

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
October	1979	57.5	62.1	65.3	71.3	81.5	90.6	48.7	49.7	49.0
November	1979	55.5	62.1	68.3	73.5	79.7	87.4	44.0	50.8	55.9
December	1979	58.5	62.1	66.2	70.7	79.5	82.7	50.7	50.9	55.7
January	1980	65.6	65.5	70.8	75.1	92.8	94.7	59.4	48.0	55.4
February	1980	55.3	71.5	70.8	69.2	91.7	90.5	46.3	58.6	58.1
March	1980	51.9	55.0	62.3	62.9	75.6	86.9	44.8	41.8	46.5
April	1980	54.6	50.5	54.3	65.0	63.8	70.2	47.9	42.0	44.1
May	1980	45.2	53.0	55.2	57.4	62.5	65.4	37.3	46.9	48.5
June	1980	58.4	56.2	60.5	58.3	70.0	71.2	58.6	47.4	53.6
July	1980	58.1	62.0	67.6	67.9	80.2	81.6	51.8	50.2	58.6
August	1980	63.4	68.2	70.9	70.2	83.1	87.1	59.1	58.7	60.6
September	1980	72.2	70.5	78.1	76.9	79.2	91.7	69.2	65.0	69.3
October	1980	68.7	77.1	76.3	68.6	85.6	91.6	68.7	71.7	66.6
November	1980	62.3	81.5	82.7	60.7	80.9	84.6	63.3	81.8	81.4
December	1980	64.7	63.1	66.9	63.5	74.3	75.0	65.5	56.0	61.7
January	1981	69.9	69.5	74.8	69.9	77.5	81.8	69.9	64.3	70.3
February	1981	58.8	64.6	74.2	58.1	75.5	82.6	59.3	57.6	68.7
March	1981	58.7	66.6	72.1	58.5	75.5	83.9	58.9	60.9	64.5
April	1981	62.7	74.6	77.1	65.2	81.1	84.3	61.1	70.5	72.5
May	1981	71.5	76.3	85.0	68.9	83.9	94.0	73.1	71.5	79.2
June	1981	57.6	77.6	81.5	56.3	82.6	86.1	58.5	74.3	78.6
July	1981	64.8	73.8	80.6	75.3	86.1	90.0	58.0	66.0	74.5
August	1981	70.4	80.8	84.0	78.5	94.8	95.5	65.3	71.8	76.7
September	1981	60.2	76.7	80.0	68.9	81.2	86.6	54.6	73.8	75.8
October	1981	64.0	71.2	76.5	74.9	84.9	91.7	57.0	62.4	66.8
November	1981	58.7	59.6	68.6	63.7	73.8	79.7	55.4	50.5	61.4
December	1981	53.9	67.3	71.1	59.4	82.9	84.9	50.4	57.2	62.3
January	1982	61.5	72.9	80.0	70.3	86.0	96.7	55.9	64.4	69.3
February	1982	55.9	69.2	73.9	64.2	82.3	89.1	50.5	60.8	64.2
March	1982	53.3	64.9	67.9	65.5	78.7	84.6	45.5	56.1	57.1
April	1982	55.3	66.5	74.7	54.6	74.7	87.4	55.8	61.2	66.6
May	1982	60.7	66.6	75.7	65.6	77.0	86.0	57.5	60.0	69.1
June	1982	54.4	72.4	70.1	58.1	82.0	82.8	52.1	66.3	61.9
July	1982	58.1	67.0	71.0	68.8	79.9	84.1	51.2	58.7	62.5
August	1982	57.4	65.2	73.6	64.6	74.5	78.1	52.7	59.2	70.7
September	1982	59.4	66.2	81.1	59.5	69.9	87.6	59.3	63.8	76.9
October	1982	64.0	75.6	81.7	61.5	85.4	87.9	65.6	69.3	77.7
November	1982	61.5	75.1	81.1	61.0	73.0	90.8	61.9	76.4	74.9
December	1982	62.3	72.7	81.6	66.8	79.1	89.9	59.4	68.5	76.3
January	1983	57.1	71.7	83.7	55.5	77.4	104.6	58.1	67.9	70.2
February	1983	65.5	77.4	81.3	66.1	84.1	90.2	65.1	73.1	75.7
March	1983	68.6	82.5	91.8	65.7	80.9	94.5	70.5	83.5	90.0
April	1983	75.4	90.8	100.9	72.6	94.3	109.3	77.1	88.6	95.4
May	1983	82.8	94.1	101.0	75.4	98.1	103.5	87.5	91.6	99.3
June	1983	76.5	95.5	104.1	78.0	100.7	110.9	75.5	92.2	99.7
July	1983	77.9	97.3	107.7	78.9	99.8	115.9	77.2	95.7	102.5
August	1983	71.0	93.3	109.5	72.5	100.7	112.2	70.1	88.5	107.8
September	1983	73.3	94.0	103.7	75.5	103.0	111.8	72.0	88.2	98.5
October	1983	72.9	92.1	103.6	74.3	97.1	112.0	72.0	88.9	98.3
November	1983	80.5	93.9	100.3	83.3	99.4	107.9	78.6	90.4	95.4
December	1983	83.1	95.1	105.4	87.7	100.8	110.9	80.2	91.4	101.9

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

<u>Date of Survey</u>		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
January	1984	82.6	103.6	115.6	81.8	109.4	124.3	83.1	99.8	110.1
February	1984	77.0	101.2	114.3	80.5	108.5	122.6	74.7	96.5	109.0
March	1984	87.2	101.9	117.8	89.6	107.9	124.3	85.7	98.0	113.7
April	1984	87.0	98.1	107.0	90.0	106.2	119.9	85.0	92.9	98.7
May	1984	88.5	99.2	107.8	97.2	109.4	124.2	83.0	92.6	97.2
June	1984	79.6	100.5	105.5	84.3	110.1	118.5	76.6	94.3	97.2
July	1984	86.1	101.1	102.7	89.1	110.6	112.2	84.2	95.1	96.6
August	1984	85.4	101.4	113.3	87.7	112.7	125.5	83.9	94.1	105.4
September	1984	88.7	104.8	110.8	92.6	112.3	120.7	86.2	100.0	104.4
October	1984	79.5	99.3	113.5	84.5	105.4	125.2	76.2	95.3	106.0
November	1984	80.0	96.4	111.0	85.9	104.5	118.0	76.3	91.1	106.4
December	1984	83.6	95.7	101.5	88.6	106.3	108.9	80.4	89.0	96.7
January	1985	83.0	98.5	110.2	89.2	107.5	122.3	79.0	92.6	102.4
February	1985	80.1	94.0	107.3	90.8	107.1	117.9	73.3	85.6	100.6
March	1985	77.3	97.2	110.8	84.8	107.9	122.8	72.6	90.4	103.1
April	1985	80.6	96.8	108.9	90.2	108.6	123.4	74.3	89.3	99.6
May	1985	79.7	92.5	105.3	90.2	103.5	121.1	72.9	85.4	95.1
June	1985	89.6	95.9	107.4	94.7	105.4	118.7	86.3	89.8	100.2
July	1985	83.9	94.7	105.2	94.5	104.0	116.4	77.0	88.6	98.0
August	1985	79.3	92.2	106.7	86.3	100.4	120.6	74.7	87.0	97.8
September	1985	79.5	96.3	101.7	90.0	109.7	114.5	72.7	87.7	93.5
October	1985	74.5	93.7	99.6	83.7	107.3	113.1	68.6	85.0	90.9
November	1985	75.9	97.9	100.8	86.9	105.1	114.5	68.8	93.2	92.0
December	1985	85.2	91.6	106.1	90.4	108.7	114.5	81.9	80.7	100.6
January	1986	82.2	97.0	108.4	95.1	113.6	127.4	73.9	86.4	96.2
February	1986	81.6	98.7	108.2	91.9	113.2	120.5	74.9	89.3	100.4
March	1986	80.7	99.2	104.5	93.0	113.1	117.4	72.8	90.2	96.2
April	1986	83.2	99.2	108.7	94.5	113.4	119.7	76.0	90.0	101.6
May	1986	80.2	99.4	105.5	89.9	110.5	118.4	74.1	92.2	97.1
June	1986	87.0	100.2	112.1	101.4	111.8	127.5	77.7	92.7	102.3
July	1986	86.3	98.3	109.5	98.2	112.8	126.4	78.7	89.0	98.6
August	1986	82.2	98.2	105.7	95.4	109.7	122.7	73.7	90.8	94.8
September	1986	83.4	92.8	100.0	97.9	110.9	117.0	74.1	81.2	89.1
October	1986	86.0	97.2	103.4	98.6	109.6	119.0	77.9	89.3	93.3
November	1986	80.9	98.8	97.8	96.6	113.4	114.1	70.9	89.4	87.2
December	1986	74.2	94.5	99.5	85.6	113.3	119.5	66.8	82.4	86.6
January	1987	82.3	87.4	101.9	93.2	104.4	118.7	75.3	76.5	91.1
February	1987	77.1	90.6	103.3	85.6	103.4	120.9	71.6	82.4	92.0
March	1987	79.6	94.8	97.5	87.8	103.3	113.8	74.3	89.3	87.0
April	1987	83.8	93.9	101.2	94.4	106.9	115.1	77.0	85.5	92.3
May	1987	82.1	93.1	98.5	95.8	108.7	118.3	73.3	83.1	85.7
June	1987	79.9	90.7	104.3	94.6	108.1	122.6	70.5	79.5	92.5
July	1987	83.0	97.7	102.0	94.5	117.6	117.9	75.6	84.9	91.7
August	1987	86.7	92.1	106.3	98.6	107.6	120.7	79.0	82.1	97.1
September	1987	80.5	97.0	103.5	94.7	113.1	117.2	71.4	86.8	94.7
October	1987	78.7	88.5	101.5	93.5	102.3	114.8	69.2	79.6	93.0
November	1987	75.6	84.4	89.6	91.1	101.7	106.1	65.6	73.4	79.0
December	1987	79.2	85.2	95.6	91.5	101.8	114.8	71.3	74.5	83.3
January	1988	82.0	92.9	98.4	93.7	111.6	115.8	74.4	80.9	87.2
February	1988	81.4	94.5	99.3	96.9	109.1	115.0	71.5	85.1	89.2

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Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
March	1988	82.7	97.4	104.0	95.7	111.0	121.5	74.4	88.7	92.7
April	1988	80.7	92.5	100.3	88.4	105.4	120.1	75.8	84.2	87.5
May	1988	78.9	101.0	106.5	90.9	109.9	119.2	71.2	95.2	98.3
June	1988	83.2	99.7	102.5	91.9	116.3	118.2	77.6	89.0	92.5
July	1988	81.9	97.3	102.2	95.1	116.8	121.5	73.4	84.7	89.8
August	1988	89.6	98.0	104.7	102.5	112.4	118.3	81.3	88.7	95.9
September	1988	91.9	96.7	103.4	102.3	107.2	119.1	85.2	90.0	93.4
October	1988	82.4	97.2	103.7	92.7	109.8	113.2	75.9	89.1	97.7
November	1988	80.5	99.9	99.5	90.7	109.5	111.0	73.9	93.7	92.1
December	1988	82.6	94.0	100.1	92.9	103.2	110.3	76.0	88.1	93.6
January	1989	84.5	103.1	106.3	93.9	118.8	118.1	78.4	93.1	98.7
February	1989	86.1	94.7	105.9	92.0	104.5	120.6	82.4	88.5	96.5
March	1989	80.2	103.7	98.8	87.1	114.0	113.0	75.7	97.1	89.6
April	1989	81.6	92.7	99.9	93.1	106.2	113.5	74.2	84.0	91.3
May	1989	79.8	93.2	100.7	95.9	111.3	115.7	69.5	81.5	91.0
June	1989	80.5	98.5	94.7	92.7	109.4	112.3	72.7	91.5	83.4
July	1989	75.7	96.7	103.6	81.1	107.6	117.4	72.2	89.7	94.7
August	1989	84.0	94.9	92.3	94.9	111.1	109.2	77.0	84.5	81.4
September	1989	85.1	100.6	103.7	93.3	111.7	117.1	79.7	93.5	95.2
October	1989	84.1	96.8	100.9	89.7	106.4	115.3	80.5	90.6	91.7
November	1989	81.7	93.8	99.0	88.8	105.3	111.6	77.2	86.4	90.8
December	1989	80.3	91.4	100.3	82.2	101.8	111.6	79.1	84.8	93.1
January	1990	85.1	93.1	100.6	103.2	103.8	116.4	73.5	86.2	90.4
February	1990	77.7	98.7	92.1	87.7	112.0	106.3	71.4	90.1	83.1
March	1990	76.6	98.4	98.9	88.0	118.1	116.4	69.3	85.7	87.7
April	1990	87.4	93.5	102.4	96.8	114.1	118.0	81.4	80.3	92.3
May	1990	81.5	93.8	98.4	100.8	111.9	112.7	69.0	82.1	89.3
June	1990	76.2	89.1	99.0	95.9	107.4	116.1	63.6	77.4	88.0
July	1990	78.3	92.0	94.1	95.1	110.6	109.8	67.6	80.0	84.0
August	1990	69.3	80.6	79.1	89.4	99.2	103.3	56.4	68.6	63.6
September	1990	65.0	76.4	76.6	83.7	98.2	102.9	53.1	62.5	59.7
October	1990	58.1	61.2	71.4	73.8	82.6	94.2	48.1	47.4	56.8
November	1990	63.3	64.8	72.2	79.6	87.6	96.2	52.8	50.2	56.8
December	1990	59.5	67.9	68.6	74.7	89.9	87.0	49.7	53.8	56.8
January	1991	64.6	63.4	73.8	81.8	80.7	94.0	53.5	52.2	60.9
February	1991	65.3	72.1	74.1	77.2	83.3	91.1	57.7	64.9	63.2
March	1991	76.6	91.6	95.0	80.8	96.9	101.4	74.0	88.2	91.0
April	1991	73.4	80.7	91.2	85.2	93.5	99.0	65.9	72.6	86.1
May	1991	71.4	75.9	86.7	79.7	88.9	97.7	66.1	67.6	79.7
June	1991	76.6	86.6	86.6	82.0	96.9	99.3	73.2	80.0	78.4
July	1991	71.3	86.8	90.6	80.9	101.9	105.6	65.1	77.1	81.0
August	1991	72.4	84.2	89.6	82.6	89.9	104.6	65.9	80.6	79.9
September	1991	74.9	87.0	89.1	85.2	97.3	99.5	68.3	80.4	82.4
October	1991	74.1	76.3	84.1	79.7	94.8	94.7	70.5	64.5	77.3
November	1991	63.5	64.9	80.2	71.5	76.1	94.1	58.3	57.7	71.3
December	1991	68.7	68.0	70.1	76.3	78.6	84.5	63.8	61.1	60.9
January	1992	61.9	67.9	72.3	71.1	85.4	85.9	55.9	56.7	63.5
February	1992	60.5	69.7	74.9	67.1	79.1	91.4	56.3	63.7	64.3
March	1992	66.7	78.6	82.4	71.3	90.3	94.1	63.7	71.1	74.9
April	1992	71.8	74.2	86.4	80.7	85.3	98.0	66.0	67.1	78.9
May	1992	68.5	81.1	87.8	76.2	100.2	99.2	63.6	68.8	80.6

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
June	1992	75.5	83.6	82.5	89.1	99.0	99.6	66.8	73.7	71.4
July	1992	70.9	73.3	85.2	81.7	87.0	102.1	64.0	64.5	74.3
August	1992	69.1	76.2	83.2	75.9	84.5	98.0	64.7	70.8	73.8
September	1992	67.0	78.7	80.5	81.7	89.5	94.4	57.5	71.8	71.5
October	1992	68.3	72.2	80.6	72.5	86.2	89.7	65.5	63.1	74.7
November	1992	82.5	87.6	88.3	91.5	99.0	101.9	76.8	80.3	79.6
December	1992	86.4	92.3	95.1	83.8	96.1	100.7	88.2	89.9	91.4
January	1993	81.3	92.6	94.3	85.5	105.4	105.0	78.6	84.3	87.4
February	1993	81.8	86.3	93.0	86.8	96.2	105.5	78.6	80.0	85.0
March	1993	83.0	83.0	91.4	94.3	102.5	107.9	75.8	70.4	80.9
April	1993	75.4	93.4	88.4	87.5	108.9	103.8	67.5	83.4	78.5
May	1993	76.4	82.1	84.6	90.5	104.5	103.1	67.4	67.8	72.7
June	1993	81.5	84.2	81.7	99.0	100.4	100.7	70.3	73.7	69.5
July	1993	71.7	78.7	82.5	86.8	97.8	105.2	62.1	66.3	68.0
August	1993	70.0	78.1	84.1	86.9	94.1	105.3	59.1	67.9	70.5
September	1993	70.8	81.7	80.3	84.9	97.9	102.8	61.7	71.4	65.9
October	1993	74.5	86.4	87.5	86.1	101.8	108.1	67.1	76.4	74.2
November	1993	76.2	81.1	86.5	91.1	101.3	103.0	66.5	68.1	75.9
December	1993	84.8	91.9	89.4	101.9	100.9	106.6	73.8	86.2	78.3
January	1994	83.4	94.3	105.8	96.8	107.2	117.4	74.8	86.1	98.3
February	1994	85.4	95.1	99.5	99.0	108.0	118.0	76.7	86.8	87.6
March	1994	83.4	93.9	97.5	93.3	100.9	109.4	77.0	89.5	89.8
April	1994	84.7	95.9	98.6	98.9	107.5	118.4	75.5	88.4	85.9
May	1994	87.1	97.8	95.4	97.4	109.6	113.3	80.4	90.2	83.9
June	1994	85.6	95.5	93.1	94.8	109.8	109.8	79.6	86.4	82.3
July	1994	83.0	91.8	95.0	99.2	109.3	109.8	72.6	80.5	85.5
August	1994	82.8	93.9	99.8	101.3	110.8	114.8	70.9	83.1	90.1
September	1994	86.8	89.5	99.5	100.0	103.3	109.3	78.2	80.6	93.3
October	1994	85.4	92.9	99.7	93.5	104.4	116.3	80.3	85.5	89.0
November	1994	80.1	93.7	100.6	86.6	103.2	115.2	75.9	87.6	91.2
December	1994	87.0	99.9	98.6	97.7	109.0	108.7	80.2	94.1	92.0
January	1995	88.9	100.4	104.3	105.8	113.8	118.2	78.1	91.8	95.4
February	1995	87.4	97.5	100.4	96.4	118.3	113.8	81.6	84.2	91.8
March	1995	80.3	92.8	100.0	93.7	111.3	116.8	71.6	81.0	89.2
April	1995	82.6	95.9	100.8	96.4	110.8	112.5	73.7	86.3	93.3
May	1995	81.2	90.8	99.3	95.9	105.5	116.4	71.7	81.4	88.3
June	1995	83.6	93.9	100.9	98.3	106.7	114.0	74.2	85.6	92.5
July	1995	81.8	96.5	104.8	91.5	109.1	115.8	75.6	88.4	97.8
August	1995	86.8	97.2	105.5	101.1	114.6	121.3	77.7	86.0	95.4
September	1995	77.9	89.6	100.2	93.4	101.8	119.6	67.9	81.7	87.7
October	1995	82.0	88.7	100.5	98.4	99.0	117.2	71.5	82.1	89.7
November	1995	77.0	93.5	94.8	89.4	106.1	108.6	68.9	85.5	85.9
December	1995	81.1	94.5	99.1	93.3	106.1	109.8	73.3	87.1	92.1
January	1996	84.2	90.6	95.8	99.6	107.1	113.1	74.3	80.1	84.7
February	1996	80.8	90.7	93.4	98.0	107.7	109.3	69.7	79.8	83.1
March	1996	87.8	95.2	98.9	95.3	108.4	113.0	83.0	86.7	89.9
April	1996	81.7	90.4	105.9	100.5	105.9	118.8	69.5	80.5	97.6
May	1996	79.0	91.7	96.6	98.1	104.7	112.5	66.6	83.3	86.4
June	1996	80.0	97.1	99.7	90.0	114.5	112.0	73.7	86.0	91.7
July	1996	85.7	96.4	101.0	97.0	110.7	115.0	78.4	87.2	92.1
August	1996	87.0	96.7	103.2	98.7	110.7	114.6	79.5	87.7	95.9

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
September	1996	88.3	96.8	99.9	92.9	104.8	109.1	85.4	91.7	94.0
October	1996	86.1	98.7	103.8	93.3	110.1	115.0	81.5	91.3	96.6
November	1996	88.5	101.0	108.1	94.5	112.5	114.7	84.6	93.6	103.9
December	1996	92.0	95.2	104.7	96.3	107.7	111.6	89.3	87.2	100.2
January	1997	88.2	100.8	102.7	96.6	107.9	115.9	82.7	96.2	94.3
February	1997	86.5	100.2	112.7	91.4	109.4	120.3	83.3	94.3	107.8
March	1997	90.4	100.1	111.3	95.8	113.7	122.5	86.9	91.3	104.1
April	1997	90.1	104.6	111.7	109.3	114.6	123.8	77.8	98.2	103.9
May	1997	90.5	107.8	110.8	103.2	115.7	121.0	82.3	102.8	104.2
June	1997	96.1	108.9	109.0	106.0	113.9	120.0	89.8	105.7	102.0
July	1997	98.7	109.0	116.1	103.9	116.1	124.7	95.3	104.5	110.6
August	1997	90.8	109.4	113.2	95.0	115.8	121.6	88.0	105.2	107.8
September	1997	95.5	108.5	115.7	106.4	113.9	124.0	88.5	105.0	110.3
October	1997	91.7	111.6	115.9	98.6	113.3	119.0	87.3	110.6	113.9
November	1997	101.1	109.3	113.9	111.0	118.0	118.5	94.7	103.7	111.0
December	1997	89.7	102.0	114.6	103.2	109.4	122.4	81.0	97.3	109.5
January	1998	94.6	109.8	117.6	101.8	114.2	125.1	90.0	107.0	112.8
February	1998	101.9	113.1	118.3	107.9	124.8	128.9	98.1	105.6	111.4
March	1998	96.2	110.8	113.8	102.4	118.2	122.8	92.2	106.0	108.0
April	1998	99.6	108.8	119.2	108.6	113.6	126.5	93.7	105.7	114.5
May	1998	97.2	107.7	116.3	102.1	117.0	125.3	94.0	101.8	110.6
June	1998	98.6	106.1	114.2	106.4	115.1	126.8	93.6	100.4	106.1
July	1998	94.5	109.0	113.5	97.7	120.2	124.2	92.5	101.8	106.7
August	1998	93.4	107.6	112.6	95.8	119.1	126.0	91.8	100.1	104.0
September	1998	95.6	103.9	104.1	109.1	111.6	115.1	86.9	98.9	97.0
October	1998	91.6	97.6	104.5	105.8	113.6	121.1	82.4	87.3	93.8
November	1998	94.5	101.0	113.7	105.9	116.3	127.2	87.2	91.2	105.0
December	1998	96.9	97.9	108.2	108.9	109.2	123.6	89.2	90.7	98.3
January	1999	90.5	105.6	114.5	102.6	115.9	131.6	82.8	99.1	103.5
February	1999	96.3	112.8	116.9	97.8	121.2	127.6	95.4	107.4	110.0
March	1999	100.6	107.4	111.0	108.9	117.2	124.4	95.3	101.1	102.4
April	1999	89.9	108.9	115.7	99.6	117.3	131.5	83.7	103.6	105.6
May	1999	94.0	109.6	117.3	109.3	127.5	127.3	84.2	98.1	110.9
June	1999	94.8	109.0	118.9	106.1	121.9	129.4	87.6	100.7	112.2
July	1999	95.7	110.9	112.5	103.0	122.5	124.9	91.0	103.5	104.5
August	1999	91.5	111.2	110.5	100.0	123.1	120.0	86.1	103.5	104.5
September	1999	96.9	109.6	116.9	100.3	119.5	128.9	94.6	103.3	109.2
October	1999	95.4	106.3	109.4	103.2	113.7	122.6	90.4	101.6	100.9
November	1999	95.4	112.3	114.1	103.4	122.3	125.5	90.3	105.8	106.8
December	1999	93.6	108.8	116.7	100.9	116.3	123.8	88.9	103.9	112.1
January	2000	100.3	110.5	126.1	101.3	116.4	134.1	99.7	106.8	121.0
February	2000	104.4	110.8	121.1	106.1	119.0	126.7	103.4	105.6	117.5
March	2000	94.0	108.6	120.0	97.4	118.2	132.1	91.8	102.4	112.2
April	2000	96.6	112.9	118.3	101.4	121.8	129.9	93.5	107.1	110.8
May	2000	99.7	114.9	117.3	110.0	122.8	125.5	93.0	109.8	112.1
June	2000	99.4	108.9	113.4	108.4	119.2	120.2	93.6	102.4	109.0
July	2000	99.7	106.3	120.0	102.7	114.7	126.2	97.8	100.9	116.0
August	2000	94.7	109.3	118.9	94.0	119.0	125.1	95.1	103.1	114.9
September	2000	95.4	110.1	118.7	98.1	116.4	125.7	93.6	106.1	114.1
October	2000	92.3	111.1	114.2	99.4	120.0	120.9	87.7	105.5	109.9
November	2000	101.8	110.9	112.0	108.1	118.6	126.4	97.7	106.0	102.8

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
December	2000	93.1	102.3	103.7	102.6	113.6	118.0	87.0	95.0	94.6
January	2001	83.5	98.4	102.2	96.3	108.4	117.9	75.3	92.0	92.1
February	2001	82.3	92.2	98.0	98.4	107.7	113.0	71.9	82.3	88.4
March	2001	84.6	93.3	96.6	97.3	104.1	111.2	76.4	86.3	87.2
April	2001	81.1	89.6	94.6	93.3	102.2	99.1	73.3	81.6	91.7
May	2001	81.3	96.1	101.1	95.0	107.4	107.9	72.5	88.8	96.7
June	2001	82.8	93.1	103.2	92.2	104.0	110.4	76.8	86.0	98.6
July	2001	84.8	94.3	98.9	87.9	101.7	105.9	82.8	89.6	94.5
August	2001	83.9	96.7	94.5	93.3	104.7	105.7	77.8	91.5	87.3
September	2001	75.1	85.1	85.5	91.2	97.0	97.5	64.8	77.5	77.8
October	2001	79.5	84.1	88.3	89.7	96.4	99.7	73.0	76.1	80.9
November	2001	77.8	87.5	88.2	88.7	96.9	100.8	70.9	81.6	80.0
December	2001	83.4	85.3	98.5	89.7	101.9	107.7	79.3	74.7	92.7
January	2002	82.4	92.7	103.1	84.8	96.5	103.4	80.8	90.3	103.0
February	2002	81.2	92.5	98.0	82.3	100.8	104.0	80.5	87.1	94.2
March	2002	84.2	99.5	105.1	88.6	104.1	108.8	81.5	96.6	102.8
April	2002	87.0	93.4	101.6	93.8	103.4	101.9	82.6	87.0	101.4
May	2002	90.1	96.7	105.0	96.2	102.9	112.6	86.1	92.7	100.2
June	2002	83.4	94.7	101.0	92.3	105.1	104.6	77.7	88.1	98.6
July	2002	80.8	91.5	93.5	94.9	101.6	102.9	71.8	85.0	87.4
August	2002	80.7	88.0	94.1	95.8	102.6	99.6	70.9	78.7	90.6
September	2002	81.6	85.2	91.4	91.8	96.9	98.2	75.0	77.7	86.9
October	2002	75.1	79.7	88.4	90.2	93.3	96.6	65.3	71.0	83.2
November	2002	80.1	85.2	87.6	94.0	93.3	95.2	71.1	80.0	82.7
December	2002	75.8	91.0	95.3	89.0	100.4	101.5	67.4	84.9	91.3
January	2003	74.1	84.8	89.5	88.3	99.0	103.8	65.0	75.7	80.4
February	2003	77.1	82.4	81.3	92.3	97.6	98.8	67.4	72.6	70.0
March	2003	68.1	76.1	90.3	78.2	92.9	101.5	61.7	65.4	83.0
April	2003	76.2	85.1	96.4	90.0	95.1	103.2	67.3	78.7	92.0
May	2003	87.8	95.1	94.9	85.9	97.2	98.1	89.0	93.8	92.9
June	2003	79.6	95.0	95.6	82.9	98.3	104.3	77.4	92.8	90.1
July	2003	80.3	95.6	98.4	90.7	108.6	108.3	73.6	87.3	92.0
August	2003	80.9	89.1	99.6	91.1	101.7	108.6	74.3	81.1	93.8
September	2003	75.5	90.4	100.7	85.6	101.6	111.2	69.0	83.1	94.0
October	2003	77.1	90.3	102.3	91.7	100.7	108.2	67.8	83.7	98.5
November	2003	79.4	98.1	105.9	87.4	111.3	112.5	74.3	89.6	101.6
December	2003	82.2	93.4	103.8	84.6	97.2	110.4	80.7	91.0	99.6
January	2004	91.5	105.8	114.2	96.2	112.1	121.4	88.4	101.7	109.6
February	2004	79.0	96.8	109.1	89.7	104.7	118.1	72.2	91.7	103.3
March	2004	83.7	97.6	106.7	95.8	108.6	117.5	76.0	90.5	99.7
April	2004	85.8	93.2	104.8	95.4	103.1	117.2	79.6	86.8	96.9
May	2004	78.8	88.9	101.4	87.6	102.3	119.1	73.1	80.4	90.0
June	2004	80.8	98.0	106.6	91.7	110.4	118.5	73.9	90.0	99.0
July	2004	88.2	96.1	107.1	94.3	106.2	118.1	84.3	89.6	100.1
August	2004	81.1	99.0	106.8	92.4	109.2	122.6	73.8	92.5	96.7
September	2004	80.6	95.6	106.2	87.4	105.6	116.9	76.3	89.1	99.3
October	2004	80.7	95.7	99.6	90.8	111.6	110.9	74.1	85.5	92.4
November	2004	80.9	93.1	104.8	93.7	108.4	113.6	72.7	83.2	99.2
December	2004	93.5	95.9	105.0	96.9	110.5	115.1	91.3	86.6	98.5
January	2005	82.1	97.5	107.1	98.2	111.0	124.0	71.7	88.9	96.3

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
February	2005	79.9	93.7	106.6	94.1	110.2	122.3	70.8	83.1	96.5
March	2005	85.1	87.7	104.3	95.4	104.6	125.1	78.6	76.8	90.9
April	2005	80.0	85.6	98.7	92.6	101.4	119.5	72.0	75.4	85.3
May	2005	76.6	86.1	98.1	91.7	106.2	116.1	66.9	73.1	86.6
June	2005	86.8	99.1	103.2	102.0	116.9	120.7	76.9	87.6	92.0
July	2005	87.6	97.4	104.8	105.1	109.6	126.2	76.4	89.5	91.2
August	2005	77.2	89.5	100.7	93.3	109.0	123.2	66.8	77.0	86.3
September	2005	68.6	74.8	89.3	88.0	95.7	111.9	56.1	61.4	74.9
October	2005	68.4	75.2	78.0	83.0	90.2	99.2	59.0	65.5	64.4
November	2005	67.2	88.0	90.5	82.9	111.6	107.3	57.2	72.9	79.8
December	2005	76.5	92.1	104.8	91.4	110.1	124.0	67.0	80.5	92.5
January	2006	79.3	93.6	102.0	100.1	110.8	122.0	66.0	82.6	89.1
February	2006	73.7	89.3	98.0	94.3	105.6	119.9	60.4	78.8	83.9
March	2006	78.0	84.1	104.6	96.3	108.5	121.9	66.2	68.5	93.4
April	2006	75.5	87.6	100.2	98.6	109.3	123.7	60.7	73.7	85.1
May	2006	65.7	84.2	87.8	82.0	104.0	102.6	55.1	71.5	78.4
June	2006	72.8	86.4	97.5	92.8	107.3	118.2	60.1	73.0	84.3
July	2006	67.5	87.2	97.5	89.5	106.9	113.9	53.4	74.5	87.1
August	2006	69.1	84.4	93.3	91.2	105.3	115.8	54.9	71.0	78.9
September	2006	79.1	77.8	97.7	87.0	92.4	110.5	74.0	68.5	89.5
October	2006	81.0	95.6	104.4	98.1	103.9	120.1	70.0	90.4	94.3
November	2006	84.7	95.9	98.6	95.3	110.7	115.4	77.8	86.4	87.8
December	2006	83.6	91.8	99.8	97.6	110.2	117.6	74.6	80.0	88.3
January	2007	85.2	98.2	107.7	97.4	111.5	124.7	77.3	89.7	96.8
February	2007	74.9	89.5	114.2	88.4	104.6	131.5	66.1	79.8	103.1
March	2007	79.4	88.8	98.7	91.5	106.9	113.8	71.6	77.2	88.9
April	2007	78.3	88.4	95.9	93.6	106.2	114.9	68.5	77.0	83.7
May	2007	75.7	92.9	97.9	89.3	112.8	116.1	67.0	80.0	86.3
June	2007	76.8	84.1	96.9	94.3	99.2	113.3	65.6	74.4	86.3
July	2007	75.0	90.2	105.9	85.6	106.0	122.2	68.2	80.1	95.4
August	2007	64.7	88.5	96.8	77.8	103.7	114.2	56.2	78.8	85.6
September	2007	71.5	86.3	92.2	83.8	99.0	110.3	63.6	78.2	80.7
October	2007	70.9	83.0	89.7	85.0	99.8	107.9	61.9	72.2	77.9
November	2007	62.9	79.8	84.0	72.9	93.5	106.4	56.5	71.0	69.6
December	2007	65.5	74.0	90.5	75.9	91.4	110.9	58.9	62.8	77.5
January	2008	70.3	76.3	87.4	87.0	93.2	103.6	59.6	65.4	76.9
February	2008	65.0	73.7	73.7	78.7	88.5	86.2	56.1	64.3	65.7
March	2008	60.0	71.7	78.4	67.6	83.8	102.2	55.1	63.9	63.0
April	2008	57.3	64.7	67.6	69.1	78.2	85.3	49.7	56.1	56.2
May	2008	54.7	57.9	66.8	61.3	75.6	81.9	50.5	46.6	57.0
June	2008	52.5	54.1	62.3	59.6	69.2	75.3	47.9	44.3	54.0
July	2008	59.7	58.5	67.9	67.6	71.9	83.6	54.6	49.9	57.8
August	2008	55.6	64.2	69.5	66.3	72.0	75.2	48.8	59.1	65.8
September	2008	66.7	69.0	74.8	66.8	71.6	86.2	66.7	67.4	67.5
October	2008	59.4	55.9	58.2	62.8	55.9	58.0	57.2	55.8	58.3
November	2008	54.5	53.8	58.2	55.2	57.6	62.1	54.0	51.3	55.7
December	2008	57.6	60.8	61.7	61.9	74.2	75.2	54.8	52.2	53.0
January	2009	57.1	65.3	61.0	56.2	67.4	76.0	57.7	64.0	51.4
February	2009	57.0	54.8	58.7	59.0	66.7	71.9	55.7	47.1	50.3
March	2009	59.8	53.9	57.6	60.2	58.2	72.4	59.5	51.2	48.2
April	2009	63.8	65.5	67.9	60.4	69.9	76.7	66.0	62.6	62.2

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
May	2009	65.2	67.4	74.3	57.6	65.0	80.8	70.1	68.9	70.1
June	2009	68.0	69.8	74.0	62.8	74.0	83.3	71.3	67.0	68.0
July	2009	68.0	62.1	70.1	71.7	66.4	74.3	65.6	59.2	67.3
August	2009	59.0	70.9	66.3	57.1	72.6	67.5	60.2	69.8	65.5
September	2009	70.1	76.3	75.0	68.3	80.1	74.7	71.3	73.8	75.2
October	2009	66.0	73.4	74.9	66.1	77.9	78.7	65.8	70.5	72.4
November	2009	58.6	69.5	73.8	60.8	66.5	80.0	57.3	71.3	69.8
December	2009	69.1	70.3	78.7	71.3	78.5	84.9	67.7	65.0	74.8
January	2010	67.5	76.6	80.7	73.3	80.7	91.3	63.8	74.0	73.9
February	2010	67.7	73.5	80.2	74.6	80.2	90.5	63.3	69.2	73.6
March	2010	71.9	73.7	78.0	79.3	85.2	83.9	67.2	66.3	74.2
April	2010	66.6	74.2	77.3	68.2	86.4	88.9	65.6	66.4	69.9
May	2010	65.8	72.1	82.8	69.0	78.4	97.3	63.8	68.1	73.5
June	2010	67.6	78.8	82.6	75.2	86.9	95.5	62.7	73.5	74.3
July	2010	66.9	60.8	77.6	74.2	68.5	88.2	62.2	55.8	70.7
August	2010	60.4	69.9	78.0	66.3	79.4	90.8	56.6	63.9	69.8
September	2010	67.7	69.1	71.8	77.1	79.4	87.9	61.7	62.6	61.5
October	2010	61.8	67.9	74.6	69.2	78.1	86.0	57.0	61.4	67.2
November	2010	60.0	74.8	81.3	70.4	83.0	94.5	53.3	69.5	72.7
December	2010	70.1	73.5	82.1	76.2	83.6	95.8	66.2	66.9	73.3
January	2011	68.7	75.0	81.9	74.7	81.9	90.0	64.9	70.5	76.7
February	2011	65.8	80.0	88.1	67.5	95.6	99.6	64.8	69.9	80.7
March	2011	55.5	67.5	80.4	70.3	81.7	98.6	46.0	58.3	68.8
April	2011	60.1	68.0	83.1	69.3	82.5	97.4	54.3	58.6	73.9
May	2011	66.9	73.1	82.8	70.8	84.8	89.3	64.4	65.6	78.6
June	2011	62.5	74.1	80.1	71.2	87.3	88.4	56.9	65.6	74.7
July	2011	60.3	61.4	70.1	65.9	72.7	89.1	56.7	54.2	57.9
August	2011	51.7	52.9	62.3	64.1	64.4	79.6	43.8	45.5	51.2
September	2011	59.1	54.9	63.4	70.5	67.8	87.9	51.8	46.6	47.6
October	2011	52.6	63.2	68.1	62.9	79.7	85.8	46.0	52.5	56.7
November	2011	59.0	62.8	70.7	66.9	78.1	88.9	54.0	52.9	59.1
December	2011	68.4	67.2	73.6	75.4	78.0	84.0	64.0	60.3	66.9
January	2012	69.4	76.0	79.8	73.9	87.3	92.6	66.5	68.8	71.6
February	2012	68.1	73.7	85.1	72.2	85.3	92.4	65.4	66.3	80.3
March	2012	68.2	73.1	89.9	73.3	84.3	103.8	64.9	65.9	81.0
April	2012	67.5	75.9	85.3	72.6	82.5	94.2	64.3	71.6	79.6
May	2012	69.2	74.7	91.5	74.1	85.1	101.3	66.1	68.0	85.2
June	2012	71.2	73.1	74.6	73.4	84.0	86.6	69.7	66.1	66.9
July	2012	69.8	72.6	74.5	76.7	83.0	88.7	65.4	66.0	65.3
August	2012	68.5	78.1	79.8	75.7	95.1	96.7	63.8	67.2	68.9
September	2012	76.5	79.8	80.6	80.8	80.6	96.6	73.7	79.3	70.2
October	2012	81.0	79.5	91.5	78.0	90.3	101.1	82.9	72.6	85.4
November	2012	77.8	79.8	91.6	85.3	87.7	100.6	73.1	74.8	85.9
December	2012	68.0	74.9	76.1	78.2	90.9	94.0	61.4	64.7	64.7
January	2013	67.9	78.5	78.1	75.0	91.9	91.3	63.3	69.9	69.7
February	2013	69.7	81.4	83.5	73.8	92.2	99.1	67.0	74.5	73.5
March	2013	73.4	81.2	86.0	80.3	91.5	104.5	69.0	74.6	74.2
April	2013	68.9	81.5	78.8	73.8	95.7	97.5	65.8	72.4	66.8
May	2013	77.4	83.8	94.1	87.5	93.6	112.7	71.0	77.5	82.1
June	2013	73.0	84.2	96.9	80.1	91.6	111.2	68.5	79.5	87.6
July	2013	78.0	87.3	91.3	88.2	101.1	106.8	71.5	78.4	81.3

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
August	2013	72.2	86.1	89.3	84.2	98.6	103.8	64.5	78.0	79.9
September	2013	70.4	75.3	87.7	84.2	94.9	101.0	61.5	62.8	79.2
October	2013	66.3	75.0	79.4	77.1	97.1	96.5	59.4	60.8	68.4
November	2013	66.2	72.4	88.6	76.1	86.5	103.2	59.8	63.4	79.3
December	2013	73.4	82.9	92.1	84.0	99.4	111.7	66.7	72.2	79.4
January	2014	71.6	81.5	93.1	85.4	93.6	114.1	62.7	73.8	79.7
February	2014	69.0	83.1	92.9	80.8	98.9	106.0	61.5	72.9	84.5
March	2014	71.6	82.4	88.8	87.4	99.0	104.6	61.4	71.7	78.8
April	2014	75.1	85.1	95.0	83.9	101.9	112.9	69.4	74.3	83.6
May	2014	73.3	81.9	88.9	80.2	97.2	106.3	68.9	72.0	77.8
June	2014	73.0	87.4	90.4	85.1	99.7	107.7	65.3	79.6	79.2
July	2014	76.3	80.3	91.3	90.6	94.9	108.5	67.1	70.9	80.3
August	2014	71.0	83.3	95.2	85.1	103.6	112.4	61.9	70.2	84.1
September	2014	72.4	91.0	92.1	83.5	108.4	108.2	65.3	79.7	81.8
October	2014	76.4	87.0	100.2	84.6	96.6	115.7	71.2	80.9	90.3
November	2014	81.5	89.8	94.6	100.1	102.7	104.5	69.6	81.5	88.3
December	2014	88.6	92.2	101.7	97.2	104.2	115.2	83.2	84.5	93.0
January	2015	92.8	97.2	107.2	101.3	109.3	118.3	87.4	89.3	100.0
February	2015	93.5	90.7	101.7	100.9	102.5	115.4	88.7	83.1	92.9
March	2015	85.5	93.2	104.0	94.0	102.5	120.1	80.0	87.1	93.6
April	2015	86.1	96.7	106.2	94.1	110.8	117.8	81.0	87.7	98.7
May	2015	82.3	91.9	101.3	90.1	98.8	115.9	77.3	87.5	91.8
June	2015	88.6	97.1	103.4	97.4	114.2	116.5	82.9	86.1	95.1
July	2015	85.8	94.3	100.3	96.5	109.9	115.6	79.0	84.3	90.5
August	2015	87.0	91.2	98.9	96.3	105.2	114.0	81.0	82.2	89.2
September	2015	81.3	82.2	99.7	94.0	96.4	115.8	73.1	73.0	89.3
October	2015	88.3	85.1	98.6	98.0	99.8	110.5	82.1	75.7	90.9
November	2015	88.2	90.8	96.1	98.1	100.5	114.6	81.8	84.6	84.3
December	2015	84.3	99.9	94.5	97.8	110.6	116.5	75.5	93.0	80.3
January	2016	84.3	96.0	96.9	96.5	106.1	117.3	76.5	89.6	83.8
February	2016	83.0	94.4	98.3	93.7	107.3	120.4	76.0	86.1	84.1
March	2016	80.6	95.1	99.4	90.2	110.4	119.0	74.4	85.4	86.8
April	2016	82.5	88.2	97.4	94.5	107.7	118.5	74.8	75.7	83.8
May	2016	89.4	91.4	103.3	102.3	109.9	117.5	81.1	79.5	94.3
June	2016	84.7	92.2	104.2	100.1	110.0	122.7	74.9	80.7	92.3
July	2016	83.7	90.1	96.4	101.6	107.6	117.8	72.2	78.8	82.7
August	2016	82.4	92.0	95.5	92.1	109.8	119.6	76.1	80.7	80.1
September	2016	81.1	92.8	100.3	91.5	105.7	115.9	74.4	84.5	90.3
October	2016	76.3	90.9	94.5	89.4	105.0	115.5	67.8	81.9	81.0
November	2016	86.2	93.2	102.0	95.3	111.2	115.7	80.3	81.7	93.2
December	2016	89.4	103.4	103.1	99.8	117.5	120.0	82.8	94.4	92.3
January	2017	88.7	105.2	102.0	94.7	118.7	120.0	84.8	96.6	90.5
February	2017	89.3	100.1	99.1	104.2	112.5	118.1	79.6	92.1	86.9
March	2017	82.6	100.3	107.5	98.9	114.9	125.9	72.2	91.0	95.7
April	2017	84.9	99.7	106.9	98.7	117.4	124.0	76.0	88.3	95.9
May	2017	86.8	100.5	104.5	97.0	114.5	123.7	80.3	91.6	92.2
June	2017	85.1	99.7	101.7	103.1	116.6	120.9	73.5	88.9	89.3
July	2017	85.5	95.0	100.5	102.6	119.1	119.2	74.6	79.5	88.5
August	2017	84.7	97.8	105.7	94.7	115.4	121.4	78.2	86.6	95.7
September	2017	85.3	94.6	105.8	100.8	111.8	124.1	75.3	83.6	94.1
October	2017	94.6	100.8	108.7	106.6	118.5	125.5	86.9	89.5	97.9

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
November 2017	2017	91.4	100.4	105.7	100.9	121.1	120.9	85.2	87.1	95.9
December 2017	2017	84.9	97.7	105.8	102.9	114.6	126.0	73.4	86.8	92.9
January 2018	2018	84.5	93.2	108.8	96.9	110.4	125.3	76.5	82.2	98.2
February 2018	2018	81.2	104.3	111.9	96.7	119.3	127.6	71.2	94.7	101.9
March 2018	2018	95.3	104.3	106.3	112.1	121.3	132.0	84.5	93.4	89.8
April 2018	2018	91.1	101.3	104.4	102.0	116.3	126.0	84.1	91.6	90.4
May 2018	2018	91.5	100.9	101.8	101.6	117.2	117.5	85.0	90.5	91.7
June 2018	2018	89.5	101.2	105.4	107.1	119.4	124.9	78.2	89.4	92.9
July 2018	2018	90.7	97.5	107.0	103.0	114.5	126.4	82.8	86.6	94.5
August 2018	2018	82.2	100.2	104.0	91.4	112.6	124.9	76.3	92.2	90.6
September 2018	2018	96.3	101.7	102.8	108.8	116.2	121.2	88.3	92.5	91.0
October 2018	2018	87.3	102.5	104.4	97.1	115.2	125.1	81.0	94.3	91.0
November 2018	2018	96.0	95.5	98.5	106.7	112.8	115.9	89.0	84.4	87.3
December 2018	2018	92.0	100.4	103.0	109.0	116.7	124.3	81.0	90.0	89.4
January 2019	2019	84.6	91.7	96.4	97.4	107.6	120.0	76.4	81.5	81.3
February 2019	2019	84.5	95.3	101.7	95.4	110.3	121.5	77.5	85.6	88.9
March 2019	2019	90.7	103.3	100.6	104.5	120.2	116.4	81.8	92.5	90.5
April 2019	2019	88.9	102.5	102.1	101.1	117.7	120.7	81.0	92.8	90.1
May 2019	2019	92.5	100.7	107.0	101.3	109.4	119.6	86.8	95.1	99.0
June 2019	2019	91.0	106.1	98.4	98.8	122.4	116.3	86.1	95.6	86.8
July 2019	2019	92.6	94.8	106.8	100.0	107.8	124.2	87.8	86.5	95.6
August 2019	2019	83.8	92.8	94.4	92.4	110.9	113.8	78.2	81.2	81.9
September 2019	2019	88.3	96.8	95.7	100.5	112.0	114.2	80.5	87.0	83.7
October 2019	2019	90.8	99.3	96.7	105.2	119.0	114.1	81.5	86.7	85.5
November 2019	2019	87.4	101.0	101.0	101.1	113.9	119.3	78.6	92.8	89.3
December 2019	2019	89.8	99.5	108.5	101.6	116.2	128.1	82.2	88.8	95.8
January 2020	2020	92.8	101.7	104.7	106.4	114.3	123.9	84.0	93.6	92.4
February 2020	2020	95.2	103.8	105.4	107.8	115.6	122.7	87.1	96.2	94.3
March 2020	2020	83.3	94.4	89.8	95.1	109.5	107.6	75.8	84.7	78.4
April 2020	2020	68.4	74.6	72.4	66.5	80.6	76.3	69.6	70.8	70.0
May 2020	2020	65.8	74.8	76.2	71.2	87.7	89.8	62.3	66.5	67.6
June 2020	2020	72.9	80.0	80.0	82.5	88.6	89.6	66.8	74.4	73.9
July 2020	2020	68.6	70.4	76.2	78.2	79.4	90.3	62.5	64.7	67.1
August 2020	2020	70.4	77.6	73.1	77.2	87.0	84.1	66.0	71.6	66.1
September 2020	2020	73.4	84.1	84.3	77.1	91.8	97.2	71.0	79.2	76.0
October 2020	2020	79.3	84.6	82.7	78.8	93.7	86.5	79.6	78.7	80.3
November 2020	2020	71.2	78.4	80.7	78.4	89.9	92.5	66.6	71.0	73.1
December 2020	2020	77.4	76.1	87.5	81.2	87.9	101.2	75.0	68.5	78.7
January 2021	2021	71.8	78.5	86.6	76.5	82.7	100.6	68.9	75.8	77.6
February 2021	2021	69.4	77.7	84.8	74.8	90.0	94.7	65.9	69.9	78.5
March 2021	2021	82.6	80.7	90.4	84.2	92.8	101.1	81.5	73.0	83.5
April 2021	2021	80.8	87.5	97.1	91.1	95.5	105.0	74.2	82.3	92.1
May 2021	2021	80.4	79.2	91.2	84.6	89.6	96.2	77.7	72.5	88.1
June 2021	2021	76.9	87.6	92.0	78.3	93.3	94.5	76.0	84.0	90.4
July 2021	2021	76.9	82.3	84.4	84.5	86.7	84.0	72.0	79.5	84.7
August 2021	2021	68.9	73.1	72.1	78.7	82.4	77.8	62.6	67.1	68.4
September 2021	2021	69.2	73.3	74.9	79.0	84.4	76.9	63.0	66.2	73.7
October 2021	2021	70.6	70.4	73.2	77.8	77.0	78.1	66.1	66.2	70.1
November 2021	2021	58.8	68.5	74.2	67.1	76.6	76.6	53.5	63.4	72.7
December 2021	2021	73.1	65.4	74.3	79.3	66.3	78.0	69.0	64.8	71.9

TABLE 2

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

Date of Survey		HOUSEHOLD INCOME TERCILES								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
January	2022	62.7	62.6	75.9	70.9	67.3	76.7	57.4	59.7	75.4
February	2022	61.3	61.9	65.5	70.7	68.9	66.6	55.3	57.4	64.8
March	2022	59.9	58.4	59.4	65.8	65.7	69.5	56.2	53.7	52.8
April	2022	64.2	68.1	65.2	70.5	69.4	69.7	60.2	67.3	62.4
May	2022	59.5	56.6	58.0	66.0	61.3	61.6	55.4	53.7	55.6
June	2022	52.7	48.7	48.8	55.7	53.0	52.8	50.8	45.8	46.2
July	2022	46.5	51.6	56.0	50.3	59.8	64.2	44.1	46.4	50.7
August	2022	61.3	57.2	59.6	63.8	59.6	55.4	59.7	55.6	62.3
September	2022	57.6	60.2	58.8	56.8	61.1	61.6	58.1	59.6	57.0
October	2022	64.7	57.4	58.2	69.1	61.3	67.0	61.9	54.8	52.5
November	2022	60.2	56.0	54.2	62.7	58.6	55.0	58.6	54.3	53.6
December	2022	61.5	58.8	61.3	59.9	59.3	61.8	62.5	58.5	61.0
January	2023	66.0	60.6	67.5	70.3	61.6	74.2	63.3	59.9	63.2
February	2023	67.9	63.8	70.1	70.5	67.8	73.5	66.2	61.3	67.9
March	2023	59.4	59.2	67.7	61.3	63.4	75.4	58.2	56.5	62.7
April	2023	60.9	67.2	62.1	61.5	77.2	67.2	60.6	60.8	58.7
May	2023	57.4	57.4	61.8	64.4	62.2	67.7	52.8	54.3	58.0
June	2023	64.0	62.9	68.4	64.9	70.3	73.7	63.4	58.2	64.9
July	2023	58.1	74.0	81.3	62.4	77.5	89.2	55.4	71.7	76.2
August	2023	63.4	65.6	79.0	68.2	72.9	85.7	60.3	60.9	74.6
September	2023	61.6	67.0	76.3	63.6	75.9	75.2	60.4	61.3	77.0