AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

Key:
(a) Better off financially than a year ago/Better off a year 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

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1978	13	25	17	19	11	10	5	100	108	781
April	1978	12	25	18	18	13	9	5	100	106	810
May	1978	13	24	18	19	14	9	4	100	104	845
June	1978	14	22	18	21	12	9	3	100	103	805
July	1978	12	24	19	21	12	10	3	100	104	823
August	1978	13	23	19	18	14	11	2	100	105	827
September	1978	16	24	17	18	13	10	2	100	110	844
October	1978	16	20	16	20	13	11	3	100	102	867
November	1978	15	20	15	21	13	12	4	100	101	962
December	1978	12	19	14	23	15	12	6	100	93	988
January	1979	13	22	14	22	14	10	6	100	99	1027
February	1979	14	21	14	22	15	8	6	100	97	936
March	1979	14	20	16	24	15	8	4	100	95	929
April	1979	12	18	16	23	18	9	4	100	89	936
May	1979	9	18	17	23	20	9	4	100	83	944
June	1979	8	20	15	22	21	10	4	100	84	1022
July	1979	9	20	13	25	20	9	4	100	84	1093
August	1979	11	20	12	27	18	8	3	100	86	1050
September	1979	12	20	15	25	17	8	3	100	89	1024
October	1979	11	19	14	25	18	9	4	100	86	999
November	1979	10	18	14	25	20	10	3	100	83	1041
December	1979	10	15	13	29	19	12	3	100	77	1011
January	1980	10	16	14	28	16	12	3	100	82	915
February	1980	10	17	14	28	15	12	4	100	84	816
March	1980	9	18	14	26	18	11	4	100	84	772
April	1980	8	15	13	28	22	11	3	100	74	749
May	1980	7	14	12	29	23	12	3	100	70	676
June	1980	7	13	12	31	20	13	3	100	69	655
July	1980	8	17	13	30	16	13	4	100	80	654
August	1980	8	20	13	27	14	15	4	100	87	626
September	1980	10	19	13	25	12	16	4	100	93	643
October	1980	10	18	14	26	13	15	5	100	89	625
November	1980	11	16	14	28	11	14	6	100	89	666
December	1980	8	18	13	30	15	11	6	100	81	678
January	1981	10	18	12	28	15	13	5	100	84	702
February	1981	9	18	10	30	15	14	5	100	82	658
March	1981	10	19	12	26	14	15	5	100	90	650
April	1981	10	16	13	27	14	16	4	100	85	628
May	1981	11	17	13	27	15	14	3	100	87	636
June	1981	10	19	12	28	14	13	4	100	87	628
July	1981	13	22	13	25	13	10	4	100	96	648
August	1981	14	22	14	23	13	11	3	100	100	637
September	1981	14	21	15	21	12	13	4	100	103	643
October	1981	13	21	16	21	13	14	3	100	100	627
November	1981	11	20	15	22	15	13	3	100	94	636

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	1981	13	19	15	22	14	14	3	100	95	641
January	1982	14	20	13	23	14	13	3	100	97	653
February	1982	15	21	15	21	11	13	4	100	103	655
March	1982	14	23	15	22	12	11	3	100	102	655
April	1982	13	21	15	21	12	14	4	100	101	641
May	1982	12	23	12	23	14	12	3	100	98	647
June	1982	13	22	13	25	12	12	3	100	98	639
July	1982	13	21	14	27	12	10	3	100	96	648
August	1982	13	18	16	26	12	11	4	100	93	666
September	1982	13	18	17	23	14	12	3	100	94	668
October	1982	15	18	16	24	12	12	3	100	97	657
November	1982	17	18	14	23	10	15	3	100	102	632
December	1982	17	19	14	22	10	15	3	100	104	642
January	1983	16	21	13	19	12	16	3	100	106	651
February	1983	13	21	16	20	12	13	4	100	101	699
March	1983	14	20	14	22	11	15	4	100	102	698
April	1983	16	21	15	21	8	14	5	100	109	696
May	1983	19	25	15	18	5	15	4	100	121	680
June	1983	19	27	17	16	4	13	4	100	126	681
July	1983	19	27	16	18	4	13	3	100	124	674
August	1983	18	28	15	17	5	13	3	100	124	667
September	1983	20	27	14	16	5	13	4	100	125	653
October	1983	20	28	14	14	6	13	5	100	127	658
November	1983	22	25	17	14	6	12	4	100	128	652
December	1983	22	25	20	13	6	10	4	100	128	638
January	1984	25	26	20	13	4	9	3	100	133	627
February	1984	26	26	19	13	4	10	3	100	135	631
March	1984	30	26	14	13	4	11	2	100	138	623
April	1984	28	25	14	14	4	13	2	100	134	639
May	1984	28	26	14	15	3	13	1	100	136	627
June	1984	23	29	16	14	3	13	2	100	136	639
July	1984	22	31	16	14	4	9	4	100	136	640
August	1984	24	30	16	13	4	9	4	100	136	638
September	1984	27	28	17	14	4	7	3	100	137	641
October	1984	27	29	15	14	4	9	2	100	138	653
November	1984	25	29	13	16	4	9	3	100	135	686
December	1984	24	27	12	17	5	12	4	100	129	735
January	1985	24	26	14	16	5	12	3	100	129	720
February	1985	22	26	16	15	5	13	3	100	128	672
March	1985	20	27	17	16	4	12	3	100	127	632
April	1985	21	27	14	17	5	12	3	100	126	653
May	1985	20	26	16	18	6	11	3	100	123	705
June	1985	21	27	16	16	6	11	3	100	125	711
July	1985	19	27	19	16	5	11	3	100	126	689
August	1985	21	26	18	13	5	14	4	100	129	646
September	1985	23	24	17	13	6	14	3	100	128	660
October	1985	23	25	18	13	6	13	3	100	128	665
November	1985	23	27	15	15	6	12	3	100	129	687
December	1985	22	29	14	15	5	12	3	100	131	666
January	1986	24	30	10	16	5	12	3	100	133	671
February	1986	24	31	12	15	5	11	2	100	135	645

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1986	24	31	12	13	5	12	3	100	136	659
April	1986	24	30	13	13	5	12	3	100	136	664
May	1986	25	30	12	12	4	12	4	100	138	650
June	1986	25	29	14	12	3	14	3	100	140	651
July	1986	25	30	14	11	3	14	3	100	140	650
August	1986	25	32	13	11	4	13	3	100	142	673
September	1986	24	32	13	12	4	12	3	100	140	671
October	1986	24	31	14	14	3	12	2	100	138	665
November	1986	23	28	16	15	3	13	2	100	133	655
December	1986	22	31	15	14	3	14	2	100	136	650
January	1987	22	32	14	12	3	14	3	100	139	650
February	1987	22	33	12	12	4	14	3	100	139	673
March	1987	22	29	13	14	5	14	3	100	132	693
April	1987	20	29	14	16	5	14	2	100	128	703
May	1987	19	31	15	16	4	12	3	100	130	701
June	1987	19	34	14	16	3	11	3	100	134	670
July	1987	21	33	13	14	3	13	3	100	137	669
August	1987	22	33	12	13	4	13	3	100	139	657
September	1987	22	34	12	12	4	12	3	100	140	692
October	1987	22	32	14	14	4	11	3	100	136	649
November	1987	21	29	15	15	6	11	3	100	130	619
December	1987	23	27	14	15	4	14	3	100	130	533
January	1988	24	30	11	14	4	16	2	100	136	532
February	1988	23	31	12	12	2	17	2	100	139	497
March	1988	24	31	13	12	3	15	2	100	141	514
April	1988	22	31	15	15	3	13	2	100	135	512
May	1988	23	29	15	16	3	12	3	100	133	522
June	1988	22	31	14	16	2	12	3	100	135	500
July	1988	22	30	14	13	3	14	4	100	137	490
August	1988	24	32	12	11	3	13	5	100	142	494
September	1988	23	30	12	11	4	15	5	100	139	512
October	1988	24	31	12	11	4	13	5	100	139	529
November	1988	21	29	14	13	4	13	5	100	133	528
December	1988	21	28	17	15	4	11	4	100	130	518
January	1989	20	28	17	15	2	13	4	100	131	510
February	1989	21	29	17	13	3	14	2	100	135	531
March	1989	21	30	14	14	4	14	3	100	133	539
April	1989	20	29	14	14	5	15	3	100	130	538
May	1989	21	27	12	16	6	15	3	100	126	521
June	1989	18	29	14	16	5	15	3	100	127	527
July	1989	19	31	14	16	4	13	3	100	130	524
August	1989	16	33	16	15	5	13	3	100	130	560
September	1989	21	29	14	16	5	12	3	100	129	553
October	1989	21	28	13	17	5	11	4	100	127	564
November	1989	23	27	14	15	4	12	4	100	131	539
December	1989	22	29	15	13	4	13	4	100	134	550
January	1990	23	30	14	14	3	12	3	100	136	549
February	1990	20	30	14	18	3	12	2	100	129	578
March	1990	21	30	13	17	5	10	3	100	128	565
April	1990	23	29	13	15	5	12	3	100	132	551
May	1990	25	31	12	12	5	13	2	100	139	527
June	1990	23	28	14	15	3	15	2	100	134	545

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	1990	21	28	14	17	4	14	2	100	127	559
August	1990	20	27	14	18	4	13	3	100	125	563
September	1990	19	28	12	18	7	14	2	100	122	568
October	1990	16	26	12	22	9	14	1	100	111	559
November	1990	15	25	10	24	12	13	1	100	104	550
December	1990	13	26	11	25	11	12	2	100	104	557
January	1991	15	25	12	23	9	13	4	100	108	587
February	1991	14	25	14	22	6	15	4	100	111	604
March	1991	15	24	14	22	4	17	4	100	113	612
April	1991	15	27	12	21	4	18	3	100	117	577
May	1991	16	25	11	18	7	19	3	100	116	578
June	1991	16	27	11	19	8	17	2	100	116	561
July	1991	16	27	12	18	8	15	4	100	117	583
August	1991	14	30	13	19	6	14	4	100	119	574
September	1991	14	29	14	18	5	16	5	100	120	601
October	1991	13	29	15	18	5	18	3	100	119	588
November	1991	12	26	14	21	5	18	3	100	112	593
December	1991	12	24	12	22	7	18	5	100	107	560
January	1992	11	22	13	24	8	18	5	100	101	578
February	1992	11	21	14	24	8	18	5	100	100	587
March	1992	11	24	15	22	7	18	3	100	106	610
April	1992	14	25	14	20	6	18	3	100	112	602
May	1992	15	27	13	20	6	16	3	100	117	590
June	1992	19	25	12	20	6	16	3	100	118	574
July	1992	18	24	12	20	6	17	3	100	116	586
August	1992	18	22	12	19	7	17	6	100	115	594
September	1992	17	24	12	20	6	15	7	100	115	599
October	1992	18	23	14	20	7	13	6	100	114	584
November	1992	16	27	14	20	5	12	5	100	118	604
December	1992	14	28	15	19	5	15	5	100	117	621
January	1993	14	30	14	19	3	16	4	100	121	646
February	1993	16	27	13	18	4	18	5	100	121	648
March	1993	16	28	13	19	5	15	4	100	120	649
April	1993	17	26	11	19	5	16	5	100	119	630
May	1993	15	27	13	21	5	14	4	100	116	620
June	1993	16	24	13	20	7	15	4	100	113	616
July	1993	14	26	13	21	8	14	3	100	111	646
August	1993	15	24	13	20	9	14	4	100	110	654
September	1993	16	25	12	24	6	13	3	100	111	660
October	1993	18	25	13	23	6	11	5	100	114	638
November	1993	19	26	12	23	5	12	4	100	117	637
December	1993	17	28	12	21	7	11	4	100	118	646
January	1994	16	30	12	20	7	13	3	100	118	655
February	1994	15	31	12	17	7	14	3	100	123	644
March	1994	16	29	15	15	5	17	3	100	126	635
April	1994	17	29	15	14	4	16	3	100	128	623
May	1994	17	29	15	16	4	16	2	100	126	628
June	1994	19	28	16	17	4	14	2	100	125	626
July	1994	19	28	16	17	4	13	2	100	126	638
August	1994	23	27	15	14	5	12	3	100	131	636
September	1994	23	28	13	13	5	13	3	100	133	638
October	1994	23	27	13	14	5	14	4	100	131	636

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
November	1994	21	26	14	17	4	15	4	100	127	633
December	1994	21	28	14	17	4	14	3	100	128	617
January	1995	21	32	11	15	4	14	4	100	133	615
February	1995	21	35	12	14	4	13	3	100	138	622
March	1995	20	34	12	16	4	10	3	100	135	629
April	1995	20	34	12	17	4	10	3	100	133	630
May	1995	21	31	14	18	4	9	3	100	130	624
June	1995	20	31	14	17	4	12	3	100	131	624
July	1995	22	28	15	17	3	13	3	100	129	620
August	1995	22	30	14	16	3	13	2	100	132	616
September	1995	22	33	12	16	4	11	3	100	134	612
October	1995	20	33	13	15	4	12	3	100	134	621
November	1995	17	33	14	15	5	13	3	100	131	623
December	1995	18	30	16	15	5	13	3	100	128	624
January	1996	19	29	19	13	5	13	2	100	130	603
February	1996	21	28	18	14	5	12	2	100	129	597
March	1996	20	30	15	14	5	14	3	100	132	594
April	1996	20	34	12	15	5	13	2	100	134	613
May	1996	19	33	14	13	5	13	3	100	134	639
June	1996	20	32	16	13	5	12	2	100	134	646
July	1996	20	31	17	14	6	11	2	100	131	639
August	1996	21	31	14	15	5	12	2	100	132	618
September	1996	20	31	13	15	5	14	2	100	131	613
October	1996	20	30	11	14	5	17	2	100	131	636
November	1996	22	31	12	13	4	17	1	100	136	647
December	1996	23	31	11	15	2	16	2	100	137	679
January	1997	23	32	13	14	2	13	2	100	139	651
February	1997	24	31	12	14	3	14	2	100	138	646
March	1997	25	31	12	12	4	14	2	100	140	632
April	1997	27	32	11	13	4	12	2	100	142	647
May	1997	25	32	11	14	3	12	2	100	141	646
June	1997	26	32	11	13	2	13	3	100	143	662
July	1997	25	31	13	12	1	15	3	100	143	657
August	1997	26	30	14	10	2	14	2	100	144	651
September	1997	28	29	14	10	3	14	3	100	145	638
October	1997	28	29	14	10	2	13	4	100	145	642
November	1997	28	31	14	11	2	10	4	100	147	640
December	1997	28	33	13	10	3	10	4	100	148	659
January	1998	27	33	13	9	3	12	3	100	148	659
February	1998	27	36	12	7	2	13	3	100	153	682
March	1998	27	35	12	7	1	14	3	100	153	648
April	1998	28	37	11	8	2	13	2	100	155	649
May	1998	26	36	12	10	2	12	2	100	149	630
June	1998	27	37	12	10	3	10	2	100	151	638
July	1998	27	36	12	10	3	10	2	100	151	639
August	1998	30	35	10	9	2	12	2	100	154	664
September	1998	29	32	9	11	2	12	3	100	148	654
October	1998	28	32	11	11	3	12	3	100	146	637
November	1998	26	31	13	12	3	11	3	100	142	632
December	1998	27	34	11	11	4	12	2	100	146	637
January	1999	28	34	11	9	3	13	2	100	150	656

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	1999	30	35	10	8	2	12	2	100	155	642
March	1999	30	34	12	9	1	12	3	100	153	634
April	1999	31	34	11	10	1	12	2	100	154	627
May	1999	28	35	11	10	1	11	2	100	152	653
June	1999	30	35	11	10	2	11	2	100	154	669
July	1999	29	35	12	10	3	10	2	100	152	698
August	1999	29	34	11	10	2	11	2	100	151	681
September	1999	29	35	11	10	2	12	2	100	152	658
October	1999	27	36	12	11	1	11	2	100	150	634
November	1999	27	35	14	10	1	12	1	100	152	630
December	1999	27	35	14	10	2	10	2	100	150	643
January	2000	28	35	13	9	2	11	2	100	152	656
February	2000	27	37	10	10	2	11	2	100	152	665
March	2000	30	35	9	9	2	12	2	100	154	662
April	2000	32	33	10	9	2	12	2	100	154	642
May	2000	32	34	12	7	2	11	2	100	157	623
June	2000	29	34	13	7	3	11	2	100	153	616
July	2000	30	34	13	6	3	12	2	100	154	604
August	2000	30	32	11	8	3	14	2	100	150	610
September	2000	30	31	13	9	2	14	1	100	151	638
October	2000	29	31	13	10	2	13	1	100	147	662
November	2000	29	32	16	9	2	10	2	100	151	678
December	2000	28	33	14	8	3	12	2	100	149	661
January	2001	26	33	12	9	4	13	3	100	146	656
February	2001	24	32	9	11	4	16	4	100	140	637
March	2001	24	32	11	12	4	15	3	100	141	673
April	2001	24	31	12	12	4	14	2	100	139	682
May	2001	24	30	13	13	5	14	2	100	135	709
June	2001	24	28	11	15	5	14	3	100	132	685
July	2001	23	29	11	16	4	14	3	100	131	676
August	2001	22	30	11	16	4	15	2	100	133	643
September	2001	20	30	12	15	4	16	3	100	131	657
October	2001	20	29	12	16	4	17	3	100	129	654
November	2001	17	29	15	16	3	17	3	100	127	669
December	2001	18	29	15	15	2	19	2	100	130	660
January	2002	18	30	13	14	2	20	2	100	132	648
February	2002	19	29	11	15	3	22	2	100	130	657
March	2002	21	30	11	15	2	20	2	100	133	644
April	2002	22	30	12	14	3	17	2	100	134	659
May	2002	23	31	12	12	3	15	3	100	138	634
June	2002	23	30	11	13	4	16	3	100	136	643
July	2002	22	32	10	13	3	17	3	100	137	640
August	2002	23	30	9	16	4	17	1	100	133	662
September	2002	23	30	9	15	4	18	1	100	133	656
October	2002	23	26	10	15	5	20	1	100	129	658
November	2002	23	26	11	15	5	19	1	100	128	642
December	2002	23	26	9	15	6	19	2	100	128	640
January	2003	21	30	10	16	6	16	2	100	130	643
February	2003	20	30	9	15	5	18	2	100	130	673
March	2003	20	29	10	16	6	17	2	100	126	695
April	2003	21	28	9	16	6	17	3	100	127	687
May	2003	21	29	10	16	5	17	2	100	128	668

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	2003	22	28	11	15	4	17	2	100	131	640
July	2003	24	27	12	14	4	16	2	100	133	644
August	2003	27	26	12	15	4	14	3	100	134	664
September	2003	26	27	10	17	4	13	3	100	132	689
October	2003	23	29	10	18	4	13	3	100	130	693
November	2003	22	28	9	20	5	14	2	100	126	671
December	2003	21	28	10	20	5	14	2	100	125	673
January	2004	24	28	10	18	4	14	1	100	131	682
February	2004	26	28	11	15	4	15	2	100	135	672
March	2004	28	28	11	13	4	14	2	100	140	659
April	2004	25	28	12	14	4	15	2	100	135	638
May	2004	24	29	11	16	5	14	2	100	131	631
June	2004	23	28	11	17	4	15	2	100	130	637
July	2004	26	28	11	17	4	13	1	100	134	648
August	2004	27	30	11	15	2	13	2	100	140	664
September	2004	29	29	10	15	4	12	2	100	139	646
October	2004	26	29	11	16	4	13	2	100	134	634
November	2004	26	27	12	15	6	13	1	100	131	648
December	2004	24	28	14	14	5	14	1	100	133	643
January	2005	25	29	13	13	5	13	1	100	137	624
February	2005	25	32	12	13	4	12	1	100	139	620
March	2005	26	30	11	15	5	12	1	100	137	611
April	2005	25	31	9	17	6	12	1	100	133	635
May	2005	24	30	11	18	6	11	1	100	129	626
June	2005	23	33	9	18	6	10	1	100	133	626
July	2005	25	32	11	16	4	10	1	100	137	623
August	2005	26	33	9	15	5	11	0	100	139	617
September	2005	25	31	9	17	5	12	0	100	133	633
October	2005	20	31	11	18	8	11	1	100	125	640
November	2005	19	29	12	20	8	11	2	100	120	627
December	2005	20	30	12	18	7	12	2	100	125	625
January	2006	22	30	12	19	4	12	1	100	129	614
February	2006	24	30	12	18	3	12	1	100	133	635
March	2006	25	30	14	17	4	8	1	100	133	641
April	2006	28	29	14	15	5	8	1	100	137	633
May	2006	25	29	13	16	6	10	1	100	132	607
June	2006	23	30	11	18	6	11	1	100	129	596
July	2006	20	31	10	20	7	12	1	100	123	603
August	2006	20	32	11	18	6	12	1	100	127	623
September	2006	20	27	14	18	8	12	0	100	121	619
October	2006	24	27	13	16	7	12	1	100	127	594
November	2006	26	26	12	17	6	11	1	100	129	588
December	2006	25	30	12	16	3	12	1	100	136	592
January	2007	23	33	12	15	4	12	1	100	137	623
February	2007	24	35	12	13	4	12	1	100	142	619
March	2007	23	33	11	13	5	13	1	100	138	601
April	2007	24	31	11	13	5	14	1	100	137	590
May	2007	26	27	11	15	6	14	1	100	131	579
June	2007	26	27	12	17	5	13	1	100	131	602
July	2007	24	27	12	19	6	11	1	100	126	606
August	2007	21	28	12	19	5	13	1	100	126	603
September	2007	21	29	11	19	5	13	2	100	126	589

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
October	2007	23	27	10	19	7	13	2	100	124	586
November	2007	23	26	10	21	7	11	2	100	121	586
December	2007	22	26	10	22	7	12	1	100	119	571
January	2008	18	27	11	22	6	14	1	100	117	557
February	2008	16	27	10	23	6	16	1	100	114	575
March	2008	16	25	11	23	7	18	1	100	111	591
April	2008	13	25	11	26	8	17	1	100	105	600
May	2008	12	23	10	28	10	16	2	100	97	576
June	2008	11	22	9	31	12	13	2	100	89	568
July	2008	11	21	6	32	14	14	2	100	86	540
August	2008	12	20	7	32	11	15	2	100	89	567
September	2008	14	22	6	31	9	16	2	100	96	568
October	2008	13	21	8	31	8	16	3	100	95	600
November	2008	11	17	9	32	10	17	4	100	85	582
December	2008	7	14	10	35	12	18	4	100	75	601
January	2009	7	17	9	35	11	19	3	100	79	586
February	2009	7	21	8	33	11	19	3	100	84	602
March	2009	5	21	9	32	11	19	3	100	83	563
April	2009	5	21	11	29	12	19	4	100	86	565
May	2009	6	19	12	27	11	21	3	100	87	555
June	2009	9	20	11	26	10	22	2	100	93	576
July	2009	10	17	10	28	10	24	1	100	89	589
August	2009	10	17	11	28	10	22	1	100	88	581
September	2009	10	16	12	27	11	23	1	100	87	578
October	2009	11	16	12	28	10	21	1	100	89	538
November	2009	11	18	14	26	9	21	2	100	93	545
December	2009	10	20	13	28	8	19	2	100	94	520
January	2010	10	21	14	29	9	16	2	100	92	535
February	2010	9	20	14	32	9	14	2	100	88	514
March	2010	10	19	16	30	10	15	2	100	89	530
April	2010	9	19	15	28	11	16	2	100	90	522
May	2010	10	20	15	24	10	18	3	100	95	522
June	2010	11	23	15	24	9	16	2	100	100	522
July	2010	10	23	16	24	8	17	3	100	101	532
August	2010	11	23	16	26	7	16	2	100	101	531
September	2010	11	21	17	24	8	16	3	100	100	523
October	2010	11	22	16	24	9	15	3	100	100	527
November	2010	13	23	16	23	9	14	2	100	104	532
December	2010	12	24	16	24	8	14	2	100	103	537
January	2011	13	22	17	23	9	13	2	100	103	520
February	2011	14	24	15	23	9	14	2	100	106	505
March	2011	14	24	15	23	9	13	2	100	107	476
April	2011	13	27	13	23	9	12	2	100	108	493
May	2011	12	26	14	23	8	15	3	100	107	493
June	2011	12	26	13	22	9	15	3	100	107	505
July	2011	12	23	16	22	8	15	4	100	105	478
August	2011	10	22	15	27	9	13	4	100	96	482
September	2011	10	23	16	28	10	11	2	100	95	469
October	2011	11	24	12	31	10	9	1	100	94	489
November	2011	11	26	15	30	8	10	1	100	99	465
December	2011	11	23	15	30	7	12	2	100	97	456

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	2012	12	23	17	25	7	14	1	100	103	438
February	2012	13	25	17	23	7	14	2	100	108	468
March	2012	14	29	17	19	7	11	2	100	117	486
April	2012	15	25	18	21	5	12	3	100	114	509
May	2012	17	25	17	20	5	11	4	100	116	499
June	2012	17	23	16	21	6	13	3	100	113	495
July	2012	18	26	14	20	8	11	3	100	117	480
August	2012	18	25	14	20	9	11	2	100	114	478
September	2012	17	26	15	21	8	9	5	100	115	470
October	2012	18	25	18	19	6	9	5	100	117	478
November	2012	19	24	17	18	7	9	6	100	118	485
December	2012	20	21	15	19	9	11	4	100	113	474
January	2013	17	23	13	21	11	11	4	100	109	459
February	2013	15	24	14	21	11	13	2	100	107	451
March	2013	15	24	15	22	10	11	2	100	107	483
April	2013	16	24	13	22	11	12	2	100	107	472
May	2013	18	24	13	22	10	10	2	100	110	465
June	2013	18	26	13	20	9	11	2	100	116	440
July	2013	21	26	16	18	9	8	3	100	119	470
August	2013	21	25	16	20	7	9	2	100	120	471
September	2013	18	27	15	19	9	10	2	100	117	475
October	2013	16	26	17	19	7	13	1	100	117	436
November	2013	14	26	17	17	11	13	2	100	112	430
December	2013	18	23	17	18	9	13	2	100	113	421
January	2014	16	26	15	17	10	13	3	100	115	418
February	2014	19	27	13	17	9	13	2	100	120	410
March	2014	20	27	14	16	9	12	2	100	122	410
April	2014	21	24	15	18	8	12	2	100	119	414
May	2014	21	23	17	19	7	10	2	100	118	417
June	2014	19	27	17	17	7	10	3	100	122	415
July	2014	22	29	14	17	7	8	2	100	127	412
August	2014	23	30	12	16	6	9	4	100	131	413
September	2014	26	26	12	17	7	10	3	100	128	420
October	2014	23	26	13	15	7	12	4	100	128	434
November	2014	22	25	15	16	7	11	4	100	124	433
December	2014	20	28	17	15	6	10	4	100	127	425
January	2015	21	30	16	16	4	9	3	100	131	443
February	2015	24	32	13	14	4	10	3	100	138	456
March	2015	25	31	12	14	5	12	2	100	136	487
April	2015	26	30	11	13	6	11	2	100	137	484
May	2015	26	27	14	14	6	12	1	100	132	486
June	2015	25	28	13	15	5	12	2	100	133	467
July	2015	26	26	15	16	5	11	2	100	131	465
August	2015	24	30	14	15	4	11	2	100	134	474
September	2015	26	27	15	14	5	12	2	100	133	477
October	2015	24	29	15	13	5	11	3	100	135	484
November	2015	25	27	14	15	5	11	4	100	132	488
December	2015	23	30	12	18	4	9	4	100	131	516
January	2016	23	28	13	18	5	11	3	100	128	508
February	2016	25	28	13	16	4	10	3	100	133	499
March	2016	28	28	13	13	3	12	3	100	140	485
April	2016	29	30	12	12	3	12	3	100	144	486

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	2016	28	31	13	12	2	12	2	100	144	469
June	2016	27	31	14	14	3	9	2	100	142	467
July	2016	27	32	14	12	3	9	3	100	144	471
August	2016	26	32	12	12	5	9	4	100	141	511
September	2016	24	31	12	12	6	11	4	100	137	533
October	2016	23	30	13	13	5	11	5	100	135	538
November	2016	24	28	14	13	5	12	4	100	134	547
December	2016	24	29	13	13	4	12	4	100	136	560
January	2017	25	27	13	15	4	14	3	100	133	580
February	2017	24	28	13	15	3	13	3	100	134	575
March	2017	26	28	13	15	2	12	4	100	137	576
April	2017	28	30	12	12	4	10	4	100	142	572
May	2017	29	30	12	10	4	10	3	100	145	563
June	2017	31	29	13	9	5	10	2	100	146	559
July	2017	30	31	13	11	3	10	3	100	148	562
August	2017	31	31	11	13	3	9	2	100	145	572
September	2017	29	30	12	14	2	9	3	100	143	592
October	2017	29	29	14	14	3	9	2	100	142	588
November	2017	31	29	14	12	2	9	3	100	146	562
December	2017	31	29	14	11	4	9	2	100	146	548
January	2018	31	29	14	11	4	8	3	100	144	537
February	2018	33	26	13	11	5	10	3	100	144	552
March	2018	35	28	11	10	4	9	2	100	148	545
April	2018	35	30	11	10	3	10	2	100	151	553
May	2018	32	32	14	10	3	8	1	100	151	547
June	2018	33	31	14	11	3	7	1	100	150	554
July	2018	34	29	14	12	2	8	2	100	149	565
August	2018	36	27	10	12	2	9	3	100	150	562
September	2018	36	25	11	10	3	11	3	100	148	553
October	2018	35	26	11	10	4	11	3	100	148	558
November	2018	32	27	12	10	4	11	3	100	145	570
December	2018	31	29	11	12	3	11	2	100	145	572
January	2019	31	28	11	13	3	11	2	100	142	568
February	2019	33	28	11	14	3	10	1	100	145	572
March	2019	32	30	12	13	3	9	2	100	146	599
April	2019	32	32	11	12	3	9	2	100	150	602
May	2019	32	28	12	11	3	10	2	100	146	616
June	2019	32	28	13	12	3	10	2	100	144	574
July	2019	33	26	15	12	3	9	3	100	145	570
August	2019	32	28	13	13	3	8	3	100	144	578
September	2019	33	27	13	13	2	9	2	100	145	599
October	2019	33	29	11	14	3	9	2	100	145	603
November	2019	32	31	12	12	2	8	2	100	149	579
December	2019	33	31	13	12	3	6	2	100	150	565
January	2020	31	31	14	11	3	7	3	100	148	553
February	2020	35	29	14	9	3	7	3	100	151	577
March	2020	32	28	15	10	3	8	3	100	148	601
April	2020	29	26	15	12	4	11	3	100	140	591
May	2020	21	27	15	14	6	14	4	100	127	586
June	2020	20	25	14	16	5	16	4	100	123	565
July	2020	20	24	15	16	6	14	4	100	122	576
August	2020	22	24	16	17	4	14	4	100	124	602

AGE 35 TO 54
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September	2020	21	24	16	17	4	13	4	100	124	607
October	2020	22	26	15	16	2	14	5	100	129	596
November	2020	22	25	15	15	2	15	6	100	129	564
December	2020	19	27	15	13	2	17	8	100	130	545
January	2021	18	23	17	13	3	18	8	100	125	575
February	2021	19	24	15	13	5	18	6	100	125	559
March	2021	21	22	16	13	7	18	4	100	123	591
April	2021	22	26	15	12	7	16	2	100	129	580
May	2021	21	28	18	13	7	11	2	100	129	601
June	2021	23	31	15	13	7	9	2	100	134	573
July	2021	24	29	15	13	8	8	3	100	131	587
August	2021	22	29	12	13	9	10	4	100	130	574
September	2021	22	27	14	13	9	10	4	100	126	611
October	2021	22	27	14	13	10	11	3	100	126	613
November	2021	23	27	14	11	13	9	3	100	127	616
December	2021	23	28	13	11	14	9	3	100	125	563
January	2022	23	28	12	11	15	8	3	100	124	573
February	2022	21	26	12	13	14	11	3	100	120	588
March	2022	18	26	12	14	16	13	3	100	114	634