

AGE 18 TO 34

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

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

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
March	1978	50	3	5	13	14	0	2
April	1978	49	3	4	15	13	0	1
May	1978	49	3	5	15	14	0	1
June	1978	50	3	6	14	17	0	1
July	1978	52	3	6	11	18	1	1
August	1978	50	2	6	11	19	1	2
September	1978	50	2	6	9	19	1	2
October	1978	52	3	5	10	19	0	2
November	1978	52	3	5	10	19	0	2
December	1978	50	3	4	12	19	1	3
January	1979	48	2	5	13	20	0	3
February	1979	46	3	4	12	22	0	3
March	1979	47	3	5	12	23	0	2
April	1979	46	2	5	13	28	0	1
May	1979	48	2	6	14	30	0	1
June	1979	47	2	7	13	35	0	1
July	1979	47	3	6	12	33	0	1
August	1979	48	3	6	12	32	0	2
September	1979	46	5	5	13	33	1	2
October	1979	44	4	5	13	35	1	3
November	1979	44	3	5	14	37	1	2
December	1979	43	2	6	13	35	1	2
January	1980	46	2	6	12	31	0	2
February	1980	47	3	5	12	29	0	2
March	1980	46	3	5	15	32	0	2
April	1980	41	3	4	16	36	2	2
May	1980	39	2	5	15	37	2	1
June	1980	40	2	7	16	34	3	1
July	1980	44	3	7	17	31	1	0
August	1980	45	4	7	19	28	1	1
September	1980	48	5	5	18	27	1	2
October	1980	46	4	5	16	26	1	2
November	1980	46	3	5	16	27	1	1
December	1980	43	3	5	15	31	1	1
January	1981	42	3	6	16	35	1	1
February	1981	39	4	7	15	35	1	1
March	1981	39	2	7	15	33	0	2
April	1981	37	2	6	16	30	1	1
May	1981	39	2	5	16	31	1	1
June	1981	41	2	6	16	29	1	1
July	1981	44	2	6	15	28	0	1
August	1981	45	2	7	15	25	0	2
September	1981	45	2	7	14	24	0	2
October	1981	45	2	7	15	23	1	2
November	1981	43	2	6	15	26	1	2
December	1981	44	2	6	17	28	1	2

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
January	1982	44	3	5	19	27	2	2
February	1982	43	3	5	21	28	1	2
March	1982	39	3	6	24	27	1	2
April	1982	39	3	6	24	27	1	2
May	1982	39	2	6	23	24	1	2
June	1982	40	2	6	21	22	2	2
July	1982	42	3	6	21	21	2	1
August	1982	43	3	6	23	20	2	2
September	1982	42	2	5	26	21	1	2
October	1982	42	3	5	26	21	1	2
November	1982	41	3	4	25	22	1	1
December	1982	39	4	3	25	20	0	1
January	1983	40	4	3	24	19	0	1
February	1983	43	3	4	25	16	1	1
March	1983	45	3	4	26	19	1	1
April	1983	44	2	6	26	17	1	2
May	1983	42	2	7	26	15	1	1
June	1983	43	3	9	23	12	1	1
July	1983	46	3	7	20	12	0	1
August	1983	48	3	7	18	12	0	1
September	1983	49	3	6	17	11	0	1
October	1983	44	3	6	20	13	0	1
November	1983	46	3	5	19	13	0	1
December	1983	46	4	4	19	11	0	0
January	1984	50	4	5	17	9	1	0
February	1984	52	4	7	18	8	0	0
March	1984	55	2	8	17	9	0	1
April	1984	54	2	8	16	8	0	1
May	1984	54	1	6	15	9	0	1
June	1984	54	2	5	15	9	0	1
July	1984	54	2	5	15	9	1	1
August	1984	55	3	4	14	8	1	1
September	1984	53	2	4	12	7	1	1
October	1984	57	2	4	14	7	0	1
November	1984	56	2	5	15	7	1	2
December	1984	56	2	6	17	6	1	2
January	1985	52	2	6	16	6	1	2
February	1985	52	2	5	15	7	1	2
March	1985	52	1	4	16	9	0	1
April	1985	51	1	5	17	8	1	0
May	1985	50	2	5	16	10	1	0
June	1985	51	2	7	16	8	1	0
July	1985	51	2	7	17	8	1	1
August	1985	52	2	7	16	7	1	1
September	1985	51	2	5	15	8	1	1
October	1985	54	2	5	12	9	1	1
November	1985	52	2	5	13	9	0	1
December	1985	54	2	6	13	9	0	1
January	1986	55	3	5	13	7	0	2
February	1986	58	3	7	14	6	0	1

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
March	1986	55	4	7	13	5	0	1
April	1986	53	2	7	13	7	0	1
May	1986	49	2	8	14	7	0	1
June	1986	50	2	8	14	6	0	1
July	1986	55	3	7	14	5	1	1
August	1986	57	3	7	13	5	1	0
September	1986	57	4	6	14	6	1	1
October	1986	50	4	7	14	7	1	1
November	1986	52	4	8	12	6	1	2
December	1986	50	3	9	13	7	0	2
January	1987	54	3	9	13	5	0	2
February	1987	53	2	7	16	6	0	2
March	1987	56	3	6	14	5	0	2
April	1987	55	2	5	14	7	0	1
May	1987	54	3	6	14	7	1	1
June	1987	52	3	7	15	6	1	1
July	1987	53	3	9	15	5	1	1
August	1987	53	3	8	13	5	0	2
September	1987	53	3	8	13	5	0	2
October	1987	51	4	6	15	6	0	2
November	1987	50	4	7	15	6	0	2
December	1987	51	3	7	15	5	0	2
January	1988	54	3	8	12	4	0	2
February	1988	57	3	7	13	3	1	1
March	1988	60	3	6	13	3	1	2
April	1988	54	1	7	14	3	1	2
May	1988	50	2	7	13	3	1	2
June	1988	45	2	7	13	3	0	1
July	1988	51	3	6	15	4	0	1
August	1988	58	2	7	15	4	0	1
September	1988	62	3	7	14	4	0	2
October	1988	61	3	6	14	6	0	2
November	1988	55	3	6	14	7	0	2
December	1988	54	2	6	16	9	0	1
January	1989	52	2	7	14	9	0	2
February	1989	53	2	8	15	10	0	2
March	1989	50	2	8	13	8	0	3
April	1989	51	3	8	13	8	0	3
May	1989	49	2	7	10	7	0	3
June	1989	51	2	7	12	7	0	3
July	1989	51	2	6	13	8	0	3
August	1989	53	2	6	13	8	0	2
September	1989	53	2	6	12	8	0	2
October	1989	52	2	6	12	6	0	1
November	1989	47	3	7	14	5	0	2
December	1989	44	3	7	13	7	1	2
January	1990	45	4	7	11	9	1	2
February	1990	48	5	7	11	10	1	1
March	1990	50	4	6	12	10	0	1
April	1990	51	3	7	13	9	1	2

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
May	1990	49	2	8	12	8	0	3
June	1990	49	4	10	12	6	0	4
July	1990	46	5	8	10	5	1	3
August	1990	47	5	6	12	8	1	3
September	1990	45	5	5	14	9	1	2
October	1990	42	3	7	17	12	0	3
November	1990	42	3	7	18	12	0	2
December	1990	43	2	6	19	13	0	2
January	1991	47	2	6	18	10	1	2
February	1991	43	3	5	20	10	1	3
March	1991	40	4	6	19	9	1	3
April	1991	38	4	6	21	10	1	3
May	1991	42	4	9	20	8	1	2
June	1991	44	4	9	21	10	1	2
July	1991	46	4	8	20	10	0	1
August	1991	45	2	6	22	10	1	3
September	1991	47	2	6	21	8	1	3
October	1991	47	2	5	21	9	1	3
November	1991	47	2	4	23	11	2	3
December	1991	43	3	4	25	12	2	3
January	1992	39	2	6	28	11	2	4
February	1992	39	3	8	27	9	1	3
March	1992	40	3	8	24	9	1	3
April	1992	41	3	7	21	8	1	2
May	1992	39	2	6	21	7	1	3
June	1992	40	2	6	22	7	1	4
July	1992	38	3	7	23	7	2	4
August	1992	38	3	6	24	9	2	5
September	1992	39	3	8	23	9	2	4
October	1992	41	2	7	24	9	2	4
November	1992	43	3	9	22	8	1	4
December	1992	44	4	8	24	8	2	4
January	1993	45	5	8	25	6	2	4
February	1993	43	5	7	25	6	2	3
March	1993	46	4	5	23	6	1	2
April	1993	46	4	6	21	6	1	1
May	1993	48	3	7	21	7	1	3
June	1993	46	5	7	19	8	1	3
July	1993	50	4	7	17	8	1	3
August	1993	50	5	6	18	8	0	2
September	1993	48	4	8	21	10	0	2
October	1993	44	3	6	22	10	0	2
November	1993	45	3	7	23	11	1	2
December	1993	47	2	7	19	9	1	2
January	1994	49	2	8	18	7	1	2
February	1994	49	3	8	14	7	1	2
March	1994	50	3	7	16	7	0	2
April	1994	50	4	6	17	6	1	1
May	1994	52	3	7	20	5	1	1
June	1994	51	3	8	20	5	1	1

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
July	1994	53	3	7	19	6	0	2
August	1994	54	2	6	17	7	0	3
September	1994	52	3	4	17	6	1	3
October	1994	49	3	3	18	6	2	4
November	1994	47	3	4	20	6	2	3
December	1994	47	2	5	18	7	1	4
January	1995	51	1	8	17	6	0	3
February	1995	52	2	8	15	4	0	3
March	1995	52	3	8	17	3	1	3
April	1995	49	5	6	16	3	1	4
May	1995	48	5	6	16	4	1	4
June	1995	50	4	9	13	4	0	3
July	1995	50	3	10	14	3	1	5
August	1995	54	3	9	15	2	1	4
September	1995	51	4	7	18	2	1	5
October	1995	52	3	6	16	3	1	3
November	1995	47	3	5	19	4	0	4
December	1995	51	3	5	16	2	0	2
January	1996	50	3	6	17	2	0	4
February	1996	52	3	6	15	3	0	3
March	1996	47	3	8	16	5	0	4
April	1996	47	3	9	16	5	0	2
May	1996	47	2	9	16	7	0	2
June	1996	48	3	9	17	7	0	3
July	1996	49	2	10	17	8	0	3
August	1996	48	3	10	13	6	0	3
September	1996	49	3	8	13	5	1	3
October	1996	45	4	4	13	3	1	3
November	1996	46	3	5	14	3	1	2
December	1996	45	3	10	11	4	0	2
January	1997	48	3	12	10	4	0	4
February	1997	45	4	11	14	5	0	5
March	1997	45	5	7	17	5	1	4
April	1997	50	4	6	17	5	0	3
May	1997	54	5	7	12	3	0	2
June	1997	56	5	7	9	3	0	1
July	1997	54	5	8	8	2	0	1
August	1997	53	3	8	10	3	0	1
September	1997	55	2	9	10	3	0	2
October	1997	53	2	7	12	4	0	3
November	1997	54	2	7	10	3	0	3
December	1997	54	1	5	10	3	0	3
January	1998	56	1	6	10	3	0	2
February	1998	58	2	6	10	4	0	1
March	1998	56	3	9	10	4	0	2
April	1998	52	5	7	10	3	0	2
May	1998	52	4	7	9	2	0	3
June	1998	52	4	6	9	2	0	3
July	1998	56	3	7	9	2	0	3
August	1998	57	2	8	11	1	0	2

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
September	1998	58	2	9	11	1	0	1
October	1998	59	3	9	12	1	0	1
November	1998	59	3	10	11	2	0	2
December	1998	56	4	9	11	1	1	3
January	1999	55	4	8	11	2	1	4
February	1999	53	4	6	11	2	1	3
March	1999	59	3	6	11	2	0	3
April	1999	59	4	8	12	3	0	4
May	1999	60	5	7	13	4	0	5
June	1999	55	5	7	13	3	0	4
July	1999	56	3	6	14	3	0	3
August	1999	59	2	7	13	2	0	2
September	1999	61	2	7	14	2	0	3
October	1999	59	3	5	12	2	0	3
November	1999	60	4	5	11	4	0	4
December	1999	61	3	5	11	4	0	3
January	2000	63	3	6	10	2	0	3
February	2000	63	4	8	11	1	0	2
March	2000	65	4	8	10	2	0	3
April	2000	63	4	8	11	4	0	2
May	2000	62	3	7	11	5	0	1
June	2000	60	3	6	13	4	0	2
July	2000	59	3	7	15	3	0	4
August	2000	56	4	8	15	2	0	5
September	2000	54	4	8	15	3	0	6
October	2000	56	3	9	14	3	0	5
November	2000	59	2	8	14	2	0	4
December	2000	60	2	8	13	4	0	4
January	2001	57	4	8	13	4	0	4
February	2001	54	5	10	12	5	0	3
March	2001	55	5	8	16	4	0	2
April	2001	57	4	7	16	5	0	2
May	2001	58	3	5	17	5	0	2
June	2001	57	2	7	13	4	0	3
July	2001	56	2	7	13	3	0	2
August	2001	54	2	6	12	3	1	2
September	2001	50	3	5	17	3	1	3
October	2001	48	2	6	20	3	2	3
November	2001	45	2	7	22	2	1	5
December	2001	48	2	6	21	2	1	4
January	2002	47	3	6	22	3	0	4
February	2002	50	2	5	23	3	0	3
March	2002	48	2	7	25	3	0	2
April	2002	50	1	7	24	4	1	2
May	2002	46	2	8	22	3	1	2
June	2002	44	2	7	21	4	1	3
July	2002	41	3	6	24	2	1	3
August	2002	39	3	6	24	4	1	2
September	2002	41	3	6	21	4	2	3
October	2002	42	2	7	19	4	2	2

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November	2002	43	2	5	20	3	2	3
December	2002	46	3	8	21	2	2	2
January	2003	48	4	8	23	4	2	3
February	2003	47	4	9	23	5	2	3
March	2003	44	2	8	24	6	1	2
April	2003	44	2	8	22	5	1	2
May	2003	45	1	9	21	3	1	2
June	2003	44	3	8	23	2	2	3
July	2003	42	4	8	24	4	2	3
August	2003	45	4	7	26	6	2	3
September	2003	48	5	8	24	6	1	3
October	2003	50	3	8	23	5	1	3
November	2003	50	4	9	23	5	0	3
December	2003	47	3	9	25	5	0	3
January	2004	47	4	9	24	5	0	3
February	2004	49	4	8	20	4	0	3
March	2004	51	4	7	19	3	0	3
April	2004	53	5	7	23	3	1	4
May	2004	48	6	7	25	5	1	2
June	2004	48	4	7	22	8	1	2
July	2004	47	4	5	18	8	0	2
August	2004	54	3	5	15	7	1	2
September	2004	55	3	5	16	5	1	2
October	2004	56	2	6	17	6	1	2
November	2004	53	3	5	17	5	1	4
December	2004	48	3	4	21	8	1	4
January	2005	50	4	7	20	5	1	3
February	2005	52	4	6	21	5	0	2
March	2005	56	5	8	16	3	0	2
April	2005	49	4	7	17	7	0	2
May	2005	48	5	8	18	9	0	2
June	2005	48	5	9	18	8	1	3
July	2005	56	6	7	18	5	1	3
August	2005	53	8	7	19	4	1	5
September	2005	50	6	3	22	7	0	4
October	2005	44	5	4	22	12	0	6
November	2005	47	3	3	18	16	0	4
December	2005	55	5	5	15	13	1	6
January	2006	58	5	6	16	9	1	4
February	2006	58	5	8	17	6	0	3
March	2006	56	6	8	13	8	0	3
April	2006	56	5	8	12	6	0	5
May	2006	51	6	7	15	9	0	6
June	2006	47	4	10	20	11	0	5
July	2006	48	5	9	20	13	1	3
August	2006	55	5	8	16	12	1	3
September	2006	58	4	5	18	11	1	2
October	2006	57	5	5	19	10	0	1
November	2006	58	4	5	20	8	0	2
December	2006	55	5	7	18	9	1	3

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January	2007	51	4	8	18	6	1	4
February	2007	47	6	9	20	9	1	3
March	2007	51	6	10	18	9	0	3
April	2007	57	5	11	16	12	0	3
May	2007	57	6	10	14	11	0	3
June	2007	56	6	9	15	10	0	3
July	2007	52	8	8	16	8	0	2
August	2007	55	5	7	16	8	1	4
September	2007	52	4	8	16	9	1	3
October	2007	54	6	8	17	9	1	4
November	2007	48	8	8	16	9	0	2
December	2007	48	10	7	20	11	0	2
January	2008	43	5	7	19	13	0	4
February	2008	45	8	7	21	16	0	4
March	2008	48	7	10	18	15	0	5
April	2008	46	9	11	19	18	1	3
May	2008	43	6	12	21	21	2	3
June	2008	36	5	8	25	29	3	3
July	2008	42	3	6	22	30	2	4
August	2008	44	2	7	22	33	1	5
September	2008	46	1	6	22	30	2	5
October	2008	36	2	6	27	33	5	5
November	2008	30	3	3	29	31	5	3
December	2008	26	2	4	31	27	5	3
January	2009	29	2	4	31	26	4	6
February	2009	35	2	7	31	20	5	8
March	2009	35	3	6	34	17	4	7
April	2009	36	2	7	41	12	6	4
May	2009	26	1	4	48	10	6	4
June	2009	27	0	5	47	10	5	7
July	2009	22	1	2	42	9	7	7
August	2009	28	3	3	39	14	9	6
September	2009	28	3	4	41	12	9	3
October	2009	28	4	4	45	14	5	5
November	2009	22	2	4	47	11	2	5
December	2009	21	4	3	44	17	2	5
January	2010	21	3	5	41	16	2	7
February	2010	27	3	4	34	11	2	8
March	2010	30	3	7	32	6	1	7
April	2010	30	4	9	31	7	2	4
May	2010	28	5	11	34	11	1	3
June	2010	25	7	8	35	11	3	7
July	2010	31	8	6	31	10	2	6
August	2010	37	6	5	30	7	3	5
September	2010	43	4	5	27	9	1	1
October	2010	41	4	5	28	8	1	3
November	2010	40	5	5	29	10	1	3
December	2010	38	6	4	33	8	3	7
January	2011	38	4	4	31	9	5	7

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
February	2011	36	4	6	30	10	5	7
March	2011	39	3	6	30	13	3	5
April	2011	40	5	5	32	14	1	3
May	2011	41	5	2	30	13	1	3
June	2011	37	7	3	28	13	1	1
July	2011	38	4	4	30	13	2	1
August	2011	39	3	4	36	16	1	0
September	2011	43	1	4	34	15	1	3
October	2011	41	2	4	30	11	1	4
November	2011	47	2	4	25	8	1	4
December	2011	43	4	5	26	9	1	2
January	2012	42	3	6	29	11	0	2
February	2012	37	3	10	27	9	1	3
March	2012	45	3	9	26	9	1	2
April	2012	46	4	10	27	9	1	4
May	2012	39	4	6	28	8	1	4
June	2012	33	2	6	30	8	4	4
July	2012	29	1	5	27	11	5	1
August	2012	34	3	9	27	11	4	0
September	2012	34	3	9	33	13	2	1
October	2012	46	5	7	31	10	1	1
November	2012	52	2	3	32	10	2	4
December	2012	55	2	1	23	7	1	5
January	2013	48	1	2	25	9	1	6
February	2013	44	0	4	24	9	0	5
March	2013	44	3	6	23	8	0	4
April	2013	44	6	8	22	5	0	4
May	2013	44	8	8	23	6	0	5
June	2013	46	7	8	19	7	0	6
July	2013	51	6	7	19	7	0	5
August	2013	53	5	7	19	7	0	3
September	2013	50	5	7	21	5	0	4
October	2013	46	4	7	21	6	0	4
November	2013	42	3	8	24	8	0	4
December	2013	43	5	8	21	9	0	2
January	2014	50	5	8	21	7	0	3
February	2014	52	6	5	19	6	1	4
March	2014	52	5	5	21	7	1	4
April	2014	48	5	3	21	7	1	4
May	2014	49	4	3	21	7	0	6
June	2014	51	3	3	20	5	0	6
July	2014	50	4	3	21	5	0	7
August	2014	50	3	5	19	6	0	7
September	2014	52	6	4	22	7	0	7
October	2014	54	4	8	18	6	0	5
November	2014	55	4	7	16	4	0	3
December	2014	55	2	8	14	3	0	2
January	2015	58	3	7	17	4	0	2
February	2015	63	3	6	17	4	0	2
March	2015	62	4	5	17	4	1	4

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
April	2015	57	4	3	15	4	1	4
May	2015	58	6	3	15	5	1	5
June	2015	56	5	3	15	6	1	4
July	2015	57	5	4	16	5	1	4
August	2015	59	4	4	16	4	0	3
September	2015	61	5	4	17	3	1	3
October	2015	61	5	5	18	3	1	4
November	2015	54	6	4	21	4	1	5
December	2015	53	5	4	21	4	0	5
January	2016	56	4	3	18	3	1	5
February	2016	58	3	6	17	2	1	6
March	2016	63	4	7	14	3	1	5
April	2016	59	5	8	16	3	0	5
May	2016	59	6	7	15	3	0	3
June	2016	56	6	6	17	3	1	5
July	2016	60	5	5	16	4	1	3
August	2016	58	3	5	16	4	0	4
September	2016	52	4	5	17	4	0	3
October	2016	47	5	5	19	5	0	5
November	2016	50	5	4	22	5	0	5
December	2016	55	4	4	19	5	0	4
January	2017	61	4	5	18	4	0	1
February	2017	58	6	6	16	3	0	1
March	2017	53	5	7	16	3	1	2
April	2017	51	8	4	15	3	1	3
May	2017	53	8	5	16	3	1	4
June	2017	57	9	4	16	4	1	4
July	2017	60	6	5	16	4	1	2
August	2017	57	5	4	16	4	1	2
September	2017	62	5	4	15	2	0	3
October	2017	60	6	5	15	2	0	3
November	2017	59	7	5	12	1	0	3
December	2017	56	6	6	14	2	1	4
January	2018	54	7	6	15	1	1	4
February	2018	54	7	6	17	4	2	4
March	2018	52	8	5	15	4	2	3
April	2018	55	7	6	14	5	1	3
May	2018	60	6	6	12	4	1	3
June	2018	63	6	6	14	4	0	3
July	2018	61	6	5	15	4	1	3
August	2018	58	8	5	14	6	1	4
September	2018	59	8	5	12	5	1	4
October	2018	59	6	3	14	5	0	4
November	2018	60	5	5	16	4	1	3
December	2018	56	4	4	16	3	1	3
January	2019	59	6	5	13	5	1	3
February	2019	60	4	4	16	5	1	3
March	2019	64	6	5	17	4	1	3
April	2019	62	7	6	19	4	1	4
May	2019	63	9	6	14	5	1	4

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
June	2019	61	7	8	14	5	1	4
July	2019	60	7	8	16	5	1	5
August	2019	60	7	8	17	5	2	7
September	2019	59	8	6	17	5	2	6
October	2019	63	7	5	13	4	2	5
November	2019	64	8	5	13	3	1	3
December	2019	66	8	5	13	3	0	3
January	2020	67	9	6	14	3	0	2
February	2020	64	6	6	15	4	1	2
March	2020	62	5	8	15	5	1	2
April	2020	56	6	7	19	4	2	3
May	2020	53	7	6	23	2	2	3
June	2020	50	8	5	25	1	3	3
July	2020	48	9	5	28	1	2	2
August	2020	48	8	5	27	1	2	2
September	2020	48	8	5	32	2	1	1
October	2020	49	5	4	30	2	2	1
November	2020	49	4	3	32	2	2	1
December	2020	52	5	2	27	1	2	1
January	2021	50	7	3	26	1	2	2
February	2021	49	7	4	26	1	2	2
March	2021	51	7	5	25	1	1	2
April	2021	52	7	4	22	3	1	1
May	2021	54	7	4	18	5	0	1
June	2021	51	6	3	17	6	1	1
July	2021	51	7	4	20	6	1	2
August	2021	51	7	3	21	7	2	3
September	2021	53	8	3	20	7	1	3
October	2021	54	9	3	16	7	1	2
November	2021	55	9	4	15	8	1	2
December	2021	57	9	4	15	10	1	2
January	2022	58	8	3	17	12	2	2
February	2022	57	8	2	18	16	2	2
March	2022	55	7	2	19	19	2	2
April	2022	52	6	2	21	23	3	1
May	2022	53	5	3	20	24	3	1
June	2022	50	5	4	18	25	2	0
July	2022	50	5	3	18	30	2	1
August	2022	49	6	1	18	31	2	3
September	2022	47	5	1	20	32	2	4
October	2022	45	5	2	18	30	3	4
November	2022	43	3	3	20	30	5	3
December	2022	44	5	3	21	30	5	4
January	2023	47	3	3	20	26	4	4
February	2023	47	5	2	19	25	2	4
March	2023	51	4	3	18	21	2	3
April	2023	52	5	3	19	25	1	4
May	2023	51	3	4	20	28	2	4
June	2023	49	5	3	20	32	2	4
July	2023	47	4	3	20	29	2	5

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August	2023	45	5	3	19	28	1	5
September	2023	45	4	2	21	29	1	5
October	2023	45	5	2	22	34	1	5
November	2023	46	5	1	21	35	1	5
December	2023	46	6	1	21	33	2	6
January	2024	45	6	1	20	30	2	4
February	2024	48	6	4	21	25	2	3
March	2024	48	7	5	21	25	2	2