

# EDUCATION COLLEGE DEGREE

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## 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)<br>Continuous<br>Increase | (b)<br>Intermittent<br>Increase | (c)<br>No<br>Change | (d)<br>Intermittent<br>Decline | (e)<br>Continuous<br>Decline | (f)<br>Mixed<br>Change | DK, NA | Total | Relative | Cases |
|----------------|------|-------------------------------|---------------------------------|---------------------|--------------------------------|------------------------------|------------------------|--------|-------|----------|-------|
| September      | 1980 | 40                            | 14                              | 6                   | 11                             | 5                            | 18                     | 7      | 100   | 139      | 425   |
| March          | 1981 | 37                            | 16                              | 3                   | 10                             | 7                            | 22                     | 5      | 100   | 136      | 498   |
| September      | 1981 | 42                            | 17                              | 4                   | 6                              | 6                            | 21                     | 4      | 100   | 146      | 446   |
| March          | 1982 | 43                            | 17                              | 4                   | 9                              | 5                            | 18                     | 4      | 100   | 147      | 513   |
| September      | 1982 | 44                            | 15                              | 4                   | 8                              | 5                            | 20                     | 5      | 100   | 146      | 543   |
| March          | 1983 | 44                            | 14                              | 6                   | 4                              | 6                            | 23                     | 4      | 100   | 148      | 516   |
| September      | 1983 | 48                            | 17                              | 3                   | 6                              | 3                            | 18                     | 4      | 100   | 155      | 514   |
| March          | 1984 | 50                            | 16                              | 3                   | 6                              | 2                            | 18                     | 6      | 100   | 158      | 540   |
| September      | 1984 | 53                            | 15                              | 5                   | 5                              | 3                            | 15                     | 4      | 100   | 160      | 559   |
| September      | 1985 | 47                            | 18                              | 5                   | 9                              | 4                            | 14                     | 3      | 100   | 151      | 463   |
| September      | 2011 | 24                            | 18                              | 4                   | 14                             | 10                           | 25                     | 4      | 100   | 118      | 592   |
| October        | 2011 | 25                            | 14                              | 5                   | 15                             | 12                           | 27                     | 2      | 100   | 112      | 610   |
| November       | 2011 | 24                            | 16                              | 6                   | 14                             | 10                           | 27                     | 3      | 100   | 115      | 618   |
| December       | 2011 | 24                            | 15                              | 6                   | 14                             | 9                            | 28                     | 4      | 100   | 115      | 597   |
| January        | 2012 | 23                            | 17                              | 6                   | 15                             | 9                            | 27                     | 4      | 100   | 116      | 585   |
| February       | 2012 | 24                            | 14                              | 5                   | 17                             | 10                           | 26                     | 4      | 100   | 112      | 580   |
| March          | 2012 | 24                            | 17                              | 5                   | 17                             | 10                           | 24                     | 4      | 100   | 115      | 606   |
| April          | 2012 | 26                            | 17                              | 5                   | 16                             | 10                           | 23                     | 4      | 100   | 116      | 615   |
| May            | 2012 | 25                            | 20                              | 5                   | 13                             | 9                            | 23                     | 4      | 100   | 122      | 624   |
| June           | 2012 | 25                            | 20                              | 5                   | 13                             | 10                           | 23                     | 3      | 100   | 122      | 598   |
| July           | 2012 | 24                            | 19                              | 6                   | 12                             | 10                           | 25                     | 3      | 100   | 121      | 603   |
| August         | 2012 | 23                            | 18                              | 6                   | 12                             | 12                           | 25                     | 4      | 100   | 117      | 597   |
| September      | 2012 | 23                            | 19                              | 6                   | 12                             | 11                           | 24                     | 6      | 100   | 119      | 614   |
| October        | 2012 | 25                            | 18                              | 5                   | 13                             | 9                            | 24                     | 6      | 100   | 120      | 627   |
| November       | 2012 | 28                            | 16                              | 5                   | 12                             | 9                            | 24                     | 5      | 100   | 123      | 619   |
| December       | 2012 | 29                            | 16                              | 4                   | 15                             | 9                            | 22                     | 4      | 100   | 121      | 616   |
| January        | 2013 | 28                            | 19                              | 4                   | 14                             | 12                           | 20                     | 3      | 100   | 122      | 613   |
| February       | 2013 | 25                            | 21                              | 5                   | 15                             | 12                           | 19                     | 3      | 100   | 120      | 628   |
| March          | 2013 | 27                            | 20                              | 5                   | 12                             | 12                           | 20                     | 3      | 100   | 123      | 628   |
| April          | 2013 | 27                            | 18                              | 6                   | 13                             | 12                           | 21                     | 4      | 100   | 120      | 640   |
| May            | 2013 | 31                            | 18                              | 4                   | 13                             | 11                           | 19                     | 4      | 100   | 125      | 632   |
| June           | 2013 | 30                            | 18                              | 5                   | 13                             | 9                            | 20                     | 4      | 100   | 126      | 631   |
| July           | 2013 | 32                            | 18                              | 5                   | 12                             | 9                            | 19                     | 4      | 100   | 130      | 638   |
| August         | 2013 | 31                            | 18                              | 5                   | 12                             | 9                            | 21                     | 4      | 100   | 129      | 654   |
| September      | 2013 | 31                            | 18                              | 4                   | 12                             | 10                           | 22                     | 3      | 100   | 127      | 677   |
| October        | 2013 | 30                            | 17                              | 4                   | 13                             | 10                           | 22                     | 3      | 100   | 124      | 682   |
| November       | 2013 | 30                            | 17                              | 5                   | 13                             | 11                           | 20                     | 4      | 100   | 123      | 697   |
| December       | 2013 | 29                            | 18                              | 6                   | 13                             | 10                           | 19                     | 5      | 100   | 123      | 708   |
| January        | 2014 | 29                            | 22                              | 5                   | 12                             | 10                           | 18                     | 4      | 100   | 128      | 709   |

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TABLE 12

## FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

|                |      | (a)<br>Continuous | (b)<br>Intermittent | (c)<br>No | (d)<br>Intermittent | (e)<br>Continuous | (f)<br>Mixed | DK, NA | Total | Relative | Cases |
|----------------|------|-------------------|---------------------|-----------|---------------------|-------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Increase          | Increase            | Change    | Decline             | Decline           | Change       |        |       |          |       |
| February       | 2014 | 31                | 21                  | 6         | 13                  | 9                 | 16           | 3      | 100   | 130      | 713   |
| March          | 2014 | 33                | 21                  | 5         | 12                  | 9                 | 16           | 4      | 100   | 133      | 710   |
| April          | 2014 | 34                | 19                  | 5         | 13                  | 9                 | 16           | 3      | 100   | 130      | 713   |
| May            | 2014 | 33                | 18                  | 4         | 13                  | 9                 | 19           | 3      | 100   | 129      | 728   |
| June           | 2014 | 31                | 18                  | 5         | 13                  | 9                 | 22           | 2      | 100   | 127      | 748   |
| July           | 2014 | 31                | 18                  | 5         | 13                  | 10                | 22           | 3      | 100   | 126      | 758   |
| August         | 2014 | 32                | 18                  | 5         | 12                  | 10                | 19           | 3      | 100   | 128      | 750   |
| September      | 2014 | 36                | 19                  | 5         | 11                  | 10                | 16           | 4      | 100   | 133      | 735   |
| October        | 2014 | 39                | 18                  | 5         | 11                  | 8                 | 14           | 4      | 100   | 138      | 725   |
| November       | 2014 | 38                | 19                  | 5         | 11                  | 8                 | 16           | 4      | 100   | 139      | 728   |
| December       | 2014 | 39                | 19                  | 5         | 10                  | 7                 | 17           | 3      | 100   | 140      | 746   |
|                |      |                   |                     |           |                     |                   |              |        |       |          |       |
| January        | 2015 | 38                | 20                  | 5         | 10                  | 7                 | 18           | 2      | 100   | 142      | 760   |
| February       | 2015 | 41                | 19                  | 5         | 10                  | 6                 | 16           | 3      | 100   | 145      | 770   |
| March          | 2015 | 41                | 18                  | 5         | 10                  | 7                 | 16           | 3      | 100   | 142      | 763   |
| April          | 2015 | 42                | 18                  | 5         | 10                  | 6                 | 16           | 3      | 100   | 144      | 757   |
| May            | 2015 | 41                | 18                  | 5         | 9                   | 8                 | 16           | 3      | 100   | 142      | 729   |
| June           | 2015 | 43                | 20                  | 4         | 8                   | 7                 | 15           | 3      | 100   | 148      | 720   |
| July           | 2015 | 42                | 19                  | 5         | 7                   | 7                 | 15           | 4      | 100   | 146      | 718   |
| August         | 2015 | 40                | 21                  | 5         | 7                   | 6                 | 17           | 4      | 100   | 148      | 762   |
| September      | 2015 | 39                | 20                  | 5         | 8                   | 6                 | 18           | 4      | 100   | 145      | 749   |
| October        | 2015 | 39                | 20                  | 3         | 8                   | 6                 | 19           | 4      | 100   | 145      | 754   |
| November       | 2015 | 41                | 18                  | 3         | 9                   | 6                 | 18           | 4      | 100   | 143      | 716   |
| December       | 2015 | 41                | 18                  | 4         | 10                  | 6                 | 18           | 4      | 100   | 143      | 710   |
|                |      |                   |                     |           |                     |                   |              |        |       |          |       |
| January        | 2016 | 41                | 19                  | 6         | 9                   | 5                 | 17           | 3      | 100   | 146      | 704   |
| February       | 2016 | 42                | 20                  | 6         | 8                   | 5                 | 16           | 3      | 100   | 148      | 707   |
| March          | 2016 | 43                | 20                  | 5         | 8                   | 7                 | 14           | 3      | 100   | 149      | 730   |
| April          | 2016 | 43                | 19                  | 5         | 9                   | 7                 | 14           | 3      | 100   | 146      | 727   |
| May            | 2016 | 42                | 19                  | 5         | 9                   | 7                 | 15           | 3      | 100   | 145      | 758   |
| June           | 2016 | 42                | 18                  | 4         | 10                  | 6                 | 16           | 3      | 100   | 145      | 762   |
| July           | 2016 | 42                | 19                  | 4         | 10                  | 6                 | 16           | 3      | 100   | 145      | 749   |
| August         | 2016 | 43                | 19                  | 4         | 10                  | 6                 | 15           | 3      | 100   | 145      | 752   |
| September      | 2016 | 41                | 20                  | 5         | 9                   | 7                 | 15           | 3      | 100   | 146      | 771   |
| October        | 2016 | 43                | 20                  | 4         | 7                   | 7                 | 15           | 4      | 100   | 148      | 819   |
| November       | 2016 | 44                | 19                  | 4         | 8                   | 6                 | 17           | 3      | 100   | 148      | 856   |
| December       | 2016 | 43                | 19                  | 3         | 9                   | 5                 | 17           | 3      | 100   | 148      | 889   |
|                |      |                   |                     |           |                     |                   |              |        |       |          |       |
| January        | 2017 | 42                | 19                  | 3         | 9                   | 5                 | 20           | 3      | 100   | 148      | 904   |
| February       | 2017 | 40                | 20                  | 3         | 9                   | 4                 | 21           | 3      | 100   | 147      | 904   |
| March          | 2017 | 39                | 20                  | 4         | 8                   | 3                 | 22           | 3      | 100   | 148      | 893   |
| April          | 2017 | 41                | 21                  | 5         | 8                   | 3                 | 20           | 3      | 100   | 150      | 906   |
| May            | 2017 | 42                | 21                  | 6         | 7                   | 4                 | 18           | 3      | 100   | 153      | 917   |
| June           | 2017 | 45                | 19                  | 5         | 7                   | 5                 | 16           | 3      | 100   | 152      | 931   |
| July           | 2017 | 44                | 19                  | 5         | 8                   | 6                 | 16           | 3      | 100   | 149      | 952   |
| August         | 2017 | 44                | 18                  | 5         | 8                   | 5                 | 17           | 3      | 100   | 149      | 944   |
| September      | 2017 | 43                | 21                  | 4         | 8                   | 5                 | 17           | 3      | 100   | 152      | 956   |
| October        | 2017 | 46                | 20                  | 5         | 7                   | 4                 | 16           | 2      | 100   | 155      | 939   |
| November       | 2017 | 43                | 22                  | 5         | 7                   | 5                 | 15           | 2      | 100   | 154      | 943   |
| December       | 2017 | 43                | 21                  | 6         | 7                   | 5                 | 15           | 3      | 100   | 151      | 956   |
|                |      |                   |                     |           |                     |                   |              |        |       |          |       |
| January        | 2018 | 42                | 21                  | 5         | 8                   | 6                 | 15           | 3      | 100   | 148      | 974   |
| February       | 2018 | 45                | 20                  | 4         | 9                   | 5                 | 14           | 3      | 100   | 151      | 954   |
| March          | 2018 | 45                | 21                  | 4         | 8                   | 4                 | 14           | 3      | 100   | 153      | 924   |
| April          | 2018 | 44                | 22                  | 6         | 7                   | 5                 | 13           | 3      | 100   | 155      | 885   |
| May            | 2018 | 42                | 22                  | 6         | 7                   | 6                 | 13           | 3      | 100   | 151      | 892   |
| June           | 2018 | 41                | 22                  | 6         | 8                   | 7                 | 13           | 2      | 100   | 148      | 905   |

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TABLE 12

## FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

|                       |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | DK, NA | Total | Relative | Cases |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|--------|-------|----------|-------|
| <u>Date of Survey</u> |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |        |       |          |       |
| July                  | 2018 | 42                         | 22                           | 5                | 8                           | 6                         | 15                  | 2      | 100   | 150      | 937   |
| August                | 2018 | 43                         | 22                           | 5                | 6                           | 6                         | 15                  | 3      | 100   | 153      | 928   |
| September             | 2018 | 44                         | 23                           | 5                | 6                           | 5                         | 14                  | 3      | 100   | 156      | 918   |
| October               | 2018 | 43                         | 23                           | 5                | 7                           | 6                         | 13                  | 3      | 100   | 153      | 911   |
| November              | 2018 | 41                         | 21                           | 6                | 8                           | 6                         | 14                  | 4      | 100   | 148      | 908   |
| December              | 2018 | 39                         | 22                           | 5                | 8                           | 6                         | 16                  | 4      | 100   | 148      | 905   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2019 | 40                         | 22                           | 6                | 6                           | 5                         | 17                  | 4      | 100   | 150      | 911   |
| February              | 2019 | 42                         | 24                           | 5                | 6                           | 5                         | 15                  | 4      | 100   | 155      | 931   |
| March                 | 2019 | 43                         | 22                           | 6                | 6                           | 5                         | 15                  | 4      | 100   | 155      | 952   |
| April                 | 2019 | 43                         | 22                           | 5                | 6                           | 5                         | 16                  | 4      | 100   | 154      | 943   |
| May                   | 2019 | 43                         | 21                           | 5                | 6                           | 5                         | 16                  | 4      | 100   | 153      | 924   |
| June                  | 2019 | 43                         | 22                           | 5                | 7                           | 5                         | 15                  | 3      | 100   | 153      | 925   |
| July                  | 2019 | 42                         | 22                           | 6                | 7                           | 5                         | 14                  | 3      | 100   | 152      | 929   |
| August                | 2019 | 41                         | 22                           | 6                | 6                           | 5                         | 17                  | 3      | 100   | 152      | 955   |
| September             | 2019 | 41                         | 21                           | 6                | 6                           | 6                         | 18                  | 3      | 100   | 150      | 951   |
| October               | 2019 | 40                         | 21                           | 6                | 6                           | 5                         | 17                  | 4      | 100   | 150      | 988   |
| November              | 2019 | 42                         | 20                           | 6                | 7                           | 5                         | 16                  | 4      | 100   | 150      | 985   |
| December              | 2019 | 44                         | 22                           | 5                | 6                           | 4                         | 14                  | 4      | 100   | 156      | 993   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2020 | 44                         | 23                           | 5                | 6                           | 5                         | 13                  | 4      | 100   | 157      | 976   |
| February              | 2020 | 45                         | 24                           | 6                | 5                           | 4                         | 13                  | 4      | 100   | 160      | 996   |
| March                 | 2020 | 44                         | 22                           | 6                | 6                           | 4                         | 14                  | 3      | 100   | 156      | 1049  |
| April                 | 2020 | 45                         | 20                           | 7                | 8                           | 3                         | 15                  | 2      | 100   | 154      | 1068  |
| May                   | 2020 | 44                         | 20                           | 7                | 8                           | 3                         | 15                  | 3      | 100   | 153      | 1065  |
| June                  | 2020 | 46                         | 19                           | 6                | 8                           | 3                         | 15                  | 3      | 100   | 155      | 1015  |
| July                  | 2020 | 44                         | 20                           | 6                | 8                           | 4                         | 15                  | 4      | 100   | 153      | 987   |
| August                | 2020 | 46                         | 18                           | 5                | 8                           | 4                         | 15                  | 4      | 100   | 152      | 1029  |
| September             | 2020 | 44                         | 19                           | 5                | 8                           | 4                         | 16                  | 3      | 100   | 150      | 1037  |
| October               | 2020 | 45                         | 21                           | 5                | 7                           | 3                         | 15                  | 4      | 100   | 155      | 1058  |
| November              | 2020 | 43                         | 22                           | 6                | 8                           | 2                         | 15                  | 4      | 100   | 155      | 1011  |
| December              | 2020 | 44                         | 22                           | 6                | 7                           | 2                         | 15                  | 4      | 100   | 157      | 980   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2021 | 43                         | 21                           | 6                | 7                           | 3                         | 17                  | 4      | 100   | 154      | 952   |
| February              | 2021 | 44                         | 20                           | 5                | 7                           | 3                         | 18                  | 3      | 100   | 155      | 940   |
| March                 | 2021 | 42                         | 21                           | 5                | 7                           | 3                         | 19                  | 3      | 100   | 153      | 961   |
| April                 | 2021 | 43                         | 22                           | 6                | 6                           | 3                         | 18                  | 3      | 100   | 156      | 989   |
| May                   | 2021 | 42                         | 23                           | 6                | 6                           | 4                         | 16                  | 3      | 100   | 156      | 983   |
| June                  | 2021 | 43                         | 22                           | 6                | 6                           | 4                         | 15                  | 4      | 100   | 156      | 976   |
| July                  | 2021 | 44                         | 23                           | 5                | 7                           | 4                         | 14                  | 4      | 100   | 156      | 924   |
| August                | 2021 | 44                         | 23                           | 5                | 7                           | 4                         | 14                  | 4      | 100   | 157      | 928   |
| September             | 2021 | 41                         | 25                           | 5                | 7                           | 5                         | 14                  | 4      | 100   | 154      | 941   |
| October               | 2021 | 42                         | 22                           | 5                | 7                           | 5                         | 14                  | 4      | 100   | 153      | 961   |
| November              | 2021 | 43                         | 21                           | 5                | 7                           | 6                         | 14                  | 4      | 100   | 151      | 971   |
| December              | 2021 | 43                         | 21                           | 5                | 6                           | 6                         | 16                  | 3      | 100   | 152      | 943   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2022 | 41                         | 23                           | 5                | 6                           | 6                         | 16                  | 3      | 100   | 153      | 937   |
| February              | 2022 | 40                         | 24                           | 4                | 6                           | 6                         | 16                  | 3      | 100   | 152      | 915   |
| March                 | 2022 | 41                         | 22                           | 4                | 7                           | 7                         | 15                  | 4      | 100   | 149      | 933   |
| April                 | 2022 | 40                         | 21                           | 4                | 8                           | 7                         | 16                  | 5      | 100   | 146      | 932   |
| May                   | 2022 | 40                         | 20                           | 4                | 9                           | 6                         | 16                  | 5      | 100   | 145      | 949   |
| June                  | 2022 | 38                         | 20                           | 5                | 9                           | 6                         | 17                  | 4      | 100   | 143      | 935   |
| July                  | 2022 | 40                         | 18                           | 6                | 8                           | 7                         | 16                  | 4      | 100   | 142      | 928   |
| August                | 2022 | 39                         | 19                           | 5                | 9                           | 7                         | 15                  | 5      | 100   | 143      | 900   |
| September             | 2022 | 39                         | 20                           | 6                | 9                           | 7                         | 15                  | 5      | 100   | 142      | 896   |
| October               | 2022 | 38                         | 19                           | 4                | 10                          | 7                         | 17                  | 5      | 100   | 140      | 876   |