

	Men 	Women 
Confidence in Overall Retirement Income Prospects		
Very Confident	32%	18%
Not Confident	27	34
Confidence in Personal Financial Preparations		
Very Confident	36	27
Have Done Retirement Savings Need Calculation	39	36
Reasons for not doing the calculation		
Can't find time	37	40
Can't save more	56	56
Process too complicated	23	16
Afraid of the answer	23	34
Use of Employer-Provided Educational Material		
Changed contribution amount	41	34
Changed asset allocation	47	52
Social Security Trust Fund Exhaustion Will Leave System Completely Broke and Unable to Pay Benefits		
True	30	40
Expected Most Important Source of Retirement Income		
Employer-funded retirement plan	25	23
Money you put into savings/retirement plan through work	28	28
Social Security	11	13
Own personal savings/investments	24	22
Support from children or other family	1	2
Part-time or full-time employment	9	9
Don't know	3	4

Source: 1997 Retirement Confidence Survey