

REGION SOUTH

**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)

| <u>Date of Survey</u> |      | (a)<br>Continuous<br>Increase | (b)<br>Intermittent<br>Increase | (c)<br>No<br>Change | (d)<br>Intermittent<br>Decline | (e)<br>Continuous<br>Decline | (f)<br>Mixed<br>Change | DK, NA | Total | Relative | Cases |
|-----------------------|------|-------------------------------|---------------------------------|---------------------|--------------------------------|------------------------------|------------------------|--------|-------|----------|-------|
| September             | 1980 | 28                            | 18                              | 6                   | 14                             | 6                            | 17                     | 11     | 100   | 126      | 670   |
| March                 | 1981 | 25                            | 18                              | 4                   | 12                             | 7                            | 21                     | 12     | 100   | 124      | 708   |
| September             | 1981 | 30                            | 21                              | 5                   | 7                              | 10                           | 18                     | 7      | 100   | 134      | 670   |
| March                 | 1982 | 32                            | 19                              | 3                   | 13                             | 6                            | 23                     | 4      | 100   | 132      | 621   |
| September             | 1982 | 28                            | 18                              | 4                   | 12                             | 9                            | 20                     | 8      | 100   | 125      | 649   |
| March                 | 1983 | 31                            | 15                              | 5                   | 10                             | 9                            | 21                     | 8      | 100   | 127      | 704   |
| September             | 1983 | 33                            | 16                              | 5                   | 13                             | 5                            | 20                     | 6      | 100   | 131      | 666   |
| March                 | 1984 | 36                            | 20                              | 6                   | 10                             | 5                            | 16                     | 6      | 100   | 141      | 623   |
| September             | 1984 | 40                            | 19                              | 8                   | 8                              | 5                            | 14                     | 7      | 100   | 146      | 645   |
| September             | 1985 | 31                            | 25                              | 7                   | 12                             | 5                            | 14                     | 6      | 100   | 139      | 625   |
| September             | 2011 | 18                            | 15                              | 5                   | 22                             | 13                           | 21                     | 5      | 100   | 98       | 488   |
| October               | 2011 | 18                            | 17                              | 6                   | 20                             | 13                           | 20                     | 6      | 100   | 102      | 473   |
| November              | 2011 | 17                            | 16                              | 7                   | 20                             | 12                           | 23                     | 5      | 100   | 101      | 486   |
| December              | 2011 | 18                            | 16                              | 7                   | 20                             | 11                           | 23                     | 5      | 100   | 104      | 482   |
| January               | 2012 | 19                            | 17                              | 7                   | 21                             | 11                           | 21                     | 5      | 100   | 104      | 495   |
| February              | 2012 | 20                            | 17                              | 6                   | 23                             | 10                           | 19                     | 5      | 100   | 103      | 487   |
| March                 | 2012 | 18                            | 18                              | 7                   | 23                             | 10                           | 19                     | 5      | 100   | 103      | 488   |
| April                 | 2012 | 18                            | 17                              | 7                   | 24                             | 11                           | 19                     | 4      | 100   | 100      | 477   |
| May                   | 2012 | 18                            | 19                              | 6                   | 20                             | 11                           | 20                     | 5      | 100   | 107      | 501   |
| June                  | 2012 | 18                            | 19                              | 7                   | 19                             | 12                           | 21                     | 4      | 100   | 107      | 496   |
| July                  | 2012 | 20                            | 20                              | 7                   | 15                             | 11                           | 22                     | 4      | 100   | 113      | 513   |
| August                | 2012 | 19                            | 18                              | 7                   | 16                             | 12                           | 24                     | 4      | 100   | 109      | 506   |
| September             | 2012 | 19                            | 19                              | 6                   | 16                             | 10                           | 23                     | 6      | 100   | 113      | 521   |
| October               | 2012 | 19                            | 17                              | 6                   | 18                             | 9                            | 25                     | 6      | 100   | 109      | 520   |
| November              | 2012 | 23                            | 17                              | 7                   | 16                             | 9                            | 21                     | 7      | 100   | 114      | 523   |
| December              | 2012 | 22                            | 14                              | 7                   | 19                             | 11                           | 20                     | 7      | 100   | 106      | 518   |
| January               | 2013 | 22                            | 16                              | 6                   | 18                             | 14                           | 17                     | 6      | 100   | 105      | 500   |
| February              | 2013 | 19                            | 17                              | 5                   | 21                             | 15                           | 18                     | 4      | 100   | 101      | 486   |
| March                 | 2013 | 24                            | 17                              | 6                   | 18                             | 14                           | 17                     | 3      | 100   | 108      | 500   |
| April                 | 2013 | 24                            | 16                              | 7                   | 18                             | 13                           | 18                     | 3      | 100   | 109      | 521   |
| May                   | 2013 | 25                            | 19                              | 6                   | 16                             | 14                           | 16                     | 4      | 100   | 114      | 525   |
| June                  | 2013 | 24                            | 18                              | 6                   | 17                             | 12                           | 19                     | 4      | 100   | 113      | 509   |
| July                  | 2013 | 23                            | 19                              | 5                   | 17                             | 12                           | 19                     | 4      | 100   | 113      | 499   |
| August                | 2013 | 25                            | 16                              | 6                   | 16                             | 13                           | 19                     | 5      | 100   | 112      | 503   |
| September             | 2013 | 25                            | 17                              | 4                   | 16                             | 13                           | 19                     | 5      | 100   | 113      | 501   |
| October               | 2013 | 29                            | 17                              | 4                   | 15                             | 11                           | 18                     | 6      | 100   | 119      | 516   |
| November              | 2013 | 25                            | 17                              | 6                   | 16                             | 11                           | 20                     | 5      | 100   | 116      | 511   |
| December              | 2013 | 26                            | 17                              | 6                   | 15                             | 12                           | 20                     | 4      | 100   | 116      | 511   |
| January               | 2014 | 22                            | 18                              | 8                   | 16                             | 13                           | 19                     | 4      | 100   | 111      | 511   |

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

| <u>Date of Survey</u> |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
|                       |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |               |              |                 |              |
| February              | 2014 | 25                         | 19                           | 8                | 16                          | 13                        | 15                  | 5             | 100          | 115             | 527          |
| March                 | 2014 | 26                         | 18                           | 7                | 16                          | 12                        | 16                  | 5             | 100          | 117             | 540          |
| April                 | 2014 | 28                         | 17                           | 6                | 15                          | 11                        | 18                  | 5             | 100          | 118             | 520          |
| May                   | 2014 | 28                         | 18                           | 5                | 16                          | 11                        | 19                  | 4             | 100          | 119             | 496          |
| June                  | 2014 | 25                         | 17                           | 5                | 16                          | 12                        | 21                  | 4             | 100          | 115             | 490          |
| July                  | 2014 | 25                         | 18                           | 6                | 14                          | 12                        | 20                  | 5             | 100          | 116             | 515          |
| August                | 2014 | 25                         | 17                           | 5                | 13                          | 11                        | 22                  | 6             | 100          | 119             | 527          |
| September             | 2014 | 27                         | 18                           | 6                | 14                          | 8                         | 21                  | 6             | 100          | 124             | 535          |
| October               | 2014 | 31                         | 17                           | 5                | 15                          | 7                         | 20                  | 5             | 100          | 126             | 538          |
| November              | 2014 | 29                         | 16                           | 8                | 17                          | 7                         | 19                  | 5             | 100          | 121             | 538          |
| December              | 2014 | 33                         | 16                           | 8                | 15                          | 7                         | 17                  | 4             | 100          | 127             | 548          |
| January               | 2015 | 33                         | 17                           | 6                | 15                          | 5                         | 19                  | 5             | 100          | 130             | 544          |
| February              | 2015 | 36                         | 18                           | 4                | 13                          | 6                         | 18                  | 4             | 100          | 136             | 560          |
| March                 | 2015 | 37                         | 18                           | 4                | 13                          | 7                         | 17                  | 5             | 100          | 135             | 564          |
| April                 | 2015 | 37                         | 19                           | 5                | 12                          | 8                         | 16                  | 4             | 100          | 136             | 562          |
| May                   | 2015 | 37                         | 20                           | 4                | 11                          | 7                         | 18                  | 3             | 100          | 138             | 556          |
| June                  | 2015 | 36                         | 23                           | 5                | 10                          | 6                         | 16                  | 4             | 100          | 142             | 542          |
| July                  | 2015 | 36                         | 21                           | 5                | 11                          | 7                         | 16                  | 4             | 100          | 138             | 552          |
| August                | 2015 | 34                         | 22                           | 6                | 10                          | 7                         | 18                  | 4             | 100          | 138             | 573          |
| September             | 2015 | 33                         | 19                           | 5                | 11                          | 8                         | 21                  | 3             | 100          | 133             | 585          |
| October               | 2015 | 34                         | 19                           | 4                | 10                          | 7                         | 21                  | 4             | 100          | 136             | 572          |
| November              | 2015 | 38                         | 15                           | 3                | 11                          | 9                         | 19                  | 5             | 100          | 133             | 561          |
| December              | 2015 | 39                         | 14                           | 4                | 12                          | 8                         | 18                  | 5             | 100          | 134             | 545          |
| January               | 2016 | 37                         | 15                           | 5                | 13                          | 8                         | 19                  | 4             | 100          | 131             | 562          |
| February              | 2016 | 37                         | 15                           | 6                | 13                          | 6                         | 19                  | 4             | 100          | 133             | 549          |
| March                 | 2016 | 35                         | 18                           | 5                | 12                          | 7                         | 18                  | 4             | 100          | 134             | 562          |
| April                 | 2016 | 37                         | 19                           | 5                | 12                          | 7                         | 17                  | 4             | 100          | 137             | 529          |
| May                   | 2016 | 36                         | 19                           | 4                | 13                          | 7                         | 16                  | 4             | 100          | 136             | 538          |
| June                  | 2016 | 37                         | 18                           | 3                | 13                          | 7                         | 17                  | 5             | 100          | 134             | 542          |
| July                  | 2016 | 36                         | 18                           | 4                | 12                          | 9                         | 16                  | 5             | 100          | 134             | 596          |
| August                | 2016 | 35                         | 18                           | 4                | 10                          | 9                         | 19                  | 4             | 100          | 133             | 631          |
| September             | 2016 | 34                         | 19                           | 4                | 11                          | 9                         | 19                  | 4             | 100          | 133             | 646          |
| October               | 2016 | 36                         | 18                           | 3                | 11                          | 8                         | 20                  | 4             | 100          | 135             | 629          |
| November              | 2016 | 37                         | 18                           | 4                | 11                          | 7                         | 19                  | 5             | 100          | 136             | 618          |
| December              | 2016 | 37                         | 19                           | 5                | 11                          | 5                         | 19                  | 4             | 100          | 141             | 638          |
| January               | 2017 | 37                         | 20                           | 4                | 11                          | 4                         | 20                  | 4             | 100          | 141             | 676          |
| February              | 2017 | 37                         | 20                           | 4                | 11                          | 3                         | 21                  | 3             | 100          | 143             | 686          |
| March                 | 2017 | 39                         | 19                           | 5                | 9                           | 4                         | 20                  | 3             | 100          | 146             | 677          |
| April                 | 2017 | 38                         | 21                           | 6                | 8                           | 5                         | 19                  | 4             | 100          | 146             | 659          |
| May                   | 2017 | 42                         | 21                           | 6                | 8                           | 5                         | 15                  | 3             | 100          | 150             | 659          |
| June                  | 2017 | 41                         | 22                           | 5                | 8                           | 5                         | 16                  | 4             | 100          | 151             | 651          |
| July                  | 2017 | 42                         | 21                           | 5                | 8                           | 5                         | 15                  | 4             | 100          | 150             | 604          |
| August                | 2017 | 39                         | 21                           | 6                | 9                           | 4                         | 18                  | 3             | 100          | 147             | 597          |
| September             | 2017 | 40                         | 20                           | 6                | 10                          | 4                         | 18                  | 3             | 100          | 147             | 595          |
| October               | 2017 | 43                         | 19                           | 6                | 10                          | 4                         | 15                  | 3             | 100          | 148             | 636          |
| November              | 2017 | 43                         | 22                           | 5                | 9                           | 5                         | 13                  | 4             | 100          | 152             | 645          |
| December              | 2017 | 42                         | 21                           | 6                | 9                           | 5                         | 14                  | 3             | 100          | 150             | 659          |
| January               | 2018 | 41                         | 22                           | 5                | 9                           | 4                         | 16                  | 3             | 100          | 149             | 663          |
| February              | 2018 | 43                         | 21                           | 5                | 10                          | 4                         | 15                  | 2             | 100          | 150             | 663          |
| March                 | 2018 | 43                         | 23                           | 5                | 8                           | 4                         | 13                  | 3             | 100          | 153             | 656          |
| April                 | 2018 | 43                         | 23                           | 5                | 7                           | 5                         | 14                  | 3             | 100          | 154             | 640          |
| May                   | 2018 | 39                         | 24                           | 5                | 9                           | 6                         | 15                  | 3             | 100          | 149             | 643          |
| June                  | 2018 | 39                         | 21                           | 5                | 10                          | 6                         | 15                  | 4             | 100          | 144             | 667          |

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**(Three Month Moving Averages)**

| <u>Date of Survey</u> |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|---------------|--------------|-----------------|--------------|
|                       |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |               |              |                 |              |
| July                  | 2018 | 41                         | 23                           | 4                | 10                          | 5                         | 14                  | 3             | 100          | 149             | 684          |
| August                | 2018 | 45                         | 21                           | 5                | 8                           | 5                         | 13                  | 3             | 100          | 153             | 682          |
| September             | 2018 | 48                         | 23                           | 4                | 8                           | 4                         | 10                  | 4             | 100          | 159             | 660          |
| October               | 2018 | 48                         | 20                           | 4                | 9                           | 4                         | 11                  | 4             | 100          | 155             | 669          |
| November              | 2018 | 45                         | 20                           | 4                | 10                          | 5                         | 11                  | 4             | 100          | 150             | 668          |
| December              | 2018 | 43                         | 19                           | 4                | 10                          | 7                         | 14                  | 4             | 100          | 146             | 670          |
| January               | 2019 | 41                         | 20                           | 5                | 8                           | 7                         | 15                  | 4             | 100          | 146             | 670          |
| February              | 2019 | 44                         | 18                           | 5                | 6                           | 6                         | 16                  | 4             | 100          | 151             | 687          |
| March                 | 2019 | 47                         | 19                           | 7                | 5                           | 4                         | 13                  | 5             | 100          | 156             | 671          |
| April                 | 2019 | 45                         | 20                           | 6                | 6                           | 5                         | 14                  | 4             | 100          | 154             | 663          |
| May                   | 2019 | 43                         | 21                           | 6                | 7                           | 4                         | 14                  | 5             | 100          | 153             | 648          |
| June                  | 2019 | 43                         | 19                           | 4                | 8                           | 5                         | 16                  | 4             | 100          | 150             | 674          |
| July                  | 2019 | 44                         | 18                           | 5                | 9                           | 5                         | 14                  | 5             | 100          | 147             | 663          |
| August                | 2019 | 43                         | 18                           | 5                | 10                          | 4                         | 15                  | 4             | 100          | 147             | 644          |
| September             | 2019 | 42                         | 19                           | 6                | 9                           | 4                         | 15                  | 5             | 100          | 148             | 654          |
| October               | 2019 | 44                         | 21                           | 6                | 6                           | 2                         | 15                  | 5             | 100          | 156             | 693          |
| November              | 2019 | 43                         | 22                           | 6                | 6                           | 2                         | 16                  | 5             | 100          | 156             | 706          |
| December              | 2019 | 44                         | 23                           | 5                | 7                           | 3                         | 15                  | 4             | 100          | 157             | 704          |
| January               | 2020 | 43                         | 23                           | 6                | 7                           | 3                         | 15                  | 3             | 100          | 156             | 690          |
| February              | 2020 | 46                         | 23                           | 5                | 7                           | 4                         | 12                  | 3             | 100          | 157             | 677          |
| March                 | 2020 | 45                         | 24                           | 5                | 8                           | 4                         | 11                  | 4             | 100          | 157             | 701          |
| April                 | 2020 | 45                         | 23                           | 4                | 9                           | 4                         | 12                  | 3             | 100          | 155             | 692          |
| May                   | 2020 | 45                         | 21                           | 6                | 8                           | 3                         | 12                  | 4             | 100          | 155             | 723          |
| June                  | 2020 | 45                         | 20                           | 7                | 9                           | 3                         | 13                  | 4             | 100          | 153             | 701          |
| July                  | 2020 | 44                         | 19                           | 7                | 9                           | 4                         | 13                  | 4             | 100          | 150             | 701          |
| August                | 2020 | 43                         | 20                           | 5                | 11                          | 4                         | 14                  | 3             | 100          | 148             | 693          |
| September             | 2020 | 43                         | 18                           | 5                | 10                          | 4                         | 16                  | 3             | 100          | 147             | 688          |
| October               | 2020 | 43                         | 19                           | 5                | 8                           | 3                         | 18                  | 4             | 100          | 151             | 663          |
| November              | 2020 | 42                         | 19                           | 7                | 8                           | 2                         | 18                  | 5             | 100          | 151             | 649          |
| December              | 2020 | 41                         | 21                           | 7                | 7                           | 2                         | 17                  | 5             | 100          | 153             | 633          |
| January               | 2021 | 39                         | 20                           | 6                | 9                           | 3                         | 18                  | 5             | 100          | 147             | 624          |
| February              | 2021 | 40                         | 18                           | 4                | 9                           | 5                         | 20                  | 4             | 100          | 144             | 618          |
| March                 | 2021 | 38                         | 19                           | 3                | 10                          | 5                         | 20                  | 4             | 100          | 141             | 629          |
| April                 | 2021 | 42                         | 17                           | 4                | 10                          | 5                         | 19                  | 4             | 100          | 144             | 637          |
| May                   | 2021 | 42                         | 17                           | 5                | 9                           | 4                         | 19                  | 4             | 100          | 146             | 634          |
| June                  | 2021 | 43                         | 16                           | 5                | 8                           | 5                         | 18                  | 4             | 100          | 146             | 616          |
| July                  | 2021 | 40                         | 20                           | 4                | 7                           | 6                         | 17                  | 5             | 100          | 147             | 631          |
| August                | 2021 | 38                         | 23                           | 3                | 8                           | 7                         | 16                  | 5             | 100          | 147             | 647          |
| September             | 2021 | 35                         | 23                           | 4                | 8                           | 7                         | 16                  | 7             | 100          | 142             | 650          |
| October               | 2021 | 36                         | 21                           | 4                | 9                           | 8                         | 16                  | 6             | 100          | 140             | 652          |
| November              | 2021 | 34                         | 21                           | 5                | 9                           | 8                         | 17                  | 7             | 100          | 137             | 649          |
| December              | 2021 | 35                         | 20                           | 4                | 9                           | 8                         | 20                  | 4             | 100          | 138             | 666          |
| January               | 2022 | 35                         | 19                           | 4                | 8                           | 8                         | 21                  | 5             | 100          | 139             | 650          |
| February              | 2022 | 36                         | 17                           | 4                | 7                           | 10                        | 22                  | 4             | 100          | 136             | 659          |
| March                 | 2022 | 35                         | 17                           | 4                | 8                           | 12                        | 18                  | 6             | 100          | 132             | 641          |
| April                 | 2022 | 32                         | 18                           | 4                | 10                          | 11                        | 20                  | 5             | 100          | 129             | 650          |
| May                   | 2022 | 32                         | 19                           | 4                | 12                          | 9                         | 20                  | 5             | 100          | 129             | 639          |
| June                  | 2022 | 32                         | 16                           | 4                | 13                          | 9                         | 22                  | 5             | 100          | 126             | 668          |
| July                  | 2022 | 33                         | 15                           | 4                | 12                          | 11                        | 20                  | 6             | 100          | 124             | 671          |
| August                | 2022 | 31                         | 15                           | 4                | 12                          | 11                        | 20                  | 7             | 100          | 124             | 693          |
| September             | 2022 | 30                         | 18                           | 4                | 9                           | 12                        | 20                  | 8             | 100          | 127             | 676          |
| October               | 2022 | 28                         | 18                           | 4                | 10                          | 10                        | 21                  | 8             | 100          | 126             | 665          |
| November              | 2022 | 30                         | 17                           | 3                | 10                          | 11                        | 23                  | 6             | 100          | 126             | 657          |

REGION SOUTH

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION  
(Three Month Moving Averages)

| <u>Date of Survey</u> |      | (a)<br>Continuous<br><u>Increase</u> | (b)<br>Intermittent<br><u>Increase</u> | (c)<br>No<br><u>Change</u> | (d)<br>Intermittent<br><u>Decline</u> | (e)<br>Continuous<br><u>Decline</u> | (f)<br>Mixed<br><u>Change</u> | <u>DK, NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|--------------------------------------|--|----------------------------|---------------------------------------|-------------------------------------|-------------------------------|---------------|--------------|-----------------|--------------|
| December              | 2022 | 30                                   | 17                                     | 4                          | 11                                    | 10                                  | 23                            | 6             | 100          | 125             | 677          |
| January               | 2023 | 32                                   | 17                                     | 5                          | 10                                    | 10                                  | 22                            | 4             | 100          | 130             | 685          |
| February              | 2023 | 33                                   | 18                                     | 5                          | 9                                     | 10                                  | 21                            | 4             | 100          | 132             | 687          |
| March                 | 2023 | 35                                   | 17                                     | 5                          | 10                                    | 8                                   | 20                            | 4             | 100          | 133             | 666          |
| April                 | 2023 | 33                                   | 15                                     | 4                          | 12                                    | 9                                   | 19                            | 8             | 100          | 127             | 668          |
| May                   | 2023 | 33                                   | 12                                     | 4                          | 14                                    | 10                                  | 18                            | 9             | 100          | 121             | 652          |
| June                  | 2023 | 32                                   | 11                                     | 5                          | 15                                    | 10                                  | 19                            | 9             | 100          | 118             | 647          |
| July                  | 2023 | 33                                   | 12                                     | 5                          | 13                                    | 9                                   | 21                            | 7             | 100          | 123             | 653          |
| August                | 2023 | 32                                   | 16                                     | 5                          | 12                                    | 8                                   | 21                            | 6             | 100          | 128             | 668          |
| September             | 2023 | 31                                   | 18                                     | 4                          | 11                                    | 8                                   | 21                            | 7             | 100          | 130             | 676          |