

# EDUCATION HIGH SCHOOL OR LESS

## TABLE 18 PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE ADEQUATE RETIREMENT INCOME (Three Month Moving Averages)

The question was: "What do you think the chances are that when you retire, your income from Social Security and job pensions will be adequate to maintain your living standards?"

| <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 1998         | 26        | 21           | 10            | 17         | 4             | 8             | 8           | 7            | 100          | 33.2        | 629          |
| March 1998            | 22        | 24           | 11            | 14         | 4             | 8             | 7           | 10           | 100          | 33.2        | 600          |
| April 1998            | 20        | 25           | 12            | 15         | 4             | 8             | 7           | 10           | 100          | 33.4        | 599          |
| May 1998              | 22        | 26           | 13            | 14         | 4             | 7             | 6           | 9            | 100          | 31.5        | 601          |
| June 1998             | 22        | 25           | 13            | 16         | 4             | 7             | 6           | 6            | 100          | 32.1        | 604          |
| July 1998             | 21        | 27           | 14            | 16         | 4             | 8             | 5           | 5            | 100          | 31.8        | 554          |
| August 1998           | 19        | 27           | 13            | 17         | 4             | 9             | 5           | 7            | 100          | 33.1        | 539          |
| September 1998        | 16        | 29           | 12            | 16         | 3             | 9             | 5           | 10           | 100          | 34.3        | 531          |
| October 1998          | 14        | 29           | 11            | 17         | 5             | 10            | 5           | 11           | 100          | 35.2        | 575          |
| November 1998         | 15        | 29           | 12            | 17         | 6             | 10            | 4           | 8            | 100          | 35.3        | 574          |
| December 1998         | 15        | 27           | 13            | 18         | 6             | 12            | 4           | 6            | 100          | 35.7        | 549          |
| January 1999          | 16        | 27           | 12            | 18         | 5             | 11            | 3           | 8            | 100          | 34.3        | 533          |
| February 1999         | 15        | 26           | 13            | 19         | 4             | 11            | 4           | 9            | 100          | 35.2        | 545          |
| March 1999            | 15        | 27           | 14            | 18         | 4             | 8             | 4           | 9            | 100          | 33.8        | 564          |
| April 1999            | 15        | 26           | 16            | 17         | 4             | 9             | 5           | 8            | 100          | 34.4        | 571          |
| May 1999              | 17        | 28           | 15            | 17         | 4             | 8             | 4           | 7            | 100          | 32.3        | 551          |
| June 1999             | 16        | 29           | 13            | 18         | 4             | 10            | 3           | 7            | 100          | 33.7        | 548          |
| July 1999             | 15        | 29           | 12            | 19         | 5             | 10            | 3           | 7            | 100          | 33.6        | 557          |
| August 1999           | 14        | 30           | 10            | 20         | 5             | 10            | 3           | 8            | 100          | 34.6        | 570          |
| September 1999        | 15        | 28           | 12            | 20         | 5             | 9             | 3           | 8            | 100          | 33.9        | 587          |
| October 1999          | 17        | 28           | 13            | 17         | 3             | 10            | 3           | 8            | 100          | 33.1        | 585          |
| November 1999         | 17        | 26           | 14            | 16         | 3             | 11            | 3           | 10           | 100          | 33.0        | 561          |
| December 1999         | 19        | 27           | 11            | 16         | 3             | 10            | 3           | 11           | 100          | 32.1        | 555          |
| January 2000          | 18        | 25           | 11            | 20         | 3             | 10            | 4           | 9            | 100          | 34.8        | 570          |
| February 2000         | 17        | 23           | 10            | 20         | 4             | 12            | 5           | 10           | 100          | 37.1        | 593          |
| March 2000            | 17        | 24           | 10            | 18         | 5             | 12            | 5           | 9            | 100          | 37.0        | 596          |
| April 2000            | 16        | 26           | 10            | 16         | 6             | 11            | 5           | 10           | 100          | 35.7        | 589          |
| May 2000              | 19        | 29           | 10            | 13         | 6             | 9             | 4           | 10           | 100          | 31.7        | 571          |
| June 2000             | 20        | 28           | 11            | 15         | 5             | 8             | 4           | 10           | 100          | 31.2        | 561          |
| July 2000             | 20        | 28           | 11            | 15         | 4             | 9             | 4           | 9            | 100          | 31.4        | 561          |
| August 2000           | 18        | 27           | 12            | 15         | 4             | 11            | 4           | 9            | 100          | 33.6        | 572          |
| September 2000        | 19        | 28           | 12            | 14         | 4             | 10            | 4           | 9            | 100          | 32.5        | 572          |
| October 2000          | 18        | 27           | 12            | 15         | 4             | 9             | 5           | 10           | 100          | 33.1        | 556          |
| November 2000         | 18        | 25           | 13            | 17         | 3             | 9             | 6           | 9            | 100          | 33.2        | 546          |
| December 2000         | 17        | 24           | 13            | 18         | 4             | 8             | 6           | 9            | 100          | 34.7        | 557          |
| January 2001          | 16        | 26           | 13            | 17         | 6             | 8             | 5           | 9            | 100          | 34.3        | 554          |
| February 2001         | 15        | 26           | 14            | 16         | 7             | 8             | 5           | 10           | 100          | 34.9        | 562          |
| March 2001            | 14        | 29           | 14            | 14         | 6             | 9             | 5           | 9            | 100          | 34.7        | 507          |
| April 2001            | 16        | 28           | 13            | 16         | 4             | 10            | 5           | 8            | 100          | 34.3        | 503          |
| May 2001              | 18        | 29           | 11            | 18         | 4             | 9             | 4           | 6            | 100          | 33.3        | 502          |
| June 2001             | 18        | 28           | 11            | 19         | 4             | 10            | 3           | 7            | 100          | 32.8        | 559          |
| July 2001             | 18        | 27           | 10            | 17         | 6             | 9             | 5           | 7            | 100          | 34.0        | 569          |
| August 2001           | 17        | 24           | 13            | 19         | 7             | 9             | 5           | 7            | 100          | 35.1        | 560          |
| September 2001        | 17        | 24           | 12            | 21         | 6             | 7             | 7           | 5            | 100          | 35.7        | 526          |
| October 2001          | 16        | 24           | 12            | 22         | 5             | 9             | 6           | 7            | 100          | 36.6        | 515          |
| November 2001         | 17        | 24           | 10            | 21         | 4             | 9             | 6           | 9            | 100          | 35.7        | 527          |
| December 2001         | 17        | 23           | 10            | 21         | 4             | 9             | 5           | 11           | 100          | 35.4        | 556          |
| January 2002          | 18        | 22           | 11            | 20         | 5             | 9             | 5           | 11           | 100          | 35.3        | 556          |
| February 2002         | 18        | 24           | 11            | 17         | 6             | 10            | 4           | 10           | 100          | 35.1        | 530          |
| March 2002            | 17        | 24           | 10            | 18         | 6             | 11            | 4           | 9            | 100          | 35.6        | 516          |

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**TABLE 18**  
**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE**  
**ADEQUATE RETIREMENT INCOME**  
**(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 2002            | 16        | 25           | 11            | 19         | 6             | 11            | 5           | 8            | 100          | 36.2        | 520          |
| May 2002              | 18        | 20           | 11            | 22         | 4             | 13            | 4           | 6            | 100          | 37.3        | 544          |
| June 2002             | 17        | 22           | 12            | 20         | 5             | 14            | 4           | 6            | 100          | 37.2        | 542          |
| July 2002             | 20        | 23           | 12            | 18         | 4             | 13            | 3           | 7            | 100          | 34.2        | 535          |
| August 2002           | 18        | 29           | 12            | 15         | 5             | 10            | 4           | 8            | 100          | 32.7        | 533          |
| September 2002        | 19        | 28           | 12            | 13         | 5             | 9             | 4           | 9            | 100          | 32.0        | 531          |
| October 2002          | 16        | 27           | 13            | 14         | 6             | 11            | 4           | 8            | 100          | 34.5        | 546          |
| November 2002         | 16        | 25           | 15            | 15         | 6             | 12            | 5           | 7            | 100          | 36.1        | 538          |
| December 2002         | 16        | 25           | 17            | 14         | 5             | 13            | 5           | 5            | 100          | 36.3        | 536          |
| January 2003          | 16        | 30           | 15            | 14         | 5             | 10            | 6           | 4            | 100          | 34.4        | 525          |
| February 2003         | 15        | 29           | 14            | 17         | 4             | 10            | 5           | 5            | 100          | 35.0        | 537          |
| March 2003            | 15        | 28           | 13            | 21         | 5             | 8             | 4           | 6            | 100          | 34.3        | 542          |
| April 2003            | 17        | 23           | 15            | 23         | 4             | 9             | 4           | 6            | 100          | 35.2        | 537          |
| May 2003              | 18        | 25           | 14            | 20         | 4             | 9             | 4           | 5            | 100          | 33.2        | 516          |
| June 2003             | 19        | 24           | 15            | 19         | 3             | 10            | 5           | 5            | 100          | 34.2        | 498          |
| July 2003             | 19        | 25           | 15            | 19         | 4             | 9             | 5           | 5            | 100          | 33.2        | 503          |
| August 2003           | 22        | 23           | 14            | 20         | 4             | 7             | 6           | 4            | 100          | 32.9        | 528          |
| September 2003        | 21        | 26           | 13            | 18         | 6             | 8             | 5           | 3            | 100          | 32.5        | 538          |
| October 2003          | 19        | 27           | 15            | 16         | 6             | 8             | 5           | 4            | 100          | 33.1        | 525          |
| November 2003         | 18        | 27           | 14            | 15         | 6             | 10            | 5           | 4            | 100          | 34.6        | 497          |
| December 2003         | 19        | 25           | 14            | 17         | 5             | 9             | 5           | 5            | 100          | 34.3        | 489          |
| January 2004          | 21        | 25           | 12            | 20         | 5             | 9             | 5           | 4            | 100          | 33.4        | 507          |
| February 2004         | 20        | 24           | 14            | 21         | 3             | 9             | 4           | 5            | 100          | 32.8        | 516          |
| March 2004            | 18        | 25           | 14            | 22         | 4             | 8             | 4           | 5            | 100          | 33.6        | 535          |
| April 2004            | 19        | 25           | 16            | 16         | 3             | 10            | 6           | 5            | 100          | 34.2        | 531          |
| May 2004              | 18        | 23           | 16            | 19         | 3             | 10            | 7           | 4            | 100          | 36.0        | 544          |
| June 2004             | 18        | 25           | 16            | 19         | 2             | 10            | 7           | 3            | 100          | 35.6        | 523          |
| July 2004             | 17        | 26           | 14            | 22         | 4             | 9             | 6           | 3            | 100          | 35.4        | 510          |
| August 2004           | 17        | 30           | 14            | 18         | 3             | 10            | 5           | 3            | 100          | 33.7        | 504          |
| September 2004        | 15        | 31           | 15            | 17         | 4             | 10            | 4           | 4            | 100          | 33.4        | 516          |
| October 2004          | 15        | 32           | 14            | 17         | 5             | 11            | 4           | 3            | 100          | 33.8        | 533          |
| November 2004         | 16        | 31           | 14            | 16         | 5             | 10            | 4           | 3            | 100          | 33.2        | 543          |
| December 2004         | 16        | 28           | 13            | 16         | 5             | 11            | 6           | 4            | 100          | 35.5        | 523          |
| January 2005          | 16        | 26           | 13            | 17         | 5             | 11            | 6           | 5            | 100          | 35.5        | 501          |
| February 2005         | 17        | 26           | 11            | 18         | 5             | 12            | 6           | 4            | 100          | 36.3        | 495          |
| March 2005            | 20        | 26           | 13            | 18         | 5             | 11            | 5           | 3            | 100          | 34.3        | 513          |
| April 2005            | 19        | 29           | 14            | 16         | 5             | 10            | 5           | 3            | 100          | 32.9        | 529          |
| May 2005              | 19        | 29           | 16            | 16         | 4             | 9             | 5           | 3            | 100          | 32.2        | 511          |
| June 2005             | 17        | 32           | 15            | 15         | 4             | 9             | 5           | 3            | 100          | 32.9        | 486          |
| July 2005             | 19        | 29           | 13            | 16         | 3             | 11            | 6           | 2            | 100          | 34.1        | 500          |
| August 2005           | 18        | 30           | 12            | 17         | 3             | 10            | 6           | 3            | 100          | 34.1        | 515          |
| September 2005        | 20        | 29           | 12            | 18         | 4             | 9             | 5           | 3            | 100          | 32.2        | 535          |
| October 2005          | 19        | 30           | 13            | 17         | 4             | 9             | 5           | 3            | 100          | 32.7        | 527          |
| November 2005         | 19        | 28           | 13            | 17         | 5             | 11            | 5           | 3            | 100          | 34.3        | 509          |
| December 2005         | 19        | 28           | 13            | 18         | 5             | 10            | 6           | 2            | 100          | 34.3        | 498          |
| January 2006          | 19        | 27           | 14            | 20         | 5             | 9             | 4           | 2            | 100          | 32.9        | 495          |
| February 2006         | 20        | 29           | 14            | 20         | 4             | 7             | 4           | 2            | 100          | 31.2        | 519          |
| March 2006            | 19        | 30           | 13            | 20         | 4             | 7             | 3           | 4            | 100          | 31.3        | 528          |
| April 2006            | 20        | 28           | 13            | 20         | 3             | 8             | 3           | 5            | 100          | 31.6        | 518          |
| May 2006              | 21        | 28           | 14            | 17         | 3             | 9             | 3           | 4            | 100          | 31.2        | 499          |
| June 2006             | 20        | 28           | 14            | 17         | 3             | 9             | 4           | 4            | 100          | 30.9        | 508          |
| July 2006             | 21        | 31           | 12            | 16         | 4             | 7             | 5           | 4            | 100          | 30.4        | 502          |
| August 2006           | 21        | 30           | 11            | 20         | 5             | 5             | 5           | 4            | 100          | 30.8        | 522          |

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**TABLE 18  
PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE  
ADEQUATE RETIREMENT INCOME  
(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> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| September 2006        | 21        | 29           | 11            | 17         | 6             | 6             | 5           | 4            | 100          | 31.1        | 526          |
| October 2006          | 20        | 27           | 13            | 19         | 5             | 7             | 6           | 3            | 100          | 32.6        | 538          |
| November 2006         | 19        | 27           | 14            | 16         | 6             | 9             | 6           | 4            | 100          | 33.7        | 518          |
| December 2006         | 17        | 24           | 15            | 18         | 5             | 11            | 6           | 3            | 100          | 35.8        | 520          |
| January 2007          | 16        | 25           | 16            | 17         | 6             | 11            | 5           | 4            | 100          | 35.7        | 525          |
| February 2007         | 16        | 25           | 15            | 21         | 6             | 9             | 5           | 4            | 100          | 35.2        | 534          |
| March 2007            | 16        | 26           | 15            | 21         | 6             | 8             | 4           | 5            | 100          | 34.1        | 517          |
| April 2007            | 15        | 25           | 15            | 22         | 5             | 9             | 5           | 5            | 100          | 35.8        | 530          |
| May 2007              | 16        | 24           | 15            | 20         | 7             | 10            | 5           | 4            | 100          | 36.9        | 504          |
| June 2007             | 16        | 25           | 12            | 21         | 7             | 10            | 6           | 4            | 100          | 37.4        | 520          |
| July 2007             | 18        | 24           | 11            | 18         | 7             | 11            | 5           | 5            | 100          | 36.5        | 507          |
| August 2007           | 19        | 26           | 11            | 19         | 6             | 10            | 5           | 5            | 100          | 34.7        | 542          |
| September 2007        | 18        | 27           | 11            | 20         | 5             | 10            | 4           | 4            | 100          | 34.2        | 529          |
| October 2007          | 16        | 28           | 14            | 21         | 3             | 8             | 4           | 6            | 100          | 33.4        | 519          |
| November 2007         | 16        | 28           | 13            | 21         | 3             | 7             | 6           | 6            | 100          | 34.1        | 467          |
| December 2007         | 18        | 25           | 13            | 21         | 5             | 7             | 6           | 5            | 100          | 34.1        | 467          |
| January 2008          | 20        | 25           | 13            | 21         | 4             | 7             | 6           | 3            | 100          | 33.7        | 477          |
| February 2008         | 21        | 25           | 15            | 20         | 4             | 8             | 4           | 2            | 100          | 32.6        | 514          |
| March 2008            | 18        | 27           | 16            | 19         | 4             | 9             | 4           | 3            | 100          | 33.4        | 500          |
| April 2008            | 16        | 27           | 17            | 19         | 5             | 10            | 3           | 3            | 100          | 33.5        | 494          |
| May 2008              | 15        | 27           | 16            | 19         | 4             | 11            | 4           | 4            | 100          | 34.7        | 478          |
| June 2008             | 17        | 25           | 16            | 20         | 3             | 10            | 5           | 4            | 100          | 34.8        | 488          |
| July 2008             | 17        | 25           | 16            | 20         | 3             | 9             | 6           | 4            | 100          | 35.1        | 492          |
| August 2008           | 17        | 27           | 16            | 19         | 4             | 8             | 5           | 4            | 100          | 33.7        | 488          |
| September 2008        | 15        | 28           | 14            | 20         | 4             | 11            | 3           | 4            | 100          | 34.8        | 465          |
| October 2008          | 15        | 28           | 15            | 17         | 5             | 11            | 4           | 4            | 100          | 34.4        | 476          |
| November 2008         | 15        | 25           | 16            | 19         | 4             | 12            | 6           | 4            | 100          | 36.5        | 475          |
| December 2008         | 16        | 27           | 16            | 18         | 5             | 10            | 6           | 3            | 100          | 35.0        | 492          |
| January 2009          | 14        | 27           | 15            | 20         | 4             | 10            | 6           | 3            | 100          | 35.9        | 481          |
| February 2009         | 15        | 25           | 15            | 21         | 5             | 11            | 5           | 3            | 100          | 36.4        | 481          |
| March 2009            | 17        | 23           | 14            | 22         | 5             | 10            | 4           | 3            | 100          | 35.7        | 474          |
| April 2009            | 19        | 24           | 13            | 21         | 6             | 9             | 5           | 3            | 100          | 35.1        | 447          |
| May 2009              | 18        | 26           | 12            | 23         | 5             | 7             | 5           | 4            | 100          | 34.1        | 460          |
| June 2009             | 19        | 26           | 11            | 23         | 4             | 8             | 6           | 4            | 100          | 34.4        | 448          |
| July 2009             | 17        | 28           | 10            | 23         | 4             | 8             | 6           | 4            | 100          | 35.2        | 474          |
| August 2009           | 19        | 29           | 10            | 20         | 5             | 8             | 5           | 5            | 100          | 33.0        | 473          |
| September 2009        | 17        | 29           | 11            | 18         | 5             | 10            | 4           | 6            | 100          | 33.6        | 488          |
| October 2009          | 21        | 26           | 11            | 18         | 5             | 10            | 3           | 5            | 100          | 32.3        | 454          |
| November 2009         | 20        | 27           | 11            | 18         | 5             | 11            | 4           | 4            | 100          | 33.3        | 451          |
| December 2009         | 20        | 26           | 13            | 18         | 5             | 10            | 4           | 4            | 100          | 33.0        | 446          |
| January 2010          | 16        | 26           | 14            | 19         | 4             | 10            | 5           | 5            | 100          | 35.6        | 495          |
| February 2010         | 17        | 23           | 14            | 19         | 6             | 10            | 6           | 5            | 100          | 36.5        | 505          |
| March 2010            | 16        | 25           | 13            | 19         | 6             | 9             | 7           | 4            | 100          | 36.6        | 508          |
| April 2010            | 18        | 29           | 12            | 18         | 6             | 8             | 6           | 3            | 100          | 34.2        | 477          |
| May 2010              | 18        | 31           | 11            | 18         | 6             | 9             | 5           | 3            | 100          | 33.6        | 486          |
| June 2010             | 20        | 28           | 11            | 20         | 5             | 7             | 4           | 4            | 100          | 32.7        | 500          |
| July 2010             | 19        | 26           | 13            | 21         | 4             | 9             | 4           | 4            | 100          | 33.7        | 506          |
| August 2010           | 18        | 28           | 14            | 20         | 3             | 9             | 4           | 4            | 100          | 33.4        | 490          |
| September 2010        | 17        | 29           | 16            | 19         | 4             | 8             | 3           | 3            | 100          | 32.4        | 454          |
| October 2010          | 20        | 28           | 16            | 19         | 5             | 6             | 3           | 3            | 100          | 30.3        | 442          |
| November 2010         | 23        | 26           | 16            | 19         | 5             | 5             | 4           | 3            | 100          | 30.3        | 445          |
| December 2010         | 23        | 24           | 15            | 19         | 3             | 8             | 5           | 3            | 100          | 32.3        | 478          |

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**TABLE 18**  
**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE**  
**ADEQUATE RETIREMENT INCOME**  
**(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 2011          | 20        | 24           | 15            | 19         | 4             | 10            | 5           | 3            | 100          | 34.4        | 481          |
| February 2011         | 20        | 26           | 15            | 18         | 5             | 11            | 3           | 3            | 100          | 33.0        | 473          |
| March 2011            | 20        | 31           | 12            | 17         | 5             | 9             | 2           | 4            | 100          | 30.5        | 451          |
| April 2011            | 19        | 32           | 13            | 17         | 6             | 6             | 3           | 4            | 100          | 29.6        | 435          |
| May 2011              | 17        | 31           | 12            | 19         | 6             | 7             | 4           | 5            | 100          | 31.5        | 438          |
| June 2011             | 17        | 28           | 13            | 18         | 7             | 8             | 4           | 5            | 100          | 33.1        | 437          |
| July 2011             | 19        | 29           | 12            | 17         | 6             | 8             | 4           | 6            | 100          | 32.3        | 442          |
| August 2011           | 20        | 28           | 12            | 18         | 4             | 8             | 5           | 5            | 100          | 32.2        | 458          |
| September 2011        | 20        | 30           | 11            | 19         | 4             | 7             | 4           | 4            | 100          | 30.9        | 453          |
| October 2011          | 17        | 29           | 14            | 18         | 4             | 8             | 5           | 4            | 100          | 32.8        | 465          |
| November 2011         | 16        | 28           | 15            | 19         | 6             | 7             | 4           | 4            | 100          | 33.4        | 445          |
| December 2011         | 17        | 27           | 16            | 16         | 5             | 9             | 6           | 5            | 100          | 34.2        | 462          |
| January 2012          | 19        | 25           | 13            | 19         | 6             | 8             | 5           | 5            | 100          | 33.8        | 462          |
| February 2012         | 20        | 25           | 12            | 17         | 5             | 10            | 6           | 5            | 100          | 34.5        | 473          |
| March 2012            | 18        | 25           | 15            | 19         | 4             | 11            | 5           | 3            | 100          | 35.2        | 454          |
| April 2012            | 16        | 28           | 16            | 17         | 4             | 11            | 5           | 3            | 100          | 34.9        | 474          |
| May 2012              | 15        | 29           | 16            | 18         | 5             | 9             | 4           | 3            | 100          | 33.9        | 476          |
| June 2012             | 17        | 30           | 13            | 19         | 5             | 8             | 4           | 4            | 100          | 33.3        | 491          |
| July 2012             | 18        | 27           | 14            | 18         | 4             | 8             | 7           | 4            | 100          | 34.3        | 468          |
| August 2012           | 19        | 26           | 14            | 19         | 4             | 9             | 6           | 3            | 100          | 35.0        | 457          |
| September 2012        | 17        | 24           | 17            | 18         | 4             | 9             | 7           | 4            | 100          | 36.3        | 461          |
| October 2012          | 17        | 23           | 17            | 19         | 6             | 9             | 5           | 4            | 100          | 35.9        | 457          |
| November 2012         | 19        | 23           | 18            | 17         | 5             | 8             | 5           | 5            | 100          | 34.2        | 464          |
| December 2012         | 20        | 22           | 16            | 19         | 5             | 8             | 5           | 5            | 100          | 34.1        | 475          |
| January 2013          | 21        | 25           | 14            | 15         | 5             | 8             | 6           | 5            | 100          | 33.0        | 481          |
| February 2013         | 18        | 26           | 12            | 16         | 6             | 9             | 7           | 5            | 100          | 35.5        | 468          |
| March 2013            | 20        | 30           | 10            | 16         | 5             | 10            | 6           | 3            | 100          | 33.7        | 462          |
| April 2013            | 18        | 28           | 10            | 19         | 5             | 11            | 7           | 3            | 100          | 35.5        | 454          |
| May 2013              | 19        | 29           | 13            | 17         | 5             | 10            | 5           | 2            | 100          | 33.6        | 456          |
| June 2013             | 17        | 28           | 15            | 16         | 6             | 9             | 7           | 3            | 100          | 35.0        | 454          |
| July 2013             | 20        | 27           | 15            | 16         | 5             | 7             | 5           | 4            | 100          | 32.5        | 445          |
| August 2013           | 21        | 26           | 15            | 17         | 4             | 6             | 5           | 5            | 100          | 31.4        | 432          |
| September 2013        | 20        | 28           | 13            | 18         | 4             | 8             | 4           | 5            | 100          | 31.7        | 398          |
| October 2013          | 20        | 30           | 10            | 17         | 5             | 8             | 5           | 4            | 100          | 32.1        | 359          |
| November 2013         | 22        | 30           | 9             | 16         | 5             | 9             | 4           | 4            | 100          | 31.5        | 355          |
| December 2013         | 25        | 32           | 9             | 16         | 4             | 8             | 4           | 3            | 100          | 28.7        | 344          |
| January 2014          | 24        | 31           | 13            | 16         | 4             | 7             | 2           | 2            | 100          | 27.8        | 370          |
| February 2014         | 23        | 33           | 13            | 14         | 5             | 7             | 4           | 2            | 100          | 28.6        | 350          |
| March 2014            | 22        | 28           | 14            | 15         | 5             | 7             | 4           | 4            | 100          | 30.3        | 349          |
| April 2014            | 19        | 30           | 13            | 16         | 4             | 9             | 5           | 4            | 100          | 31.9        | 327          |
| May 2014              | 20        | 29           | 15            | 17         | 2             | 9             | 4           | 4            | 100          | 31.0        | 329          |
| June 2014             | 22        | 32           | 12            | 16         | 3             | 10            | 4           | 2            | 100          | 30.2        | 340          |
| July 2014             | 26        | 30           | 12            | 13         | 4             | 9             | 3           | 3            | 100          | 28.0        | 340          |
| August 2014           | 23        | 31           | 10            | 15         | 6             | 9             | 3           | 4            | 100          | 29.4        | 342          |
| September 2014        | 21        | 31           | 12            | 14         | 6             | 9             | 3           | 3            | 100          | 30.2        | 338          |
| October 2014          | 21        | 28           | 12            | 17         | 6             | 9             | 4           | 3            | 100          | 32.2        | 354          |
| November 2014         | 24        | 25           | 12            | 17         | 6             | 9             | 4           | 4            | 100          | 32.0        | 342          |
| December 2014         | 25        | 23           | 13            | 16         | 6             | 8             | 6           | 3            | 100          | 33.3        | 341          |
| January 2015          | 22        | 27           | 14            | 14         | 5             | 8             | 8           | 1            | 100          | 34.1        | 320          |
| February 2015         | 18        | 28           | 15            | 15         | 5             | 10            | 8           | 1            | 100          | 36.1        | 314          |
| March 2015            | 20        | 26           | 16            | 15         | 4             | 13            | 6           | 1            | 100          | 35.4        | 313          |
| April 2015            | 21        | 23           | 16            | 17         | 4             | 12            | 5           | 1            | 100          | 34.7        | 327          |
| May 2015              | 23        | 24           | 13            | 18         | 5             | 11            | 4           | 2            | 100          | 33.0        | 337          |

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**TABLE 18**  
**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE**  
**ADEQUATE RETIREMENT INCOME**  
**(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> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| June 2015             | 21        | 32           | 10            | 18         | 4             | 9             | 4           | 2            | 100          | 30.6        | 338          |
| July 2015             | 20        | 35           | 8             | 19         | 4             | 9             | 3           | 2            | 100          | 30.4        | 341          |
| August 2015           | 21        | 32           | 11            | 20         | 4             | 7             | 4           | 1            | 100          | 30.8        | 366          |
| September 2015        | 23        | 27           | 10            | 22         | 5             | 8             | 5           | 1            | 100          | 32.8        | 362          |
| October 2015          | 25        | 26           | 12            | 18         | 6             | 7             | 5           | 1            | 100          | 31.8        | 346          |
| November 2015         | 25        | 27           | 10            | 16         | 6             | 8             | 6           | 1            | 100          | 32.1        | 339          |
| December 2015         | 23        | 27           | 15            | 15         | 6             | 8             | 4           | 2            | 100          | 31.2        | 360          |
| January 2016          | 23        | 27           | 14            | 15         | 5             | 9             | 6           | 2            | 100          | 33.2        | 366          |
| February 2016         | 22        | 29           | 13            | 16         | 5             | 9             | 4           | 2            | 100          | 31.3        | 365          |
| March 2016            | 24        | 27           | 10            | 19         | 5             | 8             | 6           | 1            | 100          | 32.2        | 362          |
| April 2016            | 24        | 27           | 11            | 19         | 5             | 9             | 4           | 1            | 100          | 31.3        | 366          |
| May 2016              | 23        | 28           | 11            | 17         | 6             | 9             | 5           | 1            | 100          | 32.4        | 353          |
| June 2016             | 20        | 30           | 11            | 17         | 7             | 11            | 3           | 1            | 100          | 33.0        | 340          |
| July 2016             | 19        | 30           | 12            | 16         | 7             | 11            | 4           | 1            | 100          | 33.7        | 346          |
| August 2016           | 18        | 29           | 14            | 18         | 5             | 11            | 3           | 2            | 100          | 33.1        | 365          |
| September 2016        | 22        | 31           | 11            | 17         | 5             | 9             | 3           | 2            | 100          | 30.7        | 376          |
| October 2016          | 25        | 28           | 12            | 17         | 5             | 8             | 4           | 2            | 100          | 30.2        | 377          |
| November 2016         | 28        | 27           | 10            | 16         | 5             | 8             | 4           | 2            | 100          | 29.5        | 374          |
| December 2016         | 24        | 27           | 13            | 14         | 5             | 10            | 5           | 1            | 100          | 31.8        | 387          |
| January 2017          | 20        | 30           | 12            | 16         | 5             | 13            | 3           | 1            | 100          | 32.9        | 387          |
| February 2017         | 16        | 30           | 13            | 16         | 6             | 14            | 4           | 2            | 100          | 35.7        | 388          |
| March 2017            | 17        | 24           | 14            | 18         | 6             | 14            | 4           | 3            | 100          | 37.2        | 383          |
| April 2017            | 19        | 21           | 14            | 16         | 7             | 14            | 6           | 3            | 100          | 38.5        | 378          |
| May 2017              | 23        | 19           | 13            | 17         | 7             | 13            | 5           | 2            | 100          | 36.7        | 362          |
| June 2017             | 23        | 20           | 13            | 15         | 7             | 15            | 5           | 2            | 100          | 37.3        | 359          |
| July 2017             | 22        | 21           | 13            | 17         | 6             | 13            | 5           | 3            | 100          | 35.9        | 361          |
| August 2017           | 18        | 24           | 13            | 17         | 7             | 13            | 5           | 3            | 100          | 36.8        | 370          |
| September 2017        | 19        | 28           | 12            | 18         | 6             | 9             | 5           | 3            | 100          | 33.2        | 362          |
| October 2017          | 19        | 28           | 14            | 17         | 5             | 10            | 5           | 3            | 100          | 33.5        | 360          |
| November 2017         | 20        | 26           | 12            | 18         | 5             | 11            | 5           | 3            | 100          | 34.5        | 353          |
| December 2017         | 17        | 25           | 13            | 19         | 5             | 13            | 4           | 3            | 100          | 36.7        | 344          |
| January 2018          | 19        | 26           | 11            | 19         | 6             | 12            | 4           | 2            | 100          | 35.1        | 355          |
| February 2018         | 19        | 26           | 13            | 17         | 6             | 12            | 6           | 2            | 100          | 35.4        | 354          |
| March 2018            | 19        | 27           | 12            | 16         | 5             | 11            | 7           | 2            | 100          | 35.5        | 370          |
| April 2018            | 19        | 26           | 13            | 12         | 7             | 13            | 7           | 3            | 100          | 36.6        | 377          |
| May 2018              | 21        | 26           | 13            | 15         | 5             | 13            | 5           | 2            | 100          | 35.4        | 376          |
| June 2018             | 21        | 24           | 13            | 15         | 7             | 13            | 4           | 2            | 100          | 35.7        | 372          |
| July 2018             | 18        | 25           | 12            | 18         | 8             | 12            | 5           | 2            | 100          | 37.5        | 363          |
| August 2018           | 18        | 25           | 10            | 16         | 11            | 11            | 8           | 2            | 100          | 39.1        | 375          |
| September 2018        | 21        | 24           | 12            | 14         | 10            | 10            | 8           | 1            | 100          | 37.6        | 377          |
| October 2018          | 26        | 21           | 10            | 16         | 9             | 9             | 9           | 1            | 100          | 36.2        | 372          |
| November 2018         | 24        | 20           | 13            | 15         | 8             | 9             | 8           | 2            | 100          | 36.3        | 364          |
| December 2018         | 23        | 22           | 12            | 15         | 7             | 9             | 10          | 3            | 100          | 37.1        | 363          |
| January 2019          | 20        | 23           | 13            | 15         | 8             | 9             | 9           | 3            | 100          | 37.1        | 354          |
| February 2019         | 19        | 25           | 13            | 16         | 7             | 10            | 9           | 2            | 100          | 37.1        | 354          |
| March 2019            | 18        | 26           | 14            | 17         | 6             | 9             | 8           | 2            | 100          | 36.4        | 344          |
| April 2019            | 18        | 28           | 12            | 15         | 5             | 11            | 8           | 3            | 100          | 36.3        | 360          |
| May 2019              | 21        | 27           | 11            | 14         | 6             | 12            | 7           | 2            | 100          | 35.4        | 362          |
| June 2019             | 22        | 26           | 9             | 16         | 5             | 13            | 5           | 3            | 100          | 34.9        | 355          |
| July 2019             | 20        | 28           | 11            | 15         | 5             | 14            | 5           | 2            | 100          | 35.0        | 341          |
| August 2019           | 16        | 27           | 12            | 17         | 6             | 14            | 6           | 2            | 100          | 37.2        | 346          |
| September 2019        | 13        | 25           | 15            | 16         | 7             | 14            | 8           | 2            | 100          | 40.1        | 358          |
| October 2019          | 14        | 24           | 14            | 18         | 8             | 11            | 7           | 3            | 100          | 39.2        | 365          |

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**TABLE 18**  
**PROBABILITY THAT SOCIAL SECURITY AND PENSIONS WILL PROVIDE**  
**ADEQUATE RETIREMENT INCOME**  
**(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> |
|-----------------------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| November 2019         | 19        | 22           | 15            | 16         | 7             | 12            | 7           | 2            | 100          | 37.4        | 369          |
| December 2019         | 21        | 20           | 15            | 18         | 5             | 13            | 6           | 3            | 100          | 37.2        | 371          |
| January 2020          | 23        | 17           | 14            | 17         | 5             | 15            | 7           | 2            | 100          | 38.6        | 366          |
| February 2020         | 20        | 20           | 14            | 17         | 5             | 15            | 6           | 3            | 100          | 38.7        | 353          |
| March 2020            | 19        | 22           | 13            | 16         | 7             | 15            | 6           | 2            | 100          | 38.7        | 367          |
| April 2020            | 15        | 23           | 13            | 18         | 7             | 15            | 6           | 2            | 100          | 40.4        | 366          |
| May 2020              | 14        | 22           | 11            | 21         | 7             | 16            | 7           | 2            | 100          | 42.5        | 378          |
| June 2020             | 15        | 21           | 13            | 20         | 6             | 16            | 7           | 2            | 100          | 41.4        | 344          |
| July 2020             | 17        | 22           | 14            | 19         | 6             | 13            | 8           | 2            | 100          | 39.2        | 343          |
| August 2020           | 19        | 21           | 18            | 16         | 8             | 9             | 8           | 2            | 100          | 37.3        | 335          |
| September 2020        | 19        | 22           | 16            | 15         | 8             | 11            | 7           | 2            | 100          | 36.8        | 338          |
| October 2020          | 19        | 22           | 16            | 14         | 9             | 12            | 6           | 2            | 100          | 37.3        | 333          |
| November 2020         | 18        | 25           | 12            | 15         | 7             | 15            | 4           | 3            | 100          | 37.3        | 333          |
| December 2020         | 19        | 26           | 11            | 15         | 7             | 13            | 6           | 3            | 100          | 37.0        | 343          |
| January 2021          | 20        | 25           | 11            | 15         | 7             | 13            | 5           | 4            | 100          | 36.1        | 370          |
| February 2021         | 22        | 24           | 11            | 15         | 7             | 12            | 7           | 3            | 100          | 36.1        | 368          |
| March 2021            | 21        | 21           | 12            | 17         | 8             | 13            | 6           | 2            | 100          | 37.1        | 376          |
| April 2021            | 21        | 23           | 9             | 21         | 7             | 11            | 6           | 2            | 100          | 36.3        | 342          |
| May 2021              | 19        | 25           | 10            | 22         | 6             | 11            | 4           | 2            | 100          | 34.4        | 346          |
| June 2021             | 21        | 27           | 9             | 20         | 5             | 11            | 5           | 2            | 100          | 33.7        | 337          |
| July 2021             | 23        | 26           | 12            | 15         | 5             | 13            | 6           | 2            | 100          | 34.3        | 365          |
| August 2021           | 26        | 23           | 11            | 14         | 5             | 12            | 8           | 2            | 100          | 34.7        | 350          |
| September 2021        | 25        | 23           | 12            | 14         | 5             | 13            | 7           | 2            | 100          | 35.0        | 356          |
| October 2021          | 23        | 26           | 11            | 17         | 4             | 11            | 7           | 2            | 100          | 34.1        | 356          |
| November 2021         | 24        | 26           | 10            | 18         | 4             | 9             | 6           | 2            | 100          | 32.9        | 362          |
| December 2021         | 26        | 24           | 9             | 20         | 3             | 10            | 6           | 2            | 100          | 32.9        | 346          |
| January 2022          | 26        | 21           | 11            | 17         | 6             | 12            | 6           | 2            | 100          | 34.3        | 334          |
| February 2022         | 22        | 22           | 14            | 17         | 6             | 11            | 6           | 2            | 100          | 35.2        | 346          |
| March 2022            | 20        | 27           | 15            | 14         | 6             | 11            | 5           | 3            | 100          | 33.6        | 361          |
| April 2022            | 21        | 27           | 13            | 16         | 5             | 10            | 5           | 2            | 100          | 32.9        | 395          |
| May 2022              | 25        | 25           | 10            | 15         | 7             | 11            | 5           | 2            | 100          | 32.6        | 379          |
| June 2022             | 27        | 24           | 9             | 18         | 6             | 8             | 5           | 3            | 100          | 31.5        | 385          |
| July 2022             | 25        | 23           | 10            | 20         | 6             | 8             | 4           | 3            | 100          | 31.9        | 371          |
| August 2022           | 23        | 25           | 12            | 18         | 7             | 8             | 4           | 3            | 100          | 31.7        | 395          |
| September 2022        | 21        | 24           | 14            | 16         | 8             | 10            | 5           | 1            | 100          | 34.5        | 388          |
| October 2022          | 21        | 24           | 14            | 15         | 8             | 10            | 6           | 2            | 100          | 34.8        | 409          |
| November 2022         | 21        | 24           | 14            | 17         | 6             | 8             | 9           | 2            | 100          | 35.5        | 394          |
| December 2022         | 21        | 24           | 14            | 20         | 4             | 7             | 8           | 2            | 100          | 34.4        | 377          |
| January 2023          | 23        | 23           | 15            | 20         | 4             | 7             | 7           | 1            | 100          | 33.7        | 356          |
| February 2023         | 20        | 22           | 14            | 20         | 5             | 11            | 5           | 3            | 100          | 35.4        | 376          |