

REGION NORTH CENTRAL

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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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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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>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

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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>
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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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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>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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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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</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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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>
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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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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>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

REGION NORTH CENTRAL

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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>
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

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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>
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</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>
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

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>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>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	16	44	13	2
January	2023	26	4	3	17	40	13	3
February	2023	27	5	3	17	33	10	4
March	2023	28	3	3	19	35	9	4
April	2023	29	4	3	20	35	7	4
May	2023	29	3	4	20	40	6	3
June	2023	31	5	4	18	39	6	2
July	2023	32	6	4	16	41	5	3
August	2023	32	7	4	15	40	5	3
September	2023	28	7	4	18	41	5	4
October	2023	26	6	5	21	41	4	5
November	2023	22	7	5	21	42	4	5
December	2023	23	6	5	19	42	4	4
January	2024	26	8	5	17	38	3	5