

REGION SOUTH

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

Responses to the query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
March	1978	28	1	3	16	27	0	2
April	1978	28	2	4	11	29	0	0
May	1978	29	2	4	11	29	1	0
June	1978	30	2	4	11	32	1	0
July	1978	30	3	4	13	33	2	1
August	1978	33	3	6	12	36	1	1
September	1978	33	4	5	12	31	1	1
October	1978	37	3	4	11	32	1	0
November	1978	35	3	3	12	30	1	0
December	1978	37	2	3	12	32	2	1
January	1979	34	2	3	15	33	1	1
February	1979	33	2	3	14	33	1	1
March	1979	28	3	3	15	34	1	2
April	1979	28	3	4	12	36	1	2
May	1979	28	3	4	11	40	1	2
June	1979	30	3	4	9	43	1	1
July	1979	30	3	3	9	43	1	1
August	1979	29	4	4	10	43	1	2
September	1979	29	4	4	12	44	1	2
October	1979	27	3	5	12	45	2	1
November	1979	28	3	5	12	46	1	2
December	1979	27	3	5	11	45	1	1
January	1980	33	3	4	12	40	0	1
February	1980	32	3	3	11	41	0	1
March	1980	32	3	3	11	44	0	1
April	1980	24	2	4	11	51	1	1
May	1980	24	2	4	12	50	2	1
June	1980	22	2	4	14	45	2	1
July	1980	26	3	4	15	40	1	1
August	1980	28	4	6	15	37	1	2
September	1980	31	4	5	15	36	1	2
October	1980	31	3	6	14	36	1	2
November	1980	31	3	4	14	38	2	1
December	1980	27	4	4	12	37	2	1
January	1981	25	3	5	13	41	2	1
February	1981	24	3	4	15	43	2	1
March	1981	25	2	3	17	43	2	1
April	1981	25	2	3	19	40	2	1
May	1981	26	3	3	16	37	2	1
June	1981	28	3	4	15	34	1	0
July	1981	30	3	5	12	32	0	1
August	1981	30	2	5	12	28	1	2
September	1981	27	2	5	11	30	1	2
October	1981	25	3	5	12	31	1	2
November	1981	23	3	4	14	36	1	2
December	1981	25	3	3	15	33	1	2
January	1982	25	4	3	16	32	1	2
February	1982	29	4	3	17	29	1	2
March	1982	28	5	5	18	29	1	1

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(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
April	1982	29	4	5	19	30	1	1
May	1982	29	3	6	18	28	0	1
June	1982	30	3	6	16	27	1	1
July	1982	29	3	6	17	26	1	0
August	1982	27	3	6	18	26	1	1
September	1982	26	3	5	19	25	1	2
October	1982	28	3	4	20	23	1	3
November	1982	29	3	3	23	22	2	2
December	1982	29	3	3	25	22	1	1
January	1983	27	3	3	23	21	1	1
February	1983	27	3	3	22	20	1	1
March	1983	29	3	2	23	21	1	1
April	1983	27	3	4	24	21	1	1
May	1983	28	2	4	22	19	1	1
June	1983	28	3	6	19	17	1	1
July	1983	30	3	5	19	16	1	0
August	1983	29	3	5	19	17	1	1
September	1983	31	3	4	20	16	2	1
October	1983	30	4	4	20	16	2	1
November	1983	31	4	4	19	16	1	0
December	1983	29	4	5	17	16	1	0
January	1984	30	2	6	17	15	1	1
February	1984	31	2	5	18	17	1	1
March	1984	32	2	5	17	18	1	1
April	1984	33	4	6	15	17	1	0
May	1984	31	4	6	12	16	1	0
June	1984	33	4	6	12	15	2	0
July	1984	33	3	5	12	15	2	0
August	1984	36	2	5	13	13	2	0
September	1984	33	3	3	13	12	1	0
October	1984	37	3	3	14	11	1	0
November	1984	34	3	4	14	13	1	0
December	1984	35	3	5	16	13	1	1
January	1985	33	2	5	17	14	1	2
February	1985	33	2	4	16	11	2	2
March	1985	31	2	4	16	12	2	2
April	1985	30	1	5	16	11	2	1
May	1985	30	2	5	16	15	1	1
June	1985	34	2	6	15	15	1	2
July	1985	32	2	5	15	15	1	2
August	1985	33	2	5	15	13	1	2
September	1985	29	2	4	15	13	2	1
October	1985	32	3	5	13	14	3	1
November	1985	31	3	5	14	14	3	1
December	1985	34	3	5	15	12	2	1
January	1986	33	3	5	17	10	2	1
February	1986	31	3	6	18	10	2	2
March	1986	31	3	7	16	11	2	2
April	1986	30	3	6	17	12	1	2
May	1986	30	2	6	17	10	1	2
June	1986	29	3	7	17	9	2	2
July	1986	33	4	6	16	8	2	2
August	1986	33	4	6	18	11	1	1

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
September 1986	33	3	5	19	12	1	1
October 1986	30	3	6	19	12	1	1
November 1986	31	4	7	17	10	2	1
December 1986	29	4	8	17	12	1	2
January 1987	32	4	7	15	11	2	2
February 1987	32	4	5	16	13	2	2
March 1987	33	4	4	17	12	2	1
April 1987	29	4	3	17	14	2	2
May 1987	27	3	4	17	13	2	1
June 1987	28	3	6	14	12	2	1
July 1987	32	3	7	13	12	3	2
August 1987	33	3	7	13	11	2	2
September 1987	34	3	6	14	11	2	2
October 1987	30	3	5	17	9	2	1
November 1987	31	4	4	15	9	3	1
December 1987	30	3	5	14	8	3	2
January 1988	31	4	5	11	9	2	2
February 1988	31	3	6	13	11	2	2
March 1988	35	3	4	14	10	2	1
April 1988	33	2	5	17	11	2	1
May 1988	30	2	5	17	10	1	1
June 1988	27	3	7	15	12	1	1
July 1988	28	3	6	15	12	1	1
August 1988	33	3	6	16	11	1	2
September 1988	36	3	6	15	11	1	2
October 1988	38	2	7	16	12	0	2
November 1988	35	2	6	13	11	1	2
December 1988	35	2	5	15	12	1	1
January 1989	34	2	5	14	10	1	2
February 1989	32	2	6	17	12	1	2
March 1989	29	2	5	17	12	1	2
April 1989	33	3	5	17	14	1	2
May 1989	34	3	5	15	13	1	2
June 1989	35	2	5	14	13	1	2
July 1989	31	2	6	15	14	1	1
August 1989	33	3	5	16	16	0	2
September 1989	32	3	6	18	16	0	1
October 1989	33	3	6	18	13	0	2
November 1989	31	2	7	20	12	1	1
December 1989	32	3	6	17	13	1	1
January 1990	32	3	6	16	17	1	1
February 1990	32	4	6	16	17	1	1
March 1990	30	3	5	15	16	0	1
April 1990	31	4	5	15	13	0	2
May 1990	30	3	5	13	12	0	5
June 1990	33	4	6	15	13	0	5
July 1990	31	4	6	15	13	1	5
August 1990	33	4	5	17	14	1	3
September 1990	30	3	4	16	15	1	3
October 1990	28	3	4	17	19	0	3
November 1990	26	3	5	16	22	0	2
December 1990	26	2	5	19	22	1	2

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
January	1991	28	2	5	19	18	1	2
February	1991	27	2	5	19	15	1	3
March	1991	25	3	5	18	13	0	3
April	1991	25	3	5	18	14	1	2
May	1991	26	4	7	20	16	1	1
June	1991	28	3	6	21	19	1	0
July	1991	30	3	7	19	18	1	0
August	1991	31	3	6	19	16	1	1
September	1991	31	3	6	20	14	1	2
October	1991	31	3	6	20	13	2	2
November	1991	28	3	6	21	15	3	2
December	1991	28	3	6	22	16	4	2
January	1992	25	3	5	24	16	4	3
February	1992	27	3	5	26	14	2	3
March	1992	26	3	6	26	12	2	3
April	1992	27	2	5	23	14	3	4
May	1992	24	3	6	25	13	3	4
June	1992	24	3	5	27	13	4	5
July	1992	25	3	7	27	13	5	4
August	1992	29	2	6	25	14	5	4
September	1992	30	2	5	22	14	4	4
October	1992	28	2	5	24	11	3	4
November	1992	28	2	6	23	11	3	4
December	1992	25	3	6	28	12	3	4
January	1993	28	3	6	28	12	3	4
February	1993	30	4	7	25	12	3	3
March	1993	36	4	7	19	11	2	2
April	1993	36	3	7	17	10	3	2
May	1993	32	2	6	18	12	4	3
June	1993	27	2	5	19	13	4	3
July	1993	29	4	4	18	15	3	3
August	1993	33	5	5	19	14	3	1
September	1993	34	4	5	18	12	3	2
October	1993	34	3	6	21	11	2	2
November	1993	33	3	6	20	11	2	3
December	1993	32	3	7	19	11	2	3
January	1994	32	2	7	16	10	2	2
February	1994	35	2	7	15	9	1	2
March	1994	37	2	7	18	10	2	1
April	1994	37	3	7	20	9	3	1
May	1994	31	3	7	21	8	3	1
June	1994	30	3	8	19	8	3	1
July	1994	28	3	7	17	10	2	2
August	1994	32	3	6	18	11	2	2
September	1994	34	3	6	19	11	2	2
October	1994	35	4	5	19	11	2	3
November	1994	34	4	5	20	12	3	2
December	1994	33	4	4	19	10	4	3
January	1995	35	3	6	19	10	4	2
February	1995	33	4	8	17	7	2	3
March	1995	32	5	7	18	8	2	3
April	1995	32	5	5	17	8	2	2
May	1995	36	5	5	18	8	2	3

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
June	1995	36	4	6	18	9	1	3
July	1995	35	4	7	16	8	1	4
August	1995	32	4	7	18	7	1	4
September	1995	31	4	6	16	6	2	4
October	1995	31	3	6	19	7	2	3
November	1995	30	3	6	19	6	2	3
December	1995	30	3	5	18	8	1	2
January	1996	31	3	7	16	7	1	2
February	1996	30	2	6	16	8	1	3
March	1996	30	3	6	20	8	1	3
April	1996	31	3	4	21	9	2	3
May	1996	32	3	6	21	9	2	1
June	1996	32	3	7	17	10	1	2
July	1996	29	3	9	15	10	0	2
August	1996	31	4	8	12	11	1	3
September	1996	31	3	6	15	11	2	2
October	1996	31	3	6	16	11	2	3
November	1996	30	3	6	15	8	1	3
December	1996	29	4	8	13	7	1	3
January	1997	28	6	7	13	7	1	3
February	1997	27	5	7	16	11	1	3
March	1997	28	5	5	18	11	1	3
April	1997	34	4	5	15	11	1	2
May	1997	36	5	7	14	9	0	2
June	1997	37	5	6	11	8	0	1
July	1997	36	6	7	11	5	0	2
August	1997	35	6	5	12	5	0	1
September	1997	36	5	6	13	4	0	2
October	1997	34	3	5	13	5	1	2
November	1997	34	2	4	12	4	1	1
December	1997	33	2	4	11	5	1	2
January	1998	34	2	6	11	4	0	2
February	1998	38	4	7	10	4	0	2
March	1998	36	5	8	9	5	0	2
April	1998	35	7	7	7	6	1	1
May	1998	34	5	7	8	7	1	1
June	1998	36	5	8	10	6	1	1
July	1998	38	3	9	11	6	0	2
August	1998	38	4	10	10	4	0	2
September	1998	40	2	8	12	4	0	2
October	1998	38	2	8	13	4	1	1
November	1998	40	2	7	14	6	1	2
December	1998	39	4	7	12	7	1	3
January	1999	43	5	7	11	7	1	3
February	1999	42	4	8	11	6	1	3
March	1999	42	4	9	10	6	0	2
April	1999	42	5	10	12	7	0	1
May	1999	42	4	8	11	7	0	2
June	1999	42	4	9	15	6	1	2
July	1999	42	2	9	14	6	1	3
August	1999	45	3	9	13	5	1	2
September	1999	46	3	7	11	5	0	2
October	1999	42	4	5	14	5	0	3

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
November	1999	38	4	7	15	5	0	3
December	1999	38	4	8	14	5	1	3
January	2000	40	2	9	11	5	1	2
February	2000	42	2	9	11	5	0	2
March	2000	43	3	9	12	5	0	2
April	2000	41	4	8	13	8	0	2
May	2000	42	4	7	13	10	0	2
June	2000	42	4	7	13	10	0	1
July	2000	43	3	7	14	9	1	2
August	2000	38	2	9	16	8	0	3
September	2000	36	3	9	16	8	0	3
October	2000	37	3	10	16	9	1	3
November	2000	39	3	8	14	7	1	3
December	2000	39	2	9	14	6	1	2
January	2001	37	3	9	14	8	0	3
February	2001	37	2	11	14	12	0	3
March	2001	38	2	9	15	12	1	3
April	2001	37	2	8	17	10	1	3
May	2001	36	3	5	17	9	1	3
June	2001	36	2	7	16	12	1	3
July	2001	35	3	6	15	12	3	3
August	2001	36	2	7	15	10	4	2
September	2001	33	3	7	18	6	4	2
October	2001	33	2	8	21	5	3	2
November	2001	30	2	8	24	7	2	3
December	2001	32	2	7	23	7	2	3
January	2002	33	1	6	23	7	2	3
February	2002	36	1	6	23	6	2	3
March	2002	36	1	8	25	7	2	2
April	2002	37	1	8	25	7	2	1
May	2002	33	2	8	24	8	3	1
June	2002	33	2	8	22	6	2	2
July	2002	31	2	9	22	5	3	2
August	2002	32	2	7	22	5	5	2
September	2002	30	3	7	20	7	7	2
October	2002	31	2	7	20	8	9	3
November	2002	29	3	7	24	9	8	4
December	2002	30	3	8	26	10	7	4
January	2003	29	4	8	24	11	7	4
February	2003	30	4	8	21	12	5	2
March	2003	30	3	8	21	11	6	2
April	2003	30	2	8	23	10	5	3
May	2003	29	2	7	24	8	6	4
June	2003	28	3	7	24	6	5	4
July	2003	28	5	7	24	6	5	4
August	2003	30	4	7	24	8	4	3
September	2003	34	5	7	22	9	4	3
October	2003	36	4	8	21	10	4	3
November	2003	36	6	8	19	8	3	4
December	2003	35	5	8	22	11	2	4
January	2004	36	6	7	20	10	1	3
February	2004	38	5	9	20	11	1	4

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<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
March	2004	39	6	10	17	8	1	3
April	2004	38	5	10	18	9	2	4
May	2004	36	5	9	20	12	2	3
June	2004	33	3	7	19	16	2	3
July	2004	34	5	7	19	17	1	2
August	2004	37	6	8	17	13	2	2
September	2004	40	6	7	18	10	1	2
October	2004	38	4	6	18	11	2	2
November	2004	38	4	5	21	11	2	3
December	2004	37	6	5	20	12	3	2
January	2005	39	7	6	20	9	2	2
February	2005	39	7	7	18	9	1	2
March	2005	38	6	8	16	10	1	3
April	2005	37	6	8	15	13	2	2
May	2005	34	6	7	17	15	2	3
June	2005	35	6	7	18	15	1	2
July	2005	34	7	7	17	14	2	2
August	2005	34	8	8	14	14	2	2
September	2005	33	7	7	14	17	2	3
October	2005	32	5	6	15	19	2	4
November	2005	31	4	6	16	22	1	4
December	2005	32	5	8	19	22	2	3
January	2006	32	7	10	17	20	1	3
February	2006	31	7	10	19	19	1	2
March	2006	33	6	7	15	18	1	2
April	2006	36	5	7	14	18	1	2
May	2006	37	5	6	13	23	1	2
June	2006	33	5	8	15	24	2	2
July	2006	30	6	9	17	25	2	2
August	2006	27	7	9	19	24	2	2
September	2006	27	5	8	21	26	3	2
October	2006	28	5	6	20	23	3	2
November	2006	34	5	7	17	17	3	2
December	2006	36	8	7	14	13	2	2
January	2007	35	9	9	14	13	1	3
February	2007	30	10	9	14	13	1	3
March	2007	26	9	9	16	15	1	4
April	2007	28	7	8	17	17	2	3
May	2007	33	6	10	17	19	1	2
June	2007	35	7	10	16	22	2	1
July	2007	34	9	10	15	23	1	3
August	2007	33	9	9	16	25	2	4
September	2007	33	8	9	17	22	1	5
October	2007	30	7	10	21	22	2	4
November	2007	30	7	9	20	20	1	3
December	2007	31	7	8	21	20	1	3
January	2008	31	6	7	19	21	2	2
February	2008	29	4	8	21	25	2	2
March	2008	25	4	8	19	29	3	2
April	2008	26	5	7	20	32	3	2
May	2008	23	4	7	22	34	5	3
June	2008	24	4	6	25	38	5	2
July	2008	24	3	5	23	43	5	3

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
August	2008	24	2	7	24	46	5	3
September	2008	27	2	7	22	42	5	3
October	2008	23	2	6	26	38	6	3
November	2008	21	2	4	24	34	11	2
December	2008	14	1	3	27	31	14	3
January	2009	15	2	4	25	29	15	3
February	2009	17	2	4	29	27	13	3
March	2009	19	2	5	30	26	15	2
April	2009	17	1	5	32	26	15	2
May	2009	16	1	5	32	24	15	3
June	2009	13	2	5	33	24	14	5
July	2009	13	2	5	33	22	13	4
August	2009	11	2	4	33	20	14	4
September	2009	13	1	5	33	18	13	3
October	2009	12	1	5	33	19	13	3
November	2009	11	2	5	36	21	10	2
December	2009	12	2	5	37	22	9	4
January	2010	13	2	4	37	21	6	4
February	2010	14	3	5	32	21	5	5
March	2010	14	4	5	30	20	6	4
April	2010	14	5	5	32	21	9	2
May	2010	16	6	6	34	20	9	3
June	2010	17	5	5	35	19	8	4
July	2010	16	5	4	33	19	7	4
August	2010	16	3	4	33	17	7	3
September	2010	15	3	5	32	18	6	2
October	2010	17	2	5	31	17	6	3
November	2010	19	4	5	31	19	7	3
December	2010	17	4	3	32	19	6	4
January	2011	19	5	4	29	21	6	4
February	2011	19	6	4	29	21	4	3
March	2011	22	6	5	27	24	4	2
April	2011	19	6	6	27	28	2	2
May	2011	20	5	6	24	33	3	2
June	2011	17	6	7	25	33	2	3
July	2011	19	5	6	27	33	2	2
August	2011	14	5	5	32	30	3	2
September	2011	15	4	4	33	29	5	2
October	2011	16	4	6	33	28	6	3
November	2011	19	3	6	29	28	6	3
December	2011	17	3	4	29	26	4	3
January	2012	18	4	3	26	24	5	3
February	2012	16	3	4	27	27	4	3
March	2012	22	3	5	22	29	4	4
April	2012	23	3	7	23	31	1	3
May	2012	24	4	7	21	30	2	2
June	2012	20	3	7	27	26	3	1
July	2012	20	2	6	28	24	4	1
August	2012	20	3	7	29	23	3	2
September	2012	21	4	7	25	25	3	2
October	2012	20	5	7	24	24	3	2
November	2012	23	5	5	25	24	4	3
December	2012	25	3	4	26	22	4	3

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
January	2013	22	2	5	27	22	4	4
February	2013	21	2	6	27	22	3	4
March	2013	21	4	6	27	22	3	5
April	2013	21	5	6	26	22	2	5
May	2013	22	6	6	22	20	2	4
June	2013	23	6	6	24	19	3	3
July	2013	24	6	6	23	18	3	3
August	2013	23	6	5	26	19	3	3
September	2013	23	5	6	25	18	2	4
October	2013	25	5	6	26	17	2	4
November	2013	25	5	6	25	19	2	4
December	2013	24	6	6	24	20	2	3
January	2014	23	7	5	24	20	3	3
February	2014	24	8	5	22	19	3	3
March	2014	26	7	5	23	18	2	3
April	2014	25	8	7	23	17	2	3
May	2014	25	6	6	26	17	2	3
June	2014	29	6	5	25	17	2	4
July	2014	32	4	4	24	18	2	3
August	2014	33	5	5	23	17	2	4
September	2014	29	5	6	24	17	1	4
October	2014	29	6	7	24	16	1	5
November	2014	29	5	6	23	16	1	4
December	2014	34	4	5	22	13	2	4
January	2015	35	4	5	23	12	2	2
February	2015	40	5	6	22	12	2	1
March	2015	37	6	7	21	11	2	2
April	2015	39	7	7	21	11	2	3
May	2015	35	8	6	24	11	2	3
June	2015	34	8	7	23	11	2	4
July	2015	33	6	5	24	11	1	3
August	2015	34	5	4	23	11	1	3
September	2015	35	4	5	24	13	1	2
October	2015	35	4	6	24	13	2	3
November	2015	34	4	6	23	12	2	5
December	2015	35	4	6	22	10	3	6
January	2016	34	4	6	21	10	2	5
February	2016	32	4	7	21	10	2	4
March	2016	32	4	8	22	11	2	4
April	2016	33	5	8	23	9	2	3
May	2016	36	4	8	23	9	3	2
June	2016	39	6	7	24	9	3	2
July	2016	38	5	7	21	10	3	2
August	2016	36	5	7	20	11	2	2
September	2016	32	5	7	22	11	1	2
October	2016	29	5	7	23	11	1	4
November	2016	27	5	6	25	9	1	4
December	2016	32	5	6	20	9	1	4
January	2017	35	5	8	19	8	1	2
February	2017	36	7	8	17	8	1	2
March	2017	34	9	9	17	7	1	3
April	2017	35	9	8	17	6	1	3

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

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
May	2017	39	8	8	17	7	1	3
June	2017	38	7	5	18	8	1	2
July	2017	39	8	6	16	7	1	2
August	2017	37	8	7	15	6	0	2
September	2017	38	8	8	15	6	0	2
October	2017	35	9	8	17	7	1	2
November	2017	35	10	8	17	8	2	2
December	2017	36	9	8	16	7	2	3
January	2018	39	11	7	15	7	2	2
February	2018	42	12	6	14	7	2	3
March	2018	43	12	5	13	6	2	2
April	2018	42	12	7	14	5	2	3
May	2018	40	9	8	15	6	2	2
June	2018	41	9	8	16	7	2	3
July	2018	44	8	8	17	7	1	3
August	2018	48	8	7	16	8	1	3
September	2018	48	8	8	16	9	1	4
October	2018	46	9	7	15	8	0	4
November	2018	42	8	7	16	8	0	2
December	2018	39	8	7	16	8	1	2
January	2019	39	7	6	16	10	3	2
February	2019	43	7	6	15	8	4	3
March	2019	47	8	6	12	6	3	3
April	2019	45	10	7	13	6	1	3
May	2019	43	10	8	13	6	1	4
June	2019	39	10	8	16	7	2	4
July	2019	42	8	9	16	7	2	4
August	2019	43	7	8	18	8	2	4
September	2019	43	8	9	17	7	2	3
October	2019	44	8	9	16	7	3	2
November	2019	42	10	9	14	7	3	2
December	2019	45	10	7	14	7	3	2
January	2020	43	13	7	14	7	2	3
February	2020	47	12	7	14	6	1	2
March	2020	46	12	7	13	6	2	1
April	2020	41	9	7	16	4	5	1
May	2020	37	8	6	19	3	8	2
June	2020	32	7	6	24	3	8	2
July	2020	34	8	5	24	4	6	1
August	2020	33	9	7	26	5	4	1
September	2020	36	9	6	27	6	3	2
October	2020	34	10	6	28	6	3	2
November	2020	33	9	4	28	5	3	1
December	2020	32	8	5	29	4	3	1
January	2021	34	8	4	28	4	2	1
February	2021	35	8	5	28	6	2	2
March	2021	35	9	4	24	7	1	2
April	2021	35	9	5	22	8	1	2
May	2021	36	9	6	20	9	1	2
June	2021	35	9	6	21	11	1	2
July	2021	37	7	5	22	14	1	3
August	2021	35	7	4	23	16	1	2
September	2021	34	7	5	21	19	2	2

TABLE 7

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
		<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
October	2021	31	8	5	21	22	2	1
November	2021	31	8	6	20	23	2	1
December	2021	31	9	5	18	27	2	1
January	2022	35	8	5	17	27	1	1
February	2022	36	8	5	18	31	2	2
March	2022	34	6	4	20	34	4	2
April	2022	30	5	4	22	40	5	2
May	2022	30	4	3	22	40	6	2
June	2022	27	4	3	22	43	7	1
July	2022	26	3	3	20	44	8	1
August	2022	24	3	3	20	47	8	2
September	2022	26	3	3	22	47	7	3
October	2022	28	3	3	22	46	8	3
November	2022	28	3	3	20	45	9	2
December	2022	27	2	3	19	44	10	2
January	2023	27	2	4	19	41	9	3
February	2023	27	4	3	21	40	7	2
March	2023	29	5	4	20	36	8	2
April	2023	28	6	4	18	38	8	3
May	2023	28	4	4	19	41	9	4
June	2023	26	4	4	19	42	7	5
July	2023	25	4	4	22	41	6	4
August	2023	26	5	4	22	38	4	4
September	2023	26	5	4	22	38	4	4
October	2023	27	5	3	20	43	4	4
November	2023	23	4	3	21	45	5	4
December	2023	25	5	3	20	44	4	4
January	2024	25	7	4	21	39	3	4