

INCOME TOP THIRD

1

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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>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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(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>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>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>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>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>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>
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>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>
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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7

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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>
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

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>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>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>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>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	6	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

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	36	6	2
August	2023	39	10	4	17	33	5	2
September	2023	38	9	5	18	32	3	2
October	2023	36	9	5	20	37	3	3
November	2023	33	8	4	20	38	4	4
December	2023	32	8	3	18	37	4	5
January	2024	36	10	3	17	33	4	4