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.

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
March	2025	7	1	2	22	44	2	3
April	2025	8	2	3	20	46	4	3
May	2025	9	1	2	19	37	3	4
June	2025	9	1	2	18	32	4	5
July	2025	10	1	2	23	32	2	6
August	2025	8	2	2	23	40	2	7
September	2025	6	2	1	26	48	1	7
October	2025	7	2	1	27	52	1	8
November	2025	9	1	1	23	51	1	10
December	2025	10	1	2	21	50	0	8
January	2026	9	2	2	17	44	1	7
February	2026	7	3	3	20	47	1	4
March	2026	8	3	3	17	46	2	4
April	2026	10	3	3	21	50	2	4
May	2026	8	2	3	19	50	2	5
June	2026	8	3	3	20	53	3	7
July	2026	9	2	3	19	51	3	7