

INCOME MIDDLE THIRD

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>
December	1979	13	18	12	25	18	13	1	100	88	1125
January	1980	14	20	12	27	15	11	1	100	92	908
February	1980	15	20	11	26	15	11	2	100	95	724
March	1980	11	22	12	28	15	11	2	100	90	644
April	1980	9	19	10	25	19	15	2	100	84	671
May	1980	9	19	10	26	19	16	2	100	83	594
June	1980	11	18	10	24	18	17	2	100	87	583
July	1980	12	19	11	27	13	15	3	100	91	529
August	1980	11	20	12	24	12	18	4	100	95	515
September	1980	13	19	12	24	10	18	4	100	98	536
October	1980	15	19	14	19	12	16	5	100	103	589
November	1980	15	19	14	20	9	16	6	100	104	620
December	1980	12	20	14	22	12	15	6	100	98	585
January	1981	10	18	13	26	12	15	6	100	90	557
February	1981	8	18	13	27	13	15	5	100	86	531
March	1981	10	19	16	25	12	14	3	100	91	513
April	1981	10	20	16	25	11	16	2	100	94	493
May	1981	11	21	14	27	11	13	2	100	95	491
June	1981	14	22	12	26	9	13	3	100	100	488
July	1981	16	24	13	25	9	11	3	100	106	498
August	1981	18	24	15	20	9	12	2	100	113	418
September	1981	17	22	17	20	8	13	3	100	111	412
October	1981	16	22	19	17	10	14	2	100	110	311
November	1981	13	23	15	19	15	12	2	100	102	300
December	1981	12	27	15	19	16	10	1	100	103	361
January	1982	13	27	13	21	14	10	2	100	104	548
February	1982	15	23	17	22	10	11	2	100	107	733
March	1982	15	23	17	21	9	13	2	100	108	814
April	1982	13	22	17	22	9	14	2	100	104	847
May	1982	13	24	15	23	10	13	2	100	103	852
June	1982	14	23	16	24	9	13	2	100	104	837
July	1982	16	23	16	23	9	11	2	100	106	810
August	1982	15	19	19	21	10	12	3	100	103	718
September	1982	15	18	18	22	13	12	3	100	98	645
October	1982	17	17	16	21	13	13	3	100	101	640
November	1982	19	20	13	20	11	15	2	100	108	740
December	1982	18	22	13	20	9	15	2	100	110	803

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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) 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>
January	1983	15	24	14	21	9	15	2	100	108	802
February	1983	13	23	17	20	10	15	2	100	106	721
March	1983	14	22	18	19	8	17	2	100	109	723
April	1983	16	24	19	17	6	17	2	100	117	719
May	1983	17	26	18	17	4	15	3	100	123	727
June	1983	20	28	19	16	3	12	4	100	129	730
July	1983	19	28	18	17	2	12	3	100	127	703
August	1983	21	27	18	18	3	11	3	100	127	756
September	1983	20	27	18	18	3	12	2	100	126	752
October	1983	20	27	18	17	4	11	3	100	126	771
November	1983	20	25	19	16	5	12	3	100	125	766
December	1983	21	25	20	15	4	11	3	100	126	760
January	1984	22	26	20	15	4	10	3	100	129	766
February	1984	23	28	18	15	3	9	3	100	133	755
March	1984	25	28	17	14	4	9	2	100	135	726
April	1984	26	27	16	13	4	11	2	100	136	713
May	1984	25	26	18	13	5	12	1	100	134	713
June	1984	23	29	18	11	4	13	2	100	137	717
July	1984	21	31	21	11	4	10	2	100	137	700
August	1984	22	33	18	11	4	9	3	100	141	693
September	1984	24	31	19	12	3	8	4	100	140	706
October	1984	25	31	16	12	3	9	4	100	141	749
November	1984	23	31	16	15	3	9	4	100	136	654
December	1984	23	30	13	17	4	10	3	100	133	668
January	1985	22	30	16	16	4	10	2	100	132	627
February	1985	20	29	18	15	4	12	2	100	130	629
March	1985	19	28	21	15	4	11	2	100	128	588
April	1985	20	28	20	16	5	10	2	100	126	621
May	1985	21	29	19	15	6	7	2	100	128	691
June	1985	21	27	18	15	7	9	2	100	127	701
July	1985	20	28	18	14	7	11	3	100	127	657
August	1985	19	27	18	14	7	12	3	100	125	680
September	1985	20	28	19	12	7	11	3	100	129	692
October	1985	20	29	20	13	6	10	2	100	130	723
November	1985	22	29	20	14	4	9	2	100	133	717
December	1985	19	32	19	16	3	9	2	100	132	635
January	1986	21	31	17	16	3	10	2	100	132	608
February	1986	20	32	18	17	4	9	1	100	131	615
March	1986	23	29	17	15	5	9	1	100	131	695
April	1986	22	31	16	15	5	10	2	100	133	669
May	1986	21	32	15	14	3	13	2	100	136	557
June	1986	20	32	16	15	2	13	2	100	135	506
July	1986	20	31	18	14	2	12	2	100	135	516

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
August	1986	20	32	17	14	4	11	2	100	135	574
September	1986	20	34	15	12	6	11	2	100	135	565
October	1986	21	32	15	13	5	12	2	100	135	548
November	1986	22	30	18	13	4	11	2	100	134	583
December	1986	23	29	19	13	3	11	2	100	136	591
January	1987	23	30	18	13	4	10	2	100	135	586
February	1987	24	31	14	14	6	10	1	100	134	544
March	1987	23	29	15	15	6	11	1	100	131	544
April	1987	22	28	17	17	5	11	1	100	127	557
May	1987	19	25	22	17	3	12	1	100	125	555
June	1987	18	29	21	16	4	11	1	100	127	552
July	1987	19	31	20	14	4	10	2	100	132	529
August	1987	20	34	15	17	4	8	2	100	133	549
September	1987	22	32	14	15	5	9	3	100	135	552
October	1987	25	28	16	15	4	10	2	100	133	533
November	1987	25	27	18	14	5	10	2	100	133	472
December	1987	21	28	19	15	4	12	2	100	130	438
January	1988	18	33	18	14	4	12	2	100	133	419
February	1988	18	35	17	11	3	14	2	100	139	447
March	1988	21	36	14	11	3	13	2	100	144	444
April	1988	20	34	15	13	2	13	3	100	139	457
May	1988	19	32	16	14	3	13	3	100	134	442
June	1988	21	30	19	15	3	10	2	100	133	444
July	1988	23	31	17	13	3	12	1	100	138	446
August	1988	23	33	15	13	3	10	2	100	141	445
September	1988	23	33	14	12	3	13	3	100	141	430
October	1988	22	32	15	15	2	10	3	100	137	433
November	1988	23	30	18	16	1	10	2	100	135	438
December	1988	21	29	20	16	2	10	2	100	132	440
January	1989	23	29	19	15	3	11	1	100	134	428
February	1989	22	28	18	14	5	12	1	100	132	423
March	1989	23	30	17	14	4	10	1	100	135	442
April	1989	21	30	18	14	4	12	1	100	133	466
May	1989	22	34	16	14	3	10	0	100	139	482
June	1989	22	30	17	16	3	11	1	100	134	461
July	1989	23	30	16	17	3	10	1	100	133	463
August	1989	23	26	18	16	2	11	3	100	131	451
September	1989	24	26	16	15	4	12	3	100	132	470
October	1989	26	25	16	12	3	14	5	100	136	453
November	1989	25	25	17	12	3	14	4	100	135	445
December	1989	22	26	18	13	2	15	4	100	133	439
January	1990	19	29	17	16	3	14	2	100	129	436
February	1990	17	30	17	16	3	14	3	100	128	454

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(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>				
March	1990	21	30	17	14	4	11	3	100	133	455
April	1990	25	30	15	12	3	12	2	100	140	463
May	1990	27	30	16	11	3	12	1	100	143	453
June	1990	24	30	16	14	3	12	0	100	138	447
July	1990	24	29	17	15	4	11	0	100	133	425
August	1990	21	29	14	17	6	11	1	100	127	435
September	1990	19	29	14	15	8	13	1	100	125	450
October	1990	15	28	13	19	10	14	2	100	114	466
November	1990	17	23	13	20	11	14	2	100	109	467
December	1990	16	21	14	22	11	14	2	100	104	451
January	1991	18	19	17	20	10	13	3	100	106	479
February	1991	14	24	19	20	8	13	2	100	110	473
March	1991	17	26	18	19	6	13	2	100	119	483
April	1991	15	31	15	20	4	12	2	100	121	461
May	1991	17	29	14	19	6	12	3	100	122	464
June	1991	17	30	14	20	6	11	3	100	121	451
July	1991	17	29	15	17	6	11	5	100	124	453
August	1991	17	28	16	16	5	13	5	100	124	453
September	1991	17	27	19	15	5	14	4	100	123	456
October	1991	16	28	19	17	4	15	2	100	123	438
November	1991	15	25	18	19	5	15	2	100	116	429
December	1991	13	23	16	21	6	16	4	100	109	437
January	1992	13	20	15	23	7	17	4	100	103	444
February	1992	14	21	16	22	7	17	4	100	107	457
March	1992	14	23	16	20	6	17	3	100	110	451
April	1992	13	24	16	20	7	17	3	100	110	463
May	1992	14	25	18	20	7	13	3	100	113	445
June	1992	16	25	18	19	7	11	4	100	115	459
July	1992	16	25	17	20	7	11	4	100	115	446
August	1992	14	23	15	20	7	15	5	100	110	434
September	1992	14	24	13	22	6	16	4	100	110	427
October	1992	15	24	15	21	7	15	4	100	112	429
November	1992	17	27	15	19	5	13	4	100	120	443
December	1992	17	27	16	16	4	15	5	100	123	446
January	1993	19	28	16	16	2	14	5	100	129	474
February	1993	19	26	16	17	3	14	5	100	124	470
March	1993	18	25	15	20	4	13	5	100	119	473
April	1993	16	26	16	19	4	14	4	100	119	452
May	1993	19	25	16	21	5	11	3	100	118	469
June	1993	19	26	17	20	5	11	2	100	120	461
July	1993	16	28	13	22	7	12	2	100	115	468
August	1993	16	27	13	21	8	13	3	100	113	467
September	1993	16	26	15	19	9	11	3	100	115	468
October	1993	17	23	19	20	6	12	3	100	114	460

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(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	1993	17	26	19	19	6	11	3	100	118	472
December	1993	17	26	16	20	5	12	3	100	118	467
January	1994	17	30	15	18	5	12	3	100	123	460
February	1994	17	30	16	17	4	13	3	100	126	459
March	1994	16	30	17	15	5	14	3	100	126	447
April	1994	17	29	17	15	4	14	3	100	127	456
May	1994	20	29	16	15	5	12	3	100	128	434
June	1994	22	28	16	14	6	12	3	100	130	445
July	1994	24	25	19	14	5	10	2	100	130	455
August	1994	22	25	21	16	3	11	2	100	129	483
September	1994	20	26	20	17	2	12	2	100	127	521
October	1994	19	27	17	18	3	13	3	100	124	533
November	1994	21	23	15	19	3	14	4	100	122	502
December	1994	23	24	15	17	3	15	3	100	127	459
January	1995	24	29	12	14	3	15	3	100	135	445
February	1995	22	34	12	12	4	14	3	100	140	442
March	1995	20	37	15	11	4	11	3	100	142	449
April	1995	21	34	20	9	3	10	3	100	142	429
May	1995	20	31	22	11	3	11	2	100	138	446
June	1995	22	27	20	13	2	14	2	100	134	461
July	1995	22	24	18	15	3	15	2	100	128	485
August	1995	24	24	19	13	4	14	2	100	131	478
September	1995	22	26	20	13	4	14	2	100	131	475
October	1995	20	27	21	14	5	11	3	100	128	484
November	1995	17	29	19	15	4	12	4	100	127	482
December	1995	18	29	20	16	4	10	4	100	126	461
January	1996	20	29	21	15	4	10	3	100	130	445
February	1996	21	28	20	15	5	7	3	100	129	463
March	1996	21	30	17	16	6	8	3	100	129	477
April	1996	19	32	16	16	5	10	3	100	130	451
May	1996	19	29	19	16	4	12	2	100	128	453
June	1996	18	28	23	15	3	11	2	100	129	434
July	1996	21	28	20	15	3	11	2	100	130	454
August	1996	23	29	18	13	4	11	2	100	135	434
September	1996	23	27	17	12	5	12	3	100	133	441
October	1996	23	25	20	12	4	13	3	100	132	450
November	1996	24	25	19	12	4	14	3	100	134	454
December	1996	23	28	18	13	3	13	2	100	134	468
January	1997	20	32	16	12	4	14	2	100	137	458
February	1997	18	34	16	12	5	13	2	100	135	447
March	1997	19	35	15	10	5	15	2	100	139	437
April	1997	23	33	16	12	3	11	2	100	140	429
May	1997	26	32	13	13	2	13	1	100	143	440

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		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
June	1997	27	32	15	13	2	10	1	100	144	439
July	1997	26	33	16	11	2	10	2	100	146	453
August	1997	26	32	17	11	2	10	2	100	145	461
September	1997	30	28	17	10	2	11	2	100	145	457
October	1997	31	28	16	11	1	11	2	100	146	443
November	1997	29	30	18	10	2	9	2	100	147	429
December	1997	27	30	20	9	2	9	2	100	147	418
January	1998	27	30	20	7	3	10	2	100	148	406
February	1998	28	32	19	8	1	11	2	100	150	411
March	1998	28	32	18	9	1	10	2	100	151	428
April	1998	25	36	15	11	1	10	1	100	149	451
May	1998	23	35	18	11	2	10	2	100	145	449
June	1998	22	35	19	12	2	9	2	100	143	454
July	1998	25	32	22	10	2	9	1	100	146	441
August	1998	28	31	20	10	1	9	1	100	148	458
September	1998	29	30	19	9	1	11	2	100	149	467
October	1998	29	27	19	10	1	11	3	100	145	458
November	1998	28	26	19	12	1	10	3	100	141	455
December	1998	27	29	17	14	2	9	2	100	140	434
January	1999	26	29	18	13	2	11	1	100	140	439
February	1999	27	32	16	11	2	10	1	100	146	436
March	1999	28	32	17	9	2	10	2	100	150	480
April	1999	29	31	17	9	2	9	2	100	150	507
May	1999	30	31	16	9	3	9	3	100	150	519
June	1999	30	30	17	10	2	9	2	100	148	506
July	1999	30	33	16	10	1	8	1	100	152	490
August	1999	30	32	16	10	1	9	1	100	151	477
September	1999	31	33	15	9	1	10	1	100	153	465
October	1999	28	33	17	11	3	8	1	100	147	479
November	1999	30	32	18	8	3	8	2	100	151	475
December	1999	30	31	16	9	3	9	2	100	149	468
January	2000	29	35	14	8	1	10	3	100	155	483
February	2000	26	36	13	10	1	11	2	100	151	481
March	2000	27	37	13	9	2	10	2	100	153	480
April	2000	30	33	14	10	2	10	1	100	151	474
May	2000	31	33	16	9	2	9	1	100	153	476
June	2000	30	31	17	10	1	9	1	100	151	467
July	2000	29	31	18	10	1	9	2	100	150	445
August	2000	28	32	16	9	1	10	3	100	149	436
September	2000	27	31	16	9	2	12	3	100	148	454
October	2000	30	29	17	8	2	11	2	100	149	461
November	2000	31	28	17	8	2	12	2	100	149	453
December	2000	30	31	16	8	2	11	3	100	150	439

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
January	2001	26	31	16	11	2	12	3	100	144	444
February	2001	23	30	16	13	3	13	2	100	136	461
March	2001	23	28	17	14	3	13	2	100	134	475
April	2001	25	27	16	13	4	14	2	100	134	471
May	2001	25	27	16	13	5	13	2	100	134	470
June	2001	24	28	15	11	5	14	2	100	136	449
July	2001	22	32	14	11	5	14	2	100	138	452
August	2001	23	32	15	10	5	13	2	100	141	468
September	2001	22	31	16	13	4	13	2	100	136	496
October	2001	21	28	17	12	4	15	3	100	133	504
November	2001	19	28	17	14	3	15	4	100	129	501
December	2001	19	29	15	14	4	15	5	100	130	482
January	2002	20	30	14	14	3	14	4	100	134	481
February	2002	20	31	14	14	2	16	3	100	136	478
March	2002	24	28	15	13	2	16	2	100	137	484
April	2002	25	29	14	14	2	13	3	100	138	477
May	2002	25	29	13	14	3	12	2	100	137	480
June	2002	22	31	12	15	3	13	3	100	136	474
July	2002	20	29	13	15	3	17	2	100	132	474
August	2002	21	27	14	17	2	16	2	100	129	456
September	2002	19	27	15	17	3	17	2	100	126	450
October	2002	18	27	16	16	4	16	3	100	124	454
November	2002	18	25	16	14	5	19	3	100	125	465
December	2002	20	27	14	13	4	18	3	100	129	489
January	2003	22	28	13	14	4	17	3	100	133	493
February	2003	21	31	13	14	4	15	2	100	133	504
March	2003	20	26	13	18	5	15	2	100	124	495
April	2003	19	27	12	19	5	16	2	100	122	498
May	2003	21	25	13	19	5	15	2	100	122	474
June	2003	22	28	15	14	5	15	1	100	131	476
July	2003	25	27	15	13	5	14	1	100	134	459
August	2003	23	28	16	14	5	12	2	100	132	470
September	2003	24	27	15	16	5	12	2	100	131	470
October	2003	20	29	16	16	6	11	2	100	128	469
November	2003	23	29	15	16	5	10	1	100	131	456
December	2003	21	28	15	17	7	10	1	100	125	453
January	2004	25	27	15	16	5	11	1	100	130	465
February	2004	23	27	14	14	6	14	1	100	129	480
March	2004	24	28	14	13	4	14	2	100	135	485
April	2004	22	29	13	14	5	15	3	100	133	478
May	2004	21	27	15	17	4	13	3	100	127	476
June	2004	23	27	13	17	4	13	2	100	129	485
July	2004	24	27	14	17	5	12	2	100	128	500
August	2004	25	31	13	14	3	11	2	100	139	491

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
September	2004	23	33	13	15	4	10	2	100	137	469
October	2004	22	35	13	14	4	10	2	100	139	492
November	2004	22	33	13	17	5	10	1	100	133	510
December	2004	21	33	15	16	4	10	1	100	134	517
January	2005	22	32	14	17	4	10	1	100	133	488
February	2005	22	33	15	16	3	11	1	100	136	487
March	2005	22	31	15	18	4	10	1	100	131	491
April	2005	19	31	15	19	5	10	1	100	127	503
May	2005	18	30	15	21	6	9	1	100	122	528
June	2005	23	30	14	19	5	8	1	100	130	532
July	2005	24	31	14	18	4	8	1	100	133	531
August	2005	24	30	13	19	4	9	1	100	131	492
September	2005	18	30	12	21	7	11	1	100	120	493
October	2005	14	30	12	23	7	13	1	100	114	488
November	2005	15	31	12	20	8	13	1	100	118	517
December	2005	18	30	14	18	6	12	2	100	124	534
January	2006	22	30	14	16	5	12	1	100	130	514
February	2006	23	26	17	18	6	10	1	100	125	477
March	2006	21	27	17	18	6	10	0	100	123	447
April	2006	22	26	17	18	6	9	1	100	124	451
May	2006	20	28	16	18	7	11	1	100	123	455
June	2006	22	25	15	19	7	10	2	100	122	469
July	2006	19	27	14	19	7	12	1	100	121	458
August	2006	21	27	14	17	7	13	1	100	124	464
September	2006	19	27	15	17	9	12	0	100	120	460
October	2006	23	24	14	17	9	13	1	100	122	481
November	2006	23	24	18	16	6	12	1	100	125	478
December	2006	23	28	18	15	3	11	1	100	133	470
January	2007	22	30	20	14	3	10	1	100	135	464
February	2007	20	33	17	15	4	10	2	100	133	491
March	2007	21	30	16	15	5	11	2	100	131	496
April	2007	21	30	17	16	5	10	2	100	130	478
May	2007	25	28	15	16	5	10	1	100	132	463
June	2007	22	27	16	19	5	10	1	100	125	450
July	2007	21	27	15	20	6	10	1	100	122	478
August	2007	21	26	15	21	7	9	1	100	119	477
September	2007	23	26	15	21	5	8	1	100	123	495
October	2007	21	28	15	20	6	10	1	100	124	471
November	2007	19	29	14	21	5	11	1	100	122	483
December	2007	15	28	13	22	7	14	1	100	115	479
January	2008	14	26	13	24	7	15	1	100	109	480
February	2008	12	25	13	26	7	15	1	100	105	465
March	2008	13	24	15	25	7	15	1	100	106	479

INCOME MIDDLE 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>Increase</u>	<u>Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
April	2008	12	21	16	27	8	15	1	100	97	493
May	2008	11	18	16	28	11	14	2	100	90	500
June	2008	10	16	13	31	13	15	2	100	82	482
July	2008	10	17	10	31	15	14	3	100	81	492
August	2008	11	19	8	33	13	14	2	100	84	504
September	2008	13	20	8	31	12	13	3	100	90	527
October	2008	10	18	10	32	11	15	4	100	86	524
November	2008	10	15	12	31	13	15	4	100	82	512
December	2008	7	15	14	30	14	15	4	100	78	506
January	2009	9	16	15	29	12	16	3	100	85	484
February	2009	7	17	16	29	10	16	4	100	85	461
March	2009	7	17	13	33	10	16	3	100	81	437
April	2009	6	19	13	32	11	15	4	100	83	448
May	2009	7	18	13	31	11	18	3	100	82	459
June	2009	7	20	14	29	9	19	3	100	88	471
July	2009	8	16	12	31	11	20	2	100	82	474
August	2009	9	17	14	30	10	18	2	100	86	493
September	2009	11	17	15	27	10	18	2	100	90	484
October	2009	11	17	16	29	8	18	2	100	90	486
November	2009	9	17	16	29	9	18	2	100	88	480
December	2009	8	17	16	32	9	16	2	100	83	502
January	2010	7	19	18	30	9	14	2	100	86	514
February	2010	9	17	20	32	8	12	2	100	86	519
March	2010	9	16	22	30	9	12	2	100	86	517
April	2010	10	16	21	27	11	12	3	100	88	506
May	2010	11	16	19	24	13	13	4	100	91	484
June	2010	11	19	19	24	11	14	3	100	95	478
July	2010	7	18	21	26	10	15	4	100	90	468
August	2010	7	20	21	27	8	14	3	100	92	488
September	2010	7	19	21	26	10	14	3	100	89	478
October	2010	8	22	19	27	9	12	2	100	95	511
November	2010	12	20	18	27	10	11	3	100	94	496
December	2010	11	21	17	29	9	10	3	100	94	500
January	2011	11	21	19	27	10	10	3	100	95	468
February	2011	11	23	19	25	9	10	3	100	99	487
March	2011	11	21	21	26	10	10	2	100	97	492
April	2011	10	21	17	28	12	10	2	100	92	500
May	2011	9	20	17	29	14	10	2	100	85	483
June	2011	10	21	15	26	16	11	2	100	89	489
July	2011	9	20	17	27	15	10	2	100	87	488
August	2011	6	20	16	29	16	10	2	100	81	485
September	2011	6	15	16	36	16	9	2	100	70	482
October	2011	9	15	15	34	14	9	3	100	75	491
November	2011	9	17	18	34	10	10	2	100	82	501

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
December	2011	9	19	20	29	8	12	3	100	91	488
January	2012	10	19	20	29	8	12	2	100	91	472
February	2012	11	20	19	26	10	12	2	100	95	477
March	2012	10	24	19	25	11	9	3	100	99	475
April	2012	8	24	20	24	11	9	3	100	97	485
May	2012	10	23	19	25	11	8	4	100	97	471
June	2012	11	22	20	26	9	9	3	100	97	467
July	2012	12	20	21	26	9	9	3	100	97	468
August	2012	12	20	21	26	8	8	4	100	97	473
September	2012	12	20	19	26	10	7	6	100	96	486
October	2012	14	22	18	23	9	8	7	100	103	499
November	2012	15	21	17	21	9	10	7	100	105	483
December	2012	17	21	17	21	10	9	5	100	107	482
January	2013	14	22	17	21	11	10	4	100	104	471
February	2013	13	25	18	22	12	8	2	100	105	475
March	2013	12	24	21	22	11	8	3	100	104	476
April	2013	15	22	22	20	11	6	4	100	106	467
May	2013	18	19	22	21	10	7	4	100	105	478
June	2013	18	19	21	21	11	8	3	100	106	477
July	2013	17	23	18	22	10	9	2	100	108	485
August	2013	17	25	17	20	9	10	2	100	113	482
September	2013	15	28	16	20	10	9	2	100	114	461
October	2013	16	25	19	19	10	9	2	100	111	468
November	2013	13	24	19	22	12	8	2	100	102	472
December	2013	13	22	20	23	12	9	2	100	100	482
January	2014	12	23	20	20	11	11	3	100	104	462
February	2014	14	24	21	17	10	11	3	100	110	467
March	2014	16	26	18	17	10	12	2	100	115	482
April	2014	19	27	17	17	10	9	2	100	119	496
May	2014	18	27	19	18	9	8	2	100	117	497
June	2014	17	29	20	16	9	7	2	100	121	491
July	2014	15	28	20	20	8	7	2	100	115	489
August	2014	16	29	19	19	7	7	2	100	119	491
September	2014	17	29	19	19	7	7	1	100	120	489
October	2014	20	27	20	16	5	10	2	100	125	483
November	2014	21	25	20	18	6	9	2	100	121	478
December	2014	20	24	21	19	6	8	2	100	119	490
January	2015	18	29	18	20	7	5	2	100	121	493
February	2015	19	32	16	18	7	7	2	100	125	498
March	2015	20	29	17	15	7	11	2	100	127	480
April	2015	22	27	17	13	8	12	1	100	129	484
May	2015	21	26	18	13	7	14	1	100	127	479
June	2015	22	30	16	14	6	10	2	100	131	485

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
July	2015	22	28	19	15	6	9	1	100	129	492
August	2015	24	29	18	14	7	7	2	100	132	510
September	2015	20	26	20	15	8	8	3	100	123	515
October	2015	17	25	18	19	8	9	4	100	116	509
November	2015	17	24	16	22	6	11	4	100	112	483
December	2015	21	25	15	22	5	9	3	100	119	483
January	2016	23	27	14	19	5	10	2	100	126	472
February	2016	23	29	15	14	5	11	3	100	132	481
March	2016	24	27	17	13	6	11	3	100	132	494
April	2016	24	27	18	13	6	9	3	100	131	512
May	2016	23	28	18	16	6	6	3	100	129	525
June	2016	18	34	16	17	6	6	3	100	129	518
July	2016	19	33	15	19	5	6	3	100	128	510
August	2016	19	33	16	19	6	5	3	100	127	506
September	2016	20	29	18	18	6	6	3	100	126	525
October	2016	20	29	20	16	5	6	4	100	127	541
November	2016	23	24	18	16	5	9	4	100	126	572
December	2016	26	25	16	14	4	10	5	100	132	577
January	2017	26	29	14	13	3	11	4	100	138	580
February	2017	24	33	15	11	2	11	4	100	143	571
March	2017	23	34	16	13	1	10	3	100	143	585
April	2017	23	34	16	12	3	9	3	100	142	607
May	2017	26	31	16	12	3	10	2	100	141	609
June	2017	28	29	16	10	4	11	3	100	143	577
July	2017	27	27	19	10	4	10	2	100	140	556
August	2017	26	32	18	10	4	9	2	100	144	535
September	2017	26	30	19	11	5	8	1	100	140	561
October	2017	27	31	17	11	4	9	2	100	144	587
November	2017	26	31	19	11	3	7	3	100	144	607
December	2017	25	31	19	11	3	8	3	100	142	610
January	2018	23	31	18	12	4	9	2	100	138	600
February	2018	26	28	16	14	4	10	1	100	136	588
March	2018	28	30	16	13	4	8	1	100	141	578
April	2018	30	31	17	11	3	6	2	100	146	557
May	2018	29	32	17	11	3	6	2	100	147	569
June	2018	29	33	16	11	3	5	2	100	147	575
July	2018	30	32	14	12	3	7	2	100	147	578
August	2018	31	30	14	12	3	8	1	100	147	564
September	2018	32	28	14	11	3	9	2	100	145	554
October	2018	31	29	16	11	4	9	2	100	145	570
November	2018	28	30	15	10	5	10	3	100	144	583
December	2018	27	30	14	11	4	10	3	100	142	602
January	2019	28	27	17	13	4	8	3	100	137	605

INCOME MIDDLE 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 Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
February	2019	27	26	18	14	3	9	2	100	136	602
March	2019	28	28	18	13	3	8	1	100	140	586
April	2019	29	32	16	10	3	8	1	100	148	577
May	2019	33	30	16	10	4	6	1	100	149	603
June	2019	33	29	16	10	3	6	2	100	149	609
July	2019	33	26	17	12	4	8	2	100	143	623
August	2019	31	26	18	12	4	8	2	100	141	616
September	2019	29	26	18	13	3	9	2	100	139	598
October	2019	30	28	18	12	3	8	2	100	143	608
November	2019	28	31	19	10	2	8	2	100	147	594
December	2019	29	29	20	10	2	6	3	100	146	634
January	2020	27	32	18	11	2	7	3	100	146	600
February	2020	29	31	16	11	3	7	3	100	147	592
March	2020	28	31	16	10	4	7	3	100	146	578
April	2020	26	28	17	11	4	9	4	100	140	588
May	2020	21	29	19	11	6	10	4	100	133	581
June	2020	19	27	20	13	5	12	4	100	128	590
July	2020	20	24	21	14	5	12	4	100	124	574
August	2020	22	21	21	15	4	14	4	100	124	602
September	2020	22	22	20	15	3	13	4	100	126	573
October	2020	22	26	20	13	3	12	5	100	132	568
November	2020	20	25	21	14	3	11	8	100	128	545
December	2020	17	26	20	13	4	13	7	100	126	560
January	2021	15	24	20	13	5	16	6	100	122	576
February	2021	17	26	19	15	6	15	3	100	122	582
March	2021	16	26	20	15	7	13	2	100	121	567
April	2021	20	26	18	16	7	11	1	100	123	571
May	2021	18	28	19	15	8	9	2	100	122	575
June	2021	22	28	19	15	7	8	2	100	127	565
July	2021	19	31	19	15	8	6	2	100	127	572
August	2021	20	29	17	15	8	8	2	100	126	574
September	2021	17	30	18	15	10	8	2	100	122	622
October	2021	19	25	18	15	12	9	3	100	117	619
November	2021	21	25	17	15	13	7	2	100	117	615
December	2021	20	22	16	15	15	8	3	100	111	580
January	2022	17	23	16	15	15	9	4	100	109	599
February	2022	15	21	16	16	17	12	3	100	104	587
March	2022	14	20	17	16	17	12	3	100	101	599
April	2022	17	21	15	16	18	11	2	100	104	573
May	2022	19	18	13	17	18	11	3	100	101	583
June	2022	19	14	11	19	21	12	3	100	94	571
July	2022	15	12	12	23	23	12	3	100	82	578
August	2022	13	15	12	23	22	12	3	100	84	584
September	2022	14	19	11	24	19	11	3	100	91	591

INCOME MIDDLE 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>
October	2022	14	18	12	23	17	12	4	100	92	577
November	2022	13	18	11	25	17	12	3	100	89	567
December	2022	12	18	11	26	18	12	3	100	87	570
January	2023	12	19	11	25	18	11	3	100	88	592
February	2023	13	19	12	24	18	11	3	100	89	600
March	2023	14	19	12	24	18	10	3	100	91	594
April	2023	14	21	12	21	18	10	4	100	96	590
May	2023	14	20	13	21	19	9	4	100	94	575
June	2023	14	19	14	22	18	9	4	100	93	573
July	2023	15	20	14	22	17	9	3	100	96	568
August	2023	15	21	15	20	16	10	3	100	100	597
September	2023	15	22	16	18	16	10	3	100	104	601
October	2023	14	17	15	20	18	12	4	100	93	610
November	2023	15	17	16	19	18	11	3	100	95	590
December	2023	15	18	15	20	17	11	4	100	95	586
January	2024	17	22	15	18	13	11	4	100	108	587
February	2024	18	23	14	22	9	9	5	100	110	591
March	2024	19	22	15	21	7	9	6	100	113	583
April	2024	18	20	17	21	10	9	5	100	107	657
May	2024	17	19	17	19	13	10	5	100	104	781