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.

		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	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

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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	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

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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	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

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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
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

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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
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

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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	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

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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	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

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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	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)

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	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)

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
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
March	2018	45	15	6	13	5	2	2
April	2018	47	14	7	12	6	2	2
May	2018	47	12	7	13	6	1	2
June	2018	48	11	8	14	7	1	2
July	2018	49	11	7	14	6	1	1
August	2018	52	11	7	14	7	1	1
September	2018	52	11	6	13	7	1	1
October	2018	50	11	6	13	7	1	2
November	2018	47	12	6	15	6	2	2
December	2018	44	12	6	17	5	2	2
January	2019	43	11	6	17	6	3	2
February	2019	43	10	6	17	6	3	3
March	2019	48	10	6	15	6	3	3
April	2019	48	10	8	16	5	2	3
May	2019	50	13	8	14	6	1	3

MALE
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	47	13	8	16	6	1	3
July	2019	48	12	8	16	6	1	2
August	2019	47	11	7	16	7	1	3
September	2019	47	11	8	16	7	2	3
October	2019	48	10	7	15	7	2	2
November	2019	49	11	7	14	5	2	1
December	2019	50	12	7	12	4	2	2
January	2020	48	14	7	13	5	1	2
February	2020	48	14	7	13	5	1	2
March	2020	47	13	7	12	5	2	1
April	2020	45	11	8	15	3	6	2
May	2020	40	9	7	18	2	9	2
June	2020	34	8	6	24	2	9	2
July	2020	34	10	5	25	3	6	1
August	2020	34	10	5	25	4	4	2
September	2020	37	10	5	24	5	3	1
October	2020	37	10	5	26	4	3	1
November	2020	38	9	5	26	4	3	0
December	2020	37	11	5	25	3	3	1
January	2021	36	12	5	25	3	2	1
February	2021	35	13	6	25	4	1	1
March	2021	34	13	5	26	6	1	1
April	2021	35	13	6	23	8	1	1
May	2021	35	13	5	21	9	1	1
June	2021	36	12	5	18	10	2	1
July	2021	38	11	5	19	12	2	2
August	2021	37	11	5	19	15	2	1
September	2021	36	11	5	20	18	1	1
October	2021	33	11	5	20	20	2	1
November	2021	35	11	5	19	22	1	1
December	2021	37	12	4	18	24	1	2
January	2022	39	12	4	16	26	2	2
February	2022	37	11	4	16	29	2	2
March	2022	35	9	4	17	33	4	2
April	2022	32	8	4	19	38	4	2
May	2022	33	7	4	19	41	5	2
June	2022	31	6	4	19	42	6	1
July	2022	30	5	3	18	45	8	1
August	2022	29	4	3	19	47	9	1
September	2022	28	4	3	19	46	9	2
October	2022	30	4	3	18	45	9	3
November	2022	28	4	4	18	45	11	3
December	2022	28	4	4	18	44	11	3
January	2023	30	4	4	19	40	11	3
February	2023	31	5	4	19	38	8	3
March	2023	31	5	4	19	36	7	2
April	2023	29	5	4	19	39	6	2
May	2023	29	4	5	20	40	7	2
June	2023	30	4	5	20	40	6	3
July	2023	31	5	4	20	38	6	2

MALE
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	30	7	4	19	38	4	3
September	2023	28	7	4	19	38	4	3
October	2023	27	7	4	20	41	4	5
November	2023	28	6	3	21	40	5	5
December	2023	29	6	3	21	41	4	5
January	2024	32	8	4	20	37	3	4
February	2024	34	9	4	22	38	2	3
March	2024	33	11	4	22	36	3	2
April	2024	31	10	4	21	37	3	3
May	2024	29	10	4	19	37	2	3
June	2024	28	10	3	17	40	2	4
July	2024	28	11	4	17	43	2	4
August	2024	26	12	3	18	47	2	4
September	2024	24	12	4	18	45	1	3
October	2024	22	13	4	18	44	2	4
November	2024	23	12	4	18	42	1	4
December	2024	22	13	4	17	40	1	4
January	2025	23	13	4	15	37	1	3
February	2025	22	14	3	15	35	1	2
March	2025	22	13	3	16	37	2	2
April	2025	20	10	3	17	38	6	2
May	2025	17	7	3	19	37	9	3
June	2025	17	7	3	19	34	10	3
July	2025	17	9	3	19	33	7	3
August	2025	19	12	4	17	34	5	4
September	2025	20	12	3	18	37	3	4
October	2025	21	13	4	18	39	2	5
November	2025	20	14	3	20	40	2	4
December	2025	18	14	4	20	41	2	5
January	2026	16	14	3	21	43	3	4
February	2026	17	14	3	21	43	3	4
March	2026	19	13	3	21	43	3	3
April	2026	21	11	3	19	44	3	2
May	2026	21	10	3	19	47	4	3
June	2026	20	11	2	19	50	4	3
July	2026	19	13	2	21	50	3	4
August	2026	19	13	3	20	50	3	4