

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 | 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 |

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) | (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> | | | | |
| 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

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| <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 | 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

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(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 |
| November | 2024 | 30 | 19 | 6 | 11 | 12 | 20 | 2 | 100 | 125 | 1591 |
| December | 2024 | 28 | 17 | 6 | 11 | 10 | 25 | 3 | 100 | 124 | 1550 |
| January | 2025 | 28 | 17 | 6 | 11 | 7 | 28 | 2 | 100 | 127 | 1624 |
| February | 2025 | 27 | 17 | 6 | 12 | 8 | 28 | 2 | 100 | 124 | 1700 |