AGE 35 TO 54
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			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
March	1978	31	2	3	14	28	2	1
April	1978	29	3	3	13	30	1	1
May	1978	29	3	3	14	33	1	1
June	1978	33	3	3	15	37	1	1
July	1978	36	2	4	16	41	1	1
August	1978	37	3	5	13	41	1	1
September	1978	38	4	5	12	36	1	0
October	1978	38	4	4	11	36	1	0
November	1978	36	3	3	12	36	1	1
December	1978	34	2	4	13	39	1	2
January	1979	34	3	4	12	38	1	1
February	1979	35	3	4	13	37	1	1
March	1979	34	3	3	12	40	1	1
April	1979	33	2	3	12	44	0	3
May	1979	33	1	3	11	49	0	3
June	1979	33	2	5	10	51	1	1
July	1979	33	3	5	10	52	1	0
August	1979	33	3	5	9	51	1	1
September	1979	33	3	4	10	50	1	1
October	1979	29	2	4	11	51	2	1
November	1979	30	2	3	12	54	2	1
December	1979	29	2	2	17	55	1	1
January	1980	33	2	2	18	53	1	1
February	1980	33	3	3	17	53	1	1
March	1980	32	3	4	13	52	1	1
April	1980	27	2	5	13	53	2	1
May	1980	23	1	4	16	49	2	1
June	1980	23	1	4	18	49	2	1
July	1980	25	2	4	17	46	1	1
August	1980	27	2	5	15	48	1	1
September	1980	29	2	5	18	46	1	1
October	1980	30	2	5	19	48	1	1
November	1980	30	2	4	19	48	2	1
December	1980	28	2	3	17	50	2	1
January	1981	27	2	4	15	50	2	2
February	1981	26	2	4	17	52	2	1
March	1981	26	2	4	17	49	2	1
April	1981	25	2	4	19	48	2	0
May	1981	26	2	4	16	44	2	0
June	1981	26	2	5	17	43	1	0
July	1981	29	2	5	15	39	2	1
August	1981	32	2	5	13	36	3	2
September	1981	30	2	5	11	34	2	3
October	1981	29	2	5	13	36	2	2
November	1981	24	2	4	17	41	1	2
December	1981	27	2	4	20	40	1	1
January	1982	29	2	4	21	38	1	1
February	1982	32	3	4	21	35	1	2
March	1982	31	3	4	20	36	2	1

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
April	1982	30	2	5	21	36	2	1
May	1982	30	2	5	21	34	2	1
June	1982	28	2	6	21	31	2	1
July	1982	27	3	5	22	31	2	0
August	1982	25	3	5	21	32	2	1
September	1982	26	2	4	23	31	1	1
October	1982	29	1	5	22	29	1	1
November	1982	30	3	4	26	26	2	1
December	1982	30	3	5	26	27	1	1
January	1983	28	4	4	26	28	2	1
February	1983	27	2	4	25	29	1	1
March	1983	26	2	4	28	28	2	1
April	1983	27	2	5	28	25	1	1
May	1983	29	3	6	26	20	2	1
June	1983	31	4	6	23	18	1	1
July	1983	30	3	5	24	17	2	1
August	1983	32	2	4	24	16	1	1
September	1983	33	2	2	26	15	1	1
October	1983	34	2	4	24	16	0	1
November	1983	34	2	5	21	17	1	0
December	1983	33	3	6	17	17	0	1
January	1984	35	2	5	16	14	1	1
February	1984	37	2	5	17	12	0	0
March	1984	39	3	4	18	14	0	1
April	1984	39	4	4	18	18	0	1
May	1984	40	5	5	17	18	0	1
June	1984	39	4	7	18	16	1	0
July	1984	40	4	6	16	12	0	0
August	1984	40	3	5	17	11	1	0
September	1984	42	3	4	16	12	1	0
October	1984	42	3	5	19	12	1	0
November	1984	39	3	6	19	13	1	1
December	1984	34	3	6	21	13	1	2
January	1985	36	2	5	20	14	1	2
February	1985	36	2	3	20	14	1	2
March	1985	37	1	3	20	14	1	1
April	1985	36	1	3	21	13	1	1
May	1985	36	2	3	20	14	1	1
June	1985	35	3	4	19	14	1	1
July	1985	34	3	5	17	15	1	1
August	1985	35	2	6	19	14	1	1
September	1985	34	2	6	19	14	1	0
October	1985	34	2	6	19	13	1	1
November	1985	36	1	6	20	12	1	1
December	1985	37	2	5	21	11	1	1
January	1986	38	3	7	20	11	2	1
February	1986	38	4	7	17	12	1	1
March	1986	39	4	8	16	12	2	1
April	1986	39	3	8	17	12	1	2
May	1986	37	4	9	19	10	1	2
June	1986	37	4	8	19	10	0	1
July	1986	37	4	8	20	10	0	1
August	1986	37	4	8	20	11	0	1

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
September	1986	35	4	8	21	11	1	1
October	1986	35	3	9	21	11	1	1
November	1986	35	2	8	21	9	1	2
December	1986	39	2	8	21	10	1	2
January	1987	39	2	8	18	8	1	2
February	1987	41	3	7	18	10	0	2
March	1987	37	3	6	20	11	1	1
April	1987	36	3	5	22	12	1	1
May	1987	36	4	5	19	10	1	1
June	1987	36	4	5	19	10	1	1
July	1987	38	4	6	16	10	1	1
August	1987	39	3	6	18	10	2	1
September	1987	40	3	6	17	10	2	2
October	1987	38	2	6	19	9	2	1
November	1987	37	3	6	17	10	1	1
December	1987	37	3	6	18	10	2	2
January	1988	39	4	6	17	10	1	2
February	1988	39	3	7	17	9	3	2
March	1988	42	4	7	17	8	2	1
April	1988	39	3	6	17	8	2	1
May	1988	37	4	4	21	10	1	1
June	1988	35	4	6	17	10	0	2
July	1988	40	4	7	16	11	1	2
August	1988	45	3	7	13	11	0	2
September	1988	46	2	7	15	13	1	1
October	1988	43	3	7	17	12	1	1
November	1988	38	3	6	20	11	1	1
December	1988	37	3	4	21	11	1	1
January	1989	39	3	4	19	13	1	2
February	1989	41	2	5	18	13	0	2
March	1989	38	2	5	19	15	0	3
April	1989	36	2	5	21	15	0	2
May	1989	35	2	6	21	15	0	2
June	1989	34	2	5	19	14	0	2
July	1989	33	1	6	18	12	0	2
August	1989	32	2	6	18	14	0	2
September	1989	33	2	6	18	14	0	1
October	1989	34	2	5	19	15	0	2
November	1989	37	1	6	18	15	0	1
December	1989	39	2	7	17	14	0	1
January	1990	39	2	9	16	13	0	1
February	1990	36	2	7	18	15	0	1
March	1990	36	2	6	18	17	0	1
April	1990	35	2	4	17	16	0	2
May	1990	36	2	4	15	13	0	3
June	1990	35	3	5	16	13	0	3
July	1990	36	3	6	17	12	1	2
August	1990	38	3	6	17	14	1	3
September	1990	35	2	6	16	17	1	3
October	1990	31	2	6	19	24	1	3
November	1990	29	2	6	20	29	1	2
December	1990	29	2	5	23	27	1	1

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
January	1991	30	2	5	23	23	0	2
February	1991	31	2	4	25	19	0	1
March	1991	29	3	4	24	19	1	2
April	1991	30	3	3	24	19	1	2
May	1991	29	4	5	24	20	2	2
June	1991	28	3	5	25	21	2	1
July	1991	29	2	6	24	19	1	2
August	1991	30	2	5	23	17	1	2
September	1991	31	2	5	26	15	1	3
October	1991	29	2	5	28	16	1	3
November	1991	27	2	6	31	18	1	2
December	1991	26	3	6	31	19	2	2
January	1992	23	3	6	32	20	3	3
February	1992	22	3	5	32	19	2	4
March	1992	23	3	6	32	17	2	3
April	1992	25	4	5	31	16	1	3
May	1992	26	5	7	29	14	2	3
June	1992	27	4	6	29	14	3	2
July	1992	26	4	7	29	15	4	2
August	1992	28	4	6	30	15	5	2
September	1992	28	4	6	30	14	4	2
October	1992	29	3	6	31	15	3	1
November	1992	31	3	6	30	16	2	2
December	1992	32	2	6	31	16	2	2
January	1993	34	3	7	29	14	3	2
February	1993	33	2	6	32	11	2	2
March	1993	34	3	9	28	11	2	2
April	1993	34	2	8	29	10	1	2
May	1993	34	3	9	27	12	2	3
June	1993	33	3	7	26	13	2	3
July	1993	32	3	6	27	14	2	3
August	1993	32	3	5	28	14	1	2
September	1993	33	3	6	26	12	2	3
October	1993	32	2	8	25	11	1	2
November	1993	32	2	9	24	10	2	3
December	1993	31	2	9	24	11	2	2
January	1994	32	3	8	22	13	2	2
February	1994	33	3	8	22	12	1	3
March	1994	35	3	8	22	12	1	3
April	1994	37	4	8	24	10	2	3
May	1994	36	4	8	24	9	1	2
June	1994	35	4	8	24	9	1	1
July	1994	32	4	8	22	10	1	2
August	1994	36	4	7	22	12	2	2
September	1994	38	4	7	22	12	2	3
October	1994	40	4	6	22	12	2	3
November	1994	39	3	5	23	11	1	2
December	1994	40	3	6	22	10	1	2
January	1995	41	3	7	22	9	1	4
February	1995	42	4	9	19	10	1	3
March	1995	41	4	9	19	9	1	4
April	1995	40	4	8	21	10	1	3
May	1995	37	4	7	24	11	0	3

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO Income Higher	Assets Higher	Debt Lower	WORSE OFF THAN YEAR AGO Income Lower	Prices Higher	Assets Lower	Debt Higher
June	1995	36	3	7	25	11	0	3
July	1995	36	4	7	23	11	0	3
August	1995	37	3	7	22	9	1	3
September	1995	41	3	7	20	8	1	3
October	1995	40	2	7	21	8	1	2
November	1995	38	2	6	21	8	1	2
December	1995	33	4	5	20	8	1	1
January	1996	31	4	5	17	7	0	2
February	1996	31	4	5	17	8	1	3
March	1996	34	4	5	20	9	1	3
April	1996	37	5	4	22	10	1	3
May	1996	36	4	5	23	10	1	2
June	1996	36	4	6	19	11	1	2
July	1996	36	3	7	17	13	0	2
August	1996	38	4	8	14	14	0	3
September	1996	36	3	6	17	14	0	3
October	1996	36	3	7	20	12	0	3
November	1996	37	3	6	20	10	0	3
December	1996	38	3	7	21	9	0	4
January	1997	39	3	7	19	9	0	4
February	1997	36	4	8	20	10	1	3
March	1997	37	5	8	20	9	1	2
April	1997	38	4	9	18	9	0	1
May	1997	36	4	9	21	8	0	2
June	1997	36	4	9	19	6	0	2
July	1997	36	5	7	19	6	1	3
August	1997	40	5	6	16	7	0	2
September	1997	41	5	6	16	9	1	2
October	1997	41	4	7	15	9	0	2
November	1997	42	3	7	15	9	1	1
December	1997	43	3	8	15	7	0	2
January	1998	40	3	7	16	7	0	2
February	1998	40	4	7	15	5	0	3
March	1998	40	5	7	14	7	0	3
April	1998	42	6	8	12	6	0	3
May	1998	40	4	9	13	7	0	2
June	1998	40	3	8	14	6	0	2
July	1998	42	3	9	14	6	0	3
August	1998	44	4	10	16	5	1	2
September	1998	42	3	10	18	4	1	4
October	1998	42	2	9	19	4	1	3
November	1998	43	3	9	17	6	1	4
December	1998	45	4	10	16	7	1	4
January	1999	46	5	10	14	6	1	4
February	1999	47	4	12	15	5	0	3
March	1999	45	5	11	15	5	0	1
April	1999	45	5	11	14	4	0	1
May	1999	45	4	11	14	5	0	1
June	1999	47	4	12	15	4	0	2
July	1999	47	4	12	17	5	0	3
August	1999	50	4	10	17	4	0	3
September	1999	49	5	9	15	4	0	3
October	1999	48	4	9	15	5	0	3

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
November	1999	45	5	11	15	5	0	3
December	1999	46	3	11	15	5	0	2
January	2000	45	3	11	15	4	0	2
February	2000	46	3	10	15	5	0	2
March	2000	47	4	9	15	5	0	3
April	2000	49	5	9	15	6	1	3
May	2000	51	6	9	13	7	1	3
June	2000	49	5	11	13	8	1	3
July	2000	49	4	10	13	8	1	2
August	2000	45	3	11	16	9	1	2
September	2000	46	4	10	15	7	0	2
October	2000	44	3	11	16	7	0	2
November	2000	46	4	10	14	6	0	2
December	2000	44	4	11	16	7	0	2
January	2001	43	3	10	16	9	0	2
February	2001	43	2	11	17	11	0	3
March	2001	45	1	9	18	11	0	4
April	2001	42	1	11	20	10	1	4
May	2001	40	2	8	20	11	1	3
June	2001	38	2	8	21	12	1	3
July	2001	37	3	6	20	10	2	4
August	2001	34	4	7	20	10	3	3
September	2001	33	3	7	21	8	4	3
October	2001	36	4	9	24	7	3	2
November	2001	35	2	8	26	6	2	2
December	2001	36	2	7	28	6	2	3
January	2002	35	2	7	28	6	3	4
February	2002	36	2	8	30	6	3	5
March	2002	35	2	10	26	4	3	3
April	2002	36	2	10	24	6	2	2
May	2002	35	2	10	21	5	2	2
June	2002	34	3	10	25	5	2	2
July	2002	32	2	10	27	5	3	3
August	2002	32	2	9	25	6	5	3
September	2002	33	2	10	25	8	7	2
October	2002	34	2	9	25	8	9	2
November	2002	34	3	9	27	9	7	3
December	2002	33	3	10	27	10	7	3
January	2003	33	3	11	27	8	5	3
February	2003	33	2	10	29	9	5	3
March	2003	35	2	8	30	10	5	3
April	2003	35	2	7	31	12	5	3
May	2003	34	3	8	28	11	4	4
June	2003	33	3	10	26	9	4	4
July	2003	35	4	9	27	8	3	4
August	2003	37	4	9	25	7	3	3
September	2003	38	4	9	24	8	3	2
October	2003	37	3	9	22	8	3	3
November	2003	36	4	8	25	11	2	4
December	2003	34	5	8	26	11	1	5
January	2004	39	5	7	26	10	1	3
February	2004	42	5	8	26	8	1	3

AGE 35 TO 54
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
March	2004	43	5	8	24	8	2	2
April	2004	39	5	9	25	8	2	3
May	2004	38	4	8	24	13	1	3
June	2004	38	3	9	24	14	1	4
July	2004	40	4	9	24	16	1	3
August	2004	42	6	10	24	13	1	3
September	2004	45	6	8	25	12	1	3
October	2004	46	5	7	25	12	1	3
November	2004	45	4	5	26	13	1	3
December	2004	44	4	6	25	14	1	2
January	2005	41	6	7	24	12	1	3
February	2005	41	7	10	21	10	1	4
March	2005	39	6	10	22	12	1	5
April	2005	41	4	8	23	15	0	4
May	2005	40	4	6	24	17	1	4
June	2005	41	7	7	22	16	1	2
July	2005	42	8	8	20	14	1	3
August	2005	42	9	8	20	14	1	2
September	2005	41	7	8	20	16	1	3
October	2005	37	6	6	22	20	1	3
November	2005	38	5	6	21	23	1	3
December	2005	39	6	9	23	22	1	2
January	2006	42	7	11	23	20	1	1
February	2006	41	8	10	23	18	1	2
March	2006	42	6	6	18	18	1	3
April	2006	42	7	6	17	17	1	3
May	2006	41	6	7	18	21	0	2
June	2006	39	6	9	19	21	0	2
July	2006	38	5	8	23	26	1	3
August	2006	36	6	7	23	25	1	3
September	2006	35	5	6	26	26	1	3
October	2006	39	6	6	22	22	2	3
November	2006	39	6	7	20	17	2	3
December	2006	41	7	8	19	14	1	3
January	2007	38	8	9	20	14	1	3
February	2007	39	9	9	20	13	0	4
March	2007	35	9	10	22	15	0	5
April	2007	38	7	9	23	14	1	4
May	2007	38	4	10	25	18	1	4
June	2007	40	5	8	25	21	1	2
July	2007	39	7	7	24	24	1	3
August	2007	39	8	6	24	22	1	4
September	2007	38	8	7	23	19	1	5
October	2007	38	6	8	25	18	1	4
November	2007	38	6	8	24	21	1	4
December	2007	39	5	8	25	22	2	4
January	2008	36	4	7	24	25	2	4
February	2008	35	3	7	26	24	3	3
March	2008	33	3	6	24	27	3	3
April	2008	32	4	7	26	30	4	3
May	2008	30	3	6	28	33	5	3
June	2008	29	3	6	31	38	5	2
July	2008	29	3	5	31	41	4	3

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
August	2008	29	3	6	30	44	4	3
September	2008	34	3	6	29	40	4	3
October	2008	29	2	6	31	38	6	2
November	2008	25	2	4	34	33	11	2
December	2008	17	1	3	38	30	14	3
January	2009	19	2	4	36	25	14	3
February	2009	20	2	5	35	22	14	4
March	2009	20	3	6	37	23	16	4
April	2009	19	2	5	38	21	15	4
May	2009	18	2	6	41	20	13	3
June	2009	18	2	6	42	18	10	4
July	2009	15	3	6	47	19	10	4
August	2009	15	3	5	47	20	10	5
September	2009	14	3	5	45	20	11	4
October	2009	15	2	6	42	19	11	3
November	2009	14	3	6	43	18	8	2
December	2009	17	3	5	45	17	6	4
January	2010	18	4	4	47	15	6	5
February	2010	19	2	5	46	16	6	6
March	2010	17	2	5	47	15	7	5
April	2010	17	3	5	46	15	6	5
May	2010	20	4	5	44	14	6	3
June	2010	21	4	5	40	12	4	4
July	2010	22	4	5	41	12	4	4
August	2010	23	3	5	42	11	4	5
September	2010	23	3	5	41	11	4	4
October	2010	25	3	6	37	11	4	5
November	2010	25	3	6	34	12	5	4
December	2010	24	3	5	37	12	4	5
January	2011	23	3	5	39	14	2	4
February	2011	26	4	4	38	16	1	3
March	2011	28	5	5	36	19	2	2
April	2011	27	6	6	34	21	2	2
May	2011	26	5	6	33	24	2	3
June	2011	26	5	7	33	25	2	3
July	2011	27	5	7	35	23	1	2
August	2011	23	4	6	38	22	2	3
September	2011	24	4	4	38	21	4	3
October	2011	27	3	5	38	21	5	4
November	2011	30	3	5	37	19	5	4
December	2011	27	2	4	39	19	3	4
January	2012	26	2	5	36	19	3	4
February	2012	24	2	7	36	17	3	4
March	2012	29	3	9	30	18	3	4
April	2012	30	3	8	33	20	3	4
May	2012	34	4	8	31	21	2	3
June	2012	31	3	9	36	20	2	2
July	2012	32	3	8	31	19	2	3
August	2012	29	2	9	34	18	2	4
September	2012	30	3	8	30	18	3	5
October	2012	33	3	8	31	19	3	3
November	2012	36	3	7	29	20	3	3
December	2012	36	3	7	30	19	2	3

AGE 35 TO 54
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	2013	31	3	6	31	19	3	4
February	2013	29	3	5	35	19	3	4
March	2013	28	4	5	33	20	2	5
April	2013	30	4	4	33	19	2	6
May	2013	30	6	7	29	17	2	6
June	2013	33	6	7	28	14	2	4
July	2013	33	6	7	26	12	1	2
August	2013	35	7	4	28	13	1	3
September	2013	31	6	4	30	16	0	4
October	2013	31	5	4	31	16	1	4
November	2013	28	4	4	30	18	1	4
December	2013	29	5	6	29	15	1	4
January	2014	28	6	6	30	15	1	4
February	2014	30	7	7	29	14	1	3
March	2014	30	7	7	29	15	1	4
April	2014	31	6	7	29	15	1	4
May	2014	32	5	8	28	15	1	4
June	2014	37	5	6	29	13	1	3
July	2014	42	5	6	30	12	1	2
August	2014	44	5	6	31	12	1	2
September	2014	41	6	8	30	14	1	2
October	2014	36	7	8	28	14	1	4
November	2014	38	6	7	30	15	2	4
December	2014	41	5	6	30	14	2	4
January	2015	44	5	7	31	13	2	2
February	2015	43	5	9	28	12	1	1
March	2015	42	5	9	28	11	1	2
April	2015	41	5	11	27	11	1	2
May	2015	37	6	10	28	10	1	3
June	2015	36	7	11	28	10	1	3
July	2015	38	6	9	27	11	1	2
August	2015	37	6	9	27	10	0	2
September	2015	39	4	8	27	10	1	1
October	2015	38	5	8	26	10	1	2
November	2015	40	4	7	27	10	2	3
December	2015	40	4	7	28	10	2	4
January	2016	39	3	7	28	7	1	5
February	2016	42	3	7	27	7	1	4
March	2016	41	5	10	24	7	1	3
April	2016	44	7	11	23	6	1	2
May	2016	46	5	12	21	8	1	3
June	2016	47	5	9	20	8	1	3
July	2016	46	3	7	20	9	2	3
August	2016	44	4	8	22	9	1	3
September	2016	42	4	9	27	9	1	3
October	2016	42	4	10	28	8	1	4
November	2016	39	6	10	28	7	1	4
December	2016	41	5	9	25	7	1	4
January	2017	40	5	11	23	6	1	4
February	2017	40	4	10	21	5	1	4
March	2017	40	6	10	19	4	0	4
April	2017	43	7	9	19	4	1	3

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
May	2017	45	7	9	20	4	1	2
June	2017	46	7	8	20	4	2	3
July	2017	47	8	9	19	3	1	3
August	2017	47	8	9	18	6	2	4
September	2017	46	8	9	19	7	1	3
October	2017	45	9	9	21	9	1	3
November	2017	43	9	10	20	8	1	3
December	2017	45	9	8	18	9	1	3
January	2018	42	10	7	19	8	1	2
February	2018	43	12	5	19	7	2	2
March	2018	48	12	6	20	6	2	3
April	2018	51	13	6	18	6	2	4
May	2018	53	11	9	18	6	1	4
June	2018	51	11	8	18	6	1	3
July	2018	52	8	8	20	6	1	2
August	2018	54	8	6	20	6	1	3
September	2018	51	8	7	21	8	1	2
October	2018	51	9	7	20	9	1	2
November	2018	49	8	7	21	10	1	2
December	2018	49	8	7	20	9	2	3
January	2019	49	8	7	21	10	2	3
February	2019	49	8	8	20	9	2	3
March	2019	51	7	8	18	7	2	3
April	2019	51	7	9	17	7	1	4
May	2019	51	7	7	19	6	1	4
June	2019	49	7	6	20	7	1	4
July	2019	49	7	7	20	7	0	3
August	2019	50	7	7	20	7	0	3
September	2019	49	7	8	20	6	1	2
October	2019	51	7	9	20	5	2	2
November	2019	52	8	9	18	5	3	2
December	2019	53	9	7	17	5	2	2
January	2020	50	9	6	19	8	1	2
February	2020	51	10	6	17	6	1	2
March	2020	52	9	7	18	5	2	2
April	2020	49	9	7	21	3	5	2
May	2020	44	6	7	27	2	6	3
June	2020	38	7	7	32	2	5	2
July	2020	38	7	5	32	3	3	2
August	2020	37	7	6	33	4	2	1
September	2020	40	7	7	33	3	2	1
October	2020	43	8	7	31	2	2	1
November	2020	41	8	5	32	2	2	1
December	2020	39	9	5	31	2	1	2
January	2021	36	8	5	32	2	1	2
February	2021	39	10	5	30	4	1	2
March	2021	38	10	5	30	7	1	1
April	2021	40	10	5	27	8	1	1
May	2021	40	9	6	25	8	2	1
June	2021	44	8	6	22	9	1	1
July	2021	47	7	6	24	11	1	2
August	2021	44	7	5	25	15	1	2
September	2021	43	8	5	25	17	1	1

AGE 35 TO 54
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
October	2021	41	9	6	24	18	2	0
November	2021	43	8	6	22	20	1	0
December	2021	40	7	5	21	24	1	1
January	2022	41	6	5	20	27	2	1
February	2022	40	8	6	19	27	2	2
March	2022	44	7	6	20	29	2	2