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.

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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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
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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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
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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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
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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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
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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(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
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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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
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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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
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

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
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
July	2024	14	11	4	14	45	2	4
August	2024	13	12	3	15	46	2	4
September	2024	12	13	4	15	45	2	3
October	2024	12	12	4	15	45	2	4
November	2024	13	13	4	14	43	2	4
December	2024	13	13	4	14	41	2	4
January	2025	13	14	4	13	37	1	3
February	2025	12	13	4	13	37	2	3
March	2025	11	12	3	14	40	3	2
April	2025	10	9	3	13	41	8	2
May	2025	8	7	3	14	42	12	3
June	2025	9	6	3	13	38	14	4
July	2025	9	8	3	15	38	10	4
August	2025	11	10	3	14	38	6	5
September	2025	11	11	3	16	42	3	5
October	2025	11	12	3	17	45	2	5
November	2025	10	12	3	18	46	2	4
December	2025	9	12	2	19	47	2	4
January	2026	8	12	2	19	46	3	4
February	2026	9	12	2	19	48	3	4
March	2026	10	11	3	17	48	3	3
April	2026	11	10	3	18	51	4	3
May	2026	11	10	3	16	53	5	3
June	2026	10	10	2	16	55	4	4
July	2026	10	11	2	15	55	3	4
August	2026	11	11	3	16	53	3	5