# 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.

| | | 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 | 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |

# INCOME TOP 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 | 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 |
| 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 |
| February | 2024 | 41 | 12 | 3 | 18 | 31 | 4 | 3 |
| March | 2024 | 46 | 15 | 5 | 18 | 28 | 3 | 2 |
| April | 2024 | 44 | 14 | 5 | 17 | 28 | 2 | 4 |
| May | 2024 | 42 | 13 | 5 | 15 | 29 | 1 | 4 |
| June | 2024 | 40 | 14 | 5 | 13 | 33 | 2 | 4 |
| July | 2024 | 39 | 16 | 5 | 14 | 36 | 2 | 3 |
| August | 2024 | 35 | 18 | 4 | 16 | 39 | 2 | 3 |
| September | 2024 | 31 | 19 | 4 | 19 | 38 | 2 | 3 |
| October | 2024 | 30 | 19 | 5 | 19 | 35 | 2 | 3 |
| November | 2024 | 30 | 18 | 6 | 17 | 33 | 2 | 4 |
| December | 2024 | 31 | 19 | 6 | 17 | 31 | 2 | 3 |
| January | 2025 | 32 | 19 | 6 | 15 | 29 | 1 | 4 |
| February | 2025 | 31 | 21 | 4 | 16 | 29 | 1 | 3 |
| March | 2025 | 29 | 17 | 5 | 16 | 31 | 3 | 3 |

# INCOME TOP 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 |
| April | 2025 | 26 | 13 | 4 | 18 | 33 | 9 | 2 |
| May | 2025 | 24 | 8 | 6 | 17 | 32 | 14 | 3 |
| June | 2025 | 24 | 8 | 5 | 17 | 32 | 15 | 3 |
| July | 2025 | 25 | 11 | 5 | 17 | 31 | 11 | 3 |
| August | 2025 | 26 | 14 | 5 | 17 | 33 | 6 | 4 |
| September | 2025 | 27 | 15 | 4 | 17 | 35 | 4 | 4 |
| October | 2025 | 27 | 16 | 4 | 18 | 37 | 2 | 3 |
| November | 2025 | 25 | 16 | 3 | 21 | 38 | 2 | 2 |
| December | 2025 | 21 | 15 | 3 | 23 | 38 | 2 | 4 |
| January | 2026 | 22 | 15 | 3 | 24 | 41 | 3 | 5 |
| February | 2026 | 24 | 15 | 3 | 21 | 39 | 2 | 4 |
| March | 2026 | 27 | 15 | 4 | 20 | 40 | 3 | 2 |
| April | 2026 | 28 | 13 | 4 | 19 | 41 | 5 | 2 |
| May | 2026 | 29 | 12 | 3 | 20 | 44 | 5 | 2 |
| June | 2026 | 28 | 15 | 3 | 21 | 48 | 5 | 2 |
| July | 2026 | 27 | 16 | 3 | 20 | 49 | 3 | 3 |