EDUCATION HIGH SCHOOL OR LESS
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

Key:
(a) Better off financially than 5 years ago/Better off 5 years 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

(Note: Prior to 1972 a four year horizon was used)

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	1980	21	19	6	16	9	17	12	100	115	1084
March	1981	19	17	5	16	10	20	13	100	110	1076
September	1981	22	22	6	13	10	17	10	100	121	1098
March	1982	24	17	6	16	9	21	7	100	116	1074
September	1982	19	17	7	16	9	22	9	100	111	1050
March	1983	21	16	8	14	11	21	10	100	112	1067
September	1983	25	17	7	16	7	21	7	100	118	1041
March	1984	28	22	8	13	7	15	7	100	130	1043
September	1984	26	23	7	11	7	17	9	100	132	980
September	1985	25	24	7	13	9	15	7	100	127	1003
September	2011	16	14	7	28	13	16	6	100	89	453
October	2011	15	17	8	23	13	17	7	100	96	465
November	2011	15	18	7	23	15	16	6	100	95	445
December	2011	14	20	7	22	14	16	7	100	98	462
January	2012	14	18	7	23	14	16	6	100	95	462
February	2012	15	18	7	25	11	18	6	100	97	473
March	2012	15	19	8	24	12	19	4	100	98	454
April	2012	15	19	7	24	12	19	4	100	98	474
May	2012	15	20	8	23	12	17	5	100	100	476
June	2012	17	20	7	23	12	17	5	100	102	491
July	2012	15	19	9	24	11	16	6	100	100	468
August	2012	15	18	9	24	12	18	5	100	98	457
September	2012	14	20	9	23	11	18	6	100	100	461
October	2012	15	21	8	21	10	18	6	100	105	457
November	2012	16	21	9	20	9	17	8	100	107	464
December	2012	15	17	11	22	12	15	8	100	98	475
January	2013	15	15	9	22	15	16	7	100	92	481
February	2013	17	14	9	24	16	16	5	100	91	468
March	2013	17	15	9	22	17	16	4	100	94	462
April	2013	17	15	10	22	14	16	5	100	96	454
May	2013	16	20	10	19	14	16	5	100	102	456
June	2013	14	21	10	21	11	18	5	100	103	454

EDUCATION HIGH SCHOOL OR LESS
TABLE 12
FIVE YEAR 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	2013	16	21	10	21	9	17	6	100	107	445
August	2013	18	18	9	22	10	17	6	100	104	432
September	2013	18	19	8	21	11	16	6	100	105	398
October	2013	18	20	8	18	13	16	7	100	106	359
November	2013	15	21	9	19	14	16	7	100	103	355
December	2013	13	20	8	21	15	15	8	100	97	344
January	2014	12	21	7	24	16	13	7	100	93	370
February	2014	11	23	6	21	16	14	8	100	98	350
March	2014	15	21	5	18	16	16	8	100	102	349
April	2014	16	21	7	15	14	18	8	100	108	327
May	2014	18	20	6	17	14	17	8	100	107	329
June	2014	18	21	7	16	15	15	8	100	108	340
July	2014	16	19	6	18	15	17	8	100	102	340
August	2014	16	18	7	21	14	19	5	100	100	342
September	2014	16	18	7	20	12	22	5	100	102	338
October	2014	20	17	8	19	11	20	5	100	107	354
November	2014	21	17	10	18	9	18	8	100	111	342
December	2014	26	18	8	19	8	14	7	100	118	341
January	2015	28	21	6	18	8	13	7	100	124	320
February	2015	30	21	5	16	8	14	5	100	128	314
March	2015	29	21	6	16	8	16	5	100	126	313
April	2015	25	22	7	19	7	15	4	100	121	327
May	2015	25	24	7	18	9	15	3	100	122	337
June	2015	23	23	7	19	10	13	4	100	117	338
July	2015	27	20	7	18	11	13	3	100	118	341
August	2015	28	19	6	18	12	12	4	100	117	366
September	2015	28	20	6	17	12	14	4	100	119	362
October	2015	26	24	6	14	11	14	5	100	124	346
November	2015	25	25	5	12	11	15	6	100	127	339
December	2015	25	23	5	14	9	17	7	100	125	360
January	2016	25	19	5	16	9	18	7	100	119	366
February	2016	25	17	6	19	8	19	6	100	115	365
March	2016	29	17	7	15	9	16	7	100	122	362
April	2016	27	20	7	15	7	17	6	100	125	366
May	2016	30	19	6	14	5	18	7	100	129	353
June	2016	28	21	4	15	6	18	7	100	127	340
July	2016	29	19	7	14	9	16	7	100	124	346
August	2016	26	21	7	14	11	17	5	100	122	365
September	2016	26	19	8	15	11	18	4	100	119	376
October	2016	29	17	6	12	10	20	5	100	124	377
November	2016	30	16	8	11	10	18	6	100	125	374
December	2016	30	18	9	9	9	18	6	100	130	387
January	2017	27	20	9	12	9	18	5	100	126	387
February	2017	29	21	8	12	7	18	5	100	130	388

EDUCATION HIGH SCHOOL OR LESS
TABLE 12
FIVE YEAR 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	2017	31	21	6	13	6	18	5	100	132	383
April	2017	34	24	5	11	5	16	5	100	142	378
May	2017	31	23	5	12	8	16	5	100	134	362
June	2017	31	24	5	12	9	14	5	100	135	359
July	2017	29	23	6	14	10	14	5	100	127	361
August	2017	32	23	5	15	7	14	4	100	132	370
September	2017	34	21	4	16	7	14	4	100	132	362
October	2017	35	19	7	14	6	14	5	100	135	360
November	2017	36	21	8	11	5	13	6	100	141	353
December	2017	32	21	10	12	5	15	6	100	136	344
January	2018	30	23	9	12	4	18	5	100	137	355
February	2018	29	20	10	12	6	19	5	100	130	354
March	2018	33	21	7	10	6	17	6	100	137	370
April	2018	36	22	7	9	7	14	5	100	141	377
May	2018	35	26	6	11	5	11	5	100	145	376
June	2018	34	25	6	12	4	13	5	100	142	372
July	2018	31	27	6	14	4	14	4	100	141	363
August	2018	36	22	5	11	7	13	5	100	140	375
September	2018	39	23	6	9	7	11	5	100	145	377
October	2018	42	21	5	8	5	12	7	100	150	372
November	2018	36	26	6	9	2	14	7	100	151	364
December	2018	32	26	5	9	4	18	6	100	146	363
January	2019	30	26	5	10	5	17	6	100	141	354
February	2019	32	24	3	12	7	16	5	100	137	354
March	2019	35	24	6	12	6	13	4	100	141	344
April	2019	37	25	5	11	5	12	4	100	145	360
May	2019	37	27	8	9	5	10	5	100	150	362
June	2019	36	25	6	11	5	10	6	100	146	355
July	2019	36	23	7	11	5	10	8	100	143	341
August	2019	37	20	7	10	5	14	7	100	141	346
September	2019	36	21	7	9	6	15	5	100	142	358
October	2019	37	21	7	10	7	15	3	100	141	365
November	2019	38	23	6	12	7	12	3	100	141	369
December	2019	36	24	5	10	10	12	3	100	140	371
January	2020	37	25	6	8	8	11	5	100	146	366
February	2020	37	24	5	9	8	10	6	100	145	353
March	2020	36	25	5	10	6	11	7	100	145	367
April	2020	34	23	4	13	5	14	6	100	138	366
May	2020	32	22	6	12	4	17	7	100	138	378
June	2020	30	23	8	15	2	16	7	100	136	344
July	2020	29	22	8	16	3	14	8	100	132	343
August	2020	28	23	8	17	4	14	6	100	130	335
September	2020	29	23	7	15	6	16	4	100	131	338
October	2020	30	25	7	13	5	16	4	100	136	333
November	2020	31	24	8	11	6	16	5	100	138	333

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TABLE 12
FIVE YEAR 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	2020	33	21	8	11	5	14	7	100	138	343
January	2021	31	21	6	11	5	19	7	100	135	370
February	2021	28	20	4	15	7	20	6	100	126	368
March	2021	27	22	4	14	6	22	5	100	128	376
April	2021	25	21	6	16	7	20	5	100	124	342
May	2021	28	21	7	13	5	20	6	100	131	346
June	2021	29	16	6	13	8	20	7	100	124	337
July	2021	31	18	5	12	8	18	8	100	129	365
August	2021	30	18	5	13	8	19	6	100	127	350
September	2021	26	22	7	12	7	19	7	100	129	356
October	2021	26	19	7	14	8	19	7	100	122	356
November	2021	23	19	8	14	8	19	9	100	120	362
December	2021	24	18	8	17	7	20	6	100	118	346
January	2022	25	17	7	17	8	19	8	100	117	334
February	2022	26	15	6	17	10	20	6	100	115	346
March	2022	26	15	5	15	13	20	7	100	113	361
April	2022	26	17	5	13	13	20	6	100	116	395
May	2022	25	17	4	15	12	20	8	100	116	379
June	2022	23	17	3	17	10	20	8	100	113	385
July	2022	20	17	3	17	12	22	8	100	107	371
August	2022	19	17	4	17	12	22	9	100	108	395
September	2022	19	17	5	15	12	21	12	100	110	388
October	2022	22	16	5	15	11	19	12	100	113	409
November	2022	22	14	5	13	13	21	11	100	110	394
December	2022	24	12	4	13	15	24	7	100	108	377
January	2023	23	14	4	14	16	23	6	100	107	356
February	2023	25	16	4	16	14	22	4	100	111	376
March	2023	23	16	5	20	12	19	5	100	108	405
April	2023	20	17	5	19	12	20	7	100	107	415
May	2023	19	16	6	19	13	19	9	100	104	398
June	2023	21	16	7	16	12	21	8	100	108	404
July	2023	22	17	5	15	12	21	7	100	113	380
August	2023	24	19	4	14	13	21	6	100	115	400
September	2023	22	19	3	15	14	21	7	100	112	379
October	2023	22	16	5	14	15	20	7	100	109	397
November	2023	20	15	7	15	15	22	6	100	104	369
December	2023	22	13	8	15	15	20	8	100	106	377
January	2024	22	14	6	15	13	22	7	100	108	367
February	2024	24	15	6	15	12	22	8	100	112	390
March	2024	24	16	5	14	11	22	7	100	115	397
April	2024	27	15	6	14	11	20	9	100	117	406
May	2024	26	14	6	16	12	18	9	100	112	409
June	2024	24	13	6	18	14	18	7	100	105	392
July	2024	19	14	8	21	13	18	6	100	98	343

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TABLE 12
FIVE YEAR 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	2024	14	11	11	20	15	23	6	100	90	283
September	2024	14	10	15	19	16	19	7	100	89	244
October	2024	15	10	11	21	19	18	6	100	85	224
November	2024	16	15	11	21	17	13	7	100	94	200
December	2024	16	15	11	19	12	23	5	100	100	190
January	2025	15	14	12	16	12	26	4	100	101	208
February	2025	17	10	13	19	11	25	3	100	97	219
March	2025	16	12	12	20	17	19	3	100	91	276
April	2025	14	14	13	17	21	18	3	100	90	267
May	2025	15	18	10	12	23	17	4	100	99	281
June	2025	15	20	10	12	20	18	5	100	102	253
July	2025	17	19	8	18	18	15	5	100	100	265
August	2025	14	17	9	22	18	16	4	100	91	262
September	2025	16	13	7	23	24	14	4	100	83	240
October	2025	15	13	8	22	23	17	3	100	84	239
November	2025	20	10	8	16	25	18	4	100	89	239
December	2025	18	12	9	20	20	17	3	100	90	233
January	2026	18	17	10	19	18	14	4	100	98	237
February	2026	16	18	10	22	19	13	3	100	93	258
March	2026	16	18	9	18	22	14	2	100	94	302
April	2026	17	15	9	20	24	14	1	100	88	296
May	2026	14	15	10	24	21	14	2	100	84	284
June	2026	13	15	10	28	20	12	2	100	80	275
July	2026	13	14	12	28	17	13	2	100	82	291