

AGE 35 TO 54

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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.

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
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

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	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
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

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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	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
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

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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	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
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

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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>
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
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

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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	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
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

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	<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	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
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

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		<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	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
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

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
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
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

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	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
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

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	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
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
April	2022	40	5	5	22	31	3	3
May	2022	39	4	4	24	37	4	2
June	2022	33	3	3	25	40	5	2
July	2022	31	3	4	24	45	6	3
August	2022	30	2	5	24	46	5	2
September	2022	33	4	4	26	45	4	3
October	2022	36	4	3	25	43	5	3
November	2022	35	4	3	23	43	8	3
December	2022	33	3	2	21	41	9	4
January	2023	33	3	3	23	39	9	4
February	2023	33	4	2	24	39	6	5
March	2023	32	4	3	24	41	5	4
April	2023	31	4	3	24	43	4	3
May	2023	33	3	4	24	41	4	3
June	2023	34	3	3	24	41	4	3
July	2023	34	3	3	25	39	3	3

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>
August 2023	36	4	3	25	39	3	3
September 2023	34	5	4	26	39	2	4
October 2023	35	5	4	26	43	2	5
November 2023	30	5	3	27	43	2	7
December 2023	31	4	2	26	43	2	7
January 2024	30	5	2	27	40	2	7
February 2024	36	6	3	26	38	2	5
March 2024	39	7	4	25	36	2	4
April 2024	40	7	4	22	37	1	4
May 2024	38	8	4	21	38	1	5
June 2024	34	9	4	20	42	2	5
July 2024	32	8	5	23	46	3	5
August 2024	30	8	4	22	48	4	6
September 2024	28	7	4	24	46	3	6
October 2024	27	7	4	24	44	3	7
November 2024	26	6	5	26	45	3	5
December 2024	26	7	5	25	42	3	6
January 2025	26	7	4	22	38	2	5
February 2025	26	8	3	22	36	2	5
March 2025	25	7	3	22	38	2	5
April 2025	24	5	4	24	39	7	4
May 2025	20	3	4	25	39	9	5
June 2025	19	4	4	25	39	10	5
July 2025	20	4	4	24	41	6	6
August 2025	21	5	5	23	43	4	5
September 2025	24	5	3	24	45	4	6
October 2025	23	6	2	26	46	3	5
November 2025	21	7	1	30	47	3	5
December 2025	19	7	2	31	49	2	5
January 2026	19	6	2	32	50	3	6
February 2026	23	6	3	28	49	3	6