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.

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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
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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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
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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

AGE 18 TO 34
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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
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
July	2024	46	5	1	21	34	3	4
August	2024	41	8	2	23	40	4	5
September	2024	39	10	3	23	36	2	6
October	2024	35	12	5	23	34	1	7
November	2024	34	10	5	25	32	1	8
December	2024	31	9	3	27	32	1	7
January	2025	31	7	2	27	32	1	7
February	2025	33	8	1	22	29	0	5
March	2025	32	7	2	22	36	1	5
April	2025	31	6	3	24	42	3	4
May	2025	30	3	5	25	43	4	5
June	2025	32	3	4	22	37	4	5
July	2025	33	6	4	21	33	3	7
August	2025	32	8	3	21	37	2	7
September	2025	31	8	3	25	40	1	8
October	2025	32	7	6	25	41	1	8
November	2025	30	8	5	26	41	2	6
December	2025	30	8	5	22	39	3	6
January	2026	27	7	2	22	41	3	6
February	2026	29	7	3	21	40	2	6
March	2026	33	7	4	23	45	1	4
April	2026	36	5	5	24	46	2	3
May	2026	36	2	3	26	47	2	3
June	2026	33	5	2	24	48	4	4
July	2026	33	6	1	25	48	3	4
August	2026	34	7	2	24	53	3	5