

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.

<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	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
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

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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>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	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
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

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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>
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
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

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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>
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
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

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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>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>
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
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

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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>
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
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

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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 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
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

INCOME BOTTOM THIRD
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>
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
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

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>
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
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
January	2018	27	4	5	23	13	2	5
February	2018	24	3	5	23	12	1	4
March	2018	25	3	5	20	11	1	3
April	2018	27	3	5	19	12	1	3
May	2018	30	3	5	20	12	2	3
June	2018	31	3	5	24	14	2	3
July	2018	29	2	4	24	12	3	5
August	2018	28	3	3	22	14	2	6
September	2018	29	3	4	19	12	2	5
October	2018	30	4	4	20	13	1	4
November	2018	30	3	6	19	12	2	3
December	2018	27	3	6	21	12	2	3

INCOME BOTTOM THIRD
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	2019	26	3	6	20	12	2	3
February	2019	27	3	5	22	12	2	5
March	2019	27	3	4	20	12	1	6
April	2019	29	3	5	22	12	1	6
May	2019	30	4	5	20	11	1	5
June	2019	30	4	5	23	12	1	5
July	2019	30	4	6	22	12	1	5
August	2019	30	3	6	23	13	1	5
September	2019	29	3	6	22	12	1	5
October	2019	30	3	4	19	13	2	5
November	2019	30	5	5	19	13	3	4
December	2019	30	4	4	18	13	3	4
January	2020	30	5	5	20	12	2	4
February	2020	30	5	5	20	10	2	3
March	2020	28	5	5	20	10	3	1
April	2020	26	5	5	24	8	4	3
May	2020	24	4	3	29	7	5	5
June	2020	22	5	3	31	6	5	5
July	2020	23	5	3	33	8	4	3
August	2020	22	4	3	31	10	3	2
September	2020	24	5	4	34	10	3	2
October	2020	24	5	4	29	10	3	1
November	2020	24	5	4	31	9	2	2
December	2020	24	5	4	30	8	2	2
January	2021	22	5	3	33	8	2	3
February	2021	20	5	4	33	8	3	3
March	2021	22	6	3	32	10	2	3
April	2021	25	7	4	28	11	2	2
May	2021	29	7	4	24	13	1	2
June	2021	28	6	4	22	14	1	3
July	2021	30	4	3	25	15	1	5
August	2021	28	4	3	26	17	2	4
September	2021	28	4	3	24	19	2	4
October	2021	26	4	4	20	23	2	2
November	2021	28	4	3	20	26	2	2
December	2021	28	4	3	19	27	2	2
January	2022	28	3	3	20	27	2	2
February	2022	27	4	4	20	28	2	3
March	2022	26	3	3	23	35	3	5
April	2022	24	3	3	25	39	3	4
May	2022	25	2	2	26	39	3	5
June	2022	23	2	4	25	40	3	3
July	2022	23	1	3	23	44	4	3
August	2022	22	1	3	24	47	4	2
September	2022	22	1	2	24	45	5	3
October	2022	23	2	2	26	41	5	3
November	2022	24	2	3	24	43	5	3
December	2022	24	2	2	26	44	4	3
January	2023	24	1	3	25	43	3	3
February	2023	23	1	2	25	38	3	4
March	2023	23	0	2	24	36	3	4
April	2023	20	2	3	25	39	3	4