

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

The question was: "Now looking ahead -- do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?"

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| March 1978            | 49                | 41          | 7                | 2             | 100          | 142             | 1153         |
| April 1978            | 49                | 41          | 7                | 2             | 100          | 142             | 1182         |
| May 1978              | 49                | 41          | 8                | 2             | 100          | 141             | 1208         |
| June 1978             | 48                | 41          | 9                | 1             | 100          | 139             | 1169         |
| July 1978             | 46                | 43          | 9                | 1             | 100          | 137             | 1163         |
| August 1978           | 46                | 42          | 11               | 1             | 100          | 135             | 996          |
| September 1978        | 44                | 46          | 9                | 1             | 100          | 135             | 1015         |
| October 1978          | 43                | 45          | 10               | 2             | 100          | 133             | 1008         |
| November 1978         | 43                | 45          | 10               | 2             | 100          | 133             | 1137         |
| December 1978         | 42                | 44          | 12               | 3             | 100          | 130             | 1130         |
| January 1979          | 41                | 44          | 12               | 3             | 100          | 129             | 1183         |
| February 1979         | 38                | 47          | 13               | 3             | 100          | 125             | 1232         |
| March 1979            | 40                | 47          | 11               | 2             | 100          | 128             | 1234         |
| April 1979            | 38                | 45          | 15               | 1             | 100          | 123             | 1274         |
| May 1979              | 39                | 43          | 16               | 1             | 100          | 123             | 1250         |
| June 1979             | 37                | 42          | 19               | 2             | 100          | 117             | 1392         |
| July 1979             | 36                | 44          | 18               | 2             | 100          | 117             | 1473         |
| August 1979           | 34                | 47          | 18               | 1             | 100          | 117             | 1438         |
| September 1979        | 36                | 47          | 17               | 1             | 100          | 119             | 1377         |
| October 1979          | 39                | 44          | 17               | 1             | 100          | 122             | 1380         |
| November 1979         | 39                | 43          | 17               | 1             | 100          | 121             | 1451         |
| December 1979         | 41                | 43          | 16               | 1             | 100          | 125             | 1440         |
| January 1980          | 43                | 44          | 12               | 1             | 100          | 130             | 1278         |
| February 1980         | 45                | 43          | 11               | 1             | 100          | 134             | 1149         |
| March 1980            | 40                | 45          | 14               | 1             | 100          | 126             | 1044         |
| April 1980            | 36                | 44          | 19               | 1             | 100          | 117             | 1019         |
| May 1980              | 37                | 42          | 20               | 1             | 100          | 118             | 843          |
| June 1980             | 42                | 38          | 19               | 1             | 100          | 123             | 877          |
| July 1980             | 42                | 40          | 16               | 2             | 100          | 126             | 827          |
| August 1980           | 42                | 42          | 15               | 2             | 100          | 127             | 820          |
| September 1980        | 42                | 44          | 12               | 2             | 100          | 129             | 789          |
| October 1980          | 43                | 44          | 11               | 1             | 100          | 132             | 816          |
| November 1980         | 46                | 41          | 11               | 2             | 100          | 136             | 806          |
| December 1980         | 45                | 39          | 13               | 3             | 100          | 132             | 789          |
| January 1981          | 43                | 40          | 13               | 4             | 100          | 131             | 786          |
| February 1981         | 38                | 44          | 14               | 4             | 100          | 125             | 804          |
| March 1981            | 38                | 47          | 12               | 3             | 100          | 126             | 810          |
| April 1981            | 41                | 46          | 12               | 2             | 100          | 129             | 805          |
| May 1981              | 45                | 44          | 11               | 1             | 100          | 134             | 803          |
| June 1981             | 47                | 40          | 13               | 1             | 100          | 134             | 802          |
| July 1981             | 46                | 40          | 12               | 2             | 100          | 135             | 826          |
| August 1981           | 47                | 40          | 11               | 2             | 100          | 136             | 811          |
| September 1981        | 46                | 42          | 9                | 3             | 100          | 137             | 813          |
| October 1981          | 45                | 42          | 11               | 2             | 100          | 134             | 819          |
| November 1981         | 43                | 41          | 14               | 2             | 100          | 129             | 848          |
| December 1981         | 42                | 44          | 14               | 1             | 100          | 128             | 841          |
| January 1982          | 43                | 43          | 13               | 1             | 100          | 129             | 845          |
| February 1982         | 42                | 44          | 13               | 1             | 100          | 130             | 828          |
| March 1982            | 43                | 41          | 15               | 2             | 100          | 128             | 853          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| April 1982            | 41                | 43          | 14               | 2             | 100          | 127             | 846          |
| May 1982              | 41                | 44          | 13               | 2             | 100          | 128             | 857          |
| June 1982             | 45                | 42          | 11               | 2             | 100          | 133             | 857          |
| July 1982             | 47                | 41          | 11               | 2             | 100          | 136             | 876          |
| August 1982           | 47                | 39          | 12               | 2             | 100          | 135             | 866          |
| September 1982        | 45                | 40          | 13               | 2             | 100          | 132             | 858          |
| October 1982          | 45                | 38          | 14               | 3             | 100          | 130             | 836          |
| November 1982         | 44                | 41          | 13               | 2             | 100          | 131             | 843          |
| December 1982         | 46                | 40          | 12               | 2             | 100          | 133             | 834          |
| January 1983          | 45                | 43          | 11               | 2             | 100          | 134             | 834          |
| February 1983         | 47                | 41          | 11               | 2             | 100          | 136             | 831          |
| March 1983            | 48                | 41          | 10               | 1             | 100          | 138             | 831          |
| April 1983            | 51                | 39          | 9                | 1             | 100          | 141             | 836          |
| May 1983              | 52                | 39          | 6                | 2             | 100          | 146             | 844          |
| June 1983             | 51                | 41          | 5                | 3             | 100          | 147             | 864          |
| July 1983             | 51                | 44          | 3                | 3             | 100          | 148             | 823          |
| August 1983           | 51                | 43          | 3                | 3             | 100          | 147             | 799          |
| September 1983        | 50                | 43          | 5                | 2             | 100          | 146             | 797          |
| October 1983          | 49                | 43          | 6                | 2             | 100          | 144             | 824          |
| November 1983         | 50                | 43          | 5                | 2             | 100          | 144             | 837          |
| December 1983         | 50                | 43          | 5                | 2             | 100          | 146             | 835          |
| January 1984          | 52                | 41          | 5                | 2             | 100          | 147             | 801          |
| February 1984         | 51                | 41          | 6                | 2             | 100          | 146             | 800          |
| March 1984            | 53                | 40          | 5                | 1             | 100          | 148             | 808          |
| April 1984            | 52                | 41          | 6                | 1             | 100          | 147             | 843          |
| May 1984              | 54                | 39          | 7                | 0             | 100          | 147             | 827          |
| June 1984             | 52                | 40          | 8                | 0             | 100          | 144             | 796          |
| July 1984             | 53                | 40          | 7                | 0             | 100          | 146             | 751          |
| August 1984           | 51                | 43          | 5                | 1             | 100          | 145             | 780          |
| September 1984        | 51                | 43          | 5                | 1             | 100          | 147             | 799          |
| October 1984          | 52                | 42          | 4                | 2             | 100          | 148             | 844          |
| November 1984         | 51                | 43          | 5                | 1             | 100          | 146             | 800          |
| December 1984         | 51                | 43          | 5                | 1             | 100          | 146             | 787          |
| January 1985          | 49                | 44          | 5                | 1             | 100          | 144             | 736          |
| February 1985         | 51                | 42          | 7                | 1             | 100          | 144             | 761          |
| March 1985            | 51                | 40          | 7                | 1             | 100          | 144             | 739          |
| April 1985            | 52                | 40          | 7                | 1             | 100          | 144             | 746          |
| May 1985              | 52                | 39          | 8                | 1             | 100          | 144             | 704          |
| June 1985             | 51                | 40          | 7                | 1             | 100          | 144             | 712          |
| July 1985             | 51                | 40          | 8                | 1             | 100          | 143             | 696          |
| August 1985           | 50                | 42          | 7                | 1             | 100          | 144             | 709          |
| September 1985        | 50                | 42          | 7                | 1             | 100          | 143             | 687          |
| October 1985          | 50                | 43          | 6                | 1             | 100          | 144             | 715          |
| November 1985         | 50                | 43          | 6                | 1             | 100          | 144             | 717          |
| December 1985         | 49                | 45          | 5                | 1             | 100          | 143             | 753          |
| January 1986          | 47                | 46          | 6                | 1             | 100          | 142             | 754          |
| February 1986         | 48                | 45          | 5                | 1             | 100          | 143             | 788          |
| March 1986            | 50                | 44          | 5                | 1             | 100          | 144             | 750          |
| April 1986            | 49                | 44          | 5                | 1             | 100          | 144             | 753          |
| May 1986              | 51                | 43          | 6                | 1             | 100          | 145             | 739          |
| June 1986             | 51                | 42          | 6                | 1             | 100          | 144             | 771          |
| July 1986             | 52                | 42          | 6                | 1             | 100          | 146             | 766          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| August 1986           | 52                | 42          | 6                | 1             | 100          | 146             | 761          |
| September 1986        | 53                | 42          | 5                | 1             | 100          | 148             | 732          |
| October 1986          | 53                | 40          | 7                | 1             | 100          | 146             | 712          |
| November 1986         | 50                | 41          | 7                | 1             | 100          | 143             | 698          |
| December 1986         | 50                | 42          | 8                | 1             | 100          | 142             | 709          |
| January 1987          | 50                | 43          | 6                | 1             | 100          | 144             | 724          |
| February 1987         | 53                | 41          | 5                | 1             | 100          | 148             | 740          |
| March 1987            | 54                | 41          | 4                | 1             | 100          | 150             | 730          |
| April 1987            | 54                | 40          | 5                | 1             | 100          | 148             | 723          |
| May 1987              | 52                | 41          | 6                | 1             | 100          | 145             | 699          |
| June 1987             | 48                | 43          | 7                | 2             | 100          | 141             | 706          |
| July 1987             | 45                | 47          | 7                | 2             | 100          | 138             | 692          |
| August 1987           | 47                | 46          | 6                | 1             | 100          | 140             | 716          |
| September 1987        | 50                | 42          | 6                | 1             | 100          | 144             | 698          |
| October 1987          | 54                | 37          | 7                | 1             | 100          | 147             | 649          |
| November 1987         | 54                | 38          | 7                | 2             | 100          | 147             | 566          |
| December 1987         | 49                | 41          | 7                | 3             | 100          | 143             | 542          |
| January 1988          | 46                | 46          | 5                | 2             | 100          | 141             | 529          |
| February 1988         | 47                | 47          | 4                | 2             | 100          | 143             | 563          |
| March 1988            | 52                | 43          | 3                | 2             | 100          | 149             | 545          |
| April 1988            | 53                | 42          | 4                | 2             | 100          | 149             | 554          |
| May 1988              | 52                | 42          | 5                | 1             | 100          | 146             | 528          |
| June 1988             | 52                | 42          | 5                | 1             | 100          | 146             | 548          |
| July 1988             | 54                | 40          | 5                | 1             | 100          | 149             | 565          |
| August 1988           | 54                | 39          | 5                | 2             | 100          | 149             | 586          |
| September 1988        | 52                | 42          | 4                | 2             | 100          | 147             | 575          |
| October 1988          | 53                | 39          | 5                | 3             | 100          | 148             | 555          |
| November 1988         | 53                | 39          | 6                | 2             | 100          | 147             | 537          |
| December 1988         | 55                | 38          | 6                | 1             | 100          | 149             | 533          |
| January 1989          | 58                | 37          | 5                | 0             | 100          | 152             | 559          |
| February 1989         | 58                | 36          | 5                | 1             | 100          | 154             | 561          |
| March 1989            | 57                | 36          | 5                | 1             | 100          | 152             | 552          |
| April 1989            | 55                | 39          | 5                | 1             | 100          | 150             | 551          |
| May 1989              | 55                | 39          | 5                | 1             | 100          | 149             | 549          |
| June 1989             | 53                | 40          | 7                | 1             | 100          | 146             | 559          |
| July 1989             | 51                | 41          | 7                | 1             | 100          | 144             | 556          |
| August 1989           | 53                | 41          | 5                | 1             | 100          | 148             | 522          |
| September 1989        | 55                | 40          | 4                | 1             | 100          | 152             | 511          |
| October 1989          | 59                | 37          | 3                | 1             | 100          | 157             | 493          |
| November 1989         | 59                | 36          | 4                | 1             | 100          | 154             | 517          |
| December 1989         | 59                | 35          | 5                | 1             | 100          | 154             | 514          |
| January 1990          | 53                | 40          | 6                | 1             | 100          | 147             | 516          |
| February 1990         | 52                | 42          | 5                | 1             | 100          | 147             | 497          |
| March 1990            | 52                | 43          | 4                | 1             | 100          | 148             | 502          |
| April 1990            | 56                | 40          | 3                | 1             | 100          | 153             | 492          |
| May 1990              | 58                | 37          | 5                | 1             | 100          | 153             | 493          |
| June 1990             | 59                | 36          | 6                | 0             | 100          | 153             | 483          |
| July 1990             | 57                | 36          | 6                | 1             | 100          | 151             | 506          |
| August 1990           | 54                | 39          | 6                | 1             | 100          | 148             | 530          |
| September 1990        | 48                | 44          | 7                | 1             | 100          | 141             | 537          |
| October 1990          | 46                | 45          | 9                | 1             | 100          | 137             | 508          |
| November 1990         | 45                | 45          | 10               | 1             | 100          | 135             | 479          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| December 1990         | 46                | 42          | 11               | 1             | 100          | 135             | 473          |
| January 1991          | 45                | 43          | 10               | 2             | 100          | 136             | 506          |
| February 1991         | 44                | 45          | 10               | 2             | 100          | 134             | 539          |
| March 1991            | 47                | 44          | 7                | 2             | 100          | 140             | 546          |
| April 1991            | 48                | 44          | 6                | 1             | 100          | 142             | 512          |
| May 1991              | 50                | 42          | 5                | 3             | 100          | 145             | 484          |
| June 1991             | 51                | 41          | 6                | 2             | 100          | 146             | 485          |
| July 1991             | 50                | 40          | 7                | 3             | 100          | 143             | 497          |
| August 1991           | 50                | 39          | 8                | 3             | 100          | 143             | 532          |
| September 1991        | 47                | 44          | 8                | 2             | 100          | 139             | 510          |
| October 1991          | 48                | 43          | 8                | 1             | 100          | 140             | 525          |
| November 1991         | 48                | 43          | 8                | 0             | 100          | 140             | 509          |
| December 1991         | 50                | 40          | 8                | 1             | 100          | 142             | 530          |
| January 1992          | 49                | 42          | 8                | 1             | 100          | 142             | 526          |
| February 1992         | 50                | 41          | 7                | 2             | 100          | 143             | 525          |
| March 1992            | 48                | 39          | 11               | 2             | 100          | 137             | 511          |
| April 1992            | 50                | 37          | 10               | 3             | 100          | 140             | 517          |
| May 1992              | 50                | 38          | 9                | 3             | 100          | 140             | 525          |
| June 1992             | 52                | 41          | 4                | 3             | 100          | 148             | 534          |
| July 1992             | 51                | 42          | 5                | 2             | 100          | 146             | 510          |
| August 1992           | 51                | 43          | 4                | 2             | 100          | 147             | 505          |
| September 1992        | 50                | 44          | 5                | 1             | 100          | 145             | 500          |
| October 1992          | 49                | 43          | 6                | 2             | 100          | 144             | 507          |
| November 1992         | 49                | 42          | 7                | 2             | 100          | 142             | 499          |
| December 1992         | 51                | 40          | 7                | 3             | 100          | 144             | 491          |
| January 1993          | 52                | 39          | 6                | 3             | 100          | 146             | 476          |
| February 1993         | 54                | 38          | 6                | 3             | 100          | 148             | 466          |
| March 1993            | 54                | 35          | 7                | 3             | 100          | 147             | 480          |
| April 1993            | 54                | 35          | 8                | 2             | 100          | 146             | 485          |
| May 1993              | 53                | 34          | 10               | 2             | 100          | 143             | 489          |
| June 1993             | 53                | 36          | 11               | 1             | 100          | 142             | 477          |
| July 1993             | 47                | 40          | 11               | 2             | 100          | 135             | 460          |
| August 1993           | 47                | 41          | 9                | 2             | 100          | 138             | 454          |
| September 1993        | 45                | 43          | 10               | 2             | 100          | 136             | 447          |
| October 1993          | 50                | 40          | 8                | 2             | 100          | 141             | 464          |
| November 1993         | 47                | 43          | 8                | 2             | 100          | 138             | 466          |
| December 1993         | 48                | 43          | 7                | 2             | 100          | 141             | 470          |
| January 1994          | 47                | 44          | 7                | 2             | 100          | 139             | 467          |
| February 1994         | 49                | 42          | 8                | 1             | 100          | 141             | 476          |
| March 1994            | 51                | 40          | 7                | 2             | 100          | 144             | 453          |
| April 1994            | 54                | 37          | 7                | 2             | 100          | 147             | 451          |
| May 1994              | 53                | 39          | 5                | 2             | 100          | 148             | 441          |
| June 1994             | 53                | 40          | 5                | 2             | 100          | 147             | 463          |
| July 1994             | 50                | 43          | 4                | 3             | 100          | 145             | 481          |
| August 1994           | 49                | 43          | 6                | 2             | 100          | 142             | 496          |
| September 1994        | 46                | 46          | 7                | 2             | 100          | 139             | 496          |
| October 1994          | 50                | 43          | 6                | 1             | 100          | 144             | 483          |
| November 1994         | 51                | 44          | 4                | 1             | 100          | 147             | 475          |
| December 1994         | 56                | 39          | 4                | 1             | 100          | 152             | 476          |
| January 1995          | 56                | 39          | 5                | 1             | 100          | 151             | 491          |
| February 1995         | 57                | 37          | 5                | 1             | 100          | 152             | 484          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| March 1995            | 51                | 42          | 5                | 1             | 100          | 146             | 488          |
| April 1995            | 51                | 41          | 5                | 2             | 100          | 146             | 478          |
| May 1995              | 49                | 43          | 7                | 1             | 100          | 143             | 488          |
| June 1995             | 56                | 37          | 6                | 1             | 100          | 150             | 482          |
| July 1995             | 55                | 38          | 6                | 1             | 100          | 150             | 490          |
| August 1995           | 58                | 35          | 6                | 2             | 100          | 152             | 478          |
| September 1995        | 53                | 39          | 6                | 2             | 100          | 146             | 478          |
| October 1995          | 50                | 41          | 8                | 2             | 100          | 142             | 459          |
| November 1995         | 48                | 44          | 6                | 2             | 100          | 142             | 464          |
| December 1995         | 50                | 44          | 5                | 2             | 100          | 145             | 454          |
| January 1996          | 54                | 40          | 4                | 2             | 100          | 150             | 481          |
| February 1996         | 54                | 39          | 5                | 2             | 100          | 150             | 462          |
| March 1996            | 57                | 37          | 4                | 2             | 100          | 153             | 481          |
| April 1996            | 53                | 40          | 4                | 3             | 100          | 149             | 434          |
| May 1996              | 52                | 40          | 5                | 2             | 100          | 147             | 443          |
| June 1996             | 51                | 40          | 6                | 3             | 100          | 146             | 422          |
| July 1996             | 55                | 38          | 6                | 2             | 100          | 149             | 455          |
| August 1996           | 59                | 36          | 4                | 2             | 100          | 155             | 456          |
| September 1996        | 59                | 36          | 3                | 1             | 100          | 156             | 467          |
| October 1996          | 58                | 36          | 5                | 2             | 100          | 153             | 421          |
| November 1996         | 57                | 37          | 4                | 2             | 100          | 153             | 418          |
| December 1996         | 55                | 37          | 6                | 1             | 100          | 149             | 407          |
| January 1997          | 57                | 36          | 6                | 1             | 100          | 151             | 453          |
| February 1997         | 56                | 36          | 7                | 1             | 100          | 149             | 473          |
| March 1997            | 57                | 36          | 6                | 1             | 100          | 151             | 476          |
| April 1997            | 56                | 37          | 6                | 2             | 100          | 150             | 448          |
| May 1997              | 56                | 37          | 5                | 1             | 100          | 151             | 433          |
| June 1997             | 54                | 39          | 5                | 1             | 100          | 149             | 415          |
| July 1997             | 55                | 40          | 4                | 1             | 100          | 151             | 428          |
| August 1997           | 56                | 39          | 4                | 1             | 100          | 151             | 410          |
| September 1997        | 60                | 36          | 4                | 0             | 100          | 156             | 421          |
| October 1997          | 61                | 34          | 4                | 0             | 100          | 157             | 407          |
| November 1997         | 60                | 35          | 4                | 0             | 100          | 156             | 421          |
| December 1997         | 60                | 35          | 5                | 0             | 100          | 155             | 395          |
| January 1998          | 62                | 34          | 3                | 1             | 100          | 159             | 390          |
| February 1998         | 64                | 31          | 4                | 0             | 100          | 160             | 353          |
| March 1998            | 61                | 34          | 5                | 1             | 100          | 156             | 386          |
| April 1998            | 59                | 35          | 5                | 1             | 100          | 154             | 395          |
| May 1998              | 57                | 38          | 4                | 1             | 100          | 153             | 415          |
| June 1998             | 58                | 38          | 4                | 1             | 100          | 154             | 404          |
| July 1998             | 58                | 38          | 4                | 1             | 100          | 154             | 402          |
| August 1998           | 59                | 35          | 4                | 2             | 100          | 156             | 390          |
| September 1998        | 61                | 33          | 4                | 2             | 100          | 157             | 413          |
| October 1998          | 61                | 33          | 4                | 2             | 100          | 156             | 410          |
| November 1998         | 60                | 34          | 4                | 1             | 100          | 155             | 417          |
| December 1998         | 60                | 34          | 4                | 1             | 100          | 156             | 416          |
| January 1999          | 58                | 36          | 4                | 2             | 100          | 154             | 423          |
| February 1999         | 57                | 36          | 5                | 2             | 100          | 152             | 439          |
| March 1999            | 57                | 38          | 3                | 2             | 100          | 153             | 439          |
| April 1999            | 58                | 37          | 3                | 2             | 100          | 156             | 443          |
| May 1999              | 60                | 36          | 3                | 1             | 100          | 157             | 422          |
| June 1999             | 59                | 36          | 4                | 1             | 100          | 155             | 410          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| July 1999             | 57                | 38          | 5                | 1             | 100          | 152             | 391          |
| August 1999           | 56                | 39          | 4                | 1             | 100          | 152             | 406          |
| September 1999        | 59                | 37          | 4                | 0             | 100          | 154             | 412          |
| October 1999          | 58                | 38          | 4                | 1             | 100          | 154             | 412          |
| November 1999         | 56                | 38          | 4                | 1             | 100          | 152             | 397          |
| December 1999         | 55                | 38          | 5                | 2             | 100          | 150             | 387          |
| January 2000          | 58                | 36          | 4                | 2             | 100          | 153             | 387          |
| February 2000         | 58                | 37          | 4                | 1             | 100          | 154             | 384          |
| March 2000            | 59                | 37          | 2                | 2             | 100          | 157             | 377          |
| April 2000            | 58                | 38          | 3                | 1             | 100          | 156             | 380          |
| May 2000              | 57                | 37          | 3                | 2             | 100          | 154             | 396          |
| June 2000             | 56                | 39          | 3                | 2             | 100          | 153             | 409          |
| July 2000             | 55                | 40          | 3                | 2             | 100          | 153             | 416          |
| August 2000           | 56                | 40          | 2                | 2             | 100          | 154             | 412          |
| September 2000        | 60                | 36          | 3                | 1             | 100          | 157             | 382          |
| October 2000          | 59                | 35          | 4                | 2             | 100          | 155             | 364          |
| November 2000         | 59                | 35          | 3                | 2             | 100          | 156             | 350          |
| December 2000         | 55                | 38          | 4                | 2             | 100          | 151             | 368          |
| January 2001          | 54                | 39          | 6                | 1             | 100          | 148             | 373          |
| February 2001         | 53                | 39          | 8                | 1             | 100          | 145             | 370          |
| March 2001            | 54                | 38          | 7                | 1             | 100          | 147             | 352          |
| April 2001            | 56                | 36          | 6                | 2             | 100          | 150             | 348          |
| May 2001              | 58                | 34          | 6                | 1             | 100          | 152             | 347          |
| June 2001             | 52                | 38          | 9                | 1             | 100          | 144             | 354          |
| July 2001             | 52                | 41          | 7                | 0             | 100          | 146             | 341          |
| August 2001           | 51                | 41          | 8                | 1             | 100          | 143             | 357          |
| September 2001        | 56                | 37          | 6                | 1             | 100          | 149             | 332          |
| October 2001          | 52                | 39          | 7                | 3             | 100          | 145             | 345          |
| November 2001         | 55                | 35          | 7                | 4             | 100          | 148             | 335          |
| December 2001         | 56                | 35          | 6                | 3             | 100          | 150             | 367          |
| January 2002          | 62                | 30          | 6                | 3             | 100          | 156             | 361          |
| February 2002         | 58                | 36          | 3                | 3             | 100          | 154             | 371          |
| March 2002            | 58                | 35          | 3                | 4             | 100          | 155             | 361          |
| April 2002            | 58                | 35          | 4                | 3             | 100          | 154             | 352          |
| May 2002              | 60                | 34          | 5                | 1             | 100          | 156             | 356          |
| June 2002             | 61                | 33          | 5                | 1             | 100          | 156             | 362          |
| July 2002             | 59                | 35          | 5                | 1             | 100          | 154             | 368          |
| August 2002           | 56                | 37          | 6                | 1             | 100          | 150             | 357          |
| September 2002        | 51                | 42          | 6                | 1             | 100          | 145             | 335          |
| October 2002          | 50                | 43          | 5                | 2             | 100          | 145             | 328          |
| November 2002         | 50                | 42          | 4                | 3             | 100          | 146             | 340          |
| December 2002         | 51                | 43          | 3                | 4             | 100          | 148             | 358          |
| January 2003          | 50                | 42          | 5                | 3             | 100          | 145             | 373          |
| February 2003         | 54                | 38          | 6                | 1             | 100          | 148             | 344          |
| March 2003            | 59                | 33          | 7                | 1             | 100          | 152             | 337          |
| April 2003            | 61                | 32          | 6                | 1             | 100          | 155             | 336          |
| May 2003              | 65                | 30          | 4                | 1             | 100          | 160             | 340          |
| June 2003             | 64                | 29          | 6                | 1             | 100          | 158             | 348          |
| July 2003             | 62                | 31          | 6                | 2             | 100          | 156             | 351          |
| August 2003           | 56                | 33          | 9                | 2             | 100          | 147             | 335          |
| September 2003        | 57                | 35          | 7                | 1             | 100          | 150             | 322          |
| October 2003          | 58                | 36          | 6                | 0             | 100          | 152             | 324          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| November 2003         | 55                | 42          | 3                | 0             | 100          | 152             | 346          |
| December 2003         | 49                | 47          | 4                | 0             | 100          | 144             | 351          |
| January 2004          | 50                | 45          | 5                | 1             | 100          | 145             | 337          |
| February 2004         | 52                | 40          | 7                | 1             | 100          | 145             | 327          |
| March 2004            | 56                | 36          | 6                | 1             | 100          | 150             | 315          |
| April 2004            | 59                | 34          | 7                | 0             | 100          | 152             | 323          |
| May 2004              | 60                | 35          | 5                | 0             | 100          | 155             | 332          |
| June 2004             | 57                | 39          | 4                | 0             | 100          | 153             | 323          |
| July 2004             | 55                | 41          | 4                | 1             | 100          | 151             | 300          |
| August 2004           | 55                | 41          | 3                | 1             | 100          | 152             | 282          |
| September 2004        | 54                | 39          | 5                | 1             | 100          | 149             | 293          |
| October 2004          | 50                | 43          | 7                | 1             | 100          | 143             | 302          |
| November 2004         | 49                | 44          | 8                | 0             | 100          | 141             | 296          |
| December 2004         | 49                | 46          | 5                | 0             | 100          | 144             | 295          |
| January 2005          | 53                | 43          | 3                | 0             | 100          | 150             | 292          |
| February 2005         | 52                | 45          | 3                | 0             | 100          | 149             | 292          |
| March 2005            | 57                | 40          | 2                | 1             | 100          | 155             | 276          |
| April 2005            | 51                | 46          | 2                | 1             | 100          | 148             | 275          |
| May 2005              | 52                | 43          | 5                | 1             | 100          | 147             | 287          |
| June 2005             | 51                | 43          | 6                | 1             | 100          | 145             | 321          |
| July 2005             | 56                | 38          | 6                | 0             | 100          | 150             | 315          |
| August 2005           | 56                | 39          | 5                | 0             | 100          | 151             | 299          |
| September 2005        | 57                | 36          | 7                | 0             | 100          | 150             | 251          |
| October 2005          | 49                | 42          | 9                | 0             | 100          | 140             | 251          |
| November 2005         | 49                | 40          | 11               | 0             | 100          | 138             | 263          |
| December 2005         | 46                | 44          | 10               | 0             | 100          | 136             | 285          |
| January 2006          | 50                | 43          | 6                | 0             | 100          | 144             | 272          |
| February 2006         | 49                | 47          | 4                | 0             | 100          | 145             | 256          |
| March 2006            | 49                | 49          | 2                | 1             | 100          | 147             | 230          |
| April 2006            | 52                | 43          | 4                | 1             | 100          | 149             | 240          |
| May 2006              | 53                | 42          | 5                | 1             | 100          | 148             | 251          |
| June 2006             | 52                | 40          | 8                | 0             | 100          | 144             | 270          |
| July 2006             | 52                | 41          | 7                | 0             | 100          | 146             | 263          |
| August 2006           | 49                | 43          | 7                | 1             | 100          | 142             | 241          |
| September 2006        | 53                | 41          | 5                | 1             | 100          | 148             | 221          |
| October 2006          | 54                | 40          | 6                | 1             | 100          | 148             | 229          |
| November 2006         | 57                | 38          | 5                | 0             | 100          | 152             | 235          |
| December 2006         | 53                | 41          | 6                | 0             | 100          | 147             | 238          |
| January 2007          | 52                | 41          | 7                | 1             | 100          | 145             | 233          |
| February 2007         | 49                | 43          | 7                | 1             | 100          | 142             | 224          |
| March 2007            | 52                | 40          | 7                | 1             | 100          | 145             | 228          |
| April 2007            | 53                | 41          | 6                | 0             | 100          | 147             | 223          |
| May 2007              | 56                | 38          | 5                | 0             | 100          | 151             | 247          |
| June 2007             | 53                | 40          | 6                | 1             | 100          | 147             | 239          |
| July 2007             | 52                | 39          | 7                | 2             | 100          | 146             | 234          |
| August 2007           | 50                | 41          | 7                | 1             | 100          | 143             | 218          |
| September 2007        | 52                | 39          | 8                | 1             | 100          | 144             | 217          |
| October 2007          | 51                | 41          | 8                | 0             | 100          | 143             | 204          |
| November 2007         | 50                | 40          | 9                | 1             | 100          | 142             | 211          |
| December 2007         | 48                | 42          | 9                | 1             | 100          | 140             | 221          |
| January 2008          | 47                | 43          | 9                | 1             | 100          | 138             | 229          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| February 2008         | 46                | 45          | 9                | 0             | 100          | 137             | 215          |
| March 2008            | 42                | 52          | 6                | 0             | 100          | 137             | 208          |
| April 2008            | 37                | 55          | 7                | 1             | 100          | 130             | 206          |
| May 2008              | 36                | 55          | 8                | 1             | 100          | 128             | 201          |
| June 2008             | 35                | 51          | 13               | 1             | 100          | 122             | 210          |
| July 2008             | 40                | 46          | 13               | 0             | 100          | 127             | 216          |
| August 2008           | 37                | 50          | 12               | 1             | 100          | 125             | 209          |
| September 2008        | 42                | 47          | 9                | 2             | 100          | 132             | 213          |
| October 2008          | 37                | 52          | 8                | 3             | 100          | 129             | 211          |
| November 2008         | 41                | 47          | 9                | 3             | 100          | 132             | 213          |
| December 2008         | 37                | 49          | 11               | 3             | 100          | 126             | 196          |
| January 2009          | 36                | 51          | 10               | 3             | 100          | 126             | 185          |
| February 2009         | 32                | 57          | 8                | 3             | 100          | 124             | 180          |
| March 2009            | 34                | 55          | 8                | 2             | 100          | 126             | 195          |
| April 2009            | 39                | 51          | 9                | 1             | 100          | 130             | 200          |
| May 2009              | 44                | 47          | 9                | 0             | 100          | 135             | 195          |
| June 2009             | 45                | 48          | 6                | 1             | 100          | 139             | 169          |
| July 2009             | 42                | 49          | 7                | 2             | 100          | 136             | 161          |
| August 2009           | 42                | 47          | 9                | 3             | 100          | 133             | 173          |
| September 2009        | 41                | 48          | 10               | 1             | 100          | 131             | 174          |
| October 2009          | 45                | 46          | 8                | 1             | 100          | 137             | 181          |
| November 2009         | 46                | 46          | 6                | 2             | 100          | 140             | 173          |
| December 2009         | 51                | 41          | 5                | 2             | 100          | 146             | 181          |
| January 2010          | 49                | 44          | 4                | 2             | 100          | 145             | 176          |
| February 2010         | 49                | 46          | 4                | 1             | 100          | 145             | 191          |
| March 2010            | 44                | 49          | 6                | 1             | 100          | 137             | 177          |
| April 2010            | 42                | 45          | 10               | 3             | 100          | 132             | 176          |
| May 2010              | 44                | 43          | 10               | 4             | 100          | 134             | 177          |
| June 2010             | 47                | 43          | 8                | 2             | 100          | 139             | 190          |
| July 2010             | 47                | 49          | 3                | 1             | 100          | 144             | 179          |
| August 2010           | 45                | 52          | 3                | 0             | 100          | 142             | 177          |
| September 2010        | 40                | 54          | 5                | 1             | 100          | 135             | 162          |
| October 2010          | 39                | 50          | 9                | 2             | 100          | 131             | 173          |
| November 2010         | 38                | 48          | 12               | 2             | 100          | 126             | 161          |
| December 2010         | 44                | 44          | 11               | 1             | 100          | 133             | 175          |
| January 2011          | 44                | 44          | 9                | 3             | 100          | 136             | 170          |
| February 2011         | 43                | 47          | 5                | 5             | 100          | 138             | 164          |
| March 2011            | 41                | 45          | 8                | 6             | 100          | 133             | 157          |
| April 2011            | 41                | 48          | 8                | 4             | 100          | 133             | 155          |
| May 2011              | 42                | 47          | 7                | 4             | 100          | 135             | 162          |
| June 2011             | 39                | 54          | 4                | 3             | 100          | 136             | 171          |
| July 2011             | 33                | 57          | 7                | 3             | 100          | 126             | 169          |
| August 2011           | 39                | 48          | 11               | 2             | 100          | 128             | 160          |
| September 2011        | 40                | 46          | 13               | 2             | 100          | 127             | 153          |
| October 2011          | 45                | 45          | 8                | 1             | 100          | 137             | 156          |
| November 2011         | 37                | 54          | 9                | 0             | 100          | 128             | 156          |
| December 2011         | 34                | 58          | 8                | 0             | 100          | 126             | 160          |
| January 2012          | 31                | 58          | 11               | 0             | 100          | 120             | 155          |
| February 2012         | 33                | 56          | 11               | 0             | 100          | 122             | 162          |
| March 2012            | 35                | 54          | 12               | 0             | 100          | 123             | 151          |
| April 2012            | 36                | 52          | 11               | 1             | 100          | 125             | 155          |
| May 2012              | 42                | 50          | 7                | 1             | 100          | 135             | 144          |

# AGE 18 TO 34

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**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| June 2012             | 46                | 46          | 6                | 2             | 100          | 140             | 133          |
| July 2012             | 50                | 40          | 8                | 3             | 100          | 142             | 125          |
| August 2012           | 47                | 44          | 7                | 3             | 100          | 140             | 143          |
| September 2012        | 45                | 48          | 5                | 1             | 100          | 140             | 162          |
| October 2012          | 46                | 51          | 3                | 0             | 100          | 143             | 174          |
| November 2012         | 48                | 48          | 2                | 2             | 100          | 146             | 169          |
| December 2012         | 51                | 44          | 3                | 2             | 100          | 148             | 168          |
| January 2013          | 54                | 41          | 4                | 2             | 100          | 150             | 166          |
| February 2013         | 50                | 44          | 6                | 0             | 100          | 144             | 181          |
| March 2013            | 47                | 44          | 9                | 0             | 100          | 138             | 186          |
| April 2013            | 43                | 46          | 11               | 0             | 100          | 132             | 199          |
| May 2013              | 46                | 44          | 10               | 0             | 100          | 136             | 207          |
| June 2013             | 49                | 41          | 9                | 1             | 100          | 140             | 214          |
| July 2013             | 52                | 39          | 7                | 1             | 100          | 145             | 213          |
| August 2013           | 51                | 40          | 8                | 1             | 100          | 144             | 216          |
| September 2013        | 51                | 42          | 6                | 1             | 100          | 145             | 231          |
| October 2013          | 47                | 47          | 5                | 1             | 100          | 141             | 229          |
| November 2013         | 43                | 50          | 5                | 2             | 100          | 138             | 226          |
| December 2013         | 42                | 50          | 6                | 2             | 100          | 136             | 210          |
| January 2014          | 44                | 48          | 6                | 2             | 100          | 138             | 219          |
| February 2014         | 52                | 41          | 5                | 2             | 100          | 147             | 207          |
| March 2014            | 56                | 37          | 5                | 2             | 100          | 151             | 219          |
| April 2014            | 59                | 35          | 4                | 2             | 100          | 155             | 231          |
| May 2014              | 52                | 41          | 6                | 1             | 100          | 146             | 239          |
| June 2014             | 49                | 45          | 6                | 1             | 100          | 143             | 230          |
| July 2014             | 43                | 50          | 5                | 2             | 100          | 138             | 217          |
| August 2014           | 45                | 47          | 5                | 3             | 100          | 139             | 217          |
| September 2014        | 44                | 48          | 6                | 2             | 100          | 137             | 239          |
| October 2014          | 49                | 42          | 8                | 2             | 100          | 141             | 262          |
| November 2014         | 48                | 43          | 6                | 2             | 100          | 142             | 281          |
| December 2014         | 49                | 45          | 4                | 2             | 100          | 145             | 281          |
| January 2015          | 46                | 48          | 4                | 2             | 100          | 142             | 291          |
| February 2015         | 50                | 46          | 3                | 1             | 100          | 147             | 294          |
| March 2015            | 52                | 44          | 3                | 1             | 100          | 149             | 320          |
| April 2015            | 52                | 44          | 4                | 0             | 100          | 149             | 325          |
| May 2015              | 50                | 45          | 5                | 0             | 100          | 145             | 358          |
| June 2015             | 49                | 44          | 6                | 1             | 100          | 144             | 347          |
| July 2015             | 48                | 45          | 5                | 2             | 100          | 143             | 346          |
| August 2015           | 50                | 44          | 5                | 1             | 100          | 145             | 349          |
| September 2015        | 46                | 48          | 4                | 1             | 100          | 142             | 375          |
| October 2015          | 50                | 45          | 5                | 0             | 100          | 145             | 382          |
| November 2015         | 48                | 47          | 4                | 1             | 100          | 144             | 366          |
| December 2015         | 53                | 42          | 5                | 0             | 100          | 149             | 338          |
| January 2016          | 53                | 43          | 4                | 0             | 100          | 150             | 332          |
| February 2016         | 55                | 38          | 5                | 1             | 100          | 150             | 337          |
| March 2016            | 52                | 40          | 5                | 2             | 100          | 147             | 353          |
| April 2016            | 49                | 42          | 7                | 2             | 100          | 143             | 360          |
| May 2016              | 51                | 41          | 6                | 1             | 100          | 145             | 363          |
| June 2016             | 49                | 44          | 5                | 1             | 100          | 144             | 354          |
| July 2016             | 51                | 44          | 3                | 2             | 100          | 148             | 358          |
| August 2016           | 45                | 48          | 4                | 3             | 100          | 141             | 348          |
| September 2016        | 50                | 43          | 5                | 2             | 100          | 145             | 356          |

**TABLE 8**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR**  
**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| October 2016          | 50                | 41          | 6                | 3             | 100          | 144             | 366          |
| November 2016         | 53                | 40          | 5                | 3             | 100          | 148             | 393          |
| December 2016         | 53                | 39          | 5                | 3             | 100          | 148             | 414          |
| January 2017          | 56                | 40          | 3                | 1             | 100          | 152             | 410          |
| February 2017         | 54                | 39          | 5                | 2             | 100          | 149             | 405          |
| March 2017            | 51                | 41          | 5                | 2             | 100          | 146             | 390          |
| April 2017            | 47                | 43          | 7                | 3             | 100          | 140             | 383          |
| May 2017              | 51                | 39          | 8                | 2             | 100          | 144             | 395          |
| June 2017             | 53                | 38          | 7                | 2             | 100          | 145             | 423          |
| July 2017             | 51                | 40          | 8                | 2             | 100          | 143             | 434          |
| August 2017           | 51                | 41          | 6                | 2             | 100          | 145             | 419          |
| September 2017        | 50                | 42          | 6                | 2             | 100          | 144             | 386          |
| October 2017          | 52                | 41          | 5                | 2             | 100          | 147             | 373          |
| November 2017         | 51                | 45          | 4                | 1             | 100          | 147             | 385          |
| December 2017         | 53                | 41          | 5                | 1             | 100          | 148             | 392          |
| January 2018          | 53                | 41          | 6                | 1             | 100          | 147             | 420          |
| February 2018         | 51                | 41          | 7                | 1             | 100          | 145             | 403          |