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TABLE 1A

THE INDEX OF CONSUMER SENTIMENT

<u>Year</u>	<u>ICS</u>	<u>Cases</u>
1961	91.5	1981
1962	99.7	2117
1963	98.5	2036
1964	99.6	5069
1965	102.0	1349
1966	97.0	3647
1967	94.7	7127
1968	94.2	6627
1969	90.3	7025
1970	75.8	5315
1971	80.6	5216
1972	93.2	4939
1973	76.9	5587
1974	64.6	5817
1975	70.6	5575
1976	86.0	5443
1977	87.7	5067
1978	79.4	11186
1979	66.0	12960
1980	64.5	8675
1981	70.0	8273
1982	68.0	8318
1983	87.5	8356
1984	97.5	8301
1985	93.2	7836
1986	94.8	7878
1987	90.9	7377
1988	93.7	6016
1989	92.7	6024
1990	81.6	6032
1991	77.5	6053
1992	77.3	6040
1993	82.8	6058
1994	92.3	6069
1995	92.2	6024
1996	93.6	6008
1997	103.2	6002
1998	104.6	6011
1999	105.8	5995
2000	107.6	6020
2001	89.2	6013
2002	89.6	6011
2003	87.6	6014
2004	95.2	6040
2005	88.5	6029
2006	87.3	6015
2007	85.6	6045
2008	63.7	6044
2009	66.3	6054
2010	71.8	6067
2011	67.3	6013
2012	76.6	6054
2013	79.2	6036
2014	84.1	6047
2015	92.9	6107
2016	91.9	6593
2017	96.8	7254
2018	98.4	7294

THE INDEX OF CONSUMER SENTIMENT

<u>Year</u>	<u>ICS</u>	<u>Cases</u>
2019	96.0	7326
2020	81.6	7487
2021	77.6	7251
2022	59.0	7213
2023	66.0	1202

TABLE 1B

COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT

Year	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
1961	93.2	102	137	94.9	132	135	113
1962	100.8	110	150	103.4	133	163	119
1963	103.2	116	149	99.9	136	156	108
1964	100.6	125	146	99.9	135	161	119
1965	103.1	118	148	105.7	132	168	124
1966	100.0	116	141	99.6	127	154	118
1967	97.2	116	134	97.6	129	147	115
1968	100.3	116	142	94.7	128	140	110
1969	93.2	112	127	92.9	127	137	107
1970	82.1	106	104	76.2	121	100	81
1971	89.2	101	127	79.5	121	110	85
1972	99.1	117	138	89.5	128	131	98
1973	91.1	104	129	67.7	114	85	69
1974	78.4	90	110	55.8	104	58	57
1975	78.9	90	112	65.3	112	82	62
1976	90.9	103	131	82.8	120	121	88
1977	97.7	107	144	81.3	115	116	92
1978	95.2	104	141	69.2	108	92	73
1979	86.6	91	131	52.9	96	56	54
1980	76.4	84	110	56.8	104	57	61
1981	77.8	90	111	65.0	111	75	72
1982	76.1	90	106	62.7	114	64	71
1983	91.8	105	133	84.8	125	121	94
1984	104.9	120	151	92.7	128	137	108
1985	103.6	115	154	86.4	124	126	98
1986	108.9	121	162	85.8	126	125	93
1987	105.5	118	155	81.5	124	114	89
1988	106.9	119	158	85.2	128	118	96
1989	104.4	116	155	85.2	128	119	95
1990	99.4	109	148	70.1	120	83	77
1991	88.8	100	130	70.2	121	84	76
1992	88.1	96	131	70.3	123	84	73
1993	98.3	105	149	72.8	119	91	81
1994	105.4	112	161	83.8	126	117	94
1995	106.2	114	161	83.2	125	115	94
1996	105.9	115	159	85.7	128	121	95
1997	111.7	124	166	97.7	135	144	115
1998	114.4	130	167	98.3	136	145	115
1999	116.0	132	169	99.3	135	145	120
2000	115.2	130	169	102.7	136	148	130
2001	100.1	114	145	82.2	130	94	106
2002	97.4	106	147	84.5	134	103	103
2003	97.2	105	146	81.4	130	100	97
2004	105.6	114	160	88.5	130	118	108
2005	105.9	114	161	77.3	124	97	89
2006	105.1	113	159	75.9	122	95	87
2007	101.2	111	151	75.6	121	91	91
2008	73.7	78	112	57.3	107	48	73
2009	69.6	67	112	64.1	113	65	78
2010	80.9	78	130	66.0	110	75	78
2011	79.1	80	124	59.8	105	64	69
2012	85.7	91	130	70.7	111	83	88
2013	92.5	97	142	70.7	110	89	83
2014	98.3	107	148	75.0	116	98	87
2015	105.5	116	157	84.9	124	114	104
2016	107.4	118	160	81.9	126	102	101

COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT

Year	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
2017	112.7	129	164	86.5	129	116	102
2018	114.3	133	164	88.2	131	119	104
2019	110.9	132	156	86.5	132	114	101
2020	91.2	116	120	75.4	126	80	96
2021	84.1	114	103	73.5	115	94	85
2022	62.8	85	76	56.5	104	53	68
2023	69.6	90	89	63.7	112	64	78

TABLE 2

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

Year	HOUSEHOLD INCOME TERCILES								
	SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
	Bottom	Middle	Top	Bottom	Middle	Top	Bottom	Middle	Top
	Third	Third	Third	Third	Third	Third	Third	Third	Third
1979	57.1	62.1	66.7	71.9	80.3	87.6	47.7	50.4	53.3
1980	59.6	64.6	68.5	66.4	78.7	83.1	55.2	55.5	59.2
1981	62.3	71.1	76.3	66.5	80.6	86.1	59.6	64.9	70.0
1982	58.7	69.7	76.1	63.5	78.8	86.8	55.7	63.8	69.2
1983	73.8	90.1	99.1	73.9	95.1	106.5	73.7	86.9	94.3
1984	83.8	100.4	110.2	87.7	108.7	120.4	81.2	95.0	103.7
1985	80.7	95.2	105.8	89.3	106.2	118.1	75.2	88.2	97.9
1986	82.3	97.8	105.4	94.8	112.2	120.8	74.3	88.5	95.4
1987	80.8	91.6	100.7	93.0	106.9	117.0	73.0	81.8	90.2
1988	83.2	96.7	102.0	94.5	110.1	117.0	75.9	88.1	92.5
1989	81.9	96.7	100.5	90.4	109.0	114.6	76.5	88.7	91.5
1990	73.2	84.1	87.9	89.1	102.9	106.7	63.0	72.0	75.9
1991	71.0	78.1	84.2	80.2	89.8	97.1	65.1	70.6	76.0
1992	70.8	78.1	83.3	78.6	90.2	96.3	65.7	70.3	74.9
1993	77.3	85.0	86.9	90.1	101.0	104.7	69.0	74.7	75.5
1994	84.6	94.4	98.6	96.6	106.9	113.3	76.9	86.4	89.1
1995	82.5	94.2	100.9	96.0	108.5	115.4	73.8	85.0	91.6
1996	85.2	95.0	101.0	96.2	108.7	113.2	78.1	86.3	93.0
1997	92.4	106.0	112.3	101.8	113.5	121.1	86.5	101.2	106.6
1998	96.2	106.2	113.0	104.3	116.1	124.4	91.0	99.8	105.7
1999	94.5	109.3	114.5	102.9	119.8	126.4	89.2	102.6	106.9
2000	97.6	109.8	117.0	102.4	118.4	125.9	94.5	104.3	111.3
2001	81.7	91.2	95.9	92.8	102.6	106.5	74.6	84.0	89.2
2002	81.8	90.9	96.9	91.2	100.1	102.4	75.8	85.0	93.4
2003	78.2	89.5	96.6	87.4	100.0	105.8	72.3	82.8	90.8
2004	83.7	96.4	106.1	92.6	107.8	117.5	78.0	89.1	98.8
2005	78.0	88.8	98.9	93.1	106.3	118.3	68.2	77.5	86.4
2006	75.8	88.2	98.5	93.6	106.2	116.8	64.4	76.6	86.7
2007	73.5	86.9	97.4	86.4	102.8	115.4	65.2	76.7	85.9
2008	59.4	63.4	68.8	66.9	74.2	81.2	54.6	56.4	60.9
2009	63.5	66.6	69.3	62.6	70.3	76.8	64.1	64.3	64.5
2010	66.1	72.0	79.0	72.7	80.8	91.0	61.9	66.4	71.2
2011	60.8	66.6	75.5	69.1	79.6	89.9	55.6	58.3	66.2
2012	71.2	76.0	83.4	76.2	86.4	95.8	68.0	69.3	75.5
2013	71.4	80.8	87.2	80.5	94.5	103.3	65.6	72.0	76.8
2014	75.0	85.4	93.7	87.0	100.1	109.6	67.3	76.0	83.4
2015	87.0	92.4	101.0	96.6	105.0	115.9	80.9	84.4	91.4
2016	83.7	93.4	99.3	95.6	109.1	118.2	76.0	83.3	87.2
2017	86.9	99.3	104.4	100.4	116.2	122.4	78.3	88.5	92.9
2018	89.8	100.3	104.9	102.7	116.0	124.3	81.5	90.2	92.4
2019	88.7	98.6	100.7	100.0	113.9	119.0	81.5	88.8	89.0
2020	76.7	83.4	84.5	83.6	93.8	96.9	72.2	76.6	76.5
2021	73.3	76.9	83.0	79.6	84.7	88.7	69.3	71.9	79.4
2022	59.4	58.1	60.0	63.5	62.1	63.4	56.7	55.6	57.8
2023	67.0	62.2	68.8	70.4	64.7	73.9	64.8	60.6	65.5

TABLE 3

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

Year	AGE OF RESPONDENT								
	SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
	18-34	35-54	55+	18-34	35-54	55+	18-34	35-54	55+
1978	89.4	77.5	72.2	110.7	94.2	82.6	75.8	66.7	65.6
1979	73.1	64.4	61.3	100.2	84.4	76.3	55.7	51.5	51.7
1980	71.7	60.9	60.1	89.1	71.2	67.7	60.6	54.4	55.2
1981	79.0	67.1	64.2	91.8	73.3	68.8	70.8	63.0	61.2
1982	73.8	67.1	62.6	86.1	73.9	67.9	65.9	62.8	59.2
1983	94.3	89.0	78.7	101.2	91.3	82.1	89.8	87.5	76.5
1984	106.7	98.9	86.7	116.2	106.6	91.5	100.5	94.0	83.5
1985	103.8	93.7	82.5	115.9	104.3	91.3	96.0	86.8	76.9
1986	105.8	96.2	81.6	121.2	109.6	95.0	95.9	87.6	73.0
1987	99.7	92.8	80.0	115.9	107.5	92.7	89.2	83.3	71.7
1988	102.5	95.2	82.7	118.3	107.7	93.9	92.4	87.2	75.5
1989	103.3	91.7	82.5	116.9	103.4	92.2	94.6	84.2	76.2
1990	90.8	82.2	71.7	110.0	99.4	88.8	78.5	71.2	60.7
1991	86.1	75.3	70.8	97.3	85.4	83.5	78.9	68.9	62.6
1992	85.6	74.9	70.6	97.2	86.4	80.0	78.2	67.5	64.6
1993	91.7	80.9	75.7	107.4	96.5	90.8	81.7	70.8	66.0
1994	99.5	92.3	85.5	114.3	105.2	97.3	89.9	84.0	78.0
1995	101.7	93.2	82.3	115.5	107.0	96.8	92.8	84.3	73.0
1996	103.1	93.4	85.4	115.0	106.0	97.6	95.4	85.2	77.5
1997	110.6	105.0	94.6	120.5	112.2	103.6	104.2	100.4	88.9
1998	112.3	106.0	96.5	122.4	115.5	106.5	105.8	99.8	90.1
1999	111.7	108.4	97.1	121.8	119.6	106.0	105.3	101.2	91.4
2000	115.3	109.4	99.1	123.6	118.4	104.5	110.0	103.7	95.6
2001	99.1	89.6	81.3	110.8	100.6	91.5	91.5	82.6	74.7
2002	98.7	90.1	82.1	106.7	97.9	90.0	93.6	85.1	77.1
2003	97.9	87.7	80.4	105.2	98.0	90.6	93.2	81.0	73.8
2004	104.3	96.5	88.2	114.4	106.9	98.7	97.8	89.8	81.5
2005	99.7	90.3	79.9	116.4	108.5	96.8	89.0	78.6	69.1
2006	97.4	90.1	79.8	114.3	107.2	98.7	86.5	79.0	67.7
2007	99.2	87.1	78.2	113.6	103.0	94.1	89.9	76.8	68.1
2008	73.1	64.2	59.6	85.5	74.4	68.4	65.2	57.6	53.9
2009	74.7	66.9	63.1	76.7	70.5	66.6	73.4	64.5	60.9
2010	85.2	73.7	66.6	94.6	81.3	77.0	79.1	68.9	60.0
2011	79.0	70.7	62.1	94.7	81.6	73.7	68.9	63.7	54.7
2012	89.5	80.4	71.4	99.4	88.3	81.3	83.2	75.3	65.1
2013	93.5	80.9	73.5	105.8	92.6	88.1	85.7	73.4	64.2
2014	99.6	86.0	76.6	111.4	99.0	92.6	92.0	77.7	66.4
2015	107.8	95.6	82.4	118.3	106.7	97.3	101.1	88.5	72.8
2016	102.7	95.5	83.1	119.0	110.8	98.4	92.3	85.6	73.3
2017	100.7	98.6	93.3	119.7	114.1	107.9	88.5	88.7	83.9
2018	99.3	101.2	95.8	117.4	115.5	111.8	87.7	92.1	85.5
2019	101.1	96.7	93.2	116.0	111.4	108.1	91.6	87.2	83.7
2020	83.3	81.3	81.1	95.0	89.9	90.4	75.8	75.8	75.0
2021	87.7	78.0	72.5	94.9	81.8	80.6	83.1	75.5	67.3
2022	67.6	59.4	54.6	76.7	61.4	57.2	61.8	58.1	52.8
2023	79.1	63.4	62.1	86.8	66.7	64.1	74.1	61.3	60.8

TABLE 4

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

Year	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
1978	77.2	82.9	83.6	92.9	99.6	99.3	67.1	72.2	73.5
1979	63.8	67.5	71.7	83.4	89.1	95.1	51.2	53.5	56.6
1980	61.5	69.2	69.4	71.9	82.3	83.4	54.8	60.8	60.4
1981	65.6	75.7	79.2	72.6	85.0	88.1	61.1	69.7	73.4
1982	62.4	73.2	75.7	69.7	81.3	86.1	57.8	68.0	69.0
1983	80.9	94.6	96.9	84.7	96.2	104.2	78.4	93.6	92.2
1984	91.4	103.2	107.4	98.2	109.6	117.1	87.0	99.0	101.1
1985	86.4	98.8	104.4	97.3	107.3	115.8	79.4	93.3	97.1
1986	88.2	98.0	105.1	102.5	110.9	119.6	78.9	89.7	95.8
1987	85.7	94.6	97.7	99.6	110.5	112.5	76.7	84.3	88.2
1988	89.3	95.2	101.5	102.4	107.8	115.8	80.9	87.0	92.3
1989	87.5	97.7	99.6	98.4	108.9	113.4	80.5	90.5	90.8
1990	76.3	86.0	87.8	95.0	102.6	105.3	64.4	75.4	76.6
1991	73.4	80.2	82.8	85.2	88.7	95.6	65.8	74.8	74.6
1992	73.4	78.3	82.6	84.5	88.9	93.3	66.3	71.6	75.7
1993	78.4	85.6	87.1	93.9	101.4	102.5	68.5	75.4	77.2
1994	87.7	92.5	98.3	101.0	105.3	111.4	79.2	84.3	89.9
1995	85.2	93.9	100.5	101.1	106.4	113.1	75.0	85.9	92.5
1996	87.6	96.4	100.4	101.4	108.1	110.8	78.7	88.9	93.7
1997	96.9	104.0	111.7	106.6	111.7	118.9	90.6	99.0	107.1
1998	99.0	107.1	109.8	108.2	115.4	121.2	93.1	101.8	102.5
1999	98.6	108.1	112.6	109.7	116.3	123.1	91.5	102.8	105.8
2000	99.7	109.3	114.5	107.7	116.0	122.2	94.5	105.1	109.7
2001	84.7	88.9	93.7	97.4	100.6	102.2	76.5	81.3	88.2
2002	83.8	92.3	93.3	93.9	98.9	99.8	77.3	88.1	89.1
2003	80.4	90.8	92.0	92.2	98.8	100.6	72.8	85.6	86.5
2004	89.2	95.7	100.8	99.4	106.2	111.2	82.6	88.9	94.2
2005	82.1	89.6	93.7	99.5	106.3	111.6	71.0	78.9	82.1
2006	80.0	87.1	94.9	98.1	104.6	112.4	68.4	75.9	83.7
2007	77.5	85.0	93.8	93.7	99.8	109.6	67.1	75.5	83.7
2008	60.4	63.0	67.0	69.5	72.3	78.3	54.5	57.1	59.7
2009	62.8	64.8	70.1	63.3	66.8	76.7	62.5	63.5	65.9
2010	66.8	70.0	77.4	75.3	78.4	87.5	61.4	64.5	70.9
2011	60.3	65.3	74.2	70.0	76.0	88.1	54.1	58.4	65.2
2012	72.3	73.1	82.2	80.1	81.8	92.6	67.3	67.6	75.5
2013	70.2	78.7	85.6	83.5	91.6	99.1	61.6	70.4	76.9
2014	73.2	82.2	90.8	89.0	96.2	104.3	63.1	73.2	82.1
2015	84.8	88.8	99.6	96.2	102.7	112.0	77.5	79.8	91.7
2016	86.2	88.2	96.9	100.2	103.3	113.4	77.2	78.6	86.4
2017	95.1	97.5	97.1	106.7	110.1	116.7	87.7	89.4	84.5
2018	98.0	101.5	96.5	108.7	113.9	116.8	91.2	93.5	83.5
2019	96.7	98.2	94.5	108.5	109.1	112.8	89.1	91.2	82.8
2020	82.1	83.4	80.5	85.7	91.8	92.9	79.8	77.9	72.5
2021	69.0	72.6	83.7	78.0	81.6	88.3	63.3	66.8	80.8
2022	54.9	55.3	62.5	59.9	61.2	64.8	51.8	51.6	61.1
2023	63.9	60.6	69.9	64.6	63.7	74.8	63.4	58.5	66.8

TABLE 5A

THE INDEX OF CONSUMER SENTIMENT WITH CURRENT AND EXPECTED COMPONENTS BY REGION OF RESIDENCE

Year	REGION OF RESIDENCE											
	SENTIMENT INDEX				CURRENT INDEX				EXPECTED INDEX			
	NE	NC	S	W	NE	NC	S	W	NE	NC	S	W
1978	78.5	78.4	78.8	83.0	93.6	95.0	95.5	97.3	68.8	67.7	68.1	73.9
1979	63.6	65.8	66.9	67.6	83.7	87.1	86.5	88.8	50.7	52.1	54.3	53.9
1980	62.4	62.4	65.7	66.9	72.3	74.6	77.6	80.3	56.0	54.5	58.1	58.3
1981	67.6	68.6	70.7	73.7	75.8	76.3	77.3	83.4	62.3	63.7	66.4	67.5
1982	67.3	64.6	68.7	72.5	74.5	72.8	76.8	82.1	62.7	59.4	63.5	66.3
1983	86.4	85.5	87.9	90.9	93.6	89.8	90.8	94.4	81.8	82.7	86.0	88.7
1984	99.2	95.3	97.2	99.6	107.8	102.1	103.9	107.3	93.7	90.9	92.8	94.6
1985	95.8	90.9	92.5	95.0	105.9	101.6	102.5	106.2	89.3	84.1	86.0	87.8
1986	99.7	91.6	94.3	96.3	115.2	106.3	107.4	109.5	89.7	82.1	85.8	87.9
1987	94.9	89.4	91.9	88.2	109.9	105.9	105.5	101.6	85.2	78.8	83.2	79.6
1988	95.9	94.1	92.1	93.6	108.0	109.1	104.5	106.5	88.2	84.5	84.2	85.3
1989	90.4	93.6	92.8	93.7	101.3	106.0	103.7	106.4	83.4	85.6	85.9	85.5
1990	74.7	83.5	81.8	86.0	91.8	102.9	99.0	103.3	63.7	71.0	70.7	74.9
1991	72.2	78.2	79.2	79.3	81.1	92.1	90.8	89.0	66.5	69.3	71.7	73.0
1992	74.4	76.6	80.9	75.0	84.4	89.5	90.8	85.3	68.0	68.3	74.5	68.3
1993	79.6	82.4	85.7	81.5	91.5	101.4	101.7	95.2	71.9	70.1	75.4	72.7
1994	91.6	94.3	92.4	90.0	103.3	108.7	106.6	101.1	84.0	85.0	83.3	83.0
1995	86.9	94.7	93.9	91.3	101.2	107.9	109.1	104.1	77.7	86.2	84.2	83.1
1996	88.9	97.4	92.8	94.6	102.4	108.8	105.8	105.7	80.2	90.1	84.4	87.4
1997	101.1	104.0	103.6	103.4	110.6	113.2	112.4	109.7	95.0	98.1	98.0	99.4
1998	104.2	105.5	104.6	103.8	113.7	116.3	114.7	112.3	98.2	98.5	98.2	98.3
1999	106.0	104.4	106.3	106.4	116.6	115.1	117.5	114.0	99.2	97.6	99.1	101.6
2000	108.6	107.4	106.9	108.1	115.6	116.2	114.0	115.7	104.1	101.7	102.4	103.2
2001	88.1	87.9	90.9	88.9	100.0	98.8	101.2	99.7	80.5	80.9	84.3	82.0
2002	88.0	88.9	91.2	89.0	97.7	97.3	99.3	94.1	81.8	83.6	85.9	85.7
2003	84.8	86.5	90.7	86.3	95.1	97.1	98.8	96.6	78.2	79.8	85.5	79.6
2004	91.5	92.6	99.4	94.7	105.2	102.4	109.2	103.7	82.6	86.4	93.1	88.8
2005	84.7	84.7	91.5	91.2	105.5	101.9	107.8	107.5	71.4	73.6	81.0	80.7
2006	83.6	84.5	88.0	92.9	102.9	101.6	105.7	109.9	71.2	73.5	76.6	82.0
2007	83.8	82.5	88.0	87.0	99.9	97.5	103.7	102.4	73.4	72.8	77.8	77.1
2008	63.4	63.0	65.3	62.1	73.7	74.4	75.3	69.9	56.7	55.7	58.8	57.0
2009	67.3	65.5	67.0	65.0	70.3	68.6	70.5	68.7	65.3	63.5	64.7	62.7
2010	72.0	73.0	70.9	72.0	80.6	83.3	79.2	81.2	66.4	66.4	65.5	66.0
2011	66.6	68.4	66.7	67.8	75.1	82.6	78.4	79.7	61.0	59.3	59.2	60.2
2012	74.5	78.5	75.7	77.7	84.2	88.9	84.6	85.1	68.3	71.8	69.9	73.0
2013	79.8	79.7	77.4	81.2	91.2	94.4	90.8	94.0	72.5	70.2	68.7	73.0
2014	85.3	83.3	82.8	86.3	97.8	99.5	97.6	98.5	77.2	72.9	73.3	78.6
2015	95.7	92.7	92.3	92.2	106.6	105.9	105.4	104.5	88.7	84.2	83.9	84.3
2016	93.8	92.2	90.7	92.0	107.8	108.0	106.1	108.6	84.9	82.0	80.9	81.3
2017	94.6	97.1	98.9	94.6	113.3	112.3	113.1	112.2	82.6	87.3	89.8	83.3
2018	94.0	98.5	100.8	97.3	112.2	114.1	115.2	114.3	82.3	88.5	91.6	86.4
2019	91.3	95.5	99.7	93.7	108.4	110.6	112.9	109.3	80.4	85.8	91.2	83.6
2020	78.7	83.5	84.1	77.6	88.3	93.8	92.0	89.2	72.5	76.9	79.0	70.2
2021	79.3	76.6	76.8	78.8	82.0	84.2	84.5	85.0	77.5	71.6	71.9	74.9
2022	61.9	60.6	56.5	59.4	62.6	65.2	60.5	64.5	61.5	57.6	53.9	56.1
2023	63.5	65.0	70.3	61.8	64.5	71.1	74.1	64.4	62.8	61.1	67.8	60.2

TABLE 5B

**THE INDEX OF CONSUMER SENTIMENT WITH CURRENT
AND EXPECTED COMPONENTS WITHIN POLITICAL PARTY**

<u>Year</u>	RESPONDENT POLITICAL PARTY								
	SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
	DEM	IND	REP	DEM	IND	REP	DEM	IND	REP
2017	80.3	96.3	118.2	108.5	112.4	120.0	62.3	85.9	117.0
2018	79.8	97.9	122.8	106.0	112.8	127.6	62.9	88.4	119.7
2019	76.4	95.6	119.5	99.4	109.7	126.5	61.5	86.5	115.0
2020	67.5	79.6	100.7	81.3	89.0	106.8	58.6	73.6	96.7
2021	96.0	75.7	58.5	92.5	83.7	76.4	98.3	70.5	47.0
2022	76.9	57.1	41.8	73.8	63.2	49.6	78.9	53.1	36.8
2023	78.6	65.7	51.0	78.7	69.5	58.4	78.6	63.2	46.2

TABLE 6

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

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>Year</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>
1961	29	43	27	1	100	102	1981
1962	32	45	22	1	100	110	2117
1963	37	40	21	2	100	116	2036
1964	41	42	16	1	100	125	5067
1965	37	43	19	1	100	118	1349
1966	36	43	20	1	100	116	3647
1967	36	43	20	1	100	116	7127
1968	36	43	20	1	100	116	6627
1969	35	41	23	1	100	112	7025
1970	33	39	27	1	100	106	5315
1971	30	40	29	1	100	101	5216
1972	38	40	21	1	100	117	4939
1973	34	35	30	1	100	104	5587
1974	29	30	39	2	100	90	5817
1975	28	34	38	0	100	90	5575
1976	35	32	32	1	100	103	5443
1977	36	34	29	1	100	107	5067
1978	36	31	32	1	100	104	11186
1979	32	27	41	0	100	91	12960
1980	28	27	44	1	100	84	8675
1981	30	29	40	1	100	90	8273
1982	30	29	40	1	100	90	8318
1983	36	32	31	1	100	105	8356
1984	44	31	24	1	100	120	8301
1985	41	32	26	1	100	115	7836
1986	45	31	24	0	100	121	7878
1987	43	31	25	1	100	118	7377
1988	44	30	25	1	100	119	6016
1989	42	32	26	0	100	116	6024
1990	39	31	30	0	100	109	6032
1991	34	31	34	1	100	100	6053
1992	32	31	36	1	100	96	6040
1993	36	32	31	1	100	105	6058
1994	40	31	28	1	100	112	6069
1995	41	32	27	0	100	114	6024
1996	42	31	27	0	100	115	6008
1997	46	32	22	0	100	124	6002
1998	50	30	20	0	100	130	6011
1999	52	28	20	0	100	132	5995
2000	51	28	21	0	100	130	6020
2001	42	29	28	1	100	114	6013
2002	39	27	33	1	100	106	6011
2003	39	27	34	0	100	105	6014
2004	44	26	30	0	100	114	6040
2005	44	26	30	0	100	114	6029
2006	43	27	30	0	100	113	6015
2007	43	25	32	0	100	111	6045
2008	28	22	50	0	100	78	6044
2009	20	27	53	0	100	67	6054
2010	23	32	45	0	100	78	6067
2011	25	29	45	1	100	80	6013
2012	30	31	39	0	100	91	6054
2013	33	31	36	0	100	97	6036
2014	39	29	32	0	100	107	6047

TABLE 6**CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO**

<u>Year</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>
2015	44	28	28	0	100	116	6107
2016	45	28	27	0	100	118	6593
2017	50	29	21	0	100	129	7254
2018	53	27	20	0	100	133	7294
2019	53	26	21	0	100	132	7326
2020	43	30	27	0	100	116	7487
2021	42	30	28	0	100	114	7251
2022	32	21	47	0	100	85	7213
2023	33	24	43	0	100	90	1202

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

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.

Year	BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
	Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
1961	41	9	0	34	8	4	0
1962	43	10	0	25	5	4	0
1963	44	10	0	21	6	3	0
1964	43	10	0	19	4	3	0
1965	47	10	0	19	4	3	0
1966	38	3	4	12	11	1	1
1967	37	3	6	12	15	1	2
1968	39	3	6	12	16	1	2
1969	38	4	5	12	20	1	2
1970	33	3	6	14	22	1	2
1971	28	3	5	18	20	1	2
1972	36	3	5	13	17	1	1
1973	34	3	4	15	28	1	1
1974	31	2	3	13	39	1	1
1975	29	2	4	19	30	1	1
1976	31	2	5	17	23	1	1
1977	33	2	4	15	26	1	1
1978	32	3	3	15	29	1	1
1979	30	3	4	14	42	1	2
1980	29	3	4	16	41	1	2
1981	28	3	4	17	36	1	3
1982	28	3	4	22	28	1	3
1983	30	3	4	21	18	1	1
1984	36	3	5	16	14	1	1
1985	33	2	4	17	14	2	1
1986	35	4	6	17	11	2	1
1987	34	3	5	17	11	2	1
1988	37	3	5	17	11	1	1
1989	33	3	5	17	14	1	2
1990	30	3	5	17	17	1	2
1991	28	3	5	24	16	2	2
1992	26	3	5	27	15	5	3
1993	30	3	6	24	13	3	2
1994	33	3	6	21	10	3	3
1995	33	4	6	20	9	2	3
1996	32	4	6	18	10	1	3
1997	35	4	6	15	8	1	2
1998	38	4	7	13	6	1	2
1999	42	4	7	14	6	0	2
2000	41	3	8	14	8	0	2
2001	34	2	6	20	9	2	3
2002	30	2	7	24	7	5	2
2003	30	4	7	25	10	5	3
2004	35	5	6	22	13	2	2
2005	34	6	7	20	18	2	3
2006	33	6	6	19	20	1	3
2007	31	8	7	21	21	1	3
2008	22	3	5	25	35	7	3
2009	15	2	4	35	21	13	4
2010	17	4	4	35	17	7	4
2011	19	4	4	31	25	5	3
2012	22	4	6	28	23	4	3

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

<u>Year</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>
2013	25	6	5	27	18	2	3
2014	30	7	6	24	16	2	3
2015	35	6	6	23	12	2	3
2016	36	5	7	21	10	2	3
2017	38	9	7	16	7	1	3
2018	42	10	6	16	8	2	3
2019	42	9	7	16	7	2	3
2020	35	9	5	24	5	4	2
2021	34	10	4	20	14	1	1
2022	30	4	4	19	40	7	2
2023	28	4	3	19	37	8	4

TABLE 8

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

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>Year</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>
1961	39	40	7	14	100	132	1981
1962	39	43	6	12	100	133	2117
1963	42	42	6	10	100	136	2036
1964	41	45	6	8	100	135	4849
1965	39	43	7	11	100	132	1349
1966	36	45	9	10	100	127	3647
1967	38	43	9	10	100	129	7127
1968	37	43	9	11	100	128	6627
1969	37	42	10	11	100	127	7025
1970	33	42	12	13	100	121	5315
1971	32	43	11	14	100	121	5216
1972	36	46	8	10	100	128	4939
1973	29	45	15	11	100	114	5587
1974	25	43	21	11	100	104	5817
1975	27	49	15	9	100	112	5575
1976	32	46	12	10	100	120	5443
1977	29	53	14	4	100	115	5067
1978	27	49	19	5	100	108	11186
1979	22	48	26	4	100	96	12960
1980	27	46	23	4	100	104	8675
1981	30	47	19	4	100	111	8273
1982	32	46	18	4	100	114	8318
1983	37	48	12	3	100	125	8356
1984	38	49	10	3	100	128	8301
1985	35	51	11	3	100	124	7836
1986	37	49	11	3	100	126	7878
1987	35	50	11	4	100	124	7377
1988	37	50	9	4	100	128	6016
1989	38	49	10	3	100	128	6024
1990	34	49	14	3	100	120	6032
1991	34	50	13	3	100	121	6053
1992	35	49	12	4	100	123	6040
1993	34	47	15	4	100	119	6058
1994	37	49	11	3	100	126	6069
1995	36	50	11	3	100	125	6024
1996	38	50	10	2	100	128	6008
1997	42	48	7	3	100	135	6002
1998	42	49	6	3	100	136	6011
1999	42	49	7	2	100	135	5995
2000	43	47	7	3	100	136	6020
2001	40	47	10	3	100	130	6013
2002	42	47	8	3	100	134	6011
2003	41	46	11	2	100	130	6014
2004	40	48	10	2	100	130	6040
2005	36	51	12	1	100	124	6029
2006	34	53	12	1	100	122	6015
2007	33	53	12	2	100	121	6045
2008	26	53	19	2	100	107	6044
2009	29	52	16	3	100	113	6054
2010	27	54	17	2	100	110	6067
2011	23	56	18	3	100	105	6013
2012	26	55	15	4	100	111	6054
2013	27	53	17	3	100	110	6036
2014	30	53	14	3	100	116	6047
2015	35	52	11	2	100	124	6107

TABLE 8**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**

<u>Year</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>
2016	36	50	10	4	100	126	6593
2017	39	48	10	3	100	129	7254
2018	41	47	10	2	100	131	7294
2019	41	47	9	3	100	132	7326
2020	36	49	10	5	100	126	7487
2021	33	46	18	3	100	115	7251
2022	29	43	25	3	100	104	7213
2023	31	48	19	2	100	112	1202

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

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

Year	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
1961	17	21	24	10	3	10	15	100	125	1981
1962	20	21	26	9	4	8	12	100	128	2117
1963	24	19	25	9	3	8	12	100	131	2036
1964	20	22	27	11	2	6	12	100	129	0
1965	21	23	24	11	2	7	12	100	131	1349
1966	21	21	26	10	4	7	11	100	128	3647
1967	21	22	25	10	4	7	11	100	129	7127
1968	21	22	24	10	4	7	12	100	129	6627
1969	21	20	23	11	6	8	11	100	124	7025
1970	17	20	21	14	6	8	14	100	117	5315
1971	15	20	22	13	6	9	15	100	116	5216
1972	21	23	24	11	4	7	10	100	129	4939
1973	15	22	19	15	9	8	12	100	113	5587
1974	12	18	16	19	13	11	11	100	98	5817
1975	12	19	20	20	9	11	9	100	102	5575
1976	16	21	18	15	7	12	11	100	115	5443
1977	16	24	21	17	8	9	5	100	115	5067
1978	15	23	18	19	10	10	5	100	109	11186
1979	12	19	16	22	17	10	4	100	92	12960
1980	11	19	14	24	14	13	5	100	92	8675
1981	13	20	16	22	11	13	5	100	100	8273
1982	14	21	16	22	11	12	4	100	102	8318
1983	18	24	19	17	6	12	4	100	119	8356
1984	23	27	18	14	5	10	3	100	131	8301
1985	20	26	20	16	6	9	3	100	124	7836
1986	21	29	18	14	5	10	3	100	131	7878
1987	20	28	18	16	4	11	3	100	128	7377
1988	21	28	18	14	4	11	4	100	131	6016
1989	21	27	18	14	5	11	4	100	129	6024
1990	18	26	18	17	7	11	3	100	120	6032
1991	15	24	18	19	7	13	4	100	113	6053
1992	15	23	17	20	6	14	5	100	112	6040
1993	16	25	17	19	7	11	5	100	115	6058
1994	19	26	18	16	5	12	4	100	124	6069
1995	19	28	19	16	5	10	3	100	126	6024
1996	20	28	19	14	5	11	3	100	129	6008
1997	24	29	19	12	3	11	2	100	138	6002
1998	26	30	18	10	3	10	3	100	143	6011
1999	27	30	17	10	3	10	3	100	144	5995
2000	26	30	17	10	3	11	3	100	143	6020
2001	20	27	17	15	4	14	3	100	128	6013
2002	19	27	15	16	4	16	3	100	126	6011
2003	20	25	15	17	6	14	3	100	122	6014
2004	23	26	16	16	5	12	2	100	128	6040
2005	20	28	16	17	7	10	2	100	124	6029
2006	20	27	17	18	7	10	1	100	122	6015
2007	19	27	16	19	6	11	2	100	121	6045
2008	10	19	13	29	12	14	3	100	88	6044

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

<u>Year</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>
2009	7	17	16	30	10	17	3	100	84	6054
2010	9	19	20	26	11	12	3	100	91	6067
2011	9	20	19	27	12	10	3	100	90	6013
2012	13	21	20	23	10	9	4	100	101	6054
2013	14	23	20	21	11	9	2	100	105	6036
2014	17	25	19	18	9	9	3	100	115	6047
2015	21	28	17	16	7	9	2	100	126	6107
2016	21	28	17	16	5	9	4	100	128	6593
2017	25	29	17	13	4	9	3	100	137	7254
2018	28	29	16	12	5	8	2	100	140	7294
2019	29	27	17	12	4	8	3	100	140	7326
2020	20	26	18	14	5	12	5	100	127	7487
2021	18	27	17	15	9	11	3	100	121	7251
2022	14	20	12	20	19	12	3	100	95	7213
2023	16	21	13	23	14	11	2	100	100	1202

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

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>Year</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>
1968	53	22	21	4	100	132	1322
1969	57	20	20	3	100	137	1517
1970	50	21	25	4	100	125	1402
1971	53	21	23	3	100	130	1268
1972	60	17	18	5	100	142	2514
1974	51	16	28	5	100	123	1421
1975	49	14	33	4	100	116	1374
1976	48	17	31	4	100	117	4174
1977	55	13	30	2	100	125	2650
1979	50	13	35	2	100	115	3746
1980	51	12	35	2	100	116	3027
1981	50	13	36	1	100	114	4138
1982	50	13	36	1	100	114	4171
1983	50	13	36	1	100	114	4144
1984	59	13	27	1	100	132	4106
1985	56	13	29	2	100	127	3240
2011	38	10	51	1	100	87	2992
2012	40	12	48	0	100	92	6054
2013	44	12	43	1	100	101	6036
2014	50	11	38	1	100	112	6047
2015	57	9	33	1	100	124	6107
2016	58	10	31	1	100	127	6593
2017	64	11	24	1	100	140	7254
2018	67	10	23	0	100	144	7294
2019	66	10	23	1	100	143	7326
2020	67	10	23	0	100	144	7487
2021	65	11	23	1	100	142	7251
2022	55	10	34	1	100	121	7213
2023	54	11	35	0	100	119	1202

TABLE 11**EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS**

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>Year</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>
1968	43	28	8	21	100	135	1322
1969	50	27	11	12	100	139	1517
1970	43	22	12	23	100	131	1402
1971	45	19	8	28	100	137	1268
1972	50	27	7	16	100	143	2514
1974	37	27	15	21	100	122	1421
1975	44	26	12	18	100	132	1374
1976	46	26	11	17	100	135	2626
1977	43	32	16	9	100	127	2650
1979	37	33	23	7	100	114	3746
1980	42	30	20	8	100	122	3027
1981	45	29	17	9	100	128	4138
1982	49	29	16	6	100	133	4171
1983	52	29	13	6	100	139	4144
1984	54	30	11	5	100	143	4106
1985	49	33	13	5	100	136	3240
2011	40	39	17	4	100	123	2992
2012	41	37	17	5	100	124	6054
2013	43	35	19	3	100	124	6036
2014	45	34	16	5	100	129	6047
2015	52	31	14	3	100	138	6107
2016	52	31	13	4	100	139	6593
2017	54	30	13	3	100	141	7254
2018	54	30	13	3	100	141	7294
2019	55	30	12	3	100	143	7326
2020	55	31	10	4	100	145	7487
2021	51	29	16	4	100	135	7251
2022	50	29	16	5	100	134	7213
2023	52	30	14	4	100	138	1202

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

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>Year</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>
1974	24	15	6	9	6	16	24	100	124	1421
1979	25	19	6	13	13	16	8	100	118	3746
1980	26	18	5	13	10	19	9	100	121	3027
1981	27	18	4	11	10	20	10	100	124	4138
1982	29	17	5	13	7	22	7	100	126	4171
1983	31	16	6	12	7	21	7	100	128	4144
1984	37	20	6	9	5	16	7	100	143	4106
1985	32	21	7	11	6	17	6	100	136	3240
2011	19	16	6	19	12	23	5	100	104	2992
2012	20	17	7	18	11	22	5	100	108	6054
2013	24	18	6	16	13	19	4	100	113	6036
2014	29	18	6	14	10	18	5	100	123	6047
2015	35	19	5	11	8	18	4	100	135	6107
2016	36	19	5	11	7	17	5	100	137	6593
2017	40	20	5	9	6	17	3	100	145	7254
2018	40	22	5	8	6	15	4	100	148	7294
2019	41	21	6	8	5	15	4	100	149	7326
2020	41	21	6	8	4	15	5	100	150	7487
2021	38	20	5	9	5	18	5	100	144	7251
2022	33	18	4	10	10	19	6	100	131	7213
2023	34	18	5	12	8	19	4	100	132	1202

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

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?"

Year	EXPECT INCREASE							Same	Down	DK, NA	Total	Median	Cases
	1-2%	3-4%	5%	6-9%	10-24%	25% +	DK Up						
1976	1	1	3	3	5	2	4	45	4	32	100	1.1	5443
1978	1	2	4	5	7	3	5	40	4	29	100	4.9	11186
1979	1	1	3	6	7	3	3	41	3	32	100	5.6	12960
1980	2	3	7	11	18	6	7	27	9	10	100	5.4	8675
1981	3	3	9	11	23	7	7	23	12	2	100	5.1	8273
1982	3	4	9	10	20	7	5	25	15	2	100	4.7	8318
1983	4	6	10	9	16	8	5	27	13	2	100	3.4	8356
1984	5	8	11	8	18	8	5	24	12	1	100	4.3	8301
1985	5	8	10	7	16	7	4	28	14	1	100	2.8	7836
1986	6	9	11	8	16	7	3	26	13	1	100	3.1	7878
1987	7	10	11	7	15	6	4	26	13	1	100	2.8	7377
1988	6	10	12	8	15	6	5	26	11	1	100	3.2	6016
1989	6	11	11	7	15	7	5	25	12	1	100	3.2	6024
1990	6	10	12	7	15	6	4	26	13	1	100	3	6032
1991	6	11	11	6	13	7	4	27	14	1	100	2.6	6053
1992	7	11	11	5	12	8	4	26	15	1	100	2.6	6040
1993	7	12	9	5	12	8	3	28	14	2	100	2.5	6058
1994	8	12	10	5	12	7	4	28	13	1	100	2.4	6069
1995	9	13	11	5	12	6	4	26	13	1	100	2.5	6024
1996	9	14	10	4	13	7	4	26	12	1	100	2.6	6008
1997	10	13	11	5	13	7	4	26	10	1	100	2.7	6002
1998	11	13	11	5	12	7	5	26	9	1	100	2.7	6011
1999	11	14	11	6	14	7	3	24	9	1	100	2.9	5995
2000	10	15	11	6	15	7	3	22	10	1	100	3.1	6020
2001	9	14	10	6	12	6	4	26	12	1	100	2.7	6013
2002	10	13	11	5	13	7	3	24	13	1	100	2.7	6011
2003	11	13	10	4	12	8	3	24	14	1	100	2.5	6014
2004	12	15	9	4	12	8	3	24	12	1	100	2.6	6040
2005	13	16	10	4	11	7	2	24	13	0	100	2.4	6029
2006	13	16	9	5	11	6	2	23	14	1	100	2.4	6015
2007	13	17	11	4	11	5	2	23	13	1	100	2.5	6045
2008	11	17	9	4	10	4	2	24	19	0	100	1.9	6044
2009	10	11	6	3	8	5	1	28	27	1	100	0.3	6054
2010	11	10	7	2	8	5	1	32	23	1	100	0.3	6067
2011	10	9	6	2	7	5	2	34	24	1	100	0.3	6013
2012	13	11	6	2	7	5	2	33	20	1	100	0.4	6054
2013	13	10	7	3	9	5	1	32	19	1	100	0.5	6036
2014	16	10	7	3	9	6	2	29	18	0	100	0.9	6047
2015	14	11	8	3	12	7	2	26	16	1	100	1.5	6107
2016	13	11	8	4	13	7	1	27	16	0	100	1.5	6593
2017	15	12	8	3	13	8	2	25	14	0	100	1.9	7254
2018	14	13	10	4	12	7	1	25	13	1	100	2.1	7294
2019	14	13	9	3	13	8	2	25	12	1	100	2.2	7326
2020	13	11	8	3	12	7	2	25	18	1	100	1.5	7487
2021	12	10	8	4	13	8	2	26	16	1	100	1.8	7251
2022	10	12	9	5	13	7	1	25	17	1	100	2	7213
2023	12	13	9	6	14	7	1	23	15	0	100	2.4	1202

EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR

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>Year</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>
1974	9	32	49	10	100	60	1421
1975	11	38	44	7	100	67	4056
1976	15	43	35	7	100	80	3895
1977	15	44	36	5	100	79	5067
1978	12	39	45	4	100	67	11186
1979	10	35	51	4	100	59	12960
1980	12	37	47	4	100	65	8675
1981	15	41	41	3	100	74	8273
1982	18	42	37	3	100	81	8318
1983	20	43	34	3	100	86	8356
1984	23	44	31	2	100	92	8301
1985	21	43	34	2	100	87	7836
1986	21	45	32	2	100	89	7878
1987	19	44	35	2	100	84	7377
1988	20	44	34	2	100	86	6016
1989	19	40	38	3	100	81	6024
1990	17	42	39	2	100	78	6032
1991	17	41	40	2	100	77	6053
1992	18	43	37	2	100	81	6040
1993	19	40	40	1	100	79	6058
1994	19	41	38	2	100	81	6069
1995	19	42	37	2	100	82	6024
1996	19	43	36	2	100	83	6008
1997	20	45	34	1	100	86	6002
1998	23	45	30	2	100	93	6011
1999	23	45	30	2	100	93	5995
2000	23	44	30	3	100	93	6020
2001	22	44	32	2	100	90	6013
2002	22	44	31	3	100	91	6011
2003	21	45	33	1	100	88	6014
2004	20	42	36	2	100	84	6040
2005	19	40	40	1	100	79	6029
2006	19	40	39	2	100	80	6015
2007	17	41	40	2	100	77	6045
2008	13	39	47	1	100	66	6044
2009	13	40	46	1	100	67	6054
2010	12	40	46	2	100	66	6067
2011	10	36	52	2	100	58	6013
2012	11	38	50	1	100	61	6054
2013	14	36	48	2	100	66	6036
2014	17	34	47	2	100	70	6047
2015	21	35	43	1	100	78	6107
2016	22	36	40	2	100	82	6593
2017	24	38	37	1	100	87	7254
2018	24	38	37	1	100	87	7294
2019	26	38	35	1	100	91	7326
2020	23	41	35	1	100	88	7487
2021	20	37	42	1	100	78	7251
2022	16	33	49	2	100	67	7213
2023	17	36	46	1	100	71	1202

TABLE 15

PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE YEAR AHEAD

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>Year</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>
2002	14	17	7	14	6	21	17	4	100	51.9	3509
2003	15	17	7	14	7	21	16	3	100	50.1	6014
2004	14	17	6	13	7	24	17	2	100	52.9	6040
2005	15	17	7	14	7	21	18	1	100	51.4	6029
2006	15	19	7	14	6	21	16	2	100	50.5	6015
2007	14	18	7	13	7	22	17	2	100	52.0	6045
2008	17	21	7	14	7	18	14	2	100	46.5	6044
2009	23	23	9	13	6	14	10	2	100	38.8	6054
2010	25	22	8	12	7	16	9	1	100	38.2	6067
2011	27	21	8	13	7	14	9	1	100	36.8	6013
2012	23	22	8	13	7	14	11	2	100	39.2	6054
2013	23	21	7	13	6	17	12	1	100	41.5	6036
2014	20	18	7	13	8	19	14	1	100	46.2	6047
2015	17	16	7	13	8	22	16	1	100	50.4	6107
2016	19	17	6	12	8	21	16	1	100	48.6	6593
2017	17	16	6	12	8	23	18	0	100	52.0	7254
2018	15	16	6	12	9	23	18	1	100	53.5	7294
2019	16	14	6	13	8	22	20	1	100	54.4	7326
2020	17	16	7	14	8	21	16	1	100	50.4	7487
2021	17	15	6	13	9	20	18	2	100	51.9	7251
2022	17	16	7	12	8	20	18	2	100	50.7	7213
2023	15	16	8	13	9	21	16	2	100	51.6	1202

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

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>Year</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>
1997	16	22	11	19	7	15	6	4	100	40.5	1092
1998	14	24	11	20	7	15	6	3	100	40.5	6011
1999	11	25	12	20	7	15	6	4	100	42.0	5995
2000	11	25	11	19	8	16	6	4	100	42.1	6020
2001	13	25	12	18	7	15	6	4	100	41.0	6013
2002	12	23	12	20	8	16	5	4	100	42.3	6011
2003	12	26	12	20	7	15	6	2	100	41.1	6014
2004	13	27	12	19	7	15	5	2	100	40.2	6040
2005	14	29	12	18	7	14	5	1	100	38.1	6029
2006	14	30	13	17	6	13	5	2	100	37.3	6015
2007	14	29	13	18	7	13	4	2	100	37.2	6045
2008	16	33	13	18	6	10	3	1	100	33.6	6044
2009	16	33	14	17	6	9	3	2	100	32.8	6054
2010	18	33	13	16	6	9	3	2	100	31.9	6067
2011	20	35	12	16	5	8	2	2	100	29.7	6013
2012	18	34	13	16	6	8	3	2	100	30.7	6054
2013	19	32	12	16	6	10	4	1	100	33.2	6036
2014	18	31	11	15	7	12	5	1	100	34.6	6047
2015	15	27	12	16	8	15	6	1	100	39.6	6107
2016	16	28	11	16	8	15	6	0	100	38.9	6593
2017	14	26	11	17	9	16	7	0	100	41.4	7254
2018	13	26	11	17	9	17	6	1	100	41.8	7293
2019	13	25	12	16	9	17	7	1	100	42.8	7326
2020	13	25	11	17	9	17	7	1	100	42.8	7487
2021	15	27	12	15	8	15	6	2	100	39.6	7251
2022	19	29	13	14	7	11	5	2	100	34.8	7213
2023	17	28	13	15	7	14	5	1	100	37.0	1202

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

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>Year</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>
1997	42	29	7	12	2	3	2	3	100	19.2	1014
1998	48	26	7	10	2	4	1	2	100	16.8	6011
1999	44	31	6	10	2	4	2	1	100	17.5	5995
2000	44	30	8	10	2	3	1	2	100	16.8	6020
2001	43	28	8	10	2	5	2	2	100	18.5	6013
2002	41	28	9	13	2	4	2	1	100	20.3	6011
2003	38	29	9	12	3	5	2	2	100	21.4	6014
2004	40	28	10	12	2	5	2	1	100	20.4	6040
2005	43	29	8	11	2	4	2	1	100	18.7	6029
2006	44	29	8	11	2	4	1	1	100	17.8	6015
2007	45	29	8	10	2	3	2	1	100	17.0	6045
2008	43	28	9	11	2	4	2	1	100	18.6	6044
2009	41	26	9	13	3	5	2	1	100	20.9	6054
2010	43	26	9	13	2	4	2	1	100	19.9	6067
2011	44	25	9	13	2	4	2	1	100	19.4	6013
2012	47	24	8	12	2	4	2	1	100	18.1	6054
2013	46	25	9	11	2	4	2	1	100	18.8	6036
2014	45	27	9	11	2	4	2	0	100	18.8	6047
2015	40	29	11	11	2	4	2	1	100	20.1	6107
2016	41	31	9	11	2	4	2	0	100	19.2	6593
2017	42	31	9	10	2	4	2	0	100	18.4	7254
2018	44	30	9	9	2	3	2	1	100	17.2	7294
2019	45	30	9	9	2	3	2	0	100	17.1	7326
2020	42	29	10	10	3	4	2	0	100	19.3	7487
2021	43	29	10	10	2	3	2	1	100	17.8	7251
2022	44	29	10	9	2	3	2	1	100	16.9	7213
2023	44	28	10	10	2	3	2	1	100	17.6	1202

TABLE 18

PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

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>Year</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>
1997	22	22	11	16	7	14	5	3	100	36.2	1014
1998	19	27	13	15	5	11	5	5	100	34.3	6011
1999	17	28	14	15	6	11	4	5	100	34.3	5995
2000	18	28	12	14	6	13	4	5	100	35.0	6020
2001	17	27	13	16	6	12	5	4	100	35.5	6013
2002	17	27	14	15	6	13	4	4	100	35.7	6011
2003	19	27	14	16	6	12	4	2	100	34.7	6014
2004	18	28	14	16	6	12	4	2	100	34.8	6040
2005	18	29	13	16	6	12	4	2	100	34.6	6029
2006	19	27	14	16	6	12	4	2	100	34.4	6015
2007	18	27	14	16	7	11	5	2	100	34.9	6045
2008	18	29	14	16	6	11	4	2	100	34.1	6044
2009	19	27	14	17	6	11	4	2	100	34.2	6054
2010	20	27	13	17	6	11	4	2	100	33.7	6067
2011	19	28	14	16	6	11	4	2	100	33.9	6013
2012	18	26	14	16	6	12	5	3	100	35.4	6054
2013	20	27	13	15	6	12	5	2	100	34.4	6036
2014	21	26	13	14	7	13	5	1	100	34.7	6047
2015	21	25	13	15	7	13	5	1	100	35.7	6107
2016	21	27	12	13	7	14	5	1	100	35.0	6593
2017	20	25	12	13	8	16	5	1	100	37.0	7254
2018	21	24	12	12	8	15	7	1	100	37.4	7294
2019	20	23	12	13	8	16	7	1	100	39.1	7326
2020	17	22	12	13	8	19	8	1	100	42.4	7487
2021	20	22	12	13	7	17	7	2	100	40.0	7251
2022	20	23	12	14	8	15	6	2	100	38.5	7213
2023	21	20	13	15	7	16	6	2	100	38.3	1202

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO

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>Year</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>
1997	34	40	23	3	100	111	1014
1998	32	42	25	1	100	107	6011
1999	31	43	25	1	100	106	5995
2000	34	44	20	2	100	114	6020
2001	27	47	25	1	100	102	6013
2002	21	46	32	1	100	89	6011
2003	20	44	36	0	100	84	6014
2004	23	45	31	1	100	92	6040
2005	22	46	32	0	100	90	6029
2006	24	45	30	1	100	94	6015
2007	25	47	27	1	100	98	6045
2008	15	46	38	1	100	77	6044
2009	9	39	51	1	100	58	6054
2010	10	41	48	1	100	62	6067
2011	10	41	48	1	100	62	6013
2012	12	44	43	1	100	69	6054
2013	16	45	38	1	100	78	6036
2014	21	44	35	0	100	86	6047
2015	23	43	33	1	100	90	6107
2016	24	44	31	1	100	93	6593
2017	28	45	26	1	100	102	7254
2018	31	44	25	0	100	106	7294
2019	30	45	24	1	100	106	7326
2020	30	47	23	0	100	107	7487
2021	30	44	25	1	100	105	7251
2022	22	42	34	2	100	88	7213
2023	20	45	34	1	100	86	1202

TABLE 20

PROBABILITY OF INCREASE IN THE STOCK MARKET PRICES IN THE NEXT YEAR

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>Year</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>
2002	5	24	14	24	10	16	4	3	100	44.2	1934
2003	4	20	12	21	13	21	6	3	100	49.5	3278
2004	2	15	9	19	15	30	8	2	100	57.2	3945
2005	2	16	10	21	15	27	7	2	100	55.4	3973
2006	2	16	9	19	15	30	7	2	100	57.1	3832
2007	1	16	8	19	15	30	9	2	100	58.0	3999
2008	4	24	14	22	12	18	4	2	100	45.4	3972
2009	6	25	15	20	11	17	4	2	100	43.8	4039
2010	4	21	13	22	14	20	5	1	100	48.4	3953
2011	4	23	12	21	14	20	4	2	100	46.8	3869
2012	5	22	12	22	13	19	5	2	100	47.7	3822
2013	3	19	9	19	15	26	7	2	100	54.2	3779
2014	2	15	9	17	17	31	7	2	100	57.7	4006
2015	3	14	9	18	18	30	7	1	100	57.7	3922
2016	3	17	9	20	16	27	7	1	100	54.5	4268
2017	1	13	8	17	16	33	10	2	100	60.9	4877
2018	1	12	8	18	16	33	11	1	100	61.7	5028
2019	2	14	9	17	15	31	11	1	100	59.8	5079
2020	3	14	9	17	15	30	10	2	100	58.8	5371
2021	2	12	8	16	16	33	11	2	100	61.6	5110
2022	6	20	13	19	14	20	6	2	100	49.1	5096
2023	7	21	11	19	17	17	6	2	100	47.1	817

CURRENT VALUE OF STOCK MARKET INVESTMENTS

"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?"

Year	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	
1990	34	18	12	9	6	3	1	17	100	14	5	42	37	1409
1997	13	15	12	16	14	8	5	17	100	50	17	124	107	781
1998	14	13	13	14	12	10	5	19	100	49	15	143	128	1345
1999	12	12	12	14	13	11	7	19	100	51	18	151	132	2779
2000	11	12	11	12	12	13	7	22	100	61	19	196	177	2891
2001	10	12	11	13	11	11	6	26	100	60	20	155	135	3116
2002	11	13	13	12	12	11	6	22	100	51	18	151	133	3303
2003	15	15	13	13	11	10	5	18	100	40	13	124	111	3278
2004	14	13	12	15	12	12	6	16	100	50	15	151	136	3945
2005	14	13	12	14	13	12	6	16	100	50	15	151	136	3973
2006	11	12	12	14	13	13	8	17	100	60	20	198	178	3832
2007	11	12	12	13	14	14	9	15	100	70	20	200	180	3999
2008	11	11	11	14	13	14	9	17	100	64	20	200	180	3972
2009	12	11	12	14	13	13	9	16	100	65	20	198	178	4039
2010	9	11	11	14	14	15	10	16	100	79	25	200	175	3953
2011	8	10	10	14	14	16	11	17	100	91	30	247	217	3869
2012	7	9	9	15	14	17	12	17	100	99	35	252	217	3822
2013	8	9	8	14	14	16	14	17	100	101	35	300	265	3779
2014	10	9	8	12	13	17	15	16	100	101	30	301	271	4006
2015	9	10	9	12	13	17	16	14	100	102	30	305	275	3922
2016	10	9	10	13	14	17	15	12	100	100	30	293	263	4268
2017	10	9	8	13	13	16	18	13	100	100	30	352	322	4877
2018	9	9	8	12	13	16	19	14	100	100	30	397	366	5028
2019	10	8	7	11	13	17	20	14	100	131	31	406	375	5079
2020	11	9	7	11	11	17	20	14	100	119	30	409	379	5371
2021	11	8	7	10	11	16	22	15	100	146	30	501	471	5110
2022	10	8	7	11	12	15	21	16	100	126	30	474	443	5096
2023	10	7	7	9	14	17	22	14	100	152	38	493	455	817

CURRENT MARKET VALUE OF PRIMARY RESIDENCE

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

Year	Under	\$100k	\$200k	\$300k	\$400k	\$500k	DK, NA	Total	Median	Percentiles			Cases
	\$100k	to \$199k	to \$299k	to \$399k	to \$499k	and up			1000's	25th	75th	Rng	
1990	10	4	2	0	0	0	84	100	75	42	124	83	2105
1993	9	5	1	1	0	0	84	100	84	49	150	101	4260
1994	27	13	4	1	1	1	53	100	85	52	145	93	4172
1997	23	16	4	1	1	1	54	100	99	64	150	86	4202
1999	10	8	3	1	0	0	78	100	111	74	176	102	4281
2002	15	16	7	4	2	2	54	100	139	81	225	144	4550
2003	4	5	3	1	1	1	85	100	150	91	253	162	4503
2004	4	5	3	1	1	1	85	100	170	99	284	185	4700
2005	5	8	4	2	1	3	77	100	176	106	321	215	4837
2006	5	7	5	2	2	3	76	100	191	101	331	230	4844
2007	15	25	17	10	6	12	15	100	200	121	351	230	4965
2008	16	29	20	10	6	11	8	100	200	121	324	204	4956
2009	18	29	19	10	6	10	8	100	191	120	302	182	5041
2010	16	30	20	11	5	10	8	100	190	120	302	182	5052
2011	18	29	19	11	6	9	8	100	190	118	300	182	5003
2012	19	30	19	10	5	10	7	100	185	110	301	191	4949
2013	18	29	20	11	6	11	5	100	195	120	308	189	4719
2014	17	29	19	11	7	11	6	100	200	122	333	212	4573
2015	16	27	21	10	7	14	5	100	209	130	353	223	4257
2016	16	26	21	12	8	13	4	100	220	130	352	222	4672
2017	13	24	21	14	8	16	4	100	249	146	400	254	5108
2018	12	23	21	13	8	18	5	100	250	150	401	251	5209
2019	11	22	21	14	9	19	4	100	260	160	424	264	5311
2020	10	20	20	15	9	21	5	100	280	169	451	283	5352
2021	8	16	18	15	11	27	5	100	321	200	509	309	5173
2022	6	13	17	16	12	31	5	100	350	220	575	355	5201
2023	5	12	16	17	13	31	6	100	374	229	593	364	852

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

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>Year</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
1963	25	25	56	100
1964	25	22	59	103
1965	24	20	59	104
1966	24	26	58	98
1967	16	28	60	88
1968	16	25	66	91
1969	16	34	60	82
1970	13	56	47	57
1971	28	46	44	82
1972	32	24	57	108
1973	18	43	51	75
1974	12	76	35	36
1975	30	54	36	76
1976	38	27	48	111
1977	31	39	49	92
1978	22	45	50	77
1979	14	70	41	44
1980	18	79	37	39
1981	24	57	45	67
1982	28	84	29	44
1983	67	36	34	131
1984	51	36	42	115
1985	35	46	47	89
1986	36	48	45	88
1987	27	55	45	72
1988	29	47	48	82
1989	24	47	51	77
1990	17	68	44	49
1991	23	75	37	48
1992	31	70	38	61
1993	36	59	42	77
1994	39	47	46	92
1995	31	43	51	88
1996	30	42	51	88
1997	34	32	53	102
1998	28	37	50	91
1999	28	32	56	96
2000	20	41	54	79
2001	15	84	33	31
2002	22	80	33	42
2003	31	62	37	69
2004	40	50	40	90
2005	26	58	45	68
2006	27	59	44	68
2007	23	68	42	55
2008	12	111	27	1
2009	33	96	24	37
2010	42	68	32	74
2011	37	71	35	66
2012	47	57	37	90
2013	44	61	36	83
2014	44	59	39	85
2015	45	55	39	90

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

<u>Year</u>	<u>Favorable News</u>	<u>Unfavorable News</u>	<u>No Mentions</u>	<u>Relative</u>
2016	36	59	43	77
2017	60	49	33	111
2018	58	61	30	97
2019	44	69	34	75
2020	33	105	20	28
2021	49	88	21	61
2022	27	105	24	22
2023	30	89	31	41

TABLE 24

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

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.

Year	FAVORABLE NEWS							UNFAVORABLE NEWS							
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
1963	3	8	1	0	0	0	0	2	12	1	1	0	0	1	0
1964	3	7	1	1	0	1	0	3	8	0	1	0	0	1	0
1965	2	11	2	0	0	1	0	3	9	1	1	0	0	1	0
1966	2	11	2	0	0	1	0	3	7	0	3	3	0	2	0
1967	1	6	2	0	2	1	0	3	10	1	2	3	0	1	0
1968	2	5	2	0	1	1	0	4	5	1	3	3	0	1	1
1969	2	5	1	0	0	1	0	4	9	2	3	7	0	2	0
1970	1	3	1	1	2	1	0	3	22	6	2	5	0	3	0
1971	3	6	1	3	3	2	0	3	21	3	3	1	0	1	1
1972	2	9	3	1	1	3	0	2	9	1	4	1	0	1	0
1973	1	6	2	1	0	1	0	3	10	2	10	3	5	2	1
1974	1	3	1	0	1	0	0	3	21	4	15	5	10	5	0
1975	1	10	5	2	2	2	0	2	26	6	6	1	2	1	0
1976	2	14	6	2	1	2	0	2	12	1	4	0	0	1	0
1977	3	13	4	1	1	1	0	3	12	1	6	1	4	1	1
1978	3	8	2	1	0	2	0	4	10	2	9	4	1	2	3
1979	1	5	1	1	0	0	0	3	14	5	16	7	8	1	2
1980	2	5	1	1	3	1	0	3	27	10	12	12	1	0	1
1981	6	6	2	1	4	0	0	5	20	7	6	8	0	1	0
1982	2	5	2	3	9	2	0	4	46	9	4	6	0	1	1
1983	2	24	10	4	11	3	0	2	21	2	2	2	0	0	1
1984	2	20	8	2	4	1	0	3	14	2	2	6	0	1	1
1985	2	12	3	1	7	1	1	5	21	3	2	2	0	0	3
1986	2	9	2	4	10	2	1	5	22	2	2	1	0	1	2
1987	2	11	1	1	3	3	2	6	20	3	2	4	0	7	5
1988	2	12	2	1	1	2	2	5	15	3	2	3	0	7	3
1989	2	9	1	1	2	2	1	4	16	3	4	5	0	2	3
1990	1	7	1	0	2	1	1	10	26	5	6	2	1	3	2
1991	2	7	1	1	4	1	0	7	41	8	2	1	0	1	1
1992	2	10	3	0	4	1	1	5	42	6	1	1	0	1	2
1993	5	10	4	1	4	1	2	14	28	3	1	0	0	0	3
1994	3	15	5	1	2	1	2	7	19	2	1	6	0	2	2
1995	4	10	2	1	3	3	1	7	19	3	1	3	0	1	3
1996	2	12	3	1	3	3	0	4	24	3	2	2	0	2	1
1997	2	15	2	1	2	5	1	3	15	2	1	2	0	4	1
1998	1	11	2	1	4	4	1	2	15	1	1	0	0	6	8
1999	1	12	2	1	2	4	1	1	14	1	1	4	0	3	3
2000	1	9	1	1	1	3	0	2	13	1	7	6	0	7	1
2001	1	4	1	0	4	1	0	5	43	5	3	1	0	13	1
2002	1	7	2	0	2	2	0	5	41	4	2	0	0	10	0
2003	3	10	2	0	3	5	0	7	35	4	2	0	0	4	1
2004	2	19	2	1	2	5	0	4	28	3	6	2	0	1	1
2005	1	12	1	1	1	2	0	5	24	3	13	3	0	2	1
2006	1	11	2	3	1	4	0	6	24	4	12	4	0	1	1
2007	1	10	1	1	2	3	0	5	22	4	10	2	0	4	2
2008	2	4	0	1	2	0	0	6	38	8	18	3	0	8	1

TABLE 24

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

Year	FAVORABLE NEWS							UNFAVORABLE NEWS							
	Govt	Emp	High Dmnd	Low Price	Easy Crdt	Stock Mrkt	Trade Defc	Govt	Un-Emp	Low Dmnd	High Price	Tight Crdt	Enrgy Crisis	Stock Mrkt	Trade Defc
2009	5	13	2	1	2	4	0	9	56	8	2	3	0	4	0
2010	4	21	3	0	2	4	0	12	36	4	1	2	1	2	1
2011	3	21	3	0	1	3	0	13	32	4	6	2	0	3	2
2012	3	29	3	1	2	3	0	13	26	3	5	1	0	1	2
2013	3	25	3	1	1	5	0	24	24	3	2	1	0	1	1
2014	4	23	3	2	1	5	0	19	23	4	3	1	0	2	1
2015	3	21	3	6	2	3	1	14	19	3	3	2	0	4	4
2016	4	17	3	3	1	3	1	14	20	4	2	2	0	5	4
2017	21	21	2	1	1	8	1	22	15	3	1	1	1	1	1
2018	22	20	4	0	0	5	1	26	13	3	3	2	1	4	5
2019	9	18	3	0	2	4	1	26	13	3	3	2	0	4	7
2020	6	14	1	0	1	3	1	14	56	8	1	0	0	5	3
2021	8	23	6	0	1	2	0	17	34	4	12	1	1	1	1
2022	3	12	3	1	0	1	0	11	22	5	31	8	1	4	1
2023	2	12	2	5	1	1	0	7	27	5	21	9	1	3	0

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

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

<u>Year</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>
1961	13	29	55	3	100	58	1981
1962	48	36	11	5	100	137	2117
1963	41	37	17	5	100	124	2036
1964	43	39	15	3	100	129	3017
1965	44	40	12	4	100	132	1349
1966	53	30	11	6	100	142	3647
1967	36	38	21	5	100	115	7127
1968	29	45	13	13	100	116	6627
1969	26	45	15	14	100	111	7025
1970	18	27	52	3	100	66	5315
1971	23	29	45	3	100	78	5216
1972	42	33	21	4	100	121	4939
1973	34	26	34	6	100	100	5587
1974	10	15	72	3	100	38	1329
1975	24	15	58	3	100	66	5575
1976	52	17	26	5	100	126	5443
1977	50	18	29	3	100	121	5067
1978	43	17	36	4	100	107	11186
1979	27	13	57	3	100	70	12960
1980	15	9	74	2	100	41	8675
1981	23	14	61	2	100	62	8273
1982	11	7	80	2	100	31	8318
1983	54	9	36	1	100	118	8356
1984	68	10	21	1	100	147	8301
1985	53	15	30	2	100	123	7836
1986	51	13	34	2	100	117	7878
1987	45	16	37	2	100	108	7377
1988	47	17	34	2	100	113	6016
1989	45	20	32	3	100	113	6024
1990	29	16	53	2	100	76	6032
1991	19	9	71	1	100	48	6053
1992	24	10	65	1	100	59	6040
1993	40	15	43	2	100	97	6058
1994	55	13	30	2	100	125	6069
1995	50	16	32	2	100	118	6024
1996	48	18	32	2	100	116	6008
1997	59	18	20	3	100	139	6002
1998	58	19	20	3	100	138	6011
1999	62	19	17	2	100	145	5995
2000	58	17	23	2	100	135	6020
2001	19	11	68	2	100	51	6013
2002	20	8	70	2	100	50	6011
2003	33	9	57	1	100	76	6014
2004	49	10	40	1	100	109	6040
2005	42	12	45	1	100	97	6029
2006	39	11	49	1	100	90	6015
2007	34	13	52	1	100	82	6045
2008	7	4	89	0	100	18	6044
2009	16	3	81	0	100	35	6054
2010	39	8	53	0	100	86	6067
2011	36	9	54	1	100	82	6013
2012	46	9	44	1	100	102	6054
2013	49	11	39	1	100	110	6036
2014	53	9	36	2	100	117	6047
2015	58	10	31	1	100	127	6107

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

<u>Year</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>
2016	50	12	36	2	100	114	6593
2017	56	15	28	1	100	128	7254
2018	60	10	28	2	100	132	7294
2019	52	12	34	2	100	118	7326
2020	19	4	76	1	100	43	7487
2021	42	4	53	1	100	89	7251
2022	32	5	62	1	100	70	7213
2023	35	7	56	2	100	79	1202

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

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>Year</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1961	51	37	6	6	100	145	1981
1962	39	49	5	7	100	134	2117
1963	31	55	7	7	100	124	2036
1964	30	57	7	6	100	122	3017
1965	33	55	7	5	100	126	1349
1966	27	54	10	9	100	117	3647
1967	23	58	11	8	100	112	7127
1968	21	60	12	7	100	109	6627
1969	21	57	17	5	100	104	7025
1970	22	50	22	6	100	100	5315
1971	32	48	15	5	100	117	5216
1972	33	51	10	6	100	123	4939
1973	21	47	25	7	100	96	5587
1974	21	43	31	5	100	90	5817
1975	33	45	18	4	100	115	5575
1976	35	48	10	7	100	125	5443
1977	30	53	13	4	100	117	5067
1978	20	52	24	4	100	96	11186
1979	14	46	37	3	100	77	12960
1980	25	43	28	4	100	97	8675
1981	34	43	20	3	100	114	8273
1982	35	39	23	3	100	112	8318
1983	47	42	9	2	100	138	8356
1984	34	50	13	3	100	121	8301
1985	27	55	16	2	100	111	7836
1986	24	58	16	2	100	108	7878
1987	23	57	18	2	100	105	7377
1988	22	57	17	4	100	105	6016
1989	21	59	17	3	100	104	6024
1990	17	53	27	3	100	90	6032
1991	31	46	20	3	100	111	6053
1992	32	47	18	3	100	114	6040
1993	28	49	20	3	100	108	6058
1994	28	53	17	2	100	111	6069
1995	24	57	17	2	100	107	6024
1996	23	58	16	3	100	107	6008
1997	26	59	13	2	100	113	6002
1998	25	59	14	2	100	111	6011
1999	24	60	15	1	100	109	5995
2000	25	60	12	3	100	113	6020
2001	32	43	22	3	100	110	6013
2002	41	42	15	2	100	126	6011
2003	37	42	19	2	100	118	6014
2004	36	47	14	3	100	122	6040
2005	24	51	24	1	100	100	6029
2006	19	55	25	1	100	94	6015
2007	17	58	24	1	100	93	6045
2008	22	45	31	2	100	91	6044
2009	35	42	21	2	100	114	6054
2010	32	48	19	1	100	113	6067
2011	25	51	23	1	100	102	6013
2012	31	49	16	4	100	115	6054
2013	27	48	23	2	100	104	6036
2014	25	52	22	1	100	103	6047
2015	26	54	18	2	100	108	6107

TABLE 26**EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR**

<u>Year</u>	<u>Better</u>	<u>Same</u>	<u>Worse</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2016	25	50	20	5	100	105	6593
2017	36	38	24	2	100	112	7254
2018	32	41	25	2	100	107	7294
2019	27	46	25	2	100	102	7326
2020	47	29	20	4	100	127	7487
2021	44	29	26	1	100	118	7251
2022	24	38	37	1	100	87	7213
2023	21	47	31	1	100	90	1202

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS

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

Year	(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
1961	7	17	14	17	5	31	9	100	102	1981
1962	27	27	24	7	2	4	9	100	145	2117
1963	19	26	27	10	3	5	10	100	132	2036
1964	18	28	29	8	3	5	9	100	134	0
1965	21	28	28	7	3	5	8	100	139	1349
1966	20	32	19	8	4	5	12	100	140	3647
1967	13	24	28	13	5	7	10	100	119	7127
1968	10	19	25	9	4	5	28	100	116	6627
1969	8	19	23	11	6	5	28	100	110	7025
1970	6	13	18	25	16	14	8	100	78	5315
1971	12	16	18	22	11	14	7	100	95	5216
1972	21	25	22	13	5	6	8	100	128	4939
1973	11	20	16	19	13	11	10	100	99	5587
1974	3	9	8	30	31	14	5	100	51	1329
1975	12	15	8	26	15	18	6	100	86	5575
1976	23	29	9	14	6	9	10	100	132	5443
1977	20	31	10	17	8	8	6	100	126	5067
1978	13	26	10	20	14	10	7	100	105	11186
1979	6	15	7	27	26	13	6	100	68	12960
1980	6	9	4	33	24	19	5	100	58	8675
1981	12	14	6	28	17	19	4	100	81	8273
1982	6	7	3	32	22	27	3	100	59	8318
1983	33	22	5	18	7	12	3	100	130	8356
1984	28	35	6	12	6	9	4	100	145	8301
1985	20	33	9	18	10	7	3	100	125	7836
1986	17	32	9	19	11	9	3	100	119	7878
1987	14	29	10	22	11	10	4	100	110	7377
1988	14	30	11	20	10	10	5	100	114	6016
1989	14	30	13	19	11	8	5	100	114	6024
1990	8	21	9	27	21	10	4	100	81	6032
1991	8	12	5	33	17	21	4	100	70	6053
1992	11	14	5	32	15	19	4	100	78	6040
1993	17	22	8	23	14	11	5	100	102	6058
1994	21	32	8	18	10	7	4	100	125	6069
1995	17	31	11	19	10	8	4	100	119	6024
1996	16	31	12	18	11	7	5	100	118	6008
1997	21	37	12	13	7	6	4	100	138	6002
1998	19	37	13	12	7	8	4	100	137	6011
1999	18	40	13	12	6	8	3	100	140	5995
2000	17	38	12	14	5	9	5	100	136	6020
2001	6	14	6	28	18	24	4	100	74	6013
2002	11	12	3	30	13	27	4	100	80	6011
2003	19	16	4	27	16	15	3	100	92	6014
2004	26	23	6	22	11	9	3	100	116	6040
2005	17	23	8	24	18	8	2	100	98	6029
2006	12	25	7	27	19	8	2	100	91	6015
2007	10	23	8	30	19	8	2	100	84	6045
2008	2	4	3	40	29	19	3	100	37	6044

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS

<u>Year</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>
2009	10	6	2	36	20	24	2	100	60	6054
2010	21	18	4	28	16	11	2	100	95	6067
2011	17	18	6	29	19	9	2	100	87	6013
2012	23	21	6	24	13	8	5	100	107	6054
2013	22	25	6	20	18	6	3	100	109	6036
2014	21	30	6	18	17	5	3	100	116	6047
2015	22	33	7	17	12	6	3	100	126	6107
2016	17	28	7	19	12	12	5	100	114	6593
2017	28	24	7	14	13	10	4	100	125	7254
2018	28	26	6	14	15	8	3	100	125	7294
2019	23	26	7	17	17	7	3	100	115	7326
2020	8	9	2	20	17	39	5	100	80	7487
2021	24	14	2	16	20	22	2	100	102	7251
2022	13	15	3	23	30	13	3	100	75	7213
2023	12	20	4	25	25	12	2	100	82	1202

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

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>Year</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>
1961	54	8	19	17	2	100	135	1981
1962	71	6	8	14	1	100	163	2117
1963	66	8	10	14	2	100	156	2036
1964	70	6	9	14	1	100	161	5067
1965	75	4	7	13	1	100	168	1349
1966	66	4	12	11	7	100	154	3647
1967	63	4	16	16	1	100	147	7127
1968	56	6	16	21	1	100	140	6627
1969	57	6	20	16	1	100	137	7025
1970	37	8	37	16	2	100	100	5315
1971	41	9	31	18	1	100	110	5216
1972	51	9	20	18	2	100	131	4939
1973	30	9	45	15	1	100	85	5587
1974	18	9	60	12	1	100	58	5817
1975	30	11	48	9	2	100	82	5575
1976	47	12	26	13	2	100	121	5443
1977	46	10	30	8	6	100	116	5067
1978	37	7	45	7	4	100	92	11186
1979	21	3	65	5	6	100	56	12960
1980	23	2	66	5	4	100	57	8675
1981	31	3	56	6	4	100	75	8273
1982	28	2	64	3	3	100	64	8318
1983	56	2	35	4	3	100	121	8356
1984	63	3	26	6	2	100	137	8301
1985	57	3	31	6	3	100	126	7836
1986	57	2	32	5	4	100	125	7878
1987	50	2	36	6	6	100	114	7377
1988	50	4	32	8	6	100	118	6016
1989	51	4	32	7	6	100	119	6024
1990	34	4	51	5	6	100	83	6032
1991	33	5	49	5	8	100	84	6053
1992	33	3	49	6	9	100	84	6040
1993	34	4	43	9	10	100	91	6058
1994	49	3	32	8	8	100	117	6069
1995	49	3	34	8	6	100	115	6024
1996	52	3	31	8	6	100	121	6008
1997	65	4	21	6	4	100	144	6002
1998	65	8	20	6	1	100	145	6011
1999	66	6	21	6	1	100	145	5995
2000	67	6	19	7	1	100	148	6020
2001	41	4	47	7	1	100	94	6013
2002	44	5	41	7	3	100	103	6011
2003	45	3	45	4	3	100	100	6014
2004	53	5	35	4	3	100	118	6040
2005	44	4	47	2	3	100	97	6029
2006	43	2	48	5	2	100	95	6015
2007	40	4	49	4	3	100	91	6045
2008	19	4	71	2	4	100	48	6044
2009	26	4	61	2	7	100	65	6054
2010	31	4	56	2	7	100	75	6067
2011	26	4	62	2	6	100	64	6013
2012	32	7	49	3	9	100	83	6054
2013	37	4	48	3	8	100	89	6036
2014	41	4	43	4	8	100	98	6047
2015	50	4	36	3	7	100	114	6107

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

<u>Year</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>
2016	42	9	40	3	6	100	102	6593
2017	51	4	35	5	5	100	116	7254
2018	53	4	34	4	5	100	119	7294
2019	51	4	37	3	5	100	114	7326
2020	35	5	55	2	3	100	80	7487
2021	42	3	48	3	4	100	94	7251
2022	22	3	69	3	3	100	53	7213
2023	27	4	63	2	4	100	64	1202

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS

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>Year</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1961	33	39	20	8	100	113	1981
1962	36	29	17	18	100	119	2117
1963	30	37	22	11	100	108	2036
1964	38	34	20	8	100	119	5067
1965	44	29	20	7	100	124	1349
1966	39	31	21	9	100	118	3647
1967	37	33	22	8	100	115	7127
1968	36	30	26	8	100	110	6627
1969	35	28	28	9	100	107	7025
1970	23	27	42	8	100	81	5315
1971	22	27	37	14	100	85	5216
1972	29	24	31	16	100	98	4939
1973	18	20	49	13	100	69	5587
1974	13	18	56	13	100	57	5817
1975	12	20	50	18	100	62	5575
1976	22	25	34	19	100	88	5443
1977	29	20	37	14	100	92	5067
1978	24	17	51	8	100	73	11186
1979	17	14	63	6	100	54	12960
1980	21	13	60	6	100	61	8675
1981	27	13	55	5	100	72	8273
1982	26	14	55	5	100	71	8318
1983	37	16	43	4	100	94	8356
1984	43	17	35	5	100	108	8301
1985	40	14	42	4	100	98	7836
1986	38	13	45	4	100	93	7878
1987	36	12	47	5	100	89	7377
1988	39	14	43	4	100	96	6016
1989	39	13	44	4	100	95	6024
1990	30	12	53	5	100	77	6032
1991	28	15	52	5	100	76	6053
1992	28	13	55	4	100	73	6040
1993	32	12	51	5	100	81	6058
1994	39	13	45	3	100	94	6069
1995	40	11	46	3	100	94	6024
1996	40	11	45	4	100	95	6008
1997	51	9	36	4	100	115	6002
1998	47	12	32	9	100	115	6011
1999	54	9	34	3	100	120	5995
2000	59	9	29	3	100	130	6020
2001	47	8	41	4	100	106	6013
2002	44	10	41	5	100	103	6011
2003	43	8	46	3	100	97	6014
2004	48	9	40	3	100	108	6040
2005	40	7	51	2	100	89	6029
2006	39	7	52	2	100	87	6015
2007	40	9	49	2	100	91	6045
2008	30	10	57	3	100	73	6044
2009	32	11	54	3	100	78	6054
2010	33	10	55	2	100	78	6067
2011	29	9	60	2	100	69	6013
2012	38	10	50	2	100	88	6054
2013	37	7	54	2	100	83	6036
2014	38	9	51	2	100	87	6047

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS

<u>Year</u>	<u>Good Times</u>	<u>Uncertain</u>	<u>Bad Times</u>	<u>NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2015	47	9	43	1	100	104	6107
2016	45	10	44	1	100	101	6593
2017	46	7	44	3	100	102	7254
2018	47	7	43	3	100	104	7294
2019	44	11	43	2	100	101	7326
2020	42	10	46	2	100	96	7487
2021	37	8	52	3	100	85	7251
2022	29	8	61	2	100	68	7213
2023	35	6	57	2	100	78	1202

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

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>Year</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1963	23	49	22	6	100	101	2036
1964	23	46	24	7	100	99	3017
1965	30	42	23	5	100	107	1349
1966	37	45	12	6	100	125	3647
1967	21	57	18	4	100	103	4475
1968	21	54	20	5	100	101	2545
1969	15	47	35	3	100	80	7025
1970	10	31	55	4	100	55	5315
1971	21	34	41	4	100	80	5216
1972	23	45	27	5	100	96	4939
1973	15	41	40	4	100	75	4154
1974	9	33	54	4	100	55	5817
1975	24	36	38	2	100	86	5575
1976	32	44	20	4	100	112	5443
1977	32	42	22	4	100	110	5067
1978	17	48	32	3	100	85	11186
1979	9	39	50	2	100	59	12960
1980	14	35	49	2	100	65	8675
1981	15	41	42	2	100	73	8273
1982	17	36	46	1	100	71	8318
1983	36	44	19	1	100	117	8356
1984	27	51	20	2	100	107	8301
1985	17	53	28	2	100	89	7836
1986	15	52	32	1	100	83	7878
1987	14	53	32	1	100	82	7377
1988	14	56	28	2	100	86	6016
1989	12	54	32	2	100	80	6024
1990	8	46	45	1	100	63	6032
1991	12	42	45	1	100	67	6053
1992	16	42	41	1	100	75	6040
1993	16	45	38	1	100	78	6058
1994	17	50	31	2	100	86	6069
1995	12	53	34	1	100	78	6024
1996	13	53	32	2	100	81	6008
1997	17	57	25	1	100	92	6002
1998	17	56	26	1	100	91	6011
1999	14	60	24	2	100	90	5995
2000	14	59	25	2	100	89	6020
2001	10	37	52	1	100	58	6013
2002	17	44	38	1	100	79	6011
2003	19	45	35	1	100	84	6014
2004	24	48	27	1	100	97	6040
2005	15	48	36	1	100	79	6029
2006	12	50	38	0	100	74	6015
2007	10	54	36	0	100	74	6045
2008	6	35	58	1	100	48	6044
2009	15	37	48	0	100	67	6054
2010	20	51	29	0	100	91	6067
2011	18	52	29	1	100	89	6013
2012	26	49	24	1	100	102	6054
2013	22	49	28	1	100	94	6036
2014	23	50	26	1	100	97	6047
2015	24	52	23	1	100	101	6107
2016	20	52	27	1	100	93	6593
2017	31	44	25	0	100	106	7254

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

<u>Year</u>	<u>Less</u>	<u>Same</u>	<u>More</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2018	29	46	24	1	100	105	7294
2019	23	49	28	0	100	95	7326
2020	34	33	32	1	100	102	7487
2021	43	33	23	1	100	120	7251
2022	22	44	32	2	100	90	7213
2023	15	44	40	1	100	75	1202

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

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>Year</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>
1967	30	39	10	21	100	80	2633
1969	44	34	8	14	100	64	7025
1970	25	34	28	13	100	103	5315
1971	22	37	29	12	100	107	5216
1972	26	43	12	19	100	86	4939
1973	52	25	11	12	100	59	4154
1974	44	29	17	10	100	73	5817
1975	28	35	28	9	100	100	5575
1976	34	38	17	11	100	83	5443
1977	41	40	12	7	100	71	5067
1978	60	27	6	7	100	46	11186
1979	62	23	11	4	100	49	12960
1980	45	23	28	4	100	83	8675
1981	32	27	36	5	100	104	8273
1982	23	32	41	4	100	118	8318
1983	31	38	28	3	100	97	8356
1984	50	31	15	4	100	65	8301
1985	40	34	23	3	100	83	7836
1986	41	35	22	2	100	81	7878
1987	57	28	13	2	100	56	7377
1988	61	25	11	3	100	50	6016
1989	59	24	15	2	100	56	6024
1990	54	25	19	2	100	65	6032
1991	34	30	33	3	100	99	6053
1992	43	34	21	2	100	78	6040
1993	47	37	14	2	100	67	6058
1994	73	18	7	2	100	34	6069
1995	56	26	16	2	100	60	6024
1996	52	31	14	3	100	62	6008
1997	59	30	8	3	100	49	6002
1998	46	36	15	3	100	69	6011
1999	61	28	8	3	100	47	5995
2000	69	21	8	2	100	39	6020
2001	32	28	36	4	100	104	6013
2002	46	36	14	4	100	68	6011
2003	49	37	12	2	100	63	6014
2004	71	23	5	1	100	34	6040
2005	76	19	4	1	100	28	6029
2006	70	22	7	1	100	37	6015
2007	54	29	16	1	100	62	6045
2008	38	32	28	2	100	90	6044
2009	40	40	18	2	100	78	6054
2010	47	42	10	1	100	63	6067
2011	46	43	9	2	100	63	6013
2012	36	53	8	3	100	72	6054
2013	54	38	7	1	100	53	6036
2014	57	36	6	1	100	49	6047
2015	60	33	6	1	100	46	6107
2016	60	32	7	1	100	47	6593
2017	72	21	6	1	100	34	7254
2018	76	18	5	1	100	29	7294
2019	49	36	14	1	100	65	7326
2020	35	42	21	2	100	86	7487
2021	63	28	7	2	100	44	7251

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

<u>Year</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>
2022	82	12	5	1	100	23	7213
2023	69	19	11	1	100	42	1202

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

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)

Year	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
1961	6	25	0	0	0	0	0	0	61	8	100	NA	NA	NA	NA	0.0	0	1981
1962	2	30	0	0	0	0	0	0	61	7	100	NA	NA	NA	NA	0.0	0	2117
1963	2	22	0	0	0	0	0	0	69	7	100	NA	NA	NA	NA	0.0	0	2036
1964	NA	NA	NA	NA	NA	NA	NA	NA	69	7	100	NA	NA	NA	NA	3.0	13	3017
1965	2	18	0	0	0	0	0	0	72	8	100	NA	NA	NA	NA	0.0	0	1349
1966	1	9	11	4	8	6	0	0	57	4	100	2.1	0.8	5.0	4.1	3.0	7	3647
1967	2	10	23	8	14	9	0	0	32	2	100	2.1	1.1	5.0	4.0	3.0	6	7127
1968	1	7	19	7	15	9	0	0	0	42	100	3.1	1.6	5.2	3.6	3.5	6	6627
1969	3	11	30	12	27	15	0	0	0	2	100	3.4	1.2	5.2	4.0	3.4	7	7025
1970	4	13	20	11	27	18	0	0	0	7	100	4.6	1.1	5.4	4.3	3.6	9	5315
1971	4	20	22	9	23	14	0	0	0	8	100	4.1	1.0	5.3	4.3	3.5	6	5216
1972	4	25	24	9	24	11	0	0	0	3	100	3.0	0.8	5.1	4.3	3.0	8	4939
1973	23	13	12	4	23	18	0	0	0	7	100	3.2	-0.5	5.3	5.8	2.7	12	5587
1974	4	13	10	3	30	37	0	0	0	3	100	5.3	4.5	6.9	2.4	4.8	7	5817
1975	7	22	6	1	13	11	0	0	29	11	100	4.8	0.8	6.2	5.4	3.7	28	5575
1976	4	18	11	2	16	26	0	0	8	15	100	5.2	1.6	8.6	6.9	4.9	14	5443
1978	2	10	5	9	12	18	16	8	18	2	100	6.9	4.5	10.0	5.5	8.4	65	11186
1979	2	9	3	6	9	15	25	16	13	2	100	9.7	5.2	12.9	7.6	11.0	92	12960
1980	4	15	3	5	9	10	24	18	10	2	100	9.7	4.9	13.3	8.4	10.7	106	8675
1981	5	22	4	7	10	12	20	11	7	2	100	7.1	3.1	10.4	7.4	8.3	80	8273
1982	7	24	6	10	14	12	13	8	4	2	100	4.6	0.2	8.5	8.3	5.5	69	8318
1983	5	25	11	14	16	8	10	6	4	1	100	3.2	0.3	6.1	5.8	4.6	53	8356
1984	3	20	14	17	17	8	9	6	4	2	100	3.4	0.8	5.8	5.0	4.9	47	8301
1985	3	21	15	20	16	7	9	5	3	1	100	3.1	0.6	5.3	4.7	4.5	44	7836
1986	6	20	17	21	15	6	6	4	4	1	100	2.8	0.4	5.0	4.6	3.6	35	7878
1987	3	15	19	23	17	7	7	3	5	1	100	3.1	1.2	5.2	3.9	4.1	30	7377
1988	2	11	17	24	19	8	8	5	5	1	100	3.5	1.9	5.4	3.5	4.9	43	6016
1989	2	9	18	23	20	9	8	5	5	1	100	3.8	1.9	5.4	3.5	4.9	39	6024
1990	3	9	15	22	21	10	10	5	5	0	100	4.3	2.1	6.0	3.9	5.2	43	6032
1991	7	17	15	19	17	7	8	5	4	1	100	3.2	0.6	5.3	4.6	4.3	52	6053
1992	6	22	15	21	16	5	7	3	4	1	100	2.8	0.4	5.0	4.6	3.6	38	6040
1993	4	17	17	22	17	6	7	4	5	1	100	3.1	1.0	5.1	4.2	4.2	44	6058
1994	2	16	19	25	15	6	6	4	6	1	100	3.0	1.1	5.0	3.9	4.1	37	6069
1995	2	15	22	25	15	4	6	3	7	1	100	2.9	1.3	4.9	3.6	3.9	27	6024
1996	2	13	22	26	15	4	6	4	7	1	100	3.0	1.4	4.9	3.5	4.1	36	6008
1997	2	13	24	26	15	4	5	2	8	1	100	2.8	1.3	4.8	3.4	3.5	17	6002
1998	3	19	24	20	13	3	5	1	11	1	100	2.5	0.7	4.6	3.9	2.8	11	6011
1999	2	14	25	25	13	3	6	1	10	1	100	2.7	1.1	4.6	3.5	3.2	10	5995
2000	2	11	23	24	16	4	7	2	10	1	100	3.0	1.5	4.9	3.4	3.6	14	6020
2001	8	21	15	19	13	3	7	2	10	2	100	2.6	0.3	4.8	4.5	3.0	22	6013
2002	5	24	16	19	12	3	6	1	12	2	100	2.6	0.3	4.7	4.3	2.8	13	6011
2003	5	22	19	18	13	3	7	1	11	1	100	2.5	0.4	4.7	4.3	2.9	14	6014
2004	3	13	20	24	15	5	7	1	11	1	100	3.0	1.3	4.9	3.6	3.4	12	6040
2005	2	10	20	24	17	5	8	3	11	0	100	3.2	1.8	5.2	3.4	4.1	16	6029
2006	2	10	20	26	17	4	9	2	9	1	100	3.2	1.7	5.1	3.4	3.9	14	6015
2007	2	9	19	26	17	5	8	3	10	1	100	3.2	1.8	5.1	3.3	4.0	15	6045
2008	7	11	9	17	20	6	13	5	11	1	100	4.5	1.9	7.1	5.2	4.7	28	6044
2009	10	25	11	15	14	4	9	3	8	1	100	2.7	0.1	5.1	5.0	3.0	27	6054
2010	4	21	18	19	15	3	8	3	8	1	100	2.8	0.5	5.0	4.5	3.5	18	6067
2011	2	10	17	23	18	5	11	4	9	1	100	3.5	1.9	5.4	3.5	4.4	18	6013
2012	2	13	18	22	16	5	10	3	10	1	100	3.2	1.6	5.2	3.6	4.0	17	6054

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

Year	PERCENT TO GO UP BY										PERCENTILES							Cases
	Down	Same	1-2	3-4	5	6-9	10-14	15+	DK Up	DK,NA	Total	Median	25th	75th	Rng	Mean	Variance	
2013	2	11	23	23	15	5	9	3	8	1	100	3.1	1.5	5.1	3.6	4.0	16	6036
2014	2	9	24	26	15	5	8	2	8	1	100	3.1	1.6	5.0	3.4	3.8	14	6047
2015	3	12	27	24	13	4	6	2	8	1	100	2.7	1.2	4.7	3.6	3.3	12	6107
2016	3	15	29	22	13	4	6	1	6	1	100	2.5	0.9	4.6	3.7	3.1	11	6593
2017	3	13	29	23	12	4	6	1	8	1	100	2.6	1.1	4.6	3.5	3.1	11	7254
2018	2	11	27	26	14	3	6	2	8	1	100	2.8	1.3	4.7	3.4	3.4	11	7294
2019	2	13	30	23	13	4	6	1	7	1	100	2.6	1.1	4.6	3.5	3.1	11	7326
2020	7	19	19	18	13	4	8	2	9	1	100	2.7	0.5	4.9	4.5	3.0	18	7487
2021	3	8	15	20	16	8	11	9	10	0	100	4.3	2.1	7.4	5.3	5.5	34	7251
2022	6	10	8	15	16	13	13	14	5	0	100	5.0	2.5	9.8	7.3	7.2	83	7213
2023	8	17	10	17	13	8	13	10	3	1	100	4.0	0.5	8.7	8.2	5.8	79	1202

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

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?"

Year	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
1979	1	1	0	1	1	2	2	1	1	90	100	6.9	3.2	10.2	7.0	8.5	89	12960
1980	2	2	1	1	3	3	6	4	3	75	100	9.1	4.5	12.6	8.0	9.6	101	8675
1981	5	7	2	3	6	6	8	6	4	53	100	6.1	2.0	10.2	8.3	7.3	87	8273
1982	5	5	3	4	8	8	7	5	3	52	100	5.2	2.0	9.8	7.8	6.7	77	8318
1983	3	3	5	7	9	6	6	4	3	54	100	4.9	2.5	9.1	6.6	6.3	65	8356
1984	2	2	5	9	9	6	7	4	3	53	100	5.0	2.8	9.0	6.2	6.7	63	8301
1985	2	2	7	10	10	5	6	4	2	52	100	4.7	2.5	7.3	4.8	6.3	67	7836
1986	2	1	6	7	6	3	3	2	2	68	100	3.9	2.0	5.5	3.4	5.2	50	7878
1987	1	1	6	8	6	3	3	2	2	68	100	3.9	2.2	5.8	3.6	5.2	50	7377
1990	3	1	14	16	16	8	7	4	4	27	100	4.5	2.4	6.4	3.9	5.5	47	6032
1991	4	3	18	23	22	8	9	6	5	2	100	4.2	2.3	5.5	3.2	5.4	51	6053
1992	5	4	19	24	19	7	8	5	6	3	100	3.6	2.1	5.4	3.3	4.9	43	6040
1993	5	3	20	26	18	7	7	5	6	3	100	3.5	2.1	5.3	3.3	4.9	43	6058
1994	3	3	23	28	18	6	6	4	6	3	100	3.3	2.0	5.2	3.1	4.7	43	6069
1995	3	2	25	30	18	4	5	3	8	2	100	3.2	2.0	5.0	3.0	4.1	24	6024
1996	3	2	26	30	18	4	5	3	7	2	100	3.1	1.9	4.9	3.0	4.2	28	6008
1997	2	2	28	29	17	4	5	2	9	2	100	3.0	1.8	4.8	3.0	3.7	14	6002
1998	3	3	30	27	13	4	4	1	12	3	100	2.8	1.5	4.5	3.0	3.2	8	6011
1999	3	2	31	28	14	3	5	1	10	3	100	2.9	1.6	4.6	3.0	3.3	8	5995
2000	3	2	29	29	14	3	6	1	10	3	100	2.9	1.7	4.7	3.0	3.5	10	6020
2001	3	4	26	28	14	3	5	1	12	4	100	3.0	1.7	4.7	3.0	3.4	10	6013
2002	3	3	28	27	12	3	5	1	14	4	100	2.8	1.6	4.5	2.9	3.2	8	6011
2003	4	4	31	26	12	3	5	1	11	3	100	2.7	1.4	4.4	3.0	3.1	9	6014
2004	3	3	30	29	12	3	5	1	12	2	100	2.8	1.6	4.4	2.8	3.2	8	6040
2005	3	2	30	29	15	4	5	1	10	1	100	2.9	1.6	4.7	3.1	3.4	9	6029
2006	3	3	27	30	16	4	5	1	9	2	100	3.0	1.7	4.7	3.0	3.4	9	6015
2007	3	2	28	32	14	3	6	1	10	1	100	3.0	1.8	4.6	2.9	3.4	8	6045
2008	7	5	22	27	15	4	7	1	10	2	100	3.1	1.6	4.9	3.3	3.4	12	6044
2009	6	5	26	26	15	4	6	1	9	2	100	2.9	1.5	4.7	3.3	3.2	12	6054
2010	4	4	30	28	14	3	6	1	8	2	100	2.8	1.5	4.6	3.1	3.2	9	6067
2011	5	3	29	28	14	4	6	1	8	2	100	2.9	1.6	4.7	3.1	3.3	9	6013
2012	5	3	29	28	14	3	6	1	9	2	100	2.8	1.5	4.6	3.1	3.2	10	6054
2013	3	2	32	28	13	4	6	2	8	2	100	2.9	1.5	4.7	3.2	3.5	10	6036
2014	2	2	33	30	12	5	5	1	8	2	100	2.8	1.6	4.5	2.9	3.3	9	6047
2015	3	2	36	30	12	3	4	1	8	1	100	2.7	1.5	4.1	2.6	3.1	7	6107
2016	3	3	40	28	11	3	4	1	6	1	100	2.5	1.3	3.8	2.5	2.9	7	6593
2017	4	3	40	28	10	3	3	1	7	1	100	2.5	1.3	3.5	2.2	2.8	7	7254
2018	3	2	40	29	10	3	3	1	7	2	100	2.5	1.3	3.5	2.2	2.8	7	7294
2019	4	3	41	28	9	3	3	1	6	2	100	2.4	1.3	3.4	2.1	2.7	7	7326
2020	4	4	37	28	10	3	3	1	8	2	100	2.5	1.3	3.5	2.2	2.8	7	7487
2021	5	3	29	26	13	5	6	2	9	2	100	2.8	1.5	4.8	3.2	3.5	13	7251
2022	13	6	19	25	13	6	6	4	5	3	100	3.0	1.0	5.0	4.0	3.7	38	7213
2023	11	6	22	28	12	6	5	5	3	2	100	2.9	1.3	4.8	3.6	3.9	45	1202

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

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>Year</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>
1970	16	46	27	11	100	89	2739
1971	21	47	25	7	100	96	3889
1972	20	54	20	6	100	100	4939
1973	14	46	35	5	100	79	5587
1974	7	43	43	7	100	64	5817
1975	7	50	39	4	100	68	5575
1976	12	54	28	6	100	84	5443
1977	18	57	18	7	100	100	5067
1978	11	55	30	4	100	81	11186
1979	8	49	39	4	100	69	12960
1980	8	46	42	4	100	66	8675
1981	25	46	24	5	100	101	8273
1982	20	45	32	3	100	88	8318
1983	23	50	25	2	100	98	8356
1984	31	48	18	3	100	113	8301
1985	29	50	18	3	100	111	7836
1986	28	50	20	2	100	108	7878
1987	22	52	24	2	100	98	7377
1988	23	53	22	2	100	101	6016
1989	21	56	21	2	100	100	6024
1990	15	55	28	2	100	87	6032
1991	11	55	32	2	100	79	6053
1992	7	43	49	1	100	58	6040
1993	12	51	34	3	100	78	6058
1994	16	56	26	2	100	90	6069
1995	17	54	27	2	100	90	6024
1996	20	53	25	2	100	95	6008
1997	27	54	17	2	100	110	6002
1998	42	45	11	2	100	131	6011
1999	42	45	11	2	100	131	5995
2000	44	44	10	2	100	134	6020
2001	33	48	14	5	100	119	6013
2002	28	51	18	3	100	110	6011
2003	21	48	29	2	100	92	6014
2004	23	47	29	1	100	94	6040
2005	19	49	31	1	100	88	6029
2006	18	47	34	1	100	84	6015
2007	18	48	33	1	100	85	6045
2008	8	43	48	1	100	60	6044
2009	20	45	33	2	100	87	6054
2010	14	45	40	1	100	74	6067
2011	11	42	46	1	100	65	6013
2012	13	43	43	1	100	70	6054
2013	12	41	46	1	100	66	6036
2014	12	39	47	2	100	65	6047
2015	19	41	38	2	100	81	6107
2016	21	39	38	2	100	83	6593
2017	22	42	33	3	100	89	7254
2018	31	36	31	2	100	100	7294
2019	34	34	30	2	100	104	7326
2020	30	31	37	2	100	93	7487
2021	25	32	41	2	100	84	7251
2022	16	33	49	2	100	67	7213
2023	20	35	44	1	100	76	1202

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

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>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1961	54	29	17	100	137	1981
1962	60	30	10	100	150	2117
1963	58	33	9	100	149	2036
1964	55	36	9	100	146	754
1965	56	36	8	100	148	1349
1966	54	33	13	100	141	3647
1967	52	30	18	100	134	7127
1968	56	30	14	100	142	6627
1969	47	33	20	100	127	7025
1970	36	32	32	100	104	5315
1971	48	31	21	100	127	5216
1972	52	34	14	100	138	4939
1973	47	35	18	100	129	5587
1974	37	36	27	100	110	5817
1975	39	34	27	100	112	5575
1976	48	35	17	100	131	5443
1977	62	20	18	100	144	5067
1978	62	17	21	100	141	11186
1979	60	11	29	100	131	12960
1980	49	12	39	100	110	8675
1981	48	15	37	100	111	8273
1982	46	14	40	100	106	8318
1983	62	9	29	100	133	8356
1984	71	9	20	100	151	8301
1985	73	8	19	100	154	7836
1986	77	8	15	100	162	7878
1987	73	9	18	100	155	7377
1988	73	12	15	100	158	6016
1989	72	11	17	100	155	6024
1990	70	8	22	100	148	6032
1991	61	8	31	100	130	6053
1992	62	7	31	100	131	6040
1993	70	9	21	100	149	6058
1994	76	9	15	100	161	6069
1995	76	9	15	100	161	6024
1996	75	9	16	100	159	6008
1997	78	10	12	100	166	6002
1998	76	15	9	100	167	6011
1999	79	11	10	100	169	5995
2000	79	11	10	100	169	6020
2001	65	15	20	100	145	6013
2002	66	15	19	100	147	6011
2003	67	12	21	100	146	6014
2004	75	10	15	100	160	6040
2005	75	11	14	100	161	6029
2006	76	7	17	100	159	6015
2007	71	9	20	100	151	6045
2008	53	6	41	100	112	6044
2009	53	6	41	100	112	6054
2010	62	6	32	100	130	6067
2011	58	8	34	100	124	6013
2012	61	8	31	100	130	6054
2013	67	8	25	100	142	6036
2014	70	8	22	100	148	6047

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

<u>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2015	76	5	19	100	157	6107
2016	77	6	17	100	160	6593
2017	79	6	15	100	164	7254
2018	79	6	15	100	164	7294
2019	75	6	19	100	156	7326
2020	57	6	37	100	120	7487
2021	49	5	46	100	103	7251
2022	35	6	59	100	76	7213
2023	42	5	53	100	89	1202

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

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.

Year	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	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate	
	Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
1961	37	9	1	0	1	NA	11	1	5	4	NA
1962	32	13	2	0	5	NA	8	0	2	1	NA
1963	26	10	1	0	4	NA	7	0	2	0	NA
1964	27	12	2	0	6	NA	7	0	1	1	NA
1965	25	10	2	0	6	NA	6	0	1	1	NA
1966	18	16	2	0	7	NA	10	2	1	1	NA
1967	11	9	1	0	5	NA	9	3	2	1	NA
1968	11	17	2	0	7	NA	9	2	1	1	NA
1969	14	22	2	1	5	NA	15	9	1	1	NA
1970	13	12	0	0	2	NA	16	12	3	2	NA
1971	11	10	1	0	1	NA	8	4	2	2	NA
1972	21	25	1	1	2	NA	13	3	1	1	NA
1973	17	27	1	0	2	NA	15	3	1	1	NA
1974	14	22	0	0	1	NA	22	6	3	3	NA
1975	18	18	0	0	1	NA	20	4	5	4	NA
1976	19	24	1	0	2	NA	15	2	3	1	NA
1977	21	34	1	0	3	NA	13	1	3	1	NA
1978	15	39	1	2	3	0	16	3	3	1	0
1979	14	41	1	2	2	0	18	8	6	3	0
1980	17	31	1	2	2	0	23	19	8	5	0
1981	21	25	1	1	1	0	22	21	8	4	0
1982	29	15	2	1	1	0	20	21	13	7	0
1983	34	16	9	2	4	0	16	8	9	5	0
1984	34	19	7	3	7	0	11	6	4	2	0
1985	38	17	11	2	6	0	11	4	5	2	0
1986	36	13	24	1	8	0	8	3	5	2	0
1987	34	18	15	3	6	0	8	4	4	3	0
1988	33	19	7	4	7	0	8	4	4	3	0
1989	33	20	5	3	6	0	9	4	4	2	0
1990	33	20	4	2	4	0	10	4	5	6	0
1991	35	13	7	1	2	0	9	5	12	12	0
1992	36	9	14	1	3	0	8	4	13	15	0
1993	36	11	18	1	6	0	7	3	9	9	0
1994	36	12	18	3	10	0	6	2	5	4	0
1995	38	12	12	2	9	0	7	3	5	3	0
1996	39	11	14	1	9	0	8	3	5	3	0
1997	37	10	12	1	13	0	4	2	3	1	0
1998	35	8	17	0	14	0	4	1	1	1	0
1999	34	8	15	1	18	1	3	1	1	1	0
2000	35	9	10	1	18	0	4	2	1	1	0
2001	32	5	15	0	7	0	5	2	7	9	0
2002	35	4	20	0	5	0	3	3	8	8	0
2003	33	5	23	0	4	0	4	3	8	8	0
2004	32	8	24	1	7	0	4	3	5	5	0
2005	33	12	17	2	6	0	6	2	5	3	0
2006	35	11	11	2	7	0	6	3	5	3	0
2007	36	8	11	1	5	0	6	4	8	5	0
2008	32	5	6	0	2	0	8	6	20	15	0
2009	43	3	5	0	1	0	6	6	18	20	0
2010	44	4	7	0	1	0	5	4	17	14	0

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

Year	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>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>
2011	41	6	7	0	2	0	7	5	19	13	0
2012	40	7	9	0	4	0	7	4	15	12	0
2013	37	10	11	1	7	0	7	4	11	9	0
2014	36	10	10	1	10	0	7	3	9	7	0
2015	38	9	14	1	14	0	7	2	6	6	0
2016	38	9	14	1	13	1	6	2	5	5	0
2017	37	11	10	2	16	0	6	2	4	5	0
2018	33	15	7	2	18	0	8	2	3	3	0
2019	35	11	8	1	20	0	11	2	3	4	0
2020	33	4	8	0	10	1	8	2	12	19	4
2021	21	9	6	0	10	2	24	2	8	10	20
2022	14	11	2	1	3	3	43	5	6	9	24
2023	19	11	1	1	3	3	35	8	11	10	10

BUYING CONDITIONS FOR VEHICLES

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>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1961	50	32	18	100	132	1981
1962	51	36	13	100	138	2117
1963	51	37	12	100	139	2036
1964	50	39	11	100	138	3017
1965	50	38	12	100	138	1349
1966	14	79	7	100	107	3647
1967	25	60	15	100	110	7127
1968	46	34	20	100	126	6627
1969	39	34	27	100	112	7025
1970	31	29	40	100	91	5315
1971	40	30	30	100	110	5216
1972	43	32	25	100	118	4939
1973	29	32	39	100	90	5587
1974	22	29	49	100	73	5817
1975	32	26	42	100	90	5575
1976	38	29	33	100	105	5443
1977	48	18	34	100	114	5067
1978	47	17	36	100	111	11186
1979	41	13	46	100	95	12960
1980	40	11	49	100	91	8675
1981	38	10	52	100	86	8273
1982	41	10	49	100	92	8318
1983	60	8	32	100	128	8356
1984	60	10	30	100	130	8301
1985	66	7	27	100	139	7836
1986	72	7	21	100	151	7878
1987	64	8	28	100	136	7377
1988	62	10	28	100	134	6016
1989	62	9	29	100	133	6024
1990	59	8	33	100	126	6032
1991	59	6	35	100	124	6053
1992	62	7	31	100	131	6040
1993	64	9	27	100	137	6058
1994	68	8	24	100	144	6069
1995	62	8	30	100	132	6024
1996	62	8	30	100	132	6008
1997	65	10	25	100	140	6002
1998	67	14	19	100	148	6011
1999	69	12	19	100	150	5995
2000	67	11	22	100	145	6020
2001	64	13	23	100	141	6013
2002	70	13	17	100	153	6011
2003	72	9	19	100	153	6014
2004	70	8	22	100	148	6040
2005	63	9	28	100	135	6029
2006	62	7	31	100	131	6015
2007	61	7	32	100	129	6045
2008	51	6	43	100	108	6044
2009	62	5	33	100	129	6054
2010	64	4	32	100	132	6067
2011	57	5	38	100	119	6013
2012	61	6	33	100	128	6054
2013	63	6	31	100	132	6036
2014	65	7	28	100	137	6047
2015	69	5	26	100	143	6107

BUYING CONDITIONS FOR VEHICLES

<u>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2016	69	5	26	100	143	6593
2017	69	5	26	100	143	7254
2018	64	5	31	100	133	7294
2019	62	6	32	100	130	7326
2020	61	4	35	100	126	7487
2021	40	5	55	100	85	7251
2022	21	4	75	100	46	7213
2023	32	4	64	100	68	1202

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES

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.

Year	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>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>
1961	42	0	0	0	1	1	NA	11	0	3	2	0	1	NA
1962	22	9	1	0	5	1	NA	10	0	2	0	0	1	NA
1963	19	10	1	0	4	0	NA	9	0	2	0	0	1	NA
1964	15	8	1	0	6	0	NA	9	0	1	1	0	1	NA
1965	17	9	1	0	6	0	NA	9	0	1	0	0	1	NA
1966	4	5	0	0	1	0	NA	5	1	0	0	0	1	NA
1967	3	3	0	0	1	0	NA	2	1	0	0	0	1	NA
1968	8	23	1	0	6	0	NA	14	3	1	1	0	3	NA
1969	10	19	2	0	4	0	NA	20	10	1	1	0	4	NA
1970	18	11	1	1	1	0	NA	25	15	3	2	0	5	NA
1971	18	16	2	1	1	0	NA	21	6	3	2	0	5	NA
1972	13	23	2	1	1	1	NA	19	2	1	1	0	5	NA
1973	5	20	0	0	1	1	NA	22	5	2	1	6	8	NA
1974	9	11	0	0	0	3	NA	34	8	3	1	11	7	NA
1975	19	13	0	0	1	3	NA	29	3	5	3	4	9	NA
1976	11	20	1	1	2	3	NA	26	2	2	1	2	7	NA
1977	9	27	1	1	2	7	NA	21	2	3	1	4	8	NA
1978	7	31	0	1	2	2	0	24	3	2	1	1	9	0
1979	11	23	0	1	1	9	0	27	8	3	2	15	10	0
1980	20	15	2	1	1	9	0	28	17	5	2	10	10	0
1981	20	14	3	1	1	4	0	33	26	6	2	4	9	0
1982	31	8	9	1	1	1	0	29	25	9	4	1	8	0
1983	24	11	30	2	3	2	0	21	9	6	2	0	5	0
1984	20	17	15	4	5	1	1	20	9	3	2	0	4	0
1985	25	12	31	2	4	1	1	19	6	4	1	0	3	0
1986	23	8	53	2	3	0	1	13	4	3	1	0	2	0
1987	29	11	32	3	2	0	0	16	5	3	2	0	3	0
1988	30	13	16	4	4	0	0	18	7	3	2	0	3	0
1989	33	13	17	3	3	0	0	19	7	3	2	0	3	0
1990	40	11	10	2	1	1	1	19	7	4	5	3	3	0
1991	44	8	14	1	1	0	0	18	5	10	7	1	2	0
1992	41	6	25	1	2	0	0	17	3	9	9	0	2	0
1993	34	7	30	1	5	0	0	16	3	8	5	0	2	0
1994	28	12	27	4	8	1	1	17	4	5	2	0	1	0
1995	28	12	19	3	7	0	0	21	6	6	2	0	2	0
1996	27	11	21	2	6	0	0	22	3	5	2	0	2	0
1997	25	10	19	2	9	0	0	19	3	3	1	0	2	0
1998	28	5	27	1	8	0	1	14	2	1	1	0	1	0
1999	25	7	25	1	12	0	1	13	2	2	1	0	2	0
2000	24	7	16	2	13	1	1	12	4	1	1	4	1	0
2001	31	3	31	0	4	1	1	9	3	5	5	3	1	0
2002	34	2	45	1	3	0	0	7	3	6	4	1	1	0
2003	36	3	45	1	3	0	0	8	2	5	4	2	1	0
2004	33	4	34	2	4	2	0	9	4	4	3	6	2	0
2005	40	5	18	2	3	5	0	11	3	4	2	12	5	0
2006	39	4	12	1	3	7	0	11	4	5	2	12	7	0
2007	37	4	14	1	2	5	0	12	5	7	2	10	6	0
2008	39	2	10	0	1	6	0	9	7	15	7	14	9	0
2009	56	1	12	0	1	2	0	7	6	12	9	2	4	0
2010	51	2	20	0	2	3	0	9	6	14	8	2	4	0
2011	38	3	18	0	2	6	0	12	6	16	8	5	4	1
2012	36	3	23	0	5	6	0	13	5	14	7	4	3	0
2013	30	5	25	1	7	4	0	13	5	11	6	2	3	0
2014	30	5	23	1	9	4	0	13	5	9	5	1	4	0
2015	27	5	26	2	11	3	0	14	4	7	4	1	4	0
2016	26	5	26	2	11	2	1	13	4	6	5	1	3	0
2017	26	6	20	3	14	3	1	14	4	4	4	1	3	0
2018	22	9	15	4	15	1	1	19	5	4	3	1	3	0

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES

<u>Year</u>	<u>GOOD TIME TO BUY</u>							<u>BAD TIME TO BUY</u>						
	Low Price; Good	Prices Won't Come	Interest Rates	Borrow in Advance	Times Good;	Fuel	Supply	High Prices	Can't Interest	Afford	Uncertain	Gas Prices	Poor Select.;	Supply
	<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>
2019	24	6	16	1	16	1	1	20	5	4	4	1	4	0
2020	36	2	23	0	8	1	1	12	4	10	13	0	2	2
2021	18	3	12	1	7	1	3	34	4	8	7	2	2	22
2022	9	4	2	1	2	1	4	56	13	6	4	4	3	32
2023	16	5	3	1	3	1	7	45	24	8	4	2	2	12

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

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>Year</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>
1982	43	46	6	5	100	0.4	6.2	3747
1983	37	48	9	6	100	0.3	3.3	5045
1984	31	57	9	3	100	0.2	2.4	4843
1985	32	50	16	2	100	0.2	1.5	4576
1986	51	34	14	1	100	3.4	6.8	4700
1987	65	31	3	1	100	5.4	7.6	4941
1988	42	50	6	2	100	0.4	3.7	5370
1989	52	38	8	2	100	2.8	5.0	5445
1990	61	29	8	2	100	5.0	9.8	5490
1991	42	47	9	2	100	0.4	5.3	4175
1992	44	46	6	4	100	0.4	3.7	1386
2005	49	37	14	0	100	0.5	13.4	1516
2006	61	32	7	0	100	10.2	19.5	5515
2007	63	31	5	1	100	10.3	19.3	6045
2008	63	28	8	1	100	19.5	29.4	6044
2009	58	38	4	0	100	10.3	25.9	6054
2010	59	38	2	1	100	7.8	16.4	6067
2011	60	32	8	0	100	10.2	22.4	6013
2012	56	34	9	1	100	9.6	18.9	6054
2013	57	37	5	1	100	7.6	16.5	6036
2014	56	37	6	1	100	6.7	14.9	6047
2015	54	37	9	0	100	7.3	20.8	6107
2016	53	41	6	0	100	5.1	18.3	6593
2017	48	45	7	0	100	0.5	11.7	7254
2018	50	44	5	1	100	2.5	11.0	7294
2019	45	48	6	1	100	0.4	10.6	7326
2020	45	46	8	1	100	0.4	14.5	7487
2021	64	30	6	0	100	13.3	25.5	7251
2022	51	34	15	0	100	4.6	24.9	7213
2023	45	44	10	1	100	0.4	20.5	1202

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

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>Year</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>
1983	64	21	7	8	100	14.6	23.8	2513
1984	67	21	8	4	100	10.3	19.0	1246
1985	64	26	6	4	100	9.7	14.6	1107
1986	81	15	2	2	100	25.4	33.1	1191
1990	53	24	20	3	100	7.1	21.5	1359
1991	65	23	8	4	100	13.0	22.7	1403
1992	74	22	3	1	100	11.5	22.5	930
1993	79	18	1	2	100	14.7	24.0	4638
1994	68	28	1	3	100	9.8	15.9	4674
1995	69	27	2	2	100	9.7	15.0	5596
1996	67	26	5	2	100	9.7	15.8	5469
1997	76	20	2	2	100	10.4	19.8	5525
1998	68	26	3	3	100	10.0	15.5	5552
1999	73	22	3	2	100	10.5	19.6	5092
2000	60	20	17	3	100	10.3	22.8	4688
2001	70	21	6	3	100	20.4	33.5	5634
2002	73	22	3	2	100	19.7	27.9	5641
2003	65	23	10	2	100	14.7	24.2	5657
2004	64	21	14	1	100	16.8	32.2	3530
2005	72	19	9	0	100	29.7	48.3	6029
2006	73	19	7	1	100	49.7	60.3	6015
2007	76	17	6	1	100	49.9	64.9	6045
2008	73	16	10	1	100	69.5	82.7	6044
2009	73	22	3	2	100	50.4	81.7	6054
2010	75	21	3	1	100	44.9	57.7	6067
2011	73	19	7	1	100	50.1	69.2	6013
2012	70	20	8	2	100	49.9	63.1	6054
2013	71	23	5	1	100	49.6	59.1	6036
2014	73	20	6	1	100	49.6	57.7	6047
2015	74	19	6	1	100	54.6	74.9	6107
2016	71	22	6	1	100	50.0	66.0	6593
2017	61	30	8	1	100	20.2	42.3	7254
2018	64	29	5	2	100	24.5	40.0	7294
2019	61	32	5	2	100	20.0	38.4	7326
2020	65	28	6	1	100	25.4	48.2	7487
2021	70	21	8	1	100	49.5	62.7	7251
2022	50	24	24	2	100	5.1	36.0	7213
2023	52	34	12	2	100	9.7	47.1	1202

TABLE 41

BUYING CONDITIONS FOR HOUSES

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

<u>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1961	45	22	33	100	112	1981
1962	51	27	22	100	129	2117
1963	55	21	24	100	131	2036
1964	52	28	20	100	132	3017
1965	54	26	20	100	134	1349
1966	12	75	13	100	99	3647
1967	27	59	14	100	113	7127
1968	43	22	35	100	108	6627
1969	31	20	49	100	82	7025
1970	21	17	62	100	59	5315
1971	39	18	43	100	96	5216
1972	47	21	32	100	115	4939
1973	30	20	50	100	80	5587
1974	22	17	61	100	61	5817
1975	31	19	50	100	81	5575
1976	43	17	40	100	103	5443
1977	57	9	34	100	123	5067
1978	53	10	37	100	116	11186
1979	46	6	48	100	98	12960
1980	31	5	64	100	67	8675
1981	20	5	75	100	45	8273
1982	25	6	69	100	56	8318
1983	56	5	39	100	117	8356
1984	56	5	39	100	117	8301
1985	66	5	29	100	137	7836
1986	81	3	16	100	165	7878
1987	74	3	23	100	151	7377
1988	69	4	27	100	142	6016
1989	63	6	31	100	132	6024
1990	61	4	35	100	126	6032
1991	70	3	27	100	143	6053
1992	77	4	19	100	158	6040
1993	83	2	15	100	168	6058
1994	80	3	17	100	163	6069
1995	73	3	24	100	149	6024
1996	77	4	19	100	158	6008
1997	79	4	17	100	162	6002
1998	84	5	11	100	173	6011
1999	79	5	16	100	163	5995
2000	68	7	25	100	143	6020
2001	74	6	20	100	154	6013
2002	77	7	16	100	161	6011
2003	80	4	16	100	164	6014
2004	79	2	19	100	160	6040
2005	70	2	28	100	142	6029
2006	61	2	37	100	124	6015
2007	64	2	34	100	130	6045
2008	66	2	32	100	134	6044
2009	74	3	23	100	151	6054
2010	75	2	23	100	152	6067
2011	73	2	25	100	148	6013
2012	77	3	20	100	157	6054
2013	79	2	19	100	160	6036
2014	77	2	21	100	156	6047
2015	78	3	19	100	159	6107
2016	76	1	23	100	153	6593

BUYING CONDITIONS FOR HOUSES

<u>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
2017	72	2	26	100	146	7254
2018	67	3	30	100	137	7294
2019	66	2	32	100	134	7326
2020	64	3	33	100	131	7487
2021	44	2	54	100	90	7251
2022	25	1	74	100	51	7213
2023	23	2	75	100	48	1202

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES

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.

Year	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
1961	33	0	3	1	2	6	19	5	6	6	1
1962	18	15	5	1	5	7	17	3	4	1	0
1963	19	14	4	0	4	10	17	2	4	1	1
1964	18	13	4	0	6	5	17	1	2	1	NA
1965	15	16	3	0	6	7	16	1	2	1	1
1966	3	5	0	0	2	1	7	9	0	0	0
1967	2	4	1	0	1	1	3	2	0	0	0
1968	1	8	1	1	2	2	9	9	0	1	0
1969	2	17	1	5	3	5	24	37	1	2	1
1970	3	7	1	2	1	4	20	40	2	1	0
1971	4	7	5	1	1	3	11	15	2	2	0
1972	6	22	12	5	1	8	21	15	2	2	0
1973	2	21	2	4	1	7	29	33	3	2	1
1974	2	14	2	4	0	5	27	52	5	4	0
1975	6	14	7	4	1	6	25	33	8	5	0
1976	6	23	8	5	1	8	25	21	5	3	0
1977	5	38	6	6	1	10	26	12	5	1	0
1978	1	17	1	3	0	5	14	8	2	1	0
1979	1	11	1	3	0	5	11	15	2	1	0
1980	4	11	6	5	0	7	24	51	6	3	0
1981	6	9	3	3	0	6	29	75	10	3	0
1982	15	5	10	3	1	4	23	68	15	7	1
1983	20	8	37	9	2	6	15	30	10	6	0
1984	14	9	28	13	3	6	14	30	8	4	0
1985	20	8	45	7	4	6	13	19	7	4	0
1986	22	5	70	5	4	5	8	6	6	2	0
1987	21	9	49	12	3	6	10	10	5	3	0
1988	20	11	33	14	4	8	12	13	6	3	0
1989	21	11	24	12	4	7	15	18	6	3	0
1990	30	11	21	7	2	6	16	18	7	5	1
1991	44	6	41	2	2	5	10	9	12	6	1
1992	37	4	63	3	2	5	6	5	10	7	0
1993	30	6	70	5	5	4	5	4	7	5	1
1994	20	7	54	20	8	5	6	8	6	2	0
1995	19	8	43	12	8	6	9	13	8	2	0
1996	20	8	49	9	7	7	8	7	7	2	0
1997	19	9	44	7	11	8	7	6	5	1	0
1998	14	5	64	2	11	5	6	2	2	1	0
1999	12	7	55	6	12	6	8	5	3	1	0
2000	10	9	32	11	12	7	13	13	3	1	0
2001	15	4	59	2	5	5	9	5	6	4	0
2002	16	4	64	3	3	8	8	3	7	4	0
2003	14	4	70	3	3	8	9	3	6	3	0
2004	10	7	62	10	5	9	12	5	5	2	0
2005	10	11	44	11	5	11	21	7	6	2	0
2006	24	7	25	10	4	9	24	15	9	3	1
2007	44	4	23	4	3	5	16	15	13	2	1
2008	59	2	24	1	0	3	8	14	16	5	1
2009	67	2	37	0	1	3	4	9	13	7	1

TABLE 42

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES

<u>Year</u>	<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
	Prices Low; Good Buys <u>Available</u>	Prices Won't Come <u>Down</u>	Interest Rate <u>Low</u>	Borrow in Advance <u>Rising Rates</u>	Times Good <u>Prosperity</u>	Good <u>Investment</u>	Prices <u>High</u>	Interest Rates High; <u>Credit Tight</u>	Can't Afford <u>To Buy</u>	Uncertain <u>Future</u>	Bad <u>Investment</u>
2010	63	3	40	1	1	3	4	8	13	7	1
2011	63	2	39	1	1	3	5	10	15	6	2
2012	62	3	49	1	3	3	4	8	11	5	1
2013	47	9	49	5	7	4	5	7	10	4	1
2014	39	9	46	6	8	7	7	6	10	4	2
2015	32	11	48	7	11	7	9	6	8	4	1
2016	26	10	45	8	12	8	12	5	7	5	1
2017	19	12	36	12	14	10	16	6	6	4	1
2018	15	12	27	13	16	10	22	10	6	3	1
2019	15	9	34	5	17	12	24	8	7	5	1
2020	22	5	44	1	10	7	17	4	12	12	1
2021	9	7	30	3	6	6	50	6	10	6	1
2022	4	7	8	6	3	6	63	37	11	5	2
2023	9	4	4	4	2	5	51	55	12	4	1

SELLING CONDITIONS FOR HOUSES

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

<u>Year</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
1992	32	4	64	100	68	1008
1993	41	6	53	100	88	6058
1994	51	7	42	100	109	6069
1995	49	6	45	100	104	6024
1996	50	7	43	100	107	6008
1997	57	7	36	100	121	6002
1998	65	10	25	100	140	6011
1999	67	9	24	100	143	5995
2000	67	7	26	100	141	6020
2001	56	10	34	100	122	6013
2002	54	10	36	100	118	6011
2003	60	7	33	100	127	6014
2004	68	5	27	100	141	6040
2005	70	5	25	100	145	6029
2006	50	4	46	100	104	6015
2007	25	4	71	100	54	6045
2008	7	2	91	100	16	6044
2009	6	2	92	100	14	6054
2010	8	2	90	100	18	6067
2011	7	1	92	100	15	6013
2012	12	2	86	100	26	6054
2013	33	4	63	100	70	6036
2014	44	5	51	100	93	6047
2015	55	5	40	100	115	6107
2016	61	3	36	100	125	6593
2017	69	3	28	100	141	7254
2018	73	4	23	100	150	7294
2019	74	3	23	100	151	7326
2020	54	4	42	100	112	7487
2021	76	2	22	100	154	7251
2022	71	3	26	100	145	7213
2023	52	3	45	100	107	1202

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

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.

Year	GOOD TIME TO SELL						BAD TIME TO SELL				
	Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
	Good Sales	Won't Go	Rate	Advance	Good		Rates High;	Afford			
	Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
1992	13	3	14	1	6	1	42	5	18	4	16
1993	12	2	24	1	16	2	36	6	15	5	14
1994	13	3	23	5	22	3	26	8	10	2	9
1995	12	2	17	3	20	3	26	9	12	3	9
1996	12	2	20	2	19	3	25	5	10	2	7
1997	12	1	15	2	24	4	20	3	6	1	3
1998	13	1	26	0	22	3	12	3	3	1	2
1999	18	1	22	1	23	3	11	4	3	1	2
2000	22	1	12	3	24	3	7	6	4	1	1
2001	17	1	26	1	10	3	13	5	10	5	2
2002	15	1	28	1	7	3	15	3	14	3	2
2003	18	1	32	1	8	5	13	4	12	4	2
2004	24	2	29	3	12	6	10	4	9	2	1
2005	28	4	20	3	12	8	9	3	8	1	1
2006	18	5	9	3	9	6	23	7	12	2	2
2007	6	3	4	1	6	3	45	10	20	3	4
2008	1	1	1	0	1	1	59	12	30	6	10
2009	1	1	1	0	2	0	66	10	28	5	15
2010	1	1	2	0	2	0	65	8	28	4	15
2011	1	1	2	0	2	0	66	9	28	4	18
2012	2	1	4	0	5	0	65	8	24	4	19
2013	11	1	10	1	13	1	46	6	18	3	12
2014	15	1	12	2	18	2	34	4	16	3	8
2015	19	2	16	2	22	4	27	4	12	2	6
2016	23	2	17	2	23	4	23	3	11	3	4
2017	32	2	13	3	26	5	15	2	7	3	2
2018	35	3	11	4	29	5	12	2	7	1	2
2019	33	5	14	1	31	7	11	3	7	2	2
2020	24	4	15	0	19	4	20	2	17	9	2
2021	56	2	12	1	16	6	9	1	9	3	1
2022	54	4	4	2	12	9	8	8	8	2	1
2023	36	6	2	1	9	7	16	21	16	3	1

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR

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>Year</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>
1990	29	44	9	18	100	120	2105
1991	19	46	9	26	100	110	1379
1992	22	47	14	17	100	108	2045
1993	36	46	18	0	100	118	4260
1994	42	45	12	1	100	130	4172
1995	46	41	12	1	100	134	4170
1996	46	42	11	1	100	135	4180
1997	51	41	7	1	100	144	4202
1998	59	34	5	2	100	154	4339
1999	59	35	5	1	100	154	4281
2000	64	30	5	1	100	159	4367
2001	62	31	6	1	100	156	4448
2002	61	32	5	2	100	156	4550
2003	64	29	5	2	100	159	4503
2004	69	26	4	1	100	165	4700
2005	72	24	4	0	100	168	4837
2006	61	30	9	0	100	152	4844
2007	44	34	21	1	100	123	4965
2008	20	36	43	1	100	77	4956
2009	11	31	57	1	100	54	5041
2010	14	40	45	1	100	69	5052
2011	12	40	47	1	100	65	5003
2012	17	45	37	1	100	80	4949
2013	36	44	19	1	100	117	4719
2014	43	41	15	1	100	128	4573
2015	50	38	11	1	100	139	4257
2016	53	37	9	1	100	144	4672
2017	61	32	6	1	100	155	5108
2018	63	30	6	1	100	157	5209
2019	62	30	7	1	100	155	5311
2020	59	32	8	1	100	151	5352
2021	79	17	4	0	100	175	5173
2022	75	19	5	1	100	170	5201
2023	50	28	20	2	100	130	852

TABLE 46

EXPECTED CHANGE IN HOME VALUE IN THE NEXT YEAR

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?"

Year	Increase	Same	Decrease	DK, NA	Total	Median	Percentiles			Mean	Variance	Cases
							25th	75th	Rng			
2007	33	51	16	0	100	0.2	-0.3	3.6	3.9	1.2	50	4965
2008	19	56	24	1	100	-0.1	-0.5	0.4	0.9	-0.7	46	4956
2009	18	61	20	1	100	0.0	-0.4	0.4	0.8	-0.6	41	5041
2010	21	62	16	1	100	0.0	-0.4	0.4	0.8	-0.3	34	5052
2011	16	64	19	1	100	0.0	-0.4	0.4	0.8	-0.4	30	5003
2012	22	63	14	1	100	0.1	-0.3	0.5	0.8	0.1	31	4949
2013	39	51	9	1	100	0.3	-0.2	4.0	4.2	1.5	34	4719
2014	39	52	8	1	100	0.3	-0.2	4.0	4.2	1.6	31	4573
2015	43	49	8	0	100	0.4	-0.1	4.3	4.4	1.9	30	4257
2016	45	46	9	0	100	0.4	-0.1	4.6	4.7	2.0	30	4672
2017	53	40	7	0	100	1.1	0.0	4.9	5.0	2.7	30	5108
2018	53	39	8	0	100	1.3	-0.1	5.0	5.0	2.7	35	5209
2019	51	40	9	0	100	0.7	-0.1	4.7	4.8	2.4	33	5311
2020	44	43	12	1	100	0.4	-0.2	4.6	4.8	1.6	41	5352
2021	57	32	10	1	100	2.7	0.0	6.6	6.6	3.5	63	5173
2022	42	37	20	1	100	0.3	-0.4	5.2	5.5	1.6	80	5201
2023	30	43	26	1	100	0.1	-1.8	2.5	4.3	0.1	56	852

EXPECTED CHANGE IN HOME VALUE DURING THE NEXT 5 YEARS

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?"

<u>Year</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>			
2007	65	26	8	1	100	2.9	0.1	5.2	5.1	3.6	46	4965
2008	60	30	9	1	100	2.3	0.0	4.9	4.9	2.8	34	4956
2009	61	29	9	1	100	2.2	0.0	4.9	4.8	2.6	32	5041
2010	58	32	9	1	100	1.7	0.0	4.7	4.7	2.2	28	5052
2011	54	34	10	2	100	1.2	-0.1	4.5	4.6	2.0	28	5003
2012	57	32	9	2	100	1.6	0.0	4.6	4.6	2.2	29	4949
2013	60	29	9	2	100	2.0	0.0	4.7	4.7	2.4	28	4719
2014	61	28	9	2	100	2.0	0.1	4.7	4.6	2.3	25	4573
2015	65	25	9	1	100	2.2	0.1	4.7	4.6	2.5	26	4257
2016	64	25	10	1	100	2.2	0.1	4.7	4.5	2.4	24	4672
2017	67	23	9	1	100	2.4	0.2	4.8	4.6	2.6	24	5108
2018	66	23	10	1	100	2.4	0.1	4.9	4.7	2.8	26	5209
2019	65	22	11	2	100	2.3	0.1	4.7	4.6	2.5	25	5311
2020	69	22	8	1	100	2.6	0.3	4.9	4.6	2.8	23	5352
2021	64	21	14	1	100	2.8	0.0	5.1	5.1	2.9	39	5173
2022	57	25	15	3	100	2.3	-0.1	5.1	5.2	2.6	45	5201
2023	62	25	11	2	100	2.4	0.0	5.0	4.9	2.7	32	852