

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

| <u>Date of Survey</u> | | <u>(a)</u> Continuous <u>Increase</u> | <u>(b)</u> Intermittent <u>Increase</u> | <u>(c)</u> No <u>Change</u> | <u>(d)</u> Intermittent <u>Decline</u> | <u>(e)</u> Continuous <u>Decline</u> | <u>(f)</u> Mixed <u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|---|---|-----------------------------------|--|--|--------------------------------------|---------------|--------------|-----------------|--------------|
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| Date of Survey | | (a) | (b) | (c) | (d) | (e) | (f) | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| | | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) <u>Continuous</u> <u>Increase</u> | (b) <u>Intermittent</u> <u>Increase</u> | (c) <u>No</u> <u>Change</u> | (d) <u>Intermittent</u> <u>Decline</u> | (e) <u>Continuous</u> <u>Decline</u> | (f) <u>Mixed</u> <u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|---|---|-----------------------------------|--|--|--------------------------------------|---------------|--------------|-----------------|--------------|
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) Continuous <u>Increase</u> | (b) Intermittent <u>Increase</u> | (c) No <u>Change</u> | (d) Intermittent <u>Decline</u> | (e) Continuous <u>Decline</u> | (f) Mixed <u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|--------------------------------------|--|----------------------------|---------------------------------------|-------------------------------------|-------------------------------|---------------|--------------|-----------------|--------------|
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |

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TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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)**

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| 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 |
| November | 2022 | 13 | 16 | 8 | 24 | 21 | 14 | 4 | 100 | 84 | 481 |
| December | 2022 | 14 | 16 | 8 | 25 | 21 | 11 | 4 | 100 | 83 | 509 |
| January | 2023 | 13 | 16 | 9 | 24 | 20 | 13 | 5 | 100 | 86 | 499 |
| February | 2023 | 13 | 16 | 10 | 25 | 19 | 13 | 4 | 100 | 85 | 473 |
| March | 2023 | 12 | 17 | 12 | 26 | 16 | 14 | 3 | 100 | 87 | 452 |
| April | 2023 | 12 | 18 | 11 | 26 | 18 | 11 | 4 | 100 | 86 | 470 |
| May | 2023 | 12 | 18 | 11 | 25 | 21 | 10 | 3 | 100 | 84 | 485 |
| June | 2023 | 14 | 17 | 10 | 25 | 21 | 11 | 3 | 100 | 85 | 472 |
| July | 2023 | 17 | 15 | 11 | 24 | 19 | 10 | 4 | 100 | 89 | 463 |
| August | 2023 | 16 | 16 | 15 | 21 | 15 | 12 | 4 | 100 | 96 | 444 |
| September | 2023 | 14 | 18 | 16 | 19 | 16 | 12 | 5 | 100 | 97 | 462 |