SCE time series:
Estimates from local polynomial regressions
Data through: March 31st, 2020


Source: Survey of Consumer Expectations, © 2013-2020 Federal Reserve Bank of New York (FRBNY). The SCE data are available without charge at http://www.newyorkfed.org/microeconomics/sce and may be used subject to license terms posted there. FRBNY disclaims any responsibility or legal liability for this analysis and interpretation of Survey of Consumer Expectations data.
Figure 1: One-year ahead household income growth expectations


Figure 2: One-year ahead household spending growth expectations

Figure 3: Home price change expectations, one-year ahead


Figure 4: One-year ahead home price change uncertainty

Figure 5: One-year ahead earnings growth expectations


Figure 6: One-year ahead earnings growth uncertainty

Figure 7: One-year ahead government debt growth expectations


Figure 8: Mean probability of losing job over the next 12 months

Figure 9: Mean probability of finding a job in next three months if lose job today


Figure 10: Mean probability that U.S. unemployment rate will be higher one year from now

Figure 11: Mean probability that U.S. stock prices will be higher one year from now

![Graph showing mean probability of stock prices]


Figure 12: Mean probability of not being able to make minimum debt payment over the next three months

![Graph showing mean probability of debt payment]

Figure 13: Proportion of respondents expecting to be financially worse off one year from now

NOTE: Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.

Figure 14: Proportion of respondents expecting to be financially better off one year from now

NOTE: Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.
Figure 15: Proportion of respondents financially worse off than year ago

![Graph showing the proportion of respondents financially worse off than year ago.](image)

NOTE: Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.

Figure 16: Proportion of respondents financially better off than year ago

![Graph showing the proportion of respondents financially better off than year ago.](image)

NOTE: Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.
Figure 17: Proportion of respondents expecting harder to obtain credit one year from now

![Graph showing the proportion of respondents expecting harder to obtain credit one year from now.]

**NOTE:** Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.

Figure 18: Proportion of respondents expecting easier to obtain credit access one year from now

![Graph showing the proportion of respondents expecting easier to obtain credit access one year from now.]

**NOTE:** Estimates from local polynomial regressions. Smoothing window: 3 days. Bands represent 95% confidence intervals. Any days with less than 10 observations are dropped. Source: New York Fed Survey of Consumer Expectations.