

**TABLE 7**

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION**

	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021
<b>BETTER THAN YEAR AGO:</b>													
Income higher	32%	34%	35%	34%	31%	32%	30%	31%	32%	35%	37%	36%	38%
Increased HH Contribution	8	6	6	4	4	5	8	7	6	10	9	6	8
Assets Higher	8	8	8	8	8	10	10	10	12	10	8	11	8
Debt Lower	5	4	6	5	3	6	3	6	5	5	5	4	4
Expense Lower	7	6	9	8	6	9	9	9	10	10	7	11	7
<b>WORSE THAN YEAR AGO:</b>													
Income lower	29	25	29	25	28	28	27	25	24	17	19	20	23
Decreased HH Contribution	3	4	6	4	3	3	5	2	2	3	3	3	3
Higher prices	6	6	5	5	5	3	5	6	8	8	11	11	13
Assets Lower	4	3	3	3	2	2	1	2	1	1	1	1	2
Debt Higher	1	2	1	1	1	2	2	2	1	1	2	1	3
Expense Higher	3	3	4	3	4	4	5	2	3	2	2	2	3

**SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION**

**INCOME HIGHER - INCOME LOWER (THREE MONTH MOVING AVERAGES)**

All	5	5	6	8	6	5	3	4	6	11	15	17	16
Age 18 to 44	17	15	14	17	16	19	17	21	22	27	29	32	31
Age 45 to 64	-1	0	1	6	4	1	-3	-7	-6	0	7	12	11
Age 65+	-2	-2	-1	-3	-5	-8	-6	-6	-3	-1	3	2	4
Income Bottom Third	-10	-9	-10	-5	-7	-6	-11	-13	-10	-3	5	6	5
Income Middle Third	15	11	13	15	15	14	9	7	6	11	12	17	16
Income Top Third	13	13	17	17	14	11	14	21	22	25	27	32	31
Educ High School or Less	-9	-5	-9	0	-4	0	-7	-5	-5	1	0	1	2
Educ Some College	9	6	3	4	6	8	2	-4	-4	-2	10	14	15
Educ College Degree	9	8	11	12	9	7	9	13	15	20	23	26	25

**HIGHER PRICES (THREE MONTH MOVING AVERAGES)**

All	4	5	6	5	5	4	4	5	6	7	9	10	12
Age 18 to 44	2	3	3	2	2	1	2	2	4	5	6	7	8
Age 45 to 64	4	5	6	7	6	5	5	5	7	8	9	11	14
Age 65+	7	9	9	8	7	7	7	8	9	10	12	13	15
Income Bottom Third	8	10	10	10	9	8	8	8	10	11	13	14	15
Income Middle Third	3	5	5	5	3	3	3	4	7	8	10	11	13
Income Top Third	3	3	3	3	3	2	2	2	3	3	4	4	7
Educ High School or Less	6	9	8	8	6	6	7	9	10	13	12	16	16
Educ Some College	4	5	5	5	4	4	5	6	11	12	13	11	11
Educ College Degree	4	4	5	4	4	3	3	2	3	4	6	7	10

**(ASSETS HIGHER + DEBTS LOWER) - (ASSETS LOWER + DEBTS HIGHER)**

**(THREE MONTH MOVING AVERAGES)**

All	5	7	8	9	9	10	10	11	12	13	13	12	10
Age 18 to 44	9	9	9	7	5	7	8	11	12	11	12	10	9
Age 45 to 64	5	8	8	10	11	13	11	11	9	11	9	12	11
Age 65+	-2	4	8	10	12	10	11	13	17	19	18	16	12
Income Bottom Third	1	3	4	5	5	5	3	4	4	7	8	6	1
Income Middle Third	5	8	10	10	11	10	10	11	12	13	12	11	12
Income Top Third	7	11	12	13	12	13	15	18	20	20	19	19	17
Educ High School or Less	2	4	5	3	4	4	5	7	6	7	4	3	1
Educ Some College	7	8	10	9	8	8	6	6	6	10	13	11	8
Educ College Degree	4	7	9	10	10	12	14	17	18	17	16	15	15

Responses to query: "Why do you say so?" following the question on Table 6.

May add to more than 100% due to multiple mentions.