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.

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

EDUCATION COLLEGE DEGREE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
March	2024	37	14	5	17	30	3	3
April	2024	36	12	5	17	30	2	3
May	2024	36	12	5	16	31	1	3
June	2024	33	11	5	15	35	2	3
July	2024	32	12	4	16	38	2	3
August	2024	29	14	3	16	40	3	3
September	2024	28	15	4	18	39	2	3
October	2024	26	15	4	18	37	2	3
November	2024	25	15	5	18	36	2	4
December	2024	25	15	5	18	35	1	4
January	2025	26	14	5	16	32	1	4
February	2025	25	15	3	16	31	1	3
March	2025	24	13	4	16	34	3	3
April	2025	21	10	3	18	37	9	3
May	2025	18	6	4	18	39	13	4
June	2025	18	6	4	19	37	14	4
July	2025	19	8	4	18	37	9	5
August	2025	21	10	4	16	39	6	4
September	2025	22	12	3	17	41	4	4
October	2025	21	12	3	19	44	3	4
November	2025	19	12	2	23	45	2	3
December	2025	17	12	3	24	46	2	4
January	2026	16	11	2	24	47	3	4
February	2026	19	12	2	21	46	3	5
March	2026	20	11	2	21	47	4	4
April	2026	20	10	3	22	48	5	3
May	2026	20	9	2	24	52	5	3
June	2026	19	10	2	23	54	4	3
July	2026	20	12	2	23	54	3	3
August	2026	21	12	2	21	53	3	4