

MALE
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.

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

MALE
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	1982	34	3	5	18	29	1	2
February	1982	36	4	4	18	28	1	2
March	1982	32	4	4	20	28	1	1
April	1982	30	4	4	21	29	2	1
May	1982	30	4	4	21	26	2	0
June	1982	30	4	5	19	25	2	1
July	1982	34	3	4	20	25	2	1
August	1982	32	4	4	22	26	2	1
September	1982	33	3	4	24	24	1	1
October	1982	31	4	4	23	22	1	1
November	1982	33	4	3	24	22	1	1
December	1982	33	4	3	22	21	1	1
January	1983	31	3	3	24	22	1	1
February	1983	30	3	4	24	20	1	1
March	1983	31	3	4	25	21	1	1
April	1983	32	3	5	23	19	1	1
May	1983	34	3	6	22	17	2	1
June	1983	35	3	7	19	15	2	1
July	1983	35	3	6	19	16	2	0
August	1983	37	4	5	17	15	1	0
September	1983	37	4	3	18	15	1	0
October	1983	37	4	4	18	14	1	0
November	1983	35	3	4	17	15	1	0
December	1983	35	4	4	14	13	1	0
January	1984	35	4	4	13	12	1	0
February	1984	39	4	6	14	11	1	0
March	1984	40	3	6	15	13	1	1
April	1984	42	4	6	13	14	1	1
May	1984	39	3	6	12	14	1	1
June	1984	38	4	6	12	13	1	1
July	1984	34	3	6	13	11	1	1
August	1984	38	3	6	13	10	1	0
September	1984	42	3	6	11	9	1	0
October	1984	45	4	5	12	9	1	0
November	1984	43	4	5	14	9	1	1
December	1984	40	4	5	16	10	2	1
January	1985	39	3	5	15	10	2	1
February	1985	38	3	4	15	9	2	1
March	1985	36	3	3	15	12	1	0
April	1985	34	3	4	17	12	1	0
May	1985	33	3	5	15	14	1	0
June	1985	34	3	6	17	11	1	1
July	1985	34	3	6	17	11	1	1
August	1985	37	3	6	17	11	2	1
September	1985	38	2	5	14	10	3	1
October	1985	37	2	5	14	12	2	1
November	1985	35	2	5	14	11	2	1
December	1985	35	3	5	16	12	1	0
January	1986	35	5	6	17	9	1	1
February	1986	36	4	6	17	8	1	1

MALE
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>
March	1986	36	4	7	17	7	2	1
April	1986	37	3	7	18	10	1	1
May	1986	36	3	8	17	11	1	1
June	1986	36	4	7	16	11	2	1
July	1986	39	4	7	16	9	2	1
August	1986	38	5	7	15	8	2	1
September	1986	37	5	7	16	10	2	1
October	1986	33	5	7	16	10	2	1
November	1986	34	5	5	16	10	3	1
December	1986	34	4	7	14	11	2	1
January	1987	39	4	6	13	10	2	1
February	1987	39	4	7	14	10	1	2
March	1987	37	4	5	16	10	1	1
April	1987	36	4	5	16	12	1	1
May	1987	35	5	5	15	11	1	1
June	1987	38	5	6	15	11	2	1
July	1987	37	4	6	15	10	2	1
August	1987	39	4	5	13	9	2	1
September	1987	36	5	4	14	9	1	2
October	1987	36	6	3	14	9	1	2
November	1987	34	5	3	14	9	2	2
December	1987	36	4	4	13	8	3	1
January	1988	39	3	5	13	8	3	1
February	1988	41	3	5	14	8	4	1
March	1988	43	4	5	13	7	2	2
April	1988	40	3	6	13	8	2	1
May	1988	38	3	5	13	9	1	2
June	1988	34	2	5	13	9	0	1
July	1988	36	3	5	13	11	0	1
August	1988	40	3	6	13	12	0	1
September	1988	43	3	6	12	11	0	1
October	1988	41	3	6	13	10	0	1
November	1988	39	4	5	13	9	0	1
December	1988	38	3	5	16	11	0	1
January	1989	37	3	6	15	12	0	1
February	1989	39	3	6	15	12	0	1
March	1989	38	4	6	15	12	1	2
April	1989	40	5	5	14	12	1	2
May	1989	37	4	6	14	12	1	1
June	1989	37	3	7	15	11	0	1
July	1989	34	3	6	14	11	0	2
August	1989	36	3	5	14	13	0	2
September	1989	36	3	4	14	13	0	1
October	1989	37	3	4	13	11	0	1
November	1989	35	3	5	13	10	1	1
December	1989	35	4	6	11	11	1	1
January	1990	36	4	7	13	14	1	1
February	1990	36	5	7	14	16	1	0
March	1990	35	4	6	15	16	1	1
April	1990	35	4	5	13	14	1	2

MALE
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	1990	36	4	5	10	12	1	3
June	1990	38	5	5	9	12	1	3
July	1990	36	5	6	12	11	1	2
August	1990	36	4	6	13	15	1	2
September	1990	33	4	6	15	15	2	1
October	1990	30	3	6	16	19	2	1
November	1990	30	2	5	18	19	1	1
December	1990	30	2	5	18	21	1	1
January	1991	33	2	6	17	17	1	1
February	1991	32	3	5	18	15	1	2
March	1991	30	5	6	17	14	1	2
April	1991	28	4	5	20	14	1	3
May	1991	29	5	8	21	14	1	2
June	1991	29	3	6	22	14	2	2
July	1991	32	4	7	20	14	1	1
August	1991	32	3	5	20	15	2	2
September	1991	32	3	6	20	14	1	2
October	1991	30	4	5	22	14	1	3
November	1991	27	4	4	24	15	3	1
December	1991	26	4	3	26	16	3	1
January	1992	26	3	4	28	16	4	2
February	1992	27	2	4	27	14	2	2
March	1992	26	2	4	26	14	3	3
April	1992	27	3	3	24	14	3	3
May	1992	26	4	3	23	13	5	3
June	1992	29	4	4	23	13	5	3
July	1992	30	3	6	22	13	6	2
August	1992	30	3	5	24	14	5	3
September	1992	29	3	6	23	15	5	2
October	1992	27	3	6	24	15	5	2
November	1992	29	3	8	22	15	5	2
December	1992	30	3	7	22	12	4	2
January	1993	32	3	8	21	11	3	2
February	1993	33	3	7	21	10	2	2
March	1993	35	4	7	22	12	1	2
April	1993	34	4	7	23	13	2	2
May	1993	33	4	6	24	14	3	3
June	1993	32	3	5	22	13	4	2
July	1993	34	3	5	21	11	3	2
August	1993	32	4	5	21	11	3	0
September	1993	31	5	6	21	11	2	1
October	1993	30	4	7	21	12	1	1
November	1993	33	4	7	21	11	2	1
December	1993	33	3	7	19	11	3	1
January	1994	36	4	8	17	9	3	1
February	1994	36	5	8	16	10	2	1
March	1994	35	5	8	17	10	3	2
April	1994	34	5	7	20	10	3	1
May	1994	34	5	6	19	8	3	2
June	1994	35	4	6	19	7	2	1

MALE
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>
July	1994	36	4	6	16	8	2	2
August	1994	37	4	5	16	9	3	2
September	1994	39	4	5	16	10	3	3
October	1994	39	4	5	17	11	3	2
November	1994	38	3	5	18	12	2	2
December	1994	37	4	5	16	11	2	2
January	1995	37	4	6	17	10	2	2
February	1995	35	5	7	17	8	2	2
March	1995	35	5	7	19	8	2	2
April	1995	35	6	5	18	7	2	3
May	1995	35	6	4	18	9	2	4
June	1995	35	5	5	18	9	2	4
July	1995	36	5	6	18	9	2	3
August	1995	37	4	7	18	8	1	2
September	1995	39	4	7	17	7	1	2
October	1995	39	3	7	19	6	1	1
November	1995	36	4	5	20	8	1	1
December	1995	37	4	5	18	7	1	1
January	1996	36	5	5	16	7	1	3
February	1996	39	4	6	15	6	2	3
March	1996	37	4	7	17	6	1	3
April	1996	35	5	6	19	6	1	2
May	1996	34	4	6	20	8	0	1
June	1996	33	4	7	16	10	0	1
July	1996	34	4	8	15	11	1	1
August	1996	34	4	8	11	12	1	2
September	1996	37	3	6	15	11	1	2
October	1996	37	3	5	15	10	1	1
November	1996	38	4	5	16	8	1	1
December	1996	35	5	7	14	9	0	1
January	1997	34	6	8	14	8	1	2
February	1997	34	6	8	14	9	1	2
March	1997	34	6	7	15	8	1	2
April	1997	39	5	7	13	8	0	2
May	1997	37	5	8	15	6	0	2
June	1997	37	5	8	14	7	0	2
July	1997	35	6	8	14	6	1	2
August	1997	39	6	6	12	7	0	1
September	1997	42	5	6	11	6	0	1
October	1997	41	4	6	10	7	0	1
November	1997	38	4	7	9	7	0	1
December	1997	38	3	6	11	7	1	1
January	1998	39	2	5	11	6	1	2
February	1998	41	4	4	12	5	0	2
March	1998	41	6	6	9	5	0	2
April	1998	39	7	6	9	6	0	2
May	1998	39	5	7	9	6	1	2
June	1998	37	4	8	11	6	1	2
July	1998	39	4	8	10	6	0	3
August	1998	41	5	8	12	5	0	2

MALE
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>
September 1998	44	4	8	14	5	1	3
October 1998	45	3	8	15	4	1	2
November 1998	44	2	9	15	5	1	2
December 1998	43	3	10	13	6	1	2
January 1999	40	5	10	13	7	0	3
February 1999	39	6	10	12	7	0	3
March 1999	40	6	9	13	7	0	2
April 1999	42	5	10	13	7	0	2
May 1999	43	5	9	13	6	0	1
June 1999	44	4	9	12	5	1	2
July 1999	42	5	8	14	4	1	2
August 1999	45	4	7	13	4	1	2
September 1999	45	4	6	13	4	1	2
October 1999	47	4	6	13	5	0	2
November 1999	46	5	7	12	5	0	2
December 1999	46	4	7	13	7	1	1
January 2000	45	4	9	12	5	1	1
February 2000	48	4	10	12	5	1	1
March 2000	48	4	9	12	6	1	2
April 2000	47	5	9	12	8	1	2
May 2000	43	5	8	14	10	1	1
June 2000	43	5	9	13	9	0	1
July 2000	44	4	9	14	7	1	2
August 2000	43	4	10	14	7	0	3
September 2000	41	4	11	14	6	0	3
October 2000	39	4	11	13	9	0	2
November 2000	41	3	9	13	8	0	2
December 2000	41	3	8	12	8	0	1
January 2001	43	3	8	12	8	0	2
February 2001	39	3	9	14	9	0	2
March 2001	41	3	9	16	9	0	3
April 2001	39	2	8	19	9	2	3
May 2001	40	2	7	20	10	2	3
June 2001	38	2	7	19	12	3	3
July 2001	38	2	8	17	9	4	2
August 2001	34	3	7	17	8	5	2
September 2001	34	3	5	18	5	5	2
October 2001	33	4	6	23	5	4	2
November 2001	34	4	7	23	5	3	2
December 2001	34	3	7	24	5	2	3
January 2002	34	3	6	22	5	2	3
February 2002	35	3	7	24	5	2	2
March 2002	35	3	9	23	5	2	1
April 2002	35	3	10	24	5	2	1
May 2002	32	3	10	24	5	2	1
June 2002	30	3	8	27	5	3	1
July 2002	29	2	8	27	5	4	1
August 2002	30	3	7	22	6	7	2
September 2002	32	4	7	20	6	7	1
October 2002	31	4	7	17	7	9	2

MALE
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>
November	2002	31	3	7	21	7	9	2
December	2002	31	4	9	21	8	9	2
January	2003	32	3	9	20	7	7	2
February	2003	30	3	9	21	10	7	2
March	2003	29	3	7	23	10	7	2
April	2003	30	3	8	24	11	8	2
May	2003	32	2	8	23	9	8	3
June	2003	33	4	9	20	8	7	2
July	2003	34	5	8	21	8	7	2
August	2003	33	6	8	20	8	5	1
September	2003	35	7	8	21	9	5	1
October	2003	35	6	8	20	10	3	1
November	2003	35	8	8	22	12	3	1
December	2003	34	8	8	22	12	2	2
January	2004	34	9	8	22	9	1	2
February	2004	35	8	7	20	8	1	3
March	2004	37	9	6	19	8	1	2
April	2004	36	8	8	20	9	2	3
May	2004	36	8	8	20	12	2	2
June	2004	34	6	9	19	15	2	2
July	2004	35	7	7	19	16	2	2
August	2004	37	6	7	19	15	2	2
September	2004	39	6	7	21	13	2	2
October	2004	40	5	6	21	15	2	2
November	2004	39	6	5	21	16	2	2
December	2004	38	6	5	22	16	2	2
January	2005	39	8	7	20	14	2	2
February	2005	38	8	9	19	12	1	2
March	2005	38	8	9	18	13	1	3
April	2005	37	6	8	19	16	1	3
May	2005	36	6	6	20	18	2	3
June	2005	36	7	7	18	17	2	2
July	2005	37	8	6	17	14	2	3
August	2005	37	9	8	15	14	2	2
September	2005	37	7	6	17	19	2	2
October	2005	32	7	7	19	27	1	2
November	2005	33	5	5	20	29	1	2
December	2005	37	6	8	18	23	1	1
January	2006	40	8	9	17	18	2	1
February	2006	40	8	9	17	17	2	1
March	2006	36	9	5	16	18	1	2
April	2006	35	9	5	16	18	1	2
May	2006	34	8	6	15	19	0	2
June	2006	35	8	7	15	21	0	1
July	2006	34	8	8	15	23	1	2
August	2006	35	9	7	16	24	2	2
September	2006	34	8	7	19	25	3	2
October	2006	36	8	5	18	22	2	1
November	2006	39	8	5	15	17	2	1
December	2006	41	9	7	12	14	1	1

MALE
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	2007	40	11	9	12	14	1	1
February	2007	37	12	10	14	14	1	2
March	2007	34	13	10	16	15	1	3
April	2007	35	10	10	17	15	1	3
May	2007	35	9	10	17	20	1	2
June	2007	36	8	10	18	23	2	2
July	2007	35	12	7	16	23	2	2
August	2007	36	12	6	16	22	2	3
September	2007	35	12	6	15	19	2	2
October	2007	34	9	7	18	20	1	2
November	2007	33	9	7	19	20	1	2
December	2007	34	9	7	19	24	1	2
January	2008	31	8	7	19	26	2	2
February	2008	29	6	7	21	27	3	2
March	2008	29	6	6	20	29	4	2
April	2008	29	6	7	22	32	4	2
May	2008	27	5	7	23	36	6	2
June	2008	25	5	6	25	40	6	2
July	2008	25	4	5	23	43	6	2
August	2008	26	4	5	23	45	5	2
September	2008	29	3	6	23	39	5	2
October	2008	26	3	6	27	34	8	2
November	2008	24	3	4	29	29	12	3
December	2008	18	1	4	31	26	17	3
January	2009	19	1	3	31	23	17	3
February	2009	19	1	4	30	21	18	4
March	2009	21	3	5	29	22	18	3
April	2009	19	3	5	31	20	20	2
May	2009	17	3	5	34	18	18	2
June	2009	16	2	5	34	15	17	3
July	2009	14	3	5	35	17	14	3
August	2009	15	4	5	32	19	15	4
September	2009	14	4	5	34	20	14	3
October	2009	14	3	4	33	20	14	3
November	2009	13	4	4	37	19	11	3
December	2009	15	5	4	35	18	9	4
January	2010	16	6	4	34	16	6	5
February	2010	18	5	4	30	15	6	5
March	2010	16	5	4	34	15	7	4
April	2010	18	6	5	36	15	8	4
May	2010	19	7	6	37	14	8	3
June	2010	18	8	6	34	13	9	3
July	2010	20	7	5	34	13	7	3
August	2010	21	6	5	34	12	8	2
September	2010	23	5	5	33	13	7	2
October	2010	22	4	5	31	13	8	3
November	2010	22	5	6	31	15	6	3
December	2010	21	6	6	30	15	5	4
January	2011	21	6	6	30	17	3	3

MALE
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>
February	2011	22	7	6	27	17	3	3
March	2011	22	7	5	28	22	3	1
April	2011	20	9	5	28	25	3	2
May	2011	20	8	5	26	29	4	2
June	2011	19	9	6	26	28	4	2
July	2011	20	7	5	26	29	4	2
August	2011	17	6	4	29	29	4	2
September	2011	18	5	4	29	28	6	2
October	2011	18	4	5	31	26	8	3
November	2011	21	3	4	31	24	7	2
December	2011	21	3	4	32	23	6	2
January	2012	22	3	4	29	23	5	1
February	2012	21	3	6	28	22	5	1
March	2012	24	4	7	25	26	4	1
April	2012	25	5	7	25	27	3	1
May	2012	26	6	7	22	26	3	1
June	2012	25	5	7	27	23	5	1
July	2012	22	4	6	27	25	6	2
August	2012	20	4	7	31	24	5	2
September	2012	21	6	6	28	24	4	2
October	2012	25	6	7	27	21	2	1
November	2012	29	6	5	26	21	3	1
December	2012	29	4	4	28	18	3	2
January	2013	28	3	4	29	19	4	3
February	2013	27	4	4	29	19	2	3
March	2013	28	6	4	28	21	2	3
April	2013	28	6	6	26	19	2	3
May	2013	31	8	6	24	17	2	3
June	2013	33	8	6	23	15	3	3
July	2013	33	10	5	23	15	3	3
August	2013	30	9	5	26	15	3	3
September	2013	27	8	5	28	16	2	3
October	2013	29	5	6	27	15	2	3
November	2013	27	6	6	26	16	2	2
December	2013	28	8	6	24	14	2	2
January	2014	26	9	5	26	14	2	2
February	2014	27	10	5	23	16	3	2
March	2014	26	9	5	24	17	2	2
April	2014	27	10	6	22	17	2	2
May	2014	28	8	5	22	15	2	3
June	2014	30	7	5	20	15	2	3
July	2014	34	6	6	21	16	1	3
August	2014	36	7	6	21	15	2	3
September	2014	38	9	6	21	16	1	3
October	2014	35	9	5	20	14	2	3
November	2014	36	8	6	20	13	2	3
December	2014	37	6	6	21	11	2	2
January	2015	41	6	6	22	11	2	2
February	2015	41	6	7	23	11	2	2
March	2015	42	7	7	23	11	2	2

MALE
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>
April	2015	41	8	7	22	10	2	3
May	2015	40	10	6	22	10	2	3
June	2015	37	8	6	21	10	1	3
July	2015	36	7	5	22	11	1	3
August	2015	37	6	6	22	10	1	2
September	2015	39	6	6	21	9	2	1
October	2015	40	6	6	21	8	3	2
November	2015	39	6	6	22	10	3	3
December	2015	39	5	5	22	10	3	4
January	2016	39	5	6	22	10	3	3
February	2016	40	4	7	19	9	3	3
March	2016	42	5	8	18	9	3	2
April	2016	43	6	8	17	8	3	2
May	2016	44	6	8	18	8	3	1
June	2016	42	6	7	19	9	3	2
July	2016	41	6	6	20	10	3	2
August	2016	39	6	6	20	11	2	2
September	2016	37	6	6	21	9	2	2
October	2016	35	6	8	22	10	2	3
November	2016	35	6	7	24	10	2	4
December	2016	38	7	7	22	9	2	4
January	2017	40	7	7	20	8	1	2
February	2017	38	9	8	19	7	1	2
March	2017	37	9	8	18	6	1	2
April	2017	37	10	8	17	5	2	3
May	2017	40	10	7	16	5	2	2
June	2017	40	11	6	15	6	1	2
July	2017	42	10	6	13	6	0	2
August	2017	42	10	7	12	6	0	3
September	2017	42	10	7	13	6	1	3
October	2017	42	11	8	14	7	1	2
November	2017	42	11	7	14	6	1	2
December	2017	43	11	7	13	5	1	2
January	2018	42	13	6	14	5	2	1
February	2018	44	14	6	14	5	2	2