

INCOME BOTTOM THIRD

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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	BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
	Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
December 1979	15	1	1	16	47	1	2
January 1980	16	1	1	16	42	0	1
February 1980	16	2	1	16	42	0	1
March 1980	15	1	1	13	43	1	1
April 1980	12	1	1	12	46	3	1
May 1980	12	0	2	13	44	3	1
June 1980	12	1	2	19	41	3	2
July 1980	13	2	2	20	37	1	1
August 1980	14	2	2	20	37	1	1
September 1980	17	3	2	18	37	0	1
October 1980	17	1	2	17	38	1	2
November 1980	16	1	4	17	36	1	2
December 1980	15	2	4	14	39	1	2
January 1981	16	2	4	15	40	1	2
February 1981	15	3	1	14	47	0	2
March 1981	13	2	1	19	47	0	2
April 1981	10	2	1	20	47	0	1
May 1981	12	1	1	21	39	0	1
June 1981	12	1	3	20	37	0	1
July 1981	15	2	3	19	35	1	2
August 1981	18	2	3	16	33	1	2
September 1981	20	1	3	14	33	1	3
October 1981	21	1	3	15	34	1	2
November 1981	17	1	2	19	36	1	2
December 1981	16	1	1	21	34	1	2
January 1982	14	2	1	26	35	1	2
February 1982	15	2	3	27	34	1	2
March 1982	15	2	3	28	34	1	1
April 1982	15	1	3	26	32	1	2
May 1982	13	1	3	23	31	1	1
June 1982	13	1	3	21	28	1	1
July 1982	15	2	3	21	31	1	1
August 1982	16	2	3	21	31	1	1
September 1982	18	2	2	22	34	1	1
October 1982	18	2	2	22	30	1	1
November 1982	17	2	2	26	30	2	1
December 1982	15	2	2	26	29	2	0
January 1983	12	2	2	26	29	1	1
February 1983	13	2	1	25	28	1	1
March 1983	15	1	1	28	26	1	1
April 1983	16	1	2	26	26	2	2
May 1983	16	1	2	27	24	2	1
June 1983	16	2	4	25	24	2	1
July 1983	17	1	4	25	23	2	1
August 1983	17	2	3	23	25	2	1
September 1983	17	1	1	23	25	1	1

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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>
October	1983	17	0	1	23	24	1	1
November	1983	18	0	1	21	23	1	1
December	1983	17	1	2	20	19	1	1
January	1984	16	1	2	21	20	1	1
February	1984	15	1	3	25	19	1	1
March	1984	20	1	2	25	22	1	1
April	1984	24	1	3	24	22	2	0
May	1984	25	1	3	20	21	2	0
June	1984	22	0	3	18	20	2	0
July	1984	21	1	3	17	20	1	1
August	1984	23	1	3	19	19	1	1
September	1984	22	1	2	19	17	1	2
October	1984	22	2	2	21	18	1	1
November	1984	21	2	2	19	20	1	2
December	1984	22	1	1	19	20	2	2
January	1985	21	1	2	18	18	2	3
February	1985	20	1	2	18	15	2	3
March	1985	17	0	2	20	18	1	3
April	1985	15	0	2	20	20	2	2
May	1985	14	0	2	19	23	2	1
June	1985	18	0	3	18	20	2	2
July	1985	21	1	3	16	17	1	1
August	1985	21	1	2	17	17	1	1
September	1985	20	1	1	16	18	1	1
October	1985	19	0	2	16	21	1	1
November	1985	17	1	2	15	19	2	1
December	1985	19	1	3	18	18	2	1
January	1986	21	1	2	19	15	1	2
February	1986	24	2	4	21	16	0	3
March	1986	22	2	3	20	16	0	3
April	1986	20	2	3	21	17	1	3
May	1986	19	1	3	20	16	2	2
June	1986	21	2	3	19	16	2	1
July	1986	23	2	3	20	13	2	1
August	1986	24	3	3	21	15	1	0
September	1986	22	2	3	21	15	1	1
October	1986	19	2	3	19	17	2	1
November	1986	20	2	3	18	15	3	1
December	1986	20	2	3	17	16	3	1
January	1987	22	2	4	19	13	3	1
February	1987	21	2	4	22	15	3	1
March	1987	18	1	4	24	14	3	1
April	1987	19	1	2	23	15	3	1
May	1987	19	1	2	20	14	2	2
June	1987	20	2	2	18	15	3	2
July	1987	19	3	2	17	16	3	2
August	1987	21	2	2	17	15	2	1
September	1987	20	1	2	18	14	2	2
October	1987	18	2	2	20	13	2	2
November	1987	18	2	3	18	14	2	2

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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>
December 1987	22	2	2	20	14	2	2
January 1988	23	1	2	19	13	1	2
February 1988	24	1	3	20	13	1	2
March 1988	25	1	3	18	12	1	1
April 1988	23	1	3	19	12	1	1
May 1988	20	2	3	21	13	1	1
June 1988	18	1	2	24	14	1	1
July 1988	19	1	1	24	15	1	1
August 1988	25	1	1	22	15	1	0
September 1988	26	2	2	19	14	2	1
October 1988	27	1	2	18	16	1	2
November 1988	23	2	3	19	14	1	2
December 1988	24	1	3	21	19	1	1
January 1989	20	1	3	20	19	1	1
February 1989	20	1	3	23	20	1	2
March 1989	17	0	2	21	20	1	2
April 1989	18	0	3	21	20	1	2
May 1989	17	0	2	17	20	1	2
June 1989	18	0	3	18	19	1	3
July 1989	20	0	2	18	21	0	3
August 1989	22	0	2	19	23	0	3
September 1989	21	0	3	20	21	0	3
October 1989	19	0	3	20	16	1	3
November 1989	16	1	3	19	16	1	2
December 1989	16	1	3	18	20	1	1
January 1990	20	2	3	17	20	0	1
February 1990	18	2	3	16	22	0	1
March 1990	18	1	3	15	21	0	1
April 1990	14	1	2	15	21	0	1
May 1990	16	1	1	14	19	0	4
June 1990	19	1	2	14	19	0	4
July 1990	19	1	2	14	18	1	4
August 1990	18	1	2	15	19	2	3
September 1990	15	1	1	16	18	2	2
October 1990	14	1	1	17	23	2	3
November 1990	14	0	2	18	25	1	3
December 1990	15	0	2	17	27	2	3
January 1991	16	0	3	19	21	2	3
February 1991	15	1	3	20	19	2	2
March 1991	14	1	2	22	15	2	2
April 1991	13	2	2	22	20	2	2
May 1991	14	2	2	24	22	1	3
June 1991	17	1	2	25	26	1	2
July 1991	18	1	1	25	23	2	2
August 1991	18	1	3	27	23	2	2
September 1991	16	1	3	27	23	2	2
October 1991	17	1	3	29	21	2	2
November 1991	16	1	2	27	21	4	2
December 1991	19	1	2	26	20	3	2

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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	1992	15	0	1	24	20	5	3
February	1992	14	1	2	29	20	3	3
March	1992	11	1	2	29	21	3	3
April	1992	13	1	2	28	23	3	3
May	1992	12	1	1	26	19	4	5
June	1992	14	1	1	29	16	6	5
July	1992	15	1	2	29	17	6	6
August	1992	18	1	3	28	19	6	5
September	1992	18	1	4	23	21	5	5
October	1992	18	1	4	25	22	3	3
November	1992	19	2	3	22	19	2	3
December	1992	21	2	2	26	16	2	4
January	1993	21	2	2	26	14	3	6
February	1993	20	2	2	29	11	3	5
March	1993	20	2	2	28	15	2	3
April	1993	18	2	1	26	16	2	2
May	1993	20	1	2	21	21	3	4
June	1993	20	3	2	19	18	3	3
July	1993	24	2	3	19	17	1	3
August	1993	24	2	3	23	18	2	2
September	1993	21	0	3	26	20	4	3
October	1993	19	1	3	25	19	3	3
November	1993	19	1	3	27	16	3	4
December	1993	23	1	4	25	12	2	2
January	1994	24	1	4	25	12	2	2
February	1994	23	2	4	20	11	2	1
March	1994	22	2	3	21	13	3	1
April	1994	22	2	3	20	12	4	1
May	1994	23	2	2	20	12	4	1
June	1994	22	1	3	22	11	3	1
July	1994	23	2	3	21	13	2	2
August	1994	25	2	3	20	13	3	3
September	1994	25	3	2	20	13	3	4
October	1994	23	2	2	21	13	3	4
November	1994	19	1	2	24	13	3	4
December	1994	20	1	3	22	14	4	5
January	1995	22	1	3	24	13	3	5
February	1995	27	3	5	21	11	2	4
March	1995	24	2	3	22	13	3	5
April	1995	23	2	3	22	12	3	4
May	1995	19	2	2	25	13	4	6
June	1995	21	2	4	24	12	3	4
July	1995	20	2	4	23	14	2	4
August	1995	23	2	4	21	13	1	4
September	1995	22	2	3	21	14	1	4
October	1995	24	2	2	22	14	2	2
November	1995	21	2	2	23	14	2	1
December	1995	21	2	2	24	12	1	1
January	1996	21	2	2	19	10	1	2
February	1996	19	1	2	19	9	1	3

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(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	1996	19	1	2	21	9	1	4
April	1996	16	0	3	23	10	2	2
May	1996	18	1	3	25	11	1	1
June	1996	20	1	4	24	14	1	2
July	1996	21	2	5	23	15	0	2
August	1996	20	2	5	18	16	1	3
September	1996	19	2	5	18	15	2	2
October	1996	17	1	3	19	14	2	2
November	1996	19	1	3	20	12	1	2
December	1996	20	2	4	17	12	1	3
January	1997	25	2	4	16	12	1	4
February	1997	21	1	5	19	14	1	4
March	1997	19	2	4	21	13	0	4
April	1997	19	2	3	19	14	0	3
May	1997	22	2	4	16	11	0	3
June	1997	25	2	3	15	9	0	2
July	1997	24	2	4	16	8	1	2
August	1997	24	2	4	18	8	1	1
September	1997	22	2	4	17	11	1	1
October	1997	23	1	3	16	13	0	1
November	1997	26	2	2	14	13	1	2
December	1997	25	1	2	13	12	1	3
January	1998	23	1	2	14	11	1	3
February	1998	23	1	2	15	11	1	3
March	1998	22	1	3	14	11	0	2
April	1998	22	3	2	11	12	0	2
May	1998	24	2	1	11	12	0	3
June	1998	26	2	3	13	10	0	2
July	1998	28	0	3	15	8	0	3
August	1998	25	1	4	15	7	0	2
September	1998	26	1	3	16	8	0	2
October	1998	27	1	4	18	9	0	2
November	1998	30	1	4	18	10	0	3
December	1998	29	1	4	16	9	0	4
January	1999	28	1	3	14	10	0	4
February	1999	24	2	4	15	9	1	4
March	1999	24	2	5	18	10	1	3
April	1999	23	2	7	18	9	1	3
May	1999	23	1	8	19	9	0	4
June	1999	21	1	9	18	9	0	5
July	1999	21	1	6	19	11	0	4
August	1999	26	1	4	18	11	1	3
September	1999	28	1	2	20	11	0	3
October	1999	30	1	2	18	10	1	4
November	1999	28	1	3	17	11	0	4
December	1999	31	2	4	13	10	0	3
January	2000	30	2	5	15	9	0	2
February	2000	28	2	6	14	8	1	2
March	2000	23	1	5	16	11	1	2
April	2000	21	1	4	15	14	0	2

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(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	2000	21	1	3	15	14	0	3
June	2000	25	2	5	17	13	0	3
July	2000	28	2	6	17	11	1	4
August	2000	26	2	5	20	12	1	4
September	2000	23	2	4	18	11	1	5
October	2000	23	2	4	18	13	1	5
November	2000	25	1	4	18	11	1	5
December	2000	26	1	5	17	12	1	3
January	2001	24	2	5	17	13	1	3
February	2001	22	2	6	15	16	1	5
March	2001	23	2	5	17	17	1	6
April	2001	25	2	5	16	17	1	5
May	2001	26	2	3	18	17	2	4
June	2001	23	2	4	18	18	2	4
July	2001	23	2	5	21	17	3	3
August	2001	22	2	5	19	16	3	3
September	2001	20	2	4	20	15	3	3
October	2001	18	2	3	19	14	2	4
November	2001	17	2	5	22	12	1	4
December	2001	19	1	4	23	11	1	5
January	2002	20	0	5	25	9	1	4
February	2002	22	0	4	27	10	1	4
March	2002	20	1	5	25	9	1	3
April	2002	21	1	4	25	10	1	3
May	2002	20	1	4	24	12	2	2
June	2002	20	1	3	26	12	2	3
July	2002	18	1	3	26	12	2	3
August	2002	18	1	4	23	12	2	3
September	2002	19	2	4	21	13	3	4
October	2002	21	2	4	21	12	5	3
November	2002	21	2	3	23	11	5	4
December	2002	21	2	3	24	15	6	3
January	2003	19	2	3	24	17	5	3
February	2003	19	2	3	24	20	4	2
March	2003	19	2	3	28	19	4	3
April	2003	19	2	5	28	17	3	3
May	2003	16	1	5	30	13	4	4
June	2003	17	1	4	28	9	3	4
July	2003	18	1	3	29	11	3	4
August	2003	22	1	2	26	15	2	3
September	2003	21	2	3	26	16	2	3
October	2003	21	1	3	24	17	2	3
November	2003	19	1	3	26	17	2	3
December	2003	19	1	2	27	17	2	5
January	2004	19	2	2	30	16	2	4
February	2004	19	2	4	28	17	3	5
March	2004	19	2	4	26	17	3	4
April	2004	19	2	4	26	16	2	6
May	2004	21	2	3	27	19	2	4
June	2004	20	1	4	26	23	1	3

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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>
July	2004	20	1	3	24	26	1	2
August	2004	21	1	3	24	22	1	2
September	2004	22	1	2	26	19	1	2
October	2004	22	1	2	27	18	1	3
November	2004	22	1	2	27	19	1	3
December	2004	21	1	2	27	17	2	3
January	2005	22	2	2	25	16	1	4
February	2005	20	2	2	23	14	2	4
March	2005	20	2	3	22	16	3	4
April	2005	19	3	4	24	20	3	3
May	2005	19	2	4	26	23	2	3
June	2005	18	2	4	26	21	2	2
July	2005	22	2	4	23	20	2	2
August	2005	24	3	5	22	19	3	2
September	2005	25	3	4	22	24	2	3
October	2005	18	2	3	21	27	2	3
November	2005	16	0	3	21	31	1	4
December	2005	18	0	3	22	30	2	4
January	2006	19	0	3	25	27	2	4
February	2006	22	2	4	25	23	2	3
March	2006	22	3	3	22	23	1	4
April	2006	23	3	3	21	25	1	3
May	2006	20	2	4	21	30	1	2
June	2006	17	2	6	23	31	1	2
July	2006	14	2	5	25	36	2	3
August	2006	13	3	4	24	35	2	3
September	2006	14	2	2	26	34	3	3
October	2006	18	3	3	22	28	3	1
November	2006	21	2	3	22	22	3	2
December	2006	21	2	3	19	19	1	3
January	2007	19	2	3	19	19	1	3
February	2007	16	3	4	20	22	1	4
March	2007	14	3	5	21	23	2	5
April	2007	16	2	5	21	24	2	5
May	2007	17	2	4	22	28	3	4
June	2007	20	1	4	21	32	2	3
July	2007	16	2	4	22	33	2	3
August	2007	15	2	4	21	35	2	4
September	2007	12	4	3	23	32	2	5
October	2007	13	4	4	23	31	2	5
November	2007	14	4	3	24	31	1	4
December	2007	16	2	3	23	33	1	4
January	2008	15	2	2	24	35	2	4
February	2008	16	3	2	21	32	2	3
March	2008	14	3	2	19	34	2	3
April	2008	13	4	2	21	36	3	2
May	2008	10	3	1	23	42	3	2
June	2008	10	3	1	23	48	3	2
July	2008	10	2	1	21	52	3	3
August	2008	10	1	2	22	54	4	3

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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>
September 2008	12	1	2	24	46	3	3
October 2008	13	0	3	25	44	4	3
November 2008	11	1	3	26	37	5	3
December 2008	8	1	3	27	36	6	4
January 2009	6	1	2	26	33	5	5
February 2009	8	0	2	29	31	6	6
March 2009	10	1	1	31	29	8	5
April 2009	12	0	2	31	27	10	3
May 2009	11	1	3	31	27	9	3
June 2009	10	0	3	35	27	9	4
July 2009	8	1	3	33	27	7	5
August 2009	6	1	2	33	27	7	5
September 2009	7	1	2	30	26	6	3
October 2009	6	0	2	32	27	6	3
November 2009	7	0	2	31	28	4	2
December 2009	9	0	2	31	28	4	4
January 2010	10	1	1	31	28	3	5
February 2010	11	1	1	32	26	3	6
March 2010	9	2	1	31	25	4	5
April 2010	9	2	2	32	26	4	4
May 2010	9	2	4	32	25	4	4
June 2010	8	2	4	32	24	5	5
July 2010	9	2	4	32	24	6	4
August 2010	9	2	3	33	23	6	3
September 2010	10	2	3	32	23	5	2
October 2010	11	1	3	31	22	4	3
November 2010	13	1	4	30	21	5	3
December 2010	11	1	3	33	21	4	5
January 2011	10	0	2	31	22	4	5
February 2011	8	0	1	31	22	3	5
March 2011	8	1	1	30	27	3	4
April 2011	8	2	2	30	30	4	4
May 2011	10	2	3	27	35	5	4
June 2011	10	2	3	25	33	5	5
July 2011	12	1	3	25	32	3	4
August 2011	10	1	2	28	30	2	4
September 2011	13	1	2	31	30	2	3
October 2011	13	2	3	34	31	3	3
November 2011	14	1	3	32	32	4	3
December 2011	12	1	3	31	32	3	3
January 2012	11	1	2	29	30	4	2
February 2012	10	2	3	28	29	3	3
March 2012	12	2	3	27	30	3	3
April 2012	12	2	3	27	31	1	4
May 2012	12	2	3	27	32	1	3
June 2012	11	2	4	28	29	1	2
July 2012	12	1	3	28	29	2	2
August 2012	14	2	3	30	27	2	3
September 2012	14	2	3	28	27	2	4
October 2012	14	2	3	25	25	2	4

INCOME BOTTOM THIRD

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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>
November	2012	15	2	2	24	24	2	5
December	2012	16	2	2	23	23	2	4
January	2013	14	1	4	27	24	1	4
February	2013	13	1	4	30	23	1	5
March	2013	12	2	4	31	22	2	6
April	2013	11	2	3	30	22	2	7
May	2013	10	2	4	26	23	2	5
June	2013	11	1	4	26	23	3	5
July	2013	17	1	3	23	22	3	4
August	2013	19	2	2	29	22	3	5
September	2013	17	2	2	28	22	2	5
October	2013	15	2	3	30	23	3	5
November	2013	12	2	3	26	22	2	5
December	2013	12	1	4	25	23	2	4
January	2014	15	2	4	23	23	1	4
February	2014	15	2	4	21	26	2	4
March	2014	18	3	4	23	24	2	6
April	2014	14	2	3	26	22	3	6
May	2014	16	2	4	28	20	3	6
June	2014	17	2	3	28	21	3	5
July	2014	23	2	3	27	22	2	4
August	2014	24	2	3	27	20	2	5
September	2014	21	2	3	27	22	3	7
October	2014	20	1	4	25	22	3	7
November	2014	22	1	4	24	21	2	5
December	2014	26	1	5	23	18	2	2
January	2015	29	1	4	28	16	2	2
February	2015	29	2	4	27	16	3	2
March	2015	29	2	3	27	16	2	4
April	2015	27	3	3	24	15	4	5
May	2015	25	3	3	25	16	3	6
June	2015	22	2	3	23	16	3	5
July	2015	23	1	3	26	16	2	5
August	2015	26	2	3	28	13	2	4
September	2015	30	1	2	29	15	2	3
October	2015	32	1	1	26	14	3	4
November	2015	29	2	2	26	14	3	7
December	2015	26	2	3	27	12	3	8
January	2016	24	2	4	28	13	2	7
February	2016	23	2	4	28	15	2	6
March	2016	23	2	5	27	16	1	4
April	2016	23	1	4	26	15	1	3
May	2016	26	2	5	23	13	2	3
June	2016	26	2	5	23	14	3	3
July	2016	26	3	5	20	13	2	4
August	2016	23	3	4	21	15	2	4
September	2016	23	4	4	23	13	1	4
October	2016	21	3	4	25	15	2	6
November	2016	22	2	4	27	14	1	7
December	2016	24	1	3	23	13	1	7

INCOME BOTTOM THIRD

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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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
January	2017	26	2	3	24	11	0	4
February	2017	26	2	4	22	10	0	3
March	2017	23	3	4	24	9	0	3
April	2017	22	3	4	25	8	2	4
May	2017	21	3	4	26	8	2	6
June	2017	23	3	5	23	10	2	5
July	2017	28	3	4	20	11	1	4
August	2017	27	4	5	18	12	1	3
September	2017	28	4	5	18	11	1	3
October	2017	25	4	6	21	12	1	3
November	2017	27	5	6	22	13	2	4
December	2017	26	4	6	24	12	2	5