REGION NORTH EAST
TABLE 9
ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

Combination of the responses to the questions on Tables 6 and 8.

Key:
(a) Better off financially than a year ago/Better off a year 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

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	1978	12	26	20	18	9	11	4	100	110	634
April	1978	11	27	17	19	11	11	4	100	109	602
May	1978	14	24	16	18	11	12	4	100	108	618
June	1978	15	22	18	18	10	13	4	100	109	586
July	1978	14	27	19	16	9	11	5	100	115	604
August	1978	13	28	20	15	9	11	3	100	116	580
September	1978	17	25	19	15	9	9	5	100	118	609
October	1978	15	22	19	18	8	11	6	100	110	601
November	1978	13	24	16	19	10	10	8	100	108	662
December	1978	10	25	13	22	12	10	9	100	101	658
January	1979	13	24	13	20	14	8	7	100	102	686
February	1979	13	20	16	21	16	8	7	100	96	639
March	1979	13	20	17	21	18	9	3	100	94	609
April	1979	12	17	16	20	23	9	3	100	85	584
May	1979	12	20	14	20	23	9	2	100	88	566
June	1979	11	21	13	18	24	9	4	100	89	643
July	1979	12	21	12	21	20	9	5	100	92	732
August	1979	12	19	13	23	20	8	4	100	88	718
September	1979	12	19	15	22	21	7	4	100	87	690
October	1979	9	18	16	23	22	8	4	100	83	648
November	1979	8	19	15	25	21	9	3	100	81	704
December	1979	7	19	14	29	17	12	2	100	79	691
January	1980	8	21	13	27	14	14	3	100	88	632
February	1980	8	20	14	23	16	16	4	100	89	551
March	1980	7	19	15	22	19	14	4	100	84	516
April	1980	5	18	14	26	21	11	5	100	75	494
May	1980	6	18	13	29	19	12	4	100	76	431
June	1980	8	15	12	30	16	12	5	100	77	433
July	1980	10	15	13	31	14	12	5	100	80	439
August	1980	9	17	15	27	15	13	4	100	83	440
September	1980	9	21	14	24	14	14	4	100	92	452
October	1980	9	18	17	23	13	12	9	100	92	452
November	1980	12	15	16	26	10	11	10	100	92	458
December	1980	9	13	16	29	13	10	9	100	81	445
January	1981	8	15	13	28	16	14	7	100	80	457
February	1981	6	15	14	26	19	15	5	100	76	458
March	1981	7	16	13	25	17	16	5	100	80	480

REGION NORTH EAST
TABLE 9
ANNUAL 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
April	1981	9	14	15	28	16	14	4	100	79	488
May	1981	9	18	14	31	13	12	3	100	82	475
June	1981	8	20	15	30	12	10	4	100	85	467
July	1981	10	24	16	28	12	8	3	100	94	431
August	1981	12	25	17	25	11	6	4	100	102	438
September	1981	13	24	17	22	10	9	4	100	105	416
October	1981	13	22	17	20	11	12	5	100	105	441
November	1981	10	18	18	22	13	15	3	100	93	430
December	1981	10	21	18	24	12	13	3	100	95	442
January	1982	11	19	17	25	11	12	4	100	94	418
February	1982	15	19	17	23	10	10	6	100	101	411
March	1982	14	16	19	22	10	13	5	100	98	397
April	1982	13	18	18	23	11	13	4	100	97	407
May	1982	10	22	17	23	12	13	3	100	97	415
June	1982	11	23	17	20	14	11	4	100	100	428
July	1982	11	23	17	18	16	11	4	100	101	457
August	1982	14	20	18	19	13	12	4	100	102	455
September	1982	17	20	15	20	12	11	4	100	104	430
October	1982	16	21	15	22	9	11	5	100	107	402
November	1982	15	24	13	20	11	13	4	100	107	417
December	1982	11	22	17	21	13	13	3	100	100	437
January	1983	10	20	17	19	15	16	3	100	95	461
February	1983	11	20	17	20	12	15	4	100	98	454
March	1983	13	23	16	18	9	18	4	100	109	454
April	1983	17	26	17	16	7	14	3	100	119	433
May	1983	18	26	19	14	6	14	3	100	124	438
June	1983	19	25	20	17	6	11	3	100	122	448
July	1983	19	24	20	18	5	13	2	100	121	435
August	1983	19	25	19	19	5	11	2	100	121	427
September	1983	18	26	19	15	5	12	4	100	124	431
October	1983	20	26	18	17	5	10	5	100	124	420
November	1983	19	25	21	17	5	9	4	100	122	414
December	1983	22	24	22	17	5	7	3	100	124	439
January	1984	20	26	23	14	5	8	2	100	127	474
February	1984	23	29	19	14	4	9	3	100	135	503
March	1984	23	30	16	14	2	12	3	100	137	487
April	1984	22	28	15	17	2	11	4	100	131	480
May	1984	22	26	18	15	3	11	4	100	130	444
June	1984	22	29	19	14	4	10	3	100	133	449
July	1984	22	29	22	12	4	9	2	100	135	452
August	1984	23	30	20	13	5	8	2	100	136	466
September	1984	24	30	21	13	5	6	2	100	136	419
October	1984	22	33	18	12	5	8	2	100	138	406
November	1984	19	36	19	11	4	8	2	100	140	390

REGION NORTH EAST
TABLE 9
ANNUAL 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	1984	18	35	19	13	5	9	2	100	134	405
January	1985	19	33	21	12	5	8	2	100	136	389
February	1985	19	28	23	14	6	7	3	100	127	379
March	1985	19	24	23	16	5	10	3	100	123	345
April	1985	19	26	21	16	6	9	3	100	123	341
May	1985	20	24	20	19	6	9	2	100	119	343
June	1985	22	24	20	16	8	7	3	100	121	361
July	1985	22	23	24	15	7	8	2	100	122	352
August	1985	18	25	23	14	6	11	3	100	123	359
September	1985	17	26	23	14	5	10	4	100	124	333
October	1985	18	24	24	15	6	9	4	100	121	332
November	1985	21	24	26	13	5	8	3	100	127	310
December	1985	20	26	24	14	5	9	2	100	127	345
January	1986	21	28	19	15	5	11	2	100	128	351
February	1986	22	29	17	15	5	10	2	100	130	380
March	1986	23	28	18	13	7	9	2	100	130	349
April	1986	23	29	18	12	5	11	2	100	135	328
May	1986	24	27	19	11	5	11	2	100	135	308
June	1986	24	29	18	13	3	11	2	100	136	331
July	1986	25	30	17	13	3	8	3	100	139	352
August	1986	25	34	15	11	6	7	2	100	143	357
September	1986	26	33	14	9	8	7	3	100	141	352
October	1986	24	34	15	10	8	7	2	100	140	345
November	1986	23	31	16	13	6	8	4	100	136	357
December	1986	22	31	18	12	4	9	3	100	136	361
January	1987	22	29	20	12	4	9	5	100	135	377
February	1987	22	27	19	12	6	11	4	100	131	356
March	1987	23	28	17	12	5	12	3	100	133	342
April	1987	25	26	16	14	5	12	2	100	132	324
May	1987	22	28	20	12	4	12	2	100	134	328
June	1987	20	27	20	14	3	11	4	100	130	346
July	1987	20	25	21	13	4	12	5	100	128	357
August	1987	24	24	18	15	4	11	5	100	129	373
September	1987	23	26	18	14	4	11	4	100	131	368
October	1987	23	26	20	14	3	10	3	100	132	337
November	1987	19	27	21	15	2	12	4	100	128	280
December	1987	20	25	21	17	2	11	4	100	125	237
January	1988	20	30	17	18	2	10	4	100	130	225
February	1988	22	31	14	17	1	12	4	100	135	247
March	1988	27	32	14	14	1	10	2	100	145	267
April	1988	22	33	16	12	1	11	4	100	142	290
May	1988	19	32	19	14	3	9	3	100	134	283
June	1988	17	30	15	17	3	11	5	100	127	268

REGION NORTH EAST
TABLE 9
ANNUAL 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	1988	19	29	13	18	5	12	5	100	125	262
August	1988	24	29	11	18	3	9	7	100	132	271
September	1988	23	27	14	15	3	12	6	100	132	290
October	1988	22	25	15	17	5	12	4	100	126	304
November	1988	20	27	18	14	5	13	3	100	128	321
December	1988	19	26	20	17	6	10	2	100	122	327
January	1989	19	26	20	18	5	10	1	100	123	332
February	1989	21	27	17	19	6	9	1	100	124	314
March	1989	22	28	14	17	6	12	2	100	127	309
April	1989	22	27	15	16	5	11	4	100	127	282
May	1989	21	29	13	16	5	13	4	100	129	287
June	1989	19	29	16	17	5	11	4	100	126	291
July	1989	17	29	16	17	6	11	4	100	123	309
August	1989	13	23	23	19	7	11	4	100	111	311
September	1989	17	19	23	17	7	11	6	100	111	305
October	1989	19	17	24	14	6	12	8	100	115	284
November	1989	18	21	21	14	7	13	7	100	118	282
December	1989	16	24	22	15	5	14	5	100	121	291
January	1990	15	24	23	18	4	13	2	100	117	313
February	1990	16	23	24	19	4	10	4	100	116	321
March	1990	15	25	25	19	5	8	4	100	115	323
April	1990	15	27	19	18	7	10	3	100	116	325
May	1990	17	27	19	17	8	10	3	100	119	331
June	1990	20	23	17	17	7	12	3	100	118	322
July	1990	20	22	23	15	6	11	3	100	120	312
August	1990	16	22	23	18	4	14	3	100	116	305
September	1990	11	25	22	20	7	12	3	100	109	314
October	1990	10	22	19	26	10	11	3	100	97	318
November	1990	12	20	14	28	11	10	4	100	93	318
December	1990	12	19	14	28	13	11	4	100	90	303
January	1991	12	21	15	25	11	11	5	100	98	306
February	1991	10	22	18	25	12	12	2	100	95	317
March	1991	11	23	18	22	9	14	3	100	103	325
April	1991	11	27	15	21	9	15	3	100	108	327
May	1991	14	27	15	18	9	14	3	100	114	318
June	1991	12	26	16	19	10	13	4	100	109	305
July	1991	12	22	18	21	10	12	4	100	104	309
August	1991	9	22	19	23	9	14	4	100	100	310
September	1991	11	23	17	25	6	14	3	100	103	336
October	1991	10	24	19	24	4	17	2	100	105	338
November	1991	11	22	17	25	4	18	2	100	104	337
December	1991	8	17	19	24	7	19	6	100	95	302
January	1992	8	13	19	24	9	20	6	100	87	278

REGION NORTH EAST
TABLE 9
ANNUAL 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
February	1992	7	15	22	24	9	17	7	100	90	260
March	1992	8	19	20	23	8	16	5	100	97	291
April	1992	14	22	17	21	7	12	6	100	107	310
May	1992	13	21	19	19	9	14	5	100	106	330
June	1992	15	22	19	17	8	14	4	100	112	311
July	1992	11	22	17	20	8	17	5	100	104	289
August	1992	11	19	16	22	9	19	4	100	98	260
September	1992	11	17	18	24	8	18	4	100	97	265
October	1992	13	15	23	23	7	17	3	100	98	282
November	1992	13	22	25	19	6	11	4	100	111	304
December	1992	14	23	24	17	6	11	5	100	114	300
January	1993	14	24	21	17	5	12	7	100	117	286
February	1993	15	21	20	18	5	14	8	100	113	273
March	1993	11	20	20	24	4	14	7	100	103	279
April	1993	10	22	21	23	4	13	7	100	106	300
May	1993	11	26	17	23	3	14	6	100	110	313
June	1993	14	27	16	18	7	13	5	100	115	314
July	1993	13	29	15	17	10	13	3	100	115	313
August	1993	12	23	15	21	12	12	4	100	102	313
September	1993	10	26	17	20	11	11	5	100	104	305
October	1993	10	25	16	23	9	12	5	100	103	307
November	1993	13	29	14	21	8	12	3	100	114	307
December	1993	15	31	11	23	6	11	3	100	116	305
January	1994	15	33	14	20	7	9	3	100	121	294
February	1994	15	31	15	18	5	10	5	100	123	296
March	1994	13	28	19	16	4	12	7	100	122	308
April	1994	14	26	18	18	3	15	6	100	119	302
May	1994	13	27	21	20	3	12	4	100	117	299
June	1994	14	26	22	20	4	11	4	100	117	289
July	1994	14	26	23	18	4	10	4	100	118	300
August	1994	16	28	18	19	3	11	5	100	122	299
September	1994	17	28	16	19	5	11	4	100	121	304
October	1994	19	28	14	19	6	11	3	100	122	306
November	1994	19	26	17	17	7	9	4	100	121	298
December	1994	20	25	18	16	7	10	4	100	122	289
January	1995	18	29	16	15	6	11	5	100	126	291
February	1995	18	29	14	18	5	11	4	100	124	296
March	1995	15	29	12	22	6	10	5	100	116	302
April	1995	17	26	14	23	6	11	4	100	114	293
May	1995	15	25	17	20	7	13	3	100	112	297
June	1995	18	25	18	18	5	14	2	100	120	305
July	1995	20	22	21	17	6	11	3	100	120	299
August	1995	24	23	21	15	4	8	4	100	128	292
September	1995	23	23	21	18	5	7	3	100	122	293

REGION NORTH EAST
TABLE 9
ANNUAL 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
October	1995	21	23	17	19	7	10	3	100	118	308
November	1995	18	23	15	20	8	13	2	100	113	323
December	1995	17	25	14	18	9	13	4	100	114	309
January	1996	16	24	18	15	9	12	5	100	115	301
February	1996	14	26	20	16	9	10	5	100	115	279
March	1996	17	27	21	14	7	10	4	100	123	288
April	1996	16	30	20	17	7	8	3	100	122	291
May	1996	16	29	21	14	8	8	3	100	123	312
June	1996	14	29	20	17	8	9	3	100	119	312
July	1996	15	29	19	17	7	9	3	100	119	318
August	1996	16	28	20	18	5	9	3	100	121	307
September	1996	17	26	21	16	5	9	5	100	122	303
October	1996	14	25	23	15	4	14	5	100	120	292
November	1996	15	25	21	16	4	14	4	100	121	297
December	1996	13	29	21	16	4	15	3	100	122	300
January	1997	15	32	17	16	4	13	3	100	128	297
February	1997	15	32	17	16	3	13	4	100	128	291
March	1997	21	28	16	15	3	13	4	100	130	281
April	1997	23	28	18	16	3	10	3	100	132	290
May	1997	24	26	18	17	4	10	1	100	130	294
June	1997	20	28	17	18	3	13	1	100	127	306
July	1997	19	25	18	16	3	15	3	100	125	301
August	1997	20	23	22	14	3	14	4	100	126	308
September	1997	23	24	23	14	3	9	4	100	130	298
October	1997	22	25	22	15	3	9	3	100	129	299
November	1997	23	31	20	14	3	7	2	100	137	298
December	1997	25	28	21	10	3	10	3	100	140	298
January	1998	22	30	23	9	3	9	4	100	140	295
February	1998	21	32	23	9	2	9	4	100	142	286
March	1998	21	30	22	13	2	8	3	100	137	276
April	1998	22	34	19	10	3	9	2	100	143	280
May	1998	23	32	20	11	3	9	2	100	141	279
June	1998	25	34	18	10	2	8	3	100	147	281
July	1998	28	31	18	12	1	7	3	100	145	276
August	1998	30	28	17	11	3	7	3	100	144	272
September	1998	27	27	20	10	3	10	4	100	142	284
October	1998	25	27	21	9	4	10	4	100	140	291
November	1998	22	30	22	11	3	10	3	100	138	298
December	1998	24	30	18	14	3	9	1	100	138	294
January	1999	28	28	16	13	3	9	2	100	139	284
February	1999	28	27	18	12	4	9	3	100	139	279
March	1999	25	28	19	11	3	9	5	100	139	277
April	1999	25	25	24	10	1	10	5	100	138	285

REGION NORTH EAST
TABLE 9
ANNUAL 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
May	1999	26	26	23	9	1	11	4	100	142	293
June	1999	26	28	24	8	1	12	1	100	146	301
July	1999	23	34	21	8	1	11	2	100	149	290
August	1999	23	34	17	8	3	13	2	100	147	291
September	1999	23	34	16	9	4	12	3	100	144	281
October	1999	23	34	16	10	6	9	3	100	141	282
November	1999	26	30	19	9	6	7	3	100	142	267
December	1999	27	26	23	8	5	8	4	100	140	271
January	2000	29	26	24	7	4	8	3	100	145	265
February	2000	28	29	22	8	2	8	3	100	147	267
March	2000	28	30	20	7	2	9	4	100	149	274
April	2000	28	29	18	9	2	10	5	100	146	283
May	2000	26	28	19	9	3	10	5	100	142	282
June	2000	26	30	18	10	3	11	3	100	143	280
July	2000	23	33	17	11	4	10	2	100	142	280
August	2000	22	36	15	12	3	9	4	100	143	288
September	2000	23	33	15	14	3	9	4	100	139	288
October	2000	24	30	16	13	3	10	4	100	138	298
November	2000	26	27	17	13	4	12	2	100	137	300
December	2000	24	28	17	14	4	12	1	100	135	303
January	2001	21	31	17	16	2	12	1	100	134	292
February	2001	17	32	20	17	1	12	1	100	131	287
March	2001	16	32	20	15	2	13	2	100	132	287
April	2001	19	29	18	14	3	15	2	100	131	281
May	2001	20	27	19	14	3	15	2	100	130	280
June	2001	22	26	18	15	3	14	2	100	130	290
July	2001	22	28	19	17	4	9	1	100	129	292
August	2001	20	30	17	17	5	8	2	100	127	292
September	2001	16	31	17	17	5	8	5	100	125	277
October	2001	16	27	18	16	5	12	5	100	122	283
November	2001	15	26	22	15	4	13	5	100	122	278
December	2001	18	24	21	13	5	16	3	100	124	297
January	2002	17	26	20	12	5	17	4	100	126	299
February	2002	17	27	16	16	3	16	4	100	124	306
March	2002	17	29	17	17	3	13	3	100	126	283
April	2002	21	29	15	16	3	13	3	100	131	276
May	2002	19	31	16	12	4	13	5	100	135	277
June	2002	19	29	13	14	3	14	7	100	130	275
July	2002	14	28	15	18	5	14	6	100	119	275
August	2002	18	26	11	19	6	15	4	100	120	279
September	2002	17	28	12	18	6	16	3	100	120	284
October	2002	20	25	11	17	6	18	3	100	123	280
November	2002	17	22	13	19	8	19	2	100	113	274
December	2002	18	22	13	20	9	18	2	100	111	262

REGION NORTH EAST
TABLE 9
ANNUAL 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
January	2003	15	25	15	20	9	14	2	100	111	283
February	2003	15	25	16	18	9	14	4	100	113	286
March	2003	14	20	18	19	11	15	3	100	103	292
April	2003	14	18	18	19	10	17	4	100	103	287
May	2003	17	17	20	19	9	15	3	100	106	293
June	2003	19	20	21	14	9	14	3	100	116	287
July	2003	23	21	19	13	8	13	3	100	124	279
August	2003	22	23	18	11	11	13	2	100	123	261
September	2003	23	21	16	18	7	13	2	100	119	279
October	2003	18	20	17	21	9	14	2	100	107	281
November	2003	16	20	18	25	5	15	2	100	105	299
December	2003	15	23	20	21	7	13	1	100	110	284
January	2004	21	22	20	19	5	12	1	100	119	275
February	2004	23	24	20	14	8	11	0	100	125	260
March	2004	23	25	17	14	9	11	1	100	125	272
April	2004	19	25	17	14	10	14	2	100	120	276
May	2004	20	24	16	18	7	13	2	100	119	281
June	2004	21	22	18	18	6	13	1	100	119	286
July	2004	25	22	17	18	7	10	2	100	122	279
August	2004	24	22	16	18	6	11	3	100	122	281
September	2004	23	24	18	15	7	9	4	100	125	273
October	2004	18	27	18	19	6	9	3	100	121	273
November	2004	18	29	21	16	7	9	2	100	124	260
December	2004	16	26	21	20	4	12	1	100	118	258
January	2005	18	28	21	17	4	10	2	100	124	252
February	2005	17	29	20	18	4	9	2	100	124	253
March	2005	15	32	20	16	6	9	3	100	126	265
April	2005	12	34	16	19	7	10	2	100	121	277
May	2005	13	29	18	19	7	13	2	100	115	273
June	2005	13	30	18	20	6	11	2	100	117	245
July	2005	18	28	21	17	5	10	2	100	125	239
August	2005	20	31	19	16	4	8	1	100	132	246
September	2005	21	28	17	18	6	9	1	100	125	275
October	2005	15	28	15	22	10	9	2	100	111	280
November	2005	15	25	14	23	12	9	1	100	105	277
December	2005	17	27	12	21	11	9	3	100	112	258
January	2006	20	25	16	20	8	9	2	100	116	253
February	2006	21	27	17	19	8	7	2	100	120	272
March	2006	19	23	22	18	8	7	3	100	116	291
April	2006	18	26	22	15	10	7	3	100	119	298
May	2006	15	24	21	16	10	11	3	100	114	284
June	2006	17	26	15	19	9	11	2	100	114	266
July	2006	18	23	15	24	7	11	2	100	109	264

REGION NORTH EAST
TABLE 9
ANNUAL 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	2006	18	24	17	24	9	7	1	100	110	275
September	2006	14	23	21	23	12	7	1	100	101	280
October	2006	15	23	21	19	12	8	1	100	106	284
November	2006	16	22	22	21	10	8	1	100	107	278
December	2006	19	26	21	20	5	7	1	100	120	281
January	2007	19	28	19	21	6	6	1	100	120	279
February	2007	17	34	18	18	6	7	0	100	128	280
March	2007	14	33	18	18	8	9	0	100	120	278
April	2007	16	29	17	18	8	10	1	100	119	286
May	2007	17	25	18	22	6	11	1	100	114	284
June	2007	18	23	17	24	9	9	1	100	108	283
July	2007	16	27	18	23	7	8	0	100	114	274
August	2007	14	28	18	20	10	9	1	100	113	278
September	2007	15	28	19	18	6	11	2	100	118	264
October	2007	15	27	17	20	7	12	3	100	115	272
November	2007	17	24	15	21	7	12	4	100	113	269
December	2007	16	23	14	22	8	15	3	100	109	283
January	2008	12	24	15	22	9	15	2	100	105	274
February	2008	10	25	14	26	10	13	1	100	100	265
March	2008	11	28	13	22	12	12	1	100	105	268
April	2008	10	24	13	24	15	11	2	100	95	280
May	2008	10	23	14	20	18	14	2	100	95	279
June	2008	8	20	14	24	18	14	3	100	85	275
July	2008	9	19	13	25	17	15	2	100	85	281
August	2008	8	16	16	31	15	13	2	100	77	282
September	2008	9	20	15	28	13	13	3	100	88	307
October	2008	6	19	14	31	12	12	6	100	83	293
November	2008	6	19	11	31	13	14	6	100	81	293
December	2008	6	14	12	38	11	14	5	100	70	268
January	2009	5	14	14	37	12	15	3	100	70	270
February	2009	6	14	12	37	11	15	5	100	72	273
March	2009	3	14	13	35	13	16	5	100	69	289
April	2009	4	16	12	32	11	18	7	100	77	281
May	2009	3	16	14	33	11	20	5	100	75	292
June	2009	3	19	12	29	9	24	4	100	84	281
July	2009	5	17	12	31	9	23	2	100	82	288
August	2009	6	18	12	26	10	26	2	100	88	280
September	2009	9	16	15	27	9	22	2	100	88	290
October	2009	9	14	18	27	9	22	2	100	87	274
November	2009	9	15	21	27	8	17	3	100	89	284
December	2009	7	19	20	30	7	16	2	100	90	295
January	2010	7	22	20	28	9	12	2	100	92	295
February	2010	8	22	18	28	9	12	2	100	92	282

REGION NORTH EAST
TABLE 9
ANNUAL 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	2010	8	20	19	29	10	11	3	100	89	267
April	2010	9	21	17	30	9	11	2	100	92	278
May	2010	8	22	19	31	10	9	2	100	88	286
June	2010	8	20	21	31	9	10	2	100	89	282
July	2010	6	18	22	32	8	12	2	100	85	283
August	2010	8	19	22	31	8	11	1	100	89	282
September	2010	8	20	21	29	9	12	2	100	90	276
October	2010	8	19	19	27	11	14	2	100	90	277
November	2010	8	18	21	27	10	13	3	100	89	285
December	2010	7	20	19	29	8	13	4	100	90	284
January	2011	8	23	19	28	7	10	5	100	96	305
February	2011	9	24	16	26	9	10	5	100	98	309
March	2011	11	24	14	24	12	10	6	100	99	308
April	2011	11	21	12	29	13	10	4	100	90	290
May	2011	10	18	13	31	14	10	5	100	83	283
June	2011	10	15	17	33	12	10	3	100	80	287
July	2011	7	16	23	31	11	9	3	100	81	287
August	2011	6	15	21	32	13	9	2	100	76	288
September	2011	7	17	19	31	16	8	3	100	77	289
October	2011	9	17	14	33	14	8	4	100	79	295
November	2011	9	21	15	31	11	10	3	100	88	303
December	2011	7	19	17	33	10	10	4	100	84	304
January	2012	7	18	22	30	10	10	3	100	85	298
February	2012	11	18	23	29	9	8	2	100	91	296
March	2012	13	24	22	25	9	5	2	100	103	305
April	2012	13	27	20	22	9	7	3	100	108	317
May	2012	11	26	20	20	11	8	5	100	106	311
June	2012	9	21	23	20	12	10	5	100	97	308
July	2012	7	19	25	23	14	9	3	100	89	299
August	2012	8	19	23	27	12	8	3	100	87	309
September	2012	10	19	20	30	11	5	6	100	89	313
October	2012	12	19	19	28	9	5	8	100	95	303
November	2012	13	21	16	25	9	7	9	100	99	285
December	2012	14	21	16	24	12	8	6	100	99	269
January	2013	13	19	16	26	12	10	4	100	94	280
February	2013	12	19	20	25	11	10	2	100	95	289
March	2013	9	20	22	26	9	12	3	100	95	300
April	2013	9	22	22	22	11	10	4	100	98	291
May	2013	13	22	21	22	10	8	3	100	103	281
June	2013	16	23	21	20	11	5	4	100	108	259
July	2013	16	25	22	20	9	6	2	100	113	277
August	2013	14	24	23	19	10	8	3	100	108	282
September	2013	12	23	23	18	11	10	3	100	106	295
October	2013	11	19	24	19	14	10	3	100	98	262

REGION NORTH EAST
TABLE 9
ANNUAL 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
November	2013	10	21	23	20	15	8	3	100	96	260
December	2013	8	22	24	21	14	9	2	100	94	264
January	2014	7	27	21	21	12	10	2	100	100	279
February	2014	10	25	19	21	13	11	1	100	100	290
March	2014	14	26	15	17	14	11	3	100	109	274
April	2014	16	23	19	16	13	10	4	100	110	270
May	2014	16	26	20	17	10	8	4	100	114	259
June	2014	15	26	23	16	10	8	3	100	115	280
July	2014	13	30	20	18	10	7	3	100	115	270
August	2014	13	29	19	16	11	9	3	100	115	268
September	2014	17	28	17	18	9	8	3	100	118	248
October	2014	18	26	17	18	7	11	4	100	120	233
November	2014	20	26	17	15	6	10	6	100	124	220
December	2014	17	28	20	14	8	8	5	100	124	244
January	2015	19	30	19	13	8	6	4	100	128	261
February	2015	20	28	20	15	8	7	2	100	125	263
March	2015	23	28	16	14	8	10	1	100	129	242
April	2015	24	27	16	13	8	12	1	100	130	235
May	2015	24	29	15	14	8	10	1	100	131	232
June	2015	22	28	17	14	8	10	1	100	127	245
July	2015	23	28	18	14	8	9	1	100	128	251
August	2015	20	29	19	14	6	8	2	100	129	251
September	2015	21	28	19	14	5	8	5	100	130	227
October	2015	19	27	21	14	4	8	6	100	128	224
November	2015	19	30	18	12	5	8	7	100	131	232
December	2015	18	31	18	15	6	7	5	100	128	242
January	2016	18	34	16	15	7	6	3	100	129	243
February	2016	18	32	19	18	5	6	1	100	127	224
March	2016	21	31	19	16	4	7	2	100	133	224
April	2016	19	30	20	18	3	8	3	100	127	235
May	2016	21	29	18	16	3	9	4	100	130	259
June	2016	18	32	17	18	3	9	4	100	130	256
July	2016	22	29	18	14	4	9	4	100	132	247
August	2016	17	32	21	15	4	6	5	100	130	222
September	2016	17	31	21	14	5	7	5	100	130	231
October	2016	16	37	17	12	3	9	6	100	139	232
November	2016	23	31	13	11	4	10	7	100	138	276
December	2016	22	30	13	14	5	11	6	100	133	276
January	2017	21	27	15	17	5	11	4	100	125	280
February	2017	16	32	18	16	4	10	4	100	128	257
March	2017	20	32	18	13	2	10	5	100	137	258
April	2017	25	32	18	11	2	7	5	100	144	266
May	2017	27	28	19	13	3	7	3	100	139	254

REGION NORTH EAST
TABLE 9
ANNUAL 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
June	2017	28	28	20	12	3	6	2	100	141	252
July	2017	23	27	20	16	5	6	2	100	130	262
August	2017	25	31	16	15	6	5	2	100	136	287
September	2017	25	28	17	16	6	6	2	100	131	296
October	2017	27	30	16	14	4	7	2	100	140	297
November	2017	29	25	20	13	3	7	2	100	137	284
December	2017	26	27	19	13	5	8	2	100	136	282
January	2018	23	24	23	12	6	11	1	100	129	273
February	2018	19	29	21	13	6	11	1	100	129	277
March	2018	20	29	21	12	5	12	1	100	132	283
April	2018	25	30	16	12	5	10	1	100	139	294
May	2018	29	26	18	9	5	10	2	100	141	297
June	2018	32	26	16	11	4	9	2	100	143	285
July	2018	29	28	14	15	3	8	3	100	139	276
August	2018	28	28	11	18	3	8	4	100	136	271
September	2018	27	26	13	17	4	9	3	100	132	268
October	2018	29	25	15	15	4	10	2	100	135	268
November	2018	23	28	17	14	5	11	2	100	131	258
December	2018	21	32	18	12	5	9	3	100	135	260
January	2019	19	31	17	13	4	12	4	100	132	253
February	2019	24	28	18	13	3	11	3	100	135	249
March	2019	23	25	18	16	4	11	3	100	129	249
April	2019	24	29	19	13	4	8	3	100	137	246
May	2019	26	28	18	14	5	7	2	100	135	241
June	2019	30	26	18	12	6	7	2	100	138	226
July	2019	32	20	18	13	6	8	3	100	133	229
August	2019	32	20	18	14	5	8	3	100	132	239
September	2019	26	22	17	16	5	11	4	100	127	249
October	2019	23	24	17	17	6	10	3	100	123	250
November	2019	19	29	18	14	5	12	3	100	129	264
December	2019	22	29	20	13	4	9	3	100	133	281
January	2020	21	29	18	11	6	9	5	100	133	276
February	2020	22	28	19	11	7	8	5	100	132	275
March	2020	19	28	20	11	8	10	4	100	128	286
April	2020	14	29	18	16	7	13	3	100	121	290
May	2020	12	26	16	21	7	14	4	100	109	305
June	2020	14	24	14	22	5	15	5	100	111	290
July	2020	18	22	18	19	4	15	4	100	116	292
August	2020	19	22	19	15	5	14	7	100	121	296
September	2020	15	21	20	16	6	14	8	100	114	283
October	2020	13	23	22	16	5	13	8	100	116	292
November	2020	13	25	23	15	3	15	6	100	120	276
December	2020	13	27	22	13	3	16	5	100	124	286

REGION NORTH EAST
TABLE 9
ANNUAL 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
January	2021	14	26	19	12	5	19	5	100	123	279
February	2021	12	24	19	17	7	19	4	100	112	280
March	2021	12	25	18	17	7	18	3	100	112	274
April	2021	13	27	21	20	6	12	2	100	113	287
May	2021	15	33	21	16	5	7	3	100	127	289
June	2021	18	34	20	15	4	6	3	100	133	299
July	2021	20	35	19	11	5	7	4	100	139	287
August	2021	16	35	17	14	6	10	3	100	131	288
September	2021	15	33	17	14	8	9	3	100	127	278
October	2021	13	33	17	16	9	10	2	100	122	268
November	2021	17	29	17	15	12	9	2	100	119	257
December	2021	17	26	17	16	13	9	1	100	114	273
January	2022	16	22	16	17	16	11	2	100	106	290
February	2022	15	21	19	14	15	13	2	100	107	292
March	2022	15	21	15	16	16	16	1	100	105	277
April	2022	16	23	15	17	14	13	3	100	109	263
May	2022	16	23	12	21	14	11	4	100	105	276
June	2022	16	22	12	20	17	9	4	100	101	268
July	2022	14	18	13	22	21	11	1	100	89	276
August	2022	13	19	14	18	23	11	2	100	91	269
September	2022	13	21	15	17	19	12	2	100	99	277
October	2022	16	23	12	16	18	13	3	100	104	273
November	2022	15	22	10	22	15	14	2	100	100	280
December	2022	15	21	7	25	16	13	2	100	96	268
January	2023	16	20	10	25	16	12	2	100	95	268
February	2023	18	20	12	24	15	10	1	100	99	270
March	2023	16	22	15	22	14	9	2	100	102	288
April	2023	15	21	16	22	14	10	3	100	100	281
May	2023	13	22	17	18	15	10	4	100	102	268
June	2023	15	20	16	20	15	11	3	100	100	269
July	2023	18	22	15	18	13	10	3	100	108	301
August	2023	19	20	12	22	14	10	3	100	104	304
September	2023	16	20	18	20	14	7	5	100	103	295
October	2023	12	20	18	24	16	6	4	100	92	280
November	2023	12	17	23	20	16	8	4	100	93	283
December	2023	13	18	15	24	16	11	3	100	91	292
January	2024	14	23	13	22	11	13	3	100	104	316
February	2024	13	24	13	25	8	13	5	100	105	315
March	2024	16	25	13	21	6	11	6	100	114	318
April	2024	15	23	16	24	7	10	5	100	107	311
May	2024	18	23	15	21	10	9	4	100	111	390
June	2024	16	20	18	20	14	9	2	100	102	442
July	2024	16	20	19	19	16	8	3	100	101	468
August	2024	13	20	19	20	16	9	3	100	98	482

REGION NORTH EAST
TABLE 9
ANNUAL 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
September	2024	14	22	19	19	15	9	3	100	103	485
October	2024	12	25	21	18	13	9	2	100	106	520
November	2024	12	24	22	19	12	10	2	100	105	459
December	2024	8	21	20	26	10	14	2	100	94	433
January	2025	9	19	18	26	9	16	3	100	92	430
February	2025	10	17	16	29	10	16	2	100	88	466
March	2025	10	18	17	26	16	11	2	100	87	602
April	2025	11	15	16	28	21	8	1	100	77	626
May	2025	9	14	17	24	28	6	2	100	71	653
June	2025	12	13	17	24	27	5	1	100	73	566
July	2025	11	14	19	24	26	5	2	100	76	605
August	2025	14	14	18	25	23	5	1	100	79	588
September	2025	12	14	18	24	24	6	2	100	78	644
October	2025	15	13	17	22	25	6	2	100	82	621
November	2025	13	13	18	19	27	7	2	100	80	638
December	2025	12	15	16	21	29	6	1	100	77	578
January	2026	12	14	17	22	28	6	1	100	77	598
February	2026	13	14	17	23	27	5	1	100	78	638
March	2026	14	14	17	22	26	6	2	100	80	721
April	2026	11	13	18	22	29	6	2	100	74	714
May	2026	11	12	16	24	30	5	1	100	69	689
June	2026	11	10	16	25	31	5	1	100	65	677
July	2026	12	12	15	25	29	6	2	100	69	682