

REGION NORTH EAST

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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.

Date of Survey		<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	26	2	2	17	22	1	1
April	1978	25	3	1	18	24	1	1
May	1978	29	3	1	17	24	1	1
June	1978	34	3	1	16	29	0	1
July	1978	39	3	3	15	30	0	1
August	1978	38	2	3	12	33	0	2
September	1978	39	2	4	10	32	0	1
October	1978	37	1	3	10	34	1	1
November	1978	36	2	3	12	34	0	1
December	1978	32	2	2	14	34	0	1
January	1979	30	3	3	14	31	0	0
February	1979	29	2	2	15	34	0	1
March	1979	32	2	2	13	38	0	1
April	1979	33	1	1	12	45	0	2
May	1979	33	2	2	11	48	0	2
June	1979	33	2	4	11	50	1	2
July	1979	33	4	4	12	48	1	1
August	1979	33	3	3	12	47	1	1
September	1979	31	4	2	13	48	1	1
October	1979	28	3	3	13	49	1	1
November	1979	29	3	2	15	51	2	1
December	1979	27	2	2	16	51	1	2
January	1980	29	2	3	16	46	1	2
February	1980	28	3	3	16	45	1	1
March	1980	27	3	3	15	45	1	1
April	1980	24	2	1	16	50	2	1
May	1980	21	2	1	18	46	2	2
June	1980	22	2	2	18	47	2	2
July	1980	24	3	2	17	44	1	1
August	1980	26	4	3	15	47	1	1
September	1980	27	4	2	15	43	1	1
October	1980	27	2	2	16	44	1	1
November	1980	27	1	2	15	43	1	0
December	1980	25	2	2	15	50	2	0
January	1981	26	3	2	15	52	2	1
February	1981	24	3	3	16	52	2	1
March	1981	24	3	4	16	50	1	1
April	1981	20	2	4	15	50	0	0
May	1981	22	1	4	15	48	0	0
June	1981	25	2	4	17	45	0	0
July	1981	30	1	4	18	38	1	1
August	1981	33	2	3	14	35	1	1
September	1981	32	3	2	11	34	1	1
October	1981	30	3	2	11	36	0	1
November	1981	23	2	2	14	39	0	1
December	1981	26	2	3	16	37	1	0
January	1982	27	3	2	17	37	1	1
February	1982	32	4	3	19	35	1	2
March	1982	29	4	2	18	35	1	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	28	3	3	20	32	1	1
May	1982	26	1	2	20	30	1	1
June	1982	24	2	3	21	31	1	0
July	1982	26	3	2	18	31	1	0
August	1982	28	4	2	17	32	1	0
September	1982	33	4	2	18	30	0	0
October	1982	33	3	3	18	29	1	1
November	1982	33	2	3	20	28	1	0
December	1982	26	2	3	19	30	1	0
January	1983	24	2	3	22	31	1	0
February	1983	24	3	4	21	29	2	0
March	1983	29	2	3	21	23	3	0
April	1983	30	3	3	17	19	3	1
May	1983	32	3	2	18	19	2	1
June	1983	31	3	4	18	21	2	1
July	1983	31	2	4	20	20	2	0
August	1983	33	2	5	19	17	2	0
September	1983	36	2	4	17	15	1	1
October	1983	39	3	4	15	16	1	1
November	1983	37	2	3	12	19	0	1
December	1983	35	3	3	12	17	0	1
January	1984	32	3	4	12	16	0	1
February	1984	34	4	5	14	13	1	0
March	1984	33	4	4	15	16	1	1
April	1984	32	4	4	16	19	1	1
May	1984	33	4	4	15	19	1	2
June	1984	36	4	5	13	17	1	1
July	1984	37	4	4	11	13	0	1
August	1984	39	4	3	11	13	0	0
September	1984	40	4	2	11	13	0	0
October	1984	42	5	3	12	14	0	1
November	1984	41	3	3	10	14	0	1
December	1984	38	3	4	11	14	1	2
January	1985	38	3	3	11	13	1	2
February	1985	34	3	3	12	14	2	2
March	1985	34	3	4	13	18	1	1
April	1985	33	2	4	13	18	2	0
May	1985	32	3	5	14	19	1	0
June	1985	33	3	5	12	14	1	0
July	1985	32	4	5	11	14	0	0
August	1985	32	3	4	13	13	0	0
September	1985	32	3	3	14	12	1	0
October	1985	31	3	3	14	14	2	0
November	1985	32	2	3	10	13	1	0
December	1985	32	2	3	10	17	0	0
January	1986	34	4	5	11	14	0	0
February	1986	37	5	6	14	15	0	1
March	1986	36	5	8	15	12	1	2
April	1986	39	3	7	13	13	2	1
May	1986	40	2	7	11	14	3	1
June	1986	39	1	6	8	14	2	1
July	1986	39	2	5	9	12	0	1
August	1986	42	4	7	9	10	0	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>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	43	4	6	14	9	1	1
October 1986	40	4	7	14	10	1	1
November 1986	38	3	5	14	9	1	2
December 1986	37	3	5	11	10	2	1
January 1987	39	3	5	12	10	2	2
February 1987	38	3	4	14	13	2	1
March 1987	39	5	4	14	10	1	1
April 1987	40	4	5	14	11	1	1
May 1987	39	6	5	13	9	1	1
June 1987	39	6	5	15	11	1	0
July 1987	38	6	4	14	11	1	0
August 1987	43	4	3	14	12	2	0
September 1987	44	3	4	14	12	1	1
October 1987	41	3	3	15	10	1	1
November 1987	38	3	4	12	10	1	3
December 1987	36	4	5	11	7	3	2
January 1988	42	3	4	9	8	3	2
February 1988	45	3	3	12	7	4	1
March 1988	48	2	3	10	8	2	0
April 1988	44	2	3	10	9	2	1
May 1988	37	4	4	12	10	2	1
June 1988	31	4	4	14	10	2	1
July 1988	34	5	4	16	14	1	0
August 1988	39	4	5	14	14	0	0
September 1988	40	4	4	14	14	1	0
October 1988	35	5	5	16	15	1	1
November 1988	32	6	5	17	13	1	1
December 1988	32	4	5	17	15	1	0
January 1989	33	3	5	17	16	1	0
February 1989	34	2	5	16	16	0	1
March 1989	33	4	5	15	17	0	1
April 1989	34	4	4	15	15	0	2
May 1989	37	4	3	14	17	0	1
June 1989	37	2	2	15	16	0	2
July 1989	34	2	2	16	18	0	1
August 1989	29	2	3	15	21	0	1
September 1989	26	2	4	15	21	1	0
October 1989	26	2	3	13	19	1	0
November 1989	23	2	4	15	20	1	1
December 1989	25	2	5	13	21	0	1
January 1990	25	3	5	14	24	0	3
February 1990	28	4	4	13	21	0	2
March 1990	27	4	2	13	20	0	2
April 1990	27	2	2	14	20	1	1
May 1990	25	2	3	14	18	1	2
June 1990	27	2	5	13	18	1	3
July 1990	30	3	5	9	16	0	2
August 1990	32	2	5	11	18	1	1
September 1990	28	2	3	13	20	1	1
October 1990	27	1	3	19	21	1	1
November 1990	26	1	4	22	22	1	2
December 1990	27	1	3	24	23	2	3

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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</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	25	1	3	21	22	3	3
February	1991	22	1	2	22	21	3	2
March	1991	21	3	4	21	17	2	2
April	1991	22	3	4	23	19	3	2
May	1991	25	3	4	24	18	2	1
June	1991	25	2	2	26	19	3	1
July	1991	26	2	3	25	17	2	2
August	1991	26	1	4	27	18	2	3
September	1991	29	1	5	26	16	2	4
October	1991	28	3	5	29	14	2	4
November	1991	28	3	4	29	16	3	3
December	1991	22	3	2	35	17	3	2
January	1992	21	1	3	33	19	6	2
February	1992	21	3	3	33	14	5	2
March	1992	22	3	5	26	15	6	1
April	1992	25	4	4	24	13	5	1
May	1992	22	3	3	23	16	5	2
June	1992	23	3	3	25	13	5	2
July	1992	20	2	4	26	16	5	2
August	1992	19	2	4	30	17	6	1
September	1992	21	1	5	30	20	6	1
October	1992	25	1	3	32	19	7	1
November	1992	30	1	6	27	17	5	1
December	1992	31	3	4	27	13	5	1
January	1993	31	3	5	24	13	3	1
February	1993	29	3	2	23	13	2	3
March	1993	28	2	3	26	15	2	3
April	1993	26	3	4	26	13	3	4
May	1993	28	3	6	29	13	4	3
June	1993	30	3	6	23	12	3	3
July	1993	32	3	5	23	13	3	3
August	1993	30	3	5	25	17	2	1
September	1993	26	2	4	26	18	1	2
October	1993	24	2	4	29	17	1	2
November	1993	27	2	4	28	15	1	3
December	1993	29	3	6	29	16	2	3
January	1994	30	4	7	25	15	2	2
February	1994	29	5	7	21	12	2	2
March	1994	28	4	6	19	13	3	3
April	1994	29	3	4	20	11	4	3
May	1994	30	1	4	20	11	3	2
June	1994	29	2	6	22	9	3	1
July	1994	27	2	6	21	11	3	1
August	1994	28	3	5	21	12	3	2
September	1994	32	4	4	20	11	3	3
October	1994	37	4	3	18	12	2	4
November	1994	37	3	5	18	11	3	3
December	1994	39	3	3	16	15	3	2
January	1995	35	3	4	19	13	3	4
February	1995	36	4	5	21	12	4	4
March	1995	33	2	6	26	11	4	5
April	1995	33	3	6	24	12	3	4
May	1995	30	4	3	24	13	2	4

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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>
June	1995	31	5	3	19	10	2	3
July	1995	32	5	5	19	11	3	3
August	1995	36	4	7	17	9	2	3
September	1995	34	3	8	19	10	3	3
October	1995	32	3	6	21	11	2	1
November	1995	27	4	4	22	13	2	2
December	1995	28	4	3	22	12	1	2
January	1996	25	5	3	19	11	0	3
February	1996	31	4	3	18	10	1	3
March	1996	31	3	3	18	8	1	3
April	1996	30	4	3	17	8	1	2
May	1996	25	4	4	20	9	1	3
June	1996	27	5	7	17	15	1	3
July	1996	31	4	8	21	16	1	4
August	1996	32	4	8	17	16	0	3
September	1996	29	4	4	20	13	1	3
October	1996	26	3	3	19	12	1	2
November	1996	27	3	4	19	12	1	2
December	1996	27	3	6	17	13	0	1
January	1997	30	3	7	14	11	1	3
February	1997	29	3	6	15	10	1	4
March	1997	35	4	6	16	9	0	4
April	1997	36	4	5	16	10	0	2
May	1997	35	4	6	15	9	0	3
June	1997	29	4	4	18	9	0	2
July	1997	30	4	5	16	9	1	3
August	1997	33	3	4	15	10	0	1
September	1997	35	2	5	10	11	1	1
October	1997	34	3	4	12	12	0	2
November	1997	34	2	5	11	10	1	2
December	1997	38	2	5	12	8	1	2
January	1998	34	2	5	12	6	1	1
February	1998	36	3	3	11	6	0	2
March	1998	33	4	4	10	6	0	1
April	1998	33	6	4	10	7	0	1
May	1998	33	5	5	11	8	0	1
June	1998	34	5	5	11	7	0	1
July	1998	38	3	5	11	5	0	2
August	1998	39	2	6	12	5	1	1
September	1998	37	2	6	15	5	1	2
October	1998	38	2	7	14	4	0	2
November	1998	38	2	8	14	5	0	3
December	1998	38	3	9	14	5	0	3
January	1999	40	5	10	14	5	0	2
February	1999	39	6	8	15	5	1	1
March	1999	42	4	7	16	4	1	1
April	1999	41	4	4	16	5	1	3
May	1999	43	3	7	15	4	0	3
June	1999	44	4	7	12	4	0	4
July	1999	46	4	7	14	5	0	2
August	1999	46	3	4	15	7	0	2
September	1999	43	4	5	15	9	0	3
October	1999	39	4	6	15	12	0	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 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	41	6	8	13	11	0	3
December	1999	42	6	8	15	11	0	1
January	2000	44	5	8	11	9	0	1
February	2000	42	2	7	11	8	0	1
March	2000	45	2	7	9	9	0	1
April	2000	48	2	7	10	10	0	2
May	2000	47	4	8	15	8	0	3
June	2000	42	5	7	17	8	0	5
July	2000	37	5	7	17	6	1	5
August	2000	37	3	7	13	9	1	4
September	2000	38	3	7	11	7	1	3
October	2000	41	2	9	10	9	1	2
November	2000	43	2	7	13	7	1	2
December	2000	41	3	7	13	9	2	3
January	2001	38	4	5	13	9	1	3
February	2001	39	4	5	12	10	1	3
March	2001	40	3	5	15	8	0	4
April	2001	40	2	6	17	9	1	3
May	2001	37	2	6	20	8	2	2
June	2001	35	2	7	20	9	2	2
July	2001	34	2	6	17	6	3	3
August	2001	29	2	5	16	8	4	3
September	2001	29	2	4	15	7	4	1
October	2001	30	2	5	20	8	4	2
November	2001	29	2	5	21	6	3	4
December	2001	31	2	4	22	5	3	5
January	2002	28	1	3	22	5	2	4
February	2002	30	1	3	25	5	3	3
March	2002	30	1	5	21	6	2	1
April	2002	35	2	7	20	7	1	0
May	2002	35	3	9	19	7	1	0
June	2002	34	3	9	26	7	2	1
July	2002	30	2	7	28	7	3	2
August	2002	29	1	6	25	7	6	2
September	2002	29	2	6	23	8	6	3
October	2002	31	4	6	23	8	8	2
November	2002	29	4	5	28	9	8	2
December	2002	29	4	6	27	10	9	1
January	2003	27	3	5	25	10	7	1
February	2003	28	4	6	23	10	7	2
March	2003	24	2	4	26	13	7	3
April	2003	26	3	5	28	13	9	3
May	2003	29	2	7	28	15	8	3
June	2003	31	4	7	24	12	9	2
July	2003	34	4	7	23	11	6	2
August	2003	30	7	7	20	10	5	2
September	2003	30	7	8	25	12	3	2
October	2003	25	6	9	25	15	3	2
November	2003	26	5	7	29	16	3	3
December	2003	27	4	6	25	13	2	3
January	2004	34	4	5	24	10	1	3
February	2004	33	5	7	22	9	1	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>
March	2004	31	6	6	23	14	1	2
April	2004	24	7	6	27	12	2	3
May	2004	28	8	5	23	15	2	2
June	2004	33	6	5	22	17	2	2
July	2004	37	6	6	18	22	1	2
August	2004	34	4	6	24	21	1	3
September	2004	35	2	7	22	18	1	2
October	2004	36	2	5	21	17	2	2
November	2004	38	4	4	17	17	2	2
December	2004	33	5	2	22	20	2	2
January	2005	35	4	4	19	19	1	1
February	2005	33	4	6	17	15	1	2
March	2005	32	4	7	19	14	1	2
April	2005	31	4	6	21	14	1	3
May	2005	34	4	5	23	18	2	3
June	2005	37	5	5	18	18	2	3
July	2005	39	6	4	16	16	2	3
August	2005	37	5	4	16	15	2	2
September	2005	37	5	4	17	20	2	2
October	2005	31	5	4	19	29	2	2
November	2005	32	3	3	19	31	2	2
December	2005	34	3	4	19	28	1	2
January	2006	36	3	5	19	23	1	1
February	2006	34	6	4	19	22	1	2
March	2006	32	6	3	18	25	1	3
April	2006	32	7	4	18	26	0	3
May	2006	31	5	5	20	27	1	3
June	2006	32	4	6	19	27	1	3
July	2006	33	4	5	18	28	2	5
August	2006	35	4	5	17	26	2	4
September	2006	29	4	4	20	25	2	4
October	2006	30	6	4	20	24	2	3
November	2006	28	7	4	18	20	2	3
December	2006	34	9	3	14	19	2	2
January	2007	33	8	3	14	19	2	2
February	2007	36	8	4	14	22	2	2
March	2007	30	8	7	17	24	2	2
April	2007	30	7	7	16	23	2	2
May	2007	29	8	6	17	24	1	2
June	2007	28	7	5	20	28	0	1
July	2007	29	9	4	19	27	0	0
August	2007	28	6	5	20	28	1	3
September	2007	30	7	5	18	23	1	5
October	2007	33	6	5	19	23	1	5
November	2007	32	5	4	21	24	1	3
December	2007	32	5	4	23	28	1	2
January	2008	27	5	3	23	31	2	3
February	2008	24	6	3	22	30	3	3
March	2008	27	6	4	19	29	4	2
April	2008	26	5	5	21	35	6	0
May	2008	26	3	5	24	39	5	0
June	2008	22	3	4	26	43	5	1
July	2008	22	3	4	26	42	4	1

REGION NORTH EAST
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>
August	2008	20	4	4	25	46	6	1
September	2008	25	2	4	25	43	5	1
October	2008	23	2	3	26	43	6	1
November	2008	20	1	3	30	37	7	2
December	2008	14	1	3	31	31	14	2
January	2009	13	0	3	32	30	14	3
February	2009	14	1	2	29	26	20	5
March	2009	13	1	1	30	30	21	5
April	2009	17	1	2	34	23	24	4
May	2009	15	1	3	38	25	18	3
June	2009	16	1	2	39	21	17	4
July	2009	12	3	2	38	21	13	4
August	2009	15	4	2	35	21	15	7
September	2009	14	4	4	36	22	13	5
October	2009	14	2	4	34	22	14	4
November	2009	13	1	4	34	21	10	1
December	2009	15	2	3	31	19	10	3
January	2010	17	2	3	28	19	8	5
February	2010	18	3	3	26	15	8	6
March	2010	17	2	4	28	16	6	6
April	2010	17	2	6	28	17	4	5
May	2010	16	3	5	27	21	5	3
June	2010	15	3	6	23	21	7	4
July	2010	16	4	5	28	21	7	4
August	2010	20	4	7	30	17	8	5
September	2010	25	4	5	32	13	8	3
October	2010	23	4	6	35	14	7	4
November	2010	19	3	5	35	17	4	2
December	2010	19	3	6	36	18	3	2
January	2011	19	2	4	31	20	4	3
February	2011	19	4	4	30	21	4	3
March	2011	18	5	3	28	25	3	4
April	2011	17	6	2	32	28	1	3
May	2011	17	5	2	30	32	4	3
June	2011	15	5	3	29	32	4	2
July	2011	16	3	3	28	30	4	1
August	2011	15	3	2	32	29	3	1
September	2011	19	2	1	33	31	5	2
October	2011	21	1	2	36	27	6	2
November	2011	25	1	2	34	22	7	3
December	2011	21	1	2	35	21	8	3
January	2012	18	2	3	27	26	7	3
February	2012	17	2	4	26	25	6	3
March	2012	21	5	8	22	23	4	2
April	2012	22	5	8	30	18	5	3
May	2012	23	5	8	30	20	3	2
June	2012	18	4	6	35	23	5	3
July	2012	15	5	5	31	27	4	2
August	2012	13	7	6	30	26	5	2
September	2012	19	6	4	30	25	5	3
October	2012	26	6	4	27	25	4	4
November	2012	29	5	3	26	26	3	5
December	2012	28	5	3	23	23	3	3

REGION NORTH EAST

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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	2013	23	3	4	27	21	3	4
February	2013	23	4	4	28	19	3	3
March	2013	22	5	3	30	22	3	4
April	2013	24	5	2	27	20	3	4
May	2013	25	6	4	25	18	3	3
June	2013	27	7	6	19	16	3	3
July	2013	29	8	5	18	15	2	3
August	2013	29	9	3	22	17	2	4
September	2013	26	6	3	28	16	2	3
October	2013	22	6	5	28	18	1	4
November	2013	19	7	5	27	19	0	4
December	2013	20	8	5	26	19	1	4
January	2014	23	9	4	25	17	1	3
February	2014	25	8	3	25	18	2	3
March	2014	26	8	2	23	20	2	3
April	2014	26	8	3	23	19	3	2
May	2014	29	8	5	20	16	4	2
June	2014	27	10	5	21	12	4	2
July	2014	30	9	7	22	15	3	3
August	2014	30	8	6	22	17	1	3
September	2014	33	8	7	20	19	1	6
October	2014	32	9	4	18	19	0	5
November	2014	34	10	4	21	16	0	6
December	2014	33	10	4	22	18	1	3
January	2015	36	9	6	23	16	2	3
February	2015	33	7	6	20	19	2	2
March	2015	36	5	5	21	16	2	3
April	2015	34	5	5	22	16	2	2
May	2015	37	7	4	24	16	2	2
June	2015	35	7	4	24	16	2	1
July	2015	36	6	4	22	13	1	2
August	2015	36	4	7	22	10	1	3
September	2015	40	3	6	20	9	2	3
October	2015	37	3	6	22	12	3	3
November	2015	37	3	4	23	12	4	3
December	2015	34	4	3	27	12	4	3
January	2016	40	5	4	25	10	3	3
February	2016	41	3	5	23	10	4	4
March	2016	44	4	6	19	10	4	3
April	2016	40	4	6	19	10	4	6
May	2016	42	6	7	19	10	3	5
June	2016	38	6	7	19	10	3	7
July	2016	35	5	7	21	11	2	4
August	2016	35	4	6	19	12	2	5
September	2016	34	4	7	22	12	2	4
October	2016	37	6	6	19	12	2	5
November	2016	38	6	7	21	13	2	4
December	2016	40	6	6	21	12	2	5
January	2017	41	6	8	22	12	2	4
February	2017	37	6	7	23	8	1	3
March	2017	36	8	9	19	8	0	2
April	2017	40	8	7	17	5	1	1

REGION NORTH EAST
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>
May	2017	41	9	6	16	5	1	1
June	2017	42	8	8	13	5	2	2
July	2017	37	10	8	14	6	3	2
August	2017	38	10	9	14	7	3	3
September	2017	38	8	7	15	7	3	3
October	2017	39	6	10	14	6	2	3
November	2017	37	7	7	12	3	2	2
December	2017	39	9	6	13	4	2	2
January	2018	32	12	3	15	5	3	2
February	2018	35	13	4	17	7	2	2
March	2018	35	12	4	17	8	2	3
April	2018	42	11	6	16	7	1	3
May	2018	41	11	6	17	7	1	3
June	2018	42	10	8	18	6	1	2
July	2018	43	10	7	18	8	1	4
August	2018	44	10	6	18	8	1	4
September	2018	40	10	4	18	10	1	3
October	2018	40	11	4	18	8	1	1
November	2018	37	10	5	21	8	2	1
December	2018	41	11	5	19	8	2	0
January	2019	43	8	6	19	9	2	1
February	2019	44	7	6	17	9	3	2
March	2019	41	5	4	20	8	3	3
April	2019	39	8	3	21	8	3	3
May	2019	43	9	2	22	10	1	2
June	2019	46	9	3	22	12	1	2
July	2019	42	8	5	20	10	1	1
August	2019	41	10	5	15	9	1	1
September	2019	39	11	3	15	7	2	2
October	2019	40	11	2	15	8	2	3
November	2019	39	12	2	15	7	2	3
December	2019	36	12	3	15	8	1	3
January	2020	36	13	3	16	6	1	2
February	2020	31	13	3	19	6	1	1
March	2020	32	12	4	19	5	3	1
April	2020	30	12	4	24	5	8	2
May	2020	31	7	4	27	4	11	3
June	2020	28	7	3	30	3	11	2
July	2020	30	7	3	28	4	7	2
August	2020	29	9	3	27	7	5	2
September	2020	32	9	3	31	7	3	2
October	2020	31	8	3	28	7	1	3
November	2020	30	8	3	28	5	1	2
December	2020	28	9	2	27	4	2	2
January	2021	27	9	3	31	4	2	2
February	2021	24	10	4	36	5	2	2
March	2021	25	11	5	34	8	1	1
April	2021	27	13	5	27	8	1	1
May	2021	33	13	4	19	9	2	1
June	2021	39	12	3	17	9	2	2
July	2021	39	13	5	19	10	3	2
August	2021	36	12	5	20	14	2	2
September	2021	32	11	4	19	15	2	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	31	9	2	21	16	1	1
November	2021	34	10	2	17	18	1	2
December	2021	33	9	2	14	22	1	2
January	2022	30	9	2	17	26	2	2
February	2022	29	9	2	18	26	2	2
March	2022	34	9	3	21	29	3	2
April	2022	38	7	3	18	29	3	2
May	2022	36	5	3	19	31	5	2
June	2022	31	4	3	16	35	7	2
July	2022	27	5	3	15	43	10	2
August	2022	28	5	3	16	45	10	1
September	2022	30	5	2	19	40	7	2
October	2022	31	3	2	21	37	6	2
November	2022	27	1	1	24	40	8	3
December	2022	27	2	1	23	43	10	4
January	2023	29	2	2	23	44	11	5
February	2023	31	3	3	19	41	7	5
March	2023	28	3	4	17	39	5	4
April	2023	27	4	4	18	41	1	5
May	2023	28	4	5	20	39	4	5
June	2023	28	4	4	23	39	5	5
July	2023	32	6	4	21	35	6	4
August	2023	28	7	4	20	36	4	4
September	2023	26	7	4	19	36	3	4
October	2023	23	5	4	20	39	3	6
November	2023	28	6	3	20	37	3	7
December	2023	28	6	3	24	38	3	7
January	2024	29	7	3	22	36	3	4