

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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<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>
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>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 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>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>
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 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>
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 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 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

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	<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>
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 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>
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

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 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>
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
November 2022	26	2	2	23	41	8	3
December 2022	26	2	2	22	44	9	3
January 2023	24	2	3	21	44	9	4
February 2023	23	3	2	20	41	8	4
March 2023	25	3	2	19	39	7	5
April 2023	28	3	2	19	38	6	4
May 2023	29	3	3	20	39	5	5
June 2023	26	4	2	21	41	6	5
July 2023	24	5	3	22	40	5	4
August 2023	25	5	3	21	38	4	4
September 2023	26	5	5	21	37	3	4
October 2023	26	4	5	20	41	4	4
November 2023	22	4	4	19	45	4	4
December 2023	22	4	3	18	42	5	4
January 2024	21	6	3	18	39	4	4
February 2024	25	5	4	18	34	4	3