EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

Key:
(a) Better off financially than a year ago/Better off a year 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

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	1978	23	25	13	14	9	12	3	100	125	605
April	1978	22	26	12	13	12	11	4	100	123	633
May	1978	25	23	12	13	12	12	3	100	123	652
June	1978	27	21	14	14	11	11	1	100	123	620
July	1978	25	21	14	16	11	11	3	100	118	622
August	1978	23	22	13	16	13	10	3	100	117	581
September	1978	23	20	9	20	14	9	5	100	109	587
October	1978	21	19	12	19	15	11	4	100	107	608
November	1978	19	19	13	21	12	12	4	100	105	678
December	1978	18	22	14	17	14	12	4	100	110	683
January	1979	22	24	12	16	13	9	3	100	117	677
February	1979	21	24	13	15	15	8	4	100	116	629
March	1979	20	26	12	16	14	9	3	100	116	615
April	1979	19	24	10	16	17	10	3	100	110	631
May	1979	19	25	8	16	19	11	2	100	109	667
June	1979	21	22	10	16	19	11	1	100	109	755
July	1979	20	23	12	17	17	11	2	100	109	815
August	1979	20	22	14	19	15	9	1	100	109	754
September	1979	18	23	13	19	15	11	1	100	107	724
October	1979	17	21	12	20	15	14	1	100	103	719
November	1979	17	21	11	20	16	15	1	100	102	788
December	1979	18	20	10	21	16	13	1	100	100	772
January	1980	19	21	10	21	15	12	2	100	105	696
February	1980	20	22	9	19	15	12	3	100	107	589
March	1980	17	24	11	19	14	12	3	100	108	500
April	1980	14	22	12	20	16	13	3	100	100	497
May	1980	13	22	12	20	16	16	2	100	99	448
June	1980	14	20	10	21	15	18	2	100	98	475
July	1980	16	21	11	21	12	17	2	100	104	465
August	1980	17	23	11	22	9	15	3	100	110	443
September	1980	19	25	10	20	8	15	3	100	116	425
October	1980	20	25	10	18	9	15	3	100	118	436
November	1980	21	23	9	20	9	14	3	100	114	449
December	1980	17	23	9	23	9	15	4	100	107	457
January	1981	16	22	10	24	8	16	3	100	106	453
February	1981	13	23	11	21	8	21	3	100	107	446
March	1981	16	22	14	19	9	18	3	100	111	498

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
April	1981	16	22	12	18	13	17	3	100	107	487
May	1981	18	21	12	21	12	14	2	100	105	492
June	1981	18	23	10	21	11	15	2	100	109	506
July	1981	22	25	12	20	6	14	1	100	121	493
August	1981	25	25	11	18	5	15	1	100	127	488
September	1981	26	25	10	19	5	12	3	100	128	446
October	1981	24	25	12	16	8	12	3	100	125	466
November	1981	22	26	12	15	11	11	3	100	122	485
December	1981	21	25	13	14	11	14	2	100	121	530
January	1982	21	26	11	16	10	15	2	100	121	533
February	1982	21	25	13	16	9	14	3	100	122	536
March	1982	20	25	12	15	10	17	2	100	120	513
April	1982	20	24	11	16	11	17	1	100	117	522
May	1982	20	25	11	16	10	16	0	100	119	548
June	1982	20	23	14	18	10	14	1	100	115	575
July	1982	20	24	16	18	9	13	1	100	118	575
August	1982	20	21	17	18	9	13	1	100	113	566
September	1982	23	23	14	17	9	12	1	100	120	543
October	1982	25	22	12	17	9	13	1	100	121	548
November	1982	25	23	12	18	8	13	1	100	122	545
December	1982	22	26	13	16	8	13	1	100	124	565
January	1983	21	26	15	16	8	13	1	100	123	560
February	1983	20	26	16	15	8	12	2	100	124	547
March	1983	24	24	15	17	6	12	2	100	124	516
April	1983	27	25	15	15	4	11	3	100	133	537
May	1983	27	25	14	16	3	13	3	100	134	553
June	1983	25	28	15	14	2	13	3	100	137	603
July	1983	25	29	15	15	2	12	3	100	137	568
August	1983	29	31	13	13	3	9	3	100	144	531
September	1983	31	30	12	11	3	10	3	100	147	514
October	1983	30	28	14	10	3	12	3	100	144	524
November	1983	32	25	15	10	4	13	2	100	144	550
December	1983	32	24	17	10	4	12	2	100	141	529
January	1984	33	24	18	9	3	11	2	100	144	519
February	1984	32	26	17	9	2	10	2	100	147	523
March	1984	34	28	14	10	1	10	2	100	150	540
April	1984	37	28	12	11	1	10	1	100	152	543
May	1984	35	27	14	11	2	12	0	100	150	538
June	1984	34	26	14	9	2	13	1	100	148	537
July	1984	33	27	14	8	3	13	2	100	149	532
August	1984	35	28	11	8	3	12	3	100	152	567
September	1984	36	29	12	7	3	11	2	100	154	559
October	1984	35	32	12	7	3	10	2	100	157	575
November	1984	35	32	11	8	3	9	1	100	157	534

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
December	1984	35	31	10	10	4	9	1	100	151	543
January	1985	32	32	12	12	4	7	0	100	147	505
February	1985	30	30	15	12	5	8	0	100	144	525
March	1985	30	29	16	11	4	9	1	100	143	491
April	1985	32	27	13	10	4	12	2	100	145	535
May	1985	33	27	14	10	3	11	3	100	146	509
June	1985	34	29	13	9	3	10	2	100	150	528
July	1985	31	25	14	11	5	11	3	100	140	489
August	1985	30	25	13	10	6	13	2	100	139	501
September	1985	30	26	12	12	6	12	3	100	138	463
October	1985	30	30	12	12	3	11	2	100	145	494
November	1985	29	30	12	12	4	10	2	100	143	500
December	1985	29	29	14	12	4	10	1	100	142	547
January	1986	32	29	12	14	4	9	1	100	143	550
February	1986	32	30	11	13	4	10	0	100	145	560
March	1986	33	30	12	13	4	9	0	100	146	533
April	1986	33	30	13	11	3	9	1	100	149	538
May	1986	33	31	13	12	2	7	1	100	150	534
June	1986	31	32	13	11	2	9	2	100	150	563
July	1986	32	30	14	10	3	9	1	100	149	574
August	1986	33	32	14	8	3	9	1	100	153	582
September	1986	34	34	11	9	3	8	1	100	156	565
October	1986	33	33	11	10	2	10	1	100	155	559
November	1986	32	31	13	10	2	11	1	100	150	558
December	1986	30	29	15	10	3	12	1	100	146	590
January	1987	30	28	14	9	4	12	2	100	146	592
February	1987	30	29	12	9	4	14	2	100	147	586
March	1987	31	28	12	10	4	13	1	100	146	568
April	1987	29	28	12	12	4	13	1	100	141	571
May	1987	28	27	13	16	4	12	1	100	136	571
June	1987	25	27	14	16	3	12	2	100	133	585
July	1987	26	28	13	14	4	12	3	100	137	579
August	1987	30	28	12	12	4	11	3	100	142	582
September	1987	34	28	11	9	4	10	2	100	149	561
October	1987	35	28	12	10	3	10	2	100	150	528
November	1987	30	28	15	9	4	11	2	100	145	473
December	1987	26	28	16	13	3	13	2	100	138	462
January	1988	25	29	17	12	3	13	2	100	139	454
February	1988	27	30	14	11	2	12	3	100	144	466
March	1988	31	32	11	9	2	12	3	100	152	459
April	1988	30	31	11	11	2	11	3	100	148	460
May	1988	30	28	15	11	1	12	2	100	146	447
June	1988	28	27	17	12	1	12	3	100	141	443

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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	1988	28	28	16	11	2	12	3	100	143	424
August	1988	31	30	13	9	3	11	4	100	150	429
September	1988	34	33	11	6	2	11	3	100	158	423
October	1988	35	31	11	6	1	12	4	100	158	435
November	1988	31	30	14	9	1	12	3	100	152	432
December	1988	31	24	17	10	2	12	2	100	143	421
January	1989	32	22	19	11	3	12	1	100	140	419
February	1989	34	23	17	8	4	12	2	100	144	418
March	1989	34	25	12	10	4	13	2	100	146	418
April	1989	33	29	11	9	4	12	1	100	148	432
May	1989	32	29	11	11	4	12	1	100	147	454
June	1989	29	32	13	10	3	11	2	100	148	454
July	1989	28	34	11	10	3	11	2	100	149	454
August	1989	24	36	13	11	3	11	2	100	146	457
September	1989	28	34	12	11	4	9	1	100	148	459
October	1989	31	31	13	11	3	8	3	100	148	468
November	1989	34	28	13	10	4	7	3	100	149	454
December	1989	32	29	13	10	4	10	3	100	148	460
January	1990	31	29	13	11	4	11	1	100	145	440
February	1990	27	29	14	12	3	12	2	100	141	452
March	1990	27	28	15	11	3	12	4	100	141	464
April	1990	28	30	14	8	2	13	4	100	148	487
May	1990	30	31	13	7	2	14	3	100	152	482
June	1990	30	31	15	8	3	11	2	100	151	477
July	1990	30	30	15	10	4	10	1	100	147	465
August	1990	29	30	13	13	4	10	2	100	141	461
September	1990	26	28	13	14	5	13	2	100	135	455
October	1990	22	27	12	18	6	12	3	100	125	458
November	1990	22	26	12	17	7	14	3	100	124	466
December	1990	21	25	14	18	7	12	3	100	120	459
January	1991	21	26	15	16	7	13	3	100	124	476
February	1991	19	27	18	16	6	11	3	100	123	468
March	1991	21	28	16	14	6	14	2	100	129	496
April	1991	21	25	17	13	5	17	1	100	128	459
May	1991	27	25	15	11	4	18	1	100	136	469
June	1991	26	25	15	13	3	16	2	100	135	443
July	1991	26	27	14	13	3	12	4	100	138	475
August	1991	21	30	16	14	3	13	3	100	134	475
September	1991	21	31	15	12	4	14	3	100	136	508
October	1991	22	27	16	13	4	16	2	100	132	498
November	1991	22	22	15	15	6	18	2	100	124	500
December	1991	22	20	13	18	8	17	2	100	115	460
January	1992	18	23	13	20	8	16	3	100	113	468

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
February	1992	17	26	13	19	7	15	4	100	117	476
March	1992	16	24	13	19	5	18	5	100	116	519
April	1992	21	23	13	17	5	17	4	100	121	516
May	1992	23	23	14	16	5	16	3	100	125	506
June	1992	27	27	13	13	4	13	2	100	137	487
July	1992	24	28	12	12	4	17	3	100	136	499
August	1992	22	26	12	14	4	18	3	100	130	509
September	1992	21	26	14	17	4	17	2	100	125	527
October	1992	19	27	17	18	4	13	1	100	123	531
November	1992	20	29	15	17	3	13	2	100	129	538
December	1992	19	32	14	14	4	14	4	100	133	542
January	1993	20	30	13	13	3	16	4	100	135	550
February	1993	22	28	14	12	3	17	4	100	135	557
March	1993	23	25	14	15	3	16	3	100	130	538
April	1993	23	27	13	15	4	15	3	100	131	528
May	1993	20	27	12	17	6	14	4	100	125	511
June	1993	20	29	12	16	7	13	4	100	126	524
July	1993	18	27	14	19	7	12	3	100	119	538
August	1993	19	26	16	18	8	11	2	100	119	556
September	1993	18	26	16	18	9	11	3	100	117	551
October	1993	20	25	14	18	7	11	4	100	120	536
November	1993	21	28	14	17	6	11	3	100	126	518
December	1993	24	28	15	16	4	11	3	100	131	521
January	1994	25	29	15	13	5	11	2	100	136	515
February	1994	25	29	15	12	4	11	3	100	138	534
March	1994	24	30	16	11	5	11	3	100	137	540
April	1994	23	31	16	11	5	12	3	100	138	552
May	1994	22	30	16	12	6	12	3	100	134	547
June	1994	22	28	17	13	4	13	3	100	133	544
July	1994	24	26	17	14	4	12	3	100	131	535
August	1994	24	26	18	14	3	13	2	100	134	541
September	1994	24	30	15	13	4	12	2	100	137	546
October	1994	25	32	15	13	4	10	2	100	140	552
November	1994	27	30	15	13	5	9	1	100	140	556
December	1994	29	27	16	12	5	10	1	100	138	570
January	1995	26	30	14	11	6	11	1	100	139	566
February	1995	26	30	14	12	5	10	3	100	139	559
March	1995	26	33	13	13	4	8	3	100	142	546
April	1995	27	31	14	14	3	7	3	100	140	555
May	1995	25	33	15	14	3	8	2	100	141	541
June	1995	25	31	16	13	2	11	2	100	141	548
July	1995	26	29	16	13	2	12	3	100	141	561
August	1995	29	27	18	10	2	12	2	100	143	588
September	1995	27	27	19	12	2	10	2	100	140	593

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
October	1995	27	28	19	12	3	9	2	100	140	576
November	1995	24	30	17	14	3	10	3	100	136	539
December	1995	24	29	18	14	3	10	2	100	135	523
January	1996	24	26	20	13	2	11	2	100	135	516
February	1996	23	26	20	13	3	12	2	100	133	534
March	1996	23	26	19	12	4	13	3	100	133	551
April	1996	23	31	16	13	4	11	2	100	137	546
May	1996	25	32	16	11	3	10	3	100	142	529
June	1996	26	32	16	11	3	10	3	100	144	508
July	1996	27	28	17	12	3	10	3	100	140	526
August	1996	28	27	17	11	3	10	3	100	141	529
September	1996	27	27	19	11	4	9	2	100	140	540
October	1996	24	29	18	10	3	13	3	100	140	530
November	1996	24	29	20	12	2	12	2	100	138	516
December	1996	23	30	17	12	1	13	3	100	140	509
January	1997	24	31	18	11	3	11	2	100	142	535
February	1997	24	31	15	11	4	12	2	100	140	559
March	1997	27	33	12	11	4	12	1	100	145	550
April	1997	31	33	10	11	3	11	1	100	151	527
May	1997	32	32	12	9	2	11	1	100	153	513
June	1997	30	32	15	9	2	11	2	100	151	513
July	1997	30	32	15	9	2	10	2	100	151	490
August	1997	30	31	17	9	1	10	2	100	151	512
September	1997	33	32	16	7	1	9	2	100	157	527
October	1997	34	29	17	7	1	9	3	100	155	545
November	1997	35	32	16	7	2	6	3	100	158	529
December	1997	34	31	17	6	2	7	3	100	156	518
January	1998	32	35	14	7	2	7	2	100	157	522
February	1998	34	35	13	7	2	8	2	100	160	537
March	1998	34	33	13	9	2	7	2	100	157	550
April	1998	33	34	13	7	1	9	2	100	159	562
May	1998	31	34	17	7	1	9	2	100	158	547
June	1998	31	35	16	7	1	8	2	100	158	531
July	1998	32	33	17	7	1	7	2	100	157	557
August	1998	35	31	15	8	1	8	2	100	157	569
September	1998	34	30	15	8	1	10	2	100	155	589
October	1998	32	29	15	9	2	11	2	100	151	553
November	1998	29	29	18	10	2	10	2	100	146	555
December	1998	30	28	18	11	1	10	1	100	147	554
January	1999	32	29	18	10	1	9	1	100	150	569
February	1999	33	31	16	8	1	10	1	100	155	560
March	1999	31	32	16	8	1	10	1	100	153	555
April	1999	33	30	16	8	3	8	2	100	152	544

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
May	1999	32	30	15	8	3	8	3	100	151	574
June	1999	33	31	16	7	3	7	3	100	154	584
July	1999	31	34	17	7	2	8	2	100	156	602
August	1999	32	32	18	7	1	8	1	100	156	589
September	1999	34	32	16	7	1	9	1	100	158	576
October	1999	32	35	14	8	1	8	1	100	157	565
November	1999	32	36	13	8	1	9	1	100	158	578
December	1999	32	33	16	8	1	9	2	100	155	573
January	2000	36	30	15	6	1	9	2	100	159	571
February	2000	35	31	14	6	2	10	2	100	159	569
March	2000	37	32	12	5	2	10	1	100	163	598
April	2000	36	32	12	5	1	12	1	100	162	592
May	2000	36	33	12	6	1	12	0	100	162	599
June	2000	34	33	12	6	2	12	1	100	159	570
July	2000	34	32	14	7	2	10	1	100	157	573
August	2000	33	32	14	8	2	10	1	100	156	572
September	2000	33	30	15	9	2	11	1	100	153	603
October	2000	32	31	15	8	2	10	2	100	153	621
November	2000	33	31	16	7	2	8	2	100	155	626
December	2000	31	34	15	8	1	8	3	100	156	611
January	2001	29	32	14	11	1	11	2	100	149	600
February	2001	27	29	14	12	2	14	2	100	143	586
March	2001	27	29	13	12	3	14	2	100	141	616
April	2001	28	26	13	10	5	15	2	100	140	626
May	2001	28	28	14	11	4	14	2	100	141	636
June	2001	27	28	12	11	4	15	1	100	140	593
July	2001	27	32	12	12	3	13	1	100	143	585
August	2001	25	32	12	11	4	14	1	100	142	585
September	2001	24	30	14	13	4	13	2	100	138	610
October	2001	22	28	14	13	4	16	3	100	133	625
November	2001	21	26	16	15	3	17	2	100	129	613
December	2001	23	26	15	13	3	18	2	100	132	589
January	2002	24	27	14	12	3	19	2	100	136	569
February	2002	25	29	11	12	2	19	2	100	140	588
March	2002	25	27	13	12	2	20	2	100	138	601
April	2002	24	29	13	13	3	17	2	100	136	625
May	2002	23	29	14	12	4	16	2	100	136	605
June	2002	24	30	13	13	4	14	2	100	137	617
July	2002	24	30	13	15	2	15	2	100	137	605
August	2002	25	30	11	16	3	14	2	100	135	615
September	2002	22	28	12	16	4	17	2	100	131	626
October	2002	22	26	12	15	5	18	2	100	128	623
November	2002	20	25	13	14	5	20	2	100	125	621
December	2002	22	26	12	14	5	18	2	100	129	602

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
January	2003	22	28	14	14	4	16	2	100	131	618
February	2003	23	27	13	16	5	14	2	100	128	629
March	2003	22	26	11	18	6	14	2	100	125	643
April	2003	23	26	9	18	6	14	3	100	125	646
May	2003	24	25	10	17	6	15	3	100	126	656
June	2003	23	26	14	16	5	14	2	100	128	654
July	2003	25	24	16	14	4	14	2	100	130	655
August	2003	24	26	17	14	4	13	2	100	133	637
September	2003	27	26	16	14	5	11	2	100	135	647
October	2003	25	29	14	14	5	11	2	100	135	652
November	2003	25	30	13	16	4	11	1	100	134	670
December	2003	23	29	13	17	5	12	1	100	130	676
January	2004	24	31	13	16	4	11	1	100	135	652
February	2004	28	28	14	13	5	12	1	100	137	603
March	2004	29	30	13	12	6	9	2	100	141	564
April	2004	29	26	14	13	6	10	1	100	136	530
May	2004	29	28	12	15	6	9	1	100	136	528
June	2004	31	26	13	15	5	10	0	100	137	537
July	2004	32	27	12	15	5	8	1	100	139	537
August	2004	32	28	13	14	4	7	2	100	142	524
September	2004	31	27	14	14	5	7	2	100	139	518
October	2004	28	28	14	15	5	9	2	100	136	517
November	2004	27	24	14	18	5	11	1	100	128	546
December	2004	26	25	13	18	5	11	1	100	129	551
January	2005	29	26	14	15	5	10	1	100	135	557
February	2005	29	31	13	12	5	9	1	100	142	534
March	2005	30	31	13	12	5	8	1	100	143	519
April	2005	28	32	12	16	6	6	1	100	138	523
May	2005	26	29	13	18	6	8	1	100	131	562
June	2005	24	31	13	17	6	8	1	100	132	574
July	2005	25	30	14	17	5	8	1	100	134	589
August	2005	27	31	13	15	6	7	1	100	137	585
September	2005	25	31	13	17	6	8	1	100	132	586
October	2005	22	32	10	18	9	8	1	100	127	574
November	2005	23	29	11	20	9	7	1	100	122	587
December	2005	25	28	14	16	8	7	1	100	129	577
January	2006	27	27	15	15	6	9	1	100	133	579
February	2006	27	30	14	13	6	9	1	100	138	537
March	2006	27	30	14	14	6	9	1	100	137	533
April	2006	28	30	13	13	6	7	2	100	140	534
May	2006	27	28	14	14	6	8	2	100	135	567
June	2006	28	29	13	15	7	7	1	100	135	577
July	2006	28	27	14	16	6	9	1	100	133	572

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
August	2006	27	31	14	13	6	10	0	100	138	537
September	2006	25	27	16	13	8	11	0	100	131	530
October	2006	27	28	14	13	8	10	0	100	134	534
November	2006	28	26	16	14	6	10	1	100	134	550
December	2006	30	28	16	13	2	9	1	100	144	541
January	2007	27	31	18	10	3	10	0	100	144	540
February	2007	28	34	17	9	3	8	0	100	150	547
March	2007	26	35	16	10	3	9	0	100	147	546
April	2007	27	34	15	13	2	8	0	100	147	543
May	2007	26	33	13	14	4	9	0	100	142	540
June	2007	27	31	13	17	4	8	0	100	137	548
July	2007	27	29	15	15	5	8	1	100	136	555
August	2007	28	26	16	16	5	8	1	100	133	546
September	2007	26	29	16	14	6	9	1	100	136	546
October	2007	24	31	14	15	6	9	0	100	134	552
November	2007	21	34	14	17	6	9	1	100	132	567
December	2007	18	33	14	18	6	10	1	100	127	568
January	2008	16	31	16	18	7	11	1	100	123	570
February	2008	17	29	16	18	7	13	1	100	120	570
March	2008	17	28	15	17	8	13	1	100	120	595
April	2008	16	28	12	20	9	13	1	100	114	586
May	2008	14	27	12	21	13	12	2	100	107	593
June	2008	13	23	12	25	15	11	1	100	96	567
July	2008	12	22	11	26	15	12	2	100	93	570
August	2008	12	23	11	27	12	14	2	100	95	575
September	2008	14	25	9	25	9	15	4	100	104	606
October	2008	14	21	11	25	9	18	3	100	101	604
November	2008	13	15	11	28	11	19	3	100	90	598
December	2008	9	12	13	32	12	20	2	100	77	572
January	2009	8	16	13	33	10	18	2	100	81	563
February	2009	7	20	12	32	10	16	2	100	85	560
March	2009	8	21	12	31	9	15	3	100	89	590
April	2009	9	20	12	29	10	15	3	100	90	625
May	2009	8	21	14	26	10	19	3	100	93	619
June	2009	8	22	13	23	9	22	3	100	98	629
July	2009	7	21	15	25	10	21	3	100	93	590
August	2009	9	18	14	28	9	20	2	100	90	589
September	2009	10	18	15	28	9	19	1	100	91	576
October	2009	12	17	15	27	7	20	1	100	94	616
November	2009	11	19	16	24	9	19	2	100	97	643
December	2009	11	19	16	25	9	17	2	100	95	650
January	2010	12	21	17	25	10	13	3	100	98	604
February	2010	12	21	18	26	10	10	2	100	97	572

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
March	2010	13	20	20	26	10	10	2	100	97	567
April	2010	11	18	19	27	10	14	1	100	92	593
May	2010	11	21	17	25	9	15	2	100	98	613
June	2010	12	22	18	22	9	15	2	100	103	585
July	2010	12	24	17	22	9	13	2	100	105	586
August	2010	13	22	19	22	10	13	1	100	103	566
September	2010	11	23	20	23	10	12	1	100	101	593
October	2010	11	22	22	22	8	14	1	100	102	592
November	2010	12	23	21	22	7	13	2	100	107	613
December	2010	12	24	21	22	7	12	2	100	107	600
January	2011	14	24	21	21	8	10	2	100	110	606
February	2011	14	26	21	20	8	10	2	100	113	588
March	2011	16	25	20	20	8	10	2	100	113	589
April	2011	15	27	18	20	8	10	2	100	115	597
May	2011	14	27	18	21	8	9	2	100	112	602
June	2011	14	28	18	21	8	9	2	100	113	620
July	2011	13	26	20	22	8	9	3	100	108	598
August	2011	12	23	19	23	11	9	2	100	101	599
September	2011	11	21	20	24	12	9	2	100	97	592
October	2011	12	22	19	24	12	9	2	100	97	610
November	2011	11	25	20	25	9	9	2	100	102	618
December	2011	9	24	21	26	7	11	2	100	100	597
January	2012	10	23	22	25	6	11	2	100	102	585
February	2012	11	22	20	24	7	12	3	100	102	580
March	2012	14	24	21	21	7	10	2	100	110	606
April	2012	15	23	23	19	8	9	2	100	111	615
May	2012	17	23	24	16	7	9	3	100	117	624
June	2012	16	23	24	18	7	8	3	100	114	598
July	2012	15	24	22	19	9	9	3	100	111	603
August	2012	13	25	20	22	10	7	4	100	106	597
September	2012	14	25	19	21	9	7	4	100	109	614
October	2012	16	23	21	20	6	7	6	100	113	627
November	2012	19	23	21	17	6	8	6	100	118	619
December	2012	19	21	20	17	9	9	5	100	114	616
January	2013	17	21	18	20	11	10	3	100	107	613
February	2013	14	24	19	21	12	9	1	100	105	628
March	2013	16	25	18	19	11	9	2	100	111	628
April	2013	16	28	17	17	11	8	3	100	116	640
May	2013	20	27	15	17	10	8	4	100	119	632
June	2013	21	28	16	16	9	7	3	100	123	631
July	2013	22	27	18	17	8	6	2	100	123	638
August	2013	20	28	19	17	7	7	2	100	124	654
September	2013	17	29	19	17	9	8	2	100	120	677
October	2013	16	28	21	16	8	9	2	100	120	682

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
November	2013	15	27	21	17	10	8	2	100	116	697
December	2013	16	25	21	19	7	9	2	100	115	708
January	2014	16	29	19	18	7	8	2	100	120	709
February	2014	18	28	18	17	9	9	1	100	120	713
March	2014	20	29	17	15	10	8	1	100	124	710
April	2014	22	27	17	14	9	9	1	100	126	713
May	2014	19	28	20	16	7	9	1	100	124	728
June	2014	18	29	21	15	7	9	1	100	124	748
July	2014	17	27	20	18	8	8	1	100	118	758
August	2014	20	27	18	17	9	8	2	100	121	750
September	2014	22	26	18	16	9	8	1	100	123	735
October	2014	24	27	17	14	7	9	2	100	130	725
November	2014	23	28	19	13	7	8	2	100	130	728
December	2014	22	28	20	15	6	7	2	100	129	746
January	2015	21	31	19	14	6	6	2	100	132	760
February	2015	23	32	18	14	5	7	2	100	136	770
March	2015	25	31	17	11	6	9	1	100	139	763
April	2015	27	29	17	11	5	10	1	100	139	757
May	2015	28	27	17	13	6	9	0	100	137	729
June	2015	27	30	17	13	6	7	0	100	138	720
July	2015	27	29	17	13	6	7	1	100	137	718
August	2015	24	32	18	13	5	7	1	100	139	762
September	2015	25	29	18	13	5	9	2	100	135	749
October	2015	24	27	19	14	6	8	2	100	131	754
November	2015	23	27	19	14	6	9	3	100	130	716
December	2015	23	28	19	15	5	6	3	100	130	710
January	2016	22	30	18	15	5	7	3	100	133	704
February	2016	25	29	18	14	5	7	2	100	135	707
March	2016	25	29	18	13	5	8	2	100	137	730
April	2016	25	30	17	13	5	8	2	100	137	727
May	2016	25	31	18	12	5	7	2	100	139	758
June	2016	25	32	17	11	4	8	2	100	141	762
July	2016	25	32	18	9	4	8	2	100	144	749
August	2016	24	34	17	10	4	8	3	100	143	752
September	2016	21	34	18	10	5	9	3	100	141	771
October	2016	22	33	17	11	4	10	4	100	140	819
November	2016	26	29	17	11	4	10	4	100	139	856
December	2016	28	29	16	11	4	9	3	100	141	889
January	2017	27	30	16	12	3	10	3	100	141	904
February	2017	23	32	17	12	3	12	2	100	140	904
March	2017	23	31	17	13	3	11	3	100	139	893
April	2017	24	33	17	11	4	9	2	100	142	906
May	2017	27	33	15	11	4	8	2	100	145	917

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
June	2017	28	31	16	11	4	8	2	100	145	931
July	2017	27	30	16	11	4	9	3	100	143	952
August	2017	28	30	16	11	3	10	2	100	144	944
September	2017	28	29	17	10	3	10	3	100	144	956
October	2017	29	29	19	11	2	8	2	100	144	939
November	2017	26	29	20	13	3	7	3	100	140	943
December	2017	24	30	20	12	4	7	2	100	138	956
January	2018	25	29	18	13	5	8	2	100	137	974
February	2018	29	28	16	11	5	9	2	100	141	954
March	2018	30	31	14	11	4	9	1	100	146	924
April	2018	30	32	16	9	4	7	1	100	148	885
May	2018	28	31	19	10	4	6	1	100	145	892
June	2018	27	30	20	11	4	6	2	100	142	905
July	2018	27	30	17	12	4	7	2	100	141	937
August	2018	28	31	14	11	4	8	3	100	144	928
September	2018	29	30	14	12	4	9	3	100	143	918
October	2018	28	29	16	11	5	8	3	100	141	911
November	2018	26	28	17	12	5	9	3	100	137	908
December	2018	25	29	17	12	5	9	3	100	137	905
January	2019	25	29	16	12	6	9	3	100	137	911
February	2019	26	30	15	12	6	9	2	100	139	931
March	2019	28	29	16	11	5	9	3	100	141	952
April	2019	28	30	17	10	4	9	2	100	144	943
May	2019	29	29	17	10	4	8	2	100	145	924
June	2019	30	29	17	11	5	8	1	100	143	925
July	2019	30	28	18	11	4	8	2	100	142	929
August	2019	27	29	18	13	5	6	2	100	139	955
September	2019	25	28	20	12	4	7	2	100	137	951
October	2019	25	28	20	12	5	8	3	100	136	988
November	2019	27	28	20	10	4	8	3	100	140	985
December	2019	30	29	18	10	4	7	3	100	146	993
January	2020	29	31	18	9	3	6	2	100	148	976
February	2020	29	33	19	8	3	6	2	100	151	996
March	2020	26	31	20	10	4	7	2	100	144	1049
April	2020	23	29	19	12	4	10	3	100	135	1068
May	2020	18	27	18	16	6	11	3	100	124	1065
June	2020	18	26	17	16	6	13	4	100	123	1015
July	2020	19	25	18	16	6	13	4	100	122	987
August	2020	20	23	19	15	5	14	4	100	124	1029
September	2020	19	24	19	16	4	13	4	100	124	1037
October	2020	18	26	20	15	3	13	5	100	126	1058
November	2020	17	26	20	16	2	13	6	100	125	1011
December	2020	16	28	20	13	3	15	6	100	128	980

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
January	2021	16	28	20	11	3	17	4	100	129	952
February	2021	19	28	19	11	4	17	2	100	132	940
March	2021	20	26	20	11	5	16	2	100	131	961
April	2021	22	28	20	12	5	13	1	100	134	989
May	2021	20	32	21	11	5	9	1	100	135	983
June	2021	20	36	19	10	6	7	2	100	140	976
July	2021	20	35	20	9	7	7	2	100	138	924
August	2021	21	33	19	9	8	9	3	100	137	928
September	2021	20	30	19	11	8	9	3	100	131	941
October	2021	21	30	18	11	9	8	3	100	130	961
November	2021	22	29	17	11	11	7	2	100	129	971
December	2021	21	30	17	10	12	8	2	100	129	943
January	2022	20	29	18	11	12	8	2	100	127	937
February	2022	19	28	19	12	11	9	2	100	123	915
March	2022	17	25	17	13	14	11	2	100	115	933
April	2022	18	23	17	14	14	12	2	100	113	932
May	2022	20	21	15	15	16	12	2	100	109	949
June	2022	20	18	14	18	17	12	2	100	104	935
July	2022	18	17	13	20	19	12	2	100	96	928
August	2022	14	19	13	20	19	13	2	100	94	900
September	2022	14	22	14	20	17	12	2	100	99	896
October	2022	14	23	13	19	16	12	2	100	101	876
November	2022	14	23	12	21	16	11	2	100	100	885
December	2022	13	23	11	23	15	12	2	100	98	875
January	2023	13	25	14	25	12	10	1	100	102	908
February	2023	16	23	15	23	11	10	1	100	105	914
March	2023	17	26	16	21	11	8	1	100	110	909
April	2023	16	25	16	21	12	9	2	100	108	886
May	2023	16	26	15	20	13	8	2	100	109	889
June	2023	17	23	15	21	13	9	2	100	107	896
July	2023	18	25	15	19	13	8	2	100	111	931
August	2023	17	27	16	18	12	9	1	100	114	931
September	2023	17	27	18	16	11	9	2	100	117	935
October	2023	17	24	16	17	13	10	3	100	111	912
November	2023	17	21	17	19	13	10	3	100	107	905
December	2023	17	23	14	20	12	10	3	100	108	925
January	2024	19	25	13	19	10	10	3	100	116	940
February	2024	20	27	13	18	8	10	3	100	120	953
March	2024	22	27	13	18	7	9	4	100	124	939
April	2024	20	28	15	17	7	8	4	100	124	1035
May	2024	21	27	15	16	8	9	4	100	124	1289
June	2024	19	24	18	15	11	9	3	100	117	1526
July	2024	18	21	20	16	14	8	2	100	109	1598
August	2024	17	21	21	17	15	7	2	100	105	1723

EDUCATION COLLEGE DEGREE
TABLE 9
ANNUAL 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
September	2024	18	21	20	18	14	7	2	100	107	1720
October	2024	19	21	19	18	13	8	2	100	109	1784
November	2024	18	21	18	18	12	11	2	100	109	1591
December	2024	17	20	17	19	11	15	2	100	107	1550
January	2025	14	21	17	19	9	18	2	100	106	1624
February	2025	13	19	17	21	11	17	2	100	99	1700
March	2025	11	18	17	22	16	14	2	100	90	2100
April	2025	11	14	15	23	24	11	2	100	77	2187
May	2025	9	13	14	23	30	8	2	100	69	2338
June	2025	12	12	15	23	31	6	2	100	70	2114
July	2025	13	14	16	22	28	6	2	100	77	2257
August	2025	15	14	18	21	24	6	2	100	83	2195
September	2025	14	14	18	21	24	7	2	100	82	2298
October	2025	14	13	17	21	27	7	2	100	79	2180
November	2025	13	13	16	22	29	6	2	100	75	2254
December	2025	12	14	16	22	29	6	2	100	75	2136
January	2026	12	14	16	22	28	6	2	100	76	2220
February	2026	14	15	16	22	26	6	2	100	82	2322
March	2026	14	14	17	21	27	5	1	100	80	2572
April	2026	13	14	17	21	29	5	1	100	77	2506
May	2026	11	13	16	20	33	6	1	100	70	2382
June	2026	11	11	17	20	32	6	1	100	70	2320
July	2026	12	11	17	20	31	7	2	100	72	2370
August	2026	12	12	19	21	28	7	1	100	75	2325