

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>		(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	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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**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)**

<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>				
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) 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>
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)**

<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

EDUCATION SOME COLLEGE

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

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>				
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)**

<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	3	100	86	470
May	2023	12	18	11	25	21	10	3	100	84	485
June	2023	14	17	10	25	21	11	2	100	84	472
July	2023	17	15	11	24	19	10	4	100	88	463
August	2023	16	16	15	21	16	12	4	100	95	444
September	2023	14	18	16	19	16	12	5	100	97	462
October	2023	12	16	16	20	18	13	4	100	90	471
November	2023	12	15	15	22	23	11	3	100	82	495
December	2023	14	15	14	22	22	10	3	100	85	471
January	2024	14	20	13	21	19	9	5	100	95	461
February	2024	14	22	14	22	14	9	6	100	99	438