

Surveys of Consumers

Time Series Codebook

Variable	Question
ICS	Index of Consumer Sentiment
ICE	Index of Consumer Expectations
ICC	Index of Current Economic Conditions
PAGO	<p>"We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better or worse off financially than you were a year ago?"</p> <p>PAGO_F Better PAGO_S Same PAGO_U Worse PAGO_DK DK;NA</p> <p>PAGO_R BETTER - WORSE + 100</p>
PAGORN	<p>"Why do you say so?"</p> <p>PAGORN_HY Higher Income PAGORN_HA Higher Assets PAGORN_LD Lower Debts PAGORN_LY Lower Income PAGORN_HP Higher Prices PAGORN_LA Lower Assets PAGORN_HD Higher Debts</p> <p>PAGORN_NY $PAGORN_HY - PAGORN_LY$ PAGORN_NAD $(PAGORN_HA + PAGORN_LD) - (PAGORN_LA + PAGORN_HD)$</p>
PEXP	<p>"Now looking ahead -- do you think that a year from now you (and your family living there) will be better off financially, worse off, or just about the same as now?"</p> <p>PEXP_F Better PEXP_S Same PEXP_U Worse PEXP_DK DK;NA</p> <p>PEXP_R BETTER - WORSE + 100</p>

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PTRD	<p>Annual Trend in Past and Expected Household Financial Situation</p> <p>PTRD_BB Better off financially a year ago/Better off a year from now PTRD_BS Better/Same or Same/Better PTRD_SS Same/Same PTRD_WS Worse/Same or Same/Worse PTRD_WW Worse/Worse PTRD_BW Better/Worse PTRD_DK DK;NA</p> <p>PTRD_R BETTER - WORSE + 100</p>
PAGO5	<p>"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?"</p> <p>PAGO5_F Better PAGO5_S Same PAGO5_U Worse PAGO5_DK DK;NA</p> <p>PAGO5_R BETTER - WORSE + 100</p>
PEXP5	<p>"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?"</p> <p>PEXP5_F Better PEXP5_S Same PEXP5_U Worse PEXP5_DK DK;NA</p> <p>PEXP5_R BETTER - WORSE + 100</p>
PTRD5	<p>Five Year Trend in Past and Expected Household Financial Situation</p> <p>PTRD5_BB Continuous increase PTRD5_BS Intermittent increase PTRD5_SS Remain unchanged PTRD5_WS Intermittent decline PTRD5_WW Continuous decline PTRD5_BW Mixed change PTRD5_DK DK;NA</p> <p>PTRD5_R BETTER – WORSE + 100</p>

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INEX	<p>"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?"</p> <p>INEX_DWN Expect down INEX_0 Expect same INEX_12 Expect increase: 1-2% INEX_34 Expect increase: 3-4% INEX_5 Expect increase: 5% INEX_69 Expect increase: 6-9% INEX_125 Expect increase: 10-24% INEX_25P Expect increase: 25% or more INEX_DKUP Expect increase: DK how much INEX_DK DK;NA INEX_MED Median</p> <p>INEX_R Relative Score</p>
RINC	<p>"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?"</p> <p>RINC_F Income up more RINC_S Income up same RINC_U Income up less RINC_DK DK;NA</p> <p>RINC_R MORE - LESS + 100</p>
PINC2	<p>"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?"</p> <p>PINC2_0 0% PINC2_0124 1-24% PINC2_2549 25-49% PINC2_50 50% PINC2_5174 51-74% PINC2_7599 75-99% PINC2_100 100% PINC2_DK DK;NA PINC2_MEAN Mean</p>

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PINC	<p>"What do you think the chances are that your (family) income will increase by more than the rate of inflation during the next five years or so?"</p> <p>PINC_0 0%</p> <p>PINC_0124 1-24%</p> <p>PINC_2549 25-49%</p> <p>PINC_50 50%</p> <p>PINC_5174 51-74%</p> <p>PINC_7599 75-99%</p> <p>PINC_100 100%</p> <p>PINC_DK DK;NA</p> <p>PINC_MEAN Mean</p>
PJOB	<p>"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?"</p> <p>PJOB_0 0%</p> <p>PJOB_0124 1-24%</p> <p>PJOB_2549 25-49%</p> <p>PJOB_50 50%</p> <p>PJOB_5174 51-74%</p> <p>PJOB_7599 75-99%</p> <p>PJOB_100 100%</p> <p>PJOB_DK DK;NA</p> <p>PJOB_MEAN Mean</p>
PSSA	<p>"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?"</p> <p>PSSA_0 0%</p> <p>PSSA_0124 1-24%</p> <p>PSSA_2549 25-49%</p> <p>PSSA_50 50%</p> <p>PSSA_5174 51-74%</p> <p>PSSA_7599 75-99%</p> <p>PSSA_100 100%</p> <p>PSSA_DK DK;NA</p> <p>PSSA_MEAN Mean</p>

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PCRY	<p>"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?"</p> <p>PCRY_F Gone up PCRY_S Same PCRY_U Gone down PCRY_DK DK;NA</p> <p>PCRY_R BETTER - WORSE + 100</p>
PSTK	<p>"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?"</p> <p>PSTK_0 0% PSTK_0124 1-24% PSTK_2549 25-49% PSTK_50 50% PSTK_5174 51-74% PSTK_7599 75-99% PSTK_100 100% PSTK_DK DK;NA PSTK_MEAN Mean</p>
INV	<p>"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?" and "Considering all of your (family's) investments in the stock market, overall about how much would your investments be worth today?"</p> <p>INV_9 Under \$10,000 INV_24 \$10,000-\$24,999 INV_49 \$25,000-\$49,999 INV_99 \$50,000-\$99,999 INV_199 \$100,000-\$199,999 INV_499 \$200,000-\$499,999 INV_500 \$500,000 and up INV_DK DK Amount INV_MD Median INV_P25 25th Percentile INV_P75 75th Percentile INV_R50 Interquartile Range (75th-25th)</p>

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HMV	<p>"What is the current market value of your home? (If you sold it today, how much would it bring in?)"</p> <p>HMV_99 Under \$100,000 HMV_199 \$100,000-\$199,999 HMV_299 \$200,000-\$299,999 HMV_399 \$300,000-\$399,999 HMV_499 \$400,000-\$499,999 HMV_500 \$500,000 and up HMV_DK DK;NA HMV_MD Median HMV_P25 25th Percentile HMV_P75 75th Percentile HMV_R50 Interquartile Range (75th-25th)</p>
NEWS	<p>"During the last few months, have you heard of any favorable or unfavorable changes in business conditions?"</p> <p>NEWS_F Favorable news NEWS_U Unfavorable news NEWS_N No news</p> <p>NEWS_R FAVORABLE - UNFAVORABLE + 100</p>
NEWSRN	<p>"What did you hear?"</p> <p>NEWSRN_F_GOVT Favorable news: Government; elections NEWSRN_F_EMP Favorable news: Employment NEWSRN_F_DEM Favorable news: High consumer demand NEWSRN_F_PRI Favorable news: Lower prices NEWSRN_F_CRED Favorable news: Easier credit NEWSRN_F_STK Favorable news: Stock Market NEWSRN_F_TRD Favorable news: Trade deficit NEWSRN_U_GOVT Unfavorable news: Government; Elections NEWSRN_U_EMP Unfavorable news: Unemployment NEWSRN_U_DEM Unfavorable news: Lower consumer demand NEWSRN_U_PRI Unfavorable news: Higher prices NEWSRN_U_CRED Unfavorable news: Tighter credit NEWSRN_U_ENG Unfavorable news: Energy crisis NEWSRN_U_STK Unfavorable news: Stock Market NEWSRN_U_TRD Unfavorable news: Trade deficit</p> <p>NEWSRN_NP NEWSRN_F_PRI - NEWSRN_U_PRI NEWSRN_NE NEWSRN_F_EMP - NEWSRN_U_EMP NEWSRN_NG NEWSRN_F_GOVT - NEWSRN_U_GOVT</p>

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BAGO	<p>"Would you say that at the present time business conditions are better or worse than they were a year ago?"</p> <p>BAGO_F Better BAGO_S Same BAGO_U Worse BAGO_DK DK;NA</p> <p>BAGO_R BETTER - WORSE + 100</p>
BEXP	<p>"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?"</p> <p>BEXP_F Better BEXP_S Same BEXP_U Worse BEXP_DK DK;NA</p> <p>BEXP_R BETTER - WORSE + 100</p>
BTRD	<p>Trend in Past and Expected Changes in Business Conditions</p> <p>BTRD_BB Better than a year ago/Better a year from now BTRD_BS Better/Same or Same/Better BTRD_SS Same/Same BTRD_WS Worse/Same BTRD_WW Worse/Worse BTRD_BW Better/Worse or Worse/Better BTRD_DK DK;NA</p> <p>BTRD_R BETTER - WORSE + 100</p>
BUS12	<p>"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?"</p> <p>BUS12_F Good times BUS12_S Uncertain BUS12_U Bad times BUS12_DK DK BUS12_NA NA</p> <p>BUS12_R GOOD - BAD + 100</p>

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BUS5	<p>"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'll have periods of widespread unemployment or depression, or what?"</p> <p>BUS5_F Good times BUS5_S Uncertain BUS5_U Bad times BUS5_NA NA</p> <p>BUS5_R GOOD - BAD + 100</p>
UMEX	<p>"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?"</p> <p>UMEX_F Less UMEX_S Same UMEX_U More UMEX_DK DK;NA</p> <p>UMEX_R LESS - MORE + 100</p>
RATEX	<p>"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?"</p> <p>RATEX_F Go down RATEX_S Stay the same RATEX_U Go up RATEX_DK DK; NA</p> <p>RATEX_R DOWN - UP + 100</p>

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PX1	<p>"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 what percent do you expect prices to go up, on the average, during the next 12 months?"</p> <p>PX1_DWN Will go down PX1_0 Same or down PX1_12 Will go up by: 1-2% PX1_34 Will go up by: 3-4% PX1_5 Will go up by: 5% PX1_69 Will go up by: 6-9% PX1_1014 Will go up by: 10-14% PX1_15P Will go up by: 15% or more PX1_DKUP Will go up by: DK how much more PX1_DK DK;NA</p> <p>PX1_MEAN Mean PX1_VAR Variance PX1_MED Median PX1_STD Standard Deviation PX1_P25 25th Percentile PX1_P75 75th Percentile PX1_R50 Interquartile Range (75th-25th)</p>
PX5	<p>"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 what percent per year do you expect prices to go up, on the average, during the next 5 to 10 years?"</p> <p>PX5_DWN Will go down PX5_0 Same or down PX5_12 Will go up by: 1-2% PX5_34 Will go up by: 3-4% PX5_5 Will go up by: 5% PX5_69 Will go up by: 6-9% PX5_1014 Will go up by: 10-14% PX5_15P Will go up by: 15% or more PX5_DKUP Will go up by: DK how much more PX5_DK DK;NA</p> <p>PX5_MEAN Mean PX5_VAR Variance PX5_MED Median PX5_STD Standard Deviation PX5_P25 25th Percentile PX5_P75 75th Percentile PX5_R50 Interquartile Range (75th-25th)</p>

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GOVT	<p>"As 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?"</p> <p>GOVT_F Good job GOVT_S Only Fair GOVT_U Poor Job GOVT_DK DK;NA</p> <p>GOVT_R GOOD - POOR + 100</p>
DUR	<p>"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 or bad time for people to buy major household items?"</p> <p>DUR_F Good time to buy DUR_S Uncertain; depends DUR_U Bad time to buy</p> <p>DUR_R GOOD - BAD + 100</p>
DURRN	<p>"Why would you say so?"</p> <p>DURRN_LP Good time to buy: Prices are low; good buys available DURRN_BIAP Good time to buy: Prices won't come down; are going higher DURRN_LR Good time to buy: Interest rates are low DURRN_BIAR Good time to buy: Borrow in advance of rising interest rates DURRN_GT Good time to buy: Times are good; prosperity DURRN_HP Bad time to buy: Prices are high DURRN_HR Bad time to buy: Interest rates are high; credit is tight DURRN_TB Bad time to buy: Times are bad; can't afford to buy DURRN_FB Bad time to buy: Bad times ahead; uncertain future</p> <p>DURRN_NP DURRN_LP - DURRN_HP DURRN_NR DURRN_LR - DURRN_HR DURRN_NT DURRN_GT - (DURRN_TB + DURRN_FB)</p>

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VEH	<p>"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 vehicle, such as a car, pickup, van, or sport utility vehicle?"</p> <p>VEH_F Good time to buy VEH_S Uncertain; depends VEH_U Bad time to buy</p> <p>VEH_R GOOD - BAD + 100</p>
VEHRN	<p>"Why do you say so?"</p> <p>VEHRN_LP Good time to buy: Prices are low; good buys available VEHRN_BIAP Good time to buy: Prices won't come down; are going higher VEHRN_LR Good time to buy: Interest rates are low VEHRN_BIAR Good time to buy: Borrow in advance of rising interest rates VEHRN_GT Good time to buy: Times are good; prosperity VEHRN_MPG Good time to buy: New fuel efficient models VEHRN_HP Bad time to buy: Prices are high VEHRN_HR Bad time to buy: Interest rates are high; credit is tight VEHRN_TB Bad time to buy: Times are bad; can't afford to buy VEHRN_FB Bad time to buy: Bad times ahead; uncertain future VEHRN_GAS Bad time to buy: Price of gas; shortages VEHRN_SEL Bad time to buy: Poor selection; quality</p> <p>VEHRN_NP VEHRN_LP - VEHRN_HP VEHRN_NR VEHRN_LR - VEHRN_HR</p>
GAS1PX	<p>"Now thinking only about the next 12 months, do you think that the price of gasoline will go up during the next 12 months, will gasoline prices go down, or will they stay about the same as they are now?" and "About how many cents per gallon do you think gasoline will (increase/decrease) during the next 12 months compared to now?"</p> <p>GAS1PX_F Decrease GAS1PX_S Same GAS1PX_U Increase GAS1PX_DK DK; NA GAS1PX_MD Median GAS1PX_MEAN Mean</p>
GAS5PX	<p>"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?" and "About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next five years compared to now?"</p> <p>GAS5PX_F Decrease GAS5PX_S Same GAS5PX_U Increase GAS5PX_DK DK; NA GAS5PX_MD Median GAS5PX_MEAN Mean</p>

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HOM	<p>"Generally speaking, do you think now is a good time or bad time to buy a house?"</p> <p>HOM_F Good time to buy HOM_S Uncertain; depends HOM_U Bad time to buy</p> <p>HOM_R GOOD - BAD + 100</p>
HOMRN	<p>"What do you say so?"</p> <p>HOMRN_LP Good time to buy: Prices are low; good buys available HOMRN_BIAP Good time to buy: Prices won't come down; are going higher HOMRN_LR Good time to buy: Interest rates low HOMRN_BIAR Good time to buy: Borrow in advance of rising interest rates HOMRN_INV Good time to buy: Good investment HOMRN_GT Good time to buy: Times are good; prosperity HOMRN_HP Bad time to buy: Prices low HOMRN_HR Bad time to buy: Interest rates high; credit is tight HOMRN_TB Bad time to buy: Times are bad; Can't afford HOMRN_FB Bad time to buy: Bad times ahead; Uncertain future HOMRN_CD Bad time to buy: Bad investment</p> <p>HOMRN_NP HOMRN_LP - HOMRN_HP HOMRN_NR HOMRN_LR - HOMRN_HR HOMRN_NT HOMRN_GT - (HOMRN_TB + HOMRN_FB) HOMRN_NI HOMRN_INV - HOMRN_CD</p>
SHOM	<p>"Generally speaking, do you think now is a good time or a bad time to sell a house?"</p> <p>SHOM_F Good time to sell SHOM_S Uncertain; depends SHOM_U Bad time to sell</p> <p>SHOM_R GOOD - BAD + 100</p>
SHOMRN	<p>"Why do you say so?"</p> <p>SHOMRN_HP Prices are high; good sales available SHOMRN_SIAP Prices won't go up; are going lower SHOMRN_LR Interest rates are low SHOMRN_SIAR Sell in advance of rising interest rates SHOMRN_GT Times are good; prosperity SHOMRN_INV Captial appreciation; would make money SHOMRN_LP Prices are low SHOMRN_HR Interest rates are high; credit is tight SHOMRN_TB Times are bad; Can't afford SHOMRN_FB Bad times ahead; Uncertain future SHOMRN_CD Captial depreciation; would lose money</p> <p>SHOMRN_NP SHOMRN_LP - SHOMRN_HP SHOMRN_NR SHOMRN_LR - SHOMRN_HR SHOMRN_NT SHOMRN_GT - (SHOMRN_TB + SHOMRN_FB) SHOMRN_NI SHOMRN_INV - SHOMRN_CD</p>

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HOMVAL	<p>"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?"</p> <p>HOMVAL_F Gone up HOMVAL_S Same HOMVAL_U Gone down HOMVAL_DK DK; NA</p> <p>HOMVAL_R BETTER - WORSE + 100</p>
HOMPX1	<p>"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?" and "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?"</p> <p>HOMPX1_F Increase HOMPX1_S Same HOMPX1_U Decrease HOMPX1_DK DK;NA</p> <p>HOMPX1_MEAN Mean HOMPX1_MD Median HOMPX1_VAR Variance HOMPX1_P25 25th Percentile HOMPX1_P75 75th Percentile HOMPX1_R50 Interquartile Range</p>
HOMPX5	<p>"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?" and "By about what percent per year do you expect prices of homes like yours in your community to go (up/down), on average, over the next 5 years or so?"</p> <p>HOMPX5_F Increase HOMPX5_S Same HOMPX5_U Decrease HOMPX5_DK DK;NA</p> <p>HOMPX5_MEAN Mean HOMPX5_MD Median HOMPX5_VAR Variance HOMPX5_P25 25th Percentile HOMPX5_P75 75th Percentile HOMPX5_R50 Interquartile Range</p>
N	Case count

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	Demographics																																				
Age groups	<p>Age of Respondent</p> <p>Monthly:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">A1834</td> <td style="width: 15%;"></td> <td style="width: 70%;">18-34</td> </tr> <tr> <td>A3554</td> <td></td> <td>35-54</td> </tr> <tr> <td>A5597</td> <td></td> <td>55 and over</td> </tr> </table> <p>Quarterly and Yearly:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">A1834</td> <td style="width: 15%;"></td> <td style="width: 70%;">18-34</td> </tr> <tr> <td>A3544</td> <td></td> <td>35-44</td> </tr> <tr> <td>A4554</td> <td></td> <td>45-54</td> </tr> <tr> <td>A5564</td> <td></td> <td>55-64</td> </tr> <tr> <td>A6597</td> <td></td> <td>65 and over</td> </tr> </table>	A1834		18-34	A3554		35-54	A5597		55 and over	A1834		18-34	A3544		35-44	A4554		45-54	A5564		55-64	A6597		65 and over												
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Regions	<p>Region of Residence</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">W</td> <td style="width: 15%;"></td> <td style="width: 70%;">West</td> </tr> <tr> <td>NC</td> <td></td> <td>North Central (Midwest)</td> </tr> <tr> <td>NE</td> <td></td> <td>Northeast</td> </tr> <tr> <td>S</td> <td></td> <td>South</td> </tr> </table>	W		West	NC		North Central (Midwest)	NE		Northeast	S		South																								
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Income Groups	<p>Household Income</p> <p>Monthly:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">Y13</td> <td style="width: 15%;">(or INC31)</td> <td style="width: 70%;">Bottom 33%</td> </tr> <tr> <td>Y23</td> <td>(or INC32)</td> <td>Middle 33%</td> </tr> <tr> <td>Y33</td> <td>(or INC33)</td> <td>Top 33%</td> </tr> </table> <p>Quarterly:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">Y14</td> <td style="width: 15%;"></td> <td style="width: 70%;">Bottom 25%</td> </tr> <tr> <td>Y24</td> <td></td> <td>Second 25%</td> </tr> <tr> <td>Y34</td> <td></td> <td>Third 25%</td> </tr> <tr> <td>Y44</td> <td></td> <td>Top 25%</td> </tr> </table> <p>Yearly:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">Y15</td> <td style="width: 15%;"></td> <td style="width: 70%;">Bottom 20%</td> </tr> <tr> <td>Y25</td> <td></td> <td>Second 20%</td> </tr> <tr> <td>Y35</td> <td></td> <td>Third 20%</td> </tr> <tr> <td>Y45</td> <td></td> <td>Fourth 20%</td> </tr> <tr> <td>Y55</td> <td></td> <td>Top 20%</td> </tr> </table>	Y13	(or INC31)	Bottom 33%	Y23	(or INC32)	Middle 33%	Y33	(or INC33)	Top 33%	Y14		Bottom 25%	Y24		Second 25%	Y34		Third 25%	Y44		Top 25%	Y15		Bottom 20%	Y25		Second 20%	Y35		Third 20%	Y45		Fourth 20%	Y55		Top 20%
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Y45		Fourth 20%																																			
Y55		Top 20%																																			

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Education	Education of Respondent
	Monthly:
EHS	High school or less
ESC	Some college
ECD	College degree or more
	Quarterly and Yearly:
ELHS	Less than High School
EHSD	High School degree
ESC	Some college
ECD	College degree
EGS	Graduate studies