

# INCOME BOTTOM THIRD

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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?"

| Date of Survey |      | 0% | 1-24% | 25-49% | 50% | 51-74% | 75-99% | 100% | DK,NA | Total | Mean | Cases |
|----------------|------|----|-------|--------|-----|--------|--------|------|-------|-------|------|-------|
| February       | 1998 | 24 | 27    | 8      | 16  | 3      | 5      | 7    | 9     | 100   | 29.8 | 362   |
| March          | 1998 | 19 | 30    | 9      | 14  | 4      | 5      | 7    | 12    | 100   | 31.3 | 349   |
| April          | 1998 | 21 | 28    | 9      | 14  | 4      | 5      | 7    | 12    | 100   | 31.9 | 342   |
| May            | 1998 | 23 | 28    | 9      | 13  | 4      | 6      | 6    | 10    | 100   | 30.5 | 329   |
| June           | 1998 | 24 | 28    | 9      | 16  | 4      | 8      | 6    | 6     | 100   | 30.7 | 339   |
| July           | 1998 | 23 | 31    | 11     | 14  | 4      | 8      | 4    | 4     | 100   | 28.9 | 342   |
| August         | 1998 | 20 | 30    | 12     | 15  | 3      | 9      | 4    | 8     | 100   | 30.2 | 344   |
| September      | 1998 | 19 | 32    | 12     | 13  | 2      | 8      | 4    | 11    | 100   | 28.8 | 331   |
| October        | 1998 | 17 | 29    | 12     | 16  | 3      | 7      | 4    | 12    | 100   | 31.6 | 333   |
| November       | 1998 | 18 | 29    | 12     | 15  | 5      | 7      | 5    | 9     | 100   | 31.8 | 336   |
| December       | 1998 | 19 | 26    | 14     | 18  | 6      | 7      | 5    | 6     | 100   | 33.1 | 342   |
|                |      |    |       |        |     |        |        |      |       |       |      |       |
| January        | 1999 | 18 | 29    | 13     | 16  | 6      | 7      | 4    | 7     | 100   | 30.8 | 340   |
| February       | 1999 | 18 | 27    | 13     | 18  | 5      | 7      | 4    | 8     | 100   | 31.1 | 338   |
| March          | 1999 | 18 | 29    | 11     | 19  | 4      | 6      | 3    | 9     | 100   | 30.3 | 318   |
| April          | 1999 | 18 | 30    | 14     | 16  | 2      | 7      | 5    | 8     | 100   | 30.9 | 296   |
| May            | 1999 | 18 | 32    | 15     | 16  | 2      | 7      | 4    | 6     | 100   | 29.9 | 275   |
| June           | 1999 | 16 | 33    | 14     | 17  | 2      | 8      | 3    | 7     | 100   | 30.3 | 275   |
| July           | 1999 | 18 | 32    | 10     | 20  | 3      | 7      | 2    | 7     | 100   | 29.6 | 299   |
| August         | 1999 | 16 | 32    | 8      | 20  | 4      | 7      | 2    | 10    | 100   | 30.1 | 313   |
| September      | 1999 | 17 | 29    | 11     | 19  | 5      | 7      | 2    | 11    | 100   | 30.3 | 327   |
| October        | 1999 | 16 | 30    | 13     | 18  | 4      | 7      | 2    | 11    | 100   | 30.2 | 327   |
| November       | 1999 | 18 | 28    | 14     | 18  | 2      | 7      | 4    | 10    | 100   | 30.9 | 321   |
| December       | 1999 | 19 | 29    | 13     | 17  | 1      | 6      | 4    | 10    | 100   | 29.8 | 334   |
|                |      |    |       |        |     |        |        |      |       |       |      |       |
| January        | 2000 | 19 | 26    | 12     | 20  | 2      | 6      | 5    | 9     | 100   | 32.2 | 321   |
| February       | 2000 | 18 | 25    | 11     | 20  | 4      | 7      | 5    | 10    | 100   | 33.5 | 331   |
| March          | 2000 | 18 | 24    | 13     | 17  | 6      | 8      | 4    | 10    | 100   | 34.0 | 342   |
| April          | 2000 | 18 | 28    | 12     | 13  | 6      | 8      | 4    | 11    | 100   | 32.4 | 352   |
| May            | 2000 | 19 | 32    | 11     | 11  | 5      | 8      | 4    | 11    | 100   | 29.3 | 350   |
| June           | 2000 | 17 | 33    | 11     | 13  | 4      | 8      | 4    | 10    | 100   | 29.9 | 333   |
| July           | 2000 | 17 | 32    | 11     | 14  | 4      | 9      | 2    | 10    | 100   | 29.8 | 355   |
| August         | 2000 | 17 | 31    | 13     | 15  | 3      | 9      | 2    | 10    | 100   | 30.1 | 365   |
| September      | 2000 | 20 | 30    | 13     | 15  | 2      | 8      | 2    | 11    | 100   | 28.4 | 386   |
| October        | 2000 | 20 | 28    | 11     | 16  | 1      | 9      | 4    | 11    | 100   | 30.0 | 382   |
| November       | 2000 | 19 | 28    | 11     | 17  | 2      | 9      | 4    | 9     | 100   | 31.8 | 386   |
| December       | 2000 | 19 | 25    | 10     | 18  | 3      | 8      | 6    | 10    | 100   | 33.4 | 371   |
|                |      |    |       |        |     |        |        |      |       |       |      |       |
| January        | 2001 | 17 | 26    | 12     | 19  | 5      | 7      | 5    | 9     | 100   | 33.0 | 372   |
| February       | 2001 | 17 | 25    | 14     | 18  | 4      | 7      | 5    | 11    | 100   | 32.2 | 365   |
| March          | 2001 | 16 | 29    | 14     | 16  | 4      | 8      | 5    | 9     | 100   | 32.2 | 362   |
| April          | 2001 | 19 | 29    | 12     | 17  | 3      | 10     | 4    | 6     | 100   | 31.8 | 347   |
| May            | 2001 | 21 | 29    | 11     | 19  | 3      | 8      | 4    | 5     | 100   | 30.3 | 344   |
| June           | 2001 | 23 | 26    | 13     | 17  | 3      | 9      | 2    | 6     | 100   | 29.3 | 347   |
| July           | 2001 | 22 | 26    | 12     | 16  | 4      | 9      | 3    | 7     | 100   | 30.0 | 356   |
| August         | 2001 | 20 | 26    | 14     | 17  | 4      | 8      | 4    | 7     | 100   | 30.9 | 357   |
| September      | 2001 | 18 | 28    | 14     | 19  | 3      | 7      | 5    | 5     | 100   | 32.2 | 353   |
| October        | 2001 | 16 | 26    | 15     | 20  | 4      | 8      | 6    | 5     | 100   | 34.9 | 359   |
| November       | 2001 | 16 | 25    | 12     | 21  | 5      | 9      | 7    | 7     | 100   | 36.6 | 361   |
| December       | 2001 | 17 | 22    | 10     | 21  | 4      | 9      | 6    | 10    | 100   | 36.8 | 366   |
|                |      |    |       |        |     |        |        |      |       |       |      |       |
| January        | 2002 | 19 | 23    | 9      | 19  | 2      | 10     | 5    | 12    | 100   | 34.9 | 353   |
| February       | 2002 | 21 | 25    | 12     | 15  | 4      | 10     | 4    | 10    | 100   | 32.2 | 354   |
| March          | 2002 | 20 | 26    | 11     | 17  | 5      | 8      | 3    | 10    | 100   | 31.5 | 359   |

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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 | 18        | 27           | 13            | 18         | 5             | 7             | 5           | 7            | 100          | 32.3        | 370          |
| May                   | 2002 | 18        | 24           | 12            | 19         | 5             | 10            | 6           | 6            | 100          | 34.7        | 366          |
| June                  | 2002 | 18        | 26           | 14            | 16         | 5             | 10            | 6           | 5            | 100          | 34.1        | 370          |
| July                  | 2002 | 20        | 26           | 14            | 15         | 4             | 10            | 4           | 7            | 100          | 32.1        | 364          |
| August                | 2002 | 20        | 28           | 15            | 13         | 5             | 8             | 4           | 7            | 100          | 30.3        | 392          |
| September             | 2002 | 18        | 28           | 16            | 15         | 5             | 7             | 3           | 8            | 100          | 31.1        | 387          |
| October               | 2002 | 17        | 27           | 16            | 16         | 7             | 7             | 3           | 8            | 100          | 32.5        | 401          |
| November              | 2002 | 16        | 28           | 15            | 17         | 7             | 7             | 3           | 7            | 100          | 33.1        | 386          |
| December              | 2002 | 18        | 29           | 15            | 15         | 5             | 9             | 3           | 5            | 100          | 31.8        | 390          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2003 | 19        | 32           | 13            | 15         | 5             | 9             | 3           | 5            | 100          | 30.4        | 383          |
| February              | 2003 | 18        | 32           | 13            | 16         | 5             | 7             | 4           | 6            | 100          | 30.8        | 388          |
| March                 | 2003 | 19        | 29           | 13            | 19         | 5             | 4             | 5           | 6            | 100          | 30.8        | 374          |
| April                 | 2003 | 20        | 26           | 13            | 21         | 4             | 5             | 5           | 6            | 100          | 31.4        | 372          |
| May                   | 2003 | 20        | 28           | 12            | 20         | 3             | 6             | 5           | 6            | 100          | 31.5        | 369          |
| June                  | 2003 | 20        | 28           | 14            | 18         | 2             | 8             | 5           | 6            | 100          | 31.4        | 380          |
| July                  | 2003 | 20        | 28           | 14            | 17         | 2             | 9             | 4           | 5            | 100          | 30.8        | 394          |
| August                | 2003 | 23        | 25           | 14            | 18         | 3             | 9             | 4           | 4            | 100          | 30.1        | 394          |
| September             | 2003 | 24        | 26           | 14            | 16         | 5             | 9             | 3           | 4            | 100          | 29.3        | 403          |
| October               | 2003 | 23        | 26           | 16            | 16         | 5             | 8             | 3           | 4            | 100          | 30.2        | 403          |
| November              | 2003 | 21        | 27           | 15            | 16         | 7             | 9             | 2           | 4            | 100          | 30.6        | 403          |
| December              | 2003 | 21        | 27           | 13            | 18         | 5             | 9             | 3           | 4            | 100          | 31.4        | 400          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2004 | 21        | 26           | 13            | 21         | 6             | 8             | 2           | 4            | 100          | 31.3        | 392          |
| February              | 2004 | 22        | 26           | 14            | 19         | 4             | 7             | 3           | 4            | 100          | 30.5        | 388          |
| March                 | 2004 | 21        | 25           | 14            | 19         | 5             | 8             | 3           | 4            | 100          | 32.1        | 383          |
| April                 | 2004 | 24        | 25           | 14            | 14         | 4             | 12            | 4           | 3            | 100          | 32.3        | 399          |
| May                   | 2004 | 22        | 23           | 14            | 17         | 4             | 11            | 5           | 3            | 100          | 34.0        | 404          |
| June                  | 2004 | 21        | 25           | 15            | 18         | 3             | 9             | 5           | 3            | 100          | 32.7        | 411          |
| July                  | 2004 | 21        | 26           | 13            | 21         | 4             | 6             | 5           | 4            | 100          | 31.7        | 400          |
| August                | 2004 | 20        | 29           | 14            | 17         | 4             | 7             | 4           | 4            | 100          | 30.5        | 405          |
| September             | 2004 | 21        | 31           | 13            | 15         | 4             | 8             | 4           | 5            | 100          | 29.7        | 416          |
| October               | 2004 | 20        | 33           | 12            | 16         | 5             | 7             | 5           | 3            | 100          | 30.6        | 405          |
| November              | 2004 | 22        | 32           | 12            | 15         | 5             | 6             | 4           | 3            | 100          | 29.0        | 398          |
| December              | 2004 | 20        | 31           | 11            | 17         | 5             | 6             | 6           | 4            | 100          | 30.9        | 382          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2005 | 21        | 32           | 12            | 14         | 4             | 8             | 5           | 5            | 100          | 29.7        | 393          |
| February              | 2005 | 19        | 30           | 12            | 17         | 4             | 9             | 6           | 3            | 100          | 33.3        | 393          |
| March                 | 2005 | 21        | 26           | 13            | 16         | 5             | 11            | 5           | 3            | 100          | 34.0        | 398          |
| April                 | 2005 | 20        | 28           | 12            | 16         | 5             | 11            | 5           | 4            | 100          | 33.7        | 392          |
| May                   | 2005 | 18        | 32           | 13            | 16         | 4             | 9             | 5           | 3            | 100          | 32.1        | 382          |
| June                  | 2005 | 16        | 36           | 13            | 15         | 3             | 8             | 5           | 3            | 100          | 31.5        | 378          |
| July                  | 2005 | 19        | 31           | 12            | 17         | 5             | 8             | 5           | 3            | 100          | 32.8        | 374          |
| August                | 2005 | 19        | 29           | 11            | 18         | 6             | 8             | 5           | 4            | 100          | 32.8        | 382          |
| September             | 2005 | 22        | 28           | 11            | 18         | 6             | 7             | 5           | 4            | 100          | 31.4        | 385          |
| October               | 2005 | 19        | 31           | 13            | 17         | 5             | 6             | 6           | 4            | 100          | 31.9        | 391          |
| November              | 2005 | 19        | 30           | 14            | 16         | 5             | 8             | 5           | 3            | 100          | 32.6        | 388          |
| December              | 2005 | 19        | 29           | 15            | 16         | 4             | 9             | 5           | 3            | 100          | 32.6        | 384          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2006 | 20        | 28           | 17            | 17         | 3             | 8             | 4           | 3            | 100          | 31.6        | 370          |
| February              | 2006 | 21        | 27           | 17            | 17         | 4             | 6             | 5           | 3            | 100          | 31.4        | 374          |
| March                 | 2006 | 20        | 30           | 14            | 18         | 4             | 6             | 5           | 3            | 100          | 31.7        | 375          |
| April                 | 2006 | 21        | 28           | 13            | 17         | 4             | 7             | 5           | 5            | 100          | 31.7        | 387          |
| May                   | 2006 | 21        | 32           | 13            | 15         | 2             | 8             | 5           | 5            | 100          | 29.4        | 388          |
| June                  | 2006 | 20        | 30           | 15            | 15         | 2             | 7             | 4           | 6            | 100          | 29.5        | 381          |
| July                  | 2006 | 20        | 32           | 14            | 18         | 2             | 5             | 4           | 5            | 100          | 28.2        | 370          |
| August                | 2006 | 22        | 31           | 12            | 20         | 3             | 4             | 3           | 5            | 100          | 27.9        | 379          |

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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        | 23        | 31           | 11            | 18         | 4             | 5             | 3           | 3            | 100          | 28.1        | 399          |
| October 2006          | 23        | 28           | 12            | 18         | 5             | 8             | 3           | 3            | 100          | 30.0        | 415          |
| November 2006         | 22        | 24           | 17            | 16         | 5             | 10            | 3           | 3            | 100          | 31.6        | 420          |
| December 2006         | 20        | 24           | 19            | 16         | 3             | 12            | 3           | 3            | 100          | 32.5        | 417          |
| January 2007          | 19        | 26           | 19            | 15         | 4             | 11            | 3           | 3            | 100          | 32.4        | 410          |
| February 2007         | 18        | 27           | 15            | 18         | 5             | 10            | 4           | 5            | 100          | 33.4        | 394          |
| March 2007            | 18        | 26           | 16            | 18         | 5             | 8             | 4           | 5            | 100          | 32.8        | 383          |
| April 2007            | 17        | 27           | 15            | 20         | 4             | 9             | 4           | 4            | 100          | 33.8        | 391          |
| May 2007              | 18        | 25           | 15            | 20         | 5             | 10            | 4           | 3            | 100          | 33.9        | 403          |
| June 2007             | 19        | 26           | 12            | 21         | 5             | 8             | 5           | 3            | 100          | 33.4        | 408          |
| July 2007             | 22        | 25           | 13            | 17         | 6             | 9             | 4           | 4            | 100          | 32.7        | 408          |
| August 2007           | 23        | 27           | 12            | 16         | 4             | 9             | 4           | 4            | 100          | 31.3        | 397          |
| September 2007        | 23        | 27           | 13            | 16         | 4             | 9             | 4           | 4            | 100          | 31.5        | 389          |
| October 2007          | 20        | 29           | 15            | 17         | 2             | 7             | 4           | 5            | 100          | 30.3        | 381          |
| November 2007         | 20        | 29           | 14            | 18         | 2             | 6             | 5           | 5            | 100          | 30.4        | 381          |
| December 2007         | 22        | 28           | 13            | 19         | 3             | 5             | 4           | 5            | 100          | 29.7        | 385          |
| January 2008          | 24        | 27           | 11            | 21         | 3             | 6             | 4           | 3            | 100          | 30.0        | 402          |
| February 2008         | 22        | 28           | 14            | 19         | 4             | 6             | 4           | 3            | 100          | 30.3        | 395          |
| March 2008            | 20        | 30           | 13            | 18         | 3             | 9             | 5           | 3            | 100          | 31.6        | 381          |
| April 2008            | 18        | 30           | 14            | 18         | 3             | 8             | 5           | 3            | 100          | 32.5        | 366          |
| May 2008              | 18        | 29           | 13            | 19         | 3             | 10            | 5           | 3            | 100          | 33.3        | 373          |
| June 2008             | 18        | 28           | 12            | 19         | 3             | 8             | 7           | 4            | 100          | 34.0        | 392          |
| July 2008             | 19        | 27           | 12            | 20         | 3             | 8             | 6           | 5            | 100          | 34.2        | 410          |
| August 2008           | 19        | 28           | 13            | 19         | 4             | 6             | 6           | 5            | 100          | 32.7        | 402          |
| September 2008        | 17        | 29           | 15            | 20         | 4             | 7             | 4           | 4            | 100          | 32.1        | 384          |
| October 2008          | 17        | 30           | 16            | 17         | 5             | 7             | 4           | 5            | 100          | 31.3        | 377          |
| November 2008         | 19        | 29           | 16            | 17         | 3             | 8             | 5           | 5            | 100          | 31.8        | 405          |
| December 2008         | 19        | 29           | 14            | 17         | 3             | 8             | 5           | 4            | 100          | 32.2        | 416          |
| January 2009          | 18        | 30           | 12            | 20         | 2             | 8             | 5           | 4            | 100          | 32.2        | 417          |
| February 2009         | 17        | 28           | 11            | 22         | 4             | 9             | 4           | 4            | 100          | 33.4        | 398          |
| March 2009            | 16        | 27           | 14            | 22         | 5             | 8             | 5           | 4            | 100          | 34.4        | 408          |
| April 2009            | 18        | 26           | 13            | 20         | 6             | 8             | 5           | 4            | 100          | 34.2        | 406          |
| May 2009              | 17        | 29           | 13            | 20         | 5             | 6             | 6           | 4            | 100          | 33.8        | 430          |
| June 2009             | 19        | 30           | 10            | 20         | 4             | 6             | 5           | 5            | 100          | 32.1        | 424          |
| July 2009             | 18        | 28           | 9             | 20         | 5             | 9             | 6           | 5            | 100          | 34.6        | 423          |
| August 2009           | 20        | 25           | 10            | 21         | 5             | 10            | 4           | 5            | 100          | 34.6        | 407          |
| September 2009        | 17        | 27           | 12            | 19         | 6             | 10            | 4           | 6            | 100          | 35.0        | 425          |
| October 2009          | 21        | 25           | 14            | 20         | 5             | 8             | 4           | 4            | 100          | 32.9        | 424          |
| November 2009         | 22        | 28           | 14            | 18         | 3             | 8             | 5           | 3            | 100          | 31.4        | 421          |
| December 2009         | 25        | 25           | 14            | 17         | 3             | 7             | 5           | 4            | 100          | 30.2        | 413          |
| January 2010          | 21        | 26           | 14            | 17         | 2             | 8             | 6           | 5            | 100          | 31.7        | 413          |
| February 2010         | 20        | 24           | 14            | 17         | 4             | 9             | 6           | 6            | 100          | 34.1        | 408          |
| March 2010            | 17        | 27           | 14            | 17         | 4             | 11            | 7           | 4            | 100          | 35.6        | 403          |
| April 2010            | 19        | 28           | 12            | 18         | 4             | 9             | 6           | 4            | 100          | 34.3        | 398          |
| May 2010              | 18        | 28           | 13            | 20         | 4             | 8             | 5           | 4            | 100          | 33.6        | 407          |
| June 2010             | 23        | 25           | 11            | 22         | 4             | 6             | 4           | 4            | 100          | 31.9        | 410          |
| July 2010             | 23        | 26           | 12            | 19         | 5             | 8             | 3           | 3            | 100          | 31.8        | 420          |
| August 2010           | 23        | 27           | 12            | 19         | 4             | 8             | 4           | 3            | 100          | 31.9        | 419          |
| September 2010        | 21        | 27           | 13            | 18         | 6             | 9             | 4           | 2            | 100          | 32.2        | 419          |
| October 2010          | 24        | 26           | 13            | 20         | 4             | 6             | 4           | 3            | 100          | 29.8        | 408          |
| November 2010         | 26        | 26           | 13            | 19         | 5             | 4             | 4           | 3            | 100          | 28.3        | 414          |
| December 2010         | 26        | 28           | 12            | 19         | 3             | 4             | 4           | 4            | 100          | 27.6        | 417          |

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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 | 24        | 28           | 12            | 17         | 4             | 7             | 4           | 3            | 100          | 29.5        | 435          |
| February              | 2011 | 24        | 27           | 12            | 17         | 4             | 9             | 4           | 3            | 100          | 31.1        | 433          |
| March                 | 2011 | 22        | 30           | 11            | 17         | 5             | 8             | 3           | 3            | 100          | 30.0        | 429          |
| April                 | 2011 | 21        | 30           | 12            | 19         | 4             | 7             | 3           | 3            | 100          | 30.0        | 409          |
| May                   | 2011 | 20        | 31           | 12            | 21         | 5             | 6             | 3           | 2            | 100          | 29.6        | 403          |
| June                  | 2011 | 20        | 29           | 13            | 19         | 5             | 9             | 3           | 3            | 100          | 31.7        | 400          |
| July                  | 2011 | 20        | 29           | 13            | 17         | 5             | 8             | 3           | 5            | 100          | 30.7        | 413          |
| August                | 2011 | 21        | 28           | 13            | 16         | 4             | 10            | 4           | 5            | 100          | 31.6        | 427          |
| September             | 2011 | 23        | 26           | 13            | 19         | 4             | 7             | 4           | 4            | 100          | 30.6        | 424          |
| October               | 2011 | 21        | 26           | 14            | 19         | 4             | 8             | 4           | 4            | 100          | 31.9        | 421          |
| November              | 2011 | 19        | 26           | 17            | 18         | 4             | 7             | 4           | 5            | 100          | 31.7        | 410          |
| December              | 2011 | 18        | 26           | 17            | 17         | 4             | 9             | 4           | 5            | 100          | 32.7        | 404          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2012 | 20        | 24           | 15            | 19         | 5             | 9             | 4           | 4            | 100          | 33.2        | 408          |
| February              | 2012 | 19        | 25           | 14            | 18         | 5             | 10            | 4           | 4            | 100          | 34.1        | 413          |
| March                 | 2012 | 17        | 27           | 16            | 17         | 6             | 10            | 4           | 4            | 100          | 34.4        | 431          |
| April                 | 2012 | 17        | 29           | 17            | 16         | 5             | 9             | 4           | 3            | 100          | 33.5        | 430          |
| May                   | 2012 | 18        | 30           | 16            | 17         | 6             | 6             | 3           | 5            | 100          | 31.8        | 412          |
| June                  | 2012 | 18        | 29           | 14            | 19         | 6             | 6             | 3           | 6            | 100          | 31.6        | 418          |
| July                  | 2012 | 19        | 27           | 16            | 17         | 5             | 6             | 4           | 6            | 100          | 31.1        | 413          |
| August                | 2012 | 20        | 27           | 16            | 16         | 4             | 8             | 4           | 4            | 100          | 31.7        | 426          |
| September             | 2012 | 21        | 26           | 18            | 14         | 3             | 8             | 5           | 5            | 100          | 31.6        | 427          |
| October               | 2012 | 21        | 26           | 17            | 15         | 4             | 8             | 5           | 5            | 100          | 32.2        | 429          |
| November              | 2012 | 20        | 26           | 16            | 14         | 4             | 9             | 5           | 5            | 100          | 32.0        | 451          |
| December              | 2012 | 20        | 26           | 14            | 17         | 5             | 9             | 5           | 4            | 100          | 32.7        | 459          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2013 | 20        | 28           | 14            | 15         | 4             | 9             | 6           | 3            | 100          | 32.8        | 458          |
| February              | 2013 | 20        | 29           | 13            | 16         | 5             | 8             | 6           | 3            | 100          | 32.6        | 437          |
| March                 | 2013 | 20        | 31           | 13            | 15         | 4             | 8             | 5           | 3            | 100          | 30.7        | 408          |
| April                 | 2013 | 21        | 30           | 13            | 17         | 5             | 7             | 5           | 3            | 100          | 30.6        | 406          |
| May                   | 2013 | 21        | 31           | 13            | 17         | 4             | 8             | 4           | 3            | 100          | 30.0        | 414          |
| June                  | 2013 | 20        | 29           | 14            | 16         | 4             | 8             | 5           | 3            | 100          | 32.2        | 430          |
| July                  | 2013 | 21        | 27           | 15            | 17         | 5             | 7             | 4           | 5            | 100          | 31.9        | 433          |
| August                | 2013 | 23        | 28           | 14            | 15         | 5             | 6             | 3           | 5            | 100          | 29.3        | 432          |
| September             | 2013 | 22        | 29           | 13            | 16         | 5             | 7             | 2           | 5            | 100          | 29.1        | 423          |
| October               | 2013 | 21        | 33           | 11            | 11         | 6             | 9             | 4           | 5            | 100          | 29.4        | 418          |
| November              | 2013 | 22        | 31           | 10            | 13         | 6             | 10            | 3           | 4            | 100          | 30.4        | 410          |
| December              | 2013 | 25        | 31           | 9             | 14         | 6             | 9             | 3           | 3            | 100          | 28.4        | 419          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2014 | 26        | 30           | 13            | 15         | 4             | 8             | 2           | 2            | 100          | 27.0        | 429          |
| February              | 2014 | 24        | 31           | 14            | 16         | 3             | 9             | 2           | 2            | 100          | 27.6        | 428          |
| March                 | 2014 | 25        | 30           | 15            | 14         | 4             | 7             | 2           | 3            | 100          | 27.5        | 401          |
| April                 | 2014 | 23        | 31           | 14            | 14         | 5             | 7             | 4           | 2            | 100          | 28.9        | 401          |
| May                   | 2014 | 24        | 29           | 15            | 15         | 5             | 7             | 4           | 2            | 100          | 29.5        | 397          |
| June                  | 2014 | 23        | 30           | 13            | 15         | 5             | 9             | 4           | 1            | 100          | 30.0        | 421          |
| July                  | 2014 | 26        | 29           | 12            | 13         | 4             | 9             | 4           | 2            | 100          | 29.1        | 408          |
| August                | 2014 | 25        | 29           | 10            | 16         | 5             | 8             | 5           | 2            | 100          | 30.1        | 397          |
| September             | 2014 | 24        | 29           | 12            | 15         | 5             | 8             | 5           | 2            | 100          | 30.3        | 389          |
| October               | 2014 | 23        | 27           | 11            | 19         | 4             | 8             | 4           | 3            | 100          | 31.3        | 397          |
| November              | 2014 | 24        | 27           | 13            | 17         | 4             | 9             | 4           | 3            | 100          | 30.7        | 399          |
| December              | 2014 | 25        | 24           | 14            | 18         | 4             | 8             | 4           | 2            | 100          | 31.5        | 383          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2015 | 22        | 26           | 17            | 16         | 6             | 8             | 5           | 1            | 100          | 32.5        | 375          |
| February              | 2015 | 19        | 28           | 17            | 16         | 6             | 8             | 6           | 2            | 100          | 33.4        | 379          |
| March                 | 2015 | 18        | 31           | 16            | 14         | 5             | 8             | 6           | 2            | 100          | 32.6        | 399          |
| April                 | 2015 | 19        | 29           | 14            | 16         | 6             | 8             | 5           | 2            | 100          | 33.2        | 399          |
| May                   | 2015 | 22        | 26           | 13            | 17         | 7             | 10            | 4           | 2            | 100          | 33.1        | 417          |

# INCOME BOTTOM THIRD

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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 | 23        | 28           | 10            | 17         | 6             | 10            | 5           | 2            | 100          | 33.6        | 408          |
| July                  | 2015 | 22        | 31           | 10            | 18         | 4             | 9             | 4           | 2            | 100          | 31.5        | 402          |
| August                | 2015 | 21        | 32           | 10            | 18         | 5             | 8             | 4           | 1            | 100          | 31.3        | 411          |
| September             | 2015 | 22        | 31           | 10            | 18         | 5             | 8             | 4           | 1            | 100          | 30.9        | 405          |
| October               | 2015 | 23        | 28           | 10            | 17         | 6             | 10            | 4           | 2            | 100          | 32.2        | 412          |
| November              | 2015 | 24        | 29           | 12            | 17         | 4             | 9             | 4           | 1            | 100          | 30.3        | 396          |
| December              | 2015 | 22        | 29           | 14            | 16         | 5             | 8             | 3           | 2            | 100          | 30.4        | 403          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2016 | 22        | 30           | 14            | 14         | 6             | 7             | 4           | 2            | 100          | 30.0        | 409          |
| February              | 2016 | 20        | 32           | 12            | 14         | 6             | 8             | 4           | 3            | 100          | 30.9        | 405          |
| March                 | 2016 | 21        | 30           | 11            | 15         | 6             | 8             | 6           | 2            | 100          | 32.0        | 417          |
| April                 | 2016 | 24        | 29           | 11            | 15         | 5             | 10            | 5           | 1            | 100          | 30.7        | 421          |
| May                   | 2016 | 24        | 30           | 13            | 14         | 4             | 8             | 5           | 1            | 100          | 29.7        | 428          |
| June                  | 2016 | 24        | 33           | 14            | 14         | 3             | 7             | 3           | 1            | 100          | 27.4        | 412          |
| July                  | 2016 | 24        | 33           | 14            | 15         | 5             | 5             | 4           | 1            | 100          | 27.4        | 421          |
| August                | 2016 | 23        | 34           | 12            | 15         | 4             | 6             | 5           | 1            | 100          | 27.9        | 432          |
| September             | 2016 | 24        | 32           | 12            | 15         | 4             | 8             | 4           | 1            | 100          | 28.5        | 464          |
| October               | 2016 | 22        | 32           | 14            | 12         | 3             | 10            | 4           | 2            | 100          | 29.5        | 463          |
| November              | 2016 | 24        | 31           | 14            | 12         | 4             | 9             | 4           | 2            | 100          | 29.2        | 477          |
| December              | 2016 | 24        | 30           | 13            | 12         | 5             | 9             | 5           | 2            | 100          | 29.9        | 478          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2017 | 23        | 31           | 13            | 15         | 6             | 8             | 3           | 2            | 100          | 29.4        | 486          |
| February              | 2017 | 21        | 31           | 13            | 15         | 6             | 10            | 3           | 2            | 100          | 30.9        | 479          |
| March                 | 2017 | 23        | 27           | 12            | 18         | 6             | 10            | 3           | 2            | 100          | 32.2        | 475          |
| April                 | 2017 | 23        | 26           | 11            | 17         | 5             | 12            | 4           | 2            | 100          | 32.8        | 475          |
| May                   | 2017 | 24        | 24           | 11            | 18         | 5             | 12            | 3           | 2            | 100          | 32.7        | 468          |
| June                  | 2017 | 23        | 25           | 14            | 15         | 6             | 12            | 3           | 1            | 100          | 33.1        | 466          |
| July                  | 2017 | 23        | 24           | 14            | 15         | 8             | 11            | 4           | 1            | 100          | 33.5        | 460          |
| August                | 2017 | 21        | 25           | 15            | 14         | 10            | 11            | 4           | 1            | 100          | 34.7        | 468          |
| September             | 2017 | 21        | 27           | 13            | 14         | 8             | 11            | 4           | 2            | 100          | 33.1        | 475          |
| October               | 2017 | 22        | 29           | 12            | 13         | 6             | 10            | 4           | 2            | 100          | 31.7        | 480          |
| November              | 2017 | 22        | 31           | 13            | 15         | 4             | 9             | 5           | 2            | 100          | 31.0        | 481          |
| December              | 2017 | 21        | 31           | 13            | 15         | 5             | 8             | 5           | 2            | 100          | 31.4        | 472          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2018 | 21        | 28           | 15            | 17         | 5             | 8             | 4           | 1            | 100          | 31.6        | 478          |
| February              | 2018 | 25        | 26           | 13            | 16         | 6             | 9             | 4           | 1            | 100          | 30.8        | 475          |
| March                 | 2018 | 24        | 25           | 13            | 18         | 4             | 10            | 5           | 0            | 100          | 31.6        | 481          |
| April                 | 2018 | 25        | 25           | 14            | 16         | 5             | 11            | 4           | 1            | 100          | 31.3        | 467          |
| May                   | 2018 | 24        | 29           | 15            | 15         | 5             | 9             | 3           | 1            | 100          | 29.9        | 468          |
| June                  | 2018 | 23        | 29           | 15            | 15         | 6             | 9             | 2           | 1            | 100          | 29.5        | 464          |
| July                  | 2018 | 20        | 31           | 13            | 16         | 7             | 9             | 3           | 1            | 100          | 31.5        | 465          |
| August                | 2018 | 22        | 29           | 12            | 15         | 7             | 8             | 4           | 2            | 100          | 30.5        | 458          |
| September             | 2018 | 23        | 31           | 13            | 13         | 7             | 7             | 4           | 2            | 100          | 29.8        | 454          |
| October               | 2018 | 25        | 31           | 12            | 14         | 6             | 7             | 5           | 1            | 100          | 29.4        | 454          |
| November              | 2018 | 20        | 29           | 13            | 15         | 6             | 9             | 6           | 2            | 100          | 33.3        | 460          |
| December              | 2018 | 22        | 27           | 13            | 15         | 6             | 8             | 8           | 2            | 100          | 33.5        | 466          |
|                       |      |           |              |               |            |               |               |             |              |              |             |              |
| January               | 2019 | 21        | 27           | 14            | 16         | 6             | 8             | 6           | 2            | 100          | 33.4        | 471          |
| February              | 2019 | 21        | 28           | 13            | 16         | 6             | 8             | 6           | 2            | 100          | 32.9        | 473          |
| March                 | 2019 | 20        | 29           | 13            | 16         | 6             | 9             | 5           | 2            | 100          | 33.3        | 461          |
| April                 | 2019 | 20        | 29           | 13            | 14         | 6             | 11            | 6           | 2            | 100          | 33.5        | 461          |
| May                   | 2019 | 20        | 27           | 14            | 14         | 5             | 12            | 5           | 2            | 100          | 33.9        | 453          |
| June                  | 2019 | 21        | 27           | 14            | 15         | 5             | 12            | 5           | 1            | 100          | 33.3        | 480          |
| July                  | 2019 | 21        | 27           | 15            | 17         | 5             | 11            | 4           | 1            | 100          | 32.6        | 471          |
| August                | 2019 | 20        | 29           | 15            | 18         | 5             | 9             | 3           | 1            | 100          | 31.9        | 472          |
| September             | 2019 | 18        | 28           | 16            | 18         | 7             | 9             | 3           | 1            | 100          | 32.7        | 463          |
| October               | 2019 | 18        | 29           | 15            | 17         | 7             | 9             | 4           | 2            | 100          | 33.0        | 480          |

# INCOME BOTTOM THIRD

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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 | 22        | 27           | 14            | 14         | 7             | 10            | 4           | 2            | 100          | 32.1        | 494          |
| December              | 2019 | 24        | 25           | 13            | 14         | 8             | 10            | 5           | 2            | 100          | 33.0        | 483          |
| January               | 2020 | 25        | 23           | 10            | 14         | 9             | 12            | 5           | 2            | 100          | 34.6        | 494          |
| February              | 2020 | 23        | 22           | 10            | 16         | 9             | 13            | 5           | 2            | 100          | 36.0        | 501          |
| March                 | 2020 | 20        | 24           | 11            | 15         | 8             | 14            | 6           | 2            | 100          | 37.2        | 529          |
| April                 | 2020 | 16        | 26           | 13            | 18         | 8             | 11            | 6           | 2            | 100          | 37.4        | 506          |
| May                   | 2020 | 16        | 26           | 12            | 18         | 8             | 13            | 6           | 1            | 100          | 38.3        | 510          |
| June                  | 2020 | 18        | 25           | 13            | 18         | 7             | 12            | 6           | 1            | 100          | 36.8        | 483          |
| July                  | 2020 | 18        | 23           | 14            | 17         | 7             | 14            | 5           | 2            | 100          | 36.8        | 500          |
| August                | 2020 | 17        | 25           | 17            | 15         | 9             | 11            | 4           | 2            | 100          | 36.0        | 488          |
| September             | 2020 | 16        | 26           | 14            | 16         | 10            | 11            | 5           | 2            | 100          | 37.3        | 489          |
| October               | 2020 | 18        | 29           | 13            | 15         | 8             | 10            | 5           | 2            | 100          | 35.1        | 479          |
| November              | 2020 | 19        | 29           | 9             | 18         | 6             | 12            | 6           | 2            | 100          | 34.8        | 470          |
| December              | 2020 | 20        | 29           | 9             | 17         | 6             | 12            | 5           | 3            | 100          | 34.3        | 473          |
| January               | 2021 | 20        | 28           | 10            | 17         | 6             | 12            | 4           | 3            | 100          | 34.2        | 488          |
| February              | 2021 | 19        | 31           | 12            | 13         | 6             | 11            | 5           | 2            | 100          | 33.1        | 494          |
| March                 | 2021 | 18        | 30           | 13            | 17         | 6             | 9             | 5           | 1            | 100          | 33.5        | 502          |
| April                 | 2021 | 19        | 30           | 12            | 17         | 7             | 9             | 6           | 1            | 100          | 34.0        | 490          |
| May                   | 2021 | 20        | 27           | 13            | 19         | 6             | 10            | 5           | 1            | 100          | 33.7        | 480          |
| June                  | 2021 | 23        | 27           | 13            | 15         | 7             | 9             | 5           | 1            | 100          | 32.1        | 485          |
| July                  | 2021 | 24        | 26           | 14            | 15         | 5             | 10            | 4           | 2            | 100          | 32.1        | 487          |
| August                | 2021 | 24        | 26           | 12            | 15         | 6             | 9             | 5           | 2            | 100          | 32.3        | 488          |