

AGE 55 AND UP

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 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 1978	14	3	1	17	27	2	1
April 1978	14	3	2	15	29	1	0
May 1978	13	3	2	16	29	1	0
June 1978	13	2	2	15	34	2	0
July 1978	14	3	2	15	38	2	0
August 1978	17	3	3	14	44	2	1
September 1978	17	3	3	15	39	2	1
October 1978	17	2	2	14	38	2	1
November 1978	15	2	2	15	36	2	0
December 1978	17	2	1	14	36	2	0
January 1979	15	2	2	15	37	2	1
February 1979	17	1	3	16	37	2	1
March 1979	16	2	3	14	41	2	1
April 1979	16	3	2	13	46	1	1
May 1979	15	4	1	11	48	1	1
June 1979	16	4	1	12	50	1	0
July 1979	15	5	1	10	48	1	1
August 1979	15	5	2	11	48	1	1
September 1979	14	4	2	12	47	1	1
October 1979	15	4	3	13	48	1	0
November 1979	14	3	3	15	50	1	1
December 1979	13	3	2	14	49	1	1
January 1980	14	3	1	14	48	1	1
February 1980	14	3	1	12	46	1	0
March 1980	12	4	1	14	47	2	0
April 1980	10	4	2	13	49	2	1
May 1980	10	3	2	13	51	3	1
June 1980	11	3	2	14	45	2	1
July 1980	12	3	1	14	42	2	1
August 1980	14	3	2	12	38	1	1
September 1980	16	3	2	11	37	1	1
October 1980	16	3	2	12	38	2	1
November 1980	15	4	3	14	40	3	0
December 1980	12	4	3	14	47	3	0
January 1981	13	4	4	14	50	2	1
February 1981	12	3	2	13	53	2	1
March 1981	13	4	2	16	51	1	1
April 1981	10	3	1	16	46	1	0
May 1981	12	4	1	16	37	0	0
June 1981	13	4	2	14	35	1	0
July 1981	15	4	2	13	32	1	1
August 1981	12	4	2	13	32	2	1
September 1981	12	3	3	12	33	2	2
October 1981	13	4	2	12	34	1	1
November 1981	13	3	2	13	35	1	1
December 1981	15	3	2	13	34	1	1

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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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
January	1982	13	5	2	15	32	1	2
February	1982	13	6	1	17	31	1	2
March	1982	11	6	1	18	28	1	2
April	1982	11	5	2	19	28	1	1
May	1982	10	5	3	17	27	1	1
June	1982	12	5	2	16	28	1	1
July	1982	14	4	2	15	29	0	1
August	1982	13	4	1	16	29	1	1
September	1982	12	4	2	17	30	1	1
October	1982	11	5	2	16	28	2	1
November	1982	15	5	2	18	29	2	1
December	1982	16	5	1	16	29	2	0
January	1983	14	3	1	18	28	1	1
February	1983	10	4	1	16	25	2	1
March	1983	8	3	1	16	22	2	1
April	1983	8	5	2	13	21	3	1
May	1983	12	4	2	12	24	2	1
June	1983	14	5	3	11	24	3	0
July	1983	14	3	3	14	24	3	0
August	1983	14	4	3	14	23	4	0
September	1983	14	3	1	15	22	2	1
October	1983	14	4	1	14	22	2	0
November	1983	12	4	1	13	22	2	0
December	1983	10	4	2	12	22	2	0
January	1984	9	3	2	13	22	1	0
February	1984	10	3	2	14	22	2	0
March	1984	10	3	2	15	24	2	0
April	1984	11	3	2	15	25	2	0
May	1984	9	4	2	13	23	2	1
June	1984	11	3	3	11	21	2	1
July	1984	11	3	3	9	19	2	1
August	1984	13	4	2	11	18	2	1
September	1984	14	4	3	12	17	1	1
October	1984	16	5	2	13	19	1	0
November	1984	15	5	3	12	20	1	0
December	1984	15	4	3	13	19	1	1
January	1985	14	4	4	13	16	2	2
February	1985	12	4	2	12	15	3	2
March	1985	12	5	2	12	18	2	2
April	1985	11	4	2	11	21	2	2
May	1985	12	3	3	11	23	2	1
June	1985	12	2	3	11	20	2	1
July	1985	12	3	3	13	16	3	1
August	1985	11	4	2	14	18	4	1
September	1985	11	4	2	13	18	5	1
October	1985	10	3	2	13	21	4	1
November	1985	10	3	2	10	18	4	0
December	1985	9	3	2	11	18	3	0
January	1986	9	3	3	15	16	2	0
February	1986	9	3	3	19	17	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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
March	1986	10	3	3	19	16	1	1
April	1986	10	4	3	17	16	2	2
May	1986	12	3	2	16	16	4	1
June	1986	12	3	2	16	16	5	1
July	1986	13	3	2	16	15	4	0
August	1986	11	5	3	16	15	3	0
September	1986	10	5	3	17	16	4	0
October	1986	10	6	3	15	15	4	0
November	1986	11	5	2	15	13	5	0
December	1986	12	5	2	13	13	5	1
January	1987	12	3	3	15	15	5	1
February	1987	11	3	3	17	17	6	0
March	1987	8	4	3	18	16	5	0
April	1987	8	5	3	17	17	4	1
May	1987	8	4	3	14	17	3	1
June	1987	11	4	2	11	18	4	1
July	1987	10	4	1	10	18	5	1
August	1987	11	3	1	10	17	4	0
September	1987	11	3	2	13	16	3	1
October	1987	11	5	2	13	14	3	1
November	1987	11	5	2	12	15	5	1
December	1987	9	5	1	12	16	6	0
January	1988	12	3	1	12	15	7	0
February	1988	13	3	1	12	17	5	0
March	1988	15	4	2	11	16	3	0
April	1988	15	4	3	12	18	2	0
May	1988	12	4	3	12	15	3	0
June	1988	11	3	2	14	15	2	0
July	1988	10	3	1	15	15	2	0
August	1988	11	4	1	17	18	2	0
September	1988	13	6	2	15	17	2	0
October	1988	12	5	3	14	20	2	1
November	1988	11	6	3	12	18	2	1
December	1988	9	4	3	13	20	1	1
January	1989	9	3	3	13	19	1	1
February	1989	8	3	2	15	18	1	0
March	1989	10	4	2	13	19	2	0
April	1989	13	4	1	13	21	2	1
May	1989	13	5	1	11	23	1	0
June	1989	12	3	2	12	22	1	0
July	1989	10	3	2	12	22	1	0
August	1989	12	3	2	13	24	0	1
September	1989	11	3	2	15	23	1	1
October	1989	12	3	2	15	19	1	1
November	1989	10	3	2	16	19	2	1
December	1989	11	4	2	13	22	2	1
January	1990	10	5	3	14	24	2	1
February	1990	10	5	3	13	25	1	1
March	1990	9	3	3	12	21	1	1
April	1990	10	4	2	10	20	0	1

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		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
May	1990	11	4	1	9	17	1	4
June	1990	13	4	2	9	20	1	3
July	1990	11	3	3	9	21	1	3
August	1990	11	3	3	12	23	1	1
September	1990	10	2	2	14	23	3	1
October	1990	10	2	1	14	24	3	1
November	1990	12	2	2	14	25	3	1
December	1990	11	1	3	14	27	3	2
January	1991	9	1	3	18	24	3	2
February	1991	7	1	3	16	20	3	2
March	1991	8	2	3	18	16	2	2
April	1991	9	2	3	16	18	2	1
May	1991	9	3	4	19	22	2	2
June	1991	11	3	2	17	24	3	1
July	1991	10	3	2	18	21	4	1
August	1991	11	3	3	18	20	4	1
September	1991	10	3	3	20	21	2	2
October	1991	11	4	4	19	21	2	2
November	1991	10	5	3	16	21	5	2
December	1991	10	3	2	16	22	6	1
January	1992	9	2	2	17	22	8	1
February	1992	8	2	2	23	21	7	1
March	1992	8	2	2	21	21	9	1
April	1992	9	2	1	21	24	10	2
May	1992	8	3	1	18	22	11	3
June	1992	8	4	2	21	19	11	4
July	1992	9	3	3	20	20	11	4
August	1992	10	2	4	23	23	11	3
September	1992	11	2	3	19	27	11	2
October	1992	9	2	3	21	25	10	2
November	1992	9	2	3	17	21	9	2
December	1992	7	2	3	20	16	8	3
January	1993	7	2	3	19	16	6	2
February	1993	8	3	4	18	17	6	3
March	1993	10	4	4	17	20	5	2
April	1993	10	3	3	18	19	6	2
May	1993	10	2	3	17	21	8	2
June	1993	8	2	3	16	19	9	1
July	1993	7	1	2	15	19	7	1
August	1993	6	2	2	19	21	6	1
September	1993	7	2	2	19	21	6	1
October	1993	8	3	3	21	20	5	2
November	1993	11	3	3	21	17	5	3
December	1993	11	3	4	18	16	5	3
January	1994	11	3	3	15	14	5	2
February	1994	9	4	3	12	13	5	1
March	1994	10	5	3	13	13	6	1
April	1994	12	4	4	15	15	6	1
May	1994	11	3	4	13	14	6	2
June	1994	11	3	4	12	12	5	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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
July	1994	10	3	3	12	11	6	1
August	1994	12	4	4	13	9	7	1
September	1994	13	4	4	18	12	6	2
October	1994	13	4	4	18	15	5	3
November	1994	12	4	3	20	17	5	3
December	1994	13	4	2	15	16	8	2
January	1995	12	5	1	18	15	8	2
February	1995	11	6	2	18	13	7	1
March	1995	10	5	2	20	15	5	2
April	1995	12	5	3	17	13	6	2
May	1995	12	6	3	16	15	6	3
June	1995	13	6	3	15	13	6	3
July	1995	12	6	4	17	15	5	2
August	1995	13	4	3	17	15	3	2
September	1995	12	4	4	18	15	3	1
October	1995	12	4	3	18	15	4	1
November	1995	10	4	3	17	15	4	1
December	1995	10	4	1	17	15	4	1
January	1996	10	4	2	13	13	2	1
February	1996	11	2	3	15	13	2	1
March	1996	13	3	3	19	10	2	1
April	1996	13	3	2	22	9	3	1
May	1996	13	3	3	21	9	2	1
June	1996	13	4	4	17	13	2	1
July	1996	12	5	5	19	14	1	2
August	1996	10	6	4	17	17	2	2
September	1996	9	5	3	19	17	2	2
October	1996	11	5	4	16	18	2	2
November	1996	13	5	4	15	15	2	2
December	1996	13	6	4	11	14	2	2
January	1997	13	7	4	12	14	1	2
February	1997	13	5	3	12	15	1	2
March	1997	14	6	3	15	14	0	2
April	1997	16	5	3	13	14	0	1
May	1997	14	6	4	13	12	1	2
June	1997	13	6	4	11	12	1	1
July	1997	12	6	3	12	10	2	1
August	1997	14	6	3	11	9	1	1
September	1997	15	5	3	10	9	1	0
October	1997	15	5	3	8	11	1	0
November	1997	14	4	3	8	12	0	0
December	1997	14	3	3	7	12	1	2
January	1998	13	3	4	7	10	1	3
February	1998	16	5	3	5	9	1	3
March	1998	15	6	2	5	9	0	1
April	1998	15	7	2	5	10	1	1
May	1998	14	5	4	7	11	1	1
June	1998	14	5	6	8	10	1	1
July	1998	15	2	6	8	9	1	1
August	1998	18	2	5	8	10	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>
September 1998	20	2	4	10	9	1	1
October 1998	21	2	5	11	8	1	0
November 1998	20	2	5	12	8	1	0
December 1998	20	3	6	10	10	1	1
January 1999	21	5	5	10	12	1	1
February 1999	19	6	6	10	13	1	2
March 1999	18	5	6	11	11	0	1
April 1999	18	4	6	12	10	0	2
May 1999	21	3	5	13	9	0	2
June 1999	22	3	6	13	9	1	4
July 1999	21	3	5	13	9	1	2
August 1999	18	3	4	12	11	2	2
September 1999	17	3	2	12	11	1	2
October 1999	17	2	2	13	14	2	2
November 1999	20	4	3	14	12	1	2
December 1999	21	4	4	15	13	2	2
January 2000	24	4	6	12	9	1	1
February 2000	24	3	7	10	10	2	1
March 2000	21	2	7	9	12	1	1
April 2000	19	2	7	10	14	0	1
May 2000	19	3	7	13	14	0	1
June 2000	20	3	6	14	14	0	1
July 2000	19	3	5	14	12	0	2
August 2000	17	2	5	14	13	0	2
September 2000	16	2	5	13	12	0	3
October 2000	16	2	5	13	14	1	2
November 2000	17	2	5	14	14	1	2
December 2000	16	1	5	13	13	1	1
January 2001	18	2	4	13	14	1	1
February 2001	17	2	3	12	15	1	1
March 2001	20	3	3	13	16	1	3
April 2001	18	2	3	15	15	3	3
May 2001	16	2	3	18	16	4	3
June 2001	14	1	4	20	17	4	2
July 2001	15	2	6	18	17	6	2
August 2001	15	3	6	15	13	8	1
September 2001	16	4	6	15	11	8	2
October 2001	13	3	4	18	12	5	3
November 2001	13	3	5	22	12	3	3
December 2001	14	3	4	22	11	4	3
January 2002	17	2	5	21	8	4	2
February 2002	18	1	4	20	8	4	1
March 2002	18	2	4	21	9	4	1
April 2002	16	2	4	23	11	4	0
May 2002	15	3	5	25	13	4	1
June 2002	13	2	4	24	13	4	2
July 2002	13	2	4	23	11	5	3
August 2002	15	2	4	19	9	8	3
September 2002	14	3	4	17	9	10	3
October 2002	13	3	4	16	10	15	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>
November 2002	11	2	3	20	11	17	2
December 2002	11	2	2	21	15	19	2
January 2003	11	2	1	17	16	15	2
February 2003	11	2	2	14	18	13	2
March 2003	9	2	3	15	17	14	2
April 2003	10	3	5	19	16	15	2
May 2003	10	2	5	22	14	16	2
June 2003	11	3	4	22	12	12	2
July 2003	12	4	4	21	12	11	2
August 2003	12	5	4	19	14	8	1
September 2003	14	7	4	18	16	8	2
October 2003	13	6	3	18	18	6	1
November 2003	15	7	4	18	18	6	1
December 2003	16	7	4	20	18	5	1
January 2004	17	8	4	21	16	4	1
February 2004	16	7	4	20	18	3	2
March 2004	15	7	3	19	17	2	2
April 2004	15	5	4	18	17	3	3
May 2004	16	6	3	18	18	3	2
June 2004	16	6	5	17	21	3	2
July 2004	17	7	4	16	24	3	1
August 2004	17	6	4	16	21	4	2
September 2004	16	5	4	18	19	3	2
October 2004	15	5	4	18	19	3	2
November 2004	15	6	4	18	20	3	2
December 2004	15	7	4	16	18	3	1
January 2005	19	8	4	15	18	3	1
February 2005	18	8	3	15	17	3	1
March 2005	19	8	4	16	18	3	2
April 2005	17	7	4	17	20	4	2
May 2005	17	6	3	19	23	4	2
June 2005	15	6	4	16	22	4	2
July 2005	15	6	4	14	20	5	1
August 2005	16	7	6	11	21	4	1
September 2005	18	6	5	12	26	4	1
October 2005	16	5	6	14	32	3	1
November 2005	14	3	5	17	35	2	3
December 2005	14	3	6	17	32	2	3
January 2006	15	4	5	16	27	2	3
February 2006	16	5	5	16	25	2	2
March 2006	16	6	4	16	24	2	2
April 2006	17	6	5	17	26	2	1
May 2006	17	6	4	14	29	2	0
June 2006	16	6	5	14	31	2	0
July 2006	16	6	5	13	31	3	2
August 2006	14	7	5	13	29	3	2
September 2006	13	6	5	15	29	4	2
October 2006	13	6	4	15	26	3	1
November 2006	18	7	4	13	21	3	1
December 2006	21	8	4	11	19	2	1

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January 2007	21	10	5	12	20	1	1
February 2007	18	10	5	13	22	2	2
March 2007	16	12	7	14	22	2	2
April 2007	15	10	7	14	25	2	2
May 2007	17	10	7	12	28	2	2
June 2007	16	8	7	13	32	3	1
July 2007	15	10	6	12	30	2	2
August 2007	13	10	6	13	32	2	3
September 2007	13	10	5	13	30	2	3
October 2007	13	8	5	16	29	2	3
November 2007	14	8	5	17	29	1	2
December 2007	15	7	5	18	32	1	3
January 2008	14	8	5	18	33	3	2
February 2008	14	6	4	18	33	4	1
March 2008	13	6	3	16	33	5	1
April 2008	13	5	3	17	38	6	1
May 2008	12	4	3	16	43	7	1
June 2008	11	4	4	16	48	8	1
July 2008	9	3	3	15	53	8	1
August 2008	8	3	3	17	53	8	1
September 2008	9	3	4	19	49	7	2
October 2008	10	2	4	20	44	10	2
November 2008	10	2	4	19	39	14	3
December 2008	8	1	3	19	32	21	3
January 2009	7	1	3	18	30	22	3
February 2009	6	1	3	21	25	22	2
March 2009	8	2	2	21	25	24	2
April 2009	8	2	3	24	23	26	1
May 2009	9	2	4	23	23	24	2
June 2009	7	2	4	23	23	21	3
July 2009	9	2	3	22	23	18	3
August 2009	7	3	2	21	23	19	3
September 2009	8	2	3	23	23	16	2
October 2009	7	2	3	23	22	16	2
November 2009	7	2	3	25	24	13	2
December 2009	7	3	3	25	23	12	4
January 2010	7	5	3	24	24	10	4
February 2010	9	5	3	23	23	9	4
March 2010	9	5	3	22	23	9	3
April 2010	10	5	4	25	23	10	2
May 2010	9	5	5	26	22	10	3
June 2010	8	5	4	26	22	11	3
July 2010	7	5	3	26	22	11	3
August 2010	8	4	4	27	22	12	2
September 2010	9	3	3	28	22	11	2
October 2010	10	3	4	29	21	10	2
November 2010	10	3	3	29	21	9	2
December 2010	10	5	3	28	22	8	2
January 2011	10	5	3	24	23	7	2

AGE 55 AND UP
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>
February 2011	10	6	3	23	24	6	2
March 2011	10	5	4	23	28	5	2
April 2011	9	6	3	26	31	6	2
May 2011	10	6	3	23	36	7	2
June 2011	9	6	4	22	34	6	3
July 2011	10	6	4	21	35	5	3
August 2011	8	5	4	23	33	5	2
September 2011	8	4	3	25	34	7	3
October 2011	7	3	3	29	33	9	3
November 2011	9	2	3	28	31	10	3
December 2011	9	2	3	27	29	9	2
January 2012	10	3	3	23	27	9	2
February 2012	9	3	3	23	30	7	2
March 2012	11	5	3	22	34	6	2
April 2012	12	5	4	21	35	3	2
May 2012	14	5	5	20	33	3	1
June 2012	12	4	6	22	29	5	1
July 2012	10	4	4	25	29	6	1
August 2012	10	4	4	24	29	6	2
September 2012	11	5	4	23	30	5	2
October 2012	11	6	5	21	28	3	3
November 2012	12	6	4	23	26	4	2
December 2012	13	5	4	22	23	4	3
January 2013	13	4	4	24	23	5	2
February 2013	14	4	4	23	24	4	3
March 2013	14	6	3	24	27	4	3
April 2013	13	7	4	21	25	3	3
May 2013	14	7	4	19	24	4	2
June 2013	13	6	5	18	22	4	2
July 2013	15	7	5	19	23	4	2
August 2013	15	7	4	24	22	4	3
September 2013	15	7	5	25	21	4	3
October 2013	15	6	5	25	22	4	3
November 2013	14	7	6	22	23	3	3
December 2013	14	8	5	21	22	3	2
January 2014	15	10	4	20	21	3	2
February 2014	16	10	4	20	23	4	1
March 2014	15	9	4	22	23	4	2
April 2014	14	9	6	21	22	4	2
May 2014	14	8	6	21	22	4	2
June 2014	15	8	7	20	22	4	3
July 2014	15	7	6	21	25	3	2
August 2014	16	8	5	20	23	3	3
September 2014	15	8	5	19	25	4	4
October 2014	15	8	5	19	23	3	4
November 2014	14	7	5	22	22	3	3
December 2014	16	8	5	23	20	3	2
January 2015	17	8	5	24	19	3	2
February 2015	19	8	5	22	19	4	3
March 2015	19	8	6	22	19	4	3

AGE 55 AND UP
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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
April	2015	20	9	6	22	18	5	3
May	2015	19	9	5	25	19	3	3
June	2015	18	7	4	23	17	3	3
July	2015	18	6	4	24	17	2	4
August	2015	20	7	5	22	17	3	3
September	2015	20	6	6	22	18	3	3
October	2015	19	5	6	23	17	5	4
November	2015	17	4	5	25	16	5	5
December	2015	16	4	5	23	15	6	5
January	2016	17	5	5	23	16	5	4
February	2016	17	4	5	21	17	5	3
March	2016	18	4	4	23	17	5	2
April	2016	20	3	5	24	17	5	2
May	2016	22	4	6	24	14	5	1
June	2016	23	5	6	23	15	5	1
July	2016	20	6	5	22	15	4	2
August	2016	18	6	5	21	17	3	3
September	2016	17	6	5	21	16	2	2
October	2016	18	6	7	21	16	3	3
November	2016	19	6	7	22	16	2	3
December	2016	20	7	6	19	14	3	4
January	2017	22	8	6	17	12	2	3
February	2017	21	10	6	16	11	2	2
March	2017	22	11	7	16	10	1	2
April	2017	21	11	7	19	8	2	2
May	2017	21	11	7	18	9	2	3
June	2017	21	11	6	17	11	2	2
July	2017	23	11	6	13	12	1	2
August	2017	25	11	8	12	10	1	2
September	2017	24	11	9	11	11	1	3
October	2017	23	10	9	12	10	2	2
November	2017	21	10	8	14	10	3	2
December	2017	23	10	7	14	9	2	2
January	2018	24	12	6	15	10	2	2
February	2018	27	12	6	13	9	1	2
March	2018	28	13	6	13	7	2	2
April	2018	28	12	6	12	7	2	1
May	2018	27	10	6	14	9	3	2
June	2018	27	9	8	16	11	3	2
July	2018	29	10	8	15	11	3	3
August	2018	29	11	7	15	11	2	3
September	2018	30	12	6	13	10	2	3
October	2018	29	13	5	15	10	1	3
November	2018	28	14	6	15	10	2	2
December	2018	27	12	7	15	11	2	2
January	2019	25	10	7	15	11	4	2
February	2019	25	9	6	15	10	5	3
March	2019	26	9	5	14	9	5	4
April	2019	26	10	6	15	9	4	3
May	2019	29	12	7	14	9	2	3

AGE 55 AND UP
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	28	13	7	17	11	2	2
July 2019	30	12	6	17	10	2	3
August 2019	28	11	6	15	10	2	3
September 2019	26	11	7	15	9	2	3
October 2019	25	11	7	14	10	3	3
November 2019	26	13	7	14	10	3	3
December 2019	27	13	6	13	10	3	3
January 2020	25	16	6	14	8	2	2
February 2020	26	16	6	15	7	1	2
March 2020	25	16	6	14	8	3	1
April 2020	25	12	6	16	7	10	2
May 2020	22	9	4	18	6	14	2
June 2020	18	7	4	21	5	14	1
July 2020	19	7	4	22	6	10	1
August 2020	19	8	4	22	8	6	1
September 2020	21	9	4	22	9	5	1
October 2020	21	10	4	21	9	4	1
November 2020	21	10	5	22	8	4	1
December 2020	19	10	5	24	7	4	1
January 2021	19	11	4	25	7	3	1
February 2021	17	12	5	25	7	3	2
March 2021	17	13	4	22	8	3	1
April 2021	18	13	6	19	9	2	1
May 2021	20	13	5	17	12	2	1
June 2021	21	13	4	17	13	1	2
July 2021	22	13	4	18	15	2	2
August 2021	20	13	4	18	18	2	1
September 2021	19	11	4	18	21	2	1
October 2021	18	10	4	19	25	2	1
November 2021	20	11	4	17	28	2	1
December 2021	20	11	4	15	31	2	1
January 2022	20	12	4	14	32	2	1
February 2022	19	9	4	15	34	3	2
March 2022	19	7	4	17	37	5	2
April 2022	18	6	4	17	42	5	2
May 2022	18	6	5	16	42	7	2
June 2022	16	5	4	16	48	10	1
July 2022	13	4	3	16	52	13	2
August 2022	13	3	2	15	54	15	1
September 2022	14	3	3	15	51	14	2
October 2022	16	2	3	17	48	15	2
November 2022	14	3	3	18	50	14	3
December 2022	14	3	3	19	52	14	2
January 2023	13	3	4	18	51	14	2
February 2023	15	4	4	17	45	13	2
March 2023	15	4	4	16	42	12	3
April 2023	15	4	4	16	42	10	3
May 2023	14	3	5	17	44	10	4
June 2023	14	4	4	17	45	9	4
July 2023	16	6	4	17	45	9	3

AGE 55 AND UP
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	15	7	4	15	42	7	2
September	2023	15	8	6	14	40	6	2
October	2023	13	6	5	15	43	6	3
November	2023	13	6	5	15	45	7	3
December	2023	13	6	5	16	45	6	3
January	2024	17	8	6	15	41	5	2
February	2024	17	9	5	16	41	4	3
March	2024	18	11	5	15	38	4	2
April	2024	17	9	4	15	39	4	3
May	2024	17	10	5	14	40	3	3
June	2024	16	9	3	14	44	3	4