

EDUCATION SOME COLLEGE

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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	39	3	3	14	17	0	1
April	1978	37	4	2	13	19	0	2
May	1978	40	4	2	12	23	0	2
June	1978	40	2	2	11	26	0	2
July	1978	39	2	3	11	29	2	1
August	1978	36	2	4	12	30	2	2
September	1978	41	3	4	11	29	2	1
October	1978	46	3	3	12	28	1	2
November	1978	45	4	2	10	26	1	2
December	1978	38	4	2	14	24	1	2
January	1979	34	3	4	12	27	1	2
February	1979	32	2	4	13	29	1	1
March	1979	35	2	4	13	35	1	1
April	1979	36	2	4	14	38	0	1
May	1979	35	3	4	15	41	0	1
June	1979	34	4	5	12	43	0	0
July	1979	33	6	4	12	42	1	1
August	1979	35	6	5	11	43	1	1
September	1979	37	6	5	11	43	1	1
October	1979	36	5	6	11	45	2	1
November	1979	36	4	5	13	45	2	1
December	1979	32	3	4	15	45	2	1
January	1980	35	4	2	14	44	1	1
February	1980	35	5	3	12	43	1	1
March	1980	36	6	5	14	44	1	1
April	1980	30	4	5	14	45	4	1
May	1980	28	3	5	14	43	4	1
June	1980	28	3	3	15	37	4	1
July	1980	31	5	3	16	37	2	0
August	1980	33	6	4	17	35	1	0
September	1980	37	6	4	16	37	0	1
October	1980	35	5	4	16	35	1	1
November	1980	37	5	5	17	37	1	1
December	1980	37	5	4	14	37	1	1
January	1981	40	5	5	13	36	1	1
February	1981	38	4	6	10	38	1	1
March	1981	34	4	6	10	39	1	1
April	1981	32	3	6	10	38	2	0
May	1981	32	5	3	11	37	2	1
June	1981	34	4	3	12	35	2	1
July	1981	37	3	4	11	34	1	1
August	1981	38	3	5	10	33	1	1
September	1981	41	4	5	10	33	1	2
October	1981	39	4	5	12	30	1	2
November	1981	32	3	6	17	31	1	1
December	1981	31	3	6	20	31	1	1
January	1982	32	3	5	22	30	2	1
February	1982	36	5	6	20	27	1	1
March	1982	35	5	5	20	26	1	1

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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</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
April	1982	34	4	5	20	27	1	1
May	1982	31	3	5	20	26	1	1
June	1982	30	3	5	18	22	2	1
July	1982	28	4	5	18	24	2	1
August	1982	29	5	5	17	24	2	0
September	1982	30	6	3	19	27	1	1
October	1982	34	6	3	18	23	0	1
November	1982	35	6	3	21	22	1	1
December	1982	33	4	4	21	21	2	1
January	1983	33	3	3	24	22	2	0
February	1983	34	1	6	24	19	2	1
March	1983	34	1	5	25	19	2	1
April	1983	30	3	8	24	17	1	1
May	1983	28	4	6	22	18	0	0
June	1983	30	4	7	21	19	1	1
July	1983	34	2	5	19	18	1	1
August	1983	35	3	6	19	18	1	1
September	1983	35	4	5	21	14	1	1
October	1983	33	5	6	21	16	0	0
November	1983	36	4	5	21	17	0	1
December	1983	36	3	6	18	15	1	1
January	1984	38	3	5	16	13	1	1
February	1984	38	2	7	17	12	1	1
March	1984	39	2	6	16	13	0	1
April	1984	38	2	7	17	14	0	0
May	1984	39	2	6	15	12	0	0
June	1984	39	3	5	15	11	1	0
July	1984	39	3	5	14	10	1	1
August	1984	39	4	4	13	11	2	1
September	1984	41	4	5	11	12	2	1
October	1984	42	5	4	12	11	2	0
November	1984	42	4	5	13	7	1	1
December	1984	39	3	5	17	7	2	1
January	1985	43	3	6	14	7	2	2
February	1985	42	3	4	14	9	2	2
March	1985	42	4	4	15	10	1	1
April	1985	36	3	2	17	12	1	0
May	1985	36	4	3	16	12	1	0
June	1985	37	3	4	17	12	1	1
July	1985	39	4	5	15	10	1	1
August	1985	39	4	4	16	9	2	0
September	1985	37	4	4	14	11	2	0
October	1985	35	3	4	14	12	2	0
November	1985	33	2	4	14	12	2	1
December	1985	33	3	4	19	11	1	1
January	1986	33	4	5	19	9	1	1
February	1986	34	5	5	17	8	1	2
March	1986	34	5	6	13	8	2	2
April	1986	35	4	6	14	10	2	3
May	1986	35	4	8	16	10	2	1
June	1986	36	3	8	16	10	2	1
July	1986	40	4	9	16	10	1	1
August	1986	39	5	8	18	11	1	1

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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</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>
September 1986	38	5	7	19	9	2	1
October 1986	34	5	6	19	9	2	1
November 1986	37	3	4	18	7	3	1
December 1986	37	4	4	18	9	2	1
January 1987	40	3	6	18	10	1	1
February 1987	39	4	7	18	12	1	1
March 1987	41	4	6	15	11	2	0
April 1987	39	4	6	16	10	1	0
May 1987	40	4	6	13	10	2	0
June 1987	39	4	6	13	11	2	0
July 1987	38	4	8	12	10	2	1
August 1987	38	3	8	13	10	3	1
September 1987	37	3	8	12	10	3	0
October 1987	37	3	5	12	10	2	0
November 1987	33	4	6	12	9	2	1
December 1987	36	5	5	12	7	2	2
January 1988	36	5	5	13	8	3	2
February 1988	39	3	4	15	8	3	2
March 1988	41	2	6	15	9	2	1
April 1988	42	2	7	14	10	1	1
May 1988	39	3	7	11	11	1	0
June 1988	32	1	6	13	9	1	1
July 1988	36	3	5	12	9	2	1
August 1988	39	2	4	13	9	2	2
September 1988	44	5	6	11	10	2	1
October 1988	42	3	5	13	8	2	1
November 1988	37	5	6	16	8	1	1
December 1988	35	3	3	19	10	2	0
January 1989	34	3	5	19	12	1	2
February 1989	34	2	4	19	15	1	2
March 1989	35	2	8	18	15	1	3
April 1989	36	2	8	18	16	1	2
May 1989	36	2	8	14	13	1	2
June 1989	40	1	6	14	12	1	2
July 1989	38	2	8	13	11	1	1
August 1989	40	2	9	13	13	1	1
September 1989	38	2	9	13	13	1	1
October 1989	37	1	6	16	12	0	1
November 1989	38	1	5	18	10	0	0
December 1989	38	3	7	15	10	1	0
January 1990	40	3	8	13	9	1	0
February 1990	40	3	9	15	13	1	1
March 1990	40	2	6	15	14	1	1
April 1990	39	2	6	13	13	0	1
May 1990	37	2	5	10	10	1	2
June 1990	36	3	8	11	10	1	3
July 1990	34	4	9	12	11	1	4
August 1990	34	4	8	15	13	1	3
September 1990	29	4	5	16	15	1	2
October 1990	28	2	4	19	20	1	2
November 1990	28	3	4	19	21	0	2
December 1990	28	2	4	19	23	0	2

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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</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>
January	1991	27	3	4	23	21	1	2
February	1991	25	2	5	24	18	1	1
March	1991	24	4	4	23	15	2	3
April	1991	25	4	4	19	13	1	2
May	1991	23	5	5	19	16	1	2
June	1991	26	4	6	23	18	2	0
July	1991	26	3	6	23	18	3	1
August	1991	32	2	5	21	14	3	3
September	1991	34	3	5	22	12	2	3
October	1991	33	3	5	22	14	1	3
November	1991	31	3	5	25	15	3	1
December	1991	29	2	5	25	15	4	2
January	1992	27	2	6	28	15	6	2
February	1992	22	2	6	28	14	5	2
March	1992	21	3	6	28	14	4	1
April	1992	23	3	7	27	14	3	2
May	1992	25	4	6	27	14	3	2
June	1992	24	4	6	27	13	5	3
July	1992	25	3	6	27	13	5	3
August	1992	27	3	7	29	16	5	4
September	1992	29	4	6	27	17	6	3
October	1992	29	4	5	28	18	7	2
November	1992	31	5	5	24	15	6	2
December	1992	31	5	5	25	15	5	2
January	1993	32	5	7	21	12	5	1
February	1993	32	4	8	24	10	5	2
March	1993	36	3	6	22	9	4	1
April	1993	36	2	5	22	11	4	2
May	1993	38	2	5	19	11	4	2
June	1993	36	3	5	16	11	3	2
July	1993	37	5	5	15	8	3	1
August	1993	34	5	5	19	11	3	1
September	1993	33	4	7	24	14	4	2
October	1993	29	4	7	27	15	3	2
November	1993	31	4	6	24	13	4	2
December	1993	32	4	7	20	11	4	2
January	1994	36	3	8	19	9	2	2
February	1994	33	3	8	20	10	2	1
March	1994	30	4	6	23	9	3	1
April	1994	29	4	6	23	9	5	1
May	1994	32	3	7	22	9	4	2
June	1994	34	3	7	19	9	3	1
July	1994	36	3	7	18	10	2	2
August	1994	36	4	5	18	9	3	2
September	1994	37	5	3	23	9	4	3
October	1994	30	5	2	27	10	3	3
November	1994	30	3	2	29	10	3	3
December	1994	32	3	4	26	12	3	3
January	1995	34	2	6	21	12	3	2
February	1995	35	3	7	19	10	2	2
March	1995	33	5	5	20	9	3	2
April	1995	33	5	4	22	9	3	3
May	1995	29	5	6	20	10	3	3

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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</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
June	1995	30	3	7	19	9	2	2
July	1995	33	3	8	19	8	2	3
August	1995	35	3	6	21	7	2	3
September	1995	38	2	5	21	7	2	3
October	1995	37	1	4	21	9	2	3
November	1995	36	2	5	23	9	1	3
December	1995	34	2	5	22	7	2	3
January	1996	34	2	5	19	6	2	5
February	1996	36	2	6	15	7	2	4
March	1996	37	4	7	17	9	2	5
April	1996	38	6	7	19	8	1	3
May	1996	36	5	6	21	9	1	3
June	1996	34	4	7	19	10	1	2
July	1996	35	4	8	17	12	1	3
August	1996	32	5	7	15	11	1	4
September	1996	32	5	5	17	11	2	4
October	1996	28	4	4	19	11	2	3
November	1996	32	3	5	17	11	1	2
December	1996	33	4	7	14	9	0	2
January	1997	38	3	7	12	8	0	2
February	1997	38	3	7	15	7	1	2
March	1997	36	4	5	16	7	1	3
April	1997	32	5	7	17	7	1	2
May	1997	32	5	8	16	8	0	3
June	1997	32	4	8	14	7	0	2
July	1997	36	5	7	14	7	0	2
August	1997	33	5	5	12	7	0	2
September	1997	34	6	5	14	7	0	3
October	1997	34	4	5	13	8	0	4
November	1997	39	3	5	15	9	0	3
December	1997	37	1	5	12	10	0	2
January	1998	35	1	4	12	8	0	1
February	1998	30	4	5	11	6	0	2
March	1998	32	5	7	12	6	0	3
April	1998	34	6	8	12	8	1	2
May	1998	37	4	9	12	8	1	2
June	1998	37	4	9	12	5	1	1
July	1998	39	3	9	10	4	0	1
August	1998	42	3	11	11	3	0	0
September	1998	41	3	11	14	5	1	2
October	1998	43	3	9	15	4	1	3
November	1998	42	3	9	14	7	1	3
December	1998	42	4	8	14	6	1	3
January	1999	41	4	8	15	7	1	3
February	1999	43	3	7	13	6	0	2
March	1999	47	2	6	10	6	0	1
April	1999	45	4	8	9	6	0	2
May	1999	43	5	8	10	5	0	3
June	1999	43	5	10	14	5	0	3
July	1999	43	4	8	14	4	0	2
August	1999	46	3	8	17	6	1	1
September	1999	46	4	7	15	7	1	1
October	1999	45	4	6	17	8	1	2

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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>
November	1999	43	4	8	14	5	0	3
December	1999	41	3	8	13	5	0	2
January	2000	45	2	11	12	5	0	1
February	2000	49	2	10	11	6	0	0
March	2000	46	1	9	11	8	0	1
April	2000	40	1	8	10	9	0	2
May	2000	41	2	9	11	9	0	2
June	2000	43	3	9	13	8	0	2
July	2000	46	4	10	15	8	1	2
August	2000	39	4	10	19	9	1	3
September	2000	38	3	13	14	7	1	4
October	2000	33	2	11	16	8	0	4
November	2000	36	2	10	15	7	0	3
December	2000	36	2	8	16	8	1	3
January	2001	38	2	7	14	8	1	3
February	2001	36	1	8	16	9	1	4
March	2001	34	2	7	17	10	1	4
April	2001	33	2	8	16	10	1	4
May	2001	35	2	7	16	11	1	3
June	2001	34	2	9	16	11	1	2
July	2001	33	2	10	17	11	2	2
August	2001	31	2	10	18	10	4	1
September	2001	30	2	8	21	9	4	2
October	2001	32	3	7	23	9	2	3
November	2001	33	4	6	25	9	2	4
December	2001	36	4	6	24	9	2	4
January	2002	34	2	6	24	7	3	3
February	2002	33	2	7	26	6	3	2
March	2002	32	3	9	25	4	3	2
April	2002	36	3	7	22	5	3	2
May	2002	35	3	7	20	6	2	2
June	2002	32	2	5	23	8	3	2
July	2002	26	2	6	27	7	2	1
August	2002	24	1	6	28	8	5	1
September	2002	28	2	6	26	8	6	1
October	2002	30	2	6	26	8	10	1
November	2002	32	3	5	25	7	8	2
December	2002	30	3	6	25	9	11	2
January	2003	28	3	7	24	11	6	3
February	2003	25	4	7	23	13	7	2
March	2003	23	4	6	25	12	6	2
April	2003	25	2	7	26	9	10	2
May	2003	27	2	7	26	6	9	3
June	2003	28	2	8	25	6	7	3
July	2003	30	3	7	25	7	4	2
August	2003	32	4	7	24	8	5	2
September	2003	30	5	7	26	9	5	2
October	2003	29	4	6	25	7	4	3
November	2003	31	4	7	25	7	3	3
December	2003	34	6	6	21	7	1	3
January	2004	36	7	7	20	8	1	2
February	2004	37	7	8	22	9	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</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
March	2004	38	3	8	22	9	2	2
April	2004	37	3	9	25	10	2	3
May	2004	37	4	7	23	12	1	3
June	2004	35	5	8	20	15	1	3
July	2004	35	5	7	17	18	2	3
August	2004	36	5	8	18	15	2	3
September	2004	38	5	7	24	13	2	3
October	2004	37	5	7	23	11	1	3
November	2004	37	4	6	22	12	1	3
December	2004	35	4	6	20	12	1	3
January	2005	37	4	7	21	11	1	2
February	2005	36	5	7	21	11	1	2
March	2005	40	5	8	20	11	1	3
April	2005	38	5	6	19	14	2	3
May	2005	38	3	5	21	17	2	2
June	2005	36	4	7	19	16	3	2
July	2005	36	5	8	19	13	3	4
August	2005	35	7	8	17	11	2	5
September	2005	34	7	6	19	17	2	4
October	2005	29	5	6	21	24	2	3
November	2005	28	3	6	22	27	1	4
December	2005	30	2	8	23	26	1	4
January	2006	37	3	7	23	21	1	4
February	2006	37	4	7	22	19	1	2
March	2006	35	4	6	18	18	1	2
April	2006	32	4	7	16	18	1	1
May	2006	31	4	8	16	21	1	1
June	2006	29	4	8	18	23	1	1
July	2006	28	5	8	20	26	2	2
August	2006	28	5	7	18	23	2	3
September	2006	29	4	6	20	24	3	2
October	2006	32	4	6	18	21	2	2
November	2006	34	4	7	20	16	2	1
December	2006	36	5	6	20	14	0	1
January	2007	33	5	8	20	14	0	2
February	2007	32	7	8	19	17	1	3
March	2007	32	7	10	20	18	2	3
April	2007	35	6	9	21	18	2	3
May	2007	34	5	9	21	21	2	3
June	2007	35	5	7	22	22	2	3
July	2007	33	8	7	22	22	1	3
August	2007	32	7	8	24	21	1	4
September	2007	29	6	10	23	22	1	4
October	2007	28	4	9	24	22	0	4
November	2007	28	4	7	22	24	0	3
December	2007	27	3	7	26	26	1	3
January	2008	26	2	5	26	28	2	4
February	2008	26	2	4	27	31	3	4
March	2008	24	3	4	23	34	3	5
April	2008	23	5	5	26	38	4	3
May	2008	20	5	6	27	38	5	3
June	2008	20	3	5	28	43	6	3
July	2008	23	2	5	23	45	4	3

EDUCATION SOME COLLEGE

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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</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>
August	2008	22	2	4	24	50	4	3
September	2008	24	3	4	26	44	3	3
October	2008	21	3	4	28	42	5	3
November	2008	20	3	4	28	33	8	3
December	2008	15	2	3	28	27	11	4
January	2009	14	2	4	30	23	13	5
February	2009	14	2	3	33	24	15	5
March	2009	14	2	4	38	27	16	4
April	2009	14	1	4	40	26	14	4
May	2009	13	1	5	41	25	11	5
June	2009	13	1	4	39	23	9	6
July	2009	12	2	5	39	24	10	6
August	2009	12	2	5	37	22	11	4
September	2009	14	1	5	38	21	10	3
October	2009	13	1	5	36	19	10	3
November	2009	13	1	5	39	20	8	4
December	2009	13	1	5	38	19	7	5
January	2010	15	3	4	41	20	5	6
February	2010	17	2	4	39	19	5	6
March	2010	15	3	5	36	17	6	4
April	2010	14	3	7	35	18	8	3
May	2010	13	4	7	37	19	8	2
June	2010	15	4	7	38	19	8	4
July	2010	15	4	6	37	20	8	4
August	2010	16	3	5	36	18	9	5
September	2010	17	2	5	37	17	8	3
October	2010	18	2	5	37	14	7	4
November	2010	18	2	3	36	15	7	4
December	2010	18	2	2	38	17	6	4
January	2011	17	2	3	38	19	4	4
February	2011	18	3	3	35	22	3	3
March	2011	18	4	4	34	25	3	3
April	2011	17	4	3	35	31	3	2
May	2011	15	3	3	34	33	4	3
June	2011	16	3	3	30	30	4	3
July	2011	18	3	4	32	28	3	3
August	2011	16	2	5	36	28	4	2
September	2011	16	2	4	39	29	6	3
October	2011	14	1	3	39	29	8	4
November	2011	17	1	3	37	28	8	4
December	2011	19	1	4	35	26	6	2
January	2012	21	2	5	32	23	6	1
February	2012	22	3	4	32	23	4	2
March	2012	24	3	4	29	25	4	2
April	2012	26	3	5	29	27	3	4
May	2012	25	3	6	28	27	2	3
June	2012	21	2	8	31	27	2	3
July	2012	19	2	6	31	26	4	3
August	2012	18	2	7	33	24	4	3
September	2012	18	1	7	33	25	5	4
October	2012	22	1	7	30	26	4	3
November	2012	27	2	6	27	28	4	4
December	2012	31	2	5	25	24	3	4

EDUCATION SOME COLLEGE

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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</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>
January	2013	27	2	6	26	22	3	4
February	2013	24	3	6	28	21	3	4
March	2013	21	4	5	28	23	2	4
April	2013	19	5	6	27	21	2	5
May	2013	21	6	8	24	20	2	4
June	2013	23	5	7	25	19	3	4
July	2013	28	5	6	23	19	3	3
August	2013	28	4	4	27	18	2	3
September	2013	27	4	5	27	18	1	3
October	2013	24	4	5	29	19	1	3
November	2013	20	3	4	27	23	1	3
December	2013	21	4	4	25	22	2	2
January	2014	23	5	4	25	21	2	2
February	2014	25	7	5	24	17	2	3
March	2014	24	6	7	27	18	2	3
April	2014	23	5	7	29	20	2	5
May	2014	27	4	7	26	21	3	4
June	2014	30	3	5	24	20	2	4
July	2014	32	4	5	23	19	2	4
August	2014	32	4	6	25	17	1	4
September	2014	31	4	5	27	17	1	5
October	2014	31	4	5	25	15	2	6
November	2014	31	3	4	25	15	2	5
December	2014	33	4	5	23	17	2	3
January	2015	33	4	6	25	16	2	2
February	2015	35	3	7	25	16	2	3
March	2015	32	3	7	27	15	2	4
April	2015	31	3	8	27	15	2	5
May	2015	28	5	8	29	14	2	6
June	2015	30	4	9	27	13	1	6
July	2015	31	5	8	24	13	1	6
August	2015	35	4	7	21	12	1	5
September	2015	36	4	7	24	13	1	4
October	2015	34	4	6	28	13	3	4
November	2015	32	3	5	34	13	3	4
December	2015	33	2	5	32	12	4	6
January	2016	32	1	5	28	12	3	6
February	2016	33	2	6	23	13	3	6
March	2016	31	3	7	25	11	3	5
April	2016	32	4	8	26	9	2	4
May	2016	35	3	8	26	9	2	3
June	2016	35	4	7	23	10	2	3
July	2016	34	4	5	22	11	2	3
August	2016	32	4	5	23	12	2	3
September	2016	30	3	6	27	11	2	3
October	2016	27	3	7	28	12	2	5
November	2016	26	5	7	29	12	2	5
December	2016	30	4	5	26	12	1	5
January	2017	34	4	6	24	10	1	3
February	2017	36	4	5	22	9	0	3
March	2017	35	5	6	21	7	0	2
April	2017	36	5	6	23	7	1	3

EDUCATION SOME COLLEGE

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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</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
May	2017	34	7	7	23	7	2	4
June	2017	34	7	7	24	8	2	4
July	2017	39	7	7	19	7	1	3
August	2017	39	6	8	16	8	1	1
September	2017	38	6	8	14	8	1	2
October	2017	35	6	8	16	9	1	3
November	2017	35	7	7	16	9	2	4
December	2017	41	6	7	15	7	1	4
January	2018	41	7	5	16	7	2	3
February	2018	40	7	5	16	8	1	2
March	2018	37	9	5	16	9	2	1
April	2018	39	8	7	15	8	2	2
May	2018	43	8	7	16	9	3	3
June	2018	44	6	7	18	9	2	4
July	2018	43	8	9	16	7	2	4
August	2018	41	8	9	17	7	1	4
September	2018	43	9	8	14	7	1	3
October	2018	44	7	7	17	10	1	2
November	2018	45	8	7	16	9	1	2
December	2018	43	7	8	17	9	2	2
January	2019	41	6	7	15	10	2	2
February	2019	38	6	8	16	10	2	3
March	2019	38	6	5	16	10	2	4
April	2019	39	7	7	19	8	2	5
May	2019	43	7	6	20	8	1	4
June	2019	43	6	7	20	8	1	4
July	2019	43	6	7	20	8	1	3
August	2019	39	7	9	19	8	1	4
September	2019	41	7	10	20	6	1	3
October	2019	45	7	9	17	5	1	3
November	2019	46	8	8	17	6	2	3
December	2019	43	7	7	17	8	2	3
January	2020	39	8	7	19	10	1	3
February	2020	42	8	7	19	10	1	2
March	2020	44	8	8	18	8	1	1
April	2020	42	7	6	21	6	3	3
May	2020	39	5	6	24	2	3	4
June	2020	32	4	4	27	2	4	3
July	2020	33	6	6	24	4	3	2
August	2020	30	6	6	24	5	3	1
September	2020	31	7	5	28	5	1	1
October	2020	32	7	4	28	5	1	1
November	2020	34	7	4	28	4	1	1
December	2020	34	6	5	26	4	1	2
January	2021	29	6	3	27	5	1	2
February	2021	25	7	4	29	6	2	2
March	2021	24	7	3	28	11	2	2
April	2021	25	8	5	27	12	2	1
May	2021	32	8	6	22	13	1	1
June	2021	35	7	6	21	11	0	2
July	2021	38	5	6	23	11	1	2
August	2021	33	5	5	25	16	2	2
September	2021	30	6	5	25	18	2	1

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</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>
October	2021	29	6	4	24	22	1	1
November	2021	32	7	5	22	23	1	1
December	2021	33	7	5	20	26	1	2
January	2022	33	7	6	19	28	1	2
February	2022	32	5	6	19	34	2	3
March	2022	34	3	4	18	38	3	2
April	2022	32	3	4	21	41	4	1
May	2022	33	2	3	20	41	5	1
June	2022	29	2	4	22	44	5	1
July	2022	26	2	2	20	50	5	2
August	2022	22	3	2	21	52	6	2
September	2022	22	4	1	22	50	6	3
October	2022	22	3	2	23	49	8	2