

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)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
		Continuous Increase	Intermittent Increase	No Change	Intermittent Decline	Continuous Decline	Mixed Change				
Jan.-Mar.	1960	21	21	21	11	3	10	13	100	128	2972
Apr.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	1968	19	22	26	11	5	5	12	100	125	1223

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<u>Date of Survey</u>		(a)	(b)	(c)	(d)	(e)	(f)	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</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.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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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		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
Apr.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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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		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
Jan.-Mar.	1988	22	31	17	13	3	11	3	100	137	1502
Apr.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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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		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
Jan.-Mar.	1998	26	31	19	9	2	10	3	100	146	1499
Apr.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	2007	21	27	15	18	7	11	1	100	123	1510
Jul.-Sep.	2007	18	27	17	19	7	10	2	100	119	1516

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		<u>Continuous Increase</u>	<u>Intermittent Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	2017	25	30	15	12	5	10	3	100	138	1817

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		<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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	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.-Jun.	2022	16	19	12	20	19	11	3	100	96	1803
Jul.-Sep.	2022	13	19	12	21	21	12	2	100	90	1804
Oct.-Dec.	2022	13	19	11	24	18	12	3	100	90	1802
Jan.-Mar.	2023	15	21	14	23	14	10	3	100	99	1805
Apr.-Jun.	2023	14	20	14	23	17	9	3	100	94	1806
Jul.-Sep.	2023	15	23	16	19	14	10	3	100	105	1807
Oct.-Dec.	2023	15	18	15	22	17	10	3	100	94	1805
Jan.-Mar.	2024	18	24	13	20	9	10	6	100	114	1805
Apr.-Jun.	2024	15	21	16	20	15	9	4	100	102	2753
Jul.-Sep.	2024	14	18	17	22	18	9	2	100	92	2981
Oct.-Dec.	2024	13	18	15	22	13	16	2	100	96	2615
Jan.-Mar.	2025	10	17	16	24	17	15	2	100	86	3503
Apr.-Jun.	2025	11	13	16	22	29	7	2	100	73	3380
Jul.-Sep.	2025	13	14	17	22	25	7	3	100	81	3594
Oct.-Dec.	2025	12	13	15	23	29	7	2	100	74	3392