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

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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
March	1978	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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
July	1994	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
September	1998	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
November	2002	29	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
January	2007	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
February	2011	19	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
April	2015	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
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

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

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income	Assets	Debt	Income	Prices	Assets	Debt
Date of Survey		Higher	Higher	Lower	Lower	Higher	Lower	Higher
June	2019	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
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

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

Date of Survey		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
August	2023	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
February	2024	29	9	4	19	36	3	3
March	2024	29	9	5	20	35	3	3
April	2024	30	7	5	19	36	2	3
May	2024	27	7	4	18	39	2	4
June	2024	26	7	3	18	43	2	5
July	2024	23	8	3	18	46	3	6
August	2024	21	9	3	19	48	3	6
September	2024	19	10	4	20	46	2	6
October	2024	18	9	4	20	45	2	6
November	2024	19	8	4	20	47	2	6
December	2024	19	8	4	20	45	2	5
January	2025	19	9	4	19	42	2	5
February	2025	18	10	3	18	37	2	5
March	2025	19	9	3	18	39	2	4
April	2025	18	7	3	17	39	6	4
May	2025	16	5	4	18	39	8	4
June	2025	15	5	4	17	36	10	5
July	2025	16	6	4	18	36	7	6
August	2025	18	7	4	17	38	5	6
September	2025	19	8	3	18	40	3	5
October	2025	17	8	3	19	43	2	5
November	2025	15	9	3	22	45	3	5
December	2025	14	8	3	21	48	3	5
January	2026	14	8	2	22	46	3	5
February	2026	15	9	3	21	44	3	4
March	2026	15	9	3	21	43	3	4
April	2026	15	8	3	20	46	4	3
May	2026	15	7	2	20	51	5	4
June	2026	15	7	2	21	55	5	5
July	2026	16	8	2	21	55	3	5