INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

Key:
(a) Better off financially than a year ago/Better off a year from now
(b) Better/Same or Same/Better
(c) Same/Same
(d) Worse/Same or Same/Worse
(e) Worse/Worse
(f) Worse/Better or Better/Worse

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	1979	8	17	16	24	21	9	6	100	80	722
January	1980	9	17	17	23	17	10	6	100	86	642
February	1980	9	17	14	24	18	11	7	100	84	590
March	1980	8	14	15	25	18	12	9	100	79	556
April	1980	4	14	15	28	20	12	7	100	71	530
May	1980	5	14	14	29	19	13	7	100	71	467
June	1980	5	14	14	30	18	14	6	100	71	449
July	1980	7	14	14	30	17	12	6	100	74	447
August	1980	8	15	18	26	14	13	5	100	83	435
September	1980	8	18	18	24	13	13	7	100	90	439
October	1980	7	19	20	21	11	12	8	100	94	418
November	1980	5	17	20	22	12	13	10	100	88	401
December	1980	6	16	19	24	13	14	9	100	84	397
January	1981	6	13	17	24	14	17	9	100	81	396
February	1981	7	13	16	24	16	14	11	100	80	407
March	1981	6	12	17	23	17	15	11	100	79	412
April	1981	6	11	15	27	17	13	10	100	72	419
May	1981	7	13	16	28	13	15	7	100	79	499
June	1981	7	14	16	30	12	14	8	100	79	494
July	1981	8	17	20	25	12	12	7	100	89	509
August	1981	8	19	19	24	12	9	9	100	91	515
September	1981	10	19	20	21	12	9	8	100	96	526
October	1981	10	18	20	20	13	12	8	100	95	613
November	1981	10	13	20	22	13	16	7	100	89	617
December	1981	9	16	18	23	14	16	5	100	87	685
January	1982	9	15	15	28	14	15	5	100	82	697
February	1982	9	15	15	27	18	11	5	100	80	675
March	1982	8	13	16	27	18	11	6	100	76	651
April	1982	7	14	18	24	18	11	7	100	78	619
May	1982	6	15	19	24	15	13	8	100	82	604
June	1982	8	16	18	24	14	13	7	100	87	598
July	1982	9	16	16	25	15	12	7	100	86	594
August	1982	10	17	16	25	16	11	6	100	86	591
September	1982	9	17	17	26	16	10	6	100	85	602
October	1982	9	18	16	25	14	11	6	100	88	605
November	1982	8	17	14	27	14	15	6	100	85	607
December	1982	8	16	14	26	13	16	6	100	85	593

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	1983	8	14	16	28	14	16	5	100	80	585
February	1983	7	15	16	26	15	14	7	100	81	576
March	1983	8	16	16	27	13	14	6	100	83	594
April	1983	9	18	17	23	11	16	7	100	92	591
May	1983	10	17	19	24	6	18	4	100	97	588
June	1983	10	19	21	24	6	17	4	100	99	551
July	1983	10	19	22	25	6	14	4	100	97	588
August	1983	10	16	22	25	10	11	5	100	91	584
September	1983	9	16	21	25	12	11	6	100	89	609
October	1983	9	16	18	25	13	12	6	100	86	594
November	1983	9	19	19	23	11	12	6	100	94	615
December	1983	12	18	21	20	11	11	6	100	99	609
January	1984	12	19	23	19	8	13	6	100	104	573
February	1984	10	19	23	20	8	14	6	100	102	558
March	1984	12	20	19	21	6	15	7	100	104	598
April	1984	14	18	20	22	7	12	6	100	103	629
May	1984	16	20	21	19	7	13	5	100	110	631
June	1984	13	21	24	19	7	13	4	100	107	579
July	1984	14	19	24	19	8	12	5	100	107	528
August	1984	14	21	23	19	9	9	5	100	107	507
September	1984	15	21	23	19	8	8	6	100	109	513
October	1984	12	24	22	19	9	9	5	100	108	551
November	1984	12	23	23	18	9	11	5	100	107	605
December	1984	11	22	23	18	9	11	5	100	106	614
January	1985	12	22	25	18	8	9	5	100	108	580
February	1985	14	20	26	18	8	8	6	100	107	524
March	1985	12	19	24	22	8	10	4	100	101	500
April	1985	12	18	25	23	8	9	5	100	100	495
May	1985	11	19	24	25	8	10	4	100	97	493
June	1985	13	21	24	24	6	8	4	100	104	480
July	1985	13	23	25	20	8	9	3	100	109	474
August	1985	13	21	26	17	8	10	5	100	109	453
September	1985	12	19	24	18	10	10	7	100	102	461
October	1985	12	17	23	20	11	11	7	100	97	463
November	1985	11	17	23	22	10	10	7	100	96	483
December	1985	13	18	24	21	9	11	5	100	101	548
January	1986	12	20	23	23	7	9	5	100	102	598
February	1986	12	23	20	23	7	11	4	100	105	619
March	1986	11	23	22	20	9	10	5	100	105	565
April	1986	14	20	22	19	8	12	5	100	106	572
May	1986	15	18	24	19	9	11	5	100	105	600
June	1986	15	19	22	20	8	13	4	100	106	611
July	1986	14	21	23	18	7	13	3	100	110	562

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	1986	14	24	20	18	7	12	4	100	113	517
September	1986	15	24	20	19	7	11	5	100	113	534
October	1986	13	25	19	22	6	9	6	100	111	565
November	1986	12	26	21	20	6	9	6	100	112	597
December	1986	9	27	23	20	6	10	5	100	110	572
January	1987	11	26	22	19	6	12	5	100	111	551
February	1987	11	21	21	23	5	15	4	100	105	537
March	1987	12	19	23	23	5	13	4	100	102	515
April	1987	11	19	23	22	6	14	5	100	102	508
May	1987	11	20	23	21	6	12	6	100	104	500
June	1987	12	22	20	22	5	12	6	100	107	506
July	1987	12	21	23	22	5	11	5	100	105	497
August	1987	12	23	22	20	5	12	6	100	110	526
September	1987	10	24	25	16	6	12	7	100	112	533
October	1987	12	23	23	18	6	11	7	100	110	516
November	1987	12	22	23	19	8	10	7	100	107	455
December	1987	14	21	20	21	7	11	6	100	106	414
January	1988	13	21	21	20	6	13	6	100	108	406
February	1988	12	22	21	20	5	14	7	100	109	420
March	1988	13	23	24	18	4	12	6	100	114	423
April	1988	13	24	23	19	5	10	6	100	112	432
May	1988	13	21	23	22	6	10	5	100	106	416
June	1988	13	18	20	25	7	11	5	100	100	411
July	1988	14	15	21	24	7	13	6	100	99	416
August	1988	18	15	22	20	7	11	7	100	106	412
September	1988	18	17	23	16	7	12	7	100	113	423
October	1988	17	18	22	14	9	12	7	100	112	412
November	1988	15	19	19	15	9	15	7	100	110	439
December	1988	16	18	18	20	9	13	7	100	105	445
January	1989	16	20	19	21	7	11	6	100	107	426
February	1989	16	21	19	20	8	11	5	100	110	377
March	1989	13	23	21	18	9	11	4	100	109	371
April	1989	14	21	21	18	10	12	4	100	108	385
May	1989	12	22	21	22	9	11	4	100	103	409
June	1989	10	22	22	20	9	10	6	100	103	415
July	1989	11	20	22	22	11	9	7	100	98	401
August	1989	13	17	23	20	11	9	7	100	99	399
September	1989	15	16	23	22	11	7	6	100	98	384
October	1989	13	20	24	21	8	8	6	100	104	379
November	1989	12	21	24	20	7	11	6	100	106	367
December	1989	12	21	22	19	6	13	7	100	108	371
January	1990	14	21	23	18	7	11	7	100	110	380
February	1990	12	21	23	21	8	7	7	100	105	376

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1990	11	20	23	22	9	10	5	100	101	359
April	1990	11	20	23	21	8	13	4	100	101	356
May	1990	12	20	24	17	10	13	4	100	105	362
June	1990	12	22	25	16	8	12	6	100	110	369
July	1990	12	20	27	16	8	12	5	100	108	367
August	1990	9	22	25	21	6	12	5	100	104	354
September	1990	9	21	26	20	9	11	4	100	101	347
October	1990	7	18	23	26	12	9	5	100	87	355
November	1990	7	18	20	25	14	10	6	100	86	368
December	1990	6	19	17	29	13	10	7	100	83	365
January	1991	7	22	19	26	9	10	6	100	94	360
February	1991	8	20	22	25	9	11	5	100	95	342
March	1991	10	17	25	22	7	12	6	100	97	349
April	1991	9	17	22	24	9	14	5	100	94	343
May	1991	9	20	20	24	8	13	6	100	97	342
June	1991	9	20	18	23	9	15	6	100	97	332
July	1991	10	18	20	23	9	13	7	100	95	328
August	1991	11	16	22	23	10	14	5	100	95	320
September	1991	10	17	23	25	8	13	4	100	94	328
October	1991	11	17	22	25	6	15	4	100	96	326
November	1991	10	15	21	25	10	15	4	100	89	334
December	1991	12	14	17	25	13	14	5	100	89	345
January	1992	12	14	18	26	13	13	4	100	87	350
February	1992	11	15	17	27	10	16	5	100	90	351
March	1992	8	14	19	25	11	18	5	100	87	342
April	1992	8	17	20	22	11	17	5	100	93	349
May	1992	9	15	24	22	12	15	4	100	90	354
June	1992	11	14	25	21	9	14	6	100	95	346
July	1992	13	12	23	22	8	15	7	100	95	340
August	1992	14	14	20	22	7	15	9	100	99	339
September	1992	11	18	20	23	6	12	9	100	99	346
October	1992	7	17	21	25	7	12	11	100	93	341
November	1992	7	20	22	22	7	13	8	100	98	343
December	1992	9	19	21	21	7	16	7	100	100	333
January	1993	11	22	20	19	8	17	4	100	106	334
February	1993	11	21	19	21	6	16	6	100	105	332
March	1993	12	22	17	22	5	14	8	100	107	330
April	1993	11	21	17	23	5	13	10	100	104	327
May	1993	11	20	19	22	8	13	8	100	101	325
June	1993	14	18	21	18	9	13	7	100	105	333
July	1993	14	21	21	18	9	11	6	100	108	333
August	1993	12	21	17	22	10	11	7	100	102	343
September	1993	8	24	14	27	11	10	7	100	93	330
October	1993	10	21	15	25	11	11	7	100	94	334

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
November	1993	11	21	19	21	10	12	6	100	101	323
December	1993	14	22	21	18	8	11	7	100	110	338
January	1994	12	24	22	17	7	12	7	100	111	331
February	1994	13	25	20	17	6	12	7	100	115	344
March	1994	12	23	19	19	7	14	7	100	108	333
April	1994	14	21	18	22	6	14	6	100	107	332
May	1994	11	21	20	21	6	15	6	100	106	323
June	1994	13	20	22	19	4	16	6	100	110	340
July	1994	12	24	22	17	5	13	6	100	114	366
August	1994	15	25	19	18	5	13	5	100	117	366
September	1994	14	24	18	18	6	13	6	100	114	348
October	1994	13	23	19	18	5	15	6	100	113	329
November	1994	12	20	22	18	7	14	6	100	107	324
December	1994	12	23	21	18	8	14	5	100	109	337
January	1995	14	22	19	19	9	13	4	100	109	337
February	1995	17	23	17	20	6	12	4	100	113	347
March	1995	16	19	20	23	7	10	5	100	105	356
April	1995	15	18	21	25	6	10	5	100	101	367
May	1995	13	18	22	25	7	10	5	100	100	354
June	1995	12	23	21	23	6	10	4	100	107	339
July	1995	14	21	22	22	6	11	4	100	107	325
August	1995	15	20	23	20	7	11	3	100	108	328
September	1995	16	19	21	22	8	11	3	100	104	332
October	1995	14	22	19	21	10	10	4	100	106	325
November	1995	13	23	16	22	11	11	4	100	104	330
December	1995	14	23	18	20	10	12	4	100	107	335
January	1996	14	23	21	17	7	13	5	100	113	343
February	1996	14	19	23	19	6	15	5	100	109	324
March	1996	14	21	22	17	5	17	4	100	113	326
April	1996	14	21	21	19	7	14	4	100	109	338
May	1996	14	25	20	17	8	12	3	100	114	349
June	1996	15	23	20	19	8	11	4	100	111	341
July	1996	16	21	19	19	8	14	3	100	111	322
August	1996	17	20	21	19	6	13	4	100	111	335
September	1996	16	22	21	16	7	14	4	100	114	336
October	1996	14	23	21	15	8	14	5	100	113	351
November	1996	13	24	20	16	8	14	4	100	113	346
December	1996	16	22	21	17	6	15	3	100	114	343
January	1997	17	22	20	18	5	13	4	100	116	332
February	1997	17	20	19	19	5	16	4	100	112	337
March	1997	15	19	20	22	5	14	4	100	107	344
April	1997	16	20	20	21	6	13	3	100	109	359
May	1997	17	23	21	18	5	11	4	100	116	348

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	1997	16	28	19	15	6	12	5	100	123	347
July	1997	15	28	20	15	4	14	4	100	125	332
August	1997	14	27	20	15	4	15	4	100	123	334
September	1997	16	24	22	16	5	14	3	100	120	327
October	1997	15	24	24	17	5	12	3	100	116	334
November	1997	18	24	25	14	6	10	3	100	122	336
December	1997	17	24	25	16	5	9	4	100	121	351
January	1998	19	22	25	14	5	11	3	100	121	351
February	1998	19	24	23	14	4	13	3	100	125	362
March	1998	18	26	23	12	4	13	3	100	127	349
April	1998	19	30	22	11	3	11	3	100	135	342
May	1998	18	27	23	14	4	10	3	100	127	329
June	1998	19	27	21	13	4	10	5	100	128	339
July	1998	19	24	20	15	5	12	4	100	124	342
August	1998	18	24	19	14	5	14	5	100	123	344
September	1998	18	24	18	15	4	14	6	100	123	331
October	1998	16	27	20	15	3	13	6	100	125	333
November	1998	17	27	20	14	4	11	6	100	126	336
December	1998	20	24	22	13	5	11	4	100	127	342
January	1999	21	22	20	15	6	11	5	100	122	340
February	1999	22	21	21	14	6	12	5	100	122	338
March	1999	19	23	19	16	4	11	8	100	121	318
April	1999	19	21	20	16	2	14	7	100	122	296
May	1999	16	23	20	17	4	15	6	100	118	275
June	1999	18	20	22	18	4	16	2	100	115	275
July	1999	16	24	23	16	6	14	2	100	119	299
August	1999	17	24	21	14	5	15	4	100	123	313
September	1999	16	27	18	13	6	16	4	100	124	327
October	1999	17	25	17	16	5	16	4	100	122	327
November	1999	19	23	20	16	5	12	5	100	121	321
December	1999	19	26	20	13	5	11	7	100	126	334
January	2000	19	25	20	13	5	11	7	100	126	321
February	2000	18	27	19	14	4	13	5	100	127	331
March	2000	19	24	18	15	5	13	6	100	123	342
April	2000	18	23	20	14	6	12	6	100	120	352
May	2000	16	25	20	15	6	12	6	100	119	350
June	2000	17	26	21	15	5	11	6	100	124	333
July	2000	18	28	20	15	3	11	5	100	128	355
August	2000	20	24	19	17	4	12	4	100	123	365
September	2000	17	22	22	17	6	12	4	100	116	386
October	2000	16	19	22	18	7	14	5	100	109	382
November	2000	16	22	23	15	7	14	4	100	115	386
December	2000	17	22	23	16	5	14	3	100	118	371

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	2001	17	22	23	17	4	13	4	100	118	372
February	2001	14	22	24	19	4	14	5	100	113	365
March	2001	12	23	21	20	5	14	5	100	110	362
April	2001	14	24	19	17	7	15	3	100	114	347
May	2001	16	22	17	22	7	13	3	100	110	344
June	2001	15	23	15	23	9	11	4	100	106	347
July	2001	15	22	14	25	7	11	5	100	104	356
August	2001	15	24	15	21	9	11	5	100	108	357
September	2001	14	22	17	20	7	14	4	100	109	353
October	2001	13	22	20	22	5	13	4	100	108	359
November	2001	14	21	21	23	3	15	4	100	109	361
December	2001	15	21	19	20	4	18	3	100	113	366
January	2002	13	22	19	18	5	19	4	100	113	353
February	2002	13	22	16	19	5	20	5	100	111	354
March	2002	12	23	18	21	4	16	7	100	110	359
April	2002	14	22	16	19	5	16	6	100	112	370
May	2002	15	21	18	19	5	17	6	100	113	366
June	2002	16	19	18	17	5	18	7	100	112	370
July	2002	16	19	19	19	3	18	6	100	113	364
August	2002	17	21	17	20	5	14	5	100	113	392
September	2002	17	23	17	20	8	11	4	100	112	387
October	2002	16	24	15	22	9	11	4	100	109	401
November	2002	14	23	16	22	9	11	5	100	106	386
December	2002	11	25	15	25	7	13	4	100	105	390
January	2003	10	25	16	24	9	13	3	100	102	383
February	2003	11	24	15	21	9	17	3	100	105	388
March	2003	12	20	14	20	11	19	3	100	102	374
April	2003	15	21	15	19	9	17	4	100	108	372
May	2003	12	22	18	20	7	17	4	100	107	369
June	2003	14	23	19	18	6	16	3	100	113	380
July	2003	13	22	19	17	7	19	3	100	111	394
August	2003	15	21	17	18	10	17	3	100	108	394
September	2003	14	19	16	20	8	18	4	100	105	403
October	2003	15	20	16	21	9	16	3	100	104	403
November	2003	13	19	17	24	9	15	3	100	100	403
December	2003	14	19	18	25	11	13	1	100	96	400
January	2004	15	17	17	26	11	14	1	100	95	392
February	2004	16	18	17	22	13	13	1	100	99	388
March	2004	17	19	18	18	12	14	3	100	106	383
April	2004	15	21	19	16	11	16	2	100	109	399
May	2004	16	23	16	15	9	18	2	100	114	404
June	2004	15	20	20	19	10	17	1	100	106	411
July	2004	16	19	21	17	10	15	3	100	107	400
August	2004	15	17	23	19	9	14	3	100	104	405

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September	2004	16	19	19	17	9	16	4	100	108	416
October	2004	14	20	17	23	9	14	3	100	102	405
November	2004	14	20	17	22	10	14	3	100	102	398
December	2004	13	23	18	23	8	13	2	100	105	382
January	2005	13	24	21	18	8	14	1	100	111	393
February	2005	13	24	20	18	9	15	1	100	111	393
March	2005	13	24	19	17	9	15	3	100	111	398
April	2005	11	24	16	23	9	14	3	100	104	392
May	2005	11	22	16	26	9	13	2	100	99	382
June	2005	12	22	20	26	9	11	1	100	99	378
July	2005	15	22	21	20	9	12	1	100	109	374
August	2005	17	22	20	16	9	14	2	100	114	382
September	2005	17	21	17	18	11	14	3	100	109	385
October	2005	15	17	17	22	14	11	3	100	96	391
November	2005	12	15	18	25	17	11	2	100	85	388
December	2005	12	16	18	23	16	14	2	100	89	384
January	2006	11	19	18	22	13	15	2	100	95	370
February	2006	14	22	18	21	11	12	2	100	104	374
March	2006	13	23	20	24	10	7	3	100	102	375
April	2006	14	22	19	23	12	8	2	100	102	387
May	2006	12	22	17	25	13	9	2	100	97	388
June	2006	12	22	16	24	13	12	1	100	96	381
July	2006	11	20	16	29	12	11	2	100	89	370
August	2006	9	20	20	27	12	10	2	100	90	379
September	2006	9	17	22	29	12	11	2	100	85	399
October	2006	10	18	23	26	11	10	1	100	92	415
November	2006	14	21	20	28	8	9	1	100	99	420
December	2006	15	24	19	24	7	9	1	100	107	417
January	2007	14	24	21	23	6	11	1	100	108	410
February	2007	12	21	24	22	8	12	1	100	103	394
March	2007	11	21	22	25	7	12	2	100	100	383
April	2007	12	21	18	24	9	13	3	100	100	391
May	2007	12	23	15	23	9	15	3	100	103	403
June	2007	14	22	16	21	11	14	2	100	104	408
July	2007	12	22	17	23	10	13	2	100	101	408
August	2007	10	21	17	25	13	13	2	100	94	397
September	2007	7	20	18	25	13	14	2	100	89	389
October	2007	10	17	19	24	15	14	1	100	87	381
November	2007	11	16	17	25	14	14	2	100	88	381
December	2007	11	16	16	25	14	15	3	100	88	385
January	2008	9	17	15	27	13	16	3	100	86	402
February	2008	8	20	18	27	12	13	2	100	90	395
March	2008	7	20	17	28	13	14	1	100	86	381

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
April	2008	6	19	17	30	14	12	1	100	81	366
May	2008	4	17	16	31	16	14	2	100	75	373
June	2008	4	16	14	32	19	11	4	100	69	392
July	2008	6	14	13	31	20	13	3	100	69	410
August	2008	6	11	12	34	21	12	4	100	63	402
September	2008	6	14	15	32	15	14	4	100	74	384
October	2008	5	16	16	33	13	13	5	100	75	377
November	2008	5	15	15	30	12	16	6	100	78	405
December	2008	5	13	14	33	14	16	6	100	71	416
January	2009	5	11	13	35	13	18	4	100	69	417
February	2009	6	12	15	35	12	17	4	100	71	398
March	2009	6	11	18	34	11	17	3	100	73	408
April	2009	6	11	20	32	10	17	4	100	75	406
May	2009	6	11	22	30	10	17	4	100	77	430
June	2009	6	12	20	30	10	19	4	100	79	424
July	2009	7	15	19	27	12	18	3	100	83	423
August	2009	5	15	16	29	14	17	3	100	77	407
September	2009	5	15	17	30	16	14	3	100	75	425
October	2009	4	14	17	34	15	14	2	100	69	424
November	2009	4	13	19	35	13	13	3	100	69	421
December	2009	5	14	17	35	12	15	2	100	72	413
January	2010	4	15	17	37	13	13	2	100	69	413
February	2010	4	19	17	32	14	13	1	100	76	408
March	2010	4	18	20	29	15	13	2	100	78	403
April	2010	4	20	19	25	16	14	2	100	84	398
May	2010	6	16	19	28	14	14	3	100	80	407
June	2010	7	15	16	32	15	13	2	100	75	410
July	2010	8	13	16	32	14	13	3	100	74	420
August	2010	8	14	19	31	14	12	2	100	77	419
September	2010	8	14	20	28	14	12	4	100	81	419
October	2010	7	16	21	27	14	12	3	100	83	408
November	2010	8	15	20	27	15	11	4	100	81	414
December	2010	6	17	21	26	15	11	3	100	81	417
January	2011	6	16	21	25	16	11	4	100	81	435
February	2011	6	16	22	23	15	13	5	100	84	433
March	2011	7	12	20	26	17	12	5	100	75	429
April	2011	6	11	19	30	16	12	5	100	71	409
May	2011	6	12	16	33	17	13	4	100	68	403
June	2011	4	15	16	31	15	13	4	100	73	400
July	2011	4	16	18	30	14	13	6	100	76	413
August	2011	4	15	18	29	17	11	6	100	73	427
September	2011	7	13	18	32	16	9	5	100	72	424
October	2011	7	14	17	35	18	7	3	100	69	421
November	2011	7	16	16	39	14	7	2	100	70	410

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	2011	5	18	16	34	15	9	3	100	74	404
January	2012	7	17	17	31	12	13	3	100	81	408
February	2012	7	18	20	27	11	13	4	100	86	413
March	2012	8	19	20	27	11	11	3	100	89	431
April	2012	7	19	22	28	12	10	2	100	85	430
May	2012	7	18	19	27	14	10	5	100	84	412
June	2012	6	17	20	27	13	11	5	100	82	418
July	2012	8	17	19	24	14	12	7	100	86	413
August	2012	9	15	21	27	13	11	4	100	85	426
September	2012	11	16	20	27	11	11	5	100	89	427
October	2012	11	16	20	28	8	11	5	100	91	429
November	2012	12	18	17	26	8	12	7	100	96	451
December	2012	11	16	20	25	11	10	7	100	91	459
January	2013	10	16	18	24	15	12	5	100	86	458
February	2013	8	15	21	23	15	14	4	100	85	437
March	2013	7	18	18	26	13	14	3	100	86	408
April	2013	7	17	20	25	13	14	5	100	86	406
May	2013	9	16	21	26	12	12	4	100	87	414
June	2013	9	16	21	24	13	12	4	100	87	430
July	2013	11	18	20	24	13	11	4	100	92	433
August	2013	11	18	18	24	11	12	5	100	94	432
September	2013	11	17	19	24	12	12	4	100	92	423
October	2013	9	16	22	24	12	12	4	100	88	418
November	2013	7	15	25	25	15	10	3	100	83	410
December	2013	9	14	25	24	15	10	4	100	84	419
January	2014	11	17	21	24	15	9	3	100	88	429
February	2014	11	16	18	24	16	12	3	100	87	428
March	2014	13	18	15	23	17	11	3	100	91	401
April	2014	13	15	17	23	15	14	3	100	90	401
May	2014	13	17	19	23	13	12	4	100	95	397
June	2014	11	18	20	23	11	13	3	100	95	421
July	2014	12	19	19	22	11	11	5	100	98	408
August	2014	14	19	17	22	11	10	6	100	100	397
September	2014	15	18	17	21	13	10	6	100	99	389
October	2014	13	19	17	20	13	13	5	100	100	397
November	2014	14	21	18	18	13	12	5	100	104	399
December	2014	17	22	20	19	9	8	5	100	111	383
January	2015	16	25	19	20	9	6	4	100	113	375
February	2015	17	27	17	20	7	8	3	100	117	379
March	2015	15	28	15	19	9	12	3	100	114	399
April	2015	15	25	17	19	8	13	2	100	113	399
May	2015	15	22	18	19	10	13	3	100	108	417
June	2015	14	24	19	18	10	12	3	100	111	408

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	2015	16	23	17	21	10	10	4	100	108	402
August	2015	16	26	17	19	8	11	3	100	115	411
September	2015	18	24	15	23	7	9	5	100	112	405
October	2015	19	26	14	20	6	10	5	100	120	412
November	2015	18	26	12	23	6	9	5	100	115	396
December	2015	18	25	13	25	6	11	3	100	111	403
January	2016	16	22	16	26	8	9	3	100	104	409
February	2016	16	19	17	26	9	10	3	100	101	405
March	2016	15	19	19	22	8	10	7	100	103	417
April	2016	15	19	18	21	8	12	6	100	105	421
May	2016	18	18	20	18	7	14	6	100	111	428
June	2016	18	22	18	17	8	13	4	100	115	412
July	2016	19	23	19	18	6	11	4	100	118	421
August	2016	15	26	17	21	6	10	5	100	114	432
September	2016	15	25	16	21	7	10	5	100	111	464
October	2016	11	27	13	20	7	14	8	100	111	463
November	2016	11	27	13	19	8	14	7	100	112	477
December	2016	13	27	15	18	6	13	7	100	116	478
January	2017	15	27	16	19	6	13	4	100	117	486
February	2017	16	26	17	19	4	13	4	100	119	479
March	2017	16	25	18	19	5	12	5	100	117	475
April	2017	18	22	18	20	5	12	5	100	116	475
May	2017	19	21	17	19	6	13	5	100	115	468
June	2017	19	23	17	18	6	14	4	100	118	466
July	2017	17	27	16	16	7	12	5	100	120	460
August	2017	17	27	16	17	7	11	4	100	120	468
September	2017	19	25	18	18	7	10	4	100	119	475
October	2017	21	23	19	20	5	8	4	100	119	480
November	2017	22	23	16	20	6	9	4	100	119	481
December	2017	21	23	15	20	7	11	4	100	117	472
January	2018	21	20	15	19	8	14	3	100	115	478
February	2018	18	24	17	17	9	12	3	100	117	475
March	2018	19	26	17	15	8	12	3	100	123	481
April	2018	19	29	15	16	8	11	3	100	124	467
May	2018	22	25	15	17	8	10	2	100	122	468
June	2018	22	23	14	18	8	11	3	100	119	464
July	2018	21	23	16	19	6	12	3	100	119	465
August	2018	21	24	15	20	7	11	4	100	118	458
September	2018	23	25	15	19	6	9	3	100	123	454
October	2018	24	23	15	18	7	10	3	100	121	454
November	2018	22	25	18	16	6	10	2	100	126	460
December	2018	20	26	18	17	7	11	2	100	122	466
January	2019	21	27	16	17	7	11	2	100	123	471

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	2019	21	25	14	17	9	12	2	100	120	473
March	2019	22	23	17	16	8	10	4	100	122	461
April	2019	22	25	16	14	7	11	4	100	126	461
May	2019	23	26	17	12	7	11	4	100	130	453
June	2019	24	24	14	15	7	13	3	100	127	480
July	2019	24	23	16	14	7	12	4	100	127	471
August	2019	23	23	14	15	7	14	4	100	124	472
September	2019	22	23	17	14	6	13	6	100	125	463
October	2019	22	24	16	15	7	12	4	100	124	480
November	2019	23	24	15	15	7	10	5	100	126	494
December	2019	22	26	14	15	9	10	4	100	124	483
January	2020	21	27	15	13	8	10	6	100	126	494
February	2020	20	27	19	12	7	10	4	100	128	501
March	2020	21	26	19	13	8	8	5	100	126	529
April	2020	20	23	17	18	7	12	3	100	118	506
May	2020	17	20	16	20	8	15	4	100	110	510
June	2020	14	23	16	20	6	17	4	100	111	483
July	2020	13	24	17	19	7	16	5	100	111	500
August	2020	14	24	17	20	5	14	6	100	113	488
September	2020	14	22	17	20	6	16	6	100	110	489
October	2020	17	20	16	18	5	17	6	100	114	479
November	2020	17	19	17	17	6	18	5	100	113	470
December	2020	17	21	16	17	5	17	7	100	115	473
January	2021	15	20	16	19	6	18	7	100	110	488
February	2021	13	19	16	20	6	19	6	100	105	494
March	2021	13	18	18	18	8	20	4	100	105	502
April	2021	14	23	17	18	7	18	3	100	112	490
May	2021	17	26	16	17	8	14	3	100	117	480
June	2021	16	27	14	17	10	12	4	100	116	485
July	2021	17	24	14	19	11	11	4	100	111	487
August	2021	17	23	12	18	12	13	4	100	110	488
September	2021	18	24	12	20	11	13	3	100	111	471
October	2021	17	24	13	19	11	12	4	100	111	466
November	2021	14	24	14	18	14	11	4	100	106	466
December	2021	16	23	14	18	15	12	3	100	107	464
January	2022	16	23	12	18	17	12	2	100	105	459
February	2022	16	23	11	19	16	11	3	100	104	469
March	2022	13	20	10	19	21	13	4	100	94	465
April	2022	11	21	11	20	20	13	4	100	91	468
May	2022	13	21	11	21	18	14	3	100	95	454
June	2022	13	21	10	23	16	13	4	100	96	458
July	2022	12	18	10	21	22	13	3	100	87	462
August	2022	10	19	10	18	25	14	3	100	86	467
September	2022	11	19	10	17	25	15	3	100	87	469

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
October	2022	12	20	9	20	21	15	3	100	92	481
November	2022	15	18	8	22	19	15	3	100	92	483
December	2022	15	17	9	25	18	14	3	100	89	486
January	2023	15	18	9	24	16	15	3	100	93	474
February	2023	15	18	10	25	15	14	2	100	93	476
March	2023	14	20	12	26	13	13	3	100	95	485
April	2023	12	18	12	27	15	13	4	100	88	483
May	2023	11	17	12	26	18	11	4	100	85	481
June	2023	13	16	11	25	18	14	4	100	86	481
July	2023	14	16	11	25	18	13	4	100	87	486
August	2023	13	18	12	24	15	14	5	100	91	484
September	2023	12	18	13	23	17	12	6	100	90	477
October	2023	13	17	13	25	17	11	4	100	89	468
November	2023	11	17	12	26	20	10	4	100	82	477
December	2023	13	18	11	26	19	11	3	100	85	478
January	2024	13	20	10	22	18	12	5	100	92	477
February	2024	14	19	12	23	14	14	5	100	97	467
March	2024	15	20	12	21	12	13	7	100	102	468
April	2024	14	20	15	22	12	12	6	100	99	524
May	2024	14	19	15	21	14	10	7	100	98	631
June	2024	11	17	17	23	18	10	4	100	87	736
July	2024	9	15	17	22	22	11	3	100	80	734
August	2024	7	15	18	24	23	11	2	100	74	792
September	2024	7	15	18	25	23	10	2	100	74	797
October	2024	8	14	18	25	21	10	3	100	76	832
November	2024	8	15	15	24	19	15	3	100	80	720
December	2024	7	13	12	26	17	20	4	100	78	678
January	2025	5	14	13	26	15	24	3	100	78	737
February	2025	5	12	14	29	15	21	3	100	73	807
March	2025	6	12	16	27	21	16	3	100	70	956
April	2025	6	11	15	26	28	12	2	100	64	939
May	2025	7	12	15	23	32	9	2	100	63	965
June	2025	9	11	15	24	31	8	2	100	65	881
July	2025	9	13	16	24	29	7	2	100	68	932
August	2025	9	14	16	24	28	8	2	100	71	915
September	2025	7	13	16	24	29	8	3	100	67	932
October	2025	8	11	15	25	30	8	3	100	64	893
November	2025	8	10	14	25	33	8	3	100	60	905
December	2025	8	11	12	24	33	9	3	100	62	877
January	2026	8	12	12	25	32	9	2	100	62	912
February	2026	8	11	13	27	31	8	2	100	62	942
March	2026	8	10	15	27	32	7	2	100	59	1042
April	2026	6	9	16	26	34	7	1	100	56	1033

INCOME BOTTOM THIRD
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	2026	5	8	15	25	38	7	2	100	50	998
June	2026	5	8	13	26	38	8	2	100	49	982
July	2026	6	8	12	27	38	7	2	100	49	997
August	2026	7	8	13	28	35	8	1	100	52	977