AGE 35 TO 54
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

Key:
(a) Better off financially than 5 years ago/Better off 5 years 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

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

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	1980	27	20	3	13	11	18	8	100	123	643
March	1981	27	17	4	11	9	24	7	100	124	650
September	1981	32	20	4	9	9	21	4	100	135	643
March	1982	34	17	3	13	6	22	5	100	131	655
September	1982	32	15	5	9	7	27	6	100	130	668
March	1983	31	15	3	10	8	27	6	100	128	698
September	1983	37	15	1	10	6	26	5	100	137	653
March	1984	44	18	3	10	4	17	4	100	148	623
September	1984	44	19	3	8	4	17	5	100	151	641
September	1985	36	22	3	9	5	20	5	100	143	660
September	2011	28	17	2	17	7	26	2	100	121	469
October	2011	27	16	2	17	8	26	3	100	118	489
November	2011	26	17	3	17	7	27	3	100	119	465
December	2011	26	16	3	15	7	28	4	100	120	456
January	2012	27	16	2	14	7	30	5	100	122	438
February	2012	28	16	2	15	7	27	5	100	122	468
March	2012	27	18	3	14	6	28	4	100	125	486
April	2012	28	18	3	15	6	28	3	100	125	509
May	2012	28	18	4	13	5	30	3	100	128	499
June	2012	30	18	3	12	8	27	2	100	129	495
July	2012	30	16	3	11	8	28	4	100	128	480
August	2012	30	15	3	11	8	29	4	100	126	478
September	2012	29	16	3	13	6	28	5	100	126	470
October	2012	29	17	3	14	6	28	4	100	126	478
November	2012	32	16	3	13	6	25	5	100	128	485
December	2012	31	15	2	15	7	25	5	100	124	474
January	2013	31	19	2	14	9	21	5	100	127	459
February	2013	28	18	3	14	10	23	4	100	122	451
March	2013	30	18	4	12	11	23	3	100	126	483
April	2013	28	16	4	13	11	25	2	100	121	472
May	2013	30	20	2	12	10	23	2	100	127	465
June	2013	29	20	3	12	8	25	2	100	128	440

AGE 35 TO 54
TABLE 12
FIVE YEAR 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	2013	33	19	3	13	7	22	3	100	132	470
August	2013	33	17	4	13	7	24	3	100	129	471
September	2013	32	17	3	14	8	23	3	100	127	475
October	2013	30	18	3	14	7	26	3	100	127	436
November	2013	30	18	3	13	8	25	3	100	127	430
December	2013	32	18	3	12	7	23	5	100	130	421
January	2014	31	20	3	12	8	22	5	100	131	418
February	2014	32	20	4	11	8	20	5	100	133	410
March	2014	35	16	4	11	7	24	5	100	133	410
April	2014	34	15	4	11	6	25	4	100	132	414
May	2014	37	15	3	10	5	25	5	100	136	417
June	2014	34	18	3	9	6	26	4	100	137	415
July	2014	34	17	2	8	6	27	6	100	136	412
August	2014	34	16	2	10	8	27	4	100	132	413
September	2014	35	14	3	10	8	26	4	100	132	420
October	2014	37	16	4	9	8	24	3	100	135	434
November	2014	36	17	4	9	7	25	4	100	137	433
December	2014	37	20	3	9	5	22	4	100	143	425
January	2015	40	19	3	9	4	22	3	100	146	443
February	2015	43	19	4	8	4	18	4	100	150	456
March	2015	43	15	3	11	5	20	3	100	143	487
April	2015	43	17	3	9	5	20	3	100	146	484
May	2015	43	18	3	9	4	21	2	100	147	486
June	2015	43	19	4	8	4	20	3	100	151	467
July	2015	43	16	4	9	4	20	4	100	145	465
August	2015	42	16	3	10	4	22	4	100	145	474
September	2015	42	18	3	8	5	22	4	100	147	477
October	2015	41	20	3	7	3	22	4	100	151	484
November	2015	41	19	3	7	5	21	4	100	148	488
December	2015	42	17	3	8	4	21	5	100	147	516
January	2016	41	16	3	10	4	22	4	100	143	508
February	2016	43	15	3	10	3	21	5	100	146	499
March	2016	44	15	3	9	3	21	5	100	147	485
April	2016	46	17	2	7	3	19	5	100	152	486
May	2016	48	18	3	7	3	17	4	100	156	469
June	2016	50	18	3	7	3	14	6	100	157	467
July	2016	47	17	4	9	4	14	4	100	152	471
August	2016	46	16	3	8	6	17	4	100	148	511
September	2016	42	17	3	8	5	20	4	100	145	533
October	2016	44	17	2	7	4	21	5	100	149	538
November	2016	42	20	2	7	3	21	5	100	151	547
December	2016	41	21	2	7	3	22	4	100	152	560
January	2017	40	21	2	7	4	23	3	100	150	580
February	2017	41	20	3	7	3	24	2	100	150	575

AGE 35 TO 54
TABLE 12
FIVE YEAR 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	2017	43	19	3	7	3	22	2	100	152	576
April	2017	46	19	3	5	4	20	3	100	156	572
May	2017	47	20	4	6	4	17	3	100	158	563
June	2017	48	19	3	6	4	17	3	100	157	559
July	2017	48	21	3	6	3	17	3	100	159	562
August	2017	48	18	2	6	4	19	3	100	155	572
September	2017	47	20	2	6	4	19	3	100	157	592
October	2017	49	18	3	6	3	18	2	100	158	588
November	2017	50	20	3	5	3	17	2	100	162	562
December	2017	50	18	4	5	3	17	2	100	160	548
January	2018	49	18	4	5	3	17	4	100	158	537
February	2018	50	16	4	6	3	17	4	100	157	552
March	2018	52	16	4	6	3	15	4	100	159	545
April	2018	51	18	4	6	3	16	3	100	160	553
May	2018	50	18	3	6	3	17	3	100	160	547
June	2018	49	18	3	6	3	18	3	100	159	554
July	2018	50	18	3	5	3	17	3	100	160	565
August	2018	52	18	3	5	2	16	4	100	162	562
September	2018	52	18	2	6	2	15	5	100	162	553
October	2018	51	17	2	7	3	16	4	100	159	558
November	2018	48	18	3	7	4	16	4	100	156	570
December	2018	47	18	3	5	4	18	4	100	156	572
January	2019	46	20	3	5	3	18	5	100	158	568
February	2019	48	21	2	5	3	18	4	100	161	572
March	2019	51	20	2	5	3	16	3	100	163	599
April	2019	52	19	2	5	3	17	3	100	163	602
May	2019	50	18	2	6	3	17	4	100	159	616
June	2019	48	19	2	8	2	17	3	100	156	574
July	2019	50	19	3	8	3	15	3	100	158	570
August	2019	51	18	3	7	3	18	2	100	159	578
September	2019	51	16	3	5	4	18	3	100	159	599
October	2019	50	16	3	6	3	18	4	100	157	603
November	2019	51	16	3	7	4	15	4	100	156	579
December	2019	52	17	3	6	4	15	3	100	160	565
January	2020	52	18	3	6	4	14	3	100	160	553
February	2020	52	19	3	5	2	15	4	100	164	577
March	2020	51	20	2	6	2	14	4	100	163	601
April	2020	50	20	2	8	1	15	4	100	161	591
May	2020	49	20	2	7	2	16	4	100	159	586
June	2020	49	18	2	9	1	18	4	100	157	565
July	2020	48	18	2	8	2	16	4	100	156	576
August	2020	50	17	3	9	2	16	4	100	155	602
September	2020	51	17	2	8	3	15	4	100	157	607
October	2020	55	16	2	6	1	16	3	100	163	596
November	2020	53	17	3	5	1	17	4	100	164	564

AGE 35 TO 54
TABLE 12
FIVE YEAR 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	2020	51	18	4	5	2	17	4	100	162	545
January	2021	46	18	4	5	3	19	5	100	157	575
February	2021	48	17	3	6	3	20	3	100	157	559
March	2021	48	17	3	5	2	23	2	100	158	591
April	2021	49	18	3	6	2	21	2	100	159	580
May	2021	49	20	3	5	2	18	3	100	162	601
June	2021	50	18	4	6	2	16	4	100	161	573
July	2021	50	18	3	6	2	16	5	100	160	587
August	2021	50	18	3	6	3	16	5	100	159	574
September	2021	46	20	2	6	3	17	5	100	157	611
October	2021	46	19	3	6	4	17	5	100	156	613
November	2021	45	19	3	8	4	15	6	100	152	616
December	2021	47	18	2	7	3	19	4	100	155	563
January	2022	47	18	1	7	5	18	4	100	152	573
February	2022	45	18	1	6	6	20	4	100	152	588
March	2022	43	19	2	6	8	18	4	100	148	634
April	2022	42	20	2	6	6	20	4	100	150	594
May	2022	43	18	2	7	6	20	4	100	149	580
June	2022	41	17	1	9	5	21	5	100	143	551
July	2022	40	16	2	9	7	20	6	100	140	579
August	2022	39	16	3	8	7	20	7	100	140	594
September	2022	40	18	3	7	7	19	7	100	144	607
October	2022	39	17	3	8	7	21	6	100	141	575
November	2022	40	17	2	7	6	23	4	100	143	572
December	2022	40	16	2	8	7	23	4	100	141	550
January	2023	43	17	1	7	7	21	4	100	147	570
February	2023	44	16	2	8	7	20	3	100	145	550
March	2023	42	18	2	9	7	19	3	100	144	580
April	2023	41	17	2	11	8	18	3	100	139	566
May	2023	40	16	2	11	8	18	5	100	137	566
June	2023	41	14	2	10	7	21	5	100	138	553
July	2023	41	13	3	11	7	21	5	100	137	542
August	2023	40	14	3	10	7	23	3	100	138	526
September	2023	40	16	3	9	7	21	4	100	139	549
October	2023	38	18	2	8	8	22	5	100	140	542
November	2023	37	17	3	8	8	21	6	100	138	559
December	2023	36	15	3	9	9	21	6	100	134	538
January	2024	39	13	3	8	7	24	6	100	136	542
February	2024	39	13	3	10	7	22	5	100	135	529
March	2024	41	14	2	10	6	23	4	100	139	528
April	2024	41	15	2	11	6	21	5	100	138	586
May	2024	40	15	2	11	6	22	4	100	137	694
June	2024	39	16	2	11	8	20	4	100	135	768
July	2024	35	16	3	13	10	20	3	100	128	737

AGE 35 TO 54
TABLE 12
FIVE YEAR 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
August	2024	35	15	3	12	12	20	3	100	125	730
September	2024	34	15	3	12	14	20	1	100	123	686
October	2024	33	16	3	13	14	20	1	100	123	705
November	2024	32	17	2	14	12	22	0	100	123	611
December	2024	31	15	2	14	9	28	1	100	123	585
January	2025	30	14	3	13	7	32	1	100	124	604
February	2025	29	14	3	13	7	32	1	100	124	630
March	2025	27	15	4	13	10	30	2	100	119	794
April	2025	26	15	3	14	12	28	2	100	115	828
May	2025	24	16	4	14	16	25	2	100	110	903
June	2025	25	16	5	14	15	24	1	100	112	810
July	2025	29	15	6	13	14	21	2	100	116	848
August	2025	30	15	6	13	13	21	1	100	118	804
September	2025	29	18	5	13	15	19	1	100	120	834
October	2025	27	18	5	13	17	20	1	100	116	810
November	2025	27	17	4	11	17	23	1	100	115	840
December	2025	28	13	4	12	16	24	2	100	113	802
January	2026	28	14	3	14	17	23	2	100	112	817
February	2026	29	14	4	15	16	20	2	100	113	822
March	2026	28	15	5	15	16	19	1	100	113	912
April	2026	29	15	6	14	16	18	2	100	115	866
May	2026	27	13	5	17	16	19	2	100	107	841
June	2026	27	13	5	17	17	19	2	100	106	794
July	2026	24	13	6	17	18	20	1	100	102	846