

INCOME TOP THIRD

1

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

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

		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
Date of Survey											
December	1979	14	21	15	22	14	12	2	100	98	1315
January	1980	15	23	16	19	14	11	2	100	106	1229
February	1980	16	23	15	19	14	11	2	100	106	1165
March	1980	16	22	14	22	14	12	2	100	102	1145
April	1980	14	18	13	25	16	12	2	100	91	1102
May	1980	13	16	13	26	16	14	2	100	87	955
June	1980	12	17	13	27	14	14	2	100	88	907
July	1980	13	19	14	27	10	14	2	100	95	911
August	1980	14	24	14	23	9	14	3	100	107	880
September	1980	16	25	16	19	7	15	2	100	115	885
October	1980	15	25	15	19	9	15	3	100	112	860
November	1980	17	22	13	22	9	15	3	100	108	884
December	1980	15	21	11	25	11	14	4	100	100	922
January	1981	15	22	11	24	10	15	3	100	102	960
February	1981	11	24	11	24	10	16	3	100	100	960
March	1981	13	24	12	23	10	16	3	100	104	995
April	1981	14	23	11	21	10	17	3	100	106	1007
May	1981	19	24	13	20	10	13	2	100	114	929
June	1981	20	25	13	20	9	11	2	100	115	939
July	1981	20	25	16	19	7	10	2	100	119	944
August	1981	19	24	16	20	7	12	2	100	116	1043
September	1981	19	24	15	19	8	13	2	100	116	1036
October	1981	19	24	16	19	8	13	2	100	116	1062
November	1981	18	23	16	18	10	12	2	100	113	1080
December	1981	17	24	17	18	9	12	2	100	115	968
January	1982	19	26	15	18	9	12	2	100	118	767
February	1982	19	28	15	16	7	12	2	100	124	618
March	1982	19	27	14	16	8	13	3	100	121	549
April	1982	19	26	13	16	10	14	3	100	119	550
May	1982	19	27	13	17	10	12	2	100	119	553
June	1982	19	26	14	18	9	11	2	100	119	592
July	1982	18	26	16	20	7	11	2	100	117	620
August	1982	18	23	15	20	9	12	2	100	113	700
September	1982	21	24	16	19	8	12	1	100	118	751
October	1982	21	25	16	18	8	11	1	100	120	734
November	1982	22	24	14	19	6	13	1	100	121	630
December	1982	22	25	16	16	8	12	2	100	123	566

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) <u>Continuous</u> <u>Increase</u>	(b) <u>Intermittent</u> <u>Increase</u>	(c) <u>No</u> <u>Change</u>	(d) <u>Intermittent</u> <u>Decline</u>	(e) <u>Continuous</u> <u>Decline</u>	(f) <u>Mixed</u> <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	1983	23	25	15	13	10	13	2	100	125	570
February	1983	22	28	16	13	8	11	2	100	128	689
March	1983	23	27	14	17	6	11	2	100	127	696
April	1983	24	29	13	17	5	10	2	100	131	734
May	1983	26	29	13	15	4	10	2	100	137	731
June	1983	26	31	15	11	4	11	2	100	142	780
July	1983	27	31	16	10	3	11	2	100	145	739
August	1983	28	32	16	8	3	11	2	100	149	649
September	1983	29	32	15	8	2	10	2	100	151	622
October	1983	29	30	17	9	2	11	3	100	147	622
November	1983	29	29	18	9	3	10	2	100	146	629
December	1983	29	30	18	9	3	8	2	100	147	631
January	1984	32	31	17	9	3	8	1	100	152	657
February	1984	35	31	14	9	2	8	2	100	155	666
March	1984	38	30	12	9	2	9	1	100	157	650
April	1984	36	29	11	10	2	10	1	100	153	654
May	1984	34	30	13	11	2	10	0	100	151	664
June	1984	32	30	15	11	3	9	1	100	148	697
July	1984	31	31	15	10	3	8	1	100	149	705
August	1984	32	32	15	10	3	7	2	100	150	724
September	1984	33	31	16	9	3	7	1	100	152	713
October	1984	36	30	16	8	2	7	2	100	157	697
November	1984	35	33	13	8	2	7	1	100	158	760
December	1984	33	32	14	9	2	8	1	100	154	751
January	1985	30	35	13	10	3	8	1	100	152	763
February	1985	30	30	15	11	3	10	1	100	146	776
March	1985	28	34	13	10	2	11	2	100	149	786
April	1985	30	33	12	10	3	11	2	100	150	777
May	1985	30	34	14	10	2	9	2	100	153	711
June	1985	32	31	15	11	2	8	2	100	150	722
July	1985	31	28	17	13	2	8	1	100	144	743
August	1985	32	28	14	13	2	10	2	100	145	738
September	1985	31	28	14	12	2	10	3	100	145	721
October	1985	30	29	15	12	2	10	3	100	145	705
November	1985	28	29	17	12	3	9	2	100	142	686
December	1985	27	31	16	12	4	9	1	100	143	700
January	1986	28	34	14	10	3	9	2	100	148	686
February	1986	29	35	13	9	3	10	2	100	153	659
March	1986	29	35	13	11	2	10	1	100	151	644
April	1986	30	34	14	12	1	8	1	100	151	660
May	1986	29	33	15	13	1	7	1	100	148	741
June	1986	31	34	14	9	2	8	1	100	155	754
July	1986	33	33	13	8	2	10	1	100	156	772

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1986	32	34	13	6	3	10	1	100	157	729
September	1986	31	33	14	8	2	11	1	100	153	726
October	1986	30	32	16	10	2	10	1	100	149	707
November	1986	28	30	17	11	3	11	0	100	144	643
December	1986	26	31	17	11	3	12	0	100	144	646
January	1987	26	32	16	9	3	13	1	100	146	668
February	1987	28	33	15	9	2	12	1	100	150	733
March	1987	28	33	15	10	3	10	1	100	149	743
April	1987	27	34	13	12	4	10	1	100	146	741
May	1987	25	35	13	12	4	10	1	100	144	758
June	1987	25	36	12	12	3	10	2	100	145	751
July	1987	25	34	13	11	3	11	2	100	145	745
August	1987	29	31	14	10	3	10	2	100	148	693
September	1987	29	32	14	10	2	10	2	100	148	702
October	1987	28	34	15	10	2	10	2	100	150	633
November	1987	24	32	15	13	2	12	3	100	140	618
December	1987	25	28	17	14	2	12	3	100	137	556
January	1988	27	30	16	13	2	11	2	100	141	593
February	1988	29	33	14	12	1	9	2	100	149	542
March	1988	31	35	12	10	2	9	1	100	154	542
April	1988	30	34	13	11	2	9	1	100	152	521
May	1988	30	31	17	10	1	10	1	100	150	555
June	1988	27	32	19	10	1	10	1	100	148	549
July	1988	26	34	17	9	2	9	2	100	149	540
August	1988	28	34	13	9	3	8	5	100	149	543
September	1988	29	35	12	9	2	8	5	100	152	551
October	1988	32	28	14	10	2	10	5	100	148	552
November	1988	29	29	15	10	3	10	3	100	145	534
December	1988	28	26	19	11	4	10	3	100	139	531
January	1989	28	29	18	10	3	10	2	100	144	574
February	1989	28	33	18	8	2	9	2	100	151	614
March	1989	28	35	15	8	1	11	2	100	153	606
April	1989	27	35	13	9	2	12	2	100	151	568
May	1989	28	32	12	10	3	13	2	100	148	529
June	1989	26	34	13	10	3	12	1	100	148	551
July	1989	23	38	15	11	2	10	1	100	149	563
August	1989	21	39	16	12	3	10	1	100	145	584
September	1989	26	35	16	12	3	8	1	100	146	574
October	1989	28	31	15	12	4	8	2	100	144	596
November	1989	31	31	15	11	3	7	2	100	147	607
December	1989	29	33	14	11	3	8	3	100	148	606
January	1990	29	31	14	12	3	9	2	100	146	597
February	1990	27	30	15	12	3	10	3	100	142	607

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
March	1990	25	31	15	11	4	10	4	100	141	634
April	1990	25	33	15	10	3	10	3	100	145	641
May	1990	27	34	14	9	3	10	3	100	149	631
June	1990	29	31	16	8	3	11	2	100	149	619
July	1990	27	32	15	10	4	11	1	100	145	637
August	1990	25	31	16	12	3	12	1	100	141	642
September	1990	22	30	16	15	4	11	1	100	133	640
October	1990	20	28	16	17	5	12	2	100	126	618
November	1990	19	29	14	19	6	12	1	100	124	585
December	1990	17	29	15	20	6	12	2	100	121	606
January	1991	18	30	15	19	4	11	3	100	124	610
February	1991	18	28	17	19	5	10	3	100	123	652
March	1991	20	28	16	16	6	12	2	100	127	642
April	1991	20	29	15	14	6	14	2	100	129	636
May	1991	23	26	15	13	6	15	1	100	131	623
June	1991	23	28	16	14	5	13	1	100	132	638
July	1991	23	27	16	14	5	13	2	100	131	643
August	1991	20	32	16	13	4	13	3	100	135	654
September	1991	20	34	14	14	4	14	2	100	136	642
October	1991	19	33	14	15	4	14	2	100	133	661
November	1991	20	29	15	17	4	14	1	100	128	667
December	1991	19	25	15	18	5	15	3	100	121	652
January	1992	18	24	16	20	5	14	3	100	117	639
February	1992	16	27	16	18	6	13	4	100	118	620
March	1992	16	28	17	18	6	11	3	100	121	635
April	1992	20	29	16	16	5	11	3	100	128	615
May	1992	22	27	15	16	4	13	3	100	129	626
June	1992	24	25	15	16	3	15	2	100	130	610
July	1992	21	27	14	15	4	16	2	100	129	629
August	1992	19	28	14	17	5	15	2	100	126	647
September	1992	19	29	14	17	4	15	3	100	127	645
October	1992	19	27	16	17	4	13	3	100	125	640
November	1992	18	30	17	14	4	14	3	100	130	622
December	1992	16	33	16	14	4	14	3	100	132	634
January	1993	17	34	16	13	3	13	4	100	135	615
February	1993	19	30	16	14	3	13	5	100	132	633
March	1993	23	28	14	15	3	12	4	100	132	637
April	1993	24	26	13	16	6	13	3	100	129	652
May	1993	22	29	13	17	6	12	2	100	127	635
June	1993	19	28	15	16	8	12	2	100	123	622
July	1993	18	29	16	16	8	11	2	100	123	616
August	1993	20	27	15	17	8	10	3	100	122	609
September	1993	19	28	15	18	7	11	3	100	121	630
October	1993	19	28	14	18	7	11	3	100	122	633

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
November	1993	19	30	14	17	6	11	3	100	125	625
December	1993	20	32	15	17	6	9	2	100	129	618
January	1994	21	35	14	15	5	9	2	100	136	629
February	1994	24	33	15	13	5	9	2	100	139	612
March	1994	25	32	15	12	4	10	2	100	141	623
April	1994	25	30	15	12	5	11	2	100	138	624
May	1994	22	31	16	14	4	11	2	100	135	639
June	1994	21	30	18	15	4	10	2	100	132	619
July	1994	20	29	20	16	3	9	2	100	130	604
August	1994	23	28	18	14	4	10	2	100	133	585
September	1994	25	29	16	14	5	10	2	100	136	563
October	1994	26	29	15	12	4	11	2	100	139	545
November	1994	24	30	16	13	4	11	2	100	137	583
December	1994	24	29	18	12	4	11	2	100	137	606
January	1995	23	32	16	13	4	9	3	100	139	621
February	1995	24	32	17	13	3	8	3	100	140	623
March	1995	24	33	16	15	2	8	3	100	139	609
April	1995	25	32	16	14	3	8	2	100	140	620
May	1995	24	35	15	14	3	7	1	100	141	604
June	1995	24	37	15	11	3	9	2	100	146	602
July	1995	23	37	15	12	2	9	2	100	146	591
August	1995	26	35	15	10	2	10	2	100	148	596
September	1995	25	35	15	13	2	8	2	100	145	588
October	1995	25	33	16	12	3	9	1	100	143	579
November	1995	21	32	19	13	3	10	1	100	137	561
December	1995	22	31	18	13	3	11	1	100	138	568
January	1996	24	30	19	13	3	10	1	100	137	569
February	1996	24	31	15	13	4	10	2	100	139	575
March	1996	23	32	17	12	4	11	2	100	139	564
April	1996	21	36	16	12	2	10	2	100	142	580
May	1996	21	36	18	11	3	9	2	100	144	569
June	1996	24	35	16	10	3	9	2	100	146	591
July	1996	22	33	17	12	4	9	3	100	140	592
August	1996	25	31	17	12	3	10	3	100	141	604
September	1996	22	33	17	13	3	10	2	100	140	609
October	1996	23	34	15	13	2	11	2	100	142	592
November	1996	23	34	17	12	2	10	1	100	143	593
December	1996	24	35	16	11	1	11	2	100	147	592
January	1997	25	34	18	10	1	10	1	100	148	604
February	1997	27	34	15	10	2	10	2	100	149	618
March	1997	31	32	15	9	2	9	2	100	152	607
April	1997	34	34	13	8	2	8	1	100	158	602
May	1997	32	33	15	8	2	9	0	100	155	583

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	1997	30	32	17	11	1	9	1	100	151	592
July	1997	29	32	19	10	1	9	1	100	151	582
August	1997	30	31	20	8	1	9	1	100	152	573
September	1997	31	34	19	5	1	9	1	100	158	547
October	1997	32	32	18	6	1	10	1	100	157	555
November	1997	32	34	15	7	1	9	2	100	158	563
December	1997	31	36	15	7	2	9	1	100	158	564
January	1998	31	38	14	7	2	7	1	100	161	559
February	1998	35	37	13	6	1	6	1	100	165	539
March	1998	36	34	14	6	1	7	1	100	163	549
April	1998	36	35	12	6	1	8	1	100	164	541
May	1998	33	36	13	7	1	8	1	100	161	554
June	1998	34	38	12	6	1	7	1	100	165	543
July	1998	35	36	14	7	1	6	1	100	163	553
August	1998	35	37	12	7	1	7	1	100	164	550
September	1998	33	34	14	7	2	8	2	100	157	546
October	1998	31	34	14	7	2	9	3	100	156	547
November	1998	29	34	16	8	2	7	2	100	153	539
December	1998	30	36	13	9	2	8	2	100	156	564
January	1999	32	37	14	8	1	8	1	100	160	572
February	1999	33	36	13	7	1	9	1	100	161	577
March	1999	35	34	14	7	1	8	0	100	162	540
April	1999	37	33	12	9	1	7	1	100	161	508
May	1999	38	34	12	9	1	6	0	100	162	512
June	1999	37	35	13	7	1	6	1	100	164	538
July	1999	35	34	15	7	1	6	2	100	161	557
August	1999	32	34	18	6	1	7	2	100	159	553
September	1999	33	34	16	6	1	8	1	100	160	555
October	1999	32	39	15	6	1	8	1	100	164	545
November	1999	31	40	13	6	1	9	1	100	164	540
December	1999	30	39	15	6	1	8	1	100	162	523
January	2000	34	37	14	5	1	8	1	100	165	528
February	2000	36	36	11	6	1	8	1	100	166	544
March	2000	38	36	10	5	1	9	1	100	167	549
April	2000	35	37	10	6	1	11	0	100	165	540
May	2000	34	39	11	4	1	11	0	100	167	529
June	2000	32	39	11	6	2	10	1	100	163	534
July	2000	33	37	12	5	2	9	2	100	162	524
August	2000	33	35	12	7	2	9	2	100	159	530
September	2000	35	34	13	6	2	9	1	100	162	507
October	2000	33	35	13	7	1	10	1	100	159	508
November	2000	32	36	14	7	2	8	1	100	159	502
December	2000	29	38	13	7	2	9	1	100	158	517

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
January	2001	29	37	12	8	2	10	1	100	155	516
February	2001	31	35	11	10	2	10	1	100	153	514
March	2001	30	35	11	10	2	11	2	100	152	506
April	2001	29	33	11	10	2	13	2	100	150	513
May	2001	27	33	12	11	2	14	2	100	147	518
June	2001	27	32	12	11	1	15	1	100	147	520
July	2001	27	33	14	12	1	12	1	100	147	511
August	2001	25	33	14	11	3	12	1	100	144	499
September	2001	24	31	14	13	4	12	2	100	138	477
October	2001	21	31	11	13	4	17	2	100	136	456
November	2001	21	29	14	12	4	19	1	100	135	443
December	2001	23	29	15	10	3	20	1	100	140	465
January	2002	25	29	14	8	2	19	1	100	144	483
February	2002	24	32	12	10	2	19	2	100	144	495
March	2002	24	33	10	11	2	19	2	100	144	498
April	2002	24	34	10	11	3	15	1	100	144	501
May	2002	27	32	11	10	4	14	1	100	145	488
June	2002	26	32	12	11	4	13	2	100	143	483
July	2002	24	33	13	13	4	13	1	100	141	489
August	2002	24	33	10	14	4	14	1	100	139	509
September	2002	23	32	9	14	3	18	2	100	137	532
October	2002	25	26	11	12	4	21	2	100	135	526
November	2002	23	26	13	13	5	20	1	100	131	520
December	2002	24	25	12	12	6	19	1	100	132	496
January	2003	22	29	14	13	5	15	1	100	133	503
February	2003	23	28	12	14	6	14	2	100	130	491
March	2003	23	29	12	14	6	13	2	100	131	501
April	2003	25	28	8	15	7	15	2	100	132	494
May	2003	26	30	8	13	6	16	1	100	138	524
June	2003	26	27	10	15	5	16	1	100	133	529
July	2003	26	26	15	14	4	15	1	100	134	534
August	2003	28	24	16	13	3	13	2	100	136	509
September	2003	29	27	15	14	2	11	2	100	140	487
October	2003	28	30	13	15	3	10	1	100	141	479
November	2003	27	32	12	15	3	10	1	100	141	505
December	2003	26	33	12	14	3	11	1	100	142	519
January	2004	27	36	12	12	2	11	1	100	149	532
February	2004	30	35	12	10	2	10	1	100	152	512
March	2004	32	34	12	10	2	9	1	100	153	512
April	2004	33	30	12	11	4	9	1	100	149	496
May	2004	30	32	12	13	4	8	2	100	146	504
June	2004	30	32	11	13	4	8	2	100	146	494
July	2004	32	31	10	13	4	8	1	100	146	512
August	2004	35	31	10	12	3	8	1	100	150	513

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2004	36	30	10	13	3	6	2	100	150	525
October	2004	32	28	13	14	3	8	2	100	143	503
November	2004	32	25	14	15	4	9	1	100	138	501
December	2004	30	24	14	16	4	10	1	100	134	513
January	2005	33	27	13	14	3	7	1	100	143	526
February	2005	33	32	11	12	4	6	1	100	150	532
March	2005	35	35	11	9	4	6	0	100	158	524
April	2005	32	36	11	10	4	7	0	100	154	521
May	2005	29	36	12	11	3	9	0	100	150	513
June	2005	25	37	12	12	4	10	1	100	146	521
July	2005	29	34	12	12	4	8	1	100	147	525
August	2005	29	36	13	11	4	7	0	100	150	545
September	2005	29	33	14	14	3	8	1	100	145	540
October	2005	23	33	14	16	5	8	1	100	134	547
November	2005	23	28	14	18	6	9	1	100	126	522
December	2005	25	31	14	15	7	8	1	100	134	507
January	2006	29	31	14	13	4	9	0	100	143	516
February	2006	29	35	13	12	3	8	0	100	149	533
March	2006	30	34	14	12	3	6	1	100	149	539
April	2006	31	34	14	10	4	5	1	100	152	529
May	2006	29	33	13	11	5	8	1	100	145	530
June	2006	26	35	11	12	6	9	1	100	143	535
July	2006	26	34	12	13	5	10	1	100	141	541
August	2006	26	35	14	12	5	8	0	100	144	531
September	2006	27	29	18	11	5	9	0	100	140	518
October	2006	29	29	18	11	5	8	0	100	142	505
November	2006	32	28	17	11	4	8	0	100	145	501
December	2006	31	30	15	11	3	9	1	100	147	502
January	2007	28	35	14	10	3	10	1	100	150	514
February	2007	28	39	14	7	2	9	1	100	158	506
March	2007	28	40	12	8	2	10	0	100	159	523
April	2007	30	36	13	9	2	10	0	100	155	538
May	2007	28	34	13	12	3	9	1	100	147	549
June	2007	28	33	13	14	3	8	1	100	144	551
July	2007	28	33	14	12	3	9	1	100	146	521
August	2007	28	33	14	13	2	9	1	100	145	523
September	2007	28	33	15	12	2	9	1	100	146	506
October	2007	26	32	13	16	3	9	1	100	140	525
November	2007	24	32	15	15	4	9	0	100	138	526
December	2007	22	33	15	15	3	11	0	100	137	526
January	2008	19	34	15	16	4	11	1	100	134	511
February	2008	18	31	13	18	5	14	1	100	126	517
March	2008	18	31	12	18	6	13	1	100	125	521

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	2008	17	30	12	20	9	12	0	100	119	536
May	2008	15	31	12	20	11	10	1	100	115	528
June	2008	12	27	10	25	14	10	1	100	101	537
July	2008	12	26	10	25	13	12	2	100	100	508
August	2008	12	26	11	26	11	12	1	100	101	502
September	2008	17	26	10	25	8	13	2	100	110	502
October	2008	15	22	10	27	9	14	2	100	101	518
November	2008	14	18	10	30	10	16	3	100	91	516
December	2008	8	15	11	35	11	18	2	100	77	506
January	2009	6	21	10	36	8	18	2	100	83	513
February	2009	6	24	9	34	9	17	2	100	86	545
March	2009	6	23	10	31	11	15	2	100	87	554
April	2009	8	21	10	29	13	17	2	100	87	554
May	2009	8	19	13	27	11	20	2	100	89	529
June	2009	9	21	13	25	8	22	2	100	97	534
July	2009	8	21	14	27	8	20	2	100	94	529
August	2009	8	20	13	28	9	20	2	100	92	527
September	2009	9	18	12	29	10	21	1	100	87	514
October	2009	11	16	13	26	10	22	1	100	91	515
November	2009	12	18	15	22	10	22	2	100	98	523
December	2009	13	21	14	22	8	18	3	100	104	505
January	2010	14	23	16	22	9	13	2	100	106	488
February	2010	15	24	17	24	7	11	2	100	107	481
March	2010	14	23	19	24	7	12	2	100	106	478
April	2010	11	23	18	26	8	13	2	100	101	492
May	2010	11	25	17	23	9	13	2	100	103	506
June	2010	12	26	19	22	8	12	2	100	107	517
July	2010	12	29	18	21	7	10	2	100	113	514
August	2010	13	27	18	24	6	11	1	100	110	491
September	2010	13	26	19	25	7	10	1	100	107	492
October	2010	12	22	21	25	7	11	1	100	103	476
November	2010	12	23	23	24	6	10	1	100	105	495
December	2010	12	24	21	25	5	12	1	100	107	508
January	2011	14	25	22	23	5	11	1	100	111	527
February	2011	15	27	18	22	5	11	2	100	116	505
March	2011	15	28	19	19	6	11	2	100	118	487
April	2011	14	32	16	19	7	10	2	100	120	489
May	2011	12	31	18	18	8	10	3	100	117	499
June	2011	13	32	17	20	7	9	2	100	118	511
July	2011	13	28	19	21	7	10	2	100	112	481
August	2011	14	25	18	25	8	9	1	100	106	471
September	2011	12	26	18	23	11	10	1	100	103	464
October	2011	11	27	16	27	10	9	1	100	102	477
November	2011	10	28	20	25	9	8	1	100	104	468

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2011	10	24	21	28	7	9	0	100	99	481
January	2012	11	23	25	23	8	10	0	100	103	491
February	2012	12	23	23	24	7	10	0	100	105	499
March	2012	16	28	21	18	7	8	2	100	118	496
April	2012	19	26	21	17	6	9	3	100	122	494
May	2012	20	27	21	14	5	10	3	100	128	513
June	2012	19	24	21	18	7	9	3	100	119	500
July	2012	15	26	20	20	9	8	2	100	111	506
August	2012	15	25	20	21	11	6	2	100	108	502
September	2012	14	27	19	22	10	6	3	100	110	497
October	2012	18	27	19	20	6	5	4	100	120	484
November	2012	20	28	18	19	5	6	4	100	123	476
December	2012	20	26	18	19	8	6	3	100	119	483
January	2013	18	24	17	19	12	7	2	100	112	486
February	2013	15	24	17	21	12	8	2	100	106	501
March	2013	17	26	17	20	10	8	2	100	113	500
April	2013	16	29	14	20	10	8	3	100	115	513
May	2013	20	31	14	17	9	6	2	100	124	499
June	2013	21	32	15	16	7	7	2	100	129	500
July	2013	24	31	18	14	6	6	1	100	135	500
August	2013	22	29	18	17	5	7	2	100	128	506
September	2013	20	30	17	17	7	8	1	100	127	534
October	2013	18	29	20	16	6	9	2	100	124	530
November	2013	18	28	21	14	8	9	3	100	124	532
December	2013	18	26	22	15	7	9	2	100	123	520
January	2014	18	31	18	15	6	9	2	100	128	525
February	2014	21	33	16	14	6	8	1	100	134	523
March	2014	21	34	16	13	7	7	1	100	134	521
April	2014	23	32	18	12	7	7	1	100	135	515
May	2014	20	30	21	15	7	7	1	100	128	515
June	2014	20	29	22	14	6	7	2	100	130	516
July	2014	20	28	20	17	6	7	2	100	126	526
August	2014	24	29	18	14	5	7	2	100	134	527
September	2014	26	28	17	15	6	6	1	100	134	531
October	2014	28	28	17	13	7	6	2	100	136	529
November	2014	23	28	19	15	7	5	3	100	130	533
December	2014	22	29	21	14	5	7	2	100	132	532
January	2015	22	32	19	13	4	8	2	100	138	550
February	2015	26	33	19	10	4	7	1	100	145	555
March	2015	28	35	16	9	5	6	1	100	150	559
April	2015	28	33	17	10	5	6	1	100	147	551
May	2015	29	34	16	11	5	5	0	100	146	536
June	2015	27	32	19	12	4	5	0	100	143	545

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
July	2015	26	32	19	13	4	6	1	100	141	539
August	2015	23	32	19	14	3	8	1	100	138	577
September	2015	25	32	18	12	3	10	1	100	141	570
October	2015	25	32	19	12	3	8	1	100	143	581
November	2015	25	31	19	10	4	8	1	100	142	556
December	2015	23	32	19	12	5	7	1	100	139	545
January	2016	23	31	19	13	6	7	2	100	135	543
February	2016	27	29	18	14	4	7	1	100	138	549
March	2016	29	32	15	13	3	6	2	100	144	574
April	2016	28	35	16	12	3	6	2	100	148	578
May	2016	28	35	15	11	3	6	2	100	149	594
June	2016	30	32	16	10	3	6	2	100	149	571
July	2016	30	31	17	8	3	8	2	100	149	573
August	2016	26	33	18	7	3	8	4	100	149	564
September	2016	22	35	18	8	3	10	4	100	147	600
October	2016	23	33	17	10	3	9	4	100	143	614
November	2016	27	29	16	11	3	9	4	100	142	638
December	2016	30	27	15	13	3	9	4	100	142	638
January	2017	30	27	15	13	2	10	3	100	142	660
February	2017	27	30	16	11	2	11	2	100	144	659
March	2017	29	29	18	10	2	10	2	100	147	656
April	2017	31	32	17	8	2	8	3	100	153	625
May	2017	31	35	15	8	3	6	2	100	156	642
June	2017	30	36	14	8	3	6	2	100	155	675
July	2017	30	37	14	10	2	6	2	100	155	715
August	2017	33	32	15	9	2	7	2	100	154	716
September	2017	33	31	17	8	1	8	2	100	154	692
October	2017	33	32	17	7	2	8	1	100	157	651
November	2017	32	33	17	7	2	7	2	100	156	635
December	2017	33	35	15	7	3	6	1	100	158	642
January	2018	35	32	14	8	3	6	1	100	156	669
February	2018	38	31	13	8	3	6	1	100	158	689
March	2018	38	33	13	7	2	6	1	100	161	692
April	2018	36	34	15	7	2	5	1	100	161	715
May	2018	33	33	19	6	3	5	1	100	157	698
June	2018	33	30	19	8	3	5	2	100	153	691
July	2018	33	31	17	8	2	6	2	100	154	683
August	2018	34	33	13	8	2	7	3	100	158	705
September	2018	34	33	13	8	3	8	2	100	156	723
October	2018	35	30	14	8	3	8	2	100	153	707
November	2018	33	30	14	9	4	8	2	100	149	678
December	2018	32	32	15	9	4	7	2	100	151	654
January	2019	31	33	14	9	4	7	2	100	152	656

INCOME TOP THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	2019	33	32	14	8	3	8	2	100	155	662
March	2019	33	30	15	8	3	8	3	100	152	671
April	2019	32	31	15	10	2	8	2	100	152	672
May	2019	33	32	15	11	2	7	1	100	152	656
June	2019	34	32	15	11	2	5	1	100	153	633
July	2019	35	31	16	10	2	4	1	100	154	620
August	2019	33	31	17	12	3	3	1	100	150	630
September	2019	32	30	18	12	3	4	1	100	148	650
October	2019	30	31	17	12	3	5	2	100	146	682
November	2019	30	31	17	10	3	6	2	100	149	709
December	2019	33	32	15	9	2	6	3	100	155	719
January	2020	35	31	17	9	2	5	2	100	155	714
February	2020	36	31	16	8	2	4	2	100	158	714
March	2020	32	30	19	9	2	6	3	100	151	750
April	2020	27	29	17	11	4	10	3	100	142	748
May	2020	20	27	18	14	5	12	4	100	128	762
June	2020	19	27	17	15	5	13	4	100	126	724
July	2020	21	24	19	14	4	12	5	100	127	725
August	2020	22	24	20	13	4	12	5	100	129	731
September	2020	21	25	20	14	4	11	6	100	128	727
October	2020	19	28	20	14	3	10	6	100	129	727
November	2020	17	28	21	13	2	12	6	100	130	695
December	2020	15	30	21	11	2	15	5	100	132	684
January	2021	16	29	21	9	3	18	4	100	133	656
February	2021	19	29	18	9	4	18	3	100	135	648
March	2021	21	27	19	10	5	15	3	100	132	654
April	2021	23	28	19	10	5	12	2	100	136	664
May	2021	21	33	22	10	5	8	1	100	140	668
June	2021	22	36	20	8	5	8	2	100	145	680
July	2021	21	34	20	7	6	9	2	100	142	669
August	2021	20	33	19	9	8	10	2	100	136	654
September	2021	19	31	19	11	9	9	2	100	131	623
October	2021	18	32	17	13	9	8	2	100	129	637
November	2021	21	32	17	11	11	7	2	100	131	650
December	2021	21	33	16	10	11	7	1	100	132	677
January	2022	22	33	15	9	12	6	2	100	133	657
February	2022	21	30	15	12	12	8	2	100	128	652
March	2022	19	28	14	13	14	10	2	100	119	649
April	2022	17	24	16	15	16	10	2	100	110	662
May	2022	18	22	14	16	18	11	2	100	106	670
June	2022	17	21	12	18	21	10	1	100	100	670
July	2022	17	19	11	19	23	10	1	100	94	665
August	2022	15	19	11	22	22	10	2	100	90	659
September	2022	14	21	13	21	18	11	2	100	96	655

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2022	14	22	12	21	18	12	2	100	97	657
November	2022	12	23	12	21	19	10	2	100	94	665
December	2022	12	23	11	23	18	10	2	100	94	659
January	2023	13	26	14	24	14	8	2	100	100	657
February	2023	17	25	15	22	11	9	1	100	109	646
March	2023	18	26	16	20	12	8	1	100	112	653
April	2023	17	25	15	21	13	8	1	100	108	642
May	2023	16	26	14	20	15	8	1	100	107	670
June	2023	17	25	14	21	16	7	1	100	105	667
July	2023	19	26	16	18	14	6	1	100	113	671
August	2023	19	28	18	18	11	5	1	100	118	632
September	2023	18	28	18	17	10	8	2	100	119	634
October	2023	17	26	15	18	13	9	2	100	112	642
November	2023	17	20	16	20	14	10	3	100	104	647
December	2023	17	22	16	20	14	9	3	100	104	651
January	2024	19	23	16	20	10	9	3	100	112	652
February	2024	20	28	14	18	9	9	3	100	121	663
March	2024	23	30	12	17	7	8	3	100	130	672