

INCOME MIDDLE THIRD

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

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>
December	1979	31	2	4	16	47	1	2
January	1980	35	3	4	15	46	1	2
February	1980	37	3	4	15	45	1	1
March	1980	32	3	5	18	45	2	1
April	1980	28	2	4	18	48	1	2
May	1980	26	1	4	18	49	1	1
June	1980	28	2	5	17	45	1	1
July	1980	31	2	5	16	42	1	0
August	1980	32	3	6	15	39	1	1
September	1980	34	3	6	16	40	2	2
October	1980	33	3	5	18	39	1	1
November	1980	34	3	4	20	40	1	1
December	1980	32	3	4	18	44	1	0
January	1981	29	2	5	17	49	1	1
February	1981	26	2	5	16	50	2	1
March	1981	27	1	5	16	45	2	1
April	1981	26	1	4	18	40	2	1
May	1981	29	1	3	16	37	1	0
June	1981	31	2	5	15	34	1	1
July	1981	33	2	5	14	32	1	1
August	1981	30	2	6	14	27	3	2
September	1981	28	2	6	12	27	3	2
October	1981	28	1	7	13	25	2	2
November	1981	29	2	7	14	33	0	2
December	1981	31	2	6	15	34	0	2
January	1982	31	3	5	16	34	1	3
February	1982	31	3	4	17	31	1	3
March	1982	30	3	4	20	30	1	3
April	1982	28	3	5	22	32	1	2
May	1982	29	3	6	23	29	1	2
June	1982	29	3	6	21	28	1	1
July	1982	31	3	4	20	27	1	1
August	1982	27	3	4	20	27	1	2
September	1982	27	3	4	24	28	1	2
October	1982	28	3	5	23	26	1	2
November	1982	33	3	5	24	27	1	2
December	1982	32	3	5	22	24	1	2
January	1983	31	3	4	22	26	1	1
February	1983	30	2	5	23	23	1	1
March	1983	29	2	4	24	24	2	1
April	1983	29	2	6	24	20	1	1
May	1983	29	3	6	23	19	2	0
June	1983	32	4	7	19	16	2	1
July	1983	33	3	5	20	16	2	0
August	1983	34	3	6	20	16	2	1
September	1983	36	2	4	21	13	2	1
October	1983	34	4	5	20	17	1	1
November	1983	34	4	4	19	16	1	0
December	1983	34	4	4	17	18	1	0

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(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<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>
January	1984	35	2	3	16	14	1	0
February	1984	36	2	5	15	16	1	0
March	1984	37	3	6	14	16	1	0
April	1984	37	3	7	13	18	1	1
May	1984	36	3	7	13	16	0	1
June	1984	36	4	6	15	14	0	1
July	1984	35	3	6	14	11	0	1
August	1984	38	3	5	14	10	1	0
September	1984	39	3	5	12	11	1	0
October	1984	43	3	5	14	12	1	1
November	1984	39	3	7	18	10	1	1
December	1984	37	3	7	21	11	1	1
January	1985	35	3	7	20	10	2	1
February	1985	37	2	3	17	13	1	1
March	1985	37	2	3	16	14	1	1
April	1985	35	2	3	17	14	1	0
May	1985	35	2	4	17	15	1	1
June	1985	33	2	5	17	13	2	1
July	1985	34	3	5	18	14	3	2
August	1985	32	3	6	18	12	3	1
September	1985	34	2	5	16	12	4	0
October	1985	35	2	6	16	12	2	0
November	1985	39	2	5	16	11	1	1
December	1985	39	2	4	18	10	1	1
January	1986	38	3	5	19	10	1	1
February	1986	37	3	5	19	11	1	1
March	1986	35	3	6	17	11	1	1
April	1986	37	3	6	17	11	1	1
May	1986	35	3	7	19	9	1	1
June	1986	35	2	6	20	9	2	1
July	1986	37	2	5	19	9	2	1
August	1986	36	3	5	17	9	2	1
September	1986	36	4	5	18	9	3	1
October	1986	32	4	6	17	9	3	2
November	1986	36	4	7	15	8	3	2
December	1986	37	3	9	15	8	2	2
January	1987	40	2	8	16	9	1	1
February	1987	41	2	7	19	11	1	2
March	1987	40	3	5	20	12	1	2
April	1987	36	2	4	19	14	1	2
May	1987	33	3	6	18	14	1	1
June	1987	33	3	6	17	12	2	1
July	1987	37	3	7	15	10	3	1
August	1987	38	3	6	15	8	2	1
September	1987	38	3	7	15	8	2	1
October	1987	37	3	5	17	8	2	1
November	1987	38	4	6	13	9	2	1
December	1987	37	3	6	13	10	3	2
January	1988	39	3	8	11	10	3	2
February	1988	40	2	7	13	10	3	1
March	1988	43	3	7	14	9	2	0
April	1988	38	3	5	16	9	2	0

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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</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>
May	1988	34	3	5	16	8	1	1
June	1988	31	3	5	11	8	1	2
July	1988	38	3	5	11	10	1	2
August	1988	43	3	7	11	11	0	2
September	1988	47	3	8	13	11	1	2
October	1988	42	4	8	15	11	1	2
November	1988	39	4	7	15	12	1	2
December	1988	36	3	6	17	12	0	2
January	1989	37	3	6	15	12	0	2
February	1989	36	2	7	17	12	0	1
March	1989	34	3	8	15	12	0	1
April	1989	34	3	8	16	13	0	2
May	1989	35	3	8	14	12	0	2
June	1989	37	3	7	13	12	0	2
July	1989	35	3	6	13	12	0	1
August	1989	34	3	6	12	13	0	1
September	1989	32	4	5	15	14	0	1
October	1989	36	4	4	16	12	0	1
November	1989	37	3	4	18	12	0	3
December	1989	38	3	5	15	11	0	3
January	1990	33	3	6	15	15	1	3
February	1990	33	3	7	15	16	1	1
March	1990	36	3	6	15	16	1	2
April	1990	39	3	7	14	14	1	2
May	1990	37	3	6	13	12	0	4
June	1990	33	4	8	13	13	0	4
July	1990	35	4	7	13	13	1	4
August	1990	36	3	7	16	19	0	3
September	1990	38	2	6	16	18	1	2
October	1990	33	2	7	19	22	0	2
November	1990	31	2	7	20	22	1	1
December	1990	29	1	6	21	22	1	1
January	1991	30	1	5	22	19	1	1
February	1991	29	1	4	23	15	1	3
March	1991	29	3	5	22	15	1	3
April	1991	30	3	5	21	15	1	3
May	1991	30	2	9	20	17	2	2
June	1991	30	2	9	21	18	2	1
July	1991	31	3	9	21	16	2	1
August	1991	31	2	4	20	15	2	3
September	1991	31	2	4	20	12	1	4
October	1991	29	2	5	19	13	1	4
November	1991	29	3	6	20	15	1	3
December	1991	25	3	5	24	18	3	3
January	1992	25	3	6	29	17	4	4
February	1992	27	2	6	31	14	4	3
March	1992	29	2	6	27	14	4	3
April	1992	28	1	4	26	14	4	3
May	1992	28	3	6	21	14	4	2
June	1992	28	3	5	24	13	4	3
July	1992	26	3	6	24	17	5	3
August	1992	25	2	4	30	18	6	3
September	1992	27	2	5	29	19	7	2

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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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
October	1992	29	2	5	27	16	8	2
November	1992	31	2	7	22	14	6	2
December	1992	28	2	6	26	12	5	2
January	1993	30	3	8	25	12	4	1
February	1993	29	3	7	26	14	3	2
March	1993	32	4	6	23	13	3	2
April	1993	31	3	6	22	11	3	3
May	1993	31	3	7	23	9	5	3
June	1993	31	1	7	22	10	5	2
July	1993	31	1	7	23	12	5	2
August	1993	28	3	5	25	14	3	1
September	1993	29	3	6	24	13	3	1
October	1993	29	3	5	23	13	2	2
November	1993	33	2	7	20	12	3	2
December	1993	32	2	6	21	13	3	3
January	1994	32	2	8	19	12	3	3
February	1994	32	3	7	19	10	2	4
March	1994	31	4	7	19	10	2	3
April	1994	31	2	5	23	9	3	2
May	1994	31	3	7	22	9	2	1
June	1994	33	3	8	21	8	2	1
July	1994	34	4	8	18	8	2	2
August	1994	35	2	6	17	8	3	2
September	1994	36	3	6	18	10	3	3
October	1994	36	3	5	20	12	3	3
November	1994	35	3	4	22	12	3	3
December	1994	35	3	4	20	11	3	2
January	1995	37	3	7	18	10	3	3
February	1995	36	4	8	18	9	3	3
March	1995	37	5	8	19	8	2	3
April	1995	37	5	5	17	7	1	3
May	1995	37	5	5	15	9	1	3
June	1995	37	4	6	15	11	2	3
July	1995	36	5	8	17	10	2	3
August	1995	37	4	8	20	7	2	3
September	1995	39	4	7	20	6	2	3
October	1995	37	3	4	21	7	3	3
November	1995	35	2	4	20	7	3	4
December	1995	32	2	3	18	7	2	3
January	1996	32	2	5	16	7	1	4
February	1996	32	1	5	15	8	0	3
March	1996	35	2	6	17	9	1	4
April	1996	35	2	7	19	9	2	2
May	1996	35	2	7	20	9	2	2
June	1996	34	3	8	16	10	1	2
July	1996	37	3	9	17	12	1	2
August	1996	36	4	8	14	13	1	2
September	1996	35	3	6	18	13	1	3
October	1996	32	4	6	17	13	1	3
November	1996	36	3	6	17	10	1	3
December	1996	35	3	8	16	10	0	3
January	1997	36	4	7	16	10	0	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</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
February 1997	32	4	7	17	11	0	4
March 1997	33	4	6	19	10	0	3
April 1997	36	3	6	18	8	0	2
May 1997	38	4	7	19	7	1	2
June 1997	37	4	7	16	7	1	2
July 1997	36	5	7	14	6	1	3
August 1997	38	5	6	12	8	0	2
September 1997	40	4	6	11	7	1	3
October 1997	40	3	7	10	6	1	2
November 1997	39	2	8	9	5	1	2
December 1997	37	2	8	9	5	0	1
January 1998	36	2	8	9	5	0	2
February 1998	36	3	8	11	3	0	2
March 1998	37	4	7	9	3	0	2
April 1998	38	4	7	11	4	1	2
May 1998	35	4	8	9	5	1	2
June 1998	33	4	8	11	5	1	3
July 1998	35	3	11	10	6	0	3
August 1998	40	3	9	12	5	0	2
September 1998	43	2	11	12	4	0	3
October 1998	45	2	8	12	3	1	3
November 1998	43	2	9	12	4	1	4
December 1998	42	4	8	12	5	1	3
January 1999	42	4	8	13	7	1	4
February 1999	42	4	8	14	7	0	2
March 1999	45	3	7	13	6	0	1
April 1999	44	3	9	13	6	0	2
May 1999	44	3	8	11	5	0	2
June 1999	43	3	9	13	4	0	3
July 1999	47	4	8	13	2	1	3
August 1999	48	3	9	14	3	1	3
September 1999	47	4	8	12	3	1	4
October 1999	42	3	7	13	7	1	4
November 1999	43	4	7	13	5	0	4
December 1999	44	2	7	15	6	1	3
January 2000	45	2	9	13	4	1	3
February 2000	43	2	10	13	5	1	2
March 2000	46	3	11	12	5	0	2
April 2000	45	3	9	13	6	1	1
May 2000	48	3	8	13	6	1	1
June 2000	45	2	7	14	9	0	1
July 2000	45	2	8	14	8	0	2
August 2000	40	2	8	13	8	0	4
September 2000	39	3	9	13	7	0	4
October 2000	41	3	10	14	8	0	4
November 2000	45	2	9	14	7	0	3
December 2000	47	1	8	12	8	0	2
January 2001	46	2	7	12	9	0	2
February 2001	42	2	8	14	10	0	3
March 2001	42	2	7	16	10	1	3
April 2001	41	1	8	18	10	1	3
May 2001	41	1	7	18	12	1	2
June 2001	38	1	8	18	11	1	2

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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</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>
July	2001	35	3	6	16	9	3	2
August	2001	34	4	7	15	6	5	3
September	2001	33	4	8	16	6	5	3
October	2001	38	3	9	19	6	3	3
November	2001	36	3	7	22	7	2	3
December	2001	37	2	6	24	6	2	4
January	2002	34	1	6	25	6	2	4
February	2002	35	1	7	26	5	2	4
March	2002	35	1	9	24	5	3	2
April	2002	36	2	10	23	6	2	1
May	2002	34	3	10	23	5	2	1
June	2002	33	2	9	24	5	2	1
July	2002	32	2	10	27	5	2	2
August	2002	31	2	9	23	6	5	3
September	2002	29	3	9	22	6	6	3
October	2002	27	3	8	19	7	8	3
November	2002	29	2	6	24	7	8	4
December	2002	32	3	7	25	8	8	3
January	2003	35	3	8	24	7	6	4
February	2003	33	3	8	23	8	7	3
March	2003	30	3	7	24	10	6	4
April	2003	28	2	7	26	10	7	3
May	2003	30	2	7	25	11	6	3
June	2003	30	2	7	24	8	6	2
July	2003	34	3	9	23	9	5	3
August	2003	33	4	11	22	8	3	3
September	2003	37	5	10	22	10	3	3
October	2003	34	5	8	22	11	3	2
November	2003	35	6	8	22	12	3	3
December	2003	34	5	8	22	12	2	3
January	2004	38	5	9	22	11	1	2
February	2004	40	4	7	23	10	0	3
March	2004	40	4	7	23	10	1	2
April	2004	38	4	6	26	8	2	2
May	2004	34	4	7	25	12	3	2
June	2004	33	4	7	24	13	3	3
July	2004	35	4	8	21	16	2	3
August	2004	38	3	8	20	11	2	3
September	2004	40	3	7	22	10	2	3
October	2004	39	4	7	20	10	1	3
November	2004	37	4	7	21	12	2	3
December	2004	37	4	8	20	14	1	2
January	2005	36	5	9	21	12	1	2
February	2005	36	6	11	21	11	0	2
March	2005	36	6	11	23	12	1	5
April	2005	33	4	8	24	18	1	5
May	2005	33	3	7	25	20	2	4
June	2005	37	5	8	19	17	2	3
July	2005	39	6	9	18	13	3	4
August	2005	39	6	9	17	14	2	5
September	2005	35	4	8	20	19	2	5
October	2005	33	3	8	19	25	2	5
November	2005	37	2	9	17	26	1	4

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SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

<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 2005	37	3	11	18	23	1	3
January 2006	39	5	12	18	19	1	2
February 2006	34	6	10	20	19	2	2
March 2006	34	6	8	17	19	2	2
April 2006	33	7	8	17	18	2	2
May 2006	33	7	8	15	20	1	2
June 2006	31	6	9	17	22	1	2
July 2006	32	6	8	19	24	3	2
August 2006	31	7	8	20	22	3	3
September 2006	31	6	7	22	24	2	3
October 2006	32	6	7	20	23	1	3
November 2006	35	7	7	18	18	1	2
December 2006	39	7	7	16	14	1	2
January 2007	40	7	9	18	13	1	2
February 2007	37	7	9	20	16	1	3
March 2007	34	9	11	21	19	1	4
April 2007	33	8	13	19	20	1	3
May 2007	37	8	13	17	22	1	2
June 2007	36	6	12	18	23	1	1
July 2007	37	8	8	18	24	1	2
August 2007	34	6	8	21	22	1	4
September 2007	33	6	8	19	22	1	4
October 2007	32	6	7	23	20	1	3
November 2007	30	7	7	21	22	1	3
December 2007	30	8	7	24	22	2	3
January 2008	27	5	8	22	25	3	4
February 2008	28	4	7	26	27	3	3
March 2008	29	4	7	22	30	3	3
April 2008	28	4	7	24	35	4	3
May 2008	25	3	7	24	39	5	3
June 2008	24	3	7	25	43	4	3
July 2008	25	3	6	23	46	4	4
August 2008	27	3	7	25	48	4	4
September 2008	28	2	7	26	48	4	3
October 2008	24	2	8	31	44	7	3
November 2008	21	2	5	32	38	11	3
December 2008	16	2	4	32	31	14	3
January 2009	18	1	4	31	28	14	4
February 2009	18	1	5	31	27	14	3
March 2009	17	2	6	34	27	18	3
April 2009	15	2	8	35	23	17	2
May 2009	14	2	8	38	20	16	3
June 2009	14	2	7	37	19	12	4
July 2009	13	2	5	38	21	13	5
August 2009	13	2	5	36	22	11	5
September 2009	14	2	6	39	20	11	4
October 2009	15	2	7	39	18	11	3
November 2009	13	3	7	42	20	10	4
December 2009	12	2	6	41	22	8	6
January 2010	12	3	5	40	21	5	7
February 2010	14	3	4	35	19	6	8
March 2010	14	4	6	36	19	8	6

INCOME MIDDLE THIRD
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<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>
April	2010	16	5	8	36	17	9	5
May	2010	15	5	8	38	17	9	3
June	2010	16	4	6	37	15	8	4
July	2010	14	4	4	38	16	7	3
August	2010	18	2	4	39	14	7	4
September	2010	19	1	5	38	14	6	4
October	2010	21	2	6	36	14	6	3
November	2010	21	4	7	34	17	5	3
December	2010	22	5	5	37	20	5	4
January	2011	20	5	6	35	21	5	5
February	2011	22	4	5	33	20	4	4
March	2011	21	4	5	31	25	3	2
April	2011	22	4	4	34	29	2	2
May	2011	20	4	3	32	33	2	2
June	2011	20	5	4	32	30	2	3
July	2011	19	4	4	33	29	2	2
August	2011	17	4	4	37	30	3	2
September	2011	13	3	4	37	31	6	3
October	2011	15	3	4	36	27	7	4
November	2011	19	2	4	34	23	8	5
December	2011	21	3	4	34	19	6	3
January	2012	20	2	6	29	21	6	3
February	2012	19	2	6	29	23	5	4
March	2012	21	3	7	26	27	4	4
April	2012	22	3	6	31	28	3	4
May	2012	23	4	7	30	29	3	2
June	2012	20	3	8	33	27	4	1
July	2012	20	3	7	30	25	6	2
August	2012	17	3	6	29	23	6	3
September	2012	18	4	6	28	25	5	4
October	2012	23	5	6	28	26	3	2
November	2012	26	4	6	30	27	4	2
December	2012	29	3	5	27	21	3	3
January	2013	24	2	5	29	20	4	4
February	2013	24	3	5	27	22	3	4
March	2013	23	4	4	29	27	3	4
April	2013	25	6	5	24	24	3	4
May	2013	25	6	5	26	20	3	4
June	2013	25	6	6	25	19	3	4
July	2013	27	6	6	27	20	2	3
August	2013	29	6	7	26	18	2	3
September	2013	30	5	8	27	16	1	4
October	2013	29	4	7	26	17	1	4
November	2013	25	5	7	28	21	2	4
December	2013	24	6	6	26	19	3	3
January	2014	24	8	5	30	16	3	2
February	2014	25	9	5	28	15	3	2
March	2014	26	8	6	29	17	2	2
April	2014	30	7	6	24	18	2	3
May	2014	31	6	6	22	18	2	3
June	2014	31	6	7	21	15	2	4
July	2014	27	5	7	26	16	2	4
August	2014	27	4	7	25	16	2	3

INCOME MIDDLE THIRD

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

<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 2014	31	5	7	23	16	2	3
October 2014	31	5	8	19	15	3	3
November 2014	32	5	7	23	14	3	3
December 2014	32	5	5	25	15	2	3
January 2015	34	6	7	26	15	2	3
February 2015	36	6	8	24	16	3	3
March 2015	34	5	9	25	15	3	3
April 2015	35	6	9	25	15	2	2
May 2015	34	7	8	29	14	2	3
June 2015	36	7	7	27	14	2	3
July 2015	36	6	7	25	14	2	4
August 2015	38	5	9	21	13	1	3
September 2015	34	5	9	21	13	1	3
October 2015	32	5	7	25	15	2	3
November 2015	29	4	5	28	13	3	5
December 2015	33	3	6	28	12	3	6
January 2016	35	3	6	25	10	3	7
February 2016	38	3	8	23	9	3	6
March 2016	38	4	8	19	10	3	5
April 2016	38	4	9	21	10	2	4
May 2016	40	4	8	20	10	3	2
June 2016	39	5	7	21	10	2	3
July 2016	39	4	5	22	12	2	3
August 2016	39	4	5	23	12	1	3
September 2016	35	4	7	26	13	1	3
October 2016	34	5	8	26	11	1	3
November 2016	34	6	9	25	11	2	3
December 2016	39	7	7	22	9	2	3
January 2017	41	6	9	18	9	2	2
February 2017	39	6	8	17	7	1	2
March 2017	38	7	10	17	6	1	3
April 2017	38	8	9	18	5	1	3
May 2017	41	10	8	19	6	2	2
June 2017	42	10	7	19	6	2	2
July 2017	45	9	9	16	6	1	2
August 2017	46	8	9	15	7	1	3
September 2017	45	7	9	15	8	1	4
October 2017	42	8	8	17	8	2	4
November 2017	40	8	9	14	6	1	3
December 2017	40	7	7	13	5	2	2
January 2018	38	8	6	15	6	2	2
February 2018	38	8	6	17	7	2	3
March 2018	41	9	7	16	5	2	2
April 2018	45	7	9	15	5	2	3
May 2018	47	6	10	14	5	2	3
June 2018	49	6	10	14	7	2	3
July 2018	52	10	11	15	7	1	2
August 2018	52	10	9	16	7	0	2
September 2018	49	10	8	16	7	0	2
October 2018	46	9	7	16	7	1	2
November 2018	45	10	7	17	7	2	2
December 2018	44	9	7	17	8	3	3

INCOME MIDDLE THIRD
TABLE 7
SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<u>Income</u> <u>Higher</u>	<u>Assets</u> <u>Higher</u>	<u>Debt</u> <u>Lower</u>	<u>Income</u> <u>Lower</u>	<u>Prices</u> <u>Higher</u>	<u>Assets</u> <u>Lower</u>	<u>Debt</u> <u>Higher</u>
January	2019	44	7	6	18	9	3	4
February	2019	42	7	6	18	9	4	4
March	2019	46	8	7	17	7	3	5
April	2019	46	10	8	15	5	3	4
May	2019	47	11	8	15	5	1	4
June	2019	47	11	8	14	6	2	3
July	2019	47	9	8	17	8	1	4
August	2019	46	8	9	16	7	1	4
September	2019	44	7	9	16	6	2	3
October	2019	45	8	10	13	6	2	3
November	2019	48	10	9	14	6	3	2
December	2019	47	9	7	15	6	2	2
January	2020	46	11	7	18	6	2	2
February	2020	44	10	7	17	5	1	2
March	2020	45	11	8	14	5	2	2
April	2020	44	9	7	16	4	6	2
May	2020	43	8	6	18	3	8	1
June	2020	38	7	6	23	2	10	1
July	2020	37	8	5	22	3	7	0
August	2020	36	8	6	25	5	6	1
September	2020	39	8	5	26	5	3	1
October	2020	41	8	6	26	5	3	1
November	2020	39	9	6	24	3	2	1
December	2020	38	8	6	24	3	2	1
January	2021	35	9	4	26	3	2	1
February	2021	34	8	6	27	4	1	1
March	2021	31	9	6	25	7	1	1
April	2021	33	8	7	22	8	1	2
May	2021	33	8	6	21	10	0	1
June	2021	36	8	5	19	11	1	1
July	2021	36	9	4	20	13	1	1
August	2021	37	10	4	19	15	1	1
September	2021	37	9	4	21	17	1	1
October	2021	35	9	5	22	18	1	1
November	2021	37	9	5	21	20	1	1
December	2021	35	9	5	19	26	1	2
January	2022	36	8	4	18	28	2	2
February	2022	33	7	4	19	32	3	2
March	2022	33	7	5	18	31	3	1
April	2022	34	6	6	19	35	3	2
May	2022	33	6	5	19	38	4	1
June	2022	30	5	3	20	43	6	1
July	2022	26	4	3	19	49	8	2
August	2022	28	3	3	19	50	8	2
September	2022	29	3	4	21	49	7	3
October	2022	29	2	4	19	45	8	3
November	2022	26	2	4	22	44	10	3
December	2022	25	2	3	21	45	11	4
January	2023	24	2	4	23	44	12	4
February	2023	24	3	4	22	45	8	4
March	2023	27	3	5	20	43	9	3
April	2023	31	3	4	19	43	6	3
May	2023	31	2	4	20	42	8	4

INCOME MIDDLE THIRD

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TABLE 7

SELECTED REASONS FOR OPINIONS ABOUT HOUSEHOLD FINANCIAL SITUATION (Three Month Moving Averages)

<u>Date of Survey</u>		<u>BETTER OFF THAN YEAR AGO</u>			<u>WORSE OFF THAN YEAR AGO</u>			
		<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>
June	2023	30	3	4	19	43	6	5
July	2023	27	5	5	20	42	6	5
August	2023	28	5	4	18	41	4	5
September	2023	29	6	4	19	40	4	5
October	2023	27	4	4	21	46	4	5
November	2023	26	5	4	21	44	6	4
December	2023	27	5	4	22	46	5	5
January	2024	30	8	5	19	39	4	3