REGION WEST
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	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

REGION WEST
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	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
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

REGION WEST
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	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
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

REGION WEST
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
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
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

REGION WEST
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
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
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

REGION WEST
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	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
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

REGION WEST
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
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
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

REGION WEST
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	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
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

REGION WEST
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
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
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

REGION WEST
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	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
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

REGION WEST
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	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
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	4
December	2022	28	4	3	23	43	9	4
January	2023	28	4	4	23	42	8	4
February	2023	27	2	2	21	42	8	3
March	2023	28	3	3	18	40	6	3
April	2023	30	2	3	20	41	5	2
May	2023	30	2	4	21	39	3	3
June	2023	29	3	3	23	40	6	2
July	2023	28	4	2	21	37	5	2

REGION WEST
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
August	2023	28	5	3	20	37	5	2
September	2023	31	6	4	20	34	2	2
October	2023	31	6	4	21	39	4	3
November	2023	30	5	4	20	41	6	3
December	2023	28	5	3	20	40	6	5
January	2024	31	6	3	19	38	5	4
February	2024	35	7	4	18	34	3	4
March	2024	35	8	5	18	33	3	3
April	2024	33	7	6	19	33	2	3
May	2024	29	8	6	19	37	2	3
June	2024	28	8	5	17	40	3	3
July	2024	26	10	3	18	44	3	3
August	2024	26	11	3	20	45	3	3
September	2024	23	10	3	23	44	2	3
October	2024	22	10	5	21	44	3	3
November	2024	19	11	4	21	44	2	4
December	2024	20	12	4	20	41	1	4
January	2025	21	12	3	18	34	1	4
February	2025	23	11	3	17	30	1	3
March	2025	21	9	3	17	36	3	3
April	2025	18	7	2	19	40	8	2
May	2025	15	4	2	20	43	12	4
June	2025	14	5	2	21	40	13	3
July	2025	16	7	2	20	40	9	3
August	2025	15	8	3	19	39	5	3
September	2025	17	9	2	21	42	4	3
October	2025	16	10	3	22	45	4	5
November	2025	17	11	2	26	45	3	5
December	2025	17	10	2	26	44	2	6
January	2026	19	9	1	26	46	2	4
February	2026	18	9	2	24	48	2	4
March	2026	17	8	2	23	49	3	3
April	2026	16	8	2	23	48	4	3
May	2026	16	7	2	23	50	4	3
June	2026	16	8	1	24	52	4	3
July	2026	15	9	1	24	53	4	4
August	2026	15	10	1	23	53	4	4