

AGE 18 TO 34

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TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

Responses to the query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 1978	50	3	5	13	14	0	2
April 1978	49	3	4	15	13	0	1
May 1978	49	3	5	15	14	0	1
June 1978	50	3	6	14	17	0	1
July 1978	52	3	6	11	18	1	1
August 1978	50	2	6	11	19	1	2
September 1978	50	2	6	9	19	1	2
October 1978	52	3	5	10	19	0	2
November 1978	52	3	5	10	19	0	2
December 1978	50	3	4	12	19	1	3
January 1979	48	2	5	13	20	0	3
February 1979	46	3	4	12	22	0	3
March 1979	47	3	5	12	23	0	2
April 1979	46	2	5	13	28	0	1
May 1979	48	2	6	14	30	0	1
June 1979	47	2	7	13	35	0	1
July 1979	47	3	6	12	33	0	1
August 1979	48	3	6	12	32	0	2
September 1979	46	5	5	13	33	1	2
October 1979	44	4	5	13	35	1	3
November 1979	44	3	5	14	37	1	2
December 1979	43	2	6	13	35	1	2
January 1980	46	2	6	12	31	0	2
February 1980	47	3	5	12	29	0	2
March 1980	46	3	5	15	32	0	2
April 1980	41	3	4	16	36	2	2
May 1980	39	2	5	15	37	2	1
June 1980	40	2	7	16	34	3	1
July 1980	44	3	7	17	31	1	0
August 1980	45	4	7	19	28	1	1
September 1980	48	5	5	18	27	1	2
October 1980	46	4	5	16	26	1	2
November 1980	46	3	5	16	27	1	1
December 1980	43	3	5	15	31	1	1
January 1981	42	3	6	16	35	1	1
February 1981	39	4	7	15	35	1	1
March 1981	39	2	7	15	33	0	2
April 1981	37	2	6	16	30	1	1
May 1981	39	2	5	16	31	1	1
June 1981	41	2	6	16	29	1	1
July 1981	44	2	6	15	28	0	1
August 1981	45	2	7	15	25	0	2
September 1981	45	2	7	14	24	0	2
October 1981	45	2	7	15	23	1	2
November 1981	43	2	6	15	26	1	2
December 1981	44	2	6	17	28	1	2
January 1982	44	3	5	19	27	2	2
February 1982	43	3	5	21	28	1	2
March 1982	39	3	6	24	27	1	2

AGE 18 TO 34

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
April 1982	39	3	6	24	27	1	2
May 1982	39	2	6	23	24	1	2
June 1982	40	2	6	21	22	2	2
July 1982	42	3	6	21	21	2	1
August 1982	43	3	6	23	20	2	2
September 1982	42	2	5	26	21	1	2
October 1982	42	3	5	26	21	1	2
November 1982	41	3	4	25	22	1	1
December 1982	39	4	3	25	20	0	1
January 1983	40	4	3	24	19	0	1
February 1983	43	3	4	25	16	1	1
March 1983	45	3	4	26	19	1	1
April 1983	44	2	6	26	17	1	2
May 1983	42	2	7	26	15	1	1
June 1983	43	3	9	23	12	1	1
July 1983	46	3	7	20	12	0	1
August 1983	48	3	7	18	12	0	1
September 1983	49	3	6	17	11	0	1
October 1983	44	3	6	20	13	0	1
November 1983	46	3	5	19	13	0	1
December 1983	46	4	4	19	11	0	0
January 1984	50	4	5	17	9	1	0
February 1984	52	4	7	18	8	0	0
March 1984	55	2	8	17	9	0	1
April 1984	54	2	8	16	8	0	1
May 1984	54	1	6	15	9	0	1
June 1984	54	2	5	15	9	0	1
July 1984	54	2	5	15	9	1	1
August 1984	55	3	4	14	8	1	1
September 1984	53	2	4	12	7	1	1
October 1984	57	2	4	14	7	0	1
November 1984	56	2	5	15	7	1	2
December 1984	56	2	6	17	6	1	2
January 1985	52	2	6	16	6	1	2
February 1985	52	2	5	15	7	1	2
March 1985	52	1	4	16	9	0	1
April 1985	51	1	5	17	8	1	0
May 1985	50	2	5	16	10	1	0
June 1985	51	2	7	16	8	1	0
July 1985	51	2	7	17	8	1	1
August 1985	52	2	7	16	7	1	1
September 1985	51	2	5	15	8	1	1
October 1985	54	2	5	12	9	1	1
November 1985	52	2	5	13	9	0	1
December 1985	54	2	6	13	9	0	1
January 1986	55	3	5	13	7	0	2
February 1986	58	3	7	14	6	0	1
March 1986	55	4	7	13	5	0	1
April 1986	53	2	7	13	7	0	1
May 1986	49	2	8	14	7	0	1
June 1986	50	2	8	14	6	0	1
July 1986	55	3	7	14	5	1	1
August 1986	57	3	7	13	5	1	0

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
September 1986	57	4	6	14	6	1	1
October 1986	50	4	7	14	7	1	1
November 1986	52	4	8	12	6	1	2
December 1986	50	3	9	13	7	0	2
January 1987	54	3	9	13	5	0	2
February 1987	53	2	7	16	6	0	2
March 1987	56	3	6	14	5	0	2
April 1987	55	2	5	14	7	0	1
May 1987	54	3	6	14	7	1	1
June 1987	52	3	7	15	6	1	1
July 1987	53	3	9	15	5	1	1
August 1987	53	3	8	13	5	0	2
September 1987	53	3	8	13	5	0	2
October 1987	51	4	6	15	6	0	2
November 1987	50	4	7	15	6	0	2
December 1987	51	3	7	15	5	0	2
January 1988	54	3	8	12	4	0	2
February 1988	57	3	7	13	3	1	1
March 1988	60	3	6	13	3	1	2
April 1988	54	1	7	14	3	1	2
May 1988	50	2	7	13	3	1	2
June 1988	45	2	7	13	3	0	1
July 1988	51	3	6	15	4	0	1
August 1988	58	2	7	15	4	0	1
September 1988	62	3	7	14	4	0	2
October 1988	61	3	6	14	6	0	2
November 1988	55	3	6	14	7	0	2
December 1988	54	2	6	16	9	0	1
January 1989	52	2	7	14	9	0	2
February 1989	53	2	8	15	10	0	2
March 1989	50	2	8	13	8	0	3
April 1989	51	3	8	13	8	0	3
May 1989	49	2	7	10	7	0	3
June 1989	51	2	7	12	7	0	3
July 1989	51	2	6	13	8	0	3
August 1989	53	2	6	13	8	0	2
September 1989	53	2	6	12	8	0	2
October 1989	52	2	6	12	6	0	1
November 1989	47	3	7	14	5	0	2
December 1989	44	3	7	13	7	1	2
January 1990	45	4	7	11	9	1	2
February 1990	48	5	7	11	10	1	1
March 1990	50	4	6	12	10	0	1
April 1990	51	3	7	13	9	1	2
May 1990	49	2	8	12	8	0	3
June 1990	49	4	10	12	6	0	4
July 1990	46	5	8	10	5	1	3
August 1990	47	5	6	12	8	1	3
September 1990	45	5	5	14	9	1	2
October 1990	42	3	7	17	12	0	3
November 1990	42	3	7	18	12	0	2
December 1990	43	2	6	19	13	0	2

AGE 18 TO 34

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TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January 1991	47	2	6	18	10	1	2
February 1991	43	3	5	20	10	1	3
March 1991	40	4	6	19	9	1	3
April 1991	38	4	6	21	10	1	3
May 1991	42	4	9	20	8	1	2
June 1991	44	4	9	21	10	1	2
July 1991	46	4	8	20	10	0	1
August 1991	45	2	6	22	10	1	3
September 1991	47	2	6	21	8	1	3
October 1991	47	2	5	21	9	1	3
November 1991	47	2	4	23	11	2	3
December 1991	43	3	4	25	12	2	3
January 1992	39	2	6	28	11	2	4
February 1992	39	3	8	27	9	1	3
March 1992	40	3	8	24	9	1	3
April 1992	41	3	7	21	8	1	2
May 1992	39	2	6	21	7	1	3
June 1992	40	2	6	22	7	1	4
July 1992	38	3	7	23	7	2	4
August 1992	38	3	6	24	9	2	5
September 1992	39	3	8	23	9	2	4
October 1992	41	2	7	24	9	2	4
November 1992	43	3	9	22	8	1	4
December 1992	44	4	8	24	8	2	4
January 1993	45	5	8	25	6	2	4
February 1993	43	5	7	25	6	2	3
March 1993	46	4	5	23	6	1	2
April 1993	46	4	6	21	6	1	1
May 1993	48	3	7	21	7	1	3
June 1993	46	5	7	19	8	1	3
July 1993	50	4	7	17	8	1	3
August 1993	50	5	6	18	8	0	2
September 1993	48	4	8	21	10	0	2
October 1993	44	3	6	22	10	0	2
November 1993	45	3	7	23	11	1	2
December 1993	47	2	7	19	9	1	2
January 1994	49	2	8	18	7	1	2
February 1994	49	3	8	14	7	1	2
March 1994	50	3	7	16	7	0	2
April 1994	50	4	6	17	6	1	1
May 1994	52	3	7	20	5	1	1
June 1994	51	3	8	20	5	1	1
July 1994	53	3	7	19	6	0	2
August 1994	54	2	6	17	7	0	3
September 1994	52	3	4	17	6	1	3
October 1994	49	3	3	18	6	2	4
November 1994	47	3	4	20	6	2	3
December 1994	47	2	5	18	7	1	4
January 1995	51	1	8	17	6	0	3
February 1995	52	2	8	15	4	0	3
March 1995	52	3	8	17	3	1	3
April 1995	49	5	6	16	3	1	4
May 1995	48	5	6	16	4	1	4

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
June 1995	50	4	9	13	4	0	3
July 1995	50	3	10	14	3	1	5
August 1995	54	3	9	15	2	1	4
September 1995	51	4	7	18	2	1	5
October 1995	52	3	6	16	3	1	3
November 1995	47	3	5	19	4	0	4
December 1995	51	3	5	16	2	0	2
January 1996	50	3	6	17	2	0	4
February 1996	52	3	6	15	3	0	3
March 1996	47	3	8	16	5	0	4
April 1996	47	3	9	16	5	0	2
May 1996	47	2	9	16	7	0	2
June 1996	48	3	9	17	7	0	3
July 1996	49	2	10	17	8	0	3
August 1996	48	3	10	13	6	0	3
September 1996	49	3	8	13	5	1	3
October 1996	45	4	4	13	3	1	3
November 1996	46	3	5	14	3	1	2
December 1996	45	3	10	11	4	0	2
January 1997	48	3	12	10	4	0	4
February 1997	45	4	11	14	5	0	5
March 1997	45	5	7	17	5	1	4
April 1997	50	4	6	17	5	0	3
May 1997	54	5	7	12	3	0	2
June 1997	56	5	7	9	3	0	1
July 1997	54	5	8	8	2	0	1
August 1997	53	3	8	10	3	0	1
September 1997	55	2	9	10	3	0	2
October 1997	53	2	7	12	4	0	3
November 1997	54	2	7	10	3	0	3
December 1997	54	1	5	10	3	0	3
January 1998	56	1	6	10	3	0	2
February 1998	58	2	6	10	4	0	1
March 1998	56	3	9	10	4	0	2
April 1998	52	5	7	10	3	0	2
May 1998	52	4	7	9	2	0	3
June 1998	52	4	6	9	2	0	3
July 1998	56	3	7	9	2	0	3
August 1998	57	2	8	11	1	0	2
September 1998	58	2	9	11	1	0	1
October 1998	59	3	9	12	1	0	1
November 1998	59	3	10	11	2	0	2
December 1998	56	4	9	11	1	1	3
January 1999	55	4	8	11	2	1	4
February 1999	53	4	6	11	2	1	3
March 1999	59	3	6	11	2	0	3
April 1999	59	4	8	12	3	0	4
May 1999	60	5	7	13	4	0	5
June 1999	55	5	7	13	3	0	4
July 1999	56	3	6	14	3	0	3
August 1999	59	2	7	13	2	0	2
September 1999	61	2	7	14	2	0	3
October 1999	59	3	5	12	2	0	3

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November 1999	60	4	5	11	4	0	4
December 1999	61	3	5	11	4	0	3
January 2000	63	3	6	10	2	0	3
February 2000	63	4	8	11	1	0	2
March 2000	65	4	8	10	2	0	3
April 2000	63	4	8	11	4	0	2
May 2000	62	3	7	11	5	0	1
June 2000	60	3	6	13	4	0	2
July 2000	59	3	7	15	3	0	4
August 2000	56	4	8	15	2	0	5
September 2000	54	4	8	15	3	0	6
October 2000	56	3	9	14	3	0	5
November 2000	59	2	8	14	2	0	4
December 2000	60	2	8	13	4	0	4
January 2001	57	4	8	13	4	0	4
February 2001	54	5	10	12	5	0	3
March 2001	55	5	8	16	4	0	2
April 2001	57	4	7	16	5	0	2
May 2001	58	3	5	17	5	0	2
June 2001	57	2	7	13	4	0	3
July 2001	56	2	7	13	3	0	2
August 2001	54	2	6	12	3	1	2
September 2001	50	3	5	17	3	1	3
October 2001	48	2	6	20	3	2	3
November 2001	45	2	7	22	2	1	5
December 2001	48	2	6	21	2	1	4
January 2002	47	3	6	22	3	0	4
February 2002	50	2	5	23	3	0	3
March 2002	48	2	7	25	3	0	2
April 2002	50	1	7	24	4	1	2
May 2002	46	2	8	22	3	1	2
June 2002	44	2	7	21	4	1	3
July 2002	41	3	6	24	2	1	3
August 2002	39	3	6	24	4	1	2
September 2002	41	3	6	21	4	2	3
October 2002	42	2	7	19	4	2	2
November 2002	43	2	5	20	3	2	3
December 2002	46	3	8	21	2	2	2
January 2003	48	4	8	23	4	2	3
February 2003	47	4	9	23	5	2	3
March 2003	44	2	8	24	6	1	2
April 2003	44	2	8	22	5	1	2
May 2003	45	1	9	21	3	1	2
June 2003	44	3	8	23	2	2	3
July 2003	42	4	8	24	4	2	3
August 2003	45	4	7	26	6	2	3
September 2003	48	5	8	24	6	1	3
October 2003	50	3	8	23	5	1	3
November 2003	50	4	9	23	5	0	3
December 2003	47	3	9	25	5	0	3
January 2004	47	4	9	24	5	0	3
February 2004	49	4	8	20	4	0	3

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 2004	51	4	7	19	3	0	3
April 2004	53	5	7	23	3	1	4
May 2004	48	6	7	25	5	1	2
June 2004	48	4	7	22	8	1	2
July 2004	47	4	5	18	8	0	2
August 2004	54	3	5	15	7	1	2
September 2004	55	3	5	16	5	1	2
October 2004	56	2	6	17	6	1	2
November 2004	53	3	5	17	5	1	4
December 2004	48	3	4	21	8	1	4
January 2005	50	4	7	20	5	1	3
February 2005	52	4	6	21	5	0	2
March 2005	56	5	8	16	3	0	2
April 2005	49	4	7	17	7	0	2
May 2005	48	5	8	18	9	0	2
June 2005	48	5	9	18	8	1	3
July 2005	56	6	7	18	5	1	3
August 2005	53	8	7	19	4	1	5
September 2005	50	6	3	22	7	0	4
October 2005	44	5	4	22	12	0	6
November 2005	47	3	3	18	16	0	4
December 2005	55	5	5	15	13	1	6
January 2006	58	5	6	16	9	1	4
February 2006	58	5	8	17	6	0	3
March 2006	56	6	8	13	8	0	3
April 2006	56	5	8	12	6	0	5
May 2006	51	6	7	15	9	0	6
June 2006	47	4	10	20	11	0	5
July 2006	48	5	9	20	13	1	3
August 2006	55	5	8	16	12	1	3
September 2006	58	4	5	18	11	1	2
October 2006	57	5	5	19	10	0	1
November 2006	58	4	5	20	8	0	2
December 2006	55	5	7	18	9	1	3
January 2007	51	4	8	18	6	1	4
February 2007	47	6	9	20	9	1	3
March 2007	51	6	10	18	9	0	3
April 2007	57	5	11	16	12	0	3
May 2007	57	6	10	14	11	0	3
June 2007	56	6	9	15	10	0	3
July 2007	52	8	8	16	8	0	2
August 2007	55	5	7	16	8	1	4
September 2007	52	4	8	16	9	1	3
October 2007	54	6	8	17	9	1	4
November 2007	48	8	8	16	9	0	2
December 2007	48	10	7	20	11	0	2
January 2008	43	5	7	19	13	0	4
February 2008	45	8	7	21	16	0	4
March 2008	48	7	10	18	15	0	5
April 2008	46	9	11	19	18	1	3
May 2008	43	6	12	21	21	2	3
June 2008	36	5	8	25	29	3	3
July 2008	42	3	6	22	30	2	4

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August 2008	44	2	7	22	33	1	5
September 2008	46	1	6	22	30	2	5
October 2008	36	2	6	27	33	5	5
November 2008	30	3	3	29	31	5	3
December 2008	26	2	4	31	27	5	3
January 2009	29	2	4	31	26	4	6
February 2009	35	2	7	31	20	5	8
March 2009	35	3	6	34	17	4	7
April 2009	36	2	7	41	12	6	4
May 2009	26	1	4	48	10	6	4
June 2009	27	0	5	47	10	5	7
July 2009	22	1	2	42	9	7	7
August 2009	28	3	3	39	14	9	6
September 2009	28	3	4	41	12	9	3
October 2009	28	4	4	45	14	5	5
November 2009	22	2	4	47	11	2	5
December 2009	21	4	3	44	17	2	5
January 2010	21	3	5	41	16	2	7
February 2010	27	3	4	34	11	2	8
March 2010	30	3	7	32	6	1	7
April 2010	30	4	9	31	7	2	4
May 2010	28	5	11	34	11	1	3
June 2010	25	7	8	35	11	3	7
July 2010	31	8	6	31	10	2	6
August 2010	37	6	5	30	7	3	5
September 2010	43	4	5	27	9	1	1
October 2010	41	4	5	28	8	1	3
November 2010	40	5	5	29	10	1	3
December 2010	38	6	4	33	8	3	7
January 2011	38	4	4	31	9	5	7
February 2011	36	4	6	30	10	5	7
March 2011	39	3	6	30	13	3	5
April 2011	40	5	5	32	14	1	3
May 2011	41	5	2	30	13	1	3
June 2011	37	7	3	28	13	1	1
July 2011	38	4	4	30	13	2	1
August 2011	39	3	4	36	16	1	0
September 2011	43	1	4	34	15	1	3
October 2011	41	2	4	30	11	1	4
November 2011	47	2	4	25	8	1	4
December 2011	43	4	5	26	9	1	2
January 2012	42	3	6	29	11	0	2
February 2012	37	3	10	27	9	1	3
March 2012	45	3	9	26	9	1	2
April 2012	46	4	10	27	9	1	4
May 2012	39	4	6	28	8	1	4
June 2012	33	2	6	30	8	4	4
July 2012	29	1	5	27	11	5	1
August 2012	34	3	9	27	11	4	0
September 2012	34	3	9	33	13	2	1
October 2012	46	5	7	31	10	1	1
November 2012	52	2	3	32	10	2	4
December 2012	55	2	1	23	7	1	5

AGE 18 TO 34

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TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January 2013	48	1	2	25	9	1	6
February 2013	44	0	4	24	9	0	5
March 2013	44	3	6	23	8	0	4
April 2013	44	6	8	22	5	0	4
May 2013	44	8	8	23	6	0	5
June 2013	46	7	8	19	7	0	6
July 2013	51	6	7	19	7	0	5
August 2013	53	5	7	19	7	0	3
September 2013	50	5	7	21	5	0	4
October 2013	46	4	7	21	6	0	4
November 2013	42	3	8	24	8	0	4
December 2013	43	5	8	21	9	0	2
January 2014	50	5	8	21	7	0	3
February 2014	52	6	5	19	6	1	4
March 2014	52	5	5	21	7	1	4
April 2014	48	5	3	21	7	1	4
May 2014	49	4	3	21	7	0	6
June 2014	51	3	3	20	5	0	6
July 2014	50	4	3	21	5	0	7
August 2014	50	3	5	19	6	0	7
September 2014	52	6	4	22	7	0	7
October 2014	54	4	8	18	6	0	5
November 2014	55	4	7	16	4	0	3
December 2014	55	2	8	14	3	0	2
January 2015	58	3	7	17	4	0	2
February 2015	63	3	6	17	4	0	2
March 2015	62	4	5	17	4	1	4
April 2015	57	4	3	15	4	1	4
May 2015	58	6	3	15	5	1	5
June 2015	56	5	3	15	6	1	4
July 2015	57	5	4	16	5	1	4
August 2015	59	4	4	16	4	0	3
September 2015	61	5	4	17	3	1	3
October 2015	61	5	5	18	3	1	4
November 2015	54	6	4	21	4	1	5
December 2015	53	5	4	21	4	0	5
January 2016	56	4	3	18	3	1	5
February 2016	58	3	6	17	2	1	6
March 2016	63	4	7	14	3	1	5
April 2016	59	5	8	16	3	0	5
May 2016	59	6	7	15	3	0	3
June 2016	56	6	6	17	3	1	5
July 2016	60	5	5	16	4	1	3
August 2016	58	3	5	16	4	0	4
September 2016	52	4	5	17	4	0	3
October 2016	47	5	5	19	5	0	5
November 2016	50	5	4	22	5	0	5
December 2016	55	4	4	19	5	0	4
January 2017	61	4	5	18	4	0	1
February 2017	58	6	6	16	3	0	1
March 2017	53	5	7	16	3	1	2
April 2017	51	8	4	15	3	1	3

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
May 2017	53	8	5	16	3	1	4
June 2017	57	9	4	16	4	1	4
July 2017	60	6	5	16	4	1	2
August 2017	57	5	4	16	4	1	2
September 2017	62	5	4	15	2	0	3
October 2017	60	6	5	15	2	0	3
November 2017	59	7	5	12	1	0	3
December 2017	56	6	6	14	2	1	4
January 2018	54	7	6	15	1	1	4
February 2018	54	7	6	17	4	2	4
March 2018	52	8	5	15	4	2	3
April 2018	55	7	6	14	5	1	3
May 2018	60	6	6	12	4	1	3
June 2018	63	6	6	14	4	0	3
July 2018	61	6	5	15	4	1	3
August 2018	58	8	5	14	6	1	4
September 2018	59	8	5	12	5	1	4
October 2018	59	6	3	14	5	0	4
November 2018	60	5	5	16	4	1	3
December 2018	56	4	4	16	3	1	3
January 2019	59	6	5	13	5	1	3
February 2019	60	4	4	16	5	1	3
March 2019	64	6	5	17	4	1	3
April 2019	62	7	6	19	4	1	4
May 2019	63	9	6	14	5	1	4
June 2019	61	7	8	14	5	1	4
July 2019	60	7	8	16	5	1	5
August 2019	60	7	8	17	5	2	7
September 2019	59	8	6	17	5	2	6
October 2019	63	7	5	13	4	2	5
November 2019	64	8	5	13	3	1	3
December 2019	66	8	5	13	3	0	3
January 2020	67	9	6	14	3	0	2
February 2020	64	6	6	15	4	1	2
March 2020	62	5	8	15	5	1	2
April 2020	56	6	7	19	4	2	3
May 2020	53	7	6	23	2	2	3
June 2020	50	8	5	25	1	3	3
July 2020	48	9	5	28	1	2	2
August 2020	48	8	5	27	1	2	2
September 2020	48	8	5	32	2	1	1
October 2020	49	5	4	30	2	2	1
November 2020	49	4	3	32	2	2	1
December 2020	52	5	2	27	1	2	1
January 2021	50	7	3	26	1	2	2
February 2021	49	7	4	26	1	2	2
March 2021	51	7	5	25	1	1	2
April 2021	52	7	4	22	3	1	1
May 2021	54	7	4	18	5	0	1
June 2021	51	6	3	17	6	1	1
July 2021	51	7	4	20	6	1	2
August 2021	51	7	3	21	7	2	3
September 2021	53	8	3	20	7	1	3

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
October 2021	54	9	3	16	7	1	2
November 2021	55	9	4	15	8	1	2
December 2021	57	9	4	15	10	1	2
January 2022	58	8	3	17	12	2	2
February 2022	57	8	2	18	16	2	2
March 2022	55	7	2	19	19	2	2
April 2022	52	6	2	21	23	3	1
May 2022	53	5	3	20	24	3	1
June 2022	50	5	4	18	25	2	0
July 2022	50	5	3	18	30	2	1
August 2022	49	6	1	18	31	2	3
September 2022	47	5	1	20	32	2	4
October 2022	45	5	2	18	30	3	4
November 2022	43	3	3	20	30	5	3
December 2022	44	5	3	21	30	5	4
January 2023	47	3	3	20	26	4	4
February 2023	47	5	2	19	25	2	4
March 2023	51	4	3	18	21	2	3
April 2023	52	5	3	19	25	1	4
May 2023	51	3	4	20	28	2	4
June 2023	49	5	3	20	32	2	4
July 2023	47	4	3	20	29	2	5
August 2023	45	5	3	19	28	1	5
September 2023	44	4	2	21	29	1	5
October 2023	44	5	2	21	34	1	5
November 2023	45	5	1	21	35	1	5
December 2023	46	6	1	21	33	2	6
January 2024	45	6	1	20	30	2	4
February 2024	48	6	4	21	25	2	3