

TABLE 9

## ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Combination of the responses to the questions on Tables 6 and 8.

Key: (a) Better off financially than a year ago/Better off a year from now  
 (b) Better/Same or Same/Better  
 (c) Same/Same  
 (d) Worse/Same or Same/Worse  
 (e) Worse/Worse  
 (f) Worse/Better or Better/Worse

| Date of Survey |      | (a)<br>Continuous<br>Increase | (b)<br>Intermittent<br>Increase | (c)<br>No<br>Change | (d)<br>Intermittent<br>Decline | (e)<br>Continuous<br>Decline | (f)<br>Mixed<br>Change | DK, NA | Total | Relative | Cases |
|----------------|------|-------------------------------|---------------------------------|---------------------|--------------------------------|------------------------------|------------------------|--------|-------|----------|-------|
| Jan.-Mar.      | 1960 | 21                            | 21                              | 21                  | 11                             | 3                            | 10                     | 13     | 100   | 128      | 2972  |
| Apr.-June      | 1960 | 17                            | 22                              | 25                  | 10                             | 3                            | 8                      | 15     | 100   | 126      | 1407  |
| Jul.-Sep.      | 1960 | 17                            | 22                              | 25                  | 10                             | 3                            | 9                      | 15     | 100   | 126      | 0     |
| Oct.-Dec.      | 1960 | 17                            | 21                              | 24                  | 10                             | 3                            | 9                      | 15     | 100   | 125      | 0     |
| Jan.-Mar.      | 1961 | 17                            | 21                              | 24                  | 10                             | 3                            | 10                     | 15     | 100   | 125      | 1981  |
| Apr.-June      | 1961 | 17                            | 21                              | 27                  | 11                             | 3                            | 9                      | 12     | 100   | 124      | 1310  |
| Jul.-Sep.      | 1961 | 16                            | 23                              | 27                  | 11                             | 3                            | 8                      | 14     | 100   | 125      | 0     |
| Oct.-Dec.      | 1961 | 15                            | 24                              | 27                  | 10                             | 3                            | 6                      | 15     | 100   | 126      | 956   |
| Jan.-Mar.      | 1962 | 20                            | 21                              | 26                  | 9                              | 4                            | 8                      | 12     | 100   | 128      | 2117  |
| Apr.-June      | 1962 | 19                            | 21                              | 27                  | 10                             | 4                            | 8                      | 13     | 100   | 127      | 0     |
| Jul.-Sep.      | 1962 | 17                            | 21                              | 28                  | 10                             | 3                            | 8                      | 13     | 100   | 125      | 1317  |
| Oct.-Dec.      | 1962 | 19                            | 23                              | 28                  | 9                              | 2                            | 6                      | 13     | 100   | 131      | 1352  |
| Jan.-Mar.      | 1963 | 24                            | 19                              | 25                  | 9                              | 3                            | 8                      | 12     | 100   | 131      | 2036  |
| Apr.-June      | 1963 | 18                            | 23                              | 29                  | 11                             | 3                            | 6                      | 10     | 100   | 127      | 1310  |
| Jul.-Sep.      | 1963 | 18                            | 21                              | 31                  | 11                             | 2                            | 5                      | 12     | 100   | 126      | 1359  |
| Oct.-Dec.      | 1963 | 19                            | 21                              | 30                  | 11                             | 2                            | 5                      | 12     | 100   | 127      | 0     |
| Jan.-Mar.      | 1964 | 19                            | 22                              | 29                  | 11                             | 2                            | 6                      | 12     | 100   | 128      | 0     |
| Apr.-June      | 1964 | 20                            | 22                              | 28                  | 11                             | 2                            | 6                      | 12     | 100   | 129      | 0     |
| Jul.-Sep.      | 1964 | 20                            | 22                              | 26                  | 11                             | 2                            | 6                      | 12     | 100   | 129      | 0     |
| Oct.-Dec.      | 1964 | 21                            | 23                              | 25                  | 11                             | 2                            | 7                      | 12     | 100   | 130      | 0     |
| Jan.-Mar.      | 1965 | 21                            | 23                              | 24                  | 11                             | 2                            | 7                      | 12     | 100   | 131      | 1349  |
| Apr.-June      | 1965 | 22                            | 23                              | 25                  | 10                             | 2                            | 7                      | 11     | 100   | 132      | 0     |
| Jul.-Sep.      | 1965 | 22                            | 22                              | 27                  | 9                              | 2                            | 7                      | 11     | 100   | 134      | 0     |
| Oct.-Dec.      | 1965 | 23                            | 22                              | 28                  | 8                              | 2                            | 7                      | 10     | 100   | 135      | 1658  |
| Jan.-Mar.      | 1966 | 22                            | 23                              | 27                  | 9                              | 3                            | 7                      | 9      | 100   | 133      | 2419  |
| Apr.-June      | 1966 | 20                            | 21                              | 26                  | 11                             | 5                            | 7                      | 11     | 100   | 126      | 0     |
| Jul.-Sep.      | 1966 | 18                            | 19                              | 24                  | 13                             | 6                            | 7                      | 13     | 100   | 118      | 1228  |
| Oct.-Dec.      | 1966 | 20                            | 22                              | 24                  | 11                             | 5                            | 7                      | 13     | 100   | 126      | 0     |
| Jan.-Mar.      | 1967 | 21                            | 24                              | 24                  | 9                              | 3                            | 7                      | 12     | 100   | 133      | 3165  |
| Apr.-June      | 1967 | 21                            | 22                              | 26                  | 10                             | 5                            | 7                      | 9      | 100   | 128      | 1323  |
| Jul.-Sep.      | 1967 | 20                            | 22                              | 27                  | 10                             | 4                            | 5                      | 12     | 100   | 128      | 1310  |
| Oct.-Dec.      | 1967 | 20                            | 20                              | 23                  | 12                             | 6                            | 6                      | 13     | 100   | 122      | 1329  |
| Jan.-Mar.      | 1968 | 23                            | 24                              | 24                  | 9                              | 3                            | 7                      | 10     | 100   | 135      | 2677  |
| Apr.-June      | 1968 | 19                            | 22                              | 26                  | 11                             | 5                            | 5                      | 12     | 100   | 125      | 1223  |

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|                |      | (a)                 | (b)                   | (c)       | (d)                  | (e)                | (f)          | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change |        |       |          |       |
| Jul.-Sep.      | 1968 | 20                  | 21                    | 23        | 11                   | 4                  | 8            | 13     | 100   | 126      | 1322  |
| Oct.-Dec.      | 1968 | 17                  | 20                    | 26        | 10                   | 4                  | 7            | 16     | 100   | 123      | 1405  |
| Jan.-Mar.      | 1969 | 24                  | 23                    | 25        | 9                    | 2                  | 7            | 10     | 100   | 136      | 2482  |
| Apr.-June      | 1969 | 21                  | 20                    | 23        | 12                   | 6                  | 8            | 10     | 100   | 123      | 1517  |
| Jul.-Sep.      | 1969 | 18                  | 18                    | 23        | 12                   | 7                  | 8            | 14     | 100   | 117      | 1557  |
| Oct.-Dec.      | 1969 | 17                  | 19                    | 20        | 13                   | 8                  | 9            | 14     | 100   | 115      | 1469  |
| Jan.-Mar.      | 1970 | 17                  | 18                    | 22        | 13                   | 7                  | 10           | 13     | 100   | 115      | 1261  |
| Apr.-June      | 1970 | 18                  | 19                    | 22        | 13                   | 5                  | 8            | 15     | 100   | 119      | 1315  |
| Jul.-Sep.      | 1970 | 17                  | 21                    | 21        | 14                   | 6                  | 7            | 14     | 100   | 118      | 1337  |
| Oct.-Dec.      | 1970 | 16                  | 20                    | 20        | 14                   | 6                  | 9            | 15     | 100   | 116      | 1402  |
| Jan.-Mar.      | 1971 | 15                  | 19                    | 21        | 14                   | 6                  | 11           | 14     | 100   | 114      | 1327  |
| Apr.-June      | 1971 | 17                  | 20                    | 22        | 13                   | 6                  | 7            | 15     | 100   | 118      | 1392  |
| Jul.-Sep.      | 1971 | 14                  | 20                    | 24        | 13                   | 6                  | 7            | 16     | 100   | 115      | 1229  |
| Oct.-Dec.      | 1971 | 15                  | 19                    | 23        | 11                   | 5                  | 9            | 18     | 100   | 118      | 1268  |
| Jan.-Mar.      | 1972 | 18                  | 22                    | 24        | 12                   | 5                  | 8            | 11     | 100   | 123      | 1426  |
| Apr.-June      | 1972 | 26                  | 22                    | 22        | 10                   | 2                  | 7            | 11     | 100   | 136      | 1297  |
| Jul.-Sep.      | 1972 | 20                  | 26                    | 28        | 10                   | 2                  | 6            | 8      | 100   | 134      | 1217  |
| Oct.-Dec.      | 1972 | 18                  | 23                    | 24        | 12                   | 4                  | 6            | 13     | 100   | 125      | 999   |
| Jan.-Mar.      | 1973 | 16                  | 23                    | 21        | 13                   | 7                  | 9            | 11     | 100   | 119      | 1348  |
| Apr.-June      | 1973 | 15                  | 21                    | 20        | 14                   | 9                  | 9            | 12     | 100   | 113      | 1433  |
| Jul.-Sep.      | 1973 | 11                  | 22                    | 18        | 19                   | 11                 | 8            | 11     | 100   | 103      | 1362  |
| Oct.-Dec.      | 1973 | 18                  | 21                    | 16        | 15                   | 7                  | 9            | 14     | 100   | 117      | 1444  |
| Jan.-Mar.      | 1974 | 12                  | 18                    | 17        | 21                   | 15                 | 7            | 10     | 100   | 94       | 1329  |
| Apr.-June      | 1974 | 15                  | 21                    | 17        | 15                   | 10                 | 11           | 11     | 100   | 111      | 1549  |
| Jul.-Sep.      | 1974 | 11                  | 17                    | 17        | 20                   | 15                 | 10           | 10     | 100   | 93       | 1421  |
| Oct.-Dec.      | 1974 | 12                  | 15                    | 15        | 19                   | 14                 | 12           | 13     | 100   | 94       | 1518  |
| Jan.-Mar.      | 1975 | 8                   | 17                    | 18        | 25                   | 12                 | 10           | 10     | 100   | 88       | 1374  |
| Apr.-June      | 1975 | 12                  | 20                    | 21        | 22                   | 7                  | 11           | 7      | 100   | 103      | 1317  |
| Jul.-Sep.      | 1975 | 12                  | 21                    | 22        | 19                   | 11                 | 8            | 7      | 100   | 103      | 1365  |
| Oct.-Dec.      | 1975 | 14                  | 21                    | 19        | 16                   | 6                  | 12           | 12     | 100   | 113      | 1519  |
| Jan.-Mar.      | 1976 | 17                  | 23                    | 17        | 15                   | 6                  | 11           | 11     | 100   | 119      | 1269  |
| Apr.-June      | 1976 | 17                  | 19                    | 18        | 15                   | 7                  | 12           | 12     | 100   | 114      | 1548  |
| Jul.-Sep.      | 1976 | 16                  | 23                    | 19        | 14                   | 7                  | 11           | 10     | 100   | 118      | 1372  |
| Oct.-Dec.      | 1976 | 14                  | 21                    | 18        | 18                   | 7                  | 12           | 10     | 100   | 110      | 1254  |
| Jan.-Mar.      | 1977 | 14                  | 22                    | 18        | 20                   | 7                  | 12           | 7      | 100   | 109      | 1203  |
| Apr.-June      | 1977 | 16                  | 26                    | 22        | 17                   | 7                  | 8            | 4      | 100   | 118      | 1370  |
| Jul.-Sep.      | 1977 | 17                  | 25                    | 23        | 17                   | 6                  | 8            | 4      | 100   | 119      | 1214  |
| Oct.-Dec.      | 1977 | 15                  | 24                    | 24        | 15                   | 10                 | 7            | 5      | 100   | 114      | 1280  |
| Jan.-Mar.      | 1978 | 14                  | 24                    | 19        | 19                   | 9                  | 9            | 6      | 100   | 110      | 2762  |

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|                |      | (a)                 | (b)                   | (c)       | (d)                  | (e)                | (f)          | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change |        |       |          |       |
| Apr.-June      | 1978 | 16                  | 22                    | 19        | 19                   | 10                 | 10           | 4      | 100   | 109      | 2741  |
| Jul.-Sep.      | 1978 | 16                  | 24                    | 18        | 18                   | 10                 | 9            | 5      | 100   | 112      | 2698  |
| Oct.-Dec.      | 1978 | 14                  | 21                    | 17        | 19                   | 12                 | 10           | 7      | 100   | 104      | 2985  |
| Jan.-Mar.      | 1979 | 14                  | 20                    | 17        | 20                   | 15                 | 9            | 5      | 100   | 99       | 3014  |
| Apr.-June      | 1979 | 11                  | 20                    | 15        | 22                   | 19                 | 9            | 4      | 100   | 90       | 3271  |
| Jul.-Sep.      | 1979 | 12                  | 20                    | 16        | 23                   | 16                 | 10           | 3      | 100   | 93       | 3331  |
| Oct.-Dec.      | 1979 | 11                  | 19                    | 14        | 24                   | 18                 | 11           | 3      | 100   | 88       | 3344  |
| Jan.-Mar.      | 1980 | 12                  | 18                    | 14        | 24                   | 16                 | 11           | 5      | 100   | 90       | 2495  |
| Apr.-June      | 1980 | 10                  | 16                    | 13        | 26                   | 17                 | 15           | 3      | 100   | 83       | 2110  |
| Jul.-Sep.      | 1980 | 12                  | 20                    | 16        | 22                   | 10                 | 15           | 5      | 100   | 100      | 2008  |
| Oct.-Dec.      | 1980 | 11                  | 19                    | 14        | 23                   | 12                 | 14           | 7      | 100   | 95       | 2062  |
| Jan.-Mar.      | 1981 | 10                  | 19                    | 15        | 23                   | 13                 | 15           | 5      | 100   | 93       | 2068  |
| Apr.-June      | 1981 | 13                  | 20                    | 15        | 25                   | 10                 | 13           | 4      | 100   | 98       | 2032  |
| Jul.-Sep.      | 1981 | 15                  | 22                    | 18        | 20                   | 9                  | 11           | 5      | 100   | 108      | 2070  |
| Oct.-Dec.      | 1981 | 12                  | 22                    | 17        | 20                   | 12                 | 13           | 4      | 100   | 102      | 2103  |
| Jan.-Mar.      | 1982 | 14                  | 20                    | 16        | 21                   | 12                 | 13           | 4      | 100   | 101      | 2088  |
| Apr.-June      | 1982 | 13                  | 22                    | 16        | 22                   | 11                 | 12           | 4      | 100   | 102      | 2096  |
| Jul.-Sep.      | 1982 | 15                  | 20                    | 17        | 22                   | 12                 | 11           | 3      | 100   | 101      | 2083  |
| Oct.-Dec.      | 1982 | 16                  | 20                    | 15        | 21                   | 10                 | 14           | 4      | 100   | 105      | 2051  |
| Jan.-Mar.      | 1983 | 15                  | 21                    | 16        | 21                   | 9                  | 14           | 4      | 100   | 106      | 2087  |
| Apr.-June      | 1983 | 19                  | 25                    | 19        | 16                   | 4                  | 13           | 4      | 100   | 124      | 2121  |
| Jul.-Sep.      | 1983 | 19                  | 25                    | 18        | 17                   | 6                  | 11           | 4      | 100   | 121      | 2057  |
| Oct.-Dec.      | 1983 | 20                  | 24                    | 20        | 15                   | 6                  | 11           | 4      | 100   | 123      | 2091  |
| Jan.-Mar.      | 1984 | 24                  | 26                    | 17        | 15                   | 4                  | 10           | 4      | 100   | 131      | 2068  |
| Apr.-June      | 1984 | 22                  | 26                    | 19        | 14                   | 4                  | 12           | 3      | 100   | 130      | 2075  |
| Jul.-Sep.      | 1984 | 23                  | 28                    | 20        | 13                   | 5                  | 7            | 4      | 100   | 133      | 2038  |
| Oct.-Dec.      | 1984 | 22                  | 28                    | 17        | 15                   | 5                  | 10           | 3      | 100   | 130      | 2120  |
| Jan.-Mar.      | 1985 | 20                  | 26                    | 19        | 16                   | 6                  | 10           | 3      | 100   | 124      | 1948  |
| Apr.-June      | 1985 | 21                  | 26                    | 20        | 16                   | 6                  | 8            | 3      | 100   | 125      | 1988  |
| Jul.-Sep.      | 1985 | 20                  | 25                    | 19        | 15                   | 6                  | 11           | 4      | 100   | 124      | 1945  |
| Oct.-Dec.      | 1985 | 19                  | 27                    | 20        | 16                   | 6                  | 9            | 3      | 100   | 124      | 1955  |
| Jan.-Mar.      | 1986 | 21                  | 28                    | 17        | 15                   | 6                  | 10           | 3      | 100   | 128      | 1970  |
| Apr.-June      | 1986 | 22                  | 28                    | 18        | 15                   | 4                  | 11           | 2      | 100   | 131      | 1971  |
| Jul.-Sep.      | 1986 | 22                  | 30                    | 16        | 13                   | 5                  | 11           | 3      | 100   | 134      | 1977  |
| Oct.-Dec.      | 1986 | 20                  | 28                    | 20        | 15                   | 4                  | 11           | 2      | 100   | 129      | 1960  |
| Jan.-Mar.      | 1987 | 20                  | 27                    | 18        | 15                   | 5                  | 12           | 3      | 100   | 127      | 1964  |
| Apr.-June      | 1987 | 18                  | 29                    | 18        | 17                   | 4                  | 11           | 3      | 100   | 126      | 1957  |
| Jul.-Sep.      | 1987 | 20                  | 29                    | 18        | 14                   | 4                  | 11           | 4      | 100   | 131      | 1955  |
| Oct.-Dec.      | 1987 | 20                  | 25                    | 19        | 16                   | 4                  | 12           | 4      | 100   | 125      | 1501  |

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|                |      | (a)                 | (b)                   | (c)       | (d)                  | (e)                | (f)          | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change |        |       |          |       |
| Jan.-Mar.      | 1988 | 22                  | 31                    | 17        | 13                   | 3                  | 11           | 3      | 100   | 137      | 1502  |
| Apr.-June      | 1988 | 20                  | 27                    | 20        | 16                   | 4                  | 10           | 3      | 100   | 127      | 1504  |
| Jul.-Sep.      | 1988 | 23                  | 28                    | 17        | 12                   | 4                  | 11           | 5      | 100   | 135      | 1501  |
| Oct.-Dec.      | 1988 | 21                  | 24                    | 19        | 15                   | 5                  | 11           | 5      | 100   | 125      | 1509  |
| Jan.-Mar.      | 1989 | 22                  | 29                    | 17        | 13                   | 5                  | 11           | 3      | 100   | 133      | 1503  |
| Apr.-June      | 1989 | 19                  | 29                    | 18        | 15                   | 5                  | 11           | 3      | 100   | 128      | 1510  |
| Jul.-Sep.      | 1989 | 21                  | 26                    | 19        | 16                   | 6                  | 9            | 3      | 100   | 125      | 1509  |
| Oct.-Dec.      | 1989 | 21                  | 27                    | 18        | 14                   | 4                  | 11           | 5      | 100   | 130      | 1502  |
| Jan.-Mar.      | 1990 | 19                  | 27                    | 19        | 16                   | 5                  | 10           | 4      | 100   | 125      | 1514  |
| Apr.-June      | 1990 | 22                  | 28                    | 18        | 13                   | 5                  | 11           | 3      | 100   | 132      | 1508  |
| Jul.-Sep.      | 1990 | 16                  | 27                    | 19        | 17                   | 7                  | 12           | 2      | 100   | 119      | 1502  |
| Oct.-Dec.      | 1990 | 13                  | 22                    | 16        | 23                   | 10                 | 12           | 4      | 100   | 102      | 1508  |
| Jan.-Mar.      | 1991 | 15                  | 24                    | 20        | 19                   | 6                  | 12           | 4      | 100   | 114      | 1539  |
| Apr.-June      | 1991 | 16                  | 25                    | 17        | 19                   | 6                  | 13           | 4      | 100   | 116      | 1502  |
| Jul.-Sep.      | 1991 | 15                  | 26                    | 18        | 18                   | 5                  | 14           | 4      | 100   | 118      | 1502  |
| Oct.-Dec.      | 1991 | 15                  | 21                    | 16        | 22                   | 8                  | 14           | 4      | 100   | 106      | 1510  |
| Jan.-Mar.      | 1992 | 13                  | 22                    | 17        | 21                   | 8                  | 15           | 4      | 100   | 106      | 1518  |
| Apr.-June      | 1992 | 17                  | 21                    | 19        | 19                   | 6                  | 14           | 4      | 100   | 113      | 1501  |
| Jul.-Sep.      | 1992 | 14                  | 24                    | 16        | 20                   | 6                  | 14           | 6      | 100   | 112      | 1513  |
| Oct.-Dec.      | 1992 | 13                  | 26                    | 18        | 17                   | 5                  | 15           | 6      | 100   | 117      | 1508  |
| Jan.-Mar.      | 1993 | 17                  | 25                    | 16        | 19                   | 4                  | 13           | 6      | 100   | 119      | 1512  |
| Apr.-June      | 1993 | 17                  | 24                    | 18        | 18                   | 8                  | 12           | 3      | 100   | 115      | 1507  |
| Jul.-Sep.      | 1993 | 15                  | 25                    | 16        | 21                   | 9                  | 10           | 4      | 100   | 110      | 1513  |
| Oct.-Dec.      | 1993 | 17                  | 26                    | 17        | 18                   | 6                  | 11           | 5      | 100   | 119      | 1526  |
| Jan.-Mar.      | 1994 | 18                  | 28                    | 17        | 16                   | 5                  | 12           | 4      | 100   | 125      | 1515  |
| Apr.-June      | 1994 | 19                  | 26                    | 19        | 16                   | 5                  | 12           | 3      | 100   | 124      | 1509  |
| Jul.-Sep.      | 1994 | 19                  | 27                    | 19        | 16                   | 5                  | 11           | 3      | 100   | 125      | 1541  |
| Oct.-Dec.      | 1994 | 20                  | 25                    | 18        | 15                   | 5                  | 13           | 4      | 100   | 125      | 1504  |
| Jan.-Mar.      | 1995 | 19                  | 29                    | 18        | 16                   | 5                  | 9            | 4      | 100   | 127      | 1510  |
| Apr.-June      | 1995 | 19                  | 29                    | 19        | 16                   | 4                  | 10           | 3      | 100   | 128      | 1503  |
| Jul.-Sep.      | 1995 | 21                  | 26                    | 19        | 16                   | 5                  | 10           | 3      | 100   | 126      | 1504  |
| Oct.-Dec.      | 1995 | 18                  | 27                    | 19        | 16                   | 6                  | 11           | 3      | 100   | 123      | 1507  |
| Jan.-Mar.      | 1996 | 19                  | 27                    | 19        | 15                   | 5                  | 12           | 3      | 100   | 126      | 1505  |
| Apr.-June      | 1996 | 19                  | 28                    | 21        | 14                   | 5                  | 10           | 3      | 100   | 128      | 1500  |
| Jul.-Sep.      | 1996 | 20                  | 27                    | 19        | 13                   | 5                  | 12           | 4      | 100   | 129      | 1501  |
| Oct.-Dec.      | 1996 | 20                  | 28                    | 19        | 13                   | 4                  | 13           | 3      | 100   | 131      | 1502  |
| Jan.-Mar.      | 1997 | 21                  | 29                    | 17        | 14                   | 4                  | 12           | 3      | 100   | 132      | 1501  |
| Apr.-June      | 1997 | 24                  | 30                    | 18        | 13                   | 2                  | 10           | 3      | 100   | 139      | 1501  |
| Jul.-Sep.      | 1997 | 25                  | 28                    | 20        | 10                   | 3                  | 11           | 3      | 100   | 140      | 1500  |
| Oct.-Dec.      | 1997 | 25                  | 30                    | 20        | 11                   | 3                  | 9            | 2      | 100   | 141      | 1500  |

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|                |      | (a)                 | (b)                   | (c)       | (d)                  | (e)                | (f)          | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change |        |       |          |       |
| Jan.-Mar.      | 1998 | 26                  | 31                    | 19        | 9                    | 2                  | 10           | 3      | 100   | 146      | 1499  |
| Apr.-June      | 1998 | 24                  | 33                    | 19        | 10                   | 3                  | 8            | 3      | 100   | 144      | 1500  |
| Jul.-Sep.      | 1998 | 26                  | 29                    | 18        | 10                   | 3                  | 10           | 4      | 100   | 142      | 1508  |
| Oct.-Dec.      | 1998 | 26                  | 29                    | 18        | 12                   | 3                  | 9            | 3      | 100   | 140      | 1504  |
| Jan.-Mar.      | 1999 | 26                  | 30                    | 18        | 11                   | 2                  | 9            | 4      | 100   | 143      | 1497  |
| Apr.-June      | 1999 | 28                  | 28                    | 18        | 11                   | 3                  | 10           | 2      | 100   | 142      | 1500  |
| Jul.-Sep.      | 1999 | 26                  | 31                    | 18        | 10                   | 2                  | 11           | 2      | 100   | 145      | 1501  |
| Oct.-Dec.      | 1999 | 25                  | 32                    | 18        | 10                   | 3                  | 9            | 3      | 100   | 144      | 1497  |
| Jan.-Mar.      | 2000 | 27                  | 32                    | 15        | 9                    | 3                  | 11           | 3      | 100   | 147      | 1509  |
| Apr.-June      | 2000 | 26                  | 32                    | 16        | 10                   | 3                  | 10           | 3      | 100   | 145      | 1503  |
| Jul.-Sep.      | 2000 | 26                  | 28                    | 18        | 11                   | 3                  | 11           | 3      | 100   | 140      | 1508  |
| Oct.-Dec.      | 2000 | 25                  | 30                    | 18        | 11                   | 3                  | 11           | 2      | 100   | 141      | 1500  |
| Jan.-Mar.      | 2001 | 22                  | 28                    | 17        | 15                   | 3                  | 12           | 3      | 100   | 132      | 1501  |
| Apr.-June      | 2001 | 21                  | 27                    | 15        | 15                   | 5                  | 14           | 3      | 100   | 128      | 1501  |
| Jul.-Sep.      | 2001 | 20                  | 28                    | 16        | 15                   | 5                  | 13           | 3      | 100   | 128      | 1501  |
| Oct.-Dec.      | 2001 | 18                  | 26                    | 17        | 15                   | 3                  | 17           | 4      | 100   | 126      | 1510  |
| Jan.-Mar.      | 2002 | 20                  | 27                    | 16        | 15                   | 2                  | 16           | 4      | 100   | 130      | 1500  |
| Apr.-June      | 2002 | 20                  | 27                    | 16        | 14                   | 4                  | 15           | 4      | 100   | 129      | 1503  |
| Jul.-Sep.      | 2002 | 20                  | 26                    | 14        | 17                   | 5                  | 15           | 3      | 100   | 124      | 1502  |
| Oct.-Dec.      | 2002 | 18                  | 26                    | 14        | 17                   | 6                  | 16           | 3      | 100   | 121      | 1506  |
| Jan.-Mar.      | 2003 | 18                  | 26                    | 13        | 17                   | 8                  | 15           | 3      | 100   | 119      | 1506  |
| Apr.-June      | 2003 | 21                  | 25                    | 15        | 16                   | 6                  | 15           | 2      | 100   | 124      | 1500  |
| Jul.-Sep.      | 2003 | 22                  | 24                    | 16        | 17                   | 5                  | 13           | 3      | 100   | 124      | 1503  |
| Oct.-Dec.      | 2003 | 20                  | 27                    | 15        | 19                   | 7                  | 11           | 1      | 100   | 121      | 1505  |
| Jan.-Mar.      | 2004 | 24                  | 27                    | 15        | 14                   | 6                  | 12           | 2      | 100   | 131      | 1510  |
| Apr.-June      | 2004 | 22                  | 26                    | 16        | 16                   | 6                  | 13           | 1      | 100   | 126      | 1514  |
| Jul.-Sep.      | 2004 | 24                  | 27                    | 16        | 15                   | 5                  | 10           | 3      | 100   | 131      | 1511  |
| Oct.-Dec.      | 2004 | 21                  | 26                    | 17        | 19                   | 5                  | 11           | 1      | 100   | 123      | 1505  |
| Jan.-Mar.      | 2005 | 23                  | 29                    | 16        | 15                   | 5                  | 10           | 2      | 100   | 132      | 1487  |
| Apr.-June      | 2005 | 19                  | 30                    | 16        | 19                   | 6                  | 9            | 1      | 100   | 124      | 1502  |
| Jul.-Sep.      | 2005 | 21                  | 27                    | 16        | 17                   | 7                  | 11           | 1      | 100   | 124      | 1524  |
| Oct.-Dec.      | 2005 | 18                  | 26                    | 15        | 19                   | 9                  | 11           | 2      | 100   | 116      | 1516  |
| Jan.-Mar.      | 2006 | 21                  | 27                    | 18        | 18                   | 7                  | 8            | 1      | 100   | 123      | 1496  |
| Apr.-June      | 2006 | 19                  | 27                    | 15        | 18                   | 9                  | 10           | 2      | 100   | 119      | 1505  |
| Jul.-Sep.      | 2006 | 18                  | 25                    | 18        | 19                   | 9                  | 10           | 1      | 100   | 115      | 1508  |
| Oct.-Dec.      | 2006 | 22                  | 27                    | 19        | 17                   | 4                  | 10           | 1      | 100   | 128      | 1506  |
| Jan.-Mar.      | 2007 | 20                  | 30                    | 17        | 16                   | 5                  | 10           | 2      | 100   | 129      | 1516  |
| Apr.-June      | 2007 | 21                  | 27                    | 15        | 18                   | 7                  | 11           | 1      | 100   | 123      | 1510  |
| Jul.-Sep.      | 2007 | 18                  | 27                    | 17        | 19                   | 7                  | 10           | 2      | 100   | 119      | 1516  |

TABLE 9

## ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

|                |      | (a)                 | (b)                   | (c)       | (d)                  | (e)                | (f)          | DK, NA | Total | Relative | Cases |
|----------------|------|---------------------|-----------------------|-----------|----------------------|--------------------|--------------|--------|-------|----------|-------|
| Date of Survey |      | Continuous Increase | Intermittent Increase | No Change | Intermittent Decline | Continuous Decline | Mixed Change |        |       |          |       |
| Oct.-Dec.      | 2007 | 16                  | 25                    | 15        | 22                   | 8                  | 12           | 2      | 100   | 111      | 1503  |
| Jan.-Mar.      | 2008 | 12                  | 25                    | 15        | 23                   | 9                  | 14           | 2      | 100   | 105      | 1508  |
| Apr.-June      | 2008 | 9                   | 20                    | 12        | 29                   | 16                 | 12           | 2      | 100   | 84       | 1514  |
| Jul.-Sep.      | 2008 | 11                  | 20                    | 12        | 29                   | 12                 | 13           | 3      | 100   | 90       | 1505  |
| Oct.-Dec.      | 2008 | 6                   | 14                    | 13        | 33                   | 12                 | 17           | 5      | 100   | 75       | 1517  |
| Jan.-Mar.      | 2009 | 6                   | 17                    | 14        | 32                   | 11                 | 16           | 4      | 100   | 80       | 1513  |
| Apr.-June      | 2009 | 7                   | 17                    | 16        | 28                   | 9                  | 20           | 3      | 100   | 87       | 1519  |
| Jul.-Sep.      | 2009 | 8                   | 16                    | 16        | 29                   | 12                 | 17           | 2      | 100   | 83       | 1515  |
| Oct.-Dec.      | 2009 | 8                   | 18                    | 16        | 30                   | 10                 | 16           | 2      | 100   | 86       | 1507  |
| Jan.-Mar.      | 2010 | 9                   | 18                    | 21        | 28                   | 10                 | 12           | 2      | 100   | 89       | 1510  |
| Apr.-June      | 2010 | 9                   | 20                    | 18        | 26                   | 11                 | 13           | 3      | 100   | 92       | 1516  |
| Jul.-Sep.      | 2010 | 9                   | 19                    | 20        | 27                   | 11                 | 12           | 2      | 100   | 90       | 1516  |
| Oct.-Dec.      | 2010 | 9                   | 20                    | 21        | 27                   | 10                 | 11           | 2      | 100   | 92       | 1525  |
| Jan.-Mar.      | 2011 | 11                  | 20                    | 20        | 24                   | 11                 | 11           | 3      | 100   | 96       | 1513  |
| Apr.-June      | 2011 | 9                   | 22                    | 17        | 25                   | 13                 | 11           | 3      | 100   | 93       | 1508  |
| Jul.-Sep.      | 2011 | 9                   | 18                    | 17        | 30                   | 14                 | 9            | 3      | 100   | 83       | 1492  |
| Oct.-Dec.      | 2011 | 8                   | 20                    | 19        | 30                   | 11                 | 10           | 2      | 100   | 87       | 1500  |
| Jan.-Mar.      | 2012 | 11                  | 23                    | 20        | 24                   | 9                  | 10           | 3      | 100   | 101      | 1507  |
| Apr.-June      | 2012 | 12                  | 21                    | 21        | 23                   | 10                 | 9            | 4      | 100   | 100      | 1501  |
| Jul.-Sep.      | 2012 | 12                  | 20                    | 20        | 25                   | 10                 | 8            | 5      | 100   | 97       | 1531  |
| Oct.-Dec.      | 2012 | 16                  | 20                    | 19        | 21                   | 10                 | 9            | 5      | 100   | 105      | 1515  |
| Jan.-Mar.      | 2013 | 12                  | 23                    | 19        | 23                   | 12                 | 9            | 2      | 100   | 100      | 1502  |
| Apr.-June      | 2013 | 15                  | 23                    | 20        | 20                   | 10                 | 9            | 3      | 100   | 108      | 1511  |
| Jul.-Sep.      | 2013 | 15                  | 25                    | 18        | 20                   | 10                 | 9            | 3      | 100   | 110      | 1513  |
| Oct.-Dec.      | 2013 | 13                  | 21                    | 22        | 21                   | 11                 | 9            | 3      | 100   | 102      | 1510  |
| Jan.-Mar.      | 2014 | 16                  | 25                    | 18        | 18                   | 11                 | 10           | 2      | 100   | 112      | 1515  |
| Apr.-June      | 2014 | 16                  | 25                    | 21        | 18                   | 9                  | 9            | 2      | 100   | 114      | 1515  |
| Jul.-Sep.      | 2014 | 19                  | 24                    | 18        | 19                   | 8                  | 8            | 4      | 100   | 116      | 1511  |
| Oct.-Dec.      | 2014 | 19                  | 25                    | 21        | 17                   | 7                  | 8            | 3      | 100   | 120      | 1506  |
| Jan.-Mar.      | 2015 | 21                  | 29                    | 17        | 14                   | 7                  | 10           | 2      | 100   | 129      | 1514  |
| Apr.-June      | 2015 | 21                  | 28                    | 18        | 15                   | 7                  | 9            | 2      | 100   | 127      | 1509  |
| Jul.-Sep.      | 2015 | 21                  | 27                    | 17        | 17                   | 6                  | 9            | 3      | 100   | 125      | 1565  |
| Oct.-Dec.      | 2015 | 20                  | 27                    | 17        | 19                   | 6                  | 8            | 3      | 100   | 122      | 1519  |
| Jan.-Mar.      | 2016 | 22                  | 26                    | 17        | 16                   | 6                  | 9            | 4      | 100   | 126      | 1553  |
| Apr.-June      | 2016 | 22                  | 29                    | 17        | 15                   | 6                  | 8            | 3      | 100   | 130      | 1585  |
| Jul.-Sep.      | 2016 | 19                  | 30                    | 17        | 16                   | 5                  | 9            | 4      | 100   | 128      | 1668  |
| Oct.-Dec.      | 2016 | 23                  | 26                    | 15        | 15                   | 5                  | 10           | 6      | 100   | 129      | 1787  |
| Jan.-Mar.      | 2017 | 23                  | 29                    | 17        | 14                   | 3                  | 10           | 4      | 100   | 135      | 1806  |
| Apr.-June      | 2017 | 25                  | 30                    | 15        | 12                   | 5                  | 10           | 3      | 100   | 138      | 1817  |

TABLE 9

## ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

|                       |      | (a)                        | (b)                          | (c)              | (d)                         | (e)                       | (f)                 | DK, NA | Total | Relative | Cases |
|-----------------------|------|----------------------------|------------------------------|------------------|-----------------------------|---------------------------|---------------------|--------|-------|----------|-------|
| <u>Date of Survey</u> |      | <u>Continuous Increase</u> | <u>Intermittent Increase</u> | <u>No Change</u> | <u>Intermittent Decline</u> | <u>Continuous Decline</u> | <u>Mixed Change</u> |        |       |          |       |
| Jul.-Sep.             | 2017 | 26                         | 28                           | 18               | 12                          | 4                         | 9                   | 3      | 100   | 138      | 1817  |
| Oct.-Dec.             | 2017 | 26                         | 29                           | 17               | 13                          | 4                         | 9                   | 2      | 100   | 138      | 1814  |
| Jan.-Mar.             | 2018 | 28                         | 30                           | 15               | 12                          | 4                         | 9                   | 2      | 100   | 142      | 1850  |
| Apr.-June             | 2018 | 28                         | 28                           | 18               | 12                          | 5                         | 7                   | 2      | 100   | 139      | 1814  |
| Jul.-Sep.             | 2018 | 30                         | 28                           | 14               | 13                          | 4                         | 8                   | 3      | 100   | 141      | 1823  |
| Oct.-Dec.             | 2018 | 26                         | 30                           | 16               | 12                          | 5                         | 9                   | 2      | 100   | 139      | 1807  |
| Jan.-Mar.             | 2019 | 28                         | 27                           | 17               | 12                          | 5                         | 8                   | 3      | 100   | 138      | 1802  |
| Apr.-June             | 2019 | 30                         | 28                           | 15               | 12                          | 4                         | 8                   | 3      | 100   | 142      | 1805  |
| Jul.-Sep.             | 2019 | 28                         | 25                           | 18               | 13                          | 4                         | 9                   | 3      | 100   | 136      | 1804  |
| Oct.-Dec.             | 2019 | 29                         | 29                           | 16               | 11                          | 5                         | 7                   | 3      | 100   | 142      | 1915  |
| Jan.-Mar.             | 2020 | 28                         | 28                           | 18               | 11                          | 5                         | 7                   | 3      | 100   | 140      | 1933  |
| Apr.-June             | 2020 | 17                         | 25                           | 18               | 16                          | 5                         | 14                  | 5      | 100   | 121      | 1880  |
| Jul.-Sep.             | 2020 | 19                         | 23                           | 19               | 17                          | 4                         | 13                  | 5      | 100   | 121      | 1864  |
| Oct.-Dec.             | 2020 | 16                         | 26                           | 18               | 14                          | 4                         | 15                  | 7      | 100   | 124      | 1810  |
| Jan.-Mar.             | 2021 | 17                         | 23                           | 19               | 15                          | 6                         | 16                  | 4      | 100   | 119      | 1811  |
| Apr.-June             | 2021 | 19                         | 30                           | 18               | 14                          | 7                         | 9                   | 3      | 100   | 128      | 1815  |
| Jul.-Sep.             | 2021 | 18                         | 27                           | 17               | 15                          | 10                        | 10                  | 3      | 100   | 120      | 1816  |
| Oct.-Dec.             | 2021 | 18                         | 26                           | 16               | 14                          | 14                        | 9                   | 3      | 100   | 116      | 1809  |
| Jan.-Mar.             | 2022 | 15                         | 23                           | 14               | 16                          | 18                        | 11                  | 3      | 100   | 104      | 1804  |
| Apr.-June             | 2022 | 16                         | 19                           | 12               | 20                          | 19                        | 11                  | 3      | 100   | 96       | 1803  |
| Jul.-Sep.             | 2022 | 13                         | 19                           | 12               | 21                          | 21                        | 12                  | 2      | 100   | 90       | 1804  |