

INCOME MIDDLE THIRD

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

- Key:
- (a) Better off financially than 5 years ago/Better off 5 years 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

(Note: Prior to 1972 a four year horizon was used)

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| September | 1980 | 28 | 17 | 5 | 16 | 9 | 19 | 7 | 100 | 120 | 536 |
| March | 1981 | 25 | 18 | 5 | 12 | 11 | 23 | 6 | 100 | 120 | 513 |
| September | 1981 | 30 | 19 | 6 | 9 | 9 | 19 | 7 | 100 | 131 | 412 |
| March | 1982 | 30 | 21 | 5 | 11 | 6 | 23 | 4 | 100 | 135 | 814 |
| September | 1982 | 26 | 18 | 6 | 13 | 7 | 22 | 8 | 100 | 124 | 645 |
| March | 1983 | 31 | 13 | 5 | 11 | 6 | 26 | 7 | 100 | 127 | 723 |
| September | 1983 | 36 | 18 | 4 | 11 | 6 | 22 | 4 | 100 | 138 | 752 |
| March | 1984 | 37 | 22 | 6 | 9 | 6 | 16 | 5 | 100 | 143 | 726 |
| September | 1984 | 36 | 23 | 6 | 9 | 3 | 16 | 6 | 100 | 147 | 706 |
| September | 1985 | 33 | 24 | 5 | 10 | 6 | 16 | 6 | 100 | 141 | 692 |
| September | 2011 | 16 | 14 | 4 | 22 | 14 | 25 | 4 | 100 | 95 | 482 |
| October | 2011 | 17 | 14 | 4 | 21 | 13 | 27 | 4 | 100 | 98 | 491 |
| November | 2011 | 17 | 16 | 4 | 20 | 12 | 27 | 4 | 100 | 101 | 501 |
| December | 2011 | 18 | 17 | 5 | 20 | 11 | 25 | 4 | 100 | 104 | 488 |
| January | 2012 | 20 | 17 | 5 | 21 | 11 | 22 | 5 | 100 | 105 | 472 |
| February | 2012 | 21 | 16 | 5 | 20 | 13 | 22 | 4 | 100 | 104 | 477 |
| March | 2012 | 19 | 17 | 5 | 20 | 10 | 25 | 4 | 100 | 106 | 475 |
| April | 2012 | 16 | 18 | 6 | 18 | 12 | 25 | 5 | 100 | 105 | 485 |
| May | 2012 | 16 | 17 | 8 | 18 | 10 | 26 | 6 | 100 | 106 | 471 |
| June | 2012 | 18 | 16 | 8 | 18 | 11 | 23 | 5 | 100 | 105 | 467 |
| July | 2012 | 20 | 13 | 8 | 19 | 11 | 25 | 4 | 100 | 104 | 468 |
| August | 2012 | 19 | 15 | 6 | 18 | 13 | 24 | 4 | 100 | 103 | 473 |
| September | 2012 | 19 | 13 | 6 | 19 | 13 | 24 | 6 | 100 | 101 | 486 |
| October | 2012 | 19 | 16 | 7 | 16 | 13 | 22 | 7 | 100 | 106 | 499 |
| November | 2012 | 22 | 14 | 8 | 16 | 11 | 22 | 7 | 100 | 109 | 483 |
| December | 2012 | 24 | 17 | 7 | 16 | 11 | 20 | 5 | 100 | 113 | 482 |
| January | 2013 | 22 | 19 | 6 | 17 | 11 | 21 | 4 | 100 | 113 | 471 |
| February | 2013 | 22 | 21 | 5 | 18 | 13 | 18 | 2 | 100 | 111 | 475 |
| March | 2013 | 24 | 19 | 6 | 16 | 14 | 18 | 2 | 100 | 112 | 476 |
| April | 2013 | 28 | 15 | 6 | 17 | 15 | 17 | 3 | 100 | 111 | 467 |
| May | 2013 | 29 | 15 | 5 | 16 | 12 | 20 | 3 | 100 | 115 | 478 |
| June | 2013 | 27 | 15 | 5 | 17 | 9 | 23 | 4 | 100 | 115 | 477 |
| July | 2013 | 26 | 17 | 5 | 18 | 8 | 23 | 3 | 100 | 117 | 485 |
| August | 2013 | 28 | 15 | 5 | 18 | 9 | 23 | 3 | 100 | 117 | 482 |
| September | 2013 | 28 | 16 | 6 | 18 | 10 | 20 | 3 | 100 | 116 | 461 |
| October | 2013 | 28 | 15 | 7 | 15 | 11 | 21 | 3 | 100 | 117 | 468 |
| November | 2013 | 25 | 16 | 6 | 16 | 12 | 21 | 4 | 100 | 113 | 472 |
| December | 2013 | 23 | 17 | 5 | 16 | 12 | 22 | 4 | 100 | 112 | 482 |
| January | 2014 | 23 | 19 | 5 | 16 | 12 | 21 | 4 | 100 | 114 | 462 |

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(Three Month Moving Averages)

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| February | 2014 | 25 | 20 | 6 | 14 | 12 | 20 | 3 | 100 | 119 | 467 |
| March | 2014 | 27 | 18 | 5 | 13 | 13 | 21 | 3 | 100 | 119 | 482 |
| April | 2014 | 30 | 17 | 5 | 14 | 12 | 20 | 3 | 100 | 121 | 496 |
| May | 2014 | 30 | 17 | 4 | 15 | 12 | 19 | 4 | 100 | 120 | 497 |
| June | 2014 | 30 | 18 | 5 | 16 | 10 | 19 | 3 | 100 | 122 | 491 |
| July | 2014 | 28 | 17 | 4 | 15 | 12 | 19 | 4 | 100 | 118 | 489 |
| August | 2014 | 29 | 16 | 5 | 15 | 11 | 19 | 5 | 100 | 119 | 491 |
| September | 2014 | 31 | 17 | 4 | 13 | 12 | 17 | 6 | 100 | 124 | 489 |
| October | 2014 | 35 | 17 | 5 | 13 | 9 | 16 | 5 | 100 | 130 | 483 |
| November | 2014 | 31 | 18 | 6 | 14 | 9 | 17 | 5 | 100 | 126 | 478 |
| December | 2014 | 30 | 19 | 7 | 14 | 9 | 17 | 4 | 100 | 126 | 490 |
| January | 2015 | 31 | 21 | 5 | 13 | 9 | 17 | 3 | 100 | 129 | 493 |
| February | 2015 | 35 | 21 | 4 | 12 | 8 | 17 | 3 | 100 | 136 | 498 |
| March | 2015 | 35 | 18 | 4 | 11 | 10 | 19 | 3 | 100 | 132 | 480 |
| April | 2015 | 33 | 19 | 5 | 11 | 10 | 20 | 2 | 100 | 132 | 484 |
| May | 2015 | 34 | 19 | 4 | 10 | 9 | 22 | 2 | 100 | 133 | 479 |
| June | 2015 | 38 | 20 | 3 | 9 | 8 | 20 | 3 | 100 | 141 | 485 |
| July | 2015 | 40 | 18 | 3 | 9 | 8 | 19 | 3 | 100 | 141 | 492 |
| August | 2015 | 39 | 20 | 5 | 8 | 9 | 16 | 3 | 100 | 142 | 510 |
| September | 2015 | 34 | 20 | 5 | 9 | 10 | 18 | 4 | 100 | 135 | 515 |
| October | 2015 | 32 | 22 | 4 | 9 | 10 | 18 | 5 | 100 | 135 | 509 |
| November | 2015 | 31 | 19 | 3 | 9 | 10 | 21 | 7 | 100 | 130 | 483 |
| December | 2015 | 35 | 18 | 2 | 10 | 8 | 21 | 6 | 100 | 135 | 483 |
| January | 2016 | 37 | 17 | 3 | 9 | 9 | 21 | 4 | 100 | 135 | 472 |
| February | 2016 | 41 | 16 | 4 | 9 | 8 | 19 | 3 | 100 | 141 | 481 |
| March | 2016 | 41 | 15 | 5 | 10 | 8 | 18 | 3 | 100 | 138 | 494 |
| April | 2016 | 42 | 14 | 4 | 13 | 7 | 17 | 2 | 100 | 136 | 512 |
| May | 2016 | 40 | 16 | 4 | 14 | 8 | 15 | 3 | 100 | 135 | 525 |
| June | 2016 | 38 | 16 | 4 | 13 | 9 | 15 | 5 | 100 | 131 | 518 |
| July | 2016 | 36 | 16 | 5 | 13 | 11 | 13 | 6 | 100 | 129 | 510 |
| August | 2016 | 36 | 16 | 6 | 12 | 11 | 13 | 5 | 100 | 129 | 506 |
| September | 2016 | 35 | 17 | 6 | 12 | 10 | 14 | 5 | 100 | 131 | 525 |
| October | 2016 | 38 | 18 | 6 | 11 | 8 | 15 | 5 | 100 | 136 | 541 |
| November | 2016 | 38 | 17 | 5 | 11 | 7 | 18 | 5 | 100 | 136 | 572 |
| December | 2016 | 38 | 19 | 4 | 11 | 6 | 17 | 4 | 100 | 140 | 577 |
| January | 2017 | 38 | 19 | 3 | 10 | 5 | 22 | 4 | 100 | 141 | 580 |
| February | 2017 | 38 | 20 | 3 | 9 | 4 | 23 | 3 | 100 | 145 | 571 |
| March | 2017 | 38 | 21 | 3 | 8 | 4 | 23 | 3 | 100 | 147 | 585 |
| April | 2017 | 38 | 23 | 4 | 8 | 4 | 20 | 3 | 100 | 149 | 607 |
| May | 2017 | 42 | 21 | 5 | 8 | 6 | 16 | 3 | 100 | 150 | 609 |
| June | 2017 | 45 | 21 | 5 | 7 | 6 | 14 | 2 | 100 | 153 | 577 |
| July | 2017 | 44 | 20 | 5 | 8 | 7 | 13 | 3 | 100 | 149 | 556 |
| August | 2017 | 41 | 21 | 6 | 9 | 6 | 15 | 3 | 100 | 148 | 535 |
| September | 2017 | 40 | 20 | 6 | 9 | 6 | 17 | 3 | 100 | 145 | 561 |
| October | 2017 | 44 | 20 | 7 | 7 | 5 | 15 | 3 | 100 | 151 | 587 |
| November | 2017 | 43 | 22 | 7 | 7 | 5 | 13 | 4 | 100 | 153 | 607 |
| December | 2017 | 43 | 21 | 8 | 8 | 4 | 12 | 4 | 100 | 152 | 610 |
| January | 2018 | 41 | 22 | 7 | 9 | 5 | 14 | 4 | 100 | 149 | 600 |
| February | 2018 | 43 | 19 | 7 | 9 | 4 | 16 | 2 | 100 | 149 | 588 |
| March | 2018 | 44 | 19 | 6 | 8 | 4 | 16 | 3 | 100 | 151 | 578 |
| April | 2018 | 46 | 18 | 6 | 7 | 4 | 16 | 3 | 100 | 154 | 557 |
| May | 2018 | 43 | 21 | 6 | 6 | 5 | 15 | 4 | 100 | 153 | 569 |
| June | 2018 | 42 | 22 | 5 | 7 | 5 | 15 | 4 | 100 | 152 | 575 |

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(Three Month Moving Averages)

| <u>Date of Survey</u> | | (a) | (b) | (c) | (d) | (e) | (f) | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
| | | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> | | | | |
| July | 2018 | 42 | 23 | 4 | 8 | 5 | 15 | 3 | 100 | 152 | 578 |
| August | 2018 | 45 | 21 | 4 | 8 | 5 | 14 | 4 | 100 | 153 | 564 |
| September | 2018 | 46 | 21 | 3 | 8 | 5 | 14 | 4 | 100 | 154 | 554 |
| October | 2018 | 45 | 22 | 2 | 8 | 5 | 13 | 4 | 100 | 153 | 570 |
| November | 2018 | 44 | 22 | 3 | 8 | 6 | 14 | 4 | 100 | 152 | 583 |
| December | 2018 | 43 | 23 | 4 | 7 | 5 | 14 | 4 | 100 | 154 | 602 |
| January | 2019 | 41 | 22 | 5 | 6 | 5 | 16 | 4 | 100 | 152 | 605 |
| February | 2019 | 41 | 22 | 6 | 8 | 4 | 14 | 5 | 100 | 151 | 602 |
| March | 2019 | 42 | 22 | 5 | 8 | 5 | 13 | 5 | 100 | 152 | 586 |
| April | 2019 | 44 | 23 | 4 | 8 | 4 | 12 | 4 | 100 | 156 | 577 |
| May | 2019 | 45 | 22 | 4 | 6 | 5 | 13 | 5 | 100 | 156 | 603 |
| June | 2019 | 45 | 23 | 5 | 6 | 4 | 13 | 4 | 100 | 157 | 609 |
| July | 2019 | 43 | 21 | 5 | 7 | 5 | 14 | 4 | 100 | 152 | 623 |
| August | 2019 | 39 | 23 | 6 | 8 | 5 | 16 | 3 | 100 | 150 | 616 |
| September | 2019 | 38 | 22 | 7 | 7 | 6 | 16 | 4 | 100 | 148 | 598 |
| October | 2019 | 40 | 21 | 8 | 6 | 5 | 15 | 4 | 100 | 151 | 608 |
| November | 2019 | 43 | 22 | 6 | 6 | 4 | 14 | 4 | 100 | 155 | 594 |
| December | 2019 | 44 | 23 | 5 | 7 | 5 | 14 | 3 | 100 | 155 | 634 |
| January | 2020 | 43 | 25 | 5 | 8 | 4 | 11 | 4 | 100 | 156 | 600 |
| February | 2020 | 44 | 22 | 4 | 8 | 4 | 13 | 5 | 100 | 154 | 592 |
| March | 2020 | 45 | 22 | 5 | 7 | 4 | 14 | 5 | 100 | 156 | 578 |
| April | 2020 | 45 | 20 | 5 | 6 | 4 | 17 | 3 | 100 | 155 | 588 |
| May | 2020 | 44 | 20 | 7 | 6 | 4 | 16 | 4 | 100 | 155 | 581 |
| June | 2020 | 43 | 19 | 6 | 7 | 2 | 17 | 5 | 100 | 154 | 590 |
| July | 2020 | 40 | 19 | 6 | 7 | 4 | 17 | 6 | 100 | 148 | 574 |
| August | 2020 | 43 | 18 | 5 | 8 | 4 | 17 | 5 | 100 | 149 | 602 |
| September | 2020 | 43 | 21 | 5 | 8 | 4 | 16 | 3 | 100 | 151 | 573 |
| October | 2020 | 44 | 22 | 4 | 8 | 3 | 16 | 3 | 100 | 155 | 568 |
| November | 2020 | 43 | 22 | 5 | 8 | 2 | 17 | 4 | 100 | 155 | 545 |
| December | 2020 | 44 | 20 | 5 | 7 | 2 | 17 | 4 | 100 | 154 | 560 |
| January | 2021 | 42 | 19 | 4 | 8 | 2 | 20 | 5 | 100 | 150 | 576 |
| February | 2021 | 41 | 20 | 4 | 8 | 3 | 20 | 4 | 100 | 150 | 582 |
| March | 2021 | 37 | 22 | 5 | 7 | 3 | 20 | 4 | 100 | 149 | 567 |
| April | 2021 | 38 | 21 | 6 | 6 | 4 | 20 | 4 | 100 | 149 | 571 |
| May | 2021 | 38 | 21 | 7 | 5 | 3 | 22 | 5 | 100 | 150 | 575 |
| June | 2021 | 41 | 18 | 6 | 6 | 3 | 21 | 4 | 100 | 149 | 565 |
| July | 2021 | 40 | 21 | 6 | 7 | 4 | 19 | 4 | 100 | 150 | 572 |
| August | 2021 | 40 | 22 | 5 | 8 | 5 | 16 | 4 | 100 | 148 | 574 |
| September | 2021 | 37 | 24 | 5 | 8 | 6 | 16 | 4 | 100 | 147 | 622 |
| October | 2021 | 39 | 20 | 5 | 9 | 7 | 15 | 6 | 100 | 144 | 619 |
| November | 2021 | 39 | 20 | 5 | 9 | 7 | 14 | 5 | 100 | 143 | 615 |
| December | 2021 | 37 | 19 | 5 | 11 | 8 | 17 | 4 | 100 | 137 | 580 |
| January | 2022 | 35 | 20 | 5 | 9 | 8 | 18 | 4 | 100 | 138 | 599 |
| February | 2022 | 35 | 18 | 4 | 9 | 10 | 19 | 5 | 100 | 134 | 587 |
| March | 2022 | 36 | 18 | 5 | 8 | 10 | 18 | 6 | 100 | 136 | 599 |
| April | 2022 | 37 | 18 | 4 | 9 | 9 | 17 | 6 | 100 | 137 | 573 |
| May | 2022 | 35 | 19 | 5 | 10 | 8 | 18 | 6 | 100 | 136 | 583 |
| June | 2022 | 36 | 16 | 4 | 11 | 9 | 17 | 7 | 100 | 132 | 571 |
| July | 2022 | 32 | 16 | 5 | 11 | 11 | 18 | 7 | 100 | 126 | 578 |
| August | 2022 | 33 | 16 | 5 | 10 | 10 | 17 | 8 | 100 | 129 | 584 |
| September | 2022 | 31 | 19 | 5 | 9 | 10 | 19 | 7 | 100 | 130 | 591 |
| October | 2022 | 31 | 19 | 4 | 11 | 10 | 20 | 5 | 100 | 130 | 577 |
| November | 2022 | 31 | 18 | 3 | 11 | 11 | 22 | 5 | 100 | 127 | 567 |

INCOME MIDDLE THIRD

TABLE 12

**FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

| <u>Date of Survey</u> | (a) Continuous <u>Increase</u> | (b) Intermittent <u>Increase</u> | (c) No <u>Change</u> | (d) Intermittent <u>Decline</u> | (e) Continuous <u>Decline</u> | (f) Mixed <u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|--------------------------------------|--|----------------------------|---------------------------------------|-------------------------------------|-------------------------------|---------------|--------------|-----------------|--------------|
| December 2022 | 31 | 17 | 3 | 11 | 10 | 23 | 5 | 100 | 126 | 570 |