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.

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
February	2024	28	8	5	19	37	2	3
March	2024	31	10	4	20	34	2	3
April	2024	28	10	3	19	37	2	3
May	2024	29	9	4	18	37	1	3
June	2024	25	8	4	19	42	1	4
July	2024	24	7	4	20	43	3	4
August	2024	20	8	3	20	48	3	5
September	2024	21	10	3	19	46	4	5
October	2024	20	10	3	19	45	3	6
November	2024	20	11	5	19	39	2	6
December	2024	20	11	5	19	37	2	5
January	2025	19	10	5	18	36	1	4
February	2025	18	9	3	19	37	1	3
March	2025	15	7	4	19	39	2	3
April	2025	15	7	3	19	40	6	3
May	2025	13	5	3	19	38	9	5
June	2025	14	4	3	18	38	9	6
July	2025	15	5	4	17	40	6	7
August	2025	16	7	4	17	43	3	7
September	2025	17	8	4	18	45	3	7
October	2025	18	8	4	19	46	2	6
November	2025	17	8	3	20	46	1	5
December	2025	16	9	3	21	46	2	6
January	2026	14	8	2	21	46	2	6
February	2026	18	8	3	22	47	2	7
March	2026	19	8	3	21	49	2	5
April	2026	19	7	3	23	51	2	4
May	2026	17	7	3	21	55	2	3
June	2026	14	7	3	20	57	3	3
July	2026	15	9	2	19	55	3	4
August	2026	16	9	3	21	53	3	5