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			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
February	1947	35	NA	NA	33	NA	NA	NA
February	1951	48	NA	NA	22	32	NA	NA
May	1951	30	NA	NA	4	NA	NA	NA
November	1951	NA	NA	NA	NA	51	NA	NA
February	1952	50	NA	NA	24	24	NA	NA
May	1952	NA	NA	NA	NA	44	NA	NA
November	1952	NA	NA	NA	NA	29	NA	NA
February	1953	51	NA	NA	24	10	NA	NA
February	1954	31	NA	NA	26	11	NA	NA
May	1954	21	NA	NA	4	14	NA	NA
February	1960	48	NA	NA	25	NA	NA	NA
May	1960	41	NA	NA	23	7	NA	NA
February	1961	41	9	0	26	8	4	0
May	1961	38	NA	NA	22	7	NA	NA
November	1961	38	NA	NA	20	6	NA	NA
February	1962	43	10	0	22	5	4	0
August	1962	37	NA	NA	19	6	NA	NA
November	1962	43	NA	NA	15	6	NA	NA
February	1963	44	10	0	20	6	3	0
May	1963	38	NA	NA	19	4	NA	NA
August	1963	36	NA	NA	19	4	NA	NA
February	1965	47	10	0	18	4	3	0
November	1965	50	NA	NA	15	7	NA	NA
February	1966	32	2	3	9	5	1	1
August	1966	50	4	5	18	21	1	2
February	1967	38	3	7	13	14	1	2
May	1967	35	5	5	12	15	1	2
August	1967	38	2	5	10	17	0	1
November	1967	35	3	6	12	17	2	2
February	1968	40	4	7	12	13	1	2
May	1968	39	3	4	11	20	1	1
August	1968	37	3	5	13	16	1	2
November	1968	39	3	5	13	18	1	2
February	1969	42	4	6	13	13	1	3
May	1969	34	3	5	11	22	1	2
August	1969	36	4	4	13	24	1	2
November	1969	36	3	6	12	25	1	3
February	1970	35	4	5	15	23	2	2
May	1970	33	2	7	13	22	1	3

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

Date of Survey		BETTER OFF THAN YEAR AGO Income Higher	Assets Higher	Debt Lower	WORSE OFF THAN YEAR AGO Income Lower	Prices Higher	Assets Lower	Debt Higher
August	1970	33	3	5	11	22	1	1
November	1970	32	3	6	15	23	2	2
February	1971	30	3	6	20	19	2	2
May	1971	28	3	4	15	21	0	2
August	1971	26	2	4	17	21	1	1
November	1971	29	3	6	18	18	1	1
February	1972	35	2	5	16	18	1	2
May	1972	36	4	8	12	12	1	2
August	1972	38	3	5	10	14	1	0
November	1972	33	3	3	13	23	0	1
February	1973	34	2	4	15	24	0	1
May	1973	33	3	5	14	26	1	2
August	1973	32	2	3	16	39	0	1
November	1973	38	3	5	14	26	0	1
February	1974	32	2	2	12	43	1	1
May	1974	32	2	5	13	32	1	1
August	1974	30	2	2	11	44	1	1
November	1974	31	2	3	16	40	2	2
February	1975	26	2	3	19	36	1	2
May	1975	26	3	4	20	30	1	1
August	1975	31	1	3	18	31	1	1
November	1975	31	2	5	19	25	1	1
February	1976	34	2	5	17	23	1	1
May	1976	30	3	7	17	22	1	2
August	1976	32	2	3	14	24	1	1
November	1976	29	2	3	19	25	1	1
February	1977	28	2	4	17	29	1	1
May	1977	37	2	4	14	27	1	2
August	1977	33	2	4	16	24	1	1
November	1977	34	2	4	14	25	1	1
January	1978	31	2	3	18	22	1	2
February	1978	29	2	2	17	24	1	1
March	1978	28	3	2	17	24	1	1
April	1978	30	4	3	16	25	0	1
May	1978	31	3	3	18	27	1	0
June	1978	34	1	3	15	36	1	1
July	1978	35	3	5	14	34	2	1
August	1978	34	4	6	13	34	1	2
September	1978	35	3	3	13	27	1	1
October	1978	38	3	3	13	33	2	1
November	1978	31	3	4	15	31	1	2
December	1978	32	2	2	15	31	1	2
January	1979	34	2	5	14	33	1	2
February	1979	29	3	4	16	33	1	2
March	1979	32	3	2	13	38	0	2
April	1979	33	1	3	15	46	1	2
May	1979	30	3	4	12	43	1	1
June	1979	32	3	5	11	47	1	1

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
July	1979	31	5	3	13	44	1	2
August	1979	30	3	4	11	40	1	2
September	1979	31	4	4	14	47	2	1
October	1979	28	3	4	14	48	2	2
November	1979	31	2	3	17	47	1	3
December	1979	27	2	3	15	44	0	1
January	1980	34	4	3	15	39	1	2
February	1980	31	4	3	15	45	1	1
March	1980	25	3	4	15	47	1	1
April	1980	23	2	4	15	45	3	4
May	1980	25	1	3	17	41	2	2
June	1980	26	3	5	19	39	1	1
July	1980	30	5	4	16	38	1	2
August	1980	31	3	5	15	38	1	2
September	1980	33	3	3	19	35	1	1
October	1980	29	3	3	17	39	2	2
November	1980	31	2	5	17	39	2	2
December	1980	25	3	3	16	48	2	3
January	1981	26	3	5	16	46	2	4
February	1981	25	2	4	17	47	2	1
March	1981	26	3	3	18	40	1	2
April	1981	22	2	4	18	38	2	1
May	1981	31	3	4	16	34	0	1
June	1981	29	3	5	17	34	1	2
July	1981	28	2	4	15	30	2	3
August	1981	32	3	4	13	27	2	2
September	1981	26	3	5	14	34	1	4
October	1981	28	3	5	17	33	0	3
November	1981	25	2	4	18	36	1	4
December	1981	33	3	4	19	33	1	4
January	1982	28	5	4	22	29	1	3
February	1982	29	4	4	21	33	1	2
March	1982	26	4	5	23	30	2	4
April	1982	27	3	5	24	29	2	3
May	1982	27	3	5	19	27	1	2
June	1982	27	4	6	19	27	2	3
July	1982	29	4	3	25	29	1	2
August	1982	25	3	3	21	27	1	4
September	1982	28	2	4	25	27	1	3
October	1982	32	4	4	22	23	1	3
November	1982	29	4	2	26	26	2	2
December	1982	26	3	4	22	25	1	2
January	1983	28	3	2	24	24	1	2
February	1983	27	2	4	25	22	2	2
March	1983	28	2	4	28	24	2	2
April	1983	29	4	6	20	18	1	1
May	1983	29	3	5	21	17	2	1
June	1983	32	4	8	20	18	2	1
July	1983	32	3	3	20	16	1	1
August	1983	32	3	3	19	16	1	2
September	1983	35	3	3	21	16	1	1
October	1983	28	4	4	21	19	1	0
November	1983	31	2	4	16	18	1	1

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

Date of Survey		BETTER OFF THAN YEAR AGO Income Higher	Assets Higher	Debt Lower	WORSE OFF THAN YEAR AGO Income Lower	Prices Higher	Assets Lower	Debt Higher
December	1983	33	4	5	15	13	1	1
January	1984	32	2	4	17	14	1	1
February	1984	36	2	6	20	15	1	0
March	1984	39	4	4	16	17	0	1
April	1984	31	3	4	16	18	1	2
May	1984	35	3	6	16	14	1	1
June	1984	39	3	5	14	14	1	1
July	1984	31	2	4	13	13	1	2
August	1984	38	3	4	17	11	1	1
September	1984	40	3	5	14	12	1	1
October	1984	38	3	4	18	14	0	1
November	1984	35	3	6	18	13	1	2
December	1984	34	3	4	18	12	2	3
January	1985	34	2	4	15	13	2	2
February	1985	32	2	2	18	11	1	2
March	1985	35	3	4	19	17	1	1
April	1985	30	2	5	17	14	2	1
May	1985	33	3	4	15	16	1	2
June	1985	36	2	7	18	12	1	2
July	1985	29	3	5	18	12	2	0
August	1985	33	2	4	17	15	2	1
September	1985	36	2	4	15	14	3	1
October	1985	31	2	5	15	15	2	0
November	1985	31	2	4	15	12	2	2
December	1985	37	3	5	18	12	1	1
January	1986	35	5	7	17	10	1	1
February	1986	36	2	5	18	14	0	2
March	1986	34	4	6	15	10	1	1
April	1986	34	3	6	18	12	1	1
May	1986	32	2	7	18	11	2	2
June	1986	36	4	5	15	10	2	1
July	1986	40	4	5	20	9	1	0
August	1986	33	5	7	17	12	1	1
September	1986	33	4	5	19	11	4	1
October	1986	32	4	7	16	9	2	1
November	1986	34	3	6	15	8	2	1
December	1986	35	3	7	17	12	2	2
January	1987	38	3	7	16	7	2	2
February	1987	35	3	4	21	12	2	1
March	1987	31	5	5	19	12	2	1
April	1987	35	3	4	17	11	1	1
May	1987	32	4	6	17	11	2	1
June	1987	34	4	5	16	12	3	1
July	1987	36	3	6	14	10	2	1
August	1987	36	3	4	16	9	1	2
September	1987	33	4	5	16	12	2	1
October	1987	32	4	3	18	8	2	2
November	1987	33	4	5	13	12	2	1
December	1987	33	4	5	17	10	3	2
January	1988	39	4	5	14	7	2	1
February	1988	39	2	5	15	11	3	0
March	1988	40	4	5	18	8	1	2

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
April	1988	31	2	5	17	9	1	1
May	1988	29	4	4	18	10	2	2
June	1988	32	3	6	14	10	0	1
July	1988	40	4	5	18	11	1	1
August	1988	45	2	6	18	13	1	2
September	1988	40	5	6	14	9	1	2
October	1988	34	3	5	19	15	1	1
November	1988	35	4	5	17	11	1	2
December	1988	35	2	4	18	14	1	0
January	1989	34	2	6	16	15	0	2
February	1989	36	3	6	21	12	1	2
March	1989	30	4	5	16	15	1	2
April	1989	36	3	6	19	16	1	2
May	1989	33	2	6	14	12	0	2
June	1989	31	2	4	15	14	0	2
July	1989	33	2	5	17	16	1	1
August	1989	34	3	4	17	16	0	3
September	1989	31	3	5	16	13	0	1
October	1989	32	2	3	17	11	1	1
November	1989	32	2	6	16	13	1	2
December	1989	31	5	7	14	16	1	1
January	1990	33	3	6	16	16	1	1
February	1990	31	4	5	18	17	1	1
March	1990	32	2	4	13	15	0	1
April	1990	34	4	4	14	13	1	3
May	1990	29	3	5	14	11	0	5
June	1990	35	4	8	13	15	0	3
July	1990	32	4	4	16	12	2	2
August	1990	31	3	4	19	18	1	4
September	1990	28	3	5	14	18	1	1
October	1990	24	2	5	23	24	1	2
November	1990	30	2	4	22	23	1	2
December	1990	27	1	5	19	20	2	2
January	1991	28	2	5	24	14	1	2
February	1991	25	2	3	23	15	1	3
March	1991	26	4	7	21	14	1	2
April	1991	28	3	4	26	18	1	1
May	1991	27	3	8	24	19	1	2
June	1991	28	3	5	21	19	3	1
July	1991	30	2	4	23	13	2	2
August	1991	30	2	6	26	16	2	4
September	1991	29	3	5	27	15	1	3
October	1991	30	3	4	24	13	2	3
November	1991	25	3	4	27	20	5	2
December	1991	24	3	5	28	19	3	3
January	1992	23	2	5	29	14	4	4
February	1992	25	3	5	31	16	2	2
March	1992	25	3	5	24	17	5	2
April	1992	28	3	3	26	13	4	4
May	1992	23	4	6	26	12	5	3
June	1992	27	4	6	28	13	6	3
July	1992	24	2	6	24	18	6	4
August	1992	26	3	5	30	17	6	3

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
September	1992	28	3	7	24	16	5	2
October	1992	25	2	5	28	16	4	3
November	1992	31	3	8	22	13	3	4
December	1992	29	3	5	30	10	4	3
January	1993	29	4	7	26	13	3	2
February	1993	29	3	6	25	10	2	2
March	1993	34	3	5	25	13	2	2
April	1993	28	3	6	25	12	5	2
May	1993	30	2	7	22	14	4	4
June	1993	31	4	3	22	13	3	1
July	1993	32	3	5	25	13	3	2
August	1993	27	3	6	27	16	2	1
September	1993	28	3	5	22	13	3	3
October	1993	28	3	6	27	12	1	3
November	1993	33	3	8	26	13	3	2
December	1993	30	2	6	17	11	3	2
January	1994	32	3	7	19	9	1	2
February	1994	34	5	7	18	12	3	3
March	1994	30	3	5	21	11	3	2
April	1994	33	3	6	24	8	3	1
May	1994	31	4	7	21	9	2	3
June	1994	30	2	7	21	9	2	1
July	1994	32	4	5	20	10	3	3
August	1994	38	4	5	19	10	4	4
September	1994	32	4	5	26	12	2	3
October	1994	32	4	4	21	11	2	4
November	1994	36	2	5	23	11	4	3
December	1994	34	4	6	20	10	4	3
January	1995	36	3	7	23	9	2	5
February	1995	36	5	8	18	8	2	2
March	1995	31	4	5	20	10	3	5
April	1995	34	5	6	20	8	2	5
May	1995	33	6	7	21	11	3	3
June	1995	32	3	8	19	11	1	2
July	1995	34	4	6	21	9	2	4
August	1995	37	4	6	18	8	1	1
September	1995	32	3	5	20	9	1	3
October	1995	34	2	5	22	9	3	2
November	1995	29	4	4	21	9	1	2
December	1995	30	3	4	15	8	1	1
January	1996	30	3	6	15	7	1	4
February	1996	33	3	5	21	9	1	2
March	1996	31	4	5	23	8	1	3
April	1996	32	3	5	21	7	1	2
May	1996	32	2	7	20	11	1	1
June	1996	33	5	8	15	12	0	3
July	1996	32	4	8	21	11	0	3
August	1996	31	4	6	13	13	1	2
September	1996	32	4	4	19	12	2	4
October	1996	30	4	7	20	9	0	2
November	1996	35	4	5	15	8	1	2
December	1996	31	4	10	14	11	1	4

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
January	1997	33	5	7	19	9	1	4
February	1997	30	4	5	19	11	1	2
March	1997	33	6	5	21	9	0	3
April	1997	40	4	8	14	8	0	1
May	1997	31	5	8	16	6	1	3
June	1997	33	6	5	14	7	0	1
July	1997	37	5	7	13	5	1	2
August	1997	35	3	6	15	8	0	1
September	1997	37	3	4	12	9	0	2
October	1997	35	3	7	12	7	1	2
November	1997	36	2	6	11	8	1	1
December	1997	37	2	5	11	7	1	3
January	1998	34	3	7	13	6	0	2
February	1998	40	7	5	11	5	0	2
March	1998	35	5	7	11	9	0	2
April	1998	32	6	6	10	6	1	2
May	1998	36	2	7	11	6	0	2
June	1998	36	4	8	13	6	0	2
July	1998	39	3	8	11	5	0	3
August	1998	42	3	7	15	5	1	0
September	1998	38	2	8	16	5	1	3
October	1998	40	3	8	13	5	1	2
November	1998	42	3	8	14	8	1	3
December	1998	38	5	8	12	6	1	4
January	1999	41	5	7	11	7	0	2
February	1999	38	4	9	15	6	1	1
March	1999	41	4	7	16	6	0	2
April	1999	42	6	9	13	6	0	3
May	1999	42	3	7	14	6	0	3
June	1999	41	3	9	15	5	1	3
July	1999	43	4	8	15	6	0	2
August	1999	46	1	5	14	6	1	2
September	1999	41	4	6	14	5	0	4
October	1999	40	5	6	16	9	1	3
November	1999	44	4	8	13	5	0	2
December	1999	43	2	7	16	6	1	1
January	2000	43	4	9	12	4	0	3
February	2000	43	2	9	11	7	0	1
March	2000	45	4	6	14	8	0	3
April	2000	41	5	8	14	9	0	2
May	2000	46	4	9	12	7	1	2
June	2000	40	2	7	17	10	1	3
July	2000	40	3	7	15	6	1	3
August	2000	37	3	10	16	9	0	3
September	2000	38	3	7	14	8	0	3
October	2000	39	2	8	17	8	1	2
November	2000	43	3	8	15	7	0	2
December	2000	36	3	8	13	10	1	2
January	2001	38	4	6	16	11	0	2
February	2001	39	1	9	15	11	0	4
March	2001	40	2	6	19	10	1	3
April	2001	34	2	7	20	11	2	2
May	2001	37	2	5	19	12	2	2

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

Date of Survey		BETTER OFF THAN YEAR AGO: Income Higher	BETTER OFF THAN YEAR AGO: Assets Higher	BETTER OFF THAN YEAR AGO: Debt Lower	WORSE OFF THAN YEAR AGO: Income Lower	WORSE OFF THAN YEAR AGO: Prices Higher	WORSE OFF THAN YEAR AGO: Assets Lower	WORSE OFF THAN YEAR AGO: Debt Higher
June	2001	34	1	8	19	12	1	3
July	2001	32	5	6	16	8	7	2
August	2001	31	3	6	17	7	5	2
September	2001	31	2	7	23	9	2	4
October	2001	32	3	6	25	7	3	3
November	2001	28	2	7	24	6	2	3
December	2001	36	1	4	25	7	2	4
January	2002	33	3	6	24	5	4	2
February	2002	32	1	6	26	6	2	3
March	2002	33	2	9	23	6	2	1
April	2002	34	3	7	23	9	2	1
May	2002	28	2	8	23	7	3	2
June	2002	27	2	7	26	6	2	3
July	2002	30	2	7	26	7	4	2
August	2002	27	2	7	18	7	10	2
September	2002	29	3	7	23	8	6	3
October	2002	29	2	6	22	8	12	2
November	2002	28	2	5	26	8	9	3
December	2002	31	4	8	25	12	7	2
January	2003	30	2	8	20	8	6	3
February	2003	28	2	6	26	12	7	2
March	2003	30	2	6	27	13	7	3
April	2003	31	2	8	24	9	7	2
May	2003	27	2	7	26	8	7	4
June	2003	29	5	6	26	9	5	2
July	2003	32	5	8	25	9	5	3
August	2003	30	4	7	21	9	4	2
September	2003	36	6	7	24	11	4	2
October	2003	31	3	8	22	12	3	2
November	2003	30	6	6	25	12	3	3
December	2003	32	6	6	27	12	2	3
January	2004	37	6	6	23	10	1	1
February	2004	36	4	7	21	10	2	4
March	2004	35	7	6	23	11	2	2
April	2004	33	4	8	26	9	2	4
May	2004	31	4	6	21	19	2	2
June	2004	33	5	7	20	18	1	2
July	2004	36	6	7	21	15	2	2
August	2004	40	5	7	21	11	2	2
September	2004	37	4	4	23	14	1	2
October	2004	36	4	6	22	16	2	2
November	2004	36	6	4	22	13	2	3
December	2004	33	6	5	23	13	2	1
January	2005	37	8	9	18	11	1	2
February	2005	35	7	7	19	10	2	3
March	2005	35	5	5	24	15	2	3
April	2005	33	4	7	20	20	1	3
May	2005	32	5	5	23	17	3	3
June	2005	36	8	8	18	12	2	2
July	2005	38	8	7	15	13	2	3
August	2005	32	8	6	18	17	2	2
September	2005	32	4	5	20	24	1	3
October	2005	26	3	5	21	29	1	4

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
November	2005	34	4	6	20	26	1	3
December	2005	39	7	10	21	16	2	2
January	2006	33	5	7	20	18	1	2
February	2006	33	6	6	19	20	1	3
March	2006	37	7	4	14	17	1	3
April	2006	35	6	8	18	18	1	2
May	2006	29	5	6	21	30	0	2
June	2006	32	6	8	16	21	2	3
July	2006	32	6	7	21	25	3	4
August	2006	30	6	5	19	26	0	3
September	2006	30	4	4	23	22	4	3
October	2006	37	7	7	17	17	2	2
November	2006	36	7	5	17	13	1	2
December	2006	34	7	6	18	16	1	3
January	2007	31	10	10	18	16	1	3
February	2007	30	10	6	20	16	1	4
March	2007	29	8	10	22	19	1	4
April	2007	37	5	10	18	20	1	2
May	2007	35	8	7	20	23	2	2
June	2007	30	7	8	23	27	2	2
July	2007	31	12	6	16	20	1	3
August	2007	32	6	5	20	24	2	5
September	2007	27	6	8	20	21	1	3
October	2007	32	7	7	25	19	1	3
November	2007	30	7	5	21	26	1	3
December	2007	29	5	7	25	27	2	3
January	2008	26	5	5	20	25	3	4
February	2008	28	5	5	23	27	3	1
March	2008	28	5	6	19	32	4	3
April	2008	24	5	7	24	35	6	2
May	2008	23	2	4	26	39	6	2
June	2008	21	4	5	25	48	5	3
July	2008	24	2	3	22	45	5	4
August	2008	22	2	6	27	45	6	2
September	2008	29	3	4	25	37	4	3
October	2008	15	1	3	29	37	12	3
November	2008	15	2	3	30	31	18	3
December	2008	13	1	4	31	24	15	3
January	2009	17	2	4	26	26	14	4
February	2009	17	2	4	33	20	20	4
March	2009	16	3	4	34	23	19	2
April	2009	17	1	5	33	19	16	2
May	2009	13	2	6	38	18	14	4
June	2009	13	2	4	35	20	14	5
July	2009	14	3	4	35	20	13	3
August	2009	13	3	3	35	22	16	4
September	2009	14	1	5	38	19	11	2
October	2009	12	2	5	33	19	10	2
November	2009	9	4	3	40	22	7	4
December	2009	17	3	4	37	18	8	6
January	2010	14	4	3	33	18	6	5
February	2010	15	3	4	32	19	6	5

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

Date of Survey		BETTER OFF THAN YEAR AGO Income Higher	Assets Higher	Debt Lower	WORSE OFF THAN YEAR AGO Income Lower	Prices Higher	Assets Lower	Debt Higher
March	2010	15	4	5	38	17	9	3
April	2010	15	6	6	36	18	8	3
May	2010	17	5	5	35	18	5	3
June	2010	16	5	5	33	14	9	5
July	2010	17	5	2	35	18	7	4
August	2010	20	2	5	37	15	6	3
September	2010	20	2	5	33	15	8	2
October	2010	20	4	4	33	16	6	5
November	2010	20	4	5	35	17	5	3
December	2010	18	4	3	35	16	5	4
January	2011	18	4	4	29	21	4	4
February	2011	21	6	5	30	20	3	1
March	2011	21	3	3	32	27	4	2
April	2011	17	7	4	33	29	4	4
May	2011	21	6	5	25	30	5	2
June	2011	19	4	6	30	25	2	3
July	2011	19	5	4	32	28	2	2
August	2011	14	4	4	33	29	6	3
September	2011	21	3	3	31	25	8	5
October	2011	22	2	5	35	23	6	3
November	2011	21	2	3	29	24	7	2
December	2011	15	3	3	32	21	5	3
January	2012	21	3	6	28	23	6	3
February	2012	18	2	6	28	25	4	4
March	2012	26	6	5	25	28	3	3
April	2012	24	4	7	30	26	3	3
May	2012	22	4	6	25	23	3	1
June	2012	18	3	7	34	22	5	1
July	2012	19	4	4	28	26	6	3
August	2012	20	4	8	26	21	3	4
September	2012	20	6	5	30	25	5	2
October	2012	29	5	5	24	22	2	2
November	2012	27	4	4	28	19	4	4
December	2012	23	3	5	29	17	3	2
January	2013	21	3	5	35	23	4	3
February	2013	25	4	4	30	20	2	4
March	2013	24	7	3	29	23	2	4
April	2013	23	6	6	29	18	3	5
May	2013	26	6	8	24	15	2	2
June	2013	28	6	5	25	18	3	2
July	2013	29	7	5	24	16	2	3
August	2013	28	7	5	31	15	2	4
September	2013	24	4	5	29	18	3	4
October	2013	26	4	5	25	19	2	3
November	2013	21	8	6	26	19	2	3
December	2013	24	8	6	23	15	3	2
January	2014	31	9	4	23	17	2	3
February	2014	23	9	5	23	20	3	2
March	2014	25	6	6	28	16	2	3
April	2014	29	7	6	24	15	3	4
May	2014	27	5	6	23	18	2	3
June	2014	30	6	4	24	14	2	3
July	2014	33	5	5	25	20	2	3

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

		BETTER OFF THAN YEAR AGO			WORSE OFF THAN YEAR AGO			
Date of Survey		Income Higher	Assets Higher	Debt Lower	Income Lower	Prices Higher	Assets Lower	Debt Higher
August	2014	31	8	7	20	16	2	4
September	2014	29	8	5	24	18	2	5
October	2014	31	6	7	20	16	1	4
November	2014	32	4	5	25	15	2	2
December	2014	34	6	6	24	13	2	2
January	2015	40	6	7	24	13	1	2
February	2015	37	5	7	20	13	3	2
March	2015	35	8	6	24	11	2	4
April	2015	35	8	8	22	12	2	3
May	2015	33	7	5	25	14	2	3
June	2015	32	6	5	21	11	2	4
July	2015	36	5	6	23	12	1	3
August	2015	37	6	7	23	12	1	2
September	2015	36	4	7	22	11	3	3
October	2015	34	5	6	24	12	3	6
November	2015	33	5	5	27	10	3	5
December	2015	34	2	6	23	10	3	4
January	2016	35	4	5	21	11	2	5
February	2016	37	5	8	22	10	3	4
March	2016	38	4	8	21	10	2	2
April	2016	37	6	7	22	9	2	3
May	2016	40	6	8	20	9	3	1
June	2016	39	5	5	20	11	2	3
July	2016	34	4	4	20	11	1	3
August	2016	35	5	9	21	12	2	3
September	2016	31	6	7	25	10	1	3
October	2016	32	4	7	22	11	2	6
November	2016	37	6	7	23	10	2	3
December	2016	39	7	6	18	8	2	3
January	2017	36	6	9	17	8	0	2
February	2017	35	9	7	18	7	1	2
March	2017	35	9	8	17	5	1	3
April	2017	36	9	7	18	6	3	3
May	2017	38	9	6	19	7	1	3
June	2017	38	9	7	15	8	1	3
July	2017	43	7	7	13	6	1	2
August	2017	39	9	8	16	8	1	3
September	2017	38	9	8	15	9	1	3
October	2017	39	8	8	16	7	1	2
November	2017	34	10	7	16	6	2	3
December	2017	41	8	6	14	8	1	3
January	2018	35	13	5	18	7	1	2
February	2018	39	12	6	16	6	2	3
March	2018	46	10	6	12	5	2	2
April	2018	40	11	7	15	8	2	3
May	2018	42	8	7	17	8	2	2