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)

Date of Survey		(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

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TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

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(Three Month Moving Averages)

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

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

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Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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
March	2025	26	18	5	13	11	26	2	100	120	2100
April	2025	24	16	5	14	15	23	2	100	112	2187
May	2025	23	16	6	15	17	21	2	100	106	2338
June	2025	24	16	6	16	17	18	2	100	106	2114
July	2025	26	16	6	15	16	18	2	100	110	2257
August	2025	26	17	7	14	17	17	2	100	112	2195
September	2025	26	19	7	13	17	17	2	100	114	2298
October	2025	24	19	6	14	18	17	1	100	111	2180
November	2025	23	17	6	14	19	19	2	100	108	2254
December	2025	24	15	6	14	19	19	2	100	106	2136
January	2026	25	14	6	15	19	19	2	100	106	2220
February	2026	27	15	6	15	18	17	2	100	110	2322
March	2026	26	16	6	14	19	17	2	100	109	2572
April	2026	26	16	7	14	19	16	2	100	109	2506
May	2026	24	16	6	16	20	16	2	100	104	2382
June	2026	25	15	7	16	18	17	2	100	106	2320
July	2026	24	16	7	15	18	18	2	100	106	2370