

FEMALE
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.

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March	1978	27	2	2	15	24	1	2
April	1978	27	2	2	15	25	0	1
May	1978	27	3	3	15	26	0	0
June	1978	28	3	3	14	30	0	0
July	1978	31	2	4	12	32	1	1
August	1978	33	2	5	11	35	1	1
September	1978	33	3	5	12	32	1	1
October	1978	31	3	4	13	33	1	1
November	1978	30	2	3	14	31	1	1
December	1978	29	2	3	14	31	1	1
January	1979	29	2	3	13	32	1	1
February	1979	29	2	3	14	32	2	1
March	1979	29	2	2	14	35	1	2
April	1979	28	1	2	14	40	0	1
May	1979	28	2	3	12	43	0	1
June	1979	27	2	4	11	46	1	1
July	1979	27	3	4	10	45	1	2
August	1979	27	3	4	11	45	1	2
September	1979	26	3	4	12	44	1	2
October	1979	24	2	4	12	45	1	2
November	1979	25	2	3	14	47	1	2
December	1979	24	2	3	15	46	1	2
January	1980	26	2	2	16	44	0	2
February	1980	26	3	3	14	44	1	1
March	1980	24	4	3	14	44	1	1
April	1980	20	3	3	14	46	2	2
May	1980	18	2	4	15	45	2	2
June	1980	20	2	4	15	44	1	1
July	1980	22	2	4	14	43	1	1
August	1980	25	2	5	14	43	1	1
September	1980	27	2	4	14	41	1	1
October	1980	27	2	4	14	39	1	1
November	1980	27	2	4	15	38	1	1
December	1980	24	2	4	15	42	1	1
January	1981	24	1	5	16	45	2	2
February	1981	23	2	4	16	47	2	2
March	1981	24	2	4	16	45	2	2
April	1981	23	2	3	17	42	2	1
May	1981	25	3	3	16	38	1	1
June	1981	26	3	4	15	37	1	1
July	1981	26	2	4	13	35	1	2
August	1981	25	2	4	12	32	2	2
September	1981	24	2	4	12	33	2	2
October	1981	26	3	4	13	34	1	1
November	1981	25	3	4	15	36	1	1
December	1981	26	3	3	18	36	1	1
January	1982	24	3	2	19	35	2	2
February	1982	25	4	3	21	34	1	2
March	1982	24	4	4	21	32	2	2

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(Three Month Moving Averages)

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

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
September 1986	33	3	5	19	12	2	1
October 1986	32	3	6	17	12	1	1
November 1986	32	3	6	16	9	2	1
December 1986	33	3	6	17	9	1	2
January 1987	33	2	6	17	9	2	2
February 1987	33	3	4	19	11	2	1
March 1987	32	3	5	18	11	2	1
April 1987	31	3	4	18	12	2	1
May 1987	30	3	4	17	12	2	1
June 1987	29	3	4	15	12	2	1
July 1987	31	3	5	13	12	2	1
August 1987	32	2	5	14	11	2	1
September 1987	34	2	6	14	11	2	1
October 1987	32	2	5	17	10	2	1
November 1987	31	3	5	16	12	2	1
December 1987	29	4	4	17	12	2	1
January 1988	31	4	5	15	11	2	2
February 1988	34	3	5	14	11	2	1
March 1988	37	3	5	14	10	2	1
April 1988	34	3	5	15	10	1	1
May 1988	29	4	4	17	9	2	1
June 1988	28	4	5	16	10	1	1
July 1988	32	4	5	17	10	2	2
August 1988	38	3	5	16	11	1	2
September 1988	40	4	5	16	11	1	2
October 1988	38	4	5	17	14	1	1
November 1988	34	4	5	17	14	1	2
December 1988	32	3	4	18	15	1	1
January 1989	32	3	4	16	14	1	1
February 1989	32	2	5	17	15	1	1
March 1989	30	2	5	15	16	1	2
April 1989	29	2	6	16	16	0	2
May 1989	29	2	5	14	16	0	2
June 1989	30	2	4	14	16	0	2
July 1989	31	1	4	14	16	0	1
August 1989	30	2	4	14	17	0	2
September 1989	29	2	5	15	17	1	2
October 1989	29	2	4	16	15	0	2
November 1989	29	2	5	17	14	0	2
December 1989	29	2	5	16	15	0	2
January 1990	29	3	6	14	17	1	2
February 1990	28	3	5	13	18	1	1
March 1990	29	3	4	13	17	1	1
April 1990	30	3	4	13	16	1	2
May 1990	28	2	4	13	14	0	3
June 1990	27	3	6	15	14	0	4
July 1990	28	3	6	13	14	1	4
August 1990	29	3	5	15	15	1	3
September 1990	28	2	4	14	16	1	2
October 1990	26	2	4	17	20	1	2
November 1990	25	2	4	16	23	1	2
December 1990	25	1	4	19	23	2	2

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
January	1991	25	1	4	21	20	1	2
February	1991	24	1	4	22	17	1	1
March	1991	24	2	4	23	15	1	2
April	1991	25	2	4	21	17	1	1
May	1991	25	3	5	21	19	1	2
June	1991	26	3	4	20	22	2	1
July	1991	25	3	4	21	19	2	2
August	1991	27	2	4	22	17	2	2
September	1991	27	1	4	24	15	2	3
October	1991	29	1	5	23	15	2	3
November	1991	28	2	5	22	17	3	3
December	1991	26	2	5	22	19	3	3
January	1992	23	2	5	24	20	4	3
February	1992	21	2	6	28	18	4	3
March	1992	22	2	6	26	17	4	2
April	1992	25	3	6	25	16	4	2
May	1992	24	3	6	22	15	4	3
June	1992	23	3	5	25	13	4	3
July	1992	20	3	6	26	15	5	4
August	1992	22	3	6	27	17	6	4
September	1992	24	3	6	25	18	6	4
October	1992	26	3	4	26	17	5	3
November	1992	27	3	5	24	15	4	3
December	1992	27	3	5	27	14	3	3
January	1993	27	4	5	27	13	4	3
February	1993	25	3	5	28	12	4	2
March	1993	26	3	5	24	13	3	2
April	1993	27	2	5	22	11	3	2
May	1993	29	2	6	20	13	4	2
June	1993	27	3	5	19	14	4	2
July	1993	28	3	5	19	15	3	3
August	1993	27	2	4	22	17	2	2
September	1993	27	1	5	23	16	3	3
October	1993	26	2	5	24	15	3	3
November	1993	27	2	5	23	14	3	3
December	1993	28	2	6	22	13	2	2
January	1994	28	2	6	20	12	2	2
February	1994	28	2	5	17	11	2	2
March	1994	29	2	5	17	11	2	2
April	1994	31	3	6	17	10	3	1
May	1994	29	2	6	19	11	3	1
June	1994	29	2	7	19	10	2	1
July	1994	27	2	7	20	10	3	2
August	1994	30	3	6	19	10	3	3
September	1994	30	3	4	22	11	3	3
October	1994	31	3	4	22	11	2	4
November	1994	29	3	4	23	11	3	3
December	1994	31	2	4	20	11	4	3
January	1995	33	2	5	21	10	4	4
February	1995	35	3	6	18	10	3	3
March	1995	34	3	6	18	10	2	4
April	1995	32	4	6	17	10	3	3
May	1995	30	4	6	19	11	3	3

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		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
June	1995	30	4	7	18	11	2	2
July	1995	29	4	7	19	11	2	3
August	1995	31	3	6	18	10	2	3
September	1995	30	3	5	20	9	2	4
October	1995	31	3	4	19	10	2	3
November	1995	28	2	4	18	10	2	3
December	1995	26	3	3	18	10	2	2
January	1996	24	3	4	16	9	1	2
February	1996	25	2	4	17	10	1	2
March	1996	26	3	5	19	9	1	3
April	1996	29	3	4	21	9	2	2
May	1996	29	3	5	21	9	2	2
June	1996	31	3	6	19	10	1	3
July	1996	31	3	7	19	11	0	3
August	1996	30	4	7	17	12	0	4
September	1996	28	4	6	18	12	1	4
October	1996	26	4	6	18	13	1	3
November	1996	28	3	5	17	11	1	3
December	1996	29	3	7	15	9	1	3
January	1997	31	3	6	15	10	1	4
February	1997	29	3	6	17	11	1	4
March	1997	30	4	5	19	12	0	4
April	1997	31	4	6	18	11	0	2
May	1997	32	4	7	16	9	0	2
June	1997	32	4	6	13	7	0	2
July	1997	32	4	6	13	6	0	2
August	1997	32	4	6	13	7	0	2
September	1997	32	3	5	14	9	0	2
October	1997	32	2	5	14	9	1	1
November	1997	35	2	4	14	9	1	2
December	1997	35	2	6	11	8	1	3
January	1998	33	2	6	11	8	1	2
February	1998	34	3	7	10	7	0	3
March	1998	33	4	6	11	8	0	2
April	1998	33	5	6	9	7	1	2
May	1998	31	4	6	10	8	1	2
June	1998	33	4	6	10	7	0	2
July	1998	35	2	7	11	6	0	2
August	1998	37	2	8	12	6	0	2
September	1998	36	1	8	13	5	0	2
October	1998	36	2	7	14	6	1	2
November	1998	37	3	7	13	7	1	3
December	1998	38	4	6	12	7	1	3
January	1999	40	4	6	11	7	1	3
February	1999	39	4	6	12	6	1	2
March	1999	40	3	7	12	6	0	1
April	1999	39	4	7	13	5	0	2
May	1999	41	4	7	14	6	0	4
June	1999	40	4	8	15	6	0	4
July	1999	42	3	8	16	7	0	4
August	1999	42	2	7	15	7	1	3
September	1999	41	3	7	15	7	0	3
October	1999	37	3	6	14	8	1	4

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		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
November	1999	37	4	7	15	8	0	4
December	1999	39	3	7	15	7	0	3
January	2000	41	2	8	14	5	0	3
February	2000	39	2	8	12	6	0	2
March	2000	40	2	8	11	6	0	2
April	2000	39	3	7	12	8	0	2
May	2000	44	3	7	12	7	0	3
June	2000	41	3	7	14	9	1	3
July	2000	41	3	7	14	8	0	3
August	2000	36	2	6	16	10	0	3
September	2000	36	2	6	14	9	0	3
October	2000	37	2	6	16	8	0	3
November	2000	38	2	7	16	7	0	3
December	2000	37	2	8	16	8	1	3
January	2001	35	3	7	15	10	0	2
February	2001	36	3	7	14	12	0	3
March	2001	37	2	6	16	12	0	3
April	2001	37	2	7	16	12	1	3
May	2001	35	2	5	18	12	1	3
June	2001	33	2	6	18	12	1	3
July	2001	32	3	5	18	12	3	3
August	2001	31	3	6	16	10	4	2
September	2001	29	3	6	18	11	4	3
October	2001	29	2	6	20	10	3	4
November	2001	27	1	6	24	9	2	4
December	2001	30	1	5	24	8	2	4
January	2002	30	1	6	25	7	3	3
February	2002	32	1	5	25	7	3	3
March	2002	30	1	5	25	6	3	3
April	2002	31	1	6	23	8	3	3
May	2002	30	1	6	21	9	3	2
June	2002	29	1	7	21	9	2	3
July	2002	27	2	7	23	7	2	3
August	2002	27	1	7	24	7	5	3
September	2002	27	2	7	23	8	7	3
October	2002	27	1	6	23	8	10	2
November	2002	27	1	5	25	9	9	3
December	2002	27	2	5	26	10	9	2
January	2003	27	2	6	24	11	7	3
February	2003	29	2	6	24	12	7	3
March	2003	29	2	6	24	12	6	3
April	2003	29	2	6	26	11	6	2
May	2003	26	2	6	26	10	7	3
June	2003	25	2	6	27	8	6	3
July	2003	25	2	6	27	9	5	3
August	2003	27	3	6	25	10	4	3
September	2003	30	4	6	23	10	4	3
October	2003	29	3	6	22	11	3	3
November	2003	29	3	6	23	11	3	3
December	2003	29	3	5	25	12	2	4
January	2004	32	3	5	25	13	2	3
February	2004	33	3	6	25	12	2	3

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
March	2004	33	3	6	22	12	2	2
April	2004	32	2	6	24	10	2	4
May	2004	30	2	5	24	14	2	3
June	2004	31	2	6	24	15	2	3
July	2004	32	4	6	20	19	1	2
August	2004	34	4	6	20	15	2	2
September	2004	35	4	5	20	14	1	2
October	2004	35	3	5	21	12	2	2
November	2004	33	3	5	22	13	2	2
December	2004	32	4	5	21	13	2	2
January	2005	32	5	5	20	12	1	2
February	2005	33	6	5	19	11	1	3
March	2005	33	5	5	19	12	1	3
April	2005	31	5	5	20	15	1	4
May	2005	31	4	5	22	17	2	3
June	2005	32	4	6	20	16	2	3
July	2005	34	6	7	18	14	3	2
August	2005	34	7	6	17	14	2	3
September	2005	32	6	6	18	17	2	3
October	2005	28	4	4	18	21	1	4
November	2005	29	2	5	18	25	1	5
December	2005	30	4	6	20	24	1	4
January	2006	31	4	7	21	22	1	3
February	2006	31	4	7	21	19	1	3
March	2006	33	3	6	17	18	1	3
April	2006	35	4	7	16	18	1	3
May	2006	33	4	6	17	23	1	2
June	2006	30	4	8	19	25	1	3
July	2006	29	4	7	21	27	2	3
August	2006	28	4	6	20	24	2	4
September	2006	28	3	4	21	24	2	3
October	2006	28	4	5	19	22	2	3
November	2006	29	4	5	20	17	2	3
December	2006	31	6	6	19	16	1	3
January	2007	29	6	5	21	15	1	4
February	2007	27	6	6	20	18	1	5
March	2007	27	6	7	20	18	1	5
April	2007	29	5	7	18	21	1	4
May	2007	31	5	7	18	21	1	3
June	2007	31	5	7	18	24	1	2
July	2007	29	6	7	20	24	1	3
August	2007	27	5	7	20	25	1	4
September	2007	26	5	7	20	24	1	5
October	2007	27	5	7	21	23	2	5
November	2007	27	5	7	21	24	1	4
December	2007	28	5	6	23	24	2	4
January	2008	26	4	5	22	26	2	4
February	2008	26	4	4	22	25	2	3
March	2008	25	4	4	19	27	3	3
April	2008	24	4	5	20	31	4	2
May	2008	22	3	5	21	35	5	2
June	2008	20	3	5	22	42	5	2
July	2008	20	2	4	22	45	5	3

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
August	2008	19	2	4	23	47	5	3
September	2008	22	2	4	24	45	5	3
October	2008	19	1	4	26	44	7	3
November	2008	17	1	3	26	39	11	3
December	2008	12	1	3	27	35	13	3
January	2009	12	1	4	26	30	14	3
February	2009	13	1	4	28	26	14	4
March	2009	14	1	3	31	23	17	3
April	2009	15	1	4	33	21	17	3
May	2009	14	1	5	34	21	15	3
June	2009	13	1	5	34	22	13	5
July	2009	12	2	4	34	22	13	5
August	2009	11	1	3	35	22	14	4
September	2009	13	1	3	34	21	13	3
October	2009	12	2	4	34	20	11	3
November	2009	11	2	5	33	21	8	3
December	2009	11	2	5	35	21	8	5
January	2010	11	2	3	37	22	7	5
February	2010	13	2	3	36	21	7	5
March	2010	13	3	4	33	20	7	4
April	2010	12	3	6	33	20	7	3
May	2010	12	3	6	32	21	6	3
June	2010	13	3	5	32	20	6	5
July	2010	13	3	3	32	20	7	5
August	2010	15	3	4	34	19	7	4
September	2010	15	2	4	34	19	7	3
October	2010	18	2	4	33	18	5	4
November	2010	18	2	4	32	17	6	4
December	2010	17	2	3	34	17	5	4
January	2011	17	2	3	32	19	5	5
February	2011	16	3	3	33	20	5	4
March	2011	18	3	4	30	23	4	4
April	2011	19	3	4	32	26	4	3
May	2011	19	3	4	29	29	4	3
June	2011	19	3	5	28	28	3	3
July	2011	18	4	5	28	27	2	2
August	2011	17	2	5	31	25	3	2
September	2011	17	2	3	33	26	5	3
October	2011	19	2	3	34	25	6	4
November	2011	21	2	3	31	23	7	4
December	2011	18	2	4	30	22	6	3
January	2012	17	2	4	28	23	6	3
February	2012	15	2	5	28	23	5	4
March	2012	20	3	5	26	24	4	5
April	2012	21	3	5	28	25	3	5
May	2012	23	4	5	28	25	3	3
June	2012	19	3	6	30	24	3	2
July	2012	18	3	5	28	23	4	2
August	2012	18	3	6	26	22	4	3
September	2012	18	3	5	26	24	5	4
October	2012	22	4	5	24	24	4	4
November	2012	23	4	5	26	23	4	4
December	2012	24	4	5	23	20	3	4

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
January	2013	20	3	6	25	21	3	4
February	2013	19	3	5	25	21	3	4
March	2013	19	4	4	26	23	3	4
April	2013	20	5	3	25	21	3	5
May	2013	19	5	6	21	20	2	4
June	2013	20	5	7	21	19	2	4
July	2013	23	4	7	21	18	2	3
August	2013	26	4	5	24	18	2	3
September	2013	27	4	5	25	17	2	4
October	2013	23	4	4	25	19	2	4
November	2013	21	5	5	24	21	2	4
December	2013	20	5	5	23	21	2	3
January	2014	24	7	6	21	20	2	3
February	2014	25	6	5	22	19	3	3
March	2014	26	6	5	23	19	2	4
April	2014	24	5	6	25	18	3	4
May	2014	26	4	8	24	18	3	4
June	2014	27	5	6	25	17	3	4
July	2014	26	4	5	26	19	2	3
August	2014	26	6	5	26	18	2	4
September	2014	24	5	6	25	20	3	5
October	2014	25	5	7	23	20	2	5
November	2014	25	4	6	26	20	2	4
December	2014	27	4	6	26	18	2	3
January	2015	30	5	6	27	16	2	2
February	2015	33	5	6	23	16	2	2
March	2015	32	5	7	23	14	2	3
April	2015	30	5	7	22	15	3	3
May	2015	29	4	7	26	15	3	3
June	2015	30	5	6	25	15	2	3
July	2015	32	5	6	24	14	1	4
August	2015	33	6	6	23	13	1	4
September	2015	33	4	7	24	14	1	4
October	2015	30	4	7	26	15	2	5
November	2015	29	3	6	28	12	3	6
December	2015	27	3	7	27	11	3	7
January	2016	28	3	5	26	10	3	6
February	2016	30	3	6	25	12	3	6
March	2016	30	3	5	25	12	2	5
April	2016	31	3	7	27	12	2	5
May	2016	32	4	7	24	11	2	3
June	2016	34	5	6	22	10	2	4
July	2016	34	4	5	20	11	2	4
August	2016	33	4	5	22	12	2	5
September	2016	30	4	7	24	13	1	4
October	2016	30	4	7	24	13	1	4
November	2016	31	4	8	23	12	1	4
December	2016	33	4	6	20	10	2	5
January	2017	34	5	8	18	9	1	4
February	2017	34	5	7	17	8	1	3
March	2017	33	7	8	17	7	0	3
April	2017	33	7	6	19	7	1	3

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
May	2017	32	8	7	20	6	1	4
June	2017	34	7	7	21	8	2	4
July	2017	37	7	7	19	8	2	3
August	2017	38	6	7	18	9	2	2
September	2017	38	6	8	17	9	1	3
October	2017	35	6	8	17	9	1	3
November	2017	32	7	7	17	9	2	3
December	2017	32	6	7	18	10	2	4
January	2018	32	7	6	19	10	2	4
February	2018	33	7	5	19	10	1	3
March	2018	34	8	5	17	7	1	2
April	2018	36	8	5	17	7	2	3
May	2018	38	7	6	16	8	3	3
June	2018	38	7	7	19	9	2	3
July	2018	38	6	8	19	9	3	4
August	2018	36	8	6	20	9	2	5
September	2018	34	8	6	19	9	2	5
October	2018	34	8	5	19	10	1	4
November	2018	36	7	6	18	11	1	2
December	2018	37	6	6	17	12	2	3
January	2019	37	4	7	16	12	3	3
February	2019	37	5	6	16	11	3	3
March	2019	36	5	6	17	9	3	4
April	2019	35	6	5	17	9	2	3
May	2019	36	6	5	18	9	1	4
June	2019	37	6	6	18	11	2	4
July	2019	36	6	7	20	10	1	5
August	2019	37	6	6	18	10	2	5
September	2019	33	7	7	19	8	2	5
October	2019	34	6	7	17	8	3	4
November	2019	34	8	8	17	9	3	4
December	2019	35	8	6	17	10	2	4
January	2020	34	10	5	19	10	2	3
February	2020	36	9	6	19	8	1	2
March	2020	36	8	6	19	8	3	2
April	2020	34	7	6	22	6	7	3
May	2020	31	5	4	26	5	9	3
June	2020	29	6	4	27	4	9	3
July	2020	29	4	5	28	6	7	2
August	2020	29	5	5	28	7	5	1
September	2020	30	5	5	32	6	4	1
October	2020	32	7	5	28	7	3	1
November	2020	29	7	4	29	6	3	2
December	2020	28	6	4	30	6	2	2
January	2021	27	7	3	31	5	2	3
February	2021	27	7	4	29	5	3	3
March	2021	28	8	4	25	6	2	2
April	2021	30	8	4	22	7	2	2
May	2021	33	7	4	20	8	1	1
June	2021	35	8	4	19	10	1	2
July	2021	36	7	3	22	11	1	3
August	2021	33	8	3	23	14	1	3
September	2021	33	8	2	22	16	1	3

TABLE 7

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
October	2021	35	7	4	20	18	1	2
November	2021	36	7	4	17	20	1	1
December	2021	32	7	5	16	23	1	1
January	2022	30	7	4	17	25	1	1
February	2022	31	7	4	19	26	2	2
March	2022	34	5	4	21	27	3	3
April	2022	33	4	4	20	29	3	3
May	2022	32	3	4	21	32	5	3
June	2022	26	3	3	21	38	7	2
July	2022	23	3	3	20	44	9	2
August	2022	23	3	3	18	47	10	2
September	2022	26	3	4	20	43	8	3
October	2022	27	3	3	22	39	9	3