REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

Key:
(a) Better off financially than a year ago/Better off a year from now
(b) Better/Same or Same/Better
(c) Same/Same
(d) Worse/Same or Same/Worse
(e) Worse/Worse
(f) Worse/Better or Better/Worse

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1978	13	25	22	18	9	9	5	100	111	839
April	1978	14	24	18	20	10	9	6	100	108	867
May	1978	14	23	20	18	10	10	4	100	109	896
June	1978	14	22	19	19	11	10	4	100	106	876
July	1978	14	22	21	21	11	8	2	100	104	888
August	1978	14	23	19	21	12	8	3	100	105	829
September	1978	13	24	21	19	11	7	4	100	106	833
October	1978	13	23	20	17	12	9	5	100	106	809
November	1978	12	22	21	17	12	9	6	100	105	883
December	1978	12	20	19	18	15	9	7	100	99	868
January	1979	12	23	16	18	15	7	8	100	102	891
February	1979	12	23	14	18	17	7	8	100	101	849
March	1979	13	23	17	21	14	7	5	100	101	850
April	1979	11	19	18	25	16	7	3	100	90	878
May	1979	9	20	19	25	17	8	2	100	87	878
June	1979	8	21	16	22	20	10	3	100	87	990
July	1979	7	22	16	21	20	9	4	100	88	1079
August	1979	9	20	17	23	18	9	4	100	88	1015
September	1979	9	20	17	24	17	10	4	100	88	938
October	1979	10	19	17	24	16	12	3	100	89	889
November	1979	9	18	17	23	17	13	3	100	88	925
December	1979	9	18	17	26	18	9	3	100	83	932
January	1980	11	17	17	25	18	8	4	100	86	858
February	1980	12	18	15	28	16	8	3	100	85	721
March	1980	12	16	16	29	14	11	3	100	85	633
April	1980	9	17	16	28	14	14	3	100	85	574
May	1980	9	17	16	26	15	14	3	100	85	509
June	1980	11	19	13	24	16	13	5	100	89	506
July	1980	11	16	15	28	13	11	7	100	86	513
August	1980	10	17	15	25	14	13	6	100	88	487
September	1980	12	14	20	26	11	13	5	100	89	481
October	1980	13	17	18	22	14	13	3	100	94	459
November	1980	12	16	18	23	10	16	5	100	95	485
December	1980	8	18	15	24	12	17	6	100	91	502
January	1981	9	17	14	27	10	16	6	100	88	521
February	1981	7	19	14	29	12	14	6	100	84	518
March	1981	9	20	15	26	13	12	5	100	90	521
April	1981	8	22	13	25	13	14	5	100	92	523
May	1981	13	20	16	24	11	12	3	100	98	551
June	1981	14	20	15	25	8	13	4	100	101	567
July	1981	14	21	19	23	8	11	5	100	104	581
August	1981	12	22	17	23	9	12	5	100	101	593
September	1981	10	22	18	22	11	12	5	100	99	597
October	1981	11	21	18	22	12	14	4	100	98	598
November	1981	12	21	18	21	11	14	3	100	100	591

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	1981	12	22	17	21	11	14	3	100	102	587
January	1982	12	23	14	24	11	13	3	100	100	601
February	1982	11	21	16	25	13	11	4	100	94	624
March	1982	10	18	16	26	15	10	5	100	88	642
April	1982	9	18	17	24	14	12	5	100	89	619
May	1982	10	19	17	26	13	11	5	100	90	592
June	1982	10	19	17	27	10	13	4	100	92	571
July	1982	11	18	17	30	8	11	4	100	90	579
August	1982	10	17	19	27	10	12	4	100	90	580
September	1982	11	17	21	26	10	10	4	100	92	599
October	1982	12	18	19	23	13	10	4	100	94	613
November	1982	14	19	14	25	12	12	4	100	96	610
December	1982	13	20	14	23	11	15	4	100	99	602
January	1983	14	22	16	23	10	13	2	100	103	579
February	1983	13	21	19	21	10	12	3	100	103	562
March	1983	12	22	18	25	10	11	2	100	99	549
April	1983	13	23	17	23	8	13	3	100	106	575
May	1983	14	25	17	23	4	15	2	100	112	595
June	1983	16	26	20	19	3	14	3	100	120	615
July	1983	16	26	21	20	4	11	2	100	118	579
August	1983	19	23	21	18	6	9	4	100	118	542
September	1983	18	23	19	19	7	10	3	100	116	509
October	1983	17	20	20	18	9	12	3	100	110	538
November	1983	16	22	19	18	9	12	3	100	110	582
December	1983	18	23	21	16	8	11	4	100	117	581
January	1984	21	23	20	15	5	10	5	100	124	537
February	1984	22	24	21	15	3	10	4	100	128	513
March	1984	24	23	17	16	5	11	4	100	126	528
April	1984	24	22	17	16	6	12	3	100	125	579
May	1984	24	23	17	15	6	13	2	100	126	604
June	1984	21	25	19	16	4	13	2	100	125	589
July	1984	20	26	20	16	4	11	3	100	125	545
August	1984	20	28	21	15	5	8	4	100	128	568
September	1984	21	27	21	13	6	9	4	100	130	634
October	1984	19	29	19	14	5	10	4	100	129	706
November	1984	20	28	15	16	6	11	4	100	126	699
December	1984	19	27	16	18	5	11	4	100	122	683
January	1985	20	29	16	18	5	9	3	100	126	590
February	1985	20	26	19	19	5	9	3	100	123	562
March	1985	21	26	17	19	6	9	2	100	122	535
April	1985	21	23	18	19	6	10	3	100	118	585
May	1985	20	26	18	17	6	10	2	100	123	586
June	1985	19	26	20	18	5	11	2	100	122	614
July	1985	18	28	20	16	5	12	1	100	125	598
August	1985	19	25	20	16	6	13	2	100	122	600
September	1985	21	25	18	15	7	12	2	100	124	547
October	1985	21	23	19	16	7	11	3	100	120	537
November	1985	20	22	20	18	7	10	3	100	118	522
December	1985	18	26	20	18	6	9	3	100	120	566
January	1986	19	29	19	17	5	8	3	100	126	609
February	1986	18	32	18	16	5	8	3	100	130	649

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
March	1986	20	29	19	15	6	8	3	100	128	611
April	1986	20	28	18	16	7	9	2	100	126	574
May	1986	20	27	19	17	6	9	2	100	125	535
June	1986	20	28	18	17	5	10	2	100	125	582
July	1986	19	28	20	14	6	10	2	100	127	630
August	1986	20	29	19	14	6	10	2	100	129	669
September	1986	19	30	18	15	5	10	3	100	129	621
October	1986	20	28	17	19	4	9	4	100	125	579
November	1986	18	27	21	19	3	8	4	100	123	536
December	1986	17	27	22	17	3	10	3	100	125	554
January	1987	17	30	22	15	3	10	4	100	128	555
February	1987	19	30	17	17	4	10	3	100	129	568
March	1987	19	28	18	19	6	8	3	100	122	529
April	1987	20	27	17	20	6	8	3	100	122	513
May	1987	20	28	17	19	5	8	3	100	124	495
June	1987	20	31	18	17	4	8	3	100	129	507
July	1987	19	29	22	14	4	7	4	100	130	520
August	1987	18	30	22	16	4	7	3	100	128	507
September	1987	20	29	20	15	4	8	4	100	130	495
October	1987	21	30	19	15	5	8	3	100	130	433
November	1987	21	25	21	15	6	9	4	100	125	418
December	1987	18	23	21	18	5	10	4	100	118	416
January	1988	18	25	20	17	4	11	5	100	122	465
February	1988	19	29	20	13	3	11	5	100	131	476
March	1988	23	29	19	11	4	11	4	100	137	468
April	1988	21	29	17	14	3	12	4	100	133	426
May	1988	20	29	16	17	4	11	3	100	128	414
June	1988	20	27	19	18	3	10	3	100	126	425
July	1988	20	27	21	17	4	9	2	100	127	462
August	1988	23	26	20	15	5	8	3	100	130	476
September	1988	25	29	18	11	4	9	3	100	138	491
October	1988	25	27	17	11	5	9	5	100	136	474
November	1988	22	27	17	14	4	11	6	100	130	465
December	1988	21	24	17	16	5	11	6	100	124	443
January	1989	21	25	18	15	5	11	4	100	127	452
February	1989	24	27	18	12	6	11	3	100	132	450
March	1989	21	29	21	13	5	9	3	100	132	451
April	1989	20	28	20	13	5	10	3	100	131	446
May	1989	18	30	20	16	4	9	2	100	127	454
June	1989	17	29	18	16	4	11	5	100	126	454
July	1989	18	28	19	17	4	10	5	100	125	447
August	1989	20	27	20	14	5	10	5	100	127	428
September	1989	22	26	21	16	5	8	3	100	127	428
October	1989	22	27	19	15	6	7	3	100	128	445
November	1989	23	26	20	14	5	8	3	100	130	463
December	1989	21	28	18	14	6	8	5	100	129	448
January	1990	20	29	19	14	4	9	5	100	131	415
February	1990	17	30	19	17	5	8	4	100	125	391
March	1990	17	29	20	17	5	9	2	100	124	396
April	1990	17	31	21	16	5	10	1	100	128	424
May	1990	20	30	20	13	5	11	1	100	133	444
June	1990	20	31	21	12	4	10	2	100	136	448

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
July	1990	21	28	20	13	5	11	2	100	132	431
August	1990	18	29	20	16	5	9	2	100	126	413
September	1990	17	28	19	17	8	10	1	100	121	394
October	1990	13	26	19	20	9	10	4	100	111	396
November	1990	15	24	17	19	10	10	5	100	110	409
December	1990	14	21	17	22	9	11	6	100	104	420
January	1991	15	22	19	21	8	9	5	100	109	417
February	1991	15	24	21	19	6	10	5	100	114	398
March	1991	16	25	21	17	5	11	5	100	118	390
April	1991	14	26	20	19	5	12	5	100	116	397
May	1991	13	24	21	18	7	12	6	100	111	413
June	1991	14	23	19	20	6	11	6	100	111	414
July	1991	15	21	19	19	7	13	7	100	111	400
August	1991	15	23	18	18	6	16	5	100	114	386
September	1991	12	26	20	17	6	15	4	100	115	391
October	1991	12	28	20	17	7	13	2	100	116	408
November	1991	11	26	22	19	8	11	3	100	111	418
December	1991	13	23	19	21	8	13	4	100	107	429
January	1992	11	21	19	24	7	13	4	100	101	426
February	1992	10	22	17	25	7	15	4	100	100	429
March	1992	9	24	20	22	8	14	2	100	103	416
April	1992	11	23	20	21	8	14	3	100	105	399
May	1992	14	21	23	20	7	12	4	100	108	399
June	1992	16	19	22	22	6	11	4	100	107	405
July	1992	16	20	22	20	5	13	4	100	111	424
August	1992	14	23	20	20	6	13	5	100	110	428
September	1992	13	27	17	21	6	12	5	100	113	429
October	1992	10	29	18	23	6	9	5	100	110	418
November	1992	11	31	18	19	6	11	4	100	118	387
December	1992	13	30	19	16	5	13	4	100	121	370
January	1993	17	29	17	14	5	13	5	100	127	356
February	1993	18	26	17	17	6	12	5	100	121	364
March	1993	18	24	18	20	6	10	4	100	116	377
April	1993	15	22	19	20	7	12	3	100	110	379
May	1993	16	22	19	22	7	11	3	100	109	387
June	1993	19	20	19	20	8	12	2	100	110	363
July	1993	17	23	16	21	10	11	2	100	110	359
August	1993	16	23	16	22	10	10	3	100	106	359
September	1993	11	24	17	23	11	10	4	100	101	378
October	1993	12	22	22	20	9	10	5	100	105	387
November	1993	12	25	20	17	9	11	5	100	111	384
December	1993	15	25	20	18	7	9	6	100	115	393
January	1994	16	27	18	17	8	10	5	100	118	390
February	1994	18	25	20	16	6	11	4	100	120	386
March	1994	16	28	18	14	6	14	3	100	125	372
April	1994	16	29	20	12	6	13	5	100	127	378
May	1994	15	30	21	11	6	13	5	100	128	391
June	1994	17	28	24	10	5	11	5	100	129	402
July	1994	19	26	24	14	4	10	3	100	126	401
August	1994	18	26	24	15	4	11	2	100	126	408
September	1994	18	27	19	17	3	12	4	100	124	399
October	1994	16	27	19	16	3	14	4	100	124	392

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
November	1994	17	26	18	16	3	14	5	100	124	382
December	1994	19	24	20	14	5	14	4	100	125	389
January	1995	19	26	18	14	5	14	4	100	127	385
February	1995	18	28	19	15	5	12	3	100	125	386
March	1995	18	30	21	16	3	9	2	100	128	374
April	1995	19	29	23	17	3	6	3	100	128	374
May	1995	20	29	22	18	3	5	3	100	127	371
June	1995	18	28	20	18	4	8	4	100	124	370
July	1995	18	25	20	19	4	10	3	100	121	382
August	1995	21	25	21	15	5	10	2	100	126	395
September	1995	21	25	20	15	6	11	2	100	126	391
October	1995	21	29	19	13	6	10	2	100	131	385
November	1995	18	31	20	16	4	9	3	100	130	375
December	1995	18	31	22	17	2	8	2	100	129	399
January	1996	18	30	23	16	2	8	2	100	130	403
February	1996	20	29	21	16	4	10	1	100	130	399
March	1996	21	30	17	14	4	12	2	100	133	388
April	1996	20	29	19	15	4	11	1	100	130	381
May	1996	18	30	21	14	4	12	1	100	130	383
June	1996	19	28	25	14	4	10	1	100	130	378
July	1996	20	29	20	14	4	13	1	100	130	380
August	1996	23	25	20	14	6	12	1	100	129	384
September	1996	22	27	20	13	6	12	1	100	130	398
October	1996	22	28	21	13	5	10	1	100	131	402
November	1996	19	30	23	13	4	9	2	100	133	401
December	1996	20	28	22	13	3	11	2	100	131	398
January	1997	20	29	20	14	4	10	2	100	132	397
February	1997	21	29	18	14	4	12	2	100	132	393
March	1997	21	31	17	15	4	11	2	100	133	397
April	1997	24	29	17	14	4	10	2	100	135	403
May	1997	23	32	18	12	4	9	2	100	139	404
June	1997	23	35	17	10	3	9	2	100	145	405
July	1997	19	36	20	10	3	10	1	100	142	395
August	1997	21	36	21	10	3	9	1	100	143	386
September	1997	23	32	21	10	3	9	1	100	142	381
October	1997	26	31	20	10	2	9	2	100	144	392
November	1997	28	29	18	9	3	10	3	100	144	403
December	1997	23	31	21	10	2	9	3	100	142	386
January	1998	23	30	21	10	3	10	2	100	140	384
February	1998	23	32	21	11	2	9	2	100	142	370
March	1998	26	31	18	11	2	10	2	100	143	384
April	1998	25	33	18	11	1	9	2	100	146	365
May	1998	23	32	21	11	1	8	3	100	143	385
June	1998	24	32	22	9	2	7	4	100	144	370
July	1998	26	29	22	9	2	8	3	100	143	382
August	1998	25	29	21	8	3	11	3	100	143	364
September	1998	23	28	22	11	1	11	4	100	139	377
October	1998	23	28	21	11	2	10	5	100	138	364
November	1998	26	26	21	13	3	9	4	100	136	377
December	1998	27	28	18	11	3	10	2	100	140	371
January	1999	24	31	18	11	4	10	2	100	141	378

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
February	1999	24	32	17	11	3	10	3	100	143	366
March	1999	26	30	17	13	2	9	3	100	141	367
April	1999	28	26	17	15	2	9	3	100	137	368
May	1999	26	27	18	15	3	9	2	100	134	370
June	1999	24	26	23	14	3	7	2	100	133	375
July	1999	22	29	23	12	3	9	2	100	137	382
August	1999	24	30	21	11	2	8	3	100	142	385
September	1999	26	31	16	12	2	9	3	100	143	379
October	1999	25	32	17	13	3	8	3	100	141	381
November	1999	23	34	18	12	3	7	3	100	142	388
December	1999	21	33	20	9	4	9	4	100	142	409
January	2000	23	35	18	9	3	9	4	100	147	420
February	2000	23	35	17	10	3	10	2	100	145	421
March	2000	26	33	14	12	3	10	1	100	144	395
April	2000	27	28	15	12	4	11	2	100	139	382
May	2000	29	30	15	11	3	10	2	100	145	387
June	2000	27	32	16	11	3	9	2	100	145	402
July	2000	27	31	20	10	3	8	2	100	146	402
August	2000	25	28	22	10	4	9	2	100	139	391
September	2000	24	26	25	10	4	10	1	100	136	395
October	2000	22	26	23	13	4	10	2	100	131	397
November	2000	22	28	20	12	3	11	3	100	135	391
December	2000	20	31	20	12	2	11	4	100	137	370
January	2001	22	30	19	13	2	10	4	100	137	382
February	2001	20	28	19	16	3	10	4	100	128	387
March	2001	21	25	17	18	4	10	5	100	123	402
April	2001	19	26	17	17	6	12	4	100	122	389
May	2001	19	26	16	19	5	12	4	100	121	388
June	2001	17	29	16	17	5	12	3	100	123	368
July	2001	16	30	17	16	5	12	4	100	125	377
August	2001	18	30	19	13	6	11	3	100	129	382
September	2001	17	27	20	16	5	12	3	100	123	389
October	2001	16	26	20	17	5	12	3	100	120	378
November	2001	15	24	21	20	4	13	4	100	116	370
December	2001	18	24	19	18	4	13	4	100	120	382
January	2002	20	23	18	16	3	15	4	100	124	394
February	2002	20	26	16	15	3	18	3	100	128	395
March	2002	20	28	14	15	1	19	3	100	132	380
April	2002	21	28	13	15	4	17	3	100	130	377
May	2002	21	27	16	13	6	15	3	100	129	369
June	2002	20	25	18	13	8	14	2	100	124	389
July	2002	18	28	20	12	6	15	2	100	128	377
August	2002	20	27	18	15	4	14	2	100	127	389
September	2002	21	28	16	15	5	14	1	100	128	369
October	2002	20	24	17	18	6	14	2	100	120	371
November	2002	18	25	18	16	6	14	3	100	121	366
December	2002	15	30	18	15	6	11	4	100	124	389
January	2003	16	31	16	15	6	14	3	100	127	381
February	2003	16	30	15	16	6	14	2	100	124	381
March	2003	16	27	14	19	5	16	2	100	118	370
April	2003	19	26	14	21	5	12	2	100	119	377
May	2003	19	27	12	20	6	13	2	100	121	378

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
June	2003	22	26	14	19	4	14	1	100	124	387
July	2003	20	27	15	17	5	14	2	100	125	392
August	2003	20	25	17	18	5	12	3	100	122	412
September	2003	19	23	18	18	7	11	4	100	117	391
October	2003	18	24	19	18	7	11	3	100	118	388
November	2003	19	27	17	18	7	11	1	100	120	386
December	2003	19	27	15	19	8	12	0	100	120	388
January	2004	20	27	14	19	8	12	0	100	120	391
February	2004	19	25	16	19	8	12	1	100	118	392
March	2004	20	26	18	15	7	12	2	100	124	390
April	2004	20	27	18	13	7	12	2	100	127	381
May	2004	20	27	18	14	7	13	2	100	126	392
June	2004	22	26	18	16	6	11	1	100	126	400
July	2004	20	23	19	18	7	11	1	100	117	381
August	2004	22	25	19	18	6	9	1	100	124	366
September	2004	22	25	17	18	6	11	2	100	122	368
October	2004	23	25	15	18	6	11	1	100	124	391
November	2004	22	23	16	20	7	11	1	100	117	398
December	2004	20	25	19	20	7	9	0	100	118	408
January	2005	20	24	20	19	6	10	1	100	119	398
February	2005	18	26	19	16	8	11	1	100	121	383
March	2005	19	26	18	17	7	11	1	100	122	374
April	2005	20	26	16	21	7	10	1	100	118	397
May	2005	18	29	15	26	4	8	0	100	117	413
June	2005	17	28	17	25	4	9	0	100	116	422
July	2005	18	30	18	22	3	9	0	100	123	428
August	2005	22	25	19	19	6	10	1	100	122	412
September	2005	20	22	16	21	8	12	1	100	114	408
October	2005	16	20	17	24	10	11	2	100	102	401
November	2005	12	22	15	26	11	12	2	100	97	408
December	2005	13	26	16	22	11	11	2	100	106	409
January	2006	14	26	15	21	8	13	2	100	111	398
February	2006	18	28	17	19	6	11	1	100	120	391
March	2006	18	28	17	20	4	10	1	100	122	388
April	2006	20	29	18	17	6	9	1	100	126	398
May	2006	19	28	15	18	7	11	1	100	122	404
June	2006	18	25	15	20	9	12	1	100	115	424
July	2006	16	25	14	23	9	13	1	100	108	427
August	2006	15	24	18	21	10	11	1	100	108	431
September	2006	18	23	19	20	9	9	1	100	112	410
October	2006	22	23	21	17	9	8	1	100	119	411
November	2006	24	23	19	19	5	8	1	100	122	408
December	2006	21	25	18	21	5	9	1	100	119	415
January	2007	18	27	20	21	4	10	0	100	119	432
February	2007	16	28	19	17	5	13	1	100	122	448
March	2007	21	25	18	15	5	14	2	100	126	434
April	2007	22	24	15	16	7	15	2	100	124	423
May	2007	22	22	15	17	8	15	2	100	119	410
June	2007	20	25	15	18	8	13	1	100	119	437
July	2007	19	26	17	18	8	11	2	100	119	424
August	2007	19	27	15	20	8	9	1	100	118	409
September	2007	17	25	16	24	7	10	1	100	111	404

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
October	2007	17	24	14	26	9	10	1	100	107	408
November	2007	15	24	15	25	9	11	1	100	106	430
December	2007	13	26	14	24	11	11	2	100	104	431
January	2008	12	25	16	26	9	11	1	100	102	419
February	2008	11	25	16	26	9	10	2	100	101	408
March	2008	12	26	18	24	7	12	1	100	106	389
April	2008	8	25	16	26	9	13	1	100	98	395
May	2008	7	24	15	28	10	15	1	100	93	395
June	2008	6	22	12	31	15	14	1	100	82	405
July	2008	8	20	10	29	18	13	2	100	81	405
August	2008	8	22	12	29	16	11	2	100	85	406
September	2008	10	22	12	28	12	13	3	100	93	386
October	2008	9	22	14	28	10	14	4	100	93	383
November	2008	8	17	14	29	11	16	5	100	85	382
December	2008	5	17	15	32	13	14	4	100	77	402
January	2009	6	20	15	32	11	14	3	100	83	401
February	2009	4	21	14	35	8	15	3	100	83	404
March	2009	5	18	14	34	10	15	3	100	80	405
April	2009	6	17	15	33	10	14	4	100	79	408
May	2009	6	17	18	30	11	15	3	100	81	413
June	2009	5	20	20	30	8	15	2	100	87	417
July	2009	5	18	17	32	9	17	2	100	83	438
August	2009	6	18	15	35	9	15	2	100	80	429
September	2009	6	16	15	34	10	18	2	100	78	418
October	2009	7	14	18	33	9	17	2	100	79	420
November	2009	7	15	19	31	10	16	2	100	81	418
December	2009	9	18	19	30	8	12	4	100	88	419
January	2010	9	20	19	29	8	12	3	100	91	417
February	2010	8	20	19	28	9	13	3	100	91	421
March	2010	8	17	20	28	10	15	2	100	87	425
April	2010	6	19	20	28	10	14	3	100	87	413
May	2010	8	19	22	27	8	15	2	100	92	424
June	2010	9	21	21	27	8	12	1	100	96	442
July	2010	12	19	18	29	9	12	1	100	94	445
August	2010	11	20	16	30	11	11	1	100	91	438
September	2010	9	17	19	30	12	11	2	100	85	429
October	2010	8	19	23	27	11	11	2	100	89	424
November	2010	9	17	23	27	11	10	2	100	88	426
December	2010	10	22	21	26	9	10	2	100	97	440
January	2011	12	21	19	26	10	10	2	100	96	421
February	2011	13	21	20	24	8	11	3	100	102	410
March	2011	11	19	20	24	11	12	3	100	96	390
April	2011	9	21	21	25	11	10	3	100	94	406
May	2011	7	22	19	26	11	11	3	100	93	404
June	2011	8	24	20	25	10	9	4	100	98	412
July	2011	10	24	16	25	10	12	4	100	99	384
August	2011	10	24	14	26	12	11	4	100	95	388
September	2011	11	21	14	29	12	12	2	100	91	370
October	2011	8	22	16	30	12	10	2	100	88	412
November	2011	6	23	19	32	10	10	2	100	87	412
December	2011	5	20	22	30	10	11	2	100	86	421

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
January	2012	8	20	22	28	10	11	2	100	90	391
February	2012	8	22	22	25	10	12	2	100	95	376
March	2012	9	26	21	23	10	10	2	100	101	373
April	2012	8	25	22	24	10	10	1	100	99	396
May	2012	10	26	20	23	10	8	3	100	102	406
June	2012	9	25	20	24	10	9	4	100	100	405
July	2012	11	25	20	22	9	8	5	100	105	386
August	2012	12	21	21	26	9	8	3	100	98	384
September	2012	13	20	20	26	10	8	3	100	97	378
October	2012	15	21	18	26	9	8	4	100	102	396
November	2012	16	24	17	22	8	8	5	100	109	406
December	2012	16	22	20	21	8	8	4	100	109	412
January	2013	15	22	20	21	11	7	3	100	105	404
February	2013	14	22	20	21	14	7	2	100	101	394
March	2013	15	23	20	21	13	5	2	100	104	375
April	2013	14	24	19	22	11	8	2	100	105	382
May	2013	15	23	21	22	10	8	2	100	107	391
June	2013	13	25	21	20	9	10	2	100	109	430
July	2013	15	26	21	19	9	7	3	100	113	428
August	2013	13	27	21	21	7	7	3	100	113	427
September	2013	12	27	20	22	11	6	2	100	107	414
October	2013	11	25	24	21	11	7	1	100	103	410
November	2013	12	22	25	21	13	6	1	100	100	410
December	2013	14	20	27	22	9	7	2	100	102	417
January	2014	16	21	22	23	8	7	3	100	105	410
February	2014	16	24	19	22	7	9	3	100	112	409
March	2014	17	25	17	21	9	9	3	100	112	402
April	2014	16	25	17	19	11	9	2	100	111	431
May	2014	14	24	20	19	12	8	2	100	108	437
June	2014	13	25	23	17	9	10	3	100	112	421
July	2014	13	22	22	21	8	10	4	100	106	393
August	2014	16	21	21	20	9	9	5	100	108	387
September	2014	15	21	20	23	10	7	4	100	104	408
October	2014	17	23	22	18	10	7	3	100	112	433
November	2014	16	23	22	18	10	8	3	100	111	439
December	2014	16	26	23	16	8	8	3	100	117	407
January	2015	14	31	20	16	8	8	3	100	120	371
February	2015	14	33	18	17	7	9	2	100	124	365
March	2015	17	31	18	14	8	11	2	100	126	393
April	2015	17	26	22	14	7	12	1	100	122	397
May	2015	19	26	22	14	7	11	1	100	123	402
June	2015	19	27	22	16	6	10	1	100	124	386
July	2015	21	26	20	16	6	8	3	100	125	382
August	2015	20	30	19	17	5	7	3	100	128	396
September	2015	19	29	17	17	6	7	5	100	125	393
October	2015	17	32	16	17	6	7	4	100	126	391
November	2015	17	28	16	19	7	9	3	100	119	359
December	2015	19	29	16	18	7	8	2	100	123	383
January	2016	21	25	18	19	6	11	1	100	121	401
February	2016	23	28	16	15	6	10	3	100	129	414
March	2016	22	28	16	15	6	10	4	100	129	402
April	2016	21	31	17	14	7	7	4	100	131	403

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
May	2016	21	29	20	14	6	7	3	100	131	411
June	2016	20	29	20	15	6	7	3	100	127	407
July	2016	19	28	19	17	5	8	3	100	125	399
August	2016	16	30	19	19	4	8	4	100	122	405
September	2016	16	30	21	17	5	8	4	100	124	431
October	2016	16	30	20	16	4	8	5	100	125	455
November	2016	18	27	19	17	5	9	5	100	123	450
December	2016	22	26	17	16	4	9	5	100	128	446
January	2017	22	29	18	13	3	11	4	100	134	427
February	2017	21	33	18	11	2	11	3	100	140	427
March	2017	20	32	18	14	2	11	2	100	136	421
April	2017	22	28	16	18	3	9	2	100	129	437
May	2017	24	26	17	18	3	9	3	100	130	468
June	2017	25	26	17	15	4	9	4	100	132	480
July	2017	22	32	18	11	4	9	4	100	139	496
August	2017	24	32	18	9	5	9	3	100	141	463
September	2017	22	30	24	9	4	9	2	100	139	462
October	2017	27	26	24	10	3	8	2	100	140	443
November	2017	24	28	23	12	2	8	3	100	138	464
December	2017	24	30	18	12	3	9	3	100	140	456
January	2018	25	29	15	13	4	11	3	100	137	478
February	2018	27	27	15	11	6	10	3	100	137	461
March	2018	27	32	13	10	6	9	2	100	143	475
April	2018	26	34	15	10	5	8	2	100	145	466
May	2018	26	34	14	12	5	8	1	100	143	463
June	2018	27	30	16	13	5	8	1	100	139	446
July	2018	29	26	17	13	4	9	2	100	138	441
August	2018	29	27	17	12	4	8	3	100	141	448
September	2018	28	27	16	13	4	8	3	100	138	473
October	2018	25	30	15	12	5	10	3	100	137	470
November	2018	22	30	17	14	5	9	3	100	134	477
December	2018	22	31	17	12	4	11	2	100	137	466
January	2019	26	28	16	14	4	9	3	100	136	467
February	2019	27	25	16	13	5	11	3	100	135	457
March	2019	28	25	16	14	5	8	4	100	134	458
April	2019	26	31	17	11	4	8	2	100	141	456
May	2019	29	32	16	12	3	7	2	100	146	464
June	2019	30	31	17	12	3	7	1	100	146	456
July	2019	31	27	16	12	4	8	2	100	141	465
August	2019	29	27	16	12	6	8	2	100	137	479
September	2019	28	26	17	13	6	9	2	100	135	474
October	2019	28	27	18	12	6	8	2	100	136	485
November	2019	26	28	18	12	5	7	3	100	136	467
December	2019	26	29	18	13	6	5	3	100	137	464
January	2020	25	29	18	13	5	6	3	100	135	457
February	2020	27	30	18	13	4	6	2	100	141	483
March	2020	26	29	18	14	4	7	3	100	137	509
April	2020	24	27	16	15	3	11	4	100	132	514
May	2020	18	24	19	17	5	12	4	100	120	479
June	2020	18	25	18	16	5	13	5	100	123	450
July	2020	17	23	21	17	5	12	5	100	117	439
August	2020	19	22	20	18	3	12	5	100	120	470

REGION NORTH CENTRAL
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
September	2020	18	21	20	19	3	13	6	100	118	474
October	2020	19	27	17	15	2	14	6	100	128	460
November	2020	17	27	17	14	3	15	7	100	127	430
December	2020	17	29	16	13	4	15	7	100	129	431
January	2021	15	25	20	14	4	15	7	100	122	457
February	2021	17	25	19	15	5	13	5	100	123	460
March	2021	18	24	20	17	5	13	3	100	120	466
April	2021	21	28	17	14	7	12	2	100	128	429
May	2021	18	28	17	14	8	11	3	100	124	424
June	2021	19	30	16	14	8	9	4	100	127	435
July	2021	17	30	18	14	9	9	4	100	123	463
August	2021	21	27	17	13	10	10	3	100	124	463
September	2021	20	27	17	13	11	9	3	100	123	456
October	2021	21	25	15	16	11	9	3	100	119	454
November	2021	19	27	16	13	15	7	3	100	118	461
December	2021	17	24	18	13	16	10	3	100	112	446
January	2022	17	25	20	12	15	9	3	100	115	457
February	2022	16	27	18	15	12	10	3	100	116	460
March	2022	16	24	16	16	16	11	1	100	109	471