

INCOME TOP 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	41	4	5	10	45	1	1
January 1980	44	4	4	9	42	1	1
February 1980	44	5	4	9	41	1	1
March 1980	44	6	4	11	42	1	1
April 1980	37	6	5	12	44	3	1
May 1980	35	5	5	13	43	3	1
June 1980	35	4	6	14	42	3	1
July 1980	39	4	5	14	39	1	1
August 1980	42	5	6	13	37	1	1
September 1980	43	5	5	12	33	1	1
October 1980	41	4	5	13	36	2	1
November 1980	40	4	5	12	37	3	1
December 1980	36	4	4	12	43	3	1
January 1981	37	5	5	12	43	4	1
February 1981	34	5	5	14	45	4	1
March 1981	35	5	6	14	42	2	1
April 1981	35	4	6	15	41	2	1
May 1981	39	5	5	13	37	1	1
June 1981	40	5	5	13	34	1	1
July 1981	41	4	5	12	31	1	1
August 1981	40	4	5	11	31	1	1
September 1981	40	4	6	11	32	1	1
October 1981	39	5	5	12	33	1	1
November 1981	35	4	5	13	34	1	1
December 1981	39	4	4	15	33	1	1
January 1982	43	5	5	14	30	2	1
February 1982	45	6	5	15	29	2	1
March 1982	42	7	5	15	28	2	1
April 1982	41	6	4	16	28	2	1
May 1982	42	6	4	16	25	3	1
June 1982	42	6	5	16	24	2	1
July 1982	38	6	5	18	23	2	1
August 1982	36	5	4	21	24	2	0
September 1982	35	4	4	22	21	2	1
October 1982	37	4	4	20	21	1	1
November 1982	40	5	3	22	20	1	1
December 1982	41	6	3	19	22	1	1
January 1983	42	5	3	20	20	1	0
February 1983	40	5	4	17	20	2	1
March 1983	40	5	5	19	18	2	1
April 1983	39	6	6	17	16	3	1
May 1983	40	5	7	16	15	2	1
June 1983	42	5	7	15	14	2	1
July 1983	44	5	7	15	13	1	1
August 1983	47	5	5	14	10	1	1
September 1983	48	6	4	14	10	1	1
October 1983	45	6	4	15	10	1	1
November 1983	43	5	5	13	12	1	1
December 1983	43	6	7	11	11	1	1

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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>
January 1984	46	6	7	9	10	1	1
February 1984	50	6	7	11	6	1	0
March 1984	51	5	6	12	7	1	1
April 1984	47	5	5	12	9	1	1
May 1984	46	6	5	11	10	1	1
June 1984	48	5	5	10	11	1	1
July 1984	50	5	5	10	10	1	1
August 1984	50	5	5	10	8	1	0
September 1984	50	5	4	10	8	1	0
October 1984	53	5	5	10	7	0	0
November 1984	53	5	6	11	8	1	0
December 1984	49	6	7	12	7	1	1
January 1985	48	5	7	11	8	2	1
February 1985	45	5	6	11	9	2	1
March 1985	48	5	6	11	9	1	0
April 1985	49	6	5	12	8	1	0
May 1985	51	6	6	11	9	0	0
June 1985	51	5	8	10	8	0	0
July 1985	46	6	9	11	8	0	1
August 1985	48	5	8	12	8	1	0
September 1985	46	5	7	13	9	2	1
October 1985	47	5	6	12	12	2	1
November 1985	43	5	7	12	11	2	1
December 1985	44	4	7	12	10	1	1
January 1986	48	6	8	12	6	1	0
February 1986	50	5	8	12	7	2	0
March 1986	49	6	9	12	6	2	1
April 1986	47	5	8	12	8	1	1
May 1986	45	6	10	12	7	1	1
June 1986	47	6	9	11	7	1	1
July 1986	48	6	9	12	7	1	1
August 1986	50	7	9	12	6	1	0
September 1986	49	7	9	14	7	1	1
October 1986	47	7	10	13	7	1	1
November 1986	45	5	8	15	5	2	1
December 1986	45	5	8	15	5	1	2
January 1987	46	5	8	13	5	1	2
February 1987	47	5	7	11	5	1	1
March 1987	46	6	7	9	5	1	1
April 1987	45	6	6	11	6	1	1
May 1987	44	7	6	10	7	1	1
June 1987	45	5	6	11	8	1	1
July 1987	44	5	7	11	8	1	1
August 1987	46	5	8	10	8	2	1
September 1987	47	6	7	11	8	2	1
October 1987	46	6	6	11	8	2	1
November 1987	42	6	5	13	8	2	1
December 1987	40	6	5	12	7	4	0
January 1988	44	8	5	11	6	4	0
February 1988	48	6	6	10	6	4	0
March 1988	52	6	6	9	5	3	1
April 1988	50	5	7	8	6	2	2

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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	47	6	7	9	7	1	2
June 1988	43	5	8	9	7	0	1
July 1988	46	6	8	11	7	1	1
August 1988	51	5	7	12	7	1	1
September 1988	54	6	6	12	7	1	1
October 1988	52	5	5	13	9	1	1
November 1988	49	6	5	12	8	1	1
December 1988	46	5	5	13	9	1	0
January 1989	47	5	6	12	9	1	1
February 1989	48	4	7	10	9	1	1
March 1989	49	6	7	10	9	1	2
April 1989	50	6	5	11	11	0	2
May 1989	46	5	6	12	11	1	2
June 1989	45	4	6	13	11	0	2
July 1989	42	3	7	13	9	1	1
August 1989	42	3	6	12	11	1	2
September 1989	45	4	7	11	11	1	1
October 1989	43	4	6	11	11	0	1
November 1989	43	4	8	10	10	1	0
December 1989	42	5	8	9	11	1	0
January 1990	45	6	10	9	12	1	1
February 1990	44	6	8	11	13	1	1
March 1990	43	5	6	12	13	0	1
April 1990	43	4	4	11	10	0	2
May 1990	42	4	6	9	8	0	2
June 1990	45	6	7	9	6	0	3
July 1990	43	7	9	10	7	0	2
August 1990	44	7	8	12	9	1	2
September 1990	40	6	7	12	12	1	2
October 1990	38	5	7	14	15	2	1
November 1990	39	5	5	14	18	1	1
December 1990	38	3	5	18	19	2	0
January 1991	40	4	5	17	17	2	1
February 1991	37	4	6	17	15	1	1
March 1991	37	6	7	17	13	1	2
April 1991	37	6	7	18	12	1	1
May 1991	37	7	7	19	11	2	1
June 1991	36	6	6	18	12	2	1
July 1991	37	5	7	18	11	2	1
August 1991	40	4	8	17	10	2	1
September 1991	43	3	8	20	9	1	2
October 1991	42	4	8	21	11	1	2
November 1991	39	4	6	22	13	2	2
December 1991	36	5	6	23	14	4	2
January 1992	33	4	6	24	15	4	2
February 1992	31	5	7	23	13	3	2
March 1992	32	5	7	23	12	2	2
April 1992	36	6	7	20	10	2	2
May 1992	35	5	7	21	10	3	2
June 1992	35	5	7	20	10	3	2
July 1992	32	5	9	20	10	5	2
August 1992	34	5	9	20	10	5	2
September 1992	33	5	9	22	10	5	1

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	<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	33	5	8	25	11	4	2
November 1992	36	4	9	25	11	4	2
December 1992	39	4	8	24	10	3	2
January 1993	40	5	9	22	10	3	1
February 1993	38	5	9	20	7	3	1
March 1993	41	5	12	18	8	2	1
April 1993	42	4	11	19	8	3	1
May 1993	42	4	10	21	9	2	2
June 1993	39	6	7	21	10	3	2
July 1993	39	6	5	18	10	2	2
August 1993	39	6	5	18	9	3	1
September 1993	37	6	7	19	10	2	1
October 1993	36	5	9	21	11	2	1
November 1993	36	5	9	21	11	1	1
December 1993	37	5	10	19	11	2	1
January 1994	40	6	9	15	9	2	2
February 1994	42	6	10	11	10	2	2
March 1994	44	5	9	14	9	2	2
April 1994	44	6	10	15	8	2	2
May 1994	42	5	9	17	8	2	2
June 1994	42	5	9	16	8	2	2
July 1994	40	4	8	16	8	3	2
August 1994	42	5	7	16	8	3	2
September 1994	42	6	6	19	8	3	2
October 1994	43	6	6	19	8	2	3
November 1994	44	6	7	17	8	2	2
December 1994	45	6	7	15	7	3	2
January 1995	46	5	7	17	7	3	1
February 1995	44	6	7	16	7	3	2
March 1995	45	5	9	16	7	2	2
April 1995	44	6	10	14	8	2	2
May 1995	44	7	10	15	7	2	1
June 1995	41	7	10	14	7	1	2
July 1995	42	7	9	14	7	1	2
August 1995	43	6	9	13	6	1	2
September 1995	44	6	9	14	5	1	1
October 1995	44	5	11	14	5	0	1
November 1995	40	5	9	15	6	0	2
December 1995	41	5	7	13	7	1	2
January 1996	39	6	7	13	6	1	2
February 1996	43	7	8	14	6	1	2
March 1996	41	7	8	17	6	1	3
April 1996	43	8	6	18	6	0	3
May 1996	42	6	6	16	6	0	2
June 1996	42	6	8	13	7	0	3
July 1996	40	5	9	13	8	0	3
August 1996	42	6	9	12	8	1	3
September 1996	42	6	8	14	9	1	4
October 1996	43	7	7	14	9	1	3
November 1996	42	7	7	14	8	0	3
December 1996	41	7	9	12	6	0	3
January 1997	40	7	10	11	5	1	2

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	<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	42	8	11	11	6	1	2
March 1997	47	9	9	12	6	1	1
April 1997	51	9	9	12	6	0	1
May 1997	46	9	10	12	5	0	1
June 1997	43	9	10	11	5	0	1
July 1997	43	9	9	11	4	0	2
August 1997	46	8	8	9	4	0	1
September 1997	49	6	8	10	5	0	2
October 1997	47	5	8	10	6	0	2
November 1997	46	4	7	10	7	0	1
December 1997	47	4	7	9	5	1	2
January 1998	49	4	7	9	5	1	1
February 1998	53	7	7	7	4	0	2
March 1998	52	8	10	7	4	0	2
April 1998	50	10	10	7	4	0	2
May 1998	47	7	11	8	3	0	2
June 1998	49	7	10	7	3	0	1
July 1998	53	6	10	7	3	0	1
August 1998	56	6	11	10	3	1	1
September 1998	53	5	10	13	2	1	1
October 1998	52	5	11	14	2	2	1
November 1998	50	5	11	12	3	2	1
December 1998	53	6	13	10	4	2	1
January 1999	54	8	13	9	3	1	1
February 1999	55	8	13	8	4	1	1
March 1999	55	8	12	9	3	0	1
April 1999	58	8	11	9	4	0	2
May 1999	61	8	9	10	4	0	2
June 1999	63	8	8	10	4	1	2
July 1999	60	5	10	12	4	1	2
August 1999	58	5	9	12	3	0	2
September 1999	57	5	9	10	2	0	1
October 1999	57	7	9	10	3	0	1
November 1999	56	7	11	11	3	1	1
December 1999	57	6	10	13	4	1	1
January 2000	59	6	11	11	3	1	1
February 2000	62	5	10	10	3	0	1
March 2000	63	6	9	9	3	0	2
April 2000	64	6	11	10	4	0	3
May 2000	64	8	12	11	4	0	2
June 2000	60	7	12	12	5	1	2
July 2000	57	6	10	13	5	1	2
August 2000	54	5	10	13	5	1	2
September 2000	55	6	12	12	4	0	1
October 2000	53	5	12	13	4	0	1
November 2000	53	5	10	12	4	0	1
December 2000	49	5	11	14	4	1	1
January 2001	50	5	11	13	5	1	0
February 2001	52	4	11	14	6	0	1
March 2001	56	3	11	15	6	1	1
April 2001	51	3	11	18	6	2	2
May 2001	49	4	9	19	5	3	2
June 2001	47	3	8	19	6	3	2

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	<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	49	3	7	15	6	4	2
August 2001	44	4	7	17	5	5	2
September 2001	42	4	6	18	4	5	2
October 2001	40	4	8	25	3	4	2
November 2001	39	3	9	26	2	3	2
December 2001	42	4	8	25	1	3	2
January 2002	44	4	7	22	2	5	2
February 2002	46	4	7	23	2	5	2
March 2002	45	4	9	24	4	5	2
April 2002	44	3	10	24	6	3	2
May 2002	42	3	11	21	5	4	1
June 2002	38	4	10	22	4	4	2
July 2002	38	3	10	24	2	6	2
August 2002	38	3	9	24	2	9	2
September 2002	40	3	8	24	3	11	1
October 2002	39	3	8	22	4	15	1
November 2002	38	4	9	23	4	14	1
December 2002	38	4	10	23	4	14	1
January 2003	37	4	12	21	4	11	1
February 2003	39	3	12	23	4	10	1
March 2003	41	3	10	21	5	10	1
April 2003	43	3	8	22	6	11	1
May 2003	42	3	10	20	6	10	2
June 2003	40	5	11	21	6	9	2
July 2003	37	7	10	22	5	8	2
August 2003	39	8	9	21	4	7	1
September 2003	42	9	9	19	4	6	1
October 2003	44	7	11	18	4	5	1
November 2003	44	9	10	20	6	4	2
December 2003	42	9	10	22	7	3	2
January 2004	45	11	8	20	6	2	1
February 2004	47	11	10	17	4	1	1
March 2004	48	11	9	16	3	1	1
April 2004	48	10	12	16	4	1	2
May 2004	46	10	10	15	8	2	2
June 2004	47	8	10	15	10	1	1
July 2004	48	10	8	15	11	1	0
August 2004	51	11	10	16	10	2	0
September 2004	53	11	9	15	10	2	1
October 2004	52	8	8	16	12	3	1
November 2004	51	8	6	17	13	2	1
December 2004	49	9	6	19	12	3	1
January 2005	50	13	8	16	11	2	1
February 2005	51	12	9	15	9	1	2
March 2005	53	11	9	14	8	1	1
April 2005	53	9	8	13	9	1	2
May 2005	50	9	7	14	12	2	2
June 2005	48	11	7	13	12	1	2
July 2005	48	13	7	13	10	2	1
August 2005	46	14	7	12	10	1	1
September 2005	45	13	6	13	12	1	2
October 2005	41	11	5	17	18	1	3
November 2005	42	9	4	19	21	1	2

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	<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	45	11	8	18	19	1	1
January 2006	50	12	8	14	15	1	1
February 2006	51	12	10	12	12	0	1
March 2006	51	10	6	11	13	0	2
April 2006	51	9	6	11	12	0	2
May 2006	50	9	6	13	16	0	2
June 2006	51	9	8	13	17	0	3
July 2006	50	9	9	12	19	1	2
August 2006	51	9	9	12	17	1	2
September 2006	48	8	7	14	17	1	2
October 2006	48	9	6	15	15	2	1
November 2006	49	10	6	15	13	2	1
December 2006	50	13	8	14	12	1	2
January 2007	47	14	10	14	11	1	3
February 2007	46	17	10	13	8	0	3
March 2007	44	16	11	13	8	0	3
April 2007	48	13	9	14	9	1	2
May 2007	49	11	10	16	12	1	2
June 2007	49	12	8	16	13	1	2
July 2007	47	17	9	15	13	1	2
August 2007	46	17	8	13	13	1	2
September 2007	48	15	9	12	12	1	3
October 2007	48	10	10	14	13	2	3
November 2007	48	10	10	16	14	1	3
December 2007	49	10	10	18	16	1	2
January 2008	46	10	8	18	18	1	2
February 2008	42	8	8	19	19	3	2
March 2008	40	7	8	18	19	5	1
April 2008	39	7	10	18	23	7	1
May 2008	39	6	10	20	26	9	1
June 2008	34	5	8	23	33	10	1
July 2008	35	4	6	24	34	10	1
August 2008	35	5	6	23	37	7	1
September 2008	40	5	5	22	33	7	2
October 2008	33	4	4	23	33	10	2
November 2008	28	3	3	25	28	18	3
December 2008	20	1	3	29	25	24	3
January 2009	22	2	5	28	20	26	3
February 2009	23	3	6	28	15	26	3
March 2009	25	5	6	28	15	26	4
April 2009	24	3	4	31	13	28	3
May 2009	23	3	5	33	13	25	3
June 2009	21	2	6	31	10	22	3
July 2009	20	3	7	34	11	19	3
August 2009	20	5	5	34	12	22	3
September 2009	20	4	4	37	15	22	3
October 2009	19	4	5	34	15	21	3
November 2009	17	5	5	37	13	15	2
December 2009	19	7	5	36	11	14	3
January 2010	20	9	5	37	9	12	3
February 2010	23	7	6	34	8	11	3
March 2010	22	6	6	36	9	10	3

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		<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	21	7	6	36	10	10	3
May	2010	23	9	6	36	12	10	3
June	2010	23	10	7	31	11	9	4
July	2010	26	9	6	30	10	8	4
August	2010	27	8	6	29	9	9	3
September	2010	29	6	4	30	10	9	2
October	2010	30	5	5	28	10	9	3
November	2010	28	5	5	27	9	8	3
December	2010	27	7	5	28	9	6	3
January	2011	27	7	5	28	11	4	2
February	2011	28	9	7	28	13	3	1
March	2011	31	9	7	26	15	4	1
April	2011	30	11	7	26	17	4	1
May	2011	30	10	7	25	20	4	2
June	2011	28	12	8	25	22	3	2
July	2011	28	10	8	26	22	3	1
August	2011	26	9	6	27	22	5	2
September	2011	28	7	5	27	20	8	3
October	2011	30	5	6	29	19	9	2
November	2011	32	4	5	28	16	9	2
December	2011	27	3	5	30	17	7	2
January	2012	26	4	4	28	17	7	3
February	2012	25	4	7	29	17	7	2
March	2012	33	7	9	25	17	5	2
April	2012	36	7	10	24	17	5	1
May	2012	38	8	9	21	16	5	1
June	2012	34	6	9	26	16	6	1
July	2012	29	6	7	26	18	6	2
August	2012	27	6	10	27	18	5	2
September	2012	28	8	8	25	18	5	2
October	2012	35	8	9	24	15	4	1
November	2012	39	8	7	25	14	5	2
December	2012	37	7	7	25	13	4	3
January	2013	35	7	6	26	14	5	3
February	2013	33	6	6	25	15	4	3
March	2013	37	8	5	23	16	3	3
April	2013	38	10	6	23	16	2	3
May	2013	39	12	8	19	13	2	2
June	2013	41	11	10	17	11	2	2
July	2013	40	12	9	17	9	2	1
August	2013	40	12	6	20	10	3	2
September	2013	37	11	5	23	11	3	2
October	2013	36	9	5	23	12	2	2
November	2013	34	10	7	21	13	2	2
December	2013	35	12	8	20	11	2	2
January	2014	38	14	8	19	10	3	2
February	2014	39	15	7	20	11	3	1
March	2014	38	14	6	21	11	2	1
April	2014	36	14	8	22	11	2	1
May	2014	37	11	8	20	10	2	2
June	2014	40	11	7	18	10	2	2
July	2014	43	10	7	19	12	2	2
August	2014	47	13	7	19	12	2	1

INCOME TOP 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</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>
September 2014	45	14	8	20	14	1	2
October 2014	42	15	7	20	12	0	2
November 2014	40	13	7	23	12	1	3
December 2014	41	11	7	23	10	1	2
January 2015	46	10	7	22	10	2	2
February 2015	49	10	7	20	8	1	1
March 2015	51	11	8	19	7	1	2
April 2015	48	12	8	18	8	1	2
May 2015	47	12	9	18	7	1	2
June 2015	44	12	8	17	7	0	2
July 2015	45	12	7	18	6	0	2
August 2015	44	11	7	18	6	1	2
September 2015	47	11	9	18	5	2	2
October 2015	45	10	11	18	6	4	2
November 2015	46	9	11	20	6	4	2
December 2015	43	7	8	21	8	3	1
January 2016	44	6	6	20	7	2	1
February 2016	46	6	6	16	7	4	2
March 2016	51	7	8	18	5	4	2
April 2016	52	9	10	18	5	4	2
May 2016	51	10	11	19	5	3	1
June 2016	52	9	8	18	6	3	1
July 2016	51	8	7	18	6	2	1
August 2016	49	8	8	18	7	1	1
September 2016	44	8	9	18	7	1	1
October 2016	43	8	10	19	8	1	2
November 2016	43	8	9	19	6	2	2
December 2016	46	8	10	17	6	2	2
January 2017	47	10	10	16	5	2	2
February 2017	46	13	9	14	4	1	2
March 2017	46	14	9	11	4	0	2
April 2017	48	14	9	10	3	0	2
May 2017	50	13	9	10	4	1	2
June 2017	49	14	9	11	4	1	2
July 2017	49	14	8	11	3	1	1
August 2017	49	14	8	11	3	1	2
September 2017	49	14	9	11	3	1	2
October 2017	51	15	10	10	4	1	2
November 2017	48	15	10	11	4	1	2
December 2017	51	15	10	10	4	1	1
January 2018	49	18	8	10	3	1	1
February 2018	54	21	7	9	3	1	0
March 2018	54	23	5	9	1	1	1
April 2018	54	23	5	9	2	2	1
May 2018	52	19	6	10	3	2	2
June 2018	52	18	7	11	4	1	2
July 2018	55	15	8	12	4	1	2
August 2018	56	15	8	12	4	1	2
September 2018	55	16	7	13	6	1	1
October 2018	53	16	5	14	6	1	1
November 2018	52	16	5	17	7	1	1
December 2018	52	15	6	15	6	1	1

INCOME TOP 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	52	14	7	15	5	3	1
February 2019	53	13	8	11	4	4	1
March 2019	54	13	7	12	3	4	1
April 2019	53	13	8	12	4	3	1
May 2019	55	15	7	14	5	2	1
June 2019	53	15	7	14	6	1	1
July 2019	55	15	7	13	4	1	1
August 2019	54	16	6	12	3	2	2
September 2019	52	16	7	13	2	2	1
October 2019	52	14	8	15	3	3	2
November 2019	51	15	9	13	2	2	1
December 2019	54	18	8	11	2	2	2
January 2020	52	20	7	10	3	1	1
February 2020	55	20	7	11	3	1	1
March 2020	55	17	8	12	3	3	1
April 2020	50	15	8	15	2	9	2
May 2020	42	10	8	19	2	13	2
June 2020	37	9	6	23	2	12	1
July 2020	38	9	5	25	3	7	0
August 2020	38	11	5	25	3	4	1
September 2020	41	11	6	24	3	4	1
October 2020	41	12	6	24	3	3	1
November 2020	40	11	5	26	3	3	1
December 2020	38	13	4	27	2	3	1
January 2021	39	13	5	25	2	2	1
February 2021	42	15	6	21	2	2	1
March 2021	42	16	6	20	3	1	1
April 2021	42	16	6	17	3	1	1
May 2021	42	15	5	15	4	1	0
June 2021	45	16	5	13	4	1	1
July 2021	46	15	5	15	7	2	0
August 2021	43	15	5	18	10	2	1
September 2021	42	15	4	18	14	2	1
October 2021	42	16	5	17	16	1	1
November 2021	42	16	5	14	18	1	0
December 2021	43	15	6	13	20	1	0
January 2022	44	16	6	12	22	2	0
February 2022	46	15	5	14	23	2	1
March 2022	47	11	5	15	26	5	1
April 2022	42	9	5	16	29	5	1
May 2022	41	7	5	16	33	8	1
June 2022	36	6	4	15	38	11	0
July 2022	35	6	4	15	41	15	0
August 2022	31	5	3	14	43	16	1
September 2022	32	7	3	16	40	13	2
October 2022	34	6	3	15	41	14	2
November 2022	34	6	3	15	42	14	3
December 2022	34	5	4	13	42	15	2
January 2023	35	6	4	13	38	15	3
February 2023	37	8	3	13	34	13	3
March 2023	37	8	3	14	33	10	3
April 2023	36	7	4	15	35	8	2
May 2023	37	5	5	16	37	7	2

INCOME TOP 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</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>
June 2023	38	6	4	16	38	8	2
July 2023	38	8	4	17	37	7	1
August 2023	39	10	4	17	33	5	1
September 2023	38	10	5	18	32	3	2