

AGE 55 AND UP

TABLE 16 PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS (Three Month Moving Averages)

The question was: "What do you think the chances are that your (family) income will increase by more than the rate of inflation in the next five years or so?"

| Date of Survey | | 0% | 1-24% | 25-49% | 50% | 51-74% | 75-99% | 100% | DK,NA | Total | Mean | Cases |
|----------------|------|----|-------|--------|-----|--------|--------|------|-------|-------|------|-------|
| February | 1998 | 32 | 31 | 6 | 16 | 2 | 5 | 2 | 6 | 100 | 22.4 | 439 |
| March | 1998 | 30 | 33 | 6 | 14 | 2 | 4 | 3 | 7 | 100 | 22.5 | 447 |
| April | 1998 | 29 | 31 | 8 | 13 | 2 | 5 | 4 | 7 | 100 | 24.2 | 439 |
| May | 1998 | 31 | 31 | 8 | 13 | 3 | 4 | 4 | 6 | 100 | 23.2 | 440 |
| June | 1998 | 31 | 31 | 9 | 11 | 3 | 5 | 4 | 6 | 100 | 23.1 | 442 |
| July | 1998 | 28 | 33 | 9 | 14 | 2 | 6 | 2 | 6 | 100 | 23.7 | 443 |
| August | 1998 | 26 | 34 | 11 | 13 | 1 | 7 | 2 | 7 | 100 | 24.3 | 432 |
| September | 1998 | 22 | 37 | 10 | 14 | 1 | 7 | 1 | 7 | 100 | 25.0 | 426 |
| October | 1998 | 22 | 36 | 8 | 15 | 2 | 8 | 1 | 8 | 100 | 25.2 | 446 |
| November | 1998 | 24 | 35 | 9 | 14 | 3 | 7 | 1 | 7 | 100 | 25.2 | 450 |
| December | 1998 | 25 | 33 | 9 | 16 | 3 | 7 | 2 | 6 | 100 | 26.0 | 439 |
| January | 1999 | 23 | 36 | 9 | 14 | 3 | 6 | 2 | 7 | 100 | 25.0 | 408 |
| February | 1999 | 23 | 38 | 9 | 13 | 2 | 5 | 1 | 9 | 100 | 23.7 | 404 |
| March | 1999 | 22 | 36 | 9 | 12 | 2 | 6 | 2 | 10 | 100 | 24.8 | 412 |
| April | 1999 | 26 | 32 | 9 | 11 | 2 | 8 | 2 | 9 | 100 | 25.3 | 422 |
| May | 1999 | 24 | 32 | 9 | 15 | 3 | 8 | 3 | 7 | 100 | 27.9 | 416 |
| June | 1999 | 28 | 30 | 9 | 14 | 4 | 6 | 2 | 7 | 100 | 25.1 | 412 |
| July | 1999 | 23 | 34 | 8 | 14 | 5 | 7 | 2 | 7 | 100 | 26.7 | 396 |
| August | 1999 | 22 | 35 | 9 | 13 | 5 | 6 | 2 | 8 | 100 | 25.7 | 401 |
| September | 1999 | 20 | 35 | 11 | 13 | 5 | 7 | 2 | 9 | 100 | 27.3 | 414 |
| October | 1999 | 22 | 34 | 13 | 13 | 3 | 5 | 2 | 9 | 100 | 25.0 | 445 |
| November | 1999 | 22 | 31 | 12 | 15 | 3 | 5 | 2 | 10 | 100 | 25.4 | 454 |
| December | 1999 | 22 | 35 | 8 | 15 | 3 | 5 | 2 | 9 | 100 | 25.6 | 457 |
| January | 2000 | 22 | 32 | 7 | 17 | 4 | 6 | 3 | 8 | 100 | 28.4 | 449 |
| February | 2000 | 22 | 32 | 6 | 15 | 5 | 8 | 4 | 8 | 100 | 29.5 | 455 |
| March | 2000 | 21 | 34 | 7 | 15 | 5 | 8 | 3 | 8 | 100 | 28.4 | 462 |
| April | 2000 | 21 | 35 | 7 | 15 | 3 | 7 | 3 | 9 | 100 | 27.4 | 476 |
| May | 2000 | 22 | 36 | 9 | 13 | 3 | 6 | 3 | 8 | 100 | 26.0 | 472 |
| June | 2000 | 22 | 34 | 9 | 13 | 3 | 7 | 3 | 9 | 100 | 27.1 | 467 |
| July | 2000 | 23 | 36 | 10 | 12 | 2 | 6 | 2 | 9 | 100 | 25.0 | 469 |
| August | 2000 | 22 | 36 | 9 | 11 | 3 | 5 | 3 | 12 | 100 | 24.3 | 475 |
| September | 2000 | 24 | 36 | 9 | 12 | 3 | 4 | 3 | 10 | 100 | 23.6 | 478 |
| October | 2000 | 23 | 36 | 8 | 14 | 3 | 5 | 2 | 8 | 100 | 25.0 | 473 |
| November | 2000 | 23 | 36 | 8 | 16 | 3 | 6 | 2 | 6 | 100 | 26.0 | 464 |
| December | 2000 | 23 | 34 | 8 | 15 | 3 | 7 | 3 | 7 | 100 | 26.5 | 462 |
| January | 2001 | 24 | 31 | 9 | 16 | 3 | 6 | 3 | 7 | 100 | 26.6 | 464 |
| February | 2001 | 25 | 31 | 11 | 13 | 3 | 5 | 3 | 8 | 100 | 25.6 | 489 |
| March | 2001 | 23 | 34 | 10 | 14 | 2 | 4 | 3 | 8 | 100 | 25.0 | 473 |
| April | 2001 | 22 | 34 | 12 | 15 | 3 | 4 | 2 | 7 | 100 | 25.2 | 465 |
| May | 2001 | 23 | 34 | 11 | 16 | 3 | 5 | 2 | 7 | 100 | 25.4 | 436 |
| June | 2001 | 22 | 32 | 12 | 17 | 3 | 5 | 2 | 7 | 100 | 26.5 | 452 |
| July | 2001 | 23 | 32 | 10 | 16 | 3 | 6 | 3 | 7 | 100 | 27.7 | 462 |
| August | 2001 | 24 | 31 | 11 | 14 | 3 | 5 | 4 | 8 | 100 | 27.6 | 467 |
| September | 2001 | 24 | 34 | 10 | 13 | 4 | 6 | 4 | 5 | 100 | 27.5 | 478 |
| October | 2001 | 26 | 32 | 9 | 15 | 3 | 6 | 3 | 6 | 100 | 26.4 | 486 |
| November | 2001 | 23 | 34 | 9 | 17 | 2 | 6 | 3 | 5 | 100 | 27.3 | 498 |
| December | 2001 | 23 | 30 | 9 | 18 | 3 | 6 | 4 | 7 | 100 | 28.7 | 473 |
| January | 2002 | 23 | 32 | 8 | 15 | 4 | 8 | 4 | 6 | 100 | 29.3 | 483 |

AGE 55 AND UP
TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| February 2002 | 25 | 29 | 8 | 15 | 5 | 10 | 3 | 5 | 100 | 30.2 | 460 |
| March 2002 | 25 | 28 | 10 | 14 | 4 | 9 | 4 | 6 | 100 | 29.6 | 483 |
| April 2002 | 24 | 27 | 10 | 16 | 4 | 8 | 4 | 8 | 100 | 29.7 | 481 |
| May 2002 | 25 | 28 | 11 | 15 | 4 | 6 | 3 | 8 | 100 | 27.8 | 501 |
| June 2002 | 25 | 30 | 9 | 17 | 3 | 6 | 2 | 7 | 100 | 26.9 | 482 |
| July 2002 | 24 | 32 | 10 | 17 | 3 | 6 | 2 | 6 | 100 | 26.6 | 475 |
| August 2002 | 25 | 31 | 10 | 16 | 3 | 6 | 3 | 6 | 100 | 26.9 | 467 |
| September 2002 | 26 | 31 | 10 | 15 | 3 | 5 | 3 | 7 | 100 | 25.6 | 499 |
| October 2002 | 27 | 29 | 10 | 14 | 4 | 5 | 3 | 8 | 100 | 26.1 | 510 |
| November 2002 | 25 | 30 | 10 | 16 | 3 | 6 | 3 | 7 | 100 | 27.3 | 519 |
| December 2002 | 22 | 29 | 12 | 17 | 3 | 7 | 3 | 7 | 100 | 29.2 | 501 |
| January 2003 | 23 | 30 | 10 | 17 | 3 | 8 | 2 | 6 | 100 | 28.8 | 481 |
| February 2003 | 25 | 32 | 9 | 15 | 2 | 8 | 2 | 7 | 100 | 26.8 | 478 |
| March 2003 | 26 | 33 | 9 | 15 | 3 | 6 | 3 | 6 | 100 | 25.5 | 470 |
| April 2003 | 25 | 34 | 10 | 15 | 4 | 5 | 2 | 5 | 100 | 25.4 | 476 |
| May 2003 | 24 | 33 | 10 | 18 | 4 | 4 | 3 | 5 | 100 | 27.0 | 488 |
| June 2003 | 26 | 31 | 9 | 19 | 4 | 5 | 3 | 4 | 100 | 27.4 | 503 |
| July 2003 | 23 | 31 | 9 | 18 | 4 | 7 | 4 | 5 | 100 | 29.4 | 501 |
| August 2003 | 24 | 32 | 8 | 16 | 3 | 8 | 3 | 6 | 100 | 28.3 | 496 |
| September 2003 | 20 | 36 | 10 | 13 | 3 | 8 | 3 | 6 | 100 | 28.4 | 487 |
| October 2003 | 23 | 36 | 9 | 14 | 3 | 8 | 2 | 5 | 100 | 26.5 | 473 |
| November 2003 | 22 | 36 | 10 | 14 | 4 | 8 | 3 | 4 | 100 | 27.4 | 478 |
| December 2003 | 23 | 34 | 9 | 16 | 3 | 7 | 4 | 4 | 100 | 27.9 | 470 |
| January 2004 | 23 | 35 | 11 | 14 | 3 | 7 | 4 | 3 | 100 | 27.6 | 488 |
| February 2004 | 23 | 36 | 10 | 14 | 2 | 6 | 4 | 4 | 100 | 26.2 | 502 |
| March 2004 | 24 | 36 | 10 | 13 | 3 | 6 | 4 | 5 | 100 | 26.2 | 527 |
| April 2004 | 22 | 37 | 10 | 15 | 3 | 6 | 4 | 5 | 100 | 27.0 | 531 |
| May 2004 | 21 | 36 | 10 | 16 | 3 | 7 | 3 | 4 | 100 | 28.2 | 532 |
| June 2004 | 21 | 36 | 10 | 16 | 3 | 8 | 2 | 3 | 100 | 27.4 | 548 |
| July 2004 | 24 | 34 | 11 | 15 | 2 | 9 | 2 | 3 | 100 | 26.6 | 572 |
| August 2004 | 26 | 34 | 12 | 14 | 2 | 7 | 2 | 3 | 100 | 25.8 | 576 |
| September 2004 | 25 | 34 | 11 | 15 | 3 | 7 | 3 | 3 | 100 | 26.6 | 567 |
| October 2004 | 25 | 35 | 9 | 13 | 3 | 8 | 4 | 3 | 100 | 27.6 | 560 |
| November 2004 | 23 | 36 | 8 | 15 | 4 | 8 | 3 | 3 | 100 | 27.7 | 551 |
| December 2004 | 25 | 34 | 9 | 15 | 3 | 8 | 3 | 3 | 100 | 27.4 | 562 |
| January 2005 | 27 | 34 | 8 | 16 | 2 | 8 | 3 | 2 | 100 | 26.7 | 579 |
| February 2005 | 28 | 34 | 8 | 15 | 2 | 9 | 3 | 2 | 100 | 26.5 | 580 |
| March 2005 | 25 | 35 | 11 | 14 | 3 | 8 | 2 | 2 | 100 | 26.2 | 600 |
| April 2005 | 24 | 36 | 10 | 14 | 4 | 6 | 2 | 4 | 100 | 26.0 | 582 |
| May 2005 | 25 | 34 | 12 | 14 | 3 | 5 | 2 | 4 | 100 | 24.9 | 584 |
| June 2005 | 28 | 34 | 9 | 14 | 2 | 6 | 3 | 4 | 100 | 24.5 | 555 |
| July 2005 | 29 | 34 | 9 | 14 | 2 | 7 | 3 | 2 | 100 | 24.6 | 571 |
| August 2005 | 28 | 37 | 8 | 13 | 2 | 7 | 3 | 3 | 100 | 24.3 | 596 |
| September 2005 | 28 | 36 | 9 | 13 | 2 | 6 | 3 | 2 | 100 | 24.4 | 640 |
| October 2005 | 27 | 39 | 10 | 11 | 2 | 6 | 2 | 3 | 100 | 23.3 | 634 |
| November 2005 | 27 | 37 | 9 | 13 | 3 | 6 | 2 | 2 | 100 | 24.2 | 633 |
| December 2005 | 27 | 38 | 8 | 11 | 4 | 6 | 2 | 2 | 100 | 24.1 | 602 |
| January 2006 | 29 | 35 | 8 | 12 | 4 | 7 | 2 | 2 | 100 | 24.5 | 615 |
| February 2006 | 29 | 35 | 8 | 11 | 4 | 6 | 3 | 4 | 100 | 24.5 | 606 |
| March 2006 | 28 | 35 | 9 | 13 | 4 | 5 | 2 | 4 | 100 | 23.9 | 617 |
| April 2006 | 26 | 36 | 10 | 14 | 3 | 4 | 2 | 5 | 100 | 23.5 | 614 |

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(Three Month Moving Averages)

| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| May 2006 | 26 | 36 | 9 | 15 | 3 | 5 | 2 | 4 | 100 | 24.3 | 626 |
| June 2006 | 25 | 35 | 9 | 15 | 2 | 6 | 2 | 5 | 100 | 25.2 | 634 |
| July 2006 | 26 | 34 | 11 | 15 | 2 | 6 | 3 | 4 | 100 | 25.1 | 634 |
| August 2006 | 25 | 36 | 12 | 13 | 2 | 5 | 3 | 4 | 100 | 24.4 | 640 |
| September 2006 | 23 | 38 | 11 | 14 | 3 | 5 | 2 | 4 | 100 | 24.6 | 661 |
| October 2006 | 20 | 40 | 10 | 14 | 4 | 6 | 3 | 4 | 100 | 26.5 | 683 |
| November 2006 | 19 | 40 | 11 | 15 | 3 | 6 | 3 | 3 | 100 | 27.2 | 674 |
| December 2006 | 19 | 36 | 13 | 14 | 4 | 7 | 4 | 3 | 100 | 29.0 | 671 |
| January 2007 | 21 | 34 | 11 | 16 | 4 | 6 | 3 | 4 | 100 | 27.7 | 650 |
| February 2007 | 22 | 35 | 10 | 16 | 4 | 6 | 2 | 4 | 100 | 27.2 | 676 |
| March 2007 | 24 | 36 | 11 | 16 | 3 | 6 | 2 | 4 | 100 | 25.9 | 682 |
| April 2007 | 23 | 36 | 11 | 14 | 3 | 7 | 3 | 4 | 100 | 26.5 | 701 |
| May 2007 | 25 | 34 | 12 | 14 | 3 | 7 | 3 | 3 | 100 | 26.8 | 683 |
| June 2007 | 25 | 36 | 10 | 13 | 3 | 7 | 2 | 4 | 100 | 25.9 | 667 |
| July 2007 | 24 | 37 | 10 | 12 | 4 | 7 | 2 | 4 | 100 | 25.8 | 665 |
| August 2007 | 24 | 37 | 9 | 14 | 4 | 7 | 2 | 4 | 100 | 26.2 | 687 |
| September 2007 | 26 | 33 | 10 | 14 | 4 | 7 | 2 | 4 | 100 | 26.5 | 702 |
| October 2007 | 26 | 33 | 12 | 15 | 3 | 6 | 3 | 3 | 100 | 26.0 | 712 |
| November 2007 | 23 | 35 | 12 | 14 | 3 | 6 | 2 | 4 | 100 | 26.1 | 702 |
| December 2007 | 23 | 39 | 11 | 13 | 3 | 5 | 2 | 4 | 100 | 24.6 | 705 |
| January 2008 | 24 | 41 | 8 | 12 | 3 | 5 | 2 | 3 | 100 | 23.8 | 715 |
| February 2008 | 25 | 42 | 8 | 13 | 3 | 4 | 2 | 3 | 100 | 22.9 | 712 |
| March 2008 | 26 | 42 | 8 | 13 | 4 | 3 | 1 | 3 | 100 | 22.4 | 702 |
| April 2008 | 26 | 41 | 10 | 13 | 3 | 3 | 1 | 3 | 100 | 21.8 | 695 |
| May 2008 | 27 | 40 | 10 | 11 | 3 | 4 | 1 | 3 | 100 | 22.0 | 726 |
| June 2008 | 27 | 40 | 10 | 12 | 2 | 4 | 1 | 3 | 100 | 22.2 | 730 |
| July 2008 | 29 | 39 | 10 | 11 | 3 | 4 | 1 | 3 | 100 | 22.0 | 754 |
| August 2008 | 28 | 40 | 9 | 12 | 3 | 4 | 2 | 2 | 100 | 22.3 | 734 |
| September 2008 | 24 | 40 | 10 | 14 | 3 | 3 | 2 | 3 | 100 | 23.5 | 722 |
| October 2008 | 25 | 37 | 11 | 15 | 3 | 4 | 2 | 4 | 100 | 24.2 | 694 |
| November 2008 | 25 | 36 | 12 | 14 | 3 | 5 | 1 | 4 | 100 | 24.2 | 707 |
| December 2008 | 26 | 37 | 12 | 14 | 3 | 5 | 1 | 3 | 100 | 23.6 | 718 |
| January 2009 | 22 | 40 | 12 | 13 | 3 | 4 | 2 | 3 | 100 | 23.9 | 740 |
| February 2009 | 21 | 40 | 11 | 15 | 4 | 4 | 1 | 4 | 100 | 24.4 | 729 |
| March 2009 | 21 | 36 | 12 | 16 | 4 | 5 | 2 | 4 | 100 | 26.2 | 751 |
| April 2009 | 22 | 37 | 11 | 16 | 4 | 4 | 2 | 3 | 100 | 25.3 | 742 |
| May 2009 | 23 | 39 | 12 | 14 | 2 | 5 | 2 | 3 | 100 | 24.5 | 765 |
| June 2009 | 24 | 40 | 12 | 12 | 2 | 5 | 2 | 3 | 100 | 23.2 | 771 |
| July 2009 | 24 | 39 | 12 | 12 | 2 | 5 | 1 | 4 | 100 | 23.6 | 766 |
| August 2009 | 26 | 38 | 12 | 12 | 3 | 4 | 1 | 4 | 100 | 22.6 | 759 |
| September 2009 | 26 | 37 | 13 | 11 | 4 | 4 | 2 | 4 | 100 | 23.0 | 754 |
| October 2009 | 26 | 39 | 11 | 11 | 5 | 4 | 2 | 3 | 100 | 23.3 | 782 |
| November 2009 | 25 | 40 | 10 | 12 | 5 | 5 | 2 | 2 | 100 | 23.5 | 784 |
| December 2009 | 26 | 39 | 9 | 13 | 4 | 5 | 2 | 2 | 100 | 23.3 | 801 |
| January 2010 | 28 | 36 | 9 | 14 | 3 | 5 | 2 | 3 | 100 | 23.2 | 797 |
| February 2010 | 29 | 34 | 9 | 14 | 2 | 5 | 2 | 4 | 100 | 23.4 | 798 |
| March 2010 | 29 | 35 | 9 | 14 | 2 | 4 | 1 | 4 | 100 | 22.4 | 796 |
| April 2010 | 28 | 36 | 12 | 13 | 2 | 4 | 2 | 3 | 100 | 22.7 | 809 |
| May 2010 | 27 | 38 | 12 | 11 | 3 | 4 | 2 | 3 | 100 | 22.3 | 817 |
| June 2010 | 27 | 39 | 12 | 10 | 3 | 5 | 2 | 3 | 100 | 22.3 | 801 |
| July 2010 | 29 | 38 | 11 | 10 | 3 | 4 | 2 | 3 | 100 | 21.1 | 796 |

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| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| August 2010 | 30 | 36 | 10 | 12 | 3 | 4 | 2 | 2 | 100 | 22.2 | 803 |
| September 2010 | 29 | 37 | 11 | 13 | 3 | 4 | 1 | 2 | 100 | 22.1 | 826 |
| October 2010 | 28 | 38 | 12 | 13 | 2 | 4 | 1 | 2 | 100 | 22.3 | 819 |
| November 2010 | 26 | 39 | 13 | 13 | 2 | 4 | 1 | 2 | 100 | 22.0 | 821 |
| December 2010 | 28 | 38 | 12 | 12 | 3 | 4 | 2 | 2 | 100 | 22.6 | 809 |
| January 2011 | 28 | 38 | 10 | 12 | 3 | 5 | 2 | 2 | 100 | 23.0 | 826 |
| February 2011 | 30 | 36 | 10 | 11 | 3 | 6 | 2 | 2 | 100 | 22.2 | 840 |
| March 2011 | 31 | 36 | 10 | 11 | 2 | 5 | 2 | 3 | 100 | 21.4 | 874 |
| April 2011 | 32 | 36 | 10 | 11 | 2 | 4 | 2 | 3 | 100 | 20.0 | 856 |
| May 2011 | 31 | 37 | 9 | 14 | 2 | 3 | 1 | 3 | 100 | 20.8 | 850 |
| June 2011 | 30 | 37 | 9 | 14 | 2 | 4 | 1 | 3 | 100 | 21.6 | 830 |
| July 2011 | 29 | 37 | 9 | 14 | 3 | 5 | 1 | 3 | 100 | 22.7 | 835 |
| August 2011 | 28 | 38 | 9 | 11 | 3 | 6 | 2 | 3 | 100 | 22.9 | 841 |
| September 2011 | 29 | 38 | 9 | 12 | 4 | 5 | 2 | 2 | 100 | 22.1 | 860 |
| October 2011 | 31 | 37 | 9 | 12 | 3 | 4 | 2 | 2 | 100 | 22.1 | 860 |
| November 2011 | 31 | 35 | 10 | 13 | 3 | 4 | 2 | 1 | 100 | 21.9 | 881 |
| December 2011 | 29 | 36 | 10 | 14 | 3 | 5 | 2 | 2 | 100 | 22.8 | 878 |
| January 2012 | 25 | 37 | 11 | 15 | 3 | 6 | 2 | 1 | 100 | 24.5 | 901 |
| February 2012 | 25 | 40 | 10 | 15 | 2 | 6 | 1 | 2 | 100 | 23.3 | 862 |
| March 2012 | 25 | 40 | 11 | 14 | 3 | 6 | 1 | 2 | 100 | 23.6 | 864 |
| April 2012 | 29 | 39 | 10 | 11 | 3 | 5 | 1 | 2 | 100 | 21.5 | 838 |
| May 2012 | 30 | 35 | 11 | 12 | 4 | 4 | 2 | 2 | 100 | 22.5 | 862 |
| June 2012 | 30 | 36 | 11 | 12 | 3 | 3 | 2 | 2 | 100 | 21.6 | 865 |
| July 2012 | 28 | 37 | 12 | 12 | 2 | 4 | 2 | 2 | 100 | 22.5 | 897 |
| August 2012 | 27 | 39 | 12 | 12 | 1 | 4 | 2 | 3 | 100 | 22.0 | 886 |
| September 2012 | 25 | 39 | 11 | 13 | 2 | 5 | 2 | 3 | 100 | 23.4 | 891 |
| October 2012 | 24 | 38 | 12 | 14 | 3 | 3 | 2 | 3 | 100 | 24.0 | 873 |
| November 2012 | 24 | 38 | 12 | 14 | 3 | 4 | 3 | 3 | 100 | 24.6 | 864 |
| December 2012 | 27 | 38 | 12 | 13 | 2 | 3 | 2 | 2 | 100 | 22.7 | 869 |
| January 2013 | 28 | 40 | 10 | 13 | 2 | 4 | 2 | 1 | 100 | 22.2 | 874 |
| February 2013 | 28 | 39 | 10 | 14 | 2 | 5 | 1 | 1 | 100 | 22.6 | 862 |
| March 2013 | 27 | 36 | 11 | 14 | 3 | 5 | 2 | 3 | 100 | 23.5 | 822 |
| April 2013 | 28 | 34 | 13 | 14 | 3 | 5 | 1 | 3 | 100 | 22.9 | 825 |
| May 2013 | 25 | 38 | 12 | 14 | 2 | 5 | 1 | 3 | 100 | 23.0 | 831 |
| June 2013 | 25 | 39 | 11 | 16 | 2 | 5 | 1 | 2 | 100 | 23.2 | 851 |
| July 2013 | 25 | 38 | 10 | 15 | 2 | 6 | 2 | 3 | 100 | 24.3 | 819 |
| August 2013 | 28 | 35 | 10 | 14 | 3 | 5 | 2 | 2 | 100 | 24.3 | 816 |
| September 2013 | 29 | 35 | 9 | 13 | 4 | 5 | 2 | 2 | 100 | 23.4 | 794 |
| October 2013 | 30 | 38 | 8 | 12 | 3 | 5 | 2 | 1 | 100 | 22.5 | 833 |
| November 2013 | 30 | 39 | 8 | 12 | 3 | 5 | 2 | 1 | 100 | 22.1 | 839 |
| December 2013 | 28 | 39 | 9 | 11 | 3 | 6 | 3 | 1 | 100 | 23.3 | 867 |
| January 2014 | 27 | 37 | 10 | 12 | 4 | 6 | 3 | 1 | 100 | 24.6 | 862 |
| February 2014 | 26 | 37 | 10 | 12 | 4 | 6 | 3 | 2 | 100 | 24.6 | 885 |
| March 2014 | 26 | 37 | 10 | 12 | 3 | 7 | 3 | 1 | 100 | 24.8 | 875 |
| April 2014 | 28 | 38 | 9 | 13 | 3 | 6 | 2 | 1 | 100 | 23.8 | 858 |
| May 2014 | 30 | 36 | 10 | 13 | 2 | 6 | 2 | 1 | 100 | 23.0 | 845 |
| June 2014 | 30 | 36 | 9 | 13 | 2 | 6 | 2 | 1 | 100 | 23.2 | 857 |
| July 2014 | 29 | 37 | 9 | 12 | 3 | 6 | 3 | 1 | 100 | 23.9 | 872 |
| August 2014 | 26 | 38 | 10 | 12 | 4 | 6 | 3 | 1 | 100 | 25.2 | 867 |
| September 2014 | 27 | 37 | 10 | 12 | 4 | 5 | 3 | 1 | 100 | 24.5 | 838 |
| October 2014 | 27 | 38 | 9 | 14 | 3 | 5 | 3 | 1 | 100 | 24.0 | 801 |

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| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| November 2014 | 27 | 38 | 8 | 15 | 3 | 4 | 2 | 2 | 100 | 23.9 | 783 |
| December 2014 | 26 | 37 | 9 | 15 | 5 | 4 | 3 | 2 | 100 | 24.9 | 789 |
| January 2015 | 26 | 34 | 11 | 14 | 5 | 5 | 3 | 2 | 100 | 25.6 | 765 |
| February 2015 | 25 | 34 | 11 | 15 | 5 | 5 | 3 | 1 | 100 | 26.4 | 753 |
| March 2015 | 24 | 34 | 12 | 15 | 4 | 6 | 3 | 1 | 100 | 26.7 | 697 |
| April 2015 | 24 | 35 | 12 | 16 | 4 | 6 | 3 | 0 | 100 | 26.5 | 691 |
| May 2015 | 26 | 34 | 12 | 15 | 4 | 7 | 2 | 0 | 100 | 25.4 | 655 |
| June 2015 | 25 | 36 | 10 | 14 | 4 | 8 | 2 | 1 | 100 | 26.1 | 684 |
| July 2015 | 24 | 36 | 10 | 14 | 4 | 8 | 2 | 1 | 100 | 26.8 | 687 |
| August 2015 | 23 | 37 | 12 | 13 | 5 | 7 | 3 | 1 | 100 | 27.5 | 733 |
| September 2015 | 25 | 35 | 13 | 13 | 4 | 6 | 3 | 1 | 100 | 26.7 | 699 |
| October 2015 | 26 | 34 | 12 | 13 | 3 | 7 | 4 | 0 | 100 | 27.1 | 687 |
| November 2015 | 25 | 32 | 12 | 14 | 3 | 8 | 4 | 1 | 100 | 28.5 | 648 |
| December 2015 | 24 | 32 | 12 | 13 | 4 | 9 | 4 | 1 | 100 | 29.8 | 657 |
| January 2016 | 23 | 33 | 12 | 13 | 4 | 10 | 4 | 1 | 100 | 29.6 | 671 |
| February 2016 | 26 | 32 | 11 | 13 | 5 | 9 | 3 | 1 | 100 | 27.8 | 667 |
| March 2016 | 29 | 34 | 10 | 12 | 4 | 8 | 3 | 1 | 100 | 25.5 | 701 |
| April 2016 | 29 | 33 | 10 | 13 | 4 | 8 | 3 | 0 | 100 | 25.2 | 718 |
| May 2016 | 28 | 35 | 10 | 14 | 3 | 8 | 2 | 0 | 100 | 25.7 | 776 |
| June 2016 | 26 | 35 | 10 | 13 | 4 | 9 | 3 | 0 | 100 | 27.1 | 752 |
| July 2016 | 27 | 36 | 9 | 11 | 4 | 9 | 3 | 1 | 100 | 27.0 | 754 |
| August 2016 | 26 | 36 | 9 | 11 | 4 | 9 | 3 | 1 | 100 | 26.5 | 728 |
| September 2016 | 27 | 36 | 9 | 12 | 4 | 8 | 3 | 1 | 100 | 25.9 | 767 |
| October 2016 | 25 | 37 | 11 | 13 | 5 | 7 | 2 | 0 | 100 | 25.4 | 789 |
| November 2016 | 24 | 39 | 10 | 12 | 5 | 7 | 3 | 0 | 100 | 26.2 | 808 |
| December 2016 | 24 | 39 | 10 | 12 | 4 | 7 | 3 | 0 | 100 | 26.0 | 796 |
| January 2017 | 24 | 39 | 9 | 12 | 4 | 9 | 3 | 1 | 100 | 27.3 | 807 |
| February 2017 | 25 | 37 | 9 | 14 | 4 | 8 | 2 | 1 | 100 | 26.6 | 811 |
| March 2017 | 24 | 35 | 10 | 15 | 4 | 8 | 3 | 1 | 100 | 28.4 | 824 |
| April 2017 | 24 | 35 | 10 | 16 | 4 | 7 | 4 | 1 | 100 | 27.8 | 835 |
| May 2017 | 24 | 35 | 9 | 16 | 4 | 7 | 4 | 1 | 100 | 27.9 | 841 |
| June 2017 | 26 | 34 | 9 | 16 | 4 | 6 | 3 | 1 | 100 | 26.7 | 819 |
| July 2017 | 28 | 33 | 10 | 16 | 4 | 6 | 4 | 0 | 100 | 26.8 | 804 |
| August 2017 | 25 | 33 | 10 | 17 | 5 | 6 | 4 | 0 | 100 | 27.8 | 799 |
| September 2017 | 24 | 35 | 11 | 16 | 5 | 6 | 4 | 0 | 100 | 28.0 | 818 |
| October 2017 | 21 | 34 | 10 | 18 | 4 | 7 | 4 | 1 | 100 | 29.9 | 839 |
| November 2017 | 21 | 34 | 10 | 17 | 4 | 8 | 5 | 1 | 100 | 30.7 | 860 |
| December 2017 | 22 | 33 | 10 | 16 | 4 | 9 | 4 | 1 | 100 | 30.8 | 863 |
| January 2018 | 23 | 33 | 10 | 13 | 4 | 10 | 5 | 1 | 100 | 30.4 | 863 |
| February 2018 | 24 | 33 | 11 | 13 | 4 | 10 | 5 | 0 | 100 | 30.2 | 863 |
| March 2018 | 22 | 35 | 11 | 14 | 4 | 10 | 4 | 0 | 100 | 30.2 | 886 |
| April 2018 | 21 | 36 | 12 | 14 | 5 | 9 | 3 | 0 | 100 | 29.3 | 879 |
| May 2018 | 23 | 36 | 11 | 14 | 4 | 9 | 2 | 0 | 100 | 28.4 | 897 |
| June 2018 | 24 | 34 | 10 | 14 | 5 | 10 | 2 | 1 | 100 | 28.7 | 883 |
| July 2018 | 24 | 35 | 8 | 16 | 5 | 10 | 3 | 1 | 100 | 28.9 | 876 |
| August 2018 | 22 | 35 | 8 | 17 | 5 | 10 | 2 | 1 | 100 | 29.5 | 854 |
| September 2018 | 21 | 36 | 9 | 17 | 4 | 10 | 2 | 1 | 100 | 29.9 | 861 |
| October 2018 | 20 | 36 | 10 | 16 | 4 | 11 | 2 | 1 | 100 | 30.1 | 859 |
| November 2018 | 21 | 33 | 11 | 17 | 4 | 11 | 3 | 1 | 100 | 31.0 | 877 |
| December 2018 | 21 | 32 | 12 | 17 | 4 | 11 | 4 | 1 | 100 | 31.3 | 852 |

AGE 55 AND UP
TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| January 2019 | 20 | 30 | 12 | 18 | 4 | 10 | 4 | 1 | 100 | 32.4 | 854 |
| February 2019 | 21 | 33 | 10 | 15 | 5 | 11 | 4 | 2 | 100 | 31.2 | 841 |
| March 2019 | 21 | 33 | 10 | 15 | 5 | 10 | 4 | 2 | 100 | 31.1 | 838 |
| April 2019 | 21 | 31 | 11 | 15 | 5 | 10 | 4 | 2 | 100 | 31.7 | 816 |
| May 2019 | 18 | 32 | 13 | 17 | 6 | 9 | 5 | 2 | 100 | 32.8 | 794 |
| June 2019 | 18 | 31 | 12 | 18 | 5 | 10 | 5 | 1 | 100 | 32.7 | 832 |
| July 2019 | 18 | 33 | 13 | 16 | 5 | 9 | 5 | 1 | 100 | 31.9 | 863 |
| August 2019 | 20 | 32 | 13 | 14 | 5 | 10 | 5 | 0 | 100 | 31.6 | 864 |
| September 2019 | 21 | 33 | 13 | 13 | 5 | 10 | 5 | 0 | 100 | 31.0 | 855 |
| October 2019 | 21 | 33 | 12 | 14 | 4 | 11 | 4 | 1 | 100 | 30.8 | 862 |
| November 2019 | 20 | 35 | 11 | 14 | 5 | 10 | 4 | 2 | 100 | 31.1 | 921 |
| December 2019 | 19 | 33 | 11 | 15 | 6 | 10 | 5 | 2 | 100 | 32.3 | 957 |
| January 2020 | 20 | 33 | 11 | 15 | 6 | 8 | 5 | 1 | 100 | 32.0 | 974 |
| February 2020 | 21 | 31 | 11 | 15 | 5 | 10 | 6 | 1 | 100 | 32.5 | 941 |
| March 2020 | 22 | 31 | 10 | 15 | 4 | 10 | 6 | 2 | 100 | 33.0 | 959 |
| April 2020 | 23 | 29 | 10 | 15 | 4 | 12 | 5 | 1 | 100 | 33.5 | 943 |
| May 2020 | 21 | 33 | 9 | 16 | 5 | 11 | 4 | 1 | 100 | 32.1 | 939 |
| June 2020 | 22 | 34 | 9 | 16 | 5 | 10 | 3 | 1 | 100 | 30.5 | 902 |
| July 2020 | 22 | 35 | 8 | 16 | 6 | 8 | 3 | 2 | 100 | 29.6 | 889 |
| August 2020 | 23 | 32 | 10 | 16 | 6 | 10 | 3 | 1 | 100 | 30.5 | 888 |
| September 2020 | 24 | 31 | 10 | 14 | 6 | 11 | 3 | 1 | 100 | 30.9 | 874 |
| October 2020 | 23 | 30 | 11 | 16 | 5 | 11 | 4 | 0 | 100 | 32.3 | 881 |
| November 2020 | 21 | 31 | 11 | 17 | 5 | 10 | 4 | 1 | 100 | 32.3 | 868 |
| December 2020 | 20 | 31 | 11 | 18 | 4 | 9 | 5 | 2 | 100 | 32.5 | 867 |
| January 2021 | 21 | 32 | 12 | 15 | 3 | 10 | 5 | 2 | 100 | 31.2 | 838 |
| February 2021 | 23 | 32 | 13 | 13 | 4 | 9 | 4 | 1 | 100 | 29.4 | 847 |
| March 2021 | 23 | 34 | 13 | 14 | 4 | 8 | 3 | 1 | 100 | 28.9 | 838 |
| April 2021 | 24 | 32 | 12 | 15 | 5 | 6 | 4 | 1 | 100 | 28.1 | 848 |
| May 2021 | 25 | 32 | 10 | 16 | 6 | 6 | 4 | 1 | 100 | 28.2 | 831 |
| June 2021 | 25 | 31 | 10 | 14 | 6 | 7 | 4 | 2 | 100 | 28.6 | 835 |
| July 2021 | 24 | 32 | 10 | 14 | 6 | 9 | 3 | 2 | 100 | 28.5 | 802 |
| August 2021 | 24 | 35 | 9 | 14 | 5 | 8 | 3 | 2 | 100 | 27.7 | 817 |
| September 2021 | 24 | 36 | 10 | 15 | 4 | 7 | 2 | 2 | 100 | 26.5 | 814 |
| October 2021 | 25 | 36 | 9 | 16 | 4 | 6 | 2 | 2 | 100 | 25.9 | 828 |
| November 2021 | 26 | 32 | 12 | 16 | 4 | 6 | 3 | 2 | 100 | 26.4 | 830 |
| December 2021 | 25 | 34 | 12 | 14 | 4 | 6 | 3 | 2 | 100 | 25.8 | 846 |
| January 2022 | 26 | 34 | 11 | 13 | 4 | 7 | 3 | 2 | 100 | 26.2 | 846 |
| February 2022 | 25 | 35 | 12 | 12 | 3 | 7 | 3 | 3 | 100 | 25.7 | 841 |
| March 2022 | 26 | 33 | 10 | 14 | 3 | 7 | 3 | 3 | 100 | 25.9 | 824 |
| April 2022 | 25 | 34 | 13 | 14 | 3 | 5 | 3 | 3 | 100 | 24.7 | 856 |
| May 2022 | 27 | 35 | 11 | 13 | 3 | 6 | 3 | 2 | 100 | 24.2 | 852 |
| June 2022 | 29 | 35 | 11 | 11 | 3 | 5 | 3 | 2 | 100 | 23.3 | 867 |
| July 2022 | 30 | 36 | 10 | 11 | 3 | 6 | 2 | 2 | 100 | 22.9 | 850 |
| August 2022 | 30 | 35 | 10 | 12 | 4 | 5 | 2 | 2 | 100 | 23.2 | 862 |
| September 2022 | 31 | 33 | 11 | 12 | 4 | 5 | 2 | 2 | 100 | 23.1 | 848 |
| October 2022 | 32 | 32 | 11 | 12 | 4 | 4 | 2 | 2 | 100 | 22.9 | 858 |
| November 2022 | 31 | 33 | 12 | 13 | 4 | 4 | 3 | 2 | 100 | 23.2 | 826 |
| December 2022 | 27 | 33 | 12 | 14 | 4 | 4 | 3 | 2 | 100 | 24.6 | 856 |
| January 2023 | 27 | 34 | 11 | 15 | 4 | 6 | 3 | 1 | 100 | 25.5 | 864 |
| February 2023 | 24 | 34 | 12 | 14 | 3 | 8 | 4 | 1 | 100 | 27.7 | 911 |
| March 2023 | 26 | 33 | 11 | 13 | 3 | 8 | 4 | 1 | 100 | 27.4 | 881 |

AGE 55 AND UP
TABLE 16
PROBABILITY OF REAL INCOME GAINS DURING THE NEXT 5 YEARS
(Three Month Moving Averages)

| <u>Date of Survey</u> | <u>0%</u> | <u>1-24%</u> | <u>25-49%</u> | <u>50%</u> | <u>51-74%</u> | <u>75-99%</u> | <u>100%</u> | <u>DK,NA</u> | <u>Total</u> | <u>Mean</u> | <u>Cases</u> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| April 2023 | 26 | 32 | 12 | 13 | 4 | 8 | 4 | 2 | 100 | 27.6 | 889 |
| May 2023 | 29 | 32 | 11 | 14 | 4 | 6 | 2 | 2 | 100 | 25.3 | 866 |
| June 2023 | 28 | 33 | 10 | 14 | 4 | 6 | 2 | 3 | 100 | 25.6 | 876 |
| July 2023 | 27 | 34 | 11 | 12 | 3 | 8 | 3 | 3 | 100 | 26.1 | 884 |
| August 2023 | 27 | 34 | 11 | 11 | 3 | 9 | 4 | 3 | 100 | 27.0 | 919 |
| September 2023 | 27 | 35 | 10 | 11 | 3 | 9 | 4 | 2 | 100 | 27.0 | 911 |
| October 2023 | 28 | 34 | 9 | 13 | 3 | 7 | 4 | 2 | 100 | 26.4 | 913 |
| November 2023 | 29 | 34 | 9 | 14 | 3 | 6 | 4 | 2 | 100 | 25.5 | 889 |
| December 2023 | 27 | 33 | 9 | 14 | 3 | 8 | 4 | 2 | 100 | 26.5 | 897 |
| January 2024 | 25 | 33 | 9 | 14 | 3 | 10 | 4 | 2 | 100 | 28.0 | 894 |
| February 2024 | 26 | 32 | 8 | 14 | 4 | 10 | 4 | 2 | 100 | 29.0 | 908 |
| March 2024 | 26 | 31 | 9 | 14 | 5 | 9 | 4 | 2 | 100 | 29.0 | 918 |
| April 2024 | 27 | 32 | 11 | 14 | 4 | 7 | 4 | 1 | 100 | 27.3 | 1011 |
| May 2024 | 29 | 32 | 12 | 12 | 3 | 6 | 4 | 1 | 100 | 25.7 | 1185 |
| June 2024 | 34 | 31 | 11 | 11 | 3 | 6 | 4 | 1 | 100 | 23.0 | 1363 |
| July 2024 | 39 | 28 | 10 | 10 | 2 | 6 | 4 | 1 | 100 | 21.6 | 1460 |
| August 2024 | 42 | 26 | 8 | 10 | 3 | 6 | 3 | 1 | 100 | 20.7 | 1602 |
| September 2024 | 44 | 24 | 8 | 10 | 3 | 6 | 3 | 2 | 100 | 20.3 | 1645 |
| October 2024 | 44 | 25 | 8 | 9 | 3 | 7 | 3 | 2 | 100 | 20.4 | 1662 |
| November 2024 | 42 | 26 | 8 | 9 | 4 | 7 | 3 | 1 | 100 | 21.2 | 1481 |
| December 2024 | 40 | 27 | 8 | 10 | 4 | 6 | 4 | 1 | 100 | 21.7 | 1438 |
| January 2025 | 40 | 27 | 8 | 11 | 4 | 6 | 4 | 1 | 100 | 21.9 | 1516 |
| February 2025 | 40 | 27 | 8 | 11 | 3 | 6 | 3 | 1 | 100 | 21.0 | 1622 |
| March 2025 | 41 | 28 | 8 | 10 | 3 | 6 | 3 | 1 | 100 | 20.2 | 1977 |
| April 2025 | 44 | 28 | 7 | 8 | 2 | 6 | 3 | 1 | 100 | 18.3 | 2009 |
| May 2025 | 46 | 27 | 7 | 9 | 2 | 5 | 3 | 1 | 100 | 17.2 | 2115 |
| June 2025 | 48 | 27 | 7 | 8 | 2 | 4 | 3 | 1 | 100 | 16.4 | 1903 |
| July 2025 | 46 | 28 | 7 | 9 | 2 | 4 | 3 | 1 | 100 | 17.4 | 2023 |
| August 2025 | 45 | 27 | 8 | 8 | 2 | 5 | 3 | 1 | 100 | 18.1 | 1974 |
| September 2025 | 44 | 27 | 8 | 9 | 2 | 5 | 4 | 2 | 100 | 19.0 | 2068 |
| October 2025 | 44 | 26 | 8 | 10 | 2 | 5 | 3 | 2 | 100 | 19.4 | 2003 |
| November 2025 | 43 | 27 | 7 | 10 | 2 | 5 | 4 | 2 | 100 | 19.4 | 2067 |
| December 2025 | 44 | 26 | 7 | 10 | 2 | 5 | 4 | 2 | 100 | 19.5 | 1967 |
| January 2026 | 42 | 27 | 7 | 9 | 3 | 5 | 4 | 2 | 100 | 20.2 | 2040 |
| February 2026 | 42 | 27 | 8 | 9 | 3 | 5 | 4 | 2 | 100 | 20.4 | 2141 |