

REGION NORTH CENTRAL

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

Responses to the query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 1978	31	3	3	15	21	2	1
April 1978	31	2	3	16	21	2	1
May 1978	30	3	3	15	23	1	1
June 1978	30	2	3	14	27	1	1
July 1978	28	2	4	13	33	2	1
August 1978	28	3	5	13	35	2	2
September 1978	30	4	5	12	34	2	2
October 1978	33	4	4	12	32	1	2
November 1978	33	3	4	12	31	1	2
December 1978	31	2	3	13	31	1	2
January 1979	31	2	4	13	29	2	2
February 1979	32	2	4	13	29	2	2
March 1979	33	3	5	11	33	1	2
April 1979	31	2	4	12	39	0	2
May 1979	30	2	4	12	43	0	1
June 1979	30	3	5	12	46	0	1
July 1979	28	4	5	10	47	0	1
August 1979	28	4	5	9	47	1	1
September 1979	28	4	4	9	45	1	1
October 1979	29	3	3	12	46	1	2
November 1979	31	3	3	14	48	1	1
December 1979	29	2	3	17	48	1	1
January 1980	27	3	3	16	46	1	1
February 1980	27	3	4	14	45	1	1
March 1980	25	4	4	15	42	1	1
April 1980	26	3	4	16	39	1	1
May 1980	22	2	4	17	37	2	1
June 1980	26	2	5	16	36	2	1
July 1980	23	3	4	17	36	1	0
August 1980	24	4	3	17	37	0	1
September 1980	26	3	3	18	37	1	1
October 1980	29	4	2	18	38	1	2
November 1980	30	3	5	19	36	2	1
December 1980	29	3	4	17	39	2	1
January 1981	28	2	6	18	41	2	0
February 1981	27	2	5	17	47	3	0
March 1981	25	2	5	18	43	2	1
April 1981	23	1	5	18	40	2	1
May 1981	25	1	4	18	33	1	1
June 1981	26	2	6	17	32	2	1
July 1981	28	2	4	16	31	1	1
August 1981	26	3	5	16	30	2	1
September 1981	26	3	4	15	30	2	1
October 1981	27	3	4	16	30	2	1
November 1981	29	3	4	18	31	1	2
December 1981	31	2	4	20	32	1	2
January 1982	30	2	5	22	30	2	2
February 1982	28	1	4	24	32	2	2
March 1982	25	1	4	27	30	3	2

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
April 1982	25	2	3	27	32	2	2
May 1982	23	3	4	26	28	2	2
June 1982	22	3	4	22	28	2	1
July 1982	22	3	4	23	28	2	2
August 1982	22	3	3	24	28	1	1
September 1982	22	2	3	26	28	1	1
October 1982	22	3	4	25	26	1	1
November 1982	25	5	4	24	28	2	1
December 1982	27	6	4	22	26	2	1
January 1983	28	6	2	21	28	2	1
February 1983	26	4	3	22	25	2	1
March 1983	23	3	3	24	28	2	1
April 1983	25	3	6	23	24	1	1
May 1983	26	3	6	22	22	2	1
June 1983	29	4	8	19	17	2	1
July 1983	29	3	6	19	17	2	1
August 1983	30	3	5	18	17	1	1
September 1983	29	3	3	22	16	1	1
October 1983	26	3	3	23	19	1	1
November 1983	26	2	3	21	21	1	1
December 1983	28	3	4	16	19	1	1
January 1984	31	3	3	15	15	1	0
February 1984	32	3	4	18	11	0	0
March 1984	38	2	4	19	12	0	0
April 1984	38	3	5	20	14	0	1
May 1984	39	3	5	18	15	0	1
June 1984	35	3	5	19	14	0	0
July 1984	32	2	5	17	11	0	0
August 1984	30	3	4	18	11	0	0
September 1984	33	2	4	16	12	1	1
October 1984	35	3	4	19	13	1	1
November 1984	36	3	5	20	13	1	2
December 1984	33	4	4	22	12	2	2
January 1985	33	3	4	18	12	2	2
February 1985	31	2	2	18	11	2	2
March 1985	33	2	2	18	13	1	1
April 1985	33	3	2	21	15	1	1
May 1985	34	3	2	18	16	1	1
June 1985	31	3	4	18	15	1	1
July 1985	32	3	5	18	12	1	1
August 1985	32	3	5	18	14	2	1
September 1985	36	3	5	15	15	3	1
October 1985	35	2	4	16	16	2	1
November 1985	33	2	4	17	15	3	1
December 1985	31	2	4	18	14	2	1
January 1986	35	3	4	18	12	2	1
February 1986	37	3	5	17	11	1	1
March 1986	35	3	6	17	9	0	1
April 1986	33	3	7	17	9	0	1
May 1986	29	4	9	18	9	1	1
June 1986	32	4	7	18	10	3	1
July 1986	33	4	6	20	10	3	1
August 1986	33	4	5	19	10	2	1

**REGION NORTH CENTRAL**  
**TABLE 7**  
**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION**  
**(Three Month Moving Averages)**

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
September 1986	32	4	6	18	11	2	0
October 1986	30	4	6	16	11	2	1
November 1986	30	2	5	16	11	3	1
December 1986	34	2	6	17	10	2	2
January 1987	36	2	7	18	8	2	1
February 1987	39	2	7	20	8	3	1
March 1987	35	3	6	20	9	3	1
April 1987	37	3	4	20	10	2	1
May 1987	38	3	4	17	11	2	1
June 1987	40	3	4	14	10	2	1
July 1987	37	3	5	12	10	2	1
August 1987	36	3	4	13	8	2	1
September 1987	34	2	5	15	8	1	1
October 1987	32	4	4	14	8	1	1
November 1987	31	4	5	15	11	1	1
December 1987	31	5	4	17	12	2	1
January 1988	35	5	5	17	11	2	1
February 1988	39	3	5	15	9	2	0
March 1988	41	4	6	14	7	2	1
April 1988	36	3	5	15	7	2	2
May 1988	32	4	4	15	7	2	3
June 1988	30	3	4	13	8	1	2
July 1988	37	3	5	14	7	1	2
August 1988	42	2	5	15	10	0	1
September 1988	45	3	5	16	9	0	1
October 1988	40	3	4	16	13	0	1
November 1988	36	4	4	18	11	0	1
December 1988	35	3	3	20	13	1	1
January 1989	37	3	4	18	13	1	1
February 1989	39	2	4	16	14	1	1
March 1989	37	3	4	13	14	0	1
April 1989	36	3	5	13	14	0	2
May 1989	30	3	5	11	13	0	2
June 1989	29	2	5	13	14	0	2
July 1989	29	2	4	13	13	0	1
August 1989	33	3	3	13	13	0	2
September 1989	34	2	3	11	12	0	2
October 1989	35	2	2	12	13	0	2
November 1989	35	2	3	12	10	1	1
December 1989	34	4	5	13	10	1	1
January 1990	36	5	7	13	9	1	0
February 1990	33	4	7	15	13	1	0
March 1990	34	2	6	15	15	1	0
April 1990	33	3	5	13	15	0	1
May 1990	34	3	5	11	13	0	2
June 1990	33	4	6	10	11	0	3
July 1990	33	4	6	11	10	1	3
August 1990	32	4	5	12	13	1	2
September 1990	30	3	6	14	14	2	2
October 1990	25	2	6	15	19	2	1
November 1990	25	2	7	17	21	2	1
December 1990	24	2	6	17	22	1	2

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January 1991	28	2	6	19	18	1	2
February 1991	30	2	5	18	14	1	1
March 1991	31	3	5	19	14	1	1
April 1991	31	3	5	18	16	1	1
May 1991	26	2	6	20	19	1	2
June 1991	25	2	6	20	20	3	2
July 1991	25	2	5	21	18	3	2
August 1991	28	2	5	21	16	3	2
September 1991	26	2	4	23	15	1	2
October 1991	27	2	4	22	15	1	2
November 1991	25	2	3	20	15	2	1
December 1991	27	3	3	21	16	2	2
January 1992	24	3	4	24	17	4	3
February 1992	23	2	5	27	18	4	3
March 1992	24	2	4	26	17	5	3
April 1992	25	3	3	25	17	5	2
May 1992	25	5	4	21	14	5	2
June 1992	23	4	4	21	13	5	3
July 1992	23	4	6	18	13	6	3
August 1992	25	3	5	21	16	6	3
September 1992	28	5	7	20	16	8	2
October 1992	28	5	6	20	18	7	1
November 1992	27	5	7	17	14	5	2
December 1992	27	3	6	20	12	5	3
January 1993	28	4	8	20	11	4	4
February 1993	28	3	7	26	12	4	2
March 1993	28	3	8	26	13	3	2
April 1993	27	2	7	26	14	4	2
May 1993	30	3	6	21	15	4	2
June 1993	33	3	5	18	14	4	2
July 1993	35	2	6	19	11	3	1
August 1993	32	2	6	23	11	2	2
September 1993	27	3	7	23	12	3	3
October 1993	25	3	7	21	11	3	3
November 1993	28	2	7	20	10	4	2
December 1993	28	2	7	20	10	4	1
January 1994	30	3	7	19	10	4	2
February 1994	30	4	7	17	11	3	2
March 1994	32	5	6	18	10	3	2
April 1994	32	5	5	17	11	3	1
May 1994	34	6	5	16	9	3	1
June 1994	34	4	6	16	8	2	1
July 1994	35	5	6	17	8	3	1
August 1994	34	4	6	15	8	5	3
September 1994	33	4	5	19	9	5	3
October 1994	32	3	5	19	10	4	4
November 1994	33	3	4	21	10	3	3
December 1994	35	3	4	17	9	3	3
January 1995	37	3	5	17	8	4	3
February 1995	36	5	6	14	9	3	3
March 1995	36	5	6	15	9	2	3
April 1995	35	5	6	14	8	3	3
May 1995	32	5	7	16	9	4	3

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**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION**  
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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
June 1995	30	4	8	17	10	4	2
July 1995	30	3	9	21	11	3	1
August 1995	34	3	8	20	11	2	1
September 1995	36	3	6	23	10	1	1
October 1995	37	3	6	18	8	2	1
November 1995	35	4	5	19	7	1	1
December 1995	33	4	5	15	6	1	1
January 1996	30	4	4	14	6	1	2
February 1996	30	4	6	15	6	2	2
March 1996	31	5	6	18	8	2	3
April 1996	31	4	7	21	7	2	1
May 1996	32	3	6	21	6	0	2
June 1996	32	3	6	18	7	1	2
July 1996	34	3	7	17	9	1	3
August 1996	33	4	8	14	12	2	3
September 1996	35	4	7	15	13	1	2
October 1996	34	5	6	13	10	1	2
November 1996	35	5	5	14	9	1	2
December 1996	33	5	6	13	9	0	3
January 1997	38	3	7	14	10	0	3
February 1997	36	4	7	15	11	0	3
March 1997	37	5	6	17	9	0	3
April 1997	34	6	6	16	8	0	2
May 1997	34	5	7	17	5	1	3
June 1997	34	5	8	14	4	1	2
July 1997	32	6	7	15	5	1	2
August 1997	36	6	7	12	6	0	1
September 1997	37	5	5	12	9	0	1
October 1997	39	5	7	11	9	0	1
November 1997	40	5	7	11	10	0	2
December 1997	38	4	8	11	9	0	3
January 1998	36	3	6	11	9	0	4
February 1998	35	4	5	11	8	0	4
March 1998	38	4	6	9	8	0	3
April 1998	38	5	7	8	7	1	3
May 1998	35	4	9	8	5	1	3
June 1998	35	4	9	9	5	1	2
July 1998	38	2	9	9	3	0	2
August 1998	43	2	8	12	4	1	1
September 1998	42	2	7	15	4	1	2
October 1998	43	2	8	16	6	1	1
November 1998	42	3	10	14	5	1	3
December 1998	41	3	10	11	5	1	3
January 1999	36	4	10	10	5	0	3
February 1999	34	3	9	10	6	0	1
March 1999	36	3	8	13	5	0	1
April 1999	38	3	9	13	5	0	1
May 1999	37	3	7	15	6	0	3
June 1999	35	3	8	14	6	0	2
July 1999	34	3	6	15	5	0	3
August 1999	38	2	8	13	4	0	2
September 1999	38	3	9	14	3	0	3
October 1999	40	4	9	12	6	1	2

REGION NORTH CENTRAL

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
November 1999	43	4	7	13	6	1	2
December 1999	44	3	7	14	7	1	1
January 2000	44	5	7	16	4	0	1
February 2000	41	5	9	15	6	0	1
March 2000	44	4	8	13	6	0	2
April 2000	43	3	6	13	8	0	2
May 2000	47	4	7	13	7	0	2
June 2000	44	4	9	13	8	1	2
July 2000	44	3	9	13	7	1	3
August 2000	38	2	7	14	7	1	4
September 2000	38	2	6	15	6	0	4
October 2000	35	3	6	17	7	0	4
November 2000	38	3	6	17	7	0	3
December 2000	35	3	6	14	8	0	2
January 2001	40	3	6	13	8	0	1
February 2001	35	2	6	15	9	1	2
March 2001	40	3	7	18	12	1	2
April 2001	36	2	7	20	12	2	3
May 2001	37	2	7	20	15	3	3
June 2001	33	2	6	20	13	2	3
July 2001	31	3	6	20	11	3	3
August 2001	29	5	7	19	8	4	2
September 2001	28	4	7	20	10	4	3
October 2001	29	4	7	21	9	3	4
November 2001	30	2	6	23	7	3	4
December 2001	33	2	6	24	4	3	4
January 2002	34	2	7	24	5	3	4
February 2002	33	3	7	25	6	2	5
March 2002	32	2	9	25	5	2	4
April 2002	28	3	9	23	6	1	3
May 2002	28	2	6	22	6	2	3
June 2002	24	3	6	22	7	2	2
July 2002	26	3	5	25	7	2	3
August 2002	25	3	8	22	6	5	2
September 2002	30	2	6	21	6	6	3
October 2002	28	2	6	17	7	11	2
November 2002	29	2	6	19	8	9	3
December 2002	28	3	8	19	9	9	2
January 2003	31	2	8	22	9	6	3
February 2003	30	1	9	24	11	7	3
March 2003	29	1	8	24	12	9	3
April 2003	29	2	8	22	12	9	3
May 2003	29	2	6	22	10	8	2
June 2003	27	3	7	23	9	7	3
July 2003	27	3	7	24	9	6	2
August 2003	28	4	8	22	10	5	3
September 2003	28	4	7	20	10	5	3
October 2003	28	5	6	19	10	4	3
November 2003	29	5	5	21	12	3	2
December 2003	29	6	7	22	11	4	2
January 2004	29	6	6	23	12	3	1
February 2004	29	6	5	22	11	3	1

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March 2004	32	5	3	22	10	2	1
April 2004	34	5	5	23	8	2	2
May 2004	32	4	6	22	12	3	2
June 2004	32	5	8	20	13	2	2
July 2004	30	4	6	18	17	3	2
August 2004	34	5	6	18	14	2	2
September 2004	34	5	6	20	15	2	1
October 2004	37	6	6	22	15	2	2
November 2004	36	5	6	22	16	2	2
December 2004	35	5	6	20	14	2	2
January 2005	32	5	7	19	14	3	3
February 2005	29	6	6	19	12	3	3
March 2005	33	6	6	20	15	2	4
April 2005	33	6	4	21	17	2	4
May 2005	31	4	4	21	20	2	3
June 2005	27	6	6	20	17	3	3
July 2005	29	5	8	18	14	3	3
August 2005	30	6	7	18	13	2	3
September 2005	28	5	7	22	19	1	3
October 2005	26	5	6	21	24	0	4
November 2005	27	4	6	23	27	0	3
December 2005	32	4	6	20	24	1	3
January 2006	34	3	7	24	21	1	2
February 2006	34	5	7	22	18	1	2
March 2006	33	6	6	20	18	1	2
April 2006	31	7	6	18	16	1	2
May 2006	28	6	7	18	20	1	2
June 2006	27	5	8	20	21	1	2
July 2006	28	5	8	22	27	1	2
August 2006	31	5	5	22	26	2	2
September 2006	32	6	3	23	27	3	1
October 2006	35	6	4	20	21	2	1
November 2006	36	5	6	21	18	2	1
December 2006	34	4	7	20	18	1	3
January 2007	31	5	7	22	19	0	5
February 2007	31	7	8	23	17	0	6
March 2007	31	9	10	21	15	0	5
April 2007	34	7	9	20	16	1	4
May 2007	32	8	8	19	20	2	3
June 2007	34	7	6	22	22	3	3
July 2007	31	9	6	22	22	3	2
August 2007	31	7	5	21	22	2	3
September 2007	28	6	5	19	23	1	3
October 2007	28	4	6	20	22	1	4
November 2007	28	6	7	19	25	1	4
December 2007	29	5	7	22	27	2	5
January 2008	29	5	6	21	30	2	6
February 2008	29	5	4	21	29	3	5
March 2008	30	5	4	17	29	3	4
April 2008	29	5	6	21	33	4	3
May 2008	27	4	6	21	38	4	3
June 2008	26	4	6	21	43	5	3
July 2008	23	2	4	19	48	4	3

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
August 2008	25	2	4	20	46	4	2
September 2008	25	2	4	22	44	4	4
October 2008	23	2	4	26	37	7	2
November 2008	18	2	3	28	34	11	3
December 2008	16	1	3	28	30	13	3
January 2009	17	1	4	26	27	13	5
February 2009	16	1	5	26	24	14	4
March 2009	15	2	5	32	21	18	4
April 2009	15	2	7	33	16	18	2
May 2009	15	2	7	33	14	16	3
June 2009	16	2	6	30	15	14	3
July 2009	14	2	4	34	20	14	4
August 2009	14	3	3	35	23	15	3
September 2009	12	2	4	36	23	14	4
October 2009	12	2	4	37	19	10	4
November 2009	11	3	5	37	19	8	6
December 2009	14	4	4	34	19	7	6
January 2010	14	6	3	35	21	7	6
February 2010	14	4	1	39	19	6	5
March 2010	12	3	2	43	18	7	4
April 2010	13	3	4	43	18	6	3
May 2010	15	5	5	39	16	6	2
June 2010	16	7	6	36	15	6	3
July 2010	15	6	5	37	15	7	4
August 2010	17	5	3	39	17	8	3
September 2010	17	2	3	39	18	7	3
October 2010	20	2	3	31	15	6	4
November 2010	19	3	4	30	15	6	5
December 2010	23	5	4	27	13	5	6
January 2011	20	5	5	31	16	4	5
February 2011	21	5	5	27	17	4	4
March 2011	21	3	5	30	22	4	2
April 2011	22	4	5	30	24	5	2
May 2011	23	5	4	29	25	4	3
June 2011	23	6	5	26	23	3	3
July 2011	24	5	5	26	24	2	3
August 2011	21	4	6	27	25	3	3
September 2011	19	4	5	29	25	5	5
October 2011	19	3	5	30	24	8	4
November 2011	20	3	4	29	24	7	4
December 2011	20	3	5	31	23	6	2
January 2012	18	2	5	32	22	4	3
February 2012	17	4	5	32	21	3	3
March 2012	18	5	5	29	22	3	4
April 2012	22	5	6	27	27	2	3
May 2012	26	5	5	26	29	2	2
June 2012	25	4	7	26	27	3	1
July 2012	23	4	5	24	24	5	2
August 2012	20	3	6	26	22	5	3
September 2012	19	3	5	26	24	5	3
October 2012	22	5	5	26	23	3	3
November 2012	25	5	6	25	22	3	2
December 2012	25	4	6	24	18	2	2



REGION NORTH CENTRAL

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
January	2013	25	3	4	24	19	2	2
February	2013	23	3	4	26	21	2	2
March	2013	26	4	4	25	24	2	2
April	2013	26	6	6	26	20	2	3
May	2013	26	6	8	23	19	2	4
June	2013	27	5	8	22	17	2	3
July	2013	27	6	6	21	19	1	3
August	2013	30	6	5	24	17	1	3
September	2013	29	5	3	28	17	2	3
October	2013	28	3	5	29	17	2	3
November	2013	23	4	6	24	19	3	2
December	2013	22	6	8	21	17	1	2
January	2014	26	9	7	23	17	2	2
February	2014	27	9	7	24	17	2	2
March	2014	28	8	6	24	18	2	2
April	2014	25	7	6	22	17	2	4
May	2014	26	6	6	22	17	2	4
June	2014	27	6	6	21	17	2	4
July	2014	25	6	6	25	17	2	4
August	2014	27	7	6	23	17	3	4
September	2014	27	8	5	24	18	3	4
October	2014	29	9	7	19	16	3	4
November	2014	28	7	6	24	18	2	3
December	2014	29	6	6	26	14	1	2
January	2015	34	6	5	29	14	1	1
February	2015	34	6	6	28	14	2	2
March	2015	35	8	8	27	15	2	2
April	2015	32	7	8	25	15	2	2
May	2015	32	6	9	25	13	1	3
June	2015	29	5	7	22	11	1	3
July	2015	32	6	8	22	11	1	3
August	2015	35	7	8	20	12	2	3
September	2015	39	7	9	22	12	2	3
October	2015	37	6	7	23	11	2	4
November	2015	32	6	6	27	9	3	4
December	2015	31	3	7	26	9	3	4
January	2016	30	3	6	26	7	3	5
February	2016	35	3	8	20	8	3	6
March	2016	35	3	8	20	9	2	5
April	2016	38	3	10	21	9	2	3
May	2016	37	5	9	21	9	2	2
June	2016	37	5	8	20	11	3	2
July	2016	35	5	6	19	11	2	4
August	2016	32	4	6	22	10	2	4
September	2016	31	4	6	22	10	1	3
October	2016	31	3	9	24	11	2	3
November	2016	32	4	9	23	10	2	4
December	2016	34	5	8	22	8	2	4
January	2017	33	7	9	19	6	1	3
February	2017	34	9	7	17	5	1	2
March	2017	35	8	8	17	4	0	2
April	2017	34	9	6	19	4	2	4

REGION NORTH CENTRAL

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
May 2017	34	9	7	21	4	2	5
June 2017	34	9	6	20	6	2	4
July 2017	41	8	7	17	7	1	3
August 2017	43	9	7	14	10	1	2
September 2017	42	11	8	13	11	0	3
October 2017	41	13	7	14	9	1	3
November 2017	38	11	7	13	8	1	4
December 2017	40	9	6	13	6	1	4
January 2018	37	9	7	14	7	1	4
February 2018	37	10	6	15	7	1	3
March 2018	39	11	7	14	6	1	2
April 2018	39	12	6	12	7	1	2
May 2018	42	10	7	13	7	2	3
June 2018	40	11	8	16	8	2	4
July 2018	40	10	8	18	7	2	5
August 2018	41	11	6	17	7	1	4
September 2018	38	11	5	16	8	2	3
October 2018	37	10	5	19	9	2	3
November 2018	36	11	6	19	9	2	3
December 2018	38	10	7	19	8	2	5
January 2019	38	9	8	17	8	3	5
February 2019	38	8	8	19	9	3	5
March 2019	39	7	8	18	9	3	4
April 2019	44	7	10	16	8	2	4
May 2019	44	10	9	15	6	2	5
June 2019	43	13	9	15	7	1	4
July 2019	43	13	8	15	8	1	5
August 2019	42	12	8	13	8	2	6
September 2019	39	9	8	14	7	1	6
October 2019	39	8	9	12	6	2	5
November 2019	42	7	9	14	6	1	4
December 2019	42	9	8	14	6	2	3
January 2020	38	11	7	20	8	1	2
February 2020	39	13	8	19	6	1	2
March 2020	38	11	8	19	7	4	1
April 2020	39	10	7	18	4	8	4
May 2020	32	6	6	23	5	9	3
June 2020	32	6	6	25	4	9	3
July 2020	28	6	5	28	4	6	1
August 2020	31	7	5	27	4	5	0
September 2020	32	9	5	28	5	4	1
October 2020	36	9	6	24	5	3	0
November 2020	34	8	6	24	4	3	1
December 2020	33	9	7	22	3	1	2
January 2021	30	10	5	23	3	1	2
February 2021	31	12	7	20	3	1	1
March 2021	29	13	4	22	6	2	1
April 2021	32	11	6	19	8	2	2
May 2021	31	11	4	21	11	2	2
June 2021	34	9	4	17	11	1	2
July 2021	34	10	3	21	12	1	1
August 2021	36	10	3	20	14	1	1
September 2021	34	13	4	21	15	1	1

REGION NORTH CENTRAL

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
October 2021	33	11	4	19	17	1	1
November 2021	34	10	4	19	23	1	1
December 2021	33	9	4	19	27	1	1
January 2022	34	11	5	17	27	2	1
February 2022	33	11	5	15	26	2	2
March 2022	34	7	6	15	29	3	3
April 2022	31	6	4	15	33	3	3
May 2022	30	5	5	16	38	5	2
June 2022	27	4	5	16	43	8	1
July 2022	24	4	6	16	48	11	2
August 2022	24	3	5	18	47	12	2
September 2022	28	4	4	17	44	10	3
October 2022	29	4	3	17	44	11	3
November 2022	28	4	3	16	46	13	2
December 2022	27	4	3	17	44	13	2
January 2023	26	4	3	17	40	13	3
February 2023	27	5	3	17	33	11	4
March 2023	28	3	3	19	35	9	4
April 2023	29	4	3	20	36	7	4
May 2023	29	4	4	20	40	6	3
June 2023	31	5	4	18	40	6	2
July 2023	32	6	4	16	41	5	3
August 2023	31	7	4	15	40	5	3
September 2023	28	7	4	18	41	5	4