

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

The question was: "Compared with 5 years ago, do you think the chances that you (and your husband/wife) will have a comfortable retirement have gone up, gone down, or remained about the same

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| February 1998 | 33 | 33 | 33 | 1 | 100 | 101 | 353 |
| March 1998 | 33 | 30 | 35 | 1 | 100 | 98 | 386 |
| April 1998 | 32 | 32 | 34 | 2 | 100 | 98 | 395 |
| May 1998 | 33 | 35 | 32 | 1 | 100 | 101 | 415 |
| June 1998 | 37 | 34 | 29 | 0 | 100 | 109 | 404 |
| July 1998 | 39 | 31 | 30 | 0 | 100 | 109 | 402 |
| August 1998 | 41 | 31 | 27 | 1 | 100 | 114 | 390 |
| September 1998 | 38 | 34 | 26 | 2 | 100 | 112 | 413 |
| October 1998 | 38 | 39 | 20 | 3 | 100 | 118 | 410 |
| November 1998 | 36 | 38 | 25 | 2 | 100 | 111 | 417 |
| December 1998 | 33 | 36 | 30 | 1 | 100 | 103 | 416 |
| January 1999 | 30 | 33 | 37 | 0 | 100 | 93 | 423 |
| February 1999 | 29 | 34 | 37 | 0 | 100 | 92 | 439 |
| March 1999 | 30 | 37 | 33 | 0 | 100 | 97 | 439 |
| April 1999 | 29 | 39 | 32 | 0 | 100 | 97 | 443 |
| May 1999 | 27 | 41 | 32 | 0 | 100 | 95 | 422 |
| June 1999 | 29 | 36 | 35 | 0 | 100 | 94 | 410 |
| July 1999 | 31 | 35 | 34 | 0 | 100 | 98 | 391 |
| August 1999 | 33 | 30 | 37 | 0 | 100 | 96 | 406 |
| September 1999 | 31 | 35 | 33 | 0 | 100 | 98 | 412 |
| October 1999 | 30 | 38 | 32 | 0 | 100 | 98 | 412 |
| November 1999 | 30 | 40 | 29 | 1 | 100 | 101 | 397 |
| December 1999 | 31 | 37 | 31 | 1 | 100 | 100 | 387 |
| January 2000 | 34 | 37 | 28 | 1 | 100 | 106 | 387 |
| February 2000 | 31 | 40 | 29 | 0 | 100 | 102 | 384 |
| March 2000 | 32 | 41 | 27 | 1 | 100 | 105 | 377 |
| April 2000 | 33 | 35 | 31 | 1 | 100 | 102 | 380 |
| May 2000 | 37 | 35 | 27 | 1 | 100 | 111 | 396 |
| June 2000 | 40 | 34 | 26 | 1 | 100 | 114 | 409 |
| July 2000 | 41 | 35 | 23 | 1 | 100 | 118 | 416 |
| August 2000 | 38 | 35 | 25 | 1 | 100 | 113 | 412 |
| September 2000 | 34 | 36 | 29 | 1 | 100 | 105 | 382 |
| October 2000 | 34 | 37 | 27 | 2 | 100 | 107 | 364 |
| November 2000 | 40 | 36 | 24 | 1 | 100 | 116 | 350 |
| December 2000 | 42 | 37 | 19 | 2 | 100 | 122 | 368 |
| January 2001 | 41 | 39 | 19 | 1 | 100 | 121 | 373 |
| February 2001 | 33 | 43 | 23 | 1 | 100 | 110 | 370 |
| March 2001 | 35 | 37 | 27 | 1 | 100 | 107 | 352 |
| April 2001 | 30 | 39 | 30 | 1 | 100 | 100 | 348 |
| May 2001 | 35 | 36 | 29 | 0 | 100 | 106 | 347 |
| June 2001 | 31 | 43 | 25 | 1 | 100 | 106 | 354 |
| July 2001 | 29 | 47 | 22 | 2 | 100 | 107 | 341 |
| August 2001 | 26 | 50 | 22 | 2 | 100 | 105 | 357 |
| September 2001 | 25 | 51 | 23 | 1 | 100 | 102 | 332 |
| October 2001 | 28 | 45 | 25 | 1 | 100 | 103 | 345 |
| November 2001 | 27 | 45 | 26 | 2 | 100 | 101 | 335 |
| December 2001 | 26 | 44 | 26 | 3 | 100 | 100 | 367 |
| January 2002 | 28 | 45 | 24 | 3 | 100 | 104 | 361 |

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| February 2002 | 26 | 45 | 27 | 1 | 100 | 99 | 371 |
| March 2002 | 29 | 44 | 25 | 2 | 100 | 104 | 361 |
| April 2002 | 25 | 46 | 27 | 2 | 100 | 98 | 352 |
| May 2002 | 30 | 44 | 24 | 2 | 100 | 105 | 356 |
| June 2002 | 27 | 43 | 29 | 1 | 100 | 98 | 362 |
| July 2002 | 24 | 41 | 33 | 1 | 100 | 91 | 368 |
| August 2002 | 19 | 42 | 38 | 2 | 100 | 81 | 357 |
| September 2002 | 17 | 44 | 37 | 2 | 100 | 80 | 335 |
| October 2002 | 19 | 46 | 33 | 2 | 100 | 86 | 328 |
| November 2002 | 25 | 43 | 31 | 1 | 100 | 94 | 340 |
| December 2002 | 28 | 41 | 31 | 1 | 100 | 97 | 358 |
| January 2003 | 27 | 38 | 35 | 0 | 100 | 92 | 373 |
| February 2003 | 22 | 40 | 37 | 1 | 100 | 85 | 344 |
| March 2003 | 19 | 41 | 39 | 1 | 100 | 80 | 337 |
| April 2003 | 24 | 40 | 35 | 1 | 100 | 89 | 336 |
| May 2003 | 26 | 39 | 34 | 1 | 100 | 92 | 340 |
| June 2003 | 29 | 37 | 34 | 1 | 100 | 95 | 348 |
| July 2003 | 24 | 42 | 34 | 0 | 100 | 89 | 351 |
| August 2003 | 24 | 45 | 31 | 0 | 100 | 93 | 335 |
| September 2003 | 25 | 44 | 30 | 0 | 100 | 95 | 322 |
| October 2003 | 28 | 40 | 32 | 0 | 100 | 96 | 324 |
| November 2003 | 27 | 41 | 32 | 0 | 100 | 95 | 346 |
| December 2003 | 25 | 43 | 31 | 0 | 100 | 94 | 351 |
| January 2004 | 27 | 45 | 28 | 0 | 100 | 99 | 337 |
| February 2004 | 28 | 42 | 28 | 1 | 100 | 100 | 327 |
| March 2004 | 29 | 43 | 27 | 1 | 100 | 102 | 315 |
| April 2004 | 29 | 42 | 28 | 1 | 100 | 101 | 323 |
| May 2004 | 28 | 44 | 28 | 0 | 100 | 100 | 332 |
| June 2004 | 27 | 46 | 26 | 1 | 100 | 101 | 323 |
| July 2004 | 27 | 41 | 31 | 1 | 100 | 96 | 300 |
| August 2004 | 29 | 38 | 32 | 1 | 100 | 97 | 282 |
| September 2004 | 27 | 35 | 36 | 1 | 100 | 91 | 293 |
| October 2004 | 26 | 39 | 34 | 1 | 100 | 92 | 302 |
| November 2004 | 26 | 38 | 35 | 1 | 100 | 91 | 296 |
| December 2004 | 31 | 34 | 35 | 1 | 100 | 96 | 295 |
| January 2005 | 30 | 35 | 35 | 0 | 100 | 95 | 292 |
| February 2005 | 28 | 36 | 36 | 0 | 100 | 93 | 292 |
| March 2005 | 28 | 38 | 34 | 0 | 100 | 94 | 276 |
| April 2005 | 28 | 39 | 33 | 0 | 100 | 95 | 275 |
| May 2005 | 27 | 40 | 33 | 0 | 100 | 93 | 287 |
| June 2005 | 25 | 39 | 35 | 0 | 100 | 90 | 321 |
| July 2005 | 25 | 37 | 37 | 0 | 100 | 88 | 315 |
| August 2005 | 25 | 38 | 37 | 0 | 100 | 88 | 299 |
| September 2005 | 26 | 37 | 36 | 1 | 100 | 90 | 251 |
| October 2005 | 25 | 40 | 34 | 1 | 100 | 91 | 251 |
| November 2005 | 29 | 38 | 32 | 2 | 100 | 97 | 263 |
| December 2005 | 27 | 37 | 35 | 2 | 100 | 92 | 285 |
| January 2006 | 28 | 34 | 36 | 2 | 100 | 93 | 272 |
| February 2006 | 26 | 37 | 35 | 1 | 100 | 91 | 256 |
| March 2006 | 32 | 36 | 32 | 1 | 100 | 100 | 230 |
| April 2006 | 32 | 40 | 28 | 0 | 100 | 104 | 240 |

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| May 2006 | 32 | 35 | 31 | 1 | 100 | 101 | 251 |
| June 2006 | 26 | 41 | 32 | 1 | 100 | 94 | 270 |
| July 2006 | 27 | 37 | 34 | 2 | 100 | 93 | 263 |
| August 2006 | 25 | 41 | 32 | 2 | 100 | 93 | 241 |
| September 2006 | 28 | 41 | 30 | 2 | 100 | 98 | 221 |
| October 2006 | 27 | 43 | 30 | 0 | 100 | 98 | 229 |
| November 2006 | 30 | 40 | 29 | 1 | 100 | 101 | 235 |
| December 2006 | 29 | 40 | 31 | 1 | 100 | 98 | 238 |
| January 2007 | 32 | 36 | 31 | 1 | 100 | 101 | 233 |
| February 2007 | 34 | 35 | 31 | 0 | 100 | 104 | 224 |
| March 2007 | 35 | 33 | 32 | 0 | 100 | 104 | 228 |
| April 2007 | 32 | 37 | 31 | 0 | 100 | 101 | 223 |
| May 2007 | 34 | 37 | 29 | 0 | 100 | 104 | 247 |
| June 2007 | 33 | 40 | 27 | 0 | 100 | 106 | 239 |
| July 2007 | 35 | 39 | 25 | 1 | 100 | 109 | 234 |
| August 2007 | 32 | 39 | 27 | 1 | 100 | 105 | 218 |
| September 2007 | 34 | 37 | 27 | 2 | 100 | 107 | 217 |
| October 2007 | 34 | 38 | 27 | 1 | 100 | 108 | 204 |
| November 2007 | 33 | 43 | 23 | 1 | 100 | 110 | 211 |
| December 2007 | 31 | 45 | 24 | 0 | 100 | 107 | 221 |
| January 2008 | 31 | 42 | 27 | 0 | 100 | 104 | 229 |
| February 2008 | 29 | 38 | 33 | 0 | 100 | 96 | 215 |
| March 2008 | 28 | 38 | 33 | 1 | 100 | 95 | 208 |
| April 2008 | 25 | 46 | 29 | 1 | 100 | 96 | 206 |
| May 2008 | 21 | 51 | 27 | 1 | 100 | 95 | 201 |
| June 2008 | 23 | 47 | 29 | 1 | 100 | 93 | 210 |
| July 2008 | 22 | 46 | 31 | 1 | 100 | 91 | 216 |
| August 2008 | 21 | 43 | 35 | 1 | 100 | 85 | 209 |
| September 2008 | 18 | 45 | 37 | 0 | 100 | 82 | 213 |
| October 2008 | 17 | 40 | 43 | 0 | 100 | 74 | 211 |
| November 2008 | 17 | 35 | 48 | 0 | 100 | 68 | 213 |
| December 2008 | 11 | 36 | 53 | 0 | 100 | 58 | 196 |
| January 2009 | 12 | 30 | 58 | 0 | 100 | 54 | 185 |
| February 2009 | 12 | 30 | 57 | 0 | 100 | 55 | 180 |
| March 2009 | 14 | 31 | 55 | 0 | 100 | 59 | 195 |
| April 2009 | 13 | 37 | 50 | 0 | 100 | 63 | 200 |
| May 2009 | 13 | 40 | 47 | 0 | 100 | 65 | 195 |
| June 2009 | 13 | 37 | 50 | 0 | 100 | 63 | 169 |
| July 2009 | 12 | 35 | 53 | 0 | 100 | 59 | 161 |
| August 2009 | 12 | 33 | 54 | 1 | 100 | 57 | 173 |
| September 2009 | 15 | 39 | 44 | 1 | 100 | 71 | 174 |
| October 2009 | 14 | 37 | 47 | 1 | 100 | 67 | 181 |
| November 2009 | 15 | 42 | 42 | 1 | 100 | 73 | 173 |
| December 2009 | 14 | 33 | 53 | 0 | 100 | 62 | 181 |
| January 2010 | 15 | 36 | 49 | 0 | 100 | 65 | 176 |
| February 2010 | 15 | 36 | 49 | 0 | 100 | 66 | 191 |
| March 2010 | 12 | 50 | 37 | 0 | 100 | 75 | 177 |
| April 2010 | 10 | 55 | 35 | 0 | 100 | 75 | 176 |
| May 2010 | 11 | 54 | 35 | 0 | 100 | 76 | 177 |
| June 2010 | 15 | 37 | 48 | 0 | 100 | 67 | 190 |
| July 2010 | 17 | 32 | 50 | 0 | 100 | 67 | 179 |

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| August 2010 | 18 | 32 | 49 | 1 | 100 | 68 | 177 |
| September 2010 | 17 | 36 | 46 | 1 | 100 | 71 | 162 |
| October 2010 | 16 | 42 | 42 | 1 | 100 | 74 | 173 |
| November 2010 | 14 | 41 | 44 | 0 | 100 | 70 | 161 |
| December 2010 | 11 | 45 | 44 | 0 | 100 | 68 | 175 |
| January 2011 | 10 | 38 | 51 | 1 | 100 | 58 | 170 |
| February 2011 | 9 | 39 | 52 | 1 | 100 | 57 | 164 |
| March 2011 | 12 | 33 | 53 | 2 | 100 | 60 | 157 |
| April 2011 | 18 | 33 | 47 | 2 | 100 | 71 | 155 |
| May 2011 | 21 | 28 | 49 | 2 | 100 | 72 | 162 |
| June 2011 | 17 | 35 | 47 | 1 | 100 | 69 | 171 |
| July 2011 | 12 | 34 | 52 | 2 | 100 | 60 | 169 |
| August 2011 | 11 | 35 | 52 | 2 | 100 | 59 | 160 |
| September 2011 | 12 | 32 | 54 | 2 | 100 | 58 | 153 |
| October 2011 | 12 | 35 | 52 | 0 | 100 | 60 | 156 |
| November 2011 | 15 | 35 | 50 | 0 | 100 | 64 | 156 |
| December 2011 | 13 | 38 | 50 | 0 | 100 | 63 | 160 |
| January 2012 | 13 | 34 | 53 | 0 | 100 | 59 | 155 |
| February 2012 | 12 | 37 | 51 | 0 | 100 | 61 | 162 |
| March 2012 | 17 | 32 | 52 | 0 | 100 | 65 | 151 |
| April 2012 | 18 | 35 | 45 | 2 | 100 | 73 | 155 |
| May 2012 | 21 | 40 | 38 | 2 | 100 | 83 | 144 |
| June 2012 | 17 | 43 | 39 | 2 | 100 | 78 | 133 |
| July 2012 | 18 | 40 | 41 | 1 | 100 | 77 | 125 |
| August 2012 | 15 | 33 | 51 | 1 | 100 | 63 | 143 |
| September 2012 | 14 | 30 | 54 | 2 | 100 | 60 | 162 |
| October 2012 | 15 | 34 | 49 | 3 | 100 | 66 | 174 |
| November 2012 | 19 | 35 | 44 | 3 | 100 | 75 | 169 |
| December 2012 | 27 | 37 | 34 | 2 | 100 | 93 | 168 |
| January 2013 | 29 | 36 | 35 | 0 | 100 | 94 | 166 |
| February 2013 | 26 | 34 | 40 | 0 | 100 | 86 | 181 |
| March 2013 | 23 | 35 | 41 | 1 | 100 | 82 | 186 |
| April 2013 | 24 | 35 | 41 | 1 | 100 | 83 | 199 |
| May 2013 | 27 | 37 | 36 | 1 | 100 | 91 | 207 |
| June 2013 | 23 | 41 | 36 | 0 | 100 | 87 | 214 |
| July 2013 | 22 | 44 | 34 | 0 | 100 | 89 | 213 |
| August 2013 | 18 | 44 | 38 | 0 | 100 | 80 | 216 |
| September 2013 | 22 | 40 | 38 | 0 | 100 | 84 | 231 |
| October 2013 | 23 | 36 | 41 | 0 | 100 | 82 | 229 |
| November 2013 | 26 | 34 | 39 | 0 | 100 | 87 | 226 |
| December 2013 | 26 | 38 | 36 | 0 | 100 | 90 | 210 |
| January 2014 | 27 | 36 | 36 | 0 | 100 | 91 | 219 |
| February 2014 | 29 | 36 | 35 | 0 | 100 | 95 | 207 |
| March 2014 | 30 | 32 | 37 | 0 | 100 | 93 | 219 |
| April 2014 | 30 | 37 | 33 | 0 | 100 | 97 | 231 |
| May 2014 | 28 | 38 | 34 | 0 | 100 | 93 | 239 |
| June 2014 | 29 | 37 | 34 | 0 | 100 | 95 | 230 |
| July 2014 | 27 | 35 | 38 | 0 | 100 | 89 | 217 |
| August 2014 | 28 | 38 | 34 | 0 | 100 | 95 | 217 |
| September 2014 | 27 | 39 | 33 | 0 | 100 | 94 | 239 |
| October 2014 | 28 | 40 | 32 | 0 | 100 | 96 | 262 |

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| November 2014 | 30 | 37 | 32 | 1 | 100 | 98 | 281 |
| December 2014 | 30 | 38 | 32 | 0 | 100 | 98 | 281 |
| January 2015 | 29 | 38 | 32 | 0 | 100 | 97 | 291 |
| February 2015 | 28 | 41 | 31 | 0 | 100 | 97 | 294 |
| March 2015 | 32 | 37 | 31 | 0 | 100 | 100 | 320 |
| April 2015 | 29 | 40 | 31 | 0 | 100 | 97 | 325 |
| May 2015 | 26 | 39 | 34 | 0 | 100 | 92 | 358 |
| June 2015 | 26 | 40 | 33 | 0 | 100 | 93 | 347 |
| July 2015 | 27 | 38 | 34 | 1 | 100 | 93 | 346 |
| August 2015 | 32 | 37 | 31 | 0 | 100 | 100 | 349 |
| September 2015 | 28 | 38 | 34 | 1 | 100 | 94 | 375 |
| October 2015 | 29 | 36 | 34 | 0 | 100 | 95 | 382 |
| November 2015 | 26 | 38 | 36 | 0 | 100 | 90 | 366 |
| December 2015 | 31 | 34 | 35 | 0 | 100 | 96 | 338 |
| January 2016 | 30 | 36 | 33 | 0 | 100 | 97 | 332 |
| February 2016 | 33 | 32 | 34 | 1 | 100 | 99 | 337 |
| March 2016 | 32 | 35 | 33 | 1 | 100 | 99 | 353 |
| April 2016 | 33 | 34 | 32 | 1 | 100 | 101 | 360 |
| May 2016 | 32 | 39 | 29 | 0 | 100 | 103 | 363 |
| June 2016 | 30 | 39 | 31 | 0 | 100 | 100 | 354 |
| July 2016 | 30 | 39 | 31 | 0 | 100 | 99 | 358 |
| August 2016 | 29 | 35 | 35 | 1 | 100 | 94 | 348 |
| September 2016 | 29 | 35 | 35 | 0 | 100 | 94 | 356 |
| October 2016 | 29 | 32 | 38 | 0 | 100 | 91 | 366 |
| November 2016 | 30 | 33 | 37 | 0 | 100 | 93 | 393 |
| December 2016 | 31 | 33 | 36 | 0 | 100 | 95 | 414 |
| January 2017 | 29 | 38 | 33 | 0 | 100 | 97 | 410 |
| February 2017 | 30 | 38 | 32 | 1 | 100 | 98 | 405 |
| March 2017 | 30 | 39 | 30 | 1 | 100 | 99 | 390 |
| April 2017 | 32 | 38 | 29 | 1 | 100 | 103 | 383 |
| May 2017 | 34 | 37 | 28 | 1 | 100 | 106 | 395 |
| June 2017 | 36 | 35 | 29 | 0 | 100 | 107 | 423 |
| July 2017 | 35 | 34 | 31 | 0 | 100 | 105 | 434 |
| August 2017 | 31 | 38 | 32 | 0 | 100 | 99 | 419 |
| September 2017 | 29 | 38 | 32 | 0 | 100 | 97 | 386 |
| October 2017 | 29 | 41 | 30 | 0 | 100 | 98 | 373 |
| November 2017 | 30 | 39 | 31 | 0 | 100 | 99 | 385 |
| December 2017 | 31 | 39 | 30 | 0 | 100 | 100 | 392 |
| January 2018 | 30 | 38 | 32 | 0 | 100 | 97 | 420 |
| February 2018 | 30 | 35 | 34 | 0 | 100 | 96 | 403 |
| March 2018 | 31 | 36 | 33 | 0 | 100 | 97 | 397 |
| April 2018 | 30 | 38 | 33 | 0 | 100 | 97 | 377 |
| May 2018 | 31 | 37 | 32 | 0 | 100 | 99 | 358 |
| June 2018 | 31 | 36 | 33 | 0 | 100 | 98 | 361 |
| July 2018 | 35 | 34 | 31 | 0 | 100 | 104 | 352 |
| August 2018 | 33 | 36 | 31 | 0 | 100 | 102 | 385 |
| September 2018 | 34 | 32 | 34 | 0 | 100 | 100 | 390 |
| October 2018 | 31 | 33 | 36 | 0 | 100 | 95 | 388 |
| November 2018 | 32 | 31 | 37 | 0 | 100 | 95 | 358 |
| December 2018 | 28 | 36 | 36 | 0 | 100 | 92 | 367 |

AGE 18 TO 34

TABLE 19

CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO (Three Month Moving Averages)

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| January 2019 | 29 | 37 | 35 | 0 | 100 | 94 | 368 |
| February 2019 | 28 | 40 | 32 | 0 | 100 | 96 | 377 |
| March 2019 | 33 | 37 | 29 | 0 | 100 | 104 | 352 |
| April 2019 | 34 | 36 | 29 | 0 | 100 | 105 | 369 |
| May 2019 | 34 | 38 | 28 | 0 | 100 | 106 | 376 |
| June 2019 | 34 | 39 | 26 | 1 | 100 | 107 | 382 |
| July 2019 | 33 | 41 | 26 | 0 | 100 | 108 | 359 |
| August 2019 | 32 | 39 | 28 | 1 | 100 | 104 | 349 |
| September 2019 | 31 | 38 | 31 | 0 | 100 | 100 | 337 |
| October 2019 | 35 | 34 | 30 | 1 | 100 | 106 | 369 |
| November 2019 | 37 | 36 | 27 | 0 | 100 | 110 | 362 |
| December 2019 | 38 | 36 | 25 | 0 | 100 | 113 | 374 |
| January 2020 | 36 | 40 | 24 | 0 | 100 | 112 | 348 |
| February 2020 | 36 | 36 | 26 | 1 | 100 | 110 | 350 |
| March 2020 | 33 | 37 | 29 | 1 | 100 | 104 | 365 |
| April 2020 | 31 | 38 | 30 | 1 | 100 | 101 | 386 |
| May 2020 | 29 | 42 | 29 | 0 | 100 | 100 | 416 |
| June 2020 | 29 | 43 | 28 | 0 | 100 | 102 | 397 |
| July 2020 | 32 | 40 | 28 | 0 | 100 | 104 | 386 |
| August 2020 | 35 | 37 | 28 | 0 | 100 | 107 | 377 |
| September 2020 | 37 | 34 | 29 | 1 | 100 | 108 | 371 |
| October 2020 | 32 | 37 | 30 | 1 | 100 | 102 | 371 |
| November 2020 | 32 | 37 | 30 | 1 | 100 | 102 | 363 |
| December 2020 | 33 | 40 | 26 | 1 | 100 | 106 | 385 |
| January 2021 | 37 | 39 | 24 | 0 | 100 | 112 | 389 |
| February 2021 | 38 | 38 | 24 | 0 | 100 | 113 | 392 |
| March 2021 | 39 | 36 | 25 | 0 | 100 | 114 | 370 |
| April 2021 | 39 | 34 | 26 | 0 | 100 | 113 | 365 |
| May 2021 | 36 | 37 | 26 | 1 | 100 | 110 | 365 |
| June 2021 | 34 | 40 | 25 | 1 | 100 | 109 | 395 |
| July 2021 | 32 | 39 | 27 | 3 | 100 | 105 | 414 |
| August 2021 | 34 | 36 | 27 | 3 | 100 | 107 | 402 |
| September 2021 | 33 | 35 | 29 | 3 | 100 | 104 | 371 |
| October 2021 | 36 | 37 | 26 | 2 | 100 | 110 | 351 |
| November 2021 | 32 | 38 | 28 | 1 | 100 | 104 | 349 |
| December 2021 | 31 | 37 | 30 | 1 | 100 | 101 | 376 |
| January 2022 | 28 | 38 | 32 | 2 | 100 | 95 | 372 |
| February 2022 | 29 | 38 | 31 | 2 | 100 | 98 | 364 |
| March 2022 | 29 | 38 | 31 | 2 | 100 | 97 | 336 |
| April 2022 | 29 | 37 | 32 | 2 | 100 | 97 | 340 |
| May 2022 | 30 | 36 | 32 | 2 | 100 | 98 | 357 |
| June 2022 | 32 | 34 | 32 | 2 | 100 | 100 | 366 |
| July 2022 | 30 | 34 | 35 | 1 | 100 | 95 | 359 |
| August 2022 | 27 | 33 | 39 | 1 | 100 | 88 | 332 |
| September 2022 | 25 | 37 | 37 | 1 | 100 | 87 | 339 |
| October 2022 | 26 | 36 | 35 | 2 | 100 | 91 | 359 |
| November 2022 | 26 | 36 | 35 | 2 | 100 | 91 | 395 |
| December 2022 | 27 | 33 | 37 | 3 | 100 | 90 | 384 |
| January 2023 | 25 | 34 | 39 | 3 | 100 | 86 | 351 |
| February 2023 | 26 | 37 | 35 | 2 | 100 | 91 | 322 |
| March 2023 | 26 | 35 | 37 | 2 | 100 | 89 | 323 |

TABLE 19

**CHANGE IN LIKELIHOOD OF A COMFORTABLE RETIREMENT COMPARED WITH 5 YEARS AGO
(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| April 2023 | 24 | 37 | 37 | 2 | 100 | 87 | 336 |
| May 2023 | 23 | 36 | 40 | 2 | 100 | 83 | 364 |
| June 2023 | 23 | 36 | 39 | 1 | 100 | 84 | 366 |
| July 2023 | 29 | 33 | 38 | 0 | 100 | 91 | 368 |
| August 2023 | 29 | 33 | 38 | 1 | 100 | 91 | 348 |
| September 2023 | 26 | 33 | 40 | 1 | 100 | 87 | 336 |
| October 2023 | 22 | 36 | 41 | 1 | 100 | 81 | 342 |
| November 2023 | 23 | 35 | 41 | 1 | 100 | 82 | 345 |
| December 2023 | 26 | 35 | 38 | 1 | 100 | 88 | 355 |
| January 2024 | 30 | 32 | 37 | 1 | 100 | 92 | 354 |
| February 2024 | 29 | 31 | 38 | 2 | 100 | 91 | 356 |
| March 2024 | 27 | 30 | 41 | 2 | 100 | 86 | 348 |
| April 2024 | 25 | 31 | 42 | 2 | 100 | 83 | 367 |
| May 2024 | 25 | 32 | 42 | 1 | 100 | 84 | 410 |
| June 2024 | 24 | 31 | 43 | 1 | 100 | 81 | 414 |