TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

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
Jan.-Mar.	1960	48	NA	NA	25	NA	NA	NA
Apr.-June	1960	41	NA	NA	23	7	NA	NA
Jul.-Sep.	1960	41	NA	NA	24	7	NA	NA
Oct.-Dec.	1960	41	NA	NA	25	8	NA	NA
Jan.-Mar.	1961	41	9	0	34	8	4	0
Apr.-June	1961	38	NA	NA	22	7	NA	NA
Jul.-Sep.	1961	38	NA	NA	21	7	NA	NA
Oct.-Dec.	1961	38	NA	NA	20	6	NA	NA
Jan.-Mar.	1962	43	10	0	25	5	4	0
Apr.-June	1962	40	NA	NA	21	6	NA	NA
Jul.-Sep.	1962	37	NA	NA	19	6	NA	NA
Oct.-Dec.	1962	43	NA	NA	15	6	NA	NA
Jan.-Mar.	1963	44	10	0	21	6	3	0
Apr.-June	1963	38	NA	NA	19	4	NA	NA
Jul.-Sep.	1963	36	NA	NA	19	4	NA	NA
Oct.-Dec.	1963	38	NA	NA	19	4	NA	NA
Jan.-Mar.	1964	40	NA	NA	19	4	NA	NA
Apr.-June	1964	42	NA	NA	19	4	NA	NA
Jul.-Sep.	1964	43	NA	NA	18	4	NA	NA
Oct.-Dec.	1964	45	NA	NA	18	4	NA	NA
Jan.-Mar.	1965	47	10	0	19	4	3	0
Apr.-June	1965	48	NA	NA	17	5	NA	NA
Jul.-Sep.	1965	49	NA	NA	16	6	NA	NA
Oct.-Dec.	1965	50	NA	NA	15	7	NA	NA
Jan.-Mar.	1966	32	2	3	9	5	1	1
Apr.-June	1966	41	NA	NA	12	13	NA	NA
Jul.-Sep.	1966	50	4	5	18	21	1	2
Oct.-Dec.	1966	44	NA	NA	13	18	NA	NA
Jan.-Mar.	1967	38	3	7	13	14	1	2
Apr.-June	1967	35	5	5	12	15	1	2
Jul.-Sep.	1967	38	2	5	10	17	0	1
Oct.-Dec.	1967	35	3	6	12	17	2	2
Jan.-Mar.	1968	40	4	7	12	13	1	2
Apr.-June	1968	39	3	4	11	20	1	1
Jul.-Sep.	1968	37	3	5	13	16	1	2
Oct.-Dec.	1968	39	3	5	13	18	1	2
Jan.-Mar.	1969	42	4	6	13	13	1	3
Apr.-June	1969	34	3	5	11	22	1	2
Jul.-Sep.	1969	36	4	4	13	24	1	2
Oct.-Dec.	1969	36	3	6	12	25	1	3
Jan.-Mar.	1970	35	4	5	15	23	2	2
Apr.-June	1970	33	2	7	13	22	1	3
Jul.-Sep.	1970	33	3	5	11	22	1	1

TABLE 7

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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
Oct.-Dec.	1970	32	3	6	15	23	2	2
Jan.-Mar.	1971	30	3	6	20	19	2	2
Apr.-June	1971	28	3	4	15	21	0	2
Jul.-Sep.	1971	26	2	4	17	21	1	1
Oct.-Dec.	1971	29	3	6	18	18	1	1
Jan.-Mar.	1972	35	2	5	16	18	1	2
Apr.-June	1972	36	4	8	12	12	1	2
Jul.-Sep.	1972	38	3	5	10	14	1	0
Oct.-Dec.	1972	33	3	3	13	23	0	1
Jan.-Mar.	1973	34	2	4	15	24	0	1
Apr.-June	1973	33	3	5	14	26	1	2
Jul.-Sep.	1973	32	2	3	16	39	0	1
Oct.-Dec.	1973	38	3	5	14	26	0	1
Jan.-Mar.	1974	32	2	2	12	43	1	1
Apr.-June	1974	32	2	5	13	32	1	1
Jul.-Sep.	1974	30	2	2	11	44	1	1
Oct.-Dec.	1974	31	2	3	16	40	2	2
Jan.-Mar.	1975	26	2	3	19	36	1	2
Apr.-June	1975	26	3	4	20	30	1	1
Jul.-Sep.	1975	31	1	3	18	31	1	1
Oct.-Dec.	1975	31	2	5	19	25	1	1
Jan.-Mar.	1976	34	2	5	17	23	1	1
Apr.-June	1976	30	3	7	17	22	1	2
Jul.-Sep.	1976	32	2	3	14	24	1	1
Oct.-Dec.	1976	29	2	3	19	25	1	1
Jan.-Mar.	1977	28	2	4	17	29	1	1
Apr.-June	1977	37	2	4	14	27	1	2
Jul.-Sep.	1977	33	2	4	16	24	1	1
Oct.-Dec.	1977	34	2	4	14	25	1	1
Jan.-Mar.	1978	29	2	2	17	23	1	1
Apr.-June	1978	32	3	3	17	29	1	1
Jul.-Sep.	1978	34	3	5	14	32	1	1
Oct.-Dec.	1978	33	2	3	14	32	1	2
Jan.-Mar.	1979	31	3	4	15	34	1	2
Apr.-June	1979	31	3	4	12	45	1	1
Jul.-Sep.	1979	30	4	4	12	43	1	2
Oct.-Dec.	1979	29	2	3	16	47	1	2
Jan.-Mar.	1980	30	3	3	15	44	1	1
Apr.-June	1980	25	2	4	17	42	2	2
Jul.-Sep.	1980	32	3	4	17	37	1	2
Oct.-Dec.	1980	28	3	4	16	42	2	2
Jan.-Mar.	1981	26	3	4	17	44	1	2
Apr.-June	1981	27	3	4	17	35	1	1
Jul.-Sep.	1981	29	3	5	14	31	1	3
Oct.-Dec.	1981	29	3	5	18	34	1	4

TABLE 7

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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
Jan.-Mar.	1982	28	4	4	22	31	1	3
Apr.-June	1982	27	3	5	20	27	2	3
Jul.-Sep.	1982	27	3	3	24	28	1	3
Oct.-Dec.	1982	29	4	3	23	25	1	2
Jan.-Mar.	1983	27	3	3	26	23	2	2
Apr.-June	1983	30	4	6	21	18	2	1
Jul.-Sep.	1983	33	3	3	20	16	1	1
Oct.-Dec.	1983	31	3	4	17	17	1	1
Jan.-Mar.	1984	36	3	5	17	15	1	1
Apr.-June	1984	35	3	5	15	15	1	1
Jul.-Sep.	1984	37	3	4	15	12	1	1
Oct.-Dec.	1984	36	3	5	18	13	1	2
Jan.-Mar.	1985	34	2	3	17	14	1	2
Apr.-June	1985	33	2	5	17	14	1	1
Jul.-Sep.	1985	33	3	4	17	14	2	1
Oct.-Dec.	1985	33	2	4	16	13	1	1
Jan.-Mar.	1986	35	4	6	17	11	1	1
Apr.-June	1986	34	3	6	17	11	2	1
Jul.-Sep.	1986	35	4	6	19	11	2	1
Oct.-Dec.	1986	34	3	6	16	10	2	1
Jan.-Mar.	1987	35	4	5	19	11	2	1
Apr.-June	1987	34	4	5	17	12	2	1
Jul.-Sep.	1987	35	3	5	15	10	2	1
Oct.-Dec.	1987	33	4	4	16	10	3	2
Jan.-Mar.	1988	40	3	5	16	9	2	1
Apr.-June	1988	31	3	5	16	9	1	1
Jul.-Sep.	1988	42	4	5	16	11	1	2
Oct.-Dec.	1988	35	3	4	18	13	1	1
Jan.-Mar.	1989	33	3	6	18	14	1	2
Apr.-June	1989	33	2	5	16	14	0	2
Jul.-Sep.	1989	32	3	5	17	15	0	2
Oct.-Dec.	1989	32	3	5	16	14	1	1
Jan.-Mar.	1990	32	3	5	16	16	1	1
Apr.-June	1990	32	4	6	14	13	0	4
Jul.-Sep.	1990	30	3	5	16	16	2	2
Oct.-Dec.	1990	27	2	5	21	22	1	2
Jan.-Mar.	1991	27	3	5	23	14	1	2
Apr.-June	1991	28	3	5	24	18	2	1
Jul.-Sep.	1991	30	2	5	25	15	1	3
Oct.-Dec.	1991	27	3	4	26	18	3	3
Jan.-Mar.	1992	24	3	5	28	15	4	3
Apr.-June	1992	26	3	5	27	13	5	3
Jul.-Sep.	1992	26	3	6	26	17	6	3
Oct.-Dec.	1992	28	3	6	27	13	4	3
Jan.-Mar.	1993	31	3	6	25	12	2	2
Apr.-June	1993	30	3	5	23	13	4	2

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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
Jul.-Sep.	1993	29	3	5	25	14	3	2
Oct.-Dec.	1993	30	3	7	23	12	2	2
Jan.-Mar.	1994	32	4	6	20	11	3	2
Apr.-June	1994	32	3	7	22	9	2	1
Jul.-Sep.	1994	34	4	5	22	11	3	3
Oct.-Dec.	1994	34	3	5	21	11	3	3
Jan.-Mar.	1995	34	4	7	20	9	2	4
Apr.-June	1995	33	4	7	20	10	2	3
Jul.-Sep.	1995	34	4	6	20	9	1	3
Oct.-Dec.	1995	31	3	4	20	9	1	2
Jan.-Mar.	1996	31	3	5	20	8	1	3
Apr.-June	1996	32	3	6	19	10	1	2
Jul.-Sep.	1996	32	4	6	18	12	1	3
Oct.-Dec.	1996	32	4	7	16	9	1	3
Jan.-Mar.	1997	32	5	6	19	10	1	3
Apr.-June	1997	35	5	7	15	7	0	2
Jul.-Sep.	1997	36	4	6	14	7	0	2
Oct.-Dec.	1997	36	2	6	11	7	1	2
Jan.-Mar.	1998	36	5	6	12	7	0	2
Apr.-June	1998	35	4	7	11	6	0	2
Jul.-Sep.	1998	40	2	8	14	5	0	2
Oct.-Dec.	1998	40	4	8	13	6	1	3
Jan.-Mar.	1999	40	4	8	14	6	0	2
Apr.-June	1999	42	4	8	14	5	0	3
Jul.-Sep.	1999	43	3	6	14	6	0	3
Oct.-Dec.	1999	42	4	7	15	7	1	2
Jan.-Mar.	2000	44	3	8	13	6	0	2
Apr.-June	2000	43	4	8	14	9	0	2
Jul.-Sep.	2000	38	3	8	15	8	0	3
Oct.-Dec.	2000	39	3	8	15	8	1	2
Jan.-Mar.	2001	39	3	7	16	11	1	3
Apr.-June	2001	35	2	7	19	12	2	3
Jul.-Sep.	2001	32	3	6	19	8	5	3
Oct.-Dec.	2001	32	2	6	24	6	2	3
Jan.-Mar.	2002	33	2	7	25	6	3	2
Apr.-June	2002	30	2	7	24	7	2	2
Jul.-Sep.	2002	29	2	7	23	7	7	3
Oct.-Dec.	2002	29	3	7	25	9	10	2
Jan.-Mar.	2003	29	2	7	25	11	7	3
Apr.-June	2003	29	3	7	25	8	6	3
Jul.-Sep.	2003	33	5	7	24	10	4	2
Oct.-Dec.	2003	31	5	7	25	12	2	3
Jan.-Mar.	2004	36	6	6	22	10	2	2
Apr.-June	2004	32	4	7	22	15	2	3
Jul.-Sep.	2004	38	5	6	22	13	2	2
Oct.-Dec.	2004	35	5	5	22	14	2	2

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

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
Jan.-Mar.	2005	36	7	7	20	12	1	3
Apr.-June	2005	34	6	7	20	16	2	3
Jul.-Sep.	2005	34	7	6	18	18	2	3
Oct.-Dec.	2005	33	5	7	21	24	1	3
Jan.-Mar.	2006	34	6	6	18	18	1	3
Apr.-June	2006	32	6	8	18	23	1	2
Jul.-Sep.	2006	31	5	5	21	24	2	3
Oct.-Dec.	2006	36	7	6	17	15	1	2
Jan.-Mar.	2007	30	9	9	20	17	1	4
Apr.-June	2007	34	7	8	20	23	2	2
Jul.-Sep.	2007	30	8	7	19	22	1	4
Oct.-Dec.	2007	30	7	6	23	24	1	3
Jan.-Mar.	2008	27	5	5	20	28	3	3
Apr.-June	2008	22	4	5	25	41	6	2
Jul.-Sep.	2008	25	2	5	24	42	5	3
Oct.-Dec.	2008	15	1	3	30	31	15	3
Jan.-Mar.	2009	17	2	4	31	23	17	3
Apr.-June	2009	15	2	5	35	19	15	4
Jul.-Sep.	2009	14	2	4	36	20	13	3
Oct.-Dec.	2009	13	3	4	37	20	8	4
Jan.-Mar.	2010	15	4	4	35	18	7	4
Apr.-June	2010	16	5	6	35	17	7	4
Jul.-Sep.	2010	19	3	4	35	16	7	3
Oct.-Dec.	2010	19	4	4	34	16	5	4
Jan.-Mar.	2011	20	5	4	30	23	4	3
Apr.-June	2011	19	6	5	29	28	4	3
Jul.-Sep.	2011	18	4	3	32	27	6	3
Oct.-Dec.	2011	19	2	4	32	23	6	3
Jan.-Mar.	2012	22	4	6	27	25	4	3
Apr.-June	2012	22	4	7	30	24	4	2
Jul.-Sep.	2012	20	4	6	28	24	4	3
Oct.-Dec.	2012	26	4	5	27	19	3	3
Jan.-Mar.	2013	23	5	4	31	22	3	4
Apr.-June	2013	25	6	6	26	17	3	3
Jul.-Sep.	2013	27	6	5	28	16	2	4
Oct.-Dec.	2013	24	6	6	25	18	2	3
Jan.-Mar.	2014	26	8	5	25	18	2	3
Apr.-June	2014	29	6	6	24	16	2	3
Jul.-Sep.	2014	31	7	6	23	18	2	4
Oct.-Dec.	2014	32	5	6	23	14	2	3
Jan.-Mar.	2015	37	6	7	23	12	2	3
Apr.-June	2015	34	7	6	23	12	2	3
Jul.-Sep.	2015	36	5	7	22	11	2	2
Oct.-Dec.	2015	34	4	6	25	11	3	5
Jan.-Mar.	2016	37	4	7	21	10	3	3

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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

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
Apr.-June	2016	39	6	7	21	10	3	3
Jul.-Sep.	2016	34	5	7	22	11	1	3
Oct.-Dec.	2016	36	6	7	21	10	2	4
Jan.-Mar.	2017	35	8	8	17	6	1	3
Apr.-June	2017	37	9	7	18	7	2	3
Jul.-Sep.	2017	40	9	8	15	8	1	3
Oct.-Dec.	2017	38	9	7	15	7	2	3
Jan.-Mar.	2018	40	12	5	15	6	2	2
Apr.-June	2018	43	9	7	16	8	2	3
Jul.-Sep.	2018	44	10	6	16	8	1	3
Oct.-Dec.	2018	41	9	6	17	8	2	2
Jan.-Mar.	2019	42	8	6	16	7	3	4
Apr.-June	2019	43	10	7	17	8	2	3
Jul.-Sep.	2019	41	9	7	17	7	2	4
Oct.-Dec.	2019	44	11	6	14	7	2	3
Jan.-Mar.	2020	42	11	7	15	6	3	2
Apr.-June	2020	32	7	5	26	3	9	2
Jul.-Sep.	2020	34	8	5	28	6	3	1
Oct.-Dec.	2020	33	9	4	27	4	2	1
Jan.-Mar.	2021	31	11	5	25	6	2	2
Apr.-June	2021	36	10	5	18	10	1	1
Jul.-Sep.	2021	35	9	4	21	17	1	2
Oct.-Dec.	2021	35	9	4	17	24	1	1
Jan.-Mar.	2022	35	7	4	19	31	3	2
Apr.-June	2022	29	4	4	19	40	7	1
Jul.-Sep.	2022	27	3	3	20	45	8	3