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.

		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	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

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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	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
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

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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	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
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

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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
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
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

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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	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
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

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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
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
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

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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
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
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

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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	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
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

FEMALE
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
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
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

FEMALE
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	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
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

FEMALE
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	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
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

FEMALE
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	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
March	2024	29	6	5	17	33	2	3
April	2024	30	6	5	16	33	2	3
May	2024	30	6	4	17	37	1	4
June	2024	26	5	3	18	42	2	4
July	2024	23	7	3	20	44	3	5
August	2024	20	7	3	21	46	4	6
September	2024	19	8	3	21	44	3	6
October	2024	18	8	3	21	44	2	7
November	2024	18	8	4	21	43	2	7
December	2024	17	8	4	23	41	2	6
January	2025	18	8	4	21	38	2	5
February	2025	17	7	3	20	36	2	5
March	2025	16	6	3	19	40	3	5
April	2025	16	4	3	19	42	8	4
May	2025	14	3	3	19	44	11	5
June	2025	14	3	3	19	42	11	6
July	2025	15	4	3	19	43	7	7
August	2025	16	4	3	19	45	4	6
September	2025	16	5	3	21	48	3	7
October	2025	15	6	3	23	51	2	6
November	2025	13	6	2	26	52	2	6
December	2025	12	6	2	27	52	2	5
January	2026	13	5	1	26	50	3	5
February	2026	16	5	2	24	50	3	5
March	2026	16	4	2	21	51	3	5
April	2026	14	4	3	25	54	4	4
May	2026	13	4	2	25	58	4	5
June	2026	12	5	2	27	60	4	5
July	2026	14	5	2	23	60	3	5