

TABLE 2

**THE INDEX OF CONSUMER SENTIMENT WITH CURRENT
AND EXPECTED COMPONENTS WITHIN INCOME TERCILES**

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
Oct.-Dec.	1979	57.1	62.1	66.7	71.9	80.3	87.6	47.7	50.4	53.3
Jan.-Mar.	1980	57.8	64.8	68.3	69.4	87.3	90.5	50.3	50.4	54.0
Apr.-June	1980	52.3	53.1	56.7	60.2	65.3	69.0	47.3	45.3	48.8
Jul.-Sep.	1980	64.2	67.1	72.4	71.4	80.7	86.9	59.6	58.4	63.1
Oct.-Dec.	1980	65.1	73.8	75.6	64.1	80.2	84.0	65.7	69.6	70.2
Jan.-Mar.	1981	62.8	66.9	73.6	62.5	76.2	82.8	63.0	61.0	67.8
Apr.-June	1981	64.9	76.1	81.0	64.0	82.4	87.7	65.4	72.1	76.7
Jul.-Sep.	1981	65.7	76.4	81.6	74.7	86.1	90.8	59.9	70.1	75.7
Oct.-Dec.	1981	58.8	65.9	71.8	66.0	80.6	85.2	54.1	56.5	63.2
Jan.-Mar.	1982	57.1	69.1	73.9	66.8	82.4	90.0	50.9	60.5	63.5
Apr.-June	1982	56.8	68.5	73.6	59.4	77.9	85.4	55.1	62.5	65.9
Jul.-Sep.	1982	58.3	66.2	75.5	64.2	75.3	83.1	54.6	60.4	70.7
Oct.-Dec.	1982	62.6	74.5	81.5	63.2	79.3	89.5	62.3	71.4	76.3
Jan.-Mar.	1983	63.6	77.0	84.9	62.5	80.6	95.6	64.3	74.7	77.9
Apr.-June	1983	78.3	93.5	101.8	75.4	97.7	107.5	80.1	90.7	98.2
Jul.-Sep.	1983	74.2	94.8	107.0	75.7	101.3	113.3	73.2	90.6	102.9
Oct.-Dec.	1983	78.8	93.7	103.2	81.7	99.1	110.3	76.9	90.3	98.6
Jan.-Mar.	1984	82.7	102.2	115.9	84.4	108.6	123.7	81.5	98.1	111.0
Apr.-June	1984	85.1	99.2	106.8	90.5	108.6	120.9	81.7	93.2	97.7
Jul.-Sep.	1984	86.8	102.5	108.9	89.9	111.9	119.5	84.8	96.4	102.1
Oct.-Dec.	1984	81.0	97.3	109.0	86.4	105.5	117.5	77.6	92.0	103.5
Jan.-Mar.	1985	80.1	96.8	109.1	88.2	107.5	120.6	74.8	89.9	101.8
Apr.-June	1985	83.1	95.1	107.2	91.6	105.9	121.0	77.7	88.1	98.3
Jul.-Sep.	1985	80.9	94.3	104.5	90.4	104.7	117.2	74.9	87.7	96.4
Oct.-Dec.	1985	78.9	94.7	102.5	87.2	106.8	114.1	73.6	86.9	95.1
Jan.-Mar.	1986	81.5	98.3	106.9	93.4	113.3	121.5	73.9	88.6	97.6
Apr.-June	1986	83.4	99.6	108.6	95.1	112.0	121.7	75.9	91.6	100.2
Jul.-Sep.	1986	84.0	96.5	105.1	97.2	111.2	122.1	75.5	87.0	94.2
Oct.-Dec.	1986	80.4	96.9	100.3	93.6	112.2	117.7	71.9	87.1	89.1
Jan.-Mar.	1987	79.6	90.9	100.9	88.9	103.7	117.8	73.7	82.8	90.0
Apr.-June	1987	82.0	92.6	101.3	94.9	107.9	118.6	73.6	82.8	90.2
Jul.-Sep.	1987	83.4	95.6	104.0	96.0	112.8	118.6	75.3	84.6	94.6
Oct.-Dec.	1987	77.8	86.1	95.6	92.0	101.9	111.9	68.6	75.9	85.1
Jan.-Mar.	1988	82.1	95.0	100.5	95.4	110.5	117.4	73.5	85.0	89.7
Apr.-June	1988	80.9	97.6	103.1	90.4	110.4	119.2	74.9	89.4	92.7
Jul.-Sep.	1988	87.8	97.3	103.4	99.9	112.2	119.6	79.9	87.8	93.0
Oct.-Dec.	1988	81.8	97.0	101.1	92.0	107.5	111.5	75.2	90.3	94.4
Jan.-Mar.	1989	83.5	100.6	103.7	90.9	112.5	117.2	78.8	93.0	94.9
Apr.-June	1989	80.6	94.7	98.4	93.9	109.0	113.8	72.0	85.5	88.5
Jul.-Sep.	1989	81.7	97.5	99.9	90.0	110.1	114.6	76.3	89.4	90.4
Oct.-Dec.	1989	82.0	94.0	100.1	86.8	104.4	112.9	78.9	87.2	91.9
Jan.-Mar.	1990	79.9	96.8	97.2	93.1	111.3	113.0	71.4	87.4	87.1
Apr.-June	1990	81.8	92.1	99.9	97.9	111.2	115.6	71.4	79.9	89.8
Jul.-Sep.	1990	71.0	82.6	83.6	89.4	102.3	105.5	59.1	69.9	69.5
Oct.-Dec.	1990	60.2	64.7	70.7	75.9	86.8	92.4	50.1	50.5	56.8
Jan.-Mar.	1991	68.6	75.6	81.1	79.9	86.9	95.5	61.3	68.3	71.9

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Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
Apr.-June	1991	73.8	81.1	88.2	82.3	93.1	98.6	68.4	73.4	81.4
Jul.-Sep.	1991	72.9	86.0	89.7	83.0	96.2	103.2	66.5	79.4	81.1
Oct.-Dec.	1991	68.8	69.6	78.1	75.9	83.0	91.0	64.2	61.0	69.7
Jan.-Mar.	1992	63.0	72.1	76.5	69.9	84.9	90.4	58.6	63.9	67.6
Apr.-June	1992	71.9	79.7	85.5	81.9	94.9	98.9	65.5	70.0	76.9
Jul.-Sep.	1992	69.0	76.1	83.0	79.8	87.1	98.2	62.1	69.1	73.2
Oct.-Dec.	1992	79.0	84.2	88.2	82.7	93.7	97.6	76.6	78.1	82.1
Jan.-Mar.	1993	82.0	87.3	92.9	88.7	101.5	106.1	77.7	78.2	84.4
Apr.-June	1993	77.8	86.6	84.9	92.3	104.6	102.5	68.4	75.0	73.6
Jul.-Sep.	1993	70.8	79.5	82.3	86.3	96.6	104.4	60.9	68.6	68.1
Oct.-Dec.	1993	78.5	86.4	87.8	93.0	101.3	105.9	69.2	76.8	76.1
Jan.-Mar.	1994	84.1	94.5	100.9	96.4	105.4	114.8	76.2	87.4	91.9
Apr.-June	1994	85.8	96.4	95.7	96.9	108.9	113.8	78.6	88.3	84.0
Jul.-Sep.	1994	84.1	91.7	98.1	100.2	107.7	111.3	73.8	81.3	89.6
Oct.-Dec.	1994	84.2	95.4	99.6	92.6	105.5	113.3	78.8	88.9	90.8
Jan.-Mar.	1995	85.4	96.9	101.6	98.5	114.5	116.3	77.0	85.6	92.2
Apr.-June	1995	82.5	93.5	100.3	96.8	107.6	114.3	73.3	84.4	91.4
Jul.-Sep.	1995	82.1	94.3	103.6	95.3	108.3	118.9	73.6	85.3	93.7
Oct.-Dec.	1995	79.9	92.1	98.1	93.5	103.5	112.0	71.2	84.8	89.2
Jan.-Mar.	1996	84.4	92.1	96.0	97.6	107.8	111.8	75.9	82.1	85.9
Apr.-June	1996	80.3	93.1	100.9	96.2	108.4	114.6	70.0	83.4	92.0
Jul.-Sep.	1996	87.0	96.6	101.4	96.2	108.7	112.9	81.2	88.9	94.0
Oct.-Dec.	1996	88.9	98.3	105.5	94.7	110.1	113.8	85.1	90.7	100.2
Jan.-Mar.	1997	88.4	100.3	108.9	94.6	110.4	119.6	84.4	93.9	102.1
Apr.-June	1997	92.2	107.2	110.5	106.3	114.7	121.6	83.2	102.3	103.4
Jul.-Sep.	1997	95.0	109.0	115.0	101.8	115.3	123.5	90.7	104.9	109.6
Oct.-Dec.	1997	94.2	107.7	114.8	104.3	113.6	119.9	87.7	103.9	111.5
Jan.-Mar.	1998	97.6	111.2	116.5	104.0	119.1	125.6	93.5	106.2	110.7
Apr.-June	1998	98.4	107.6	116.6	105.7	115.3	126.2	93.8	102.6	110.4
Jul.-Sep.	1998	94.5	106.8	110.2	100.7	116.9	121.9	90.4	100.3	102.6
Oct.-Dec.	1998	94.3	99.0	108.7	106.9	113.1	123.9	86.3	89.9	98.9
Jan.-Mar.	1999	95.7	108.6	114.2	102.8	118.1	128.0	91.1	102.5	105.3
Apr.-June	1999	92.9	109.2	117.3	105.0	122.2	129.4	85.2	100.8	109.6
Jul.-Sep.	1999	94.7	110.5	113.2	101.1	121.6	124.5	90.5	103.4	106.0
Oct.-Dec.	1999	94.8	109.0	113.4	102.5	117.3	124.0	89.8	103.7	106.6
Jan.-Mar.	2000	99.5	110.0	122.4	101.5	117.9	130.9	98.2	104.9	117.0
Apr.-June	2000	98.5	112.3	116.3	106.5	121.3	125.2	93.4	106.5	110.6
Jul.-Sep.	2000	96.6	108.6	119.2	98.3	116.7	125.7	95.5	103.4	115.0
Oct.-Dec.	2000	95.8	108.1	110.0	103.4	117.4	121.8	90.9	102.1	102.5
Jan.-Mar.	2001	83.4	94.7	98.9	97.3	106.7	114.0	74.5	87.0	89.2
Apr.-June	2001	81.8	92.9	99.6	93.5	104.5	105.7	74.2	85.5	95.6
Jul.-Sep.	2001	81.4	91.8	93.2	90.9	101.0	103.2	75.3	85.8	86.8
Oct.-Dec.	2001	80.2	85.7	92.0	89.4	98.2	103.0	74.4	77.6	85.0
Jan.-Mar.	2002	82.6	94.9	102.1	85.3	100.4	105.3	81.0	91.4	100.0
Apr.-June	2002	86.7	95.0	102.5	94.0	103.8	106.3	82.0	89.3	100.1
Jul.-Sep.	2002	81.0	88.3	93.0	94.2	100.3	100.2	72.5	80.6	88.3
Oct.-Dec.	2002	77.0	85.4	90.3	91.1	95.8	97.7	67.9	78.8	85.6

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		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
Jan.-Mar. 2003		73.2	81.2	87.2	86.3	96.6	101.4	64.7	71.4	78.0
Apr.-June 2003		81.2	91.8	95.6	86.3	96.9	101.8	77.9	88.5	91.7
Jul.-Sep. 2003		78.9	91.6	99.6	89.1	103.9	109.4	72.3	83.7	93.3
Oct.-Dec. 2003		79.6	93.9	104.0	87.9	103.0	110.4	74.3	88.1	99.9
Jan.-Mar. 2004		84.7	100.1	110.0	93.9	108.6	119.0	78.9	94.7	104.2
Apr.-June 2004		81.9	93.5	104.3	91.7	105.5	118.2	75.6	85.9	95.3
Jul.-Sep. 2004		83.3	96.9	106.7	91.3	107.0	119.2	78.1	90.4	98.7
Oct.-Dec. 2004		84.9	94.9	103.2	93.6	110.2	113.2	79.4	85.1	96.8
Jan.-Mar. 2005		82.4	93.0	106.0	95.9	108.6	123.8	73.7	83.0	94.5
Apr.-June 2005		81.2	90.1	100.1	95.5	108.1	118.8	72.0	78.6	88.0
Jul.-Sep. 2005		77.7	87.0	98.3	95.3	104.6	120.4	66.3	75.8	84.0
Oct.-Dec. 2005		70.7	85.1	91.2	85.8	104.1	110.3	61.1	72.9	78.9
Jan.-Mar. 2006		77.0	89.1	101.6	96.9	108.3	121.3	64.2	76.7	88.9
Apr.-June 2006		71.3	86.1	95.3	91.1	106.9	114.9	58.6	72.7	82.6
Jul.-Sep. 2006		72.0	83.1	96.2	89.2	101.5	113.4	60.9	71.3	85.2
Oct.-Dec. 2006		83.1	94.4	101.0	97.0	108.2	117.7	74.1	85.6	90.2
Jan.-Mar. 2007		79.9	92.1	106.6	92.5	107.5	123.1	71.8	82.1	96.1
Apr.-June 2007		77.0	88.5	96.9	92.4	106.1	114.8	67.0	77.2	85.4
Jul.-Sep. 2007		70.4	88.4	98.2	82.4	102.9	115.5	62.7	79.0	87.2
Oct.-Dec. 2007		66.5	78.8	88.1	78.0	94.7	108.4	59.1	68.6	75.1
Jan.-Mar. 2008		65.1	73.8	79.8	77.8	88.4	97.3	57.0	64.5	68.6
Apr.-June 2008		54.8	58.8	65.5	63.4	74.3	80.8	49.3	48.9	55.7
Jul.-Sep. 2008		60.7	64.0	70.8	66.9	71.8	81.7	56.8	58.9	63.7
Oct.-Dec. 2008		57.2	56.8	59.4	60.0	62.7	65.2	55.3	53.1	55.7
Jan.-Mar. 2009		58.0	58.1	59.2	58.5	64.1	73.4	57.7	54.2	50.0
Apr.-June 2009		65.7	67.6	72.1	60.3	69.6	80.3	69.1	66.3	66.8
Jul.-Sep. 2009		65.8	69.6	70.4	65.7	72.9	72.2	65.8	67.5	69.3
Oct.-Dec. 2009		64.5	71.0	75.7	66.0	74.4	81.2	63.5	68.9	72.3
Jan.-Mar. 2010		69.0	74.6	79.7	75.7	82.1	88.7	64.7	69.8	73.9
Apr.-June 2010		66.7	75.1	80.9	70.8	83.9	94.0	64.0	69.4	72.6
Jul.-Sep. 2010		65.0	66.6	75.8	72.5	75.8	89.0	60.2	60.8	67.3
Oct.-Dec. 2010		63.9	72.0	79.5	71.9	81.5	92.3	58.8	65.8	71.2
Jan.-Mar. 2011		63.5	74.1	83.5	70.8	86.6	95.9	58.7	66.1	75.5
Apr.-June 2011		63.1	71.7	82.0	70.4	84.9	91.7	58.4	63.3	75.8
Jul.-Sep. 2011		57.0	56.3	65.2	66.8	68.2	85.4	50.6	48.6	52.2
Oct.-Dec. 2011		59.8	64.3	70.9	68.2	78.6	86.2	54.4	55.2	61.0
Jan.-Mar. 2012		68.6	74.2	84.9	73.1	85.5	96.3	65.6	66.9	77.5
Apr.-June 2012		69.3	74.6	84.0	73.3	83.9	94.2	66.7	68.6	77.5
Jul.-Sep. 2012		71.6	76.9	78.3	77.7	86.3	94.0	67.6	70.8	68.2
Oct.-Dec. 2012		75.4	78.1	86.4	80.5	89.6	98.5	72.1	70.7	78.6
Jan.-Mar. 2013		70.3	80.4	82.6	76.3	91.9	98.3	66.4	73.0	72.5
Apr.-June 2013		73.1	83.2	90.0	80.4	93.6	107.2	68.4	76.5	78.9
Jul.-Sep. 2013		73.5	82.9	89.4	85.5	98.2	103.8	65.8	73.1	80.1
Oct.-Dec. 2013		68.7	76.7	86.7	79.1	94.4	103.8	62.0	65.4	75.7
Jan.-Mar. 2014		70.7	82.3	91.7	84.5	97.3	108.3	61.9	72.8	81.0
Apr.-June 2014		73.8	84.8	91.4	83.1	99.6	108.9	67.8	75.2	80.2

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		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
Jul.-Sep.	2014	73.3	84.8	92.9	86.4	102.4	109.7	64.8	73.6	82.1
Oct.-Dec.	2014	82.1	89.7	98.8	93.9	101.2	111.7	74.5	82.4	90.5
Jan.-Mar.	2015	90.6	93.7	104.2	98.7	104.8	117.9	85.3	86.5	95.5
Apr.-June	2015	85.7	95.2	103.7	93.9	107.8	116.7	80.5	87.1	95.3
Jul.-Sep.	2015	84.8	89.3	99.6	95.7	103.8	115.1	77.9	79.9	89.6
Oct.-Dec.	2015	86.9	91.8	96.4	98.0	103.6	113.9	79.8	84.2	85.1
Jan.-Mar.	2016	82.6	95.2	98.2	93.4	108.0	118.9	75.6	86.9	84.9
Apr.-June	2016	85.5	90.6	101.6	98.9	109.2	119.4	77.0	78.6	90.2
Jul.-Sep.	2016	82.3	91.7	97.5	95.0	107.7	117.7	74.2	81.4	84.5
Oct.-Dec.	2016	84.2	95.8	100.0	95.0	111.2	117.0	77.2	85.9	89.1
Jan.-Mar.	2017	86.9	101.8	102.9	99.3	115.3	121.3	78.9	93.1	91.0
Apr.-June	2017	85.6	100.0	104.3	99.6	116.2	122.8	76.6	89.6	92.3
Jul.-Sep.	2017	85.1	95.8	104.0	99.4	115.3	121.5	76.0	83.2	92.8
Oct.-Dec.	2017	90.2	99.6	106.7	103.4	118.0	124.1	81.8	87.8	95.5
Jan.-Mar.	2018	87.0	100.6	109.0	101.9	117.0	128.3	77.4	90.0	96.7
Apr.-June	2018	90.7	101.1	103.8	103.6	117.7	122.9	82.4	90.5	91.6
Jul.-Sep.	2018	89.8	99.9	104.6	101.2	114.5	124.2	82.5	90.5	92.1
Oct.-Dec.	2018	91.7	99.5	101.9	104.3	114.9	121.7	83.7	89.6	89.2
Jan.-Mar.	2019	86.6	96.7	99.6	99.1	112.6	119.3	78.5	86.4	86.9
Apr.-June	2019	90.8	103.1	102.4	100.4	116.4	118.9	84.6	94.5	91.9
Jul.-Sep.	2019	88.2	94.7	99.0	97.7	110.2	117.4	82.1	84.8	87.1
Oct.-Dec.	2019	89.3	99.9	101.9	102.6	116.4	120.4	80.8	89.3	90.1
Jan.-Mar.	2020	90.1	99.8	99.6	102.8	113.0	117.7	82.0	91.4	88.0
Apr.-June	2020	68.9	76.5	76.2	73.4	85.6	85.4	66.1	70.7	70.4
Jul.-Sep.	2020	70.8	77.5	77.6	77.5	86.2	90.3	66.4	71.9	69.5
Oct.-Dec.	2020	76.0	79.5	83.6	79.5	90.4	93.3	73.8	72.6	77.4
Jan.-Mar.	2021	74.6	79.0	87.3	78.5	88.4	98.8	72.1	72.9	79.9
Apr.-June	2021	79.3	84.7	93.5	84.5	92.8	98.6	76.0	79.5	90.2
Jul.-Sep.	2021	71.6	76.3	77.2	80.7	84.5	79.6	65.8	71.0	75.6
Oct.-Dec.	2021	67.5	68.1	73.9	74.7	73.3	77.6	62.8	64.8	71.5
Jan.-Mar.	2022	61.3	61.0	66.8	69.1	67.3	70.8	56.3	57.0	64.2
Apr.-June	2022	58.8	57.7	57.3	64.1	61.2	61.3	55.5	55.5	54.7
Jul.-Sep.	2022	55.1	56.4	58.1	56.9	60.2	60.4	53.9	53.9	56.6
Oct.-Dec.	2022	62.2	57.4	57.8	64.1	59.7	61.1	61.0	55.8	55.7
Jan.-Mar.	2023	64.6	61.0	68.3	67.5	64.3	74.4	62.7	58.8	64.4
Apr.-June	2023	60.7	62.5	63.9	63.7	70.5	69.4	58.8	57.4	60.4
Jul.-Sep.	2023	60.9	68.5	78.7	64.9	74.6	83.3	58.4	64.6	75.8
Oct.-Dec.	2023	60.8	64.6	70.5	67.9	67.7	78.3	56.3	62.6	65.5
Jan.-Mar.	2024	70.9	77.3	87.8	70.1	82.0	92.8	71.4	74.3	84.7