

# Temple Economic Indicator Report

## February 2023



The **Temple Economic Indicator Report** is compiled on a monthly basis by the City Manager's Office. This report provides information on 16 local economic indicators in an effort to provide community leaders information on factors that play a role in the economic conditions of our community.

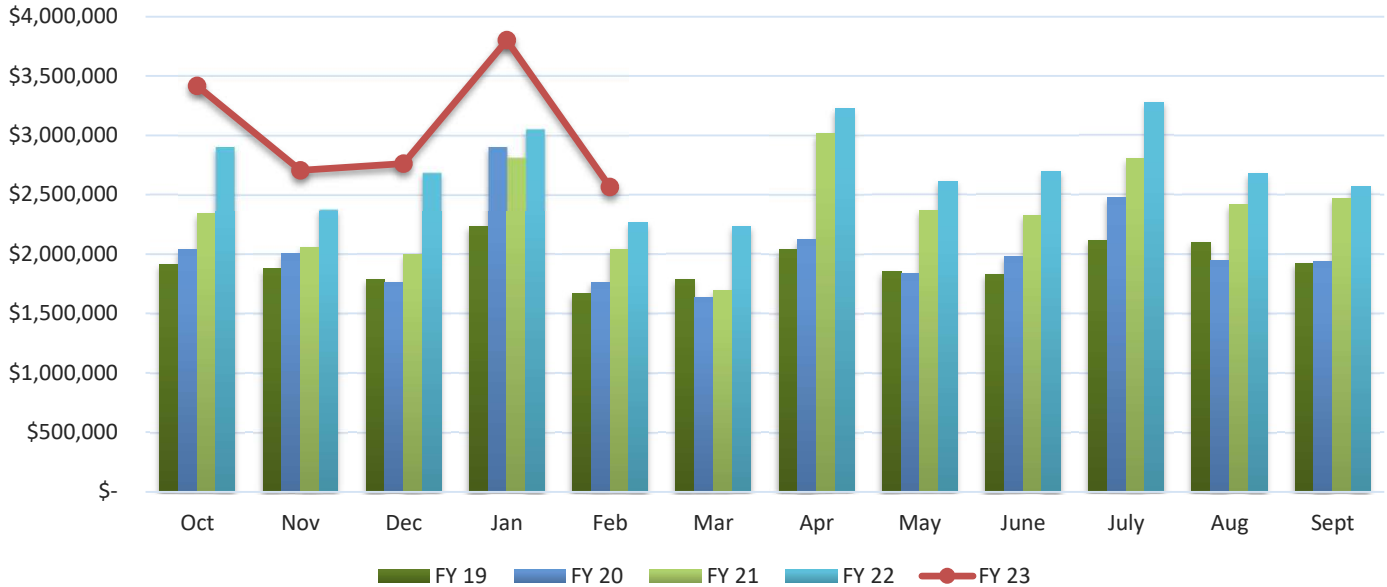
### Table of Contents:

<b>Page 2</b>	Sales Tax	<b>Page 10</b>	Utility Accounts
<b>Page 3</b>	Property Tax	<b>Page 11</b>	Hotel-Motel Occupancy
<b>Page 4</b>	New Housing Starts	<b>Page 12</b>	Hotel-Motel Tax
<b>Page 5</b>	Solid Waste Commercial	<b>Page 13</b>	Fuel Prices
<b>Page 6</b>	Solid Waste Roll Off	<b>Page 14</b>	Interest Rates
<b>Page 7</b>	Solid Waste Residential	<b>Page 16</b>	Home Sale Price
<b>Page 8</b>	Recycling Residential	<b>Page 17</b>	Housing Inventory
<b>Page 9</b>	Water Taps	<b>Page 18</b>	Unemployment Rate

To subscribe to the **Temple Economic Indicator Report** email [TEI@templetx.gov](mailto:TEI@templetx.gov).

# Sales Tax

Sales Tax Revenue

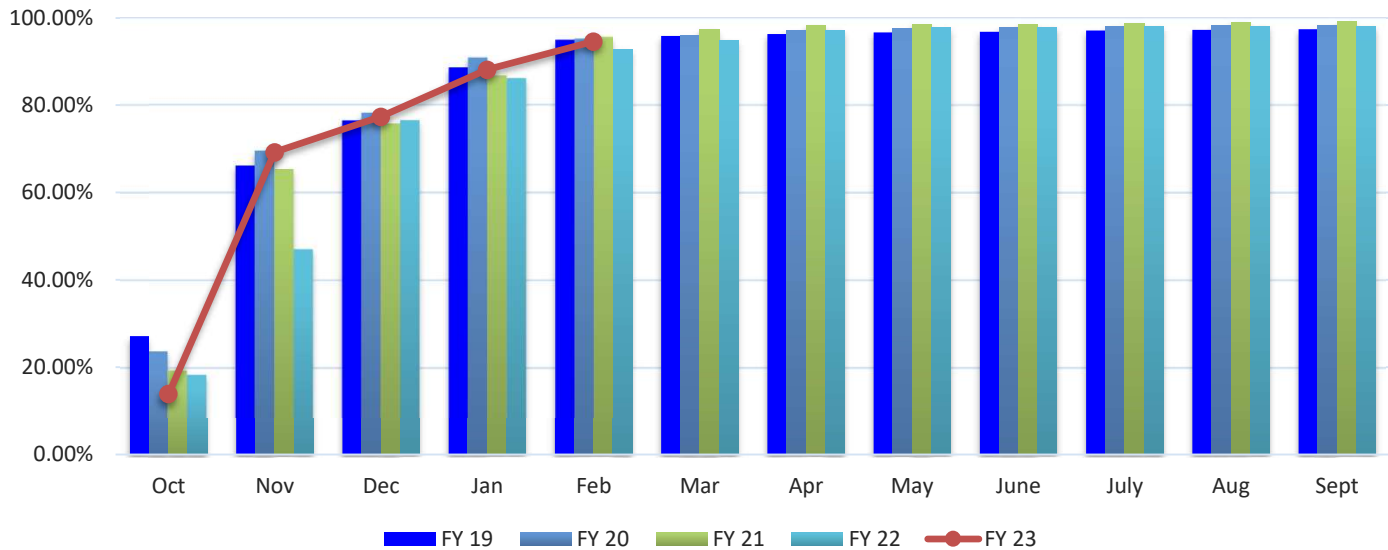


Sales Tax Revenue (Source: Texas Comptroller's Office)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	\$ 1,917,501	\$ 2,040,853	\$ 2,341,060	\$ 2,904,225	\$ 3,416,270	17.63%
Nov	1,876,187	2,003,478	2,058,892	2,378,133	2,704,274	13.71%
Dec	1,786,879	1,764,034	1,999,057	2,687,829	2,761,630	2.75%
Jan	2,233,215	2,903,078	2,812,939	3,052,092	3,800,615	24.52%
Feb	1,667,366	1,765,354	2,044,746	2,265,416	2,564,325	13.19%
Mar	1,787,205	1,633,842	1,693,887	2,232,275		
Apr	2,041,257	2,123,701	3,017,357	3,226,653		
May	1,853,601	1,835,691	2,371,294	2,615,385		
June	1,831,047	1,982,536	2,329,135	2,697,648		
July	2,116,924	2,474,697	2,802,422	3,277,977		
Aug	2,100,594	1,950,056	2,418,170	2,676,210		
Sept	1,924,399	1,940,895	2,468,527	2,565,997		
PTD Total	\$ 9,481,148	\$ 10,476,796	\$ 11,256,694	\$ 13,287,694	\$ 15,247,113	14.75%
YTD Total	\$ 23,136,175	\$ 24,418,214	\$ 28,357,487	\$ 32,579,840	\$ 15,247,113	

# Property Tax

Property Tax Collection Rate (Cumulative Percent)

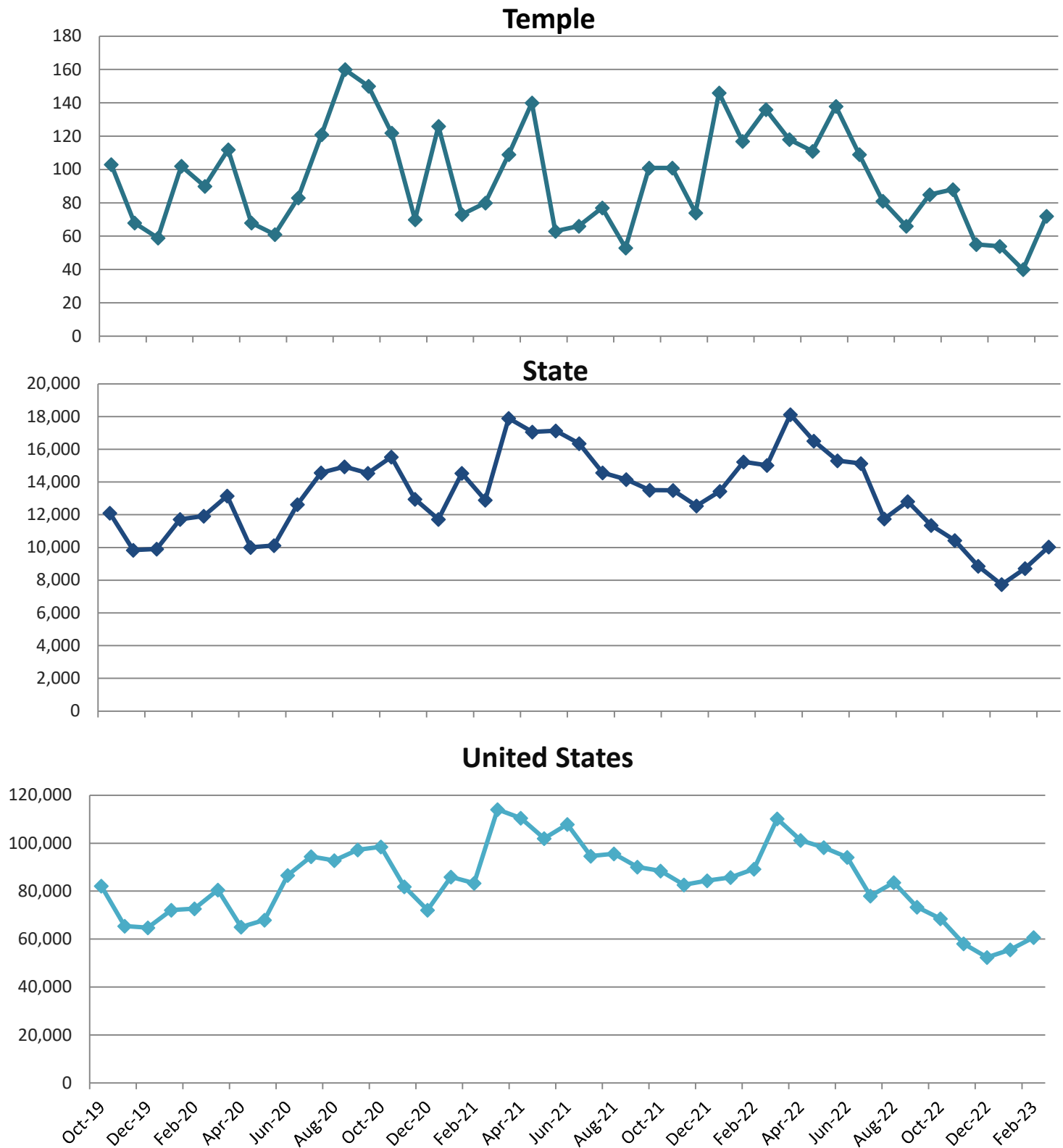


Property Tax Collection Rate (Cumulative Percent) (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	27.14%	23.79%	19.46%	18.44%	13.90%	-24.62%
Nov	66.17%	69.55%	65.35%	47.08%	69.25%	47.09%
Dec	76.47%	78.23%	75.77%	76.52%	77.39%	1.14%
Jan	88.54%	90.82%	86.72%	86.11%	88.13%	2.35%
Feb	94.86%	95.09%	95.50%	92.80%	94.63%	1.97%
Mar	95.85%	95.97%	97.38%	94.88%		
Apr	96.32%	97.06%	98.27%	97.20%		
May	96.69%	97.50%	98.58%	97.74%		
June	96.82%	97.78%	98.61%	97.95%		
July	97.13%	98.02%	98.83%	98.03%		
Aug	97.25%	98.21%	99.02%	98.11%		
Sept	97.37%	98.39%	99.12%	98.11%		

# New Housing Starts

Non-Seasonally Adjusted New Housing Units Authorized  
Single and Two-Family Units



# New Housing Starts (continued)

**Single Family Housing Units Authorized- City of Temple** (Source: City of Temple Permits Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	79	103	122	101	88	-12.87%
Nov	38	68	70	74	55	-25.68%
Dec	57	59	126	146	54	-63.01%
Jan	55	102	73	117	40	-65.81%
Feb	73	90	80	136	72	-47.06%
Mar	107	112	109	118		
Apr	88	68	140	111		
May	81	61	63	138		
June	75	83	66	109		
July	107	121	77	81		
Aug	117	160	53	66		
Sept	83	150	101	85		
PTD Total	302	422	471	574	309	-46.17%
YTD Total	960	1,177	1,080	1,282	309	

**New Privately Owned Housing Units Authorized** (Source: US Census Bureau)

**State of Texas**

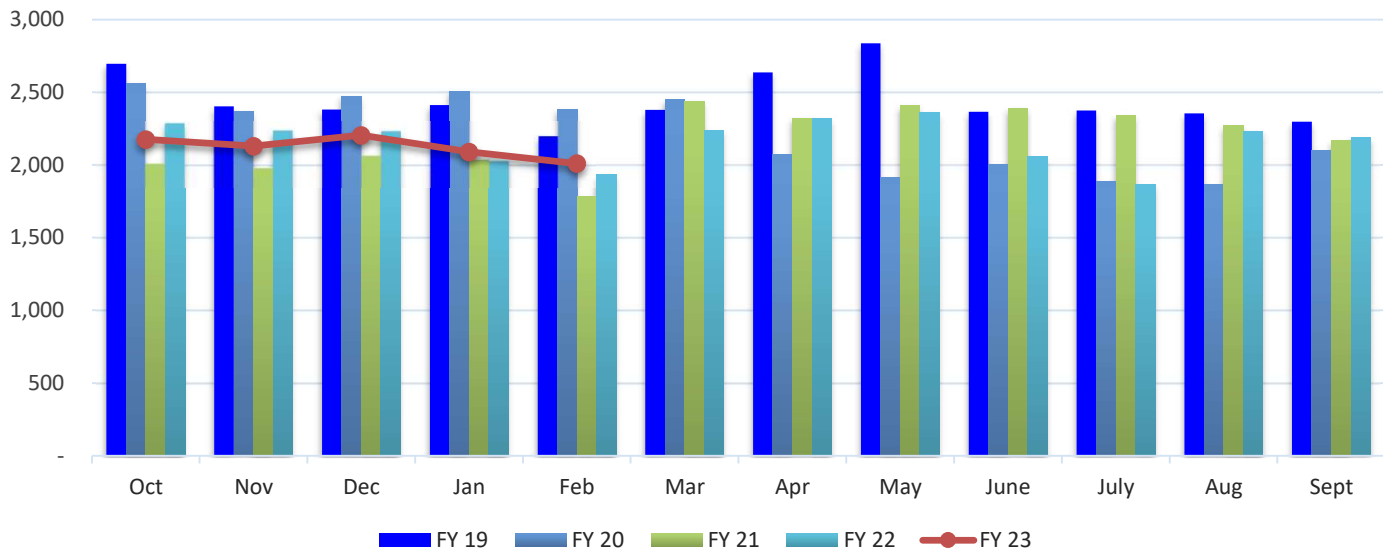
	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	9,981	12,109	15,526	13,492	10,433	-22.67%
Nov	9,130	9,838	12,953	12,543	8,856	-29.39%
Dec	7,660	9,907	11,719	13,430	7,741	-42.36%
Jan	9,136	11,719	14,541	15,228	8,713	-42.78%
Feb	9,209	11,921	12,903	15,019	10,034	-33.19%
Mar	11,092	13,147	17,903	18,126		
Apr	11,125	10,009	17,061	16,507		
May	11,374	10,119	17,137	15,310		
June	10,286	12,624	16,356	15,131		
July	11,143	14,567	14,571	11,755		
Aug	12,198	14,942	14,161	12,808		
Sept	10,817	14,538	13,504	11,356		
PTD Total	45,116	55,494	67,642	69,712	45,777	-34.33%
YTD Total	123,151	145,440	178,335	170,705	45,777	

**United States**

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	75,816	82,201	98,458	88,428	68,564	-22.46%
Nov	62,628	65,395	81,856	82,693	58,057	-29.79%
Dec	54,833	64,760	72,126	84,356	52,434	-37.84%
Jan	59,686	72,126	85,971	85,764	55,578	-35.20%
Feb	58,807	72,687	83,315	89,196	60,724	-31.92%
Mar	70,559	80,540	114,113	110,171		
Apr	77,842	65,053	110,499	101,183		
May	82,407	67,910	101,938	98,209		
June	77,205	86,594	107,892	94,173		
July	80,411	94,491	94,603	77,996		
Aug	81,304	92,768	95,590	83,630		
Sept	72,381	97,264	90,060	73,373		
PTD Total	311,770	357,169	421,726	430,437	295,357	-31.38%
YTD Total	853,879	941,789	1,136,421	1,069,172	295,357	

## Solid Waste Tonnage- Commercial

Tons Collected- Commercial



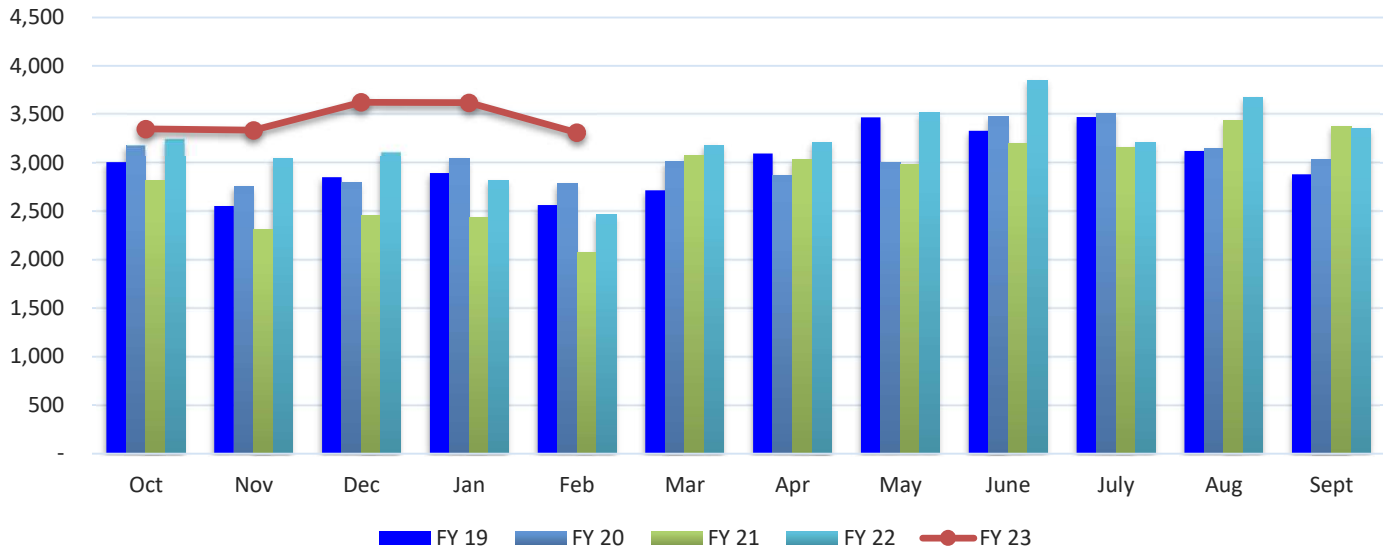
Tons Collected- Front and Sideload (Source: City of Temple Public Works Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	2,696	2,558	2,011	2,287	2,176	-4.85%
Nov	2,403	2,370	1,982	2,237	2,129	-4.83%
Dec	2,381	2,475	2,066	2,233	2,205	-1.25%
Jan	2,411	2,510	2,039	2,030	2,090	2.96%
Feb	2,198	2,383	1,782	1,932	2,010	4.04%
Mar	2,378	2,448	2,439	2,241		
Apr	2,635	2,073	2,322	2,320		
May	2,836	1,915	2,407	2,362		
June	2,366	2,000	2,389	2,055		
July	2,375	1,889	2,340	1,865		
Aug	2,355	1,870	2,271	2,235		
Sept	2,296	2,098	2,168	2,191		
PTD Total	12,089	12,296	9,880	10,719	10,610	-1.02%
YTD Total	29,330	26,589	26,216	25,988	10,610	

Note: February 2021 collection suspended during Winter Storm Uri

# Solid Waste Tonnage- Roll Off

Tons Collected- Roll Off



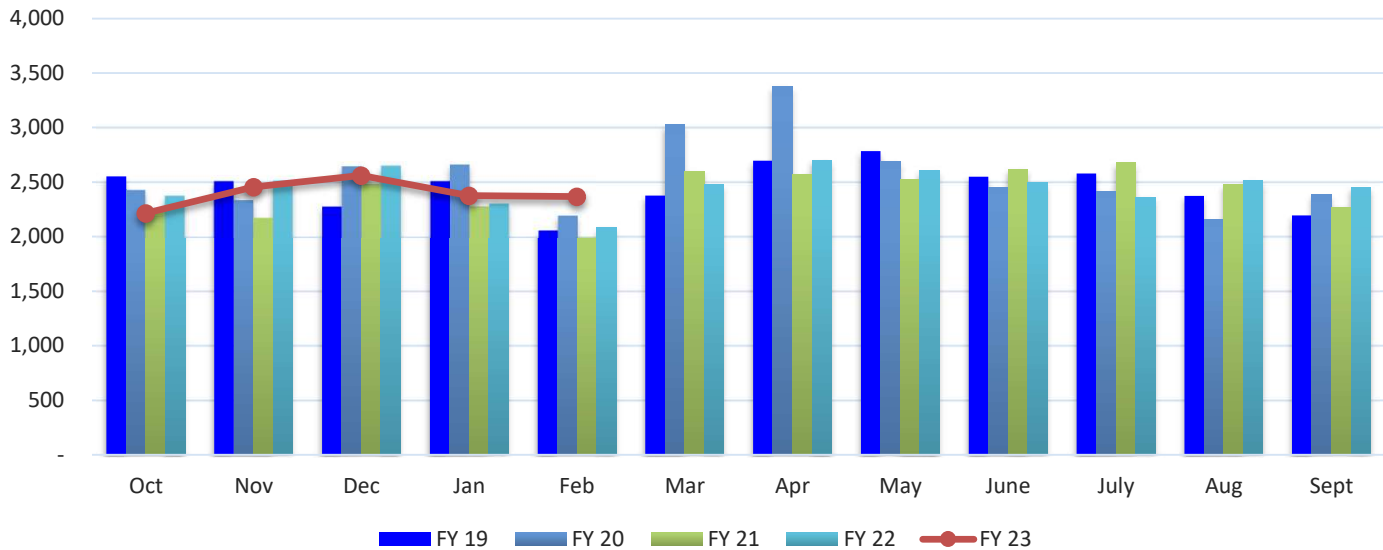
Tons Collected- Roll-Off (Source: City of Temple Public Works Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3,006	3,181	2,820	3,246	3,350	3.20%
Nov	2,554	2,755	2,315	3,047	3,335	9.45%
Dec	2,850	2,798	2,460	3,111	3,626	16.55%
Jan	2,895	3,046	2,433	2,822	3,619	28.24%
Feb	2,563	2,786	2,075	2,464	3,313	34.46%
Mar	2,715	3,018	3,074	3,184		
Apr	3,095	2,870	3,038	3,216		
May	3,467	3,006	2,989	3,520		
June	3,330	3,476	3,204	3,853		
July	3,472	3,507	3,162	3,213		
Aug	3,123	3,148	3,434	3,672		
Sept	2,880	3,035	3,376	3,357		
PTD Total	13,868	14,566	12,103	14,690	17,243	17.38%
YTD Total	35,950	36,626	34,380	38,705	17,243	

Note: February 2021 collection suspended during Winter Storm Uri

# Solid Waste Tonnage- Residential

## Tons Collected- Residential



**Tons Collected- Residential** (Source: City of Temple Public Works Department)

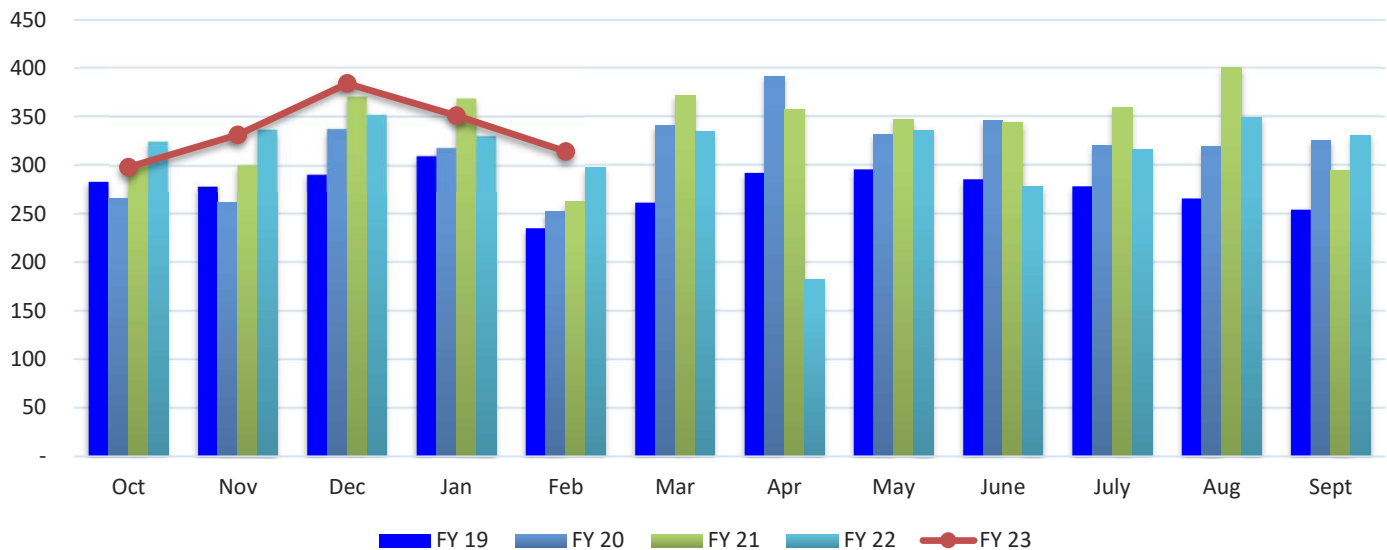
	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	2,552	2,429	2,238	2,377	2,216	-6.77%
Nov	2,508	2,338	2,178	2,513	2,456	-2.27%
Dec	2,278	2,644	2,486	2,650	2,562	-3.32%
Jan	2,507	2,660	2,282	2,305	2,376	3.08%
Feb	2,061	2,198	2,000	2,084	2,367	13.58%
Mar	2,377	3,025	2,600	2,478		
Apr	2,697	3,374	2,573	2,698		
May	2,783	2,689	2,521	2,609		
June	2,550	2,454	2,618	2,495		
July	2,580	2,418	2,677	2,361		
Aug	2,374	2,154	2,483	2,513		
Sept	2,194	2,383	2,273	2,454		
PTD Total	11,906	12,269	11,184	11,929	11,977	0.40%
YTD Total	29,461	30,766	28,929	29,537	11,977	

Note: February 2021 collection suspended during Winter Storm Uri



# Recycling Tonnage- Residential Curbside

Tons Collected- Residential



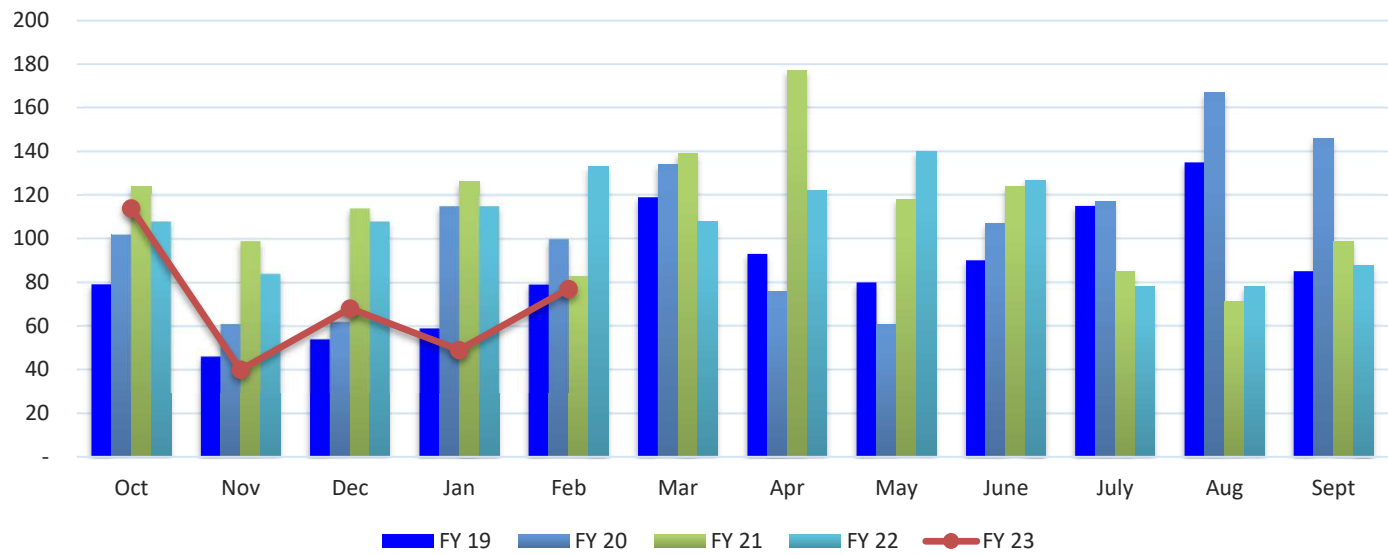
Tons Collected- Residential Recycling (Source: City of Temple Public Works Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	283	266	303	325	298	-8.21%
Nov	279	261	301	337	331	-1.62%
Dec	291	338	370	352	384	9.21%
Jan	310	318	369	330	351	6.32%
Feb	235	252	263	298	314	5.59%
Mar	261	341	372	335		
Apr	292	392	357	182		
May	296	332	347	337		
June	285	346	345	278		
July	278	320	360	316		
Aug	266	319	400	350		
Sept	254	326	295	331		
PTD Total	1,398	1,435	1,605	1,642	1,679	2.30%
YTD Total	3,331	3,811	4,081	3,770	1,679	

Note: February 2021 collection suspended during Winter Storm Uri

# Water Taps

## New Residential and Commercial Water Taps



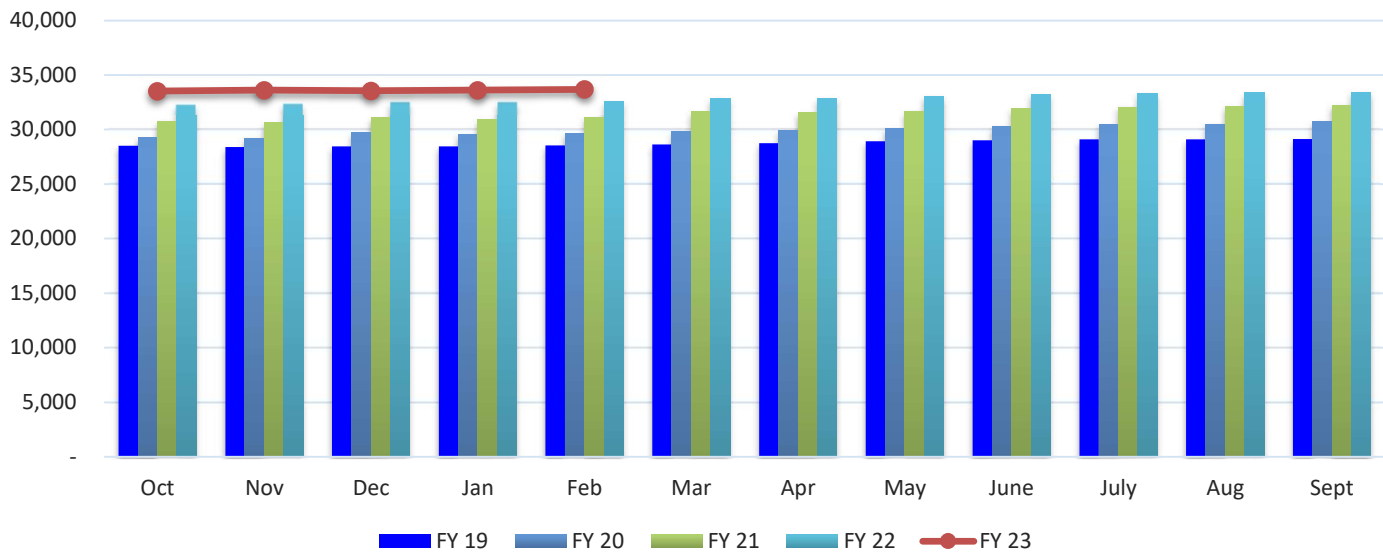
**New Residential and Commercial Water Taps** (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
<b>Oct</b>	79	102	124	108	114	5.56%
<b>Nov</b>	46	61	99	84	40	-52.38%
<b>Dec</b>	54	62	114	108	68	-37.04%
<b>Jan</b>	59	115	126	115	49	-57.39%
<b>Feb</b>	79	100	83	133	77	-42.11%
<b>Mar</b>	119	134	139	108		
<b>Apr</b>	93	76	177	122		
<b>May</b>	80	61	118	140		
<b>June</b>	90	107	124	127		
<b>July</b>	115	117	85	78		
<b>Aug</b>	135	167	71	78		
<b>Sept</b>	85	146	99	88		
<b>PTD Total</b>	317	440	546	548	348	-36.50%
<b>YTD Total</b>	1,034	1,248	1,359	1,289	348	

Note: February 2021 New taps suspended during Winter Storm Uri

## Utility Accounts

Active Utility Accounts- Number of Customers Billed

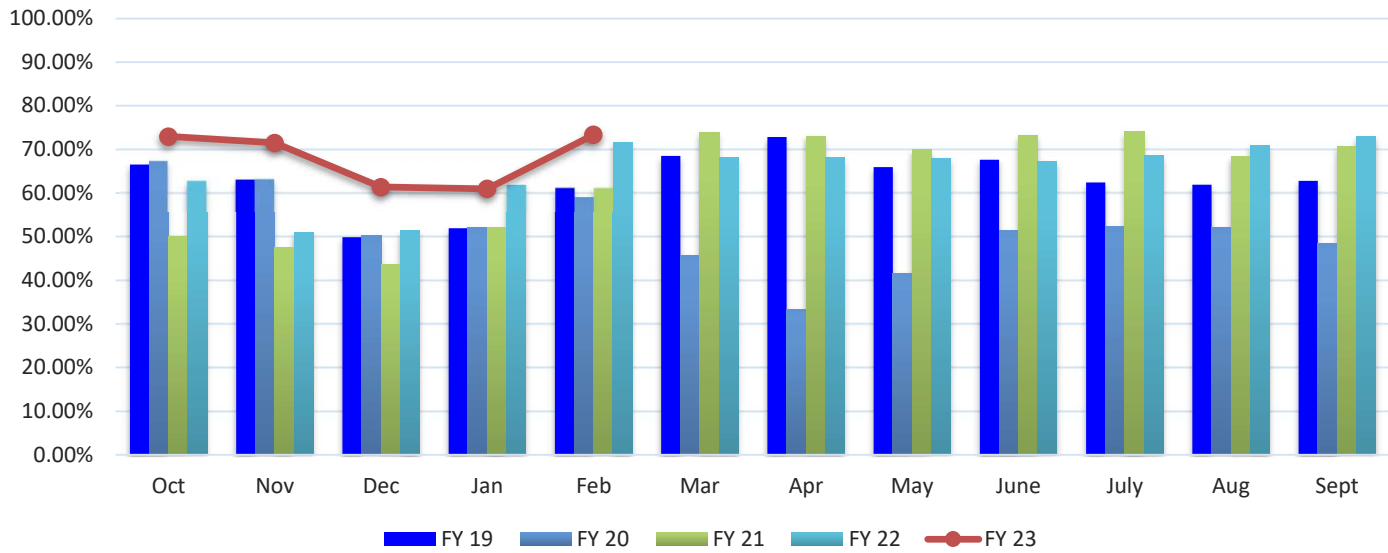


Active Water Service Utility Accounts- Number of Customers Billed (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	28,518	29,273	30,734	32,302	33,544	3.84%
Nov	28,398	29,243	30,626	32,395	33,611	3.75%
Dec	28,459	29,703	31,080	32,550	33,559	3.10%
Jan	28,470	29,590	30,927	32,543	33,631	3.34%
Feb	28,535	29,667	31,138	32,605	33,702	3.36%
Mar	28,628	29,818	31,632	32,848		
Apr	28,753	29,920	31,536	32,880		
May	28,928	30,092	31,674	33,015		
June	28,999	30,294	31,910	33,256		
July	29,094	30,507	32,089	33,289		
Aug	29,091	30,529	32,151	33,361		
Sept	29,141	30,718	32,244	33,460		
PTD Avg	28,476	29,495	30,901	32,479	33,609	3.48%

# Hotel-Motel Occupancy Rates

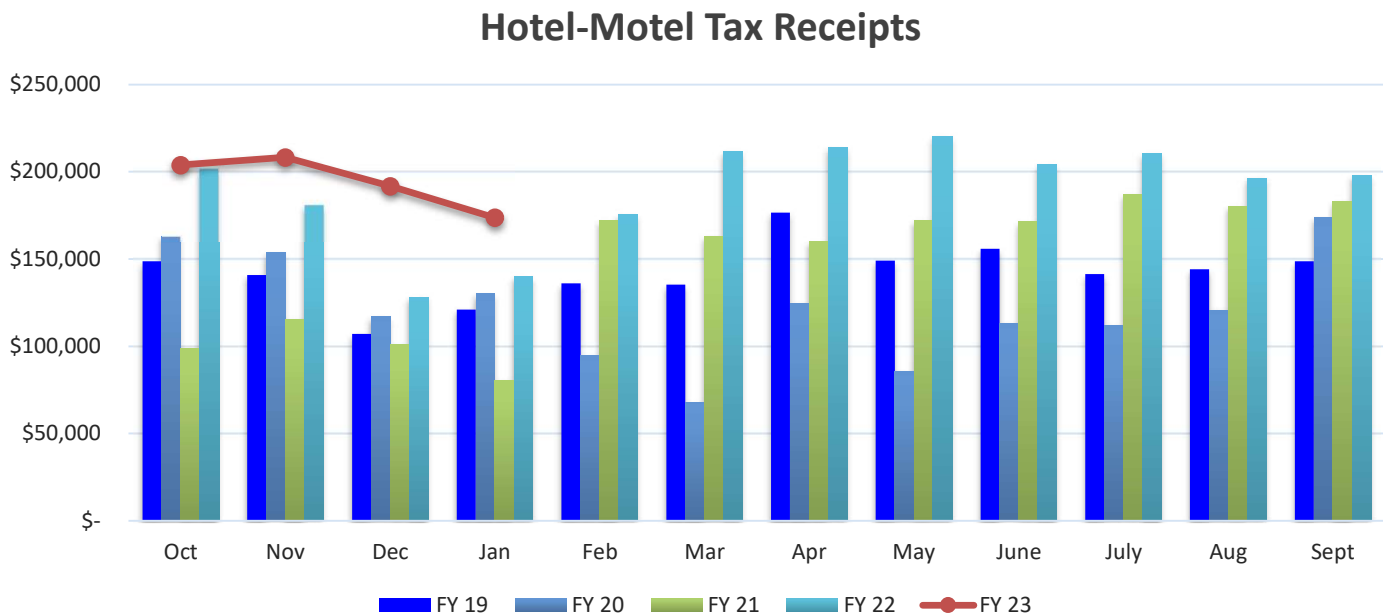
Hotel-Motel Occupancy Rates



Hotel-Motel Occupancy Rates (Source: City of Temple Parks and Recreation Services Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	66.50%	67.30%	50.00%	62.80%	73.00%	16.24%
Nov	63.10%	63.20%	47.50%	51.00%	71.50%	40.20%
Dec	49.90%	50.20%	43.70%	51.40%	61.40%	19.46%
Jan	51.90%	52.10%	52.00%	61.90%	61.00%	-1.45%
Feb	61.20%	59.10%	61.20%	71.70%	73.40%	2.37%
Mar	68.50%	45.80%	73.90%	68.10%		
Apr	72.80%	33.30%	73.10%	68.10%		
May	65.90%	41.70%	69.90%	68.00%		
June	67.60%	51.40%	73.30%	67.20%		
July	62.40%	52.50%	74.01%	68.50%		
Aug	61.90%	52.20%	68.30%	70.90%		
Sept	62.80%	48.40%	70.80%	73.00%		

# Hotel-Motel Tax Receipts

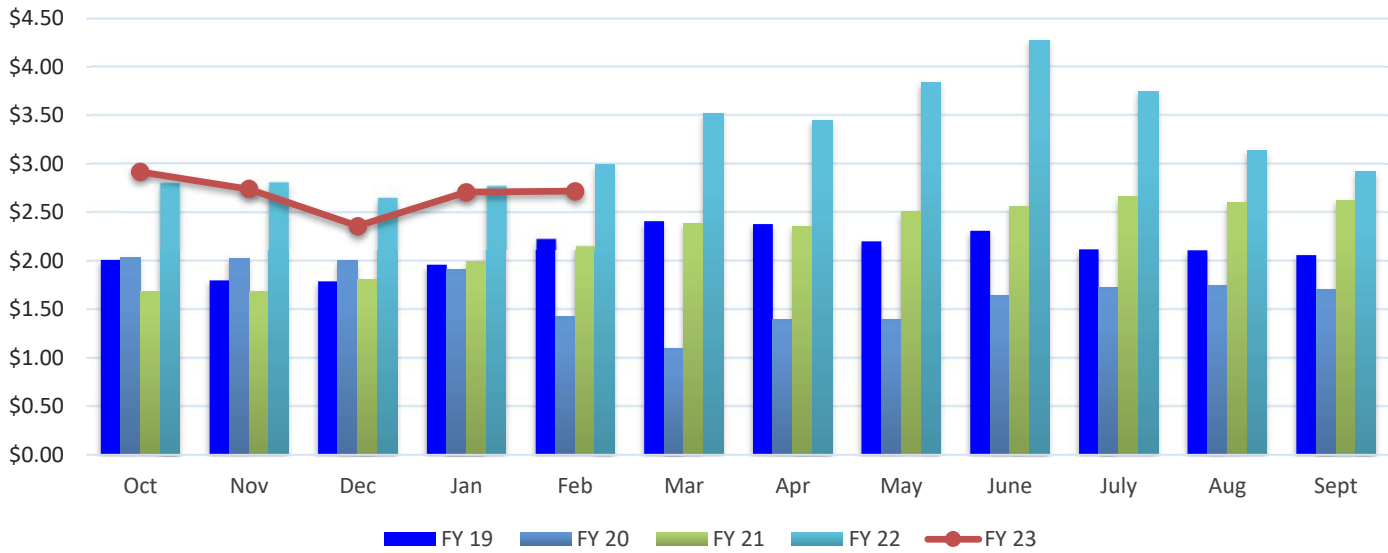


**Hotel-Motel Tax Receipts** (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
<b>Oct</b>	\$ 148,649	\$ 163,239	\$ 99,025	\$ 201,563	\$ 203,940	1.18%
<b>Nov</b>	140,863	153,520	115,642	181,073	208,297	15.03%
<b>Dec</b>	107,079	116,879	101,245	128,080	191,731	49.70%
<b>Jan</b>	120,945	130,081	80,484	139,834	173,794	24.29%
<b>Feb</b>	136,123	94,690	172,056	175,377		
<b>Mar</b>	135,238	67,994	162,871	211,615		
<b>Apr</b>	176,601	124,567	160,050	213,827		
<b>May</b>	149,058	85,830	172,164	220,248		
<b>June</b>	155,828	113,074	171,318	204,127		
<b>July</b>	141,382	111,971	186,912	210,460		
<b>Aug</b>	144,090	120,811	180,226	196,510		
<b>Sept</b>	148,719	173,903	183,051	197,966		
<b>PTD Total</b>	\$ 517,536	\$ 563,720	\$ 396,395	\$ 650,550	\$ 777,762	19.55%
<b>YTD Total</b>	\$ 1,704,574	\$ 1,456,559	\$ 1,785,043	\$ 2,280,680	\$ 777,762	

## Fuel Prices

### Monthly Averaged Fuel Price Per Gallon (Unleaded)



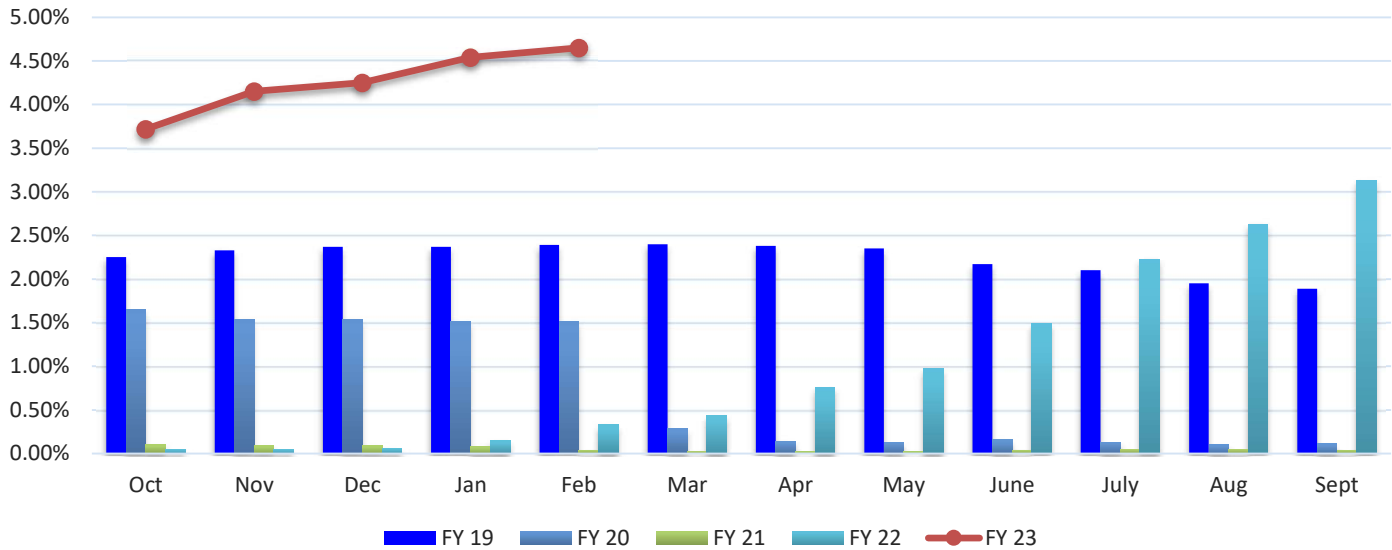
### Monthly Averaged Fuel Price Per Gallon (Unleaded) (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	\$ 2.01	\$ 2.04	\$ 1.68	\$ 2.80	\$ 2.92	4.29%
Nov	1.80	2.03	1.68	2.81	2.74	-2.40%
Dec	1.79	2.00	1.81	2.65	2.36	-10.94%
Jan	1.96	1.91	1.99	2.77	2.71	-2.17%
Feb	2.23	1.43	2.16	2.99	2.72	-9.03%
Mar	2.41	1.10	2.39	3.52		
Apr	2.38	1.40	2.36	3.45		
May	2.20	1.40	2.51	3.84		
June	2.31	1.65	2.56	4.28		
July	2.12	1.73	2.66	3.75		
Aug	2.11	1.75	2.60	3.14		
Sept	2.06	1.71	2.63	2.92		
PTD Avg	\$ 1.96	\$ 1.88	\$ 1.86	\$ 2.80	\$ 2.69	-4.05%

Note: The fuel prices above represent the price per gallon of regular fuel for the City of Temple Fleet.

## Interest Rates

Average 3-Month Treasury Bill Rate

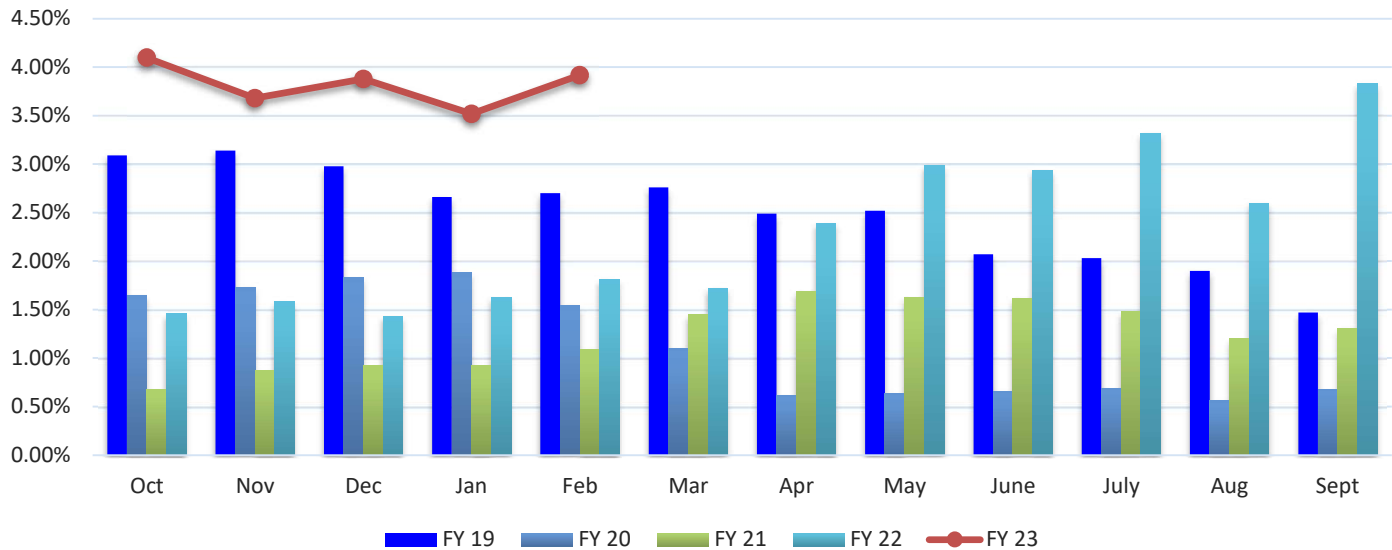


Average 3-Month Treasury Bill Rate (Source: Board of Governors of the Federal Reserve System)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	2.25%	1.65%	0.10%	0.05%	3.72%	7340.00%
Nov	2.33%	1.54%	0.09%	0.05%	4.15%	8200.00%
Dec	2.37%	1.54%	0.09%	0.06%	4.25%	6983.33%
Jan	2.37%	1.52%	0.08%	0.15%	4.54%	2926.67%
Feb	2.39%	1.52%	0.04%	0.33%	4.65%	1309.09%
Mar	2.40%	0.29%	0.03%	0.44%		
Apr	2.38%	0.14%	0.02%	0.76%		
May	2.35%	0.13%	0.02%	0.98%		
June	2.17%	0.16%	0.04%	1.49%		
July	2.10%	0.13%	0.05%	2.23%		
Aug	1.95%	0.10%	0.05%	2.63%		
Sept	1.89%	0.11%	0.04%	3.13%		
PDT Avg	2.34%	1.55%	0.08%	0.13%	4.26%	3229.69%

## Interest Rates (continued)

Daily Treasury Yield Curve Rates- 10 Year Maturity



Daily Treasury Yield Curve Rates 10-Year Maturity (Source: U.S. Department of the Treasury)

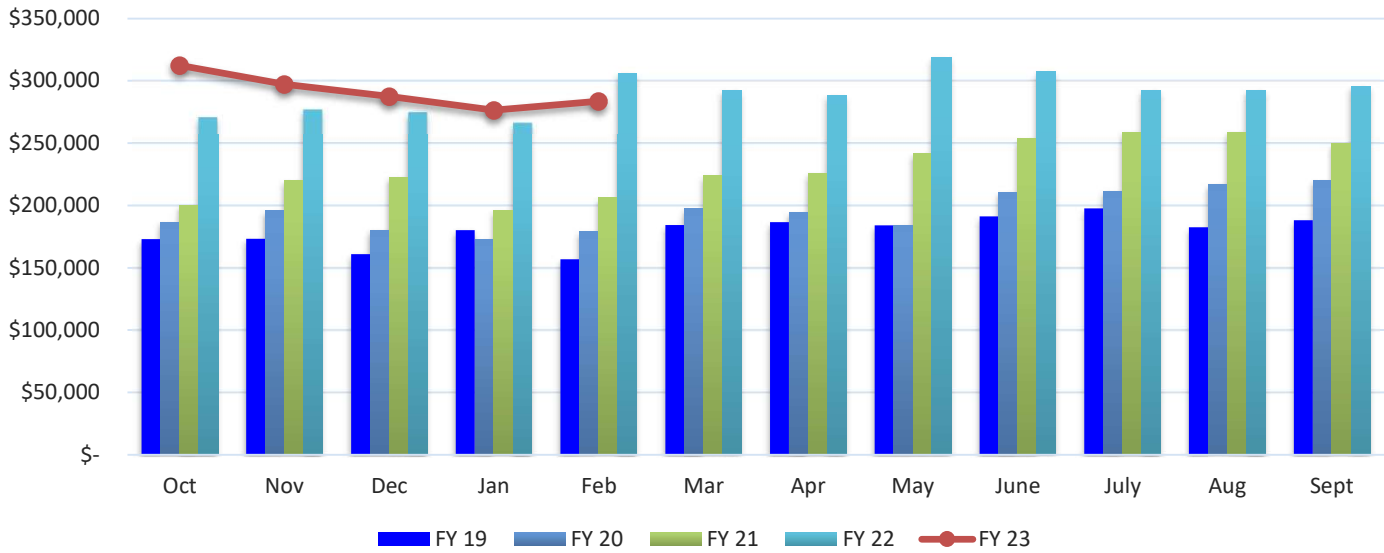
	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.09%	1.65%	0.68%	1.46%	4.10%	180.82%
Nov	3.14%	1.73%	0.87%	1.58%	3.68%	132.91%
Dec	2.98%	1.83%	0.92%	1.43%	3.88%	171.33%
Jan	2.66%	1.88%	0.93%	1.63%	3.52%	115.95%
Feb	2.70%	1.54%	1.09%	1.81%	3.92%	116.57%
Mar	2.76%	1.10%	1.45%	1.72%		
Apr	2.49%	0.62%	1.69%	2.39%		
May	2.52%	0.64%	1.63%	2.99%		
June	2.07%	0.66%	1.62%	2.94%		
July	2.03%	0.69%	1.48%	3.32%		
Aug	1.90%	0.56%	1.20%	2.60%		
Sept	1.47%	0.68%	1.31%	3.83%		
PTD Avg	2.91%	1.73%	0.90%	1.58%	3.82%	141.47%

Note: Monthly yield rates listed are from the last business day of each month.



# Average Home Sale Price

Average Home Sale Price- Temple-Belton LMA



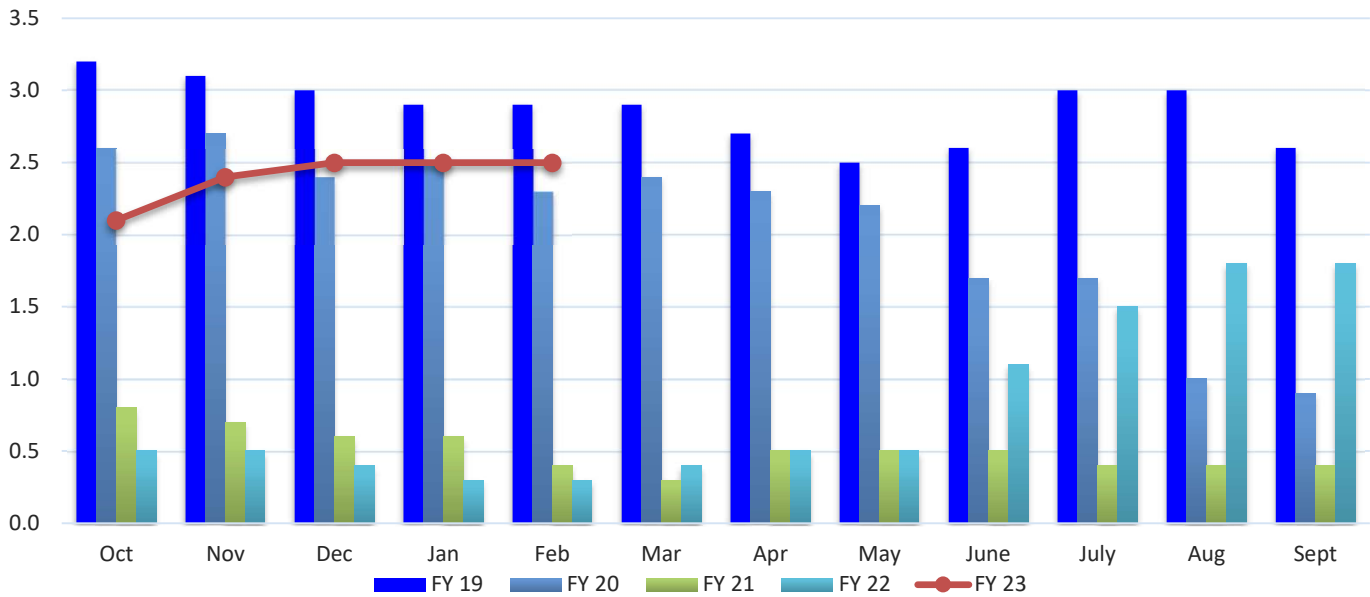
Average Home Sale Price- Temple-Belton LMA (Source: Real Estate Center at Texas A&M University)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	\$ 173,088	\$ 186,774	\$ 200,383	\$ 271,119	\$ 312,463	15.25%
Nov	173,184	195,788	220,290	277,344	297,146	7.14%
Dec	160,815	180,363	222,814	275,209	287,509	4.47%
Jan	180,292	173,032	195,858	266,750	276,530	3.67%
Feb	156,778	178,981	206,354	306,076	283,591	-7.35%
Mar	184,282	197,413	223,898	292,413		
Apr	186,705	194,699	225,901	288,536		
May	183,974	184,500	241,851	318,825		
June	191,347	210,761	253,628	307,283		
July	197,658	211,712	258,726	292,771		
Aug	182,593	217,003	258,913	292,741		
Sept	188,081	219,960	249,919	295,724		
PTD Avg	\$ 168,831	\$ 182,988	\$ 209,140	\$ 279,300	\$ 291,448	4.35%

Note: Historical data is updated monthly to reflect changes made to source data

# Housing Inventory

Average Months Inventory- Temple-Belton LMA

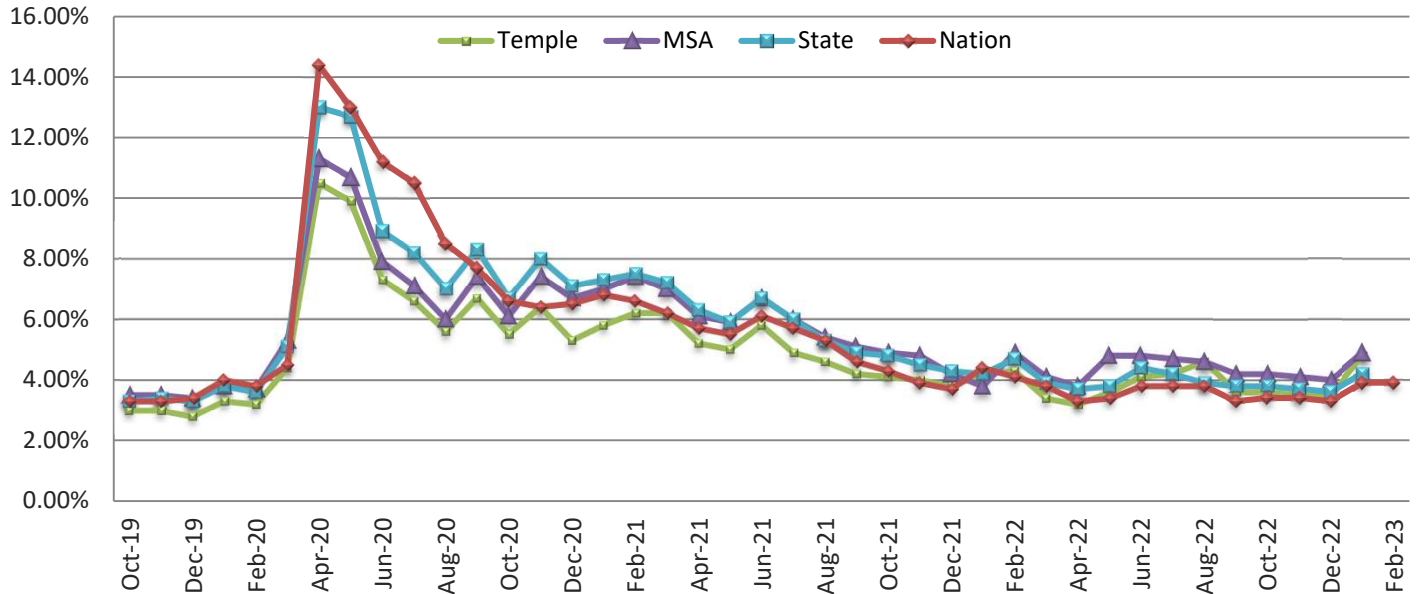


Average Months Inventory - Temple-Belton LMA (Source: Real Estate Center at Texas A&M University)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.20	2.60	0.80	0.50	2.10	320.00%
Nov	3.10	2.70	0.70	0.50	2.40	380.00%
Dec	3.00	2.40	0.60	0.40	2.50	525.00%
Jan	2.90	2.50	0.60	0.30	2.50	733.33%
Feb	2.90	2.30	0.40	0.30	2.50	733.33%
Mar	2.90	2.40	0.30	0.40		
Apr	2.70	2.30	0.50	0.50		
May	2.50	2.20	0.50	0.50		
June	2.60	1.70	0.50	1.10		
July	3.00	1.70	0.40	1.50		
Aug	3.00	1.00	0.40	1.80		
Sept	2.60	0.90	0.40	1.80		
PTD Avg	3.02	2.50	0.62	0.40	2.40	500.00%

# Unemployment Rate

## Non-Seasonally Adjusted Unemployment Rate



Non-Seasonally Adjusted Unemployment Rate (Source: US Department of Labor)

### City of Temple

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.20%	3.00%	5.50%	4.10%	3.60%	-12.20%
Nov	3.30%	3.00%	6.40%	4.00%	3.50%	-12.50%
Dec	3.30%	2.80%	5.30%	3.80%	3.50%	-7.89%
Jan	4.10%	3.30%	5.80%	4.20%	4.80%	14.29%
Feb	3.70%	3.20%	6.20%	4.30%		
Mar	3.30%	4.40%	6.20%	3.40%		
Apr	2.70%	10.50%	5.20%	3.20%		
May	2.70%	9.90%	5.00%	3.60%		
June	3.20%	7.30%	5.80%	4.10%		
July	3.30%	6.60%	4.90%	4.20%		
Aug	3.20%	5.60%	4.60%	3.90%		
Sept	3.00%	6.70%	4.20%	3.60%		

## Unemployment Rate (continued)

Non-Seasonally Adjusted Unemployment Rate (Source: US Department of Labor)

Killeen-Temple-Fort Hood Metropolitan Statistical Area

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.80%	3.50%	6.10%	4.90%	4.20%	-14.29%
Nov	3.80%	3.50%	7.40%	4.80%	4.10%	-14.58%
Dec	3.90%	3.40%	6.70%	4.20%	4.00%	-4.76%
Jan	4.60%	3.80%	7.00%	3.80%	4.90%	28.95%
Feb	4.30%	3.70%	7.40%	4.90%		
Mar	3.80%	5.30%	7.00%	4.10%		
Apr	3.20%	11.30%	6.10%	3.80%		
May	3.10%	10.70%	5.90%	4.80%		
June	3.80%	7.90%	6.70%	4.80%		
July	4.00%	7.10%	6.00%	4.80%		
Aug	3.80%	6.00%	5.40%	4.60%		
Sept	3.60%	7.40%	5.10%	4.20%		

State of Texas

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.50%	3.30%	6.70%	4.80%	3.70%	-22.92%
Nov	3.50%	3.40%	8.00%	4.50%	3.70%	-17.78%
Dec	3.60%	3.30%	7.10%	4.30%	3.50%	-18.60%
Jan	4.10%	3.80%	7.30%	4.20%	4.20%	0.00%
Feb	3.70%	3.60%	7.50%	4.70%		
Mar	3.50%	5.10%	7.20%	3.90%		
Apr	3.00%	13.00%	6.30%	3.70%		
May	3.10%	12.70%	5.90%	3.80%		
June	3.70%	8.90%	6.70%	4.20%		
July	3.80%	8.20%	6.00%	4.00%		
Aug	3.70%	7.00%	5.30%	3.90%		
Sept	3.40%	8.30%	4.90%	3.70%		

United States

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	3.50%	3.30%	6.60%	4.30%	3.40%	-20.93%
Nov	3.50%	3.30%	6.40%	3.90%	3.40%	-12.82%
Dec	3.70%	3.40%	6.50%	3.70%	3.30%	-10.81%
Jan	4.40%	4.00%	6.80%	4.40%	3.90%	-11.36%
Feb	4.10%	3.80%	6.60%	4.10%	3.90%	-4.88%
Mar	3.90%	4.50%	6.20%	3.80%		
Apr	3.30%	14.40%	5.70%	3.30%		
May	3.40%	13.00%	5.50%	3.40%		
June	3.80%	11.20%	6.10%	3.80%		
July	4.00%	10.50%	5.70%	3.80%		
Aug	3.80%	8.50%	5.30%	3.80%		
Sept	3.30%	7.70%	4.60%	3.30%		