

GfK

GfK Custom Research  
North America

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# OmniTel

BANKRATE (JUNE): RETIREMENT

MAY 30 – JUNE 1, 2008

Prepared For:

Bankrate.com  
11760 U.S. Highway One  
Suite 500  
North Palm Beach, FL 33408

## **OMNITEL**

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,<sup>\*</sup> the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

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\* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from May 30 – June 1, 2008. A total of 1,004 interviews were completed, 523 with female adults and 481 with male adults. The margin of error on weighted data is  $\pm 3$  percentage points for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

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\*\* **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

**IF EMPLOYED FULL OR PART-TIME ASK Q. 1.  
ALL OTHERS SKIP TO NEXT SECTION.**

On another subject,

1. Do you currently have any type of IRA, 401K or workplace retirement plan?

- |            |    |                  |
|------------|----|------------------|
| Yes        | 1  | (CONTINUE)       |
| No         | 2  | } (SKIP TO Q. 3) |
| Don't know | dk |                  |

2. Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? Have you... (READ LIST. CHECK ONLY ONE RESPONSE FOR EACH.)

		<u>YES</u>	<u>NO</u>	<u>(DO NOT READ) DON'T KNOW</u>
	Decreased contributions	1	2	dk
	Increased contributions	1	2	dk
	Kept contributions the same	1	2	dk
	Stopped contributing altogether	1	2	dk
Or,	Have you made a withdrawal from your IRA or a taken a loan from your 401K or retirement account	1	2	dk

3. How much money do you think you'll have saved for retirement by the time you quit the workforce?... (READ LIST. RECORD ONE RESPONSE)

- |                      |   |     |
|----------------------|---|-----|
|                      | More than enough to retire in comfort           | 1   |
|                      | Just enough to get by in retirement             | 2   |
|                      | Not nearly enough to retire without worrying    | 3   |
|                      | Or you're afraid you'll never be able to retire | 4   |
| (DO <u>NOT</u> READ) | } Don't know                                    | dk  |
|                      | } Refused                                       | ref |

4. Many people have thought about how much money they will need to retire. To the extent you've thought about this, how did you determine how much you'll need for retirement? (READ LIST. CHECK AS MANY AS APPLY)

- |               |   |           |
|---------------|---|-----------|
|               | You used a retirement calculator                                | 1         |
|               | You used a financial adviser to determine this                  | 2         |
|               | You asked a relative or friend                                  | 3         |
|               | You took a wild guess (single punch)                            | 4         |
|               | Or, you haven't figured out how much you'll need (single punch) | 5         |
| (DO NOT READ) | } Don't know  | dk        |
|               |   | } Refused |

5. Continuing to think about your retirement, do you believe Medicare will cover all of your medical expenses when you retire?

- |            |    |
|------------|----|
| Yes        | 1  |
| No         | 2  |
| Don't know | dk |

**IF NO ASK Q6**

6. You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? Would you say you are very likely, somewhat likely, not too likely or not at all likely to...(READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>VERY LIKELY</u>	<u>SOMEWHAT LIKELY</u>	<u>NOT TOO LIKELY</u>	<u>NOT AT ALL LIKELY</u>	(DO NOT READ) <u>DON'T KNOW</u>
Use retiree health benefits provided by your former employer	1	2	3	4	dk
Draw down savings	1	2	3	4	dk
Return to work if you need to	1	2	3	4	dk
Apply for Medicaid	1	2	3	4	dk
Seek financial support from other family members	1	2	3	4	dk

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Omnitel - May 30, 2008  
 BANKRATE(June):RETIREMENT

Page	Table	Title
1	1	Q.1 Do you currently have any type of IRA, 401K or workplace retirement plan?
2	2	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Decreased contributions... Base: Has IRA, 401K, or workplace retirement plan
3	3	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Increased contributions... Base: Has IRA, 401K, or workplace retirement plan
4	4	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Kept contributions the same... Base: Has IRA, 401K, or workplace retirement plan
5	5	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Stopped contributing altogether... Base: Has IRA, 401K, or workplace retirement plan
6	6	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Have you made a withdrawal from your IRA or a taken a loan from your 401K or retirement account... Base: Has IRA, 401K, or workplace retirement plan
7	7	Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year? ...Summary of yes... Base: Has IRA, 401K, or workplace retirement plan
8	8	Q.3 How much money do you think you'll have saved for retirement by the time you quit the workforce?
9	9	Q.4 Many people have thought about how much money they will need to retire. To the extent you've thought about this, how did you determine how much you'll need for retirement?
10	10	Q.5 Continuing to think about your retirement, do you believe Medicare will cover all of your medical expenses when you retire?
11	11	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Use retiree health benefits provided by your former employer... Base: Does not believe Medicare will cover all medical expenses
12	12	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Draw down savings... Base: Does not believe Medicare will cover all medical expenses
13	13	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Return to work if you need to... Base: Does not believe Medicare will cover all medical expenses

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



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Omnitel - May 30, 2008  
 BANKRATE(June):RETIREMENT

Page	Table	Title
14	14	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Apply for Medicaid... Base: Does not believe Medicare will cover all medical expenses
15	15	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Seek financial support from other family members... Base: Does not believe Medicare will cover all medical expenses
16	16	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Summary of Very/Somewhat likely net... Base: Does not believe Medicare will cover all medical expenses
17	17	Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following? ...Summary of Not too/Not at all likely net... Base: Does not believe Medicare will cover all medical expenses

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.1 Do you currently have any type of IRA, 401K or workplace retirement plan?

Base: Employed

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	511	265	246	40	69	183	170	22	30	34	49	60	245	165	100	117	190	104	450	85
Total Weighted	563 100	297 100	266 100	78* 100*	122 100	198 100	132 100	13* 100*	42* 100*	45* 100*	62* 100*	67 100	254 100	160 100	109 100	127 100	217 100	110 100	491 100	75 100
Yes	368 65.4	202 67.9	167 62.7	17 21.4	82 67.3 D	148 74.9 D	99 75.0 D	9 74.9 D	5 13.1	22 49.7	40 64.3 I	45 67.1 I	201 79.1 IJ KI	142 88.6 IJK LM	76 69.2	88 69.7	136 62.7	69 62.3	342 69.7	64 85.4
No	193 34.3	94 31.6	99 37.3	61 78.6 EFG H	40 32.7	50 25.1	33 25.0	2 19.3	35 85.1 JK LMN	23 50.3 MIN	22 35.7 MN	22 32.9 mN	53 20.9 N	18 11.4	33 30.2	38 30.3	80 37.0	42 37.7	148 30.1	11 14.6
Don't know/No response	2 0.3	2 0.5	- -	- -	- -	- -	- -	1 5.8 DEFG	1 1.8 m	- -	- -	- -	- -	- -	1 0.7	- -	1 0.4	- -	1 0.2	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

## Omnitel - May 30, 2008

### BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 2

...Decreased contributions...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>367</b>	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	<b>368</b> <b>100</b>	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Yes	<b>55</b> <b>14.9</b>	25 12.2	30 18.2	7 38.9 Ef	9 10.7	20 13.2	19 19.2	1 13.1	1 15.7	1 6.2	8 19.4	5 11.8	32 15.9 N	18 12.3	9 11.8	12 13.5	25 18.4	9 13.4	50 14.7	12 18.0
No	<b>313</b> <b>84.9</b>	177 87.5	136 81.8	10 61.1	73 89.3 D	129 86.8 d	80 80.8	8 82.4	5 84.3	21 91.8	32 80.6	40 88.2	169 84.1	125 87.7 M	67 88.2	76 86.5	111 81.6	59 85.9	291 85.2	53 82.0
Don't know/No response	<b>*</b> <b>0.1</b>	* 0.2	-	-	-	-	-	* 4.5 EFG	-	* 1.9	-	-	-	-	-	-	-	* 0.6	* 0.1	-

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
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 Overlap formulae used. \* small base; \*\* very small base (under 5) ineligible for sig testing

### Omnitel - May 30, 2008

BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 3

...Increased contributions...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>367</b>	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	<b>368</b> <b>100</b>	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Yes	<b>58</b> <b>15.6</b>	35 17.2	23 13.7	3 18.8	9 11.2	21 13.9	20 20.2 h	- -	- -	5 20.7	10 25.3	7 15.8	27 13.3	20 14.4	8 11.1	22 25.3 Oq R	20 14.7	7 10.0	52 15.3	10 15.4
No	<b>311</b> <b>84.4</b>	167 82.8	144 86.3	14 81.2	73 88.8	128 86.1	79 79.8	9 100.0 g	5 100.0	18 79.3	30 74.7	38 84.2	174 86.7	122 85.6	67 88.9 P	66 74.7	116 85.3 p	62 90.0 P	290 84.7	54 84.6

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



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 Overlap formulae used. \* small base; \*\* very small base (under 5) ineligible for sig testing

## Omnitel - May 30, 2008

### BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 4

...Kept contributions the same...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>367</b>	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	<b>368</b> <b>100</b>	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Yes	<b>270</b> <b>73.3</b>	146 72.5	124 74.2	9 53.1	67 81.3 dg	111 74.7	67 67.9	8 84.3	5 84.3	17 74.9	26 65.8	32 70.5	152 75.8	109 76.9	63 82.9 P	58 66.2	98 72.4	50 73.4	253 73.9	47 73.3
No	<b>94</b> <b>25.6</b>	54 26.6	41 24.3	8 46.9 eh	15 18.7	36 24.4	29 29.4	1 11.1	- -	4 17.6	14 34.2	13 29.5	47 23.3	31 21.8	13 17.1	28 32.3 O	35 25.7	18 26.0	85 24.8	16 24.7
Don't know/No response	<b>4</b> <b>1.2</b>	2 0.9	3 1.5	- -	- -	1 0.9	3 2.7	* 4.5 E	1 15.7	2 7.4 m	- -	- -	2 0.9	2 1.3	- -	1 1.6	3 1.8	* 0.6	4 1.3	1 2.0

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### Omnitel - May 30, 2008

BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 5

...Stopped contributing altogether...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>367</b>	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	<b>368</b> <b>100</b>	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Yes	<b>31</b> <b>8.4</b>	17 8.5	14 8.2	2 10.8	7 8.7	9 5.9	9 9.3	3 33.0 EFG	1 27.2	2 8.4	3 7.8	1 3.2	22 10.8	15 10.9	2 2.4	9 10.2 o	16 11.9 O	4 5.7	28 8.1	5 7.9
No	<b>337</b> <b>91.4</b>	184 91.1	153 91.8	15 89.2	75 91.3 H	140 94.1 H	89 89.9 H	6 67.0	3 57.1	21 91.6	37 92.2	43 96.8	179 89.2	127 89.1	74 97.6 PQ	78 88.9	120 88.1	65 94.3	314 91.7	59 92.1
Don't know/No response	<b>1</b> <b>0.2</b>	1 0.4	-	-	-	-	1 0.9	-	1 15.7	-	-	-	-	-	-	1 1.0	-	-	1 0.3	-

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
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### Omnitel - May 30, 2008

BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 6

...Have you made a withdrawal from your IRA or a taken a loan from your 401K or retirement account...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>367</b>	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	<b>368 100</b>	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Yes	<b>33 8.9</b>	20 9.7	13 7.8	- -	7 8.0	6 3.9	16 15.9	4 DEF G	1 12.0	2 8.2	6 16.3 m	6 13.9	13 6.5	10 6.9	7 9.3	11 12.5 r	12 9.1	2 3.3	28 8.1	6 9.9
No	<b>336 91.1</b>	182 90.3	154 92.2	17 100.0 H	75 92.0 H	143 96.1 GH	83 84.1 H	5 52.7	5 88.0	21 91.8	33 83.7	39 86.1	188 93.5 k	132 93.1	69 90.7	77 87.5	124 90.9	66 96.7 p	315 91.9	58 90.1

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
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## Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.2 Has the current economic climate caused you to make any of the following changes to your IRA, 401K or workplace retirement plan over the past year?

Table 7

...Summary of yes...

Base: Has IRA, 401K, or workplace retirement plan

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	367	194	173	9	49	142	134	17	5	19	34	41	207	151	75	88	129	75	340	76
Total Weighted	368 100	202 100	167 100	17* 100*	82* 100*	148 100	99 100	9* 100*	5** 100**	22* 100*	40* 100*	45* 100*	201 100	142 100	76 100	88 100	136 100	69 100	342 100	64 100
Any (Net)	358 97.2	195 96.6	163 98.0	17 100.0	80 96.9	144 96.9	98 98.9	9 95.5	5 100.0	22 100.0	37 93.7	44 98.1	196 97.7	139 97.7	75 98.7	87 98.5	131 96.5	65 95.2	333 97.4	63 97.8
Kept contributions the same	270 73.3	146 72.5	124 74.2	9 53.1	67 81.3 dg	111 74.7	67 67.9	8 84.3	5 84.3	17 74.9	26 65.8	32 70.5	152 75.8	109 76.9	63 82.9 p	58 66.2	98 72.4	50 73.4	253 73.9	47 73.3
Increased contributions	58 15.6	35 17.2	23 13.7	3 18.8	9 11.2	21 13.9	20 20.2 h	- -	- -	5 20.7	10 25.3	7 15.8	27 13.3	20 14.4	8 11.1	22 25.3 Oq R	20 14.7	7 10.0	52 15.3	10 15.4
Decreased contributions	55 14.9	25 12.2	30 18.2	7 38.9 Ef	9 10.7	20 13.2	19 19.2	1 13.1	1 15.7	1 6.2	8 19.4	5 11.8	32 15.9 N	18 12.3	9 11.8	12 13.5	25 18.4	9 13.4	50 14.7	12 18.0
Have you made a withdrawal from your IRA or a taken a loan from your 401K or retirement account	33 8.9	20 9.7	13 7.8	- -	7 8.0	6 3.9	16 15.9 F	4 47.3 DEF G	1 12.0	2 8.2	6 16.3 m	6 13.9	13 6.5	10 6.9	7 9.3	11 12.5 r	12 9.1	2 3.3	28 8.1	6 9.9
Stopped contributing altogether	31 8.4	17 8.5	14 8.2	2 10.8	7 8.7	9 5.9	9 9.3	3 33.0 EFG	1 27.2	2 8.4	3 7.8	1 3.2	22 10.8	15 10.9	2 2.4	9 10.2 o	16 11.9 O	4 5.7	28 8.1	5 7.9
None	10 2.8	7 3.4	3 2.0	- -	3 3.1	5 3.1	1 1.1	* 4.5	- -	- -	3 6.3	1 1.9	5 2.3	3 2.3	1 1.3	1 1.5	5 3.5	3 4.8	9 2.6	1 2.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base; \*\* very small base (under 5) ineligible for sig testing

# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

**Q.3 How much money do you think you'll have saved for retirement by the time you quit the workforce?**

Base: Employed

	Sex		Age					Income						Region				In-ternet access (S)	Infl-uentials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	<b>511</b>	265	246	40	69	183	170	22	30	34	49	60	245	165	100	117	190	104	450	85
Total Weighted	<b>563</b> <b>100</b>	297 100	266 100	78* 100*	122 100	198 100	132 100	13* 100*	42* 100*	45* 100*	62* 100*	67 100	254 100	160 100	109 100	127 100	217 100	110 100	491 100	75 100
More than enough to retire in comfort	<b>155</b> <b>27.5</b>	102 34.4 C	53 19.8	33 42.3 FG	45 36.5 FG	42 21.4	28 21.2	3 22.2	6 14.7	4 9.8	7 11.9	13 20.1	99 38.8 IJ KL	66 41.2 IJK L	33 30.5	33 26.0	51 23.4	38 34.4 q	141 28.8	22 29.1
Just enough to get by in retirement	<b>185</b> <b>32.9</b>	94 31.7	91 34.3	20 26.2	42 34.1	65 32.8	45 34.4	4 28.6	16 37.8	13 29.6	28 44.7 m	25 37.0	79 31.0	53 32.9	33 30.1	49 38.4	68 31.5	36 32.3	164 33.4	28 37.5
Not nearly enough to retire without worrying	<b>94</b> <b>16.7</b>	39 13.0	56 20.9 B	3 4.3	20 16.5 d	39 19.6 D	25 19.0 D	3 24.1 D	3 6.8	15 33.3 IM N	11 17.9	12 18.7	38 15.1	25 15.9	20 18.0	18 14.2	38 17.4	19 17.2	87 17.7	12 16.1
You're afraid you'll never be able to retire	<b>108</b> <b>19.2</b>	52 17.5	56 21.1	18 23.5	14 11.8	45 22.7 e	28 21.5 e	2 15.6	14 33.3 MN	11 25.4 N	15 23.6 N	16 24.2 mN	35 13.8 N	13 8.0	20 18.4	24 18.8	51 23.5 R	13 11.9	80 16.2	11 14.0
Refused	<b>3</b> <b>0.6</b>	1 0.4	2 0.8	- -	1 1.1	- -	1 0.6	1 9.5 DEFG	1 2.9 Mn	- -	- -	- -	- -	- -	1 1.1	- -	2 1.0	- -	2 0.4	- -
Don't know/No response	<b>17</b> <b>3.1</b>	9 3.0	8 3.1	3 3.7	- -	7 3.5	4 3.3 e	- -	2 4.6	1 1.8	1 1.9	- -	3 1.2	3 1.9	2 1.9	3 2.6	7 3.3	5 4.3	17 3.5	2 3.3

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

## Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.4 Many people have thought about how much money they will need to retire. To the extent you've thought about this, how did you determine how much you'll need for retirement?

Base: Employed

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	511	265	246	40	69	183	170	22	30	34	49	60	245	165	100	117	190	104	450	85
Total Weighted	563 100	297 100	266 100	78* 100*	122 100	198 100	132 100	13* 100*	42* 100*	45* 100*	62* 100*	67 100	254 100	160 100	109 100	127 100	217 100	110 100	491 100	75 100
Any (Net)	537 95.3	282 95.0	254 95.6	78 100.0 gH	118 96.4 H	189 95.3 H	123 93.1	11 84.5	39 94.2	40 89.6	59 95.2	66 99.4 j	249 97.9 J	156 97.5 j	99 90.8	125 98.7 Oq	204 94.1	108 98.3 O	467 95.2	72 95.6
Or, you haven't figured out how much you'll need	207 36.8	98 32.9	110 41.2 b	38 49.2 eg	38 30.8	77 38.8	45 34.3	4 28.0	23 55.5 IM N	16 35.4	29 46.5 MN	23 33.9 n	74 29.1 N	35 21.7	34 31.3	53 42.0	81 37.5	38 34.9	166 33.8	17 22.1
You used a financial adviser to determine this	152 26.9	66 22.2	86 32.2 B	9 11.3	37 30.7 D	58 29.4 D	36 26.9 D	5 35.7 D	2 5.5	11 25.3 i	12 19.0	24 35.8 lk	88 34.5 lk	66 41.0 IKM	25 23.2	37 29.4	58 26.6	31 28.5	141 28.8	34 45.7
You took a wild guess	85 15.1	63 21.3 C	22 8.1	19 24.8 F	16 13.3	22 11.2	24 18.2 f	2 15.3	6 14.7	6 12.6	13 20.9 N	9 13.2	40 15.7 N	15 9.1	23 21.2 p	15 11.7	29 13.5	17 15.9	77 15.6	9 12.5
You used a retirement calculator	66 11.8	45 15.0 C	22 8.2	2 2.3	20 16.2 D	23 11.7 d	17 12.8 D	1 10.2	2 4.3	1 3.1	4 6.7	7 9.9	43 17.1 ij k	40 24.7 JK LM	17 15.3	12 9.9	19 8.9	18 16.2 q	65 13.3	11 15.0
You asked a relative or friend	55 9.7	25 8.5	29 11.1	10 12.3 G	20 16.8 Gh	18 9.1 G	4 3.3	- -	6 14.2	7 15.0	2 3.5	6 8.3	26 10.2	19 11.9	5 4.2	10 8.2	25 11.7 o	14 13.0 O	46 9.4	11 14.4
Refused	4 0.7	2 0.7	2 0.8	- -	1 1.1	- -	2 1.6 f	1 5.8 DF	1 1.8 m	- -	1 1.0	- -	- -	- -	2 1.8	- -	2 1.0	- -	3 0.7	- -
Don't know/No response	22 4.0	13 4.3	9 3.6	- -	3 2.5	9 4.7	7 5.3	1 9.8 D	2 4.1	5 10.4 IMn	2 3.8	* 0.6	5 2.1	4 2.5	8 7.4 Pr	2 1.3	11 5.0	2 1.7	20 4.1	3 4.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
Overlap formulae used. \* small base

**Omnitel - May 30, 2008**

**BANKRATE(June):RETIREMENT**

**Q.5 Continuing to think about your retirement, do you believe Medicare will cover all of your medical expenses when you retire?**

Base: Employed

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>511</b>	265	246	40	69	183	170	22	30	34	49	60	245	165	100	117	190	104	450	85
Total Weighted	<b>563</b> <b>100</b>	297 100	266 100	78* 100*	122 100	198 100	132 100	13* 100*	42* 100*	45* 100*	62* 100*	67 100	254 100	160 100	109 100	127 100	217 100	110 100	491 100	75 100
Yes	<b>63</b> <b>11.1</b>	41 13.8 c	21 8.1	14 18.2 G	19 15.8 G	19 9.7	8 5.7	1 10.2	13 31.6 JIM N	4 7.8	9 14.9 mN	8 12.4 n	17 6.7 N	7 4.6	7 6.5	14 11.2	23 10.6	18 16.5 O	48 9.7	7 8.9
No	<b>477</b> <b>84.6</b>	245 82.3	232 87.3	57 73.5	95 77.5	173 87.6 De	123 93.2 DEf	11 84.0	25 59.4	38 85.3 l	53 85.1 l	58 87.6 l	230 90.7 l	151 94.5 lkM	97 89.1 r	111 87.5 r	182 84.1	86 78.0	424 86.4	68 91.1
Don't know/No response	<b>24</b> <b>4.3</b>	11 3.9	12 4.7	6 8.3 G	8 6.7 G	5 2.7	1 1.1	1 5.8 g	4 9.0 klN	3 6.9 ln	- -	- -	7 2.6 N	2 1.0	5 4.4	2 1.3	11 5.3	6 5.5	19 3.9	- -

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
Overlap formulae used. \* small base**



# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

**Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?**

**...Use retiree health benefits provided by your former employer...**

**Base: Does not believe Medicare will cover all medical expenses**

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>449</b>	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	<b>477</b> <b>100</b>	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
<b>Very/Somewhat likely (Net)</b>	<b>297</b> <b>62.3</b>	146 59.8	151 65.0	39 68.5	73 76.8 FG H	103 59.3	66 53.8	5 45.4	10 39.2	24 61.7	36 68.4	38 65.1	143 62.0	93 61.6	66 67.5	69 62.6	109 60.0	52 61.0	270 63.6	39 57.6
Very likely	<b>197</b> <b>41.3</b>	104 42.4	93 40.2	20 34.3	46 48.4	64 36.9	56 45.4	4 39.3	2 9.2	17 43.2	27 51.4	27 46.2	98 42.5	65 43.2	41 41.8	42 38.3	80 44.1	33 38.9	184 43.4	36 52.5
Somewhat likely	<b>100</b> <b>21.0</b>	43 17.4	57 24.7 b	20 34.2 GH	27 28.4 Gh	39 22.4 G	10 8.4	1 6.0	7 29.9	7 18.5	9 17.0	11 18.9	45 19.5	28 18.4	25 25.8 q	27 24.3	29 15.9	19 22.0	86 20.3	3 5.0
<b>Not too/Not at all likely (Net)</b>	<b>163</b> <b>34.1</b>	93 37.9	70 30.2	14 24.6	22 23.2	66 38.2 e	50 40.6 E	5 46.7 e	12 47.9	11 29.7	16 29.7	19 32.6	81 35.3	55 36.2	31 31.8	39 35.3	64 35.3	28 32.7	137 32.4	27 39.9
Not too likely	<b>33</b> <b>6.9</b>	17 6.9	16 6.8	6 10.2	4 4.2	14 7.8	8 6.3	- -	3 12.3	2 4.5	1 2.5	7 11.8	17 7.4	12 7.7	5 5.3	6 5.6	13 7.0	9 10.0	28 6.6	4 6.4
Not at all likely	<b>130</b> <b>27.3</b>	76 30.9	54 23.4	8 14.3	18 19.0	53 30.4 d	42 34.4 DE	5 46.7 DE	9 35.6	10 25.2	14 27.1	12 20.8	64 27.9	43 28.5	26 26.5	33 29.8	52 28.3	20 22.7	109 25.8	23 33.6
Don't know/No response	<b>17</b> <b>3.5</b>	6 2.3	11 4.8	4 6.9 e	- -	4 2.5	7 5.6 e	1 7.9 E	3 12.9 MN	3 8.6	1 2.0	1 2.4	6 2.7	3 2.2	1 0.6	2 2.0	9 4.7	5 6.3 o	17 4.0	2 2.5

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



**Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
Overlap formulae used. \* small base**

### Omnitel - May 30, 2008

#### BANKRATE(June):RETIREMENT

Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?

...Draw down savings...

Base: Does not believe Medicare will cover all medical expenses

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>449</b>	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	<b>477</b> <b>100</b>	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
<b>Very/Somewhat likely (Net)</b>	<b>273</b> <b>57.3</b>	135 55.3	138 59.4	39 67.2	50 53.3	103 59.3	66 53.3	5 47.7	12 48.9	18 47.0	30 56.4	30 51.3	138 60.1	96 63.6	55 56.8	73 65.9 Q	88 48.0	57 66.6 Q	243 57.3	44 64.0
Very likely	<b>113</b> <b>23.7</b>	56 23.0	57 24.6	14 23.9	16 17.0	45 25.8	32 26.4	4 33.9	5 18.7	7 18.4	7 12.4	15 25.2	64 27.6 k	45 29.4 K	21 22.0	28 25.7	41 22.6	22 25.6	104 24.5	16 23.9
Somewhat likely	<b>160</b> <b>33.6</b>	79 32.4	81 34.9	25 43.2 gh	34 36.3 h	58 33.5 h	33 26.9	1 13.8	7 30.2	11 28.5	23 44.0	15 26.1	75 32.5	52 34.2	34 34.8	45 40.2 Q	46 25.4	35 41.0 Q	139 32.9	27 40.1
<b>Not too/Not at all likely (Net)</b>	<b>178</b> <b>37.3</b>	94 38.4	84 36.1	16 28.2	37 38.8	63 36.2	51 41.6	6 52.3 d	10 41.1	18 45.9	18 33.8	26 44.9	82 35.6	50 33.3	35 36.2	35 31.6	82 44.9 PR	26 29.7	158 37.2	21 30.6
Not too likely	<b>78</b> <b>16.3</b>	40 16.2	38 16.5	10 16.7	19 20.5	25 14.2	18 14.9	1 12.3	4 14.2	6 16.8	7 13.3	16 26.5	38 16.3	24 15.8	21 21.5 r	14 12.7	33 18.4	9 10.8	74 17.4	8 11.1
Not at all likely	<b>100</b> <b>21.0</b>	54 22.2	46 19.6	7 11.5	17 18.3	38 22.0	33 26.7 d	4 40.0 Def	7 26.8	11 29.1	11 20.5	11 18.3	44 19.3	27 17.5	14 14.7	21 18.9	48 26.6 o	16 18.9	84 19.8	13 19.4
Don't know/No response	<b>26</b> <b>5.4</b>	15 6.3	10 4.4	3 4.7	7 7.8	8 4.5	6 5.1	- -	2 10.1	3 7.2	5 9.7	2 3.8	10 4.3	5 3.0	7 7.0	3 2.5	13 7.1	3 3.7	23 5.5	4 5.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

**Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?**

**...Return to work if you need to...**

**Base: Does not believe Medicare will cover all medical expenses**

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>449</b>	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	<b>477</b> <b>100</b>	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
<b>Very/Somewhat likely (Net)</b>	<b>367</b> <b>76.9</b>	184 75.3	182 78.6	49 85.8	74 78.7	132 76.0	94 76.7	7 67.1	15 59.0	34 88.1 ln	41 78.9	51 87.9 ln N	171 74.4 n	107 70.8	74 76.4	82 74.4	145 79.7	64 74.7	327 77.2	52 76.5
Very likely	<b>219</b> <b>45.9</b>	114 46.5	105 45.2	37 64.5 eFg	39 41.3	74 42.7	57 46.6	5 50.2	9 36.2	25 66.2 iM N	26 49.8	32 54.6 mN	93 40.2 N	53 35.0	47 48.7	48 43.6	84 46.2	39 44.8	194 45.8	34 50.3
Somewhat likely	<b>148</b> <b>31.0</b>	70 28.8	78 33.4	12 21.4	35 37.4	58 33.2	37 30.0	2 16.9	6 22.7	8 22.0	15 29.2	19 33.3	79 34.2	54 35.7	27 27.7	34 30.8	61 33.5	26 29.9	133 31.4	18 26.3
<b>Not too/Not at all likely (Net)</b>	<b>104</b> <b>21.9</b>	58 23.6	47 20.1	8 14.2	20 21.3	42 24.0	25 20.2	2 22.5	9 35.7 JL	3 8.7	11 21.1	7 12.1	58 25.0 jl	43 28.3 JL	23 23.1	27 24.8	33 18.3	21 24.3	91 21.6	16 23.5
Not too likely	<b>57</b> <b>12.1</b>	28 11.6	29 12.5	8 14.2	10 10.2	22 12.7	14 11.7	1 5.9	4 16.3	3 8.7	6 12.0	3 5.5	32 14.0	27 17.5 IM	15 14.9	15 13.8	16 8.6	12 13.9	51 12.1	8 12.1
Not at all likely	<b>47</b> <b>9.8</b>	29 11.9	18 7.6	- -	10 11.1 d	20 11.3 d	11 8.6 d	2 16.6 D	5 19.3 J	- -	5 9.1	4 6.6	25 11.0 j	16 10.8 j	8 8.2	12 11.0	18 9.7	9 10.3	40 9.5	8 11.3
Don't know/No response	<b>6</b> <b>1.2</b>	3 1.2	3 1.3	- -	- -	- -	4 3.1 F	1 10.4 DEF	1 5.4 m	1 3.2	- -	- -	1 0.6	1 1.0	* 0.5	1 0.8	4 2.0	1 1.0	5 1.3	- -

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R**  
**Overlap formulae used. \* small base**

# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?

...Apply for Medicaid...

Base: Does not believe Medicare will cover all medical expenses

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	449	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	477 100	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
Very/Somewhat likely (Net)	247 51.9	128 52.5	119 51.3	31 53.7 H	44 46.3 h	100 57.7 H	63 51.4 H	2 22.9	13 51.9	20 51.5	27 52.3	38 65.3 n	121 52.4	75 49.2	46 46.8	62 56.0	96 52.9	43 50.3	216 51.0	29 42.1
Very likely	130 27.2	64 26.2	65 28.2	12 20.2	15 15.9	53 30.5 E	44 35.9 E	2 17.0	5 20.0	9 24.2	16 29.6	22 37.1	64 27.6	37 24.7	21 21.7	34 30.7	51 28.2	23 26.6	109 25.8	13 19.7
Somewhat likely	118 24.7	64 26.3	54 23.1	19 33.5 Gh	29 30.4 Gh	47 27.1 Gh	19 15.5	1 5.9	8 31.9	10 27.3	12 22.7	16 28.1	57 24.8	37 24.5	24 25.0	28 25.3	45 24.7	20 23.7	107 25.2	15 22.4
Not too/Not at all likely (Net)	204 42.8	99 40.5	105 45.3	24 41.6	49 52.3 f	64 36.8	52 42.3	8 71.4 dFG	8 31.8	17 45.5	24 44.8	18 31.1	99 42.8	68 45.1	46 46.9	44 39.5	79 43.2	36 41.7	188 44.4	39 57.1
Not too likely	93 19.4	38 15.4	55 23.7 B	17 29.5 f	21 22.6	27 15.3	21 16.8	1 10.9	5 20.2	9 24.7	6 11.1	7 12.3	47 20.3	34 22.5	24 24.6	19 17.6	30 16.2	20 22.8	86 20.3	12 17.3
Not at all likely	112 23.4	61 25.1	50 21.6	7 12.1	28 29.7 d	37 21.5	31 25.5	6 60.5 DEF E	3 11.5	8 20.7	18 33.7 i	11 18.8	52 22.5	34 22.6	22 22.3	24 21.9	49 27.0	16 19.0	102 24.2	27 39.8
Don't know/No response	25 5.3	17 7.0	8 3.4	3 4.7	1 1.4	10 5.6	8 6.3	1 5.7	4 16.4 klm	1 3.0	2 2.9	2 3.7	11 4.7	9 5.7	6 6.3	5 4.5	7 3.9	7 8.0	20 4.6	1 0.8

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?

...Seek financial support from other family members...

Base: Does not believe Medicare will cover all medical expenses

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	449	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	477 100	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
Very/Somewhat likely (Net)	79 16.6	40 16.5	39 16.7	14 24.7 g	16 16.8	31 17.6	14 11.2	1 9.9	4 14.5	7 19.2	13 24.4 mN	14 23.6 mN	29 12.6 N	14 9.3	10 10.4	16 14.5	41 22.5 O	12 13.7	70 16.4	7 10.3
Very likely	30 6.2	17 6.9	13 5.5	6 11.1	4 3.9	11 6.5	7 5.9	1 9.9	4 14.5 mN	2 4.6	5 8.9 N	5 9.0 N	10 4.4 N	3 1.8	2 1.6	6 5.8	18 10.0 O	3 3.9	24 5.6	3 4.4
Somewhat likely	49 10.4	24 9.6	26 11.2	8 13.6	12 12.9	19 11.1 g	7 5.4	-	-	6 14.6	8 15.5 i	9 14.7 i	19 8.2	11 7.5	9 8.8	10 8.7	23 12.5	8 9.8	46 10.8	4 5.9
Not too/Not at all likely (Net)	390 81.7	197 80.6	193 83.0	41 70.6	76 80.4	142 81.9	108 88.1 D	10 90.1	21 85.5	31 80.8	40 75.6	45 76.4	201 87.4 kl	137 90.7 KLM	85 86.8 q	95 85.5 q	138 75.6	72 84.2	352 83.0	61 89.7
Not too likely	99 20.8	49 19.9	51 21.8	15 26.4	24 25.3	32 18.6	23 18.9	1 9.4	5 21.6	12 30.7	8 16.1	13 22.9	51 22.1	29 19.0	28 28.5 Q	24 21.5	28 15.5	19 22.6	93 21.9	12 16.9
Not at all likely	290 60.9	148 60.6	142 61.2	25 44.2	52 55.1	110 63.3 d	85 69.2 De	9 80.7 De	16 63.9	19 50.2	31 59.5	31 53.4	151 65.4	109 71.8 JLM	57 58.3	71 64.0	110 60.1	53 61.7	259 61.1	50 72.8
Don't know/No response	8 1.7	7 2.9 c	1 0.4	3 4.7	3 2.8	1 0.5	1 0.7	-	-	-	-	-	-	-	3 2.8	-	3 1.9	2 2.1	3 0.6	-

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



### Omnitel - May 30, 2008

#### BANKRATE(June):RETIREMENT

Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?

...Summary of Very/Somewhat likely net...

Base: Does not believe Medicare will cover all medical expenses

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>449</b>	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	<b>477</b> <b>100</b>	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
Return to work if you need to	<b>367</b> <b>76.9</b>	184 75.3	182 78.6	49 85.8	74 78.7	132 76.0	94 76.7	7 67.1	15 59.0	34 88.1 ln	41 78.9	51 87.9 ln N	171 74.4 n	107 70.8	74 76.4	82 74.4	145 79.7	64 74.7	327 77.2	52 76.5
Use retiree health benefits provided by your former employer	<b>297</b> <b>62.3</b>	146 59.8	151 65.0	39 68.5	73 76.8 FG H	103 59.3	66 53.8	5 45.4	10 39.2	24 61.7	36 68.4 l	38 65.1 i	143 62.0 i	93 61.6 i	66 67.5	69 62.6	109 60.0	52 61.0	270 63.6	39 57.6
Draw down savings	<b>273</b> <b>57.3</b>	135 55.3	138 59.4	39 67.2	50 53.3	103 59.3	66 53.3	5 47.7	12 48.9	18 47.0	30 56.4	30 51.3	138 60.1	96 63.6	55 56.8	73 65.9 Q	88 48.0	57 66.6 Q	243 57.3	44 64.0
Apply for Medicaid	<b>247</b> <b>51.9</b>	128 52.5	119 51.3	31 53.7 H	44 46.3 h	100 57.7 H	63 51.4 H	2 22.9	13 51.9	20 51.5	27 52.3	38 65.3 n	121 52.4	75 49.2	46 46.8	62 56.0	96 52.9	43 50.3	216 51.0	29 42.1
Seek financial support from other family members	<b>79</b> <b>16.6</b>	40 16.5	39 16.7	14 24.7 g	16 16.8	31 17.6	14 11.2	1 9.9	4 14.5	7 19.2	13 24.4 mN	14 23.6 mN	29 12.6 N	14 9.3	10 10.4	16 14.5	41 22.5 O	12 13.7	70 16.4	7 10.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



# Omnitel - May 30, 2008

## BANKRATE(June):RETIREMENT

Q.6 You said you do not believe that Medicare will cover all your medical expenses when you retire. How likely are you therefore to do the following?

Table 17

...Summary of Not too/Not at all likely net...

Base: Does not believe Medicare will cover all medical expenses

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>449</b>	226	223	30	55	163	159	19	21	29	43	53	226	155	92	105	163	89	402	78
Total Weighted	<b>477</b> <b>100</b>	245 100	232 100	57* 100*	95 100	173 100	123 100	11* 100*	25* 100*	38* 100*	53* 100*	58* 100*	230 100	151 100	97 100	111 100	182 100	86 100	424 100	68 100
Seek financial support from other family members	<b>390</b> <b>81.7</b>	197 80.6	193 83.0	41 70.6	76 80.4	142 81.9	108 88.1 D	10 90.1	21 85.5	31 80.8	40 75.6	45 76.4	201 87.4 kl	137 90.7 KLM	85 86.8 q	95 85.5 q	138 75.6	72 84.2	352 83.0	61 89.7
Apply for Medicaid	<b>204</b> <b>42.8</b>	99 40.5	105 45.3	24 41.6	49 52.3 f	64 36.8	52 42.3	8 71.4 dFG	8 31.8	17 45.5	24 44.8	18 31.1	99 42.8	68 45.1	46 46.9	44 39.5	79 43.2	36 41.7	188 44.4	39 57.1
Draw down savings	<b>178</b> <b>37.3</b>	94 38.4	84 36.1	16 28.2	37 38.8	63 36.2	51 41.6	6 52.3 d	10 41.1	18 45.9	18 33.8	26 44.9	82 35.6	50 33.3	35 36.2	35 31.6	82 44.9 PR	26 29.7	158 37.2	21 30.6
Use retiree health benefits provided by your former employer	<b>163</b> <b>34.1</b>	93 37.9	70 30.2	14 24.6	22 23.2	66 38.2 e	50 40.6 E	5 46.7 e	12 47.9	11 29.7	16 29.7	19 32.6	81 35.3	55 36.2	31 31.8	39 35.3	64 35.3	28 32.7	137 32.4	27 39.9
Return to work if you need to	<b>104</b> <b>21.9</b>	58 23.6	47 20.1	8 14.2	20 21.3	42 24.0	25 20.2	2 22.5	9 35.7 JL	3 8.7	11 21.1	7 12.1	58 25.0 jl	43 28.3 JL	23 23.1	27 24.8	33 18.3	21 24.3	91 21.6	16 23.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base