

EDUCATION HIGH SCHOOL OR LESS

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

<u>Date of Survey</u>		(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	10	22	22	22	9	8	7	100	101	1523
April	1978	10	23	20	21	11	8	7	100	102	1538
May	1978	11	23	19	22	11	9	6	100	101	1539
June	1978	12	23	20	21	12	10	4	100	102	1509
July	1978	11	25	21	20	10	8	4	100	106	1526
August	1978	12	25	21	19	10	9	4	100	107	1512
September	1978	12	27	21	19	8	7	5	100	112	1523
October	1978	12	22	21	21	9	9	6	100	104	1500
November	1978	12	22	19	21	10	9	7	100	104	1658
December	1978	11	20	17	21	12	10	9	100	98	1678
January	1979	11	21	16	21	14	9	8	100	98	1784
February	1979	11	20	15	22	15	9	8	100	94	1703
March	1979	12	19	18	24	15	8	5	100	92	1707
April	1979	11	17	18	25	17	8	4	100	86	1741
May	1979	9	18	19	26	17	7	5	100	85	1623
June	1979	7	20	16	24	19	8	5	100	84	1781
July	1979	7	20	17	23	18	9	6	100	85	1859
August	1979	8	19	16	24	18	9	5	100	85	1877
September	1979	9	18	18	25	17	9	4	100	85	1803
October	1979	9	18	18	24	17	10	4	100	86	1832
November	1979	8	18	18	25	18	10	4	100	83	1861
December	1979	8	18	17	26	18	9	4	100	83	1817
January	1980	9	19	19	24	15	9	5	100	88	1565
February	1980	9	19	17	24	16	10	5	100	88	1400
March	1980	7	17	19	24	17	11	5	100	83	1228
April	1980	6	16	17	26	19	12	4	100	78	1192
May	1980	5	15	17	28	18	12	5	100	74	1044
June	1980	7	15	16	30	17	11	4	100	75	1121
July	1980	8	15	16	31	15	10	6	100	77	1127
August	1980	8	17	18	26	14	12	5	100	86	1102
September	1980	10	17	19	24	12	12	6	100	90	1084
October	1980	10	16	21	23	12	12	6	100	91	1071
November	1980	10	15	19	25	10	13	8	100	90	1084
December	1980	8	16	17	26	12	13	8	100	85	1140
January	1981	6	17	15	28	13	14	7	100	82	1143
February	1981	6	17	16	28	14	12	7	100	80	1129
March	1981	6	17	17	26	14	13	7	100	84	1076

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**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
April	1981	7	17	16	27	13	14	6	100	85	1118
May	1981	10	18	17	28	11	12	5	100	89	1110
June	1981	10	19	17	29	10	10	6	100	91	1082
July	1981	11	21	19	26	10	8	5	100	96	1050
August	1981	10	21	20	24	12	8	5	100	96	1069
September	1981	11	22	20	21	13	10	4	100	99	1098
October	1981	9	21	20	20	13	12	4	100	97	1102
November	1981	9	19	19	22	14	13	4	100	92	1077
December	1981	8	20	18	23	14	12	5	100	91	1041
January	1982	9	21	16	25	14	10	4	100	91	1041
February	1982	9	21	17	25	14	10	4	100	92	1048
March	1982	9	19	17	26	14	10	4	100	89	1074
April	1982	9	17	20	24	15	10	5	100	87	1043
May	1982	8	18	19	25	14	9	6	100	88	1012
June	1982	10	19	18	24	13	10	5	100	91	992
July	1982	11	19	17	26	12	10	5	100	92	1023
August	1982	11	18	18	24	14	11	4	100	91	1039
September	1982	10	18	19	24	14	11	4	100	89	1050
October	1982	9	19	18	23	14	12	6	100	91	1015
November	1982	9	19	14	24	13	15	6	100	91	1017
December	1982	10	18	15	24	13	15	6	100	92	983
January	1983	10	18	16	24	13	14	4	100	91	1000
February	1983	10	20	18	23	13	12	5	100	93	1031
March	1983	10	20	17	24	11	14	5	100	95	1067
April	1983	10	22	18	22	9	15	5	100	102	1048
May	1983	12	23	20	20	6	15	4	100	110	1020
June	1983	14	25	22	19	5	11	4	100	115	990
July	1983	14	24	23	20	5	10	4	100	112	1015
August	1983	13	22	24	21	7	9	4	100	107	1014
September	1983	12	21	23	21	8	9	5	100	104	1041
October	1983	13	21	21	21	9	9	5	100	104	1040
November	1983	13	22	22	20	9	9	5	100	106	1070
December	1983	14	24	23	19	8	8	5	100	112	1073
January	1984	15	25	23	19	6	8	5	100	114	1056
February	1984	17	25	21	19	5	9	4	100	118	1030
March	1984	18	24	19	19	5	10	5	100	118	1043
April	1984	18	23	20	18	6	10	5	100	117	1070
May	1984	18	23	21	17	6	10	4	100	118	1097
June	1984	15	25	24	17	6	9	4	100	118	1064
July	1984	14	27	26	17	6	7	4	100	118	1022
August	1984	13	29	26	16	6	6	5	100	119	955
September	1984	15	27	25	16	6	6	5	100	120	980
October	1984	15	28	23	15	6	9	4	100	122	1016
November	1984	14	29	21	16	6	9	4	100	121	1082

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ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
December	1984	14	28	20	17	6	10	5	100	119	1087
January	1985	15	27	22	17	6	9	4	100	119	1066
February	1985	15	24	24	18	6	9	4	100	115	986
March	1985	14	24	24	19	6	9	3	100	113	978
April	1985	14	24	23	19	7	9	4	100	112	980
May	1985	14	24	24	19	8	8	3	100	111	1026
June	1985	14	23	25	19	7	8	4	100	111	1002
July	1985	14	24	25	19	6	9	4	100	113	994
August	1985	14	23	23	19	6	9	5	100	113	977
September	1985	15	23	22	17	8	9	5	100	113	1003
October	1985	15	22	24	17	9	9	5	100	111	998
November	1985	16	22	24	17	8	8	5	100	113	1001
December	1985	14	26	24	18	6	8	4	100	116	957
January	1986	14	28	22	18	5	8	5	100	119	939
February	1986	14	29	21	18	6	9	4	100	119	939
March	1986	14	28	21	16	6	10	4	100	120	963
April	1986	14	27	20	17	6	10	4	100	119	973
May	1986	14	26	22	17	6	11	4	100	118	980
June	1986	16	26	21	18	6	10	3	100	118	958
July	1986	15	27	23	16	5	11	3	100	120	955
August	1986	15	29	22	16	5	10	3	100	122	925
September	1986	13	28	21	16	6	11	4	100	119	922
October	1986	14	28	21	18	6	10	4	100	118	913
November	1986	12	27	23	18	6	9	4	100	116	924
December	1986	12	28	25	17	4	9	4	100	118	902
January	1987	12	27	25	16	4	11	5	100	120	916
February	1987	14	26	21	17	4	12	4	100	119	909
March	1987	14	25	22	19	5	11	4	100	115	927
April	1987	12	26	22	20	5	10	4	100	113	914
May	1987	11	27	25	18	5	10	4	100	115	905
June	1987	11	30	23	18	4	9	5	100	119	883
July	1987	12	29	24	17	5	8	4	100	119	882
August	1987	13	29	22	18	4	8	5	100	120	892
September	1987	12	28	23	17	5	9	5	100	119	918
October	1987	13	27	23	18	6	9	5	100	116	849
November	1987	12	27	23	18	7	8	5	100	114	791
December	1987	13	26	22	19	6	9	5	100	113	703
January	1988	13	28	21	18	5	10	5	100	118	695
February	1988	13	30	21	16	3	11	6	100	123	678
March	1988	14	30	22	16	3	11	4	100	125	670
April	1988	13	30	22	16	3	11	5	100	124	680
May	1988	13	27	23	18	5	11	4	100	118	698
June	1988	17	25	21	18	6	10	4	100	118	709

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ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	1988	18	24	21	17	6	10	4	100	119	695
August	1988	19	25	20	16	5	9	5	100	124	680
September	1988	17	26	20	14	6	12	5	100	124	679
October	1988	17	25	20	15	7	11	5	100	120	693
November	1988	16	26	19	15	7	11	5	100	120	727
December	1988	16	26	19	16	7	10	5	100	119	748
January	1989	16	29	19	15	5	11	4	100	125	740
February	1989	16	31	19	14	5	11	4	100	127	711
March	1989	15	32	19	14	5	11	3	100	128	724
April	1989	14	29	20	15	6	12	4	100	123	720
May	1989	14	28	19	18	6	11	4	100	119	719
June	1989	12	27	21	18	6	11	5	100	115	714
July	1989	12	26	22	19	7	9	5	100	112	730
August	1989	13	22	25	18	7	10	5	100	110	713
September	1989	16	20	23	19	7	9	5	100	110	705
October	1989	16	22	23	18	6	10	6	100	114	689
November	1989	15	23	23	17	5	11	5	100	116	704
December	1989	13	25	22	17	4	12	7	100	116	697
January	1990	13	25	23	18	5	11	6	100	115	702
February	1990	13	26	23	19	5	9	6	100	114	690
March	1990	13	26	24	19	7	8	4	100	113	684
April	1990	12	27	22	18	7	10	4	100	114	676
May	1990	13	27	23	16	8	10	4	100	115	682
June	1990	13	27	22	16	6	12	4	100	117	687
July	1990	13	25	25	16	7	11	4	100	115	692
August	1990	11	25	24	18	6	12	3	100	112	689
September	1990	11	25	25	17	9	10	2	100	110	681
October	1990	9	23	23	22	11	10	2	100	100	691
November	1990	10	21	20	24	12	9	4	100	95	692
December	1990	10	20	18	27	11	9	5	100	92	710
January	1991	11	21	22	24	9	8	6	100	100	718
February	1991	11	22	23	23	7	9	5	100	103	727
March	1991	11	21	24	22	5	10	6	100	105	706
April	1991	10	25	20	24	6	10	5	100	105	704
May	1991	10	25	20	22	7	11	5	100	106	691
June	1991	10	26	19	21	9	11	4	100	106	702
July	1991	11	23	21	19	9	11	5	100	106	664
August	1991	13	22	21	19	9	11	5	100	106	653
September	1991	12	23	20	22	7	12	3	100	105	642
October	1991	10	24	20	23	6	13	4	100	106	660
November	1991	10	22	20	24	7	12	4	100	100	664
December	1991	10	19	19	25	10	11	5	100	95	670
January	1992	12	15	22	25	10	11	5	100	92	668

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ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
February	1992	12	16	20	26	8	13	5	100	94	662
March	1992	11	20	21	23	8	12	4	100	101	648
April	1992	9	24	20	23	8	12	4	100	102	655
May	1992	9	22	24	22	9	11	4	100	100	658
June	1992	10	18	24	23	7	12	5	100	98	652
July	1992	12	17	24	22	7	12	6	100	99	627
August	1992	12	19	21	23	6	11	8	100	101	629
September	1992	10	22	19	23	6	11	9	100	103	619
October	1992	9	20	19	24	7	12	10	100	98	642
November	1992	9	21	21	21	8	13	8	100	101	646
December	1992	10	21	21	21	7	14	7	100	103	637
January	1993	11	24	22	19	6	13	6	100	110	609
February	1993	12	23	19	22	5	11	7	100	108	586
March	1993	12	24	18	23	5	10	8	100	108	628
April	1993	12	23	18	23	6	10	8	100	105	638
May	1993	11	23	20	23	7	10	5	100	104	673
June	1993	12	21	22	21	9	10	5	100	103	641
July	1993	10	23	21	20	10	10	6	100	102	621
August	1993	11	21	19	21	11	10	7	100	99	588
September	1993	10	23	19	23	10	9	7	100	100	592
October	1993	12	23	20	22	9	9	5	100	103	612
November	1993	11	25	20	20	8	10	5	100	108	643
December	1993	11	25	21	20	7	9	7	100	110	638
January	1994	10	28	21	19	5	10	7	100	113	639
February	1994	12	27	22	18	5	9	6	100	115	604
March	1994	12	27	22	17	5	11	6	100	117	592
April	1994	14	24	21	18	5	11	6	100	115	572
May	1994	14	25	22	18	5	12	5	100	115	578
June	1994	15	23	23	19	4	11	5	100	114	594
July	1994	12	24	27	17	5	10	4	100	115	625
August	1994	12	26	26	17	4	11	4	100	117	615
September	1994	12	25	24	17	5	12	5	100	115	608
October	1994	13	26	21	18	5	13	4	100	116	578
November	1994	14	23	21	19	5	13	6	100	113	580
December	1994	14	25	21	18	5	12	5	100	116	580
January	1995	15	26	20	18	4	12	5	100	118	608
February	1995	14	28	21	17	4	11	5	100	121	625
March	1995	14	26	24	18	5	10	4	100	117	628
April	1995	14	25	27	17	5	8	5	100	117	619
May	1995	14	25	25	17	6	8	4	100	117	622
June	1995	14	27	23	17	6	9	4	100	118	612
July	1995	14	25	22	20	6	10	3	100	113	597
August	1995	15	23	23	19	7	9	3	100	112	587
September	1995	15	23	21	21	7	9	3	100	110	589

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(Three Month Moving Averages)

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
October	1995	13	25	20	19	9	10	4	100	111	610
November	1995	11	26	21	19	9	10	4	100	109	617
December	1995	11	26	23	18	8	9	4	100	111	632
January	1996	13	27	25	17	6	8	4	100	117	619
February	1996	13	26	24	19	6	7	4	100	115	635
March	1996	13	27	23	18	5	10	4	100	117	623
April	1996	13	26	23	19	6	10	4	100	114	643
May	1996	13	27	25	17	7	10	3	100	116	639
June	1996	15	25	25	17	7	8	3	100	117	654
July	1996	15	28	22	17	6	9	3	100	120	628
August	1996	16	27	22	18	5	9	4	100	120	623
September	1996	14	27	21	17	6	11	4	100	119	619
October	1996	16	25	22	16	6	11	4	100	119	636
November	1996	17	27	20	14	6	13	3	100	123	661
December	1996	18	27	21	14	5	12	2	100	126	662
January	1997	17	28	20	15	5	12	2	100	125	646
February	1997	16	27	21	16	5	12	3	100	122	615
March	1997	15	27	22	16	5	12	4	100	120	617
April	1997	16	27	22	16	5	9	4	100	123	651
May	1997	18	28	22	16	4	9	3	100	125	655
June	1997	18	30	21	16	4	9	3	100	128	663
July	1997	16	30	23	15	3	11	2	100	129	646
August	1997	18	30	22	13	3	12	2	100	132	644
September	1997	19	27	24	12	3	12	2	100	130	618
October	1997	19	28	24	12	4	11	3	100	131	616
November	1997	18	28	25	11	4	9	4	100	131	627
December	1997	18	30	25	12	3	9	3	100	133	661
January	1998	20	27	26	11	3	9	4	100	133	650
February	1998	22	28	25	10	2	10	3	100	138	629
March	1998	21	29	25	10	2	10	2	100	137	600
April	1998	19	32	23	11	3	10	2	100	138	599
May	1998	16	31	24	15	4	8	3	100	129	601
June	1998	17	30	22	14	4	7	5	100	129	604
July	1998	18	28	21	15	5	8	5	100	126	554
August	1998	18	28	21	13	4	11	5	100	129	539
September	1998	17	29	21	12	4	11	6	100	130	531
October	1998	19	29	20	11	3	11	7	100	134	575
November	1998	21	29	18	12	3	10	7	100	135	574
December	1998	22	30	17	14	4	9	4	100	134	549
January	1999	19	29	19	14	5	11	4	100	129	533
February	1999	18	28	21	15	4	11	3	100	128	545
March	1999	18	29	21	14	3	10	5	100	130	564
April	1999	21	26	20	15	1	11	4	100	131	571

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**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May	1999	22	27	17	15	3	11	4	100	131	551
June	1999	24	24	20	16	3	11	2	100	128	548
July	1999	21	27	22	14	4	8	3	100	130	557
August	1999	21	29	22	12	3	11	3	100	134	570
September	1999	19	32	19	12	4	11	3	100	135	587
October	1999	19	30	19	13	4	11	3	100	132	585
November	1999	19	28	22	13	5	8	5	100	129	561
December	1999	18	28	22	12	4	9	6	100	130	555
January	2000	18	31	21	11	3	10	6	100	134	570
February	2000	17	32	20	12	3	11	5	100	135	593
March	2000	18	31	20	12	3	11	5	100	133	596
April	2000	18	29	20	13	4	11	5	100	130	589
May	2000	17	30	21	13	4	10	5	100	130	571
June	2000	18	30	21	14	3	9	5	100	131	561
July	2000	17	31	22	14	3	8	5	100	131	561
August	2000	18	30	20	15	4	8	5	100	129	572
September	2000	17	28	21	15	5	9	4	100	125	572
October	2000	17	26	20	17	5	10	5	100	122	556
November	2000	17	25	21	15	5	12	4	100	122	546
December	2000	18	26	21	15	4	13	3	100	125	557
January	2001	18	27	21	15	3	12	3	100	126	554
February	2001	17	27	21	17	3	10	4	100	124	562
March	2001	17	28	20	18	3	9	5	100	124	507
April	2001	17	28	19	17	5	11	3	100	123	503
May	2001	17	25	19	18	5	12	3	100	119	502
June	2001	15	25	19	19	7	12	4	100	115	559
July	2001	15	25	19	19	7	10	5	100	115	569
August	2001	16	28	18	17	8	9	5	100	119	560
September	2001	15	26	20	17	6	13	4	100	118	526
October	2001	12	24	22	17	4	16	5	100	114	515
November	2001	12	23	25	18	3	16	4	100	114	527
December	2001	13	23	23	16	4	16	5	100	116	556
January	2002	14	25	22	15	5	14	5	100	119	556
February	2002	13	26	19	16	4	15	7	100	118	530
March	2002	13	28	18	18	4	12	7	100	120	516
April	2002	15	27	17	18	4	12	7	100	120	520
May	2002	16	25	18	16	5	14	5	100	121	544
June	2002	16	24	19	15	5	15	6	100	120	542
July	2002	15	24	19	15	5	16	5	100	119	535
August	2002	16	25	18	17	5	13	6	100	120	533
September	2002	17	25	18	17	7	12	5	100	118	531
October	2002	16	24	19	18	8	12	4	100	115	546
November	2002	14	23	18	18	10	13	4	100	109	538
December	2002	13	26	15	20	8	14	4	100	111	536

EDUCATION HIGH SCHOOL OR LESS

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

<u>Date of Survey</u>		(a) <u>Continuous Increase</u>	(b) <u>Intermittent Increase</u>	(c) <u>No Change</u>	(d) <u>Intermittent Decline</u>	(e) <u>Continuous Decline</u>	(f) <u>Mixed Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2003	13	26	15	21	8	14	4	100	109	525
February	2003	13	27	17	19	7	14	3	100	114	537
March	2003	14	24	17	20	8	14	3	100	109	542
April	2003	16	25	17	19	7	13	3	100	115	537
May	2003	16	23	17	20	7	15	2	100	112	516
June	2003	19	23	17	17	9	14	2	100	116	498
July	2003	18	22	19	14	9	16	3	100	116	503
August	2003	17	21	19	16	10	13	4	100	112	528
September	2003	15	21	18	20	7	14	5	100	109	538
October	2003	13	23	17	23	9	12	3	100	103	525
November	2003	13	23	15	25	9	12	3	100	101	497
December	2003	13	22	16	25	11	11	2	100	100	489
January	2004	16	20	16	24	8	14	2	100	104	507
February	2004	16	23	17	19	9	14	2	100	111	516
March	2004	19	22	17	17	7	15	3	100	118	535
April	2004	18	23	18	15	7	15	3	100	118	531
May	2004	16	24	18	16	6	16	3	100	118	544
June	2004	13	25	20	18	8	15	2	100	112	523
July	2004	12	25	21	19	7	13	2	100	111	510
August	2004	14	25	22	19	5	12	3	100	115	504
September	2004	18	25	19	18	5	11	3	100	120	516
October	2004	18	27	18	20	6	10	3	100	119	533
November	2004	16	26	20	19	7	9	2	100	116	543
December	2004	13	27	23	20	6	9	1	100	114	523
January	2005	14	26	24	19	6	10	1	100	115	501
February	2005	14	28	22	18	6	11	1	100	118	495
March	2005	15	28	20	18	5	12	2	100	119	513
April	2005	13	30	18	20	6	12	1	100	116	529
May	2005	12	28	18	23	6	11	2	100	110	511
June	2005	14	25	21	22	6	11	1	100	111	486
July	2005	17	25	22	18	7	10	1	100	117	500
August	2005	18	24	22	16	7	11	1	100	120	515
September	2005	14	25	19	20	9	11	2	100	110	535
October	2005	11	22	20	23	11	11	2	100	99	527
November	2005	9	22	18	25	12	12	2	100	94	509
December	2005	11	24	17	22	10	13	2	100	102	498
January	2006	11	26	18	21	9	13	2	100	108	495
February	2006	14	26	19	22	8	10	2	100	111	519
March	2006	13	25	21	23	8	7	2	100	107	528
April	2006	15	24	20	22	9	8	3	100	107	518
May	2006	12	24	20	22	10	9	3	100	105	499
June	2006	12	24	18	21	11	11	2	100	104	508
July	2006	11	25	16	25	10	10	2	100	102	502

EDUCATION HIGH SCHOOL OR LESS

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	2006	11	25	19	23	9	9	2	100	104	522
September	2006	13	22	22	24	9	9	2	100	102	526
October	2006	13	21	25	22	9	9	2	100	103	538
November	2006	15	24	22	22	7	8	2	100	109	518
December	2006	13	28	21	21	7	8	2	100	113	520
January	2007	13	31	19	19	6	9	2	100	118	525
February	2007	11	28	21	18	8	10	3	100	114	534
March	2007	12	27	19	20	7	11	3	100	111	517
April	2007	12	24	20	21	8	12	3	100	107	530
May	2007	15	23	17	22	8	12	3	100	108	504
June	2007	16	23	17	22	10	11	2	100	107	520
July	2007	15	23	17	25	10	9	1	100	104	507
August	2007	12	25	18	25	10	9	1	100	102	542
September	2007	11	25	20	25	7	10	1	100	104	529
October	2007	13	23	19	24	10	10	1	100	102	519
November	2007	13	21	16	26	11	10	2	100	97	467
December	2007	13	21	15	26	12	11	2	100	96	467
January	2008	11	22	14	29	10	11	2	100	93	477
February	2008	10	23	16	28	10	12	1	100	95	514
March	2008	8	22	18	28	11	12	1	100	90	500
April	2008	7	20	20	28	13	11	1	100	86	494
May	2008	5	18	20	28	15	11	3	100	80	478
June	2008	4	18	16	31	17	11	4	100	75	488
July	2008	6	16	12	32	19	12	3	100	71	492
August	2008	6	17	11	33	20	10	2	100	69	488
September	2008	8	16	14	34	15	10	3	100	75	465
October	2008	6	16	16	34	14	9	5	100	74	476
November	2008	6	15	14	35	12	12	6	100	74	475
December	2008	5	16	11	35	14	14	5	100	71	492
January	2009	6	15	12	36	12	15	4	100	73	481
February	2009	6	15	14	33	12	13	6	100	76	481
March	2009	5	13	18	31	13	14	6	100	74	474
April	2009	4	12	19	29	13	16	7	100	75	447
May	2009	5	10	22	29	12	17	5	100	74	460
June	2009	5	12	21	32	10	16	4	100	75	448
July	2009	6	14	19	32	11	16	3	100	77	474
August	2009	5	15	17	32	14	14	3	100	74	473
September	2009	4	15	18	32	15	13	3	100	72	488
October	2009	5	12	20	32	15	13	3	100	70	454
November	2009	5	12	21	34	13	13	2	100	69	451
December	2009	6	14	20	36	11	12	2	100	73	446
January	2010	5	15	21	37	11	10	1	100	71	495
February	2010	6	16	21	32	11	12	1	100	79	505

EDUCATION HIGH SCHOOL OR LESS

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	2010	6	15	22	29	11	15	2	100	80	508
April	2010	7	18	21	24	14	13	3	100	88	477
May	2010	8	15	20	27	15	12	4	100	81	486
June	2010	8	16	19	28	16	10	3	100	80	500
July	2010	7	13	20	33	13	11	3	100	74	506
August	2010	5	15	20	34	12	11	2	100	74	490
September	2010	6	13	20	31	13	14	3	100	75	454
October	2010	7	14	20	29	14	13	3	100	78	442
November	2010	8	13	20	28	15	12	4	100	79	445
December	2010	7	17	21	29	13	10	2	100	81	478
January	2011	7	17	23	27	13	10	3	100	83	481
February	2011	6	18	22	26	12	12	3	100	86	473
March	2011	6	15	20	30	15	10	4	100	77	451
April	2011	5	15	17	33	16	11	4	100	71	435
May	2011	5	14	17	33	17	10	3	100	69	438
June	2011	5	15	16	31	17	12	5	100	71	437
July	2011	5	14	18	32	16	10	5	100	71	442
August	2011	4	15	17	31	17	10	5	100	70	458
September	2011	6	16	16	33	16	9	4	100	73	453
October	2011	8	17	14	34	17	7	3	100	74	465
November	2011	7	18	15	36	13	8	2	100	76	445
December	2011	6	17	18	34	12	10	2	100	77	462
January	2012	5	18	20	31	11	12	2	100	81	462
February	2012	6	20	22	27	11	11	3	100	87	473
March	2012	8	21	19	27	13	8	3	100	89	454
April	2012	8	20	20	28	12	9	3	100	88	474
May	2012	9	20	17	28	12	9	5	100	88	476
June	2012	7	18	22	26	11	11	5	100	88	491
July	2012	8	18	22	26	12	9	6	100	88	468
August	2012	10	16	24	27	12	8	4	100	88	457
September	2012	11	18	22	27	11	6	5	100	91	461
October	2012	12	20	20	27	9	7	5	100	95	457
November	2012	10	21	18	27	9	8	7	100	94	464
December	2012	9	18	21	25	11	8	7	100	91	475
January	2013	7	17	21	23	16	10	6	100	85	481
February	2013	7	18	23	21	16	11	4	100	87	468
March	2013	7	18	21	25	16	10	4	100	84	462
April	2013	8	17	24	25	14	9	4	100	86	454
May	2013	10	16	27	25	13	6	3	100	88	456
June	2013	9	18	26	25	11	9	3	100	90	454
July	2013	11	19	24	24	9	9	4	100	98	445
August	2013	9	21	20	26	9	10	5	100	96	432
September	2013	11	21	19	26	9	10	6	100	97	398
October	2013	9	18	22	27	11	9	5	100	89	359

EDUCATION HIGH SCHOOL OR LESS

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November	2013	9	16	23	28	14	7	4	100	82	355
December	2013	6	14	24	30	16	6	3	100	74	344
January	2014	8	17	20	29	17	7	2	100	78	370
February	2014	9	17	20	27	16	9	3	100	84	350
March	2014	12	20	18	23	16	9	2	100	93	349
April	2014	13	19	21	23	14	9	2	100	95	327
May	2014	12	19	21	24	13	9	2	100	94	329
June	2014	11	18	23	23	11	9	4	100	94	340
July	2014	10	18	22	25	10	9	6	100	93	340
August	2014	9	21	22	22	10	8	7	100	99	342
September	2014	10	23	21	22	9	10	5	100	102	338
October	2014	11	23	21	20	9	12	4	100	105	354
November	2014	13	21	21	22	9	10	5	100	103	342
December	2014	14	21	23	21	7	8	6	100	107	341
January	2015	13	25	20	23	7	6	6	100	109	320
February	2015	16	27	19	22	5	7	4	100	116	314
March	2015	15	32	16	20	6	9	4	100	121	313
April	2015	15	30	17	18	7	10	3	100	120	327
May	2015	12	29	18	18	9	11	3	100	114	337
June	2015	12	25	21	19	9	11	3	100	108	338
July	2015	13	22	20	22	9	10	3	100	105	341
August	2015	15	25	18	21	9	10	3	100	110	366
September	2015	16	22	17	21	9	10	5	100	108	362
October	2015	15	26	17	20	8	8	6	100	113	346
November	2015	16	25	16	23	7	7	5	100	111	339
December	2015	18	25	16	24	6	7	3	100	113	360
January	2016	22	20	17	24	7	7	3	100	111	366
February	2016	21	18	18	22	7	10	4	100	111	365
March	2016	20	20	17	19	7	10	7	100	115	362
April	2016	17	26	17	16	8	10	6	100	119	366
May	2016	19	26	16	14	7	11	6	100	124	353
June	2016	16	29	16	16	7	11	4	100	122	340
July	2016	18	28	17	19	5	9	5	100	122	346
August	2016	14	30	17	24	4	7	5	100	116	365
September	2016	16	26	16	25	5	6	5	100	112	376
October	2016	15	27	12	24	7	8	8	100	111	377
November	2016	15	26	12	22	7	9	8	100	112	374
December	2016	17	24	15	20	5	11	9	100	115	387
January	2017	17	22	20	20	4	12	5	100	115	387
February	2017	19	25	20	18	3	9	7	100	123	388
March	2017	20	27	20	16	2	9	6	100	129	383
April	2017	23	29	16	15	4	7	6	100	133	378
May	2017	22	26	19	15	5	9	5	100	128	362

EDUCATION HIGH SCHOOL OR LESS

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2017	21	29	17	14	6	9	4	100	131	359
July	2017	20	28	19	15	6	8	4	100	127	361
August	2017	22	27	16	18	6	7	3	100	125	370
September	2017	22	27	16	19	7	6	3	100	123	362
October	2017	23	29	15	17	4	7	4	100	131	360
November	2017	23	32	15	14	3	8	4	100	138	353
December	2017	22	31	17	14	3	9	3	100	136	344
January	2018	19	27	18	15	6	11	3	100	126	355
February	2018	19	26	18	16	7	10	4	100	123	354
March	2018	22	27	15	14	7	10	5	100	129	370
April	2018	25	29	13	14	6	8	5	100	134	377
May	2018	26	29	16	13	5	8	3	100	137	376
June	2018	24	30	18	13	5	9	2	100	136	372
July	2018	22	30	19	14	4	10	1	100	133	363
August	2018	23	27	16	16	6	10	2	100	129	375
September	2018	27	25	16	16	6	8	2	100	130	377
October	2018	29	24	16	12	6	9	3	100	135	372
November	2018	27	29	18	10	4	8	3	100	142	364
December	2018	24	31	18	11	5	9	2	100	139	363
January	2019	26	30	16	13	6	7	3	100	137	354
February	2019	26	26	17	15	6	7	3	100	131	354
March	2019	28	25	17	13	6	6	4	100	134	344
April	2019	27	27	17	12	5	8	4	100	138	360
May	2019	29	28	17	11	5	7	3	100	141	362
June	2019	31	26	15	14	5	7	3	100	137	355
July	2019	32	24	17	14	4	7	2	100	138	341
August	2019	31	23	15	15	4	8	3	100	134	346
September	2019	27	22	20	13	4	9	3	100	132	358
October	2019	27	24	19	15	5	8	3	100	131	365
November	2019	25	27	19	14	4	8	3	100	134	369
December	2019	26	29	15	14	5	6	4	100	135	371
January	2020	25	30	15	12	5	6	7	100	138	366
February	2020	28	26	14	13	6	6	7	100	136	353
March	2020	27	26	16	13	5	6	6	100	135	367
April	2020	24	24	15	17	6	9	4	100	126	366
May	2020	19	21	18	17	7	13	5	100	116	378
June	2020	16	22	19	18	6	16	4	100	114	344
July	2020	15	20	22	17	8	14	5	100	109	343
August	2020	16	22	21	19	5	12	4	100	114	335
September	2020	16	19	21	20	6	13	4	100	108	338
October	2020	15	21	22	17	6	15	5	100	112	333
November	2020	15	19	22	15	8	15	6	100	111	333
December	2020	15	19	19	16	7	16	9	100	110	343

EDUCATION HIGH SCHOOL OR LESS

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2021	15	17	15	19	6	17	10	100	107	370
February	2021	14	18	14	23	6	17	9	100	102	368
March	2021	12	21	17	20	7	15	7	100	106	376
April	2021	14	22	18	21	8	12	5	100	106	342
May	2021	15	24	17	21	9	11	4	100	109	346
June	2021	16	20	16	23	12	9	4	100	101	337
July	2021	16	19	16	22	13	10	4	100	100	365
August	2021	14	19	15	24	15	11	3	100	95	350
September	2021	15	23	16	22	13	10	2	100	103	356
October	2021	14	22	15	22	14	9	3	100	100	356
November	2021	13	22	17	20	16	9	4	100	99	362
December	2021	12	19	16	23	16	9	4	100	92	346
January	2022	13	18	14	21	18	11	4	100	92	334
February	2022	13	18	13	21	19	11	5	100	90	346
March	2022	13	16	13	19	24	10	5	100	86	361
April	2022	10	19	14	19	25	9	5	100	85	395
May	2022	10	20	11	21	23	12	3	100	86	379
June	2022	9	21	10	22	21	13	4	100	87	385
July	2022	10	16	8	24	25	13	4	100	77	371
August	2022	10	16	10	21	26	12	4	100	80	395
September	2022	11	16	11	22	24	12	3	100	81	388
October	2022	12	19	12	21	21	12	3	100	88	409
November	2022	11	17	11	24	22	12	3	100	82	394
December	2022	11	16	10	25	22	13	3	100	79	377
January	2023	11	17	10	25	21	13	4	100	81	356
February	2023	13	18	10	25	18	13	3	100	88	376
March	2023	15	18	10	23	18	13	4	100	92	405
April	2023	13	18	10	24	19	12	4	100	89	415
May	2023	11	15	14	23	21	11	5	100	81	398
June	2023	9	15	16	24	21	10	4	100	79	404
July	2023	10	16	16	24	18	11	5	100	84	380
August	2023	11	18	14	24	17	11	5	100	88	400
September	2023	12	18	12	25	17	10	6	100	87	379
October	2023	13	14	12	27	21	8	5	100	79	397
November	2023	12	13	14	26	22	10	4	100	77	369
December	2023	11	12	15	27	22	10	4	100	74	377
January	2024	12	13	15	25	18	13	5	100	83	367
February	2024	13	17	12	26	13	12	6	100	90	390
March	2024	16	18	12	23	10	13	8	100	101	397
April	2024	15	20	14	23	11	11	7	100	102	406
May	2024	14	17	16	21	14	10	8	100	96	409
June	2024	12	15	16	24	18	9	6	100	86	392
July	2024	9	14	15	28	20	10	4	100	75	343
August	2024	7	13	12	32	21	12	3	100	67	283

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	2024	5	15	12	34	19	12	3	100	66	244
October	2024	4	17	11	33	19	12	4	100	69	224
November	2024	4	15	13	34	18	12	5	100	67	200
December	2024	4	15	12	34	14	16	5	100	71	190
January	2025	5	15	15	32	13	16	5	100	75	208
February	2025	6	17	14	30	12	17	3	100	81	219