

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1978	30	32	7	10	4	15	3	100	148	1153
April	1978	30	32	6	11	3	15	3	100	147	1182
May	1978	30	32	6	11	3	17	1	100	147	1208
June	1978	30	31	7	12	3	17	1	100	146	1169
July	1978	29	33	8	12	2	15	1	100	147	1163
August	1978	27	33	8	12	4	15	1	100	144	996
September	1978	27	33	9	13	4	13	2	100	143	1015
October	1978	27	33	9	11	5	13	3	100	143	1008
November	1978	28	32	8	13	4	12	3	100	143	1137
December	1978	24	32	7	14	5	14	3	100	136	1130
January	1979	25	31	6	15	6	14	3	100	135	1183
February	1979	22	31	8	15	7	15	3	100	131	1232
March	1979	25	29	9	16	5	13	3	100	133	1234
April	1979	24	26	9	20	7	12	2	100	123	1274
May	1979	24	27	7	20	8	13	1	100	123	1250
June	1979	21	29	5	19	11	14	2	100	120	1392
July	1979	19	31	6	16	10	15	2	100	124	1473
August	1979	20	31	7	17	9	14	2	100	124	1438
September	1979	20	30	7	19	8	16	1	100	122	1377
October	1979	21	27	6	18	9	18	1	100	121	1380
November	1979	20	27	5	18	10	19	1	100	119	1451
December	1979	20	28	6	18	9	18	1	100	121	1440
January	1980	23	29	7	18	6	17	1	100	128	1278
February	1980	24	28	7	18	5	17	0	100	128	1149
March	1980	20	26	8	22	6	18	0	100	119	1044
April	1980	15	25	7	24	9	20	0	100	107	1019
May	1980	16	23	6	24	9	20	1	100	106	843
June	1980	19	23	5	20	9	23	1	100	114	877
July	1980	22	23	5	22	5	21	2	100	118	827
August	1980	21	26	6	18	6	22	2	100	122	820
September	1980	21	29	6	18	5	19	2	100	126	789
October	1980	22	30	8	14	6	18	1	100	131	816
November	1980	21	29	7	15	5	20	2	100	130	806
December	1980	19	27	6	16	6	22	3	100	124	789
January	1981	17	25	5	19	6	24	4	100	118	786
February	1981	14	26	7	19	7	23	5	100	115	804
March	1981	16	27	9	19	6	20	3	100	119	810

TABLE 9

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

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
Date of Survey		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
April	1981	18	28	9	17	7	20	2	100	122	805
May	1981	21	29	7	19	5	17	1	100	126	803
June	1981	23	27	6	19	5	18	2	100	126	802
July	1981	25	27	7	19	5	16	2	100	128	826
August	1981	25	28	8	17	5	15	2	100	131	811
September	1981	26	27	9	16	5	14	3	100	133	813
October	1981	25	26	10	16	5	16	3	100	130	819
November	1981	24	24	8	16	8	17	3	100	124	848
December	1981	21	28	7	17	8	17	2	100	124	841
January	1982	21	28	6	18	8	18	1	100	122	845
February	1982	22	27	7	19	8	15	2	100	121	828
March	1982	21	24	6	19	8	20	2	100	117	853
April	1982	18	26	8	18	9	19	3	100	117	846
May	1982	17	28	8	17	7	20	2	100	120	857
June	1982	20	28	10	16	7	18	2	100	126	857
July	1982	24	27	8	17	6	17	2	100	128	876
August	1982	25	24	7	18	7	17	2	100	125	866
September	1982	26	24	6	20	8	14	2	100	121	858
October	1982	25	24	6	17	10	16	2	100	121	836
November	1982	22	24	8	17	9	18	2	100	120	843
December	1982	21	24	8	16	8	21	2	100	122	834
January	1983	21	25	8	18	6	19	2	100	121	834
February	1983	23	26	6	17	6	20	2	100	126	831
March	1983	23	26	7	18	4	20	2	100	126	831
April	1983	24	27	7	15	4	21	2	100	133	836
May	1983	25	27	10	14	3	20	2	100	136	844
June	1983	26	30	11	11	2	18	2	100	143	864
July	1983	27	32	11	10	1	17	3	100	148	823
August	1983	30	32	8	12	1	14	3	100	148	799
September	1983	30	33	7	13	2	14	2	100	148	797
October	1983	29	29	8	15	2	15	2	100	141	824
November	1983	29	30	9	12	3	15	1	100	144	837
December	1983	31	30	10	10	2	15	2	100	149	835
January	1984	33	33	8	9	2	14	2	100	155	801
February	1984	33	33	7	9	2	14	2	100	155	800
March	1984	34	32	6	11	2	14	2	100	154	808
April	1984	36	30	7	12	1	13	1	100	152	843
May	1984	36	29	8	10	1	15	1	100	153	827
June	1984	35	28	9	10	2	16	0	100	152	796
July	1984	35	29	10	9	2	15	0	100	153	751
August	1984	34	32	9	9	2	11	2	100	155	780
September	1984	35	32	10	9	2	10	2	100	155	799
October	1984	33	33	9	9	1	12	2	100	155	844
November	1984	32	36	8	10	1	12	1	100	156	800

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TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	1984	32	36	6	11	1	13	1	100	156	787
January	1985	32	37	5	12	1	11	2	100	155	736
February	1985	33	33	7	12	2	12	1	100	153	761
March	1985	33	32	7	11	3	13	1	100	151	739
April	1985	34	32	8	10	3	12	1	100	152	746
May	1985	34	32	8	11	3	11	1	100	152	704
June	1985	34	32	7	11	3	12	1	100	153	712
July	1985	33	32	6	12	3	13	2	100	150	696
August	1985	31	34	6	11	2	14	2	100	151	709
September	1985	30	33	6	11	2	14	3	100	149	687
October	1985	31	34	6	11	2	13	2	100	152	715
November	1985	32	33	8	11	3	12	2	100	151	717
December	1985	31	36	9	11	3	10	1	100	153	753
January	1986	31	36	8	10	2	11	1	100	154	754
February	1986	31	36	6	11	2	13	1	100	155	788
March	1986	33	35	6	11	2	12	1	100	155	750
April	1986	33	34	7	12	2	11	1	100	153	753
May	1986	34	33	8	11	2	11	1	100	154	739
June	1986	34	33	8	11	2	12	1	100	154	771
July	1986	35	35	7	9	2	12	1	100	159	766
August	1986	35	35	6	9	1	13	0	100	160	761
September	1986	35	37	6	8	1	13	1	100	162	732
October	1986	34	34	7	9	2	14	1	100	156	712
November	1986	32	37	7	8	2	13	1	100	158	698
December	1986	29	35	8	9	3	14	1	100	153	709
January	1987	29	37	8	8	2	14	2	100	157	724
February	1987	32	33	7	10	1	15	2	100	154	740
March	1987	34	34	6	9	1	14	2	100	159	730
April	1987	34	33	6	10	1	15	1	100	156	723
May	1987	32	33	6	9	1	16	2	100	155	699
June	1987	30	34	6	10	2	15	2	100	152	706
July	1987	28	39	6	10	2	13	3	100	154	692
August	1987	30	39	7	11	2	10	2	100	156	716
September	1987	31	38	7	9	1	12	2	100	158	698
October	1987	34	32	7	9	2	14	1	100	155	649
November	1987	33	32	8	9	2	15	2	100	154	566
December	1987	31	32	8	11	2	14	3	100	150	542
January	1988	29	37	8	10	2	11	2	100	154	529
February	1988	30	38	7	10	1	11	3	100	158	563
March	1988	34	38	7	7	1	12	2	100	164	545
April	1988	33	37	7	7	1	12	3	100	161	554
May	1988	32	34	9	7	1	14	2	100	157	528
June	1988	33	31	11	9	1	13	2	100	154	548

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	1988	33	32	10	8	1	15	1	100	156	565
August	1988	36	32	8	8	1	12	2	100	159	586
September	1988	35	34	7	8	1	12	3	100	160	575
October	1988	38	29	7	9	1	13	3	100	156	555
November	1988	35	31	7	10	1	15	2	100	154	537
December	1988	35	30	8	10	2	15	0	100	153	533
January	1989	36	33	7	10	2	12	0	100	158	559
February	1989	36	36	5	7	2	12	1	100	163	561
March	1989	35	37	5	8	2	12	2	100	163	552
April	1989	33	36	5	9	1	14	2	100	159	551
May	1989	33	35	5	11	1	14	2	100	157	549
June	1989	33	34	6	11	1	13	1	100	155	559
July	1989	32	36	6	10	2	12	1	100	156	556
August	1989	35	34	7	7	2	13	1	100	159	522
September	1989	37	34	6	7	2	11	2	100	162	511
October	1989	39	33	6	5	1	13	2	100	165	493
November	1989	36	33	7	8	1	14	2	100	160	517
December	1989	33	33	7	9	2	16	1	100	155	514
January	1990	31	33	7	11	1	16	1	100	151	516
February	1990	31	33	8	11	1	14	1	100	151	497
March	1990	30	35	8	10	1	15	1	100	154	502
April	1990	32	37	6	6	1	17	1	100	161	492
May	1990	35	34	7	5	2	16	1	100	162	493
June	1990	37	34	6	4	2	15	1	100	165	483
July	1990	37	31	8	6	3	14	1	100	160	506
August	1990	31	35	7	9	3	15	0	100	154	530
September	1990	27	34	8	12	3	15	1	100	146	537
October	1990	23	35	7	15	3	16	1	100	139	508
November	1990	24	31	7	17	4	17	1	100	134	479
December	1990	23	30	6	17	4	18	2	100	132	473
January	1991	25	31	8	14	4	16	2	100	137	506
February	1991	22	32	8	15	5	15	2	100	134	539
March	1991	24	32	10	12	4	15	3	100	139	546
April	1991	22	31	10	15	3	17	2	100	135	512
May	1991	25	34	9	12	2	15	3	100	145	484
June	1991	27	33	7	13	2	16	3	100	145	485
July	1991	28	30	7	11	3	16	4	100	144	497
August	1991	28	28	9	11	3	18	3	100	142	532
September	1991	26	31	9	12	3	16	2	100	142	510
October	1991	26	33	7	12	2	18	1	100	145	525
November	1991	26	30	7	15	3	18	1	100	138	509
December	1991	27	27	7	15	4	19	1	100	134	530
January	1992	25	25	9	17	4	18	1	100	129	526

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	1992	24	30	8	14	4	18	2	100	136	525
March	1992	23	30	7	15	4	18	2	100	133	511
April	1992	23	32	8	12	4	18	3	100	138	517
May	1992	25	28	9	13	4	18	3	100	136	525
June	1992	26	29	11	11	3	18	3	100	142	534
July	1992	26	32	9	12	3	17	2	100	143	510
August	1992	24	33	8	13	2	18	2	100	142	505
September	1992	22	37	7	13	1	18	1	100	144	500
October	1992	21	34	9	13	2	20	2	100	140	507
November	1992	21	35	9	10	3	20	2	100	143	499
December	1992	23	33	10	10	3	20	3	100	143	491
January	1993	27	33	8	9	2	18	3	100	149	476
February	1993	27	33	9	10	1	17	2	100	148	466
March	1993	29	31	6	13	1	17	3	100	146	480
April	1993	28	33	7	13	2	15	2	100	146	485
May	1993	29	32	5	13	3	16	3	100	144	489
June	1993	30	32	7	11	3	15	1	100	148	477
July	1993	28	34	6	12	4	14	3	100	146	460
August	1993	28	34	7	10	4	14	2	100	148	454
September	1993	25	34	7	11	6	15	3	100	143	447
October	1993	26	31	7	12	5	18	1	100	140	464
November	1993	25	31	9	13	4	16	2	100	138	466
December	1993	27	32	8	13	2	15	2	100	144	470
January	1994	27	34	8	12	3	14	2	100	147	467
February	1994	30	35	7	10	3	13	2	100	152	476
March	1994	30	34	8	8	3	14	2	100	153	453
April	1994	33	32	7	8	3	14	2	100	154	451
May	1994	31	33	6	9	2	15	3	100	154	441
June	1994	32	31	6	10	2	15	3	100	151	463
July	1994	31	31	9	11	1	14	3	100	150	481
August	1994	30	31	10	10	2	15	2	100	150	496
September	1994	28	32	10	11	2	15	1	100	147	496
October	1994	27	33	8	10	3	18	1	100	148	483
November	1994	28	31	8	11	2	18	1	100	146	475
December	1994	31	31	7	10	2	18	2	100	150	476
January	1995	33	32	6	10	1	15	1	100	154	491
February	1995	35	32	6	10	2	14	1	100	156	484
March	1995	32	33	8	11	2	13	1	100	152	488
April	1995	33	29	11	12	2	11	2	100	148	478
May	1995	30	31	11	13	2	12	2	100	147	488
June	1995	35	32	7	9	2	13	1	100	156	482
July	1995	33	33	7	8	2	15	1	100	155	490
August	1995	37	31	6	7	2	16	2	100	159	478
September	1995	33	29	9	10	2	15	2	100	150	478

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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	(b) Intermittent	(c) No	(d) Intermittent	(e) Continuous	(f) Mixed	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>				
October	1995	32	33	8	10	3	13	2	100	152	459
November	1995	27	35	9	11	3	14	2	100	148	464
December	1995	30	35	8	11	2	12	2	100	152	454
January	1996	32	33	7	11	2	14	2	100	152	481
February	1996	33	32	7	10	2	14	2	100	153	462
March	1996	30	33	7	9	1	17	2	100	153	481
April	1996	29	36	7	9	1	14	3	100	154	434
May	1996	29	36	6	11	2	13	3	100	153	443
June	1996	32	34	6	11	2	12	3	100	152	422
July	1996	33	31	6	11	2	15	2	100	151	455
August	1996	38	28	7	9	1	15	2	100	156	456
September	1996	35	31	7	8	1	16	1	100	158	467
October	1996	33	31	8	8	2	16	2	100	154	421
November	1996	33	31	7	8	2	17	2	100	154	418
December	1996	34	31	7	8	2	16	2	100	156	407
January	1997	35	33	6	7	1	16	1	100	160	453
February	1997	31	33	6	9	2	18	1	100	154	473
March	1997	32	31	6	11	2	18	1	100	150	476
April	1997	36	29	6	10	2	16	1	100	153	448
May	1997	40	30	6	8	2	13	1	100	160	433
June	1997	40	33	7	6	2	10	1	100	166	415
July	1997	39	36	7	7	1	9	1	100	168	428
August	1997	37	35	7	6	1	12	1	100	165	410
September	1997	39	34	6	6	1	14	1	100	166	421
October	1997	38	31	6	7	0	15	1	100	162	407
November	1997	41	30	6	8	0	13	2	100	163	421
December	1997	39	32	6	7	1	12	2	100	162	395
January	1998	41	33	5	6	2	11	1	100	167	390
February	1998	44	34	4	7	2	10	0	100	169	353
March	1998	44	33	4	8	1	10	1	100	167	386
April	1998	41	34	5	8	1	10	0	100	166	395
May	1998	38	35	6	8	1	11	1	100	165	415
June	1998	38	36	5	9	1	10	1	100	165	404
July	1998	42	33	6	6	1	11	1	100	167	402
August	1998	42	31	6	7	1	12	2	100	166	390
September	1998	42	29	8	5	0	15	2	100	165	413
October	1998	42	27	7	6	1	14	3	100	162	410
November	1998	41	30	9	5	1	13	2	100	165	417
December	1998	42	28	9	5	2	12	2	100	163	416
January	1999	40	29	8	7	1	12	2	100	162	423
February	1999	40	28	7	8	2	12	3	100	159	439
March	1999	41	30	7	8	1	10	3	100	163	439
April	1999	43	28	8	7	1	11	2	100	163	443

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TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	1999	44	27	7	7	1	13	2	100	163	422
June	1999	43	25	8	8	1	14	1	100	159	410
July	1999	39	29	7	9	1	15	1	100	158	391
August	1999	38	32	8	8	0	13	1	100	162	406
September	1999	40	33	6	6	1	14	0	100	166	412
October	1999	40	33	8	6	1	11	1	100	167	412
November	1999	40	34	7	6	1	11	1	100	166	397
December	1999	37	34	9	5	1	12	2	100	165	387
January	2000	40	33	6	5	1	12	3	100	168	387
February	2000	39	34	7	5	0	14	2	100	167	384
March	2000	40	35	5	5	0	13	2	100	169	377
April	2000	39	34	6	6	0	13	1	100	166	380
May	2000	39	35	6	6	0	11	2	100	168	396
June	2000	39	36	5	8	0	10	2	100	166	409
July	2000	38	37	4	8	0	10	2	100	167	416
August	2000	40	33	4	10	0	12	1	100	163	412
September	2000	40	31	5	8	0	14	1	100	163	382
October	2000	40	31	5	6	1	15	2	100	164	364
November	2000	40	33	5	5	1	14	2	100	167	350
December	2000	40	34	5	6	2	11	2	100	166	368
January	2001	38	32	6	9	1	14	1	100	160	373
February	2001	36	30	7	10	2	14	2	100	155	370
March	2001	34	31	6	10	1	16	2	100	155	352
April	2001	37	31	6	8	2	15	2	100	158	348
May	2001	37	33	6	8	1	15	1	100	161	347
June	2001	33	36	6	7	2	14	1	100	160	354
July	2001	33	37	8	8	2	11	1	100	160	341
August	2001	32	37	7	8	3	12	1	100	158	357
September	2001	34	33	6	9	2	15	2	100	156	332
October	2001	29	35	5	8	2	18	3	100	154	345
November	2001	30	30	6	8	2	20	4	100	150	335
December	2001	31	30	7	7	3	20	3	100	151	367
January	2002	31	30	7	7	2	20	3	100	152	361
February	2002	27	34	8	6	1	21	4	100	154	371
March	2002	30	30	7	8	0	20	4	100	152	361
April	2002	33	31	5	7	1	20	3	100	155	352
May	2002	37	28	5	9	2	18	1	100	154	356
June	2002	36	27	6	8	2	19	1	100	153	362
July	2002	34	24	7	10	1	21	1	100	147	368
August	2002	32	27	6	12	3	19	2	100	144	357
September	2002	28	32	8	12	4	16	1	100	145	335
October	2002	27	35	8	10	3	15	2	100	149	328
November	2002	26	34	9	8	2	18	4	100	150	340
December	2002	27	37	7	7	1	18	4	100	156	358

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TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	2003	27	35	8	8	1	19	3	100	152	373
February	2003	29	33	7	8	3	19	2	100	151	344
March	2003	30	30	7	8	3	21	2	100	149	337
April	2003	34	30	5	8	4	18	1	100	153	336
May	2003	35	30	6	7	2	19	1	100	157	340
June	2003	35	28	6	7	4	18	1	100	153	348
July	2003	31	28	8	8	4	19	2	100	148	351
August	2003	29	29	8	7	5	19	2	100	145	335
September	2003	31	30	8	6	4	19	1	100	151	322
October	2003	32	33	7	6	3	18	0	100	156	324
November	2003	32	36	7	9	1	15	0	100	158	346
December	2003	27	35	7	13	2	15	0	100	147	351
January	2004	30	33	7	13	2	15	1	100	147	337
February	2004	33	30	7	12	2	15	1	100	148	327
March	2004	36	30	7	7	3	15	1	100	156	315
April	2004	36	30	6	6	3	18	1	100	157	323
May	2004	35	32	6	6	3	18	0	100	157	332
June	2004	33	33	7	8	1	18	1	100	156	323
July	2004	34	31	7	10	2	15	1	100	154	300
August	2004	36	32	6	9	1	14	2	100	158	282
September	2004	36	34	4	9	2	13	2	100	159	293
October	2004	32	36	4	10	2	14	1	100	155	302
November	2004	31	33	6	13	3	13	0	100	149	296
December	2004	30	31	6	16	3	13	1	100	143	295
January	2005	33	32	7	14	2	11	1	100	149	292
February	2005	33	35	6	10	2	13	2	100	155	292
March	2005	36	39	4	6	1	12	1	100	168	276
April	2005	30	42	6	7	1	12	1	100	164	275
May	2005	28	40	5	11	1	13	1	100	156	287
June	2005	30	36	7	11	2	14	0	100	154	321
July	2005	36	34	6	10	2	12	0	100	158	315
August	2005	36	35	7	7	2	14	0	100	162	299
September	2005	33	33	5	8	3	18	0	100	155	251
October	2005	27	32	6	13	3	19	0	100	142	251
November	2005	28	31	6	13	5	17	0	100	141	263
December	2005	30	34	6	10	5	14	0	100	149	285
January	2006	32	38	6	6	3	15	0	100	161	272
February	2006	32	39	8	7	2	12	0	100	163	256
March	2006	32	38	8	9	0	12	1	100	161	230
April	2006	34	38	5	8	1	13	1	100	162	240
May	2006	30	39	3	9	2	15	1	100	158	251
June	2006	28	38	3	11	4	16	0	100	151	270
July	2006	31	34	5	11	3	16	0	100	151	263

TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	2006	32	34	6	9	3	15	1	100	154	241
September	2006	35	32	5	9	2	17	1	100	155	221
October	2006	36	28	6	10	4	15	1	100	150	229
November	2006	40	23	6	12	2	16	0	100	149	235
December	2006	37	28	5	15	2	14	0	100	148	238
January	2007	32	33	5	12	2	16	0	100	152	233
February	2007	27	39	6	9	4	15	0	100	154	224
March	2007	33	35	8	7	4	14	0	100	157	228
April	2007	37	32	8	8	3	11	0	100	158	223
May	2007	36	33	6	9	1	14	0	100	160	247
June	2007	35	33	5	10	2	14	1	100	156	239
July	2007	32	35	4	11	2	15	1	100	154	234
August	2007	35	31	5	14	2	12	1	100	149	218
September	2007	35	31	4	14	1	14	1	100	150	217
October	2007	36	32	4	13	2	14	0	100	152	204
November	2007	31	34	5	10	2	17	0	100	152	211
December	2007	26	34	8	7	3	21	0	100	149	221
January	2008	22	33	8	10	4	23	0	100	141	229
February	2008	24	31	6	14	4	21	0	100	137	215
March	2008	23	37	6	17	3	15	0	100	141	208
April	2008	22	37	6	19	3	11	1	100	137	206
May	2008	18	37	8	16	5	14	1	100	134	201
June	2008	16	29	8	20	7	19	1	100	117	210
July	2008	18	29	7	16	8	21	0	100	124	216
August	2008	19	29	5	21	8	17	1	100	120	209
September	2008	22	29	3	20	6	18	2	100	125	213
October	2008	17	26	4	26	6	19	3	100	111	211
November	2008	17	21	7	24	7	21	3	100	106	213
December	2008	12	23	9	24	9	20	3	100	102	196
January	2009	12	25	11	22	7	20	2	100	108	185
February	2009	13	27	10	24	5	18	3	100	111	180
March	2009	16	25	9	27	3	18	2	100	110	195
April	2009	19	23	6	30	3	18	2	100	110	200
May	2009	17	21	6	29	3	23	1	100	106	195
June	2009	14	26	7	25	3	24	1	100	112	169
July	2009	12	26	8	27	5	20	2	100	106	161
August	2009	11	28	6	25	6	22	3	100	108	173
September	2009	13	25	9	26	6	20	2	100	106	174
October	2009	14	22	8	25	5	26	1	100	107	181
November	2009	15	18	10	26	4	25	2	100	103	173
December	2009	18	20	7	28	3	21	2	100	108	181
January	2010	18	21	10	26	2	20	2	100	110	176
February	2010	20	25	13	22	0	18	1	100	123	191

TABLE 9

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

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
Date of Survey		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
March	2010	20	26	15	18	1	18	1	100	127	177
April	2010	19	26	15	14	4	18	3	100	128	176
May	2010	20	26	12	15	6	18	4	100	126	177
June	2010	18	25	12	18	5	20	3	100	121	190
July	2010	20	33	8	21	2	15	1	100	130	179
August	2010	21	34	8	22	1	14	0	100	132	177
September	2010	22	37	7	20	2	12	1	100	137	162
October	2010	23	29	12	19	2	13	2	100	132	173
November	2010	24	26	12	21	5	10	2	100	124	161
December	2010	21	28	11	20	6	14	1	100	123	175
January	2011	21	31	6	20	6	13	3	100	126	170
February	2011	18	34	7	17	2	17	5	100	134	164
March	2011	21	28	11	16	1	18	5	100	132	157
April	2011	17	31	13	16	1	19	3	100	132	155
May	2011	17	31	11	17	2	17	4	100	129	162
June	2011	15	34	14	18	2	13	3	100	129	171
July	2011	13	32	11	26	3	11	3	100	117	169
August	2011	16	27	10	23	4	18	2	100	116	160
September	2011	20	25	4	28	4	16	2	100	113	153
October	2011	26	27	8	20	3	15	1	100	130	156
November	2011	22	34	13	20	3	9	0	100	134	156
December	2011	16	38	15	15	4	12	0	100	135	160
January	2012	15	33	16	16	5	15	0	100	126	155
February	2012	15	31	15	16	5	18	0	100	125	162
March	2012	20	34	11	16	6	15	0	100	132	151
April	2012	20	37	7	17	5	13	1	100	134	155
May	2012	23	35	10	17	4	9	1	100	137	144
June	2012	22	33	14	15	3	10	3	100	136	133
July	2012	23	30	15	12	4	14	3	100	138	125
August	2012	24	31	11	15	3	14	3	100	137	143
September	2012	24	25	10	21	1	17	1	100	127	162
October	2012	27	28	8	20	2	16	0	100	134	174
November	2012	28	26	8	17	2	18	2	100	135	169
December	2012	32	28	8	11	3	17	2	100	146	168
January	2013	29	23	11	12	3	20	2	100	137	166
February	2013	23	29	13	13	5	17	0	100	135	181
March	2013	21	32	13	12	5	16	0	100	136	186
April	2013	22	37	11	13	5	12	0	100	141	199
May	2013	29	32	10	14	4	11	0	100	142	207
June	2013	30	29	10	13	4	13	1	100	142	214
July	2013	32	29	8	13	2	15	1	100	145	213
August	2013	29	30	10	9	2	19	1	100	148	216
September	2013	28	34	10	11	1	16	1	100	150	231
October	2013	25	34	13	12	1	14	1	100	146	229

TABLE 9

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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
November	2013	24	33	12	17	2	10	2	100	138	226
December	2013	24	32	12	15	2	12	2	100	140	210
January	2014	26	35	10	15	1	11	2	100	145	219
February	2014	30	35	10	8	1	15	2	100	155	207
March	2014	31	34	9	7	2	15	2	100	155	219
April	2014	36	29	10	6	3	14	2	100	156	231
May	2014	32	28	13	10	3	14	1	100	148	239
June	2014	32	30	12	10	2	13	1	100	150	230
July	2014	27	32	13	13	2	12	2	100	145	217
August	2014	29	34	11	10	3	11	3	100	149	217
September	2014	29	33	11	11	3	10	2	100	148	239
October	2014	33	32	10	9	3	12	2	100	153	262
November	2014	34	32	12	11	2	7	2	100	154	281
December	2014	36	32	12	11	1	5	2	100	156	281
January	2015	33	37	11	11	2	4	2	100	158	291
February	2015	36	38	8	8	1	8	1	100	164	294
March	2015	33	38	8	6	1	13	1	100	165	320
April	2015	33	36	9	6	1	14	0	100	162	325
May	2015	30	38	9	8	1	13	1	100	159	358
June	2015	31	40	8	8	2	10	2	100	161	347
July	2015	31	40	7	7	2	9	3	100	161	346
August	2015	35	38	7	5	2	10	2	100	165	349
September	2015	34	37	9	8	2	10	1	100	161	375
October	2015	35	37	7	9	3	10	0	100	160	382
November	2015	31	39	7	12	2	9	1	100	156	366
December	2015	36	35	3	13	3	9	1	100	155	338
January	2016	37	34	5	12	2	9	1	100	157	332
February	2016	38	30	5	11	2	12	1	100	155	337
March	2016	36	33	7	10	1	11	3	100	159	353
April	2016	36	32	8	11	2	9	3	100	155	360
May	2016	38	33	8	9	3	8	2	100	159	363
June	2016	35	35	8	9	2	10	2	100	158	354
July	2016	36	36	8	6	1	10	3	100	165	358
August	2016	31	37	10	8	1	10	4	100	159	348
September	2016	32	36	10	7	1	11	3	100	159	356
October	2016	29	34	8	10	1	14	4	100	151	366
November	2016	33	31	8	10	2	13	2	100	153	393
December	2016	36	32	8	9	1	12	2	100	157	414
January	2017	38	34	8	6	1	12	1	100	165	410
February	2017	36	37	7	6	1	11	2	100	166	405
March	2017	34	33	10	8	2	11	2	100	158	390
April	2017	34	33	10	10	2	9	3	100	156	383
May	2017	36	31	9	9	2	12	2	100	156	395

TABLE 9

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

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
June	2017	35	35	6	7	2	13	2	100	162	423
July	2017	32	37	7	6	2	14	2	100	161	434
August	2017	34	37	7	7	2	11	2	100	162	419
September	2017	35	37	8	7	2	10	1	100	162	386
October	2017	37	36	8	7	2	8	1	100	164	373
November	2017	37	36	10	8	2	7	1	100	163	385
December	2017	37	33	9	8	2	10	1	100	160	392
January	2018	37	30	8	10	2	12	1	100	156	420
February	2018	34	33	6	11	3	13	1	100	153	403
March	2018	34	36	6	10	2	10	1	100	157	397
April	2018	36	36	7	9	3	9	1	100	160	377
May	2018	40	33	9	7	2	8	1	100	164	358