The 1998 RCS reveals that male workers are more likely to be planning and saving for retirement than their female counterparts. Men are also more confident in their personal financial preparations for retirement and that they are investing their retirement savings wisely.

Confidence in overall retirement income prospects
Males: 27 percent very confident in 1998
28 percent not confident in 1998
Females: 21 percent very confident in 1998
34 percent not confident in 1998

Confidence in personal financial preparations for retirement
Males: 29 percent very confident in 1998
24 percent not confident in 1998
Females: 22 percent very confident in 1998
32 percent not confident in 1998

Have done retirement savings need calculation
Males: 49 percent in 1998
39 percent in 1997
Females: 40 percent in 1998
32 percent in 1997

Very confident in investing that they are investing retirement savings wisely
Males: 52 percent
Females: 38 percent

Enjoy making investment decisions about retirement savings
Males: 70 percent
Females: 53 percent

Have personally saved money for retirement
Males: 69 percent
Females: 57 percent

Who's paying for retirement?

<table>
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<th>Expected Most Important Sources of Retirement Income</th>
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