

EDUCATION COLLEGE DEGREE

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

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	23	25	13	14	9	12	3	100	125	605
April	1978	22	26	12	13	12	11	4	100	123	633
May	1978	25	23	12	13	12	12	3	100	123	652
June	1978	27	21	14	14	11	11	1	100	123	620
July	1978	25	21	14	16	11	11	3	100	118	622
August	1978	23	22	13	16	13	10	3	100	117	581
September	1978	23	20	9	20	14	9	5	100	109	587
October	1978	21	19	12	19	15	11	4	100	107	608
November	1978	19	19	13	21	12	12	4	100	105	678
December	1978	18	22	14	17	14	12	4	100	110	683
January	1979	22	24	12	16	13	9	3	100	117	677
February	1979	21	24	13	15	15	8	4	100	116	629
March	1979	20	26	12	16	14	9	3	100	116	615
April	1979	19	24	10	16	17	10	3	100	110	631
May	1979	19	25	8	16	19	11	2	100	109	667
June	1979	21	22	10	16	19	11	1	100	109	755
July	1979	20	23	12	17	17	11	2	100	109	815
August	1979	20	22	14	19	15	9	1	100	109	754
September	1979	18	23	13	19	15	11	1	100	107	724
October	1979	17	21	12	20	15	14	1	100	103	719
November	1979	17	21	11	20	16	15	1	100	102	788
December	1979	18	20	10	21	16	13	1	100	100	772
January	1980	19	21	10	21	15	12	2	100	105	696
February	1980	20	22	9	19	15	12	3	100	107	589
March	1980	17	24	11	19	14	12	3	100	108	500
April	1980	14	22	12	20	16	13	3	100	100	497
May	1980	13	22	12	20	16	16	2	100	99	448
June	1980	14	20	10	21	15	18	2	100	98	475
July	1980	16	21	11	21	12	17	2	100	104	465
August	1980	17	23	11	22	9	15	3	100	110	443
September	1980	19	25	10	20	8	15	3	100	116	425
October	1980	20	25	10	18	9	15	3	100	118	436
November	1980	21	23	9	20	9	14	3	100	114	449
December	1980	17	23	9	23	9	15	4	100	107	457
January	1981	16	22	10	24	8	16	3	100	106	453
February	1981	13	23	11	21	8	21	3	100	107	446
March	1981	16	22	14	19	9	18	3	100	111	498

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**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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>				
April	1981	16	22	12	18	13	17	3	100	107	487
May	1981	18	21	12	21	12	14	2	100	105	492
June	1981	18	23	10	21	11	15	2	100	109	506
July	1981	22	25	12	20	6	14	1	100	121	493
August	1981	25	25	11	18	5	15	1	100	127	488
September	1981	26	25	10	19	5	12	3	100	128	446
October	1981	24	25	12	16	8	12	3	100	125	466
November	1981	22	26	12	15	11	11	3	100	122	485
December	1981	21	25	13	14	11	14	2	100	121	530
January	1982	21	26	11	16	10	15	2	100	121	533
February	1982	21	25	13	16	9	14	3	100	122	536
March	1982	20	25	12	15	10	17	2	100	120	513
April	1982	20	24	11	16	11	17	1	100	117	522
May	1982	20	25	11	16	10	16	0	100	119	548
June	1982	20	23	14	18	10	14	1	100	115	575
July	1982	20	24	16	18	9	13	1	100	118	575
August	1982	20	21	17	18	9	13	1	100	113	566
September	1982	23	23	14	17	9	12	1	100	120	543
October	1982	25	22	12	17	9	13	1	100	121	548
November	1982	25	23	12	18	8	13	1	100	122	545
December	1982	22	26	13	16	8	13	1	100	124	565
January	1983	21	26	15	16	8	13	1	100	123	560
February	1983	20	26	16	15	8	12	2	100	124	547
March	1983	24	24	15	17	6	12	2	100	124	516
April	1983	27	25	15	15	4	11	3	100	133	537
May	1983	27	25	14	16	3	13	3	100	134	553
June	1983	25	28	15	14	2	13	3	100	137	603
July	1983	25	29	15	15	2	12	3	100	137	568
August	1983	29	31	13	13	3	9	3	100	144	531
September	1983	31	30	12	11	3	10	3	100	147	514
October	1983	30	28	14	10	3	12	3	100	144	524
November	1983	32	25	15	10	4	13	2	100	144	550
December	1983	32	24	17	10	4	12	2	100	141	529
January	1984	33	24	18	9	3	11	2	100	144	519
February	1984	32	26	17	9	2	10	2	100	147	523
March	1984	34	28	14	10	1	10	2	100	150	540
April	1984	37	28	12	11	1	10	1	100	152	543
May	1984	35	27	14	11	2	12	0	100	150	538
June	1984	34	26	14	9	2	13	1	100	148	537
July	1984	33	27	14	8	3	13	2	100	149	532
August	1984	35	28	11	8	3	12	3	100	152	567
September	1984	36	29	12	7	3	11	2	100	154	559
October	1984	35	32	12	7	3	10	2	100	157	575
November	1984	35	32	11	8	3	9	1	100	157	534

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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>				
December	1984	35	31	10	10	4	9	1	100	151	543
January	1985	32	32	12	12	4	7	0	100	147	505
February	1985	30	30	15	12	5	8	0	100	144	525
March	1985	30	29	16	11	4	9	1	100	143	491
April	1985	32	27	13	10	4	12	2	100	145	535
May	1985	33	27	14	10	3	11	3	100	146	509
June	1985	34	29	13	9	3	10	2	100	150	528
July	1985	31	25	14	11	5	11	3	100	140	489
August	1985	30	25	13	10	6	13	2	100	139	501
September	1985	30	26	12	12	6	12	3	100	138	463
October	1985	30	30	12	12	3	11	2	100	145	494
November	1985	29	30	12	12	4	10	2	100	143	500
December	1985	29	29	14	12	4	10	1	100	142	547
January	1986	32	29	12	14	4	9	1	100	143	550
February	1986	32	30	11	13	4	10	0	100	145	560
March	1986	33	30	12	13	4	9	0	100	146	533
April	1986	33	30	13	11	3	9	1	100	149	538
May	1986	33	31	13	12	2	7	1	100	150	534
June	1986	31	32	13	11	2	9	2	100	150	563
July	1986	32	30	14	10	3	9	1	100	149	574
August	1986	33	32	14	8	3	9	1	100	153	582
September	1986	34	34	11	9	3	8	1	100	156	565
October	1986	33	33	11	10	2	10	1	100	155	559
November	1986	32	31	13	10	2	11	1	100	150	558
December	1986	30	29	15	10	3	12	1	100	146	590
January	1987	30	28	14	9	4	12	2	100	146	592
February	1987	30	29	12	9	4	14	2	100	147	586
March	1987	31	28	12	10	4	13	1	100	146	568
April	1987	29	28	12	12	4	13	1	100	141	571
May	1987	28	27	13	16	4	12	1	100	136	571
June	1987	25	27	14	16	3	12	2	100	133	585
July	1987	26	28	13	14	4	12	3	100	137	579
August	1987	30	28	12	12	4	11	3	100	142	582
September	1987	34	28	11	9	4	10	2	100	149	561
October	1987	35	28	12	10	3	10	2	100	150	528
November	1987	30	28	15	9	4	11	2	100	145	473
December	1987	26	28	16	13	3	13	2	100	138	462
January	1988	25	29	17	12	3	13	2	100	139	454
February	1988	27	30	14	11	2	12	3	100	144	466
March	1988	31	32	11	9	2	12	3	100	152	459
April	1988	30	31	11	11	2	11	3	100	148	460
May	1988	30	28	15	11	1	12	2	100	146	447
June	1988	28	27	17	12	1	12	3	100	141	443

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**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	1988	28	28	16	11	2	12	3	100	143	424
August	1988	31	30	13	9	3	11	4	100	150	429
September	1988	34	33	11	6	2	11	3	100	158	423
October	1988	35	31	11	6	1	12	4	100	158	435
November	1988	31	30	14	9	1	12	3	100	152	432
December	1988	31	24	17	10	2	12	2	100	143	421
January	1989	32	22	19	11	3	12	1	100	140	419
February	1989	34	23	17	8	4	12	2	100	144	418
March	1989	34	25	12	10	4	13	2	100	146	418
April	1989	33	29	11	9	4	12	1	100	148	432
May	1989	32	29	11	11	4	12	1	100	147	454
June	1989	29	32	13	10	3	11	2	100	148	454
July	1989	28	34	11	10	3	11	2	100	149	454
August	1989	24	36	13	11	3	11	2	100	146	457
September	1989	28	34	12	11	4	9	1	100	148	459
October	1989	31	31	13	11	3	8	3	100	148	468
November	1989	34	28	13	10	4	7	3	100	149	454
December	1989	32	29	13	10	4	10	3	100	148	460
January	1990	31	29	13	11	4	11	1	100	145	440
February	1990	27	29	14	12	3	12	2	100	141	452
March	1990	27	28	15	11	3	12	4	100	141	464
April	1990	28	30	14	8	2	13	4	100	148	487
May	1990	30	31	13	7	2	14	3	100	152	482
June	1990	30	31	15	8	3	11	2	100	151	477
July	1990	30	30	15	10	4	10	1	100	147	465
August	1990	29	30	13	13	4	10	2	100	141	461
September	1990	26	28	13	14	5	13	2	100	135	455
October	1990	22	27	12	18	6	12	3	100	125	458
November	1990	22	26	12	17	7	14	3	100	124	466
December	1990	21	25	14	18	7	12	3	100	120	459
January	1991	21	26	15	16	7	13	3	100	124	476
February	1991	19	27	18	16	6	11	3	100	123	468
March	1991	21	28	16	14	6	14	2	100	129	496
April	1991	21	25	17	13	5	17	1	100	128	459
May	1991	27	25	15	11	4	18	1	100	136	469
June	1991	26	25	15	13	3	16	2	100	135	443
July	1991	26	27	14	13	3	12	4	100	138	475
August	1991	21	30	16	14	3	13	3	100	134	475
September	1991	21	31	15	12	4	14	3	100	136	508
October	1991	22	27	16	13	4	16	2	100	132	498
November	1991	22	22	15	15	6	18	2	100	124	500
December	1991	22	20	13	18	8	17	2	100	115	460
January	1992	18	23	13	20	8	16	3	100	113	468

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(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Increase</u>	<u>Increase</u>	<u>No Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Mixed</u>				
February	1992	17	26	13	19	7	15	4	100	117	476
March	1992	16	24	13	19	5	18	5	100	116	519
April	1992	21	23	13	17	5	17	4	100	121	516
May	1992	23	23	14	16	5	16	3	100	125	506
June	1992	27	27	13	13	4	13	2	100	137	487
July	1992	24	28	12	12	4	17	3	100	136	499
August	1992	22	26	12	14	4	18	3	100	130	509
September	1992	21	26	14	17	4	17	2	100	125	527
October	1992	19	27	17	18	4	13	1	100	123	531
November	1992	20	29	15	17	3	13	2	100	129	538
December	1992	19	32	14	14	4	14	4	100	133	542
January	1993	20	30	13	13	3	16	4	100	135	550
February	1993	22	28	14	12	3	17	4	100	135	557
March	1993	23	25	14	15	3	16	3	100	130	538
April	1993	23	27	13	15	4	15	3	100	131	528
May	1993	20	27	12	17	6	14	4	100	125	511
June	1993	20	29	12	16	7	13	4	100	126	524
July	1993	18	27	14	19	7	12	3	100	119	538
August	1993	19	26	16	18	8	11	2	100	119	556
September	1993	18	26	16	18	9	11	3	100	117	551
October	1993	20	25	14	18	7	11	4	100	120	536
November	1993	21	28	14	17	6	11	3	100	126	518
December	1993	24	28	15	16	4	11	3	100	131	521
January	1994	25	29	15	13	5	11	2	100	136	515
February	1994	25	29	15	12	4	11	3	100	138	534
March	1994	24	30	16	11	5	11	3	100	137	540
April	1994	23	31	16	11	5	12	3	100	138	552
May	1994	22	30	16	12	6	12	3	100	134	547
June	1994	22	28	17	13	4	13	3	100	133	544
July	1994	24	26	17	14	4	12	3	100	131	535
August	1994	24	26	18	14	3	13	2	100	134	541
September	1994	24	30	15	13	4	12	2	100	137	546
October	1994	25	32	15	13	4	10	2	100	140	552
November	1994	27	30	15	13	5	9	1	100	140	556
December	1994	29	27	16	12	5	10	1	100	138	570
January	1995	26	30	14	11	6	11	1	100	139	566
February	1995	26	30	14	12	5	10	3	100	139	559
March	1995	26	33	13	13	4	8	3	100	142	546
April	1995	27	31	14	14	3	7	3	100	140	555
May	1995	25	33	15	14	3	8	2	100	141	541
June	1995	25	31	16	13	2	11	2	100	141	548
July	1995	26	29	16	13	2	12	3	100	141	561
August	1995	29	27	18	10	2	12	2	100	143	588
September	1995	27	27	19	12	2	10	2	100	140	593

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(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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>				
October	1995	27	28	19	12	3	9	2	100	140	576
November	1995	24	30	17	14	3	10	3	100	136	539
December	1995	24	29	18	14	3	10	2	100	135	523
January	1996	24	26	20	13	2	11	2	100	135	516
February	1996	23	26	20	13	3	12	2	100	133	534
March	1996	23	26	19	12	4	13	3	100	133	551
April	1996	23	31	16	13	4	11	2	100	137	546
May	1996	25	32	16	11	3	10	3	100	142	529
June	1996	26	32	16	11	3	10	3	100	144	508
July	1996	27	28	17	12	3	10	3	100	140	526
August	1996	28	27	17	11	3	10	3	100	141	529
September	1996	27	27	19	11	4	9	2	100	140	540
October	1996	24	29	18	10	3	13	3	100	140	530
November	1996	24	29	20	12	2	12	2	100	138	516
December	1996	23	30	17	12	1	13	3	100	140	509
January	1997	24	31	18	11	3	11	2	100	142	535
February	1997	24	31	15	11	4	12	2	100	140	559
March	1997	27	33	12	11	4	12	1	100	145	550
April	1997	31	33	10	11	3	11	1	100	151	527
May	1997	32	32	12	9	2	11	1	100	153	513
June	1997	30	32	15	9	2	11	2	100	151	513
July	1997	30	32	15	9	2	10	2	100	151	490
August	1997	30	31	17	9	1	10	2	100	151	512
September	1997	33	32	16	7	1	9	2	100	157	527
October	1997	34	29	17	7	1	9	3	100	155	545
November	1997	35	32	16	7	2	6	3	100	158	529
December	1997	34	31	17	6	2	7	3	100	156	518
January	1998	32	35	14	7	2	7	2	100	157	522
February	1998	34	35	13	7	2	8	2	100	160	537
March	1998	34	33	13	9	2	7	2	100	157	550
April	1998	33	34	13	7	1	9	2	100	159	562
May	1998	31	34	17	7	1	9	2	100	158	547
June	1998	31	35	16	7	1	8	2	100	158	531
July	1998	32	33	17	7	1	7	2	100	157	557
August	1998	35	31	15	8	1	8	2	100	157	569
September	1998	34	30	15	8	1	10	2	100	155	589
October	1998	32	29	15	9	2	11	2	100	151	553
November	1998	29	29	18	10	2	10	2	100	146	555
December	1998	30	28	18	11	1	10	1	100	147	554
January	1999	32	29	18	10	1	9	1	100	150	569
February	1999	33	31	16	8	1	10	1	100	155	560
March	1999	31	32	16	8	1	10	1	100	153	555
April	1999	33	30	16	8	3	8	2	100	152	544

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**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	1999	32	30	15	8	3	8	3	100	151	574
June	1999	33	31	16	7	3	7	3	100	154	584
July	1999	31	34	17	7	2	8	2	100	156	602
August	1999	32	32	18	7	1	8	1	100	156	589
September	1999	34	32	16	7	1	9	1	100	158	576
October	1999	32	35	14	8	1	8	1	100	157	565
November	1999	32	36	13	8	1	9	1	100	158	578
December	1999	32	33	16	8	1	9	2	100	155	573
January	2000	36	30	15	6	1	9	2	100	159	571
February	2000	35	31	14	6	2	10	2	100	159	569
March	2000	37	32	12	5	2	10	1	100	163	598
April	2000	36	32	12	5	1	12	1	100	162	592
May	2000	36	33	12	6	1	12	0	100	162	599
June	2000	34	33	12	6	2	12	1	100	159	570
July	2000	34	32	14	7	2	10	1	100	157	573
August	2000	33	32	14	8	2	10	1	100	156	572
September	2000	33	30	15	9	2	11	1	100	153	603
October	2000	32	31	15	8	2	10	2	100	153	621
November	2000	33	31	16	7	2	8	2	100	155	626
December	2000	31	34	15	8	1	8	3	100	156	611
January	2001	29	32	14	11	1	11	2	100	149	600
February	2001	27	29	14	12	2	14	2	100	143	586
March	2001	27	29	13	12	3	14	2	100	141	616
April	2001	28	26	13	10	5	15	2	100	140	626
May	2001	28	28	14	11	4	14	2	100	141	636
June	2001	27	28	12	11	4	15	1	100	140	593
July	2001	27	32	12	12	3	13	1	100	143	585
August	2001	25	32	12	11	4	14	1	100	142	585
September	2001	24	30	14	13	4	13	2	100	138	610
October	2001	22	28	14	13	4	16	3	100	133	625
November	2001	21	26	16	15	3	17	2	100	129	613
December	2001	23	26	15	13	3	18	2	100	132	589
January	2002	24	27	14	12	3	19	2	100	136	569
February	2002	25	29	11	12	2	19	2	100	140	588
March	2002	25	27	13	12	2	20	2	100	138	601
April	2002	24	29	13	13	3	17	2	100	136	625
May	2002	23	29	14	12	4	16	2	100	136	605
June	2002	24	30	13	13	4	14	2	100	137	617
July	2002	24	30	13	15	2	15	2	100	137	605
August	2002	25	30	11	16	3	14	2	100	135	615
September	2002	22	28	12	16	4	17	2	100	131	626
October	2002	22	26	12	15	5	18	2	100	128	623
November	2002	20	25	13	14	5	20	2	100	125	621
December	2002	22	26	12	14	5	18	2	100	129	602

EDUCATION COLLEGE DEGREE

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) <u>Continuous</u> <u>Increase</u>	(b) <u>Intermittent</u> <u>Increase</u>	(c) <u>No</u> <u>Change</u>	(d) <u>Intermittent</u> <u>Decline</u>	(e) <u>Continuous</u> <u>Decline</u>	(f) <u>Mixed</u> <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2003	22	28	14	14	4	16	2	100	131	618
February	2003	23	27	13	16	5	14	2	100	128	629
March	2003	22	26	11	18	6	14	2	100	125	643
April	2003	23	26	9	18	6	14	3	100	125	646
May	2003	24	25	10	17	6	15	3	100	126	656
June	2003	23	26	14	16	5	14	2	100	128	654
July	2003	25	24	16	14	4	14	2	100	130	655
August	2003	24	26	17	14	4	13	2	100	133	637
September	2003	27	26	16	14	5	11	2	100	135	647
October	2003	25	29	14	14	5	11	2	100	135	652
November	2003	25	30	13	16	4	11	1	100	134	670
December	2003	23	29	13	17	5	12	1	100	130	676
January	2004	24	31	13	16	4	11	1	100	135	652
February	2004	28	28	14	13	5	12	1	100	137	603
March	2004	29	30	13	12	6	9	2	100	141	564
April	2004	29	26	14	13	6	10	1	100	136	530
May	2004	29	28	12	15	6	9	1	100	136	528
June	2004	31	26	13	15	5	10	0	100	137	537
July	2004	32	27	12	15	5	8	1	100	139	537
August	2004	32	28	13	14	4	7	2	100	142	524
September	2004	31	27	14	14	5	7	2	100	139	518
October	2004	28	28	14	15	5	9	2	100	136	517
November	2004	27	24	14	18	5	11	1	100	128	546
December	2004	26	25	13	18	5	11	1	100	129	551
January	2005	29	26	14	15	5	10	1	100	135	557
February	2005	29	31	13	12	5	9	1	100	142	534
March	2005	30	31	13	12	5	8	1	100	143	519
April	2005	28	32	12	16	6	6	1	100	138	523
May	2005	26	29	13	18	6	8	1	100	131	562
June	2005	24	31	13	17	6	8	1	100	132	574
July	2005	25	30	14	17	5	8	1	100	134	589
August	2005	27	31	13	15	6	7	1	100	137	585
September	2005	25	31	13	17	6	8	1	100	132	586
October	2005	22	32	10	18	9	8	1	100	127	574
November	2005	23	29	11	20	9	7	1	100	122	587
December	2005	25	28	14	16	8	7	1	100	129	577
January	2006	27	27	15	15	6	9	1	100	133	579
February	2006	27	30	14	13	6	9	1	100	138	537
March	2006	27	30	14	14	6	9	1	100	137	533
April	2006	28	30	13	13	6	7	2	100	140	534
May	2006	27	28	14	14	6	8	2	100	135	567
June	2006	28	29	13	15	7	7	1	100	135	577
July	2006	28	27	14	16	6	9	1	100	133	572

EDUCATION COLLEGE DEGREE

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	2006	27	31	14	13	6	10	0	100	138	537
September	2006	25	27	16	13	8	11	0	100	131	530
October	2006	27	28	14	13	8	10	0	100	134	534
November	2006	28	26	16	14	6	10	1	100	134	550
December	2006	30	28	16	13	2	9	1	100	144	541
January	2007	27	31	18	10	3	10	0	100	144	540
February	2007	28	34	17	9	3	8	0	100	150	547
March	2007	26	35	16	10	3	9	0	100	147	546
April	2007	27	34	15	13	2	8	0	100	147	543
May	2007	26	33	13	14	4	9	0	100	142	540
June	2007	27	31	13	17	4	8	0	100	137	548
July	2007	27	29	15	15	5	8	1	100	136	555
August	2007	28	26	16	16	5	8	1	100	133	546
September	2007	26	29	16	14	6	9	1	100	136	546
October	2007	24	31	14	15	6	9	0	100	134	552
November	2007	21	34	14	17	6	9	1	100	132	567
December	2007	18	33	14	18	6	10	1	100	127	568
January	2008	16	31	16	18	7	11	1	100	123	570
February	2008	17	29	16	18	7	13	1	100	120	570
March	2008	17	28	15	17	8	13	1	100	120	595
April	2008	16	28	12	20	9	13	1	100	114	586
May	2008	14	27	12	21	13	12	2	100	107	593
June	2008	13	23	12	25	15	11	1	100	96	567
July	2008	12	22	11	26	15	12	2	100	93	570
August	2008	12	23	11	27	12	14	2	100	95	575
September	2008	14	25	9	25	9	15	4	100	104	606
October	2008	14	21	11	25	9	18	3	100	101	604
November	2008	13	15	11	28	11	19	3	100	90	598
December	2008	9	12	13	32	12	20	2	100	77	572
January	2009	8	16	13	33	10	18	2	100	81	563
February	2009	7	20	12	32	10	16	2	100	85	560
March	2009	8	21	12	31	9	15	3	100	89	590
April	2009	9	20	12	29	10	15	3	100	90	625
May	2009	8	21	14	26	10	19	3	100	93	619
June	2009	8	22	13	23	9	22	3	100	98	629
July	2009	7	21	15	25	10	21	3	100	93	590
August	2009	9	18	14	28	9	20	2	100	90	589
September	2009	10	18	15	28	9	19	1	100	91	576
October	2009	12	17	15	27	7	20	1	100	94	616
November	2009	11	19	16	24	9	19	2	100	97	643
December	2009	11	19	16	25	9	17	2	100	95	650
January	2010	12	21	17	25	10	13	3	100	98	604
February	2010	12	21	18	26	10	10	2	100	97	572

EDUCATION COLLEGE DEGREE

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	2010	13	20	20	26	10	10	2	100	97	567
April	2010	11	18	19	27	10	14	1	100	92	593
May	2010	11	21	17	25	9	15	2	100	98	613
June	2010	12	22	18	22	9	15	2	100	103	585
July	2010	12	24	17	22	9	13	2	100	105	586
August	2010	13	22	19	22	10	13	1	100	103	566
September	2010	11	23	20	23	10	12	1	100	101	593
October	2010	11	22	22	22	8	14	1	100	102	592
November	2010	12	23	21	22	7	13	2	100	107	613
December	2010	12	24	21	22	7	12	2	100	107	600
January	2011	14	24	21	21	8	10	2	100	110	606
February	2011	14	26	21	20	8	10	2	100	113	588
March	2011	16	25	20	20	8	10	2	100	113	589
April	2011	15	27	18	20	8	10	2	100	115	597
May	2011	14	27	18	21	8	9	2	100	112	602
June	2011	14	28	18	21	8	9	2	100	113	620
July	2011	13	26	20	22	8	9	3	100	108	598
August	2011	12	23	19	23	11	9	2	100	101	599
September	2011	11	21	20	24	12	9	2	100	97	592
October	2011	12	22	19	24	12	9	2	100	97	610
November	2011	11	25	20	25	9	9	2	100	102	618
December	2011	9	24	21	26	7	11	2	100	100	597
January	2012	10	23	22	25	6	11	2	100	102	585
February	2012	11	22	20	24	7	12	3	100	102	580
March	2012	14	24	21	21	7	10	2	100	110	606
April	2012	15	23	23	19	8	9	2	100	111	615
May	2012	17	23	24	16	7	9	3	100	117	624
June	2012	16	23	24	18	7	8	3	100	114	598
July	2012	15	24	22	19	9	9	3	100	111	603
August	2012	13	25	20	22	10	7	4	100	106	597
September	2012	14	25	19	21	9	7	4	100	109	614
October	2012	16	23	21	20	6	7	6	100	113	627
November	2012	19	23	21	17	6	8	6	100	118	619
December	2012	19	21	20	17	9	9	5	100	114	616
January	2013	17	21	18	20	11	10	3	100	107	613
February	2013	14	24	19	21	12	9	1	100	105	628
March	2013	16	25	18	19	11	9	2	100	111	628
April	2013	16	28	17	17	11	8	3	100	116	640
May	2013	20	27	15	17	10	8	4	100	119	632
June	2013	21	28	16	16	9	7	3	100	123	631
July	2013	22	27	18	17	8	6	2	100	123	638
August	2013	20	28	19	17	7	7	2	100	124	654
September	2013	17	29	19	17	9	8	2	100	120	677
October	2013	16	28	21	16	8	9	2	100	120	682

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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>				
November	2013	15	27	21	17	10	8	2	100	116	697
December	2013	16	25	21	19	7	9	2	100	115	708
January	2014	16	29	19	18	7	8	2	100	120	709
February	2014	18	28	18	17	9	9	1	100	120	713
March	2014	20	29	17	15	10	8	1	100	124	710
April	2014	22	27	17	14	9	9	1	100	126	713
May	2014	19	28	20	16	7	9	1	100	124	728
June	2014	18	29	21	15	7	9	1	100	124	748
July	2014	17	27	20	18	8	8	1	100	118	758
August	2014	20	27	18	17	9	8	2	100	121	750
September	2014	22	26	18	16	9	8	1	100	123	735
October	2014	24	27	17	14	7	9	2	100	130	725
November	2014	23	28	19	13	7	8	2	100	130	728
December	2014	22	28	20	15	6	7	2	100	129	746
January	2015	21	31	19	14	6	6	2	100	132	760
February	2015	23	32	18	14	5	7	2	100	136	770
March	2015	25	31	17	11	6	9	1	100	139	763
April	2015	27	29	17	11	5	10	1	100	139	757
May	2015	28	27	17	13	6	9	0	100	137	729
June	2015	27	30	17	13	6	7	0	100	138	720
July	2015	27	29	17	13	6	7	1	100	137	718
August	2015	24	32	18	13	5	7	1	100	139	762
September	2015	25	29	18	13	5	9	2	100	135	749
October	2015	24	27	19	14	6	8	2	100	131	754
November	2015	23	27	19	14	6	9	3	100	130	716
December	2015	23	28	19	15	5	6	3	100	130	710
January	2016	22	30	18	15	5	7	3	100	133	704
February	2016	25	29	18	14	5	7	2	100	135	707
March	2016	25	29	18	13	5	8	2	100	137	730
April	2016	25	30	17	13	5	8	2	100	137	727
May	2016	25	31	18	12	5	7	2	100	139	758
June	2016	25	32	17	11	4	8	2	100	141	762
July	2016	25	32	18	9	4	8	2	100	144	749
August	2016	24	34	17	10	4	8	3	100	143	752
September	2016	21	34	18	10	5	9	3	100	141	771
October	2016	22	33	17	11	4	10	4	100	140	819
November	2016	26	29	17	11	4	10	4	100	139	856
December	2016	28	29	16	11	4	9	3	100	141	889
January	2017	27	30	16	12	3	10	3	100	141	904
February	2017	23	32	17	12	3	12	2	100	140	904
March	2017	23	31	17	13	3	11	3	100	139	893
April	2017	24	33	17	11	4	9	2	100	142	906
May	2017	27	33	15	11	4	8	2	100	145	917

EDUCATION COLLEGE DEGREE

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	2017	28	31	16	11	4	8	2	100	145	931
July	2017	27	30	16	11	4	9	3	100	143	952
August	2017	28	30	16	11	3	10	2	100	144	944
September	2017	28	29	17	10	3	10	3	100	144	956
October	2017	29	29	19	11	2	8	2	100	144	939
November	2017	26	29	20	13	3	7	3	100	140	943
December	2017	24	30	20	12	4	7	2	100	138	956
January	2018	25	29	18	13	5	8	2	100	137	974
February	2018	29	28	16	11	5	9	2	100	141	954
March	2018	30	31	14	11	4	9	1	100	146	924
April	2018	30	32	16	9	4	7	1	100	148	885
May	2018	28	31	19	10	4	6	1	100	145	892
June	2018	27	30	20	11	4	6	2	100	142	905
July	2018	27	30	17	12	4	7	2	100	141	937
August	2018	28	31	14	11	4	8	3	100	144	928
September	2018	29	30	14	12	4	9	3	100	143	918
October	2018	28	29	16	11	5	8	3	100	141	911
November	2018	26	28	17	12	5	9	3	100	137	908
December	2018	25	29	17	12	5	9	3	100	137	905
January	2019	25	29	16	12	6	9	3	100	137	911
February	2019	26	30	15	12	6	9	2	100	139	931
March	2019	28	29	16	11	5	9	3	100	141	952
April	2019	28	30	17	10	4	9	2	100	144	943
May	2019	29	29	17	10	4	8	2	100	145	924
June	2019	30	29	17	11	5	8	1	100	143	925
July	2019	30	28	18	11	4	8	2	100	142	929
August	2019	27	29	18	13	5	6	2	100	139	955
September	2019	25	28	20	12	4	7	2	100	137	951
October	2019	25	28	20	12	5	8	3	100	136	988
November	2019	27	28	20	10	4	8	3	100	140	985
December	2019	30	29	18	10	4	7	3	100	146	993
January	2020	29	31	18	9	3	6	2	100	148	976
February	2020	29	33	19	8	3	6	2	100	151	996
March	2020	26	31	20	10	4	7	2	100	144	1049
April	2020	23	29	19	12	4	10	3	100	135	1068
May	2020	18	27	18	16	6	11	3	100	124	1065
June	2020	18	26	17	16	6	13	4	100	123	1015
July	2020	19	25	18	16	6	13	4	100	122	987
August	2020	20	23	19	15	5	14	4	100	124	1029
September	2020	19	24	19	16	4	13	4	100	124	1037
October	2020	18	26	20	15	3	13	5	100	126	1058
November	2020	17	26	20	16	2	13	6	100	125	1011
December	2020	16	28	20	13	3	15	6	100	128	980

EDUCATION COLLEGE DEGREE

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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>				
January	2021	16	28	20	11	3	17	4	100	129	952
February	2021	19	28	19	11	4	17	2	100	132	940
March	2021	20	26	20	11	5	16	2	100	131	961
April	2021	22	28	20	12	5	13	1	100	134	989
May	2021	20	32	21	11	5	9	1	100	135	983
June	2021	20	36	19	10	6	7	2	100	140	976
July	2021	20	35	20	9	7	7	2	100	138	924
August	2021	21	33	19	9	8	9	3	100	137	928
September	2021	20	30	19	11	8	9	3	100	131	941
October	2021	21	30	18	11	9	8	3	100	130	961
November	2021	22	29	17	11	11	7	2	100	129	971
December	2021	21	30	17	10	12	8	2	100	129	943
January	2022	20	29	18	11	12	8	2	100	127	937
February	2022	19	28	19	12	11	9	2	100	123	915
March	2022	17	25	17	13	14	11	2	100	115	933
April	2022	18	23	17	14	14	12	2	100	113	932
May	2022	20	21	15	15	16	12	2	100	109	949
June	2022	20	18	14	18	17	12	2	100	104	935
July	2022	18	17	13	20	19	12	2	100	96	928
August	2022	14	19	13	20	19	13	2	100	94	900
September	2022	14	22	14	20	17	12	2	100	99	896
October	2022	14	23	13	19	16	12	2	100	101	876
November	2022	14	23	12	21	16	11	2	100	100	885
December	2022	13	23	11	23	15	12	2	100	98	875
January	2023	13	25	14	25	12	10	1	100	102	908
February	2023	16	23	15	23	11	10	1	100	105	914
March	2023	17	26	16	21	11	8	1	100	110	909
April	2023	16	25	16	21	12	9	2	100	108	886
May	2023	16	26	15	20	13	8	2	100	109	889
June	2023	17	23	15	21	13	9	2	100	107	896
July	2023	18	25	15	19	13	8	2	100	111	931
August	2023	17	27	16	18	12	9	1	100	114	931
September	2023	17	27	18	16	11	9	2	100	117	936
October	2023	17	24	16	17	13	10	3	100	111	913
November	2023	17	21	17	19	13	10	3	100	107	906
December	2023	17	23	14	20	12	10	3	100	108	925