TABLE 4

THE INDEX OF CONSUMER SENTIMENT WITH CURRENT AND EXPECTED COMPONENTS WITHIN EDUCATION GROUPS

		EDUCATION OF RESPONDENT								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
Date of Survey		H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree
Jan.-Mar.	1978	78.9	90.2	89.1	91.7	102.3	100.7	70.7	82.5	81.6
Apr.-June	1978	78.4	83.8	90.4	94.3	100.9	107.2	68.2	72.9	79.6
Jul.-Sep.	1978	78.8	83.2	80.8	95.9	101.3	96.5	67.8	71.6	70.7
Oct.-Dec.	1978	73.0	75.9	74.7	89.9	94.8	92.8	62.1	63.7	63.1
Jan.-Mar.	1979	70.2	73.2	78.3	90.3	91.7	102.4	57.3	61.4	62.8
Apr.-June	1979	64.5	65.8	73.2	83.7	88.6	97.8	52.1	51.2	57.4
Jul.-Sep.	1979	61.4	65.5	69.7	83.7	91.6	94.7	47.0	48.8	53.6
Oct.-Dec.	1979	59.6	66.2	66.8	76.2	85.2	87.1	48.9	54.0	53.8
Jan.-Mar.	1980	61.3	68.0	69.3	78.8	90.7	89.8	50.0	53.4	56.1
Apr.-June	1980	51.9	59.9	56.4	61.3	69.6	70.2	45.8	53.7	47.4
Jul.-Sep.	1980	64.5	71.7	74.3	74.3	85.0	88.8	58.3	63.2	64.9
Oct.-Dec.	1980	68.0	78.4	79.0	72.4	83.1	86.0	65.2	75.5	74.5
Jan.-Mar.	1981	64.0	73.6	77.9	69.2	83.1	86.5	60.7	67.5	72.4
Apr.-June	1981	70.4	79.0	80.3	74.6	83.8	84.4	67.7	75.9	77.7
Jul.-Sep.	1981	70.1	80.0	86.8	79.2	89.0	96.4	64.3	74.3	80.6
Oct.-Dec.	1981	59.7	71.9	74.7	69.4	85.7	88.3	53.4	63.1	65.9
Jan.-Mar.	1982	62.0	70.7	74.4	74.2	84.7	88.4	54.1	61.7	65.4
Apr.-June	1982	60.7	70.1	73.3	67.9	77.3	83.1	56.1	65.5	66.9
Jul.-Sep.	1982	60.9	74.2	74.1	68.6	79.7	83.8	55.9	70.6	67.9
Oct.-Dec.	1982	66.2	78.1	80.9	67.9	83.8	89.1	65.2	74.4	75.6
Jan.-Mar.	1983	69.0	82.2	83.3	71.2	86.6	94.7	67.6	79.3	76.0
Apr.-June	1983	85.3	96.7	100.8	88.3	96.4	105.2	83.3	96.8	98.0
Jul.-Sep.	1983	83.3	98.3	103.9	87.4	101.1	110.8	80.7	96.5	99.5
Oct.-Dec.	1983	85.6	99.9	98.6	91.8	99.7	105.8	81.7	99.9	93.9
Jan.-Mar.	1984	92.5	105.9	110.4	97.1	111.6	117.9	89.5	102.2	105.6
Apr.-June	1984	91.4	102.8	104.3	100.4	109.2	117.0	85.6	98.7	96.1
Jul.-Sep.	1984	93.2	101.7	109.3	100.3	109.4	117.5	88.5	96.8	103.9
Oct.-Dec.	1984	88.8	102.2	105.4	95.2	108.1	115.9	84.7	98.3	98.7
Jan.-Mar.	1985	87.5	100.2	107.2	98.5	107.6	117.6	80.5	95.4	100.5
Apr.-June	1985	87.1	98.8	106.9	97.8	108.0	119.2	80.1	92.9	99.0
Jul.-Sep.	1985	86.0	101.8	101.8	97.6	110.2	112.7	78.5	96.4	94.9
Oct.-Dec.	1985	85.0	94.4	101.9	95.3	103.3	113.7	78.4	88.7	94.3
Jan.-Mar.	1986	89.5	97.7	106.2	104.1	110.4	119.2	80.2	89.5	97.9
Apr.-June	1986	89.5	101.2	107.9	102.6	113.1	119.3	81.0	93.5	100.5
Jul.-Sep.	1986	87.2	98.9	106.4	101.5	113.1	123.6	78.1	89.8	95.4
Oct.-Dec.	1986	86.2	94.1	100.5	101.8	106.8	116.6	76.1	85.9	90.2
Jan.-Mar.	1987	84.3	93.8	99.2	96.3	110.3	112.3	76.6	83.3	90.8
Apr.-June	1987	87.3	95.9	97.2	101.8	111.2	113.3	77.9	86.0	86.9
Jul.-Sep.	1987	88.4	96.1	102.3	102.5	112.5	117.4	79.4	85.6	92.6
Oct.-Dec.	1987	82.0	91.6	90.8	97.5	107.2	105.5	72.1	81.5	81.3
Jan.-Mar.	1988	87.3	95.1	99.2	103.5	107.8	114.3	76.9	87.0	89.4
Apr.-June	1988	90.2	93.8	100.1	103.6	105.9	114.0	81.6	86.0	91.2
Jul.-Sep.	1988	90.1	98.5	105.9	103.0	114.4	122.8	81.9	88.3	95.0
Oct.-Dec.	1988	89.5	92.8	101.2	99.9	102.3	112.3	82.8	86.7	94.0
Jan.-Mar.	1989	92.2	98.0	102.0	102.0	110.2	115.0	85.9	90.2	93.7
Apr.-June	1989	85.4	96.3	97.9	99.0	110.6	113.9	76.7	87.1	87.6
Jul.-Sep.	1989	86.7	97.4	99.9	98.1	106.0	115.6	79.4	91.8	89.9

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Date of Survey		EDUCATION OF RESPONDENT								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree
Oct.-Dec.	1989	85.5	98.9	98.9	94.3	108.8	109.3	79.9	92.5	92.3
Jan.-Mar.	1990	85.2	95.9	98.8	99.8	111.3	112.2	75.9	86.0	90.3
Apr.-June	1990	82.6	99.1	99.4	101.7	113.5	114.2	70.3	89.9	89.9
Jul.-Sep.	1990	75.4	82.2	83.8	95.9	100.1	104.7	62.2	70.7	70.3
Oct.-Dec.	1990	62.9	65.9	68.5	83.1	84.2	89.4	50.0	54.1	55.1
Jan.-Mar.	1991	72.6	74.6	79.0	84.5	84.2	93.8	65.0	68.4	69.5
Apr.-June	1991	76.7	82.5	87.5	87.9	90.2	99.1	69.5	77.5	80.1
Jul.-Sep.	1991	77.3	86.3	89.1	89.7	93.6	101.3	69.4	81.7	81.2
Oct.-Dec.	1991	66.9	77.3	75.7	78.6	86.5	87.9	59.4	71.3	67.9
Jan.-Mar.	1992	68.8	70.4	74.3	80.1	80.4	85.4	61.6	64.1	67.2
Apr.-June	1992	73.5	80.3	86.9	86.7	93.4	98.3	65.0	71.8	79.7
Jul.-Sep.	1992	72.9	74.3	82.0	86.1	84.6	94.5	64.4	67.7	74.0
Oct.-Dec.	1992	78.4	89.1	87.2	85.2	97.6	95.4	74.1	83.5	82.0
Jan.-Mar.	1993	82.1	91.0	92.3	93.5	102.1	104.0	74.8	83.8	84.7
Apr.-June	1993	77.6	86.7	86.9	94.3	105.7	101.9	67.0	74.4	77.2
Jul.-Sep.	1993	74.4	79.2	79.8	92.1	98.4	98.1	63.1	66.8	68.0
Oct.-Dec.	1993	79.4	85.7	90.0	95.7	99.8	106.1	69.0	76.6	79.6
Jan.-Mar.	1994	88.8	92.1	99.8	102.0	102.0	112.8	80.2	85.8	91.5
Apr.-June	1994	88.5	92.7	97.1	101.4	110.1	110.5	80.2	81.5	88.5
Jul.-Sep.	1994	85.8	91.7	96.6	102.5	106.0	110.6	75.0	82.5	87.7
Oct.-Dec.	1994	87.7	93.5	99.7	97.8	103.1	111.8	81.2	87.3	91.9
Jan.-Mar.	1995	87.8	95.0	103.1	104.4	108.7	116.6	77.1	86.2	94.5
Apr.-June	1995	85.7	92.6	99.4	101.9	105.9	111.0	75.3	84.1	91.9
Jul.-Sep.	1995	84.4	95.4	101.5	100.3	108.3	114.3	74.3	87.0	93.3
Oct.-Dec.	1995	82.8	92.8	97.9	97.6	102.9	110.2	73.2	86.4	90.1
Jan.-Mar.	1996	84.0	94.6	96.5	101.3	110.5	107.6	72.9	84.3	89.4
Apr.-June	1996	84.4	92.8	101.3	101.9	105.0	113.3	73.1	85.0	93.7
Jul.-Sep.	1996	89.6	96.8	101.1	101.0	108.1	110.7	82.2	89.6	95.0
Oct.-Dec.	1996	92.3	101.1	102.9	101.5	108.7	112.0	86.3	96.2	97.1
Jan.-Mar.	1997	92.3	102.8	106.1	101.8	111.3	113.7	86.1	97.3	101.3
Apr.-June	1997	96.8	103.5	111.7	109.2	113.9	121.3	88.9	96.9	105.5
Jul.-Sep.	1997	99.0	104.4	116.1	107.3	110.3	122.3	93.6	100.6	112.1
Oct.-Dec.	1997	99.3	105.2	113.1	107.9	111.5	118.6	93.7	101.2	109.7
Jan.-Mar.	1998	102.4	108.6	114.3	110.8	114.7	122.3	97.0	104.7	109.1
Apr.-June	1998	99.5	111.8	113.2	107.3	118.1	122.5	94.6	107.7	107.1
Jul.-Sep.	1998	96.7	105.7	109.6	103.8	114.5	121.9	92.1	100.0	101.6
Oct.-Dec.	1998	97.0	102.7	102.6	111.1	114.1	118.1	88.0	95.3	92.7
Jan.-Mar.	1999	99.1	110.0	110.6	108.1	121.1	121.1	93.2	102.9	103.8
Apr.-June	1999	99.1	108.8	112.8	114.8	117.4	123.6	89.0	103.3	105.9
Jul.-Sep.	1999	99.5	104.6	114.4	109.1	112.3	125.9	93.4	99.7	107.0
Oct.-Dec.	1999	96.8	108.3	112.4	106.6	113.8	121.8	90.5	104.8	106.3
Jan.-Mar.	2000	101.7	109.0	119.5	108.2	115.5	125.6	97.5	104.8	115.6
Apr.-June	2000	101.1	111.8	115.0	110.7	119.3	123.8	95.0	107.0	109.4
Jul.-Sep.	2000	97.5	111.1	114.9	104.6	115.9	119.1	93.0	108.0	112.2
Oct.-Dec.	2000	98.2	105.1	108.9	107.2	113.0	120.3	92.4	100.1	101.6
Jan.-Mar.	2001	88.7	92.1	95.4	105.6	104.1	106.4	77.9	84.5	88.3

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Date of Survey		H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree
Apr.-June	2001	87.2	88.8	96.1	97.2	102.2	103.2	80.8	80.3	91.6
Jul.-Sep.	2001	83.7	88.5	92.9	95.7	98.4	100.2	76.0	82.2	88.2
Oct.-Dec.	2001	79.4	86.0	90.2	92.0	98.0	98.7	71.3	78.3	84.7
Jan.-Mar.	2002	86.7	96.2	96.9	90.9	100.6	101.2	83.9	93.3	94.2
Apr.-June	2002	86.9	96.9	99.1	96.3	103.0	103.5	80.9	93.0	96.2
Jul.-Sep.	2002	84.2	87.5	90.0	97.6	96.2	98.8	75.5	81.9	84.4
Oct.-Dec.	2002	77.6	88.6	86.9	90.5	95.8	95.7	69.3	84.0	81.2
Jan.-Mar.	2003	75.9	80.2	83.4	92.7	92.9	96.2	65.1	72.0	75.2
Apr.-June	2003	84.3	93.0	91.5	92.0	97.0	96.3	79.4	90.4	88.4
Jul.-Sep.	2003	80.6	91.9	95.5	93.1	100.2	106.0	72.6	86.6	88.8
Oct.-Dec.	2003	81.0	97.7	97.4	90.8	105.1	103.8	74.7	92.9	93.2
Jan.-Mar.	2004	91.6	98.5	103.9	100.0	106.3	113.2	86.2	93.4	97.9
Apr.-June	2004	86.5	93.1	100.1	97.7	106.0	111.4	79.4	84.8	92.8
Jul.-Sep.	2004	89.5	95.9	101.5	98.0	107.2	111.5	84.0	88.6	95.1
Oct.-Dec.	2004	89.1	95.3	97.7	101.8	105.1	108.5	80.8	89.0	90.8
Jan.-Mar.	2005	87.0	96.1	99.1	100.8	111.7	115.8	78.2	86.1	88.4
Apr.-June	2005	85.7	90.1	94.4	103.7	108.3	110.4	74.1	78.4	84.2
Jul.-Sep.	2005	80.4	89.8	92.4	99.6	106.9	112.8	68.1	78.7	79.3
Oct.-Dec.	2005	75.5	82.2	89.1	93.9	98.1	107.6	63.6	72.0	77.2
Jan.-Mar.	2006	81.4	90.1	95.8	101.8	108.1	115.2	68.2	78.5	83.4
Apr.-June	2006	75.8	83.0	92.5	94.8	104.0	111.7	63.6	69.5	80.1
Jul.-Sep.	2006	78.3	82.7	91.2	94.8	100.6	108.5	67.7	71.2	80.1
Oct.-Dec.	2006	84.7	92.3	100.0	101.2	105.6	114.0	74.2	83.8	91.1
Jan.-Mar.	2007	82.9	91.2	102.4	97.7	108.0	116.1	73.4	80.4	93.6
Apr.-June	2007	79.0	86.6	95.1	95.7	103.9	111.9	68.2	75.5	84.3
Jul.-Sep.	2007	78.7	85.1	92.8	93.5	97.0	109.1	69.1	77.5	82.4
Oct.-Dec.	2007	68.9	77.4	85.4	87.5	90.4	101.6	57.0	69.0	75.1
Jan.-Mar.	2008	68.9	72.1	76.9	84.3	82.8	93.2	59.1	65.2	66.4
Apr.-June	2008	55.3	57.8	64.7	66.1	71.1	79.8	48.4	49.3	54.9
Jul.-Sep.	2008	61.3	64.2	67.8	70.2	70.5	77.0	55.6	60.1	61.9
Oct.-Dec.	2008	56.0	59.2	58.1	57.4	65.8	62.8	55.1	54.9	55.1
Jan.-Mar.	2009	57.4	55.8	61.0	58.7	60.9	74.0	56.5	52.5	52.7
Apr.-June	2009	64.4	67.4	71.7	62.4	66.3	77.4	65.6	68.2	68.0
Jul.-Sep.	2009	63.5	67.8	73.3	65.0	68.6	75.9	62.5	67.3	71.6
Oct.-Dec.	2009	66.2	68.7	73.9	66.9	72.2	79.1	65.8	66.4	70.6
Jan.-Mar.	2010	70.2	72.9	78.0	76.8	80.8	87.0	66.0	67.7	72.2
Apr.-June	2010	68.7	71.4	80.3	76.4	81.5	88.5	63.7	65.0	75.0
Jul.-Sep.	2010	62.5	67.5	73.3	69.9	76.5	85.4	57.8	61.7	65.6
Oct.-Dec.	2010	65.3	68.3	78.2	77.4	75.2	88.9	57.5	63.8	71.2
Jan.-Mar.	2011	62.8	71.4	81.8	71.1	82.9	93.4	57.5	64.0	74.3
Apr.-June	2011	60.8	69.9	81.5	72.0	78.6	92.2	53.6	64.2	74.6
Jul.-Sep.	2011	55.9	57.1	63.9	65.6	67.0	82.6	49.6	50.7	52.0
Oct.-Dec.	2011	61.7	62.2	69.1	71.2	74.7	84.1	55.6	54.2	59.5
Jan.-Mar.	2012	69.8	72.6	81.9	78.5	81.4	90.9	64.3	67.0	76.0
Apr.-June	2012	72.6	70.0	83.6	77.2	79.4	92.7	69.6	64.0	77.8
Jul.-Sep.	2012	72.2	71.6	79.4	81.1	80.1	93.1	66.4	66.1	70.6
Oct.-Dec.	2012	74.6	78.3	83.9	83.9	86.4	93.5	68.7	73.0	77.7

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Date of Survey		H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree
Jan.-Mar.	2013	68.1	77.2	83.0	79.0	90.2	94.3	61.1	68.9	75.7
Apr.-June	2013	75.4	79.4	87.8	88.8	88.3	101.4	66.8	73.7	79.0
Jul.-Sep.	2013	73.2	80.5	87.8	88.5	93.4	101.8	63.5	72.2	78.9
Oct.-Dec.	2013	62.6	77.6	83.8	76.8	94.0	98.8	53.5	67.2	74.2
Jan.-Mar.	2014	70.0	79.1	87.9	87.0	92.8	102.8	59.0	70.3	78.3
Apr.-June	2014	70.2	82.9	89.3	86.2	95.1	103.0	59.9	75.1	80.5
Jul.-Sep.	2014	72.1	81.6	89.4	89.9	95.8	104.8	60.7	72.4	79.5
Oct.-Dec.	2014	80.9	85.6	96.2	93.1	101.4	106.4	73.1	75.5	89.6
Jan.-Mar.	2015	89.3	90.1	101.6	100.4	102.9	112.8	82.2	81.9	94.5
Apr.-June	2015	84.0	91.1	101.3	93.5	105.0	112.0	77.9	82.2	94.4
Jul.-Sep.	2015	83.4	85.9	97.6	95.5	101.6	110.9	75.6	75.8	89.0
Oct.-Dec.	2015	82.9	88.0	97.9	95.6	101.4	112.1	74.8	79.4	88.9
Jan.-Mar.	2016	86.7	87.7	96.5	101.5	103.4	110.5	77.1	77.6	87.5
Apr.-June	2016	85.2	90.2	97.3	103.1	106.1	113.9	73.7	80.0	86.6
Jul.-Sep.	2016	85.6	85.1	96.2	98.6	101.3	114.1	77.3	74.6	84.7
Oct.-Dec.	2016	87.2	90.1	97.7	97.8	102.6	114.8	80.3	82.0	86.7
Jan.-Mar.	2017	97.5	98.7	96.2	104.0	109.7	117.0	93.3	91.6	82.8
Apr.-June	2017	96.4	94.2	97.8	108.4	106.8	117.1	88.6	86.0	85.4
Jul.-Sep.	2017	90.1	94.7	97.6	104.3	109.2	116.9	80.9	85.4	85.2
Oct.-Dec.	2017	96.8	102.4	96.8	110.4	114.9	116.1	88.1	94.4	84.4
Jan.-Mar.	2018	95.1	100.7	99.3	105.7	114.9	119.8	88.3	91.6	86.1
Apr.-June	2018	97.6	102.3	96.1	110.4	113.0	117.1	89.3	95.4	82.7
Jul.-Sep.	2018	97.5	101.9	95.8	106.3	114.6	115.4	91.9	93.7	83.3
Oct.-Dec.	2018	102.1	101.0	94.9	112.5	112.9	114.8	95.4	93.3	82.1
Jan.-Mar.	2019	93.4	98.6	92.7	106.8	110.0	111.7	84.7	91.3	80.4
Apr.-June	2019	99.0	99.3	97.7	110.3	109.1	113.2	91.8	93.0	87.7
Jul.-Sep.	2019	95.7	96.3	91.6	105.3	106.2	110.1	89.6	89.9	79.8
Oct.-Dec.	2019	98.6	98.4	96.1	111.5	110.7	116.1	90.3	90.5	83.3
Jan.-Mar.	2020	101.1	100.3	92.9	109.8	113.7	109.8	95.6	91.7	82.0
Apr.-June	2020	73.9	75.9	73.1	75.1	80.0	84.2	73.1	73.2	66.0
Jul.-Sep.	2020	75.8	77.2	74.6	77.3	85.6	86.4	74.8	71.8	67.1
Oct.-Dec.	2020	77.1	79.8	80.8	79.6	88.0	90.6	75.4	74.6	74.5
Jan.-Mar.	2021	72.6	73.9	86.3	80.8	83.3	94.4	67.4	67.9	81.2
Apr.-June	2021	72.0	82.1	92.7	79.9	90.6	97.2	66.9	76.6	89.9
Jul.-Sep.	2021	69.8	69.2	79.8	79.7	78.1	83.9	63.4	63.4	77.1
Oct.-Dec.	2021	61.4	65.8	75.5	71.1	75.1	77.0	55.1	59.8	74.6