	9	2	100	72	378
October 2012	35	53	10	2	100	75	396
November 2012	33	55	9	3	100	76	406
December 2012	37	52	8	3	100	71	412
January 2013	42	50	6	2	100	65	404
February 2013	45	49	5	2	100	60	394
March 2013	42	50	6	2	100	64	375
April 2013	39	51	7	2	100	68	382
May 2013	39	52	8	2	100	69	391
June 2013	42	49	8	1	100	65	430
July 2013	54	39	6	1	100	52	428
August 2013	60	32	8	1	100	48	427
September 2013	64	29	7	0	100	43	414
October 2013	60	32	7	1	100	47	410
November 2013	60	35	4	1	100	45	410
December 2013	58	36	4	2	100	45	417
January 2014	62	33	4	2	100	42	410
February 2014	59	35	4	1	100	45	409
March 2014	60	34	6	1	100	46	402
April 2014	56	37	6	1	100	50	431
May 2014	60	34	5	1	100	45	437
June 2014	60	34	5	1	100	44	421
July 2014	60	34	4	2	100	44	393
August 2014	59	33	6	2	100	47	387
September 2014	57	37	5	1	100	48	408
October 2014	54	40	6	1	100	52	433
November 2014	50	44	5	2	100	55	439
December 2014	50	43	6	2	100	56	407
January 2015	49	41	8	2	100	58	371
February 2015	52	39	8	1	100	56	365
March 2015	57	35	8	1	100	51	393
April 2015	62	33	4	1	100	42	397
May 2015	63	32	4	1	100	41	402
June 2015	62	32	5	1	100	42	386
July 2015	59	34	6	1	100	47	382
August 2015	58	35	6	1	100	47	396
September 2015	59	35	7	0	100	48	393
October 2015	61	31	7	0	100	46	391
November 2015	61	31	8	0	100	47	359
December 2015	60	32	6	1	100	46	383

REGION NORTH CENTRAL

TABLE 31

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	63	31	6	1	100	43	401
February 2016	62	31	6	1	100	43	414
March 2016	63	29	7	1	100	44	402
April 2016	61	31	7	1	100	46	403
May 2016	57	35	7	1	100	49	411
June 2016	54	39	6	1	100	52	407
July 2016	52	41	6	1	100	54	399
August 2016	53	37	8	2	100	55	405
September 2016	55	37	7	2	100	52	431
October 2016	56	35	6	2	100	50	455
November 2016	61	32	5	2	100	44	450
December 2016	64	29	5	2	100	41	446
January 2017	69	22	7	2	100	38	427
February 2017	72	20	7	1	100	35	427
March 2017	73	19	7	1	100	33	421
April 2017	75	20	5	1	100	30	437
May 2017	73	21	5	1	100	31	468
June 2017	72	21	6	1	100	34	480
July 2017	70	22	7	1	100	37	496
August 2017	71	21	7	0	100	36	463
September 2017	69	24	6	1	100	37	462
October 2017	71	24	5	1	100	34	443
November 2017	69	25	4	2	100	36	464
December 2017	70	23	5	2	100	35	456
January 2018	68	25	6	1	100	37	478
February 2018	71	23	5	1	100	35	461
March 2018	75	20	4	1	100	29	475
April 2018	77	18	4	1	100	27	466
May 2018	79	18	3	0	100	24	463
June 2018	77	20	2	0	100	25	446
July 2018	78	19	2	1	100	25	441
August 2018	77	18	4	1	100	27	448
September 2018	76	19	4	1	100	28	473
October 2018	76	19	4	1	100	27	470
November 2018	77	19	3	1	100	26	477
December 2018	75	20	3	2	100	28	466
January 2019	73	22	3	2	100	30	467
February 2019	70	23	5	1	100	35	457
March 2019	69	23	7	2	100	38	458
April 2019	62	29	7	2	100	45	456
May 2019	59	34	5	2	100	46	464
June 2019	54	38	7	1	100	53	456
July 2019	51	36	12	1	100	60	465
August 2019	41	39	19	1	100	77	479
September 2019	38	39	21	2	100	82	474
October 2019	35	41	21	2	100	86	485
November 2019	39	39	20	2	100	81	467
December 2019	37	44	17	1	100	80	464
January 2020	35	47	17	1	100	82	457
February 2020	34	52	13	1	100	80	483
March 2020	32	48	19	1	100	87	509

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	33	43	23	1	100	90	514
May 2020	29	38	31	1	100	102	479
June 2020	28	42	28	2	100	100	450
July 2020	27	46	26	2	100	99	439
August 2020	26	50	22	2	100	96	470
September 2020	28	49	20	3	100	92	474
October 2020	31	47	19	3	100	88	460
November 2020	33	47	17	3	100	83	430
December 2020	35	45	17	3	100	82	431
January 2021	39	45	14	2	100	75	457
February 2021	44	42	13	2	100	69	460
March 2021	50	39	9	1	100	59	466
April 2021	54	35	9	1	100	55	429
May 2021	62	31	6	1	100	44	424
June 2021	66	26	7	1	100	40	435
July 2021	70	22	7	1	100	37	463
August 2021	71	21	8	1	100	37	463
September 2021	69	22	8	1	100	38	456
October 2021	71	22	6	1	100	35	454
November 2021	70	22	7	0	100	37	461
December 2021	71	20	7	1	100	36	446
January 2022	71	21	7	1	100	35	457
February 2022	77	17	5	1	100	27	460
March 2022	80	16	4	0	100	24	471
April 2022	85	12	3	1	100	18	458
May 2022	83	13	3	1	100	20	458
June 2022	87	9	4	1	100	17	449
July 2022	86	8	5	1	100	19	450
August 2022	86	8	5	1	100	19	440
September 2022	83	10	6	1	100	23	450
October 2022	80	11	7	2	100	27	447
November 2022	78	12	8	2	100	30	435
December 2022	78	13	9	1	100	31	424
January 2023	75	14	9	1	100	34	426
February 2023	72	15	11	1	100	39	429
March 2023	69	17	12	2	100	43	425
April 2023	69	18	13	1	100	44	412
May 2023	69	18	12	1	100	42	431
June 2023	67	19	13	1	100	46	441
July 2023	65	21	12	2	100	48	442
August 2023	63	23	12	2	100	49	436
September 2023	63	24	11	1	100	48	417
October 2023	63	25	12	1	100	49	425
November 2023	57	28	14	1	100	57	430
December 2023	51	30	18	1	100	67	444

REGION NORTH CENTRAL

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

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

(Same = Same+Down before January 1978)

Date of Survey	Down	Same	PERCENT TO GO UP BY									DK,NA	Total	PERCENTILES					Variance	Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	Median	25th			75th	Rng	Mean				
March 1978	1	11	5	12	12	16	12	8	19	1	100	6.0	3.7	9.8	6.1	7.7	52	839		
April 1978	1	8	5	11	12	18	13	8	21	2	100	6.4	4.2	10.0	5.8	8.2	61	867		
May 1978	1	9	5	11	11	19	14	8	20	2	100	6.6	4.2	9.9	5.7	8.4	70	896		
June 1978	2	10	4	9	13	20	14	8	19	3	100	6.8	4.6	9.9	5.3	8.4	68	876		
July 1978	3	11	4	8	13	20	14	9	17	1	100	6.8	4.6	9.9	5.4	8.3	65	888		
August 1978	3	10	4	7	14	18	19	8	15	2	100	7.2	4.6	10.1	5.4	8.4	62	829		
September 1978	2	9	6	7	12	19	19	8	15	2	100	7.4	4.6	10.1	5.4	8.5	63	833		
October 1978	0	10	6	7	11	21	21	7	15	2	100	7.7	4.8	10.1	5.3	8.5	52	809		
November 1978	0	9	5	6	12	23	20	7	16	2	100	7.5	4.9	10.1	5.1	8.6	46	883		
December 1978	0	8	4	5	13	21	22	6	19	3	100	7.6	5.1	10.1	5.0	8.6	40	868		
January 1979	1	8	3	5	11	22	21	7	20	3	100	7.7	5.1	10.2	5.0	9.1	57	891		
February 1979	2	8	3	5	11	21	20	8	19	3	100	8.1	5.1	10.2	5.0	9.5	77	849		
March 1979	1	7	4	6	11	22	20	12	16	1	100	8.0	5.0	10.7	5.6	10.3	104	850		
April 1979	1	6	4	6	11	17	22	17	14	1	100	8.7	5.2	11.9	6.7	11.1	112	878		
May 1979	0	5	4	6	11	17	24	17	14	1	100	9.0	5.7	12.8	7.1	11.3	100	878		
June 1979	1	7	2	4	10	15	26	20	13	2	100	9.8	5.9	13.9	8.0	11.9	100	990		
July 1979	1	10	2	3	10	14	27	18	12	2	100	9.9	6.0	13.7	7.7	11.4	87	1079		
August 1979	2	12	3	4	9	12	28	16	12	2	100	9.9	5.5	13.5	8.0	10.8	78	1015		
September 1979	2	12	3	4	8	13	30	13	13	1	100	9.8	5.5	12.6	7.2	10.3	68	938		
October 1979	2	12	4	6	9	13	29	11	14	1	100	9.2	5.0	11.6	6.6	9.6	66	889		
November 1979	3	11	3	5	9	15	28	13	13	0	100	9.3	5.4	11.8	6.4	10.1	76	925		
December 1979	3	11	3	5	8	14	27	16	13	1	100	9.4	5.6	12.8	7.2	10.4	72	932		
January 1980	2	11	2	3	6	14	27	23	11	1	100	10.6	6.4	15.0	8.6	12.1	86	858		
February 1980	1	10	4	3	8	12	28	22	12	1	100	10.6	6.1	15.0	8.8	11.8	76	721		
March 1980	1	10	5	3	7	10	30	24	10	1	100	10.7	7.0	15.4	8.4	12.7	104	633		
April 1980	3	10	5	3	8	8	31	20	9	3	100	10.1	6.3	14.1	7.9	11.6	106	574		
May 1980	6	15	3	3	8	7	26	20	9	4	100	9.3	5.7	14.3	8.7	11.3	120	509		
June 1980	8	21	2	4	9	7	22	14	9	4	100	7.7	3.1	12.3	9.2	8.8	95	506		
July 1980	7	26	1	4	8	7	20	11	12	3	100	7.6	2.8	11.3	8.5	8.4	92	513		
August 1980	6	24	3	6	8	8	22	10	11	3	100	7.3	2.7	10.3	7.6	8.1	81	487		
September 1980	5	21	3	5	10	10	20	11	13	2	100	7.7	3.7	10.3	6.6	8.6	83	481		
October 1980	5	17	3	6	10	12	21	13	11	1	100	7.7	3.9	10.8	6.9	8.9	89	459		
November 1980	5	19	2	5	10	14	18	12	13	1	100	7.8	4.2	10.8	6.6	8.9	87	485		
December 1980	5	17	3	5	8	14	21	15	10	1	100	8.8	4.6	12.1	7.5	9.7	97	502		
January 1981	3	17	4	5	10	15	21	12	12	2	100	8.5	4.6	11.6	7.0	9.0	71	521		
February 1981	2	16	4	8	10	13	24	11	10	2	100	8.7	4.4	11.7	7.4	9.1	69	518		
March 1981	1	19	4	8	12	13	23	8	11	2	100	7.7	4.1	10.4	6.4	8.2	54	521		
April 1981	3	21	3	9	11	11	22	11	8	1	100	8.0	3.5	11.3	7.8	8.9	82	523		
May 1981	5	22	3	8	11	11	21	11	8	1	100	7.8	3.3	11.1	7.8	8.5	77	551		
June 1981	4	21	2	9	10	12	23	11	6	1	100	8.0	3.1	11.2	8.0	8.5	71	567		
July 1981	4	25	2	8	10	12	21	10	7	1	100	7.2	3.0	10.8	7.7	8.4	80	581		
August 1981	4	25	2	8	11	12	20	11	6	1	100	7.0	3.0	10.8	7.8	8.6	85	593		
September 1981	4	27	4	6	11	10	18	13	6	1	100	6.9	2.8	10.8	8.0	8.8	98	597		
October 1981	3	25	5	6	13	13	17	13	4	1	100	6.7	2.9	10.3	7.4	8.3	78	598		
November 1981	2	25	5	5	12	11	20	12	5	1	100	7.6	3.3	10.3	7.0	8.5	78	591		

REGION NORTH CENTRAL

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA	Median		25th	75th	Rng	Mean	Variance	
December 1981	5	25	4	5	11	13	20	10	5	1	100	7.5	2.5	10.2	7.8	7.7	68	587
January 1982	6	29	4	6	10	10	19	8	5	2	100	6.8	1.6	9.9	8.3	6.7	57	601
February 1982	8	33	4	6	11	11	13	7	4	2	100	5.3	0.3	9.6	9.3	5.8	58	624
March 1982	8	32	4	9	13	9	12	9	4	2	100	4.6	0.2	9.4	9.2	5.9	76	642
April 1982	11	28	3	7	15	10	12	7	3	2	100	4.5	0.1	8.6	8.5	5.3	74	619
May 1982	10	28	4	9	16	9	10	9	3	2	100	3.8	0.0	7.5	7.5	5.0	78	592
June 1982	9	29	6	8	16	10	10	7	3	2	100	3.6	0.0	6.7	6.7	4.6	64	571
July 1982	5	29	7	9	15	11	10	9	4	1	100	3.8	0.2	6.9	6.7	5.2	68	579
August 1982	5	24	8	9	18	12	12	7	4	2	100	4.5	0.3	7.8	7.5	5.2	53	580
September 1982	5	25	7	8	17	12	13	6	4	2	100	4.3	0.3	7.7	7.4	5.2	55	599
October 1982	7	24	6	9	16	11	13	7	4	2	100	4.3	0.2	8.4	8.2	5.5	73	613
November 1982	8	26	6	10	13	11	14	7	3	2	100	3.9	0.0	7.9	7.9	5.3	80	610
December 1982	9	26	6	12	13	10	12	8	2	2	100	3.7	0.0	7.4	7.5	4.9	78	602
January 1983	8	29	7	12	15	9	11	6	2	2	100	3.2	0.0	6.5	6.5	4.3	51	579
February 1983	8	30	6	12	16	9	9	7	2	1	100	3.1	0.1	6.0	6.0	4.3	57	562
March 1983	8	31	7	11	17	8	10	6	2	0	100	2.9	0.1	5.9	5.9	4.0	47	549
April 1983	7	30	9	12	16	8	9	6	1	2	100	2.8	0.0	5.7	5.7	4.1	59	575
May 1983	6	31	9	13	15	8	8	6	3	2	100	2.7	0.0	5.8	5.7	4.0	51	595
June 1983	6	31	10	13	15	8	7	5	3	2	100	2.7	0.0	5.7	5.7	4.0	49	615
July 1983	5	29	12	13	15	8	7	6	3	2	100	2.7	0.2	6.0	5.8	4.2	47	579
August 1983	4	28	12	13	17	7	7	6	3	2	100	2.9	0.1	5.6	5.5	4.2	45	542
September 1983	2	25	13	13	18	8	9	7	3	2	100	3.3	0.2	6.0	5.8	4.8	48	509
October 1983	2	26	11	15	19	8	8	7	3	1	100	3.4	0.2	5.8	5.5	4.7	40	538
November 1983	3	22	12	16	18	8	10	6	3	1	100	3.5	0.4	5.9	5.5	4.7	37	582
December 1983	4	21	11	16	17	9	10	5	6	1	100	3.5	0.5	6.0	5.5	4.5	37	581
January 1984	4	21	11	17	15	8	10	5	6	2	100	3.5	0.5	6.0	5.5	4.6	47	537
February 1984	3	25	11	18	15	8	10	5	6	1	100	3.2	0.4	5.8	5.4	4.7	56	513
March 1984	3	25	13	18	15	7	10	5	3	2	100	3.1	0.4	5.5	5.1	4.7	56	528
April 1984	2	24	14	17	16	9	9	5	3	1	100	3.1	0.5	5.7	5.3	4.7	50	579
May 1984	2	21	15	15	18	10	9	5	3	1	100	3.6	0.8	6.0	5.3	4.8	42	604
June 1984	1	19	14	16	19	11	11	5	3	1	100	4.1	1.1	6.5	5.4	5.1	41	589
July 1984	2	20	13	16	21	9	11	4	3	1	100	4.0	1.0	6.0	5.0	4.5	30	545
August 1984	3	21	14	15	21	6	10	4	4	2	100	3.5	0.8	5.7	5.0	4.3	33	568
September 1984	3	25	14	15	20	5	8	4	5	3	100	2.9	0.4	5.2	4.8	4.0	35	634
October 1984	3	22	14	13	18	7	8	7	5	2	100	3.5	0.7	5.9	5.1	5.0	53	706
November 1984	2	22	13	15	18	8	8	7	4	2	100	3.7	0.8	5.9	5.2	5.2	54	699
December 1984	2	24	13	15	17	9	7	8	4	1	100	3.7	0.7	6.0	5.2	5.3	57	683
January 1985	4	25	13	18	17	5	7	6	4	1	100	3.0	0.4	5.2	4.8	4.3	46	590
February 1985	4	25	14	17	15	5	10	5	4	1	100	2.9	0.3	5.6	5.3	4.3	46	562
March 1985	5	22	14	18	15	4	12	5	5	1	100	3.0	0.4	5.6	5.3	4.4	46	535
April 1985	3	22	14	17	15	5	14	5	4	1	100	3.2	0.5	5.9	5.4	4.8	48	585
May 1985	3	20	15	19	16	6	11	5	4	1	100	3.2	0.7	5.4	4.7	4.6	42	586
June 1985	2	19	15	21	17	7	10	5	2	1	100	3.3	1.0	5.4	4.4	4.7	42	614
July 1985	2	20	18	21	17	7	7	5	2	2	100	3.0	1.0	5.1	4.2	4.4	45	598
August 1985	2	22	18	21	19	5	6	5	1	2	100	2.9	0.8	5.0	4.3	4.1	40	600
September 1985	2	24	19	19	19	4	6	4	3	1	100	2.7	0.4	4.9	4.5	3.7	32	547
October 1985	2	23	17	20	17	4	8	4	3	1	100	2.9	0.5	5.3	4.8	4.0	32	537
November 1985	3	22	14	20	17	5	10	4	4	1	100	3.1	0.6	5.5	4.9	4.2	34	522
December 1985	3	22	13	21	16	7	9	5	3	1	100	3.2	0.6	5.6	5.0	4.5	44	566

REGION NORTH CENTRAL

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

Date of Survey		Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES					Cases	
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA		Median	25th	75th	Rng	Mean		Variance
January	1986	4	22	13	22	16	6	7	5	4	1	100	3.1	0.5	5.2	4.6	4.1	39	609
February	1986	5	24	15	20	15	5	6	5	4	1	100	2.8	0.3	5.0	4.7	3.9	41	649
March	1986	8	23	15	19	16	3	5	4	5	1	100	2.5	0.2	4.9	4.7	3.5	39	611
April	1986	9	25	15	16	15	4	6	5	4	1	100	2.3	0.1	5.0	4.9	3.4	43	574
May	1986	9	22	16	18	14	4	6	4	5	2	100	2.5	0.2	5.0	4.8	3.4	42	535
June	1986	6	22	17	18	15	6	7	4	4	2	100	2.7	0.4	5.0	4.6	3.6	36	582
July	1986	4	22	16	21	16	5	6	4	5	2	100	2.9	0.5	5.0	4.5	3.6	29	630
August	1986	3	22	15	21	15	6	7	5	5	1	100	2.9	0.5	5.2	4.7	4.1	37	669
September	1986	3	23	14	24	12	6	6	5	6	0	100	2.9	0.5	5.1	4.6	4.0	35	621
October	1986	4	22	16	21	14	6	6	4	5	1	100	2.9	0.5	5.1	4.6	3.8	30	579
November	1986	3	20	19	22	15	5	6	3	6	1	100	2.8	0.7	4.8	4.2	3.4	23	536
December	1986	4	19	20	21	17	4	7	2	5	1	100	2.8	0.7	5.0	4.3	3.3	23	554
January	1987	4	18	22	24	14	5	7	2	5	1	100	2.8	0.9	4.9	4.0	3.3	23	555
February	1987	4	17	20	23	16	5	8	2	4	1	100	2.9	0.9	5.1	4.2	3.5	21	568
March	1987	3	18	19	23	19	5	6	3	4	0	100	3.0	1.0	5.0	4.0	3.5	19	529
April	1987	3	16	19	23	19	5	7	3	4	0	100	3.1	1.1	5.1	3.9	3.7	18	513
May	1987	3	17	18	24	18	6	7	3	4	0	100	3.1	1.1	5.1	4.0	3.9	25	495
June	1987	3	16	19	26	15	7	7	3	4	1	100	3.1	1.2	5.1	3.9	4.0	27	507
July	1987	3	18	20	23	16	6	7	3	4	1	100	2.9	0.9	5.0	4.1	3.9	26	520
August	1987	3	16	20	23	16	7	5	4	5	1	100	3.0	1.2	5.0	3.9	4.2	37	507
September	1987	2	16	19	25	16	5	5	4	5	2	100	3.0	1.3	4.9	3.7	4.2	41	495
October	1987	1	15	17	30	14	6	5	4	6	2	100	3.2	1.6	5.0	3.4	4.5	44	433
November	1987	3	16	16	28	16	6	6	3	4	2	100	3.1	1.3	5.1	3.8	3.9	26	418
December	1987	4	16	16	24	16	8	7	2	5	2	100	3.2	1.2	5.3	4.1	3.8	19	416
January	1988	6	18	15	21	16	7	8	3	4	2	100	3.1	0.7	5.3	4.6	3.6	20	465
February	1988	5	18	18	22	15	5	8	3	4	1	100	2.9	0.8	5.0	4.2	3.5	23	476
March	1988	4	19	19	23	14	6	7	3	4	0	100	2.9	0.8	4.9	4.1	3.5	22	468
April	1988	2	17	22	24	16	8	6	2	3	0	100	3.0	1.1	5.0	3.9	3.6	17	426
May	1988	1	17	20	24	19	10	5	2	3	0	100	3.3	1.4	5.1	3.7	3.7	15	414
June	1988	1	14	19	23	20	8	8	4	4	0	100	3.7	1.7	6.0	4.3	4.9	44	425
July	1988	1	11	16	22	22	8	10	6	5	0	100	4.3	2.2	6.8	4.6	5.6	51	462
August	1988	1	8	14	21	22	7	13	8	6	0	100	4.7	2.5	7.2	4.7	6.1	59	476
September	1988	1	6	14	24	22	10	11	6	6	0	100	4.5	2.7	6.5	3.9	5.9	52	491
October	1988	2	7	17	23	23	8	9	6	5	1	100	4.1	2.3	5.9	3.6	5.7	66	474
November	1988	2	7	18	25	20	9	9	5	5	1	100	3.7	2.3	5.8	3.5	5.6	67	465
December	1988	2	8	18	24	20	8	10	5	4	1	100	3.7	2.1	5.8	3.7	5.4	58	443
January	1989	1	6	19	26	18	9	9	5	6	1	100	3.7	2.2	5.7	3.5	5.6	55	452
February	1989	2	6	20	23	21	9	8	5	7	1	100	4.0	2.1	5.6	3.5	5.4	53	450
March	1989	2	8	19	22	20	8	8	6	7	1	100	3.8	1.9	5.4	3.5	5.5	62	451
April	1989	2	9	17	23	20	9	9	5	5	1	100	3.8	2.0	5.5	3.5	5.1	46	446
May	1989	2	10	18	21	19	8	10	6	5	1	100	3.8	1.9	5.8	3.9	5.3	48	454
June	1989	2	8	21	21	21	9	9	4	5	1	100	3.8	1.9	5.7	3.8	4.7	28	454
July	1989	2	8	20	21	22	7	9	5	5	1	100	3.9	1.9	5.6	3.7	5.1	47	447
August	1989	3	11	21	23	21	6	8	4	4	1	100	3.4	1.6	5.2	3.6	4.6	47	428
September	1989	3	12	19	23	20	6	7	5	4	1	100	3.4	1.6	5.2	3.6	4.9	59	428
October	1989	4	12	20	23	19	6	6	5	5	0	100	3.3	1.5	5.3	3.8	4.6	51	445
November	1989	3	13	18	23	18	6	7	5	6	1	100	3.3	1.5	5.3	3.8	4.6	47	463
December	1989	3	11	19	23	18	8	6	5	5	0	100	3.3	1.5	5.4	4.0	4.5	41	448
January	1990	3	10	19	23	18	9	7	6	4	2	100	3.5	1.6	5.3	3.8	4.5	32	415
February	1990	3	7	18	25	21	10	6	6	3	1	100	3.8	2.1	5.4	3.4	4.6	27	391

REGION NORTH CENTRAL

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

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
March	1990	2	7	16	27	21	8	7	6	4	1	100	4.0	2.4	5.4	3.1	4.8	27	396
April	1990	3	7	17	26	22	8	7	6	5	0	100	4.0	2.3	5.4	3.1	4.8	30	424
May	1990	2	7	19	24	23	7	7	5	6	0	100	3.8	2.1	5.3	3.2	4.7	33	444
June	1990	1	9	19	23	27	6	5	4	4	0	100	3.9	2.0	5.2	3.2	4.6	33	448
July	1990	1	9	18	26	27	6	7	3	4	1	100	3.8	2.2	5.2	3.0	4.5	28	431
August	1990	2	7	17	26	23	7	8	5	3	0	100	3.9	2.2	5.6	3.4	5.0	35	413
September	1990	3	5	18	25	22	9	8	6	4	0	100	4.1	2.2	5.7	3.4	5.3	51	394
October	1990	3	7	15	22	24	10	8	7	4	0	100	4.4	2.3	6.2	3.9	5.6	60	396
November	1990	4	7	13	19	25	10	10	5	5	0	100	4.7	2.4	6.5	4.1	5.6	63	409
December	1990	5	9	11	17	25	12	10	6	5	0	100	4.7	2.1	6.9	4.7	5.5	55	420
January	1991	6	10	12	19	20	12	11	6	4	1	100	4.3	1.6	6.8	5.2	5.3	57	417
February	1991	7	13	13	20	20	9	8	7	3	0	100	3.7	1.1	6.1	5.0	5.0	58	398
March	1991	7	15	13	20	18	7	8	7	3	1	100	3.3	0.8	5.8	5.0	5.0	70	390
April	1991	7	18	14	20	20	6	6	6	2	1	100	3.3	0.6	5.2	4.7	4.7	68	397
May	1991	6	18	14	19	20	7	6	6	3	1	100	3.4	0.6	5.3	4.7	4.6	64	413
June	1991	5	17	16	21	19	7	6	5	4	0	100	3.2	0.8	5.2	4.4	4.3	54	414
July	1991	4	17	18	19	18	7	8	3	6	0	100	3.1	0.8	5.2	4.4	4.2	44	400
August	1991	5	16	21	18	17	7	8	2	7	0	100	3.0	0.9	5.2	4.3	3.9	36	386
September	1991	5	17	20	17	18	7	8	2	5	0	100	3.0	0.8	5.3	4.6	3.7	23	391
October	1991	5	16	19	22	18	6	6	4	3	1	100	3.0	0.9	5.2	4.4	4.1	42	408
November	1991	5	18	15	23	18	4	6	6	4	1	100	3.1	0.7	5.2	4.5	4.5	65	418
December	1991	5	21	13	22	18	4	5	7	5	1	100	3.0	0.5	5.1	4.5	4.7	86	429
January	1992	7	23	12	17	18	5	7	4	5	2	100	2.9	0.2	5.2	5.0	4.0	68	426
February	1992	7	26	11	17	17	5	7	3	4	1	100	2.7	0.1	5.1	5.0	3.6	49	429
March	1992	7	26	12	18	15	4	11	1	4	1	100	2.7	0.1	5.1	5.0	3.1	26	416
April	1992	6	25	12	21	17	4	9	2	4	0	100	2.9	0.3	5.0	4.8	3.4	27	399
May	1992	5	21	12	22	18	4	9	2	6	0	100	3.0	0.6	5.1	4.5	3.3	22	399
June	1992	5	16	14	22	21	4	9	2	6	1	100	3.2	0.8	5.1	4.3	3.4	22	405
July	1992	5	16	17	21	19	3	8	3	7	1	100	3.1	0.8	5.1	4.2	3.8	33	424
August	1992	4	17	18	21	17	2	9	5	5	1	100	3.0	0.8	5.2	4.4	4.0	38	428
September	1992	4	18	17	22	17	4	5	5	5	1	100	2.9	0.8	5.1	4.4	4.0	37	429
October	1992	5	20	16	24	15	5	6	5	5	1	100	2.9	0.7	5.0	4.4	3.8	34	418
November	1992	4	24	15	22	17	4	5	3	5	0	100	2.7	0.4	4.9	4.5	3.4	35	387
December	1992	4	25	17	22	17	3	5	2	4	0	100	2.6	0.2	4.7	4.6	3.2	36	370
January	1993	4	24	19	18	21	4	4	2	3	1	100	2.6	0.2	4.9	4.7	3.0	24	356
February	1993	4	20	18	21	22	4	5	3	3	1	100	2.8	0.7	4.9	4.2	3.4	28	364
March	1993	4	19	15	23	21	5	5	4	3	0	100	3.0	1.1	5.0	4.0	4.0	38	377
April	1993	5	15	15	26	18	5	7	5	3	0	100	3.2	1.3	5.1	3.8	4.3	52	379
May	1993	4	17	18	26	15	5	7	5	3	0	100	3.0	1.0	5.1	4.0	4.4	59	387
June	1993	4	14	20	22	17	6	9	5	3	1	100	3.4	1.2	5.2	4.0	4.6	49	363
July	1993	2	14	21	22	18	5	10	5	2	1	100	3.4	1.4	5.2	3.8	4.8	42	359
August	1993	3	10	21	22	20	6	8	7	3	1	100	3.6	1.6	5.3	3.7	5.3	52	359
September	1993	2	12	21	24	16	5	8	6	4	2	100	3.2	1.6	5.2	3.6	5.2	61	378
October	1993	3	13	16	25	17	8	7	5	5	2	100	3.4	1.8	5.3	3.5	5.1	63	387
November	1993	3	15	17	28	14	7	7	2	6	1	100	3.2	1.5	5.0	3.4	4.1	37	384
December	1993	3	16	15	27	17	7	5	2	6	1	100	3.1	1.3	5.0	3.6	3.7	25	393
January	1994	3	17	18	25	17	4	5	3	6	2	100	2.9	0.9	4.8	3.8	3.5	19	390
February	1994	3	17	16	24	20	5	5	3	5	2	100	3.1	1.1	5.0	3.8	3.6	16	386
March	1994	2	16	20	23	18	6	5	4	5	1	100	3.1	1.2	5.1	3.9	4.1	36	372
April	1994	2	14	24	25	15	7	6	4	3	0	100	3.0	1.4	5.0	3.7	4.6	54	378

REGION NORTH CENTRAL

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

Date of Survey		Down	Same	PERCENT TO GO UP BY								Total	PERCENTILES						Cases
				1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA		Median	25th	75th	Rng	Mean	Variance	
May	1994	1	14	24	24	13	8	6	4	5	0	100	3.0	1.3	5.2	3.9	4.8	64	391
June	1994	2	14	24	24	11	7	6	4	6	0	100	2.9	1.3	5.1	3.8	4.5	55	402
July	1994	3	14	21	25	13	7	6	3	8	0	100	2.9	1.3	5.1	3.8	4.1	40	401
August	1994	2	15	19	28	13	6	6	4	6	1	100	3.0	1.5	5.0	3.5	4.2	35	408
September	1994	1	14	16	30	17	7	6	4	6	0	100	3.4	1.9	5.1	3.2	4.3	28	399
October	1994	1	14	15	30	18	7	5	4	5	1	100	3.4	1.8	5.1	3.3	4.2	23	392
November	1994	2	14	15	27	18	7	5	5	6	1	100	3.3	1.5	5.3	3.8	4.2	27	382
December	1994	3	15	20	27	16	5	3	4	6	1	100	2.9	1.1	5.0	3.9	3.8	30	389
January	1995	2	15	20	27	17	3	5	3	7	1	100	3.0	1.3	5.0	3.7	3.9	28	385
February	1995	1	15	20	30	16	3	5	2	6	0	100	3.0	1.4	4.7	3.3	3.6	18	386
March	1995	1	12	18	32	17	5	6	2	7	0	100	3.2	1.8	4.9	3.1	3.9	22	374
April	1995	1	14	20	28	18	5	5	2	8	1	100	3.2	1.5	4.9	3.4	3.9	32	374
May	1995	1	12	19	27	20	4	7	3	6	1	100	3.3	1.6	5.2	3.6	4.3	40	371
June	1995	1	14	20	25	19	5	7	2	5	1	100	3.2	1.4	5.2	3.8	4.0	30	370
July	1995	1	13	21	29	17	5	7	2	4	0	100	3.1	1.5	5.0	3.5	3.9	21	382
August	1995	1	15	22	27	16	5	5	2	6	0	100	2.9	1.3	4.8	3.5	3.5	14	395
September	1995	2	16	23	26	16	3	6	2	6	0	100	2.8	1.1	4.7	3.6	3.4	15	391
October	1995	2	18	22	24	17	3	7	2	6	0	100	2.8	1.0	4.9	3.9	3.5	14	385
November	1995	2	16	25	24	16	3	6	2	6	0	100	2.7	1.1	4.7	3.7	3.4	20	375
December	1995	2	16	25	22	17	3	6	2	6	1	100	2.7	1.1	4.8	3.7	3.5	22	399
January	1996	3	17	28	21	13	4	4	3	5	1	100	2.4	0.9	4.4	3.6	3.4	31	403
February	1996	3	19	24	22	13	5	5	4	4	1	100	2.6	0.7	4.6	3.9	3.5	27	399
March	1996	3	21	23	23	12	5	4	4	4	0	100	2.5	0.6	4.5	4.0	3.4	27	388
April	1996	3	18	23	22	14	5	3	4	6	1	100	2.6	0.8	4.7	4.0	3.6	29	381
May	1996	3	14	23	25	14	4	5	5	7	1	100	2.8	1.1	4.9	3.8	4.0	34	383
June	1996	2	11	23	27	13	4	6	5	7	1	100	2.9	1.4	5.0	3.6	4.3	38	378
July	1996	2	11	21	29	15	4	7	4	6	1	100	3.1	1.5	5.1	3.5	4.3	28	380
August	1996	1	11	24	29	16	5	5	3	5	1	100	3.0	1.5	4.9	3.4	3.9	22	384
September	1996	2	10	23	28	17	5	5	3	5	1	100	3.0	1.5	4.9	3.4	3.7	17	398
October	1996	2	10	24	29	18	5	6	3	4	1	100	3.0	1.6	5.0	3.4	3.7	16	402
November	1996	2	10	23	24	20	5	7	3	4	1	100	3.1	1.6	5.0	3.4	3.9	23	401
December	1996	2	11	24	24	18	5	7	3	5	1	100	3.1	1.7	5.0	3.4	4.0	28	398
January	1997	2	9	25	26	17	4	6	3	7	1	100	3.0	1.6	4.9	3.3	4.2	42	397
February	1997	1	8	23	29	17	4	6	3	8	1	100	3.1	1.8	5.0	3.2	4.2	35	393
March	1997	1	11	23	27	17	5	7	3	6	1	100	3.0	1.7	5.1	3.4	4.1	28	397
April	1997	1	13	23	24	18	6	6	3	6	0	100	3.0	1.5	5.1	3.6	3.8	14	403
May	1997	1	13	25	26	13	7	6	3	6	0	100	2.8	1.3	4.9	3.6	3.6	14	404
June	1997	1	10	26	28	13	6	6	3	7	0	100	2.9	1.3	4.8	3.5	3.7	16	405
July	1997	2	9	27	31	11	5	5	2	7	0	100	2.8	1.3	4.4	3.1	3.5	13	395
August	1997	2	12	27	31	12	4	5	2	6	0	100	2.8	1.3	4.4	3.1	3.4	14	386
September	1997	2	12	26	30	14	4	5	2	6	1	100	2.8	1.4	4.4	3.0	3.3	11	381
October	1997	0	14	24	31	12	4	5	2	7	1	100	2.8	1.4	4.3	2.9	3.4	12	392
November	1997	0	13	23	30	13	5	5	2	8	1	100	2.9	1.3	4.4	3.1	3.5	12	403
December	1997	1	17	20	28	14	4	4	3	10	0	100	2.9	1.1	4.5	3.3	3.5	16	386
January	1998	1	18	21	23	17	4	5	3	9	0	100	2.8	1.0	4.9	4.0	3.6	20	384
February	1998	3	21	21	21	17	2	4	2	10	0	100	2.6	0.6	4.5	3.8	3.1	16	370
March	1998	3	22	22	23	14	2	4	1	7	1	100	2.5	0.5	4.1	3.6	2.8	12	384
April	1998	3	22	24	22	14	3	3	0	7	2	100	2.4	0.5	4.0	3.4	2.5	7	365
May	1998	2	20	24	21	14	4	4	1	9	2	100	2.5	0.7	4.4	3.7	2.8	8	385
June	1998	1	18	26	18	16	4	4	1	10	1	100	2.5	0.9	4.8	3.9	3.0	9	370

REGION NORTH CENTRAL

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

Date of Survey		Down	Same	PERCENT TO GO UP BY								DK Up	DK NA	Total	PERCENTILES					Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean	Variance		
July	1998	1	16	28	19	15	3	5	1	10	1	100	2.5	1.0	4.7	3.7	3.1	9	382	
August	1998	1	15	31	20	16	3	4	1	7	3	100	2.4	1.0	4.3	3.2	2.9	8	364	
September	1998	2	14	31	21	13	2	4	0	9	4	100	2.4	1.0	4.0	3.0	2.7	8	377	
October	1998	3	14	28	23	12	2	5	0	11	3	100	2.5	1.0	3.8	2.7	2.7	9	364	
November	1998	3	17	24	23	10	3	6	0	13	2	100	2.5	0.9	4.0	3.2	2.7	10	377	
December	1998	2	20	21	24	12	3	4	0	13	1	100	2.6	0.7	4.1	3.4	2.7	9	371	
January	1999	2	21	21	22	13	3	6	0	11	1	100	2.6	0.6	4.6	4.0	2.8	10	378	
February	1999	2	20	23	22	14	2	6	0	10	1	100	2.5	0.7	4.3	3.6	2.8	9	366	
March	1999	3	17	27	21	14	4	7	0	8	1	100	2.5	0.8	4.4	3.6	2.9	10	367	
April	1999	2	14	30	25	13	3	4	1	7	1	100	2.5	1.0	4.0	3.0	2.8	9	368	
May	1999	2	14	26	26	11	4	6	3	7	1	100	2.8	1.0	4.6	3.6	3.3	14	370	
June	1999	1	15	25	24	13	3	6	3	9	1	100	2.8	1.0	4.7	3.6	3.4	12	375	
July	1999	2	14	21	22	15	4	7	2	12	2	100	3.0	1.2	5.0	3.8	3.6	12	382	
August	1999	1	11	22	25	17	4	5	0	13	2	100	3.0	1.4	4.8	3.4	3.3	8	385	
September	1999	1	10	22	28	15	2	7	1	12	2	100	3.0	1.5	4.7	3.2	3.4	8	379	
October	1999	1	10	23	30	13	3	5	2	13	1	100	2.9	1.5	4.5	3.0	3.4	9	381	
November	1999	2	11	24	26	13	3	6	1	12	2	100	2.8	1.3	4.6	3.3	3.3	9	388	
December	1999	2	11	25	27	12	4	5	2	11	2	100	2.8	1.3	4.5	3.3	3.2	9	409	
January	2000	2	12	23	25	14	4	6	1	10	3	100	2.8	1.2	4.8	3.6	3.3	10	420	
February	2000	2	11	23	26	16	3	6	2	9	2	100	2.9	1.3	4.9	3.6	3.4	12	421	
March	2000	1	10	22	26	18	4	6	2	10	1	100	3.0	1.6	5.1	3.5	3.6	12	395	
April	2000	1	8	24	24	18	5	7	1	12	0	100	3.0	1.7	5.1	3.4	3.6	10	382	
May	2000	1	8	23	26	16	5	6	1	13	1	100	3.0	1.7	4.9	3.2	3.6	9	387	
June	2000	1	10	23	24	15	5	7	1	13	1	100	3.0	1.5	5.0	3.4	3.7	11	402	
July	2000	2	9	24	25	17	3	6	2	11	1	100	3.0	1.5	5.1	3.5	3.7	12	402	
August	2000	2	11	26	25	15	3	6	3	8	1	100	2.9	1.4	4.9	3.5	3.7	16	391	
September	2000	2	12	27	25	15	2	6	4	7	1	100	2.8	1.2	4.8	3.6	3.6	17	395	
October	2000	2	13	24	25	14	3	9	4	6	1	100	3.0	1.4	4.9	3.6	3.9	19	397	
November	2000	2	12	22	24	16	3	9	3	9	1	100	3.1	1.4	5.1	3.7	3.9	17	391	
December	2000	2	15	20	24	16	4	8	1	9	1	100	3.0	1.2	5.0	3.8	3.5	14	370	
January	2001	3	17	19	24	12	4	6	1	12	1	100	2.8	1.1	4.7	3.7	3.2	14	382	
February	2001	4	23	15	23	12	5	5	1	10	2	100	2.7	0.7	4.7	4.0	3.0	14	387	
March	2001	4	21	13	24	13	4	7	1	10	2	100	2.9	1.0	4.8	3.9	3.3	15	402	
April	2001	5	20	12	22	18	5	6	3	8	2	100	3.1	0.8	5.0	4.2	3.5	20	389	
May	2001	5	15	14	21	18	5	7	4	10	2	100	3.3	1.1	5.1	4.1	4.0	24	388	
June	2001	5	14	17	19	16	5	7	4	11	1	100	3.1	1.2	5.1	4.0	3.9	24	368	
July	2001	5	16	19	21	12	4	7	3	12	1	100	2.8	1.0	4.8	3.8	3.5	18	377	
August	2001	5	19	21	21	12	4	6	1	9	1	100	2.6	0.8	4.6	3.8	2.9	13	382	
September	2001	6	19	18	21	13	3	5	2	11	2	100	2.6	0.5	4.8	4.2	3.0	19	389	
October	2001	9	25	15	16	14	3	4	2	11	2	100	2.0	0.2	4.8	4.5	2.6	23	378	
November	2001	15	27	14	13	10	2	4	2	12	1	100	1.3	0.0	4.1	4.1	1.9	24	370	
December	2001	17	31	15	11	6	3	6	1	9	2	100	0.8	-0.2	3.5	3.7	1.5	21	382	
January	2002	14	30	17	16	4	2	6	0	9	2	100	1.1	-0.2	3.1	3.3	1.4	16	394	
February	2002	8	30	18	18	6	2	6	0	8	3	100	1.5	-0.5	3.5	4.0	1.9	15	395	
March	2002	5	27	18	21	10	2	4	1	12	2	100	2.0	-0.1	3.9	4.0	2.3	12	380	
April	2002	2	25	18	21	11	2	5	1	12	2	100	2.4	NA	4.3	NA	2.8	13	377	
May	2002	2	21	17	22	12	3	4	2	14	2	100	2.7	NA	4.6	NA	3.1	12	369	
June	2002	2	21	18	22	11	3	4	2	14	2	100	2.6	NA	4.5	NA	3.0	12	389	
July	2002	4	21	18	23	11	2	4	2	15	2	100	2.6	0.5	4.2	3.6	2.8	12	377	
August	2002	5	20	18	23	11	2	4	1	15	2	100	2.6	0.6	4.1	3.6	2.7	12	389	

REGION NORTH CENTRAL

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA	Median		25th	75th	Rng	Mean	Variance	
September 2002	5	21	16	22	11	2	6	1	13	2	100	2.6	0.4	4.4	4.0	2.9	14	369
October 2002	5	20	17	18	13	2	8	1	13	4	100	2.7	0.5	4.9	4.4	3.1	13	371
November 2002	4	22	17	19	12	2	9	1	13	2	100	2.6	0.5	4.8	4.3	3.2	14	366
December 2002	4	24	14	21	12	2	8	1	12	2	100	2.7	0.4	4.6	4.2	3.0	14	389
January 2003	5	24	15	21	12	3	5	1	13	1	100	2.6	0.4	4.4	4.0	2.8	13	381
February 2003	4	24	16	19	14	4	4	1	12	2	100	2.6	0.5	4.6	4.1	2.9	13	381
March 2003	4	19	19	18	14	4	7	1	12	1	100	2.8	0.9	4.8	4.0	3.2	12	370
April 2003	4	20	19	20	14	3	6	1	11	1	100	2.7	0.8	4.7	3.9	3.0	14	377
May 2003	5	23	19	19	14	2	7	1	8	1	100	2.5	0.5	4.7	4.1	2.8	15	378
June 2003	5	27	17	22	13	2	5	1	7	2	100	2.3	0.1	4.1	3.9	2.4	14	387
July 2003	4	29	16	21	12	1	7	1	7	1	100	2.3	0.1	4.3	4.2	2.6	12	392
August 2003	5	25	18	21	12	1	7	0	10	1	100	2.4	0.3	4.2	3.9	2.6	11	412
September 2003	4	25	20	18	12	3	6	1	11	1	100	2.3	0.4	4.5	4.2	2.7	10	391
October 2003	4	21	23	18	11	4	4	1	11	1	100	2.3	0.5	4.4	3.9	2.7	10	388
November 2003	3	23	21	21	12	3	4	2	10	1	100	2.4	0.5	4.4	4.0	2.9	11	386
December 2003	4	21	23	22	12	2	5	2	9	1	100	2.5	0.5	4.4	3.9	2.9	11	388
January 2004	3	19	22	25	12	2	6	1	9	1	100	2.6	0.7	4.3	3.6	2.9	10	391
February 2004	4	18	21	25	11	3	6	1	10	1	100	2.6	0.8	4.5	3.7	3.0	11	392
March 2004	3	17	18	23	14	4	7	0	12	1	100	2.9	1.1	4.7	3.6	3.2	11	390
April 2004	2	14	19	20	18	4	8	0	14	1	100	3.1	1.4	5.0	3.6	3.5	11	381
May 2004	2	10	19	20	22	4	9	0	14	0	100	3.3	1.8	5.1	3.4	3.8	10	392
June 2004	1	10	21	22	20	5	9	0	13	0	100	3.2	1.8	5.1	3.4	3.8	9	400
July 2004	1	13	18	23	18	5	8	1	12	0	100	3.1	1.6	5.1	3.5	3.7	11	381
August 2004	0	15	22	25	16	4	7	1	10	1	100	2.9	1.4	4.9	3.5	3.5	10	366
September 2004	1	13	25	24	15	2	6	1	12	1	100	2.8	1.4	4.6	3.2	3.3	10	368
October 2004	2	11	24	25	15	4	7	0	12	1	100	2.9	1.6	4.7	3.1	3.3	10	391
November 2004	2	12	22	23	16	4	8	0	13	0	100	3.0	1.6	4.8	3.2	3.4	11	398
December 2004	2	12	21	23	18	5	8	0	12	0	100	3.0	1.7	5.0	3.3	3.5	11	408
January 2005	2	14	23	23	16	4	8	1	10	0	100	2.9	1.4	5.0	3.5	3.4	10	398
February 2005	2	13	23	24	16	5	7	0	10	0	100	3.0	1.4	4.9	3.5	3.4	9	383
March 2005	2	12	22	26	14	7	8	1	9	0	100	3.0	1.4	5.0	3.6	3.6	11	374
April 2005	1	11	19	27	16	6	9	1	10	0	100	3.2	1.7	5.1	3.3	3.8	11	397
May 2005	1	9	21	26	17	6	9	2	9	0	100	3.2	1.9	5.1	3.2	3.9	11	413
June 2005	1	7	23	25	20	4	10	2	8	0	100	3.3	1.9	5.2	3.2	4.1	11	422
July 2005	1	8	27	23	18	4	10	1	8	0	100	3.1	1.7	5.0	3.3	3.8	10	428
August 2005	1	8	27	24	18	4	9	0	9	0	100	3.0	1.6	4.9	3.3	3.7	8	412
September 2005	2	8	22	25	17	5	9	3	11	0	100	3.4	1.9	5.5	3.6	4.1	14	408
October 2005	2	6	16	24	20	6	11	4	11	1	100	4.1	2.3	6.7	4.3	4.7	19	401
November 2005	3	8	13	23	20	6	11	5	10	1	100	4.2	2.3	6.8	4.5	4.9	26	408
December 2005	3	12	17	23	19	5	10	3	8	0	100	3.6	1.8	6.2	4.4	4.3	21	409
January 2006	3	14	19	25	18	4	7	3	7	0	100	3.1	1.3	5.1	3.8	3.7	18	398
February 2006	2	11	24	26	16	3	8	3	5	1	100	3.0	1.4	5.0	3.6	3.7	14	391
March 2006	2	9	23	28	15	3	8	3	7	1	100	3.0	1.6	5.0	3.4	3.8	13	388
April 2006	1	7	25	28	13	4	9	3	9	1	100	3.1	1.9	5.2	3.3	4.1	13	398
May 2006	1	8	22	27	14	5	10	3	10	0	100	3.2	1.9	5.4	3.6	4.2	15	404
June 2006	0	8	21	25	17	6	11	3	9	0	100	3.5	1.9	5.4	3.6	4.4	15	424
July 2006	1	10	18	26	21	4	10	2	9	0	100	3.5	1.8	5.3	3.6	4.0	13	427
August 2006	1	9	17	26	24	3	9	1	9	0	100	3.6	2.0	5.2	3.2	4.1	13	431
September 2006	4	9	19	25	24	3	7	1	8	1	100	3.3	1.8	5.1	3.3	3.7	13	410
October 2006	4	10	21	22	20	5	8	2	7	1	100	3.2	1.6	5.1	3.5	3.7	13	411

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

<u>Date of Survey</u>	<u>Down</u>	<u>Same</u>	<u>PERCENT TO GO UP BY</u>									<u>Total</u>	<u>PERCENTILES</u>					<u>Variance</u>	<u>Cases</u>
			<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK NA</u>	<u>Median</u>		<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>			
November 2006	4	14	20	21	19	5	8	1	7	2	100	3.1	1.2	5.1	3.9	3.4	13	408	
December 2006	2	16	22	22	18	4	8	1	7	1	100	3.0	1.3	5.0	3.7	3.4	11	415	
January 2007	2	13	23	27	17	1	8	1	5	1	100	3.0	1.4	4.8	3.4	3.3	11	432	
February 2007	2	11	25	28	15	2	8	1	8	0	100	2.9	1.5	4.7	3.2	3.4	9	448	
March 2007	1	8	25	28	17	4	7	1	8	0	100	3.1	1.7	4.8	3.1	3.6	9	434	
April 2007	1	8	23	24	21	5	7	1	10	0	100	3.2	1.8	5.0	3.2	3.7	9	423	
May 2007	1	8	20	25	20	6	9	1	9	1	100	3.4	2.1	5.7	3.6	4.1	10	410	
June 2007	1	9	18	24	20	5	9	2	11	1	100	3.5	2.1	5.7	3.6	4.2	11	437	
July 2007	1	8	18	26	17	4	12	2	10	1	100	3.5	2.2	5.8	3.7	4.3	13	424	
August 2007	2	7	18	26	19	4	10	3	11	0	100	3.4	2.1	5.3	3.1	4.3	15	409	
September 2007	1	8	19	27	17	4	10	4	9	0	100	3.4	2.1	5.2	3.1	4.4	16	404	
October 2007	1	9	19	28	17	5	6	3	10	1	100	3.2	2.0	5.0	3.1	4.0	14	408	
November 2007	2	9	20	26	17	6	9	2	9	1	100	3.3	1.9	5.1	3.2	4.0	14	430	
December 2007	2	8	19	26	18	6	11	2	9	1	100	3.4	2.0	5.2	3.3	4.1	16	431	
January 2008	3	8	18	24	18	5	12	3	9	0	100	3.5	2.0	5.4	3.3	4.4	17	419	
February 2008	4	10	16	21	20	6	12	4	8	0	100	3.9	1.9	6.0	4.1	4.5	20	408	
March 2008	5	10	15	21	21	5	11	3	8	0	100	3.9	2.0	6.1	4.1	4.3	17	389	
April 2008	6	7	12	21	23	5	13	3	9	0	100	4.3	2.3	6.8	4.5	4.6	19	395	
May 2008	4	5	11	23	22	5	14	5	11	0	100	4.4	2.8	7.7	4.9	5.4	19	395	
June 2008	4	4	8	19	20	6	16	10	11	1	100	5.0	3.1	9.5	6.4	6.4	30	405	
July 2008	3	5	9	16	20	7	17	12	11	1	100	5.2	3.2	10.3	7.2	6.9	31	405	
August 2008	4	6	8	14	24	8	14	9	11	2	100	5.1	2.9	8.7	5.8	6.0	29	406	
September 2008	4	9	10	15	25	8	14	5	9	1	100	4.9	2.5	7.3	4.8	5.2	22	386	
October 2008	4	11	11	17	23	6	13	3	9	1	100	4.2	2.1	6.2	4.1	4.5	21	383	
November 2008	8	16	11	17	19	4	14	4	7	1	100	3.6	1.2	6.3	5.0	4.1	28	382	
December 2008	14	21	9	16	16	2	10	5	7	0	100	2.7	0.5	5.7	5.2	3.2	34	402	
January 2009	18	25	7	15	15	2	7	5	7	0	100	2.3	-0.3	5.0	5.3	2.4	37	401	
February 2009	17	25	5	15	16	2	7	5	7	0	100	2.5	-0.2	5.0	5.3	2.4	34	404	
March 2009	14	25	7	13	16	3	9	4	8	1	100	2.7	-0.2	5.2	5.4	2.7	31	405	
April 2009	11	26	8	12	17	5	8	4	7	2	100	2.8	-0.3	5.3	5.6	2.9	31	408	
May 2009	9	27	10	14	14	5	7	3	8	3	100	2.5	-0.3	5.1	5.3	2.9	27	413	
June 2009	7	25	10	18	13	4	8	4	9	2	100	2.8	0.1	6.0	5.9	3.4	27	417	
July 2009	8	21	10	20	12	3	10	4	11	1	100	3.0	0.4	6.1	5.6	3.5	29	438	
August 2009	7	18	10	20	14	5	11	5	8	0	100	3.4	0.5	6.2	5.7	3.9	28	429	
September 2009	7	22	12	19	15	4	9	3	7	1	100	3.0	0.2	5.1	4.9	3.4	23	418	
October 2009	6	25	13	19	17	5	8	3	5	0	100	3.0	0.3	5.0	4.7	3.3	18	420	
November 2009	6	26	17	18	13	4	9	2	5	0	100	2.5	0.2	4.8	4.6	3.0	18	418	
December 2009	7	26	16	18	13	3	9	2	5	0	100	2.5	0.2	4.9	4.7	3.0	19	419	
January 2010	5	24	17	18	13	3	12	1	6	1	100	2.6	0.5	5.0	4.5	3.3	18	417	
February 2010	3	22	17	18	14	3	12	2	7	1	100	2.8	0.7	5.1	4.4	3.6	18	421	
March 2010	3	21	20	18	14	4	11	2	6	0	100	2.7	0.7	5.0	4.4	3.5	17	425	
April 2010	3	20	23	20	13	3	8	4	6	0	100	2.6	0.7	5.0	4.3	3.5	18	413	
May 2010	4	19	21	20	15	3	7	4	7	0	100	2.7	0.6	4.9	4.3	3.4	17	424	
June 2010	3	17	19	23	15	3	8	3	9	0	100	2.9	0.9	5.0	4.1	3.6	16	442	
July 2010	4	19	18	19	17	3	8	2	9	0	100	2.8	0.7	5.0	4.3	3.4	15	445	
August 2010	6	20	16	21	16	4	8	2	8	0	100	2.8	0.5	5.0	4.4	3.2	17	438	
September 2010	6	21	18	18	15	3	8	3	8	0	100	2.7	0.4	5.0	4.6	3.3	19	429	
October 2010	5	22	17	20	14	3	9	3	7	0	100	2.7	0.5	4.9	4.5	3.4	20	424	
November 2010	3	20	20	21	14	2	9	4	9	0	100	2.7	0.8	5.0	4.2	3.7	19	426	
December 2010	2	18	21	24	15	2	8	4	6	0	100	2.8	1.0	4.9	3.9	3.6	17	440	

REGION NORTH CENTRAL

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

<u>Date of Survey</u>		<u>Down</u>	<u>Same</u>	<u>PERCENT TO GO UP BY</u>								<u>Total</u>	<u>PERCENTILES</u>						<u>Cases</u>
				<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>		<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	
January	2011	3	15	17	27	16	2	9	4	6	0	100	3.0	1.5	5.1	3.6	3.9	17	421
February	2011	3	13	16	26	19	3	10	4	7	0	100	3.5	1.9	5.1	3.2	4.2	20	410
March	2011	2	9	12	26	21	4	13	4	9	0	100	4.1	2.5	6.1	3.6	4.9	19	390
April	2011	1	6	12	23	24	6	13	4	10	0	100	4.6	2.7	6.2	3.5	5.1	18	406
May	2011	1	4	14	24	23	6	12	5	10	1	100	4.6	2.7	6.3	3.5	5.3	18	404
June	2011	1	5	16	22	24	6	12	4	9	1	100	4.4	2.5	5.5	3.0	5.0	17	412
July	2011	1	6	17	23	24	3	11	4	9	0	100	4.1	2.3	5.4	3.1	4.7	16	384
August	2011	1	8	16	24	24	4	11	3	9	0	100	4.1	2.3	5.5	3.2	4.5	13	388
September	2011	1	9	15	25	23	4	11	4	9	0	100	4.0	2.4	5.9	3.6	4.7	14	370
October	2011	1	9	15	25	20	5	12	4	8	0	100	3.9	2.2	5.9	3.6	4.6	16	412
November	2011	1	11	16	28	19	5	10	4	7	1	100	3.5	2.1	5.6	3.5	4.4	16	412
December	2011	2	11	18	29	17	4	9	3	8	1	100	3.2	1.9	5.1	3.1	3.9	14	421
January	2012	2	12	17	28	17	4	8	2	9	1	100	3.3	1.9	5.1	3.2	3.9	13	391
February	2012	2	12	18	26	19	4	8	1	9	1	100	3.3	1.7	5.1	3.3	3.7	11	376
March	2012	1	11	16	23	23	4	9	2	10	0	100	3.8	2.0	5.4	3.3	4.3	13	373
April	2012	0	9	15	24	24	4	10	3	10	0	100	4.0	2.2	5.5	3.2	4.5	13	396
May	2012	1	9	17	23	22	4	11	3	11	0	100	3.9	2.2	5.5	3.2	4.6	14	406
June	2012	1	12	18	28	16	4	10	2	10	0	100	3.3	1.9	5.1	3.2	3.9	11	405
July	2012	1	14	20	28	12	4	8	2	10	0	100	3.0	1.5	4.8	3.3	3.7	12	386
August	2012	2	14	19	28	12	4	9	2	10	0	100	3.1	1.5	4.9	3.4	3.7	14	384
September	2012	2	12	20	24	16	4	10	3	9	0	100	3.2	1.6	5.1	3.5	4.0	15	378
October	2012	2	12	20	21	17	4	10	2	9	1	100	3.2	1.7	5.3	3.7	4.0	15	396
November	2012	2	13	20	25	15	3	9	3	9	1	100	3.1	1.7	5.1	3.5	4.0	18	406
December	2012	2	14	19	25	13	3	8	3	11	1	100	3.0	1.6	5.1	3.6	3.9	19	412
January	2013	2	13	20	26	14	3	9	3	9	0	100	3.0	1.6	4.9	3.3	3.9	19	404
February	2013	1	13	21	23	16	4	10	2	9	0	100	3.1	1.6	5.2	3.6	3.9	15	394
March	2013	1	12	22	22	16	5	9	2	10	1	100	3.2	1.5	5.1	3.7	3.9	14	375
April	2013	1	12	23	20	17	5	9	2	10	1	100	3.1	1.4	5.2	3.8	3.8	13	382
May	2013	1	13	25	19	17	5	9	1	10	0	100	2.9	1.3	5.2	3.9	3.6	13	391
June	2013	1	14	25	19	19	4	9	1	8	0	100	2.9	1.3	5.1	3.8	3.6	12	430
July	2013	1	12	24	22	18	4	9	2	8	0	100	3.0	1.3	5.1	3.8	3.7	13	428
August	2013	0	10	25	24	17	4	10	2	8	0	100	3.1	1.4	5.1	3.7	3.9	13	427
September	2013	1	9	27	24	13	5	10	3	8	0	100	3.0	1.4	5.1	3.8	4.0	15	414
October	2013	2	11	26	23	12	5	10	3	7	1	100	2.9	1.3	5.1	3.8	3.8	14	410
November	2013	3	10	26	23	14	6	8	3	6	1	100	2.9	1.3	5.1	3.7	3.6	14	410
December	2013	2	12	26	24	15	6	7	3	5	1	100	2.9	1.3	5.0	3.7	3.6	14	417
January	2014	1	9	28	25	14	5	8	4	5	1	100	3.0	1.6	5.1	3.5	4.0	16	410
February	2014	1	9	26	25	14	5	10	4	5	1	100	3.0	1.6	5.1	3.5	4.1	18	409
March	2014	1	7	25	26	14	5	10	5	6	1	100	3.2	1.9	5.4	3.6	4.5	19	402
April	2014	1	9	24	24	15	7	8	4	6	1	100	3.1	1.7	5.4	3.8	4.3	18	431
May	2014	1	9	24	26	14	8	7	4	7	1	100	3.1	1.8	5.4	3.6	4.3	16	437
June	2014	2	10	25	25	14	7	7	2	7	1	100	3.0	1.6	5.2	3.6	3.8	14	421
July	2014	1	8	23	27	17	6	7	2	8	1	100	3.2	1.8	5.1	3.3	3.8	11	393
August	2014	2	7	23	27	17	6	9	1	8	1	100	3.3	1.8	5.2	3.3	3.8	10	387
September	2014	1	6	25	28	16	6	9	2	8	0	100	3.3	1.8	5.1	3.3	4.1	11	408
October	2014	1	8	25	27	16	5	8	3	7	0	100	3.2	1.7	5.1	3.4	4.0	14	433
November	2014	1	10	27	26	16	4	7	3	7	0	100	3.0	1.5	4.9	3.5	3.7	13	439
December	2014	3	13	24	23	16	4	6	2	8	0	100	2.8	1.2	4.8	3.6	3.3	13	407
January	2015	5	14	25	24	13	4	7	1	8	0	100	2.7	1.0	4.5	3.6	2.9	11	371

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

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
February	2015	5	14	24	23	13	4	7	1	8	0	100	2.7	1.1	4.6	3.5	3.0	11	365
March	2015	3	13	27	23	16	5	5	1	7	0	100	2.8	1.2	4.7	3.6	3.1	10	393
April	2015	1	13	28	23	17	5	5	1	7	0	100	2.8	1.3	4.9	3.6	3.3	9	397
May	2015	1	12	29	22	17	5	6	1	6	0	100	2.8	1.2	4.9	3.7	3.3	9	402
June	2015	1	11	29	24	14	4	6	2	8	1	100	2.7	1.3	4.7	3.4	3.3	10	386
July	2015	2	9	31	24	13	4	6	3	8	1	100	2.8	1.5	4.8	3.3	3.5	12	382
August	2015	2	9	31	23	13	4	4	3	10	1	100	2.7	1.4	4.7	3.3	3.4	14	396
September	2015	3	11	30	23	13	4	4	3	9	0	100	2.7	1.2	4.7	3.4	3.3	15	393
October	2015	3	14	29	21	12	4	4	2	11	0	100	2.6	1.0	4.6	3.5	3.1	13	391
November	2015	2	14	29	21	13	4	4	2	10	1	100	2.5	1.1	4.6	3.5	3.0	10	359
December	2015	2	14	29	21	13	3	5	1	11	1	100	2.5	1.1	4.5	3.4	3.1	9	383
January	2016	3	14	31	21	11	3	5	1	8	1	100	2.4	1.0	4.1	3.1	2.9	11	401
February	2016	4	17	30	20	11	4	6	1	6	0	100	2.3	0.8	4.2	3.4	2.8	13	414
March	2016	4	16	29	20	12	4	7	1	6	1	100	2.4	0.8	4.4	3.6	2.9	13	402
April	2016	2	17	27	21	14	4	6	2	6	1	100	2.5	0.8	4.8	4.0	3.2	13	403
May	2016	1	13	29	23	13	3	7	2	7	1	100	2.7	1.1	4.7	3.7	3.3	12	411
June	2016	1	13	31	25	12	3	6	2	6	1	100	2.6	1.1	4.4	3.3	3.2	11	407
July	2016	1	13	30	26	10	4	7	1	5	2	100	2.7	1.1	4.4	3.2	3.2	11	399
August	2016	2	13	30	28	9	4	6	2	4	2	100	2.6	1.1	4.2	3.1	3.1	12	405
September	2016	3	13	29	27	10	4	6	2	5	2	100	2.6	1.2	4.4	3.2	3.1	12	431
October	2016	2	12	32	25	11	2	7	2	5	1	100	2.6	1.2	4.4	3.2	3.3	12	455
November	2016	2	14	31	21	13	3	7	2	6	1	100	2.5	1.1	4.7	3.6	3.3	12	450
December	2016	2	16	30	20	13	4	6	2	7	0	100	2.4	0.9	4.7	3.8	3.2	12	446
January	2017	3	17	30	20	14	4	4	2	7	0	100	2.3	0.8	4.5	3.8	2.9	11	427
February	2017	3	15	32	20	13	4	4	1	6	0	100	2.3	0.8	4.4	3.6	2.7	10	427
March	2017	4	15	33	19	14	4	5	1	5	0	100	2.2	0.8	4.6	3.8	2.8	10	421
April	2017	3	16	33	18	15	3	6	1	5	0	100	2.3	0.9	4.7	3.8	2.9	10	437
May	2017	3	16	29	21	15	3	5	2	5	0	100	2.5	0.9	4.7	3.8	3.0	10	468
June	2017	2	16	28	23	14	2	6	2	6	1	100	2.5	1.0	4.5	3.5	3.1	11	480
July	2017	2	16	29	23	12	2	5	2	8	1	100	2.4	0.9	4.1	3.1	2.9	10	496
August	2017	1	16	31	22	12	2	6	1	8	0	100	2.4	0.9	4.0	3.1	2.9	8	463
September	2017	2	13	31	23	14	4	5	0	9	0	100	2.5	1.0	4.2	3.2	2.9	8	462
October	2017	2	12	30	24	13	3	4	1	8	1	100	2.6	1.1	4.2	3.1	3.0	9	443
November	2017	2	12	32	23	12	3	5	2	8	2	100	2.5	1.1	4.1	3.0	3.0	10	464
December	2017	2	14	33	22	11	3	5	2	7	2	100	2.3	1.0	4.0	3.0	2.9	9	456
January	2018	2	13	31	23	13	4	5	1	7	1	100	2.5	1.0	4.4	3.3	2.9	9	478
February	2018	3	16	26	25	13	4	6	0	7	1	100	2.6	0.9	4.4	3.5	2.9	9	461
March	2018	2	14	25	26	17	3	6	0	6	1	100	2.8	1.1	4.6	3.5	3.0	9	475
April	2018	1	13	26	25	17	3	6	1	6	1	100	2.9	1.2	4.7	3.6	3.3	9	466
May	2018	1	10	30	26	18	3	5	1	6	0	100	2.8	1.4	4.4	3.0	3.2	8	463
June	2018	1	10	29	28	15	4	6	2	6	0	100	2.8	1.3	4.4	3.1	3.3	10	446
July	2018	1	14	25	28	15	4	6	2	7	0	100	2.8	1.2	4.4	3.2	3.2	10	441
August	2018	1	14	23	27	14	3	6	3	9	1	100	2.9	1.1	4.7	3.6	3.4	12	448
September	2018	1	13	26	26	14	3	6	2	8	1	100	2.8	1.2	4.6	3.4	3.3	10	473
October	2018	1	10	31	25	12	3	7	2	8	1	100	2.7	1.4	4.6	3.3	3.4	11	470
November	2018	1	11	32	24	13	3	7	1	7	0	100	2.6	1.3	4.6	3.3	3.3	10	477
December	2018	2	11	29	23	14	2	6	2	10	1	100	2.7	1.2	4.6	3.4	3.3	12	466
January	2019	3	13	26	24	16	2	4	2	10	1	100	2.7	1.1	4.6	3.5	3.1	12	467
February	2019	3	13	24	23	15	3	5	2	10	1	100	2.7	1.1	4.8	3.6	3.2	13	457
March	2019	2	15	28	23	14	5	5	1	7	0	100	2.6	1.1	4.7	3.6	3.1	10	458

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

Date of Survey		PERCENT TO GO UP BY										PERCENTILES							
		Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	Cases
April	2019	2	13	32	24	13	4	5	1	7	0	100	2.5	1.2	4.4	3.2	3.0	8	456
May	2019	1	11	32	27	14	4	5	1	5	1	100	2.6	1.3	4.3	3.1	3.1	8	464
June	2019	1	10	33	27	13	4	5	1	5	1	100	2.7	1.3	4.4	3.1	3.1	8	456
July	2019	1	9	32	28	12	4	5	2	6	1	100	2.7	1.4	4.6	3.2	3.3	9	465
August	2019	1	11	32	25	12	4	6	1	8	0	100	2.7	1.3	4.6	3.3	3.3	10	479
September	2019	1	14	27	24	13	4	7	1	8	0	100	2.8	1.2	4.8	3.6	3.4	10	474
October	2019	1	15	28	21	13	4	8	0	9	1	100	2.6	1.0	4.6	3.6	3.2	10	485
November	2019	2	17	27	20	13	4	7	1	8	1	100	2.5	0.8	4.6	3.8	3.1	12	467
December	2019	2	16	31	22	12	3	6	1	7	1	100	2.4	0.8	4.1	3.3	2.9	11	464
January	2020	3	17	31	22	12	2	6	1	6	0	100	2.3	0.8	4.1	3.3	2.8	12	457
February	2020	2	17	34	22	11	1	6	1	6	0	100	2.1	0.8	3.7	2.9	2.7	10	483
March	2020	4	19	30	22	10	1	6	1	8	0	100	2.1	0.6	3.6	3.0	2.7	11	509
April	2020	9	21	23	19	10	2	5	2	8	1	100	1.9	0.3	3.9	3.6	2.4	16	514
May	2020	13	18	14	16	11	3	9	3	11	2	100	2.6	0.2	5.1	5.0	2.7	24	479
June	2020	13	18	11	15	14	4	11	3	9	1	100	2.8	0.2	5.7	5.5	2.9	25	450
July	2020	9	18	12	17	14	3	12	3	10	2	100	3.2	0.4	5.8	5.4	3.5	24	439
August	2020	6	19	14	19	15	5	10	2	8	2	100	3.0	0.5	5.2	4.7	3.5	20	470
September	2020	6	19	16	17	14	5	9	2	9	2	100	2.9	0.5	5.2	4.7	3.4	19	474
October	2020	6	20	18	17	15	6	9	1	8	0	100	2.8	0.4	5.1	4.6	3.2	17	460
November	2020	5	20	19	19	13	4	9	3	8	0	100	2.7	0.5	4.9	4.4	3.2	17	430
December	2020	5	21	20	21	10	3	7	3	9	1	100	2.5	0.4	4.4	4.0	3.0	16	431
January	2021	4	18	20	23	10	3	7	3	10	1	100	2.7	0.8	4.5	3.7	3.3	17	457
February	2021	3	16	20	22	14	4	9	2	10	0	100	3.0	1.3	5.0	3.7	3.7	15	460
March	2021	1	11	20	22	13	6	11	4	11	0	100	3.3	1.6	6.1	4.5	4.3	17	466
April	2021	1	8	21	22	15	6	12	3	11	1	100	3.4	1.6	6.3	4.7	4.5	15	429
May	2021	2	6	20	22	14	6	11	5	14	1	100	3.7	1.8	6.5	4.7	4.8	19	424
June	2021	2	4	17	23	18	6	10	7	13	0	100	4.0	2.1	6.4	4.3	5.2	26	435
July	2021	2	6	15	20	17	7	12	9	12	0	100	4.4	2.4	7.6	5.1	5.8	33	463
August	2021	3	6	14	23	18	7	12	9	7	0	100	4.1	2.4	7.4	5.0	5.8	38	463
September	2021	4	6	13	22	18	8	13	10	6	0	100	4.4	2.5	8.4	5.9	5.9	39	456
October	2021	6	5	12	23	18	9	11	11	6	0	100	4.4	2.5	8.1	5.6	5.8	41	454
November	2021	5	5	13	18	18	10	10	11	10	0	100	4.7	2.5	8.8	6.4	6.2	44	461
December	2021	4	6	12	19	18	11	9	12	9	0	100	4.7	2.5	8.2	5.7	6.4	47	446
January	2022	3	8	13	19	16	12	9	12	8	1	100	4.7	2.4	8.0	5.6	6.5	49	457
February	2022	4	8	13	19	18	13	9	11	4	1	100	4.8	2.4	7.4	5.0	6.0	42	460
March	2022	4	7	12	16	17	13	12	13	5	1	100	5.1	2.6	8.4	5.8	6.4	43	471
April	2022	4	6	11	14	18	12	13	14	6	0	100	5.2	2.8	9.4	6.6	7.0	55	458
May	2022	5	6	10	13	15	13	16	15	6	0	100	5.4	2.9	10.4	7.5	7.5	69	458
June	2022	5	5	9	14	17	14	14	16	5	0	100	5.4	3.1	10.6	7.5	8.0	83	449
July	2022	4	7	8	15	19	15	13	14	5	1	100	5.2	3.1	9.9	6.9	7.6	74	450
August	2022	4	11	8	16	18	14	10	13	3	1	100	4.8	2.3	9.1	6.9	7.1	74	440
September	2022	7	14	9	14	17	13	11	12	4	1	100	4.7	1.3	8.8	7.5	6.4	84	450
October	2022	7	15	9	12	16	12	10	14	3	0	100	4.7	1.2	9.3	8.0	6.8	94	447
November	2022	7	12	8	12	16	13	12	16	3	0	100	5.1	1.9	10.1	8.1	7.6	110	435
December	2022	6	12	8	16	17	12	12	14	2	0	100	4.9	2.1	9.1	7.1	6.9	88	424
January	2023	8	13	8	16	16	12	12	13	2	0	100	4.8	1.7	8.6	7.0	6.6	86	426
February	2023	8	15	11	17	16	9	11	10	2	1	100	4.1	1.0	7.7	6.8	5.5	61	429
March	2023	10	16	11	16	15	9	9	10	2	1	100	3.7	0.7	7.2	6.5	5.0	55	425
April	2023	9	18	11	16	17	9	9	9	2	1	100	3.6	0.5	6.5	6.0	4.9	61	412
May	2023	9	17	8	16	20	9	7	11	4	0	100	4.1	0.6	6.3	5.6	5.4	78	431

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>PERCENTILES</u>						
			<u>1-2</u>	<u>3-4</u>	<u>5</u>	<u>6-9</u>	<u>10-14</u>	<u>15+</u>	<u>DK Up</u>	<u>DK,NA</u>	<u>Total</u>	<u>Median</u>	<u>25th</u>	<u>75th</u>	<u>Rng</u>	<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
June 2023	5	19	9	18	19	8	8	10	4	0	100	4.1	0.8	6.2	5.5	5.8	85	441
July 2023	6	18	11	19	19	7	7	9	4	0	100	3.8	0.8	6.0	5.2	5.4	68	442
August 2023	5	19	14	22	16	7	9	7	2	0	100	3.3	0.9	5.7	4.8	5.0	59	436
September 2023	5	19	15	22	15	8	7	8	1	0	100	3.2	0.9	5.7	4.8	4.9	56	417
October 2023	5	18	15	22	14	8	8	9	2	0	100	3.4	1.1	6.2	5.2	5.3	70	425
November 2023	6	17	14	18	15	8	8	9	3	0	100	3.6	0.8	6.8	6.0	5.2	65	430
December 2023	7	16	13	20	15	8	9	8	4	0	100	3.7	0.8	6.7	5.9	4.8	54	444

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	Year	Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
March	1981	11	16	4	5	11	11	17	10	9	6	100	6.3	2.1	10.4	8.2	7.3	79	521		
September	1981	9	15	4	4	16	13	16	12	7	4	100	6.4	3.5	10.2	6.8	8.6	114	597		
March	1982	10	15	5	9	16	13	15	10	3	5	100	5.5	2.3	9.9	7.6	6.6	77	642		
September	1982	8	11	6	10	18	13	13	11	5	4	100	5.1	2.0	9.8	7.8	6.6	72	599		
March	1983	10	9	6	12	19	13	15	8	1	6	100	5.1	1.9	9.3	7.5	5.8	55	549		
September	1983	4	4	11	16	21	12	13	9	6	5	100	5.0	2.8	8.8	6.1	6.4	53	509		
March	1984	5	5	10	19	22	10	13	7	5	5	100	4.9	2.8	7.6	4.8	6.6	70	528		
September	1984	5	4	11	20	18	13	13	8	5	3	100	4.8	2.7	8.4	5.7	6.2	48	634		
March	1985	4	5	14	18	20	10	11	9	4	5	100	4.7	2.4	7.9	5.5	6.2	65	535		
September	1985	3	5	16	21	21	9	11	6	3	5	100	4.3	2.4	6.9	4.5	5.9	59	547		
June	1990	4	2	19	20	28	9	5	4	7	2	100	4.2	2.4	5.3	3.0	4.8	36	448		
July	1990	4	1	19	21	29	9	5	3	5	3	100	4.2	2.4	5.3	2.9	4.7	29	431		
August	1990	2	1	19	22	27	10	7	5	4	2	100	4.4	2.6	5.5	2.9	5.4	39	413		
September	1990	2	2	20	24	22	12	8	5	3	2	100	4.3	2.4	5.9	3.5	5.4	50	394		
October	1990	3	3	18	23	22	12	8	6	4	1	100	4.3	2.4	5.9	3.5	5.7	61	396		
November	1990	4	3	16	25	21	12	7	6	5	2	100	4.2	2.5	6.2	3.7	5.7	61	409		
December	1990	4	3	17	24	20	10	7	7	5	3	100	4.0	2.4	6.1	3.8	5.5	53	420		
January	1991	3	2	19	26	18	11	7	6	5	3	100	3.8	2.3	6.1	3.8	5.2	40	417		
February	1991	3	3	19	25	23	9	6	5	4	3	100	4.1	2.4	5.7	3.4	5.1	42	398		
March	1991	2	3	16	25	24	9	6	6	5	3	100	4.3	2.6	5.9	3.3	5.6	51	390		
April	1991	4	3	14	25	23	10	7	7	5	3	100	4.4	2.6	6.1	3.5	5.7	55	397		
May	1991	3	3	16	25	19	11	9	6	5	3	100	4.3	2.6	6.2	3.6	5.6	46	413		
June	1991	3	3	18	27	18	10	8	5	5	2	100	4.0	2.4	5.7	3.2	5.5	52	414		
July	1991	3	3	20	24	20	8	8	6	5	3	100	4.1	2.3	5.7	3.5	5.7	56	400		
August	1991	2	4	21	23	22	8	7	6	5	2	100	4.0	2.2	5.7	3.5	5.3	45	386		
September	1991	3	5	20	22	25	7	8	5	4	2	100	3.9	2.1	5.6	3.6	4.9	32	391		
October	1991	3	5	20	25	23	7	7	4	5	1	100	3.5	2.1	5.3	3.2	4.7	35	408		
November	1991	4	5	20	27	18	7	7	6	4	2	100	3.4	2.1	5.3	3.3	4.9	41	418		
December	1991	3	4	19	26	21	7	8	6	5	1	100	3.8	2.3	5.3	3.1	5.0	38	429		
January	1992	4	3	16	23	21	7	8	8	6	3	100	4.2	2.4	5.8	3.5	5.4	44	426		
February	1992	5	3	15	25	23	8	7	7	6	2	100	4.2	2.4	5.8	3.4	5.2	45	429		
March	1992	5	3	15	26	18	9	9	5	5	3	100	4.1	2.4	6.1	3.8	5.0	40	416		
April	1992	4	4	18	26	19	8	10	3	6	2	100	3.8	2.2	5.6	3.5	4.6	34	399		
May	1992	4	2	18	26	21	7	10	2	7	3	100	3.8	2.3	5.6	3.3	4.6	29	399		
June	1992	3	3	20	26	20	5	9	4	8	3	100	3.5	2.2	5.3	3.1	4.6	29	405		
July	1992	3	4	19	26	21	5	8	4	6	4	100	3.5	2.2	5.3	3.1	4.6	29	424		
August	1992	3	4	22	24	19	6	8	5	6	3	100	3.4	2.0	5.3	3.3	4.7	31	428		
September	1992	4	4	22	25	19	7	7	4	6	2	100	3.5	1.9	5.2	3.3	4.4	29	429		
October	1992	4	4	23	29	17	7	8	3	5	1	100	3.4	1.9	5.2	3.3	4.2	21	418		
November	1992	6	5	21	31	17	5	6	3	4	2	100	3.3	1.8	5.0	3.2	4.0	26	387		
December	1992	6	4	22	31	18	5	4	3	5	2	100	3.2	1.8	4.9	3.2	3.9	27	370		

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

Date of Survey	Year	Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
January	1993	6	4	23	27	19	6	5	4	6	2	100	3.3	1.7	5.1	3.3	4.1	39	356		
February	1993	6	3	21	24	20	6	6	5	6	2	100	3.4	1.8	5.2	3.5	4.5	44	364		
March	1993	6	3	20	23	20	9	6	5	4	2	100	3.5	1.9	5.4	3.4	4.6	44	377		
April	1993	6	3	19	27	18	10	5	4	4	2	100	3.4	2.0	5.3	3.3	4.4	33	379		
May	1993	4	3	21	28	16	9	8	5	4	1	100	3.6	1.9	5.6	3.7	4.7	35	387		
June	1993	3	3	22	28	16	8	9	6	4	2	100	3.7	1.8	5.6	3.8	5.0	40	363		
July	1993	2	3	23	25	19	6	9	6	4	2	100	3.8	1.8	5.8	4.0	5.3	44	359		
August	1993	2	3	22	27	18	6	7	5	5	4	100	3.5	1.9	5.3	3.4	4.8	32	359		
September	1993	4	3	24	25	18	6	6	4	5	5	100	3.3	1.7	5.2	3.5	4.3	26	378		
October	1993	5	4	20	28	16	8	5	4	7	4	100	3.3	1.9	5.1	3.2	4.3	35	387		
November	1993	6	3	21	27	17	8	5	4	6	3	100	3.3	1.8	5.2	3.4	4.4	46	384		
December	1993	5	2	18	31	17	8	7	4	6	3	100	3.5	2.3	5.3	3.1	4.7	46	393		
January	1994	4	2	21	31	16	6	7	5	6	3	100	3.4	2.1	5.2	3.2	4.8	43	390		
February	1994	4	2	20	32	17	7	6	4	5	3	100	3.4	2.3	5.1	2.9	4.5	29	386		
March	1994	4	2	23	30	17	9	4	4	5	2	100	3.3	2.1	5.1	3.1	4.6	46	372		
April	1994	3	1	24	30	16	9	5	4	5	3	100	3.3	2.1	5.2	3.1	4.8	52	378		
May	1994	4	2	24	28	17	8	5	5	5	2	100	3.3	2.0	5.3	3.3	4.8	57	391		
June	1994	4	4	24	27	17	6	5	5	6	2	100	3.2	1.9	5.2	3.3	4.6	41	402		
July	1994	5	4	22	27	19	5	5	4	6	3	100	3.2	2.0	5.2	3.1	4.4	37	401		
August	1994	3	3	23	30	19	4	6	4	6	3	100	3.2	2.0	5.0	2.9	4.5	36	408		
September	1994	3	2	20	31	19	4	7	4	7	2	100	3.3	2.3	5.1	2.8	5.1	62	399		
October	1994	3	1	22	30	21	4	7	4	7	2	100	3.3	2.2	5.1	2.9	5.1	58	392		
November	1994	3	3	21	26	19	6	6	5	8	2	100	3.3	1.9	5.2	3.2	5.0	61	382		
December	1994	3	4	23	27	21	5	5	4	7	2	100	3.2	1.8	5.1	3.2	4.4	40	389		
January	1995	3	5	23	28	20	6	6	2	6	1	100	3.2	1.7	5.0	3.3	4.0	26	385		
February	1995	3	4	26	29	21	4	6	1	5	1	100	3.1	1.8	4.9	3.1	3.7	20	386		
March	1995	3	4	25	31	19	4	6	2	5	1	100	3.1	1.9	5.0	3.1	3.9	22	374		
April	1995	3	3	26	29	19	3	5	3	7	2	100	3.2	2.0	5.1	3.1	4.2	27	374		
May	1995	3	2	23	29	21	4	5	3	7	2	100	3.4	2.2	5.2	3.0	4.5	28	371		
June	1995	2	2	24	29	21	4	5	3	7	2	100	3.4	2.2	5.1	2.9	4.3	17	370		
July	1995	1	3	23	34	20	4	5	2	6	1	100	3.3	2.2	4.9	2.7	4.0	14	382		
August	1995	1	3	24	36	18	3	6	2	6	1	100	3.2	2.1	4.9	2.7	3.9	13	395		
September	1995	1	2	26	36	18	3	5	2	6	1	100	3.2	2.0	4.9	2.8	3.9	14	391		
October	1995	1	2	24	35	20	2	5	2	7	2	100	3.2	2.2	5.0	2.7	3.9	12	385		
November	1995	1	1	27	31	20	3	5	2	7	2	100	3.1	2.1	4.9	2.8	3.9	13	375		
December	1995	1	2	27	29	19	4	5	3	7	3	100	3.1	2.0	4.9	2.9	4.0	14	399		
January	1996	3	2	30	29	16	5	5	3	5	3	100	3.0	1.9	4.9	3.0	4.0	17	403		
February	1996	3	3	25	33	17	4	5	3	5	2	100	3.1	2.0	4.8	2.8	3.9	15	399		
March	1996	5	4	24	34	16	4	4	3	4	2	100	3.0	1.9	4.8	2.8	3.7	25	388		
April	1996	4	5	23	34	16	3	4	3	6	2	100	3.0	1.8	4.6	2.8	3.6	23	381		
May	1996	4	5	23	33	17	2	5	3	6	1	100	3.0	1.8	5.0	3.2	3.7	24	383		
June	1996	2	5	23	34	17	2	6	2	8	1	100	3.1	2.0	5.0	3.1	3.8	11	378		
July	1996	2	5	23	33	19	2	6	3	6	0	100	3.2	2.0	5.2	3.2	4.0	14	380		
August	1996	2	4	24	34	18	3	5	3	5	1	100	3.2	2.0	4.9	2.9	4.0	16	384		
September	1996	3	4	25	34	18	4	4	3	3	1	100	3.1	1.8	4.8	3.0	4.0	29	398		
October	1996	4	2	28	34	16	5	2	3	4	1	100	3.0	1.7	4.7	2.9	3.8	36	402		
November	1996	5	2	31	32	14	4	3	2	6	1	100	2.8	1.5	4.5	2.9	3.7	40	401		
December	1996	4	1	33	29	13	3	4	1	8	2	100	2.7	1.6	4.5	2.9	3.5	32	398		
January	1997	3	1	30	29	15	2	5	2	9	3	100	2.9	1.7	4.6	2.9	3.6	24	397		

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

Date of Survey	Year	Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
February	1997	2	1	28	30	17	2	5	2	9	3	100	3.0	1.9	4.6	2.7	3.7	18	393		
March	1997	2	2	26	32	18	3	5	2	9	2	100	3.1	2.0	4.8	2.7	3.7	11	397		
April	1997	3	2	28	31	17	3	4	1	9	2	100	3.0	1.9	4.7	2.8	3.5	11	403		
May	1997	3	2	31	30	15	6	4	1	8	1	100	2.9	1.7	4.7	3.0	3.4	10	404		
June	1997	2	1	33	29	16	5	4	2	7	2	100	2.9	1.6	4.8	3.1	3.5	15	405		
July	1997	2	3	31	28	17	4	4	1	8	2	100	3.0	1.6	4.8	3.2	3.6	14	395		
August	1997	2	3	31	28	17	3	4	2	8	2	100	2.9	1.7	4.7	3.0	3.6	14	386		
September	1997	3	3	26	30	20	3	5	1	8	2	100	3.1	2.0	4.8	2.8	3.6	9	381		
October	1997	3	2	27	32	17	4	5	1	7	1	100	3.0	2.0	4.7	2.7	3.6	12	392		
November	1997	4	2	24	30	18	6	4	2	8	2	100	3.1	2.1	4.8	2.8	3.7	14	403		
December	1997	3	3	27	27	16	5	5	3	8	3	100	3.0	1.8	4.8	3.0	3.8	18	386		
January	1998	2	5	28	24	15	6	5	2	8	4	100	3.0	1.7	4.9	3.3	3.8	16	384		
February	1998	2	6	30	28	12	4	4	2	7	3	100	2.8	1.5	4.4	2.9	3.5	12	370		
March	1998	2	6	30	34	10	5	3	1	6	2	100	2.8	1.6	4.1	2.6	3.2	8	384		
April	1998	2	5	31	32	13	5	2	1	8	2	100	2.8	1.7	4.1	2.5	3.2	6	365		
May	1998	1	3	29	31	15	4	2	1	12	2	100	2.9	1.8	4.2	2.5	3.2	5	385		
June	1998	2	3	31	28	15	3	3	1	12	3	100	2.8	1.7	4.3	2.6	3.2	6	370		
July	1998	2	3	34	30	11	3	3	1	10	2	100	2.7	1.6	3.9	2.4	3.0	6	382		
August	1998	2	3	35	31	9	2	4	0	9	4	100	2.6	1.5	3.8	2.3	3.0	6	364		
September	1998	1	4	31	33	8	2	3	0	13	4	100	2.7	1.6	3.7	2.1	2.9	5	377		
October	1998	1	4	26	34	9	2	5	0	16	3	100	2.9	1.7	4.0	2.3	3.2	6	364		
November	1998	1	4	26	34	8	3	4	1	17	2	100	2.9	1.7	4.1	2.5	3.3	7	377		
December	1998	2	2	29	34	10	3	4	1	13	2	100	2.9	1.6	4.2	2.6	3.2	7	371		
January	1999	3	1	29	33	11	4	4	1	10	3	100	2.9	1.7	4.3	2.7	3.3	8	378		
February	1999	3	2	32	28	16	3	4	0	8	4	100	2.8	1.6	4.6	3.0	3.2	7	366		
March	1999	4	3	33	25	16	3	5	0	9	3	100	2.8	1.5	4.7	3.2	3.1	9	367		
April	1999	3	3	34	29	13	3	3	0	8	4	100	2.7	1.3	4.3	3.0	2.8	7	368		
May	1999	3	3	30	32	12	3	6	1	7	2	100	2.9	1.6	4.4	2.9	3.2	9	370		
June	1999	1	3	30	31	13	3	6	1	8	3	100	3.0	1.6	4.6	2.9	3.4	8	375		
July	1999	3	2	29	27	15	4	8	1	11	1	100	3.0	1.7	4.9	3.2	3.6	9	382		
August	1999	3	1	30	27	14	5	6	0	13	2	100	2.9	1.6	4.7	3.1	3.4	8	385		
September	1999	3	1	29	30	15	3	5	0	13	2	100	3.0	1.6	4.6	3.0	3.3	7	379		
October	1999	2	2	28	33	14	2	4	0	12	3	100	3.0	1.6	4.4	2.7	3.2	6	381		
November	1999	2	2	29	30	15	3	4	0	11	4	100	2.9	1.6	4.5	2.8	3.2	6	388		
December	1999	2	2	29	34	12	3	3	0	11	4	100	2.8	1.7	4.1	2.4	3.1	5	409		
January	2000	1	1	30	30	15	3	3	0	13	3	100	2.9	1.8	4.5	2.7	3.2	5	420		
February	2000	1	1	29	32	16	2	3	1	13	2	100	2.9	1.8	4.5	2.6	3.2	6	421		
March	2000	2	1	29	29	17	3	6	2	10	2	100	3.0	1.8	4.9	3.0	3.5	8	395		
April	2000	1	1	29	30	15	3	6	2	11	3	100	3.0	1.7	4.7	3.0	3.5	8	382		
May	2000	1	2	28	33	12	3	6	1	10	3	100	3.0	1.8	4.4	2.7	3.5	8	387		
June	2000	1	2	30	34	13	2	4	1	11	3	100	2.9	1.8	4.3	2.5	3.3	7	402		
July	2000	3	3	31	35	10	3	4	1	9	3	100	2.8	1.7	3.9	2.3	3.1	7	402		
August	2000	5	2	33	32	10	3	4	1	8	2	100	2.7	1.5	3.9	2.4	3.0	8	391		
September	2000	5	3	32	29	11	5	4	0	8	3	100	2.7	1.4	4.0	2.6	2.9	7	395		
October	2000	3	3	28	29	15	5	6	1	7	4	100	3.0	1.7	4.6	2.9	3.4	8	397		
November	2000	1	3	28	29	15	5	5	2	8	3	100	3.0	1.8	4.8	3.0	3.7	10	391		
December	2000	1	2	29	28	15	4	6	2	10	4	100	3.1	1.8	4.8	3.0	3.8	11	370		
January	2001	2	3	32	26	12	2	6	2	12	4	100	2.9	1.7	4.6	2.9	3.6	12	382		
February	2001	2	2	29	26	13	2	6	1	12	6	100	2.9	1.8	4.7	2.9	3.6	9	387		

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Variance	Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean			
March 2001	2	3	27	27	14	4	5	1	12	4	100	2.9	1.9	4.7	2.8	3.6	9	402	
April 2001	2	2	25	32	14	5	5	1	10	4	100	3.1	2.0	4.7	2.7	3.6	8	389	
May 2001	3	3	23	33	14	5	5	1	11	2	100	3.1	2.0	4.8	2.8	3.6	8	388	
June 2001	2	3	25	34	14	5	5	1	10	2	100	3.0	2.0	4.7	2.7	3.6	9	368	
July 2001	2	3	27	33	12	4	3	2	12	2	100	2.9	1.9	4.5	2.6	3.5	10	377	
August 2001	2	2	28	33	14	4	3	2	11	2	100	2.9	1.9	4.5	2.6	3.5	11	382	
September 2001	3	2	25	30	16	3	3	2	12	4	100	3.1	1.8	4.7	2.8	3.5	12	389	
October 2001	4	3	24	29	16	3	3	2	12	5	100	3.0	1.8	4.6	2.8	3.3	11	378	
November 2001	5	5	23	27	15	3	2	2	13	5	100	3.0	1.7	4.5	2.8	3.1	10	370	
December 2001	3	5	25	27	13	3	3	1	13	6	100	2.9	1.7	4.4	2.8	3.1	8	382	
January 2002	2	5	29	26	12	2	3	1	14	7	100	2.7	1.6	4.2	2.6	3.1	7	394	
February 2002	2	3	30	26	11	3	5	1	14	6	100	2.7	1.5	4.3	2.8	3.2	7	395	
March 2002	3	3	33	25	11	2	5	0	13	5	100	2.6	1.5	4.2	2.7	3.0	7	380	
April 2002	3	2	28	28	14	2	5	1	13	4	100	2.8	1.6	4.6	2.9	3.2	9	377	
May 2002	2	2	26	30	14	2	4	1	14	5	100	2.9	1.9	4.5	2.7	3.3	9	369	
June 2002	1	3	24	32	13	2	3	1	16	5	100	2.9	1.8	4.2	2.4	3.3	8	389	
July 2002	2	2	26	32	13	2	3	1	15	4	100	2.9	1.8	4.1	2.4	3.2	7	377	
August 2002	4	1	28	30	12	1	3	1	16	3	100	2.8	1.5	3.9	2.5	3.1	8	389	
September 2002	4	3	30	28	12	2	4	1	14	2	100	2.7	1.4	4.2	2.8	3.1	9	369	
October 2002	4	4	28	27	11	2	5	1	14	4	100	2.7	1.4	4.1	2.8	3.1	8	371	
November 2002	2	6	29	27	12	2	6	1	11	4	100	2.7	1.5	4.4	2.8	3.2	7	366	
December 2002	3	4	27	29	12	3	5	1	11	4	100	2.8	1.7	4.3	2.7	3.1	8	389	
January 2003	4	5	29	30	11	2	5	0	11	3	100	2.8	1.7	4.1	2.5	3.0	8	381	
February 2003	4	3	30	31	11	2	4	0	11	3	100	2.8	1.6	3.9	2.3	2.8	8	381	
March 2003	5	3	30	31	12	1	4	0	12	3	100	2.8	1.6	4.0	2.4	2.9	6	370	
April 2003	5	3	31	27	15	2	3	0	11	4	100	2.7	1.5	4.4	2.9	2.9	6	377	
May 2003	5	3	29	26	16	3	4	0	10	3	100	2.8	1.4	4.6	3.2	3.1	7	378	
June 2003	5	4	29	24	17	4	3	1	10	3	100	2.8	1.3	4.7	3.3	3.0	8	387	
July 2003	4	4	31	25	15	3	4	1	10	2	100	2.8	1.5	4.5	3.1	3.1	10	392	
August 2003	4	4	32	24	12	4	4	1	12	2	100	2.7	1.4	4.3	2.9	3.0	9	412	
September 2003	2	4	34	25	9	4	4	1	13	4	100	2.6	1.5	3.9	2.4	3.0	9	391	
October 2003	4	4	32	26	10	4	3	0	13	4	100	2.6	1.3	3.8	2.5	2.8	7	388	
November 2003	4	5	31	28	11	3	3	1	12	3	100	2.6	1.2	3.8	2.5	2.8	7	386	
December 2003	4	5	29	30	13	2	3	1	11	3	100	2.8	1.3	4.1	2.8	2.9	7	388	
January 2004	2	5	31	30	13	3	3	1	10	2	100	2.8	1.4	4.2	2.8	3.0	7	391	
February 2004	3	5	29	29	13	4	4	0	10	2	100	2.8	1.5	4.5	3.0	3.1	7	392	
March 2004	3	5	28	25	14	5	4	0	13	3	100	2.8	1.5	4.6	3.1	3.2	7	390	
April 2004	3	3	29	24	14	5	5	0	13	3	100	2.8	1.5	4.7	3.2	3.2	8	381	
May 2004	3	2	31	24	14	3	5	1	14	3	100	2.7	1.6	4.4	2.8	3.2	8	392	
June 2004	2	3	32	29	10	3	6	1	11	3	100	2.7	1.7	4.1	2.4	3.2	7	400	
July 2004	3	3	28	32	11	3	5	1	12	2	100	2.8	1.6	4.1	2.4	3.2	7	381	
August 2004	2	4	29	34	10	3	4	1	10	3	100	2.8	1.6	4.1	2.5	3.1	7	366	
September 2004	4	3	29	31	11	3	4	0	12	2	100	2.8	1.5	4.0	2.4	2.9	7	368	
October 2004	4	3	29	33	10	4	4	0	10	3	100	2.8	1.6	3.9	2.3	3.0	6	391	
November 2004	4	4	28	31	11	4	5	0	11	2	100	2.8	1.6	4.1	2.6	3.1	7	398	
December 2004	3	3	29	32	12	4	4	1	10	3	100	2.9	1.7	4.2	2.5	3.2	7	408	
January 2005	2	3	34	28	12	4	5	1	9	2	100	2.8	1.6	4.3	2.7	3.3	8	398	
February 2005	3	2	35	28	14	3	4	1	8	2	100	2.8	1.6	4.3	2.7	3.2	7	383	
March 2005	4	3	36	26	13	4	5	0	8	1	100	2.7	1.4	4.4	2.9	3.1	7	374	

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Variance	Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean			
April	2005	5	2	30	32	14	3	5	0	9	1	100	2.8	1.7	4.4	2.6	3.2	7	397
May	2005	3	2	31	31	14	3	6	1	9	0	100	2.8	1.8	4.4	2.6	3.3	7	413
June	2005	3	2	31	31	16	3	5	1	8	1	100	2.9	1.9	4.5	2.7	3.3	7	422
July	2005	2	3	38	27	13	3	4	1	9	1	100	2.6	1.5	4.2	2.7	3.1	6	428
August	2005	2	2	36	29	11	2	4	1	10	2	100	2.6	1.4	3.8	2.4	3.0	7	412
September	2005	2	1	33	31	11	4	5	1	10	2	100	2.8	1.7	4.1	2.5	3.3	7	408
October	2005	2	2	29	30	12	5	7	1	10	2	100	3.0	1.8	4.5	2.7	3.7	9	401
November	2005	2	3	26	33	14	5	6	1	8	1	100	3.1	2.0	4.8	2.8	3.7	8	408
December	2005	3	4	26	32	15	4	6	1	8	1	100	3.0	1.7	4.7	2.9	3.5	9	409
January	2006	5	4	27	33	15	4	5	1	6	1	100	3.0	1.6	4.7	3.0	3.3	10	398
February	2006	5	2	32	30	15	3	5	2	5	1	100	2.9	1.4	4.7	3.2	3.4	11	391
March	2006	5	1	33	27	15	4	5	2	7	1	100	2.8	1.6	4.8	3.2	3.3	11	388
April	2006	5	1	31	29	14	4	4	3	8	1	100	2.9	1.7	4.7	3.0	3.4	11	398
May	2006	4	2	29	27	17	5	4	2	8	0	100	2.9	1.7	4.9	3.1	3.5	12	404
June	2006	3	3	28	30	17	4	5	2	7	1	100	3.0	1.7	4.8	3.1	3.5	12	424
July	2006	2	4	29	31	17	4	5	1	6	1	100	3.0	1.7	4.6	3.0	3.3	9	427
August	2006	2	4	26	34	17	3	5	0	6	2	100	3.0	1.6	4.6	3.0	3.2	8	431
September	2006	2	4	27	32	16	4	4	0	8	1	100	3.0	1.7	4.6	2.9	3.2	6	410
October	2006	2	3	26	31	16	6	5	1	8	1	100	3.1	1.8	4.8	3.0	3.4	7	411
November	2006	3	4	28	29	16	6	5	1	8	1	100	3.0	1.8	4.8	2.9	3.4	8	408
December	2006	3	4	30	29	14	4	6	1	7	2	100	2.9	1.6	4.5	3.0	3.2	9	415
January	2007	3	3	31	32	13	2	6	1	6	2	100	2.8	1.5	4.3	2.8	3.1	9	432
February	2007	3	2	30	34	13	2	6	1	7	2	100	2.9	1.6	4.3	2.7	3.2	9	448
March	2007	2	1	29	37	16	2	4	1	6	2	100	3.0	1.9	4.4	2.6	3.3	7	434
April	2007	3	1	27	35	16	2	4	1	9	1	100	3.1	1.9	4.6	2.7	3.4	8	423
May	2007	3	1	26	33	17	3	5	2	9	1	100	3.1	2.0	4.7	2.8	3.6	9	410
June	2007	4	1	26	29	16	4	5	2	12	1	100	3.0	1.9	4.8	2.9	3.6	9	437
July	2007	3	2	26	30	16	4	5	1	11	2	100	3.0	1.9	4.7	2.9	3.5	8	424
August	2007	3	2	27	33	13	3	5	1	11	1	100	2.9	1.9	4.6	2.7	3.4	8	409
September	2007	3	2	27	34	14	4	4	2	9	2	100	3.0	1.8	4.6	2.8	3.4	8	404
October	2007	2	3	29	33	14	3	4	2	8	1	100	2.9	1.6	4.5	2.9	3.4	8	408
November	2007	4	4	27	32	13	3	7	1	8	2	100	3.0	1.6	4.6	3.0	3.4	9	430
December	2007	4	5	27	30	14	3	8	0	8	2	100	3.0	1.7	4.7	3.1	3.5	9	431
January	2008	4	5	26	29	14	4	7	1	9	1	100	3.0	1.8	4.7	2.9	3.5	9	419
February	2008	4	3	29	25	18	4	6	1	9	1	100	3.0	1.8	4.8	3.0	3.5	9	408
March	2008	5	3	29	28	16	2	5	1	9	0	100	2.9	1.8	4.5	2.6	3.3	9	389
April	2008	6	3	26	27	18	3	5	1	10	1	100	3.0	1.8	4.6	2.8	3.4	9	395
May	2008	6	4	23	29	15	4	6	2	10	1	100	3.1	1.9	4.7	2.9	3.4	12	395
June	2008	7	3	20	26	15	5	11	1	10	2	100	3.4	1.9	5.3	3.4	3.9	14	405
July	2008	8	4	19	24	15	5	13	1	9	1	100	3.3	1.6	5.3	3.7	3.9	16	405
August	2008	7	4	21	25	15	4	12	0	10	1	100	3.3	1.5	5.1	3.6	3.7	13	406
September	2008	8	6	19	29	17	3	9	0	8	1	100	3.1	1.5	4.9	3.4	3.4	11	386
October	2008	7	5	20	32	16	2	9	0	8	2	100	3.1	1.7	4.8	3.0	3.4	9	383
November	2008	7	5	23	28	19	2	9	0	6	2	100	3.0	1.7	4.9	3.1	3.3	10	382
December	2008	7	5	25	26	17	2	8	0	8	2	100	2.9	1.5	4.8	3.2	3.1	11	402
January	2009	9	8	25	25	15	2	7	0	7	2	100	2.8	1.1	4.5	3.4	2.8	12	401
February	2009	10	8	23	28	15	3	5	1	6	1	100	2.8	1.2	4.5	3.3	2.7	12	404
March	2009	8	8	27	23	16	3	6	1	6	2	100	2.7	1.3	4.7	3.5	3.0	13	405
April	2009	6	5	30	23	18	4	5	1	6	1	100	2.8	1.6	4.9	3.4	3.2	12	408

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Variance	Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean			
May 2009	6	5	32	22	15	3	6	1	7	2	100	2.7	1.4	4.8	3.4	3.2	11	413	
June 2009	7	6	27	26	15	4	5	1	8	1	100	2.8	1.3	4.7	3.4	3.0	11	417	
July 2009	9	6	25	26	12	3	6	2	11	1	100	2.8	1.3	4.6	3.3	3.0	13	438	
August 2009	7	6	24	27	13	5	5	1	10	1	100	2.9	1.5	4.7	3.2	3.2	12	429	
September 2009	5	6	27	26	13	5	6	1	10	1	100	2.9	1.6	4.7	3.1	3.3	11	418	
October 2009	3	6	29	26	14	6	5	1	7	1	100	2.9	1.5	4.8	3.3	3.4	11	420	
November 2009	4	6	33	23	14	4	6	1	7	2	100	2.6	1.3	4.7	3.4	3.1	11	418	
December 2009	5	5	31	25	14	4	6	1	7	2	100	2.7	1.4	4.7	3.3	3.1	11	419	
January 2010	4	6	30	25	14	4	6	1	8	1	100	2.7	1.4	4.7	3.3	3.1	11	417	
February 2010	5	5	27	27	16	4	6	1	8	2	100	2.9	1.6	4.8	3.2	3.2	11	421	
March 2010	5	5	31	24	16	5	4	1	8	2	100	2.7	1.6	4.6	3.0	3.1	9	425	
April 2010	5	3	36	25	15	3	3	1	7	2	100	2.6	1.5	4.2	2.7	3.0	9	413	
May 2010	3	4	38	26	13	2	4	1	7	1	100	2.5	1.4	4.0	2.6	2.9	9	424	
June 2010	3	4	37	27	14	2	5	2	7	1	100	2.6	1.4	4.2	2.8	3.1	9	442	
July 2010	3	4	33	25	17	2	7	1	7	1	100	2.8	1.6	4.8	3.2	3.3	8	445	
August 2010	4	4	33	24	17	2	7	1	7	1	100	2.8	1.6	4.9	3.3	3.3	8	438	
September 2010	3	4	34	26	16	2	7	1	7	1	100	2.8	1.6	4.8	3.1	3.3	8	429	
October 2010	5	4	31	29	13	3	7	1	6	1	100	2.8	1.5	4.6	3.1	3.2	9	424	
November 2010	5	3	30	30	13	3	6	1	8	1	100	2.8	1.5	4.4	2.9	3.2	9	426	
December 2010	5	3	31	30	14	2	6	2	8	1	100	2.8	1.5	4.5	3.0	3.3	10	440	
January 2011	3	2	34	28	13	1	6	2	10	2	100	2.8	1.6	4.3	2.7	3.3	9	421	
February 2011	3	2	33	27	14	2	8	1	8	2	100	2.9	1.6	4.6	2.9	3.4	9	410	
March 2011	5	2	28	28	16	4	8	0	8	2	100	3.0	1.7	4.7	2.9	3.4	9	390	
April 2011	5	2	24	30	17	4	8	1	8	1	100	3.1	1.7	4.9	3.2	3.5	10	406	
May 2011	5	3	24	28	16	5	8	1	7	2	100	3.1	1.7	5.0	3.3	3.6	11	404	
June 2011	5	4	28	26	15	5	10	1	7	1	100	3.0	1.6	5.0	3.3	3.6	10	412	
July 2011	3	5	29	26	18	4	8	0	6	1	100	2.9	1.7	4.9	3.2	3.5	9	384	
August 2011	3	5	29	28	17	3	6	0	7	1	100	2.9	1.7	4.7	3.0	3.3	7	388	
September 2011	2	5	27	28	18	3	6	0	8	2	100	3.0	1.7	4.8	3.1	3.4	7	370	
October 2011	4	5	28	27	17	3	6	1	8	2	100	3.0	1.6	4.7	3.0	3.4	8	412	
November 2011	3	4	31	26	18	2	6	0	6	2	100	3.0	1.6	4.7	3.1	3.4	8	412	
December 2011	4	3	33	28	13	3	6	1	6	2	100	2.8	1.6	4.5	2.8	3.3	8	421	
January 2012	3	3	34	28	13	5	6	0	6	2	100	2.8	1.6	4.5	2.9	3.3	7	391	
February 2012	4	3	31	31	11	4	6	0	8	2	100	2.8	1.7	4.4	2.7	3.3	8	376	
March 2012	4	3	30	29	16	4	5	0	7	2	100	2.9	1.7	4.6	2.8	3.3	7	373	
April 2012	4	4	27	31	16	2	6	0	7	2	100	2.9	1.6	4.6	3.0	3.3	8	396	
May 2012	4	5	31	26	17	3	5	0	6	3	100	2.8	1.4	4.6	3.2	3.2	7	406	
June 2012	4	4	32	29	13	2	6	0	6	2	100	2.7	1.4	4.3	2.9	3.1	8	405	
July 2012	4	5	36	25	12	2	6	1	6	2	100	2.5	1.3	4.2	2.9	3.0	8	386	
August 2012	5	4	35	27	11	2	6	1	7	2	100	2.5	1.3	4.0	2.7	2.9	8	384	
September 2012	5	5	34	27	12	3	4	1	7	3	100	2.5	1.4	4.1	2.8	2.8	7	378	
October 2012	7	4	31	28	12	3	5	0	9	2	100	2.7	1.5	4.2	2.8	2.9	8	396	
November 2012	6	4	30	30	12	2	7	0	8	1	100	2.8	1.6	4.4	2.8	3.0	10	406	
December 2012	5	3	30	31	12	2	7	1	10	0	100	2.8	1.6	4.2	2.7	3.2	9	412	
January 2013	4	3	33	31	12	2	6	1	8	1	100	2.8	1.6	4.1	2.6	3.1	9	404	
February 2013	3	2	32	31	12	3	5	1	10	1	100	2.8	1.6	4.2	2.7	3.2	8	394	
March 2013	3	3	32	30	12	3	6	1	9	2	100	2.8	1.6	4.5	2.9	3.3	9	375	
April 2013	2	3	31	28	14	4	5	1	11	1	100	2.9	1.7	4.6	3.0	3.4	9	382	
May 2013	2	3	32	26	13	3	8	2	9	1	100	2.9	1.6	4.9	3.3	3.5	11	391	

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES					Variance	Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean			
June 2013	2	3	31	26	13	4	9	1	10	1	100	2.9	1.5	5.0	3.5	3.7	12	430	
July 2013	2	2	31	30	12	3	10	1	10	1	100	2.9	1.5	4.9	3.3	3.6	9	428	
August 2013	2	2	32	32	13	4	7	1	8	0	100	2.9	1.5	4.6	3.1	3.5	9	427	
September 2013	3	1	34	30	14	5	6	1	7	1	100	2.8	1.4	4.6	3.2	3.3	8	414	
October 2013	5	2	34	27	13	6	5	1	6	1	100	2.8	1.3	4.6	3.3	3.2	9	410	
November 2013	5	2	33	27	14	5	6	1	6	1	100	2.8	1.3	4.6	3.3	3.2	9	410	
December 2013	4	2	36	28	12	3	7	1	5	1	100	2.7	1.4	4.3	3.0	3.2	10	417	
January 2014	3	1	37	28	12	3	5	2	5	2	100	2.7	1.4	4.3	2.9	3.3	10	410	
February 2014	3	1	38	27	12	4	5	2	6	2	100	2.7	1.5	4.4	2.9	3.3	11	409	
March 2014	2	1	33	31	12	5	5	2	7	2	100	2.9	1.7	4.6	2.9	3.6	11	402	
April 2014	1	2	32	29	12	6	6	2	9	1	100	2.9	1.7	4.7	3.1	3.7	10	431	
May 2014	1	2	31	31	12	6	5	1	8	1	100	3.0	1.7	4.7	3.0	3.6	9	437	
June 2014	2	3	30	31	11	7	4	1	10	2	100	2.9	1.7	4.5	2.8	3.3	7	421	
July 2014	2	3	32	32	11	6	2	0	9	3	100	2.8	1.7	4.3	2.6	3.1	6	393	
August 2014	2	3	31	35	9	6	2	1	10	2	100	2.8	1.6	4.0	2.4	3.1	7	387	
September 2014	1	2	33	33	12	6	2	1	9	1	100	2.8	1.6	4.3	2.7	3.2	6	408	
October 2014	1	2	33	34	12	6	2	1	8	1	100	2.9	1.6	4.4	2.7	3.2	6	433	
November 2014	1	1	34	30	14	5	3	0	8	1	100	2.8	1.6	4.5	2.9	3.2	6	439	
December 2014	2	2	35	30	14	4	4	0	9	1	100	2.8	1.5	4.5	3.0	3.2	7	407	
January 2015	1	2	36	31	13	3	4	1	9	1	100	2.8	1.5	4.3	2.8	3.2	7	371	
February 2015	1	2	34	31	15	2	4	2	7	2	100	2.9	1.6	4.4	2.8	3.3	7	365	
March 2015	2	1	34	32	14	3	3	2	6	2	100	2.9	1.6	4.3	2.7	3.3	7	393	
April 2015	3	1	35	31	15	4	3	1	6	1	100	2.8	1.6	4.2	2.6	3.2	7	397	
May 2015	4	1	36	32	12	6	3	0	6	0	100	2.7	1.4	4.0	2.6	2.9	7	402	
June 2015	5	1	38	31	10	5	4	0	6	0	100	2.6	1.4	3.7	2.3	2.9	7	386	
July 2015	4	2	39	30	8	6	4	1	6	0	100	2.6	1.4	3.9	2.4	3.0	8	382	
August 2015	3	2	38	31	8	3	4	1	8	1	100	2.6	1.5	3.7	2.2	3.0	7	396	
September 2015	3	2	40	30	8	3	3	1	8	2	100	2.5	1.4	3.7	2.3	2.9	8	393	
October 2015	4	1	38	31	10	3	2	1	9	2	100	2.5	1.3	3.6	2.3	2.8	7	391	
November 2015	3	2	41	27	9	3	3	1	9	1	100	2.5	1.2	3.6	2.4	2.9	7	359	
December 2015	2	3	38	28	12	3	3	1	9	1	100	2.6	1.3	3.9	2.5	2.9	6	383	
January 2016	2	4	40	25	12	4	4	1	8	1	100	2.6	1.3	4.1	2.9	3.1	8	401	
February 2016	3	3	39	24	14	3	4	2	7	1	100	2.6	1.3	4.4	3.1	3.1	9	414	
March 2016	2	3	38	25	13	3	5	2	7	2	100	2.6	1.3	4.5	3.2	3.3	10	402	
April 2016	3	2	39	25	13	3	4	2	7	1	100	2.6	1.3	4.3	3.0	3.2	9	403	
May 2016	1	1	41	27	12	3	5	1	8	1	100	2.6	1.4	4.0	2.6	3.2	7	411	
June 2016	3	1	41	30	10	3	3	0	8	1	100	2.5	1.3	3.7	2.3	2.8	7	407	
July 2016	4	2	39	32	9	3	3	0	8	1	100	2.6	1.4	3.6	2.3	2.7	6	399	
August 2016	4	3	40	33	8	3	2	1	6	1	100	2.5	1.3	3.6	2.3	2.7	7	405	
September 2016	2	3	40	30	9	3	4	1	6	1	100	2.5	1.3	3.6	2.3	2.9	7	431	
October 2016	2	3	42	29	10	3	4	1	4	2	100	2.5	1.4	3.6	2.2	3.1	7	455	
November 2016	3	3	37	30	11	3	5	1	6	2	100	2.7	1.4	3.9	2.5	3.2	8	450	
December 2016	4	3	37	29	11	5	3	2	6	1	100	2.6	1.3	4.0	2.7	3.1	9	446	
January 2017	4	3	37	29	12	4	3	1	6	1	100	2.6	1.3	3.9	2.7	2.9	9	427	
February 2017	5	3	39	29	11	4	2	0	6	1	100	2.5	1.2	3.6	2.4	2.6	8	427	
March 2017	5	3	39	31	9	3	2	0	5	2	100	2.4	1.1	3.4	2.3	2.4	8	421	
April 2017	6	3	40	31	9	3	2	0	6	1	100	2.4	1.1	3.5	2.3	2.4	7	437	
May 2017	5	3	39	29	11	3	1	0	6	2	100	2.4	1.2	3.6	2.4	2.6	6	468	
June 2017	3	3	39	28	13	3	2	1	6	2	100	2.6	1.3	3.9	2.6	2.9	7	480	

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

Date of Survey	Down	Same	PERCENT TO GO UP BY									Total	PERCENTILES						Cases
			1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Median		25th	75th	Rng	Mean	Variance		
July 2017	3	3	41	27	12	3	2	1	6	2	100	2.5	1.3	3.8	2.5	2.8	6	496	
August 2017	4	2	43	29	9	2	2	1	6	2	100	2.4	1.3	3.6	2.3	2.7	6	463	
September 2017	4	2	43	28	9	2	2	0	8	2	100	2.3	1.2	3.3	2.1	2.5	5	462	
October 2017	3	2	43	28	10	2	3	0	7	2	100	2.4	1.3	3.5	2.1	2.7	6	443	
November 2017	2	2	44	26	11	2	5	0	7	1	100	2.5	1.4	3.5	2.2	2.9	7	464	
December 2017	2	3	45	26	10	1	4	1	7	1	100	2.4	1.4	3.5	2.1	2.8	6	456	
January 2018	4	3	43	27	8	2	4	1	7	1	100	2.3	1.3	3.3	2.0	2.6	7	478	
February 2018	6	4	39	28	10	2	2	0	8	2	100	2.4	1.2	3.4	2.2	2.5	5	461	
March 2018	6	3	36	32	10	3	3	0	6	2	100	2.6	1.3	3.5	2.2	2.6	5	475	
April 2018	4	2	39	29	13	2	3	1	6	1	100	2.6	1.3	3.8	2.5	2.8	6	466	
May 2018	3	1	41	32	12	2	3	1	4	1	100	2.6	1.4	3.7	2.4	2.9	6	463	
June 2018	3	1	41	30	13	2	3	1	6	0	100	2.6	1.3	4.0	2.7	2.9	7	446	
July 2018	4	3	36	30	11	4	2	1	7	1	100	2.6	1.3	3.8	2.4	2.8	7	441	
August 2018	4	3	38	27	10	5	2	1	10	1	100	2.6	1.4	3.7	2.3	2.9	7	448	
September 2018	4	3	40	29	8	4	2	1	8	2	100	2.5	1.4	3.4	2.0	2.8	7	473	
October 2018	3	2	45	27	8	2	2	1	6	2	100	2.3	1.3	3.3	2.0	2.7	7	470	
November 2018	3	3	45	28	7	3	3	1	6	2	100	2.3	1.2	3.4	2.1	2.7	7	477	
December 2018	4	2	41	26	8	3	5	1	8	2	100	2.4	1.3	3.8	2.5	3.0	9	466	
January 2019	4	1	38	31	9	3	5	0	9	1	100	2.6	1.4	3.8	2.4	3.0	7	467	
February 2019	4	1	37	28	9	3	5	1	9	3	100	2.6	1.4	4.0	2.6	3.1	9	457	
March 2019	2	1	39	30	10	3	3	1	8	2	100	2.6	1.4	3.6	2.2	2.9	7	458	
April 2019	3	2	43	27	10	2	2	1	8	3	100	2.4	1.3	3.5	2.2	2.7	7	456	
May 2019	2	2	45	29	12	1	0	1	6	1	100	2.4	1.3	3.4	2.0	2.7	5	464	
June 2019	3	3	46	27	11	1	1	1	6	2	100	2.3	1.2	3.3	2.1	2.5	6	456	
July 2019	3	2	44	29	9	2	2	1	6	1	100	2.4	1.3	3.4	2.1	2.6	6	465	
August 2019	3	2	42	30	7	3	2	1	8	2	100	2.4	1.4	3.3	2.0	2.6	6	479	
September 2019	4	2	42	28	9	3	2	1	7	2	100	2.4	1.4	3.5	2.1	2.8	7	474	
October 2019	4	2	42	27	11	2	2	1	6	3	100	2.4	1.3	3.5	2.2	2.7	7	485	
November 2019	4	2	42	27	11	2	3	1	4	3	100	2.4	1.3	3.7	2.4	2.8	9	467	
December 2019	4	2	44	27	10	2	3	1	5	3	100	2.4	1.3	3.5	2.2	2.7	8	464	
January 2020	3	2	45	25	9	2	3	1	6	3	100	2.3	1.3	3.4	2.2	2.6	8	457	
February 2020	3	3	49	23	9	2	3	0	7	2	100	2.1	1.2	3.2	2.1	2.4	7	483	
March 2020	3	2	47	24	8	2	3	0	8	2	100	2.1	1.2	3.2	2.0	2.4	7	509	
April 2020	4	3	44	26	9	2	3	0	8	1	100	2.2	1.2	3.4	2.2	2.5	6	514	
May 2020	4	4	36	27	11	3	3	0	9	2	100	2.5	1.3	3.9	2.6	2.8	7	479	
June 2020	5	6	33	28	13	3	3	0	7	1	100	2.6	1.3	3.9	2.6	2.7	6	450	
July 2020	5	4	34	30	12	3	3	0	7	2	100	2.6	1.4	3.8	2.5	2.8	6	439	
August 2020	5	4	34	33	11	3	2	1	6	1	100	2.6	1.4	3.6	2.2	2.7	6	470	
September 2020	3	3	36	34	10	4	3	1	6	1	100	2.6	1.5	3.6	2.1	2.9	6	474	
October 2020	4	4	35	34	10	2	2	0	7	1	100	2.6	1.4	3.5	2.1	2.6	6	460	
November 2020	4	3	37	34	9	2	3	0	7	1	100	2.6	1.4	3.5	2.0	2.7	6	430	
December 2020	4	4	39	30	7	1	3	0	10	1	100	2.4	1.4	3.4	2.0	2.6	7	431	
January 2021	3	3	38	31	8	2	4	1	9	1	100	2.5	1.5	3.5	2.0	2.9	7	457	
February 2021	3	2	37	28	10	4	4	1	10	1	100	2.6	1.5	4.0	2.5	3.1	8	460	
March 2021	4	1	35	27	12	4	6	1	9	2	100	2.7	1.5	4.4	2.9	3.2	9	466	
April 2021	3	1	35	23	14	5	5	1	11	2	100	2.7	1.4	4.7	3.3	3.2	8	429	
May 2021	3	2	35	22	14	5	5	0	11	2	100	2.7	1.5	4.7	3.2	3.2	8	424	
June 2021	5	2	34	24	13	5	5	0	11	1	100	2.7	1.5	4.5	3.0	3.1	9	435	
July 2021	6	3	32	26	9	5	7	1	9	2	100	2.7	1.5	4.5	2.9	3.3	13	463	

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

Date of Survey		Down	Same	PERCENT TO GO UP BY								DK Up	DK,NA	Total	PERCENTILES					Variance	Cases
				1-2	3-4	5	6-9	10-14	15+	Median	25th				75th	Rng	Mean				
August	2021	6	3	31	29	11	4	6	2	7	2	100	2.8	1.5	4.4	2.9	3.3	14	463		
September	2021	5	4	29	31	11	4	7	2	5	2	100	2.9	1.5	4.5	3.0	3.6	16	456		
October	2021	6	4	27	29	14	4	5	3	5	2	100	2.9	1.5	4.7	3.2	3.5	16	454		
November	2021	7	4	26	27	13	5	7	3	5	3	100	2.9	1.5	4.8	3.4	3.5	16	461		
December	2021	7	4	25	27	14	4	6	3	6	3	100	2.9	1.4	4.8	3.3	3.5	16	446		
January	2022	7	4	24	31	11	4	6	3	5	3	100	2.9	1.5	4.6	3.1	3.5	17	457		
February	2022	7	5	24	33	11	3	7	3	4	2	100	3.0	1.5	4.5	3.0	3.6	18	460		
March	2022	10	6	21	31	12	4	7	3	4	2	100	3.0	1.3	4.7	3.4	3.5	19	471		
April	2022	11	7	22	26	14	4	7	2	5	2	100	3.0	1.2	4.8	3.6	3.4	19	458		
May	2022	13	7	21	22	15	5	7	3	5	3	100	2.9	1.0	4.9	4.0	3.2	22	458		
June	2022	13	6	22	20	15	6	7	4	4	4	100	2.9	1.0	5.1	4.0	3.7	34	449		
July	2022	14	6	19	21	15	6	7	4	4	4	100	3.0	1.0	5.1	4.1	3.8	39	450		
August	2022	15	6	20	22	15	5	7	4	4	2	100	2.9	0.9	5.0	4.2	3.8	38	440		
September	2022	16	8	19	23	14	5	6	4	4	2	100	2.8	0.6	4.9	4.3	3.4	36	450		
October	2022	17	8	19	24	12	5	5	4	3	2	100	2.7	0.4	4.7	4.3	3.1	40	447		
November	2022	16	9	19	25	10	7	6	4	3	3	100	2.7	0.5	4.8	4.3	3.2	48	435		
December	2022	14	7	22	26	11	6	6	4	2	1	100	2.8	0.7	4.8	4.0	3.3	45	424		
January	2023	11	7	22	25	14	5	7	4	3	1	100	3.0	1.2	5.0	3.8	3.7	40	426		
February	2023	10	6	24	27	14	4	6	4	4	2	100	3.0	1.3	4.8	3.5	3.7	32	429		
March	2023	10	6	21	27	13	6	6	3	4	3	100	3.0	1.3	4.8	3.5	3.6	27	425		
April	2023	11	6	21	30	11	6	5	3	3	3	100	2.9	1.1	4.7	3.6	3.4	32	412		
May	2023	11	6	21	28	12	7	4	3	3	5	100	2.9	1.1	4.8	3.6	3.4	34	431		
June	2023	10	6	21	29	12	5	5	4	4	4	100	2.9	1.2	4.7	3.5	3.4	35	441		
July	2023	10	6	23	29	11	4	6	4	4	4	100	2.9	1.3	4.7	3.4	3.6	35	442		
August	2023	10	5	24	30	10	3	8	3	3	3	100	2.8	1.4	4.7	3.3	3.5	32	436		
September	2023	9	6	25	28	11	4	7	4	2	4	100	2.8	1.5	4.7	3.2	3.7	33	417		
October	2023	8	7	24	27	12	4	7	5	2	3	100	2.9	1.5	4.9	3.4	4.1	43	425		
November	2023	7	7	21	29	12	6	6	6	3	4	100	3.0	1.6	5.0	3.4	4.6	54	430		
December	2023	7	5	21	33	12	6	5	4	4	3	100	3.1	1.6	4.8	3.2	4.3	46	444		

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	13	58	26	3	100	87	839
April 1978	10	60	27	3	100	83	867
May 1978	11	59	27	3	100	84	896
June 1978	10	58	29	4	100	81	876
July 1978	10	58	29	2	100	81	888
August 1978	7	58	32	2	100	75	829
September 1978	8	58	31	2	100	77	833
October 1978	8	56	32	3	100	76	809
November 1978	9	56	30	4	100	79	883
December 1978	8	57	30	5	100	79	868
January 1979	8	57	28	7	100	80	891
February 1979	10	56	28	6	100	82	849
March 1979	12	55	29	5	100	83	850
April 1979	11	53	33	3	100	77	878
May 1979	8	53	35	4	100	73	878
June 1979	6	51	39	4	100	67	990
July 1979	5	48	42	5	100	64	1079
August 1979	5	48	43	4	100	62	1015
September 1979	6	48	42	4	100	63	938
October 1979	6	49	43	2	100	64	889
November 1979	7	48	43	1	100	64	925
December 1979	7	48	43	2	100	64	932
January 1980	8	52	37	3	100	71	858
February 1980	7	53	36	4	100	71	721
March 1980	8	51	38	3	100	70	633
April 1980	7	48	41	4	100	67	574
May 1980	5	46	46	2	100	59	509
June 1980	6	46	45	3	100	61	506
July 1980	7	42	48	3	100	59	513
August 1980	8	42	46	3	100	62	487
September 1980	7	44	46	3	100	62	481
October 1980	6	48	43	2	100	63	459
November 1980	6	48	44	2	100	62	485
December 1980	5	45	47	3	100	58	502
January 1981	5	45	47	3	100	59	521
February 1981	8	45	42	6	100	66	518
March 1981	13	46	34	7	100	78	521
April 1981	19	47	27	7	100	92	523
May 1981	26	48	21	5	100	106	551
June 1981	30	52	15	3	100	115	567
July 1981	31	49	16	4	100	115	581
August 1981	31	47	18	4	100	112	593
September 1981	30	44	22	4	100	109	597
October 1981	30	44	23	2	100	107	598
November 1981	27	46	24	3	100	104	591
December 1981	30	44	24	3	100	106	587
January 1982	26	46	25	3	100	101	601
February 1982	27	42	28	3	100	99	624

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1982	21	44	33	3	100	88	642
April 1982	21	39	37	3	100	85	619
May 1982	19	41	38	2	100	80	592
June 1982	19	43	36	2	100	83	571
July 1982	17	47	34	2	100	83	579
August 1982	17	46	35	2	100	82	580
September 1982	18	45	35	2	100	83	599
October 1982	19	44	35	2	100	84	613
November 1982	19	46	33	3	100	86	610
December 1982	18	48	32	3	100	86	602
January 1983	17	48	33	2	100	84	579
February 1983	19	44	36	1	100	83	562
March 1983	18	42	39	1	100	79	549
April 1983	18	47	34	1	100	84	575
May 1983	18	54	26	1	100	92	595
June 1983	21	55	22	1	100	99	615
July 1983	25	53	20	2	100	104	579
August 1983	27	50	21	2	100	106	542
September 1983	27	51	20	2	100	106	509
October 1983	23	53	23	1	100	100	538
November 1983	22	53	24	1	100	98	582
December 1983	22	53	23	2	100	99	581
January 1984	26	53	19	2	100	107	537
February 1984	28	51	19	2	100	109	513
March 1984	30	49	20	2	100	110	528
April 1984	27	49	23	1	100	104	579
May 1984	25	50	24	1	100	100	604
June 1984	23	52	24	1	100	99	589
July 1984	25	51	23	2	100	102	545
August 1984	27	51	20	2	100	107	568
September 1984	30	49	18	3	100	112	634
October 1984	31	47	19	2	100	112	706
November 1984	30	49	19	2	100	111	699
December 1984	29	51	19	2	100	110	683
January 1985	28	54	17	2	100	111	590
February 1985	29	50	18	2	100	111	562
March 1985	29	47	22	3	100	107	535
April 1985	29	46	22	3	100	108	585
May 1985	27	50	21	2	100	106	586
June 1985	25	55	18	2	100	107	614
July 1985	26	54	18	2	100	107	598
August 1985	26	55	17	3	100	109	600
September 1985	27	54	16	3	100	111	547
October 1985	25	54	18	2	100	107	537
November 1985	24	50	24	2	100	101	522
December 1985	23	51	24	2	100	99	566
January 1986	23	51	24	1	100	99	609
February 1986	23	55	20	2	100	103	649
March 1986	22	52	23	2	100	99	611
April 1986	23	52	23	2	100	100	574
May 1986	25	50	23	2	100	102	535

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	26	51	21	2	100	104	582
July 1986	25	52	21	2	100	105	630
August 1986	24	52	22	2	100	102	669
September 1986	23	52	23	2	100	100	621
October 1986	22	53	24	2	100	98	579
November 1986	21	55	21	2	100	100	536
December 1986	21	55	23	1	100	98	554
January 1987	21	55	22	2	100	99	555
February 1987	19	54	25	2	100	93	568
March 1987	20	53	25	2	100	95	529
April 1987	21	50	27	1	100	94	513
May 1987	23	50	26	2	100	97	495
June 1987	21	50	27	2	100	95	507
July 1987	20	53	25	2	100	94	520
August 1987	19	51	29	1	100	90	507
September 1987	19	53	26	2	100	93	495
October 1987	21	49	28	2	100	93	433
November 1987	20	51	27	3	100	93	418
December 1987	19	51	27	3	100	92	416
January 1988	16	56	24	3	100	92	465
February 1988	18	55	24	3	100	94	476
March 1988	18	53	26	3	100	92	468
April 1988	18	51	29	2	100	89	426
May 1988	17	55	27	1	100	90	414
June 1988	16	60	22	1	100	94	425
July 1988	20	59	20	2	100	100	462
August 1988	24	55	18	3	100	106	476
September 1988	27	52	19	2	100	108	491
October 1988	28	52	19	2	100	109	474
November 1988	29	49	22	1	100	107	465
December 1988	26	49	25	1	100	101	443
January 1989	24	47	28	1	100	97	452
February 1989	19	52	26	3	100	92	450
March 1989	22	52	23	3	100	98	451
April 1989	19	58	19	4	100	101	446
May 1989	22	56	19	3	100	103	454
June 1989	20	53	24	3	100	96	454
July 1989	21	48	28	3	100	94	447
August 1989	21	48	28	3	100	93	428
September 1989	21	54	22	3	100	99	428
October 1989	18	59	21	2	100	98	445
November 1989	18	64	17	2	100	101	463
December 1989	20	59	20	1	100	99	448
January 1990	19	61	19	1	100	101	415
February 1990	17	59	22	2	100	94	391
March 1990	12	62	23	2	100	89	396
April 1990	12	61	25	2	100	88	424
May 1990	16	56	25	2	100	91	444
June 1990	18	55	26	2	100	92	448
July 1990	18	55	27	1	100	91	431
August 1990	15	58	27	1	100	88	413

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	14	59	26	1	100	88	394
October 1990	13	56	30	1	100	83	396
November 1990	11	51	37	1	100	74	409
December 1990	11	48	40	1	100	71	420
January 1991	11	50	37	2	100	74	417
February 1991	15	54	28	3	100	86	398
March 1991	16	56	24	3	100	92	390
April 1991	15	59	22	4	100	94	397
May 1991	12	58	27	2	100	85	413
June 1991	8	61	29	2	100	80	414
July 1991	9	60	31	1	100	78	400
August 1991	8	60	30	2	100	78	386
September 1991	9	59	30	2	100	79	391
October 1991	10	55	33	2	100	77	408
November 1991	9	55	34	2	100	75	418
December 1991	6	54	39	2	100	67	429
January 1992	5	51	42	2	100	62	426
February 1992	4	46	49	2	100	55	429
March 1992	6	42	50	2	100	55	416
April 1992	4	42	53	2	100	51	399
May 1992	5	46	49	1	100	56	399
June 1992	3	46	49	1	100	54	405
July 1992	4	48	47	1	100	57	424
August 1992	3	46	50	1	100	54	428
September 1992	5	44	51	1	100	54	429
October 1992	5	45	49	1	100	56	418
November 1992	6	46	46	1	100	60	387
December 1992	7	51	41	1	100	67	370
January 1993	10	46	42	2	100	68	356
February 1993	13	46	39	2	100	74	364
March 1993	15	47	35	2	100	80	377
April 1993	17	51	28	4	100	88	379
May 1993	14	53	29	4	100	85	387
June 1993	9	54	34	3	100	76	363
July 1993	5	54	38	3	100	67	359
August 1993	5	54	38	3	100	67	359
September 1993	6	53	36	4	100	70	378
October 1993	8	59	30	3	100	78	387
November 1993	10	60	27	3	100	83	384
December 1993	14	57	26	3	100	88	393
January 1994	13	57	27	3	100	86	390
February 1994	15	57	26	2	100	90	386
March 1994	15	61	22	2	100	93	372
April 1994	19	57	23	1	100	95	378
May 1994	18	60	21	1	100	97	391
June 1994	18	58	23	1	100	95	402
July 1994	17	63	19	1	100	97	401
August 1994	16	61	22	1	100	94	408
September 1994	17	58	24	1	100	92	399
October 1994	17	57	26	1	100	91	392
November 1994	16	54	27	3	100	89	382

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	16	59	22	3	100	94	389
January 1995	16	59	22	3	100	95	385
February 1995	18	61	20	1	100	99	386
March 1995	18	57	24	1	100	94	374
April 1995	17	58	24	1	100	94	374
May 1995	16	58	25	2	100	91	371
June 1995	17	58	23	2	100	94	370
July 1995	20	53	26	1	100	94	382
August 1995	21	52	25	2	100	95	395
September 1995	18	55	26	2	100	92	391
October 1995	16	57	25	2	100	91	385
November 1995	18	56	26	0	100	92	375
December 1995	20	54	25	2	100	95	399
January 1996	19	52	28	2	100	91	403
February 1996	17	53	29	2	100	88	399
March 1996	14	58	27	1	100	87	388
April 1996	18	58	23	1	100	95	381
May 1996	17	59	22	2	100	95	383
June 1996	17	58	23	2	100	94	378
July 1996	16	60	22	2	100	94	380
August 1996	19	59	20	1	100	99	384
September 1996	25	56	18	1	100	106	398
October 1996	26	57	17	0	100	109	402
November 1996	27	57	14	1	100	113	401
December 1996	26	59	14	1	100	113	398
January 1997	25	58	14	2	100	111	397
February 1997	22	60	16	2	100	106	393
March 1997	22	60	16	2	100	107	397
April 1997	22	62	15	2	100	107	403
May 1997	25	58	16	1	100	109	404
June 1997	25	58	16	1	100	109	405
July 1997	28	54	16	2	100	112	395
August 1997	32	53	14	2	100	118	386
September 1997	33	50	14	3	100	120	381
October 1997	33	51	15	1	100	118	392
November 1997	29	54	15	2	100	115	403
December 1997	28	54	17	2	100	111	386
January 1998	29	54	14	3	100	115	384
February 1998	38	50	10	2	100	128	370
March 1998	44	49	6	1	100	137	384
April 1998	45	46	6	3	100	139	365
May 1998	40	50	8	3	100	132	385
June 1998	38	51	8	3	100	130	370
July 1998	38	52	8	2	100	130	382
August 1998	40	48	10	3	100	130	364
September 1998	43	45	9	3	100	133	377
October 1998	44	42	10	3	100	134	364
November 1998	44	45	8	3	100	136	377
December 1998	42	46	9	3	100	132	371
January 1999	44	44	9	2	100	135	378

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	45	42	10	3	100	135	366
March 1999	48	42	8	2	100	140	367
April 1999	46	42	9	3	100	137	368
May 1999	43	44	10	2	100	133	370
June 1999	40	47	11	2	100	130	375
July 1999	40	47	11	2	100	130	382
August 1999	41	46	11	2	100	130	385
September 1999	40	43	14	2	100	126	379
October 1999	40	45	14	1	100	126	381
November 1999	39	47	12	2	100	126	388
December 1999	41	45	11	2	100	130	409
January 2000	43	46	9	3	100	134	420
February 2000	49	41	7	3	100	142	421
March 2000	49	42	7	2	100	142	395
April 2000	50	40	9	2	100	141	382
May 2000	46	44	9	1	100	137	387
June 2000	42	48	10	1	100	132	402
July 2000	37	53	9	1	100	128	402
August 2000	39	52	9	1	100	130	391
September 2000	44	47	8	1	100	136	395
October 2000	47	42	10	2	100	137	397
November 2000	46	42	9	2	100	137	391
December 2000	46	44	8	2	100	138	370
January 2001	44	44	8	4	100	135	382
February 2001	38	45	11	6	100	127	387
March 2001	33	46	14	7	100	118	402
April 2001	28	50	16	7	100	112	389
May 2001	27	50	18	5	100	109	388
June 2001	26	51	19	4	100	107	368
July 2001	28	51	17	3	100	111	377
August 2001	28	53	16	3	100	112	382
September 2001	29	52	16	3	100	114	389
October 2001	34	49	13	3	100	121	378
November 2001	41	47	10	2	100	130	370
December 2001	42	48	7	3	100	135	382
January 2002	39	50	9	2	100	130	394
February 2002	33	53	11	2	100	122	395
March 2002	30	55	12	3	100	119	380
April 2002	28	57	12	2	100	116	377
May 2002	29	56	12	3	100	117	369
June 2002	27	55	16	2	100	111	389
July 2002	25	56	16	2	100	109	377
August 2002	22	59	17	2	100	105	389
September 2002	20	62	16	2	100	104	369
October 2002	19	59	20	2	100	99	371
November 2002	19	59	18	3	100	101	366
December 2002	20	55	23	3	100	97	389
January 2003	21	53	23	3	100	97	381
February 2003	19	53	27	1	100	92	381
March 2003	18	52	29	1	100	89	370
April 2003	19	51	29	1	100	91	377

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	23	46	29	2	100	94	378
June 2003	24	49	25	2	100	99	387
July 2003	23	51	25	1	100	97	392
August 2003	23	52	25	0	100	98	412
September 2003	20	49	31	0	100	88	391
October 2003	18	47	34	1	100	85	388
November 2003	14	49	35	1	100	79	386
December 2003	17	52	31	1	100	86	388
January 2004	17	54	28	1	100	89	391
February 2004	17	53	28	2	100	90	392
March 2004	18	48	33	2	100	85	390
April 2004	19	45	34	2	100	85	381
May 2004	19	44	36	1	100	82	392
June 2004	19	47	32	1	100	87	400
July 2004	21	46	32	0	100	89	381
August 2004	24	47	29	0	100	95	366
September 2004	25	46	29	1	100	96	368
October 2004	23	47	29	1	100	94	391
November 2004	20	48	31	1	100	90	398
December 2004	20	49	30	1	100	90	408
January 2005	21	50	29	0	100	92	398
February 2005	23	48	28	0	100	95	383
March 2005	23	48	29	0	100	95	374
April 2005	20	48	31	0	100	89	397
May 2005	20	47	33	1	100	87	413
June 2005	18	50	32	0	100	86	422
July 2005	20	49	30	1	100	91	428
August 2005	18	52	30	0	100	89	412
September 2005	18	48	33	1	100	86	408
October 2005	17	46	36	0	100	81	401
November 2005	16	49	35	0	100	81	408
December 2005	15	50	35	0	100	80	409
January 2006	14	50	35	1	100	80	398
February 2006	16	49	34	1	100	82	391
March 2006	15	49	34	2	100	81	388
April 2006	16	51	31	2	100	85	398
May 2006	17	50	32	1	100	84	404
June 2006	15	49	35	1	100	80	424
July 2006	12	49	38	1	100	74	427
August 2006	12	49	37	1	100	75	431
September 2006	16	46	38	1	100	78	410
October 2006	20	45	35	1	100	85	411
November 2006	21	43	34	1	100	87	408
December 2006	18	48	33	1	100	85	415
January 2007	15	50	33	2	100	82	432
February 2007	14	52	33	1	100	81	448
March 2007	17	52	29	1	100	88	434
April 2007	20	50	30	0	100	90	423
May 2007	20	49	30	1	100	90	410
June 2007	18	49	31	2	100	87	437
July 2007	16	49	32	3	100	85	424

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	15	47	36	2	100	79	409
September 2007	15	45	38	2	100	77	404
October 2007	14	45	40	2	100	74	408
November 2007	15	46	37	1	100	78	430
December 2007	15	47	38	1	100	77	431
January 2008	15	49	35	0	100	80	419
February 2008	14	48	38	0	100	76	408
March 2008	13	50	37	0	100	75	389
April 2008	10	48	41	1	100	69	395
May 2008	7	44	46	2	100	61	395
June 2008	7	42	49	3	100	58	405
July 2008	5	41	51	2	100	54	405
August 2008	6	46	47	2	100	59	406
September 2008	5	44	50	1	100	54	386
October 2008	6	42	52	1	100	54	383
November 2008	7	38	54	1	100	52	382
December 2008	6	40	52	1	100	54	402
January 2009	6	43	50	1	100	56	401
February 2009	6	46	48	1	100	58	404
March 2009	9	50	40	2	100	69	405
April 2009	15	49	34	2	100	82	408
May 2009	25	47	27	2	100	98	413
June 2009	26	45	28	1	100	99	417
July 2009	24	45	29	2	100	96	438
August 2009	17	50	31	2	100	86	429
September 2009	19	46	34	1	100	85	418
October 2009	19	47	33	0	100	86	420
November 2009	21	47	32	0	100	89	418
December 2009	16	53	31	1	100	85	419
January 2010	13	54	32	1	100	82	417
February 2010	11	52	37	1	100	74	421
March 2010	12	48	39	1	100	73	425
April 2010	14	44	40	1	100	74	413
May 2010	15	47	38	1	100	77	424
June 2010	13	47	38	1	100	75	442
July 2010	12	50	38	0	100	74	445
August 2010	12	50	37	1	100	76	438
September 2010	14	50	35	1	100	79	429
October 2010	13	49	37	1	100	77	424
November 2010	14	46	41	0	100	73	426
December 2010	13	45	42	0	100	71	440
January 2011	14	46	40	1	100	74	421
February 2011	17	47	36	1	100	81	410
March 2011	15	47	36	2	100	79	390
April 2011	16	45	38	1	100	78	406
May 2011	13	45	41	1	100	72	404
June 2011	14	42	44	0	100	70	412
July 2011	11	44	44	1	100	67	384
August 2011	9	42	48	1	100	60	388
September 2011	7	41	51	1	100	56	370
October 2011	7	38	55	0	100	52	412

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	8	37	55	1	100	53	412
December 2011	7	37	55	1	100	53	421
January 2012	6	39	54	1	100	52	391
February 2012	6	41	52	1	100	53	376
March 2012	6	45	49	1	100	57	373
April 2012	8	43	48	1	100	60	396
May 2012	10	46	42	2	100	67	406
June 2012	11	48	39	2	100	72	405
July 2012	12	48	38	2	100	74	386
August 2012	12	47	40	1	100	72	384
September 2012	13	44	42	1	100	72	378
October 2012	15	46	38	1	100	77	396
November 2012	18	46	35	1	100	83	406
December 2012	18	46	35	2	100	83	412
January 2013	16	43	39	1	100	77	404
February 2013	12	43	43	1	100	69	394
March 2013	11	43	44	2	100	67	375
April 2013	11	42	46	1	100	64	382
May 2013	13	41	45	1	100	67	391
June 2013	12	43	44	1	100	68	430
July 2013	11	48	40	1	100	70	428
August 2013	8	47	43	2	100	65	427
September 2013	8	45	45	2	100	63	414
October 2013	9	41	49	1	100	60	410
November 2013	10	43	46	1	100	64	410
December 2013	10	43	46	2	100	64	417
January 2014	9	46	43	2	100	66	410
February 2014	10	44	44	1	100	66	409
March 2014	9	43	47	0	100	62	402
April 2014	12	43	45	0	100	67	431
May 2014	12	41	47	0	100	65	437
June 2014	12	41	45	1	100	67	421
July 2014	11	36	52	1	100	58	393
August 2014	8	39	51	1	100	57	387
September 2014	9	39	51	0	100	58	408
October 2014	11	43	45	0	100	66	433
November 2014	14	41	45	1	100	69	439
December 2014	17	39	43	1	100	74	407
January 2015	17	38	43	1	100	74	371
February 2015	18	39	42	1	100	76	365
March 2015	16	41	42	1	100	74	393
April 2015	15	42	42	0	100	73	397
May 2015	15	43	41	1	100	73	402
June 2015	18	43	39	1	100	79	386
July 2015	20	43	36	1	100	84	382
August 2015	21	43	36	1	100	85	396
September 2015	19	41	39	1	100	80	393
October 2015	16	43	40	0	100	76	391
November 2015	17	41	41	0	100	76	359
December 2015	15	45	39	0	100	76	383

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	17	43	39	0	100	78	401
February 2016	16	48	36	0	100	80	414
March 2016	17	45	37	0	100	80	402
April 2016	19	43	37	1	100	82	403
May 2016	21	38	39	2	100	83	411
June 2016	21	40	38	2	100	83	407
July 2016	21	40	38	1	100	83	399
August 2016	20	39	40	1	100	81	405
September 2016	22	37	41	1	100	81	431
October 2016	23	34	43	1	100	80	455
November 2016	24	34	40	2	100	84	450
December 2016	25	36	36	3	100	89	446
January 2017	24	39	34	3	100	91	427
February 2017	21	45	31	3	100	90	427
March 2017	20	45	32	3	100	88	421
April 2017	18	47	31	4	100	87	437
May 2017	20	43	33	3	100	87	468
June 2017	18	46	33	2	100	85	480
July 2017	19	43	36	2	100	83	496
August 2017	18	45	36	2	100	82	463
September 2017	20	44	33	3	100	87	462
October 2017	22	45	29	4	100	92	443
November 2017	24	43	29	4	100	95	464
December 2017	25	39	32	3	100	93	456
January 2018	28	38	33	2	100	95	478
February 2018	31	36	31	2	100	100	461
March 2018	33	35	30	2	100	102	475
April 2018	33	37	28	2	100	105	466
May 2018	28	42	27	3	100	101	463
June 2018	31	43	23	2	100	108	446
July 2018	31	42	25	1	100	106	441
August 2018	34	37	28	1	100	107	448
September 2018	32	39	29	1	100	103	473
October 2018	32	39	27	2	100	105	470
November 2018	30	41	27	2	100	102	477
December 2018	29	39	29	3	100	100	466
January 2019	28	38	32	2	100	96	467
February 2019	29	37	32	2	100	96	457
March 2019	30	38	31	2	100	99	458
April 2019	32	37	29	3	100	103	456
May 2019	34	35	28	2	100	106	464
June 2019	35	33	30	2	100	105	456
July 2019	34	36	29	1	100	105	465
August 2019	34	37	27	2	100	106	479
September 2019	34	37	27	2	100	108	474
October 2019	35	35	28	2	100	107	485
November 2019	34	36	29	1	100	105	467
December 2019	36	35	28	1	100	108	464
January 2020	36	35	28	1	100	108	457
February 2020	41	31	27	1	100	115	483
March 2020	42	32	25	1	100	117	509

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

<u>Date of Survey</u>	<u>Good Job</u>	<u>Fair</u>	<u>Poor Job</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	40	32	26	2	100	114	514
May 2020	32	33	32	3	100	100	479
June 2020	27	32	38	4	100	89	450
July 2020	27	33	37	4	100	90	439
August 2020	25	33	38	3	100	87	470
September 2020	28	31	39	2	100	88	474
October 2020	24	30	44	2	100	81	460
November 2020	25	31	43	1	100	82	430
December 2020	24	34	41	2	100	83	431
January 2021	23	34	41	2	100	82	457
February 2021	23	36	38	4	100	85	460
March 2021	23	35	38	4	100	85	466
April 2021	29	33	35	3	100	94	429
May 2021	31	29	39	1	100	92	424
June 2021	30	28	40	1	100	90	435
July 2021	28	30	41	1	100	86	463
August 2021	26	32	42	1	100	84	463
September 2021	25	34	41	0	100	83	456
October 2021	20	36	43	1	100	78	454
November 2021	18	37	44	1	100	73	461
December 2021	16	34	48	2	100	68	446
January 2022	16	34	48	2	100	67	457
February 2022	14	35	48	2	100	66	460
March 2022	14	35	48	3	100	65	471
April 2022	15	33	50	2	100	64	458
May 2022	16	33	50	2	100	66	458
June 2022	15	32	51	2	100	64	449
July 2022	14	32	53	2	100	61	450
August 2022	15	28	54	2	100	61	440
September 2022	17	30	52	1	100	64	450
October 2022	17	30	51	1	100	66	447
November 2022	19	31	50	1	100	69	435
December 2022	20	31	48	1	100	73	424
January 2023	20	32	47	1	100	74	426
February 2023	17	39	42	2	100	75	429
March 2023	15	42	42	1	100	74	425
April 2023	15	44	40	1	100	75	412
May 2023	16	36	47	1	100	69	431
June 2023	16	33	49	1	100	67	441
July 2023	18	30	50	2	100	68	442
August 2023	20	33	45	2	100	74	436
September 2023	20	36	43	1	100	77	417
October 2023	21	34	45	0	100	76	425
November 2023	21	31	48	0	100	73	430
December 2023	20	32	47	0	100	73	444

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

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	63	16	21	100	141	839
April 1978	62	17	21	100	141	867
May 1978	63	14	22	100	141	896
June 1978	66	13	21	100	145	876
July 1978	67	12	21	100	146	888
August 1978	67	14	19	100	148	829
September 1978	63	16	21	100	142	833
October 1978	62	18	21	100	141	809
November 1978	60	17	23	100	136	883
December 1978	58	19	23	100	135	868
January 1979	58	19	23	100	136	891
February 1979	62	16	23	100	139	849
March 1979	66	12	23	100	143	850
April 1979	67	11	22	100	145	878
May 1979	66	12	23	100	143	878
June 1979	63	13	24	100	139	990
July 1979	60	13	26	100	134	1079
August 1979	58	14	28	100	130	1015
September 1979	59	12	29	100	130	938
October 1979	58	12	30	100	128	889
November 1979	57	12	31	100	126	925
December 1979	54	10	35	100	119	932
January 1980	53	9	38	100	115	858
February 1980	55	8	37	100	119	721
March 1980	56	9	35	100	121	633
April 1980	53	11	36	100	118	574
May 1980	44	9	47	100	98	509
June 1980	40	9	51	100	89	506
July 1980	40	12	49	100	91	513
August 1980	46	12	41	100	105	487
September 1980	47	16	37	100	110	481
October 1980	50	15	36	100	114	459
November 1980	49	15	36	100	114	485
December 1980	47	14	39	100	109	502
January 1981	47	13	39	100	108	521
February 1981	47	14	40	100	107	518
March 1981	45	15	40	100	106	521
April 1981	47	14	39	100	108	523
May 1981	44	14	42	100	102	551
June 1981	47	15	38	100	108	567
July 1981	47	12	41	100	106	581
August 1981	49	14	37	100	112	593
September 1981	48	14	38	100	109	597
October 1981	46	16	38	100	108	598
November 1981	46	14	40	100	106	591
December 1981	48	11	40	100	108	587
January 1982	50	10	40	100	110	601

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1982	50	12	38	100	111	624
March 1982	49	10	40	100	109	642
April 1982	44	15	42	100	102	619
May 1982	45	14	41	100	104	592
June 1982	45	14	42	100	103	571
July 1982	47	11	43	100	104	579
August 1982	43	11	46	100	97	580
September 1982	43	13	44	100	99	599
October 1982	42	13	44	100	98	613
November 1982	45	12	43	100	102	610
December 1982	47	10	43	100	104	602
January 1983	49	8	43	100	106	579
February 1983	50	8	42	100	107	562
March 1983	51	8	40	100	111	549
April 1983	55	9	36	100	119	575
May 1983	61	8	32	100	129	595
June 1983	65	6	29	100	136	615
July 1983	69	6	25	100	144	579
August 1983	67	9	25	100	142	542
September 1983	69	9	22	100	147	509
October 1983	65	11	24	100	142	538
November 1983	65	10	25	100	140	582
December 1983	61	13	27	100	134	581
January 1984	63	12	25	100	138	537
February 1984	66	13	22	100	144	513
March 1984	70	10	19	100	151	528
April 1984	72	10	18	100	154	579
May 1984	74	9	17	100	157	604
June 1984	70	11	19	100	151	589
July 1984	68	11	20	100	148	545
August 1984	68	11	21	100	147	568
September 1984	72	10	19	100	153	634
October 1984	70	11	19	100	151	706
November 1984	67	11	22	100	145	699
December 1984	64	11	25	100	140	683
January 1985	69	8	24	100	145	590
February 1985	71	8	22	100	149	562
March 1985	74	7	20	100	154	535
April 1985	74	7	19	100	155	585
May 1985	74	7	19	100	155	586
June 1985	73	7	21	100	152	614
July 1985	71	7	22	100	149	598
August 1985	70	8	22	100	148	600
September 1985	71	10	19	100	152	547
October 1985	69	11	19	100	150	537
November 1985	69	12	19	100	150	522
December 1985	68	10	22	100	146	566
January 1986	73	9	18	100	155	609
February 1986	74	8	18	100	156	649
March 1986	76	9	15	100	161	611
April 1986	74	9	16	100	158	574

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 1986	73	9	18	100	155	535
June 1986	75	8	17	100	157	582
July 1986	75	8	17	100	158	630
August 1986	77	9	15	100	162	669
September 1986	75	8	17	100	158	621
October 1986	75	8	17	100	158	579
November 1986	71	9	20	100	151	536
December 1986	73	9	19	100	154	554
January 1987	70	9	21	100	149	555
February 1987	74	6	20	100	154	568
March 1987	71	7	22	100	148	529
April 1987	75	7	18	100	157	513
May 1987	76	8	17	100	159	495
June 1987	78	9	14	100	164	507
July 1987	77	9	14	100	164	520
August 1987	77	8	15	100	162	507
September 1987	77	9	14	100	162	495
October 1987	72	11	17	100	154	433
November 1987	67	14	19	100	148	418
December 1987	64	16	20	100	144	416
January 1988	67	14	19	100	148	465
February 1988	71	12	16	100	155	476
March 1988	74	11	14	100	160	468
April 1988	75	10	14	100	161	426
May 1988	77	10	14	100	163	414
June 1988	78	10	12	100	166	425
July 1988	77	12	11	100	166	462
August 1988	78	12	10	100	168	476
September 1988	76	11	13	100	163	491
October 1988	78	9	12	100	166	474
November 1988	75	11	14	100	161	465
December 1988	73	10	16	100	157	443
January 1989	72	11	17	100	155	452
February 1989	74	11	15	100	158	450
March 1989	78	10	12	100	165	451
April 1989	78	9	13	100	165	446
May 1989	75	10	15	100	160	454
June 1989	71	13	16	100	154	454
July 1989	68	14	18	100	150	447
August 1989	69	13	18	100	150	428
September 1989	72	11	17	100	155	428
October 1989	73	11	16	100	157	445
November 1989	73	12	15	100	157	463
December 1989	70	14	17	100	153	448
January 1990	72	13	15	100	157	415
February 1990	74	11	15	100	159	391
March 1990	77	8	15	100	162	396
April 1990	77	6	17	100	160	424
May 1990	80	5	15	100	165	444
June 1990	81	5	14	100	167	448
July 1990	80	7	13	100	168	431

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 1990	75	8	17	100	158	413
September 1990	73	7	20	100	153	394
October 1990	67	6	27	100	140	396
November 1990	65	6	29	100	136	409
December 1990	63	6	32	100	131	420
January 1991	61	7	31	100	130	417
February 1991	58	9	33	100	125	398
March 1991	59	11	30	100	129	390
April 1991	65	10	25	100	141	397
May 1991	69	8	23	100	146	413
June 1991	68	8	24	100	144	414
July 1991	68	7	26	100	142	400
August 1991	69	6	25	100	144	386
September 1991	69	7	24	100	146	391
October 1991	68	8	24	100	144	408
November 1991	65	11	24	100	141	418
December 1991	60	10	30	100	129	429
January 1992	52	10	37	100	115	426
February 1992	52	8	41	100	111	429
March 1992	55	7	38	100	117	416
April 1992	59	6	35	100	124	399
May 1992	63	7	30	100	133	399
June 1992	66	8	26	100	140	405
July 1992	70	7	23	100	146	424
August 1992	70	6	24	100	146	428
September 1992	67	5	27	100	140	429
October 1992	65	6	29	100	136	418
November 1992	64	6	29	100	135	387
December 1992	65	7	27	100	138	370
January 1993	68	8	23	100	145	356
February 1993	70	9	21	100	150	364
March 1993	75	7	18	100	157	377
April 1993	77	8	15	100	163	379
May 1993	77	8	14	100	163	387
June 1993	77	9	14	100	163	363
July 1993	75	8	17	100	159	359
August 1993	74	10	16	100	158	359
September 1993	72	10	18	100	154	378
October 1993	71	12	17	100	154	387
November 1993	73	9	18	100	155	384
December 1993	73	11	16	100	157	393
January 1994	77	9	14	100	163	390
February 1994	80	7	12	100	168	386
March 1994	83	6	11	100	172	372
April 1994	81	8	10	100	171	378
May 1994	81	10	9	100	172	391
June 1994	77	12	10	100	167	402
July 1994	79	11	11	100	168	401
August 1994	79	9	12	100	167	408
September 1994	82	6	12	100	170	399
October 1994	80	7	13	100	167	392

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 1994	79	6	16	100	163	382
December 1994	77	7	16	100	161	389
January 1995	77	7	16	100	161	385
February 1995	77	8	15	100	162	386
March 1995	79	7	13	100	166	374
April 1995	79	9	12	100	167	374
May 1995	78	10	13	100	165	371
June 1995	77	9	14	100	162	370
July 1995	77	7	17	100	160	382
August 1995	79	6	14	100	165	395
September 1995	80	7	14	100	166	391
October 1995	80	10	10	100	170	385
November 1995	75	11	14	100	162	375
December 1995	74	11	15	100	159	399
January 1996	73	8	18	100	155	403
February 1996	76	8	16	100	161	399
March 1996	78	7	15	100	163	388
April 1996	76	10	13	100	163	381
May 1996	76	9	15	100	161	383
June 1996	75	12	13	100	162	378
July 1996	79	9	13	100	166	380
August 1996	79	9	12	100	167	384
September 1996	81	6	13	100	168	398
October 1996	79	6	15	100	163	402
November 1996	78	6	16	100	161	401
December 1996	74	7	18	100	156	398
January 1997	74	7	19	100	155	397
February 1997	74	8	18	100	157	393
March 1997	77	7	16	100	162	397
April 1997	80	8	12	100	168	403
May 1997	80	10	10	100	170	404
June 1997	80	12	8	100	172	405
July 1997	78	12	9	100	169	395
August 1997	78	11	11	100	167	386
September 1997	78	10	12	100	167	381
October 1997	78	10	12	100	166	392
November 1997	78	10	12	100	166	403
December 1997	75	12	12	100	163	386
January 1998	77	12	11	100	167	384
February 1998	79	12	9	100	170	370
March 1998	82	11	8	100	174	384
April 1998	80	11	10	100	170	365
May 1998	78	11	10	100	168	385
June 1998	77	14	9	100	168	370
July 1998	78	14	8	100	170	382
August 1998	79	14	7	100	172	364
September 1998	76	15	8	100	168	377
October 1998	75	17	8	100	167	364
November 1998	77	15	8	100	169	377
December 1998	80	11	8	100	172	371

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 1999	83	8	8	100	175	378
February 1999	80	11	9	100	171	366
March 1999	80	11	10	100	170	367
April 1999	80	11	9	100	171	368
May 1999	83	10	7	100	177	370
June 1999	82	12	6	100	176	375
July 1999	80	12	8	100	172	382
August 1999	76	12	13	100	163	385
September 1999	76	13	11	100	165	379
October 1999	75	14	11	100	165	381
November 1999	78	13	9	100	169	388
December 1999	78	11	11	100	167	409
January 2000	79	10	11	100	168	420
February 2000	79	11	11	100	168	421
March 2000	79	10	11	100	169	395
April 2000	80	11	8	100	172	382
May 2000	82	11	7	100	175	387
June 2000	83	11	6	100	177	402
July 2000	84	10	6	100	177	402
August 2000	80	11	8	100	172	391
September 2000	79	11	10	100	169	395
October 2000	78	11	11	100	167	397
November 2000	81	9	10	100	172	391
December 2000	81	8	10	100	171	370
January 2001	77	9	14	100	163	382
February 2001	70	11	19	100	150	387
March 2001	68	11	21	100	147	402
April 2001	68	11	21	100	147	389
May 2001	70	10	20	100	150	388
June 2001	69	11	20	100	149	368
July 2001	64	16	21	100	143	377
August 2001	63	16	21	100	142	382
September 2001	61	17	22	100	138	389
October 2001	64	13	23	100	141	378
November 2001	64	12	24	100	140	370
December 2001	67	11	22	100	146	382
January 2002	68	14	19	100	149	394
February 2002	68	13	18	100	150	395
March 2002	65	16	20	100	145	380
April 2002	64	15	21	100	143	377
May 2002	66	15	18	100	148	369
June 2002	70	13	17	100	153	389
July 2002	73	13	15	100	158	377
August 2002	69	15	16	100	154	389
September 2002	65	15	20	100	146	369
October 2002	59	17	24	100	135	371
November 2002	59	18	23	100	136	366
December 2002	62	18	20	100	142	389
January 2003	70	13	17	100	152	381
February 2003	73	8	19	100	154	381
March 2003	69	9	22	100	148	370

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2003	65	12	24	100	141	377
May 2003	61	15	24	100	137	378
June 2003	63	15	23	100	140	387
July 2003	68	13	19	100	149	392
August 2003	68	12	20	100	148	412
September 2003	70	11	20	100	150	391
October 2003	67	13	20	100	147	388
November 2003	70	12	19	100	151	386
December 2003	68	11	21	100	147	388
January 2004	72	10	19	100	153	391
February 2004	70	11	20	100	150	392
March 2004	73	11	16	100	157	390
April 2004	70	12	17	100	153	381
May 2004	72	11	17	100	155	392
June 2004	74	10	16	100	158	400
July 2004	73	9	18	100	155	381
August 2004	71	11	18	100	153	366
September 2004	68	12	20	100	148	368
October 2004	67	13	20	100	147	391
November 2004	67	14	19	100	148	398
December 2004	72	11	17	100	155	408
January 2005	74	12	14	100	161	398
February 2005	76	11	13	100	164	383
March 2005	75	13	12	100	163	374
April 2005	75	11	14	100	161	397
May 2005	73	12	15	100	159	413
June 2005	75	12	13	100	161	422
July 2005	75	11	14	100	161	428
August 2005	80	7	13	100	167	412
September 2005	78	5	17	100	161	408
October 2005	74	7	20	100	154	401
November 2005	71	7	22	100	149	408
December 2005	72	7	20	100	152	409
January 2006	77	5	17	100	160	398
February 2006	78	6	16	100	162	391
March 2006	79	5	16	100	163	388
April 2006	78	7	15	100	163	398
May 2006	75	7	18	100	156	404
June 2006	72	8	20	100	152	424
July 2006	74	7	20	100	154	427
August 2006	76	5	19	100	157	431
September 2006	74	7	19	100	155	410
October 2006	72	8	20	100	151	411
November 2006	69	10	21	100	149	408
December 2006	72	8	20	100	152	415
January 2007	74	8	17	100	157	432
February 2007	75	8	17	100	159	448
March 2007	73	10	17	100	156	434
April 2007	70	12	18	100	152	423
May 2007	72	12	16	100	156	410
June 2007	74	9	17	100	157	437

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2007	73	8	19	100	155	424
August 2007	69	10	21	100	148	409
September 2007	67	10	23	100	144	404
October 2007	66	10	24	100	141	408
November 2007	65	7	28	100	137	430
December 2007	62	6	32	100	130	431
January 2008	65	6	29	100	136	419
February 2008	60	8	32	100	127	408
March 2008	61	9	30	100	131	389
April 2008	55	9	35	100	120	395
May 2008	57	7	37	100	120	395
June 2008	53	6	41	100	111	405
July 2008	52	5	43	100	109	405
August 2008	52	6	42	100	110	406
September 2008	51	6	44	100	107	386
October 2008	46	6	48	100	99	383
November 2008	45	3	52	100	93	382
December 2008	47	3	50	100	96	402
January 2009	48	3	49	100	99	401
February 2009	48	5	47	100	101	404
March 2009	44	5	51	100	92	405
April 2009	43	6	51	100	92	408
May 2009	41	7	52	100	89	413
June 2009	48	7	45	100	102	417
July 2009	52	7	41	100	111	438
August 2009	55	8	36	100	119	429
September 2009	55	8	37	100	117	418
October 2009	56	7	37	100	120	420
November 2009	57	3	40	100	118	418
December 2009	59	2	39	100	120	419
January 2010	62	2	36	100	126	417
February 2010	65	3	32	100	133	421
March 2010	69	4	27	100	142	425
April 2010	68	3	28	100	140	413
May 2010	70	4	26	100	143	424
June 2010	67	4	29	100	139	442
July 2010	62	5	32	100	130	445
August 2010	59	5	36	100	123	438
September 2010	60	6	34	100	126	429
October 2010	63	6	31	100	132	424
November 2010	66	6	28	100	138	426
December 2010	69	5	26	100	143	440
January 2011	70	4	26	100	144	421
February 2011	70	3	27	100	142	410
March 2011	65	5	29	100	136	390
April 2011	68	4	28	100	140	406
May 2011	67	6	27	100	140	404
June 2011	67	6	27	100	140	412
July 2011	63	7	31	100	132	384
August 2011	60	5	35	100	125	388
September 2011	54	6	40	100	114	370

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 2011	53	5	42	100	111	412
November 2011	54	8	38	100	116	412
December 2011	60	7	32	100	128	421
January 2012	63	9	28	100	135	391
February 2012	64	8	28	100	135	376
March 2012	60	9	31	100	129	373
April 2012	62	8	30	100	132	396
May 2012	63	7	30	100	134	406
June 2012	64	7	29	100	135	405
July 2012	60	9	31	100	128	386
August 2012	61	9	30	100	131	384
September 2012	63	7	30	100	134	378
October 2012	69	5	26	100	143	396
November 2012	70	4	26	100	144	406
December 2012	70	4	26	100	143	412
January 2013	66	5	28	100	138	404
February 2013	66	6	28	100	138	394
March 2013	69	5	26	100	143	375
April 2013	69	5	26	100	143	382
May 2013	71	5	24	100	147	391
June 2013	69	8	24	100	145	430
July 2013	70	8	23	100	147	428
August 2013	67	9	25	100	142	427
September 2013	66	9	26	100	140	414
October 2013	65	9	26	100	139	410
November 2013	66	8	25	100	141	410
December 2013	70	9	22	100	148	417
January 2014	73	8	19	100	154	410
February 2014	72	9	20	100	152	409
March 2014	72	8	21	100	151	402
April 2014	71	8	22	100	149	431
May 2014	72	9	20	100	152	437
June 2014	70	9	21	100	149	421
July 2014	72	8	20	100	152	393
August 2014	72	7	21	100	151	387
September 2014	73	5	21	100	152	408
October 2014	71	7	21	100	150	433
November 2014	74	7	19	100	155	439
December 2014	77	8	15	100	161	407
January 2015	80	5	14	100	166	371
February 2015	76	6	18	100	159	365
March 2015	74	5	21	100	153	393
April 2015	75	4	21	100	154	397
May 2015	77	6	17	100	160	402
June 2015	78	6	16	100	162	386
July 2015	79	6	15	100	164	382
August 2015	78	5	17	100	161	396
September 2015	79	4	17	100	161	393
October 2015	76	4	20	100	155	391
November 2015	77	4	18	100	159	359
December 2015	79	4	17	100	162	383

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	81	5	14	100	166	401
February 2016	81	4	16	100	165	414
March 2016	78	7	15	100	164	402
April 2016	77	8	15	100	162	403
May 2016	76	9	15	100	161	411
June 2016	78	7	15	100	162	407
July 2016	78	6	17	100	161	399
August 2016	78	5	17	100	161	405
September 2016	77	5	18	100	159	431
October 2016	76	6	18	100	159	455
November 2016	78	7	16	100	162	450
December 2016	79	7	14	100	166	446
January 2017	80	7	13	100	167	427
February 2017	79	7	14	100	165	427
March 2017	78	7	15	100	163	421
April 2017	80	6	14	100	166	437
May 2017	79	7	15	100	164	468
June 2017	77	6	17	100	160	480
July 2017	75	8	17	100	158	496
August 2017	77	6	17	100	159	463
September 2017	78	6	16	100	163	462
October 2017	78	6	16	100	163	443
November 2017	80	7	13	100	167	464
December 2017	81	7	13	100	168	456
January 2018	82	4	14	100	168	478
February 2018	81	4	15	100	166	461
March 2018	82	4	13	100	169	475
April 2018	82	6	12	100	170	466
May 2018	81	6	13	100	168	463
June 2018	79	8	13	100	166	446
July 2018	79	8	13	100	165	441
August 2018	77	8	16	100	161	448
September 2018	75	8	17	100	159	473
October 2018	77	7	16	100	161	470
November 2018	79	7	14	100	165	477
December 2018	80	6	14	100	167	466
January 2019	77	8	15	100	161	467
February 2019	77	7	16	100	161	457
March 2019	76	6	18	100	159	458
April 2019	77	6	16	100	161	456
May 2019	74	8	17	100	157	464
June 2019	73	8	19	100	154	456
July 2019	72	6	21	100	151	465
August 2019	73	4	23	100	149	479
September 2019	73	6	21	100	151	474
October 2019	74	6	20	100	155	485
November 2019	77	6	17	100	160	467
December 2019	79	4	18	100	161	464
January 2020	80	3	17	100	163	457
February 2020	81	3	16	100	165	483

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 2020	77	4	19	100	159	509
April 2020	63	5	32	100	131	514
May 2020	56	4	40	100	116	479
June 2020	51	3	46	100	105	450
July 2020	56	4	40	100	116	439
August 2020	57	3	40	100	117	470
September 2020	58	5	37	100	121	474
October 2020	57	6	37	100	121	460
November 2020	54	8	38	100	117	430
December 2020	54	7	39	100	114	431
January 2021	52	7	41	100	111	457
February 2021	54	6	40	100	115	460
March 2021	54	6	40	100	114	466
April 2021	56	6	38	100	118	429
May 2021	55	6	39	100	115	424
June 2021	54	6	40	100	114	435
July 2021	51	5	44	100	106	463
August 2021	50	6	44	100	106	463
September 2021	47	7	46	100	101	456
October 2021	44	5	51	100	93	454
November 2021	40	5	55	100	84	461
December 2021	37	4	58	100	79	446
January 2022	38	5	57	100	82	457
February 2022	39	4	57	100	83	460
March 2022	40	4	56	100	83	471
April 2022	38	6	56	100	82	458
May 2022	34	6	60	100	75	458
June 2022	30	7	63	100	67	449
July 2022	30	6	64	100	66	450
August 2022	34	6	60	100	75	440
September 2022	38	6	55	100	83	450
October 2022	42	5	53	100	89	447
November 2022	41	6	53	100	88	435
December 2022	40	5	55	100	85	424
January 2023	41	5	55	100	86	426
February 2023	41	5	54	100	87	429
March 2023	46	5	49	100	97	425
April 2023	44	6	50	100	95	412
May 2023	44	7	49	100	95	431
June 2023	42	7	51	100	91	441
July 2023	44	7	49	100	95	442
August 2023	46	6	48	100	99	436
September 2023	49	8	43	100	106	417
October 2023	49	9	43	100	106	425
November 2023	48	9	43	100	105	430
December 2023	48	8	45	100	103	444

TABLE 36

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

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

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
March	1978	23	33	1	1	3	0	13	2	7	2	0
April	1978	18	36	0	1	5	0	15	2	5	1	0
May	1978	17	36	0	2	6	0	17	2	5	1	0
June	1978	16	41	1	3	5	0	17	3	2	1	0
July	1978	17	42	1	4	5	0	18	4	3	1	0
August	1978	15	44	2	4	5	0	16	4	3	2	0
September	1978	12	44	1	3	4	0	16	5	4	2	0
October	1978	12	44	0	2	2	0	15	5	4	2	0
November	1978	11	44	0	2	1	0	18	5	4	3	0
December	1978	10	41	0	2	1	0	19	5	2	2	0
January	1979	11	41	0	2	2	0	20	6	2	2	0
February	1979	15	41	0	2	2	0	18	6	2	1	0
March	1979	19	44	0	3	3	0	16	5	2	2	0
April	1979	17	47	1	3	3	0	15	5	4	2	0
May	1979	14	47	1	3	3	0	16	6	5	2	0
June	1979	11	44	2	2	3	0	19	6	5	2	0
July	1979	12	39	1	2	2	1	18	8	4	3	0
August	1979	13	38	1	2	2	1	19	9	4	5	0
September	1979	15	36	0	1	3	0	17	11	5	5	0
October	1979	14	37	0	3	3	0	18	11	8	4	0
November	1979	14	36	1	3	3	0	19	13	8	4	0
December	1979	13	36	1	4	4	0	21	14	9	4	0
January	1980	15	34	1	2	3	1	22	15	9	7	0
February	1980	17	34	1	2	3	0	22	13	9	7	0
March	1980	20	33	1	1	2	0	20	15	8	7	0
April	1980	18	28	1	1	3	0	22	21	6	5	0
May	1980	15	26	0	2	2	0	26	27	7	6	0
June	1980	18	21	1	2	1	0	28	27	8	8	0
July	1980	23	18	1	2	1	0	26	21	10	9	0
August	1980	24	18	2	1	1	0	23	17	10	8	0
September	1980	22	20	2	1	1	0	21	15	10	7	0
October	1980	20	23	2	1	1	0	19	17	10	5	0
November	1980	20	28	1	2	1	0	20	16	8	4	0
December	1980	19	25	1	2	1	0	22	20	11	4	0
January	1981	22	26	1	2	1	0	23	21	10	4	0
February	1981	24	22	1	2	2	0	22	27	9	4	0
March	1981	28	23	1	1	1	0	22	27	9	5	0
April	1981	28	23	1	1	1	0	22	23	10	5	0
May	1981	23	23	1	2	1	0	24	20	11	5	0
June	1981	21	24	0	2	1	0	20	21	10	4	0
July	1981	22	21	1	2	1	0	22	23	10	2	0
August	1981	25	21	2	1	1	0	19	25	9	2	0
September	1981	25	20	1	1	1	0	20	23	9	2	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

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

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

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

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
April	1989	38	22	4	5	6	0	6	5	4	2	0
May	1989	35	22	4	6	5	0	7	5	4	2	0
June	1989	31	21	4	5	4	0	8	6	4	3	0
July	1989	33	19	6	3	4	0	11	6	4	4	0
August	1989	35	17	6	3	4	0	10	5	3	4	0
September	1989	35	16	6	2	4	0	8	3	3	4	0
October	1989	33	17	5	2	4	1	7	4	3	4	0
November	1989	31	21	5	1	5	1	9	4	4	2	0
December	1989	31	22	6	2	4	0	11	3	4	2	0
January	1990	34	21	6	2	5	0	10	1	3	1	0
February	1990	37	21	5	2	5	0	7	2	3	2	0
March	1990	37	19	7	2	7	0	6	3	4	3	0
April	1990	33	21	8	2	7	0	7	4	5	3	0
May	1990	33	18	10	2	7	0	7	5	4	4	0
June	1990	33	22	8	2	5	0	6	4	3	3	0
July	1990	34	21	7	3	4	0	6	3	2	3	0
August	1990	29	24	5	3	6	0	9	1	4	3	0
September	1990	31	25	4	3	4	0	10	3	6	4	0
October	1990	26	24	4	2	5	0	15	5	7	6	0
November	1990	26	25	4	2	2	0	14	5	6	9	0
December	1990	25	21	4	2	3	0	13	4	8	12	0
January	1991	28	19	3	2	2	0	8	3	9	16	0
February	1991	29	13	4	1	3	0	8	4	9	17	0
March	1991	31	13	5	1	2	0	8	6	9	13	0
April	1991	33	16	8	1	4	0	8	6	8	9	0
May	1991	33	20	9	1	3	0	7	6	10	7	0
June	1991	33	17	9	1	3	0	8	6	10	8	0
July	1991	34	14	8	1	3	0	8	6	11	8	0
August	1991	36	13	8	0	3	0	9	6	11	8	0
September	1991	35	13	8	1	3	0	7	5	13	7	0
October	1991	33	15	10	1	2	0	9	5	13	6	0
November	1991	36	13	9	1	2	0	9	4	11	9	0
December	1991	35	14	8	1	2	0	10	6	11	14	0
January	1992	34	10	9	0	2	0	12	7	13	18	0
February	1992	30	8	12	0	2	0	10	7	15	21	0
March	1992	33	7	16	0	1	0	9	5	14	18	0
April	1992	33	8	16	0	2	0	7	4	13	17	0
May	1992	36	9	16	0	2	0	8	4	14	12	0
June	1992	35	9	16	1	3	0	6	4	11	12	0
July	1992	35	10	16	1	3	0	7	3	10	11	0
August	1992	36	11	15	1	4	0	7	3	9	12	0
September	1992	36	10	15	0	4	0	8	4	11	14	0
October	1992	38	12	12	1	3	0	8	5	13	13	0
November	1992	39	9	14	1	2	0	8	4	12	13	0
December	1992	41	8	13	1	4	0	7	3	13	10	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
January	1993	43	6	16	1	5	1	6	1	10	10	0
February	1993	43	9	15	1	6	0	3	2	10	9	0
March	1993	44	10	16	1	6	0	3	2	8	10	0
April	1993	42	13	18	1	7	0	2	2	7	8	0
May	1993	38	12	21	1	7	0	4	1	6	8	0
June	1993	33	13	23	1	9	0	4	1	6	7	0
July	1993	32	10	24	1	7	0	5	1	7	9	0
August	1993	33	13	26	1	8	0	4	1	7	9	0
September	1993	34	13	25	1	5	0	6	1	6	10	0
October	1993	33	16	25	0	5	0	7	2	6	8	0
November	1993	35	14	24	1	4	0	9	1	6	7	0
December	1993	35	14	26	1	5	0	9	2	4	6	0
January	1994	41	10	26	1	7	0	7	1	3	6	0
February	1994	41	9	27	1	12	0	5	2	2	6	0
March	1994	38	10	25	1	13	0	3	1	3	5	0
April	1994	33	12	23	2	16	0	3	2	3	4	0
May	1994	30	13	21	2	14	0	3	2	2	2	0
June	1994	31	10	20	3	14	0	5	2	3	3	0
July	1994	34	12	20	2	11	0	6	2	2	2	0
August	1994	35	11	21	3	11	1	6	3	3	3	0
September	1994	34	13	21	2	11	1	6	3	3	3	0
October	1994	30	13	19	1	14	0	6	2	3	4	0
November	1994	31	15	16	1	13	0	8	2	3	4	0
December	1994	34	13	13	2	14	0	9	3	3	2	0
January	1995	38	12	12	4	13	1	9	3	3	2	0
February	1995	38	12	10	5	14	0	8	5	3	2	0
March	1995	37	13	12	4	10	0	7	5	4	2	0
April	1995	34	13	10	2	12	0	6	6	2	2	0
May	1995	35	12	10	2	9	1	7	6	2	3	0
June	1995	33	11	8	3	12	2	8	6	2	3	0
July	1995	35	11	12	2	11	2	8	7	3	3	0
August	1995	36	11	14	1	13	0	8	5	3	3	0
September	1995	40	11	17	1	11	0	6	4	5	4	0
October	1995	41	11	16	1	10	0	5	2	3	2	0
November	1995	37	11	17	1	9	0	6	2	5	2	0
December	1995	34	12	17	1	10	0	7	2	5	2	0
January	1996	35	11	16	1	9	0	9	2	5	3	0
February	1996	38	11	15	1	9	0	7	3	5	4	0
March	1996	41	10	17	1	9	1	6	4	5	5	0
April	1996	37	11	17	2	7	1	5	4	5	5	0
May	1996	36	11	17	2	9	1	7	3	5	4	0
June	1996	33	11	14	2	11	0	7	3	4	3	0
July	1996	38	10	15	2	13	0	7	2	3	3	0
August	1996	41	11	15	3	11	0	7	2	3	2	0
September	1996	43	13	15	2	9	0	8	2	3	1	0
October	1996	40	13	13	1	8	0	9	4	4	1	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

<u>Date of Survey</u>	<u>GOOD TIME TO BUY</u>							<u>BAD TIME TO BUY</u>				
	<u>Prices Low; Good Buys Available</u>	<u>Prices Won't Come Down</u>	<u>Interest Rate Low Credit Easy</u>	<u>Borrow in Advance Rising Rates</u>	<u>Times Good Prosperity</u>	<u>Supply Adequate</u>	<u>Prices High</u>	<u>Interest Rates High; Credit Tight</u>	<u>Can't Afford To Buy</u>	<u>Uncertain Future</u>	<u>Supply Inadequate</u>	
November 1996	36	14	14	1	8	0	8	3	4	2	0	
December 1996	38	12	12	2	8	0	9	3	4	2	0	
January 1997	39	11	11	2	10	0	10	1	5	3	0	
February 1997	40	12	9	2	13	0	8	2	5	3	0	
March 1997	41	11	11	1	14	0	5	3	5	3	0	
April 1997	38	12	13	2	14	1	4	3	3	3	0	
May 1997	37	11	14	2	13	1	4	3	2	2	0	
June 1997	32	13	14	2	15	0	3	3	2	1	0	
July 1997	32	12	13	1	14	0	5	3	2	0	0	
August 1997	31	12	14	0	15	0	5	2	2	2	0	
September 1997	33	12	15	0	17	0	5	2	2	1	0	
October 1997	33	10	15	1	18	0	3	2	2	2	0	
November 1997	34	9	15	1	16	0	4	2	2	1	0	
December 1997	36	9	13	1	12	0	4	3	1	2	0	
January 1998	39	8	14	0	11	0	5	2	1	2	0	
February 1998	38	7	17	0	11	0	4	2	1	1	0	
March 1998	39	7	19	0	14	0	4	1	1	1	0	
April 1998	34	8	18	0	17	0	5	1	1	0	0	
May 1998	34	8	14	0	18	0	5	1	1	0	0	
June 1998	32	7	15	0	18	0	4	1	1	0	0	
July 1998	33	8	16	0	17	0	3	1	1	0	0	
August 1998	34	7	19	0	16	0	2	1	1	0	0	
September 1998	32	8	18	0	17	0	3	1	1	0	0	
October 1998	31	7	21	0	18	0	3	3	1	1	0	
November 1998	31	9	22	0	16	0	2	3	1	1	0	
December 1998	34	9	27	1	16	0	2	3	1	1	0	
January 1999	39	8	23	1	16	0	2	3	1	1	0	
February 1999	42	5	19	0	19	0	3	2	1	1	0	
March 1999	39	7	15	0	19	0	4	1	1	2	0	
April 1999	33	7	17	0	19	1	3	1	1	1	0	
May 1999	29	11	19	0	20	1	2	1	2	1	0	
June 1999	31	10	18	0	20	1	2	1	2	1	0	
July 1999	29	8	18	1	22	1	3	1	1	1	0	
August 1999	31	6	17	2	20	0	4	1	1	1	0	
September 1999	29	9	18	1	21	1	3	3	1	1	0	
October 1999	34	12	16	1	17	1	3	3	2	1	0	
November 1999	36	12	14	1	18	1	2	3	1	1	0	
December 1999	42	8	12	1	18	1	3	1	1	1	0	
January 2000	42	8	9	0	20	1	4	2	0	1	0	
February 2000	39	7	10	1	20	1	3	3	0	0	0	
March 2000	36	8	12	1	19	1	4	4	0	0	0	
April 2000	33	9	14	1	18	1	2	3	0	0	0	
May 2000	33	11	13	1	17	0	2	2	0	0	0	
June 2000	33	11	11	3	15	0	2	2	1	0	0	
July 2000	34	11	9	3	16	0	3	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 Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
August 2000		33	10	9	3	15	0	5	3	1	1	0
September 2000		32	9	10	2	18	0	4	2	2	2	0
October 2000		33	10	9	2	16	1	3	2	2	2	0
November 2000		36	9	11	3	16	1	1	1	1	2	0
December 2000		42	10	8	2	13	1	2	1	1	1	0
January 2001		43	6	7	1	12	0	3	2	2	4	0
February 2001		38	7	9	1	10	0	4	4	4	7	0
March 2001		34	7	14	1	9	0	4	4	4	10	0
April 2001		31	7	18	0	7	0	5	4	5	10	0
May 2001		29	7	16	0	9	0	5	3	5	8	0
June 2001		28	8	13	0	9	0	6	2	7	5	0
July 2001		26	8	12	1	11	0	6	3	9	5	0
August 2001		33	7	13	0	10	0	6	2	8	7	0
September 2001		31	5	16	0	11	1	5	3	8	9	0
October 2001		34	3	20	0	9	1	3	2	6	13	0
November 2001		33	2	22	0	6	0	3	2	4	15	0
December 2001		36	1	24	0	3	0	2	1	5	14	0
January 2002		40	2	22	0	2	0	2	1	6	10	0
February 2002		43	2	21	0	3	0	3	1	10	6	0
March 2002		42	3	18	0	4	0	3	2	10	7	0
April 2002		38	4	16	0	5	0	2	3	11	7	0
May 2002		33	4	17	0	7	0	2	3	8	8	0
June 2002		32	6	20	1	8	0	3	2	6	6	0
July 2002		36	5	23	0	8	0	3	2	6	4	0
August 2002		35	4	21	0	5	0	2	2	6	5	0
September 2002		32	2	20	0	3	0	2	2	9	7	0
October 2002		26	2	20	0	4	0	3	2	10	10	0
November 2002		25	3	22	0	4	0	3	3	10	11	0
December 2002		31	4	23	0	4	0	3	3	9	10	0
January 2003		40	4	24	0	4	0	4	3	7	9	0
February 2003		40	5	25	1	4	0	4	3	8	11	0
March 2003		36	4	25	1	5	0	3	4	8	13	0
April 2003		29	3	23	1	5	0	2	5	8	14	0
May 2003		32	2	24	0	4	0	2	6	9	11	0
June 2003		33	2	26	0	3	0	2	5	11	9	0
July 2003		35	4	25	0	4	0	2	4	11	5	0
August 2003		31	5	26	0	6	0	3	4	11	6	0
September 2003		28	6	26	0	6	0	4	4	9	7	0
October 2003		30	5	24	1	5	0	5	3	10	9	0
November 2003		32	4	23	1	3	0	4	2	7	9	0
December 2003		35	3	22	1	3	0	5	3	9	6	0
January 2004		37	3	27	0	4	0	4	3	7	5	0
February 2004		33	2	31	1	5	0	4	3	7	5	0
March 2004		32	5	30	1	5	0	2	2	6	6	0
April 2004		27	6	28	1	8	0	3	3	7	6	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

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

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
December	2011	48	4	7	0	2	0	9	4	17	11	0
January	2012	49	4	6	0	2	0	6	5	16	11	0
February	2012	48	5	8	0	2	0	7	4	16	12	0
March	2012	43	5	9	0	3	0	7	3	17	14	0
April	2012	42	6	11	0	4	0	7	3	16	12	0
May	2012	42	7	11	0	4	0	8	4	15	12	0
June	2012	42	7	11	0	4	0	8	4	15	12	0
July	2012	42	6	11	0	2	0	8	4	14	13	0
August	2012	41	6	10	0	2	0	5	3	12	14	0
September	2012	42	6	9	0	3	0	5	2	13	12	0
October	2012	44	8	10	0	4	0	5	2	11	10	0
November	2012	47	7	11	0	6	0	6	2	10	10	0
December	2012	45	8	10	0	7	1	6	4	11	10	0
January	2013	43	7	7	0	7	0	6	3	15	11	0
February	2013	38	9	7	0	5	0	7	3	15	10	0
March	2013	39	9	8	0	5	0	6	3	13	9	0
April	2013	38	9	10	0	5	0	6	4	11	9	0
May	2013	39	8	11	0	7	0	4	4	11	8	0
June	2013	36	8	12	0	9	0	5	3	11	8	0
July	2013	34	8	11	1	9	0	6	2	9	8	0
August	2013	32	8	10	1	9	0	8	2	10	8	0
September	2013	32	7	10	1	9	0	6	3	11	8	0
October	2013	32	7	10	1	9	1	5	3	11	10	0
November	2013	35	9	8	0	8	1	6	3	11	10	0
December	2013	37	11	9	0	6	1	6	3	8	9	0
January	2014	40	11	11	0	7	1	7	3	8	6	0
February	2014	36	12	11	0	8	0	7	2	9	5	0
March	2014	35	13	10	0	8	0	6	3	9	7	0
April	2014	32	13	10	0	9	0	5	1	9	8	0
May	2014	35	14	11	0	9	0	6	1	8	8	0
June	2014	34	12	11	0	11	0	8	2	9	7	0
July	2014	36	14	10	1	12	0	10	2	9	5	0
August	2014	34	12	11	1	12	0	10	2	8	7	0
September	2014	35	12	13	1	11	0	9	2	9	6	0
October	2014	35	9	14	1	11	0	8	2	8	6	0
November	2014	39	8	13	0	12	0	5	2	7	6	0
December	2014	42	7	11	0	14	1	5	2	5	6	0
January	2015	46	7	12	0	15	1	4	2	5	5	0
February	2015	45	7	11	0	13	1	7	3	7	4	0
March	2015	39	8	12	0	14	0	9	3	7	4	0
April	2015	35	8	12	0	15	1	10	3	7	4	0
May	2015	32	9	13	0	20	1	8	3	5	5	0
June	2015	34	10	12	0	20	0	8	2	7	5	0
July	2015	36	10	14	1	19	0	6	2	5	6	0
August	2015	34	12	14	2	16	0	6	1	8	6	0

TABLE 36

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

<u>Date of Survey</u>		GOOD TIME TO BUY						BAD TIME TO BUY				
		<u>Prices Low; Good Buys Available</u>	<u>Prices Won't Come Down</u>	<u>Interest Rate Low Credit Easy</u>	<u>Borrow in Advance Rising Rates</u>	<u>Times Good Prosperity</u>	<u>Supply Adequate</u>	<u>Prices High</u>	<u>Interest Rates High; Credit Tight</u>	<u>Can't Afford To Buy</u>	<u>Uncertain Future</u>	<u>Supply Inadequate</u>
September 2015		34	10	14	2	14	0	7	1	6	6	0
October 2015		33	10	14	1	12	0	9	2	7	6	0
November 2015		38	7	15	1	11	0	9	2	5	5	0
December 2015		44	6	17	1	9	0	7	2	4	5	0
January 2016		44	7	13	3	13	0	4	1	4	5	0
February 2016		44	8	12	3	13	0	6	3	4	5	0
March 2016		39	10	12	2	14	1	6	2	4	4	0
April 2016		40	8	14	1	12	1	7	3	4	3	0
May 2016		36	9	15	1	13	1	6	2	4	4	0
June 2016		35	10	15	1	11	0	5	2	5	4	0
July 2016		35	11	13	1	11	0	6	2	5	6	0
August 2016		38	10	15	1	12	1	7	2	6	6	0
September 2016		37	8	14	0	13	1	8	2	6	6	0
October 2016		38	7	15	0	15	0	8	3	6	5	0
November 2016		41	8	14	1	14	0	6	3	6	5	0
December 2016		46	9	13	2	14	0	4	3	5	4	0
January 2017		45	11	12	2	13	0	4	2	4	4	0
February 2017		38	13	9	2	14	0	5	2	4	3	0
March 2017		36	12	10	1	15	0	6	2	5	3	0
April 2017		35	12	13	1	16	1	6	2	4	4	0
May 2017		37	11	14	1	15	0	6	2	5	4	0
June 2017		34	10	13	1	14	0	7	2	5	5	0
July 2017		35	8	10	1	13	1	6	2	5	4	0
August 2017		36	8	10	2	15	1	8	2	5	4	0
September 2017		34	9	11	2	17	1	9	1	3	3	0
October 2017		34	9	11	2	19	1	9	1	2	4	0
November 2017		36	8	11	2	18	1	7	0	2	4	0
December 2017		44	7	10	2	15	1	6	1	2	4	0
January 2018		44	8	10	2	16	0	7	2	2	3	0
February 2018		41	9	10	2	20	0	7	2	3	3	0
March 2018		35	14	10	2	21	0	7	2	3	2	0
April 2018		33	17	9	1	21	0	6	3	3	2	0
May 2018		32	18	9	1	15	0	6	3	4	2	0
June 2018		34	15	9	2	17	1	7	2	4	3	0
July 2018		34	15	8	2	16	1	7	2	4	3	0
August 2018		33	14	8	2	19	1	9	1	4	3	0
September 2018		31	16	7	1	18	1	9	2	4	2	0
October 2018		29	16	9	2	20	2	11	1	3	2	0
November 2018		30	17	9	2	21	1	11	2	3	1	0
December 2018		35	16	9	2	20	1	10	1	3	1	0
January 2019		38	14	8	1	18	1	10	2	4	3	0
February 2019		40	11	9	1	18	1	7	3	4	4	0
March 2019		40	9	8	1	18	0	10	4	4	4	0
April 2019		39	9	8	1	21	0	9	3	3	3	0
May 2019		36	9	9	1	20	0	11	4	4	2	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	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	2019	31	11	8	1	21	1	11	5	4	3	0
July	2019	32	11	8	1	19	1	13	5	6	3	0
August	2019	32	12	8	1	19	1	14	4	6	4	0
September	2019	35	10	7	0	20	0	12	3	6	4	0
October	2019	32	11	8	1	21	1	10	3	4	6	0
November	2019	36	9	8	0	22	1	8	2	3	6	0
December	2019	39	9	9	0	22	0	10	3	1	6	0
January	2020	43	9	8	0	23	0	10	2	3	4	0
February	2020	38	9	9	0	26	0	9	2	3	3	0
March	2020	35	8	9	0	25	1	8	1	5	5	1
April	2020	32	5	9	0	17	1	7	1	7	17	2
May	2020	34	3	8	0	9	1	5	0	11	24	2
June	2020	36	2	8	0	5	1	5	1	14	28	2
July	2020	37	3	9	0	5	1	6	2	13	23	3
August	2020	33	3	9	0	6	1	7	3	13	22	3
September	2020	28	4	9	0	7	1	7	2	11	20	6
October	2020	27	4	8	0	9	1	8	2	11	19	6
November	2020	26	5	8	0	8	1	11	2	12	17	8
December	2020	29	4	8	0	7	1	11	2	14	16	7
January	2021	27	5	6	0	6	1	13	1	13	18	8
February	2021	28	6	7	0	9	2	10	0	13	16	8
March	2021	24	8	7	0	10	1	12	1	11	14	10
April	2021	22	9	7	0	16	1	11	1	11	12	11
May	2021	19	8	6	0	14	3	17	1	8	10	17
June	2021	19	9	6	0	14	4	19	1	8	9	18
July	2021	19	10	5	0	11	4	25	1	7	5	24
August	2021	20	12	4	0	10	3	25	1	5	5	24
September	2021	18	12	5	0	10	2	27	1	5	5	28
October	2021	16	10	6	0	7	2	27	1	4	6	30
November	2021	14	8	5	0	5	3	33	1	4	6	35
December	2021	16	7	3	0	3	3	37	2	4	5	36
January	2022	17	10	3	0	3	3	39	2	4	5	36
February	2022	17	11	4	0	4	2	38	2	6	5	33
March	2022	14	13	4	0	4	3	37	2	5	6	31
April	2022	12	13	4	0	5	2	40	2	5	6	30
May	2022	11	11	2	0	4	2	43	1	4	7	33
June	2022	9	11	2	1	3	2	45	3	4	7	33
July	2022	10	10	2	0	3	2	45	4	6	9	32
August	2022	12	12	2	1	3	3	45	4	7	8	26
September	2022	14	11	2	1	4	5	41	5	8	8	21
October	2022	16	11	2	1	3	5	39	4	7	9	17
November	2022	17	10	1	1	2	5	37	5	6	11	16
December	2022	19	9	1	1	3	4	39	6	5	12	15
January	2023	20	9	1	1	4	5	38	8	7	11	14
February	2023	21	9	1	1	4	5	35	10	8	11	11

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
March	2023	19	11	2	1	4	5	31	10	11	10	8
April	2023	19	11	2	1	5	4	31	12	9	10	6
May	2023	20	11	2	1	5	5	33	10	9	10	7
June	2023	19	10	1	0	4	6	32	11	11	9	8
July	2023	19	11	2	0	5	6	30	9	12	8	8
August	2023	20	10	2	0	6	6	30	11	11	7	7
September	2023	24	11	2	0	6	5	32	9	7	6	7
October	2023	24	11	2	0	5	5	34	9	6	5	5
November	2023	26	11	2	0	3	6	35	8	6	6	4
December	2023	26	9	2	0	3	5	34	9	7	6	4

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	53	17	30	100	123	839
April 1978	54	17	29	100	126	867
May 1978	54	16	30	100	123	896
June 1978	52	13	35	100	117	876
July 1978	52	14	34	100	118	888
August 1978	51	12	37	100	113	829
September 1978	49	16	35	100	114	833
October 1978	48	16	36	100	112	809
November 1978	47	19	34	100	112	883
December 1978	44	21	35	100	108	868
January 1979	41	24	36	100	105	891
February 1979	42	23	35	100	107	849
March 1979	45	17	38	100	106	850
April 1979	46	12	41	100	105	878
May 1979	45	11	44	100	101	878
June 1979	43	10	47	100	96	990
July 1979	38	12	50	100	88	1079
August 1979	39	11	50	100	89	1015
September 1979	41	11	48	100	93	938
October 1979	46	10	44	100	102	889
November 1979	45	10	45	100	100	925
December 1979	45	12	44	100	101	932
January 1980	41	12	47	100	94	858
February 1980	44	10	46	100	99	721
March 1980	43	9	48	100	95	633
April 1980	43	9	49	100	94	574
May 1980	34	12	54	100	80	509
June 1980	34	12	54	100	80	506
July 1980	32	14	54	100	79	513
August 1980	40	12	49	100	91	487
September 1980	39	13	48	100	91	481
October 1980	43	13	44	100	99	459
November 1980	43	15	42	100	102	485
December 1980	40	14	47	100	93	502
January 1981	38	13	49	100	89	521
February 1981	36	12	53	100	83	518
March 1981	40	14	46	100	93	521
April 1981	43	11	47	100	96	523
May 1981	44	9	47	100	97	551
June 1981	41	9	50	100	91	567
July 1981	39	9	52	100	87	581
August 1981	38	9	53	100	86	593
September 1981	38	8	55	100	83	597
October 1981	34	9	57	100	77	598
November 1981	34	9	56	100	78	591
December 1981	35	10	54	100	81	587
January 1982	38	10	53	100	85	601
February 1982	36	11	53	100	83	624

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

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1982	36	8	56	100	79	642
April	1982	36	9	55	100	81	619
May	1982	39	8	53	100	86	592
June	1982	42	8	50	100	92	571
July	1982	41	7	52	100	89	579
August	1982	39	7	54	100	85	580
September	1982	38	9	53	100	85	599
October	1982	39	9	52	100	87	613
November	1982	42	8	51	100	91	610
December	1982	44	6	50	100	94	602
January	1983	47	6	47	100	100	579
February	1983	51	5	44	100	107	562
March	1983	52	5	42	100	110	549
April	1983	55	5	39	100	116	575
May	1983	60	6	34	100	125	595
June	1983	64	7	29	100	134	615
July	1983	67	7	26	100	141	579
August	1983	68	6	26	100	143	542
September	1983	68	6	26	100	143	509
October	1983	65	6	29	100	136	538
November	1983	61	7	31	100	130	582
December	1983	58	9	33	100	124	581
January	1984	58	12	30	100	128	537
February	1984	62	11	27	100	136	513
March	1984	68	9	22	100	146	528
April	1984	67	9	24	100	143	579
May	1984	64	9	27	100	137	604
June	1984	59	11	30	100	129	589
July	1984	62	9	29	100	132	545
August	1984	61	11	28	100	133	568
September	1984	61	9	30	100	132	634
October	1984	58	10	33	100	125	706
November	1984	57	8	36	100	121	699
December	1984	55	8	37	100	118	683
January	1985	58	7	35	100	123	590
February	1985	61	8	31	100	130	562
March	1985	65	9	26	100	139	535
April	1985	65	8	27	100	138	585
May	1985	66	6	28	100	137	586
June	1985	63	6	30	100	133	614
July	1985	64	7	29	100	135	598
August	1985	64	8	28	100	135	600
September	1985	67	7	26	100	141	547
October	1985	67	7	27	100	140	537
November	1985	67	6	26	100	141	522
December	1985	65	7	27	100	138	566
January	1986	69	8	23	100	146	609
February	1986	70	8	22	100	148	649
March	1986	73	7	19	100	154	611
April	1986	71	6	23	100	148	574
May	1986	71	6	22	100	149	535

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1986	72	6	23	100	149	582
July 1986	75	7	19	100	156	630
August 1986	75	6	19	100	157	669
September 1986	75	6	19	100	156	621
October 1986	74	6	20	100	154	579
November 1986	69	6	25	100	144	536
December 1986	65	6	30	100	135	554
January 1987	57	7	36	100	122	555
February 1987	59	7	34	100	125	568
March 1987	59	8	33	100	126	529
April 1987	65	6	29	100	137	513
May 1987	68	6	27	100	141	495
June 1987	69	7	25	100	144	507
July 1987	68	9	23	100	145	520
August 1987	67	10	23	100	143	507
September 1987	65	10	25	100	140	495
October 1987	60	9	31	100	129	433
November 1987	55	10	35	100	120	418
December 1987	56	9	35	100	121	416
January 1988	56	8	36	100	120	465
February 1988	59	10	30	100	129	476
March 1988	60	11	29	100	131	468
April 1988	63	13	24	100	139	426
May 1988	62	11	27	100	135	414
June 1988	60	10	29	100	131	425
July 1988	59	10	31	100	128	462
August 1988	61	11	28	100	134	476
September 1988	60	14	27	100	133	491
October 1988	60	11	29	100	131	474
November 1988	58	11	31	100	127	465
December 1988	58	10	32	100	127	443
January 1989	58	10	32	100	126	452
February 1989	59	10	31	100	129	450
March 1989	62	8	30	100	133	451
April 1989	67	8	24	100	143	446
May 1989	67	9	25	100	142	454
June 1989	64	11	25	100	139	454
July 1989	61	12	26	100	135	447
August 1989	63	12	25	100	138	428
September 1989	62	11	27	100	135	428
October 1989	62	9	29	100	134	445
November 1989	65	7	28	100	136	463
December 1989	68	7	25	100	143	448
January 1990	66	9	25	100	141	415
February 1990	62	8	30	100	133	391
March 1990	63	7	31	100	132	396
April 1990	64	5	30	100	134	424
May 1990	67	6	27	100	140	444
June 1990	67	7	26	100	141	448
July 1990	68	6	26	100	142	431
August 1990	63	6	31	100	132	413

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 1990	60	5	35	100	125	394
October 1990	54	7	39	100	115	396
November 1990	53	7	40	100	113	409
December 1990	49	9	42	100	106	420
January 1991	50	9	41	100	109	417
February 1991	50	10	40	100	109	398
March 1991	54	9	37	100	116	390
April 1991	59	8	33	100	125	397
May 1991	63	7	30	100	133	413
June 1991	66	6	28	100	137	414
July 1991	67	6	27	100	140	400
August 1991	67	7	27	100	140	386
September 1991	64	7	29	100	135	391
October 1991	59	8	33	100	125	408
November 1991	56	8	36	100	120	418
December 1991	54	9	37	100	117	429
January 1992	55	8	37	100	118	426
February 1992	58	5	37	100	121	429
March 1992	63	4	33	100	129	416
April 1992	64	4	32	100	132	399
May 1992	67	5	28	100	139	399
June 1992	67	6	28	100	139	405
July 1992	67	5	29	100	138	424
August 1992	63	4	32	100	131	428
September 1992	63	3	34	100	129	429
October 1992	65	3	32	100	133	418
November 1992	65	6	29	100	137	387
December 1992	69	6	25	100	143	370
January 1993	67	7	25	100	142	356
February 1993	65	7	28	100	138	364
March 1993	62	8	30	100	132	377
April 1993	64	8	28	100	136	379
May 1993	67	7	26	100	141	387
June 1993	68	7	25	100	142	363
July 1993	67	6	26	100	141	359
August 1993	67	6	27	100	140	359
September 1993	66	6	29	100	137	378
October 1993	65	6	28	100	137	387
November 1993	67	8	24	100	143	384
December 1993	66	10	23	100	143	393
January 1994	68	11	21	100	147	390
February 1994	69	10	21	100	148	386
March 1994	75	8	17	100	158	372
April 1994	73	9	18	100	156	378
May 1994	71	8	21	100	150	391
June 1994	68	7	24	100	144	402
July 1994	71	5	24	100	147	401
August 1994	74	6	21	100	153	408
September 1994	71	7	21	100	150	399
October 1994	69	7	23	100	146	392
November 1994	67	8	25	100	143	382

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1994	68	7	25	100	144	389
January 1995	67	7	27	100	140	385
February 1995	66	5	29	100	138	386
March 1995	64	6	30	100	134	374
April 1995	62	7	31	100	131	374
May 1995	59	8	33	100	126	371
June 1995	60	7	33	100	127	370
July 1995	62	7	32	100	130	382
August 1995	64	5	31	100	133	395
September 1995	65	4	31	100	134	391
October 1995	66	4	29	100	137	385
November 1995	66	7	27	100	139	375
December 1995	65	10	25	100	140	399
January 1996	63	9	28	100	135	403
February 1996	63	7	30	100	133	399
March 1996	63	5	32	100	132	388
April 1996	61	8	31	100	130	381
May 1996	59	9	33	100	126	383
June 1996	61	8	31	100	129	378
July 1996	64	5	31	100	133	380
August 1996	66	5	30	100	136	384
September 1996	68	5	27	100	140	398
October 1996	68	6	26	100	142	402
November 1996	66	7	26	100	140	401
December 1996	61	9	31	100	130	398
January 1997	61	10	29	100	132	397
February 1997	63	9	28	100	135	393
March 1997	66	8	27	100	139	397
April 1997	63	9	28	100	135	403
May 1997	68	8	24	100	144	404
June 1997	72	8	20	100	152	405
July 1997	72	7	21	100	151	395
August 1997	66	9	25	100	141	386
September 1997	63	9	28	100	134	381
October 1997	62	11	27	100	135	392
November 1997	65	10	25	100	140	403
December 1997	64	11	25	100	139	386
January 1998	64	11	24	100	140	384
February 1998	62	13	25	100	137	370
March 1998	65	14	21	100	145	384
April 1998	66	14	20	100	145	365
May 1998	67	13	20	100	147	385
June 1998	65	14	21	100	144	370
July 1998	63	14	22	100	141	382
August 1998	62	17	21	100	141	364
September 1998	61	17	22	100	139	377
October 1998	67	17	16	100	151	364
November 1998	69	14	17	100	152	377
December 1998	71	12	17	100	155	371
January 1999	70	13	17	100	153	378

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1999	69	13	18	100	152	366
March 1999	71	14	16	100	155	367
April 1999	73	12	15	100	157	368
May 1999	70	13	17	100	153	370
June 1999	70	11	19	100	152	375
July 1999	69	12	20	100	149	382
August 1999	71	10	20	100	151	385
September 1999	68	12	20	100	147	379
October 1999	66	12	22	100	143	381
November 1999	66	13	21	100	145	388
December 1999	65	12	23	100	142	409
January 2000	64	12	24	100	140	420
February 2000	66	12	23	100	143	421
March 2000	63	11	27	100	136	395
April 2000	66	10	24	100	141	382
May 2000	66	10	24	100	141	387
June 2000	69	12	19	100	149	402
July 2000	66	14	21	100	145	402
August 2000	64	15	22	100	142	391
September 2000	63	14	23	100	140	395
October 2000	64	10	26	100	138	397
November 2000	66	10	24	100	142	391
December 2000	67	13	20	100	147	370
January 2001	65	14	22	100	143	382
February 2001	64	10	26	100	138	387
March 2001	64	8	29	100	135	402
April 2001	66	9	25	100	140	389
May 2001	64	12	24	100	140	388
June 2001	63	12	25	100	138	368
July 2001	62	13	25	100	137	377
August 2001	59	15	26	100	132	382
September 2001	56	15	29	100	128	389
October 2001	60	13	27	100	132	378
November 2001	68	11	21	100	147	370
December 2001	77	11	12	100	164	382
January 2002	78	13	10	100	168	394
February 2002	76	12	12	100	163	395
March 2002	70	12	18	100	152	380
April 2002	69	13	19	100	150	377
May 2002	67	15	17	100	150	369
June 2002	66	17	17	100	149	389
July 2002	69	15	16	100	153	377
August 2002	70	15	15	100	155	389
September 2002	75	14	12	100	163	369
October 2002	69	16	15	100	155	371
November 2002	68	17	15	100	154	366
December 2002	67	16	17	100	151	389
January 2003	71	12	17	100	154	381
February 2003	72	8	20	100	152	381
March 2003	69	7	24	100	146	370
April 2003	67	10	23	100	145	377

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2003	68	12	21	100	147	378
June 2003	70	11	19	100	151	387
July 2003	74	8	18	100	155	392
August 2003	73	7	20	100	153	412
September 2003	74	9	18	100	156	391
October 2003	73	8	18	100	155	388
November 2003	76	9	16	100	160	386
December 2003	76	8	16	100	160	388
January 2004	78	8	15	100	163	391
February 2004	75	7	18	100	156	392
March 2004	75	7	18	100	157	390
April 2004	73	8	19	100	153	381
May 2004	73	9	18	100	155	392
June 2004	74	8	18	100	156	400
July 2004	71	9	20	100	151	381
August 2004	72	8	21	100	151	366
September 2004	69	10	22	100	147	368
October 2004	68	10	22	100	146	391
November 2004	66	10	24	100	142	398
December 2004	67	9	24	100	143	408
January 2005	67	8	25	100	142	398
February 2005	71	8	22	100	149	383
March 2005	71	6	23	100	148	374
April 2005	68	6	26	100	143	397
May 2005	63	7	31	100	132	413
June 2005	61	7	32	100	129	422
July 2005	66	6	28	100	138	428
August 2005	70	5	25	100	146	412
September 2005	69	5	25	100	144	408
October 2005	65	7	28	100	137	401
November 2005	64	6	30	100	134	408
December 2005	65	6	29	100	137	409
January 2006	67	4	29	100	138	398
February 2006	67	5	29	100	138	391
March 2006	64	5	31	100	133	388
April 2006	63	5	32	100	131	398
May 2006	59	4	36	100	123	404
June 2006	58	4	38	100	120	424
July 2006	59	5	36	100	123	427
August 2006	60	6	34	100	125	431
September 2006	62	7	31	100	131	410
October 2006	62	6	32	100	131	411
November 2006	64	7	29	100	135	408
December 2006	64	6	30	100	134	415
January 2007	64	7	29	100	135	432
February 2007	65	6	29	100	137	448
March 2007	68	6	26	100	142	434
April 2007	68	6	26	100	141	423
May 2007	66	7	27	100	138	410
June 2007	60	8	32	100	128	437
July 2007	57	6	36	100	121	424

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2007	57	6	37	100	121	409
September 2007	63	5	32	100	131	404
October 2007	64	6	30	100	134	408
November 2007	62	5	33	100	129	430
December 2007	58	5	37	100	121	431
January 2008	56	5	39	100	117	419
February 2008	55	7	38	100	118	408
March 2008	56	7	37	100	119	389
April 2008	56	8	36	100	120	395
May 2008	54	6	40	100	115	395
June 2008	48	6	46	100	102	405
July 2008	46	4	50	100	96	405
August 2008	49	3	48	100	101	406
September 2008	51	4	45	100	106	386
October 2008	50	4	46	100	103	383
November 2008	48	4	48	100	100	382
December 2008	51	3	46	100	106	402
January 2009	57	2	41	100	115	401
February 2009	59	3	38	100	121	404
March 2009	60	4	36	100	125	405
April 2009	65	4	31	100	134	408
May 2009	63	4	33	100	130	413
June 2009	68	2	30	100	137	417
July 2009	65	3	32	100	133	438
August 2009	70	3	27	100	144	429
September 2009	64	4	32	100	132	418
October 2009	62	4	34	100	128	420
November 2009	59	4	37	100	121	418
December 2009	59	3	37	100	122	419
January 2010	61	3	36	100	125	417
February 2010	61	3	36	100	125	421
March 2010	63	5	32	100	131	425
April 2010	65	4	30	100	135	413
May 2010	71	4	25	100	146	424
June 2010	72	3	26	100	146	442
July 2010	67	4	30	100	137	445
August 2010	62	3	34	100	128	438
September 2010	62	4	34	100	128	429
October 2010	64	4	32	100	133	424
November 2010	64	5	31	100	133	426
December 2010	67	5	29	100	138	440
January 2011	64	4	33	100	131	421
February 2011	63	3	34	100	130	410
March 2011	61	3	37	100	124	390
April 2011	63	3	34	100	129	406
May 2011	62	4	34	100	128	404
June 2011	61	4	35	100	126	412
July 2011	57	6	38	100	119	384
August 2011	56	4	40	100	116	388
September 2011	52	5	43	100	110	370
October 2011	53	5	42	100	111	412

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2011	53	6	41	100	113	412
December 2011	54	6	40	100	114	421
January 2012	55	6	38	100	117	391
February 2012	57	7	36	100	121	376
March 2012	58	7	35	100	123	373
April 2012	62	6	32	100	130	396
May 2012	62	6	31	100	131	406
June 2012	64	7	30	100	134	405
July 2012	63	6	31	100	131	386
August 2012	61	5	34	100	127	384
September 2012	64	4	32	100	132	378
October 2012	64	3	32	100	132	396
November 2012	69	4	27	100	142	406
December 2012	66	5	30	100	136	412
January 2013	64	5	31	100	132	404
February 2013	57	6	37	100	120	394
March 2013	58	6	35	100	123	375
April 2013	60	7	33	100	127	382
May 2013	67	6	27	100	140	391
June 2013	68	5	27	100	141	430
July 2013	70	7	23	100	148	428
August 2013	66	8	26	100	140	427
September 2013	62	9	29	100	134	414
October 2013	61	7	32	100	130	410
November 2013	60	7	33	100	127	410
December 2013	63	6	31	100	133	417
January 2014	63	6	30	100	133	410
February 2014	67	7	26	100	140	409
March 2014	65	7	28	100	138	402
April 2014	67	6	27	100	140	431
May 2014	67	5	28	100	139	437
June 2014	69	5	26	100	143	421
July 2014	66	5	29	100	137	393
August 2014	65	6	29	100	136	387
September 2014	67	5	29	100	138	408
October 2014	69	6	25	100	144	433
November 2014	71	6	23	100	148	439
December 2014	70	8	22	100	148	407
January 2015	71	5	24	100	147	371
February 2015	68	5	26	100	142	365
March 2015	67	6	27	100	140	393
April 2015	68	6	26	100	142	397
May 2015	68	6	27	100	141	402
June 2015	70	3	26	100	144	386
July 2015	70	4	26	100	145	382
August 2015	71	4	25	100	146	396
September 2015	69	5	26	100	143	393
October 2015	67	5	28	100	138	391
November 2015	67	4	29	100	138	359
December 2015	68	3	30	100	138	383

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	70	3	27	100	144	401
February 2016	72	5	23	100	149	414
March 2016	75	7	18	100	157	402
April 2016	73	8	19	100	154	403
May 2016	73	7	20	100	152	411
June 2016	72	5	23	100	149	407
July 2016	72	6	22	100	150	399
August 2016	70	6	24	100	146	405
September 2016	68	7	25	100	143	431
October 2016	67	6	27	100	140	455
November 2016	69	6	25	100	143	450
December 2016	68	6	26	100	142	446
January 2017	70	5	25	100	146	427
February 2017	71	5	24	100	147	427
March 2017	72	5	24	100	148	421
April 2017	72	5	23	100	149	437
May 2017	71	5	24	100	147	468
June 2017	70	5	25	100	146	480
July 2017	69	5	26	100	143	496
August 2017	69	5	27	100	142	463
September 2017	70	3	27	100	143	462
October 2017	69	3	28	100	141	443
November 2017	69	3	27	100	142	464
December 2017	69	5	26	100	143	456
January 2018	70	4	26	100	144	478
February 2018	70	5	26	100	144	461
March 2018	69	4	27	100	142	475
April 2018	69	4	28	100	141	466
May 2018	65	5	30	100	134	463
June 2018	66	5	28	100	138	446
July 2018	64	6	29	100	135	441
August 2018	65	6	29	100	135	448
September 2018	64	5	31	100	133	473
October 2018	63	5	31	100	132	470
November 2018	64	4	31	100	133	477
December 2018	62	5	34	100	128	466
January 2019	61	5	34	100	128	467
February 2019	61	5	33	100	128	457
March 2019	60	6	33	100	127	458
April 2019	61	8	31	100	129	456
May 2019	61	8	32	100	129	464
June 2019	61	7	32	100	128	456
July 2019	59	5	37	100	122	465
August 2019	58	5	37	100	121	479
September 2019	60	5	35	100	125	474
October 2019	63	5	32	100	132	485
November 2019	64	6	30	100	134	467
December 2019	66	5	29	100	138	464
January 2020	66	5	29	100	136	457
February 2020	67	5	28	100	139	483
March 2020	64	6	30	100	135	509

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2020	63	5	31	100	132	514
May 2020	61	4	34	100	127	479
June 2020	63	3	34	100	130	450
July 2020	64	2	34	100	130	439
August 2020	63	1	35	100	128	470
September 2020	62	1	37	100	125	474
October 2020	62	3	35	100	126	460
November 2020	60	5	35	100	124	430
December 2020	59	6	36	100	123	431
January 2021	55	6	39	100	116	457
February 2021	55	4	41	100	114	460
March 2021	54	4	42	100	112	466
April 2021	55	5	41	100	114	429
May 2021	52	5	43	100	109	424
June 2021	48	5	47	100	101	435
July 2021	43	4	53	100	89	463
August 2021	36	5	59	100	77	463
September 2021	34	4	62	100	72	456
October 2021	30	4	66	100	65	454
November 2021	28	4	69	100	59	461
December 2021	23	3	74	100	50	446
January 2022	21	2	77	100	44	457
February 2022	23	2	76	100	47	460
March 2022	23	4	74	100	49	471
April 2022	22	6	72	100	50	458
May 2022	21	6	73	100	48	458
June 2022	17	5	78	100	39	449
July 2022	19	4	77	100	43	450
August 2022	18	4	78	100	40	440
September 2022	22	4	74	100	48	450
October 2022	22	4	74	100	48	447
November 2022	23	4	73	100	49	435
December 2022	22	4	75	100	47	424
January 2023	27	3	71	100	56	426
February 2023	33	2	65	100	68	429
March 2023	37	3	61	100	76	425
April 2023	32	3	65	100	68	412
May 2023	28	3	69	100	60	431
June 2023	27	3	70	100	56	441
July 2023	27	3	70	100	57	442
August 2023	27	2	70	100	57	436
September 2023	27	3	70	100	57	417
October 2023	24	4	72	100	52	425
November 2023	25	4	70	100	55	430
December 2023	27	4	69	100	57	444

REGION NORTH CENTRAL

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

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

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

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

REGION NORTH CENTRAL

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	1982	32	6	7	1	1	1	0	31	30	8	4	1	10	0	
August	1982	29	6	5	1	1	2	1	31	32	9	4	1	9	0	
September	1982	27	7	6	1	1	2	1	30	30	10	5	1	8	0	
October	1982	26	8	7	1	1	2	1	30	25	13	4	0	6	0	
November	1982	28	8	11	1	1	1	1	27	21	14	6	0	7	0	
December	1982	29	6	15	2	1	2	0	27	21	12	5	0	8	0	
January	1983	27	6	21	2	1	2	0	24	19	11	5	0	8	0	
February	1983	26	6	27	2	2	2	0	26	16	10	3	1	7	0	
March	1983	23	8	30	2	2	2	0	26	13	10	2	1	5	0	
April	1983	24	7	34	2	3	2	0	26	11	9	3	1	4	0	
May	1983	25	9	36	2	3	2	0	23	10	7	2	1	4	0	
June	1983	26	11	38	1	3	2	0	20	8	6	2	0	4	0	
July	1983	28	14	37	2	4	1	1	16	7	6	2	0	3	0	
August	1983	27	12	36	2	4	2	1	15	7	7	1	0	3	0	
September	1983	30	14	32	3	3	1	1	15	8	6	2	0	3	0	
October	1983	27	15	26	2	3	2	1	20	8	6	2	0	4	0	
November	1983	24	17	22	2	4	2	1	23	8	5	2	0	5	0	
December	1983	18	12	21	2	4	2	1	25	9	5	2	0	5	0	
January	1984	21	13	21	2	3	2	0	22	10	3	1	0	4	0	
February	1984	23	15	20	2	5	2	0	19	10	3	1	0	3	0	
March	1984	26	18	17	3	8	2	0	16	7	2	1	0	3	0	
April	1984	23	16	18	4	9	1	1	16	7	3	2	0	4	0	
May	1984	21	15	15	5	7	1	1	19	7	3	1	0	4	0	
June	1984	19	15	14	6	5	1	1	19	9	3	1	0	4	0	
July	1984	20	17	13	6	4	2	1	20	9	3	2	0	2	0	
August	1984	19	17	13	5	4	2	1	18	11	3	2	0	3	0	
September	1984	21	18	13	5	4	1	1	19	12	3	3	0	3	0	
October	1984	19	17	11	5	5	1	1	20	12	3	3	0	3	0	
November	1984	20	17	12	4	6	1	0	21	11	4	3	0	3	0	
December	1984	17	15	13	5	6	2	0	23	13	5	2	0	4	0	
January	1985	21	14	18	3	5	1	0	22	12	6	2	0	4	0	
February	1985	22	14	22	2	4	1	1	21	12	6	2	0	3	0	
March	1985	27	15	24	1	4	0	1	17	9	5	2	0	2	0	
April	1985	26	16	23	2	5	1	1	19	8	5	2	0	4	0	
May	1985	25	14	25	3	5	2	1	20	7	5	1	0	4	0	
June	1985	24	11	28	2	5	2	1	23	6	4	1	0	5	0	
July	1985	23	11	30	2	6	2	0	23	6	3	1	0	4	0	
August	1985	24	11	31	2	4	2	0	21	4	3	2	0	3	0	
September	1985	22	11	37	1	4	2	1	20	4	3	1	0	4	0	
October	1985	21	9	44	1	3	1	1	18	5	5	1	0	4	0	
November	1985	21	10	45	1	3	1	1	18	7	4	1	0	4	0	
December	1985	24	9	41	1	2	1	1	18	8	5	2	0	3	0	
January	1986	26	9	43	2	2	1	1	16	5	4	2	0	3	0	
February	1986	24	7	48	2	2	0	1	15	4	5	2	0	3	0	
March	1986	21	7	54	2	2	0	1	14	3	4	2	0	3	0	
April	1986	18	6	53	2	1	1	1	15	4	5	2	0	2	0	
May	1986	21	5	55	2	2	1	1	14	3	5	2	0	1	0	
June	1986	22	6	56	2	2	1	1	12	3	5	2	0	1	0	
July	1986	24	6	57	2	4	0	1	10	3	5	1	0	2	0	
August	1986	22	7	55	2	3	0	2	12	3	4	0	0	2	0	
September	1986	24	6	58	2	4	1	1	12	4	4	0	0	3	0	
October	1986	23	6	58	2	2	0	1	12	5	4	1	0	2	0	
November	1986	26	6	52	2	2	0	0	16	8	4	1	0	2	0	
December	1986	23	7	46	2	2	0	0	18	7	4	1	0	2	0	
January	1987	22	7	38	1	2	0	0	20	7	4	1	0	2	0	

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

		GOOD TIME TO BUY							BAD TIME TO BUY							
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't			Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>	
February 1987		24	7	38	1	2	0	1	17	5	3	2	0	2	0	
March 1987		28	7	37	1	1	0	1	18	4	3	2	0	2	0	
April 1987		32	8	40	2	1	0	1	16	2	3	2	0	2	0	
May 1987		30	8	42	2	1	0	1	16	3	3	1	0	1	0	
June 1987		29	10	40	3	1	0	1	14	4	2	1	0	2	0	
July 1987		29	10	34	2	2	1	1	15	5	2	1	0	2	0	
August 1987		32	10	34	3	2	1	0	15	4	3	1	1	3	0	
September 1987		33	11	33	3	3	1	0	17	4	4	0	1	3	0	
October 1987		32	10	33	3	3	1	0	19	7	4	2	0	4	0	
November 1987		30	9	27	3	3	0	0	18	9	4	5	0	3	0	
December 1987		29	10	21	2	3	1	0	17	11	5	6	0	3	0	
January 1988		30	11	20	2	2	0	0	17	9	5	6	0	3	0	
February 1988		31	12	20	1	2	0	0	18	7	4	3	0	4	0	
March 1988		32	11	21	2	3	0	0	19	6	3	2	0	4	0	
April 1988		35	11	20	2	4	0	0	16	4	5	1	0	3	0	
May 1988		32	11	18	3	5	0	0	17	5	5	1	0	2	0	
June 1988		32	13	18	3	5	0	0	18	4	4	1	0	1	0	
July 1988		29	14	16	4	5	0	0	19	5	2	2	0	1	0	
August 1988		31	15	17	4	4	0	0	19	4	3	2	0	2	0	
September 1988		31	13	15	5	5	0	0	18	5	3	2	0	3	0	
October 1988		32	12	15	7	5	0	0	19	6	4	2	0	3	0	
November 1988		29	14	12	6	5	0	0	19	8	3	2	0	3	0	
December 1988		28	13	12	6	5	0	0	19	10	4	2	0	3	0	
January 1989		25	14	13	6	5	0	0	20	11	3	1	0	3	0	
February 1989		28	12	14	7	5	0	1	20	9	3	2	0	2	0	
March 1989		28	13	15	6	4	0	1	21	7	2	1	0	2	0	
April 1989		33	12	20	4	3	0	0	17	7	2	2	0	1	0	
May 1989		32	11	24	3	2	0	0	17	7	3	2	0	2	0	
June 1989		34	10	26	2	2	1	0	18	6	3	2	1	2	0	
July 1989		32	11	22	2	2	1	0	19	4	3	1	1	2	0	
August 1989		35	12	22	3	3	1	0	18	4	2	2	1	2	0	
September 1989		34	12	20	3	3	0	0	17	5	2	2	0	2	0	
October 1989		37	13	18	3	3	0	0	16	8	3	3	0	2	0	
November 1989		41	14	13	2	1	0	1	18	7	3	2	0	2	0	
December 1989		48	15	13	2	1	0	1	17	6	3	1	0	2	0	
January 1990		47	13	12	2	1	0	1	17	4	3	1	0	2	0	
February 1990		49	10	11	2	1	0	1	19	6	4	1	0	3	0	
March 1990		49	8	12	3	1	1	1	21	4	4	2	0	3	0	
April 1990		51	7	12	3	3	1	1	21	4	5	2	0	3	0	
May 1990		46	9	14	2	3	1	1	19	4	3	2	0	3	0	
June 1990		44	13	15	2	3	1	1	19	5	3	2	0	3	0	
July 1990		42	14	15	3	2	0	1	19	6	2	2	0	3	0	
August 1990		38	15	13	3	2	1	1	22	7	3	2	1	4	0	
September 1990		35	14	10	4	2	1	0	20	10	4	3	5	3	0	
October 1990		34	12	8	4	1	2	0	22	11	6	5	7	3	0	
November 1990		36	12	7	3	1	2	0	19	11	6	9	8	3	0	
December 1990		37	10	6	2	1	1	0	20	9	7	13	5	4	0	
January 1991		37	10	9	1	0	1	0	16	7	6	15	4	3	0	
February 1991		40	7	10	1	0	1	0	16	5	8	14	3	3	0	
March 1991		42	8	12	1	1	2	0	17	4	10	9	3	3	0	
April 1991		47	9	12	1	1	2	0	18	4	10	6	2	4	1	
May 1991		46	12	14	2	2	1	0	18	5	9	3	1	3	0	
June 1991		48	11	15	1	1	1	0	18	6	6	4	0	2	0	
July 1991		50	8	16	1	2	1	0	17	7	5	4	0	1	0	
August 1991		51	8	16	1	1	1	0	18	5	5	4	0	2	0	
September 1991		48	7	17	1	1	0	0	19	5	8	4	0	2	0	

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

		GOOD TIME TO BUY							BAD TIME TO BUY							
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't			Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>	
October	1991	39	10	16	1	0	0	0	22	6	9	4	0	3	0	
November	1991	40	8	17	1	0	0	0	24	8	12	5	0	3	0	
December	1991	41	7	17	1	0	0	0	23	9	12	5	0	3	0	
January	1992	43	4	21	1	1	1	0	23	7	12	7	0	3	0	
February	1992	42	3	24	0	1	0	0	19	5	11	10	0	3	0	
March	1992	44	3	26	1	1	0	0	18	2	10	10	0	3	0	
April	1992	44	6	26	1	2	0	0	15	3	8	10	0	3	0	
May	1992	44	7	28	1	2	0	0	15	3	7	7	0	2	0	
June	1992	43	8	30	0	2	0	0	17	4	5	5	0	2	0	
July	1992	42	8	32	1	2	0	0	19	3	7	4	0	1	0	
August	1992	40	9	31	1	2	0	0	21	5	8	6	0	2	0	
September	1992	41	8	29	2	2	0	0	21	5	8	7	0	2	0	
October	1992	41	8	26	2	2	0	0	19	4	7	8	0	2	0	
November	1992	41	8	27	2	1	0	0	17	4	7	6	0	1	0	
December	1992	41	8	29	2	3	0	0	13	3	8	5	0	1	0	
January	1993	42	6	31	1	4	0	0	12	4	10	5	0	1	0	
February	1993	39	5	30	1	5	0	1	11	5	9	7	0	2	0	
March	1993	36	5	30	1	4	0	1	15	4	10	7	0	2	0	
April	1993	33	7	31	1	6	0	1	16	3	8	6	0	2	0	
May	1993	35	7	30	2	6	0	1	17	1	7	5	0	1	0	
June	1993	33	6	32	2	8	0	0	15	2	7	4	0	2	0	
July	1993	33	6	32	1	6	0	1	18	2	9	5	0	3	0	
August	1993	31	7	32	1	7	0	1	17	3	9	5	0	3	0	
September	1993	29	9	31	1	4	1	1	20	3	7	4	0	2	0	
October	1993	27	10	30	2	5	1	1	19	4	6	4	0	1	0	
November	1993	30	9	33	3	4	1	1	19	2	5	3	0	0	0	
December	1993	29	7	34	2	5	0	0	20	1	5	4	0	2	0	
January	1994	30	6	38	2	7	0	0	17	1	5	3	0	3	0	
February	1994	31	6	37	1	8	0	0	16	1	4	3	0	3	0	
March	1994	34	9	37	2	9	0	0	11	1	4	2	0	1	0	
April	1994	31	12	34	2	9	0	0	12	2	4	2	0	0	0	
May	1994	27	14	31	4	9	0	0	15	2	5	1	0	1	0	
June	1994	25	13	29	5	8	0	0	18	4	4	1	0	2	0	
July	1994	26	16	27	5	7	0	0	18	3	3	1	0	3	0	
August	1994	29	16	26	3	7	0	0	15	4	3	1	0	2	0	
September	1994	26	17	25	2	9	0	0	16	4	3	1	0	2	0	
October	1994	27	15	22	2	11	0	1	17	4	4	2	0	1	0	
November	1994	25	13	21	3	11	1	1	18	3	3	2	0	1	1	
December	1994	28	11	20	4	10	1	2	16	5	4	1	0	1	1	
January	1995	25	10	18	4	10	1	2	18	8	4	1	0	1	1	
February	1995	24	12	16	6	10	0	2	20	12	5	0	0	1	0	
March	1995	25	14	14	7	10	0	1	22	12	6	1	0	2	0	
April	1995	26	14	14	7	8	0	1	22	10	4	2	0	2	0	
May	1995	28	13	15	6	7	0	0	24	6	3	2	0	1	0	
June	1995	29	12	19	4	6	0	0	24	5	1	2	0	0	0	
July	1995	29	11	23	2	6	0	0	22	6	4	2	0	1	0	
August	1995	28	12	23	2	9	0	1	20	7	6	2	0	1	0	
September	1995	27	12	22	3	9	0	1	21	5	9	2	0	2	0	
October	1995	34	12	18	3	7	0	1	22	3	6	2	0	1	0	
November	1995	34	10	18	2	6	0	1	22	2	6	2	0	1	0	
December	1995	35	11	18	1	7	0	0	21	2	4	2	0	1	0	
January	1996	30	11	19	2	7	1	0	22	2	5	2	0	1	0	
February	1996	29	12	21	2	8	0	0	21	2	6	3	0	1	0	
March	1996	27	11	23	2	8	0	1	22	2	6	4	0	1	0	
April	1996	27	11	23	3	6	0	1	23	1	6	4	0	1	0	

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price;	Prices	Interest	Borrow in	Times				High	Can't	Gas		Poor	
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply
<u>Date of Survey</u>		<u>Buys</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosper.</u>	<u>Effic.</u>	<u>Adequate</u>	<u>High</u>	<u>Rates</u>	<u>To Buy</u>	<u>Future</u>	<u>Shortages</u>	<u>Quality</u>	<u>Inadequate</u>
May	1996	25	12	25	2	6	1	1	25	3	4	3	0	0	0
June	1996	25	13	22	3	8	1	0	23	3	3	3	1	1	0
July	1996	22	14	22	3	10	1	0	25	3	3	2	1	2	0
August	1996	22	12	21	3	10	0	1	22	4	3	3	1	4	0
September	1996	24	12	21	4	9	0	1	22	3	3	2	0	4	0
October	1996	27	12	19	4	9	1	1	19	5	2	2	0	3	0
November	1996	29	10	17	4	7	1	0	22	3	3	1	1	2	0
December	1996	24	10	15	3	6	1	0	24	4	4	0	1	2	0
January	1997	25	10	16	3	9	1	0	22	4	4	0	1	1	0
February	1997	22	13	18	3	11	1	0	19	4	4	0	1	2	0
March	1997	24	13	21	2	12	0	0	20	4	4	1	0	2	0
April	1997	22	12	21	4	9	0	0	19	5	4	1	0	2	0
May	1997	25	14	20	3	10	0	1	19	5	3	1	0	1	0
June	1997	25	14	20	4	10	0	1	16	4	2	1	0	1	0
July	1997	25	14	21	1	11	0	0	17	2	1	1	0	2	1
August	1997	21	11	21	1	8	0	0	18	2	2	0	0	2	1
September	1997	22	10	20	0	9	1	0	19	2	3	0	0	2	0
October	1997	20	10	19	0	9	1	0	18	3	3	1	0	3	0
November	1997	21	9	18	0	11	1	0	17	3	2	1	1	3	0
December	1997	24	7	17	0	8	1	1	18	4	1	1	0	2	0
January	1998	27	6	19	1	8	1	1	18	2	2	1	0	1	0
February	1998	28	5	20	0	7	0	1	19	3	1	1	0	1	0
March	1998	26	6	24	0	10	0	0	16	2	1	1	0	1	0
April	1998	26	5	28	1	10	0	0	17	3	1	1	0	1	0
May	1998	25	5	30	1	10	0	0	16	2	1	0	0	2	0
June	1998	24	4	30	1	9	0	0	16	2	0	1	0	2	0
July	1998	22	5	29	1	9	0	1	17	2	0	1	0	1	0
August	1998	22	6	27	1	8	0	2	16	2	1	1	0	1	0
September	1998	24	6	25	1	7	0	2	17	3	1	0	0	1	0
October	1998	30	5	29	0	7	0	2	14	2	1	0	0	1	1
November	1998	30	4	33	1	6	0	1	11	1	1	1	0	1	1
December	1998	31	4	36	1	9	0	2	11	1	2	1	0	1	0
January	1999	29	4	34	1	9	0	1	11	2	2	1	0	1	0
February	1999	30	4	30	1	11	0	1	13	2	1	2	0	1	0
March	1999	30	7	28	1	11	0	1	12	2	1	2	0	1	0
April	1999	29	6	32	1	11	0	2	12	2	0	2	0	1	0
May	1999	27	8	31	1	12	0	2	12	2	1	0	0	1	0
June	1999	25	7	31	1	12	0	3	13	1	1	0	0	2	0
July	1999	25	7	26	1	14	0	1	13	1	2	0	0	2	0
August	1999	26	7	25	1	13	0	1	13	3	1	0	0	3	0
September	1999	23	6	27	2	12	0	1	13	4	1	1	1	2	0
October	1999	20	8	23	2	12	0	1	14	4	2	1	1	3	0
November	1999	17	6	21	2	14	0	1	15	2	2	1	0	2	0
December	1999	19	6	18	1	14	0	1	17	3	2	0	0	2	0
January	2000	21	6	17	2	13	0	1	18	4	1	1	0	2	0
February	2000	24	7	17	2	11	0	1	15	5	0	1	1	2	0
March	2000	23	7	17	3	12	0	1	15	6	2	1	5	1	0
April	2000	23	7	17	4	13	1	1	13	4	2	0	8	2	0
May	2000	22	7	20	4	13	1	1	13	5	2	0	9	2	0
June	2000	21	7	21	4	12	1	1	10	5	0	0	8	2	0
July	2000	21	7	20	3	10	1	0	10	6	0	0	8	1	0
August	2000	22	8	18	2	9	1	0	10	6	0	0	9	1	0
September	2000	22	7	17	1	9	1	0	12	5	0	1	7	1	0
October	2000	20	8	18	1	10	0	1	14	5	1	1	4	2	0
November	2000	20	8	17	2	9	0	1	12	4	1	1	5	2	0
December	2000	25	7	15	3	10	1	1	11	4	2	0	3	3	0

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

Date of Survey	GOOD TIME TO BUY								BAD TIME TO BUY						
	Low Price;	Prices	Interest	Borrow in	Times				High	Can't		Gas	Poor		
	Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply	
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate		
January 2001	29	4	14	2	10	1	0	8	3	3	2	4	1	0	
February 2001	34	2	19	1	6	0	1	10	3	5	4	3	2	0	
March 2001	36	4	22	0	3	0	1	11	3	5	6	5	1	0	
April 2001	35	5	27	0	2	0	1	11	4	5	5	4	2	0	
May 2001	32	5	25	0	3	0	1	12	3	4	4	6	1	0	
June 2001	30	4	23	0	3	0	0	12	2	5	4	7	1	0	
July 2001	34	4	20	0	5	0	0	12	2	6	4	6	1	0	
August 2001	34	3	21	0	6	0	0	12	2	7	4	4	3	0	
September 2001	34	4	21	0	6	1	0	12	2	9	6	1	4	0	
October 2001	33	4	28	0	3	1	1	12	1	6	7	1	3	0	
November 2001	31	3	43	0	1	1	1	8	1	5	8	1	1	0	
December 2001	29	2	58	1	1	0	1	5	1	2	6	0	0	0	
January 2002	30	1	63	1	1	0	1	4	3	2	3	0	0	0	
February 2002	32	0	54	1	2	0	1	6	2	4	2	0	0	0	
March 2002	38	0	43	0	3	0	0	8	3	6	2	1	0	0	
April 2002	38	1	38	0	3	0	0	7	3	7	3	1	0	0	
May 2002	36	2	40	0	3	0	0	7	3	6	3	1	0	0	
June 2002	32	3	41	0	2	0	0	8	3	6	3	0	0	0	
July 2002	38	3	43	1	3	0	0	7	3	5	3	0	0	0	
August 2002	37	3	45	1	3	0	0	6	3	5	4	0	0	0	
September 2002	37	2	52	1	3	0	0	4	2	4	4	0	0	0	
October 2002	29	1	51	0	2	0	0	6	1	6	5	1	0	0	
November 2002	28	1	52	0	1	0	0	5	1	7	5	1	0	0	
December 2002	29	1	50	1	1	0	0	6	2	8	4	1	0	0	
January 2003	36	2	49	1	2	1	0	7	2	7	5	0	0	0	
February 2003	37	2	48	1	3	1	1	9	3	6	5	3	0	0	
March 2003	37	2	46	0	3	0	0	8	3	6	7	6	0	0	
April 2003	32	1	48	0	2	0	0	6	4	4	7	6	0	0	
May 2003	35	1	46	0	2	0	0	5	3	6	7	3	0	0	
June 2003	36	1	47	0	2	0	0	7	3	6	6	1	1	0	
July 2003	38	2	48	0	2	0	1	8	2	6	5	1	1	0	
August 2003	36	2	50	0	2	0	1	10	3	6	5	1	1	0	
September 2003	36	3	49	0	3	0	1	10	2	5	4	1	1	0	
October 2003	40	2	46	1	3	0	1	10	2	5	3	1	0	0	
November 2003	38	2	44	1	2	0	1	7	3	4	3	2	1	0	
December 2003	41	2	44	1	2	1	0	9	2	5	2	1	1	0	
January 2004	40	2	44	0	4	1	0	10	2	4	1	1	1	0	
February 2004	40	2	43	1	5	1	0	11	3	5	1	1	0	0	
March 2004	35	2	44	1	5	0	1	9	3	3	2	3	1	0	
April 2004	31	3	46	1	5	1	2	7	3	4	3	5	2	0	
May 2004	32	3	44	2	4	3	2	7	2	3	2	6	2	0	
June 2004	35	4	40	3	6	5	2	7	3	3	1	7	3	0	
July 2004	37	4	34	3	5	5	1	8	5	4	1	7	2	0	
August 2004	38	5	37	3	6	2	1	8	4	4	3	6	2	0	
September 2004	35	4	33	2	5	2	1	9	5	4	3	6	2	0	
October 2004	33	4	33	2	5	2	1	10	3	4	3	6	2	0	
November 2004	33	4	29	2	6	2	1	10	4	5	3	7	2	0	
December 2004	33	4	34	2	8	1	0	10	4	5	3	5	1	0	
January 2005	35	4	33	2	8	2	0	11	5	5	4	4	0	0	
February 2005	38	6	32	1	7	3	0	12	3	4	2	2	1	0	
March 2005	40	5	28	2	4	4	0	13	3	3	2	5	2	0	
April 2005	38	5	25	3	4	5	0	12	2	3	1	10	4	0	
May 2005	35	4	22	3	3	7	0	10	3	3	1	14	5	0	
June 2005	36	5	19	2	3	6	0	12	3	3	1	13	5	0	
July 2005	44	4	16	2	2	4	0	11	3	3	1	11	4	0	

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't		Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	
<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>Supply</u>
August	2005	51	5	16	1	2	2	0	11	4	2	2	7	2	0
September	2005	55	3	15	0	1	4	0	10	3	3	2	12	3	0
October	2005	49	5	16	1	1	7	0	11	2	4	3	15	4	0
November	2005	49	3	16	1	1	8	0	9	2	5	2	17	7	0
December	2005	46	3	15	2	1	6	0	10	2	5	1	13	7	0
January	2006	46	3	14	2	2	4	0	10	4	5	1	10	7	0
February	2006	43	3	16	2	2	4	0	12	4	5	1	8	6	0
March	2006	40	4	16	2	3	5	0	12	4	6	2	8	5	0
April	2006	41	3	15	2	2	6	0	12	3	6	3	11	5	0
May	2006	40	4	13	2	1	6	0	11	4	5	3	15	8	0
June	2006	41	2	10	2	1	6	0	10	5	5	5	16	9	0
July	2006	41	2	14	1	1	7	1	9	3	4	4	15	9	0
August	2006	42	2	13	1	1	7	1	10	4	5	5	14	5	0
September	2006	44	2	14	1	2	7	1	12	4	5	3	13	5	0
October	2006	44	2	12	1	2	5	0	13	5	7	3	11	5	0
November	2006	45	4	12	1	3	4	0	13	4	9	2	7	4	0
December	2006	44	4	12	2	3	2	0	11	4	10	3	6	3	0
January	2007	45	4	12	2	3	3	0	10	4	9	2	7	3	0
February	2007	43	4	14	1	3	3	0	9	4	7	3	6	3	0
March	2007	49	3	15	0	2	3	0	9	3	6	2	6	4	0
April	2007	48	3	14	0	3	4	0	10	3	8	2	6	4	0
May	2007	46	4	13	1	2	5	0	10	2	7	1	10	4	0
June	2007	39	4	14	1	2	7	0	10	2	7	1	14	6	0
July	2007	36	4	13	2	2	7	0	10	2	8	2	16	6	0
August	2007	33	2	14	1	4	7	1	10	4	8	2	13	7	0
September	2007	35	2	17	1	3	7	1	10	4	9	3	9	5	0
October	2007	36	2	18	1	3	7	0	10	5	6	5	7	4	0
November	2007	39	3	16	1	1	6	0	12	5	8	4	5	4	0
December	2007	36	3	12	0	1	5	0	14	7	10	4	7	3	0
January	2008	36	2	11	0	1	5	0	13	6	12	3	7	6	0
February	2008	35	2	13	0	1	6	1	13	6	12	5	6	5	0
March	2008	38	2	14	0	1	7	1	9	6	12	5	6	7	0
April	2008	39	3	15	0	1	7	1	9	6	13	8	7	5	0
May	2008	39	3	13	0	0	7	0	9	6	15	7	10	6	0
June	2008	35	2	11	0	0	8	0	13	5	14	7	14	6	0
July	2008	36	1	7	0	0	9	0	13	5	14	5	18	11	0
August	2008	39	1	6	0	0	9	1	13	3	13	5	19	11	0
September	2008	41	2	7	0	0	9	1	9	5	15	5	18	12	0
October	2008	41	2	10	0	1	7	1	9	11	15	7	13	10	1
November	2008	42	1	11	0	1	4	0	8	13	17	9	9	10	1
December	2008	46	1	10	0	1	2	0	8	13	17	10	5	7	0
January	2009	53	1	9	0	1	1	0	8	9	16	10	4	7	0
February	2009	57	1	10	0	1	2	0	8	9	14	10	2	5	0
March	2009	61	0	12	0	0	2	0	8	9	13	10	2	5	0
April	2009	61	1	15	0	0	1	0	6	7	12	10	1	3	0
May	2009	58	0	16	0	0	1	0	7	5	13	9	1	4	0
June	2009	60	1	17	0	1	1	0	6	3	13	7	1	4	0
July	2009	59	1	13	0	1	1	0	6	3	14	6	2	4	0
August	2009	62	2	11	0	1	2	0	4	2	13	6	2	3	0
September	2009	55	2	8	0	1	3	0	6	4	13	9	2	3	0
October	2009	51	2	10	0	2	3	0	9	5	12	10	1	4	0
November	2009	47	2	9	1	1	3	0	10	6	12	12	1	4	0
December	2009	50	1	13	1	1	2	0	11	6	13	11	1	4	0
January	2010	51	2	14	1	1	3	0	10	4	14	9	1	4	0
February	2010	53	2	17	0	1	4	0	10	4	14	8	1	4	0

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't		Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	
<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>Supply Inadequate</u>
March	2010	53	2	16	0	2	5	0	9	4	14	7	1	5	0
April	2010	55	1	17	0	2	5	0	8	5	12	8	1	4	0
May	2010	58	2	19	0	3	4	0	7	4	10	6	1	3	0
June	2010	58	2	21	1	2	2	0	7	3	8	6	1	2	0
July	2010	55	3	22	1	2	3	0	9	3	12	7	1	3	0
August	2010	52	2	22	0	1	4	0	12	4	15	7	2	4	0
September	2010	53	1	22	0	1	4	1	11	6	16	8	2	3	0
October	2010	53	0	26	0	1	4	1	10	6	16	8	1	2	0
November	2010	51	2	22	0	1	2	1	7	5	17	7	0	1	0
December	2010	50	4	23	1	2	4	0	8	4	16	7	0	1	0
January	2011	46	5	20	0	3	3	0	11	6	16	7	1	2	0
February	2011	43	5	21	0	4	4	1	13	6	13	8	2	3	0
March	2011	42	4	19	0	3	3	1	14	8	13	8	4	4	0
April	2011	44	3	18	0	2	7	1	11	8	9	8	6	4	2
May	2011	45	3	16	1	1	10	0	12	8	9	6	8	4	2
June	2011	40	4	14	0	1	14	0	13	6	11	5	8	3	1
July	2011	36	4	15	0	1	12	0	16	8	14	4	7	3	0
August	2011	36	3	17	0	1	9	0	16	7	16	6	5	4	0
September	2011	35	3	17	0	1	4	0	15	9	18	8	5	4	0
October	2011	35	2	18	0	2	4	0	15	7	18	10	4	3	0
November	2011	35	3	16	0	2	4	0	16	7	17	10	4	2	0
December	2011	35	3	18	0	3	5	1	17	5	14	10	3	4	0
January	2012	36	3	16	0	3	5	1	18	5	14	8	2	4	0
February	2012	33	2	21	0	4	4	1	18	6	13	7	1	5	0
March	2012	35	1	23	0	5	4	0	17	6	15	7	3	5	0
April	2012	34	2	27	0	4	6	0	12	5	12	7	5	5	0
May	2012	37	3	25	0	5	8	0	11	5	13	7	6	3	0
June	2012	39	4	24	0	5	7	0	11	4	12	5	5	3	0
July	2012	42	3	25	0	5	5	0	13	7	12	6	3	2	0
August	2012	37	3	25	0	4	4	0	14	6	12	6	3	3	0
September	2012	33	4	27	0	6	5	1	13	6	11	6	2	3	0
October	2012	30	5	26	0	9	6	1	14	4	10	6	3	4	0
November	2012	34	4	27	0	11	7	1	13	4	9	5	2	4	0
December	2012	36	4	25	0	9	7	1	12	3	11	7	2	4	0
January	2013	36	3	24	0	6	7	0	13	4	13	7	1	3	0
February	2013	35	3	21	0	5	5	1	17	4	13	7	2	3	0
March	2013	34	2	20	0	5	6	2	19	4	12	5	1	2	0
April	2013	34	2	20	0	7	6	2	17	3	11	5	1	2	0
May	2013	31	3	29	0	8	7	2	12	3	11	6	1	2	0
June	2013	29	4	31	0	10	7	0	11	3	10	5	2	2	0
July	2013	30	6	32	1	9	6	0	10	2	8	4	2	2	0
August	2013	32	6	27	1	8	6	0	13	3	8	5	2	1	0
September	2013	31	4	27	2	7	4	0	14	4	9	6	1	2	0
October	2013	28	4	24	2	8	3	1	15	3	10	7	2	2	0
November	2013	25	4	23	2	10	2	1	15	3	11	8	1	2	0
December	2013	27	5	23	3	9	2	1	12	4	10	8	1	2	0
January	2014	29	5	25	3	8	3	0	13	4	10	7	0	2	0
February	2014	30	6	26	3	9	4	0	13	4	10	6	0	2	0
March	2014	29	6	24	2	8	5	0	14	4	9	7	1	2	0
April	2014	29	5	21	1	9	6	0	12	6	9	6	1	3	0
May	2014	28	6	21	1	8	6	0	13	6	8	5	1	5	0
June	2014	32	6	22	1	9	6	1	13	4	6	4	1	6	0
July	2014	30	8	25	1	8	4	1	14	3	6	4	2	9	0
August	2014	31	7	27	1	8	3	0	14	3	6	5	2	7	0
September	2014	29	7	28	1	11	2	0	14	3	7	5	2	7	0
October	2014	33	5	25	1	11	2	0	13	4	7	6	1	3	0

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

Date of Survey		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't		Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	Supply
Buy	Down	Low	Rising Rates	Prosper.	Effic.	Adequate	High	Rates	To Buy	Future	Shortages	Quality	Inadequate		
November	2014	34	4	24	1	11	4	0	11	4	6	6	0	4	0
December	2014	36	4	23	1	10	5	1	10	7	6	6	0	3	0
January	2015	34	3	25	1	11	4	1	11	4	6	4	1	4	0
February	2015	31	3	24	1	12	2	1	15	4	6	3	1	3	0
March	2015	26	4	23	2	12	2	0	16	3	7	3	1	3	0
April	2015	25	5	22	2	11	3	0	17	5	5	3	1	2	0
May	2015	26	5	24	2	13	3	0	16	4	6	3	1	3	0
June	2015	29	4	25	2	15	4	0	16	4	6	3	0	4	0
July	2015	31	3	27	3	14	4	0	15	3	8	3	1	5	0
August	2015	27	5	28	3	12	3	0	15	3	9	3	2	4	0
September	2015	27	5	28	2	10	3	0	15	3	8	4	2	5	0
October	2015	26	5	27	1	9	3	1	16	5	7	4	1	5	0
November	2015	28	4	29	1	9	2	1	18	4	5	4	0	7	0
December	2015	29	4	29	2	7	1	1	17	4	6	3	0	6	0
January	2016	28	4	28	3	9	1	1	15	2	6	4	0	4	0
February	2016	31	4	26	4	8	2	1	10	3	7	4	1	3	0
March	2016	28	6	25	3	10	2	1	9	3	6	4	1	1	0
April	2016	28	5	27	2	9	2	1	10	3	7	3	1	1	0
May	2016	26	6	27	1	12	3	1	12	3	6	3	1	3	0
June	2016	29	4	28	2	11	2	1	13	3	5	3	0	4	0
July	2016	30	5	29	2	9	2	1	14	3	4	3	1	3	0
August	2016	30	4	31	1	9	1	0	15	4	4	3	0	2	0
September	2016	26	4	29	1	11	2	0	15	4	5	3	0	2	0
October	2016	22	3	26	1	13	3	0	15	5	6	5	1	2	0
November	2016	21	4	24	1	13	2	1	14	5	6	5	1	3	0
December	2016	25	4	24	2	11	1	0	14	7	6	4	1	2	0
January	2017	26	5	23	3	13	1	1	13	6	6	2	1	3	0
February	2017	26	6	22	4	14	1	1	13	5	5	3	1	2	0
March	2017	23	7	21	4	16	2	1	12	4	5	5	1	2	0
April	2017	25	8	20	3	17	1	1	13	4	4	5	0	1	0
May	2017	26	7	20	2	14	1	2	14	4	5	4	0	1	0
June	2017	27	7	21	1	12	2	2	15	6	5	3	0	1	0
July	2017	28	5	21	2	10	2	1	16	6	5	3	0	2	0
August	2017	26	6	22	2	12	2	0	17	5	5	2	0	3	0
September	2017	25	5	21	3	15	2	1	15	3	5	3	0	3	0
October	2017	26	4	20	3	15	1	1	15	3	4	3	0	4	0
November	2017	30	3	18	3	15	2	1	14	5	4	4	0	4	0
December	2017	34	2	18	2	14	2	1	15	6	3	4	0	3	0
January	2018	34	3	20	3	15	2	1	14	5	4	5	1	3	0
February	2018	30	5	22	4	16	2	1	15	6	3	4	1	3	0
March	2018	25	8	23	4	17	1	1	17	5	3	3	1	4	0
April	2018	23	9	22	4	17	1	1	19	6	2	2	0	4	0
May	2018	24	8	17	3	17	1	1	20	6	3	3	1	4	1
June	2018	27	7	16	4	16	2	0	19	8	4	3	1	3	1
July	2018	25	7	13	3	16	1	1	19	7	4	3	2	3	0
August	2018	21	9	15	3	16	1	1	19	8	4	2	1	3	0
September	2018	20	10	15	2	17	1	1	20	5	5	2	1	3	0
October	2018	19	12	16	2	17	1	0	21	5	4	2	1	3	0
November	2018	22	13	14	2	17	1	0	22	3	3	2	1	3	0
December	2018	25	11	12	3	14	1	0	24	3	4	2	1	3	0
January	2019	29	7	12	2	14	1	1	21	5	5	3	1	3	0
February	2019	28	5	14	3	13	1	1	19	5	6	4	1	3	0
March	2019	25	3	15	3	14	1	1	20	6	5	5	1	4	0
April	2019	22	4	16	3	16	1	1	22	4	3	4	1	4	0
May	2019	23	4	15	2	16	1	2	23	3	3	3	1	4	0

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

		GOOD TIME TO BUY							BAD TIME TO BUY						
		Low Price;	Prices	Interest	Borrow in	Times			High	Can't		Gas	Poor		
		Good	Won't Come	Rates	Advance	Good;	Fuel	Supply	Prices	Interest	Afford	Uncertain	Prices	Select.;	
<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>Supply Inadequate</u>
June	2019	23	6	14	2	18	1	2	23	3	3	2	1	4	0
July	2019	25	5	14	1	18	1	2	25	4	4	3	1	4	0
August	2019	24	5	17	1	17	1	1	25	5	5	4	2	3	0
September	2019	24	5	19	0	17	1	1	22	5	5	5	1	4	0
October	2019	23	6	20	0	17	1	1	19	5	5	5	1	3	0
November	2019	26	6	21	0	17	1	1	20	3	4	4	0	3	0
December	2019	27	6	21	1	16	1	1	21	3	3	3	1	2	0
January	2020	27	6	20	1	18	2	1	22	3	3	2	1	3	0
February	2020	25	6	20	1	22	3	1	20	4	2	3	1	3	0
March	2020	24	5	21	0	20	3	1	19	3	3	4	1	4	0
April	2020	33	3	20	0	12	2	2	14	3	6	11	0	3	0
May	2020	41	2	20	0	7	0	2	12	3	8	17	0	2	1
June	2020	48	1	23	0	3	0	2	8	4	10	19	0	0	1
July	2020	48	1	25	0	3	0	2	10	4	9	17	0	0	2
August	2020	44	1	26	0	4	0	2	9	5	10	17	0	1	2
September	2020	40	1	24	0	5	0	2	12	4	9	17	0	2	3
October	2020	36	1	24	0	8	0	2	11	4	10	15	0	1	3
November	2020	34	2	22	0	7	0	2	12	4	13	13	0	1	2
December	2020	34	2	21	0	8	1	3	10	4	15	12	0	1	2
January	2021	33	2	19	0	5	0	2	13	3	15	11	0	3	2
February	2021	30	2	21	0	6	1	2	16	4	14	12	0	3	2
March	2021	26	3	18	0	7	1	2	20	3	12	11	1	3	3
April	2021	24	4	19	0	11	1	3	19	5	10	11	1	2	5
May	2021	22	3	15	0	11	0	4	22	3	9	8	1	2	9
June	2021	20	3	15	0	9	0	4	27	4	8	6	1	1	15
July	2021	18	3	12	1	6	0	4	33	3	8	4	0	3	21
August	2021	15	3	9	1	5	0	4	38	3	7	5	1	3	29
September	2021	11	2	9	1	6	0	5	42	3	5	5	1	3	33
October	2021	11	3	8	0	5	0	4	43	4	6	6	1	3	36
November	2021	9	3	7	0	6	0	3	47	4	4	5	1	4	40
December	2021	9	3	5	0	3	0	2	51	5	5	5	2	3	43
January	2022	7	4	4	0	2	0	3	55	3	3	3	2	3	48
February	2022	9	4	5	1	1	0	3	57	4	3	4	1	2	46
March	2022	8	4	3	1	2	1	3	55	5	4	3	3	2	44
April	2022	8	4	3	1	3	1	3	55	6	5	2	4	2	42
May	2022	9	3	2	1	3	1	3	57	8	5	1	5	1	42
June	2022	8	3	2	1	3	0	2	62	9	4	2	8	2	43
July	2022	8	2	1	2	2	1	4	62	11	4	3	8	2	38
August	2022	9	1	2	1	1	1	4	59	13	5	4	8	3	35
September	2022	11	1	2	1	1	1	5	53	15	5	4	4	2	31
October	2022	11	2	2	1	1	0	6	51	16	5	4	3	2	29
November	2022	11	2	1	1	2	1	5	49	19	6	4	3	2	29
December	2022	9	3	1	1	3	1	5	50	22	8	6	3	2	26
January	2023	12	4	1	1	4	2	6	47	24	8	6	3	2	22
February	2023	15	4	3	1	3	1	8	43	21	8	7	1	2	16
March	2023	18	6	4	2	2	1	7	41	21	6	5	1	2	13
April	2023	17	6	4	2	2	0	6	44	23	5	5	1	2	12
May	2023	13	6	2	2	3	0	6	50	25	7	6	1	2	12
June	2023	10	5	2	1	4	0	8	50	25	9	5	0	3	11
July	2023	8	5	3	1	5	0	8	48	25	10	4	0	3	14
August	2023	9	4	4	2	5	0	8	47	26	8	2	0	2	14
September	2023	9	4	4	1	4	0	6	49	27	7	2	0	2	14
October	2023	9	3	3	1	1	0	4	51	28	7	1	0	2	11
November	2023	10	3	3	1	1	1	4	49	29	6	1	1	2	10
December	2023	12	4	4	1	1	0	6	49	29	6	2	1	2	8

TABLE 39

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

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
December 1987	52	43	4	1	100	3.2	5.3	384
January 1988	46	46	7	1	100	1.8	4.3	429
February 1988	36	56	6	2	100	0.3	3.6	428
March 1988	34	56	7	3	100	0.3	3.2	414
April 1988	36	55	6	3	100	0.3	3.5	370
May 1988	42	48	6	3	100	0.4	3.9	365
June 1988	44	49	5	2	100	0.4	4.1	386
July 1988	42	51	4	3	100	0.4	4.1	424
August 1988	42	51	5	2	100	0.9	4.1	435
September 1988	45	49	5	2	100	1.0	4.2	439
October 1988	43	48	7	2	100	1.0	3.7	428
November 1988	39	51	7	3	100	0.3	2.9	417
December 1988	43	47	7	3	100	1.8	3.9	402
January 1989	50	45	4	2	100	2.3	4.7	411
February 1989	56	41	3	0	100	3.4	6.0	412
March 1989	54	44	3	0	100	2.5	5.3	411
April 1989	60	36	4	1	100	4.0	6.5	401
May 1989	62	31	7	1	100	4.6	6.4	406
June 1989	64	24	11	1	100	5.4	6.3	402
July 1989	61	26	13	0	100	4.8	5.3	394
August 1989	52	32	15	0	100	3.2	4.4	376
September 1989	46	40	13	2	100	1.7	4.1	376
October 1989	40	48	10	3	100	0.3	3.3	398
November 1989	40	50	5	5	100	0.3	3.6	422
December 1989	41	51	4	4	100	0.4	3.9	416
January 1990	47	42	6	5	100	1.5	4.4	383
February 1990	48	40	9	3	100	1.5	3.8	364
March 1990	47	40	10	3	100	1.5	3.6	365
April 1990	45	45	9	1	100	1.2	3.8	390
May 1990	46	45	6	2	100	1.3	3.6	405
June 1990	51	42	6	1	100	2.0	3.8	410
July 1990	50	44	5	2	100	1.6	3.4	399
August 1990	61	33	4	2	100	6.2	8.4	385
September 1990	67	24	7	2	100	8.7	12.4	370
October 1990	73	14	11	2	100	12.4	16.3	373
November 1990	67	17	13	2	100	11.8	15.5	380
December 1990	60	22	16	2	100	8.6	13.1	382
January 1991	54	27	15	4	100	6.8	13.5	379
February 1991	50	32	15	3	100	3.7	12.0	367
March 1991	49	34	13	4	100	3.7	10.4	369
April 1991	46	39	12	2	100	1.4	6.3	377
May 1991	45	44	9	2	100	0.4	4.5	390
November 1991	35	59	5	1	100	0.2	2.4	385
December 1991	36	57	5	2	100	0.2	3.5	396

REGION NORTH CENTRAL

TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
July 1992	40	51	4	5	100	0.4	3.9	392
December 2005	47	38	14	0	100	3.5	14.8	409
April 2006	65	29	6	0	100	13.2	20.0	398
May 2006	68	26	6	0	100	16.5	22.5	404
June 2006	68	25	6	0	100	16.6	23.5	424
July 2006	64	29	6	0	100	14.4	20.4	427
August 2006	66	28	6	0	100	14.3	20.1	431
September 2006	60	30	9	1	100	11.0	18.9	410
October 2006	57	31	11	1	100	11.6	20.6	411
November 2006	49	38	11	1	100	6.6	19.9	408
December 2006	55	38	6	1	100	9.1	20.4	415
January 2007	54	41	4	1	100	5.0	18.7	432
February 2007	57	38	4	1	100	6.9	17.9	448
March 2007	60	35	5	0	100	10.8	18.6	434
April 2007	66	31	3	0	100	14.9	19.3	423
May 2007	68	27	4	1	100	18.3	21.4	410
June 2007	67	25	7	1	100	16.7	21.1	437
July 2007	65	26	8	1	100	15.2	20.2	424
August 2007	62	31	7	0	100	11.7	17.5	409
September 2007	59	35	5	1	100	8.8	16.1	404
October 2007	60	34	5	1	100	9.7	16.1	408
November 2007	67	29	4	1	100	13.2	20.1	430
December 2007	71	26	3	0	100	16.9	24.0	431
January 2008	72	25	3	0	100	17.5	25.4	419
February 2008	69	28	3	0	100	14.2	22.6	408
March 2008	73	24	3	0	100	16.8	25.6	389
April 2008	77	21	2	0	100	23.6	30.8	395
May 2008	82	15	3	0	100	30.2	37.7	395
June 2008	82	15	3	0	100	38.3	44.2	405
July 2008	79	15	5	0	100	35.0	46.0	405
August 2008	66	26	8	1	100	25.1	37.9	406
September 2008	52	36	11	1	100	8.7	24.1	386
October 2008	41	44	15	1	100	0.3	16.1	383
November 2008	46	39	14	1	100	13.5	25.5	382
December 2008	53	34	12	1	100	21.8	36.9	402
January 2009	61	31	6	2	100	30.2	46.4	401
February 2009	63	31	5	1	100	25.1	41.7	404
March 2009	57	38	4	1	100	16.8	32.3	405
April 2009	55	41	3	0	100	14.9	26.1	408
May 2009	55	43	2	0	100	11.2	26.2	413
June 2009	63	35	2	0	100	19.4	32.4	417
July 2009	64	33	3	0	100	17.1	30.7	438
August 2009	59	37	3	0	100	14.1	28.1	429
September 2009	50	45	4	1	100	5.8	19.2	418
October 2009	46	48	6	0	100	1.8	17.4	420
November 2009	46	47	6	1	100	2.9	15.8	418
December 2009	48	47	5	0	100	2.9	16.3	419
January 2010	52	45	2	1	100	4.5	16.7	417

REGION NORTH CENTRAL

TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
February 2010	52	46	2	1	100	3.9	16.5	421
March 2010	56	41	2	1	100	7.1	17.8	425
April 2010	63	35	2	0	100	10.3	17.7	413
May 2010	65	33	2	0	100	11.7	19.3	424
June 2010	66	31	3	0	100	12.5	19.9	442
July 2010	62	36	2	0	100	10.9	20.0	445
August 2010	59	38	3	0	100	8.3	15.8	438
September 2010	55	41	4	0	100	4.4	12.8	429
October 2010	48	47	4	0	100	1.2	10.3	424
November 2010	51	45	3	0	100	3.6	11.7	426
December 2010	53	44	2	0	100	4.9	12.7	440
January 2011	63	34	3	0	100	11.4	18.7	421
February 2011	69	28	2	0	100	15.9	25.0	410
March 2011	80	17	3	0	100	27.9	37.0	390
April 2011	83	14	2	1	100	31.4	41.3	406
May 2011	76	15	7	1	100	28.6	37.2	404
June 2011	64	23	11	1	100	16.0	27.9	412
July 2011	57	29	12	1	100	10.8	20.8	384
August 2011	55	35	10	1	100	7.1	18.6	388
September 2011	55	39	6	0	100	7.2	16.6	370
October 2011	52	40	7	0	100	5.5	16.8	412
November 2011	53	40	6	1	100	7.5	17.4	412
December 2011	54	38	7	1	100	8.4	18.7	421
January 2012	59	35	5	1	100	12.0	22.7	391
February 2012	62	35	3	0	100	15.5	26.4	376
March 2012	72	25	3	0	100	26.9	34.7	373
April 2012	72	24	4	1	100	28.4	33.9	396
May 2012	67	28	5	0	100	21.8	28.5	406
June 2012	56	37	6	1	100	10.0	18.2	405
July 2012	51	42	7	0	100	5.0	14.4	386
August 2012	50	42	8	0	100	5.0	14.9	384
September 2012	47	43	9	0	100	3.5	14.5	378
October 2012	43	46	10	0	100	0.4	13.4	396
November 2012	42	45	12	1	100	0.3	13.9	406
December 2012	45	46	9	1	100	2.4	17.5	412
January 2013	49	43	7	1	100	5.6	18.7	404
February 2013	57	38	4	1	100	11.1	21.3	394
March 2013	57	38	4	1	100	10.5	19.3	375
April 2013	58	37	4	1	100	10.5	19.9	382
May 2013	57	38	4	1	100	8.3	17.7	391
June 2013	57	37	6	1	100	8.3	15.9	430
July 2013	58	37	5	0	100	8.2	15.5	428
August 2013	58	37	5	0	100	8.1	16.6	427
September 2013	60	36	3	1	100	9.8	18.4	414
October 2013	57	38	4	1	100	7.7	17.6	410
November 2013	54	40	5	1	100	6.6	16.5	410
December 2013	50	43	6	1	100	3.5	16.6	417
January 2014	51	44	6	0	100	4.0	15.2	410
February 2014	50	45	5	0	100	1.9	13.8	409
March 2014	55	41	3	1	100	5.2	14.7	402

REGION NORTH CENTRAL

TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
April 2014	55	41	3	1	100	5.2	14.9	431
May 2014	59	37	3	1	100	8.4	16.7	437
June 2014	57	40	3	1	100	7.1	14.9	421
July 2014	61	36	3	0	100	8.9	17.0	393
August 2014	60	38	2	0	100	7.4	16.7	387
September 2014	59	38	2	0	100	7.2	16.9	408
October 2014	55	41	3	1	100	5.8	15.4	433
November 2014	55	38	6	1	100	6.2	15.4	439
December 2014	53	34	11	2	100	7.0	17.7	407
January 2015	59	30	10	1	100	18.5	28.1	371
February 2015	65	26	8	1	100	26.2	36.0	365
March 2015	69	26	4	1	100	29.9	38.2	393
April 2015	60	34	5	1	100	16.6	28.9	397
May 2015	54	39	5	1	100	9.1	22.0	402
June 2015	53	42	4	0	100	6.8	19.9	386
July 2015	53	39	7	0	100	6.8	16.0	382
August 2015	46	42	12	0	100	4.5	12.1	396
September 2015	37	45	18	0	100	0.2	8.5	393
October 2015	39	45	16	0	100	1.8	13.2	391
November 2015	43	44	12	0	100	1.8	16.4	359
December 2015	51	40	9	0	100	5.2	20.6	383
January 2016	49	40	11	0	100	3.7	19.4	401
February 2016	51	38	11	0	100	6.8	21.2	414
March 2016	51	39	10	0	100	5.0	21.5	402
April 2016	54	40	7	0	100	8.2	22.8	403
May 2016	53	41	6	0	100	6.3	21.4	411
June 2016	56	38	5	1	100	9.0	19.6	407
July 2016	55	38	6	1	100	7.4	18.3	399
August 2016	54	38	6	1	100	6.2	16.7	405
September 2016	51	42	6	0	100	3.4	15.7	431
October 2016	51	43	5	1	100	3.4	15.8	455
November 2016	53	43	4	1	100	4.7	17.3	450
December 2016	52	44	4	1	100	3.4	16.9	446
January 2017	51	43	6	0	100	3.2	16.4	427
February 2017	48	47	5	0	100	1.8	15.8	427
March 2017	45	50	5	0	100	1.8	15.1	421
April 2017	46	49	6	0	100	2.1	15.3	437
May 2017	47	46	7	0	100	2.1	13.9	468
June 2017	48	46	6	0	100	2.1	14.0	480
July 2017	44	51	5	0	100	0.4	11.8	496
August 2017	42	53	4	0	100	0.3	11.0	463
September 2017	48	47	5	0	100	3.5	11.2	462
October 2017	48	44	7	0	100	3.5	11.4	443
November 2017	47	45	8	0	100	3.5	11.0	464
December 2017	45	48	7	0	100	1.7	11.6	456
January 2018	48	48	4	0	100	2.6	12.3	478
February 2018	49	46	5	1	100	2.6	11.7	461
March 2018	48	47	5	1	100	1.2	10.2	475
April 2018	42	52	4	1	100	0.4	8.9	466
May 2018	47	49	3	1	100	3.5	11.5	463

REGION NORTH CENTRAL

TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
June 2018	51	44	4	1	100	6.7	13.1	446
July 2018	54	40	5	1	100	6.7	13.3	441
August 2018	50	43	6	1	100	3.6	11.4	448
September 2018	46	47	6	1	100	0.4	9.4	473
October 2018	49	46	5	0	100	0.7	10.4	470
November 2018	51	43	5	1	100	2.3	11.4	477
December 2018	53	42	5	0	100	3.3	14.2	466
January 2019	54	40	5	0	100	6.2	16.8	467
February 2019	53	42	4	0	100	6.3	19.3	457
March 2019	54	42	4	0	100	6.3	18.3	458
April 2019	55	40	5	0	100	6.2	16.5	456
May 2019	55	40	5	0	100	5.7	13.6	464
June 2019	53	42	5	0	100	4.7	12.1	456
July 2019	51	44	5	0	100	3.6	11.8	465
August 2019	47	48	4	0	100	2.3	11.4	479
September 2019	44	50	6	0	100	2.3	10.1	474
October 2019	40	54	5	0	100	0.3	8.5	485
November 2019	41	52	6	0	100	0.4	8.4	467
December 2019	42	53	5	0	100	0.4	9.1	464
January 2020	44	52	4	0	100	0.4	10.7	457
February 2020	41	54	5	0	100	0.3	9.5	483
March 2020	42	51	7	0	100	0.3	10.6	509
April 2020	45	44	11	0	100	5.2	15.9	514
May 2020	55	35	10	0	100	15.0	27.4	479
June 2020	58	33	8	0	100	18.2	31.3	450
July 2020	55	37	7	0	100	13.3	26.4	439
August 2020	48	45	7	0	100	3.6	16.7	470
September 2020	42	50	8	0	100	0.3	12.0	474
October 2020	35	57	6	2	100	0.3	9.1	460
November 2020	31	61	5	3	100	0.2	9.3	430
December 2020	36	57	5	2	100	0.3	13.5	431
January 2021	48	47	4	1	100	6.9	20.7	457
February 2021	61	35	3	1	100	13.4	27.7	460
March 2021	72	26	1	1	100	23.3	35.0	466
April 2021	71	27	2	0	100	21.0	34.1	429
May 2021	74	23	2	0	100	23.3	37.6	424
June 2021	70	25	5	0	100	16.8	30.2	435
July 2021	70	24	5	1	100	15.9	28.2	463
August 2021	65	28	7	1	100	10.5	20.4	463
September 2021	62	32	5	1	100	10.3	20.3	456
October 2021	63	30	6	1	100	11.7	21.6	454
November 2021	67	28	5	0	100	16.4	27.6	461
December 2021	64	28	8	0	100	14.8	27.0	446
January 2022	57	34	8	1	100	10.1	24.8	457
February 2022	56	36	8	1	100	8.7	21.3	460
March 2022	62	29	8	1	100	20.2	28.9	471
April 2022	62	30	8	0	100	20.1	31.8	458
May 2022	58	29	13	0	100	16.8	31.9	458
June 2022	54	34	12	0	100	13.6	32.5	449
July 2022	54	32	14	0	100	13.6	33.2	450

REGION NORTH CENTRAL

TABLE 39

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
August 2022	48	34	18	0	100	10.2	28.6	440
September 2022	41	39	20	0	100	0.3	18.2	450
October 2022	42	41	16	1	100	2.4	18.1	447
November 2022	47	41	12	1	100	3.6	21.7	435
December 2022	47	43	9	1	100	3.6	24.9	424
January 2023	47	44	9	0	100	1.5	25.2	426
February 2023	44	48	8	0	100	0.4	22.7	429
March 2023	44	49	6	1	100	0.4	20.7	425
April 2023	42	50	8	1	100	0.3	17.7	412
May 2023	41	51	8	1	100	0.3	16.7	431
June 2023	44	48	9	0	100	0.3	17.3	441
July 2023	42	50	8	0	100	0.3	15.2	442
August 2023	45	47	8	0	100	1.8	16.0	436
September 2023	45	46	9	0	100	1.8	13.9	417
October 2023	49	41	10	0	100	1.9	15.0	425
November 2023	50	38	12	0	100	3.7	16.1	430
December 2023	48	40	11	1	100	3.7	16.7	444

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	29	18	3	100	3.6	17.8	382
January 1991	57	26	13	5	100	10.9	21.8	379
February 1991	63	23	11	3	100	13.7	23.4	367
March 1991	68	21	8	3	100	15.4	23.5	369
January 1993	69	26	3	2	100	11.4	19.1	341
February 1993	71	24	3	3	100	11.6	20.8	342
March 1993	77	19	2	2	100	14.9	24.2	349
April 1993	77	21	1	1	100	16.6	27.3	348
May 1993	75	22	1	2	100	16.5	26.0	364
June 1993	74	24	1	1	100	15.0	24.1	344
July 1993	75	23	1	1	100	11.9	20.9	347
August 1993	79	18	1	2	100	12.0	20.5	343
September 1993	78	19	0	2	100	10.4	18.5	361
October 1993	78	19	0	3	100	10.3	20.5	367
May 1994	64	32	2	1	100	8.2	14.3	352
June 1994	60	35	2	3	100	7.6	13.1	359
July 1994	64	31	2	3	100	7.7	14.6	362
August 1994	66	29	2	3	100	9.2	14.8	378
September 1994	72	24	2	2	100	10.0	16.4	373
October 1994	69	27	2	2	100	9.9	14.7	366
November 1994	68	29	2	1	100	9.1	15.2	354
December 1994	64	33	2	1	100	8.2	14.2	363
January 1995	67	30	2	1	100	9.1	15.7	358
February 1995	66	31	2	1	100	8.5	14.5	362
March 1995	66	32	1	1	100	8.4	13.5	355
April 1995	63	35	2	1	100	6.7	11.7	364
May 1995	67	30	2	1	100	8.2	12.8	357
June 1995	68	27	3	2	100	9.3	13.5	357
July 1995	72	24	2	3	100	10.0	15.0	362
August 1995	68	28	2	2	100	9.8	14.6	377
September 1995	70	28	1	1	100	9.7	15.2	367
October 1995	66	30	2	2	100	8.8	14.3	364
November 1995	63	33	1	3	100	7.2	13.1	352
December 1995	58	37	1	4	100	5.6	12.6	373
January 1996	57	38	2	3	100	5.1	11.9	371
February 1996	57	40	2	1	100	4.9	11.8	370
March 1996	62	35	3	1	100	6.6	14.2	366
April 1996	63	31	3	3	100	8.1	15.4	360
May 1996	66	23	7	4	100	10.2	20.6	358
June 1996	61	25	9	5	100	9.1	17.0	344
July 1996	60	28	9	4	100	9.3	17.7	347
August 1996	63	28	6	3	100	9.3	16.5	351
September 1996	68	26	4	2	100	10.3	18.7	369
October 1996	70	26	4	0	100	8.7	18.3	378

REGION NORTH CENTRAL

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
November 1996	73	22	4	1	100	8.7	18.7	379
December 1996	73	22	4	1	100	8.7	17.6	374
January 1997	74	20	4	2	100	11.3	18.7	372
February 1997	72	22	4	2	100	12.0	17.8	362
March 1997	73	23	3	2	100	11.8	19.5	373
April 1997	73	24	2	1	100	10.9	18.8	377
May 1997	74	24	1	1	100	10.1	19.1	381
June 1997	78	20	1	0	100	10.7	17.9	379
July 1997	79	19	2	0	100	10.5	17.8	370
August 1997	79	18	2	1	100	12.0	17.7	364
September 1997	81	16	2	1	100	13.1	20.4	360
October 1997	81	16	1	1	100	14.7	21.8	367
November 1997	83	14	1	2	100	13.2	23.2	377
December 1997	78	17	2	2	100	11.6	20.8	360
January 1998	75	20	2	3	100	10.0	17.5	362
February 1998	69	25	3	3	100	9.1	12.8	343
March 1998	64	30	2	4	100	9.0	11.8	357
April 1998	62	32	2	5	100	9.1	12.9	339
May 1998	67	28	0	5	100	10.0	15.0	364
June 1998	72	25	0	3	100	10.1	15.2	346
July 1998	76	21	1	2	100	10.1	16.0	359
August 1998	71	24	1	4	100	9.9	14.3	338
September 1998	67	27	2	4	100	9.9	14.2	352
October 1998	63	32	1	4	100	9.0	13.1	338
November 1998	63	32	2	3	100	9.1	13.4	355
December 1998	67	27	3	3	100	10.7	15.0	354
January 1999	69	25	3	3	100	11.7	17.0	361
February 1999	73	23	2	2	100	13.3	19.3	350
March 1999	73	24	1	1	100	13.5	20.1	343
April 1999	75	23	1	1	100	13.5	21.5	345
May 1999	77	22	0	1	100	13.6	21.8	349
June 1999	77	20	1	2	100	11.9	20.8	359
July 1999	77	20	1	3	100	11.9	18.6	362
August 1999	74	22	1	3	100	10.3	16.9	357
September 1999	74	22	1	3	100	11.7	17.1	351
October 1999	77	20	1	2	100	13.4	18.1	356
November 1999	76	18	3	3	100	12.8	18.5	367
May 2000	53	24	20	3	100	7.3	16.8	367
June 2000	50	25	23	1	100	3.9	17.8	379
July 2000	50	25	24	2	100	3.6	18.1	385
August 2000	54	22	22	2	100	9.6	23.2	376
September 2000	62	20	15	3	100	16.2	24.5	381
October 2000	67	19	11	3	100	20.1	29.5	377
November 2000	72	15	11	3	100	21.7	31.3	370
December 2000	70	17	9	3	100	23.2	31.3	346
January 2001	69	20	8	4	100	23.1	30.5	362
February 2001	66	23	7	4	100	21.7	28.6	366
March 2001	68	22	7	4	100	21.8	30.3	380
April 2001	74	18	6	2	100	26.8	36.6	370

REGION NORTH CENTRAL

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
May 2001	78	15	5	2	100	36.6	47.5	368
June 2001	78	15	5	2	100	36.6	47.3	354
July 2001	75	17	5	3	100	34.8	45.3	365
August 2001	73	20	5	3	100	26.7	36.6	372
September 2001	71	19	7	3	100	26.6	38.1	376
October 2001	69	23	5	3	100	23.4	33.8	356
November 2001	65	26	5	4	100	21.7	32.8	345
December 2001	66	26	1	6	100	21.9	31.7	359
January 2002	68	25	1	6	100	21.9	33.3	373
February 2002	67	25	2	6	100	21.8	33.7	376
March 2002	68	27	2	3	100	20.1	32.5	360
April 2002	68	26	3	3	100	20.1	29.7	357
May 2002	70	24	3	3	100	19.1	26.7	347
June 2002	68	27	4	1	100	19.0	25.6	367
July 2002	69	26	3	1	100	18.9	26.4	357
August 2002	68	28	2	2	100	19.8	27.4	374
September 2002	70	25	2	3	100	18.8	27.7	355
October 2002	71	23	2	4	100	19.0	28.0	356
November 2002	73	21	3	3	100	17.6	28.6	347
December 2002	72	22	3	3	100	18.4	26.7	369
January 2003	75	20	3	2	100	18.4	27.5	356
February 2003	77	17	4	2	100	21.5	28.2	361
March 2003	77	15	7	1	100	21.7	30.0	352
April 2003	69	21	9	0	100	18.5	25.6	362
May 2003	60	28	11	1	100	11.8	21.3	362
June 2003	58	32	10	0	100	9.3	18.1	370
July 2003	60	31	8	1	100	12.4	24.0	381
August 2003	67	28	5	0	100	17.5	27.4	395
September 2003	70	24	6	0	100	19.2	29.2	376
October 2003	71	21	8	1	100	18.2	24.2	369
November 2003	71	20	8	1	100	18.2	23.2	371
December 2003	69	25	5	1	100	16.7	21.9	371
August 2004	63	19	16	2	100	15.5	27.8	366
September 2004	64	23	10	2	100	16.7	30.0	368
October 2004	67	23	9	1	100	16.9	30.8	391
November 2004	67	23	9	1	100	16.7	32.4	398
December 2004	69	20	10	1	100	19.1	32.4	408
January 2005	69	21	8	1	100	19.1	32.1	398
February 2005	67	25	7	1	100	19.0	32.1	383
March 2005	74	21	4	1	100	29.8	40.6	374
April 2005	77	17	5	0	100	36.6	49.2	397
May 2005	79	13	8	0	100	46.5	50.3	413
June 2005	73	18	9	0	100	38.3	46.1	422
July 2005	73	18	9	0	100	41.4	42.9	428
August 2005	76	17	7	0	100	34.9	46.2	412
September 2005	76	16	8	0	100	43.2	54.6	408
October 2005	73	16	11	0	100	43.2	60.9	401
November 2005	67	22	10	0	100	40.0	58.9	408
December 2005	66	24	9	0	100	39.9	56.1	409

TABLE 40
EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
January 2006	68	26	6	0	100	39.9	52.1	398
February 2006	72	21	6	0	100	48.1	55.7	391
March 2006	72	22	4	1	100	44.8	55.0	388
April 2006	72	21	6	1	100	44.9	58.7	398
May 2006	73	17	8	1	100	46.7	61.0	404
June 2006	76	13	11	0	100	50.1	62.8	424
July 2006	78	13	9	0	100	50.1	63.9	427
August 2006	79	14	7	0	100	50.2	65.2	431
September 2006	76	17	7	0	100	50.3	66.6	410
October 2006	73	18	8	1	100	50.3	65.7	411
November 2006	71	20	8	1	100	45.3	62.6	408
December 2006	72	21	6	1	100	45.1	61.2	415
January 2007	70	24	5	1	100	38.3	58.1	432
February 2007	72	24	4	1	100	38.4	56.5	448
March 2007	76	20	3	1	100	38.6	60.0	434
April 2007	80	15	4	1	100	45.3	61.8	423
May 2007	79	13	6	2	100	50.4	67.1	410
June 2007	76	14	9	1	100	50.5	67.6	437
July 2007	75	15	9	1	100	50.4	69.1	424
August 2007	76	17	6	0	100	50.3	70.4	409
September 2007	77	18	5	0	100	50.0	64.0	404
October 2007	77	18	4	1	100	49.9	60.7	408
November 2007	81	13	5	1	100	51.4	61.4	430
December 2007	82	11	5	1	100	51.7	72.0	431
January 2008	85	8	5	1	100	60.0	78.5	419
February 2008	79	14	6	1	100	58.3	71.6	408
March 2008	79	14	6	1	100	58.3	66.3	389
April 2008	76	16	6	1	100	58.2	67.2	395
May 2008	79	12	8	2	100	74.9	79.4	395
June 2008	81	11	7	1	100	101.2	101.3	405
July 2008	79	11	9	1	100	109.6	109.4	405
August 2008	76	14	9	1	100	98.0	104.3	406
September 2008	66	21	12	1	100	67.2	79.5	386
October 2008	61	26	13	1	100	50.5	67.9	383
November 2008	64	24	11	1	100	62.3	79.7	382
December 2008	70	21	8	1	100	83.2	97.9	402
January 2009	77	17	5	1	100	91.8	108.1	401
February 2009	78	18	3	1	100	88.5	105.6	404
March 2009	75	21	2	1	100	72.0	97.5	405
April 2009	73	22	3	2	100	80.0	93.9	408
May 2009	71	24	3	2	100	69.9	85.2	413
June 2009	72	22	4	2	100	78.3	85.6	417
July 2009	74	21	3	2	100	61.8	82.2	438
August 2009	75	21	2	1	100	58.6	82.8	429
September 2009	71	27	1	1	100	42.0	69.7	418
October 2009	70	27	3	0	100	43.7	66.1	420
November 2009	68	28	3	1	100	43.5	61.4	418
December 2009	69	26	4	1	100	45.2	60.2	419
January 2010	69	28	3	1	100	39.0	56.5	417
February 2010	67	29	3	1	100	38.9	53.5	421

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
March 2010	67	29	3	1	100	37.1	53.3	425
April 2010	71	25	3	1	100	41.4	55.0	413
May 2010	76	20	3	0	100	41.6	57.8	424
June 2010	78	19	3	0	100	49.9	61.3	442
July 2010	74	22	4	0	100	49.8	59.7	445
August 2010	70	25	4	1	100	43.0	54.9	438
September 2010	72	23	4	1	100	34.7	50.0	429
October 2010	70	25	3	1	100	26.5	46.2	424
November 2010	72	25	2	1	100	31.5	47.5	426
December 2010	71	27	2	1	100	33.2	49.5	440
January 2011	74	21	3	1	100	41.6	58.5	421
February 2011	79	16	4	1	100	51.6	67.2	410
March 2011	84	10	5	1	100	74.9	85.3	390
April 2011	85	10	4	1	100	88.0	90.1	406
May 2011	81	12	6	1	100	84.7	85.7	404
June 2011	77	14	7	1	100	68.2	73.5	412
July 2011	72	19	8	1	100	54.9	63.4	384
August 2011	70	22	7	1	100	50.0	63.5	388
September 2011	70	24	6	1	100	49.8	65.4	370
October 2011	69	23	6	1	100	50.0	70.4	412
November 2011	70	21	7	2	100	50.0	67.6	412
December 2011	72	19	7	2	100	50.1	69.6	421
January 2012	77	16	6	1	100	58.3	74.7	391
February 2012	79	16	4	2	100	66.5	79.1	376
March 2012	80	13	5	2	100	67.9	78.6	373
April 2012	77	14	7	2	100	59.7	75.3	396
May 2012	74	16	9	1	100	51.6	72.0	406
June 2012	71	21	7	2	100	50.1	66.2	405
July 2012	71	24	5	1	100	50.0	63.1	386
August 2012	68	25	5	2	100	49.9	60.4	384
September 2012	68	23	7	3	100	48.4	57.5	378
October 2012	65	23	9	3	100	44.3	54.4	396
November 2012	64	22	11	2	100	44.2	52.8	406
December 2012	65	24	10	2	100	45.7	60.5	412
January 2013	67	25	7	1	100	49.7	62.9	404
February 2013	74	22	3	1	100	58.2	73.7	394
March 2013	72	23	5	1	100	49.8	64.8	375
April 2013	72	21	6	1	100	49.8	63.9	382
May 2013	70	21	7	1	100	41.5	56.4	391
June 2013	73	20	6	1	100	45.1	59.9	430
July 2013	72	21	5	2	100	45.0	45.7	428
August 2013	73	22	3	2	100	45.1	49.4	427
September 2013	74	21	3	2	100	49.9	49.6	414
October 2013	72	23	5	1	100	41.8	59.3	410
November 2013	65	27	7	1	100	36.6	55.2	410
December 2013	62	31	6	1	100	33.5	54.6	417
January 2014	62	31	6	1	100	38.5	55.7	410
February 2014	64	30	6	1	100	43.5	53.3	409
March 2014	69	26	5	0	100	46.7	59.0	402
April 2014	73	23	4	1	100	43.4	58.4	431

REGION NORTH CENTRAL

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
May 2014	78	18	3	1	100	43.5	65.1	437
June 2014	76	20	3	1	100	43.4	61.9	421
July 2014	79	18	3	0	100	50.1	67.6	393
August 2014	80	17	3	0	100	48.4	62.3	387
September 2014	80	16	4	0	100	48.3	60.0	408
October 2014	74	19	7	0	100	40.7	53.1	433
November 2014	71	20	8	1	100	42.4	54.5	439
December 2014	68	20	10	1	100	42.7	61.1	407
January 2015	74	18	7	1	100	67.0	83.7	371
February 2015	78	15	5	1	100	83.5	98.8	365
March 2015	80	16	3	0	100	99.7	102.5	393
April 2015	78	18	4	0	100	83.0	87.7	397
May 2015	73	22	5	0	100	66.5	75.0	402
June 2015	74	22	4	0	100	50.1	67.5	386
July 2015	70	24	6	0	100	48.4	61.8	382
August 2015	69	24	7	0	100	48.3	57.7	396
September 2015	62	29	8	1	100	41.6	53.6	393
October 2015	65	29	6	1	100	43.3	59.9	391
November 2015	66	26	6	1	100	43.5	62.5	359
December 2015	72	23	5	1	100	51.9	70.9	383
January 2016	69	24	6	1	100	51.9	69.1	401
February 2016	72	22	6	0	100	60.2	76.5	414
March 2016	72	21	6	0	100	66.8	80.0	402
April 2016	75	19	5	1	100	67.1	83.2	403
May 2016	72	23	4	1	100	58.7	78.8	411
June 2016	71	23	4	1	100	50.3	72.8	407
July 2016	70	25	4	1	100	50.2	68.2	399
August 2016	69	25	5	1	100	41.9	61.2	405
September 2016	68	26	5	1	100	38.5	55.3	431
October 2016	67	26	5	2	100	38.4	57.7	455
November 2016	69	24	5	2	100	46.5	59.9	450
December 2016	66	25	7	2	100	41.6	58.1	446
January 2017	64	25	10	0	100	33.2	48.3	427
February 2017	60	29	11	0	100	24.9	46.8	427
March 2017	58	34	9	0	100	18.9	42.8	421
April 2017	58	34	8	0	100	24.1	47.6	437
May 2017	60	33	7	1	100	23.4	45.3	468
June 2017	62	30	7	1	100	29.3	49.0	480
July 2017	61	32	5	2	100	24.1	46.1	496
August 2017	59	34	5	1	100	22.2	41.4	463
September 2017	59	34	6	1	100	17.3	37.9	462
October 2017	56	34	8	1	100	12.4	35.2	443
November 2017	57	35	7	1	100	11.8	37.5	464
December 2017	59	34	6	1	100	18.3	40.7	456
January 2018	65	31	4	0	100	25.1	43.8	478
February 2018	65	29	6	1	100	29.8	43.5	461
March 2018	66	29	4	1	100	28.2	42.7	475
April 2018	62	32	5	1	100	24.8	40.4	466
May 2018	65	29	5	1	100	21.7	42.0	463
June 2018	64	30	5	1	100	28.4	46.5	446

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
July 2018	64	29	5	1	100	27.4	45.4	441
August 2018	63	30	6	1	100	28.9	43.8	448
September 2018	64	29	6	0	100	22.2	37.3	473
October 2018	65	29	6	0	100	23.2	38.0	470
November 2018	64	31	5	1	100	19.9	37.2	477
December 2018	61	33	5	1	100	17.2	40.1	466
January 2019	63	31	4	1	100	25.8	44.7	467
February 2019	65	29	4	2	100	37.3	51.7	457
March 2019	68	26	5	1	100	41.2	50.8	458
April 2019	68	25	5	2	100	39.4	48.8	456
May 2019	69	26	5	1	100	30.5	42.3	464
June 2019	67	28	4	1	100	31.0	43.5	456
July 2019	66	30	3	1	100	24.5	42.0	465
August 2019	66	31	2	1	100	25.1	42.4	479
September 2019	62	33	4	1	100	18.5	38.2	474
October 2019	61	33	5	1	100	20.2	38.3	485
November 2019	58	35	6	1	100	14.2	35.5	467
December 2019	59	35	5	1	100	15.2	35.2	464
January 2020	59	35	5	1	100	14.9	34.3	457
February 2020	58	35	5	2	100	17.7	35.3	483
March 2020	57	35	5	2	100	18.4	37.9	509
April 2020	61	32	6	2	100	35.1	51.4	514
May 2020	70	24	5	1	100	63.1	70.2	479
June 2020	77	18	3	1	100	74.9	79.5	450
July 2020	73	23	3	1	100	56.6	67.8	439
August 2020	68	28	3	1	100	33.3	53.4	470
September 2020	59	36	5	1	100	16.6	41.8	474
October 2020	55	35	8	2	100	13.4	36.1	460
November 2020	52	36	7	4	100	11.9	36.1	430
December 2020	60	29	8	3	100	28.3	45.0	431
January 2021	68	25	5	2	100	41.6	59.9	457
February 2021	74	19	5	1	100	50.0	72.3	460
March 2021	78	16	4	1	100	66.4	83.4	466
April 2021	76	17	5	1	100	66.3	83.4	429
May 2021	78	16	5	0	100	66.4	83.8	424
June 2021	73	19	8	0	100	41.7	68.4	435
July 2021	74	17	9	0	100	38.5	62.8	463
August 2021	70	20	10	0	100	31.8	52.5	463
September 2021	71	20	9	0	100	38.5	55.4	456
October 2021	71	19	9	1	100	35.1	54.2	454
November 2021	69	21	8	2	100	41.7	61.4	461
December 2021	63	24	12	2	100	33.3	57.0	446
January 2022	60	29	10	1	100	31.7	57.2	457
February 2022	59	29	11	1	100	23.3	47.5	460
March 2022	59	24	15	2	100	21.7	44.9	471
April 2022	54	22	22	2	100	13.3	37.9	458
May 2022	49	21	27	2	100	7.2	31.3	458
June 2022	46	23	29	2	100	2.4	29.5	449
July 2022	45	20	32	3	100	2.4	22.0	450
August 2022	42	24	32	2	100	0.2	22.3	440

TABLE 40

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median Increase</u>	<u>Mean Increase</u>	<u>Cases</u>
September 2022	42	28	28	2	100	0.2	24.8	450
October 2022	44	32	21	2	100	0.4	33.0	447
November 2022	48	30	19	3	100	3.6	33.9	435
December 2022	50	29	19	2	100	3.6	35.0	424
January 2023	51	32	16	2	100	6.8	42.6	426
February 2023	49	37	13	1	100	3.6	45.8	429
March 2023	49	40	10	1	100	4.0	45.6	425
April 2023	51	37	10	2	100	8.6	41.8	412
May 2023	57	32	10	2	100	20.0	46.2	431
June 2023	57	30	10	3	100	22.5	47.9	441
July 2023	55	31	11	3	100	18.9	47.9	442
August 2023	53	31	13	4	100	15.8	46.7	436
September 2023	56	28	12	4	100	20.3	46.5	417
October 2023	60	25	12	4	100	29.5	48.5	425
November 2023	59	27	11	4	100	25.5	45.2	430
December 2023	57	29	11	3	100	22.3	45.1	444

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

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March 1978	55	11	34	100	121	839
April 1978	55	12	33	100	122	867
May 1978	54	12	34	100	119	896
June 1978	55	11	34	100	121	876
July 1978	55	9	36	100	120	888
August 1978	56	8	36	100	119	829
September 1978	53	8	39	100	114	833
October 1978	52	11	37	100	115	809
November 1978	50	11	39	100	112	883
December 1978	47	13	40	100	106	868
January 1979	46	12	42	100	103	891
February 1979	46	11	43	100	103	849
March 1979	49	9	42	100	106	850
April 1979	51	8	41	100	110	878
May 1979	51	8	40	100	111	878
June 1979	50	8	43	100	107	990
July 1979	46	8	47	100	99	1079
August 1979	45	7	48	100	96	1015
September 1979	43	7	50	100	93	938
October 1979	42	7	50	100	92	889
November 1979	35	7	58	100	77	925
December 1979	29	6	64	100	65	932
January 1980	25	6	68	100	57	858
February 1980	28	6	66	100	61	721
March 1980	30	5	64	100	66	633
April 1980	26	6	68	100	58	574
May 1980	21	7	72	100	50	509
June 1980	21	7	71	100	50	506
July 1980	26	6	67	100	59	513
August 1980	39	5	56	100	83	487
September 1980	37	3	59	100	78	481
October 1980	38	4	58	100	80	459
November 1980	29	5	66	100	62	485
December 1980	24	8	68	100	56	502
January 1981	18	7	75	100	43	521
February 1981	16	7	77	100	39	518
March 1981	18	4	78	100	40	521
April 1981	21	4	75	100	46	523
May 1981	25	2	73	100	52	551
June 1981	27	6	68	100	59	567
July 1981	25	5	70	100	55	581
August 1981	21	7	72	100	49	593
September 1981	18	6	76	100	43	597
October 1981	17	8	75	100	42	598
November 1981	18	7	75	100	43	591
December 1981	19	7	74	100	45	587
January 1982	20	6	74	100	46	601
February 1982	20	7	74	100	46	624
March 1982	18	7	75	100	43	642

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 1982	18	8	74	100	44	619
May 1982	20	9	71	100	48	592
June 1982	21	9	70	100	51	571
July 1982	20	7	73	100	47	579
August 1982	20	7	73	100	47	580
September 1982	24	7	69	100	54	599
October 1982	29	8	63	100	66	613
November 1982	34	7	60	100	74	610
December 1982	37	5	58	100	80	602
January 1983	43	3	54	100	89	579
February 1983	45	3	52	100	93	562
March 1983	49	4	47	100	102	549
April 1983	51	4	45	100	106	575
May 1983	58	5	37	100	121	595
June 1983	61	5	34	100	127	615
July 1983	62	6	32	100	130	579
August 1983	60	4	36	100	124	542
September 1983	59	4	37	100	122	509
October 1983	58	4	38	100	120	538
November 1983	57	6	38	100	119	582
December 1983	56	7	38	100	118	581
January 1984	56	6	38	100	117	537
February 1984	57	7	36	100	121	513
March 1984	59	6	35	100	123	528
April 1984	62	6	32	100	130	579
May 1984	62	5	33	100	128	604
June 1984	61	6	33	100	128	589
July 1984	56	7	37	100	119	545
August 1984	54	6	39	100	115	568
September 1984	50	6	44	100	106	634
October 1984	51	5	44	100	107	706
November 1984	50	5	45	100	105	699
December 1984	51	6	44	100	107	683
January 1985	52	7	41	100	111	590
February 1985	55	7	37	100	118	562
March 1985	61	7	33	100	128	535
April 1985	64	5	31	100	133	585
May 1985	64	4	31	100	133	586
June 1985	64	4	32	100	132	614
July 1985	66	4	30	100	136	598
August 1985	70	4	26	100	144	600
September 1985	76	2	22	100	154	547
October 1985	77	3	21	100	156	537
November 1985	73	4	23	100	151	522
December 1985	68	6	25	100	143	566
January 1986	67	6	26	100	141	609
February 1986	70	4	26	100	144	649
March 1986	74	2	23	100	151	611
April 1986	79	3	19	100	160	574
May 1986	80	4	16	100	164	535
June 1986	83	3	14	100	169	582

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 1986	83	2	15	100	168	630
August 1986	84	3	13	100	171	669
September 1986	82	4	15	100	167	621
October 1986	82	4	14	100	168	579
November 1986	80	3	17	100	163	536
December 1986	82	2	16	100	166	554
January 1987	82	3	15	100	166	555
February 1987	84	3	13	100	170	568
March 1987	82	4	14	100	168	529
April 1987	83	3	14	100	169	513
May 1987	83	3	15	100	168	495
June 1987	83	2	15	100	168	507
July 1987	80	3	17	100	163	520
August 1987	76	3	21	100	155	507
September 1987	73	4	23	100	150	495
October 1987	71	3	25	100	146	433
November 1987	68	4	27	100	141	418
December 1987	65	3	32	100	134	416
January 1988	65	5	31	100	134	465
February 1988	67	4	29	100	138	476
March 1988	71	5	24	100	146	468
April 1988	70	5	25	100	145	426
May 1988	72	4	24	100	148	414
June 1988	69	6	26	100	143	425
July 1988	70	6	24	100	146	462
August 1988	70	7	22	100	148	476
September 1988	74	5	21	100	152	491
October 1988	72	5	23	100	149	474
November 1988	72	4	25	100	147	465
December 1988	70	5	25	100	145	443
January 1989	71	4	26	100	145	452
February 1989	69	6	25	100	145	450
March 1989	67	5	29	100	138	451
April 1989	64	5	31	100	134	446
May 1989	60	3	37	100	123	454
June 1989	61	4	35	100	126	454
July 1989	63	4	33	100	129	447
August 1989	67	4	29	100	137	428
September 1989	69	4	27	100	142	428
October 1989	68	5	27	100	141	445
November 1989	67	6	28	100	139	463
December 1989	68	6	26	100	142	448
January 1990	68	8	24	100	144	415
February 1990	68	7	25	100	143	391
March 1990	66	6	28	100	137	396
April 1990	64	5	31	100	134	424
May 1990	67	4	29	100	138	444
June 1990	67	4	28	100	139	448
July 1990	67	4	29	100	138	431
August 1990	64	5	31	100	133	413
September 1990	60	4	36	100	124	394

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October 1990	54	4	42	100	113	396
November 1990	48	4	48	100	100	409
December 1990	45	5	50	100	94	420
January 1991	49	5	46	100	104	417
February 1991	53	6	41	100	112	398
March 1991	61	5	34	100	127	390
April 1991	65	5	30	100	136	397
May 1991	73	4	23	100	149	413
June 1991	75	4	21	100	154	414
July 1991	76	4	20	100	156	400
August 1991	76	4	20	100	156	386
September 1991	76	5	19	100	157	391
October 1991	78	4	18	100	160	408
November 1991	76	4	20	100	157	418
December 1991	72	3	24	100	148	429
January 1992	69	4	28	100	141	426
February 1992	70	3	26	100	144	429
March 1992	75	2	23	100	152	416
April 1992	79	2	19	100	160	399
May 1992	81	2	16	100	165	399
June 1992	83	3	15	100	168	405
July 1992	79	4	17	100	162	424
August 1992	76	4	20	100	157	428
September 1992	76	3	20	100	156	429
October 1992	75	3	21	100	154	418
November 1992	77	3	20	100	157	387
December 1992	76	3	21	100	155	370
January 1993	79	2	19	100	161	356
February 1993	78	3	19	100	158	364
March 1993	82	2	15	100	167	377
April 1993	86	2	12	100	174	379
May 1993	88	1	11	100	177	387
June 1993	85	2	13	100	172	363
July 1993	83	2	15	100	167	359
August 1993	83	2	16	100	167	359
September 1993	81	3	16	100	165	378
October 1993	82	3	15	100	167	387
November 1993	85	3	12	100	173	384
December 1993	87	3	11	100	176	393
January 1994	88	3	9	100	179	390
February 1994	88	3	9	100	180	386
March 1994	88	2	10	100	178	372
April 1994	86	1	13	100	173	378
May 1994	83	2	15	100	167	391
June 1994	80	2	18	100	162	402
July 1994	81	4	15	100	165	401
August 1994	80	5	15	100	166	408
September 1994	83	5	12	100	170	399
October 1994	82	4	14	100	169	392
November 1994	80	3	17	100	163	382
December 1994	75	4	21	100	154	389

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 1995	69	4	27	100	142	385
February 1995	66	4	30	100	136	386
March 1995	65	4	31	100	135	374
April 1995	67	5	29	100	138	374
May 1995	71	4	25	100	145	371
June 1995	72	3	26	100	146	370
July 1995	76	1	23	100	153	382
August 1995	77	2	21	100	155	395
September 1995	80	2	18	100	162	391
October 1995	76	4	20	100	156	385
November 1995	74	3	22	100	152	375
December 1995	73	4	23	100	150	399
January 1996	76	3	21	100	155	403
February 1996	78	4	18	100	161	399
March 1996	83	3	14	100	169	388
April 1996	82	4	14	100	167	381
May 1996	82	3	14	100	168	383
June 1996	81	5	15	100	166	378
July 1996	85	4	11	100	174	380
August 1996	85	3	12	100	173	384
September 1996	83	3	14	100	169	398
October 1996	79	3	19	100	160	402
November 1996	77	4	19	100	158	401
December 1996	75	6	19	100	157	398
January 1997	75	8	17	100	158	397
February 1997	76	7	17	100	159	393
March 1997	79	4	17	100	162	397
April 1997	79	3	18	100	161	403
May 1997	79	3	18	100	161	404
June 1997	79	3	18	100	161	405
July 1997	79	3	17	100	162	395
August 1997	79	5	16	100	163	386
September 1997	80	6	13	100	167	381
October 1997	82	7	11	100	170	392
November 1997	81	8	12	100	169	403
December 1997	78	8	13	100	165	386
January 1998	78	8	14	100	164	384
February 1998	81	7	12	100	169	370
March 1998	85	5	10	100	176	384
April 1998	88	4	8	100	181	365
May 1998	89	3	8	100	181	385
June 1998	85	5	10	100	175	370
July 1998	84	6	10	100	174	382
August 1998	82	7	11	100	172	364
September 1998	84	8	9	100	175	377
October 1998	85	6	9	100	176	364
November 1998	85	6	9	100	176	377
December 1998	89	3	8	100	181	371
January 1999	89	4	7	100	182	378
February 1999	89	5	7	100	182	366

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

<u>Date of Survey</u>		<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1999	83	5	12	100	172	367
April	1999	83	4	13	100	170	368
May	1999	84	2	14	100	170	370
June	1999	86	3	11	100	175	375
July	1999	85	4	11	100	174	382
August	1999	82	4	14	100	168	385
September	1999	79	4	17	100	161	379
October	1999	74	5	22	100	152	381
November	1999	73	5	22	100	151	388
December	1999	72	7	21	100	151	409
January	2000	76	6	19	100	157	420
February	2000	73	7	20	100	153	421
March	2000	73	6	22	100	151	395
April	2000	73	6	21	100	153	382
May	2000	74	6	20	100	154	387
June	2000	72	6	22	100	150	402
July	2000	67	6	27	100	140	402
August	2000	63	6	31	100	132	391
September	2000	65	5	30	100	136	395
October	2000	67	5	29	100	138	397
November	2000	72	4	24	100	148	391
December	2000	68	6	26	100	142	370
January	2001	69	7	24	100	146	382
February	2001	70	6	24	100	146	387
March	2001	73	6	21	100	152	402
April	2001	72	6	22	100	150	389
May	2001	72	9	20	100	152	388
June	2001	77	7	16	100	161	368
July	2001	79	6	14	100	165	377
August	2001	80	5	14	100	166	382
September	2001	77	6	17	100	160	389
October	2001	77	6	17	100	160	378
November	2001	77	5	19	100	158	370
December	2001	78	6	17	100	161	382
January	2002	78	5	17	100	161	394
February	2002	79	6	15	100	164	395
March	2002	81	5	14	100	167	380
April	2002	81	5	14	100	167	377
May	2002	84	4	13	100	171	369
June	2002	81	5	14	100	167	389
July	2002	82	6	12	100	170	377
August	2002	79	9	12	100	167	389
September	2002	81	9	10	100	171	369
October	2002	80	8	12	100	168	371
November	2002	81	6	13	100	168	366
December	2002	82	4	14	100	168	389
January	2003	85	3	12	100	173	381
February	2003	86	3	11	100	175	381
March	2003	83	3	14	100	168	370
April	2003	80	3	16	100	164	377
May	2003	81	3	16	100	165	378

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 2003	85	3	12	100	173	387
July 2003	87	2	11	100	175	392
August 2003	86	2	11	100	175	412
September 2003	84	3	13	100	172	391
October 2003	83	3	14	100	169	388
November 2003	82	4	14	100	167	386
December 2003	82	3	14	100	168	388
January 2004	85	3	12	100	172	391
February 2004	84	2	14	100	170	392
March 2004	85	2	13	100	172	390
April 2004	84	3	13	100	172	381
May 2004	84	3	13	100	172	392
June 2004	84	4	11	100	173	400
July 2004	84	3	13	100	171	381
August 2004	85	3	11	100	174	366
September 2004	85	3	12	100	173	368
October 2004	84	4	13	100	171	391
November 2004	81	4	15	100	165	398
December 2004	81	4	15	100	166	408
January 2005	83	3	15	100	168	398
February 2005	83	2	15	100	168	383
March 2005	82	1	17	100	166	374
April 2005	82	2	16	100	165	397
May 2005	82	2	15	100	167	413
June 2005	80	4	16	100	164	422
July 2005	79	4	17	100	162	428
August 2005	75	4	21	100	153	412
September 2005	74	3	24	100	150	408
October 2005	72	2	25	100	147	401
November 2005	72	2	25	100	147	408
December 2005	71	2	27	100	143	409
January 2006	65	2	33	100	131	398
February 2006	62	2	35	100	127	391
March 2006	61	3	36	100	126	388
April 2006	65	3	32	100	133	398
May 2006	66	3	31	100	134	404
June 2006	65	2	33	100	132	424
July 2006	63	3	34	100	129	427
August 2006	63	3	35	100	128	431
September 2006	63	4	33	100	130	410
October 2006	64	4	32	100	132	411
November 2006	66	4	31	100	135	408
December 2006	69	2	29	100	140	415
January 2007	71	2	27	100	144	432
February 2007	71	2	27	100	144	448
March 2007	71	2	27	100	144	434
April 2007	69	1	29	100	140	423
May 2007	68	1	31	100	138	410
June 2007	67	2	31	100	136	437
July 2007	67	2	32	100	135	424
August 2007	64	2	34	100	130	409

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2007	61	2	37	100	124	404
October 2007	62	3	35	100	126	408
November 2007	63	3	34	100	128	430
December 2007	63	3	33	100	130	431
January 2008	62	3	35	100	127	419
February 2008	64	4	32	100	132	408
March 2008	67	3	30	100	136	389
April 2008	70	3	27	100	143	395
May 2008	69	3	29	100	140	395
June 2008	67	3	30	100	137	405
July 2008	65	1	34	100	131	405
August 2008	67	2	31	100	136	406
September 2008	70	2	28	100	142	386
October 2008	68	3	29	100	139	383
November 2008	69	2	29	100	140	382
December 2008	64	2	34	100	130	402
January 2009	67	1	31	100	136	401
February 2009	67	3	30	100	137	404
March 2009	69	3	29	100	140	405
April 2009	72	3	26	100	146	408
May 2009	73	2	24	100	149	413
June 2009	79	3	18	100	161	417
July 2009	77	4	20	100	157	438
August 2009	75	4	20	100	155	429
September 2009	73	3	24	100	149	418
October 2009	74	3	23	100	150	420
November 2009	75	2	23	100	152	418
December 2009	77	3	20	100	157	419
January 2010	78	3	20	100	158	417
February 2010	78	2	20	100	158	421
March 2010	78	2	20	100	159	425
April 2010	79	2	19	100	161	413
May 2010	81	2	18	100	163	424
June 2010	81	2	17	100	164	442
July 2010	79	3	17	100	162	445
August 2010	78	4	18	100	160	438
September 2010	77	3	20	100	157	429
October 2010	76	2	21	100	155	424
November 2010	77	2	21	100	157	426
December 2010	78	2	20	100	158	440
January 2011	79	2	19	100	160	421
February 2011	77	2	21	100	156	410
March 2011	76	2	22	100	154	390
April 2011	80	2	19	100	161	406
May 2011	79	3	18	100	161	404
June 2011	79	2	20	100	159	412
July 2011	77	2	22	100	155	384
August 2011	76	1	23	100	152	388
September 2011	74	1	25	100	149	370
October 2011	73	1	26	100	148	412
November 2011	75	1	24	100	150	412

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 2011	77	2	21	100	156	421
January 2012	78	3	20	100	158	391
February 2012	79	4	17	100	162	376
March 2012	77	3	20	100	156	373
April 2012	76	2	22	100	155	396
May 2012	75	1	24	100	151	406
June 2012	79	1	20	100	158	405
July 2012	80	3	17	100	164	386
August 2012	83	3	14	100	170	384
September 2012	83	3	14	100	168	378
October 2012	83	1	16	100	167	396
November 2012	83	2	15	100	168	406
December 2012	84	2	14	100	170	412
January 2013	84	2	14	100	170	404
February 2013	82	2	16	100	166	394
March 2013	82	2	16	100	166	375
April 2013	82	2	15	100	167	382
May 2013	85	1	14	100	171	391
June 2013	84	2	14	100	170	430
July 2013	84	2	14	100	170	428
August 2013	83	3	14	100	169	427
September 2013	84	2	14	100	170	414
October 2013	82	2	16	100	166	410
November 2013	82	1	16	100	166	410
December 2013	82	2	15	100	167	417
January 2014	82	3	15	100	166	410
February 2014	80	3	17	100	162	409
March 2014	77	3	20	100	157	402
April 2014	76	3	20	100	156	431
May 2014	78	4	19	100	159	437
June 2014	77	4	20	100	157	421
July 2014	78	3	20	100	158	393
August 2014	78	3	19	100	159	387
September 2014	80	2	18	100	162	408
October 2014	79	3	17	100	162	433
November 2014	77	3	21	100	156	439
December 2014	79	3	18	100	161	407
January 2015	81	2	17	100	164	371
February 2015	85	3	13	100	172	365
March 2015	83	3	14	100	169	393
April 2015	83	2	15	100	167	397
May 2015	82	2	16	100	166	402
June 2015	81	2	17	100	164	386
July 2015	81	2	17	100	164	382
August 2015	82	1	17	100	165	396
September 2015	81	1	18	100	163	393
October 2015	80	0	20	100	161	391
November 2015	80	1	19	100	161	359
December 2015	80	2	18	100	162	383
January 2016	80	2	18	100	162	401

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 2016	79	2	19	100	160	414
March 2016	79	2	19	100	160	402
April 2016	79	2	19	100	161	403
May 2016	79	2	19	100	160	411
June 2016	79	2	19	100	160	407
July 2016	79	2	19	100	160	399
August 2016	80	1	19	100	161	405
September 2016	82	1	17	100	165	431
October 2016	81	1	17	100	164	455
November 2016	79	1	20	100	159	450
December 2016	77	2	21	100	156	446
January 2017	78	1	21	100	158	427
February 2017	78	2	20	100	157	427
March 2017	79	2	19	100	161	421
April 2017	79	2	19	100	160	437
May 2017	79	2	19	100	160	468
June 2017	76	2	22	100	154	480
July 2017	74	2	23	100	151	496
August 2017	75	2	23	100	151	463
September 2017	74	2	24	100	151	462
October 2017	74	2	24	100	149	443
November 2017	73	2	25	100	147	464
December 2017	75	2	23	100	151	456
January 2018	75	1	24	100	151	478
February 2018	77	2	21	100	155	461
March 2018	75	1	24	100	151	475
April 2018	74	2	24	100	149	466
May 2018	73	1	26	100	147	463
June 2018	73	2	25	100	149	446
July 2018	71	2	27	100	144	441
August 2018	70	3	27	100	143	448
September 2018	69	2	29	100	140	473
October 2018	71	2	26	100	145	470
November 2018	70	2	28	100	142	477
December 2018	69	2	29	100	140	466
January 2019	66	2	32	100	133	467
February 2019	66	1	33	100	133	457
March 2019	66	2	32	100	135	458
April 2019	69	2	28	100	141	456
May 2019	68	3	29	100	140	464
June 2019	70	2	28	100	142	456
July 2019	69	2	30	100	139	465
August 2019	70	2	28	100	141	479
September 2019	67	3	30	100	136	474
October 2019	65	3	32	100	134	485
November 2019	65	2	33	100	132	467
December 2019	66	2	33	100	133	464
January 2020	67	2	31	100	136	457
February 2020	68	2	30	100	138	483
March 2020	66	3	31	100	135	509
April 2020	62	3	35	100	127	514

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2020	55	4	41	100	114	479
June 2020	56	3	41	100	115	450
July 2020	62	3	35	100	127	439
August 2020	68	1	31	100	137	470
September 2020	72	1	28	100	144	474
October 2020	72	1	27	100	145	460
November 2020	68	2	30	100	138	430
December 2020	67	2	31	100	136	431
January 2021	65	2	33	100	131	457
February 2021	66	2	32	100	135	460
March 2021	65	2	34	100	131	466
April 2021	62	2	36	100	126	429
May 2021	53	2	45	100	109	424
June 2021	43	3	53	100	90	435
July 2021	35	3	62	100	74	463
August 2021	33	3	64	100	69	463
September 2021	32	2	66	100	66	456
October 2021	34	2	64	100	69	454
November 2021	33	2	65	100	68	461
December 2021	36	1	63	100	73	446
January 2022	35	1	64	100	71	457
February 2022	38	1	61	100	77	460
March 2022	34	1	65	100	69	471
April 2022	32	1	67	100	65	458
May 2022	26	1	73	100	53	458
June 2022	25	1	74	100	50	449
July 2022	24	0	76	100	48	450
August 2022	25	1	74	100	52	440
September 2022	26	1	73	100	52	450
October 2022	23	2	75	100	48	447
November 2022	21	1	78	100	43	435
December 2022	18	1	81	100	37	424
January 2023	19	2	79	100	40	426
February 2023	22	1	77	100	45	429
March 2023	25	2	73	100	52	425
April 2023	24	3	73	100	51	412
May 2023	21	3	75	100	46	431
June 2023	20	3	78	100	42	441
July 2023	23	1	76	100	46	442
August 2023	24	2	75	100	49	436
September 2023	25	1	74	100	50	417
October 2023	22	1	78	100	44	425
November 2023	20	0	80	100	40	430
December 2023	18	0	82	100	36	444

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 Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
Date of Survey												
June	1980	4	7	7	1	0	7	27	72	7	4	1
July	1980	7	8	13	2	0	7	26	67	8	5	1
August	1980	10	9	21	6	1	8	25	54	7	7	1
September	1980	11	9	16	9	1	6	29	52	9	7	1
October	1980	9	10	13	10	1	7	29	49	8	5	1
November	1980	7	12	5	8	0	7	30	57	8	4	0
December	1980	7	14	3	6	1	6	26	68	8	5	1
January	1981	7	12	1	4	0	6	24	79	9	6	1
February	1981	6	9	1	3	0	6	24	84	9	6	1
March	1981	6	6	2	3	0	8	26	80	9	6	1
April	1981	6	7	4	3	0	8	29	75	9	7	1
May	1981	7	9	4	4	1	7	27	70	10	7	1
June	1981	8	11	4	4	0	7	25	67	10	5	0
July	1981	8	11	2	5	0	6	23	69	10	4	0
August	1981	7	10	3	3	0	5	23	76	10	4	0
September	1981	7	8	3	3	1	4	22	82	11	4	0
October	1981	6	6	3	3	1	3	23	85	10	4	0
November	1981	8	6	3	2	1	5	23	81	12	4	1
December	1981	12	6	3	2	0	5	22	80	13	5	1
January	1982	15	6	4	2	0	6	19	76	17	6	1
February	1982	15	5	4	2	1	4	21	77	17	7	1
March	1982	13	5	3	2	1	4	21	76	16	8	1
April	1982	14	3	5	2	1	5	20	78	14	9	1
May	1982	17	4	6	1	1	4	18	74	14	9	1
June	1982	19	4	6	2	2	4	18	72	17	9	1
July	1982	18	4	4	2	2	4	20	73	17	9	1
August	1982	15	4	4	2	2	4	21	74	17	9	1
September	1982	15	4	10	2	1	3	22	70	17	6	0
October	1982	16	5	16	3	1	3	22	63	18	7	1
November	1982	20	5	22	3	1	2	20	54	19	7	1
December	1982	23	4	24	4	0	4	16	48	16	11	1
January	1983	26	4	29	4	0	4	14	42	15	11	1
February	1983	26	4	31	5	1	4	15	41	11	12	1
March	1983	23	7	37	6	1	3	13	37	14	10	1
April	1983	24	6	38	6	1	4	13	34	12	8	1
May	1983	26	7	45	6	2	5	11	27	12	7	0
June	1983	27	6	45	7	4	5	11	25	8	8	0
July	1983	25	7	46	8	4	4	10	25	8	7	1
August	1983	23	7	40	10	4	4	13	28	7	6	1
September	1983	22	8	38	12	2	4	14	30	9	5	1
October	1983	24	8	34	11	2	5	15	29	9	5	0
November	1983	22	9	31	12	3	5	13	28	9	6	0
December	1983	23	8	30	10	3	4	13	26	9	6	0

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	1984	21	9	31	9	3	5	12	25	10	6	0
February	1984	22	8	32	9	6	4	11	23	10	5	0
March	1984	20	9	33	9	7	5	12	25	9	4	1
April	1984	19	7	32	15	6	5	12	23	8	3	1
May	1984	17	8	30	18	3	6	13	25	8	3	1
June	1984	19	7	26	20	4	6	12	25	8	4	1
July	1984	18	7	24	17	4	5	11	31	8	5	0
August	1984	19	8	23	16	5	4	12	34	8	5	0
September	1984	16	8	22	15	5	5	13	37	8	5	0
October	1984	15	8	23	13	4	6	15	36	9	3	0
November	1984	14	6	26	11	4	6	13	35	9	5	0
December	1984	17	6	29	8	3	5	13	34	10	5	1
January	1985	19	5	34	5	3	5	11	35	9	5	0
February	1985	20	5	38	5	3	5	12	33	8	3	0
March	1985	19	6	41	7	3	6	11	28	6	3	0
April	1985	20	7	39	9	4	5	12	23	8	3	0
May	1985	21	8	36	9	4	5	11	22	9	5	0
June	1985	22	7	38	8	4	4	13	21	10	4	0
July	1985	23	5	43	5	5	5	12	20	8	4	0
August	1985	25	5	48	5	3	6	11	16	5	5	0
September	1985	29	4	54	5	3	6	8	14	3	4	0
October	1985	29	4	56	4	2	6	8	12	5	4	0
November	1985	26	3	55	5	3	5	9	15	6	2	1
December	1985	25	4	49	5	3	5	12	15	7	2	1
January	1986	27	4	48	6	3	3	10	16	7	3	1
February	1986	30	4	51	4	5	3	11	12	8	3	1
March	1986	28	3	60	3	4	3	8	10	8	3	0
April	1986	25	3	67	3	6	3	7	7	7	3	0
May	1986	23	3	71	3	4	3	6	5	6	3	0
June	1986	21	3	75	4	6	3	5	5	5	3	0
July	1986	20	3	72	5	5	3	6	6	5	2	0
August	1986	20	2	74	5	6	3	6	6	4	2	1
September	1986	23	2	71	4	5	4	8	7	5	1	1
October	1986	25	2	73	4	5	4	8	5	4	1	0
November	1986	27	3	70	4	4	5	7	5	6	2	0
December	1986	25	3	72	4	2	5	5	5	6	2	0
January	1987	26	3	73	5	1	4	5	5	7	2	0
February	1987	22	4	75	4	1	5	4	5	7	1	0
March	1987	20	5	74	4	3	5	4	6	7	1	1
April	1987	18	5	72	7	3	6	3	6	6	2	1
May	1987	21	6	65	9	4	6	3	8	4	2	1
June	1987	24	7	58	14	2	4	4	7	3	4	0
July	1987	26	8	51	14	3	5	6	9	3	4	0
August	1987	26	8	47	14	3	6	8	9	4	5	0
September	1987	23	8	44	14	4	6	10	10	6	3	1
October	1987	22	7	41	16	4	5	12	13	6	5	0
November	1987	18	7	40	16	5	6	11	14	5	6	0
December	1987	18	6	39	15	4	7	10	16	5	10	1

TABLE 42

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

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

TABLE 42

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

Date of Survey	GOOD TIME TO BUY						BAD TIME TO BUY					
	Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Prices	Interest Rates High;	Can't Afford	Uncertain Future	Bad Investment	
	Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment	
January 1992	32	3	58	2	3	3	8	8	12	11	1	
February 1992	29	2	67	2	2	4	6	6	11	12	0	
March 1992	30	1	69	1	1	4	5	5	8	12	0	
April 1992	34	2	69	1	1	4	6	5	7	8	0	
May 1992	34	3	68	2	2	5	5	5	8	6	0	
June 1992	34	4	70	2	2	7	5	5	8	4	1	
July 1992	30	4	66	3	2	8	7	5	9	5	0	
August 1992	27	3	65	2	2	7	9	4	10	7	1	
September 1992	28	2	66	3	2	5	9	5	12	7	0	
October 1992	27	1	66	3	2	5	7	4	13	7	0	
November 1992	27	2	67	4	3	5	7	5	10	6	0	
December 1992	26	1	67	5	3	6	7	4	8	8	0	
January 1993	27	3	66	6	3	6	6	3	6	9	0	
February 1993	24	4	64	8	4	6	6	2	7	8	1	
March 1993	24	7	67	8	4	5	4	3	7	6	1	
April 1993	23	7	74	8	5	6	5	2	6	3	1	
May 1993	27	7	74	6	4	5	5	2	6	3	0	
June 1993	23	7	72	6	6	5	6	3	8	3	0	
July 1993	19	6	67	7	6	4	8	4	9	5	0	
August 1993	19	5	68	8	7	5	8	4	9	4	0	
September 1993	19	4	69	6	7	4	8	5	10	5	0	
October 1993	22	5	73	5	7	4	7	3	9	4	0	
November 1993	21	5	77	3	6	4	4	3	7	3	0	
December 1993	20	5	77	5	5	5	5	2	6	3	0	
January 1994	18	4	76	6	6	5	3	2	5	3	0	
February 1994	17	4	75	9	7	6	3	1	6	3	0	
March 1994	16	5	71	12	10	5	3	1	5	2	0	
April 1994	15	5	65	16	11	6	4	5	6	2	0	
May 1994	12	6	59	19	9	6	6	5	6	2	0	
June 1994	10	5	56	21	7	6	6	7	6	3	0	
July 1994	11	7	56	23	6	7	7	4	4	2	0	
August 1994	12	7	57	25	8	6	6	6	4	1	0	
September 1994	14	10	55	25	8	6	5	6	4	0	0	
October 1994	13	11	52	25	10	5	5	8	5	1	0	
November 1994	13	10	46	22	10	5	7	10	6	2	0	
December 1994	12	10	39	23	10	5	8	15	6	3	0	
January 1995	12	10	34	22	8	5	10	21	6	3	0	
February 1995	12	10	32	22	8	6	10	24	4	3	0	
March 1995	11	9	36	19	7	7	11	24	5	2	0	
April 1995	9	9	35	17	7	7	9	24	3	3	0	
May 1995	9	10	38	16	7	9	8	20	3	3	0	
June 1995	11	8	41	14	9	8	10	19	3	2	0	
July 1995	11	6	51	11	10	10	9	15	4	2	0	
August 1995	11	5	54	10	9	9	9	13	6	1	0	
September 1995	12	6	55	10	9	8	8	10	7	2	0	
October 1995	15	6	51	11	7	6	10	7	7	3	0	
November 1995	15	6	53	9	8	7	11	6	6	4	0	
December 1995	15	7	51	8	6	10	11	6	5	3	0	

TABLE 42

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	1996	14	8	51	6	7	12	10	6	7	2	0
February	1996	16	8	55	6	7	11	7	7	8	2	0
March	1996	14	8	60	5	9	11	5	6	7	2	0
April	1996	14	6	57	6	10	10	7	6	5	2	0
May	1996	12	7	54	8	10	10	9	5	3	2	0
June	1996	13	10	49	9	12	6	10	6	3	2	0
July	1996	15	12	54	10	11	4	8	6	3	1	0
August	1996	15	13	54	9	12	8	7	7	4	2	0
September	1996	13	10	52	11	10	10	9	6	3	1	0
October	1996	12	9	49	12	9	11	9	6	5	2	0
November	1996	12	8	45	11	9	9	9	5	5	3	0
December	1996	13	11	45	11	10	7	8	6	6	2	1
January	1997	12	12	45	9	12	8	7	5	5	2	1
February	1997	12	12	45	9	12	10	6	5	6	1	0
March	1997	11	12	47	9	13	11	7	4	7	1	0
April	1997	10	12	42	12	10	12	9	7	7	1	0
May	1997	11	13	42	13	13	11	10	9	6	0	0
June	1997	12	14	38	14	11	10	9	10	4	0	1
July	1997	12	13	41	9	13	9	9	8	4	0	0
August	1997	12	11	43	8	11	8	8	5	2	0	0
September	1997	12	9	51	5	12	8	7	3	2	0	0
October	1997	11	8	56	5	12	8	5	2	3	1	0
November	1997	11	7	54	4	13	7	5	3	2	1	1
December	1997	11	8	51	4	12	7	6	4	2	1	0
January	1998	12	8	52	3	11	5	6	4	2	1	0
February	1998	11	9	57	3	9	7	5	3	2	0	0
March	1998	11	7	65	2	8	7	3	3	2	0	0
April	1998	12	6	67	3	10	7	3	2	1	0	0
May	1998	13	5	70	3	12	6	3	2	1	1	0
June	1998	12	5	65	3	17	5	6	3	1	1	0
July	1998	12	4	68	2	16	5	6	3	1	1	0
August	1998	10	5	64	3	16	5	7	3	1	1	0
September	1998	11	5	66	2	11	5	5	2	1	1	0
October	1998	10	6	68	3	10	5	5	2	2	1	0
November	1998	10	4	75	1	9	4	4	1	3	1	0
December	1998	10	3	82	1	11	5	4	1	3	1	0
January	1999	12	4	77	3	12	5	3	1	2	0	0
February	1999	12	4	74	3	13	5	4	1	1	2	0
March	1999	10	6	69	3	12	6	6	3	2	2	0
April	1999	11	6	70	4	11	6	7	2	2	3	0
May	1999	10	6	70	5	12	8	7	2	3	1	0
June	1999	9	5	67	6	12	7	6	2	2	1	0
July	1999	6	5	62	5	13	7	7	2	2	2	0
August	1999	6	5	57	6	15	6	7	5	0	3	0
September	1999	8	7	52	8	16	6	8	6	2	3	0
October	1999	7	8	46	9	15	9	8	10	2	3	0
November	1999	8	7	46	10	15	8	8	10	3	2	0
December	1999	8	6	45	8	17	8	6	12	4	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 Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2000	8	6	49	9	18	5	6	12	4	1	0
February	2000	8	8	45	10	17	6	6	13	3	0	0
March	2000	8	8	43	15	15	6	6	15	1	1	0
April	2000	9	8	38	17	15	6	5	14	1	1	0
May	2000	11	8	36	16	15	6	5	14	2	0	0
June	2000	9	8	33	13	14	6	8	15	2	1	0
July	2000	8	7	31	12	12	7	9	20	3	1	0
August	2000	7	7	29	11	9	7	12	24	2	1	0
September	2000	9	8	32	7	12	7	13	21	2	1	0
October	2000	9	8	32	8	12	8	13	18	2	1	0
November	2000	7	9	37	8	13	9	9	13	2	1	0
December	2000	7	7	33	8	10	10	11	12	3	1	0
January	2001	7	7	40	7	11	7	10	11	3	2	0
February	2001	9	6	47	5	9	5	10	10	5	3	0
March	2001	10	6	59	4	8	5	6	9	5	4	0
April	2001	9	4	62	2	6	6	5	8	6	5	0
May	2001	9	4	60	2	5	6	5	7	7	5	0
June	2001	7	5	61	2	5	6	6	5	6	4	0
July	2001	11	5	63	2	6	6	8	3	5	2	0
August	2001	13	4	64	3	7	8	9	2	5	2	0
September	2001	15	4	61	2	6	7	8	2	6	5	0
October	2001	13	3	65	2	4	7	6	1	7	7	0
November	2001	14	3	68	1	1	5	4	1	6	9	0
December	2001	16	2	72	2	0	4	4	0	6	7	0
January	2002	17	3	72	1	0	4	5	1	6	6	0
February	2002	17	3	70	2	0	6	4	1	8	3	0
March	2002	18	4	70	2	2	5	3	2	7	4	0
April	2002	18	4	67	3	3	5	3	3	9	3	0
May	2002	18	3	68	4	3	6	4	2	7	3	0
June	2002	17	3	65	4	3	7	4	2	7	3	0
July	2002	17	4	67	5	3	8	3	1	5	4	0
August	2002	15	4	66	3	4	8	4	1	7	4	0
September	2002	13	2	71	2	3	8	3	2	7	3	0
October	2002	12	1	73	0	3	8	4	2	7	4	0
November	2002	12	2	75	1	1	8	5	3	5	4	1
December	2002	13	2	74	1	2	9	5	4	5	4	1
January	2003	14	1	75	2	2	9	6	4	5	3	0
February	2003	16	1	77	2	2	9	3	2	6	3	0
March	2003	14	1	76	2	1	10	5	1	8	4	0
April	2003	13	2	77	1	2	9	4	2	8	4	0
May	2003	13	1	78	1	3	7	6	3	6	5	0
June	2003	16	1	81	1	4	5	5	3	4	4	0
July	2003	16	1	82	1	3	4	6	2	4	4	0
August	2003	16	1	85	3	4	3	6	2	4	3	0
September	2003	13	2	80	4	3	6	5	3	4	3	0
October	2003	13	2	77	6	3	6	4	4	6	3	0
November	2003	11	2	75	5	1	6	5	4	5	3	0
December	2003	14	2	76	4	3	4	5	4	7	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 Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2004	15	3	77	3	4	4	5	2	5	1	0
February	2004	15	3	74	5	4	6	4	4	6	2	0
March	2004	13	5	73	4	4	7	5	4	6	2	0
April	2004	12	4	73	5	3	8	4	4	6	3	0
May	2004	11	5	71	10	3	7	5	3	5	2	0
June	2004	9	4	69	15	4	6	5	2	5	4	0
July	2004	8	4	66	16	6	7	7	4	5	3	0
August	2004	8	4	69	13	6	7	5	3	5	2	0
September	2004	10	4	69	12	6	9	4	4	6	1	0
October	2004	10	6	68	11	5	10	3	4	5	3	1
November	2004	11	6	63	11	7	11	5	5	5	3	1
December	2004	11	7	62	10	7	10	5	5	3	4	1
January	2005	13	6	63	10	8	9	6	5	3	2	0
February	2005	13	6	64	11	8	7	7	4	5	3	0
March	2005	12	7	61	13	7	9	7	5	7	2	0
April	2005	11	8	56	16	6	11	6	4	7	2	0
May	2005	11	9	55	16	4	13	4	5	6	2	1
June	2005	11	8	53	15	5	13	7	5	5	2	1
July	2005	10	8	54	12	6	11	9	5	5	2	1
August	2005	9	8	50	9	4	10	13	7	6	2	0
September	2005	10	8	51	7	3	8	14	8	7	1	0
October	2005	11	9	46	12	1	9	17	8	7	2	0
November	2005	13	8	47	13	2	11	17	8	8	2	0
December	2005	14	7	43	14	5	12	17	9	9	3	0
January	2006	13	5	40	10	5	10	17	12	12	4	0
February	2006	12	6	37	9	5	9	19	12	13	4	0
March	2006	15	6	34	10	3	8	20	12	12	3	0
April	2006	17	7	34	11	3	10	19	12	10	2	0
May	2006	20	5	35	12	3	9	17	15	11	2	0
June	2006	20	5	32	13	4	10	16	18	10	2	0
July	2006	22	5	28	13	4	8	16	18	11	3	0
August	2006	24	5	21	15	4	8	13	17	10	5	0
September	2006	32	5	16	13	4	7	12	17	11	4	0
October	2006	34	5	18	11	4	7	12	16	12	4	0
November	2006	42	3	21	6	4	7	13	14	12	2	0
December	2006	42	3	28	5	3	6	11	11	10	3	0
January	2007	46	2	31	4	2	5	10	10	10	3	0
February	2007	43	4	33	3	4	5	8	11	10	3	0
March	2007	43	3	31	3	3	7	9	11	11	3	0
April	2007	43	3	28	4	2	6	8	13	12	2	1
May	2007	46	3	25	4	1	6	10	12	14	1	2
June	2007	46	4	25	4	2	6	11	11	14	2	2
July	2007	46	4	25	4	3	6	12	9	15	3	2
August	2007	47	3	23	4	3	6	11	12	17	5	1
September	2007	45	3	19	3	2	4	9	15	20	4	1
October	2007	50	2	19	2	2	4	7	18	19	3	1
November	2007	52	1	19	1	1	3	8	17	18	3	0
December	2007	54	1	18	2	1	4	9	16	17	3	1

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2008	53	1	16	1	1	2	10	16	17	4	1
February	2008	55	1	20	1	1	3	7	15	17	3	2
March	2008	57	1	23	0	0	2	6	16	15	3	2
April	2008	62	0	26	1	0	3	5	12	14	3	2
May	2008	61	0	26	1	0	3	6	12	15	5	1
June	2008	61	0	28	1	0	2	7	9	17	6	1
July	2008	60	0	24	1	0	1	8	9	22	5	1
August	2008	63	1	22	1	0	2	9	9	21	3	1
September	2008	65	2	17	1	1	2	7	9	18	2	0
October	2008	64	1	17	1	1	3	5	14	15	4	2
November	2008	66	1	17	1	0	4	3	15	14	4	3
December	2008	61	0	21	0	0	4	3	20	18	6	4
January	2009	62	0	28	0	1	2	4	17	18	6	2
February	2009	60	1	35	0	1	1	4	16	17	7	2
March	2009	64	1	36	1	1	1	5	13	14	9	1
April	2009	67	2	38	1	0	2	4	11	12	9	0
May	2009	70	1	36	0	0	2	3	10	12	8	1
June	2009	72	1	40	0	0	1	2	7	10	5	1
July	2009	69	1	36	0	0	2	2	8	12	6	1
August	2009	68	1	34	0	1	2	2	7	12	8	1
September	2009	67	1	31	0	1	2	2	8	14	9	1
October	2009	66	1	33	1	1	3	2	7	14	7	1
November	2009	65	2	37	1	0	2	2	6	14	6	1
December	2009	66	3	39	1	1	3	3	6	11	6	1
January	2010	65	3	39	1	0	3	3	5	11	5	2
February	2010	64	2	39	0	1	3	2	6	10	6	2
March	2010	65	2	37	0	1	2	2	7	11	6	2
April	2010	66	2	36	0	2	1	3	7	10	7	1
May	2010	66	2	37	0	2	2	3	6	9	6	1
June	2010	65	2	38	0	2	3	3	5	9	6	1
July	2010	64	1	42	0	1	4	3	5	10	6	2
August	2010	66	1	42	0	0	4	2	5	11	6	1
September	2010	65	1	44	1	0	4	2	7	13	7	1
October	2010	66	2	43	1	1	3	2	7	13	7	0
November	2010	64	2	43	0	1	2	3	8	13	7	0
December	2010	66	3	45	0	1	2	3	7	11	7	1
January	2011	66	3	49	1	0	2	4	7	11	6	0
February	2011	65	3	48	2	0	2	4	6	12	7	0
March	2011	63	3	45	2	1	2	4	7	13	7	1
April	2011	69	2	42	1	2	3	3	7	11	7	1
May	2011	70	2	40	2	2	2	3	7	10	6	2
June	2011	71	1	37	2	1	2	4	6	12	5	2
July	2011	68	1	37	2	1	2	4	7	13	5	1
August	2011	66	1	39	1	1	2	4	10	16	4	1
September	2011	64	1	37	1	1	3	4	11	15	3	1
October	2011	62	2	39	1	0	3	3	11	16	4	2
November	2011	65	2	41	1	0	2	3	10	13	5	2
December	2011	66	3	46	0	0	3	4	9	12	5	2

TABLE 42

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

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2012	67	3	44	1	1	3	4	8	12	4	2
February	2012	66	2	50	1	1	4	3	7	12	3	1
March	2012	64	2	50	1	2	2	2	8	13	4	2
April	2012	65	1	52	0	2	2	3	8	12	4	2
May	2012	65	1	48	0	3	2	6	7	13	5	2
June	2012	65	2	55	0	2	2	6	5	10	3	3
July	2012	65	3	55	0	1	3	5	5	9	3	2
August	2012	66	4	58	0	1	2	3	5	6	4	1
September	2012	65	4	55	0	2	2	2	5	8	4	1
October	2012	64	4	55	1	3	3	2	5	9	5	1
November	2012	64	3	55	1	5	5	2	5	10	4	1
December	2012	64	4	57	1	6	4	1	6	9	5	1
January	2013	61	4	58	1	7	3	2	5	9	4	1
February	2013	59	6	56	2	6	2	3	6	10	4	1
March	2013	57	5	53	1	6	3	3	5	11	4	0
April	2013	57	6	54	2	7	4	2	4	10	4	1
May	2013	52	7	55	2	9	5	2	4	9	4	1
June	2013	50	7	55	3	9	4	4	4	7	4	1
July	2013	46	9	54	4	9	3	5	4	8	3	2
August	2013	46	10	53	5	8	3	5	3	9	3	1
September	2013	46	10	50	5	8	5	4	4	9	2	1
October	2013	46	10	48	6	7	5	4	5	8	4	1
November	2013	47	9	49	7	8	6	3	6	9	3	1
December	2013	46	11	50	8	9	5	3	5	8	3	1
January	2014	46	9	52	9	9	5	5	5	9	3	1
February	2014	43	9	51	9	8	4	4	5	9	4	2
March	2014	43	8	50	8	5	4	5	4	11	5	3
April	2014	40	8	48	7	6	4	4	3	12	4	3
May	2014	42	10	45	7	7	5	6	4	10	3	3
June	2014	39	9	45	8	9	5	8	5	9	3	3
July	2014	41	8	47	6	10	4	8	7	8	5	3
August	2014	37	7	49	5	10	6	6	6	8	6	2
September	2014	35	10	47	3	10	7	4	6	10	5	1
October	2014	33	9	44	4	10	9	5	5	11	4	2
November	2014	36	9	45	4	10	7	5	6	12	5	2
December	2014	41	7	46	4	10	8	4	5	10	4	2
January	2015	40	8	54	3	10	5	3	4	9	4	2
February	2015	36	8	57	5	10	7	3	3	8	3	2
March	2015	35	8	58	6	12	5	5	4	7	4	2
April	2015	34	8	52	7	13	6	5	8	7	3	1
May	2015	37	8	51	7	13	5	6	8	7	2	1
June	2015	35	8	50	5	12	5	7	8	9	1	1
July	2015	37	8	53	4	11	6	7	5	9	2	1
August	2015	35	8	52	6	9	8	7	4	8	3	1
September	2015	33	9	50	6	8	10	7	4	7	4	1
October	2015	31	8	47	8	11	7	9	4	8	4	1
November	2015	32	7	48	6	12	8	8	5	9	3	1
December	2015	33	4	49	7	11	7	7	5	9	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	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2016	33	6	49	9	8	7	7	6	7	3	1
February	2016	34	6	46	9	8	5	7	5	7	4	0
March	2016	33	8	46	9	12	5	7	5	7	5	0
April	2016	33	8	48	6	15	6	7	4	7	5	0
May	2016	31	10	48	5	15	6	10	3	8	4	1
June	2016	28	9	49	5	13	5	12	3	6	3	2
July	2016	29	9	49	5	12	5	12	4	5	4	2
August	2016	28	8	53	5	13	5	10	5	4	5	2
September	2016	29	9	54	6	12	6	8	4	4	5	1
October	2016	27	9	51	7	13	9	9	4	5	4	1
November	2016	26	10	48	7	13	9	10	5	6	3	2
December	2016	24	8	45	8	15	10	10	7	7	4	2
January	2017	25	10	44	11	14	8	8	7	8	3	2
February	2017	26	11	42	15	13	7	10	7	7	3	1
March	2017	26	11	42	20	12	6	9	6	8	3	1
April	2017	23	10	41	19	14	9	10	5	5	4	1
May	2017	19	9	40	19	17	11	11	6	5	3	1
June	2017	19	9	41	12	16	12	13	7	5	4	1
July	2017	19	9	42	9	14	9	14	8	6	3	1
August	2017	21	9	41	7	15	9	14	6	6	3	1
September	2017	19	11	40	10	17	8	15	5	6	3	1
October	2017	19	12	40	10	16	9	15	4	6	2	1
November	2017	20	12	39	10	14	8	15	5	5	4	1
December	2017	24	11	37	8	16	8	15	5	6	4	1
January	2018	24	12	35	8	17	7	15	5	6	4	1
February	2018	22	11	37	9	17	8	14	6	5	3	1
March	2018	17	11	39	13	15	8	16	7	4	4	1
April	2018	14	11	38	15	15	9	17	9	5	3	1
May	2018	13	12	36	15	16	8	18	10	6	3	0
June	2018	16	13	34	13	19	7	17	11	6	2	0
July	2018	16	13	30	12	18	9	19	12	7	2	0
August	2018	16	12	28	11	21	10	20	12	5	2	0
September	2018	13	12	29	10	21	11	20	11	5	3	1
October	2018	15	12	30	13	22	8	16	11	5	4	1
November	2018	14	13	28	16	20	7	17	12	7	4	1
December	2018	15	11	27	17	19	6	17	13	8	5	0
January	2019	15	8	27	13	18	7	18	13	8	6	1
February	2019	19	7	29	10	17	8	19	12	8	6	1
March	2019	18	5	31	9	17	10	20	12	6	6	1
April	2019	17	6	33	9	19	9	20	9	5	4	2
May	2019	16	7	34	7	19	10	20	8	5	3	1
June	2019	16	9	33	5	21	12	22	7	7	3	1
July	2019	16	8	36	4	21	11	21	7	9	3	0
August	2019	15	9	39	3	21	11	21	7	7	4	0
September	2019	15	8	39	3	19	10	21	7	7	6	1
October	2019	12	8	38	3	19	12	24	6	6	7	1
November	2019	14	5	41	2	19	9	24	7	7	8	1
December	2019	13	6	43	2	20	9	24	7	6	7	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	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2020	15	6	44	2	22	8	22	7	6	7	0
February	2020	13	6	44	2	24	9	21	6	5	8	0
March	2020	14	5	45	1	22	7	20	4	8	9	0
April	2020	17	5	44	1	15	6	17	3	11	12	1
May	2020	23	4	38	0	7	4	16	3	15	15	1
June	2020	26	3	41	1	4	3	14	3	16	19	1
July	2020	27	3	44	1	6	2	13	3	14	17	0
August	2020	25	4	49	1	8	3	11	3	13	14	1
September	2020	24	4	47	1	9	5	12	3	11	11	1
October	2020	22	3	47	1	8	6	14	3	12	9	1
November	2020	20	2	47	0	9	6	16	4	12	9	0
December	2020	20	2	49	0	9	6	15	4	12	8	0
January	2021	18	4	49	1	10	5	15	5	12	10	1
February	2021	17	5	49	1	8	6	18	5	12	8	1
March	2021	15	7	46	2	7	5	22	5	11	8	1
April	2021	14	6	45	2	9	6	28	5	8	6	1
May	2021	11	6	39	3	10	5	39	5	5	7	1
June	2021	8	4	32	3	10	4	52	6	5	6	1
July	2021	5	5	25	3	7	4	62	5	6	6	1
August	2021	5	5	22	2	6	4	65	5	8	5	1
September	2021	4	5	21	1	6	7	65	5	9	6	1
October	2021	5	4	25	1	8	6	64	5	9	6	1
November	2021	5	3	26	2	7	6	65	7	7	6	1
December	2021	5	4	26	2	7	5	64	8	9	5	1
January	2022	5	6	22	4	6	6	66	9	8	5	2
February	2022	5	9	23	6	7	7	64	7	9	5	1
March	2022	4	8	20	7	4	8	65	11	8	4	2
April	2022	3	7	18	8	3	6	66	14	9	4	2
May	2022	2	7	11	7	2	5	69	23	8	3	3
June	2022	2	8	9	7	3	4	68	31	8	3	3
July	2022	2	7	5	7	3	5	65	40	7	4	2
August	2022	4	6	7	6	4	5	62	42	8	5	1
September	2022	6	5	5	7	3	6	61	42	9	4	1
October	2022	6	4	5	6	3	5	60	44	10	6	1
November	2022	7	3	3	6	2	5	56	53	10	7	1
December	2022	6	3	3	5	2	4	55	63	9	8	1
January	2023	5	4	2	3	2	5	54	64	9	5	1
February	2023	6	4	5	3	2	5	52	59	10	4	1
March	2023	7	4	6	3	4	7	48	53	11	5	1
April	2023	6	4	6	4	3	6	44	55	13	4	1
May	2023	4	6	4	4	4	6	46	58	13	4	1
June	2023	3	6	3	4	3	6	49	61	13	3	1
July	2023	4	6	4	3	4	7	51	57	11	3	1
August	2023	5	5	4	4	4	6	51	57	10	3	1
September	2023	5	6	3	4	3	6	51	56	8	3	0
October	2023	3	7	2	4	3	4	53	61	9	3	0
November	2023	2	7	2	4	2	4	54	63	9	2	0
December	2023	3	6	3	4	1	3	55	65	10	1	0

REGION NORTH CENTRAL

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

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 1993	41	3	56	100	86	356
February 1993	42	5	53	100	89	364
March 1993	44	6	51	100	93	377
April 1993	48	6	45	100	103	379
May 1993	54	6	40	100	114	387
June 1993	61	6	33	100	129	363
July 1993	58	7	35	100	123	359
August 1993	59	7	34	100	125	359
September 1993	57	6	36	100	121	378
October 1993	58	6	36	100	122	387
November 1993	58	8	34	100	124	384
December 1993	59	10	31	100	128	393
January 1994	62	9	29	100	133	390
February 1994	62	7	31	100	132	386
March 1994	62	6	32	100	130	372
April 1994	61	8	31	100	130	378
May 1994	66	9	25	100	141	391
June 1994	68	9	23	100	145	402
July 1994	71	7	22	100	149	401
August 1994	70	5	25	100	146	408
September 1994	70	4	26	100	143	399
October 1994	69	4	27	100	141	392
November 1994	65	7	29	100	136	382
December 1994	63	8	29	100	134	389
January 1995	59	9	32	100	127	385
February 1995	57	7	35	100	122	386
March 1995	57	6	37	100	120	374
April 1995	62	5	33	100	129	374
May 1995	66	5	29	100	136	371
June 1995	66	6	28	100	138	370
July 1995	64	5	31	100	133	382
August 1995	64	5	31	100	133	395
September 1995	66	4	30	100	135	391
October 1995	67	4	28	100	139	385
November 1995	66	4	29	100	137	375
December 1995	61	6	33	100	127	399
January 1996	56	7	37	100	118	403
February 1996	55	6	39	100	116	399
March 1996	63	5	33	100	130	388
April 1996	66	4	30	100	137	381
May 1996	70	4	25	100	145	383
June 1996	71	5	24	100	147	378
July 1996	73	4	23	100	151	380
August 1996	71	4	25	100	146	384
September 1996	67	5	28	100	139	398
October 1996	65	5	29	100	136	402
November 1996	64	6	30	100	134	401
December 1996	64	6	31	100	133	398
January 1997	62	5	33	100	129	397

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 1997	61	5	33	100	128	393
March 1997	65	5	30	100	135	397
April 1997	69	6	24	100	145	403
May 1997	73	7	20	100	153	404
June 1997	71	8	21	100	150	405
July 1997	72	7	21	100	151	395
August 1997	70	6	24	100	145	386
September 1997	71	6	23	100	148	381
October 1997	69	6	25	100	144	392
November 1997	68	8	25	100	143	403
December 1997	62	10	28	100	134	386
January 1998	64	10	26	100	137	384
February 1998	67	10	23	100	144	370
March 1998	74	8	18	100	155	384
April 1998	76	9	16	100	160	365
May 1998	77	10	14	100	163	385
June 1998	76	11	13	100	163	370
July 1998	77	11	12	100	165	382
August 1998	76	11	13	100	163	364
September 1998	77	10	13	100	165	377
October 1998	74	10	16	100	158	364
November 1998	73	9	19	100	154	377
December 1998	71	7	21	100	150	371
January 1999	67	8	25	100	142	378
February 1999	69	7	24	100	145	366
March 1999	72	6	21	100	151	367
April 1999	77	6	18	100	159	368
May 1999	78	7	15	100	163	370
June 1999	77	7	16	100	161	375
July 1999	81	7	13	100	168	382
August 1999	80	5	15	100	165	385
September 1999	77	6	16	100	161	379
October 1999	71	7	22	100	150	381
November 1999	69	9	23	100	146	388
December 1999	63	8	29	100	134	409
January 2000	61	10	29	100	132	420
February 2000	59	10	30	100	129	421
March 2000	63	10	27	100	136	395
April 2000	64	8	27	100	137	382
May 2000	72	7	22	100	150	387
June 2000	75	6	19	100	157	402
July 2000	78	5	17	100	160	402
August 2000	71	5	24	100	146	391
September 2000	67	5	27	100	140	395
October 2000	66	8	27	100	139	397
November 2000	67	7	26	100	141	391
December 2000	66	7	27	100	140	370
January 2001	63	6	31	100	132	382
February 2001	63	9	28	100	135	387
March 2001	64	9	27	100	138	402
April 2001	66	9	25	100	141	389

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2001	64	9	27	100	137	388
June 2001	63	7	29	100	134	368
July 2001	63	9	28	100	135	377
August 2001	63	9	28	100	135	382
September 2001	58	11	31	100	127	389
October 2001	51	11	38	100	112	378
November 2001	45	10	45	100	100	370
December 2001	45	10	45	100	100	382
January 2002	52	8	40	100	111	394
February 2002	53	8	39	100	114	395
March 2002	52	8	41	100	111	380
April 2002	48	11	41	100	107	377
May 2002	52	12	36	100	115	369
June 2002	54	12	34	100	120	389
July 2002	57	11	32	100	125	377
August 2002	58	12	31	100	127	389
September 2002	61	11	27	100	134	369
October 2002	58	13	30	100	128	371
November 2002	56	11	33	100	123	366
December 2002	49	12	40	100	109	389
January 2003	51	7	42	100	109	381
February 2003	50	8	42	100	108	381
March 2003	52	7	40	100	112	370
April 2003	57	7	36	100	121	377
May 2003	59	6	34	100	125	378
June 2003	60	5	34	100	126	387
July 2003	61	5	34	100	127	392
August 2003	61	5	34	100	128	412
September 2003	64	5	31	100	133	391
October 2003	61	5	34	100	128	388
November 2003	60	5	35	100	124	386
December 2003	62	5	33	100	128	388
January 2004	61	5	34	100	128	391
February 2004	64	5	31	100	132	392
March 2004	62	5	33	100	129	390
April 2004	65	4	31	100	135	381
May 2004	68	4	28	100	140	392
June 2004	72	4	24	100	149	400
July 2004	72	5	23	100	148	381
August 2004	70	6	24	100	146	366
September 2004	63	8	29	100	133	368
October 2004	59	8	33	100	127	391
November 2004	56	8	36	100	120	398
December 2004	56	7	36	100	120	408
January 2005	56	7	37	100	119	398
February 2005	58	7	35	100	122	383
March 2005	62	6	32	100	129	374
April 2005	64	6	30	100	135	397
May 2005	65	6	29	100	137	413
June 2005	65	7	28	100	137	422
July 2005	65	7	28	100	137	428

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2005	66	6	28	100	137	412
September 2005	65	4	31	100	134	408
October 2005	66	4	30	100	136	401
November 2005	62	4	34	100	128	408
December 2005	59	3	38	100	121	409
January 2006	52	3	44	100	108	398
February 2006	53	3	44	100	109	391
March 2006	52	4	44	100	108	388
April 2006	54	5	41	100	113	398
May 2006	51	4	45	100	106	404
June 2006	48	6	46	100	102	424
July 2006	43	5	52	100	92	427
August 2006	38	4	57	100	81	431
September 2006	31	5	65	100	66	410
October 2006	27	5	68	100	60	411
November 2006	20	5	74	100	46	408
December 2006	19	4	77	100	42	415
January 2007	18	3	79	100	39	432
February 2007	21	3	75	100	46	448
March 2007	24	3	73	100	51	434
April 2007	24	3	73	100	51	423
May 2007	26	3	71	100	55	410
June 2007	28	4	68	100	60	437
July 2007	28	4	69	100	59	424
August 2007	22	3	75	100	47	409
September 2007	16	2	82	100	34	404
October 2007	10	1	89	100	21	408
November 2007	9	1	90	100	19	430
December 2007	9	1	90	100	19	431
January 2008	10	3	87	100	23	419
February 2008	10	2	88	100	22	408
March 2008	9	1	90	100	19	389
April 2008	7	1	92	100	15	395
May 2008	5	1	93	100	12	395
June 2008	6	2	92	100	14	405
July 2008	7	1	92	100	14	405
August 2008	9	1	90	100	19	406
September 2008	9	1	90	100	19	386
October 2008	9	1	90	100	19	383
November 2008	6	1	93	100	12	382
December 2008	3	0	97	100	6	402
January 2009	3	0	97	100	5	401
February 2009	3	0	97	100	6	404
March 2009	3	1	97	100	6	405
April 2009	2	2	96	100	6	408
May 2009	3	2	95	100	8	413
June 2009	6	2	92	100	14	417
July 2009	7	1	92	100	15	438
August 2009	6	2	92	100	14	429
September 2009	5	2	93	100	12	418
October 2009	5	2	93	100	12	420

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2009	6	2	92	100	14	418
December 2009	6	2	92	100	15	419
January 2010	7	2	91	100	16	417
February 2010	6	2	92	100	14	421
March 2010	6	2	92	100	14	425
April 2010	7	3	90	100	17	413
May 2010	10	3	87	100	23	424
June 2010	12	3	85	100	26	442
July 2010	11	2	87	100	24	445
August 2010	8	1	91	100	18	438
September 2010	7	0	93	100	14	429
October 2010	6	1	94	100	12	424
November 2010	7	2	91	100	16	426
December 2010	5	2	92	100	13	440
January 2011	6	2	92	100	13	421
February 2011	5	1	93	100	12	410
March 2011	6	2	92	100	14	390
April 2011	7	1	92	100	15	406
May 2011	6	3	91	100	15	404
June 2011	8	3	89	100	19	412
July 2011	8	3	90	100	18	384
August 2011	8	1	91	100	17	388
September 2011	7	1	92	100	15	370
October 2011	6	1	93	100	14	412
November 2011	6	1	93	100	13	412
December 2011	7	1	92	100	15	421
January 2012	7	1	92	100	15	391
February 2012	7	1	92	100	15	376
March 2012	5	1	94	100	12	373
April 2012	7	1	92	100	14	396
May 2012	7	1	91	100	16	406
June 2012	9	1	89	100	20	405
July 2012	10	2	88	100	23	386
August 2012	11	2	87	100	24	384
September 2012	13	2	85	100	28	378
October 2012	12	1	86	100	26	396
November 2012	15	2	84	100	31	406
December 2012	15	2	83	100	32	412
January 2013	19	4	77	100	42	404
February 2013	19	3	77	100	42	394
March 2013	22	2	76	100	47	375
April 2013	26	1	72	100	54	382
May 2013	31	2	67	100	64	391
June 2013	32	5	63	100	69	430
July 2013	31	4	64	100	67	428
August 2013	32	4	64	100	68	427
September 2013	35	3	61	100	74	414
October 2013	37	3	60	100	78	410
November 2013	37	3	60	100	77	410
December 2013	36	3	62	100	74	417

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2014	33	4	63	100	70	410
February 2014	35	3	62	100	74	409
March 2014	36	3	61	100	74	402
April 2014	38	3	60	100	78	431
May 2014	43	4	54	100	89	437
June 2014	45	5	50	100	95	421
July 2014	48	5	48	100	100	393
August 2014	47	6	47	100	100	387
September 2014	49	5	46	100	103	408
October 2014	50	5	45	100	105	433
November 2014	47	4	50	100	97	439
December 2014	47	4	49	100	98	407
January 2015	50	4	46	100	104	371
February 2015	52	3	45	100	107	365
March 2015	51	2	47	100	104	393
April 2015	51	4	45	100	106	397
May 2015	54	4	42	100	111	402
June 2015	56	4	40	100	116	386
July 2015	59	2	38	100	121	382
August 2015	62	4	34	100	128	396
September 2015	63	4	34	100	129	393
October 2015	60	4	36	100	124	391
November 2015	60	2	39	100	121	359
December 2015	56	2	42	100	114	383
January 2016	55	2	43	100	112	401
February 2016	56	3	42	100	114	414
March 2016	58	2	40	100	118	402
April 2016	61	1	38	100	123	403
May 2016	62	1	37	100	124	411
June 2016	63	2	35	100	128	407
July 2016	66	3	31	100	135	399
August 2016	66	4	30	100	137	405
September 2016	68	5	27	100	142	431
October 2016	66	4	30	100	136	455
November 2016	61	4	34	100	127	450
December 2016	57	4	38	100	119	446
January 2017	58	6	36	100	122	427
February 2017	61	6	34	100	127	427
March 2017	66	6	28	100	138	421
April 2017	69	5	26	100	143	437
May 2017	74	4	23	100	151	468
June 2017	72	3	25	100	147	480
July 2017	73	3	24	100	149	496
August 2017	71	3	26	100	146	463
September 2017	74	3	23	100	151	462
October 2017	74	3	23	100	152	443
November 2017	75	3	22	100	153	464
December 2017	71	3	26	100	145	456
January 2018	68	3	28	100	140	478
February 2018	70	3	27	100	143	461
March 2018	75	3	22	100	153	475

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 2018	76	1	23	100	153	466
May 2018	77	2	22	100	155	463
June 2018	77	2	21	100	155	446
July 2018	78	3	19	100	159	441
August 2018	76	4	20	100	156	448
September 2018	77	4	19	100	158	473
October 2018	76	3	20	100	156	470
November 2018	77	4	18	100	159	477
December 2018	73	4	23	100	150	466
January 2019	68	5	27	100	141	467
February 2019	66	3	30	100	136	457
March 2019	68	5	27	100	141	458
April 2019	74	4	22	100	152	456
May 2019	78	4	18	100	159	464
June 2019	80	4	16	100	163	456
July 2019	77	4	19	100	158	465
August 2019	76	4	20	100	155	479
September 2019	75	3	23	100	152	474
October 2019	79	2	19	100	160	485
November 2019	78	2	20	100	158	467
December 2019	80	2	18	100	162	464
January 2020	78	2	20	100	158	457
February 2020	81	4	15	100	165	483
March 2020	76	4	19	100	157	509
April 2020	60	4	36	100	123	514
May 2020	42	3	55	100	87	479
June 2020	34	2	64	100	70	450
July 2020	42	3	56	100	86	439
August 2020	52	3	46	100	106	470
September 2020	60	2	37	100	123	474
October 2020	65	0	34	100	131	460
November 2020	65	1	35	100	130	430
December 2020	62	2	36	100	126	431
January 2021	62	3	36	100	126	457
February 2021	64	2	33	100	131	460
March 2021	68	2	30	100	139	466
April 2021	70	1	29	100	141	429
May 2021	77	2	21	100	157	424
June 2021	80	1	19	100	161	435
July 2021	83	2	14	100	169	463
August 2021	82	2	16	100	165	463
September 2021	82	3	16	100	166	456
October 2021	82	2	16	100	166	454
November 2021	81	3	17	100	164	461
December 2021	80	4	16	100	164	446
January 2022	81	4	15	100	166	457
February 2022	83	3	14	100	169	460
March 2022	83	2	15	100	169	471
April 2022	83	2	15	100	168	458
May 2022	81	2	17	100	163	458
June 2022	80	2	18	100	163	449

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

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2022	77	3	20	100	157	450
August 2022	75	3	22	100	153	440
September 2022	71	3	26	100	145	450
October 2022	68	2	30	100	138	447
November 2022	64	2	34	100	129	435
December 2022	60	1	39	100	121	424
January 2023	58	1	40	100	118	426
February 2023	55	2	43	100	112	429
March 2023	57	2	40	100	117	425
April 2023	58	2	41	100	117	412
May 2023	61	2	38	100	123	431
June 2023	60	3	37	100	123	441
July 2023	63	3	34	100	130	442
August 2023	66	3	31	100	135	436
September 2023	66	3	31	100	135	417
October 2023	64	3	33	100	131	425
November 2023	59	4	37	100	122	430
December 2023	57	4	39	100	118	444

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				
<u>Date of Survey</u>		<u>Prices High</u>	<u>Prices</u>	<u>Interest</u>	<u>Sell in</u>	<u>Times</u>	<u>Make</u>	<u>Prices</u>	<u>Interest</u>	<u>Can't</u>	<u>Uncertain</u>	<u>Lose</u>
		<u>Good Sales</u>	<u>Won't Go</u>	<u>Rate</u>	<u>Advance</u>	<u>Good</u>	<u>Money</u>	<u>Low</u>	<u>Rates High;</u>	<u>Afford</u>	<u>Future</u>	<u>Money</u>
		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>			<u>Credit Tight</u>	<u>To Buy</u>		
January	1993	17	5	19	2	7	3	29	5	18	7	13
February	1993	13	4	22	1	13	2	31	5	18	5	12
March	1993	12	3	24	1	17	3	32	6	17	4	13
April	1993	15	3	26	0	20	3	30	5	14	2	12
May	1993	19	4	30	0	20	4	25	3	12	2	11
June	1993	20	5	32	0	22	5	20	2	9	4	9
July	1993	19	3	33	1	20	3	21	2	12	6	7
August	1993	18	2	34	1	21	3	22	4	11	6	6
September	1993	18	2	34	2	21	2	23	4	14	4	7
October	1993	16	2	37	1	23	2	24	4	12	2	7
November	1993	14	2	38	2	24	2	23	4	9	1	6
December	1993	14	1	42	1	28	2	21	3	8	2	5
January	1994	16	1	42	1	29	2	18	1	6	2	6
February	1994	16	1	40	2	31	2	17	3	8	3	5
March	1994	17	1	36	4	29	3	20	5	6	3	5
April	1994	14	1	34	7	28	4	19	7	7	3	3
May	1994	15	3	31	9	26	4	18	5	5	2	3
June	1994	15	3	31	8	27	3	14	4	5	1	4
July	1994	18	3	29	6	29	3	13	4	5	1	4
August	1994	17	2	30	5	33	4	13	5	6	1	4
September	1994	16	3	29	6	34	4	13	5	7	1	4
October	1994	14	3	30	6	34	5	14	6	7	2	5
November	1994	15	3	26	5	29	4	15	6	7	3	5
December	1994	16	2	22	5	25	6	15	8	8	2	4
January	1995	15	1	20	7	23	6	16	9	10	1	5
February	1995	13	0	17	10	25	6	17	12	10	1	6
March	1995	12	1	18	9	27	5	19	16	10	2	6
April	1995	12	2	16	7	30	3	16	17	8	3	4
May	1995	14	2	19	5	28	3	14	15	8	3	2
June	1995	14	2	20	4	27	3	15	10	7	2	2
July	1995	15	1	25	4	25	4	15	9	9	2	4
August	1995	14	2	26	2	30	4	16	7	8	2	4
September	1995	17	2	27	2	32	5	14	6	10	2	4
October	1995	19	2	27	3	31	4	17	3	8	2	4
November	1995	19	2	25	3	29	4	18	2	8	2	4
December	1995	17	2	24	2	27	4	18	3	7	2	4
January	1996	15	1	22	2	25	6	18	5	8	2	4
February	1996	15	1	25	2	21	6	18	6	8	4	3
March	1996	15	1	29	3	22	6	16	5	8	4	3
April	1996	13	1	32	2	25	4	17	4	6	5	1
May	1996	13	1	32	2	30	3	13	4	6	3	2
June	1996	14	2	28	2	32	3	15	3	3	3	2
July	1996	14	2	29	3	34	3	15	4	3	2	2

TABLE 44

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

Date of Survey	GOOD TIME TO SELL						BAD TIME TO SELL					
	Prices High	Prices	Interest	Sell in	Times		Interest	Can't				
	Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose	
	Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money	
August 1996	16	3	24	4	31	5	18	3	4	2	1	
September 1996	15	2	26	3	28	3	17	4	5	1	2	
October 1996	17	2	23	3	23	4	14	4	6	1	3	
November 1996	16	2	24	2	20	4	12	4	7	1	3	
December 1996	15	2	20	3	21	5	12	3	8	0	2	
January 1997	15	2	18	3	23	5	13	3	7	0	2	
February 1997	14	2	16	3	26	5	12	5	7	0	3	
March 1997	16	2	18	2	27	6	11	5	7	1	3	
April 1997	17	2	18	3	27	7	8	6	6	2	4	
May 1997	17	1	19	4	29	7	8	4	5	2	2	
June 1997	16	1	17	4	27	6	10	3	4	1	3	
July 1997	15	1	18	2	29	5	10	2	4	0	1	
August 1997	14	1	16	2	27	6	12	1	4	1	2	
September 1997	12	1	18	1	30	6	10	1	4	0	2	
October 1997	14	0	18	1	29	5	11	1	4	1	1	
November 1997	16	1	18	1	27	4	11	1	3	1	1	
December 1997	14	1	18	1	24	4	11	2	3	1	0	
January 1998	11	1	20	1	26	3	9	2	2	1	0	
February 1998	12	1	25	0	26	4	9	2	2	0	0	
March 1998	12	0	30	0	28	4	7	1	1	0	0	
April 1998	11	0	31	1	26	6	7	1	1	1	1	
May 1998	10	0	31	1	27	5	6	1	2	1	1	
June 1998	14	0	26	1	28	3	6	2	2	0	1	
July 1998	16	0	29	1	30	2	6	2	2	0	0	
August 1998	16	0	27	0	32	3	6	1	1	0	0	
September 1998	15	0	31	0	30	3	6	0	2	0	0	
October 1998	17	1	33	0	27	3	7	1	2	0	0	
November 1998	15	1	36	0	24	3	7	2	2	1	1	
December 1998	16	1	36	0	22	3	8	3	2	1	1	
January 1999	15	1	32	0	22	3	10	2	2	0	2	
February 1999	18	0	31	1	24	2	10	2	1	1	2	
March 1999	18	0	30	2	27	3	9	2	1	1	1	
April 1999	19	0	33	1	26	2	10	2	1	2	0	
May 1999	17	1	33	2	27	2	9	2	1	2	0	
June 1999	16	1	30	1	26	1	11	2	1	2	0	
July 1999	18	1	26	2	30	2	8	2	0	1	1	
August 1999	19	0	27	3	27	3	7	3	1	2	1	
September 1999	23	0	26	4	27	4	5	4	2	2	1	
October 1999	25	0	21	4	24	3	5	5	4	2	1	
November 1999	25	0	17	3	25	3	6	4	4	1	1	
December 1999	21	0	15	2	24	3	7	5	3	1	1	
January 2000	16	0	17	1	26	3	6	6	2	2	1	
February 2000	14	0	17	2	26	2	4	7	3	3	1	
March 2000	14	0	17	2	28	2	4	7	3	2	1	
April 2000	14	0	15	2	28	1	6	7	4	1	1	
May 2000	17	0	14	2	32	2	6	6	3	0	1	
June 2000	18	0	12	4	30	3	6	6	3	0	1	

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
July	2000	22	0	12	3	30	3	4	7	3	1	1
August	2000	24	0	9	3	24	3	6	11	4	1	1
September	2000	22	0	12	1	26	3	7	10	4	1	1
October	2000	21	0	13	1	27	3	7	7	4	0	1
November	2000	18	0	15	2	27	3	6	4	6	0	0
December	2000	20	1	12	1	25	3	4	5	5	1	0
January	2001	19	1	12	1	21	2	5	5	7	2	0
February	2001	22	2	16	1	18	1	6	5	5	3	1
March	2001	20	2	24	1	15	1	7	5	7	4	2
April	2001	17	1	30	1	14	2	6	4	8	4	2
May	2001	13	1	32	1	13	1	8	4	9	4	2
June	2001	13	1	35	0	10	2	11	5	10	3	1
July	2001	17	0	34	1	11	3	14	4	9	3	0
August	2001	21	0	32	1	13	4	13	3	10	2	0
September	2001	19	0	26	1	15	3	13	1	10	4	1
October	2001	13	1	23	1	12	2	15	3	12	9	1
November	2001	8	2	26	0	8	1	14	3	14	13	1
December	2001	7	2	31	1	4	2	15	3	16	13	0
January	2002	11	1	38	0	3	2	13	3	15	9	1
February	2002	10	0	38	1	3	2	14	3	16	5	2
March	2002	11	0	33	0	4	2	14	3	18	4	2
April	2002	9	0	28	0	6	1	14	2	20	3	2
May	2002	11	0	32	0	6	2	15	1	17	3	2
June	2002	13	0	32	1	7	2	14	2	12	3	2
July	2002	13	0	34	1	8	3	13	1	10	3	1
August	2002	11	0	30	1	12	3	13	3	8	4	3
September	2002	9	1	35	0	10	3	9	2	11	4	2
October	2002	9	0	35	0	8	2	10	4	13	4	2
November	2002	9	1	37	0	5	1	10	4	14	3	1
December	2002	9	1	32	0	5	2	16	6	14	4	1
January	2003	7	1	34	0	5	2	19	4	14	5	0
February	2003	6	0	34	0	5	3	18	3	15	8	1
March	2003	6	1	36	0	5	2	16	3	14	10	1
April	2003	9	1	39	0	7	2	11	3	14	7	2
May	2003	10	0	40	0	8	3	11	4	14	5	2
June	2003	10	0	40	0	8	3	14	5	14	3	2
July	2003	10	0	41	0	9	3	14	6	11	3	3
August	2003	11	1	40	0	11	3	14	5	13	3	2
September	2003	11	1	41	1	13	4	9	4	10	4	2
October	2003	12	1	41	1	10	4	10	4	12	3	1
November	2003	11	1	38	1	10	2	9	5	11	3	1
December	2003	15	1	39	1	10	3	10	5	12	1	1
January	2004	15	1	35	1	14	2	10	6	11	1	1
February	2004	15	1	37	2	12	4	10	6	11	1	1
March	2004	13	1	36	1	11	3	11	5	13	2	1
April	2004	12	1	38	1	13	3	14	4	14	1	1
May	2004	14	2	37	3	13	2	11	3	12	2	1

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
June	2004	16	2	40	4	15	4	9	2	10	1	1
July	2004	18	2	38	4	12	4	8	5	9	1	2
August	2004	17	2	39	3	13	4	8	5	10	2	1
September	2004	16	2	35	3	12	2	11	6	10	3	1
October	2004	13	1	35	3	11	3	12	4	9	4	0
November	2004	14	1	32	3	11	4	14	3	10	3	1
December	2004	13	1	31	3	10	5	13	3	11	2	1
January	2005	13	1	28	3	13	5	13	3	12	2	1
February	2005	13	1	26	2	14	5	11	3	11	3	1
March	2005	15	2	27	3	16	4	9	2	11	3	0
April	2005	18	2	30	4	12	4	8	2	10	3	0
May	2005	17	2	31	6	11	3	8	4	11	3	0
June	2005	20	2	28	4	10	4	11	4	9	3	1
July	2005	20	2	25	3	13	3	12	4	11	1	1
August	2005	20	2	24	2	12	5	12	2	9	1	0
September	2005	19	3	24	3	11	4	12	2	11	1	0
October	2005	20	4	22	5	9	6	9	3	11	3	0
November	2005	21	4	19	6	9	5	11	4	14	3	0
December	2005	16	3	16	5	11	6	14	6	13	3	1
January	2006	15	3	15	5	12	5	17	5	15	3	1
February	2006	14	3	15	4	12	6	17	5	14	3	1
March	2006	17	3	14	4	9	5	16	7	14	4	0
April	2006	16	4	14	4	8	6	15	7	14	3	1
May	2006	15	3	12	5	8	3	15	9	16	3	1
June	2006	10	2	10	6	10	4	17	9	18	2	2
July	2006	9	1	9	5	11	3	21	10	17	3	2
August	2006	7	2	7	5	11	3	24	10	19	4	1
September	2006	9	2	4	3	8	2	31	11	20	4	3
October	2006	8	3	5	1	7	2	35	11	21	4	3
November	2006	7	2	3	0	5	1	43	11	22	3	3
December	2006	6	1	4	0	6	1	45	9	23	3	3
January	2007	5	2	3	1	5	2	47	8	24	3	3
February	2007	5	1	5	1	5	2	42	7	25	2	4
March	2007	5	2	6	1	6	3	40	8	25	2	4
April	2007	5	2	5	0	6	3	42	10	24	2	4
May	2007	5	2	5	0	7	4	45	9	22	2	3
June	2007	7	2	5	1	7	5	48	7	20	2	2
July	2007	6	1	4	0	7	5	45	6	23	2	3
August	2007	6	1	3	0	5	3	46	8	26	3	4
September	2007	3	1	1	0	3	2	42	12	31	3	3
October	2007	3	1	1	0	2	0	48	18	32	4	5
November	2007	2	1	2	0	1	1	48	18	33	5	5
December	2007	1	1	3	0	1	0	50	16	33	5	6
January	2008	2	1	3	0	1	0	50	11	33	5	5
February	2008	2	0	3	0	1	0	53	11	31	6	6
March	2008	2	0	1	0	1	0	56	10	31	5	7
April	2008	1	1	1	0	1	0	60	10	30	6	9

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
May	2008	1	1	1	0	1	0	60	9	32	7	9
June	2008	2	2	2	0	1	0	58	7	33	7	8
July	2008	2	1	1	0	1	0	57	8	34	7	6
August	2008	2	1	1	0	3	0	58	8	32	4	7
September	2008	1	1	2	0	2	0	60	10	32	3	9
October	2008	1	1	2	0	2	0	59	13	30	5	12
November	2008	1	1	2	0	1	0	59	15	33	7	12
December	2008	1	1	1	0	0	0	60	17	33	9	12
January	2009	0	0	1	0	0	0	62	16	35	8	11
February	2009	0	0	1	0	0	0	63	16	35	6	10
March	2009	0	0	1	0	0	0	63	14	34	6	11
April	2009	0	0	1	0	1	0	64	14	29	6	12
May	2009	0	0	1	0	2	0	65	12	27	6	15
June	2009	0	1	1	0	2	0	66	12	26	5	14
July	2009	0	1	2	0	2	0	62	11	30	5	13
August	2009	0	1	1	0	1	0	62	10	32	5	12
September	2009	0	1	1	0	1	0	63	8	32	5	12
October	2009	1	1	0	0	1	0	63	7	33	6	14
November	2009	1	1	0	0	2	0	62	8	31	6	14
December	2009	1	1	1	0	2	0	60	10	31	6	16
January	2010	1	1	2	0	3	0	61	9	30	4	13
February	2010	0	1	2	0	3	0	65	9	29	4	13
March	2010	0	1	2	0	3	0	65	7	27	4	14
April	2010	0	0	2	0	3	1	65	7	26	4	15
May	2010	1	1	3	0	4	1	61	7	27	5	14
June	2010	1	1	3	0	5	1	62	7	28	3	11
July	2010	1	1	3	0	4	1	63	8	30	4	11
August	2010	1	1	2	0	3	1	67	7	32	5	12
September	2010	1	0	2	0	1	0	67	8	35	5	13
October	2010	1	0	2	0	2	0	67	7	35	4	12
November	2010	1	0	2	0	3	0	65	9	33	2	14
December	2010	1	0	1	0	2	0	68	10	32	3	13
January	2011	1	0	1	0	2	0	68	9	30	2	14
February	2011	1	0	1	0	1	0	67	7	29	4	12
March	2011	1	1	2	0	1	0	66	5	29	4	14
April	2011	0	1	2	0	3	0	70	7	28	5	16
May	2011	0	0	2	0	4	0	72	7	27	5	15
June	2011	0	0	3	0	3	0	67	9	28	4	16
July	2011	1	0	3	0	3	0	65	7	28	3	15
August	2011	1	0	3	0	2	0	65	7	28	2	16
September	2011	2	0	2	0	3	0	64	7	30	3	14
October	2011	1	1	2	0	2	0	66	7	29	4	17
November	2011	1	1	2	0	2	0	65	8	32	4	18
December	2011	1	1	3	0	1	0	68	9	29	4	19
January	2012	0	1	3	0	2	0	68	9	30	4	18
February	2012	1	1	4	0	2	0	71	9	27	3	19
March	2012	1	0	3	0	2	0	72	6	31	4	20

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
April	2012	2	0	5	0	3	0	69	6	31	3	21
May	2012	2	0	4	0	3	0	69	5	29	5	23
June	2012	2	1	5	0	4	0	67	8	25	3	21
July	2012	1	1	4	0	5	0	67	8	23	3	20
August	2012	1	1	6	0	5	0	68	9	22	3	18
September	2012	1	0	7	0	6	0	65	7	20	4	22
October	2012	1	0	7	0	6	0	64	9	20	4	22
November	2012	1	0	6	0	8	0	58	9	22	4	22
December	2012	3	1	6	0	8	1	61	9	23	4	17
January	2013	3	2	8	0	9	0	56	6	23	3	16
February	2013	4	2	7	1	9	0	60	4	24	2	14
March	2013	5	2	7	1	9	0	57	4	25	1	16
April	2013	6	1	7	1	10	1	53	5	25	1	14
May	2013	8	1	11	1	12	1	47	5	23	2	13
June	2013	10	0	11	0	15	1	44	5	21	3	11
July	2013	8	1	12	0	15	1	48	6	19	2	9
August	2013	8	1	12	0	15	1	49	6	18	2	8
September	2013	8	1	14	0	15	0	46	7	16	1	8
October	2013	10	1	14	1	16	1	44	5	16	2	8
November	2013	10	0	13	1	17	1	43	6	18	2	8
December	2013	11	1	13	1	16	1	42	5	19	2	9
January	2014	10	1	11	1	16	1	44	4	20	3	11
February	2014	9	1	13	1	16	2	42	3	19	3	11
March	2014	8	0	12	1	17	2	42	3	19	4	11
April	2014	9	0	12	2	16	2	36	3	20	4	9
May	2014	11	1	13	2	19	1	33	3	18	3	8
June	2014	14	1	14	2	19	1	34	3	15	2	7
July	2014	15	2	15	1	22	1	35	3	16	1	7
August	2014	16	1	12	1	24	2	36	5	14	2	7
September	2014	14	1	12	0	28	1	36	4	13	2	9
October	2014	14	0	11	0	28	1	32	5	12	3	8
November	2014	12	1	11	0	27	1	32	4	14	4	7
December	2014	14	1	10	1	26	1	31	4	15	3	6
January	2015	14	1	14	1	28	2	32	3	13	1	7
February	2015	16	1	18	2	26	3	30	3	12	1	8
March	2015	13	2	22	3	23	4	29	5	12	1	8
April	2015	14	2	18	3	23	2	28	5	13	1	6
May	2015	12	2	17	2	27	2	30	5	13	1	6
June	2015	15	1	15	0	29	2	27	3	13	1	5
July	2015	17	1	17	0	30	2	24	4	13	2	6
August	2015	21	1	18	1	28	3	20	4	11	2	6
September	2015	21	2	19	2	28	3	21	4	10	3	7
October	2015	17	2	20	2	25	3	23	4	11	3	5
November	2015	16	2	20	1	22	4	25	3	13	2	6
December	2015	16	2	19	2	21	4	25	3	15	1	5
January	2016	18	2	20	2	21	4	25	3	14	1	7
February	2016	17	2	20	2	23	3	23	4	13	1	6

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
March	2016	19	2	20	3	25	3	26	3	11	2	6
April	2016	21	1	17	3	28	3	25	4	13	2	4
May	2016	21	1	16	3	27	3	26	4	12	3	4
June	2016	23	3	18	2	26	3	22	4	12	3	3
July	2016	23	2	21	2	26	3	22	2	10	4	2
August	2016	24	2	22	1	28	2	21	2	9	3	2
September	2016	23	1	25	2	29	3	18	2	9	3	3
October	2016	23	2	24	1	28	3	17	3	9	3	5
November	2016	20	2	22	1	26	4	20	3	10	3	5
December	2016	18	2	18	1	26	5	23	3	11	4	4
January	2017	19	2	18	2	24	4	22	3	10	3	3
February	2017	21	2	16	3	26	3	18	3	10	4	3
March	2017	24	2	17	5	28	3	15	2	9	3	2
April	2017	25	2	17	7	30	3	14	3	8	3	2
May	2017	29	1	19	7	28	4	13	4	7	3	3
June	2017	31	1	16	4	29	4	15	4	7	2	3
July	2017	33	1	17	2	30	5	16	3	5	2	4
August	2017	33	1	15	2	30	4	16	2	6	2	4
September	2017	37	1	15	2	28	6	12	2	6	2	4
October	2017	38	1	12	2	27	6	11	2	6	2	4
November	2017	36	1	11	2	28	6	10	2	6	2	3
December	2017	32	1	10	1	28	4	13	3	7	2	2
January	2018	30	2	11	2	30	4	14	2	7	2	2
February	2018	34	1	12	2	29	3	13	2	7	2	2
March	2018	33	2	15	4	30	2	12	2	6	2	2
April	2018	34	1	14	5	30	2	12	2	7	2	2
May	2018	31	2	13	5	34	2	11	1	7	1	3
June	2018	36	2	13	5	35	4	11	1	6	1	3
July	2018	36	2	12	5	33	7	11	1	6	1	3
August	2018	39	2	11	5	32	7	12	2	6	1	1
September	2018	38	2	12	4	32	6	10	3	5	0	1
October	2018	38	2	12	4	33	3	10	3	6	0	1
November	2018	38	3	12	4	32	3	9	4	5	1	1
December	2018	32	4	11	4	31	4	11	4	9	2	1
January	2019	29	5	11	3	31	5	11	4	10	3	2
February	2019	29	5	12	3	30	5	12	4	11	3	2
March	2019	32	4	12	2	31	4	10	4	9	2	2
April	2019	33	3	11	2	33	4	11	4	7	1	1
May	2019	34	3	13	1	34	5	11	3	5	1	1
June	2019	34	3	13	1	39	5	11	2	5	1	1
July	2019	35	3	15	1	38	5	11	2	7	1	1
August	2019	31	3	16	2	38	4	11	2	6	2	2
September	2019	32	3	18	2	34	3	11	2	8	2	2
October	2019	33	6	18	2	34	4	9	1	6	3	2
November	2019	33	6	19	1	34	4	9	1	6	3	2
December	2019	32	6	19	1	36	4	8	2	4	3	1
January	2020	29	4	18	0	38	4	9	2	3	3	1

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
February	2020	31	4	18	0	39	3	7	2	3	2	0
March	2020	29	4	17	0	33	4	8	1	6	3	1
April	2020	23	4	15	0	23	3	14	2	14	8	1
May	2020	15	5	12	0	13	2	23	3	22	13	2
June	2020	14	5	10	0	10	1	29	4	29	14	2
July	2020	16	4	13	0	12	1	27	3	25	13	2
August	2020	21	3	16	0	17	2	25	3	21	9	1
September	2020	25	3	19	0	22	3	21	2	13	7	0
October	2020	30	3	18	0	26	3	18	2	16	4	0
November	2020	31	3	18	0	26	3	15	2	16	7	0
December	2020	31	3	17	0	23	2	15	2	20	6	0
January	2021	32	2	19	0	22	2	16	2	16	7	1
February	2021	36	2	19	1	21	3	15	2	18	4	1
March	2021	40	1	18	1	23	3	14	2	13	4	1
April	2021	44	1	17	1	21	4	14	1	12	3	1
May	2021	53	2	17	1	20	4	11	1	9	3	1
June	2021	59	2	14	1	16	4	8	2	10	3	1
July	2021	67	3	13	1	14	4	4	2	7	1	1
August	2021	67	2	11	1	14	5	6	1	7	1	1
September	2021	67	1	10	0	14	6	6	1	7	1	1
October	2021	65	1	9	0	14	6	5	1	8	2	1
November	2021	65	2	10	0	14	6	5	1	7	3	1
December	2021	66	3	11	0	14	6	4	0	7	2	1
January	2022	68	3	9	1	16	6	3	0	6	2	1
February	2022	67	3	9	2	16	7	3	0	5	1	0
March	2022	64	2	8	2	15	8	4	1	5	0	0
April	2022	62	2	8	2	11	9	5	2	6	0	1
May	2022	61	3	5	2	11	9	5	3	7	1	1
June	2022	63	3	4	4	13	8	5	4	6	1	1
July	2022	58	4	4	4	13	10	5	8	7	1	1
August	2022	55	4	4	4	13	11	5	9	8	1	2
September	2022	51	4	3	3	12	10	7	11	10	1	1
October	2022	49	3	3	2	12	9	10	11	10	3	2
November	2022	45	4	3	1	12	6	11	14	11	2	1
December	2022	43	5	3	2	13	5	11	18	12	3	2
January	2023	42	5	2	2	12	6	10	20	13	2	2
February	2023	40	4	1	2	11	7	13	22	14	3	2
March	2023	40	5	2	1	12	7	15	18	14	2	1
April	2023	38	4	1	2	13	7	17	17	16	1	0
May	2023	40	4	1	2	13	7	14	16	15	1	1
June	2023	41	3	2	2	12	9	13	18	15	2	1
July	2023	48	3	3	1	13	9	9	18	12	2	1
August	2023	49	2	4	0	15	9	9	17	9	1	1
September	2023	49	2	3	1	15	7	8	16	8	2	1
October	2023	46	2	3	1	14	7	8	17	10	1	1
November	2023	41	2	2	1	13	9	8	22	13	1	2
December	2023	41	2	2	1	12	9	10	23	14	1	2

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	45	46	7	1	100	138	292
February 1992	0	50	0	50	100	100	303
November 1992	39	48	12	0	100	127	283
December 1992	39	47	13	0	100	126	260
January 1993	38	46	16	0	100	123	248
February 1993	44	44	13	0	100	131	250
March 1993	43	44	12	0	100	131	263
April 1993	47	42	11	0	100	137	266
May 1993	47	42	10	1	100	137	280
June 1993	49	42	9	0	100	139	265
July 1993	45	43	12	0	100	133	269
August 1993	47	41	12	0	100	135	277
September 1993	47	41	12	0	100	135	297
October 1993	53	37	9	0	100	144	303
November 1993	49	44	7	0	100	142	289
December 1993	51	43	5	1	100	145	288
January 1994	44	51	4	1	100	140	283
February 1994	47	48	3	1	100	144	284
March 1994	44	49	5	2	100	139	269
April 1994	48	44	6	2	100	141	277
May 1994	47	45	6	2	100	141	277
June 1994	49	44	5	2	100	144	294
July 1994	51	44	4	1	100	147	288
August 1994	50	44	5	0	100	145	302
September 1994	50	43	6	2	100	144	285
October 1994	52	41	4	2	100	148	279
November 1994	56	36	5	3	100	152	264
December 1994	61	33	4	2	100	157	279
January 1995	56	35	6	2	100	150	272
February 1995	51	41	6	2	100	145	287
March 1995	48	45	5	2	100	143	276
April 1995	54	41	3	1	100	151	285
May 1995	60	36	3	1	100	156	268
June 1995	61	35	3	0	100	158	270
July 1995	59	38	3	1	100	156	272
August 1995	59	37	3	1	100	155	291
September 1995	55	38	6	1	100	150	281
October 1995	58	34	7	1	100	151	285
November 1995	57	36	6	0	100	151	282
December 1995	60	34	6	0	100	154	299
January 1996	58	38	4	0	100	153	291
February 1996	56	36	7	0	100	149	283
March 1996	58	36	6	0	100	152	276
April 1996	57	35	8	0	100	149	282
May 1996	58	36	5	0	100	153	289

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 1996	58	35	6	1	100	151	287
July 1996	60	35	4	1	100	156	285
August 1996	56	39	4	1	100	152	278
September 1996	55	40	5	1	100	150	288
October 1996	53	40	6	1	100	146	298
November 1996	56	38	6	0	100	150	314
December 1996	57	39	4	0	100	153	312
January 1997	57	41	2	0	100	155	305
February 1997	57	40	2	0	100	155	283
March 1997	54	40	5	1	100	149	293
April 1997	58	35	6	1	100	152	299
May 1997	56	36	6	1	100	150	318
June 1997	59	36	4	2	100	155	317
July 1997	53	43	2	1	100	151	306
August 1997	54	41	3	1	100	151	290
September 1997	59	38	3	0	100	156	286
October 1997	63	34	3	0	100	160	297
November 1997	65	32	1	2	100	164	310
December 1997	63	34	2	2	100	161	302
January 1998	62	34	2	2	100	160	301
February 1998	66	31	2	1	100	163	282
March 1998	66	30	3	1	100	163	285
April 1998	66	28	5	1	100	162	278
May 1998	63	29	6	1	100	157	299
June 1998	64	28	6	2	100	158	291
July 1998	66	28	5	2	100	161	294
August 1998	67	29	3	1	100	165	268
September 1998	69	29	2	0	100	167	269
October 1998	69	27	4	0	100	165	259
November 1998	67	28	5	0	100	162	284
December 1998	66	29	4	0	100	162	284
January 1999	63	34	3	1	100	160	287
February 1999	62	34	3	0	100	159	271
March 1999	61	35	4	0	100	157	256
April 1999	65	32	3	0	100	161	252
May 1999	64	34	2	0	100	162	259
June 1999	63	34	3	0	100	160	276
July 1999	62	33	5	1	100	157	287
August 1999	63	30	5	2	100	158	286
September 1999	65	28	5	2	100	160	289
October 1999	64	31	3	1	100	161	290
November 1999	67	29	4	0	100	164	300
December 1999	67	29	4	1	100	163	318
January 2000	70	27	3	1	100	167	335
February 2000	69	27	3	1	100	166	326
March 2000	67	29	4	0	100	163	309
April 2000	62	32	5	0	100	157	291
May 2000	64	30	6	0	100	158	302
June 2000	64	31	5	1	100	159	312
July 2000	68	29	3	1	100	165	314
August 2000	69	28	2	1	100	167	309

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September 2000	71	24	5	1	100	166	310
October 2000	70	24	5	1	100	165	316
November 2000	69	25	5	1	100	164	314
December 2000	70	27	3	0	100	167	295
January 2001	71	25	3	1	100	167	294
February 2001	66	28	5	1	100	162	299
March 2001	64	31	5	1	100	159	306
April 2001	61	31	6	2	100	155	304
May 2001	64	30	5	2	100	159	298
June 2001	65	28	5	2	100	160	280
July 2001	65	31	3	1	100	161	286
August 2001	60	36	3	1	100	157	294
September 2001	63	33	3	1	100	159	301
October 2001	64	29	6	1	100	158	294
November 2001	64	26	8	1	100	156	285
December 2001	58	32	7	2	100	151	303
January 2002	58	34	5	3	100	153	316
February 2002	58	37	2	3	100	157	317
March 2002	60	37	2	1	100	158	298
April 2002	58	38	3	1	100	155	293
May 2002	57	38	5	1	100	152	288
June 2002	60	33	6	1	100	153	310
July 2002	62	32	5	0	100	157	301
August 2002	66	29	4	0	100	162	314
September 2002	66	32	2	0	100	164	300
October 2002	64	33	3	0	100	161	301
November 2002	59	37	3	1	100	157	285
December 2002	56	40	3	1	100	153	300
January 2003	58	38	3	1	100	154	286
February 2003	61	36	3	0	100	157	294
March 2003	64	31	4	0	100	160	290
April 2003	64	33	3	0	100	160	300
May 2003	59	34	6	1	100	154	294
June 2003	62	30	7	1	100	155	295
July 2003	60	32	7	1	100	153	298
August 2003	64	31	5	0	100	159	324
September 2003	62	33	5	0	100	158	317
October 2003	66	30	4	1	100	162	318
November 2003	64	30	4	1	100	160	310
December 2003	66	28	3	2	100	163	306
January 2004	64	31	4	1	100	160	307
February 2004	64	31	4	1	100	160	312
March 2004	60	36	3	1	100	157	305
April 2004	65	32	2	1	100	163	302
May 2004	64	34	1	1	100	163	307
June 2004	66	31	3	0	100	163	328
July 2004	63	33	4	0	100	159	306
August 2004	62	34	4	0	100	158	300
September 2004	63	32	5	0	100	158	290
October 2004	62	32	5	1	100	157	316
November 2004	64	29	6	1	100	158	314

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 2004	64	31	4	0	100	160	331
January 2005	62	35	3	0	100	159	318
February 2005	62	35	3	0	100	159	311
March 2005	60	37	2	0	100	158	300
April 2005	65	32	3	0	100	162	323
May 2005	67	30	3	1	100	164	344
June 2005	69	27	3	1	100	165	346
July 2005	69	26	3	1	100	166	352
August 2005	68	28	4	1	100	164	328
September 2005	65	29	5	0	100	160	330
October 2005	63	31	6	0	100	158	326
November 2005	63	32	5	0	100	158	345
December 2005	62	32	5	1	100	157	344
January 2006	60	35	4	1	100	155	336
February 2006	57	38	4	1	100	153	319
March 2006	58	39	3	0	100	155	313
April 2006	58	38	4	0	100	153	324
May 2006	61	33	5	1	100	156	331
June 2006	61	32	6	1	100	156	353
July 2006	64	30	6	0	100	158	351
August 2006	60	32	8	0	100	152	362
September 2006	56	33	10	1	100	145	341
October 2006	53	33	13	1	100	141	345
November 2006	50	36	13	1	100	137	334
December 2006	46	39	13	1	100	133	342
January 2007	43	43	13	1	100	130	357
February 2007	45	43	12	1	100	133	374
March 2007	47	41	12	0	100	135	368
April 2007	44	40	15	0	100	129	355
May 2007	41	42	16	0	100	125	340
June 2007	43	40	16	1	100	127	358
July 2007	44	40	15	1	100	129	346
August 2007	46	36	16	1	100	130	337
September 2007	41	38	20	1	100	121	340
October 2007	38	40	21	1	100	117	346
November 2007	29	45	25	1	100	105	372
December 2007	27	45	27	1	100	100	372
January 2008	24	45	29	2	100	96	357
February 2008	26	42	30	2	100	95	342
March 2008	22	43	34	2	100	88	326
April 2008	18	39	42	1	100	76	337
May 2008	16	39	44	1	100	73	335
June 2008	16	42	41	1	100	76	341
July 2008	17	46	36	1	100	81	337
August 2008	18	44	38	0	100	80	340
September 2008	20	38	42	0	100	78	324
October 2008	18	36	45	0	100	73	321
November 2008	14	35	50	1	100	64	313
December 2008	9	37	53	1	100	56	323
January 2009	8	34	57	1	100	50	322

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February 2009	8	32	59	1	100	48	335
March 2009	8	32	60	1	100	48	348
April 2009	7	32	60	1	100	47	357
May 2009	8	33	58	1	100	50	354
June 2009	8	30	61	1	100	46	353
July 2009	9	31	60	1	100	49	366
August 2009	8	29	63	0	100	45	370
September 2009	8	30	61	0	100	46	362
October 2009	7	32	61	0	100	45	366
November 2009	8	35	57	0	100	51	353
December 2009	10	36	53	1	100	57	350
January 2010	13	38	48	1	100	65	346
February 2010	14	37	48	1	100	66	356
March 2010	14	35	50	1	100	63	357
April 2010	15	35	49	1	100	66	352
May 2010	15	37	47	1	100	68	357
June 2010	16	39	44	1	100	72	382
July 2010	13	39	47	1	100	66	375
August 2010	11	40	47	1	100	64	374
September 2010	12	41	46	1	100	66	364
October 2010	15	40	44	1	100	71	366
November 2010	15	40	45	0	100	71	364
December 2010	14	40	46	0	100	68	381
January 2011	10	44	46	0	100	63	363
February 2011	10	45	44	1	100	67	356
March 2011	10	46	43	1	100	67	334
April 2011	10	47	43	1	100	67	352
May 2011	10	45	46	0	100	64	346
June 2011	9	44	46	0	100	63	351
July 2011	12	41	47	0	100	65	320
August 2011	10	43	46	0	100	64	329
September 2011	13	43	44	0	100	69	301
October 2011	10	43	46	1	100	64	347
November 2011	12	41	47	1	100	65	348
December 2011	8	43	48	1	100	60	370
January 2012	9	45	46	0	100	63	341
February 2012	9	44	45	1	100	64	326
March 2012	10	44	45	1	100	65	318
April 2012	11	46	42	1	100	69	338
May 2012	12	47	41	0	100	71	347
June 2012	11	50	39	0	100	72	348
July 2012	14	43	43	0	100	71	336
August 2012	13	42	44	0	100	69	332
September 2012	16	39	45	0	100	71	326
October 2012	17	42	41	0	100	76	337
November 2012	23	45	32	0	100	91	337
December 2012	24	47	28	0	100	96	341
January 2013	26	49	24	0	100	102	324
February 2013	23	51	26	0	100	98	323
March 2013	23	51	25	0	100	98	307
April 2013	22	51	26	0	100	96	317

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 2013	25	50	24	1	100	101	322
June 2013	27	49	23	1	100	104	351
July 2013	31	47	21	1	100	110	348
August 2013	34	44	21	2	100	113	339
September 2013	38	40	20	2	100	117	324
October 2013	41	40	18	1	100	123	318
November 2013	37	44	19	0	100	119	323
December 2013	35	47	18	0	100	117	339
January 2014	29	51	20	0	100	109	333
February 2014	32	48	20	0	100	112	333
March 2014	31	49	20	0	100	110	326
April 2014	35	46	18	2	100	117	340
May 2014	34	47	17	2	100	117	333
June 2014	39	44	15	2	100	124	314
July 2014	39	46	14	1	100	125	301
August 2014	39	44	15	2	100	124	313
September 2014	38	45	15	2	100	123	331
October 2014	38	43	18	2	100	120	348
November 2014	40	43	17	1	100	123	341
December 2014	41	42	16	1	100	125	312
January 2015	42	44	14	0	100	128	278
February 2015	40	48	12	0	100	128	277
March 2015	35	50	15	1	100	120	293
April 2015	34	49	16	1	100	119	296
May 2015	38	45	16	1	100	123	287
June 2015	46	41	11	2	100	135	268
July 2015	52	37	10	1	100	142	269
August 2015	51	40	8	1	100	143	280
September 2015	47	39	14	0	100	133	282
October 2015	44	43	13	0	100	131	269
November 2015	43	44	13	0	100	130	251
December 2015	43	50	6	1	100	136	263
January 2016	41	50	8	1	100	133	288
February 2016	42	48	9	1	100	134	299
March 2016	43	46	10	0	100	133	297
April 2016	46	42	11	1	100	135	296
May 2016	49	39	12	1	100	137	310
June 2016	50	39	10	1	100	139	310
July 2016	50	38	11	1	100	139	307
August 2016	49	40	11	0	100	139	312
September 2016	48	39	13	0	100	135	330
October 2016	48	40	12	0	100	137	349
November 2016	49	39	12	0	100	136	338
December 2016	50	38	12	1	100	138	332
January 2017	50	37	11	1	100	139	310
February 2017	47	41	11	1	100	136	311
March 2017	49	41	9	1	100	140	311
April 2017	52	40	8	0	100	144	326
May 2017	58	35	6	0	100	152	347
June 2017	60	32	8	1	100	152	349
July 2017	60	32	8	1	100	152	364

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2017	60	31	9	1	100	151	335
September 2017	63	30	7	0	100	157	341
October 2017	64	29	6	1	100	159	325
November 2017	63	30	6	1	100	157	344
December 2017	62	32	6	1	100	156	342
January 2018	58	34	8	0	100	151	362
February 2018	56	37	7	0	100	148	355
March 2018	52	38	9	1	100	144	370
April 2018	52	40	8	1	100	144	360
May 2018	54	39	6	1	100	148	354
June 2018	59	37	4	0	100	155	333
July 2018	61	34	4	0	100	157	334
August 2018	63	31	5	1	100	158	341
September 2018	61	30	7	1	100	154	362
October 2018	59	31	9	2	100	150	358
November 2018	56	35	8	1	100	148	363
December 2018	54	38	7	1	100	147	344
January 2019	52	40	8	0	100	144	344
February 2019	52	39	10	0	100	142	336
March 2019	50	41	9	0	100	140	343
April 2019	54	39	6	1	100	148	342
May 2019	56	36	6	1	100	150	351
June 2019	59	33	6	1	100	153	354
July 2019	55	36	8	1	100	147	356
August 2019	57	33	8	1	100	149	366
September 2019	57	33	9	0	100	148	358
October 2019	63	29	7	0	100	156	362
November 2019	61	31	8	0	100	153	343
December 2019	62	30	9	0	100	153	340
January 2020	59	32	9	0	100	150	345
February 2020	58	34	7	1	100	152	379
March 2020	56	38	5	1	100	152	402
April 2020	54	39	5	2	100	149	392
May 2020	49	40	10	2	100	139	340
June 2020	46	41	11	2	100	134	319
July 2020	44	43	12	1	100	131	317
August 2020	51	39	9	1	100	142	355
September 2020	53	40	7	1	100	146	360
October 2020	64	31	5	0	100	159	351
November 2020	62	33	4	1	100	158	320
December 2020	64	30	6	1	100	158	320
January 2021	61	32	6	1	100	155	333
February 2021	65	28	7	0	100	158	339
March 2021	66	28	6	0	100	160	344
April 2021	65	28	7	0	100	158	320
May 2021	67	28	5	0	100	162	321
June 2021	73	22	5	0	100	168	328
July 2021	80	16	3	0	100	177	350
August 2021	82	12	4	1	100	178	354
September 2021	85	11	3	1	100	181	351
October 2021	83	12	4	2	100	179	349

REGION NORTH CENTRAL

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

<u>Date of Survey</u>	<u>Value Increased</u>	<u>Value Same</u>	<u>Value Decreased</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 2021	81	14	3	1	100	178	354
December 2021	77	18	3	2	100	174	341
January 2022	78	17	3	1	100	175	356
February 2022	75	20	3	1	100	172	361
March 2022	79	18	3	1	100	176	360
April 2022	76	20	4	0	100	173	350
May 2022	78	18	3	0	100	175	342
June 2022	75	19	5	1	100	171	342
July 2022	75	19	5	1	100	170	346
August 2022	74	19	5	2	100	168	336
September 2022	69	23	7	1	100	163	340
October 2022	67	24	7	2	100	160	339
November 2022	62	29	8	1	100	154	335
December 2022	61	30	8	1	100	152	331
January 2023	57	31	11	1	100	146	331
February 2023	55	28	15	1	100	140	329
March 2023	55	28	15	2	100	139	312
April 2023	51	34	14	1	100	137	301
May 2023	58	30	11	1	100	147	318
June 2023	59	28	11	1	100	148	335
July 2023	64	25	10	1	100	153	335
August 2023	63	28	9	1	100	154	336
September 2023	64	27	8	0	100	156	322
October 2023	65	28	6	0	100	159	330
November 2023	64	29	6	1	100	158	333
December 2023	62	32	5	1	100	157	347

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

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

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

Date of Survey	Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
							25th	75th	Rng			
March 2007	39	51	10	1	100	0.3	-0.6	3.9	4.5	1.5	30	368
April 2007	33	53	12	2	100	0.2	-0.6	2.9	3.6	1.1	22	355
May 2007	30	55	14	2	100	0.1	-0.5	1.9	2.4	0.5	29	340
June 2007	28	57	14	1	100	0.1	-0.5	2.1	2.6	0.5	40	358
July 2007	30	55	14	1	100	0.1	-0.7	2.6	3.3	0.5	46	346
August 2007	31	53	15	1	100	0.1	-0.5	3.0	3.4	0.9	43	337
September 2007	29	53	18	1	100	0.0	-0.5	1.9	2.4	0.5	38	340
October 2007	25	56	19	0	100	0.2	-0.4	1.3	1.7	0.6	56	346
November 2007	20	59	21	0	100	0.1	-0.6	0.7	1.3	0.0	55	372
December 2007	19	59	22	0	100	0.1	-0.7	0.7	1.4	0.0	49	372
January 2008	16	60	24	0	100	-0.1	-0.8	0.3	1.1	-0.6	27	357
February 2008	18	57	25	0	100	-0.1	-0.7	0.4	1.0	-0.5	30	342
March 2008	16	63	22	0	100	-0.1	-0.6	0.5	1.0	-0.6	27	326
April 2008	15	60	25	0	100	-0.1	-1.7	0.6	2.2	-1.0	29	337
May 2008	13	58	29	1	100	-0.1	-3.1	0.5	3.7	-1.5	29	335
June 2008	13	54	33	1	100	-0.2	-3.8	0.4	4.2	-1.8	43	341
July 2008	15	56	28	1	100	-0.1	-2.8	0.6	3.4	-1.3	43	337
August 2008	16	56	28	0	100	-0.1	-2.8	0.7	3.5	-1.2	47	340
September 2008	17	56	26	0	100	0.1	-2.0	0.9	2.9	-0.8	34	324
October 2008	16	57	27	1	100	-0.1	-2.1	0.6	2.6	-0.8	34	321
November 2008	15	59	25	1	100	-0.3	-1.8	0.4	2.2	-0.8	27	313
December 2008	16	60	23	1	100	-0.5	-2.0	0.3	2.2	-0.8	30	323
January 2009	14	62	24	1	100	-0.5	-2.0	0.2	2.1	-1.7	41	322
February 2009	11	63	24	1	100	-0.3	-1.5	0.2	1.7	-2.2	46	335
March 2009	7	65	27	2	100	-0.5	-2.1	0.1	2.2	-2.7	44	348
April 2009	6	64	28	2	100	-0.3	-3.1	0.4	3.5	-2.2	29	357
May 2009	9	63	27	1	100	-0.3	-2.8	0.4	3.2	-1.7	30	354
June 2009	13	61	25	1	100	0.0	-2.0	0.7	2.7	-1.4	37	353
July 2009	15	60	24	1	100	-0.1	-0.9	0.5	1.3	-1.2	37	366
August 2009	16	61	23	0	100	0.1	-0.4	0.7	1.1	-0.9	37	370
September 2009	14	63	22	0	100	-0.2	-0.7	0.4	1.2	-0.7	30	362
October 2009	15	64	21	0	100	-0.1	-0.7	0.5	1.2	-0.5	31	366
November 2009	15	63	21	1	100	-0.2	-0.7	0.5	1.2	-0.6	24	353
December 2009	16	61	22	1	100	-0.1	-0.6	0.5	1.1	-0.6	23	350
January 2010	17	63	19	1	100	0.0	-0.6	0.5	1.0	-0.2	21	346
February 2010	19	64	17	0	100	-0.1	-0.5	0.4	0.9	-0.3	23	356
March 2010	17	67	15	1	100	0.0	-0.4	0.4	0.7	-0.6	28	357
April 2010	17	63	19	1	100	0.1	-0.4	0.5	0.9	-0.9	27	352
May 2010	18	63	17	1	100	0.2	-0.3	0.7	1.0	-0.5	33	357
June 2010	21	63	15	1	100	0.2	-0.3	0.7	1.0	-0.1	31	382
July 2010	21	62	16	1	100	0.1	-0.5	0.6	1.1	-0.1	39	375
August 2010	19	64	16	1	100	0.0	-0.5	0.5	1.0	-0.3	30	374
September 2010	17	61	21	1	100	0.0	-0.6	0.5	1.1	-0.6	30	364
October 2010	18	63	19	1	100	0.1	-0.4	0.6	0.9	-0.4	20	366

REGION NORTH CENTRAL

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			
November 2010	17	63	19	1	100	-0.2	-0.7	0.4	1.0	-0.5	25	364
December 2010	19	66	14	1	100	0.0	-0.6	0.5	1.1	0.0	22	381
January 2011	15	68	15	1	100	-0.1	-0.9	0.7	1.6	-0.6	29	363
February 2011	16	67	16	1	100	-0.1	-0.9	0.7	1.6	-0.6	29	356
March 2011	13	66	20	1	100	-0.3	-1.0	0.5	1.5	-0.9	26	334
April 2011	13	65	21	1	100	-0.2	-0.8	0.3	1.0	-0.7	18	352
May 2011	15	63	21	1	100	-0.1	-0.6	0.4	0.9	-0.4	17	346
June 2011	16	63	20	1	100	-0.2	-0.7	0.4	1.1	-0.6	19	351
July 2011	18	63	19	1	100	-0.3	-0.8	0.4	1.2	-0.4	24	320
August 2011	15	66	19	0	100	-0.2	-0.7	0.3	1.0	-0.4	23	329
September 2011	15	66	19	0	100	-0.1	-0.5	0.3	0.8	-0.3	29	301
October 2011	11	67	21	1	100	0.2	-0.6	0.8	1.3	-0.6	24	347
November 2011	11	66	22	1	100	0.1	-0.6	0.8	1.4	-0.9	28	348
December 2011	11	66	22	1	100	0.2	-0.6	0.9	1.5	-0.8	30	370
January 2012	13	66	20	1	100	0.0	-0.4	0.5	0.9	-0.6	31	341
February 2012	14	68	17	1	100	0.1	-0.5	0.6	1.1	-0.4	27	326
March 2012	13	68	18	1	100	0.0	-0.5	0.5	0.9	-0.7	20	318
April 2012	16	66	17	1	100	0.0	-0.5	0.5	1.0	-0.6	29	338
May 2012	15	66	18	1	100	0.1	-0.5	0.6	1.1	-0.7	32	347
June 2012	19	66	14	1	100	0.2	-0.4	0.8	1.2	-0.3	35	348
July 2012	15	67	16	2	100	0.2	-0.4	0.9	1.3	-0.6	29	336
August 2012	16	65	17	2	100	0.1	-0.3	0.7	1.0	-0.5	28	332
September 2012	17	65	16	2	100	0.0	-0.5	0.5	1.0	-0.3	24	326
October 2012	22	65	13	1	100	0.0	-0.7	0.9	1.5	0.1	24	337
November 2012	26	63	10	1	100	0.0	-0.7	1.5	2.2	0.3	24	337
December 2012	26	63	11	0	100	0.1	-0.6	1.5	2.1	0.3	25	341
January 2013	23	65	11	0	100	0.0	-0.5	1.1	1.6	0.3	24	324
February 2013	20	68	13	0	100	-0.2	-0.7	0.4	1.1	0.1	20	323
March 2013	24	64	12	0	100	-0.2	-0.8	1.1	1.9	0.4	19	307
April 2013	28	59	12	0	100	0.1	-0.6	2.0	2.7	0.4	23	317
May 2013	32	55	12	0	100	0.3	-0.4	3.0	3.4	0.9	32	322
June 2013	32	52	15	0	100	0.3	-0.3	3.4	3.7	0.8	37	351
July 2013	35	51	13	0	100	0.2	-0.3	3.5	3.7	1.2	31	348
August 2013	35	52	12	0	100	0.2	-0.3	2.9	3.2	1.0	26	339
September 2013	32	58	10	0	100	0.3	-0.2	2.0	2.3	1.1	21	324
October 2013	32	56	12	0	100	0.3	-0.2	2.2	2.4	1.0	31	318
November 2013	32	57	11	0	100	0.3	-0.2	2.0	2.3	0.8	29	323
December 2013	34	56	9	0	100	0.2	-0.2	2.7	2.9	0.8	32	339
January 2014	33	59	9	0	100	0.2	-0.2	2.7	2.9	0.9	26	333
February 2014	33	58	9	0	100	0.1	-0.3	2.7	3.1	0.8	25	333
March 2014	30	59	11	0	100	0.1	-0.4	1.9	2.3	0.6	27	326
April 2014	31	58	11	1	100	0.1	-0.4	1.6	2.0	0.6	31	340
May 2014	33	56	10	1	100	0.2	-0.3	2.5	2.8	1.0	31	333
June 2014	40	52	7	1	100	0.2	-0.4	3.8	4.2	1.6	29	314
July 2014	39	53	7	1	100	0.2	-0.4	4.1	4.4	1.7	28	301
August 2014	35	56	7	1	100	0.2	-0.3	3.1	3.3	1.4	27	313
September 2014	32	58	9	1	100	0.1	-0.4	2.3	2.6	0.9	24	331
October 2014	30	59	11	0	100	0.1	-0.4	1.9	2.3	0.5	17	348
November 2014	34	55	11	0	100	0.2	-0.4	2.8	3.1	0.9	18	341

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			
December 2014	35	56	9	0	100	0.2	-0.3	2.8	3.2	1.0	19	312
January 2015	36	58	6	0	100	0.2	-0.4	2.9	3.3	1.5	21	278
February 2015	33	61	6	0	100	0.1	-0.4	2.5	2.9	1.4	24	277
March 2015	33	61	6	0	100	0.1	-0.4	2.5	2.9	1.5	22	293
April 2015	33	60	7	0	100	0.1	-0.5	2.6	3.1	1.1	22	296
May 2015	36	56	8	0	100	0.1	-0.5	2.9	3.4	1.6	25	287
June 2015	39	53	8	0	100	0.2	-0.4	3.1	3.5	1.7	25	268
July 2015	41	51	8	0	100	0.3	-0.2	3.7	3.9	2.1	22	269
August 2015	39	54	7	0	100	0.3	-0.2	3.6	3.7	1.6	14	280
September 2015	37	53	10	0	100	0.3	-0.2	3.5	3.7	1.2	15	282
October 2015	33	56	10	0	100	0.2	-0.4	2.3	2.7	0.7	18	269
November 2015	33	57	11	0	100	0.1	-0.5	2.3	2.8	0.7	22	251
December 2015	34	57	9	0	100	0.1	-0.5	2.3	2.8	0.8	26	263
January 2016	35	57	8	0	100	0.1	-0.5	2.7	3.2	1.0	29	288
February 2016	35	58	8	0	100	0.1	-0.5	2.4	2.8	1.1	30	299
March 2016	34	56	10	0	100	0.1	-0.5	2.5	3.0	1.1	32	297
April 2016	34	54	12	0	100	0.1	-0.4	2.7	3.1	0.9	37	296
May 2016	37	50	12	0	100	0.1	-0.7	3.4	4.1	1.1	39	310
June 2016	35	56	8	0	100	0.1	-0.8	3.0	3.8	1.1	31	310
July 2016	38	53	8	1	100	0.1	-0.7	3.5	4.3	1.5	23	307
August 2016	37	54	9	0	100	0.2	-0.3	3.4	3.7	1.3	24	312
September 2016	40	48	11	0	100	0.3	-0.2	3.7	4.0	1.1	29	330
October 2016	41	49	9	0	100	0.3	-0.2	3.5	3.7	1.2	24	349
November 2016	41	48	11	0	100	0.3	-0.3	3.9	4.2	1.3	24	338
December 2016	42	50	8	0	100	0.3	-0.3	3.9	4.2	1.6	18	332
January 2017	45	47	8	0	100	0.5	-0.4	4.2	4.7	1.8	22	310
February 2017	46	47	7	0	100	0.6	-0.3	4.0	4.2	1.9	16	311
March 2017	48	45	7	1	100	0.6	-0.5	4.1	4.6	2.1	19	311
April 2017	50	43	7	1	100	1.0	-0.2	4.2	4.5	2.3	19	326
May 2017	55	39	5	1	100	1.6	-0.2	4.6	4.8	2.7	22	347
June 2017	56	38	6	0	100	1.7	0.0	4.7	4.7	2.7	20	349
July 2017	55	40	5	0	100	1.3	0.0	4.7	4.7	2.8	22	364
August 2017	49	44	6	0	100	0.7	-0.1	4.0	4.1	2.2	17	335
September 2017	50	44	6	0	100	0.9	-0.1	4.2	4.3	2.3	18	341
October 2017	49	45	5	0	100	0.9	-0.1	4.2	4.3	2.1	13	325
November 2017	50	42	7	1	100	0.9	-0.2	4.6	4.7	2.0	20	344
December 2017	47	44	8	1	100	0.6	-0.2	4.2	4.4	1.6	23	342
January 2018	43	46	10	1	100	0.3	-0.3	3.5	3.8	1.4	33	362
February 2018	45	46	8	0	100	0.5	-0.3	3.7	4.0	1.8	31	355
March 2018	44	47	9	0	100	0.5	-0.2	3.7	3.9	1.8	34	370
April 2018	45	47	8	0	100	0.5	-0.2	3.7	3.8	1.9	30	360
May 2018	42	49	8	0	100	0.3	-0.3	3.6	3.9	1.7	32	354
June 2018	46	48	7	0	100	0.4	-0.2	4.1	4.3	2.2	28	333
July 2018	46	46	7	0	100	0.4	-0.2	4.7	4.9	2.2	26	334
August 2018	47	44	9	0	100	0.4	-0.1	4.8	5.0	2.2	27	341
September 2018	46	44	9	0	100	0.4	-0.1	4.7	4.9	2.0	26	362
October 2018	45	45	9	0	100	0.4	-0.1	4.4	4.5	1.9	23	358
November 2018	44	46	9	0	100	0.4	-0.2	3.9	4.1	1.7	17	363
December 2018	44	45	11	0	100	0.4	-0.3	3.9	4.2	1.6	29	344

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
January 2019	43	46	11	0	100	0.4	-0.3	3.7	4.0	1.5	29	344
February 2019	42	47	11	0	100	0.3	-0.3	3.6	3.9	1.4	46	336
March 2019	42	47	10	0	100	0.3	-0.4	3.2	3.6	1.2	48	343
April 2019	46	44	9	0	100	0.6	-0.5	3.8	4.2	1.4	53	342
May 2019	47	45	8	0	100	0.6	-0.8	4.3	5.1	1.9	44	351
June 2019	48	45	7	0	100	0.6	-0.6	4.5	5.0	2.0	38	354
July 2019	47	46	7	0	100	0.4	-0.6	4.4	5.0	1.9	37	356
August 2019	51	40	8	0	100	0.8	-0.3	4.3	4.6	1.9	32	366
September 2019	50	42	9	0	100	0.7	-0.4	4.2	4.6	1.9	27	358
October 2019	48	42	9	0	100	0.7	-0.4	4.1	4.6	1.8	25	362
November 2019	41	47	12	1	100	0.3	-0.4	3.4	3.9	1.3	27	343
December 2019	42	47	11	1	100	0.3	-0.7	3.3	4.1	1.3	26	340
January 2020	39	51	9	1	100	0.2	-0.7	2.7	3.4	1.6	32	345
February 2020	43	50	6	0	100	0.3	-0.6	2.9	3.6	1.9	30	379
March 2020	40	54	7	0	100	0.3	-0.3	2.8	3.0	1.6	30	402
April 2020	36	53	11	0	100	0.2	-0.2	2.2	2.4	0.9	24	392
May 2020	29	55	16	1	100	0.1	-0.3	1.9	2.2	0.3	38	340
June 2020	29	53	17	1	100	-0.1	-0.9	2.1	2.9	0.3	46	319
July 2020	33	53	13	1	100	-0.1	-1.2	2.9	4.1	0.7	48	317
August 2020	36	53	9	1	100	-0.1	-1.3	3.2	4.5	1.2	30	355
September 2020	38	54	7	1	100	0.1	-0.8	3.2	3.9	1.3	19	360
October 2020	43	48	8	1	100	0.6	-0.5	3.9	4.3	1.9	21	351
November 2020	43	47	9	0	100	0.8	-0.3	3.9	4.2	2.1	24	320
December 2020	43	46	11	0	100	0.8	-0.4	3.9	4.3	1.9	30	320
January 2021	42	47	11	1	100	0.5	-0.5	3.9	4.4	1.7	28	333
February 2021	43	46	11	1	100	0.4	-0.5	4.3	4.8	1.6	28	339
March 2021	46	44	9	1	100	0.4	-0.5	4.8	5.4	2.2	34	344
April 2021	51	41	8	0	100	1.3	-0.7	5.5	6.2	2.8	40	320
May 2021	56	37	7	0	100	2.5	-0.8	7.0	7.8	3.5	61	321
June 2021	58	33	8	0	100	3.1	-0.7	7.2	7.9	3.4	64	328
July 2021	57	33	9	1	100	3.2	-0.3	8.1	8.5	3.7	72	350
August 2021	53	32	13	2	100	2.0	-0.4	6.7	7.1	2.9	65	354
September 2021	51	33	14	2	100	1.7	-0.3	6.6	6.9	3.0	63	351
October 2021	52	31	15	1	100	1.6	-0.5	5.4	5.8	2.5	51	349
November 2021	52	33	15	1	100	1.6	-0.6	5.4	5.9	2.4	51	354
December 2021	52	31	16	1	100	1.4	-0.6	5.9	6.5	2.2	58	341
January 2022	48	35	15	2	100	0.6	-0.6	6.4	7.0	2.3	66	356
February 2022	49	38	12	2	100	0.7	-0.5	6.5	7.0	2.9	55	361
March 2022	43	45	9	2	100	0.4	-0.5	5.9	6.4	2.8	47	360
April 2022	44	46	9	1	100	0.6	-0.4	6.4	6.8	2.8	45	350
May 2022	42	46	11	1	100	0.5	-0.7	6.3	7.1	2.3	60	342
June 2022	43	43	13	1	100	0.4	-1.0	6.3	7.3	2.0	73	342
July 2022	38	43	18	2	100	0.1	-1.0	5.0	6.0	0.9	81	346
August 2022	35	44	19	2	100	0.1	-0.8	4.2	5.0	0.7	66	336
September 2022	32	44	22	2	100	-0.1	-0.9	3.9	4.8	0.4	54	340
October 2022	33	42	24	1	100	-0.1	-2.3	3.3	5.6	0.1	45	339
November 2022	31	41	26	1	100	-0.1	-2.8	2.6	5.4	-0.4	54	335
December 2022	30	41	29	1	100	0.1	-3.2	1.7	4.9	-0.6	43	331

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
January 2023	26	42	32	1	100	-0.1	-3.4	0.9	4.3	-1.2	47	331
February 2023	27	43	30	0	100	-0.1	-2.8	1.4	4.2	-0.6	46	329
March 2023	31	43	26	1	100	-0.2	-2.2	2.1	4.4	0.0	61	312
April 2023	35	45	19	1	100	0.0	-0.9	3.3	4.2	0.8	56	301
May 2023	39	46	15	1	100	0.1	-1.1	4.3	5.4	1.1	50	318
June 2023	37	48	14	1	100	0.0	-1.3	4.1	5.3	0.9	34	335
July 2023	37	49	13	1	100	0.3	-0.9	4.2	5.1	1.2	33	335
August 2023	38	49	12	1	100	0.2	-0.9	4.3	5.2	1.4	36	336
September 2023	40	47	12	1	100	0.3	-0.8	5.1	5.8	1.7	45	322
October 2023	40	47	12	1	100	0.2	-0.8	4.6	5.4	1.9	44	330
November 2023	41	46	12	1	100	0.3	-0.5	4.5	4.9	2.0	37	333
December 2023	40	44	15	1	100	0.3	-0.5	4.1	4.6	1.5	32	347

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	62	27	10	1	100	2.5	0.0	5.1	5.1	2.9	38	340
June 2007	61	28	9	1	100	2.6	0.0	5.1	5.1	2.9	36	358
July 2007	64	26	10	1	100	2.7	0.0	5.0	5.0	2.9	29	346
August 2007	64	26	9	1	100	2.5	0.1	4.5	4.4	2.9	31	337
September 2007	64	26	10	0	100	2.4	0.0	4.4	4.3	2.6	31	340
October 2007	61	31	8	1	100	2.3	0.0	4.5	4.5	2.8	37	346
November 2007	57	33	9	1	100	1.8	-0.1	4.4	4.5	2.6	40	372
December 2007	53	34	11	2	100	1.6	-0.1	4.5	4.5	2.2	34	372
January 2008	53	33	12	2	100	1.4	-0.3	4.0	4.2	1.9	30	357
February 2008	54	33	12	2	100	1.4	-0.3	4.5	4.8	2.1	29	342
March 2008	58	33	9	1	100	1.6	-0.2	4.4	4.7	2.2	26	326
April 2008	57	32	10	1	100	1.6	-0.1	4.6	4.8	2.2	23	337
May 2008	59	31	9	1	100	2.1	0.0	4.6	4.7	2.2	21	335
June 2008	54	32	12	2	100	1.4	-0.2	4.6	4.8	2.0	24	341
July 2008	55	32	12	1	100	1.5	-0.3	4.8	5.1	2.1	25	337
August 2008	56	32	11	1	100	1.6	-0.3	4.8	5.1	2.1	30	340
September 2008	58	32	9	0	100	1.8	-0.1	4.7	4.9	2.4	32	324
October 2008	56	33	10	1	100	1.5	-0.1	4.6	4.7	2.2	28	321
November 2008	56	30	12	2	100	1.4	-0.1	4.5	4.5	2.1	22	313
December 2008	55	30	13	2	100	1.4	-0.2	4.6	4.7	1.8	27	323
January 2009	55	32	11	2	100	1.5	-1.0	4.6	5.6	1.6	37	322
February 2009	51	38	9	2	100	1.1	-1.0	4.5	5.6	1.6	36	335
March 2009	53	38	8	2	100	1.3	-0.9	4.5	5.4	1.6	32	348
April 2009	51	39	8	2	100	0.9	-0.3	4.0	4.3	1.7	22	357
May 2009	51	38	9	2	100	0.9	-0.3	3.7	4.0	1.5	21	354
June 2009	53	34	11	2	100	1.1	-0.3	3.7	4.0	1.7	25	353
July 2009	59	29	12	1	100	1.6	-0.2	4.3	4.5	2.2	35	366
August 2009	60	30	10	0	100	1.8	-0.2	4.4	4.6	2.4	35	370
September 2009	56	35	8	0	100	1.3	-0.3	4.0	4.2	2.1	27	362
October 2009	54	35	11	1	100	1.1	-0.2	3.9	4.1	1.7	22	366
November 2009	56	31	11	2	100	1.3	-0.2	4.3	4.4	1.9	21	353
December 2009	55	31	12	2	100	1.3	-0.2	4.5	4.7	1.8	23	350
January 2010	55	33	9	2	100	1.5	-0.2	4.5	4.6	2.1	20	346
February 2010	57	32	10	1	100	1.6	-0.1	4.5	4.7	2.2	26	356
March 2010	57	33	8	2	100	1.8	0.0	4.3	4.3	2.5	25	357
April 2010	58	32	9	2	100	1.7	0.0	4.3	4.3	2.3	23	352
May 2010	55	34	9	1	100	1.5	-0.1	4.2	4.2	2.1	19	357
June 2010	58	32	9	1	100	1.6	-0.1	4.4	4.5	2.0	24	382
July 2010	57	31	11	1	100	1.5	-0.2	4.2	4.3	1.8	36	375
August 2010	58	30	11	2	100	1.7	-0.1	4.2	4.3	1.8	35	374
September 2010	55	30	14	2	100	1.4	-0.1	4.3	4.4	1.7	33	364
October 2010	52	34	13	1	100	1.1	-0.3	4.2	4.4	1.7	20	366
November 2010	50	35	14	1	100	0.7	-0.3	3.6	3.9	1.3	23	364
December 2010	51	37	11	1	100	0.8	-0.4	3.5	3.9	1.4	18	381

REGION NORTH CENTRAL

TABLE 47

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
January 2011	55	34	10	1	100	1.5	-0.2	4.0	4.3	1.8	23	363
February 2011	54	34	10	2	100	1.4	-0.2	4.5	4.8	1.9	27	356
March 2011	53	33	13	1	100	1.2	-0.1	4.3	4.4	1.8	26	334
April 2011	52	33	14	1	100	0.7	-0.2	3.4	3.6	1.4	22	352
May 2011	51	33	14	1	100	0.7	-0.3	3.1	3.4	1.3	19	346
June 2011	50	36	13	1	100	0.6	-0.4	3.1	3.5	1.2	23	351
July 2011	47	39	12	1	100	0.4	-0.4	3.8	4.2	1.7	34	320
August 2011	47	41	10	2	100	0.5	-0.3	3.6	3.9	1.9	31	329
September 2011	52	37	10	1	100	0.8	-0.1	3.7	3.7	2.2	30	301
October 2011	52	37	10	1	100	0.8	-0.1	3.2	3.2	1.7	19	347
November 2011	53	34	13	0	100	0.8	-0.3	3.5	3.8	1.4	26	348
December 2011	50	36	14	1	100	0.6	-0.3	3.4	3.8	1.2	23	370
January 2012	52	35	12	1	100	0.8	-0.3	4.0	4.3	1.5	24	341
February 2012	51	38	9	1	100	0.8	-0.2	4.1	4.4	2.0	20	326
March 2012	52	37	10	1	100	0.9	-0.2	4.6	4.8	2.1	23	318
April 2012	51	35	13	1	100	0.7	-0.3	4.4	4.7	1.7	29	338
May 2012	53	33	13	1	100	1.0	-0.2	4.4	4.6	1.8	29	347
June 2012	52	35	12	1	100	0.8	-0.2	4.1	4.2	1.4	29	348
July 2012	51	37	10	1	100	0.8	-0.1	3.8	3.9	1.5	24	336
August 2012	51	36	11	1	100	0.8	-0.1	3.9	4.0	1.6	23	332
September 2012	56	32	11	1	100	1.3	0.0	4.2	4.3	2.0	19	326
October 2012	58	32	9	1	100	1.5	0.0	4.5	4.6	2.3	20	337
November 2012	59	32	7	2	100	1.7	0.1	4.4	4.3	2.3	18	337
December 2012	57	34	7	2	100	1.4	-0.1	3.9	4.0	2.0	19	341
January 2013	55	35	9	1	100	1.2	-0.1	3.4	3.6	1.7	18	324
February 2013	51	36	12	0	100	0.7	-0.4	3.1	3.4	1.2	19	323
March 2013	54	34	12	0	100	1.0	-0.2	3.5	3.7	1.5	19	307
April 2013	55	32	12	1	100	1.2	-0.2	3.8	3.9	1.7	19	317
May 2013	53	34	11	2	100	1.1	-0.2	3.8	4.0	1.8	18	322
June 2013	48	38	12	2	100	0.6	-0.3	3.4	3.7	1.5	18	351
July 2013	49	37	12	3	100	0.6	-0.5	3.6	4.1	1.4	14	348
August 2013	53	32	13	3	100	1.1	-0.3	3.6	3.9	1.5	13	339
September 2013	56	29	13	2	100	1.5	-0.3	4.0	4.3	1.8	14	324
October 2013	56	30	13	1	100	1.6	-0.2	3.8	4.0	1.8	18	318
November 2013	54	35	11	0	100	1.2	-0.2	3.7	3.9	1.8	21	323
December 2013	55	34	10	1	100	1.3	-0.1	3.8	4.0	1.7	23	339
January 2014	58	31	8	2	100	1.4	0.1	4.0	4.0	1.7	21	333
February 2014	60	28	10	2	100	1.5	-0.1	3.9	4.0	1.4	22	333
March 2014	59	28	12	1	100	1.3	-0.1	3.6	3.8	1.4	33	326
April 2014	56	31	12	1	100	1.1	-0.3	3.3	3.6	1.2	36	340
May 2014	56	33	10	1	100	1.3	-0.2	3.8	4.0	1.6	33	333
June 2014	57	33	8	3	100	1.4	-0.2	4.0	4.2	1.7	26	314
July 2014	57	31	9	3	100	1.8	-0.2	4.3	4.5	2.1	25	301
August 2014	54	34	8	4	100	1.5	-0.2	3.6	3.8	1.7	22	313
September 2014	55	32	10	3	100	1.4	-0.2	3.3	3.5	1.6	19	331
October 2014	53	34	10	3	100	1.0	-0.2	3.1	3.3	1.4	14	348
November 2014	58	30	10	3	100	1.5	-0.2	3.7	3.9	1.8	14	341
December 2014	57	31	10	2	100	1.5	-0.2	3.5	3.7	1.8	14	312

REGION NORTH CENTRAL

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 2015	59	31	10	0	100	1.8	-0.1	3.8	3.9	2.0	13	278
February 2015	59	30	11	0	100	1.7	0.0	3.5	3.6	1.8	22	277
March 2015	57	32	11	0	100	1.4	-0.1	3.5	3.6	1.5	21	293
April 2015	53	36	9	1	100	0.9	-0.5	3.4	3.9	1.5	22	296
May 2015	53	36	10	1	100	0.9	-0.5	3.4	3.9	1.8	15	287
June 2015	55	33	10	2	100	1.2	-0.4	3.4	3.9	1.8	17	268
July 2015	59	26	13	1	100	1.5	-0.1	3.8	3.9	1.8	17	269
August 2015	57	29	13	2	100	1.4	-0.1	3.7	3.8	1.6	15	280
September 2015	58	29	13	1	100	1.4	-0.1	3.9	4.0	1.6	13	282
October 2015	55	29	14	1	100	1.3	-0.1	3.7	3.9	1.4	15	269
November 2015	55	31	14	0	100	1.2	-0.2	4.0	4.3	1.6	18	251
December 2015	53	34	12	1	100	1.1	-0.3	3.9	4.1	1.6	20	263
January 2016	55	33	11	1	100	1.3	-0.2	3.9	4.1	1.6	31	288
February 2016	55	33	11	1	100	1.3	-0.1	3.6	3.7	1.3	33	299
March 2016	59	28	11	1	100	1.6	-0.1	3.9	4.0	1.6	36	297
April 2016	59	28	11	1	100	1.6	-0.1	3.5	3.6	1.5	25	296
May 2016	60	26	13	1	100	1.7	-0.1	3.8	3.9	1.7	22	310
June 2016	59	27	12	2	100	1.7	-0.1	3.9	4.0	1.7	15	310
July 2016	60	28	11	1	100	1.6	0.0	4.1	4.1	1.9	13	307
August 2016	62	27	10	1	100	1.7	0.0	3.9	3.9	1.8	19	312
September 2016	61	27	11	1	100	1.5	0.0	3.6	3.6	1.5	23	330
October 2016	60	28	11	1	100	1.7	0.0	3.9	3.9	1.7	25	349
November 2016	58	29	10	2	100	1.8	0.0	3.9	3.9	2.0	19	338
December 2016	60	29	8	3	100	2.0	0.0	4.4	4.3	2.3	15	332
January 2017	63	26	8	3	100	2.1	0.0	4.4	4.3	2.4	13	310
February 2017	66	24	8	2	100	2.0	0.1	4.3	4.2	2.3	12	311
March 2017	66	24	9	1	100	2.0	0.1	4.3	4.2	2.5	19	311
April 2017	66	24	9	1	100	2.1	0.1	4.2	4.0	2.4	20	326
May 2017	64	27	9	1	100	2.1	0.1	4.4	4.4	2.4	19	347
June 2017	65	26	8	1	100	2.1	0.2	4.3	4.1	2.2	12	349
July 2017	65	26	8	1	100	2.1	0.2	4.4	4.2	2.3	11	364
August 2017	66	24	9	1	100	1.9	0.2	4.0	3.9	2.2	13	335
September 2017	65	26	8	1	100	1.7	0.1	3.7	3.6	2.2	15	341
October 2017	65	28	6	1	100	1.8	0.1	3.9	3.8	2.4	16	325
November 2017	63	29	7	1	100	1.9	0.1	4.1	4.0	2.5	17	344
December 2017	63	28	9	0	100	2.1	0.1	4.5	4.4	2.3	20	342
January 2018	60	30	10	1	100	1.6	0.0	3.8	3.8	1.9	18	362
February 2018	63	27	9	1	100	1.8	0.1	4.0	3.9	1.9	17	355
March 2018	62	27	10	1	100	1.7	0.1	3.8	3.8	1.8	19	370
April 2018	61	24	13	1	100	1.7	0.0	4.0	4.1	1.7	26	360
May 2018	58	26	14	1	100	1.5	-0.1	3.8	3.9	1.6	30	354
June 2018	60	27	12	1	100	1.8	-0.1	4.0	4.1	2.0	27	333
July 2018	60	28	11	1	100	2.0	0.0	4.3	4.3	2.3	28	334
August 2018	62	27	10	1	100	2.2	0.0	4.8	4.8	2.6	26	341
September 2018	58	28	13	1	100	1.8	-0.1	4.3	4.4	2.3	26	362
October 2018	57	29	13	1	100	1.7	-0.1	3.8	3.9	2.1	19	358
November 2018	59	26	13	2	100	1.7	0.0	3.8	3.8	2.0	17	363
December 2018	60	26	12	2	100	2.0	0.0	4.2	4.2	2.3	23	344
January 2019	60	26	11	2	100	1.9	0.0	4.3	4.2	2.4	27	344

TABLE 47
EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
February 2019	59	27	12	2	100	1.9	-0.1	4.2	4.2	2.2	39	336
March 2019	59	26	13	2	100	1.7	-0.1	3.8	3.9	1.6	39	343
April 2019	59	26	14	1	100	1.7	-0.2	3.8	4.0	1.5	37	342
May 2019	59	26	13	2	100	1.7	-0.1	3.6	3.8	1.6	25	351
June 2019	57	28	12	2	100	1.5	-0.2	3.7	3.8	1.6	27	354
July 2019	59	27	12	2	100	1.8	0.0	4.0	4.1	1.9	29	356
August 2019	62	27	11	1	100	1.7	0.0	3.8	3.8	2.0	28	366
September 2019	65	23	12	1	100	1.9	0.0	3.9	3.8	2.2	20	358
October 2019	64	22	14	1	100	1.7	0.0	3.9	3.9	1.9	17	362
November 2019	60	23	16	1	100	1.6	-0.2	3.9	4.1	1.7	23	343
December 2019	61	24	14	1	100	1.6	-0.2	3.7	3.9	1.8	21	340
January 2020	60	26	12	1	100	1.5	-0.2	3.3	3.5	1.7	22	345
February 2020	62	25	11	2	100	1.7	-0.1	3.2	3.3	1.8	16	379
March 2020	62	24	11	2	100	1.6	-0.1	3.3	3.4	1.9	17	402
April 2020	66	23	9	3	100	2.1	0.1	3.9	3.7	2.4	17	392
May 2020	62	28	7	2	100	2.0	0.0	4.1	4.1	2.5	16	340
June 2020	63	28	7	2	100	2.1	0.1	4.4	4.3	2.7	16	319
July 2020	63	27	8	1	100	1.8	0.1	4.3	4.2	2.3	13	317
August 2020	70	20	10	1	100	2.2	0.3	4.5	4.2	2.4	14	355
September 2020	69	22	8	1	100	2.2	0.3	4.2	3.9	2.3	15	360
October 2020	69	23	8	0	100	2.4	0.2	4.4	4.1	2.5	18	351
November 2020	65	24	10	1	100	2.1	0.1	4.1	4.0	2.4	24	320
December 2020	66	22	11	1	100	2.1	0.0	4.5	4.5	2.2	30	320
January 2021	68	19	11	2	100	2.3	0.2	4.6	4.4	2.3	28	333
February 2021	67	21	11	1	100	2.5	0.2	4.7	4.6	2.4	27	339
March 2021	68	20	11	1	100	2.7	0.2	4.8	4.6	2.7	23	344
April 2021	66	22	11	0	100	2.5	0.1	4.9	4.8	2.8	29	320
May 2021	65	24	10	1	100	2.3	0.1	5.1	5.0	3.0	28	321
June 2021	61	25	13	1	100	2.2	-0.1	5.0	5.0	2.2	37	328
July 2021	60	26	13	1	100	2.3	-0.1	5.1	5.1	2.2	40	350
August 2021	61	22	16	2	100	2.4	-0.1	5.0	5.1	1.9	43	354
September 2021	60	24	14	1	100	2.4	-0.1	4.9	4.9	2.2	33	351
October 2021	58	24	16	2	100	2.2	-0.1	4.7	4.9	2.0	28	349
November 2021	56	25	17	2	100	1.8	-0.2	4.8	5.0	1.9	29	354
December 2021	54	25	19	2	100	1.3	-0.3	4.9	5.3	2.0	39	341
January 2022	54	24	20	2	100	1.4	-0.3	4.9	5.2	2.0	40	356
February 2022	54	27	17	2	100	1.5	-0.2	4.8	5.1	2.3	35	361
March 2022	55	28	15	3	100	1.7	-0.2	4.9	5.0	2.5	30	360
April 2022	55	29	15	1	100	1.5	-0.2	4.9	5.0	2.3	40	350
May 2022	57	27	15	1	100	2.0	-0.2	5.0	5.1	2.5	43	342
June 2022	57	25	16	1	100	2.2	-0.2	5.0	5.2	2.3	41	342
July 2022	56	28	15	2	100	2.0	-0.2	5.0	5.1	2.2	32	346
August 2022	54	29	15	2	100	1.5	-0.2	5.0	5.1	2.0	31	336
September 2022	52	30	16	2	100	1.1	-0.2	4.8	5.0	1.9	29	340
October 2022	53	26	19	2	100	1.1	-0.3	4.7	5.0	1.8	27	339
November 2022	53	26	19	1	100	1.1	-0.3	4.7	4.9	1.7	27	335
December 2022	57	25	18	1	100	1.5	-0.2	4.7	4.8	1.7	24	331
January 2023	56	26	17	2	100	1.6	-0.2	4.7	4.9	1.6	29	331
February 2023	56	26	16	2	100	1.6	-0.2	4.6	4.7	1.7	26	329

REGION NORTH CENTRAL

TABLE 47

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

<u>Date of Survey</u>	<u>Increase</u>	<u>Same</u>	<u>Decrease</u>	<u>DK, NA</u>	<u>Total</u>	<u>Median</u>	<u>Percentiles</u>			<u>Mean</u>	<u>Variance</u>	<u>Cases</u>
							<u>25th</u>	<u>75th</u>	<u>Rng</u>			
March 2023	56	28	14	2	100	1.7	-0.1	4.7	4.8	2.1	28	312
April 2023	58	29	11	2	100	1.6	-0.1	4.6	4.7	2.4	21	301
May 2023	60	28	9	2	100	2.1	0.0	4.8	4.8	2.5	22	318
June 2023	57	29	11	2	100	1.6	-0.2	4.7	4.9	2.4	28	335
July 2023	60	26	13	1	100	2.0	-0.1	5.0	5.1	2.4	29	335
August 2023	63	25	11	1	100	2.1	0.0	5.1	5.1	2.7	28	336
September 2023	66	20	12	2	100	2.9	0.0	5.2	5.2	2.7	27	322
October 2023	63	24	11	2	100	2.6	-0.1	5.0	5.1	2.6	27	330
November 2023	61	26	12	1	100	2.6	-0.2	5.0	5.2	2.6	31	333
December 2023	63	26	10	1	100	2.5	0.1	5.0	4.9	2.7	25	347