Temple Economic Indicator Report June 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.

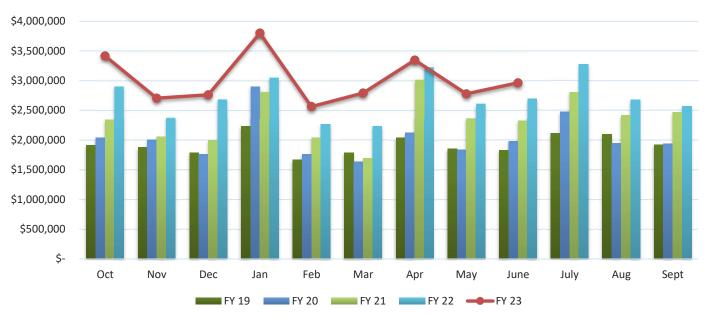
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Sales Tax



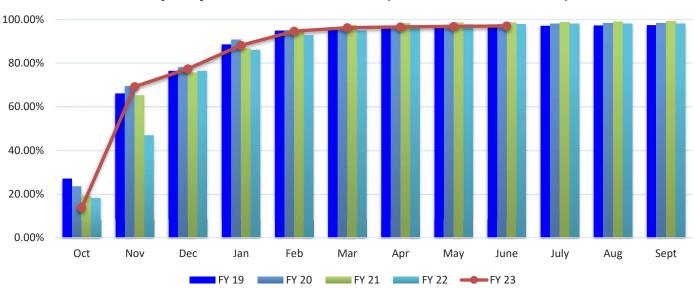


Sales Tax Revenue (Source: Texas Comptroller's Office)

	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	2,791,056	25.03%
Apr	2,041,257	2,123,701	3,017,357	3,226,653	3,346,138	3.70%
May	1,853,601	1,835,691	2,371,294	2,615,385	2,777,386	6.19%
June	1,831,047	1,982,536	2,329,135	2,697,648	2,963,636	9.86%
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	\$ 16,994,258	\$ 18,052,566	\$ 20,668,368	\$ 24,059,656	\$ 27,125,330	12.74%
YTD Total	\$ 23,136,175	\$ 24,418,214	\$ 28,357,487	\$ 32,579,840	\$ 27,125,330	

Property Tax



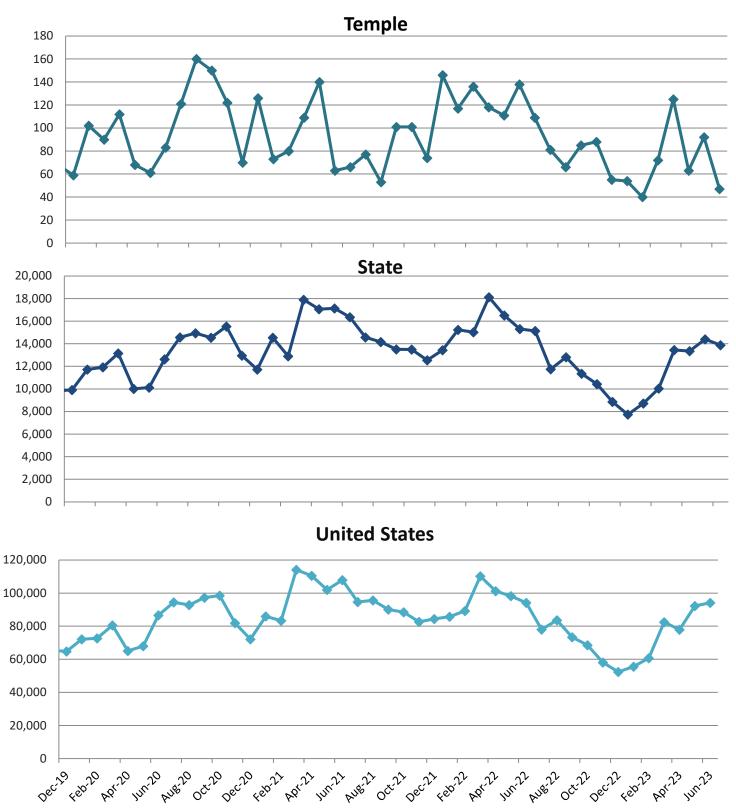


Property Tax Collection Rate (Cumulative Percent) (Source: City of Temple Finance Department)

	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%	96.20%	1.39%
Apr	96.32%	97.06%	98.27%	97.20%	96.58%	-0.64%
May	96.69%	97.50%	98.58%	97.74%	96.78%	-0.98%
June	96.82%	97.78%	98.61%	97.95%	97.03%	-0.94%
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	125	5.93%
Apr	88	68	140	111	63	-43.24%
May	81	61	63	138	92	-33.33%
June	75	83	66	109	47	-56.88%
July	107	121	77	81		
Aug	117	160	53	66		
Sept	83	150	101	85		
PTD Total	653	746	849	1,050	636	-39.43%
YTD Total	960	1,177	1,080	1,282	636	

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

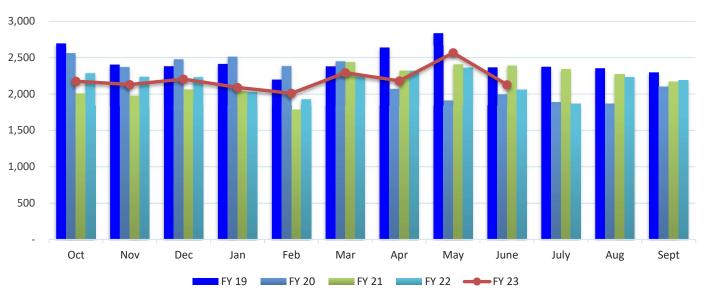
	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	9,981	12,109	15,526	13,492	10,433	-22.67%
Nov	9,130	9,838	12,953	12,543	8,856	-29.39%
Dec	7,660	9,907	11,719	13,430	7,741	-42.36%
Jan	9,136	11,719	14,541	15,228	8,713	-42.78%
Feb	9,209	11,921	12,903	15,019	10,034	-33.19%
Mar	11,092	13,147	17,903	18,126	13,447	-25.81%
Apr	11,125	10,009	17,061	16,507	13,345	-19.16%
May	11,374	10,119	17,137	15,310	14,397	-5.96%
June	10,286	12,624	16,356	15,131	13,878	-8.28%
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	88,993	101,393	136,099	134,786	100,844	-25.18%
YTD Total	123,151	145,440	178,335	170,705	100,844	

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	82,444	-25.17%
Apr	77,842	65,053	110,499	101,183	77,925	-22.99%
May	82,407	67,910	101,938	98,209	92,233	-6.08%
June	77,205	86,594	107,892	94,173	94,167	-0.01%
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	619,783	657,266	856,168	834,173	642,126	-23.02%
YTD Total	853,879	941,789	1,136,421	1,069,172	642,126	

Solid Waste Tonnage- Commercial



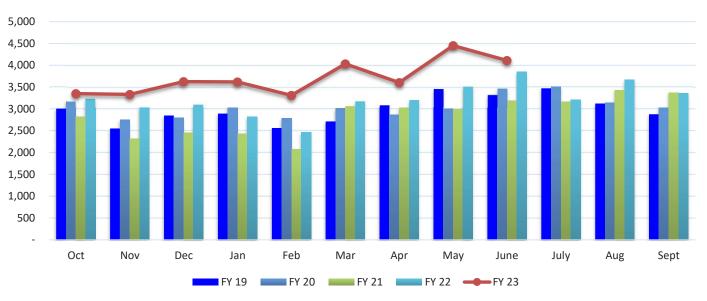


Tons Collected- Front and Sideload (Source: City of Temple Public Works Department)

	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	2,292	2.28%
Apr	2,635	2,073	2,322	2,320	2,181	-5.99%
May	2,836	1,915	2,407	2,362	2,567	8.68%
June	2,366	2,000	2,389	2,055	2,127	3.50%
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	22,304	20,732	19,437	19,697	19,777	0.41%
YTD Total	29,330	26,589	26,216	25,988	19,777	

Solid Waste Tonnage- Roll Off

Tons Collected-Roll Off

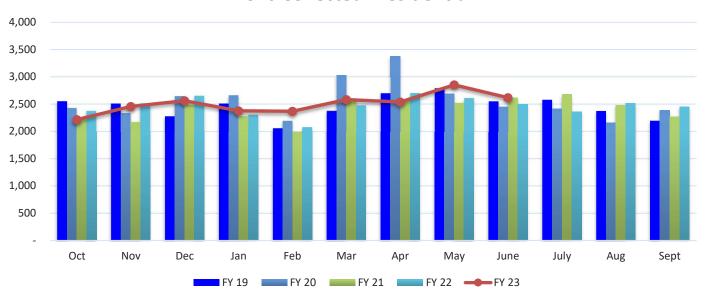


Tons Collected- Roll-Off (Source: City of Temple Public Works Department)

	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	4,033	26.66%
Apr	3,095	2,870	3,038	3,216	3,604	12.06%
May	3,467	3,006	2,989	3,520	4,452	26.48%
June	3,330	3,476	3,204	3,853	4,109	6.64%
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	26,475	26,936	24,408	28,463	33,441	17.49%
YTD Total	35,950	36,626	34,380	38,705	33,441	

Solid Waste Tonnage- Residential



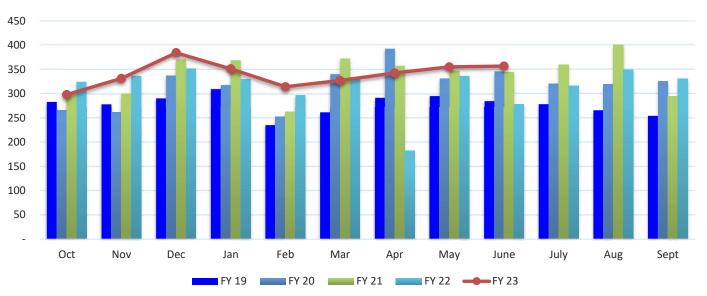


Tons Collected- Residential (Source: City of Temple Public Works Department)

	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	2,582	4.20%
Apr	2,697	3,374	2,573	2,698	2,537	-5.97%
May	2,783	2,689	2,521	2,609	2,852	9.31%
June	2,550	2,454	2,618	2,495	2,616	4.85%
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	22,313	23,811	21,496	22,209	22,564	1.60%
YTD Total	29,461	30,766	28,929	29,537	22,564	

Recycling Tonnage- Residential Curbside



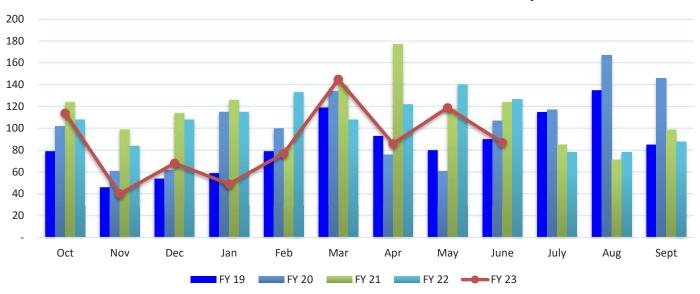


Tons Collected- Residential Recycling (Source: City of Temple Public Works Department)

	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	327	-2.25%
Apr	292	392	357	182	343	87.83%
May	296	332	347	337	355	5.45%
June	285	346	345	278	357	28.20%
July	278	320	360	316		
Aug	266	319	400	350		
Sept	254	326	295	331		
PTD Total	2,533	2,845	3,027	2,774	3,061	10.36%
YTD Total	3,331	3,811	4,081	3,770	3,061	

Water Taps





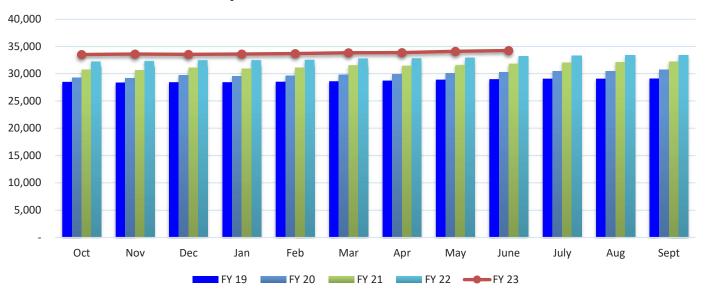
New Residential and Commercial Water Taps (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	79	102	124	108	114	5.56%
Nov	46	61	99	84	40	-52.38%
Dec	54	62	114	108	68	-37.04%
Jan	59	115	126	115	49	-57.39%
Feb	79	100	83	133	77	-42.11%
Mar	119	134	139	108	145	34.26%
Apr	93	76	177	122	86	-29.51%
May	80	61	118	140	119	-15.00%
June	90	107	124	127	87	-31.50%
July	115	117	85	78		
Aug	135	167	71	78		
Sept	85	146	99	88		
PTD Total	699	818	1,104	1,045	785	-24.88%
YTD Total	1,034	1,248	1,359	1,289	785	

Note: February 2021 New taps suspended during Winter Storm Uri

Utility Accounts

Active Utility Accounts- Number of Customers Billed

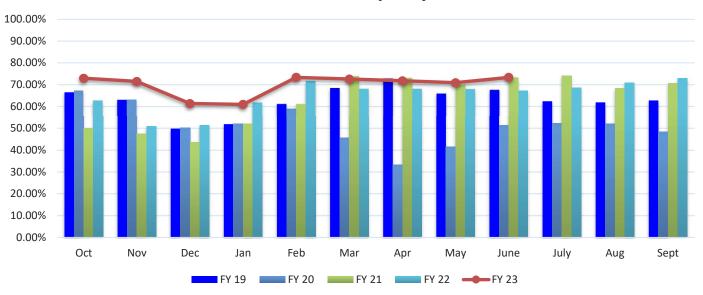


Active Water Service Utility Accounts- Number of Customers Billed (Source: City of Temple Finance Department)

	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	33,863	3.09%
Apr	28,753	29,920	31,536	32,880	33,874	3.02%
May	28,928	30,092	31,674	33,015	34,106	3.30%
June	28,999	30,294	31,910	33,256	34,271	3.05%
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	28,632	29,733	31,251	32,710	33,796	3.32%

Hotel-Motel Occupancy Rates

Hotel-Motel Occupancy Rates

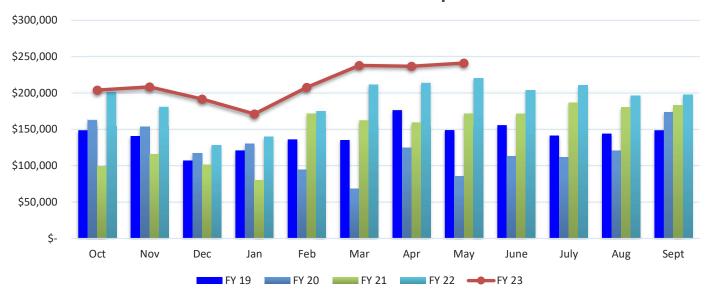


Hotel-Motel Occupancy Rates (Source: City of Temple Parks and Recreation Services Department)

	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%	72.60%	6.61%
Apr	72.80%	33.30%	73.10%	68.10%	71.80%	5.43%
May	65.90%	41.70%	69.90%	68.00%	70.90%	4.26%
June	67.60%	51.40%	73.30%	67.20%	73.40%	9.23%
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

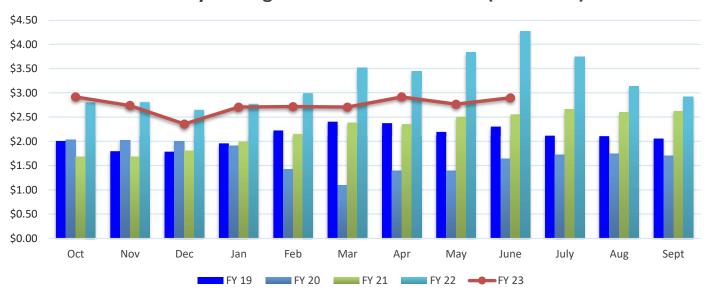


Hotel-Motel Tax Receipts (Source: City of Temple Finance Department)

	FY 19	FY 20	FY 21	FY 22	FY 23	% Variance
Oct	\$ 148,649	\$ 163,239	\$ 99,025	\$ 201,563	\$ 203,940	1.18%
Nov	140,863	153,520	115,642	181,073	208,297	15.03%
Dec	107,079	116,879	101,245	128,080	191,731	49.70%
Jan	120,945	130,081	80,484	139,834	171,226	22.45%
Feb	136,123	94,690	172,056	175,377	207,591	18.37%
Mar	135,238	67,994	162,871	211,615	237,941	12.44%
Apr	176,601	124,567	160,050	213,827	236,791	10.74%
May	149,058	85,830	172,164	220,248	241,234	9.53%
June	155,828	113,074	171,318	204,127		
July	141,382	111,971	186,912	210,460		
Aug	144,090	120,811	180,226	196,510		
Sept	148,719	173,903	183,051	197,966		
PTD Total	\$ 1,114,556	\$ 936,801	\$ 1,063,536	\$ 1,471,617	\$ 1,698,751	15.43%
YTD Total	\$ 1,704,574	\$ 1,456,559	\$ 1,785,043	\$ 2,280,680	\$ 1,698,751	

Fuel Prices

Monthly Averaged Fuel Price Per Gallon (Unleaded)



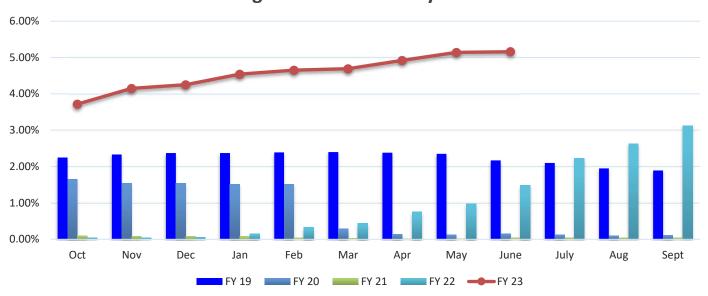
Monthly Averaged Fuel Price Per Gallon (Unleaded) (Source: City of Temple Finance Department)

	FY 1	9	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	2.71	-23.01%
Apr		2.38	1.40	2.36	3.45	2.92	-15.36%
May		2.20	1.40	2.51	3.84	2.77	-27.86%
June		2.31	1.65	2.56	4.28	2.90	-32.24%
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	\$	2.12	\$ 1.66	\$ 2.13	\$ 3.23	\$ 2.75	-14.97%

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

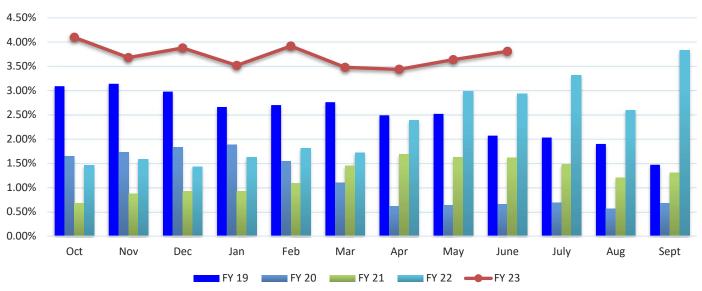


Average 3-Month Treasury Bill Rate (Source: Board of Governors of the Federal Reserve System)

	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%	4.69%	965.91%
Apr	2.38%	0.14%	0.02%	0.76%	4.92%	547.37%
May	2.35%	0.13%	0.02%	0.98%	5.14%	424.49%
June	2.17%	0.16%	0.04%	1.49%	5.16%	246.31%
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	2.33%	0.94%	0.06%	0.48%	4.58%	856.38%

Interest Rates (continued)

Daily Treasury Yield Curve Rates- 10 Year Maturity



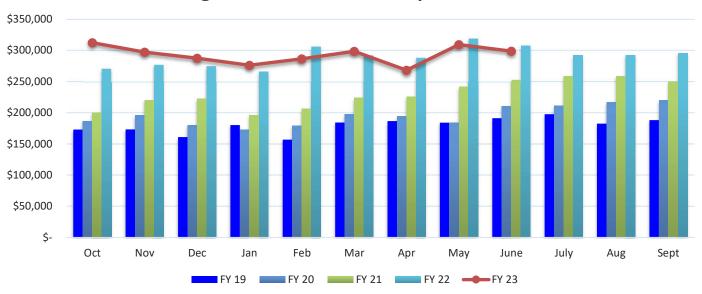
Daily Treasury Yield Curve Rates 10-Year Maturity (Source: U.S. Department of the Treasury)

	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%	3.48%	102.33%
Apr	2.49%	0.62%	1.69%	2.39%	3.44%	43.93%
May	2.52%	0.64%	1.63%	2.99%	3.64%	21.74%
June	2.07%	0.66%	1.62%	2.94%	3.81%	29.59%
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	2.71%	1.29%	1.21%	1.99%	3.72%	86.46%

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	276,117	3.51%
Feb	156,778	178,981	206,354	306,076	286,444	-6.41%
Mar	184,282	197,413	223,898	292,413	298,494	2.08%
Apr	186,705	194,699	225,901	288,536	268,266	-7.03%
May	183,974	184,500	241,851	318,825	309,195	-3.02%
June	191,347	210,761	253,628	307,283	298,747	-2.78%
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	\$ 176,718	\$ 189,146	\$ 221,220	\$ 289,284	\$ 292,709	1.18%

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

Housing Inventory

Average Months Inventory- Temple-Belton LMA

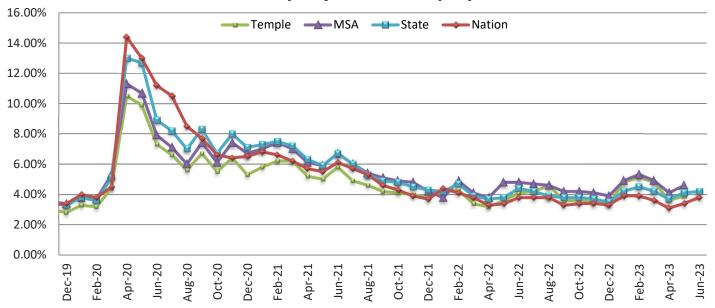


Average Months Inventory - Temple-Belton LMA (Source: Real Estate Center at Texas A&M University)

	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	2.40	500.00%
Jan	2.90	2.50	0.60	0.30	2.50	733.33%
Feb	2.90	2.30	0.40	0.30	2.40	700.00%
Mar	2.90	2.40	0.30	0.40	2.50	525.00%
Apr	2.70	2.30	0.50	0.50	2.50	400.00%
May	2.50	2.20	0.50	0.50	2.60	420.00%
June	2.60	1.70	0.50	1.10	2.90	163.64%
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	2.87	2.34	0.54	0.50	2.48	395.56%

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%	3.40%	-10.53%
Jan	4.10%	3.30%	5.80%	4.20%	4.80%	14.29%
Feb	3.70%	3.20%	6.20%	4.30%	5.10%	18.60%
Mar	3.30%	4.40%	6.20%	3.40%	4.80%	41.18%
Apr	2.70%	10.50%	5.20%	3.20%	3.60%	12.50%
May	2.70%	9.90%	5.00%	3.60%	3.90%	8.33%
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%	3.90%	-7.14%
Jan	4.60%	3.80%	7.00%	3.80%	4.90%	28.95%
Feb	4.30%	3.70%	7.40%	4.90%	5.30%	8.16%
Mar	3.80%	5.30%	7.00%	4.10%	4.90%	19.51%
Apr	3.20%	11.30%	6.10%	3.80%	4.10%	7.89%
May	3.10%	10.70%	5.90%	4.80%	4.60%	-4.17%
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%	4.50%	-4.26%
Mar	3.50%	5.10%	7.20%	3.90%	4.20%	7.69%
Apr	3.00%	13.00%	6.30%	3.70%	3.70%	0.00%
May	3.10%	12.70%	5.90%	3.80%	4.10%	7.89%
June	3.70%	8.90%	6.70%	4.20%	4.20%	0.00%
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%	3.60%	-5.26%
Apr	3.30%	14.40%	5.70%	3.30%	3.10%	-6.06%
May	3.40%	13.00%	5.50%	3.40%	3.40%	0.00%
June	3.80%	11.20%	6.10%	3.80%	3.80%	0.00%
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%		