EDUCATION SOME COLLEGE
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

Key:
(a) Better off financially than 5 years ago/Better off 5 years 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

(Note: Prior to 1972 a four year horizon was used)

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	1980	37	13	5	6	8	27	5	100	136	446
March	1981	30	19	3	5	8	28	6	100	136	420
September	1981	37	17	4	8	6	23	5	100	140	427
March	1982	32	20	4	9	4	25	5	100	139	446
September	1982	34	16	3	8	6	28	4	100	137	457
March	1983	34	12	2	10	6	31	4	100	130	464
September	1983	38	17	3	9	5	23	5	100	142	456
March	1984	44	18	6	6	3	18	4	100	153	458
September	1984	46	20	4	4	4	17	5	100	158	460
September	1985	38	19	5	9	2	22	6	100	146	450
September	2011	16	15	5	20	14	27	3	100	96	438
October	2011	17	16	4	22	14	22	4	100	97	434
November	2011	17	14	5	24	11	24	4	100	97	443
December	2011	17	14	5	24	12	23	5	100	95	436
January	2012	18	13	6	21	10	26	5	100	100	447
February	2012	19	14	6	19	13	25	5	100	102	439
March	2012	18	16	6	18	10	28	5	100	106	442
April	2012	17	14	7	19	12	26	5	100	99	415
May	2012	18	13	6	20	11	27	5	100	100	402
June	2012	17	13	5	19	14	26	5	100	97	393
July	2012	19	14	5	17	14	26	5	100	102	416
August	2012	18	14	6	16	14	28	4	100	101	441
September	2012	21	11	6	18	13	26	6	100	101	447
October	2012	21	10	6	18	12	26	7	100	100	442
November	2012	23	10	7	17	11	23	7	100	105	439
December	2012	21	11	8	16	14	23	7	100	103	421
January	2013	21	16	7	17	13	21	5	100	107	409
February	2013	22	14	6	17	17	20	4	100	103	405
March	2013	26	14	5	17	16	19	3	100	107	405
April	2013	28	11	5	16	18	19	3	100	105	403
May	2013	26	15	5	17	14	20	4	100	110	413
June	2013	23	15	7	18	12	21	4	100	108	422

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TABLE 12
FIVE YEAR 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	2013	25	17	5	18	10	21	4	100	113	422
August	2013	25	15	5	17	13	22	3	100	110	418
September	2013	26	15	4	16	15	21	3	100	110	430
October	2013	24	14	4	17	15	21	4	100	106	461
November	2013	21	17	6	19	14	18	5	100	104	446
December	2013	20	17	7	18	14	19	5	100	105	446
January	2014	25	15	8	18	12	18	4	100	111	423
February	2014	27	13	8	15	10	22	4	100	116	445
March	2014	28	12	6	16	10	23	6	100	114	448
April	2014	24	14	4	15	11	25	7	100	112	468
May	2014	28	17	3	15	11	20	5	100	120	445
June	2014	29	19	4	14	11	20	4	100	123	418
July	2014	32	17	4	13	11	18	5	100	125	403
August	2014	30	16	5	11	11	20	7	100	124	409
September	2014	28	15	5	13	10	20	8	100	121	431
October	2014	26	19	5	15	10	19	6	100	120	424
November	2014	26	17	5	16	11	19	6	100	116	435
December	2014	27	22	5	14	10	18	4	100	124	413
January	2015	29	20	4	13	9	20	4	100	128	427
February	2015	28	22	4	12	7	22	4	100	130	427
March	2015	29	18	4	14	9	22	4	100	125	435
April	2015	28	19	5	13	9	22	3	100	125	419
May	2015	30	20	4	12	9	24	2	100	128	435
June	2015	31	22	5	10	7	23	2	100	135	444
July	2015	31	19	4	11	9	22	4	100	130	447
August	2015	32	18	5	11	9	20	4	100	131	440
September	2015	31	17	5	11	9	22	6	100	128	453
October	2015	34	19	4	9	8	21	5	100	136	463
November	2015	31	16	4	10	10	22	6	100	128	449
December	2015	33	17	4	9	10	21	5	100	131	440
January	2016	30	17	4	13	11	21	4	100	123	441
February	2016	34	18	4	13	7	20	5	100	131	439
March	2016	33	17	4	14	6	21	5	100	130	458
April	2016	36	18	5	13	4	19	5	100	137	483
May	2016	34	19	5	14	6	18	4	100	133	501
June	2016	36	18	4	12	9	15	5	100	134	472
July	2016	33	18	5	12	11	16	6	100	128	486
August	2016	30	17	4	12	11	19	7	100	124	471
September	2016	27	17	5	14	8	21	8	100	123	515
October	2016	30	16	5	14	7	22	7	100	125	504
November	2016	31	17	5	12	7	22	7	100	129	531
December	2016	34	18	3	11	7	22	5	100	135	505
January	2017	35	18	3	10	5	23	5	100	138	518
February	2017	37	19	3	10	4	22	4	100	142	509

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TABLE 12
FIVE YEAR 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	2017	37	19	5	9	6	20	4	100	142	526
April	2017	37	20	5	8	7	18	5	100	143	519
May	2017	39	20	5	8	7	16	5	100	145	533
June	2017	39	19	4	7	7	19	5	100	145	522
July	2017	40	20	4	8	6	19	4	100	145	497
August	2017	39	19	5	8	6	20	4	100	143	487
September	2017	39	19	7	9	5	18	2	100	144	492
October	2017	42	19	8	10	5	16	1	100	145	516
November	2017	43	19	7	9	6	14	2	100	147	523
December	2017	46	18	5	9	6	13	3	100	149	512
January	2018	43	19	5	8	6	15	3	100	148	498
February	2018	42	19	5	7	6	18	3	100	148	519
March	2018	40	23	4	7	6	17	3	100	149	546
April	2018	40	23	4	7	5	18	3	100	150	563
May	2018	40	22	4	9	5	16	3	100	148	554
June	2018	42	18	5	9	5	16	4	100	146	537
July	2018	45	19	5	9	5	13	5	100	149	509
August	2018	42	19	5	9	4	15	6	100	148	506
September	2018	42	21	4	10	3	14	6	100	150	519
October	2018	42	20	3	9	4	17	6	100	148	532
November	2018	44	21	2	10	6	13	4	100	149	543
December	2018	43	20	2	8	7	15	5	100	148	535
January	2019	41	20	3	9	6	15	6	100	147	536
February	2019	40	18	4	8	5	18	6	100	145	513
March	2019	42	19	4	9	5	15	5	100	147	500
April	2019	44	18	5	9	5	14	4	100	148	496
May	2019	43	20	5	8	5	15	5	100	150	515
June	2019	43	18	4	8	4	17	5	100	148	523
July	2019	41	18	3	9	5	17	6	100	146	529
August	2019	41	18	4	10	5	17	4	100	143	493
September	2019	38	18	4	11	5	18	5	100	140	483
October	2019	42	16	5	10	5	17	5	100	144	489
November	2019	41	18	5	9	4	18	6	100	146	521
December	2019	42	19	5	8	5	18	3	100	148	539
January	2020	37	22	4	8	5	19	4	100	146	533
February	2020	38	23	3	9	5	17	4	100	147	514
March	2020	39	24	4	8	4	14	6	100	150	509
April	2020	42	23	3	9	4	13	5	100	151	490
May	2020	44	20	4	9	3	14	6	100	153	507
June	2020	45	17	4	10	3	15	6	100	149	515
July	2020	44	18	4	9	4	16	5	100	149	528
August	2020	41	19	5	9	4	17	5	100	147	507
September	2020	41	21	5	9	3	16	5	100	150	478
October	2020	42	21	5	8	2	16	6	100	153	459
November	2020	41	22	3	8	2	17	7	100	154	452

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TABLE 12
FIVE YEAR 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	2020	38	23	3	7	4	19	6	100	151	477
January	2021	35	21	3	9	5	22	5	100	142	478
February	2021	35	20	3	10	6	22	3	100	139	492
March	2021	35	19	4	11	5	21	4	100	138	465
April	2021	38	20	4	9	4	20	4	100	144	471
May	2021	40	19	5	7	3	21	6	100	148	459
June	2021	40	18	4	7	3	20	6	100	148	471
July	2021	41	17	4	8	4	20	6	100	146	485
August	2021	40	18	3	9	7	18	6	100	141	499
September	2021	38	19	4	9	8	17	6	100	139	490
October	2021	36	19	4	9	8	17	7	100	139	475
November	2021	35	20	3	10	7	18	7	100	137	465
December	2021	36	17	3	9	9	20	7	100	136	491
January	2022	37	16	2	10	10	18	6	100	134	506
February	2022	35	16	3	8	12	19	6	100	130	512
March	2022	32	17	3	10	11	19	6	100	128	486
April	2022	33	18	3	10	10	20	6	100	131	456
May	2022	34	19	3	10	8	20	6	100	134	451
June	2022	35	16	3	9	10	20	6	100	132	461
July	2022	30	15	4	9	14	21	7	100	123	481
August	2022	30	14	5	10	15	19	7	100	119	485
September	2022	28	16	4	10	15	20	7	100	119	483
October	2022	27	17	4	12	14	19	7	100	117	470
November	2022	28	17	2	12	12	22	7	100	121	481
December	2022	28	16	3	11	12	23	6	100	121	509
January	2023	31	16	3	9	12	24	6	100	126	499
February	2023	30	15	3	11	12	23	6	100	122	473
March	2023	30	16	3	12	11	23	5	100	122	452
April	2023	27	17	4	14	10	22	6	100	120	470
May	2023	28	15	4	13	13	22	5	100	117	485
June	2023	28	14	5	12	13	22	7	100	117	472
July	2023	29	12	4	14	11	23	8	100	116	463
August	2023	29	14	4	14	9	21	9	100	120	444
September	2023	28	14	4	14	10	21	8	100	119	462
October	2023	26	15	5	12	13	22	8	100	116	471
November	2023	24	14	5	12	15	21	8	100	111	495
December	2023	26	14	4	12	17	20	7	100	111	471
January	2024	28	16	4	12	14	20	7	100	118	461
February	2024	29	16	4	11	12	20	8	100	122	438
March	2024	29	18	3	13	9	20	8	100	124	446
April	2024	26	16	4	13	12	21	9	100	116	529
May	2024	23	16	5	14	14	22	6	100	111	621
June	2024	20	15	5	15	16	23	6	100	103	697
July	2024	19	14	6	16	18	22	4	100	99	689

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TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	2024	18	13	6	17	20	21	4	100	95	718
September	2024	18	11	9	17	22	19	3	100	90	721
October	2024	18	10	7	19	24	18	4	100	86	726
November	2024	19	11	7	17	21	21	4	100	92	640
December	2024	16	12	4	17	17	29	5	100	95	601
January	2025	15	13	6	17	13	32	4	100	99	623
February	2025	13	12	7	20	11	33	4	100	94	674
March	2025	13	12	7	19	16	29	3	100	91	801
April	2025	14	12	4	19	18	29	3	100	89	792
May	2025	16	13	4	16	23	24	3	100	90	818
June	2025	17	13	6	17	22	23	3	100	91	738
July	2025	18	13	8	15	21	22	3	100	95	748
August	2025	18	14	9	13	20	22	3	100	98	713
September	2025	17	15	9	15	21	19	4	100	95	735
October	2025	18	15	8	15	25	15	3	100	93	753
November	2025	17	13	8	17	26	16	3	100	87	760
December	2025	19	13	7	14	26	18	3	100	92	750
January	2026	17	13	7	18	22	20	3	100	90	771
February	2026	18	12	7	20	20	20	2	100	90	793
March	2026	18	12	8	22	21	17	2	100	88	886
April	2026	16	13	9	21	22	16	3	100	87	883
May	2026	15	13	7	19	26	16	4	100	83	878
June	2026	15	13	6	20	26	16	4	100	82	833
July	2026	16	12	6	20	27	16	3	100	80	837