

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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

REGION NORTH CENTRAL

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Increase</u>	<u>Increase</u>	<u>No Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Mixed</u>				
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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
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

REGION NORTH CENTRAL

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

REGION NORTH CENTRAL

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) <u>Continuous</u> <u>Increase</u>	(b) <u>Intermittent</u> <u>Increase</u>	(c) <u>No</u> <u>Change</u>	(d) <u>Intermittent</u> <u>Decline</u>	(e) <u>Continuous</u> <u>Decline</u>	(f) <u>Mixed</u> <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
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



REGION NORTH CENTRAL

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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
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

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

<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
		<u>Increase</u>	<u>Increase</u>	<u>No Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Mixed</u>				
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
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

TABLE 9

**ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)**

<u>Date of Survey</u>		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
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
April	2022	14	24	15	18	17	11	1	100	104	458
May	2022	15	22	13	18	18	12	2	100	101	458
June	2022	13	21	13	20	20	10	3	100	94	449
July	2022	13	19	10	22	24	9	3	100	86	450
August	2022	12	18	11	23	23	10	3	100	84	440
September	2022	14	22	11	24	18	11	1	100	94	450
October	2022	15	20	12	24	16	12	1	100	94	447
November	2022	13	20	12	23	19	11	2	100	91	435
December	2022	14	18	11	24	19	11	3	100	89	424
January	2023	13	21	10	24	17	11	4	100	92	426
February	2023	14	22	10	24	14	12	3	100	97	429
March	2023	12	23	13	23	16	11	3	100	97	425
April	2023	12	22	15	23	15	11	2	100	96	412
May	2023	14	22	15	22	16	9	2	100	97	431
June	2023	16	21	15	23	13	10	2	100	100	441
July	2023	18	21	15	22	14	9	1	100	103	442
August	2023	16	23	17	22	12	9	1	100	104	436
September	2023	15	22	17	22	13	10	2	100	101	417
October	2023	14	21	14	25	14	10	2	100	95	425
November	2023	15	19	13	25	15	10	2	100	94	430
December	2023	15	20	14	23	16	11	2	100	95	444