AGE 55 AND UP
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	4	17	30	24	12	5	8	100	85	746
April	1978	4	18	26	24	14	5	8	100	84	745
May	1978	4	16	27	26	14	5	8	100	80	734
June	1978	5	14	30	24	16	6	5	100	78	732
July	1978	5	14	33	24	15	4	5	100	80	732
August	1978	4	15	32	23	14	5	6	100	81	787
September	1978	4	16	30	23	13	4	9	100	84	795
October	1978	4	13	28	24	15	6	10	100	78	788
November	1978	5	12	30	23	16	5	10	100	77	834
December	1978	5	12	27	21	18	5	12	100	79	837
January	1979	5	13	27	21	21	4	10	100	76	872
February	1979	5	14	23	21	23	5	9	100	76	800
March	1979	5	12	26	22	22	6	7	100	72	809
April	1979	6	11	23	25	23	6	7	100	69	837
May	1979	4	12	25	26	23	4	7	100	67	756
June	1979	4	13	22	26	24	5	6	100	68	816
July	1979	4	12	25	24	22	5	7	100	71	866
August	1979	5	12	25	23	23	6	6	100	71	893
September	1979	5	12	26	23	22	7	6	100	71	871
October	1979	4	14	26	24	21	7	4	100	72	894
November	1979	3	13	26	27	20	6	4	100	69	913
December	1979	3	13	26	27	22	3	6	100	67	861
January	1980	4	13	25	25	22	4	7	100	70	719
February	1980	5	13	21	24	25	4	8	100	69	631
March	1980	5	12	21	25	24	5	8	100	67	638
April	1980	4	11	20	25	25	7	8	100	65	642
May	1980	2	10	22	26	24	9	7	100	63	586
June	1980	2	12	23	26	23	8	6	100	65	546
July	1980	3	11	24	30	19	6	7	100	64	534
August	1980	4	12	28	26	15	7	8	100	74	525
September	1980	6	11	28	24	12	9	10	100	80	539
October	1980	6	12	28	20	13	9	12	100	85	556
November	1980	6	12	24	23	13	9	13	100	82	557
December	1980	5	11	23	26	15	8	12	100	76	563
January	1981	4	11	24	28	14	9	10	100	73	555
February	1981	3	11	26	27	15	9	9	100	72	557
March	1981	3	10	26	25	16	11	9	100	72	577
April	1981	3	10	24	28	16	11	9	100	69	594
May	1981	5	11	26	28	13	10	7	100	76	589
June	1981	6	14	26	29	10	8	8	100	81	567
July	1981	7	17	28	25	10	6	6	100	89	529
August	1981	5	18	28	24	11	5	8	100	88	570
September	1981	6	18	28	22	13	6	7	100	89	574
October	1981	5	18	30	18	14	8	7	100	91	603
November	1981	6	16	28	19	14	10	7	100	89	566

AGE 55 AND UP
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	5	19	27	21	15	8	6	100	88	582
January	1982	6	17	24	26	14	6	6	100	83	564
February	1982	5	18	26	26	15	4	6	100	82	596
March	1982	6	15	28	24	16	5	7	100	81	562
April	1982	6	14	28	24	16	5	7	100	80	578
May	1982	7	13	29	24	14	5	8	100	82	543
June	1982	6	14	28	25	13	6	7	100	82	568
July	1982	6	16	28	23	14	7	6	100	85	549
August	1982	5	17	28	23	15	7	5	100	85	544
September	1982	6	18	28	23	14	7	5	100	87	543
October	1982	8	18	27	23	12	6	6	100	90	554
November	1982	8	18	21	25	12	9	6	100	90	567
December	1982	7	19	23	24	13	8	6	100	89	553
January	1983	6	16	25	25	14	9	5	100	83	538
February	1983	5	18	29	24	13	6	6	100	86	524
March	1983	6	18	29	24	12	6	6	100	88	540
April	1983	7	21	30	21	10	6	5	100	97	564
May	1983	8	21	30	23	7	8	4	100	99	562
June	1983	10	20	29	23	6	8	4	100	100	552
July	1983	10	16	31	24	7	7	5	100	94	572
August	1983	9	13	35	23	10	5	6	100	90	577
September	1983	7	14	35	23	11	5	6	100	87	593
October	1983	7	15	32	23	11	6	6	100	87	574
November	1983	6	16	31	24	10	7	6	100	88	595
December	1983	7	16	32	23	10	5	7	100	90	609
January	1984	7	17	33	23	8	6	7	100	93	642
February	1984	9	18	31	22	7	5	7	100	97	628
March	1984	9	19	29	22	7	6	8	100	99	621
April	1984	9	19	29	21	9	6	7	100	99	588
May	1984	8	20	32	19	9	6	6	100	99	619
June	1984	7	22	34	19	9	5	4	100	100	618
July	1984	7	22	36	18	8	5	4	100	102	619
August	1984	7	25	32	18	9	4	5	100	104	585
September	1984	9	22	33	17	8	5	7	100	105	576
October	1984	9	23	31	17	9	5	7	100	107	568
November	1984	10	22	32	16	8	5	7	100	109	599
December	1984	9	22	34	17	8	4	6	100	106	580
January	1985	9	22	36	17	8	4	5	100	107	576
February	1985	7	19	37	19	8	4	5	100	98	549
March	1985	6	20	34	21	9	5	5	100	96	560
April	1985	6	19	34	22	9	5	5	100	94	575
May	1985	7	21	35	21	9	4	4	100	99	569
June	1985	9	19	36	21	8	3	4	100	99	553
July	1985	10	18	36	19	9	3	5	100	100	550
August	1985	9	16	34	21	10	4	5	100	94	573
September	1985	8	17	35	19	11	4	6	100	94	583
October	1985	6	16	35	22	11	5	6	100	89	568
November	1985	6	16	35	22	10	5	6	100	91	539
December	1985	6	16	36	23	8	6	5	100	91	524
January	1986	6	17	36	24	8	4	5	100	92	516
February	1986	5	20	34	23	9	5	4	100	94	516

AGE 55 AND UP
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	6	19	35	22	10	5	4	100	94	542
April	1986	7	20	33	22	9	7	4	100	96	535
May	1986	7	17	36	23	8	7	3	100	94	561
June	1986	6	20	34	24	7	6	4	100	95	532
July	1986	6	19	35	23	6	7	4	100	96	548
August	1986	6	21	34	20	8	6	5	100	99	528
September	1986	5	20	32	20	9	7	6	100	95	557
October	1986	5	23	32	21	9	5	6	100	98	569
November	1986	5	20	35	21	8	5	6	100	96	595
December	1986	6	20	38	20	7	5	4	100	99	585
January	1987	6	16	36	21	8	7	5	100	93	574
February	1987	6	17	33	23	8	8	5	100	92	543
March	1987	5	16	35	24	9	6	5	100	89	532
April	1987	5	19	34	24	7	6	5	100	92	523
May	1987	4	17	37	25	6	6	4	100	91	536
June	1987	6	18	35	25	6	6	5	100	93	562
July	1987	6	16	39	23	7	5	5	100	92	575
August	1987	7	15	36	25	7	5	6	100	91	565
September	1987	6	16	36	22	7	5	7	100	93	543
October	1987	7	19	36	21	6	4	6	100	98	485
November	1987	6	19	36	22	6	5	6	100	96	452
December	1987	5	17	37	24	6	6	6	100	92	410
January	1988	4	16	37	24	6	7	6	100	91	431
February	1988	5	19	35	21	5	8	6	100	98	429
March	1988	6	22	34	22	5	6	5	100	102	428
April	1988	7	23	32	21	5	6	5	100	104	424
May	1988	7	20	35	23	6	5	4	100	99	438
June	1988	7	17	34	24	8	5	5	100	93	440
July	1988	8	16	33	25	8	4	6	100	91	432
August	1988	6	19	31	24	8	4	8	100	92	409
September	1988	8	20	32	19	7	6	8	100	101	407
October	1988	7	20	33	20	9	5	7	100	98	409
November	1988	9	17	34	18	10	6	6	100	98	436
December	1988	6	15	33	23	10	5	8	100	89	450
January	1989	7	16	35	21	10	5	6	100	91	433
February	1989	7	16	34	21	9	6	6	100	92	402
March	1989	7	19	35	18	9	7	4	100	99	408
April	1989	8	19	35	17	10	7	5	100	100	407
May	1989	6	24	32	19	9	6	4	100	102	429
June	1989	6	21	35	20	9	4	5	100	98	417
July	1989	5	19	34	24	9	3	6	100	91	427
August	1989	5	14	37	24	10	3	6	100	85	427
September	1989	6	14	36	24	10	4	5	100	86	444
October	1989	7	17	35	22	8	5	7	100	94	449
November	1989	7	17	36	21	8	5	7	100	96	450
December	1989	6	19	34	21	7	4	9	100	97	437
January	1990	6	17	35	20	9	4	8	100	94	436
February	1990	5	18	35	20	10	3	9	100	93	434
March	1990	6	17	35	20	11	4	6	100	92	444
April	1990	7	18	35	21	9	5	5	100	95	469
May	1990	7	19	36	19	10	5	4	100	97	486
June	1990	5	21	36	19	9	4	6	100	99	475

AGE 55 AND UP
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	3	21	38	19	9	5	5	100	97	436
August	1990	2	20	36	22	9	6	5	100	90	404
September	1990	3	16	39	20	12	6	4	100	87	395
October	1990	2	13	35	24	15	6	6	100	77	436
November	1990	3	14	31	24	15	6	7	100	79	474
December	1990	3	13	28	28	14	6	7	100	73	474
January	1991	3	15	32	28	11	5	6	100	79	439
February	1991	3	15	36	26	10	5	6	100	82	391
March	1991	5	15	37	23	10	5	5	100	86	377
April	1991	5	17	34	22	11	6	5	100	89	414
May	1991	7	16	33	25	9	6	4	100	88	434
June	1991	6	17	32	25	10	5	5	100	88	443
July	1991	6	15	33	25	9	6	6	100	88	414
August	1991	6	16	34	23	9	7	5	100	90	389
September	1991	5	16	33	23	8	9	5	100	90	386
October	1991	6	15	34	25	8	8	4	100	87	385
November	1991	6	13	33	24	11	7	5	100	84	403
December	1991	6	12	30	27	13	6	6	100	77	416
January	1992	6	11	30	28	14	6	6	100	75	408
February	1992	4	12	30	30	11	7	7	100	76	397
March	1992	4	12	32	27	11	8	6	100	77	395
April	1992	3	12	31	28	11	7	7	100	76	389
May	1992	3	10	36	27	11	7	6	100	75	393
June	1992	5	9	36	27	10	6	7	100	76	392
July	1992	5	9	34	25	10	9	7	100	79	409
August	1992	4	11	30	26	11	9	9	100	78	406
September	1992	4	12	29	28	9	9	9	100	78	410
October	1992	3	10	30	30	9	7	11	100	75	412
November	1992	4	14	33	25	8	7	10	100	84	404
December	1992	3	16	32	23	8	9	9	100	88	394
January	1993	4	18	33	19	8	9	8	100	96	384
February	1993	5	16	29	24	8	8	10	100	89	386
March	1993	7	16	29	26	7	6	10	100	89	377
April	1993	5	14	29	27	10	7	9	100	83	391
May	1993	6	14	32	26	10	6	6	100	84	405
June	1993	4	12	35	25	12	6	6	100	79	410
July	1993	4	13	34	25	14	4	6	100	78	398
August	1993	3	13	29	29	15	4	7	100	71	399
September	1993	3	16	28	27	15	4	7	100	77	403
October	1993	3	16	28	27	14	5	7	100	78	410
November	1993	3	20	30	21	13	5	7	100	89	412
December	1993	5	18	33	21	10	4	8	100	92	407
January	1994	6	21	34	19	7	4	9	100	101	401
February	1994	7	19	34	20	7	5	8	100	99	394
March	1994	6	20	30	22	8	7	8	100	97	425
April	1994	7	19	28	24	7	8	7	100	94	435
May	1994	6	19	32	22	8	6	7	100	95	436
June	1994	6	19	35	20	8	6	6	100	97	416
July	1994	6	19	39	19	9	4	5	100	97	413
August	1994	5	21	35	24	5	6	5	100	97	405
September	1994	6	20	32	24	5	7	6	100	97	400
October	1994	6	20	31	24	5	7	6	100	97	389

AGE 55 AND UP
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	7	18	31	21	9	7	7	100	95	395
December	1994	7	18	33	19	10	7	6	100	96	409
January	1995	5	20	32	20	10	8	6	100	95	401
February	1995	5	21	33	21	7	6	7	100	98	399
March	1995	5	20	34	21	7	6	7	100	97	384
April	1995	5	18	38	19	6	6	6	100	98	385
May	1995	5	20	36	19	7	7	5	100	99	383
June	1995	4	22	35	20	6	8	5	100	100	391
July	1995	6	20	33	23	6	8	5	100	97	390
August	1995	8	16	39	20	8	6	3	100	96	406
September	1995	8	15	38	21	9	5	3	100	93	404
October	1995	6	15	38	20	11	5	4	100	90	415
November	1995	6	15	35	23	11	6	5	100	87	410
December	1995	6	15	35	22	10	7	5	100	89	420
January	1996	6	18	37	20	7	6	6	100	96	408
February	1996	5	18	35	21	8	6	7	100	94	432
March	1996	6	18	36	21	8	5	6	100	95	418
April	1996	6	19	36	21	9	5	4	100	95	445
May	1996	6	20	39	18	8	6	3	100	100	408
June	1996	7	20	38	19	8	6	3	100	101	420
July	1996	7	20	36	19	7	6	4	100	100	397
August	1996	7	19	36	19	7	5	6	100	100	415
September	1996	5	20	36	18	8	6	7	100	98	411
October	1996	6	21	37	17	8	5	7	100	101	436
November	1996	6	22	38	17	8	4	5	100	102	432
December	1996	6	22	38	17	7	7	4	100	105	412
January	1997	5	22	36	18	8	7	4	100	102	392
February	1997	5	23	34	18	7	7	5	100	104	375
March	1997	8	24	33	19	7	5	4	100	106	388
April	1997	10	24	33	19	6	5	3	100	109	403
May	1997	9	25	35	17	5	7	2	100	112	419
June	1997	7	26	36	18	5	6	3	100	111	420
July	1997	6	25	38	15	4	8	3	100	112	410
August	1997	8	24	39	17	4	6	3	100	111	429
September	1997	10	22	39	15	5	5	3	100	112	424
October	1997	11	22	39	16	5	4	2	100	112	426
November	1997	11	25	38	12	6	4	3	100	117	415
December	1997	9	25	40	15	4	5	3	100	115	421
January	1998	9	23	42	14	4	4	3	100	114	430
February	1998	12	24	40	16	2	4	2	100	118	439
March	1998	13	24	40	14	3	4	2	100	119	447
April	1998	12	28	36	13	3	5	3	100	125	439
May	1998	9	26	39	14	3	5	4	100	118	440
June	1998	9	26	37	12	4	5	6	100	119	442
July	1998	10	23	38	14	5	4	5	100	114	443
August	1998	10	25	36	14	5	5	5	100	116	432
September	1998	9	25	38	14	4	4	5	100	116	426
October	1998	8	27	36	14	3	5	7	100	118	446
November	1998	8	25	36	16	3	4	7	100	114	450
December	1998	9	25	35	18	4	4	5	100	112	439
January	1999	10	23	36	18	5	5	4	100	109	408

AGE 55 AND UP
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	11	23	35	17	5	5	4	100	112	404
March	1999	10	24	34	15	5	5	6	100	114	412
April	1999	10	22	35	15	5	6	7	100	113	422
May	1999	10	25	33	15	6	5	7	100	114	416
June	1999	10	23	36	15	5	5	5	100	112	412
July	1999	9	26	39	13	5	4	4	100	118	396
August	1999	10	24	40	12	5	6	3	100	116	401
September	1999	9	25	37	13	6	6	4	100	115	414
October	1999	9	25	31	16	7	8	4	100	111	445
November	1999	11	24	31	15	6	6	6	100	115	454
December	1999	12	24	31	14	5	6	7	100	117	457
January	2000	14	27	31	13	4	6	6	100	124	449
February	2000	14	27	32	13	4	6	5	100	123	455
March	2000	13	26	31	14	5	6	5	100	120	462
April	2000	12	24	31	14	7	7	6	100	115	476
May	2000	10	25	31	15	6	8	5	100	113	472
June	2000	12	25	33	15	4	7	4	100	118	467
July	2000	11	25	34	15	4	6	4	100	117	469
August	2000	11	25	34	16	4	5	5	100	116	475
September	2000	10	22	33	17	6	6	6	100	108	478
October	2000	10	20	33	19	5	7	6	100	106	473
November	2000	10	19	32	17	7	10	5	100	106	464
December	2000	9	24	33	17	4	9	4	100	111	462
January	2001	9	24	35	18	3	8	3	100	111	464
February	2001	9	23	36	20	2	6	4	100	109	489
March	2001	9	20	32	22	4	7	5	100	104	473
April	2001	9	19	28	20	7	12	5	100	101	465
May	2001	9	17	27	24	7	11	5	100	95	436
June	2001	8	18	28	21	8	12	5	100	97	452
July	2001	9	21	27	22	7	8	5	100	101	462
August	2001	9	24	29	16	9	8	5	100	107	467
September	2001	9	22	30	19	7	8	5	100	105	478
October	2001	7	19	32	21	7	11	5	100	98	486
November	2001	7	18	31	23	4	11	5	100	98	498
December	2001	9	18	29	20	6	12	6	100	101	473
January	2002	11	20	29	18	6	11	6	100	107	483
February	2002	11	22	26	19	6	10	6	100	109	460
March	2002	10	23	29	20	4	9	6	100	108	483
April	2002	9	23	27	21	6	8	7	100	106	481
May	2002	7	22	28	21	6	11	6	100	102	501
June	2002	5	23	29	21	6	10	6	100	101	482
July	2002	5	21	31	23	6	9	6	100	97	475
August	2002	7	21	29	23	5	8	6	100	100	467
September	2002	8	19	26	23	8	10	6	100	96	499
October	2002	9	17	23	22	10	11	7	100	94	510
November	2002	7	15	24	24	12	12	6	100	87	519
December	2002	5	17	24	26	11	13	4	100	85	501
January	2003	5	19	26	26	11	10	3	100	88	481
February	2003	6	20	26	25	11	8	4	100	90	478
March	2003	7	17	24	25	13	8	5	100	86	470
April	2003	7	18	23	27	11	10	4	100	87	476
May	2003	7	17	23	27	10	12	4	100	87	488

AGE 55 AND UP
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	7	20	26	24	8	11	3	100	95	503
July	2003	9	18	29	21	8	12	3	100	98	501
August	2003	9	18	30	21	9	10	3	100	97	496
September	2003	10	16	29	24	8	8	4	100	94	487
October	2003	9	19	27	25	11	6	4	100	91	473
November	2003	12	18	26	24	10	7	3	100	95	478
December	2003	14	17	26	21	14	6	2	100	96	470
January	2004	14	18	26	21	12	8	2	100	99	488
February	2004	11	21	26	19	13	7	2	100	100	502
March	2004	10	23	25	19	11	8	4	100	103	527
April	2004	10	22	26	18	11	8	4	100	104	531
May	2004	11	23	25	20	9	9	4	100	105	532
June	2004	13	20	27	20	11	8	2	100	102	548
July	2004	13	19	27	20	11	7	3	100	101	572
August	2004	13	18	30	20	9	7	3	100	101	576
September	2004	12	20	30	20	9	6	3	100	103	567
October	2004	12	21	28	24	7	5	2	100	102	560
November	2004	12	21	27	26	8	5	2	100	99	551
December	2004	12	21	27	27	6	5	1	100	100	562
January	2005	13	21	28	23	8	6	1	100	103	579
February	2005	14	21	27	21	8	7	1	100	106	580
March	2005	13	22	27	20	9	7	2	100	107	600
April	2005	12	21	27	24	8	6	2	100	101	582
May	2005	9	23	27	25	8	7	2	100	98	584
June	2005	8	21	31	25	9	6	1	100	95	555
July	2005	9	22	32	21	9	6	2	100	101	571
August	2005	11	20	32	20	9	5	2	100	102	596
September	2005	10	21	27	22	11	5	3	100	98	640
October	2005	9	19	24	27	13	5	3	100	88	634
November	2005	8	16	23	28	16	8	2	100	80	633
December	2005	10	17	24	26	14	8	2	100	86	602
January	2006	11	17	24	23	13	9	2	100	93	615
February	2006	13	19	25	22	13	7	2	100	98	606
March	2006	12	19	25	23	12	6	2	100	96	617
April	2006	11	19	26	23	13	5	2	100	94	614
May	2006	10	19	26	24	13	6	2	100	91	626
June	2006	11	19	24	23	14	6	2	100	92	634
July	2006	10	19	24	25	12	6	3	100	91	634
August	2006	9	20	27	24	12	6	2	100	93	640
September	2006	8	19	30	24	12	6	2	100	92	661
October	2006	8	20	31	22	11	5	2	100	96	683
November	2006	9	23	32	20	8	5	2	100	104	674
December	2006	12	24	31	19	7	5	2	100	110	671
January	2007	12	25	32	18	7	5	2	100	112	650
February	2007	12	23	31	20	7	5	2	100	108	676
March	2007	11	25	28	22	6	6	2	100	107	682
April	2007	9	25	25	25	7	6	3	100	103	701
May	2007	9	27	24	23	8	7	2	100	105	683
June	2007	9	25	24	24	11	6	2	100	99	667
July	2007	10	25	25	21	11	7	1	100	103	665
August	2007	10	23	25	22	12	7	1	100	99	687
September	2007	10	23	27	21	11	6	2	100	101	702

AGE 55 AND UP
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	8	22	27	23	11	7	1	100	96	712
November	2007	8	23	25	25	11	8	1	100	95	702
December	2007	7	20	23	28	12	9	2	100	87	705
January	2008	6	21	22	29	12	8	2	100	85	715
February	2008	5	21	23	29	12	8	2	100	84	712
March	2008	5	20	23	26	14	9	2	100	85	702
April	2008	5	18	22	28	17	9	2	100	78	695
May	2008	5	15	22	28	19	8	2	100	74	726
June	2008	4	14	18	31	22	8	3	100	66	730
July	2008	4	12	17	32	22	9	4	100	62	754
August	2008	3	12	16	34	22	9	4	100	59	734
September	2008	4	14	19	32	17	9	5	100	69	722
October	2008	3	15	20	32	16	9	6	100	71	694
November	2008	4	14	19	31	14	12	6	100	74	707
December	2008	3	11	18	34	14	14	5	100	66	718
January	2009	4	11	18	37	12	14	4	100	67	740
February	2009	3	11	19	37	12	14	5	100	66	729
March	2009	4	10	21	35	13	13	5	100	66	751
April	2009	3	10	22	33	14	13	5	100	66	742
May	2009	3	10	24	32	13	14	4	100	69	765
June	2009	4	12	23	30	11	16	4	100	75	771
July	2009	4	14	22	29	12	15	3	100	77	766
August	2009	4	14	21	30	14	13	3	100	74	759
September	2009	4	14	21	31	15	11	3	100	73	754
October	2009	4	13	22	31	14	12	3	100	72	782
November	2009	4	13	22	31	13	12	3	100	73	784
December	2009	4	13	23	33	13	12	3	100	71	801
January	2010	4	14	23	33	13	10	3	100	73	797
February	2010	4	16	25	31	13	9	2	100	77	798
March	2010	5	16	26	29	13	7	3	100	80	796
April	2010	5	18	25	28	14	8	3	100	81	809
May	2010	6	16	22	29	15	8	3	100	77	817
June	2010	6	16	22	30	16	8	3	100	76	801
July	2010	6	14	24	31	15	7	3	100	74	796
August	2010	5	13	26	30	15	8	3	100	74	803
September	2010	3	13	26	30	15	9	3	100	71	826
October	2010	3	14	27	31	14	9	2	100	73	819
November	2010	3	14	26	31	13	9	3	100	73	821
December	2010	5	15	27	30	13	8	3	100	76	809
January	2011	6	15	27	27	15	7	4	100	80	826
February	2011	7	16	27	25	14	8	4	100	84	840
March	2011	6	15	26	26	15	8	4	100	79	874
April	2011	6	14	23	30	17	8	4	100	73	856
May	2011	4	14	21	32	18	6	3	100	68	850
June	2011	5	17	19	30	18	7	4	100	73	830
July	2011	6	17	20	29	17	7	4	100	76	835
August	2011	5	16	20	29	20	7	4	100	73	841
September	2011	4	13	22	31	20	7	4	100	67	860
October	2011	3	12	21	33	20	7	3	100	62	860
November	2011	4	13	22	35	16	7	3	100	66	881
December	2011	4	14	24	33	15	8	3	100	70	878

AGE 55 AND UP
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	6	15	25	31	12	9	3	100	78	901
February	2012	6	14	26	30	12	8	4	100	79	862
March	2012	7	16	25	29	12	7	4	100	82	864
April	2012	6	17	27	26	14	5	4	100	83	838
May	2012	6	19	25	24	14	7	5	100	86	862
June	2012	6	17	26	26	13	7	5	100	83	865
July	2012	6	16	24	29	13	8	5	100	80	897
August	2012	6	14	26	30	12	6	5	100	78	886
September	2012	7	16	24	29	12	6	6	100	81	891
October	2012	8	17	23	28	11	6	8	100	87	873
November	2012	9	19	21	25	10	7	8	100	94	864
December	2012	9	18	24	23	13	6	7	100	91	869
January	2013	8	18	23	24	16	7	5	100	87	874
February	2013	7	17	25	25	17	5	4	100	83	862
March	2013	7	18	24	25	15	6	4	100	84	822
April	2013	7	18	26	23	15	6	6	100	87	825
May	2013	9	18	27	22	14	5	4	100	91	831
June	2013	9	19	28	22	13	5	4	100	92	851
July	2013	10	21	26	23	12	6	3	100	96	819
August	2013	8	21	24	24	12	7	4	100	93	816
September	2013	8	20	23	24	14	7	4	100	91	794
October	2013	8	17	26	24	15	7	4	100	86	833
November	2013	7	16	28	23	16	6	3	100	83	839
December	2013	7	16	29	24	15	6	3	100	83	867
January	2014	7	19	27	24	14	6	3	100	87	862
February	2014	9	19	25	24	15	6	2	100	89	885
March	2014	9	21	23	24	16	6	2	100	90	875
April	2014	9	22	24	22	16	6	2	100	93	858
May	2014	7	22	26	23	14	6	2	100	92	845
June	2014	7	21	27	22	13	7	3	100	94	857
July	2014	8	19	26	25	12	7	4	100	89	872
August	2014	10	19	24	24	12	6	5	100	93	867
September	2014	10	20	25	24	12	6	4	100	94	838
October	2014	10	21	25	22	12	6	3	100	96	801
November	2014	9	20	26	22	13	7	3	100	95	783
December	2014	10	20	28	22	11	7	3	100	98	789
January	2015	9	24	27	21	11	5	3	100	100	765
February	2015	9	25	27	21	10	5	3	100	103	753
March	2015	10	24	27	19	11	6	3	100	104	697
April	2015	11	22	27	19	10	8	2	100	104	691
May	2015	12	20	27	19	12	7	2	100	102	655
June	2015	12	22	28	19	12	6	2	100	103	684
July	2015	11	20	28	21	11	6	3	100	100	687
August	2015	10	24	26	22	9	6	3	100	103	733
September	2015	9	21	24	24	9	6	6	100	97	699
October	2015	9	21	24	24	10	6	6	100	96	687
November	2015	9	19	24	25	11	7	5	100	92	648
December	2015	9	20	27	24	10	7	3	100	95	657
January	2016	9	20	27	24	11	7	2	100	95	671
February	2016	10	20	28	23	10	7	3	100	97	667
March	2016	9	19	27	22	11	6	5	100	96	701
April	2016	9	21	28	20	10	6	5	100	99	718

AGE 55 AND UP
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	10	21	27	20	10	6	5	100	102	776
June	2016	11	24	25	19	10	7	4	100	106	752
July	2016	11	22	26	22	8	7	4	100	103	754
August	2016	9	24	27	23	7	5	5	100	104	728
September	2016	8	25	26	24	7	5	5	100	103	767
October	2016	9	25	25	21	7	6	7	100	107	789
November	2016	11	23	22	20	9	7	7	100	105	808
December	2016	14	21	22	19	7	9	8	100	108	796
January	2017	13	24	22	19	6	10	6	100	112	807
February	2017	13	26	24	18	4	11	5	100	117	811
March	2017	14	28	25	16	4	10	4	100	122	824
April	2017	15	27	24	16	4	9	3	100	122	835
May	2017	16	27	24	17	6	7	3	100	121	841
June	2017	15	28	22	18	7	7	3	100	118	819
July	2017	15	26	25	16	8	7	3	100	117	804
August	2017	17	26	26	15	7	7	3	100	121	799
September	2017	19	22	28	14	7	8	3	100	121	818
October	2017	20	24	27	14	4	7	3	100	126	839
November	2017	18	25	26	16	5	7	3	100	122	860
December	2017	16	27	24	16	6	7	3	100	121	863
January	2018	17	25	23	16	8	9	3	100	118	863
February	2018	20	26	23	15	7	8	2	100	123	863
March	2018	20	28	23	14	5	7	2	100	129	886
April	2018	19	30	24	14	6	5	3	100	130	879
May	2018	18	28	24	15	7	6	3	100	124	897
June	2018	18	25	24	15	8	6	3	100	120	883
July	2018	18	27	23	16	7	6	3	100	122	876
August	2018	18	28	22	16	7	5	4	100	122	854
September	2018	21	27	21	16	7	5	3	100	125	861
October	2018	22	25	22	15	7	6	3	100	125	859
November	2018	22	26	24	14	6	6	3	100	127	877
December	2018	20	27	23	13	7	7	3	100	126	852
January	2019	19	26	23	15	8	5	4	100	123	854
February	2019	18	26	23	15	8	6	4	100	121	841
March	2019	18	26	25	15	8	5	4	100	121	838
April	2019	18	28	25	13	7	6	4	100	127	816
May	2019	21	29	23	12	6	5	4	100	132	794
June	2019	22	29	20	14	6	6	3	100	131	832
July	2019	23	26	21	15	6	5	2	100	128	863
August	2019	22	23	23	17	7	6	3	100	121	864
September	2019	20	20	27	16	6	7	3	100	118	855
October	2019	18	22	26	16	7	7	3	100	117	862
November	2019	19	23	26	14	7	8	4	100	121	921
December	2019	19	27	24	12	7	6	4	100	127	957
January	2020	20	28	24	12	6	6	5	100	130	974
February	2020	21	28	24	11	6	5	5	100	132	941
March	2020	20	25	25	13	6	5	4	100	126	959
April	2020	18	23	23	17	6	9	4	100	118	943
May	2020	13	20	25	20	7	10	5	100	107	939
June	2020	11	22	24	20	6	12	5	100	107	902
July	2020	11	21	27	19	6	10	6	100	107	889
August	2020	12	21	27	18	5	10	7	100	109	888

AGE 55 AND UP
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	12	21	26	18	5	10	7	100	110	874
October	2020	12	23	26	16	6	10	7	100	113	881
November	2020	11	22	26	16	6	12	8	100	111	868
December	2020	10	21	26	16	6	13	8	100	108	867
January	2021	8	20	26	17	6	15	7	100	105	838
February	2021	8	20	25	19	7	16	5	100	102	847
March	2021	8	21	26	20	7	13	4	100	103	838
April	2021	11	24	24	20	8	11	3	100	108	848
May	2021	10	29	23	18	9	8	3	100	112	831
June	2021	10	29	22	17	11	8	3	100	112	835
July	2021	10	28	23	17	12	7	3	100	109	802
August	2021	11	24	22	17	14	9	3	100	104	817
September	2021	10	25	21	19	13	9	2	100	102	814
October	2021	9	24	20	20	15	9	3	100	97	828
November	2021	9	25	20	20	16	8	3	100	97	830
December	2021	9	22	21	19	18	7	3	100	94	846
January	2022	9	21	20	18	19	8	4	100	93	846
February	2022	8	21	19	19	21	8	5	100	89	841
March	2022	7	19	17	19	24	9	4	100	84	824
April	2022	8	18	17	22	24	8	3	100	80	856
May	2022	9	17	17	24	23	8	3	100	79	852
June	2022	9	14	15	26	24	9	3	100	73	867
July	2022	6	13	14	25	29	10	3	100	66	850
August	2022	5	13	15	25	30	10	3	100	63	862
September	2022	5	15	16	23	28	9	3	100	69	848
October	2022	6	15	16	23	27	10	3	100	71	858
November	2022	6	15	14	25	26	10	5	100	70	826
December	2022	6	15	13	28	24	9	5	100	68	856
January	2023	5	16	16	29	21	9	4	100	71	864
February	2023	7	17	17	28	19	8	3	100	78	911