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.

		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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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

INCOME BOTTOM THIRD
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
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
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	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
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
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
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

INCOME BOTTOM THIRD
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
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
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
March	2024	17	4	3	24	38	4	3
April	2024	18	3	4	22	38	3	3
May	2024	19	3	4	22	40	2	4
June	2024	17	3	3	22	44	1	5
July	2024	15	4	3	23	47	3	5
August	2024	12	3	3	21	51	4	6
September	2024	12	3	2	20	50	3	6
October	2024	11	3	3	20	50	2	7
November	2024	11	3	3	21	48	2	7
December	2024	10	3	3	22	45	2	6
January	2025	9	3	2	21	42	2	5
February	2025	8	3	1	20	38	2	5
March	2025	9	2	1	19	43	3	4

INCOME BOTTOM THIRD
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	2025	9	2	1	19	44	5	4
May	2025	8	2	1	21	45	5	5
June	2025	8	2	2	21	41	6	6
July	2025	8	2	2	22	42	4	7
August	2025	10	3	3	21	44	3	6
September	2025	10	3	1	22	47	2	6
October	2025	11	3	2	23	49	3	6
November	2025	10	4	2	24	51	3	6
December	2025	11	4	2	23	53	3	7
January	2026	10	4	1	24	52	2	6
February	2026	10	3	1	25	52	2	5
March	2026	10	3	2	25	51	2	5
April	2026	9	2	2	26	53	2	4
May	2026	8	3	1	24	56	3	4
June	2026	7	3	1	24	58	4	5
July	2026	7	3	1	24	59	4	6
August	2026	8	3	2	26	57	3	7