

# AGE 18 TO 34

## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

- Key:
- (a) Better off financially than 5 years ago/Better off 5 years 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

( Note: Prior to 1972 a four year horizon was used)

| <u>Date of Survey</u> |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
|                       |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |               |              |                 |              |
| September             | 1980 | 42                         | 16                           | 1                | 9                           | 2                         | 25                  | 5             | 100          | 147             | 789          |
| March                 | 1981 | 40                         | 17                           | 1                | 6                           | 5                         | 26                  | 6             | 100          | 145             | 810          |
| September             | 1981 | 46                         | 17                           | 1                | 6                           | 5                         | 21                  | 5             | 100          | 151             | 813          |
| March                 | 1982 | 42                         | 15                           | 2                | 9                           | 4                         | 25                  | 4             | 100          | 144             | 853          |
| September             | 1982 | 40                         | 14                           | 1                | 10                          | 5                         | 25                  | 4             | 100          | 140             | 858          |
| March                 | 1983 | 43                         | 13                           | 1                | 8                           | 4                         | 26                  | 4             | 100          | 144             | 831          |
| September             | 1983 | 51                         | 13                           | 1                | 7                           | 3                         | 21                  | 3             | 100          | 154             | 797          |
| March                 | 1984 | 52                         | 16                           | 1                | 5                           | 2                         | 18                  | 4             | 100          | 161             | 808          |
| September             | 1984 | 54                         | 14                           | 2                | 4                           | 2                         | 19                  | 4             | 100          | 162             | 799          |
| September             | 1985 | 51                         | 17                           | 1                | 5                           | 2                         | 19                  | 5             | 100          | 161             | 687          |
| September             | 2011 | 37                         | 15                           | 1                | 12                          | 3                         | 29                  | 3             | 100          | 137             | 153          |
| October               | 2011 | 43                         | 15                           | 0                | 7                           | 3                         | 29                  | 3             | 100          | 147             | 156          |
| November              | 2011 | 44                         | 20                           | 1                | 5                           | 6                         | 24                  | 1             | 100          | 153             | 156          |
| December              | 2011 | 41                         | 20                           | 1                | 6                           | 7                         | 23                  | 1             | 100          | 148             | 160          |
| January               | 2012 | 40                         | 18                           | 1                | 7                           | 7                         | 25                  | 2             | 100          | 144             | 155          |
| February              | 2012 | 44                         | 13                           | 0                | 9                           | 6                         | 27                  | 1             | 100          | 142             | 162          |
| March                 | 2012 | 45                         | 15                           | 0                | 6                           | 3                         | 28                  | 3             | 100          | 150             | 151          |
| April                 | 2012 | 45                         | 13                           | 0                | 6                           | 2                         | 30                  | 4             | 100          | 150             | 155          |
| May                   | 2012 | 46                         | 16                           | 0                | 5                           | 1                         | 27                  | 6             | 100          | 156             | 144          |
| June                  | 2012 | 47                         | 16                           | 0                | 5                           | 2                         | 26                  | 3             | 100          | 155             | 133          |
| July                  | 2012 | 48                         | 15                           | 0                | 5                           | 5                         | 25                  | 3             | 100          | 152             | 125          |
| August                | 2012 | 40                         | 16                           | 0                | 8                           | 5                         | 29                  | 1             | 100          | 143             | 143          |
| September             | 2012 | 36                         | 15                           | 0                | 8                           | 5                         | 32                  | 3             | 100          | 137             | 162          |
| October               | 2012 | 37                         | 20                           | 1                | 7                           | 4                         | 29                  | 3             | 100          | 146             | 174          |
| November              | 2012 | 42                         | 15                           | 1                | 7                           | 3                         | 28                  | 4             | 100          | 148             | 169          |
| December              | 2012 | 53                         | 15                           | 1                | 7                           | 1                         | 20                  | 3             | 100          | 160             | 168          |
| January               | 2013 | 51                         | 14                           | 1                | 9                           | 0                         | 22                  | 3             | 100          | 157             | 166          |
| February              | 2013 | 53                         | 15                           | 0                | 8                           | 2                         | 19                  | 2             | 100          | 159             | 181          |
| March                 | 2013 | 51                         | 13                           | 0                | 9                           | 3                         | 21                  | 3             | 100          | 152             | 186          |
| April                 | 2013 | 55                         | 9                            | 1                | 8                           | 4                         | 20                  | 3             | 100          | 153             | 199          |
| May                   | 2013 | 54                         | 11                           | 1                | 8                           | 3                         | 21                  | 3             | 100          | 154             | 207          |
| June                  | 2013 | 53                         | 14                           | 2                | 8                           | 2                         | 20                  | 2             | 100          | 157             | 214          |
| July                  | 2013 | 53                         | 16                           | 2                | 5                           | 2                         | 20                  | 3             | 100          | 162             | 213          |
| August                | 2013 | 53                         | 14                           | 3                | 3                           | 3                         | 21                  | 3             | 100          | 161             | 216          |
| September             | 2013 | 53                         | 14                           | 3                | 2                           | 2                         | 23                  | 3             | 100          | 164             | 231          |
| October               | 2013 | 51                         | 13                           | 3                | 5                           | 3                         | 24                  | 2             | 100          | 157             | 229          |
| November              | 2013 | 50                         | 15                           | 3                | 7                           | 1                         | 22                  | 2             | 100          | 156             | 226          |
| December              | 2013 | 48                         | 16                           | 2                | 10                          | 1                         | 22                  | 1             | 100          | 153             | 210          |
| January               | 2014 | 51                         | 19                           | 2                | 7                           | 2                         | 19                  | 1             | 100          | 161             | 219          |

# AGE 18 TO 34

## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

| <u>Date of Survey</u> |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
|                       |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |               |              |                 |              |
| February              | 2014 | 54                         | 17                           | 1                | 6                           | 1                         | 19                  | 3             | 100          | 163             | 207          |
| March                 | 2014 | 55                         | 14                           | 1                | 5                           | 2                         | 20                  | 4             | 100          | 162             | 219          |
| April                 | 2014 | 52                         | 13                           | 1                | 5                           | 1                         | 23                  | 4             | 100          | 158             | 231          |
| May                   | 2014 | 55                         | 13                           | 1                | 5                           | 3                         | 21                  | 3             | 100          | 161             | 239          |
| June                  | 2014 | 54                         | 15                           | 1                | 4                           | 4                         | 20                  | 2             | 100          | 162             | 230          |
| July                  | 2014 | 56                         | 15                           | 1                | 4                           | 3                         | 19                  | 2             | 100          | 163             | 217          |
| August                | 2014 | 51                         | 16                           | 1                | 5                           | 2                         | 20                  | 5             | 100          | 160             | 217          |
| September             | 2014 | 53                         | 15                           | 1                | 5                           | 0                         | 20                  | 6             | 100          | 162             | 239          |
| October               | 2014 | 55                         | 15                           | 1                | 5                           | 2                         | 17                  | 6             | 100          | 164             | 262          |
| November              | 2014 | 58                         | 13                           | 1                | 6                           | 3                         | 15                  | 4             | 100          | 162             | 281          |
| December              | 2014 | 59                         | 14                           | 2                | 4                           | 3                         | 14                  | 3             | 100          | 166             | 281          |
| January               | 2015 | 59                         | 14                           | 2                | 4                           | 3                         | 16                  | 3             | 100          | 167             | 291          |
| February              | 2015 | 61                         | 14                           | 1                | 3                           | 1                         | 18                  | 2             | 100          | 171             | 294          |
| March                 | 2015 | 58                         | 16                           | 2                | 3                           | 1                         | 19                  | 2             | 100          | 169             | 320          |
| April                 | 2015 | 54                         | 18                           | 2                | 4                           | 1                         | 17                  | 4             | 100          | 166             | 325          |
| May                   | 2015 | 52                         | 21                           | 2                | 3                           | 2                         | 16                  | 3             | 100          | 168             | 358          |
| June                  | 2015 | 57                         | 20                           | 2                | 2                           | 3                         | 12                  | 3             | 100          | 172             | 347          |
| July                  | 2015 | 60                         | 17                           | 2                | 2                           | 3                         | 13                  | 3             | 100          | 172             | 346          |
| August                | 2015 | 61                         | 16                           | 2                | 2                           | 2                         | 13                  | 3             | 100          | 173             | 349          |
| September             | 2015 | 56                         | 16                           | 2                | 3                           | 1                         | 18                  | 4             | 100          | 168             | 375          |
| October               | 2015 | 56                         | 18                           | 1                | 2                           | 2                         | 18                  | 3             | 100          | 171             | 382          |
| November              | 2015 | 56                         | 18                           | 1                | 4                           | 1                         | 17                  | 3             | 100          | 168             | 366          |
| December              | 2015 | 58                         | 17                           | 1                | 3                           | 2                         | 18                  | 2             | 100          | 169             | 338          |
| January               | 2016 | 59                         | 16                           | 1                | 5                           | 1                         | 16                  | 2             | 100          | 169             | 332          |
| February              | 2016 | 59                         | 15                           | 1                | 3                           | 2                         | 17                  | 2             | 100          | 170             | 337          |
| March                 | 2016 | 60                         | 15                           | 1                | 4                           | 1                         | 15                  | 3             | 100          | 171             | 353          |
| April                 | 2016 | 59                         | 16                           | 2                | 4                           | 1                         | 16                  | 2             | 100          | 170             | 360          |
| May                   | 2016 | 59                         | 15                           | 1                | 4                           | 1                         | 16                  | 3             | 100          | 169             | 363          |
| June                  | 2016 | 60                         | 13                           | 1                | 4                           | 1                         | 18                  | 3             | 100          | 168             | 354          |
| July                  | 2016 | 60                         | 13                           | 1                | 3                           | 2                         | 18                  | 3             | 100          | 168             | 358          |
| August                | 2016 | 59                         | 15                           | 1                | 3                           | 4                         | 16                  | 3             | 100          | 167             | 348          |
| September             | 2016 | 58                         | 17                           | 1                | 3                           | 3                         | 16                  | 3             | 100          | 169             | 356          |
| October               | 2016 | 60                         | 14                           | 0                | 2                           | 3                         | 18                  | 3             | 100          | 170             | 366          |
| November              | 2016 | 62                         | 11                           | 1                | 2                           | 1                         | 19                  | 3             | 100          | 171             | 393          |
| December              | 2016 | 66                         | 11                           | 1                | 2                           | 1                         | 16                  | 3             | 100          | 174             | 414          |
| January               | 2017 | 66                         | 12                           | 1                | 2                           | 1                         | 16                  | 3             | 100          | 175             | 410          |
| February              | 2017 | 65                         | 14                           | 0                | 2                           | 1                         | 16                  | 2             | 100          | 176             | 405          |
| March                 | 2017 | 62                         | 13                           | 1                | 2                           | 2                         | 18                  | 3             | 100          | 171             | 390          |
| April                 | 2017 | 62                         | 14                           | 1                | 2                           | 1                         | 16                  | 4             | 100          | 173             | 383          |
| May                   | 2017 | 64                         | 14                           | 1                | 2                           | 2                         | 14                  | 4             | 100          | 174             | 395          |
| June                  | 2017 | 65                         | 15                           | 0                | 1                           | 1                         | 14                  | 3             | 100          | 179             | 423          |
| July                  | 2017 | 62                         | 15                           | 1                | 1                           | 2                         | 15                  | 4             | 100          | 174             | 434          |
| August                | 2017 | 61                         | 15                           | 1                | 3                           | 1                         | 16                  | 3             | 100          | 172             | 419          |
| September             | 2017 | 60                         | 17                           | 2                | 3                           | 1                         | 16                  | 2             | 100          | 173             | 386          |
| October               | 2017 | 63                         | 16                           | 2                | 2                           | 1                         | 14                  | 2             | 100          | 176             | 373          |
| November              | 2017 | 63                         | 16                           | 2                | 2                           | 1                         | 14                  | 3             | 100          | 176             | 385          |
| December              | 2017 | 64                         | 13                           | 2                | 2                           | 1                         | 15                  | 3             | 100          | 175             | 392          |
| January               | 2018 | 63                         | 14                           | 2                | 2                           | 0                         | 17                  | 2             | 100          | 175             | 420          |
| February              | 2018 | 63                         | 14                           | 1                | 2                           | 1                         | 17                  | 1             | 100          | 174             | 403          |
| March                 | 2018 | 61                         | 17                           | 1                | 3                           | 2                         | 14                  | 2             | 100          | 174             | 397          |
| April                 | 2018 | 62                         | 17                           | 1                | 4                           | 2                         | 11                  | 3             | 100          | 173             | 377          |
| May                   | 2018 | 61                         | 21                           | 1                | 4                           | 2                         | 8                   | 4             | 100          | 177             | 358          |
| June                  | 2018 | 61                         | 19                           | 1                | 4                           | 2                         | 11                  | 3             | 100          | 174             | 361          |

# AGE 18 TO 34

## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

| <u>Date of Survey</u> |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
|                       |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |               |              |                 |              |
| July                  | 2018 | 62                         | 17                           | 2                | 3                           | 2                         | 11                  | 3             | 100          | 174             | 352          |
| August                | 2018 | 62                         | 13                           | 3                | 3                           | 2                         | 14                  | 3             | 100          | 170             | 385          |
| September             | 2018 | 67                         | 13                           | 2                | 2                           | 2                         | 11                  | 3             | 100          | 176             | 390          |
| October               | 2018 | 63                         | 12                           | 2                | 2                           | 2                         | 16                  | 3             | 100          | 171             | 388          |
| November              | 2018 | 63                         | 12                           | 2                | 2                           | 3                         | 15                  | 2             | 100          | 171             | 358          |
| December              | 2018 | 56                         | 15                           | 2                | 3                           | 3                         | 18                  | 3             | 100          | 165             | 367          |
| January               | 2019 | 58                         | 16                           | 1                | 3                           | 2                         | 17                  | 3             | 100          | 169             | 368          |
| February              | 2019 | 62                         | 14                           | 1                | 3                           | 1                         | 16                  | 3             | 100          | 171             | 377          |
| March                 | 2019 | 66                         | 11                           | 1                | 3                           | 2                         | 15                  | 3             | 100          | 172             | 352          |
| April                 | 2019 | 65                         | 10                           | 1                | 3                           | 3                         | 15                  | 2             | 100          | 170             | 369          |
| May                   | 2019 | 62                         | 15                           | 2                | 2                           | 3                         | 13                  | 2             | 100          | 172             | 376          |
| June                  | 2019 | 61                         | 15                           | 3                | 2                           | 3                         | 14                  | 3             | 100          | 172             | 382          |
| July                  | 2019 | 59                         | 16                           | 2                | 2                           | 2                         | 16                  | 4             | 100          | 171             | 359          |
| August                | 2019 | 62                         | 13                           | 1                | 1                           | 2                         | 17                  | 4             | 100          | 171             | 349          |
| September             | 2019 | 61                         | 14                           | 1                | 2                           | 1                         | 18                  | 3             | 100          | 172             | 337          |
| October               | 2019 | 66                         | 13                           | 1                | 2                           | 1                         | 16                  | 2             | 100          | 175             | 369          |
| November              | 2019 | 64                         | 14                           | 1                | 3                           | 1                         | 16                  | 1             | 100          | 174             | 362          |
| December              | 2019 | 65                         | 13                           | 1                | 3                           | 2                         | 15                  | 1             | 100          | 173             | 374          |
| January               | 2020 | 63                         | 15                           | 1                | 3                           | 1                         | 15                  | 1             | 100          | 175             | 348          |
| February              | 2020 | 64                         | 14                           | 1                | 3                           | 3                         | 13                  | 1             | 100          | 173             | 350          |
| March                 | 2020 | 66                         | 12                           | 1                | 3                           | 2                         | 13                  | 2             | 100          | 174             | 365          |
| April                 | 2020 | 67                         | 13                           | 1                | 3                           | 2                         | 12                  | 1             | 100          | 174             | 386          |
| May                   | 2020 | 68                         | 12                           | 0                | 3                           | 0                         | 14                  | 2             | 100          | 177             | 416          |
| June                  | 2020 | 68                         | 14                           | 0                | 3                           | 0                         | 13                  | 2             | 100          | 179             | 397          |
| July                  | 2020 | 68                         | 13                           | 1                | 2                           | 1                         | 14                  | 2             | 100          | 177             | 386          |
| August                | 2020 | 66                         | 13                           | 1                | 2                           | 1                         | 15                  | 1             | 100          | 177             | 377          |
| September             | 2020 | 65                         | 13                           | 1                | 2                           | 1                         | 16                  | 1             | 100          | 174             | 371          |
| October               | 2020 | 63                         | 14                           | 2                | 3                           | 0                         | 15                  | 3             | 100          | 174             | 371          |
| November              | 2020 | 63                         | 14                           | 1                | 4                           | 0                         | 15                  | 3             | 100          | 173             | 363          |
| December              | 2020 | 65                         | 14                           | 1                | 3                           | 0                         | 14                  | 3             | 100          | 176             | 385          |
| January               | 2021 | 66                         | 13                           | 1                | 3                           | 0                         | 15                  | 2             | 100          | 176             | 389          |
| February              | 2021 | 66                         | 14                           | 1                | 3                           | 0                         | 14                  | 1             | 100          | 176             | 392          |
| March                 | 2021 | 63                         | 14                           | 2                | 3                           | 1                         | 14                  | 2             | 100          | 173             | 370          |
| April                 | 2021 | 64                         | 15                           | 1                | 3                           | 1                         | 14                  | 3             | 100          | 175             | 365          |
| May                   | 2021 | 63                         | 15                           | 1                | 2                           | 1                         | 15                  | 3             | 100          | 175             | 365          |
| June                  | 2021 | 66                         | 14                           | 1                | 2                           | 0                         | 14                  | 2             | 100          | 177             | 395          |
| July                  | 2021 | 65                         | 15                           | 1                | 3                           | 1                         | 14                  | 2             | 100          | 176             | 414          |
| August                | 2021 | 65                         | 16                           | 1                | 2                           | 1                         | 13                  | 2             | 100          | 178             | 402          |
| September             | 2021 | 62                         | 15                           | 1                | 3                           | 1                         | 15                  | 3             | 100          | 173             | 371          |
| October               | 2021 | 65                         | 13                           | 1                | 2                           | 1                         | 14                  | 3             | 100          | 175             | 351          |
| November              | 2021 | 66                         | 10                           | 2                | 3                           | 1                         | 15                  | 4             | 100          | 172             | 349          |
| December              | 2021 | 66                         | 11                           | 1                | 3                           | 1                         | 15                  | 3             | 100          | 173             | 376          |
| January               | 2022 | 67                         | 11                           | 1                | 3                           | 2                         | 14                  | 3             | 100          | 174             | 372          |
| February              | 2022 | 66                         | 12                           | 1                | 3                           | 2                         | 14                  | 2             | 100          | 173             | 364          |
| March                 | 2022 | 66                         | 11                           | 1                | 2                           | 3                         | 14                  | 3             | 100          | 172             | 336          |
| April                 | 2022 | 64                         | 13                           | 1                | 2                           | 2                         | 15                  | 2             | 100          | 172             | 340          |
| May                   | 2022 | 62                         | 16                           | 1                | 2                           | 2                         | 14                  | 3             | 100          | 174             | 357          |
| June                  | 2022 | 61                         | 17                           | 2                | 4                           | 2                         | 13                  | 2             | 100          | 172             | 366          |
| July                  | 2022 | 58                         | 14                           | 1                | 5                           | 5                         | 14                  | 2             | 100          | 162             | 359          |
| August                | 2022 | 57                         | 13                           | 2                | 6                           | 6                         | 14                  | 2             | 100          | 157             | 332          |
| September             | 2022 | 54                         | 14                           | 2                | 6                           | 6                         | 16                  | 2             | 100          | 156             | 339          |
| October               | 2022 | 55                         | 15                           | 3                | 5                           | 4                         | 14                  | 3             | 100          | 161             | 359          |
| November              | 2022 | 55                         | 13                           | 3                | 4                           | 4                         | 17                  | 4             | 100          | 159             | 395          |

**AGE 18 TO 34**

**TABLE 12**

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

| <u>Date of Survey</u> |      | (a)<br>Continuous<br><u>Increase</u> | (b)<br>Intermittent<br><u>Increase</u> | (c)<br>No<br><u>Change</u> | (d)<br>Intermittent<br><u>Decline</u> | (e)<br>Continuous<br><u>Decline</u> | (f)<br>Mixed<br><u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|--------------------------------------|--|----------------------------|---------------------------------------|-------------------------------------|-------------------------------|---------------|--------------|-----------------|--------------|
| December              | 2022 | 55                                   | 12                                     | 3                          | 3                                     | 4                                   | 19                            | 4             | 100          | 159             | 384          |
| January               | 2023 | 56                                   | 12                                     | 2                          | 3                                     | 3                                   | 21                            | 2             | 100          | 161             | 351          |
| February              | 2023 | 54                                   | 14                                     | 2                          | 3                                     | 2                                   | 22                            | 2             | 100          | 163             | 322          |
| March                 | 2023 | 56                                   | 13                                     | 2                          | 4                                     | 2                                   | 21                            | 2             | 100          | 163             | 323          |
| April                 | 2023 | 51                                   | 16                                     | 2                          | 4                                     | 4                                   | 20                            | 3             | 100          | 158             | 336          |
| May                   | 2023 | 54                                   | 14                                     | 2                          | 5                                     | 5                                   | 17                            | 2             | 100          | 158             | 364          |
| June                  | 2023 | 53                                   | 14                                     | 2                          | 5                                     | 6                                   | 19                            | 2             | 100          | 155             | 366          |
| July                  | 2023 | 57                                   | 13                                     | 1                          | 4                                     | 4                                   | 19                            | 1             | 100          | 162             | 368          |
| August                | 2023 | 55                                   | 14                                     | 0                          | 4                                     | 3                                   | 21                            | 3             | 100          | 162             | 348          |
| September             | 2023 | 55                                   | 15                                     | 0                          | 4                                     | 4                                   | 20                            | 3             | 100          | 161             | 337          |