

# INCOME BOTTOM THIRD

## 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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**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 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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<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>
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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<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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<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 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 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

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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 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>
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**  
**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>
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 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>
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	23	43	5	3
December 2022	24	2	2	26	43	4	3
January 2023	23	1	3	25	42	3	3
February 2023	23	1	2	25	38	3	4
March 2023	22	0	2	23	36	3	4
April 2023	20	2	3	25	39	3	4
May 2023	20	2	3	26	41	3	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 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>
June 2023	19	3	2	26	42	3	4
July 2023	21	2	1	26	39	4	3
August 2023	19	2	2	24	39	4	2
September 2023	18	2	3	23	40	4	3
October 2023	19	3	3	20	42	4	4
November 2023	18	3	3	21	45	4	5
December 2023	21	4	3	21	43	4	5
January 2024	18	4	2	24	41	3	5
February 2024	19	4	3	25	38	3	4