FEMALE
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

Key:
(a) Better off financially than 5 years ago/Better off 5 years 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

(Note: Prior to 1972 a four year horizon was used)

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	1980	22	18	6	15	9	18	11	100	117	1103
March	1981	19	17	5	14	10	23	12	100	112	1129
September	1981	25	19	6	12	11	17	10	100	121	1163
March	1982	27	19	5	14	7	20	8	100	126	1159
September	1982	24	18	6	14	8	22	7	100	120	1146
March	1983	23	16	7	14	9	24	8	100	117	1130
September	1983	27	19	7	13	6	22	7	100	126	1137
March	1984	33	19	6	12	5	17	8	100	135	1162
September	1984	33	21	7	10	5	17	7	100	138	1102
September	1985	29	21	7	13	6	17	6	100	131	1097
September	2011	17	16	6	22	12	23	4	100	100	865
October	2011	18	15	6	20	12	23	5	100	101	868
November	2011	18	16	7	20	12	22	5	100	101	865
December	2011	16	16	7	21	13	22	6	100	97	855
January	2012	17	16	8	21	12	21	6	100	100	858
February	2012	17	14	7	22	12	22	6	100	97	849
March	2012	18	15	7	20	11	23	5	100	103	842
April	2012	17	15	7	21	13	23	5	100	99	824
May	2012	18	18	7	18	12	22	5	100	105	824
June	2012	16	17	7	19	14	22	4	100	101	817
July	2012	16	18	9	17	13	22	4	100	103	833
August	2012	16	16	9	18	13	25	4	100	100	846
September	2012	16	16	8	19	11	24	6	100	102	844
October	2012	17	15	7	21	10	24	7	100	102	836
November	2012	20	15	7	20	9	22	7	100	106	822
December	2012	21	15	8	20	10	19	7	100	107	817
January	2013	20	19	7	20	10	18	6	100	109	797
February	2013	19	18	7	21	13	18	5	100	104	789
March	2013	20	18	7	19	13	19	4	100	105	777
April	2013	21	14	7	20	16	18	4	100	100	790
May	2013	22	17	7	19	13	17	5	100	107	804
June	2013	20	18	8	20	12	17	5	100	105	824

FEMALE
TABLE 12
FIVE YEAR 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	2013	22	20	8	19	10	17	5	100	113	806
August	2013	22	18	7	18	11	19	4	100	111	780
September	2013	24	18	6	16	12	20	4	100	114	756
October	2013	23	17	6	17	12	20	5	100	111	738
November	2013	21	18	7	17	12	19	5	100	110	740
December	2013	19	19	8	17	12	19	5	100	108	726
January	2014	20	21	8	18	11	18	5	100	111	716
February	2014	21	20	8	18	10	18	5	100	112	698
March	2014	23	19	6	17	11	18	7	100	114	704
April	2014	21	19	5	16	11	20	7	100	113	716
May	2014	22	20	4	16	12	20	7	100	114	729
June	2014	21	20	6	17	11	20	5	100	113	723
July	2014	21	19	6	15	13	20	5	100	112	699
August	2014	22	19	7	15	13	20	5	100	113	675
September	2014	21	20	6	16	12	20	5	100	112	646
October	2014	23	19	7	16	11	18	6	100	116	631
November	2014	24	17	8	17	10	18	6	100	114	612
December	2014	27	19	8	15	9	18	4	100	123	611
January	2015	28	20	6	15	8	19	4	100	125	608
February	2015	31	20	5	13	7	20	4	100	131	595
March	2015	31	17	4	14	8	21	4	100	126	596
April	2015	28	20	5	15	8	20	3	100	124	578
May	2015	26	22	5	15	9	21	2	100	123	586
June	2015	28	22	6	14	8	19	3	100	128	584
July	2015	31	20	5	13	9	18	4	100	129	611
August	2015	31	19	5	13	9	18	4	100	129	609
September	2015	28	20	5	13	10	20	4	100	125	622
October	2015	26	23	4	11	11	21	4	100	127	598
November	2015	28	21	3	12	10	20	5	100	127	598
December	2015	29	20	4	12	10	21	5	100	127	562
January	2016	28	19	5	15	9	20	4	100	124	589
February	2016	28	19	5	16	9	19	4	100	121	574
March	2016	28	20	5	16	9	17	5	100	124	615
April	2016	31	20	5	15	8	17	5	100	128	607
May	2016	31	22	5	13	8	17	5	100	131	619
June	2016	32	21	4	12	8	17	6	100	134	588
July	2016	32	19	5	13	9	16	6	100	129	581
August	2016	29	20	5	12	11	17	6	100	126	598
September	2016	28	19	6	13	11	18	5	100	123	619
October	2016	31	18	5	12	9	21	5	100	127	649
November	2016	33	17	4	11	8	22	5	100	130	639
December	2016	32	20	4	11	7	21	4	100	134	661
January	2017	31	20	4	13	7	22	4	100	132	661
February	2017	31	22	4	13	5	22	3	100	135	685

FEMALE
TABLE 12
FIVE YEAR 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	2017	32	20	5	11	6	22	3	100	135	705
April	2017	32	22	5	10	6	21	4	100	138	702
May	2017	32	21	6	10	7	20	5	100	136	699
June	2017	31	20	5	9	8	21	4	100	134	662
July	2017	31	21	6	10	9	19	4	100	134	670
August	2017	32	21	6	11	8	20	3	100	135	668
September	2017	34	23	5	11	7	18	2	100	139	690
October	2017	36	21	6	11	6	17	2	100	140	690
November	2017	35	24	6	10	7	15	3	100	142	699
December	2017	32	23	8	11	8	15	3	100	137	692
January	2018	32	23	6	11	9	16	3	100	135	693
February	2018	32	21	6	13	8	16	4	100	132	699
March	2018	34	22	5	12	7	15	4	100	138	724
April	2018	34	25	6	10	7	15	4	100	142	732
May	2018	32	27	6	11	6	14	4	100	142	728
June	2018	31	25	6	12	8	13	4	100	136	718
July	2018	30	26	6	13	7	14	4	100	136	719
August	2018	31	24	6	11	8	15	5	100	136	713
September	2018	32	24	6	11	6	16	5	100	139	708
October	2018	34	22	5	11	6	17	5	100	138	712
November	2018	33	22	6	11	6	17	4	100	138	711
December	2018	33	23	6	10	7	18	4	100	138	696
January	2019	32	24	7	9	7	18	4	100	139	690
February	2019	33	24	6	9	7	17	5	100	141	692
March	2019	34	23	7	9	7	15	5	100	141	685
April	2019	36	21	6	10	6	16	5	100	142	670
May	2019	34	22	7	9	6	17	5	100	141	680
June	2019	33	21	6	10	7	18	4	100	137	679
July	2019	31	21	6	12	7	18	5	100	133	692
August	2019	32	20	7	11	7	19	4	100	133	682
September	2019	32	21	7	10	8	19	4	100	135	698
October	2019	34	21	7	8	7	18	4	100	140	667
November	2019	33	22	7	10	7	18	4	100	138	674
December	2019	34	23	6	9	8	17	3	100	140	661
January	2020	33	24	6	10	8	16	4	100	139	679
February	2020	35	24	7	9	8	14	4	100	142	666
March	2020	34	24	7	9	7	14	5	100	143	721
April	2020	35	22	6	12	6	16	3	100	139	720
May	2020	36	21	6	12	4	17	4	100	142	731
June	2020	37	18	6	13	3	19	5	100	139	693
July	2020	35	20	6	11	5	18	5	100	139	694
August	2020	35	18	5	12	6	19	4	100	135	727
September	2020	36	20	5	12	6	18	3	100	138	739
October	2020	38	22	5	10	4	18	3	100	145	739
November	2020	35	23	6	8	4	20	4	100	146	688

FEMALE
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(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	2020	34	23	7	8	4	19	5	100	145	681
January	2021	33	22	6	10	4	20	5	100	140	700
February	2021	35	21	5	11	5	19	4	100	139	722
March	2021	34	23	5	11	5	20	3	100	141	715
April	2021	35	22	6	11	4	19	3	100	142	691
May	2021	36	23	6	9	4	18	4	100	146	671
June	2021	37	21	7	10	5	16	5	100	144	660
July	2021	37	21	5	10	6	16	5	100	142	663
August	2021	35	22	5	11	6	16	5	100	140	672
September	2021	32	24	5	10	6	17	5	100	141	698
October	2021	35	22	6	9	6	16	6	100	141	701
November	2021	33	20	6	10	7	16	7	100	137	714
December	2021	33	19	6	10	8	18	6	100	134	667
January	2022	30	21	7	11	8	18	6	100	132	655
February	2022	29	23	5	11	9	18	5	100	132	622
March	2022	31	21	5	12	8	18	5	100	132	670
April	2022	32	22	4	11	8	18	6	100	135	677
May	2022	32	21	4	12	7	18	6	100	134	697
June	2022	30	21	5	12	10	16	7	100	128	645
July	2022	27	18	5	13	12	17	7	100	121	632
August	2022	27	18	6	13	11	17	8	100	120	618
September	2022	27	20	5	12	10	17	8	100	125	652
October	2022	27	19	4	13	10	20	7	100	124	651
November	2022	27	19	4	12	9	23	6	100	125	660
December	2022	28	17	4	13	10	23	5	100	122	644
January	2023	28	20	5	13	10	20	5	100	124	653
February	2023	29	19	5	14	10	18	5	100	124	659
March	2023	28	20	5	16	9	17	5	100	123	665
April	2023	28	18	5	16	9	18	6	100	121	662
May	2023	27	18	5	16	9	19	6	100	119	679
June	2023	27	16	6	16	9	19	6	100	118	686
July	2023	29	17	4	14	10	20	7	100	122	688
August	2023	29	19	4	15	10	19	5	100	123	658
September	2023	29	19	4	13	9	19	6	100	126	641
October	2023	26	19	6	15	11	19	4	100	120	633
November	2023	25	19	7	14	12	18	6	100	118	661
December	2023	24	19	7	14	13	17	6	100	116	654
January	2024	27	19	6	12	12	17	7	100	123	650
February	2024	27	19	6	13	11	18	6	100	123	635
March	2024	28	20	6	12	9	20	5	100	127	639
April	2024	27	19	7	13	9	19	6	100	124	718
May	2024	27	18	7	13	10	20	6	100	122	858
June	2024	25	17	7	15	12	17	6	100	114	990
July	2024	23	17	9	15	14	17	5	100	110	1011

FEMALE
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(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
August	2024	22	16	10	16	15	17	4	100	107	1067
September	2024	22	15	11	16	16	17	3	100	106	1093
October	2024	22	15	10	17	16	17	3	100	105	1127
November	2024	22	16	9	15	16	19	3	100	107	994
December	2024	19	16	7	16	13	26	3	100	107	950
January	2025	19	16	7	15	11	30	3	100	109	989
February	2025	18	15	7	17	10	30	3	100	106	1078
March	2025	17	16	7	17	14	26	3	100	102	1319
April	2025	15	15	7	19	18	24	3	100	93	1350
May	2025	15	15	7	18	22	21	3	100	90	1422
June	2025	15	15	8	19	22	20	3	100	89	1314
July	2025	18	15	8	17	21	19	3	100	95	1392
August	2025	18	16	8	16	21	19	3	100	97	1349
September	2025	18	17	7	16	22	17	2	100	96	1355
October	2025	15	16	7	17	25	17	2	100	90	1339
November	2025	14	15	8	17	24	19	3	100	88	1406
December	2025	16	14	7	17	23	19	4	100	90	1345
January	2026	18	14	7	19	19	20	4	100	94	1367
February	2026	20	14	7	20	19	18	3	100	95	1367
March	2026	18	14	8	20	20	18	2	100	92	1529
April	2026	17	13	9	20	21	17	3	100	89	1501
May	2026	14	13	8	22	23	17	3	100	83	1478
June	2026	15	13	7	21	22	18	4	100	85	1469
July	2026	14	14	8	21	22	19	3	100	86	1502
August	2026	16	14	8	19	21	20	3	100	90	1448