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)

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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

TABLE 12

FIVE YEAR TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Date of Survey		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
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
March	2026	22	16	8	16	21	15	2	100	101	1504
April	2026	21	17	7	16	21	15	3	100	101	1223
May	2026	19	13	6	20	22	17	3	100	90	1152
June	2026	22	15	7	16	19	18	3	100	102	1380
July	2026	21	16	10	16	19	15	3	100	102	1314