

EDUCATION COLLEGE DEGREE

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	41	4	2	14	24	0	3
April 1978	40	4	2	15	24	1	1
May 1978	40	5	4	13	23	2	1
June 1978	45	4	4	12	25	2	1
July 1978	47	4	5	11	30	2	1
August 1978	47	3	4	11	35	1	1
September 1978	42	3	4	13	35	1	1
October 1978	42	4	3	13	34	1	1
November 1978	40	4	1	15	34	1	2
December 1978	43	4	1	13	35	0	1
January 1979	44	4	1	13	29	0	1
February 1979	44	4	2	14	29	1	1
March 1979	44	4	2	14	30	0	1
April 1979	42	3	3	13	38	0	1
May 1979	42	3	3	9	40	1	0
June 1979	42	2	4	7	45	1	0
July 1979	44	4	4	8	44	2	1
August 1979	44	5	4	9	43	1	1
September 1979	45	5	3	9	41	1	2
October 1979	43	5	3	10	41	2	2
November 1979	46	4	3	11	44	2	2
December 1979	44	3	3	12	45	1	2
January 1980	44	3	3	14	41	2	2
February 1980	41	4	4	14	38	1	1
March 1980	41	6	4	15	40	2	1
April 1980	39	5	3	14	42	2	1
May 1980	35	4	2	12	44	2	1
June 1980	37	4	3	10	39	2	1
July 1980	40	5	3	10	36	1	1
August 1980	43	6	4	10	35	1	1
September 1980	44	5	5	12	35	2	1
October 1980	46	3	5	11	36	1	0
November 1980	46	3	5	13	36	2	0
December 1980	40	4	3	14	39	2	0
January 1981	38	5	3	15	42	2	1
February 1981	37	5	3	14	41	2	0
March 1981	39	4	4	14	38	2	1
April 1981	36	3	3	14	39	3	1
May 1981	38	3	4	14	39	2	1
June 1981	39	4	4	12	37	2	0
July 1981	43	4	5	12	28	1	0
August 1981	43	4	6	12	25	2	1
September 1981	44	4	6	12	24	1	0
October 1981	41	4	6	13	28	0	0
November 1981	41	5	4	12	30	1	1
December 1981	42	5	4	14	31	1	1
January 1982	43	6	4	14	28	2	2
February 1982	42	6	4	17	28	2	1
March 1982	39	6	5	18	26	2	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 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>
April	1982	38	5	4	20	29	2	0
May	1982	40	5	4	19	25	2	0
June	1982	39	6	3	17	26	2	0
July	1982	41	5	3	17	23	2	1
August	1982	40	4	3	18	25	2	1
September	1982	42	3	3	21	22	2	1
October	1982	44	3	3	19	23	1	0
November	1982	45	4	3	19	21	1	0
December	1982	42	5	3	17	21	1	1
January	1983	38	5	2	21	20	1	1
February	1983	37	5	2	20	20	2	1
March	1983	39	5	3	23	19	2	1
April	1983	43	6	3	18	16	2	1
May	1983	42	5	4	18	14	2	1
June	1983	42	6	5	16	14	2	0
July	1983	43	6	5	19	14	2	0
August	1983	46	6	5	17	12	1	0
September	1983	48	6	4	16	10	1	1
October	1983	44	6	4	16	12	1	1
November	1983	45	5	4	13	13	1	1
December	1983	43	6	4	13	14	1	0
January	1984	46	6	4	11	13	2	0
February	1984	47	6	5	13	12	1	0
March	1984	50	6	5	13	11	1	1
April	1984	52	6	5	11	11	1	1
May	1984	51	6	4	11	10	1	1
June	1984	51	4	5	13	10	1	0
July	1984	50	3	4	14	9	0	0
August	1984	52	4	4	13	7	0	1
September	1984	51	4	3	11	8	0	1
October	1984	55	4	3	12	8	0	1
November	1984	55	4	4	13	9	1	0
December	1984	53	3	4	13	9	1	1
January	1985	48	3	4	13	10	2	1
February	1985	43	4	3	12	9	2	1
March	1985	47	5	3	11	10	2	0
April	1985	47	5	4	13	11	1	0
May	1985	51	5	4	10	13	1	0
June	1985	50	5	5	11	10	1	1
July	1985	47	5	5	13	10	2	1
August	1985	46	4	5	15	10	2	1
September	1985	47	3	4	15	10	3	1
October	1985	49	3	5	12	10	2	0
November	1985	47	3	5	13	9	2	1
December	1985	46	4	5	14	8	1	1
January	1986	48	5	6	14	7	2	1
February	1986	47	5	7	14	8	1	1
March	1986	47	5	8	12	9	1	1
April	1986	47	5	7	12	10	1	1
May	1986	47	5	8	12	9	1	1
June	1986	47	5	7	12	8	1	1
July	1986	48	5	6	12	6	1	1
August	1986	50	6	7	12	6	1	0

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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>
September 1986	51	6	7	11	7	2	1
October 1986	49	5	8	11	8	1	1
November 1986	48	5	6	11	7	1	2
December 1986	47	5	7	12	7	1	2
January 1987	48	5	7	10	6	1	2
February 1987	49	4	5	11	7	2	2
March 1987	48	5	4	11	8	2	2
April 1987	47	4	4	12	11	2	1
May 1987	44	5	5	12	11	2	1
June 1987	42	4	5	14	11	2	1
July 1987	44	5	5	13	10	2	2
August 1987	48	5	5	13	9	1	2
September 1987	51	5	5	11	7	1	3
October 1987	49	7	5	12	5	1	2
November 1987	46	6	5	11	5	1	1
December 1987	42	5	5	13	5	3	2
January 1988	45	4	6	12	5	4	1
February 1988	47	4	7	12	6	6	1
March 1988	54	5	7	11	5	4	1
April 1988	48	4	7	12	6	4	1
May 1988	47	4	6	13	5	1	2
June 1988	44	4	6	10	7	1	2
July 1988	47	6	6	13	7	1	1
August 1988	52	6	7	12	8	1	1
September 1988	56	7	7	13	6	1	1
October 1988	56	6	8	12	7	1	1
November 1988	52	5	6	11	8	1	1
December 1988	49	4	6	13	10	1	1
January 1989	46	4	5	10	11	1	1
February 1989	48	4	7	11	10	1	0
March 1989	47	4	7	11	11	1	2
April 1989	49	6	5	14	11	1	2
May 1989	46	5	4	13	11	1	2
June 1989	47	5	5	12	8	0	1
July 1989	46	3	5	11	9	1	1
August 1989	44	4	5	10	12	0	1
September 1989	44	5	5	10	10	1	1
October 1989	45	5	4	11	10	0	0
November 1989	46	4	5	11	10	1	0
December 1989	45	4	5	12	12	1	0
January 1990	47	5	7	11	13	1	1
February 1990	45	7	5	12	13	1	1
March 1990	46	5	6	12	11	1	1
April 1990	46	5	5	12	11	1	2
May 1990	46	4	7	12	9	1	3
June 1990	46	6	7	10	9	1	3
July 1990	45	6	6	9	8	1	2
August 1990	45	6	5	11	10	1	2
September 1990	43	5	6	12	11	1	2
October 1990	39	4	7	15	13	1	2
November 1990	40	4	7	15	16	2	2
December 1990	40	3	6	17	18	2	1

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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>
January 1991	41	3	5	17	17	1	1
February 1991	38	3	4	16	14	1	2
March 1991	39	4	5	17	12	1	2
April 1991	37	4	5	18	12	1	2
May 1991	41	5	8	18	11	1	2
June 1991	38	5	7	16	12	2	1
July 1991	41	5	8	14	10	1	1
August 1991	39	4	6	16	11	1	2
September 1991	41	3	6	17	10	1	2
October 1991	40	4	5	19	11	1	2
November 1991	37	5	4	21	13	3	1
December 1991	35	5	3	23	15	3	2
January 1992	32	4	4	25	15	4	3
February 1992	31	4	5	26	13	2	3
March 1992	32	3	6	25	13	4	2
April 1992	35	3	5	20	11	4	2
May 1992	37	4	6	18	11	4	2
June 1992	39	6	7	18	9	3	3
July 1992	37	6	8	22	12	4	2
August 1992	36	4	6	22	14	4	2
September 1992	34	3	5	23	16	5	3
October 1992	35	3	5	23	13	4	3
November 1992	37	3	7	22	11	3	3
December 1992	39	3	7	22	10	3	3
January 1993	39	4	7	23	10	3	3
February 1993	38	5	7	24	9	3	2
March 1993	41	5	8	23	9	2	2
April 1993	42	5	9	22	8	2	1
May 1993	41	4	9	20	8	3	2
June 1993	36	6	8	20	8	3	2
July 1993	35	5	6	21	10	3	3
August 1993	35	5	6	22	10	3	2
September 1993	35	5	6	20	9	3	2
October 1993	35	4	7	20	9	3	2
November 1993	38	5	8	20	9	2	2
December 1993	39	4	7	19	10	1	2
January 1994	40	4	7	15	10	1	2
February 1994	41	4	7	13	9	2	3
March 1994	41	4	8	14	9	3	3
April 1994	41	5	7	17	8	3	2
May 1994	37	4	8	19	8	3	1
June 1994	38	4	8	19	7	2	1
July 1994	39	4	8	17	9	3	2
August 1994	43	4	7	16	10	3	2
September 1994	45	4	6	16	11	3	2
October 1994	47	5	5	15	9	2	3
November 1994	46	4	6	16	9	2	3
December 1994	46	4	6	15	9	2	3
January 1995	44	3	7	19	10	3	3
February 1995	43	4	6	17	8	3	3
March 1995	43	6	7	17	7	2	2
April 1995	43	6	7	14	6	1	2
May 1995	45	6	6	16	8	1	2

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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>
June 1995	42	6	6	15	8	1	2
July 1995	43	6	7	16	7	1	3
August 1995	41	6	8	14	7	1	3
September 1995	41	6	8	14	6	2	3
October 1995	42	5	7	15	7	2	1
November 1995	40	5	5	15	5	1	2
December 1995	39	5	4	15	4	1	1
January 1996	37	5	4	14	4	0	2
February 1996	38	4	5	16	5	1	2
March 1996	37	5	5	19	6	1	3
April 1996	40	5	5	20	5	1	3
May 1996	42	3	6	18	5	1	2
June 1996	44	4	7	15	6	1	2
July 1996	42	4	7	16	7	0	2
August 1996	43	5	6	14	9	0	2
September 1996	44	5	6	13	9	1	2
October 1996	43	5	7	13	9	1	2
November 1996	42	6	6	15	7	1	2
December 1996	40	6	8	14	6	0	2
January 1997	38	6	7	14	7	1	3
February 1997	38	6	7	13	9	1	4
March 1997	42	8	7	15	9	1	3
April 1997	50	8	8	14	8	0	2
May 1997	47	8	8	15	5	0	2
June 1997	44	8	7	13	5	0	2
July 1997	40	9	7	13	3	0	2
August 1997	45	7	7	12	4	0	2
September 1997	50	4	7	11	4	1	2
October 1997	50	4	7	10	6	1	1
November 1997	49	5	6	8	5	1	1
December 1997	47	5	5	9	5	1	2
January 1998	47	3	5	11	4	1	2
February 1998	50	6	5	10	4	0	3
March 1998	50	7	6	8	4	0	2
April 1998	48	10	6	8	3	0	1
May 1998	47	8	6	7	3	0	1
June 1998	46	8	7	9	3	0	2
July 1998	48	6	8	8	3	0	3
August 1998	51	6	8	11	3	1	3
September 1998	51	4	8	12	2	1	2
October 1998	51	4	8	13	2	1	1
November 1998	47	4	8	13	2	1	1
December 1998	47	6	8	12	4	1	1
January 1999	49	7	9	10	4	1	2
February 1999	49	7	10	10	4	1	2
March 1999	48	7	9	13	4	0	2
April 1999	49	7	9	13	4	0	1
May 1999	51	7	8	14	5	0	2
June 1999	52	6	8	11	3	1	2
July 1999	53	6	9	13	2	1	3
August 1999	53	4	7	11	2	1	3
September 1999	54	5	7	11	2	1	3
October 1999	53	5	5	10	4	1	3

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TABLE 7
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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 1999	54	7	7	13	4	1	3
December 1999	55	5	7	13	5	1	2
January 2000	55	6	8	12	3	1	2
February 2000	56	5	8	11	4	0	2
March 2000	58	6	8	10	3	0	2
April 2000	59	7	10	12	4	0	2
May 2000	59	7	9	12	5	0	2
June 2000	55	6	9	12	6	0	2
July 2000	52	5	8	12	6	0	2
August 2000	49	5	9	12	6	0	2
September 2000	48	5	10	13	6	0	2
October 2000	50	5	11	13	5	0	1
November 2000	51	5	9	12	5	0	1
December 2000	49	4	10	13	5	0	1
January 2001	47	4	9	13	6	1	2
February 2001	46	3	10	14	8	1	2
March 2001	49	3	8	17	8	1	2
April 2001	46	2	9	20	9	2	3
May 2001	46	2	7	21	8	2	3
June 2001	44	2	8	20	7	3	4
July 2001	43	4	6	15	6	5	3
August 2001	40	4	6	15	5	6	3
September 2001	38	4	6	17	4	6	2
October 2001	38	3	8	23	5	4	2
November 2001	35	2	7	26	5	3	2
December 2001	36	2	6	26	4	3	2
January 2002	39	3	6	25	3	4	3
February 2002	43	2	7	25	3	4	3
March 2002	42	2	8	25	4	4	2
April 2002	40	1	8	25	5	3	2
May 2002	37	2	9	23	5	4	1
June 2002	37	3	9	24	4	4	1
July 2002	37	3	9	24	3	5	2
August 2002	39	3	7	22	3	8	2
September 2002	38	3	7	22	4	10	2
October 2002	36	2	7	21	5	14	2
November 2002	35	2	7	24	6	15	2
December 2002	37	4	8	24	6	14	2
January 2003	38	4	10	22	4	10	2
February 2003	39	3	10	25	5	9	3
March 2003	38	2	9	24	6	9	3
April 2003	37	2	8	27	8	9	2
May 2003	37	3	8	23	8	9	2
June 2003	36	4	8	24	7	8	2
July 2003	35	6	8	23	7	8	2
August 2003	35	7	8	23	5	6	2
September 2003	40	7	9	20	6	5	2
October 2003	41	6	9	18	7	4	2
November 2003	41	7	9	19	9	4	2
December 2003	38	7	9	20	10	3	3
January 2004	39	8	8	21	9	2	2
February 2004	43	8	8	19	8	2	3

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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>
March	2004	44	10	7	19	6	2	2
April	2004	41	10	7	21	7	3	3
May	2004	40	9	6	20	9	3	2
June	2004	41	7	7	19	12	2	3
July	2004	43	9	7	18	12	2	2
August	2004	45	9	7	18	11	2	1
September	2004	45	9	7	18	10	2	1
October	2004	48	6	5	18	12	2	1
November	2004	45	7	5	20	12	2	2
December	2004	44	8	4	21	12	3	2
January	2005	44	11	6	20	10	3	3
February	2005	45	12	7	17	9	2	2
March	2005	46	11	8	16	9	2	3
April	2005	45	9	7	16	12	2	4
May	2005	43	8	6	18	13	3	4
June	2005	43	10	7	18	14	2	3
July	2005	43	12	6	16	12	3	2
August	2005	42	12	6	15	12	2	1
September	2005	42	10	5	14	14	2	2
October	2005	40	8	4	16	19	2	3
November	2005	44	7	4	15	21	1	3
December	2005	45	11	6	16	20	2	2
January	2006	45	11	8	15	18	2	0
February	2006	45	12	8	14	15	2	1
March	2006	44	10	5	12	14	2	2
April	2006	46	10	6	12	12	2	3
May	2006	43	9	6	12	16	1	3
June	2006	45	8	8	12	16	1	3
July	2006	45	8	7	14	18	2	2
August	2006	47	9	7	14	18	2	3
September	2006	43	8	5	17	18	3	3
October	2006	45	9	5	16	16	2	2
November	2006	44	10	4	16	13	3	2
December	2006	45	12	8	13	10	2	3
January	2007	43	14	8	14	10	1	3
February	2007	42	16	9	13	8	0	3
March	2007	41	15	8	14	10	0	3
April	2007	43	12	9	14	11	1	3
May	2007	46	10	9	16	14	1	2
June	2007	44	11	9	16	16	1	1
July	2007	42	14	8	14	16	1	2
August	2007	40	13	7	12	17	2	3
September	2007	41	12	8	11	15	1	3
October	2007	42	10	8	15	16	2	3
November	2007	42	12	9	17	16	1	3
December	2007	42	12	8	20	18	2	3
January	2008	38	10	8	18	20	3	3
February	2008	34	9	8	19	19	4	2
March	2008	35	8	7	18	19	4	1
April	2008	36	7	9	18	22	6	1
May	2008	36	5	7	19	28	9	1
June	2008	31	5	7	21	33	9	2
July	2008	30	5	5	23	36	9	3

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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>
August 2008	30	5	6	23	37	8	3
September 2008	35	3	6	23	35	9	2
October 2008	31	2	5	25	33	12	2
November 2008	26	2	3	27	30	18	2
December 2008	18	1	3	30	26	24	3
January 2009	20	1	4	26	23	25	4
February 2009	21	2	7	26	18	25	5
March 2009	23	3	6	25	15	26	4
April 2009	22	3	6	28	11	28	3
May 2009	21	2	5	30	11	25	2
June 2009	19	2	6	30	10	23	3
July 2009	17	3	5	32	11	21	3
August 2009	18	5	4	33	14	23	3
September 2009	18	5	4	33	14	21	2
October 2009	18	5	6	32	15	19	3
November 2009	16	5	6	34	14	14	3
December 2009	17	6	4	37	13	13	5
January 2010	18	7	4	34	13	12	5
February 2010	20	6	4	32	12	11	4
March 2010	19	6	5	33	14	11	3
April 2010	17	7	6	36	14	10	3
May 2010	19	8	6	35	13	9	2
June 2010	19	9	5	32	11	8	2
July 2010	22	8	4	31	10	8	3
August 2010	25	7	5	31	10	9	2
September 2010	27	5	5	30	11	9	2
October 2010	26	4	6	29	11	8	2
November 2010	25	5	6	28	10	7	2
December 2010	23	7	6	29	9	6	3
January 2011	25	7	6	29	11	6	3
February 2011	25	9	6	28	13	6	3
March 2011	28	8	6	27	16	6	3
April 2011	28	10	6	24	17	5	2
May 2011	29	9	5	24	20	4	2
June 2011	27	10	7	24	20	3	2
July 2011	26	8	7	24	21	4	1
August 2011	23	8	6	26	21	6	2
September 2011	23	7	4	26	21	8	3
October 2011	25	5	4	28	19	9	3
November 2011	28	4	4	27	17	9	3
December 2011	24	4	4	29	17	8	2
January 2012	23	5	4	27	18	7	2
February 2012	20	4	6	28	19	7	3
March 2012	25	6	7	25	21	6	3
April 2012	26	6	8	25	20	5	3
May 2012	30	8	7	23	19	5	2
June 2012	27	6	8	25	17	6	1
July 2012	27	6	6	25	18	7	2
August 2012	24	6	6	25	20	6	2
September 2012	25	8	5	24	19	6	2
October 2012	27	9	7	24	17	4	2
November 2012	29	9	6	26	14	4	2
December 2012	30	7	5	26	14	4	2

EDUCATION COLLEGE DEGREE

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>
January	2013	29	5	5	26	16	4	3
February	2013	28	5	5	24	17	4	3
March	2013	31	7	4	24	18	3	3
April	2013	32	9	4	23	17	3	3
May	2013	34	10	5	21	15	3	3
June	2013	36	10	7	19	14	3	2
July	2013	33	11	7	19	13	3	2
August	2013	33	11	5	20	13	3	2
September	2013	30	10	4	23	14	3	3
October	2013	32	7	4	24	13	3	3
November	2013	30	9	6	23	15	3	3
December	2013	31	10	7	22	13	3	2
January	2014	32	13	7	21	12	3	2
February	2014	32	13	6	22	13	3	2
March	2014	33	12	5	22	14	3	2
April	2014	32	12	6	21	14	3	1
May	2014	32	10	7	20	12	2	2
June	2014	32	10	7	20	12	2	2
July	2014	34	8	7	23	14	2	3
August	2014	36	10	6	22	15	2	2
September	2014	37	11	7	20	16	2	2
October	2014	36	12	8	18	14	2	2
November	2014	38	11	7	21	13	2	2
December	2014	39	9	6	22	12	2	2
January	2015	43	8	6	22	11	2	2
February	2015	44	8	7	19	10	2	2
March	2015	44	9	7	19	9	2	3
April	2015	42	9	7	19	9	3	2
May	2015	42	10	6	21	10	2	2
June	2015	41	10	6	21	9	2	2
July	2015	42	9	6	21	9	1	2
August	2015	42	9	7	19	8	1	2
September	2015	43	8	8	19	8	2	2
October	2015	41	8	8	19	9	4	3
November	2015	39	8	7	20	8	4	4
December	2015	36	7	7	20	9	4	4
January	2016	37	7	6	21	8	3	4
February	2016	39	6	7	20	7	4	4
March	2016	43	6	7	20	8	4	3
April	2016	44	8	8	19	8	4	3
May	2016	44	8	8	18	8	4	2
June	2016	44	8	7	19	7	4	2
July	2016	44	6	6	19	8	3	2
August	2016	44	6	7	17	8	2	3
September	2016	41	7	8	18	8	1	2
October	2016	40	7	9	18	8	1	3
November	2016	42	7	8	20	7	1	3
December	2016	44	8	8	17	7	2	3
January	2017	45	9	9	15	6	2	2
February	2017	41	11	9	14	6	2	2
March	2017	39	12	11	14	5	1	2
April	2017	38	13	9	14	4	2	2

EDUCATION COLLEGE DEGREE

TABLE 7

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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>
May 2017	42	13	8	13	3	2	3
June 2017	44	13	7	13	5	2	3
July 2017	45	13	8	14	5	2	2
August 2017	45	13	8	14	6	1	3
September 2017	45	12	8	14	6	1	3
October 2017	43	12	9	14	6	1	3
November 2017	40	12	8	14	6	2	2
December 2017	40	11	7	14	7	2	2
January 2018	39	14	7	15	7	2	2
February 2018	43	16	6	16	6	2	3
March 2018	46	17	6	15	4	2	3
April 2018	46	16	6	13	4	2	3
May 2018	46	13	6	12	5	2	3
June 2018	46	13	7	13	6	2	2
July 2018	49	12	7	15	7	2	2
August 2018	50	13	6	15	6	1	2
September 2018	47	13	5	16	7	1	2
October 2018	44	14	4	15	7	1	2
November 2018	42	13	5	18	8	1	2
December 2018	42	12	6	18	8	2	2
January 2019	43	11	6	18	8	4	2
February 2019	44	10	6	16	7	5	2
March 2019	46	11	7	14	6	5	2
April 2019	45	11	7	13	6	3	2
May 2019	47	13	7	14	7	2	3
June 2019	46	13	7	16	8	2	3
July 2019	47	13	8	17	8	1	3
August 2019	46	12	7	16	7	1	3
September 2019	43	12	7	17	6	2	4
October 2019	43	11	7	15	6	4	4
November 2019	45	13	8	14	6	4	3
December 2019	47	15	6	12	5	3	3
January 2020	45	18	6	14	4	2	2
February 2020	45	17	6	14	3	1	2
March 2020	44	15	6	14	4	4	2
April 2020	42	12	7	16	3	9	2
May 2020	38	10	6	19	3	14	1
June 2020	35	10	6	23	3	14	1
July 2020	34	10	4	25	4	10	1
August 2020	34	11	5	26	4	7	2
September 2020	36	10	6	25	5	5	2
October 2020	37	10	6	25	4	5	2
November 2020	35	11	5	26	4	4	1
December 2020	34	12	4	27	3	3	1
January 2021	35	13	4	26	3	2	1
February 2021	37	14	5	24	2	2	1
March 2021	37	15	6	22	3	2	1
April 2021	38	14	6	18	4	2	1
May 2021	38	14	5	15	6	2	1
June 2021	39	14	4	13	7	2	1
July 2021	40	14	4	15	10	2	1
August 2021	40	15	4	17	11	1	1
September 2021	41	14	4	17	14	1	1

EDUCATION COLLEGE DEGREE

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>
October 2021	39	14	5	16	14	2	1
November 2021	41	13	5	14	17	2	0
December 2021	39	14	5	13	20	2	1
January 2022	40	14	4	12	23	2	0
February 2022	40	14	4	13	23	3	1
March 2022	40	11	5	16	25	5	1
April 2022	36	9	5	17	28	5	2
May 2022	34	8	5	19	32	7	2
June 2022	31	7	4	17	36	10	2
July 2022	31	6	4	17	39	13	2
August 2022	31	4	4	16	41	15	2
September 2022	32	4	4	17	41	12	2
October 2022	34	4	4	15	40	13	3
November 2022	33	4	4	15	41	14	3
December 2022	31	5	4	15	40	15	3
January 2023	31	5	4	16	37	15	3
February 2023	30	6	3	15	35	12	3
March 2023	33	6	3	15	34	10	3
April 2023	34	6	3	15	35	7	3
May 2023	36	4	4	16	35	8	3
June 2023	35	5	4	16	35	8	3
July 2023	34	7	4	17	35	7	2
August 2023	35	9	4	17	33	5	2
September 2023	35	9	5	17	33	4	2