

AGE 35 TO 54

TABLE 11 EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS (Three Month Moving Averages)

The question was: "And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off, or just about the same as now?"

(Note: Prior to 1972 a four year horizon was used)

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| September 1980 | 45 | 31 | 17 | 7 | 100 | 129 | 643 |
| March 1981 | 50 | 27 | 16 | 7 | 100 | 134 | 650 |
| September 1981 | 51 | 27 | 18 | 5 | 100 | 133 | 643 |
| March 1982 | 56 | 26 | 14 | 4 | 100 | 142 | 655 |
| September 1982 | 56 | 24 | 14 | 6 | 100 | 142 | 668 |
| March 1983 | 60 | 21 | 14 | 5 | 100 | 146 | 698 |
| September 1983 | 65 | 22 | 9 | 4 | 100 | 156 | 653 |
| March 1984 | 64 | 24 | 8 | 4 | 100 | 156 | 623 |
| September 1984 | 62 | 24 | 9 | 4 | 100 | 153 | 641 |
| September 1985 | 57 | 28 | 11 | 4 | 100 | 146 | 660 |
| September 2011 | 51 | 33 | 15 | 2 | 100 | 136 | 469 |
| October 2011 | 51 | 32 | 15 | 2 | 100 | 136 | 489 |
| November 2011 | 53 | 33 | 12 | 2 | 100 | 141 | 465 |
| December 2011 | 54 | 31 | 11 | 4 | 100 | 143 | 456 |
| January 2012 | 57 | 29 | 10 | 4 | 100 | 146 | 438 |
| February 2012 | 55 | 30 | 11 | 4 | 100 | 144 | 468 |
| March 2012 | 56 | 30 | 10 | 4 | 100 | 147 | 486 |
| April 2012 | 57 | 31 | 9 | 3 | 100 | 147 | 509 |
| May 2012 | 59 | 28 | 10 | 3 | 100 | 150 | 499 |
| June 2012 | 58 | 27 | 13 | 2 | 100 | 146 | 495 |
| July 2012 | 59 | 25 | 13 | 3 | 100 | 146 | 480 |
| August 2012 | 59 | 25 | 13 | 3 | 100 | 146 | 478 |
| September 2012 | 57 | 27 | 11 | 5 | 100 | 147 | 470 |
| October 2012 | 57 | 27 | 12 | 4 | 100 | 145 | 478 |
| November 2012 | 57 | 26 | 12 | 4 | 100 | 145 | 485 |
| December 2012 | 56 | 26 | 14 | 4 | 100 | 142 | 474 |
| January 2013 | 54 | 28 | 14 | 4 | 100 | 139 | 459 |
| February 2013 | 54 | 28 | 15 | 4 | 100 | 139 | 451 |
| March 2013 | 55 | 28 | 14 | 3 | 100 | 140 | 483 |
| April 2013 | 54 | 28 | 15 | 2 | 100 | 139 | 472 |
| May 2013 | 53 | 31 | 14 | 2 | 100 | 139 | 465 |
| June 2013 | 54 | 32 | 13 | 2 | 100 | 141 | 440 |
| July 2013 | 54 | 31 | 12 | 2 | 100 | 142 | 470 |
| August 2013 | 55 | 31 | 12 | 2 | 100 | 143 | 471 |
| September 2013 | 54 | 29 | 14 | 3 | 100 | 140 | 475 |
| October 2013 | 54 | 30 | 13 | 3 | 100 | 142 | 436 |
| November 2013 | 54 | 28 | 14 | 4 | 100 | 140 | 430 |
| December 2013 | 54 | 28 | 14 | 4 | 100 | 140 | 421 |
| January 2014 | 53 | 29 | 14 | 4 | 100 | 139 | 418 |
| February 2014 | 53 | 30 | 13 | 4 | 100 | 140 | 410 |
| March 2014 | 57 | 27 | 11 | 5 | 100 | 146 | 410 |
| April 2014 | 58 | 27 | 11 | 4 | 100 | 146 | 414 |
| May 2014 | 60 | 24 | 11 | 5 | 100 | 149 | 417 |
| June 2014 | 59 | 26 | 12 | 4 | 100 | 147 | 415 |
| July 2014 | 59 | 24 | 12 | 5 | 100 | 147 | 412 |
| August 2014 | 58 | 25 | 14 | 3 | 100 | 144 | 413 |

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| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| September 2014 | 59 | 24 | 14 | 3 | 100 | 145 | 420 |
| October 2014 | 60 | 24 | 14 | 3 | 100 | 146 | 434 |
| November 2014 | 60 | 23 | 13 | 4 | 100 | 148 | 433 |
| December 2014 | 61 | 25 | 10 | 4 | 100 | 151 | 425 |
| January 2015 | 65 | 25 | 8 | 2 | 100 | 157 | 443 |
| February 2015 | 66 | 24 | 7 | 3 | 100 | 160 | 456 |
| March 2015 | 66 | 23 | 9 | 2 | 100 | 157 | 487 |
| April 2015 | 65 | 24 | 9 | 2 | 100 | 156 | 484 |
| May 2015 | 65 | 25 | 9 | 2 | 100 | 156 | 486 |
| June 2015 | 64 | 26 | 8 | 2 | 100 | 156 | 467 |
| July 2015 | 63 | 24 | 9 | 3 | 100 | 154 | 465 |
| August 2015 | 63 | 25 | 10 | 2 | 100 | 153 | 474 |
| September 2015 | 62 | 25 | 10 | 3 | 100 | 152 | 477 |
| October 2015 | 62 | 26 | 9 | 3 | 100 | 153 | 484 |
| November 2015 | 61 | 24 | 11 | 4 | 100 | 150 | 488 |
| December 2015 | 61 | 24 | 11 | 4 | 100 | 151 | 516 |
| January 2016 | 61 | 23 | 11 | 4 | 100 | 150 | 508 |
| February 2016 | 64 | 23 | 9 | 4 | 100 | 155 | 499 |
| March 2016 | 64 | 22 | 10 | 4 | 100 | 155 | 485 |
| April 2016 | 66 | 21 | 9 | 4 | 100 | 157 | 486 |
| May 2016 | 63 | 25 | 8 | 3 | 100 | 155 | 469 |
| June 2016 | 64 | 24 | 8 | 5 | 100 | 156 | 467 |
| July 2016 | 62 | 26 | 9 | 3 | 100 | 153 | 471 |
| August 2016 | 62 | 23 | 11 | 4 | 100 | 151 | 511 |
| September 2016 | 62 | 24 | 11 | 4 | 100 | 151 | 533 |
| October 2016 | 65 | 21 | 9 | 5 | 100 | 156 | 538 |
| November 2016 | 64 | 21 | 10 | 4 | 100 | 154 | 547 |
| December 2016 | 63 | 23 | 10 | 3 | 100 | 153 | 560 |
| January 2017 | 60 | 25 | 13 | 2 | 100 | 147 | 580 |
| February 2017 | 60 | 26 | 13 | 2 | 100 | 147 | 575 |
| March 2017 | 60 | 25 | 13 | 2 | 100 | 148 | 576 |
| April 2017 | 63 | 23 | 11 | 2 | 100 | 152 | 572 |
| May 2017 | 64 | 25 | 9 | 2 | 100 | 155 | 563 |
| June 2017 | 66 | 24 | 9 | 2 | 100 | 157 | 559 |
| July 2017 | 66 | 24 | 8 | 2 | 100 | 158 | 562 |
| August 2017 | 66 | 21 | 10 | 2 | 100 | 156 | 572 |
| September 2017 | 64 | 23 | 10 | 3 | 100 | 154 | 592 |
| October 2017 | 64 | 24 | 10 | 2 | 100 | 154 | 588 |
| November 2017 | 65 | 25 | 9 | 2 | 100 | 156 | 562 |
| December 2017 | 65 | 25 | 9 | 1 | 100 | 156 | 548 |
| January 2018 | 66 | 23 | 9 | 3 | 100 | 157 | 537 |
| February 2018 | 68 | 21 | 8 | 3 | 100 | 159 | 552 |
| March 2018 | 68 | 20 | 8 | 3 | 100 | 160 | 545 |
| April 2018 | 66 | 23 | 9 | 3 | 100 | 157 | 553 |
| May 2018 | 64 | 23 | 10 | 3 | 100 | 155 | 547 |
| June 2018 | 64 | 23 | 10 | 3 | 100 | 154 | 554 |
| July 2018 | 65 | 23 | 10 | 3 | 100 | 155 | 565 |
| August 2018 | 66 | 22 | 8 | 4 | 100 | 157 | 562 |
| September 2018 | 67 | 21 | 8 | 4 | 100 | 159 | 553 |
| October 2018 | 66 | 21 | 9 | 3 | 100 | 157 | 558 |
| November 2018 | 65 | 22 | 10 | 3 | 100 | 155 | 570 |
| December 2018 | 64 | 21 | 11 | 4 | 100 | 154 | 572 |
| January 2019 | 63 | 24 | 9 | 4 | 100 | 155 | 568 |
| February 2019 | 64 | 25 | 8 | 3 | 100 | 156 | 572 |

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| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| March 2019 | 65 | 25 | 7 | 2 | 100 | 158 | 599 |
| April 2019 | 68 | 22 | 7 | 3 | 100 | 161 | 602 |
| May 2019 | 67 | 22 | 7 | 4 | 100 | 160 | 616 |
| June 2019 | 67 | 23 | 7 | 3 | 100 | 161 | 574 |
| July 2019 | 67 | 23 | 8 | 3 | 100 | 159 | 570 |
| August 2019 | 67 | 22 | 9 | 2 | 100 | 158 | 578 |
| September 2019 | 67 | 21 | 10 | 2 | 100 | 156 | 599 |
| October 2019 | 66 | 21 | 9 | 4 | 100 | 157 | 603 |
| November 2019 | 65 | 22 | 9 | 4 | 100 | 157 | 579 |
| December 2019 | 65 | 23 | 8 | 4 | 100 | 157 | 565 |
| January 2020 | 65 | 23 | 8 | 3 | 100 | 157 | 553 |
| February 2020 | 66 | 24 | 7 | 3 | 100 | 159 | 577 |
| March 2020 | 64 | 26 | 6 | 4 | 100 | 158 | 601 |
| April 2020 | 63 | 27 | 6 | 4 | 100 | 157 | 591 |
| May 2020 | 62 | 26 | 8 | 4 | 100 | 155 | 586 |
| June 2020 | 64 | 26 | 7 | 3 | 100 | 158 | 565 |
| July 2020 | 64 | 25 | 8 | 4 | 100 | 156 | 576 |
| August 2020 | 67 | 24 | 6 | 3 | 100 | 160 | 602 |
| September 2020 | 67 | 22 | 7 | 4 | 100 | 160 | 607 |
| October 2020 | 72 | 21 | 4 | 3 | 100 | 168 | 596 |
| November 2020 | 71 | 20 | 5 | 4 | 100 | 166 | 564 |
| December 2020 | 69 | 21 | 6 | 4 | 100 | 163 | 545 |
| January 2021 | 64 | 21 | 10 | 4 | 100 | 154 | 575 |
| February 2021 | 65 | 21 | 11 | 3 | 100 | 154 | 559 |
| March 2021 | 65 | 20 | 12 | 3 | 100 | 154 | 591 |
| April 2021 | 65 | 22 | 11 | 2 | 100 | 154 | 580 |
| May 2021 | 63 | 23 | 11 | 3 | 100 | 151 | 601 |
| June 2021 | 63 | 23 | 10 | 4 | 100 | 153 | 573 |
| July 2021 | 65 | 22 | 9 | 5 | 100 | 156 | 587 |
| August 2021 | 65 | 22 | 9 | 5 | 100 | 156 | 574 |
| September 2021 | 61 | 23 | 11 | 6 | 100 | 150 | 611 |
| October 2021 | 59 | 23 | 12 | 6 | 100 | 146 | 613 |
| November 2021 | 56 | 26 | 12 | 6 | 100 | 144 | 616 |
| December 2021 | 61 | 24 | 10 | 4 | 100 | 151 | 563 |
| January 2022 | 63 | 22 | 10 | 4 | 100 | 153 | 573 |
| February 2022 | 64 | 21 | 12 | 3 | 100 | 152 | 588 |
| March 2022 | 60 | 23 | 14 | 4 | 100 | 146 | 634 |
| April 2022 | 58 | 25 | 13 | 4 | 100 | 145 | 594 |
| May 2022 | 59 | 24 | 13 | 4 | 100 | 147 | 580 |
| June 2022 | 59 | 23 | 13 | 5 | 100 | 145 | 551 |
| July 2022 | 58 | 23 | 14 | 5 | 100 | 144 | 579 |
| August 2022 | 59 | 23 | 13 | 6 | 100 | 146 | 594 |
| September 2022 | 59 | 24 | 12 | 5 | 100 | 148 | 607 |
| October 2022 | 60 | 23 | 12 | 5 | 100 | 148 | 575 |
| November 2022 | 62 | 22 | 12 | 4 | 100 | 150 | 572 |
| December 2022 | 63 | 22 | 11 | 4 | 100 | 151 | 550 |
| January 2023 | 64 | 22 | 10 | 4 | 100 | 154 | 570 |
| February 2023 | 65 | 22 | 11 | 3 | 100 | 154 | 550 |
| March 2023 | 62 | 24 | 10 | 3 | 100 | 152 | 580 |
| April 2023 | 60 | 25 | 12 | 3 | 100 | 149 | 566 |
| May 2023 | 58 | 24 | 13 | 4 | 100 | 145 | 566 |
| June 2023 | 61 | 21 | 13 | 4 | 100 | 148 | 553 |
| July 2023 | 60 | 22 | 13 | 5 | 100 | 147 | 542 |
| August 2023 | 61 | 23 | 13 | 3 | 100 | 148 | 526 |
| September 2023 | 60 | 23 | 13 | 4 | 100 | 147 | 549 |

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EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS
(Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| October 2023 | 58 | 24 | 13 | 5 | 100 | 145 | 542 |
| November 2023 | 58 | 24 | 12 | 6 | 100 | 146 | 559 |
| December 2023 | 57 | 24 | 13 | 6 | 100 | 143 | 538 |
| January 2024 | 63 | 20 | 12 | 5 | 100 | 151 | 542 |
| February 2024 | 61 | 22 | 13 | 5 | 100 | 148 | 529 |