

REGION WEST

1

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	30	5	2	13	23	1	1
April	1978	32	5	3	13	24	1	2
May	1978	30	5	4	17	26	1	1
June	1978	35	4	4	17	30	1	1
July	1978	40	3	3	15	32	2	1
August	1978	41	2	3	11	32	2	1
September	1978	38	2	4	11	27	3	1
October	1978	35	2	4	14	24	2	1
November	1978	34	3	3	13	25	2	1
December	1978	34	3	3	12	30	1	2
January	1979	33	3	4	10	33	2	3
February	1979	32	3	4	13	34	2	2
March	1979	34	2	3	13	35	1	1
April	1979	36	3	2	15	38	1	1
May	1979	37	3	3	14	40	1	0
June	1979	34	3	4	14	42	1	0
July	1979	32	4	4	13	39	1	0
August	1979	34	5	5	12	36	1	1
September	1979	34	5	4	12	37	2	1
October	1979	35	4	4	12	39	2	1
November	1979	32	3	3	15	44	2	2
December	1979	33	3	2	14	42	1	2
January	1980	35	3	2	15	41	1	1
February	1980	36	4	2	15	39	1	1
March	1980	36	4	3	16	42	2	1
April	1980	32	3	3	14	41	3	2
May	1980	31	2	4	13	43	3	1
June	1980	30	2	4	16	39	3	1
July	1980	36	2	5	16	37	1	0
August	1980	39	2	5	16	34	2	0
September	1980	43	3	5	14	30	1	1
October	1980	37	4	5	17	32	1	1
November	1980	36	4	5	18	35	1	1
December	1980	32	3	5	18	46	1	1
January	1981	30	3	4	13	47	1	3
February	1981	28	3	4	10	48	1	2
March	1981	31	5	4	10	41	1	2
April	1981	31	5	3	12	37	1	0
May	1981	33	6	3	14	32	0	1
June	1981	29	4	3	13	32	1	1
July	1981	28	4	4	12	32	2	1
August	1981	30	3	4	10	32	2	2
September	1981	32	4	6	11	30	2	3
October	1981	35	4	6	11	28	0	2
November	1981	33	2	6	14	30	1	2
December	1981	33	3	5	17	33	2	1
January	1982	34	4	3	19	33	2	2
February	1982	31	6	4	18	31	1	2
March	1982	29	7	4	18	28	1	1

REGION WEST
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>
April	1982	26	5	5	18	28	2	1
May	1982	29	6	4	19	27	2	1
June	1982	31	5	4	20	25	3	1
July	1982	33	6	4	21	24	3	1
August	1982	30	4	4	22	24	3	1
September	1982	28	3	3	25	28	2	1
October	1982	30	2	3	22	26	1	1
November	1982	34	3	3	25	24	1	1
December	1982	34	4	2	21	22	1	1
January	1983	31	4	2	24	20	1	1
February	1983	29	3	3	23	20	1	1
March	1983	27	2	5	27	18	2	1
April	1983	29	4	6	24	19	1	1
May	1983	29	5	7	23	17	2	0
June	1983	34	6	7	20	17	2	0
July	1983	33	4	6	19	17	3	1
August	1983	34	5	3	18	17	2	1
September	1983	33	4	3	17	16	1	0
October	1983	32	3	4	18	16	0	0
November	1983	31	3	4	18	14	1	0
December	1983	31	3	4	17	14	1	0
January	1984	34	4	3	17	13	1	0
February	1984	36	2	4	17	15	2	0
March	1984	37	2	4	17	15	2	1
April	1984	37	2	4	14	17	1	1
May	1984	37	3	3	13	15	1	1
June	1984	38	2	4	14	14	0	1
July	1984	39	3	4	15	13	1	2
August	1984	42	4	4	15	13	1	2
September	1984	42	4	4	13	10	1	1
October	1984	42	4	3	13	11	1	0
November	1984	39	4	5	14	11	0	1
December	1984	34	4	5	15	13	1	2
January	1985	31	4	7	15	12	2	3
February	1985	33	4	5	15	14	2	3
March	1985	35	3	4	14	14	1	1
April	1985	34	3	2	13	16	1	0
May	1985	32	3	4	13	15	2	0
June	1985	31	3	5	14	12	3	1
July	1985	32	2	6	17	10	4	2
August	1985	34	2	5	18	11	4	2
September	1985	35	2	5	15	13	3	1
October	1985	35	2	4	14	14	2	1
November	1985	33	2	4	13	11	2	1
December	1985	33	3	5	16	10	1	1
January	1986	35	4	6	17	9	1	1
February	1986	38	3	6	17	12	0	0
March	1986	38	5	5	14	14	1	0
April	1986	38	4	4	15	14	1	0
May	1986	37	4	4	17	14	2	0
June	1986	39	4	4	18	12	1	0
July	1986	41	3	5	18	11	1	1
August	1986	39	4	6	17	10	1	0

REGION WEST
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>
September 1986	36	5	7	16	10	3	2
October 1986	34	5	6	13	11	3	2
November 1986	36	4	6	14	8	3	2
December 1986	37	3	6	14	7	3	0
January 1987	36	3	6	15	8	2	1
February 1987	34	3	6	16	10	2	1
March 1987	33	3	7	16	11	1	2
April 1987	31	3	5	18	12	2	1
May 1987	30	3	6	17	11	1	1
June 1987	29	3	4	18	12	2	1
July 1987	29	3	5	16	10	2	0
August 1987	30	3	4	14	10	2	0
September 1987	29	4	6	14	11	2	1
October 1987	33	5	5	16	12	2	1
November 1987	31	5	5	16	14	2	0
December 1987	35	4	4	16	13	2	0
January 1988	36	2	5	16	10	3	1
February 1988	36	3	5	16	9	4	1
March 1988	38	4	7	15	9	2	1
April 1988	35	4	6	14	10	1	0
May 1988	37	5	5	16	8	1	1
June 1988	36	3	3	16	7	0	1
July 1988	39	4	6	16	9	0	1
August 1988	43	4	6	13	10	1	1
September 1988	46	6	6	10	11	2	2
October 1988	47	5	4	12	9	2	2
November 1988	43	5	7	13	12	1	2
December 1988	36	3	6	15	12	1	1
January 1989	32	4	6	13	15	0	2
February 1989	33	5	6	14	12	1	2
March 1989	33	5	8	14	14	1	2
April 1989	33	4	8	19	14	1	2
May 1989	31	3	8	18	15	0	3
June 1989	33	2	6	16	12	0	3
July 1989	35	2	7	12	12	0	3
August 1989	34	2	7	12	12	0	2
September 1989	35	3	7	14	12	1	2
October 1989	35	3	5	17	9	1	2
November 1989	36	2	5	15	9	1	3
December 1989	33	2	6	13	12	1	2
January 1990	34	3	8	9	13	1	2
February 1990	33	4	6	11	17	1	1
March 1990	37	3	6	12	15	1	1
April 1990	38	2	6	10	15	1	1
May 1990	38	4	5	9	11	0	2
June 1990	36	4	6	9	11	0	2
July 1990	32	4	5	12	10	1	2
August 1990	32	3	6	15	15	1	4
September 1990	33	3	4	14	14	3	3
October 1990	33	4	6	14	20	2	3
November 1990	35	3	3	13	21	3	1
December 1990	33	2	4	15	23	2	1

REGION WEST
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	1991	33	2	3	19	19	1	1
February	1991	29	2	4	23	17	1	2
March	1991	30	3	4	24	14	1	3
April	1991	29	5	3	22	15	1	3
May	1991	31	5	6	20	13	1	2
June	1991	30	7	6	18	15	1	1
July	1991	32	5	6	18	13	1	2
August	1991	32	4	4	18	14	1	2
September	1991	32	2	4	21	14	2	2
October	1991	30	3	4	21	18	2	2
November	1991	31	3	4	24	21	3	2
December	1991	27	3	5	21	22	4	2
January	1992	25	3	5	24	20	3	4
February	1992	22	2	6	27	19	3	3
March	1992	23	2	6	27	19	2	3
April	1992	26	2	5	26	17	3	2
May	1992	30	2	5	21	15	4	2
June	1992	33	3	6	24	12	6	2
July	1992	29	3	6	25	16	6	3
August	1992	24	4	6	28	18	6	3
September	1992	20	2	6	29	20	4	3
October	1992	23	2	6	29	20	4	2
November	1992	27	1	6	26	19	3	3
December	1992	31	2	6	25	15	4	2
January	1993	32	3	6	24	12	3	2
February	1993	28	3	5	26	9	3	1
March	1993	28	3	5	23	11	1	1
April	1993	31	2	6	25	12	1	0
May	1993	33	3	7	22	14	2	1
June	1993	28	5	7	23	13	3	1
July	1993	27	5	5	21	13	5	2
August	1993	23	4	3	22	15	5	1
September	1993	26	2	4	24	17	5	1
October	1993	24	4	6	22	19	3	1
November	1993	28	5	7	23	16	3	2
December	1993	31	4	6	18	13	3	2
January	1994	33	3	6	17	11	2	2
February	1994	31	3	6	14	11	2	2
March	1994	26	4	6	15	11	3	2
April	1994	28	4	7	18	11	3	2
May	1994	29	4	8	21	10	3	3
June	1994	33	3	7	23	10	2	2
July	1994	35	3	6	19	8	2	3
August	1994	39	4	5	18	7	2	2
September	1994	36	5	4	20	11	2	3
October	1994	30	4	4	23	12	2	2
November	1994	27	2	4	25	12	1	3
December	1994	27	1	5	23	11	1	3
January	1995	31	2	5	22	11	1	4
February	1995	35	2	6	21	12	1	2
March	1995	34	4	6	19	10	2	2
April	1995	32	3	6	19	9	2	2
May	1995	29	5	8	20	10	1	3

REGION WEST
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>
June	1995	29	4	8	19	11	1	4
July	1995	31	4	7	19	12	1	4
August	1995	35	3	5	17	10	1	3
September	1995	39	3	3	16	9	1	2
October	1995	39	3	3	17	9	1	2
November	1995	33	3	2	17	11	1	3
December	1995	33	3	2	17	10	2	2
January	1996	32	3	3	15	9	1	3
February	1996	36	3	4	17	8	0	3
March	1996	34	3	4	18	9	1	3
April	1996	35	3	6	21	8	1	2
May	1996	35	2	6	20	10	1	1
June	1996	38	3	6	18	10	1	1
July	1996	36	3	4	18	12	0	2
August	1996	33	4	4	18	12	0	2
September	1996	31	3	5	19	12	1	4
October	1996	30	4	6	20	12	1	4
November	1996	35	4	5	20	11	1	4
December	1996	38	4	7	18	11	1	2
January	1997	36	3	7	16	10	1	3
February	1997	33	4	9	16	9	1	2
March	1997	29	5	7	18	9	1	2
April	1997	33	5	8	17	8	1	1
May	1997	32	4	8	16	8	1	3
June	1997	34	5	9	13	8	0	3
July	1997	34	4	7	14	6	0	3
August	1997	35	4	8	12	6	0	3
September	1997	37	3	8	12	7	1	3
October	1997	36	2	8	11	7	1	2
November	1997	36	2	6	12	9	1	1
December	1997	36	1	6	10	8	1	1
January	1998	36	1	5	11	9	1	1
February	1998	38	3	5	12	7	1	2
March	1998	36	4	5	14	8	0	2
April	1998	36	4	4	13	6	0	3
May	1998	37	3	5	12	8	0	3
June	1998	35	2	4	13	8	0	4
July	1998	35	3	7	12	10	0	3
August	1998	36	4	7	14	8	0	2
September	1998	38	4	9	13	7	0	3
October	1998	41	3	8	15	5	1	3
November	1998	40	3	7	13	7	1	3
December	1998	44	4	6	15	6	1	3
January	1999	44	5	5	14	10	1	3
February	1999	42	5	8	14	7	1	3
March	1999	41	5	8	15	9	1	2
April	1999	41	4	9	14	6	1	3
May	1999	45	6	8	14	6	0	4
June	1999	46	5	10	12	6	1	5
July	1999	46	6	9	16	7	1	3
August	1999	43	4	7	17	7	1	2
September	1999	43	4	5	16	7	1	3
October	1999	45	3	3	13	7	1	3

REGION WEST
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>
November	1999	46	3	5	12	6	1	4
December	1999	48	2	5	12	5	1	2
January	2000	49	2	7	13	3	1	2
February	2000	49	3	9	13	4	1	2
March	2000	44	5	9	13	6	1	3
April	2000	41	6	10	12	7	1	2
May	2000	41	5	9	10	8	1	2
June	2000	41	3	9	13	9	0	2
July	2000	43	4	8	14	9	0	1
August	2000	43	5	7	17	10	0	1
September	2000	43	6	8	13	9	0	3
October	2000	41	4	7	14	9	0	3
November	2000	42	3	9	14	9	0	2
December	2000	43	2	9	15	12	0	1
January	2001	41	3	8	17	13	0	2
February	2001	40	2	8	14	11	0	4
March	2001	39	3	7	16	10	0	4
April	2001	39	2	8	16	11	1	3
May	2001	39	2	6	19	14	1	2
June	2001	38	1	7	20	13	2	1
July	2001	39	2	6	18	13	5	1
August	2001	34	3	5	16	11	6	2
September	2001	36	4	4	17	9	6	4
October	2001	32	3	5	21	9	3	4
November	2001	32	2	5	25	7	1	3
December	2001	32	2	5	26	7	1	1
January	2002	34	3	7	27	5	2	1
February	2002	34	3	5	27	6	4	2
March	2002	30	3	6	23	5	4	2
April	2002	30	2	6	23	7	4	2
May	2002	27	2	8	23	8	3	1
June	2002	25	1	6	26	10	3	3
July	2002	24	2	6	26	8	3	3
August	2002	24	2	6	25	8	5	3
September	2002	26	2	7	24	8	7	3
October	2002	24	2	6	24	7	11	2
November	2002	28	1	5	23	6	12	2
December	2002	30	2	4	22	7	14	2
January	2003	30	2	7	19	6	10	2
February	2003	30	2	5	24	9	8	2
March	2003	31	2	6	25	8	5	2
April	2003	30	3	5	27	9	5	2
May	2003	28	2	8	25	9	5	2
June	2003	28	3	8	25	9	5	2
July	2003	28	3	7	26	10	5	3
August	2003	32	3	6	24	8	4	2
September	2003	35	3	5	21	9	3	2
October	2003	37	2	5	19	9	2	1
November	2003	35	5	7	21	12	3	2
December	2003	31	6	6	26	12	2	2
January	2004	32	6	7	29	12	2	2
February	2004	36	5	5	27	10	2	2

REGION WEST

7

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>
March	2004	37	5	5	25	10	3	3
April	2004	35	4	5	23	11	2	3
May	2004	31	4	5	25	13	1	3
June	2004	30	4	7	26	14	1	3
July	2004	32	6	8	24	14	1	3
August	2004	37	4	7	23	12	2	2
September	2004	37	5	3	25	13	2	2
October	2004	37	4	5	26	13	1	3
November	2004	31	5	4	25	13	0	4
December	2004	32	5	5	24	12	0	3
January	2005	32	9	5	23	11	0	2
February	2005	37	9	8	21	13	0	3
March	2005	36	9	8	21	13	0	3
April	2005	35	5	6	23	19	1	3
May	2005	34	5	5	25	19	3	2
June	2005	36	6	7	22	16	3	2
July	2005	41	10	6	19	13	3	3
August	2005	40	12	6	19	14	1	3
September	2005	40	9	4	18	18	1	3
October	2005	32	6	5	20	24	1	2
November	2005	33	4	4	17	27	1	2
December	2005	35	6	7	19	24	1	2
January	2006	41	6	6	17	16	2	2
February	2006	42	7	7	16	12	2	1
March	2006	40	7	5	15	14	2	2
April	2006	39	8	7	15	14	1	3
May	2006	38	9	6	17	17	1	2
June	2006	36	7	6	17	19	1	2
July	2006	35	7	5	17	21	1	2
August	2006	34	8	6	13	20	1	3
September	2006	35	8	5	14	18	2	3
October	2006	36	7	6	13	17	1	3
November	2006	38	7	4	16	13	2	2
December	2006	37	8	6	16	11	0	2
January	2007	36	9	7	17	10	0	2
February	2007	34	10	7	18	14	0	1
March	2007	35	11	8	20	16	0	2
April	2007	37	8	10	20	19	0	2
May	2007	38	6	9	19	21	2	3
June	2007	37	5	9	15	23	2	3
July	2007	32	10	5	15	22	2	3
August	2007	29	11	5	16	21	2	3
September	2007	27	12	5	17	19	2	2
October	2007	30	10	5	17	18	2	2
November	2007	28	9	6	18	21	1	3
December	2007	29	8	4	18	22	1	2
January	2008	25	6	5	20	26	2	2
February	2008	27	4	5	22	23	4	1
March	2008	27	5	4	23	25	4	2
April	2008	25	5	4	22	26	5	2
May	2008	22	5	5	22	32	8	2
June	2008	16	3	4	23	41	8	3
July	2008	18	3	3	24	44	7	3

REGION WEST
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	18	4	3	24	47	5	4
September	2008	22	3	4	26	41	6	3
October	2008	18	1	5	26	42	11	5
November	2008	19	2	5	27	35	15	4
December	2008	13	2	5	31	30	20	4
January	2009	15	3	4	31	21	20	3
February	2009	14	3	4	31	16	20	3
March	2009	18	4	3	28	15	19	4
April	2009	17	3	3	32	16	19	3
May	2009	16	3	4	34	15	17	3
June	2009	14	2	5	35	14	15	2
July	2009	14	3	6	36	14	14	3
August	2009	14	3	4	33	18	14	3
September	2009	15	3	2	33	18	14	3
October	2009	16	4	3	30	19	13	2
November	2009	13	5	3	33	19	9	1
December	2009	12	5	3	38	17	8	4
January	2010	12	5	2	40	16	7	5
February	2010	17	5	3	35	15	7	5
March	2010	18	5	4	32	14	8	4
April	2010	16	6	5	32	12	9	5
May	2010	15	6	5	35	11	8	5
June	2010	13	6	4	34	11	8	4
July	2010	17	5	3	32	12	8	4
August	2010	18	4	4	32	12	8	4
September	2010	22	3	4	31	14	7	3
October	2010	22	4	5	32	14	7	3
November	2010	22	4	5	31	13	7	3
December	2010	18	5	4	35	13	6	4
January	2011	15	4	4	35	14	4	3
February	2011	18	5	4	35	16	5	2
March	2011	17	5	3	33	19	5	2
April	2011	20	6	3	34	21	6	2
May	2011	18	7	3	31	24	6	2
June	2011	20	6	3	31	24	6	2
July	2011	20	7	4	29	22	5	2
August	2011	18	5	4	30	23	5	2
September	2011	19	5	4	30	22	6	3
October	2011	20	3	2	31	21	8	4
November	2011	21	2	1	32	20	9	4
December	2011	21	3	3	31	17	7	3
January	2012	22	3	5	30	18	7	1
February	2012	23	3	7	28	17	6	1
March	2012	25	2	6	30	24	6	1
April	2012	24	3	4	30	23	5	3
May	2012	24	5	4	28	20	4	3
June	2012	23	5	6	30	16	4	2
July	2012	21	5	5	29	20	6	2
August	2012	23	3	7	28	23	5	3
September	2012	21	4	6	27	23	5	3
October	2012	27	4	7	27	19	2	3
November	2012	27	6	5	28	15	3	2
December	2012	30	5	5	25	14	4	3

REGION WEST
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	25	5	5	29	16	5	3
February	2013	25	4	4	26	18	4	3
March	2013	24	5	2	27	20	4	2
April	2013	26	6	3	21	18	3	4
May	2013	26	6	4	20	16	3	4
June	2013	28	5	5	21	14	3	3
July	2013	32	6	7	24	11	3	2
August	2013	34	6	6	26	11	3	2
September	2013	34	7	6	23	13	2	4
October	2013	29	5	4	23	17	2	3
November	2013	26	5	4	24	18	3	4
December	2013	27	6	4	23	14	3	2
January	2014	30	8	5	22	12	3	2
February	2014	28	8	4	21	14	3	2
March	2014	25	8	6	24	15	2	3
April	2014	27	6	6	25	16	3	4
May	2014	29	5	8	22	17	2	4
June	2014	32	3	7	22	15	2	4
July	2014	32	4	6	23	18	2	3
August	2014	35	6	5	23	15	1	3
September	2014	37	7	4	23	18	2	2
October	2014	33	6	6	22	15	2	2
November	2014	34	4	5	23	14	3	1
December	2014	32	4	7	22	13	2	2
January	2015	37	6	8	23	13	2	2
February	2015	39	6	9	22	10	2	4
March	2015	40	5	8	23	10	3	5
April	2015	37	6	7	22	9	3	4
May	2015	36	6	6	24	12	3	4
June	2015	36	6	6	23	13	3	4
July	2015	36	5	7	23	14	2	4
August	2015	36	6	7	22	12	1	3
September	2015	35	7	7	23	11	3	3
October	2015	35	7	6	23	9	4	3
November	2015	33	6	6	25	10	5	5
December	2015	33	5	6	27	11	4	5
January	2016	33	4	5	26	13	2	4
February	2016	36	4	4	26	13	3	3
March	2016	41	7	5	23	12	3	2
April	2016	41	8	7	22	11	3	2
May	2016	41	7	6	19	10	3	1
June	2016	41	6	5	19	9	2	1
July	2016	42	6	3	19	9	2	1
August	2016	42	7	4	21	11	1	1
September	2016	39	8	5	23	11	1	3
October	2016	37	7	8	25	12	1	3
November	2016	40	7	7	24	11	2	4
December	2016	40	7	7	21	10	2	4
January	2017	43	7	4	17	9	2	3
February	2017	40	6	6	16	8	1	3
March	2017	37	5	6	16	7	1	3
April	2017	34	8	8	19	7	1	3

REGION WEST
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	32	10	7	19	6	1	3
June	2017	36	11	8	18	8	1	3
July	2017	41	10	7	16	7	1	2
August	2017	43	8	7	16	8	1	3
September	2017	43	6	6	16	7	2	3
October	2017	42	7	8	16	9	1	3
November	2017	39	8	8	17	10	2	2
December	2017	39	8	8	18	12	1	2
January	2018	37	9	7	20	9	1	2
February	2018	38	10	6	20	7	2	2
March	2018	41	12	5	18	5	2	2
April	2018	44	10	5	15	7	2	3
May	2018	50	9	5	13	7	1	2
June	2018	49	7	6	15	10	2	1
July	2018	49	8	7	14	9	3	0
August	2018	42	9	7	15	9	2	2
September	2018	43	11	6	14	7	2	2
October	2018	44	10	4	15	8	1	2
November	2018	49	10	5	14	9	2	1
December	2018	46	7	5	16	9	2	2
January	2019	43	8	6	16	9	3	2
February	2019	36	7	5	17	8	3	3
March	2019	39	9	5	17	8	3	4
April	2019	39	8	6	18	8	3	4
May	2019	45	9	6	19	9	2	3
June	2019	45	7	6	19	9	2	2
July	2019	45	9	5	21	7	2	2
August	2019	43	9	5	21	6	1	3
September	2019	40	9	5	23	7	2	4
October	2019	43	9	6	19	8	3	4
November	2019	45	11	7	17	8	3	3
December	2019	47	12	6	14	8	2	2
January	2020	46	11	5	14	7	2	2
February	2020	46	10	4	14	6	1	2
March	2020	47	8	6	14	6	3	2
April	2020	44	7	7	18	5	7	2
May	2020	42	7	7	21	3	10	2
June	2020	35	7	5	25	2	9	2
July	2020	33	7	4	27	5	6	2
August	2020	31	6	4	27	6	4	1
September	2020	33	5	5	28	5	3	1
October	2020	35	5	5	27	4	3	1
November	2020	35	8	5	30	5	3	0
December	2020	36	9	4	29	6	2	1
January	2021	32	10	3	29	5	2	2
February	2021	32	10	5	26	5	2	2
March	2021	32	11	5	26	6	3	2
April	2021	34	11	5	23	6	2	1
May	2021	36	9	4	21	7	1	1
June	2021	36	10	5	18	8	1	1
July	2021	39	10	4	19	9	2	2
August	2021	34	11	4	20	12	1	2
September	2021	38	9	3	21	15	1	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	38	9	6	18	18	1	1
November	2021	44	9	5	17	17	1	1
December	2021	42	10	6	15	18	2	1
January	2022	41	9	4	16	21	1	1
February	2022	38	9	4	18	25	2	2
March	2022	38	7	4	17	28	2	1
April	2022	35	8	5	20	30	3	1
May	2022	37	6	4	20	33	3	2
June	2022	34	5	3	22	37	5	2
July	2022	34	3	2	21	43	6	3
August	2022	30	3	2	19	47	8	2
September	2022	27	3	3	19	45	8	3
October	2022	27	4	3	17	40	11	3
November	2022	27	5	4	22	40	9	3
December	2022	28	4	3	23	43	9	3
January	2023	28	4	4	22	42	8	4
February	2023	27	2	2	21	42	8	3