

AGE 35 TO 54

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	13	25	17	19	11	10	5	100	108	781
April	1978	12	25	18	18	13	9	5	100	106	810
May	1978	13	24	18	19	14	9	4	100	104	845
June	1978	14	22	18	21	12	9	3	100	103	805
July	1978	12	24	19	21	12	10	3	100	104	823
August	1978	13	23	19	18	14	11	2	100	105	827
September	1978	16	24	17	18	13	10	2	100	110	844
October	1978	16	20	16	20	13	11	3	100	102	867
November	1978	15	20	15	21	13	12	4	100	101	962
December	1978	12	19	14	23	15	12	6	100	93	988
January	1979	13	22	14	22	14	10	6	100	99	1027
February	1979	14	21	14	22	15	8	6	100	97	936
March	1979	14	20	16	24	15	8	4	100	95	929
April	1979	12	18	16	23	18	9	4	100	89	936
May	1979	9	18	17	23	20	9	4	100	83	944
June	1979	8	20	15	22	21	10	4	100	84	1022
July	1979	9	20	13	25	20	9	4	100	84	1093
August	1979	11	20	12	27	18	8	3	100	86	1050
September	1979	12	20	15	25	17	8	3	100	89	1024
October	1979	11	19	14	25	18	9	4	100	86	999
November	1979	10	18	14	25	20	10	3	100	83	1041
December	1979	10	15	13	29	19	12	3	100	77	1011
January	1980	10	16	14	28	16	12	3	100	82	915
February	1980	10	17	14	28	15	12	4	100	84	816
March	1980	9	18	14	26	18	11	4	100	84	772
April	1980	8	15	13	28	22	11	3	100	74	749
May	1980	7	14	12	29	23	12	3	100	70	676
June	1980	7	13	12	31	20	13	3	100	69	655
July	1980	8	17	13	30	16	13	4	100	80	654
August	1980	8	20	13	27	14	15	4	100	87	626
September	1980	10	19	13	25	12	16	4	100	93	643
October	1980	10	18	14	26	13	15	5	100	89	625
November	1980	11	16	14	28	11	14	6	100	89	666
December	1980	8	18	13	30	15	11	6	100	81	678
January	1981	10	18	12	28	15	13	5	100	84	702
February	1981	9	18	10	30	15	14	5	100	82	658
March	1981	10	19	12	26	14	15	5	100	90	650

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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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
April	1981	10	16	13	27	14	16	4	100	85	628
May	1981	11	17	13	27	15	14	3	100	87	636
June	1981	10	19	12	28	14	13	4	100	87	628
July	1981	13	22	13	25	13	10	4	100	96	648
August	1981	14	22	14	23	13	11	3	100	100	637
September	1981	14	21	15	21	12	13	4	100	103	643
October	1981	13	21	16	21	13	14	3	100	100	627
November	1981	11	20	15	22	15	13	3	100	94	636
December	1981	13	19	15	22	14	14	3	100	95	641
January	1982	14	20	13	23	14	13	3	100	97	653
February	1982	15	21	15	21	11	13	4	100	103	655
March	1982	14	23	15	22	12	11	3	100	102	655
April	1982	13	21	15	21	12	14	4	100	101	641
May	1982	12	23	12	23	14	12	3	100	98	647
June	1982	13	22	13	25	12	12	3	100	98	639
July	1982	13	21	14	27	12	10	3	100	96	648
August	1982	13	18	16	26	12	11	4	100	93	666
September	1982	13	18	17	23	14	12	3	100	94	668
October	1982	15	18	16	24	12	12	3	100	97	657
November	1982	17	18	14	23	10	15	3	100	102	632
December	1982	17	19	14	22	10	15	3	100	104	642
January	1983	16	21	13	19	12	16	3	100	106	651
February	1983	13	21	16	20	12	13	4	100	101	699
March	1983	14	20	14	22	11	15	4	100	102	698
April	1983	16	21	15	21	8	14	5	100	109	696
May	1983	19	25	15	18	5	15	4	100	121	680
June	1983	19	27	17	16	4	13	4	100	126	681
July	1983	19	27	16	18	4	13	3	100	124	674
August	1983	18	28	15	17	5	13	3	100	124	667
September	1983	20	27	14	16	5	13	4	100	125	653
October	1983	20	28	14	14	6	13	5	100	127	658
November	1983	22	25	17	14	6	12	4	100	128	652
December	1983	22	25	20	13	6	10	4	100	128	638
January	1984	25	26	20	13	4	9	3	100	133	627
February	1984	26	26	19	13	4	10	3	100	135	631
March	1984	30	26	14	13	4	11	2	100	138	623
April	1984	28	25	14	14	4	13	2	100	134	639
May	1984	28	26	14	15	3	13	1	100	136	627
June	1984	23	29	16	14	3	13	2	100	136	639
July	1984	22	31	16	14	4	9	4	100	136	640
August	1984	24	30	16	13	4	9	4	100	136	638
September	1984	27	28	17	14	4	7	3	100	137	641
October	1984	27	29	15	14	4	9	2	100	138	653
November	1984	25	29	13	16	4	9	3	100	135	686

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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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
December	1984	24	27	12	17	5	12	4	100	129	735
January	1985	24	26	14	16	5	12	3	100	129	720
February	1985	22	26	16	15	5	13	3	100	128	672
March	1985	20	27	17	16	4	12	3	100	127	632
April	1985	21	27	14	17	5	12	3	100	126	653
May	1985	20	26	16	18	6	11	3	100	123	705
June	1985	21	27	16	16	6	11	3	100	125	711
July	1985	19	27	19	16	5	11	3	100	126	689
August	1985	21	26	18	13	5	14	4	100	129	646
September	1985	23	24	17	13	6	14	3	100	128	660
October	1985	23	25	18	13	6	13	3	100	128	665
November	1985	23	27	15	15	6	12	3	100	129	687
December	1985	22	29	14	15	5	12	3	100	131	666
January	1986	24	30	10	16	5	12	3	100	133	671
February	1986	24	31	12	15	5	11	2	100	135	645
March	1986	24	31	12	13	5	12	3	100	136	659
April	1986	24	30	13	13	5	12	3	100	136	664
May	1986	25	30	12	12	4	12	4	100	138	650
June	1986	25	29	14	12	3	14	3	100	140	651
July	1986	25	30	14	11	3	14	3	100	140	650
August	1986	25	32	13	11	4	13	3	100	142	673
September	1986	24	32	13	12	4	12	3	100	140	671
October	1986	24	31	14	14	3	12	2	100	138	665
November	1986	23	28	16	15	3	13	2	100	133	655
December	1986	22	31	15	14	3	14	2	100	136	650
January	1987	22	32	14	12	3	14	3	100	139	650
February	1987	22	33	12	12	4	14	3	100	139	673
March	1987	22	29	13	14	5	14	3	100	132	693
April	1987	20	29	14	16	5	14	2	100	128	703
May	1987	19	31	15	16	4	12	3	100	130	701
June	1987	19	34	14	16	3	11	3	100	134	670
July	1987	21	33	13	14	3	13	3	100	137	669
August	1987	22	33	12	13	4	13	3	100	139	657
September	1987	22	34	12	12	4	12	3	100	140	692
October	1987	22	32	14	14	4	11	3	100	136	649
November	1987	21	29	15	15	6	11	3	100	130	619
December	1987	23	27	14	15	4	14	3	100	130	533
January	1988	24	30	11	14	4	16	2	100	136	532
February	1988	23	31	12	12	2	17	2	100	139	497
March	1988	24	31	13	12	3	15	2	100	141	514
April	1988	22	31	15	15	3	13	2	100	135	512
May	1988	23	29	15	16	3	12	3	100	133	522
June	1988	22	31	14	16	2	12	3	100	135	500

AGE 35 TO 54

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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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
July	1988	22	30	14	13	3	14	4	100	137	490
August	1988	24	32	12	11	3	13	5	100	142	494
September	1988	23	30	12	11	4	15	5	100	139	512
October	1988	24	31	12	11	4	13	5	100	139	529
November	1988	21	29	14	13	4	13	5	100	133	528
December	1988	21	28	17	15	4	11	4	100	130	518
January	1989	20	28	17	15	2	13	4	100	131	510
February	1989	21	29	17	13	3	14	2	100	135	531
March	1989	21	30	14	14	4	14	3	100	133	539
April	1989	20	29	14	14	5	15	3	100	130	538
May	1989	21	27	12	16	6	15	3	100	126	521
June	1989	18	29	14	16	5	15	3	100	127	527
July	1989	19	31	14	16	4	13	3	100	130	524
August	1989	16	33	16	15	5	13	3	100	130	560
September	1989	21	29	14	16	5	12	3	100	129	553
October	1989	21	28	13	17	5	11	4	100	127	564
November	1989	23	27	14	15	4	12	4	100	131	539
December	1989	22	29	15	13	4	13	4	100	134	550
January	1990	23	30	14	14	3	12	3	100	136	549
February	1990	20	30	14	18	3	12	2	100	129	578
March	1990	21	30	13	17	5	10	3	100	128	565
April	1990	23	29	13	15	5	12	3	100	132	551
May	1990	25	31	12	12	5	13	2	100	139	527
June	1990	23	28	14	15	3	15	2	100	134	545
July	1990	21	28	14	17	4	14	2	100	127	559
August	1990	20	27	14	18	4	13	3	100	125	563
September	1990	19	28	12	18	7	14	2	100	122	568
October	1990	16	26	12	22	9	14	1	100	111	559
November	1990	15	25	10	24	12	13	1	100	104	550
December	1990	13	26	11	25	11	12	2	100	104	557
January	1991	15	25	12	23	9	13	4	100	108	587
February	1991	14	25	14	22	6	15	4	100	111	604
March	1991	15	24	14	22	4	17	4	100	113	612
April	1991	15	27	12	21	4	18	3	100	117	577
May	1991	16	25	11	18	7	19	3	100	116	578
June	1991	16	27	11	19	8	17	2	100	116	561
July	1991	16	27	12	18	8	15	4	100	117	583
August	1991	14	30	13	19	6	14	4	100	119	574
September	1991	14	29	14	18	5	16	5	100	120	601
October	1991	13	29	15	18	5	18	3	100	119	588
November	1991	12	26	14	21	5	18	3	100	112	593
December	1991	12	24	12	22	7	18	5	100	107	560
January	1992	11	22	13	24	8	18	5	100	101	578

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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
February	1992	11	21	14	24	8	18	5	100	100	587
March	1992	11	24	15	22	7	18	3	100	106	610
April	1992	14	25	14	20	6	18	3	100	112	602
May	1992	15	27	13	20	6	16	3	100	117	590
June	1992	19	25	12	20	6	16	3	100	118	574
July	1992	18	24	12	20	6	17	3	100	116	586
August	1992	18	22	12	19	7	17	6	100	115	594
September	1992	17	24	12	20	6	15	7	100	115	599
October	1992	18	23	14	20	7	13	6	100	114	584
November	1992	16	27	14	20	5	12	5	100	118	604
December	1992	14	28	15	19	5	15	5	100	117	621
January	1993	14	30	14	19	3	16	4	100	121	646
February	1993	16	27	13	18	4	18	5	100	121	648
March	1993	16	28	13	19	5	15	4	100	120	649
April	1993	17	26	11	19	5	16	5	100	119	630
May	1993	15	27	13	21	5	14	4	100	116	620
June	1993	16	24	13	20	7	15	4	100	113	616
July	1993	14	26	13	21	8	14	3	100	111	646
August	1993	15	24	13	20	9	14	4	100	110	654
September	1993	16	25	12	24	6	13	3	100	111	660
October	1993	18	25	13	23	6	11	5	100	114	638
November	1993	19	26	12	23	5	12	4	100	117	637
December	1993	17	28	12	21	7	11	4	100	118	646
January	1994	16	30	12	20	7	13	3	100	118	655
February	1994	15	31	12	17	7	14	3	100	123	644
March	1994	16	29	15	15	5	17	3	100	126	635
April	1994	17	29	15	14	4	16	3	100	128	623
May	1994	17	29	15	16	4	16	2	100	126	628
June	1994	19	28	16	17	4	14	2	100	125	626
July	1994	19	28	16	17	4	13	2	100	126	638
August	1994	23	27	15	14	5	12	3	100	131	636
September	1994	23	28	13	13	5	13	3	100	133	638
October	1994	23	27	13	14	5	14	4	100	131	636
November	1994	21	26	14	17	4	15	4	100	127	633
December	1994	21	28	14	17	4	14	3	100	128	617
January	1995	21	32	11	15	4	14	4	100	133	615
February	1995	21	35	12	14	4	13	3	100	138	622
March	1995	20	34	12	16	4	10	3	100	135	629
April	1995	20	34	12	17	4	10	3	100	133	630
May	1995	21	31	14	18	4	9	3	100	130	624
June	1995	20	31	14	17	4	12	3	100	131	624
July	1995	22	28	15	17	3	13	3	100	129	620
August	1995	22	30	14	16	3	13	2	100	132	616
September	1995	22	33	12	16	4	11	3	100	134	612

AGE 35 TO 54
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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
October	1995	20	33	13	15	4	12	3	100	134	621
November	1995	17	33	14	15	5	13	3	100	131	623
December	1995	18	30	16	15	5	13	3	100	128	624
January	1996	19	29	19	13	5	13	2	100	130	603
February	1996	21	28	18	14	5	12	2	100	129	597
March	1996	20	30	15	14	5	14	3	100	132	594
April	1996	20	34	12	15	5	13	2	100	134	613
May	1996	19	33	14	13	5	13	3	100	134	639
June	1996	20	32	16	13	5	12	2	100	134	646
July	1996	20	31	17	14	6	11	2	100	131	639
August	1996	21	31	14	15	5	12	2	100	132	618
September	1996	20	31	13	15	5	14	2	100	131	613
October	1996	20	30	11	14	5	17	2	100	131	636
November	1996	22	31	12	13	4	17	1	100	136	647
December	1996	23	31	11	15	2	16	2	100	137	679
January	1997	23	32	13	14	2	13	2	100	139	651
February	1997	24	31	12	14	3	14	2	100	138	646
March	1997	25	31	12	12	4	14	2	100	140	632
April	1997	27	32	11	13	4	12	2	100	142	647
May	1997	25	32	11	14	3	12	2	100	141	646
June	1997	26	32	11	13	2	13	3	100	143	662
July	1997	25	31	13	12	1	15	3	100	143	657
August	1997	26	30	14	10	2	14	2	100	144	651
September	1997	28	29	14	10	3	14	3	100	145	638
October	1997	28	29	14	10	2	13	4	100	145	642
November	1997	28	31	14	11	2	10	4	100	147	640
December	1997	28	33	13	10	3	10	4	100	148	659
January	1998	27	33	13	9	3	12	3	100	148	659
February	1998	27	36	12	7	2	13	3	100	153	682
March	1998	27	35	12	7	1	14	3	100	153	648
April	1998	28	37	11	8	2	13	2	100	155	649
May	1998	26	36	12	10	2	12	2	100	149	630
June	1998	27	37	12	10	3	10	2	100	151	638
July	1998	27	36	12	10	3	10	2	100	151	639
August	1998	30	35	10	9	2	12	2	100	154	664
September	1998	29	32	9	11	2	12	3	100	148	654
October	1998	28	32	11	11	3	12	3	100	146	637
November	1998	26	31	13	12	3	11	3	100	142	632
December	1998	27	34	11	11	4	12	2	100	146	637
January	1999	28	34	11	9	3	13	2	100	150	656
February	1999	30	35	10	8	2	12	2	100	155	642
March	1999	30	34	12	9	1	12	3	100	153	634
April	1999	31	34	11	10	1	12	2	100	154	627

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>
May	1999	28	35	11	10	1	11	2	100	152	653
June	1999	30	35	11	10	2	11	2	100	154	669
July	1999	29	35	12	10	3	10	2	100	152	698
August	1999	29	34	11	10	2	11	2	100	151	681
September	1999	29	35	11	10	2	12	2	100	152	658
October	1999	27	36	12	11	1	11	2	100	150	634
November	1999	27	35	14	10	1	12	1	100	152	630
December	1999	27	35	14	10	2	10	2	100	150	643
January	2000	28	35	13	9	2	11	2	100	152	656
February	2000	27	37	10	10	2	11	2	100	152	665
March	2000	30	35	9	9	2	12	2	100	154	662
April	2000	32	33	10	9	2	12	2	100	154	642
May	2000	32	34	12	7	2	11	2	100	157	623
June	2000	29	34	13	7	3	11	2	100	153	616
July	2000	30	34	13	6	3	12	2	100	154	604
August	2000	30	32	11	8	3	14	2	100	150	610
September	2000	30	31	13	9	2	14	1	100	151	638
October	2000	29	31	13	10	2	13	1	100	147	662
November	2000	29	32	16	9	2	10	2	100	151	678
December	2000	28	33	14	8	3	12	2	100	149	661
January	2001	26	33	12	9	4	13	3	100	146	656
February	2001	24	32	9	11	4	16	4	100	140	637
March	2001	24	32	11	12	4	15	3	100	141	673
April	2001	24	31	12	12	4	14	2	100	139	682
May	2001	24	30	13	13	5	14	2	100	135	709
June	2001	24	28	11	15	5	14	3	100	132	685
July	2001	23	29	11	16	4	14	3	100	131	676
August	2001	22	30	11	16	4	15	2	100	133	643
September	2001	20	30	12	15	4	16	3	100	131	657
October	2001	20	29	12	16	4	17	3	100	129	654
November	2001	17	29	15	16	3	17	3	100	127	669
December	2001	18	29	15	15	2	19	2	100	130	660
January	2002	18	30	13	14	2	20	2	100	132	648
February	2002	19	29	11	15	3	22	2	100	130	657
March	2002	21	30	11	15	2	20	2	100	133	644
April	2002	22	30	12	14	3	17	2	100	134	659
May	2002	23	31	12	12	3	15	3	100	138	634
June	2002	23	30	11	13	4	16	3	100	136	643
July	2002	22	32	10	13	3	17	3	100	137	640
August	2002	23	30	9	16	4	17	1	100	133	662
September	2002	23	30	9	15	4	18	1	100	133	656
October	2002	23	26	10	15	5	20	1	100	129	658
November	2002	23	26	11	15	5	19	1	100	128	642
December	2002	23	26	9	15	6	19	2	100	128	640

AGE 35 TO 54

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	2003	21	30	10	16	6	16	2	100	130	643
February	2003	20	30	9	15	5	18	2	100	130	673
March	2003	20	29	10	16	6	17	2	100	126	695
April	2003	21	28	9	16	6	17	3	100	127	687
May	2003	21	29	10	16	5	17	2	100	128	668
June	2003	22	28	11	15	4	17	2	100	131	640
July	2003	24	27	12	14	4	16	2	100	133	644
August	2003	27	26	12	15	4	14	3	100	134	664
September	2003	26	27	10	17	4	13	3	100	132	689
October	2003	23	29	10	18	4	13	3	100	130	693
November	2003	22	28	9	20	5	14	2	100	126	671
December	2003	21	28	10	20	5	14	2	100	125	673
January	2004	24	28	10	18	4	14	1	100	131	682
February	2004	26	28	11	15	4	15	2	100	135	672
March	2004	28	28	11	13	4	14	2	100	140	659
April	2004	25	28	12	14	4	15	2	100	135	638
May	2004	24	29	11	16	5	14	2	100	131	631
June	2004	23	28	11	17	4	15	2	100	130	637
July	2004	26	28	11	17	4	13	1	100	134	648
August	2004	27	30	11	15	2	13	2	100	140	664
September	2004	29	29	10	15	4	12	2	100	139	646
October	2004	26	29	11	16	4	13	2	100	134	634
November	2004	26	27	12	15	6	13	1	100	131	648
December	2004	24	28	14	14	5	14	1	100	133	643
January	2005	25	29	13	13	5	13	1	100	137	624
February	2005	25	32	12	13	4	12	1	100	139	620
March	2005	26	30	11	15	5	12	1	100	137	611
April	2005	25	31	9	17	6	12	1	100	133	635
May	2005	24	30	11	18	6	11	1	100	129	626
June	2005	23	33	9	18	6	10	1	100	133	626
July	2005	25	32	11	16	4	10	1	100	137	623
August	2005	26	33	9	15	5	11	0	100	139	617
September	2005	25	31	9	17	5	12	0	100	133	633
October	2005	20	31	11	18	8	11	1	100	125	640
November	2005	19	29	12	20	8	11	2	100	120	627
December	2005	20	30	12	18	7	12	2	100	125	625
January	2006	22	30	12	19	4	12	1	100	129	614
February	2006	24	30	12	18	3	12	1	100	133	635
March	2006	25	30	14	17	4	8	1	100	133	641
April	2006	28	29	14	15	5	8	1	100	137	633
May	2006	25	29	13	16	6	10	1	100	132	607
June	2006	23	30	11	18	6	11	1	100	129	596
July	2006	20	31	10	20	7	12	1	100	123	603

AGE 35 TO 54

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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
August	2006	20	32	11	18	6	12	1	100	127	623
September	2006	20	27	14	18	8	12	0	100	121	619
October	2006	24	27	13	16	7	12	1	100	127	594
November	2006	26	26	12	17	6	11	1	100	129	588
December	2006	25	30	12	16	3	12	1	100	136	592
January	2007	23	33	12	15	4	12	1	100	137	623
February	2007	24	35	12	13	4	12	1	100	142	619
March	2007	23	33	11	13	5	13	1	100	138	601
April	2007	24	31	11	13	5	14	1	100	137	590
May	2007	26	27	11	15	6	14	1	100	131	579
June	2007	26	27	12	17	5	13	1	100	131	602
July	2007	24	27	12	19	6	11	1	100	126	606
August	2007	21	28	12	19	5	13	1	100	126	603
September	2007	21	29	11	19	5	13	2	100	126	589
October	2007	23	27	10	19	7	13	2	100	124	586
November	2007	23	26	10	21	7	11	2	100	121	586
December	2007	22	26	10	22	7	12	1	100	119	571
January	2008	18	27	11	22	6	14	1	100	117	557
February	2008	16	27	10	23	6	16	1	100	114	575
March	2008	16	25	11	23	7	18	1	100	111	591
April	2008	13	25	11	26	8	17	1	100	105	600
May	2008	12	23	10	28	10	16	2	100	97	576
June	2008	11	22	9	31	12	13	2	100	89	568
July	2008	11	21	6	32	14	14	2	100	86	540
August	2008	12	20	7	32	11	15	2	100	89	567
September	2008	14	22	6	31	9	16	2	100	96	568
October	2008	13	21	8	31	8	16	3	100	95	600
November	2008	11	17	9	32	10	17	4	100	85	582
December	2008	7	14	10	35	12	18	4	100	75	601
January	2009	7	17	9	35	11	19	3	100	79	586
February	2009	7	21	8	33	11	19	3	100	84	602
March	2009	5	21	9	32	11	19	3	100	83	563
April	2009	5	21	11	29	12	19	4	100	86	565
May	2009	6	19	12	27	11	21	3	100	87	555
June	2009	9	20	11	26	10	22	2	100	93	576
July	2009	10	17	10	28	10	24	1	100	89	589
August	2009	10	17	11	28	10	22	1	100	88	581
September	2009	10	16	12	27	11	23	1	100	87	578
October	2009	11	16	12	28	10	21	1	100	89	538
November	2009	11	18	14	26	9	21	2	100	93	545
December	2009	10	20	13	28	8	19	2	100	94	520
January	2010	10	21	14	29	9	16	2	100	92	535
February	2010	9	20	14	32	9	14	2	100	88	514

AGE 35 TO 54

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	2010	10	19	16	30	10	15	2	100	89	530
April	2010	9	19	15	28	11	16	2	100	90	522
May	2010	10	20	15	24	10	18	3	100	95	522
June	2010	11	23	15	24	9	16	2	100	100	522
July	2010	10	23	16	24	8	17	3	100	101	532
August	2010	11	23	16	26	7	16	2	100	101	531
September	2010	11	21	17	24	8	16	3	100	100	523
October	2010	11	22	16	24	9	15	3	100	100	527
November	2010	13	23	16	23	9	14	2	100	104	532
December	2010	12	24	16	24	8	14	2	100	103	537
January	2011	13	22	17	23	9	13	2	100	103	520
February	2011	14	24	15	23	9	14	2	100	106	505
March	2011	14	24	15	23	9	13	2	100	107	476
April	2011	13	27	13	23	9	12	2	100	108	493
May	2011	12	26	14	23	8	15	3	100	107	493
June	2011	12	26	13	22	9	15	3	100	107	505
July	2011	12	23	16	22	8	15	4	100	105	478
August	2011	10	22	15	27	9	13	4	100	96	482
September	2011	10	23	16	28	10	11	2	100	95	469
October	2011	11	24	12	31	10	9	1	100	94	489
November	2011	11	26	15	30	8	10	1	100	99	465
December	2011	11	23	15	30	7	12	2	100	97	456
January	2012	12	23	17	25	7	14	1	100	103	438
February	2012	13	25	17	23	7	14	2	100	108	468
March	2012	14	29	17	19	7	11	2	100	117	486
April	2012	15	25	18	21	5	12	3	100	114	509
May	2012	17	25	17	20	5	11	4	100	116	499
June	2012	17	23	16	21	6	13	3	100	113	495
July	2012	18	26	14	20	8	11	3	100	117	480
August	2012	18	25	14	20	9	11	2	100	114	478
September	2012	17	26	15	21	8	9	5	100	115	470
October	2012	18	25	18	19	6	9	5	100	117	478
November	2012	19	24	17	18	7	9	6	100	118	485
December	2012	20	21	15	19	9	11	4	100	113	474
January	2013	17	23	13	21	11	11	4	100	109	459
February	2013	15	24	14	21	11	13	2	100	107	451
March	2013	15	24	15	22	10	11	2	100	107	483
April	2013	16	24	13	22	11	12	2	100	107	472
May	2013	18	24	13	22	10	10	2	100	110	465
June	2013	18	26	13	20	9	11	2	100	116	440
July	2013	21	26	16	18	9	8	3	100	119	470
August	2013	21	25	16	20	7	9	2	100	120	471
September	2013	18	27	15	19	9	10	2	100	117	475
October	2013	16	26	17	19	7	13	1	100	117	436

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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
November	2013	14	26	17	17	11	13	2	100	112	430
December	2013	18	23	17	18	9	13	2	100	113	421
January	2014	16	26	15	17	10	13	3	100	115	418
February	2014	19	27	13	17	9	13	2	100	120	410
March	2014	20	27	14	16	9	12	2	100	122	410
April	2014	21	24	15	18	8	12	2	100	119	414
May	2014	21	23	17	19	7	10	2	100	118	417
June	2014	19	27	17	17	7	10	3	100	122	415
July	2014	22	29	14	17	7	8	2	100	127	412
August	2014	23	30	12	16	6	9	4	100	131	413
September	2014	26	26	12	17	7	10	3	100	128	420
October	2014	23	26	13	15	7	12	4	100	128	434
November	2014	22	25	15	16	7	11	4	100	124	433
December	2014	20	28	17	15	6	10	4	100	127	425
January	2015	21	30	16	16	4	9	3	100	131	443
February	2015	24	32	13	14	4	10	3	100	138	456
March	2015	25	31	12	14	5	12	2	100	136	487
April	2015	26	30	11	13	6	11	2	100	137	484
May	2015	26	27	14	14	6	12	1	100	132	486
June	2015	25	28	13	15	5	12	2	100	133	467
July	2015	26	26	15	16	5	11	2	100	131	465
August	2015	24	30	14	15	4	11	2	100	134	474
September	2015	26	27	15	14	5	12	2	100	133	477
October	2015	24	29	15	13	5	11	3	100	135	484
November	2015	25	27	14	15	5	11	4	100	132	488
December	2015	23	30	12	18	4	9	4	100	131	516
January	2016	23	28	13	18	5	11	3	100	128	508
February	2016	25	28	13	16	4	10	3	100	133	499
March	2016	28	28	13	13	3	12	3	100	140	485
April	2016	29	30	12	12	3	12	3	100	144	486
May	2016	28	31	13	12	2	12	2	100	144	469
June	2016	27	31	14	14	3	9	2	100	142	467
July	2016	27	32	14	12	3	9	3	100	144	471
August	2016	26	32	12	12	5	9	4	100	141	511
September	2016	24	31	12	12	6	11	4	100	137	533
October	2016	23	30	13	13	5	11	5	100	135	538
November	2016	24	28	14	13	5	12	4	100	134	547
December	2016	24	29	13	13	4	12	4	100	136	560
January	2017	25	27	13	15	4	14	3	100	133	580
February	2017	24	28	13	15	3	13	3	100	134	575
March	2017	26	28	13	15	2	12	4	100	137	576
April	2017	28	30	12	12	4	10	4	100	142	572
May	2017	29	30	12	10	4	10	3	100	145	563

AGE 35 TO 54

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2017	31	29	13	9	5	10	2	100	146	559
July	2017	30	31	13	11	3	10	3	100	148	562
August	2017	31	31	11	13	3	9	2	100	145	572
September	2017	29	30	12	14	2	9	3	100	143	592
October	2017	29	29	14	14	3	9	2	100	142	588
November	2017	31	29	14	12	2	9	3	100	146	562
December	2017	31	29	14	11	4	9	2	100	146	548
January	2018	31	29	14	11	4	8	3	100	144	537
February	2018	33	26	13	11	5	10	3	100	144	552
March	2018	35	28	11	10	4	9	2	100	148	545
April	2018	35	30	11	10	3	10	2	100	151	553
May	2018	32	32	14	10	3	8	1	100	151	547
June	2018	33	31	14	11	3	7	1	100	150	554
July	2018	34	29	14	12	2	8	2	100	149	565
August	2018	36	27	10	12	2	9	3	100	150	562
September	2018	36	25	11	10	3	11	3	100	148	553
October	2018	35	26	11	10	4	11	3	100	148	558
November	2018	32	27	12	10	4	11	3	100	145	570
December	2018	31	29	11	12	3	11	2	100	145	572
January	2019	31	28	11	13	3	11	2	100	142	568
February	2019	33	28	11	14	3	10	1	100	145	572
March	2019	32	30	12	13	3	9	2	100	146	599
April	2019	32	32	11	12	3	9	2	100	150	602
May	2019	32	28	12	11	3	10	2	100	146	616
June	2019	32	28	13	12	3	10	2	100	144	574
July	2019	33	26	15	12	3	9	3	100	145	570
August	2019	32	28	13	13	3	8	3	100	144	578
September	2019	33	27	13	13	2	9	2	100	145	599
October	2019	33	29	11	14	3	9	2	100	145	603
November	2019	32	31	12	12	2	8	2	100	149	579
December	2019	33	31	13	12	3	6	2	100	150	565
January	2020	31	31	14	11	3	7	3	100	148	553
February	2020	35	29	14	9	3	7	3	100	151	577
March	2020	32	28	15	10	3	8	3	100	148	601
April	2020	29	26	15	12	4	11	3	100	140	591
May	2020	21	27	15	14	6	14	4	100	127	586
June	2020	20	25	14	16	5	16	4	100	123	565
July	2020	20	24	15	16	6	14	4	100	122	576
August	2020	22	24	16	17	4	14	4	100	124	602
September	2020	21	24	16	17	4	13	4	100	124	607
October	2020	22	26	15	16	2	14	5	100	129	596
November	2020	22	25	15	15	2	15	6	100	129	564
December	2020	19	27	15	13	2	17	8	100	130	545

AGE 35 TO 54

TABLE 9

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2021	18	23	17	13	3	18	8	100	125	575
February	2021	19	24	15	13	5	18	6	100	125	559
March	2021	21	22	16	13	7	18	4	100	123	591
April	2021	22	26	15	12	7	16	2	100	129	580
May	2021	21	28	18	13	7	11	2	100	129	601
June	2021	23	31	15	13	7	9	2	100	134	573
July	2021	24	29	15	13	8	8	3	100	131	587
August	2021	22	29	12	13	9	10	4	100	130	574
September	2021	22	27	14	13	9	10	4	100	126	611
October	2021	22	27	14	13	10	11	3	100	126	613
November	2021	23	27	14	11	13	9	3	100	127	616
December	2021	23	28	13	11	14	9	3	100	125	563
January	2022	23	28	12	11	15	8	3	100	124	573
February	2022	21	26	12	13	14	11	3	100	120	588
March	2022	18	26	12	14	16	13	3	100	114	634
April	2022	16	24	13	13	16	15	4	100	111	594
May	2022	18	19	11	15	18	16	3	100	105	580
June	2022	18	16	12	16	19	15	5	100	99	551
July	2022	17	14	12	19	21	14	4	100	91	579
August	2022	14	18	11	18	21	14	4	100	93	594
September	2022	15	21	9	18	18	15	2	100	100	607
October	2022	16	22	7	21	17	15	2	100	100	575
November	2022	16	21	8	24	17	13	2	100	96	572
December	2022	16	19	8	25	16	13	2	100	94	550
January	2023	16	22	8	23	15	13	2	100	100	570
February	2023	16	21	9	24	13	14	2	100	99	550
March	2023	15	21	11	25	14	12	2	100	98	580
April	2023	14	20	12	24	15	12	3	100	96	566
May	2023	16	21	12	20	17	11	3	100	101	566
June	2023	17	20	13	20	15	12	4	100	103	553
July	2023	18	21	13	19	13	12	4	100	106	542
August	2023	17	22	13	20	12	12	4	100	107	526
September	2023	16	23	12	19	13	13	4	100	107	549
October	2023	17	20	10	19	16	14	4	100	102	542
November	2023	17	16	12	20	17	14	3	100	96	559
December	2023	16	18	11	21	18	13	3	100	96	538
January	2024	18	18	12	21	14	14	3	100	101	542
February	2024	18	21	11	22	11	13	3	100	106	529
March	2024	22	22	10	22	8	12	3	100	114	528
April	2024	21	25	10	22	9	10	3	100	115	586
May	2024	22	24	10	20	10	10	4	100	116	694