

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Combination of the responses to the questions on Tables 10 and 11.

- Key: (a) Better off financially than 5 years ago/Better off 5 years 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

(Note: Prior to 1972 a four year horizon was used)

<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1968	30	15	11	8	3	9	24	100	134	1322
May	1969	38	16	10	8	6	8	14	100	140	1518
November	1970	29	12	8	8	6	11	26	100	127	1402
May	1972	35	18	8	6	2	11	20	100	145	1297
August	1972	35	17	8	7	2	10	21	100	143	1218
August	1974	24	15	6	9	6	16	24	100	124	1421
February	1975	26	17	4	10	6	16	21	100	127	1374
August	1976	30	16	6	8	5	16	19	100	133	1372
November	1976	28	15	4	11	5	19	18	100	127	1254
May	1977	30	20	6	10	8	17	9	100	132	1370
November	1977	28	22	6	11	10	13	10	100	129	1280
February	1979	24	20	7	11	12	17	9	100	121	1361
July	1979	24	18	5	16	14	15	8	100	112	1173
August	1979	25	19	6	13	13	17	7	100	118	1212
February	1980	24	20	4	12	14	19	7	100	118	1019
July	1980	28	17	5	14	8	17	11	100	123	668
August	1980	24	20	7	13	7	19	10	100	124	658
September	1980	30	14	5	12	9	20	10	100	123	682
January	1981	24	20	4	13	7	19	13	100	124	697
February	1981	22	16	3	11	10	27	11	100	117	668
March	1981	27	15	5	12	12	20	9	100	118	703
July	1981	26	20	6	11	10	18	9	100	125	694
August	1981	30	21	6	8	7	20	8	100	136	696
September	1981	29	18	5	11	10	17	10	100	126	680
January	1982	29	20	4	14	6	20	7	100	129	704
February	1982	31	17	6	12	8	19	7	100	128	700
March	1982	29	17	6	12	8	23	5	100	126	684
July	1982	29	17	6	12	6	23	7	100	128	708
August	1982	26	16	6	14	7	23	8	100	121	680
September	1982	29	17	4	12	9	21	8	100	125	695

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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>				
January	1983	24	15	7	13	9	23	9	100	117	682
February	1983	29	14	7	10	8	24	8	100	125	709
March	1983	33	14	5	10	8	23	7	100	129	696
July	1983	33	17	6	12	7	19	6	100	131	680
August	1983	34	17	4	11	6	22	6	100	134	673
September	1983	31	18	5	13	5	20	8	100	131	704
January	1984	36	20	6	11	5	14	8	100	140	681
February	1984	37	19	7	8	5	18	6	100	143	687
March	1984	37	20	5	11	5	16	6	100	141	700
July	1984	34	22	8	7	6	17	6	100	143	656
August	1984	38	19	5	8	5	18	7	100	144	692
September	1984	40	20	4	9	5	14	8	100	146	690
January	1985	33	21	7	10	4	18	7	100	140	640
February	1985	32	19	7	13	6	18	5	100	132	655
July	1985	33	23	8	8	7	14	7	100	141	641
August	1985	32	22	5	14	6	16	5	100	134	650
September	1985	32	19	5	12	6	19	7	100	133	654
July	2011	20	17	4	22	10	22	5	100	105	480
August	2011	18	16	7	17	13	24	5	100	104	506
September	2011	21	14	5	21	13	22	4	100	101	506
October	2011	20	16	5	20	12	22	5	100	104	502
November	2011	17	18	7	19	10	24	5	100	106	502
December	2011	19	14	6	20	12	23	6	100	101	496
January	2012	20	17	6	19	10	23	5	100	108	501
February	2012	20	16	5	22	11	22	4	100	103	501
March	2012	18	19	8	17	9	24	5	100	111	505
April	2012	21	16	5	20	13	20	5	100	104	505
May	2012	20	19	7	17	9	22	6	100	113	501
June	2012	20	18	6	17	13	23	3	100	108	495
July	2012	20	15	8	17	12	22	6	100	106	510
August	2012	17	17	5	18	12	25	6	100	104	510
September	2012	22	18	6	17	10	20	7	100	113	511
October	2012	23	15	8	18	8	22	6	100	112	512
November	2012	24	15	7	14	11	22	7	100	114	501
December	2012	21	16	7	20	15	16	5	100	102	502
January	2013	21	21	5	18	14	18	3	100	110	502
February	2013	23	14	7	16	15	21	4	100	106	499
March	2013	26	16	7	15	15	17	4	100	112	501
April	2013	22	16	7	18	13	20	4	100	107	505
May	2013	26	21	5	14	10	19	5	100	123	504
June	2013	22	17	8	19	8	21	5	100	112	502
July	2013	28	17	6	16	10	18	5	100	119	505
August	2013	27	17	4	14	13	22	3	100	117	505
September	2013	24	18	5	17	13	19	4	100	112	503
October	2013	24	16	7	16	11	21	5	100	113	502

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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>				
November	2013	24	19	6	13	15	18	5	100	115	504
December	2013	22	19	7	18	12	17	5	100	111	504
January	2014	26	21	6	16	9	17	5	100	122	505
February	2014	27	19	7	12	12	18	5	100	122	506
March	2014	28	14	4	15	12	20	7	100	115	504
April	2014	25	21	5	15	10	20	4	100	121	506
May	2014	31	20	4	13	11	17	4	100	127	503
June	2014	25	17	5	14	12	22	5	100	116	506
July	2014	26	17	6	14	12	19	6	100	117	502
August	2014	31	19	6	13	10	17	4	100	127	500
September	2014	28	17	5	15	9	20	6	100	121	509
October	2014	32	18	6	14	9	16	5	100	127	502
November	2014	30	19	7	13	9	17	5	100	127	501
December	2014	34	22	5	12	7	17	3	100	137	503
January	2015	36	20	3	12	7	19	3	100	137	506
February	2015	35	20	6	12	6	16	5	100	137	505
March	2015	34	16	5	13	9	20	3	100	128	503
April	2015	33	22	5	13	7	17	3	100	135	500
May	2015	35	22	4	10	9	18	2	100	138	503
June	2015	36	20	6	11	8	15	4	100	137	506
July	2015	34	17	6	12	9	17	5	100	130	501
August	2015	34	23	5	10	8	17	3	100	139	564
September	2015	32	19	5	11	9	19	5	100	131	500
October	2015	36	20	3	9	8	18	6	100	139	503
November	2015	34	18	4	11	9	18	6	100	132	508
December	2015	34	18	6	13	7	20	2	100	132	508
January	2016	33	20	6	12	7	18	4	100	134	503
February	2016	39	18	5	12	5	16	5	100	140	505
March	2016	37	18	6	11	7	17	4	100	137	545
April	2016	36	20	5	13	6	16	4	100	137	528
May	2016	37	19	5	12	6	16	5	100	138	547
June	2016	38	17	4	10	8	17	6	100	137	510
July	2016	33	19	6	12	10	16	4	100	130	538
August	2016	34	19	4	11	8	18	6	100	134	550
September	2016	34	19	6	11	7	18	5	100	135	580
October	2016	40	16	5	10	7	18	4	100	139	575
November	2016	37	17	4	9	7	20	6	100	138	610
December	2016	37	21	5	9	5	19	4	100	144	602
January	2017	36	18	4	11	4	23	4	100	139	601
February	2017	38	20	4	10	4	21	3	100	144	602
March	2017	37	22	6	8	5	18	4	100	146	603
April	2017	41	21	4	8	6	15	5	100	148	602
May	2017	40	20	5	9	6	17	3	100	145	611
June	2017	39	20	6	8	7	16	4	100	144	604
July	2017	38	20	4	10	7	16	5	100	141	603
August	2017	41	18	6	10	4	19	2	100	145	602

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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>				
September	2017	41	22	6	9	5	15	2	100	149	612
October	2017	45	18	7	9	4	13	4	100	150	604
November	2017	39	24	5	9	5	15	3	100	149	606
December	2017	40	19	7	9	6	16	3	100	144	604
January	2018	40	19	6	9	6	16	4	100	144	622
February	2018	42	21	4	9	5	16	3	100	149	609
March	2018	41	23	6	7	4	14	5	100	153	619
April	2018	41	22	7	6	7	14	3	100	150	604
May	2018	40	23	4	12	6	12	3	100	145	602
June	2018	40	19	5	9	6	16	5	100	144	608
July	2018	42	24	6	7	5	14	2	100	154	600
August	2018	42	20	5	8	6	14	5	100	148	605
September	2018	44	22	4	8	5	12	5	100	153	618
October	2018	41	22	4	8	5	16	4	100	150	601
November	2018	38	21	6	10	6	14	5	100	143	604
December	2018	38	23	3	7	5	19	5	100	149	602
January	2019	40	23	5	7	5	16	4	100	151	601
February	2019	40	21	5	10	5	14	5	100	146	601
March	2019	43	21	6	7	5	14	4	100	152	600
April	2019	43	22	4	7	5	16	3	100	153	601
May	2019	40	22	6	8	6	12	6	100	148	602
June	2019	42	21	5	9	5	14	4	100	149	602
July	2019	40	21	5	9	5	16	4	100	147	602
August	2019	39	20	6	7	7	18	3	100	145	601
September	2019	39	19	6	8	6	18	4	100	144	601
October	2019	43	20	6	7	5	14	5	100	151	650
November	2019	40	21	5	9	6	16	3	100	146	631
December	2019	42	24	4	6	6	15	3	100	154	634
January	2020	41	24	6	6	4	13	6	100	155	621
February	2020	42	22	5	8	6	13	4	100	150	620
March	2020	41	22	5	8	5	14	5	100	150	692
April	2020	43	19	6	11	3	15	3	100	148	620
May	2020	42	19	7	8	3	15	6	100	150	645
June	2020	43	19	5	11	2	15	5	100	149	615
July	2020	39	21	5	11	5	16	3	100	144	603
August	2020	42	18	6	9	5	16	4	100	146	660
September	2020	41	22	5	9	3	16	4	100	151	601
October	2020	41	25	6	6	3	14	5	100	157	605
November	2020	38	21	7	9	3	16	6	100	147	604
December	2020	40	22	5	7	4	17	5	100	151	601
January	2021	35	21	4	9	5	22	4	100	142	603
February	2021	39	18	5	11	5	20	2	100	141	604
March	2021	38	23	5	8	3	19	4	100	150	604
April	2021	39	22	6	8	4	18	3	100	149	601
May	2021	40	20	5	7	5	17	6	100	148	606
June	2021	42	18	5	9	5	16	5	100	146	608

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<u>Date of Survey</u>		(a) Continuous <u>Increase</u>	(b) Intermittent <u>Increase</u>	(c) No <u>Change</u>	(d) Intermittent <u>Decline</u>	(e) Continuous <u>Decline</u>	(f) Mixed <u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	2021	39	22	5	9	5	15	5	100	147	604
August	2021	38	22	4	9	7	15	5	100	144	600
September	2021	33	23	7	9	5	16	7	100	142	612
October	2021	40	18	5	9	7	17	4	100	142	604
November	2021	36	20	4	10	7	17	6	100	139	602
December	2021	36	20	6	8	6	20	4	100	142	603
January	2022	38	20	4	9	9	15	5	100	140	602
February	2022	34	20	3	10	11	18	4	100	133	600
March	2022	34	18	5	9	10	18	6	100	133	602
April	2022	36	20	4	11	5	18	6	100	140	600
May	2022	35	18	4	11	7	20	5	100	135	601
June	2022	31	16	5	11	11	20	6	100	125	602
July	2022	33	16	6	9	12	17	7	100	128	601
August	2022	32	19	4	12	9	17	7	100	130	602
September	2022	29	19	5	10	11	19	7	100	127	601
October	2022	32	16	4	12	10	20	6	100	126	600
November	2022	33	18	3	9	9	23	5	100	133	602
December	2022	31	17	5	10	11	20	6	100	127	600
January	2023	34	19	5	11	10	17	4	100	132	600
February	2023	34	18	3	12	8	21	4	100	132	602
March	2023	30	17	5	14	10	19	5	100	123	603
April	2023	30	17	4	13	11	18	7	100	123	601
May	2023	33	14	4	13	10	20	6	100	124	605
June	2023	30	15	5	15	9	21	5	100	121	600
July	2023	34	18	3	11	8	19	7	100	133	601
August	2023	33	19	3	12	9	20	4	100	131	604
September	2023	30	18	5	11	10	19	7	100	127	602
October	2023	28	15	6	12	12	21	6	100	119	605
November	2023	31	18	4	12	12	18	5	100	125	600
December	2023	31	15	6	11	11	19	7	100	124	600
January	2024	32	18	4	10	9	21	6	100	131	601
February	2024	30	18	5	12	9	21	5	100	127	602
March	2024	31	19	5	11	8	19	7	100	131	602
April	2024	31	16	6	12	10	19	6	100	125	801
May	2024	31	16	6	13	13	18	3	100	121	991
June	2024	28	15	6	14	14	18	5	100	115	961
July	2024	25	16	9	14	15	18	3	100	112	862
August	2024	26	14	8	14	16	19	3	100	110	1166
September	2024	27	15	8	15	17	15	3	100	110	953
October	2024	22	17	8	14	18	17	4	100	107	948
November	2024	25	16	6	12	11	27	3	100	118	824
December	2024	22	13	7	14	7	34	3	100	114	843
January	2025	22	17	7	14	10	27	3	100	115	1044
February	2025	22	14	6	15	11	29	3	100	110	977
March	2025	20	14	6	16	17	25	2	100	101	1482
April	2025	19	16	7	15	20	20	3	100	100	1104

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		<u>Increase</u>	<u>Increase</u>	<u>No Change</u>	<u>Intermittent Decline</u>	<u>Continuous Decline</u>	<u>Mixed Change</u>				
May	2025	22	16	6	15	20	18	3	100	103	1181
June	2025	22	16	7	17	16	19	3	100	105	1095
July	2025	24	15	9	12	18	19	3	100	109	1287
August	2025	22	18	8	15	19	15	3	100	106	1066
September	2025	22	18	6	15	20	17	2	100	105	1241
October	2025	21	16	8	14	23	16	2	100	100	1184
November	2025	20	14	8	13	22	19	4	100	99	1129
December	2025	24	14	6	16	20	17	3	100	102	1079
January	2026	24	15	7	17	18	17	2	100	104	1283
February	2026	23	15	8	16	19	17	2	100	103	1297