

TABLE 2

INDEX OF CONSUMER SENTIMENT WITHIN INCOME TERCILES

<u>Date of Survey</u>	<u>HOUSEHOLD INCOME TERCILES</u>		
	<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
October 1979	57.5	62.1	65.3
November 1979	55.5	62.1	68.3
December 1979	58.5	62.1	66.2
January 1980	65.6	65.5	70.8
February 1980	55.3	71.5	70.8
March 1980	51.9	55.0	62.3
April 1980	54.6	50.5	54.3
May 1980	45.2	53.0	55.2
June 1980	58.4	56.2	60.5
July 1980	58.1	62.0	67.6
August 1980	63.4	68.2	70.9
September 1980	72.2	70.5	78.1
October 1980	68.7	77.1	76.3
November 1980	62.3	81.5	82.7
December 1980	64.7	63.1	66.9
January 1981	69.9	69.5	74.8
February 1981	58.8	64.6	74.2
March 1981	58.7	66.6	72.1
April 1981	62.7	74.6	77.1
May 1981	71.5	76.3	85.0
June 1981	57.6	77.6	81.5
July 1981	64.8	73.8	80.6
August 1981	70.4	80.8	84.0
September 1981	60.2	76.7	80.0
October 1981	64.0	71.2	76.5
November 1981	58.7	59.6	68.6
December 1981	53.9	67.3	71.1
January 1982	61.5	72.9	80.0
February 1982	55.9	69.2	73.9
March 1982	53.3	64.9	67.9
April 1982	55.3	66.5	74.7
May 1982	60.7	66.6	75.7
June 1982	54.4	72.4	70.1
July 1982	58.1	67.0	71.0
August 1982	57.4	65.2	73.6
September 1982	59.4	66.2	81.1
October 1982	64.0	75.6	81.7
November 1982	61.5	75.1	81.1
December 1982	62.3	72.7	81.6
January 1983	57.1	71.7	83.7
February 1983	65.5	77.4	81.3
March 1983	68.6	82.5	91.8
April 1983	75.4	90.8	100.9
May 1983	82.8	94.1	101.0
June 1983	76.5	95.5	104.1
July 1983	77.9	97.3	107.7
August 1983	71.0	93.3	109.5
September 1983	73.3	94.0	103.7
October 1983	72.9	92.1	103.6
November 1983	80.5	93.9	100.3
December 1983	83.1	95.1	105.4
January 1984	82.6	103.6	115.6

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
February	1984	77.0	101.2	114.3
March	1984	87.2	101.9	117.8
April	1984	87.0	98.1	107.0
May	1984	88.5	99.2	107.8
June	1984	79.6	100.5	105.5
July	1984	86.1	101.1	102.7
August	1984	85.4	101.4	113.3
September	1984	88.7	104.8	110.8
October	1984	79.5	99.3	113.5
November	1984	80.0	96.4	111.0
December	1984	83.6	95.7	101.5
January	1985	83.0	98.5	110.2
February	1985	80.1	94.0	107.3
March	1985	77.3	97.2	110.8
April	1985	80.6	96.8	108.9
May	1985	79.7	92.5	105.3
June	1985	89.6	95.9	107.4
July	1985	83.9	94.7	105.2
August	1985	79.3	92.2	106.7
September	1985	79.5	96.3	101.7
October	1985	74.5	93.7	99.6
November	1985	75.9	97.9	100.8
December	1985	85.2	91.6	106.1
January	1986	82.2	97.0	108.4
February	1986	81.6	98.7	108.2
March	1986	80.7	99.2	104.5
April	1986	83.2	99.2	108.7
May	1986	80.2	99.4	105.5
June	1986	87.0	100.2	112.1
July	1986	86.3	98.3	109.5
August	1986	82.2	98.2	105.7
September	1986	83.4	92.8	100.0
October	1986	86.0	97.2	103.4
November	1986	80.9	98.8	97.8
December	1986	74.2	94.5	99.5
January	1987	82.3	87.4	101.9
February	1987	77.1	90.6	103.3
March	1987	79.6	94.8	97.5
April	1987	83.8	93.9	101.2
May	1987	82.1	93.1	98.5
June	1987	79.9	90.7	104.3
July	1987	83.0	97.7	102.0
August	1987	86.7	92.1	106.3
September	1987	80.5	97.0	103.5
October	1987	78.7	88.5	101.5
November	1987	75.6	84.4	89.6
December	1987	79.2	85.2	95.6
January	1988	82.0	92.9	98.4
February	1988	81.4	94.5	99.3
March	1988	82.7	97.4	104.0
April	1988	80.7	92.5	100.3
May	1988	78.9	101.0	106.5
June	1988	83.2	99.7	102.5

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
July	1988	81.9	97.3	102.2
August	1988	89.6	98.0	104.7
September	1988	91.9	96.7	103.4
October	1988	82.4	97.2	103.7
November	1988	80.5	99.9	99.5
December	1988	82.6	94.0	100.1
January	1989	84.5	103.1	106.3
February	1989	86.1	94.7	105.9
March	1989	80.2	103.7	98.8
April	1989	81.6	92.7	99.9
May	1989	79.8	93.2	100.7
June	1989	80.5	98.5	94.7
July	1989	75.7	96.7	103.6
August	1989	84.0	94.9	92.3
September	1989	85.1	100.6	103.7
October	1989	84.1	96.8	100.9
November	1989	81.7	93.8	99.0
December	1989	80.3	91.4	100.3
January	1990	85.1	93.1	100.6
February	1990	77.7	98.7	92.1
March	1990	76.6	98.4	98.9
April	1990	87.4	93.5	102.4
May	1990	81.5	93.8	98.4
June	1990	76.2	89.1	99.0
July	1990	78.3	92.0	94.1
August	1990	69.3	80.6	79.1
September	1990	65.0	76.4	76.6
October	1990	58.1	61.2	71.4
November	1990	63.3	64.8	72.2
December	1990	59.5	67.9	68.6
January	1991	64.6	63.4	73.8
February	1991	65.3	72.1	74.1
March	1991	76.6	91.6	95.0
April	1991	73.4	80.7	91.2
May	1991	71.4	75.9	86.7
June	1991	76.6	86.6	86.6
July	1991	71.3	86.8	90.6
August	1991	72.4	84.2	89.6
September	1991	74.9	87.0	89.1
October	1991	74.1	76.3	84.1
November	1991	63.5	64.9	80.2
December	1991	68.7	68.0	70.1
January	1992	61.9	67.9	72.3
February	1992	60.5	69.7	74.9
March	1992	66.7	78.6	82.4
April	1992	71.8	74.2	86.4
May	1992	68.5	81.1	87.8
June	1992	75.5	83.6	82.5
July	1992	70.9	73.3	85.2
August	1992	69.1	76.2	83.2
September	1992	67.0	78.7	80.5
October	1992	68.3	72.2	80.6
November	1992	82.5	87.6	88.3

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<u>Date of Survey</u>	<u>HOUSEHOLD INCOME TERCILES</u>		
	<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
December 1992	86.4	92.3	95.1
January 1993	81.3	92.6	94.3
February 1993	81.8	86.3	93.0
March 1993	83.0	83.0	91.4
April 1993	75.4	93.4	88.4
May 1993	76.4	82.1	84.6
June 1993	81.5	84.2	81.7
July 1993	71.7	78.7	82.5
August 1993	70.0	78.1	84.1
September 1993	70.8	81.7	80.3
October 1993	74.5	86.4	87.5
November 1993	76.2	81.1	86.5
December 1993	84.8	91.9	89.4
January 1994	83.4	94.3	105.8
February 1994	85.4	95.1	99.5
March 1994	83.4	93.9	97.5
April 1994	84.7	95.9	98.6
May 1994	87.1	97.8	95.4
June 1994	85.6	95.5	93.1
July 1994	83.0	91.8	95.0
August 1994	82.8	93.9	99.8
September 1994	86.8	89.5	99.5
October 1994	85.4	92.9	99.7
November 1994	80.1	93.7	100.6
December 1994	87.0	99.9	98.6
January 1995	88.9	100.4	104.3
February 1995	87.4	97.5	100.4
March 1995	80.3	92.8	100.0
April 1995	82.6	95.9	100.8
May 1995	81.2	90.8	99.3
June 1995	83.6	93.9	100.9
July 1995	81.8	96.5	104.8
August 1995	86.8	97.2	105.5
September 1995	77.9	89.6	100.2
October 1995	82.0	88.7	100.5
November 1995	77.0	93.5	94.8
December 1995	81.1	94.5	99.1
January 1996	84.2	90.6	95.8
February 1996	80.8	90.7	93.4
March 1996	87.8	95.2	98.9
April 1996	81.7	90.4	105.9
May 1996	79.0	91.7	96.6
June 1996	80.0	97.1	99.7
July 1996	85.7	96.4	101.0
August 1996	87.0	96.7	103.2
September 1996	88.3	96.8	99.9
October 1996	86.1	98.7	103.8
November 1996	88.5	101.0	108.1
December 1996	92.0	95.2	104.7
January 1997	88.2	100.8	102.7
February 1997	86.5	100.2	112.7
March 1997	90.4	100.1	111.3

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
April	1997	90.1	104.6	111.7
May	1997	90.5	107.8	110.8
June	1997	96.1	108.9	109.0
July	1997	98.7	109.0	116.1
August	1997	90.8	109.4	113.2
September	1997	95.5	108.5	115.7
October	1997	91.7	111.6	115.9
November	1997	101.1	109.3	113.9
December	1997	89.7	102.0	114.6
January	1998	94.6	109.8	117.6
February	1998	101.9	113.1	118.3
March	1998	96.2	110.8	113.8
April	1998	99.6	108.8	119.2
May	1998	97.2	107.7	116.3
June	1998	98.6	106.1	114.2
July	1998	94.5	109.0	113.5
August	1998	93.4	107.6	112.6
September	1998	95.6	103.9	104.1
October	1998	91.6	97.6	104.5
November	1998	94.5	101.0	113.7
December	1998	96.9	97.9	108.2
January	1999	90.5	105.6	114.5
February	1999	96.3	112.8	116.9
March	1999	100.6	107.4	111.0
April	1999	89.9	108.9	115.7
May	1999	94.0	109.6	117.3
June	1999	94.8	109.0	118.9
July	1999	95.7	110.9	112.5
August	1999	91.5	111.2	110.5
September	1999	96.9	109.6	116.9
October	1999	95.4	106.3	109.4
November	1999	95.4	112.3	114.1
December	1999	93.6	108.8	116.7
January	2000	100.3	110.5	126.1
February	2000	104.4	110.8	121.1
March	2000	94.0	108.6	120.0
April	2000	96.6	112.9	118.3
May	2000	99.7	114.9	117.3
June	2000	99.4	108.9	113.4
July	2000	99.7	106.3	120.0
August	2000	94.7	109.3	118.9
September	2000	95.4	110.1	118.7
October	2000	92.3	111.1	114.2
November	2000	101.8	110.9	112.0
December	2000	93.1	102.3	103.7
January	2001	83.5	98.4	102.2
February	2001	82.3	92.2	98.0
March	2001	84.6	93.3	96.6
April	2001	81.1	89.6	94.6
May	2001	81.3	96.1	101.1
June	2001	82.8	93.1	103.2
July	2001	84.8	94.3	98.9
August	2001	83.9	96.7	94.5

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<u>Date of Survey</u>	<u>HOUSEHOLD INCOME TERCILES</u>		
	<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
September 2001	75.1	85.1	85.5
October 2001	79.5	84.1	88.3
November 2001	77.8	87.5	88.2
December 2001	83.4	85.3	98.5
January 2002	82.4	92.7	103.1
February 2002	81.2	92.5	98.0
March 2002	84.2	99.5	105.1
April 2002	87.0	93.4	101.6
May 2002	90.1	96.7	105.0
June 2002	83.4	94.7	101.0
July 2002	80.8	91.5	93.5
August 2002	80.7	88.0	94.1
September 2002	81.6	85.2	91.4
October 2002	75.1	79.7	88.4
November 2002	80.1	85.2	87.6
December 2002	75.8	91.0	95.3
January 2003	74.1	84.8	89.5
February 2003	77.1	82.4	81.3
March 2003	68.1	76.1	90.3
April 2003	76.2	85.1	96.4
May 2003	87.8	95.1	94.9
June 2003	79.6	95.0	95.6
July 2003	80.3	95.6	98.4
August 2003	80.9	89.1	99.6
September 2003	75.5	90.4	100.7
October 2003	77.1	90.3	102.3
November 2003	79.4	98.1	105.9
December 2003	82.2	93.4	103.8
January 2004	91.5	105.8	114.2
February 2004	79.0	96.8	109.1
March 2004	83.7	97.6	106.7
April 2004	85.8	93.2	104.8
May 2004	78.8	88.9	101.4
June 2004	80.8	98.0	106.6
July 2004	88.2	96.1	107.1
August 2004	81.1	99.0	106.8
September 2004	80.6	95.6	106.2
October 2004	80.7	95.7	99.6
November 2004	80.9	93.1	104.8
December 2004	93.5	95.9	105.0
January 2005	82.3	97.2	107.1
February 2005	79.6	93.7	107.2
March 2005	85.0	87.8	103.5
April 2005	79.9	85.6	99.4
May 2005	76.9	86.3	96.4
June 2005	87.2	99.1	103.4
July 2005	87.3	97.2	103.9
August 2005	76.4	89.5	101.0
September 2005	68.6	74.8	89.3
October 2005	68.2	75.7	77.7
November 2005	67.6	88.0	90.4
December 2005	76.1	92.0	103.9

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
January	2006	78.9	93.6	101.8
February	2006	73.3	89.3	98.4
March	2006	78.3	84.1	104.8
April	2006	75.5	87.6	99.9
May	2006	65.5	84.2	88.3
June	2006	73.0	86.6	97.7
July	2006	67.6	87.2	97.4
August	2006	68.9	84.7	93.4
September	2006	79.0	77.8	97.7
October	2006	81.0	95.6	104.5
November	2006	85.5	95.9	99.4
December	2006	84.1	92.2	99.8
January	2007	85.5	98.5	107.7
February	2007	74.8	87.8	113.3
March	2007	79.1	88.5	98.5
April	2007	78.4	88.4	95.5
May	2007	76.1	92.9	97.7
June	2007	77.4	84.1	96.8
July	2007	75.0	89.6	105.8
August	2007	64.4	88.5	96.9
September	2007	70.0	86.3	92.2
October	2007	71.0	83.0	90.5
November	2007	63.0	79.6	84.0
December	2007	65.8	73.9	90.7
January	2008	70.1	76.8	87.9
February	2008	63.3	75.3	73.7
March	2008	59.8	71.6	78.4
April	2008	57.4	64.8	67.8
May	2008	55.4	57.3	66.8
June	2008	52.4	54.1	62.2
July	2008	60.1	58.3	67.9
August	2008	55.7	64.4	69.5
September	2008	66.9	69.1	74.8
October	2008	59.7	55.6	58.2
November	2008	54.7	53.5	58.2
December	2008	57.6	61.0	61.7
January	2009	57.7	65.0	61.0
February	2009	57.1	53.6	60.5
March	2009	59.8	54.2	57.5
April	2009	64.5	65.1	67.9
May	2009	66.2	67.8	73.8
June	2009	68.5	69.3	74.0
July	2009	67.2	63.2	69.2
August	2009	60.5	71.3	66.3
September	2009	69.9	76.5	75.0
October	2009	65.6	73.7	74.9
November	2009	58.5	68.4	74.9
December	2009	69.3	70.4	78.7
January	2010	67.9	76.6	80.7
February	2010	67.7	73.2	80.4
March	2010	71.9	73.5	78.0
April	2010	66.4	74.9	77.3
May	2010	65.7	71.6	82.8

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
June	2010	68.0	77.4	82.6
July	2010	66.7	60.6	77.6
August	2010	60.1	69.9	78.1
September	2010	67.8	69.2	71.8
October	2010	62.1	67.6	74.6
November	2010	60.0	74.9	81.3
December	2010	70.1	73.4	82.1
January	2011	68.8	75.2	82.2
February	2011	65.9	79.6	88.1
March	2011	56.4	67.1	80.4
April	2011	60.2	67.6	82.5
May	2011	66.9	73.5	83.0
June	2011	63.3	73.4	80.1
July	2011	60.7	61.0	70.1
August	2011	51.9	53.0	62.3
September	2011	59.6	55.4	63.2
October	2011	52.6	63.2	68.1
November	2011	59.3	62.5	70.7
December	2011	68.7	68.0	73.6
January	2012	69.0	76.1	79.3
February	2012	68.9	73.4	84.8
March	2012	68.9	72.4	89.9
April	2012	68.5	75.9	85.0
May	2012	69.5	74.1	91.5
June	2012	71.2	73.1	74.6
July	2012	69.8	72.6	74.5
August	2012	68.5	78.1	79.8
September	2012	76.5	79.8	80.6
October	2012	81.0	79.5	91.5
November	2012	77.8	79.8	91.6
December	2012	68.0	74.9	76.1
January	2013	67.9	78.5	78.1
February	2013	69.7	81.4	83.5
March	2013	73.4	81.2	86.0
April	2013	68.9	81.5	78.8
May	2013	77.4	83.8	94.1
June	2013	73.0	84.2	96.9
July	2013	78.0	87.3	91.3
August	2013	72.2	86.1	89.3
September	2013	70.4	75.3	87.7
October	2013	66.3	75.0	79.4
November	2013	66.2	72.4	88.6
December	2013	73.4	82.9	92.1
January	2014	71.6	81.5	93.1
February	2014	69.0	83.1	92.9
March	2014	71.6	82.4	88.8
April	2014	75.1	85.1	95.0
May	2014	73.3	81.9	88.9
June	2014	73.0	87.4	90.4
July	2014	76.3	80.3	91.3
August	2014	71.0	83.3	95.2
September	2014	72.4	91.0	92.1
October	2014	76.4	87.0	100.2

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<u>Date of Survey</u>		<u>HOUSEHOLD INCOME TERCILES</u>		
		<u>Bottom Third</u>	<u>Middle Third</u>	<u>Top Third</u>
November	2014	81.5	89.8	94.6
December	2014	88.6	92.2	101.7
January	2015	92.8	97.2	107.2
February	2015	93.5	90.7	101.7
March	2015	85.5	93.2	104.0
April	2015	86.1	96.7	106.2
May	2015	82.3	91.9	101.3
June	2015	88.6	97.1	103.4
July	2015	85.8	94.3	100.3
August	2015	87.0	91.2	98.9
September	2015	81.3	82.2	99.7
October	2015	88.3	85.1	98.6
November	2015	88.2	90.8	96.1
December	2015	84.3	99.9	94.5
January	2016	84.3	96.0	96.9
February	2016	83.0	94.4	98.3
March	2016	80.6	95.1	99.4
April	2016	82.5	88.2	97.4
May	2016	89.4	91.4	103.3
June	2016	84.7	92.2	104.2
July	2016	83.7	90.1	96.4
August	2016	82.4	92.0	95.5
September	2016	81.1	92.8	100.3
October	2016	76.3	90.9	94.5
November	2016	86.2	93.2	102.0
December	2016	89.4	103.4	103.1
January	2017	88.7	105.2	102.0
February	2017	89.3	100.1	99.1
March	2017	82.6	100.3	107.5
April	2017	84.9	99.7	106.9
May	2017	86.8	100.5	104.5
June	2017	85.1	99.7	101.7
July	2017	85.5	95.0	100.5
August	2017	84.7	97.8	105.7
September	2017	85.3	94.6	105.8
October	2017	94.6	100.8	108.7
November	2017	91.4	100.4	105.7
December	2017	84.9	97.7	105.8
January	2018	84.5	93.2	108.8
February	2018	81.2	104.3	111.9
March	2018	95.3	104.3	106.3
April	2018	91.1	101.3	104.4
May	2018	91.5	100.9	101.8