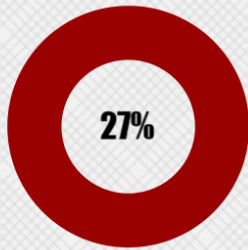


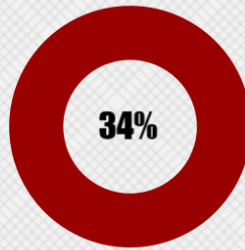
Key Influences on Retirement Confidence

Among 50+ Workers and Retirees

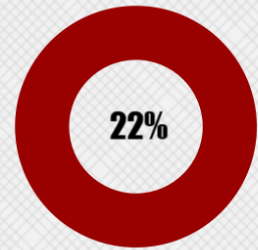
Overall, a third of 50+ retirees and a fifth of 50+ workers are very confident about their future in retirement*



50+ OVERALL



50+ RETIREES



50+ WORKERS

Household income level, employment status, self-reported health and marital status are key predictors of overall retirement confidence among the 50+

LESS LIKELY TO BE CONFIDENT
about their Future in Retirement

Household Income
Less than \$15k

in Poor or Fair Health

Single
(Never Married)

MORE LIKELY TO BE CONFIDENT
about their Future in Retirement

Household Income
\$60k or More

Employed Full-Time
or Retired

in Good, Very Good
or Excellent Health

Married



*NOTE: Respondents' confidence level about their future in retirement is based on a composite score of respondents' level of confidence in 7 areas of retirement (i.e., they are doing or have done a good job preparing for retirement; the Social Security and Medicare systems will continue to provide benefits of at least equal value to what retirees receive today; they will have enough money to live comfortably; to take care of their basic expenses, to take care of their medical expenses, and to pay for long-term care, if needed during retirement. Multiple regression was used to assess the relationships among various factors and respondents' confidence in their retirement future. The specific factors assessed were gender, age, education level, employment status, marital status, self-reported health, and household income.