REGION NORTH EAST
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	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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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
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
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

REGION NORTH EAST
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
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
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

REGION NORTH EAST
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
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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
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

REGION NORTH EAST
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	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
February	2024	27	6	4	26	39	4	3
March	2024	32	8	5	21	36	4	2
April	2024	31	8	4	21	36	3	5
May	2024	33	9	3	17	35	1	5
June	2024	28	9	3	17	39	1	6
July	2024	27	10	3	17	41	1	4
August	2024	23	10	3	17	42	1	4
September	2024	22	11	4	17	39	1	3
October	2024	20	12	3	16	37	1	4
November	2024	19	12	4	17	35	2	4
December	2024	17	10	3	18	38	2	4
January	2025	19	9	3	16	35	2	4
February	2025	19	10	2	14	35	2	4
March	2025	19	9	2	14	35	4	3
April	2025	17	7	3	17	37	8	4
May	2025	15	5	3	19	38	10	5
June	2025	17	5	4	18	34	11	5
July	2025	16	6	3	18	36	7	5
August	2025	19	8	3	19	39	4	4
September	2025	18	9	2	20	43	2	5
October	2025	21	10	2	20	43	3	4
November	2025	18	10	1	22	46	3	4
December	2025	15	11	2	23	46	3	4
January	2026	14	10	1	22	47	2	5
February	2026	16	10	2	22	46	2	4
March	2026	18	10	2	22	46	3	4
April	2026	18	8	2	25	48	3	4
May	2026	18	8	2	24	50	4	4
June	2026	17	9	2	24	54	4	5