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

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	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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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
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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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	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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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	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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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
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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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
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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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
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)

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
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)

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	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)

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	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

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TABLE 9
ANNUAL 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
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)

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
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)

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
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

EDUCATION HIGH SCHOOL OR LESS
TABLE 9
ANNUAL 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
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
March	2025	8	16	16	25	19	14	3	100	80	276
April	2025	9	12	18	21	25	13	2	100	74	267
May	2025	10	15	19	21	24	10	2	100	79	281
June	2025	12	14	20	24	21	7	1	100	81	253
July	2025	11	17	19	24	20	6	2	100	83	265
August	2025	11	13	19	27	20	6	3	100	77	262
September	2025	8	15	15	26	26	6	4	100	70	240
October	2025	10	12	13	30	27	6	4	100	65	239
November	2025	10	13	12	29	29	4	3	100	65	239
December	2025	11	12	12	32	24	5	3	100	68	233
January	2026	10	15	17	31	17	6	4	100	78	237
February	2026	9	13	21	29	17	8	3	100	76	258
March	2026	9	13	20	28	19	8	3	100	76	302
April	2026	9	13	16	28	24	9	1	100	70	296
May	2026	7	14	13	35	21	9	1	100	65	284
June	2026	6	12	12	34	26	9	1	100	57	275
July	2026	7	10	14	34	24	8	2	100	58	291