



Gender Comparisons Among Workers

Retirement Confidence

Overall confidence in having enough money to live comfortably throughout retirement:

Males:	24% very confident	Females:	18% very confident
	45% somewhat confident		46% somewhat confident
	31% not confident		35% not confident

Confidence in doing a good job of preparing financially for retirement:

Males:	28% very confident	Females:	20% very confident
	46% somewhat confident		45% somewhat confident
	26% not confident		33% not confident

Confidence levels about having enough money to take care of long-term care expenses in retirement:

Males:	18% very confident	Females:	11% very confident
	34% somewhat confident		35% somewhat confident
	48% not confident		52% not confident

Retirement Preparations

Have saved for retirement:

	Males	Females
2003	72%	63%
2002	69	64
2001	68	62
2000	79	72
1999	71	70
1998	69	57
1997	70	68

Have done a retirement savings needs calculation:

	Males	Females
2003	44%	30%
2002	37	27
2001	44	35
2000	58	49
1999	54	44
1998	49	40
1997	39	32

Attitudes and Behaviors

Self-assessment of level of personal knowledge of investing or saving for retirement:

	Males	Females
Comprehensive knowledge	13%	8%
General knowledge	50	42
Limited knowledge	28	33
Know nothing	8	16
Don't know	0	1

Source: 2003 Retirement Confidence Survey—EBRI/ASEC/Greenwald.