

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

Combination of the responses to the questions on Tables 6 and 8.

Key: (a) Better off financially than a year ago/Better off a year 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

		(a) Continuous Increase	(b) Intermittent Increase	(c) No Change	(d) Intermittent Decline	(e) Continuous Decline	(f) Mixed Change	DK, NA	Total	Relative	Cases
Date of Survey											
February 1960		21	21	21	11	3	10	13	100	128	2972
May 1960		17	22	25	10	3	8	15	100	126	1407
February 1961		17	21	24	10	3	10	15	100	125	1981
May 1961		17	21	27	11	3	9	12	100	124	1310
November 1961		15	24	27	10	3	6	15	100	126	956
February 1962		20	21	26	9	4	8	12	100	128	2117
August 1962		17	21	28	10	3	8	13	100	125	1317
November 1962		19	23	28	9	2	6	13	100	131	1352
February 1963		24	19	25	9	3	8	12	100	131	2036
May 1963		18	23	29	11	3	6	10	100	127	1310
August 1963		18	21	31	11	2	5	12	100	126	1359
February 1965		21	23	24	11	2	7	12	100	131	1349
November 1965		23	22	28	8	2	7	10	100	135	1658
February 1966		22	23	27	9	3	7	9	100	133	2419
August 1966		18	19	24	13	6	7	13	100	118	1228
February 1967		21	24	24	9	3	7	12	100	133	3165
May 1967		21	22	26	10	5	7	9	100	128	1323
August 1967		20	22	27	10	4	5	12	100	128	1310
November 1967		20	20	23	12	6	6	13	100	122	1329
February 1968		23	24	24	9	3	7	10	100	135	2677
May 1968		19	22	26	11	5	5	12	100	125	1223
August 1968		20	21	23	11	4	8	13	100	126	1322
November 1968		17	20	26	10	4	7	16	100	123	1405
February 1969		24	23	25	9	2	7	10	100	136	2482
May 1969		21	20	23	12	6	8	10	100	123	1517
August 1969		18	18	23	12	7	8	14	100	117	1557
November 1969		17	19	20	13	8	9	14	100	115	1469
February 1970		17	18	22	13	7	10	13	100	115	1261
May 1970		18	19	22	13	5	8	15	100	119	1315
August 1970		17	21	21	14	6	7	14	100	118	1337
November 1970		16	20	20	14	6	9	15	100	116	1402
February 1971		15	19	21	14	6	11	14	100	114	1327
May 1971		17	20	22	13	6	7	15	100	118	1392
August 1971		14	20	24	13	6	7	16	100	115	1229
November 1971		15	19	23	11	5	9	18	100	118	1268
February 1972		18	22	24	12	5	8	11	100	123	1426
May 1972		26	22	22	10	2	7	11	100	136	1297
August 1972		20	26	28	10	2	6	8	100	134	1217
November 1972		18	23	24	12	4	6	13	100	125	999

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		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
February	1973	16	23	21	13	7	9	11	100	119	1348
May	1973	15	21	20	14	9	9	12	100	113	1433
August	1973	11	22	18	19	11	8	11	100	103	1362
November	1973	18	21	16	15	7	9	14	100	117	1444
February	1974	12	18	17	21	15	7	10	100	94	1329
May	1974	15	21	17	15	10	11	11	100	111	1549
August	1974	11	17	17	20	15	10	10	100	93	1421
November	1974	12	15	15	19	14	12	13	100	94	1518
February	1975	8	17	18	25	12	10	10	100	88	1374
May	1975	12	20	21	22	7	11	7	100	103	1317
August	1975	12	21	22	19	11	8	7	100	103	1365
November	1975	14	21	19	16	6	12	12	100	113	1519
February	1976	17	23	17	15	6	11	11	100	119	1269
May	1976	17	19	18	15	7	12	12	100	114	1548
August	1976	16	23	19	14	7	11	10	100	118	1372
November	1976	14	21	18	18	7	12	10	100	110	1254
February	1977	14	22	18	20	7	12	7	100	109	1203
May	1977	16	26	22	17	7	8	4	100	118	1370
August	1977	17	25	23	17	6	8	4	100	119	1214
November	1977	15	24	24	15	10	7	5	100	114	1280
January	1978	16	22	20	19	8	11	4	100	111	693
February	1978	13	26	21	18	9	7	6	100	112	1276
March	1978	13	24	17	19	11	10	6	100	107	793
April	1978	17	24	14	18	11	12	4	100	112	742
May	1978	16	23	20	20	9	9	3	100	110	1298
June	1978	15	20	21	19	11	12	2	100	105	701
July	1978	14	28	18	18	9	8	5	100	115	758
August	1978	15	24	18	17	12	11	3	100	110	1185
September	1978	18	22	18	20	10	6	6	100	110	755
October	1978	13	20	17	20	12	12	6	100	101	757
November	1978	16	21	18	18	11	10	6	100	108	1459
December	1978	12	20	15	19	15	9	10	100	98	769
January	1979	14	23	15	19	16	8	5	100	102	884
February	1979	13	20	17	19	15	11	5	100	99	1361
March	1979	15	17	19	24	13	8	4	100	95	769
April	1979	13	17	13	26	20	8	3	100	84	962
May	1979	9	21	18	20	17	10	5	100	93	1251
June	1979	11	22	13	21	19	10	4	100	93	1058
July	1979	11	19	16	24	17	9	4	100	89	1173
August	1979	13	21	17	22	16	9	2	100	96	1212
September	1979	11	20	16	21	16	13	3	100	94	946
October	1979	11	18	14	23	19	12	3	100	87	1167
November	1979	11	19	16	25	16	10	3	100	89	1327
December	1979	12	18	14	23	18	11	4	100	89	850
January	1980	15	21	16	20	14	10	4	100	102	769
February	1980	13	19	12	25	18	10	3	100	89	1019
March	1980	7	16	15	27	17	13	5	100	79	707
April	1980	8	16	14	23	21	16	2	100	80	719
May	1980	11	17	12	27	16	14	3	100	85	703
June	1980	10	16	14	27	14	15	4	100	85	688
July	1980	12	19	14	28	10	11	6	100	93	668
August	1980	12	22	16	17	12	18	3	100	105	658

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		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
September	1980	14	19	15	21	9	16	6	100	103	682
October	1980	12	20	18	21	11	10	8	100	100	685
November	1980	13	19	13	22	9	18	6	100	101	694
December	1980	9	17	12	27	15	14	6	100	84	683
January	1981	10	17	16	25	11	14	7	100	91	697
February	1981	8	20	15	23	12	16	6	100	93	668
March	1981	12	19	15	22	14	14	4	100	95	703
April	1981	11	16	14	27	11	15	6	100	89	690
May	1981	15	23	15	25	8	12	2	100	105	667
June	1981	13	22	14	24	11	11	5	100	100	675
July	1981	15	22	19	21	9	9	5	100	107	694
August	1981	14	25	18	18	9	12	4	100	112	696
September	1981	16	19	17	19	11	12	6	100	105	680
October	1981	13	21	21	15	13	14	3	100	106	712
November	1981	13	19	14	23	13	14	4	100	96	690
December	1981	13	25	14	22	12	11	3	100	104	701
January	1982	15	21	15	23	11	12	3	100	102	704
February	1982	15	19	18	20	12	11	5	100	102	700
March	1982	11	22	14	22	13	14	4	100	98	684
April	1982	12	20	17	21	12	14	4	100	99	702
May	1982	14	23	17	22	11	9	4	100	104	691
June	1982	14	22	16	23	9	13	3	100	104	703
July	1982	15	19	17	23	11	11	4	100	100	708
August	1982	15	18	18	21	13	11	4	100	99	680
September	1982	15	21	16	22	11	12	3	100	103	695
October	1982	18	20	14	21	10	12	5	100	107	687
November	1982	16	19	12	22	10	18	3	100	103	682
December	1982	14	22	18	18	12	13	3	100	106	682
January	1983	15	20	16	21	11	13	4	100	103	682
February	1983	13	22	16	20	10	14	5	100	105	709
March	1983	16	22	16	21	7	16	2	100	110	696
April	1983	19	26	18	15	5	13	4	100	125	707
May	1983	18	25	18	18	2	15	4	100	123	700
June	1983	19	26	20	17	4	11	3	100	124	714
July	1983	20	24	21	16	5	10	4	100	123	680
August	1983	19	23	19	18	6	10	5	100	118	673
September	1983	18	27	18	17	6	11	3	100	122	704
October	1983	19	23	18	18	7	11	4	100	117	689
November	1983	20	23	21	15	5	11	5	100	123	701
December	1983	22	26	22	13	5	8	4	100	130	701
January	1984	22	26	18	16	4	10	4	100	128	681
February	1984	24	25	17	16	4	10	4	100	129	687
March	1984	27	27	14	14	5	10	3	100	135	700
April	1984	23	22	19	17	5	11	3	100	123	705
May	1984	23	24	21	12	4	14	2	100	131	690
June	1984	20	32	19	12	5	10	2	100	135	680
July	1984	22	24	21	16	5	7	5	100	125	656
August	1984	24	30	17	13	5	8	3	100	136	692
September	1984	25	28	20	12	4	7	4	100	137	690
October	1984	21	28	17	15	5	10	4	100	129	706
November	1984	21	32	15	14	5	10	3	100	134	710
December	1984	23	25	19	15	6	9	3	100	127	704
January	1985	19	28	22	15	4	9	3	100	128	640
February	1985	20	24	20	15	6	12	3	100	123	655

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		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1985	20	26	18	18	6	10	2	100	122	653
April	1985	22	26	20	16	5	8	3	100	127	675
May	1985	20	26	21	16	6	8	3	100	124	661
June	1985	22	25	19	17	5	9	3	100	125	652
July	1985	20	26	21	13	6	10	4	100	127	641
August	1985	19	25	19	14	7	12	4	100	123	650
September	1985	22	24	18	15	7	9	5	100	124	654
October	1985	18	26	23	15	6	9	3	100	123	652
November	1985	19	25	20	17	5	10	4	100	122	651
December	1985	20	29	18	17	4	10	2	100	128	652
January	1986	21	29	18	16	5	9	2	100	129	656
February	1986	20	29	16	16	6	11	2	100	127	656
March	1986	22	27	18	14	7	9	3	100	128	658
April	1986	23	28	16	16	4	10	3	100	131	658
May	1986	22	26	19	15	4	11	3	100	129	655
June	1986	22	29	18	14	4	11	2	100	133	658
July	1986	23	29	19	12	3	11	3	100	137	665
August	1986	21	32	15	13	6	11	2	100	134	653
September	1986	21	29	16	15	5	10	4	100	130	659
October	1986	22	27	19	16	3	11	2	100	130	651
November	1986	18	29	22	13	5	10	3	100	129	656
December	1986	18	29	19	14	4	13	3	100	129	653
January	1987	22	28	17	14	3	12	4	100	133	655
February	1987	22	27	15	17	6	11	2	100	126	657
March	1987	19	25	22	16	5	10	3	100	123	652
April	1987	19	28	17	17	3	12	4	100	127	652
May	1987	17	28	20	16	4	12	3	100	125	651
June	1987	18	31	17	17	5	8	4	100	127	654
July	1987	19	29	20	14	4	10	4	100	130	651
August	1987	23	29	16	16	4	9	3	100	132	654
September	1987	18	31	19	12	5	10	5	100	132	650
October	1987	23	24	21	15	4	10	3	100	128	500
November	1987	19	25	18	18	6	11	3	100	120	501
December	1987	17	27	19	17	2	13	5	100	125	500
January	1988	21	31	19	13	3	11	2	100	136	502
February	1988	20	31	15	13	3	13	5	100	135	500
March	1988	25	30	17	13	3	9	3	100	139	500
April	1988	18	30	20	16	3	9	4	100	129	504
May	1988	19	24	21	17	4	13	2	100	122	500
June	1988	24	25	19	16	4	9	3	100	129	500
July	1988	19	31	16	13	4	13	4	100	133	501
August	1988	25	26	16	14	4	8	7	100	133	500
September	1988	25	28	17	10	3	12	5	100	140	500
October	1988	20	25	18	15	6	11	5	100	124	501
November	1988	21	25	18	16	4	11	5	100	126	508
December	1988	22	23	20	16	4	11	4	100	125	500
January	1989	23	29	18	13	5	10	2	100	134	501
February	1989	22	29	17	12	5	11	4	100	134	500
March	1989	20	29	18	15	4	12	2	100	130	502
April	1989	21	27	17	13	7	13	2	100	128	500
May	1989	21	31	14	18	4	9	3	100	130	503
June	1989	16	28	22	15	4	11	4	100	125	507
July	1989	19	28	18	15	8	9	3	100	124	501
August	1989	20	25	20	16	5	10	4	100	124	502
September	1989	24	24	19	17	4	8	4	100	127	506

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<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
October	1989	22	27	17	12	5	11	6	100	132	500
November	1989	21	26	20	14	4	13	2	100	129	502
December	1989	19	28	18	16	3	11	5	100	128	500
January	1990	20	28	17	16	6	9	4	100	126	500
February	1990	17	26	21	17	5	10	4	100	121	511
March	1990	20	28	17	15	6	10	4	100	127	503
April	1990	24	29	16	11	4	13	3	100	138	504
May	1990	22	26	21	11	7	11	2	100	130	504
June	1990	19	29	18	16	4	11	3	100	128	500
July	1990	21	26	20	13	6	12	2	100	128	500
August	1990	14	28	18	20	6	11	3	100	116	500
September	1990	14	26	21	17	9	11	2	100	114	502
October	1990	13	20	15	25	12	12	3	100	96	503
November	1990	15	23	13	23	9	13	4	100	106	501
December	1990	12	24	18	22	9	11	4	100	105	504
January	1991	16	22	21	20	6	11	4	100	112	531
February	1991	13	25	19	20	7	13	3	100	111	504
March	1991	16	24	20	16	5	14	5	100	119	504
April	1991	14	27	16	21	6	13	3	100	114	501
May	1991	18	24	16	18	7	13	4	100	117	500
June	1991	16	25	19	18	7	11	4	100	116	501
July	1991	17	23	18	19	6	12	5	100	115	502
August	1991	16	27	18	16	6	15	2	100	121	500
September	1991	13	28	19	20	4	14	2	100	117	500
October	1991	16	23	18	20	4	15	4	100	115	504
November	1991	15	18	17	21	10	16	3	100	102	505
December	1991	13	20	14	24	9	14	6	100	100	501
January	1992	14	19	19	24	6	14	4	100	103	510
February	1992	13	24	16	19	8	16	4	100	110	501
March	1992	11	23	18	20	9	14	5	100	105	507
April	1992	16	24	18	20	5	13	4	100	115	501
May	1992	16	21	21	19	7	13	3	100	111	500
June	1992	19	20	18	18	7	13	5	100	114	500
July	1992	14	25	15	20	5	16	5	100	114	507
August	1992	14	21	17	20	7	15	6	100	108	501
September	1992	15	26	16	21	5	12	5	100	115	505
October	1992	13	20	20	21	6	13	7	100	106	500
November	1992	14	30	19	13	6	14	4	100	125	504
December	1992	14	27	16	17	4	17	5	100	120	504
January	1993	18	25	18	17	4	12	6	100	122	501
February	1993	16	24	17	18	5	14	6	100	117	503
March	1993	18	25	13	22	4	13	5	100	117	508
April	1993	16	24	18	18	7	12	5	100	115	501
May	1993	16	24	18	20	8	11	3	100	112	506
June	1993	18	24	17	17	9	12	3	100	116	500
July	1993	13	27	16	19	9	11	5	100	112	502
August	1993	16	21	15	23	9	11	5	100	105	511
September	1993	14	27	16	20	8	11	4	100	113	500
October	1993	16	23	18	18	7	13	5	100	114	504
November	1993	17	26	17	18	7	10	5	100	118	512
December	1993	17	30	17	19	4	9	4	100	124	510
January	1994	16	31	17	15	5	12	4	100	127	503
February	1994	21	26	16	14	7	12	4	100	126	504
March	1994	16	26	19	18	4	13	4	100	120	508

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<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
April	1994	19	26	18	16	4	13	4	100	125	501
May	1994	17	28	19	16	6	11	3	100	123	500
June	1994	19	24	22	16	4	12	3	100	123	508
July	1994	18	26	24	16	4	9	3	100	124	529
August	1994	20	28	16	15	4	13	4	100	129	505
September	1994	19	25	17	17	5	13	4	100	122	507
October	1994	18	26	20	15	4	13	4	100	125	501
November	1994	20	24	16	17	6	12	5	100	121	500
December	1994	21	26	18	14	5	13	3	100	128	503
January	1995	18	34	15	14	4	12	3	100	134	507
February	1995	21	28	18	16	4	8	5	100	129	502
March	1995	18	25	22	18	6	8	3	100	119	501
April	1995	20	28	21	14	4	10	3	100	130	500
May	1995	17	30	18	17	4	10	4	100	126	502
June	1995	20	27	18	15	4	13	3	100	128	501
July	1995	22	23	19	16	4	13	3	100	125	504
August	1995	23	27	21	12	5	9	3	100	133	500
September	1995	18	27	18	19	5	10	3	100	121	500
October	1995	18	26	19	15	7	11	4	100	122	506
November	1995	15	29	20	16	5	12	3	100	123	501
December	1995	21	25	20	17	5	9	3	100	124	500
January	1996	21	25	23	11	5	12	3	100	130	500
February	1996	18	27	17	17	7	10	4	100	121	504
March	1996	18	29	18	15	4	13	3	100	128	501
April	1996	19	31	20	14	4	10	2	100	132	500
May	1996	16	29	22	14	6	10	3	100	125	500
June	1996	23	25	19	16	4	10	3	100	128	500
July	1996	20	27	19	15	4	12	3	100	128	501
August	1996	22	26	20	13	5	10	4	100	130	500
September	1996	18	28	18	13	5	14	4	100	128	500
October	1996	18	27	19	13	4	16	3	100	128	500
November	1996	23	28	20	12	4	10	3	100	135	501
December	1996	20	29	18	15	2	13	3	100	132	501
January	1997	19	30	17	12	5	14	3	100	132	500
February	1997	22	27	17	14	4	13	3	100	131	500
March	1997	23	28	18	15	3	11	2	100	133	501
April	1997	26	31	16	13	4	8	2	100	140	500
May	1997	24	30	18	13	2	12	1	100	139	500
June	1997	22	31	19	13	2	10	3	100	138	501
July	1997	22	32	21	10	2	11	2	100	142	500
August	1997	25	26	21	11	3	12	2	100	137	500
September	1997	27	28	19	10	3	10	3	100	142	500
October	1997	24	29	20	12	2	9	4	100	139	500
November	1997	27	30	20	8	4	8	3	100	145	500
December	1997	23	30	21	12	2	10	2	100	139	500
January	1998	25	29	20	9	2	12	3	100	143	500
February	1998	31	33	16	8	1	9	2	100	155	496
March	1998	24	30	20	12	2	11	1	100	140	503
April	1998	24	36	16	9	2	10	3	100	149	500
May	1998	24	30	21	11	2	8	4	100	141	500
June	1998	25	32	18	10	4	8	3	100	143	500
July	1998	28	30	18	9	3	10	2	100	146	500
August	1998	28	29	16	10	2	11	4	100	145	500
September	1998	23	27	20	11	2	11	6	100	137	508
October	1998	25	30	18	10	3	10	4	100	142	500

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November	1998	25	29	19	13	3	8	3	100	138	503
December	1998	25	29	18	11	4	11	2	100	139	501
January	1999	26	29	17	10	3	12	3	100	142	497
February	1999	29	29	18	11	2	8	3	100	145	500
March	1999	25	30	19	11	1	9	5	100	143	500
April	1999	30	26	16	11	2	12	3	100	143	500
May	1999	27	32	15	11	4	9	2	100	144	500
June	1999	27	27	22	12	1	9	2	100	141	500
July	1999	25	32	19	9	3	10	2	100	145	500
August	1999	26	32	16	9	3	12	2	100	146	501
September	1999	26	30	18	10	3	11	2	100	143	500
October	1999	23	34	17	13	3	8	2	100	141	500
November	1999	29	30	18	7	3	9	4	100	149	492
December	1999	25	30	19	9	3	10	4	100	143	505
January	2000	27	36	13	10	2	9	3	100	151	506
February	2000	27	31	15	9	3	12	3	100	146	503
March	2000	28	29	16	10	3	10	4	100	144	500
April	2000	26	31	16	11	3	10	3	100	143	502
May	2000	26	35	17	8	2	10	2	100	151	501
June	2000	27	29	17	11	3	9	4	100	142	500
July	2000	26	31	18	10	2	10	3	100	145	502
August	2000	25	30	15	11	3	13	3	100	141	505
September	2000	26	24	20	12	4	11	3	100	134	501
October	2000	25	27	19	11	3	11	4	100	138	500
November	2000	26	33	16	7	4	11	3	100	148	500
December	2000	23	30	19	12	4	10	2	100	137	500
January	2001	21	27	17	16	2	13	4	100	130	500
February	2001	22	29	16	13	4	13	3	100	134	501
March	2001	22	29	17	14	4	12	2	100	133	500
April	2001	23	24	15	14	5	17	2	100	128	500
May	2001	21	27	16	17	5	11	3	100	126	501
June	2001	19	30	15	14	6	12	4	100	129	500
July	2001	21	29	16	16	4	11	3	100	130	501
August	2001	20	30	16	12	6	13	3	100	132	500
September	2001	17	25	17	18	3	15	5	100	121	500
October	2001	16	25	17	17	3	18	4	100	121	506
November	2001	19	26	20	14	4	14	3	100	127	504
December	2001	19	27	15	13	4	18	4	100	129	500
January	2002	19	27	15	13	3	19	4	100	130	500
February	2002	17	30	15	16	2	16	4	100	129	500
March	2002	22	26	16	15	3	14	4	100	130	500
April	2002	23	28	13	13	6	13	4	100	132	502
May	2002	21	27	16	14	4	15	3	100	130	500
June	2002	19	26	17	16	3	15	4	100	126	501
July	2002	20	26	15	17	4	16	2	100	125	501
August	2002	22	27	12	19	5	12	3	100	125	500
September	2002	18	26	16	15	7	15	3	100	122	501
October	2002	20	21	15	15	7	18	4	100	119	502
November	2002	17	25	15	18	6	16	3	100	118	504
December	2002	18	30	12	17	5	15	3	100	126	500
January	2003	17	27	18	16	6	14	2	100	122	501
February	2003	18	26	13	17	8	15	3	100	119	501
March	2003	19	23	11	19	8	17	3	100	115	504
April	2003	22	27	13	17	5	13	3	100	127	500

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
May	2003	19	25	16	17	5	16	2	100	122	500
June	2003	21	24	16	15	6	16	2	100	124	500
July	2003	23	23	19	14	4	14	3	100	128	502
August	2003	20	24	17	18	7	11	3	100	119	501
September	2003	22	25	13	19	4	14	3	100	124	500
October	2003	19	29	16	16	7	11	2	100	125	500
November	2003	21	26	15	20	6	11	1	100	121	505
December	2003	20	24	14	19	9	13	1	100	116	500
January	2004	24	28	16	13	4	13	2	100	135	509
February	2004	23	25	16	15	8	11	2	100	125	500
March	2004	24	27	14	13	7	12	3	100	131	501
April	2004	21	27	16	13	5	16	2	100	130	500
May	2004	20	28	15	18	6	11	2	100	124	500
June	2004	24	24	16	16	7	12	1	100	125	514
July	2004	26	24	17	14	5	11	3	100	131	509
August	2004	24	30	15	16	3	9	3	100	135	502
September	2004	24	26	14	16	8	10	2	100	126	500
October	2004	20	26	16	20	4	12	2	100	122	502
November	2004	22	24	18	19	6	10	1	100	121	502
December	2004	21	28	16	18	5	11	1	100	126	501
January	2005	25	28	17	13	5	11	1	100	135	494
February	2005	23	30	15	15	6	10	1	100	132	497
March	2005	23	29	15	16	6	10	1	100	130	496
April	2005	17	31	15	20	6	10	1	100	122	499
May	2005	17	29	16	21	6	10	1	100	119	502
June	2005	24	29	18	14	6	8	1	100	133	501
July	2005	25	29	17	14	5	9	1	100	135	506
August	2005	20	29	14	17	7	11	2	100	125	505
September	2005	17	25	14	21	9	12	2	100	112	513
October	2005	14	26	17	23	11	8	1	100	106	510
November	2005	18	23	14	21	10	13	1	100	110	503
December	2005	23	29	14	14	6	12	2	100	132	503
January	2006	20	28	17	19	5	10	1	100	124	500
February	2006	22	25	17	19	8	8	1	100	120	500
March	2006	21	29	19	16	7	6	2	100	127	496
April	2006	24	27	16	15	8	9	1	100	128	498
May	2006	16	25	14	22	10	12	1	100	109	497
June	2006	19	29	15	18	8	9	2	100	122	510
July	2006	20	26	15	21	6	11	1	100	119	500
August	2006	15	28	19	17	10	10	1	100	116	501
September	2006	19	21	22	18	10	9	1	100	112	507
October	2006	26	24	17	17	5	9	2	100	128	504
November	2006	21	28	19	18	4	9	1	100	127	492
December	2006	19	30	20	15	5	10	1	100	129	510
January	2007	20	31	18	13	4	12	2	100	134	505
February	2007	19	31	18	17	5	8	2	100	128	508
March	2007	21	27	15	18	6	12	1	100	124	503
April	2007	22	28	16	17	4	11	2	100	129	508
May	2007	20	29	15	18	6	11	1	100	125	500
June	2007	20	25	15	21	8	10	1	100	116	502
July	2007	20	28	18	17	5	10	2	100	126	507
August	2007	17	26	16	21	8	11	1	100	114	505
September	2007	18	26	17	21	6	10	2	100	117	504
October	2007	20	24	18	18	8	11	1	100	118	500
November	2007	14	27	14	22	8	13	2	100	111	501

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December	2007	14	24	15	24	8	14	1	100	106	502
January	2008	13	26	16	22	8	14	1	100	109	504
February	2008	12	26	13	27	8	13	1	100	103	500
March	2008	12	24	17	21	11	14	1	100	104	504
April	2008	9	21	15	28	13	11	3	100	89	505
May	2008	8	21	13	28	15	12	3	100	86	504
June	2008	8	17	11	31	18	13	2	100	76	505
July	2008	10	18	11	29	15	14	3	100	84	506
August	2008	9	20	12	33	13	11	2	100	83	502
September	2008	15	21	11	26	8	15	4	100	102	497
October	2008	6	15	14	31	13	15	6	100	77	508
November	2008	7	12	13	34	13	17	4	100	72	500
December	2008	6	15	14	33	11	18	3	100	77	509
January	2009	6	20	14	33	7	17	3	100	86	504
February	2009	6	16	13	33	12	15	5	100	77	500
March	2009	6	14	16	31	13	17	3	100	76	509
April	2009	7	19	16	27	9	18	4	100	90	501
May	2009	6	14	18	29	10	21	2	100	81	510
June	2009	7	19	14	27	8	21	4	100	91	508
July	2009	8	17	15	29	12	17	2	100	84	505
August	2009	6	15	16	31	13	17	2	100	77	506
September	2009	9	17	16	26	12	18	2	100	88	504
October	2009	9	15	17	30	8	18	3	100	86	497
November	2009	6	16	18	29	12	16	3	100	81	508
December	2009	9	21	14	31	9	13	3	100	90	502
January	2010	10	17	21	31	9	10	2	100	87	503
February	2010	7	19	22	27	11	12	2	100	88	502
March	2010	9	19	19	26	10	13	4	100	92	505
April	2010	9	20	18	25	14	12	2	100	90	506
May	2010	9	19	17	26	12	14	3	100	90	509
June	2010	11	21	18	27	9	12	2	100	96	501
July	2010	8	19	19	27	12	12	3	100	88	503
August	2010	10	19	20	27	11	12	1	100	91	513
September	2010	9	19	21	25	11	12	3	100	92	500
October	2010	8	20	20	28	9	12	3	100	91	509
November	2010	12	17	21	26	12	9	3	100	91	508
December	2010	8	22	21	25	10	12	2	100	95	508
January	2011	11	20	22	22	12	10	3	100	97	505
February	2011	13	21	19	22	9	12	4	100	103	504
March	2011	9	18	19	27	13	11	3	100	87	504
April	2011	7	23	16	27	14	10	3	100	89	502
May	2011	10	21	17	25	12	12	3	100	94	502
June	2011	9	23	17	24	12	11	4	100	96	504
July	2011	7	19	20	28	11	10	5	100	87	480
August	2011	8	16	15	29	18	11	3	100	77	506
September	2011	9	19	18	31	13	8	2	100	84	506
October	2011	9	21	16	33	12	6	3	100	85	502
November	2011	7	21	21	31	9	10	1	100	88	502
December	2011	8	18	21	27	10	13	3	100	89	496
January	2012	11	21	22	26	8	10	2	100	98	501
February	2012	9	23	20	24	10	11	3	100	98	501
March	2012	12	26	20	21	10	7	4	100	107	505
April	2012	11	20	23	25	9	9	3	100	97	505
May	2012	14	22	17	20	11	10	6	100	105	501

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)	DK, NA	Total	Relative	Cases
<u>Date of Survey</u>		<u>Continuous</u> <u>Increase</u>	<u>Intermittent</u> <u>Increase</u>	<u>No</u> <u>Change</u>	<u>Intermittent</u> <u>Decline</u>	<u>Continuous</u> <u>Decline</u>	<u>Mixed</u> <u>Change</u>				
June	2012	11	20	22	26	9	9	3	100	96	495
July	2012	11	20	20	26	11	9	3	100	94	510
August	2012	13	20	20	25	10	7	5	100	98	510
September	2012	12	22	19	25	8	8	6	100	101	511
October	2012	16	21	20	22	6	9	6	100	109	512
November	2012	16	22	16	18	10	10	8	100	110	501
December	2012	14	18	21	23	14	7	3	100	95	502
January	2013	12	20	18	24	13	11	2	100	95	502
February	2013	10	26	19	19	13	10	3	100	104	499
March	2013	14	21	20	24	11	7	3	100	100	501
April	2013	13	22	19	20	13	9	4	100	102	505
May	2013	19	24	19	20	9	7	2	100	114	504
June	2013	15	23	21	21	8	9	3	100	109	502
July	2013	17	25	18	19	10	8	3	100	113	505
August	2013	16	24	18	21	7	11	3	100	112	505
September	2013	12	26	18	21	12	9	2	100	105	503
October	2013	13	19	26	19	11	10	2	100	102	502
November	2013	12	22	21	22	13	7	3	100	99	504
December	2013	14	21	21	22	9	10	3	100	104	504
January	2014	14	28	19	17	10	10	2	100	115	505
February	2014	17	23	18	17	13	10	2	100	110	506
March	2014	18	23	16	20	11	9	3	100	110	504
April	2014	18	25	22	16	9	9	1	100	118	506
May	2014	14	23	24	20	9	9	1	100	108	503
June	2014	15	27	18	18	9	9	4	100	115	506
July	2014	18	24	17	21	9	7	4	100	112	502
August	2014	20	25	18	17	8	8	4	100	120	500
September	2014	19	25	17	19	10	8	2	100	115	509
October	2014	19	25	18	16	7	11	4	100	121	502
November	2014	18	24	22	18	9	5	4	100	115	501
December	2014	20	27	22	19	5	5	2	100	123	503
January	2015	18	34	15	15	6	9	3	100	131	506
February	2015	23	28	18	14	7	8	2	100	130	505
March	2015	20	27	19	13	7	13	1	100	127	503
April	2015	21	30	16	14	7	11	1	100	130	500
May	2015	21	25	19	16	9	8	2	100	121	503
June	2015	19	31	19	14	6	9	2	100	130	506
July	2015	22	25	18	17	7	8	3	100	123	501
August	2015	20	31	18	14	6	8	3	100	131	564
September	2015	20	24	18	17	7	10	4	100	120	500
October	2015	20	28	16	18	6	8	4	100	124	503
November	2015	19	28	15	19	7	9	3	100	121	508
December	2015	22	25	18	20	6	8	1	100	121	508
January	2016	21	25	17	17	8	9	3	100	121	503
February	2016	23	25	16	16	5	11	4	100	127	505
March	2016	23	26	18	15	5	8	5	100	129	545
April	2016	21	28	18	15	7	8	3	100	127	528
May	2016	24	27	17	14	5	10	3	100	132	547
June	2016	21	32	16	15	5	7	4	100	133	510
July	2016	23	27	19	15	5	8	3	100	130	538
August	2016	16	32	17	17	4	8	6	100	127	550
September	2016	18	31	16	16	6	10	3	100	127	580
October	2016	21	25	17	15	5	10	7	100	126	575
November	2016	24	24	15	16	6	10	5	100	126	610
December	2016	24	30	14	14	4	10	4	100	136	602

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2017	22	29	16	14	3	14	2	100	134	601
February	2017	20	30	18	13	3	11	5	100	134	602
March	2017	26	28	18	14	3	7	4	100	137	603
April	2017	25	30	15	12	5	10	3	100	138	602
May	2017	24	29	16	13	4	11	3	100	136	611
June	2017	26	31	15	13	4	8	3	100	140	604
July	2017	22	32	18	12	5	9	2	100	137	603
August	2017	28	28	17	12	4	9	2	100	140	602
September	2017	27	26	20	13	3	8	3	100	137	612
October	2017	26	32	18	12	3	7	2	100	143	604
November	2017	26	29	16	14	4	8	3	100	137	606
December	2017	26	27	17	12	7	10	1	100	134	604
January	2018	27	27	16	13	6	10	1	100	135	622
February	2018	30	28	14	12	5	9	2	100	141	609
March	2018	28	34	15	9	4	8	2	100	149	619
April	2018	27	31	17	11	5	7	2	100	142	604
May	2018	28	26	19	13	5	7	2	100	136	602
June	2018	28	30	15	13	4	8	2	100	141	608
July	2018	27	30	15	13	3	9	3	100	141	600
August	2018	30	27	13	14	5	8	3	100	138	605
September	2018	31	28	16	11	4	8	2	100	144	618
October	2018	27	27	17	12	4	10	3	100	138	601
November	2018	24	31	16	12	5	9	3	100	138	604
December	2018	27	31	14	13	5	9	1	100	140	602
January	2019	29	24	17	13	5	8	4	100	135	601
February	2019	26	27	16	13	5	11	2	100	135	601
March	2019	30	29	17	11	4	6	3	100	144	600
April	2019	28	31	16	10	4	9	2	100	145	601
May	2019	32	26	16	13	4	7	2	100	141	602
June	2019	31	27	14	13	6	7	2	100	139	602
July	2019	31	25	19	11	3	8	3	100	142	602
August	2019	26	25	17	16	5	8	3	100	130	601
September	2019	27	25	20	11	4	10	3	100	137	601
October	2019	28	30	16	10	5	8	3	100	143	650
November	2019	27	29	16	11	4	9	4	100	141	631
December	2019	30	28	17	11	5	6	3	100	142	634
January	2020	26	32	17	10	4	7	4	100	144	621
February	2020	31	29	17	10	4	7	2	100	146	620
March	2020	26	25	20	13	6	7	3	100	132	692
April	2020	17	26	14	17	6	16	4	100	120	620
May	2020	15	25	19	16	7	13	5	100	117	645
June	2020	20	25	19	16	3	13	4	100	126	615
July	2020	19	21	19	16	6	13	6	100	118	603
August	2020	19	23	20	16	4	13	5	100	122	660
September	2020	20	23	18	17	3	13	6	100	123	601
October	2020	18	27	18	13	4	13	7	100	128	605
November	2020	15	22	21	14	4	16	8	100	119	604
December	2020	16	28	17	14	4	16	5	100	126	601
January	2021	15	24	18	13	6	18	6	100	120	603
February	2021	19	21	17	18	6	17	2	100	116	604
March	2021	17	25	21	14	7	13	3	100	121	604
April	2021	22	30	17	13	6	10	2	100	133	601
May	2021	17	30	20	15	8	7	3	100	124	606
June	2021	20	30	16	12	10	9	3	100	128	608

TABLE 9

ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCIAL SITUATION

		(a)	(b)	(c)	(d)	(e)	(f)				
		Continuous	Intermittent	No	Intermittent	Continuous	Mixed				
<u>Date of Survey</u>		<u>Increase</u>	<u>Increase</u>	<u>Change</u>	<u>Decline</u>	<u>Decline</u>	<u>Change</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July	2021	21	27	17	14	9	10	2	100	125	604
August	2021	16	26	16	17	11	11	3	100	114	600
September	2021	18	29	17	16	10	7	3	100	121	612
October	2021	19	26	16	14	12	11	2	100	119	604
November	2021	18	27	15	13	17	8	2	100	115	602
December	2021	18	26	16	15	14	8	3	100	115	603
January	2022	18	26	14	14	14	11	3	100	116	602
February	2022	16	22	14	17	18	10	3	100	103	600
March	2022	12	21	15	17	21	12	2	100	95	602
April	2022	17	23	13	18	15	11	3	100	107	600
May	2022	19	18	10	21	17	12	3	100	99	601
June	2022	12	15	11	21	25	12	4	100	81	602
July	2022	12	17	12	22	24	11	2	100	83	601
August	2022	13	21	11	20	19	14	2	100	95	602
September	2022	13	20	12	20	20	12	3	100	93	601
October	2022	14	18	11	23	19	12	3	100	90	600
November	2022	12	21	9	25	17	12	4	100	91	602
December	2022	12	19	11	25	18	12	3	100	88	600
January	2023	15	22	15	22	14	10	2	100	101	600
February	2023	17	20	12	23	14	12	2	100	100	602
March	2023	13	23	14	23	16	8	3	100	97	603
April	2023	13	20	14	22	17	10	4	100	94	601
May	2023	16	20	12	21	20	8	3	100	95	605
June	2023	14	19	15	24	15	11	2	100	94	600
July	2023	17	23	15	20	13	8	4	100	107	601
August	2023	14	25	16	17	14	11	3	100	108	604
September	2023	14	19	17	20	14	11	5	100	99	603
October	2023	15	16	12	24	20	9	4	100	87	605
November	2023	14	18	18	20	18	10	2	100	94	600
December	2023	14	23	13	22	13	11	4	100	102	600
January	2024	20	24	10	19	10	11	6	100	115	601
February	2024	16	24	16	21	9	10	4	100	110	602