

# AGE 18 TO 34

## 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.

Date of Survey	BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
	Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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

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 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
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

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(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	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
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

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<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 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
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

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(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>
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
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

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(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 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
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

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(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 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
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

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**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 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
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



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>
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
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

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	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
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

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 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
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

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**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	2023	45	5	3	19	28	1	5
September	2023	45	4	2	21	29	1	5
October	2023	45	5	2	22	34	1	5
November	2023	46	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
March	2024	48	7	5	21	25	2	2
April	2024	47	6	6	23	25	1	3
May	2024	45	5	3	22	29	1	4
June	2024	43	4	2	23	34	2	4