

EDUCATION HIGH SCHOOL OR LESS

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.

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 1978	23	2	3	17	24	2	1
April 1978	23	2	3	15	25	1	1
May 1978	23	2	3	17	26	1	0
June 1978	25	2	3	16	31	1	0
July 1978	28	2	4	15	34	1	1
August 1978	30	2	5	13	36	1	1
September 1978	31	3	5	12	32	1	2
October 1978	30	2	5	11	32	1	1
November 1978	29	2	4	12	30	1	1
December 1978	29	1	4	12	33	1	1
January 1979	29	2	4	13	35	1	2
February 1979	29	2	4	13	35	1	2
March 1979	28	2	4	12	37	1	2
April 1979	27	2	3	13	40	1	2
May 1979	27	2	3	13	43	0	2
June 1979	27	2	4	13	46	1	2
July 1979	26	3	4	11	46	1	1
August 1979	25	3	4	11	44	1	2
September 1979	24	3	4	12	45	1	2
October 1979	23	2	4	13	46	1	1
November 1979	22	2	3	15	49	1	1
December 1979	22	2	4	15	47	1	1
January 1980	25	2	4	15	44	0	1
February 1980	26	2	4	14	44	0	1
March 1980	25	2	4	14	45	1	1
April 1980	22	2	4	15	47	2	1
May 1980	20	1	4	16	46	2	1
June 1980	20	1	5	18	45	1	1
July 1980	22	1	5	18	42	1	1
August 1980	23	2	5	17	41	0	1
September 1980	26	2	4	17	38	1	1
October 1980	25	3	4	18	39	1	1
November 1980	24	2	4	17	39	2	1
December 1980	21	2	4	16	44	2	1
January 1981	20	2	5	16	47	2	1
February 1981	19	2	4	16	50	2	1
March 1981	20	2	3	18	47	1	2
April 1981	19	2	3	19	43	1	1
May 1981	21	2	3	19	38	0	1
June 1981	21	2	4	18	35	1	1
July 1981	22	2	4	17	34	1	2
August 1981	23	2	4	15	32	2	2
September 1981	22	2	4	13	32	2	3
October 1981	23	2	4	14	33	2	2
November 1981	21	2	4	17	37	1	2
December 1981	23	2	3	18	37	1	2

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January	1982	22	3	3	20	35	1	2
February	1982	22	3	3	21	35	1	2
March	1982	20	3	3	23	35	1	2
April	1982	19	2	4	23	33	1	2
May	1982	19	2	5	22	32	1	1
June	1982	20	2	6	22	31	1	1
July	1982	21	3	5	22	31	1	0
August	1982	19	2	4	22	30	1	1
September	1982	19	2	4	24	30	1	2
October	1982	18	2	4	23	28	1	2
November	1982	20	2	3	26	29	2	1
December	1982	20	3	3	25	28	2	1
January	1983	20	3	3	23	28	2	1
February	1983	19	3	3	22	27	1	1
March	1983	20	2	3	23	27	2	1
April	1983	21	2	4	23	25	1	1
May	1983	22	2	5	23	23	2	1
June	1983	23	2	6	20	19	1	1
July	1983	23	2	5	20	19	2	0
August	1983	23	2	4	19	19	1	1
September	1983	24	2	2	20	20	1	1
October	1983	25	2	2	20	21	1	1
November	1983	24	2	3	19	20	1	0
December	1983	24	3	4	16	18	1	0
January	1984	24	2	4	16	17	0	0
February	1984	26	2	4	18	16	1	0
March	1984	27	2	3	19	18	1	0
April	1984	27	2	3	18	20	2	0
May	1984	27	2	4	16	20	1	1
June	1984	27	2	5	15	19	1	1
July	1984	27	3	5	13	17	1	0
August	1984	27	2	4	15	16	1	0
September	1984	28	2	4	15	14	1	0
October	1984	29	2	4	18	15	1	1
November	1984	28	3	5	17	16	1	1
December	1984	27	3	5	19	16	1	2
January	1985	25	2	5	18	15	1	2
February	1985	25	2	4	18	14	1	2
March	1985	25	1	3	18	17	1	2
April	1985	24	1	4	17	16	2	1
May	1985	23	1	4	17	19	2	1
June	1985	23	1	5	17	17	2	1
July	1985	24	1	5	17	16	2	1
August	1985	25	1	5	17	16	2	1
September	1985	25	2	5	16	16	3	1
October	1985	26	1	4	16	17	3	1
November	1985	26	2	4	15	15	2	0
December	1985	27	1	4	15	15	1	1
January	1986	28	2	4	16	13	1	1
February	1986	31	2	5	18	15	1	1

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(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
March	1986	29	2	5	18	13	1	1
April	1986	28	2	5	19	14	1	1
May	1986	25	2	5	18	12	2	1
June	1986	26	2	5	18	12	2	1
July	1986	28	2	4	18	11	2	1
August	1986	28	3	4	18	12	1	1
September	1986	26	3	4	20	14	2	1
October	1986	23	3	6	18	14	2	1
November	1986	22	3	6	17	13	3	1
December	1986	24	2	7	16	12	2	1
January	1987	27	2	7	17	11	2	1
February	1987	27	2	6	20	12	2	2
March	1987	24	3	5	21	12	2	1
April	1987	23	3	4	21	13	2	2
May	1987	23	3	4	19	13	2	2
June	1987	26	3	4	16	12	2	2
July	1987	26	2	5	14	12	2	1
August	1987	26	2	4	14	11	2	1
September	1987	25	2	4	17	12	2	1
October	1987	23	2	4	20	12	2	2
November	1987	25	3	3	18	14	3	1
December	1987	25	2	3	18	14	3	1
January	1988	29	3	4	15	13	2	1
February	1988	30	2	4	15	12	1	1
March	1988	30	3	4	14	10	1	1
April	1988	27	2	3	16	11	1	1
May	1988	23	3	3	18	10	1	1
June	1988	23	3	4	17	11	1	1
July	1988	27	2	4	18	12	1	1
August	1988	33	2	5	17	14	0	1
September	1988	34	1	4	18	14	0	1
October	1988	30	2	4	18	16	0	2
November	1988	27	3	4	18	15	0	2
December	1988	27	2	4	18	16	0	1
January	1989	29	2	5	17	15	0	1
February	1989	29	2	5	17	14	0	1
March	1989	27	2	4	16	14	0	1
April	1989	26	2	5	16	15	0	2
May	1989	25	1	5	15	17	0	2
June	1989	24	1	5	16	17	0	2
July	1989	23	1	4	16	18	0	2
August	1989	23	2	3	18	19	0	2
September	1989	24	2	3	18	19	0	2
October	1989	24	2	4	18	15	1	2
November	1989	23	2	5	18	14	1	2
December	1989	22	3	5	15	15	1	2
January	1990	22	3	5	15	19	0	2
February	1990	21	3	5	15	20	0	1
March	1990	21	2	4	15	20	0	1
April	1990	21	2	4	14	18	0	2

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
May	1990	21	2	3	13	17	0	4
June	1990	23	3	4	14	17	0	4
July	1990	23	3	4	14	16	0	4
August	1990	25	2	4	15	19	1	3
September	1990	25	2	3	15	19	2	2
October	1990	23	1	4	16	23	1	2
November	1990	21	1	4	17	25	1	1
December	1990	20	1	4	19	25	2	2
January	1991	22	1	4	20	20	2	2
February	1991	22	1	4	20	17	1	2
March	1991	20	2	4	21	15	1	2
April	1991	21	2	4	22	18	2	2
May	1991	20	2	5	23	20	2	2
June	1991	23	2	4	23	22	2	1
July	1991	22	2	3	23	20	2	2
August	1991	22	2	4	24	19	2	2
September	1991	21	1	4	26	18	1	2
October	1991	22	2	5	25	17	2	2
November	1991	21	2	4	24	19	2	3
December	1991	20	2	4	24	21	3	3
January	1992	19	2	4	25	21	3	3
February	1992	20	2	4	29	19	3	3
March	1992	20	3	4	27	17	4	3
April	1992	21	3	3	27	18	4	2
May	1992	18	3	3	24	16	5	3
June	1992	18	2	3	27	15	6	4
July	1992	16	2	5	24	17	7	4
August	1992	18	2	5	26	17	7	4
September	1992	19	2	6	23	18	6	3
October	1992	21	2	5	26	19	5	2
November	1992	21	2	6	23	18	4	2
December	1992	21	2	5	27	15	4	2
January	1993	21	2	5	26	14	3	3
February	1993	20	2	4	26	14	2	2
March	1993	21	2	5	23	16	1	2
April	1993	21	2	5	24	15	3	2
May	1993	22	2	5	24	17	4	3
June	1993	22	2	4	23	18	4	3
July	1993	24	1	4	22	18	3	3
August	1993	24	2	4	23	20	2	1
September	1993	22	1	4	22	19	2	2
October	1993	22	1	4	23	17	1	2
November	1993	23	1	5	23	15	2	3
December	1993	23	1	6	23	14	2	3
January	1994	23	2	6	21	13	3	2
February	1994	24	3	6	17	13	3	2
March	1994	26	4	5	17	13	2	2
April	1994	28	3	5	18	13	2	1
May	1994	27	3	4	18	11	2	1
June	1994	26	2	5	20	9	2	1

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
July	1994	23	2	5	19	9	2	2
August	1994	24	2	6	19	9	2	3
September	1994	24	3	6	20	11	2	4
October	1994	25	2	6	20	13	3	4
November	1994	24	2	4	21	13	3	3
December	1994	25	3	3	17	12	5	2
January	1995	27	3	4	19	10	4	3
February	1995	28	4	6	17	10	3	3
March	1995	28	2	6	19	11	2	4
April	1995	27	3	6	18	11	2	4
May	1995	25	4	5	20	12	3	4
June	1995	26	4	6	20	12	3	3
July	1995	23	3	5	20	14	2	3
August	1995	27	2	5	20	13	1	3
September	1995	26	2	4	20	12	1	3
October	1995	27	2	5	20	10	2	2
November	1995	23	2	4	19	11	2	2
December	1995	23	3	3	18	12	2	1
January	1996	22	3	4	15	11	1	1
February	1996	24	3	4	16	10	1	1
March	1996	24	2	5	18	9	1	2
April	1996	22	2	4	22	9	1	1
May	1996	22	2	5	23	10	1	1
June	1996	24	3	6	19	12	1	1
July	1996	24	3	8	18	13	0	2
August	1996	24	3	8	15	15	1	3
September	1996	22	2	6	19	15	1	3
October	1996	23	2	5	18	14	1	3
November	1996	26	2	4	18	11	1	3
December	1996	26	3	6	15	11	1	3
January	1997	26	3	7	16	11	0	4
February	1997	23	3	8	17	12	0	3
March	1997	23	3	6	20	11	0	3
April	1997	25	3	5	18	11	0	2
May	1997	27	3	6	16	10	1	2
June	1997	28	3	6	14	9	0	2
July	1997	28	3	6	13	7	1	2
August	1997	29	4	6	14	8	0	1
September	1997	27	3	5	12	9	0	1
October	1997	26	2	5	13	10	0	1
November	1997	25	1	5	12	10	0	1
December	1997	27	1	6	12	8	0	3
January	1998	27	2	7	11	9	0	2
February	1998	29	2	6	12	8	0	2
March	1998	27	2	6	11	9	0	2
April	1998	26	3	5	9	8	0	2
May	1998	23	2	6	10	10	1	3
June	1998	25	1	6	11	9	1	2
July	1998	26	0	6	13	9	0	3
August	1998	26	1	6	13	8	0	1

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
September 1998	28	1	6	14	8	0	2
October 1998	30	2	7	15	7	0	2
November 1998	34	2	8	14	8	0	4
December 1998	33	2	8	12	9	1	4
January 1999	32	2	7	12	10	0	4
February 1999	29	3	7	13	9	1	3
March 1999	29	3	8	15	9	0	2
April 1999	30	2	9	16	8	0	2
May 1999	32	2	8	15	7	0	3
June 1999	31	1	8	16	8	0	3
July 1999	31	1	7	17	9	0	3
August 1999	33	1	7	16	8	0	3
September 1999	32	1	6	15	8	0	3
October 1999	31	2	6	15	8	0	4
November 1999	29	2	6	14	10	0	4
December 1999	32	3	6	14	10	1	3
January 2000	32	2	7	13	8	1	3
February 2000	29	1	8	14	7	1	3
March 2000	28	2	8	14	8	0	3
April 2000	29	2	6	14	11	0	2
May 2000	31	2	6	14	12	1	2
June 2000	30	1	7	15	13	1	2
July 2000	30	1	7	15	10	1	4
August 2000	29	1	5	15	11	0	4
September 2000	28	2	4	15	10	0	5
October 2000	29	1	5	15	12	1	4
November 2000	30	1	6	16	11	1	4
December 2000	30	1	7	15	11	1	2
January 2001	29	3	7	15	13	0	2
February 2001	30	3	6	13	14	0	3
March 2001	31	3	6	14	14	0	4
April 2001	31	1	5	14	13	1	3
May 2001	29	1	4	18	15	1	2
June 2001	27	1	4	19	17	1	2
July 2001	26	1	4	20	15	2	2
August 2001	26	2	4	17	13	3	2
September 2001	25	3	5	16	12	3	3
October 2001	23	2	5	17	10	3	4
November 2001	23	1	7	19	9	2	4
December 2001	25	1	6	22	7	1	4
January 2002	25	0	5	22	8	1	4
February 2002	24	1	3	23	9	1	4
March 2002	23	1	5	22	8	1	2
April 2002	22	2	7	23	10	1	2
May 2002	23	2	8	23	10	1	1
June 2002	20	2	7	24	10	1	3
July 2002	20	1	7	25	9	1	4
August 2002	19	2	8	22	8	3	4
September 2002	20	2	8	19	9	4	4
October 2002	20	2	7	17	9	5	3

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November 2002	21	2	6	21	11	4	3
December 2002	21	2	6	22	14	4	3
January 2003	21	2	5	23	15	5	3
February 2003	22	2	4	20	15	5	2
March 2003	22	2	4	23	16	5	3
April 2003	22	2	6	21	16	3	3
May 2003	19	1	6	25	14	4	5
June 2003	20	2	6	24	12	3	4
July 2003	21	2	5	26	12	3	3
August 2003	23	2	5	23	14	2	3
September 2003	24	3	5	23	15	2	3
October 2003	21	2	5	23	18	2	2
November 2003	21	3	4	26	19	3	2
December 2003	20	3	4	29	18	3	3
January 2004	23	3	4	29	16	2	3
February 2004	24	2	5	26	14	1	3
March 2004	24	3	5	22	15	1	3
April 2004	23	2	5	22	13	1	4
May 2004	21	2	6	23	17	1	2
June 2004	20	2	6	25	19	2	2
July 2004	21	1	6	24	23	1	2
August 2004	26	1	5	23	18	1	3
September 2004	28	1	4	22	17	1	2
October 2004	28	2	4	22	16	2	2
November 2004	26	3	4	23	18	1	2
December 2004	25	3	5	22	17	2	2
January 2005	24	3	5	20	17	1	2
February 2005	23	3	6	19	15	1	3
March 2005	21	3	6	21	17	1	3
April 2005	20	3	7	23	20	1	3
May 2005	20	2	6	24	22	1	2
June 2005	22	2	6	20	20	1	2
July 2005	26	3	6	18	17	1	2
August 2005	27	4	7	18	18	1	2
September 2005	25	3	7	20	23	1	3
October 2005	20	2	6	20	27	1	3
November 2005	18	1	6	20	31	0	3
December 2005	21	1	7	20	27	1	3
January 2006	23	1	8	21	23	1	3
February 2006	24	3	8	21	20	1	3
March 2006	25	3	6	19	22	0	4
April 2006	26	4	6	19	24	0	3
May 2006	25	3	5	20	28	0	3
June 2006	21	3	6	22	30	1	2
July 2006	20	4	6	22	32	1	3
August 2006	19	4	6	21	30	2	3
September 2006	19	4	5	21	31	2	3
October 2006	19	4	4	21	27	2	2
November 2006	23	4	5	17	23	1	3
December 2006	25	3	5	16	20	1	2

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January	2007	25	4	6	17	19	1	3
February	2007	22	4	6	20	21	1	4
March	2007	17	6	8	21	23	1	4
April	2007	18	4	8	20	24	1	4
May	2007	19	5	8	18	27	2	3
June	2007	22	3	7	18	31	2	2
July	2007	21	4	6	19	33	2	3
August	2007	21	3	5	20	33	2	4
September	2007	18	5	3	20	28	2	5
October	2007	19	4	4	20	26	2	4
November	2007	17	4	3	18	28	2	3
December	2007	20	3	4	18	29	1	3
January	2008	20	3	4	18	30	2	3
February	2008	22	3	4	20	29	2	2
March	2008	18	2	4	19	33	3	2
April	2008	18	3	3	20	37	3	2
May	2008	14	2	4	21	42	2	2
June	2008	15	2	4	23	47	2	1
July	2008	14	1	4	21	51	2	2
August	2008	14	2	4	23	53	3	2
September	2008	14	1	4	23	50	3	3
October	2008	12	1	4	26	46	5	3
November	2008	12	1	4	27	42	6	4
December	2008	11	1	3	29	38	9	3
January	2009	12	1	3	28	34	8	3
February	2009	12	1	2	28	30	7	2
March	2009	11	2	2	29	29	8	2
April	2009	11	2	4	30	28	10	1
May	2009	10	1	5	33	28	10	1
June	2009	10	1	4	34	28	8	2
July	2009	9	2	4	35	27	7	3
August	2009	8	2	2	32	28	7	5
September	2009	8	1	2	33	26	7	4
October	2009	8	0	2	33	27	7	4
November	2009	6	0	2	34	28	5	2
December	2009	8	0	3	32	29	3	4
January	2010	7	1	3	32	27	2	5
February	2010	9	1	3	30	24	3	6
March	2010	9	2	3	32	22	4	5
April	2010	14	2	3	31	21	4	5
May	2010	13	2	4	32	21	5	5
June	2010	13	2	4	30	21	6	5
July	2010	11	2	3	32	21	5	4
August	2010	10	2	3	34	21	5	4
September	2010	10	2	3	35	23	4	3
October	2010	13	2	3	32	24	4	4
November	2010	15	3	4	31	25	4	4
December	2010	15	3	3	31	23	4	5
January	2011	12	2	3	29	26	3	4

EDUCATION HIGH SCHOOL OR LESS

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
February 2011	12	1	2	29	23	2	3
March 2011	10	1	2	27	29	2	1
April 2011	10	1	3	32	30	2	3
May 2011	11	2	3	28	37	3	3
June 2011	12	2	3	28	37	3	4
July 2011	12	2	3	27	37	2	3
August 2011	10	2	3	31	35	1	3
September 2011	11	1	3	30	33	2	2
October 2011	14	2	4	33	31	4	2
November 2011	15	1	3	31	29	4	2
December 2011	12	2	3	31	27	3	3
January 2012	11	1	3	27	28	4	3
February 2012	11	1	5	25	28	3	3
March 2012	15	1	6	24	30	2	3
April 2012	16	1	6	27	32	1	3
May 2012	17	2	5	26	32	1	2
June 2012	16	2	5	30	29	2	1
July 2012	13	2	5	28	29	3	1
August 2012	14	3	5	28	27	3	3
September 2012	15	3	5	24	30	2	4
October 2012	19	2	5	22	28	1	4
November 2012	18	1	3	24	27	2	3
December 2012	18	1	3	24	23	2	3
January 2013	13	1	4	28	23	3	3
February 2013	15	1	4	29	24	2	4
March 2013	15	1	3	30	27	3	4
April 2013	16	1	4	26	24	2	5
May 2013	13	2	4	23	22	2	4
June 2013	13	2	5	23	19	1	4
July 2013	19	2	5	24	20	1	4
August 2013	20	2	5	29	21	1	6
September 2013	21	2	5	29	20	2	6
October 2013	17	1	5	27	23	1	6
November 2013	16	1	4	24	25	1	5
December 2013	11	2	4	25	27	2	4
January 2014	14	3	3	26	26	2	4
February 2014	14	3	4	24	26	2	3
March 2014	18	2	4	23	25	1	5
April 2014	18	2	4	22	21	2	5
May 2014	18	2	5	24	20	2	6
June 2014	20	2	4	25	19	2	5
July 2014	20	2	3	26	21	2	4
August 2014	23	2	3	24	19	2	5
September 2014	20	3	3	23	21	3	6
October 2014	20	3	4	24	22	2	6
November 2014	17	2	4	25	22	2	4
December 2014	19	1	6	27	17	1	2
January 2015	23	3	6	30	16	2	2
February 2015	25	4	6	28	16	3	1
March 2015	29	5	5	26	16	3	1

EDUCATION HIGH SCHOOL OR LESS

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
April	2015	27	6	5	23	15	2	1
May	2015	29	5	4	22	16	2	2
June	2015	24	3	3	21	18	3	3
July	2015	21	1	2	25	18	2	3
August	2015	22	1	4	28	17	1	3
September	2015	24	1	4	28	16	1	2
October	2015	28	1	4	24	14	2	4
November	2015	28	1	4	21	13	2	5
December	2015	30	1	4	25	12	1	6
January	2016	30	1	4	24	12	1	5
February	2016	30	1	5	25	13	1	4
March	2016	31	2	6	20	15	0	3
April	2016	33	1	6	20	15	0	3
May	2016	33	3	5	19	13	0	2
June	2016	33	2	5	21	14	2	3
July	2016	30	3	4	19	14	2	3
August	2016	27	3	4	23	16	2	4
September	2016	25	4	5	24	17	1	4
October	2016	24	3	5	27	18	2	5
November	2016	24	3	5	25	16	1	5
December	2016	24	3	5	23	13	1	6
January	2017	26	3	6	22	11	1	4
February	2017	27	3	6	19	10	1	3
March	2017	29	3	6	19	9	0	3
April	2017	28	4	7	21	8	1	3
May	2017	26	3	5	22	10	1	3
June	2017	26	3	5	20	11	1	3
July	2017	28	3	4	17	11	0	3
August	2017	30	3	6	16	11	1	3
September	2017	31	4	6	17	11	1	2
October	2017	32	6	7	18	11	1	2
November	2017	32	5	7	18	10	1	2
December	2017	31	5	6	18	9	1	2
January	2018	26	5	5	20	9	2	3
February	2018	28	5	4	18	8	1	2
March	2018	31	5	5	16	6	1	2
April	2018	36	6	5	17	8	1	1
May	2018	35	6	7	19	7	1	1
June	2018	35	4	9	20	9	1	2
July	2018	33	2	8	20	9	1	4
August	2018	36	3	5	19	12	1	5
September	2018	36	4	5	19	11	1	6
October	2018	36	6	6	18	10	2	4
November	2018	36	5	8	16	8	2	3
December	2018	34	5	6	16	9	2	3
January	2019	35	3	5	17	8	2	4
February	2019	35	3	3	21	9	1	6
March	2019	39	2	5	20	8	1	5
April	2019	40	3	6	20	9	0	4
May	2019	36	5	8	15	8	0	3

EDUCATION HIGH SCHOOL OR LESS

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
June 2019	34	6	7	17	11	0	3
July 2019	33	6	5	17	9	1	3
August 2019	37	5	5	18	11	1	4
September 2019	34	4	5	16	12	1	3
October 2019	33	5	5	15	12	1	3
November 2019	33	5	6	15	12	1	2
December 2019	36	5	5	15	9	1	2
January 2020	38	4	5	15	9	1	1
February 2020	37	6	6	16	8	1	2
March 2020	36	6	6	15	10	2	2
April 2020	31	6	7	20	9	4	3
May 2020	27	4	4	26	8	4	4
June 2020	24	2	4	30	6	3	4
July 2020	25	3	4	34	6	2	2
August 2020	26	3	4	31	9	2	2
September 2020	28	4	4	37	8	2	2
October 2020	30	3	3	30	8	1	2
November 2020	28	3	4	32	6	2	1
December 2020	28	3	5	28	6	2	1
January 2021	25	4	5	32	7	3	2
February 2021	25	5	7	30	9	2	3
March 2021	26	5	5	31	10	1	3
April 2021	27	5	5	26	13	0	2
May 2021	29	4	4	29	12	1	3
June 2021	28	3	4	27	16	1	3
July 2021	29	3	3	27	16	1	4
August 2021	27	2	3	24	20	1	4
September 2021	27	3	3	23	22	0	4
October 2021	25	2	3	23	28	1	2
November 2021	25	2	2	23	30	0	2
December 2021	25	1	2	22	33	1	2
January 2022	25	2	2	25	31	1	3
February 2022	24	3	3	26	31	2	3
March 2022	25	4	3	25	34	2	4
April 2022	24	3	2	22	40	2	4
May 2022	27	1	2	23	43	3	3
June 2022	23	1	2	24	46	2	2
July 2022	21	1	3	22	51	3	2
August 2022	21	1	2	21	51	2	2
September 2022	22	1	2	23	48	3	4
October 2022	25	1	1	26	41	4	4
November 2022	22	2	3	26	44	5	4
December 2022	21	2	2	28	46	5	3
January 2023	22	1	3	27	46	4	5
February 2023	24	1	2	25	42	3	4
March 2023	25	1	4	22	41	3	3
April 2023	23	2	3	23	42	2	3
May 2023	21	2	3	26	42	2	5
June 2023	19	3	2	27	43	3	5
July 2023	19	2	2	26	40	4	4

EDUCATION HIGH SCHOOL OR LESS

TABLE 7

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

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August 2023	19	2	2	24	43	4	3
September 2023	20	1	4	27	42	3	4
October 2023	19	1	4	26	47	3	5
November 2023	17	2	4	25	47	4	4
December 2023	15	3	2	25	49	4	6
January 2024	15	3	2	25	45	3	5
February 2024	20	3	2	26	41	2	4
March 2024	21	2	4	24	38	2	3
April 2024	21	2	4	22	39	2	3
May 2024	18	2	3	21	43	2	5
June 2024	18	3	1	21	48	2	5
July 2024	15	3	1	25	48	2	7
August 2024	11	3	2	26	53	1	7
September 2024	6	3	2	27	50	1	7
October 2024	5	2	3	27	56	1	9
November 2024	6	1	2	27	55	1	9
December 2024	6	1	3	26	52	2	8
January 2025	4	1	1	21	45	1	4
February 2025	5	1	2	23	41	2	3