EDUCATION SOME COLLEGE
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	22	26	17	14	7	12	2	100	127	535
April	1978	20	26	15	16	8	13	3	100	122	554
May	1978	19	26	15	17	8	13	3	100	119	576
June	1978	18	23	17	18	6	14	3	100	118	557
July	1978	19	23	20	18	7	12	3	100	117	550
August	1978	17	24	17	15	9	15	2	100	117	510
September	1978	20	23	16	12	13	13	2	100	118	534
October	1978	20	24	13	12	14	13	4	100	118	537
November	1978	23	21	16	12	13	10	5	100	119	559
December	1978	17	22	16	16	13	11	5	100	110	557
January	1979	16	23	18	17	13	10	3	100	109	577
February	1979	15	24	16	18	14	10	3	100	106	603
March	1979	18	21	15	19	14	9	3	100	105	609
April	1979	19	16	13	24	15	10	3	100	97	631
May	1979	16	15	13	26	15	11	3	100	90	628
June	1979	12	19	12	26	17	11	3	100	88	670
July	1979	11	23	14	22	17	11	2	100	94	745
August	1979	14	23	12	20	18	12	2	100	99	734
September	1979	17	23	13	18	15	12	1	100	106	717
October	1979	17	22	12	19	16	13	1	100	103	696
November	1979	15	21	12	23	15	12	1	100	99	725
December	1979	14	19	13	22	17	15	1	100	94	696
January	1980	16	20	12	22	16	13	1	100	98	625
February	1980	18	19	10	22	16	13	1	100	98	580
March	1980	17	20	8	28	14	11	2	100	95	542
April	1980	13	16	9	28	16	15	3	100	85	535
May	1980	13	16	10	26	14	18	2	100	89	443
June	1980	14	16	10	20	14	23	2	100	96	465
July	1980	17	18	10	23	8	21	3	100	103	410
August	1980	15	19	12	19	8	23	4	100	107	404
September	1980	16	22	12	18	6	22	4	100	113	446
October	1980	14	25	12	14	10	20	4	100	116	471
November	1980	15	25	12	15	9	20	4	100	116	479
December	1980	15	23	14	15	11	17	5	100	113	418
January	1981	17	20	13	15	11	20	4	100	112	418
February	1981	15	22	13	17	11	18	4	100	109	404
March	1981	15	22	14	19	10	17	3	100	108	420
April	1981	13	22	16	19	8	18	4	100	108	385
May	1981	17	23	13	20	8	17	3	100	111	391
June	1981	17	22	13	21	7	17	2	100	111	372
July	1981	18	24	12	21	8	14	2	100	114	421
August	1981	19	24	14	19	6	14	4	100	117	417
September	1981	21	21	15	19	7	14	3	100	116	427
October	1981	22	20	17	17	7	15	2	100	118	404
November	1981	19	16	18	20	8	17	2	100	106	407

EDUCATION SOME COLLEGE
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	1981	17	21	17	19	9	16	2	100	110	416
January	1982	18	19	14	22	9	16	3	100	106	428
February	1982	21	21	15	19	10	13	2	100	113	443
March	1982	19	20	15	19	9	15	3	100	111	446
April	1982	15	24	15	19	9	15	3	100	111	461
May	1982	13	25	15	19	9	16	3	100	109	457
June	1982	14	26	16	19	8	14	3	100	113	466
July	1982	16	24	17	19	8	13	4	100	113	456
August	1982	17	23	16	21	7	12	4	100	112	450
September	1982	19	21	16	21	8	12	4	100	111	457
October	1982	22	21	16	22	7	11	2	100	114	459
November	1982	24	19	15	20	6	15	1	100	118	461
December	1982	23	18	16	18	7	16	1	100	116	464
January	1983	20	19	15	19	8	18	2	100	113	449
February	1983	18	20	17	19	8	17	1	100	112	458
March	1983	19	23	15	19	7	16	1	100	116	464
April	1983	19	25	16	15	6	17	2	100	123	485
May	1983	22	26	15	14	5	16	3	100	129	490
June	1983	23	24	16	11	4	18	3	100	131	490
July	1983	23	25	15	12	4	18	4	100	132	476
August	1983	24	24	15	13	3	17	4	100	132	475
September	1983	24	29	13	14	3	15	2	100	135	456
October	1983	22	29	14	16	3	15	2	100	132	451
November	1983	21	30	16	14	3	15	2	100	135	432
December	1983	24	26	17	12	4	13	3	100	135	452
January	1984	26	29	17	10	3	12	3	100	142	479
February	1984	26	27	16	12	5	11	3	100	136	492
March	1984	29	29	14	10	5	12	2	100	143	458
April	1984	29	26	13	12	5	13	2	100	138	438
May	1984	30	26	14	10	4	16	1	100	143	419
June	1984	26	30	14	11	3	15	1	100	141	429
July	1984	29	28	16	10	3	13	1	100	143	434
August	1984	28	29	14	13	6	7	2	100	139	462
September	1984	31	26	16	14	5	6	3	100	139	460
October	1984	31	25	15	15	4	6	4	100	137	460
November	1984	31	27	15	13	2	8	4	100	142	456
December	1984	28	27	17	13	3	9	3	100	139	455
January	1985	26	31	16	11	4	11	1	100	142	443
February	1985	24	28	17	11	5	13	2	100	136	445
March	1985	23	31	13	13	5	13	2	100	136	442
April	1985	23	28	16	15	4	11	3	100	131	444
May	1985	24	30	15	17	3	8	2	100	135	441
June	1985	25	29	17	16	4	8	2	100	134	439
July	1985	26	32	16	12	4	9	2	100	142	440
August	1985	26	30	17	10	4	11	2	100	142	432
September	1985	25	29	17	10	4	13	3	100	140	450
October	1985	24	27	17	13	4	12	3	100	133	445
November	1985	21	27	17	15	5	12	2	100	128	435
December	1985	20	29	16	16	5	13	1	100	127	430
January	1986	20	28	16	16	5	14	1	100	126	448
February	1986	21	31	15	15	4	13	1	100	133	445

EDUCATION SOME COLLEGE
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	1986	23	29	15	16	6	10	1	100	131	452
April	1986	24	29	14	16	5	11	1	100	132	439
May	1986	28	25	15	15	5	11	1	100	134	432
June	1986	28	28	15	14	2	12	1	100	140	417
July	1986	30	29	13	11	4	12	1	100	144	419
August	1986	26	31	11	11	6	14	1	100	141	439
September	1986	26	30	13	9	6	14	2	100	141	467
October	1986	23	29	15	12	5	14	2	100	135	462
November	1986	23	28	17	13	4	12	2	100	135	456
December	1986	21	30	16	15	4	14	1	100	132	436
January	1987	22	31	13	15	5	13	2	100	134	431
February	1987	23	30	12	17	5	11	2	100	131	445
March	1987	25	29	14	16	5	9	2	100	133	452
April	1987	25	28	15	15	4	11	1	100	134	456
May	1987	24	27	16	14	3	14	2	100	135	457
June	1987	25	28	14	15	3	13	2	100	135	460
July	1987	23	29	16	13	4	12	3	100	135	463
August	1987	21	33	16	13	4	10	3	100	137	448
September	1987	20	34	15	12	5	12	3	100	137	447
October	1987	24	30	15	11	3	13	2	100	140	404
November	1987	27	23	15	14	3	14	3	100	133	374
December	1987	28	22	16	14	2	15	3	100	134	320
January	1988	26	25	14	16	3	14	3	100	133	335
February	1988	24	31	14	13	2	14	3	100	140	328
March	1988	27	31	14	12	3	10	2	100	143	339
April	1988	25	31	16	13	2	10	2	100	141	331
May	1988	24	30	18	15	2	8	2	100	137	333
June	1988	20	30	19	16	2	10	3	100	132	322
July	1988	20	32	15	16	2	12	3	100	134	345
August	1988	21	31	14	17	4	10	5	100	131	348
September	1988	23	31	13	16	3	9	5	100	135	360
October	1988	24	26	16	15	4	8	6	100	132	339
November	1988	23	24	18	15	4	11	5	100	128	321
December	1988	21	22	19	20	3	11	4	100	120	307
January	1989	22	25	19	20	3	8	3	100	124	319
February	1989	23	26	17	20	4	8	2	100	126	345
March	1989	22	29	19	15	5	9	2	100	131	343
April	1989	23	27	16	14	5	13	1	100	131	328
May	1989	22	32	15	15	4	12	0	100	136	302
June	1989	27	29	12	17	3	12	0	100	135	303
July	1989	25	31	12	19	4	9	1	100	132	291
August	1989	28	26	14	17	5	9	1	100	132	311
September	1989	26	27	15	16	6	9	3	100	131	317
October	1989	26	26	16	14	4	11	3	100	134	327
November	1989	26	29	14	13	3	12	3	100	139	325
December	1989	27	29	15	11	3	13	2	100	142	329
January	1990	26	31	14	13	3	12	1	100	141	339
February	1990	24	29	16	15	4	11	1	100	133	354
March	1990	24	30	13	15	5	11	2	100	134	352
April	1990	27	28	15	13	4	12	2	100	138	342
May	1990	32	26	15	9	4	12	2	100	145	332
June	1990	31	26	16	12	3	11	1	100	142	331

EDUCATION SOME COLLEGE
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	1990	27	28	14	14	4	12	2	100	137	341
August	1990	21	31	12	18	5	12	2	100	130	346
September	1990	18	29	14	19	6	12	2	100	122	357
October	1990	14	26	14	21	9	14	2	100	110	338
November	1990	14	24	12	22	9	17	2	100	107	330
December	1990	12	25	11	22	9	19	1	100	105	322
January	1991	13	24	11	25	8	15	2	100	104	334
February	1991	12	25	13	22	8	16	3	100	107	334
March	1991	15	25	14	18	8	17	3	100	113	330
April	1991	16	28	16	15	7	16	2	100	122	337
May	1991	17	24	16	18	7	14	3	100	117	340
June	1991	18	25	14	22	5	12	4	100	116	352
July	1991	17	22	15	23	5	13	6	100	111	361
August	1991	16	26	16	19	3	16	5	100	120	371
September	1991	14	27	18	16	3	17	5	100	122	348
October	1991	17	28	17	15	3	17	3	100	127	342
November	1991	16	27	16	18	4	17	2	100	120	341
December	1991	16	25	13	19	4	19	4	100	118	376
January	1992	14	24	11	21	7	19	4	100	110	373
February	1992	13	25	14	20	8	17	4	100	110	366
March	1992	12	23	16	20	10	16	2	100	104	342
April	1992	15	22	18	16	8	17	4	100	113	331
May	1992	18	21	16	19	7	17	3	100	114	339
June	1992	20	21	15	18	6	15	4	100	117	358
July	1992	16	23	15	21	7	15	3	100	111	376
August	1992	16	23	13	19	8	16	4	100	112	365
September	1992	15	25	13	20	7	16	4	100	114	363
October	1992	17	22	14	19	6	18	5	100	115	323
November	1992	17	27	16	16	3	17	4	100	126	316
December	1992	16	27	16	14	2	20	4	100	126	317
January	1993	18	31	15	14	2	16	4	100	132	346
February	1993	18	26	15	17	4	16	4	100	123	359
March	1993	21	26	11	19	4	14	4	100	125	342
April	1993	20	24	13	18	5	16	4	100	121	342
May	1993	25	22	13	18	4	15	3	100	124	327
June	1993	23	21	18	17	4	13	3	100	123	337
July	1993	25	25	14	17	6	11	2	100	128	342
August	1993	18	28	12	19	7	13	3	100	120	361
September	1993	17	28	9	20	8	14	4	100	117	363
October	1993	14	25	13	19	8	16	5	100	112	356
November	1993	18	23	15	17	8	14	5	100	116	343
December	1993	18	27	14	17	8	12	4	100	120	354
January	1994	20	31	11	16	8	11	3	100	127	357
February	1994	19	32	10	16	7	14	3	100	128	363
March	1994	19	26	12	17	6	17	2	100	123	364
April	1994	19	24	13	18	4	18	3	100	121	375
May	1994	18	27	15	18	4	15	3	100	122	370
June	1994	20	30	15	15	5	12	3	100	130	357
July	1994	21	30	16	15	5	10	3	100	131	363
August	1994	24	27	14	16	5	10	4	100	130	377
September	1994	24	25	14	17	4	12	4	100	127	380
October	1994	21	21	15	16	4	18	5	100	122	373

EDUCATION SOME COLLEGE
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	1994	18	21	17	18	5	18	4	100	116	360
December	1994	18	22	15	17	4	19	4	100	119	343
January	1995	21	28	12	16	6	14	3	100	127	328
February	1995	23	31	11	15	4	14	2	100	135	322
March	1995	21	29	13	18	5	11	3	100	128	329
April	1995	22	25	16	18	3	14	2	100	126	324
May	1995	19	23	18	19	4	13	3	100	120	335
June	1995	21	26	17	15	3	14	3	100	128	340
July	1995	19	27	17	16	3	14	3	100	128	344
August	1995	20	30	16	13	3	15	3	100	134	319
September	1995	20	30	17	13	4	14	1	100	132	309
October	1995	21	28	16	14	5	13	2	100	130	309
November	1995	20	28	16	15	6	14	2	100	127	339
December	1995	24	27	14	14	4	14	2	100	132	335
January	1996	25	27	13	14	5	16	1	100	133	342
February	1996	27	26	13	13	5	15	1	100	135	315
March	1996	24	28	11	13	6	17	1	100	134	311
April	1996	23	34	10	13	4	15	1	100	140	293
May	1996	20	33	14	14	3	15	2	100	135	307
June	1996	19	30	17	15	4	14	2	100	131	303
July	1996	19	24	19	15	5	16	2	100	124	317
August	1996	23	25	15	12	6	16	3	100	131	322
September	1996	21	29	13	11	5	17	4	100	133	330
October	1996	21	30	13	10	6	17	4	100	134	327
November	1996	21	29	14	11	5	15	4	100	134	319
December	1996	23	27	16	14	3	14	3	100	133	323
January	1997	24	28	14	14	2	14	4	100	136	309
February	1997	25	28	14	14	1	16	2	100	138	309
March	1997	27	26	15	14	2	15	1	100	137	307
April	1997	29	25	15	12	3	15	0	100	139	300
May	1997	29	28	14	11	3	13	1	100	143	307
June	1997	28	30	15	11	2	12	3	100	145	303
July	1997	25	32	17	10	2	11	4	100	145	332
August	1997	24	27	21	11	3	11	4	100	136	319
September	1997	25	25	19	10	4	14	3	100	135	333
October	1997	25	24	17	15	3	13	3	100	131	322
November	1997	28	26	14	13	3	14	2	100	138	324
December	1997	24	29	15	16	3	12	1	100	134	304
January	1998	24	29	18	12	3	14	1	100	137	310
February	1998	22	32	18	13	2	12	1	100	138	313
March	1998	25	31	16	11	1	14	2	100	144	328
April	1998	28	33	13	11	2	11	2	100	149	322
May	1998	27	32	15	10	2	12	2	100	147	340
June	1998	29	34	15	8	2	10	2	100	153	352
July	1998	29	31	18	7	2	11	1	100	151	371
August	1998	29	33	16	9	2	9	2	100	151	370
September	1998	29	28	17	13	1	10	2	100	142	364
October	1998	27	30	17	13	2	9	2	100	143	351
November	1998	25	29	20	13	2	9	2	100	138	355
December	1998	24	30	20	10	4	9	2	100	141	380
January	1999	27	29	17	11	4	10	3	100	141	386

EDUCATION SOME COLLEGE
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	1999	31	29	15	9	5	9	3	100	146	386
March	1999	32	29	14	10	3	8	4	100	149	364
April	1999	29	33	14	9	2	9	4	100	151	365
May	1999	26	33	16	9	1	11	3	100	149	347
June	1999	26	33	17	8	1	13	3	100	149	342
July	1999	28	30	16	10	1	12	2	100	147	320
August	1999	26	31	14	11	3	13	2	100	143	326
September	1999	29	29	14	10	4	13	1	100	144	315
October	1999	28	30	14	11	4	12	1	100	143	331
November	1999	32	30	14	8	3	11	2	100	151	329
December	1999	29	33	15	8	2	11	2	100	152	354
January	2000	29	36	13	8	2	10	2	100	154	349
February	2000	27	35	14	11	3	10	1	100	148	345
March	2000	29	32	10	13	4	9	2	100	144	309
April	2000	28	31	14	11	5	9	2	100	143	315
May	2000	29	33	15	9	4	8	2	100	149	323
June	2000	28	34	18	8	3	8	1	100	151	363
July	2000	29	33	16	8	2	10	1	100	153	356
August	2000	28	28	14	9	4	14	3	100	144	353
September	2000	31	25	15	9	3	14	3	100	144	323
October	2000	29	21	18	9	4	15	3	100	138	320
November	2000	27	27	19	8	4	13	2	100	143	319
December	2000	24	32	17	8	5	11	3	100	143	322
January	2001	23	33	16	10	5	10	3	100	142	338
February	2001	21	31	15	12	5	12	3	100	135	342
March	2001	19	28	18	15	3	15	3	100	128	366
April	2001	20	28	15	15	4	15	2	100	129	362
May	2001	21	25	16	18	5	13	2	100	123	357
June	2001	21	28	14	15	5	13	3	100	129	344
July	2001	20	28	16	16	4	12	3	100	128	345
August	2001	20	29	17	14	5	12	3	100	130	353
September	2001	20	26	16	17	4	13	5	100	125	361
October	2001	19	27	14	17	5	13	5	100	125	362
November	2001	20	27	12	17	4	15	6	100	126	365
December	2001	20	30	12	15	4	17	3	100	131	359
January	2002	21	28	13	14	3	19	3	100	132	373
February	2002	18	29	15	15	2	20	2	100	130	376
March	2002	21	26	17	15	2	17	2	100	131	379
April	2002	24	28	15	14	3	14	2	100	135	354
May	2002	27	26	15	15	3	11	3	100	136	349
June	2002	24	25	14	16	3	14	3	100	130	338
July	2002	20	23	18	18	3	15	2	100	122	356
August	2002	17	23	15	20	4	18	2	100	116	346
September	2002	19	26	13	19	5	16	2	100	121	340
October	2002	21	25	11	17	6	17	4	100	123	325
November	2002	21	25	14	15	5	15	4	100	127	342
December	2002	19	26	14	16	5	17	4	100	125	360
January	2003	17	30	15	15	6	16	2	100	126	354
February	2003	17	30	10	13	7	19	3	100	126	328
March	2003	18	26	11	13	9	21	3	100	122	313
April	2003	20	24	9	13	8	22	4	100	122	311
May	2003	18	29	12	14	5	18	3	100	128	318

EDUCATION SOME COLLEGE
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	2003	19	28	14	15	2	19	3	100	130	336
July	2003	19	28	15	18	2	17	2	100	128	335
August	2003	22	24	15	18	3	15	3	100	125	329
September	2003	23	25	13	18	3	14	3	100	127	309
October	2003	23	26	15	15	4	14	3	100	130	317
November	2003	25	26	17	12	5	15	1	100	134	333
December	2003	25	26	18	12	6	12	1	100	133	335
January	2004	27	26	17	11	7	11	1	100	135	352
February	2004	24	27	16	14	7	11	1	100	130	388
March	2004	24	27	17	12	6	13	2	100	134	407
April	2004	22	30	15	12	5	14	2	100	135	433
May	2004	22	29	16	13	5	14	2	100	133	416
June	2004	22	28	15	15	4	14	2	100	130	439
July	2004	25	23	15	16	5	13	3	100	128	463
August	2004	26	26	14	14	5	13	3	100	133	484
September	2004	23	30	12	15	5	13	3	100	133	463
October	2004	21	29	12	18	4	14	2	100	129	439
November	2004	22	29	12	19	5	12	1	100	128	407
December	2004	23	27	14	19	4	12	1	100	128	429
January	2005	24	30	14	17	5	10	1	100	132	438
February	2005	25	28	14	16	5	11	2	100	132	461
March	2005	25	29	14	13	6	10	2	100	135	451
April	2005	23	28	15	15	6	11	2	100	130	437
May	2005	19	31	15	16	5	11	1	100	129	421
June	2005	20	32	16	16	5	10	1	100	130	441
July	2005	23	31	16	13	5	11	0	100	136	418
August	2005	24	31	14	14	5	12	0	100	137	409
September	2005	24	27	13	15	6	14	1	100	129	400
October	2005	18	26	14	20	8	12	1	100	116	424
November	2005	17	23	15	19	11	14	1	100	110	428
December	2005	18	26	15	18	11	13	0	100	115	435
January	2006	21	27	13	17	8	13	1	100	124	426
February	2006	24	27	16	16	6	11	1	100	129	441
March	2006	24	26	19	16	5	10	1	100	128	431
April	2006	24	26	19	14	7	9	0	100	129	434
May	2006	20	29	15	17	8	11	0	100	124	417
June	2006	18	29	12	19	9	12	1	100	119	412
July	2006	16	28	12	21	9	13	1	100	114	427
August	2006	17	26	16	20	8	11	2	100	115	441
September	2006	17	25	18	19	9	11	1	100	114	442
October	2006	21	24	19	17	8	11	1	100	120	430
November	2006	24	23	20	17	6	10	0	100	124	431
December	2006	24	25	18	17	4	11	1	100	128	439
January	2007	21	27	20	16	4	11	2	100	128	436
February	2007	19	30	17	17	4	11	2	100	127	433
March	2007	21	28	16	17	5	12	1	100	127	446
April	2007	22	28	15	18	5	11	1	100	127	441
May	2007	21	28	16	17	5	13	1	100	127	460
June	2007	20	28	16	17	5	14	1	100	127	434
July	2007	18	29	16	15	5	16	2	100	126	439
August	2007	17	28	14	17	7	15	2	100	121	421
September	2007	18	25	15	20	7	13	3	100	116	436

EDUCATION SOME COLLEGE
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	2007	18	22	16	22	7	13	2	100	111	429
November	2007	19	21	18	20	6	15	2	100	113	456
December	2007	16	21	15	21	8	17	1	100	108	453
January	2008	14	21	14	22	8	19	1	100	105	449
February	2008	11	24	11	27	8	17	2	100	99	418
March	2008	11	24	12	25	8	17	2	100	101	408
April	2008	9	22	11	30	10	14	2	100	91	420
May	2008	10	20	12	29	13	15	1	100	88	432
June	2008	9	18	10	33	14	14	2	100	80	451
July	2008	10	17	11	30	15	15	3	100	82	449
August	2008	9	14	11	33	15	14	3	100	76	447
September	2008	11	17	12	30	12	15	4	100	86	428
October	2008	8	18	11	32	11	15	5	100	83	419
November	2008	8	19	12	29	12	16	6	100	86	423
December	2008	5	16	15	31	12	15	6	100	79	446
January	2009	6	17	14	31	10	18	3	100	82	463
February	2009	4	17	13	33	9	21	3	100	80	467
March	2009	4	17	11	34	11	20	2	100	76	444
April	2009	4	16	14	33	12	19	3	100	75	434
May	2009	5	14	15	32	12	19	2	100	75	438
June	2009	7	16	14	29	10	21	2	100	84	440
July	2009	10	14	12	30	11	22	2	100	83	457
August	2009	9	17	13	26	11	21	3	100	88	455
September	2009	9	15	14	27	13	20	3	100	85	448
October	2009	7	17	14	28	12	19	3	100	84	432
November	2009	8	16	14	29	10	20	3	100	85	407
December	2009	7	19	12	31	9	18	4	100	86	403
January	2010	8	19	14	30	8	17	3	100	89	409
February	2010	7	21	15	32	8	13	3	100	89	427
March	2010	7	21	20	28	10	11	3	100	90	434
April	2010	7	22	19	27	12	10	3	100	90	442
May	2010	8	21	17	24	14	13	3	100	91	421
June	2010	8	22	17	28	10	14	3	100	92	425
July	2010	8	21	19	25	9	14	4	100	94	415
August	2010	9	22	19	26	9	12	3	100	96	453
September	2010	9	19	20	26	11	11	4	100	91	466
October	2010	9	20	19	29	10	10	3	100	90	485
November	2010	8	18	19	31	11	9	4	100	84	458
December	2010	8	19	18	31	11	11	4	100	85	447
January	2011	8	17	19	27	14	11	4	100	85	434
February	2011	11	18	19	24	12	12	4	100	93	456
March	2011	10	18	20	24	13	12	4	100	91	473
April	2011	8	19	18	27	14	11	3	100	86	477
May	2011	5	19	15	28	16	13	4	100	81	467
June	2011	6	23	14	25	16	13	4	100	88	449
July	2011	7	20	16	23	15	16	4	100	90	440
August	2011	7	18	16	28	15	12	3	100	83	425
September	2011	7	15	16	35	14	10	3	100	73	438
October	2011	6	16	16	39	14	8	2	100	69	434
November	2011	6	17	19	36	14	7	2	100	73	443
December	2011	8	17	19	32	13	8	2	100	80	436

EDUCATION SOME COLLEGE
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	2012	11	17	21	28	12	10	2	100	89	447
February	2012	11	20	20	26	10	12	2	100	95	439
March	2012	9	24	20	25	9	10	3	100	100	442
April	2012	9	25	18	25	11	9	3	100	99	415
May	2012	9	25	18	23	13	8	4	100	98	402
June	2012	11	21	16	26	13	10	3	100	93	393
July	2012	12	19	16	28	12	10	3	100	91	416
August	2012	12	16	17	29	9	11	5	100	90	441
September	2012	11	15	17	29	10	11	7	100	88	447
October	2012	12	18	16	26	9	11	8	100	95	442
November	2012	15	22	13	23	10	11	7	100	104	439
December	2012	18	23	14	21	11	8	5	100	108	421
January	2013	18	22	15	22	11	9	3	100	107	409
February	2013	15	22	16	24	13	8	2	100	100	405
March	2013	14	23	16	24	11	10	2	100	101	405
April	2013	13	22	18	23	13	9	4	100	99	403
May	2013	14	22	19	21	11	9	3	100	104	413
June	2013	15	21	20	19	11	10	4	100	105	422
July	2013	16	24	17	19	11	11	3	100	111	422
August	2013	17	21	18	19	10	12	3	100	110	418
September	2013	17	23	16	20	12	11	2	100	108	430
October	2013	15	19	20	20	12	11	2	100	102	461
November	2013	11	19	22	23	16	9	1	100	91	446
December	2013	12	18	23	20	15	10	3	100	95	446
January	2014	13	20	20	20	12	11	3	100	101	423
February	2014	16	24	19	16	10	13	3	100	114	445
March	2014	15	23	17	19	11	13	3	100	109	448
April	2014	16	22	18	19	12	11	2	100	107	468
May	2014	17	22	19	19	11	10	2	100	108	445
June	2014	18	25	19	18	10	9	1	100	115	418
July	2014	20	26	16	19	9	7	3	100	118	403
August	2014	21	26	14	19	7	8	4	100	121	409
September	2014	21	24	15	20	9	7	4	100	116	431
October	2014	19	22	18	20	9	9	4	100	112	424
November	2014	18	21	20	21	10	8	3	100	108	435
December	2014	17	24	22	19	7	8	3	100	115	413
January	2015	17	27	21	17	7	8	3	100	121	427
February	2015	19	28	19	14	8	9	3	100	125	427
March	2015	18	25	19	15	9	12	3	100	119	435
April	2015	19	24	19	15	9	12	2	100	119	419
May	2015	17	25	20	15	9	12	2	100	118	435
June	2015	19	28	18	14	8	10	4	100	125	444
July	2015	17	28	20	15	7	8	5	100	122	447
August	2015	18	28	19	15	6	9	5	100	125	440
September	2015	18	27	18	17	6	9	5	100	121	453
October	2015	19	29	14	17	6	11	4	100	125	463
November	2015	17	28	13	20	7	11	4	100	118	449
December	2015	18	27	13	20	7	13	2	100	118	440
January	2016	17	24	15	21	9	12	2	100	111	441
February	2016	18	25	14	21	7	11	3	100	115	439
March	2016	19	24	16	20	6	11	4	100	117	458
April	2016	20	24	18	19	5	10	5	100	120	483

EDUCATION SOME COLLEGE
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	2016	22	22	19	19	5	10	3	100	119	501
June	2016	21	25	17	20	6	7	3	100	120	472
July	2016	22	25	16	20	6	8	4	100	121	486
August	2016	19	26	17	18	6	8	7	100	120	471
September	2016	17	26	18	17	6	10	7	100	119	515
October	2016	15	25	20	17	5	10	8	100	117	504
November	2016	16	24	17	18	6	11	7	100	116	531
December	2016	19	24	13	18	5	13	7	100	120	505
January	2017	22	28	10	16	5	15	4	100	128	518
February	2017	23	29	12	15	3	15	3	100	134	509
March	2017	23	28	15	15	3	12	3	100	133	526
April	2017	24	25	17	16	3	11	4	100	129	519
May	2017	24	25	17	16	4	12	4	100	129	533
June	2017	23	27	15	13	5	13	4	100	131	522
July	2017	22	32	17	11	5	11	3	100	138	497
August	2017	24	33	17	10	5	9	3	100	142	487
September	2017	24	29	20	11	4	10	2	100	139	492
October	2017	27	27	19	11	4	9	3	100	139	516
November	2017	29	25	17	12	4	9	3	100	138	523
December	2017	31	26	14	12	5	10	3	100	141	512
January	2018	32	26	12	12	5	10	2	100	141	498
February	2018	30	28	13	12	5	10	1	100	140	519
March	2018	28	31	16	12	5	8	1	100	143	546
April	2018	27	32	16	12	4	8	1	100	143	563
May	2018	29	29	16	12	5	8	1	100	142	554
June	2018	32	26	13	14	6	7	2	100	138	537
July	2018	33	24	15	13	4	7	3	100	140	509
August	2018	33	25	14	14	3	6	4	100	141	506
September	2018	33	27	16	12	2	7	3	100	146	519
October	2018	32	26	14	13	3	9	2	100	142	532
November	2018	29	29	14	12	4	9	2	100	143	543
December	2018	28	30	14	13	4	9	2	100	141	535
January	2019	29	28	15	14	3	8	3	100	140	536
February	2019	29	25	16	14	2	11	3	100	138	513
March	2019	29	24	17	14	4	10	3	100	135	500
April	2019	28	28	14	13	4	9	3	100	140	496
May	2019	31	28	14	13	4	7	3	100	142	515
June	2019	32	28	12	13	4	8	3	100	143	523
July	2019	33	25	13	13	5	9	3	100	141	529
August	2019	30	24	13	14	5	11	3	100	135	493
September	2019	31	24	14	14	4	12	3	100	137	483
October	2019	31	27	12	13	4	11	3	100	141	489
November	2019	31	30	12	11	3	11	3	100	146	521
December	2019	30	28	13	11	4	10	3	100	142	539
January	2020	27	26	15	12	4	10	4	100	137	533
February	2020	29	25	16	12	4	9	4	100	138	514
March	2020	31	25	16	11	5	8	5	100	140	509
April	2020	28	24	16	13	5	11	4	100	134	490
May	2020	23	24	17	14	5	13	5	100	127	507
June	2020	18	24	18	16	3	15	5	100	123	515
July	2020	19	25	19	15	4	13	6	100	125	528
August	2020	20	23	19	15	4	11	8	100	125	507

EDUCATION SOME COLLEGE
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	2020	20	23	18	15	4	12	9	100	124	478
October	2020	21	25	15	13	4	12	8	100	129	459
November	2020	20	25	15	13	3	15	8	100	129	452
December	2020	19	26	16	13	3	16	6	100	129	477
January	2021	16	23	19	15	5	16	6	100	120	478
February	2021	14	23	19	17	6	17	4	100	113	492
March	2021	14	20	19	19	9	16	3	100	106	465
April	2021	17	23	15	18	9	17	2	100	113	471
May	2021	19	25	16	15	8	14	3	100	121	459
June	2021	21	27	14	14	7	12	4	100	127	471
July	2021	21	26	15	15	8	10	5	100	124	485
August	2021	19	24	14	17	10	11	4	100	116	499
September	2021	18	24	13	19	11	11	4	100	111	490
October	2021	16	23	14	18	12	13	4	100	109	475
November	2021	16	27	13	17	13	11	3	100	112	465
December	2021	17	24	13	15	16	12	3	100	111	491
January	2022	17	26	11	15	17	10	3	100	111	506
February	2022	16	24	10	16	20	12	3	100	104	512
March	2022	13	23	11	18	19	13	3	100	98	486
April	2022	12	21	9	21	20	13	3	100	92	456
May	2022	13	20	10	23	18	12	4	100	92	451
June	2022	13	18	8	22	23	10	5	100	86	461
July	2022	11	17	9	23	26	10	4	100	79	481
August	2022	11	15	10	22	27	11	4	100	76	485
September	2022	12	16	10	22	25	12	3	100	81	483
October	2022	13	15	9	23	24	14	3	100	81	470