INCOME MIDDLE 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	31	2	4	16	47	1	2
January	1980	35	3	4	15	46	1	2
February	1980	37	3	4	15	45	1	1
March	1980	32	3	5	18	45	2	1
April	1980	28	2	4	18	48	1	2
May	1980	26	1	4	18	49	1	1
June	1980	28	2	5	17	45	1	1
July	1980	31	2	5	16	42	1	0
August	1980	32	3	6	15	39	1	1
September	1980	34	3	6	16	40	2	2
October	1980	33	3	5	18	39	1	1
November	1980	34	3	4	20	40	1	1
December	1980	32	3	4	18	44	1	0
January	1981	29	2	5	17	49	1	1
February	1981	26	2	5	16	50	2	1
March	1981	27	1	5	16	45	2	1
April	1981	26	1	4	18	40	2	1
May	1981	29	1	3	16	37	1	0
June	1981	31	2	5	15	34	1	1
July	1981	33	2	5	14	32	1	1
August	1981	30	2	6	14	27	3	2
September	1981	28	2	6	12	27	3	2
October	1981	28	1	7	13	25	2	2
November	1981	29	2	7	14	33	0	2
December	1981	31	2	6	15	34	0	2
January	1982	31	3	5	16	34	1	3
February	1982	31	3	4	17	31	1	3
March	1982	30	3	4	20	30	1	3
April	1982	28	3	5	22	32	1	2
May	1982	29	3	6	23	29	1	2
June	1982	29	3	6	21	28	1	1
July	1982	31	3	4	20	27	1	1
August	1982	27	3	4	20	27	1	2
September	1982	27	3	4	24	28	1	2
October	1982	28	3	5	23	26	1	2
November	1982	33	3	5	24	27	1	2
December	1982	32	3	5	22	24	1	2
January	1983	31	3	4	22	26	1	1
February	1983	30	2	5	23	23	1	1
March	1983	29	2	4	24	24	2	1
April	1983	29	2	6	24	20	1	1
May	1983	29	3	6	23	19	2	0
June	1983	32	4	7	19	16	2	1
July	1983	33	3	5	20	16	2	0
August	1983	34	3	6	20	16	2	1
September	1983	36	2	4	21	13	2	1

INCOME MIDDLE 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	34	4	5	20	17	1	1
November	1983	34	4	4	19	16	1	0
December	1983	34	4	4	17	18	1	0
January	1984	35	2	3	16	14	1	0
February	1984	36	2	5	15	16	1	0
March	1984	37	3	6	14	16	1	0
April	1984	37	3	7	13	18	1	1
May	1984	36	3	7	13	16	0	1
June	1984	36	4	6	15	14	0	1
July	1984	35	3	6	14	11	0	1
August	1984	38	3	5	14	10	1	0
September	1984	39	3	5	12	11	1	0
October	1984	43	3	5	14	12	1	1
November	1984	39	3	7	18	10	1	1
December	1984	37	3	7	21	11	1	1
January	1985	35	3	7	20	10	2	1
February	1985	37	2	3	17	13	1	1
March	1985	37	2	3	16	14	1	1
April	1985	35	2	3	17	14	1	0
May	1985	35	2	4	17	15	1	1
June	1985	33	2	5	17	13	2	1
July	1985	34	3	5	18	14	3	2
August	1985	32	3	6	18	12	3	1
September	1985	34	2	5	16	12	4	0
October	1985	35	2	6	16	12	2	0
November	1985	39	2	5	16	11	1	1
December	1985	39	2	4	18	10	1	1
January	1986	38	3	5	19	10	1	1
February	1986	37	3	5	19	11	1	1
March	1986	35	3	6	17	11	1	1
April	1986	37	3	6	17	11	1	1
May	1986	35	3	7	19	9	1	1
June	1986	35	2	6	20	9	2	1
July	1986	37	2	5	19	9	2	1
August	1986	36	3	5	17	9	2	1
September	1986	36	4	5	18	9	3	1
October	1986	32	4	6	17	9	3	2
November	1986	36	4	7	15	8	3	2
December	1986	37	3	9	15	8	2	2
January	1987	40	2	8	16	9	1	1
February	1987	41	2	7	19	11	1	2
March	1987	40	3	5	20	12	1	2
April	1987	36	2	4	19	14	1	2
May	1987	33	3	6	18	14	1	1
June	1987	33	3	6	17	12	2	1
July	1987	37	3	7	15	10	3	1
August	1987	38	3	6	15	8	2	1
September	1987	38	3	7	15	8	2	1
October	1987	37	3	5	17	8	2	1
November	1987	38	4	6	13	9	2	1

INCOME MIDDLE 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	37	3	6	13	10	3	2
January	1988	39	3	8	11	10	3	2
February	1988	40	2	7	13	10	3	1
March	1988	43	3	7	14	9	2	0
April	1988	38	3	5	16	9	2	0
May	1988	34	3	5	16	8	1	1
June	1988	31	3	5	11	8	1	2
July	1988	38	3	5	11	10	1	2
August	1988	43	3	7	11	11	0	2
September	1988	47	3	8	13	11	1	2
October	1988	42	4	8	15	11	1	2
November	1988	39	4	7	15	12	1	2
December	1988	36	3	6	17	12	0	2
January	1989	37	3	6	15	12	0	2
February	1989	36	2	7	17	12	0	1
March	1989	34	3	8	15	12	0	1
April	1989	34	3	8	16	13	0	2
May	1989	35	3	8	14	12	0	2
June	1989	37	3	7	13	12	0	2
July	1989	35	3	6	13	12	0	1
August	1989	34	3	6	12	13	0	1
September	1989	32	4	5	15	14	0	1
October	1989	36	4	4	16	12	0	1
November	1989	37	3	4	18	12	0	3
December	1989	38	3	5	15	11	0	3
January	1990	33	3	6	15	15	1	3
February	1990	33	3	7	15	16	1	1
March	1990	36	3	6	15	16	1	2
April	1990	39	3	7	14	14	1	2
May	1990	37	3	6	13	12	0	4
June	1990	33	4	8	13	13	0	4
July	1990	35	4	7	13	13	1	4
August	1990	36	3	7	16	19	0	3
September	1990	38	2	6	16	18	1	2
October	1990	33	2	7	19	22	0	2
November	1990	31	2	7	20	22	1	1
December	1990	29	1	6	21	22	1	1
January	1991	30	1	5	22	19	1	1
February	1991	29	1	4	23	15	1	3
March	1991	29	3	5	22	15	1	3
April	1991	30	3	5	21	15	1	3
May	1991	30	2	9	20	17	2	2
June	1991	30	2	9	21	18	2	1
July	1991	31	3	9	21	16	2	1
August	1991	31	2	4	20	15	2	3
September	1991	31	2	4	20	12	1	4
October	1991	29	2	5	19	13	1	4
November	1991	29	3	6	20	15	1	3
December	1991	25	3	5	24	18	3	3

INCOME MIDDLE 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	25	3	6	29	17	4	4
February	1992	27	2	6	31	14	4	3
March	1992	29	2	6	27	14	4	3
April	1992	28	1	4	26	14	4	3
May	1992	28	3	6	21	14	4	2
June	1992	28	3	5	24	13	4	3
July	1992	26	3	6	24	17	5	3
August	1992	25	2	4	30	18	6	3
September	1992	27	2	5	29	19	7	2
October	1992	29	2	5	27	16	8	2
November	1992	31	2	7	22	14	6	2
December	1992	28	2	6	26	12	5	2
January	1993	30	3	8	25	12	4	1
February	1993	29	3	7	26	14	3	2
March	1993	32	4	6	23	13	3	2
April	1993	31	3	6	22	11	3	3
May	1993	31	3	7	23	9	5	3
June	1993	31	1	7	22	10	5	2
July	1993	31	1	7	23	12	5	2
August	1993	28	3	5	25	14	3	1
September	1993	29	3	6	24	13	3	1
October	1993	29	3	5	23	13	2	2
November	1993	33	2	7	20	12	3	2
December	1993	32	2	6	21	13	3	3
January	1994	32	2	8	19	12	3	3
February	1994	32	3	7	19	10	2	4
March	1994	31	4	7	19	10	2	3
April	1994	31	2	5	23	9	3	2
May	1994	31	3	7	22	9	2	1
June	1994	33	3	8	21	8	2	1
July	1994	34	4	8	18	8	2	2
August	1994	35	2	6	17	8	3	2
September	1994	36	3	6	18	10	3	3
October	1994	36	3	5	20	12	3	3
November	1994	35	3	4	22	12	3	3
December	1994	35	3	4	20	11	3	2
January	1995	37	3	7	18	10	3	3
February	1995	36	4	8	18	9	3	3
March	1995	37	5	8	19	8	2	3
April	1995	37	5	5	17	7	1	3
May	1995	37	5	5	15	9	1	3
June	1995	37	4	6	15	11	2	3
July	1995	36	5	8	17	10	2	3
August	1995	37	4	8	20	7	2	3
September	1995	39	4	7	20	6	2	3
October	1995	37	3	4	21	7	3	3
November	1995	35	2	4	20	7	3	4
December	1995	32	2	3	18	7	2	3
January	1996	32	2	5	16	7	1	4
February	1996	32	1	5	15	8	0	3

INCOME MIDDLE 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	35	2	6	17	9	1	4
April	1996	35	2	7	19	9	2	2
May	1996	35	2	7	20	9	2	2
June	1996	34	3	8	16	10	1	2
July	1996	37	3	9	17	12	1	2
August	1996	36	4	8	14	13	1	2
September	1996	35	3	6	18	13	1	3
October	1996	32	4	6	17	13	1	3
November	1996	36	3	6	17	10	1	3
December	1996	35	3	8	16	10	0	3
January	1997	36	4	7	16	10	0	3
February	1997	32	4	7	17	11	0	4
March	1997	33	4	6	19	10	0	3
April	1997	36	3	6	18	8	0	2
May	1997	38	4	7	19	7	1	2
June	1997	37	4	7	16	7	1	2
July	1997	36	5	7	14	6	1	3
August	1997	38	5	6	12	8	0	2
September	1997	40	4	6	11	7	1	3
October	1997	40	3	7	10	6	1	2
November	1997	39	2	8	9	5	1	2
December	1997	37	2	8	9	5	0	1
January	1998	36	2	8	9	5	0	2
February	1998	36	3	8	11	3	0	2
March	1998	37	4	7	9	3	0	2
April	1998	38	4	7	11	4	1	2
May	1998	35	4	8	9	5	1	2
June	1998	33	4	8	11	5	1	3
July	1998	35	3	11	10	6	0	3
August	1998	40	3	9	12	5	0	2
September	1998	43	2	11	12	4	0	3
October	1998	45	2	8	12	3	1	3
November	1998	43	2	9	12	4	1	4
December	1998	42	4	8	12	5	1	3
January	1999	42	4	8	13	7	1	4
February	1999	42	4	8	14	7	0	2
March	1999	45	3	7	13	6	0	1
April	1999	44	3	9	13	6	0	2
May	1999	44	3	8	11	5	0	2
June	1999	43	3	9	13	4	0	3
July	1999	47	4	8	13	2	1	3
August	1999	48	3	9	14	3	1	3
September	1999	47	4	8	12	3	1	4
October	1999	42	3	7	13	7	1	4
November	1999	43	4	7	13	5	0	4
December	1999	44	2	7	15	6	1	3
January	2000	45	2	9	13	4	1	3
February	2000	43	2	10	13	5	1	2
March	2000	46	3	11	12	5	0	2
April	2000	45	3	9	13	6	1	1

INCOME MIDDLE 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	48	3	8	13	6	1	1
June	2000	45	2	7	14	9	0	1
July	2000	45	2	8	14	8	0	2
August	2000	40	2	8	13	8	0	4
September	2000	39	3	9	13	7	0	4
October	2000	41	3	10	14	8	0	4
November	2000	45	2	9	14	7	0	3
December	2000	47	1	8	12	8	0	2
January	2001	46	2	7	12	9	0	2
February	2001	42	2	8	14	10	0	3
March	2001	42	2	7	16	10	1	3
April	2001	41	1	8	18	10	1	3
May	2001	41	1	7	18	12	1	2
June	2001	38	1	8	18	11	1	2
July	2001	35	3	6	16	9	3	2
August	2001	34	4	7	15	6	5	3
September	2001	33	4	8	16	6	5	3
October	2001	38	3	9	19	6	3	3
November	2001	36	3	7	22	7	2	3
December	2001	37	2	6	24	6	2	4
January	2002	34	1	6	25	6	2	4
February	2002	35	1	7	26	5	2	4
March	2002	35	1	9	24	5	3	2
April	2002	36	2	10	23	6	2	1
May	2002	34	3	10	23	5	2	1
June	2002	33	2	9	24	5	2	1
July	2002	32	2	10	27	5	2	2
August	2002	31	2	9	23	6	5	3
September	2002	29	3	9	22	6	6	3
October	2002	27	3	8	19	7	8	3
November	2002	29	2	6	24	7	8	4
December	2002	32	3	7	25	8	8	3
January	2003	35	3	8	24	7	6	4
February	2003	33	3	8	23	8	7	3
March	2003	30	3	7	24	10	6	4
April	2003	28	2	7	26	10	7	3
May	2003	30	2	7	25	11	6	3
June	2003	30	2	7	24	8	6	2
July	2003	34	3	9	23	9	5	3
August	2003	33	4	11	22	8	3	3
September	2003	37	5	10	22	10	3	3
October	2003	34	5	8	22	11	3	2
November	2003	35	6	8	22	12	3	3
December	2003	34	5	8	22	12	2	3
January	2004	38	5	9	22	11	1	2
February	2004	40	4	7	23	10	0	3
March	2004	40	4	7	23	10	1	2
April	2004	38	4	6	26	8	2	2
May	2004	34	4	7	25	12	3	2
June	2004	33	4	7	24	13	3	3

INCOME MIDDLE 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	35	4	8	21	16	2	3
August	2004	38	3	8	20	11	2	3
September	2004	40	3	7	22	10	2	3
October	2004	39	4	7	20	10	1	3
November	2004	37	4	7	21	12	2	3
December	2004	37	4	8	20	14	1	2
January	2005	36	5	9	21	12	1	2
February	2005	36	6	11	21	11	0	2
March	2005	36	6	11	23	12	1	5
April	2005	33	4	8	24	18	1	5
May	2005	33	3	7	25	20	2	4
June	2005	37	5	8	19	17	2	3
July	2005	39	6	9	18	13	3	4
August	2005	39	6	9	17	14	2	5
September	2005	35	4	8	20	19	2	5
October	2005	33	3	8	19	25	2	5
November	2005	37	2	9	17	26	1	4
December	2005	37	3	11	18	23	1	3
January	2006	39	5	12	18	19	1	2
February	2006	34	6	10	20	19	2	2
March	2006	34	6	8	17	19	2	2
April	2006	33	7	8	17	18	2	2
May	2006	33	7	8	15	20	1	2
June	2006	31	6	9	17	22	1	2
July	2006	32	6	8	19	24	3	2
August	2006	31	7	8	20	22	3	3
September	2006	31	6	7	22	24	2	3
October	2006	32	6	7	20	23	1	3
November	2006	35	7	7	18	18	1	2
December	2006	39	7	7	16	14	1	2
January	2007	40	7	9	18	13	1	2
February	2007	37	7	9	20	16	1	3
March	2007	34	9	11	21	19	1	4
April	2007	33	8	13	19	20	1	3
May	2007	37	8	13	17	22	1	2
June	2007	36	6	12	18	23	1	1
July	2007	37	8	8	18	24	1	2
August	2007	34	6	8	21	22	1	4
September	2007	33	6	8	19	22	1	4
October	2007	32	6	7	23	20	1	3
November	2007	30	7	7	21	22	1	3
December	2007	30	8	7	24	22	2	3
January	2008	27	5	8	22	25	3	4
February	2008	28	4	7	26	27	3	3
March	2008	29	4	7	22	30	3	3
April	2008	28	4	7	24	35	4	3
May	2008	25	3	7	24	39	5	3
June	2008	24	3	7	25	43	4	3
July	2008	25	3	6	23	46	4	4
August	2008	27	3	7	25	48	4	4

INCOME MIDDLE 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	28	2	7	26	48	4	3
October	2008	24	2	8	31	44	7	3
November	2008	21	2	5	32	38	11	3
December	2008	16	2	4	32	31	14	3
January	2009	18	1	4	31	28	14	4
February	2009	18	1	5	31	27	14	3
March	2009	17	2	6	34	27	18	3
April	2009	15	2	8	35	23	17	2
May	2009	14	2	8	38	20	16	3
June	2009	14	2	7	37	19	12	4
July	2009	13	2	5	38	21	13	5
August	2009	13	2	5	36	22	11	5
September	2009	14	2	6	39	20	11	4
October	2009	15	2	7	39	18	11	3
November	2009	13	3	7	42	20	10	4
December	2009	12	2	6	41	22	8	6
January	2010	12	3	5	40	21	5	7
February	2010	14	3	4	35	19	6	8
March	2010	14	4	6	36	19	8	6
April	2010	16	5	8	36	17	9	5
May	2010	15	5	8	38	17	9	3
June	2010	16	4	6	37	15	8	4
July	2010	14	4	4	38	16	7	3
August	2010	18	2	4	39	14	7	4
September	2010	19	1	5	38	14	6	4
October	2010	21	2	6	36	14	6	3
November	2010	21	4	7	34	17	5	3
December	2010	22	5	5	37	20	5	4
January	2011	20	5	6	35	21	5	5
February	2011	22	4	5	33	20	4	4
March	2011	21	4	5	31	25	3	2
April	2011	22	4	4	34	29	2	2
May	2011	20	4	3	32	33	2	2
June	2011	20	5	4	32	30	2	3
July	2011	19	4	4	33	29	2	2
August	2011	17	4	4	37	30	3	2
September	2011	13	3	4	37	31	6	3
October	2011	15	3	4	36	27	7	4
November	2011	19	2	4	34	23	8	5
December	2011	21	3	4	34	19	6	3
January	2012	20	2	6	29	21	6	3
February	2012	19	2	6	29	23	5	4
March	2012	21	3	7	26	27	4	4
April	2012	22	3	6	31	28	3	4
May	2012	23	4	7	30	29	3	2
June	2012	20	3	8	33	27	4	1
July	2012	20	3	7	30	25	6	2
August	2012	17	3	6	29	23	6	3
September	2012	18	4	6	28	25	5	4
October	2012	23	5	6	28	26	3	2

INCOME MIDDLE 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	26	4	6	30	27	4	2
December	2012	29	3	5	27	21	3	3
January	2013	24	2	5	29	20	4	4
February	2013	24	3	5	27	22	3	4
March	2013	23	4	4	29	27	3	4
April	2013	25	6	5	24	24	3	4
May	2013	25	6	5	26	20	3	4
June	2013	25	6	6	25	19	3	4
July	2013	27	6	6	27	20	2	3
August	2013	29	6	7	26	18	2	3
September	2013	30	5	8	27	16	1	4
October	2013	29	4	7	26	17	1	4
November	2013	25	5	7	28	21	2	4
December	2013	24	6	6	26	19	3	3
January	2014	24	8	5	30	16	3	2
February	2014	25	9	5	28	15	3	2
March	2014	26	8	6	29	17	2	2
April	2014	30	7	6	24	18	2	3
May	2014	31	6	6	22	18	2	3
June	2014	31	6	7	21	15	2	4
July	2014	27	5	7	26	16	2	4
August	2014	27	4	7	25	16	2	3
September	2014	31	5	7	23	16	2	3
October	2014	31	5	8	19	15	3	3
November	2014	32	5	7	23	14	3	3
December	2014	32	5	5	25	15	2	3
January	2015	34	6	7	26	15	2	3
February	2015	36	6	8	24	16	3	3
March	2015	34	5	9	25	15	3	3
April	2015	35	6	9	25	15	2	2
May	2015	34	7	8	29	14	2	3
June	2015	36	7	7	27	14	2	3
July	2015	36	6	7	25	14	2	4
August	2015	38	5	9	21	13	1	3
September	2015	34	5	9	21	13	1	3
October	2015	32	5	7	25	15	2	3
November	2015	29	4	5	28	13	3	5
December	2015	33	3	6	28	12	3	6
January	2016	35	3	6	25	10	3	7
February	2016	38	3	8	23	9	3	6
March	2016	38	4	8	19	10	3	5
April	2016	38	4	9	21	10	2	4
May	2016	40	4	8	20	10	3	2
June	2016	39	5	7	21	10	2	3
July	2016	39	4	5	22	12	2	3
August	2016	39	4	5	23	12	1	3
September	2016	35	4	7	26	13	1	3
October	2016	34	5	8	26	11	1	3
November	2016	34	6	9	25	11	2	3
December	2016	39	7	7	22	9	2	3

INCOME MIDDLE 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	41	6	9	18	9	2	2
February	2017	39	6	8	17	7	1	2
March	2017	38	7	10	17	6	1	3
April	2017	38	8	9	18	5	1	3
May	2017	41	10	8	19	6	2	2
June	2017	42	10	7	19	6	2	2
July	2017	45	9	9	16	6	1	2
August	2017	46	8	9	15	7	1	3
September	2017	45	7	9	15	8	1	4
October	2017	42	8	8	17	8	2	4
November	2017	40	8	9	14	6	1	3
December	2017	40	7	7	13	5	2	2
January	2018	38	8	6	15	6	2	2
February	2018	38	8	6	17	7	2	3
March	2018	41	9	7	16	5	2	2
April	2018	45	7	9	15	5	2	3
May	2018	47	6	10	14	5	2	3
June	2018	49	6	10	14	7	2	3
July	2018	52	10	11	15	7	1	2
August	2018	52	10	9	16	7	0	2
September	2018	49	10	8	16	7	0	2
October	2018	46	9	7	16	7	1	2
November	2018	45	10	7	17	7	2	2
December	2018	44	9	7	17	8	3	3
January	2019	44	7	6	18	9	3	4
February	2019	42	7	6	18	9	4	4
March	2019	46	8	7	17	7	3	5
April	2019	46	10	8	15	5	3	4
May	2019	47	11	8	15	5	1	4
June	2019	47	11	8	14	6	2	3
July	2019	47	9	8	17	8	1	4
August	2019	46	8	9	16	7	1	4
September	2019	44	7	9	16	6	2	3
October	2019	45	8	10	13	6	2	3
November	2019	48	10	9	14	6	3	2
December	2019	47	9	7	15	6	2	2
January	2020	46	11	7	18	6	2	2
February	2020	44	10	7	17	5	1	2
March	2020	45	11	8	14	5	2	2
April	2020	44	9	7	16	4	6	2
May	2020	43	8	6	18	3	8	1
June	2020	38	7	6	23	2	10	1
July	2020	37	8	5	22	3	7	0
August	2020	36	8	6	25	5	6	1
September	2020	39	8	5	26	5	3	1
October	2020	41	8	6	26	5	3	1
November	2020	39	9	6	24	3	2	1
December	2020	38	8	6	24	3	2	1
January	2021	35	9	4	26	3	2	1

INCOME MIDDLE 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	34	8	6	27	4	1	1
March	2021	31	9	6	25	7	1	1
April	2021	33	8	7	22	8	1	2
May	2021	33	8	6	21	10	0	1
June	2021	36	8	5	19	11	1	1
July	2021	36	9	4	20	13	1	1
August	2021	37	10	4	19	15	1	1
September	2021	37	9	4	21	17	1	1
October	2021	35	9	5	22	18	1	1
November	2021	37	9	5	21	20	1	1
December	2021	35	9	5	19	26	1	2
January	2022	36	8	4	18	28	2	2
February	2022	33	7	4	19	32	3	2
March	2022	33	7	5	18	31	3	1
April	2022	34	6	6	19	35	3	2
May	2022	33	6	5	19	38	4	1
June	2022	30	5	3	20	43	6	1
July	2022	26	4	3	19	49	8	2
August	2022	28	3	3	19	50	8	2
September	2022	29	3	4	21	49	7	3
October	2022	29	2	4	19	45	8	3
November	2022	26	2	4	22	44	10	3
December	2022	25	2	3	21	45	11	4
January	2023	24	2	4	23	44	12	4
February	2023	24	3	4	22	45	8	4
March	2023	27	3	5	20	43	9	3
April	2023	31	3	4	19	43	6	3
May	2023	31	2	4	20	42	8	4
June	2023	30	3	4	19	43	6	5
July	2023	27	5	5	20	42	6	5
August	2023	28	5	4	18	41	4	5
September	2023	29	6	4	19	40	4	5
October	2023	27	4	4	21	46	4	5
November	2023	26	5	4	21	44	6	4
December	2023	27	5	4	22	46	5	5
January	2024	30	8	5	19	39	4	3
February	2024	32	7	6	18	40	2	3
March	2024	32	8	6	17	37	2	2
April	2024	30	7	5	18	40	2	3
May	2024	27	8	4	17	42	2	4
June	2024	24	8	3	18	48	3	5
July	2024	22	7	3	19	49	3	5
August	2024	21	8	3	20	49	3	5
September	2024	22	9	5	20	45	2	5
October	2024	21	9	4	19	45	2	5
November	2024	20	9	4	20	46	2	5
December	2024	19	8	3	20	45	2	5
January	2025	20	9	3	19	41	2	5
February	2025	20	8	3	17	37	2	3
March	2025	20	8	3	16	39	2	3

INCOME MIDDLE 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	19	6	4	18	41	7	2
May	2025	15	4	3	19	42	11	4
June	2025	14	4	3	19	39	12	4
July	2025	15	6	3	17	40	8	6
August	2025	17	8	4	17	42	4	6
September	2025	19	9	3	18	45	4	7
October	2025	19	9	4	20	48	3	7
November	2025	16	9	4	24	49	3	6
December	2025	14	10	4	24	49	2	5
January	2026	14	9	2	24	47	2	5
February	2026	17	9	3	20	47	3	5
March	2026	17	9	3	20	49	4	4
April	2026	16	9	4	21	51	4	4
May	2026	14	7	3	22	56	4	4
June	2026	13	7	2	22	59	4	5
July	2026	15	8	2	21	58	4	5