REGION NORTH CENTRAL
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) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed 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

REGION NORTH CENTRAL
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

REGION NORTH CENTRAL
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

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

REGION NORTH CENTRAL
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
December	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	17	5	9	11	18	7	100	130	435
December	2022	36	17	4	9	11	18	6	100	133	424
January	2023	34	19	4	8	12	17	6	100	133	426
February	2023	35	18	4	10	11	16	5	100	133	429
March	2023	34	19	4	13	10	16	4	100	130	425
April	2023	33	19	4	13	10	17	4	100	129	412
May	2023	32	18	5	12	9	19	4	100	129	431
June	2023	31	19	5	13	9	19	5	100	128	441
July	2023	31	20	3	12	8	20	5	100	131	442
August	2023	32	20	3	12	9	19	5	100	131	436
September	2023	32	20	3	10	9	21	6	100	133	417
October	2023	30	19	2	11	11	21	5	100	126	425
November	2023	30	19	3	10	13	18	6	100	126	430
December	2023	31	18	5	12	14	15	6	100	123	444
January	2024	32	18	6	10	11	17	7	100	128	438
February	2024	30	17	6	13	10	18	7	100	124	427
March	2024	31	19	4	11	11	20	6	100	128	412
April	2024	31	17	5	12	11	18	6	100	124	483
May	2024	32	17	6	10	11	20	5	100	127	605
June	2024	28	15	7	13	13	18	6	100	117	748
July	2024	25	16	8	14	15	18	4	100	112	775

REGION NORTH CENTRAL
TABLE 12
FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
August	2024	23	15	8	16	19	15	4	100	102	850
September	2024	23	15	9	16	18	15	4	100	103	833
October	2024	24	14	7	17	19	14	5	100	103	849
November	2024	26	17	6	16	14	18	4	100	113	750
December	2024	25	15	5	15	11	25	3	100	113	753
January	2025	23	14	7	14	9	30	3	100	115	778
February	2025	20	13	8	14	11	31	3	100	108	843
March	2025	20	14	9	13	15	27	3	100	106	985
April	2025	19	13	7	15	18	25	3	100	99	1006
May	2025	19	14	7	16	21	20	3	100	96	1041
June	2025	18	16	6	17	21	18	3	100	96	963
July	2025	20	17	7	15	21	18	3	100	101	1025
August	2025	20	19	6	14	21	16	3	100	105	997
September	2025	21	20	7	13	21	15	3	100	107	1018
October	2025	21	19	8	12	22	16	3	100	106	994
November	2025	18	16	8	13	21	18	4	100	100	1016
December	2025	19	15	7	14	20	20	4	100	99	973
January	2026	18	15	7	17	21	18	5	100	96	1003
February	2026	22	15	6	17	23	14	3	100	98	1035
March	2026	21	16	8	16	24	13	3	100	98	1164
April	2026	22	15	9	16	23	12	2	100	98	1133
May	2026	20	15	8	17	24	13	3	100	93	1079
June	2026	21	13	7	18	24	14	3	100	93	1050
July	2026	20	14	7	17	23	15	3	100	94	1078