

**MALE**  
**TABLE 19**

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

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

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| February 1998         | 36             | 41          | 21               | 2            | 100          | 115             | 636          |
| March 1998            | 38             | 39          | 21               | 2            | 100          | 116             | 660          |
| April 1998            | 37             | 38          | 23               | 2            | 100          | 114             | 676          |
| May 1998              | 34             | 38          | 26               | 2            | 100          | 108             | 686          |
| June 1998             | 33             | 39          | 26               | 1            | 100          | 107             | 689          |
| July 1998             | 35             | 38          | 26               | 1            | 100          | 109             | 680          |
| August 1998           | 40             | 38          | 21               | 1            | 100          | 120             | 651          |
| September 1998        | 42             | 38          | 19               | 1            | 100          | 124             | 658          |
| October 1998          | 41             | 41          | 17               | 1            | 100          | 124             | 685          |
| November 1998         | 37             | 42          | 20               | 1            | 100          | 117             | 720          |
| December 1998         | 34             | 43          | 22               | 1            | 100          | 112             | 704          |
| January 1999          | 33             | 42          | 25               | 0            | 100          | 107             | 688          |
| February 1999         | 33             | 41          | 25               | 0            | 100          | 108             | 659          |
| March 1999            | 33             | 40          | 26               | 1            | 100          | 107             | 669          |
| April 1999            | 32             | 41          | 26               | 1            | 100          | 106             | 672          |
| May 1999              | 31             | 42          | 26               | 1            | 100          | 105             | 677          |
| June 1999             | 32             | 44          | 23               | 1            | 100          | 109             | 679          |
| July 1999             | 34             | 45          | 20               | 1            | 100          | 114             | 674          |
| August 1999           | 35             | 43          | 21               | 1            | 100          | 114             | 674          |
| September 1999        | 36             | 42          | 20               | 2            | 100          | 117             | 657          |
| October 1999          | 35             | 43          | 21               | 2            | 100          | 114             | 681          |
| November 1999         | 34             | 47          | 18               | 1            | 100          | 116             | 660          |
| December 1999         | 32             | 49          | 19               | 0            | 100          | 113             | 683          |
| January 2000          | 33             | 48          | 17               | 1            | 100          | 116             | 661          |
| February 2000         | 35             | 47          | 16               | 1            | 100          | 119             | 676          |
| March 2000            | 36             | 44          | 18               | 2            | 100          | 118             | 652          |
| April 2000            | 37             | 40          | 21               | 2            | 100          | 116             | 674          |
| May 2000              | 36             | 41          | 21               | 2            | 100          | 115             | 678          |
| June 2000             | 37             | 41          | 20               | 2            | 100          | 117             | 685          |
| July 2000             | 38             | 43          | 17               | 2            | 100          | 122             | 668          |
| August 2000           | 40             | 41          | 17               | 2            | 100          | 122             | 672          |
| September 2000        | 37             | 43          | 18               | 1            | 100          | 119             | 659          |
| October 2000          | 36             | 44          | 19               | 1            | 100          | 117             | 658          |
| November 2000         | 38             | 45          | 16               | 1            | 100          | 122             | 666          |
| December 2000         | 41             | 44          | 14               | 1            | 100          | 127             | 678          |
| January 2001          | 39             | 45          | 15               | 1            | 100          | 123             | 680          |
| February 2001         | 35             | 45          | 18               | 2            | 100          | 117             | 667          |
| March 2001            | 32             | 45          | 21               | 2            | 100          | 111             | 672          |
| April 2001            | 30             | 46          | 23               | 2            | 100          | 107             | 657          |
| May 2001              | 30             | 44          | 24               | 1            | 100          | 106             | 683          |
| June 2001             | 31             | 46          | 22               | 1            | 100          | 109             | 662          |
| July 2001             | 33             | 45          | 20               | 1            | 100          | 113             | 667          |
| August 2001           | 32             | 47          | 20               | 1            | 100          | 112             | 647          |
| September 2001        | 31             | 45          | 23               | 1            | 100          | 108             | 676          |
| October 2001          | 30             | 47          | 23               | 1            | 100          | 107             | 660          |
| November 2001         | 28             | 48          | 23               | 1            | 100          | 105             | 666          |
| December 2001         | 26             | 51          | 21               | 2            | 100          | 105             | 631          |
| January 2002          | 27             | 51          | 21               | 1            | 100          | 105             | 657          |

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**TABLE 19**

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

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| February 2002         | 27             | 50          | 21               | 2            | 100          | 105             | 650          |
| March 2002            | 28             | 47          | 23               | 2            | 100          | 106             | 686          |
| April 2002            | 28             | 46          | 24               | 2            | 100          | 104             | 681          |
| May 2002              | 28             | 46          | 25               | 1            | 100          | 103             | 684          |
| June 2002             | 25             | 45          | 29               | 1            | 100          | 97              | 671          |
| July 2002             | 22             | 48          | 30               | 1            | 100          | 92              | 673          |
| August 2002           | 20             | 47          | 31               | 1            | 100          | 89              | 656          |
| September 2002        | 20             | 48          | 31               | 1            | 100          | 89              | 659          |
| October 2002          | 21             | 45          | 32               | 2            | 100          | 89              | 666          |
| November 2002         | 22             | 43          | 34               | 1            | 100          | 88              | 680          |
| December 2002         | 23             | 41          | 35               | 1            | 100          | 88              | 675          |
| January 2003          | 23             | 41          | 35               | 1            | 100          | 87              | 673          |
| February 2003         | 21             | 40          | 38               | 1            | 100          | 83              | 666          |
| March 2003            | 21             | 40          | 38               | 1            | 100          | 83              | 655          |
| April 2003            | 23             | 40          | 36               | 1            | 100          | 87              | 648          |
| May 2003              | 23             | 43          | 33               | 1            | 100          | 90              | 653          |
| June 2003             | 22             | 46          | 31               | 1            | 100          | 92              | 663          |
| July 2003             | 20             | 46          | 32               | 2            | 100          | 88              | 670          |
| August 2003           | 23             | 46          | 30               | 2            | 100          | 93              | 674          |
| September 2003        | 25             | 44          | 30               | 1            | 100          | 96              | 676          |
| October 2003          | 26             | 44          | 29               | 1            | 100          | 97              | 656          |
| November 2003         | 25             | 43          | 31               | 1            | 100          | 94              | 666          |
| December 2003         | 24             | 43          | 32               | 1            | 100          | 92              | 678          |
| January 2004          | 25             | 43          | 30               | 1            | 100          | 95              | 694          |
| February 2004         | 26             | 45          | 29               | 1            | 100          | 97              | 668          |
| March 2004            | 26             | 46          | 28               | 0            | 100          | 98              | 668          |
| April 2004            | 26             | 45          | 29               | 0            | 100          | 98              | 652          |
| May 2004              | 26             | 44          | 29               | 0            | 100          | 97              | 687          |
| June 2004             | 26             | 44          | 29               | 1            | 100          | 97              | 703          |
| July 2004             | 26             | 45          | 28               | 1            | 100          | 99              | 715          |
| August 2004           | 27             | 45          | 27               | 1            | 100          | 101             | 680          |
| September 2004        | 26             | 45          | 28               | 1            | 100          | 99              | 654          |
| October 2004          | 27             | 44          | 29               | 1            | 100          | 98              | 653          |
| November 2004         | 25             | 45          | 30               | 0            | 100          | 96              | 700          |
| December 2004         | 29             | 42          | 29               | 1            | 100          | 100             | 711          |
| January 2005          | 29             | 43          | 28               | 0            | 100          | 101             | 703          |
| February 2005         | 29             | 43          | 28               | 0            | 100          | 101             | 661          |
| March 2005            | 27             | 44          | 28               | 0            | 100          | 99              | 630          |
| April 2005            | 26             | 45          | 29               | 0            | 100          | 97              | 652          |
| May 2005              | 25             | 44          | 31               | 0            | 100          | 95              | 676          |
| June 2005             | 24             | 46          | 29               | 0            | 100          | 95              | 674          |
| July 2005             | 25             | 44          | 30               | 1            | 100          | 95              | 667          |
| August 2005           | 26             | 46          | 27               | 1            | 100          | 99              | 654          |
| September 2005        | 24             | 45          | 30               | 1            | 100          | 94              | 664          |
| October 2005          | 22             | 49          | 28               | 1            | 100          | 94              | 671          |
| November 2005         | 22             | 48          | 29               | 1            | 100          | 94              | 664          |
| December 2005         | 24             | 49          | 26               | 1            | 100          | 98              | 655          |
| January 2006          | 26             | 45          | 28               | 1            | 100          | 98              | 655          |
| February 2006         | 27             | 44          | 29               | 1            | 100          | 98              | 654          |
| March 2006            | 26             | 42          | 30               | 1            | 100          | 96              | 661          |
| April 2006            | 27             | 45          | 28               | 0            | 100          | 99              | 653          |

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

| <u>Date of Survey</u> |      | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| May                   | 2006 | 27             | 45          | 28               | 0            | 100          | 99              | 668          |
| June                  | 2006 | 27             | 46          | 26               | 0            | 100          | 101             | 674          |
| July                  | 2006 | 26             | 46          | 28               | 1            | 100          | 98              | 669          |
| August                | 2006 | 24             | 49          | 27               | 1            | 100          | 97              | 648          |
| September             | 2006 | 22             | 49          | 28               | 0            | 100          | 94              | 660          |
| October               | 2006 | 25             | 49          | 26               | 0            | 100          | 99              | 672          |
| November              | 2006 | 27             | 47          | 26               | 0            | 100          | 101             | 701          |
| December              | 2006 | 28             | 47          | 25               | 0            | 100          | 103             | 710          |
|                       |      |                |             |                  |              |              |                 |              |
| January               | 2007 | 28             | 46          | 26               | 0            | 100          | 103             | 701          |
| February              | 2007 | 31             | 44          | 25               | 0            | 100          | 107             | 686          |
| March                 | 2007 | 31             | 45          | 24               | 0            | 100          | 106             | 666          |
| April                 | 2007 | 30             | 45          | 25               | 0            | 100          | 105             | 682          |
| May                   | 2007 | 28             | 46          | 25               | 1            | 100          | 103             | 670          |
| June                  | 2007 | 30             | 44          | 24               | 1            | 100          | 106             | 686          |
| July                  | 2007 | 30             | 47          | 22               | 1            | 100          | 109             | 678          |
| August                | 2007 | 32             | 45          | 22               | 1            | 100          | 109             | 702          |
| September             | 2007 | 30             | 47          | 22               | 1            | 100          | 108             | 684          |
| October               | 2007 | 29             | 46          | 24               | 1            | 100          | 105             | 685          |
| November              | 2007 | 28             | 47          | 24               | 1            | 100          | 103             | 664          |
| December              | 2007 | 26             | 48          | 26               | 0            | 100          | 101             | 654          |
|                       |      |                |             |                  |              |              |                 |              |
| January               | 2008 | 26             | 50          | 24               | 0            | 100          | 101             | 636          |
| February              | 2008 | 23             | 53          | 24               | 0            | 100          | 99              | 650          |
| March                 | 2008 | 23             | 53          | 24               | 0            | 100          | 100             | 678          |
| April                 | 2008 | 22             | 50          | 28               | 0            | 100          | 94              | 681          |
| May                   | 2008 | 21             | 47          | 32               | 0            | 100          | 89              | 661          |
| June                  | 2008 | 20             | 45          | 35               | 1            | 100          | 85              | 632          |
| July                  | 2008 | 19             | 45          | 35               | 1            | 100          | 84              | 626          |
| August                | 2008 | 19             | 46          | 33               | 1            | 100          | 86              | 639          |
| September             | 2008 | 19             | 48          | 33               | 1            | 100          | 86              | 666          |
| October               | 2008 | 18             | 45          | 37               | 0            | 100          | 81              | 670          |
| November              | 2008 | 15             | 44          | 41               | 0            | 100          | 74              | 648          |
| December              | 2008 | 11             | 43          | 45               | 0            | 100          | 66              | 627          |
|                       |      |                |             |                  |              |              |                 |              |
| January               | 2009 | 10             | 42          | 48               | 0            | 100          | 62              | 616          |
| February              | 2009 | 9              | 42          | 48               | 0            | 100          | 61              | 630          |
| March                 | 2009 | 11             | 39          | 50               | 0            | 100          | 61              | 661          |
| April                 | 2009 | 11             | 42          | 47               | 0            | 100          | 63              | 680          |
| May                   | 2009 | 10             | 42          | 48               | 1            | 100          | 62              | 672          |
| June                  | 2009 | 9              | 42          | 48               | 1            | 100          | 61              | 640          |
| July                  | 2009 | 9              | 38          | 52               | 1            | 100          | 57              | 614          |
| August                | 2009 | 11             | 37          | 52               | 1            | 100          | 59              | 619          |
| September             | 2009 | 10             | 37          | 52               | 0            | 100          | 58              | 639          |
| October               | 2009 | 10             | 40          | 49               | 1            | 100          | 61              | 654          |
| November              | 2009 | 10             | 42          | 47               | 1            | 100          | 63              | 682          |
| December              | 2009 | 11             | 44          | 44               | 1            | 100          | 67              | 670          |
|                       |      |                |             |                  |              |              |                 |              |
| January               | 2010 | 11             | 47          | 41               | 1            | 100          | 70              | 665          |
| February              | 2010 | 11             | 47          | 41               | 1            | 100          | 70              | 622          |
| March                 | 2010 | 12             | 47          | 41               | 0            | 100          | 71              | 633          |
| April                 | 2010 | 12             | 44          | 44               | 0            | 100          | 67              | 658          |
| May                   | 2010 | 12             | 42          | 46               | 0            | 100          | 66              | 694          |
| June                  | 2010 | 12             | 41          | 46               | 1            | 100          | 67              | 686          |
| July                  | 2010 | 13             | 41          | 45               | 1            | 100          | 69              | 667          |

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

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| August 2010           | 14             | 42          | 43               | 1            | 100          | 71              | 629          |
| September 2010        | 13             | 40          | 47               | 1            | 100          | 66              | 610          |
| October 2010          | 12             | 42          | 46               | 0            | 100          | 66              | 638          |
| November 2010         | 11             | 42          | 47               | 0            | 100          | 64              | 674          |
| December 2010         | 11             | 45          | 44               | 0            | 100          | 66              | 723          |
| January 2011          | 11             | 45          | 44               | 0            | 100          | 67              | 694          |
| February 2011         | 12             | 46          | 41               | 1            | 100          | 72              | 675          |
| March 2011            | 11             | 47          | 41               | 1            | 100          | 70              | 640          |
| April 2011            | 13             | 45          | 42               | 1            | 100          | 71              | 641          |
| May 2011              | 12             | 43          | 45               | 0            | 100          | 67              | 641          |
| June 2011             | 13             | 41          | 46               | 0            | 100          | 67              | 649          |
| July 2011             | 12             | 41          | 47               | 0            | 100          | 64              | 629          |
| August 2011           | 10             | 41          | 48               | 0            | 100          | 62              | 637          |
| September 2011        | 10             | 43          | 47               | 0            | 100          | 63              | 627          |
| October 2011          | 11             | 40          | 49               | 1            | 100          | 62              | 646          |
| November 2011         | 11             | 40          | 49               | 0            | 100          | 62              | 645          |
| December 2011         | 12             | 39          | 49               | 1            | 100          | 63              | 645          |
| January 2012          | 11             | 42          | 47               | 0            | 100          | 64              | 641          |
| February 2012         | 12             | 44          | 43               | 0            | 100          | 69              | 649          |
| March 2012            | 13             | 46          | 41               | 0            | 100          | 72              | 665          |
| April 2012            | 14             | 46          | 39               | 1            | 100          | 75              | 687          |
| May 2012              | 14             | 43          | 41               | 1            | 100          | 73              | 687          |
| June 2012             | 14             | 43          | 42               | 1            | 100          | 72              | 684          |
| July 2012             | 14             | 43          | 41               | 1            | 100          | 73              | 673          |
| August 2012           | 14             | 45          | 39               | 2            | 100          | 75              | 669          |
| September 2012        | 15             | 45          | 38               | 2            | 100          | 78              | 687          |
| October 2012          | 17             | 44          | 38               | 1            | 100          | 79              | 697          |
| November 2012         | 18             | 44          | 37               | 0            | 100          | 81              | 702          |
| December 2012         | 18             | 43          | 39               | 0            | 100          | 79              | 698          |
| January 2013          | 18             | 43          | 39               | 0            | 100          | 79              | 708          |
| February 2013         | 17             | 40          | 43               | 0            | 100          | 74              | 714          |
| March 2013            | 19             | 40          | 40               | 0            | 100          | 79              | 725          |
| April 2013            | 19             | 43          | 38               | 0            | 100          | 81              | 715          |
| May 2013              | 20             | 46          | 33               | 0            | 100          | 87              | 706          |
| June 2013             | 18             | 47          | 35               | 0            | 100          | 82              | 687          |
| July 2013             | 18             | 45          | 36               | 0            | 100          | 82              | 705          |
| August 2013           | 17             | 45          | 38               | 1            | 100          | 79              | 732          |
| September 2013        | 19             | 43          | 38               | 0            | 100          | 80              | 757          |
| October 2013          | 18             | 43          | 38               | 1            | 100          | 80              | 772          |
| November 2013         | 20             | 43          | 36               | 1            | 100          | 85              | 769          |
| December 2013         | 20             | 46          | 33               | 1            | 100          | 87              | 784          |
| January 2014          | 22             | 47          | 30               | 1            | 100          | 92              | 797          |
| February 2014         | 22             | 47          | 31               | 0            | 100          | 90              | 817          |
| March 2014            | 22             | 46          | 32               | 1            | 100          | 90              | 811          |
| April 2014            | 21             | 45          | 34               | 0            | 100          | 88              | 800          |
| May 2014              | 21             | 46          | 32               | 1            | 100          | 89              | 784          |
| June 2014             | 22             | 45          | 32               | 0            | 100          | 90              | 792          |
| July 2014             | 22             | 44          | 33               | 1            | 100          | 89              | 812          |
| August 2014           | 23             | 43          | 33               | 0            | 100          | 90              | 833          |
| September 2014        | 25             | 43          | 31               | 1            | 100          | 93              | 865          |
| October 2014          | 27             | 43          | 30               | 1            | 100          | 97              | 880          |

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**(Three Month Moving Averages)**

| <u>Date of Survey</u> | <u>Gone Up</u> | <u>Same</u> | <u>Gone Down</u> | <u>DK,NA</u> | <u>Total</u> | <u>Relative</u> | <u>Cases</u> |
|-----------------------|----------------|-------------|------------------|--------------|--------------|-----------------|--------------|
| November 2014         | 27             | 43          | 29               | 1            | 100          | 98              | 900          |
| December 2014         | 26             | 43          | 29               | 1            | 100          | 97              | 895          |
| January 2015          | 25             | 44          | 30               | 1            | 100          | 96              | 902          |
| February 2015         | 25             | 45          | 30               | 0            | 100          | 95              | 919          |
| March 2015            | 26             | 42          | 32               | 0            | 100          | 94              | 918          |
| April 2015            | 25             | 43          | 31               | 0            | 100          | 94              | 930          |
| May 2015              | 26             | 42          | 32               | 0            | 100          | 94              | 920          |
| June 2015             | 27             | 43          | 30               | 0            | 100          | 96              | 925          |
| July 2015             | 26             | 43          | 30               | 1            | 100          | 96              | 899          |
| August 2015           | 26             | 45          | 29               | 0            | 100          | 97              | 962          |
| September 2015        | 24             | 47          | 29               | 1            | 100          | 95              | 943          |
| October 2015          | 26             | 44          | 30               | 1            | 100          | 96              | 969          |
| November 2015         | 26             | 43          | 31               | 1            | 100          | 95              | 913          |
| December 2015         | 28             | 41          | 30               | 0            | 100          | 98              | 957          |
| January 2016          | 28             | 43          | 29               | 0            | 100          | 98              | 930          |
| February 2016         | 27             | 45          | 28               | 0            | 100          | 99              | 942          |
| March 2016            | 27             | 45          | 28               | 0            | 100          | 99              | 938          |
| April 2016            | 27             | 44          | 28               | 0            | 100          | 99              | 971          |
| May 2016              | 29             | 42          | 29               | 0            | 100          | 100             | 1001         |
| June 2016             | 27             | 44          | 28               | 0            | 100          | 99              | 997          |
| July 2016             | 26             | 44          | 29               | 1            | 100          | 98              | 1014         |
| August 2016           | 26             | 44          | 29               | 1            | 100          | 97              | 1000         |
| September 2016        | 26             | 44          | 29               | 1            | 100          | 97              | 1049         |
| October 2016          | 27             | 46          | 27               | 0            | 100          | 99              | 1056         |
| November 2016         | 27             | 46          | 27               | 0            | 100          | 101             | 1126         |
| December 2016         | 29             | 45          | 26               | 0            | 100          | 103             | 1126         |
| January 2017          | 30             | 45          | 25               | 0            | 100          | 104             | 1152         |
| February 2017         | 30             | 44          | 25               | 0            | 100          | 105             | 1120         |
| March 2017            | 31             | 46          | 23               | 1            | 100          | 108             | 1101         |
| April 2017            | 31             | 46          | 22               | 1            | 100          | 109             | 1105         |
| May 2017              | 32             | 45          | 21               | 1            | 100          | 111             | 1117         |
| June 2017             | 33             | 44          | 22               | 1            | 100          | 111             | 1155         |
| July 2017             | 35             | 42          | 21               | 1            | 100          | 114             | 1148         |
| August 2017           | 34             | 45          | 20               | 1            | 100          | 114             | 1141         |
| September 2017        | 33             | 46          | 20               | 1            | 100          | 113             | 1127         |
| October 2017          | 31             | 49          | 19               | 1            | 100          | 112             | 1128         |
| November 2017         | 31             | 48          | 20               | 1            | 100          | 110             | 1123         |
| December 2017         | 32             | 46          | 22               | 0            | 100          | 110             | 1122         |
| January 2018          | 33             | 43          | 23               | 1            | 100          | 109             | 1139         |
| February 2018         | 35             | 41          | 23               | 1            | 100          | 111             | 1136         |