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TABLE 1A

THE INDEX OF CONSUMER SENTIMENT

DATE OF SURVEY		All families	Families with incomes under $100,000	Families with incomes over $100,000
February	2021	76.8	72.5	84.6
March	2021	84.9	81.5	89.3
April	2021	88.3	84.1	94.9
May	2021	82.9	80.5	87.8
June	2021	85.5	80.3	91.7
July	2021	81.2	79.4	84.3
August	2021	70.3	70.0	73.3
September	2021	72.8	71.0	74.5
October	2021	71.7	70.4	73.0
November	2021	67.4	62.8	73.9
December	2021	70.6	70.3	71.8
January	2022	67.2	62.6	73.1
February	2022	62.8	62.4	63.7
March	2022	59.4	60.2	58.0
April	2022	65.2	67.3	63.6
May	2022	58.4	58.0	58.2
June	2022	50.0	51.0	48.8
July	2022	51.5	48.7	55.6
August	2022	58.2	59.9	58.5
September	2022	58.6	57.9	60.1
October	2022	59.9	61.6	57.9
November	2022	56.7	59.3	53.6
December	2022	59.8	61.6	59.4
January	2023	64.9	64.4	65.2
February	2023	66.9	66.8	67.7
March	2023	62.0	58.9	66.0
April	2023	63.7	64.9	61.6
May	2023	59.0	58.6	59.0
June	2023	64.2	63.5	67.1
July	2023	71.5	64.3	80.6
August	2023	69.4	63.1	76.5
September	2023	67.9	65.1	71.7
October	2023	63.8	61.1	67.1
November	2023	61.3	57.1	67.2
December	2023	69.7	67.0	74.8
January	2024	79.0	75.4	85.1
February	2024	76.9	71.6	83.6

TABLE 1B

COMPONENTS OF THE INDEX OF CONSUMER SENTIMENT

DATE OF SURVEY		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
February	2021	86.2	110	113	70.7	118	83	82
March	2021	93.0	112	128	79.7	118	108	94
April	2021	97.2	126	126	82.7	124	115	93
May	2021	89.4	120	111	78.8	113	110	93
June	2021	88.6	117	112	83.5	119	119	97
July	2021	84.5	116	102	79.0	120	109	88
August	2021	78.5	109	94	65.1	111	74	75
September	2021	80.1	116	90	68.1	112	84	76
October	2021	77.7	115	85	67.9	112	81	78
November	2021	73.6	110	79	63.5	106	73	73
December	2021	74.2	109	82	68.3	110	80	83
January	2022	72.0	106	79	64.1	114	67	75
February	2022	68.2	96	78	59.4	102	66	68
March	2022	67.2	93	80	54.3	93	51	72
April	2022	69.4	98	80	62.5	110	62	77
May	2022	63.3	91	71	55.2	107	46	66
June	2022	53.8	72	65	47.5	95	35	57
July	2022	58.1	75	73	47.3	96	34	56
August	2022	58.6	80	69	58.0	107	54	69
September	2022	59.7	80	73	58.0	105	59	66
October	2022	65.6	78	90	56.2	106	48	69
November	2022	58.7	77	73	55.5	106	49	65
December	2022	59.6	76	77	60.0	107	61	71
January	2023	68.5	89	87	62.6	112	59	77
February	2023	70.7	91	90	64.5	111	67	79
March	2023	66.3	88	82	59.2	104	58	73
April	2023	68.5	84	91	60.6	105	60	76
May	2023	65.1	85	82	55.1	104	49	65
June	2023	68.9	85	92	61.1	107	63	73
July	2023	76.5	96	101	68.3	113	73	86
August	2023	75.5	93	102	65.4	115	70	76
September	2023	71.1	86	97	65.8	110	73	79
October	2023	70.6	79	102	59.3	101	61	74
November	2023	68.3	84	92	56.8	106	57	63
December	2023	73.3	88	100	67.4	112	73	84
January	2024	81.9	100	111	77.1	122	93	94
February	2024	79.4	98	106	75.2	116	93	92

TABLE 2

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

THREE MONTH MOVING AVERAGES

		Household Income Terciles								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
DATE OF SURVEY		Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third	Bottom Third	Middle Third	Top Third
February	2021	72.9	77.4	86.3	77.5	86.9	98.8	69.9	71.4	78.3
March	2021	74.6	79.0	87.3	78.5	88.5	98.8	72.1	72.9	79.9
April	2021	77.6	82.0	90.8	83.4	92.8	100.3	73.9	75.1	84.7
May	2021	81.3	82.5	92.9	86.6	92.6	100.8	77.8	75.9	87.9
June	2021	79.4	84.8	93.4	84.7	92.8	98.6	76.0	79.6	90.2
July	2021	78.1	83.0	89.2	82.5	89.9	91.6	75.2	78.7	87.7
August	2021	74.2	81.0	82.8	80.5	87.5	85.4	70.2	76.9	81.2
September	2021	71.7	76.2	77.1	80.7	84.5	79.6	65.9	70.9	75.6
October	2021	69.6	72.3	73.4	78.5	81.3	77.6	63.9	66.5	70.7
November	2021	66.2	70.7	74.1	74.6	79.3	77.2	60.9	65.3	72.2
December	2021	67.5	68.1	73.9	74.7	73.3	77.6	62.9	64.8	71.6
January	2022	64.9	65.5	74.8	72.4	70.1	77.1	60.0	62.6	73.3
February	2022	65.7	63.3	71.9	73.6	67.5	73.8	60.6	60.6	70.7
March	2022	61.3	61.0	66.9	69.1	67.3	70.9	56.3	56.9	64.3
April	2022	61.8	62.8	63.4	69.0	68.0	68.6	57.2	59.5	60.0
May	2022	61.2	61.0	60.9	67.4	65.5	66.9	57.3	58.2	56.9
June	2022	58.8	57.8	57.3	64.1	61.2	61.4	55.5	55.6	54.7
July	2022	52.9	52.3	54.3	57.3	58.0	59.5	50.1	48.6	50.8
August	2022	53.5	52.5	54.8	56.6	57.5	57.5	51.5	49.3	53.1
September	2022	55.1	56.3	58.1	57.0	60.2	60.4	54.0	53.9	56.7
October	2022	61.2	58.3	58.9	63.2	60.7	61.3	59.9	56.7	57.3
November	2022	60.8	57.8	57.0	63.0	60.3	61.1	59.5	56.2	54.4
December	2022	62.2	57.4	57.9	64.1	59.7	61.2	61.0	55.8	55.8
January	2023	62.6	58.5	60.9	64.5	59.9	63.6	61.5	57.5	59.2
February	2023	65.3	60.9	66.3	67.1	63.0	69.9	64.2	59.6	63.9
March	2023	64.6	61.0	68.3	67.5	64.3	74.4	62.7	58.8	64.4
April	2023	62.9	63.3	66.5	64.6	69.6	72.0	61.8	59.2	63.0
May	2023	59.2	61.2	63.8	62.5	67.9	70.1	57.0	56.9	59.7
June	2023	60.7	62.4	64.0	63.6	70.3	69.4	58.8	57.3	60.5
July	2023	59.7	64.5	70.4	63.8	70.2	76.8	57.0	60.9	66.3
August	2023	61.8	67.3	76.2	65.1	73.5	82.7	59.6	63.4	71.9
September	2023	61.0	68.6	78.7	65.0	74.6	83.3	58.4	64.7	75.7
October	2023	62.7	64.2	74.1	68.8	69.9	79.0	58.8	60.5	71.0
November	2023	60.1	62.9	70.5	66.4	69.2	75.1	55.9	58.7	67.5
December	2023	60.9	64.5	70.5	68.1	67.7	78.3	56.3	62.5	65.5
January	2024	63.1	71.4	77.4	67.2	75.9	83.0	60.5	68.6	73.8
February	2024	68.1	75.3	83.5	69.8	77.8	89.0	67.1	73.7	80.0

TABLE 3

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

THREE MONTH MOVING AVERAGES

		Age of Respondent								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
DATE OF SURVEY		18-34	35-54	55+	18-34	35-54	55+	18-34	35-54	55+
February	2021	88.7	78.6	74.0	93.2	85.9	86.1	85.8	73.9	66.3
March	2021	90.7	80.5	75.1	94.3	86.7	87.3	88.4	76.6	67.3
April	2021	93.3	84.2	78.2	98.2	89.3	91.3	90.1	81.0	69.7
May	2021	93.8	85.5	81.3	102.4	89.1	91.6	88.2	83.3	74.8
June	2021	93.3	86.6	81.0	101.3	89.7	88.5	88.1	84.6	76.2
July	2021	90.7	83.9	79.0	97.2	85.4	84.5	86.5	82.9	75.5
August	2021	87.2	79.9	74.5	92.9	82.9	80.5	83.5	77.9	70.7
September	2021	85.5	74.8	69.8	93.8	77.3	78.2	80.1	73.2	64.4
October	2021	85.4	71.9	65.1	94.2	76.1	73.8	79.7	69.2	59.5
November	2021	83.6	70.9	64.3	94.0	75.2	70.8	77.0	68.1	60.1
December	2021	81.4	69.8	64.4	90.5	73.5	68.9	75.5	67.4	61.4
January	2022	76.7	68.9	64.1	87.3	71.7	67.5	69.8	67.0	61.9
February	2022	74.7	68.2	62.3	84.5	68.3	67.7	68.5	68.1	58.8
March	2022	71.2	63.8	59.1	80.3	67.0	65.8	65.4	61.8	54.9
April	2022	72.3	63.0	57.6	80.9	65.0	64.8	66.8	61.8	53.0
May	2022	71.9	60.3	56.5	81.4	63.7	61.6	65.8	58.2	53.1
June	2022	69.6	57.3	52.7	81.2	58.5	55.5	62.1	56.5	50.9
July	2022	62.9	53.0	48.7	74.7	57.6	51.0	55.4	50.1	47.2
August	2022	61.3	53.6	49.0	72.0	57.4	49.4	54.4	51.3	48.8
September	2022	61.5	57.7	52.4	69.3	60.4	52.8	56.5	55.9	52.2
October	2022	65.6	59.7	55.1	71.8	61.3	56.1	61.7	58.6	54.3
November	2022	67.3	58.0	54.0	73.3	59.6	55.9	63.4	56.9	52.7
December	2022	68.4	58.4	54.0	76.5	59.1	55.0	63.2	58.0	53.4
January	2023	71.6	60.1	55.4	79.2	61.2	55.0	66.7	59.5	55.6
February	2023	75.3	62.3	60.0	84.1	63.5	60.6	69.7	61.5	59.7
March	2023	75.2	62.1	61.7	83.8	65.7	63.7	69.8	59.8	60.5
April	2023	74.0	61.0	62.2	84.9	64.3	64.0	67.0	58.8	61.1
May	2023	69.0	60.7	58.7	80.3	63.5	62.2	61.8	58.9	56.4
June	2023	68.6	63.1	58.8	82.2	65.6	62.0	59.8	61.5	56.7
July	2023	70.8	66.0	61.2	84.2	68.6	64.6	62.2	64.3	59.0
August	2023	74.1	67.9	66.2	85.4	72.0	69.6	66.7	65.3	64.0
September	2023	74.3	68.2	68.5	82.9	71.8	72.4	68.8	65.9	66.0
October	2023	71.7	66.6	65.2	80.5	70.4	70.1	65.9	64.1	62.1
November	2023	68.9	63.4	62.7	80.7	66.5	67.1	61.2	61.4	59.8
December	2023	71.1	63.4	63.0	82.6	67.3	67.6	63.7	60.9	60.1
January	2024	73.5	68.6	69.4	84.9	69.9	72.9	66.3	67.8	67.2
February	2024	78.1	74.8	74.4	87.9	75.6	75.7	71.8	74.3	73.5

TABLE 4

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

THREE MONTH MOVING AVERAGES

		Education of Respondent								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
DATE OF SURVEY		H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree	H.S. or Less	Some College	College Degree
February	2021	70.6	73.9	84.8	78.6	82.8	94.2	65.4	68.2	78.8
March	2021	72.4	74.1	86.3	80.8	83.5	94.4	67.1	68.1	81.1
April	2021	71.6	78.8	89.6	83.1	88.0	97.4	64.2	72.9	84.7
May	2021	74.6	81.5	91.5	85.2	89.7	98.4	67.8	76.3	87.1
June	2021	71.8	82.1	92.7	80.2	90.6	97.1	66.5	76.6	89.8
July	2021	74.2	79.1	89.3	79.5	87.1	91.7	70.8	73.9	87.7
August	2021	69.3	74.0	85.6	76.1	82.7	88.2	64.9	68.4	83.9
September	2021	69.4	69.3	79.9	79.4	78.3	83.9	62.9	63.5	77.3
October	2021	64.5	66.4	77.3	75.6	77.3	81.5	57.4	59.4	74.6
November	2021	63.2	66.6	75.6	73.9	77.0	78.8	56.4	59.9	73.6
December	2021	61.3	66.0	75.6	70.9	75.4	77.0	55.1	59.9	74.6
January	2022	59.5	63.9	74.3	67.3	70.8	76.9	54.4	59.4	72.6
February	2022	59.4	61.5	72.7	67.1	68.3	74.9	54.4	57.1	71.3
March	2022	56.1	59.0	67.8	66.4	66.0	71.7	49.4	54.4	65.4
April	2022	55.8	58.2	67.1	67.4	65.7	69.9	48.3	53.5	65.3
May	2022	55.4	57.6	64.6	66.5	65.2	66.9	48.3	52.8	63.1
June	2022	54.5	53.2	61.5	62.2	59.4	63.3	49.5	49.2	60.4
July	2022	50.2	49.0	56.9	55.5	56.8	60.4	46.8	44.0	54.6
August	2022	51.6	48.2	57.0	53.7	55.3	59.2	50.2	43.7	55.5
September	2022	54.1	51.1	60.1	54.0	57.1	62.1	54.1	47.2	58.9
October	2022	58.4	53.6	62.2	59.8	58.9	63.5	57.4	50.2	61.4
November	2022	56.2	55.7	60.8	58.2	60.6	63.1	54.8	52.6	59.3
December	2022	55.1	58.0	60.6	56.8	62.8	62.0	54.0	55.0	59.7
January	2023	56.2	59.0	62.9	56.6	60.6	64.9	56.0	58.0	61.6
February	2023	60.9	60.2	67.1	60.8	62.8	70.1	61.0	58.6	65.2
March	2023	62.6	59.1	69.2	63.0	63.3	74.4	62.3	56.5	65.9
April	2023	61.1	60.3	68.5	63.4	66.1	72.8	59.6	56.5	65.8
May	2023	55.8	59.0	66.1	60.3	65.9	70.3	52.9	54.6	63.4
June	2023	55.7	61.0	66.0	62.4	66.2	70.4	51.4	57.6	63.2
July	2023	57.2	61.5	70.0	63.0	66.4	75.0	53.4	58.3	66.8
August	2023	58.7	64.9	74.5	64.1	68.7	80.3	55.3	62.5	70.7
September	2023	59.2	64.4	77.1	64.2	68.9	81.8	56.0	61.5	74.0
October	2023	57.5	62.7	74.0	63.6	69.0	78.7	53.5	58.7	70.9
November	2023	57.1	57.7	71.5	63.0	64.8	76.5	53.3	53.2	68.2
December	2023	55.6	58.6	72.3	59.8	67.0	77.6	52.9	53.1	68.9
January	2024	61.1	61.4	78.1	62.9	67.8	82.6	60.0	57.3	75.1
February	2024	67.4	66.5	82.6	67.2	70.4	86.2	67.5	64.0	80.3

TABLE 5A

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

THREE MONTH MOVING AVERAGES

		Region of Residence											
DATE OF SURVEY		SENTIMENT INDEX				CURRENT INDEX				EXPECTED INDEX			
		NE	NC	S	W	NE	NC	S	W	NE	NC	S	W
February	2021	78.8	78.5	79.7	77.7	82.9	90.4	89.9	84.9	76.2	70.8	73.2	73.1
March	2021	79.5	79.0	81.4	80.2	84.2	88.8	93.4	84.3	76.6	72.7	73.7	77.6
April	2021	82.6	83.9	83.2	83.7	91.4	92.2	93.1	91.0	77.0	78.5	76.8	79.0
May	2021	88.6	83.2	85.6	85.0	95.4	89.3	95.0	92.6	84.2	79.3	79.6	80.2
June	2021	89.6	83.7	85.3	85.3	92.5	90.8	91.5	92.3	87.7	79.1	81.2	80.8
July	2021	89.9	80.6	81.4	83.9	87.4	86.3	87.7	88.4	91.5	77.0	77.4	80.9
August	2021	81.3	78.8	77.3	80.5	79.7	87.2	83.3	84.5	82.3	73.5	73.3	77.9
September	2021	76.9	76.3	72.5	75.5	78.8	85.1	79.5	81.0	75.6	70.7	67.9	72.0
October	2021	72.6	72.9	69.7	73.1	77.0	81.3	76.7	80.9	69.7	67.5	65.1	68.1
November	2021	72.4	70.3	68.6	73.3	76.4	76.5	74.7	82.2	69.9	66.3	64.6	67.5
December	2021	70.9	67.3	68.6	74.1	72.1	72.2	74.1	82.1	70.1	64.2	65.1	68.9
January	2022	66.7	67.7	67.3	72.1	66.5	74.2	72.3	78.9	66.9	63.5	64.1	67.8
February	2022	68.0	67.7	64.6	69.1	66.0	74.9	69.8	74.9	69.3	63.1	61.2	65.4
March	2022	66.4	64.7	59.7	65.0	68.3	72.8	66.0	71.4	65.1	59.5	55.7	61.0
April	2022	68.1	62.3	59.5	63.8	71.1	70.1	65.3	69.4	66.1	57.4	55.7	60.3
May	2022	65.8	60.1	58.6	62.5	68.4	65.7	64.6	70.0	64.0	56.6	54.7	57.7
June	2022	62.2	56.3	56.2	59.2	62.4	60.0	60.4	67.6	62.1	53.9	53.6	53.7
July	2022	57.0	52.6	51.6	54.3	59.0	56.1	56.3	64.2	55.9	50.3	48.6	47.9
August	2022	54.5	53.7	51.5	55.1	57.1	57.8	53.9	60.7	52.9	51.0	50.0	51.5
September	2022	57.9	60.1	52.9	56.5	61.2	64.4	54.6	58.6	55.9	57.4	51.8	55.1
October	2022	61.9	62.6	55.7	58.9	63.4	66.6	57.9	60.4	60.9	60.0	54.3	57.9
November	2022	62.5	61.1	55.8	57.3	62.2	65.1	59.8	59.9	62.7	58.6	53.2	55.7
December	2022	61.5	60.9	57.4	57.3	59.6	63.2	61.4	60.6	62.6	59.3	54.8	55.2
January	2023	60.8	61.9	60.9	58.3	58.1	65.1	63.7	60.2	62.5	59.8	59.1	57.0
February	2023	63.0	65.2	66.0	59.6	63.1	68.9	68.6	62.2	63.0	62.9	64.5	58.0
March	2023	64.9	65.3	66.6	60.5	66.4	72.1	70.1	64.0	63.9	60.9	64.4	58.2
April	2023	64.9	65.7	64.7	61.3	67.8	71.3	68.1	66.8	63.0	62.1	62.5	57.9
May	2023	65.3	64.4	60.0	58.5	67.5	70.5	64.8	65.1	63.9	60.5	57.0	54.2
June	2023	65.6	65.6	60.7	59.0	67.2	70.1	66.5	66.5	64.5	62.6	57.1	54.1
July	2023	68.7	68.2	62.5	62.8	70.6	73.0	68.6	69.6	67.4	65.0	58.6	58.4
August	2023	69.0	70.1	67.0	68.4	72.4	75.0	72.9	74.4	66.8	66.9	63.2	64.5
September	2023	68.9	71.1	67.8	71.8	72.9	77.0	72.2	76.9	66.3	67.4	65.0	68.5
October	2023	65.0	68.2	66.7	68.0	69.2	74.5	71.7	74.1	62.2	64.2	63.4	64.0
November	2023	65.0	66.9	62.4	64.4	69.2	73.7	67.6	71.1	62.2	62.5	59.1	60.1
December	2023	66.5	66.0	63.6	64.7	69.9	72.6	70.9	69.2	64.3	61.8	58.8	61.9
January	2024	73.2	71.3	68.3	68.9	76.9	77.0	73.3	72.1	70.9	67.6	65.1	66.9
February	2024	76.6	74.8	75.2	74.3	77.9	79.0	79.3	75.4	75.9	72.2	72.5	73.5

NE - North East (CT, MA, ME, NH, NJ, NY, PA, RI, VT)
NC - North Central (IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI)
S - South (AL, AR, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV, DC)
W - West (AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA, WY)

TABLE 5B

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

THREE MONTH MOVING AVERAGES

		Respondent Political Party								
		SENTIMENT INDEX			CURRENT INDEX			EXPECTED INDEX		
		DEM	IND	REP	DEM	IND	REP	DEM	IND	REP
DATE OF SURVEY		ICS	ICS	ICS	ICC	ICC	ICC	ICE	ICE	ICE
February	2021	89.0	76.8	70.5	87.3	84.3	96.1	90.1	72.0	54.1
March	2021	94.8	77.8	66.9	90.9	86.0	91.6	97.3	72.6	51.1
April	2021	100.8	80.2	67.1	97.8	90.1	89.6	102.8	73.9	52.7
May	2021	104.2	82.0	67.2	100.7	90.7	89.2	106.4	76.3	53.0
June	2021	104.7	82.7	64.8	100.7	89.9	84.9	107.4	78.0	51.9
July	2021	101.7	80.9	63.3	95.8	87.5	80.1	105.6	76.7	52.4
August	2021	98.4	76.2	58.8	93.3	84.3	74.1	101.6	71.1	48.9
September	2021	92.8	72.8	56.9	90.6	81.7	71.4	94.3	67.2	47.6
October	2021	90.8	69.3	53.1	89.0	78.3	68.8	91.9	63.5	42.9
November	2021	89.4	70.5	48.9	87.4	78.7	62.3	90.8	65.3	40.3
December	2021	90.5	69.8	45.9	86.5	77.7	58.1	93.1	64.7	38.0
January	2022	88.2	68.9	43.2	84.1	76.4	54.8	90.8	64.1	35.6
February	2022	86.3	64.8	47.2	82.8	71.2	59.4	88.5	60.7	39.4
March	2022	81.6	59.9	46.6	78.8	68.8	58.3	83.4	54.2	39.1
April	2022	81.1	58.5	47.5	78.7	66.6	59.3	82.7	53.2	39.9
May	2022	79.1	57.7	44.5	76.6	66.1	54.4	80.7	52.2	38.1
June	2022	75.6	55.1	40.9	72.8	61.4	49.7	77.4	51.0	35.2
July	2022	69.6	52.3	36.1	68.8	59.6	43.3	70.1	47.6	31.4
August	2022	69.1	52.6	36.0	66.3	59.3	41.8	70.9	48.3	32.3
September	2022	73.4	55.8	38.6	69.5	61.0	43.7	75.8	52.5	35.2
October	2022	77.0	58.0	41.0	73.9	62.5	45.5	79.0	55.2	38.1
November	2022	76.1	57.5	41.1	75.2	61.6	45.9	76.7	54.9	37.9
December	2022	76.4	57.6	41.0	73.9	61.4	46.3	78.0	55.2	37.5
January	2023	76.7	59.4	43.2	74.2	61.8	48.1	78.3	57.7	40.0
February	2023	79.1	63.2	47.5	75.7	66.3	54.1	81.2	61.2	43.2
March	2023	78.9	63.6	50.0	78.5	67.5	58.8	79.1	61.1	44.4
April	2023	79.9	62.2	49.9	78.4	67.3	59.9	80.8	58.9	43.6
May	2023	79.0	58.6	47.1	79.7	64.4	57.0	78.5	54.9	40.7
June	2023	80.5	59.0	46.5	81.2	66.3	54.2	80.2	54.3	41.5
July	2023	84.5	61.7	47.5	85.2	70.1	53.5	84.1	56.4	43.7
August	2023	87.6	66.2	50.6	87.1	74.0	58.1	88.0	61.3	45.9
September	2023	89.0	67.3	52.1	87.7	74.2	60.0	89.7	62.9	47.1
October	2023	85.9	65.6	50.7	84.3	73.8	59.7	86.9	60.3	45.0
November	2023	85.3	61.4	46.8	86.1	69.6	55.0	84.7	56.1	41.6
December	2023	86.0	61.5	49.0	87.6	70.5	55.7	84.9	55.7	44.7
January	2024	92.1	65.2	52.1	95.3	70.7	56.7	90.0	61.7	49.2
February	2024	95.6	70.8	58.5	97.2	75.5	60.2	94.6	67.9	57.5

TABLE 6

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER OFF	34%	31%	30%	31%	30%	36%	33%	30%	30%	29%	33%	40%	37%
SAME	23	26	24	23	25	24	27	26	19	26	22	20	23
WORSE OFF	43	43	46	46	45	40	40	44	51	45	45	40	39
DK, NA	*	*	*	*	*	*	*	*	*	*	*	*	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	91	88	84	85	85	96	93	86	79	84	88	100	98

CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	85	89	88	86	85	89	91	92	86	83	84	91	95
Age 18 to 44	106	109	108	108	105	107	106	105	98	94	96	101	109
Age 45 to 64	72	75	76	73	77	84	88	85	79	78	78	82	86
Age 65+	74	79	74	69	66	69	76	83	79	74	75	88	90
Income Bottom Third	80	81	73	71	70	75	77	77	78	74	77	76	79
Income Middle Third	77	83	90	87	86	86	88	89	81	83	82	96	99
Income Top Third	100	105	102	100	99	105	110	108	101	94	96	104	112
Educ High School or Less	76	80	77	73	70	74	75	75	71	69	65	67	75
Educ Some College	75	76	78	75	76	80	83	82	77	72	76	82	87
Educ College Degree	93	101	100	100	97	100	103	104	99	96	96	105	108
Democrat	106	115	113	113	111	118	117	116	107	109	110	123	125
Independent	87	86	84	80	81	85	90	90	87	81	83	85	92
Republican	58	63	67	65	62	61	65	68	66	59	60	62	65

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?"

Index Score is the percent favorable minus the percent unfavorable plus 100
*: Less than half of one percent.

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER THAN YEAR AGO:													
Income higher	28%	29%	27%	30%	28%	27%	29%	25%	25%	25%	27%	30%	33%
Increased HH Contribution	6	6	3	4	4	3	4	4	4	3	4	5	6
Assets Higher	5	3	4	3	5	7	6	5	5	5	5	10	8
Debt Lower	2	4	4	4	3	3	4	5	3	3	4	4	5
Expense Lower	7	5	6	6	7	5	6	7	4	6	7	6	6
WORSE THAN YEAR AGO:													
Income lower	18	19	20	21	20	20	18	21	21	19	20	19	20
Decreased HH Contribution	3	4	4	5	3	4	5	4	5	4	5	3	4
Higher prices	38	38	40	41	41	36	37	39	47	40	38	36	35
Assets Lower	5	6	6	6	6	5	3	3	4	5	3	3	3
Debt Higher	4	3	3	5	3	2	4	4	5	5	5	3	2
Expense Higher	3	3	8	3	6	4	3	5	4	5	5	3	5

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
INCOME HIGHER - INCOME LOWER (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	8	10	9	9	8	8	9	7	6	5	6	8	10
Age 18 to 44	20	23	24	24	23	21	20	19	17	17	17	19	21
Age 45 to 64	1	0	0	0	1	3	5	3	3	-1	-1	0	2
Age 65+	-1	1	-1	-3	-5	-2	-2	-1	-4	-3	-2	3	4
Income Bottom Third	-2	-1	-5	-6	-7	-5	-5	-5	-1	-3	0	-6	-6
Income Middle Third	2	7	12	11	11	7	10	10	6	5	5	11	14
Income Top Third	24	23	21	21	22	21	22	20	16	13	14	19	23
Educ High School or Less	-1	3	0	-5	-8	-7	-5	-7	-7	-8	-10	-10	-6
Educ Some College	2	1	3	1	4	4	4	1	2	0	4	4	5
Educ College Degree	15	18	18	20	19	17	18	18	16	13	13	16	19
Democrat	18	22	22	20	16	17	20	22	17	18	17	21	22
Independent	8	8	6	5	6	6	7	6	9	3	4	2	9
Republican	-2	1	2	3	1	-1	-2	-5	-5	-7	-3	0	-2

HIGHER PRICES (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	39	37	39	40	41	39	38	37	41	42	42	38	36
Age 18 to 44	32	30	34	32	36	32	33	33	38	39	38	34	31
Age 45 to 64	45	44	43	46	44	42	39	40	44	44	43	40	39
Age 65+	42	39	40	43	44	46	44	41	41	44	45	41	41
Income Bottom Third	38	36	39	41	42	39	39	40	42	45	43	41	38
Income Middle Third	45	43	43	42	43	42	41	40	46	44	46	39	40
Income Top Third	34	33	35	37	38	36	33	32	37	38	37	33	31
Educ High School or Less	42	41	42	42	43	40	43	42	47	47	49	45	41
Educ Some College	44	41	42	44	47	44	43	42	46	49	46	44	42
Educ College Degree	35	34	35	35	35	36	33	33	36	36	36	32	32
Democrat	27	25	26	25	26	24	24	22	26	26	27	23	21
Independent	39	39	41	42	41	38	35	37	40	42	41	38	37
Republican	53	49	49	51	55	57	55	53	56	59	59	56	54

(ASSETS HIGHER + DEBTS LOWER) - (ASSETS LOWER + DEBTS HIGHER)
(THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-5	-4	-2	-2	-2	-1	2	3	2	0	-1	2	6
Age 18 to 44	-2	1	3	2	1	0	2	1	1	-1	-2	0	4
Age 45 to 64	-6	-5	-3	-4	-3	0	3	6	3	2	0	1	3
Age 65+	-9	-8	-6	-6	-5	-3	-1	3	2	1	2	9	11
Income Bottom Third	-5	-4	-3	-2	-2	-4	-2	-2	-1	-3	-2	-2	0
Income Middle Third	-4	-3	-1	-5	-4	-2	0	1	-2	0	-1	6	8
Income Top Third	-5	-2	1	1	0	4	7	9	8	5	2	5	9
Educ High School or Less	-4	-1	0	-2	-3	-4	-2	-2	-3	-2	-5	-2	-2
Educ Some College	-6	-5	-3	-3	-4	-5	-4	-3	-2	-4	-3	-2	4
Educ College Degree	-5	-4	-1	-2	-1	3	6	8	5	3	2	7	9
Democrat	-2	0	2	5	6	10	10	10	7	7	6	13	15
Independent	-2	-3	-1	-3	-3	-3	-1	0	-1	-2	-1	0	5
Republican	-11	-9	-7	-10	-11	-9	-4	0	0	-3	-6	-6	-3

Responses to query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

TABLE 8

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER OFF	32%	26%	27%	29%	28%	30%	32%	29%	26%	28%	29%	36%	29%
SAME	45	49	47	43	49	49	48	48	45	47	50	44	54
WORSE OFF	21	22	22	25	21	17	17	19	25	23	17	14	13
DK, NA	2	3	4	3	2	4	3	4	4	2	4	6	4
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	111	104	105	104	107	113	115	110	101	106	112	122	116

EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	110	109	107	104	105	108	112	113	109	106	106	113	117
Age 18 to 44	126	127	122	125	124	127	125	126	121	120	123	130	131
Age 45 to 64	108	105	105	98	103	105	112	111	106	105	102	110	112
Age 65+	90	89	88	84	83	84	93	96	94	87	89	96	102
Income Bottom Third	112	112	111	106	109	106	110	106	105	98	101	108	115
Income Middle Third	104	103	101	100	101	106	109	111	105	106	108	116	118
Income Top Third	115	113	110	106	106	111	116	119	115	113	110	117	118
Educ High School or Less	106	107	105	97	96	99	104	104	98	96	95	105	111
Educ Some College	103	106	101	99	100	104	111	109	105	97	100	105	108
Educ College Degree	116	113	111	111	112	114	116	119	116	114	115	121	122
Democrat	132	127	127	125	128	128	128	130	128	126	125	131	133
Independent	110	110	105	102	104	109	114	112	107	102	102	109	114
Republican	86	89	85	82	79	84	92	95	92	87	91	96	99

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?"

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
Personal Financial Progress													
Continuous increase (a)	17%	13%	13%	16%	14%	17%	14%	14%	15%	14%	14%	20%	16%
Intermittent increase (b)	20	23	20	20	19	23	25	19	16	18	23	24	24
Remain unchanged (c)	12	14	14	12	15	15	16	17	12	18	13	10	16
Intermittent decline (d)	23	23	22	21	24	20	17	20	24	20	22	19	21
Continuous decline (e)	14	16	17	20	15	13	14	14	20	18	13	10	9
Mixed change (f)	12	8	10	8	11	8	11	11	9	10	11	11	10
DK, NA	2	3	4	3	2	4	3	5	4	2	4	6	4
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	100	97	94	95	94	107	108	99	87	94	102	115	110

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION - INDEX SCORE THREE MONTH MOVING AVERAGES

All	96	99	97	95	94	99	103	105	98	93	94	104	109
Age 18 to 44	120	123	119	122	120	122	121	121	112	107	110	118	125
Age 45 to 64	87	88	88	83	87	94	100	99	92	91	89	95	98
Age 65+	76	80	77	73	69	72	83	90	86	78	79	94	100
Income Bottom Third	93	95	88	85	86	87	91	90	89	82	85	92	97
Income Middle Third	89	91	96	94	93	96	100	104	93	95	95	108	110
Income Top Third	109	112	108	107	105	113	118	119	112	104	104	112	121
Educ High School or Less	88	92	89	81	79	84	88	87	79	77	74	83	90
Educ Some College	85	87	86	84	84	88	95	97	90	82	85	95	99
Educ College Degree	105	110	108	109	107	111	114	117	111	107	108	116	120
Democrat	122	128	127	127	125	130	130	132	123	123	124	137	140
Independent	97	98	93	91	91	96	102	102	97	89	90	95	103
Republican	65	69	69	67	63	66	75	80	75	67	69	75	78

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

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 10

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER OFF	54%	49%	50%	51%	50%	57%	55%	53%	48%	50%	49%	52%	52%
SAME	10	11	9	9	9	8	7	8	9	10	10	9	9
WORSE OFF	35	40	40	39	41	35	37	38	42	40	40	38	38
DK, NA	1	*	1	1	*	*	1	1	1	*	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	119	109	110	112	109	122	118	115	106	110	109	114	114

CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	117	116	113	110	110	114	116	118	113	110	108	111	112
Age 18 to 44	139	139	137	140	139	143	138	138	134	132	130	129	133
Age 45 to 64	110	106	103	96	98	102	108	115	109	107	100	102	101
Age 65+	96	95	89	85	84	89	95	95	89	85	90	99	99
Income Bottom Third	92	92	93	92	92	92	92	94	94	90	92	91	94
Income Middle Third	113	111	110	105	105	109	113	117	110	113	107	110	108
Income Top Third	147	145	137	134	133	142	145	147	139	132	130	135	138
Educ High School or Less	93	92	92	89	92	95	100	98	97	89	91	88	95
Educ Some College	109	107	105	101	104	103	106	105	101	94	94	101	107
Educ College Degree	132	133	128	126	122	127	127	133	127	128	124	126	123
Democrat	134	139	135	135	134	142	142	143	134	135	135	143	145
Independent	121	114	111	105	107	110	115	115	115	110	111	110	111
Republican	90	90	89	90	85	86	86	93	88	84	79	76	77

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 11

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER OFF	53%	48%	47%	51%	48%	49%	51%	47%	46%	50%	49%	54%	48%
SAME	28	32	31	27	31	29	29	31	30	28	28	27	32
WORSE OFF	15	16	16	17	16	15	17	16	19	18	16	14	16
DK, NA	4	4	6	5	5	7	3	6	5	4	7	5	4
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	138	132	131	134	132	134	134	131	127	132	133	140	132

EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	136	136	134	132	132	133	133	133	131	130	131	135	135
Age 18 to 44	164	166	161	162	159	161	159	159	158	158	160	163	162
Age 45 to 64	134	131	130	124	127	127	131	129	125	125	124	132	131
Age 65+	100	97	98	99	102	104	102	103	100	99	101	103	105
Income Bottom Third	128	129	127	128	130	129	127	122	117	116	117	127	127
Income Middle Third	132	132	132	131	130	132	129	131	131	136	138	137	135
Income Top Third	150	148	143	139	139	140	145	146	145	140	139	144	145
Educ High School or Less	127	125	121	118	123	125	124	120	118	117	120	126	128
Educ Some College	131	133	132	130	128	128	129	129	128	125	125	129	131
Educ College Degree	143	142	141	140	139	140	139	141	139	140	139	142	140
Democrat	145	144	145	144	145	143	143	142	141	142	143	147	142
Independent	139	138	131	128	127	133	135	135	131	127	127	133	137
Republican	123	123	124	125	125	122	121	122	125	126	126	124	121

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?"

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
Personal Financial Progress													
Continuous increase (a)	34%	30%	30%	33%	30%	34%	33%	30%	28%	31%	31%	32%	30%
Intermittent increase (b)	18	17	17	14	15	18	19	18	15	18	15	18	18
Remain unchanged (c)	3	5	4	4	5	3	3	5	6	4	6	4	5
Intermittent decline (d)	12	14	13	13	15	11	12	11	12	12	11	10	12
Continuous decline (e)	8	10	11	10	9	8	9	10	12	12	11	9	9
Mixed change (f)	21	19	18	20	21	19	20	19	21	18	19	21	21
DK, NA	4	5	7	6	5	7	4	7	6	5	7	6	5
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	132	123	123	124	121	133	131	127	119	125	124	131	127

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	130	129	126	123	123	126	128	130	126	124	123	127	127
Age 18 to 44	157	157	153	155	153	156	153	154	150	148	147	149	152
Age 45 to 64	125	121	119	110	112	114	122	126	121	120	115	120	117
Age 65+	101	99	96	94	93	98	102	103	96	93	98	105	107
Income Bottom Third	110	110	110	110	110	110	110	110	107	103	104	110	111
Income Middle Third	126	125	124	119	118	121	124	127	123	128	127	128	124
Income Top Third	156	154	146	141	140	146	152	154	148	141	139	144	148
Educ High School or Less	111	108	107	104	108	113	115	112	109	104	106	108	112
Educ Some College	122	122	120	117	117	116	120	119	116	111	111	118	122
Educ College Degree	144	144	139	137	132	136	137	143	138	139	135	139	136
Democrat	146	148	146	144	143	148	149	150	144	146	146	153	151
Independent	135	130	124	118	119	123	129	129	126	121	120	124	127
Republican	105	105	107	108	103	102	103	109	107	104	103	101	99

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

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 13

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
EXPECT INCREASE:													
1-2%	13%	10%	7%	10%	12%	11%	11%	11%	11%	10%	10%	12%	9%
3-4%	13	11	13	13	15	13	14	12	16	15	15	18	15
5%	9	9	9	9	8	8	11	7	9	7	9	10	10
6-9%	5	3	4	6	5	6	4	5	3	4	3	4	4
10-24%	14	12	12	13	11	10	12	12	9	14	13	11	16
25% or more	7	8	7	6	6	7	7	7	6	7	5	9	5
DK how much up	1	2	2	1	1	2	1	1	1	1	4	1	1
EXPECT SAME	23	26	27	25	25	26	24	28	26	25	24	23	27
EXPECT DOWN	14	18	18	16	17	17	16	17	19	17	16	12	12
DK, NA	1	1	1	1	*	*	*	*	*	*	1	*	1
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Cases	602	603	601	605	600	601	604	603	605	600	600	601	602
MEDIAN	2.4	1.5	1.8	2.3	1.8	1.9	2.4	1.7	1.6	2.2	2.1	2.7	2.6

EXPECTED CHANGE IN HOUSEHOLD INCOME DURING THE NEXT YEAR - MEDIAN THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	2.5	2.1	1.9	1.9	2.0	2.0	2.0	2.0	1.9	1.8	2.0	2.3	2.5
Age 18 to 44	3.8	3.8	3.7	4.1	4.0	3.8	3.4	3.4	3.3	3.3	3.4	3.6	4.0
Age 45 to 64	2.2	1.7	1.4	1.2	1.6	1.9	2.1	1.9	1.9	2.0	2.3	2.4	2.2
Age 65+	0.4	0.3	0.3	0.2	0.1	0.2	-0.1	-0.1	-0.1	0.3	0.3	0.6	0.7
Income Bottom Third	1.4	0.7	0.6	0.5	0.9	0.9	0.8	0.3	0.3	0.2	1.2	1.5	1.8
Income Middle Third	2.4	2.0	2.0	1.9	1.9	2.0	2.2	2.2	2.2	2.2	2.4	2.4	2.5
Income Top Third	3.3	3.1	2.7	2.6	2.8	2.9	2.9	2.9	2.8	2.7	2.5	2.8	2.9
Educ High School or Less	1.3	0.9	0.8	0.8	0.9	1.0	0.8	0.7	0.5	0.8	0.8	1.6	1.6
Educ Some College	2.2	1.7	1.6	1.4	1.8	1.0	1.4	1.3	1.5	1.3	1.5	1.8	2.2
Educ College Degree	2.9	2.8	2.5	2.4	2.4	2.5	2.5	2.6	2.7	2.6	2.6	2.7	2.8
Democrat	2.7	2.5	2.6	2.6	3.0	3.0	2.8	2.7	2.7	2.7	2.8	2.9	3.0
Independent	2.6	2.3	1.6	1.7	1.8	2.0	2.0	1.7	1.7	1.8	2.3	2.6	2.6
Republican	1.2	1.1	1.0	0.9	0.8	0.7	0.8	1.0	1.0	0.6	0.4	1.0	1.6

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/decrease during the next 12 months?"

*: Less than half of one percent.

TABLE 14

EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
INCOME UP MORE	16%	16%	18%	16%	15%	20%	19%	20%	15%	16%	18%	22%	20%
INCOME UP SAME	35	34	33	34	34	35	35	32	36	33	37	36	35
PRICES UP MORE	48	49	47	49	50	44	45	47	48	49	44	41	44
DK, NA	1	1	2	1	1	1	1	1	1	2	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	68	67	71	67	65	76	74	73	67	67	74	81	76

EXPECTED CHANGE IN REAL HOUSEHOLD INCOME DURING THE NEXT YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	70	69	69	68	68	69	72	74	71	69	69	74	77
Age 18 to 44	83	86	86	88	86	89	89	90	84	81	80	86	92
Age 45 to 64	66	63	62	60	63	65	69	73	71	70	68	70	72
Age 65+	55	53	51	49	47	48	52	56	53	53	58	64	64
Income Bottom Third	61	59	60	60	63	63	64	63	59	58	59	64	66
Income Middle Third	62	63	62	63	58	62	64	70	67	68	68	71	73
Income Top Third	86	85	82	81	81	84	87	89	85	82	81	87	91
Educ High School or Less	62	64	68	65	64	64	68	69	65	63	62	67	65
Educ Some College	58	56	58	63	65	61	64	65	67	64	63	62	67
Educ College Degree	79	79	75	72	71	76	77	81	76	74	76	82	86
Democrat	82	81	82	84	84	84	83	89	86	84	85	91	93
Independent	70	67	64	64	66	70	74	74	71	68	69	73	77
Republican	54	58	58	55	49	51	55	59	58	55	55	58	61

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 15

PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
0%	15%	16%	17%	18%	14%	16%	14%	16%	16%	17%	15%	12%	12%
1 - 24%	17	18	18	18	17	14	16	16	17	14	14	14	15
25 - 49%	9	7	7	6	8	7	7	8	7	6	7	6	5
50%	12	14	11	11	14	13	15	12	12	12	11	11	14
51 - 74%	7	7	8	6	10	9	8	9	9	7	8	7	10
75 - 99%	21	19	20	19	17	20	19	19	21	21	21	28	23
100%	17	16	17	19	17	18	18	18	16	20	21	20	19
DK, NA	2	3	2	3	3	3	3	2	2	3	3	2	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEAN	51	49	50	50	51	52	52	51	50	53	55	58	56

PROBABILITY THAT PERSONAL INCOME WILL INCREASE DURING THE NEXT YEAR - MEAN THREE MONTH MOVING AVERAGES

All	53	51	50	50	51	51	52	52	51	51	53	55	56
Age 18 to 44	63	62	63	65	66	65	64	63	62	63	65	68	68
Age 45 to 64	50	49	50	48	49	49	52	50	50	50	53	54	54
Age 65+	42	36	32	30	30	33	35	38	37	37	37	40	42
Income Bottom Third	46	45	43	44	45	45	45	45	45	44	46	48	48
Income Middle Third	53	50	51	51	52	51	52	51	51	53	55	56	56
Income Top Third	62	59	58	56	56	58	60	61	58	58	58	63	65
Educ High School or Less	46	43	41	42	42	44	44	45	44	44	42	46	46
Educ Some College	52	50	49	48	49	47	49	47	49	51	53	53	51
Educ College Degree	57	56	56	55	56	56	57	57	56	55	57	60	63
Democrat	57	55	55	55	56	56	58	57	56	55	55	58	60
Independent	55	52	50	49	51	52	53	52	51	52	55	59	58
Republican	45	44	46	46	44	43	44	47	47	47	47	47	48

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?"

TABLE 16

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
0%	15%	19%	19%	17%	17%	17%	16%	20%	19%	18%	17%	16%	18%
1 - 24%	29	27	28	30	29	30	29	29	30	30	28	26	26
25 - 49%	15	14	11	12	14	13	13	10	13	12	13	11	13
50%	14	15	14	16	14	12	15	14	12	16	13	15	16
51 - 74%	6	7	8	7	8	7	7	7	7	8	8	9	9
75 - 99%	14	10	13	10	12	13	13	13	12	9	15	15	11
100%	6	6	6	6	4	6	6	6	5	5	4	6	6
DK, NA	1	2	1	2	2	2	1	1	2	2	2	2	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEAN	37	35	37	36	35	37	37	36	35	34	37	40	37

PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS - MEAN
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	37	36	36	36	36	36	36	37	36	35	35	37	38
Age 18 to 44	46	47	46	47	46	47	47	47	46	46	45	47	49
Age 45 to 64	34	34	35	34	35	35	37	37	35	34	34	35	36
Age 65+	26	25	24	21	21	21	22	22	22	22	23	25	26
Income Bottom Third	33	32	32	32	32	32	30	30	30	29	30	30	30
Income Middle Third	31	32	33	33	32	32	34	35	34	33	34	36	38
Income Top Third	47	46	44	42	44	45	46	46	44	42	42	45	46
Educ High School or Less	31	32	33	31	30	30	33	34	34	32	30	31	32
Educ Some College	31	31	32	33	33	30	29	29	30	30	30	31	32
Educ College Degree	41	41	41	40	40	41	42	42	41	39	40	42	43
Democrat	41	42	42	41	41	40	41	43	42	40	40	41	43
Independent	38	36	34	34	35	37	38	37	36	34	35	37	39
Republican	30	31	34	33	31	30	29	30	30	31	31	32	31

The question was: "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?"

TABLE 17

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
0%	42%	44%	42%	42%	46%	48%	45%	43%	42%	45%	44%	44%	43%
1 - 24%	29	28	27	30	26	27	25	26	29	24	26	29	27
25 - 49%	11	9	9	10	9	8	10	11	9	10	13	10	13
50%	10	11	11	10	10	8	10	10	10	11	10	8	10
51 - 74%	2	2	3	3	3	1	4	4	3	4	2	2	2
75 - 99%	3	3	5	3	3	4	4	4	4	3	3	4	3
100%	2	2	2	1	1	2	1	1	2	2	1	2	1
DK, NA	1	1	1	1	2	2	1	1	1	1	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEAN	18	18	20	18	17	16	18	19	19	19	17	17	18

PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS - MEAN
THREE MONTH MOVING AVERAGES

All	18	18	19	19	18	17	17	18	19	19	18	18	17
Age 18 to 44	26	25	25	24	24	23	24	25	27	27	26	25	25
Age 45 to 64	18	18	20	21	21	19	18	19	20	20	20	20	19
Age 65+	6	6	7	8	7	7	6	5	5	6	6	6	5
Income Bottom Third	20	19	19	21	21	21	19	19	18	20	19	20	19
Income Middle Third	17	17	17	17	16	16	16	17	19	20	19	18	17
Income Top Third	17	17	19	19	18	16	17	18	20	18	17	17	17
Educ High School or Less	21	21	22	22	22	22	22	23	23	21	19	20	20
Educ Some College	17	18	19	21	19	17	14	15	17	19	18	17	16
Educ College Degree	17	16	17	16	16	15	16	16	18	18	18	17	16
Democrat	18	18	18	17	16	15	17	17	18	17	16	15	15
Independent	19	19	20	20	21	20	19	19	20	20	19	20	20
Republican	15	16	18	18	17	14	14	16	17	18	18	17	15

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?"

TABLE 18

PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
0%	19%	19%	18%	24%	22%	19%	21%	17%	22%	21%	22%	18%	19%
1 - 24%	23	23	20	22	21	27	23	24	24	27	24	22	24
25 - 49%	12	14	15	11	13	10	13	12	12	11	10	11	14
50%	16	14	13	13	14	13	15	13	14	12	11	12	13
51 - 74%	7	6	9	7	6	7	7	8	7	7	8	8	9
75 - 99%	16	15	16	15	16	14	13	16	13	15	15	18	15
100%	5	7	7	6	5	8	6	7	6	5	7	9	4
DK, NA	2	2	2	2	3	2	2	3	2	2	3	2	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEAN	38	38	40	36	38	38	36	40	35	36	38	42	38

PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME - MEAN THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	39	38	39	38	38	37	37	38	37	37	36	38	39
Age 18 to 44	34	34	35	34	33	32	33	33	33	32	33	34	35
Age 45 to 64	38	36	37	37	38	37	38	37	37	36	35	35	36
Age 65+	47	47	46	46	44	45	44	46	44	45	43	47	47
Income Bottom Third	34	33	36	34	35	32	32	31	32	31	31	31	32
Income Middle Third	38	37	36	37	37	39	37	38	36	38	37	40	39
Income Top Third	44	44	45	44	43	43	44	45	44	42	41	44	45
Educ High School or Less	36	36	37	34	34	32	33	33	33	32	32	32	34
Educ Some College	34	33	35	34	34	32	33	33	34	33	33	34	33
Educ College Degree	43	42	42	43	42	43	41	43	41	41	40	43	43
Democrat	42	42	43	43	44	44	44	46	44	45	44	46	46
Independent	37	37	37	36	37	35	35	34	34	32	33	34	36
Republican	37	36	36	36	34	34	34	36	35	36	34	36	35

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?"

TABLE 19

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

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GONE UP	21%	21%	18%	19%	23%	23%	22%	22%	18%	23%	20%	25%	22%
STAY THE SAME	43	40	43	43	35	40	42	41	42	38	42	41	43
GONE DOWN	35	37	36	36	40	35	35	36	39	38	37	33	34
DK, NA	1	2	3	2	2	2	1	1	1	1	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	86	84	82	83	83	88	87	86	79	85	83	92	88

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	85	85	84	83	83	85	86	87	84	83	82	87	88
Age 18 to 44	89	91	89	88	87	90	87	85	81	82	85	90	90
Age 45 to 64	78	76	76	75	78	80	84	87	83	82	78	81	82
Age 65+	90	90	88	84	80	83	88	92	89	87	84	89	91
Income Bottom Third	82	80	79	73	73	74	76	74	74	74	75	75	74
Income Middle Third	74	74	76	75	77	78	80	80	79	82	80	85	83
Income Top Third	101	102	97	98	95	101	103	106	98	94	92	100	104
Educ High School or Less	82	80	76	75	79	80	82	77	77	76	76	81	78
Educ Some College	73	72	76	71	72	70	78	77	76	73	72	75	74
Educ College Degree	93	96	94	95	91	95	92	96	91	93	90	95	97
Democrat	99	99	98	96	100	104	108	106	102	99	98	104	105
Independent	85	83	80	78	79	82	83	83	81	80	81	85	84
Republican	69	73	74	74	67	66	67	71	70	70	68	69	72

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 20

PROBABILITY OF INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
0%	6%	9%	5%	5%	4%	2%	2%	6%	5%	5%	2%	3%	2%
1 - 24%	22	20	19	20	16	17	17	20	19	16	13	12	14
25 - 49%	12	14	14	13	11	11	9	8	6	12	9	10	7
50%	18	19	17	20	22	18	19	18	17	22	21	13	20
51 - 74%	17	11	16	13	15	15	16	14	17	13	19	14	17
75 - 99%	17	21	19	19	24	28	26	24	28	25	25	37	29
100%	6	4	8	7	6	8	9	8	7	5	9	10	10
DK, NA	2	2	2	3	2	1	2	2	1	2	2	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	416	400	418	435	396	394	418	434	407	411	433	408	409
MEAN	47	46	50	49	53	55	56	52	54	51	57	62	59

PROBABILITY OF INCREASE IN STOCK MARKET PRICES IN THE NEXT YEAR - MEAN
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	47	47	48	48	51	52	54	54	54	53	54	57	59
Age 18 to 44	49	49	51	52	54	55	58	57	59	56	59	59	63
Age 45 to 64	45	43	45	45	49	51	55	55	53	52	53	55	57
Age 65+	48	48	45	47	47	48	50	50	49	48	50	56	58
Income Bottom Third	42	44	45	47	48	48	49	46	51	48	51	50	53
Income Middle Third	47	45	46	46	49	49	52	52	53	53	54	57	58
Income Top Third	49	49	51	50	53	56	59	60	58	56	57	61	64
Educ High School or Less	43	42	43	40	40	39	43	43	44	43	46	50	51
Educ Some College	43	43	46	47	47	46	49	48	50	48	51	52	56
Educ College Degree	50	49	50	51	54	57	59	59	58	56	57	60	62
Democrat	56	55	56	56	56	58	61	63	62	60	59	63	66
Independent	45	44	46	46	50	51	54	53	53	51	53	56	58
Republican	38	39	40	42	44	45	46	46	47	47	51	52	54
Stock Does not Own	40	41	42	40	39	38	41	42	42	41	40	42	43
Stock Bottom Third	43	44	45	47	49	50	51	50	52	50	52	53	57
Stock Middle Third	47	46	47	48	50	52	55	55	54	52	55	57	60
Stock Top Third	53	50	50	50	54	56	60	61	60	58	59	63	64

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?"

CASES is the number of respondents who owned stock

TABLE 21

CURRENT VALUE OF STOCK MARKET INVESTMENTS

THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
UNDER $10,000	10%	10%	11%	9%	10%	10%	9%	8%	8%	9%	10%	9%	10%
$10,000-24,999	6	7	7	8	8	7	7	7	8	9	8	8	7
$25,000-49,999	7	8	9	9	8	6	7	8	8	8	7	7	7
$50,000-99,999	9	11	11	11	9	11	11	12	11	11	11	12	12
$100,000-199,999	13	12	11	11	11	10	10	10	11	11	11	11	10
$200,000-499,999	16	16	16	17	18	17	16	16	17	16	16	16	17
$500,000 AND UP	23	21	20	20	21	23	23	22	21	22	23	24	24
DK/NA	16	15	15	15	15	16	17	17	16	14	14	13	13
TOTAL	100	100	100	100	100	100	100	100	100	100	100	100	100
CASES	1219	1217	1234	1253	1249	1225	1208	1246	1259	1252	1251	1252	1250
MEDIAN (1,000's)	155	138	127	127	143	154	155	154	148	147	148	156	156
25th PERCENTILE (1,000's)	34	34	32	35	34	39	38	41	37	35	34	40	40
75th PERCENTILE (1,000's)	495	459	418	428	460	520	524	508	480	490	503	532	527
INTERQUARTILE RANGE (75th-25th) (1,000's)	461	425	386	393	426	481	485	467	443	454	468	492	487

CURRENT VALUE OF STOCK MARKET INVESTMENTS - MEDIAN
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	155	138	127	127	143	154	155	154	148	147	148	156	156
Age 18 to 44	39	44	44	53	51	61	54	57	54	50	46	56	57
Age 45 to 64	245	244	229	214	228	231	236	230	235	247	255	261	293
Age 65+	279	255	255	296	296	342	301	280	232	267	320	335	313
Income Bottom Third	23	33	36	42	30	27	36	35	43	34	37	36	41
Income Middle Third	94	79	60	73	83	94	80	73	67	77	90	99	87
Income Top Third	370	311	293	291	321	366	384	387	338	336	310	339	359
Educ High School or Less	65	67	44	56	46	62	56	61	68	76	84	79	79
Educ Some College	58	58	54	58	54	63	70	71	69	67	72	75	69
Educ College Degree	233	197	191	189	219	238	246	246	227	224	218	241	244
Democrat	180	184	173	173	175	187	198	222	191	201	178	213	208
Independent	108	99	95	96	114	117	127	108	114	95	115	108	102
Republican	171	150	125	151	172	203	184	164	139	145	159	167	180

The questions were: "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?"

CASES is the number of respondents who owned stock

TABLE 22

CURRENT MARKET VALUE OF PRIMARY RESIDENCE

THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
UNDER $100,000	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	4%	5%
$100,000-199,999	12	13	12	12	12	11	11	10	10	10	11	12	12
200,000-299,999	17	15	16	15	16	15	16	16	16	16	16	16	15
300,000-399,999	16	17	17	16	15	16	17	18	17	17	16	16	16
400,000-499,999	12	12	14	14	14	12	11	13	14	15	13	14	12
500,000+	31	32	31	32	33	36	35	33	32	32	34	35	35
DK/NA	7	6	5	6	5	5	5	5	6	5	5	3	5
TOTAL	100	100	100	100	100	100	100	100	100	100	100	100	100
CASES	1294	1258	1285	1271	1294	1274	1309	1304	1324	1305	1328	1321	1317
MEDIAN (1,000's)	366	367	364	371	380	387	372	372	376	392	395	395	389
25th PERCENTILE (1,000's)	227	229	231	238	237	243	238	245	240	244	236	238	230
75th PERCENTILE (1,000's)	585	592	580	587	589	618	618	620	611	611	625	637	633
INTERQUARTILE RANGE (75th-25th) (1,000's)	358	364	348	349	353	375	381	375	371	366	390	399	404

CURRENT MARKET VALUE OF PRIMARY RESIDENCE - MEDIAN
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	366	367	364	371	380	387	372	372	376	392	395	395	389
Age 18 to 44	339	356	358	378	370	360	348	365	373	388	376	384	377
Age 45 to 64	377	373	373	368	391	404	407	396	408	409	410	405	403
Age 65+	382	373	368	377	390	397	379	365	353	366	384	390	378
Income Bottom Third	197	202	217	217	210	217	227	243	227	234	218	227	209
Income Middle Third	313	318	323	338	347	342	327	319	320	325	333	341	331
Income Top Third	510	505	499	513	540	569	581	565	557	555	570	581	569
Educ High School or Less	247	268	267	279	263	266	248	251	250	260	257	262	248
Educ Some College	308	301	308	315	324	326	323	321	329	316	310	294	294
Educ College Degree	444	448	445	447	463	472	472	464	462	464	472	475	481
Democrat	401	390	403	411	437	433	409	408	402	415	421	420	430
Independent	354	356	342	357	358	381	367	366	356	369	377	405	403
Republican	344	355	362	353	356	356	371	373	380	381	373	372	348

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

CASES is the number of respondents who owned homes

TABLE 23

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
FAVORABLE NEWS	30%	26%	21%	21%	28%	38%	37%	31%	26%	25%	37%	48%	44%
UNFAVORABLE NEWS	90	90	103	108	86	74	72	79	82	88	64	59	65
NO MENTIONS	31	32	28	26	31	32	34	35	35	33	38	38	35
INDEX SCORE	40	36	18	13	42	64	65	52	44	37	73	89	79

NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	38	39	31	22	24	40	57	60	54	44	51	66	80
Age 18 to 44	38	40	27	19	20	41	57	58	50	39	43	59	73
Age 45 to 64	34	30	30	21	27	32	50	53	51	40	52	65	84
Age 65+	44	52	40	30	29	49	68	74	63	56	59	77	87
Income Bottom Third	54	52	45	38	41	47	58	62	59	53	50	57	62
Income Middle Third	38	41	32	28	24	41	52	57	50	41	52	71	84
Income Top Third	21	23	15	-1	9	33	60	62	49	36	49	72	97
Educ High School or Less	62	55	49	42	42	47	50	51	44	39	47	59	71
Educ Some College	33	32	26	22	28	35	54	50	50	39	44	52	58
Educ College Degree	30	36	25	13	14	38	61	70	60	48	55	76	95
Democrat	63	65	57	47	53	80	105	110	99	88	94	110	120
Independent	35	34	26	16	17	27	46	51	46	36	38	54	71
Republican	13	15	10	3	2	10	20	20	19	9	25	35	51

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.

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 24

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
FAVORABLE NEWS:													
Government; elections	2%	1%	2%	2%	2%	4%	4%	3%	2%	2%	2%	4%	2%
Employment	12	12	7	8	11	13	12	11	11	8	9	13	12
Higher consumer demand	3	3	2	2	3	4	3	3	2	2	3	3	4
Lower prices	5	4	3	3	3	6	5	4	3	4	8	8	6
Easier credit	1	*	*	1	2	3	2	1	*	1	4	10	6
Stock market	2	*	1	1	2	2	2	1	1	1	2	4	6
Trade; global economy	*	*	*	*	*	*	*	*	*	*	*	*	*
Economy	4	3	3	2	3	5	7	4	4	5	4	5	7
UNFAVORABLE NEWS:													
Government; elections	9	9	10	12	12	9	10	10	12	11	7	7	8
Unemployment	28	23	29	32	21	20	22	22	20	25	17	19	24
Lower consumer demand	4	5	6	6	7	7	5	6	6	6	5	5	4
Higher prices	22	19	18	19	16	14	12	14	16	17	12	12	13
Tighter credit	7	12	11	11	10	9	9	10	11	12	8	4	4
Energy crisis	1	*	1	1	1	1	1	1	1	1	*	*	1
Stock market	3	2	2	2	2	1	2	1	2	3	1	*	1
Trade; global economy	*	*	2	2	1	1	1	1	1	*	1	*	*
Economy	8	6	8	7	7	6	4	7	5	6	6	5	4

SELECTED ITEMS OF NEWS HEARD OF RECENT CHANGES IN BUSINESS CONDITIONS

EMPLOYMENT - UNEMPLOYMENT (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-14	-14	-16	-19	-19	-14	-9	-9	-10	-12	-11	-10	-9
Age 18 to 44	-17	-17	-18	-17	-17	-14	-12	-12	-12	-15	-14	-12	-10
Age 45 to 64	-14	-15	-17	-20	-19	-14	-8	-10	-8	-12	-10	-11	-7
Age 65+	-10	-6	-11	-20	-20	-12	-6	-5	-8	-9	-10	-8	-7
Income Bottom Third	-9	-12	-13	-16	-15	-12	-11	-11	-12	-15	-15	-12	-12
Income Middle Third	-13	-10	-14	-15	-19	-14	-11	-10	-11	-11	-10	-7	-8
Income Top Third	-19	-19	-20	-24	-21	-15	-7	-8	-8	-12	-11	-10	-5
Educ High School or Less	-7	-9	-13	-17	-16	-13	-13	-14	-16	-17	-14	-11	-10
Educ Some College	-16	-17	-16	-19	-19	-17	-10	-12	-11	-16	-16	-17	-16
Educ College Degree	-15	-14	-18	-20	-19	-12	-7	-5	-6	-9	-8	-7	-5
Democrat	-10	-9	-10	-12	-9	-2	5	6	5	1	0	1	1
Independent	-12	-13	-18	-22	-22	-19	-13	-13	-11	-14	-13	-14	-10
Republican	-21	-20	-20	-22	-23	-20	-19	-21	-23	-24	-21	-19	-18

GOVERNMENT FAVORABLE - UNFAVORABLE (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-5	-6	-8	-9	-9	-8	-7	-6	-8	-9	-8	-6	-5
Age 18 to 44	-3	-4	-5	-6	-7	-4	-4	-4	-7	-8	-7	-6	-4
Age 45 to 64	-4	-7	-7	-10	-9	-10	-8	-7	-7	-10	-10	-8	-4
Age 65+	-6	-8	-11	-11	-11	-12	-9	-7	-9	-9	-9	-5	-6
Income Bottom Third	-4	-4	-5	-7	-8	-7	-5	-4	-6	-6	-8	-5	-7
Income Middle Third	-4	-6	-8	-8	-11	-10	-7	-5	-5	-8	-8	-5	-3
Income Top Third	-6	-7	-9	-10	-9	-9	-8	-8	-11	-12	-10	-7	-4
Educ High School or Less	-3	-3	-4	-6	-7	-6	-5	-3	-4	-6	-6	-4	-1
Educ Some College	-5	-6	-9	-10	-9	-9	-7	-7	-9	-11	-10	-8	-6
Educ College Degree	-4	-6	-7	-9	-10	-9	-7	-6	-8	-9	-8	-5	-4
Democrat	-1	-2	-3	-5	-5	-5	-2	-1	-3	-4	-4	-1	0
Independent	-5	-7	-8	-9	-9	-8	-6	-7	-8	-10	-9	-6	-3
Republican	-10	-11	-11	-13	-13	-13	-12	-11	-11	-12	-12	-11	-11

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. *: Less than half of one percent.

TABLE 25

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER NOW	35%	34%	29%	30%	35%	38%	39%	36%	32%	29%	39%	44%	40%
SAME	7	9	8	8	8	9	9	9	10	10	10	9	11
WORSE NOW	57	56	63	61	57	52	50	53	57	60	51	47	48
DK, NA	1	1	*	1	*	1	2	2	1	1	*	*	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	78	78	66	69	78	86	89	83	75	69	88	97	92

CURRENT BUSINESS CONDITIONS COMPARED WITH A YEAR AGO - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	74	79	74	71	71	78	84	86	82	76	77	85	92
Age 18 to 44	83	83	74	73	73	79	82	85	80	75	74	84	93
Age 45 to 64	65	70	68	61	64	69	81	81	81	73	76	77	84
Age 65+	73	84	81	80	77	85	91	93	86	79	82	94	101
Income Bottom Third	83	84	77	73	74	75	78	75	77	73	73	78	81
Income Middle Third	73	76	73	69	69	77	83	88	81	73	76	87	97
Income Top Third	67	76	73	71	71	82	93	95	89	82	83	91	100
Educ High School or Less	79	84	76	68	62	64	66	63	63	59	64	66	73
Educ Some College	73	75	69	69	71	74	83	87	84	72	67	74	77
Educ College Degree	72	80	77	75	75	84	92	96	91	85	88	98	109
Democrat	98	101	100	103	109	121	130	131	126	119	118	128	136
Independent	77	81	74	65	64	69	80	83	81	72	72	80	89
Republican	40	48	46	47	40	41	43	44	43	35	43	43	50

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

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 26

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
BETTER	22%	21%	18%	18%	20%	23%	22%	21%	17%	19%	22%	27%	29%
SAME	45	43	46	40	46	49	44	46	48	41	44	47	46
WORSE	31	35	34	40	31	26	33	32	33	38	31	23	23
DK, NA	2	1	2	2	3	2	1	1	2	2	3	3	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	91	86	84	78	89	97	89	89	84	81	91	104	106

EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	90	89	87	83	84	88	92	92	87	85	85	92	100
Age 18 to 44	92	92	90	86	86	92	95	93	90	87	88	93	101
Age 45 to 64	85	83	85	78	78	80	88	91	86	81	79	87	95
Age 65+	92	92	88	85	88	92	93	91	86	86	89	98	106
Income Bottom Third	94	92	94	88	91	89	92	89	90	89	87	89	98
Income Middle Third	84	84	82	79	79	86	90	91	83	81	85	91	99
Income Top Third	92	89	85	82	81	88	93	95	89	85	85	98	105
Educ High School or Less	89	90	88	80	81	86	90	87	80	81	79	86	92
Educ Some College	83	82	83	81	83	84	88	85	83	77	81	87	99
Educ College Degree	94	94	91	87	86	91	95	98	94	91	90	98	105
Democrat	116	113	114	113	114	120	125	125	116	114	113	120	121
Independent	88	88	85	81	80	83	88	88	86	80	78	83	94
Republican	62	62	61	55	58	59	62	62	60	60	67	73	84

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 27

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
TREND:													
Continuous increase (a)	12%	12%	10%	11%	15%	16%	14%	13%	11%	13%	13%	18%	17%
Intermittent increase (b)	18	20	16	16	16	20	23	20	18	14	21	23	21
Remain unchanged (c)	4	6	6	4	5	5	4	5	7	5	5	5	7
Intermittent decline (d)	26	20	26	23	28	27	22	24	25	25	22	23	21
Continuous decline (e)	24	30	30	33	25	21	25	25	27	32	23	17	18
Mixed change (f)	14	11	10	10	9	8	10	10	9	9	13	11	13
DK, NA	2	1	2	3	2	3	2	3	3	2	3	3	3
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	80	82	70	71	78	88	90	84	77	70	89	101	99

TREND IN PAST AND EXPECTED CHANGES IN BUSINESS CONDITIONS - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	79	82	77	74	73	79	85	87	84	77	79	87	96
Age 18 to 44	85	86	79	77	75	81	84	86	81	74	75	84	96
Age 45 to 64	71	73	72	64	66	69	82	85	84	75	76	79	88
Age 65+	80	89	84	84	79	87	89	93	87	83	86	97	106
Income Bottom Third	88	88	81	77	77	77	80	78	79	76	75	81	86
Income Middle Third	74	78	75	73	69	78	84	89	82	74	79	90	101
Income Top Third	75	80	77	74	74	83	93	95	89	81	82	92	104
Educ High School or Less	82	87	80	70	64	66	69	67	65	63	67	71	79
Educ Some College	76	77	74	74	74	75	84	87	85	71	69	77	85
Educ College Degree	79	85	81	79	78	86	93	97	92	86	88	98	109
Democrat	108	109	108	111	113	124	132	135	130	124	121	130	134
Independent	80	84	77	69	66	69	80	83	82	71	72	79	93
Republican	41	49	46	46	41	42	43	46	43	36	44	48	59

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

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 28

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIMES	28%	24%	25%	20%	27%	32%	30%	31%	27%	24%	32%	41%	40%
UNCERTAIN	3	4	3	3	2	4	3	4	2	4	3	5	6
BAD TIMES	61	66	65	71	64	59	60	58	66	67	59	48	47
DON'T KNOW	3	2	2	3	3	2	3	3	3	1	2	2	3
NA	5	4	5	3	4	3	4	4	2	4	4	4	4
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	67	58	60	49	63	73	70	73	61	57	73	93	93

BUSINESS CONDITIONS EXPECTED DURING THE NEXT YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	62	61	62	56	57	62	69	72	68	64	64	74	86
Age 18 to 44	60	58	56	52	51	57	64	69	65	57	59	70	84
Age 45 to 64	57	55	57	51	58	61	68	70	69	65	62	70	82
Age 65+	73	74	76	66	66	69	75	79	72	70	71	85	97
Income Bottom Third	70	66	65	57	59	53	59	59	64	62	59	66	75
Income Middle Third	60	57	59	53	54	62	67	71	63	59	64	76	88
Income Top Third	57	60	60	55	59	70	81	85	77	69	67	83	97
Educ High School or Less	69	69	65	51	49	51	55	57	56	57	56	66	77
Educ Some College	62	54	54	52	58	57	63	62	60	50	49	56	70
Educ College Degree	60	63	65	60	61	69	78	85	78	74	74	87	99
Democrat	92	89	93	87	92	103	114	118	112	108	107	117	127
Independent	61	60	59	51	50	52	61	65	63	55	56	67	78
Republican	32	32	30	27	30	31	32	34	32	28	29	38	54

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 29

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIMES	36%	32%	33%	29%	32%	37%	33%	34%	32%	26%	34%	42%	41%
UNCERTAIN	5	6	7	6	7	10	8	9	8	8	12	8	9
BAD TIMES	57	59	57	64	59	51	57	55	58	63	50	48	49
NA	2	3	3	1	2	2	2	2	2	3	4	2	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	79	73	76	65	73	86	76	79	74	63	84	94	92

BUSINESS CONDITIONS EXPECTED DURING THE NEXT 5 YEARS - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	76	76	76	71	71	75	78	80	76	72	74	80	90
Age 18 to 44	72	72	69	65	64	68	73	76	72	64	65	70	78
Age 45 to 64	72	73	75	70	73	77	81	82	79	76	76	81	91
Age 65+	84	88	87	82	78	81	83	85	80	79	84	94	105
Income Bottom Third	74	72	71	63	65	66	68	67	65	62	63	67	78
Income Middle Third	73	73	75	73	72	75	76	76	73	68	76	82	89
Income Top Third	82	84	82	76	76	83	91	98	92	87	84	96	105
Educ High School or Less	67	72	67	62	59	62	60	62	59	58	59	67	81
Educ Some College	68	64	69	65	70	70	75	74	68	63	62	67	76
Educ College Degree	85	88	86	81	78	83	88	93	90	84	87	93	101
Democrat	103	102	104	102	102	106	112	114	110	106	109	114	121
Independent	73	74	70	64	61	63	68	73	70	66	63	70	78
Republican	51	54	55	50	53	57	57	56	52	48	57	61	75

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 30

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
LESS	15%	16%	15%	12%	12%	19%	15%	13%	17%	17%	11%	15%	17%
SAME	44	47	40	45	47	45	53	50	45	44	56	53	51
MORE	40	37	44	42	39	35	31	36	38	38	32	31	32
DK, NA	1	*	1	1	2	1	1	1	*	1	1	1	*
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	75	79	71	70	73	84	84	77	79	79	79	84	85

EXPECTED CHANGE IN UNEMPLOYMENT DURING THE NEXT YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	74	76	75	73	71	76	80	82	80	78	79	81	83
Age 18 to 44	74	73	70	69	67	72	74	77	75	72	74	79	81
Age 45 to 64	69	76	77	75	72	75	80	82	80	79	78	77	80
Age 65+	79	80	78	77	77	80	88	88	87	85	87	87	90
Income Bottom Third	82	85	86	82	78	79	81	82	84	83	84	85	86
Income Middle Third	73	76	75	76	74	79	83	85	80	77	79	81	82
Income Top Third	67	68	65	63	64	70	78	79	79	77	77	78	81
Educ High School or Less	81	83	82	78	73	77	77	78	77	80	81	82	80
Educ Some College	75	76	76	73	71	73	79	81	78	74	72	76	79
Educ College Degree	70	73	71	71	70	76	83	84	82	80	82	84	86
Democrat	90	93	97	97	96	100	106	108	102	103	103	106	105
Independent	72	74	72	67	63	66	74	78	79	74	73	76	79
Republican	57	57	55	56	55	60	60	58	59	58	62	60	63

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GO UP	67%	72%	70%	67%	61%	62%	64%	59%	61%	55%	46%	34%	34%
STAY THE SAME	20	16	19	21	24	25	23	27	25	32	26	27	28
GO DOWN	11	11	10	11	13	12	13	13	12	12	26	37	35
DK, NA	2	1	1	1	2	1	*	1	2	1	2	2	3
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	44	39	40	44	52	50	49	54	51	57	80	103	101

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	41	41	41	41	45	49	50	51	51	54	63	80	95
Age 18 to 44	41	41	43	42	44	45	45	48	50	52	58	71	85
Age 45 to 64	39	42	41	43	47	50	54	54	55	55	65	85	100
Age 65+	43	42	39	38	46	53	54	52	50	56	65	85	102
Income Bottom Third	38	39	40	39	41	40	43	41	42	42	45	52	61
Income Middle Third	42	42	40	39	41	46	47	51	49	55	66	85	99
Income Top Third	44	44	44	45	54	60	63	62	64	67	79	104	124
Educ High School or Less	38	39	37	36	33	36	35	36	33	36	40	52	61
Educ Some College	35	35	38	37	42	41	43	41	42	43	54	69	85
Educ College Degree	46	47	46	46	53	58	61	64	66	69	77	97	114
Democrat	62	61	58	53	58	66	71	74	75	80	87	101	113
Independent	36	36	38	41	45	46	48	48	47	46	55	75	91
Republican	26	28	27	27	31	32	34	32	36	40	49	66	81

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?"

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 32

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
DOWN	8%	11%	8%	6%	7%	9%	5%	6%	6%	6%	9%	9%	9%
SAME	16	15	15	14	18	15	16	19	15	13	17	18	21
WILL GO UP BY:													
1-2%	10	10	10	11	11	12	12	14	9	9	13	14	12
3-4%	16	17	13	20	21	20	23	18	21	21	23	21	20
5%	15	17	17	15	13	17	15	15	16	17	14	14	12
6-9%	7	9	11	10	8	8	8	7	9	11	6	7	6
10-14%	14	8	10	9	11	7	9	10	9	9	8	7	9
15% or more	10	10	11	11	7	8	8	8	12	11	6	7	8
DK how much up	3	3	4	4	4	3	3	3	2	3	4	2	3
DK, NA	1	*	1	*	*	1	1	*	1	*	*	1	*
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEDIAN INCREASE	4.2	3.6	4.7	4.2	3.3	3.4	3.5	3.2	4.2	4.5	3.1	2.9	3.0
25th PERCENTILE	0.7	0.4	1.0	1.7	0.5	0.7	1.4	0.5	1.4	1.9	0.5	0.4	0.3
75th PERCENTILE	9.1	6.8	8.0	7.4	6.6	5.4	6.4	6.5	7.4	7.6	5.2	5.3	5.5
INTERQUARTILE RANGE (75th-25th)	8.4	6.4	7.1	5.7	6.1	4.8	5.0	6.0	6.1	5.7	4.8	4.9	5.2
MEAN INCREASE	5.9	5.5	6.6	6.3	5.2	5.0	5.6	5.3	6.3	6.1	4.5	4.6	4.6
VARIANCE	81	89	107	90	78	67	78	69	89	74	67	71	62

EXPECTED CHANGE IN PRICES DURING THE NEXT YEAR - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	4.1	3.9	4.2	4.2	4.1	3.6	3.4	3.4	3.6	4.0	3.9	3.5	3.0
Age 18 to 44	4.2	3.8	4.2	4.2	4.2	3.7	3.7	3.7	4.0	4.2	4.1	3.6	3.1
Age 45 to 64	4.2	4.3	4.1	4.4	3.9	3.8	3.3	3.4	3.5	3.9	3.8	3.6	3.0
Age 65+	4.1	3.8	3.8	3.5	3.6	3.4	3.3	3.2	3.6	3.7	3.7	3.0	2.8
Income Bottom Third	4.4	4.6	4.7	4.8	4.4	4.3	4.2	4.3	4.3	4.4	4.3	4.0	3.9
Income Middle Third	4.1	3.9	4.2	4.3	4.2	3.7	3.4	3.2	3.7	4.1	4.2	3.6	2.9
Income Top Third	4.0	3.5	3.8	3.7	3.6	3.2	3.1	3.1	3.1	3.2	3.2	2.9	2.7
Educ High School or Less	4.1	4.2	4.7	4.9	4.6	4.5	4.4	4.6	4.6	4.6	4.4	4.0	3.9
Educ Some College	4.9	4.6	4.6	4.6	4.3	4.0	3.6	3.7	4.1	4.5	4.4	3.8	3.2
Educ College Degree	3.6	3.4	3.6	3.6	3.6	3.2	3.1	3.0	3.1	3.3	3.3	3.1	2.8
Democrat	2.6	2.3	2.5	2.6	2.8	2.4	2.5	2.2	2.5	2.4	2.6	2.4	2.1
Independent	4.6	4.5	4.5	4.4	4.1	3.8	3.5	3.5	3.8	4.3	4.4	3.9	3.3
Republican	5.2	5.0	5.0	5.0	4.9	4.9	4.7	4.8	4.7	4.8	4.3	4.1	3.7

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?"

*: Less than half of one percent.

TABLE 33

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
DOWN	11%	12%	9%	10%	11%	10%	10%	10%	11%	10%	9%	10%	8%
SAME	6	6	5	6	6	3	4	7	5	4	6	4	6
WILL GO UP BY:													
1-2%	22	22	24	19	18	22	23	23	20	18	24	24	24
3-4%	28	24	27	29	29	28	28	27	28	30	29	31	30
5%	10	15	12	12	12	13	12	12	14	12	12	12	13
6-9%	6	6	5	6	5	5	6	3	4	7	4	6	3
10-14%	5	4	6	5	7	7	5	5	6	8	5	5	5
15% or more	5	5	5	6	5	5	6	4	6	5	3	4	6
DK how much up	4	3	4	4	4	3	4	4	4	4	4	2	3
DK, NA	3	3	3	3	3	4	2	5	2	2	4	2	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEDIAN INCREASE	2.9	2.9	3.0	3.1	3.0	3.0	3.0	2.8	3.0	3.2	2.9	2.9	2.9
25th PERCENTILE	1.2	1.1	1.4	1.4	1.2	1.6	1.4	1.2	1.5	1.8	1.4	1.5	1.5
75th PERCENTILE	4.8	5.0	5.0	5.0	5.0	5.0	5.0	4.6	5.0	5.3	4.6	4.8	4.8
INTERQUARTILE RANGE (75th-25th)	3.6	3.9	3.5	3.7	3.8	3.4	3.6	3.5	3.5	3.5	3.2	3.2	3.3
MEAN INCREASE	4.0	3.9	4.3	4.3	4.3	4.3	4.3	3.5	4.5	4.8	3.4	3.6	4.4
VARIANCE	49	54	58	50	49	48	56	30	55	63	27	29	56

EXPECTED CHANGE IN PRICES DURING THE NEXT 5 YEARS - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	2.9	2.9	2.9	3.0	3.0	3.0	3.0	2.9	2.9	3.0	3.0	3.0	2.9
Age 18 to 44	2.9	2.9	3.1	3.2	3.3	3.2	3.0	2.9	2.9	3.1	3.1	3.1	2.9
Age 45 to 64	3.0	2.9	2.8	2.9	2.9	3.0	2.9	2.9	2.9	2.9	3.0	3.0	3.0
Age 65+	2.9	2.9	2.8	2.9	2.9	3.0	3.0	3.0	2.9	3.0	3.0	2.9	2.8
Income Bottom Third	3.1	3.2	3.2	3.4	3.4	3.4	3.4	3.3	3.3	3.3	3.3	3.3	3.3
Income Middle Third	2.8	2.8	2.8	2.9	2.9	2.9	2.9	2.8	2.9	3.0	2.9	2.9	2.8
Income Top Third	2.9	2.8	2.8	2.8	2.9	2.9	2.9	2.8	2.8	2.8	2.9	2.9	2.8
Educ High School or Less	3.1	3.1	3.3	3.7	3.6	3.9	3.6	3.4	3.1	3.3	3.4	3.3	3.0
Educ Some College	3.1	3.0	3.0	3.1	3.3	3.2	3.1	3.0	3.1	3.2	3.2	3.1	2.9
Educ College Degree	2.8	2.8	2.7	2.8	2.9	2.9	2.8	2.8	2.8	2.9	2.9	2.9	2.8
Democrat	2.5	2.5	2.5	2.7	2.8	2.7	2.7	2.6	2.7	2.7	2.7	2.7	2.8
Independent	3.0	3.0	3.1	3.1	3.2	3.2	3.1	3.0	3.0	3.1	3.2	3.2	3.0
Republican	3.3	3.1	3.0	3.1	3.2	3.3	3.2	3.2	3.1	3.2	3.0	3.0	2.9

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?"

*: Less than half of one percent.

TABLE 34

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
A GOOD JOB	18%	20%	17%	14%	18%	21%	22%	22%	21%	20%	20%	26%	23%
ONLY FAIR	38	33	36	31	34	31	31	31	27	27	30	25	31
A POOR JOB	43	45	45	52	45	46	47	46	51	53	49	47	45
DK, NA	1	2	2	3	3	2	*	1	1	*	1	2	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	75	75	72	62	73	75	75	76	70	67	71	79	78

OPINIONS ABOUT THE GOVERNMENT'S ECONOMIC POLICY - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	75	75	74	70	69	70	74	75	74	71	69	72	76
Age 18 to 44	72	71	66	61	62	67	70	68	63	59	57	62	66
Age 45 to 64	72	72	75	68	68	64	71	73	76	75	72	71	75
Age 65+	83	86	85	84	80	80	83	87	85	83	83	88	92
Income Bottom Third	73	74	77	70	66	59	65	66	73	68	66	61	66
Income Middle Third	71	69	68	65	65	69	71	73	68	68	67	74	75
Income Top Third	81	82	79	74	76	83	89	90	82	79	77	85	88
Educ High School or Less	68	70	69	61	56	52	55	53	55	54	53	50	54
Educ Some College	58	57	59	55	57	54	61	59	62	57	56	55	58
Educ College Degree	87	88	85	82	82	86	90	94	89	86	83	91	94
Democrat	123	122	119	117	115	124	129	134	130	130	129	134	135
Independent	69	69	70	63	63	59	66	64	65	59	56	58	64
Republican	27	26	27	26	26	24	26	27	28	27	27	24	26

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 35

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY	42%	38%	43%	38%	44%	46%	47%	44%	47%	42%	46%	53%	48%
UNCERTAIN, DEPENDS	6	6	5	6	4	9	8	9	8	8	8	5	10
BAD TIME TO BUY	52	56	52	56	52	45	45	47	45	50	46	42	42
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	90	82	91	82	92	101	102	97	102	92	100	111	106

BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	85	86	88	85	88	92	98	100	100	97	98	101	106
Age 18 to 44	86	86	91	85	93	96	100	97	97	98	99	106	107
Age 45 to 64	78	79	79	81	84	89	93	95	93	87	90	89	98
Age 65+	93	98	95	91	89	91	103	108	113	106	105	108	113
Income Bottom Third	93	92	93	89	93	89	90	89	98	97	98	96	100
Income Middle Third	84	81	89	87	94	94	101	103	99	95	92	99	101
Income Top Third	79	86	83	81	80	93	103	107	103	100	105	110	118
Educ High School or Less	79	81	86	82	89	87	89	89	92	92	88	94	98
Educ Some College	86	86	92	94	94	91	94	95	100	94	96	92	94
Educ College Degree	87	90	87	81	84	93	104	107	104	101	103	108	114
Democrat	89	87	88	92	98	102	108	110	111	114	117	123	126
Independent	83	86	89	84	89	95	100	101	103	98	99	97	102
Republican	80	87	86	80	76	75	83	85	86	81	82	83	88

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY													
Prices are low; good buys available	20%	16%	18%	20%	19%	22%	21%	23%	23%	25%	26%	27%	28%
Prices won't come down; are going higher	12	12	11	9	10	11	11	10	12	7	10	12	10
Interest rates are low	2	2	1	1	2	1	2	2	2	1	2	1	2
Borrow-in-advance of rising interest rates	1	1	*	1	*	1	1	*	*	*	*	*	*
Times are good; prosperity	3	5	7	4	4	6	5	3	4	2	3	7	5
Supply Adequate	3	3	5	5	6	5	4	5	4	3	4	5	4
BAD TIME TO BUY													
Prices are high	33	38	30	39	32	31	31	35	31	35	33	27	30
Interest rates are high; credit is tight	9	11	13	11	11	10	11	10	10	12	11	8	10
Times are bad; can't afford to buy	10	14	9	10	17	11	7	10	10	9	7	10	9
Bad times ahead; uncertain future	11	12	12	11	7	8	8	8	7	9	7	6	7
Supply Inadequate	9	7	5	10	4	4	5	4	3	4	4	2	2

SELECTED REASONS FOR OPINIONS ABOUT DURABLES BUYING CONDITIONS

PRICES LOW - PRICES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-18	-18	-16	-18	-15	-14	-11	-10	-10	-10	-8	-6	-3
Age 18 to 44	-19	-21	-15	-18	-11	-11	-11	-14	-14	-10	-7	-4	-5
Age 45 to 64	-21	-20	-18	-20	-17	-15	-11	-11	-10	-14	-10	-9	-4
Age 65+	-12	-10	-12	-13	-15	-16	-9	-4	-3	-6	-7	-3	1
Income Bottom Third	-13	-12	-10	-11	-9	-13	-14	-15	-10	-9	-6	-7	-6
Income Middle Third	-21	-22	-16	-16	-11	-12	-8	-7	-8	-10	-13	-7	-4
Income Top Third	-21	-20	-20	-24	-22	-17	-11	-9	-10	-9	-4	0	3
Educ High School or Less	-18	-16	-14	-18	-16	-16	-14	-14	-12	-11	-13	-12	-10
Educ Some College	-17	-18	-10	-8	-7	-13	-13	-14	-9	-10	-7	-8	-8
Educ College Degree	-20	-19	-20	-23	-19	-14	-9	-7	-10	-9	-7	-2	2
Democrat	-14	-15	-13	-12	-9	-9	-7	-7	-6	1	7	12	10
Independent	-21	-20	-17	-18	-13	-10	-7	-7	-7	-10	-11	-10	-6
Republican	-19	-17	-16	-21	-21	-23	-23	-22	-18	-20	-18	-18	-13

RATES LOW - RATES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-7	-7	-9	-10	-10	-9	-9	-9	-8	-9	-9	-9	-8
Age 18 to 44	-5	-6	-6	-7	-7	-6	-7	-6	-6	-6	-8	-7	-7
Age 45 to 64	-10	-9	-12	-12	-14	-10	-11	-10	-10	-12	-11	-11	-7
Age 65+	-8	-9	-11	-13	-11	-12	-10	-10	-9	-11	-12	-11	-10
Income Bottom Third	-6	-7	-9	-8	-7	-6	-8	-8	-7	-5	-7	-7	-7
Income Middle Third	-7	-8	-9	-11	-10	-10	-8	-7	-8	-10	-11	-9	-10
Income Top Third	-9	-8	-11	-12	-14	-11	-11	-10	-11	-13	-12	-10	-7
Educ High School or Less	-7	-8	-8	-7	-8	-5	-6	-5	-6	-5	-6	-6	-7
Educ Some College	-7	-6	-6	-9	-10	-10	-11	-10	-10	-9	-10	-11	-8
Educ College Degree	-8	-9	-12	-13	-12	-11	-10	-9	-9	-10	-11	-10	-8
Democrat	-8	-10	-11	-11	-11	-9	-8	-6	-6	-7	-6	-7	-5
Independent	-9	-7	-8	-10	-10	-9	-8	-8	-7	-7	-8	-7	-7
Republican	-7	-6	-9	-10	-10	-9	-10	-10	-12	-15	-16	-14	-12

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. *: Less than half of one percent.

TABLE 37

BUYING CONDITIONS FOR VEHICLES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY	31%	29%	29%	28%	29%	31%	31%	26%	27%	27%	29%	35%	35%
UNCERTAIN, DEPENDS	5	3	4	3	3	4	3	4	3	2	4	5	6
BAD TIME TO BUY	64	68	67	69	68	65	66	70	70	71	67	60	59
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	67	61	62	59	61	66	65	56	57	56	62	75	76

BUYING CONDITIONS FOR VEHICLES - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	63	66	63	61	61	62	64	62	59	56	58	64	71
Age 18 to 44	68	69	63	61	62	65	64	61	58	55	56	62	71
Age 45 to 64	57	59	61	56	56	56	61	60	58	53	56	60	69
Age 65+	63	70	69	66	64	64	68	69	65	63	63	71	73
Income Bottom Third	69	67	65	58	60	57	58	54	56	56	58	61	63
Income Middle Third	57	61	61	61	61	63	64	64	59	54	53	59	64
Income Top Third	62	69	63	60	60	68	71	70	64	60	65	73	86
Educ High School or Less	59	64	64	57	54	55	63	60	62	58	58	60	64
Educ Some College	66	64	64	60	64	59	62	56	58	50	51	52	60
Educ College Degree	63	69	63	62	61	67	66	68	60	59	62	72	80
Democrat	66	68	66	68	70	73	73	71	66	70	73	81	87
Independent	64	68	64	61	60	61	62	61	61	57	57	60	67
Republican	56	57	56	48	50	51	58	54	51	43	48	51	57

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?"

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 38

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR VEHICLES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY													
Prices are low; good buys available	16%	14%	13%	15%	12%	14%	15%	12%	12%	14%	15%	15%	18%
Prices won't come down; are going higher	5	5	5	4	5	5	5	4	5	3	4	3	4
Interest rates are low	4	2	2	2	2	3	3	2	2	3	4	5	6
Borrow-in-advance of rising interest rates	1	1	1	1	1	1	1	*	1	1	1	*	*
Times are good; prosperity	2	3	3	2	3	4	2	2	2	2	2	5	3
New fuel efficient model	1	*	*	*	*	*	1	*	1	*	*	1	*
Supply Adequate	6	5	7	7	7	6	6	6	4	3	6	6	6
BAD TIME TO BUY													
Prices are high	43	49	44	48	45	45	45	49	47	47	46	42	43
Interest rates are high; credit is tight	23	26	25	26	24	22	26	27	28	34	30	24	24
Times are bad; can't afford to buy	7	10	6	11	9	9	6	7	6	7	7	6	7
Bad times ahead; uncertain future	6	5	5	4	3	3	3	3	3	4	3	3	4
Price of gas; shortages	1	1	1	2	2	2	1	1	2	1	1	*	1
Poor selection; quality	2	1	2	3	3	2	3	2	1	3	3	4	4
Supply Inadequate	13	11	9	11	10	10	8	9	10	8	6	4	3

SELECTED REASONS FOR OPINIONS ABOUT VEHICLE BUYING CONDITIONS

PRICES LOW - PRICES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-31	-31	-31	-33	-32	-32	-31	-33	-34	-35	-33	-30	-28
Age 18 to 44	-28	-28	-31	-33	-30	-28	-30	-33	-36	-35	-33	-29	-26
Age 45 to 64	-33	-31	-30	-34	-34	-34	-31	-32	-32	-36	-34	-33	-28
Age 65+	-33	-31	-30	-32	-35	-37	-33	-32	-33	-34	-31	-28	-28
Income Bottom Third	-27	-31	-32	-37	-34	-38	-37	-43	-40	-39	-37	-35	-35
Income Middle Third	-36	-35	-33	-32	-32	-31	-28	-27	-29	-33	-36	-36	-34
Income Top Third	-29	-26	-28	-31	-31	-28	-28	-28	-33	-33	-26	-19	-12
Educ High School or Less	-33	-32	-31	-34	-34	-35	-33	-38	-33	-36	-36	-39	-35
Educ Some College	-32	-36	-35	-38	-34	-34	-31	-35	-35	-38	-38	-37	-36
Educ College Degree	-30	-27	-29	-30	-32	-31	-31	-30	-34	-33	-29	-23	-20
Democrat	-27	-27	-27	-29	-26	-26	-25	-26	-29	-26	-26	-22	-19
Independent	-33	-31	-31	-33	-35	-37	-36	-36	-34	-35	-34	-31	-29
Republican	-35	-36	-36	-40	-38	-35	-33	-37	-41	-44	-37	-38	-35

RATES LOW - RATES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-22	-22	-22	-24	-23	-22	-21	-22	-25	-27	-28	-25	-21
Age 18 to 44	-22	-21	-22	-22	-22	-19	-21	-23	-26	-27	-27	-26	-23
Age 45 to 64	-27	-24	-24	-27	-26	-25	-23	-26	-29	-34	-32	-30	-24
Age 65+	-19	-19	-19	-21	-20	-20	-17	-16	-17	-21	-22	-20	-14
Income Bottom Third	-18	-18	-18	-18	-16	-16	-15	-16	-17	-20	-21	-19	-16
Income Middle Third	-23	-23	-23	-25	-23	-24	-26	-28	-31	-32	-30	-27	-23
Income Top Third	-28	-26	-26	-29	-29	-25	-24	-24	-27	-31	-32	-30	-23
Educ High School or Less	-19	-17	-18	-19	-18	-17	-16	-15	-19	-20	-23	-17	-16
Educ Some College	-23	-23	-20	-21	-21	-24	-21	-23	-21	-25	-25	-26	-23
Educ College Degree	-25	-23	-26	-27	-26	-22	-23	-25	-29	-32	-31	-28	-22
Democrat	-23	-23	-21	-20	-17	-18	-20	-23	-24	-24	-24	-21	-15
Independent	-22	-20	-21	-23	-25	-21	-19	-19	-23	-25	-25	-24	-22
Republican	-25	-25	-27	-30	-27	-24	-22	-25	-29	-36	-34	-32	-25

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. *: Less than half of one percent.

TABLE 39

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
INCREASE	47%	43%	47%	46%	44%	42%	50%	47%	53%	54%	42%	38%	39%
REMAIN THE SAME	43	47	44	46	47	49	41	40	36	37	45	46	47
DECREASE	9	9	8	7	8	9	9	11	10	8	12	15	12
DK, NA	1	1	1	1	1	*	*	2	1	1	1	1	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEDIAN INCREASE (¢)	0.4	0.4	0.4	0.4	0.4	0.3	1.7	0.4	5.3	9.8	0.3	0.3	0.3
MEAN INCREASE (¢)	19.0	16.3	22.0	16.1	15.3	13.6	15.7	16.8	18.6	20.4	14.7	10.9	10.7

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT YEAR - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	0.4	0.4	0.4	0.4	0.4	0.4	0.8	0.8	2.5	5.2	5.1	3.5	0.3
Age 18 to 44	0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4	1.2	4.2	4.2	3.4	0.3
Age 45 to 64	2.2	2.2	3.1	4.0	4.0	2.5	2.2	2.2	3.8	6.9	7.0	5.3	0.3
Age 65+	0.4	0.4	0.4	0.3	0.3	0.3	1.8	1.8	5.1	3.6	3.5	0.3	0.2
Income Bottom Third	0.4	0.5	0.4	0.4	0.4	1.4	2.9	5.5	5.3	5.4	2.8	2.0	0.4
Income Middle Third	3.6	3.6	5.9	2.7	2.8	0.4	1.8	1.8	5.0	8.6	8.6	5.3	0.3
Income Top Third	0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.3	2.7	4.4	4.4	2.0	0.2
Educ High School or Less	2.1	2.0	2.0	1.6	1.6	2.2	2.7	2.7	3.6	4.9	4.9	3.4	0.3
Educ Some College	2.1	2.1	2.2	3.5	3.5	3.5	2.8	4.0	8.7	11.3	10.0	5.2	0.3
Educ College Degree	0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4	0.4	2.1	2.1	2.0	0.3
Democrat	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2
Independent	0.3	0.4	1.0	1.1	1.0	0.4	0.4	0.4	2.7	6.8	6.8	4.5	0.3
Republican	19.2	14.0	16.6	13.3	13.4	7.7	10.8	12.5	16.4	16.5	11.7	6.9	0.4

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?"

TABLE 40

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
INCREASE	54%	52%	56%	60%	55%	50%	56%	57%	56%	61%	54%	52%	54%
REMAIN THE SAME	32	34	29	26	29	35	29	26	26	27	31	32	35
DECREASE	13	12	12	11	12	12	11	14	15	10	12	14	8
DK, NA	1	2	3	3	4	3	4	3	3	2	3	2	3
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
MEDIAN INCREASE (¢)	10.1	9.8	22.7	29.6	19.6	6.8	19.7	24.8	20.3	34.7	19.8	12.9	11.3
MEAN INCREASE (¢)	42.7	45.5	49.2	49.3	44.7	39.1	47.6	46.9	41.3	51.4	41.6	38.7	43.2

EXPECTED CHANGE IN GASOLINE PRICES DURING THE NEXT 5 YEARS - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

All	7.5	8.4	14.2	20.7	24.0	18.7	15.4	17.1	21.6	26.6	24.9	22.5	14.7
Age 18 to 44	18.1	13.1	18.2	24.9	26.6	21.4	11.4	19.7	26.5	38.3	38.5	38.5	27.7
Age 45 to 64	6.8	10.1	18.5	21.9	21.7	14.4	15.8	16.0	18.3	26.5	23.2	18.3	11.8
Age 65+	0.5	1.9	5.1	8.3	19.9	16.8	20.0	15.0	19.2	16.9	8.8	4.7	0.5
Income Bottom Third	8.4	9.9	13.2	23.2	24.4	26.1	21.0	25.0	20.1	20.1	18.4	16.7	14.9
Income Middle Third	16.9	20.0	21.0	22.8	17.8	13.5	10.1	16.9	25.0	30.0	26.4	24.9	16.7
Income Top Third	0.5	0.4	13.6	18.3	26.6	13.5	8.7	3.5	13.4	26.7	30.1	26.8	15.7
Educ High School or Less	8.6	8.5	14.2	23.9	26.8	29.4	21.9	19.1	10.7	11.5	13.3	15.1	12.7
Educ Some College	19.5	29.4	27.8	36.6	34.8	25.8	19.4	21.2	28.6	30.1	28.3	20.1	18.4
Educ College Degree	2.7	1.9	8.5	12.5	17.3	12.0	9.9	11.7	20.3	30.2	29.1	27.4	17.4
Democrat	0.3	0.3	0.4	3.5	6.6	6.6	5.2	5.4	9.7	9.7	9.6	8.4	9.9
Independent	14.9	16.3	25.6	30.8	32.0	25.2	18.5	20.1	25.0	33.3	34.9	33.9	29.1
Republican	33.2	24.9	28.1	28.2	29.9	26.7	26.7	26.6	26.5	33.0	24.7	18.3	5.0

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?"

TABLE 41

BUYING CONDITIONS FOR HOUSES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY	25%	22%	23%	18%	23%	24%	23%	20%	21%	16%	16%	22%	22%
UNCERTAIN, DEPENDS	1	3	4	2	1	1	1	2	2	2	2	1	2
BAD TIME TO BUY	74	75	73	80	76	75	76	78	77	82	82	77	76
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	51	47	50	38	47	49	47	42	44	34	34	45	46

BUYING CONDITIONS FOR HOUSES - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	43	47	49	45	45	45	48	46	44	40	37	38	42
Age 18 to 44	43	47	45	39	35	37	40	41	38	37	34	36	39
Age 45 to 64	35	39	46	47	47	44	43	41	36	33	31	32	37
Age 65+	54	59	60	53	58	57	64	57	61	51	49	44	50
Income Bottom Third	48	49	50	41	42	41	43	39	41	41	40	40	43
Income Middle Third	43	46	52	44	45	39	46	43	44	38	36	37	41
Income Top Third	39	46	45	46	43	50	51	55	47	40	34	36	42
Educ High School or Less	45	48	54	50	46	41	41	45	43	38	31	35	43
Educ Some College	44	47	49	42	43	39	46	39	41	36	38	39	43
Educ College Degree	41	47	48	44	44	48	50	49	46	42	39	37	41
Democrat	45	50	50	48	48	48	52	50	51	48	46	45	52
Independent	45	51	51	46	44	48	50	47	43	40	37	36	38
Republican	38	40	48	42	43	34	37	36	35	28	29	32	38

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

Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO BUY													
Prices are low; good buys available	9%	8%	7%	5%	6%	7%	6%	5%	4%	3%	4%	6%	6%
Prices won't come down; are going higher	5	4	5	6	5	7	7	6	7	6	5	4	7
Interest rates are low	6	4	4	2	4	4	2	3	3	3	3	6	7
Borrow-in-advance of rising interest rates	4	3	4	2	4	4	3	3	4	3	2	2	2
Times are good; prosperity	2	4	3	4	3	3	4	2	2	1	1	3	2
Capital appreciation; good investment	5	7	6	7	6	7	6	6	6	5	5	6	5
BAD TIME TO BUY													
Prices are high	48	52	46	54	52	51	53	55	50	55	57	51	51
Interest rates are high; credit is tight	53	56	55	61	58	51	57	61	62	68	64	59	61
Times are bad; can't afford to buy	13	15	15	13	14	11	11	10	12	11	10	9	11
Bad times ahead; uncertain future	5	4	4	4	4	3	3	2	2	4	3	2	3
Capital depreciation; bad investment	1	1	1	2	1	1	1	*	1	1	1	1	*

SELECTED REASONS FOR OPINIONS ABOUT HOME BUYING CONDITIONS
PRICES LOW - PRICES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-45	-43	-41	-44	-45	-46	-46	-47	-48	-49	-50	-50	-48
Age 18 to 44	-48	-47	-47	-53	-55	-54	-53	-55	-58	-60	-60	-58	-54
Age 45 to 64	-46	-44	-38	-39	-40	-44	-46	-48	-47	-49	-50	-49	-46
Age 65+	-39	-38	-36	-39	-35	-38	-37	-38	-35	-37	-39	-42	-42
Income Bottom Third	-44	-42	-39	-44	-43	-46	-46	-50	-50	-52	-52	-51	-49
Income Middle Third	-45	-45	-41	-45	-43	-48	-45	-48	-46	-48	-49	-48	-46
Income Top Third	-46	-42	-43	-45	-48	-46	-48	-45	-48	-50	-52	-52	-47
Educ High School or Less	-41	-41	-38	-41	-43	-43	-43	-43	-47	-49	-51	-47	-46
Educ Some College	-47	-45	-43	-42	-42	-48	-49	-52	-50	-49	-48	-46	-47
Educ College Degree	-46	-43	-41	-47	-47	-47	-46	-47	-48	-50	-51	-53	-49
Democrat	-42	-39	-37	-40	-44	-46	-46	-45	-44	-46	-48	-49	-43
Independent	-48	-46	-43	-46	-44	-44	-46	-47	-49	-51	-54	-54	-52
Republican	-44	-45	-42	-47	-46	-50	-50	-54	-53	-52	-47	-45	-46

RATES LOW - RATES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-54	-51	-50	-54	-55	-53	-52	-53	-57	-61	-62	-60	-56
Age 18 to 44	-49	-49	-49	-55	-57	-54	-51	-47	-54	-56	-60	-55	-52
Age 45 to 64	-61	-58	-55	-56	-57	-57	-60	-62	-67	-69	-69	-68	-61
Age 65+	-51	-45	-43	-50	-48	-49	-44	-51	-51	-58	-57	-58	-55
Income Bottom Third	-40	-40	-41	-45	-44	-44	-44	-48	-48	-50	-51	-50	-44
Income Middle Third	-59	-54	-48	-56	-56	-57	-52	-54	-59	-66	-67	-63	-61
Income Top Third	-64	-60	-62	-64	-68	-63	-64	-61	-67	-69	-70	-69	-64
Educ High School or Less	-44	-43	-40	-42	-40	-42	-43	-43	-47	-53	-57	-52	-46
Educ Some College	-52	-50	-47	-52	-52	-54	-51	-54	-55	-57	-56	-56	-54
Educ College Degree	-60	-56	-57	-61	-64	-59	-58	-57	-63	-66	-67	-66	-62
Democrat	-54	-53	-53	-54	-54	-50	-50	-53	-55	-58	-56	-54	-48
Independent	-51	-48	-48	-53	-54	-52	-49	-49	-54	-57	-59	-58	-57
Republican	-59	-55	-50	-57	-58	-62	-61	-61	-65	-70	-71	-69	-63

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. *: Less than half of one percent.

TABLE 43

SELLING CONDITIONS FOR HOUSES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO SELL	50%	61%	58%	55%	60%	59%	61%	61%	56%	52%	54%	57%	56%
UNCERTAIN, DEPENDS	5	2	4	3	5	4	4	4	3	3	4	3	5
BAD TIME TO SELL	45	37	38	42	35	37	35	35	41	45	42	40	39
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	105	124	120	113	125	122	126	126	115	107	112	117	117

SELLING CONDITIONS FOR HOUSES - INDEX SCORE
THREE MONTH MOVING AVERAGES

All	108	113	116	119	119	120	124	125	122	116	111	112	115
Age 18 to 44	118	119	122	124	129	126	129	127	129	122	118	119	121
Age 45 to 64	107	114	114	118	114	120	127	129	119	110	105	106	111
Age 65+	96	104	112	113	113	112	115	117	116	113	109	109	113
Income Bottom Third	113	116	116	120	120	119	118	115	114	115	114	113	115
Income Middle Third	112	114	117	119	118	119	123	128	126	115	108	112	119
Income Top Third	105	112	118	120	122	125	133	132	126	117	112	112	114
Educ High School or Less	112	117	116	116	114	110	114	115	113	111	108	110	109
Educ Some College	109	117	120	121	119	120	128	127	127	121	117	113	114
Educ College Degree	106	110	115	119	122	125	127	128	124	116	111	114	120
Democrat	107	111	119	125	122	124	128	130	125	118	117	119	125
Independent	109	115	116	115	117	119	121	121	122	119	113	113	115
Republican	108	115	116	121	121	118	127	128	123	111	104	101	107

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

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GOOD TIME TO SELL													
Prices are high; good sales available	35%	40%	39%	42%	46%	46%	43%	43%	38%	37%	43%	42%	41%
Prices won't go up; are going lower	6	6	5	4	4	3	3	4	4	3	4	2	2
Interest rates are low credit is easy	2	2	1	2	2	1	2	1	1	2	2	2	2
Sell-in-advance of rising interest rates	2	2	2	1	1	1	1	2	2	1	*	*	*
Times are good; prosperity	8	11	12	9	12	11	11	9	11	8	8	10	11
Capital appreciation; would make money	6	8	6	9	9	8	7	10	8	9	6	8	8
BAD TIME TO SELL													
Prices are low	17	13	13	15	12	14	11	10	12	14	13	8	12
Interest rates are high; credit is tight	22	17	15	19	17	16	18	20	24	26	23	21	20
Times are bad; can't afford to buy	17	15	15	14	12	13	10	11	15	15	13	14	14
Bad times ahead; uncertain future	4	2	2	2	2	1	1	2	1	1	2	2	2
Capital depreciation; would lose money	1	2	1	1	1	1	1	1	1	1	2	1	1

SELECTED REASONS FOR OPINIONS ABOUT HOME SELLING CONDITIONS
PRICES HIGH - PRICES LOW (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	21	22	24	27	29	31	33	32	30	27	26	29	31
Age 18 to 44	24	24	24	28	36	36	35	33	33	31	30	33	33
Age 45 to 64	23	26	25	29	28	32	36	38	34	29	25	28	31
Age 65+	14	15	20	20	20	23	26	24	23	22	24	26	28
Income Bottom Third	24	23	22	24	26	26	26	25	24	24	24	27	28
Income Middle Third	25	25	25	30	31	32	33	35	33	27	25	29	33
Income Top Third	16	21	25	27	31	36	40	38	34	31	31	32	31
Educ High School or Less	24	22	20	22	24	22	22	20	23	25	26	25	24
Educ Some College	25	27	28	28	29	30	36	37	35	29	27	28	29
Educ College Degree	18	20	23	28	32	36	36	35	31	28	27	31	35
Democrat	17	19	24	29	29	32	34	35	32	27	27	30	33
Independent	22	24	23	24	28	31	30	28	26	28	27	31	31
Republican	26	26	25	29	31	32	37	38	36	29	26	25	28

RATES LOW - RATES HIGH (THREE MONTH MOVING AVERAGES)

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	-21	-18	-16	-15	-15	-16	-15	-17	-19	-22	-23	-21	-19
Age 18 to 44	-15	-14	-13	-12	-12	-12	-12	-13	-14	-16	-18	-16	-16
Age 45 to 64	-26	-22	-19	-17	-17	-17	-16	-17	-21	-26	-27	-27	-23
Age 65+	-24	-20	-18	-19	-19	-20	-19	-20	-22	-24	-23	-21	-18
Income Bottom Third	-12	-9	-11	-8	-9	-8	-9	-12	-15	-17	-15	-12	-10
Income Middle Third	-23	-20	-17	-17	-16	-17	-14	-15	-17	-21	-22	-20	-20
Income Top Third	-29	-26	-22	-20	-20	-23	-23	-23	-25	-29	-31	-31	-27
Educ High School or Less	-14	-9	-9	-9	-11	-11	-9	-9	-14	-19	-22	-19	-17
Educ Some College	-18	-15	-13	-12	-12	-14	-15	-16	-16	-16	-15	-15	-16
Educ College Degree	-26	-24	-22	-21	-19	-20	-18	-20	-23	-26	-27	-26	-22
Democrat	-21	-22	-18	-17	-15	-17	-17	-18	-19	-22	-20	-18	-14
Independent	-17	-13	-14	-13	-14	-12	-12	-14	-18	-21	-21	-20	-18
Republican	-26	-20	-18	-17	-19	-21	-19	-17	-19	-24	-28	-29	-27

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. *: Less than half of one percent.

TABLE 45

CHANGE IN HOME VALUES DURING THE PAST YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
VALUE INCREASED	47%	56%	52%	57%	60%	58%	61%	61%	59%	59%	59%	62%	60%
VALUE SAME	30	26	32	24	26	27	27	26	29	29	28	30	28
VALUE DECREASED	22	17	15	16	14	14	10	12	11	10	11	7	12
DK, NA	1	1	1	3	*	1	2	1	1	2	2	1	*
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	440	406	439	426	429	419	461	424	439	442	447	432	438
INDEX SCORE	125	139	137	141	146	144	151	149	148	149	148	155	148

CHANGE IN HOME VALUES DURING THE PAST YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	136	134	134	139	141	144	147	148	149	149	148	151	150
Age 18 to 44	133	125	127	137	148	149	153	150	154	153	152	152	148
Age 45 to 64	131	131	133	135	134	136	143	147	149	144	142	143	146
Age 65+	146	144	140	144	143	148	146	147	145	149	152	157	157
Income Bottom Third	146	146	143	151	148	152	151	148	145	146	147	150	150
Income Middle Third	143	139	137	142	143	144	145	148	151	151	150	152	152
Income Top Third	129	125	127	130	136	140	148	149	150	147	147	149	148
Educ High School or Less	139	142	135	145	144	152	150	151	149	149	151	152	148
Educ Some College	145	143	142	144	140	143	145	146	146	146	148	150	154
Educ College Degree	131	126	129	135	141	142	147	148	151	150	148	151	149
Democrat	141	134	135	141	146	149	150	152	153	157	157	163	157
Independent	137	136	133	136	135	139	145	150	153	149	145	145	147
Republican	128	129	134	141	143	143	145	140	140	141	144	146	146
Home Value Bottom Third	143	141	139	143	143	144	147	147	151	150	151	151	151
Home Value Middle Third	145	145	144	147	148	148	150	154	156	158	155	158	156
Home Value Top Third	123	118	121	130	136	141	147	146	144	142	143	147	148

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?"

CASES is the number of homeowners.

*: Less than half of one percent. Index Score is the percent favorable minus the percent unfavorable plus 100

TABLE 46

EXPECTED CHANGE IN HOME VALUES DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
INCREASE	34%	36%	38%	38%	43%	43%	46%	44%	42%	43%	40%	47%	48%
REMAIN THE SAME	43	40	44	44	42	42	42	42	46	42	43	44	40
DECREASE	22	23	17	17	15	14	12	13	11	14	15	9	12
DK, NA	1	1	1	1	*	1	*	1	1	1	2	*	*
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	440	406	439	426	429	419	461	424	439	442	447	432	438
MEDIAN INCREASE	0.1	0.2	0.2	0.2	0.3	0.3	0.4	0.4	0.3	0.4	0.3	0.4	0.5
25th PERCENTILE	-0.4	-0.5	-0.3	-0.3	-0.3	-0.2	-0.2	-0.2	-0.2	-0.2	-0.3	-0.1	-0.2
75th PERCENTILE	3.4	3.1	4.1	4.5	4.9	4.9	4.9	5.1	4.7	4.8	4.7	4.9	5.0
INTERQUARTILE RANGE (75th-25th)	3.9	3.6	4.4	4.8	5.1	5.2	5.1	5.3	4.9	5.1	5.0	5.0	5.2
MEAN INCREASE	1.1	0.3	1.0	1.0	1.9	1.4	2.4	2.0	2.2	2.2	1.5	2.5	2.3
VARIANCE	58	64	60	54	42	51	54	41	40	57	38	46	49

EXPECTED CHANGE IN HOME VALUES DURING THE NEXT YEAR - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	0.0	0.1	0.2	0.2	0.2	0.3	0.3	0.4	0.4	0.4	0.3	0.4	0.4
Age 18 to 44	0.1	0.1	0.2	0.3	0.8	0.8	1.1	1.3	1.3	1.5	0.8	1.3	1.1
Age 45 to 64	-0.1	-0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.3
Age 65+	0.0	0.2	0.2	0.2	0.3	0.5	0.5	0.5	0.3	0.3	0.3	0.4	0.5
Income Bottom Third	0.1	0.1	0.2	0.0	0.1	0.0	0.2	0.4	0.6	0.6	0.3	0.2	0.7
Income Middle Third	0.0	0.0	0.1	0.2	0.3	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.4
Income Top Third	-0.1	-0.1	0.1	0.3	0.4	0.4	0.3	0.4	0.4	0.4	0.3	0.4	0.4
Educ High School or Less	0.1	0.0	0.0	0.0	0.1	0.1	0.3	0.2	0.3	0.3	0.3	0.1	0.2
Educ Some College	0.0	0.0	0.1	0.1	0.1	0.4	0.4	0.5	0.3	0.2	0.2	0.9	1.0
Educ College Degree	-0.1	0.0	0.1	0.2	0.3	0.3	0.4	0.6	0.6	0.6	0.4	0.4	0.4
Democrat	0.0	0.1	0.2	0.3	0.5	0.9	1.7	2.3	1.9	1.6	0.9	1.5	1.4
Independent	-0.1	-0.1	0.0	0.1	0.3	0.3	0.3	0.2	0.2	0.3	0.4	0.4	0.4
Republican	-0.1	0.0	0.2	0.1	0.1	0.1	0.4	0.4	0.3	0.3	0.2	0.2	0.2
Home Value Bottom Third	0.1	0.1	0.2	0.1	0.1	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.3
Home Value Middle Third	0.0	0.0	0.0	0.0	0.1	0.2	0.3	0.3	0.3	0.5	0.5	0.5	0.8
Home Value Top Third	-0.3	-0.1	0.1	0.3	0.4	0.4	0.4	0.9	0.9	0.8	0.3	0.3	0.4

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?"

CASES is the number of homeowners.

*: Less than half of one percent.

TABLE 47

EXPECTED CHANGE IN HOME VALUES DURING THE NEXT 5 YEARS

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
INCREASE	65%	58%	64%	62%	63%	67%	67%	64%	66%	63%	63%	72%	72%
REMAIN THE SAME	24	25	23	23	24	19	23	22	24	23	22	15	18
DECREASE	10	14	9	13	11	12	8	12	9	12	12	12	9
DK, NA	1	3	4	2	2	2	2	2	1	2	3	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	440	406	439	426	429	419	461	424	439	442	447	432	438
MEDIAN INCREASE	2.4	1.9	2.7	2.8	2.8	3.3	2.9	2.8	2.8	2.8	2.9	3.2	3.2
25th PERCENTILE	0.1	-0.1	0.1	0.0	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.4	0.4
75th PERCENTILE	5.1	4.9	5.1	5.2	5.2	5.3	5.2	5.2	4.9	5.1	5.1	5.2	5.2
INTERQUARTILE RANGE (75th-25th)	5.0	5.0	4.9	5.2	5.1	5.2	4.9	5.2	4.8	5.1	5.1	4.8	4.8
MEAN INCREASE	3.1	2.3	3.1	2.8	3.4	3.4	3.5	3.0	3.0	3.1	2.8	3.4	3.6
VARIANCE	29	33	35	33	40	40	34	38	35	34	34	38	39

EXPECTED CHANGE IN HOME VALUES DURING THE NEXT 5 YEARS - MEDIAN INCREASE
THREE MONTH MOVING AVERAGES

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	2.3	2.2	2.3	2.5	2.8	3.0	3.0	3.0	2.8	2.8	2.8	3.0	3.1
Age 18 to 44	2.6	2.1	2.2	2.3	2.8	2.9	2.8	2.9	2.8	2.9	2.8	3.0	3.1
Age 45 to 64	1.4	1.7	2.3	2.4	2.7	2.7	2.8	2.6	2.6	2.3	2.6	2.5	2.9
Age 65+	2.7	2.7	2.6	2.8	2.8	3.4	3.5	3.6	3.1	3.1	3.0	3.2	3.2
Income Bottom Third	0.8	1.1	1.6	1.8	1.5	1.7	2.3	3.2	3.1	2.7	2.6	2.8	3.0
Income Middle Third	2.2	2.2	2.1	2.3	2.4	2.8	2.7	2.6	2.5	2.7	3.0	3.0	2.9
Income Top Third	2.8	2.6	2.6	2.6	3.1	3.3	3.3	3.1	3.0	2.9	2.8	3.0	3.4
Educ High School or Less	1.1	1.3	1.3	1.8	1.2	1.6	1.4	1.9	2.0	2.4	2.4	2.2	2.1
Educ Some College	1.9	1.6	1.9	2.1	2.7	2.9	3.1	2.9	2.7	2.6	2.5	2.6	2.7
Educ College Degree	2.7	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.1	3.1	3.0	3.2	3.4
Democrat	2.7	2.7	2.8	3.0	3.6	3.9	3.9	3.5	3.1	3.1	3.1	3.4	3.4
Independent	2.5	2.5	2.3	2.4	2.4	2.7	2.6	2.7	2.6	2.4	2.6	2.9	3.2
Republican	1.1	1.1	1.6	1.7	2.2	2.2	2.6	2.6	2.7	2.8	2.7	2.6	2.6
Home Value Bottom Third	1.2	1.5	1.5	1.6	1.3	1.9	2.0	2.7	2.5	2.3	1.9	2.0	2.4
Home Value Middle Third	2.5	2.1	2.4	2.2	2.7	2.9	3.0	2.8	2.6	2.7	2.9	3.1	3.4
Home Value Top Third	2.8	3.0	3.0	3.1	3.3	3.5	3.5	3.4	3.3	3.1	3.1	3.3	3.5

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 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?"

CASES is the number of homeowners.

*: Less than half of one percent.