EDUCATION SOME COLLEGE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Responses to the query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
March	1978	39	3	3	14	17	0	1
April	1978	37	4	2	13	19	0	2
May	1978	40	4	2	12	23	0	2
June	1978	40	2	2	11	26	0	2
July	1978	39	2	3	11	29	2	1
August	1978	36	2	4	12	30	2	2
September	1978	41	3	4	11	29	2	1
October	1978	46	3	3	12	28	1	2
November	1978	45	4	2	10	26	1	2
December	1978	38	4	2	14	24	1	2
January	1979	34	3	4	12	27	1	2
February	1979	32	2	4	13	29	1	1
March	1979	35	2	4	13	35	1	1
April	1979	36	2	4	14	38	0	1
May	1979	35	3	4	15	41	0	1
June	1979	34	4	5	12	43	0	0
July	1979	33	6	4	12	42	1	1
August	1979	35	6	5	11	43	1	1
September	1979	37	6	5	11	43	1	1
October	1979	36	5	6	11	45	2	1
November	1979	36	4	5	13	45	2	1
December	1979	32	3	4	15	45	2	1
January	1980	35	4	2	14	44	1	1
February	1980	35	5	3	12	43	1	1
March	1980	36	6	5	14	44	1	1
April	1980	30	4	5	14	45	4	1
May	1980	28	3	5	14	43	4	1
June	1980	28	3	3	15	37	4	1
July	1980	31	5	3	16	37	2	0
August	1980	33	6	4	17	35	1	0
September	1980	37	6	4	16	37	0	1
October	1980	35	5	4	16	35	1	1
November	1980	37	5	5	17	37	1	1
December	1980	37	5	4	14	37	1	1
January	1981	40	5	5	13	36	1	1
February	1981	38	4	6	10	38	1	1
March	1981	34	4	6	10	39	1	1
April	1981	32	3	6	10	38	2	0
May	1981	32	5	3	11	37	2	1
June	1981	34	4	3	12	35	2	1
July	1981	37	3	4	11	34	1	1
August	1981	38	3	5	10	33	1	1
September	1981	41	4	5	10	33	1	2
October	1981	39	4	5	12	30	1	2
November	1981	32	3	6	17	31	1	1
December	1981	31	3	6	20	31	1	1

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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
January	1982	32	3	5	22	30	2	1
February	1982	36	5	6	20	27	1	1
March	1982	35	5	5	20	26	1	1
April	1982	34	4	5	20	27	1	1
May	1982	31	3	5	20	26	1	1
June	1982	30	3	5	18	22	2	1
July	1982	28	4	5	18	24	2	1
August	1982	29	5	5	17	24	2	0
September	1982	30	6	3	19	27	1	1
October	1982	34	6	3	18	23	0	1
November	1982	35	6	3	21	22	1	1
December	1982	33	4	4	21	21	2	1
January	1983	33	3	3	24	22	2	0
February	1983	34	1	6	24	19	2	1
March	1983	34	1	5	25	19	2	1
April	1983	30	3	8	24	17	1	1
May	1983	28	4	6	22	18	0	0
June	1983	30	4	7	21	19	1	1
July	1983	34	2	5	19	18	1	1
August	1983	35	3	6	19	18	1	1
September	1983	35	4	5	21	14	1	1
October	1983	33	5	6	21	16	0	0
November	1983	36	4	5	21	17	0	1
December	1983	36	3	6	18	15	1	1
January	1984	38	3	5	16	13	1	1
February	1984	38	2	7	17	12	1	1
March	1984	39	2	6	16	13	0	1
April	1984	38	2	7	17	14	0	0
May	1984	39	2	6	15	12	0	0
June	1984	39	3	5	15	11	1	0
July	1984	39	3	5	14	10	1	1
August	1984	39	4	4	13	11	2	1
September	1984	41	4	5	11	12	2	1
October	1984	42	5	4	12	11	2	0
November	1984	42	4	5	13	7	1	1
December	1984	39	3	5	17	7	2	1
January	1985	43	3	6	14	7	2	2
February	1985	42	3	4	14	9	2	2
March	1985	42	4	4	15	10	1	1
April	1985	36	3	2	17	12	1	0
May	1985	36	4	3	16	12	1	0
June	1985	37	3	4	17	12	1	1
July	1985	39	4	5	15	10	1	1
August	1985	39	4	4	16	9	2	0
September	1985	37	4	4	14	11	2	0
October	1985	35	3	4	14	12	2	0
November	1985	33	2	4	14	12	2	1
December	1985	33	3	4	19	11	1	1
January	1986	33	4	5	19	9	1	1
February	1986	34	5	5	17	8	1	2

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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
March	1986	34	5	6	13	8	2	2
April	1986	35	4	6	14	10	2	3
May	1986	35	4	8	16	10	2	1
June	1986	36	3	8	16	10	2	1
July	1986	40	4	9	16	10	1	1
August	1986	39	5	8	18	11	1	1
September	1986	38	5	7	19	9	2	1
October	1986	34	5	6	19	9	2	1
November	1986	37	3	4	18	7	3	1
December	1986	37	4	4	18	9	2	1
January	1987	40	3	6	18	10	1	1
February	1987	39	4	7	18	12	1	1
March	1987	41	4	6	15	11	2	0
April	1987	39	4	6	16	10	1	0
May	1987	40	4	6	13	10	2	0
June	1987	39	4	6	13	11	2	0
July	1987	38	4	8	12	10	2	1
August	1987	38	3	8	13	10	3	1
September	1987	37	3	8	12	10	3	0
October	1987	37	3	5	12	10	2	0
November	1987	33	4	6	12	9	2	1
December	1987	36	5	5	12	7	2	2
January	1988	36	5	5	13	8	3	2
February	1988	39	3	4	15	8	3	2
March	1988	41	2	6	15	9	2	1
April	1988	42	2	7	14	10	1	1
May	1988	39	3	7	11	11	1	0
June	1988	32	1	6	13	9	1	1
July	1988	36	3	5	12	9	2	1
August	1988	39	2	4	13	9	2	2
September	1988	44	5	6	11	10	2	1
October	1988	42	3	5	13	8	2	1
November	1988	37	5	6	16	8	1	1
December	1988	35	3	3	19	10	2	0
January	1989	34	3	5	19	12	1	2
February	1989	34	2	4	19	15	1	2
March	1989	35	2	8	18	15	1	3
April	1989	36	2	8	18	16	1	2
May	1989	36	2	8	14	13	1	2
June	1989	40	1	6	14	12	1	2
July	1989	38	2	8	13	11	1	1
August	1989	40	2	9	13	13	1	1
September	1989	38	2	9	13	13	1	1
October	1989	37	1	6	16	12	0	1
November	1989	38	1	5	18	10	0	0
December	1989	38	3	7	15	10	1	0
January	1990	40	3	8	13	9	1	0
February	1990	40	3	9	15	13	1	1
March	1990	40	2	6	15	14	1	1
April	1990	39	2	6	13	13	0	1

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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
May	1990	37	2	5	10	10	1	2
June	1990	36	3	8	11	10	1	3
July	1990	34	4	9	12	11	1	4
August	1990	34	4	8	15	13	1	3
September	1990	29	4	5	16	15	1	2
October	1990	28	2	4	19	20	1	2
November	1990	28	3	4	19	21	0	2
December	1990	28	2	4	19	23	0	2
January	1991	27	3	4	23	21	1	2
February	1991	25	2	5	24	18	1	1
March	1991	24	4	4	23	15	2	3
April	1991	25	4	4	19	13	1	2
May	1991	23	5	5	19	16	1	2
June	1991	26	4	6	23	18	2	0
July	1991	26	3	6	23	18	3	1
August	1991	32	2	5	21	14	3	3
September	1991	34	3	5	22	12	2	3
October	1991	33	3	5	22	14	1	3
November	1991	31	3	5	25	15	3	1
December	1991	29	2	5	25	15	4	2
January	1992	27	2	6	28	15	6	2
February	1992	22	2	6	28	14	5	2
March	1992	21	3	6	28	14	4	1
April	1992	23	3	7	27	14	3	2
May	1992	25	4	6	27	14	3	2
June	1992	24	4	6	27	13	5	3
July	1992	25	3	6	27	13	5	3
August	1992	27	3	7	29	16	5	4
September	1992	29	4	6	27	17	6	3
October	1992	29	4	5	28	18	7	2
November	1992	31	5	5	24	15	6	2
December	1992	31	5	5	25	15	5	2
January	1993	32	5	7	21	12	5	1
February	1993	32	4	8	24	10	5	2
March	1993	36	3	6	22	9	4	1
April	1993	36	2	5	22	11	4	2
May	1993	38	2	5	19	11	4	2
June	1993	36	3	5	16	11	3	2
July	1993	37	5	5	15	8	3	1
August	1993	34	5	5	19	11	3	1
September	1993	33	4	7	24	14	4	2
October	1993	29	4	7	27	15	3	2
November	1993	31	4	6	24	13	4	2
December	1993	32	4	7	20	11	4	2
January	1994	36	3	8	19	9	2	2
February	1994	33	3	8	20	10	2	1
March	1994	30	4	6	23	9	3	1
April	1994	29	4	6	23	9	5	1
May	1994	32	3	7	22	9	4	2
June	1994	34	3	7	19	9	3	1

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TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
July	1994	36	3	7	18	10	2	2
August	1994	36	4	5	18	9	3	2
September	1994	37	5	3	23	9	4	3
October	1994	30	5	2	27	10	3	3
November	1994	30	3	2	29	10	3	3
December	1994	32	3	4	26	12	3	3
January	1995	34	2	6	21	12	3	2
February	1995	35	3	7	19	10	2	2
March	1995	33	5	5	20	9	3	2
April	1995	33	5	4	22	9	3	3
May	1995	29	5	6	20	10	3	3
June	1995	30	3	7	19	9	2	2
July	1995	33	3	8	19	8	2	3
August	1995	35	3	6	21	7	2	3
September	1995	38	2	5	21	7	2	3
October	1995	37	1	4	21	9	2	3
November	1995	36	2	5	23	9	1	3
December	1995	34	2	5	22	7	2	3
January	1996	34	2	5	19	6	2	5
February	1996	36	2	6	15	7	2	4
March	1996	37	4	7	17	9	2	5
April	1996	38	6	7	19	8	1	3
May	1996	36	5	6	21	9	1	3
June	1996	34	4	7	19	10	1	2
July	1996	35	4	8	17	12	1	3
August	1996	32	5	7	15	11	1	4
September	1996	32	5	5	17	11	2	4
October	1996	28	4	4	19	11	2	3
November	1996	32	3	5	17	11	1	2
December	1996	33	4	7	14	9	0	2
January	1997	38	3	7	12	8	0	2
February	1997	38	3	7	15	7	1	2
March	1997	36	4	5	16	7	1	3
April	1997	32	5	7	17	7	1	2
May	1997	32	5	8	16	8	0	3
June	1997	32	4	8	14	7	0	2
July	1997	36	5	7	14	7	0	2
August	1997	33	5	5	12	7	0	2
September	1997	34	6	5	14	7	0	3
October	1997	34	4	5	13	8	0	4
November	1997	39	3	5	15	9	0	3
December	1997	37	1	5	12	10	0	2
January	1998	35	1	4	12	8	0	1
February	1998	30	4	5	11	6	0	2
March	1998	32	5	7	12	6	0	3
April	1998	34	6	8	12	8	1	2
May	1998	37	4	9	12	8	1	2
June	1998	37	4	9	12	5	1	1
July	1998	39	3	9	10	4	0	1
August	1998	42	3	11	11	3	0	0

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(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
September	1998	41	3	11	14	5	1	2
October	1998	43	3	9	15	4	1	3
November	1998	42	3	9	14	7	1	3
December	1998	42	4	8	14	6	1	3
January	1999	41	4	8	15	7	1	3
February	1999	43	3	7	13	6	0	2
March	1999	47	2	6	10	6	0	1
April	1999	45	4	8	9	6	0	2
May	1999	43	5	8	10	5	0	3
June	1999	43	5	10	14	5	0	3
July	1999	43	4	8	14	4	0	2
August	1999	46	3	8	17	6	1	1
September	1999	46	4	7	15	7	1	1
October	1999	45	4	6	17	8	1	2
November	1999	43	4	8	14	5	0	3
December	1999	41	3	8	13	5	0	2
January	2000	45	2	11	12	5	0	1
February	2000	49	2	10	11	6	0	0
March	2000	46	1	9	11	8	0	1
April	2000	40	1	8	10	9	0	2
May	2000	41	2	9	11	9	0	2
June	2000	43	3	9	13	8	0	2
July	2000	46	4	10	15	8	1	2
August	2000	39	4	10	19	9	1	3
September	2000	38	3	13	14	7	1	4
October	2000	33	2	11	16	8	0	4
November	2000	36	2	10	15	7	0	3
December	2000	36	2	8	16	8	1	3
January	2001	38	2	7	14	8	1	3
February	2001	36	1	8	16	9	1	4
March	2001	34	2	7	17	10	1	4
April	2001	33	2	8	16	10	1	4
May	2001	35	2	7	16	11	1	3
June	2001	34	2	9	16	11	1	2
July	2001	33	2	10	17	11	2	2
August	2001	31	2	10	18	10	4	1
September	2001	30	2	8	21	9	4	2
October	2001	32	3	7	23	9	2	3
November	2001	33	4	6	25	9	2	4
December	2001	36	4	6	24	9	2	4
January	2002	34	2	6	24	7	3	3
February	2002	33	2	7	26	6	3	2
March	2002	32	3	9	25	4	3	2
April	2002	36	3	7	22	5	3	2
May	2002	35	3	7	20	6	2	2
June	2002	32	2	5	23	8	3	2
July	2002	26	2	6	27	7	2	1
August	2002	24	1	6	28	8	5	1
September	2002	28	2	6	26	8	6	1
October	2002	30	2	6	26	8	10	1

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(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
November	2002	32	3	5	25	7	8	2
December	2002	30	3	6	25	9	11	2
January	2003	28	3	7	24	11	6	3
February	2003	25	4	7	23	13	7	2
March	2003	23	4	6	25	12	6	2
April	2003	25	2	7	26	9	10	2
May	2003	27	2	7	26	6	9	3
June	2003	28	2	8	25	6	7	3
July	2003	30	3	7	25	7	4	2
August	2003	32	4	7	24	8	5	2
September	2003	30	5	7	26	9	5	2
October	2003	29	4	6	25	7	4	3
November	2003	31	4	7	25	7	3	3
December	2003	34	6	6	21	7	1	3
January	2004	36	7	7	20	8	1	2
February	2004	37	7	8	22	9	1	2
March	2004	38	3	8	22	9	2	2
April	2004	37	3	9	25	10	2	3
May	2004	37	4	7	23	12	1	3
June	2004	35	5	8	20	15	1	3
July	2004	35	5	7	17	18	2	3
August	2004	36	5	8	18	15	2	3
September	2004	38	5	7	24	13	2	3
October	2004	37	5	7	23	11	1	3
November	2004	37	4	6	22	12	1	3
December	2004	35	4	6	20	12	1	3
January	2005	37	4	7	21	11	1	2
February	2005	36	5	7	21	11	1	2
March	2005	40	5	8	20	11	1	3
April	2005	38	5	6	19	14	2	3
May	2005	38	3	5	21	17	2	2
June	2005	36	4	7	19	16	3	2
July	2005	36	5	8	19	13	3	4
August	2005	35	7	8	17	11	2	5
September	2005	34	7	6	19	17	2	4
October	2005	29	5	6	21	24	2	3
November	2005	28	3	6	22	27	1	4
December	2005	30	2	8	23	26	1	4
January	2006	37	3	7	23	21	1	4
February	2006	37	4	7	22	19	1	2
March	2006	35	4	6	18	18	1	2
April	2006	32	4	7	16	18	1	1
May	2006	31	4	8	16	21	1	1
June	2006	29	4	8	18	23	1	1
July	2006	28	5	8	20	26	2	2
August	2006	28	5	7	18	23	2	3
September	2006	29	4	6	20	24	3	2
October	2006	32	4	6	18	21	2	2
November	2006	34	4	7	20	16	2	1
December	2006	36	5	6	20	14	0	1

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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
January	2007	33	5	8	20	14	0	2
February	2007	32	7	8	19	17	1	3
March	2007	32	7	10	20	18	2	3
April	2007	35	6	9	21	18	2	3
May	2007	34	5	9	21	21	2	3
June	2007	35	5	7	22	22	2	3
July	2007	33	8	7	22	22	1	3
August	2007	32	7	8	24	21	1	4
September	2007	29	6	10	23	22	1	4
October	2007	28	4	9	24	22	0	4
November	2007	28	4	7	22	24	0	3
December	2007	27	3	7	26	26	1	3
January	2008	26	2	5	26	28	2	4
February	2008	26	2	4	27	31	3	4
March	2008	24	3	4	23	34	3	5
April	2008	23	5	5	26	38	4	3
May	2008	20	5	6	27	38	5	3
June	2008	20	3	5	28	43	6	3
July	2008	23	2	5	23	45	4	3
August	2008	22	2	4	24	50	4	3
September	2008	24	3	4	26	44	3	3
October	2008	21	3	4	28	42	5	3
November	2008	20	3	4	28	33	8	3
December	2008	15	2	3	28	27	11	4
January	2009	14	2	4	30	23	13	5
February	2009	14	2	3	33	24	15	5
March	2009	14	2	4	38	27	16	4
April	2009	14	1	4	40	26	14	4
May	2009	13	1	5	41	25	11	5
June	2009	13	1	4	39	23	9	6
July	2009	12	2	5	39	24	10	6
August	2009	12	2	5	37	22	11	4
September	2009	14	1	5	38	21	10	3
October	2009	13	1	5	36	19	10	3
November	2009	13	1	5	39	20	8	4
December	2009	13	1	5	38	19	7	5
January	2010	15	3	4	41	20	5	6
February	2010	17	2	4	39	19	5	6
March	2010	15	3	5	36	17	6	4
April	2010	14	3	7	35	18	8	3
May	2010	13	4	7	37	19	8	2
June	2010	15	4	7	38	19	8	4
July	2010	15	4	6	37	20	8	4
August	2010	16	3	5	36	18	9	5
September	2010	17	2	5	37	17	8	3
October	2010	18	2	5	37	14	7	4
November	2010	18	2	3	36	15	7	4
December	2010	18	2	2	38	17	6	4
January	2011	17	2	3	38	19	4	4

EDUCATION SOME COLLEGE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
February	2011	18	3	3	35	22	3	3
March	2011	18	4	4	34	25	3	3
April	2011	17	4	3	35	31	3	2
May	2011	15	3	3	34	33	4	3
June	2011	16	3	3	30	30	4	3
July	2011	18	3	4	32	28	3	3
August	2011	16	2	5	36	28	4	2
September	2011	16	2	4	39	29	6	3
October	2011	14	1	3	39	29	8	4
November	2011	17	1	3	37	28	8	4
December	2011	19	1	4	35	26	6	2
January	2012	21	2	5	32	23	6	1
February	2012	22	3	4	32	23	4	2
March	2012	24	3	4	29	25	4	2
April	2012	26	3	5	29	27	3	4
May	2012	25	3	6	28	27	2	3
June	2012	21	2	8	31	27	2	3
July	2012	19	2	6	31	26	4	3
August	2012	18	2	7	33	24	4	3
September	2012	18	1	7	33	25	5	4
October	2012	22	1	7	30	26	4	3
November	2012	27	2	6	27	28	4	4
December	2012	31	2	5	25	24	3	4
January	2013	27	2	6	26	22	3	4
February	2013	24	3	6	28	21	3	4
March	2013	21	4	5	28	23	2	4
April	2013	19	5	6	27	21	2	5
May	2013	21	6	8	24	20	2	4
June	2013	23	5	7	25	19	3	4
July	2013	28	5	6	23	19	3	3
August	2013	28	4	4	27	18	2	3
September	2013	27	4	5	27	18	1	3
October	2013	24	4	5	29	19	1	3
November	2013	20	3	4	27	23	1	3
December	2013	21	4	4	25	22	2	2
January	2014	23	5	4	25	21	2	2
February	2014	25	7	5	24	17	2	3
March	2014	24	6	7	27	18	2	3
April	2014	23	5	7	29	20	2	5
May	2014	27	4	7	26	21	3	4
June	2014	30	3	5	24	20	2	4
July	2014	32	4	5	23	19	2	4
August	2014	32	4	6	25	17	1	4
September	2014	31	4	5	27	17	1	5
October	2014	31	4	5	25	15	2	6
November	2014	31	3	4	25	15	2	5
December	2014	33	4	5	23	17	2	3
January	2015	33	4	6	25	16	2	2
February	2015	35	3	7	25	16	2	3
March	2015	32	3	7	27	15	2	4

EDUCATION SOME COLLEGE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
April	2015	31	3	8	27	15	2	5
May	2015	28	5	8	29	14	2	6
June	2015	30	4	9	27	13	1	6
July	2015	31	5	8	24	13	1	6
August	2015	35	4	7	21	12	1	5
September	2015	36	4	7	24	13	1	4
October	2015	34	4	6	28	13	3	4
November	2015	32	3	5	34	13	3	4
December	2015	33	2	5	32	12	4	6
January	2016	32	1	5	28	12	3	6
February	2016	33	2	6	23	13	3	6
March	2016	31	3	7	25	11	3	5
April	2016	32	4	8	26	9	2	4
May	2016	35	3	8	26	9	2	3
June	2016	35	4	7	23	10	2	3
July	2016	34	4	5	22	11	2	3
August	2016	32	4	5	23	12	2	3
September	2016	30	3	6	27	11	2	3
October	2016	27	3	7	28	12	2	5
November	2016	26	5	7	29	12	2	5
December	2016	30	4	5	26	12	1	5
January	2017	34	4	6	24	10	1	3
February	2017	36	4	5	22	9	0	3
March	2017	35	5	6	21	7	0	2
April	2017	36	5	6	23	7	1	3
May	2017	34	7	7	23	7	2	4
June	2017	34	7	7	24	8	2	4
July	2017	39	7	7	19	7	1	3
August	2017	39	6	8	16	8	1	1
September	2017	38	6	8	14	8	1	2
October	2017	35	6	8	16	9	1	3
November	2017	35	7	7	16	9	2	4
December	2017	41	6	7	15	7	1	4
January	2018	41	7	5	16	7	2	3
February	2018	40	7	5	16	8	1	2
March	2018	37	9	5	16	9	2	1
April	2018	39	8	7	15	8	2	2
May	2018	43	8	7	16	9	3	3
June	2018	44	6	7	18	9	2	4
July	2018	43	8	9	16	7	2	4
August	2018	41	8	9	17	7	1	4
September	2018	43	9	8	14	7	1	3
October	2018	44	7	7	17	10	1	2
November	2018	45	8	7	16	9	1	2
December	2018	43	7	8	17	9	2	2
January	2019	41	6	7	15	10	2	2
February	2019	38	6	8	16	10	2	3
March	2019	38	6	5	16	10	2	4
April	2019	39	7	7	19	8	2	5
May	2019	43	7	6	20	8	1	4

EDUCATION SOME COLLEGE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
June	2019	43	6	7	20	8	1	4
July	2019	43	6	7	20	8	1	3
August	2019	39	7	9	19	8	1	4
September	2019	41	7	10	20	6	1	3
October	2019	45	7	9	17	5	1	3
November	2019	46	8	8	17	6	2	3
December	2019	43	7	7	17	8	2	3
January	2020	39	8	7	19	10	1	3
February	2020	42	8	7	19	10	1	2
March	2020	44	8	8	18	8	1	1
April	2020	42	7	6	21	6	3	3
May	2020	39	5	6	24	2	3	4
June	2020	32	4	4	27	2	4	3
July	2020	33	6	6	24	4	3	2
August	2020	30	6	6	24	5	3	1
September	2020	31	7	5	28	5	1	1
October	2020	32	7	4	28	5	1	1
November	2020	34	7	4	28	4	1	1
December	2020	34	6	5	26	4	1	2
January	2021	29	6	3	27	5	1	2
February	2021	25	7	4	29	6	2	2
March	2021	24	7	3	28	11	2	2
April	2021	25	8	5	27	12	2	1
May	2021	32	8	6	22	13	1	1
June	2021	35	7	6	21	11	0	2
July	2021	38	5	6	23	11	1	2
August	2021	33	5	5	25	16	2	2
September	2021	30	6	5	25	18	2	1
October	2021	29	6	4	24	22	1	1
November	2021	32	7	5	22	23	1	1
December	2021	33	7	5	20	26	1	2
January	2022	33	7	6	19	28	1	2
February	2022	32	5	6	19	34	2	3
March	2022	34	3	4	18	38	3	2
April	2022	32	3	4	21	41	4	1
May	2022	33	2	3	20	41	5	1
June	2022	29	2	4	22	44	5	1
July	2022	26	2	2	20	50	5	2
August	2022	22	3	2	21	52	6	2
September	2022	22	4	1	22	50	6	3
October	2022	22	3	2	23	49	8	2
November	2022	22	2	2	23	47	8	2
December	2022	24	2	2	23	48	7	2
January	2023	24	2	3	23	47	6	3
February	2023	25	2	3	23	44	6	4
March	2023	24	2	4	23	41	7	5
April	2023	24	3	4	21	42	6	4
May	2023	23	3	5	22	44	7	4
June	2023	25	3	4	21	47	6	5
July	2023	25	3	3	21	44	5	5

EDUCATION SOME COLLEGE
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
August	2023	23	4	3	19	43	5	6
September	2023	19	3	4	18	42	4	5
October	2023	20	3	4	18	46	4	6
November	2023	21	2	3	21	49	4	6
December	2023	24	3	4	20	46	4	5
January	2024	25	3	4	21	44	4	5
February	2024	26	3	6	21	42	3	2
March	2024	27	4	5	21	41	3	3
April	2024	27	4	5	21	42	3	3
May	2024	25	4	4	20	45	3	5
June	2024	20	4	3	22	52	3	6
July	2024	17	4	4	21	55	3	7
August	2024	15	4	4	21	58	4	8
September	2024	14	3	4	19	55	3	7
October	2024	14	3	3	21	54	3	7
November	2024	15	4	3	21	51	2	6
December	2024	14	4	4	23	50	2	6
January	2025	12	5	3	22	45	2	6
February	2025	12	4	3	20	44	2	5
March	2025	12	4	2	20	46	2	5
April	2025	12	3	3	19	48	4	4
May	2025	11	2	3	21	48	6	5
June	2025	11	3	4	19	43	6	5
July	2025	11	4	4	20	42	5	7
August	2025	12	4	4	21	42	3	7
September	2025	12	5	3	22	46	3	8
October	2025	14	5	4	22	46	2	7
November	2025	13	6	4	23	48	3	6
December	2025	13	6	3	23	48	2	6
January	2026	12	5	2	25	48	2	5
February	2026	13	4	3	26	49	2	5
March	2026	14	4	3	24	49	2	5
April	2026	13	4	3	23	51	2	5
May	2026	12	5	2	21	55	2	5
June	2026	10	4	2	22	60	3	6
July	2026	10	5	2	22	62	3	7