

# REGION NORTH CENTRAL

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## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

Combination of the responses to the questions on Tables 10 and 11.

- Key:
- (a) Better off financially than 5 years ago/Better off 5 years 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

( Note: Prior to 1972 a four year horizon was used)

| Date of Survey |      | (a)<br>Continuous<br>Increase | (b)<br>Intermittent<br>Increase | (c)<br>No<br>Change | (d)<br>Intermittent<br>Decline | (e)<br>Continuous<br>Decline | (f)<br>Mixed<br>Change | DK, NA | Total | Relative | Cases |
|----------------|------|-------------------------------|---------------------------------|---------------------|--------------------------------|------------------------------|------------------------|--------|-------|----------|-------|
| September      | 1980 | 24                            | 19                              | 5                   | 14                             | 9                            | 20                     | 9      | 100   | 120      | 481   |
| March          | 1981 | 24                            | 18                              | 3                   | 12                             | 11                           | 21                     | 11     | 100   | 119      | 521   |
| September      | 1981 | 27                            | 16                              | 7                   | 13                             | 8                            | 20                     | 9      | 100   | 122      | 597   |
| March          | 1982 | 25                            | 19                              | 6                   | 14                             | 9                            | 20                     | 7      | 100   | 121      | 642   |
| September      | 1982 | 24                            | 17                              | 6                   | 14                             | 7                            | 22                     | 8      | 100   | 120      | 599   |
| March          | 1983 | 24                            | 17                              | 7                   | 14                             | 10                           | 24                     | 5      | 100   | 117      | 549   |
| September      | 1983 | 32                            | 17                              | 5                   | 13                             | 7                            | 21                     | 6      | 100   | 129      | 509   |
| March          | 1984 | 37                            | 16                              | 7                   | 12                             | 6                            | 17                     | 6      | 100   | 135      | 528   |
| September      | 1984 | 34                            | 20                              | 7                   | 9                              | 6                            | 18                     | 6      | 100   | 138      | 634   |
| September      | 1985 | 32                            | 19                              | 6                   | 13                             | 5                            | 18                     | 6      | 100   | 133      | 547   |
| September      | 2011 | 22                            | 17                              | 4                   | 19                             | 11                           | 23                     | 3      | 100   | 110      | 370   |
| October        | 2011 | 20                            | 18                              | 6                   | 22                             | 12                           | 20                     | 2      | 100   | 104      | 412   |
| November       | 2011 | 20                            | 20                              | 5                   | 23                             | 12                           | 18                     | 2      | 100   | 105      | 412   |
| December       | 2011 | 18                            | 20                              | 6                   | 19                             | 14                           | 20                     | 4      | 100   | 105      | 421   |
| January        | 2012 | 18                            | 19                              | 5                   | 18                             | 12                           | 24                     | 4      | 100   | 107      | 391   |
| February       | 2012 | 19                            | 17                              | 5                   | 18                             | 12                           | 24                     | 4      | 100   | 106      | 376   |
| March          | 2012 | 20                            | 18                              | 6                   | 18                             | 10                           | 25                     | 4      | 100   | 109      | 373   |
| April          | 2012 | 20                            | 17                              | 7                   | 18                             | 12                           | 21                     | 5      | 100   | 107      | 396   |
| May            | 2012 | 19                            | 17                              | 7                   | 18                             | 11                           | 22                     | 5      | 100   | 107      | 406   |
| June           | 2012 | 20                            | 19                              | 6                   | 19                             | 13                           | 18                     | 5      | 100   | 107      | 405   |
| July           | 2012 | 20                            | 21                              | 6                   | 17                             | 11                           | 22                     | 5      | 100   | 113      | 386   |
| August         | 2012 | 19                            | 20                              | 7                   | 16                             | 12                           | 21                     | 5      | 100   | 111      | 384   |
| September      | 2012 | 21                            | 17                              | 6                   | 15                             | 12                           | 23                     | 5      | 100   | 111      | 378   |
| October        | 2012 | 23                            | 16                              | 7                   | 16                             | 11                           | 20                     | 6      | 100   | 113      | 396   |
| November       | 2012 | 25                            | 17                              | 7                   | 16                             | 10                           | 20                     | 6      | 100   | 116      | 406   |
| December       | 2012 | 24                            | 17                              | 8                   | 16                             | 10                           | 19                     | 6      | 100   | 115      | 412   |
| January        | 2013 | 22                            | 21                              | 7                   | 16                             | 14                           | 17                     | 4      | 100   | 113      | 404   |
| February       | 2013 | 21                            | 18                              | 8                   | 15                             | 18                           | 17                     | 3      | 100   | 105      | 394   |
| March          | 2013 | 22                            | 19                              | 7                   | 14                             | 19                           | 17                     | 2      | 100   | 108      | 375   |
| April          | 2013 | 23                            | 17                              | 8                   | 14                             | 17                           | 19                     | 3      | 100   | 108      | 382   |
| May            | 2013 | 24                            | 20                              | 8                   | 14                             | 13                           | 18                     | 3      | 100   | 117      | 391   |
| June           | 2013 | 21                            | 21                              | 8                   | 16                             | 10                           | 20                     | 4      | 100   | 116      | 430   |
| July           | 2013 | 22                            | 21                              | 7                   | 17                             | 9                            | 19                     | 4      | 100   | 116      | 428   |
| August         | 2013 | 22                            | 19                              | 7                   | 18                             | 9                            | 21                     | 3      | 100   | 113      | 427   |
| September      | 2013 | 22                            | 18                              | 7                   | 18                             | 13                           | 19                     | 3      | 100   | 110      | 414   |
| October        | 2013 | 20                            | 17                              | 9                   | 17                             | 14                           | 20                     | 3      | 100   | 105      | 410   |
| November       | 2013 | 21                            | 16                              | 9                   | 18                             | 15                           | 17                     | 3      | 100   | 104      | 410   |
| December       | 2013 | 22                            | 17                              | 9                   | 18                             | 13                           | 16                     | 4      | 100   | 109      | 417   |
| January        | 2014 | 27                            | 18                              | 7                   | 18                             | 10                           | 15                     | 6      | 100   | 117      | 410   |

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## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

|                       |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | DK, NA | Total | Relative | Cases |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|--------|-------|----------|-------|
| <u>Date of Survey</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> |        |       |          |       |
| February              | 2014 | 28                         | 19                           | 6                | 16                          | 8                         | 17                  | 6      | 100   | 123      | 409   |
| March                 | 2014 | 28                         | 18                           | 4                | 15                          | 9                         | 20                  | 5      | 100   | 121      | 402   |
| April                 | 2014 | 26                         | 18                           | 5                | 15                          | 12                        | 20                  | 4      | 100   | 117      | 431   |
| May                   | 2014 | 24                         | 19                           | 6                | 15                          | 12                        | 19                  | 5      | 100   | 116      | 437   |
| June                  | 2014 | 25                         | 19                           | 7                | 14                          | 10                        | 19                  | 6      | 100   | 119      | 421   |
| July                  | 2014 | 25                         | 18                           | 6                | 16                          | 10                        | 19                  | 6      | 100   | 117      | 393   |
| August                | 2014 | 25                         | 17                           | 6                | 18                          | 11                        | 18                  | 5      | 100   | 114      | 387   |
| September             | 2014 | 24                         | 18                           | 6                | 18                          | 12                        | 17                  | 5      | 100   | 112      | 408   |
| October               | 2014 | 24                         | 21                           | 6                | 16                          | 12                        | 16                  | 5      | 100   | 117      | 433   |
| November              | 2014 | 27                         | 20                           | 6                | 15                          | 10                        | 16                  | 6      | 100   | 122      | 439   |
| December              | 2014 | 31                         | 21                           | 5                | 14                          | 9                         | 15                  | 5      | 100   | 129      | 407   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2015 | 34                         | 20                           | 4                | 13                          | 10                        | 15                  | 4      | 100   | 130      | 371   |
| February              | 2015 | 32                         | 21                           | 3                | 14                          | 9                         | 17                  | 3      | 100   | 130      | 365   |
| March                 | 2015 | 32                         | 19                           | 4                | 15                          | 9                         | 19                  | 3      | 100   | 126      | 393   |
| April                 | 2015 | 30                         | 20                           | 4                | 16                          | 7                         | 20                  | 3      | 100   | 127      | 397   |
| May                   | 2015 | 32                         | 20                           | 5                | 12                          | 8                         | 21                  | 2      | 100   | 131      | 402   |
| June                  | 2015 | 35                         | 19                           | 5                | 12                          | 8                         | 19                  | 2      | 100   | 134      | 386   |
| July                  | 2015 | 36                         | 17                           | 6                | 12                          | 8                         | 19                  | 3      | 100   | 133      | 382   |
| August                | 2015 | 36                         | 19                           | 6                | 13                          | 7                         | 16                  | 3      | 100   | 134      | 396   |
| September             | 2015 | 33                         | 20                           | 6                | 13                          | 8                         | 17                  | 4      | 100   | 131      | 393   |
| October               | 2015 | 32                         | 21                           | 5                | 12                          | 9                         | 18                  | 3      | 100   | 132      | 391   |
| November              | 2015 | 29                         | 19                           | 4                | 12                          | 10                        | 21                  | 4      | 100   | 127      | 359   |
| December              | 2015 | 30                         | 19                           | 5                | 12                          | 9                         | 22                  | 3      | 100   | 128      | 383   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2016 | 31                         | 19                           | 5                | 12                          | 9                         | 20                  | 3      | 100   | 130      | 401   |
| February              | 2016 | 33                         | 20                           | 4                | 14                          | 7                         | 18                  | 3      | 100   | 132      | 414   |
| March                 | 2016 | 37                         | 19                           | 4                | 14                          | 7                         | 15                  | 4      | 100   | 135      | 402   |
| April                 | 2016 | 36                         | 19                           | 4                | 14                          | 6                         | 16                  | 6      | 100   | 135      | 403   |
| May                   | 2016 | 37                         | 18                           | 5                | 12                          | 6                         | 15                  | 6      | 100   | 138      | 411   |
| June                  | 2016 | 35                         | 19                           | 6                | 11                          | 8                         | 16                  | 6      | 100   | 135      | 407   |
| July                  | 2016 | 36                         | 19                           | 5                | 13                          | 8                         | 14                  | 5      | 100   | 134      | 399   |
| August                | 2016 | 34                         | 20                           | 4                | 13                          | 9                         | 14                  | 5      | 100   | 131      | 405   |
| September             | 2016 | 34                         | 20                           | 4                | 14                          | 7                         | 15                  | 6      | 100   | 133      | 431   |
| October               | 2016 | 33                         | 19                           | 4                | 14                          | 8                         | 15                  | 7      | 100   | 130      | 455   |
| November              | 2016 | 35                         | 17                           | 6                | 13                          | 7                         | 17                  | 5      | 100   | 132      | 450   |
| December              | 2016 | 37                         | 18                           | 6                | 11                          | 7                         | 17                  | 4      | 100   | 136      | 446   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2017 | 36                         | 20                           | 7                | 9                           | 6                         | 18                  | 4      | 100   | 142      | 427   |
| February              | 2017 | 37                         | 22                           | 6                | 10                          | 4                         | 18                  | 3      | 100   | 145      | 427   |
| March                 | 2017 | 34                         | 23                           | 6                | 11                          | 3                         | 19                  | 4      | 100   | 143      | 421   |
| April                 | 2017 | 38                         | 21                           | 5                | 10                          | 5                         | 18                  | 3      | 100   | 143      | 437   |
| May                   | 2017 | 36                         | 22                           | 6                | 10                          | 4                         | 18                  | 4      | 100   | 143      | 468   |
| June                  | 2017 | 39                         | 21                           | 5                | 9                           | 7                         | 16                  | 3      | 100   | 143      | 480   |
| July                  | 2017 | 40                         | 21                           | 5                | 9                           | 7                         | 14                  | 3      | 100   | 145      | 496   |
| August                | 2017 | 44                         | 19                           | 4                | 7                           | 9                         | 15                  | 3      | 100   | 147      | 463   |
| September             | 2017 | 44                         | 19                           | 5                | 8                           | 8                         | 15                  | 2      | 100   | 147      | 462   |
| October               | 2017 | 43                         | 18                           | 6                | 8                           | 7                         | 17                  | 2      | 100   | 146      | 443   |
| November              | 2017 | 40                         | 20                           | 7                | 9                           | 6                         | 15                  | 2      | 100   | 146      | 464   |
| December              | 2017 | 42                         | 18                           | 6                | 8                           | 7                         | 15                  | 4      | 100   | 146      | 456   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2018 | 43                         | 18                           | 5                | 8                           | 8                         | 15                  | 4      | 100   | 145      | 478   |
| February              | 2018 | 43                         | 17                           | 4                | 7                           | 8                         | 16                  | 4      | 100   | 145      | 461   |
| March                 | 2018 | 43                         | 18                           | 5                | 8                           | 7                         | 15                  | 5      | 100   | 146      | 475   |
| April                 | 2018 | 43                         | 22                           | 5                | 7                           | 6                         | 14                  | 4      | 100   | 152      | 466   |
| May                   | 2018 | 42                         | 23                           | 5                | 9                           | 6                         | 13                  | 3      | 100   | 150      | 463   |
| June                  | 2018 | 39                         | 25                           | 4                | 11                          | 5                         | 12                  | 3      | 100   | 148      | 446   |

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## TABLE 12

### FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

|                       |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | DK, NA | Total | Relative | Cases |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|--------|-------|----------|-------|
| <u>Date of Survey</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                  | 2018 | 38                         | 24                           | 4                | 12                          | 6                         | 12                  | 4      | 100   | 145      | 441   |
| August                | 2018 | 41                         | 22                           | 4                | 9                           | 6                         | 13                  | 6      | 100   | 148      | 448   |
| September             | 2018 | 41                         | 21                           | 4                | 7                           | 7                         | 14                  | 5      | 100   | 147      | 473   |
| October               | 2018 | 40                         | 22                           | 3                | 7                           | 6                         | 15                  | 7      | 100   | 149      | 470   |
| November              | 2018 | 37                         | 23                           | 5                | 9                           | 6                         | 14                  | 6      | 100   | 146      | 477   |
| December              | 2018 | 34                         | 25                           | 5                | 8                           | 4                         | 17                  | 7      | 100   | 147      | 466   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2019 | 35                         | 24                           | 5                | 8                           | 5                         | 16                  | 6      | 100   | 146      | 467   |
| February              | 2019 | 35                         | 25                           | 4                | 9                           | 5                         | 16                  | 5      | 100   | 146      | 457   |
| March                 | 2019 | 37                         | 24                           | 3                | 11                          | 5                         | 16                  | 5      | 100   | 144      | 458   |
| April                 | 2019 | 39                         | 23                           | 5                | 10                          | 5                         | 15                  | 4      | 100   | 147      | 456   |
| May                   | 2019 | 40                         | 23                           | 5                | 8                           | 5                         | 16                  | 4      | 100   | 150      | 464   |
| June                  | 2019 | 40                         | 23                           | 6                | 8                           | 5                         | 14                  | 4      | 100   | 150      | 456   |
| July                  | 2019 | 39                         | 23                           | 5                | 8                           | 5                         | 14                  | 5      | 100   | 149      | 465   |
| August                | 2019 | 39                         | 21                           | 6                | 8                           | 6                         | 15                  | 5      | 100   | 145      | 479   |
| September             | 2019 | 39                         | 20                           | 6                | 8                           | 7                         | 16                  | 4      | 100   | 144      | 474   |
| October               | 2019 | 38                         | 18                           | 6                | 10                          | 8                         | 16                  | 4      | 100   | 138      | 485   |
| November              | 2019 | 36                         | 19                           | 5                | 11                          | 8                         | 17                  | 3      | 100   | 136      | 467   |
| December              | 2019 | 37                         | 21                           | 4                | 11                          | 8                         | 15                  | 3      | 100   | 140      | 464   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2020 | 37                         | 24                           | 4                | 9                           | 7                         | 14                  | 4      | 100   | 145      | 457   |
| February              | 2020 | 40                         | 24                           | 4                | 8                           | 6                         | 14                  | 4      | 100   | 150      | 483   |
| March                 | 2020 | 41                         | 23                           | 4                | 8                           | 4                         | 15                  | 5      | 100   | 152      | 509   |
| April                 | 2020 | 43                         | 20                           | 6                | 9                           | 3                         | 14                  | 4      | 100   | 150      | 514   |
| May                   | 2020 | 40                         | 18                           | 7                | 9                           | 4                         | 17                  | 5      | 100   | 146      | 479   |
| June                  | 2020 | 40                         | 18                           | 8                | 10                          | 4                         | 15                  | 5      | 100   | 143      | 450   |
| July                  | 2020 | 36                         | 22                           | 7                | 10                          | 4                         | 17                  | 4      | 100   | 143      | 439   |
| August                | 2020 | 39                         | 22                           | 5                | 11                          | 4                         | 16                  | 4      | 100   | 146      | 470   |
| September             | 2020 | 39                         | 24                           | 5                | 10                          | 3                         | 15                  | 3      | 100   | 150      | 474   |
| October               | 2020 | 41                         | 25                           | 5                | 9                           | 4                         | 13                  | 4      | 100   | 153      | 460   |
| November              | 2020 | 42                         | 24                           | 5                | 7                           | 3                         | 13                  | 5      | 100   | 156      | 430   |
| December              | 2020 | 43                         | 23                           | 5                | 6                           | 5                         | 14                  | 5      | 100   | 155      | 431   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2021 | 40                         | 21                           | 5                | 6                           | 5                         | 19                  | 5      | 100   | 150      | 457   |
| February              | 2021 | 38                         | 22                           | 6                | 7                           | 5                         | 19                  | 4      | 100   | 148      | 460   |
| March                 | 2021 | 34                         | 23                           | 7                | 7                           | 4                         | 21                  | 3      | 100   | 146      | 466   |
| April                 | 2021 | 34                         | 25                           | 8                | 6                           | 4                         | 20                  | 3      | 100   | 149      | 429   |
| May                   | 2021 | 33                         | 26                           | 6                | 5                           | 4                         | 20                  | 5      | 100   | 150      | 424   |
| June                  | 2021 | 36                         | 23                           | 5                | 7                           | 5                         | 20                  | 5      | 100   | 147      | 435   |
| July                  | 2021 | 36                         | 21                           | 4                | 9                           | 5                         | 19                  | 6      | 100   | 143      | 463   |
| August                | 2021 | 38                         | 20                           | 3                | 11                          | 7                         | 17                  | 4      | 100   | 140      | 463   |
| September             | 2021 | 37                         | 21                           | 5                | 9                           | 6                         | 17                  | 4      | 100   | 143      | 456   |
| October               | 2021 | 39                         | 18                           | 6                | 8                           | 7                         | 19                  | 4      | 100   | 142      | 454   |
| November              | 2021 | 39                         | 19                           | 6                | 7                           | 6                         | 19                  | 4      | 100   | 144      | 461   |
| December              | 2021 | 39                         | 20                           | 5                | 9                           | 7                         | 16                  | 5      | 100   | 143      | 446   |
|                       |      |                            |                              |                  |                             |                           |                     |        |       |          |       |
| January               | 2022 | 40                         | 21                           | 6                | 9                           | 6                         | 12                  | 6      | 100   | 146      | 457   |
| February              | 2022 | 37                         | 23                           | 5                | 10                          | 7                         | 13                  | 5      | 100   | 143      | 460   |
| March                 | 2022 | 36                         | 21                           | 5                | 9                           | 8                         | 15                  | 5      | 100   | 140      | 471   |
| April                 | 2022 | 36                         | 21                           | 4                | 9                           | 9                         | 17                  | 4      | 100   | 139      | 458   |
| May                   | 2022 | 37                         | 19                           | 4                | 8                           | 8                         | 18                  | 6      | 100   | 139      | 458   |
| June                  | 2022 | 35                         | 20                           | 4                | 7                           | 10                        | 18                  | 6      | 100   | 138      | 449   |
| July                  | 2022 | 34                         | 19                           | 5                | 8                           | 9                         | 18                  | 7      | 100   | 136      | 450   |
| August                | 2022 | 33                         | 20                           | 6                | 10                          | 9                         | 16                  | 6      | 100   | 134      | 440   |
| September             | 2022 | 33                         | 19                           | 7                | 11                          | 8                         | 15                  | 7      | 100   | 133      | 450   |
| October               | 2022 | 34                         | 18                           | 6                | 12                          | 10                        | 15                  | 6      | 100   | 131      | 447   |
| November              | 2022 | 33                         | 18                           | 5                | 9                           | 11                        | 18                  | 7      | 100   | 130      | 435   |

TABLE 12

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

| <u>Date of Survey</u> |      | (a)<br>Continuous<br><u>Increase</u> | (b)<br>Intermittent<br><u>Increase</u> | (c)<br>No<br><u>Change</u> | (d)<br>Intermittent<br><u>Decline</u> | (e)<br>Continuous<br><u>Decline</u> | (f)<br>Mixed<br><u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|--------------------------------------|----------------------------------------|----------------------------|---------------------------------------|-------------------------------------|-------------------------------|---------------|--------------|-----------------|--------------|
| December              | 2022 | 35                                   | 17                                     | 4                          | 9                                     | 11                                  | 18                            | 6             | 100          | 133             | 424          |
| January               | 2023 | 34                                   | 19                                     | 5                          | 8                                     | 12                                  | 17                            | 6             | 100          | 133             | 426          |
| February              | 2023 | 35                                   | 18                                     | 4                          | 10                                    | 11                                  | 16                            | 5             | 100          | 132             | 429          |