

**FEMALE**  
**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?"

| <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         | 18        | 27           | 9             | 22         | 6             | 9             | 5           | 5            | 100          | 35.4        | 860          |
| March 1998            | 16        | 28           | 11            | 22         | 6             | 9             | 5           | 4            | 100          | 36.0        | 839          |
| April 1998            | 15        | 26           | 13            | 21         | 5             | 11            | 4           | 5            | 100          | 36.0        | 823          |
| May 1998              | 16        | 29           | 13            | 18         | 5             | 10            | 5           | 4            | 100          | 35.1        | 817          |
| June 1998             | 16        | 28           | 13            | 20         | 5             | 11            | 4           | 4            | 100          | 35.4        | 811          |
| July 1998             | 13        | 29           | 12            | 22         | 5             | 11            | 5           | 3            | 100          | 36.8        | 820          |
| August 1998           | 13        | 25           | 14            | 22         | 7             | 12            | 4           | 4            | 100          | 38.1        | 849          |
| September 1998        | 11        | 28           | 12            | 23         | 6             | 13            | 3           | 5            | 100          | 38.4        | 850          |
| October 1998          | 12        | 28           | 11            | 23         | 6             | 13            | 2           | 5            | 100          | 37.7        | 823          |
| November 1998         | 13        | 29           | 11            | 21         | 6             | 13            | 3           | 4            | 100          | 36.5        | 791          |
| December 1998         | 14        | 28           | 11            | 21         | 7             | 12            | 3           | 4            | 100          | 37.2        | 800          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 1999          | 13        | 27           | 12            | 19         | 7             | 11            | 4           | 5            | 100          | 37.7        | 813          |
| February 1999         | 11        | 28           | 13            | 21         | 6             | 13            | 3           | 6            | 100          | 38.7        | 839          |
| March 1999            | 10        | 27           | 12            | 21         | 5             | 13            | 4           | 6            | 100          | 39.6        | 828          |
| April 1999            | 12        | 27           | 11            | 21         | 5             | 14            | 4           | 5            | 100          | 39.5        | 828          |
| May 1999              | 13        | 28           | 12            | 20         | 6             | 12            | 5           | 4            | 100          | 38.8        | 823          |
| June 1999             | 14        | 29           | 13            | 19         | 7             | 9             | 5           | 3            | 100          | 36.7        | 821          |
| July 1999             | 12        | 31           | 14            | 19         | 7             | 10            | 5           | 3            | 100          | 36.5        | 826          |
| August 1999           | 11        | 32           | 13            | 20         | 6             | 11            | 4           | 3            | 100          | 37.3        | 827          |
| September 1999        | 11        | 30           | 13            | 19         | 5             | 14            | 3           | 4            | 100          | 38.2        | 844          |
| October 1999          | 11        | 31           | 14            | 18         | 4             | 14            | 3           | 4            | 100          | 37.8        | 820          |
| November 1999         | 10        | 29           | 15            | 21         | 4             | 12            | 3           | 5            | 100          | 37.1        | 832          |
| December 1999         | 10        | 30           | 14            | 21         | 6             | 11            | 3           | 4            | 100          | 37.0        | 814          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2000          | 10        | 28           | 14            | 22         | 6             | 11            | 3           | 5            | 100          | 38.3        | 842          |
| February 2000         | 11        | 28           | 12            | 20         | 6             | 13            | 5           | 5            | 100          | 39.6        | 838          |
| March 2000            | 11        | 27           | 12            | 21         | 6             | 14            | 4           | 4            | 100          | 39.6        | 857          |
| April 2000            | 13        | 27           | 11            | 21         | 6             | 14            | 5           | 4            | 100          | 39.1        | 831          |
| May 2000              | 13        | 28           | 11            | 20         | 7             | 14            | 4           | 3            | 100          | 38.6        | 825          |
| June 2000             | 12        | 28           | 12            | 20         | 6             | 12            | 5           | 4            | 100          | 38.3        | 818          |
| July 2000             | 12        | 29           | 13            | 18         | 7             | 12            | 5           | 4            | 100          | 38.1        | 835          |
| August 2000           | 12        | 29           | 12            | 19         | 6             | 13            | 4           | 5            | 100          | 37.7        | 835          |
| September 2000        | 13        | 29           | 11            | 17         | 6             | 15            | 3           | 5            | 100          | 37.6        | 849          |
| October 2000          | 13        | 29           | 11            | 19         | 5             | 15            | 3           | 5            | 100          | 37.7        | 848          |
| November 2000         | 13        | 29           | 12            | 18         | 6             | 14            | 4           | 4            | 100          | 37.8        | 835          |
| December 2000         | 14        | 26           | 12            | 20         | 7             | 12            | 5           | 5            | 100          | 38.3        | 822          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2001          | 14        | 26           | 13            | 19         | 7             | 11            | 4           | 5            | 100          | 37.7        | 820          |
| February 2001         | 14        | 27           | 13            | 19         | 6             | 12            | 4           | 6            | 100          | 37.1        | 834          |
| March 2001            | 13        | 27           | 13            | 18         | 6             | 13            | 4           | 6            | 100          | 38.1        | 829          |
| April 2001            | 13        | 26           | 14            | 19         | 6             | 12            | 5           | 5            | 100          | 38.1        | 844          |
| May 2001              | 14        | 26           | 14            | 19         | 6             | 12            | 5           | 5            | 100          | 38.2        | 818          |
| June 2001             | 16        | 27           | 15            | 17         | 5             | 11            | 5           | 5            | 100          | 36.1        | 839          |
| July 2001             | 16        | 29           | 12            | 18         | 5             | 11            | 5           | 5            | 100          | 35.8        | 835          |
| August 2001           | 15        | 30           | 10            | 18         | 7             | 11            | 4           | 4            | 100          | 36.3        | 854          |
| September 2001        | 14        | 33           | 10            | 18         | 7             | 12            | 3           | 3            | 100          | 36.1        | 825          |
| October 2001          | 15        | 30           | 11            | 18         | 7             | 12            | 3           | 4            | 100          | 36.2        | 846          |
| November 2001         | 15        | 29           | 12            | 20         | 6             | 11            | 3           | 4            | 100          | 35.4        | 844          |
| December 2001         | 15        | 27           | 12            | 21         | 5             | 10            | 4           | 5            | 100          | 35.7        | 879          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2002          | 14        | 28           | 11            | 20         | 7             | 12            | 5           | 4            | 100          | 37.8        | 847          |

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**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         | 13        | 25           | 13            | 20         | 7             | 12            | 5           | 5            | 100          | 39.4        | 850          |
| March 2002            | 13        | 24           | 14            | 19         | 7             | 13            | 5           | 4            | 100          | 40.3        | 814          |
| April 2002            | 14        | 25           | 15            | 18         | 6             | 13            | 4           | 4            | 100          | 38.1        | 821          |
| May 2002              | 15        | 26           | 14            | 18         | 6             | 14            | 4           | 4            | 100          | 37.3        | 818          |
| June 2002             | 14        | 25           | 14            | 20         | 7             | 13            | 3           | 3            | 100          | 37.3        | 832          |
| July 2002             | 13        | 23           | 14            | 22         | 7             | 13            | 4           | 4            | 100          | 39.5        | 829          |
| August 2002           | 12        | 24           | 15            | 23         | 6             | 12            | 4           | 4            | 100          | 39.1        | 846          |
| September 2002        | 13        | 25           | 14            | 22         | 6             | 11            | 5           | 4            | 100          | 38.8        | 843          |
| October 2002          | 13        | 27           | 13            | 22         | 6             | 11            | 5           | 4            | 100          | 37.5        | 837          |
| November 2002         | 13        | 27           | 12            | 21         | 7             | 13            | 4           | 3            | 100          | 38.2        | 827          |
| December 2002         | 13        | 27           | 12            | 20         | 7             | 15            | 4           | 3            | 100          | 38.9        | 831          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2003          | 13        | 27           | 13            | 20         | 7             | 13            | 4           | 3            | 100          | 38.5        | 832          |
| February 2003         | 13        | 27           | 13            | 21         | 6             | 13            | 3           | 4            | 100          | 38.1        | 836          |
| March 2003            | 14        | 28           | 13            | 22         | 6             | 12            | 4           | 3            | 100          | 37.2        | 851          |
| April 2003            | 14        | 26           | 14            | 21         | 5             | 13            | 4           | 2            | 100          | 38.0        | 857          |
| May 2003              | 14        | 28           | 13            | 21         | 6             | 12            | 5           | 2            | 100          | 37.7        | 851          |
| June 2003             | 15        | 26           | 12            | 21         | 7             | 12            | 4           | 2            | 100          | 37.5        | 837          |
| July 2003             | 14        | 28           | 11            | 21         | 7             | 11            | 4           | 3            | 100          | 37.2        | 832          |
| August 2003           | 14        | 27           | 12            | 21         | 7             | 12            | 3           | 4            | 100          | 37.8        | 829          |
| September 2003        | 11        | 30           | 13            | 20         | 6             | 12            | 3           | 3            | 100          | 37.5        | 827          |
| October 2003          | 13        | 30           | 12            | 21         | 6             | 12            | 4           | 3            | 100          | 36.6        | 845          |
| November 2003         | 13        | 33           | 11            | 21         | 5             | 11            | 4           | 2            | 100          | 36.2        | 839          |
| December 2003         | 12        | 32           | 12            | 22         | 5             | 10            | 5           | 2            | 100          | 37.1        | 827          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2004          | 12        | 32           | 14            | 20         | 5             | 12            | 5           | 1            | 100          | 37.3        | 820          |
| February 2004         | 13        | 30           | 15            | 19         | 6             | 11            | 4           | 2            | 100          | 36.7        | 841          |
| March 2004            | 15        | 30           | 13            | 18         | 7             | 11            | 4           | 2            | 100          | 36.4        | 842          |
| April 2004            | 14        | 30           | 13            | 19         | 6             | 11            | 4           | 3            | 100          | 36.2        | 849          |
| May 2004              | 13        | 31           | 11            | 20         | 6             | 13            | 3           | 3            | 100          | 36.6        | 814          |
| June 2004             | 12        | 32           | 13            | 20         | 4             | 13            | 3           | 2            | 100          | 36.5        | 811          |
| July 2004             | 12        | 30           | 13            | 21         | 5             | 13            | 4           | 2            | 100          | 37.3        | 808          |
| August 2004           | 12        | 28           | 15            | 20         | 7             | 12            | 4           | 2            | 100          | 37.6        | 845          |
| September 2004        | 13        | 28           | 14            | 20         | 7             | 12            | 4           | 2            | 100          | 37.4        | 857          |
| October 2004          | 14        | 31           | 12            | 19         | 7             | 12            | 4           | 2            | 100          | 36.5        | 851          |
| November 2004         | 15        | 31           | 11            | 19         | 5             | 13            | 4           | 1            | 100          | 36.1        | 804          |
| December 2004         | 16        | 31           | 11            | 18         | 5             | 13            | 5           | 1            | 100          | 36.1        | 794          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2005          | 16        | 30           | 11            | 19         | 5             | 12            | 5           | 2            | 100          | 36.2        | 794          |
| February 2005         | 16        | 29           | 11            | 19         | 5             | 14            | 4           | 2            | 100          | 36.7        | 831          |
| March 2005            | 14        | 29           | 13            | 21         | 5             | 13            | 3           | 2            | 100          | 36.1        | 857          |
| April 2005            | 14        | 31           | 13            | 20         | 5             | 13            | 3           | 3            | 100          | 35.5        | 840          |
| May 2005              | 15        | 32           | 14            | 18         | 6             | 10            | 3           | 2            | 100          | 33.7        | 821          |
| June 2005             | 16        | 33           | 12            | 16         | 7             | 11            | 3           | 2            | 100          | 34.1        | 828          |
| July 2005             | 17        | 31           | 12            | 17         | 7             | 12            | 3           | 1            | 100          | 34.7        | 842          |
| August 2005           | 16        | 32           | 11            | 17         | 6             | 13            | 3           | 1            | 100          | 34.8        | 858          |
| September 2005        | 15        | 31           | 12            | 18         | 7             | 12            | 3           | 1            | 100          | 35.3        | 860          |
| October 2005          | 15        | 31           | 13            | 17         | 6             | 13            | 3           | 1            | 100          | 34.6        | 857          |
| November 2005         | 15        | 32           | 14            | 17         | 6             | 12            | 3           | 1            | 100          | 35.2        | 862          |
| December 2005         | 15        | 33           | 14            | 17         | 5             | 11            | 4           | 1            | 100          | 34.4        | 861          |
|                       |           |              |               |            |               |               |             |              |              |             |              |
| January 2006          | 15        | 31           | 13            | 18         | 6             | 11            | 4           | 2            | 100          | 35.3        | 851          |
| February 2006         | 15        | 32           | 13            | 19         | 5             | 11            | 3           | 2            | 100          | 33.6        | 849          |
| March 2006            | 15        | 32           | 12            | 18         | 5             | 10            | 4           | 2            | 100          | 34.0        | 835          |
| April 2006            | 14        | 34           | 13            | 19         | 5             | 9             | 4           | 2            | 100          | 33.2        | 841          |

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**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> |
|-----------------------|------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| May                   | 2006 | 15        | 33           | 12            | 19         | 7             | 8             | 5           | 2            | 100          | 34.2        | 823          |
| June                  | 2006 | 16        | 32           | 13            | 19         | 6             | 8             | 4           | 2            | 100          | 32.9        | 831          |
| July                  | 2006 | 16        | 32           | 14            | 17         | 6             | 7             | 4           | 3            | 100          | 32.8        | 838          |
| August                | 2006 | 17        | 31           | 16            | 15         | 5             | 9             | 4           | 3            | 100          | 32.4        | 863          |
| September             | 2006 | 15        | 32           | 16            | 16         | 6             | 9             | 4           | 3            | 100          | 33.0        | 848          |
| October               | 2006 | 14        | 31           | 15            | 18         | 6             | 11            | 4           | 3            | 100          | 34.6        | 840          |
| November              | 2006 | 13        | 30           | 14            | 19         | 6             | 11            | 4           | 2            | 100          | 36.0        | 802          |
| December              | 2006 | 13        | 29           | 13            | 19         | 7             | 12            | 4           | 3            | 100          | 36.8        | 796          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2007 | 13        | 29           | 14            | 20         | 6             | 12            | 3           | 3            | 100          | 36.1        | 806          |
| February              | 2007 | 13        | 31           | 14            | 20         | 6             | 10            | 2           | 3            | 100          | 35.1        | 837          |
| March                 | 2007 | 13        | 32           | 16            | 19         | 6             | 10            | 2           | 2            | 100          | 34.3        | 850          |
| April                 | 2007 | 14        | 34           | 14            | 17         | 6             | 10            | 3           | 3            | 100          | 33.3        | 837          |
| May                   | 2007 | 15        | 32           | 15            | 17         | 5             | 11            | 4           | 3            | 100          | 34.2        | 841          |
| June                  | 2007 | 15        | 33           | 13            | 17         | 5             | 11            | 3           | 3            | 100          | 33.7        | 824          |
| July                  | 2007 | 14        | 34           | 13            | 17         | 6             | 12            | 3           | 3            | 100          | 34.7        | 831          |
| August                | 2007 | 13        | 35           | 12            | 17         | 6             | 13            | 2           | 3            | 100          | 34.3        | 812          |
| September             | 2007 | 14        | 32           | 14            | 19         | 6             | 11            | 2           | 2            | 100          | 34.1        | 832          |
| October               | 2007 | 14        | 33           | 16            | 19         | 5             | 9             | 2           | 2            | 100          | 32.9        | 824          |
| November              | 2007 | 14        | 34           | 15            | 19         | 5             | 9             | 2           | 2            | 100          | 32.8        | 841          |
| December              | 2007 | 15        | 35           | 13            | 18         | 6             | 9             | 3           | 1            | 100          | 32.9        | 849          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2008 | 16        | 34           | 13            | 19         | 5             | 9             | 3           | 1            | 100          | 32.7        | 871          |
| February              | 2008 | 17        | 34           | 14            | 19         | 6             | 7             | 2           | 1            | 100          | 31.3        | 856          |
| March                 | 2008 | 17        | 35           | 13            | 20         | 5             | 7             | 2           | 2            | 100          | 30.7        | 830          |
| April                 | 2008 | 18        | 36           | 12            | 18         | 6             | 6             | 2           | 3            | 100          | 29.4        | 828          |
| May                   | 2008 | 17        | 36           | 13            | 17         | 6             | 7             | 2           | 3            | 100          | 30.1        | 852          |
| June                  | 2008 | 17        | 36           | 14            | 16         | 5             | 8             | 2           | 2            | 100          | 30.2        | 882          |
| July                  | 2008 | 17        | 36           | 14            | 15         | 6             | 9             | 3           | 2            | 100          | 30.7        | 889          |
| August                | 2008 | 16        | 37           | 14            | 16         | 6             | 8             | 2           | 2            | 100          | 30.2        | 874          |
| September             | 2008 | 15        | 36           | 14            | 18         | 5             | 7             | 3           | 2            | 100          | 30.7        | 839          |
| October               | 2008 | 16        | 36           | 15            | 19         | 4             | 7             | 2           | 2            | 100          | 30.1        | 837          |
| November              | 2008 | 17        | 34           | 15            | 18         | 4             | 7             | 3           | 2            | 100          | 30.8        | 857          |
| December              | 2008 | 18        | 35           | 13            | 17         | 4             | 8             | 2           | 2            | 100          | 29.8        | 890          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2009 | 16        | 36           | 12            | 18         | 5             | 8             | 2           | 2            | 100          | 30.8        | 897          |
| February              | 2009 | 16        | 36           | 11            | 19         | 5             | 9             | 2           | 2            | 100          | 31.0        | 883          |
| March                 | 2009 | 16        | 34           | 14            | 19         | 6             | 7             | 2           | 2            | 100          | 31.2        | 852          |
| April                 | 2009 | 17        | 34           | 15            | 17         | 6             | 7             | 2           | 2            | 100          | 30.6        | 830          |
| May                   | 2009 | 16        | 37           | 15            | 17         | 5             | 6             | 2           | 2            | 100          | 29.8        | 848          |
| June                  | 2009 | 16        | 38           | 14            | 17         | 3             | 7             | 3           | 2            | 100          | 30.1        | 879          |
| July                  | 2009 | 16        | 37           | 15            | 16         | 3             | 8             | 3           | 3            | 100          | 30.1        | 909          |
| August                | 2009 | 16        | 36           | 17            | 14         | 4             | 7             | 2           | 3            | 100          | 29.9        | 900          |
| September             | 2009 | 16        | 35           | 17            | 14         | 6             | 7             | 2           | 3            | 100          | 29.8        | 876          |
| October               | 2009 | 16        | 36           | 15            | 15         | 7             | 7             | 2           | 2            | 100          | 30.2        | 853          |
| November              | 2009 | 16        | 37           | 14            | 18         | 5             | 7             | 2           | 1            | 100          | 29.3        | 827          |
| December              | 2009 | 18        | 37           | 14            | 17         | 5             | 6             | 2           | 1            | 100          | 28.5        | 837          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2010 | 18        | 35           | 14            | 19         | 4             | 6             | 2           | 2            | 100          | 29.1        | 848          |
| February              | 2010 | 19        | 33           | 14            | 17         | 6             | 7             | 3           | 2            | 100          | 30.4        | 885          |
| March                 | 2010 | 18        | 34           | 12            | 18         | 5             | 7             | 3           | 2            | 100          | 30.5        | 877          |
| April                 | 2010 | 18        | 37           | 13            | 17         | 4             | 6             | 3           | 2            | 100          | 29.2        | 855          |
| May                   | 2010 | 17        | 39           | 13            | 16         | 3             | 7             | 2           | 2            | 100          | 28.4        | 826          |
| June                  | 2010 | 18        | 39           | 14            | 15         | 3             | 7             | 2           | 2            | 100          | 28.0        | 830          |
| July                  | 2010 | 20        | 37           | 13            | 16         | 4             | 7             | 2           | 2            | 100          | 28.1        | 846          |

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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 | 20        | 36           | 13            | 15         | 4             | 9             | 2           | 2            | 100          | 29.0        | 888          |
| September             | 2010 | 19        | 35           | 13            | 16         | 4             | 9             | 2           | 2            | 100          | 29.8        | 906          |
| October               | 2010 | 20        | 35           | 14            | 15         | 4             | 9             | 2           | 1            | 100          | 29.2        | 884          |
| November              | 2010 | 20        | 35           | 14            | 15         | 4             | 7             | 3           | 1            | 100          | 28.9        | 843          |
| December              | 2010 | 19        | 37           | 13            | 14         | 6             | 7             | 3           | 1            | 100          | 29.2        | 802          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2011 | 17        | 38           | 14            | 14         | 5             | 7             | 3           | 1            | 100          | 29.8        | 827          |
| February              | 2011 | 19        | 38           | 12            | 14         | 5             | 8             | 2           | 2            | 100          | 28.9        | 842          |
| March                 | 2011 | 19        | 39           | 11            | 16         | 4             | 7             | 1           | 2            | 100          | 27.6        | 873          |
| April                 | 2011 | 19        | 38           | 10            | 16         | 5             | 7             | 2           | 3            | 100          | 28.1        | 869          |
| May                   | 2011 | 20        | 37           | 10            | 17         | 6             | 6             | 2           | 2            | 100          | 28.0        | 867          |
| June                  | 2011 | 21        | 36           | 12            | 17         | 4             | 6             | 2           | 2            | 100          | 28.3        | 859          |
| July                  | 2011 | 21        | 37           | 12            | 18         | 4             | 6             | 1           | 1            | 100          | 27.2        | 857          |
| August                | 2011 | 20        | 36           | 12            | 18         | 3             | 7             | 2           | 1            | 100          | 28.7        | 853          |
| September             | 2011 | 20        | 37           | 11            | 17         | 4             | 7             | 2           | 1            | 100          | 28.3        | 865          |
| October               | 2011 | 20        | 37           | 11            | 16         | 4             | 8             | 2           | 1            | 100          | 28.8        | 868          |
| November              | 2011 | 20        | 38           | 12            | 15         | 5             | 7             | 1           | 2            | 100          | 27.7        | 865          |
| December              | 2011 | 21        | 36           | 12            | 16         | 4             | 8             | 2           | 2            | 100          | 27.7        | 855          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2012 | 21        | 35           | 14            | 15         | 5             | 8             | 1           | 1            | 100          | 27.9        | 858          |
| February              | 2012 | 21        | 36           | 14            | 15         | 4             | 8             | 1           | 1            | 100          | 27.4        | 849          |
| March                 | 2012 | 19        | 36           | 13            | 15         | 6             | 8             | 1           | 1            | 100          | 28.9        | 842          |
| April                 | 2012 | 20        | 36           | 12            | 14         | 7             | 8             | 1           | 2            | 100          | 28.7        | 824          |
| May                   | 2012 | 20        | 34           | 12            | 15         | 7             | 7             | 2           | 1            | 100          | 29.5        | 824          |
| June                  | 2012 | 21        | 35           | 14            | 14         | 5             | 6             | 2           | 2            | 100          | 28.2        | 817          |
| July                  | 2012 | 21        | 35           | 15            | 15         | 4             | 5             | 3           | 2            | 100          | 27.7        | 833          |
| August                | 2012 | 20        | 36           | 15            | 16         | 3             | 6             | 2           | 2            | 100          | 27.4        | 846          |
| September             | 2012 | 19        | 37           | 14            | 16         | 3             | 7             | 1           | 3            | 100          | 27.4        | 844          |
| October               | 2012 | 17        | 38           | 13            | 15         | 5             | 8             | 2           | 3            | 100          | 29.2        | 836          |
| November              | 2012 | 16        | 39           | 13            | 15         | 5             | 7             | 2           | 2            | 100          | 29.4        | 822          |
| December              | 2012 | 17        | 40           | 12            | 14         | 6             | 7             | 3           | 2            | 100          | 29.5        | 817          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2013 | 18        | 40           | 12            | 14         | 5             | 6             | 3           | 2            | 100          | 28.3        | 797          |
| February              | 2013 | 18        | 40           | 11            | 15         | 6             | 8             | 2           | 1            | 100          | 28.6        | 789          |
| March                 | 2013 | 19        | 36           | 13            | 16         | 5             | 8             | 3           | 2            | 100          | 29.2        | 777          |
| April                 | 2013 | 19        | 35           | 13            | 17         | 6             | 8             | 2           | 1            | 100          | 29.5        | 790          |
| May                   | 2013 | 18        | 35           | 14            | 17         | 5             | 6             | 3           | 2            | 100          | 30.0        | 804          |
| June                  | 2013 | 18        | 36           | 13            | 16         | 6             | 6             | 3           | 2            | 100          | 29.9        | 824          |
| July                  | 2013 | 17        | 35           | 13            | 15         | 6             | 8             | 3           | 3            | 100          | 30.8        | 806          |
| August                | 2013 | 19        | 33           | 13            | 14         | 7             | 8             | 3           | 2            | 100          | 30.3        | 780          |
| September             | 2013 | 18        | 34           | 13            | 15         | 7             | 9             | 3           | 2            | 100          | 31.0        | 756          |
| October               | 2013 | 19        | 35           | 14            | 14         | 5             | 8             | 3           | 1            | 100          | 29.7        | 738          |
| November              | 2013 | 20        | 36           | 12            | 14         | 5             | 8             | 4           | 1            | 100          | 29.7        | 740          |
| December              | 2013 | 20        | 35           | 13            | 13         | 5             | 7             | 4           | 1            | 100          | 29.3        | 726          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2014 | 18        | 36           | 13            | 14         | 6             | 7             | 4           | 2            | 100          | 30.1        | 716          |
| February              | 2014 | 17        | 37           | 12            | 14         | 6             | 8             | 4           | 2            | 100          | 30.2        | 698          |
| March                 | 2014 | 18        | 38           | 11            | 15         | 5             | 9             | 3           | 1            | 100          | 29.5        | 704          |
| April                 | 2014 | 20        | 35           | 11            | 15         | 6             | 10            | 2           | 1            | 100          | 29.9        | 716          |
| May                   | 2014 | 23        | 34           | 13            | 14         | 5             | 8             | 2           | 1            | 100          | 28.4        | 729          |
| June                  | 2014 | 22        | 32           | 14            | 13         | 5             | 10            | 3           | 1            | 100          | 29.9        | 723          |
| July                  | 2014 | 22        | 34           | 13            | 12         | 6             | 10            | 3           | 1            | 100          | 29.2        | 699          |
| August                | 2014 | 19        | 36           | 12            | 12         | 7             | 12            | 2           | 1            | 100          | 30.7        | 675          |
| September             | 2014 | 20        | 38           | 9             | 13         | 6             | 10            | 2           | 1            | 100          | 29.0        | 646          |
| October               | 2014 | 20        | 40           | 8             | 15         | 5             | 8             | 3           | 1            | 100          | 28.7        | 631          |

**FEMALE**  
**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> |
|-----------------------|------|-----------|--------------|---------------|------------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| November              | 2014 | 19        | 38           | 9             | 17         | 5             | 8             | 3           | 1            | 100          | 29.5        | 612          |
| December              | 2014 | 18        | 35           | 12            | 16         | 6             | 9             | 4           | 1            | 100          | 32.1        | 611          |
| January               | 2015 | 18        | 32           | 13            | 15         | 7             | 11            | 5           | 1            | 100          | 33.6        | 608          |
| February              | 2015 | 18        | 31           | 12            | 14         | 7             | 11            | 5           | 1            | 100          | 34.4        | 595          |
| March                 | 2015 | 18        | 30           | 12            | 15         | 8             | 11            | 5           | 0            | 100          | 34.9        | 596          |
| April                 | 2015 | 19        | 31           | 13            | 17         | 8             | 10            | 4           | 0            | 100          | 34.0        | 578          |
| May                   | 2015 | 19        | 31           | 11            | 17         | 8             | 9             | 5           | 0            | 100          | 33.4        | 586          |
| June                  | 2015 | 18        | 32           | 10            | 18         | 7             | 10            | 5           | 0            | 100          | 34.1        | 584          |
| July                  | 2015 | 17        | 31           | 10            | 18         | 8             | 10            | 5           | 1            | 100          | 35.4        | 611          |
| August                | 2015 | 15        | 30           | 13            | 16         | 9             | 12            | 5           | 0            | 100          | 36.9        | 609          |
| September             | 2015 | 16        | 30           | 14            | 15         | 8             | 11            | 5           | 1            | 100          | 36.4        | 622          |
| October               | 2015 | 17        | 30           | 13            | 14         | 7             | 13            | 5           | 1            | 100          | 36.3        | 598          |
| November              | 2015 | 18        | 29           | 12            | 18         | 6             | 12            | 4           | 1            | 100          | 35.8        | 598          |
| December              | 2015 | 17        | 30           | 13            | 17         | 7             | 11            | 4           | 1            | 100          | 35.1        | 562          |
| January               | 2016 | 16        | 30           | 14            | 18         | 7             | 11            | 4           | 1            | 100          | 35.2        | 589          |
| February              | 2016 | 19        | 29           | 13            | 16         | 8             | 11            | 4           | 1            | 100          | 34.2        | 574          |
| March                 | 2016 | 20        | 28           | 12            | 16         | 7             | 11            | 5           | 1            | 100          | 34.5        | 615          |
| April                 | 2016 | 20        | 29           | 11            | 16         | 8             | 12            | 4           | 1            | 100          | 33.9        | 607          |
| May                   | 2016 | 19        | 30           | 11            | 17         | 8             | 11            | 4           | 0            | 100          | 34.2        | 619          |
| June                  | 2016 | 18        | 31           | 11            | 18         | 8             | 11            | 3           | 0            | 100          | 33.8        | 588          |
| July                  | 2016 | 17        | 33           | 12            | 17         | 8             | 9             | 4           | 0            | 100          | 33.8        | 581          |
| August                | 2016 | 17        | 34           | 13            | 16         | 7             | 10            | 4           | 0            | 100          | 32.6        | 598          |
| September             | 2016 | 18        | 34           | 12            | 14         | 8             | 11            | 4           | 0            | 100          | 33.0        | 619          |
| October               | 2016 | 18        | 32           | 14            | 15         | 7             | 12            | 3           | 0            | 100          | 33.6        | 649          |
| November              | 2016 | 16        | 33           | 14            | 15         | 6             | 13            | 4           | 0            | 100          | 34.9        | 639          |
| December              | 2016 | 16        | 33           | 15            | 16         | 5             | 12            | 4           | 0            | 100          | 34.1        | 661          |
| January               | 2017 | 15        | 33           | 14            | 15         | 7             | 12            | 4           | 0            | 100          | 34.7        | 661          |
| February              | 2017 | 16        | 32           | 13            | 15         | 8             | 11            | 4           | 1            | 100          | 34.4        | 685          |
| March                 | 2017 | 16        | 29           | 14            | 15         | 8             | 12            | 4           | 1            | 100          | 35.7        | 705          |
| April                 | 2017 | 17        | 32           | 14            | 14         | 7             | 11            | 5           | 1            | 100          | 33.7        | 702          |
| May                   | 2017 | 17        | 30           | 13            | 16         | 7             | 11            | 4           | 2            | 100          | 34.6        | 699          |
| June                  | 2017 | 19        | 31           | 12            | 16         | 7             | 10            | 4           | 1            | 100          | 33.2        | 662          |
| July                  | 2017 | 18        | 28           | 12            | 19         | 8             | 11            | 3           | 1            | 100          | 34.6        | 670          |
| August                | 2017 | 17        | 30           | 12            | 17         | 8             | 11            | 4           | 0            | 100          | 35.0        | 668          |
| September             | 2017 | 16        | 31           | 12            | 17         | 8             | 12            | 5           | 0            | 100          | 36.3        | 690          |
| October               | 2017 | 14        | 32           | 11            | 17         | 7             | 13            | 5           | 1            | 100          | 37.2        | 690          |
| November              | 2017 | 14        | 31           | 12            | 16         | 8             | 14            | 4           | 1            | 100          | 36.9        | 699          |
| December              | 2017 | 15        | 31           | 12            | 15         | 8             | 14            | 4           | 1            | 100          | 36.1        | 692          |
| January               | 2018 | 16        | 29           | 13            | 15         | 8             | 13            | 4           | 0            | 100          | 36.0        | 693          |
| February              | 2018 | 17        | 29           | 12            | 17         | 7             | 13            | 5           | 0            | 100          | 36.1        | 699          |
| March                 | 2018 | 14        | 30           | 13            | 18         | 7             | 13            | 4           | 0            | 100          | 37.0        | 724          |
| April                 | 2018 | 14        | 31           | 14            | 18         | 7             | 12            | 3           | 1            | 100          | 35.5        | 732          |
| May                   | 2018 | 14        | 33           | 13            | 17         | 7             | 12            | 3           | 1            | 100          | 34.7        | 728          |