

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

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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>
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

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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>
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

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	<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 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

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	<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>
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

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	<u>Income</u>	<u>Assets</u>	<u>Debt</u>	<u>Income</u>	<u>Prices</u>	<u>Assets</u>	<u>Debt</u>
	<u>Higher</u>	<u>Higher</u>	<u>Lower</u>	<u>Lower</u>	<u>Higher</u>	<u>Lower</u>	<u>Higher</u>
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

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	<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 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

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	<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>
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

<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 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

<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>
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

<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>
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
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

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>
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
July 2021	38	8	4	23	13	2	3
August 2021	31	9	4	21	19	2	1
September 2021	34	11	4	19	18	1	1
October 2021	35	8	5	19	20	2	1
November 2021	36	9	5	17	25	1	1
December 2021	33	11	4	15	27	1	1
January 2022	36	8	4	18	24	3	1
February 2022	34	8	5	19	31	3	3
March 2022	34	5	4	19	36	5	2
April 2022	29	6	4	21	36	4	1
May 2022	34	4	4	19	38	7	3
June 2022	24	3	3	18	47	10	1
July 2022	24	4	2	18	49	9	2
August 2022	31	3	3	19	44	8	3
September 2022	27	3	3	21	42	7	3
October 2022	28	3	2	19	42	12	2
November 2022	27	3	4	20	46	12	3
December 2022	26	3	3	21	43	8	3
January 2023	28	3	4	19	36	11	3
February 2023	28	5	2	18	38	5	4
March 2023	29	3	4	19	38	6	3
April 2023	27	4	4	20	40	6	3

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>
May 2023	30	3	4	21	41	6	5
June 2023	28	5	3	20	41	6	3
July 2023	27	7	3	20	36	5	2
August 2023	29	6	4	18	37	3	4
September 2023	25	5	5	21	39	3	4
October 2023	25	5	3	21	47	4	5
November 2023	25	5	3	19	40	5	5
December 2023	27	5	4	20	38	3	5
January 2024	30	10	4	19	36	3	3
February 2024	33	8	5	20	35	3	2
March 2024	31	9	5	19	33	3	4
April 2024	27	8	4	17	38	1	4
May 2024	29	8	4	18	41	2	4
June 2024	23	8	2	18	46	3	5
July 2024	22	10	4	20	46	3	4
August 2024	22	10	4	20	47	3	5
September 2024	19	10	4	19	40	2	4
October 2024	18	10	4	19	43	2	6
November 2024	21	10	4	20	44	2	5
December 2024	18	11	3	19	35	1	4
January 2025	20	10	3	15	34	1	4
February 2025	19	11	2	17	37	2	3
March 2025	17	6	3	19	43	5	3
April 2025	15	4	3	17	38	14	3
May 2025	13	4	3	20	38	11	6
June 2025	17	6	4	18	36	7	5
July 2025	18	9	3	17	39	4	5
August 2025	16	9	3	19	43	3	6
September 2025	19	8	2	22	44	3	5
October 2025	18	10	4	20	45	2	6
November 2025	12	10	2	26	47	3	4
December 2025	16	9	2	22	47	2	6
January 2026	17	8	1	21	45	2	5
February 2026	16	9	3	23	46	3	3