

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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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> |
| 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
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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> |
| 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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| <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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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> |
| 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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| <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 |

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> |
| 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
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> |
| 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 | 2 |
| April 2023 | 33 | 6 | 3 | 15 | 35 | 7 | 2 |
| May 2023 | 36 | 4 | 4 | 16 | 35 | 7 | 3 |
| June 2023 | 35 | 5 | 4 | 16 | 35 | 8 | 3 |
| July 2023 | 34 | 7 | 4 | 17 | 36 | 6 | 2 |
| August 2023 | 35 | 9 | 4 | 17 | 33 | 5 | 2 |
| September 2023 | 35 | 9 | 5 | 17 | 33 | 4 | 2 |
| October 2023 | 34 | 9 | 4 | 18 | 36 | 4 | 4 |
| November 2023 | 31 | 9 | 4 | 18 | 36 | 5 | 4 |
| December 2023 | 31 | 8 | 3 | 18 | 36 | 4 | 5 |
| January 2024 | 33 | 11 | 4 | 17 | 32 | 4 | 4 |
| February 2024 | 36 | 12 | 4 | 17 | 32 | 3 | 3 |