FEMALE
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

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	1978	11	24	22	18	10	9	6	100	107	1514
April	1978	11	26	19	18	11	9	6	100	108	1552
May	1978	13	25	17	19	11	10	6	100	107	1580
June	1978	14	23	19	18	10	11	4	100	108	1522
July	1978	13	25	21	18	9	10	4	100	110	1506
August	1978	12	25	21	17	10	11	3	100	110	1210
September	1978	13	25	20	19	9	10	5	100	110	1240
October	1978	12	22	20	21	11	10	5	100	102	1244
November	1978	13	21	19	22	11	9	6	100	101	1396
December	1978	11	21	18	21	12	9	7	100	99	1418
January	1979	11	22	18	21	13	9	7	100	100	1503
February	1979	10	22	17	22	14	9	7	100	97	1634
March	1979	11	20	18	24	13	9	5	100	95	1600
April	1979	11	17	18	26	14	9	5	100	88	1663
May	1979	10	18	19	25	15	8	4	100	87	1623
June	1979	8	21	16	24	18	8	5	100	87	1798
July	1979	8	21	16	23	18	8	5	100	89	1882
August	1979	8	21	17	23	17	9	5	100	89	1869
September	1979	8	20	17	23	17	10	5	100	88	1802
October	1979	8	19	16	24	17	11	4	100	87	1840
November	1979	9	18	16	26	16	12	4	100	85	1893
December	1979	9	18	15	27	16	10	4	100	84	1832
January	1980	10	18	16	26	15	9	4	100	87	1584
February	1980	10	19	15	26	16	9	5	100	87	1427
March	1980	9	17	16	27	15	10	5	100	83	1364
April	1980	7	16	16	27	18	12	5	100	78	1373
May	1980	6	14	16	28	18	13	5	100	75	1220
June	1980	7	15	16	29	16	14	4	100	77	1210
July	1980	8	16	16	32	12	12	5	100	80	1135
August	1980	8	18	18	28	10	14	4	100	88	1090
September	1980	9	19	18	25	10	15	5	100	93	1103
October	1980	9	19	19	21	11	15	6	100	97	1143
November	1980	9	19	18	22	10	15	8	100	95	1172
December	1980	8	18	16	24	12	14	8	100	90	1172
January	1981	6	18	15	26	12	16	7	100	86	1160
February	1981	6	19	16	24	13	14	7	100	87	1133
March	1981	7	19	16	24	13	14	7	100	88	1129
April	1981	9	18	16	25	13	13	6	100	88	1137
May	1981	11	18	15	28	12	12	4	100	89	1146
June	1981	11	20	15	28	10	12	5	100	93	1140
July	1981	11	22	16	26	10	10	4	100	97	1151
August	1981	12	21	17	23	11	10	4	100	99	1157
September	1981	14	20	18	23	11	10	4	100	101	1163
October	1981	14	20	19	20	11	12	4	100	102	1161
November	1981	13	17	18	22	12	13	4	100	96	1163

FEMALE
TABLE 9
ANNUAL 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	1981	11	19	18	22	13	14	3	100	95	1173
January	1982	11	19	16	25	12	13	4	100	92	1161
February	1982	10	21	16	24	12	12	4	100	96	1162
March	1982	10	21	16	23	12	13	5	100	96	1159
April	1982	9	22	17	22	12	13	5	100	97	1180
May	1982	8	23	18	22	12	12	5	100	96	1151
June	1982	9	23	17	23	12	11	5	100	97	1155
July	1982	10	22	17	26	11	9	5	100	95	1144
August	1982	11	21	17	25	11	10	5	100	96	1154
September	1982	12	19	18	26	10	12	4	100	95	1146
October	1982	13	19	17	23	10	13	4	100	98	1151
November	1982	14	19	16	23	10	15	4	100	100	1178
December	1982	13	20	16	21	12	14	4	100	101	1184
January	1983	12	20	17	21	12	14	4	100	99	1147
February	1983	11	20	19	21	11	13	5	100	99	1140
March	1983	11	20	18	23	9	15	5	100	99	1130
April	1983	12	22	18	21	7	15	5	100	107	1162
May	1983	14	23	19	20	5	14	4	100	112	1172
June	1983	16	24	21	18	5	12	4	100	117	1195
July	1983	16	24	21	19	5	12	4	100	115	1167
August	1983	15	23	21	20	6	11	4	100	112	1157
September	1983	15	23	20	20	6	11	4	100	113	1137
October	1983	15	22	21	21	7	11	4	100	109	1147
November	1983	15	22	21	20	6	11	4	100	112	1141
December	1983	16	23	23	18	6	10	4	100	114	1163
January	1984	16	25	22	16	5	10	4	100	120	1171
February	1984	17	25	21	16	5	11	5	100	122	1174
March	1984	19	27	18	17	5	10	5	100	124	1162
April	1984	19	24	18	19	5	10	5	100	119	1158
May	1984	20	23	19	17	5	12	4	100	122	1164
June	1984	18	25	20	16	5	12	3	100	123	1142
July	1984	19	27	21	15	5	11	3	100	126	1119
August	1984	17	30	20	16	6	8	4	100	126	1099
September	1984	18	28	21	16	6	7	4	100	125	1102
October	1984	18	28	21	15	5	9	5	100	126	1127
November	1984	17	29	19	15	5	10	5	100	126	1164
December	1984	17	28	19	16	5	11	5	100	124	1181
January	1985	18	27	20	16	5	10	4	100	124	1159
February	1985	16	25	23	17	6	10	4	100	118	1114
March	1985	16	25	22	18	6	11	3	100	117	1078
April	1985	16	24	22	18	6	10	3	100	116	1070
May	1985	18	25	21	18	6	9	3	100	119	1073
June	1985	19	24	22	17	6	9	3	100	120	1093
July	1985	17	26	23	15	6	10	3	100	122	1105
August	1985	18	24	22	15	6	11	3	100	121	1114
September	1985	18	24	21	16	7	11	3	100	119	1097
October	1985	17	24	21	17	7	10	4	100	117	1071
November	1985	17	25	21	18	6	10	4	100	117	1056
December	1985	16	28	20	18	5	10	3	100	121	1069
January	1986	18	28	17	18	5	10	3	100	123	1078
February	1986	19	30	16	16	5	11	3	100	127	1092

FEMALE
TABLE 9
ANNUAL 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	1986	19	27	18	15	6	11	4	100	125	1066
April	1986	18	27	18	16	6	12	3	100	124	1075
May	1986	19	24	20	16	5	13	3	100	122	1063
June	1986	19	26	19	16	5	12	2	100	124	1074
July	1986	19	26	20	15	4	13	2	100	126	1071
August	1986	18	30	18	15	5	12	3	100	129	1069
September	1986	18	30	17	16	4	12	3	100	129	1065
October	1986	18	30	18	16	4	11	3	100	128	1086
November	1986	18	30	20	15	4	10	3	100	129	1103
December	1986	17	29	20	14	4	12	3	100	128	1114
January	1987	16	30	19	14	5	12	4	100	127	1119
February	1987	18	27	17	16	5	13	4	100	124	1105
March	1987	19	25	18	17	6	12	4	100	121	1105
April	1987	18	25	18	18	5	12	3	100	121	1097
May	1987	16	27	20	18	4	11	3	100	121	1100
June	1987	16	29	19	19	3	11	4	100	122	1098
July	1987	16	29	20	17	3	10	4	100	124	1095
August	1987	17	28	19	17	3	11	5	100	125	1106
September	1987	18	30	18	15	4	10	5	100	129	1116
October	1987	19	28	18	16	4	10	5	100	127	1023
November	1987	17	28	18	17	6	11	4	100	123	918
December	1987	16	25	18	20	5	12	4	100	117	796
January	1988	16	26	19	19	4	12	3	100	119	812
February	1988	18	28	19	16	3	12	5	100	127	843
March	1988	19	30	19	14	2	12	4	100	133	874
April	1988	16	32	19	14	3	12	5	100	131	853
May	1988	16	28	20	17	3	12	3	100	123	826
June	1988	16	26	22	18	4	10	4	100	120	791
July	1988	17	26	21	18	4	11	4	100	122	793
August	1988	20	27	19	16	4	9	5	100	126	810
September	1988	20	28	17	14	4	12	5	100	131	845
October	1988	21	26	17	16	5	11	5	100	126	840
November	1988	19	26	17	16	5	13	4	100	124	832
December	1988	18	26	19	18	5	11	4	100	120	822
January	1989	19	28	20	15	5	11	3	100	127	842
February	1989	20	28	20	14	5	11	3	100	129	839
March	1989	19	29	18	14	4	12	4	100	130	846
April	1989	18	28	17	15	5	13	4	100	126	838
May	1989	19	27	17	18	5	11	3	100	123	836
June	1989	17	27	19	18	4	11	3	100	122	851
July	1989	17	27	20	18	5	10	4	100	121	860
August	1989	16	26	22	17	6	9	4	100	119	858
September	1989	19	25	20	17	6	9	4	100	121	836
October	1989	19	25	19	17	6	10	5	100	121	840
November	1989	19	26	18	16	4	13	4	100	125	853
December	1989	17	27	18	16	3	14	5	100	125	862
January	1990	18	26	19	16	4	13	5	100	125	848
February	1990	16	27	20	17	4	11	5	100	121	824
March	1990	17	26	19	17	6	10	5	100	120	830
April	1990	17	27	19	15	5	12	4	100	124	828
May	1990	20	26	19	13	6	12	4	100	127	852
June	1990	19	28	20	13	5	12	3	100	129	829

FEMALE
TABLE 9
ANNUAL 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	1990	18	27	21	15	6	11	3	100	125	817
August	1990	15	28	21	17	5	12	3	100	121	806
September	1990	14	27	22	16	7	11	3	100	118	832
October	1990	11	26	20	20	8	11	3	100	108	833
November	1990	12	24	17	22	11	11	4	100	103	842
December	1990	11	23	16	24	10	11	5	100	99	823
January	1991	11	22	19	24	8	11	5	100	101	833
February	1991	9	24	22	23	6	12	4	100	104	822
March	1991	11	24	22	21	4	13	4	100	110	837
April	1991	12	25	21	21	5	13	3	100	111	818
May	1991	15	23	19	21	6	13	4	100	111	810
June	1991	14	22	20	21	7	12	4	100	109	788
July	1991	14	23	19	20	6	13	5	100	111	805
August	1991	14	25	20	18	6	12	5	100	115	808
September	1991	13	27	20	19	4	13	4	100	117	818
October	1991	12	29	19	19	5	13	3	100	117	798
November	1991	13	26	17	22	6	14	3	100	111	811
December	1991	13	22	16	23	8	13	4	100	103	806
January	1992	14	17	17	24	9	14	4	100	99	835
February	1992	12	20	18	24	8	15	5	100	100	821
March	1992	12	21	18	22	7	16	4	100	104	816
April	1992	11	24	18	21	7	15	4	100	107	803
May	1992	12	23	19	21	7	14	4	100	108	824
June	1992	12	23	20	20	6	13	5	100	109	826
July	1992	12	23	18	21	6	15	4	100	108	834
August	1992	12	23	16	22	6	15	6	100	107	808
September	1992	12	25	15	23	5	15	5	100	108	818
October	1992	12	23	17	22	7	13	6	100	106	814
November	1992	12	25	19	19	6	14	5	100	113	838
December	1992	12	25	19	18	5	15	6	100	114	845
January	1993	14	27	19	17	4	14	5	100	119	837
February	1993	12	26	18	19	4	14	7	100	116	825
March	1993	14	26	17	21	3	12	7	100	115	812
April	1993	14	26	16	21	5	11	7	100	114	804
May	1993	15	26	17	20	6	10	6	100	115	822
June	1993	15	26	19	18	8	10	4	100	116	837
July	1993	14	27	18	19	8	11	4	100	114	836
August	1993	13	25	16	22	8	12	4	100	109	819
September	1993	12	25	15	24	8	13	4	100	105	791
October	1993	13	24	16	22	8	13	5	100	106	796
November	1993	13	25	16	20	8	12	6	100	111	808
December	1993	14	27	17	19	7	10	6	100	116	828
January	1994	14	29	18	19	5	10	5	100	119	832
February	1994	16	29	18	18	5	10	4	100	122	834
March	1994	16	27	18	18	5	12	4	100	121	845
April	1994	17	26	17	17	4	13	5	100	121	851
May	1994	14	27	19	18	4	14	4	100	118	830
June	1994	15	26	20	18	4	13	4	100	119	824
July	1994	15	26	21	18	5	12	4	100	117	825
August	1994	16	26	20	17	5	12	4	100	121	848
September	1994	17	26	18	18	5	13	4	100	120	858
October	1994	16	26	18	18	4	14	4	100	120	873

FEMALE
TABLE 9
ANNUAL 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
November	1994	16	24	18	18	5	14	5	100	118	860
December	1994	17	25	18	17	5	14	4	100	120	844
January	1995	17	28	17	16	6	13	2	100	123	811
February	1995	17	30	17	15	5	12	3	100	127	789
March	1995	17	29	19	15	5	10	4	100	126	797
April	1995	18	27	21	16	5	9	4	100	124	831
May	1995	17	26	23	16	5	9	4	100	122	840
June	1995	16	28	22	16	5	10	3	100	124	817
July	1995	16	26	21	17	4	11	4	100	121	789
August	1995	18	26	21	16	5	11	3	100	123	784
September	1995	17	25	22	17	5	11	3	100	120	785
October	1995	16	25	22	17	6	10	4	100	119	804
November	1995	14	26	21	18	7	10	4	100	115	818
December	1995	14	25	22	18	7	10	4	100	114	828
January	1996	15	26	23	17	5	11	3	100	118	811
February	1996	15	25	22	18	5	11	4	100	116	804
March	1996	16	26	21	17	5	12	4	100	121	807
April	1996	16	27	19	17	5	12	3	100	120	819
May	1996	16	28	20	15	6	12	3	100	123	832
June	1996	17	27	21	16	6	10	3	100	122	842
July	1996	17	27	21	16	6	10	4	100	122	826
August	1996	18	26	20	17	4	11	4	100	124	811
September	1996	16	27	19	15	5	13	4	100	124	807
October	1996	16	27	18	15	5	15	4	100	124	820
November	1996	17	27	19	13	5	15	3	100	125	824
December	1996	18	27	20	14	4	14	3	100	128	845
January	1997	18	27	20	15	4	13	3	100	126	835
February	1997	17	28	18	16	4	14	3	100	125	831
March	1997	18	27	18	16	5	13	3	100	125	782
April	1997	21	28	17	16	5	12	2	100	129	772
May	1997	22	29	17	15	4	11	2	100	133	778
June	1997	22	31	18	14	3	11	2	100	135	840
July	1997	21	30	21	12	2	12	3	100	136	859
August	1997	21	30	21	11	3	12	3	100	137	855
September	1997	22	28	20	11	4	12	3	100	135	806
October	1997	22	28	19	13	4	11	4	100	133	812
November	1997	23	27	20	13	4	10	4	100	134	809
December	1997	22	29	22	12	3	9	3	100	136	841
January	1998	23	29	22	11	3	9	3	100	139	861
February	1998	24	32	21	9	2	9	3	100	146	860
March	1998	24	31	20	10	2	10	3	100	143	839
April	1998	24	33	19	10	2	9	2	100	145	823
May	1998	20	32	22	12	2	10	2	100	138	817
June	1998	22	32	20	12	2	8	3	100	141	811
July	1998	24	30	20	11	2	9	3	100	141	820
August	1998	25	30	18	11	2	10	4	100	141	849
September	1998	23	29	19	11	2	11	4	100	138	850
October	1998	21	28	20	12	3	12	5	100	134	823
November	1998	22	28	21	12	3	10	4	100	134	791
December	1998	22	29	20	13	3	10	4	100	136	800
January	1999	24	30	19	12	3	9	3	100	139	813

FEMALE
TABLE 9
ANNUAL 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
February	1999	24	30	20	11	3	9	3	100	140	839
March	1999	25	30	19	11	2	9	4	100	142	828
April	1999	25	28	18	12	2	10	4	100	139	828
May	1999	26	29	16	13	3	9	4	100	139	823
June	1999	26	27	17	13	3	10	3	100	138	821
July	1999	25	31	18	12	3	9	3	100	141	826
August	1999	24	30	18	11	3	11	2	100	141	827
September	1999	25	29	17	10	3	12	3	100	142	844
October	1999	24	29	18	11	4	12	2	100	138	820
November	1999	25	29	18	9	4	11	4	100	141	832
December	1999	24	30	18	9	4	11	4	100	141	814
January	2000	25	32	16	8	3	11	5	100	146	842
February	2000	23	32	16	10	2	12	4	100	142	838
March	2000	24	33	16	10	2	11	4	100	144	857
April	2000	24	30	17	11	3	12	4	100	141	831
May	2000	25	33	16	9	3	10	4	100	146	825
June	2000	24	32	16	11	3	10	3	100	143	818
July	2000	24	31	18	11	3	10	3	100	142	835
August	2000	24	29	18	13	3	11	3	100	137	835
September	2000	24	27	17	13	3	12	3	100	135	849
October	2000	24	27	16	14	3	13	3	100	134	848
November	2000	24	29	16	12	4	13	3	100	136	835
December	2000	22	30	17	12	3	13	3	100	137	822
January	2001	20	29	18	13	3	14	4	100	133	820
February	2001	19	28	19	14	3	14	4	100	130	834
March	2001	20	27	16	15	3	14	4	100	129	829
April	2001	21	27	16	14	4	15	3	100	130	844
May	2001	21	27	16	17	3	14	3	100	127	818
June	2001	19	27	17	17	5	13	3	100	124	839
July	2001	19	27	16	18	5	12	4	100	123	835
August	2001	20	28	17	16	6	11	3	100	125	854
September	2001	18	27	18	17	5	12	3	100	123	825
October	2001	16	26	18	18	4	14	4	100	120	846
November	2001	14	24	19	19	3	16	5	100	116	844
December	2001	15	26	17	18	3	17	5	100	119	879
January	2002	16	26	16	17	4	17	4	100	122	847
February	2002	16	28	16	17	3	17	3	100	124	850
March	2002	16	27	17	18	2	17	4	100	123	814
April	2002	16	29	16	17	3	15	4	100	126	821
May	2002	17	28	17	14	3	15	5	100	128	818
June	2002	18	28	18	14	3	15	5	100	128	832
July	2002	19	24	18	15	3	16	4	100	125	829
August	2002	19	24	16	18	3	16	3	100	122	846
September	2002	19	23	14	18	5	17	3	100	119	843
October	2002	18	23	15	19	6	17	4	100	116	837
November	2002	16	23	15	18	7	17	4	100	114	827
December	2002	15	25	15	18	6	16	4	100	115	831
January	2003	14	28	15	19	6	15	3	100	116	832
February	2003	14	29	15	18	7	15	3	100	118	836
March	2003	15	26	14	20	8	16	2	100	114	851
April	2003	17	24	14	18	8	16	3	100	115	857
May	2003	18	23	16	19	8	15	3	100	114	851

FEMALE
TABLE 9
ANNUAL 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
June	2003	17	24	17	17	7	15	3	100	116	837
July	2003	16	24	18	18	7	14	3	100	116	832
August	2003	17	24	17	17	7	14	3	100	117	829
September	2003	17	25	17	18	6	14	3	100	118	827
October	2003	17	27	15	19	6	13	3	100	119	845
November	2003	17	27	16	19	6	13	2	100	119	839
December	2003	15	28	16	20	7	13	1	100	117	827
January	2004	17	27	16	19	6	13	2	100	119	820
February	2004	19	26	16	19	6	13	2	100	119	841
March	2004	21	26	16	16	6	12	2	100	125	842
April	2004	19	27	15	16	7	14	2	100	124	849
May	2004	17	28	15	17	6	15	2	100	123	814
June	2004	18	27	16	18	6	13	1	100	121	811
July	2004	20	26	18	19	5	10	2	100	122	808
August	2004	22	27	18	17	4	9	2	100	128	845
September	2004	21	29	16	17	6	9	2	100	128	857
October	2004	20	29	16	18	6	10	2	100	125	851
November	2004	17	27	17	21	7	10	1	100	116	804
December	2004	17	27	19	22	4	10	1	100	118	794
January	2005	17	27	20	20	5	10	1	100	120	794
February	2005	19	29	17	18	5	10	1	100	125	831
March	2005	20	29	17	17	5	10	1	100	127	857
April	2005	18	31	16	19	6	9	1	100	123	840
May	2005	16	30	17	21	6	9	1	100	118	821
June	2005	17	29	18	19	6	10	1	100	121	828
July	2005	20	28	20	16	5	9	1	100	126	842
August	2005	21	28	18	15	6	10	2	100	129	858
September	2005	20	27	16	18	7	11	2	100	121	860
October	2005	17	26	15	21	8	11	2	100	114	857
November	2005	15	25	14	22	10	12	1	100	108	862
December	2005	15	26	14	20	10	13	2	100	111	861
January	2006	15	27	15	19	8	14	2	100	115	851
February	2006	16	28	18	18	7	11	1	100	119	849
March	2006	17	29	20	18	6	9	2	100	121	835
April	2006	19	28	18	17	7	8	2	100	124	841
May	2006	18	28	16	18	8	10	2	100	119	823
June	2006	17	27	14	20	9	11	2	100	114	831
July	2006	15	26	15	22	9	12	2	100	110	838
August	2006	14	27	18	19	8	12	2	100	113	863
September	2006	14	24	22	18	9	12	1	100	111	848
October	2006	16	23	22	18	8	12	1	100	113	840
November	2006	18	23	21	20	6	11	1	100	115	802
December	2006	19	25	19	20	5	11	1	100	119	796
January	2007	16	27	19	18	5	12	2	100	120	806
February	2007	14	30	19	19	5	11	2	100	120	837
March	2007	15	29	18	19	6	11	2	100	119	850
April	2007	16	28	18	20	6	10	2	100	118	837
May	2007	18	26	18	19	6	12	2	100	119	841
June	2007	18	25	18	20	6	11	1	100	117	824
July	2007	16	25	19	20	6	12	1	100	115	831
August	2007	15	24	19	22	8	11	1	100	109	812
September	2007	14	26	18	22	7	12	1	100	110	832

FEMALE
TABLE 9
ANNUAL 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
October	2007	14	25	17	23	8	11	1	100	109	824
November	2007	15	26	16	22	8	12	1	100	111	841
December	2007	13	25	16	22	8	14	1	100	107	849
January	2008	12	26	16	22	8	15	2	100	107	871
February	2008	10	26	16	24	9	14	1	100	103	856
March	2008	11	26	16	24	11	12	1	100	102	830
April	2008	9	24	15	27	12	11	2	100	94	828
May	2008	9	22	15	27	13	12	2	100	91	852
June	2008	8	19	13	31	14	13	2	100	81	882
July	2008	8	18	12	30	16	14	3	100	80	889
August	2008	7	17	11	33	16	12	3	100	75	874
September	2008	8	19	11	32	13	13	3	100	81	839
October	2008	7	17	12	34	14	13	4	100	77	837
November	2008	6	15	13	33	13	15	5	100	76	857
December	2008	4	14	14	34	14	15	5	100	70	890
January	2009	5	15	16	33	10	16	4	100	76	897
February	2009	5	16	16	33	10	14	5	100	78	883
March	2009	5	15	17	34	10	14	5	100	77	852
April	2009	6	15	16	31	12	15	5	100	77	830
May	2009	7	15	17	30	11	17	4	100	81	848
June	2009	8	16	16	29	10	17	4	100	84	879
July	2009	8	16	16	31	10	16	3	100	83	909
August	2009	7	15	16	32	12	15	3	100	78	900
September	2009	7	16	17	29	13	16	3	100	81	876
October	2009	7	15	18	30	11	17	2	100	82	853
November	2009	7	15	20	28	10	18	3	100	84	827
December	2009	7	15	18	32	10	16	3	100	80	837
January	2010	6	15	19	34	11	13	3	100	77	848
February	2010	7	16	19	34	11	11	2	100	79	885
March	2010	7	17	22	30	11	11	2	100	83	877
April	2010	6	20	20	26	13	13	2	100	87	855
May	2010	5	21	19	25	13	14	3	100	88	826
June	2010	5	22	18	26	12	13	3	100	89	830
July	2010	5	20	20	28	12	12	3	100	85	846
August	2010	8	18	20	29	11	11	3	100	86	888
September	2010	8	16	22	27	12	11	3	100	85	906
October	2010	8	17	22	28	11	11	3	100	87	884
November	2010	7	18	22	27	12	10	3	100	86	843
December	2010	7	19	21	29	11	11	3	100	85	802
January	2011	8	18	22	27	11	11	3	100	88	827
February	2011	9	18	20	27	10	13	4	100	89	842
March	2011	9	18	20	27	10	13	4	100	90	873
April	2011	7	20	17	28	12	12	3	100	87	869
May	2011	7	20	18	27	14	12	3	100	87	867
June	2011	8	21	16	26	13	11	3	100	90	859
July	2011	8	21	17	25	12	12	4	100	92	857
August	2011	8	20	17	29	11	11	4	100	87	853
September	2011	7	18	18	31	12	10	4	100	82	865
October	2011	8	17	18	33	12	9	3	100	81	868
November	2011	8	19	20	32	11	8	2	100	84	865
December	2011	8	18	20	30	11	10	2	100	85	855

FEMALE
TABLE 9
ANNUAL 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
January	2012	9	18	21	29	10	11	2	100	88	858
February	2012	9	20	19	27	10	13	3	100	92	849
March	2012	10	23	19	25	10	10	3	100	98	842
April	2012	9	24	19	26	10	10	2	100	97	824
May	2012	10	24	20	25	9	8	4	100	99	824
June	2012	9	22	21	27	9	9	3	100	96	817
July	2012	10	22	20	25	10	9	4	100	97	833
August	2012	10	21	20	26	11	8	4	100	95	846
September	2012	9	22	19	26	11	8	5	100	94	844
October	2012	12	21	20	26	8	8	5	100	99	836
November	2012	12	22	19	24	8	9	6	100	101	822
December	2012	14	20	21	23	9	9	5	100	103	817
January	2013	12	20	20	23	11	10	4	100	98	797
February	2013	11	20	21	23	13	10	3	100	95	789
March	2013	10	20	21	24	13	9	3	100	93	777
April	2013	10	21	21	22	13	8	5	100	96	790
May	2013	12	22	21	23	11	7	4	100	100	804
June	2013	11	23	22	22	10	8	4	100	102	824
July	2013	13	24	21	23	8	8	2	100	105	806
August	2013	14	24	21	22	8	9	3	100	108	780
September	2013	14	24	18	23	9	9	3	100	107	756
October	2013	13	21	22	22	10	9	3	100	101	738
November	2013	12	20	23	23	13	8	2	100	96	740
December	2013	11	19	25	22	13	7	3	100	95	726
January	2014	11	24	21	22	11	8	4	100	102	716
February	2014	12	24	21	20	11	9	3	100	104	698
March	2014	14	24	19	20	11	9	3	100	107	704
April	2014	14	22	20	20	12	10	2	100	105	716
May	2014	13	23	21	20	11	9	2	100	104	729
June	2014	12	24	22	20	11	9	1	100	106	723
July	2014	12	24	21	22	11	8	2	100	103	699
August	2014	14	24	19	21	10	8	4	100	108	675
September	2014	13	25	19	19	11	9	4	100	108	646
October	2014	13	25	20	18	10	11	4	100	110	631
November	2014	13	23	21	18	11	10	4	100	106	612
December	2014	14	22	23	20	8	9	4	100	108	611
January	2015	14	26	22	20	8	7	3	100	113	608
February	2015	17	29	20	18	7	7	2	100	121	595
March	2015	18	29	17	16	7	11	2	100	123	596
April	2015	18	27	17	16	8	13	1	100	121	578
May	2015	17	24	18	18	7	14	2	100	116	586
June	2015	17	26	19	18	7	11	2	100	119	584
July	2015	19	25	19	19	6	9	3	100	118	611
August	2015	19	27	17	19	7	9	3	100	120	609
September	2015	19	25	17	20	8	9	3	100	115	622
October	2015	17	26	16	20	8	10	3	100	115	598
November	2015	16	26	17	22	7	10	3	100	113	598
December	2015	15	27	18	22	6	9	2	100	113	562
January	2016	15	26	19	22	7	9	2	100	113	589
February	2016	16	26	19	20	8	10	2	100	114	574
March	2016	18	24	18	19	8	10	3	100	115	615
April	2016	16	26	18	19	7	11	3	100	117	607

FEMALE
TABLE 9
ANNUAL 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
May	2016	17	26	19	18	6	10	3	100	119	619
June	2016	17	30	18	17	6	9	2	100	124	588
July	2016	20	29	19	18	6	8	2	100	125	581
August	2016	17	30	18	18	6	8	3	100	123	598
September	2016	15	29	17	19	7	10	4	100	119	619
October	2016	14	28	16	17	6	11	6	100	119	649
November	2016	17	27	16	17	7	11	6	100	120	639
December	2016	18	27	17	16	6	11	6	100	123	661
January	2017	18	28	17	17	5	13	4	100	124	661
February	2017	17	30	18	16	3	13	4	100	128	685
March	2017	19	28	18	17	3	12	4	100	127	705
April	2017	19	28	18	17	4	11	4	100	127	702
May	2017	20	27	17	16	5	12	3	100	125	699
June	2017	18	29	16	15	6	12	3	100	126	662
July	2017	17	29	18	15	5	13	3	100	126	670
August	2017	19	30	17	15	5	11	3	100	128	668
September	2017	21	27	19	14	5	10	3	100	129	690
October	2017	23	28	19	14	5	9	3	100	132	690
November	2017	21	27	20	15	5	9	4	100	128	699
December	2017	19	27	18	17	7	9	3	100	123	692
January	2018	19	26	18	16	8	10	2	100	121	693
February	2018	21	25	18	16	8	10	1	100	123	699
March	2018	24	28	17	14	6	10	1	100	132	724
April	2018	24	29	18	14	5	9	1	100	134	732
May	2018	21	30	20	14	5	8	2	100	132	728
June	2018	19	28	22	16	6	7	2	100	126	718
July	2018	19	29	20	16	5	8	3	100	126	719
August	2018	20	29	17	17	5	9	3	100	126	713
September	2018	21	29	15	17	5	10	4	100	128	708
October	2018	22	27	16	16	5	10	3	100	127	712
November	2018	21	28	18	15	5	11	3	100	129	711
December	2018	21	29	18	15	5	10	2	100	130	696
January	2019	22	28	17	14	6	9	2	100	130	690
February	2019	23	27	18	15	5	9	2	100	130	692
March	2019	22	27	19	15	5	9	3	100	129	685
April	2019	21	29	19	15	4	10	3	100	131	670
May	2019	22	29	19	13	5	10	3	100	132	680
June	2019	24	28	17	14	6	9	2	100	132	679
July	2019	24	26	18	15	6	9	2	100	129	692
August	2019	23	27	18	16	6	7	2	100	128	682
September	2019	20	26	22	16	5	9	3	100	126	698
October	2019	20	27	21	15	6	9	3	100	126	667
November	2019	19	27	20	14	6	10	4	100	127	674
December	2019	20	28	20	14	7	8	4	100	128	661
January	2020	19	30	19	14	6	7	5	100	130	679
February	2020	21	31	20	13	5	8	3	100	133	666
March	2020	21	28	20	13	6	9	3	100	130	721
April	2020	18	24	20	16	6	11	4	100	119	720
May	2020	15	21	21	19	7	13	4	100	109	731
June	2020	14	21	20	19	6	14	5	100	110	693
July	2020	14	21	21	19	5	15	5	100	111	694
August	2020	15	22	20	19	4	15	6	100	114	727

FEMALE
TABLE 9
ANNUAL 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
September	2020	14	23	19	21	4	14	5	100	112	739
October	2020	14	25	19	18	4	13	6	100	117	739
November	2020	13	25	21	18	5	14	5	100	115	688
December	2020	12	25	20	16	5	16	6	100	117	681
January	2021	13	23	20	17	5	17	5	100	114	700
February	2021	14	23	18	16	6	18	4	100	115	722
March	2021	13	23	21	16	6	17	3	100	115	715
April	2021	15	26	22	16	5	15	2	100	120	691
May	2021	15	29	23	16	6	10	2	100	122	671
June	2021	17	31	20	15	6	9	2	100	127	660
July	2021	17	28	20	15	8	9	3	100	122	663
August	2021	16	25	19	16	8	12	4	100	117	672
September	2021	16	25	18	17	9	11	3	100	116	698
October	2021	17	26	18	16	9	11	4	100	118	701
November	2021	17	28	17	15	11	9	3	100	119	714
December	2021	15	26	18	15	13	9	3	100	113	667
January	2022	14	25	18	15	14	9	3	100	110	655
February	2022	14	24	17	16	14	11	4	100	108	622
March	2022	13	25	14	16	16	12	3	100	106	670
April	2022	13	25	15	17	15	12	3	100	105	677
May	2022	14	23	15	18	15	12	2	100	103	697
June	2022	13	19	15	21	18	12	3	100	93	645
July	2022	12	16	13	24	20	11	3	100	83	632
August	2022	9	17	14	24	20	12	4	100	83	618
September	2022	10	21	14	24	17	12	3	100	90	652
October	2022	11	21	12	24	16	14	3	100	92	651
November	2022	11	21	11	27	16	12	3	100	89	660
December	2022	11	20	11	29	16	12	3	100	86	644
January	2023	10	21	12	28	15	10	3	100	88	653
February	2023	11	20	14	28	14	10	2	100	89	659