

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.

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
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
August 1970	33	3	5	11	22	1	1
November 1970	32	3	6	15	23	2	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
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
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

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
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
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

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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
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
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

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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
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
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

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<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
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
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

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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
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
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

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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
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
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

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
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
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

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
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
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

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

<u>Date of Survey</u>	<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
	<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
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
June 2018	47	8	8	17	8	1	3
July 2018	43	10	7	17	6	2	4
August 2018	43	9	5	16	9	1	3
September 2018	44	10	6	14	9	1	2
October 2018	40	11	6	18	7	1	2
November 2018	41	9	6	18	10	2	2
December 2018	41	7	7	16	8	2	3
January 2019	40	8	6	17	9	4	3
February 2019	40	7	6	17	8	4	3
March 2019	47	9	7	14	6	1	4
April 2019	40	10	8	18	8	2	3
May 2019	44	10	5	17	8	1	3
June 2019	43	9	8	17	9	2	3
July 2019	41	9	8	19	6	1	3
August 2019	42	10	5	16	8	2	4
September 2019	39	9	9	17	6	3	3
October 2019	45	8	8	14	6	2	3
November 2019	44	13	5	14	8	2	3
December 2019	42	11	6	15	6	2	3
January 2020	40	12	7	18	7	0	1
February 2020	46	13	6	14	6	1	2
March 2020	41	8	7	14	6	6	2
April 2020	32	7	6	26	2	13	3
May 2020	35	7	3	25	3	8	2
June 2020	28	8	6	26	4	6	1
July 2020	32	8	5	29	6	4	1
August 2020	34	8	4	25	6	3	2
September 2020	35	8	6	29	5	3	1
October 2020	34	8	5	25	5	3	1
November 2020	31	8	3	28	5	2	1
December 2020	32	10	6	28	3	2	2
January 2021	30	10	3	27	5	1	2
February 2021	31	10	6	25	6	2	2
March 2021	32	12	5	24	8	1	1
April 2021	35	10	5	17	8	1	1
May 2021	37	8	5	19	11	1	2
June 2021	36	11	4	20	11	1	1

TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income Higher</u>	<u>Assets Higher</u>	<u>Debt Lower</u>	<u>Income Lower</u>	<u>Prices Higher</u>	<u>Assets Lower</u>	<u>Debt Higher</u>
July	2021	38	8	4	23	13	2	3