

## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 1

**Q.1 Who do you think is primarily responsible for ensuring that you have enough money to see you through retirement?**

**Base: All respondents**

	Gender		Age						Social Grade				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1000	440	560	72	145	172	199	177	235	352	189	154	305	266	261	246	139	88
Weighted base	1000	490	510	120	160	190	170	150	210	270	290	210	230	254	264	251	144	87
Myself/ partner	693	349	344	79	124	126	125	105	134	215	221	130	128	170	195	176	93	61
	69%	71%	68%	66%	78%	66%	74%	70%	64%	79%	76%	62%	56%	67%	74%	70%	64%	70%
The Government	199	82	117	27	24	32	30	36	51	30	37	50	82	52	38	57	35	16
	20%	17%	23%	23%	15%	17%	17%	24%	24%	11%	13%	24%	36%	21%	14%	23%	24%	19%
My employer	71	46	25	9	9	24	12	6	12	17	28	18	8	27	19	8	11	6
	7%	9%	5%	8%	6%	12%	7%	4%	6%	6%	10%	8%	4%	11%	7%	3%	8%	7%
Other	13	4	10	3	1	1	2	2	4	2	1	9	2	1	3	4	2	4
	1%	1%	2%	2%	1%	1%	1%	2%	2%	1%	*	4%	1%	*	1%	2%	1%	4%
Don't know	23	10	13	2	1	7	2	2	8	6	3	3	11	4	9	6	4	*
	2%	2%	3%	2%	1%	4%	1%	1%	4%	2%	1%	2%	5%	2%	3%	3%	3%	*



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 1

**Q.1 Who do you think is primarily responsible for ensuring that you have enough money to see you through retirement?**

**Base: All respondents**

	Total	Q.3 Which of the following best describes you?					Working Status					
		I expect to have retired by the age of 66	I expect to have retired by the age of 75	I expect to have retired by the age of 85	I never expect to retire	Other	Already retired	NET: Working	Full-time	Part-time	Retired	Other not working
Unweighted base	1000	497	159	9	77	24	220	552	403	149	268	149
Weighted base	1000	495	181	12	77	21	199	560	440	120	238	173
Myself/ partner	693	342	129	8	60	12	131	417	343	74	156	104
	69%	69%	71%	71%	78%	59%	66%	74%	78%	61%	65%	60%
The Government	199	107	30	3	11	3	43	85	55	30	55	51
	20%	22%	16%	29%	15%	15%	22%	15%	12%	25%	23%	29%
My employer	71	35	17	-	3	1	14	46	35	11	14	10
	7%	7%	10%	-	4%	7%	7%	8%	8%	9%	6%	6%
Other	13	3	3	-	2	1	4	6	3	3	4	3
	1%	1%	2%	-	2%	7%	2%	1%	1%	2%	2%	2%
Don't know	23	8	2	-	1	3	7	6	4	3	9	6
	2%	2%	1%	-	1%	13%	3%	1%	1%	2%	4%	3%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 2

**Q.2 Do you agree or disagree with each of these statements about retirement?**

**Base: All respondents**

	Gender		Age						Social Grade				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1000	440	560	72	145	172	199	177	235	352	189	154	305	266	261	246	139	88
Weighted base	1000	490	510	120	160	190	170	150	210	270	290	210	230	254	264	251	144	87
<b><u>Retirement as most people understand it, where some people retire and then live on a pension for as long as 25 to 30 years, will not be possible in the future</u></b>																		
Agree	700	339	361	83	113	131	122	108	145	193	204	151	153	175	195	159	110	61
	70%	69%	71%	69%	70%	69%	72%	72%	69%	71%	70%	72%	66%	69%	74%	63%	76%	70%
Disagree	243	124	118	31	38	49	41	36	48	61	67	55	59	64	58	77	23	20
	24%	25%	23%	26%	24%	26%	24%	24%	23%	23%	23%	26%	26%	25%	22%	31%	16%	23%
Don't know	57	27	31	6	10	10	8	7	17	16	19	4	18	15	10	15	11	6
	6%	5%	6%	5%	6%	5%	5%	4%	8%	6%	7%	2%	8%	6%	4%	6%	8%	7%
<b><u>People currently in younger age groups will get a worse deal in retirement than people who are approaching retirement age now</u></b>																		
Agree	767	381	386	86	135	142	131	119	154	227	230	148	162	195	203	189	115	65
	77%	78%	76%	72%	84%	75%	77%	80%	73%	84%	79%	70%	71%	77%	77%	75%	79%	75%
Disagree	170	77	93	24	18	35	32	23	39	32	42	49	47	43	41	48	21	17
	17%	16%	18%	20%	11%	18%	19%	15%	19%	12%	14%	24%	20%	17%	15%	19%	15%	20%
Don't know	63	32	31	10	7	13	7	8	17	11	18	13	21	16	20	14	9	5
	6%	6%	6%	9%	4%	7%	4%	5%	8%	4%	6%	6%	9%	6%	8%	5%	6%	6%
<b><u>It is unfair that people who are near or have reached retirement age are likely to have a more comfortable retirement than younger people</u></b>																		
Agree	544	268	276	69	97	100	83	69	126	140	159	124	121	133	142	143	76	50
	54%	55%	54%	57%	61%	52%	49%	46%	60%	52%	55%	59%	53%	52%	54%	57%	53%	57%
Disagree	371	182	189	43	57	76	68	67	60	107	109	69	86	99	94	89	57	32
	37%	37%	37%	35%	35%	40%	40%	44%	29%	39%	38%	33%	37%	39%	36%	35%	39%	37%
Don't know	86	41	45	9	6	15	19	14	23	24	22	17	23	22	28	19	12	5
	9%	8%	9%	7%	4%	8%	11%	10%	11%	9%	7%	8%	10%	9%	11%	8%	8%	6%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 2

**Q.2 Do you agree or disagree with each of these statements about retirement?**

**Base: All respondents**

	Gender		Age						Social Grade				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1000	490	510	120	160	190	170	150	210	270	290	210	230	254	264	251	144	87
<b><u>I am worried that I won't have enough money when I retire to live as I would like</u></b>																		
Agree	649	306	342	66	120	138	125	99	101	153	188	154	154	166	176	160	86	61
	65%	62%	67%	55%	75%	72%	74%	66%	48%	56%	65%	73%	67%	65%	67%	64%	60%	70%
Disagree	310	168	142	48	39	45	44	49	85	110	90	48	62	80	78	80	47	25
	31%	34%	28%	40%	24%	24%	26%	33%	41%	41%	31%	23%	27%	31%	30%	32%	33%	29%
Don't know	41	16	25	6	2	8	1	1	24	7	12	8	14	8	10	11	11	1
	4%	3%	5%	5%	1%	4%	*	1%	11%	3%	4%	4%	6%	3%	4%	4%	7%	1%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 2

**Q.2 Do you agree or disagree with each of these statements about retirement?****Base: All respondents**

	Total	Q.3 Which of the following best describes you?					Working Status					
		I expect to have retired by the age of 66	I expect to have retired by the age of 75	I expect to have retired by the age of 85	I never expect to retire	Other	Already retired	NET: Working	Full-time	Part-time	Retired	Other not working
Unweighted base	1000	497	159	9	77	24	220	552	403	149	268	149
Weighted base	1000	495	181	12	77	21	199	560	440	120	238	173
<b>Retirement as most people understand it, where some people retire and then live on a pension for as long as 25 to 30 years, will not be possible in the future</b>												
Agree	700 70%	349 70%	133 74%	8 65%	55 71%	12 57%	136 68%	401 72%	308 70%	93 77%	166 70%	115 66%
Disagree	243 24%	125 25%	40 22%	4 35%	17 22%	7 32%	45 23%	138 25%	112 26%	26 22%	52 22%	46 27%
Don't know	57 6%	22 4%	7 4%	- -	6 7%	2 11%	18 9%	21 4%	20 4%	1 1%	21 9%	12 7%
<b>People currently in younger age groups will get a worse deal in retirement than people who are approaching retirement age now</b>												
Agree	767 77%	393 79%	139 77%	8 72%	58 76%	13 61%	147 74%	445 79%	351 80%	94 78%	177 75%	127 74%
Disagree	170 17%	80 16%	30 16%	3 28%	15 20%	4 20%	36 18%	87 16%	67 15%	20 17%	43 18%	35 20%
Don't know	63 6%	23 5%	12 7%	- -	3 4%	4 18%	15 8%	28 5%	22 5%	6 5%	18 8%	11 6%
<b>It is unfair that people who are near or have reached retirement age are likely to have a more comfortable retirement than younger people</b>												
Agree	544 54%	293 59%	88 48%	5 42%	30 39%	12 59%	111 56%	301 54%	236 54%	66 55%	137 58%	90 52%
Disagree	371 37%	165 33%	86 47%	5 41%	38 49%	7 34%	67 34%	218 39%	173 39%	45 38%	77 33%	67 39%
Don't know	86 9%	37 8%	8 4%	2 17%	9 12%	1 7%	21 11%	40 7%	31 7%	9 8%	23 10%	16 9%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 2

**Q.2 Do you agree or disagree with each of these statements about retirement?**

**Base: All respondents**

	Total	Q.3 Which of the following best describes you?					Working Status					
		I expect to have retired by the age of 66	I expect to have retired by the age of 75	I expect to have retired by the age of 85	I never expect to retire	Other	Already retired	NET: Working	Full-time	Part-time	Retired	Other not working
Weighted base	1000	495	181	12	77	21	199	560	440	120	238	173
<b><u>I am worried that I won't have enough money when I retire to live as I would like</u></b>												
Agree	649 65%	331 67%	137 75%	10 87%	58 75%	17 82%	86 43%	402 72%	307 70%	95 79%	110 46%	123 71%
Disagree	310 31%	157 32%	37 21%	2 13%	18 23%	4 18%	90 45%	151 27%	128 29%	22 19%	108 46%	41 24%
Don't know	41 4%	7 1%	7 4%	- -	2 2%	- -	24 12%	8 1%	5 1%	3 2%	20 8%	8 5%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 3

**Q.2a In my opinion, this is likely to cause resentment and bad feeling between younger and older people?**

**People currently in younger age groups will get a worse deal in retirement than people who are approaching retirement age now**

**Base: All respondents who agree with the statement**

	Gender			Age						Social Grade				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	778	347	431	50	125	133	154	143	173	299	151	109	219	203	207	192	108	68
Weighted base	767	381	386	86	135	142	131	119	154	227	230	148	162	195	203	189	115	65
Agree	337	165	172	32	46	63	63	54	79	90	90	69	89	79	93	96	45	23
	44%	43%	45%	38%	34%	44%	48%	46%	51%	40%	39%	47%	55%	40%	46%	51%	40%	36%
Disagree	403	204	198	52	85	76	62	59	68	125	133	75	70	112	101	90	61	39
	53%	54%	51%	61%	63%	53%	48%	49%	44%	55%	58%	50%	43%	58%	50%	48%	53%	60%
Don't know	27	12	15	1	4	3	6	6	7	12	7	4	4	4	9	4	9	2
	4%	3%	4%	2%	3%	2%	4%	5%	4%	5%	3%	3%	2%	2%	4%	2%	8%	4%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 3

**Q.2a In my opinion, this is likely to cause resentment and bad feeling between younger and older people?**

**People currently in younger age groups will get a worse deal in retirement than people who are approaching retirement age now**

**Base: All respondents who agree with the statement**

	Q.3 Which of the following best describes you?						Working Status					
	Total	I expect to have retired by the age of 66	I expect to have retired by the age of 75	I expect to have retired by the age of 85	I never expect to retire	Other	Already retired	NET: Working	Full-time	Part-time	Retired	Other not working
Unweighted base	778	400	124	7	59	15	165	445	330	115	203	109
Weighted base	767	393	139	8	58	13	147	445	351	94	177	127
Agree	337 44%	172 44%	50 36%	2 26%	29 50%	6 50%	74 50%	165 37%	135 38%	31 33%	94 53%	65 51%
Disagree	403 53%	211 54%	87 62%	4 50%	26 45%	6 46%	65 44%	265 60%	205 58%	60 64%	77 43%	57 45%
Don't know	27 4%	10 2%	3 2%	2 24%	3 6%	* 4%	8 5%	14 3%	11 3%	3 3%	7 4%	5 4%





## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 4  
**Q.3 Which of the following best describes you?**  
**Base: All respondents**

	Gender		Age						Social Grade				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	1000	440	560	72	145	172	199	177	235	352	189	154	305	266	261	246	139	88
Weighted base	1000	490	510	120	160	190	170	150	210	270	290	210	230	254	264	251	144	87
I expect to have retired by the age of 66	495 50%	247 50%	249 49%	65 54%	88 55%	109 57%	119 70%	80 53%	34 16%	145 54%	143 49%	117 56%	91 39%	121 48%	127 48%	141 56%	67 47%	39 44%
I expect to have retired by the age of 75	181 18%	89 18%	92 18%	44 36%	39 24%	49 26%	26 15%	13 9%	11 5%	50 19%	71 24%	31 15%	29 13%	55 22%	52 20%	30 12%	25 17%	19 22%
I expect to have retired by the age of 85	12 1%	6 1%	5 1%	4 3%	5 3%	1 1%	- -	2 1%	- -	8 3%	- -	3 2%	1 *	1 *	3 1%	3 1%	2 1%	2 2%
I never expect to retire	77 8%	47 10%	30 6%	8 7%	22 14%	18 9%	13 8%	10 6%	6 3%	21 8%	19 7%	17 8%	20 9%	33 13%	18 7%	8 3%	12 8%	6 7%
Other	21 2%	10 2%	10 2%	- -	4 2%	6 3%	4 2%	3 2%	4 2%	4 1%	2 1%	6 3%	8 4%	5 2%	5 2%	6 2%	1 1%	4 5%
Already retired	199 20%	83 17%	116 23%	- -	1 *	3 2%	2 1%	39 26%	153 73%	37 14%	54 19%	30 14%	78 34%	37 14%	54 21%	58 23%	33 23%	17 19%
Don't know	15 1%	8 2%	7 1%	- -	1 1%	4 2%	5 3%	3 2%	1 1%	5 2%	1 *	6 3%	3 1%	3 1%	4 2%	4 2%	4 2%	1 1%



## Retirement Survey

### CATI Fieldwork : September 3rd-5th 2010

Absolutes/col percents

Table 4  
**Q.3 Which of the following best describes you?**  
**Base: All respondents**

	Q.3 Which of the following best describes you?						Working Status					
	Total	I expect to have retired by the age of 66	I expect to have retired by the age of 75	I expect to have retired by the age of 85	I never expect to retire	Other	Already retired	NET: Working	Full-time	Part-time	Retired	Other not working
Unweighted base	1000	497	159	9	77	24	220	552	403	149	268	149
Weighted base	1000	495	181	12	77	21	199	560	440	120	238	173
I expect to have retired by the age of 66	495 50%	495 100%	-	-	-	-	-	348 62%	277 63%	70 59%	46 19%	92 53%
I expect to have retired by the age of 75	181 18%	-	181 100%	-	-	-	-	136 24%	109 25%	27 23%	4 2%	39 23%
I expect to have retired by the age of 85	12 1%	-	-	12 100%	-	-	-	12 2%	9 2%	3 2%	-	-
I never expect to retire	77 8%	-	-	-	77 100%	-	-	45 8%	34 8%	11 9%	3 1%	25 15%
Other	21 2%	-	-	-	-	21 100%	-	8 2%	5 1%	3 3%	4 2%	9 5%
Already retired	199 20%	-	-	-	-	-	199 100%	5 1%	-	5 4%	181 76%	3 2%
Don't know	15 1%	-	-	-	-	-	-	7 1%	5 1%	1 1%	-	5 3%

