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

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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

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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

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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
August	2026	29	17	4	18	47	3	3