

# EDUCATION HIGH SCHOOL OR LESS

**TABLE 11**  
**EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS**  
**(Three Month Moving Averages)**

The question was: "And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off, or just about the same as now?"  
 ( Note: Prior to 1972 a four year horizon was used)

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| September 1980        | 35                | 36          | 19               | 11            | 100          | 116             | 1084         |
| March 1981            | 36                | 31          | 21               | 11            | 100          | 115             | 1076         |
| September 1981        | 38                | 35          | 19               | 9             | 100          | 119             | 1098         |
| March 1982            | 41                | 33          | 19               | 7             | 100          | 123             | 1074         |
| September 1982        | 38                | 36          | 17               | 8             | 100          | 121             | 1050         |
| March 1983            | 42                | 32          | 17               | 9             | 100          | 125             | 1067         |
| September 1983        | 43                | 36          | 14               | 6             | 100          | 129             | 1041         |
| March 1984            | 43                | 37          | 14               | 7             | 100          | 129             | 1043         |
| September 1984        | 43                | 35          | 13               | 8             | 100          | 130             | 980          |
| September 1985        | 40                | 40          | 15               | 5             | 100          | 125             | 1003         |
| September 2011        | 30                | 45          | 20               | 4             | 100          | 110             | 453          |
| October 2011          | 32                | 45          | 19               | 4             | 100          | 113             | 465          |
| November 2011         | 31                | 46          | 18               | 5             | 100          | 113             | 445          |
| December 2011         | 31                | 47          | 17               | 6             | 100          | 114             | 462          |
| January 2012          | 32                | 46          | 16               | 6             | 100          | 115             | 462          |
| February 2012         | 32                | 47          | 16               | 5             | 100          | 116             | 473          |
| March 2012            | 32                | 47          | 17               | 4             | 100          | 115             | 454          |
| April 2012            | 32                | 46          | 18               | 4             | 100          | 114             | 474          |
| May 2012              | 33                | 44          | 17               | 5             | 100          | 116             | 476          |
| June 2012             | 33                | 45          | 17               | 4             | 100          | 116             | 491          |
| July 2012             | 32                | 47          | 16               | 5             | 100          | 116             | 468          |
| August 2012           | 31                | 47          | 17               | 5             | 100          | 114             | 457          |
| September 2012        | 32                | 47          | 15               | 6             | 100          | 117             | 461          |
| October 2012          | 33                | 46          | 16               | 6             | 100          | 117             | 457          |
| November 2012         | 34                | 44          | 15               | 7             | 100          | 119             | 464          |
| December 2012         | 29                | 44          | 19               | 8             | 100          | 110             | 475          |
| January 2013          | 29                | 43          | 21               | 7             | 100          | 108             | 481          |
| February 2013         | 31                | 44          | 21               | 5             | 100          | 110             | 468          |
| March 2013            | 34                | 42          | 21               | 4             | 100          | 113             | 462          |
| April 2013            | 33                | 44          | 19               | 4             | 100          | 115             | 454          |
| May 2013              | 31                | 45          | 19               | 5             | 100          | 112             | 456          |
| June 2013             | 30                | 48          | 17               | 4             | 100          | 113             | 454          |
| July 2013             | 31                | 49          | 16               | 5             | 100          | 115             | 445          |
| August 2013           | 33                | 47          | 16               | 4             | 100          | 117             | 432          |
| September 2013        | 34                | 43          | 18               | 5             | 100          | 116             | 398          |
| October 2013          | 34                | 40          | 20               | 6             | 100          | 114             | 359          |
| November 2013         | 30                | 41          | 22               | 7             | 100          | 109             | 355          |
| December 2013         | 26                | 45          | 21               | 7             | 100          | 105             | 344          |
| January 2014          | 24                | 47          | 22               | 7             | 100          | 101             | 370          |
| February 2014         | 25                | 46          | 22               | 7             | 100          | 103             | 350          |
| March 2014            | 30                | 42          | 22               | 7             | 100          | 108             | 349          |
| April 2014            | 33                | 41          | 20               | 6             | 100          | 113             | 327          |
| May 2014              | 33                | 40          | 21               | 6             | 100          | 112             | 329          |

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**TABLE 11  
EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS  
(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Better Off</u> | <u>Same</u> | <u>Worse Off</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| June 2014             | 33                | 39          | 22               | 7             | 100          | 111             | 340          |
| July 2014             | 31                | 39          | 23               | 7             | 100          | 108             | 340          |
| August 2014           | 33                | 41          | 21               | 5             | 100          | 112             | 342          |
| September 2014        | 36                | 42          | 18               | 4             | 100          | 118             | 338          |
| October 2014          | 40                | 39          | 16               | 5             | 100          | 125             | 354          |
| November 2014         | 40                | 40          | 13               | 7             | 100          | 127             | 342          |
| December 2014         | 43                | 38          | 12               | 7             | 100          | 131             | 341          |
| January 2015          | 44                | 37          | 12               | 6             | 100          | 132             | 320          |
| February 2015         | 46                | 36          | 13               | 5             | 100          | 133             | 314          |
| March 2015            | 45                | 39          | 12               | 4             | 100          | 132             | 313          |
| April 2015            | 41                | 44          | 12               | 3             | 100          | 129             | 327          |
| May 2015              | 40                | 44          | 13               | 2             | 100          | 127             | 337          |
| June 2015             | 37                | 44          | 16               | 3             | 100          | 120             | 338          |
| July 2015             | 40                | 40          | 17               | 3             | 100          | 124             | 341          |
| August 2015           | 41                | 38          | 17               | 4             | 100          | 124             | 366          |
| September 2015        | 43                | 38          | 15               | 3             | 100          | 128             | 362          |
| October 2015          | 41                | 38          | 16               | 4             | 100          | 125             | 346          |
| November 2015         | 40                | 39          | 17               | 5             | 100          | 123             | 339          |
| December 2015         | 41                | 38          | 17               | 5             | 100          | 124             | 360          |
| January 2016          | 41                | 38          | 15               | 5             | 100          | 126             | 366          |
| February 2016         | 42                | 40          | 13               | 5             | 100          | 129             | 365          |
| March 2016            | 43                | 38          | 13               | 6             | 100          | 130             | 362          |
| April 2016            | 43                | 40          | 12               | 5             | 100          | 131             | 366          |
| May 2016              | 46                | 37          | 12               | 5             | 100          | 135             | 353          |
| June 2016             | 44                | 38          | 12               | 6             | 100          | 132             | 340          |
| July 2016             | 44                | 36          | 15               | 6             | 100          | 129             | 346          |
| August 2016           | 42                | 37          | 16               | 5             | 100          | 126             | 365          |
| September 2016        | 44                | 37          | 16               | 3             | 100          | 128             | 376          |
| October 2016          | 48                | 33          | 15               | 5             | 100          | 133             | 377          |
| November 2016         | 48                | 32          | 15               | 5             | 100          | 133             | 374          |
| December 2016         | 47                | 33          | 15               | 5             | 100          | 132             | 387          |
| January 2017          | 45                | 35          | 16               | 4             | 100          | 130             | 387          |
| February 2017         | 47                | 35          | 13               | 4             | 100          | 134             | 388          |
| March 2017            | 50                | 34          | 12               | 4             | 100          | 138             | 383          |
| April 2017            | 51                | 34          | 11               | 4             | 100          | 140             | 378          |
| May 2017              | 48                | 32          | 15               | 4             | 100          | 133             | 362          |
| June 2017             | 47                | 34          | 15               | 4             | 100          | 132             | 359          |
| July 2017             | 44                | 34          | 18               | 4             | 100          | 126             | 361          |
| August 2017           | 46                | 37          | 14               | 3             | 100          | 132             | 370          |
| September 2017        | 47                | 35          | 14               | 4             | 100          | 132             | 362          |
| October 2017          | 49                | 36          | 10               | 5             | 100          | 139             | 360          |
| November 2017         | 49                | 37          | 9                | 5             | 100          | 140             | 353          |
| December 2017         | 45                | 40          | 10               | 4             | 100          | 135             | 344          |
| January 2018          | 47                | 39          | 11               | 3             | 100          | 136             | 355          |
| February 2018         | 47                | 37          | 13               | 4             | 100          | 134             | 354          |
| March 2018            | 49                | 33          | 12               | 6             | 100          | 138             | 370          |
| April 2018            | 50                | 33          | 12               | 5             | 100          | 138             | 377          |
| May 2018              | 48                | 38          | 10               | 5             | 100          | 138             | 376          |
| June 2018             | 47                | 38          | 11               | 4             | 100          | 137             | 372          |
| July 2018             | 45                | 42          | 10               | 3             | 100          | 136             | 363          |
| August 2018           | 50                | 35          | 12               | 4             | 100          | 138             | 375          |
| September 2018        | 52                | 34          | 10               | 3             | 100          | 142             | 377          |

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|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| October 2018          | 54                | 31          | 10               | 5             | 100          | 144             | 372          |
| November 2018         | 51                | 37          | 7                | 5             | 100          | 144             | 364          |
| December 2018         | 47                | 37          | 10               | 5             | 100          | 137             | 363          |
| January 2019          | 45                | 39          | 11               | 4             | 100          | 134             | 354          |
| February 2019         | 44                | 37          | 15               | 4             | 100          | 129             | 354          |
| March 2019            | 47                | 38          | 12               | 3             | 100          | 135             | 344          |
| April 2019            | 49                | 38          | 10               | 3             | 100          | 139             | 360          |
| May 2019              | 50                | 39          | 8                | 4             | 100          | 142             | 362          |
| June 2019             | 49                | 38          | 8                | 5             | 100          | 141             | 355          |
| July 2019             | 47                | 37          | 9                | 7             | 100          | 138             | 341          |
| August 2019           | 50                | 34          | 10               | 6             | 100          | 140             | 346          |
| September 2019        | 50                | 34          | 10               | 5             | 100          | 140             | 358          |
| October 2019          | 51                | 34          | 12               | 3             | 100          | 140             | 365          |
| November 2019         | 51                | 35          | 12               | 3             | 100          | 139             | 369          |
| December 2019         | 50                | 34          | 14               | 3             | 100          | 136             | 371          |
| January 2020          | 49                | 36          | 10               | 4             | 100          | 139             | 366          |
| February 2020         | 48                | 36          | 10               | 6             | 100          | 138             | 353          |
| March 2020            | 47                | 38          | 8                | 7             | 100          | 139             | 367          |
| April 2020            | 47                | 38          | 10               | 5             | 100          | 137             | 366          |
| May 2020              | 47                | 38          | 9                | 6             | 100          | 137             | 378          |
| June 2020             | 44                | 42          | 7                | 6             | 100          | 137             | 344          |
| July 2020             | 42                | 42          | 8                | 7             | 100          | 134             | 343          |
| August 2020           | 44                | 43          | 7                | 5             | 100          | 137             | 335          |
| September 2020        | 46                | 41          | 9                | 4             | 100          | 137             | 338          |
| October 2020          | 47                | 40          | 9                | 3             | 100          | 138             | 333          |
| November 2020         | 46                | 38          | 11               | 5             | 100          | 135             | 333          |
| December 2020         | 46                | 34          | 13               | 7             | 100          | 133             | 343          |
| January 2021          | 46                | 33          | 14               | 6             | 100          | 132             | 370          |
| February 2021         | 43                | 33          | 19               | 5             | 100          | 124             | 368          |
| March 2021            | 43                | 35          | 18               | 4             | 100          | 125             | 376          |
| April 2021            | 39                | 36          | 21               | 4             | 100          | 118             | 342          |
| May 2021              | 42                | 34          | 18               | 6             | 100          | 124             | 346          |
| June 2021             | 42                | 30          | 21               | 7             | 100          | 121             | 337          |
| July 2021             | 44                | 30          | 19               | 7             | 100          | 125             | 365          |
| August 2021           | 44                | 31          | 20               | 5             | 100          | 124             | 350          |
| September 2021        | 42                | 35          | 17               | 6             | 100          | 125             | 356          |
| October 2021          | 42                | 35          | 18               | 6             | 100          | 124             | 356          |
| November 2021         | 39                | 37          | 16               | 8             | 100          | 123             | 362          |
| December 2021         | 41                | 37          | 16               | 6             | 100          | 126             | 346          |
| January 2022          | 45                | 34          | 15               | 7             | 100          | 130             | 334          |
| February 2022         | 47                | 30          | 19               | 4             | 100          | 128             | 346          |
| March 2022            | 45                | 27          | 24               | 5             | 100          | 121             | 361          |
| April 2022            | 42                | 28          | 25               | 5             | 100          | 117             | 395          |
| May 2022              | 41                | 30          | 22               | 6             | 100          | 119             | 379          |
| June 2022             | 42                | 32          | 19               | 8             | 100          | 123             | 385          |
| July 2022             | 41                | 32          | 19               | 8             | 100          | 123             | 371          |
| August 2022           | 41                | 33          | 17               | 8             | 100          | 124             | 395          |
| September 2022        | 39                | 34          | 17               | 10            | 100          | 123             | 388          |
| October 2022          | 41                | 32          | 16               | 11            | 100          | 125             | 409          |
| November 2022         | 41                | 31          | 17               | 11            | 100          | 124             | 394          |
| December 2022         | 45                | 28          | 20               | 7             | 100          | 125             | 377          |

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|-----------------------|-------------------|-------------|------------------|---------------|--------------|-----------------|--------------|
| January 2023          | 43                | 31          | 20               | 6             | 100          | 123             | 356          |
| February 2023         | 45                | 33          | 18               | 4             | 100          | 127             | 376          |
| March 2023            | 41                | 37          | 17               | 5             | 100          | 125             | 405          |
| April 2023            | 39                | 38          | 18               | 6             | 100          | 121             | 415          |
| May 2023              | 37                | 37          | 19               | 8             | 100          | 118             | 398          |
| June 2023             | 41                | 34          | 18               | 7             | 100          | 123             | 404          |
| July 2023             | 43                | 33          | 18               | 6             | 100          | 125             | 380          |
| August 2023           | 43                | 33          | 19               | 5             | 100          | 124             | 400          |
| September 2023        | 40                | 34          | 20               | 6             | 100          | 120             | 379          |
| October 2023          | 39                | 33          | 22               | 6             | 100          | 118             | 397          |
| November 2023         | 39                | 34          | 21               | 6             | 100          | 117             | 369          |
| December 2023         | 39                | 33          | 20               | 8             | 100          | 120             | 377          |
| January 2024          | 43                | 32          | 17               | 8             | 100          | 126             | 367          |
| February 2024         | 45                | 31          | 17               | 7             | 100          | 128             | 390          |
| March 2024            | 46                | 31          | 16               | 7             | 100          | 130             | 397          |
| April 2024            | 45                | 31          | 16               | 8             | 100          | 128             | 406          |
| May 2024              | 43                | 30          | 18               | 9             | 100          | 125             | 409          |
| June 2024             | 40                | 32          | 22               | 7             | 100          | 118             | 392          |
| July 2024             | 38                | 36          | 22               | 4             | 100          | 116             | 343          |
| August 2024           | 37                | 37          | 22               | 4             | 100          | 115             | 283          |
| September 2024        | 36                | 39          | 20               | 5             | 100          | 115             | 244          |
| October 2024          | 37                | 37          | 21               | 4             | 100          | 116             | 224          |