

**EDUCATION COLLEGE DEGREE**

**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)

<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>
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

**EDUCATION COLLEGE DEGREE**

**TABLE 12**

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
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

**EDUCATION COLLEGE DEGREE**

**TABLE 12**

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
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

**EDUCATION COLLEGE DEGREE**

**TABLE 12**

**FIVE YEAR 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	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
November	2022	38	18	4	9	7	19	4	100	140	885
December	2022	39	19	4	9	7	19	4	100	141	875
January	2023	38	20	6	9	6	17	3	100	143	908
February	2023	38	20	6	9	6	17	3	100	144	914
March	2023	39	20	6	9	6	17	3	100	144	909
April	2023	39	18	4	10	8	17	4	100	139	886
May	2023	38	18	4	12	8	16	4	100	137	889
June	2023	37	16	4	14	8	18	4	100	132	896
July	2023	38	17	4	12	6	19	4	100	136	931
August	2023	37	18	4	11	7	20	4	100	137	931
September	2023	38	19	4	9	6	19	4	100	143	935
October	2023	36	19	4	11	7	19	4	100	137	912
November	2023	37	19	5	10	7	18	4	100	138	905
December	2023	36	18	5	11	7	19	4	100	135	925
January	2024	37	19	5	10	7	18	5	100	139	940
February	2024	35	19	5	10	7	19	5	100	136	953
March	2024	35	20	5	9	7	19	4	100	139	939
April	2024	35	19	6	10	6	19	4	100	139	1035
May	2024	37	18	6	10	7	18	4	100	139	1289
June	2024	37	17	6	10	10	16	4	100	134	1526
July	2024	34	17	7	11	13	16	3	100	128	1598

**EDUCATION COLLEGE DEGREE**

**TABLE 12**

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

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	2024	33	16	8	12	13	16	3	100	124	1723
September	2024	33	17	7	12	13	16	2	100	125	1720
October	2024	31	18	7	12	12	16	2	100	125	1784